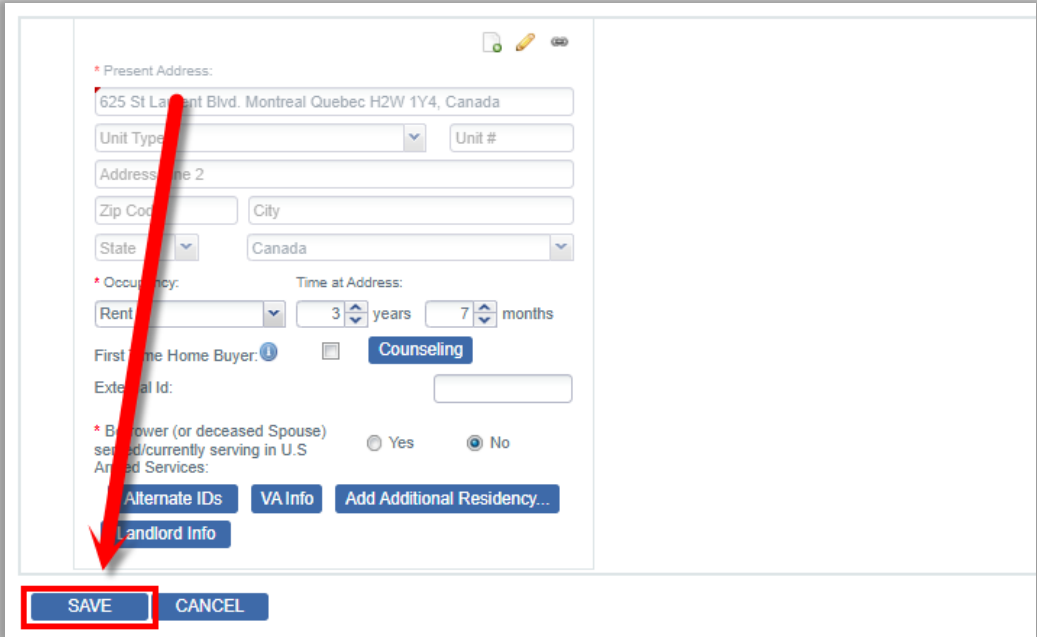
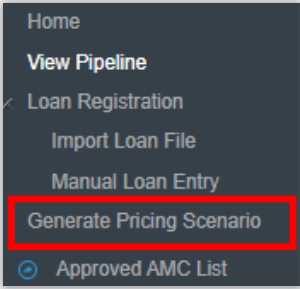

