

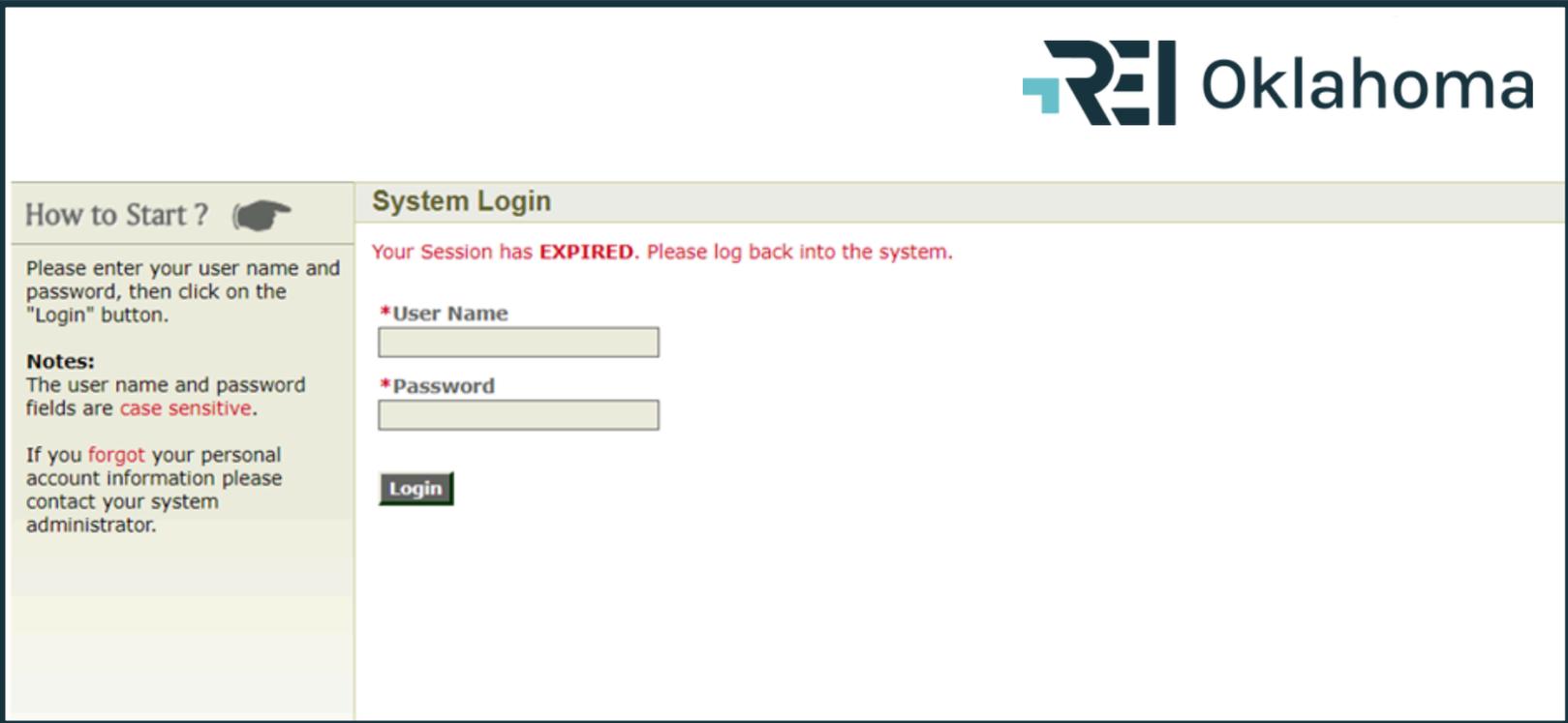


REI Home 100
Loan Program

How to Complete the Funding Package

How to Complete the Funding Package

REI Home100 Portal Link: <https://www.reihome100.org/>



To obtain login credentials to the portal, you will contact the portal administrator for your company. If you do not know who your portal administrator is, please contact us at reidpa@reiok.org, and we can send you that information.

