homebridgewholesale
POWERED BY NFTYDOOR

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	

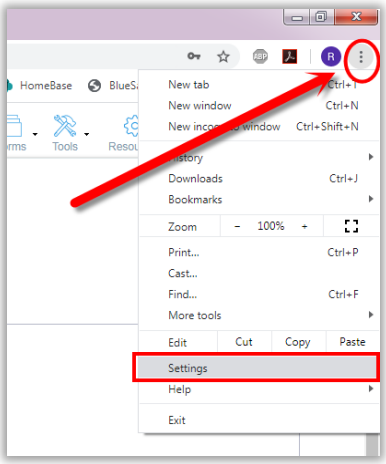
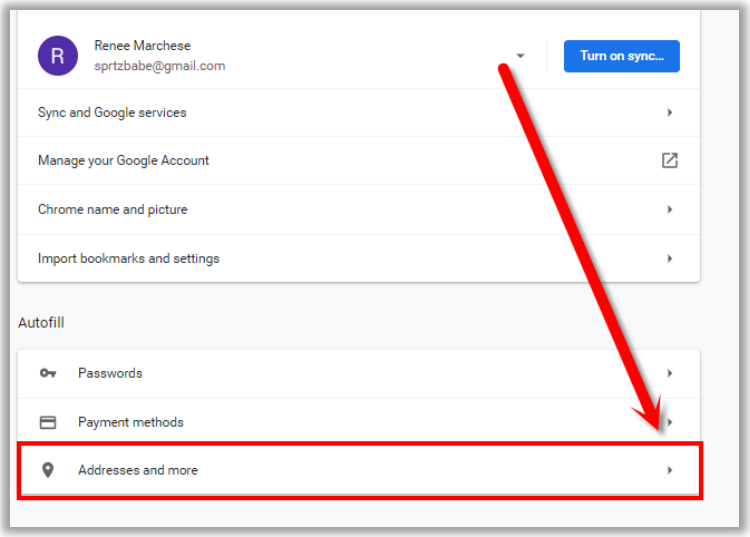
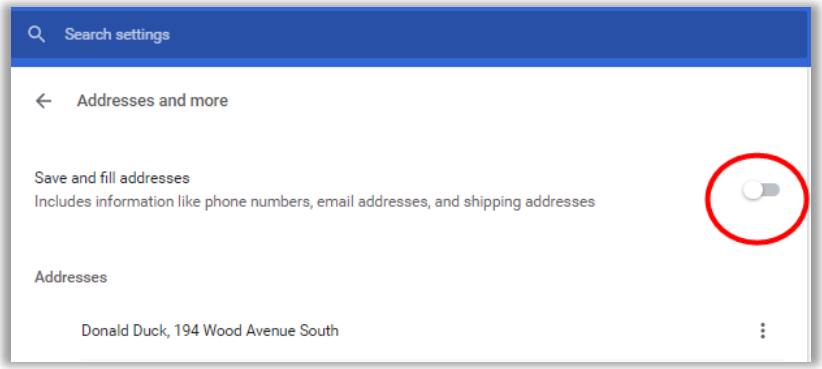
* Minimum screen resolution: 1366 x 768

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.

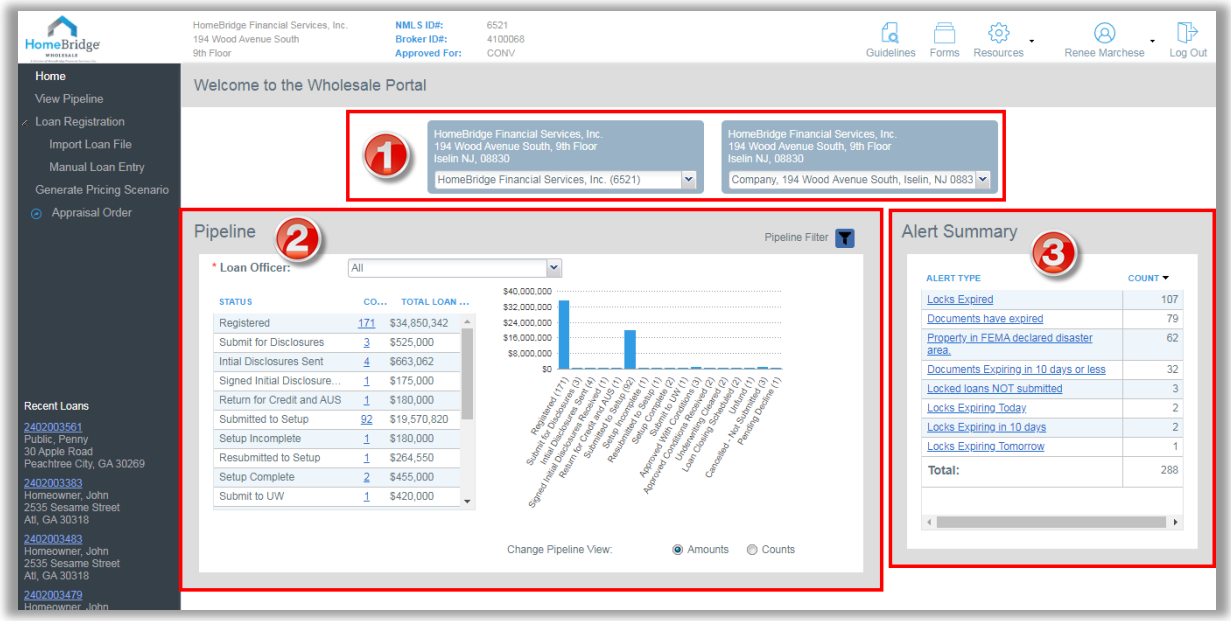
To deactivate the address autofill in Chrome, follow the steps below.

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

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

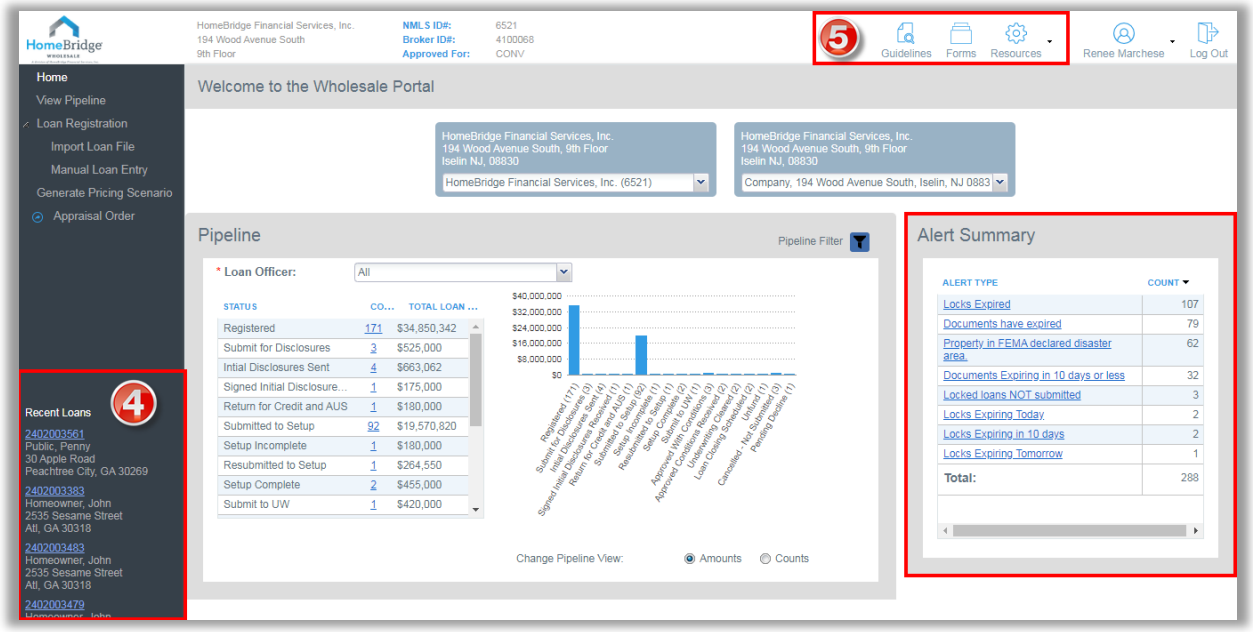
Displays the Status, Count of loans, and Total Loan Amounts.

- 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

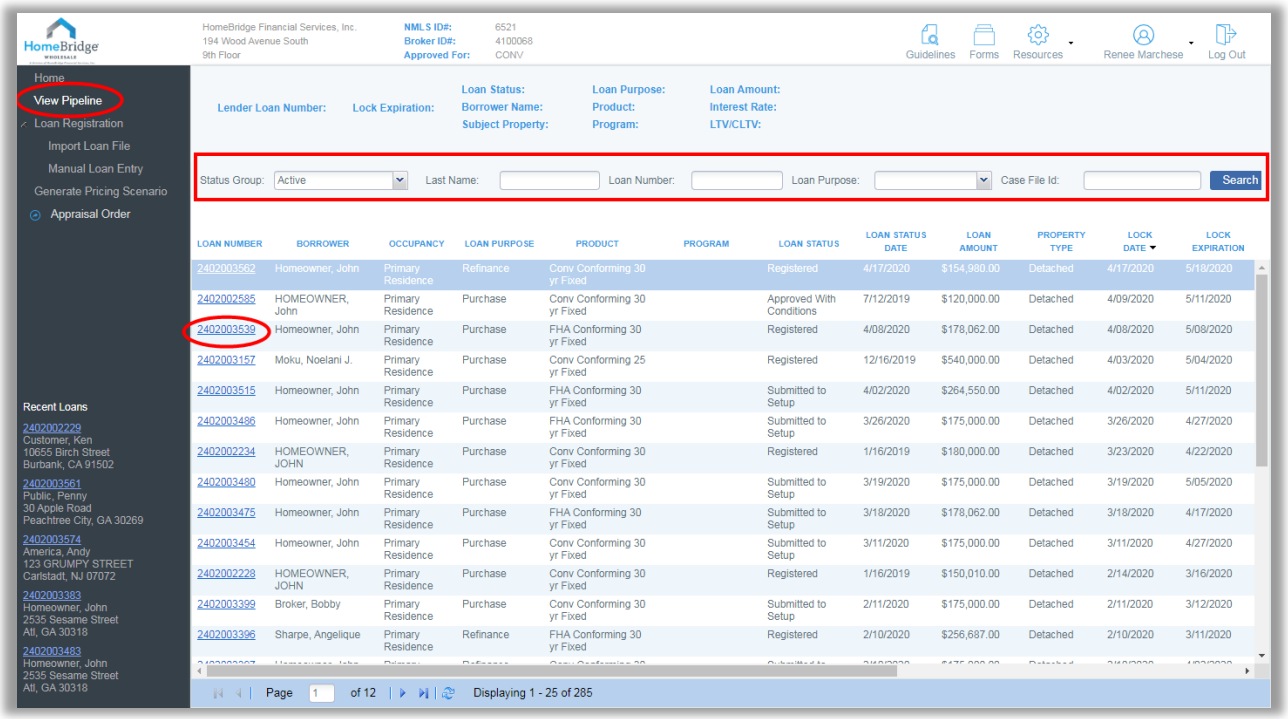
The last 5 loans viewed for easy access.

5. Quick Links

Guidelines, Forms, and Resources.

Pipeline

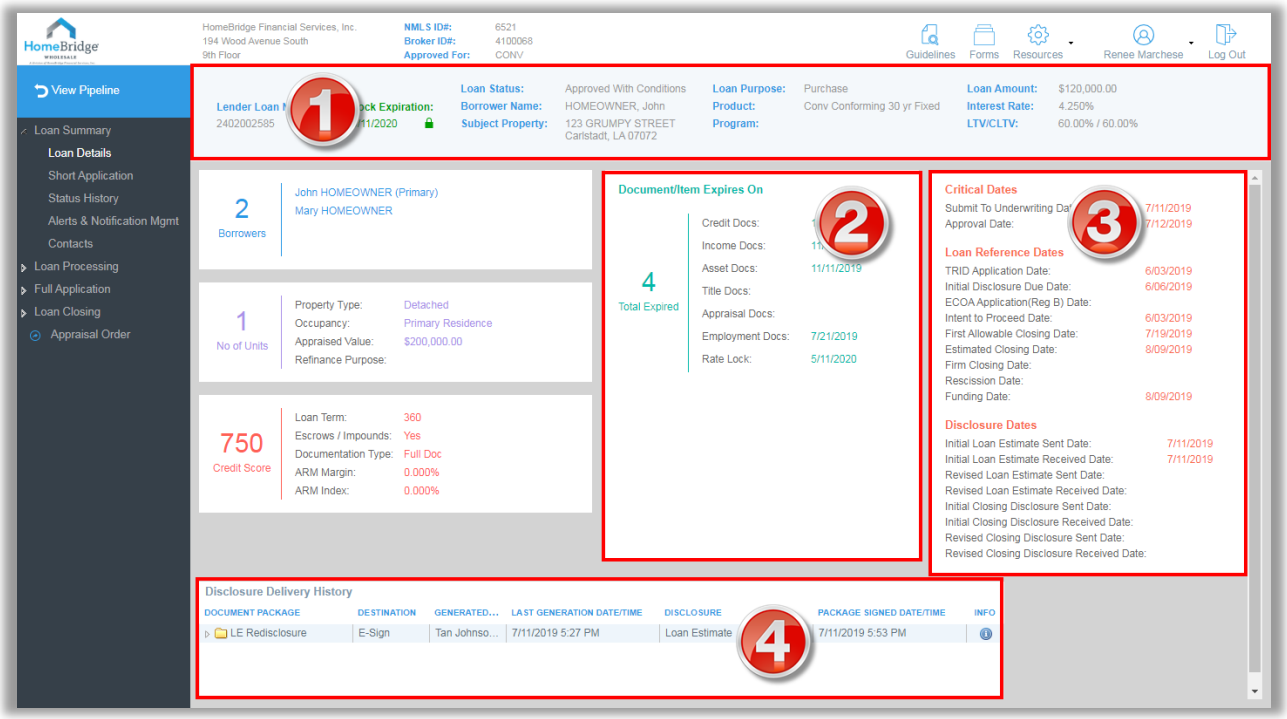
View Pipeline displays all your loans with Homebridge.



- 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.



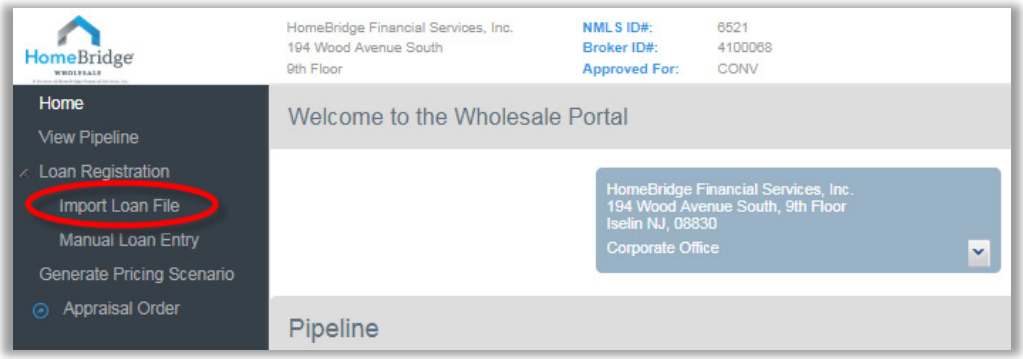
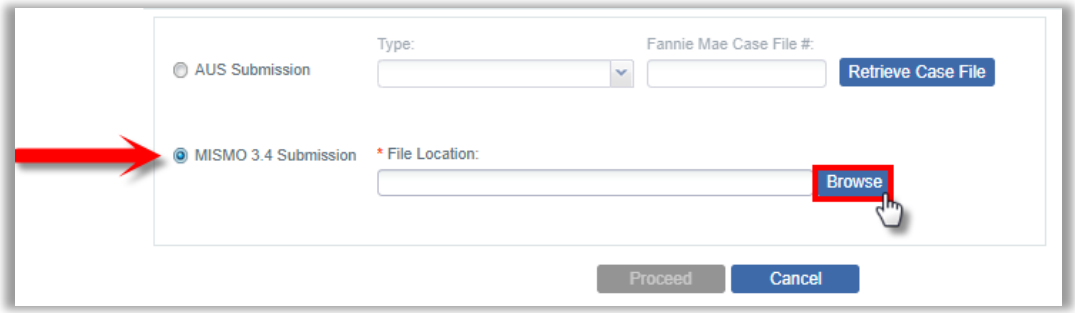
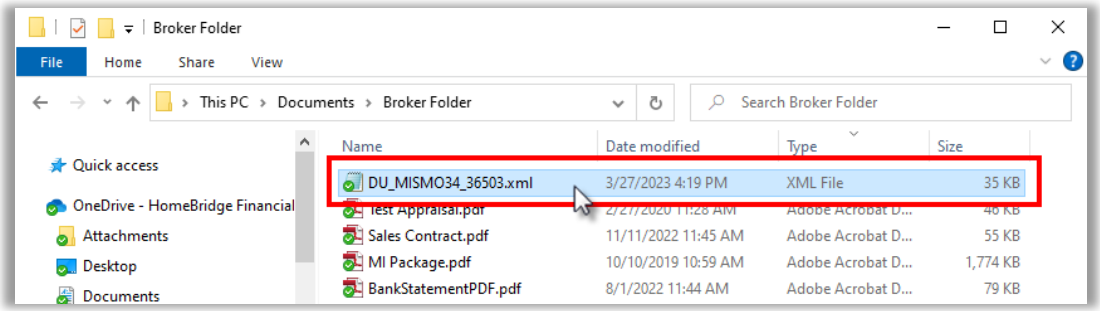
1. **Overview of Loan Data**
2. **Document Expiration Dates**
3. **Critical Dates, Loan Reference Dates, and Disclosure Dates**
4. **Disclosure Delivery History**

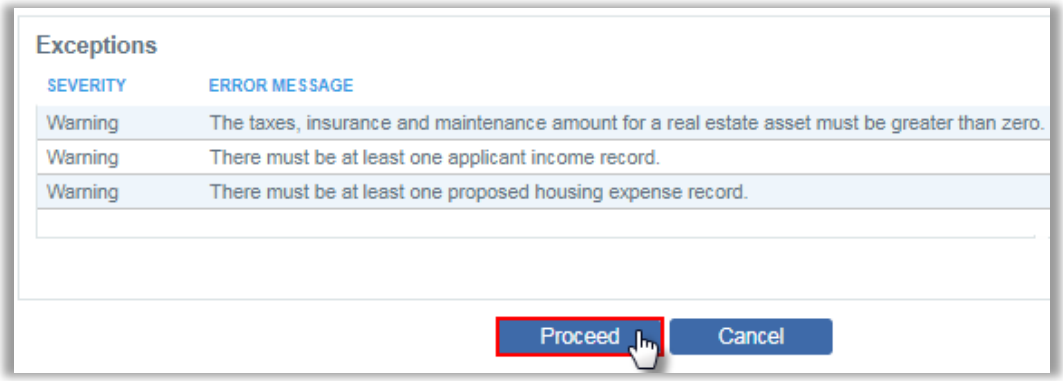
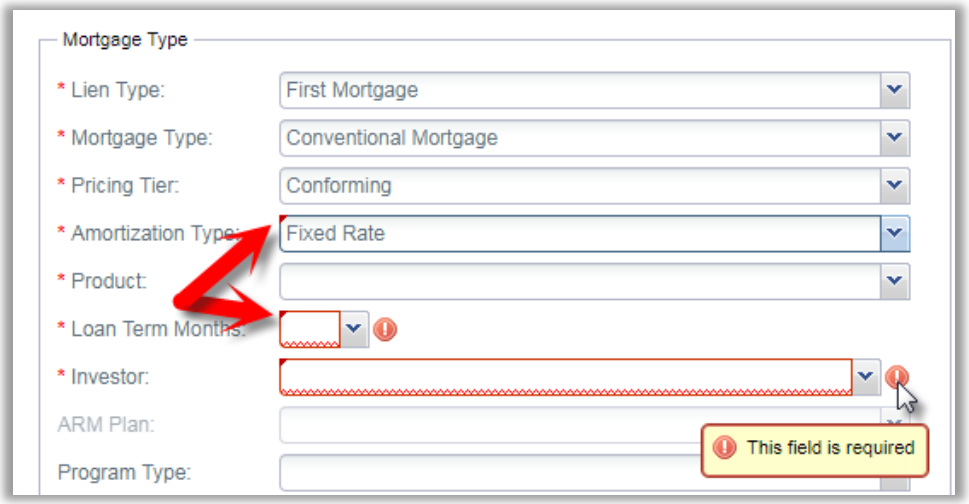
Loan Registration

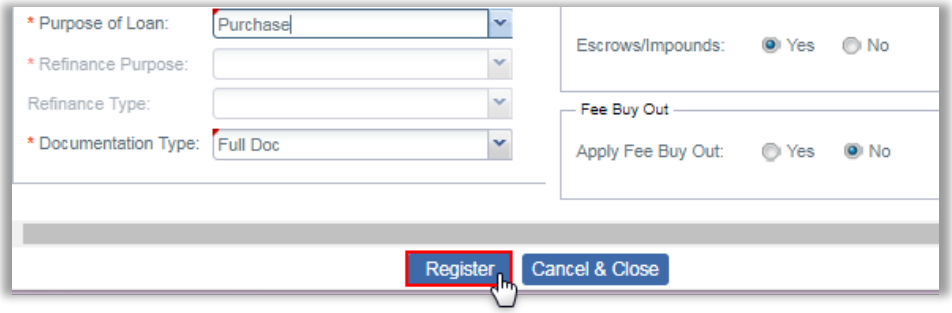
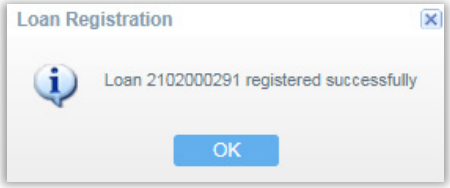
There are three ways to register a loan in P.A.T.H.

