

Entering Specialty Programs

For accurate pricing and specialty product options, choose the correct mortgage information in the dropdowns. If the correct options do not appear, review the previous selections, and enter the correct information.

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Access (Non-QM)

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>

Mortgage Type

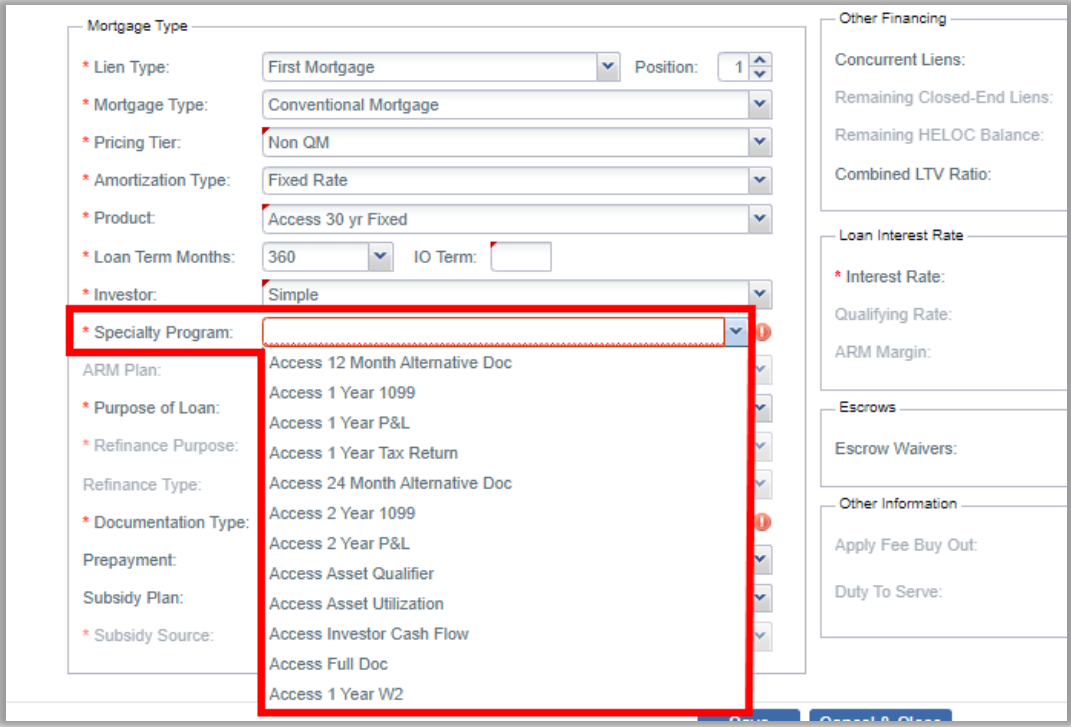
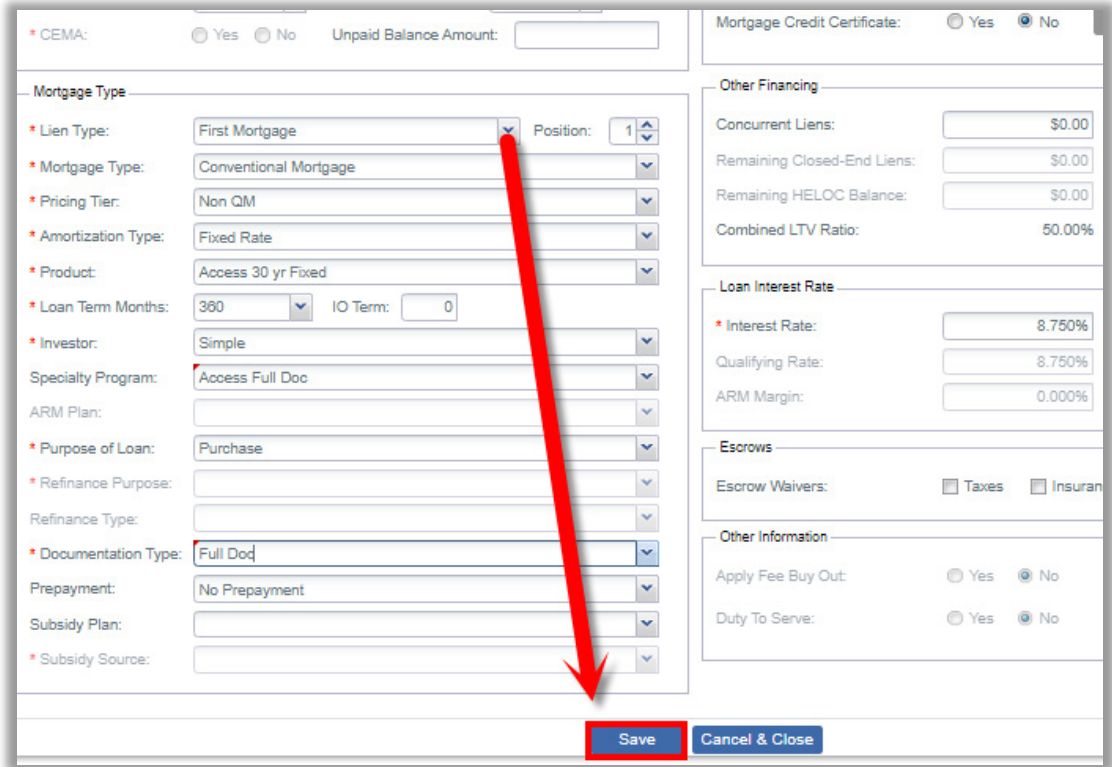
- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Non QM

Mortgage Type

- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Non QM
- * Amortization Type: Fixed Rate
- * Product: Adjustable Rate
- * Loan Term Months: Fixed Rate
- * Investor: Fannie Mae

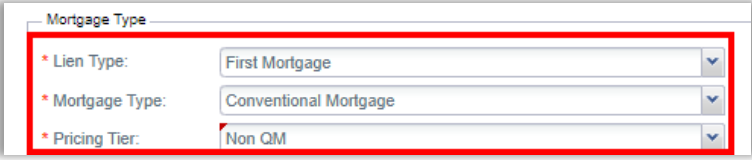
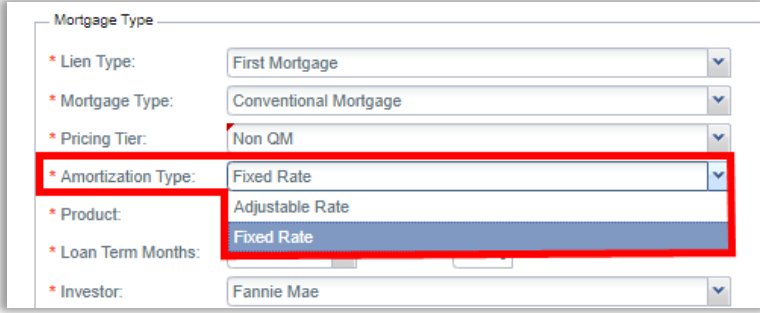
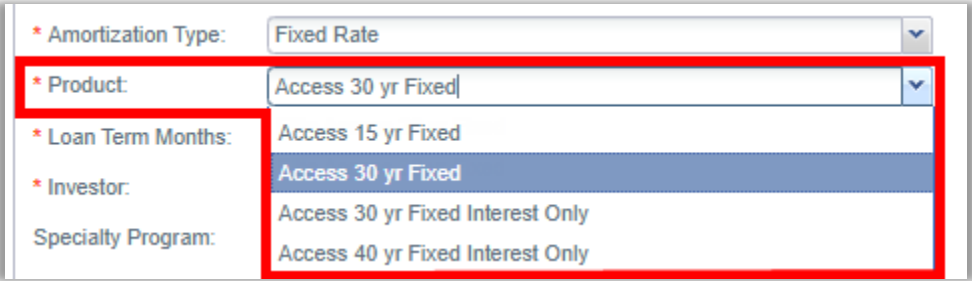
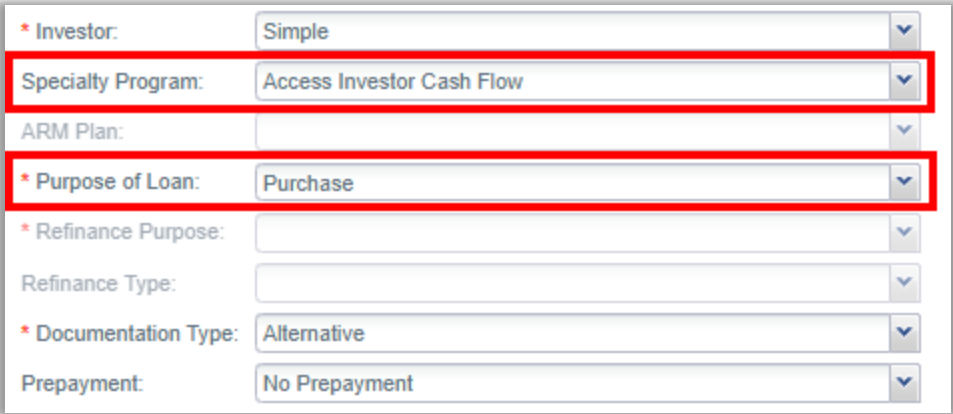
Mortgage Type

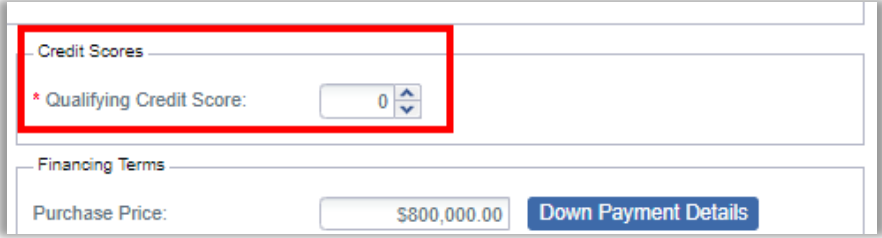
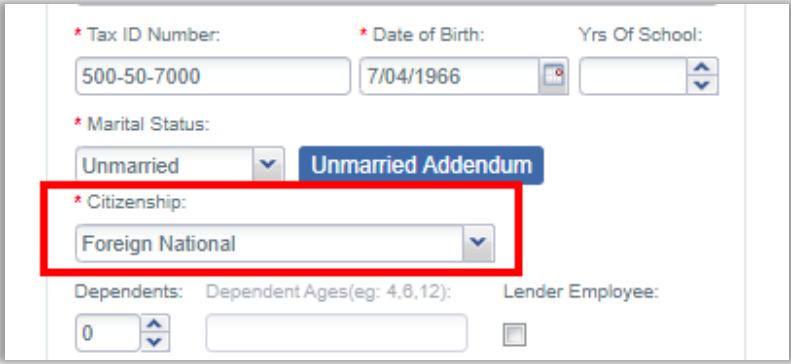


