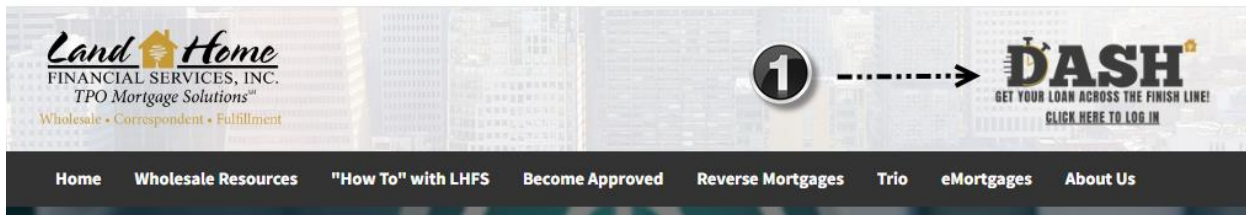
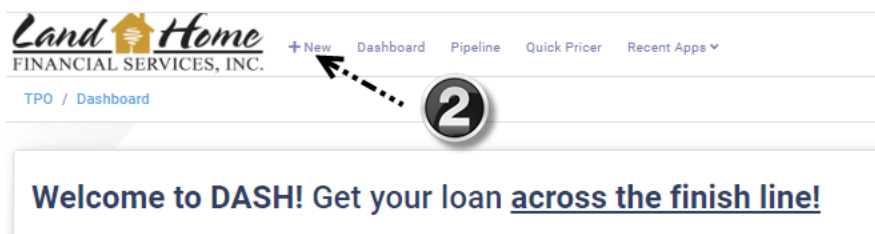