How to Complete the Funding Package

Loan Status Tab

- Click the Loan Status tab to access the list of loans in your pipeline. This will show you information such as loan number, borrower(s) name, stage, and status for each loan.
- The icons circled in blue will navigate you to everything you need for each loan file.

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REI Oklahoma

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATION

Lender: EMPHAYS TEST LENDER Branch: Test Branch 1

Quick Search: Reservation No. [] Go

Advanced Search: Reserved by Lender: [] Lender Loan No: [] Borrower Name/SSN: borrower SSN: [] Co-Borrower Name/SSN: [] SSN: [] Go

Loans Show Active Loans Show Archived Loans Last Updated on Friday

Results for Borrower Name: borrower

Reset Search [] [Page 1 of 1] Page Size:

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status
	040999000009	123123123	BORROWER, JOHN Q ***-**-4567		Reserved	

- View - General borrower and loan information as well as loan conditions and status
- Reprint - Reprint loan confirmation
- PDF Docs - Download DPA related loan documents and checklists
- eDocs - Upload documents for review

How to Complete the Funding Package

Submitting Packages For Review

- For each stage, there is a Checklist to advise you on what documents are required for approval. The checklists are specific to the stage you're in and the type of down payment assistance program you're using.
 - For example: the documents required for the Conventional Option 2 Amortizing 2nd Mortgage will be different than the documents required for the Government Option 2 Hybrid Gift + 2nd Mortgage.
- The documents are pre-populated with information collected during the locking of the loan, but there are some active fields. Please complete all active fields-these can include contact information, maturity date, legal description, etc.
- All documents are uploaded and submitted electronically through the portal. (PDF Format Preferred)
 - See slides 15-20 of this training for instructions on how to upload and submit through the portal.

How to Complete the Funding Package

Where to Find the Funding Checklist

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “PDF Docs” icon.

The screenshot shows the REI Oklahoma Lender Online interface. At the top, the logo and text 'REI Oklahoma Lender Online For All Your Clients' Needs' are visible. Below this is a navigation bar with tabs: 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS' (circled in blue), 'REPORTS', 'USER ACCOUNTS', and 'ADM'. Underneath the navigation bar, the lender is identified as 'Hilltop Securities Inc.'. There are two search sections: 'Quick Search' with a 'Reservation No.' field and a 'Go' button, and 'Advanced Search' with checkboxes for 'Lender Loan No.', 'Borrower Name/SSN' (checked), and 'Co-Borrower Name/SSN'. Below the search sections, there are filters for 'Loans' with 'Show Active Loans' checked and 'Show Archived Loans' unchecked. The search results are for 'Borrower Name: bode'. A 'Reset Search' button is present. The results table has columns for 'Actions', 'Reservation', 'Lender Loan No.', and 'Borrower Name'. The first row shows a loan with reservation number '40J1530XXXX' and lender loan number 'xxxxxxxxxxxxxxxx'. The 'Actions' column for this loan contains icons for 'View', 'Reprint', 'PDF Docs' (circled in blue), 'eDocs', and 'Delete'.

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER

How to Complete the Funding Package

The screenshot shows a web application interface for selecting documents. At the top, there are tabs for 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', and 'USER ACCO'. Below the tabs, there is a section titled 'Select Documents'. The 'LOAN STATUS' tab is active. The interface displays the following information:

- Reservation/Loan No: **NF2122000XXX - BORROWER NAME**
- A table of documents with checkboxes:

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	Form 1- Pre-Closing Compliance checklist-Conv. 10YNF-100
<input checked="" type="checkbox"/>	Commitment Letter - Home100 Conventional-36 [Commitment Letter]
<input checked="" type="checkbox"/>	Borrowers Acknowledgement Form - 10Y Non-forgivable-114
<input checked="" type="checkbox"/>	Second Mortgage Note- Conv. 10 Y Non-forgivable-105
<input checked="" type="checkbox"/>	Second Mortgage Document - Conv. 10Y Non-forgivable-104
<input checked="" type="checkbox"/>	Form 2- Funding Checklist-Conv. 10Y Non-forgivable 2nd-101
<input checked="" type="checkbox"/>	Form 3- Funding Request Form - Conv. 10Y Non-forgivable-102

At the bottom of the page, there are two buttons: 'Generate Documents' and 'Cancel'. The 'Generate Documents' button is circled in red.