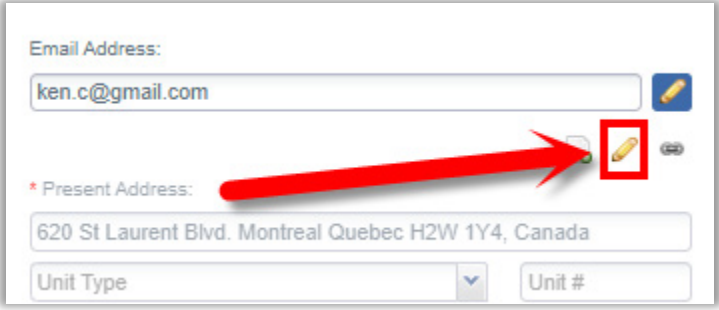
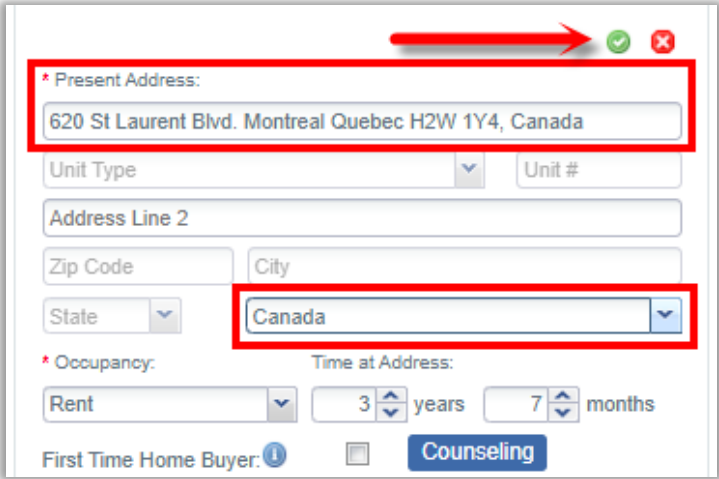
- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Non QM
- * Amortization Type: Fixed Rate
- * Product:
 - Elite Access 20 yr Fixed
 - Elite Access 30 yr Fixed
 - Access 15 yr Fixed
 - Access 30 yr Fixed
 - ARM Plan: Access 30 yr Fixed Interest Only
 - * Purpose of Loan: Access 40 yr Fixed Interest Only

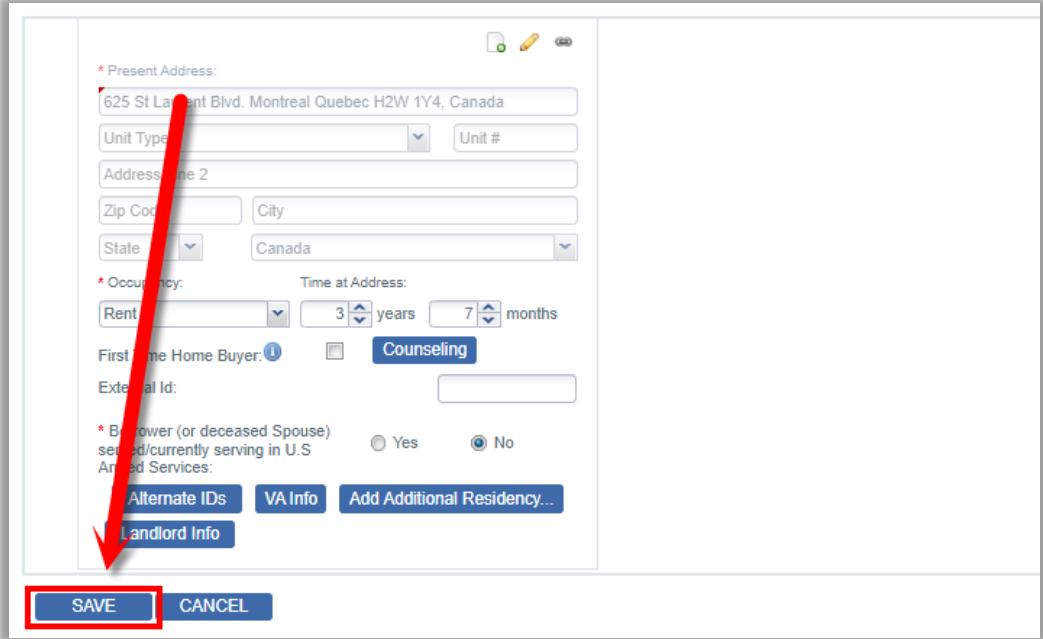
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults to Simple. • Select the applicable Specialty Program from the dropdown. 
6	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

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.

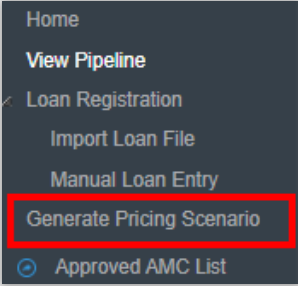
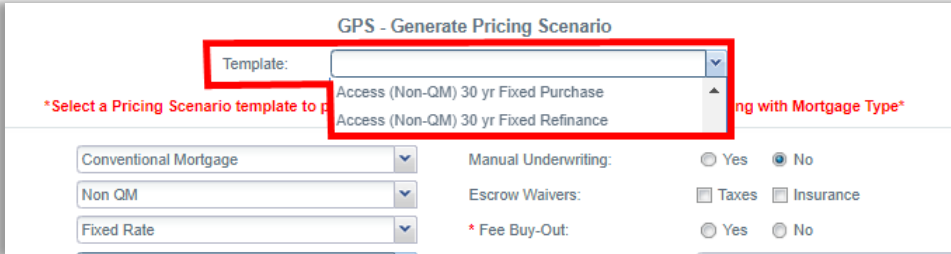
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<p>Select the Amortization Type.</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. 

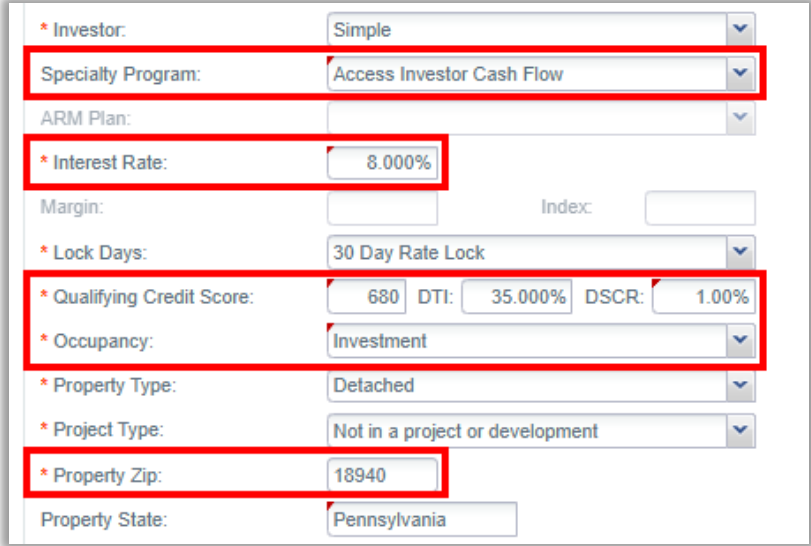
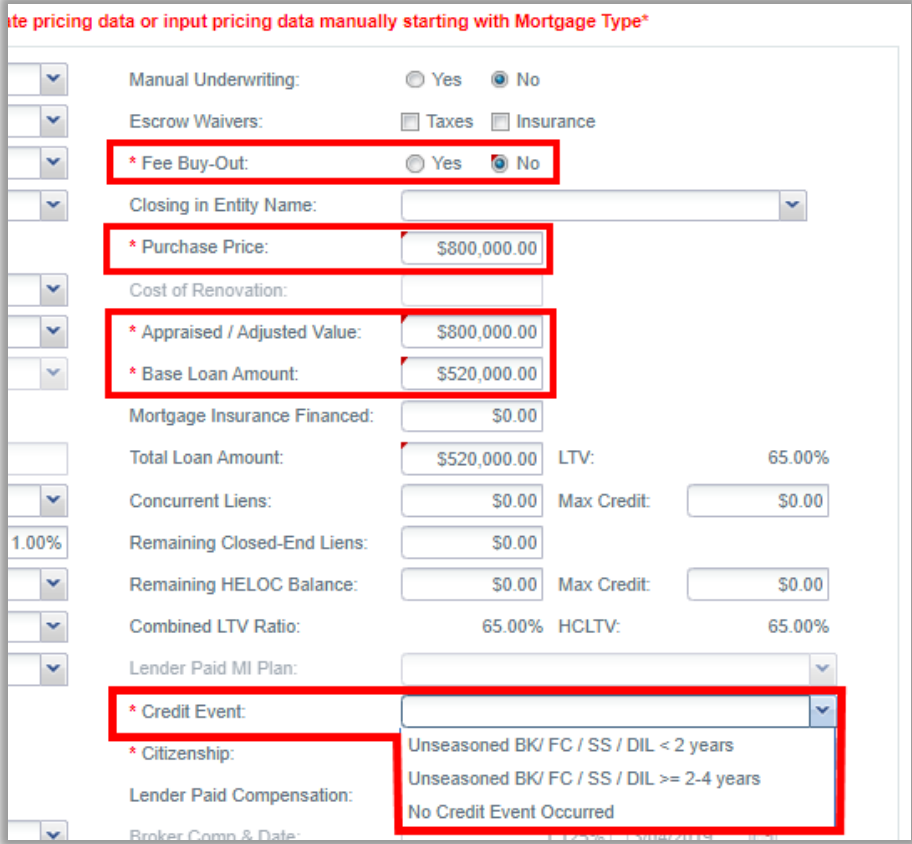
Step	Action
6	<p>If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.</p>  <p>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</p>
7	<ul style="list-style-type: none"> Go to the Full Application→Borrowers screen. Select Citizenship: 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 .  

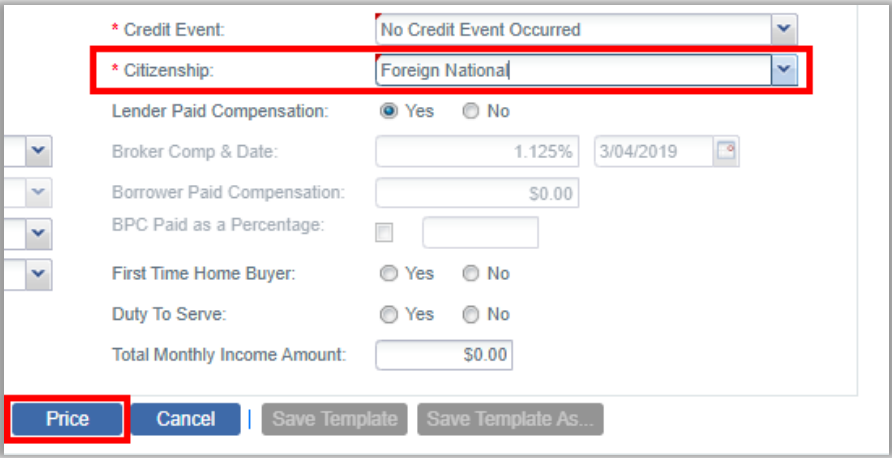

Step	Action
9	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p>  <p>The screenshot shows a form with fields for Present Address (625 St Laurent Blvd. Montreal Quebec H2W 1Y4, Canada), Unit Type, Unit #, Address Line 2, Zip Code, City, State (Canada), Occurrence (Rent), Time at Address (3 years 7 months), First Time Home Buyer (Counseling), External Id, and Borrower status (Yes/No). At the bottom, there are 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.