## HOW TO LOCK A LOAN BEFORE SUBMISSION

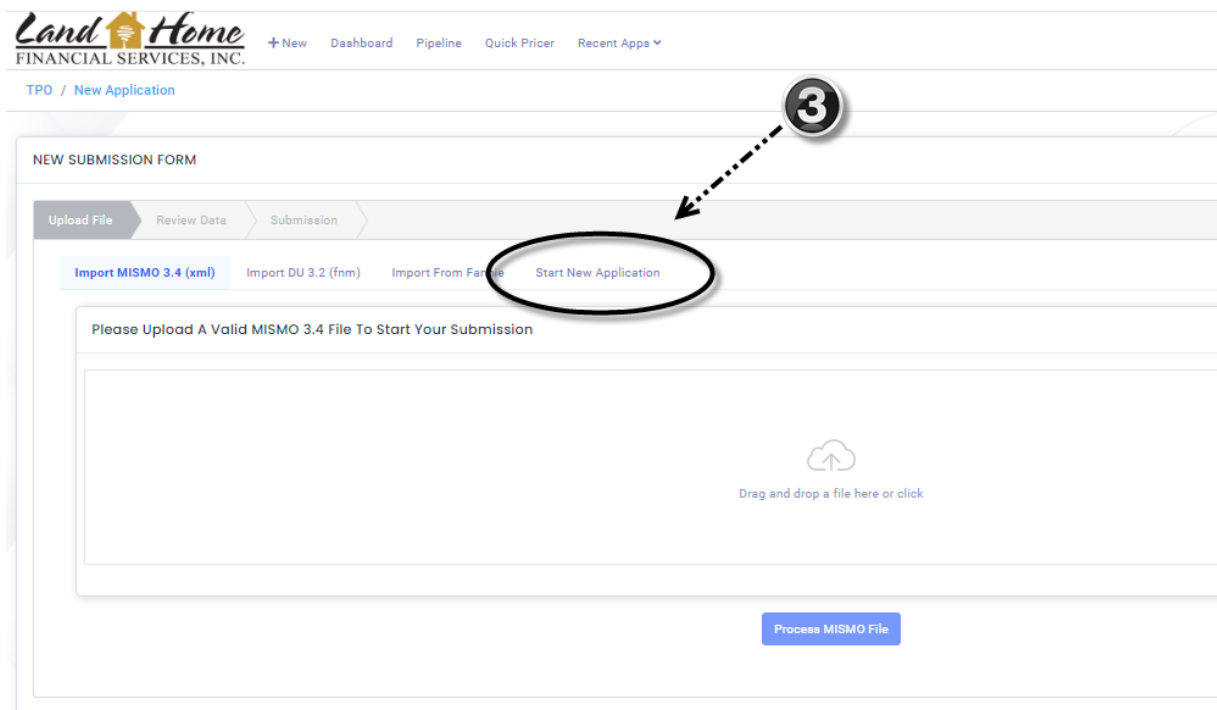
### 1. Log into [DASH](#) Portal



### 2. Click “New”



### 3. Click “Start New Application”



## 4. Complete Borrower and Property Information

- A. Select Loan Purpose and Loan Type
- B. Complete Borrower Information
- C. Complete Property Address (TBD's Not Allowed)
- D. Click Proceed to Review Data

**Information**

Channel: Brokered

Company: Fake External Company

TPO LO: Wholesale, Tom

TPO Processor: Wholesale, Tom

TPO LOA: Wholesale, Tom

TPO Management: Wholesale, Tom

Loan Purpose: -- Select One --

Loan Type: -- Select One --

**Borrower Information**

First Name: First Name

Last Name: Last Name

Email: Email

Birth Date: mm/dd/yyyy

Phone: ( ) - - - - -

Work Phone: ( ) - - - - -

**Address**

Address: Number and Street

Address 2:

City: City

State: -- Select One --

Zip Code: XXXXXX-XXXX

+ Add a CoBorrower
Proceed To Review Data

## 5. Review Data Screen

- A. Loan Purpose Correct?
- B. Select Loan Type
- C. Click "proceed To Missing Information"

**Please Confirm the Borrower Print Order**

Application 1

Test Forward Lock

**Subject Property**

No Street Address

Loan Type: --

Loan Purpose: Purchase

Loan Amount: --

Appraised Value: --

LTV/CLTV: 0.000% / 0.000%

Rate: --%

**Please Confirm/Provide the Loan Purpose and Loan Type**

Loan Purpose: Purchase

Loan Type: --Select--

Back
Proceed To Missing Information

## 6. Mission Information – Click Proceed To Loan Characteristics

Data Missing Information Loan Characteristic(s) Submission **6**

Subject Property Missing Information

Back Proceed To Loan Characteristics

## 7. Loan Characteristics – Click Proceed to Borrower Characteristics

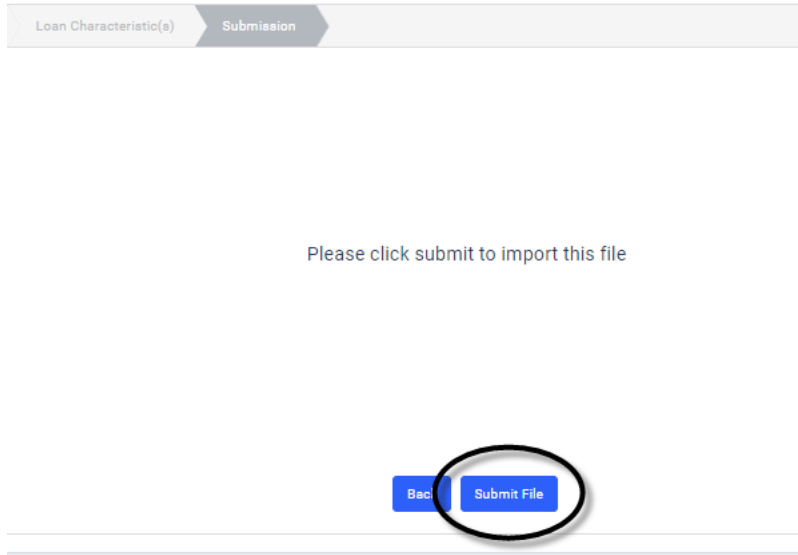
Missing Information Loan Characteristic(s) Submission

