


Broker Guide to Submitting a Loan to HomeBridge

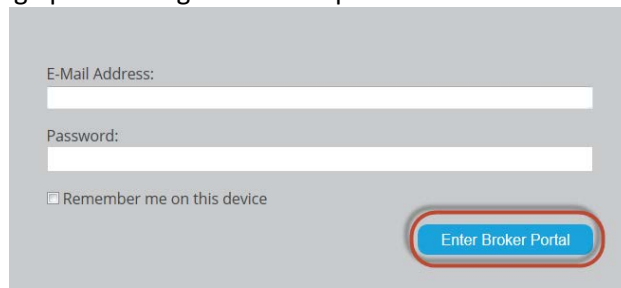
This guide is intended to provide step by step instructions to submit a loan to HomeBridge through the HomeBridge Portal

I. Login to HomeBridge Portal

- Go to www.homebridgewholesale.com



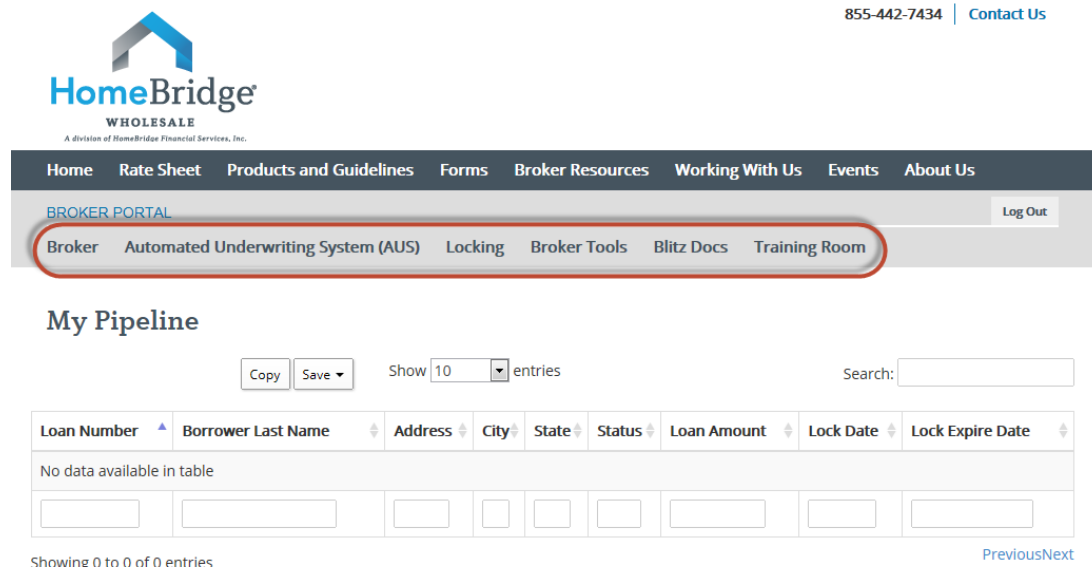
- Click on  in the middle of the home page
- Login to the HomeBridge portal using credentials provided at time of broker approval



A login form with the following fields and elements:

- E-Mail Address:
- Password:
- Remember me on this device
- [Enter Broker Portal](#) (button)

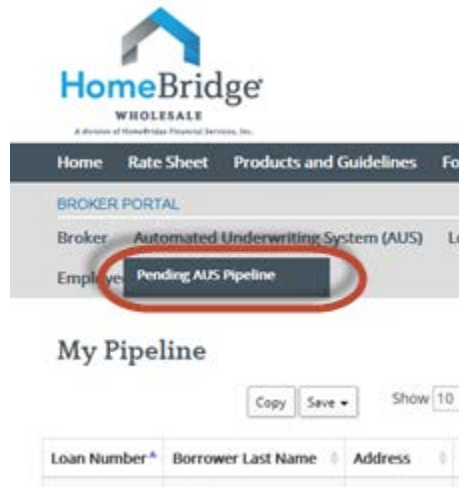
- This will take you to the main navigation page with the following dropdowns: **Broker, Automated Underwriting System (AUS), Locking, Broker Tools, BlitzDocs, Training Room**



