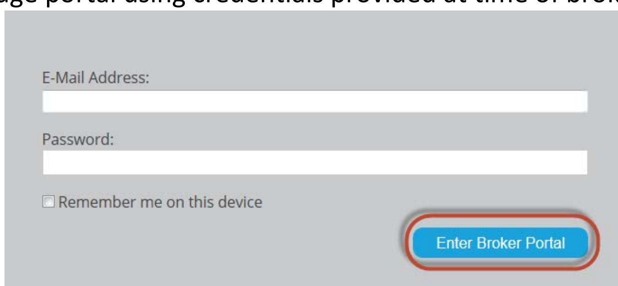
Broker Guide to Submitting a Loan to HomeBridge

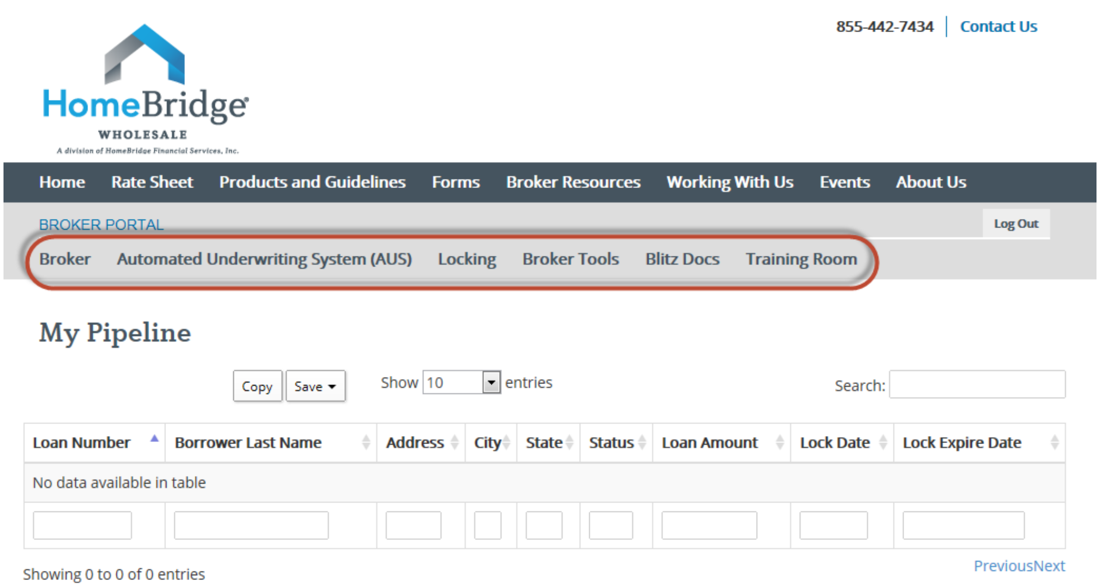
This guide is intended to provide step by step instructions to submit a loan to HomeBridge through the HomeBridge Portal

I. *Login to HomeBridge Portal*

- Go to www.homebridgewholesale.com
- Click on HOMEBRIDGE PORTAL in the middle of the home page
- Login to the HomeBridge portal using credentials provided at time of broker approval

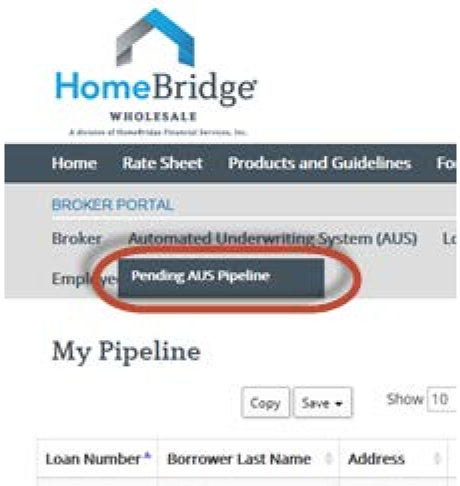


- This will take you to the main navigation page with the following dropdowns: **Broker, Automated Underwriting System (AUS), Locking, Broker Tools, BlitzDocs, Training Room**