Select the desired documents and click the “Generate Documents” button on the bottom of the page.

- During the Funding stage, you will have access to the documents needed for that stage:
 - Form 2 - Funding Checklist: This will list all documents needed for upload.
 - The documents required are based on the loan type. The Checklist is specific to each loan type, so make sure you refer to the checklist for each loan and stage.

*This screenshot is for Option 2: Conventional Loan with Amortizing 2nd

How to Complete the Funding Package

Funding Checklist

Most fields in the documents are pre-populated based on the information entered during the lock process. Any active fields should be completed.

Here is an example of a Funding Checklist and the active fields which includes contact information. Please list the information for the point of contact for this file (who we should contact if we have conditions or questions):

Active Fields


Down Payment Assistance

FUNDING CHECKLIST - FORM 2
Non-Forgivable Amortizing Second Lien
(10-year maturity)

BORROWER(S) INFORMATION

REI Loan Number	R0565SXXXX
Series/Program	3Fi. Fannie >80% AMI-NF 2 nd a. Fannie 5% Non-forgivable 2nd
Borrower(s) Name(s)	BORROWER NAME
Property Address	555 EXAMPLE STREET, TOWN, OK 77777
1 st Mortgage Total Loan Amount	\$200,000

FUNDING RESPONSIBILITIES (Upon REI Funding Approval)		
Lender Funded	2nd Lien Mortgage Amount (5.0% of total 1st Mortgage amount)	\$ <u>10,000</u>

LENDER CONTACT INFORMATION

Company Name	EXAMPLE MORTGAGE COMPANY
Contact Name	LOAN OFFICER/LOAN PROCESSOR
Phone Number	555-555-5555
Email Address	email@mortgagecompany.com

Please submit items 1 - 7 through the Lender Portal (www.reihome100.org) into the "Funding Request Package" found in the "eDocs" icon, at least **ONE (1) business day prior to the scheduled loan closing.**

1. Copy of **this Checklist**

How to Complete the Funding Package

Funding Request

Here is an example of a Funding Request and the active fields which include contact information along with closing date and time. It is important to list closing date and time so that REI knows when to send to the closing agent any DPA that we are required to table fund.

Active Fields


Down Payment Assistance

FUNDING REQUEST - FORM 3
 Non-Forgivable Amortizing Second Lien
 (10-year maturity)

The Funding Request Form will not be approved until REI is in receipt of the Final Closing Disclosures for the 1st and 2nd liens. At that time, the information provided below will be reviewed and verified. Once approved by REI, the lender will receive a confirmation email to proceed with funding. PLEASE COMPLETE ALL FIELDS PRIOR TO UPLOAD.

MORTGAGE INFORMATION			
	Primary Borrower	Co-Borrower	
Name(s):	NAME, BORROWER	NAME, CO-BORROWER	

LENDER INFORMATION	
Company Name:	EXAMPLE MORTGAGE COMPANY
Contact Name:	LOAN OFFICER/LOAN PROCESSOR
Phone Number:	555-555-5555
Email Address:	email@mortgagecompany.com

1 ST LIEN LOAN INFORMATION			
Series/Program:			
Final Loan Amount:	\$200,000	Final Sales Price:	\$205,000
Interest Rate:	6.75 %	Loan Type:	Fannie Mae
Term:	30 Years	Closing Date:	3/12/2025
REI Loan Number:	R0557XXXXXX	Closing Time:	4:00 PM

