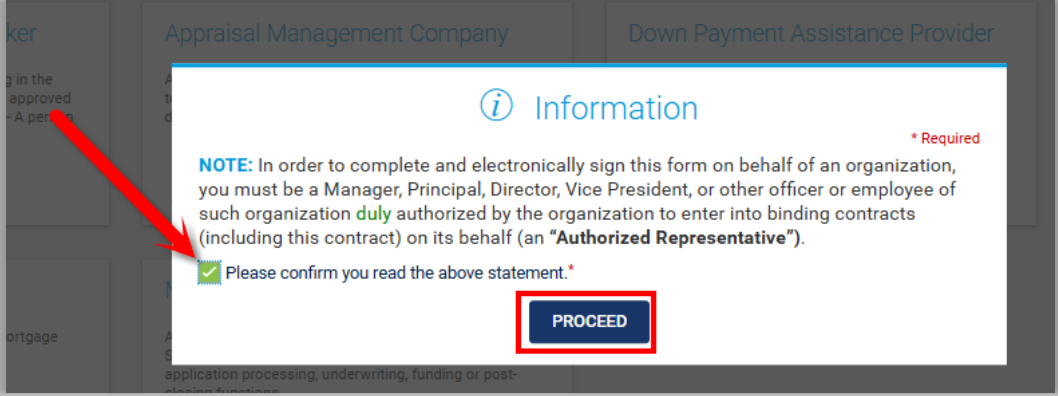
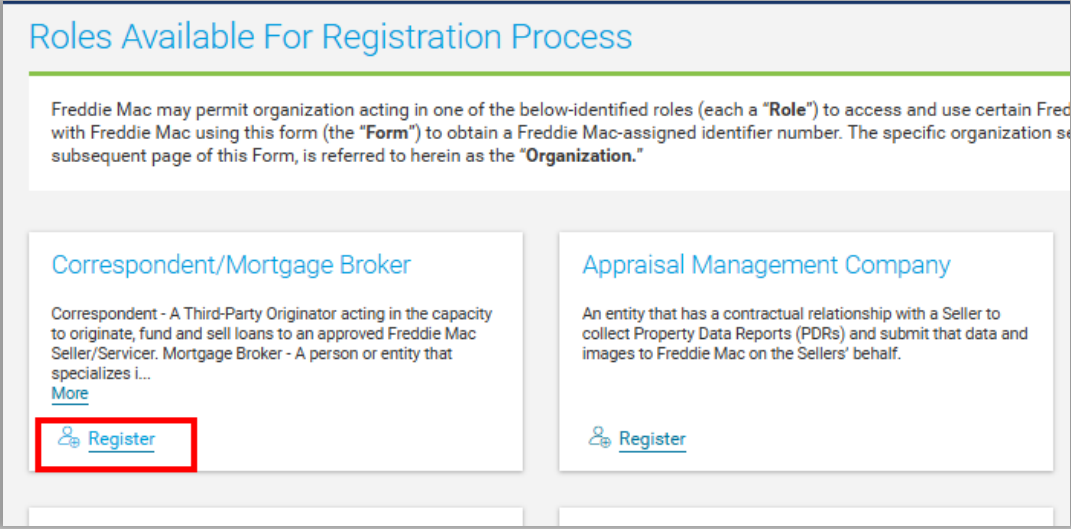


Freddie Mac Initial Setup and Submission

To submit loans to Loan Product Advisor (LPA) through P.A.T.H., Brokers must participate in a sponsored relationship with Homebridge Financial Services (HBFS) and notify their credit agency once the LPA credentials are received.

The following steps must be completed **prior** to LPA loan submission.