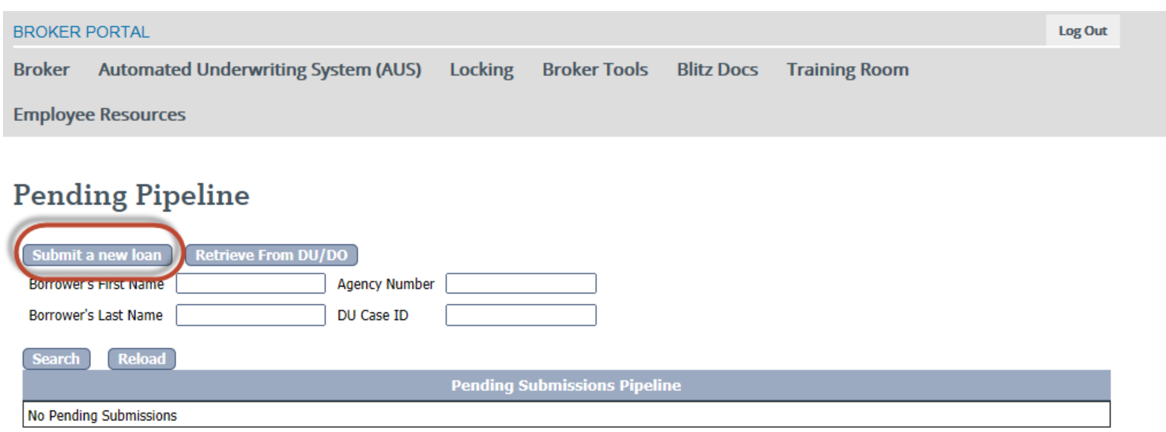


II. Upload FNMA 3.2 file

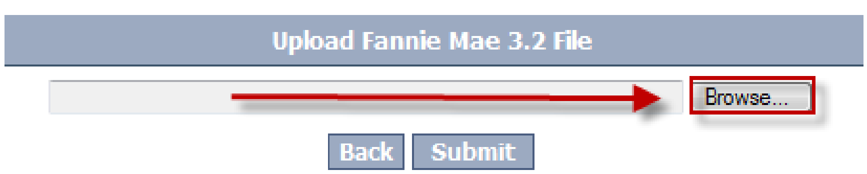
- Select **Automated Underwriting>Pending AUS Pipeline**



