



# P.A.T.H.

(Portal Automation to Homebridge)

September 30, 2025

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# Introduction

Welcome to P.A.T.H.

## System Hints

- Use Notes to communicate information to Homebridge associates.
- Best practice is to enter information from top to bottom. Dropdown lists are dependent on the information entered earlier on the screen.
- Web-Based system optimized to use with Chrome. Other acceptable browsers are:

Windows 7	Windows 8.1	Windows 10	OSX Yosemite
Chrome 36 and Higher	Chrome 36 and Higher	Chrome 36 and Higher	Chrome 36 and Higher
Internet Explorer 11	Internet Explorer 11	Internet Explorer 11	Safari 9 or Higher
Firefox 51 and Higher	Firefox 51 and Higher	Firefox 51 and Higher	
		Microsoft Edge	

\* Minimum screen resolution: 1366 x 768


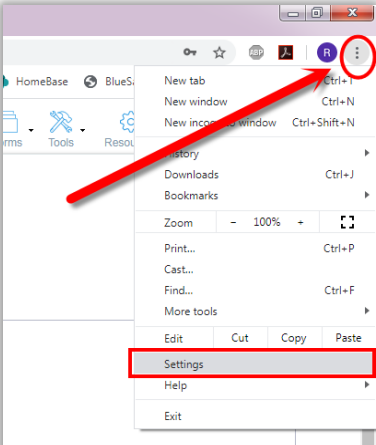
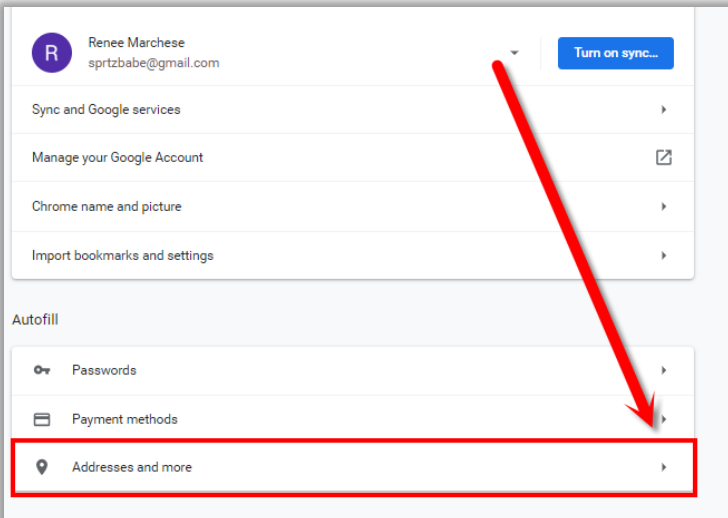
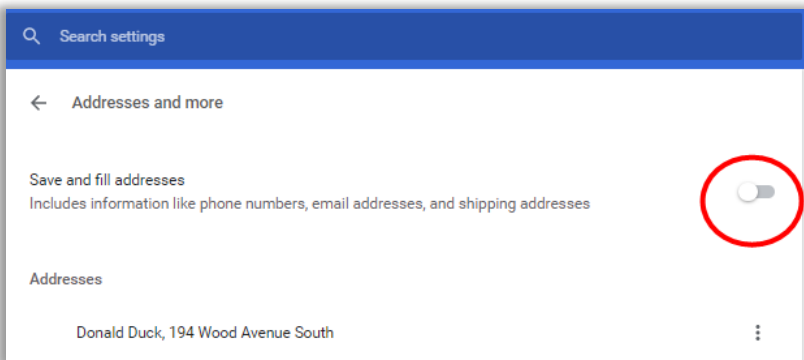
[Click here](#) for questions and support.



# Remove Chrome Address Autofill

It is important to verify the property address before loan submission. Autofill options in Chrome may change the property address to a saved address in the browser.

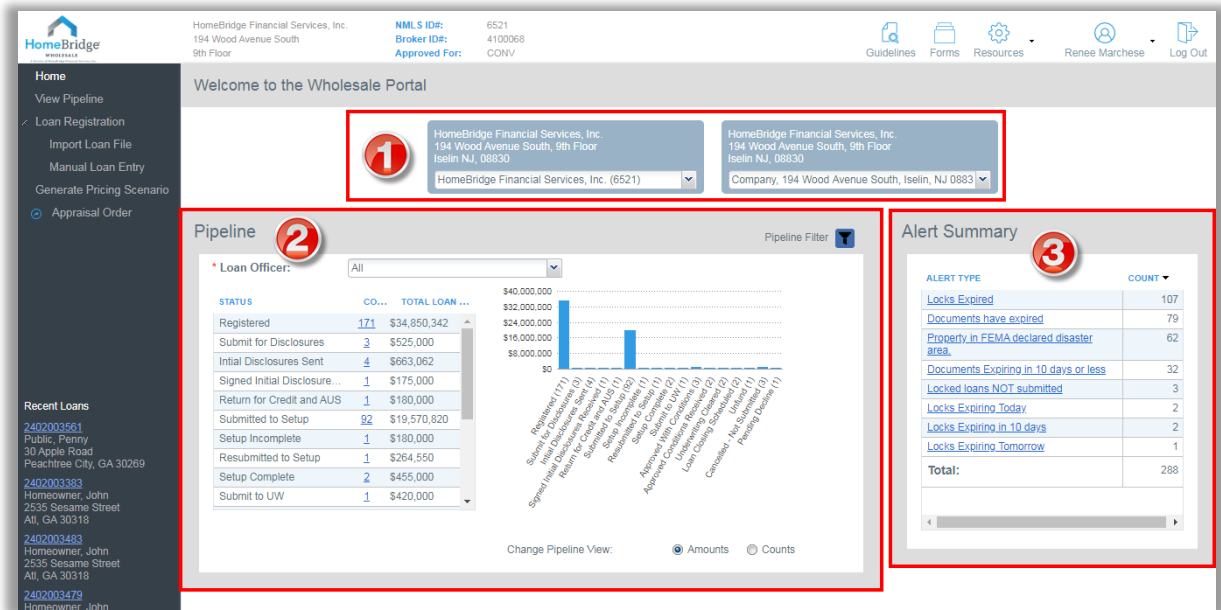
To deactivate the address autofill in Chrome, follow the steps below.

Step	Action
1	Open the Chrome browser.
2	Click the  in the top right corner of the window and select <b>Settings</b> from the dropdown. 
3	Scroll down to the Autofill section and select <b>Addresses and more</b> . 
4	Turn off the toggle for <b>Save and fill addresses</b> . 

# Home Screens

## Dashboard

The Dashboard provides quick visibility into your loan pipeline.



### 1. Office and Branch Information

Filter Registered loans by Office or Branch.

### 2. Pipeline Summary

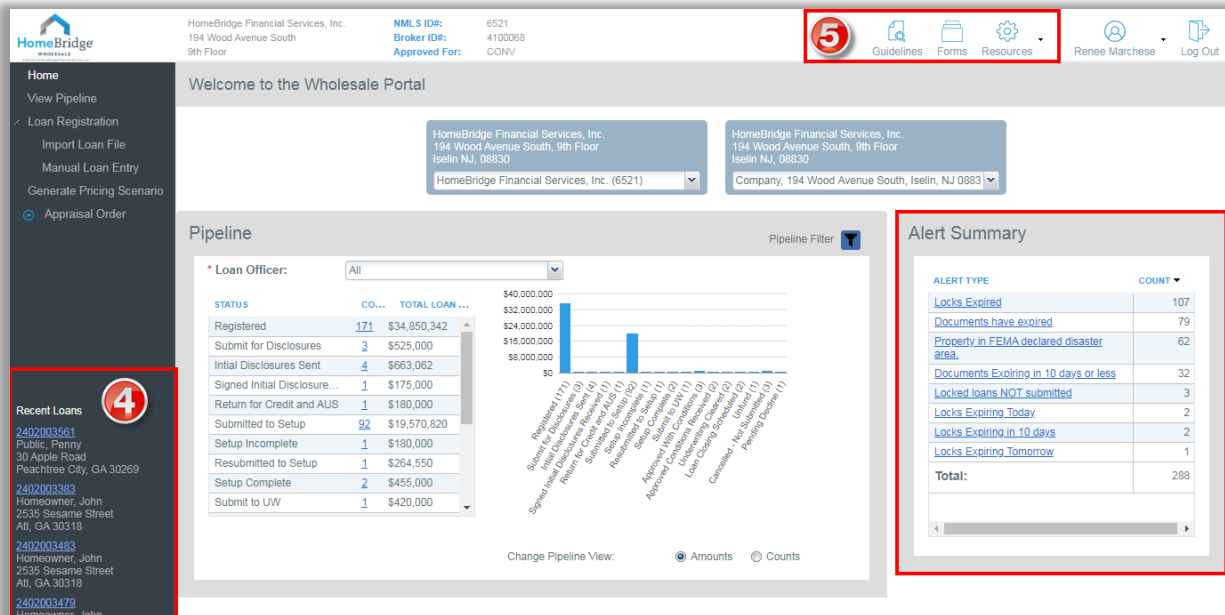
Displays the Status, Count of loans, and Total Loan Amounts.

- View all loans or sort by Loan Officer.
- Click the linked # in the Count column to see a list of the loans with that status.
- Graph of all loans in your pipeline sorted by Status. Change the graph to view the \$ amounts or the Count of loans.
- Filter to view Active, Funded, or Adversed loans.

### 3. Alert Summary

Lists loans that need attention:

- Locks that are expiring Today, in 10 days, or have expired.
- Docs that expire in 10 days or less.
- Locked Loans that have not been submitted.
- If the property is in a FEMA declared disaster area.



#### 4. Recent Loans

The last 5 loans viewed for easy access.

#### 5. Quick Links

Guidelines, Forms, and Resources.

# Pipeline

**View Pipeline** displays all your loans with Homebridge.

The screenshot shows the HomeBridge 'View Pipeline' interface. At the top, there's a header with the HomeBridge logo, company address (194 Wood Avenue South, 9th Floor), NMLS ID# (6521), Broker ID# (4103068), and Approved For (CONV). Navigation links include Guidelines, Forms, Resources, Renee Marchese, and Log Out.

On the left sidebar, under 'Home', the 'View Pipeline' option is highlighted. Below it are 'Loan Registration', 'Import Loan File', 'Manual Loan Entry', 'Generate Pricing Scenario', and 'Appraisal Order'.

The main area features a search and filter bar with the following fields:
 

- Status Group: Active (dropdown)
- Last Name: (text input)
- Loan Number: (text input)
- Loan Purpose: (dropdown)
- Case File Id: (text input)
- Search button

Below the search bar is a table of loans with the following columns: LOAN NUMBER, BORROWER, OCCUPANCY, LOAN PURPOSE, PRODUCT, PROGRAM, LOAN STATUS, LOAN STATUS DATE, LOAN AMOUNT, PROPERTY TYPE, LOCK DATE, and LOCK EXPIRATION. The loan number 2402003539 is circled in red in the original image.

At the bottom left, there's a 'Recent Loans' section listing several loans with their details (Loan Number, Customer Name, Address, City, State, ZIP).

At the bottom, there's a pagination bar showing 'Page 1 of 12' and 'Displaying 1 - 25 of 285'.

- Search by **Last Name**, **Loan Number** or **Case File Id**.
- Filter by **Loan Status** or **Loan Purpose**.
- Sort pipeline by clicking the column header.
- Click the **Loan Number** to open a loan.

# Loan Level Dashboard

The Loan Level Dashboard provides an overview of important loan information.

The screenshot displays the HomeBridge Loan Level Dashboard. The interface includes a top navigation bar with the HomeBridge logo, company address (194 Wood Avenue South, 9th Floor), NMLS ID# (6521), Broker ID# (4100068), and Approved For (CONV). It also features links for Guidelines, Forms, Resources, a user profile for Renee Marchese, and a Log Out button.

On the left, a sidebar menu shows the View Pipeline and various loan stages: Loan Summary, Loan Details (Short Application, Status History, Alerts & Notification Mgmt, Contacts), Loan Processing, Full Application, Loan Closing, and Appraisal Order.

The main dashboard area is divided into several sections, with four key areas highlighted by red boxes and numbered callouts:

- 1. Overview of Loan Data:** This section at the top provides a high-level summary of the loan. It includes the Lender Loan ID (2402002585), Loan Status (Approved With Conditions), Loan Purpose (Purchase), Loan Amount (\$120,000.00), Interest Rate (4.250%), and LTV/CLTV (60.00% / 60.00%). It also lists the Borrower Name (HOMEOWNER, John), Subject Property (123 GRUMPY STREET, Carlsbad, LA 07072), and the Program (Conv Conforming 30 yr Fixed).
- 2. Document Expiration Dates:** This section, titled 'Document/Item Expires On', lists various documents and their expiration dates. It includes Credit Docs (11/11/2019), Income Docs (11/11/2019), Asset Docs (11/11/2019), Title Docs (11/11/2019), Appraisal Docs (7/21/2019), Employment Docs (7/21/2019), and Rate Lock (5/11/2020). A 'Total Expired' count of 4 is shown.
- 3. Critical Dates, Loan Reference Dates, and Disclosure Dates:** This section contains three sub-sections of dates. The 'Critical Dates' section includes dates for Submit To Underwriting, Approval, TRID Application, Initial Disclosure Due, ECOA Application (Reg B), Intent to Proceed, First Allowable Closing, Estimated Closing, Firm Closing, Rescission, and Funding. The 'Loan Reference Dates' section includes dates for Initial Loan Estimate Sent, Initial Loan Estimate Received, Revised Loan Estimate Sent, Revised Loan Estimate Received, Initial Closing Disclosure Sent, Initial Closing Disclosure Received, Revised Closing Disclosure Sent, and Revised Closing Disclosure Received. The 'Disclosure Dates' section includes dates for Initial Loan Estimate Sent, Initial Loan Estimate Received, Revised Loan Estimate Sent, Revised Loan Estimate Received, Initial Closing Disclosure Sent, Initial Closing Disclosure Received, Revised Closing Disclosure Sent, and Revised Closing Disclosure Received.
- 4. Disclosure Delivery History:** This section at the bottom provides a table of disclosure delivery history. It includes columns for Document Package, Destination, Generated By, Last Generation Date/Time, Disclosure, Package Signed Date/Time, and Info. The table shows a single entry for 'LE Redisclosure' sent via 'E-Sign' to 'Tan Johnso...' on 7/11/2019 at 5:27 PM, with the disclosure type 'Loan Estimate' and a package signed date/time of 7/11/2019 at 5:53 PM.

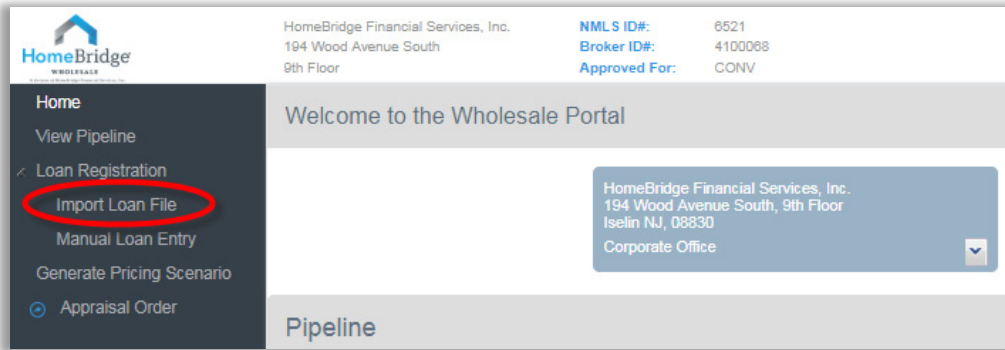
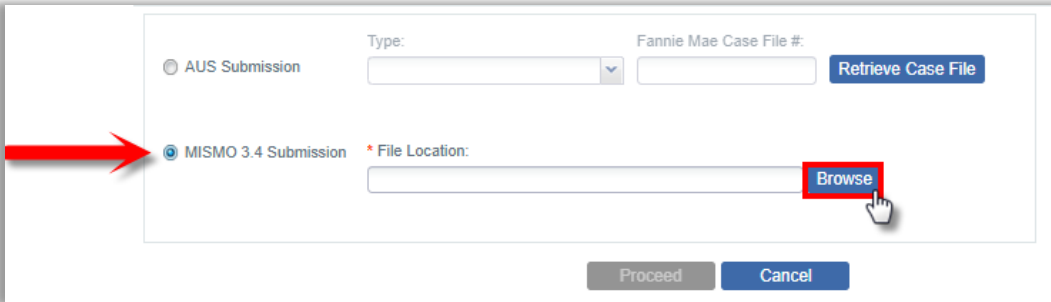
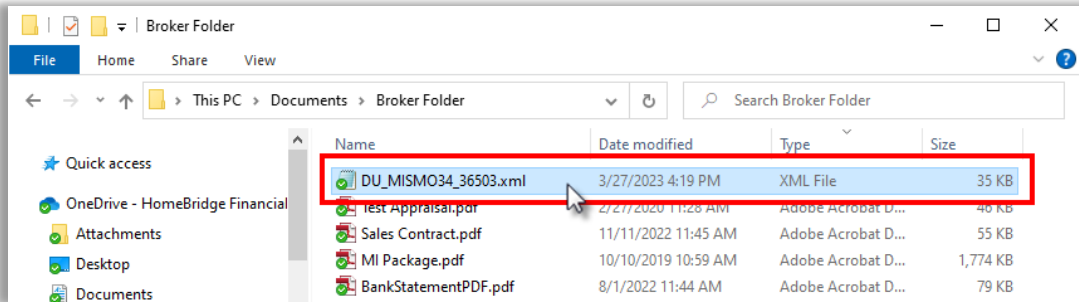
1. Overview of Loan Data
2. Document Expiration Dates
3. Critical Dates, Loan Reference Dates, and Disclosure Dates
4. Disclosure Delivery History







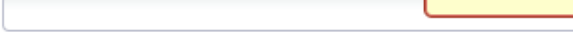



# Loan Registration

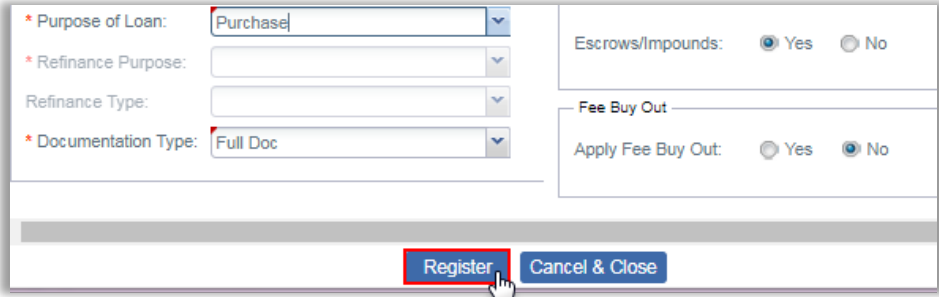
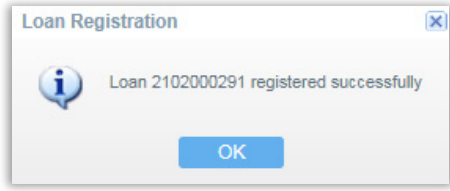
There are three ways to register a loan in P.A.T.H.

- Import a [MISMO 3.4](#) (.xml),
- Import an [AUS file](#) already assigned to Homebridge, or
- [Manually](#) enter the information into the system.

## Import MISMO 3.4 file

Step	Action
1	<p>From the home screen select <b>Import Loan File</b> under Loan Registration.</p> 
2	<ul style="list-style-type: none"> <li>• Select <b>MISMO 3.4 Submission</b>.</li> <li>• Click the <b>Browse</b> button to navigate to the XML file.</li> </ul> 
3	<p>Double-click the XML file.</p> 

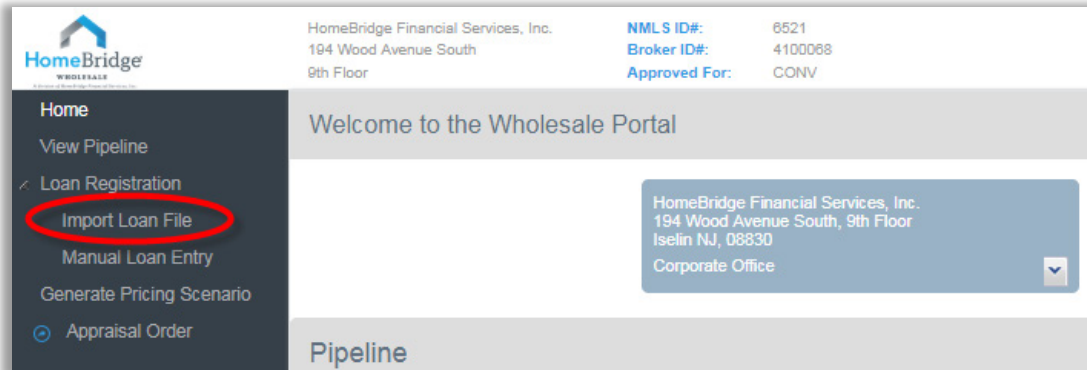
Step	Action								
4	<p>Click <b>Proceed</b> to pull the information into P.A.T.H.</p> <div data-bbox="355 254 1393 623"> <p><b>Exceptions</b></p> <table border="1"> <thead> <tr> <th>SEVERITY</th><th>ERROR MESSAGE</th></tr> </thead> <tbody> <tr> <td>Warning</td><td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td></tr> <tr> <td>Warning</td><td>There must be at least one applicant income record.</td></tr> <tr> <td>Warning</td><td>There must be at least one proposed housing expense record.</td></tr> </tbody> </table> <p>Proceed Cancel</p> </div> <p> <b>Helpful Tip:</b> The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.</p>	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
SEVERITY	ERROR MESSAGE								
Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.								
Warning	There must be at least one applicant income record.								
Warning	There must be at least one proposed housing expense record.								
5	<p>Review the fields <b>in the order they appear</b> for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> <li>• All required information is indicated by a *</li> <li>• Missing required information indicated by </li> <li>• User changed information is marked by red indicator in the corner of the field.</li> </ul> <div data-bbox="404 1068 1346 1556"> <p><b>Mortgage Type</b></p> <p>* Lien Type: First Mortgage</p> <p>* Mortgage Type: Conventional Mortgage</p> <p>* Pricing Tier: Conforming</p> <p>* Amortization Type: Fixed Rate</p> <p>* Product:</p> <p>* Loan Term Months:  </p> <p>* Investor:  </p> <p>ARM Plan:</p> <p>Program Type:  </p> <p> This field is required</p> </div> <p> <b>Helpful Tip:</b> You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.</p>								

Step	Action
6	<p>Click <b>Register</b> at the bottom of the screen.</p> 
7	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

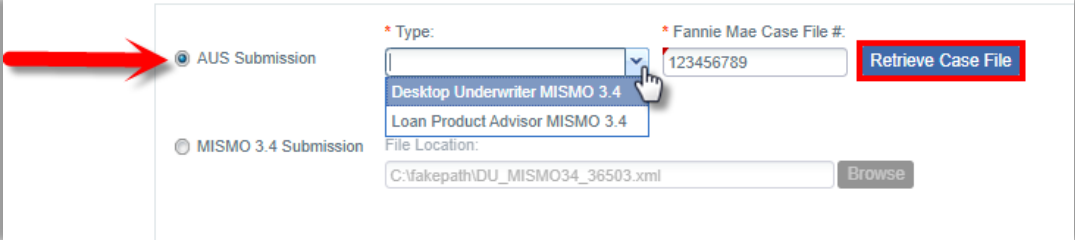
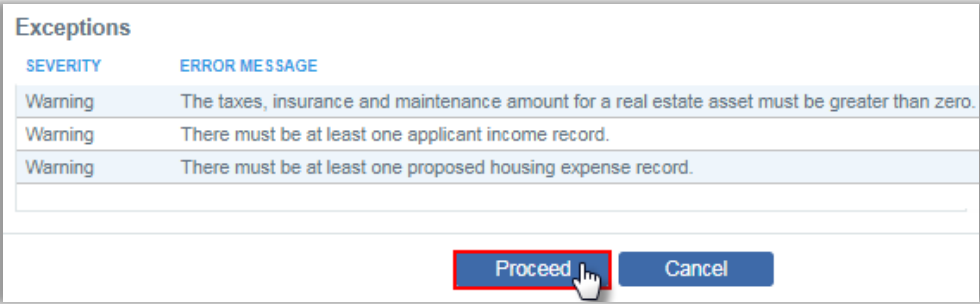


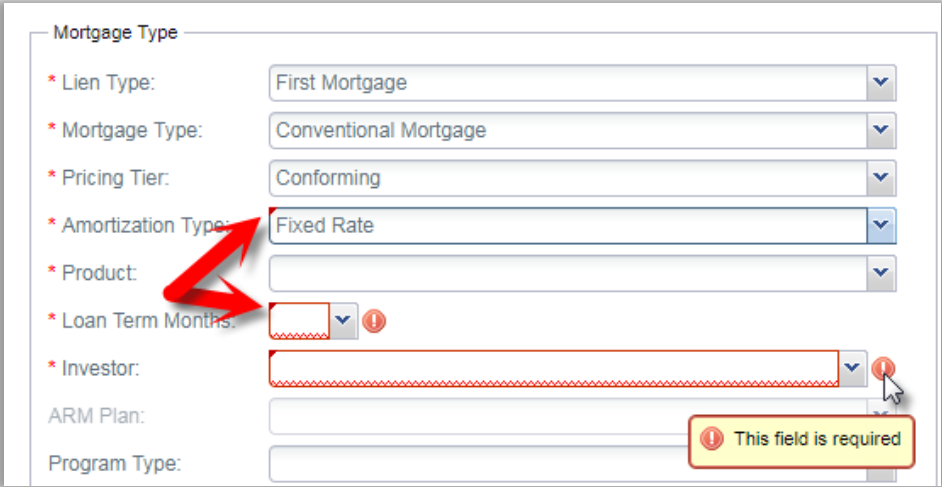
## Import AUS Findings

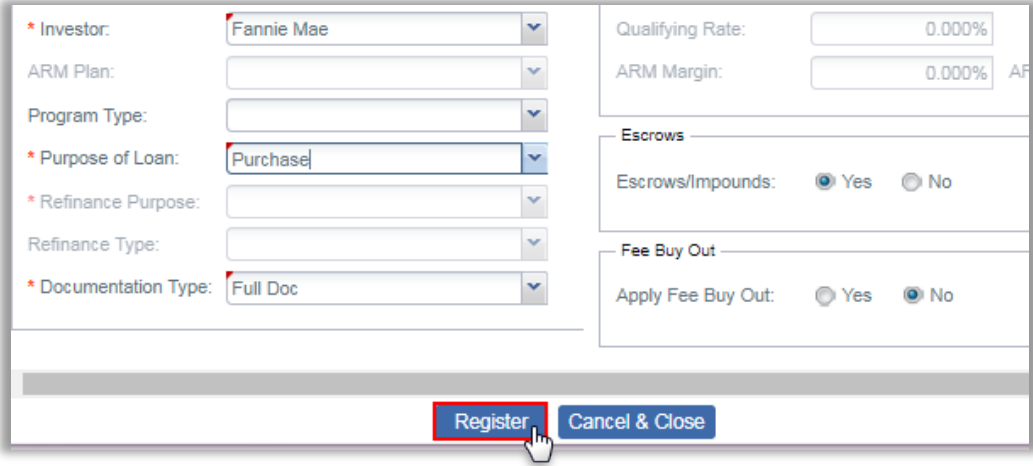
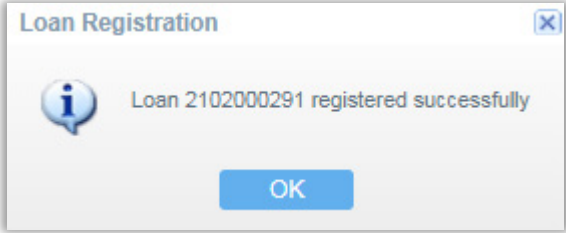
When submitting to DU via P.A.T.H. credit agency credentials are required, but DU sponsorship is not required.

To submit loans to Loan Product Advisor (LPA) through P.A.T.H., sponsored relationship with Homebridge Financial Services (HBFS) is required and notify the credit agency once the LPA credentials are received. [Click here](#) for sponsorship instructions.

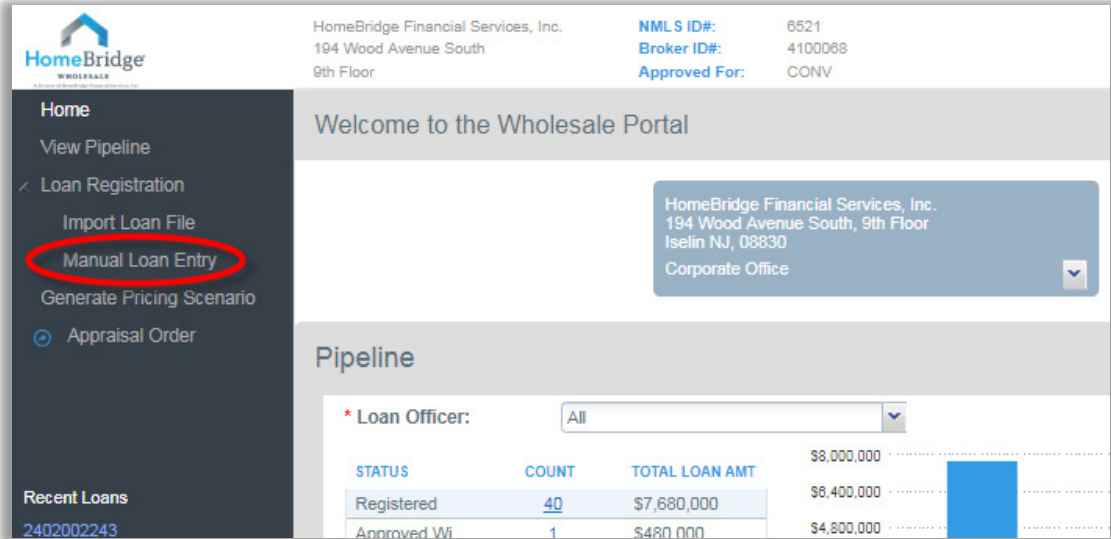
Step	Action
1	<p>To retrieve AUS findings that are assigned to Homebridge Wholesale, click <b>Import Loan File</b> under Loan Registration.</p> 

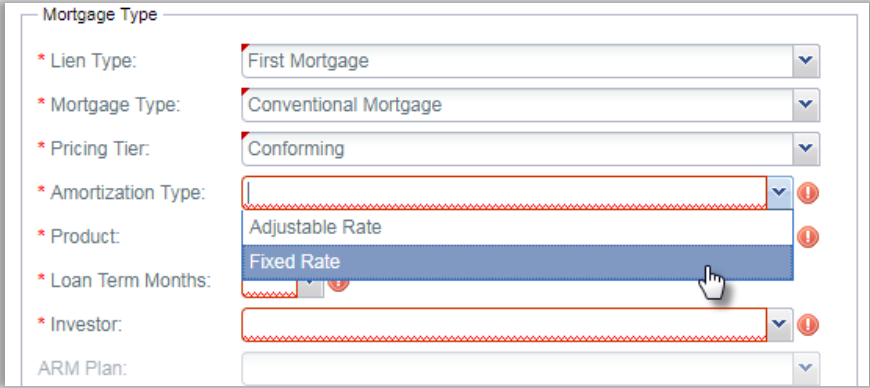
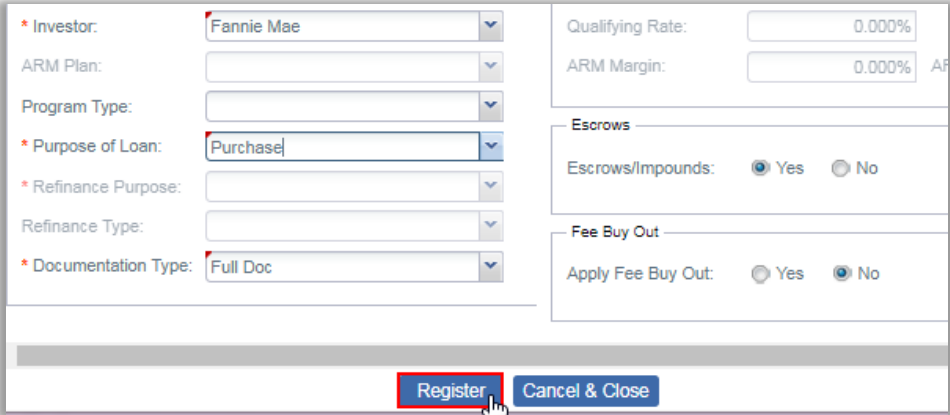
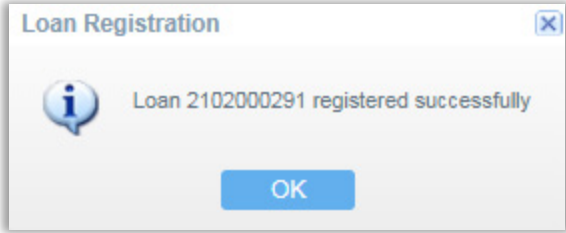


Step	Action
2	<ul style="list-style-type: none"> <li>• Select <b>AUS Submission</b>.</li> <li>• Choose <b>Desktop Underwriter</b> or <b>Loan Product Advisor</b> in the dropdown.</li> <li>• Enter the 10-digit Case #.</li> <li>• Click the <b>Retrieve Case File</b> button.</li> </ul> 
3	<p>Click <b>Proceed</b> to pull the .xml information into P.A.T.H.</p>  <p> <b>Helpful Tip:</b> The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.</p>
4	<p>Review the fields <b>in the order they appear</b> for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> <li>• All required information is indicated by a *</li> <li>• Missing required information indicated by a </li> <li>• User changed information is marked by red indicator in the corner of the field.</li> </ul> 

Step	Action
5	<p>Click <b>Register</b> at the bottom of the screen.</p> 
6	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

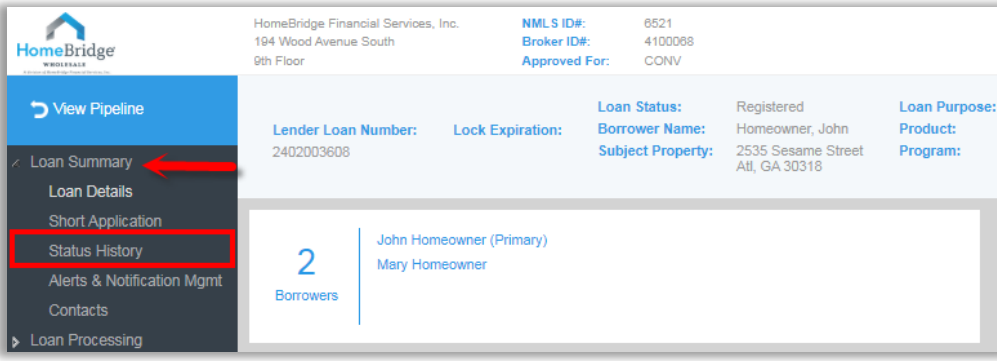
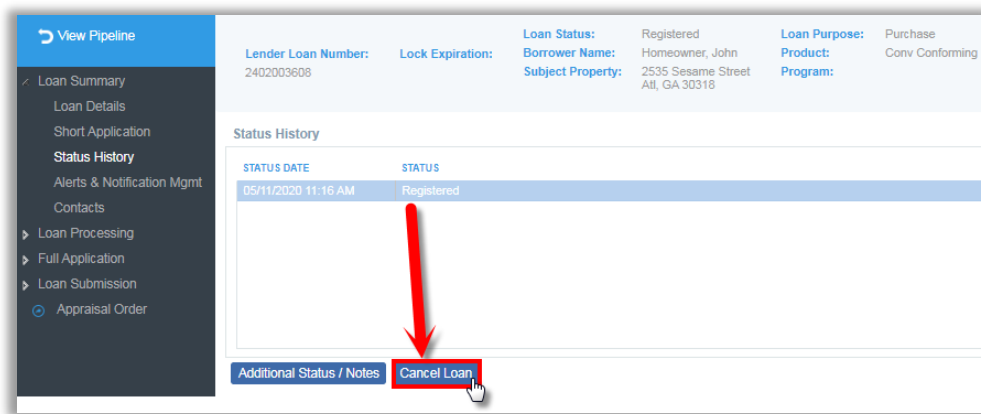
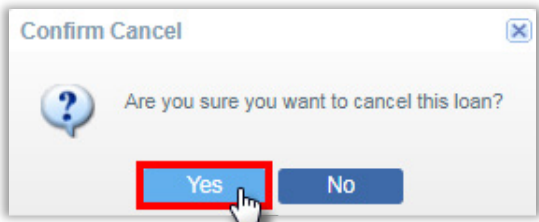
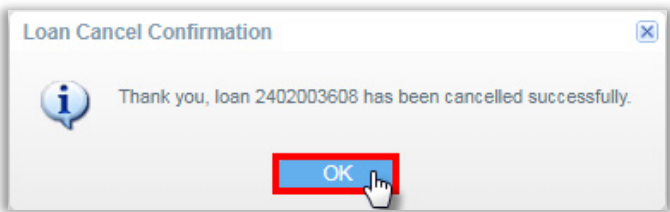
## Manual Loan Entry

Step	Action
1	<p>To manually enter a loan for Registration, click <b>Manual Loan Entry</b> in the menu under <b>Loan Registration</b>.</p> 

Step	Action
2	<ul style="list-style-type: none"> <li>• Enter the fields <b>in the order they appear</b>. The dropdown lists are dependent on the information entered earlier on the screen.</li> <li>• Enter all the *required fields.</li> <li>• Use the dropdown list to select options.</li> </ul> 
3	<p>Click <b>Register</b> at the bottom of the screen.</p> 
4	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

## Cancel a Registered Loan

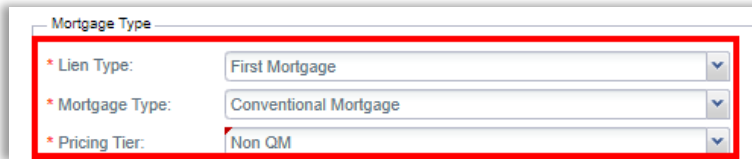
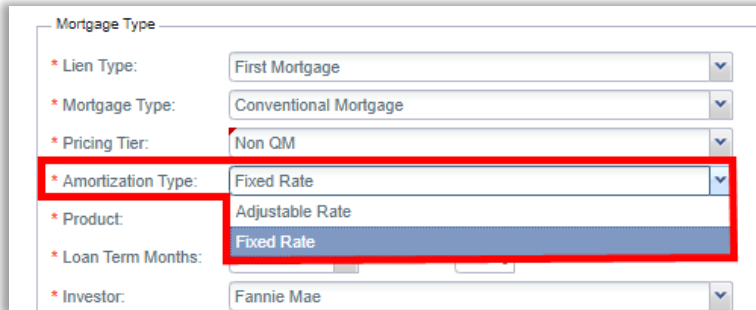
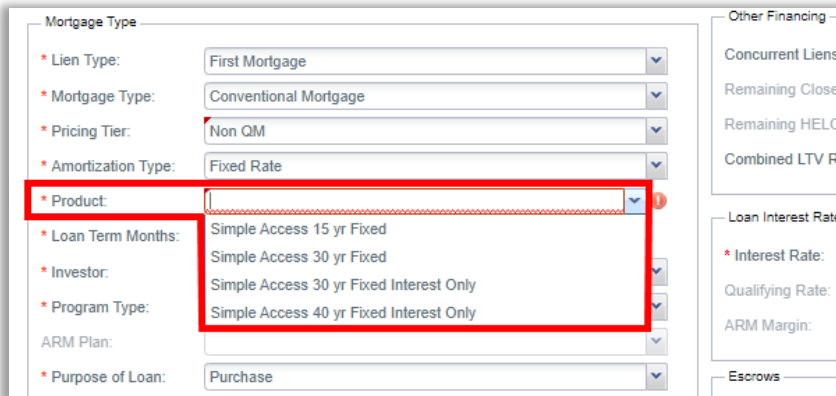
Brokers may cancel registered loans in P.A.T.H. that have not been submitted to Homebridge Wholesale.

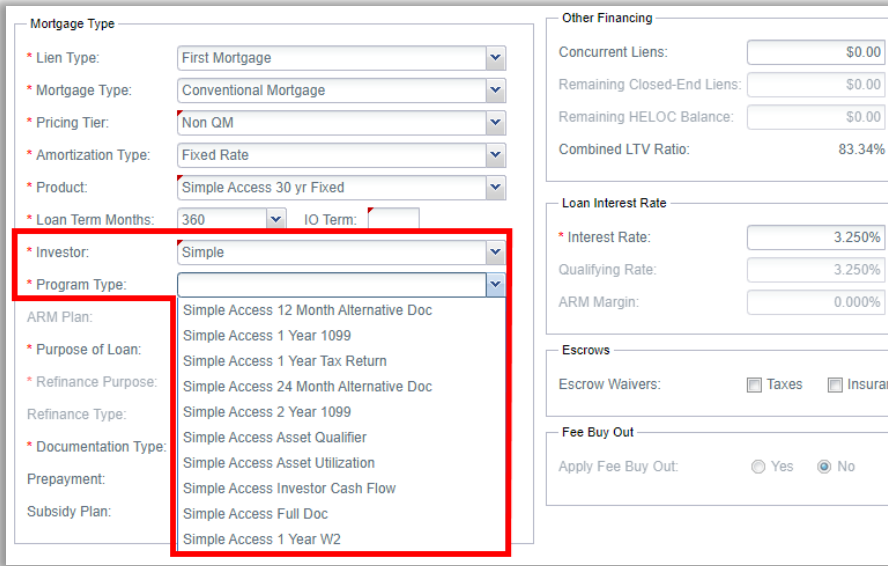
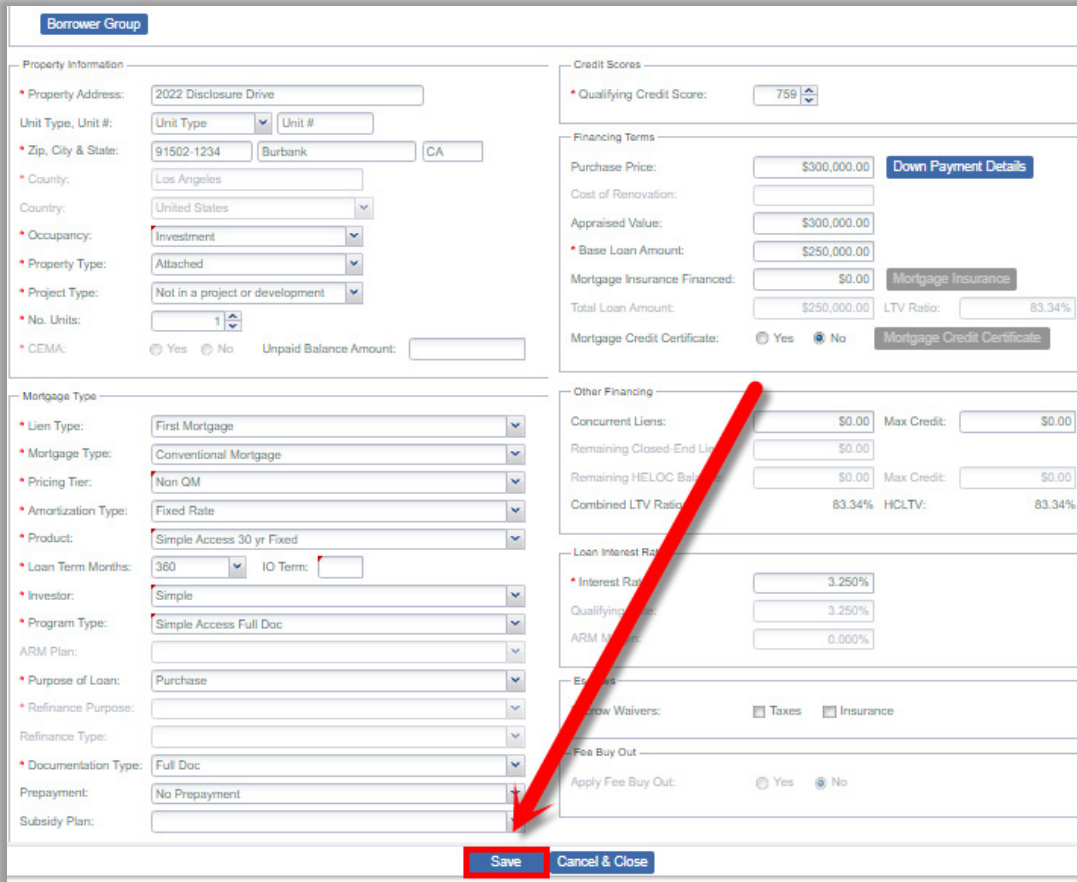
Step	Action
1	<p>Click <b>Loan Summary</b> to open the menu, and click <b>Status History</b>.</p> 
2	<p>Click <b>Cancel Loan</b> at the bottom of the screen.</p> 
3	<p>Click <b>Yes</b> to confirm.</p> 
4	<p>Pop up will confirm the loan is cancelled and you will be returned to the <b>Home</b> screen.</p> 

# Entering Specialty Programs

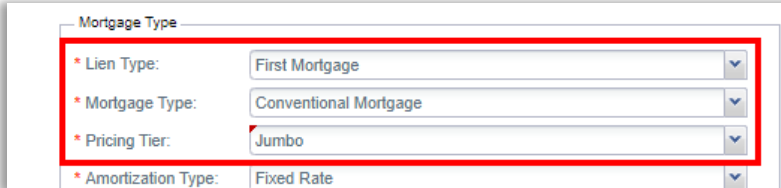
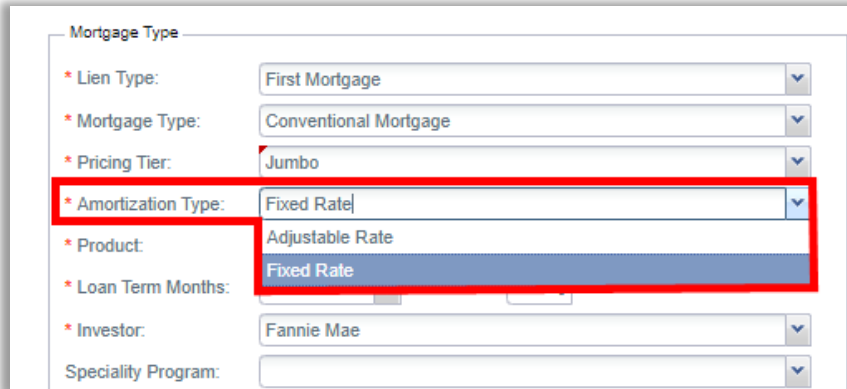
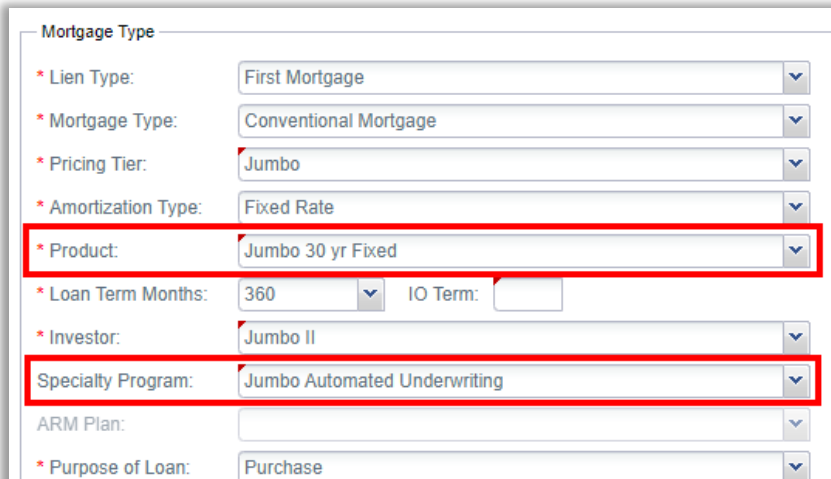
For accurate pricing and specialty product options, choose the correct mortgage information in the dropdowns. If the correct options do not appear, review the previous selections, and enter the correct information.

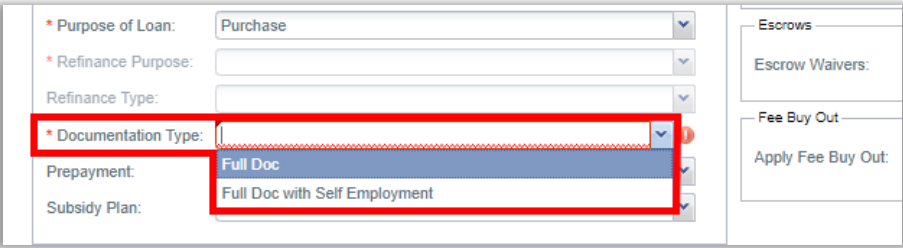
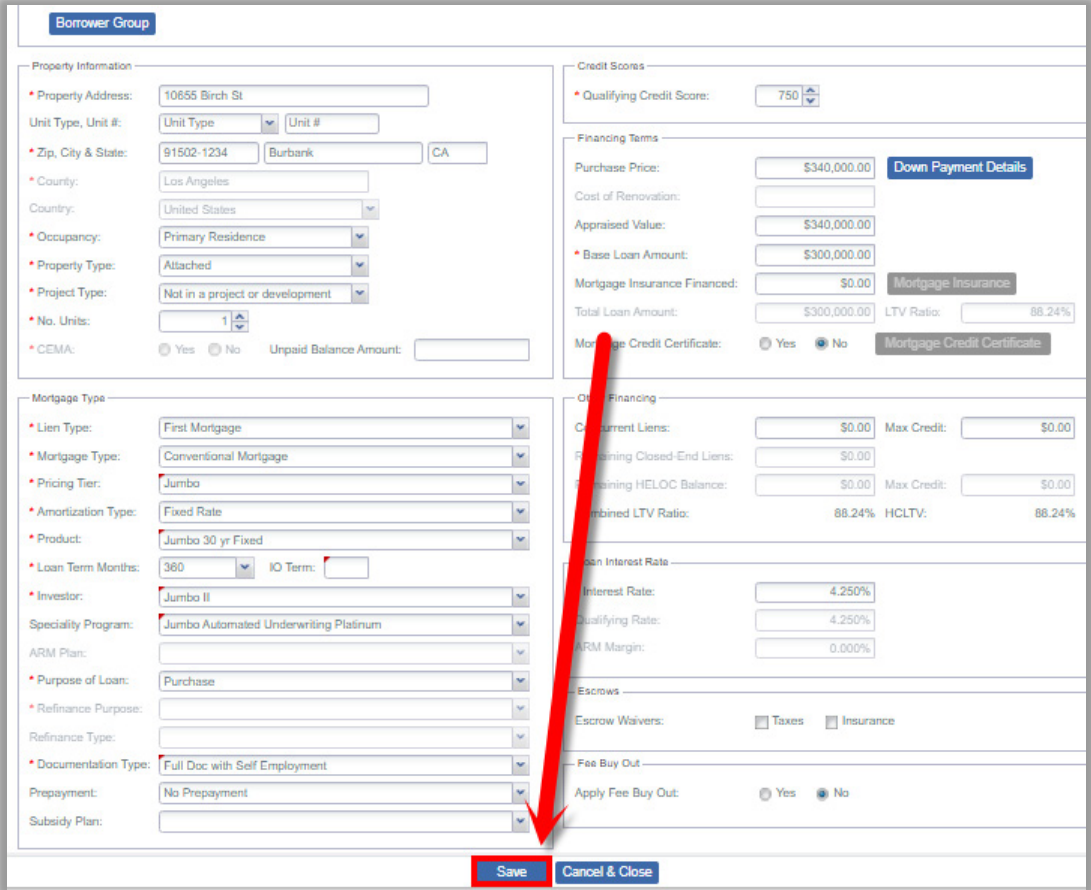
## Simple Access Product Suite

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

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

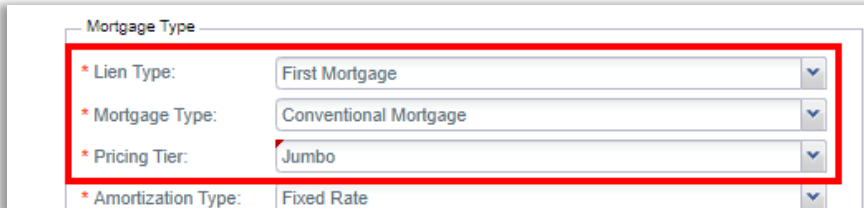
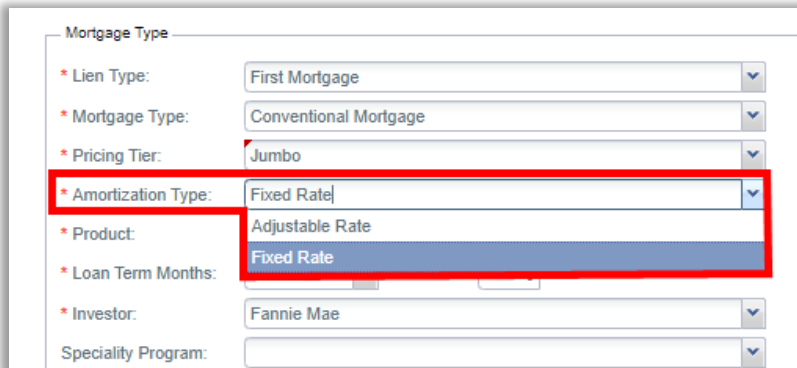
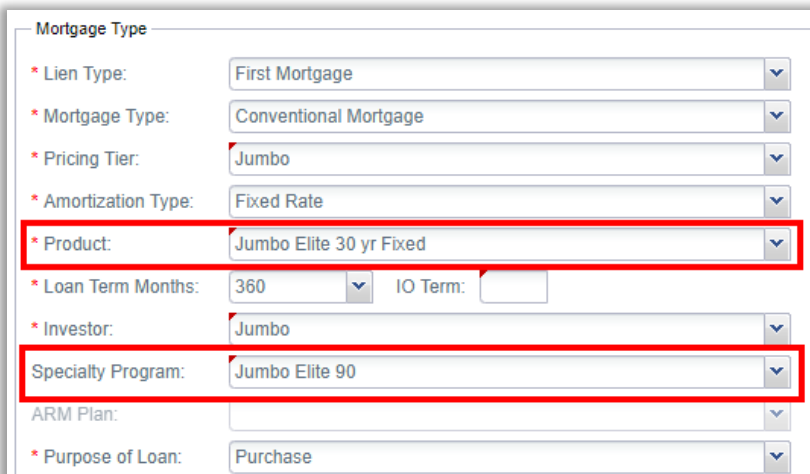
## Standard Jumbo 30 yr Fixed

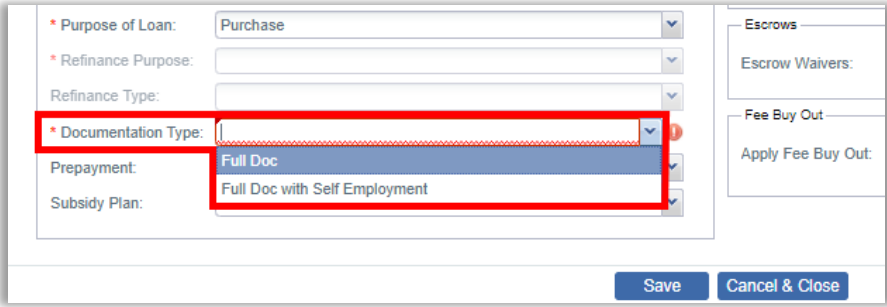
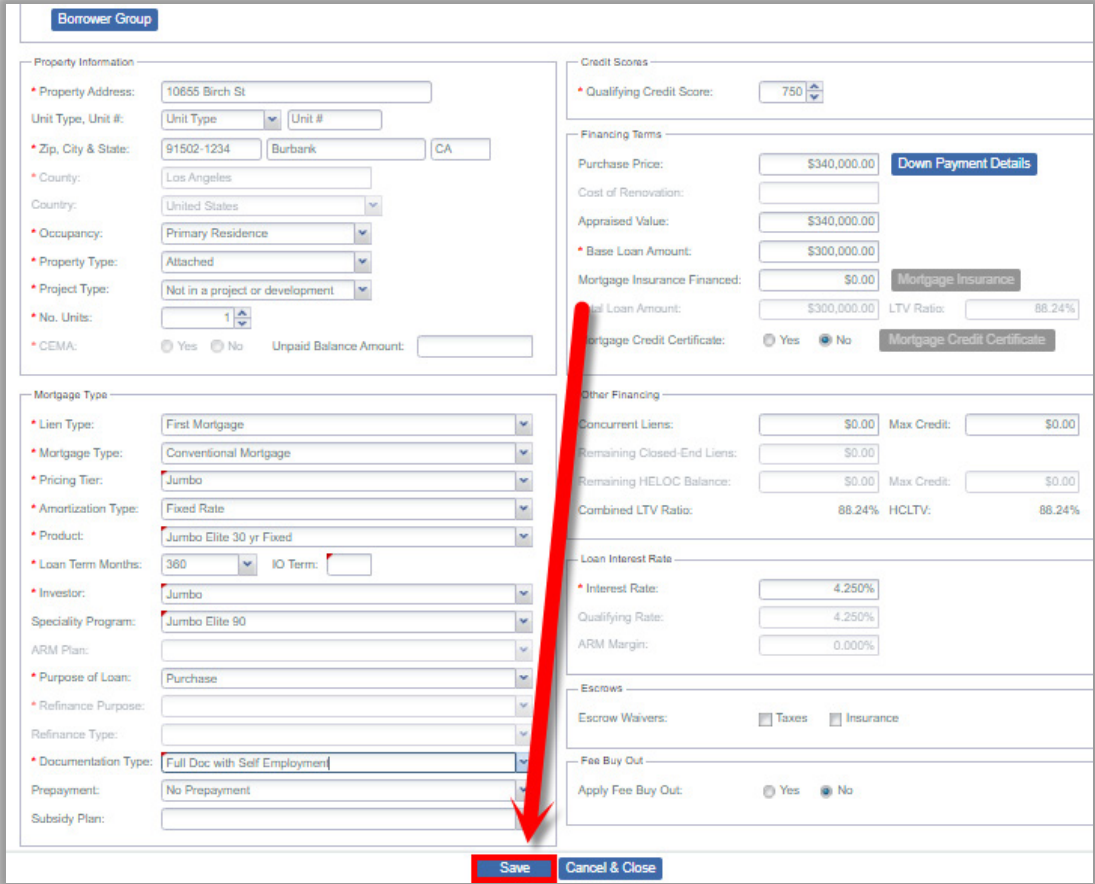
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>• <b>Lien Type:</b> First Mortgage</li> <li>• <b>Mortgage Type:</b> Conventional Mortgage</li> <li>• <b>Pricing Tier:</b> Jumbo</li> </ul> 
3	<p>Select the <b>Amortization Type</b>.</p> 
4	<ul style="list-style-type: none"> <li>• <b>Product:</b> Jumbo 30 yr Fixed</li> <li>• <b>Investor</b> defaults to Jumbo II</li> <li>• Select the applicable <b>Specialty Program</b> from the dropdown.</li> </ul> 