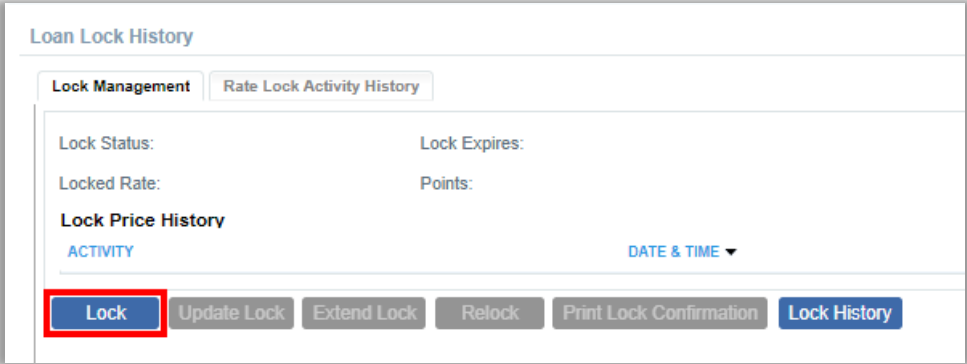
Step	Action
1	<p>Go to Generate Pricing Scenario.</p>  <p>The screenshot shows a dark navigation menu with options: Home, View Pipeline, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Scenario (highlighted with a red box), and Approved AMC List.</p>
2	<p>Select the applicable Template from the dropdown.</p>  <p>The screenshot shows the 'GPS - Generate Pricing Scenario' form. A dropdown menu for 'Template:' is highlighted with a red box, showing options: 'Access (Non-QM) 30 yr Fixed Purchase' and 'Access (Non-QM) 30 yr Fixed Refinance'. Below the dropdown are fields for 'Conventional Mortgage', 'Non QM', 'Fixed Rate', 'Manual Underwriting', 'Escrow Waivers', and 'Fee Buy-Out'.</p>

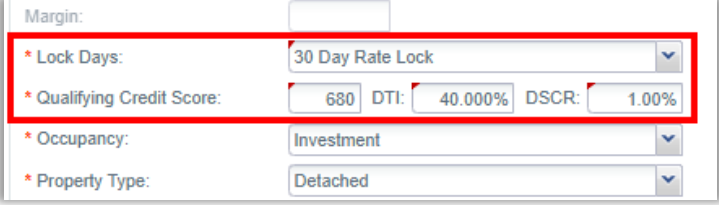
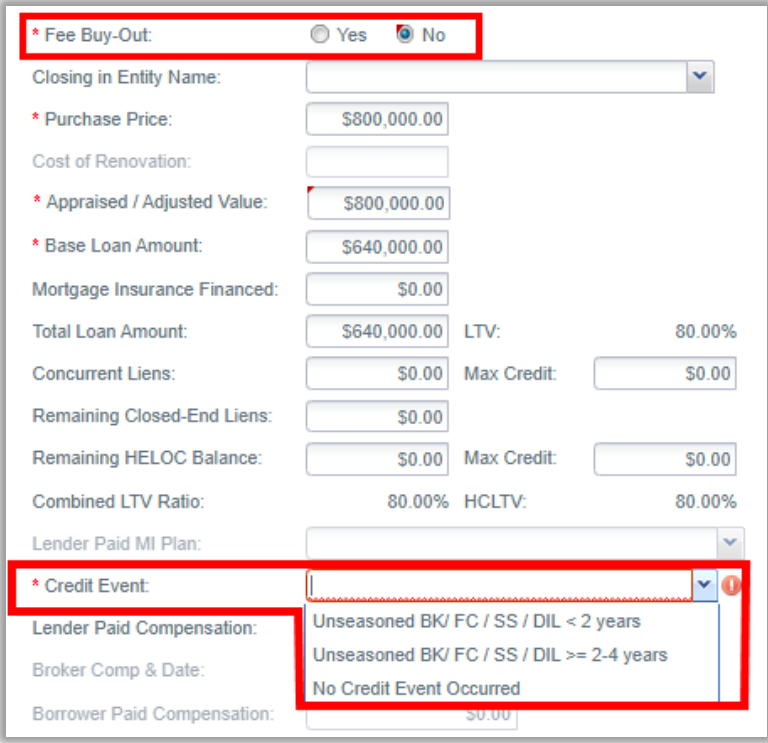
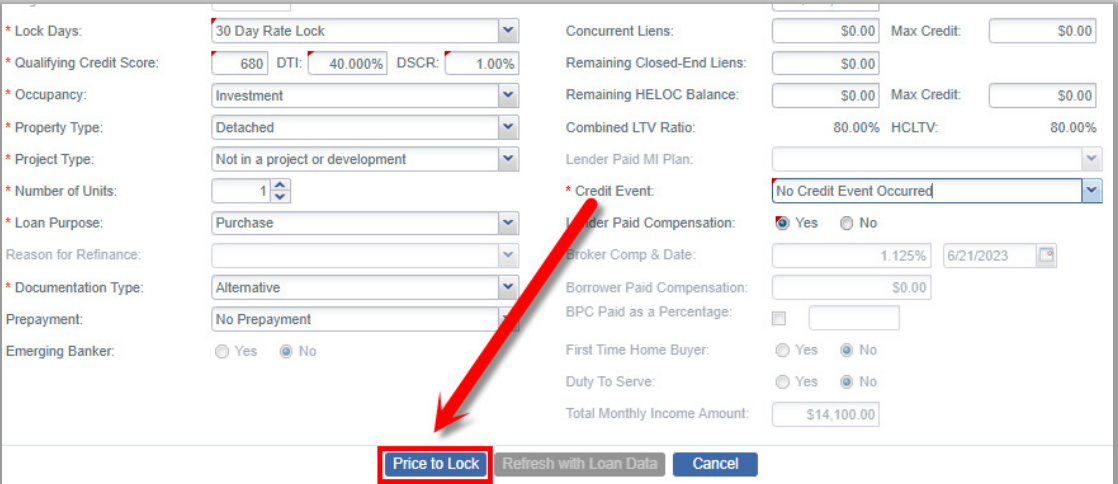
Step	Action
3	<ul style="list-style-type: none"> Select Specialty Program: Access Investor Cash Flow. Enter the Interest Rate. Enter the Qualifying Credit Score and DSCR. <ul style="list-style-type: none"> Note: If the borrower has no credit score, enter minimum qualifying credit score per program guidelines. 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="479 1212 1273 1446"> <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="435 435 1307 1357" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <div style="display: flex; justify-content: space-between;"> Pricing Details ✕ </div> <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>RATE</th> <th>P & I PAYMENT</th> <th>15 DAY</th> <th>30 DAY</th> <th>45 DAY</th> </tr> </thead> <tbody> <tr><td>7.000%</td><td>\$3,459.57</td><td>6.900%</td><td style="background-color: #ffff00;">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: #ffff00;">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: #ffff00;">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: #ffff00;">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: #ffff00;">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: #ffff00;">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: #ffff00;">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>ADJUSTMENT DESCRIPTION</th> <th>NOTE RATE</th> <th>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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Elite Access	
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	<ul style="list-style-type: none"> • Select Amortization Type: Fixed Rate • Select the applicable Product.
4	<ul style="list-style-type: none"> • Investor defaults to Elite • Select the applicable Specialty Program • Documentation Type will auto complete

Mortgage Type

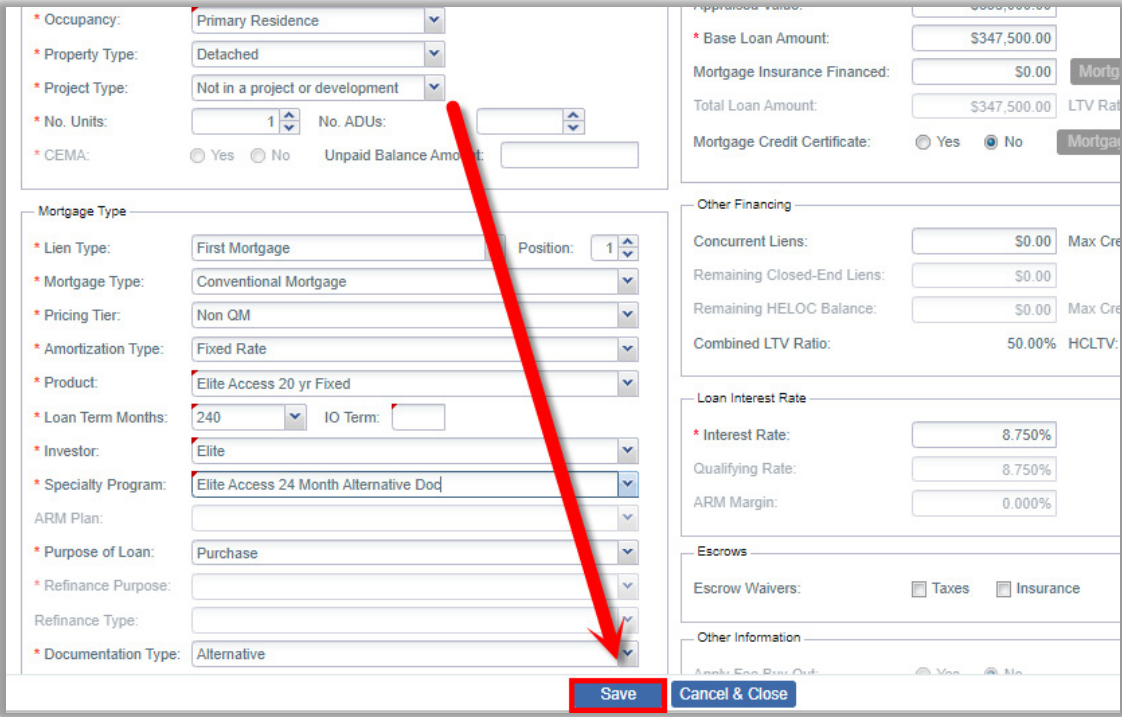
- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Non QM