- 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	From the home screen select **Import Loan File** under Loan Registration. 
2	• Select **MISMO 3.4 Submission**. • Click the **Browse** button to navigate to the XML file. 
3	Double-click the XML file. 

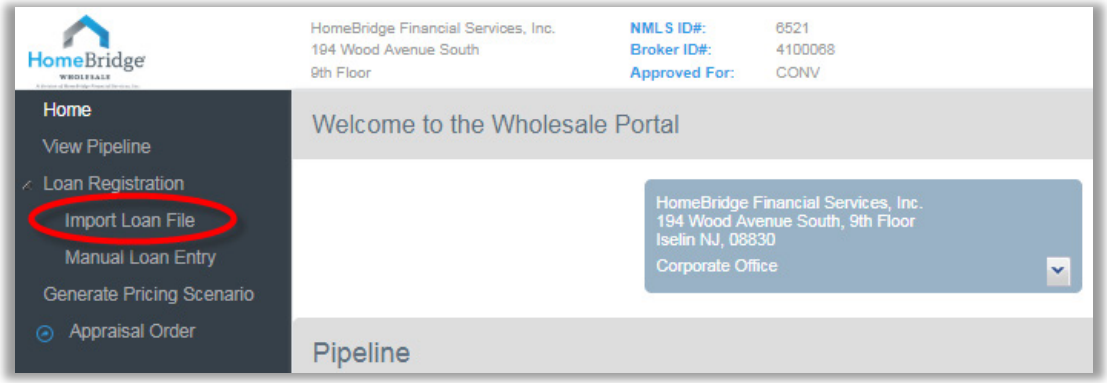
Step	Action
4	Click **Proceed** to pull the information into P.A.T.H.  **Helpful Tip:** The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.
5	Review the fields **in the order they appear** for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen. • All required information is indicated by a * • Missing required information indicated by • User changed information is marked by red indicator in the corner of the field.  **Helpful Tip:** You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.

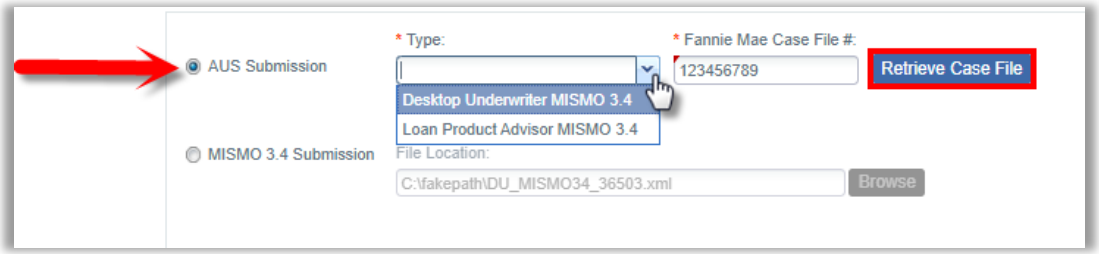
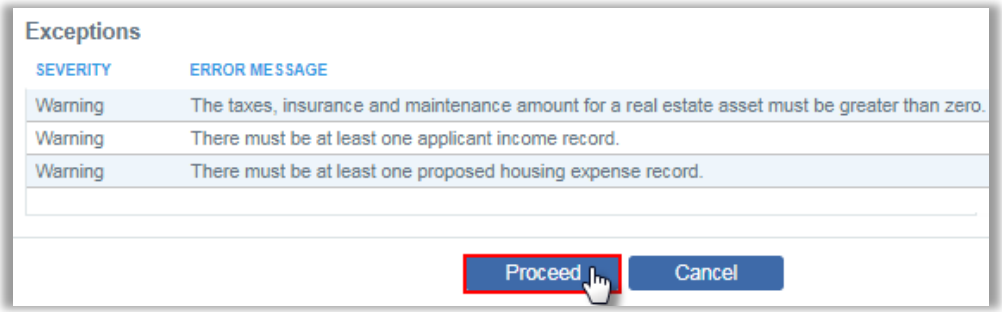
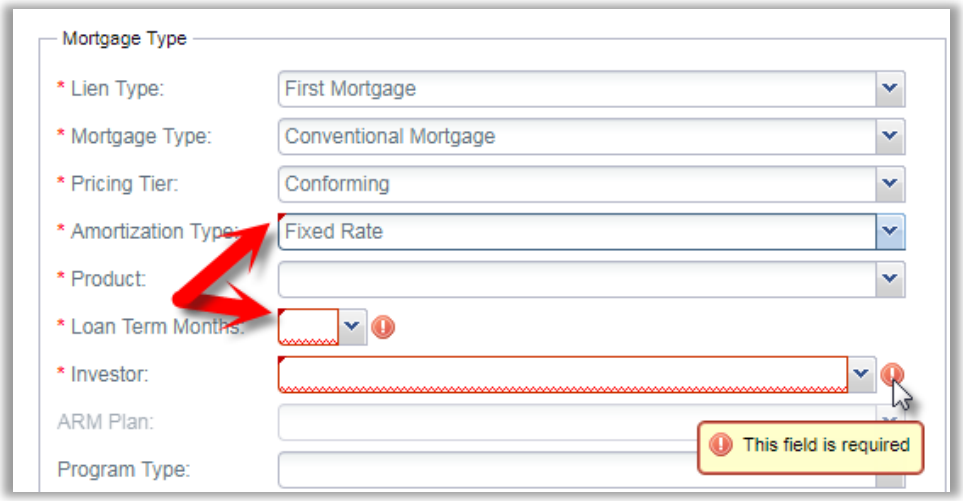
Step	Action
6	Click **Register** at the bottom of the screen. 
7	A pop up message will display the Loan Number and confirm the Registration. 

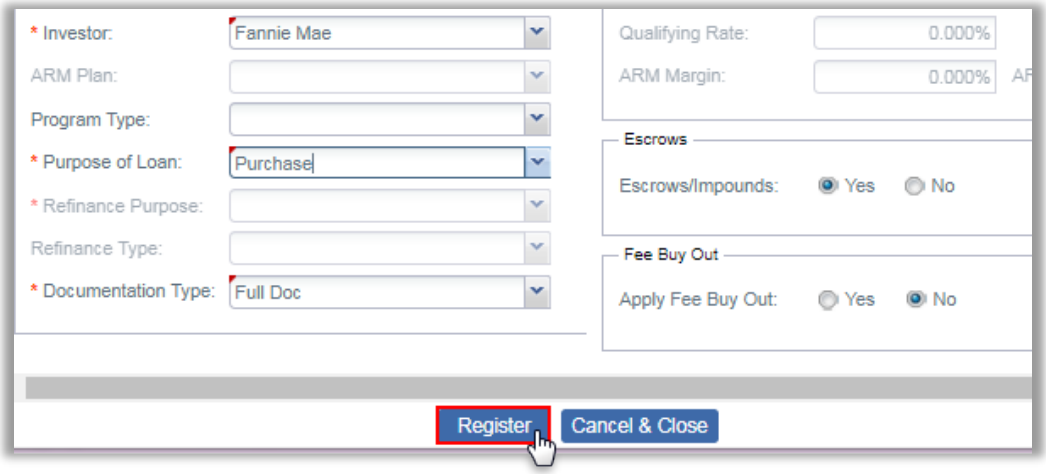
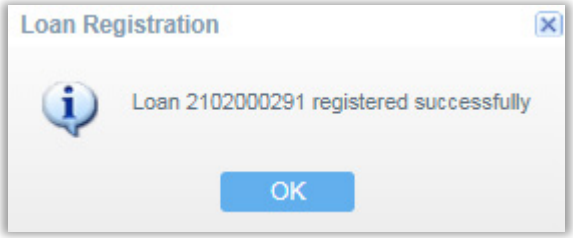
Import AUS Findings

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

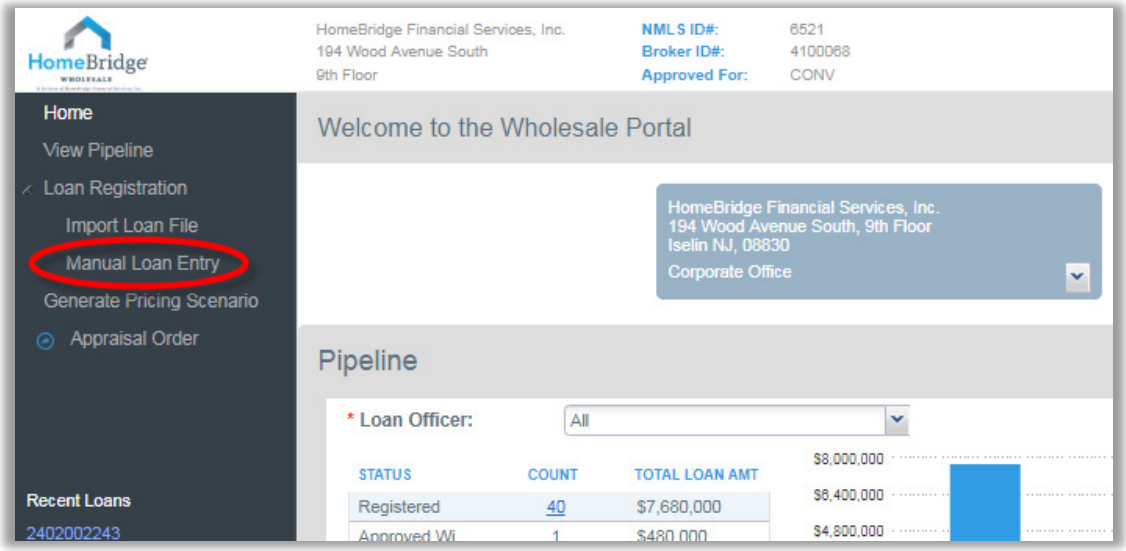
To submit loans to Loan Product Advisor (LPA) through P.A.T.H., sponsored relationship with Homebridge Financial Services (HBFS) is required and notify the credit agency once the LPA credentials are received. Click here for sponsorship instructions.

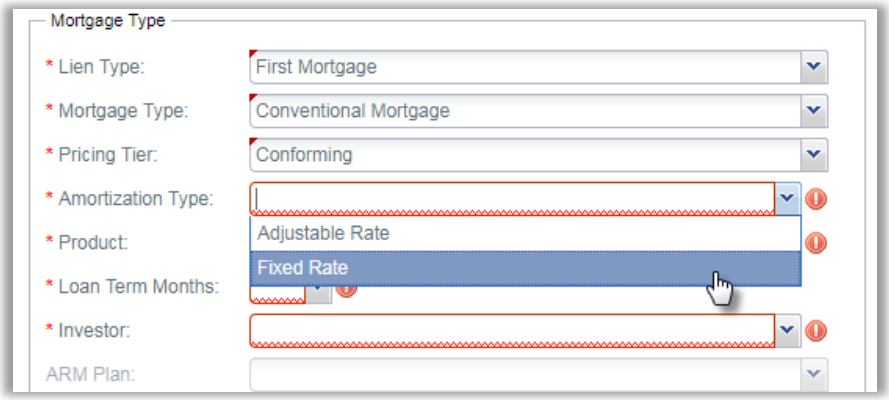
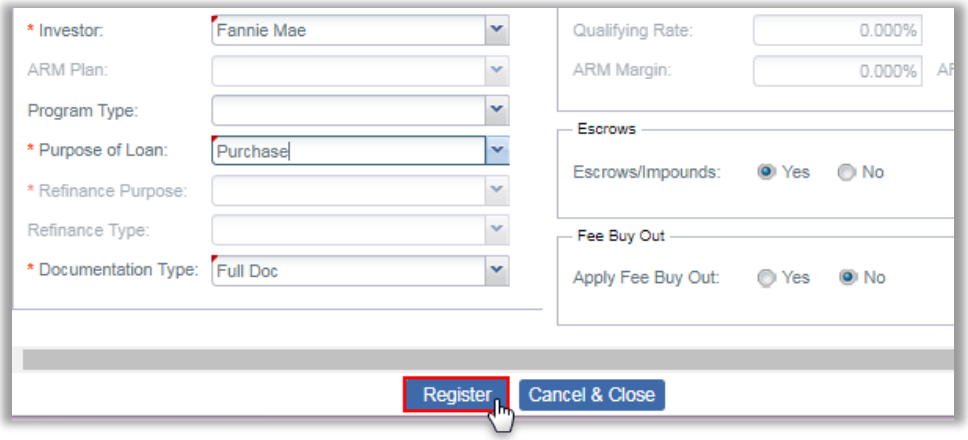
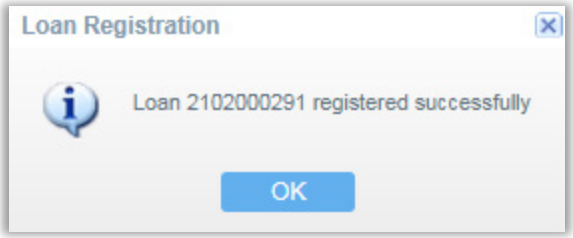
Step	Action
1	To retrieve AUS findings that are assigned to Homebridge Wholesale, click **Import Loan File** under Loan Registration. 

Step	Action
2	• Select **AUS Submission**. • Choose **Desktop Underwriter** or **Loan Product Advisor** in the dropdown. • Enter the 10-digit Case #. • Click the **Retrieve Case File** button. 
3	Click **Proceed** to pull the .xml information into P.A.T.H.  **Helpful Tip:** 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.
4	Review the fields **in the order they appear** for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen. • All required information is indicated by a * • Missing required information indicated by a ! • User changed information is marked by red indicator in the corner of the field. 

Step	Action
5	Click **Register** at the bottom of the screen. 
6	A pop up message will display the Loan Number and confirm the Registration. 

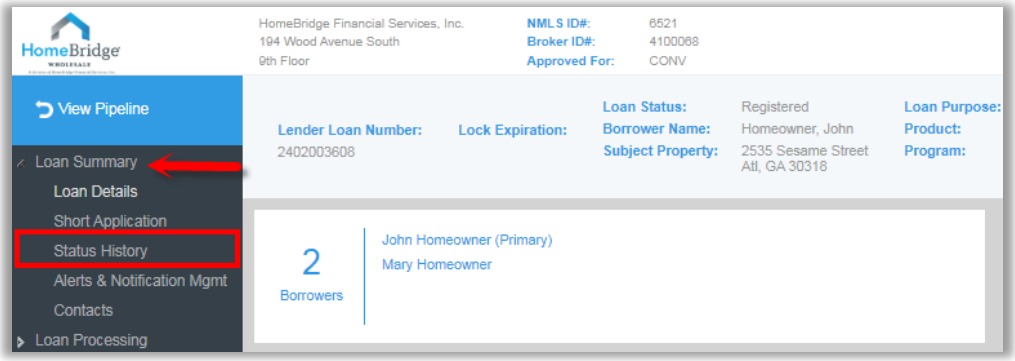
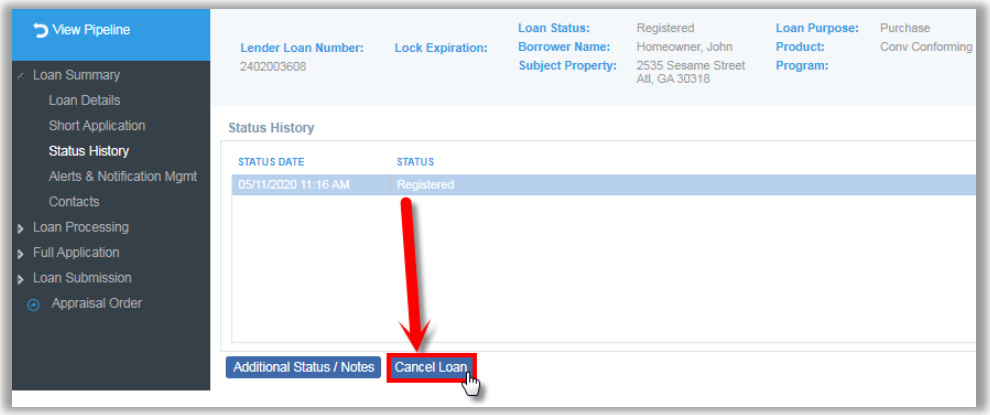
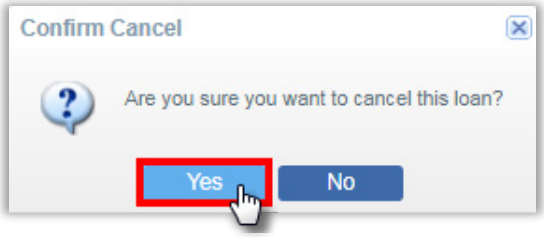
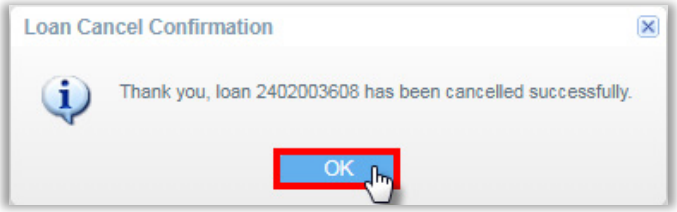
Manual Loan Entry

Step	Action
1	To manually enter a loan for Registration, click **Manual Loan Entry** in the menu under **Loan Registration.** 

Step	Action
2	• Enter the fields **in the order they appear**. The dropdown lists are dependent on the information entered earlier on the screen. • Enter all the *required fields. • Use the dropdown list to select options. 
3	Click **Register** at the bottom of the screen. 
4	A pop up message will display the Loan Number and confirm the Registration. 

Cancel a Registered Loan

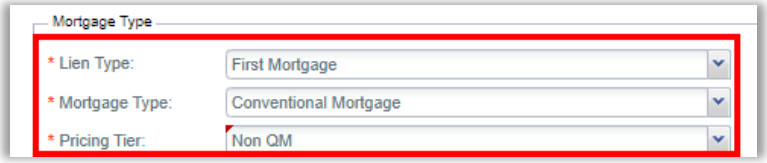
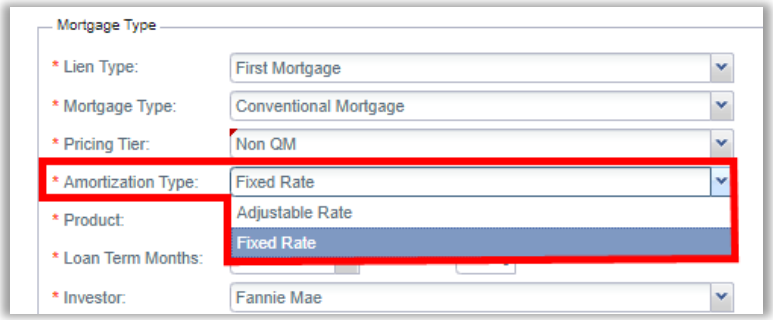
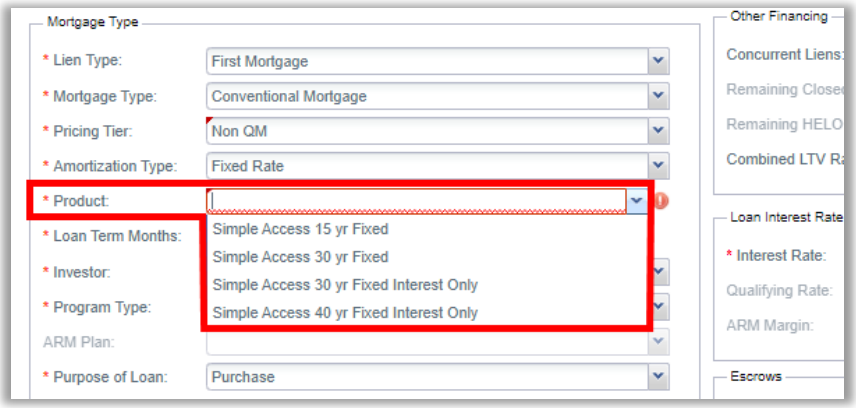
Brokers may cancel registered loans in P.A.T.H. that have not been submitted to Homebridge Wholesale.