Step	Action
5	<p>Select the applicable <b>Documentation Type</b> from the dropdown.</p> 
6	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p> 

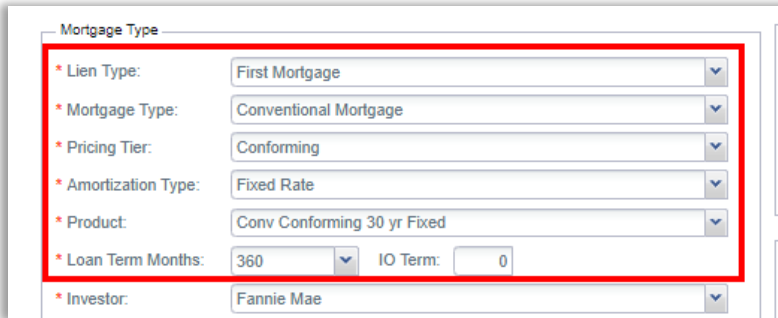
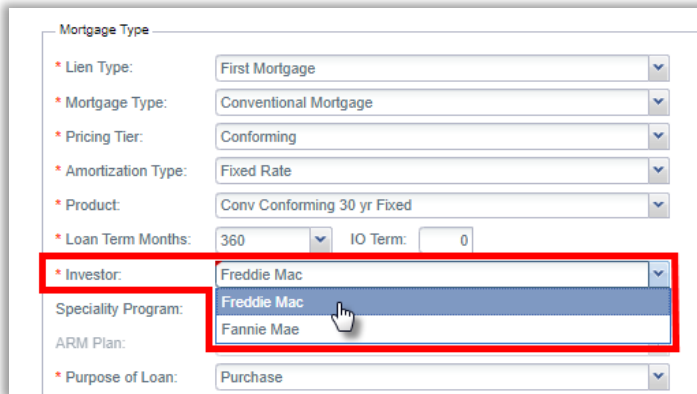


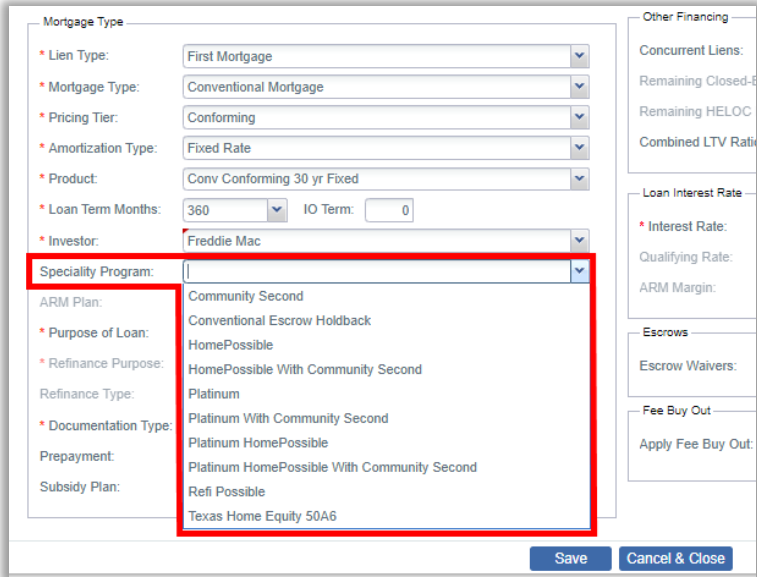
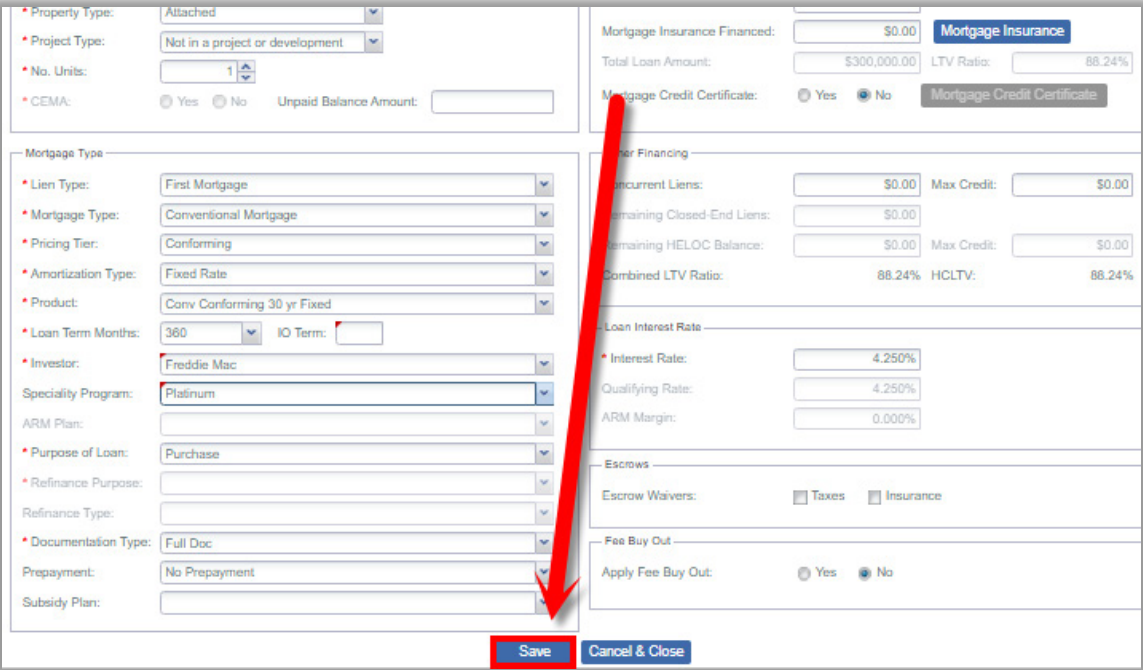
## Jumbo Elite 30 Yr Fixed

Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>• <b>Lien Type:</b> First Mortgage</li> <li>• <b>Mortgage Type:</b> Conventional Mortgage</li> <li>• <b>Pricing Tier:</b> Jumbo</li> </ul> 
3	<p>Select the <b>Amortization Type</b>.</p> 
4	<ul style="list-style-type: none"> <li>• <b>Product:</b> Jumbo Elite 30 yr Fixed</li> <li>• <b>Investor</b> defaults to Jumbo</li> <li>• <b>Program Type:</b> Jumbo Elite 90</li> </ul> 

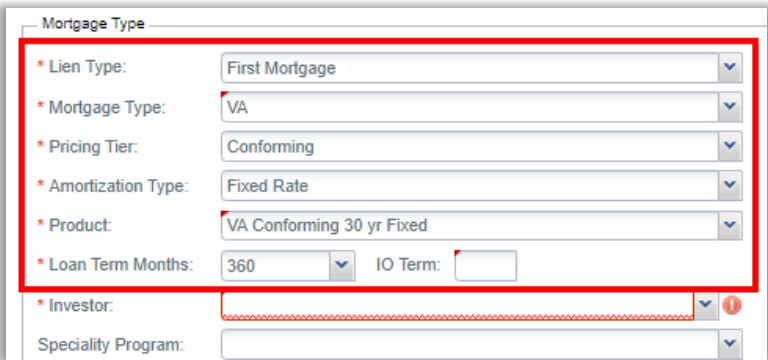
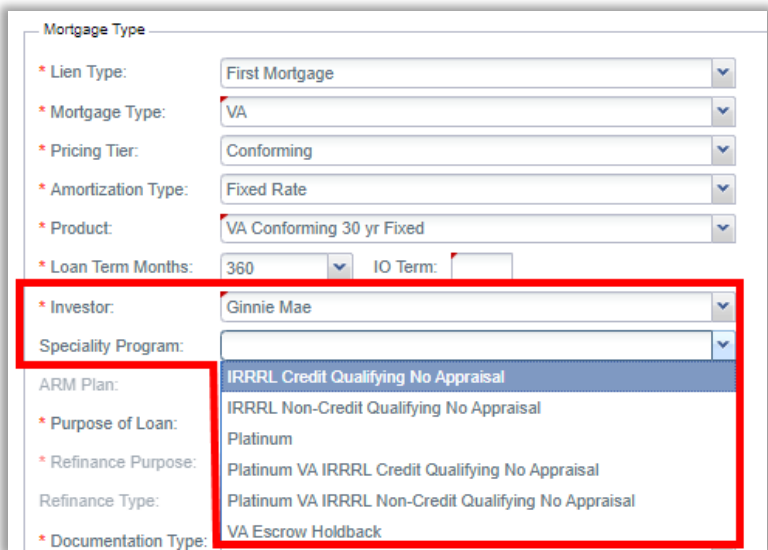
Step	Action
5	<p>Select the applicable <b>Documentation Type</b> from the dropdown.</p> 
6	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p> 

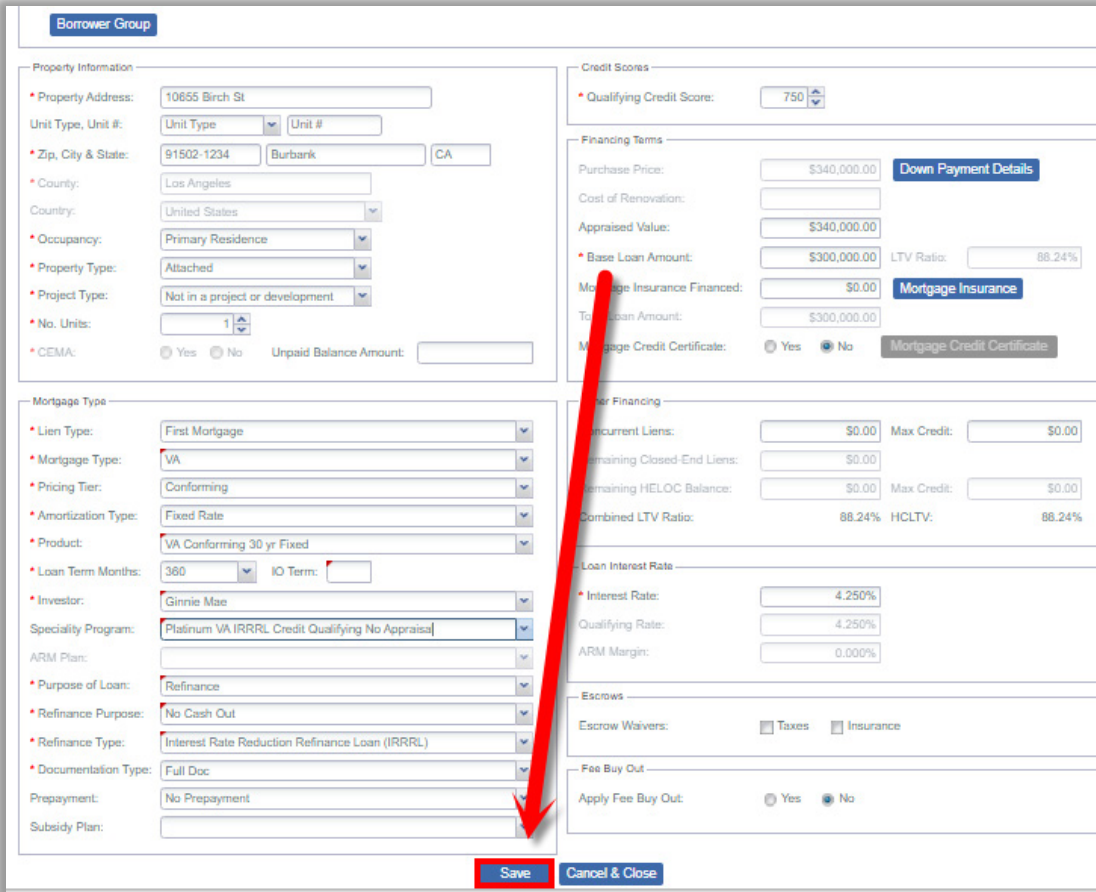
## Fannie Mae or Freddie Mac Specific Specialty Programs

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

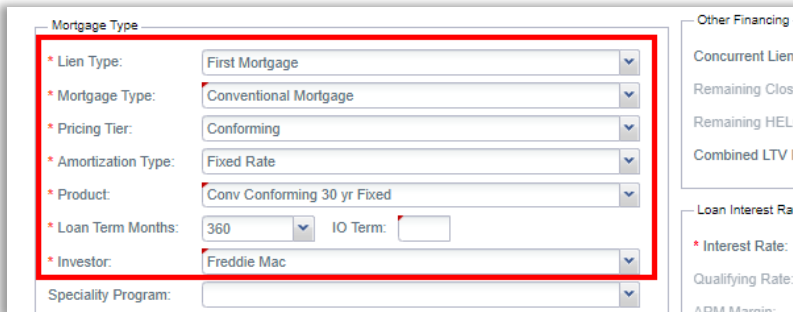
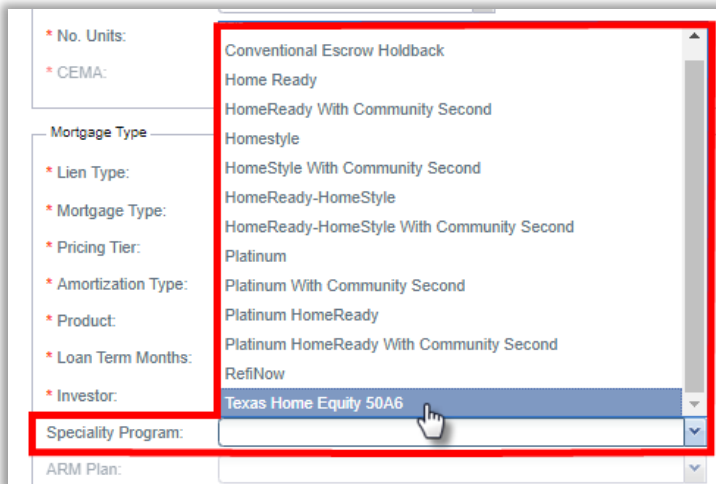
Step	Action
4	<p>Select the <b>Specialty Program</b>. Dropdown list displays only specialty programs for the selected Investor.</p> 
5	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p> 

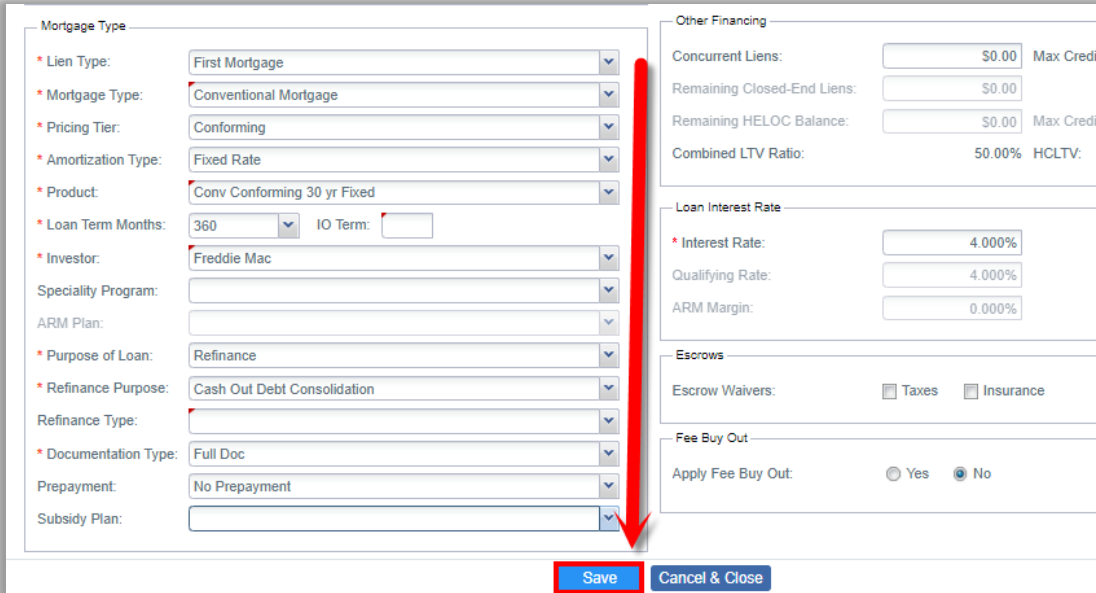
## FHA or VA Specialty Programs

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

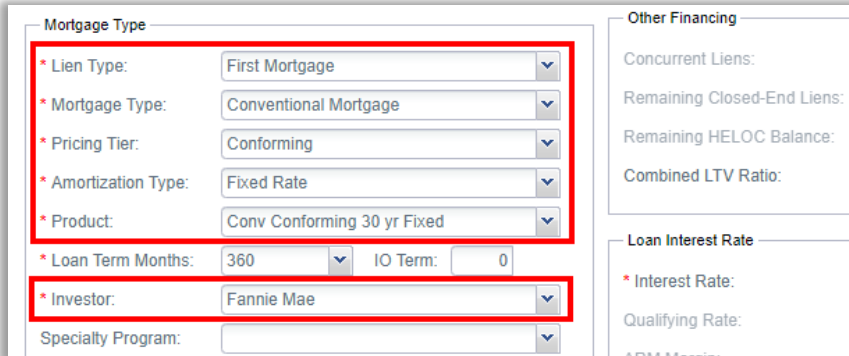
Step	Action
4	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p>  <p>The screenshot displays the 'Borrower Group' application form. It is divided into several sections:         <ul style="list-style-type: none"> <li><b>Property Information:</b> Includes fields for Property Address (10655 Birch St), Unit Type, Unit #, Zip, City &amp; State (91502-1234, Burbank, CA), Country (United States), Occupancy (Primary Residence), Property Type (Attached), Project Type (Not in a project or development), No. Units (1), and CEMA (Yes/No).</li> <li><b>Credit Scores:</b> Qualifying Credit Score (750).</li> <li><b>Financing Terms:</b> 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), and Mortgage Credit Certificate (Yes/No).</li> <li><b>Mortgage Type:</b> Lien Type (First Mortgage), Mortgage Type (VA), Pricing Tier (Conforming), Amortization Type (Fixed Rate), Product (VA Conforming 30 yr Fixed), Loan Term Months (360), IO Term, Investor (Ginnie Mae), Speciality Program (Platinum VA IRRRL Credit Qualifying No Appraisal), ARM Plan, Purpose of Loan (Refinance), Refinance Purpose (No Cash Out), Refinance Type (Interest Rate Reduction Refinance Loan (IRRRL)), Documentation Type (Full Doc), Prepayment (No Prepayment), and Subsidy Plan.</li> <li><b>Other Financing:</b> Current Liens, Remaining Closed-End Liens, Remaining HELOC Balance, Combined LTV Ratio (88.24%), HCLTV (88.24%), and Loan Interest Rate.</li> <li><b>Escrows:</b> Escrow Waivers (Taxes, Insurance).</li> <li><b>Fee Buy Out:</b> Apply Fee Buy Out (Yes/No).</li> </ul>         At the bottom of the form, there are two buttons: 'Save' (highlighted in red) and 'Cancel &amp; Close'. A red arrow points from the 'Save' button up towards the 'Mortgage Insurance' button.       </p>

## Texas Section 50(a)(6) Loans

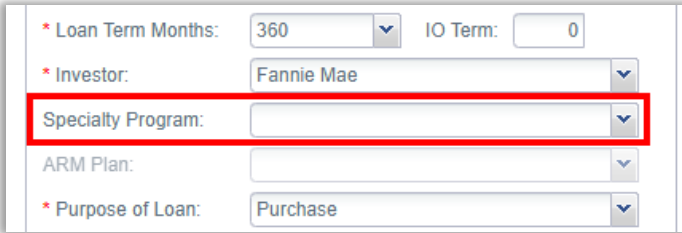
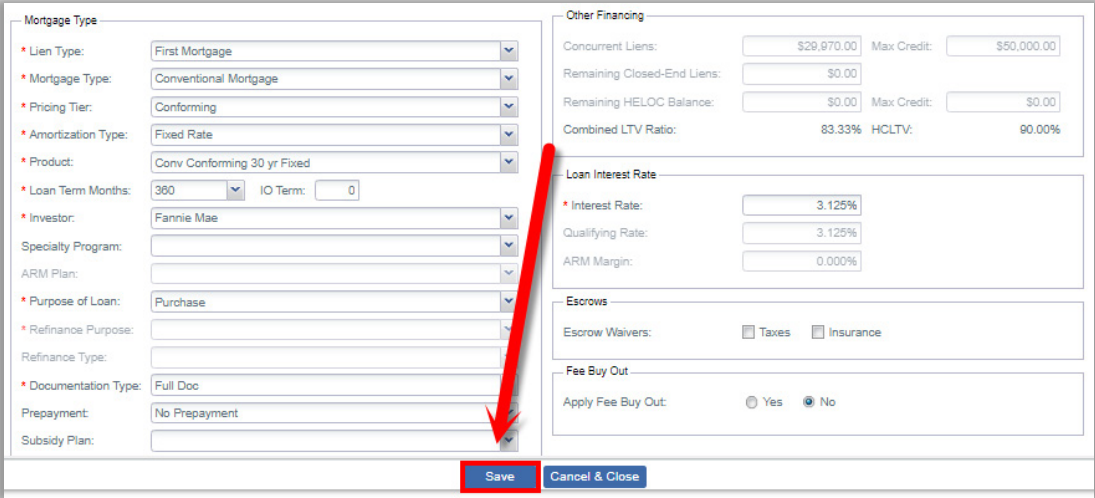
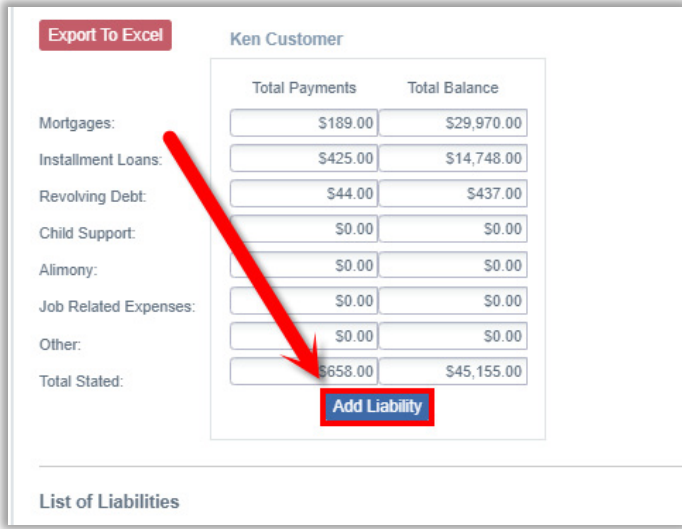
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and select:</p> <ul style="list-style-type: none"> <li>• <b>Lien Type</b></li> <li>• <b>Mortgage Type</b></li> <li>• <b>Pricing Tier</b></li> <li>• <b>Amortization Type</b></li> <li>• <b>Product</b></li> <li>• <b>Loan Term Months</b></li> <li>• <b>Investor</b></li> </ul> 
3	<p>Select <b>Specialty Program</b>: Texas Home Equity 50A6</p> 

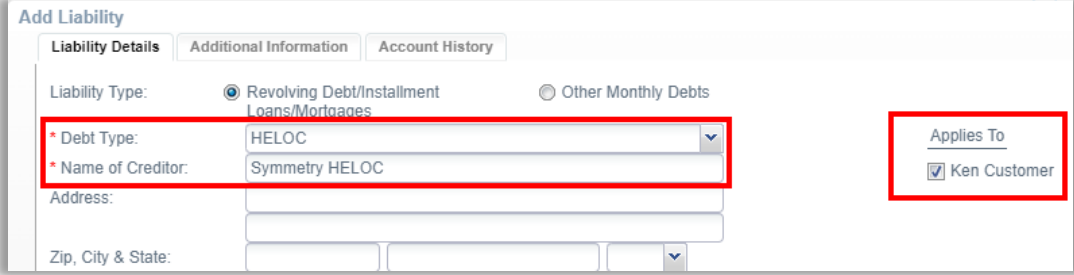
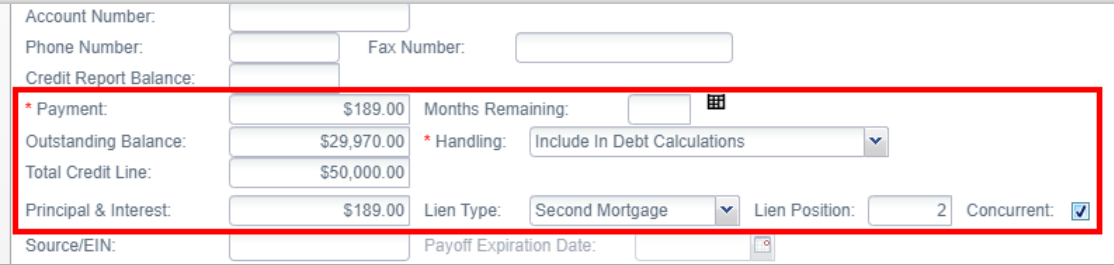
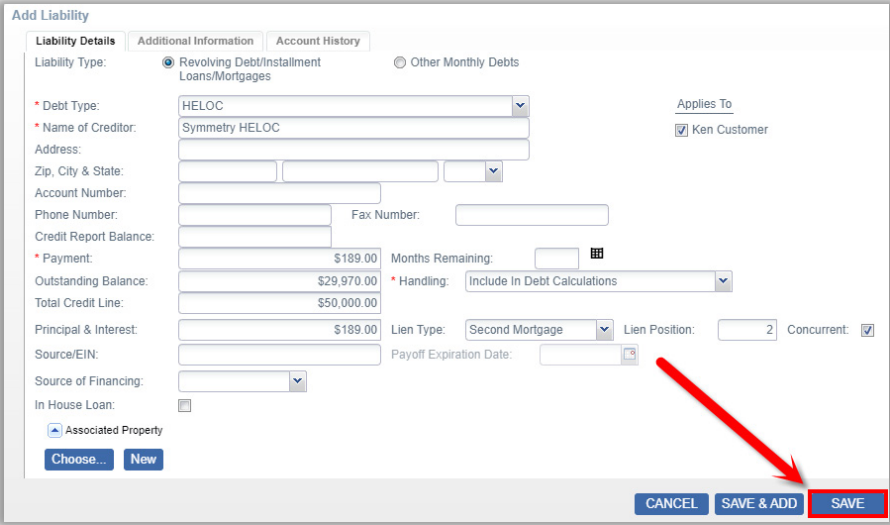
Step	Action
4	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p> 

## Concurrent HELOC

Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and select:</p> <ul style="list-style-type: none"> <li>• <b>Lien Type</b></li> <li>• <b>Mortgage Type</b></li> <li>• <b>Pricing Tier</b></li> <li>• <b>Amortization Type</b></li> <li>• <b>Product</b></li> <li>• <b>Loan Term Months</b></li> <li>• <b>Investor</b></li> </ul> 



Step	Action
	<p><b>Note: Leave Specialty Program blank.</b></p> 
3	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen to apply.</p> 
4	<ul style="list-style-type: none"> <li>Go to <b>Full Application</b>→<b>Liabilities</b>.</li> <li>Click <b>Add Liability</b>.</li> </ul> 

Step	Action
5	<p>Make the following selections:</p> <ul style="list-style-type: none"> <li>• <b>Debt Type:</b> HELOC</li> <li>• <b>Name of Creditor:</b> Symmetry HELOC</li> <li>• <b>Applies To:</b> Select Borrower(s)</li> </ul> 
6	<p>Complete the following fields:</p> <ul style="list-style-type: none"> <li>• <b>Payment:</b> Enter payment per <a href="#">HELOC guidelines</a></li> <li>• <b>Outstanding Balance:</b> Enter the HELOC draw amount</li> <li>• <b>Handling:</b> Include in Debt Calculations</li> <li>• <b>Total Credit Line:</b> Enter max credit line</li> <li>• <b>Principal &amp; Interest:</b> Enter payment per <a href="#">HELOC guidelines</a></li> <li>• <b>Lien Type:</b> Second Mortgage</li> <li>• <b>Concurrent:</b> Place a checkmark</li> </ul> 
7	<p><b>Purchase Loans:</b> Click <b>Save</b></p> 

Step

Action

**Refinance Loans:** Associate the property to the HELOC.

- Click **Choose**
- Click the applicable property address

The screenshot shows a loan application form with various fields like Payment, Outstanding Balance, Total Credit Line, etc. A modal window titled "Select an Asset" is open, displaying a table with one row: "2022 Special Street, Burbank, CA 91502" with a current value of "\$300,000.00". A red box highlights the "Choose..." button and the selected asset row.

- Selected address will display in **Associated Property** section.
- Click **Save**.

The screenshot shows the "Associated Property" section of the loan application form. A red box highlights the section, which now displays the selected property: "2022 Special Street, Burbank, CA 91502" with a current value of "\$300,000.00". Below the table are buttons for "DELETE", "CANCEL", "SAVE & ADD", and "SAVE".

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		

8

Step	Action
	<p>The screenshot displays the P.A.T.H. application interface. The 'Property Information' section includes fields for Property Address (2022 Special Street), Unit Type, Unit #, Zip, City &amp; 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 status. The 'Credit Scores' section shows a Qualifying Credit Score of 765. The 'Financing Terms' section includes Purchase Price (\$300,000.00), Cost of Renovation (\$0.00), Appraised Value (\$0.00), Base Loan Amount (\$220,000.00), Mortgage Insurance Financed (\$0.00), Total Loan Amount (\$220,000.00), LTV Ratio (73.34%), and Mortgage Credit Certificate options. The 'Mortgage Type' section includes Lien Type (First Mortgage), Mortgage Type (Conventional Mortgage), Pricing Tier (Conforming), Amortization Type (Fixed Rate), and Product (Conv Conforming 30-yr Fixed). The 'Other Financing' section is highlighted with a red box, showing Concurrent Liens (\$29,970.00) with a Max Credit of \$50,000.00, Remaining Closed-End Liens (\$0.00), Remaining HELOC Balance (\$0.00) with a Max Credit of \$0.00, and Combined LTV Ratio (83.33%) with HCLTV (90.00%).</p>

## Temporary Buydown Subsidies

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

Step	Action
1	Go to the <b>Loan Summary→Short Application</b> screen.
2	<p>Select the applicable <b>Subsidy Plan</b>.</p> <p>The screenshot shows the 'Subsidy Plan' dropdown menu in the P.A.T.H. application. The '1/1 Rate Reduction Subsidy' option is highlighted with a red box and a mouse cursor. Other options visible include '1/0 Rate Reduction Subsidy', '1/11 Rate Reduction Subsidy', '2/1 Rate Reduction Subsidy', and '3/2/1 Rate Reduction Subsidy'. The 'Subsidy Source' field is also visible below the dropdown.</p>

Step	Action																																																	
3	<p>Select the applicable <b>Subsidy Source</b>.</p> <div><div><div><div>* Documentation Type: Full Doc</div><div>Prepayment: No Prepayment</div><div><div>Subsidy Plan: 1/1 Rate Reduction Subsidy</div><div>* Subsidy Source: Lender Listing Agent Seller Selling Agent</div></div></div><div><div>Other Information</div><div>Apply Fee Buy Out: <input type="radio"/> Yes <input checked="" type="radio"/> No</div><div>Duty To Serve: <input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div></div> <p><b>Notes:</b> Lender funded subsidy source not available for Non-QM loans.</p>																																																	
4	<p>Click <b>Save</b>.</p> <div><div><div><div>* Product: Conv Conforming 30 yr Fixed</div><div>* Loan Term Months: 360 IO Term: 0</div><div>* Investor: Fannie Mae</div><div>Specialty Program:</div><div>ARM Plan:</div><div>* Purpose of Loan: Purchase</div><div>* Refinance Purpose:</div><div>Refinance Type:</div><div>* Documentation Type: Full Doc</div><div>Prepayment: No Prepayment</div><div><div>Subsidy Plan: 3/2/1 Rate Reduction Subsidy</div><div>* Subsidy Source: Lender</div></div></div><div><div>Loan Interest Rate</div><div>* Interest Rate: 6.500%</div><div>Qualifying Rate: 6.500%</div><div>ARM Margin: 0.000%</div><div>Escrows</div><div>Escrow Waivers: <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance</div><div>Other Information</div><div>Apply Fee Buy Out: <input type="radio"/> Yes <input checked="" type="radio"/> No</div><div>Duty To Serve: <input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>Save</div><div>Cancel &amp; Close</div></div></div></div>																																																	
5	<ul style="list-style-type: none"><li>Go to <b>Loan Processing→Fees &amp; Closing Costs</b>.</li><li>The <b>Buydown Payment</b> subsidy will display in the Borrower Amount column regardless of the Subsidy Source selected.</li></ul> <div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen:</div><div><div>Fees and Closing Cost</div><div>Service Providers</div></div><table><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><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><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></table></div>	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																																												
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 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.

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	
1	1
2	2
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93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

**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>B. Services You Cannot Shop For</b>		\$76	
Flood Certification Fee		\$6	
Tax Service Fee		\$70	
<b>G. Initial Escrow Payment at Closing</b>			
Homeowner's Insurance	per month for		mo.
Mortgage Insurance	per month for		mo.
Property Taxes	per month for		mo.
<b>H. Other</b>			<b>\$10,733</b>
Buydown Payment			<b>\$10,733</b>
<b>C. Services You Can Shop For</b>			
<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>			<b>\$13,817</b>
<b>J. TOTAL CLOSING COSTS</b>			<b>\$4,185</b>
D + I			\$14,918
Lender Credits			<b>- \$10,733</b>
<b>Calculating Cash to Close</b>			
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

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2 of 5

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Other Costs				Borrower-Paid		Seller-Paid		Paid By
				At Closing	Before Closing	At Closing	Before Closing	Others
<b>E. Taxes and Other Government Fees</b>								
01	Recording Fees	Deed:	Mortgage:					
02								
<b>F. Prepays</b>				\$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								
<b>G. Initial Escrow Payment at Closing</b>								
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				
<b>H. Other</b>								
01	Buydown Payment							(L) \$10,733.28
02								
03								
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>				\$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>B. Services You Cannot Shop For</b>		<b>\$79</b>	<b>G. Initial Escrow Payment at Closing</b>		
Flood Certification Fee	\$9		Homeowner's Insurance	per month for	mo.
Tax Service Fee	\$70		Mortgage Insurance	per month for	mo.
			Property Taxes	per month for	mo.
<b>C. Services You Can Shop For</b>		<b>\$1,873</b>	<b>H. Other</b>		
Title - Closing Coordination Fee	\$965		<b>\$4,269</b>		
Title - Closing Fee	\$35		<b>Buydown Payment</b>		
Title - Closing Protection Letter - Borrower	\$35		<b>\$4,085</b>		
Title - Closing Protection Letter - Lender	\$35		Title - Owner's Title Insurance (optional)		
Title - E-Docs/E-Record/RecSvc Fee	\$53		<b>\$184</b>		
Title - Lender's Title Insurance	\$750				
			<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>		
<b>D. TOTAL LOAN COSTS (A + B + C)</b>		<b>\$3,047</b>	<b>\$5,803</b>		
			<b>J. TOTAL CLOSING COSTS</b>		
			<b>\$8,850</b>		
			<b>D + I</b>		
			<b>\$8,850</b>		
			<b>Lender Credits</b>		
			<b>\$0</b>		
			<b>Calculating Cash to Close</b>		
			<b>Total Closing Costs (J)</b>		
			<b>\$8,850</b>		
			<b>Closing Costs Financed (Paid from your Loan Amount)</b>		
			<b>\$0</b>		
			<b>Down Payment/Funds from Borrower</b>		
			<b>\$40,000</b>		
			<b>Deposit</b>		
			<b>-\$10,000</b>		
			<b>Funds for Borrower</b>		
			<b>\$0</b>		
			<b>Seller Credits</b>		
			<b>\$0</b>		
			<b>Adjustments and Other Credits</b>		
			<b>-\$4,085</b>		
			<b>Estimated Cash to Close</b>		
			<b>\$34,765</b>		

### Closing Disclosure (CD):

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

Closing Disclosure Loan# 2102010675

2 of 5 Automatic Zoom

			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
<b>G. Initial Escrow Payment at Closing</b>							
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			
<b>H. Other</b>				<b>\$184.00</b>			
01	Buydown Payment						<b>\$4,084.80</b>
02	Title - Owner's Title Insurance (optional)	to Solidix Title & Closing, LLC		\$184.00			
03							
04							
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>				<b>\$1,717.81</b>			
Other Costs Subtotals (E + F + G + H)				\$1,717.81			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>				<b>\$4,765.06</b>			
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.

		<b>H. Other</b>	<b>\$6,175</b>
		Buydown Payment	<b>\$5,991</b>
		Title – Owner's Title Insurance (optional)	\$184
Up For	<b>\$1,873</b>	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$7,918</b>
ation Fee	\$965	<b>J. TOTAL CLOSING COSTS</b>	<b>\$10,965</b>
on Letter – Borrower	\$35	D + I	\$10,965
on Letter – Lender	\$35	Lender Credits	
rd/RecSvc Fee	\$53	<b>Calculating Cash to Close</b>	
Insurance	\$750	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
		<b>Seller Credits</b>	<b>-\$5,991</b>
		Adjustments and Other Credits	\$0
		<b>Estimated Cash to Close</b>	<b>\$34,974</b>
		<b>Adjustable Interest Rate (AIR) Table</b>	
		Interest Rate Adjustments	2%
(A + B + C)	<b>\$3,047</b>		

### 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	
<b>E. Taxes and Other Government Fees</b>				<b>\$40.00</b>				
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		
<b>F. Prepaids</b>				<b>\$1,703.39</b>				
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								
<b>G. Initial Escrow Payment at Closing</b>								
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				
<b>H. Other</b>				<b>\$184.00</b>				
01	Buydown Payment						\$5,991.36	
02	Title – Owner's Title Insurance (optional)		to Solidify Title & Closing, LLC	\$184.00				
03								

# Homebridge to Disclose Requests

Homebridge will provide initial disclosures to the borrower(s) at the request of approved Brokers. Purchases received by noon (Pacific Time) are reviewed same day, refinances within 24 hours.

The initial disclosure package will include all federal and state required disclosures delivered to the borrower and Broker to electronically sign. Brokers can request Homebridge prepare initial disclosures with or without a full credit package.

## Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **FHA disclosures** except:
  - Lead based paint disclosure (purchase)
  - Amendatory clause (purchase)
  - ARM disclosure (purchase and refinance)
- All **VA disclosures** except:
  - Initial Loan Comparison dated within 3 business days of Homebridge initial disclosures (VA Cash-Out Refi and IRRRLs)
  - Homebridge VA Indebtedness Questionnaire or broker version with consistent content
  - ARM disclosure (purchase and refinance)

**NOTE:** VA disclosures may be found under [Forms](#) quick link in P.A.T.H.

**Important:** Brokers are responsible to disclose any other program specific disclosures directly to the borrower(s) including all USDA Disclosures.

## PROCESS OVERVIEW:

- Enter **Fees & Closing Costs**.
- Complete the **Processor Contact Form** found in [The PATH Training Room](#).
- **Upload Documents** in P.A.T.H. (Processor Contact Form & optional full credit package).
- **Submit for Loan Disclosure Only.**
- The borrower and Broker have **10 calendar days** from the date Homebridge issues the disclosures to electronically sign via email link.
- Once the Broker and borrower have electronically signed all disclosures, The Broker must Submit to Setup in P.A.T.H.
  - The Broker must upload the minimum required submission documentation (if not submitted with initial request).
  - The Broker must return to the Loan Submission screen to **Submit to Loan Setup**.

## Notes:

- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge,
  - or –
  - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.
- If a full credit package is not received at the time of request, the Broker has 14 calendar days from initial disclosure by Homebridge to provide the minimum required submission documentation and then Submit to Loan Setup in P.A.T.H.

## Enter Fees and Closing Costs

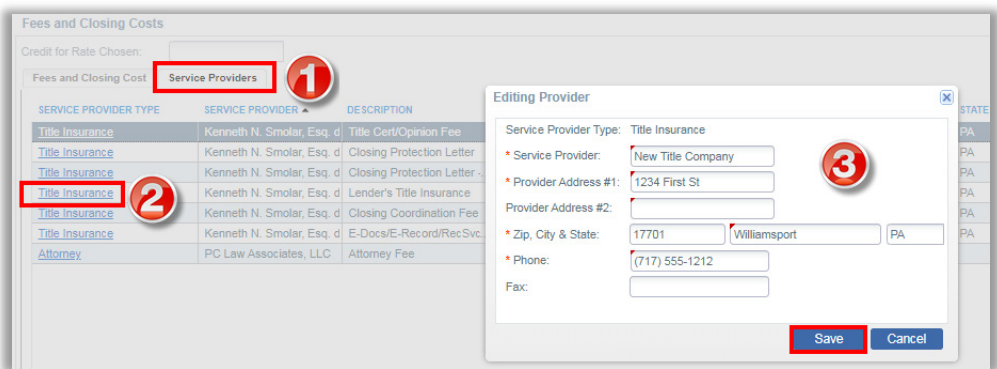
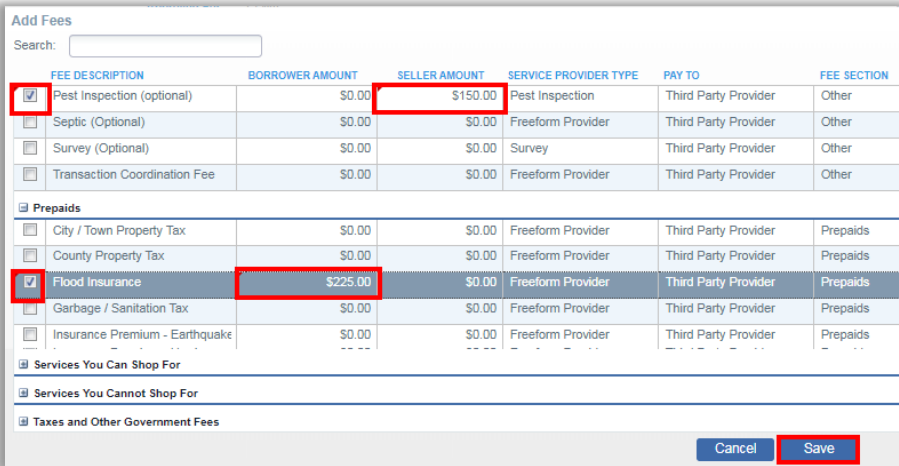


Homebridge will use all fees entered by the Broker for disclosure preparation. **As such, all cures are the responsibility of the Broker.**

- **Standard Lender fees** - Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via [Generate Title & Recording Fees](#) or manually via **Quick Fees** or **Add New Fee** buttons.

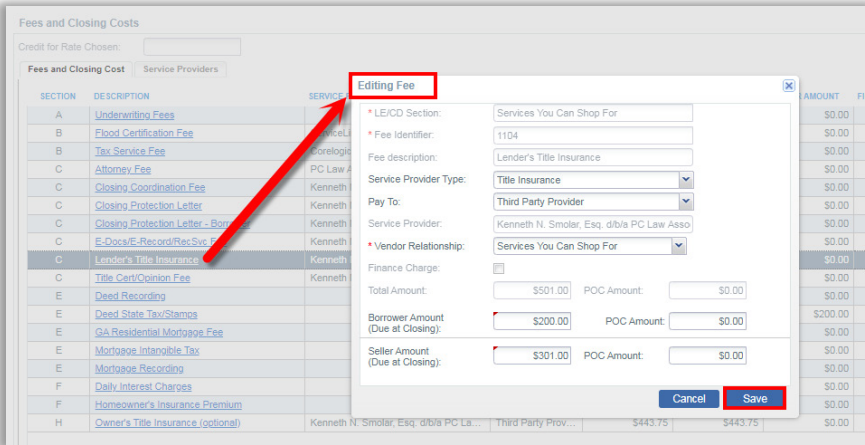
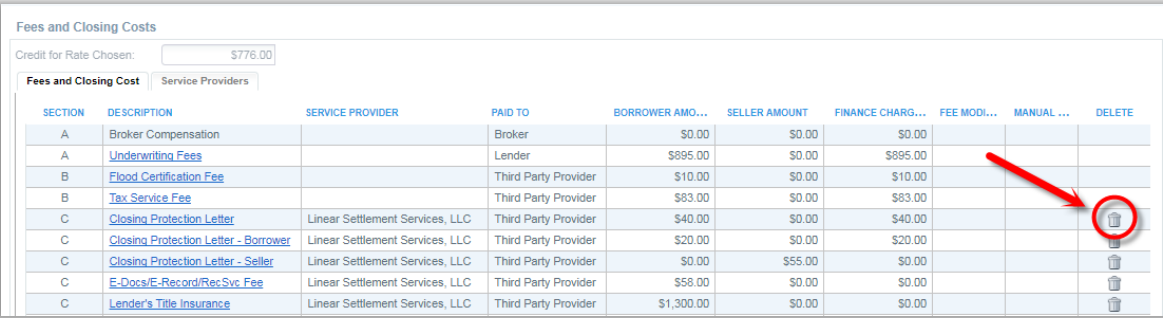
**Note: Homebridge will only notify the Broker if any of the following are missing and/or incorrect:**

- Service provider name, address or phone number
- Lender's title fee
- Recording fee
- Purchase Transactions Only:
  - Owner's title fee
  - Transfer tax (if required by state)
  - HOI premium
- Government Transactions Only:
  - Impounds (required)
  - VA transactions: Compensation must be reflected as origination fee

Step	Action
1	<a href="#">Broker Compensation</a> <b>Unlocked Loans</b> – Click Broker Compensation before adding Fees. <a href="#">Click here</a> for complete instructions.
2	<a href="#">Generate Title &amp; Recording Fees</a> <b>Optional</b> – Click to automatically add standard Title Fees (may also be added manually via <b>Quick Fees</b> or <b>Add New Fee</b> ). Once Generated, the following fees cannot be deleted but are editable. <ul style="list-style-type: none"> <li>• E-Docs/E-Record/RecSvc Fee</li> <li>• Lender's Title Insurance</li> <li>• Settlement Fee</li> <li>• Mortgage Recording</li> </ul>

Step	Action
	<p><b>Update Service Provider (if required)</b> - Edited fees require updated Service Provider information.</p> <ol style="list-style-type: none"> <li>1. Click The <b>Service Providers</b> Tab.</li> <li>2. Click the <a href="#">hyperlink</a> for the edited fee.</li> <li>3. Update information in pop-up and save.</li> </ol> 
3	<p><b>Quick Fees</b> Click to add multiple fees at once.</p> <ul style="list-style-type: none"> <li>• Use the <b>Search bar</b> at the top of the screen to quickly find fees.</li> <li>• Place <b>checkmark(s)</b> next to the applicable fee(s).</li> <li>• Enter the <b>amount(s)</b> to be paid by the borrower and/or seller.</li> <li>• Click <b>Save</b>.</li> </ul>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• <b>Required Fees</b> - if not added by the Broker, the fees below will be added automatically upon submission. <ul style="list-style-type: none"> <li>– E-Docs/E-Record/RecSvc Fee</li> <li>– Lender’s Title Insurance</li> <li>– Settlement Fee</li> <li>– Mortgage Recording</li> <li>– State Specific Title Fees</li> </ul> </li> <li>• Click  or  to expand or collapse the Fee sections.</li> </ul>

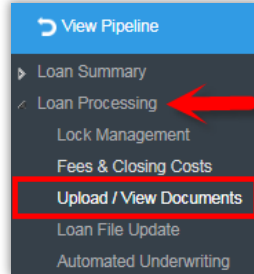
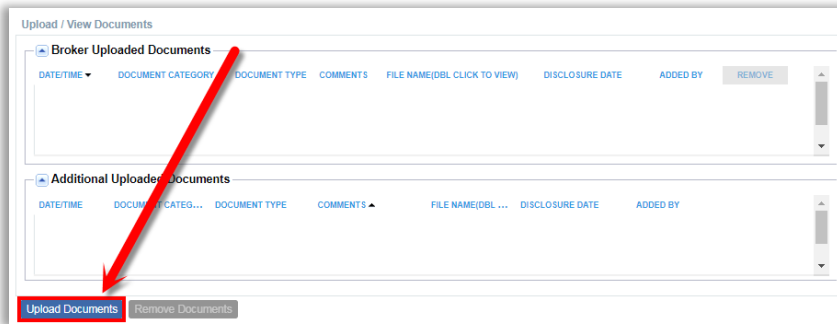
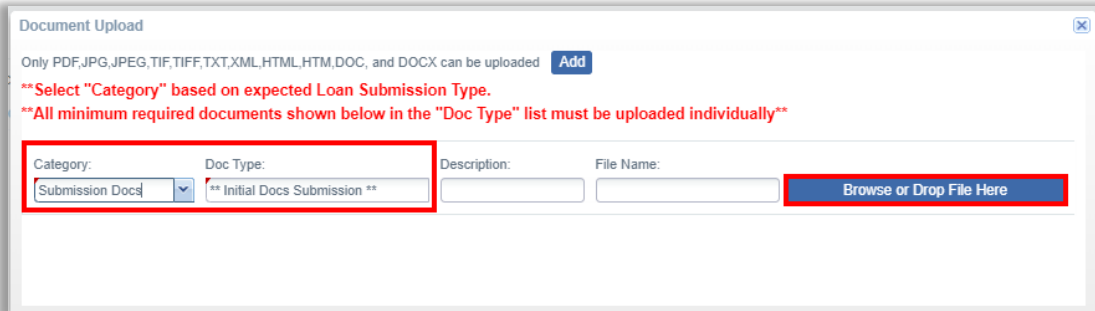
Step	Action
4	<div data-bbox="272 184 488 226" data-label="Text"> <p><b>Add New Fee</b></p> </div> <div data-bbox="511 191 899 222" data-label="Text"> <p>Click to add one fee at a time.</p> </div> <ul data-bbox="293 300 1451 447" style="list-style-type: none"> <li>• Select the <b>LE/CD Section</b>, <b>Fee Identifier</b>, and <b>Pay To</b> (if applicable) from the dropdown lists.</li> <li>• Enter the fee details.</li> <li>• Click the <b>Save</b> button.</li> </ul> <div data-bbox="527 478 1214 951" data-label="Form"> </div>
5	<div data-bbox="272 995 483 1037" data-label="Text"> <p><b>Add New Escrow</b></p> </div> <div data-bbox="505 995 868 1026" data-label="Text"> <p>Click to add an Escrow item.</p> </div> <ul data-bbox="293 1073 1425 1220" style="list-style-type: none"> <li>• Select the <b>Escrow Item</b> from the dropdown list.</li> <li>• Enter the Annual Amount Due and the Months Collected.</li> <li>• <b>Cushion Months</b> will reflect the required cushion based on the subject property state.</li> <li>• Click <b>Save</b>.</li> </ul> <div data-bbox="602 1251 1127 1524" data-label="Form"> </div>
6	<div data-bbox="272 1570 483 1612" data-label="Text"> <p><b>Add/Edit Credits</b></p> </div> <div data-bbox="508 1570 1377 1602" data-label="Text"> <p>Click to add or edit a <b>Credit</b> from the <b>Broker/Banker</b> or the <b>Seller</b>.</p> </div> <div data-bbox="683 1633 1045 1801" data-label="Form"> </div>

Step	Action
7	<p>Review to ensure all fees are reflected accurately.</p> <p><b>Reminders –</b></p> <ul style="list-style-type: none"> <li>• Homebridge will use all fees entered by the Broker for disclosure preparation. As such, all cures are the responsibility of the Broker.</li> <li>• When applicable, be sure to add Credit Report and Appraisal fees.</li> </ul> <p><b>To edit a fee:</b></p> <ul style="list-style-type: none"> <li>• Click the fee description <a href="#">hyperlink</a></li> <li>• Enter changes on the pop-up</li> <li>• Click <b>Save</b></li> </ul>  <p><b>To delete a fee:</b></p>  <p><b>Note: Standard Lender Fess cannot be deleted.</b></p>

## Upload Documents

Prior to submitting a request for **Homebridge to Disclose**, complete and upload the Processor Contact form. (Available from [The PATH Training Room](#))

**Note: If submitting with credit package – Minimum required submission documents must be provided at the time the loan file is submitted to Loan Setup.**

Step	Action
1	<p>Click <b>Loan Processing → Upload/View Documents</b>.</p> 
2	<p>Click <b>Upload Documents</b> at the bottom of the screen.</p> 
3	<ul style="list-style-type: none"> <li>• <b>Select Category</b> and <b>Doc Type</b> from the dropdown lists.</li> <li>• Enter <b>Description</b> (optional).</li> <li>• Click the <b>Browse or Drop File Here</b> button to navigate to the document on your computer</li> </ul>  <p style="text-align: center;">- Or -</p>

- Drag and drop the file on the **Browse or Drop File Here** button

Document Upload

Only PDF,JPG,JPEG,TIF,TIFF,TXT,XML,HTML,HTM,DOC, and DOCX can be uploaded [Add](#)

**\*\*Select "Category" based on expected Loan Submission Type.**

**\*\*All minimum required documents shown below in the "Doc Type" list must be uploaded individually\*\***

Category:  Doc Type:  Description:  File Name:

[Browse or Drop File Here](#) [+ Copy](#)

**Note:** Use the Add button to upload additional documents (i.e. full credit package).

Click **Upload** at the bottom of the screen.

Document Upload

Only PDF,JPG,JPEG,TIF,TIFF,TXT,XML,HTML,HTM,DOC, and DOCX can be uploaded [Add](#)

**\*\*Select "Category" based on expected Loan Submission Type.**

**\*\*All minimum required documents shown below in the "Doc Type" list must be uploaded individually\*\***

Category:  Doc Type:  Description:  File Name:

[Browse or Drop File Here](#)

Category:  Doc Type:  Description:  File Name:

[Browse or Drop File Here](#)

[Upload](#) [Cancel](#)

The file(s) will display under **Broker Uploaded Documents**.

Upload / View Documents

**Broker Uploaded Documents**

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED
4/13/2023 3:03 PM	Pending, Submission Docs	** Initial Docs Submission **		AppraisalReport (1).PDF		Renee Marchese
4/13/2023 3:03 PM	Pending, Submission Docs	** Initial Docs Submission **		Submission Package.pdf		Renee Marchese



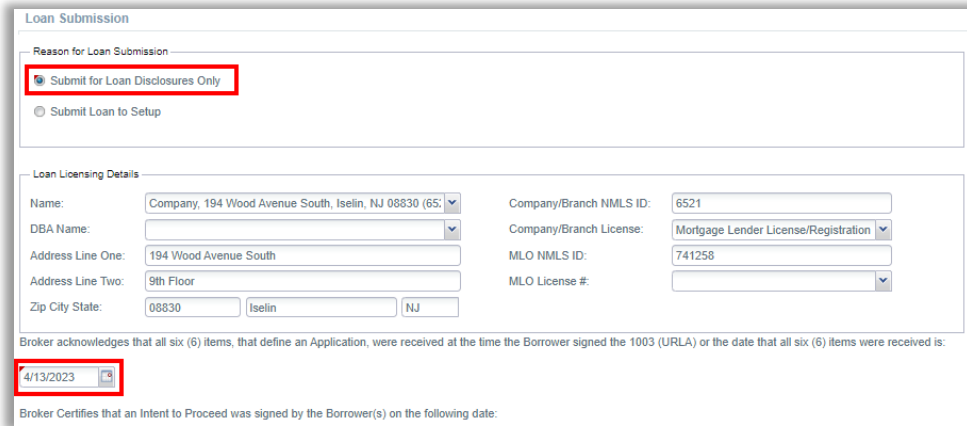
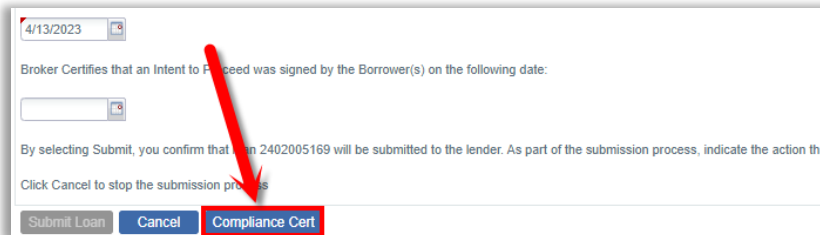
## Submit for Loan Disclosures Only

### Remember Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **FHA disclosures** except:
  - Lead based paint disclosure (purchase)
  - Amendatory clause (purchase)
  - ARM disclosure (purchase and refinance)
- All **VA disclosures** except:
  - Initial Loan Comparison dated within 3 business days of Homebridge initial disclosures (VA Cash-Out Refi and IRRRLs)
  - Homebridge VA Indebtedness Questionnaire or broker version with consistent content
  - ARM disclosure (purchase and refinance)

**NOTE:** VA disclosures may be found under [Forms](#) quick link in P.A.T.H.

**Important:** [Brokers are responsible to disclose any other program specific disclosures directly to the borrower\(s\) including all USDA Disclosures.](#)

Step	Action
1	Select <b>Loan Submission</b> → <b>Click Loan Submission.</b>
2	<ul style="list-style-type: none"> <li>• Select <b>Submit for Loan Disclosures Only.</b></li> <li>• Enter the <b>TRID/RESPA Application Date.</b> Must be within three (3) days of the application date.</li> </ul>  <p><b>Note:</b> <a href="#">Intent to Proceed is not applicable on Homebridge to Disclose requests.</a></p>
3	<p>Click the <b>Compliance Cert</b> button at the bottom of the screen.</p> 

- Place checkmarks to certify as true and accurate.
- Click **Proceed**.

**Compliance Certifications**

The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.