Please select all the loan characteristics that apply

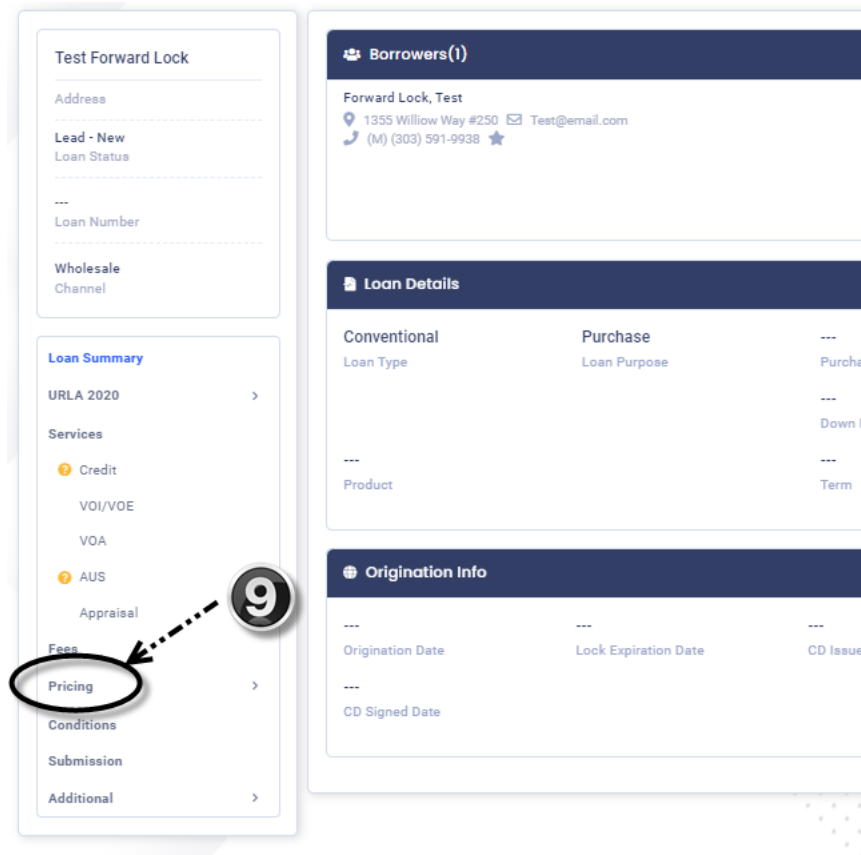
LINK - Property Located In HOA

Back Proceed To Borrower Characteristics

## 8. Submission – Click Submit File



## 9. On The Loan Summary Page – Click “Pricing”



## 10. Click Search Products

§ Pricing Details

Product

Product Name: -

Ratesheet Date/Time: -

Term: -

Notes: [View Notes/Advisories](#)

Amortization Type: --

Arm Index: N/A

10
Search Products

## 11. Click Arrow to Expand

Products & Pricing

Vendor  
Optimal Blue

OB - Pricing Profile:  
B2B-Fees Out - Sarah Broker

Loan Purpose: Purchase      Purchase Price: \$0

Documentation Type  
Full Documentation

Lien Type  
First Lien

Second Lien Amount  
\$0.00

Base Loan Amount  
\$0

Appraised Value: \$0      Cash-Out Amount: \$0

LTV: 0.000%      CLTV: 0.000%

Waive Escrows: No      Months of Reserves: 0

Taxes and Insurance (mo)  
\$0.00

FICO:      Self Employed: No

Monthly Income  
\$0.00

DTI Ratio:      Citizenship:

Search Products

Click To Expand

## 12. Complete Screen All necessary information must be completed.

### A. Do Not Complete Income Section

FICO: 740  
Monthly Income: \$0.00  
DTI Ratio: [ ]  
Self-Employed: [ ]  
City: [ ]

### B. When Form is Complete Click on Search Products

The form contains various fields for loan details, including Vendor (Optimal Blue), OB Profile (\$28-Fee Out - Sarah Baker), Loan Purpose (Purchase), Purchase Price (\$285,000), Documentation Type (Full Documentation), Loan Type (First Lien), Second Lien Amount (\$0.00), Base Loan Amount (\$250,000), Appraised Value (\$285,000), Cash-Out Amount (\$0), LTV (94.340%), CLTV (94.340%), Wave Expense (No), Months of Reserves (0), Taxes and Insurance (Inc) (\$0.00), FICO (740), Self Employed (No), Monthly Income (\$0.00), Occupancy (Primary Residence), Consumption Method (Site Built), Attachment Type (Detached), Project Type (-Select One-), Planned Unit Development (PUD) (No), Number of Units (1), Number of Stories (1), Property Zip (92875), State (CA), County (ORANGE), Loan Type (Conventional), Loan Term(s) (30 Year), Amortization Type(s) (Fixed), and Product Type(s) (Standard Products). Other fields include Desired Price (100), Desired Rate (%), Desired Lock Period (30), Interest Only (No), Borrower Pays MI (If Required) (Yes), Automated U/W System (Desktop Underwriter), Fees In (No (Fees Out)), Prepayment Penalty (None), Compensation (Lender Paid), and Total Financed Price (incl Subj) (-Select One-).