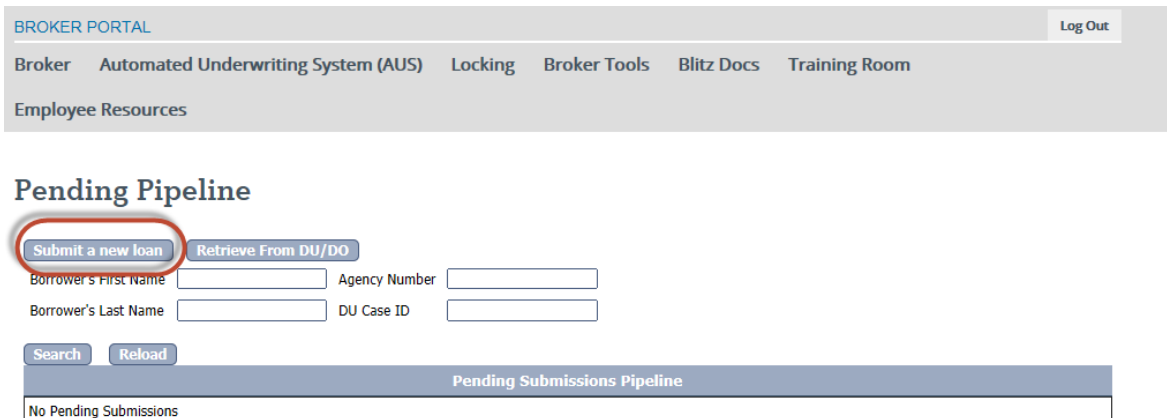
The screenshot shows the HomeBridge Wholesale website interface. At the top right, there is a phone number "855-442-7434" and a "Contact Us" link. The main navigation bar includes links for Home, Rate Sheet, Products and Guidelines, Forms, Broker Resources, Working With Us, Events, and About Us. Below this, a "BROKER PORTAL" dropdown menu is open, showing options: Broker, Automated Underwriting System (AUS), Locking, Broker Tools, Blitz Docs, and Training Room. The "Automated Underwriting System (AUS)" option is highlighted with a red circle. Below the navigation is a "My Pipeline" section with a search bar and a table. The table has columns for Loan Number, Borrower Last Name, Address, City, State, Status, Loan Amount, Lock Date, and Lock Expire Date. The table currently displays "No data available in table".

II. Upload FNMA 3.2 file

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

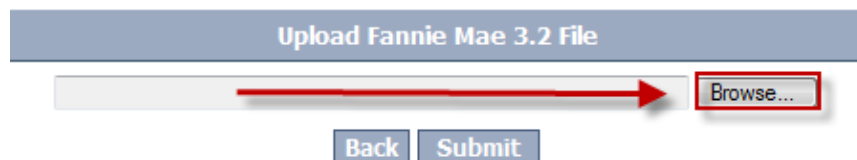


- Select **Submit a New Loan**

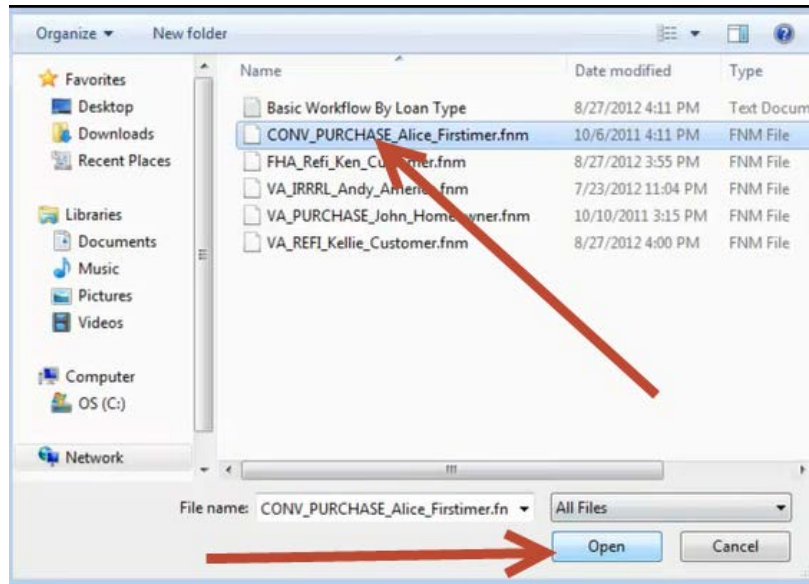


The screenshot shows the 'BROKER PORTAL' header with a 'Log Out' button. Below it is a navigation menu with 'Broker', 'Automated Underwriting System (AUS)', 'Locking', 'Broker Tools', 'Blitz Docs', and 'Training Room'. Underneath is 'Employee Resources'. The main heading is 'Pending Pipeline'. There are two buttons: 'Submit a new loan' (circled in red) and 'Retrieve From DU/DO'. Below these are input fields for 'Borrower's First Name', 'Agency Number', 'Borrower's Last Name', and 'DU Case ID'. At the bottom are 'Search' and 'Reload' buttons. A table titled 'Pending Submissions Pipeline' contains the text 'No Pending Submissions'.