2 ND LIEN LOAN INFORMATION			
Final Loan Amount:	\$10,000	Interest Rate:	5.00%
Term:	10 Years	REI Loan Number:	R0557XXXXXX

FUNDING RESPONSIBILITIES (Upon REI Funding Approval)		
Lender Funded	2nd Lien Mortgage Amount (5.0% of total 1st Mortgage amount)	\$ 10,000

How to Complete the Funding Package

Borrower's Acknowledgement

Here is an example of a Borrower's Acknowledgement and the active fields which include Second Loan Date (closing date) and 2nd Loan Maturity Date. The 2nd Mortgage Loans are amortized over 10 years.

REI Oklahoma | Down Payment Assistance

Borrower's Acknowledgement
Amortizing 2nd Mortgage

Second Loan Date:	3-12-2025	Second Loan Number:	R05686XXX
Second Loan Amount (\$):	10,000		
2nd Loan Term & Interest Rate	10 Year Term	5% Interest Rate	
Borrower(s):	BORROWER NAME BORROWER NAME		
Property Address:	555 EXAMPLE STREET, TOWN, OK 77777		
Second Lender:	REI CAPITAL ACCESS FUND INC.		
Maturity Date:	4-1-2035		

Active Fields

How to Complete the Funding Package

2nd Mortgage Note

Here is an example of a 2nd Mortgage Note and the active fields which include Date of Note (closing date), Property Address, 2nd Mortgage Payment Amount, 1st Payment Date, and Last Payment Date. The 2nd Mortgage Loans are amortized over 10 years.

Active Fields

[FORM OF SECOND NOTE]

REI Oklahoma | Down Payment Assistance

Non-Forgivable Amortizing
Second Lien
(10-year maturity)

SECOND MORTGAGE NOTE

Borrower: BORROWER NAME
Borrower: CO-BORROWER NAME

March 12 20 25 SAMPLE OK
Date of Note City or County State

555 EXAMPLE STREET ("Property")
Property Address

- In consideration for a loan (the "Loan") in the amount of ten thousand dollars (\$ 10,000) (the "Original Principal Amount") received by BORROWER NAME (jointly, severally and collectively if more than one, "Borrower"), Borrower hereby executes this second mortgage note (this "Note") as evidence of its promise to repay the Loan, in whole or in part, in accordance with the terms of this Note and the related Mortgage (defined below). Borrower promises to pay any Principal Amount payable hereunder to **REI Capital Access Fund, Inc.** (the "Lender") together with interest thereon at a rate of 5.0% per annum on the unpaid principal.
- This Note has a term of ten (10) years from the Date of this Note. Borrower will make consecutive monthly payments in the amount of US \$ 106.07. The first payment will begin on the 1st day of May, 2025 and each subsequent monthly installment shall be due and payable on the 1st day of each succeeding month thereafter until the indebtedness evidenced by this Note is fully paid, except any remaining indebtedness, if not sooner paid, shall be due and payable on April 1, 2035.

How to Complete the Funding Package

2nd Mortgage

Here is an example of a 2nd Mortgage and the active fields which include Effective Date (closing date) and Second Mortgage Note Date (closing date), Maturity Date, Property Address (page 1).

Active Fields

[FORM OF SECOND NOTE]

REI Oklahoma | Down Payment Assistance

**Non-Forgivable Amortizing
Second Lien
(10-year maturity)**

When Recorded Return to:
U.S. Bank Home Mortgage
Attn: CIC Final Docs EP-MN-X3CI Hopkins Excelsior Blvd
9380 Excelsior Blvd, 3RD Floor
Hopkins, Minnesota 55343

