Lock and Register Loan

SETH MyHome Plus

This process will register and request the 1st mortgage lock

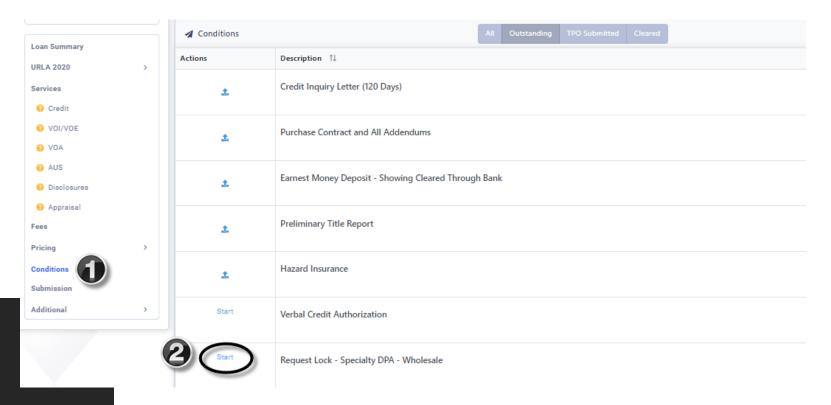


• 8/20/2024
Wholesale Division

Lock Request

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

- 1. Click: "Conditions"
- 2. Locate "Request Lock Specialty DPA Wholesale" and Click Start

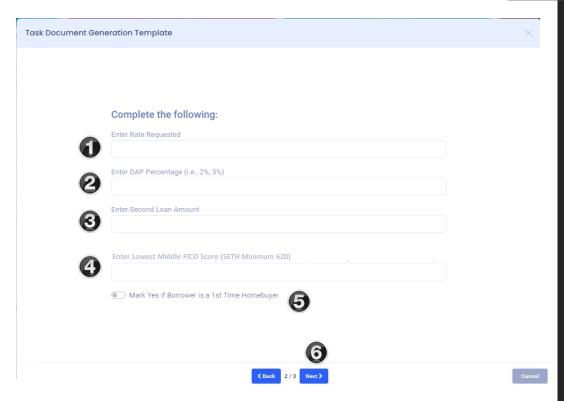


You will only need to register and lock the first mortgage. Land Home will create and lock the second DPA loan based on information from the first mortgage.

Register Loan



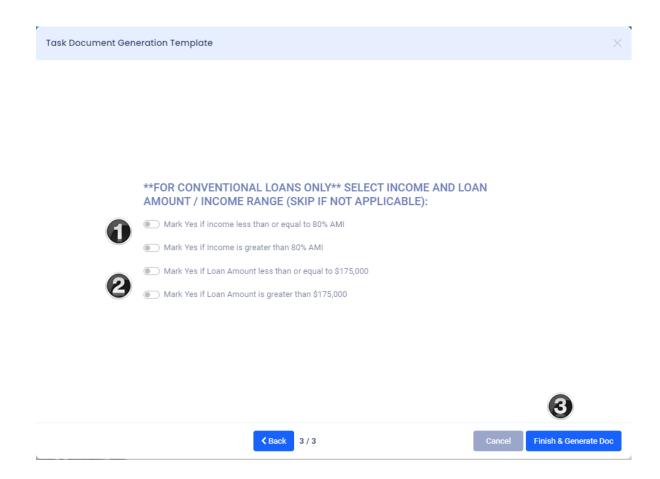
- 1. Enter Rate Requested
- 2. Enter percentage of DPA Assistance
- 3. Enter Second Mortgage Loan Amount
- 4. Enter Lowest Middle Credit Score
- 5. If any borrowers are a first-time home buyer click
- 6. Click Next



Register Loan



- 1. Select applicable Income AMI amount
- 2. Select applicable loan amount
- 3. Click Finish & Generate Doc



Lock Confirmation



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

 Land Home

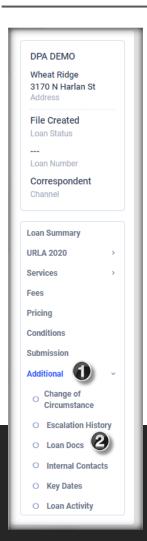
| LOCK CONFIRMATION | | | | |
|-------------------|-------------------|--------------------------|-------------------------|---------------------|
| | Loan Broker: | | Loan Number: | 487447 |
| | Borrower Name: | Sample | Fax# | |
| | Property Address: | | Product Code: | GF30TRIOLINK3.5-000 |
| | City, 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% 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 |

Wholesale . Correspondent . Fulfillment

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"

Loan Image - Lock Confirmation





Questions

Thank you!

For additional questions, please contact your Account Executive.



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