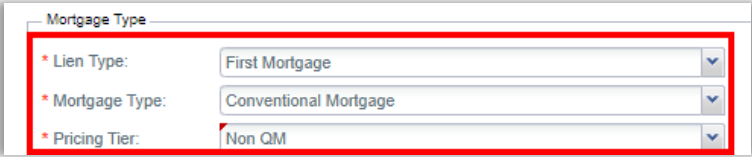
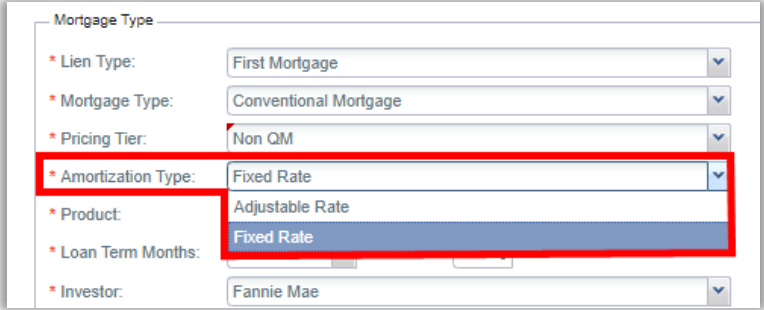
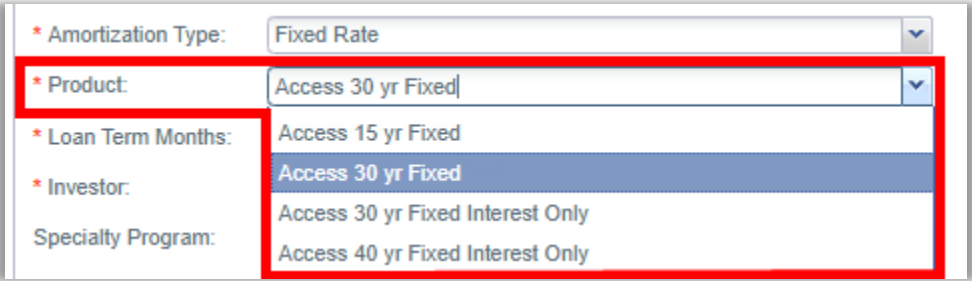
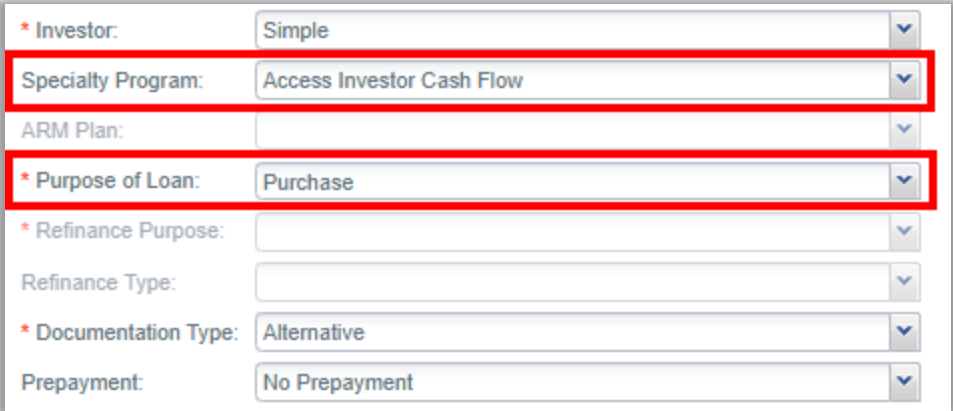
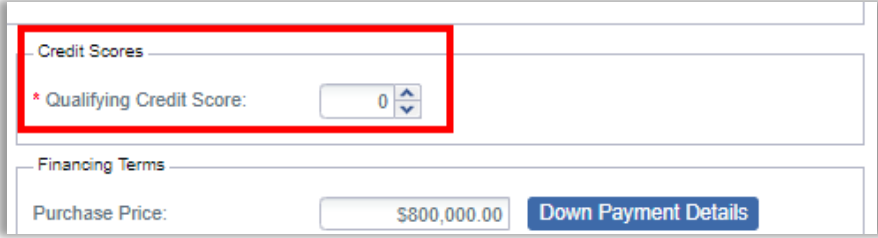
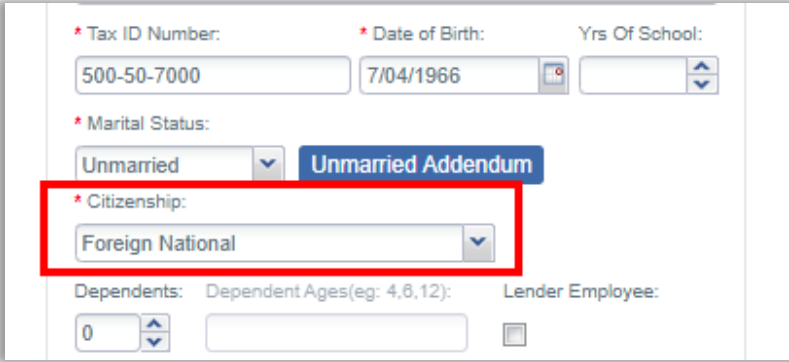