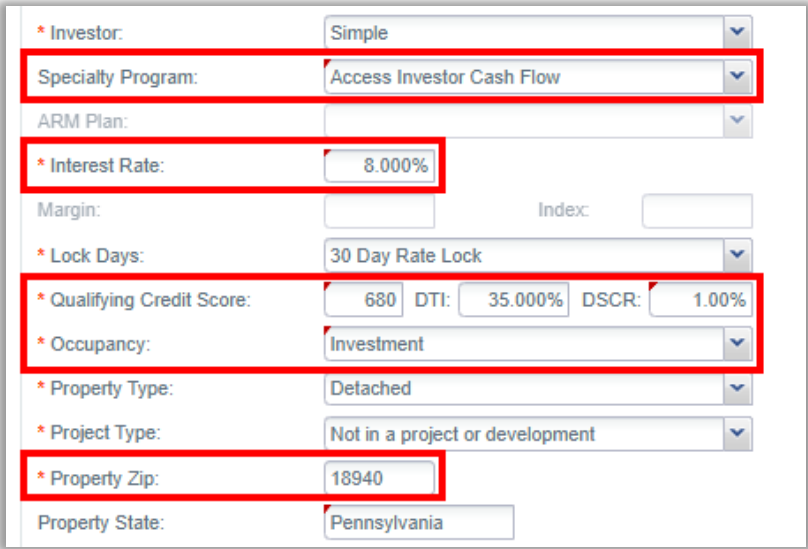
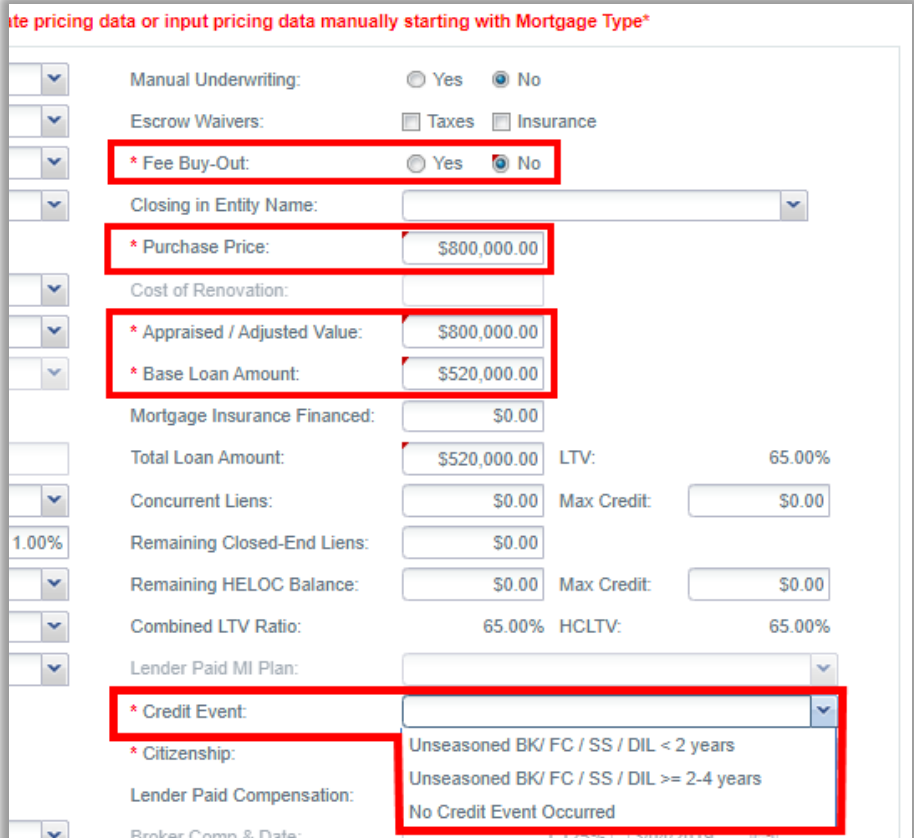