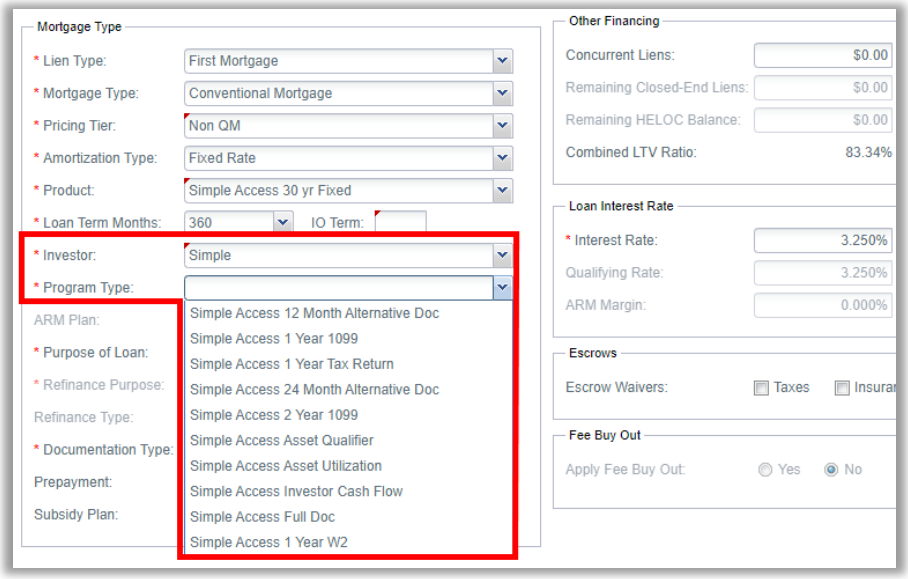
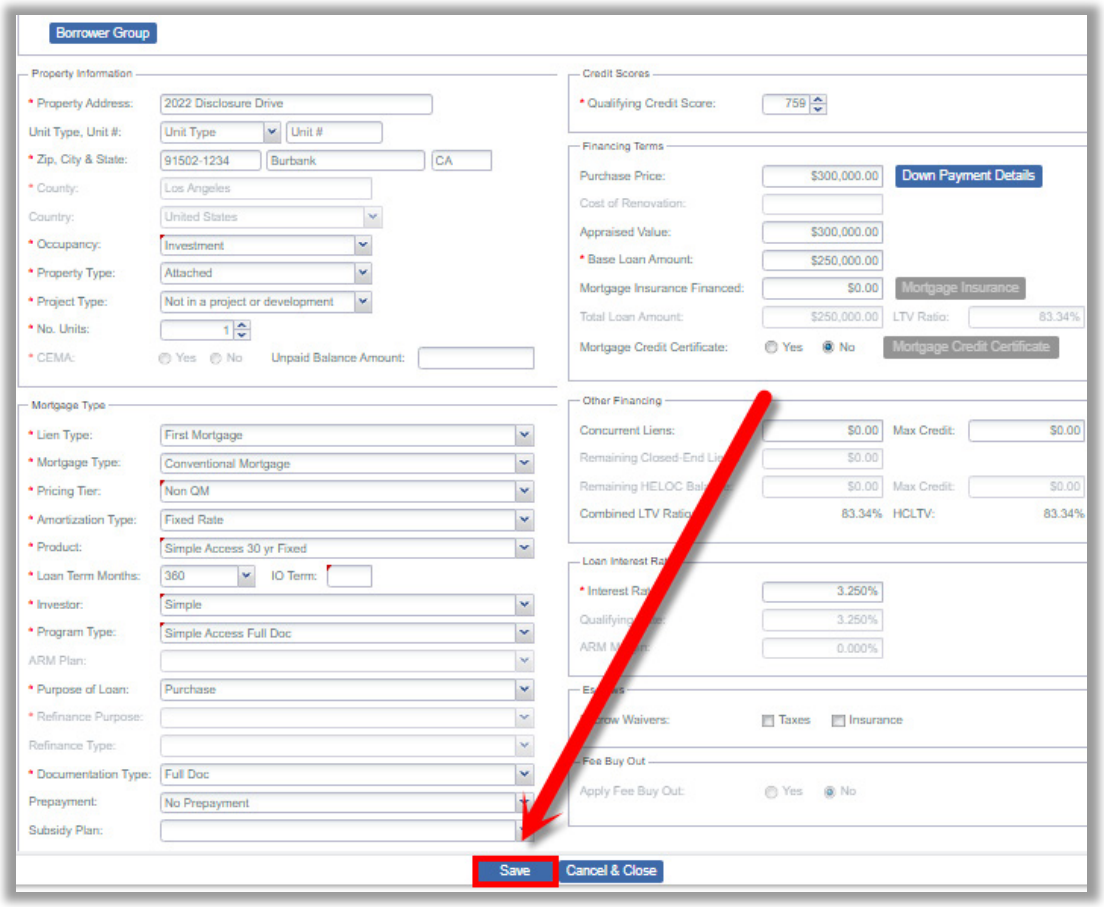
Step	Action
1	Click **Loan Summary** to open the menu, and click **Status History**. 
2	Click **Cancel Loan** at the bottom of the screen. 
3	Click **Yes** to confirm. 
4	Pop up will confirm the loan is cancelled and you will be returned to the **Home** screen. 

Entering Specialty Programs

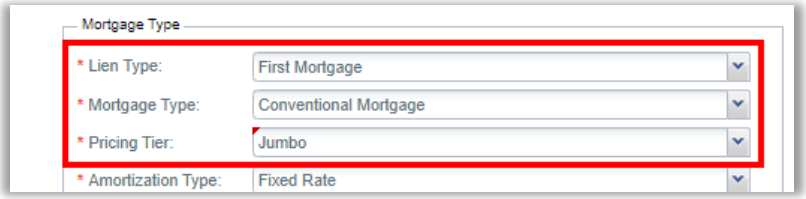
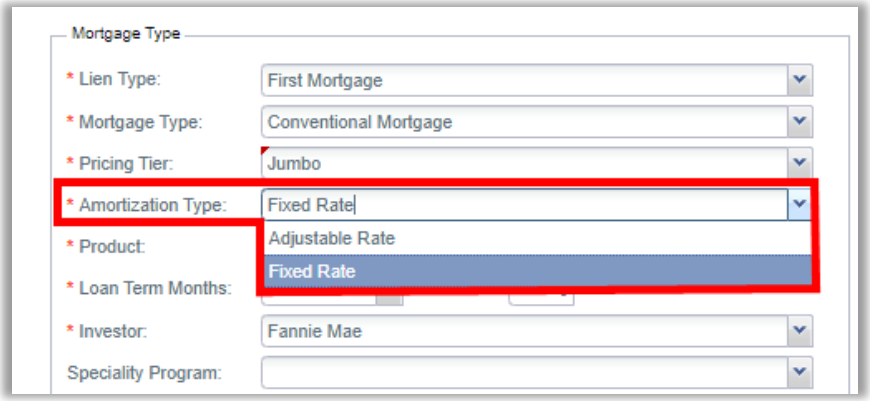
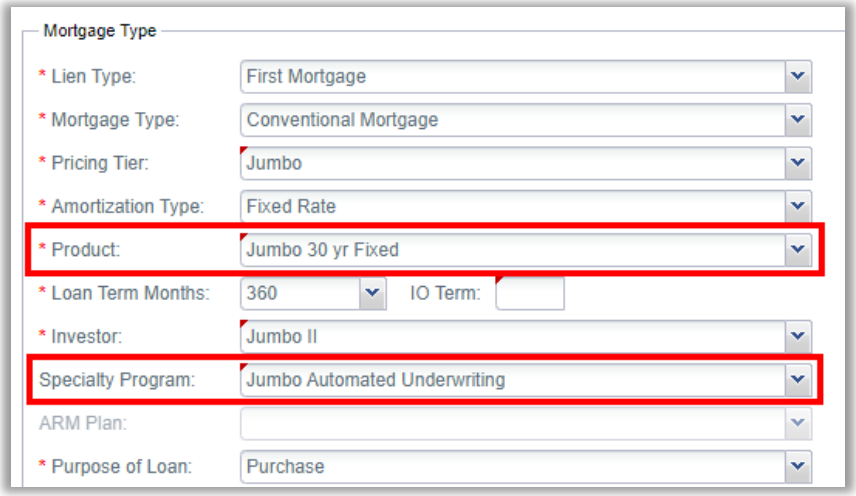
For accurate pricing and specialty product options, choose the correct mortgage information in the dropdowns. If the correct options do not appear, review the previous selections, and enter the correct information.

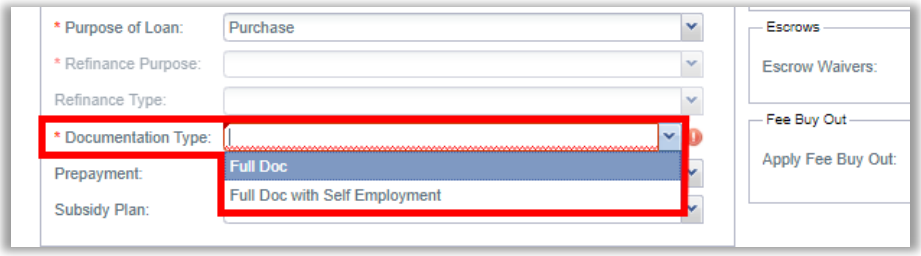
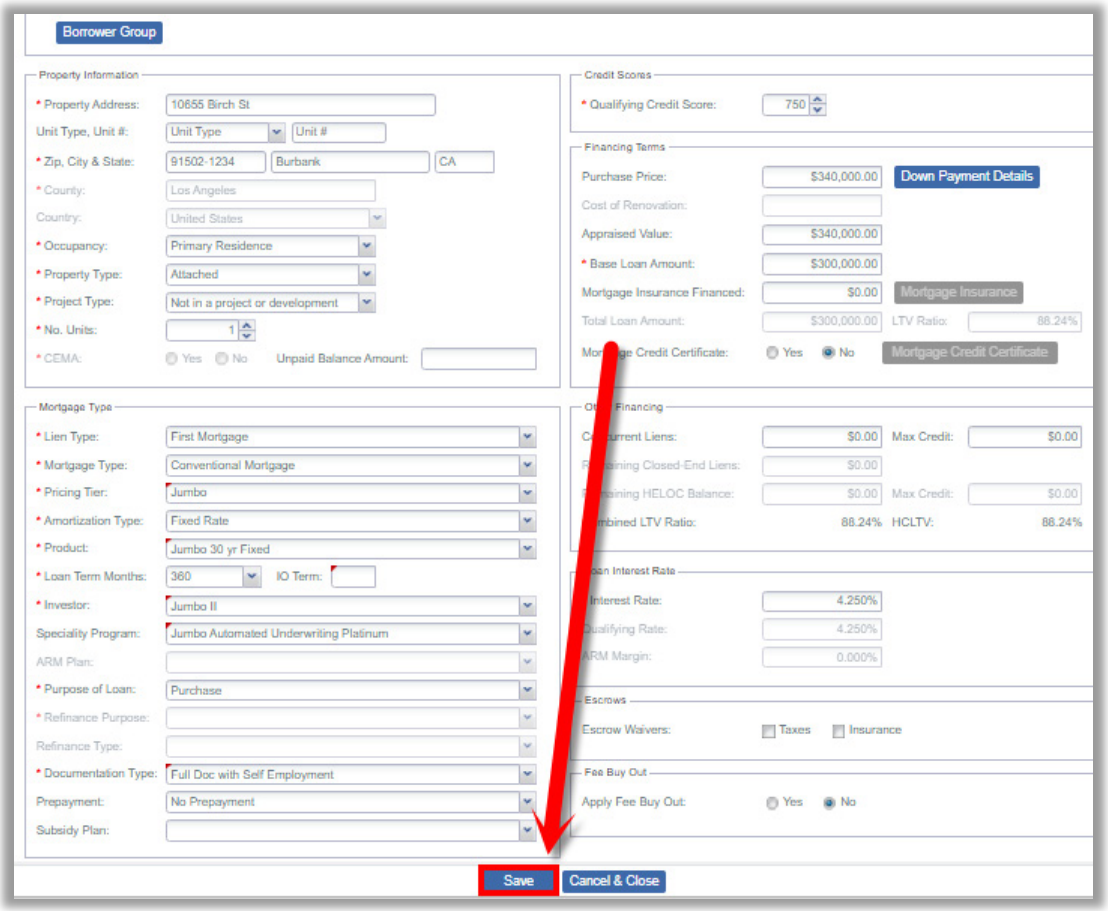
Simple Access Product Suite

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and make the following selections: • **Lien Type:** First Mortgage • **Mortgage Type:** Conventional Mortgage • **Pricing Tier:** Non QM 
3	Select the **Amortization Type.** 
4	Select the applicable **Product.** 

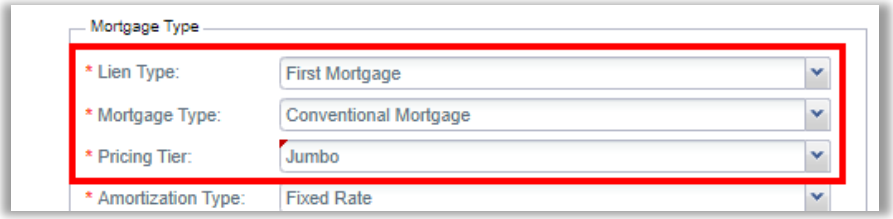
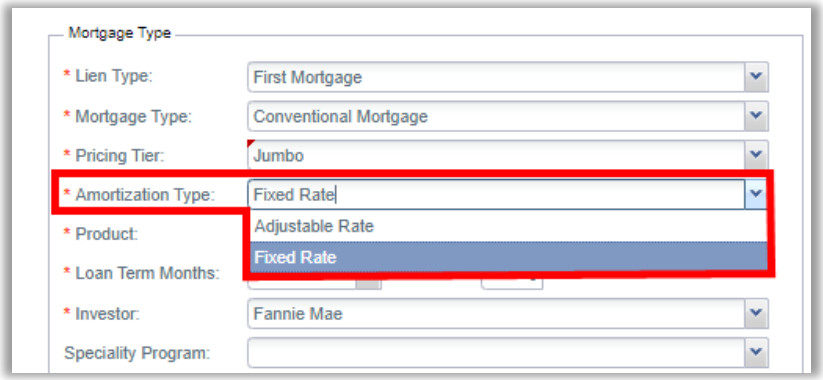
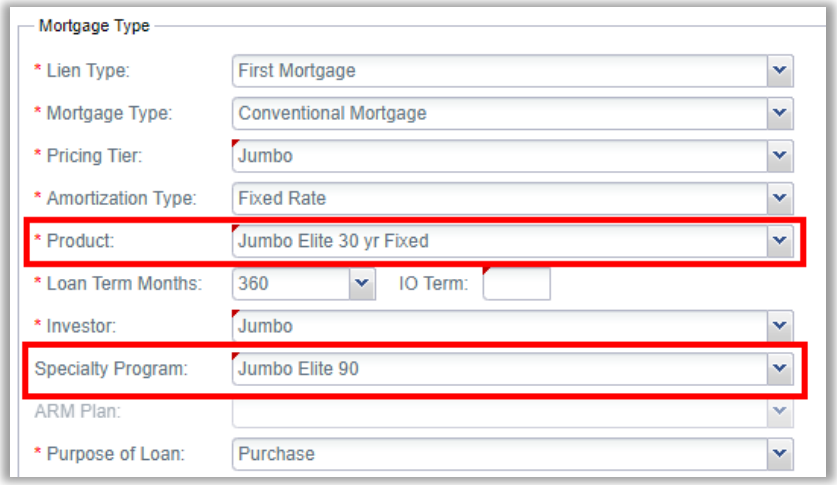
Step	Action
5	• **Investor** defaults to Simple. • Select the applicable **Program Type** from the dropdown. 
6	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply. 

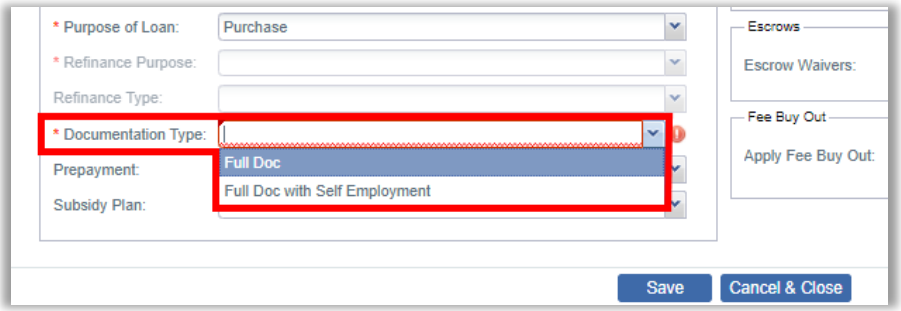
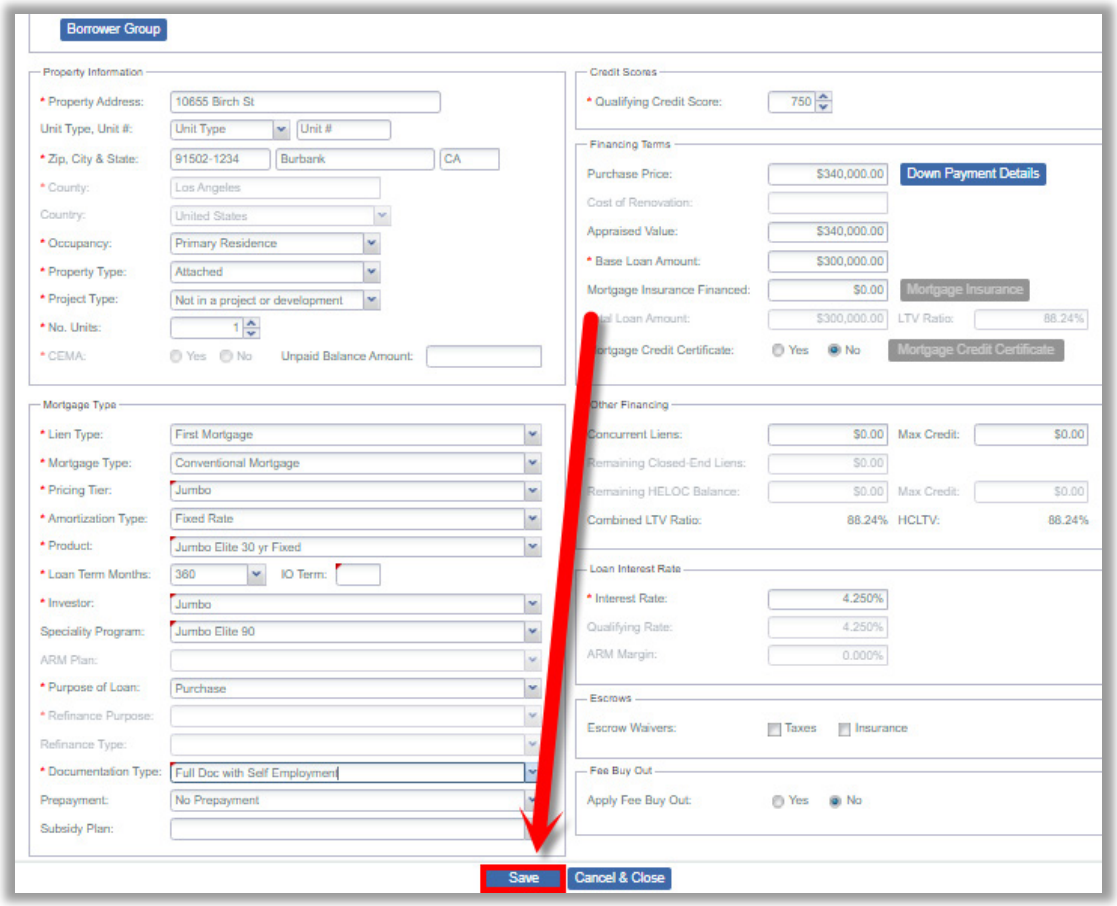
Standard Jumbo 30 yr Fixed

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and make the following selections: • **Lien Type:** First Mortgage • **Mortgage Type:** Conventional Mortgage • **Pricing Tier:** Jumbo 
3	Select the **Amortization Type**. 
4	• **Product:** Jumbo 30 yr Fixed • **Investor** defaults to Jumbo II • Select the applicable **Specialty Program** from the dropdown. 

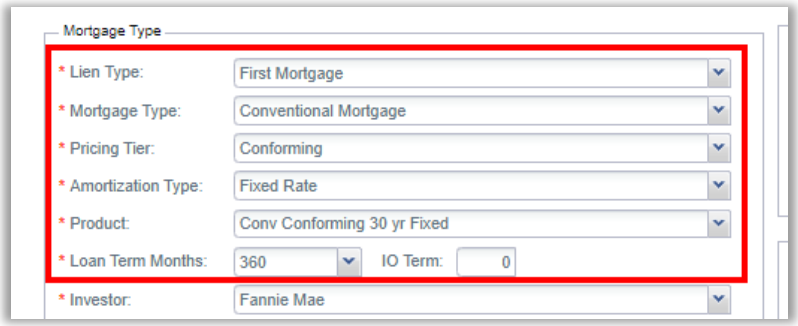
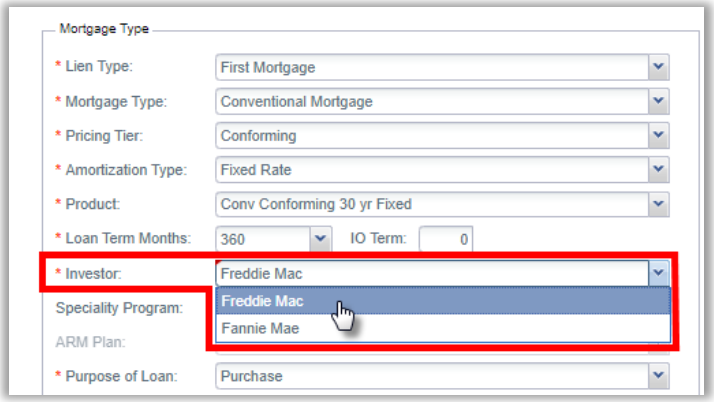
Step	Action
5	Select the applicable **Documentation Type** from the dropdown. 
6	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply. 