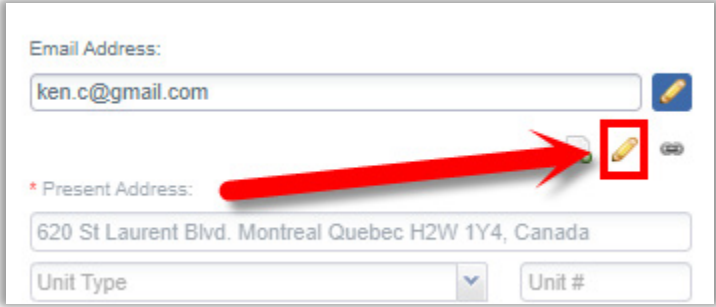
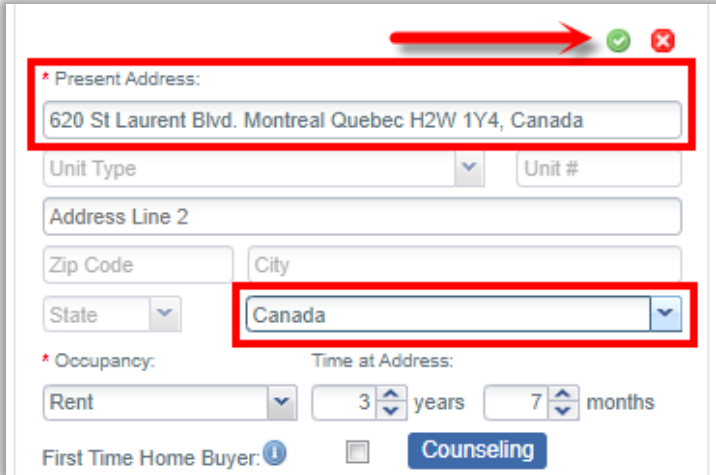
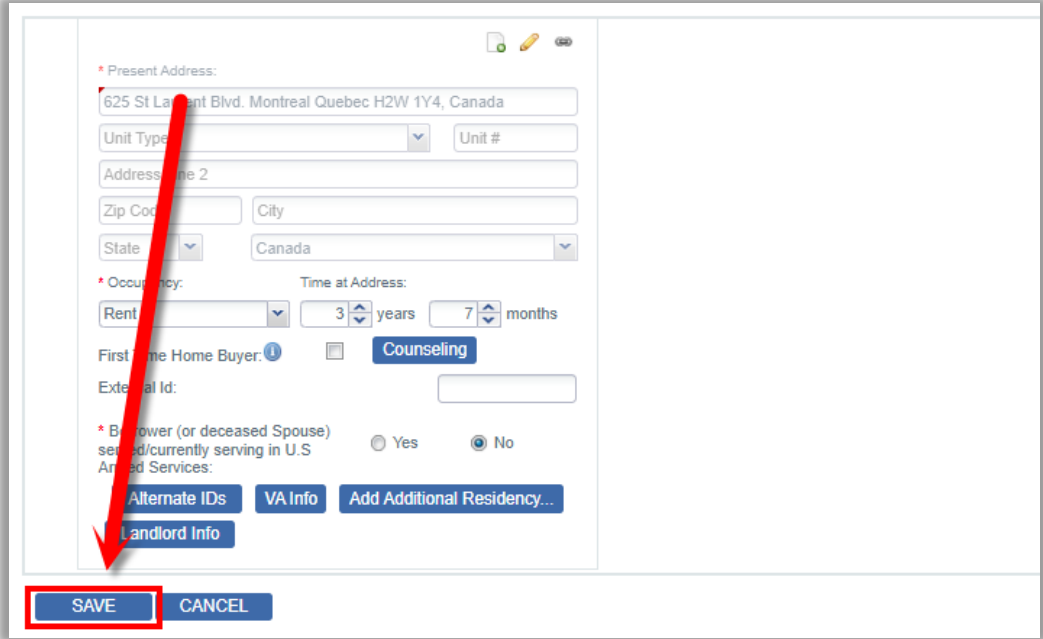


