

LINK LOAN STEPS	TPO PARTNER / PROCESSOR	LAND HOME (LHFS)	TRIO
1	Determines Link loan is the best option for Customer		
	<ul style="list-style-type: none"> Takes a complete 1003/URLA Determines that the Link loan is the best loan type 		
2	Initial Submission		
	<ul style="list-style-type: none"> Calculates Income - Use LHFS Income Calculator - Update 1003/URLA accordingly Complete Payment and Fee Calculator Complete payment structure on 1003/URLA to meet Payment and Fee Calculator Review Assets to ensure Customer has funds to complete transaction - Update 1003/URLA Review Credit Report for credit score and required trade lines Review 1003/URLA to ensure completeness Upload 1003/URLA and Credit Report 		
3		48 to 72 Hour Turn Time	
		Review File <ul style="list-style-type: none"> Ensure DTI% meets program guidelines Validate credit Check 1003/URLA payment structure matches Loan Officer/Processor submitted Payment and Fee Calculator Confirm Assets to ensure Customer has funds to complete transaction Uploads 1003/URLA and Credit Report to TRIO 	

Please see [Link Matrix](#) and [Link FHA Matrix](#) for detailed information. If having an issue with LOS (missing information, data input, and format) contact AE.



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4			48 to 72 Hour Turn Time TRIO Pre-Approval Review <ul style="list-style-type: none"> Runs 3.4 file thru TRIO AUS and pulls a new Equifax (Soft Pull) Credit Report TRIO Provides Pre-Approval based on 1003/URLA, Income, Assets, and TRIO AUS Results. <ul style="list-style-type: none"> Trade lines not reviewed at this stage. TRIO emails Pre-Approval to LHFS Home Inspection Acknowledgment Included with Pre-Approval
	<ul style="list-style-type: none"> TPO Partner/Processor provides TRIO Pre-Approval to Customer 	<ul style="list-style-type: none"> LHFS emails TRIO Pre-Approval to TPO Partner/Processor 	
5		48 to 72 Hour Turn Time	
	Customer Shops For Home <ul style="list-style-type: none"> Customer signs Home Inspection Acknowledgment Purchase price cannot exceed value provided on TRIO Pre-Approval Total payment cannot exceed payment on TRIO Pre-Approval Customer signs purchase contract Customer and Seller sign assignment of purchase contract Upload to DASH Purchase Contract Assignment of Purchase Contract (with Government Entity listed) Income per guidelines <ul style="list-style-type: none"> Updated Income Calculator Update income on 1003/URLA Assets per guidelines <ul style="list-style-type: none"> Update Assets on 1003/URLA Housing History per guidelines 	LHFS Document Confirmation <ul style="list-style-type: none"> LHFS will confirm all documents required from the TRIO Pre-Approval have been uploaded. DTI (containing updated numbers) meets TRIO Pre-Approval. LHFS will provide all documentation to TRIO. 	

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6			48 to 72 Hour Turn Time
		<ul style="list-style-type: none"> LHFS provides contract approval to TPO Partner/Processor 	TRIO Contract Review <ul style="list-style-type: none"> TRIO reviews Purchase Contract TRIO reviews Assignment of Purchase Contract TRIO sends out contract approval to LHFS TRIO signs Assignment of Purchase Agreement on behalf of Government Entity.
7	TPO Partner/Processor Collects Conditions	48 to 72 Hour Turn Time	48 to 72 Hour Turn Time
	<ul style="list-style-type: none"> Provide title work to LHFS Provides Trio with the following documents: <ul style="list-style-type: none"> Renters Insurance Deck Page (100K required) Home Warranty Home Inspection Invoice 	Start FHA Loan <ul style="list-style-type: none"> FHA Case Number requested FHA loan created for TPO Partner/Processor FHA loan disclosed to Government Entity FHA Appraisal ordered Title work sent to TRIO 	TRIO Reviews <ul style="list-style-type: none"> Trade Lines Income Assets Housing History Provides "Needs List" Trio reviews the following documents: <ul style="list-style-type: none"> Renters Insurance Deck Page, Home Warranty, Home Inspection Invoice
8	TPO Partner/Processor Collects Conditions	48 to 72 Hour Turn Time	48 to 72 Hour Turn Time
	<ul style="list-style-type: none"> TPO Partner/Processor collects conditions requested by TRIO for LINK loan TPO Partner/Processor collects conditions requested by LHFS for FHA loan Upload Appraisal TPO Partner/Processor continues to update Income, Assets and Housing History as needed. 	FHA Loan Underwrite <ul style="list-style-type: none"> Reviews Title work Reviews Appraisal (must meet FHA guidelines – Trio will not accept a C5 or a C6 rating) Reviews all request conditions 	TRIO Continues to UW Customer Conditions <ul style="list-style-type: none"> Underwrite outstanding items on "Needs List"

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9	<ul style="list-style-type: none"> TPO Partner/Processor reviews Schedule B with Customer and has them wire cash to close to TRIO 	48 to 72 Hour Turn Time <ul style="list-style-type: none"> LHFS issues CTC on FHA Loan Works with title company to balance CD Provides Final CD to TRIO LHFS Draws FHA loan Documents and provides to title company for a Mail Out Closing with TRIO 	48 to 72 Hour Turn Time <ul style="list-style-type: none"> TRIO Issues CTC on LINK loan TRIO provides final Schedule B to Customer TRIO sets LINK loan closing with Customer
10	<ul style="list-style-type: none"> Customer closes LINK loan with mobile notary. Customer sets up ACH for future payments for LINK loan Payments 	48 to 72 Hour Turn Time	48 to 72 Hour Turn Time
11		<ul style="list-style-type: none"> LHFS wires funds to Title Company for loan proceeds Loan funds 	<ul style="list-style-type: none"> TRIO signs FHA loan Documents TRIO wires Cash to Close to title company
Final	<ul style="list-style-type: none"> Customer receives keys and moves in 	Submit <u>FHA Government Entity</u> file for purchase to LHFS via DASH Portal	<ul style="list-style-type: none"> TRIO will contact Customer as a welcome call within a few days