Mortgage Type

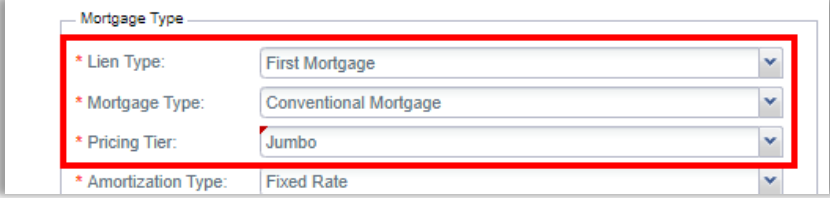

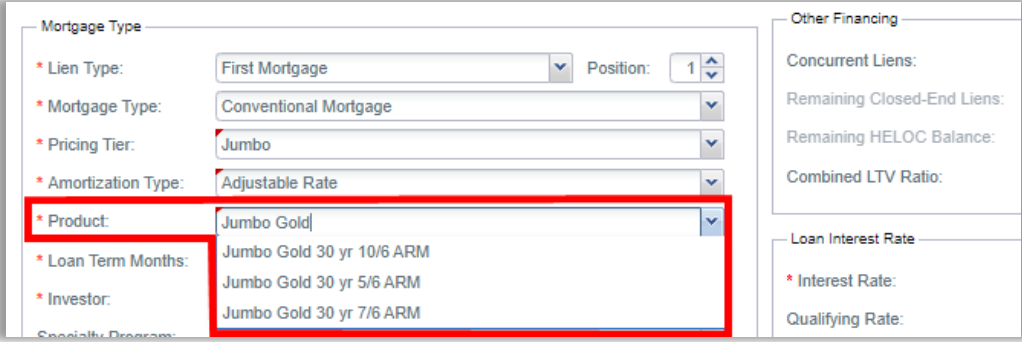
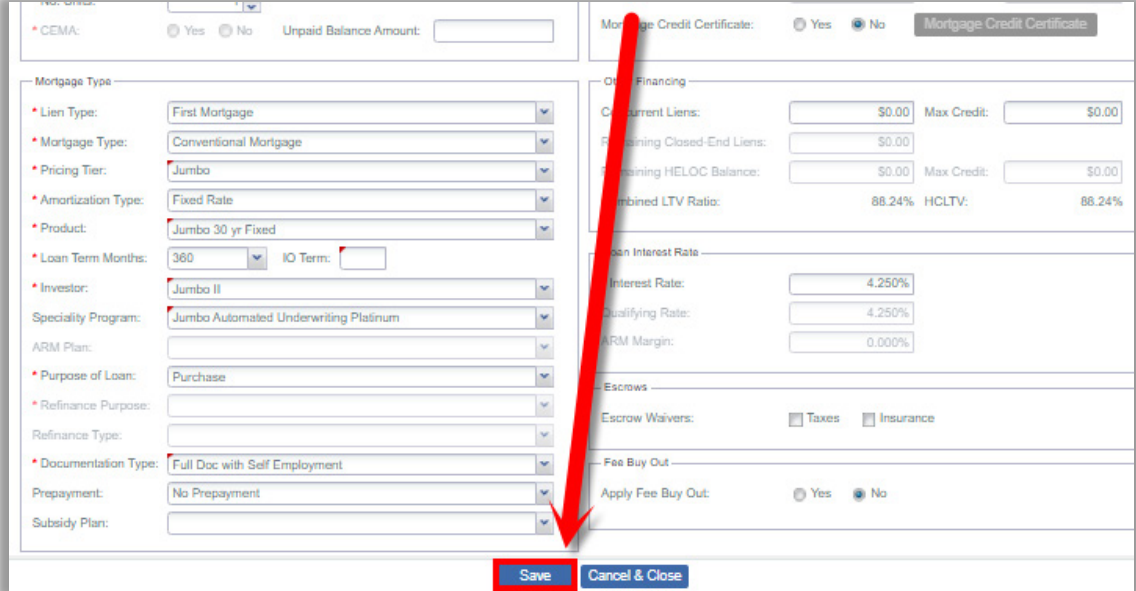
- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Non QM
- * Amortization Type: Fixed Rate
- * Product: [Dropdown menu with options: Elite Access 20 yr Fixed, Elite Access 30 yr Fixed, Access 15 yr Fixed, Access 30 yr Fixed, Access 30 yr Fixed Interest Only, Access 40 yr Fixed Interest Only]
- * Loan Term Months: [Dropdown menu]
- * Investor: [Dropdown menu]
- * Specialty Program: [Dropdown menu]
- ARM Plan: [Dropdown menu]
- * Purpose of Loan: [Dropdown menu]
- * Refinance Purpose: [Dropdown menu]
- Refinance Type: [Dropdown menu]

Mortgage Type

- * Product: Elite Access 30 yr Fixed
- * Loan Term Months: 360
- * IO Term: [Dropdown menu]
- * Investor: Elite
- * Specialty Program: [Dropdown menu]
- ARM Plan: Elite Access 12 Month Alternative Doc, Elite Access 24 Month Alternative Doc
- * Purpose of Loan: Elite Access Asset Depletion
- * Refinance Purpose: Elite Access Full Doc
- Refinance Type: [Dropdown menu]
- * Documentation Type: [Dropdown menu]

Step	Action
5	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p>  <p>The screenshot shows a mortgage application form with the following sections and fields:</p> <ul style="list-style-type: none">Occupancy: Primary ResidenceProperty Type: DetachedProject Type: Not in a project or developmentNo. Units: 1No. ADUs: [empty]CEMA: Yes (selected), NoUnpaid Balance Amount: [empty]Approved Value: \$600,000.00Base Loan Amount: \$347,500.00Mortgage Insurance Financed: \$0.00Total Loan Amount: \$347,500.00Mortgage Credit Certificate: Yes, No (selected)Mortgage Type:<ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Non QMAmortization Type: Fixed RateProduct: Elite Access 20 yr FixedLoan Term Months: 240IO Term: [empty]Investor: EliteSpecialty Program: Elite Access 24 Month Alternative DoqARM Plan: [empty]Purpose of Loan: PurchaseRefinance Purpose: [empty]Refinance Type: [empty]Documentation Type: AlternativeOther Financing:<ul style="list-style-type: none">Concurrent Liens: \$0.00Remaining Closed-End Liens: \$0.00Remaining HELOC Balance: \$0.00Combined LTV Ratio: 50.00%Loan Interest Rate:<ul style="list-style-type: none">Interest Rate: 8.750%Qualifying Rate: 8.750%ARM Margin: 0.000%Escrows: Escrow Waivers: Taxes, InsuranceOther Information: Apply For Buy Out: Yes, No <p>At the bottom of the form, there are two buttons: Save (highlighted with a red box and a red arrow) and Cancel & Close.</p>

Jumbo Gold

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: Jumbo 
3	<p>Select the Amortization Type.</p> 
4	<ul style="list-style-type: none"> Select the applicable Product. Investor defaults to Jumbo III 
5	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

Jumbo Elite 30 Yr Fixed

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: Jumbo
3	<p>Select the Amortization Type.</p>
4	<ul style="list-style-type: none"> • Product: Jumbo Elite 30 yr Fixed • Investor defaults to Jumbo • Program Type: Jumbo Elite 90
5	<p>Select the applicable Documentation Type from the dropdown.</p>

Mortgage Type

- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Jumbo
- * Amortization Type: Fixed Rate

Mortgage Type

- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Jumbo
- * Amortization Type: Fixed Rate
- * Product: Adjustable Rate
- * Loan Term Months: Fixed Rate
- * Investor: Fannie Mae
- Speciality Program:

Mortgage Type

- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Jumbo
- * Amortization Type: Fixed Rate
- * Product: Jumbo Elite 30 yr Fixed
- * Loan Term Months: 360 IO Term:
- * Investor: Jumbo
- * Specialty Program: Jumbo Elite 90
- ARM Plan:
- * Purpose of Loan: Purchase

* Purpose of Loan: Purchase

* Refinance Purpose:

Refinance Type:

* Documentation Type: Full Doc

Prepayment: Full Doc with Self Employment

Subsidy Plan:

Escrows

Escrow Waivers:

Fee Buy Out

Apply Fee Buy Out:

Save Cancel & Close

Step

Action

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

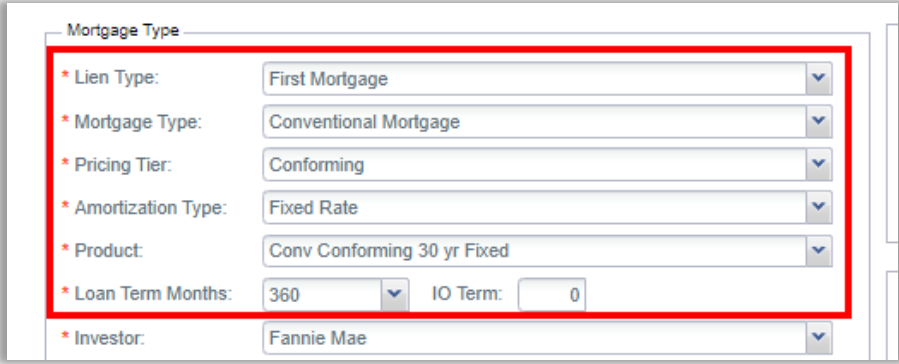
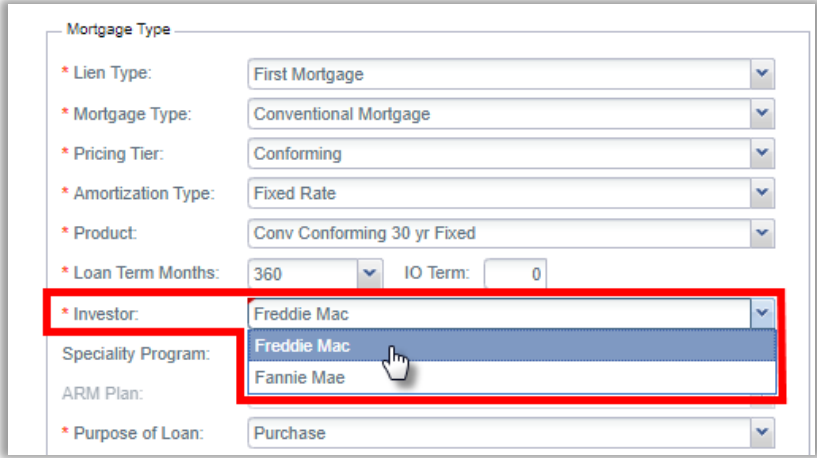
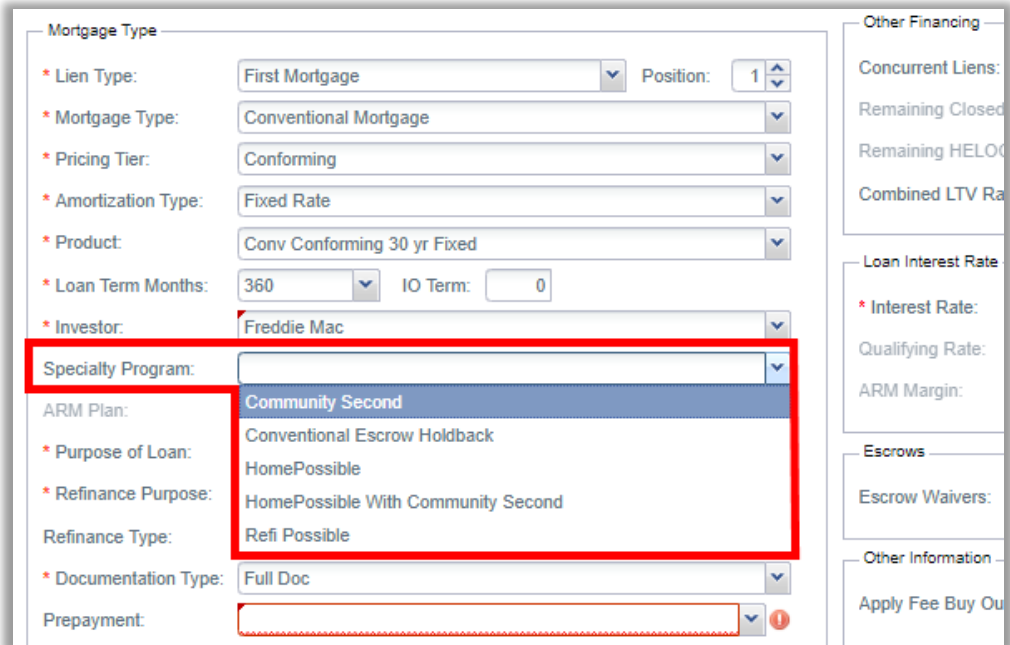
6