Foreign National Borrower(s)

A foreign national is a person who does not work or reside in the United States; the borrower works and resides in a foreign country. Foreign national borrowers are eligible for the Access Investor Cash Flow loan program.

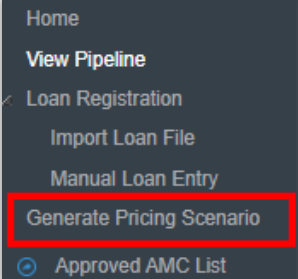
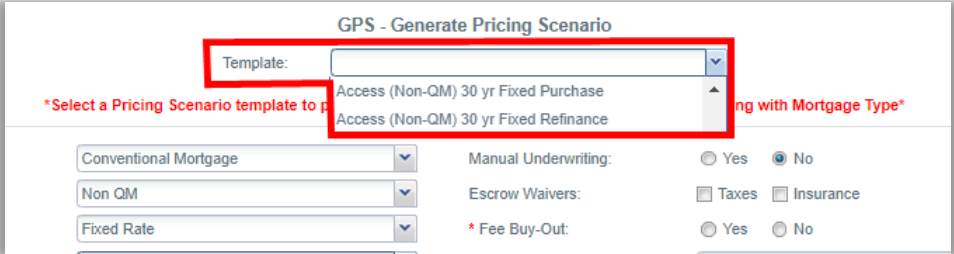
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<p>Select the Amortization Type.</p> 
4	<p>Select the applicable Product.</p> 
5	<ul style="list-style-type: none"> • Investor defaults to Simple. • Select the applicable Specialty Program from the dropdown. • Select Purpose of Loan from the dropdown. • Documentation Type will default. • Select Prepayment as applicable. 

