



REI  
DOWN PAYMENT  
ASSISTANCE



[www.reidownpayment.org](http://www.reidownpayment.org)

## How to Lock a Loan in the REI Home100 Portal

# How to Lock a Loan in the REI Home100 Portal

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

**REI Home100**

**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

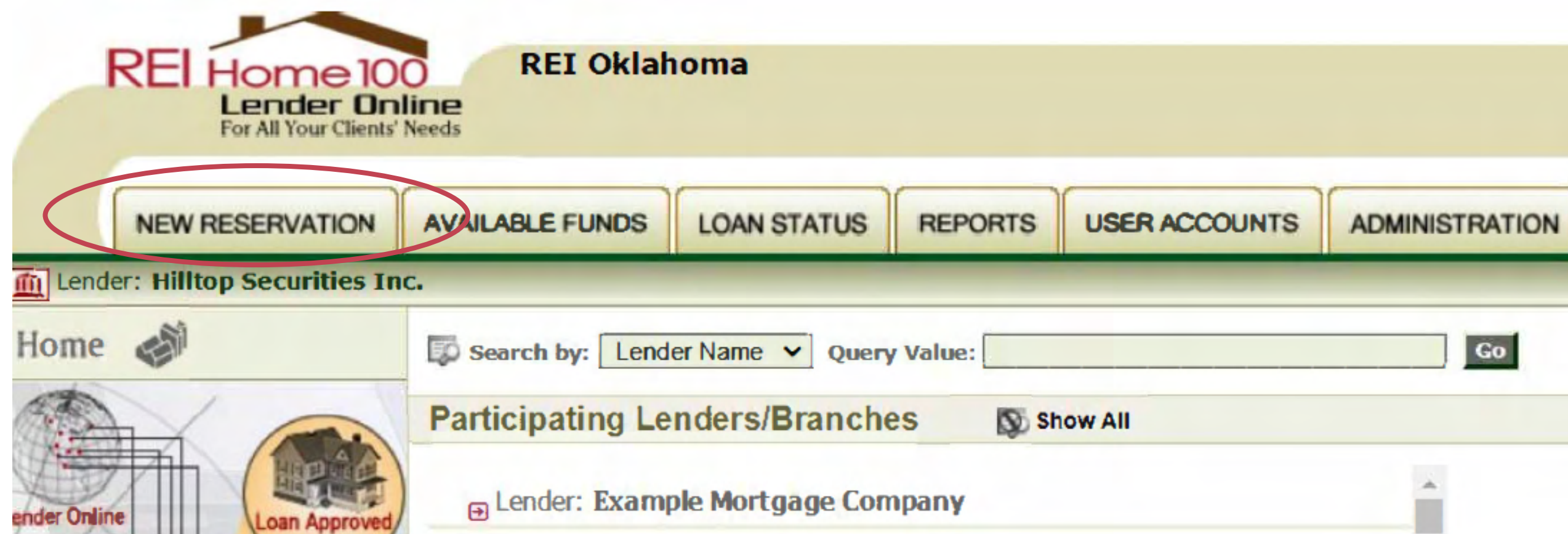
\*Password

**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 shows the REI Home100 Lender Online interface. At the top, the logo reads "REI Home100 Lender Online For All Your Clients' Needs" and "REI Oklahoma". Below the logo 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)". Under this title, there are several expandable sections for mortgage programs. The first section, "Single Family Series", is expanded to show a list of programs. The first program, "Series: 1B. FHA, HUD 184 - 3.0% DPA", is highlighted with a red oval. Under this series, there are two sub-options: "1a. FHA - 3.0% DPA - 1.5% SRP [7.6250%]" and "1a1. HUD 184 - 3.0% DPA-1.5% SRP [7.6250%]". A "Program Summary" link is visible next to the first sub-option. Other visible programs include "Series: 1F1. VA - 3.0%", "Series: 1G. USDA-RD", and "Series: 3B. FANNIE - UNDER 80% AMI". On the left side of the screen, there is a "New Reservation" section with a document icon and a photo of a smiling couple. 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."