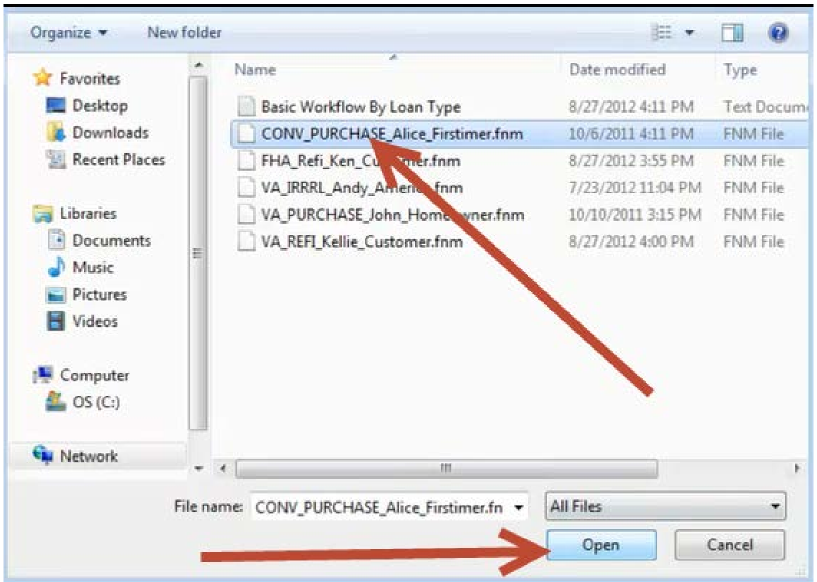
- Select **Submit a New Loan**



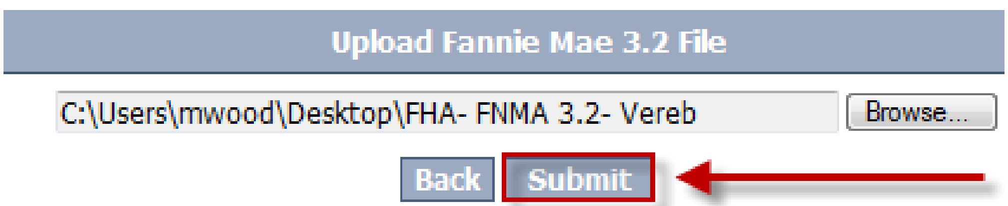
- Select **Browse**



- Browse and attach the FNMA 3.2 file (saved to your PC) and click **Open**



- Select **Submit**



III. AUS Requirements Based on Product Type

FHA Streamlines/VA IRRRLs

- If it is a FHA Streamline or VA IRRRL the below screen will appear
- Click **Yes**

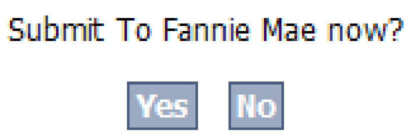
- Since FHA Streamlines and VA IRRRLs do not need to be run through an AUS, the loan will immediately be submitted to the **Pending Submission Pipeline**
- Click **submit** and proceed to **Step IV**: **Login to BlitzDocs** (page 8) to complete your submission

Pending Submissions Pipeline

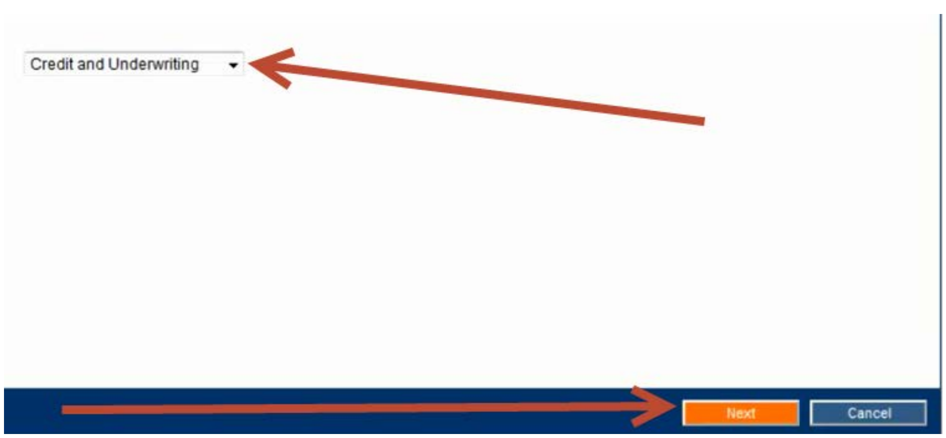
Borrower	Loan Amount	Loan Type	Agency Number	DU Case ID	Findings	Run AUS	delete	Submit To REMN
Dylan Customer	$250,000	USDA					delete	submit
Kellie Customer	$250,000	VA				Run AUS	delete	Not submittable
Andy America	$315,400	VA IRRRL					delete	submit
Ken Customer	$250,000	FHA Streamline					delete	submit

Conventional/Full FHA/Full VA

- If it is a Conventional/Full FHA/Full VA transaction the below screen will appear
- Click **Yes**

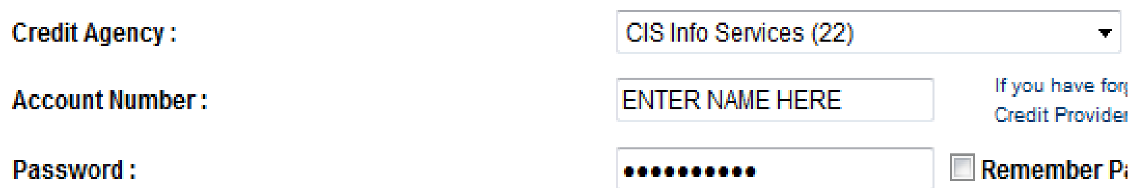


- This will open a new window to the Fannie Mae site where DU will be run
- Select **Credit and Underwriting**
- Select **Next**



