

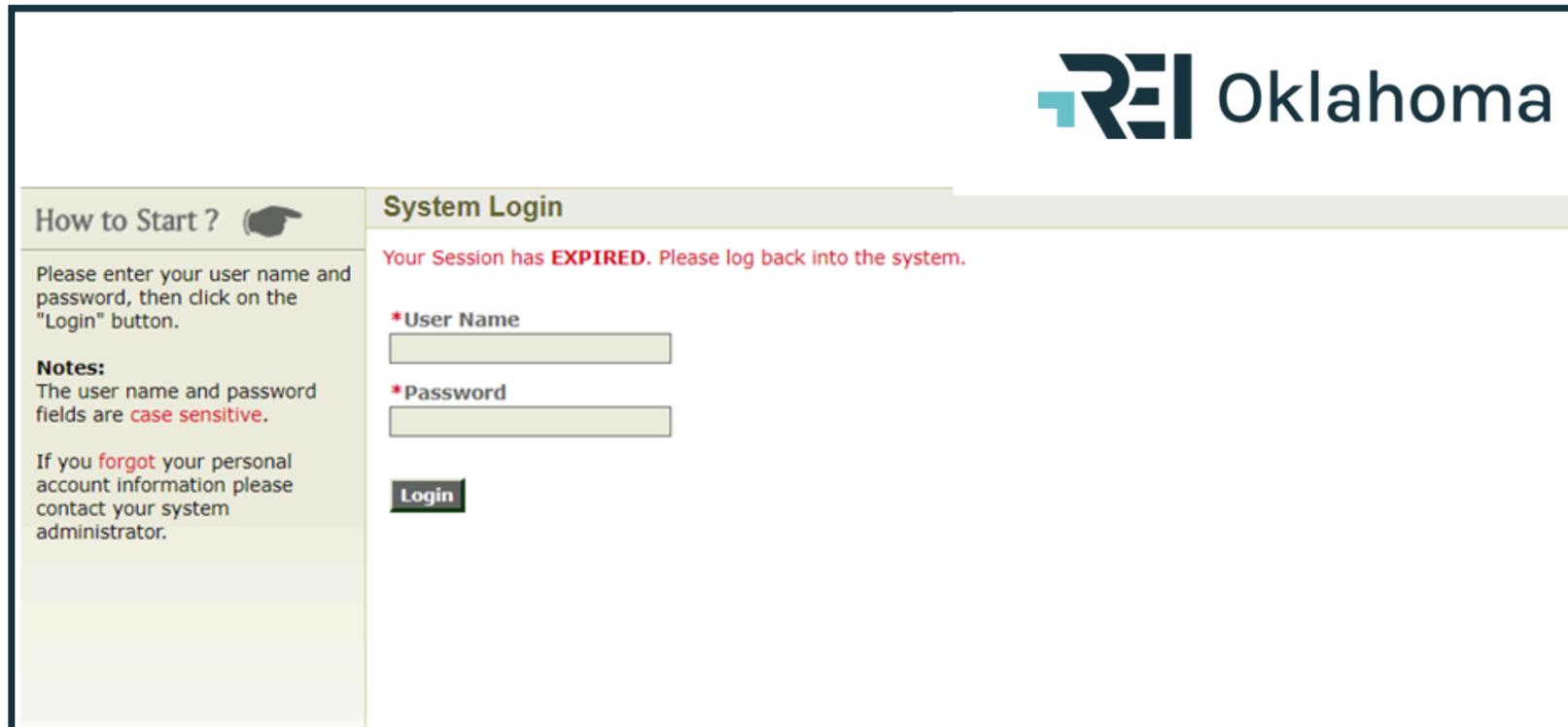


**REI Home 100**  
Loan Program

## How to Lock a Loan in the Portal

# How to Lock a Loan in the REI Home100 Portal

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



**REI Oklahoma**

**How to Start ?** 

Please enter your user name and password, then click on the "Login" button.