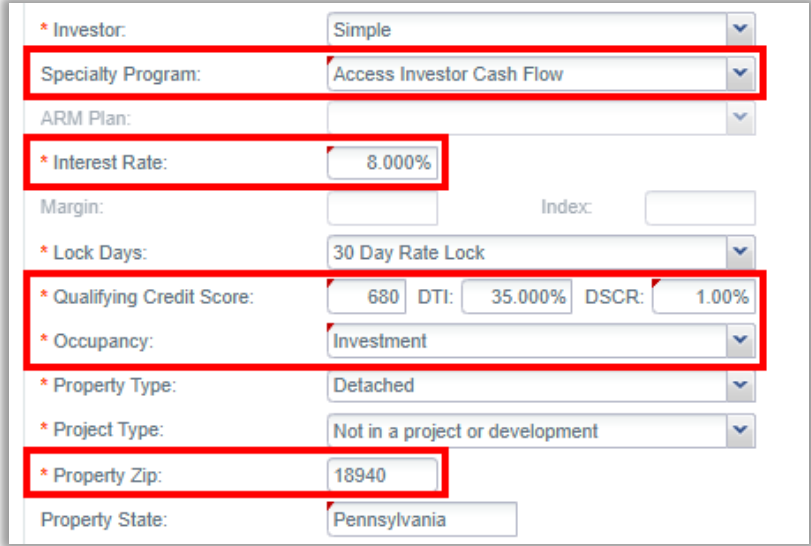
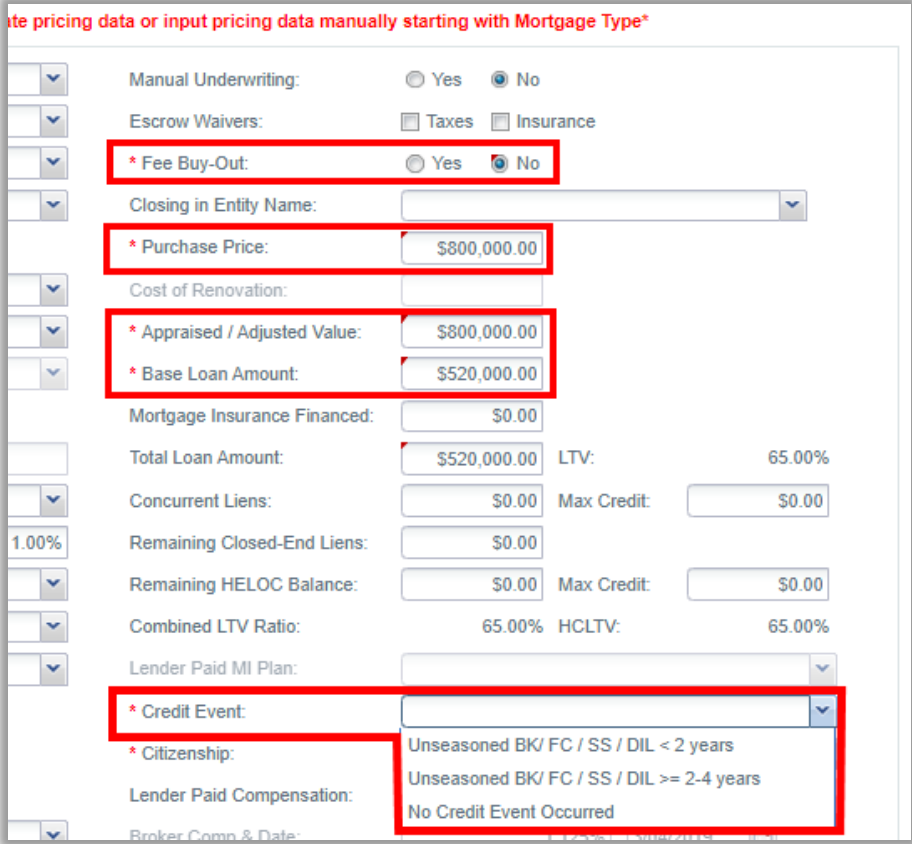
Step	Action
6	<p>If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.</p>  <p>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</p>
7	<ul style="list-style-type: none"> Go to the Full Application→Borrowers screen. Select Citizenship: Foreign National. 
8	<p>To enter a Borrower Address outside of the USA:</p> <ul style="list-style-type: none"> Click the pencil icon . Enter the full City, Province, and Postal code in Address line 1. Select the Country. Click the green checkmark .  