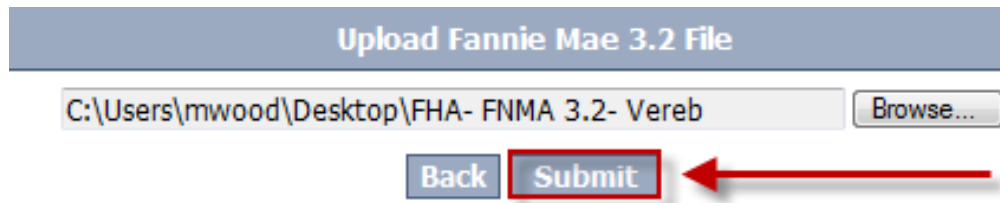
- Select **Browse**



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



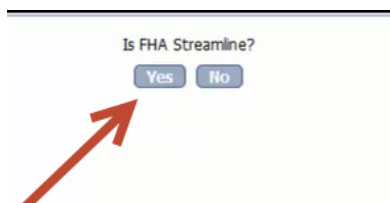
- Select **Submit**



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
Kelle 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

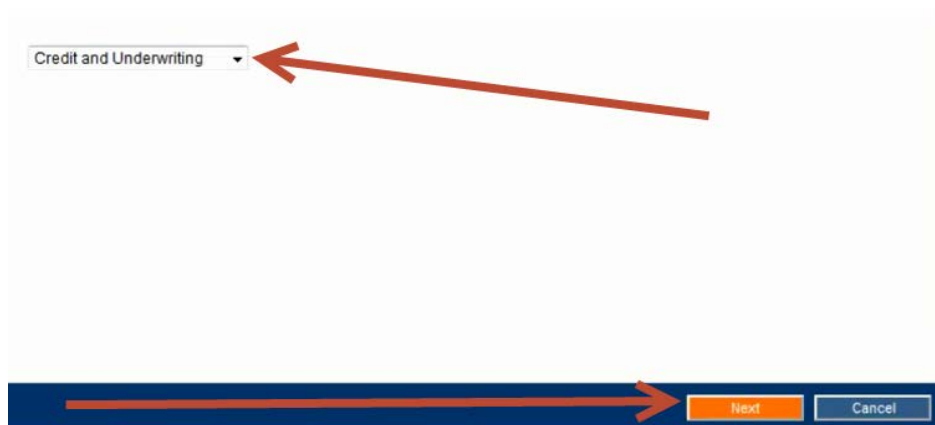
Conventional/Full FHA/Full VA

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

Submit To Fannie Mae now?



- 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 one of the following options:

Reissue an existing credit report and associate it with the casefile
 Request a new credit report

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

Credit Agency :

Account Number : If you have for
Credit Provider

Password : Remember Password

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

Reference Number:

Credit Reference Number 



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


Select an Underwriting Service

- 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

<p>Loan Information</p> <ul style="list-style-type: none"> • View Loan • View 1003 • Export Loan 	<p>Underwriting Status: Complete</p>
<p>Credit</p> <ul style="list-style-type: none"> • View/Print Report 	<p>Underwriting Recommendation: Approve/Eligible</p>
<p>Underwriting Information</p> <ul style="list-style-type: none"> • View Findings 	<p>Credit Status: Complete</p>

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

855-442-7



HomeBridge
WHOLESALE
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BROKER PORTAL							
Broker	Automated Underwriting System (AUS)	Locking	Broker Tools	Blitz Docs	Training Room		

Pending Pipeline

Retrieving Fannie Mae Findings

- 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	
Kelle Customer	\$250,000	VA				Run AUS	delete	Not submittable	
Andy America	\$315,400	VA IRRRL					delete	submit	
Alice Firstimer	\$142,500	Conventional		195334597	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						Submitted on 11/29/2012 12:21:50 PM

