

# Lock and Register Loan

## GSFA Platinum

*Land Home*  
FINANCIAL SERVICES, INC.  
TPO Mortgage Solutions<sup>SM</sup>  
Wholesale • Correspondent • Fulfillment

This process will register and request the 1<sup>st</sup> & 2<sup>nd</sup> mortgage lock

# Lock Request – Step 1

GSFA may be locked upon complete submission

1. Click: “Conditions”
2. Locate “Request Lock – Specialty DPA (GSFA) – Wholesale” and click on the upload button (blue up arrow)

		status				
	-	Verbal Credit Authorization	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-	Specialty DPA: Housing Payment History -12 months satisfactory housing payment history required. For borrower(s) without previous housing history, follow specific agency as applicable	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-	Specialty DPA: 2 months of bank statements for checking accounts are required on primary borrower regardless of cash to close requirements and AUS findings.	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-	Broker Loan Disclosure - (If Broker Disclosures)	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-	Specialty DPA: Remember to Upload Second Mortgage	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-	Request Lock - Specialty DPA (GSFA) - Wholesale	10/3/23, 2:57 PM	10/3/23, 2:57 PM	N/A	<a href="#">Pending</a>
	-					

**First  
Mortgage**

# Lock Request – Step 2

## 1. Click on Start Document Generation

The screenshot shows a 'Task Information' form with the following fields and controls:

- 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 (selected) / Due Date: 10/03/2023
- Responsible Party:** Wholesale, Tom
- Condition:**
- Buttons:** Cancel, Save
- Help:** Click Here
- Generate Document:** Start Document Generation (highlighted with a circled '1')
- Annotations:** 'Click Her To Review Current Rates' with an arrow pointing to the 'Click Here' link.

# Register Loan - Step 3

1. Enter term of DPA Second Mortgage. Click Next

Task Document Generation Template

2 Applicable to Conventional Loans Only: Is the AMI less than or equal to 80%?

Mark Yes (if applicable)

1/2 Next > Cancel Finish & Generate Doc

Task Document Generation Template

1 Confirm 2nd DAP Percentage

Enter DAP Percentage (i.e., 2%, 5%)

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1/2 Next > Cancel

2. If one or more borrower are “First Time Home Buyers” Select “Yes” Click Next

**First  
Mortgage**

**This will register and lock the First Mortgage based on the 3.4 file uploaded and LHFS 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:	Sample	Fax#:	
Property Address:	Sample	Product Code:	GF30TRIOLINK3.5-000
City, State, ZIP:	Sample	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% Margin:	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”

**First  
Mortgage**

DPA DEMO

Wheat Ridge  
3170 N Harlan St  
Address

File Created  
Loan Status

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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!

For additional questions, please contact your Account Executive.

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