

Lock and Register Loan

GSFA

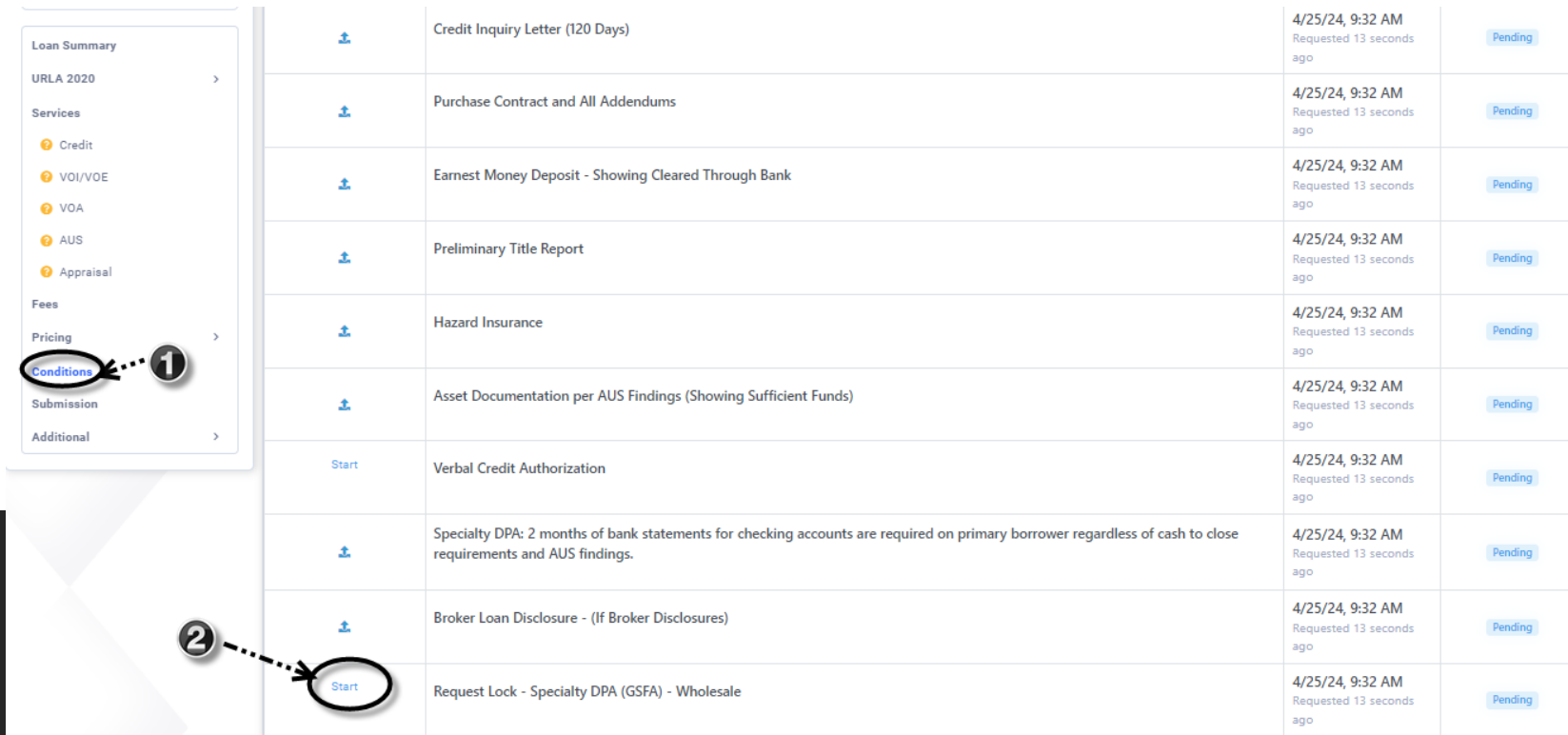
Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage SolutionsSM
Wholesale • Correspondent • Fulfillment