SECOND MORTGAGE

Effective Date: 3-12-2025	County and State Where Subject Real Property is located: EXAMPLE COUNTY
Borrower (Name, Mailing Address and Zip Code): BORROWER NAME Name Address 555 EXAMPLE STREET City State Zip TOWN, OK 77777	Lender (Name, Mailing Address and Zip Code): REI Capital Access Fund, Inc 2912 Enterprise Drive Durant, OK 74701
Obligation Secured (Indicate Nature, Date and All Parties): Amount: \$ <u>10,000</u> Second Mortgage Note Date: <u>March 12, 2025</u> Second Mortgage Note Maturity Date: <u>April 1, 2035</u>	
Subject Real Property (Address or Location):	

How to Complete the Funding Package

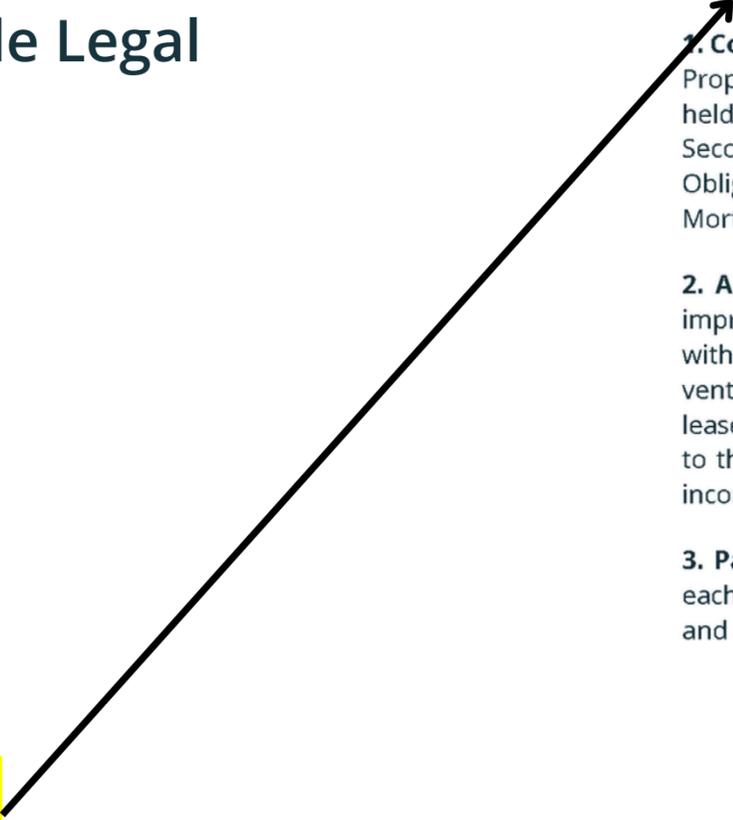
2nd Mortgage

Here is an example of a 2nd Mortgage and the active fields which include Legal Description (page 2).

Active Fields

Subject Real Property (Legal Description from Title Report):

Legal Description

- 
- 1. Conveyance.** Borrower irrevocably grants and conveys to Lender, a mortgage on the Subject Real Property, subject to covenants, conditions, restrictions, rights of way and easements of record, to be held as security for the payment by Borrower of the Obligation Secured as described in that certain Second Mortgage Note of even date herewith and any other documents memorializing the Obligation Secured and for the performance of other obligations of Borrower as set forth in this Mortgage.
 - 2. Appurtenances.** Borrower grants, together with the Subject Real Property, all buildings and improvements now or hereafter erected thereon, and all fixtures attached to or used in connection with the Subject Real Property (including, without limiting the generality of the foregoing, all ventilating, heating, air conditioning, refrigeration, plumbing and lighting fixtures), together with all leases, rents, issues, profits or income therefrom (hereinafter "Property Income"), subject however, to the right, power and authority hereinafter given to Lender to collect and apply such property income.
 - 3. Payment of Principal, Interest, Prepayment Charges, and Late Charges.** Borrower will pay each monthly installment, when due. Borrower will also pay any late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this

How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and the fees required. These fees are typically listed on pg. 2 under section A or B. See examples:

Acceptable

Unacceptable

Should your company's system be setup to show these fees in a different manner, please reach out to us to discuss.