## 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:  \$0 \*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:

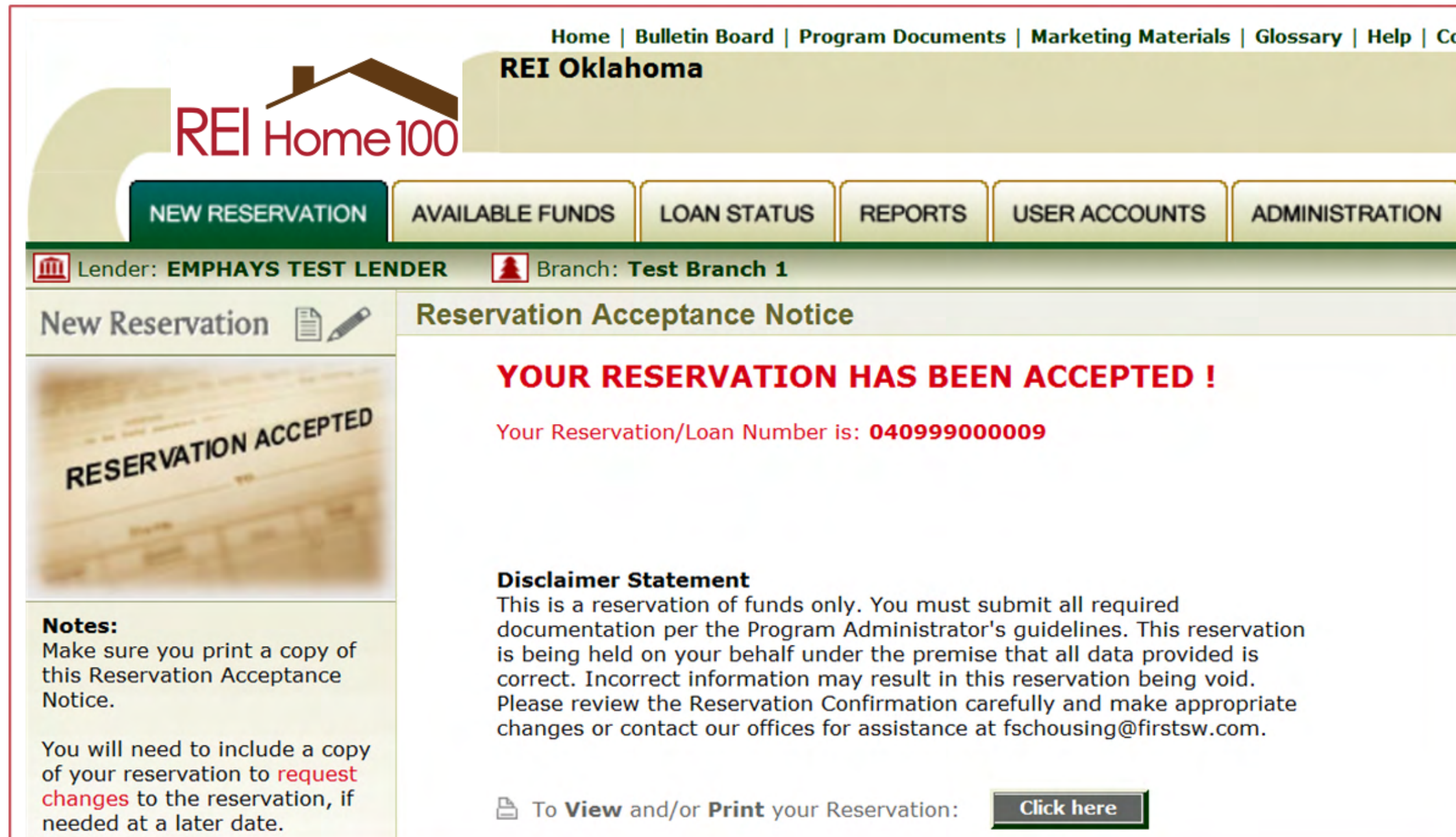
\*Marital Status:  Single Parent:  Occupa



# 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 Home100 portal interface. At the top, there is a navigation menu with links for Home, Bulletin Board, Program Documents, Marketing Materials, Glossary, Help, and Co. The main header features the REI Home100 logo and the text "REI Oklahoma". Below the header is a menu with buttons for NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. The user is logged in as "EMPHAYS TEST LENDER" at "Test Branch 1". The main content area is titled "Reservation Acceptance Notice" and displays a large red message: "YOUR RESERVATION HAS BEEN ACCEPTED !". Below this, it states "Your Reservation/Loan Number is: 04099900009". A "Disclaimer Statement" follows, explaining that this is a reservation of funds only and that all required documentation must be submitted. At the bottom, there is a link to "View and/or Print your Reservation" with a "Click here" button. On the left side, there is a "New Reservation" section with a "RESERVATION ACCEPTED" stamp and a "Notes" section providing instructions on printing and requesting changes.

# 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.

GENERAL INFORMATION							
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					
FIRST MORTGAGE							
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%			
BORROWER							
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	
PROPERTY							
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 Home100 Lender Online interface for Hilltop Securities Inc. The 'LOAN STATUS' tab is active. The search results table shows a loan for 'Borrower Name: mark'. The 'Reprint' button in the 'Actions' column is highlighted with a red circle.

Actions	Reservation	Lender Loan No.	Borrower Name
<a href="#">View</a> <a href="#">Reprint</a> <a href="#">PDF Docs</a> <a href="#">eDocs</a> <a href="#">Delete</a>	40J11xxxxxx	XXXXXX	BORROWER, TEST ***-**-1466



## How to Lock a Loan in the REI Home100 Portal

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



REI  
DOWN PAYMENT  
ASSISTANCE

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.