The screenshot shows a mortgage application form titled "Borrower Group". The form is divided into several sections:

- Property Information:** Includes fields for Property Address (10655 Birch St), Unit Type, Unit #, Zip, City & State (91502-1234, Burbank, CA), County (Los Angeles), Country (United States), Occupancy (Primary Residence), Property Type (Attached), Project Type (Not in a project or development), No. Units (1), and CEMA (Yes/No) with an Unpaid Balance Amount field.
- Mortgage Type:** Includes fields for Lien Type (First Mortgage), Mortgage Type (Conventional Mortgage), Pricing Tier (Jumbo), Amortization Type (Fixed Rate), Product (Jumbo Elite 30 yr Fixed), Loan Term Months (360), IO Term, Investor (Jumbo), Speciality Program (Jumbo Elite 90), ARM Plan, Purpose of Loan (Purchase), Refinance Purpose, Refinance Type, Documentation Type (Full Doc with Self Employment), Prepayment (No Prepayment), and Subsidy Plan.
- Credit Scores:** Qualifying Credit Score (750).
- Financing Terms:** Purchase Price (\$340,000.00), Cost of Renovation, Appraised Value (\$340,000.00), Base Loan Amount (\$300,000.00), Mortgage Insurance Financed (\$0.00), Total Loan Amount (\$300,000.00), LTV Ratio (88.24%), and Mortgage Credit Certificate (Yes/No).
- Other Financing:** Concurrent Liens (\$0.00), Remaining Closed-End Liens (\$0.00), Remaining HELOC Balance (\$0.00), Combined LTV Ratio (88.24%), and HCLTV (88.24%).
- Loan Interest Rate:** Interest Rate (4.250%), Qualifying Rate (4.250%), and ARM Margin (0.000%).
- Escrows:** Escrow Waivers (Taxes, Insurance).
- Fee Buy Out:** Apply Fee Buy Out (Yes/No).

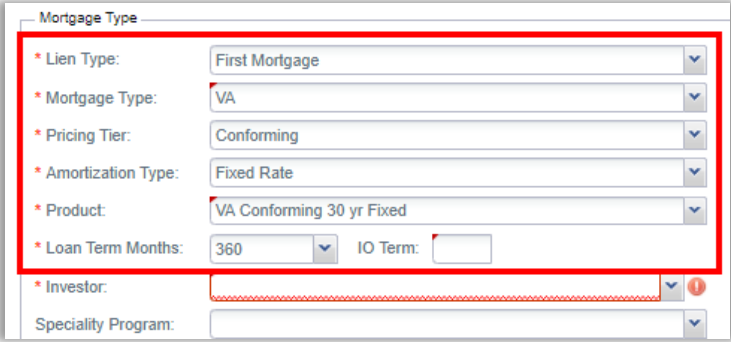
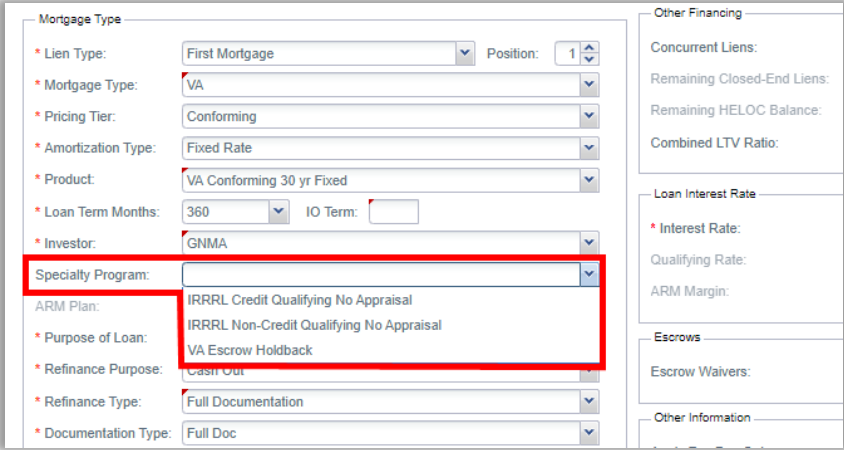
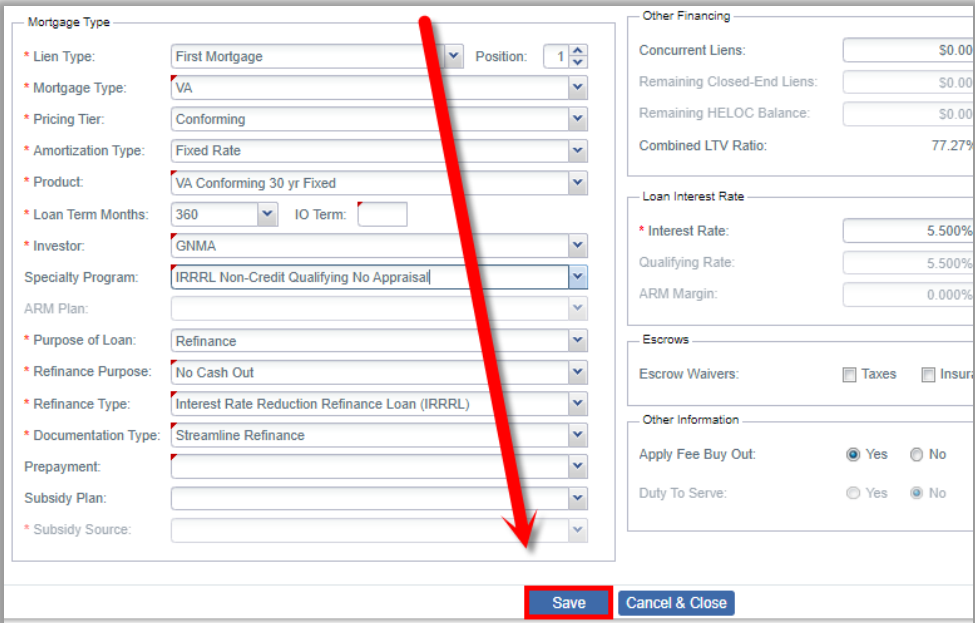
A red arrow points from the top of the form down to the "Save" button at the bottom center. The "Save" button is highlighted in red, and a "Cancel & Close" button is located to its right.

Fannie Mae or Freddie Mac Specific Specialty Programs

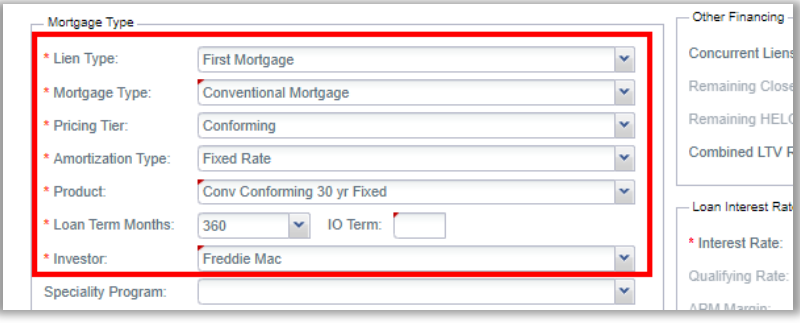
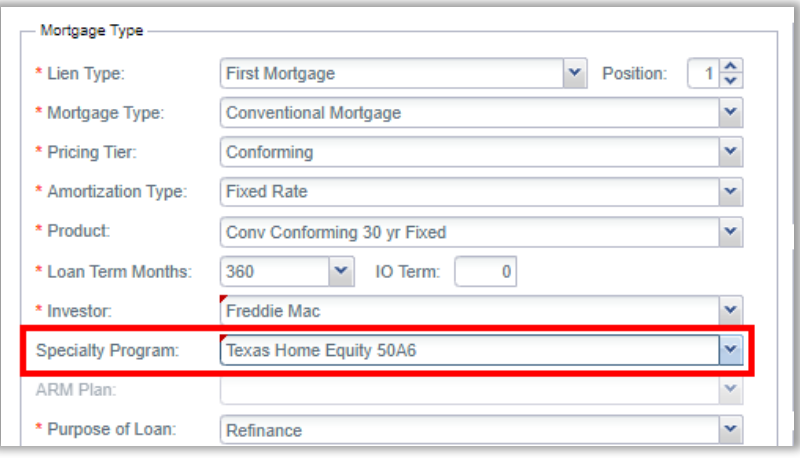
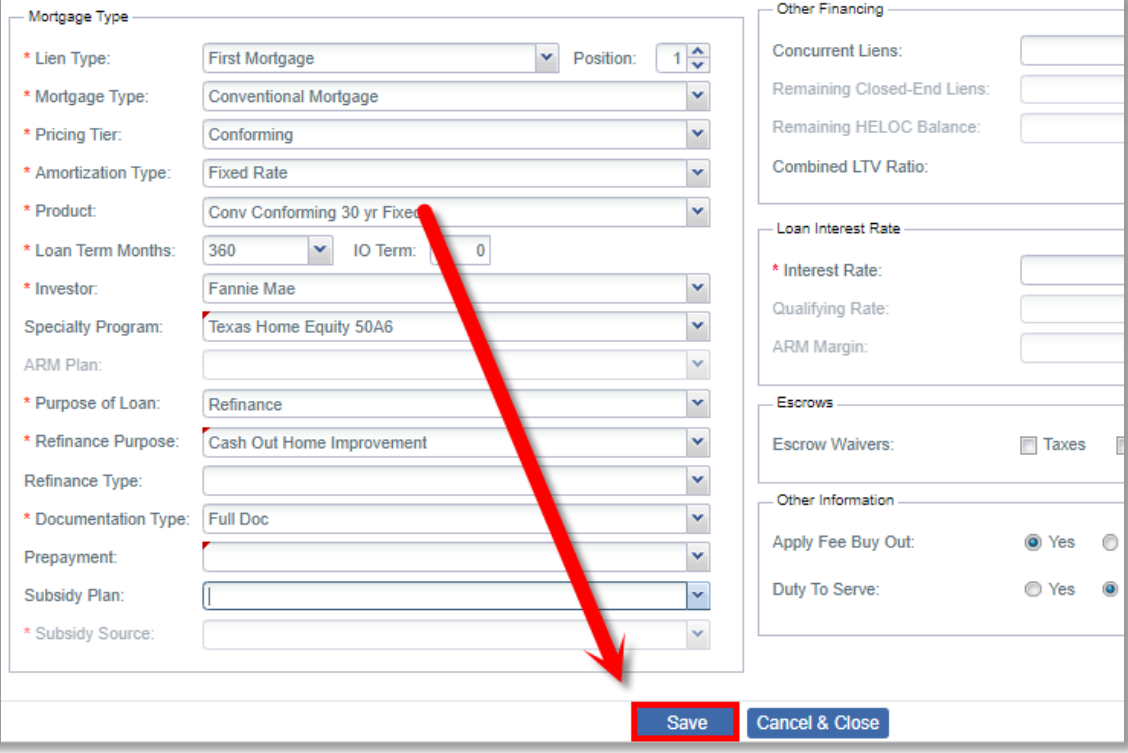
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and select:</p> <ul style="list-style-type: none"> • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months 
3	<p>Select the Investor: Fannie Mae or Freddie Mac.</p> 
4	<p>Select the Specialty Program. Dropdown list displays only specialty programs for the selected Investor.</p> 

