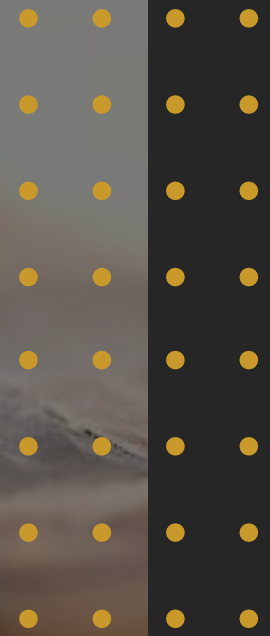


Specialty DPA Programs



Using DASH Portal

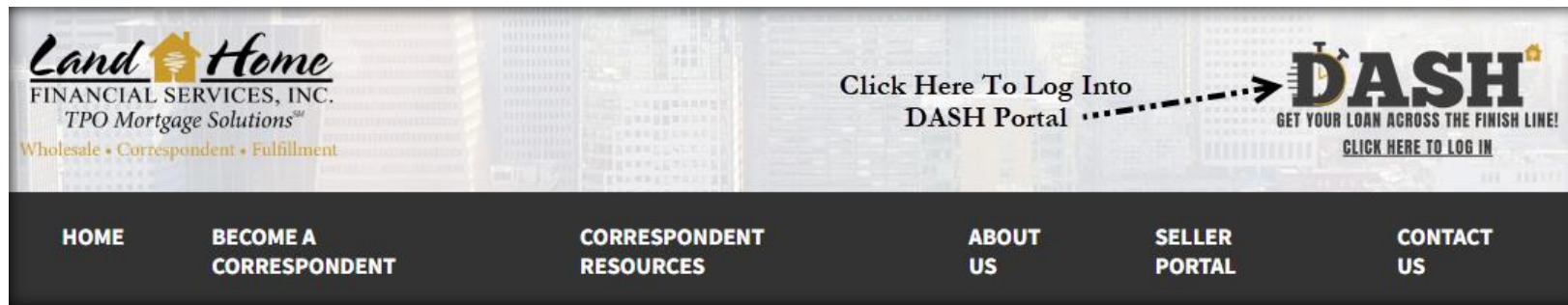


Land Home Financial Services, Inc.

Access DASH Portal

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

- Access the Seller Portal by clicking on the DASH icon on the Correspondent website at <https://wholesale.lhfs.com/> or by logging in directly at <https://dash.lhfs.com/>.



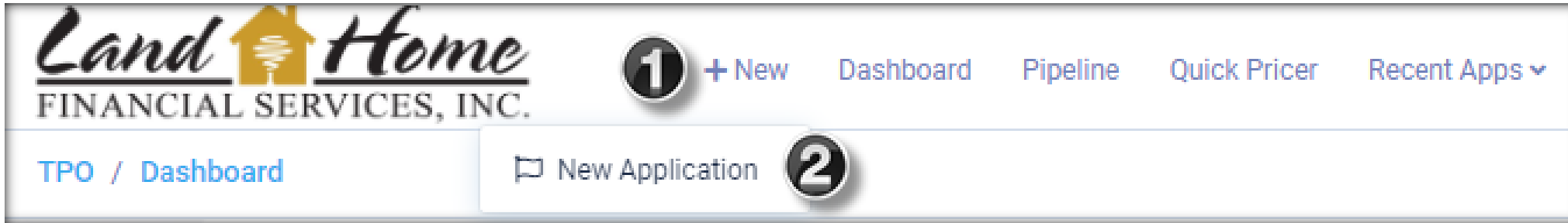
Your email address will serve as your username.

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”



**First
Mortgage**

**The “Quick Pricer” feature in DASH does not price this product.
Please refer to the pricing provided in the daily rate sheet.**

Upload 3.4 (xml)

1. You have two choices for adding your file:
 - Drag and drop the 3.4 MISMO file into the designated area or click on the box and manually locate your file on your device

NEW SUBMISSION FORM

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

Import MISMO 3.4 (xml) | Import DU 3.2 (fsm) | 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

First
Mortgage

Upload 3.4 (xml)

Once 3.4 file has been dropped into DASH:

1. Channel should be auto populated, confirm entry reflects “Brokered”
2. Your Company Name is correct
3. Select Loan Officer (if not reflecting the Loan Officer’s name)
4. Click: Process MISMO File

Choose The Channel

1 Channel Brokered

2 Company Your Company Name

Choose The Loan Officer

3 Internal Contact (Loan Officer) Select Loan Officer

4 Process MISMO File

First
Mortgage

Selecting Loan Purpose & Type

IMPORTANT

- Must select the correct Loan Purpose and applicable loan program under the Loan Type field before selecting “Proceed to Missing Information”

