

WITHIN REACH™ DPA PROGRAM LOCK INSTRUCTIONS

Access the loan through your pipeline in [DASH](#). Confirm Loan Status reflects “Conditional Approval” and that the appraisal has been received before locking the loan.

Select “**Pricing**” on the menu to the left

TPO / Loan Summary

Phil Fish
SANTA FE
123 Main St
Address

Conditional Approval
Loan Status

Loan Number

Wholesale
Channel

Loan Summary

URLA 2020 >

Services >

Fees

Pricing

Conditions

Submission

Additional >

Borrowers(1)

Fish, Phil
3096 Plaza Blanca | Phil@lest.com
(M) (111) 111-111 | 0

Conditional Approval
Loan Status

Outstanding Conditions

16

Loan Details

Within Reach FHA	Purchase	\$415,000.00	\$415,000.00	\$400,475.00	---
Loan Type	Loan Purpose	Purchase Price	Appraised Value	Loan Amount	Cashout Amount
\$14,525.00	\$14,525.00	\$7,008.31	---	97%	100%
Down Payment	Subordinate Lien Amount	MIP/PMI Amount	Total Loan Amount	LTV	CLTV
---	---	---	---	6.0%	11.89% / 19.78%
---	---	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

Loan Status must reflect "Conditional Approval" and Appraisal received to lock loan.

Select "Pricing"

Select “**Search Products**”

TPO / Pricing

Phil Fish
SANTA FE
123 Main St
Address

Lead - New
Loan Status

Loan Number

Wholesale

\$ Pricing Details

Current Loan Pricing Amortization Table

Product

Product Name: - Investor: -

Ratesheet Date/Time: - Amortization Type: Fixed

Select "Search Products"

Search Products



The Product Pricing screen will transfer data from the previous screen. Scroll through to confirm data and complete the following fields:

Complete the following fields:

- **Product Type:** Remove “Standard Products” and replace with **“HFA/Bond”**
- **Fees In:** Select “No (Fees Out)”
- **Compensation:** “Borrower Paid”
- **Total Financed Properties:** 1

Remove “Standard Products” and Select “HFA/Bond”

Upon completion, select “Search Products.”

After selecting “Search Products” the system will direct user to “Eligible Products” on the right side.

Select program of choice.

In this example, we are pricing “Within Reach.”

The screenshot shows a web application interface for mortgage products. On the left is a sidebar with various filters: Product Type(s) set to 'Fixed x' and 'HFA/Bond x'; Desired Price and Rate fields; Desired Lock Period set to '30'; BuyDown set to 'None'; Automated U/W System set to 'Desktop Underwriter'; Fees In set to 'No (Fees Out)'; Compensation set to 'Borrower Paid'; and Total Financed Props set to '1'. On the right is a table of 'Eligible Only' products. The table has columns for Product Name, Rate, Price, Lock Period, P&I, Discount/Rebate, and Apply to Loan. Two rows are visible, both for 'Land Home Wholesale - W Within Reach DPA FHA 3.5% Fixed 30'. The first row has a Rate of 5.990% and Price of 98,750. The second row has a Rate of 6.490% and Price of 100,000. Both rows have an 'Apply' button in the 'Apply to Loan' column. Two red callout boxes with arrows point to the first row and its 'Apply' button, and the second row and its 'Apply' button.

Product Name	Rate	Price	Lock Period	P&I	Discount/Rebate	Apply to Loan
Land Home Wholesale - W Within Reach DPA FHA 3.5% Fixed 30	5.990%	98,750	30	\$2,440.45	(1.25) / (\$5,094.00)	Apply
Land Home Wholesale - W Within Reach DPA FHA 3.5% Fixed 30	6.490%	100,000	30	\$2,572.89	0 / \$0.00	Apply

Please contact Sales Support at Support@LHFSWholesale.com or (800) 398-0865 regarding any questions.