- Select **Reissue an existing Credit Report and associate it with the casefile**

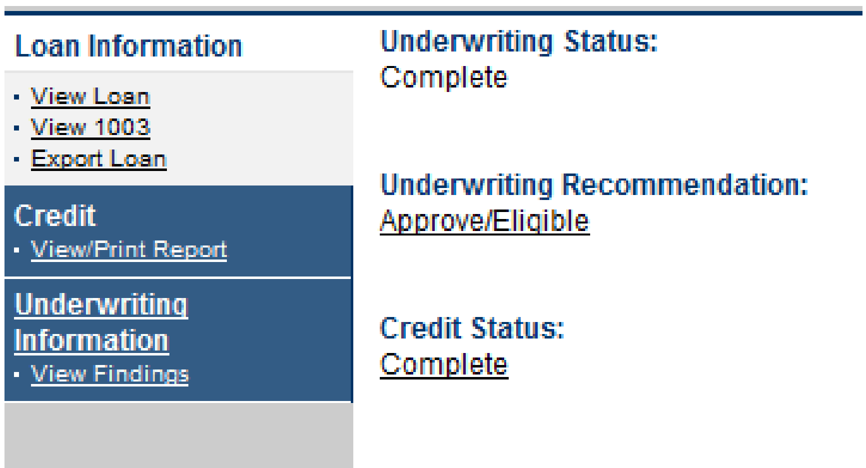
- Select your credit agency from the **Credit Agency** dropdown
- Enter credit agency **User Name** and **Password** to re-issue credit



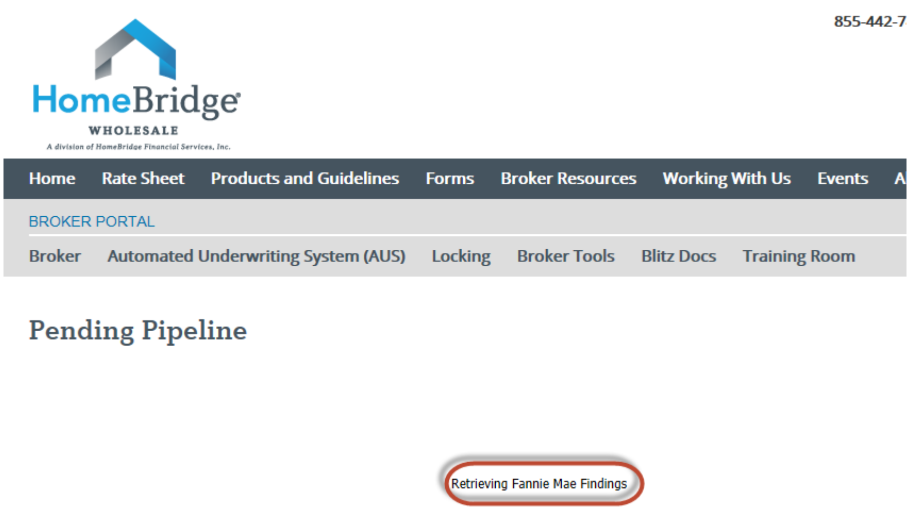
- Enter Credit Reference Number and click **Next**

- Select **Desktop Underwriter** and click **Submit**

- DU will be run and your findings will appear
- **Note:** if DU Findings do not appear, turn off any pop-up blockers on the computer



- **Important:** You must close the DU window to retrieve your findings into the portal



- Once the findings are retrieved the file and findings will appear in the pending submission pipeline view.