☒ **Safe Harbor**

Broker/Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Broker/Emerging Banker regularly does business and for each option presented the Broker/Emerging Banker had a good faith

☒ **Fee Certification**

No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been charged to or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepare either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation

☒ **Acknowledgement**

Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.

☐ Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery

Broker/Emerging Banker acknowledges that the borrower(s):

1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's

**Proceed** **Cancel**

Click **Submit Loan** at the bottom of the screen.

**Loan Licensing Details**

Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (6521) Company/Branch NMLS ID: 6521

DBA Name: Company/Branch License: Mortgage Lender L

Address Line One: 194 Wood Avenue South MLO NMLS ID: 741258

Address Line Two: 9th Floor MLO License #:

Zip City State: 08830 Iselin NJ

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date the

4/13/2023

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

By selecting Submit, you confirm that loan 2402005169 will be submitted to the lender. As part of the submission process, indicate the action that the

Click Cancel to stop the submission process

**Submit Loan** **Cancel** **Compliance Cert**

Click **Yes** to confirm the submission.

**Confirm Submission**

Are you sure you want to submit the loan?

**Yes** **No**

## Disclosure Email Notifications

The broker, processor, and borrower(s) will be notified via email throughout the disclosure process.

- Emails will come from **Solex.com**.
- Check **Junk email** if you have not received communications.

### Example: Disclosures are issued and ready to sign.

- Subject line includes the loan number and Broker name.
- Borrower and Broker have 10 calendar days to sign and complete or the link will expire.

#### Processor Notification:

**From:** docmailer@solex.com  
**Date:** March 18, 2020 at 3:55:10 PM EDT  
**To:** PaulaProcessor@broker.com  
**Subject:** 2402002983 JOHN HOMEOWNER - HomeBridge Financial Services, Inc. Initial Disclosures Submitted

This email has been sent to notify you that the Initial Disclosure package has been sent to the borrower(s) email addresses on file. Please submit your credit package within FOURTEEN (14) calendar days, or the transaction will be cancelled.

We look forward to the receipt of your credit package.

Thank you.

#### Broker Notification:

**From:** docmailer@solex.com <docmailer@solex.com>  
**Sent:** Thursday, March 19, 2020 10:13 AM  
**To:** Bruce Broker@Broker.com  
**Subject:** 2402003479 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

The disclosures for a particular consumer can be accessed electronically at: [Doc Link](#)

#### Borrower Notification:

**From:** [docmailer@solex.com](mailto:docmailer@solex.com) <[docmailer@solex.com](mailto:docmailer@solex.com)>  
**Sent:** Friday, March 10, 2023 2:11 PM  
**To:** Tan Scott <[tanjohnson@homebridge.com](mailto:tanjohnson@homebridge.com)>  
**Subject:** Electronic Document Request: 2402005495 Tan Trainer

Broker Name:

Dear Tan Trainer,

In connection with the mortgage application for 2023 Demo Lane, you are receiving this email as a secure means of providing certain documentation for this loan. Within this electronic file, you will find the disclosures associated with the subject property of the mortgage loan application. In order to access disclosures, please click on the following link: [Doc Link](#)

**\*\*Note:** Your disclosure link will expire in TEN (10) calendar days\*\*

We appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced above.

Sincerely,  
Homebridge Financial Services, Inc.

## Example: Reminder to Sign and Complete

If disclosures were not accessed within 48 hrs.

### Broker & Processor Notifications:

**From:** docmailer@solex.com  
**Date:** Wed, Apr 15, 2020 at 3:48 PM  
**Subject:** Reminder - 2402003558 John Homeowner - HomeBridge Financial Services, Inc. eDisclosures Not Accessed  
**To:** B.Broker@broker.com; PaulaProcessor@broker.com

The eDisclosures for John Homeowner have not been accessed. If borrower has not yet received an email link to the document package, please contact HomeBridge Financial Services, Inc..

Thank you.

### Borrower Notification:

**From:** [docmailer@solex.com](mailto:docmailer@solex.com)  
**Date:** April 15, 2020 at 3:48:54 PM EDT  
**To:** B.Broker@broker.com  
**Subject:** Reminder - 2402003558 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear Bruce Broker,

In connection with your mortgage application for 2535 Sesame Street Atl GA 30318, you are receiving this email as a secure means of providing certain documentation to your mortgage application. Within this electronic file, you will find the disclosures associated with the subject property of your mortgage loan application.

In order to access your disclosures, please click on the following link: [Doc Link](#)

**\*\*Note:** Your disclosure link will expire in EIGHT (8) calendar days\*\*

We appreciate the opportunity to assist you.

Sincerely,  
HomeBridge Financial Services, Inc.

## Example: E-Consent

Borrowers have accepted/declined **e-consent**.

- **Note:** Disclosures will be sent via USPS if the borrower declines electronic disclosure.

### Processor Notification:

**From:** docmailer@solex.com <docmailer@solex.com>  
**Sent:** Thursday, March 19, 2020 12:19 PM  
**To:** PaulaProcessor@broker.com  
**Subject:** 2402003479 John Homeowner - HomeBridge Financial Services, Inc. eConsent Accepted

This email has been sent to notify you that John Homeowner has consented to electronic delivery.

In the future, if borrower(s) choose to decline to receive documents online, you will be notified in a separate email.

Thank you.

### Broker Notification:

**From:** docmailer@solex.com <docmailer@solex.com>  
**Sent:** Thursday, March 19, 2020 12:19 PM  
**To:** B.Broker@broker.com  
**Subject:** 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear Bruce Broker

Congratulations, you have successfully consented to electronically receive the disclosures, notifications, and documents related to your specific loan transaction. To complete the Edisclosure process, please make sure to electronically sign and submit all disclosures provided.

Please do not respond to this email. This mailbox is not monitored.

Sincerely,  
HomeBridge Financial Services, Inc.

### Borrower Notification:

**From:** docmailer@solex.com <docmailer@solex.com>  
**Sent:** Thursday, March 19, 2020 12:19 PM  
**To:** JHomeowner@email.com  
**Subject:** 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear John Homeowner

Congratulations, you have successfully consented to electronically receive the disclosures, notifications, and documents related to your specific loan transaction. To complete the Edisclosure process, please make sure to electronically sign and submit all disclosures provided.

Please do not respond to this email. This mailbox is not monitored.

Sincerely,  
HomeBridge Financial Services, Inc.

## Example: All Parties Have Signed

### Processor Notification:

**From:** docmailer@solex.com <docmailer@solex.com>

**Sent:** Thursday, March 19, 2020 12:20 PM

**To:** PaulaProcessor@broker.com

**Subject:** 2402003479 John Homeowner - HomeBridge Financial Services, Inc. Ready for Credit Package Submission

All parties have signed their disclosure package for 2402003479. The last party signed at 3/19/2020 10:19 AM MDT. This package may be accessed in the loan file within the Blue Sage LOS.

Thank you.

### Reminders:

- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge,
  - or
  - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.

## Submit to Setup

Upon notification that initial disclosures have been fully executed by all parties:

- Upload the full credit package
- Run AUS (if applicable)
- Select **Submit Loan to Setup**.
  - Intent to Proceed Date autopopulates when Borrower(s) eSign.
- Click **Submit Loan**.

**Loan Submission**

Reason for Loan Submission

☐ Submit for Loan Disclosures Only

☒ **Submit Loan to Setup**

Loan Licensing Details

Name:

DBA Name:

Address Line One:

Address Line Two:

Zip City State:

Company/Branch NMLS ID:

Company/Branch License:

MLO NMLS ID:

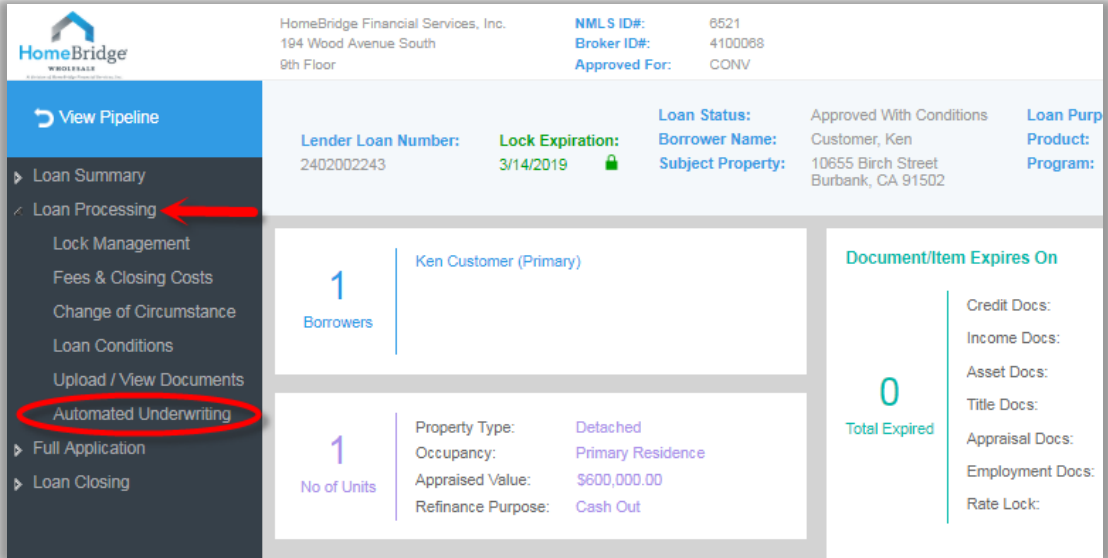
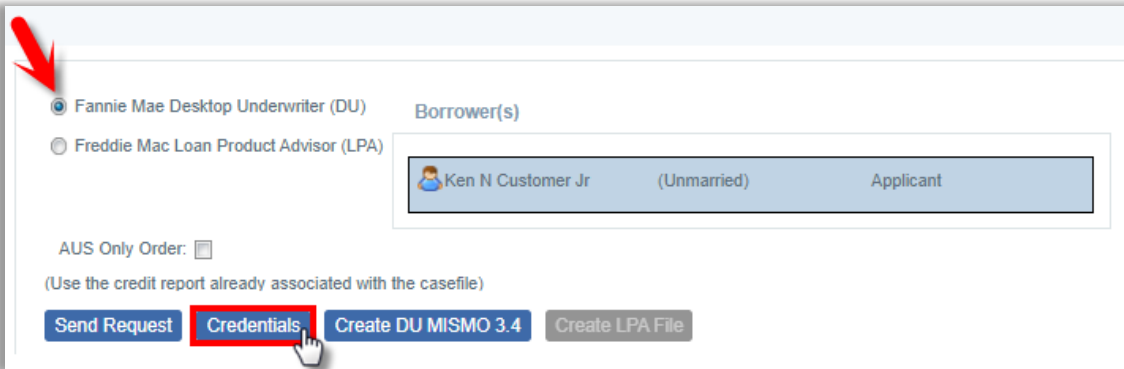
MLO License #:

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received:

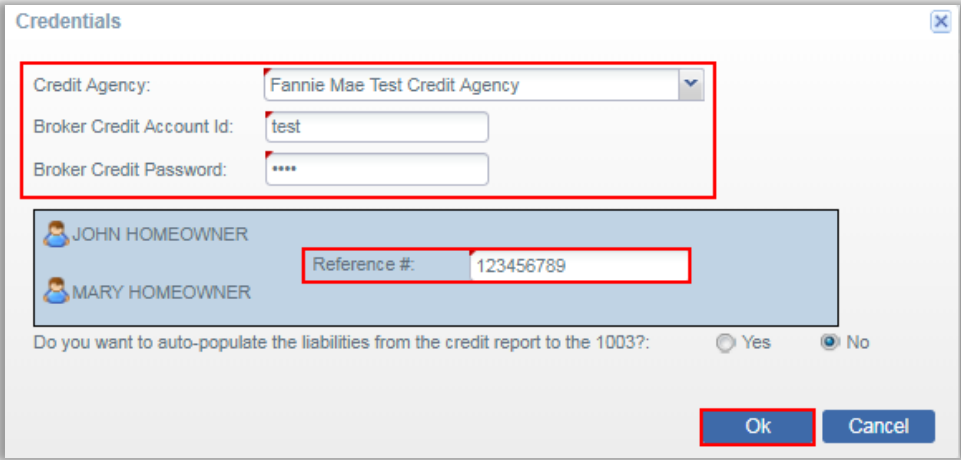
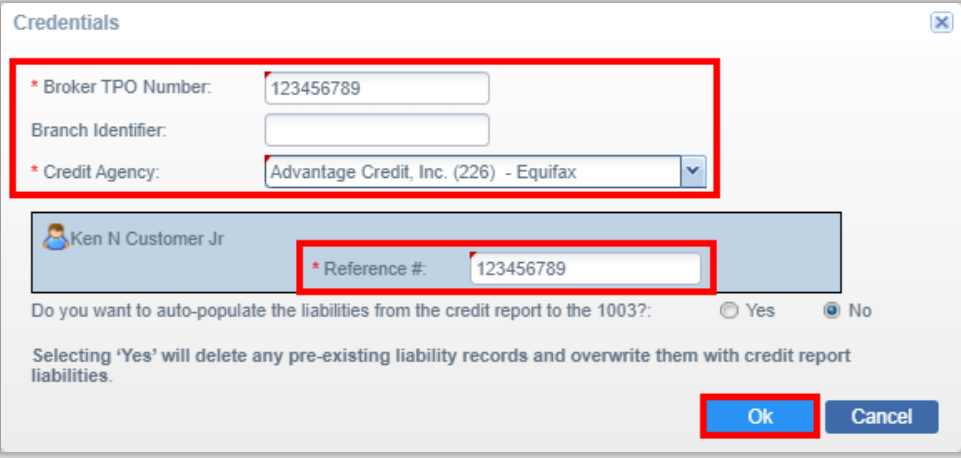
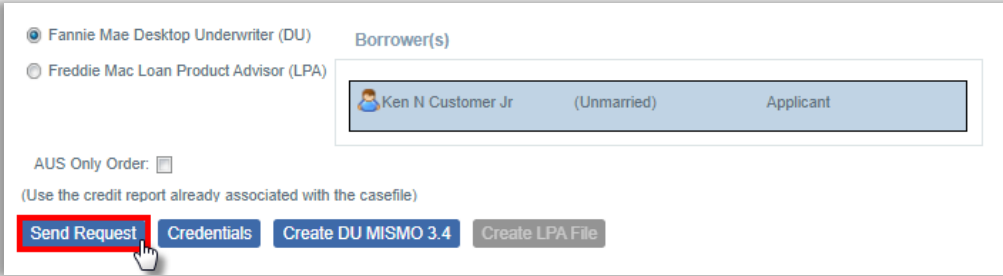
Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:


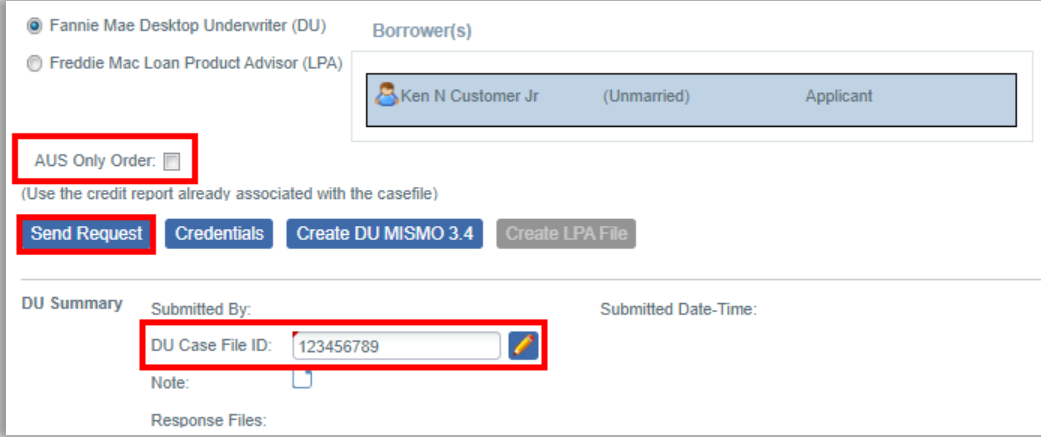
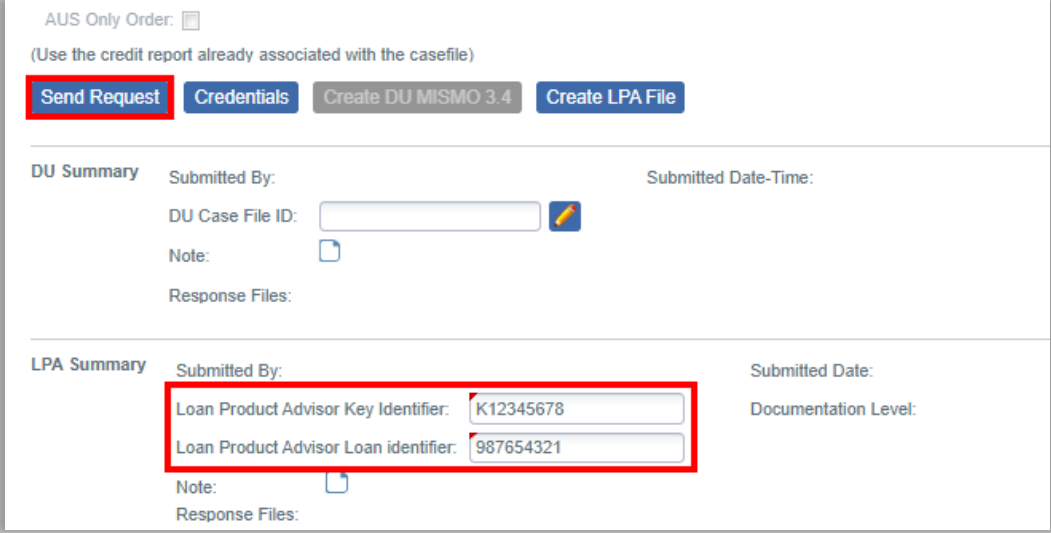
By selecting Submit, you confirm that loan 2402004125 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on the results of the credit review. Click Cancel to stop the submission process.


# Submit to Automated Underwriting

Step	Action
1	<p>To run DU or LPA findings on a loan, click <b>Loan Processing</b> to open the menu and select <b>Automated Underwriting</b>.</p> 
2	<ul style="list-style-type: none"> <li>Select Fannie Mae Desktop Underwriter (<b>DU</b>) or Freddie Mac Loan Product Advisor (<b>LPA</b>).</li> <li>Click the <b>Credentials</b> button.</li> </ul>  <p><b>Note:</b> Broker must be sponsored by HBFS to submit loans to LPA. Contact your AE regarding HBFS sponsorship.</p>



Step	Action
3	<ul style="list-style-type: none"> <li>• Select the <b>Credit Agency</b> from the dropdown.</li> <li>• Enter credit agency login credentials for DU or TPO# for LPA.</li> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Click <b>Ok</b>.</li> </ul> <p><b>DU:</b></p>  <p><b>LPA:</b></p>  <p><b>NOTE:</b> Always choose to not auto-populate from the credit report.</p>
4	<p>Click the <b>Send Request</b> button to submit.</p> 

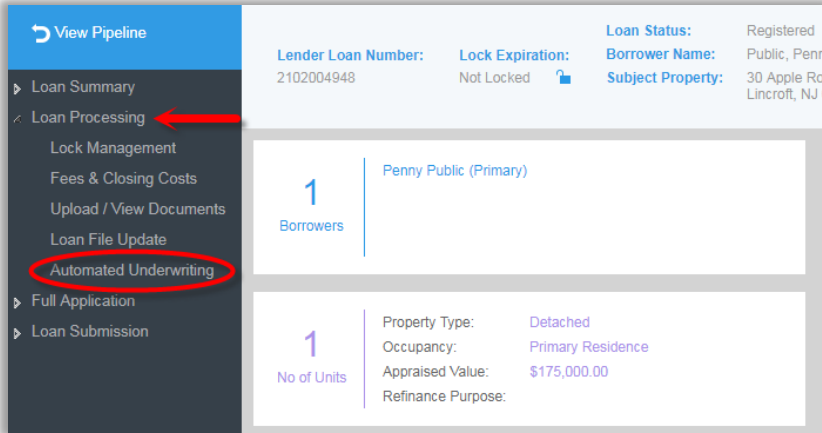
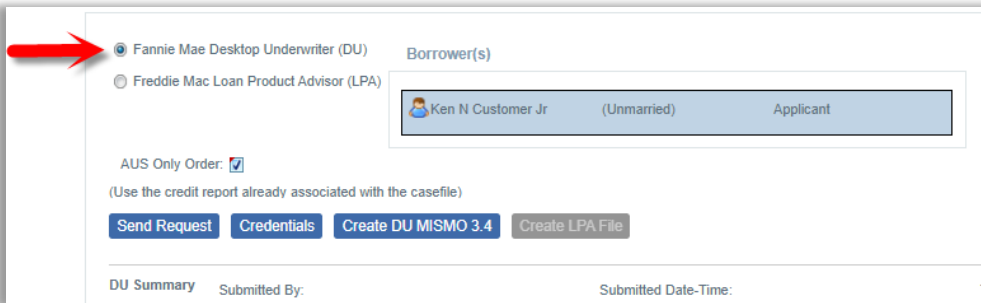
Step	Action
5	<p>To request a <b>Reissue</b> for <b>DU</b>:</p> <ul style="list-style-type: none"> <li>• Ensure <b>AUS Only Order</b> is unchecked.</li> <li>• Click the pencil icon .</li> <li>• Enter the <b>DU Case File ID</b>.</li> <li>• Click <b>Send Request</b>.</li> </ul>  <p>To request a <b>Reissue</b> for <b>LPA</b>:</p> <ul style="list-style-type: none"> <li>• Enter the <b>Loan Product Advisor Key</b> and <b>Identifier</b>.</li> </ul> 


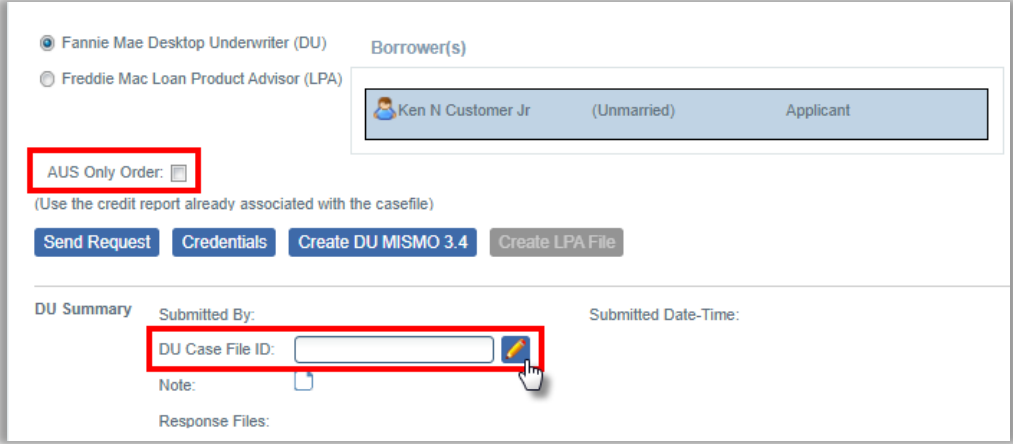
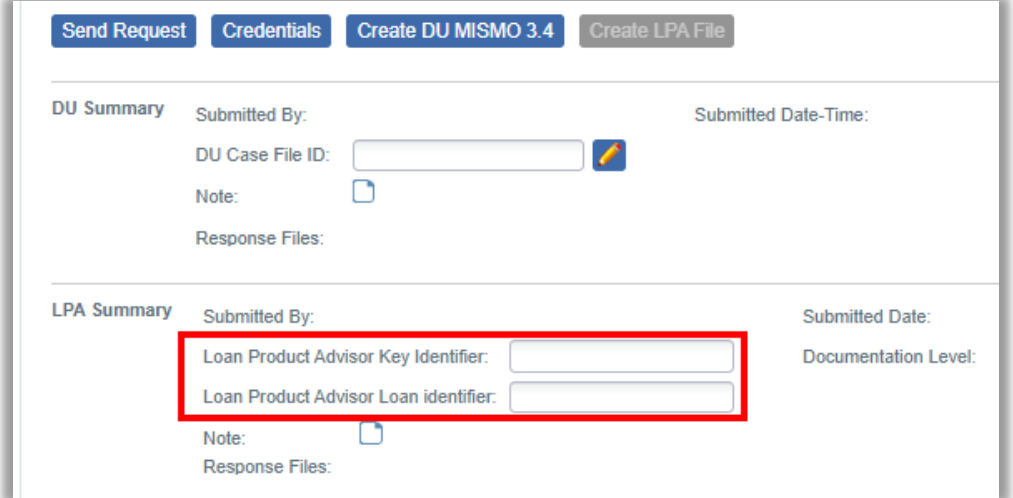
Step	Action
6	<p>The agency will return a decision and the <b>Response Files</b> will populate.</p> <div data-bbox="370 260 1414 501"> </div> <div data-bbox="370 546 1403 783"> </div> <p>Click the <b>LPA Feedback Certificate</b> or <b>DU Underwriting Findings Html</b> hyperlink to review or print the findings.</p> <div data-bbox="440 919 1338 1232"> </div> <div data-bbox="332 1266 370 1325"> </div> <p><b>Helpful Tips:</b></p> <ul style="list-style-type: none"> <li>• Enter <b>Gifts</b> as an asset (<b>Full Application→Assets</b>) for DU to capture the gift information in the findings.</li> <li>• You can review or print the Borrower's credit report by clicking the <b>Credit Report</b> hyperlink.</li> <li>• Use the <b>Note</b> icon  to send a message to the Underwriter regarding AUS.</li> </ul> <div data-bbox="342 1568 1442 1915"> </div>

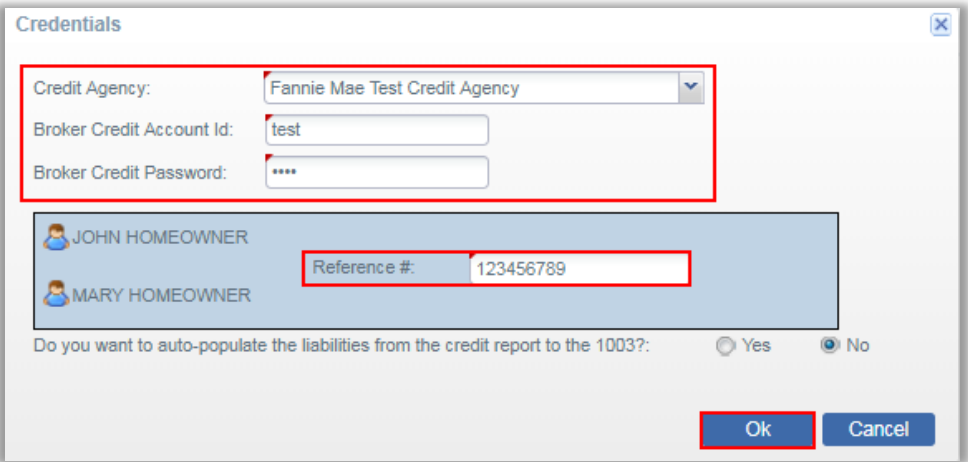
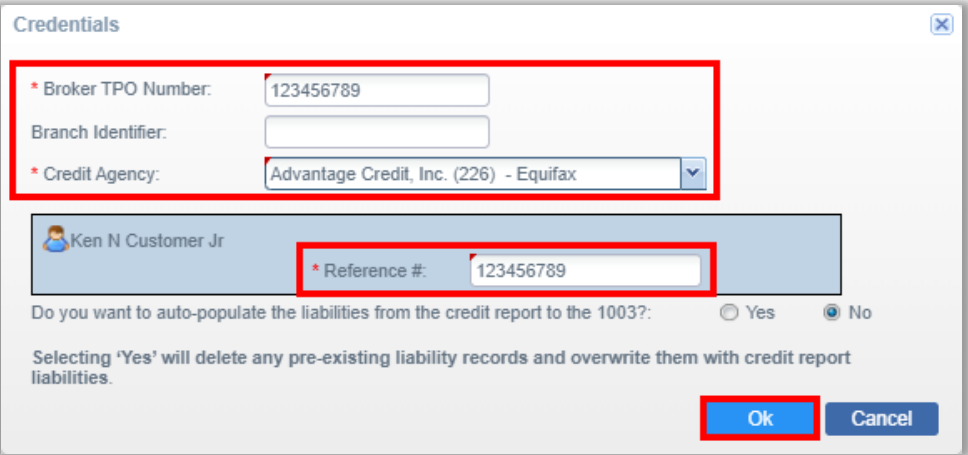
## Updated/Expired Credit

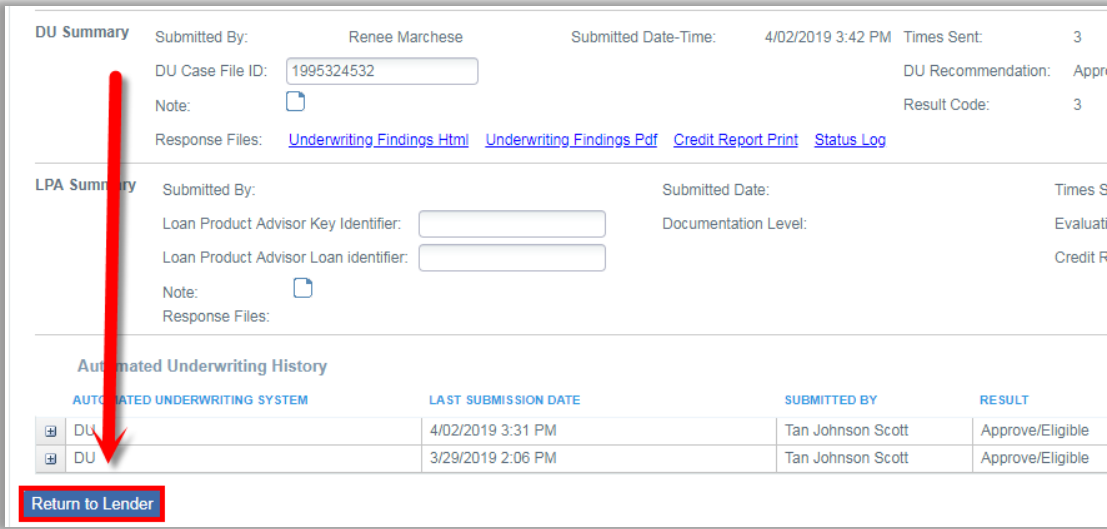
If a loan requires updated credit, follow the steps below to upload new credit into P.A.T.H. and send to Homebridge Wholesale.

Once a loan file is received by the Operations Center, the Broker can no longer update the Borrowers credit report. If updates are required, contact your Account Manager to have the file returned to P.A.T.H.

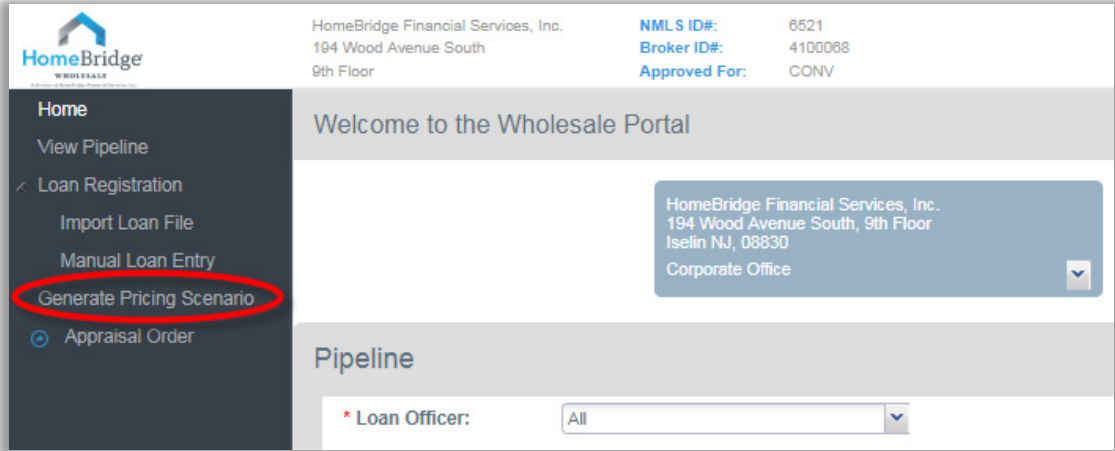
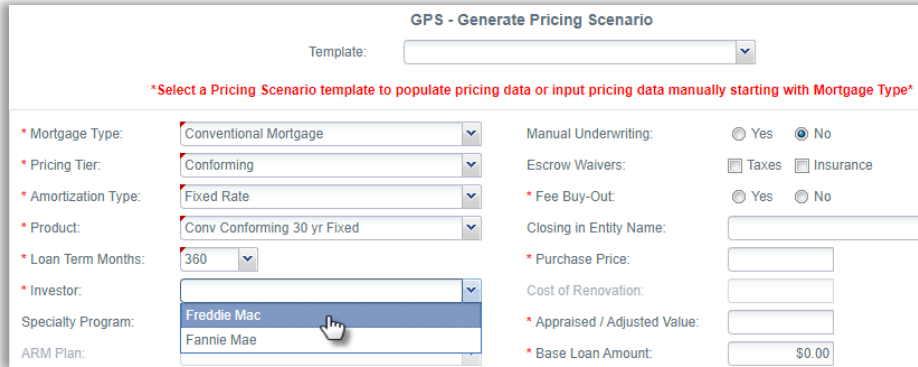
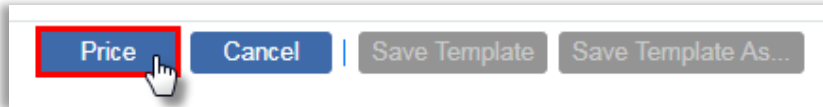
Step	Action
1	<p>To update the credit report, click <b>Loan Processing</b> to open the menu and select <b>Automated Underwriting</b>.</p> 
2	<p>Select Fannie Mae Desktop Underwriter (<b>DU</b>) or Freddie Mac Loan Product Advisor (<b>LPA</b>).</p> 

Step	Action
3	<p><b>For FNMA loans:</b></p> <ul style="list-style-type: none"> <li>• Uncheck <b>AUS Only Order</b> box.</li> <li>• Click the pencil icon  and clear the <b>DU Case File ID</b>.</li> </ul> <div data-bbox="391 373 1398 814">  </div> <p><b>For FHLMC loans:</b></p> <ul style="list-style-type: none"> <li>• Remove the <b>Loan Product Advisor Key</b> and <b>Identifier</b>.</li> </ul> <div data-bbox="391 982 1398 1476">  </div>

Step	Action
4	<ul style="list-style-type: none"> <li>• Select the <b>Credit Agency</b> from the dropdown.</li> <li>• Enter credit agency login credentials for DU or TPO# for LPA.</li> <li>• Enter the updated credit report <b>Reference #</b>.</li> <li>• Click <b>Ok</b>.</li> </ul> <p><b>FNMA:</b></p>  <p><b>LPA:</b></p>  <p><b>NOTE:</b> Always choose to not auto-populate from the credit report.</p>

Step	Action
5	<p>Click the <b>Send Request</b> button to submit.</p> 
6	<p>Scroll to the bottom of your screen and click the <b>Return to Lender</b> button.</p> 
7	<p>Click <b>Yes</b> to confirm that you wish to send the loan back to the Lender.</p>  <p>You will be returned to the P.A.T.H. Dashboard.</p>

# Generate a Pricing Scenario

Step	Action
1	<p>From the P.A.T.H. Home Screen, click <b>Generate Pricing Scenario</b>.</p> 
2	<ul style="list-style-type: none"> <li>Enter the loan information <b>in the order it appears</b> on this screen. The dropdown lists are dependent on the information entered earlier on the screen.</li> <li>Required fields are marked with <b>*</b>.</li> </ul> 
3	<p>Click <b>Price</b> at the bottom of the screen.</p> 



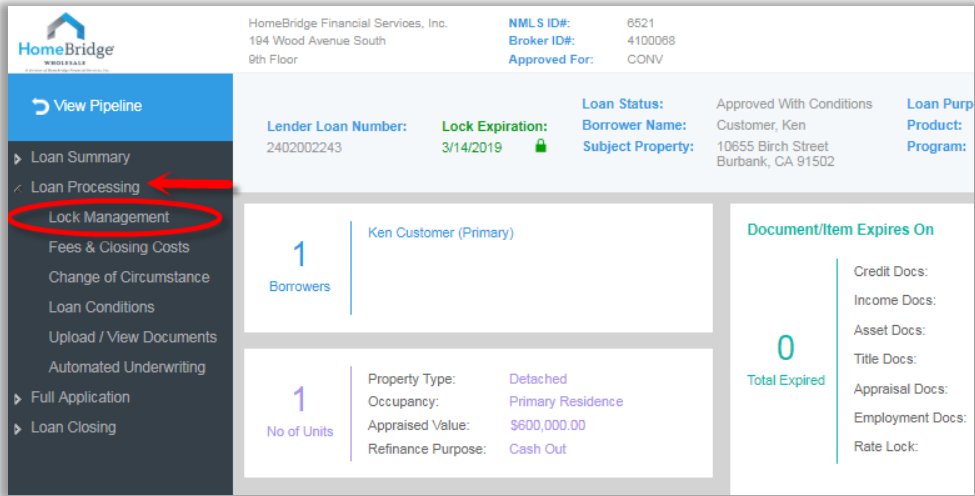
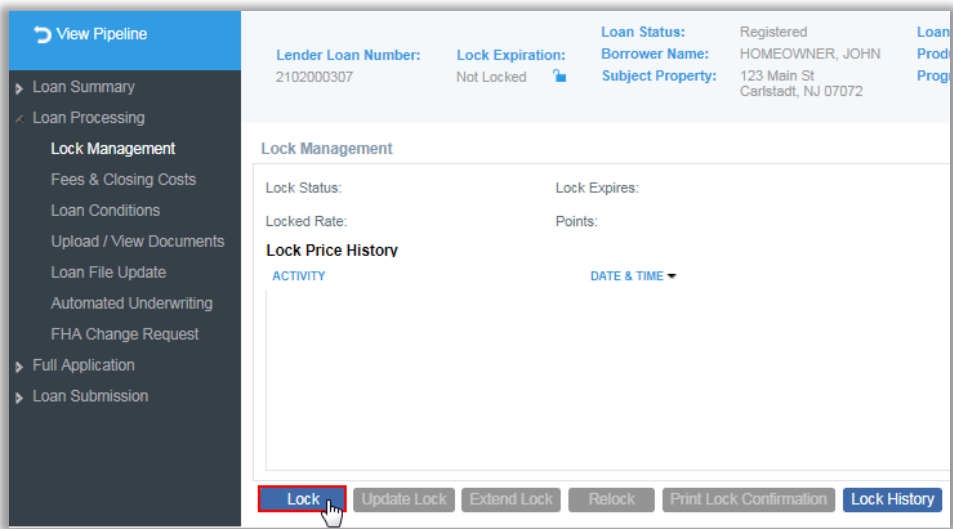
Step	Action
	<p>The Pricing Details screen will show Base Pricing, Adjustments, and Total Rate and Points.</p> <div><div><div><div><div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><di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# Pricing & Lock Management

Easily lock loans and manage locks from P.A.T.H.

Lock a Loan  
Rate Lock Extension  
Relock

## Lock a Loan

Step	Action
1	<p>Open the loan, select <b>Loan Processing</b> to open the menu, and select <b>Lock Management</b>.</p> 
2	<p>Click the <b>Lock</b> button at the bottom of the screen.</p> 

**Step****Action****3**

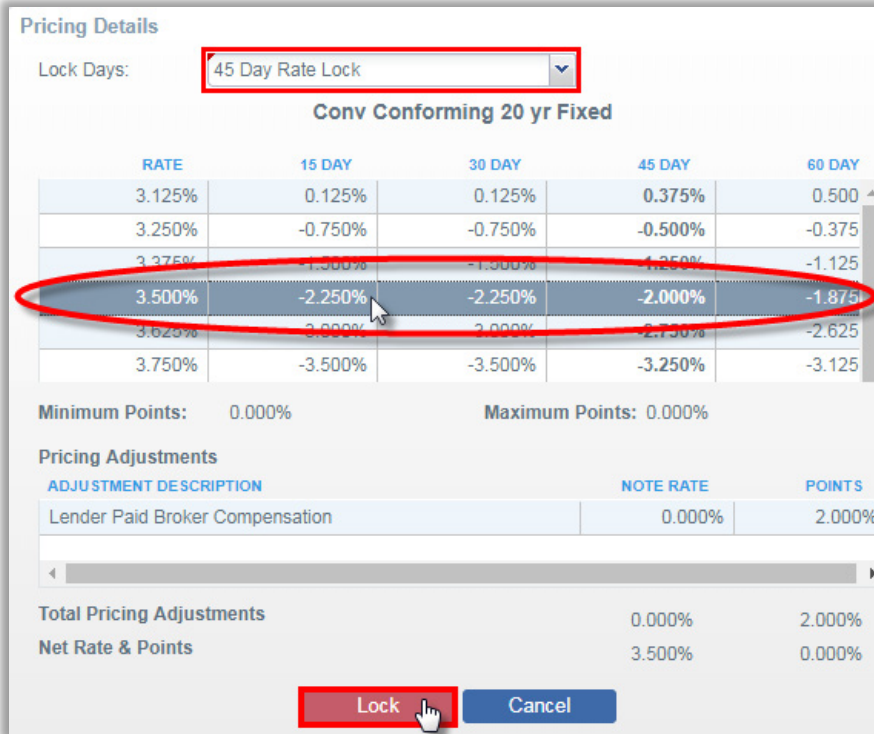
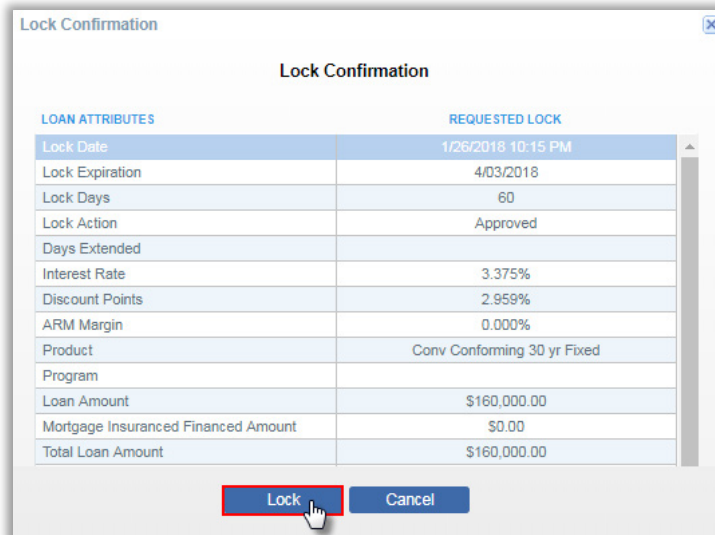
The Lock Screen will open with loan information pre-populated. Enter the requested **Lock Days**, any \*required information, and click the **Price to Lock** button.

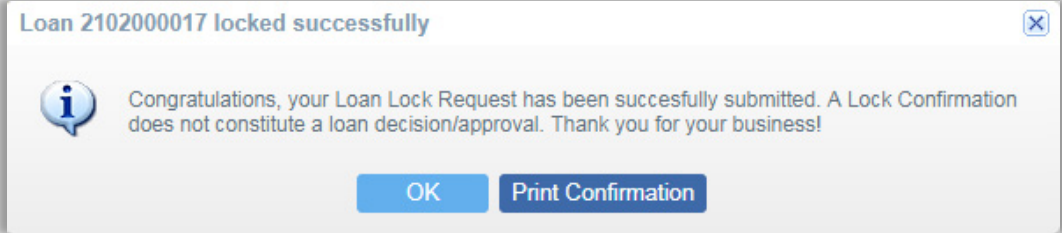

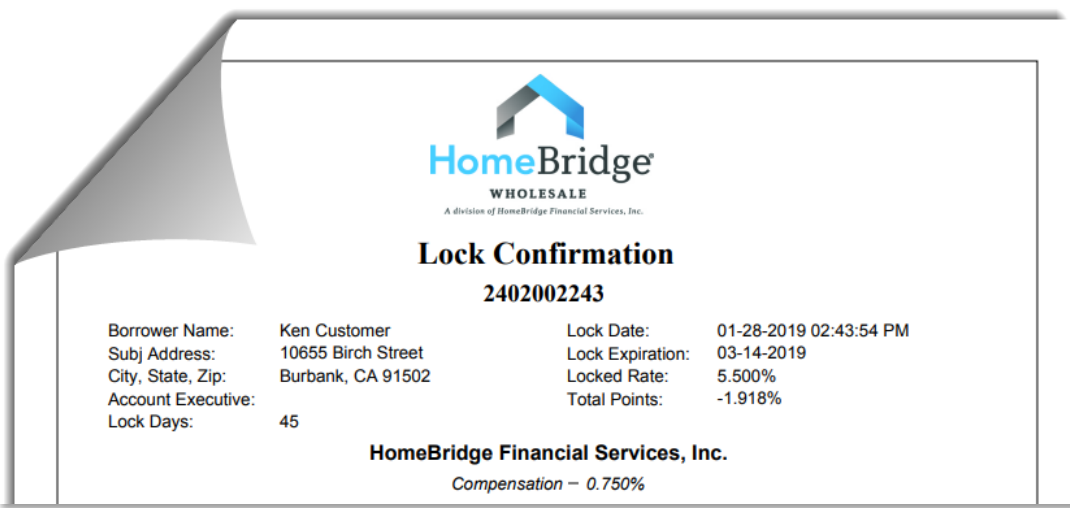
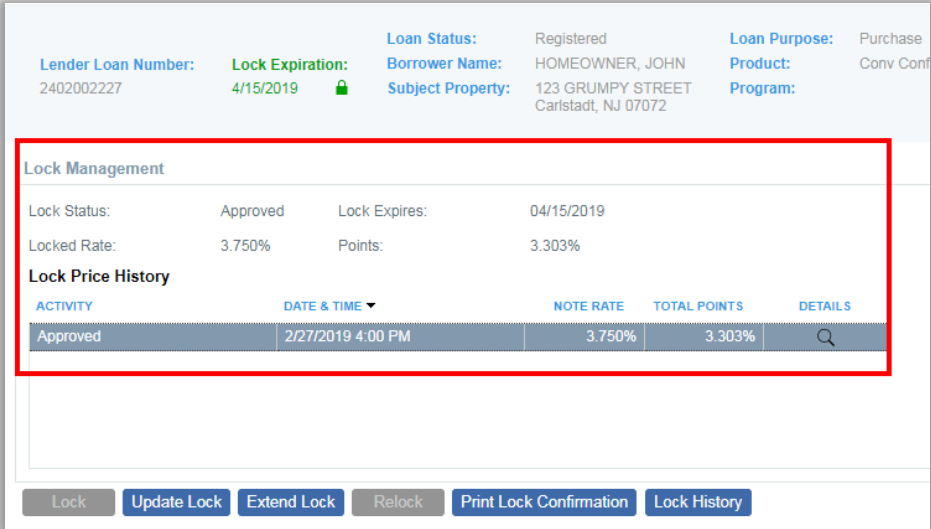
The screenshot shows the 'Lock Screen' form. On the left, the 'Lock Days' dropdown is highlighted with a red box and set to '30 Day Rate Lock'. In the middle section, the '\* Fee Buy-Out' radio buttons are highlighted with a red box, with 'No' selected. At the bottom, the 'Price to Lock' button is highlighted with a red box. The form contains various fields for loan details, including mortgage type, pricing tier, amortization type, product, loan term, investor, ARM plan, program, interest rate, margin, qualifying credit score, occupancy, property type, project type, number of units, loan purpose, reason for refinance, documentation type, and emerging banker status. Financial calculations like LTV and HCLTV are also displayed.



**Helpful Tips:**

- Lock will default to Lender Paid Compensation.
- For Borrower Paid Compensation select **No** for Lender Paid Compensation, enter the compensation amount, and click **Price to Lock**.

This screenshot shows a portion of the 'Lock Screen' form. The 'Reason for Refinance' is set to 'Cash Out' and 'Documentation Type' is 'Full Doc'. The 'Emerging Banker' status is 'No'. In the compensation section, 'Lender Paid Compensation' has 'No' selected, indicated by a red arrow. The 'Borrower Paid Compensation' field is highlighted with a red box and contains the value '\$2,160.00'. The 'Price to Lock' button is also highlighted with a red box.

Step	Action
4	<p>A <b>Pricing Details</b> window will open.</p> <ul style="list-style-type: none"> <li>Click the desired rate in the chart.</li> <li>Pricing Adjustments will be listed and totaled below.</li> <li>Scroll down to click the <b>Lock</b> button at the bottom at the bottom of the window.</li> </ul>  <p><b>Helpful Tip:</b> Easily adjust lock length by modifying drop down at the top of screen.</p>
5	<p>The <b>Lock Confirmation</b> window will open. Review the information and click the <b>Lock</b> button.</p> 

Step	Action
6	<p>A pop up will confirm that the Lock Request has been successfully submitted.</p> 
7	<p> <b>Helpful Tip:</b> Click <b>Print Confirmation</b> to print or save the Lock Confirmation as a PDF for future reference.</p> 
8	<p>The Lock Management screen will display the Lock in the Lock Price History.</p> 

Step	Action																		
	<div><div></div><div><b>Helpful Tip:</b> Click the Magnifying Glass icon under Details to view the rate &amp; points adjustments.</div></div> <div><div><div><div><div>Lender Loan Number:</div><div>Lock Expiration:</div><div>Loan Status:</div><div>Registered</div><div>Borrower Name:</div><div>Firstimer, Alice</div><div>Loan Purpose:</div><div>Purchase</div><div>Product:</div><div>VA Conforming 15 yr Fix</div></div></div><div><div>Rate Lock Pricing Details</div><div><table><tr><th>ADJUSTMENT ITEM DESCRIPTION</th><th>RATE ADJUSTMENT</th><th>POINTS ADJUSTMENT</th></tr><tr><td>Base Rate</td><td>3.500%</td><td>-0.615%</td></tr><tr><td>FICO Score Adjustment (740+)</td><td>0.000%</td><td>-0.125%</td></tr><tr><td>Loan Amount \$100K - \$125K Adjustment</td><td>0.000%</td><td>0.375%</td></tr><tr><td>Lender Paid Broker Compensation</td><td>0.000%</td><td>2.000%</td></tr><tr><td>Total Rate and Points</td><td>3.500%</td><td>1.635%</td></tr></table><div>Close</div></div></div><div><div>TOTAL POINTS</div><div>1.635%</div><div>DETAILS</div><div></div></div></div></div>	ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTMENT	POINTS ADJUSTMENT	Base Rate	3.500%	-0.615%	FICO Score Adjustment (740+)	0.000%	-0.125%	Loan Amount \$100K - \$125K Adjustment	0.000%	0.375%	Lender Paid Broker Compensation	0.000%	2.000%	Total Rate and Points	3.500%	1.635%
ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTMENT	POINTS ADJUSTMENT																	
Base Rate	3.500%	-0.615%																	
FICO Score Adjustment (740+)	0.000%	-0.125%																	
Loan Amount \$100K - \$125K Adjustment	0.000%	0.375%																	
Lender Paid Broker Compensation	0.000%	2.000%																	
Total Rate and Points	3.500%	1.635%																	

# Rate Lock Extension

## Step

## Action

Open the loan to be extended. Select **Loan Processing** to open the menu, and select **Lock Management**.

HomeBridge Financial Services, Inc.  
194 Wood Avenue South  
9th Floor

NMLS ID#: 6521  
Broker ID#: 4100068  
Approved For: CONV

**View Pipeline**

- Loan Summary
- Loan Processing
- Lock Management**
- Fees & Closing Costs
- Change of Circumstance
- Loan Conditions
- Upload / View Documents
- Automated Underwriting
- Full Application
- Loan Closing

**Lender Loan Number:** 2402002243  
**Lock Expiration:** 3/14/2019

**Loan Status:** Approved With Conditions  
**Borrower Name:** Customer, Ken  
**Subject Property:** 10655 Birch Street  
Burbank, CA 91502

**Loan Purpose:** Product: Program:

**1** Ken Customer (Primary)  
Borrowers

**1** No of Units

Property Type: Detached  
Occupancy: Primary Residence  
Appraised Value: \$600,000.00  
Refinance Purpose: Cash Out

**Document/Item Expires On**

**0** Total Expired

Credit Docs:  
Income Docs:  
Asset Docs:  
Title Docs:  
Appraisal Docs:  
Employment Docs:  
Rate Lock:

1



**Helpful Tip:** keep track of Lock Expirations in the Alert Summary section of the P.A.T.H. Home screen.

Wholesale Portal

HomeBridge Financial Services, Inc.  
194 Wood Avenue South, 9th Floor  
Iselin NJ, 08830  
Corporate Office

HomeBridge Financial Services, Inc.  
194 Wood Avenue South, 9th Floor  
Iselin NJ, 08830  
Selected Branch

Pipeline Filter

**Alert Summary**

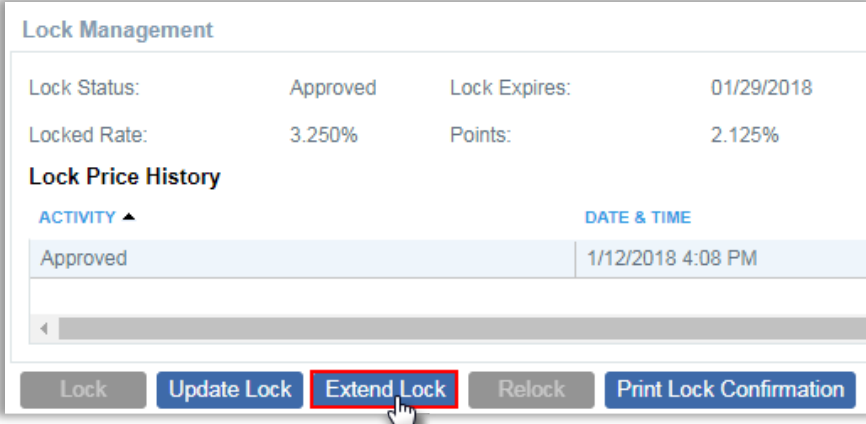
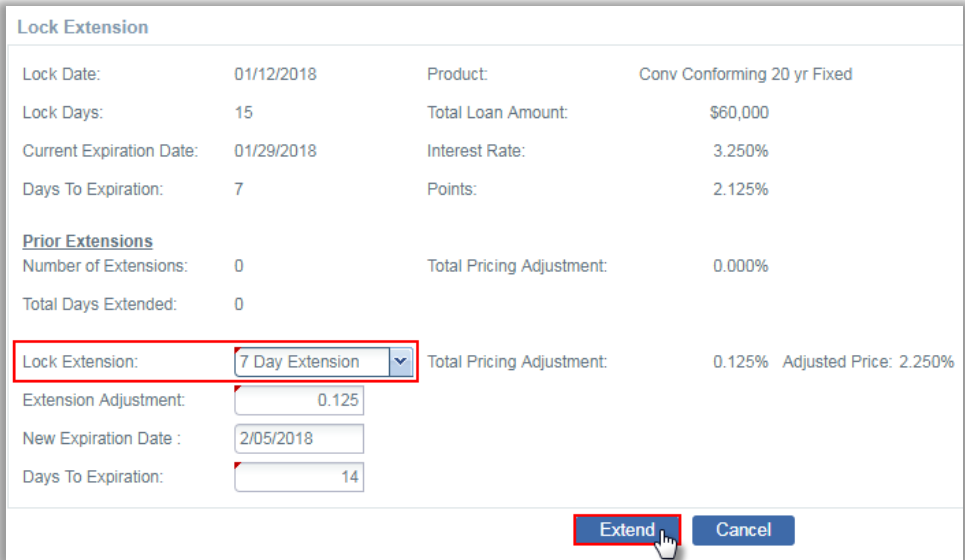
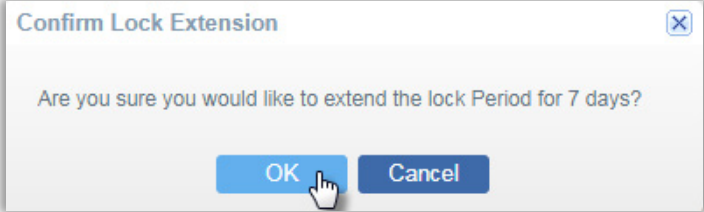
ALERT TYPE	COUNT
<a href="#">Locked loans NOT submitted</a>	19
<a href="#">Locks Expiring in 10 days</a>	1
<b>Total:</b>	<b>20</b>

**COUNT** **TOTAL LOAN AMT**

40	\$7,680,000
1	\$480,000
41	\$8,160,000

Bar Chart Data:

Category	Count
Registered (40)	40
With Conditions (1)	1

Step	Action
2	<p>The Lock Management screen will reflect the current Lock information. Click the <b>Extend Lock</b> Button.</p> 
3	<ul style="list-style-type: none"> <li>• Enter the <b>Lock Extension</b> days from the options in the dropdown menu.</li> <li>• The Extension Adjustment, New Expiration Date, and Days to Expiration will populate according to the selection.</li> <li>• Click the <b>Extend</b> button at the bottom of your screen.</li> </ul> 
4	<p>Click <b>OK</b> to confirm the Lock Extension.</p> 



Step

Action

The Lock Extension Confirmation will display with details of the extension.

Lock Extension Confirmation

Original Lock Date:01/12/2018

Original Lock Days:15

Original Expiration Date:01/29/2018

Prior Extensions

Number of Extensions:0

Total Days Extended:0

Product:Conv Conforming 20 yr Fixed

Total Loan Amount:\$60,000

Interest Rate:3.250%

Points:2.125

Total Fee Amount:\$0.00

Total Pricing Adjustment:0

Total Fee Amount:

Total Pricing Adjustment:0.125

Adjusted Price:2.25

Current Extension

Lock Extension:7 Day Extension

Extension Fee Amount:\$0.00

Extension Adjustment:0.125

New Expiration Date :2/05/2018

Days To Expiration:14

OK

Print Confirmation

5

**Helpful Tip:** Click Print Confirmation to view or print the Extended Lock.

HomeBridge

WHOLESALE

A Division of HomeBridge Financial Services, Inc.

