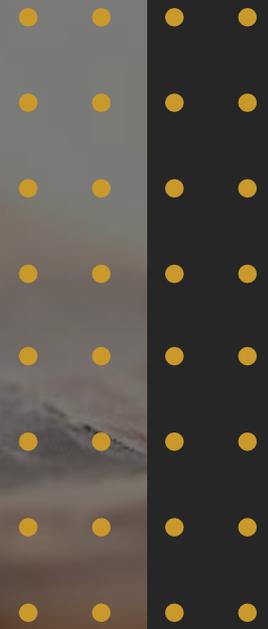


Specialty DPA Programs



Using DASH Portal



Land Home Financial Services, Inc.

4/11/2024

Wholesale Division

Access DASH Portal



DASH is the Seller Portal for Land Home Financial Services, Inc.



Your email address will serve as your username.

Contact your Account Executive to initiate the credential request process.

An invitation from Land Home will be sent to you, allowing you to establish your own password upon receipt.

Create First Mortgage Loan



1. Click on +New in the top menu bar
2. Click on “New Application”

You are only required to create the first mortgage loan file. Land Home will create the second mortgage loan file once you have requested to lock the first mortgage.

Upload 3.4 (xml)

1. Drag 3.4 file into center

NEW SUBMISSION FORM

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

Import MISMO 3.4 (xml) | Import DU 3.2 (fmm) | Start New Application

Please Upload A Valid MISMO 3.4 File To Start Your Submission

1 
Drag and drop a file here or click

Process MISMO File

Upload 3.4 (xml)

Once 3.4 file has been dropped into DASH:

1. Channel should be auto populated, confirm entry reflects “Brokered”
2. Confirm Company name is correct
3. Choose Contacts
 - Select Loan Officer, (If not showing)
 - Select TPO Processor (If you do not have a processor the LO should be listed)
 - Select TPO LOA (Choose LO if not Loan Officer Assistant)
4. Click: Process MISMO File

Choose The Channel

1 Channel Brokered

Company Fake External Company 2

Choose The Contacts

3

TPO LO Wholesale, Tom

TPO Processor Wholesale, Tom

TPO LOA Wholesale, Tom

TPO Management Wholesale, Tom

4 Process MISMO File

Selecting Loan Purpose & Type

Please Confirm the Borrower Print Order

Application 1

Down Test ⓘ

Subject Property

436 S Elliot St., Denver, CO, 80219

Loan Type: --

Loan Purpose: Purchase

Loan Amount: \$506,625.00

Appraised Value: \$525,000.00

LTV/CLTV: 0.000% / 0.000%

Rate: 7.875%

Please Confirm/Provide the Loan Purpose and Loan Type

1 Loan Purpose: Purchase

Loan Type: --Select-- ⓘ

Please select a loan type

2

Back Proceed To Missing Information 3

Subject Property

436 S Elliot St., Denver, CO, 80219

Loan Type: --Select--

Loan Purpose: 2

Loan Amount:

Appraised Value:

LTV/CLTV:

Rate:

Please Confirm/Provide

Loan Purpose

Loan Type: --Select-- ⓘ

Please select a loan type

1. Select Loan Purpose: "Purchase"
2. Select Loan Type from list
3. Click: "Proceed To Loan Characteristics"

Missing Information

1. Input Credit Reference Number (If Applicable)
2. Click: “Proceed To Loan Characteristics”

NEW SUBMISSION FORM

Upload File > Review Data > **Missing Information** > Loan Characteristic(s) > Borrower Characteristic(s) > Submission

Down Test

1 Credit Ref #

Back Proceed To Loan Characteristics 2

Loan Characteristics

1. Click: Proceed To Borrower Characteristics

This screen is used only for “LINK” Loans

NEW SUBMISSION FORM

Upload File > Review Data > Missing Information > **Loan Characteristic(s)** > Borrower Characteristic(s) > Submission

Please select all the loan characteristics that apply

LINK - Property Located In HOA

Back Proceed To Borrower Characteristics

1

Borrower Characteristics

1. Select the applicable income type for Borrower(s):

- Wage Earner, or
- Self Employed

*Loan will be rejected if not completed

2. Click: Proceed to Final Review

NEW SUBMISSION FORM

Upload File > Review Data > Missing Information > Loan Characteristic(s) > **Borrower Characteristic(s)** > Submission

Please select all the borrower characteristics that apply **1**

Government Loans: Borrower is Wage Earner (N/A to LINK)?

Conventional and Government Loan Types :Borrower is Self Employed (N/A to LINK)?

Conventional Loans: Borrower is Wage Earner (N/A to LINK)?