Request Third Party Originator (TPO) Sponsorship

Step	Action
1	Click https://crp.fmapps.freddiemac.com/ucs-crp/#/sponsoredAccess to register.
2	<p>You must be an authorized representative to proceed with sponsorship application. Confirm the statement and click PROCEED.</p> 
3	<p>Click the <u>Register</u> link for Correspondent/Mortgage Broker Role.</p> 

Confirm Access:

- Select **Sponsored Access**
- Select **Yes** or **No** for current Freddie Mac registration
- Click **CONFIRM**

Confirm Access

Please Select Appropriate Access For the Correspondent/Mortgage Broker Role* * Required

Direct Access

Sponsored Access

You will be accessing Freddie Mac Loan Product Advisor (LPA) directly through our Freddie Mac Loan Advisor portal or your Loan Origination System (LOS).

You will be accessing Freddie Mac Loan Product Advisor (LPA) through a sponsoring wholesale lender's system.

Are You Currently Registered to do Business with Freddie Mac as Correspondent/Mortgage Broker?*

Yes No

CONFIRM CANCEL

4

If you are currently registered to do business with Freddie Mac:

1. Enter **TIN/EIN Number**
2. Enter **TPO Number**
3. Click **LOOKUP**
4. Click the **TPO link** and proceed with registration.

Registration: Correspondent/Mortgage Broker

1 Search Existing Organizations

2

3

Organization TIN/EIN * (9-digit number, e.g. 10-0000000)

Freddie Mac Customer Number (TPO Number) (7-digit number)

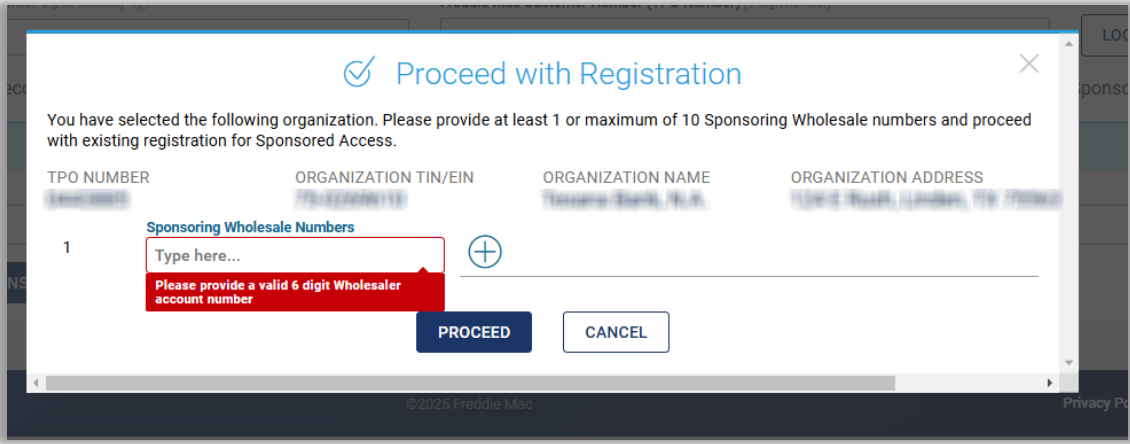
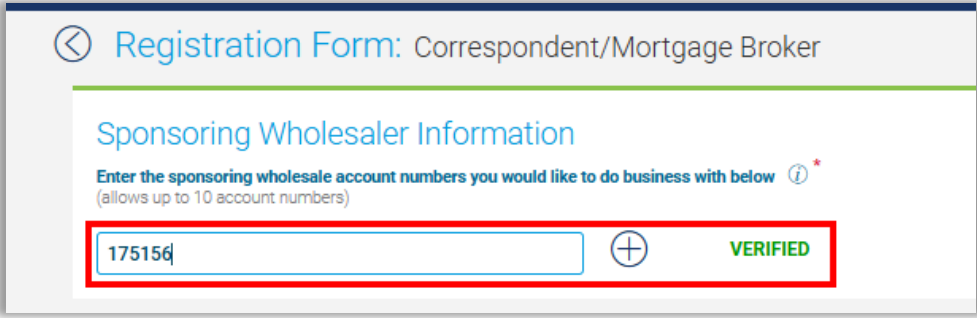
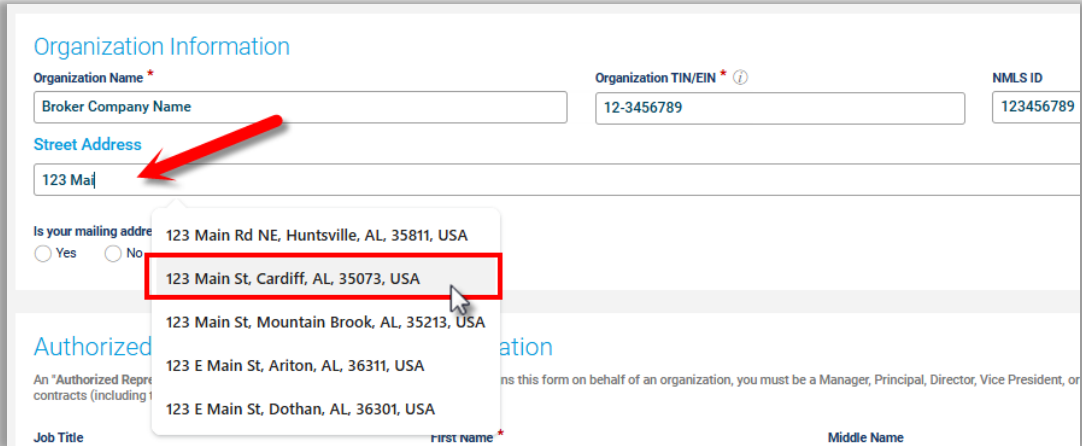
LOOKUP

