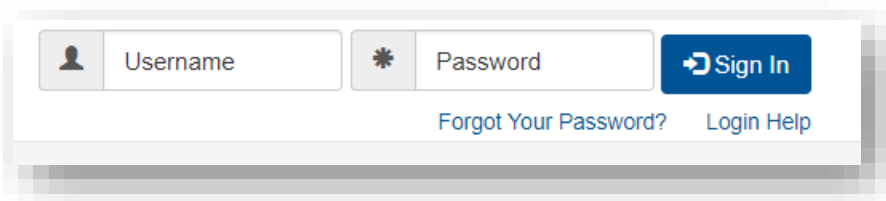


DISCLOSURE REQUIREMENTS – SUBMISSION PROCESS 3.2 FILE

Step 1:

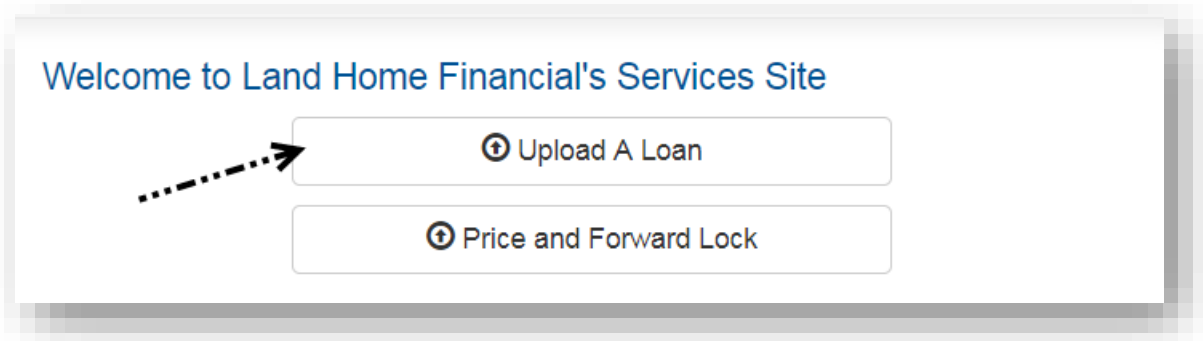
Log into eXPRESS with current user name and password



The screenshot shows a login interface with two input fields: 'Username' and 'Password'. The 'Password' field has a masked character (asterisk) on the left. To the right of the 'Password' field is a blue 'Sign In' button with a right-pointing arrow icon. Below the input fields are two links: 'Forgot Your Password?' and 'Login Help'.

Step 2:

Click "Upload A Loan"

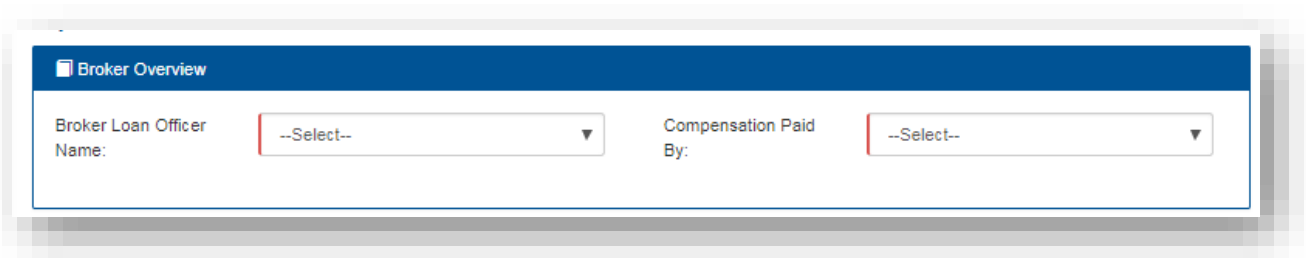


The screenshot shows a welcome message: 'Welcome to Land Home Financial's Services Site'. Below the message are two buttons: 'Upload A Loan' and 'Price and Forward Lock'. A dashed arrow points to the 'Upload A Loan' button.