Down Test

Back Proceed To Final Review **2**

Create Loan

1. Click: “Submit File”

NEW SUBMISSION FORM

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 1

This action doesn't initiate the loan review process, it is simply submitting information into the DASH portal

Loan Summary Screen

1 Larry Summers
Address
Lead - New
Loan Status

Loan Number
Wholesale
Channel

Loan Summary
URLA 2020 >
Services >
Fees
Pricing
Conditions
Submission **3**
Additional >

Borrowers (2)

Summers, Larry
8315 Sassafras Dr Larry@email.com
(M) (555) 555-5555 ★

Summers, Mary Ann
8315 Sassafras Dr Mary@test.com
(M) (888) 888-8888 ★

Lead - New
Loan Status

2 Outstanding Conditions
16

Loan Details

| | | | | | |
|-----------------------|-------------------------|----------------|-------------------|--------------|----------------|
| CAFA Platinum FHA DAP | Purchase | \$280,000.00 | \$495,000.00 | \$270,200.00 | --- |
| Loan Type | Loan Purpose | Purchase Price | Appraised Value | Loan Amount | Cashout Amount |
| \$9,800.00 | --- | --- | \$270,200.00 | 96.5% | 96.5% |
| Down Payment | Subordinate Lien Amount | MIP/PMI Amount | Total Loan Amount | LTV | CLTV |
| --- | --- | --- | --- | 5.5% | 9.06% / 9.06% |
| Product | Term | Comp Type | Compensation | Rate | DTI Ratio |

Origination Info

| | | |
|------------------|----------------------|---------------|
| --- | --- | --- |
| Origination Date | Lock Expiration Date | CD Issue Date |
| --- | --- | --- |
| CD Signed Date | | |

Closing Info

| | | |
|------------------------|--------------|-------------------|
| --- | --- | --- |
| Estimated Closing Date | Closing Date | Last Payment Date |
| --- | --- | --- |
| Payoff Expiration Date | Funding Date | |

1. Summary of loan
2. Initial File Submission Conditions
3. Submission TAB – Click Here

Initial Submission Requirements

Wholesale Channel

Loan Summary

URLA 2020

Services

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

Fees

Pricing

Conditions

Submission

Additional

Conditions Required for Submission

| Actions | Description | Due Date | Status |
|---------|---|--------------------------------------|---------|
| | Purchase Contract and All Addendums | 4/10/24, 2:10 PM Requested 1m ago | Pending |
| | Photo ID For: Test, Down | 4/10/24, 2:10 PM Requested 1m ago | Pending |
| | Credit Report (Within Past 60 Days) For: Test, Down | 4/10/24, 2:10 PM Requested 1m ago | Pending |
| | Paystub Requirement Most Recent 30 Days Paystubs For: Test, Down | 4/10/24, 2:10 PM Requested 1m ago | Pending |
| | VOE Requirement - Most Recent 2 Years For: Test, Down | 4/10/24, 2:10 PM Requested 1m ago | Pending |

Submission page shows required documents for initial review.

****This is an example and does not reflect all required conditions****

Data Validation

✓ Passed

The conditions listed here are the minimum required condition to get loan into underwriting.

Upload Initial Submission Documents

The screenshot displays the 'Conditions Required for Submission' table with the following rows:

| Actions | Description | Due Date | Status |
|---------|---|----------|--------|
| | Purchase Contract and All Addendums | | |
| | Photo ID For: Test, Down | | |
| | Credit Report (Within Past 60 Days) For: Test, Down | | |
| | Paystub Requirement Most Recent 30 Days Pa For: Test, Down | | |
| | VOE Requirement - Most Recent 2 Years For: Test, Down | | |

The 'Task Information' modal is open for the 'Purchase Contract and All Addendums' task. It includes a 'Notes' field, a 'Request Date' of 04/10/2024 2:10PM, and radio buttons for 'Due Days' (selected) and 'Due Date' (04/10/2024). The 'Responsible Party' is set to 'Wholesale, Tom'. A file upload area is present with the instruction 'Drag and drop files or click here'. The modal has 'Cancel' and 'Save' buttons at the bottom.

1. Click on the upload button (blue up arrow)
2. Drag and Drop file here
3. Click: "Save"

Complete this for all required documents

Submit To Underwriting

Items Required For Submission

✓ Passed

Data Validation

✓ Passed

Disclosure Path

Who is sending disclosures

Broker

There is no key date for TRID Application Date

Selected Product And Pricing

| Program Name | Lock Status | Rate | APR | Price | Comp Type |
|--------------|-------------|--------|-----|-------|-----------|
| | | 7.875% | | | |

Final Notes

1

Submit Loan

Once all required conditions have been uploaded, the system will display "Passed"

1. Click: Submit Loan

Other Conditions Requirements

Wholesale Channel

Loan Summary

URLA 2020

Services

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

Fees

Pricing

Conditions

Submission

Additional

| Conditions | | | |
|---------------------------------------|--|---------------------------------------|---------|
| All Outstanding TPO Submitted Cleared | | | |
| Search keyword | | | |
| Actions | Description | Due Date | Status |
| | Credit Inquiry Letter (120 Days) | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | Earnest Money Deposit - Showing Cleared Through Bank | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | Preliminary Title Report | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | Hazard Insurance | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| Start | Verbal Credit Authorization | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| Start | Request Lock - Specialty DPA - Wholesale | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | Specialty DPA: 2 months of bank statements for checking accounts are required on primary borrower regardless of cash to close requirements and AUS findings. | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | CAFA Homebuyer Education Certificate | 4/10/24, 2:10 PM Requested 18m ago | Pending |
| | Broker Loan Disclosure - (If Broker Disclosures) | 4/10/24, 2:10 PM Requested 18m ago | Pending |

Additional conditions are still necessary, although they do not need to be submitted initially. If any of these required conditions are listed, you can upload them along with your initial submission package. Underwriting conditions will be applied to these requirements.

Questions

Thank you!



For additional questions, please
contact your Account Executive.