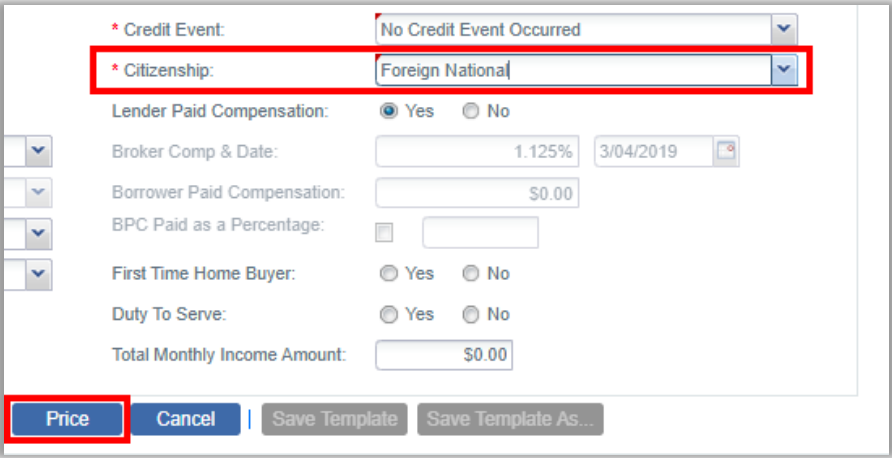

Step	Action
9	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p>  <p>The screenshot shows a form with fields for Present Address (625 St Laurent Blvd. Montreal Quebec H2W 1Y4, Canada), Unit Type, Unit #, Address Line 2, Zip Code, City, State (Canada), Occurrence (Rent), Time at Address (3 years 7 months), First Time Home Buyer (Counseling), External Id, Borrower status (Yes/No), and buttons for Alternate IDs, VA Info, Add Additional Residency..., Landlord Info, SAVE, and CANCEL. A red arrow points from the top of the form down to the SAVE button.</p>

Pricing – GPS

To price a loan scenario for a Foreign National borrower, follow the steps below.

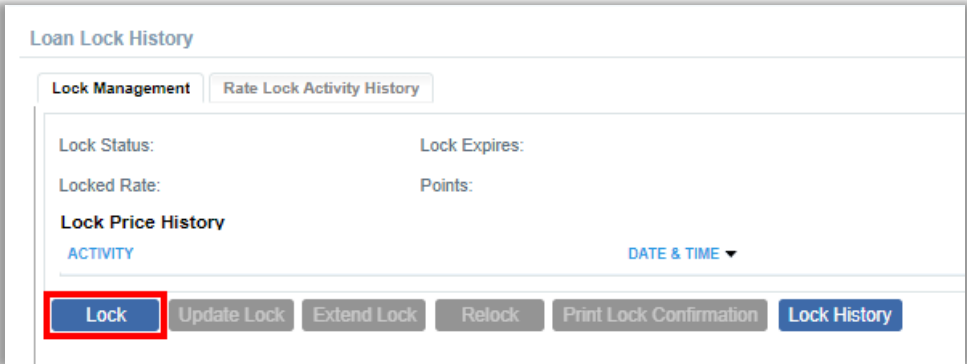
Step	Action
1	<p>Go to Generate Pricing Scenario.</p>  <p>The screenshot shows a dark navigation menu with options: Home, View Pipeline, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Scenario (highlighted with a red box), and Approved AMC List.</p>
2	<p>Select the applicable Template from the dropdown.</p>  <p>The screenshot shows the 'GPS - Generate Pricing Scenario' form. The 'Template' dropdown is highlighted with a red box and contains the following options: Access (Non-QM) 30 yr Fixed Purchase and Access (Non-QM) 30 yr Fixed Refinance. Other fields include Conventional Mortgage, Non QM, Fixed Rate, Manual Underwriting (Yes/No), Escrow Waivers (Taxes, Insurance), and Fee Buy-Out (Yes/No).</p>