Step	Action
5	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> <div data-bbox="354 362 1393 1123"><p>The screenshot shows a mortgage application form with the following fields:</p><ul style="list-style-type: none">Mortgage Type<ul style="list-style-type: none">* Lien Type: First Mortgage (dropdown), Position: 1 (spinners)* Mortgage Type: Conventional Mortgage (dropdown)* Pricing Tier: Conforming (dropdown)* Amortization Type: Fixed Rate (dropdown)* Product: Conv Conforming 30 yr Fixed (dropdown)* Loan Term Months: 360 (dropdown), IO Term: 0 (input)* Investor: Freddie Mac (dropdown)Specialty Program: Community Second (dropdown)ARM Plan: (dropdown)* Purpose of Loan: Refinance (dropdown)* Refinance Purpose: Cash Out (dropdown)Refinance Type: (dropdown)* Documentation Type: Full Doc (dropdown)Prepayment: (dropdown)Subsidy Plan: (dropdown)* Subsidy Source: (dropdown)Other Financing<ul style="list-style-type: none">Concurrent Liens: (input)Remaining Closed-End Liens: (input)Remaining HELOC Balance: (input)Combined LTV Ratio: (input)Loan Interest Rate<ul style="list-style-type: none">* Interest Rate: (input)Qualifying Rate: (input)ARM Margin: (input)Escrows<ul style="list-style-type: none">Escrow Waivers: (input)Other Information<ul style="list-style-type: none">Apply Fee Buy Out: (input)Duty To Serve: (input)<p>At the bottom of the form, there are two buttons: Save (highlighted with a red box) and Cancel & Close. A large red arrow points from the top of the form down to the Save button.</p></div>

FHA or VA Specialty Programs

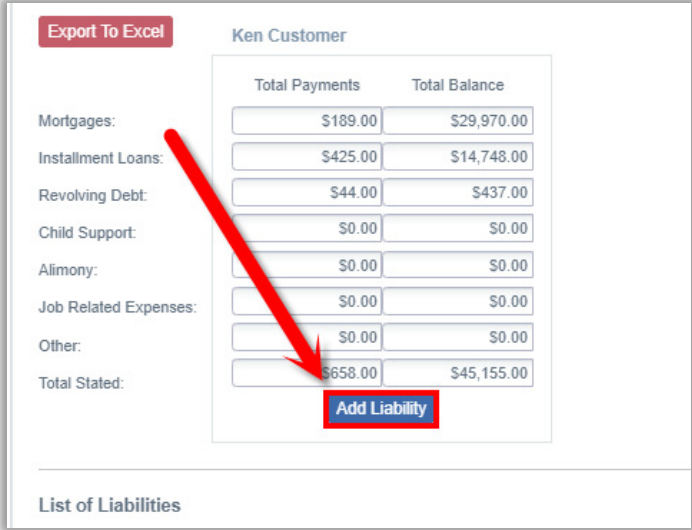
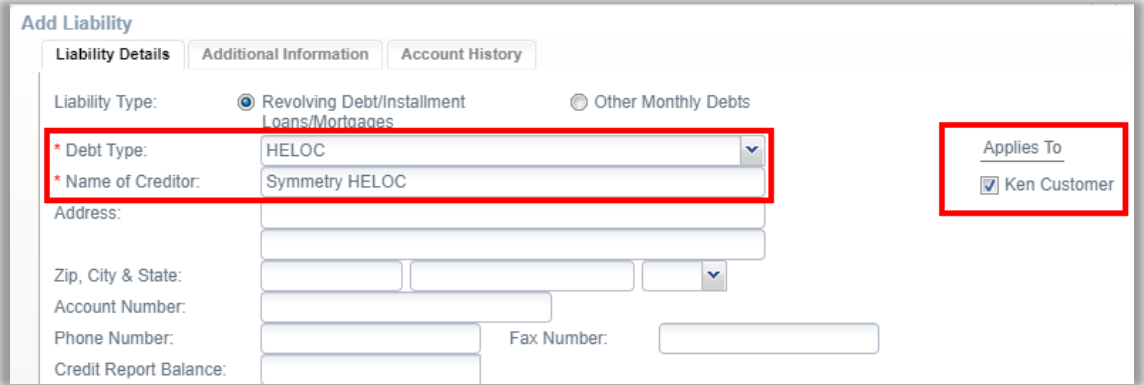
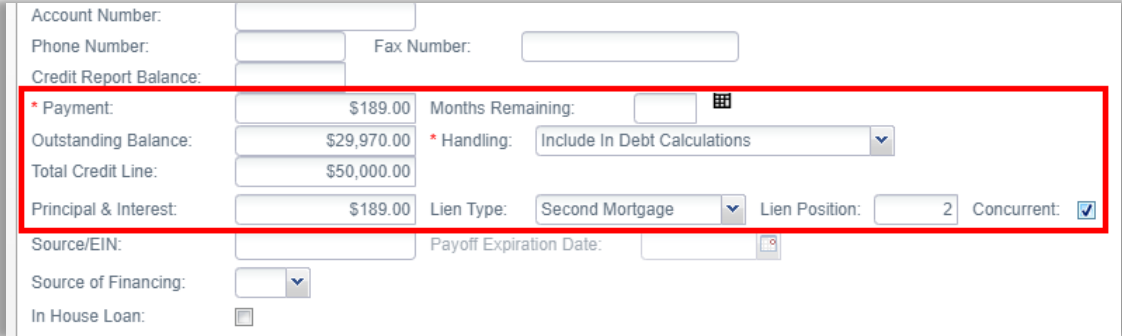
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: FHA or VA • Pricing Tier: Conforming • Amortization Type • Product • Loan Term Months 
3	<ul style="list-style-type: none"> • Select the Investor: Ginnie Mae • Select the Specialty Program. Dropdown list will display specialty programs only for the selected Mortgage Type (FHA, VA). 
4	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

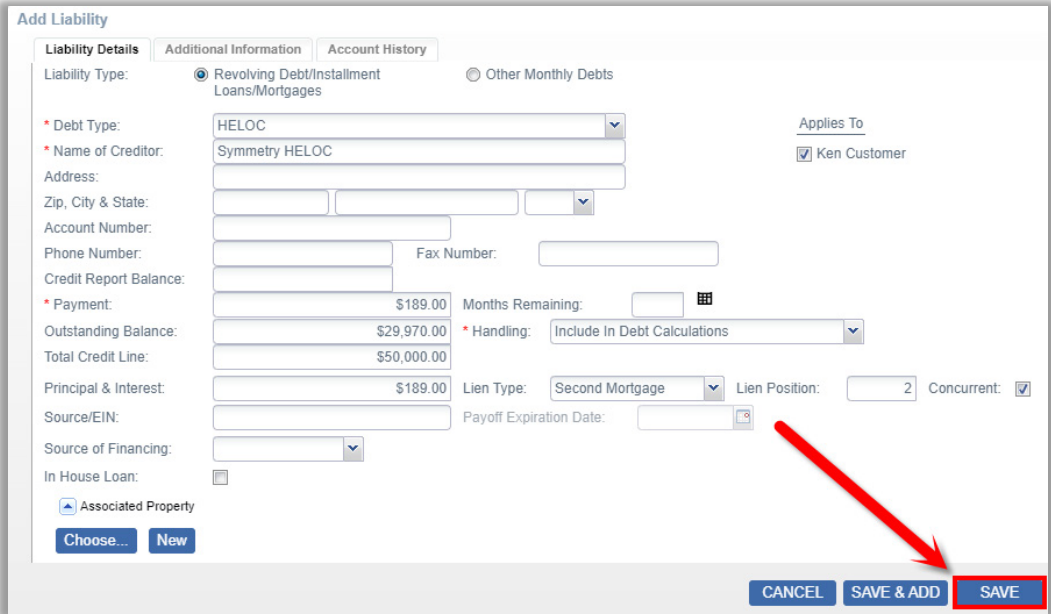
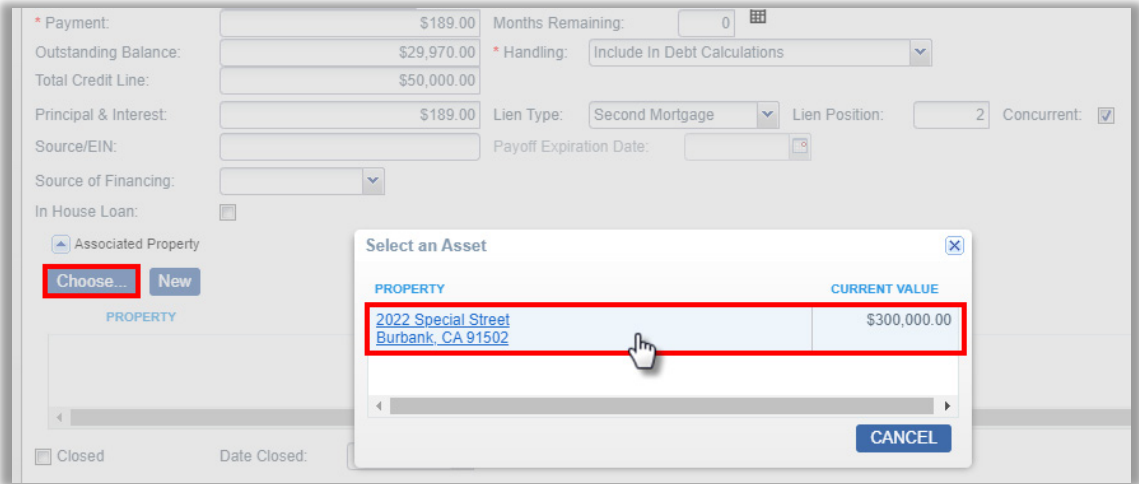
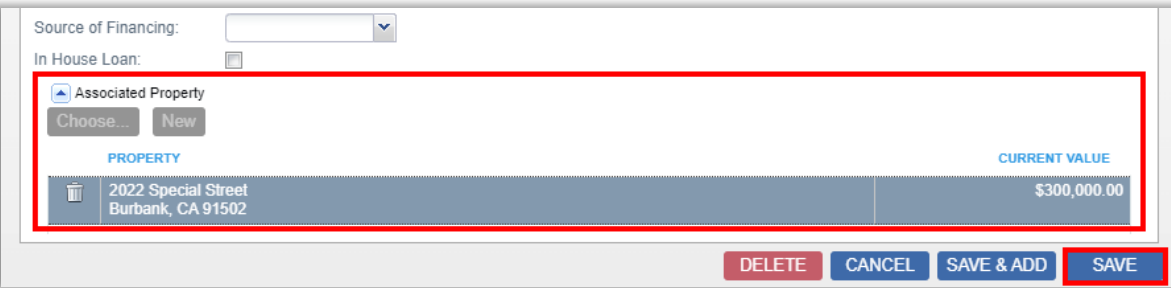
Texas Section 50(a)(6) Loans

