Homebridge Wholesale

A division of Homebridge Financial Services, Inc.

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 Ioan program.

Step	Action			
1	Go to Loan Summary→Short Application.			
2	 Scroll down to the Mortgage Type section and make the following selections: Lien Type: First Mortgage Mortgage Type: Conventional Mortgage Pricing Tier: Non QM Mortgage Type: First Mortgage Mortgage Type: Conventional Mortgage Pricing Tier: Non QM 			
3	Select the Amortization Type.			
4	Select the applicable Product. * Amortization Type: Fixed Rate * Product: Access 30 yr Fixed * Loan Term Months: Access 15 yr Fixed * Investor: Access 30 yr Fixed * Investor: Access 30 yr Fixed Specialty Program: Access 40 yr Fixed Interest Only			
5	 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. * Investor: Simple Specialty Program: Access Investor Cash Flow ARM Plan: * Purpose of Loan: Purchase * Refinance Purpose: Refinance Type: * Documentation Type: Alternative * Documentation Type: Alternative * No Prepayment * No Prepayment 			

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Step	Action
	If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score .
6	Credit Scores * Qualifying Credit Score: D Financing Terms Purchase Price: \$800,000.00 Down Payment Details
	 Note: A credit score is required when pricing or locking a loan in P.A.T.H. Go to the Full Application→Borrowers screen. Select Citizenship: Foreign National.
7	 Tax ID Number: * Date of Birth: Yrs Of School: 500-50-7000 7/04/1966 Marital Status: Unmarried Addendum * Citizenship: Foreign National Dependents: Dependent Ages(eg: 4,6,12): Lender Employee: 0
	 To enter a Borrower Address outside of the USA: Click the pencil icon Enter the full City, Provence, and Postal code in Address line 1. Select the Country. Click the green checkmark Click the green checkmark Email Address: ken.c@gmail.com Present Address: 620 St Laurent Blvd. Montreal Quebec H2W 1Y4, Canada
8	Unit Type Unit #

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9	Step	Action					
* Be ower (or deceased Spouse) set cd/currently serving in U.S Ar ad Services: Alternate IDs VA Info Add Additional Residency	Step 9	Action After completing all sections of the Short Application, click Save at the bottom of the screen.					

Pricing – GPS

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

Step		Action			
	Go to Generate Pricing Scenario .	Home			
		View I	Pipeline		
		🗠 Loan I	Registration		
1		Imp	oort Loan File		
		Ма	nual Loan Entry		
		Gener	rate Pricing Scenario		
		📀 Ар	proved AMC List		
	Select the applicable Template from t	he dropdown.			
	Template:		×		
2	*Select a Pricing Scenario template to p	ss (Non-QM) 30 yr Fixed Purchase ss (Non-QM) 30 yr Fixed Refinance	ng with Mortgage Type*		
	Conventional Mortgage	Manual Underwriting:	🗇 Yes 🔘 No		
	Non QM	Escrow Waivers:	Taxes Insurance		
			0.11 0.11		

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Step	Action
	• Select Specialty Program: Access Investor Cash Flow.
	• Enter the Interest Rate.
	• Enter the Qualifying Credit Score and DSCR .
	- 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 .
	* Investor: Simple
	Specialty Program: Access Investor Cash Flow
3	ARM Plan:
	* Interest Rate: 8.000%
	Maroin:
	the de Daras
	* Lock Days. 30 Day Rate Lock
	* Qualifying Credit Score: 680 DTI: 35.000% DSCR: 1.00%
	* Occupancy:
	* Property Type: Detached 🗸
	* Project Type: Not in a project or development
	* Property Zip: 18940
	Property State: Pennsylvania
	Select the Credit Event from the dropdown. Ite pricing data or input pricing data manually starting with Mortgage Type*
	Manual Underwriting: © Yes No
	Escrow Waivers: Taxes Insurance
	Closing in Entity Name:
	* Purchase Price: \$200,000,00
	Cost of Deposition:
	Cost of Renovation. Second (Adjusted Value: \$200,000,00)
4	* Appraised / Adjusted Value. \$600,000.00
	Base Loan Amount. S520,000.00
	Mortgage insurance Financed: \$0.00
	Total Loan Amount: \$520,000.00 L1V: 65.00%
	Concurrent Liens: \$0.00 Max Credit: \$0.00
	1.00% Remaining Closed-End Liens: \$0.00
	Remaining HELOC Balance: \$0.00 Max Credit: \$0.00
	Combined LTV Ratio: 65.00% HCLTV: 65.00%
	Lender Paid MI Plan:
	* Credit Event:
	* Citizenship: Unseasoned BK/ FC / SS / DIL < 2 years
	Lender Paid Compensation: No Credit Event Occurred
	Broker Comp & Date:

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Step					Action			
	• •	Selec Selec Click	ct Citiz ct/Ente Price .	enship: Foreign Na er Compensation as a	tional. applicable.			
		- 1		* Credit Event:	No Credit Event O	ccurred	~	
		- 1		* Citizenship:	Foreign National		~	
		- 1		Lender Paid Compensation	Yes No			
		-	~	Broker Comp & Date:	1	125% 3/04/2010		
5		- 1				3/04/2013		
		- 1	~	Borrower Paid Compensation:		\$0.00		
		- 6	*	DFO Faiu as a Fercentage.				
		- 1	~	First Time Home Buyer:	🔘 Yes 🛛 No			
		- 1		Duty To Serve:	🔘 Yes 🛛 No			
					00.02			
	If the l	oorrov	Price	Cancel Save Tem	plate Save Templ	ate As ks will manu	ally update t	ne lock to
	lf the l waive	porrov the Flu	Price ver has CO/LT	Cancel Save Tem S no credit score, Hor V Adjustment.	plate Save Templ	ate As	ally update t	ne lock tr
	lf the l waive	porrov the Fl	Price ver has CO/LTV Pricing	Cancel Save Tem Save Tem Save Tem V Adjustment.	plate Save Templ	ate As	ally update t	ne lock to
	lf the l waive	oorrov the Flu	Price ver has CO/LTV Pricing Sho	Cancel Save Tem s no credit score, Hor V Adjustment. Details	plate Save Templ mebridge Loc	ate As	ally update t	ne lock to
	lf the l waive	porrov the Fl	Price ver has CO/LT ^V Pricing	Cancel Save Tem s no credit score, Hor V Adjustment. Details w All Rates	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8	ate As ks will manu d 11.96	ally update t	ne lock to
	lf the l waive	porrov the FI	Price ver has CO/LTV Pricing Sho	Cancel Save Tem S no credit score, Hor V Adjustment. Details W All Rates	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8	ed 11.96	ally update t	ne lock to
6	lf the l waive	porrov the Flo	Price ver has CO/LTV Pricing Sho ADJU Base	Cancel Save Tem S no credit score, Hor V Adjustment. Details W All Rates USTMENT ITEM DESCRIPTION e Rate	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8	ate As ks will manu d 11.96 RATE ADJUSTME 7.990%	ally update t	ne lock to
6	lf the l waive	porrov the Fl	Price ver has CO/LTV Pricing Sho ADJU Base	Cancel Save Tem S no credit score, Hor V Adjustment. Details W All Rates DSTMENT ITEM DESCRIPTION e Rate D/LTV Adjustment - FICO (680-699	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8	d RATE ADJUSTME 7.990% 0.000%	ally update t	ne lock to
6	lf the l waive	porrov the FI	Price ver has CO/LTV Pricing Sho ADJU Base FICC Fore	Cancel Save Tem s no credit score, Hor V Adjustment. Details w All Rates JSTMENT ITEM DESCRIPTION e Rate D/LTV Adjustment - FICO (680-699) eign National Adjustment LTV <= 60	plate Save Tempi mebridge Loc Access 30 yr Fixe & I Payment: \$3,8) - LTV (60-65%) C .01 - 65% Adjustm	ate As ks will manu ks will manu 11.96 RATE ADJUSTME 7.990% 0.000%	ally update t POINT ADJUSTM1.287% 0.875% 2.000%	ne lock t
6	lf the l waive	porrov the Fi	Price ver has CO/LTV Pricing Sho ADJL Bass FICC Fore No F	Cancel Save Tem Save Tem Save Tem V Adjustment. Pa Save Tem P	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8) - LTV (60-65%) C .01 - 65% Adjustm	ate As ks will manu d 11.96 RATE ADJUSTME 7.990% 0.000% 0.000% 0.000%	ally update t POINT ADJUSTM -1.287% 0.875% 2.000% 1.250%	ne lock t
6	lf the l waive	porrov the Flo	Price ver has CO/LTV Pricing Sho ADJU Bass FICC Fore No F Lence	Cancel Save Tem s no credit score, Hor V Adjustment. J Details W All Rates JSTMENT ITEM DESCRIPTION e Rate D/LTV Adjustment - FICO (680-699) eign National Adjustment LTV <= 60	plate Save Templ mebridge Loc Access 30 yr Fixe & I Payment: \$3,8) - LTV (60-65%) C	ate As ks will manu d 11.96 RATE ADJUSTME 7.990% 0.000% 0.000% 0.000%	ally update t POINT ADJUSTM -1.287% 0.875% 2.000% 1.250% 1.250%	ne lock t

Price/Lock – Lock Management

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

1 Go to Loan Processing→Lock Management. Click Lock. 2 Loan Lock History Lock Management Rate Lock Activity History Lock Status: Lock Expires: Lock Rate: Points: Lock Price History	Action					
2 Click Lock.	Go to Loan Processing→Lock Management .					
2 Lock History Lock Management Rate Lock Activity History Lock Status: Lock Expires: Locked Rate: Points: Lock Price History	Click Lock.					
2 Lock Management Rate Lock Activity History Lock Status: Lock Expires: Locked Rate: Points: Lock Price History	Loop Look History					
2 Lock Management Rate Lock Activity History Lock Status: Lock Expires: Locked Rate: Points: Lock Price History						
2 Lock Status: Lock Expires: Locked Rate: Points: Lock Price History	Lock Management Rate Lock Activity History					
Locked Rate: Points: Lock Price History	Lock Status: Lock Expires:					
Lock Price History	Locked Rate: Points:					
	Lock Price History					
	Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History					
Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History						

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