Closing Cost Details

Loan Costs		Borrower At Closing
A. Origination Charges		\$2,822
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee	\$185.00
04	Investor Funding Fee	\$400.00
05	Investor Tax Service Fee	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567

Closing Cost Details

Loan Costs		Borrower At Closing
A. Origination Charges		\$2,822
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee to Hilltop Securities	\$185.00
04	Investor Funding Fee to EXAMPLE MORTGAGE COMPANY	\$400.00
05	Investor Tax Service Fee to EXAMPLE MORTGAGE COMPANY	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567

Closing Cost Details

Loan Costs		Borrower At Closing
A. Origination Charges		\$2,822
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee to REI OKLAHOMA	\$185.00
04	Investor Funding Fee to US BANK	\$400.00
05	Investor Tax Service Fee to US BANK	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567

How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and how the DPA funds should be listed.

Acceptable

Unacceptable

REI or REI Oklahoma should be present in the label, and the word, "bond" should not be shown as this is not a bond program.

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI DPA	\$10,134.40
07	

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI Down Payment Assistance	\$10,134.40
07	

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI Bond Program	\$10,134.40
07	

How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and how the Amortizing 2nd DPA funds should be listed.

Acceptable

Unacceptable

US Bank requires that the full amount of the amortizing 2nd mortgage loan be included as a label for that item on the 1st mortgage CD, in addition to the net amount being included in the actual field.

L. Paid Already by or on Behalf of Borrower at Closing		\$324,406.77
01	Deposit	\$1,500.00
02	Loan Amount	\$301,150.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$6,000.00
Other Credits		
06	OKLAHOMA REI 2ND LIEN DPA (\$15,058)	\$14,908.00
L. Paid Already by or on Behalf of Borrower at Closing		\$306,550.42
01	Deposit	\$1,500.00
02	Loan Amount	\$286,150.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$4,400.00
Other Credits		
06	REI DPA FUNDS LA 14,307	\$14,222.16
L. Paid Already by or on Behalf of Borrower at Closing		\$223,286.51
01	Deposit	\$1,000.00
02	Loan Amount	\$206,610.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	OKREIDPA FUNDS	\$10,286.16
05	Seller Credit	

How to Complete the Funding Package

Uploading the Funding Package

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “eDocs Docs” icon.

The screenshot displays the REI Oklahoma Lender Online interface. At the top, the logo for REI Oklahoma is visible, along with the text "Lender Online For All Your Clients' Needs". Below this, a navigation bar contains several tabs: "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADM". The "LOAN STATUS" tab is highlighted with a blue circle. Below the navigation bar, the lender is identified as "Hilltop Securities Inc.". There are two search sections: "Quick Search" and "Advanced Search". The "Quick Search" section has a "Reservation No." field with a "Go" button. The "Advanced Search" section has checkboxes for "Lender Loan No:", "Borrower Name/SSN:" (checked), and "Co-Borrower Name/SSN:". Below the search sections, there are filters for "Loans" with "Show Active Loans" checked and "Show Archived Loans" unchecked. The search results are for "Borrower Name: bode". A "Reset Search" button is present. At the bottom, a table lists loan details. The table has columns for "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The "Actions" column contains icons for "View", "Reprint", "PDF Docs", "eDocs" (circled in blue), and "Delete". The "Reservation" column shows "40J1530XXXX". The "Lender Loan No." column shows "xxxxxxxxxxxxxxxx". The "Borrower Name" column shows "NAME, BORROWER".

How to Complete the Funding Package

Uploading the Funding Package

- Click on the “Add New” icon for the package you are uploading.

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATIO

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO. NF45250XXXX - BORROWER, NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)		02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist		02/08/2024	02/08/2024 05:00 PM

Funding Request Package Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist		02/12/2024	02/12/2024 02:16 PM

How to Complete the Funding Package

Uploading the Funding Package

1. Click Here to upload document
2. Choose file from where it is saved on your computer
3. Click Upload

*All documents should be in PDF format.