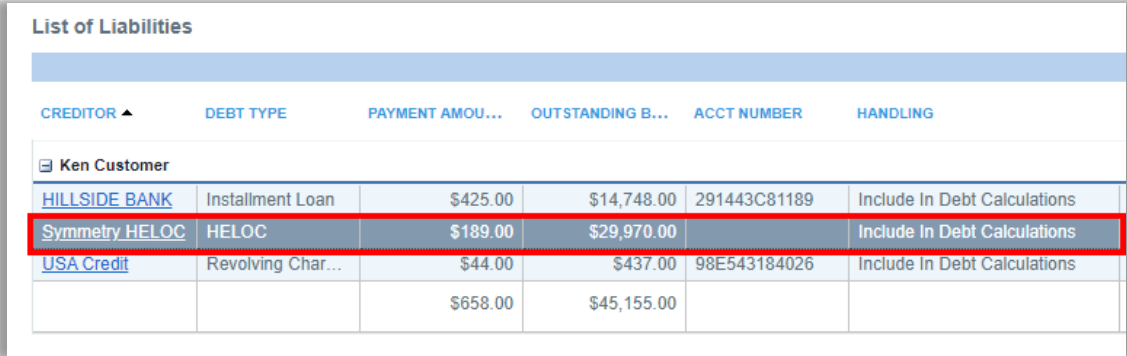
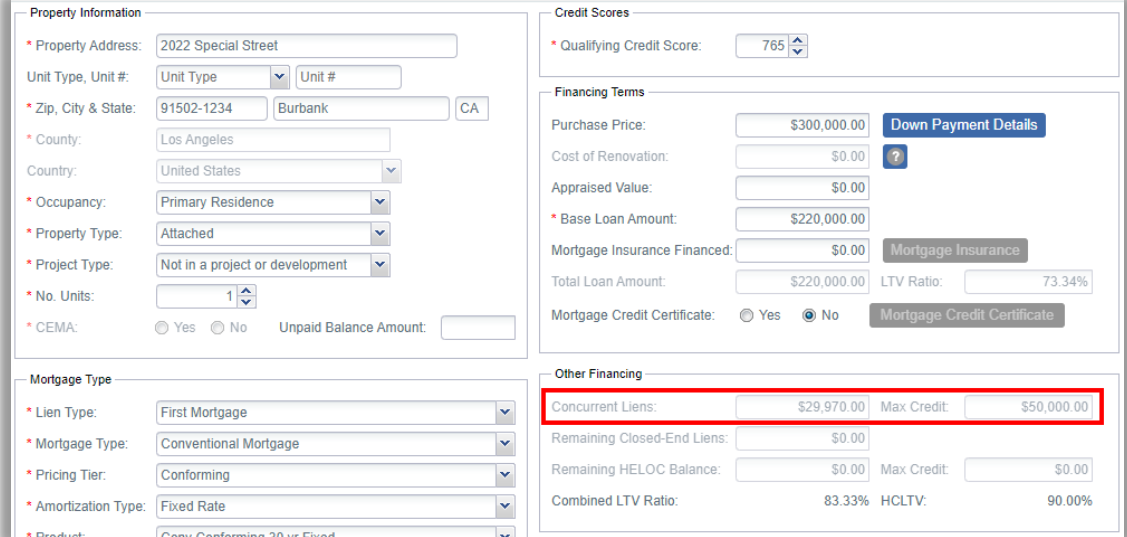
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and select:</p> <ul style="list-style-type: none"> • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months • Investor 
3	<p>Select Specialty Program: Texas Home Equity 50A6</p> 
4	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

Concurrent HELOC

Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and select:</p> <ul style="list-style-type: none"> • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months • Investor <div data-bbox="407 741 1338 1220" data-label="Form"> </div> <p>Note: Leave Specialty Program blank.</p> <div data-bbox="605 1338 1138 1521" data-label="Form"> </div>
3	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> <div data-bbox="326 1677 1417 2429" data-label="Form"> </div>

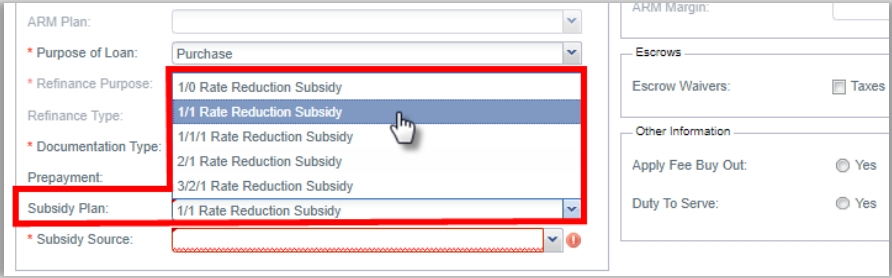
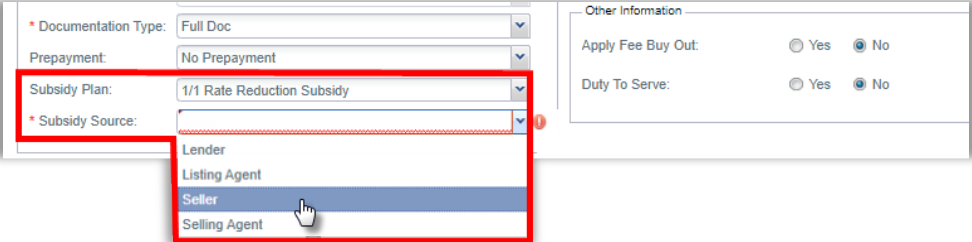
Step	Action
4	<ul style="list-style-type: none"> Go to Full Application→Liabilities. Click Add Liability. 
5	<p>Make the following selections:</p> <ul style="list-style-type: none"> Debt Type: HELOC Name of Creditor: Symmetry HELOC Applies To: Select Borrower(s) 
6	<p>Complete the following fields:</p> <ul style="list-style-type: none"> Payment: Enter payment per HELOC guidelines Outstanding Balance: Enter the HELOC draw amount Handling: Include in Debt Calculations Total Credit Line: Enter max credit line Principal & Interest: Enter payment per HELOC guidelines Lien Type: Second Mortgage Concurrent: Place a checkmark 

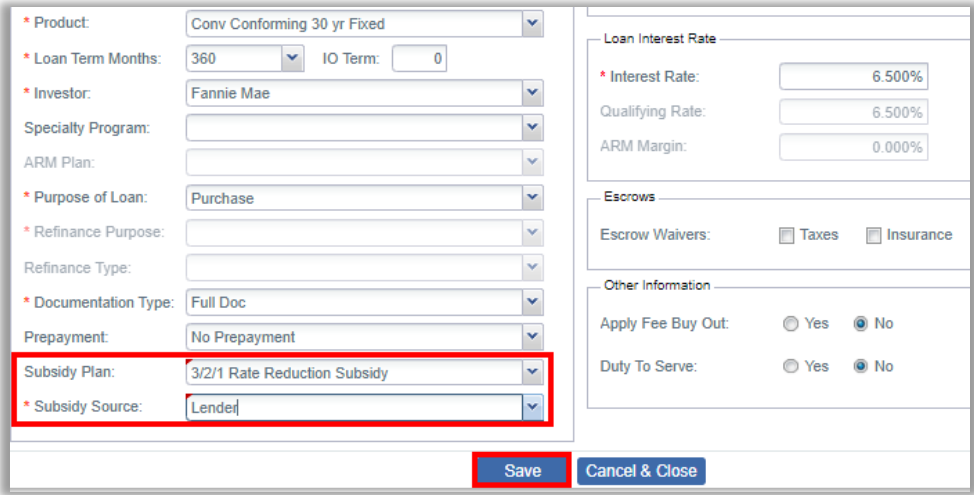
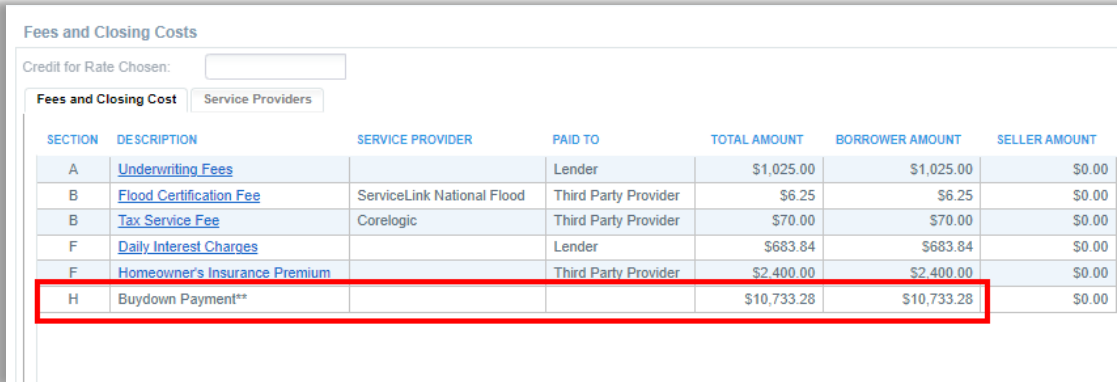
Step	Action
	<p>Purchase Loans: Click Save.</p> 
7	<p>Refinance Loans: Associate the property to the HELOC.</p> <ul style="list-style-type: none"> • Click Choose • Click the applicable property address 
	<ul style="list-style-type: none"> • Selected address will display in Associated Property section. • Click Save. 

Step	Action																																				
	<p>Concurrent HELOC will display in the List of Liabilities and in the Other Financing section of Loan Summary→Short Application screen, and will be considered in AUS submission.</p>																																				
8	 <table border="1"> <caption>List of Liabilities</caption> <thead> <tr> <th>CREDITOR</th> <th>DEBT TYPE</th> <th>PAYMENT AMOU...</th> <th>OUTSTANDING B...</th> <th>ACCT NUMBER</th> <th>HANDLING</th> </tr> </thead> <tbody> <tr> <td colspan="6">Ken Customer</td> </tr> <tr> <td>HILLSIDE BANK</td> <td>Installment Loan</td> <td>\$425.00</td> <td>\$14,748.00</td> <td>291443C81189</td> <td>Include In Debt Calculations</td> </tr> <tr style="border: 2px solid red;"> <td>Symmetry HELOC</td> <td>HELOC</td> <td>\$189.00</td> <td>\$29,970.00</td> <td></td> <td>Include In Debt Calculations</td> </tr> <tr> <td>USA Credit</td> <td>Revolving Char...</td> <td>\$44.00</td> <td>\$437.00</td> <td>98E543184026</td> <td>Include In Debt Calculations</td> </tr> <tr> <td></td> <td></td> <td>\$658.00</td> <td>\$45,155.00</td> <td></td> <td></td> </tr> </tbody> </table>  <p>Property Information</p> <ul style="list-style-type: none"> Property Address: 2022 Special Street Unit Type, Unit #: [Unit Type] [Unit #] Zip, City & State: 91502-1234 Burbank CA County: Los Angeles Country: United States Occupancy: Primary Residence Property Type: Attached Project Type: Not in a project or development No. Units: 1 CEMA: <input type="radio"/> Yes <input type="radio"/> No Unpaid Balance Amount: [] <p>Other Financing</p> <ul style="list-style-type: none"> Concurrent Liens: \$29,970.00 Max Credit: \$50,000.00 Remaining Closed-End Liens: \$0.00 Remaining HELOC Balance: \$0.00 Max Credit: \$0.00 Combined LTV Ratio: 83.33% HCLTV: 90.00% 	CREDITOR	DEBT TYPE	PAYMENT AMOU...	OUTSTANDING B...	ACCT NUMBER	HANDLING	Ken Customer						HILLSIDE BANK	Installment Loan	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculations	Symmetry HELOC	HELOC	\$189.00	\$29,970.00		Include In Debt Calculations	USA Credit	Revolving Char...	\$44.00	\$437.00	98E543184026	Include In Debt Calculations			\$658.00	\$45,155.00		
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		\$658.00	\$45,155.00																																		

Temporary Buydown Subsidies

Homebridge allows Seller, Seller Agent, Listing Agent, and Lender funded subsidies on eligible loan programs. Complete the following data entry selections in P.A.T.H.

