

Specialty DPA Programs

Using DASH Portal



Land Home Financial Services, Inc.

4/11/2024

Wholesale Division

Access DASH Portal

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

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



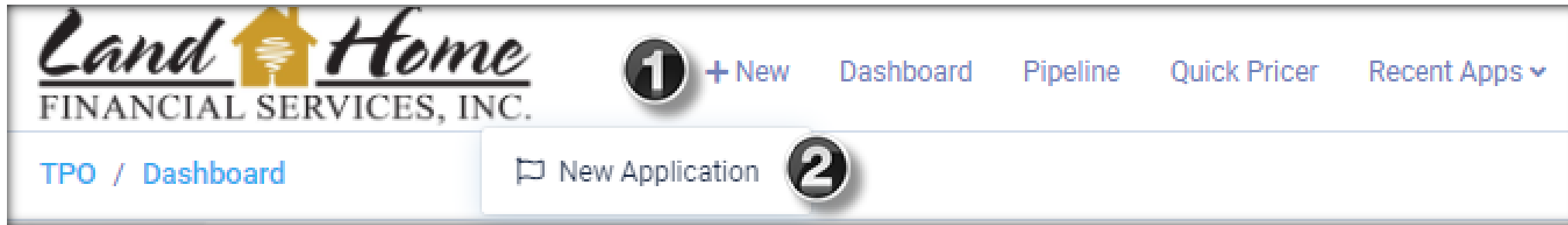
Your email address will serve as your username.

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**

User is only required to create the first mortgage loan file. Land Home will create the second mortgage loan file once the first mortgage lock has been requested.

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

**First
Mortgage**

Selecting Loan Purpose & Type

****IMPORTANT****

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

Loan Type: --Select--
Loan Purpose: Conventional
Loan Amount: FHA
Appraised Value: Within Reach FHA
LTV/CLTV: Reverse / HECM Mortgage
Rate: Reverse Golden Equity
se Confirm/Provid CAFA Platinum FHA DAP
Loan Purpose: CAFA Platinum VA DAP
Loan Type: CAFA Platinum USDA DAP
CAFA Platinum Conventional DAP
SETH MYHome Plus FHA
SETH MYHome Plus VA
SETH MYHome Plus USDA
GSFA FHA Standard DAP
GSFA FHA Select DAP
GSFA FHA Assist DAP
LINK - Seller Financing Agreement
LINK Convertible Lease
--Select--

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

**First
Mortgage**

Missing Information Tab

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

1

Down Test

Credit Ref #

Back Proceed To Loan Characteristics **2**

**First
Mortgage**

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

The screenshot displays a web form titled "NEW SUBMISSION FORM". At the top, a horizontal navigation bar contains several steps: "Upload File", "Review Data", "Missing Information", "Loan Characteristic(s)", "Borrower Characteristic(s)", and "Submission". The "Borrower Characteristic(s)" step is currently active and highlighted. Below the navigation bar, the main content area contains the instruction "Please select all the borrower characteristics that apply" followed by a circled number "1". Under this instruction, there are three lines of text, each followed by a checkbox: "Government Loans: Borrower is Wage Earner (N/A to LINK)?", "Conventional and Government Loan Types :Borrower is Self Employed (N/A to LINK)?", and "Conventional Loans: Borrower is Wage Earner (N/A to LINK)?". To the right of these checkboxes is a label "Down Test" with three checkboxes. At the bottom of the form, there are two buttons: "Back" and "Proceed To Final Review", followed by a circled number "2".

Create Loan

1. Click: “Submit File”

The screenshot displays a web interface titled "NEW SUBMISSION FORM". It features a horizontal progress bar with five steps: "Upload File", "Review Data", "Loan Characteristic(s)", "Borrower Characteristic(s)", and "Submission". The "Submission" step is currently active and highlighted. Below the progress bar, the text "Please click submit to import this file" is displayed. A light blue information box contains the message: "Please note this may take up to 30 seconds to process. Please be patient and do not click refresh." At the bottom of the form, there are two buttons: "Back" and "Submit File". A small circular icon with the number "1" is positioned above the "Submit File" button, indicating the current step.

**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

Outstanding Conditions

2 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

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 ↑↓
	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 Paystubs For: Test, Down
	VOE Requirement - Most Recent 2 Years For: Test, Down

Data Validation

✓ Passed

Due Date ↑↓

Status ↑↓

4/10/24, 2:10 PM Requested 1m ago	Pending
4/10/24, 2:10 PM Requested 1m ago	Pending
4/10/24, 2:10 PM Requested 1m ago	Pending
4/10/24, 2:10 PM Requested 1m ago	Pending
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****

First Mortgage

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 and the 'Task Information' modal. The 'Submission' link in the left sidebar is circled with a '1'. A bracket groups the upload buttons in the table with a '1'. The 'Task Information' modal shows a file upload area with a '2' and a 'Save' button with a '3'.

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

Task Information

Description: Purchase Contract and All Addendums

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: ☐

Upload/View: [Add New File](#) [Link Documents](#)

Drag and drop files or click here

Cancel Save

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

Complete this for all required documents

**First
Mortgage**

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

**First
Mortgage**

LHFS will register and lock the Second Mortgage.

Other Conditions Requirements

Wholesale Channel				
Loan Summary				
URLA 2020				
Services				
● Credit				
● VOI/VOE				
● VOA				
● AUS				
● Disclosures				
● Appraisal				
Fees				
Pricing				
Conditions				
Submission				
Additional				

Conditions				Search keyword
All	Outstanding	TPO Submitted	Cleared	
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.

