REI Down Payment Assistance

REI Home100

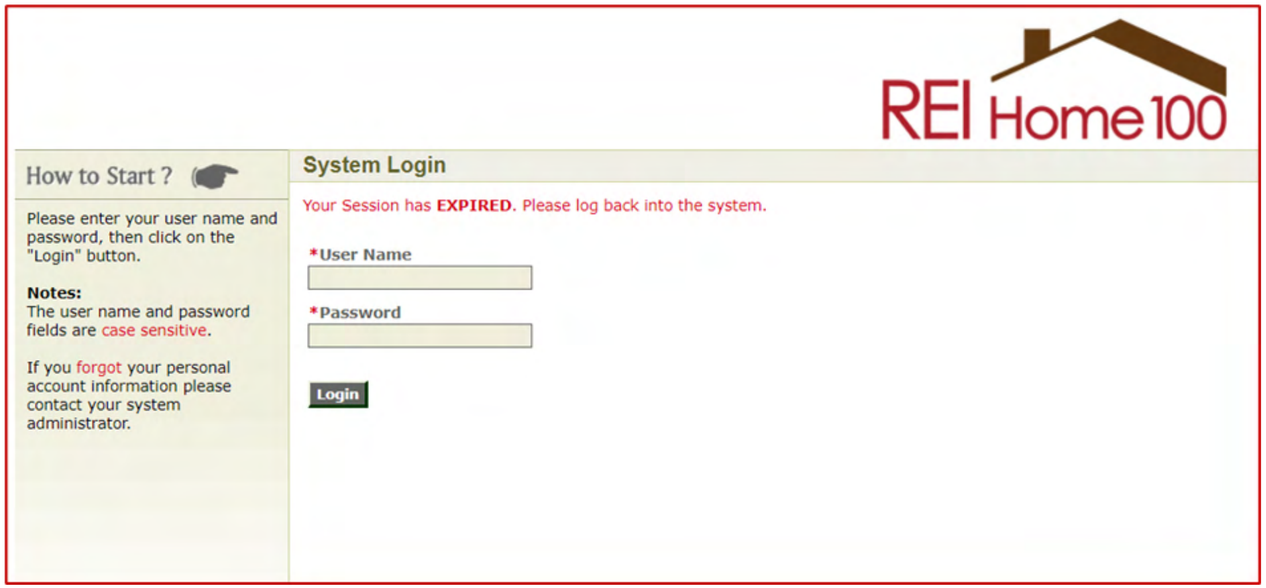
www.reidownpayment.org

How to Lock a Loan in the REI Home100 Portal

HilltopSecurities
A Hilltop Holdings Company

How to Lock a Loan in the REI Home100 Portal

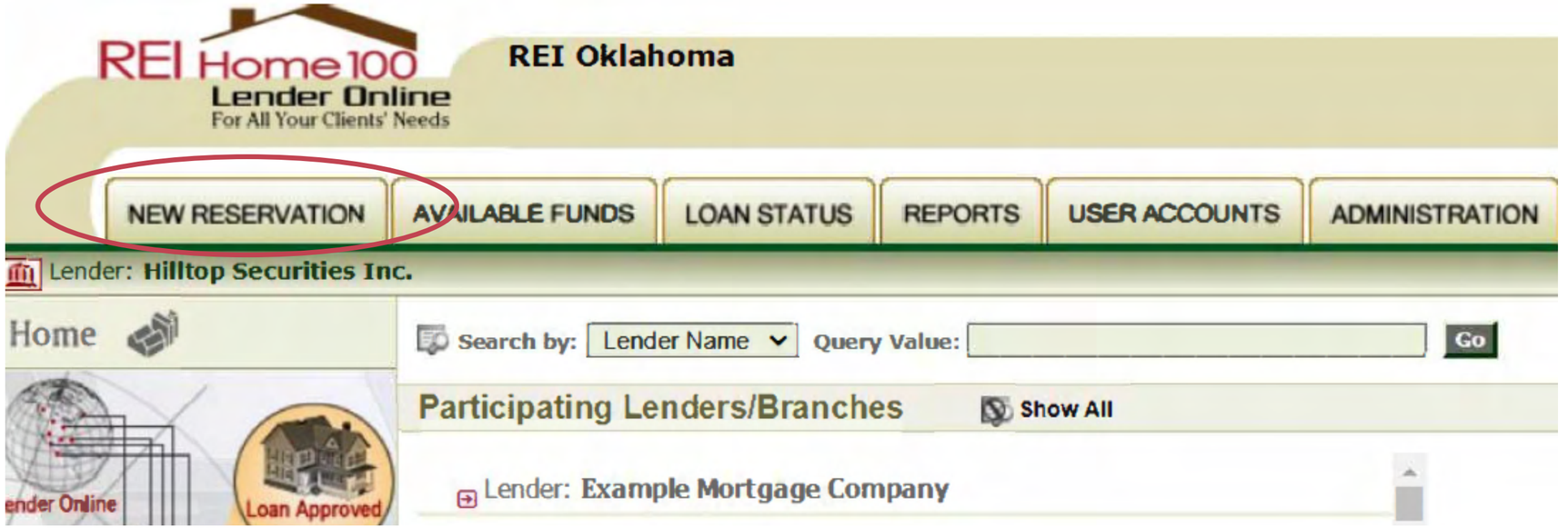
REI Home100 Portal Link: https://www.reihome100.org/