Submit a new loan

Pending Submissions Pipeline								
Borrower	Loan Amount	Loan Type	Agency Number	DU Case ID	Findings	Run AUS	delete	Submit To REMN
Ken Customer	$250,000	FHA Streamline					delete	submit
Dylan Customer	$250,000	USDA					delete	submit
Kellie Customer	$250,000	VA				Run AUS	delete	Not submittable
Andy America	$315,400	VA IRRRL					delete	submit
Alice Firstimer	$142,500	Conventional		1953334597	Approved / Eligible	Re-Run AUS	delete	submit

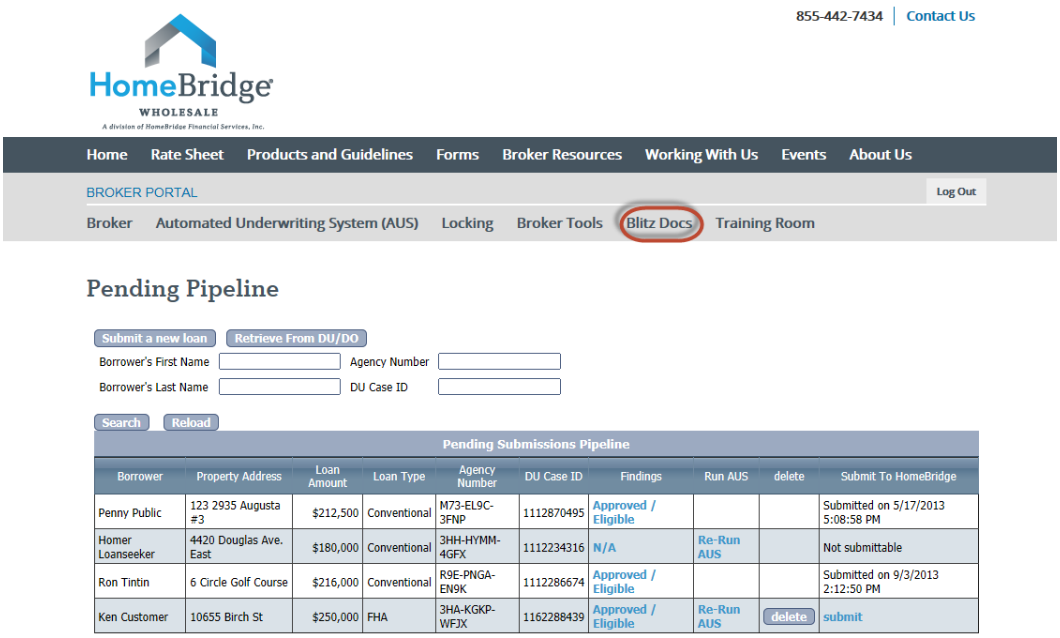
- To review the DU Findings click on the underwriting recommendation (approved/eligible) in the **Findings** column
- To re-run your AUS
    - In your LOS make necessary changes and save your updated FNM 3.2 file
    - Click on Re-run AUS in the Run AUS column
    - Browse for and upload updated FNM 3.2
    - Return to **Step III: AUS Requirements Based on Product Type** (page 3) to re-run your DU

- **To Submit Loan to HomeBridge,** click **submit** and proceed to BlitzDocs to complete your submission

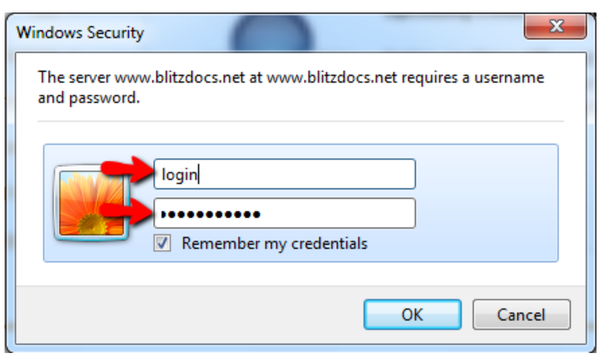
Pending Submissions Pipeline										
Borrower	Property Address	Loan Amount	Loan Type	Agency Number	DU Case ID	Findings	Run AUS	delete	Submit To REMN
GUILLERMO LOPEZ FIGUEROA	2185 ALWORTH TERRACE	$351,250	Conventional				Run AUS	delete	Run AUS First
Kellie Customer	10655 Birch St	$250,000	VA		1098568987	N/A	Re-Run AUS		Not submittable
BILL STEINER	10655 Birch St	$250,000	FHA	9WD-FX7R -YGHK		Approved / Eligible	Re-Run AUS	delete	submit
Craig Tapley	20338 Sabal Palms Dr	$166,800	FHA Streamline						Submited on 11/29/2012 12:21:50 PM