Lock Confirmation

2402002243

Borrower Name:Ken Customer

Subj Address:10655 Birch Street

City, State, Zip:Burbank, CA 91502

Account Executive:

Lock Days:45

Lock Date:01-28-2019 02:43:54 PM

Lock Expiration:03-14-2019

Locked Rate:5.500%

Total Points:-1.918%

HomeBridge Financial Services, Inc.

Compensation – 0.750%

The following lock attributes were used to determine your lock contract:

Product:	Conv Conforming 30 yr Fixed	Occupancy:	Primary Residence
Program:		Property Type:	Detached
ARM Margin:	0.000%	Number of Units:	1
Purchase Price:	\$0.00	Loan Purpose:	Refinance
Appraised Value:	\$600,000.00	Reason for Refinance:	Cash Out
Base Loan Amount:	\$480,000.00	Manual Underwriting:	No

# Relock

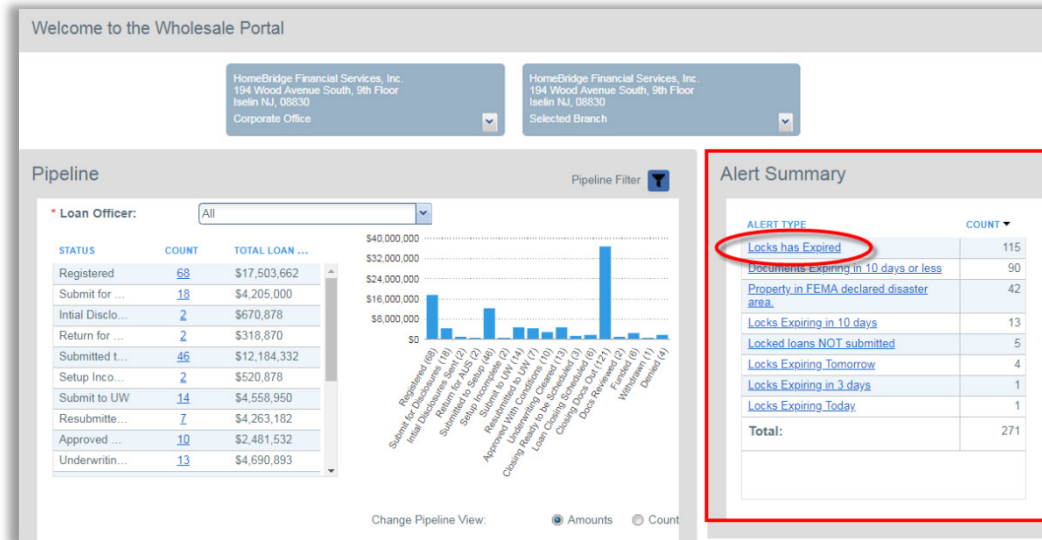
If a lock has expired, follow the steps below to relock loan.

## Step

## Action

1

Open the loan to be relocked.



**Helpful Tip:** The Alert Summary on the Home screen has a quick link to Locks Expired, click to view a list of all loans with expired locks.

2

Select **Loan Processing** to open the menu, and select **Lock Management**.

**View Pipeline**

Loan Summary

Loan Processing

**Lock Management**

Fees & Closing Costs

Change of Circumstance

Upload / View Documents

Automated Underwriting

Full Application

Lender Loan Number: 2102000425

Lock Expiration: Expired

Loan Status: Submitted to Setup

Borrower Name: HOMEOWNER, JOHN

Subject Property: 124 GRUMPY STREET Carlstadt, NJ 07072

Loan Purpose: Purchase

Product: Conv Co

Program:

**2** Borrowers

JOHN HOMEOWNER (Primary)

MARY HOMEOWNER

**1** No of Units

Property Type: Attached

Occupancy: Primary Residence

Appraised Value: \$250,000.00

Refinance Purpose:

**1** Total Expired

Document/Item Expires On

Credit Docs:

Income Docs:

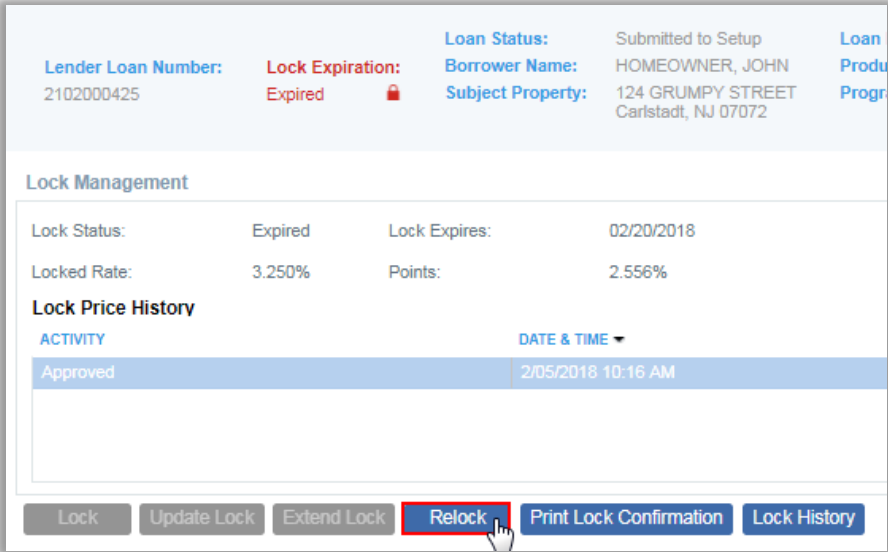
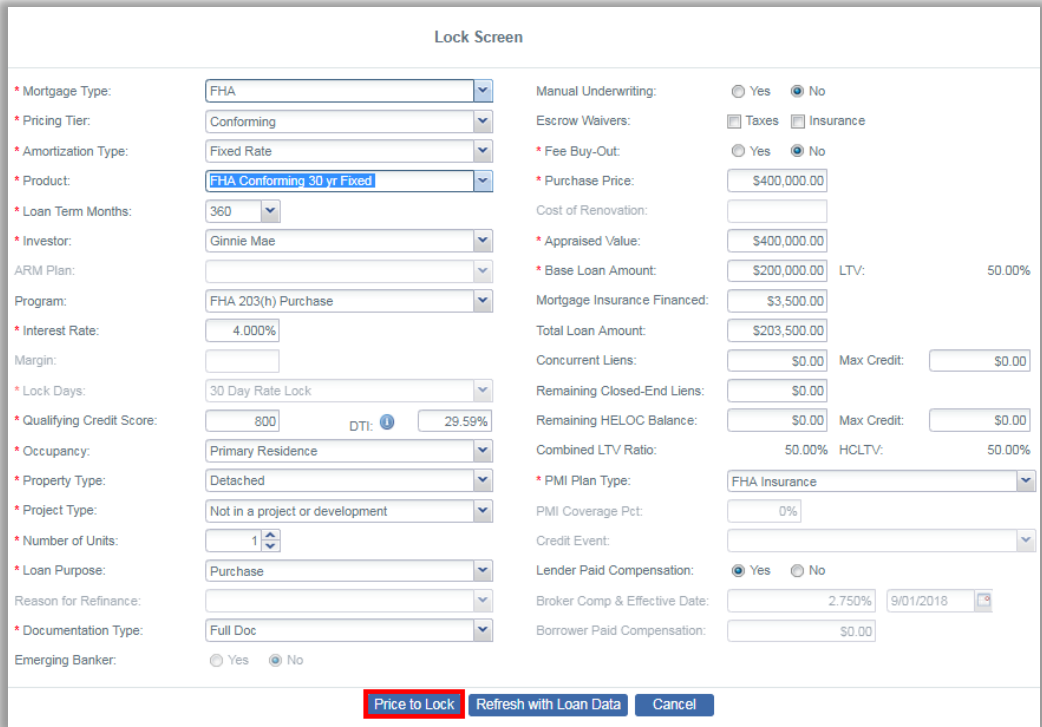

Asset Docs:

Title Docs:

Appraisal Docs:

Employment Docs:

Rate Lock:

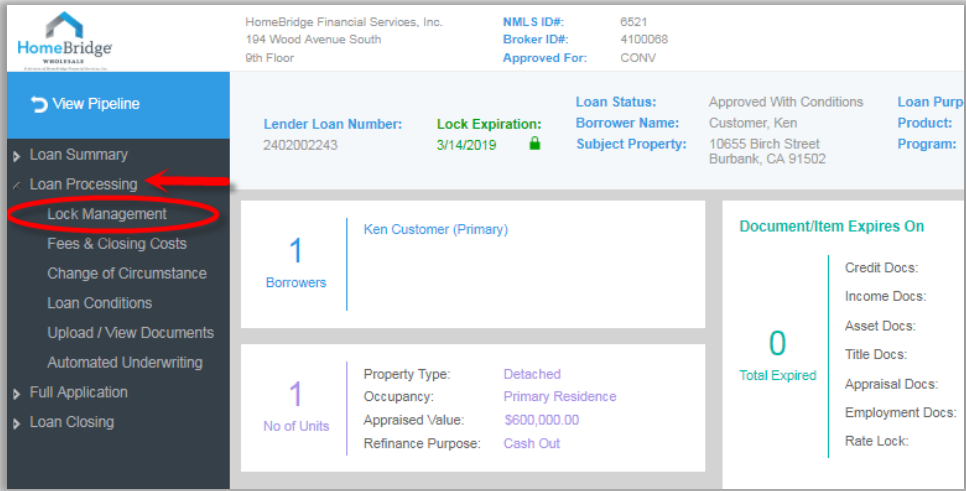
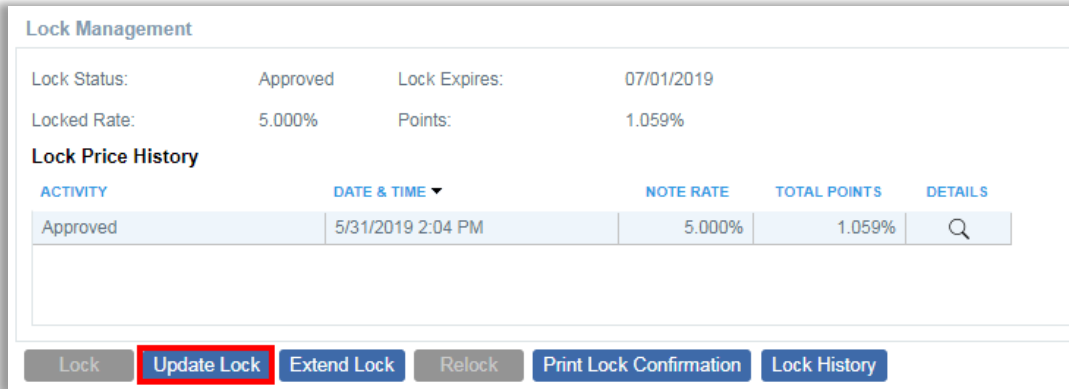
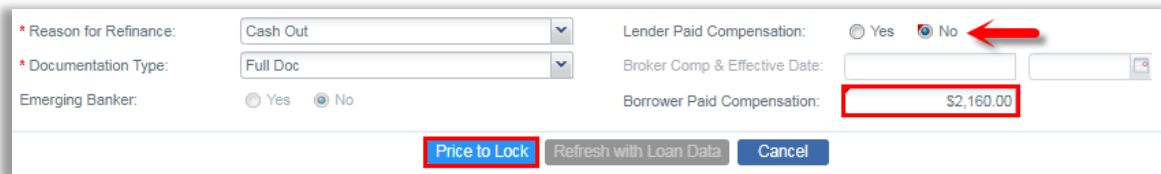
Step	Action
3	<p>Click the <b>Relock</b> button at the bottom of your screen.</p> 
4	<p>Ensure all the required information is correct, and click the <b>Price to Lock</b> button.</p>  <p> <b>Helpful Tip:</b> Click <b>Refresh with Loan Data</b> to pull changes made on the Short Application screen into the Lock Screen.</p>

Step	Action																												
5	<p>Select the desired rate from the chart, and click the <b>Lock</b> button.</p> <div><p><b>Pricing Details</b></p><p>Worst case pricing applied from 1/24/2018 9:59 AM</p><p>Lock Days: 60 Day Rate Lock</p><p><b>Conv Conforming 30 yr Fixed</b></p><table><thead><tr><th>RATE</th><th>15 DAY</th><th>30 DAY</th><th>45 DAY</th><th>60 DAY</th></tr></thead><tbody><tr><td>3.250%</td><td>0.125%</td><td>0.125%</td><td>0.375%</td><td>0.500%</td></tr><tr><td>3.750%</td><td>-2.875%</td><td>-2.875%</td><td>-2.625%</td><td>-2.500%</td></tr><tr><td>3.875%</td><td>-3.375%</td><td>-3.375%</td><td>-3.125%</td><td>-3.000%</td></tr></tbody></table><p>*Loans priced below the minimum price require a pricing exception.</p><p>Minimum Points: 0.000% Maximum Points: 0.000%</p><p><b>Pricing Adjustments</b></p><table><thead><tr><th>ADJUSTMENT DESCRIPTION</th><th>NOTE RATE</th><th>POINTS</th></tr></thead><tbody><tr><td>Lender Paid Broker Compensation</td><td>0.000%</td><td>2.750%</td></tr></tbody></table><p><b>Total Pricing Adjustments</b> 0.000% 2.750%</p><p><b>Net Rate &amp; Points</b> 3.375% 2.125%</p><p><b>Lock</b> <b>Cancel</b></p></div>	RATE	15 DAY	30 DAY	45 DAY	60 DAY	3.250%	0.125%	0.125%	0.375%	0.500%	3.750%	-2.875%	-2.875%	-2.625%	-2.500%	3.875%	-3.375%	-3.375%	-3.125%	-3.000%	ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS	Lender Paid Broker Compensation	0.000%	2.750%		
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ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS																											
Lender Paid Broker Compensation	0.000%	2.750%																											
6	<p>The Lock Confirmation screen will open. Review the information and click <b>Lock</b>.</p> <div><p><b>Lock Confirmation</b></p><p><b>Lock Confirmation</b></p><table><thead><tr><th>LOAN ATTRIBUTES</th><th>REQUESTED LOCK</th></tr></thead><tbody><tr><td>Lock Date</td><td>1/26/2018 10:15 PM</td></tr><tr><td>Lock Expiration</td><td>4/03/2018</td></tr><tr><td>Lock Days</td><td>60</td></tr><tr><td>Lock Action</td><td>Approved</td></tr><tr><td>Days Extended</td><td></td></tr><tr><td>Interest Rate</td><td>3.375%</td></tr><tr><td>Discount Points</td><td>2.959%</td></tr><tr><td>ARM Margin</td><td>0.000%</td></tr><tr><td>Product</td><td>Conv Conforming 30 yr Fixed</td></tr><tr><td>Program</td><td></td></tr><tr><td>Loan Amount</td><td>\$160,000.00</td></tr><tr><td>Mortgage Insured Financed Amount</td><td>\$0.00</td></tr><tr><td>Total Loan Amount</td><td>\$160,000.00</td></tr></tbody></table><p><b>Lock</b> <b>Cancel</b></p></div>	LOAN ATTRIBUTES	REQUESTED LOCK	Lock Date	1/26/2018 10:15 PM	Lock Expiration	4/03/2018	Lock Days	60	Lock Action	Approved	Days Extended		Interest Rate	3.375%	Discount Points	2.959%	ARM Margin	0.000%	Product	Conv Conforming 30 yr Fixed	Program		Loan Amount	\$160,000.00	Mortgage Insured Financed Amount	\$0.00	Total Loan Amount	\$160,000.00
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Step	Action																								
7	<p>A pop up will confirm that the Lock Request has been successfully submitted.</p> <div><div>Loan 2102000017 locked successfully</div><div><div></div><div><p>Congratulations, your Loan Lock Request has been succesfully submitted. A Lock Confirmation does not constitute a loan decision/approval. Thank you for your business!</p><div><div>OK</div><div>Print Confirmation</div></div></div></div></div> <p> <b>Helpful Tip:</b> Click the <b>Print Confirmation</b> button to view or print the Extended Lock.</p> <div><div><div></div><div><div>Lock Confirmation</div><div>2402002243</div></div><div><div><div><div>Borrower Name:</div><div>Subj Address:</div><div>City, State, Zip:</div><div>Account Executive:</div><div>Lock Days:</div></div><div><div>Ken Customer</div><div>10655 Birch Street</div><div>Burbank, CA 91502</div><div></div><div>45</div></div></div><div><div><div>Lock Date:</div><div>Lock Expiration:</div><div>Locked Rate:</div><div>Total Points:</div></div><div><div>01-28-2019 02:43:54 PM</div><div>03-14-2019</div><div>5.500%</div><div>-1.918%</div></div></div><div><div>HomeBridge Financial Services, Inc.</div><div>Compensation – 0.750%</div></div></div><div><div>The following lock attributes were used to determine your lock contract:</div><table><tr><td>Product:</td><td>Conv Conforming 30 yr Fixed</td><td>Occupancy:</td><td>Primary Residence</td></tr><tr><td>Program:</td><td></td><td>Property Type:</td><td>Detached</td></tr><tr><td>ARM Margin:</td><td>0.000%</td><td>Number of Units:</td><td>1</td></tr><tr><td>Purchase Price:</td><td>\$0.00</td><td>Loan Purpose:</td><td>Refinance</td></tr><tr><td>Appraised Value:</td><td>\$600,000.00</td><td>Reason for Refinance:</td><td>Cash Out</td></tr><tr><td>Base Loan Amount:</td><td>\$480,000.00</td><td>Manual Underwriting:</td><td>No</td></tr></table></div></div></div>	Product:	Conv Conforming 30 yr Fixed	Occupancy:	Primary Residence	Program:		Property Type:	Detached	ARM Margin:	0.000%	Number of Units:	1	Purchase Price:	\$0.00	Loan Purpose:	Refinance	Appraised Value:	\$600,000.00	Reason for Refinance:	Cash Out	Base Loan Amount:	\$480,000.00	Manual Underwriting:	No
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Base Loan Amount:	\$480,000.00	Manual Underwriting:	No																						
8	<p>The Lock Management screen will now display the details of the Relock.</p> <div><div><div>Lock Management</div><div><div>Lock Status: Approved</div><div>Lock Expires: 02/23/2018</div></div><div><div>Locked Rate: 3.875%</div><div>Points: -0.625%</div></div><div><div>Lock Price History</div><div><div><div>ACTIVITY</div><div>DATE &amp; TIME</div><div>NOTE RATE</div><div>TOTAL POINTS</div><div>DETAILS</div></div><div><div>Approved</div><div>1/24/2018 10:51 AM</div><div>3.875%</div><div>-0.625%</div><div></div></div><div><div>Approved</div><div>9/18/2017 3:19 PM</div><div>3.250%</div><div>0.500%</div><div></div></div></div></div><div><div>Lock</div><div>Update Lock</div><div>Extend Lock</div><div>Relock</div><div>Print Lock Confirmation</div><div>Lock History</div></div></div></div>																								

## Changing Compensation Type

To switch Broker Compensation on locked loans, follow the steps below.

Step	Action
1	<p>Open the loan, select <b>Loan Processing</b> to open the menu, and select <b>Lock Management</b>.</p> 
2	<p>Click <b>Update Lock</b>.</p> 
3	<p><b>For Lender Paid Compensation:</b></p> <ul style="list-style-type: none"> <li>Select <b>Yes</b> and click <b>Price to Lock</b>.</li> </ul> <p><b>For Borrower Paid Compensation:</b></p> <ul style="list-style-type: none"> <li>Select <b>No</b>, enter the compensation amount, and click <b>Price to Lock</b>.</li> </ul> 

# Fees & Closing Costs

Standard lender fees automatically populate on all loans in P.A.T.H.

## Fees:

- Are based upon the entered loan information.
- Automatically adjust with relevant loan changes.
- Cannot be deleted.

**Fees and Closing Costs**

Credit for Rate Chosen:

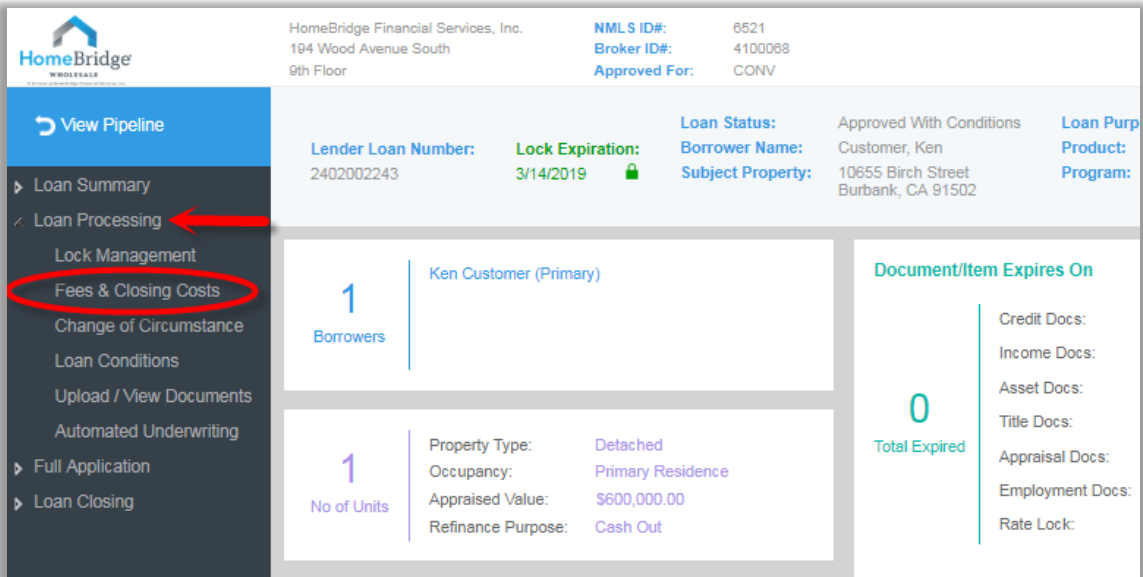
**Fees and Closing Cost** | Service Providers

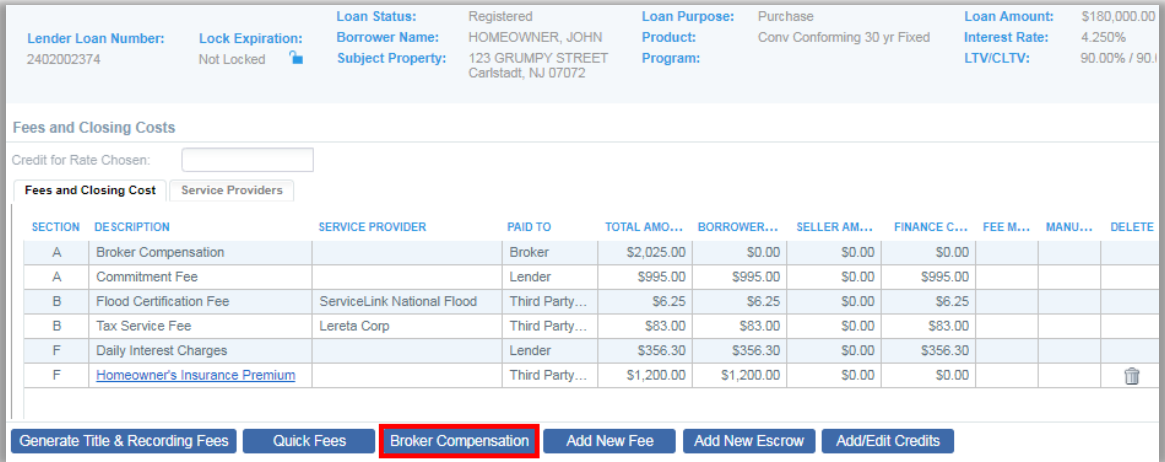
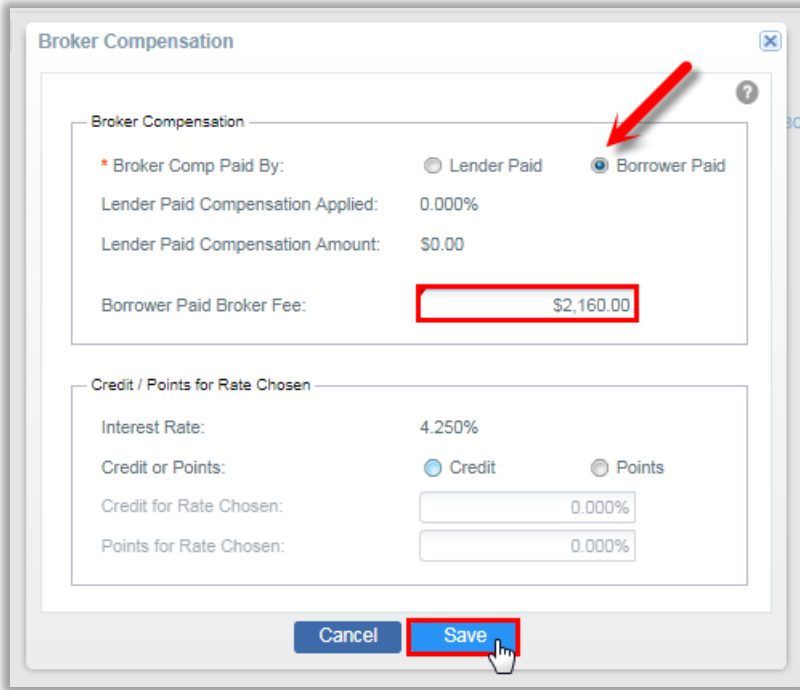
SECTI...	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	FINANCE CHARG...	FE
A	Underwriting Fees		Lender	\$895.00	\$895.00	\$0.00	\$895.00	
B	Flood Certification Fee	ServiceLink National Flo...	Third Party Provider	\$8.25	\$8.25	\$0.00	\$8.25	
B	VA Funding Fee		Third Party Provider	\$3,600.00	\$3,600.00	\$0.00	\$3,600.00	
F	Daily Interest Charges		Lender	\$256.82	\$256.82	\$0.00	\$256.82	

Generate Title & Tax Recording Fees | Quick Fees | Broker Compensation | Add New Fee | Add New Escrow | Add/Edit Credits

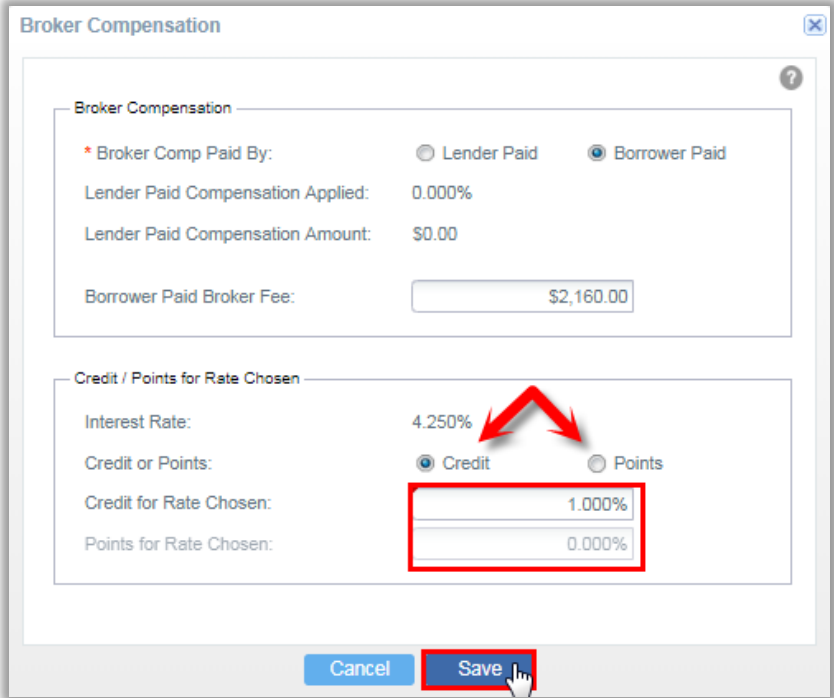
## Broker Compensation – For Unlocked Loans

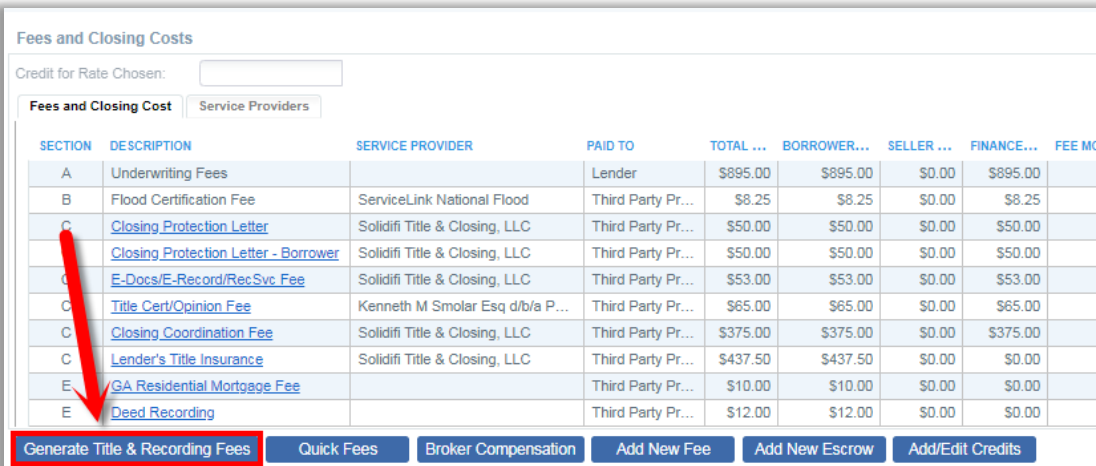
Broker Compensation defaults to Lender Paid. To change to Borrower Paid Compensation follow the steps below.

Step	Action
1	<p>Select <b>Loan Processing</b> to open the menu and select <b>Fees &amp; Closing Costs</b>.</p> 

Step	Action
2	<p>Click the <b>Broker Compensation</b> button at the bottom of the screen.</p>  <p>The screenshot shows a loan summary at the top with fields like Lender Loan Number, Lock Expiration, Loan Status, Borrower Name, Subject Property, Loan Purpose, Product, Program, Loan Amount, Interest Rate, and LTV/CLTV. Below this is the 'Fees and Closing Costs' section with a table of fees. At the bottom, a row of buttons includes 'Generate Title &amp; Recording Fees', 'Quick Fees', 'Broker Compensation' (highlighted with a red box), 'Add New Fee', 'Add New Escrow', and 'Add/Edit Credits'.</p>
3	<p>Select <b>Borrower Paid</b> in the Broker Compensation pop-up, enter the Borrower Paid amount, and click <b>Save</b>.</p>  <p>The screenshot shows a 'Broker Compensation' pop-up window. It has two main sections. The first section, 'Broker Compensation', has a radio button for 'Borrower Paid' which is selected and pointed to by a red arrow. Below this are fields for 'Lender Paid Compensation Applied' (0.000%), 'Lender Paid Compensation Amount' (\$0.00), and 'Borrower Paid Broker Fee' which is highlighted with a red box and contains the value '\$2,160.00'. The second section, 'Credit / Points for Rate Chosen', has fields for 'Interest Rate' (4.250%), 'Credit or Points' (radio buttons for 'Credit' and 'Points'), 'Credit for Rate Chosen' (0.000%), and 'Points for Rate Chosen' (0.000%). At the bottom, there are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by a red box and a mouse cursor.</p>



Step	Action
4	<p>To add a <b>Credit for Rate Chosen</b>, Select <b>Credit</b> or <b>Points</b>, enter the percentage of the loan amount for the selection, and click <b>Save</b>.</p> 

Enter Fees	
Step	Action
1	<p>Quickly add standard title and recording fees to a loan with the <b>Generate Title &amp; Tax Recording Fees</b> button. These fees are editable.</p> 

Step

Action

Brokers can add multiple fees to a loan with the **Quick Fees** button.

Generate Title & Tax Recording Fees

Quick Fees

Broker Compensation

Add New Fee

Add New Escrow

Add/Edit Credits

Click **Quick Fees** to open the Add Fees pop-up.

- Place **checkmark(s)** next to the fee(s).
- **Enter the amount(s)** to be paid by the Borrower and/or Seller.
- Click **Save**.

2

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input type="checkbox"/> Home Inspection Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Home Owner Dues	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input checked="" type="checkbox"/> Home Warranty Fee	\$0.00	\$400.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Inspection Fees (optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Pest Inspection (optional)	\$0.00	\$0.00	Pest Inspection	Third Party Provider	Other
<input checked="" type="checkbox"/> Prepays					
<input type="checkbox"/> City / Town Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> County Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input checked="" type="checkbox"/> Flood Insurance	\$150.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> Garbage / Sanitation Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> Insurance Premium - Earthquake	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> Insurance Premium - Hurricane	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input checked="" type="checkbox"/> Services You Can Shop For					
<input checked="" type="checkbox"/> Services You Cannot Shop For					
<input checked="" type="checkbox"/> Taxes and Other Government Fees					

Cancel

Save

**Note:** Click the  to expand or collapse the Fee Sections.

3

Use the **Search** bar at the top of the screen to quickly find fees.

Add Fees

Search: HOA

FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input checked="" type="checkbox"/> Other					
<input type="checkbox"/> HOA Capital Contribution	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> HOA Estoppel Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input checked="" type="checkbox"/> HOA Fees	\$300.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> HOA Transfer Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other

Cancel

Save

Step

Action





Review the fees listed to ensure that all fees are reflected properly.

Fees and Closing Cost		Service Providers				
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER A...	FINANCE C...
A	<a href="#">Commitment Fee</a>		Lender	\$895.00	\$0.00	\$895.00
B	<a href="#">Flood Certification Fee</a>		Third Party Provider	\$10.00	\$0.00	\$10.00
B	<a href="#">Mortgage Insurance Premium</a>		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50
C	<a href="#">Closing Protection Letter</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$75.00	\$0.00	\$75.00
C	<a href="#">Lender's Title Insurance</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$937.00	\$0.00	\$0.00
C	<a href="#">NJ Notice Filing Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$20.00	\$0.00	\$0.00
C	<a href="#">Recording Service Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$5.00	\$0.00	\$5.00
C	<a href="#">Settlement Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$350.00	\$0.00	\$350.00
C	<a href="#">Tax Search Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00
C	<a href="#">Title Endorsements</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$50.00	\$0.00	\$0.00
C	<a href="#">Title Examination Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00
E	<a href="#">Deed Recording</a>		Third Party Provider	\$53.00	\$0.00	\$0.00
E	<a href="#">Deed State Tax/Stamps</a>		Third Party Provider	\$0.00	\$935.00	\$0.00
E	<a href="#">Mortgage Recording</a>		Third Party Provider	\$273.00	\$0.00	\$0.00
F	<a href="#">Homeowner's Insurance Premium</a>		Third Party Provider	\$1,200.00	\$0.00	\$0.00
H	<a href="#">Owner's Title Insurance (optional)</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$38.00	\$0.00	\$0.00

**Helpful Tip:** There is a Legend for the LE/CD Section codes at the bottom of this screen (you may have to zoom out to see it).

- A**Origination Charges
- B**Services You Cannot Shop For
- C**Services You Shop For
- E**Taxes and Other Government Fees
- F**Prepays
- G**Initial Escrow Payment at Closing
- H**Other

## Edit a Fee

Step	Action																																																																
1	<p>To edit a fee, click the Fee <b>Description</b> link.</p> <div><div>Fees and Closing CostService Providers</div><table><thead><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th></tr></thead><tbody><tr><td>A</td><td><a href="#">Commitment Fee</a></td><td></td><td>Lender</td></tr><tr><td>B</td><td><a href="#">Flood Certification Fee</a></td><td></td><td>Third Party Provider</td></tr><tr><td>B</td><td>Mortgage Insurance Premium</td><td></td><td>Third Party Provider</td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td></tr><tr><td>C</td><td><a href="#">Lender's Title Insurance</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td></tr><tr><td>C</td><td><a href="#">NJ Notice Filing Fee</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td></tr></tbody></table></div>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	A	<a href="#">Commitment Fee</a>		Lender	B	<a href="#">Flood Certification Fee</a>		Third Party Provider	B	Mortgage Insurance Premium		Third Party Provider	C	<a href="#">Closing Protection Letter</a>	Solidifi Title & Closing, LLC	Third Party Provider	C	<a href="#">Lender's Title Insurance</a>	Solidifi Title & Closing, LLC	Third Party Provider	C	<a href="#">NJ Notice Filing Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider																																				
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2	<p>Make the changes to the fee and click <b>Save</b>.</p> <div><div>Editing Fee</div><div><div>LE/CD Section:</div><div>Services You Can Shop For</div></div><div><div>* Fee Identifier:</div><div>1104</div></div><div><div>Fee description:</div><div>Lender's Title Insurance</div></div><div><div>Service Provider Type:</div><div>Title Insurance</div></div><div><div>Pay To:</div><div>Third Party Provider</div></div><div><div>Service Provider:</div><div>Solidifi Title &amp; Closing, LLC</div></div><div><div>* Vendor Relationship:</div><div>Services You Can Shop For</div></div><div><div>Finance Charge:</div><div><input type="checkbox"/></div></div><div><div>Total Amount:</div><div>\$1,020.00</div><div>POC Amount:</div><div>\$0.00</div></div><div><div>Borrower Amount (Due at Closing):</div><div>\$1,020.00</div><div>POC Amount:</div><div>\$0.00</div></div><div><div>Lender Credit:</div><div>\$0.00</div></div><div><div>Broker / Banker Credit:</div><div>\$0.00</div></div><div><div>Seller Credit:</div><div>\$0.00</div></div><div><div>Seller Amount (Due at Closing):</div><div>\$0.00</div><div>POC Amount:</div><div>\$0.00</div></div><div><div>Cancel</div><div>Save</div></div></div>																																																																
3	<p>The edited fee will display  a in the <b>Fee Modified</b> column.</p> <div><div>Fees and Closing CostService Providers</div><table><thead><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>BORROWER ...</th><th>SELLER AM...</th><th>FINANCE CHAR...</th><th>FEE MODIFIED</th></tr></thead><tbody><tr><td>A</td><td><a href="#">Commitment Fee</a></td><td></td><td>Lender</td><td>\$895.00</td><td>\$0.00</td><td>\$895.00</td><td></td></tr><tr><td>B</td><td><a href="#">Flood Certification Fee</a></td><td></td><td>Third Party Provider</td><td>\$10.00</td><td>\$0.00</td><td>\$10.00</td><td></td></tr><tr><td>B</td><td>Mortgage Insurance Premium</td><td></td><td>Third Party Provider</td><td>\$3,377.50</td><td>\$0.00</td><td>\$3,377.50</td><td></td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td><td>\$75.00</td><td>\$0.00</td><td>\$75.00</td><td></td></tr><tr><td>C</td><td><a href="#">Lender's Title Insurance</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td><td>\$1,020.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td><a href="#">NJ Notice Filing Fee</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td><td>\$20.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td><a href="#">Recording Service Fee</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Provider</td><td>\$5.00</td><td>\$0.00</td><td>\$5.00</td><td></td></tr></tbody></table></div>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER AM...	FINANCE CHAR...	FEE MODIFIED	A	<a href="#">Commitment Fee</a>		Lender	\$895.00	\$0.00	\$895.00		B	<a href="#">Flood Certification Fee</a>		Third Party Provider	\$10.00	\$0.00	\$10.00		B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50		C	<a href="#">Closing Protection Letter</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$75.00	\$0.00	\$75.00		C	<a href="#">Lender's Title Insurance</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$1,020.00	\$0.00	\$0.00		C	<a href="#">NJ Notice Filing Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$20.00	\$0.00	\$0.00		C	<a href="#">Recording Service Fee</a>	Solidifi Title & Closing, LLC	Third Party Provider	\$5.00	\$0.00	\$5.00	
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## Delete a Fee

To **delete** a fee, click the trash can icon on the far right of the screen.

Fees and Closing Costs

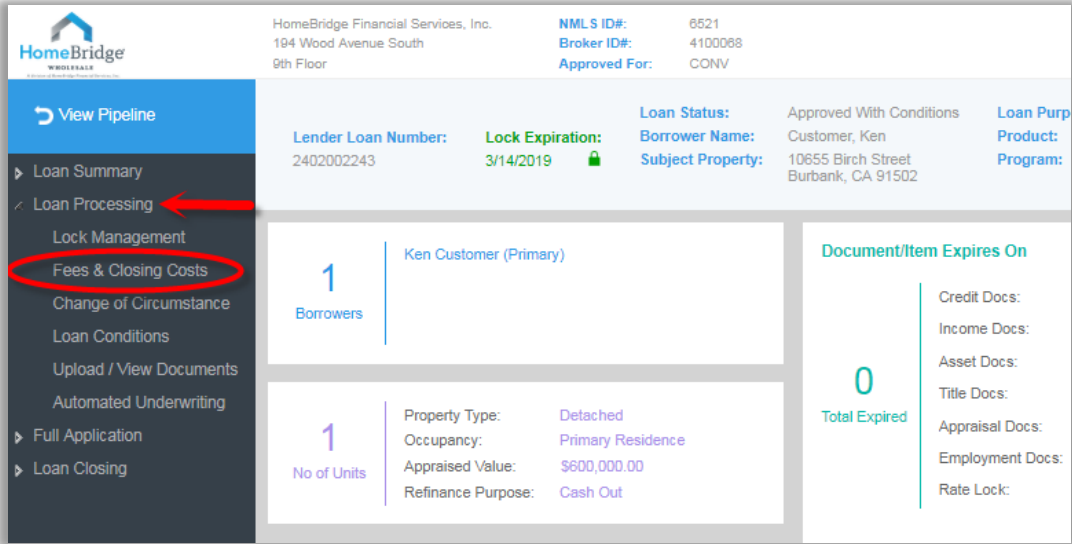
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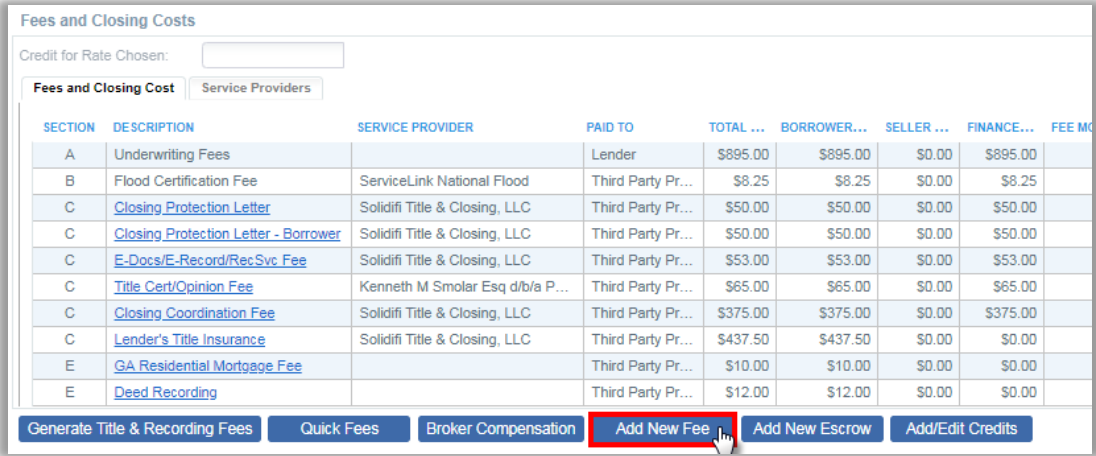
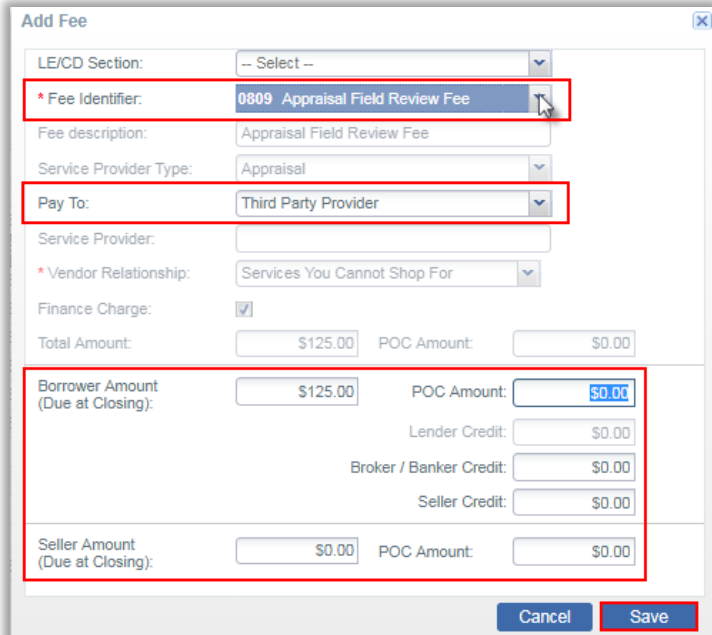


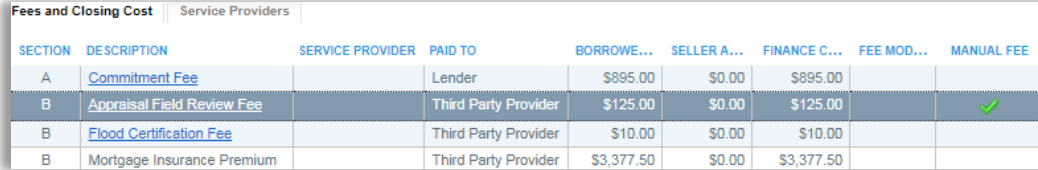
**Fees and Closing Cost** | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	<a href="#">Underwriting Fees</a>		Lender	\$895.00	\$0.00	\$895.00			
B	<a href="#">Flood Certification Fee</a>		Third Party Provider	\$10.00	\$0.00	\$10.00			
B	<a href="#">Tax Service Fee</a>		Third Party Provider	\$83.00	\$0.00	\$83.00			
C	<a href="#">Closing Protection Letter</a>	Linear Settlement Services, LLC	Third Party Provider	\$40.00	\$0.00	\$40.00			
C	<a href="#">Closing Protection Letter - Borrower</a>	Linear Settlement Services, LLC	Third Party Provider	\$20.00	\$0.00	\$20.00			
C	<a href="#">Closing Protection Letter - Seller</a>	Linear Settlement Services, LLC	Third Party Provider	\$0.00	\$55.00	\$0.00			
C	<a href="#">E-Docs/E-Record/RecSvc Fee</a>	Linear Settlement Services, LLC	Third Party Provider	\$58.00	\$0.00	\$0.00			
C	<a href="#">Lender's Title Insurance</a>	Linear Settlement Services, LLC	Third Party Provider	\$1,300.00	\$0.00	\$0.00			

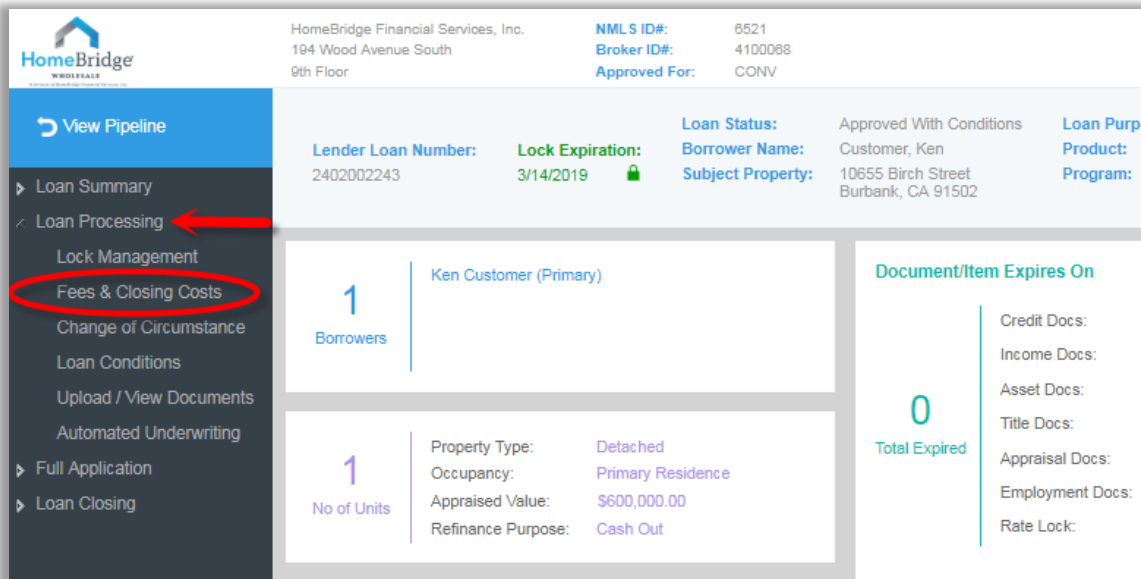
**Note:** Standard Lender Fess cannot be deleted.


## Add a New Fee





Step	Action
1	<p>Select <b>Loan Processing</b> to open the menu and select <b>Fees &amp; Closing Costs</b>.</p> 

Step	Action
2	<p>Click the <b>Add New Fee</b> button at the bottom of the screen.</p> 
3	<p>In the Add Fee pop up window select the <b>LE/CD Section</b>, <b>Fee Identifier</b> and the <b>Pay To</b> from the dropdown lists, enter the fee details, and click the <b>Save</b> button.</p>  <p> <b>Helpful Tip:</b> To filter the Fee Identifier options choose a selection from the LE/CD Section dropdown.</p>
4	<p>The fee added will display a  in the Manual Fee column.</p> 

## Add a New Escrow

Step	Action
1	<p>Select <b>Loan Processing</b> to open the menu and select <b>Fees &amp; Closing Costs</b>.</p> 

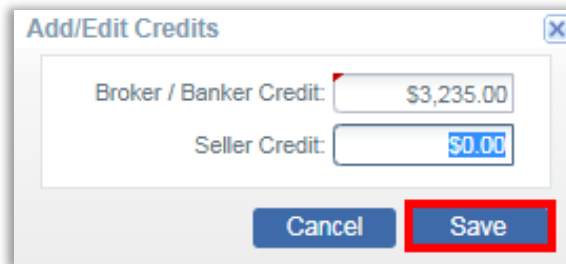
2	<p>Click the <b>Add New Escrow</b> Button at the bottom of the screen.</p>  <table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>TOTAL ...</th><th>BORROWER...</th><th>SELLER ...</th><th>FINANCE...</th><th>FEE MO</th></tr><tr><td>A</td><td>Underwriting Fees</td><td></td><td>Lender</td><td>\$895.00</td><td>\$895.00</td><td>\$0.00</td><td>\$895.00</td><td></td></tr><tr><td>B</td><td>Flood Certification Fee</td><td>ServiceLink National Flood</td><td>Third Party Pr...</td><td>\$8.25</td><td>\$8.25</td><td>\$0.00</td><td>\$8.25</td><td></td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Pr...</td><td>\$50.00</td><td>\$50.00</td><td>\$0.00</td><td>\$50.00</td><td></td></tr><tr><td>C</td><td><a href="#">Closing Protection Letter - Borrower</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Pr...</td><td>\$50.00</td><td>\$50.00</td><td>\$0.00</td><td>\$50.00</td><td></td></tr><tr><td>C</td><td><a href="#">E-Docs/E-Record/RecSvc Fee</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Pr...</td><td>\$53.00</td><td>\$53.00</td><td>\$0.00</td><td>\$53.00</td><td></td></tr><tr><td>C</td><td><a href="#">Title Cert/Opinion Fee</a></td><td>Kenneth M Smolar Esq d/b/a P...</td><td>Third Party Pr...</td><td>\$65.00</td><td>\$65.00</td><td>\$0.00</td><td>\$65.00</td><td></td></tr><tr><td>C</td><td><a href="#">Closing Coordination Fee</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Pr...</td><td>\$375.00</td><td>\$375.00</td><td>\$0.00</td><td>\$375.00</td><td></td></tr><tr><td>C</td><td><a href="#">Lender's Title Insurance</a></td><td>Solidifi Title &amp; Closing, LLC</td><td>Third Party Pr...</td><td>\$437.50</td><td>\$437.50</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>E</td><td><a href="#">GA Residential Mortgage Fee</a></td><td></td><td>Third Party Pr...</td><td>\$10.00</td><td>\$10.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>E</td><td><a href="#">Deed Recording</a></td><td></td><td>Third Party Pr...</td><td>\$12.00</td><td>\$12.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE MO	A	Underwriting Fees		Lender	\$895.00	\$895.00	\$0.00	\$895.00		B	Flood Certification Fee	ServiceLink National Flood	Third Party Pr...	\$8.25	\$8.25	\$0.00	\$8.25		C	<a href="#">Closing Protection Letter</a>	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00		C	<a href="#">Closing Protection Letter - Borrower</a>	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00		C	<a href="#">E-Docs/E-Record/RecSvc Fee</a>	Solidifi Title & Closing, LLC	Third Party Pr...	\$53.00	\$53.00	\$0.00	\$53.00		C	<a href="#">Title Cert/Opinion Fee</a>	Kenneth M Smolar Esq d/b/a P...	Third Party Pr...	\$65.00	\$65.00	\$0.00	\$65.00		C	<a href="#">Closing Coordination Fee</a>	Solidifi Title & Closing, LLC	Third Party Pr...	\$375.00	\$375.00	\$0.00	\$375.00		C	<a href="#">Lender's Title Insurance</a>	Solidifi Title & Closing, LLC	Third Party Pr...	\$437.50	\$437.50	\$0.00	\$0.00		E	<a href="#">GA Residential Mortgage Fee</a>		Third Party Pr...	\$10.00	\$10.00	\$0.00	\$0.00		E	<a href="#">Deed Recording</a>		Third Party Pr...	\$12.00	\$12.00	\$0.00	\$0.00	
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Step	Action																																													
3	<ul style="list-style-type: none"><li>• Select the <b>Escrow Item</b> from the dropdown list.</li><li>• Enter the Annual Amount Due and the Months Collected.</li><li>• <b>Cushion Months</b> will reflect the required cushion based on the subject property state.</li><li>• Click <b>Save</b>.</li></ul> <div><div>Add an Escrow</div><div><div>LE/CD Section:</div><div>G - Initial Escrow Payment At Closing</div></div><div><div>* Escrow Item:</div><div>1006 - Flood Insurance Escrow</div></div><div><div>Escrow Description:</div><div>Flood Insurance Escrow</div></div><div><div>Annual Amount Due:</div><div>\$175.00</div></div><div><div>Months Collected:</div><div>1</div></div><div><div>Cushion Months:</div><div>2</div></div><div><div>Cancel</div><div>Save</div></div></div>																																													
4	<p>The new escrow item will display a  in the Manual Fee column.</p> <div><div>Fees and Closing Cost</div><div>Service Providers</div><table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>BORROWE...</th><th>SELLER A...</th><th>FINANCE C...</th><th>FEE MOD...</th><th>MANUAL FEE</th></tr><tr><td>E</td><td><a href="#">Mortgage Recording</a></td><td></td><td>Third Party Provider</td><td>\$273.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td></tr><tr><td>F</td><td><a href="#">Homeowner's Insurance Pre...</a></td><td></td><td>Third Party Provider</td><td>\$1,200.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td></tr><tr><td>G</td><td><a href="#">Flood Insurance Escrow</a></td><td></td><td></td><td>\$43.75</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td></tr><tr><td>H</td><td><a href="#">Owner's Title Insurance (opti...</a></td><td>Solidifi Title &amp; Closin...</td><td>Third Party Provider</td><td>\$38.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td></tr></table></div>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE	E	<a href="#">Mortgage Recording</a>		Third Party Provider	\$273.00	\$0.00	\$0.00			F	<a href="#">Homeowner's Insurance Pre...</a>		Third Party Provider	\$1,200.00	\$0.00	\$0.00			G	<a href="#">Flood Insurance Escrow</a>			\$43.75	\$0.00	\$0.00			H	<a href="#">Owner's Title Insurance (opti...</a>	Solidifi Title & Closin...	Third Party Provider	\$38.00	\$0.00	\$0.00		
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## Add/Edit Credit

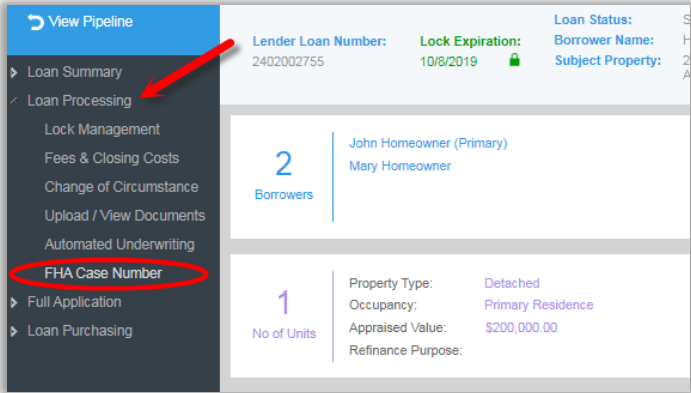
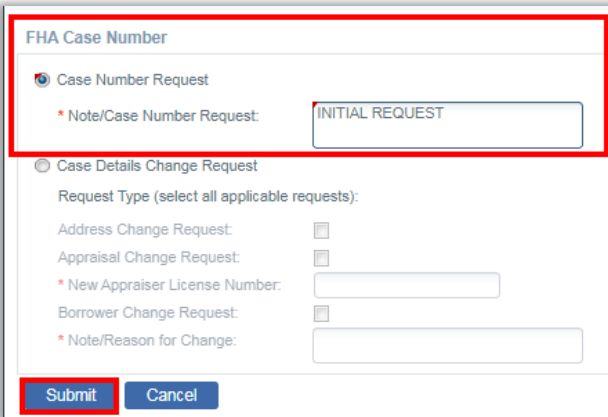
**Add/Edit Credits**

Click to add or edit a **Credit** from the **Broker/Banker** or the **Seller**.