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 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.



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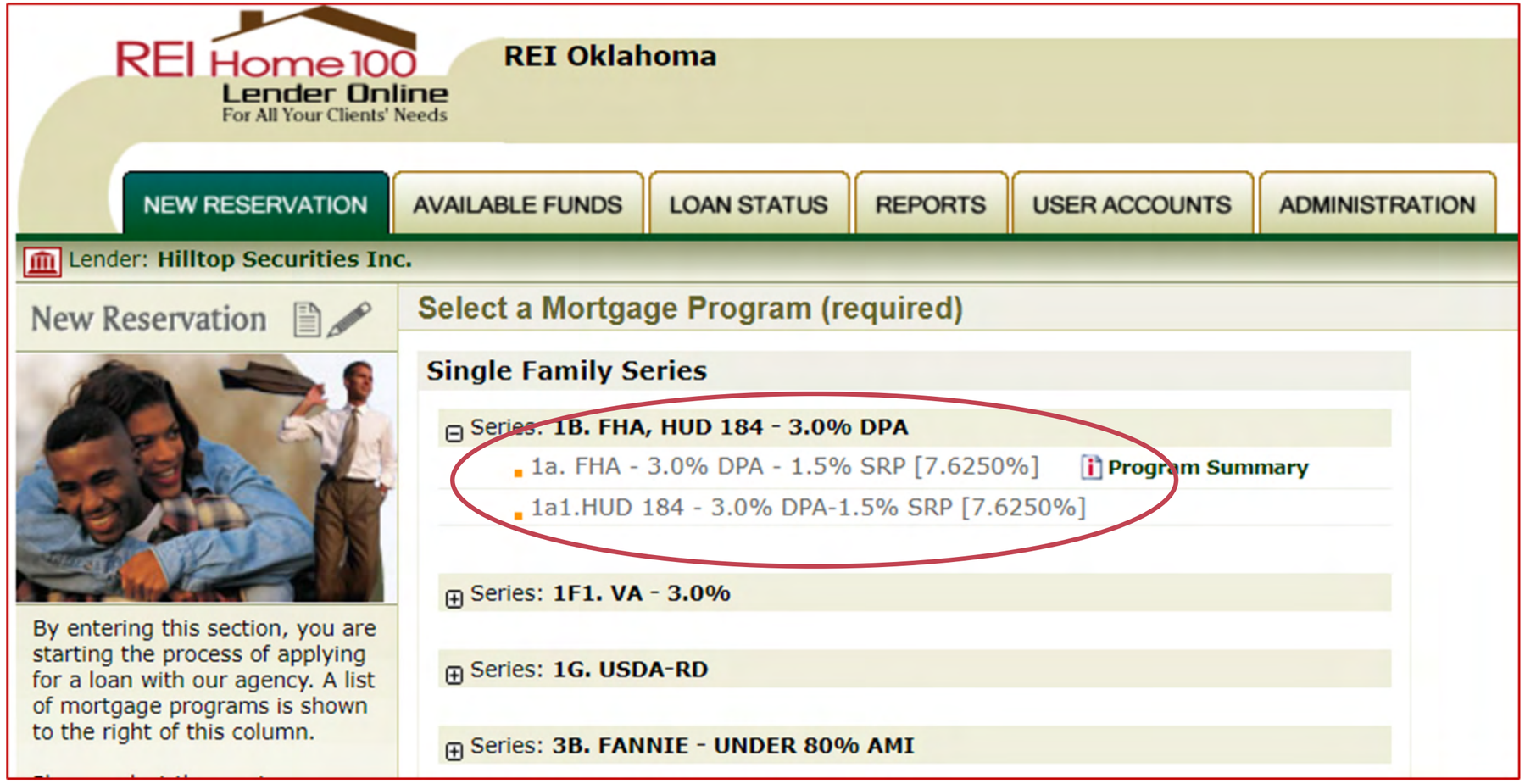
- Select the appropriate loan program for your borrower.