IV. Upload Submission Documents

- From the **Pending Pipeline** screen, click on **BlitzDocs**

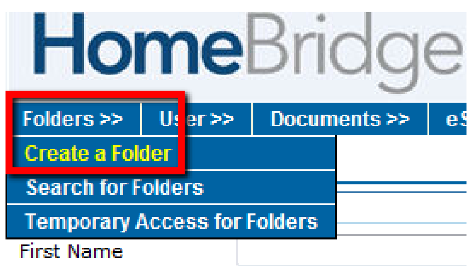


- Login to portal using credentials provided at time of broker approval

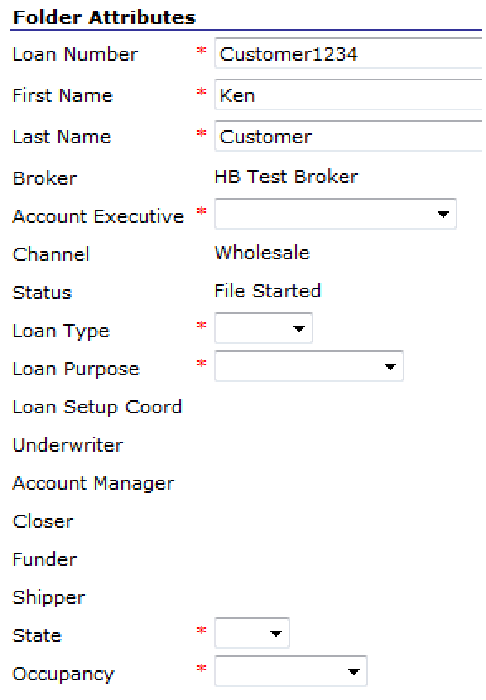


- This will take you to the main **Search** page

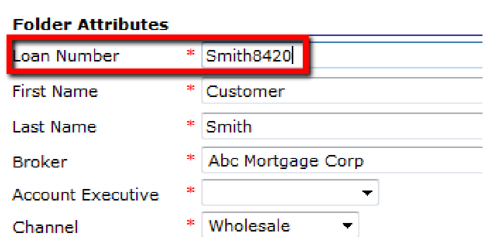
- Go to Folders and click Create a Folder



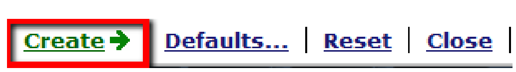
- Complete the file attributes that are marked with an asterisk * as shown below



- Use the following loan number naming convention
    - **Borrower Last Name** and **last 4 digits of primary borrower's SS#**
- Once the submission is received, Loan Set Up will create a HomeBridge loan number



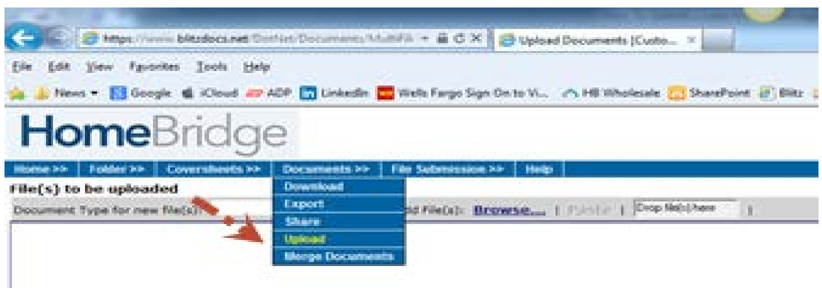
- Click **Create**



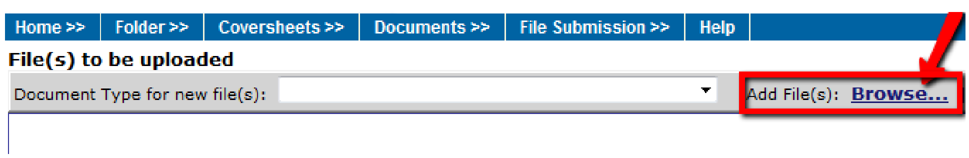
- Save all required submission documents in one location on your PC
- BlitzDocs will allow for all documents to be uploaded as one large upload or in multiple uploads
- There are 2 options for uploading the submission