IV. Upload Submission Documents

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

855-442-7434 | [Contact Us](#)



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BROKER PORTAL Log Out

Broker Automated Underwriting System (AUS) Locking Broker Tools Blitz Docs Training Room

Pending Pipeline

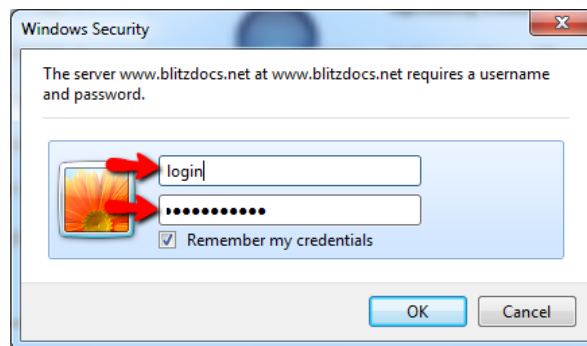
Submit a new loan Retrieve From DU/DO

Borrower's First Name Agency Number
 Borrower's Last Name DU Case ID

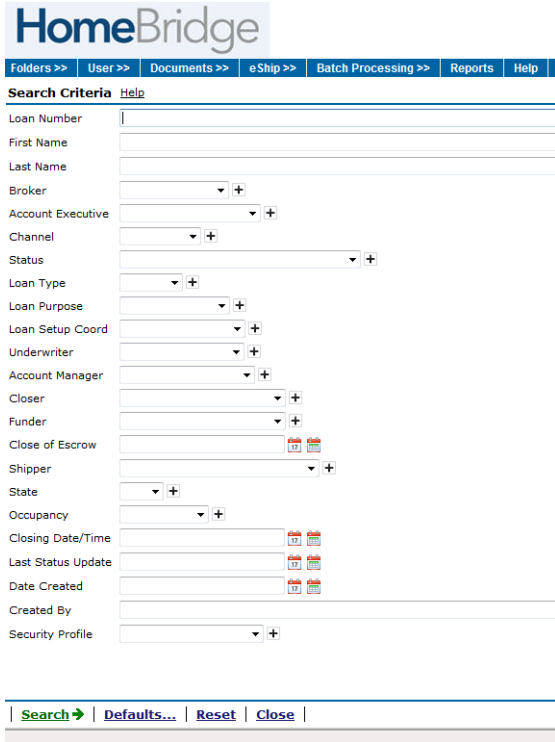
Search Reload

Pending Submissions Pipeline									
Borrower	Property Address	Loan Amount	Loan Type	Agency Number	DU Case ID	Findings	Run AUS	delete	Submit To HomeBridge
Penny Public	123 2935 Augusta #3	\$212,500	Conventional	M73-EL9C-3FNP	1112870495	Approved / Eligible			Submitted on 5/17/2013 5:08:58 PM
Homer Loanseeker	4420 Douglas Ave. East	\$180,000	Conventional	3HH-HYMM-4GFX	1112234316	N/A	Re-Run AUS		Not submittable
Ron Tintin	6 Circle Golf Course	\$216,000	Conventional	R9E-PNGA-EN9K	1112286674	Approved / Eligible			Submitted on 9/3/2013 2:12:50 PM
Ken Customer	10655 Birch St	\$250,000	FHA	3HA-KGKP-WFJX	1162288439	Approved / Eligible	Re-Run AUS	delete	submit

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

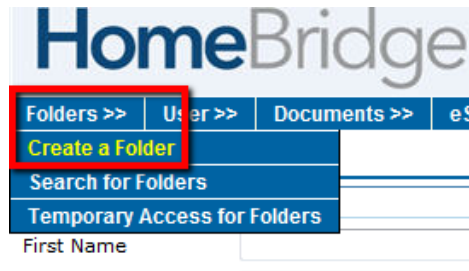


- This will take you to the main **Search** page



The screenshot shows the HomeBridge Search Criteria page. At the top, there is a navigation bar with links: Folders >>, User >>, Documents >>, eShip >>, Batch Processing >>, Reports, and Help. Below this is the 'Search Criteria' section with a 'Help' link. The form contains various input fields for search criteria, including Loan Number, First Name, Last Name, Broker, Account Executive, Channel, Status, Loan Type, Loan Purpose, Loan Setup Coord, Underwriter, Account Manager, Closer, Funder, Close of Escrow, Shipper, State, Occupancy, Closing Date/Time, Last Status Update, Date Created, Created By, and Security Profile. At the bottom of the form, there are buttons for Search, Defaults..., Reset, and Close.