## 13. Click on desired program

Eligible Only | Search Id: 642340366E1718056256 | Search keyword

Product Name	Rate	Price	Lock Period	P&I	MI	P(TI)/MI	Discount/Rebate	Apply to Loan
Land Home Wholesale - W Conforming 30 Yr Fixed	7.375%	100,027	30	\$1,726.69	\$110.42	\$1,837.11	0.027 / \$68.00	Apply
Land Home Wholesale - W Conf Agency Plus Fixed 30	8.125%	100,005	30	\$1,856.24	\$110.42	\$1,966.66	0.005 / \$12.00	Apply
Land Home Wholesale - W Conforming Fixed 30 with DAP	8.250%	100,255	30	\$1,878.17	\$110.42	\$1,988.59	0.255 / \$638.00	Apply

## 14. Select Rate and Click OK

30 day	45 day	60 day
<input type="checkbox"/> 98.292 - \$1,621.50 (1.708) / (\$4,270.00)	<input type="checkbox"/> 98.267 - \$1,621.50 (1.733) / (\$4,332.00)	<input type="checkbox"/> 97.892 - \$1,621.50 (2.108) / (\$5,270.00)
<input type="checkbox"/> 98.801 - \$1,642.32 (1.199) / (\$2,998.00)	<input type="checkbox"/> 98.776 - \$1,642.32 (1.224) / (\$3,060.00)	<input type="checkbox"/> 98.401 - \$1,642.32 (1.599) / (\$3,998.00)
<input type="checkbox"/> 99.089 - \$1,661.58 (0.911) / (\$2,278.00)	<input type="checkbox"/> 98.911 - \$1,661.58 (1.089) / (\$2,722.00)	<input type="checkbox"/> 98.573 - \$1,661.58 (1.427) / (\$3,568.00)
<input type="checkbox"/> 99.241 - \$1,663.26 (0.759) / (\$1,898.00)	<input type="checkbox"/> 99.216 - \$1,663.26 (0.784) / (\$1,960.00)	<input type="checkbox"/> 98.841 - \$1,663.26 (1.159) / (\$2,898.00)
<input type="checkbox"/> 99.622 - \$1,684.30 (0.278) / (\$945.00)	<input type="checkbox"/> 99.597 - \$1,684.30 (0.403) / (\$1,008.00)	<input type="checkbox"/> 99.222 - \$1,684.30 (0.778) / (\$1,945.00)
N/A 0 / 0	N/A 0 / 0	N/A 0 / 0
<input checked="" type="checkbox"/> 100.027 - \$1,726.69 0.027 / \$68.00	<input type="checkbox"/> 99.981 - \$1,726.69 (0.019) / (\$48.00)	<input type="checkbox"/> 99.606 - \$1,726.69 (0.394) / (\$985.00)
<input type="checkbox"/> 100.340 - \$1,746.32 0.34 / \$850.00	<input type="checkbox"/> 100.110 - \$1,746.32 0.11 / \$275.00	<input type="checkbox"/> 99.820 - \$1,746.32 (0.18) / (\$450.00)
<input type="checkbox"/> 100.417 - \$1,748.04 0.417 / \$1,042.00	<input type="checkbox"/> 100.370 - \$1,748.04 0.37 / \$925.00	<input type="checkbox"/> 99.995 - \$1,748.04 (0.005) / (\$12.00)
<input type="checkbox"/> 100.732 - \$1,769.48 0.732 / \$1,830.00	<input type="checkbox"/> 100.685 - \$1,769.48 0.685 / \$1,712.00	<input type="checkbox"/> 100.310 - \$1,769.48 0.31 / \$775.00
<input type="checkbox"/> 100.753 - \$1,812.67 0.753 / \$1,882.00	N/A 0 / 0	N/A 0 / 0
<input type="checkbox"/> 101.173 - \$1,832.67 1.173 / \$2,932.00	<input type="checkbox"/> 100.939 - \$1,832.67 0.939 / \$2,348.00	<input type="checkbox"/> 100.648 - \$1,832.67 0.648 / \$1,620.00
<input type="checkbox"/> 101.192 - \$1,834.41 1.192 / \$2,990.00	<input type="checkbox"/> 100.958 - \$1,834.41 0.958 / \$2,395.00	<input type="checkbox"/> 100.667 - \$1,834.41 0.667 / \$1,668.00
<input type="checkbox"/> 101.414 - \$1,856.24 1.414 / \$3,535.00	<input type="checkbox"/> 101.180 - \$1,856.24 1.18 / \$2,950.00	<input type="checkbox"/> 100.890 - \$1,856.24 0.89 / \$2,225.00