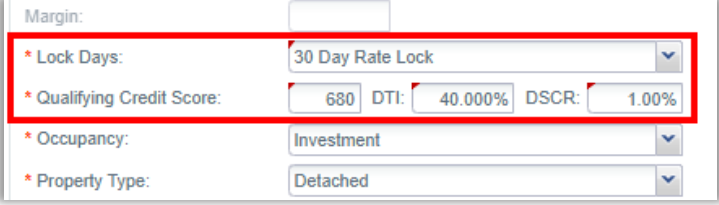
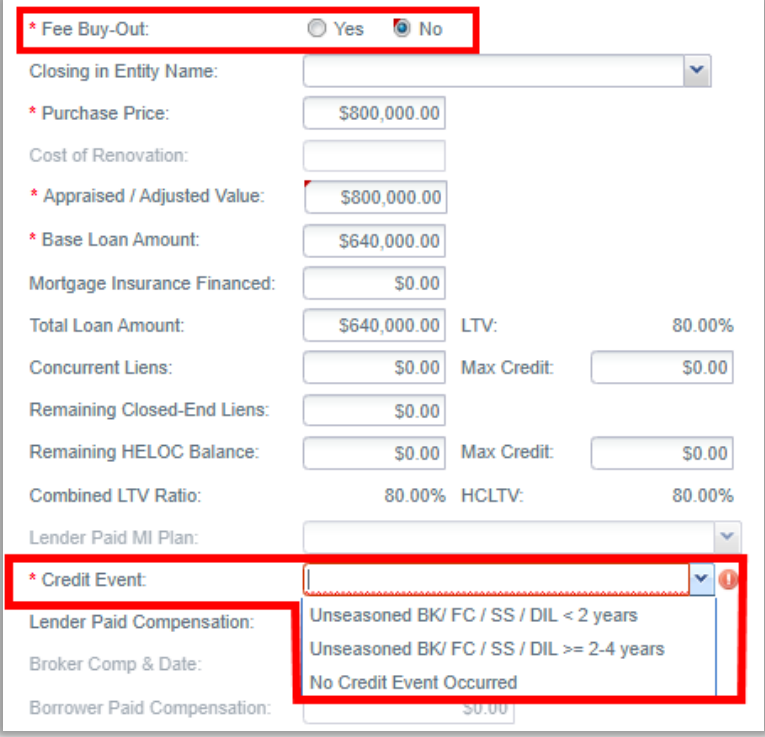
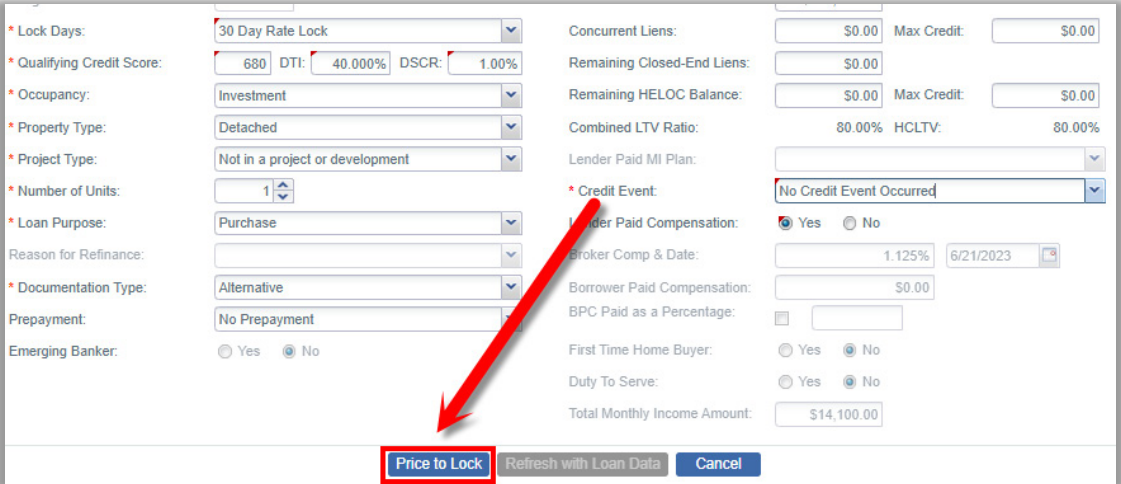
Step	Action
3	<ul style="list-style-type: none"> Select Specialty Program: Access Investor Cash Flow. Enter the Interest Rate. Enter the Qualifying Credit Score and DSCR. <ul style="list-style-type: none"> Note: If the borrower has no credit score, enter minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. Select the Occupancy from the dropdown. Enter the Property Zip. 
4	<ul style="list-style-type: none"> Select Fee Buy-Out: No Enter the scenario details. Select the Credit Event from the dropdown. 

Step	Action																					
5	<ul style="list-style-type: none"> Select Citizenship: Foreign National. Select/Enter Compensation as applicable. Click Price. 																					
6	<p>If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p>  <table border="1" data-bbox="477 1204 1273 1440"> <thead> <tr> <th>ADJUSTMENT ITEM DESCRIPTION</th> <th>RATE ADJUSTME...</th> <th>POINT ADJUSTM...</th> </tr> </thead> <tbody> <tr> <td>Base Rate</td> <td>7.990%</td> <td>-1.287%</td> </tr> <tr> <td>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...</td> <td>0.000%</td> <td>0.875%</td> </tr> <tr> <td>Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...</td> <td>0.000%</td> <td>2.000%</td> </tr> <tr> <td>No Prepayment</td> <td>0.000%</td> <td>1.250%</td> </tr> <tr> <td>Lender Paid Broker Compensation</td> <td>0.000%</td> <td>1.125%</td> </tr> <tr> <td>Total Rate and Points</td> <td>7.990%</td> <td>3.963%</td> </tr> </tbody> </table>	ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...	Base Rate	7.990%	-1.287%	FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...	0.000%	0.875%	Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...	0.000%	2.000%	No Prepayment	0.000%	1.250%	Lender Paid Broker Compensation	0.000%	1.125%	Total Rate and Points	7.990%	3.963%
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Price/Lock – Lock Management

To price or lock a registered loan for a foreign national borrower, follow the steps below.