Please Confirm the Borrower Print Order

Application 1

DPA DEMO ⓘ

Subject Property

3170 N Harlan St , Wheat Ridge, CO, 80214

Loan Type: —

Loan Purpose: Purchase

Loan Amount: \$240,000.00

Appraised Value: \$250,000.00

LTV/CLTV: 0.000% / 0.000%

Rate: 7.375%

Please Confirm/Provide the Loan Purpose and Loan Type

Loan Purpose: Purchase

Loan Type: --Select-- ⓘ

Please select a loan type

Back Proceed To Missing Information

First
Mortgage

Missing Information Tab

- Nothing needs to be completed on this screen

NEW SUBMISSION FORM

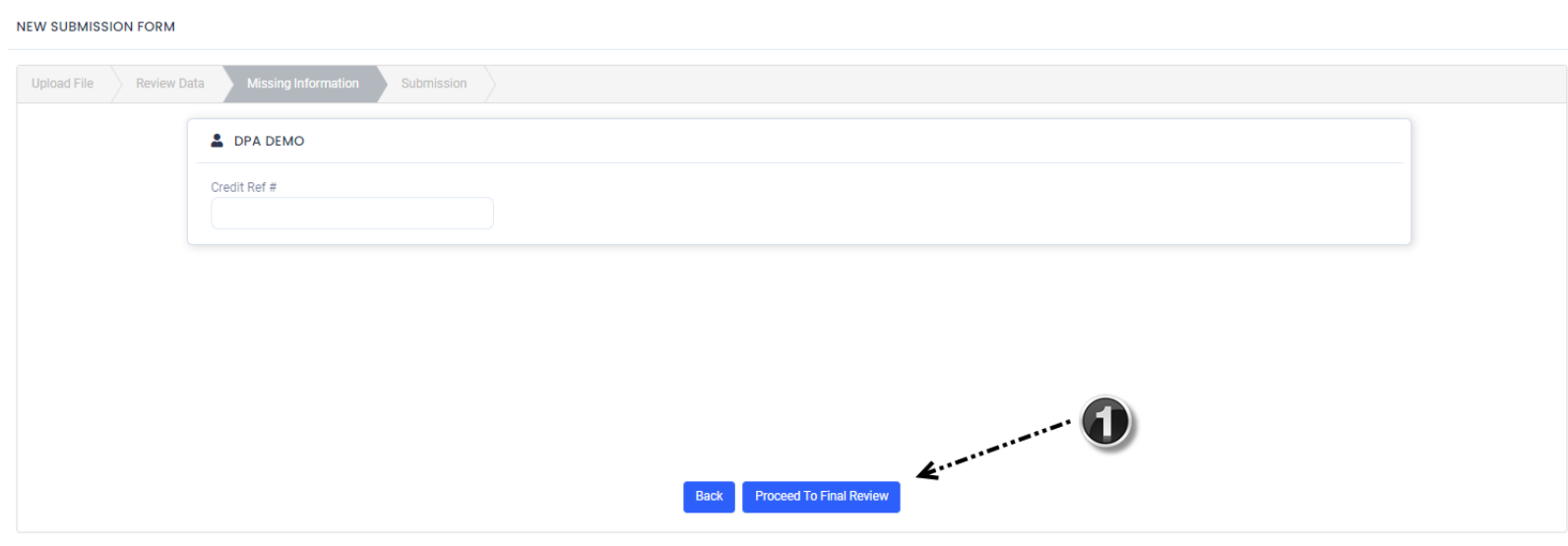
Upload File | Review Data | **Missing Information** | Submission

DPA DEMO

Credit Ref #

Back | Proceed To Final Review

1



First
Mortgage

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

First
Mortgage

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	

First
Mortgage

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

Initial Submission Requirements

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

Submission Page shows all required documents for initial review.

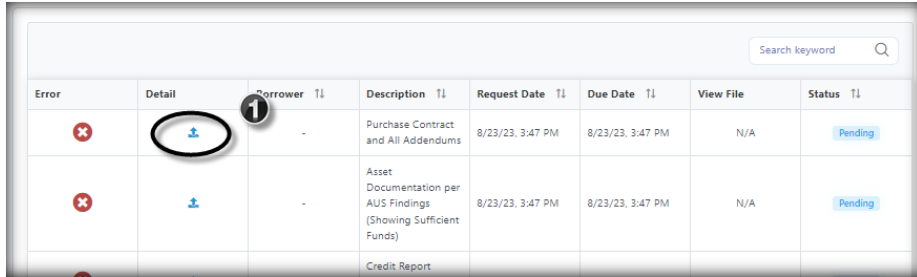
STATUS	ACTION	OWNER	DESCRIPTION	REQUEST DATE	DUPLICATE	VIEW FILE	ACTION
✘	⬇️	-	Purchase Contract and All Addendums	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Asset Documentation per AUS Findings (Showing Sufficient Funds)	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Credit Report (recent within 60 days)	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Credit Report (recent within 60 days)	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Specialty DPA: Paystub Requirement - 30 Days Paystubs	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Specialty DPA: VOE Requirement - Most Recent 2 Years	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✘	⬇️	-	Specialty DPA: Self Employed Income Requirements - 2 Years Tax Returns - All Schedules	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending



Showing 1 to 7 of 7 entries

1. The conditions mentioned here are the necessary requirements to move the loan into underwriting.
2. The Condition page will display all the initial submission requirements.