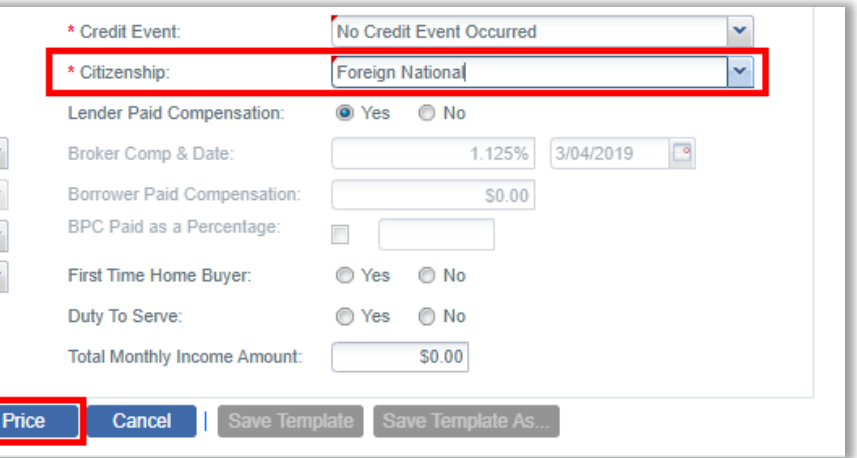
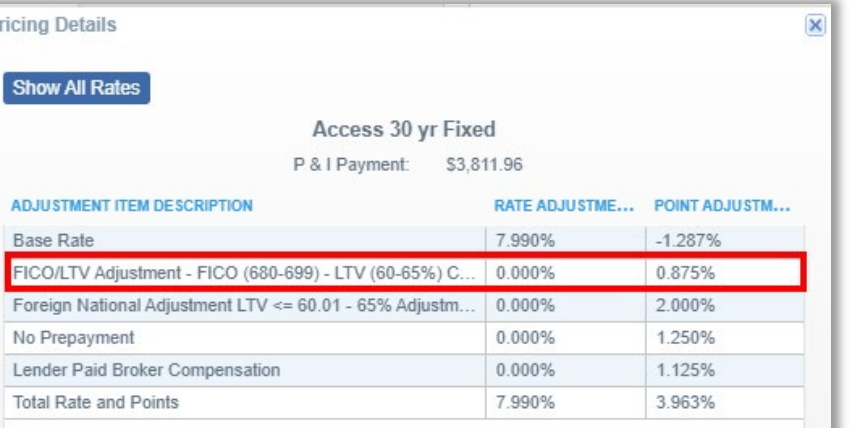
Foreign National Borrower(s)	
A foreign national is a person who does not work or reside in the United States; the borrower works and resides in a foreign country. Foreign national borrowers are eligible for Non-QM Investor Cash Flow loan programs.	
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<div>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</div> <ul style="list-style-type: none"><li>Lien Type: <b>First Mortgage</b></li><li>Mortgage Type: <b>Conventional Mortgage</b></li><li>Pricing Tier: <b>Non QM</b></li></ul> <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div></div><div><div>* Pricing Tier:</div><div>Non QM</div></div></div>
3	<div>Select the <b>Amortization Type</b>.</div> <div><div>Mortgage Type</div><div><div>* Lien Type:</div><div>First Mortgage</div></div><div><div>* Mortgage Type:</div><div>Conventional Mortgage</div></div><div><div>* Pricing Tier:</div><div>Non QM</div></div><div><div>* Amortization Type:</div><div>Fixed Rate</div></div><div><div>* Product:</div><div>Adjustable Rate</div></div><div><div>* Loan Term Months:</div><div>Fixed Rate</div></div><div><div>* Investor:</div><div>Fannie Mae</div></div></div>
4	<div>Select the applicable <b>Product</b>.</div> <div><div><div>* Amortization Type:</div><div>Fixed Rate</div></div><div><div>* Product:</div><div>Access 30 yr Fixed</div></div><div><div>* Loan Term Months:</div><div>Access 15 yr Fixed</div></div><div><div>* Investor:</div><div>Access 30 yr Fixed</div></div><div><div>Specialty Program:</div><div>Access 30 yr Fixed Interest Only</div></div><div><div>Access 40 yr Fixed Interest Only</div></div></div>
5	<div><ul style="list-style-type: none"><li><b>Investor</b> defaults to Simple.</li><li>Select the applicable <b>Specialty Program</b> from the dropdown.</li><li>Select <b>Purpose of Loan</b> from the dropdown.</li><li><b>Documentation Type</b> will default.</li><li>Select <b>Prepayment</b> as applicable.</li></ul></div> <div><div><div>* Investor:</div><div>Simple</div></div><div><div>Specialty Program:</div><div>Access Investor Cash Flow</div></div><div><div>ARM Plan:</div><div></div></div><div><div>* Purpose of Loan:</div><div>Purchase</div></div><div><div>* Refinance Purpose:</div><div></div></div><div><div>Refinance Type:</div><div></div></div><div><div>* Documentation Type:</div><div>Alternative</div></div><div><div>Prepayment:</div><div>No Prepayment</div></div></div>

Step	Action
6	<p>If the foreign national borrower does not have US credit, enter 0 as <b>Qualifying Credit Score</b>.</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><div>\$800,000.00</div><div>Down Payment Details</div></div>

