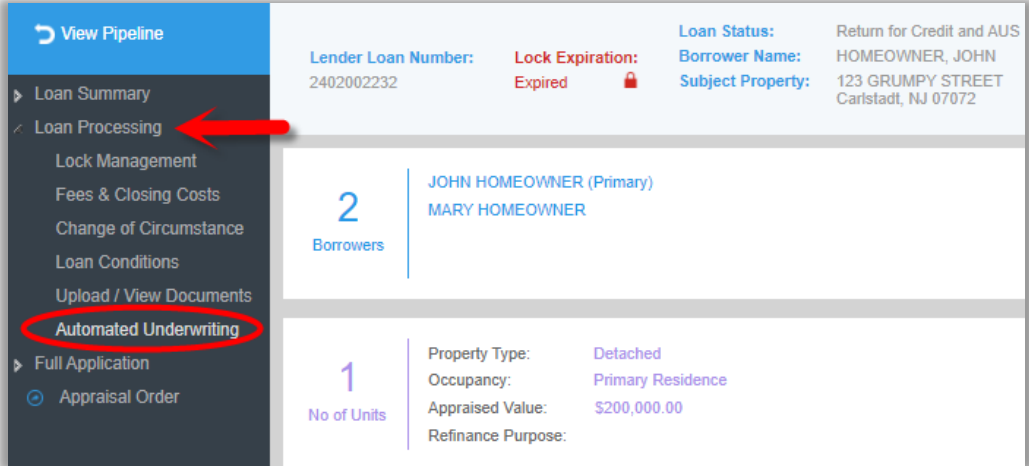
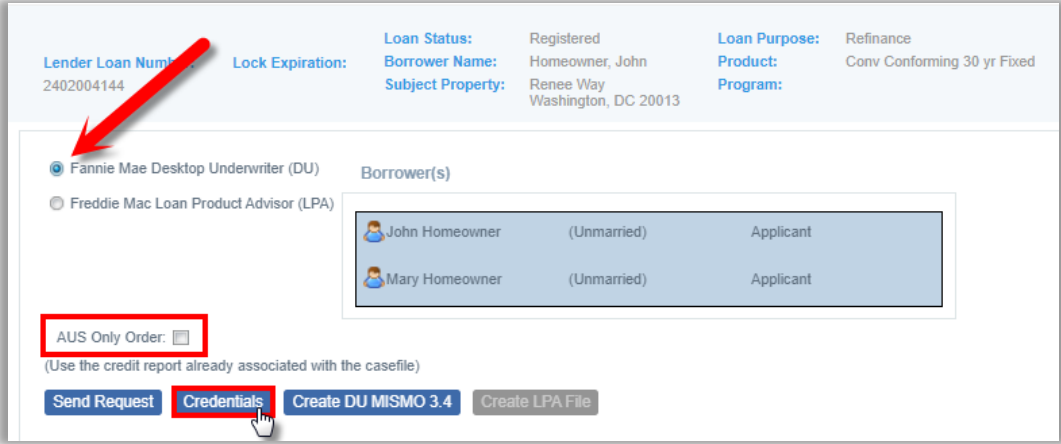
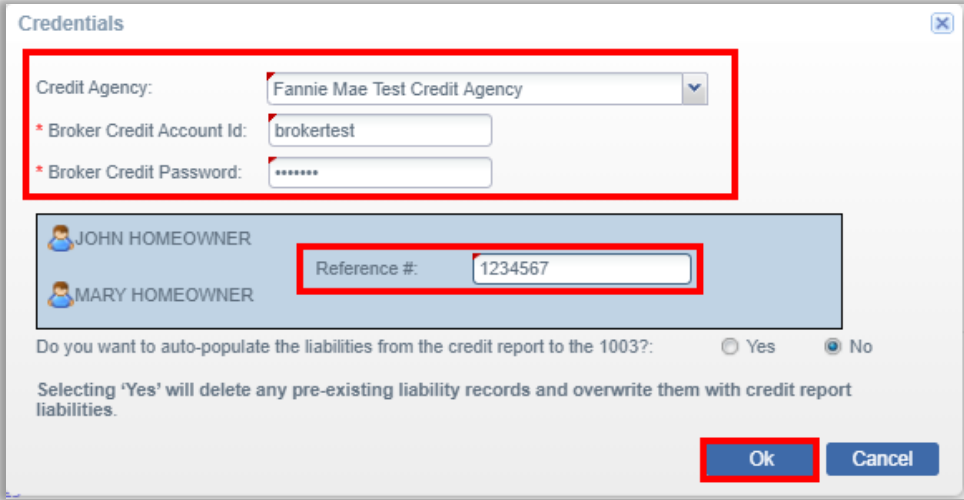