**Notes:**  
The user name and password fields are **case sensitive**.

If you **forgot** your personal account information please contact your system administrator.

**System Login**

Your Session has **EXPIRED**. Please log back into the system.

\*User Name

\*Password

**Login**

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](mailto:reidpa@reiok.org), and we can send you that information.

# How to Lock a Loan in the REI Home100 Portal

- After logging in, click the “New Reservation” tab.
  - Though the portal uses the word “reservation,” this is a true rate lock. By completing this process, you are locking the loan and the interest rate, therefore starting the 60-day lock and delivery time. Make sure you are following your company’s loan-locking protocol, so disclosures can be sent properly.



# How to Lock a Loan in the REI Home100 Portal

Select the appropriate loan program for your borrower.

The screenshot displays 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 buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADMINISTRATION". The "NEW RESERVATION" button is highlighted in green. Below the navigation bar, the lender is identified as "Hilltop Securities Inc.". The main content area is titled "Select a Mortgage Program (required)". On the left, there is a "New Reservation" section with an icon of a document and pencil, and a photo of a family. Below the photo, a text box states: "By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column." The main list of mortgage programs is titled "Single Family Series" and includes the following options:

- Series: 1B. FHA, HUD 184 - 3.0% DPA
  - 1a. FHA - 3.0% DPA - 1.5% SRP [7.6250%] [Program Summary](#)
  - 1a1. HUD 184 - 3.0% DPA-1.5% SRP [7.6250%]
- Series: 1F1. VA - 3.0%
- Series: 1G. USDA-RD
- Series: 3B. FANNIE - UNDER 80% AMI

The "1a" and "1a1" options are circled in blue in the original image.

# How to Lock a Loan in the REI Home100 Portal

- Complete the entire reservation/lock form then click the “submit” button on the bottom of the form.
- Required fields are designated with a red asterisk.

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

Lender: **EMPHAYS TEST LENDER** Branch: **Test Branch 1**

**New Reservation Form** Show Help Hide Help Import 1003 PreQual No:  Go

**FIRST MORTGAGE**

Program: **REI Oklahoma - REI Gift 100** Program Details

\*Loan Type:  \*Loan Amount:  \*Term:  month

Estimated Monthly Escrow:  Subordinate Financing:  DO/DU Case File #:

**BORROWER**

\*First Name:  Middle Initial:  \*Last Name:

\*Soc. Sec. No.:  Date of Birth:

\*Sex:  \*Ethnicity:

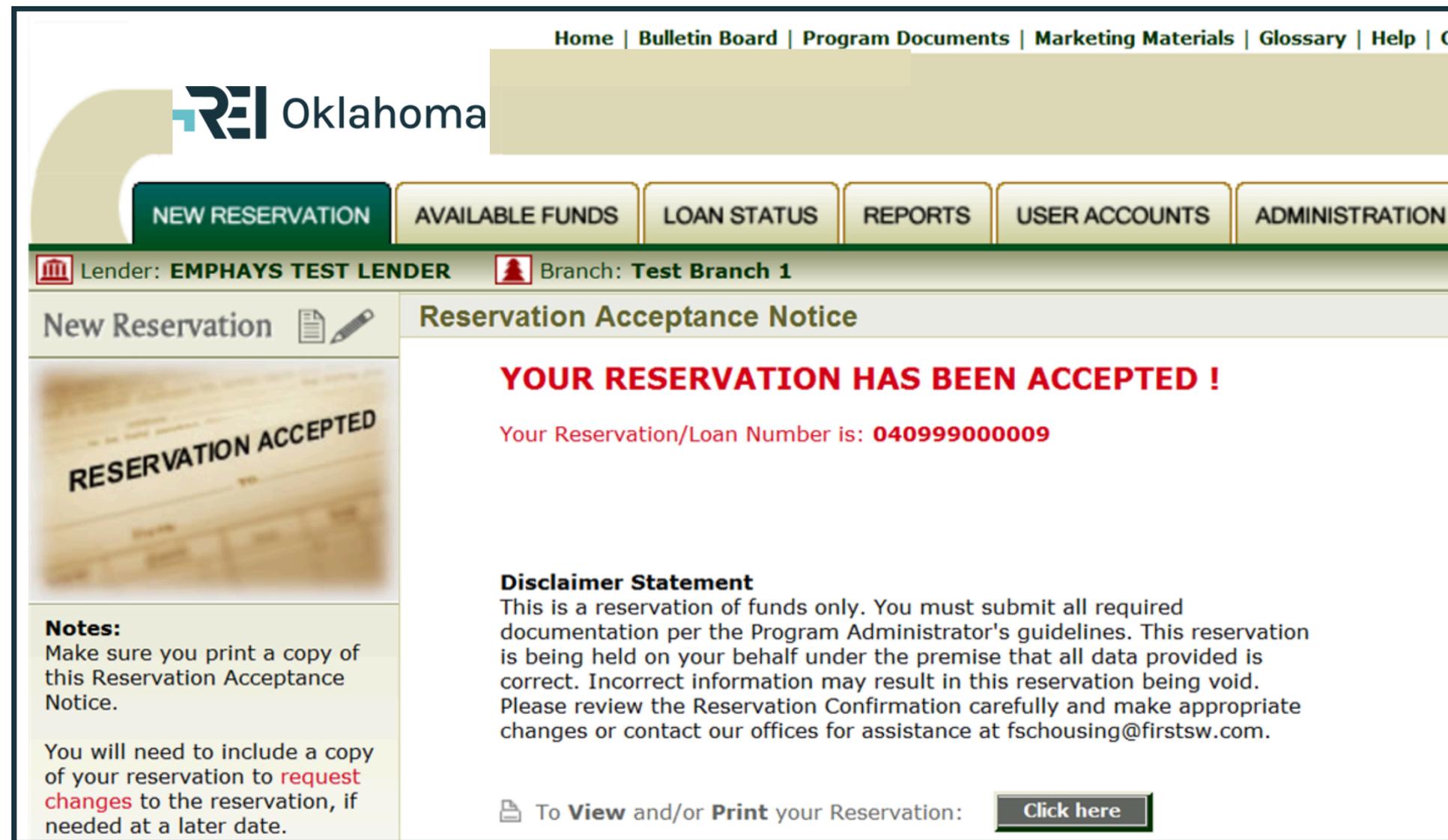
\*Marital Status:  Single Parent:  Occupation:

Keep in mind that however the information is entered here is how it will be listed on funding documents such as the 2nd Note and Mortgage, Gift Letter, etc, so make sure names and addresses are spelled correctly and complete.

# How to Lock a Loan in the REI Home100 Portal

## Reservation/Lock Confirmation

- Once the loan is locked, you have the option to view or print the reservation confirmation.



The screenshot displays the REI Oklahoma Home100 Portal interface. At the top, there is a navigation menu with links for Home, Bulletin Board, Program Documents, Marketing Materials, Glossary, Help, and Contact. The REI Oklahoma logo is prominently displayed on the left. Below the logo, a row of buttons includes 'NEW RESERVATION' (highlighted in green), 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. A status bar indicates the Lender as 'EMPHAYS TEST LENDER' and the Branch as 'Test Branch 1'. The main content area is titled 'Reservation Acceptance Notice' and features a large red heading: 'YOUR RESERVATION HAS BEEN ACCEPTED !'. Below this, the reservation/loan number is provided as '04099900009'. A 'Disclaimer Statement' follows, explaining that the reservation is for funds only and requires proper documentation. At the bottom, there is a link to 'View and/or Print your Reservation' with a 'Click here' button. On the left side of the notice, there is a 'New Reservation' link with a document icon and a blurred image of a 'RESERVATION ACCEPTED' stamp. A 'Notes' section at the bottom left provides instructions to print a copy of the notice and to request changes if needed.