Step 3:

Complete the "Upload A Loan" information page. All required items contain a red line located on the left.

Section 1 - Broker Overview



The screenshot shows a form titled 'Broker Overview'. It contains two dropdown menus. The first is labeled 'Broker Loan Officer Name:' and has a red line on the left side of the dropdown box. The second is labeled 'Compensation Paid By:' and also has a red line on the left side of the dropdown box. Both dropdown menus currently display '--Select--'.

Section 2 - Loan Information

Loan Information

Loan Program: <input style="width: 90%;" type="text" value="--Select--"/>	FICO: <input style="width: 90%;" type="text"/>
Include Admin Fee in Price: <input style="width: 90%;" type="text" value="--Select--"/>	

Section 3 – Compliance

This section must be completed correctly so LHFS can produce disclosures on your behalf.

Compliance (TRID)

Application Date Cert: I certify that the Application date on this loan is: : <input style="width: 90%;" type="text" value="MM/DD/YYYY"/>	LHFS to Disclose LE on Our Behalf : <input style="width: 90%;" type="text" value="Yes"/>
Intent to Proceed Cert: I certify that the Borrower(s) indicated their Intent to Proceed on: : <input style="width: 90%;" type="text" value="MM/DD/YYYY"/>	Loan Estimate Date Cert: I certify that the Initial Loan Estimate was issued to borrower(s) on:: <input style="width: 90%;" type="text" value="MM/DD/YYYY"/>

- Application Date: LHFS must receive request to disclose within 24 hours of the application date
- Intent to Proceed Cert: Borrower’s verbal intent to proceed with the loan
 - No signature required at this time
- LHFS to Disclose LE on Our Behalf: “Yes” – This is the indicator that LHFS will disclose loan
- Loan Estimate Date Cert: This is left blank

Section 4 – Upload File

Add your 3.2 file and click “Upload Loan.” A loan number is now created for the borrower.

Upload File

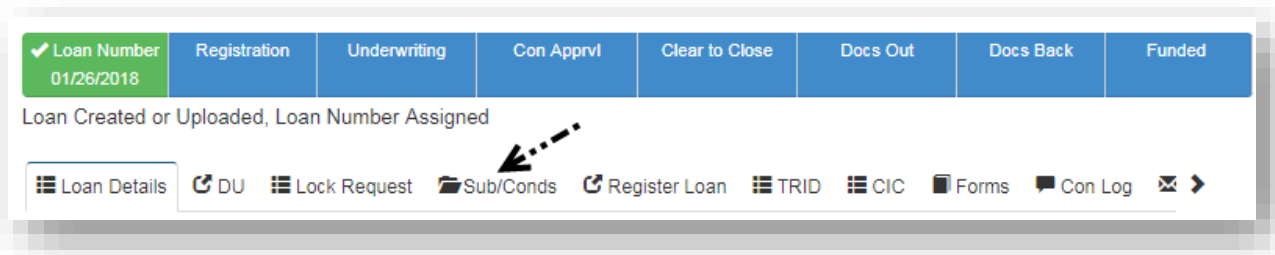
File
 Drag the file here or click here to browse the file

File type



Step 4:

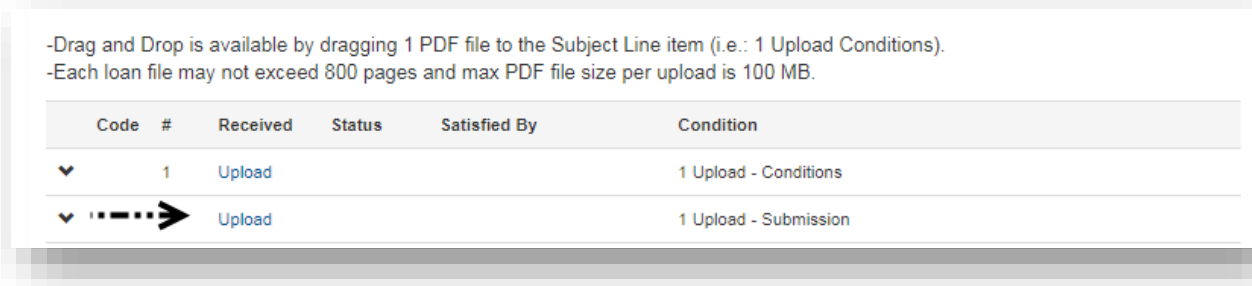
Click on “Subs/Conds”



Click on “Upload” or you may also drag documents to the line item.

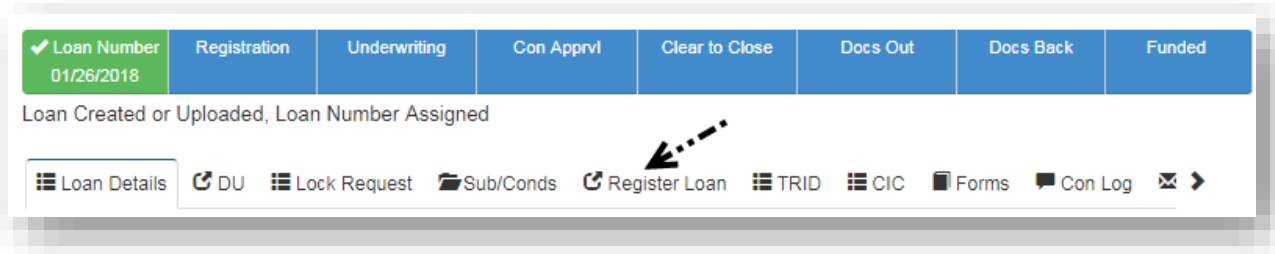
Upload the following documents into the “1 Upload Submission” Line Item.

- Fee Worksheet (Required)
- Anti-Steering Form (Required)
 - Not required if Borrower Paid Compensation
 - (Completed with loan examples - LHFS will complete Anti-Steering Disclosure from example)
- Complete 1003 Signed by Loan Officer – (Electronic Signatures Acceptable)
- Loan Credit Package (if completed)
- [Verbal Authorization](#) to Pull Credit (Signed by Loan Officer)



Step 5:

Click “Register Loan”



Confirm and complete the information page that appears. Please see example below.
 All required items contain a red line located on the left.

After all items have been completed click "Submit Loan."

Once your file has been received by our Registration Team the file will be reviewed for completeness. We will contact you in a reasonable time if the file is missing any required items to release disclosures.

When the loan has been disclosed you may review the Loan Estimate "LE" by clicking on the "TRID" tab.

Borrower Information

Borrower E-mail Address:
 Mister Test

Misses Test

Must have all borrower email addresses to deliver loan disclosures

Loan Information

Loan Program: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="Conf Fixed 30"/>	Requested Close Date: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="MM/DD/YYYY"/>
Occupancy Type: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="Owner"/>	Property Type: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="Single Family Dwelling"/>
FICO: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="755"/>	Base Loan Amount: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="\$ \$400,000.00"/>
Interest Rate: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="% 3.875%"/>	Property Flip: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="--Select--"/>
Subordination: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="Yes"/>	Compensation Paid By: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="Lender Paid"/>
AUS Type: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="LP"/>	LHFS to Process File: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="--Select--"/>
LHFS Processing Fee Priced In: <input style="border: 1px solid #ccc; width: 150px;" type="text" value="--Select--"/>	

Processor Information

Broker Loan Processor Name: <input style="border: 1px solid #ccc; width: 200px;" type="text"/>	Broker Loan Processor E-mail Address: <input style="border: 1px solid #ccc; width: 200px;" type="text"/>
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