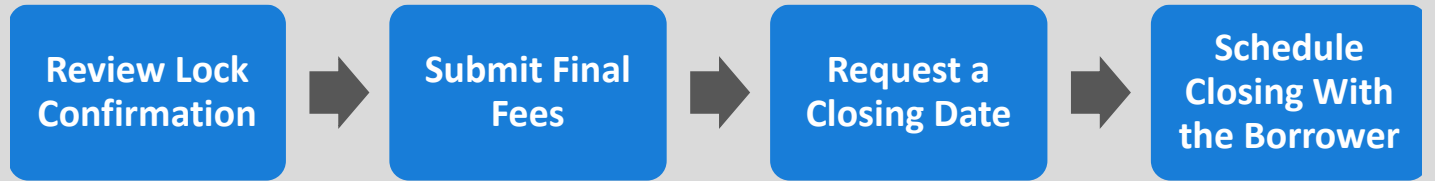


# Closing Steps

## For an Expedited Closing

Once you've received a Final Approval from Underwriting, start the Closing Steps:



### Step 1: Review Lock Confirmation

- Locate the most recent Lock Confirmation in BlitzDocs, labeled "Miscellaneous", titled "Lock Confirmation"
- Validate rate, terms & final compensation is accurate
- Confirm lock expiration date is sufficient for closing
- To extend a lock expiration date, if needed:
  - ✓ Log into the Broker Portal
  - ✓ Choose "LOCKING"
  - ✓ Choose "EXTEND A LOCK"
  - ✓ Click "SEARCH" to view pipeline
  - ✓ SELECT loan from pipeline
  - ✓ Choose extension term
  - ✓ Click "REQUEST RATE LOCK EXTENSION"

### Step 3: Request a Closing Date

Note: This request is for the desired closing date. The final closing date will be confirmed once the file is moved to the Closing Department.

- Login into Broker Portal
- Select "BROKER TOOLS"
- Select "REQUEST A CLOSING":
  - ✓ Click "ALL STATES"
  - ✓ Enter HB Loan Number
  - ✓ Enter Loan Amount
  - ✓ Choose assigned Account Manager
  - ✓ Choose Loan Type
  - ✓ Choose Transaction Type
  - ✓ Choose the Subject Property State
  - ✓ If NY; choose a closing agent
  - ✓ Choose desired closing date/time
  - ✓ Click "SUBMIT"

Upon receipt of the Final Fees and Closing Request, the Account Manager will begin preparing the file for the Closing Department and will communicate:

- If/when additional information is needed
- When the file is moved to the Closing Department

### Step 2: Submit Final Fees

- Login into Broker Portal
- Select "BROKER TOOLS"
- Select "SUBMIT FINAL BROKER/TITLE FEES":
  - ✓ Select Product Type
  - ✓ Enter Company Name
  - ✓ Enter Contact Name under "submitted by"
  - ✓ Enter Contact Phone Number
  - ✓ Enter Contact Email Address
  - ✓ Choose the Subject Property State
  - ✓ Enter HB Loan Number
  - ✓ Enter Borrower Last Name
  - ✓ Enter Final Loan Amount
  - ✓ Choose assigned Account Manager
  - ✓ Choose Compensation Type
  - ✓ Choose "Yes" or "No" for Escrow Account
  - ✓ Enter itemized final fees for GFE boxes 1-11
  - ✓ Click "Submit Final Broker/Title Fees"
  - ✓ Upload supporting documentation (i.e., credit report invoice) to BlitzDocs if applicable

### Step 4: Schedule Closing With the Borrower

The Closing Scheduler will validate that compliance requirements have been met and will send a confirmation of the final closing date/time along with the Closer/Funder contact information:

- Upon receipt of the final closing date and time, schedule the closing with the Borrower and any other applicable parties that will be present at the closing
- An email confirmation will be sent to all parties, confirming loan documents have been released

#### The Mortgagee Clause:

HomeBridge Financial Services, Inc.  
ISAOA/ATIMA  
194 Wood Avenue South, 9th floor  
Iselin, NJ 08830