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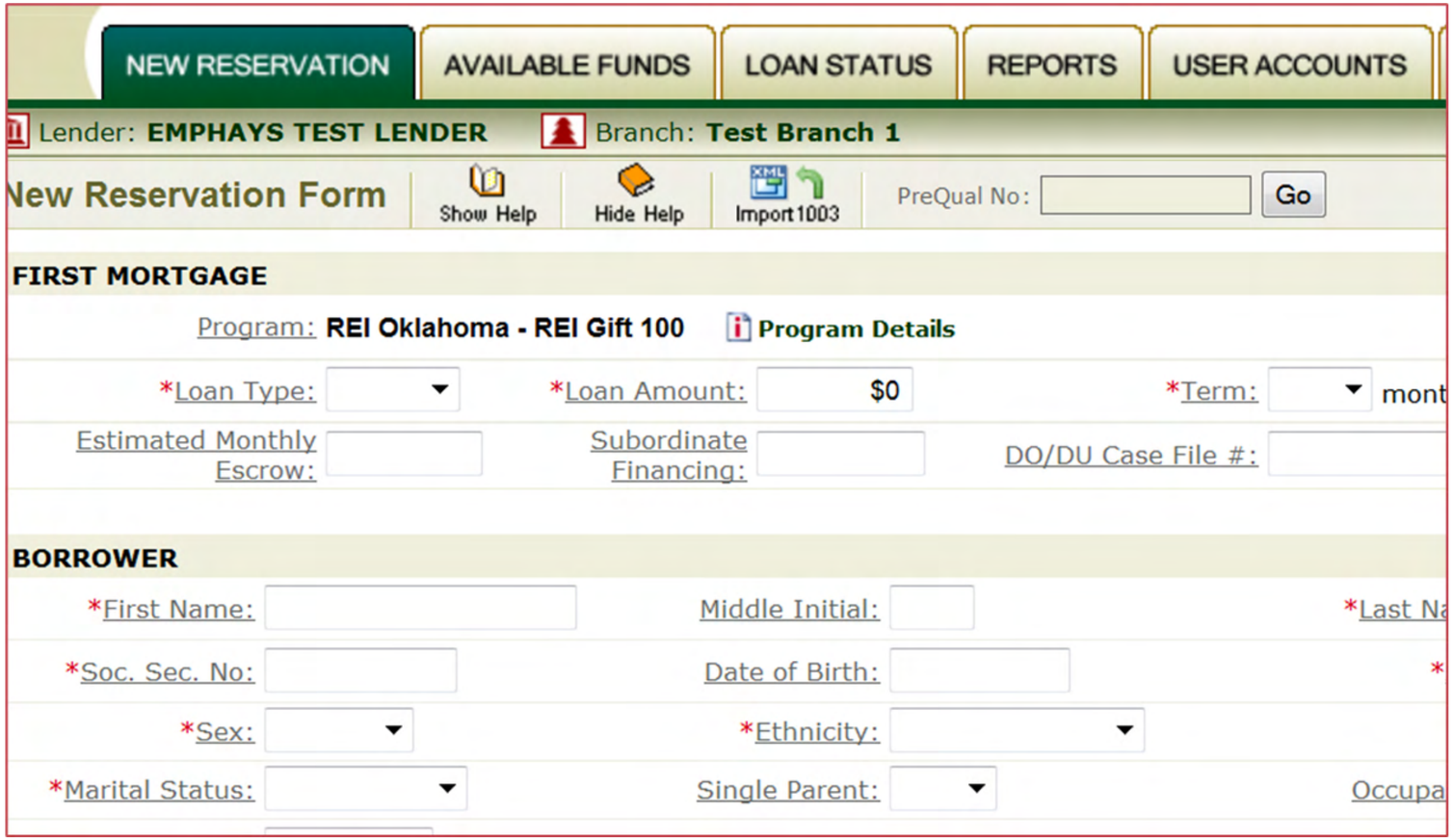
- Complete the entire reservation/lock form then click the “submit” button on the bottom of the form.
- Required fields are designated with a red asterisk.



