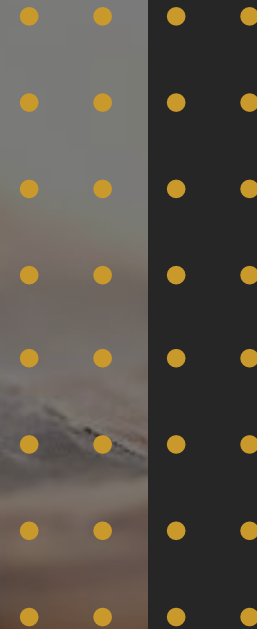


# Lock and Register Loan

## Home in 5 DPA

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



Wholesale Division

# Lock Request

1. Click: “Conditions”
2. Locate “Request Lock – AZ DPA – Wholesale” and Click Start

Loan Summary			
URLA 2020			
Services			
• Credit			
• VOI/VOE			
• VOA			
• AUS			
• Appraisal			
Fees			
Pricing			
<b>Conditions</b>			
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
Start	Request Lock – AZ DPA - Wholesale	4/25/24, 9:32 AM Requested 13 seconds ago	Pending

**First  
Mortgage**

# Register Loan

1. Enter Rate Requested
2. Enter percentage of DPA Assistance
3. Enter Second Mortgage Loan Amount
4. Select applicable Second Loan term
5. Click Finish & Generate Doc

**Second Loan Amount and Term:**

1 Enter Requested Rate

2 Enter Second Loan DPA %

3 Enter Second Loan Amount

4  Select if Second Loan Term is a 3 Year term (non-amortizing)

Select if Second Loan Term is a 15 Year term (amortizing)

5

[← Back](#) 1 / 1 [Finish & Generate Doc](#)

**First  
Mortgage**

# Lock Confirmation

- User will receive a lock confirmation no later than 24 hours
- Registration and Lock must be completed by 5:00pm 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

---

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

3

▼

# Questions

Thank you!

For additional questions, please  
contact your Account Executive.

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