

*Within Reach*TM DPA PROGRAM LOCK INSTRUCTIONS

Please Note the following:

- Use Google Chrome or Microsoft Edge - Do not use Internet Explorer (IE).

Enter the loan through your pipeline in eXPRESS, locate the lock request tab. Verify parameters are correct and match the underwriting approval. Hit price loan.

The screenshot shows the 'Lock Request' tab in the eXPRESS system. The 'Price Loan' button is highlighted with a red arrow. The loan details are as follows:

Base Loan Amount:	\$400,000.00	Interest Only:	No
Loan Amount:	\$407,000.00	Doc Type:	Full
Rate:	3.875%	Middle FICO Score:	700
Price:	0.000	Impounds-Taxes:	Yes
Lock Term:		Impounds-Insurance:	Yes
Purpose:	Purchase	Property Type:	Single Family Dwelling
Program:	Within Reach DPA L1 FHA 6% Fixed 30	Occupany:	Owner
Term:	360		

Optimal Blue pricing engine will open in a new window. All field entries are greyed out except "Lender Paid Compensation" and "Date Submitted" to Land Home.

BORROWER PAID must be selected under "Lender Paid Compensation," if LENDER PAID compensation is selected you will not be given an eligible *Within Reach*TM program to lock on the following page.

The screenshot shows the 'Lien Information' and 'Loan Information' sections. The 'Lender Paid Compensation?' dropdown is highlighted with a yellow background and set to 'Borrower Paid'. The 'Date Submitted / Forward Look' is also highlighted with a yellow background and set to 3/24/2021.

Lien Information			
<input checked="" type="radio"/> Search for First Lien	<input type="radio"/> Search for Second Lien	<input type="radio"/> Search for HELOC Second Lien	
1st Mtg Loan Amt (Base) 210071	2nd Mtg Loan Amt 10688	HELOC Line Amt 0	HELOC Drawn Amt 0
Loan Information			
Price/Estimated Value 218000	Appraisal Amount 218000	Loan Purpose Purchase	Cash-Out Amount 0.00
LTV 96.36	CLTV New 101.27	HCLTV	
Waive Escrows No	Lender Paid Compensation? Borrower Paid	Date Submitted / Forward Look 3/24/2021	Include Admin Fee? Yes
			Community / Affordable Second Yes

Under “First Lien Search Criteria” – Select “FHA” or “Conforming” under “Loan Type.” Make certain to check “All” under the category “Product Type(s).”

Once selections have been made, click “Submit” at the top of the page (also located at the bottom of page). After selecting “Submit” the system will direct user to “Eligible Products.”

Please note: Changes will not be allowed on this page. Items will be greyed out upon conditional approval. Changes must be done by underwriting prior to the lock request submission. The lock desk cannot make changes.

Scroll down to view *Within Reach*TM grant programs (according to approval).

1. Select the program name by clicking on the link.
 - o Upon clicking the link, rate and price will appear below.
2. Click directly on the price located in the orange ribbon.
 - o In the example below “100.000” is selected.

Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	Land Home Wholesale W Fixed 30 USDA >10/1/11 (WG30USDA-000)	4.500		30	\$1,956	Show	<input type="checkbox"/>
	Land Home Wholesale W Within Reach DPA FHA 3% Grant Fixed 30 (WGF30WRDPA3-000)	4.500	100.000	30	\$1,956	Show	<input type="checkbox"/>
	Land Home Wholesale W FHA 30 Yr Fixed (WGF30-000)	5.000	105.000	30	\$2,072	Show	<input type="checkbox"/>
	Land Home Wholesale W FHA Full 203K Fixed 30 (WGF30203K-068)	5.000		30	\$2,072	Show	<input type="checkbox"/>
	Land Home Wholesale W FHA Streamline 203K Fixed 30 (WGF30S203K-068)	5.000		30	\$2,072	Show	<input type="checkbox"/>
	Land Home Wholesale W Within Reach DPA FHA 4.5% Grant Fixed 30 (WGF30WRDPA45-000)	5.000	100.000	30	\$2,072	Hide	<input type="checkbox"/>

click here first

Pricing Last Updated: 09/07/17 8:36 AM Search Timestamp: 09/07/17 10:31 AM

Rate	P&I	30 Day
	Pmt	10/10/17
5.000	\$2072	100.000

click here second

The values in the grid include all the adjustments below.

After selecting the price, the system will direct user straight to the lock request page.

Click on “Request Lock/Save to LHFSW” button on this final page

Save to OB Pipeline Save to LHFSW Request Lock/Save to LHFSW

Borrower Information

Borrower First Name Mister	Borrower Last Name Test	Borrower SSN 123-46-5897	Lender Loan ID 316993
Representative FICO 620	DTI Ratio 20	Self Employed No	Citizenship Non-Perm. Resident Alien
Months of Reserves 84	User Tom Merelli	Pledged Assets No	Asset Depletion No
Bank Statements for Income N/A (Paystubs/W-2)			

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