The following company record(s) are found matching your information. You can select a company to proceed with existing registration or Register for New Sponsored Access.

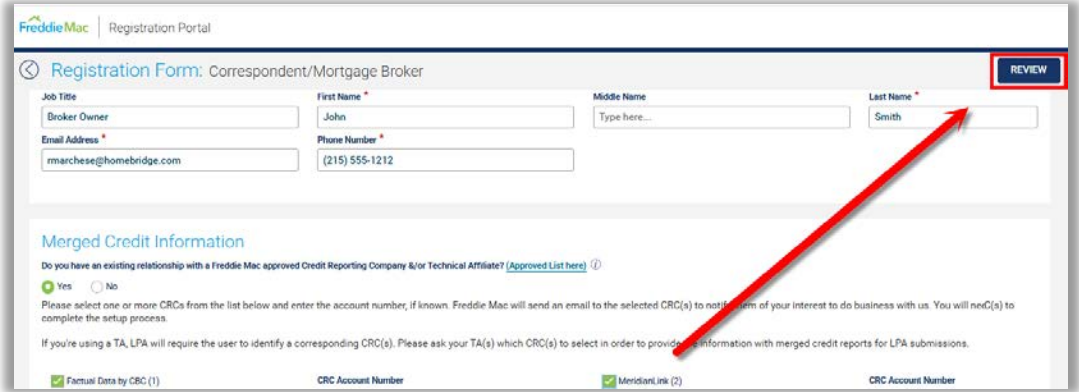
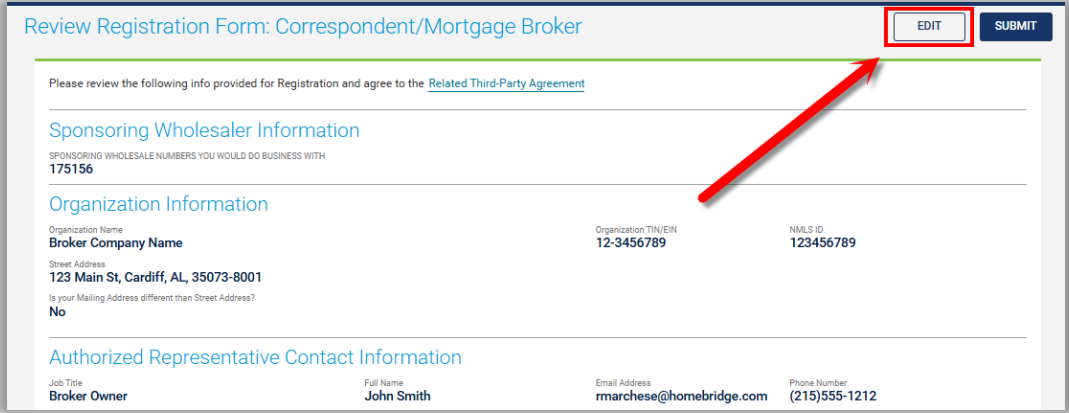
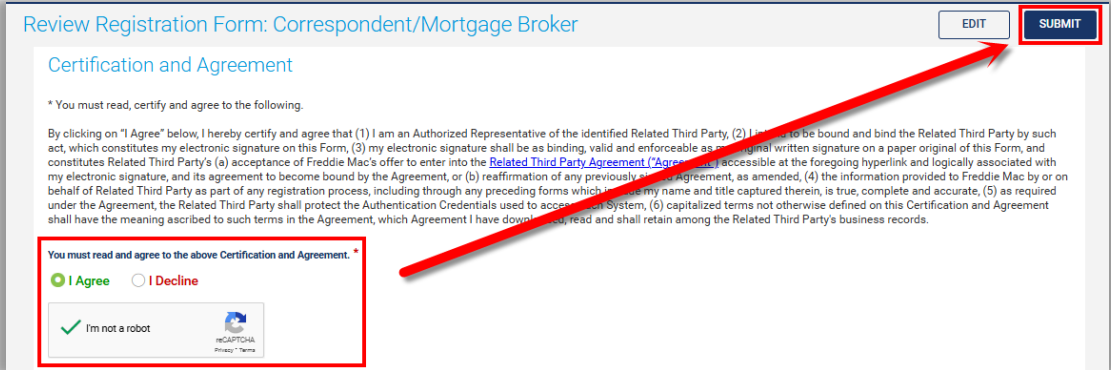
FREDDIE MAC CUSTOMER NUMBER (TPO)	ORGANIZATION TIN/EIN	ORGANIZATION NAME	ORGANIZATION ADDRESS