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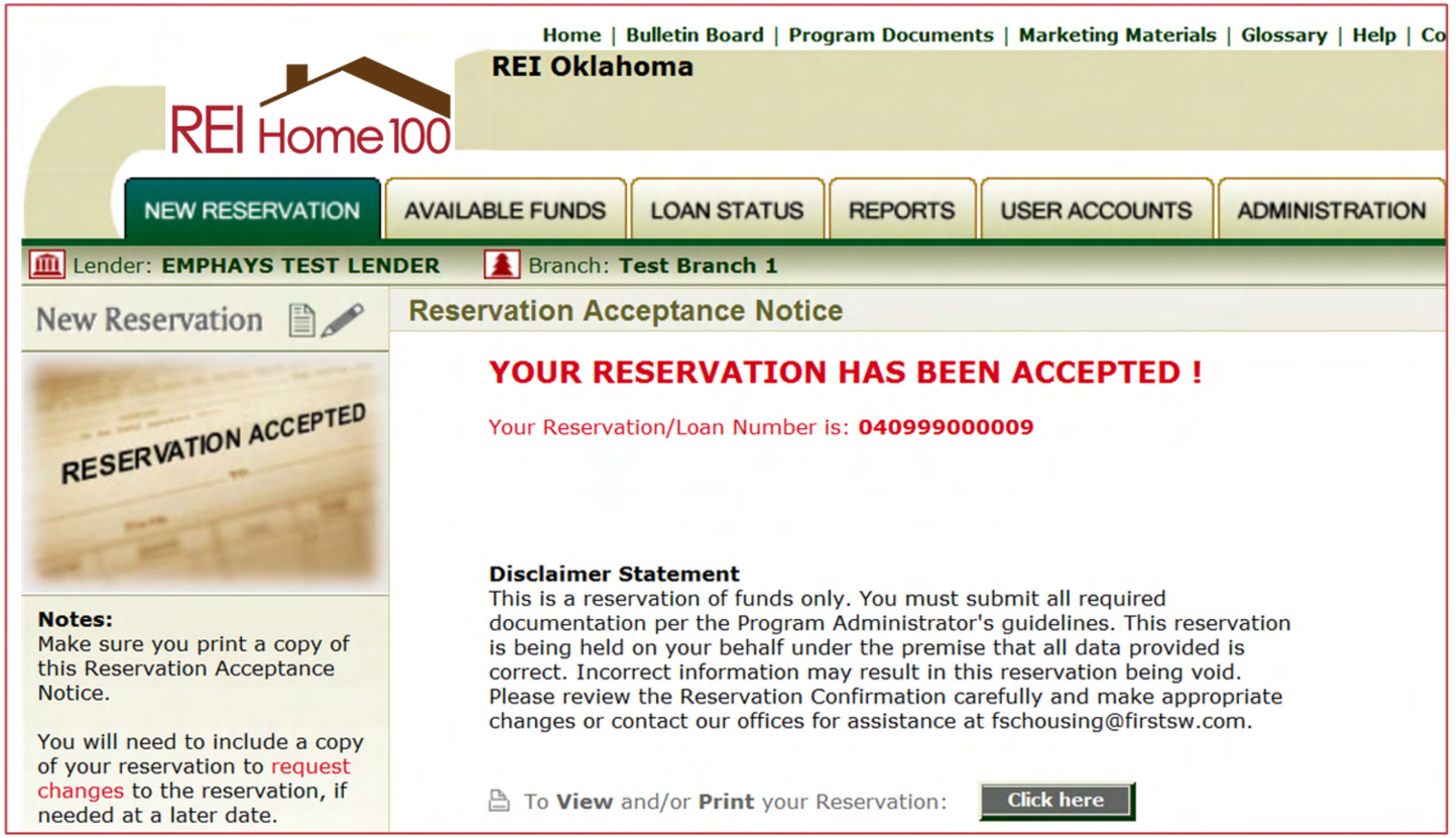
Reservation/Lock Confirmation

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



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

REI Home100

RESERVATION ACCEPTED

GENERAL INFORMATION

Reservation/Loan No.	Reservation Accepted Date	Commitment Expiration Date	Estimated Closing Date	Reservation Expiration Date
40NTEST	Friday, September 24, 2023, at 09:39 AM	11/23/2023	10/4/2023	11/23/2023

Lender Loan No.	Lender ID No.	Lender Name
XXX	XXX	Test Lender

FIRST MORTGAGE

Program	Program Fee	Loan Type
1c. FHA 3.5% FICO 640-659 - x-1c. FHA Only - 3.5% DPA - 2.5% SRP	$0.00	FHA 203(b)

Amount	Term	Interest Rate
$309,294	360 months	7.25%

BORROWER

Full Name	Social Security No.	Age	Gender	Credit Score	Ethnicity
BORROWER, TEST	***-**-XXXX	41	Male	640	Not Provided

Marital Status	Language	Single Parent	Occupation	Wages	From Assets	Others
Unmarried		No		$87,996	$0	$0