First
Mortgage

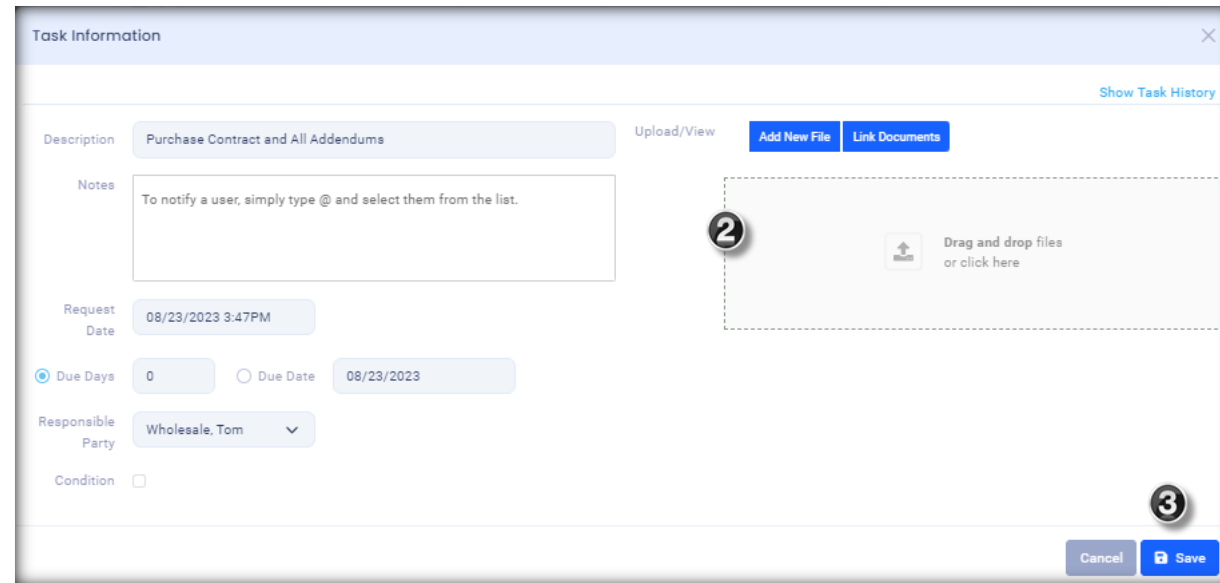
Upload Documents



Error	Detail	Borrower T1	Description T1	Request Date T1	Due Date T1	View File	Status T1
✖		-	Purchase Contract and All Addendums	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
✖		-	Asset Documentation per AUS Findings (Showing Sufficient Funds)	8/23/23, 3:47 PM	8/23/23, 3:47 PM	N/A	Pending
			Credit Report				

1. Click on the upload button (blue up arrow)

- 2. Drag and Drop file here
- 3. Click: "Save"



Task Information

Description: Purchase Contract and All Addendums

Upload/View: Add New File | Link Documents

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

Request Date: 08/23/2023 3:47PM

Due Days: 0 Due Date: 08/23/2023

Responsible Party: Wholesale, Tom

Condition:

Drag and drop files or click here

Cancel Save

Complete this for all required documents

First Mortgage

Submit Loan

1. Once the file upload is complete, scroll down to the bottom of the page and select "Submit Loan."

The screenshot shows a web interface for loan submission. On the left, there is a sidebar with 'Submission' and 'Additional' tabs. The main content area features a table with the following columns: Program Name, Rate, Locked?, APR, Price, and Monthly P&I. The 'Rate' column contains the value '7.375'. Below the table, there are two sections: 'Final Submission Info' and 'Final Notes'. The 'Final Submission Info' section contains four status messages: 'There is no key date for Requested Closing', 'There is no key date for First Payment', 'There is no key date for Commitment', and 'There is no key date for Close Of Escrow'. The 'Final Notes' section is a large empty text area. At the bottom right of the interface, there is a blue button labeled 'Submit Loan' with a circled '1' next to it, indicating the step to be taken.

**First
Mortgage**

LHFS will register and lock the Second Mortgage.

Questions

Thank you!



For additional questions, please contact your Account Executive.