Step	Action
1	Go to the Loan Summary → Short Application screen.
2	<p>Select the applicable Subsidy Plan.</p> 
3	<p>Select the applicable Subsidy Source.</p>  <p>Note: Lender funded subsidy source is not available for Jumbo or Non-QM loans.</p>

Step	Action																																																	
4	<p>Click Save.</p> 																																																	
5	<ul style="list-style-type: none"> Go to Loan Processing → Fees & Closing Costs. The Buydown Payment subsidy will display in the Borrower Amount column regardless of the Subsidy Source selected.  <table border="1"> <caption>Fees and Closing Costs</caption> <thead> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> <th>TOTAL AMOUNT</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Underwriting Fees</td> <td></td> <td>Lender</td> <td>\$1,025.00</td> <td>\$1,025.00</td> <td>\$0.00</td> </tr> <tr> <td>B</td> <td>Flood Certification Fee</td> <td>ServiceLink National Flood</td> <td>Third Party Provider</td> <td>\$6.25</td> <td>\$6.25</td> <td>\$0.00</td> </tr> <tr> <td>B</td> <td>Tax Service Fee</td> <td>Corelogic</td> <td>Third Party Provider</td> <td>\$70.00</td> <td>\$70.00</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td>Daily Interest Charges</td> <td></td> <td>Lender</td> <td>\$683.84</td> <td>\$683.84</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td>Homeowner's Insurance Premium</td> <td></td> <td>Third Party Provider</td> <td>\$2,400.00</td> <td>\$2,400.00</td> <td>\$0.00</td> </tr> <tr style="border: 2px solid red;"> <td>H</td> <td>Buydown Payment**</td> <td></td> <td></td> <td>\$10,733.28</td> <td>\$10,733.28</td> <td>\$0.00</td> </tr> </tbody> </table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	A	Underwriting Fees		Lender	\$1,025.00	\$1,025.00	\$0.00	B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$6.25	\$6.25	\$0.00	B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00	\$0.00	F	Daily Interest Charges		Lender	\$683.84	\$683.84	\$0.00	F	Homeowner's Insurance Premium		Third Party Provider	\$2,400.00	\$2,400.00	\$0.00	H	Buydown Payment**			\$10,733.28	\$10,733.28	\$0.00
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT																																												
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F	Daily Interest Charges		Lender	\$683.84	\$683.84	\$0.00																																												
F	Homeowner's Insurance Premium		Third Party Provider	\$2,400.00	\$2,400.00	\$0.00																																												
H	Buydown Payment**			\$10,733.28	\$10,733.28	\$0.00																																												

Subsidy & Disclosures

After a loan is submitted, Homebridge will adjust the Buydown Payment subsidy to reflect the Subsidy Source.

- [Lender Subsidy](#)
- [Listing/Selling Agent Subsidy](#)
- [Seller Subsidy](#)

The Buydown Agreement is available in P.A.T.H. after disclosure and will display:

- The Buydown Schedule (including the # of Payments, Interest Rate, P&I Payment, and Buydown Amount).
- The Subsidy Source displays in the signature section of the form.

BUYDOWN AGREEMENT

Customer
Loan #: 2402005583
MIN: 100288224020055833

BORROWER: Ken N Customer Jr
CONTRIBUTOR:
PROPERTY ADDRESS: 227 Buydown Drive, Atlanta, GA 30318
LOAN AMOUNT: \$100,000.00 NOTE INTEREST RATE: 6.250%

The purpose of this agreement is to explain certain aspects of the Buydown Mortgage Loan for which you, as Borrower, have applied.
This agreement between Homebridge Financial Services, Inc. and/or its assigns and the below acknowledged parties, set forth the terms of the Buydown Plan in connection with the mortgage loan secured by the property listed above.

BUYDOWN SCHEDULE				
NUMBER OF PAYMENTS	BORROWERS NEW INTEREST RATE	BORROWERS PORTION OF PRINCIPAL AND INTEREST	BUYDOWN AMOUNT	TOTAL PRINCIPAL AND INTEREST PAYMENT
12	3.250%	\$435.21	\$180.51	\$615.72
12	4.250%	\$491.94	\$123.78	\$615.72
12	5.250%	\$552.20	\$63.52	\$615.72
TOTAL BUYDOWN FUND = \$4,413.72				

2402005583

The parties hereby acknowledge that they have read, undersigned and agree to the above:

- LENDER - Homebridge Financial Services, Inc. - DATE -

- BORROWER - Ken N Customer Jr - DATE -

- LISTING AGENT - Robby Realtor - DATE -

Lender Subsidy

Loan Estimate (LE):

After Submission, the subsidy will reflect in **Section H**, with an offsetting Lender Credit in **Section J**.

B. Services You Cannot Shop For		G. Initial Escrow Payment at Closing	
Flood Certification Fee	\$6	Homeowner's Insurance	per month for mo.
Tax Service Fee	\$70	Mortgage Insurance	per month for mo.
		Property Taxes	per month for mo.
C. Services You Can Shop For		H. Other	
		Buydown Payment	\$10,733
		I. TOTAL OTHER COSTS (E + F + G + H)	
			\$13,817
		J. TOTAL CLOSING COSTS	
			\$4,185
		D + J	
			\$14,918
		Lender Credits	
			-\$10,733
		Calculating Cash to Close	
		Total Closing Costs (J)	\$4,185

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Paid by Others** column with a lender indicator (L).

Closing Disclosure Loan# 2402005565						
2 of 5 Automatic Zoom						
Other Costs		Borrower-Paid		Seller-Paid		Paid By
		At Closing	Before Closing	At Closing	Before Closing	Others
E. Taxes and Other Government Fees						
01	Recording Fees					
02						
F. Prepays						
		\$3,083.84				
01	Homeowner's Insurance Premium (mo.)	\$2,400.00				
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$42.74 per day from 5/16/23 to 6/1/23)	\$683.84				
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06	Aggregate Adjustment		\$0.00			
H. Other						
01	Buydown Payment					(L) \$10,733.28
02						
03						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$3,083.84				
Other Costs Subtotals (E + F + G + H)		\$3,083.84				

Listing/Selling Agent Subsidy

Loan Estimate (LE):

After Submission, the subsidy will reflect in **Section H**. with an offsetting **Adjustment and Other Credit** in the **Calculating Cash to Close** section.

Loan Estimate Loan# 2102010675	
2 of 3 Automatic Zoom	
B. Services You Cannot Shop For	
Flood Certification Fee	\$79
Tax Service Fee	\$70
C. Services You Can Shop For	
Title - Closing Coordination Fee	\$965
Title - Closing Fee	\$35
Title - Closing Protection Letter - Borrower	\$35
Title - Closing Protection Letter - Lender	\$35
Title - E-Docs/E-Record/RecSvc Fee	\$53
Title - Lender's Title Insurance	\$750
D. TOTAL LOAN COSTS (A + B + C)	\$3,047
G. Initial Escrow Payment at Closing	
Homeowner's Insurance	per month for mo.
Mortgage Insurance	per month for mo.
Property Taxes	per month for mo.
H. Other	
Buydown Payment	\$4,269
Title - Owner's Title Insurance (optional)	\$184
I. TOTAL OTHER COSTS (E + F + G + H)	
	\$5,803
J. TOTAL CLOSING COSTS	
	\$8,850
D + I	\$8,850
Lender Credits	
Calculating Cash to Close	
Total Closing Costs (J)	\$8,850
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$40,000
Deposit	-\$10,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	-\$4,085
Estimated Cash to Close	\$34,765

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Paid by Others** column.

Closing Disclosure Loan# 2102010675							
			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
G. Initial Escrow Payment at Closing							
01	Homeowner's Insurance	per month for mo.					
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	per month for mo.					
04							
05							
06							
07							
08	Aggregate Adjustment			\$0.00			
H. Other				\$184.00			
01	Buydown Payment						\$4,084.80
02	Title - Owner's Title Insurance (optional)	to Soliditi Title & Closing, LLC		\$184.00			
03							
04							
I. TOTAL OTHER COSTS (Borrower-Paid)				\$1,717.81			
Other Costs Subtotals (E + F + G + H)				\$1,717.81			
J. TOTAL CLOSING COSTS (Borrower-Paid)				\$4,765.06			
Closing Costs Subtotals (D + I)				\$4,765.06		\$1,293.00	\$4,084.80
Lender Credits							

Seller Subsidy

Loan Estimate (LE):

After Submission, the subsidy will reflect in **Section H** with an offsetting **Seller Credit** in the **Calculating Cash to Close** section.

H. Other		\$6,175
Buydown Payment		\$5,991
Title - Owner's Title Insurance (optional)		\$184
I. TOTAL OTHER COSTS (E + F + G + H)		\$7,918
J. TOTAL CLOSING COSTS		\$10,965
D + I		\$10,965
Lender Credits		
Calculating Cash to Close		
Total Closing Costs (J)		\$10,965
Closing Costs Financed (Paid from your Loan Amount)		\$0
Down Payment/Funds from Borrower		\$40,000
Deposit		-\$10,000
Funds for Borrower		\$0
Seller Credits		-\$5,991
Adjustments and Other Credits		\$0
Estimated Cash to Close		\$34,974
Adjustable Interest Rate (AIR) Table		
Interest Rate Adjustments		2%

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Seller-Paid** column.

			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
Other Costs							
E. Taxes and Other Government Fees							
01	Recording Fees	Deed: \$15.00 Mortgage: \$25.00	\$40.00				
02	Deed County Tax/Stamps				\$374.00		
03	Deed State Tax/Stamps				\$884.00		
F. Prepays							
			\$1,703.39				
01	Homeowner's Insurance Premium (mo.)		\$900.00				
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest (\$34.93 per day from 3/9/23 to 4/1/23)		\$803.39				
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing							
01	Homeowner's Insurance	per month for mo.					
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	per month for mo.					
04							
08	Aggregate Adjustment			\$0.00			
H. Other				\$184.00			
01	Buydown Payment						\$5,991.36
02	Title - Owner's Title Insurance (optional)	to Soliditi Title & Closing, LLC		\$184.00			
03							