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

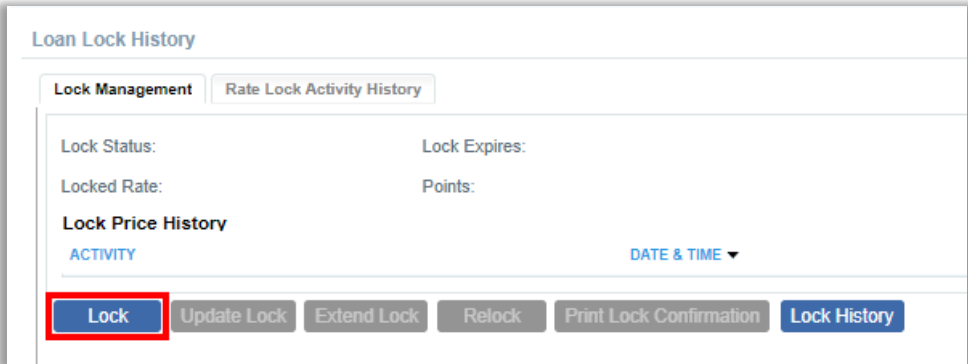
Pricing – GPS	
To price a loan scenario for a Foreign National borrower, follow the steps below.	
Step	Action
1	<p>Go to <b>Generate Pricing Scenario</b>.</p> <div></div>
2	<p>Select the applicable <b>Template</b> from the dropdown.</p> <div></div>

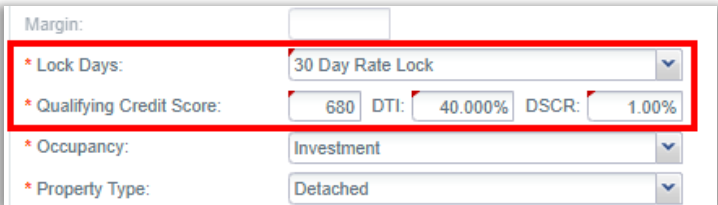
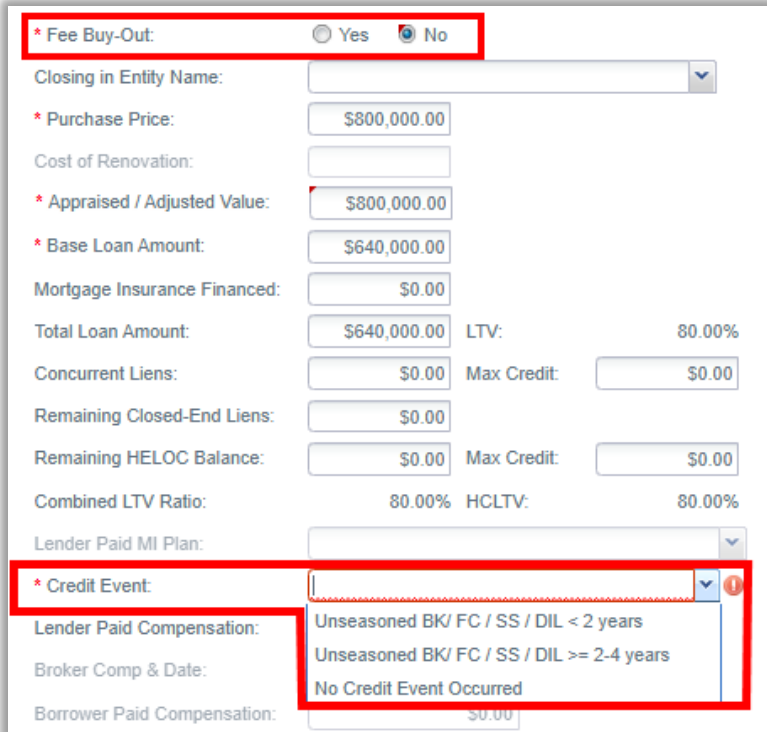
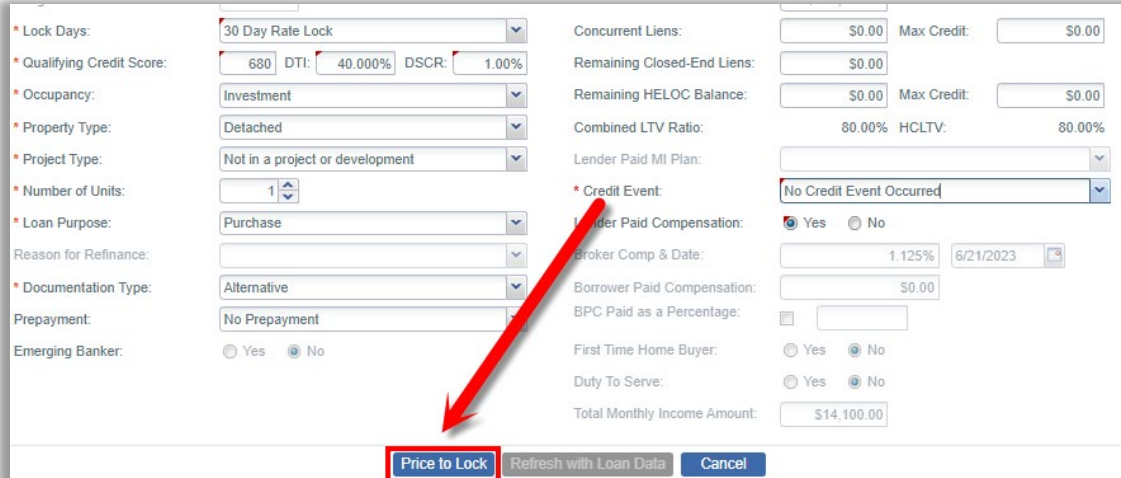
Step	Action
3	<ul style="list-style-type: none"> <li>Select Specialty Program: <b>Access Investor Cash Flow</b>.</li> <li>Enter the <b>Interest Rate</b>.</li> <li>Enter the <b>Qualifying Credit Score</b> and <b>DSCR</b>. <ul style="list-style-type: none"> <li><b>Note:</b> If the borrower has no credit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

