

PROPOSAL REQUEST

Log into broker [DASH](#) account

- * alternatively, application may be requested with this form: [Reverse Proposal Request](#)

DASH PROCESS

Start new application but selecting

+New → New Application.

- Select “Start New application.”

The screenshot shows the top navigation bar of the Land Home Financial Services, Inc. DASH interface. The navigation bar includes a '+ New' button, 'Dashboard', 'Pipeline', 'Quick Pricer', and 'Recent Apps'. Below the navigation bar, the 'TPO / New Application' link is highlighted. The 'NEW SUBMISSION FORM' section is visible, with tabs for 'Upload File', 'Review Data', 'Loan Characteristic(s)', 'Borrower Characteristic(s)', and 'Submission'. The 'Start New Application' button is highlighted in the 'Loan Characteristic(s)' tab.

“Information” tabs will appear. Fill out all requested information & click “Proceed to Review Data”

The screenshot shows the 'Information' tab in the DASH interface. The form includes the following fields:

- Channel: Brokered (dropdown)
- Company: (dropdown)
- Internal Contact (TPO LO): LHFS, Reverse (dropdown)
- Loan Purpose: Reverse Mortgage Refinance (dropdown)
- Loan Status: Lead - New (dropdown)
- Loan Type: Reverse / HECM Mortgage (dropdown)

Below the 'Information' tab, the 'Borrower Information' section includes fields for First Name, Last Name, Email, Birth Date, Phone, and Work Phone. The 'Address' section includes fields for Address, Address 2, City, State, and Zip Code. The 'Add a CoBorrower' button is visible at the bottom left. The 'Proceed To Review Data' button is highlighted at the bottom center.

Confirm the following:

- “Loan Purpose”
 - Reverse Mortgage Refinance, **or**
 - Reverse Mortgage Purchase
- “Loan Type”
 - Reverse/ HECM Mortgage, **or**
 - Reverse Golden Equity).

Click “Proceed to Loan Characteristics”

Please Confirm the Borrower Print Order

Application 1

John Doe

Subject Property

No Street Address

Loan Type: Reverse / HECM Mortgage

Loan Purpose: Reverse Mortgage Refinance

Loan Amount: —

Appraised Value: —

LTV/CLTV: 0.000% / 0.000%

Rate: —%

Please Confirm/Provide the Loan Purpose and Loan Type

Loan Purpose

Reverse Mortgage Refinance

▼

Loan Type

Reverse / HECM Mortgage

▼

Back

Proceed To Loan Characteristics

Review “Loan Characteristics” & “Borrower Characteristics”. Click “Submit File”

Upload File
Review Data
Loan Characteristic(s)
Borrower Characteristic(s)
Submission

Please click submit to import this file

Please note this may take up to 30 seconds to process. Please be patient and do not click refresh.

Back
Submit File

Select “Outstanding Conditions” to begin request for reverse quote.

Select the blue upload arrow under “Detail” for “Reverse Mortgage: REQUEST for Initial Reverse Mortgage Quote Proposal” condition

“Task Information” screen will appear. Select “Start Document Generation”. If there are any notes to add for the file, please do so in the “Notes” section.

Provide all requested applicable information. Select “Finish & Generate Doc” when all 4 information slides have been completed.

Task Document Generation Template

PAYMENT HISTORY (Check any of the following that apply)

- ☐ Bankruptcy
- ☐ Short Sale
- ☐ Foreclosure
- ☐ Lapse of Homeowners Insurance in Past 12 Months
- ☐ Mortgage Lates in the Past 24 Months
- ☐ Late Property Tax Payment in Past 24 Months
- ☐ Flood Insurance
- ☐ Homeowners Association

[< Back](#) 4 / 4 [Cancel](#) [Finish & Generate Doc](#)

The “Reverse Mortgage: REQUEST for Initial Reverse Mortgage Quote Proposal” condition will be cleared when quote request is submitted. When quote request is completed, information will be passed to LHFS Reverse Team & quote will be generated (turn time 1-2 business days).

LHFS Reverse Team will email out a breakdown of the reverse scenario. The email will be sent directly to broker’s email inbox.

To access document history in DASH, select “Loan Activity” under the “Additional” drop down.

Lead - New
Loan Status

Loan Number

Wholesale Channel

Loan Summary

URLA 2020

Services

- ☒ Credit
- ☒ VOI/VOE
- ☒ VOA
- ☒ AUS
- ☒ Appraisal

Fees

Pricing

Conditions

Submission

Additional

- Change of Circumstance
- Escalation History
- Loan Docs
- Internal Contacts
- Key Dates
- Loan Activity**

Documents **Loan Statuses**

- The file test1.pdf was Uploaded by Lily Gabriel. 4/24/24, 9:56 AM
[View](#) [Download](#)
- The file Reverse Mortgage: Quote Proposal.pdf was Uploaded by Lily Gabriel. 4/24/24, 9:33 AM
[View](#) [Download](#)
- Loan Status changed to Lead - New by Lily Gabriel. 4/15/24, 11:39 AM

Internal Message

To notify a user, simply type @ and select them from the list.