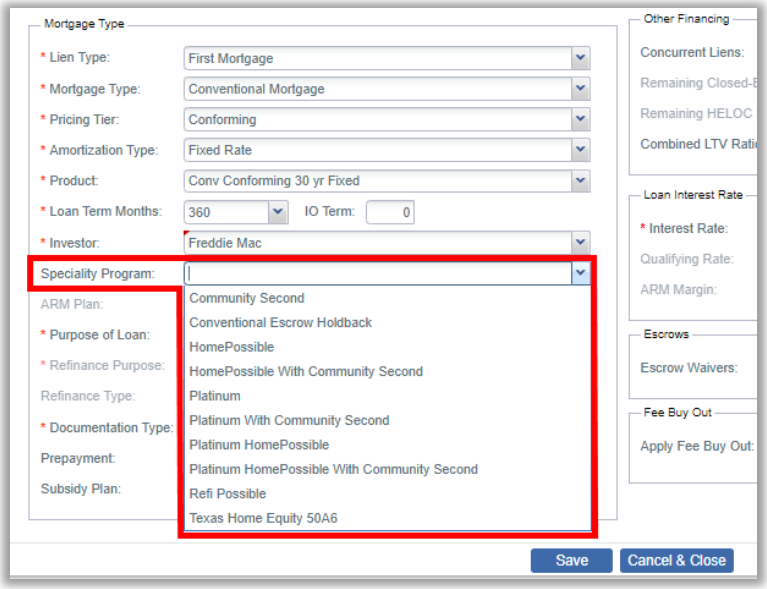
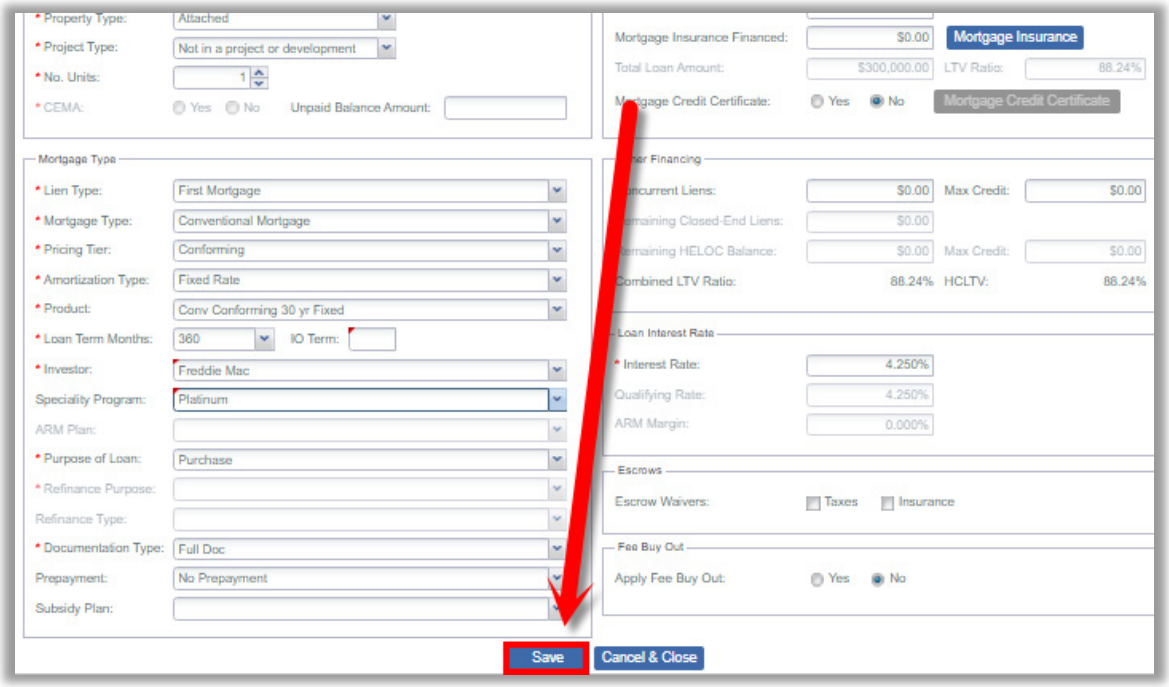
Jumbo Elite 30 Yr Fixed

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and make the following selections: • **Lien Type:** First Mortgage • **Mortgage Type:** Conventional Mortgage • **Pricing Tier:** Jumbo 
3	Select the **Amortization Type**. 
4	• **Product:** Jumbo Elite 30 yr Fixed • **Investor** defaults to Jumbo • **Program Type:** Jumbo Elite 90 

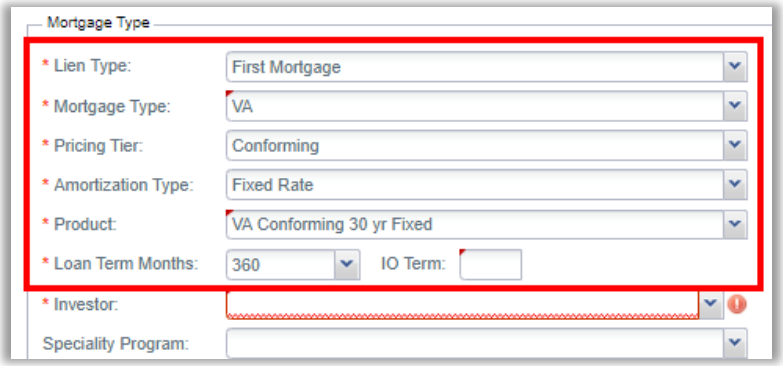
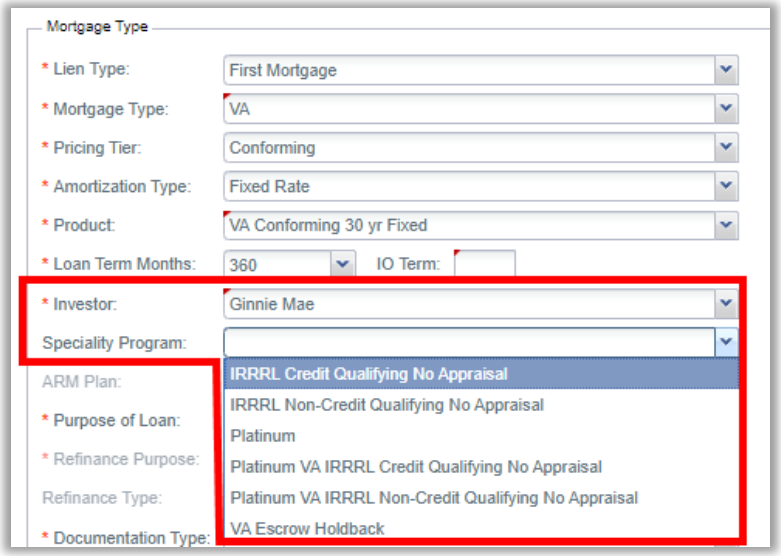
Step	Action
5	Select the applicable **Documentation Type** from the dropdown. 
6	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply. 

Fannie Mae or Freddie Mac Specific Specialty Programs

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and select: • **Lien Type** • **Mortgage Type** • **Pricing Tier** • **Amortization Type** • **Product** • **Loan Term Months** 
3	Select the **Investor**: Fannie Mae or Freddie Mac. 

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

FHA or VA Specialty Programs

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and make the following selections: • **Lien Type:** First Mortgage • **Mortgage Type:** FHA or VA • **Pricing Tier:** Conforming • **Amortization Type** • **Product** • **Loan Term Months** 
3	• Select the **Investor:** Ginnie Mae • Select the **Specialty Program.** Dropdown list will display specialty programs only for the selected Mortgage Type (FHA, VA). 

Step	Action
4	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply.

Borrower Group

Property Information
* Property Address: 10655 Birch St
Unit Type, Unit #: Unit Type | Unit #
* Zip, City & State: 91502-1234 | Burbank | CA
* County: Los Angeles
Country: United States
* Occupancy: Primary Residence
* Property Type: Attached
* Project Type: Not in a project or development
* No. Units: 1
* CEMA: Yes No Unpaid Balance Amount:

Credit Scores
* Qualifying Credit Score: 750

Financing Terms
Purchase Price: $340,000.00 | Down Payment Details
Cost of Renovation:
Appraised Value: $340,000.00
* Base Loan Amount: $300,000.00 | LTV Ratio: 88.24%
Mortgage Insurance Financed: $0.00 | Mortgage Insurance
Total Loan Amount: $300,000.00
Mortgage Credit Certificate: Yes No | Mortgage Credit Certificate

Mortgage Type
* 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
Subsidy Plan:

Other Financing
Concurrent Liens: $0.00 | Max Credit: $0.00
Remaining Closed-End Liens: $0.00
Remaining HELOC Balance: $0.00 | Max Credit: $0.00
Combined LTV Ratio: 88.24% | HCLTV: 88.24%

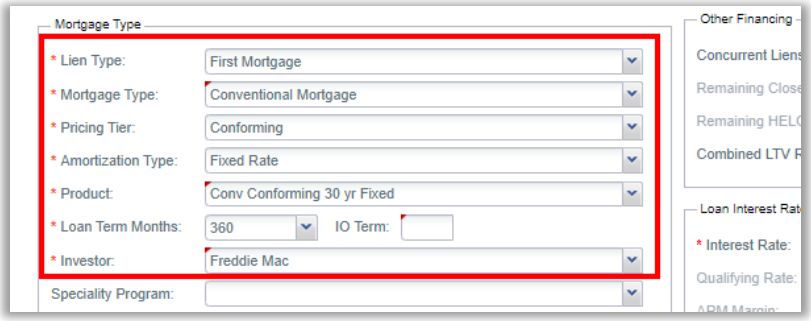
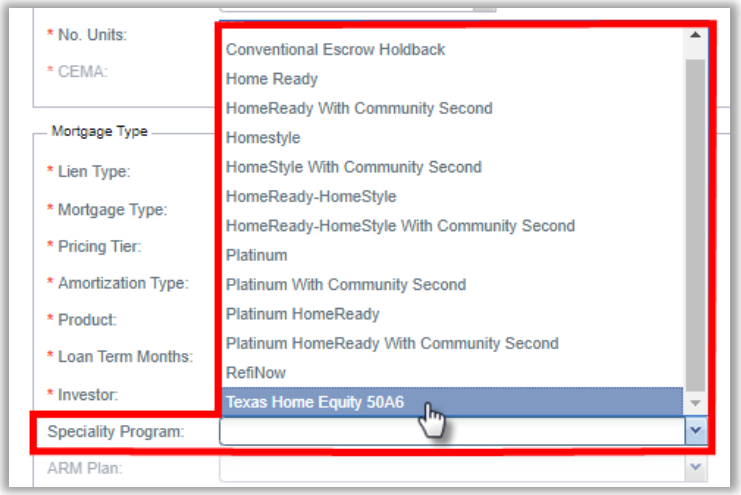
Loan Interest Rate
* Interest Rate: 4.250%
Qualifying Rate: 4.250%
ARM Margin: 0.000%

Escrows
Escrow Waivers: Taxes Insurance

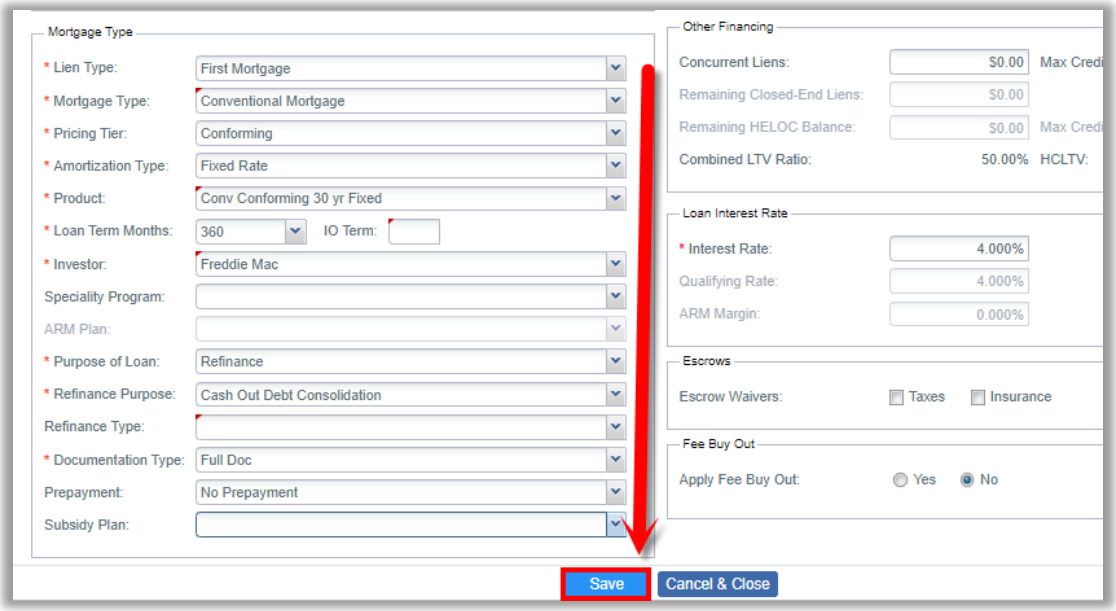
Fee Buy Out
Apply Fee Buy Out: Yes No

Save | Cancel & Close

Texas Section 50(a)(6) Loans

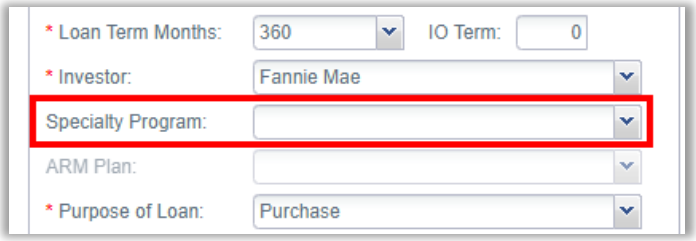
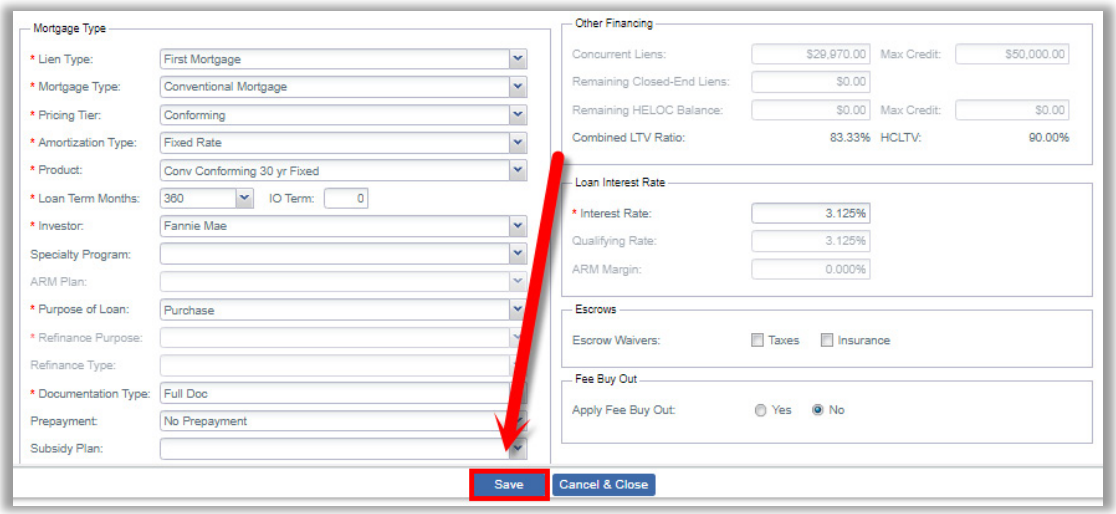
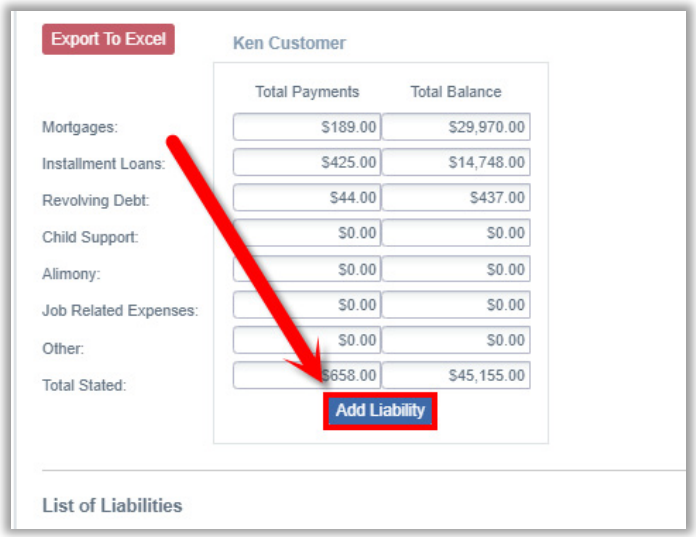
Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and select: • **Lien Type** • **Mortgage Type** • **Pricing Tier** • **Amortization Type** • **Product** • **Loan Term Months** • **Investor** 
3	Select **Specialty Program:** Texas Home Equity 50A6 

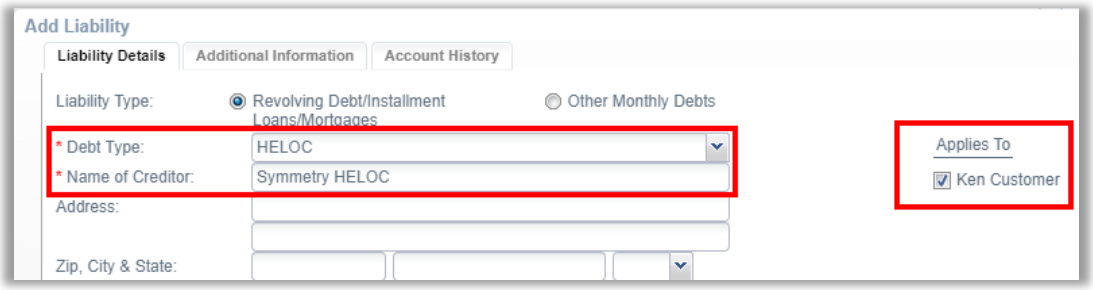
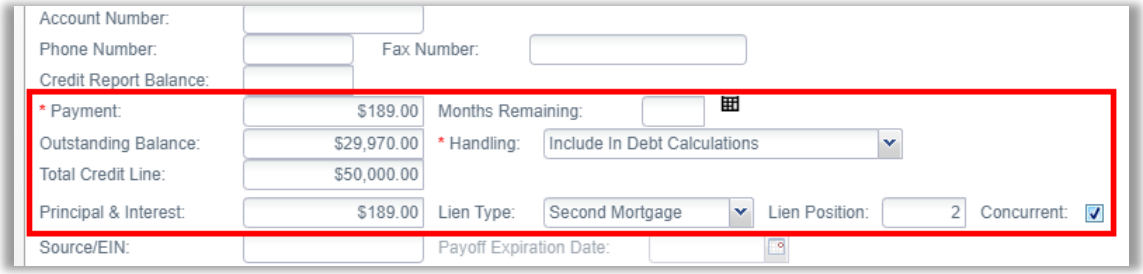
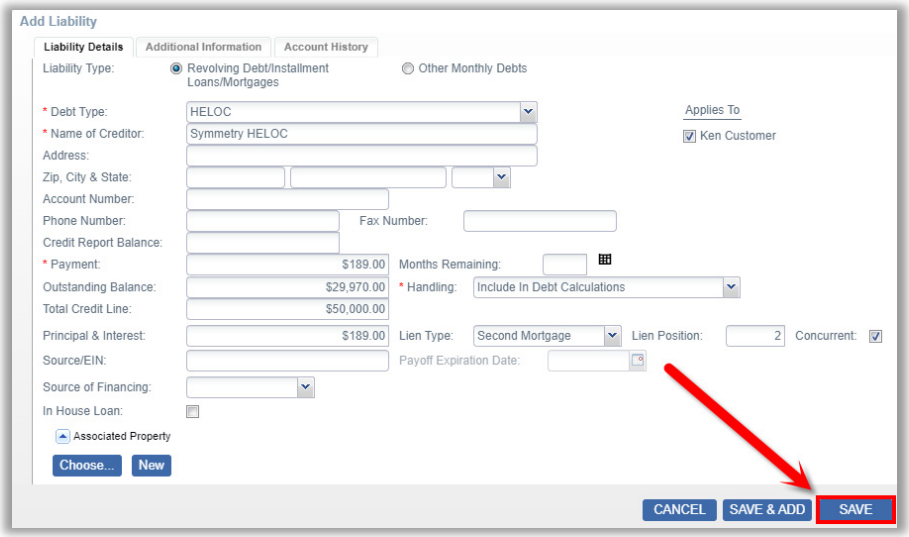
Step	Action
4	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply.