- Go to Folders and click Create a Folder



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

Folder Attributes

Loan Number	*	Customer1234
First Name	*	Ken
Last Name	*	Customer
Broker		HB Test Broker
Account Executive	*	<input type="text"/>
Channel		Wholesale
Status		File Started
Loan Type	*	<input type="text"/>
Loan Purpose	*	<input type="text"/>
Loan Setup Coord		
Underwriter		
Account Manager		
Closer		
Funder		
Shipper		
State	*	<input type="text"/>
Occupancy	*	<input type="text"/>

- 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

Folder Attributes

Loan Number	*	Smith8420
First Name	*	Customer
Last Name	*	Smith
Broker	*	Abc Mortgage Corp
Account Executive	*	<input type="text"/>
Channel	*	Wholesale

- Click **Create**

Create → [Defaults...](#) | [Reset](#) | [Close](#) |

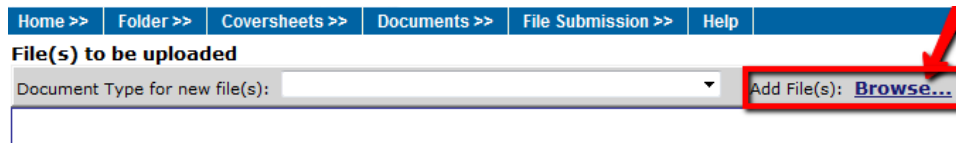
- Save all required submission documents in one location on your PC
- BlitzDocs will allow for all documents to be uploaded as one large upload or in multiple uploads
- There are 2 options for uploading the submission

Option One: Browse and Select

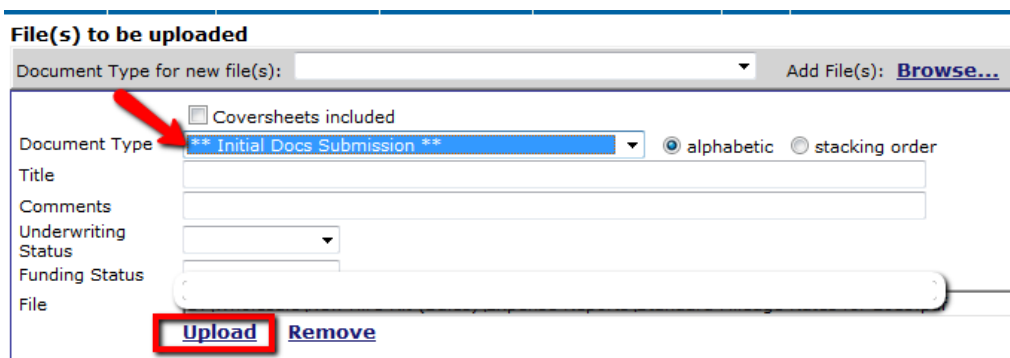
- From the new created loan folder, go to **Documents** and click **Upload**



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

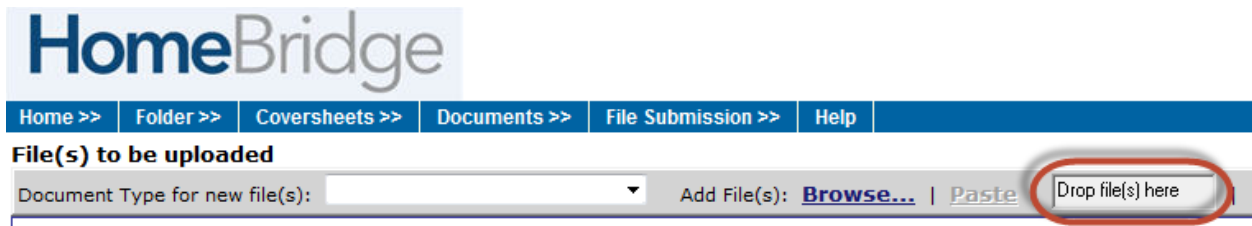


- Select the document name from the **Document Type** dropdown list
- The Document Type should be: ****Initial Docs Submission****
- Click **Upload** to add the file BlitzDocs



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**



- ***Important: 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.