☐ Press ENTER to send [Send](#)

Broker to present reverse quote to borrower. LHFS reverse team is available to assist in presenting to borrower or can be on a conference call with borrower & broker to discuss scenario and any questions.

When borrower is ready to proceed, the first step is for them to complete the required HUD counseling session. A list of counselors is provided within the proposal packet.

*****For California (CA) loans, it is essential to sign, date, and return CA PreDisclosures before the borrower undergoes counseling. Refer to the "CA PreDisclosures" section below for detailed instructions.*****

CA PreDisclosures

All California loans require CA PreDisclosures to be signed & returned prior to counseling. LHFS reverse team will add a CA PreDisclosure condition if required. **This condition must be satisfied prior to the borrower completing counseling.**

To obtain CA PreDisclosures for signature, go to “Outstanding Conditions” tab.

The CA PreDisclosures for borrower signature will also be attached in the proposal email.

The screenshot shows the TPO Dash dashboard. On the left is a sidebar with navigation options: Reverse Borrower, Loan Summary, Services, Fees, Pricing, Conditions, Submission, and Additional. The main content area is divided into several sections. At the top, there's a 'Borrowers()' section showing borrower details for 'Borrower, Reverse'. Below that is a 'Lead - New' section with a status of 'Outstanding Conditions' and a count of '1'. The 'Loan Details' section contains a table with columns for Loan Type, Loan Purpose, Refinance Purpose, Appraised Value, Loan Amount, Cashout Amount, Subordinate Lien Amount, MIP/PMI Amount, Total Loan Amount, LTV, CLTV, Product, Term, Comp Type, Compensation, Rate, and DTI Ratio. The 'Origination Info' section shows dates for Origination, Lock Expiration, CD Issue, and CD Signed. The 'Closing Info' section shows dates for Estimated Closing, Closing, Last Payment, Payoff Expiration, and Funding.

CA PreDisclosure file will be available for download in the “Conditions” screen.

The screenshot shows the 'Conditions' screen in the TPO Dash dashboard. It has a sidebar on the left with the same navigation options as the previous screenshot. The main content area shows a table of conditions. The table has columns for Detail, Borrower, Description, Request Date, Due Date, View File, and Status. There is one condition listed: 'Reverse Mortgage: CA Pre Disclosures'. The description for this condition states: 'Condition Text: Please have your borrower sign, date, and return the CA PreDisclosures. These must be signed & dated prior to your borrower completing counseling.' The request date is 2/13/24, 1:46 PM, and the due date is 2/13/24, 1:46 PM. The status is 'Pending'. There is a download icon next to the condition name.

To upload signed & dated CA PreDisclosures, go to “Outstanding Conditions”, select arrow in the “Detail” column of CA PreDisclosure condition, and “Add New File” in “Task Information” screen. Click “Save” when file has been uploaded. When signed CA PreDisclosures are uploaded, the CA PreDisclosure condition will be cleared.

Task Information

Upload/View **Add New File** Link Documents

Description Broker Disclosures

Notes To notify a user, simply type @ and select them from the list.

File name

- ☐ CA PREDISCLOSURES.pdf
- ☐ CA Important Notice & Worksheet LOE.pdf

Action

Drag and drop files or click here

Counseling*

*in some cases, application may be taken prior to counseling. If this is required, please reach out to Reverse@LHFS.com to request review & approval of application prior to counseling.

Borrower must complete counseling. A counseling list is provided within the proposal packet. When counseling is completed & broker receives a fully signed & dated counseling certificate, this can be uploaded to “Reverse Mortgage: Counseling Certificate” condition. Select arrow in “Detail” column to pull up condition information & “Add New File” to upload.

For loans in CA- borrowers will receive additional addendums with their counseling certificate. The addendums will be provided by the counselor to the borrower with their counseling certificate. Borrowers must sign and date these addendums and they must be uploaded with the counseling certificate.

Conditions

All Outstanding TPO Submitted Cleared

Search keyword

Detail	Borrower	Description	Request Date	Due Date	View File	Status
	Borrower, Reverse	Reverse Mortgage: Counseling Certificate	2/13/24, 2:10 PM	2/13/24, 2:10 PM	N/A	Pending

Showing 1 to 1 of 1 entries