This process will register and request the 1st & 2nd mortgage lock

Wholesale Division

Lock Request – Step 1

1. Click: “Conditions”
2. Locate “Request Lock – Specialty DPA (GSFA) – Wholesale” and Click Start



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

	⬇	Credit Inquiry Letter (120 Days)	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Purchase Contract and All Addendums	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Earnest Money Deposit - Showing Cleared Through Bank	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Preliminary Title Report	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Hazard Insurance	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Asset Documentation per AUS Findings (Showing Sufficient Funds)	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
Start		Verbal Credit Authorization	4/25/24, 9:32 AM Requested 13 seconds 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.	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Broker Loan Disclosure - (If Broker Disclosures)	4/25/24, 9:32 AM Requested 13 seconds ago	Pending
	⬇	Request Lock - Specialty DPA (GSFA) - Wholesale	4/25/24, 9:32 AM Requested 13 seconds ago	Pending

**First
Mortgage**

Lock Request – Step 2

1. Click on Start Document Generation

Task Information ×

Click Her To Review Current Rates

Show Task History

Description: Request Lock - Specialty DPA (GSFA) - Wholesale

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

Request Date: 10/03/2023 2:57PM

☒ Due Days: 0 ☐ Due Date: 10/03/2023

Responsible Party: Wholesale, Tom ▼

Condition: ☐

Help me! [Click Here](#)

Generate Document: **Start Document Generation** 1

Cancel Save

Register Loan - Step 3

The screenshot shows a window titled "Task Document Generation Template" with a close button (X) in the top right corner. The main content area contains the following elements:

- A heading "Complete the following:" in blue text.
- A text input field labeled "Enter DAP Percentage (i.e., 2%, 5%)".
- A radio button followed by the text "Is the AMI less than or equal to 80%? Mark Yes (if applicable)".
- A "Cancel" button and a "Finish & Generate Doc" button at the bottom right.
- A status bar at the bottom left showing "1 / 1".

Three numbered callouts with arrows indicate the steps:

- Callout 1 points to the "Enter DAP Percentage" input field.
- Callout 2 points to the radio button for the AMI question.
- Callout 3 points to the "Finish & Generate Doc" button.

1. Enter term of DPA Second Percentage
2. Select AMI
3. Click Finish

**First
Mortgage**

This will register and lock the First Mortgage based on the 3.4 file uploaded and will register and lock the Second Mortgage.

Lock Confirmation

- User will receive a lock confirmation no later than 24 hours
- Registration and Lock must be completed by 2:00pm PST to guarantee rate



**First
Mortgage**

LOCK CONFIRMATION			
Loan Broker:	Sample	Loan Number:	487447
Borrower Name:		Fax#	
Property Address:		Product Code:	GF30TRIOLINK3.5-000
City, State, ZIP:		Borr FICOS:	/ /
Loan Amount:	\$250,381.00	CoBorr FICOS:	/ /
Occupancy:	Investment	Sales Price/Appr.Value:	\$255,000.00
Property Type:	Single Family Dwelling	Cash Out Amount:	\$0.00
LTV/CLTV/HCLTV	96.50% / 96.50% / 96.50%	Documentation:	Full
Loan Purpose:	Purchase	Lien Position:	1st Lien
Date Locked:	8/9/2023	Total Debt Ratio:	0.00
Rate:	7.000%	Caps:	
Prepay:	None	Index Name:	
Tax Impounds:	Y	Lock Expiration:	9/8/2023
Hazard Impounds:	Y	Net Buy Price:	99.250
Interest Only:	N/A	Base Price:	0.750

First Mortgage has been created registered and lock requested

Lock Confirmation in DASH

1. Click on: “Additional”
2. Click on: “Loan Docs”
3. Click on: Down Arrow next to “Lock Confirmation”

DPA DEMO

Wheat Ridge
3170 N Harlan St
Address

File Created
Loan Status

Loan Number

Correspondent
Channel

Loan Summary

URLA 2020 >

Services >

Fees

Pricing

Conditions

Submission

Additional 1 v

☐ Change of Circumstance

☐ Escalation History

☐ **Loan Docs 2**

☐ Internal Contacts

☐ Key Dates

☐ Loan Activity

Loan Image - Lock Confirmation

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Questions

Thank you!

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For additional questions, please
contact your Account Executive.