

# DISCLOSURE REQUIREMENTS – FORWARD LOCK SUBMISSION PROCESS

## Step 1:

Log into eXPRESS with current user name and password

## Step 2:

Search for loan by entering loan number or borrower name.

You may also click on “Pipeline Report” and Select Loan File

## Step 3:

On the bottom of the “Loan Details” Page click “Merge a Loan”

Order Date	Appr. Date	Est. Due Date	Fees	Status
No Appraisal Information On File				



## Step 4:

Complete – “Upload File to Merge” page. All items with a red line are required.

### Section 1 - Broker Overview

### Section 2 - Loan Information

### Section 3 – Compliance

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

- 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.

## Step 5:

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.

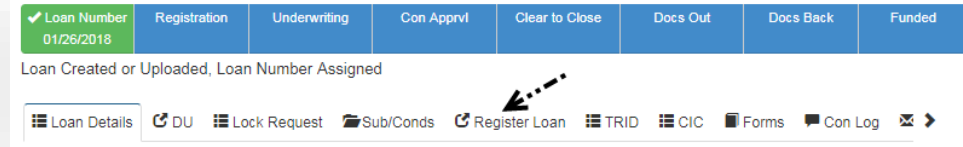
- Fee Worksheet (Required)
- Anti-Steering Form (Required)
  - Not required if Borrower Paid Compensation
  - (Completed with loan examples - LHFS will complete Anti-Steering Disclosure from example)
- Complete 1003 Signed by Loan Officer – (Electronic Signatures Acceptable)
- Loan Credit Package (if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

-Drag and Drop is available by dragging 1 PDF file to the Subject Line item (i.e.: 1 Upload Conditions).  
 -Each loan file may not exceed 800 pages and max PDF file size per upload is 100 MB.

Code	#	Received	Status	Satisfied By	Condition
▼	1	Upload			1 Upload - Conditions
▼	→	Upload			1 Upload - Submission

## Step 6:

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 or 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:

Must have all borrower email addresses to deliver loan disclosures

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**Loan Information**

Loan Program:  Requested Close Date:

Occupancy Type:  Property Type:

FICO:  Base Loan Amount:

Interest Rate:  Property Flip:

Subordination:  Compensation Paid By:

AUS Type:  LHFS to Process File:

LHFS Processing Fee Priced In:

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**Processor Information**

Broker Loan Processor Name:  Broker Loan Processor E-mail Address:

