

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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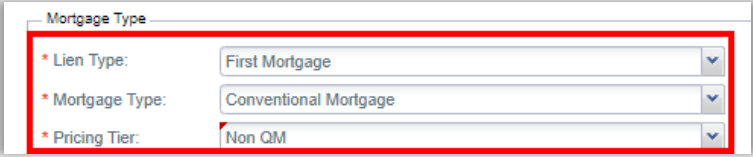
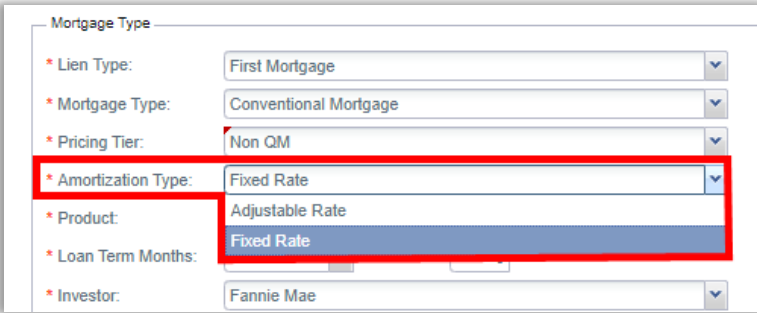
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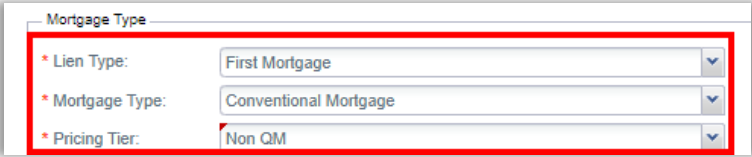
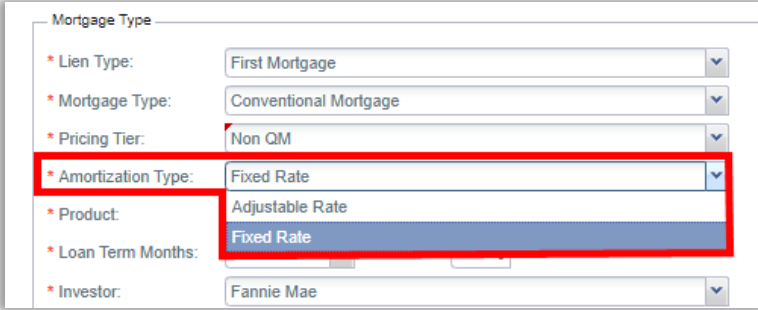
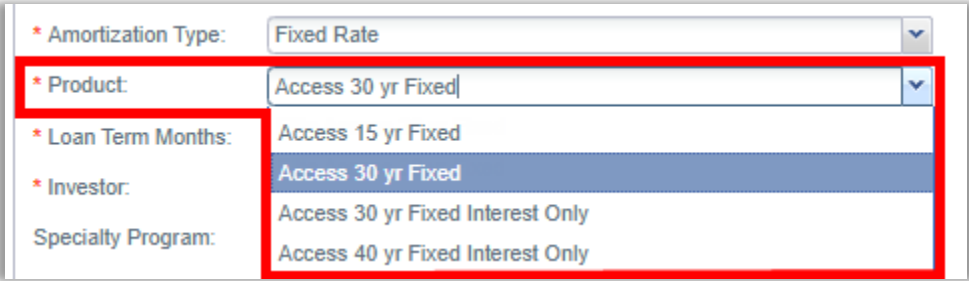
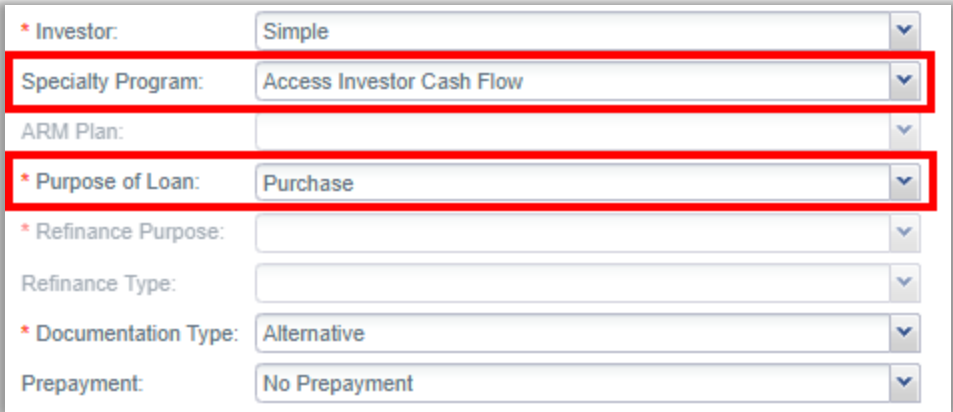
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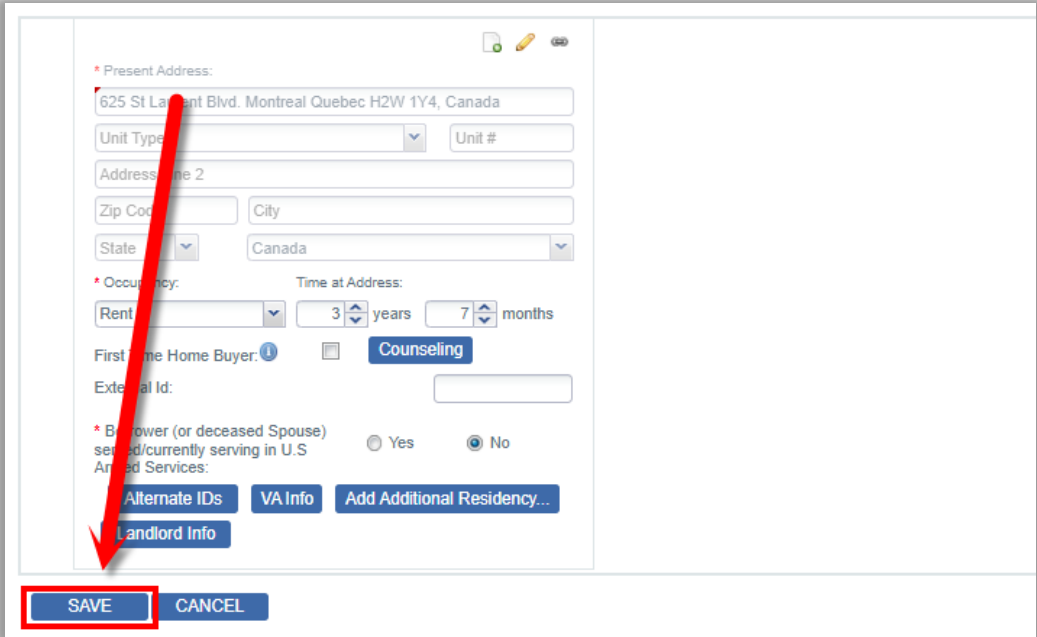
Access (Non-QM)

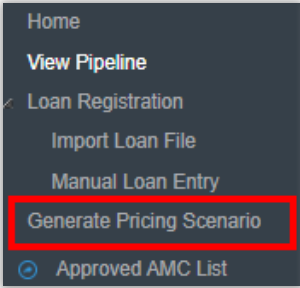

Step	Action
1	Go to Loan Summary → Short Application .
2	<div>Scroll down to the Mortgage Type section and make the following selections:</div> <div><ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Non QM</div> <div></div>
3	<div>Select the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

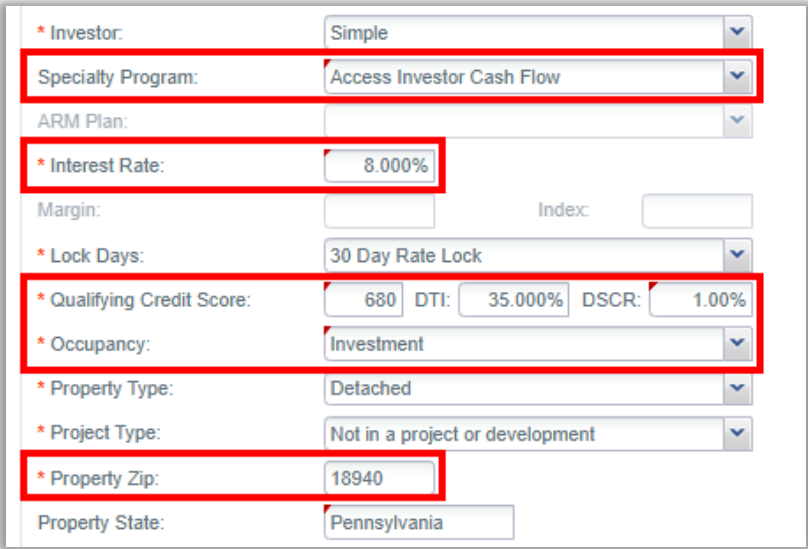
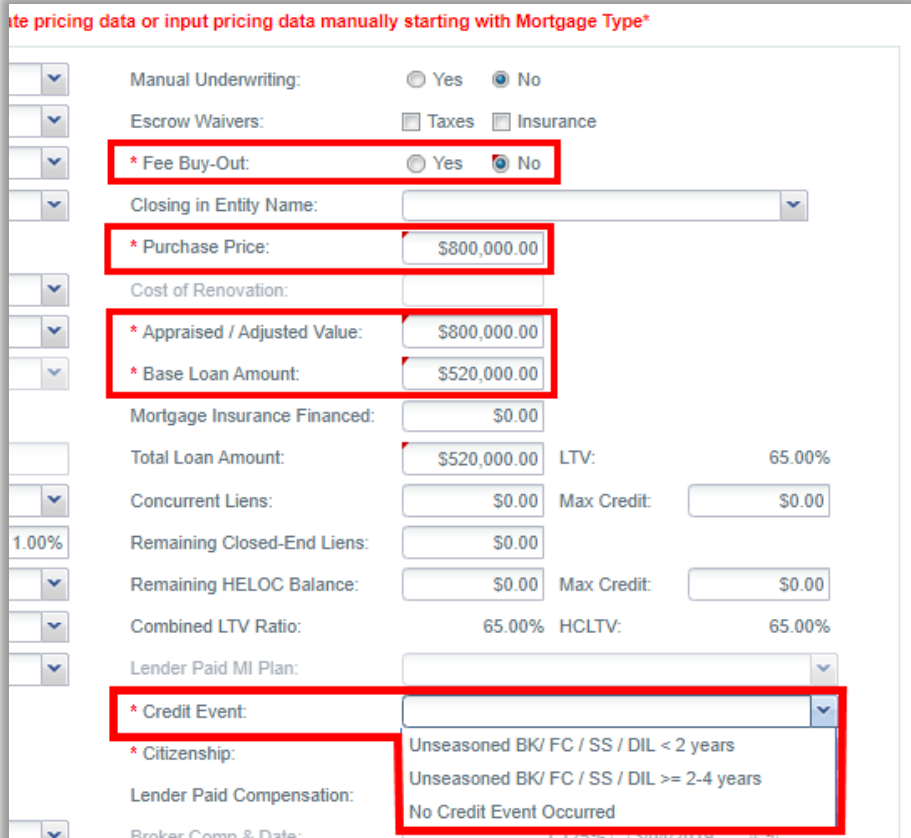
Step	Action
4	<p>Select the applicable Product.</p> <div><div><div><div><div></div><div>Mortgage Type</div></div><div><div><div>* Lien Type:</div><div>First Mortgage</div><div></div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div></div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div></div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div></div></div><div><div>* Product:</div><div>Elite Access 20 yr Fixed</div><div></div></div><div><div>* Loan Term Months:</div><div>Elite Access 30 yr Fixed</div><div></div></div><div><div>* Investor:</div><div>Access 15 yr Fixed</div><div></div></div><div><div>* Specialty Program:</div><div>Access 30 yr Fixed</div><div></div></div><div><div>ARM Plan:</div><div>Access 30 yr Fixed Interest Only</div><div></div></div><div><div>* Purpose of Loan:</div><div>Access 40 yr Fixed Interest Only</div><div></div></div></div></div><div><div>Other Financing</div><div><div>Concurrent Liens:</div><div>Remaining Closed-End Liens:</div><div>Remaining HELOC Balance:</div><div>Combined LTV Ratio:</div></div><div><div>Loan Interest Rate</div><div><div>* Interest Rate:</div><div>Qualifying Rate:</div><div>ARM Margin:</div></div><div>Escrows</div></div></div></div></div>
5	<ul style="list-style-type: none">• Investor defaults to Simple.• Select the applicable Specialty Program from the dropdown. <div><div><div><div><div></div><div>Mortgage Type</div></div><div><div><div>* Lien Type:</div><div>First Mortgage</div><div></div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div></div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div></div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div></div></div><div><div>* Product:</div><div>Access 30 yr Fixed</div><div></div></div><div><div>* Loan Term Months:</div><div>360</div><div></div></div><div><div>* IO Term:</div><div></div><div></div></div><div><div>* Investor:</div><div>Simple</div><div></div></div><div><div>* Specialty Program:</div><div>Access 12 Month Alternative Doc</div><div></div></div><div><div>ARM Plan:</div><div>Access 1 Year 1099</div><div></div></div><div><div>* Purpose of Loan:</div><div>Access 1 Year P&L</div><div></div></div><div><div>* Refinance Purpose:</div><div>Access 1 Year Tax Return</div><div></div></div><div><div>Refinance Type:</div><div>Access 24 Month Alternative Doc</div><div></div></div><div><div>* Documentation Type:</div><div>Access 2 Year 1099</div><div></div></div><div><div>Prepayment:</div><div>Access 2 Year P&L</div><div></div></div><div><div>Subsidy Plan:</div><div>Access Asset Qualifier</div><div></div></div><div><div>* Subsidy Source:</div><div>Access Asset Utilization</div><div></div></div><div><div></div><div>Access Investor Cash Flow</div><div></div></div><div><div></div><div>Access Full Doc</div><div></div></div><div><div></div><div>Access 1 Year W2</div><div></div></div></div></div><div><div>Other Financing</div><div><div>Concurrent Liens:</div><div>Remaining Closed-End Liens:</div><div>Remaining HELOC Balance:</div><div>Combined LTV Ratio:</div></div><div><div>Loan Interest Rate</div><div><div>* Interest Rate:</div><div>Qualifying Rate:</div><div>ARM Margin:</div></div><div>Escrows</div><div>Escrow Waivers:</div><div>Other Information</div><div><div>Apply Fee Buy Out:</div><div>Duty To Serve:</div></div></div></div></div></div>
6	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> <div><div><div><div><div></div><div>CEMA:</div><div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div></div><div>Unpaid Balance Amount:</div><div></div></div></div><div><div><div>Mortgage Type</div><div><div><div>* Lien Type:</div><div>First Mortgage</div><div></div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div></div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div></div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div></div></div><div><div>* Product:</div><div>Access 30 yr Fixed</div><div></div></div><div><div>* Loan Term Months:</div><div>360</div><div></div></div><div><div>* IO Term:</div><div>0</div><div></div></div><div><div>* Investor:</div><div>Simple</div><div></div></div><div><div>Specialty Program:</div><div>Access Full Doc</div><div></div></div><div><div>ARM Plan:</div><div></div><div></div></div><div><div>* Purpose of Loan:</div><div>Purchase</div><div></div></div><div><div>* Refinance Purpose:</div><div></div><div></div></div><div><div>Refinance Type:</div><div></div><div></div></div><div><div>* Documentation Type:</div><div>Full Doc</div><div></div></div><div><div>Prepayment:</div><div>No Prepayment</div><div></div></div><div><div>Subsidy Plan:</div><div></div><div></div></div><div><div>* Subsidy Source:</div><div></div><div></div></div></div></div><div><div>Mortgage Credit Certificate:</div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Other Financing</div><div><div>Concurrent Liens:</div><div>Remaining Closed-End Liens:</div><div>Remaining HELOC Balance:</div><div>Combined LTV Ratio:</div></div><div><div>Loan Interest Rate</div><div><div>* Interest Rate:</div><div>Qualifying Rate:</div><div>ARM Margin:</div></div><div>Escrows</div><div>Escrow Waivers:</div><div><div><div></div><div>Taxes</div></div><div><div></div><div>Insurance</div></div></div><div>Other Information</div><div><div>Apply Fee Buy Out:</div><div>Duty To Serve:</div></div></div></div></div><div><div><div>Save</div><div>Cancel & Close</div></div></div></div></div>

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	<div>Scroll down to the Mortgage Type section and make the following selections:</div> <ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Non QM <div></div>
3	<div>Select the Amortization Type.</div> <div></div>
4	<div>Select the applicable Product.</div> <div></div>
5	<ul style="list-style-type: none">Investor defaults to Simple.Select the applicable Specialty Program from the dropdown.Select the Purpose of Loan from the dropdown.Documentation Type will default.Select Prepayment as applicable. <div></div>

Step	Action
6	<div><p>If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.</p><div><div>Credit Scores</div><div><div>* Qualifying Credit Score:</div><div>0</div></div></div><div><div>Financing Terms</div><div>Purchase Price:<div>\$800,000.00</div><div>Down Payment Details</div></div></div></div> <p>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</p>
7	<div><ul style="list-style-type: none">Go to the Full Application→Borrowers screen.Select Citizenship: Foreign National.<div><div><div>* Tax ID Number:</div><div>500-50-7000</div></div><div><div>* Date of Birth:</div><div>7/04/1966</div></div><div><div>Yrs Of School:</div><div></div></div><div><div>* Marital Status:</div><div>Unmarried</div><div>Unmarried Addendum</div></div><div><div>* Citizenship:</div><div>Foreign National</div></div><div><div>Dependents:</div><div>0</div></div><div><div>Dependent Ages(eg: 4,6,12):</div><div></div></div><div><div>Lender Employee:</div><div></div></div></div></div>
8	<div><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, Provence, and Postal code in Address line 1.Select the Country.Click the green checkmark .<div><div>Email Address:<div>ken.c@gmail.com</div><div></div></div><div><div>* Present Address:</div><div>620 St Laurent Blvd. Montreal Quebec H2W 1Y4, Canada</div><div><div>Unit Type</div><div>Unit #</div></div></div></div><div><div><div>* Present Address:</div><div>620 St Laurent Blvd. Montreal Quebec H2W 1Y4, Canada</div><div><div>Unit Type</div><div>Unit #</div></div><div><div>Address Line 2</div><div></div></div><div><div>Zip Code</div><div>City</div></div><div><div>State</div><div>Canada</div></div><div><div>* Occupancy:</div><div>Rent</div><div>Time at Address:</div><div>3 years 7 months</div></div><div><div>First Time Home Buyer:</div><div></div><div></div><div>Counseling</div></div></div></div></div>

Step	Action
9	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> <div></div>

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> <div></div>
2	<p>Select the applicable Template from the dropdown.</p> <div></div>

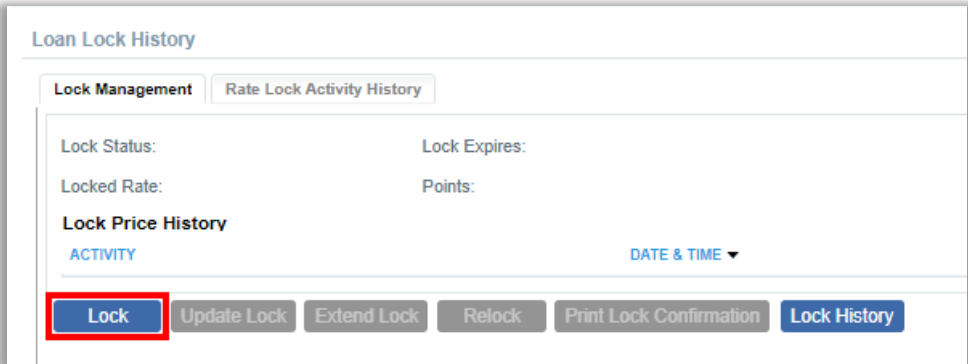
Step	Action
3	<ul style="list-style-type: none"> Select Specialty Program: Access Investor Cash Flow. Enter the Interest Rate. Enter the Qualifying Credit Score and DSCR. <ul style="list-style-type: none"> Note: If the borrower has no credit score, enter the minimum qualifying credit score per program 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	<div><ul style="list-style-type: none">Select Citizenship: Foreign National.Select/Enter Compensation as applicable.Click Price.<div><div><div>* Credit Event:<div>No Credit Event Occurred</div></div><div>* Citizenship:<div>Foreign National</div></div><div>Lender Paid Compensation:<div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Broker Comp & Date:<div><div>1.125%</div><div>3/04/2019</div></div></div><div>Borrower Paid Compensation:<div><div>\$0.00</div></div></div><div>BPC Paid as a Percentage:<div><div></div></div></div><div>First Time Home Buyer:<div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Duty To Serve:<div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Total Monthly Income Amount:<div><div>\$0.00</div></div></div></div><div><div>Price</div><div>Cancel</div><div>Save Template</div><div>Save Template As...</div></div></div></div></div></div></div>

6	<div><p>If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p><div><div>Pricing Details</div><div><div>Show All Rates</div><div>Access 30 yr Fixed</div><div>P & I Payment: \$3,811.96</div><table><tr><th>ADJUSTMENT ITEM DESCRIPTION</th><th>RATE ADJUSTME...</th><th>POINT ADJUSTM...</th></tr><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></table><div><div>Print</div><div>Cancel</div></div></div></div></div>	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	<div><div><div><div><div></div><div></div></div><div><div></div><div></div></div></div><div><div><div>• Select the Lock Days from dropdown.</div><div>• Enter the Qualifying Credit Score and DSCR.<div><div>– 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.</div></div></div></div></div><div><div><div>Margin:</div><div></div></div><div><div>* Lock Days:</div><div>30 Day Rate Lock</div></div><div><div>* Qualifying Credit Score:</div><div>680</div><div>DTI:</div><div>40.000%</div><div>DSCR:</div><div>1.00%</div></div><div><div>* Occupancy:</div><div>Investment</div></div><div><div>* Property Type:</div><div>Detached</div></div></div></div></div>
4	<div><div><div><div><div></div><div></div></div><div><div></div><div></div></div></div><div><div><div>• Select Fee Buy-Out: No</div><div>• Select the Credit Event from the dropdown.</div></div></div><div><div><div><div><div>* Fee Buy-Out:</div><div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div></div></div><div>Closing in Entity Name:</div><div></div><div><div>* Purchase Price:</div><div>\$800,000.00</div></div><div>Cost of Renovation:</div><div></div><div><div>* Appraised / Adjusted Value:</div><div>\$800,000.00</div></div><div><div>* Base Loan Amount:</div><div>\$640,000.00</div></div><div>Mortgage Insurance Financed:</div><div>\$0.00</div><div>Total Loan Amount:</div><div>\$640,000.00</div><div>LTV:</div><div>80.00%</div><div>Concurrent Liens:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div><div>Remaining Closed-End Liens:</div><div>\$0.00</div><div>Remaining HELOC Balance:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div><div>Combined LTV Ratio:</div><div>80.00%</div><div>HCLTV:</div><div>80.00%</div><div>Lender Paid MI Plan:</div><div></div><div><div>* Credit Event:</div><div></div></div><div>Lender Paid Compensation:</div><div>Unseasoned BK/ FC / SS / DIL < 2 years</div><div>Unseasoned BK/ FC / SS / DIL >= 2-4 years</div><div>No Credit Event Occurred</div><div>Broker Comp & Date:</div><div></div><div>Borrower Paid Compensation:</div><div>\$0.00</div></div></div></div></div></div>
5	<div><div>After reviewing all applicable fields, click Price to Lock.</div><div><div><div><div><div><div>* Lock Days:</div><div>30 Day Rate Lock</div></div><div><div>* Qualifying Credit Score:</div><div>680</div><div>DTI:</div><div>40.000%</div><div>DSCR:</div><div>1.00%</div></div><div><div>* Occupancy:</div><div>Investment</div></div><div><div>* Property Type:</div><div>Detached</div></div><div><div>* Project Type:</div><div>Not in a project or development</div></div><div><div>* Number of Units:</div><div>1</div></div><div><div>* Loan Purpose:</div><div>Purchase</div></div><div>Reason for Refinance:</div><div></div><div><div>* Documentation Type:</div><div>Alternative</div></div><div>Prepayment:</div><div>No Prepayment</div><div>Emerging Banker:</div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div></div><div><div>Concurrent Liens:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div><div>Remaining Closed-End Liens:</div><div>\$0.00</div><div>Remaining HELOC Balance:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div><div>Combined LTV Ratio:</div><div>80.00%</div><div>HCLTV:</div><div>80.00%</div><div>Lender Paid MI Plan:</div><div></div><div><div>* Credit Event:</div><div>No Credit Event Occurred</div></div><div>Lender Paid Compensation:</div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Broker Comp & Date:</div><div>1.125%</div><div>6/21/2023</div><div>Borrower Paid Compensation:</div><div>\$0.00</div><div>BPC Paid as a Percentage:</div><div><div><div></div><div></div></div></div><div>First Time Home Buyer:</div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Duty To Serve:</div><div><div><div></div><div>Yes</div></div><div><div></div><div>No</div></div></div><div>Total Monthly Income Amount:</div><div>\$14,100.00</div></div><div><div><div>Price to Lock</div><div>Refresh with Loan Data</div><div>Cancel</div></div></div></div></div></div></div>

Step

Action

6

- 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**.

Pricing Details

Lock Days: 30 Day Rate Lock

Access 30 yr Fixed - Access Investor Cash Flow

Net Rate & Price

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

*Loans priced below the minimum price require a pricing exception.

Minimum Points: 0.000%

Maximum Points: 0.000%

Pricing Adjustments

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%

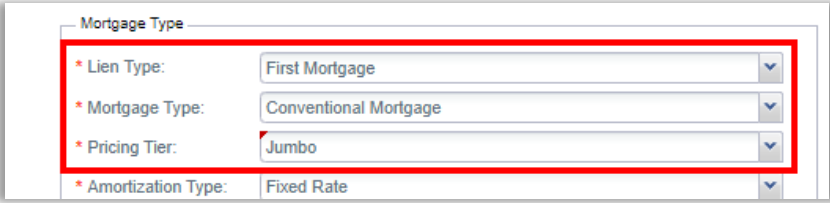

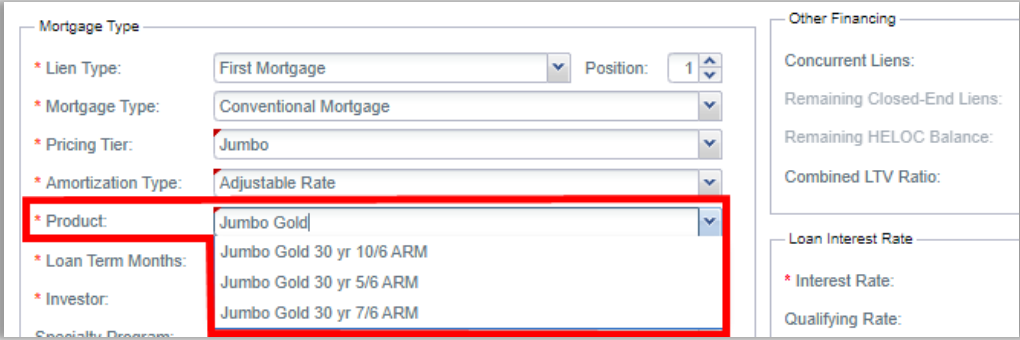
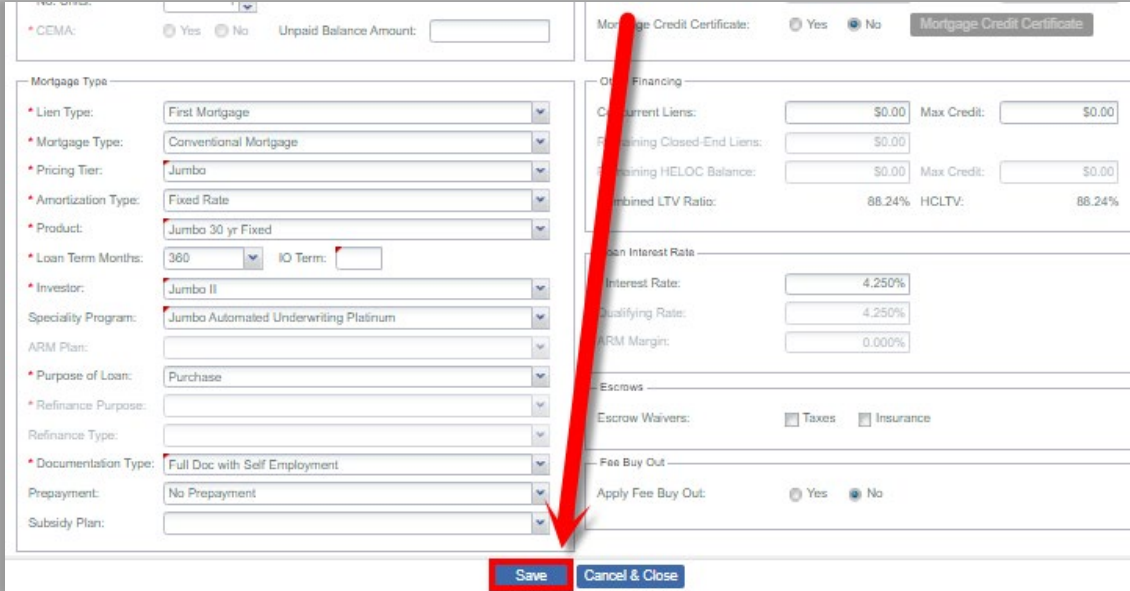
Lock

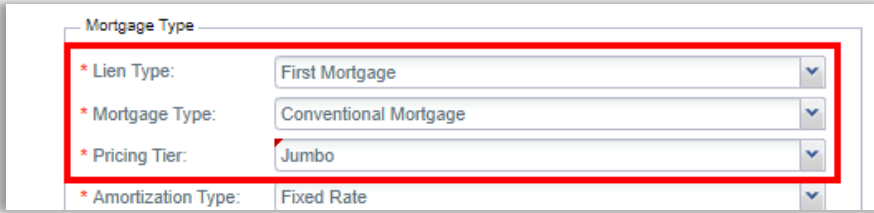
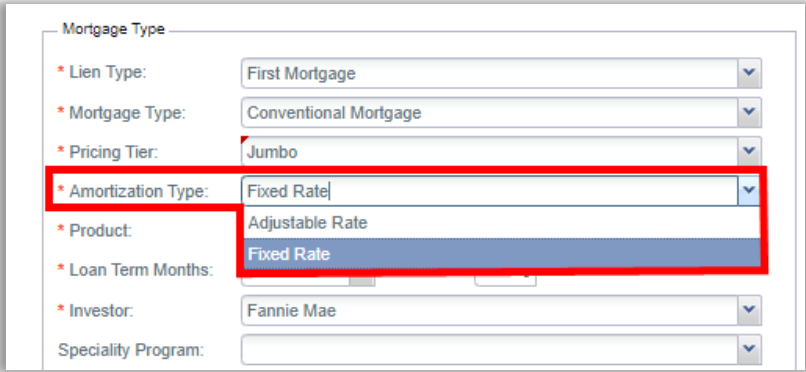
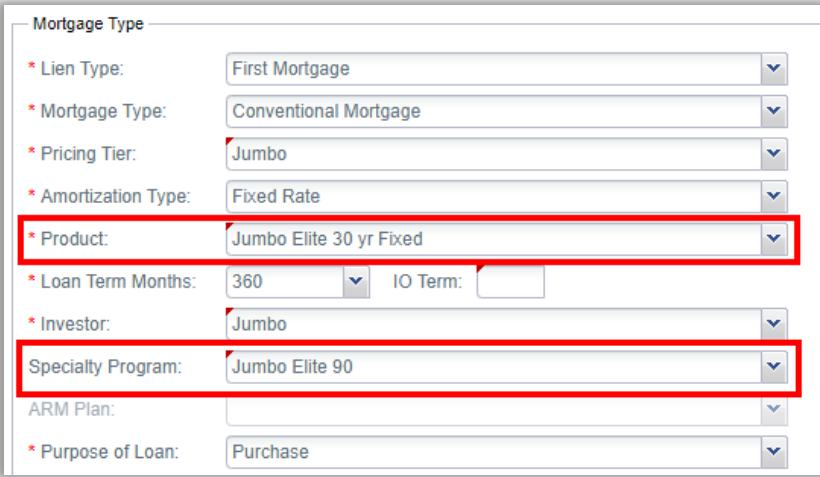
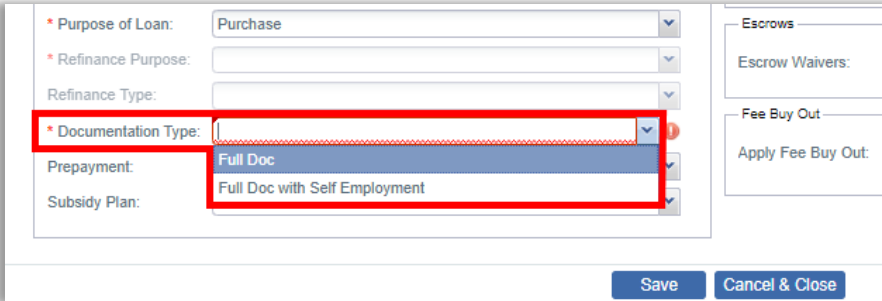
Cancel

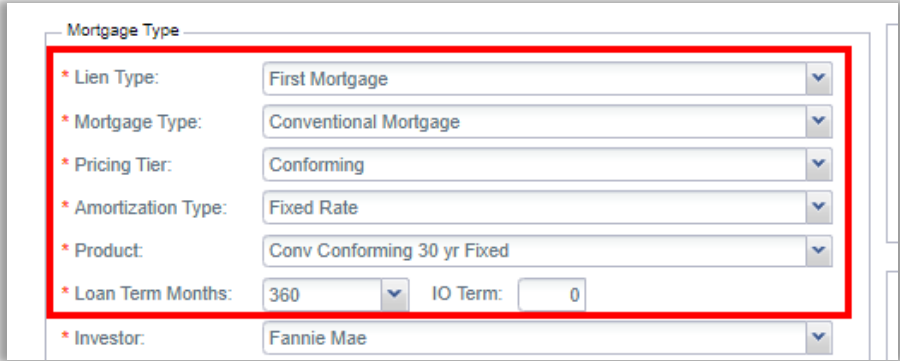

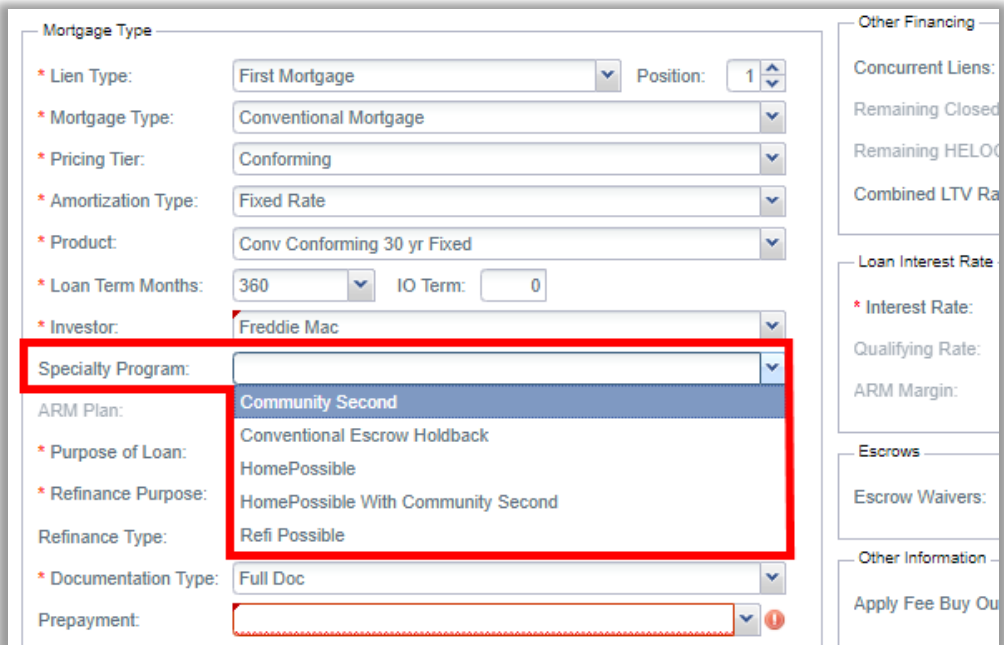
Short-Term Rental Income	
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Non QM <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div><div>▼</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div>▼</div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div>▼</div></div></div>
3	<p>Select the Amortization Type.</p> <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div><div>▼</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div>▼</div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div>▼</div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div>▼</div></div><div><div>* Product:</div><div>Adjustable Rate</div><div>▼</div></div><div><div>* Loan Term Months:</div><div>Fixed Rate</div><div>▼</div></div><div><div>* Investor:</div><div>Fannie Mae</div><div>▼</div></div></div>
4	<p>Select the applicable Product.</p> <div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div>▼</div></div><div><div>* Product:</div><div>Access 30 yr Fixed</div><div>▼</div></div><div><div>* Loan Term Months:</div><div>Access 15 yr Fixed</div><div>▼</div></div><div><div>* Investor:</div><div>Access 30 yr Fixed</div><div>▼</div></div><div><div>Specialty Program:</div><div>Access 30 yr Fixed Interest Only</div><div>▼</div></div><div><div></div><div>Access 40 yr Fixed Interest Only</div><div>▼</div></div></div>
5	<ul style="list-style-type: none">Investor defaults to Simple.Select Specialty Program: Access Investor Cash Flow from the dropdown.Select Purpose of Loan: Purchase from the dropdown. <div><div><div>* Investor:</div><div>Simple</div><div>▼</div></div><div><div>Specialty Program:</div><div>Access Investor Cash Flow</div><div>▼</div></div><div><div>ARM Plan:</div><div></div><div>▼</div></div><div><div>* Purpose of Loan:</div><div>Purchase</div><div>▼</div></div><div><div>* Refinance Purpose:</div><div></div><div>▼</div></div><div><div>Refinance Type:</div><div></div><div>▼</div></div></div>
6	<p>Select Documentation Type: Alternative AirDNA Rentalizer</p> <div><div><div>Refinance Type:</div><div></div><div>▼</div></div><div><div>* Documentation Type:</div><div>Alternative - AirDNA Rentalizer</div><div>▼</div></div><div><div>Prepayment:</div><div>No Prepayment</div><div>▼</div></div><div><div>Subsidy Plan:</div><div></div><div>▼</div></div><div><div>* Subsidy Source:</div><div></div><div>▼</div></div></div> <p>Note: The Documentation Type selection does not impact pricing.</p>