Home | Bulletin Board | Program Documents | Marketing Materials | Glossary | Help | Co

REI Oklahoma

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender: EMPHAYS TEST LENDER Branch: Test Branch 1

New Reservation  Reservation Acceptance Notice

**YOUR RESERVATION HAS BEEN ACCEPTED !**

Your Reservation/Loan Number is: **04099900009**

**Disclaimer Statement**  
This is a reservation of funds only. You must submit all required documentation per the Program Administrator's guidelines. This reservation is being held on your behalf under the premise that all data provided is correct. Incorrect information may result in this reservation being void. Please review the Reservation Confirmation carefully and make appropriate changes or contact our offices for assistance at [fschousing@firstsw.com](mailto:fschousing@firstsw.com).

To **View** and/or **Print** your Reservation: [Click here](#)

**Notes:**  
Make sure you print a copy of this Reservation Acceptance Notice.  
You will need to include a copy of your reservation to **request changes** to the reservation, if needed at a later date.

# How to Lock a Loan in the REI Home100 Portal

The confirmation includes the REI Loan tracking number, Reservation/Lock Date, and Commitment Expiration Date.

 <b>RESERVATION ACCEPTED</b>							
<b>GENERAL INFORMATION</b>							
Reservation/Loan No. 40NTEST	Reservation Accepted Date Friday, September 24, 2023, at 09:39 AM	Commitment Expiration Date 11/23/2023	Estimated Closing Date 10/4/2023	Reservation Expiration Date 11/23/2023			
Lender Loan No. XXX	Lender ID No. XXX	Lender Name Test Lender					
<b>FIRST MORTGAGE</b>							
Program 1c. FHA 3.5% FICO 640-659 - x-1c. FHA Only - 3.5% DPA - 2.5% SRP				Program Fee \$0.00	Loan Type FHA 203(b)		
Amount \$309,294	Term 360 months		Interest Rate 7.25%				
<b>BORROWER</b>							
Full Name BORROWER, TEST		Social Security No. ***-**-XXXX	Age 41	Gender Male	Credit Score 640	Ethnicity Not Provided	
Marital Status Unmarried	Language	Single Parent No	Occupation	Wages \$87,996	From Assets \$0	Others \$0	
Address 6826 NW TEST ST OKLAHOMA CITY, OK 00000-0000			Home Phone 555-555-5555	Business Phone 555-555-5555	Email Address Test@yahoo.com	DTI Ratios Front: 0.00 / Back:0.00	
<b>PROPERTY</b>							
Purchase Price \$315,000	Acquisition Cost \$315,000	Appraised value \$336,000	New/Exist/Rehab Existing	Year Built 2013	No. of Units 1 FAMILY	Housing Type SFR	
House No.	Street	Unit No.	City	State	Zip Code	County	

# How to Lock a Loan in the REI Home100 Portal

## Reprinting Confirmation

Should you need to reprint your confirmation, you can do so by clicking the “reprint” button shown below.

The screenshot displays 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 buttons for 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS' (which is highlighted in green), 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. The current 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: mark'. 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 reservation with ID '40J11xxxxx', lender loan number 'XXXXXX', and borrower name 'BORROWER, TEST \*\*\*-\*\*-1466'. The 'Actions' column for this row contains icons for 'View', 'Reprint' (circled in blue), 'PDF Docs', 'eDocs', and 'Delete'.

Actions	Reservation	Lender Loan No.	Borrower Name
View  Reprint  PDF Docs  eDocs  Delete	40J11xxxxx	XXXXXX	BORROWER, TEST ***-**-1466

# How to Lock a Loan in the REI Home100 Portal

## Modifications

After Reservation and before loan closing, changes to any of the following must be reported to Hilltop Securities and resubmission of any applicable documents via the Lender Portal:

- Marital status of the borrower
- Income changes after commitment
- Loan Amount
- Purchase Price
- Property Address

You are now ready to proceed to the Pre-Closing Compliance stage of the REI Home100 Process.



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

Reach out to us at [reidpa@reiok.org](mailto:reidpa@reiok.org) with questions.