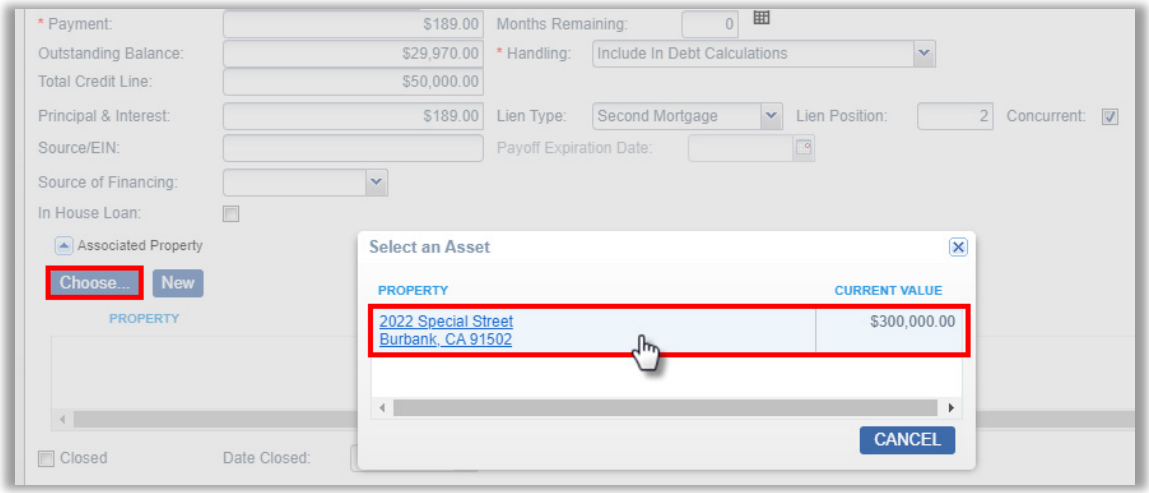
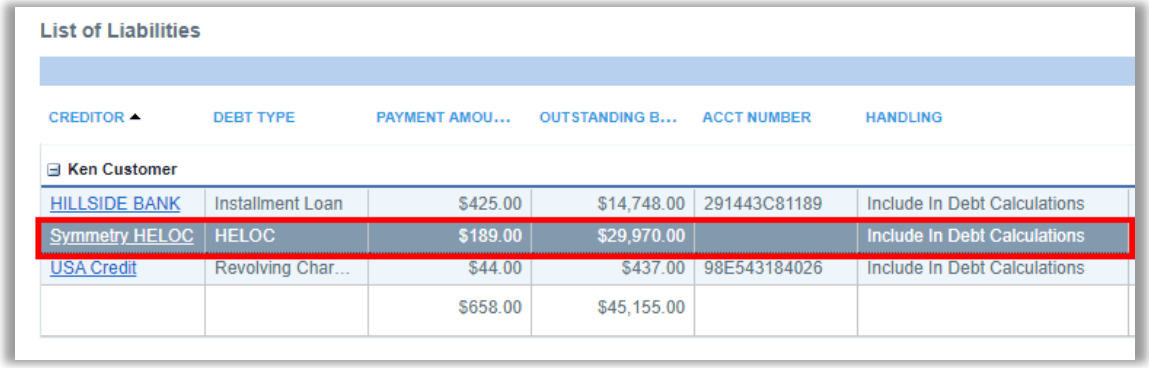


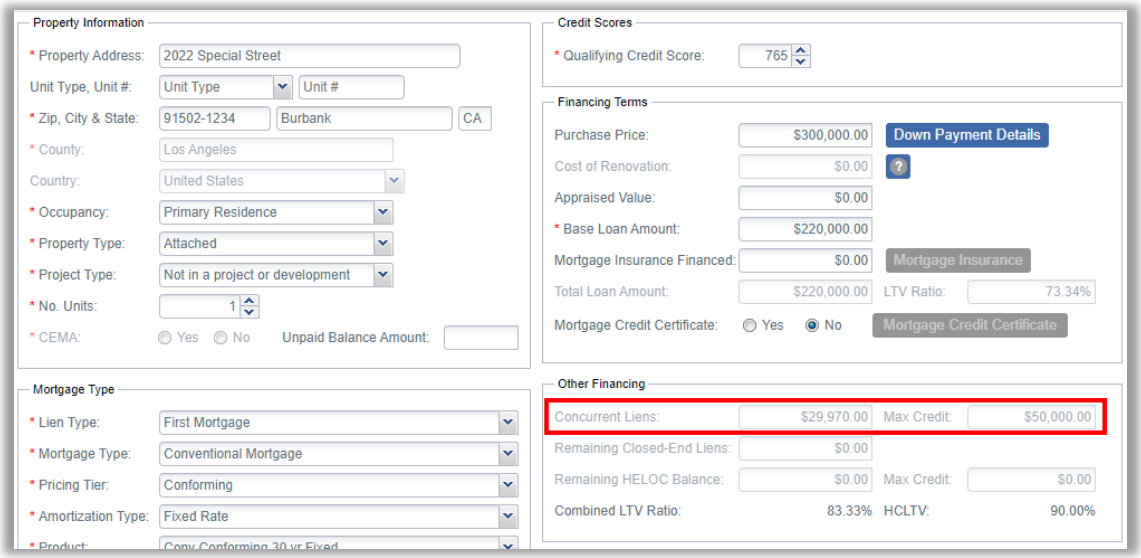
Concurrent HELOC

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and select: • **Lien Type** • **Mortgage Type** • **Pricing Tier** • **Amortization Type** • **Product** • **Loan Term Months** • **Investor**

Step	Action
	Note: Leave Specialty Program blank. 
3	After completing all sections of the Short Application, click **Save** at the bottom of the screen to apply. 
4	• Go to **Full Application→Liabilities**. • Click **Add Liability.** 

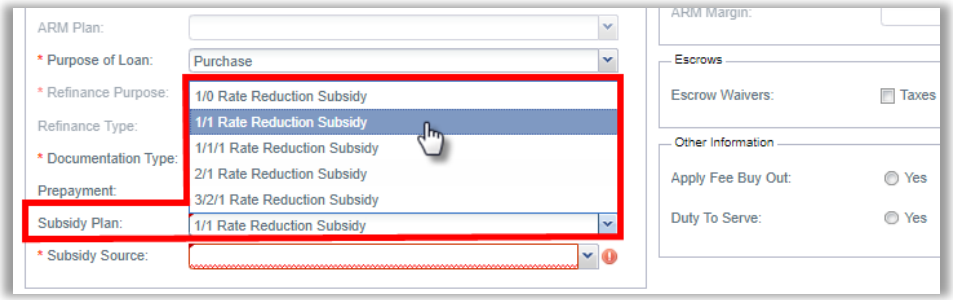
Step	Action
5	Make the following selections: • **Debt Type:** HELOC • **Name of Creditor:** Symmetry HELOC • **Applies To:** Select Borrower(s) 
6	Complete the following fields: • **Payment:** Enter payment per HELOC guidelines • **Outstanding Balance:** Enter the HELOC draw amount • **Handling:** Include in Debt Calculations • **Total Credit Line:** Enter max credit line • **Principal & Interest:** Enter payment per HELOC guidelines • **Lien Type:** Second Mortgage • **Concurrent:** Place a checkmark 
7	**Purchase Loans:** Click **Save** 

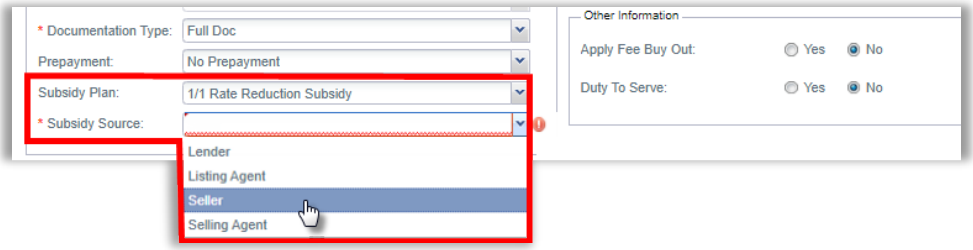
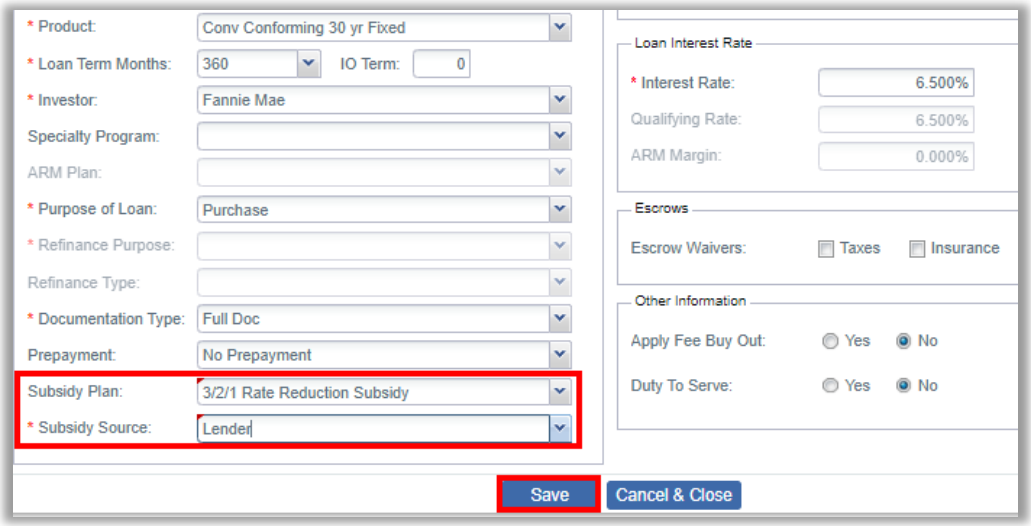
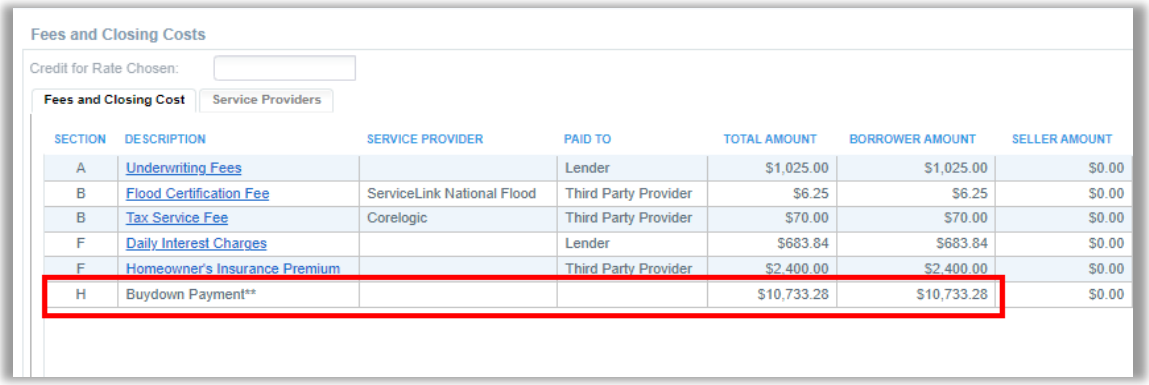
Step	Action
	Refinance Loans: Associate the property to the HELOC. • Click **Choose** • Click the applicable property address  • Selected address will display in **Associated Property** section. • Click **Save**.
8	Concurrent HELOC will display in the **List of Liabilities** and in the **Other Financing** section of **Loan Summary→Short Application** screen, and will be considered in AUS submission. 

Step	Action
	

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 **Loan Summary→Short Application** screen.
2	Select the applicable **Subsidy Plan**. 

Step	Action
3	Select the applicable **Subsidy Source**.  **Notes: Lender funded subsidy source not available for Non-QM loans.**
4	Click **Save**. 
5	• Go to **Loan Processing→Fees & Closing Costs**. • The **Buydown Payment** subsidy will display in the Borrower Amount column regardless of the Subsidy Source selected.  Fees and Closing Costs Credit for Rate Chosen: Fees and Closing Cost / Service Providers SECTION / DESCRIPTION / SERVICE PROVIDER / PAID TO / TOTAL AMOUNT / BORROWER AMOUNT / SELLER AMOUNT A / Underwriting Fees / / Lender / $1,025.00 / $1,025.00 / $0.00 B / Flood Certification Fee / ServiceLink National Flood / Third Party Provider / $6.25 / $6.25 / $0.00 B / Tax Service Fee / Corelogic / Third Party Provider / $70.00 / $70.00 / $0.00 F / Daily Interest Charges / / Lender / $683.84 / $683.84 / $0.00 F / Homeowner's Insurance Premium / / Third Party Provider / $2,400.00 / $2,400.00 / $0.00 H / Buydown Payment** / / / $10,733.28 / $10,733.28 / $0.00

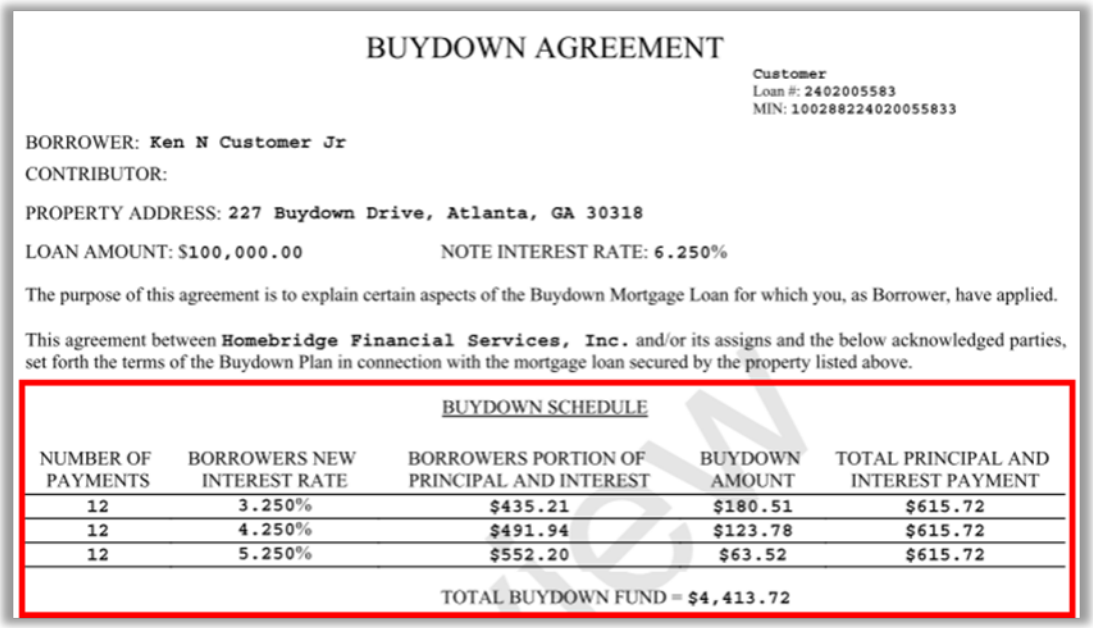
Subsidy & Disclosures

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

- Lender Subsidy
- Listing/Selling Agent Subsidy
- Seller Subsidy

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

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



BUYDOWN AGREEMENT

Customer
Loan #: 2402005583
MIN: 100288224020055833

BORROWER: Ken N Customer Jr

CONTRIBUTOR:

PROPERTY ADDRESS: 227 Buydown Drive, Atlanta, GA 30318

LOAN AMOUNT: $100,000.00 NOTE INTEREST RATE: 6.250%

The purpose of this agreement is to explain certain aspects of the Buydown Mortgage Loan for which you, as Borrower, have applied.

This agreement between Homebridge Financial Services, Inc. and/or its assigns and the below acknowledged parties, set forth the terms of the Buydown Plan in connection with the mortgage loan secured by the property listed above.

BUYDOWN SCHEDULE

NUMBER OF PAYMENTS	BORROWERS NEW INTEREST RATE	BORROWERS PORTION OF PRINCIPAL AND INTEREST	BUYDOWN AMOUNT	TOTAL PRINCIPAL AND INTEREST PAYMENT
12	3.250%	$435.21	$180.51	$615.72
12	4.250%	$491.94	$123.78	$615.72
12	5.250%	$552.20	$63.52	$615.72

TOTAL BUYDOWN FUND = $4,413.72

2402005583

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

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

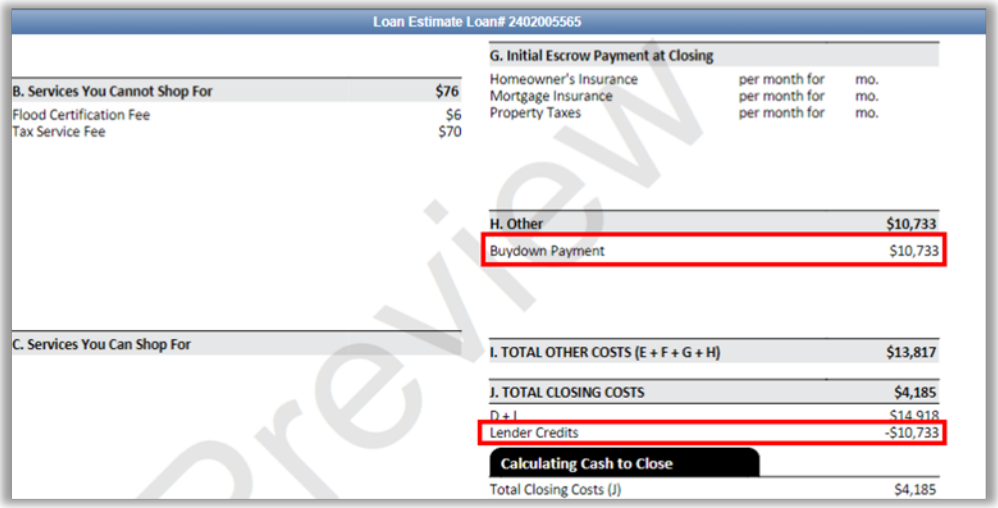
- BORROWER - Ken N Customer Jr - DATE -

- LISTING AGENT - Robby Realtor - DATE -

Lender Subsidy

Loan Estimate (LE):

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



Loan Estimate Loan# 2402005565

B. Services You Cannot Shop For	$76
Flood Certification Fee	$6
Tax Service Fee	$70

C. Services You Can Shop For

G. Initial Escrow Payment at Closing		
Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other	$10,733
Buydown Payment	$10,733

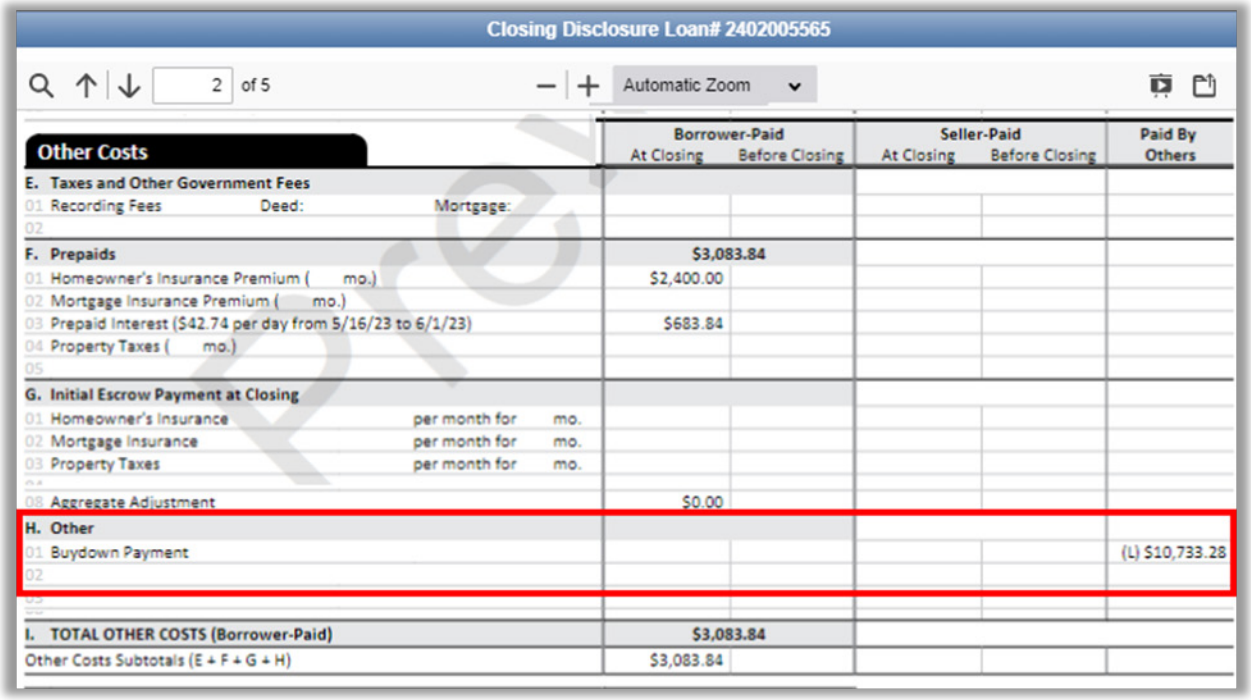
I. TOTAL OTHER COSTS (E + F + G + H)	$13,817
J. TOTAL CLOSING COSTS	$4,185
D + I	$14,918
Lender Credits	-$10,733

Calculating Cash to Close

Total Closing Costs (J)	$4,185

Closing Disclosure (CD):

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



Closing Disclosure Loan# 2402005565

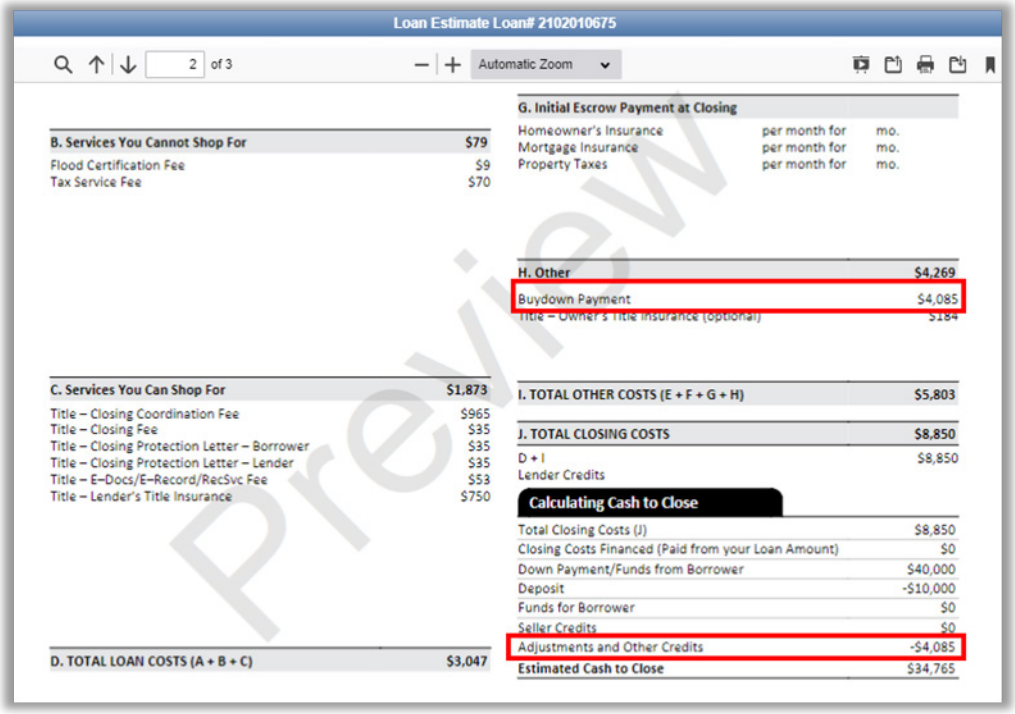
2 of 5 Automatic Zoom

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

Listing/Selling Agent Subsidy

Loan Estimate (LE):

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



Loan Estimate Loan# 2102010675

2 of 3 — Automatic Zoom

B. Services You Cannot Shop For	$79
Flood Certification Fee	$9
Tax Service Fee	$70

C. Services You Can Shop For	$1,873
Title – Closing Coordination Fee	$965
Title – Closing Fee	$35
Title – Closing Protection Letter – Borrower	$35
Title – Closing Protection Letter – Lender	$35
Title – E-Docs/E-Record/RecSvc Fee	$53
Title – Lender's Title Insurance	$750

D. TOTAL LOAN COSTS (A + B + C)	$3,047

G. Initial Escrow Payment at Closing		
Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other	$4,269
Buydown Payment	$4,085
Title – Owner's Title Insurance (optional)	$184