The screenshot displays the REI Home100 Program Lender Training interface. At the top, there are navigation tabs: AVAILABLE FUNDS, LOAN STATUS (highlighted in green), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the tabs, the page title is "eMortgage Document For Loan No." with "Save" and "Cancel" buttons. The main form area includes a dropdown menu for "Package" set to "Funding Request Package". Below this, there is a "Click Here" button circled in blue, with an arrow pointing to a file selection dialog box. The dialog box, titled "Get File - Google Chrome", shows "Choose File" and "Upload" buttons circled in blue. The "Upload" button is also circled in blue. The dialog box also displays "No file chosen" and "Cancel" buttons. The main form also includes fields for "Select a document name from the predefined" and "Enter a customized document name.", and a text area for "Enter additional comments about this document".

How to Complete the Funding Package

Uploading the Funding Package

Name the document you are uploading via the drop down menu or by typing a customized name.

- The documents can be uploaded individually or as a complete package.
- You can add additional comments at the bottom of the page such as shown here.

The screenshot shows a web interface for uploading a document. At the top, there is a header "eMortgage Document For Loan No." with a "Save" button (circled in blue) and a "Cancel" button. Below the header, there is a dropdown menu for "Package" set to "Funding Request Package". A link "Click Here" is provided for uploading a document. A list of predefined document names is shown, with "1. Funding Checklist" selected and highlighted in yellow. Below this, there is a text input field for a customized document name. At the bottom, there is a text area for "Enter additional comments about this document" containing the text "I will upload the final CD later today." A blue oval highlights the predefined list and the customized name field. A blue box with a white background and black border contains the text "You must click 'SAVE' after each upload." with an arrow pointing to the "Save" button.

How to Complete the Funding Package

Uploading the Funding Package

Once the document is saved, the date will show up, and you are safe to log out without losing progress.

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATIO

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO. NF4525000043 - BORROWER, NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)	🗑️ ⬆️ ⬇️ ✖️	02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist	🗑️ ⬆️ ⬇️ ✖️	02/08/2024	02/08/2024 05:00 PM

Funding Request Package Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist	🗑️ ⬆️ ⬇️ ✖️	02/12/2024	

How to Complete the Funding Package

Submitting the Funding Package

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATIO

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO. NF45250XXXX - BORROWER, NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)	⬆️ ⬇️ ⬇️	02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist	⬆️ ⬇️ ⬇️	02/08/2024	02/08/2024 05:00 PM

Funding Request Package Add New Submit Package Submitted: 02/12/2024 03:42 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist	⬆️ ⬇️ ⬇️	02/12/2024	02/12/2024 03:42 PM

Once all documents have been uploaded, you MUST click on the Submit button. The Submit button sends an email that notifies Hilltop Securities and REI there is a package uploaded for review.

You will know the package has been submitted when you see a date and time listed here.

How to Complete the Funding Package

Conditions

- REI Oklahoma staff will review the Funding Package, and once we have done so, we will email the contact listed on the Funding Documents with specific conditions or approval. All conditions and corrections must be submitted via the portal.

Approval

- When the file has been approved, REI will email a signed Funding Request Approval to the contact listed on the Funding Documents.

Wire Confirmation

- **Gift and Forgivable 2nd Mortgage** DPA options, REI will table fund the assistance via wire directly to the closing agent after approval and before closing. REI will email the wire confirmation to the loan contact once we receive the confirmation from our bank.
- **Amortizing 2nd Mortgage** DPA options, the lender will table fund the assistance and service the loan until US Bank purchases both the 1st and 2nd mortgages from the lender.

How to Complete the Funding Package

Once you have received the approved Funding Request and Wire Confirmation (if applicable), you are now ready for closing.



See our slideshow, “How to Complete the Post-Closing Compliance Stage” for a step-by-step guide.

Reach out to us at reidpa@reiok.org with questions.