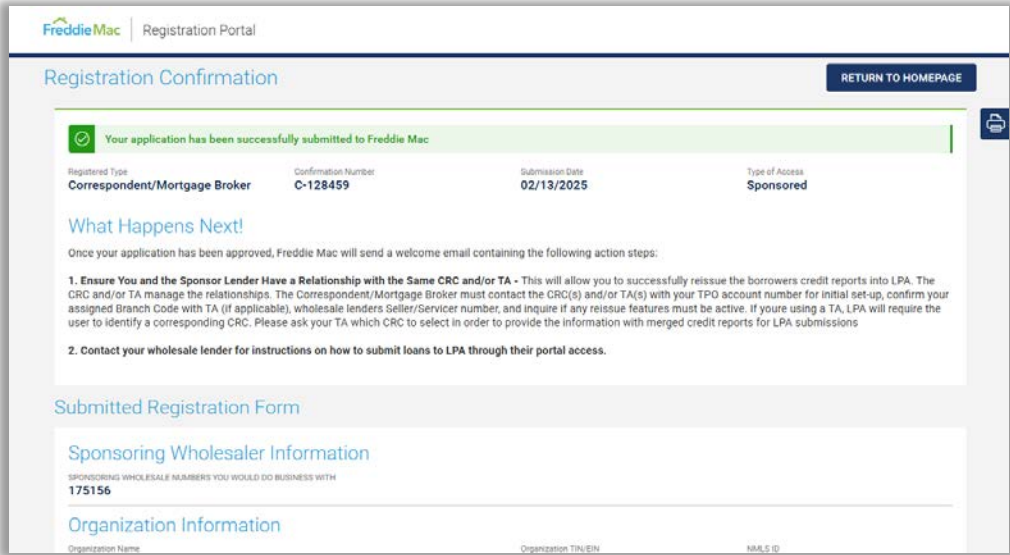
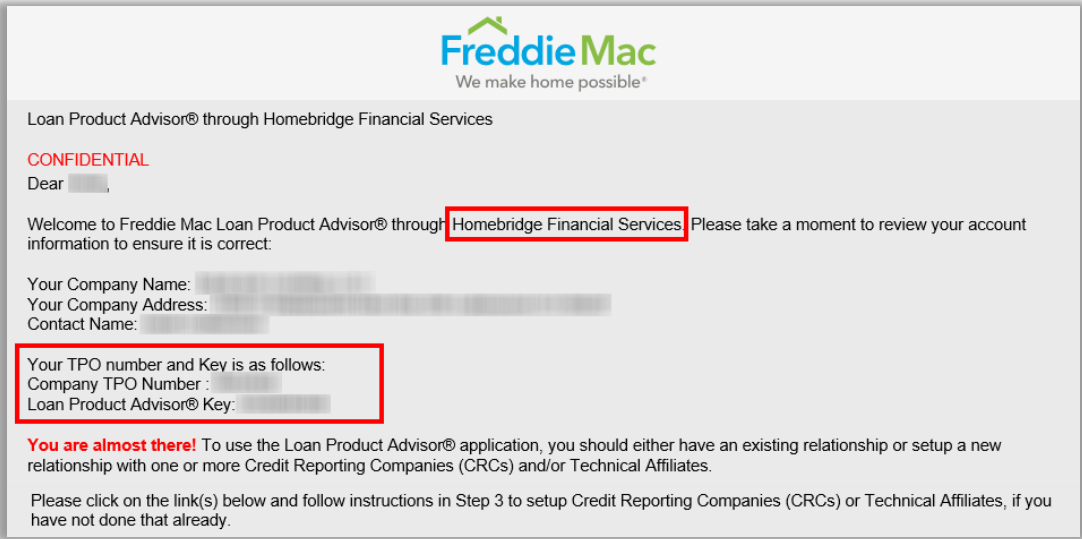
1 - 1 of 1 items