I. TOTAL OTHER COSTS (E + F + G + H)	$5,803

J. TOTAL CLOSING COSTS	$8,850
D + I	$8,850
Lender Credits	

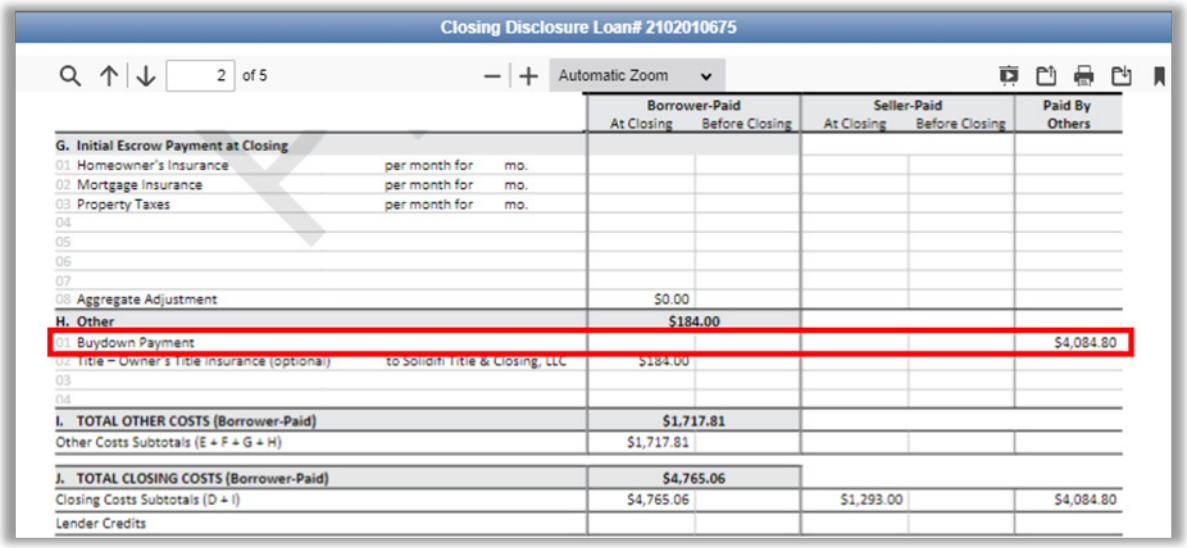
Calculating Cash to Close

Total Closing Costs (J)	$8,850
Closing Costs Financed (Paid from your Loan Amount)	$0
Down Payment/Funds from Borrower	$40,000
Deposit	-$10,000
Funds for Borrower	$0
Seller Credits	$0
Adjustments and Other Credits	-$4,085
Estimated Cash to Close	$34,765

Preview

Closing Disclosure (CD):

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



Closing Disclosure Loan# 2102010675

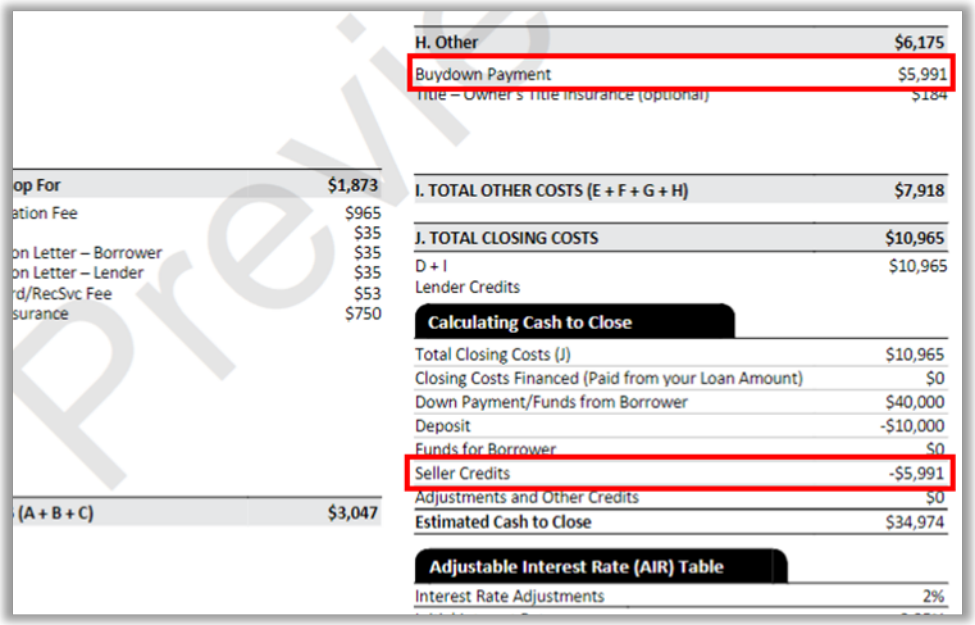
2 of 5 — Automatic Zoom

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

Seller Subsidy

Loan Estimate (LE):

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



op For	$1,873
ation Fee	$965
	$35
on Letter – Borrower	$35
on Letter – Lender	$35
rd/RecSvc Fee	$53
surance	$750
(A + B + C)	$3,047

H. Other	**$6,175**
Buydown Payment	$5,991
Title – Owner's Title Insurance (optional)	$184
I. TOTAL OTHER COSTS (E + F + G + H)	**$7,918**
J. TOTAL CLOSING COSTS	**$10,965**
D + I	$10,965
Lender Credits	

Calculating Cash to Close

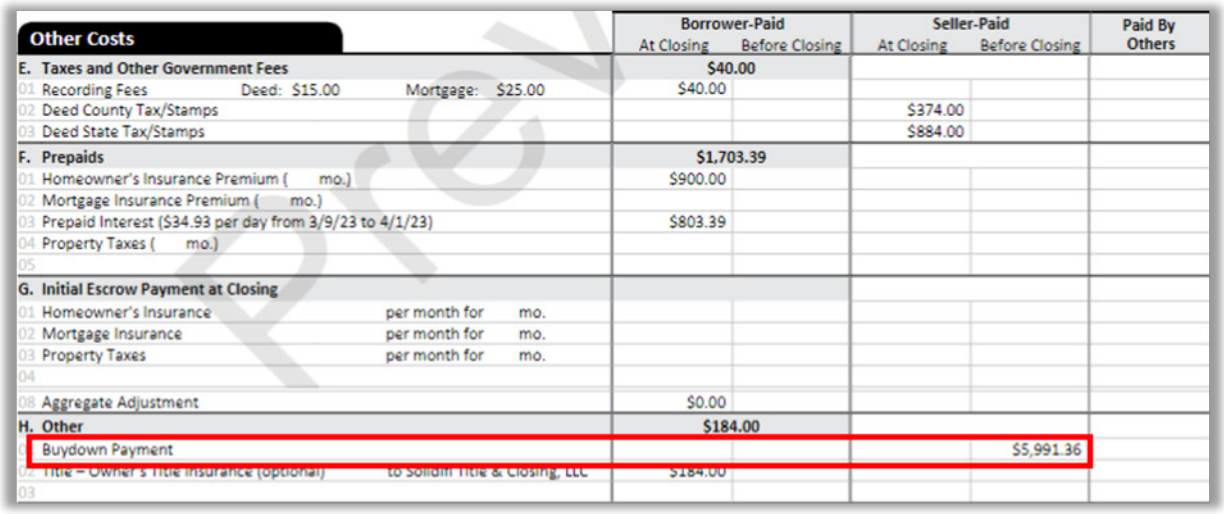
Total Closing Costs (J)	$10,965
Closing Costs Financed (Paid from your Loan Amount)	$0
Down Payment/Funds from Borrower	$40,000
Deposit	-$10,000
Funds for Borrower	$0
Seller Credits	-$5,991
Adjustments and Other Credits	$0
Estimated Cash to Close	$34,974

Adjustable Interest Rate (AIR) Table

Interest Rate Adjustments	2%

Closing Disclosure (CD):

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



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

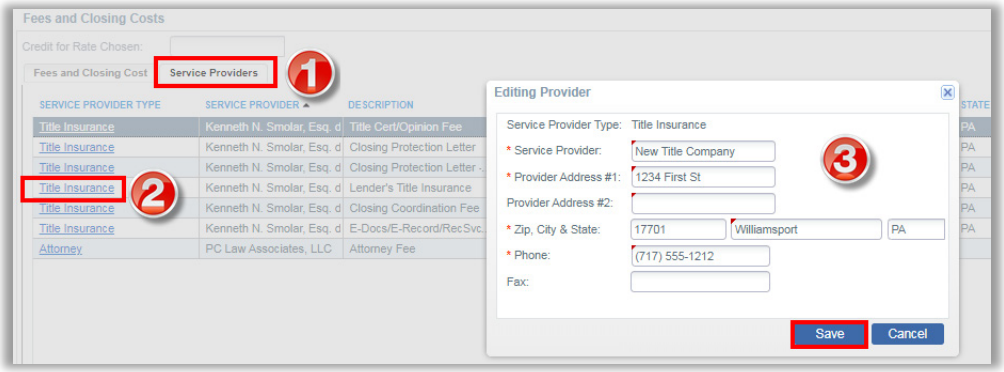
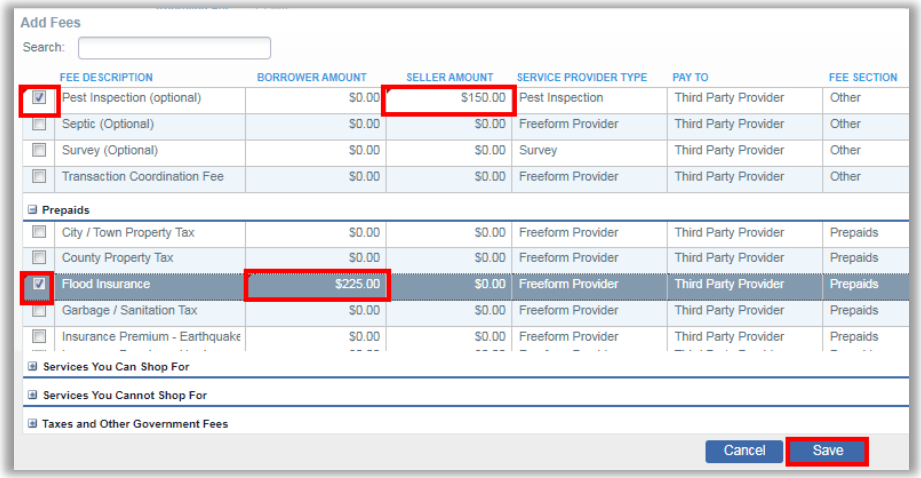
Homebridge will use all fees entered by the Broker for disclosure preparation. **As such, all cures are the responsibility of the Broker.**

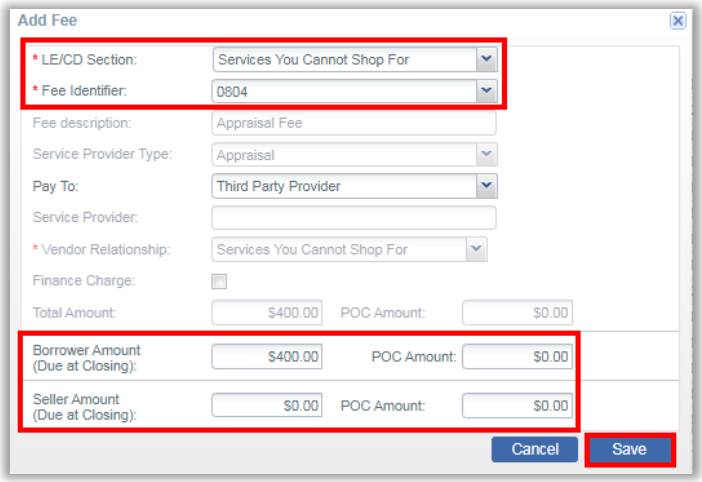
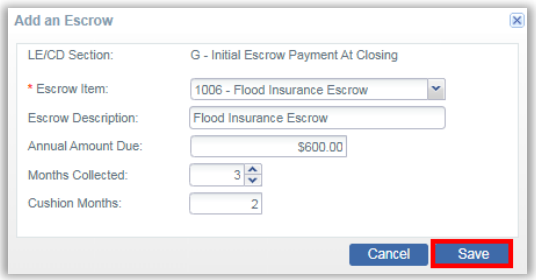
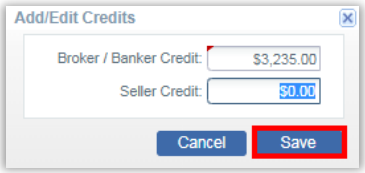
- **Standard Lender fees** - Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees -** Must be added either automatically via Generate Title & Recording Fees or manually via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

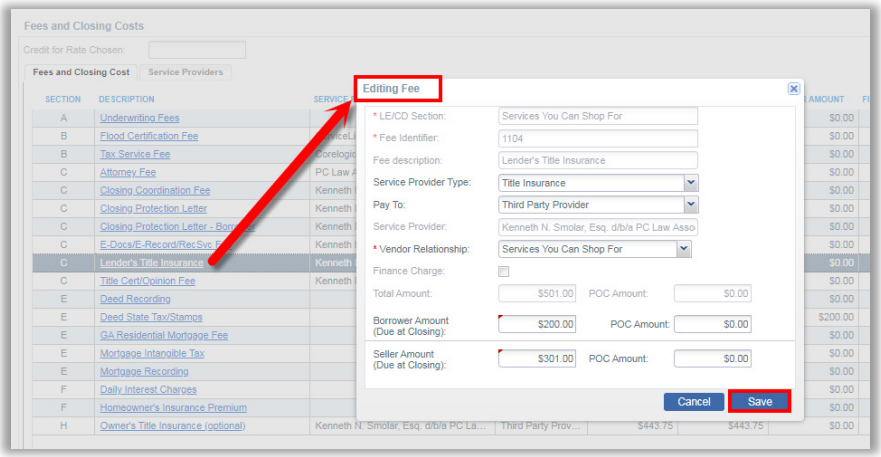
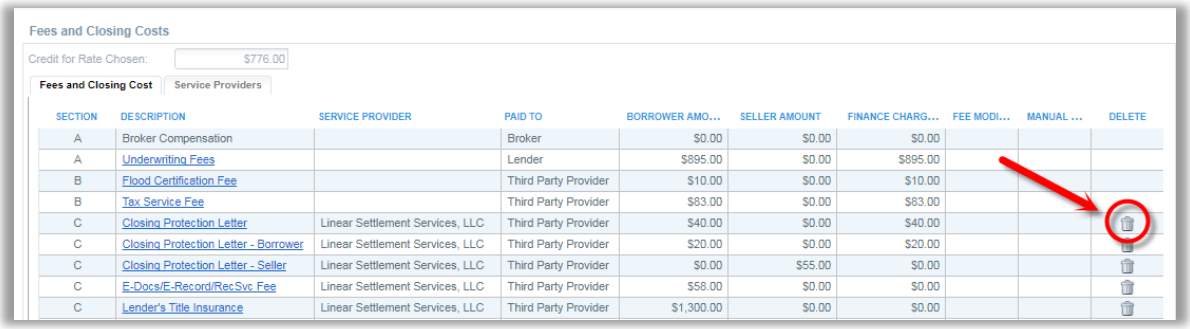
Note: Homebridge will only notify the Broker if any of the following are missing and/or incorrect:

- 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	Broker Compensation **Unlocked Loans** – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	Generate Title & Recording Fees **Optional –** Click to automatically add standard Title Fees (may also be added manually via **Quick Fees** or **Add New Fee**). Once Generated, the following fees cannot be deleted but are editable. • E-Docs/E-Record/RecSvc Fee • Lender's Title Insurance • Settlement Fee • Mortgage Recording

Step	Action
	Update Service Provider (if required) -Edited fees require updated Service Provider information. 1. Click The **Service Providers** Tab. 2. Click the hyperlink for the edited fee. 3. Update information in pop-up and save. 
3	Quick Fees Click to add multiple fees at once. • Use the **Search bar** at the top of the screen to quickly find fees. • Place **checkmark(s)** next to the applicable fee(s). • Enter the **amount(s)** to be paid by the borrower and/or seller. • Click **Save** .  **Notes:** • **Required Fees** - if not added by the Broker, the fees below will be added automatically upon submission. – E-Docs/E-Record/RecSvc Fee – Lender's Title Insurance – Settlement Fee – Mortgage Recording – State Specific Title Fees • Click ⊟ or ⊞ to expand or collapse the Fee sections.

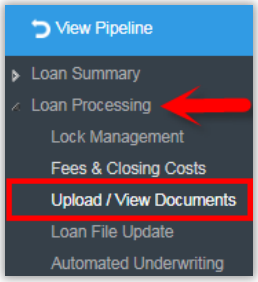
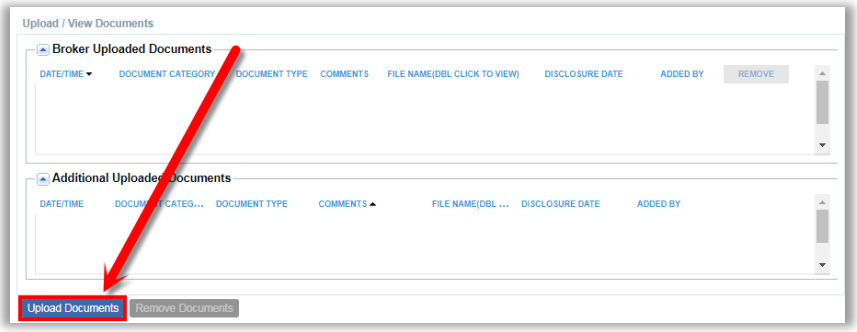
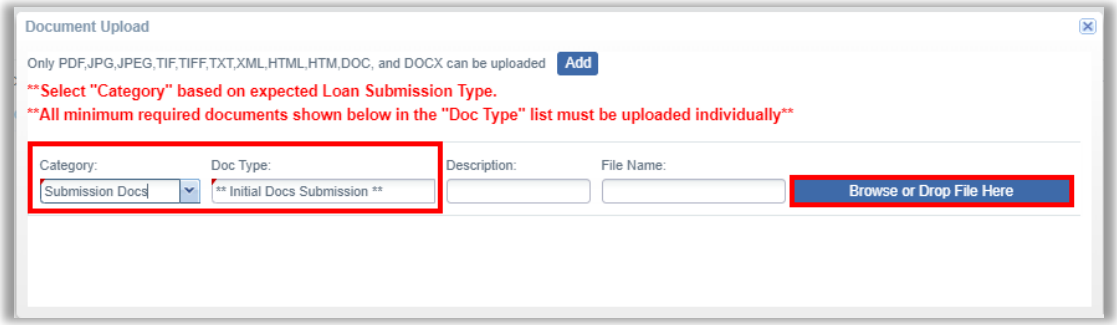
Step	Action
4	Add New Fee Click to add one fee at a time. • Select the **LE/CD Section, Fee Identifier,** and **Pay To** (if applicable) from the dropdown lists. • Enter the fee details. • Click the **Save** button. 
5	Add New Escrow Click to add an Escrow item. • Select the **Escrow Item** from the dropdown list. • Enter the Annual Amount Due and the Months Collected. • **Cushion Months** will reflect the required cushion based on the subject property state. • Click **Save.** 
6	Add/Edit Credits Click to add or edit a **Credit** from the **Broker/Banker** or the **Seller**. 

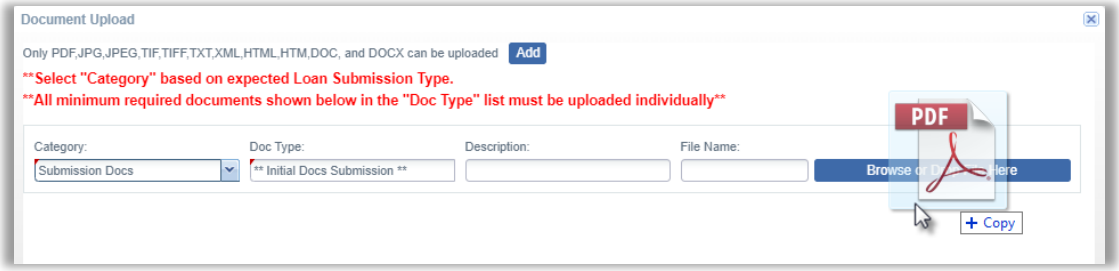
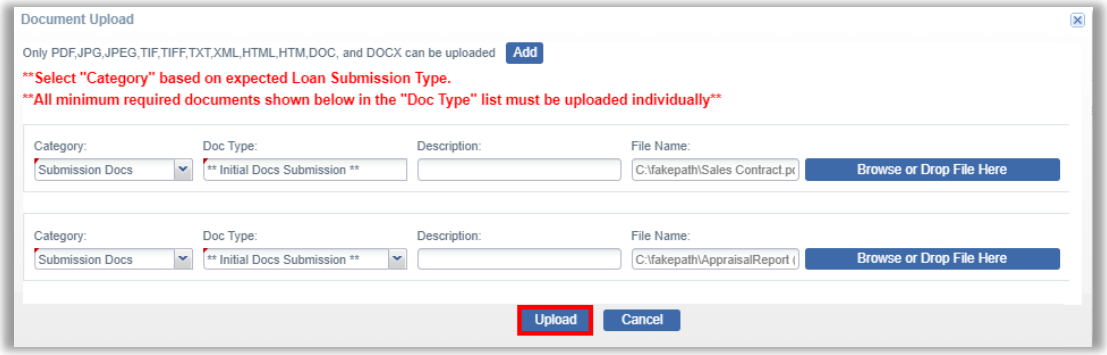
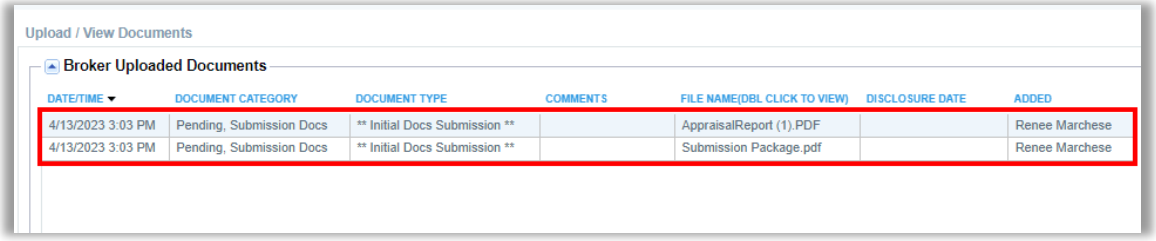
Step	Action
7	Review to ensure all fees are reflected accurately. **Reminders –** • **Homebridge will use all fees entered by the Broker for disclosure preparation. As such, all cures are the responsibility of the Broker.** • **When applicable, be sure to add Credit Report and Appraisal fees.** **To edit a fee:** • Click the fee description hyperlink • Enter changes on the pop-up • Click **Save**  **To delete a fee:**  **Note: Standard Lender Fess cannot be deleted.**

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	Click **Loan Processing → Upload/View Documents.** 
2	Click **Upload Documents** at the bottom of the screen. 
3	• **Select Category** and **Doc Type** from the dropdown lists. • Enter **Description** (optional). • Click the **Browse or Drop File Here** button to navigate to the document on your computer  **- Or –**

	• Drag and drop the file on the **Browse or Drop File Here** button  **Note: Use the Add button to upload additional documents (i.e. full credit package).**
4	Click **Upload** at the bottom of the screen. 
5	The file(s) will display under **Broker Uploaded Documents**. 