Address	Home Phone	Business Phone	Email Address	DTI Ratios
6826 NW TEST ST OKLAHOMA CITY , OK 00000-0000	555-555-5555	555-555-5555	Test@yahoo.com	Front: 0.00 / Back:0.00

PROPERTY

Purchase Price	Acquisition Cost	Appraised value	New/Exist/Rehab	Year Built	No. of Units	Housing Type
$315,000	$315,000	$336,000	Existing	2013	1 FAMILY	SFR

House No.	Street	Unit No.	City	State	Zip Code	County

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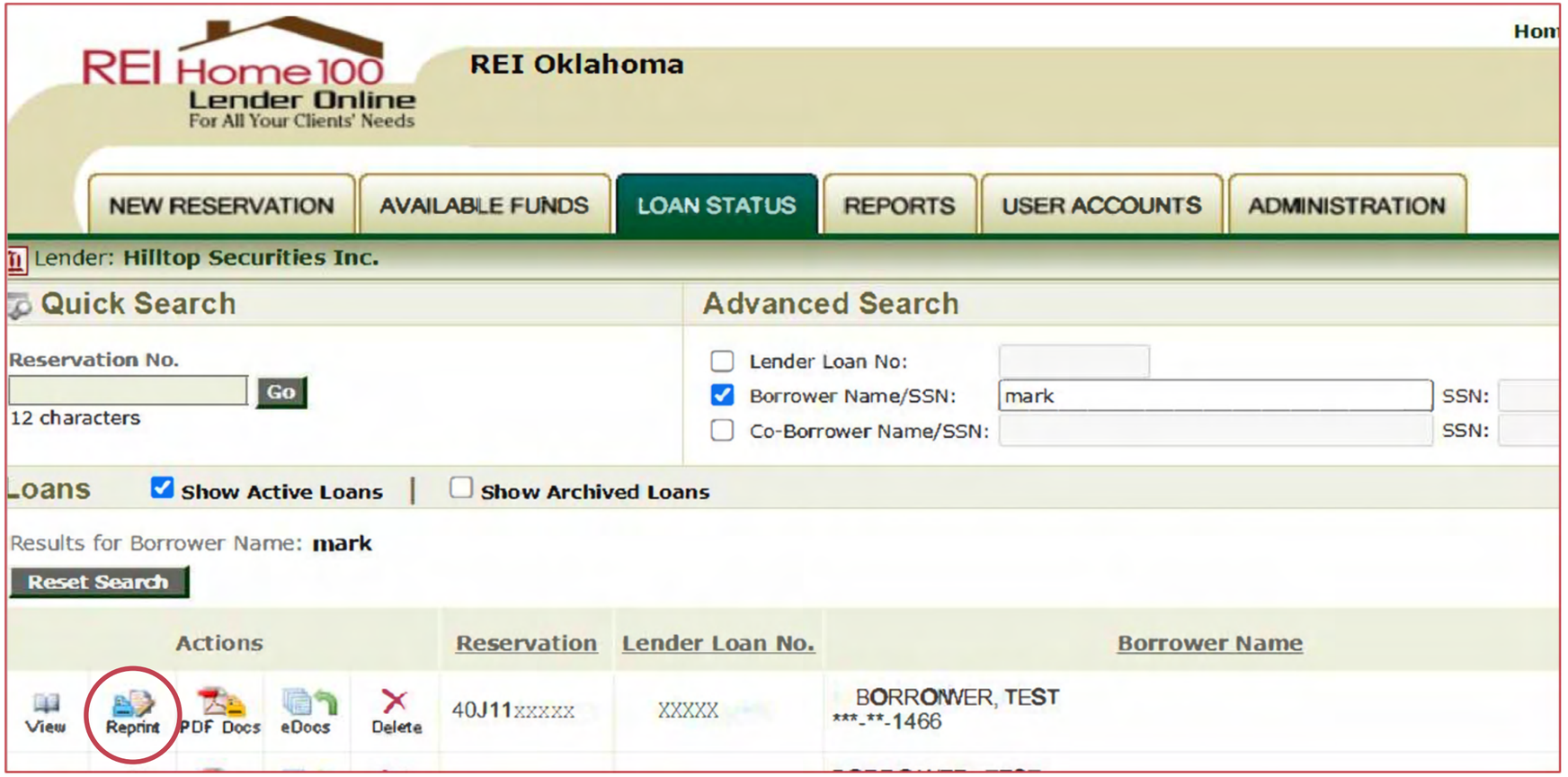
Reprinting Confirmation

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



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 with questions.