**7.375% | 30 Day | Rebate: (0.027) Points / (\$68.00)**

Total Loan Amount: \$250,000.00

Monthly P & I: \$1,726.69

PMI / MIP: \$110.42

Taxes & Insurance: \$0.00

Upfront PMI/MIP/FFG Amount: \$0.00

Upfront PMI/MIP/FFG Financed Amount: \$0.00

Upfront PMI/MIP/FFG Paid In Cash: \$0.00

Upfront PMI/MIP/FFG Percent: 0.000%

Adjustments

Close OK

## 15. Click Apply

Product Name	Rate	Price	Lock Period	P&I	MI	PI(TI)/MI	Discount/Rebate	Apply to Loan
Land Home Wholesale - W Conforming 30 Yr Fixed	7.375%	100.027	30	\$1,726.69	\$110.42	\$1,837.11	0.027 / \$68.00	Apply
Land Home Wholesale - W Conf Agency Plus Fixed 30	8.125%	100.005	30	\$1,856.24	\$110.42	\$1,966.66	0.005 / \$12.00	Apply
Land Home Wholesale - W Conforming Fixed 30 with DAP	8.250%	100.255	30	\$1,878.17	\$110.42	\$1,988.59	0.255 / \$638.00	Apply

## 16. Click Apply

**Apply Product Confirmation**

Changing Field	Previous Value	New Value
Loan Amount	\$0.00	\$250,000.00
Appraised Value	\$0.00	\$265,000.00
Purchase Price	\$0.00	\$265,000.00
FICO	0	740

Above are the changes you made to the loan - click Apply to apply product/pricing to the loan.

Close Apply

## 17. Request Lock

### A. Make sure pricing is valid

- If Not valid – Click on red and it will show you what is wrong

### B. Click Request Lock

The screenshot displays a 'Pricing Details' interface with three main sections: Product, Pricing, and Lock. The Product section shows 'Land Home Wholesale - W Conforming 30 Yr Fixed' with a 'View Notes/Advisories' link. The Pricing section shows a rate of 7.375%, APR of 7.375%, and a 'Pricing Is Valid' status circled in black with a circled 'A'. The Lock section shows an 'Actions' area with a 'Request Rate Lock' button circled in black with a circled 'B'.

Product			
Product Name:	Land Home Wholesale - W Conforming 30 Yr Fixed		
Ratesheet Date/Time:	-	Amortization Type:	Fixed
Term:	360	Arm Index:	N/A
Notes:	<a href="#">View Notes/Advisories</a>		

Pricing			
Rate:	7.375%	Points:	100.027
APR:	7.375%	Comp Type:	Lender ⓘ
Lock Term:	30	Adjustments:	<a href="#">View Adjustments</a>
Assignment Date:	06/10/2024 03:59 PM	Search ID:	642362028E1718056775

Lock	
Actions:	<a href="#">Request Rate Lock</a> <b>B</b>

Please contact your LHFS Account Executive or Sales Support at [Support@LHFSWholesale.com](mailto:Support@LHFSWholesale.com) or (800) 398-0865 regarding any questions.