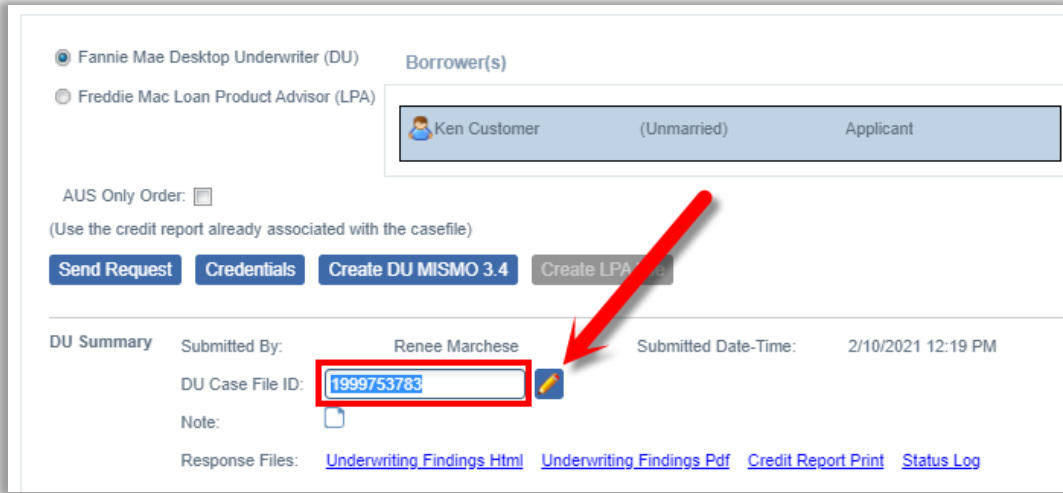


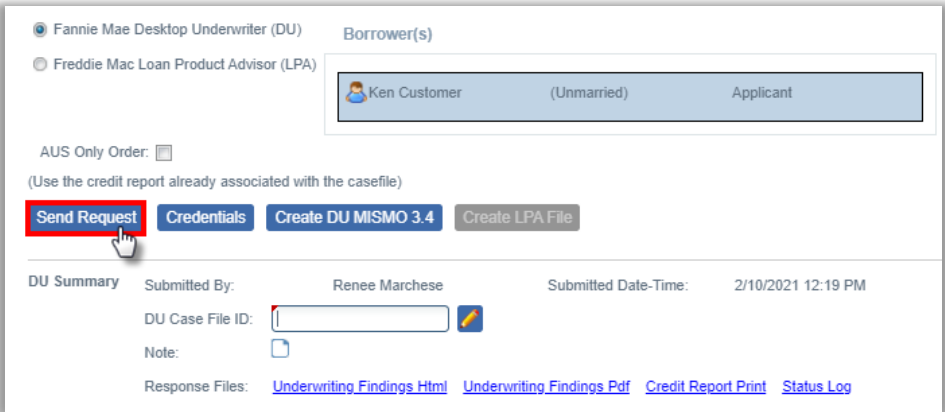
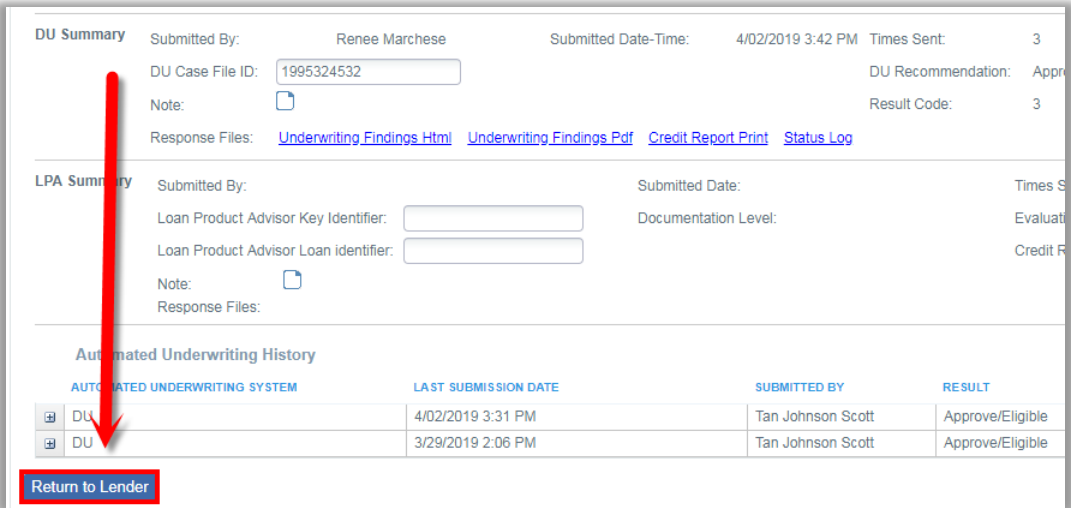
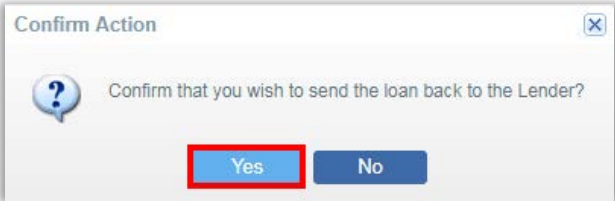
Updated/Expired Credit

