

## *Within Reach*<sup>TM</sup> DPA PROGRAM LOCK INSTRUCTIONS

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.

Navigation: Loan Details | **Lock Request** | Submission/Conditions | Forms | Conversation Log | All Documents Submitted

Lock Request [Back] [Next]

<b>Base Loan Amount:</b>	\$386,000.00	<b>Interest Only:</b>	No
<b>Loan Amount:</b>	\$392,755.00	<b>Doc Type:</b>	Full
<b>Rate:</b>	\$5.000%	<b>Middle FICO Score:</b>	620
<b>Price:</b>	100	<b>Impounds-Taxes:</b>	Yes
<b>Lock Term:</b>	30 Day	<b>Impounds-Insurance:</b>	Yes
<b>Purpose:</b>	Purchase	<b>Property Type:</b>	Single Family Dwelling
<b>Program:</b>	Within Reach DPA FHA 4.5% Grant Fixed 30	<b>Occupancy:</b>	Owner
<b>Term:</b>	360		

[Price Loan](#) ←

The optimal blue price 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*<sup>TM</sup> program to lock on the following page.

Submit | Save to Pipeline

**Lien Information**

• First Lien Amt./Base Loan Amt. 386000	• Second Lien Amt. 0	• HELOC Line Amt. 0	• HELOC Drawn Amt. 0
<input checked="" type="checkbox"/> Search for First	<input type="checkbox"/> Search for Second	<input type="checkbox"/> Search for HELOC	

**Loan Information**

• Price/Estimated Value 400000	• Appraisal Amount 400000	Loan Purpose Purchase	• Cash-Out Amount 0.00
• LTV 96.50	CLTV 0	HCLTV (Line Amt) 0	HCLTV (Drawn Amt) 0
Waive Escrows No	Lender Paid Compensation? Borrower Paid	• Date Submitted / Forward Lock 09/07/2017	Include Admin Fee? No
			Secondary Financing None

\*\*\* 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.\*\*\*

Click "Submit" at the top of the page (also can be found at the bottom of the page) and will be taken to the Eligible programs.

Scroll down to the *Within Reach*<sup>TM</sup> grant programs (according to your approval). Select the program name to drop down the rate and price

Hover Over the 100.000 price on the orange ribbon and click directly on the price. This will bring you straight to the lock request page.

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

Reason	Points	SRP	Rate	Margin
<b>Total Adjustments</b>	0.000	0.000	0.000	0.000

**Notes/Advisories:**

- Pricing displayed is calculated on the Base Loan Amount.
- For FHA Case Numbers assigned on or after January 26, 2015, the up-front mortgage insurance premium will be 1.75%. This loan also requires an annual premium of 0.85% to be remitted monthly. Please contact the Lender for additional information.
- No discount is charged on this product. The Loan Origination Fee is 1.50 points.
- The total admin fee is \$1145. The admin fee cannot be built into the pricing. "Include Admin Fee" option is not valid and will not be honored if locked this way.
- The Within Reach Grant Program income limit is 115% of the Area Median Income (AMI). Income limit is based on qualifying income used for the transaction, not the household income.
- Origination Fee is 1.5%. Must be disclosed at 1.5% Borrower Paid Compensation at par.
- A fee of \$400 will apply to each cancelled Within Reach loan.
- Loan may be locked at Conditional Approval status only if the appraisal has been received.
- We are in the process of improving the system to support both base and total loan amounts so that the results we provide are as accurate as possible. During the transition you may see references to base and/or total loan amounts in field labels or in these advisory messages. Until we release the full functionality the system will continue to handle the loan amount as usual. The label changes will not indicate a change in how the system works today. To learn more about the upcoming release to fully support base and total loan amount please copy this URL into a new browser window <https://wholesale.lhfs.com/base-loan-amount/>

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**

<b>Borrower First Name</b> Mister	<b>Borrower Last Name</b> Test	<b>Borrower SSN</b> 123-46-5897	<b>Lender Loan ID</b> 316933
<b>Representative FICO</b> 620	<b>DTI Ratio</b> 20	<b>Self Employed</b> No	<b>Citizenship</b> Non-Perm. Resident Alien
<b>Months of Reserves</b> 84	<b>User</b> Tom Merelli	<b>Pledged Assets</b> No	<b>Asset Depletion</b> No
<b>Bank Statements for Income</b> N/A (Paystubs/W-2)			

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