Step	Action
5	<ul style="list-style-type: none"> <li>Select <b>Citizenship: Foreign National</b>.</li> <li>Select/Enter <b>Compensation</b> as applicable.</li> <li>Click <b>Price</b>.</li> </ul> 
6	<p>Pricing Details will display a FICO/LTV adjustment if the borrower has no credit score. Upon lock, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p> 

## 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 <b>Loan Processing</b> → <b>Lock Management</b> .
2	<p>Click <b>Lock</b>.</p>  <p>The screenshot shows the 'Loan Lock History' window. It has two tabs: 'Lock Management' (selected) and 'Rate Lock Activity History'. Under 'Lock Management', there are fields for 'Lock Status:', 'Lock Expires:', 'Locked Rate:', and 'Points:'. Below these is a section titled 'Lock Price History' with a sub-header 'ACTIVITY' and a 'DATE &amp; TIME' dropdown. At the bottom, there is a row of buttons: 'Lock' (highlighted with a red box), 'Update Lock', 'Extend Lock', 'Relock', 'Print Lock Confirmation', and 'Lock History'.</p>

Step	Action
3	<ul style="list-style-type: none"> <li>Select the <b>Lock Days</b> from dropdown.</li> <li>Enter the <b>Qualifying Credit Score</b> and <b>DSCR</b>. <ul style="list-style-type: none"> <li><b>Note:</b> 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.</li> </ul> </li> </ul> 
4	<ul style="list-style-type: none"> <li>Select <b>Fee Buy-Out: No</b></li> <li>Select the <b>Credit Event</b> from the dropdown.</li> </ul> 
5	<p>After reviewing all applicable fields, click <b>Price to Lock</b>.</p> 

Step

Action

6

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