# FHA Case Number

Step	Action
1	<p>To request an Initial FHA Case Number click <b>Loan Processing</b> to open the menu, and select <b>FHA Case Number</b>.</p>  <p>The screenshot shows a 'View Pipeline' sidebar menu on the left. The 'Loan Processing' option is selected, and its sub-menu is open. 'FHA Case Number' is circled in red. The main content area shows loan details: Lender Loan Number 2402002755, Lock Expiration 10/8/2019, Loan Status, Borrower Name, and Subject Property. Below this, there are sections for '2 Borrowers' (John Homeowner (Primary), Mary Homeowner) and '1 No of Units' (Property Type: Detached, Occupancy: Primary Residence, Appraised Value: \$200,000.00, Refinance Purpose).</p>
2	<ul style="list-style-type: none"> <li>• Select <b>Case Number Request</b>.</li> <li>• Enter <b>"Initial request"</b> in the Note/Case Number Request box.</li> <li>• Click <b>Submit</b>.</li> </ul>  <p>The screenshot shows the 'FHA Case Number' form. The 'Case Number Request' radio button is selected. The 'Note/Case Number Request' text box contains 'INITIAL REQUEST'. Below this, there are options for 'Case Details Change Request' with checkboxes for 'Address Change Request', 'Appraisal Change Request', 'Borrower Change Request', and a text box for 'New Appraiser License Number'. At the bottom, there are 'Submit' and 'Cancel' buttons.</p>

# Loan Submission

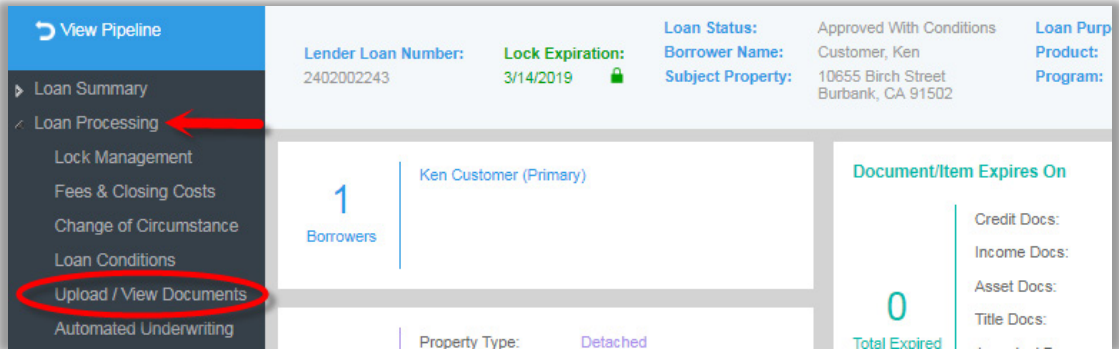
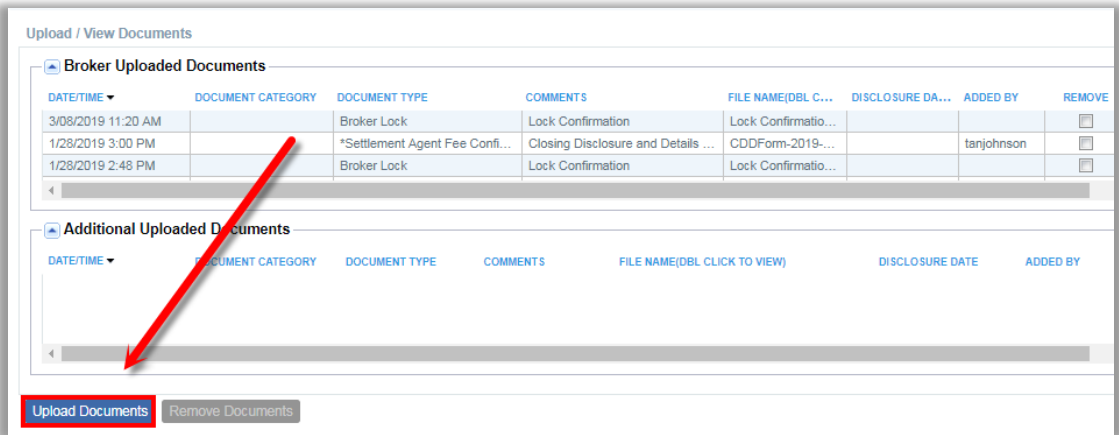
Homebridge Wholesale accepts loan submissions for either:

- Credit Decision (**Submit to Loan Setup**) or
- Disclosure on behalf of the Broker (**Loan Disclosures Only**). [Click here](#) for complete instructions for Homebridge to Disclose.

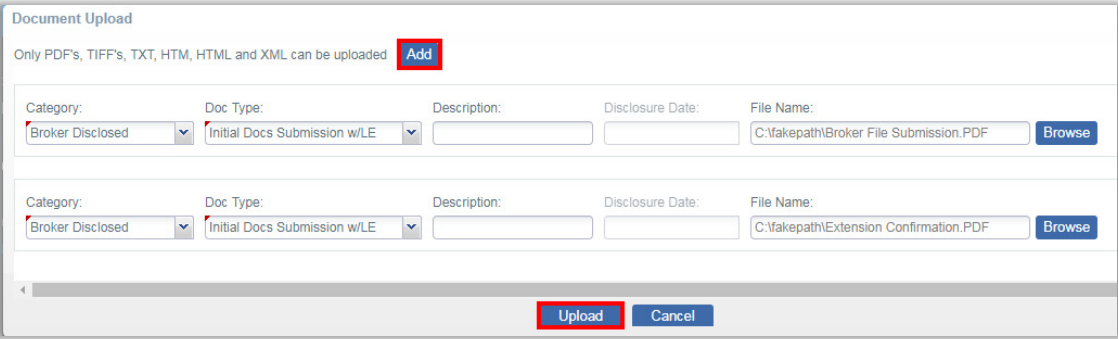

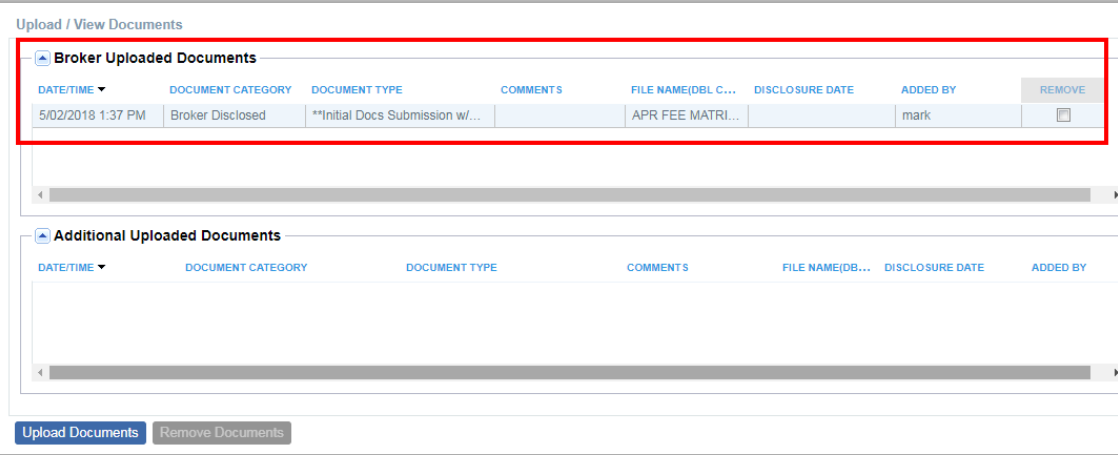
## Submit to Loan Setup

To submit a loan to Homebridge for credit decision, begin by uploading the Initial Submission Package.

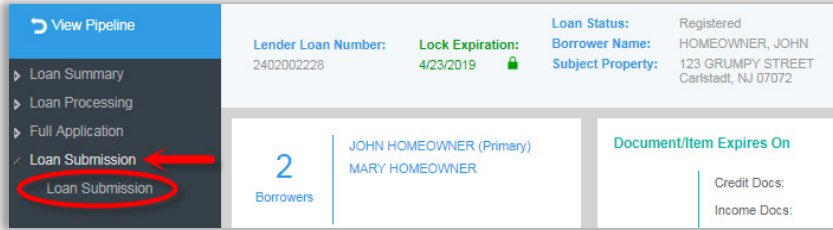
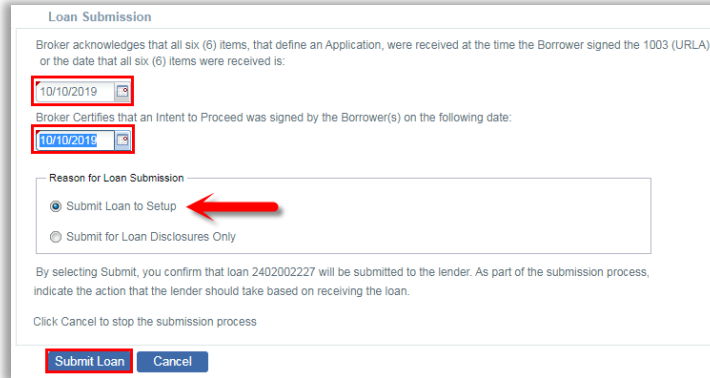
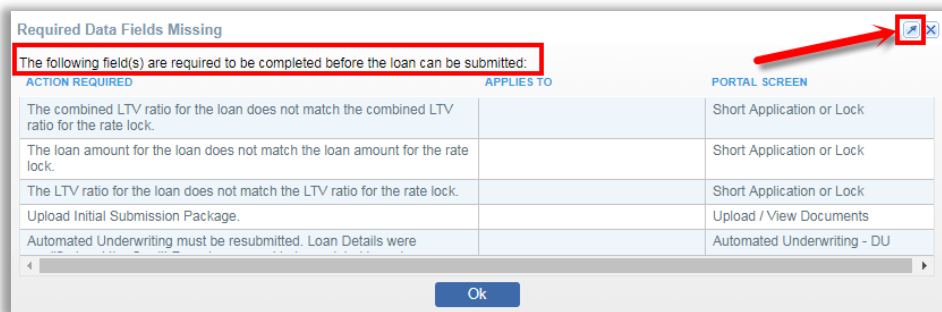

## Upload Documents

Step	Action
1	<p>Select <b>Loan Processing</b> to open the menu and click <b>Upload/View Documents</b>.</p> 
2	<p>Click <b>Upload Documents</b> at the bottom of the screen.</p> 

Step	Action																											
3	<ul style="list-style-type: none"><li>• <b>Category</b> and <b>Doc Type</b> will auto complete.</li><li>• <b>Description</b> is optional.</li><li>• Click <b>Browse</b> to navigate to the Borrower's documents on your computer<ul style="list-style-type: none"><li>- or -</li></ul></li><li>• <b>Drag</b> and <b>Drop</b> the file on the button.</li></ul> <div><p>Document Upload</p><p>Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded <a href="#">Add</a></p><p><b>**Select "Category" based on expected Loan Submission Type.</b></p><p><b>**All minimum required documents shown below in the "Doc Type" list must be uploaded individually**</b></p><div><div>Category: Submission Docs</div><div>Doc Type: ** Initial Docs Submission **</div><div>Description: </div><div>File Name: </div><div><div>Browse or Drop File Here</div><div>+ Copy</div></div></div><div><div>Upload</div><div>Cancel</div></div></div> <p><b>Notes:</b></p> <ul style="list-style-type: none"><li>• Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.</li><li>• Only 1 file may be added at a time with drag and drop.</li></ul>																											
4	<p>Select the document to be uploaded and click <b>Open</b>.</p> <div><p>Open</p><p>« 1 Blue Sage » Broker Portal » Portal Attachments <a href="#">Search Portal Attachments</a></p><p>Organize New folder Arrange by: Folder</p><p>Documents library Portal Attachments</p><table><thead><tr><th>Name</th><th>Date modified</th><th>Type</th></tr></thead><tbody><tr><td>Account Executive-Account Coordinator Pairings</td><td>1/25/2018 9:36 AM</td><td>JPEG image</td></tr><tr><td>BlueSage Lock Format</td><td>1/12/2018 10:46 AM</td><td>Adobe Acrobat</td></tr><tr><td>Broker File Submission</td><td>2/12/2018 11:29 AM</td><td>Adobe Acrobat</td></tr><tr><td>CoC Request</td><td>1/31/2018 10:17 AM</td><td>Compressed (ZIP)</td></tr><tr><td>COCForm-Escrow</td><td>1/31/2018 1:27 PM</td><td>Adobe Acrobat</td></tr><tr><td>COCForm-Misc</td><td>1/31/2018 2:34 PM</td><td>Adobe Acrobat</td></tr><tr><td>Documents-HBWS - COC</td><td>4/12/2018 11:36 AM</td><td>Compressed (ZIP)</td></tr><tr><td>Extension Confirmation</td><td>1/31/2018 10:26 AM</td><td>Adobe Acrobat</td></tr></tbody></table><div><div>File name: Broker File Submission</div><div>All Files</div><div><div>Open</div><div>Cancel</div></div></div></div>	Name	Date modified	Type	Account Executive-Account Coordinator Pairings	1/25/2018 9:36 AM	JPEG image	BlueSage Lock Format	1/12/2018 10:46 AM	Adobe Acrobat	Broker File Submission	2/12/2018 11:29 AM	Adobe Acrobat	CoC Request	1/31/2018 10:17 AM	Compressed (ZIP)	COCForm-Escrow	1/31/2018 1:27 PM	Adobe Acrobat	COCForm-Misc	1/31/2018 2:34 PM	Adobe Acrobat	Documents-HBWS - COC	4/12/2018 11:36 AM	Compressed (ZIP)	Extension Confirmation	1/31/2018 10:26 AM	Adobe Acrobat
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Extension Confirmation	1/31/2018 10:26 AM	Adobe Acrobat																										

Step	Action
5	<p>Click <b>Upload</b>.</p>  <p> <b>Helpful Tip:</b> Use the <b>Add</b> button to upload multiple documents simultaneously.</p>
6	<p>The file(s) will display under <b>Broker Uploaded Documents</b>.</p> 

## Submit Loan to Setup

Step	Action
1	<p>Select <b>Loan Submission</b> to open the menu and click <b>Loan Submission</b>.</p> 
2	<ul style="list-style-type: none"> <li>Enter the <b>TRID/RESPA</b> application date.</li> <li>Enter the date that written consent to proceed was obtained from the Borrower(s).</li> <li>Select Submit Loan to Setup.</li> <li>Click the <b>Submit Loan</b> button.</li> </ul> 
3	<p><b>Required Data Fields Missing</b> message will be received for any missing or conflicting loan information.</p>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>Be sure to enter the <b>MLO Email Address</b> on Loan Summary→Short Application screen.</li> <li><b>Borrower's mobile phone number</b> is required on Full Application→Borrower screen.</li> <li>Use the  arrow icon to open the list in a window outside of the Portal to make the required changes without losing the list of missing fields.</li> <li>For Loan Information/Lock mismatch <ul style="list-style-type: none"> <li>If Lock is correct, update loan information from the Short Application.</li> <li>If Loan information is correct, update the rate lock from Pricing and Lock Management.</li> </ul> </li> </ul>

# Submit Conditions for Underwriter Review

All conditions on a loan file must be submitted through P.A.T.H.

## Step

## Action

1

Select **Loan Processing** to open the menu, then **Loan Conditions**.

HomeBridge Financial Services, Inc.  
194 Wood Avenue South  
9th Floor

NMLS ID#: 6521  
Broker ID#: 4100068  
Approved For: CONV

View Pipeline

- Loan Summary
- Loan Processing (selected)
- Lock Management
- Fees & Closing Costs
- Change of Circumstance
- Loan Conditions (highlighted)
- Upload / View Documents
- Automated Underwriting
- Full Application
- Loan Closing

Lender Loan Number: 2402002243

Lock Expiration: 3/14/2019

Loan Status: Approved With Conditions

Borrower Name: Customer, Ken

Subject Property: 10655 Birch Street, Burbank, CA 91502

Loan Purp: Product: Program:

1 Ken Customer (Primary)

1 No of Units

Property Type: Detached

Occupancy: Primary Residence

Appraised Value: \$600,000.00

Refinance Purpose: Cash Out

Document/Item Expires On

0 Total Expired

Credit Docs:

Income Docs:

Asset Docs:

Title Docs:

Appraisal Docs:

Employment Docs:

Rate Lock:

2

The Loan Conditions screen will group the conditions for approval into 3 sections: **Prior to Documents**, **Prior to Approval**, and **Prior to Funding**.

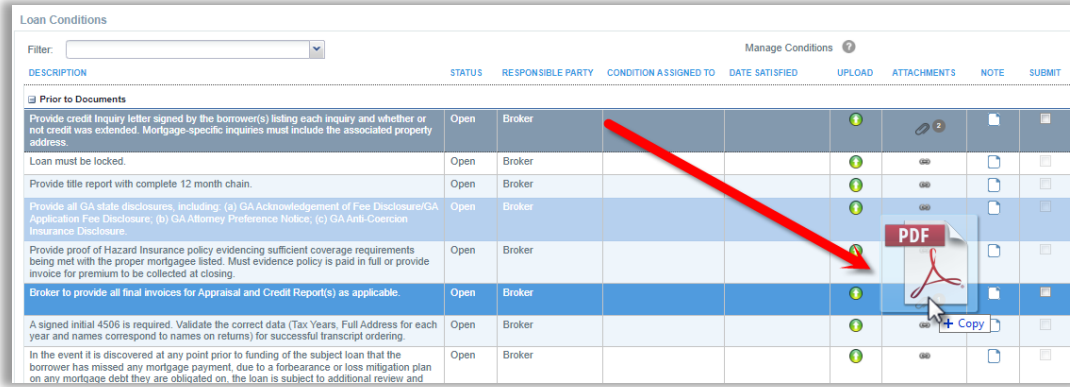

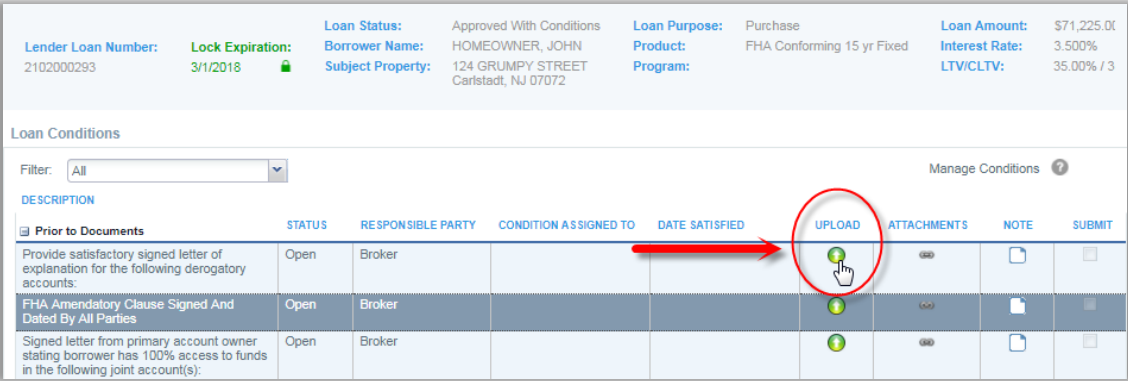
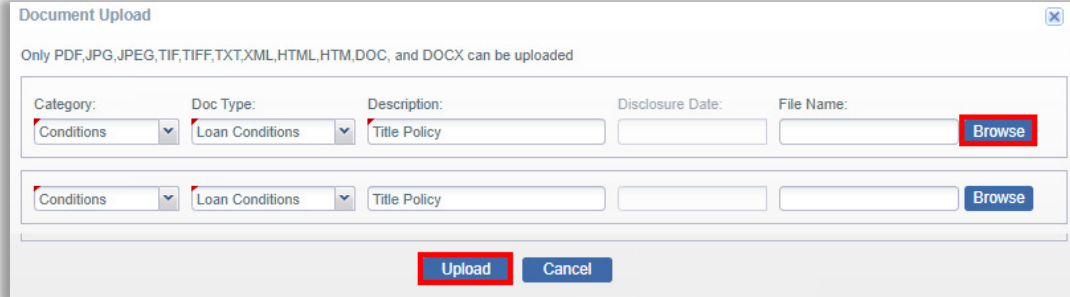
Loan Conditions

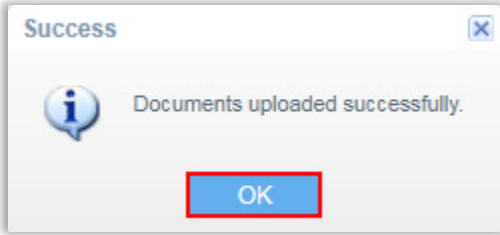
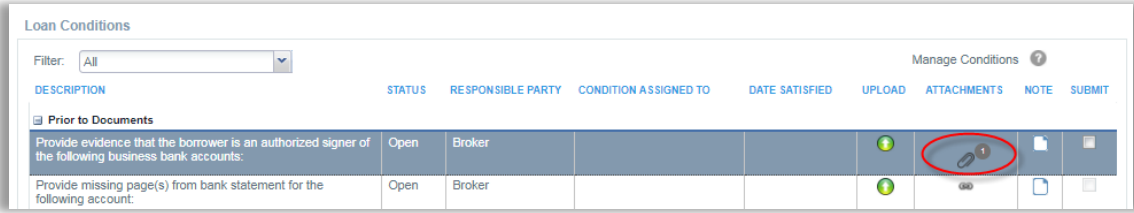

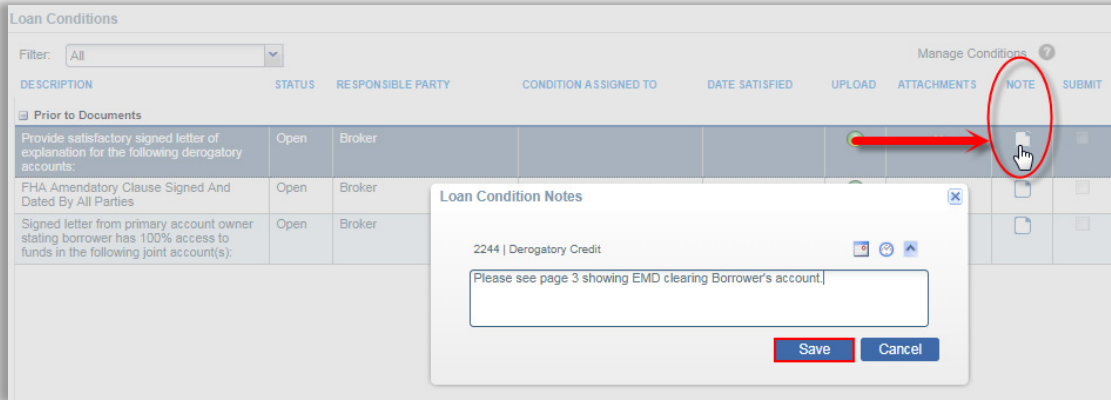
Filter: All

Manage Conditions ?

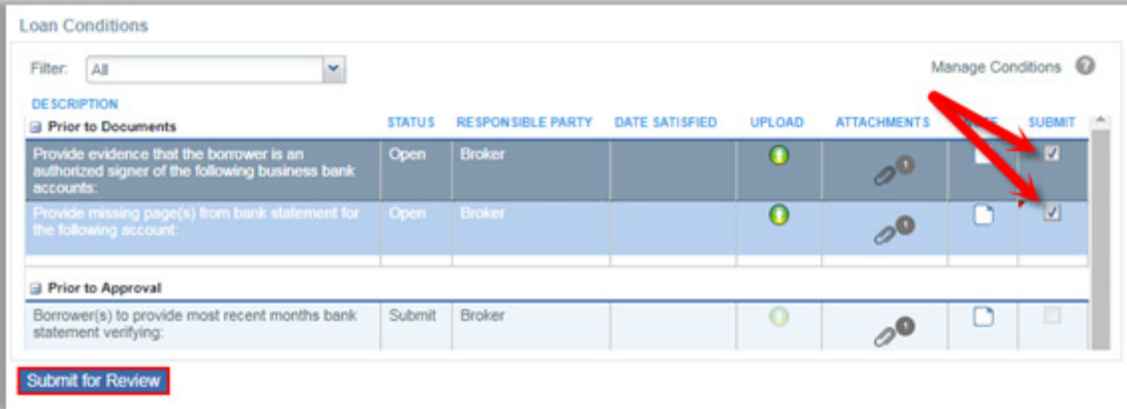
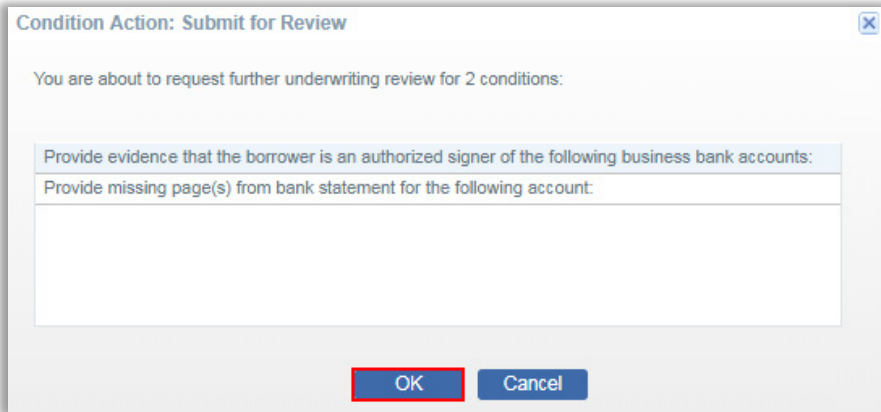
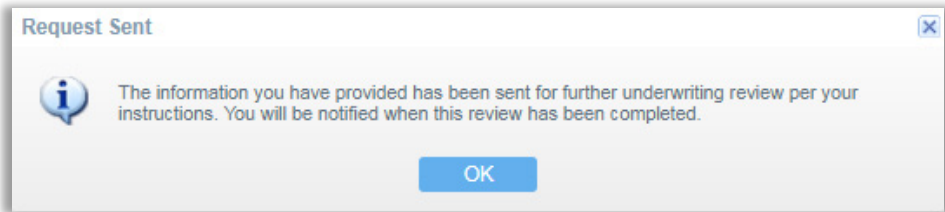
DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
<b>Prior to Documents</b>								
Provide evidence that the borrower is an authorized signer of the following business bank accounts.	Open	Broker						
Provide missing page(s) from bank statement for the following account:	Open	Broker						
Provide credit supplement to evidence the following:	Cleared	Broker		2/06/2018 3:0...				
Provide sufficient documentation to evidence the following collection account(s) have been paid in full:	Cleared	Broker		2/06/2018 3:0...				
<b>Prior to Approval</b>								
Borrower(s) to provide most recent months bank statement verifying:	Submit	Broker						
Borrower(s) to provide two months bank statement dated prior to application date of . Bank statement must evidence sufficient funds to close along with # months required reserves. All large deposits > 1% of the property sales price must be sourced and documented.	Submit	Broker						
<b>Prior to Funding</b>								
Closing Agent to disburse funds at Closing for permit costs as follows:	Open	Closing Agent						

Conditions are listed with a **Status**, the **Responsible Party**, and the **Date Satisfied**.

Step	Action
3	<p>Drag and Drop a file on the Condition to be satisfied.</p>  <p>-OR-</p> <p>Click the green up arrow  under <b>Upload</b> for the condition to be satisfied.</p> 
4	<p>The Document Upload window will open.</p> <ul style="list-style-type: none"> <li>• The <b>Category</b>, <b>Doc Type</b>, and the <b>Description</b> will auto-populate for that condition.</li> <li>• Click the <b>Browse</b> button to locate the document on your computer and click <b>Upload</b>.</li> </ul> 

Step	Action
5	<p>A pop up will confirm the documents were uploaded successfully. Click <b>OK</b>.</p> 
6	<p>A paper clip will appear in the <b>Attachments</b> column with the number of documents associated to that condition. Upload and attach all of the conditions for the underwriter to review.</p>  <p> <b>Helpful Tip:</b> To attach a note to the documentation, click the <b>Note Icon</b> for that condition, type in the message, and click <b>Save</b>.</p> 



Step	Action
7	<p>After all documents are uploaded, select each of the attached documents by placing a checkmark under <b>Submit</b>, and click the <b>Submit for Review</b> button at the bottom of the screen.</p> 
8	<p>Double check that all the uploaded documents are listed in the pop up window, and click <b>OK</b>.</p>  <p>Another pop up will confirm that documents have been sent for further underwriting review.</p> 

# Appraisal Orders in P.A.T.H.

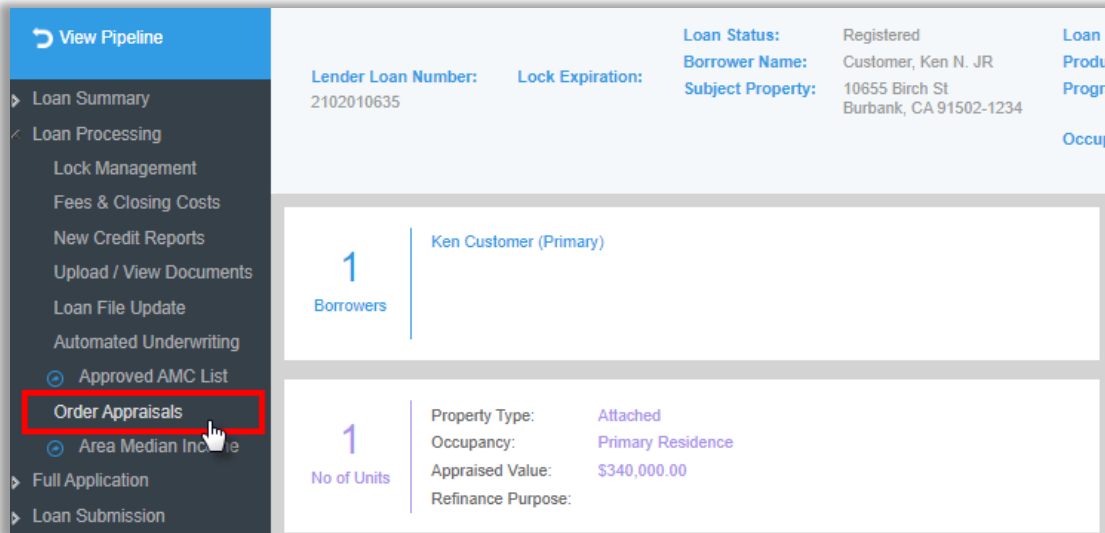
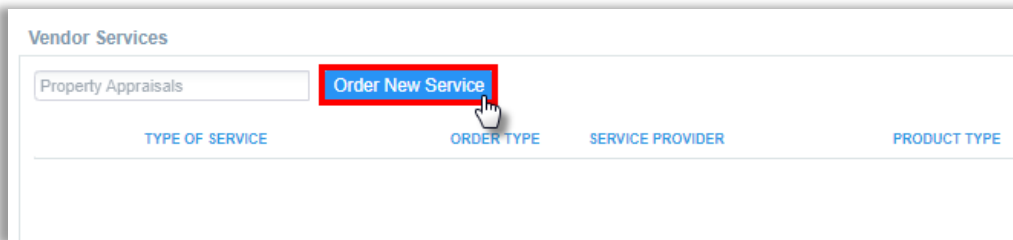
Brokers have the option to order appraisals directly from P.A.T.H. allowing them to:

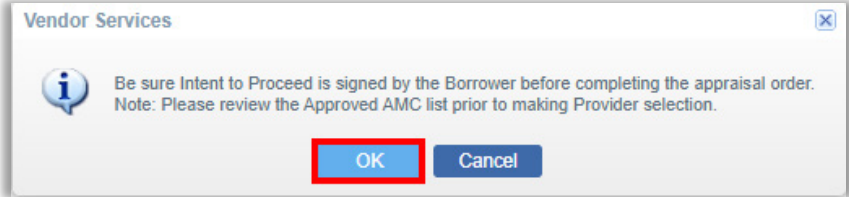
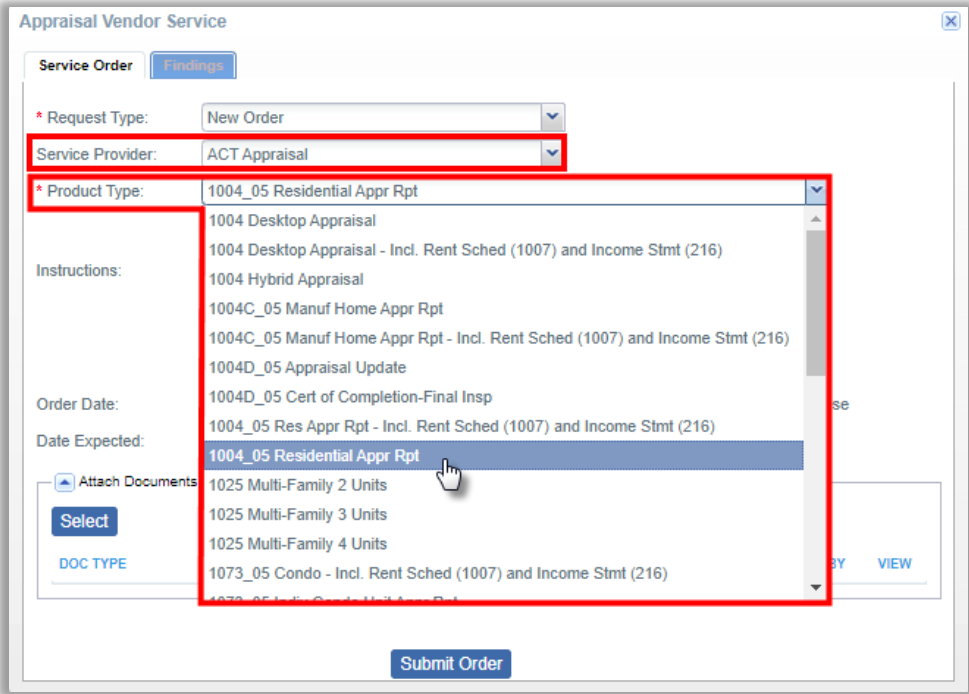
- Select from HBWS approved AMCs. [Click here](#) for the complete list.
- Place and manage appraisal orders and appraisal conditions.
- View the status of appraisal orders.
- Have appraisals and appraisal conditions **automatically upload** to Homebridge and AIQ.

## Notes:

- VA appraisal reports must still be ordered through the VA Portal.
- Multiple appraisals may be ordered through P.A.T.H. (if applicable).

## Order an Appraisal

Step	Action
1	<p>Go to <b>Loan Processing</b>→<b>Order Appraisals</b>.</p> 
2	<p>The Vendor Services window will appear. Click the <b>Order New Service</b> button.</p> 

Step	Action
3	<p>A pop-up will appear as a reminder that before ordering an appraisal:</p> <ul style="list-style-type: none"> <li>• Ensure the Intent to Proceed is signed, and</li> <li>• Review the Approved AMC list.</li> </ul> <p>Click <b>OK</b>.</p>  <p>The 'Vendor Services' dialog box contains an information icon and the text: 'Be sure Intent to Proceed is signed by the Borrower before completing the appraisal order. Note: Please review the Approved AMC list prior to making Provider selection.' At the bottom are 'OK' and 'Cancel' buttons, with the 'OK' button highlighted by a red rectangle.</p>
4	<p>The Service Order screen will appear.</p> <ul style="list-style-type: none"> <li>• <b>Request Type:</b> Defaults to New Order</li> <li>• <b>Service Provider:</b> Select an approved AMC.</li> <li>• <b>Product Type:</b> Select the applicable appraisal form.</li> </ul>  <p>The 'Appraisal Vendor Service' screen shows a 'Service Order' tab. Fields include 'Request Type' (New Order), 'Service Provider' (ACT Appraisal), and 'Product Type' (1004_05 Residential Appr Rpt). A list of appraisal forms is displayed, with '1004_05 Residential Appr Rpt' selected and highlighted by a red rectangle. A mouse cursor is pointing at the selected item. Other forms listed include '1004 Desktop Appraisal', '1004C_05 Manuf Home Appr Rpt', '1004D_05 Appraisal Update', '1004D_05 Cert of Completion-Final Insp', '1004_05 Res Appr Rpt - Incl. Rent Sched (1007) and Income Stmt (216)', '1025 Multi-Family 2 Units', '1025 Multi-Family 3 Units', '1025 Multi-Family 4 Units', and '1073_05 Condo - Incl. Rent Sched (1007) and Income Stmt (216)'. At the bottom is a 'Submit Order' button.</p>

## Notes:

- **Renovation Loans** - The system will automatically notify the AMC ONLY if the correct loan program is selected on the Loan Summary→Short Application screen.

The screenshot shows a 'Mortgage Type' section of a form. The following fields are highlighted with red boxes:

- \* Lien Type: First Mortgage
- \* Mortgage Type: FHA
- \* Pricing Tier: Conforming
- \* Amortization Type: Fixed Rate
- \* Product: FHA Conforming 30 yr Fixed
- \* Loan Term Months: 360
- \* Investor: GNMA
- \* Specialty Program: FHA 203(k) Standard

- **Rural Housing Properties** - Ensure the Rural Property checkbox is selected on Full Application→Purpose & Property.

The screenshot shows the 'Property Information' section of a form. The 'Rural Property' checkbox is checked and highlighted with a red box.

Property Information **Property Hazard Insurance**

Homestead Property: ☐ Yes ☒ No

CEMA Requested: ☐ Yes ☐ No

**Rural Property: ☒ Yes ☐ No**

Number of Units: 1

Market Value: \$0.00

Month/Year Built: 1965

- **Investment Properties** – Ensure the correct Appraisal Product Type is selected (include rent schedule and income statements).

The screenshot shows the 'Appraisal Vendor Service' section of a form. The 'Product Type' dropdown menu is open, and the option '1004\_05 Res Appr Rpt - Incl. Rent Sched (1007) and Income Stmt (216)' is highlighted with a red box.

Appraisal Vendor Service

**Service Order** Findings

\* Request Type: New Order

Service Provider: Nationwide Appraisal Network

\* Product Type:

Instructions:

Order Date:

Date Expected:

Attach Documents

Select

DOC TYPE

1004 Desktop Appraisal

1004 Desktop Appraisal - Incl. Rent Sched (1007) and Income Stmt (216)

1004 Hybrid Appraisal

1004C\_05 Manuf Home Appr Rpt

1004C\_05 Manuf Home Appr Rpt - Incl. Rent Sched (1007) and Income Stmt (216)

1004D\_05 Appraisal Update

1004D\_05 Cert of Completion-Final Insp

**1004\_05 Res Appr Rpt - Incl. Rent Sched (1007) and Income Stmt (216)**

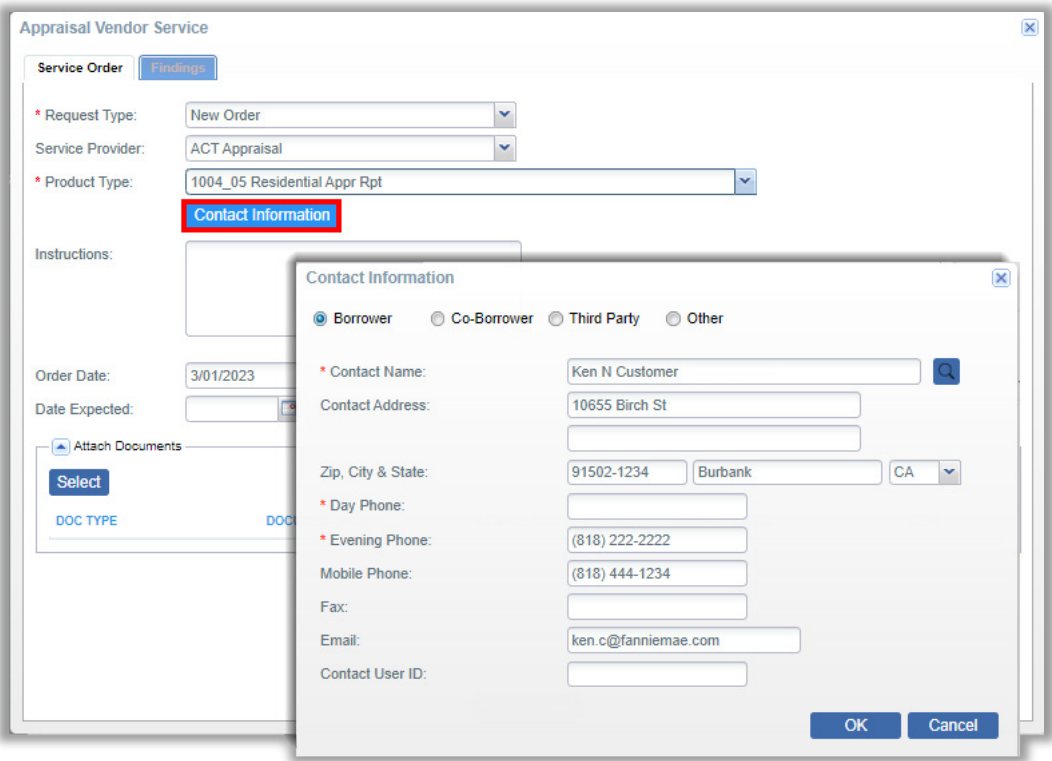
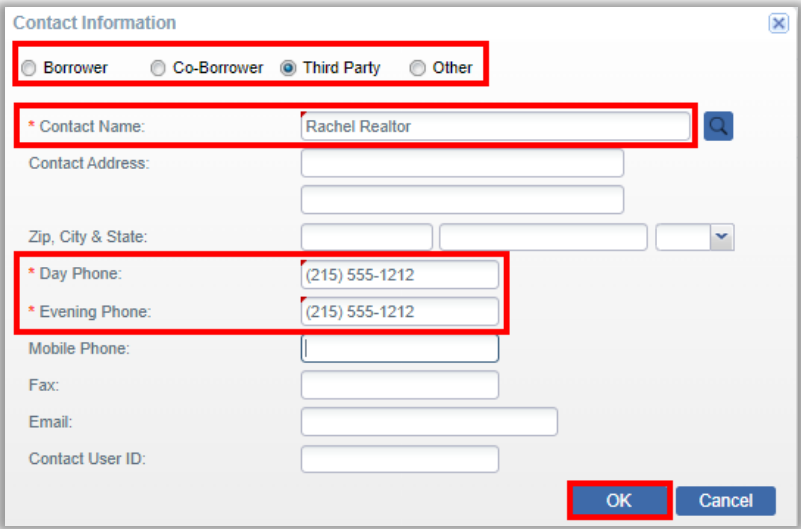
1004\_05 Residential Appr Rpt

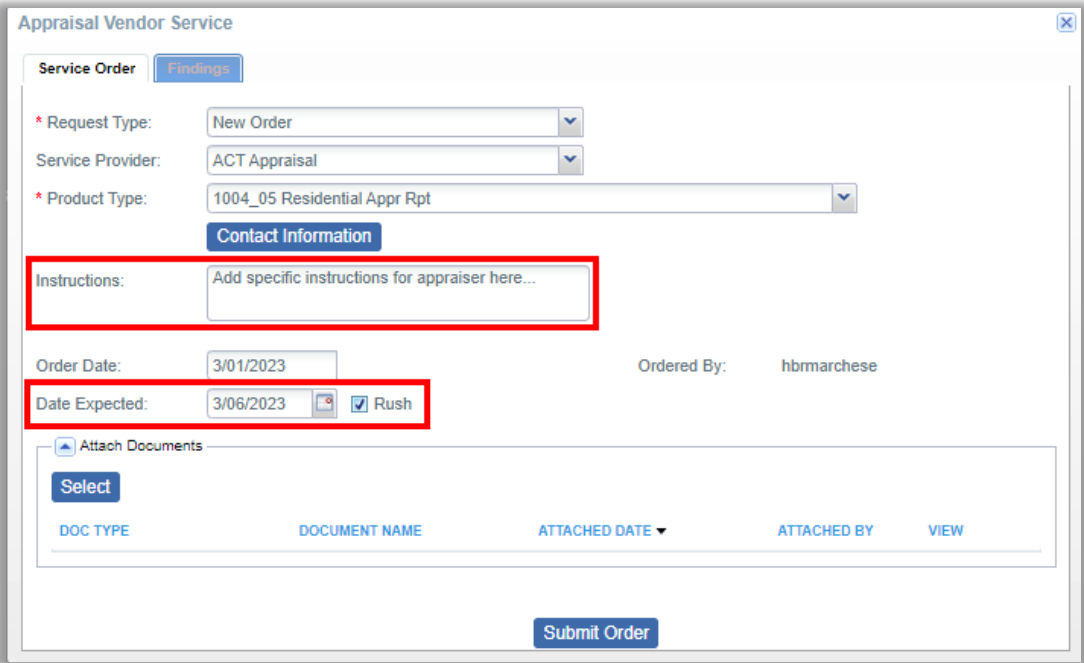
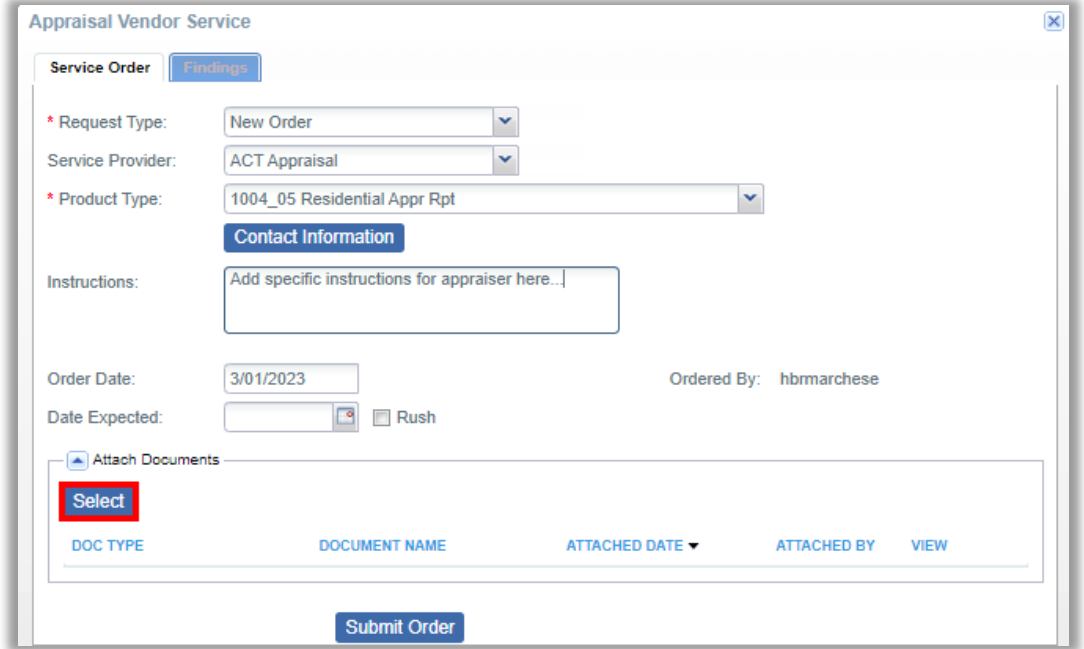
1025 Multi-Family 2 Units

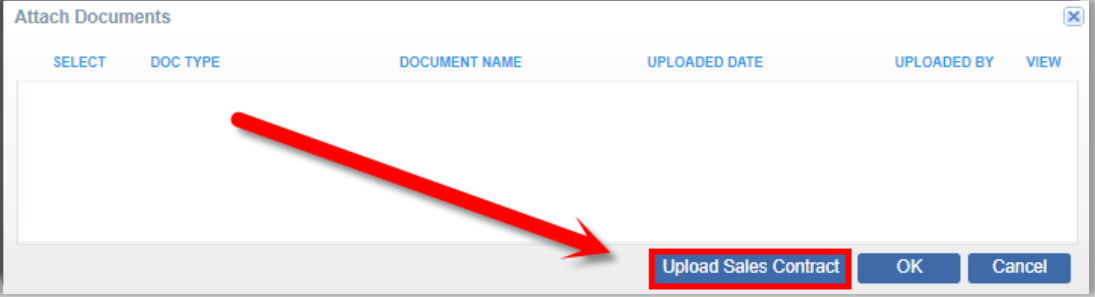
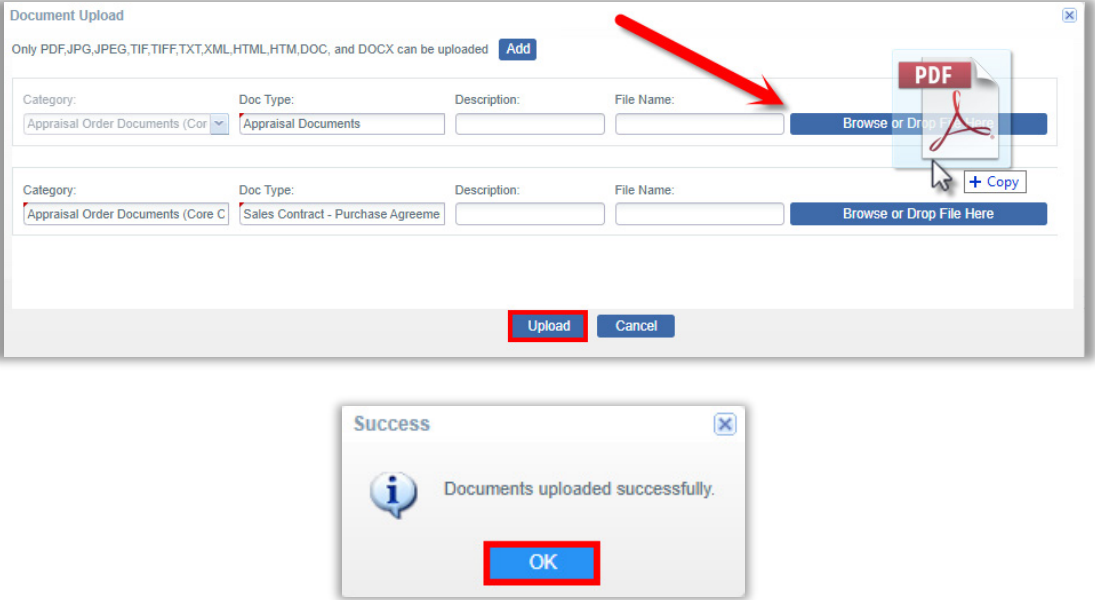
1025 Multi-Family 3 Units

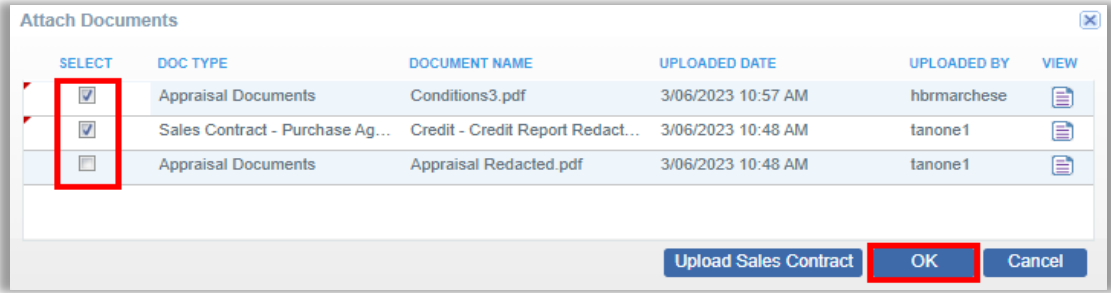
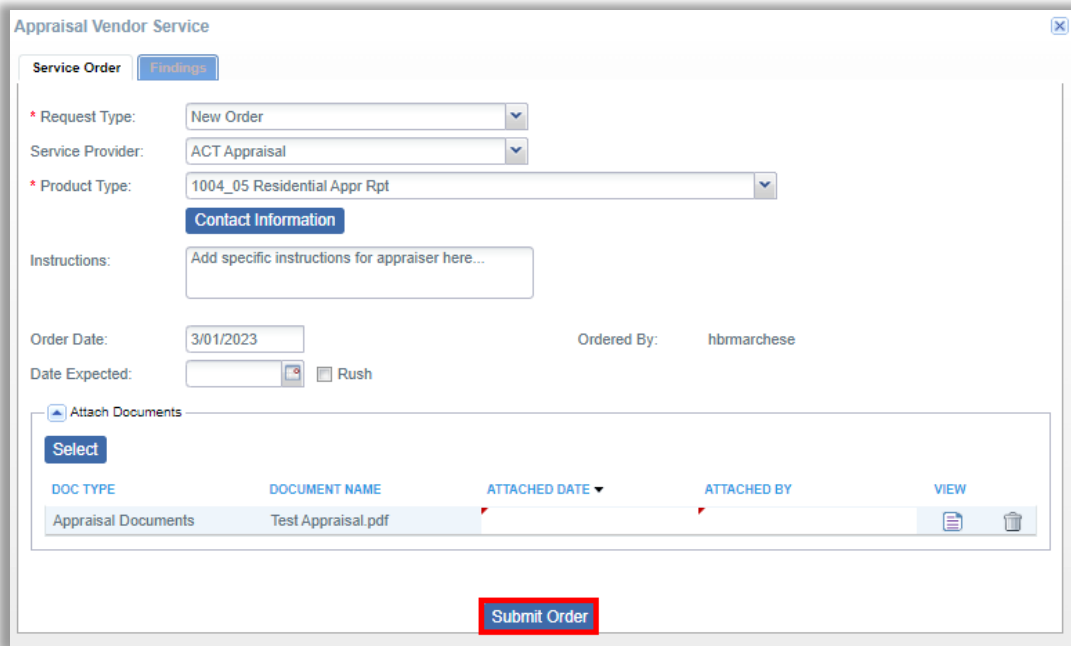
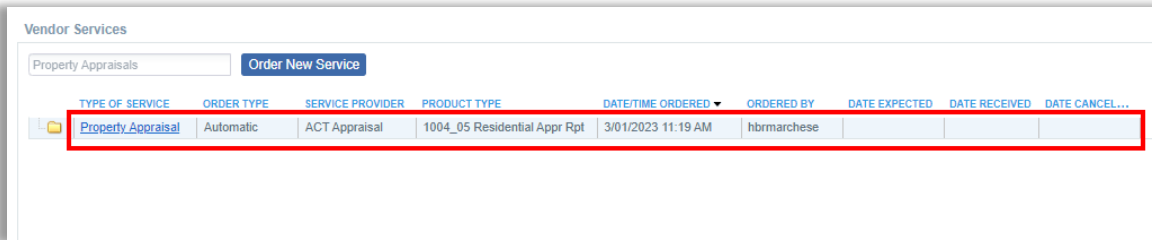
1025 Multi-Family 4 Units

1073\_05 Condo - Incl. Rent Sched (1007) and Income Stmt (216)

Step	Action
5	<p>Click the <b>Contact Information</b> button to review/enter property contact information for the appraiser.</p> <ul style="list-style-type: none"> <li>The Borrower/Co-Borrower information will automatically populate from the loan.</li> </ul>  <p>The screenshot shows the 'Appraisal Vendor Service' window with the 'Contact Information' dialog box open. The dialog box has four radio buttons: 'Borrower' (selected), 'Co-Borrower', 'Third Party', and 'Other'. The contact information for 'Ken N Customer' is displayed, including address, phone numbers, and email. The 'OK' and 'Cancel' buttons are at the bottom right.</p> <ul style="list-style-type: none"> <li>Select <b>Third Party</b> or <b>Other</b> to add another contact for the appraiser (realtor, tenant, etc.).</li> </ul>  <p>The screenshot shows the 'Contact Information' dialog box with the 'Third Party' radio button selected. The contact name is 'Rachel Realtor' and the phone numbers are '(215) 555-1212'. The 'OK' button is highlighted.</p>

Step	Action
6	<p><b>Optional:</b></p> <ul style="list-style-type: none"> <li>• Add specific Instructions for the Appraiser.</li> <li>• Rush Orders - Enter a <b>Date Expected</b> and select <b>Rush</b>. <ul style="list-style-type: none"> <li>– An additional AMC rush charge will be applied.</li> </ul> </li> </ul>  <p>The screenshot shows the 'Appraisal Vendor Service' form. The 'Service Order' tab is active. Fields include: Request Type (New Order), Service Provider (ACT Appraisal), Product Type (1004_05 Residential Appr Rpt), and a 'Contact Information' button. The 'Instructions' text area is highlighted with a red box. Below it, 'Order Date' is 3/01/2023 and 'Ordered By' is hbrmarchese. The 'Date Expected' is 3/06/2023 and the 'Rush' checkbox is checked; this section is also highlighted with a red box. At the bottom, there is an 'Attach Documents' section with a 'Select' button and a table with headers: DOC TYPE, DOCUMENT NAME, ATTACHED DATE, ATTACHED BY, and VIEW. A 'Submit Order' button is at the bottom right.</p>
7	<p>Upload and attach appraisal documents (if necessary).</p> <ul style="list-style-type: none"> <li>• Click the <b>Select</b> button.</li> </ul>  <p>This screenshot shows the same 'Appraisal Vendor Service' form. The 'Instructions' field is now empty. The 'Date Expected' field is empty and the 'Rush' checkbox is unchecked. The 'Select' button in the 'Attach Documents' section is highlighted with a red box. The 'Submit Order' button remains at the bottom right.</p>

Step	Action
8	<p>Click the <b>Upload Sales Contract</b> button for <u>ALL</u> documents for the appraiser.</p>  <p><b>Note:</b> If the documents have already been uploaded to the P.A.T.H., skip to step 10 to attach.</p>
9	<p>A Document Upload window will open.</p> <ul style="list-style-type: none"> <li>Click <b>Browse</b> to navigate to the appraisal documents on your computer,</li> <li>- Or -</li> <li>Drag and Drop the file on the button.</li> <li>Click the <b>Add</b> button (if necessary) to upload additional documents.</li> <li>Click <b>Upload</b>.</li> </ul>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>Only PDF's, TIFFs, TXT, and HTML can be uploaded to P.A.T.H.</li> <li>Only 1 file may be added at a time with drag and drop.</li> </ul>

Step	Action
10	<p>Select the applicable documents and click <b>OK</b>.</p> 
11	<p>Click <b>Submit Order</b>.</p> 
12	<p>The order will appear on the Appraisal Vendor Services screen.</p> 



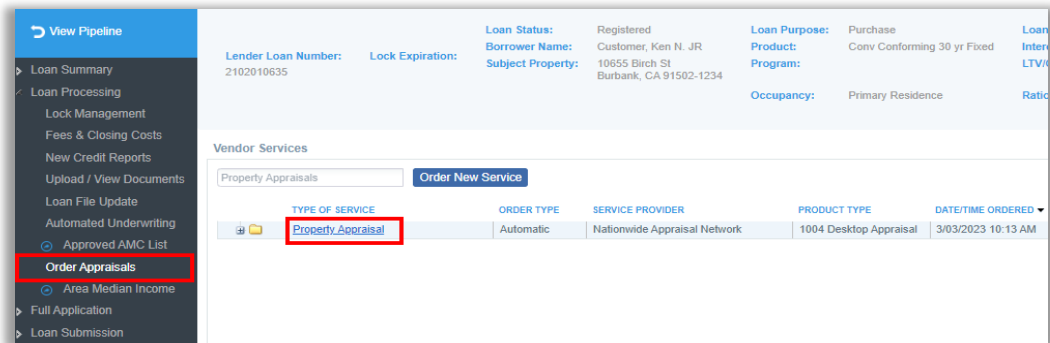
## Invoice/Payment

Payments for appraisals ordered through P.A.T.H. may be paid directly with a Credit/Debit Card, or an invoice may be sent to the Borrower's provided email.