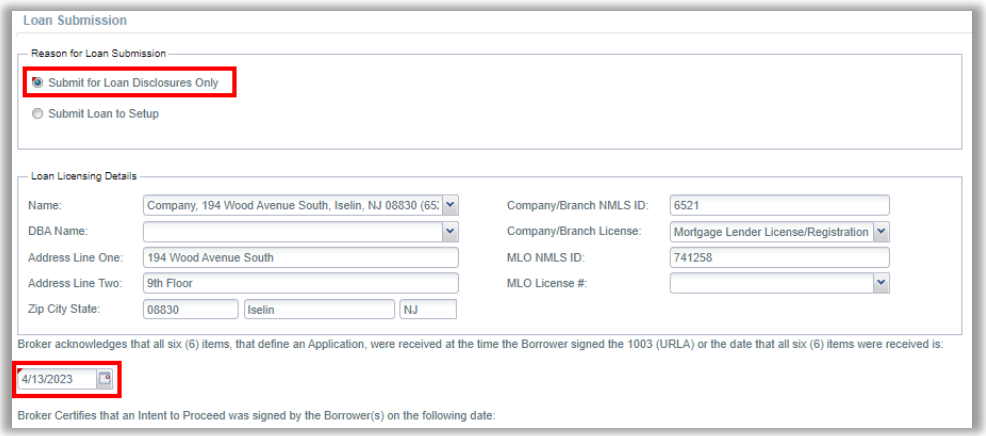
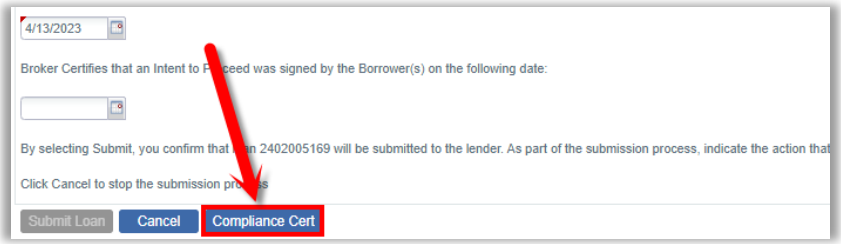
Submit for Loan Disclosures Only

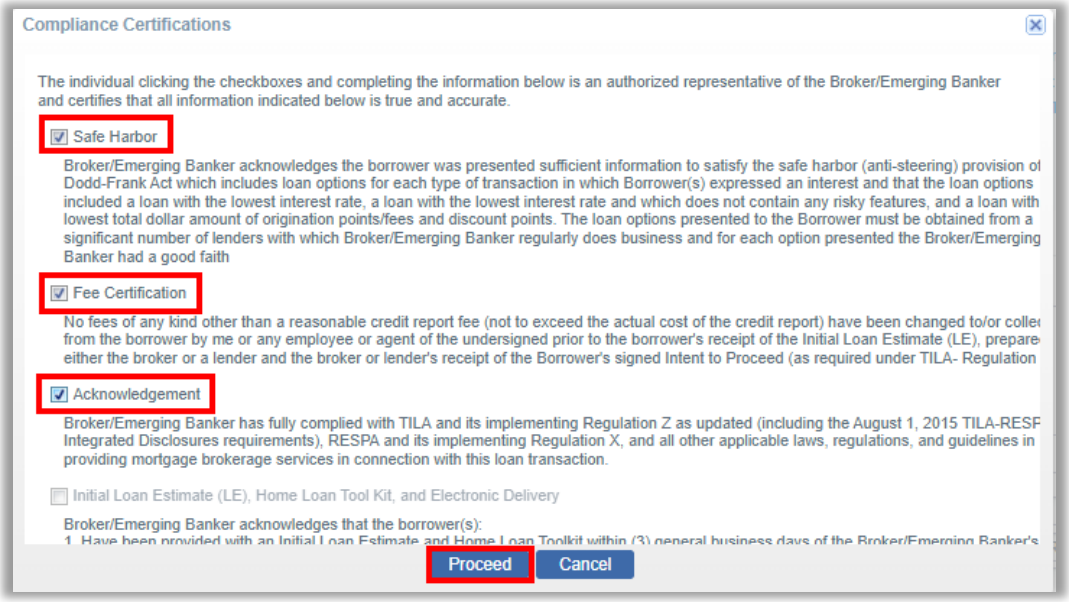
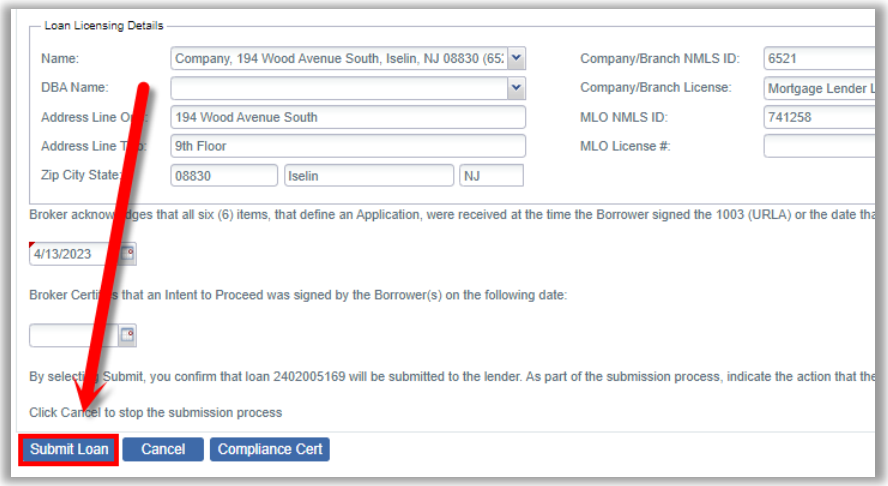
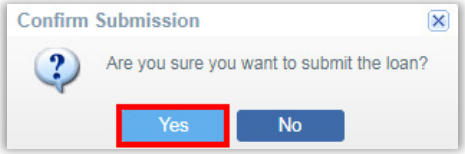
Remember Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **FHA disclosures** <u>except:</u>
  - Lead based paint disclosure (purchase)
  - Amendatory clause (purchase)
  - ARM disclosure (purchase and refinance)
- All **VA disclosures** <u>except:</u>
  - 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 **Loan Submission→ Click Loan Submission**.
2	• Select **Submit for Loan Disclosures Only**. • Enter the **TRID/RESPA Application Date**. Must be within three (3) days of the application date.  **Note: Intent to Proceed is not applicable on Homebridge to Disclose requests.**
3	Click the **Compliance Cert** button at the bottom of the screen. 

4	• Place checkmarks to certify as true and accurate. • Click **Proceed**. 
5	Click **Submit Loan** at the bottom of the screen. 
6	Click **Yes** to confirm the submission. 

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 <docmailer@solex.com>
Sent: Friday, March 10, 2023 2:11 PM
To: Tan Scott <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
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:

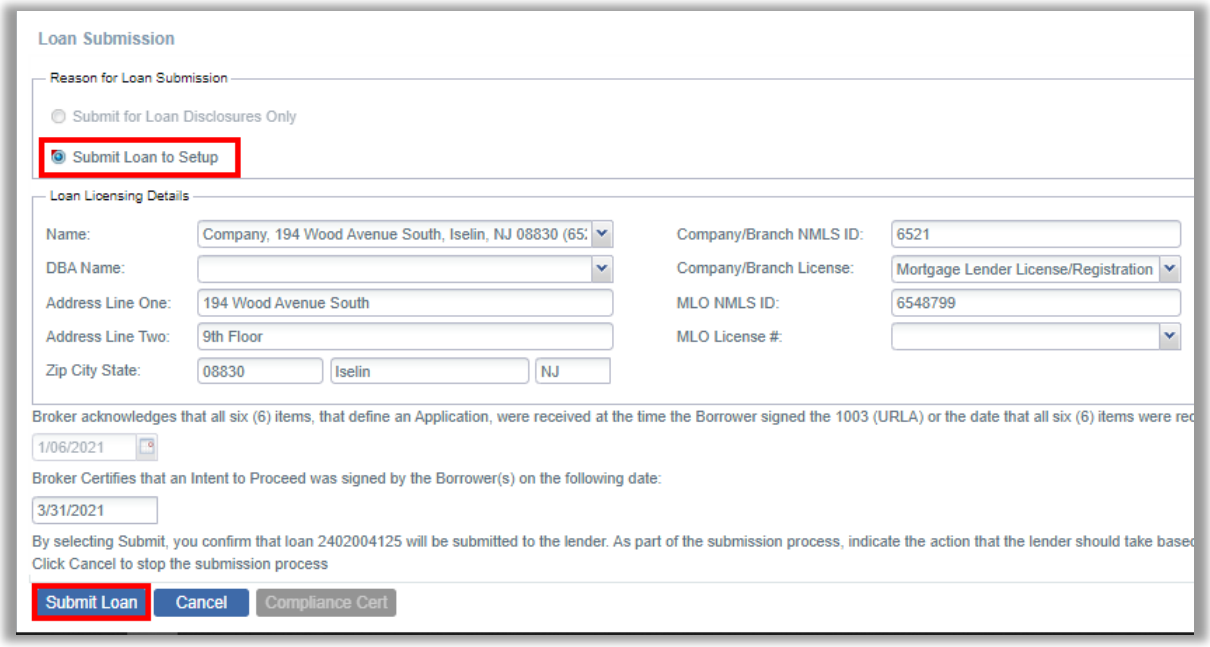
- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will 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.

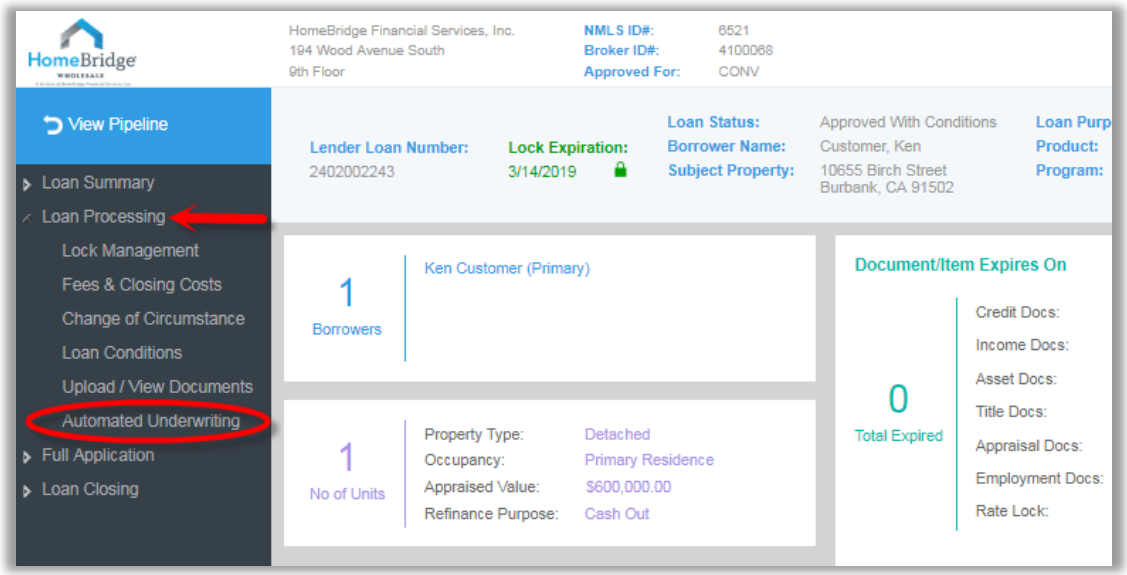
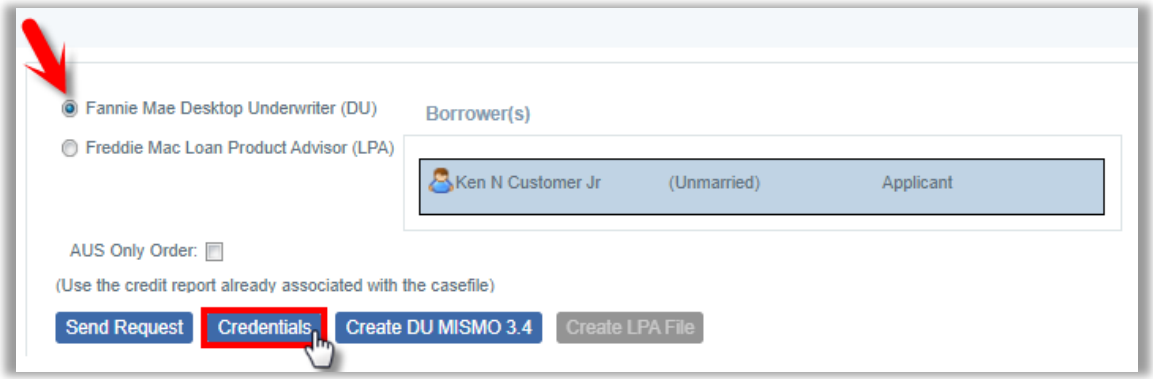
Submit to Setup

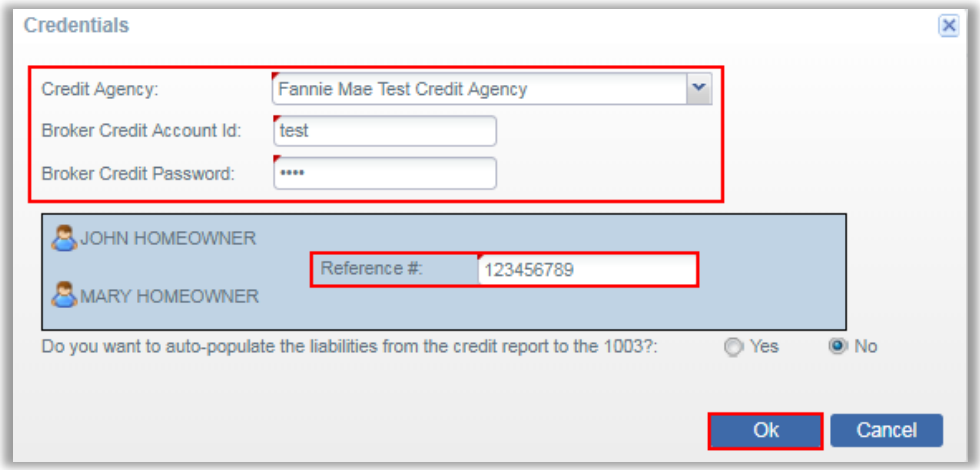
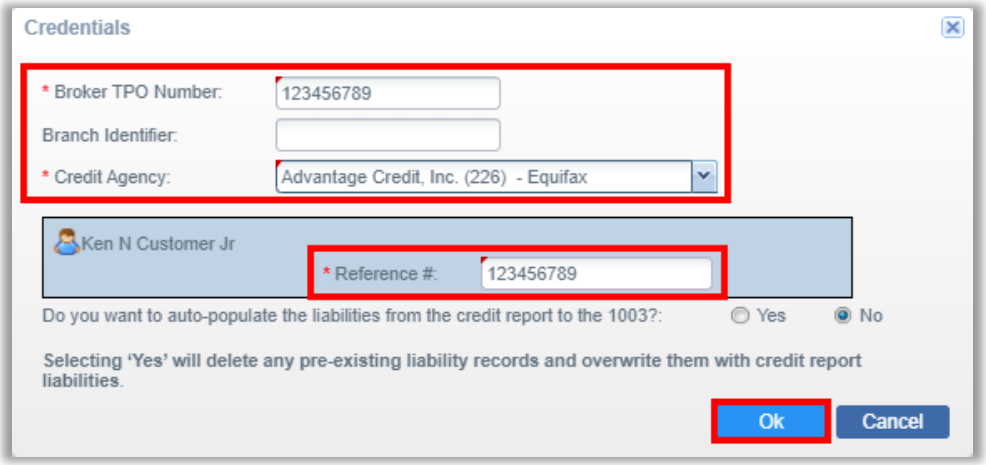
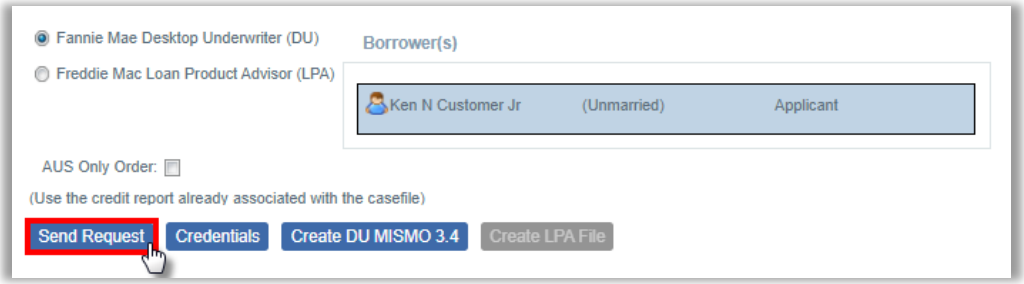
Upon notification that initial disclosures have been fully executed by all parties:

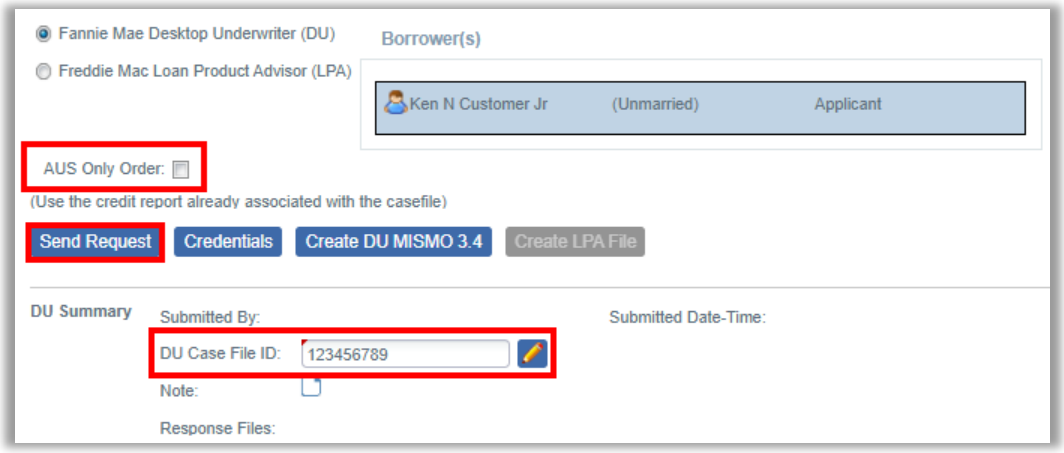
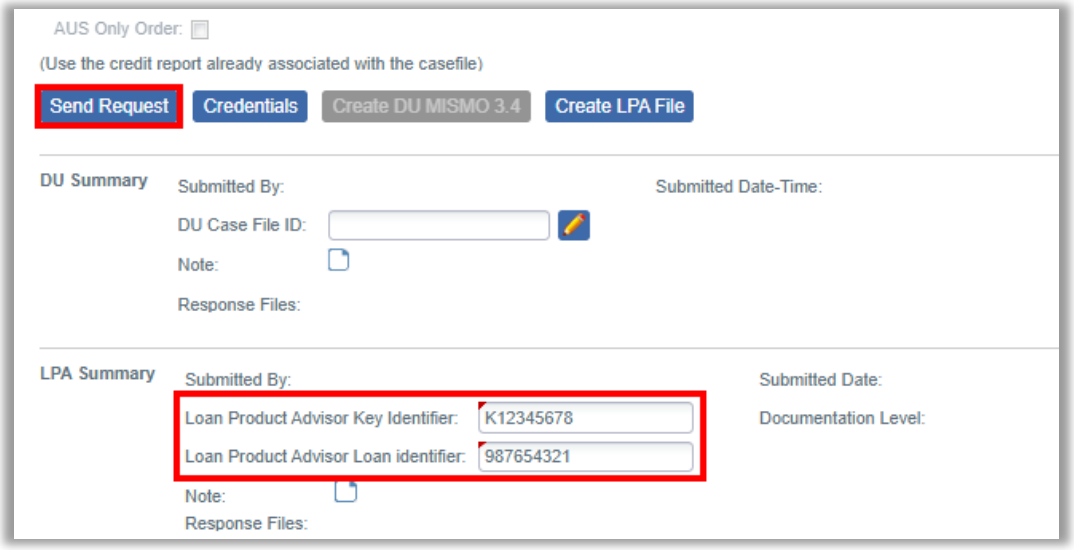
- Upload the full credit package
- Run AUS (if applicable)
- Select **Submit Loan to Setup**.
  - Intent to Proceed Date autopopulates when Borrower(s) eSign.
- Click **Submit Loan.**