Option One: Browse and Select

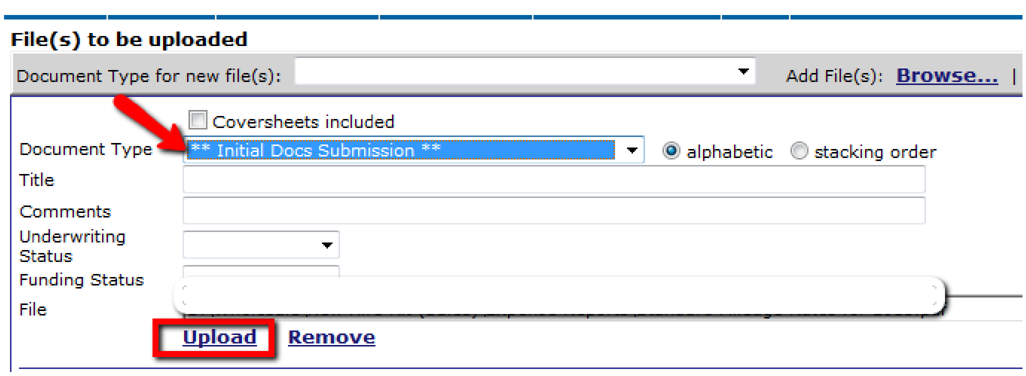
- From the new created loan folder, go to **Documents** and click **Upload**



- Click **Browse** to locate the scanned file

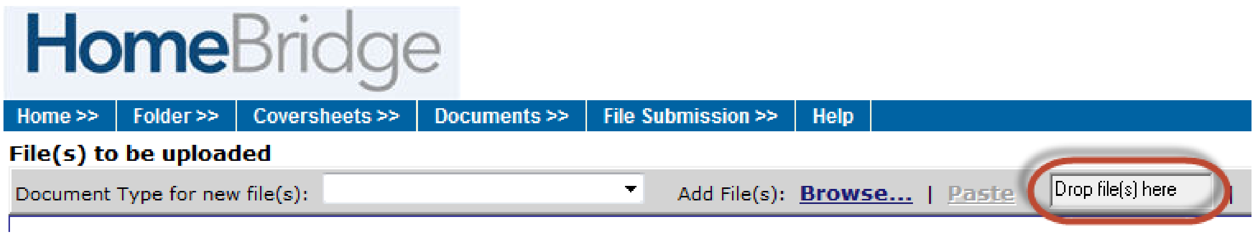


- Select the document name from the **Document Type** dropdown list
- The Document Type should be: ****Initial Docs Submission****
- Click **Upload** to add the file BlitzDocs

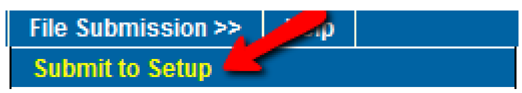


Option Two: Drag and Drop

- Click and drag the attachment directly from its location on your PC and drop it in the **Drop file(s) here** hot spot
- Then select the appropriate document name (type) from the **Document Type** dropdown list
- Click **Upload All**



- Once all the documents have been uploaded, the loan is ready for submission
- Go to **File Submission** and click **Submit to Setup**



- ***<u>Important:</u> This action sends an email notification to the Loan Set Up Department that a new submission has arrived. If this step is skipped, HomeBridge will not be notified of the new submission.***
- A successful submission confirmation screen message will appear when HomeBridge successfully received the submission

If you have any questions, please contact your Account Executive.