4 REGISTER FOR NEW SPONSORED ACCESS

Step	Action
	
5	<p>Enter the Sponsoring Wholesale account number (seller/servicer number) for HBWS 175156.</p> 
6	<p>Enter Organization Information (Your Broker Company):</p> <ul style="list-style-type: none"> • Organization Name • Organization TIN/EIN • NMLS ID • Street Address – you must select the address from the USPS list in the dropdown. 

Step	Action
	<p>Select Yes or No if your mailing address is different than the address provided above, and complete mailing address.</p> <div data-bbox="321 344 1425 625" style="border: 1px solid #ccc; padding: 10px;"> <p>Is your mailing address different than the address provided above? *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Mailing Address</p> <p>Is your Address a P.O. Box? * P.O. Box Address *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No Type here...</p> <p>City * State * Zip Code * Zip Code Extn</p> <p>Type here... Select Type here... Type here...</p> </div>

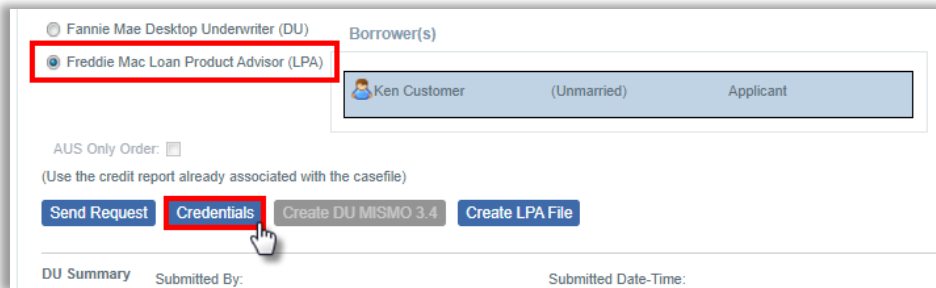
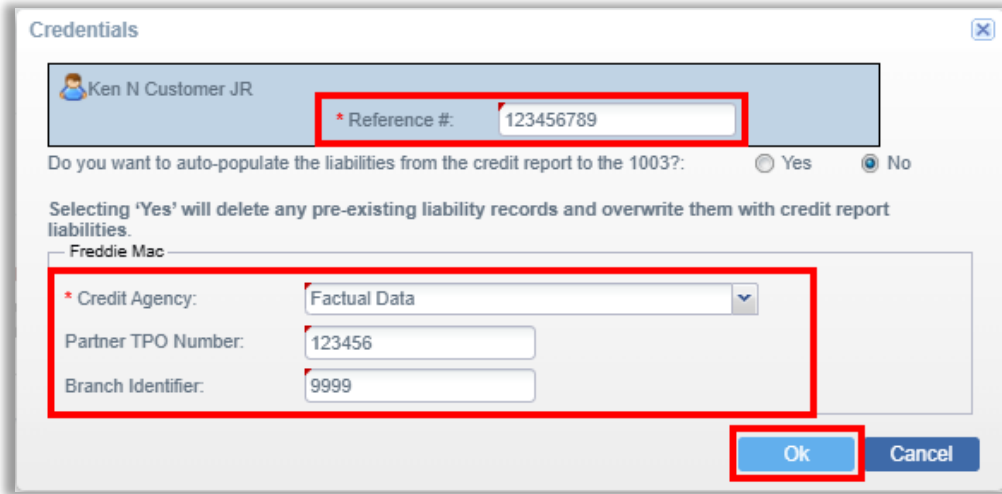
Step	Action
9	<p>Click the REVIEW button at the top of your screen.</p> 
10	<p>Review Registration Form. Click EDIT to make changes.</p> 
11	<p>Read the Certification and Agreement. If in agreement:</p> <ul style="list-style-type: none"> • Click I Agree • Confirm you are not a robot • Click Submit 

Step	Action
12	<p>Registration Confirmation will appear. Broker will receive an email from UCOUNT@freddiemac.com with the confirmation and a copy of the agreement.</p> 
13	<p>The application will be processed in approximately 1-2 business days. If approved, the Freddie Mac customer number will be sent to HBWS and the Broker Company.</p> 

Notify Credit Agency