### Step

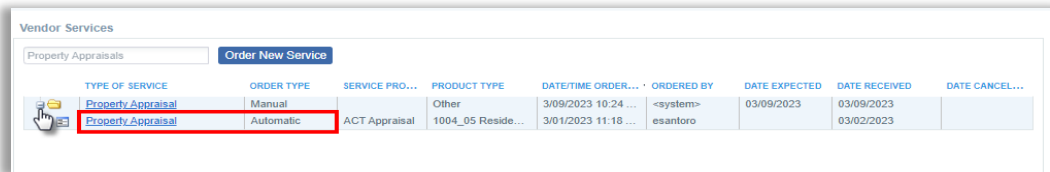
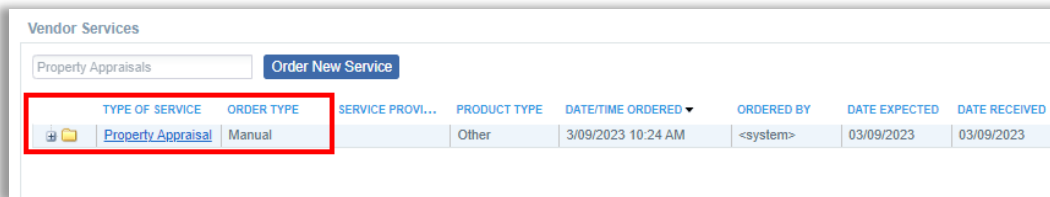
### Action

- Go to **Loan Processing**→**Order Appraisals**.
- Click the **Property Appraisal** hyperlink.



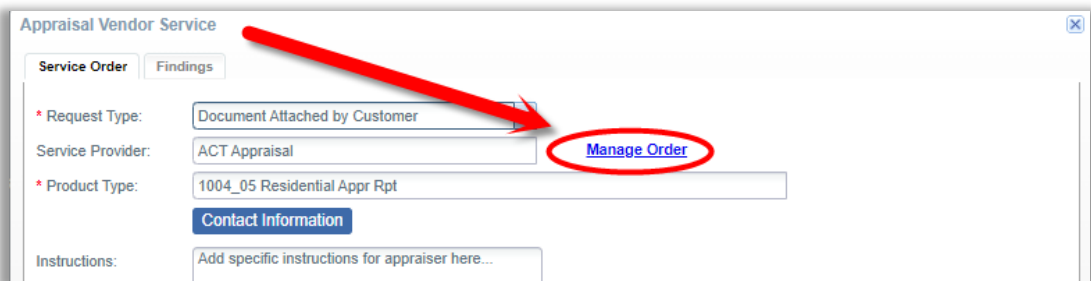
1

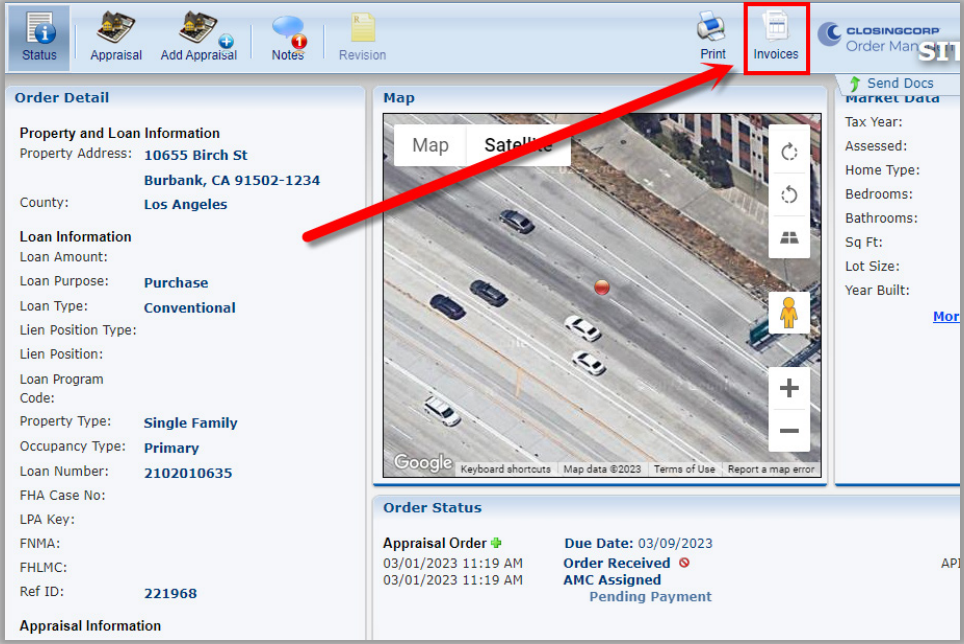
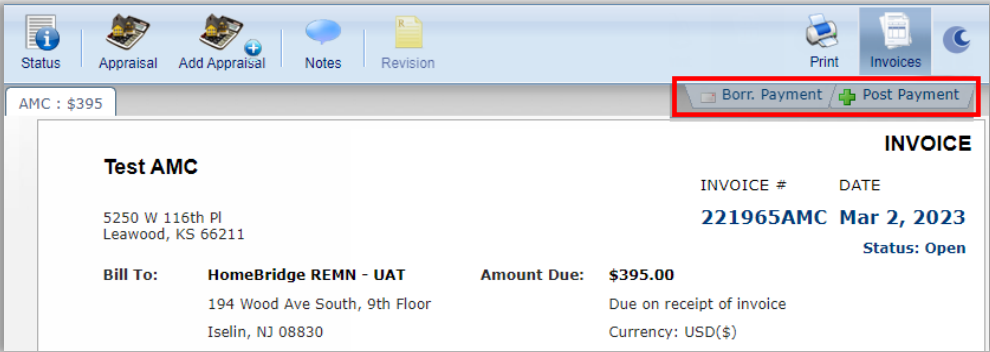
**Note:** If the **Order Type** displays as **Manual**, click the  to open the folder and select the **Automatic** Order Type to view your order.



2

Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website.



Step	Action
3	<p>The order information will be reflected on the Closing Corp website and the status will reflect AMC Assigned – Pending Payment.</p> <ul style="list-style-type: none"> <li>Click the <b>Invoices</b> icon.</li> </ul> 
4	<p>The Invoice will display.</p> 

To pay the invoice with Credit/Debit Card:

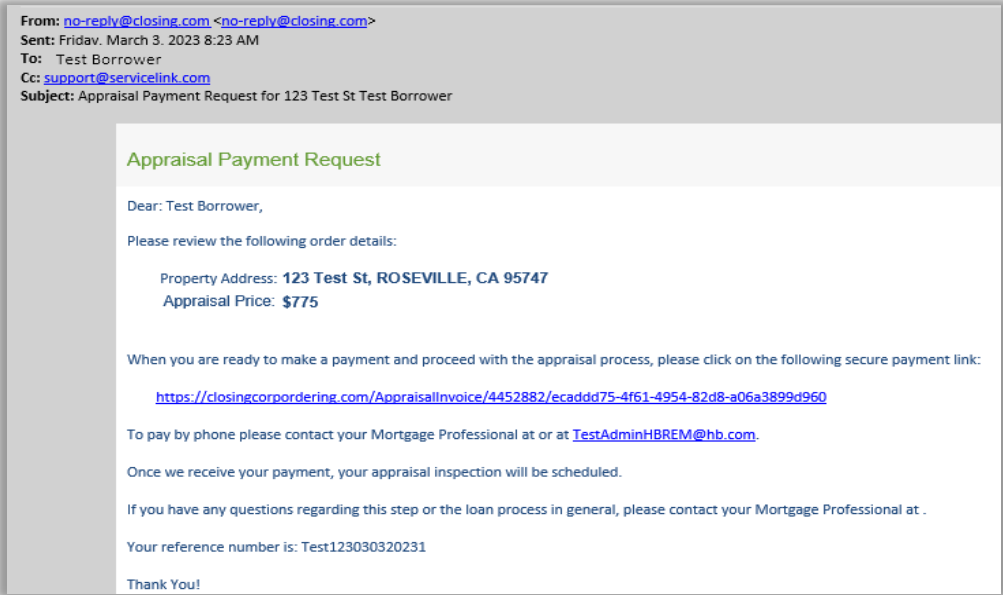
- Click **Post Payment**.
- Enter **Card Number** and **Expiration Date**.
- Enter **Billing Information**.
- Click **Pay Now**.


The screenshot shows the CLOSINGCORP Order Management interface. At the top, there are buttons for 'Print', 'Invoices', and 'CLOSINGCORP Order Management'. Below these, there are tabs for 'Borr. Payment' and 'Post Payment', with 'Post Payment' highlighted in a red box. The main form is titled 'Payment Amount: \$625' and 'Close X'. It contains several sections: 'Order Information' with 'Description: 4484607' and 'Invoice Number: [blank]'; 'Total: \$625.00 (USD)'; 'Payment Information' (highlighted in a red box) with fields for 'Card Number' and 'Expiration Date' (both marked as required); and 'Billing Information' (highlighted in a red box) with fields for 'Customer ID', 'First Name', 'Last Name', 'Company', 'Address', 'City', 'State/Province', 'Zip/Postal Code', 'Email', and 'Phone'. At the bottom of the form is a 'Pay Now' button (highlighted in a red box).


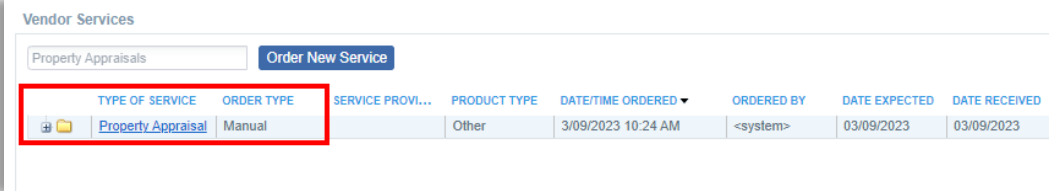
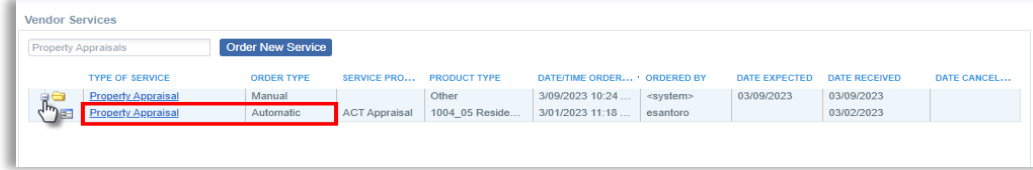
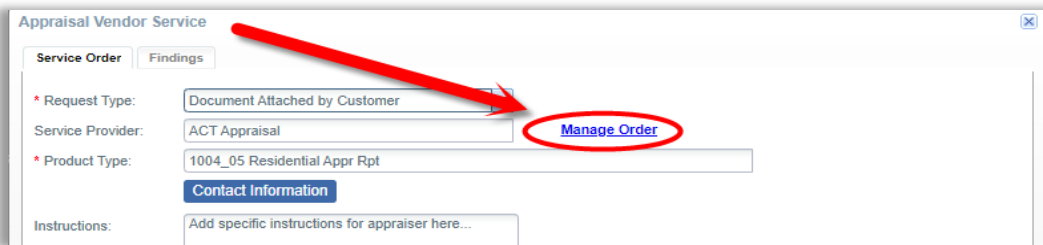
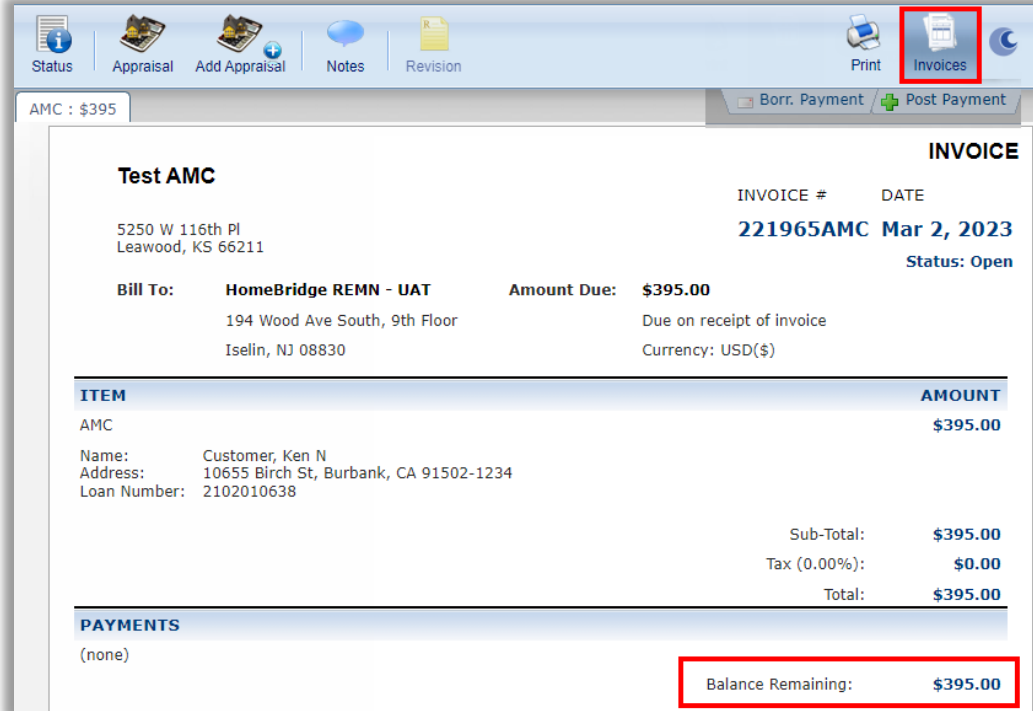
5

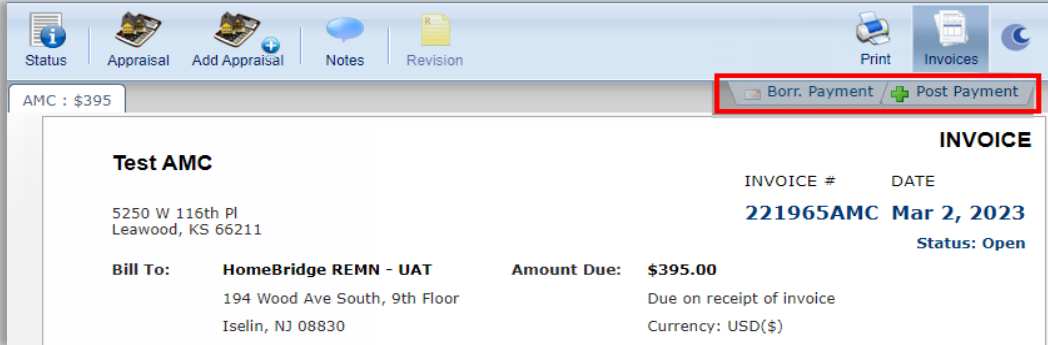
To email the invoice directly to the Borrower, click **Borr. Payment**.

The screenshot shows the CLOSINGCORP Order Management interface. At the top, there are buttons for 'Print', 'Invoices', and 'CLOSINGCORP Order Management'. Below these, there are tabs for 'Borr. Payment' and 'Post Payment', with 'Borr. Payment' highlighted in a red box. A 'Success' message box is displayed in the center, stating 'Sent payment email to Borrower.' with a 'Close X' button. Below the message box, the text 'INVOICE # DATE' is visible, followed by '221965AMC Mar 2, 2023'.

Step	Action
	<p><b>Note: The invoice emailed to the borrower will come from: no-reply@closing.com.</b></p>  <p><b>From:</b> no-reply@closing.com &lt;no-reply@closing.com&gt;  <b>Sent:</b> Friday, March 3, 2023 8:23 AM  <b>To:</b> Test Borrower  <b>Cc:</b> support@servicelink.com  <b>Subject:</b> Appraisal Payment Request for 123 Test St Test Borrower</p> <p><b>Appraisal Payment Request</b></p> <p>Dear: Test Borrower,</p> <p>Please review the following order details:</p> <p>Property Address: 123 Test St, ROSEVILLE, CA 95747  Appraisal Price: \$775</p> <p>When you are ready to make a payment and proceed with the appraisal process, please click on the following secure payment link:  <a href="https://closingcorporordering.com/AppraisalInvoice/4452882/ecadd75-4f61-4954-82d8-a06a3899d960">https://closingcorporordering.com/AppraisalInvoice/4452882/ecadd75-4f61-4954-82d8-a06a3899d960</a></p> <p>To pay by phone please contact your Mortgage Professional at or at TestAdminHBREM@hb.com.</p> <p>Once we receive your payment, your appraisal inspection will be scheduled.</p> <p>If you have any questions regarding this step or the loan process in general, please contact your Mortgage Professional at .</p> <p>Your reference number is: Test123030320231</p> <p>Thank You!</p>

Invoice Updated											
Step	Action										
1	<p>If an invoice has been updated, an email notification is automatically generated to the MLO and the Broker Contacts.</p> <div><p>Appraisal Invoice Updated - Customer #2102010638 - HomeBridge Financial Services, I...</p><div><div>no-reply@homebridge.com</div><div><div>Reply</div><div>Reply All</div><div>Forward</div><div></div><div></div></div><p>To  Renee Marchese;  jeffrey.farrier@gmail.com;  Erica Santoro</p><p>Thu 3/2/2023 9:28 AM</p><p>Hello,</p><p>Your invoice has been updated on your appraisal order. Please reach out to your Account Executive if you have any questions.</p></div></div>										
2	<p>To review the updated invoice:</p> <ul style="list-style-type: none"><li>Go to <b>Loan Processing</b>→<b>Order Appraisals</b>.</li><li>Click the <b>Property Appraisal</b> hyperlink.</li></ul> <div><div><div><div>View Pipeline</div><div><div>Loan Summary</div><div>Loan Processing</div><div>Lock Management</div><div>Fees &amp; Closing Costs</div><div>New Credit Reports</div><div>Upload / View Documents</div><div>Loan File Update</div><div>Automated Underwriting</div><div>Approved AMC List</div><div><b>Order Appraisals</b></div><div>Area Median Income</div></div></div><div><div><div>Loan Status: Registered</div><div>Borrower Name: Customer, Ken N. JR</div><div>Subject Property: 10655 Birch St Burbank, CA 91502-1234</div></div><div><div>Lender Loan Number: 2102010635</div><div>Lock Expiration:</div></div><div><div>Loan Purpose: Purchase</div><div>Product: Conv Conforming 30 yr Fixed</div><div>Program:</div><div>Occupancy: Primary Residence</div></div><div><div>Inter</div><div>LTV</div><div>Ratic</div></div></div><div><div>Vendor Services</div><div><div>Property Appraisals</div><div>Order New Service</div></div><div><table><tr><th>TYPE OF SERVICE</th><th>ORDER TYPE</th><th>SERVICE PROVIDER</th><th>PRODUCT TYPE</th><th>DATE/TIME ORDERED</th></tr><tr><td> <b>Property Appraisal</b></td><td>Automatic</td><td>Nationwide Appraisal Network</td><td>1004 Desktop Appraisal</td><td>3/03/2023 10:13 AM</td></tr></table></div></div></div></div>	TYPE OF SERVICE	ORDER TYPE	SERVICE PROVIDER	PRODUCT TYPE	DATE/TIME ORDERED	<b>Property Appraisal</b>	Automatic	Nationwide Appraisal Network	1004 Desktop Appraisal	3/03/2023 10:13 AM
TYPE OF SERVICE	ORDER TYPE	SERVICE PROVIDER	PRODUCT TYPE	DATE/TIME ORDERED							
<b>Property Appraisal</b>	Automatic	Nationwide Appraisal Network	1004 Desktop Appraisal	3/03/2023 10:13 AM							

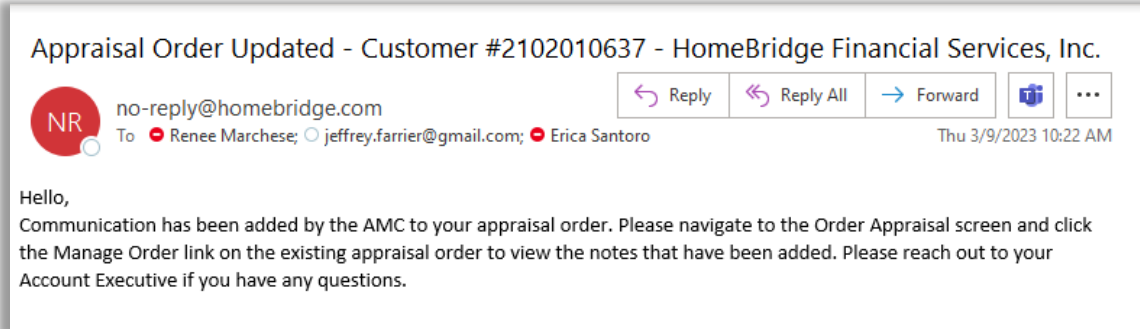
Step	Action
	<p><b>Note:</b> If the <b>Order Type</b> displays as <b>Manual</b>, click the  to open the folder and select the <b>Automatic</b> Order Type to view your order.</p>  
3	<p>Click the <b>Manage Order</b> link to go to the Closing Corp Appraisal Order Management website.</p> 
4	<p>Click <b>Invoices</b> icon to view the updated Invoice.</p> 

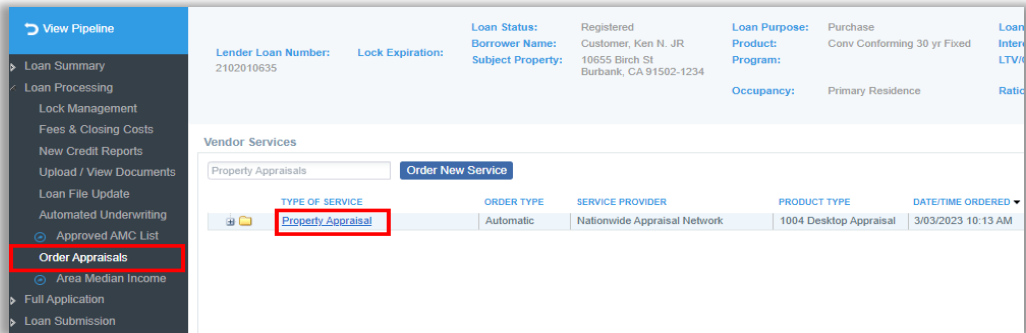
Step	Action
5	<p>Click <b>Borr. Payment</b> to email the updated Invoice or click <b>Post Payment</b> to enter the payment information.</p>  <p>The screenshot shows the AMC interface for 'Test AMC'. The top navigation bar includes 'Status', 'Appraisal', 'Add Appraisal', 'Notes', 'Revision', 'Print', and 'Invoices'. Below the navigation bar, there are two buttons: 'Borr. Payment' and 'Post Payment', which are highlighted with a red rectangular box. The main content area displays the AMC details: 'Test AMC', address '5250 W 116th Pl, Leawood, KS 66211', and 'INVOICE # 221965AMC' dated 'Mar 2, 2023'. The status is 'Open'. The 'Bill To' information is 'HomeBridge REMN - UAT', '194 Wood Ave South, 9th Floor, Iselin, NJ 08830'. The 'Amount Due' is '\$395.00'. The 'Due on receipt of invoice' and 'Currency: USD(\$)' are also noted.</p>


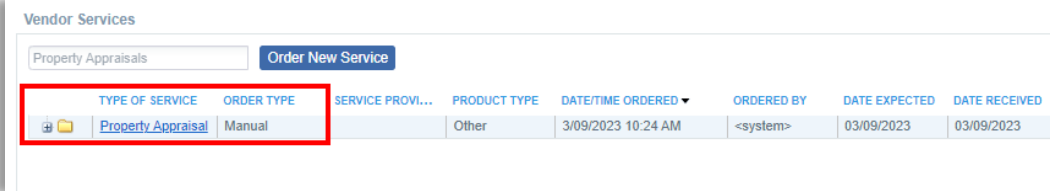
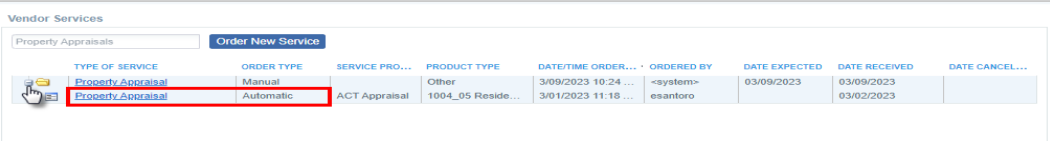
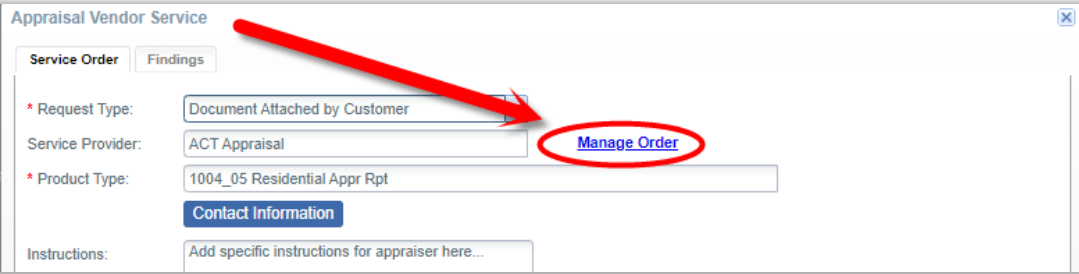
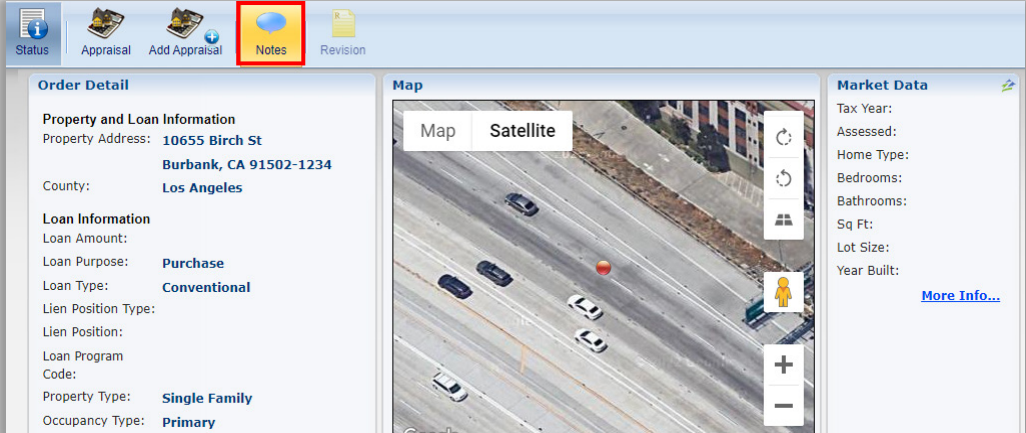
## Notes

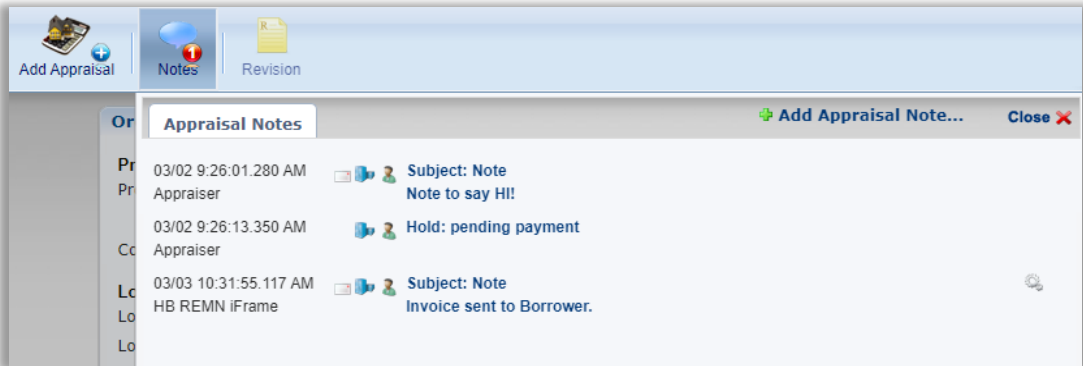
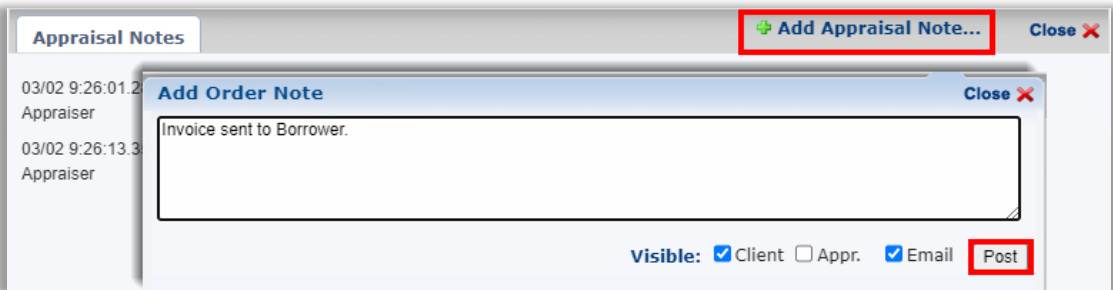
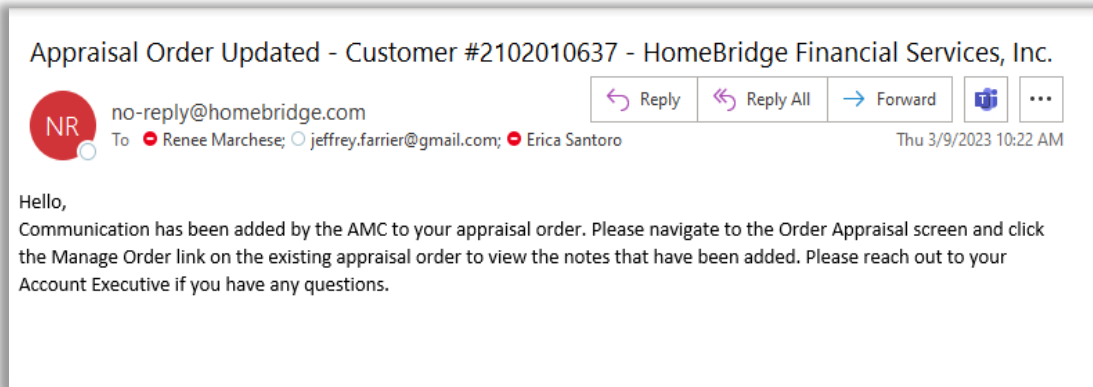
Use notes to communicate directly with the AMC and the Appraiser.

Email notifications will be sent to the MLO and Broker Contacts when notes are added to the appraisal order.



Step	Action
1	<p>To view or add notes to the appraisal order:</p> <ul style="list-style-type: none"> <li>Go to <b>Loan Processing</b>→<b>Order Appraisals</b>.</li> <li>Click the <b>Property Appraisal</b> hyperlink.</li> </ul>  <p>The screenshot shows the 'View Pipeline' interface. The left sidebar contains a list of navigation items: 'Loan Summary', 'Loan Processing', 'Lock Management', 'Fees &amp; Closing Costs', 'New Credit Reports', 'Upload / View Documents', 'Loan File Update', 'Automated Underwriting', 'Approved AMC List', 'Order Appraisals', 'Area Median Income', 'Full Application', and 'Loan Submission'. The 'Order Appraisals' item is highlighted with a red rectangular box. The main content area displays the 'Vendor Services' section, which includes a table of appraisal services. The table has columns for 'TYPE OF SERVICE', 'ORDER TYPE', 'SERVICE PROVIDER', 'PRODUCT TYPE', and 'DATE/TIME ORDERED'. The first row shows 'Property Appraisal' as the 'TYPE OF SERVICE', 'Automatic' as the 'ORDER TYPE', 'Nationwide Appraisal Network' as the 'SERVICE PROVIDER', '1004 Desktop Appraisal' as the 'PRODUCT TYPE', and '3/03/2023 10:13 AM' as the 'DATE/TIME ORDERED'. The 'Property Appraisal' link is highlighted with a red rectangular box.</p>

Step	Action
	<p><b>Note:</b> If the <b>Order Type</b> displays as <b>Manual</b>, click the  to open the folder and select the <b>Automatic</b> Order Type to view your order.</p>  
2	<p>Click the <b>Manage Order</b> link to go to the Closing Corp Appraisal Order Management website.</p> 
3	<p>Click <b>Notes</b> icon to review notes on the order.</p> 

Step	Action												
4	<p>All notes to/from the Appraiser will display.</p>  <p>The screenshot shows the 'Appraisal Notes' window with a list of notes. The notes are as follows:</p> <table><thead><tr><th>Date/Time</th><th>From</th><th>Subject</th></tr></thead><tbody><tr><td>03/02 9:26:01.280 AM</td><td>Appraiser</td><td>Subject: Note Note to say HI!</td></tr><tr><td>03/02 9:26:13.350 AM</td><td>Appraiser</td><td>Hold: pending payment</td></tr><tr><td>03/03 10:31:55.117 AM</td><td>HB REMN IFrame</td><td>Subject: Note Invoice sent to Borrower.</td></tr></tbody></table>	Date/Time	From	Subject	03/02 9:26:01.280 AM	Appraiser	Subject: Note Note to say HI!	03/02 9:26:13.350 AM	Appraiser	Hold: pending payment	03/03 10:31:55.117 AM	HB REMN IFrame	Subject: Note Invoice sent to Borrower.
Date/Time	From	Subject											
03/02 9:26:01.280 AM	Appraiser	Subject: Note Note to say HI!											
03/02 9:26:13.350 AM	Appraiser	Hold: pending payment											
03/03 10:31:55.117 AM	HB REMN IFrame	Subject: Note Invoice sent to Borrower.											
5	<p>To add a note for the Appraiser:</p> <ul style="list-style-type: none"><li>• Click <b>Add Appraisal Note...</b></li><li>• Enter the note</li><li>• Click <b>Post</b></li></ul>  <p>The screenshot shows the 'Add Appraisal Note' dialog box. The 'Add Appraisal Note...' button in the background window is highlighted with a red box. The dialog box contains a text area with the text 'Invoice sent to Borrower.' and a 'Post' button highlighted with a red box. The 'Visible' section at the bottom shows 'Client' and 'Email' checked, and 'Appr.' and 'Post' unchecked.</p>												
6	<p>Email notifications will be sent to the MLO and Broker Contacts when notes are added to the appraisal order.</p>  <p>The screenshot shows an email notification from HomeBridge Financial Services, Inc. The email is titled 'Appraisal Order Updated - Customer #2102010637 - HomeBridge Financial Services, Inc.' and is addressed to 'no-reply@homebridge.com'. The email body contains the following text:</p> <p>Hello,</p> <p>Communication has been added by the AMC to your appraisal order. Please navigate to the Order Appraisal screen and click the Manage Order link on the existing appraisal order to view the notes that have been added. Please reach out to your Account Executive if you have any questions.</p>												



## Cancelled Orders

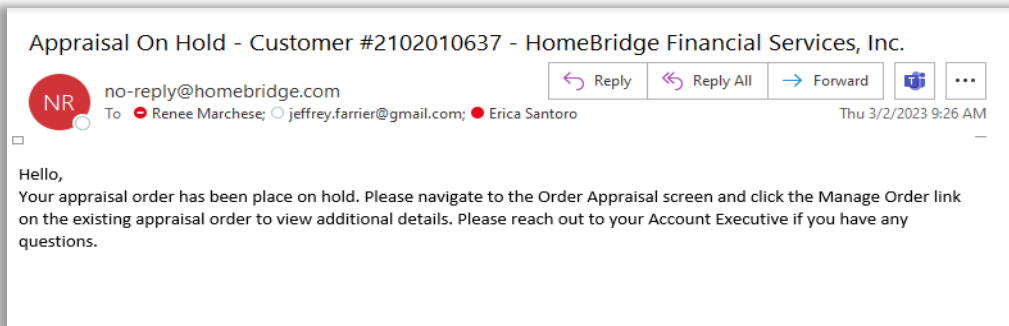
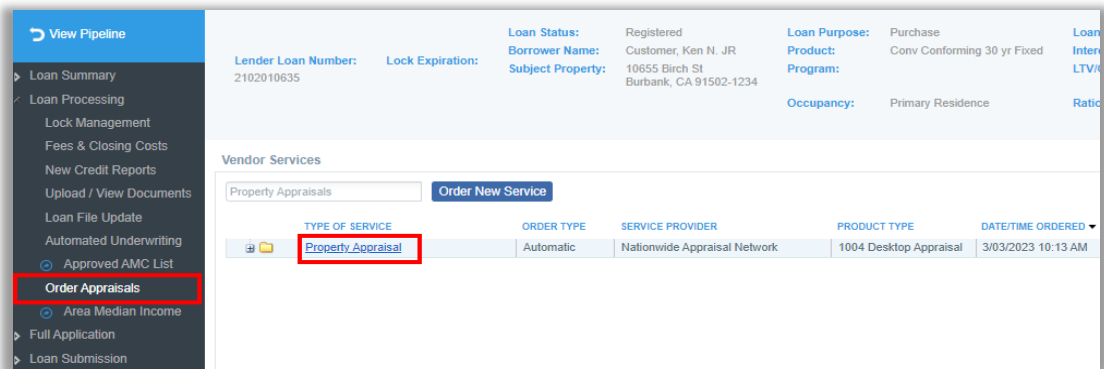
If an unapproved AMC has been selected, the system will automatically cancel the order and display a **Date Cancelled**.


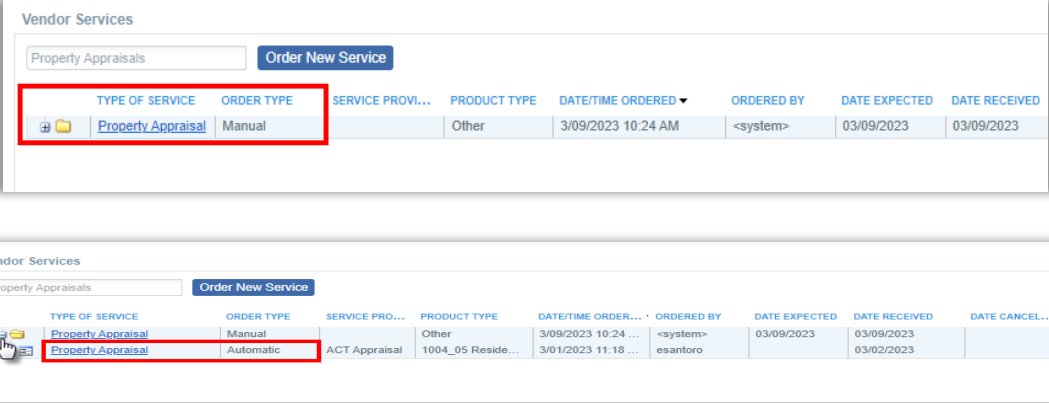
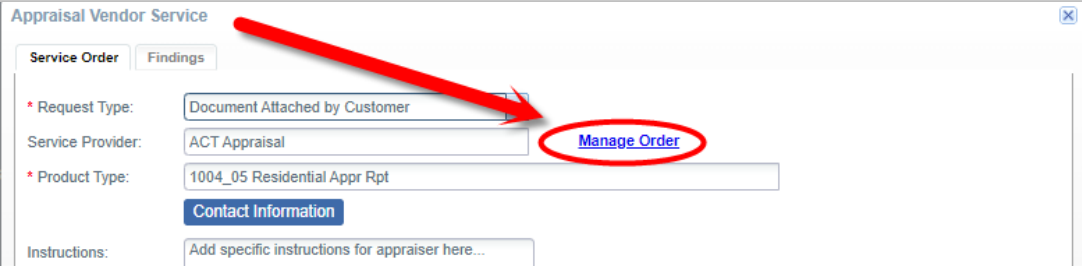
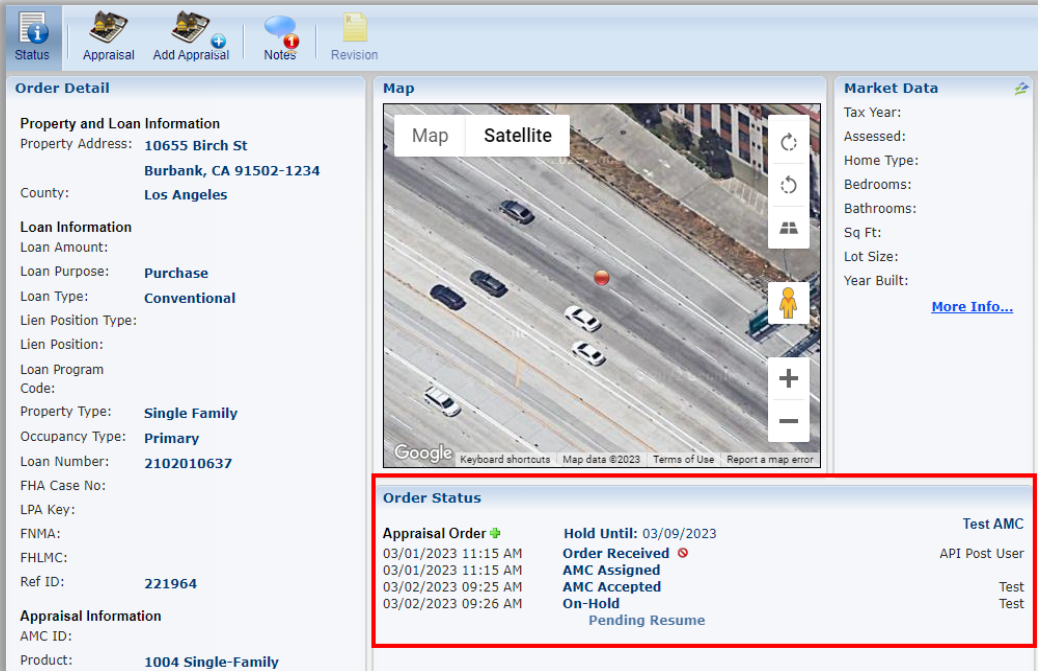
- [Click here](#) for the list of Approved AMC's.
- Click the **Order New Service** button to place an order with an Approved AMC.

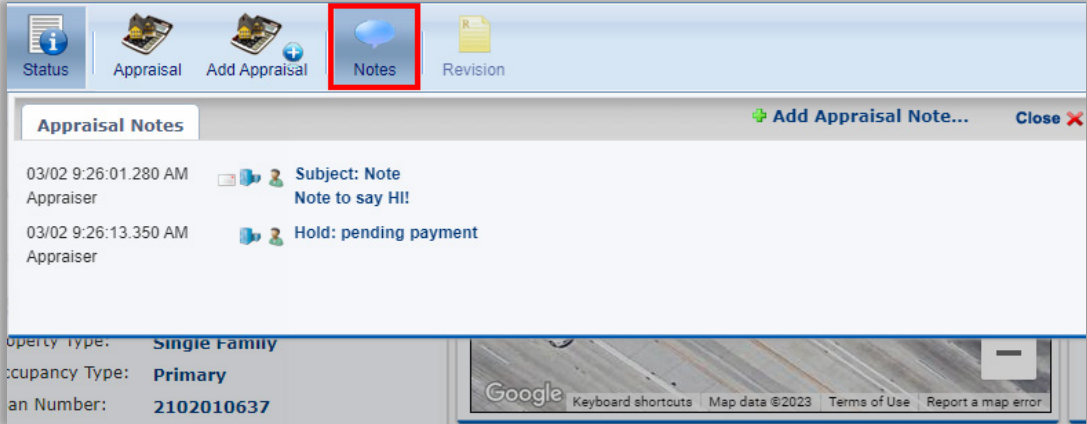
Vendor Services							
Property Appraisals		Order New Service					
TYPE OF SERVICE	ORDER TYPE	SERVICE P...	PRODUCT TYPE	DATE/TIME...	ORDERED BY	DATE EXPECTED	DATE CANCELLED
Property Appraisal	Automatic	Arivs WA	1004D_05 Appraisal Update	3/01/2023...	esanloro		03/01/2023

## On-Hold Orders

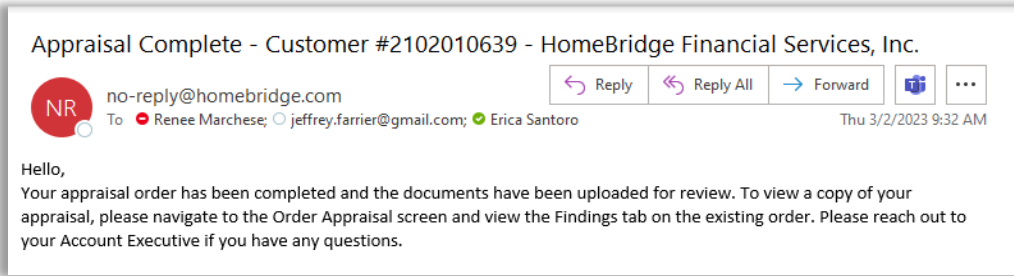
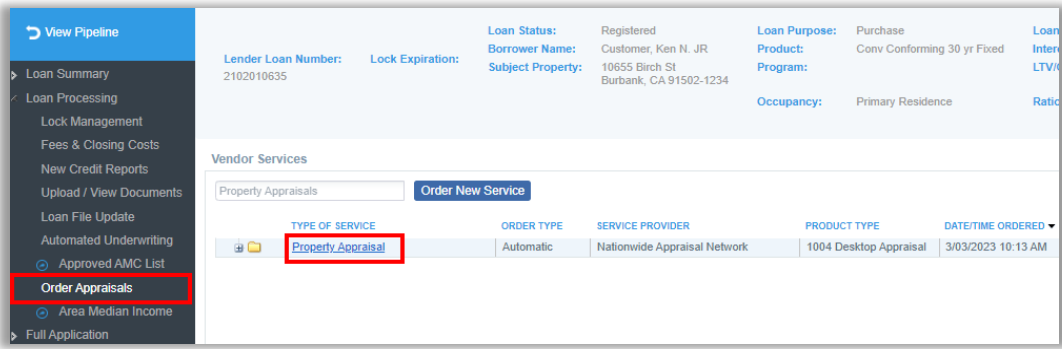
Appraisal orders may be placed on hold by either the AMC or at the request of the Broker.


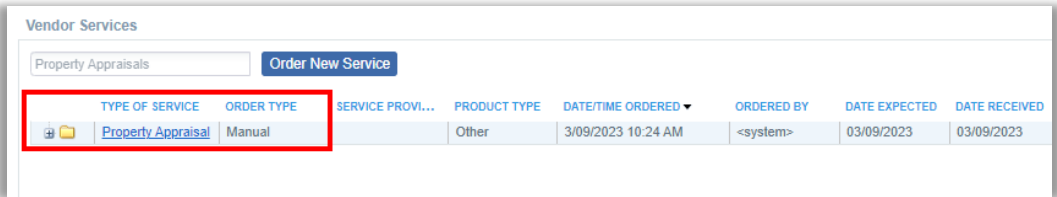
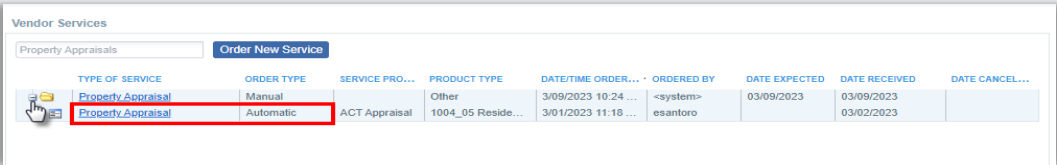
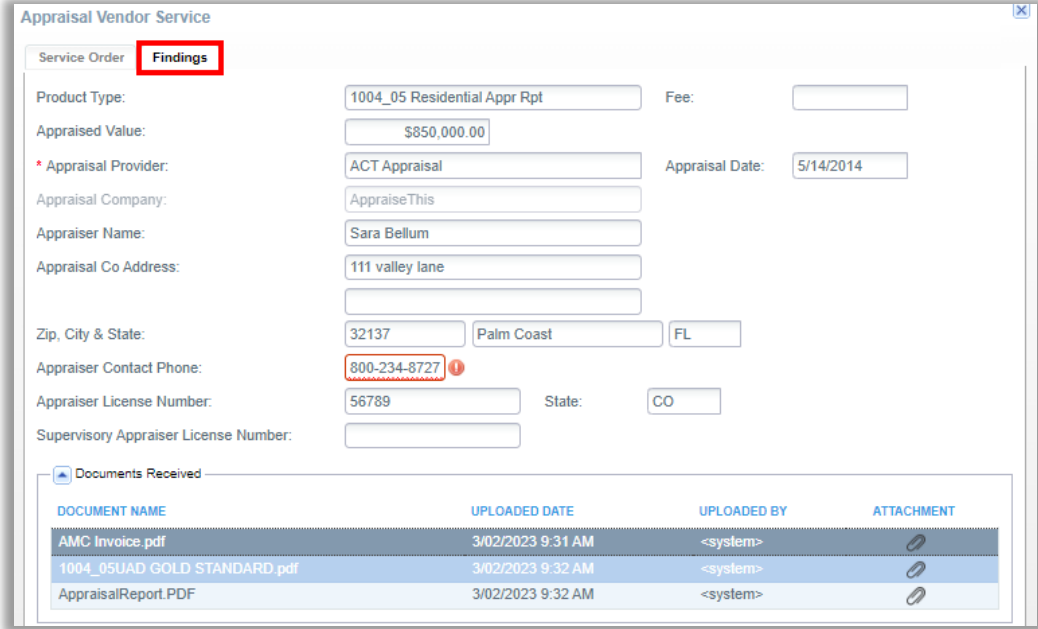

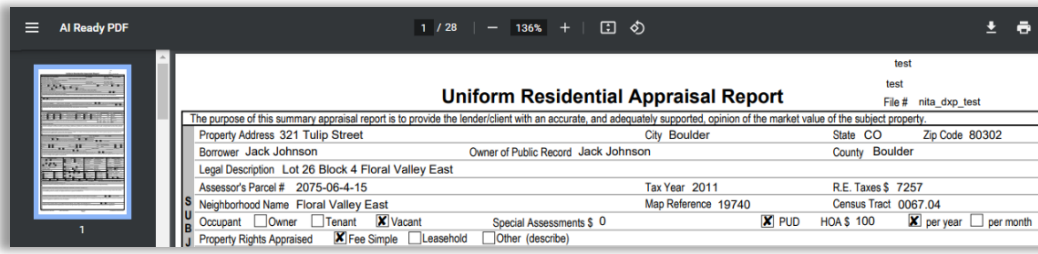
Step	Action
1	<p>If the appraisal has been placed on hold, an email notification will be sent to the MLO and Broker Contacts added to the loan.</p>  <p>The email is titled "Appraisal On Hold - Customer #2102010637 - HomeBridge Financial Services, Inc." and is addressed to Renee Marchese, jeffrey.farrier@gmail.com, and Erica Santoro. The body of the email states: "Hello, Your appraisal order has been place on hold. Please navigate to the Order Appraisal screen and click the Manage Order link on the existing appraisal order to view additional details. Please reach out to your Account Executive if you have any questions."</p>
2	<ul style="list-style-type: none"> <li>• Go to <b>Loan Processing</b> → <b>Order Appraisals</b>.</li> <li>• Click the <b>Property Appraisal</b> hyperlink.</li> </ul>  <p>The screenshot shows the "View Pipeline" sidebar on the left with "Order Appraisals" highlighted. The main content area displays loan details for Lender Loan Number 2102010635, including Borrower Name (Ken N. JR), Subject Property (10655 Birch St, Burbank, CA 91502-1234), Loan Purpose (Purchase), Product (Conv Conforming 30 yr Fixed), and Occupancy (Primary Residence). Below this, the "Vendor Services" section shows a table with one row: "Property Appraisal" (Type of Service), "Automatic" (Order Type), "Nationwide Appraisal Network" (Service Provider), "1004 Desktop Appraisal" (Product Type), and "3/03/2023 10:13 AM" (Date/Time Ordered). The "Property Appraisal" link is highlighted with a red box.</p>

Step	Action														
	<p><b>Note:</b> If the <b>Order Type</b> displays as <b>Manual</b>, click the  to open the folder and select the <b>Automatic</b> Order Type to view your order.</p>  <p>The first screenshot shows a table with columns: TYPE OF SERVICE, ORDER TYPE, SERVICE PROVL..., PRODUCT TYPE, DATE/TIME ORDERED, ORDERED BY, DATE EXPECTED, and DATE RECEIVED. The row for 'Property Appraisal' has 'Manual' as the order type. A red box highlights the folder icon and the 'Manual' text.</p> <p>The second screenshot shows the same table after clicking the folder icon. The 'ORDER TYPE' for 'Property Appraisal' is now 'Automatic'. A red box highlights the 'Automatic' text.</p>														
3	<p>Click the <b>Manage Order</b> link to go to the Closing Corp Appraisal Order Management website.</p>  <p>The screenshot shows the 'Appraisal Vendor Service' form. A red arrow points from the 'Manage Order' link, which is circled in red, to the 'Request Type' dropdown menu.</p>														
4	<p>The <b>Order Status</b> will display as <b>On-Hold – Pending Resume</b>.</p>  <p>The screenshot shows the 'Order Detail' page. The 'Order Status' section is highlighted with a red box. It displays the following information:</p> <table border="1"> <thead> <tr> <th colspan="2">Order Status</th> </tr> </thead> <tbody> <tr> <td>Appraisal Order</td> <td>Hold Until: 03/09/2023</td> </tr> <tr> <td>03/01/2023 11:15 AM</td> <td>Order Received</td> </tr> <tr> <td>03/01/2023 11:15 AM</td> <td>AMC Assigned</td> </tr> <tr> <td>03/02/2023 09:25 AM</td> <td>AMC Accepted</td> </tr> <tr> <td>03/02/2023 09:26 AM</td> <td>On-Hold</td> </tr> <tr> <td></td> <td>Pending Resume</td> </tr> </tbody> </table> <p>Additional information on the page includes Property and Loan Information, Loan Information, and Market Data.</p>	Order Status		Appraisal Order	Hold Until: 03/09/2023	03/01/2023 11:15 AM	Order Received	03/01/2023 11:15 AM	AMC Assigned	03/02/2023 09:25 AM	AMC Accepted	03/02/2023 09:26 AM	On-Hold		Pending Resume
Order Status															
Appraisal Order	Hold Until: 03/09/2023														
03/01/2023 11:15 AM	Order Received														
03/01/2023 11:15 AM	AMC Assigned														
03/02/2023 09:25 AM	AMC Accepted														
03/02/2023 09:26 AM	On-Hold														
	Pending Resume														

Step	Action
5	<p>Click the <b>Notes</b> icon to review the Appraisal Notes from the AMC (ex. Hold: pending payment).</p> 

## Completed Orders

Step	Action
1	<p>An email notification is automatically generated when the Appraisal has been completed.</p> 
2	<p>To view the completed order:</p> <ul style="list-style-type: none"> <li>Go to <b>Loan Processing</b>→<b>Order Appraisals</b>.</li> <li>Click the <b>Property Appraisal</b> hyperlink.</li> </ul> 

Step	Action
	<p><b>Note:</b> If the <b>Order Type</b> displays as <b>Manual</b>, click the  to open the folder and select the <b>Automatic</b> Order Type to view your order.</p>  
3	<p>The <b>Findings</b> tab will reflect the completed appraisal information.</p>  <p><b>Note:</b> Click the paperclip icon  to view Documents Received.</p> 

# Revisions or Reconsiderations

To request revisions or reconsiderations follow the steps below as applicable.

## Revision Requests

### Step

### Action

- Go to **Loan Processing**→**Order Appraisals**.
- Click the **Property Appraisal** hyperlink.

The screenshot shows the 'Loan Processing' section of a web application. On the left, a sidebar menu has 'Order Appraisals' highlighted with a red box. The main content area shows loan details for Lender Loan Number 2102010635. Below this, there's a 'Vendor Services' section with a search bar and an 'Order New Service' button. A table lists services, with 'Property Appraisal' highlighted in blue and its 'Order Type' set to 'Automatic'.

TYPE OF SERVICE	ORDER TYPE	SERVICE PROVIDER	PRODUCT TYPE	DATE/TIME ORDERED
Property Appraisal	Automatic	Nationwide Appraisal Network	1004 Desktop Appraisal	3/03/2023 10:13 AM

1

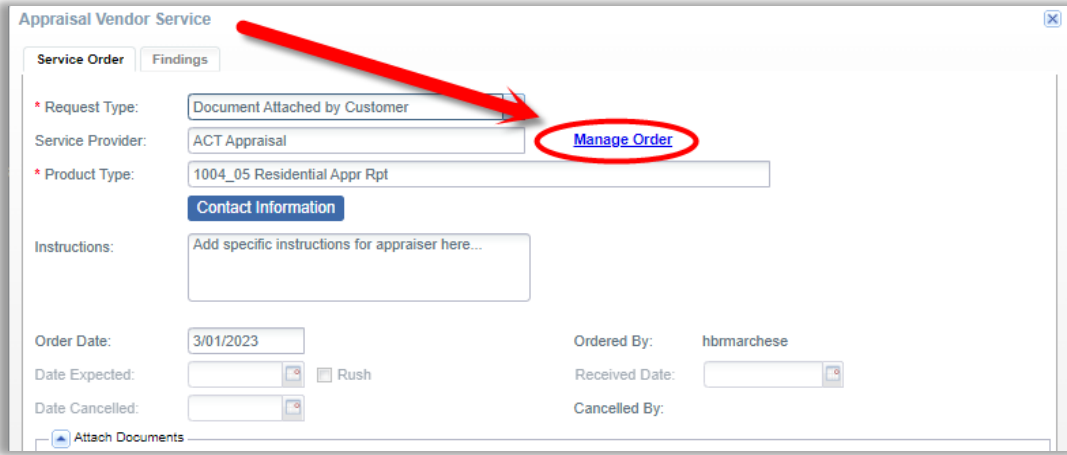
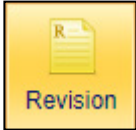
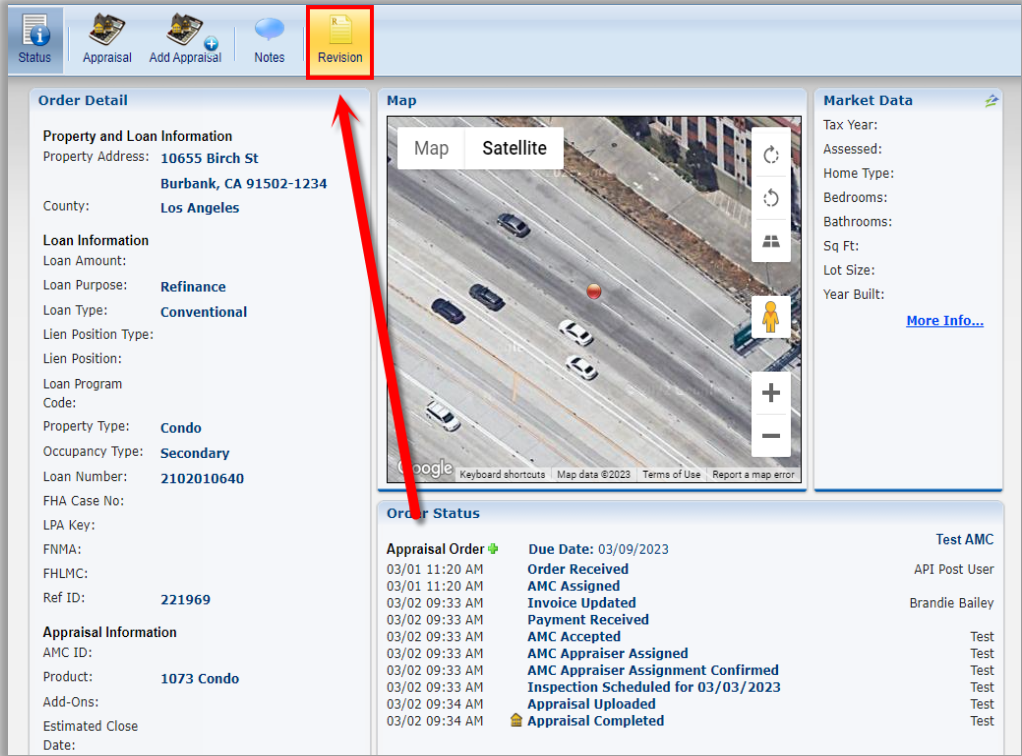
**Note:** If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.

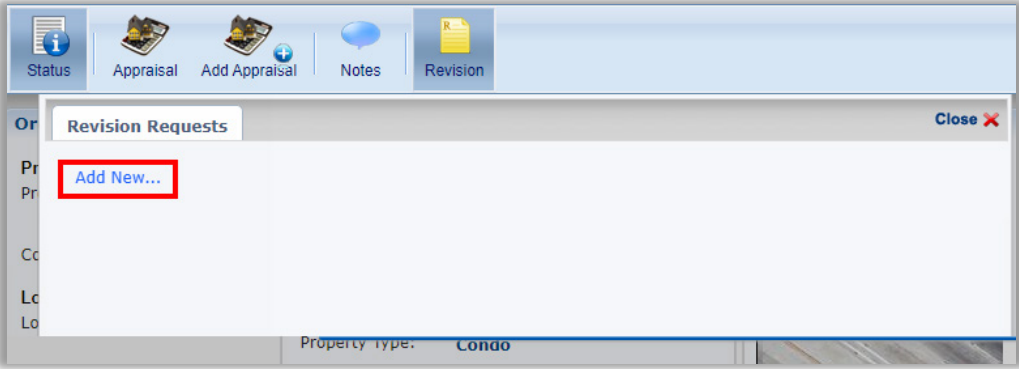
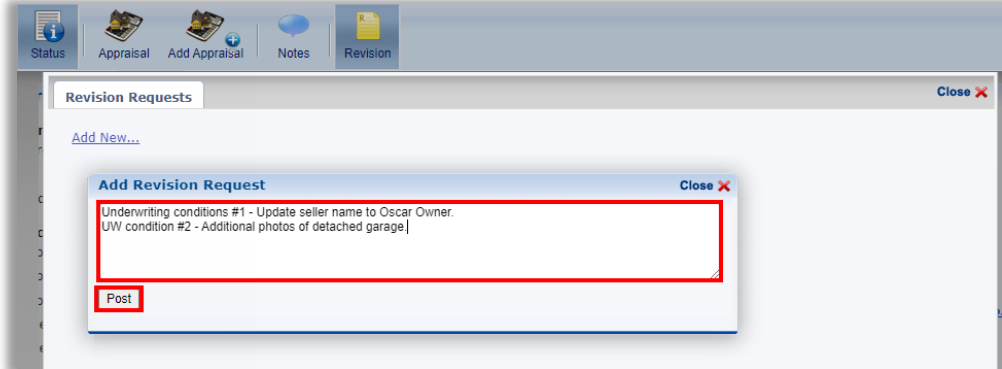
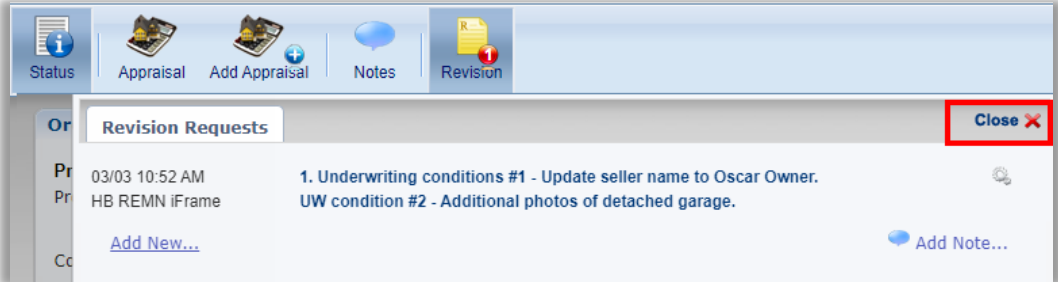
This screenshot shows the 'Vendor Services' table with a red box around the 'Property Appraisal' row, which has an 'Order Type' of 'Manual'. A folder icon is visible next to the service name.

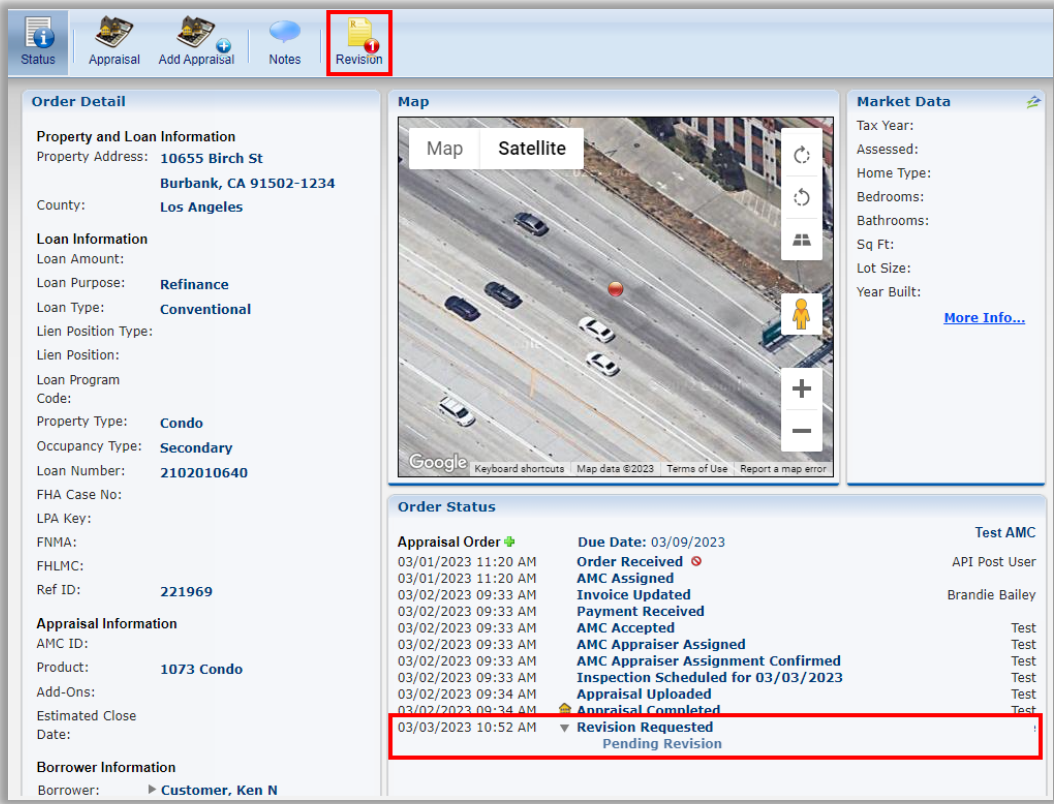
TYPE OF SERVICE	ORDER TYPE	SERVICE PROVIDER	PRODUCT TYPE	DATE/TIME ORDERED	ORDERED BY	DATE EXPECTED	DATE RECEIVED
Property Appraisal	Manual		Other	3/09/2023 10:24 AM	<system>	03/09/2023	03/09/2023

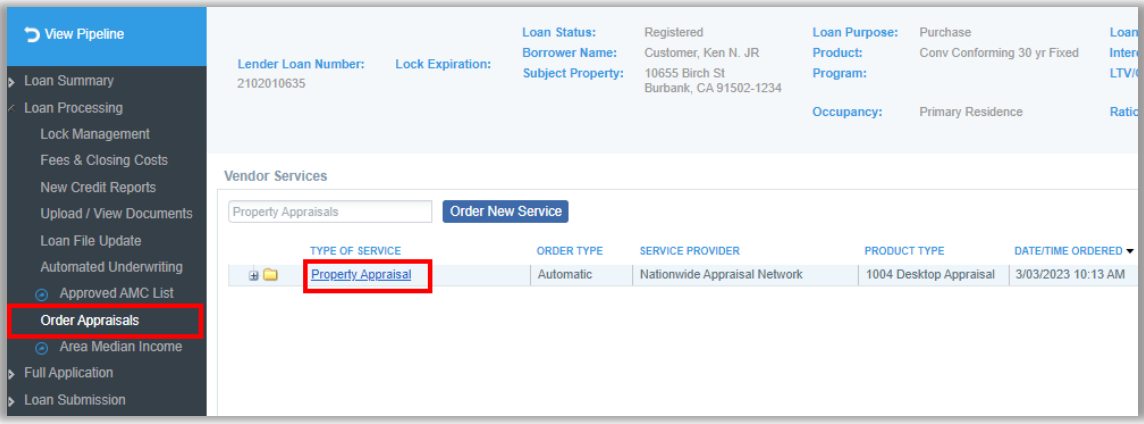
This screenshot shows the 'Vendor Services' table with a red box around the 'Property Appraisal' row, which has an 'Order Type' of 'Automatic'. A folder icon is visible next to the service name.

TYPE OF SERVICE	ORDER TYPE	SERVICE PROVIDER	PRODUCT TYPE	DATE/TIME ORDERED	ORDERED BY	DATE EXPECTED	DATE RECEIVED	DATE CANCEL...
Property Appraisal	Manual		Other	3/09/2023 10:24 ...	<system>	03/09/2023	03/09/2023	
Property Appraisal	Automatic	ACT Appraisal	1004_05 Reside...	3/01/2023 11:18 ...	esantoro		03/02/2023	


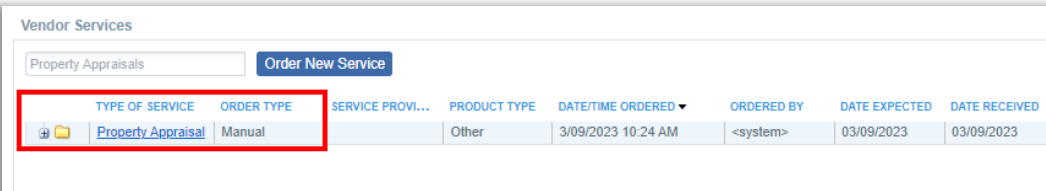
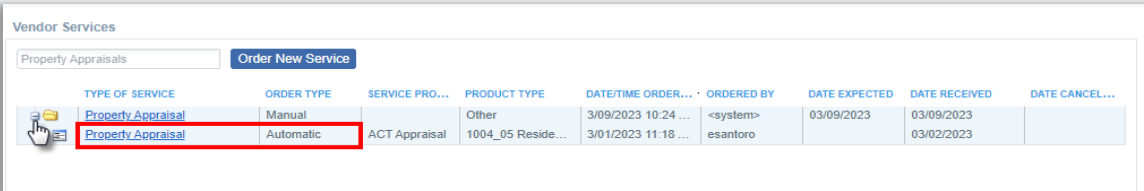
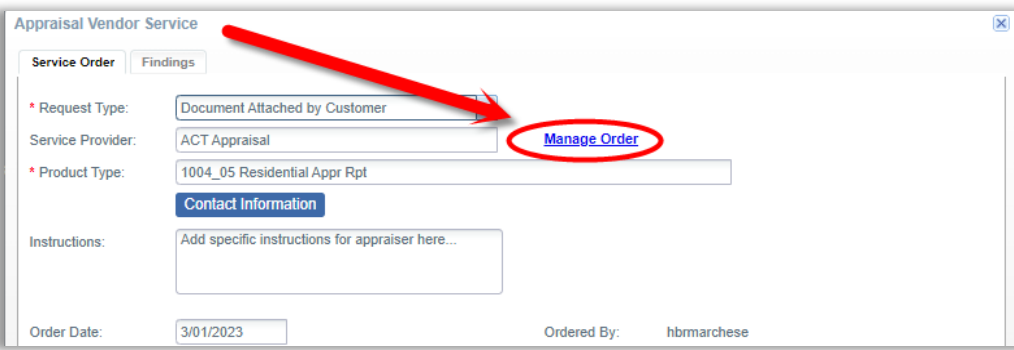
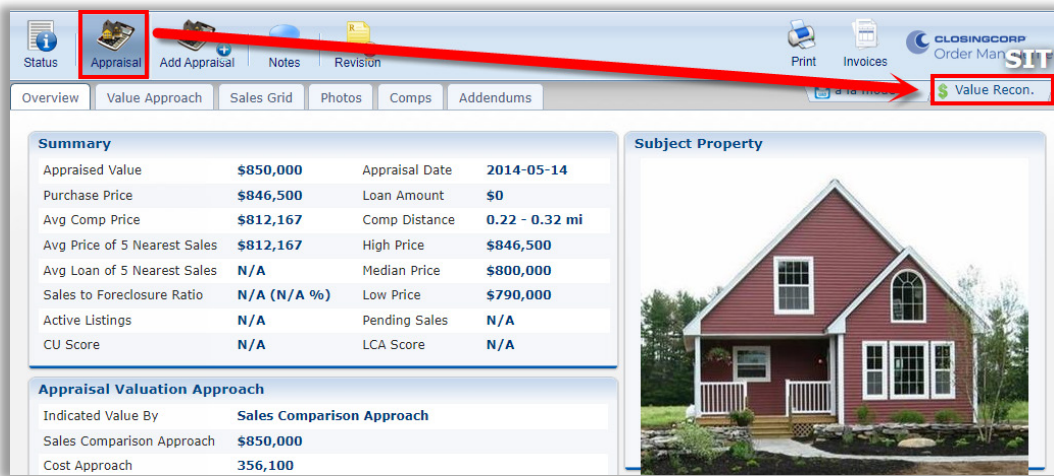
Step	Action
2	<p>Click the <b>Manage Order</b> link to go to the Closing Corp Appraisal Order Management website.</p>  <p>The screenshot shows the 'Appraisal Vendor Service' window with the following details:</p> <ul style="list-style-type: none"> <li><b>Service Order</b> (selected tab)   Findings</li> <li>* Request Type: Document Attached by Customer</li> <li>Service Provider: ACT Appraisal</li> <li>* Product Type: 1004_05 Residential Appr Rpt</li> <li><b>Manage Order</b> (link, circled in red)</li> <li><b>Contact Information</b> (button)</li> <li>Instructions: Add specific instructions for appraiser here...</li> <li>Order Date: 3/01/2023</li> <li>Date Expected: [ ] <input type="checkbox"/> Rush</li> <li>Date Cancelled: [ ]</li> <li>Ordered By: hbrmarchese</li> <li>Received Date: [ ]</li> <li>Cancelled By: [ ]</li> <li><input type="button" value="Attach Documents"/></li> </ul>
3	<p>Click  to request a revision on a completed appraisal.</p>  <p>The screenshot shows the 'Appraisal Vendor Service' window with the following details:</p> <ul style="list-style-type: none"> <li><b>Revision</b> (button, highlighted with a red box)</li> <li><b>Order Detail</b> <ul style="list-style-type: none"> <li><b>Property and Loan Information</b> <ul style="list-style-type: none"> <li>Property Address: 10655 Birch St</li> <li>Burbank, CA 91502-1234</li> <li>County: Los Angeles</li> </ul> </li> <li><b>Loan Information</b> <ul style="list-style-type: none"> <li>Loan Amount:</li> <li>Loan Purpose: Refinance</li> <li>Loan Type: Conventional</li> <li>Lien Position Type:</li> <li>Lien Position:</li> <li>Loan Program Code:</li> <li>Property Type: Condo</li> <li>Occupancy Type: Secondary</li> <li>Loan Number: 2102010640</li> <li>FHA Case No:</li> <li>LPA Key:</li> <li>FNMA:</li> <li>FHLMC:</li> <li>Ref ID: 221969</li> </ul> </li> <li><b>Appraisal Information</b> <ul style="list-style-type: none"> <li>AMC ID:</li> <li>Product: 1073 Condo</li> <li>Add-Ons:</li> <li>Estimated Close Date:</li> </ul> </li> </ul> </li> <li><b>Map</b> <ul style="list-style-type: none"> <li>Map   Satellite</li> <li>Google Maps interface showing a street view of the property.</li> </ul> </li> <li><b>Market Data</b> <ul style="list-style-type: none"> <li>Tax Year:</li> <li>Assessed:</li> <li>Home Type:</li> <li>Bedrooms:</li> <li>Bathrooms:</li> <li>Sq Ft:</li> <li>Lot Size:</li> <li>Year Built:</li> <li><a href="#">More Info...</a></li> </ul> </li> <li><b>Order Status</b> <ul style="list-style-type: none"> <li><b>Appraisal Order</b> <ul style="list-style-type: none"> <li>03/01 11:20 AM</li> <li>03/01 11:20 AM</li> <li>03/02 09:33 AM</li> <li>03/02 09:33 AM</li> <li>03/02 09:33 AM</li> <li>03/02 09:33 AM</li> <li>03/02 09:33 AM</li> <li>03/02 09:34 AM</li> <li>03/02 09:34 AM</li> </ul> </li> <li><b>Due Date: 03/09/2023</b> <ul style="list-style-type: none"> <li>Order Received</li> <li>AMC Assigned</li> <li>Invoice Updated</li> <li>Payment Received</li> <li>AMC Accepted</li> <li>AMC Appraiser Assigned</li> <li>AMC Appraiser Assignment Confirmed</li> <li>Inspection Scheduled for 03/03/2023</li> <li>Appraisal Uploaded</li> <li>Appraisal Completed</li> </ul> </li> <li><b>Test AMC</b> <ul style="list-style-type: none"> <li>API Post User</li> <li>Brandie Bailey</li> <li>Test</li> <li>Test</li> <li>Test</li> <li>Test</li> <li>Test</li> </ul> </li> </ul> </li> </ul>

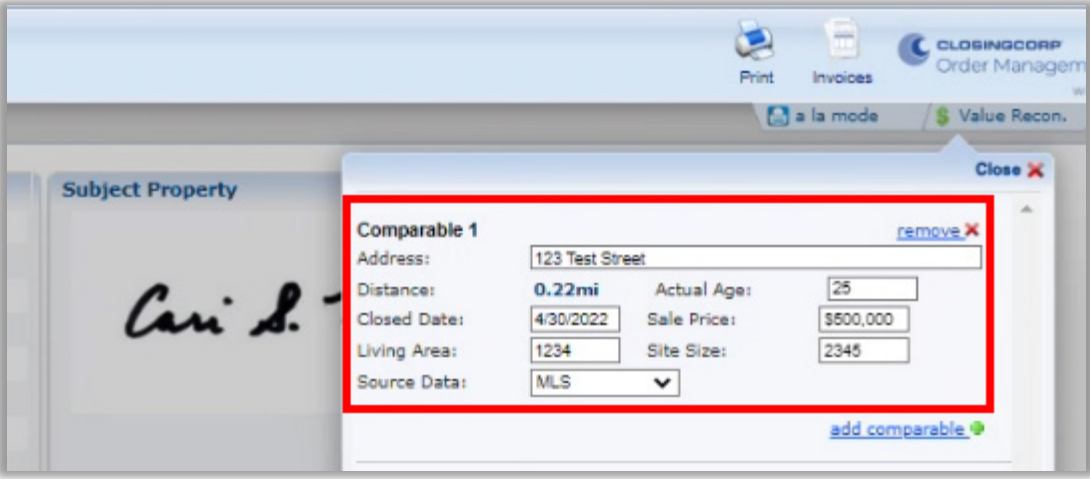
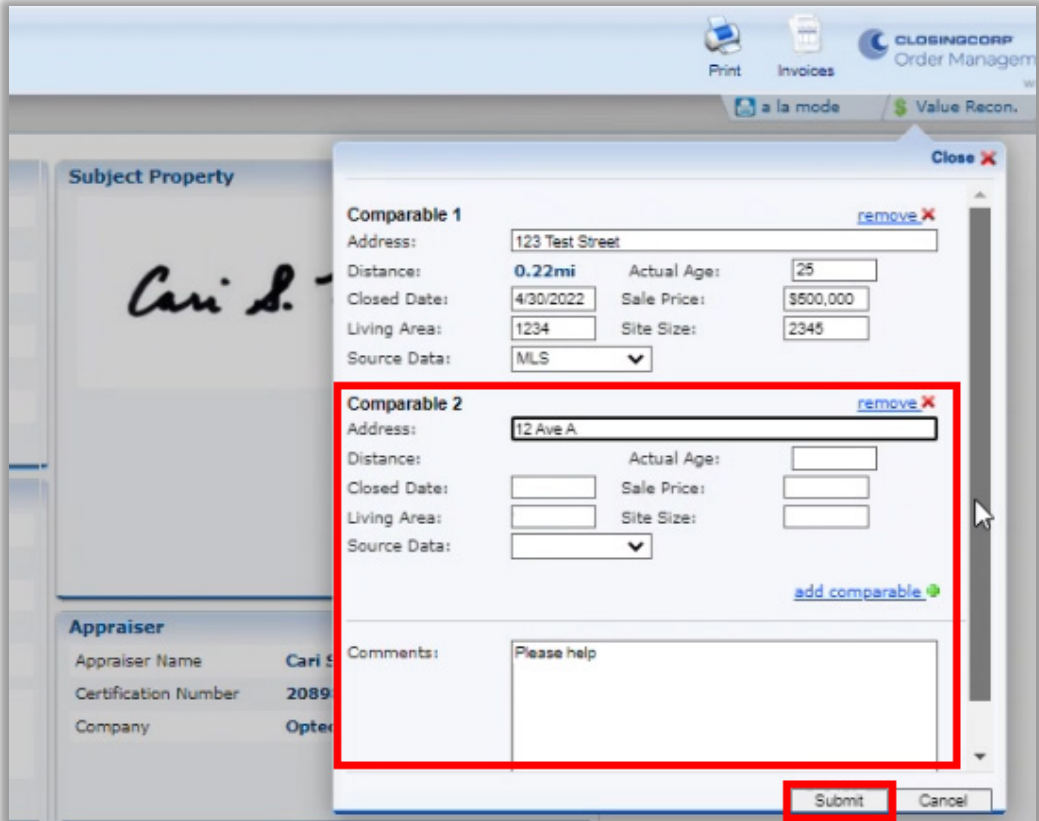
Step	Action
4	<p>The <b>Revision Requests</b> pop-up will appear.</p> <ul style="list-style-type: none"> <li>Click <b>Add New...</b></li> </ul> 
5	<p>The <b>Add Revision Request</b> pop-up will appear.</p> <ul style="list-style-type: none"> <li>Enter the request and click <b>Post</b>.</li> </ul>  <p>Click <b>Close</b>.</p> 

Step	Action
6	<p>The request for Revision will reflect on the <b>Revision Icon</b> and the <b>Order Status</b> section.</p>  <p>The screenshot shows a loan processing interface. In the top navigation bar, the 'Revision' icon (a yellow folder with a red exclamation mark) is highlighted with a red box. Below the navigation bar, the 'Order Detail' section on the left contains property and loan information for a loan at 10655 Birch St, Burbank, CA. The 'Order Status' section on the right shows a timeline of events. The 'Revision Requested' status is highlighted with a red box, indicating the current state of the loan.</p>

Value Reconsideration Request	
Step	Action
1	<ul style="list-style-type: none"> <li>Go to <b>Loan Processing</b>→<b>Order Appraisals</b>.</li> <li>Click the <b>Property Appraisal</b> hyperlink.</li> </ul>  <p>The screenshot shows the loan processing interface. In the left sidebar, the 'Order Appraisals' option is highlighted with a red box. In the main content area, the 'Property Appraisal' hyperlink is highlighted with a red box, indicating the next step in the process.</p>



Step	Action
	<p><b>Note:</b> If the <b>Order Type</b> displays as <b>Manual</b>, click the  to open the folder and select the <b>Automatic</b> Order Type to view your order.</p>  
2	<p>Click the <b>Manage Order</b> link to go to the Closing Corp Appraisal Order Management website.</p> 
3	<p>To request a Value Reconsideration:</p> <ul style="list-style-type: none"> <li>Click the <b>Appraisal</b> icon to open the completed appraisal.</li> <li>Click the <b>Value Recon.</b> button.</li> </ul> 

Step	Action
4	<p>Enter the details for the <b>Comparable 1</b> property.</p> 
5	<ul style="list-style-type: none"> <li>Click <a href="#">add comparable</a> to enter additional comparable properties (if applicable).</li> <li>Enter optional <b>Comments</b>.</li> <li>Click <b>Submit</b>.</li> </ul> 

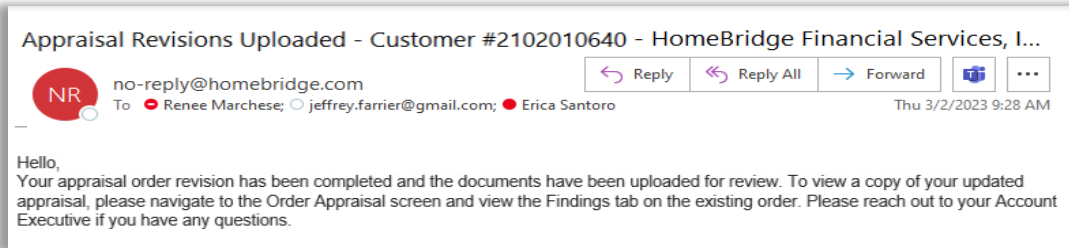
## Completed Revisions/Reconsiderations

### Step

### Action

1

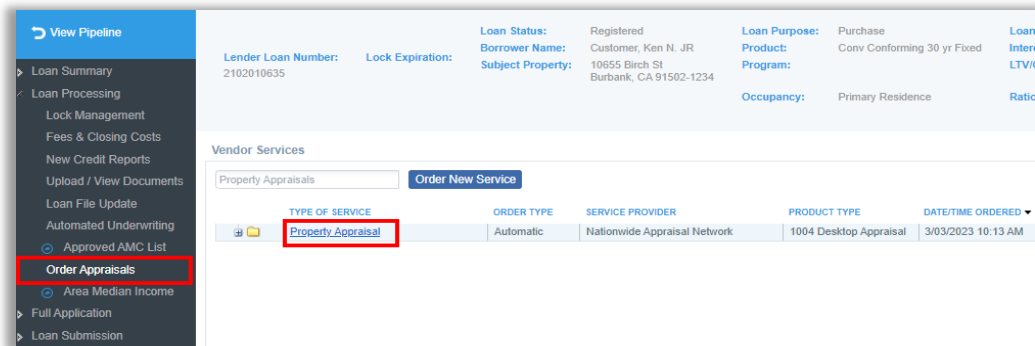
When the revision/reconsideration is completed, an automatic email is generated to the MLO and Broker Contacts.



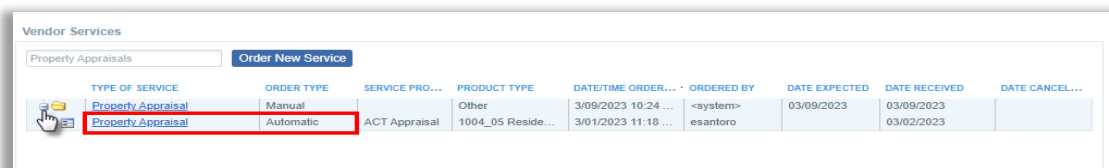
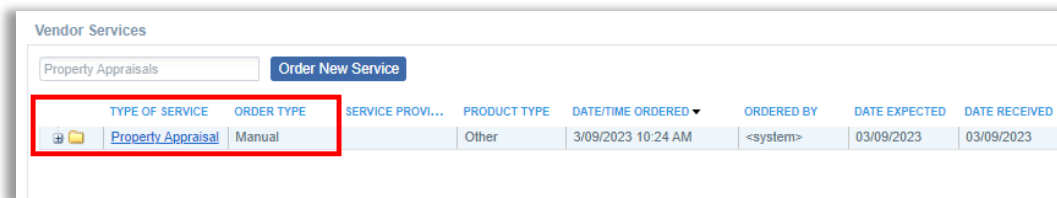
2

To view the Appraisal revision/reconsideration:

- Go to **Loan Processing** → **Order Appraisals**.
- Click the **Property Appraisal** hyperlink.



**Note:** If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.



**Step****Action****3**

The **Findings** tab will reflect the revised/reconsidered appraisal information.

Appraisal Vendor Service

Service Order **Findings**

Product Type: 1004\_05 Residential Appr Rpt Fee:

Appraised Value: \$850,000.00

\* Appraisal Provider: ACT Appraisal Appraisal Date: 5/14/2014

Appraisal Company: AppraiseThis

Appraiser Name: Sara Bellum

Appraisal Co Address: 111 valley lane

Zip, City & State: 32137 Palm Coast FL

Appraiser Contact Phone: 800-234-8727

Appraiser License Number: 56789 State: CO

Supervisory Appraiser License Number:

Documents Received

DOCUMENT NAME	UPLOADED DATE	UPLOADED BY	ATTACHMENT
AMC Invoice.pdf	3/02/2023 9:31 AM	<system>	
1004_05UAD GOLD STANDARD.pdf	3/02/2023 9:32 AM	<system>	
AppraisalReport.PDF	3/02/2023 9:32 AM	<system>	

**Note:** Click the paperclip icon to view Documents Received.

AI Ready PDF

1 / 28 136%

test

test

File # nita\_dxp\_test

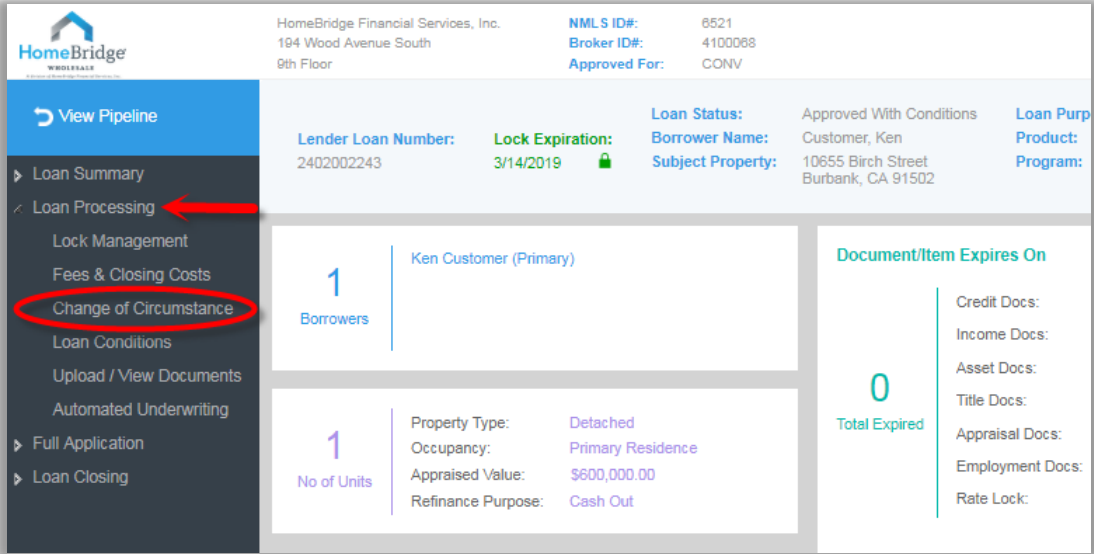

### Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	321 Tulip Street	City	Boulder	State	CO	Zip Code	80302
Borrower	Jack Johnson	Owner of Public Record	Jack Johnson	County	Boulder		
Legal Description	Lot 26 Block 4 Floral Valley East						
Assessor's Parcel #	2075-06-4-15		Tax Year	2011	R.E. Taxes	\$ 7257	
Neighborhood Name	Floral Valley East		Map Reference	19740	Census Tract	0067.04	
Occupant	<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input checked="" type="checkbox"/> Vacant	Special Assessments	\$ 0		
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Other (describe)	<input checked="" type="checkbox"/> PUD	HOA \$	100	<input checked="" type="checkbox"/> per year <input type="checkbox"/> per month

# Change of Circumstance

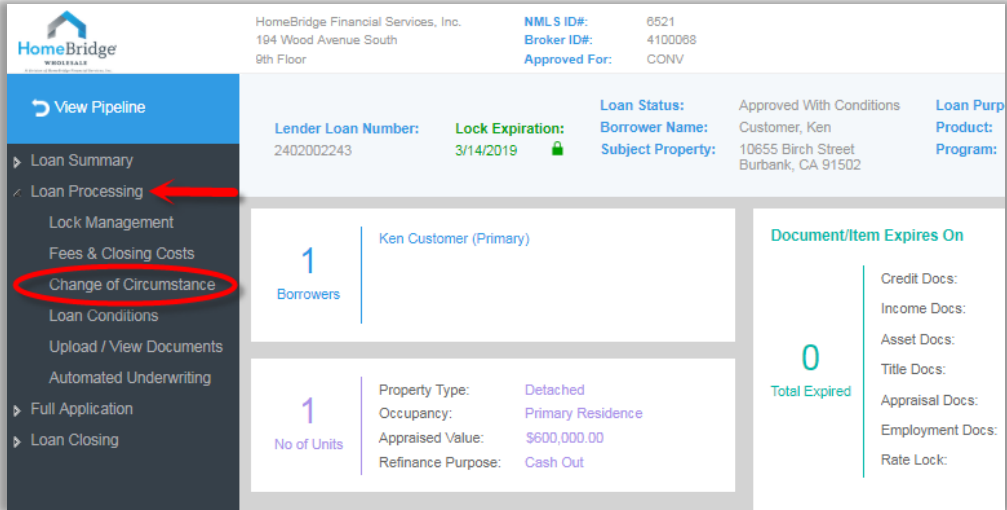
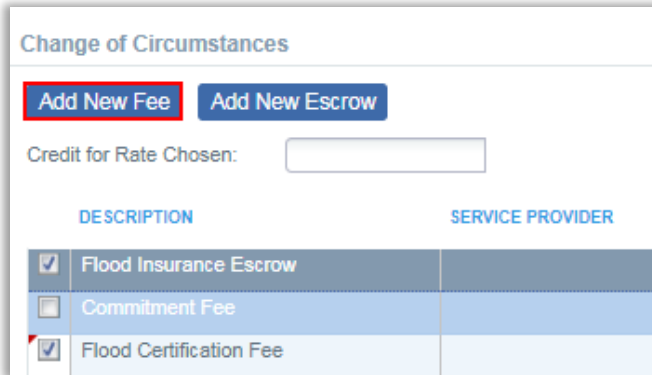
## Non-Fee Related Changes

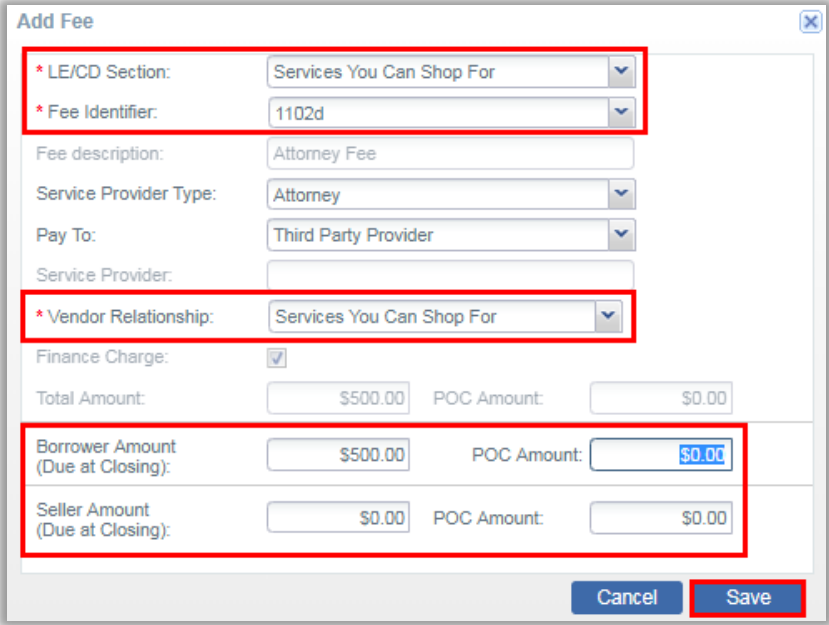
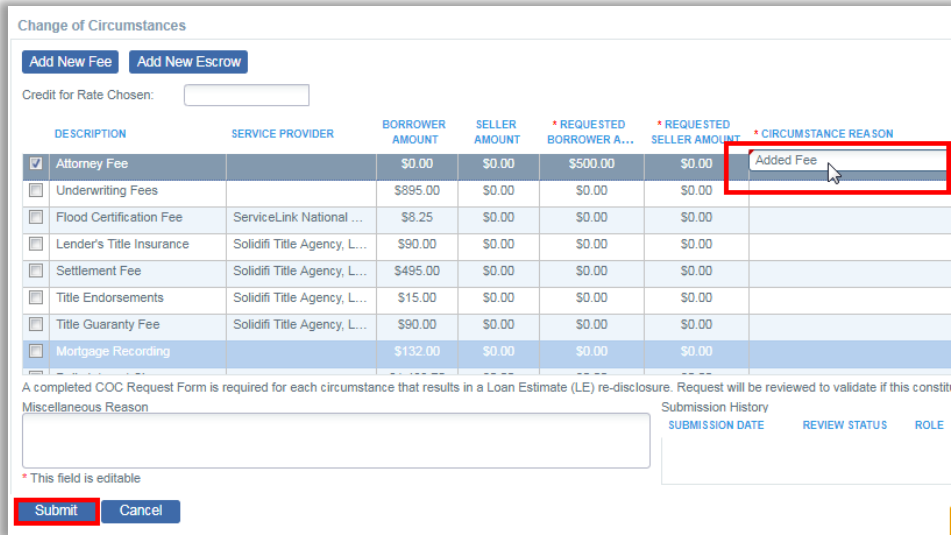
Step	Action
1	<p>Open the loan, select <b>Loan Processing</b> in the Menu, then <b>Change of Circumstance</b>.</p> 
2	<p>Type the reason for the Change of Circumstance request into the <b>Miscellaneous Reason</b> field and click <b>Submit</b>.</p> 

Step	Action																																																				
	<p>A pop up will confirm the COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"><li>• Updated 1003</li><li>• Updated/New Fee Invoices</li><li>• Most Recent Loan Estimate (Emerging Banker Only)</li></ul> <div><div>Changed Circumstance Submitted</div><div>Your Changed Circumstance request has been submitted and will be processed accordingly.</div><div>If applicable, upload the following documents:</div><div><div>1. Updated 1003 Application</div><div>2. Updated / New Fee Invoices</div><div>3. Most Recent Loan Estimate (Emerging Banker Only)</div></div><div><div>Print COC Request</div><div>Ok</div></div></div> <p>3</p> <div><div></div><div><b>Helpful Tip:</b> Click <b>Print COC Request</b> to save or print for future reference.</div></div> <div><div>HomeBridge WHOLESALE <small>A Division of HomeBridge Financial Services, Inc.</small></div><div>Changed Circumstance Request</div><div>A completed Changed Circumstance Request Form is required for each changed circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid change of circumstance and if so will be processed accordingly.</div><div><div>Borrower:</div><div>MARY HOMEOWNER</div></div><div><div>Property Address:</div><div>124 GRUMPY STREET, Carlstadt, NJ 07072</div></div><div><div>Date of Original Loan Estimate:</div><div>2018-01-31</div></div><div><div>Date of Change:</div><div>2018-01-31</div><div>Date of LE Re-disclosure:</div><div>2018-01-31</div></div><div><div>Explanation of Change(s):</div><div>1. Miscellaneous Reason - Request Loan amount change to \$175,000.</div></div></div> <tr><td>4</td><td><p>Submitted requests will display in the Submission History.</p><div><div>Change of Circumstances</div><div><div>Add New Fee</div><div>Add New Escrow</div></div><div>Credit for Rate Chosen: <div></div></div><div><table><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORROWER AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER AMO...</th><th>* REQUESTED SELLER AMOUNT</th><th>* CIRCUMSTANCE REASON</th></tr><tr><td><input type="checkbox"/> Broker Fees</td><td></td><td>\$12,500.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Commitment Fee</td><td></td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Origination Points</td><td></td><td>\$3,000.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Appraisal Fee</td><td></td><td>\$550.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Closing Protection Letter</td><td>Solidifi Title &amp; Closing, LLC</td><td>\$75.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></table></div><div><div>A completed COC Request Form is required for each circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid COC.</div><div>Miscellaneous Reason</div><div>Request Loan amount change to \$155,000.</div></div><div><div>Submission History</div><table><tr><th>SUBMISSION DATE</th><th>REVIEW STATUS</th><th>ROLE</th><th>NOTE</th></tr><tr><td>9/19/2018 12:05 PM</td><td>Not Started</td><td>Closer</td><td></td></tr></table></div></div><div><div>* This field is editable</div></div></td></tr>	4	<p>Submitted requests will display in the Submission History.</p> <div><div>Change of Circumstances</div><div><div>Add New Fee</div><div>Add New Escrow</div></div><div>Credit for Rate Chosen: <div></div></div><div><table><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORROWER AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER AMO...</th><th>* REQUESTED SELLER AMOUNT</th><th>* CIRCUMSTANCE REASON</th></tr><tr><td><input type="checkbox"/> Broker Fees</td><td></td><td>\$12,500.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Commitment Fee</td><td></td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Origination Points</td><td></td><td>\$3,000.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Appraisal Fee</td><td></td><td>\$550.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Closing Protection Letter</td><td>Solidifi Title &amp; Closing, LLC</td><td>\$75.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></table></div><div><div>A completed COC Request Form is required for each circumstance that results in a Loan Estimate (LE) re-disclosure. 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SUBMISSION DATE	REVIEW STATUS	ROLE	NOTE																																																		
9/19/2018 12:05 PM	Not Started	Closer																																																			


## Add a Fee

To add a **fee** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	<p>Once you have opened the loan, select <b>Loan Processing</b> in the Menu, then <b>Change of Circumstance</b>.</p> 
2	<p>Click the <b>Add New Fee</b> button.</p> 

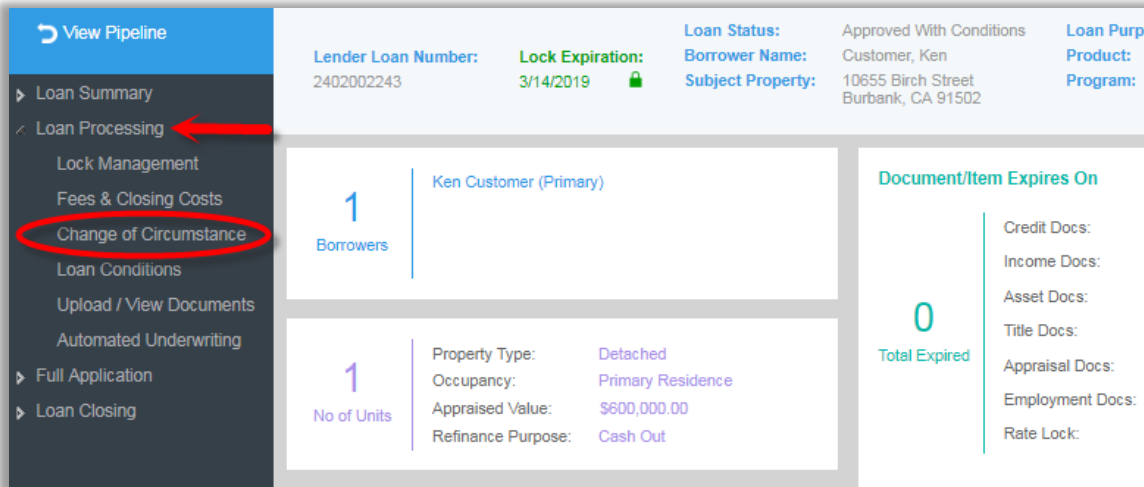
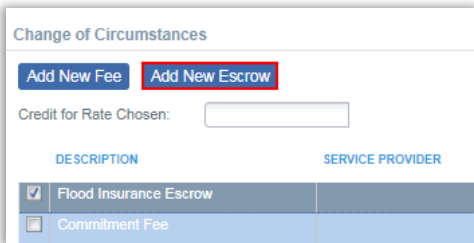
Step	Action
3	<p>The Add Fee pop up window will open allowing you to enter the details of the fee.</p> <ul style="list-style-type: none"> <li>• Select the <b>LE/CD Section</b> from the dropdown menu.</li> <li>• Select the <b>Fee Identifier</b> from the dropdown menu.</li> <li>• The Fee description and Service Provider Type will auto populate.</li> <li>• Select the <b>Vendor Relationship</b> in the dropdown menu,</li> <li>• Enter the amount of the fee in the appropriate box indicating who will pay and when.</li> </ul> 
4	<p>The New Fee will be added to the list of fees.</p> <ul style="list-style-type: none"> <li>• Select the <b>Circumstance Reason</b> field and type in the reason for the Change of Circumstance.</li> <li>• And click Submit</li> </ul> 

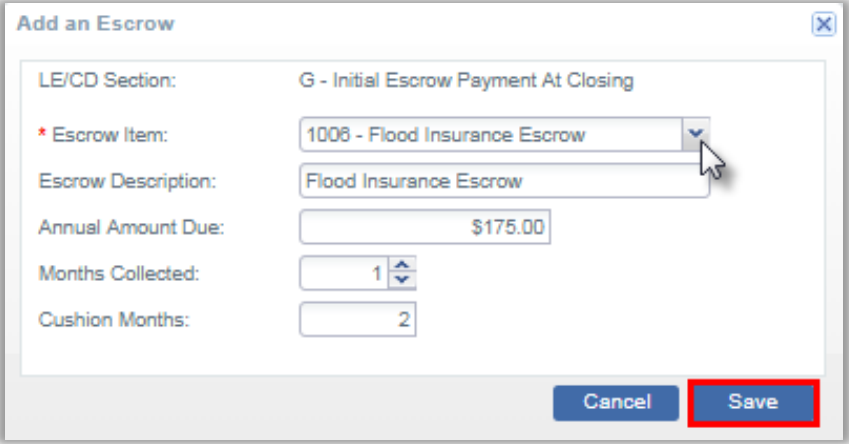
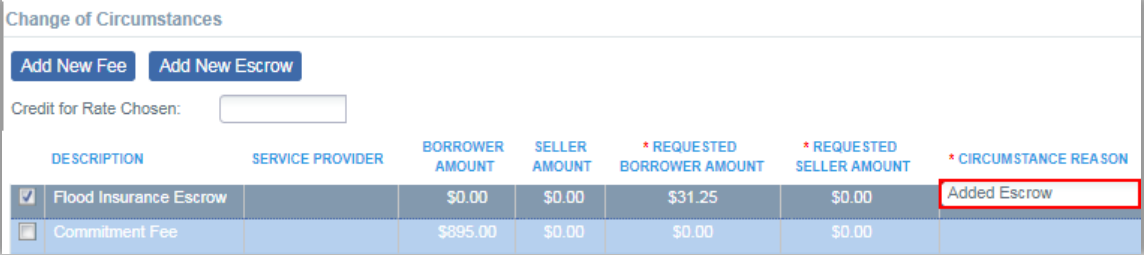
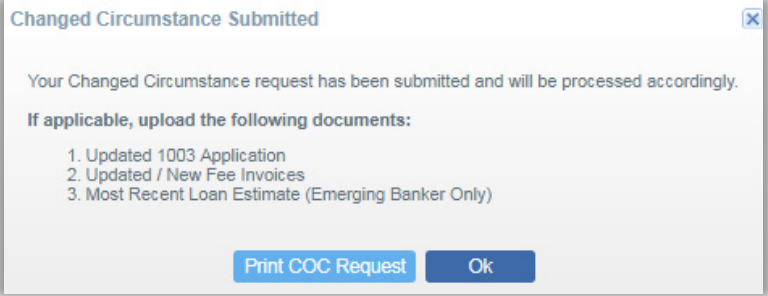



Step	Action
5	<p>A pop up will confirm your COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul> <div data-bbox="511 434 1242 718" data-label="Image"> </div> <p> <b>Helpful Tip:</b> Click Print COC Request to save or print for future reference.</p> <div data-bbox="506 840 1209 1318" data-label="Form"> </div>

## Add an Escrow

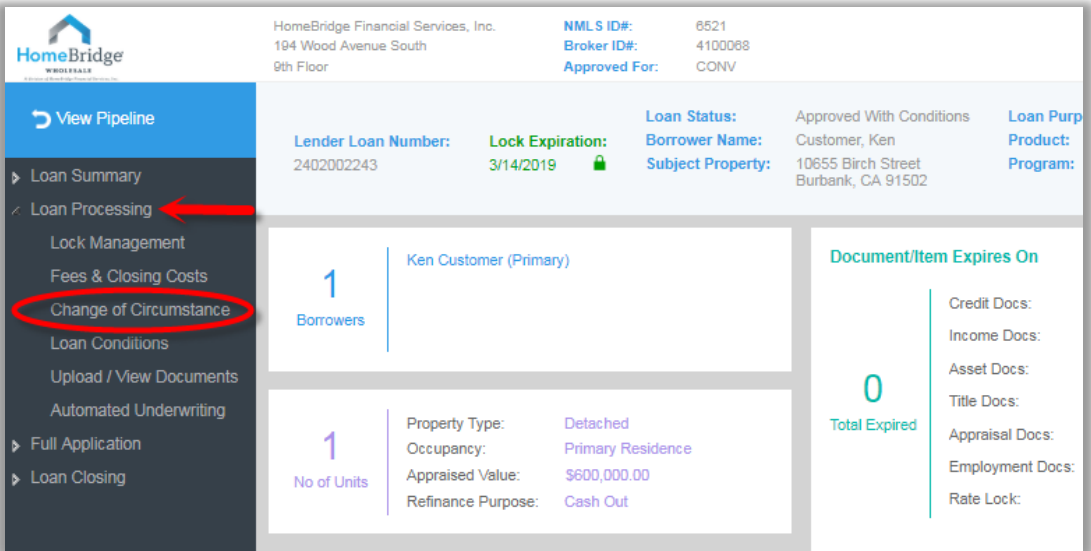
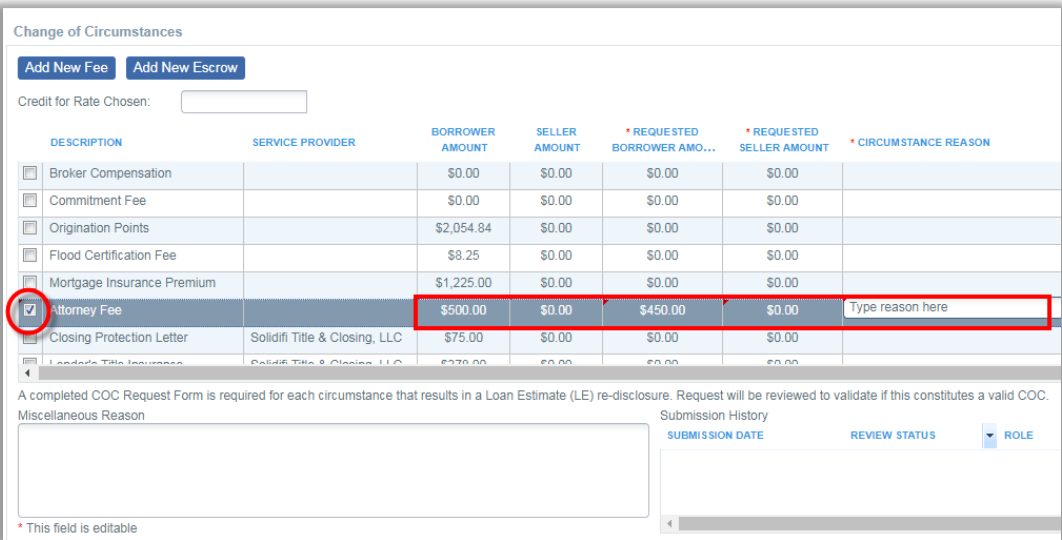
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

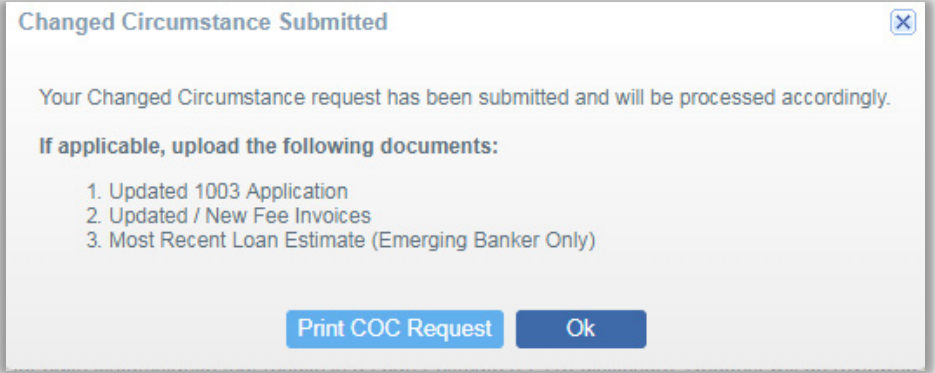
Step	Action
1	<p>Open the loan, select <b>Loan Processing</b> in the Menu, then click <b>Change of Circumstance</b>.</p>  <p>The screenshot shows a 'View Pipeline' sidebar on the left with a red arrow pointing to 'Loan Processing' and 'Change of Circumstance' circled in red. The main content area displays loan details: Lender Loan Number 2402002243, Lock Expiration 3/14/2019, Loan Status Approved With Conditions, Borrower Name Ken Customer, Subject Property 10655 Birch Street Burbank, CA 91502. It also shows 1 Borrower (Ken Customer (Primary)), 1 No of Units, and a list of documents expiring on 0 Total Expired.</p>
2	<p>Click the <b>Add New Escrow</b> button.</p>  <p>The screenshot shows the 'Change of Circumstances' form. It has two buttons: 'Add New Fee' and 'Add New Escrow', with the latter highlighted in red. Below the buttons is a 'Credit for Rate Chosen' field. At the bottom, there is a table with two columns: 'DESCRIPTION' and 'SERVICE PROVIDER'. The table contains two rows: 'Flood Insurance Escrow' (checked) and 'Commitment Fee' (unchecked).</p>

Step	Action
3	<ul style="list-style-type: none"> <li>• Select the <b>Escrow Item</b> from the dropdown list.</li> <li>• Enter the Annual Amount Due and the Months Collected.</li> <li>• <b>Cushion Months</b> will reflect the required cushion based on the subject property state.</li> <li>• Click <b>Save</b>.</li> </ul> 
4	<p>The New Escrow Item will be added to the list of fees. Select the <b>Circumstance Reason</b> field for the new escrow and type in the reason for the Change of Circumstance, and click Submit.</p> 
5	<p>A pop up will confirm your COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul>  <p> <b>Helpful Tip:</b> Click Print COC Request to save or print for future reference.</p>

## Change Fees or Escrows

To request a change to a fee or **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

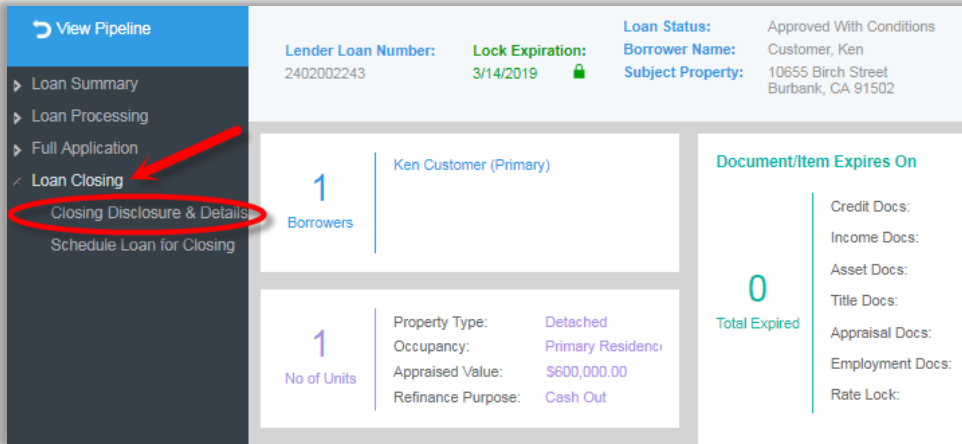
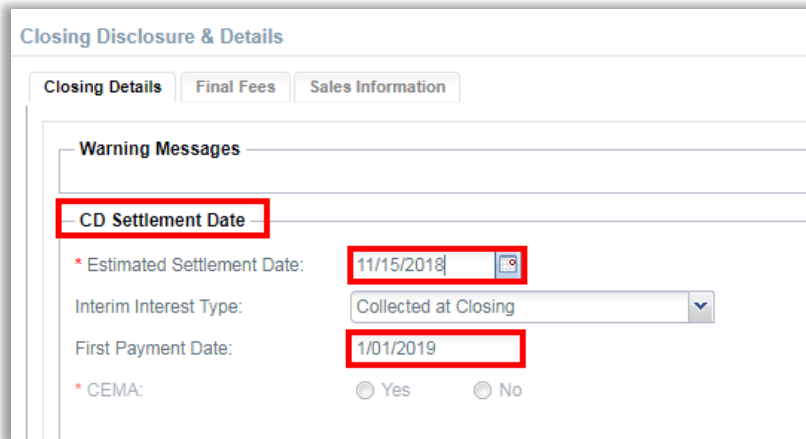
Step	Action
1	<p>Open the loan, select <b>Loan Processing</b> in the Menu, and select <b>Change of Circumstance</b>.</p> 
2	<ul style="list-style-type: none"> <li>Place a check next to the fee or escrow to be updated.</li> <li>Make changes to <b>Requested Borrower Amount</b> and/or <b>Seller Amount</b>.</li> <li>Enter the <b>Circumstance Reason</b>.</li> <li>Click <b>Submit</b>.</li> </ul> 

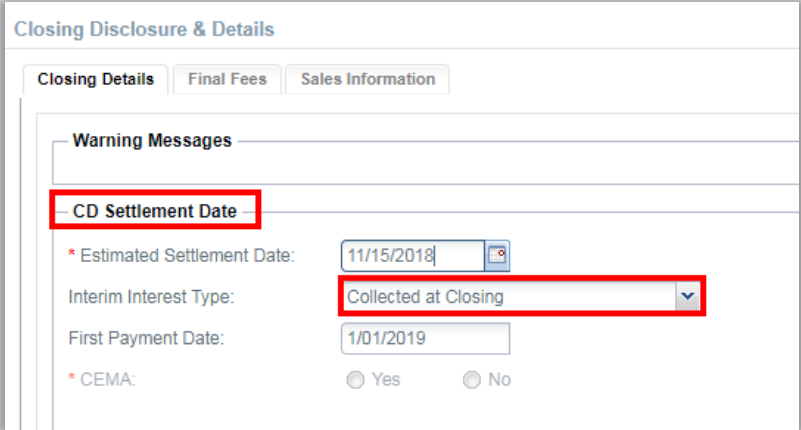
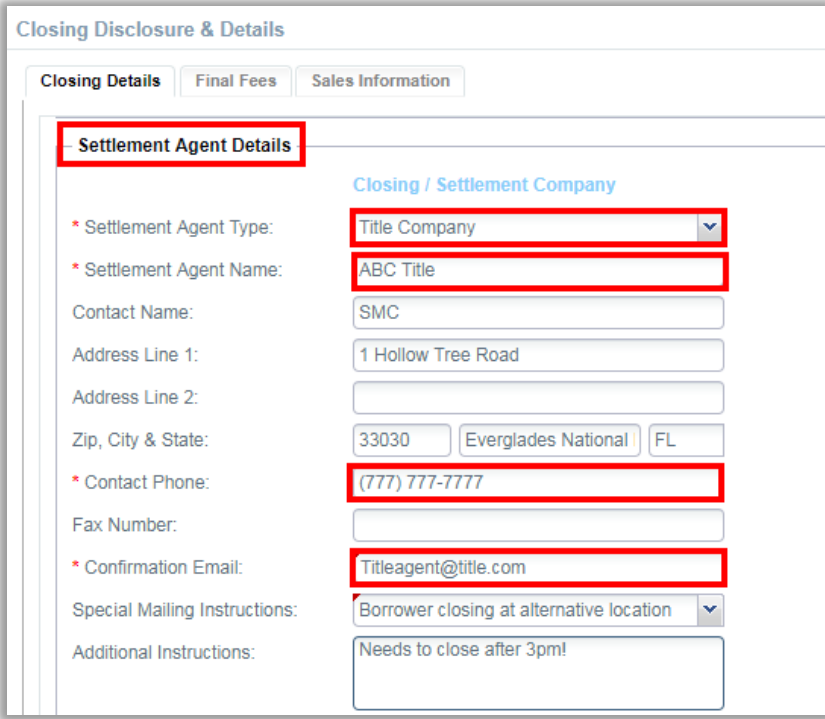

Step	Action
3	<p>A pop up will confirm the COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul> 

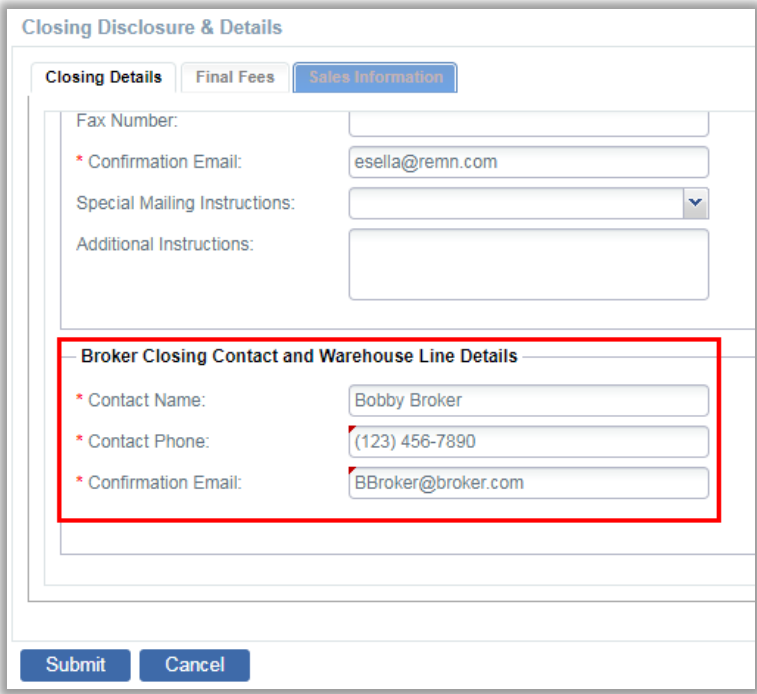

# Request Closing Disclosure

The following steps are required to request a Closing Disclosure (CD) be delivered to the Borrower(s).

## Closing Details Tab

Step	Action
1	<p>Click <b>Loan Closing</b> to open the menu and select <b>Closing Disclosure &amp; Details</b>.</p>  <p><b>Note:</b> Access to the Closing Disclosure and Details screen is limited to one user at a time. <a href="#">Click Here</a> for instructions if a Homebridge associate is in a loan that you need to access.</p>
2	<p>Complete the <b>CD Settlement Date</b> section. The <b>Estimated Settlement Date</b> will automatically populate the <b>First Payment Date</b>.</p>  <p><b>Note:</b> Review the <b>Warning Messages</b> section for required actions prior to requesting a CD.</p>

Step	Action
3	<p>Select the <b>Interim Interest Type</b>.</p> <ul style="list-style-type: none"> <li>• <b>Purchase transactions</b> - defaults to "Collected at Closing"</li> <li>• <b>Refinance transactions</b> - Interim Interest can be Collected at Closing, or an <b>Interest Credit at Closing</b> can be given for loans closing within the first 5 business days of the month.</li> </ul> 
4	<p>Scroll down to enter the <b>Settlement Agent Details</b>. Fields with a * are mandatory.</p>  <p> <b>Helpful Tip:</b> Select <b>Special Mailing Instructions</b> from the dropdown if applicable. Add any <b>Additional Instructions</b> in the space provided.</p>

Step	Action
5	<p>Scroll down to enter the <b>Broker Closing Contact Details</b>.</p> <div data-bbox="500 262 1252 951">  </div> <p> <b>Helpful Tip:</b> The <b>Broker Closing Contact</b> (another Broker associate other than the CD requestor) will receive a copy of the CD along with the requestor. Either the requestor or the Broker Closing Contact will be responsible for review and approving the CD.</p>

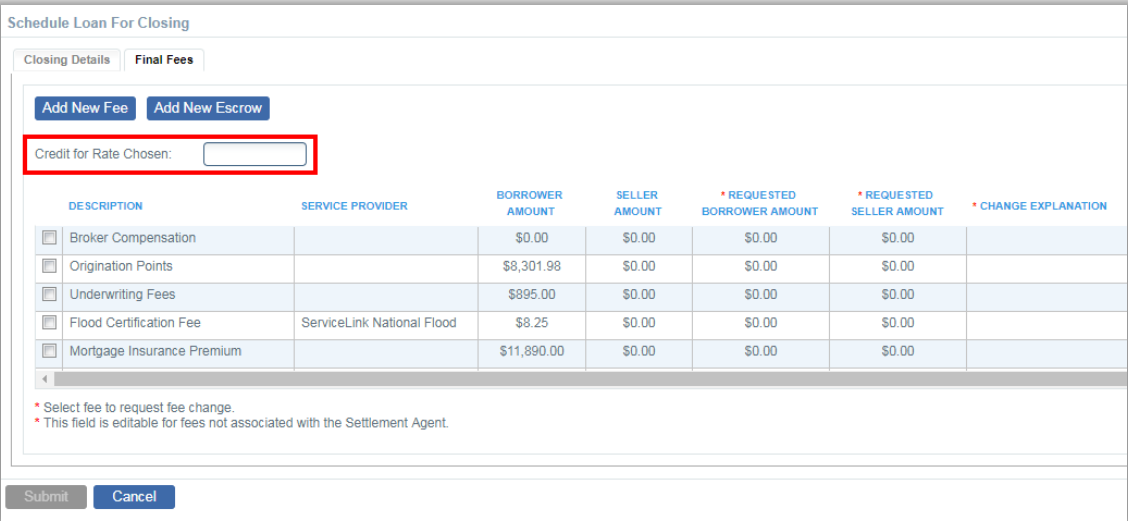

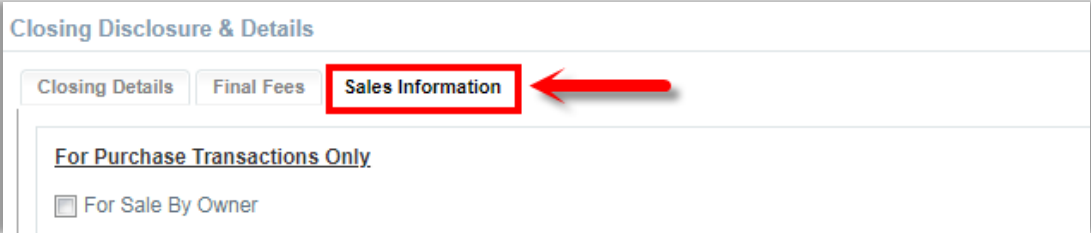


## Final Fees Tab

Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

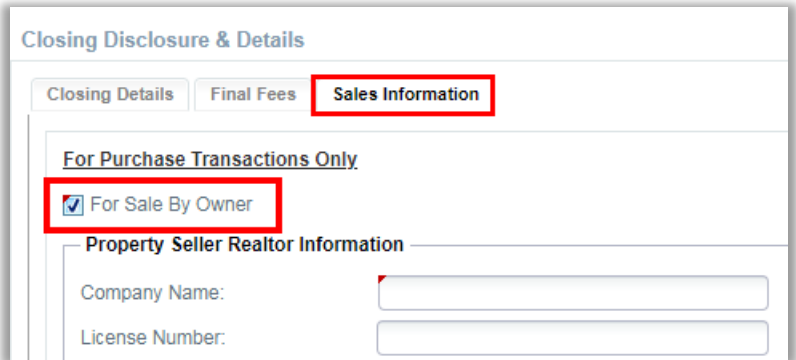
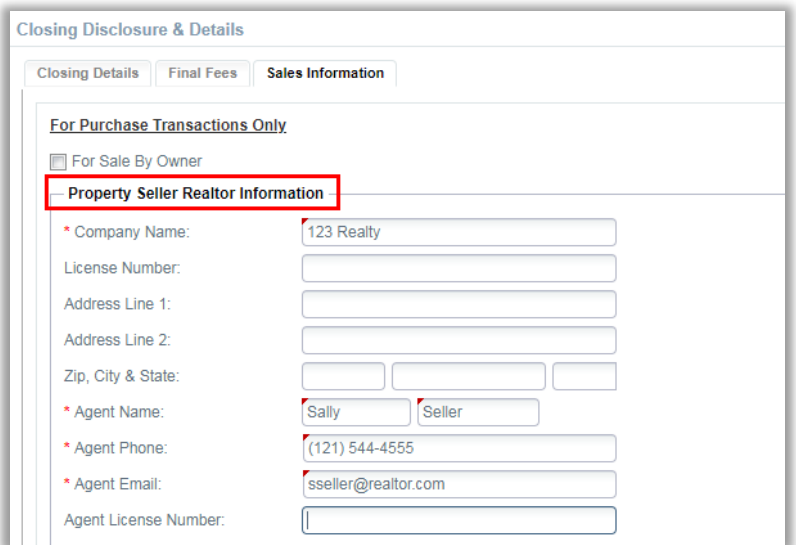
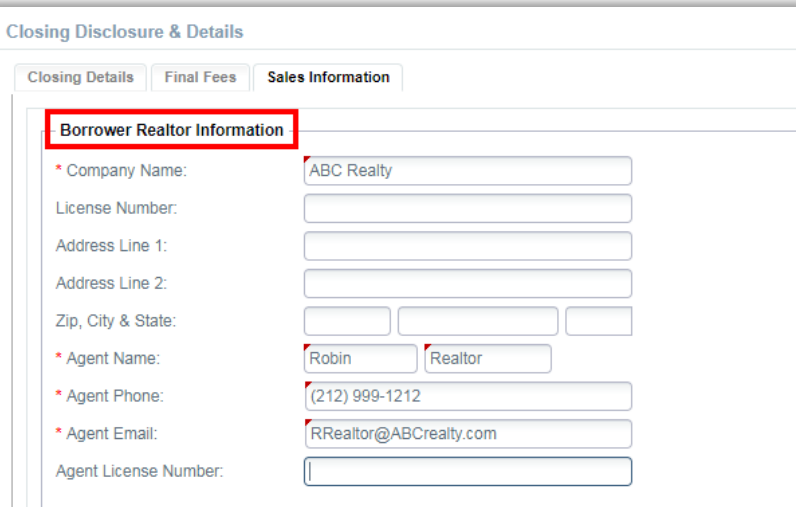
Step	Action																																										
1	<p>Open the <b>Final Fees</b> tab.</p> <div><p>Closing Disclosure &amp; Details</p><div><p>Closing Details <b>Final Fees</b> Sales Information</p><div><p>Add New Fee Add New Escrow</p><p>Credit for Rate Chosen: <input type="text"/></p><table><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORROWER AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER AMOUNT</th><th>* REQUESTED SELLER AMOUNT</th><th>* CHANGE EXPLANATION</th></tr><tr><td><input type="checkbox"/> Broker Compensation</td><td></td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Origination Points</td><td></td><td>\$8,301...</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Underwriting Fees</td><td></td><td>\$895.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Flood Certification Fee</td><td>ServiceLink Na...</td><td>\$8.25</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Mortgage Insurance...</td><td></td><td>\$11,89...</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></table><p>* Select fee to request fee change. * This field is editable for fees not associated with the Settlement Agent.</p></div></div></div>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION	<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$8,301...	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee	ServiceLink Na...	\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Insurance...		\$11,89...	\$0.00	\$0.00	\$0.00	
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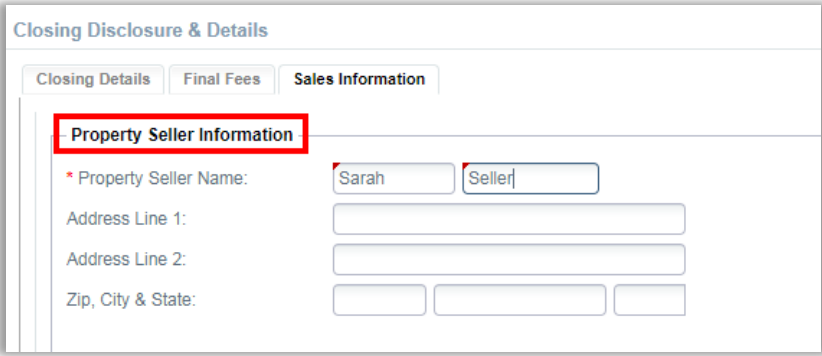
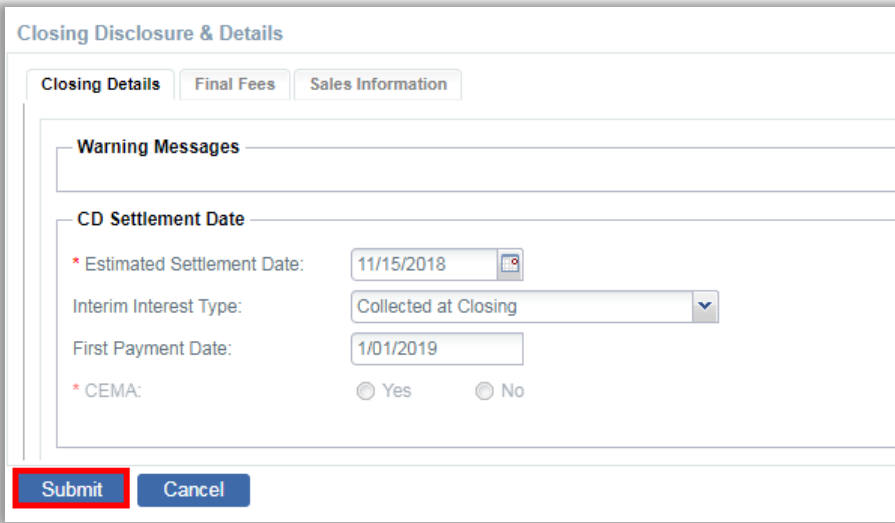
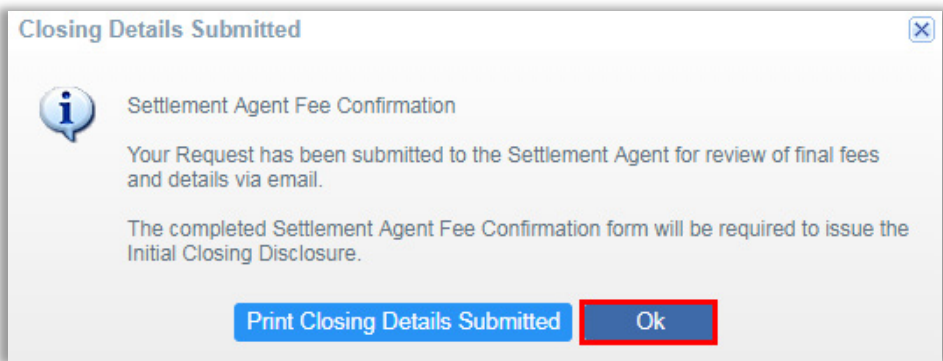
2	<p>Click <b>Add New Fee</b> or <b>Add New Escrow</b>.</p> <div><p>Closing Disclosure &amp; Details</p><div><p>Closing Details <b>Final Fees</b> Sales Information</p><div><p>Add New Fee Add New Escrow</p><p>Credit for Rate Chosen: <input type="text"/></p><table><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORROWER AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER AMOUNT</th><th>* REQUESTED SELLER AMOUNT</th><th>* CHANGE EXPLANATION</th></tr><tr><td><input type="checkbox"/> Mortgage Insurance Premium</td><td></td><td>\$11,890...</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Tax Service Fee</td><td>Lereta Corp</td><td>\$83.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> E-Docs/E-Record/RecSvc Fee</td><td>Solidifi Title &amp; Clo...</td><td>\$35.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Lender's Title Insurance</td><td>Solidifi Title &amp; Clo...</td><td>\$1,584.50</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Settlement Fee</td><td>Solidifi Title &amp; Clo...</td><td>\$695.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Title Endorsements</td><td>Solidifi Title &amp; Clo...</td><td>\$185.95</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Deed Recording</td><td></td><td>\$18.50</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></table><p>* Select fee to request fee change. * This field is editable for fees not associated with the Settlement Agent.</p></div></div></div>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION	<input type="checkbox"/> Mortgage Insurance Premium		\$11,890...	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Tax Service Fee	Lereta Corp	\$83.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> E-Docs/E-Record/RecSvc Fee	Solidifi Title & Clo...	\$35.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Lender's Title Insurance	Solidifi Title & Clo...	\$1,584.50	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Settlement Fee	Solidifi Title & Clo...	\$695.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Title Endorsements	Solidifi Title & Clo...	\$185.95	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Deed Recording		\$18.50	\$0.00	\$0.00	\$0.00	
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Step	Action
3	<p><b>Credit for Rate Chosen</b> will show the amount of lender credit given to the borrower.</p> 
4	<p>To <b>Edit</b> an existing Fee or Escrow:</p> <ul style="list-style-type: none"> <li>• Check the box next to the fee.</li> <li>• Enter the new amount in the <b>Borrower Requested Amount</b> or <b>Seller Requested Amount</b> based on who is responsible for the payment.</li> <li>• Enter the reason for the change in the <b>Change Explanation</b> field.</li> </ul> 
5	<ul style="list-style-type: none"> <li>• <b>For Refinance transactions:</b> Click the <b>Submit</b> button at the bottom of the screen to submit your request to Homebridge.</li> <li>• <b>For Purchase transactions:</b> Continue to the <a href="#">Sales Information Tab</a>.</li> </ul> 



## Sales Information Tab – Purchase Only

Step	Action
1	<p>Check to indicate if property is <b>For Sale by Owner</b>.</p> 
2	<p>Complete the <b>Property Seller Realtor Information</b> section.</p> 
3	<p>Complete the Borrower Realtor Information section.</p> 

Step	Action
4	<p>Complete the Property Seller Information section.</p> 
5	<p>After entering the *required information on each tab, click the <b>Submit</b> button.</p> 
6	<p>A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.</p>  <p>A copy of the request will be sent to the requestor and the Broker Closing Contact via email.</p>

Step	Action																																									
7	<p>The Settlement Agent is required to review, update and sign the form, and return to Homebridge Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).</p> <div><p><b>Settlement Agent Fee Confirmation</b></p><p><b>2102003922</b></p><table><tr><td><b>Borrower Name:</b></td><td>Alice Firstimer</td><td><b>Loan Amount:</b></td><td>\$281,084.00</td></tr><tr><td><b>Subj Address:</b></td><td>123 Main Street</td><td><b>Requested Settlement Date:</b></td><td>10/03/2018</td></tr><tr><td><b>City, State &amp; Zip:</b></td><td>Dawson , IA 50066</td><td><b>Disbursement Date:</b></td><td>10/08/2018</td></tr><tr><td><b>Loan Purpose:</b></td><td>Refinance</td><td><b>Lender Paid Comp:</b></td><td>\$4,216.26</td></tr></table><p><b><u>Loan Costs</u></b></p><p><b>A. Origination Charges</b></p><table><tr><th>Fee Description</th><th>Provider</th><th>POC</th><th>Fee Amount</th><th>Change Request</th></tr><tr><td>1.000% of Loan Amount (Points)</td><td></td><td>\$0.00</td><td>\$2,810.84</td><td></td></tr><tr><td>Broker Compensation</td><td></td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>Underwriting Fees</td><td></td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td colspan="3"><b>Comments:</b></td><td><b>\$2,810.84</b></td><td></td></tr></table></div>	<b>Borrower Name:</b>	Alice Firstimer	<b>Loan Amount:</b>	\$281,084.00	<b>Subj Address:</b>	123 Main Street	<b>Requested Settlement Date:</b>	10/03/2018	<b>City, State &amp; Zip:</b>	Dawson , IA 50066	<b>Disbursement Date:</b>	10/08/2018	<b>Loan Purpose:</b>	Refinance	<b>Lender Paid Comp:</b>	\$4,216.26	Fee Description	Provider	POC	Fee Amount	Change Request	1.000% of Loan Amount (Points)		\$0.00	\$2,810.84		Broker Compensation		\$0.00	\$0.00		Underwriting Fees		\$0.00	\$0.00		<b>Comments:</b>			<b>\$2,810.84</b>	
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<b>Comments:</b>			<b>\$2,810.84</b>																																							

# Schedule Closing

Closings may be scheduled for loans with a status of Underwriting Cleared and after the CD has been acknowledged by the Borrower(s).

## Closing Details Tab

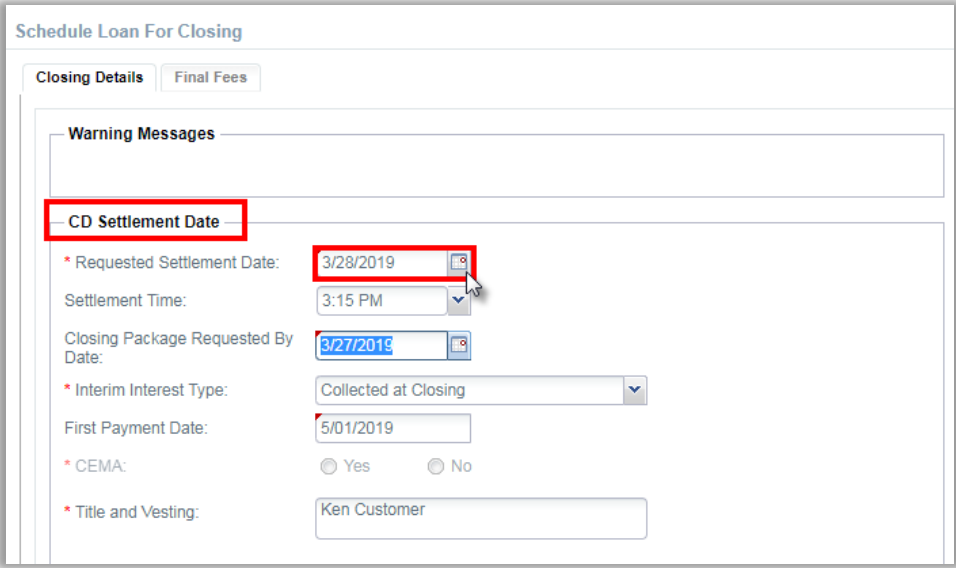
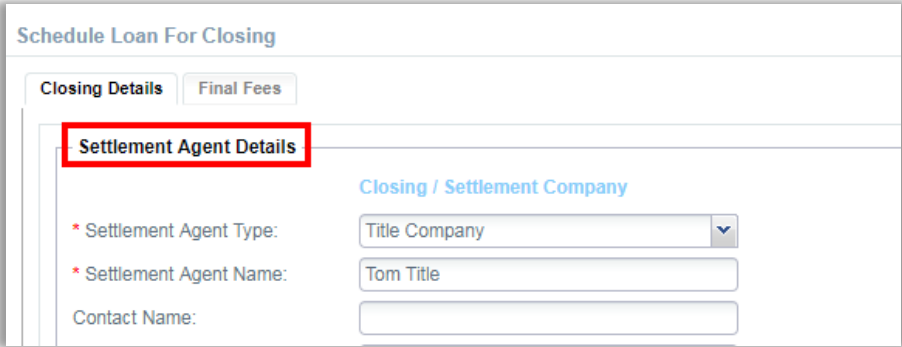
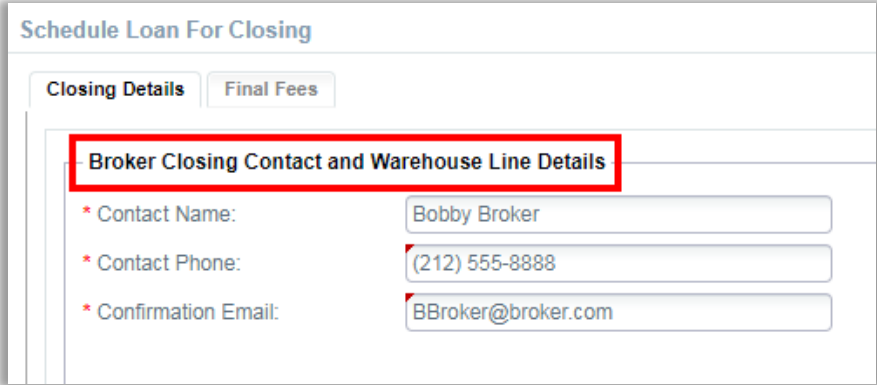
**Step**

**Action**

Click **Loan Closing** to open the menu and select **Schedule Loan for Closing**.

1

**Note: Warning Messages will appear for issues that will not allow the loan closing to be scheduled.**

Step	Action
2	<p>Complete the <b>CD Settlement Date</b> section. Required fields are indicated by *.</p>  <p><b>Note: The Estimated Settlement Date will automatically populate the First Payment Date.</b></p>
3	<p>Review or enter *required information for the <b>Settlement Agent</b>.</p> 
4	<p>Review or enter *required information for the <b>Broker Closing Contact</b>.</p> 



## Final Fees Tab

Step	Action																																																															
1	<p>Review the <b>Final Fees</b> tab, make necessary adjustments, and click <b>Submit</b>.</p> <div><p>Closing Disclosure &amp; Details</p><div><p>Closing Details <b>Final Fees</b> Sales Information</p><div><p>Add New Fee Add New Escrow</p><p>Credit for Rate Chosen: <input type="text"/></p><table><thead><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORRO... AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER ...</th><th>* REQUESTED SELLER AM...</th><th>* CHANGE EXPLANATION</th></tr></thead><tbody><tr><td><input type="checkbox"/> Mortgage Intangible Tax</td><td></td><td>\$603.78</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Mortgage Recording</td><td></td><td>\$214.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Mortgage State Tax/Stamps</td><td></td><td>\$1,056.65</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Daily Interest Charges</td><td></td><td>\$512.80</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input checked="" type="checkbox"/> Homeowner's Insurance Prem...</td><td></td><td>\$2,499.12</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> City/Town Property Tax Escrow</td><td></td><td>\$416.66</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Homeowner's Insurance</td><td></td><td>\$201.66</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td><input type="checkbox"/> Canada's Title Insurance (only...</td><td>Canada's Title &amp; Clo...</td><td>\$35.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></tbody></table><p>* Select fee to request fee change. * This field is editable for fees not associated with the Settlement Agent.</p><p>Submit Cancel</p></div></div></div>	DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION	<input type="checkbox"/> Mortgage Intangible Tax		\$603.78	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Recording		\$214.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage State Tax/Stamps		\$1,056.65	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Daily Interest Charges		\$512.80	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/> Homeowner's Insurance Prem...		\$2,499.12	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> City/Town Property Tax Escrow		\$416.66	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Homeowner's Insurance		\$201.66	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Canada's Title Insurance (only...	Canada's Title & Clo...	\$35.00	\$0.00	\$0.00	\$0.00	
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2	<p>Click <b>Confirm Request</b> to submit the loan Closing Details.</p> <div><p>Confirm Closing Details Submission</p><p>Confirm you wish to submit the loan Closing Details?</p><p>Confirm Request Cancel Request</p></div>																																																															
3	<p>A pop up will confirm the Closing Details were submitted. Click <b>OK</b>.</p> <div><p>Closing Details Submitted</p><p>Your Closing Details has been submitted. Changes will not be reflected until the request has been completed by the lender.</p><p>OK</p></div>																																																															

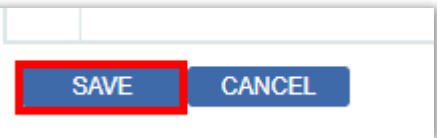
# Full Application (1003) Edits

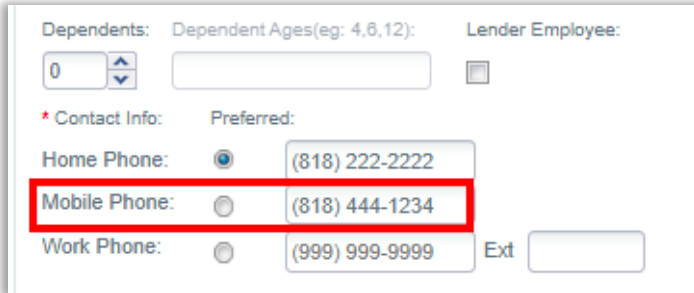

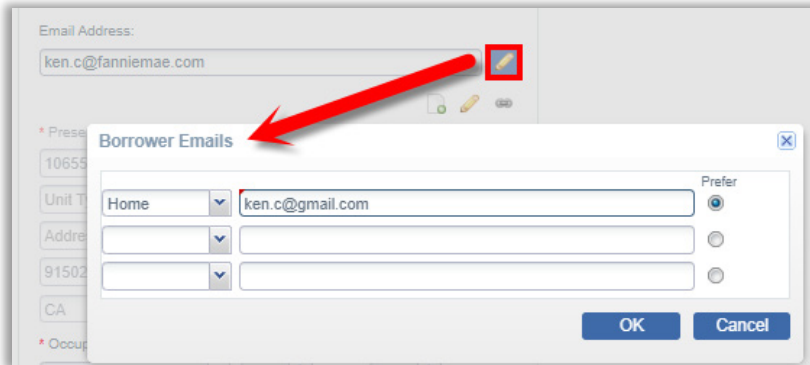
Edits to the Loan Application (1003) are made in the Full Application section of P.A.T.H.



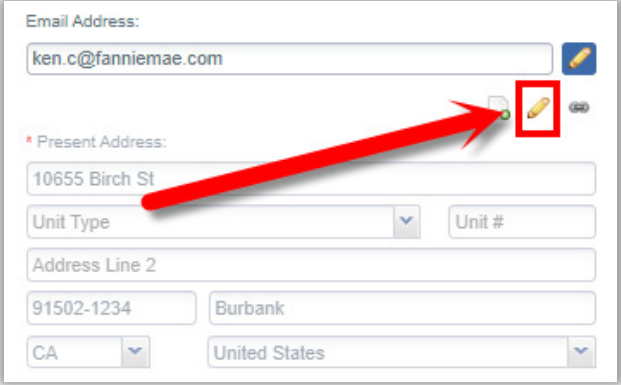
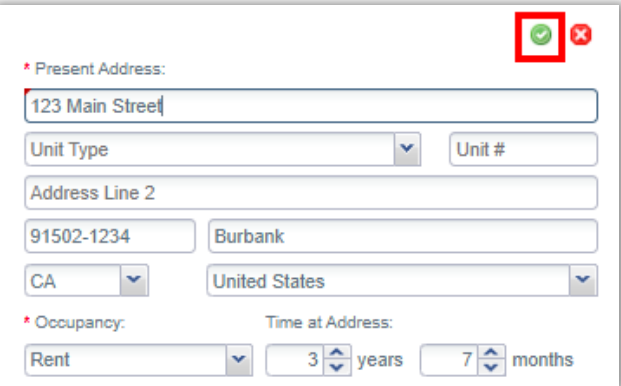
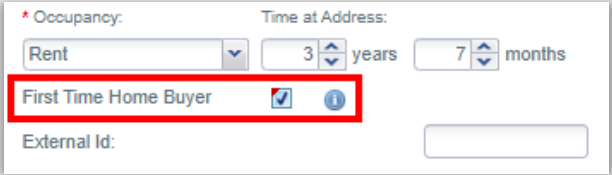
See below for common edits required on the Full Application screens.

## Borrowers

After edits are complete, click **Save** at the bottom of the screen.



Data Field	Update
Mobile Phone	<p>Enter or update the Borrower's <b>Mobile Phone</b>.</p> 
Email Address	<p>Click the pencil icon  to enter or update the <b>Borrower Emails</b>.</p> 

Data Field	Update
<b>Present Address</b>	<p>To update the Borrower's <b>Present Address</b>:</p> <ul style="list-style-type: none"> <li>Click the pencil icon .</li> <li>Enter the updated address.</li> <li>Click the green checkmark .</li> </ul>  
<b>FTHB</b>	<p>Place a checkmark to indicate <b>First Time Home Buyer</b>.</p> 

## Employment/Income

After edits are complete, click **Save** at the bottom of the screen.

SAVE


CANCEL

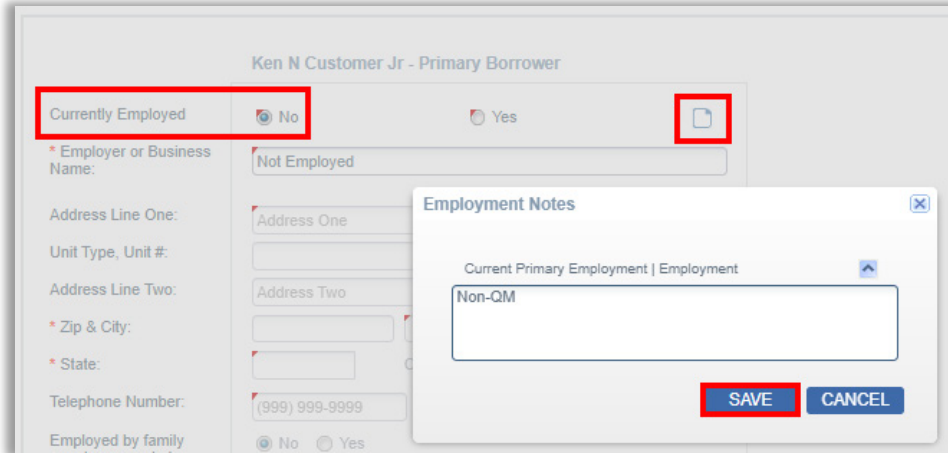
### Data Field

### Update


#### Currently Employed

For loan products that do **not** require employment:

- Select **No**.
- Click the note icon .
- Enter reason for no employment.
- Click **Save**.



Ken N Customer Jr - Primary Borrower

Currently Employed ☒ No ☐ Yes 

\* Employer or Business Name: Not Employed

Address Line One: Address One

Unit Type, Unit #:

Address Line Two: Address Two


\* Zip & City:

\* State:

Telephone Number: (999) 999-9999

Employed by family ☒ No ☐ Yes

**Employment Notes**

Current Primary Employment | Employment 

Non-QM

SAVE CANCEL

# Assets

After edits are complete, click Save at the bottom of the screen.

SAVE

CANCEL

## Data Field

## Update

### Add Asset


- Click **Add Asset**.
- Enter details.
- Click **Save**.

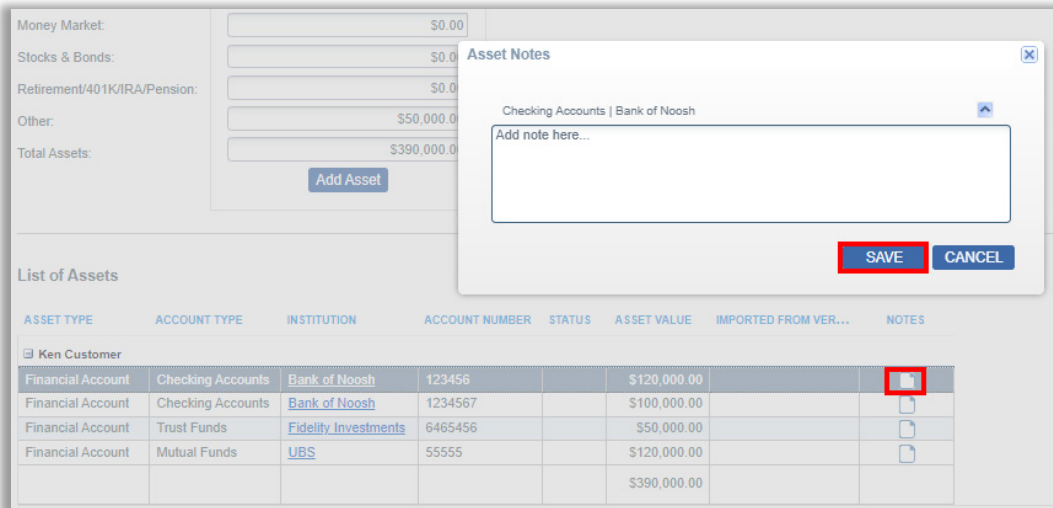
### Delete/Edit Asset





- Select the Institution hyperlink.
- Click **Delete** to remove an Asset.
  - Click **Yes** to confirm delete.
- To update an Asset,
  - Enter details
  - Click **Save**.

## Asset Note

To add a note regarding an Asset:

- Click the corresponding note icon .
- Enter the note.
- Click **Save**.



ASSET TYPE	ACCOUNT TYPE	INSTITUTION	ACCOUNT NUMBER	STATUS	ASSET VALUE	IMPORTED FROM VER...	NOTES
Financial Account	Checking Accounts	Bank of Noosh	123456		\$120,000.00		
Financial Account	Checking Accounts	Bank of Noosh	1234567		\$100,000.00		
Financial Account	Trust Funds	Fidelity Investments	6465456		\$50,000.00		
Financial Account	Mutual Funds	UBS	55555		\$120,000.00		
					\$390,000.00		

## Liabilities

After edits are complete, click **Save** at the bottom of the screen.

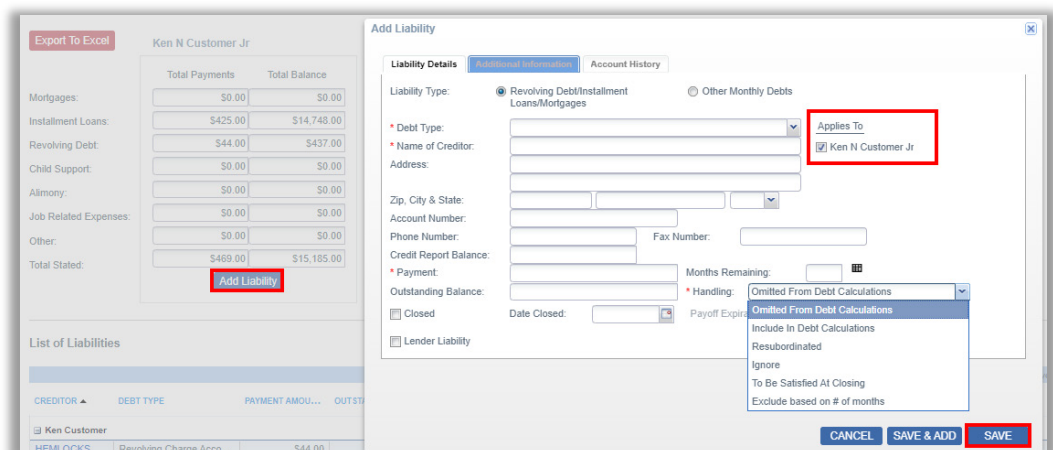
**SAVE** **CANCEL**

## Data Field

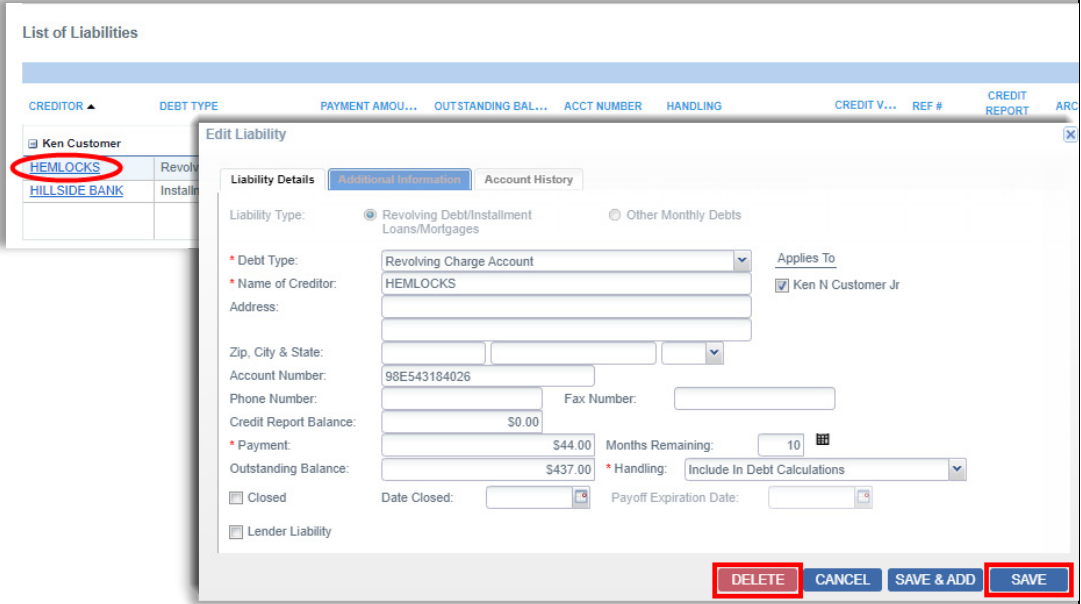

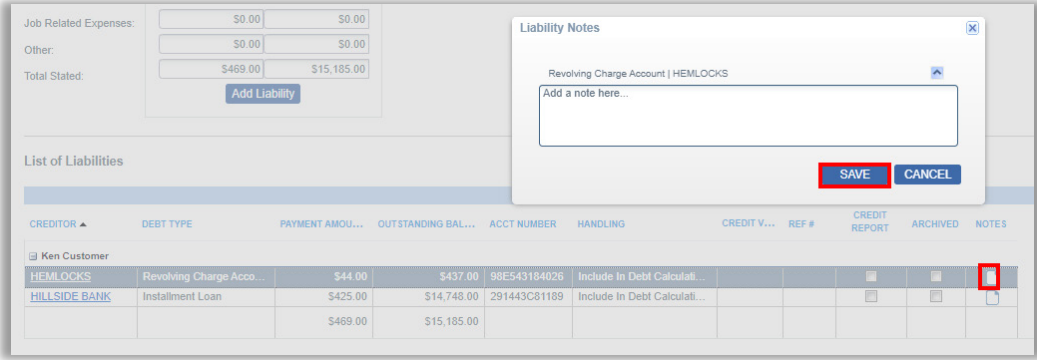
## Update

## Add Liability

- Click **Add Liability**.
- Enter \*required information.
- Select **Handling** from the dropdown.
- Click **Save**.



CREDITOR	DEBT TYPE	PAYMENT AMOU...	OUTST...
Ken Customer			
HEMLOCK	Revolving Charge Acco...	\$44.00	

Data Field	Update
Delete/Edit Liability	<ul style="list-style-type: none"> <li>• Select the <b>Creditor</b> hyperlink.</li> <li>• Click <b>Delete</b> to remove a Liability. <ul style="list-style-type: none"> <li>– Click <b>Yes</b> to confirm delete.</li> </ul> </li> <li>• To update a Liability, <ul style="list-style-type: none"> <li>– Enter <b>*required</b> information.</li> <li>– Click <b>Save</b>.</li> </ul> </li> </ul> 
Liability Note	<p>To add a <b>note</b> regarding a Liability:</p> <ul style="list-style-type: none"> <li>• Click the corresponding note icon .</li> <li>• Enter the note.</li> <li>• Click <b>Save</b>.</li> </ul> 

## REO Information

After edits are complete, click **Save** at the bottom of the screen.

SAVE

CANCEL

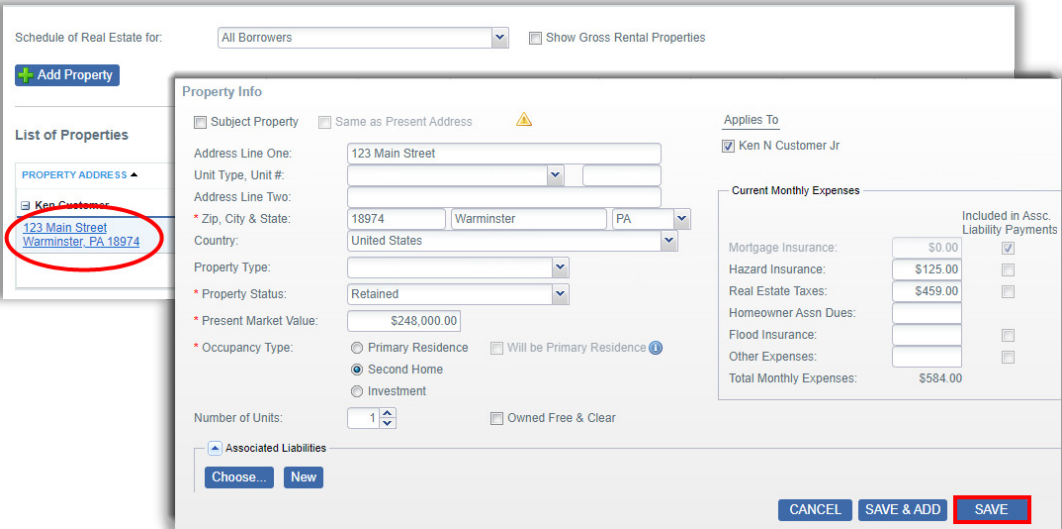

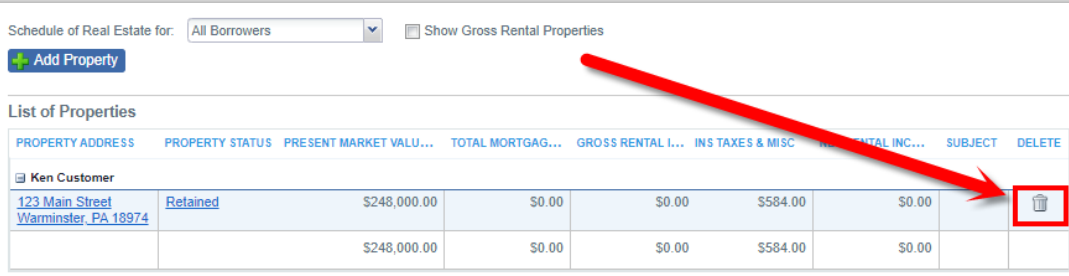
### Data Field

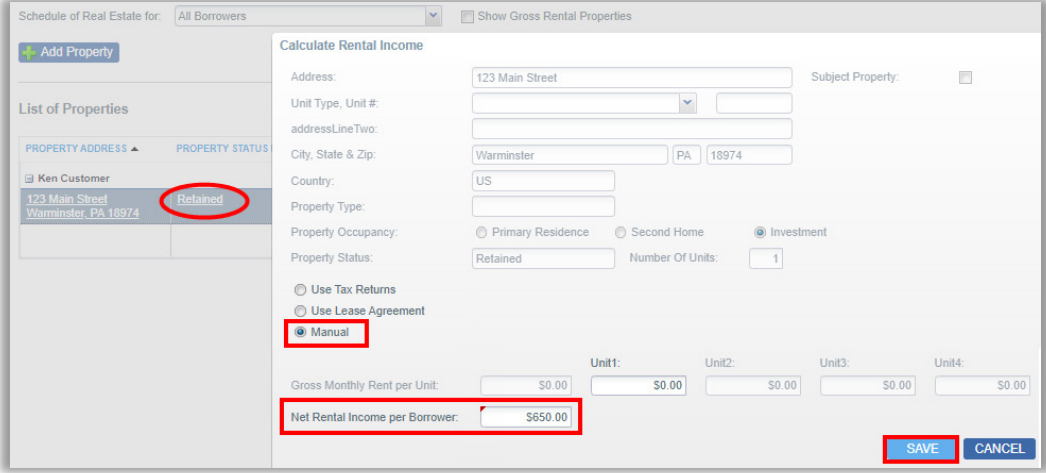
### Update

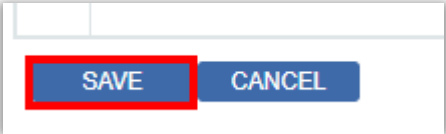
- Click **Add Property**.
- Enter \*required information including:
  - **Subject Property or Same as Present Address**
  - **Applies To**
  - **Current Monthly Expenses**
  - **Associated Liabilities**
- Click **Save**.


### Add Property



Data Field	Update
<b>Edit Property</b>	<p>To edit REO Information:</p> <ul style="list-style-type: none"> <li>Click the Property Address hyperlink.</li> <li>Enter/edit information.</li> <li>Click <b>Save</b>.</li> </ul> 
<b>Delete Property</b>	<ul style="list-style-type: none"> <li>Click the corresponding trash can icon .</li> <li>Click <b>Yes</b> to confirm.</li> </ul> 

Data Field	Update
Rental Income	<p>To enter/edit Rental Income:</p> <ul style="list-style-type: none"> <li>Click the <b>Property Status</b> hyperlink.</li> <li>Select <b>Manual</b>.</li> <li>Enter <b>Net Rental Income</b>.</li> <li>Click <b>Save</b>.</li> </ul>  <p><b>Note:</b> See <a href="#">Rental Income job aid</a> for complete instructions.</p>

Purpose & Property	
After edits are complete, click <b>Save</b> at the bottom of the screen.	

Data Field	Update
Building Status	<p>Building Status must be selected for FHLMC loans.</p> 

## Qualifying the Borrower

After edits are complete, click **Save** at the bottom of the screen.

SAVE

CANCEL

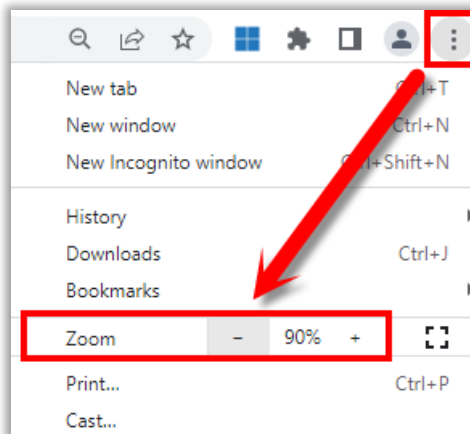
### Data Field

### Update

#### Initial View

If you cannot view the full Qualifying the Borrower screen:

- Click the three dots at the top right of Chrome and reduce Zoom to 90%.
  - Or –
- Hold down [Ctrl] and [-] buttons to zoom out.



#### Other Credits

- Click the **...** for Other Credits
- Ensure the **Other Credit Type** and **Purchase Credit Source Type** fields are completed.
  - You must click in the field to enable the dropdown list.
- Click **Save**.

A screenshot of the 'Other Credits' form. The form contains a table with the following columns: 'Other Credit Type', 'Purchase Credit Source Type', 'Amount', 'Paid by Third Party', and 'Explanation'. The table has two rows: 'Earnest Money' and 'Lease Purchase Fund'. The 'Amount' column shows values of \$40,000.00 and \$40,200.00 respectively. The 'Total Other Credits' is \$80,200.00. The 'Save' button is highlighted with a red box and a red arrow points to it.

Other Credit Type	Purchase Credit Source Type	Amount	Paid by Third Party	Explanation
Earnest Money		\$40,000.00		
Lease Purchase Fund		\$40,200.00		
Total Other Credits		\$80,200.00		


## Ratios

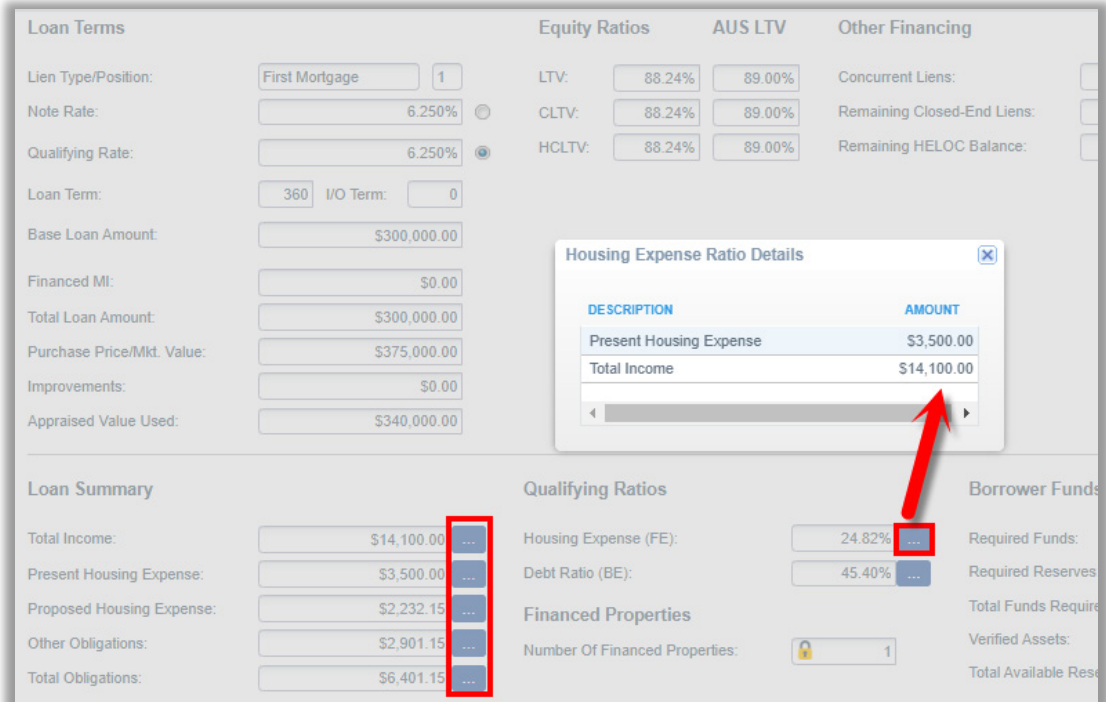
After edits are complete, click **Save** at the bottom of the screen.

SAVE

CANCEL

### Update

Click  to view how each field is calculated in the **Loan Summary** and **Qualifying Ratios** sections.



**Loan Terms**

Lien Type/Position: First Mortgage 1

Note Rate: 6.250%

Qualifying Rate: 6.250%

Loan Term: 360 I/O Term: 0

Base Loan Amount: \$300,000.00

Financed MI: \$0.00

Total Loan Amount: \$300,000.00

Purchase Price/Mkt. Value: \$375,000.00

Improvements: \$0.00

Appraised Value Used: \$340,000.00

**Equity Ratios**

LTV: 88.24%

CLTV: 88.24%

HCLTV: 88.24%

**AUS LTV**

89.00%

**Other Financing**

Concurrent Liens: ☐

Remaining Closed-End Liens: ☐

Remaining HELOC Balance: ☐

**Housing Expense Ratio Details**

DESCRIPTION	AMOUNT
Present Housing Expense	\$3,500.00
Total Income	\$14,100.00

**Loan Summary**

Total Income: \$14,100.00

Present Housing Expense: \$3,500.00

Proposed Housing Expense: \$2,232.15

Other Obligations: \$2,901.15

Total Obligations: \$6,401.15

**Qualifying Ratios**

Housing Expense (FE): 24.82%

Debt Ratio (BE): 45.40%

**Financed Properties**

Number Of Financed Properties: 1

**Borrower Funds**

Required Funds: ☐

Required Reserves: ☐

Total Funds Required: ☐

Verified Assets: ☐

Total Available Reserves: ☐