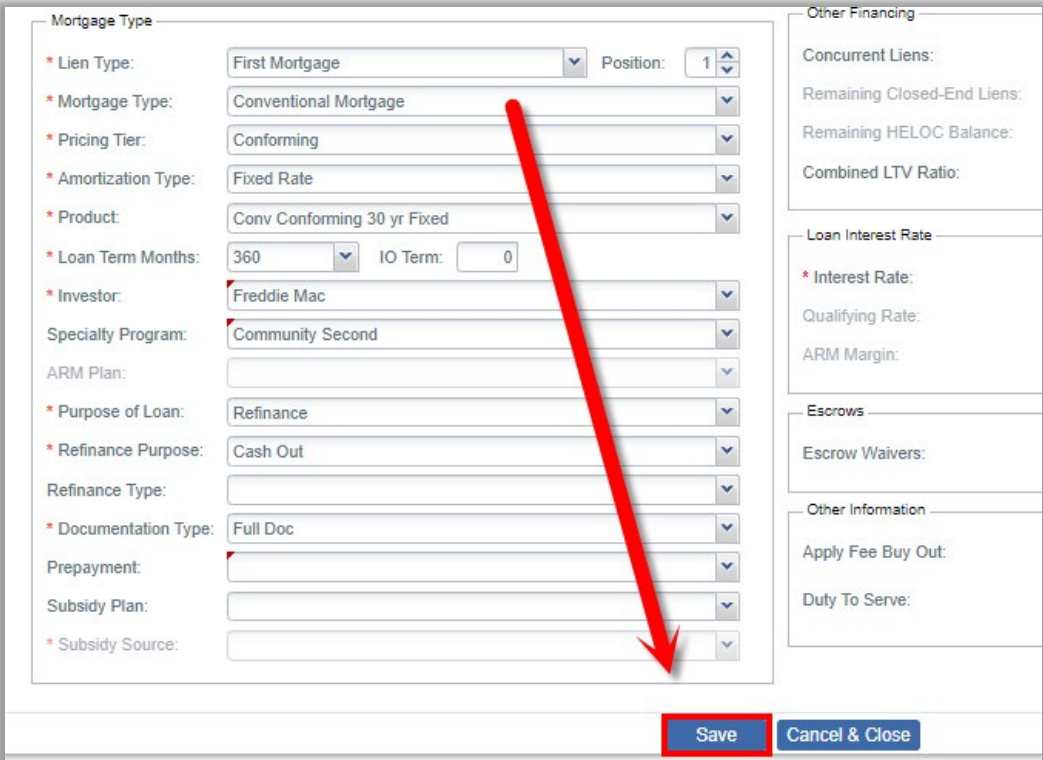
Step	Action
7	<div><p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p><div><div><div><div>Mortgage Type</div><div><div><div>* Lien Type:</div><div>First Mortgage</div><div></div></div><div><div>Position:</div><div>1</div><div></div></div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div></div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div></div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div></div></div><div><div>* Product:</div><div>Access 30 yr Fixed</div><div></div></div><div><div>* Loan Term Months:</div><div>360</div><div></div><div><div>IO Term:</div><div></div><div></div></div></div><div><div>* Investor:</div><div>Simple</div><div></div></div><div><div>* Specialty Program:</div><div>Access Investor Cash Flow</div><div></div></div><div><div>ARM Plan:</div><div></div><div></div></div><div><div>* Purpose of Loan:</div><div>Purchase</div><div></div></div><div><div>* Refinance Purpose:</div><div></div><div></div></div><div><div>Refinance Type:</div><div></div><div></div></div><div><div>* Documentation Type:</div><div>Alternative - AirDNA Rentalizer</div><div></div></div><div><div>Prepayment:</div><div>No Prepayment</div><div></div></div><div><div>Subsidy Plan:</div><div></div><div></div></div><div><div>* Subsidy Source:</div><div></div><div></div></div></div></div><div><div>Other Financing</div><div><div><div>Concurrent Liens:</div><div>\$0.00</div><div>Max Credit</div></div><div><div>Remaining Closed-End Liens:</div><div>\$0.00</div><div></div></div><div><div>Remaining HELOC Balance:</div><div>\$0.00</div><div>Max Credit</div></div><div><div>Combined LTV Ratio:</div><div>80.00%</div><div>HCLTV:</div></div></div></div><div><div>Loan Interest Rate</div><div><div><div>* Interest Rate:</div><div>7.500%</div><div></div></div><div><div>Qualifying Rate:</div><div>7.500%</div><div></div></div><div><div>ARM Margin:</div><div>0.000%</div><div></div></div></div></div><div><div>Escrows</div><div><div>Escrow Waivers:</div><div><div><input type="checkbox"/> Taxes</div><div><input type="checkbox"/> Insurance</div></div></div></div></div><div><div>Other Information</div><div><div><div>Apply Fee Buy Out:</div><div><div><input type="radio"/> Yes</div><div><input checked="" type="radio"/> No</div></div></div><div><div>Duty To Serve:</div><div><div><input type="radio"/> Yes</div><div><input checked="" type="radio"/> No</div></div></div></div></div></div> <div><div>Save</div><div>Cancel & Close</div></div>

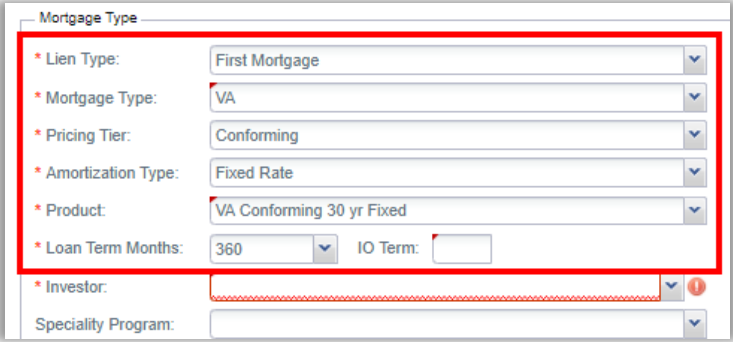
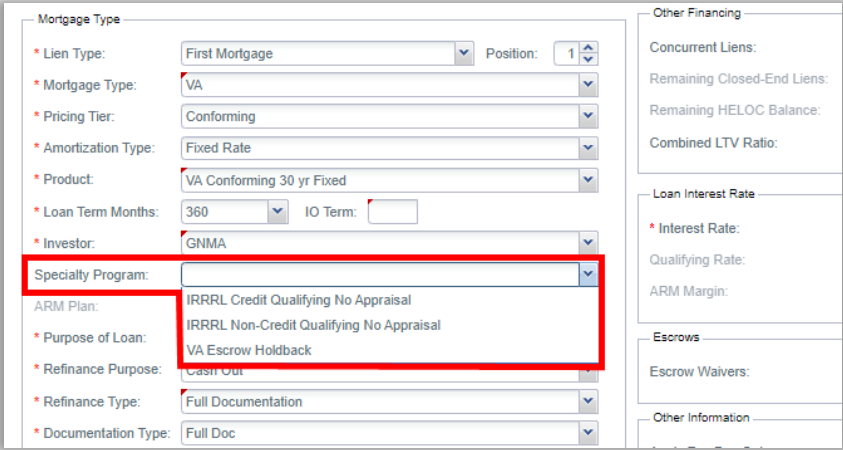
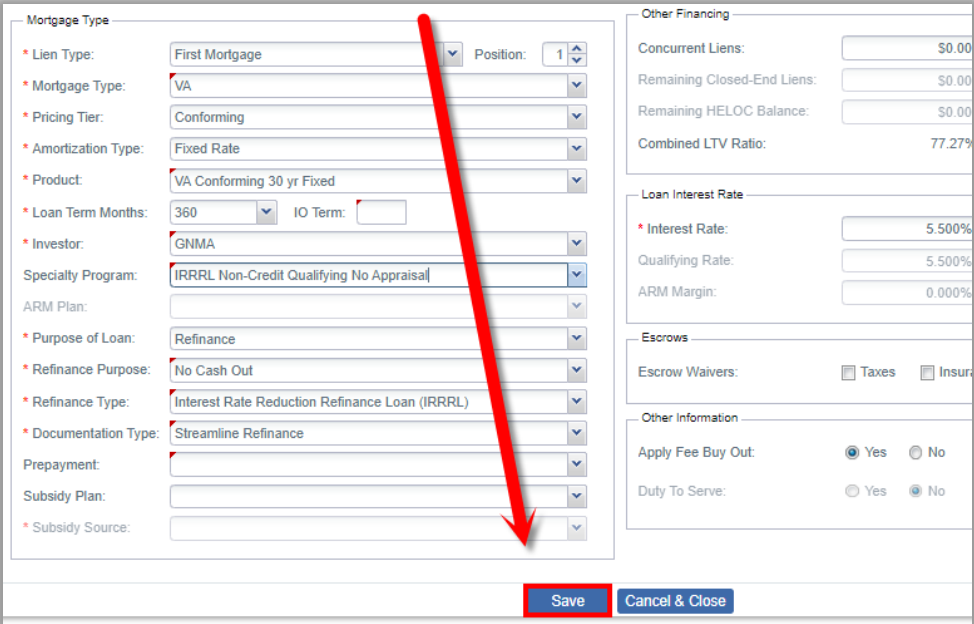
Elite Access	
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Non QM <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div><div>▼</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div>▼</div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div>▼</div></div></div>
3	<ul style="list-style-type: none">Select Amortization Type: Fixed RateSelect the applicable Product. <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div><div>▼</div><div>Position:</div><div>1</div><div>▲▼</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div>▼</div></div><div><div>* Pricing Tier:</div><div>Non QM</div><div>▼</div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div>▼</div></div><div><div>* Product:</div><div><div>Elite Access 20 yr Fixed</div><div>Elite Access 30 yr Fixed</div><div>Access 15 yr Fixed</div><div>Access 30 yr Fixed</div><div>Access 30 yr Fixed Interest Only</div><div>Access 40 yr Fixed Interest Only</div></div><div>▼</div><div>!</div></div><div><div>* Loan Term Months:</div><div>Elite Access 20 yr Fixed</div></div><div><div>* Investor:</div><div>Elite Access 30 yr Fixed</div></div><div><div>* Specialty Program:</div><div>Access 15 yr Fixed</div></div><div><div>ARM Plan:</div><div>Access 30 yr Fixed</div></div><div><div>* Purpose of Loan:</div><div>Access 30 yr Fixed Interest Only</div></div><div><div>* Refinance Purpose:</div><div>Access 40 yr Fixed Interest Only</div></div><div><div>Refinance Type:</div><div></div><div>▼</div></div></div>
4	<ul style="list-style-type: none">Investor defaults to EliteSelect the applicable Specialty ProgramDocumentation Type will auto complete <div><div><div>* Product:</div><div>Elite Access 30 yr Fixed</div><div>▼</div></div><div><div>* Loan Term Months:</div><div>360</div><div>▼</div><div>IO Term:</div><div></div></div><div><div>* Investor:</div><div>Elite</div><div>▼</div></div><div><div>* Specialty Program:</div><div></div><div>▼</div></div><div><div>ARM Plan:</div><div>Elite Access 12 Month Alternative Doc</div></div><div><div>* Purpose of Loan:</div><div>Elite Access 24 Month Alternative Doc</div></div><div><div>* Refinance Purpose:</div><div>Elite Access Asset Depletion</div></div><div><div>Refinance Type:</div><div>Elite Access Full Doc</div></div><div><div>* Documentation Type:</div><div></div><div>▼</div><div>!</div></div></div>

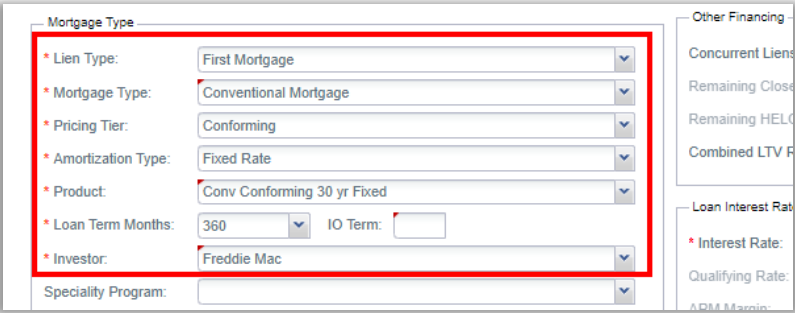
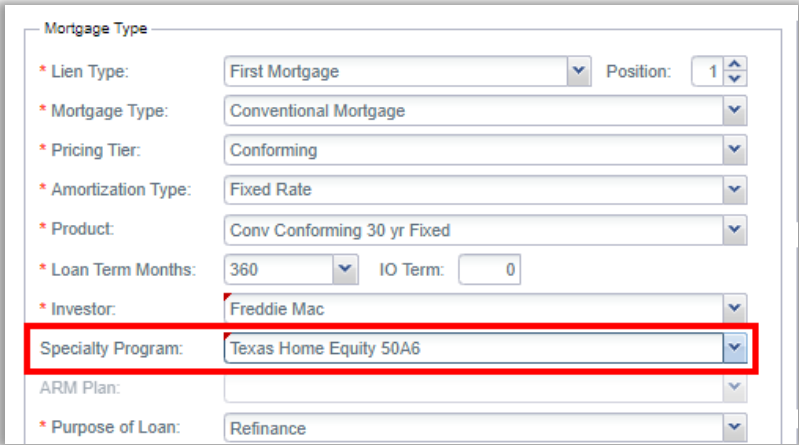
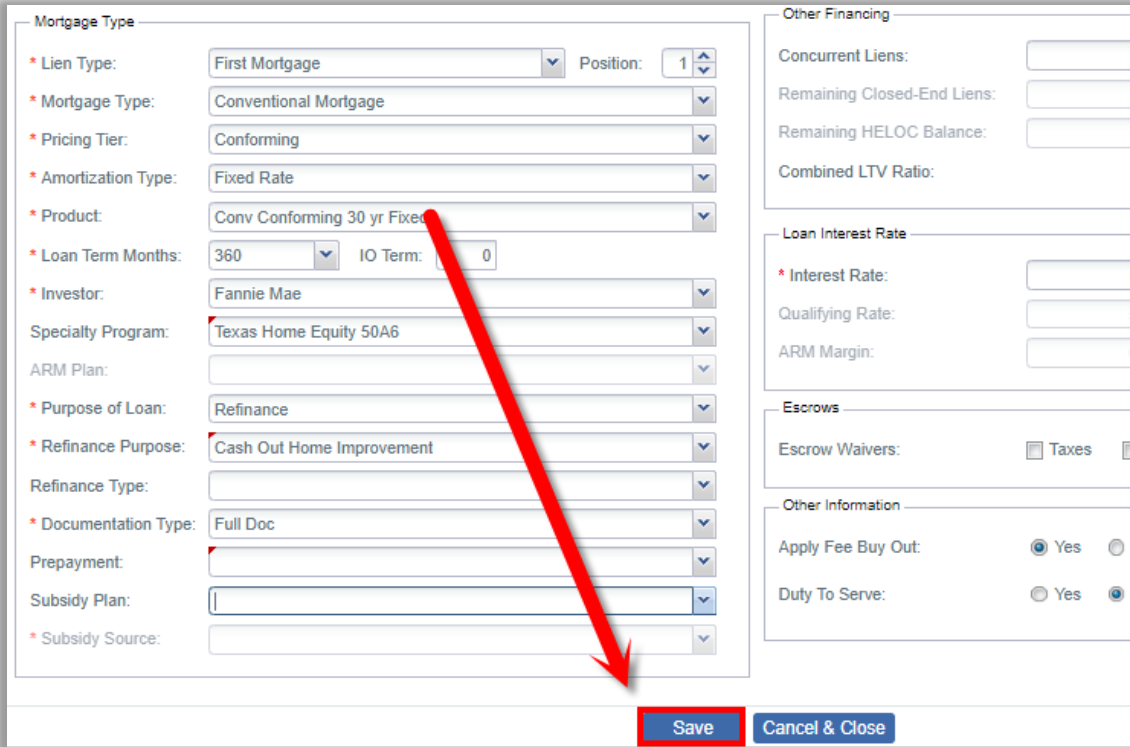
Jumbo Gold	
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none">Lien Type: First MortgageMortgage Type: Conventional MortgagePricing Tier: Jumbo 
3	<p>Select the Amortization Type.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

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>  <p>The screenshot shows a web form titled 'Mortgage Type' with various dropdown menus and input fields. A large red arrow points from the top of the form down to the 'Save' button at the bottom right. The 'Save' button is highlighted with a red border. Other buttons visible are 'Cancel & Close'.</p>

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. The 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><div><div>Mortgage Type</div><div><div><div>* Lien Type:</div><div>First Mortgage</div><div>▼</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div><div>▼</div></div><div><div>* Pricing Tier:</div><div>Conforming</div><div>▼</div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div><div>▼</div></div><div><div>* Product:</div><div>Conv Conforming 30 yr Fixed</div><div>▼</div></div><div><div>* Loan Term Months:</div><div>360</div><div>▼</div><div>IO Term:</div><div>0</div></div><div><div>* Investor:</div><div>Fannie Mae</div><div>▼</div></div><div><div>Specialty Program:</div><div></div><div>▼</div></div><div><div>ARM Plan:</div><div></div><div>▼</div></div><div><div>* Purpose of Loan:</div><div>Purchase</div><div>▼</div></div></div></div><div>Other Financing</div><div><div>Concurrent Liens:</div><div></div></div><div><div>Remaining Closed-End Liens:</div><div></div></div><div><div>Remaining HELOC Balance:</div><div></div></div><div><div>Combined LTV Ratio:</div><div></div></div><div><div>Loan Interest Rate</div><div></div></div><div><div>* Interest Rate:</div><div></div></div><div><div>Qualifying Rate:</div><div></div></div><div><div>ARM Margin:</div><div></div></div><div><div>Escrows</div><div></div></div></div>

* Loan Term Months:

360

▼

IO Term:

0

* Investor:

Fannie Mae

▼

Specialty Program:

▼

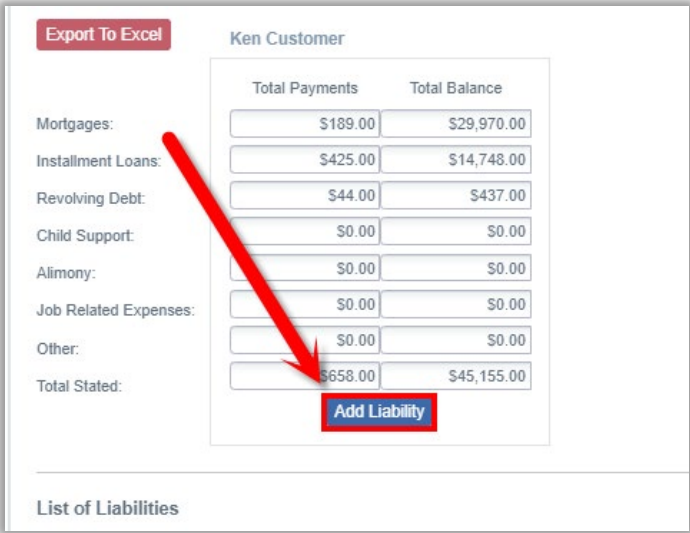
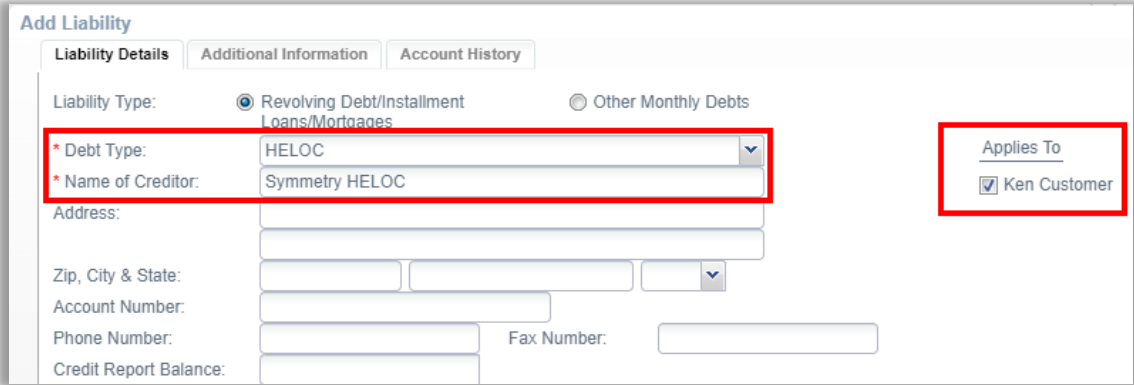
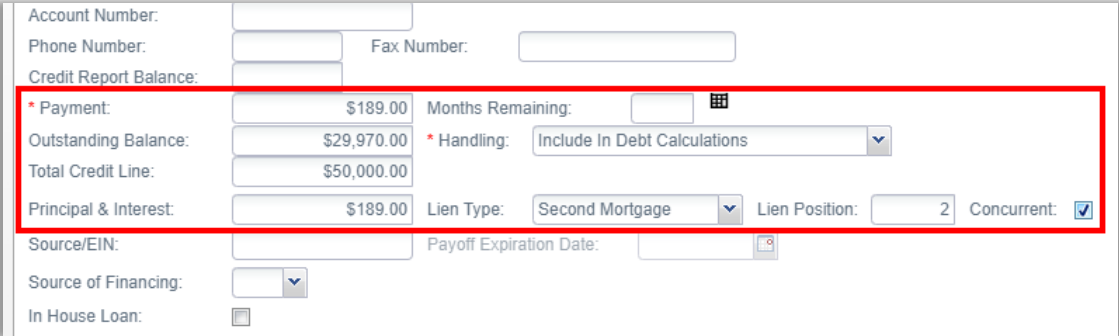
ARM Plan:

▼

* Purpose of Loan:

Purchase

▼

Step	Action
4	<div><ul style="list-style-type: none">Go to Full Application→Liabilities.Click Add Liability.</div> <div></div>
5	<div><p>Make the following selections:</p><ul style="list-style-type: none">Debt Type: HELOCName of Creditor: Symmetry HELOCApplies To: Select Borrower(s)</div> <div></div>
6	<div><p>Complete the following fields:</p><ul style="list-style-type: none">Payment: Enter payment per HELOC guidelinesOutstanding Balance: Enter the HELOC draw amountHandling: Include in Debt CalculationsTotal Credit Line: Enter max credit linePrincipal & Interest: Enter payment per HELOC guidelinesLien Type: Second MortgageConcurrent: Place a checkmark</div> <div></div>

Step

Action

8

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.

List of Liabilities

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		

Property Information

* Property Address:

2022 Special Street

Unit Type, Unit #:

Unit TypeUnit #

* Zip, City & State:

91502-1234BurbankCA

* County:

Los Angeles

Country:

United States

* Occupancy:

Primary Residence

* Property Type:

Attached

* Project Type:

Not in a project or development

* No. Units:

1

* CEMA:

☐ Yes

☐ No

Unpaid Balance Amount:

Mortgage Type

* Lien Type:

First Mortgage

* Mortgage Type:

Conventional Mortgage

* Pricing Tier:

Conforming

* Amortization Type:

Fixed Rate

* Product:

Conv Conforming 30-yr Fixed

Credit Scores

* Qualifying Credit Score:

765

Financing Terms

Purchase Price:

\$300,000.00

Down Payment Details

Cost of Renovation:

\$0.00

?

Appraised Value:

\$0.00

* Base Loan Amount:

\$220,000.00

Mortgage Insurance Financed:

\$0.00

Mortgage Insurance

Total Loan Amount:

\$220,000.00

LTV Ratio:

73.34%

Mortgage Credit Certificate:

☐ Yes

☒ No

Mortgage Credit Certificate

Other Financing

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%

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	<div><p>Select the applicable Subsidy Plan.</p><div><div><p>ARM Plan:</p><p>* Purpose of Loan: Purchase</p><p>* Refinance Purpose: 1/0 Rate Reduction Subsidy</p><p>Refinance Type: 1/1 Rate Reduction Subsidy</p><p>* Documentation Type: 1/1/1 Rate Reduction Subsidy</p><p>Prepayment: 2/1 Rate Reduction Subsidy</p><p>Subsidy Plan: 3/2/1 Rate Reduction Subsidy</p><p>* Subsidy Source: 1/1 Rate Reduction Subsidy</p></div><div><p>ARM Margin:</p><p>Escrows</p><p>Escrow Waivers: Taxes</p><p>Other Information</p><p>Apply Fee Buy Out: Yes No</p><p>Duty To Serve: Yes No</p></div></div></div>
3	<div><p>Select the applicable Subsidy Source.</p><div><div><p>* Documentation Type: Full Doc</p><p>Prepayment: No Prepayment</p><p>Subsidy Plan: 1/1 Rate Reduction Subsidy</p><p>* Subsidy Source: Lender</p><p>Listing Agent</p><p>Seller</p><p>Selling Agent</p></div><div><p>Other Information</p><p>Apply Fee Buy Out: Yes No</p><p>Duty To Serve: Yes No</p></div></div></div>
Note: Lender funded subsidy source is not available for Jumbo or Non-QM loans.	

Step

Action

4

Click **Save**.

* Product:

Conv Conforming 30 yr Fixed

▼

* Loan Term Months:

360

▼

IO Term:

0

* Investor:

Fannie Mae

▼

Specialty Program:

▼

ARM Plan:

▼

* Purpose of Loan:

Purchase

▼

* Refinance Purpose:

▼

Refinance Type:

▼

* Documentation Type:

Full Doc

▼

Prepayment:

No Prepayment

▼

Subsidy Plan:

3/2/1 Rate Reduction Subsidy

▼

* Subsidy Source:

Lender

▼

Loan Interest Rate

* Interest Rate:

6.500%

Qualifying Rate:

6.500%

ARM Margin:

0.000%

Escrows

Escrow Waivers:

☐ Taxes

☐ Insurance

Other Information

Apply Fee Buy Out:

☐ Yes

☒ No

Duty To Serve:

☐ Yes

☒ No

Save

Cancel & Close

5

Go to **Loan Processing**→**Fees & Closing Costs**.

The **Buydown Payment** subsidy will be displayed in the Borrower Amount column regardless of the Subsidy Source selected.

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost

Service Providers

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

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 is displayed 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.

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**.

Loan Estimate Loan# 2402005565

B. Services You Cannot Shop For

\$76

Flood Certification Fee

\$6

Tax Service Fee

\$70

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

\$10,733

Buydown Payment

\$10,733

C. Services You Can Shop For

I. TOTAL OTHER COSTS (E + F + G + H)

\$13,817

J. TOTAL CLOSING COSTS

\$4,185

D + I

\$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						
Other Costs						
		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
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

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Automatic Zoom

B. Services You Cannot Shop For		\$79		
Flood Certification Fee		\$9		
Tax Service Fee		\$70		
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				
				\$4,269
Buydown Payment				\$4,085
Title - Owner's Title Insurance (optional)				\$184
C. Services You Can Shop For				
		\$1,873		
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		
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
D. TOTAL LOAN COSTS (A + B + C)		\$3,047		

Closing Disclosure (CD):

The subsidy will be displayed 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.

Other Costs			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees			\$40.00				
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							