After a TPO number and LPA Key are received, the Broker must contact their credit reporting company and ask that a LPA account be set up for their TPO #.

Enter LPA Credentials

Step	Action
1	Go to the Loan Processing → Automated Underwriting screen.
2	<p>Select Freddie Mac Loan Product Advisor (LPA) and click Credentials.</p>  <p>The screenshot shows the 'Automated Underwriting' interface. The 'Freddie Mac Loan Product Advisor (LPA)' option is selected and highlighted with a red box. Below it, the borrower information for 'Ken Customer' is visible. At the bottom, the 'Credentials' button is highlighted with a red box and a mouse cursor is pointing at it.</p>
3	<p>On the Credentials popup:</p> <ul style="list-style-type: none"> • Enter the credit Reference # • Select Credit Agency from the dropdown • Enter the new Broker TPO Number • Enter the Branch Identifier (if applicable as per Credit Agency) • Click Ok  <p>The screenshot shows the 'Credentials' popup window. The 'Reference #' field contains '123456789' and is highlighted with a red box. Below it, the 'Credit Agency' dropdown is set to 'Factual Data' and is also highlighted with a red box. The 'Partner TPO Number' field contains '123456' and the 'Branch Identifier' field contains '9999'. The 'Ok' button is highlighted with a red box.</p>

Step	Action
4	<p>Click Send Request.</p> <div data-bbox="350 310 1395 621"><p><input type="radio"/> Fannie Mae Desktop Underwriter (DU) Borrower(s)</p><p><input checked="" type="radio"/> Freddie Mac Loan Product Advisor (LPA)</p><div data-bbox="716 380 1365 468"><p>Ken Customer (Unmarried) Applicant</p></div><p>AUS Only Order: <input type="checkbox"/></p><p>(Use the credit report already associated with the casefile)</p><p>Send Request Credentials Create DU MISMO 3.4 Create LPA File</p></div>