Step	Action
1	Go to Loan Processing → Lock Management .
2	<p>Click Lock.</p> 

Step	Action
3	<ul style="list-style-type: none"> Select the Lock Days from dropdown. Enter the Qualifying Credit Score and DSCR. <ul style="list-style-type: none"> Note: If the borrower has no credit score, enter minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. 
4	<ul style="list-style-type: none"> Select Fee Buy-Out: No Select the Credit Event from the dropdown. 
5	<p>After reviewing all applicable fields, click Price to Lock.</p> 

Step	Action																																																	
6	<ul style="list-style-type: none"> If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. For pricing only: click Cancel. To lock the loan: click Lock. <div data-bbox="435 432 1308 1360" style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <p>Pricing Details ✕</p> <p>Lock Days: 30 Day Rate Lock</p> <p style="text-align: center;">Access 30 yr Fixed - Access Investor Cash Flow</p> <p>Net Rate & Price</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">RATE</th> <th style="text-align: left;">P & I PAYMENT</th> <th style="text-align: left;">15 DAY</th> <th style="text-align: left;">30 DAY</th> <th style="text-align: left;">45 DAY</th> </tr> </thead> <tbody> <tr><td>7.000%</td><td>\$3,459.57</td><td>6.900%</td><td style="background-color: yellow;">7.025%</td><td>7.150</td></tr> <tr><td>7.125%</td><td>\$3,503.34</td><td>6.400%</td><td style="background-color: yellow;">6.525%</td><td>6.650</td></tr> <tr style="background-color: #e0e0e0;"><td>7.250%</td><td>\$3,547.32</td><td>5.900%</td><td style="background-color: yellow;">6.025%</td><td>6.150</td></tr> <tr><td>7.375%</td><td>\$3,591.51</td><td>5.525%</td><td style="background-color: yellow;">5.650%</td><td>5.775</td></tr> <tr><td>7.500%</td><td>\$3,635.92</td><td>5.150%</td><td style="background-color: yellow;">5.275%</td><td>5.400</td></tr> <tr><td>7.625%</td><td>\$3,680.53</td><td>4.775%</td><td style="background-color: yellow;">4.900%</td><td>5.025</td></tr> <tr><td>7.750%</td><td>\$3,725.34</td><td>4.400%</td><td style="background-color: yellow;">4.525%</td><td>4.650</td></tr> </tbody> </table> <p><small>*Loans priced below the minimum price require a pricing exception.</small></p> <p>Minimum Points: 0.000% Maximum Points: 0.000%</p> <p>Pricing Adjustments</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">ADJUSTMENT DESCRIPTION</th> <th style="text-align: left;">NOTE RATE</th> <th style="text-align: left;">POINTS</th> </tr> </thead> <tbody> <tr><td>Base Rate</td><td>7.250%</td><td>0.775%</td></tr> <tr style="border: 2px solid red;"><td>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow</td><td>0.000%</td><td>0.875%</td></tr> </tbody> </table> <div style="text-align: center; margin-top: 10px;"> Lock Cancel </div> </div>	RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY	7.000%	\$3,459.57	6.900%	7.025%	7.150	7.125%	\$3,503.34	6.400%	6.525%	6.650	7.250%	\$3,547.32	5.900%	6.025%	6.150	7.375%	\$3,591.51	5.525%	5.650%	5.775	7.500%	\$3,635.92	5.150%	5.275%	5.400	7.625%	\$3,680.53	4.775%	4.900%	5.025	7.750%	\$3,725.34	4.400%	4.525%	4.650	ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS	Base Rate	7.250%	0.775%	FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow	0.000%	0.875%
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