If a loan requires updated credit, follow the steps below to upload new credit into P.A.T.H and send to Homebridge Wholesale.

Once a loan file is received by the Operations Center, the Broker can no longer update the Borrowers credit report. If updates are required, contact your Account Manager to have the file returned to P.A.T.H.

Step	Action
<p>1</p>	<p>To update the credit report, click Loan Processing to open the menu and select Automated Underwriting.</p>  <p>The screenshot shows a sidebar menu with 'Automated Underwriting' circled in red. A red arrow points to 'Loan Processing' in the menu. The main content area shows loan details: Lender Loan Number: 2402002232, Lock Expiration: Expired, Borrower Name: HOMEOWNER, JOHN, Subject Property: 123 GRUMPY STREET Carlstadt, NJ 07072. Below this, it lists '2 Borrowers': JOHN HOMEOWNER (Primary) and MARY HOMEOWNER. At the bottom, it shows '1 No of Units' with details: Property Type: Detached, Occupancy: Primary Residence, Appraised Value: \$200,000.00, and Refinance Purpose.</p>
<p>2</p>	<ul style="list-style-type: none"> • Select Fannie Mae (DU) or Freddie Mac (LPA) • Uncheck AUS Only Order • Click the Credentials button  <p>The screenshot shows the 'Automated Underwriting' options. The 'Fannie Mae Desktop Underwriter (DU)' radio button is selected and circled in red. The 'Freddie Mac Loan Product Advisor (LPA)' radio button is unselected. The 'AUS Only Order' checkbox is unselected and circled in red. The 'Credentials' button is circled in red. The main content area shows loan details: Lender Loan Number: 2402004144, Lock Expiration: (blank), Loan Status: Registered, Borrower Name: Homeowner, John, Subject Property: Renee Way Washington, DC 20013, Loan Purpose: Refinance, Product: Conv Conforming 30 yr Fixed, Program: (blank). Below this, it lists 'Borrower(s)': John Homeowner (Unmarried) Applicant and Mary Homeowner (Unmarried) Applicant. At the bottom, there are buttons: Send Request, Credentials, Create DU MiSMO 3.4, and Create LPA File.</p>

Step	Action
3	<ul style="list-style-type: none">• Select the Credit Agency from the dropdown.• Enter your login credentials.• Enter the NEW credit report Reference #.• Click Ok.  <p>Note: Always choose to not auto-populate from the credit report.</p>
4	<p>Click the  and delete the Case File ID.</p> 

Step	Action
5	<p>Click the Send Request button to submit.</p> 
6	<p>Scroll to the bottom of your screen and click the Return to Lender button.</p> 
7	<p>Click Yes to confirm that you wish to send the loan back to the Lender.</p>  <p>You will be returned to the P.A.T.H. Dashboard.</p>
8	<p>Once the updated credit report and AUS is returned to Homebridge Wholesale, the new credit report needs to be marked current and the liabilities will be reconciled by a Homebridge Wholesale associate.</p>