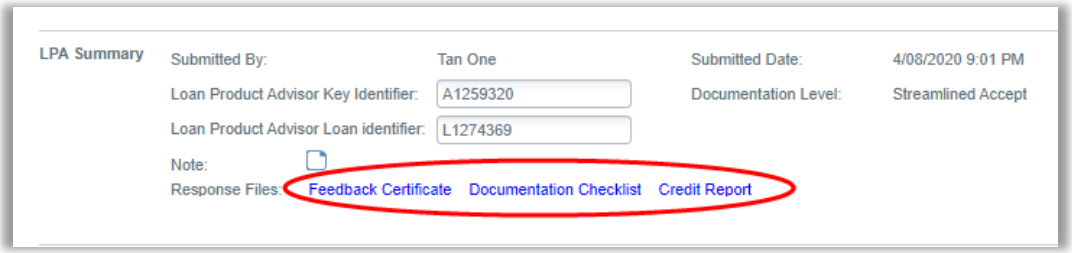
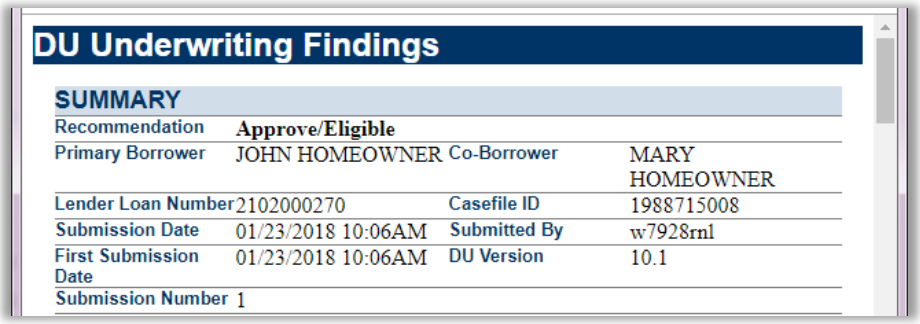
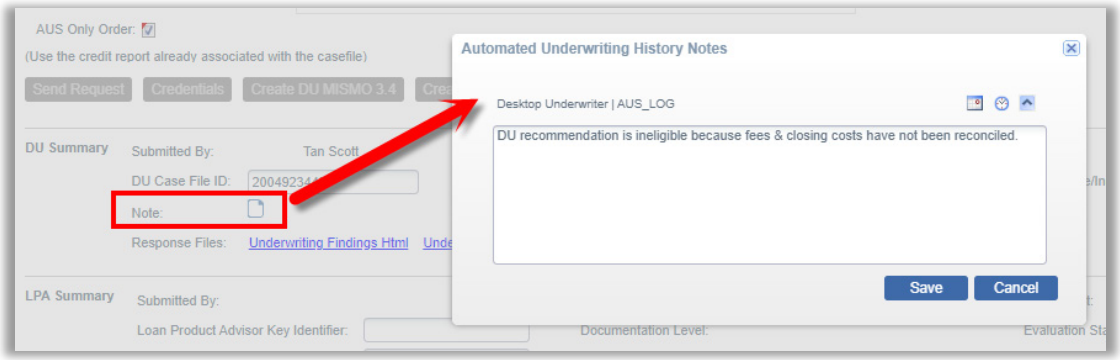


Submit to Automated Underwriting

Step	Action
1	To run DU or LPA findings on a loan, click **Loan Processing** to open the menu and select **Automated Underwriting**. 
2	• Select Fannie Mae Desktop Underwriter (**DU)** or Freddie Mac Loan Product Advisor (**LPA).** • Click the **Credentials** button.  **Note: Broker must be sponsored by HBFS to submit loans to LPA. Contact your AE regarding HBFS sponsorship.**

Step	Action
3	• Select the **Credit Agency** from the dropdown. • Enter credit agency login credentials for DU or TPO# for LPA. • Enter the credit report **Reference #.** • Click **Ok**. **DU:**  **LPA:**  **NOTE: Always choose to not auto-populate from the credit report.**
4	Click the **Send Request** button to submit. 

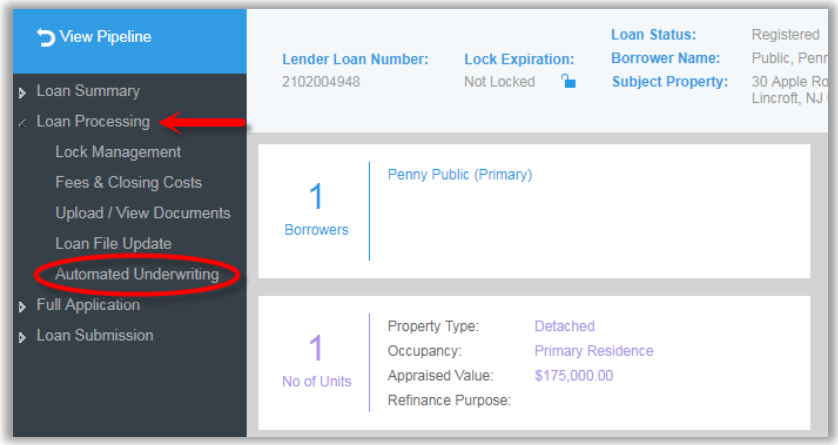
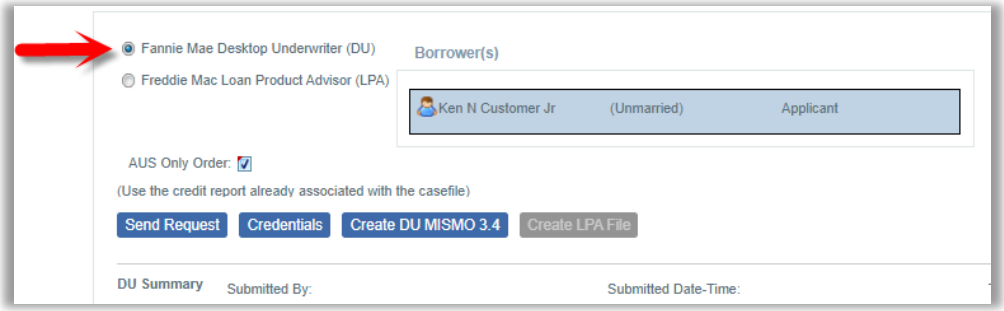
Step	Action
5	To request a **Reissue** for **DU:** • Ensure **AUS Only Order** is unchecked. • Click the pencil icon . • Enter the **DU Case File ID.** • Click **Send Request.**  To request a **Reissue** for **LPA:** • Enter the **Loan Product Advisor Key** and **Identifier.** 

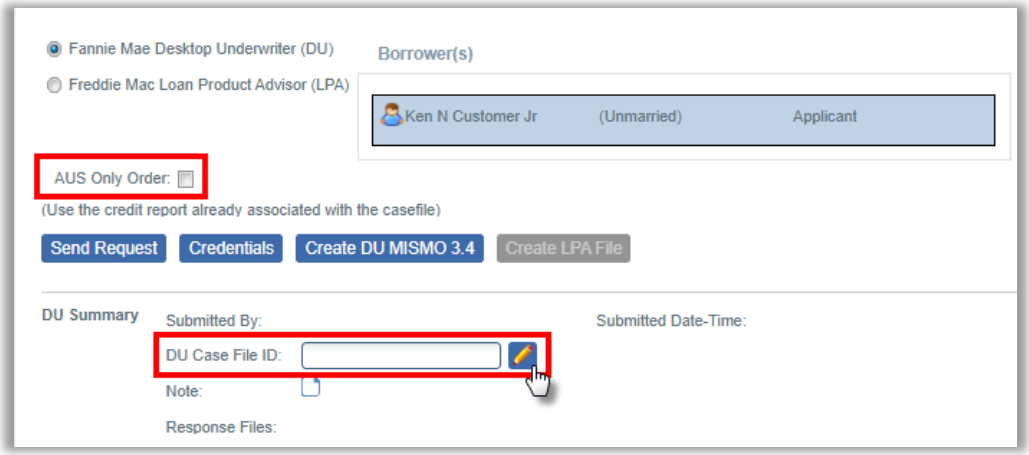
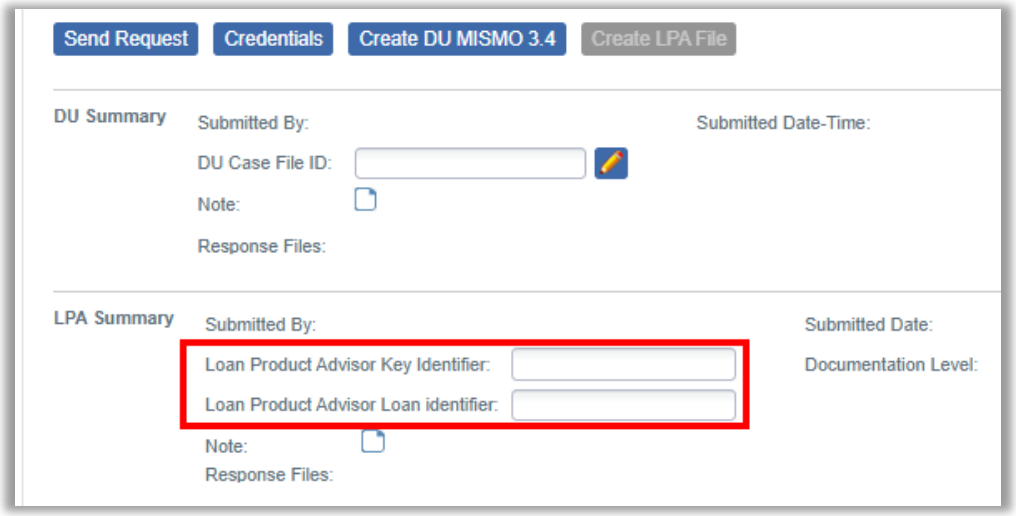
Step	Action
6	The agency will return a decision and the **Response Files** will populate.  Click the **LPA Feeback Certificate** or **DU Underwriting Findings Html** hyperlink to review or print the findings.  DU Underwriting Findings SUMMARY Recommendation: Approve/Eligible Primary Borrower: JOHN HOMEOWNER; Co-Borrower: MARY HOMEOWNER Lender Loan Number: 2102000270; Casefile ID: 1988715008 Submission Date: 01/23/2018 10:06AM; Submitted By: w7928rnl First Submission Date: 01/23/2018 10:06AM; DU Version: 10.1 Submission Number: 1 **Helpful Tips:** • Enter **Gifts** as an asset (**Full Application→Assets**) for DU to capture the gift information in the findings. • You can review or print the Borrower's credit report by clicking the **Credit Report** hyperlink. • Use the **Note** icon to send a message to the Underwriter regarding AUS. 

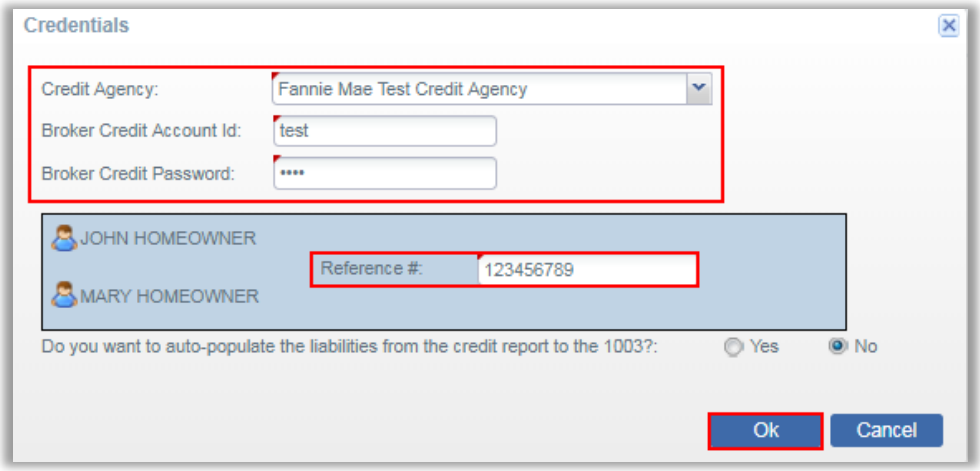
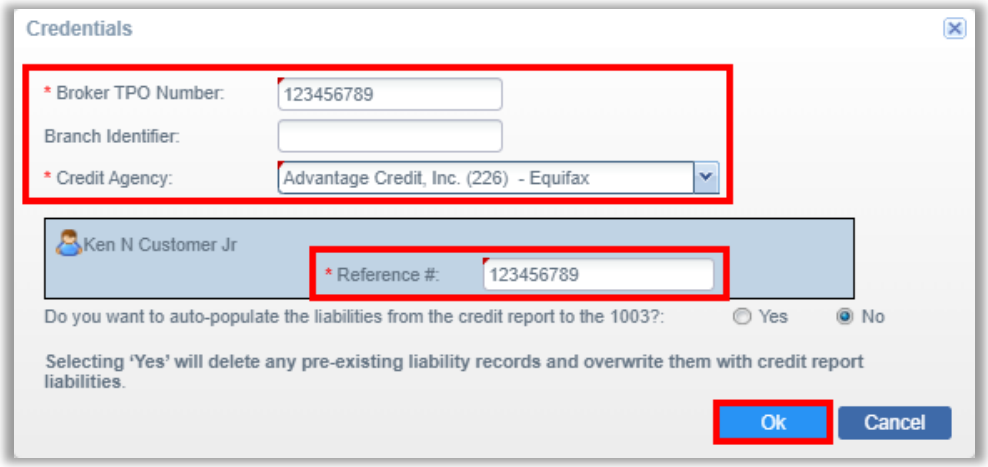
Updated/Expired Credit

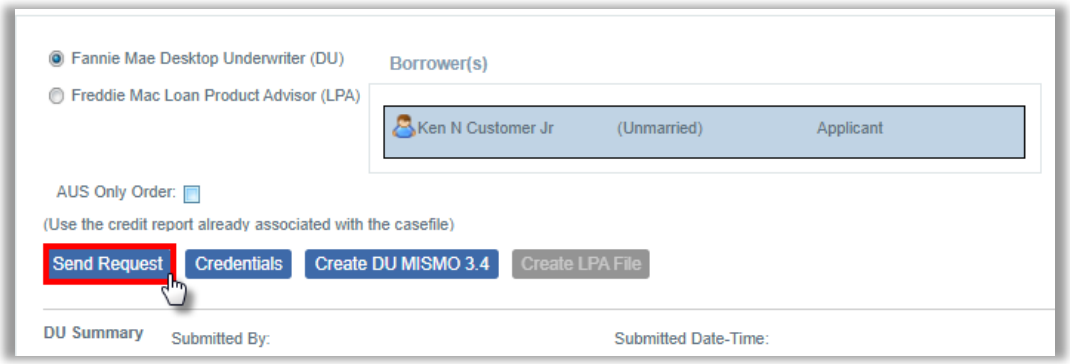
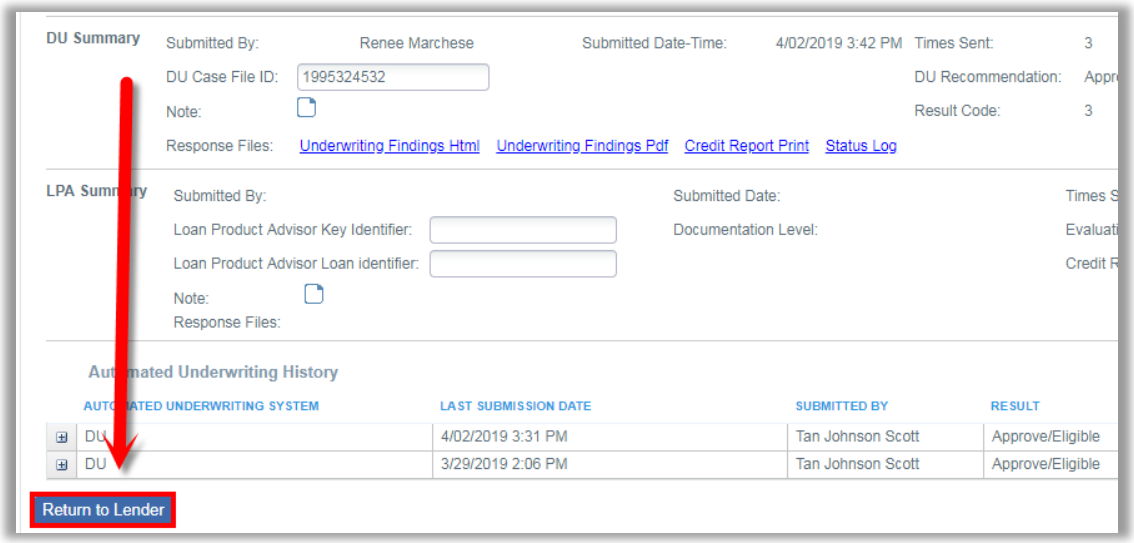
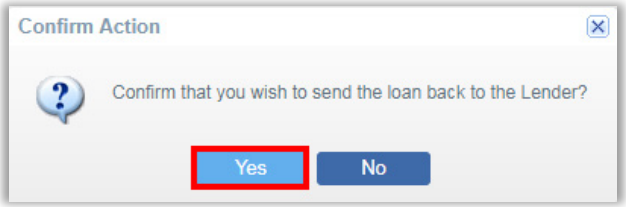
If a loan requires updated credit, follow the steps below to upload new credit into P.A.T.H. and send to Homebridge Wholesale.

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.

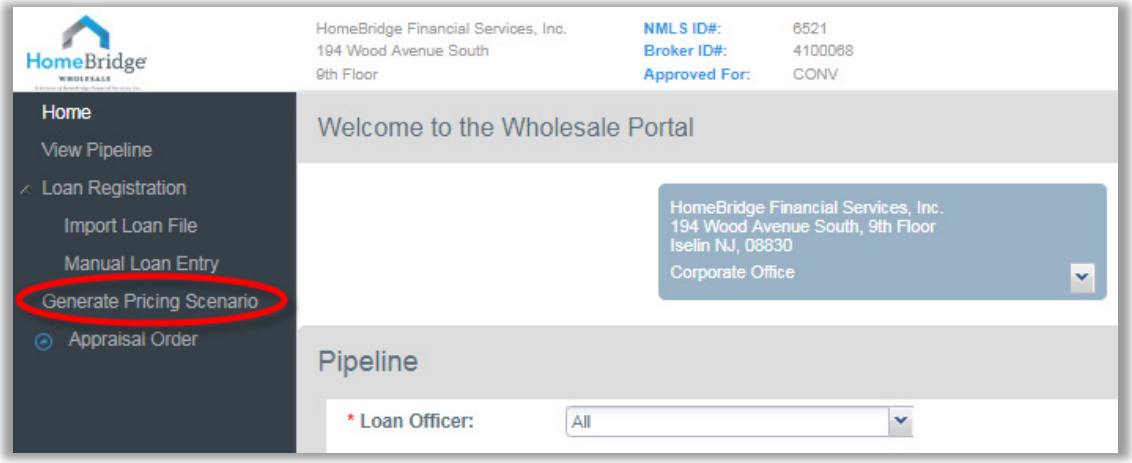
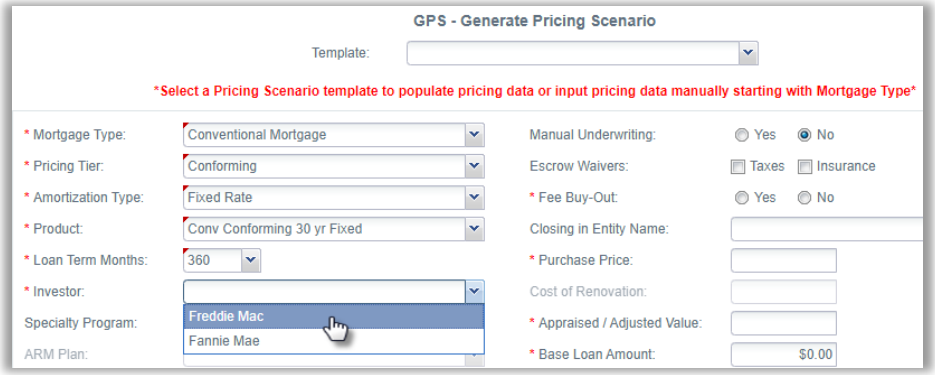
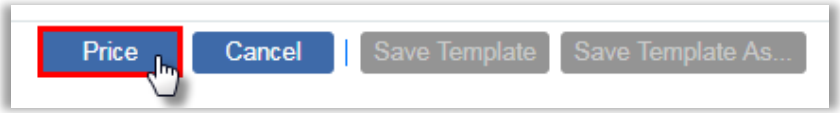
Step	Action
1	To update the credit report, click **Loan Processing** to open the menu and select **Automated Underwriting**. 
2	Select Fannie Mae Desktop Underwriter (**DU)** or Freddie Mac Loan Product Advisor (**LPA).** 

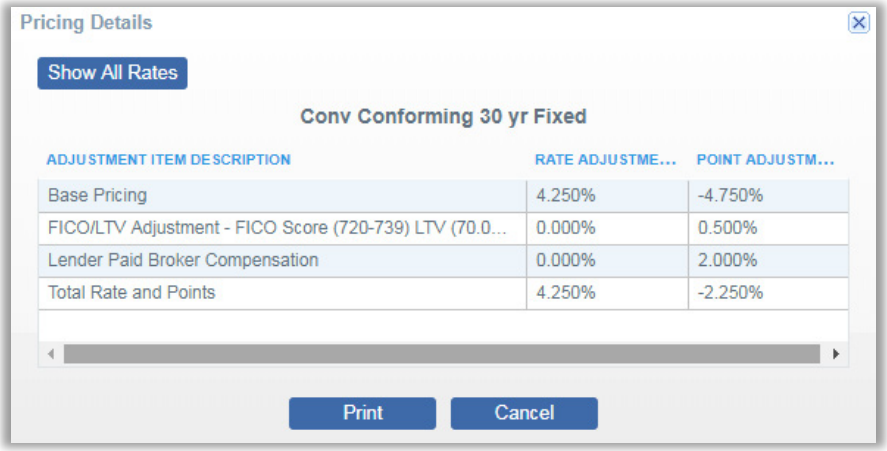
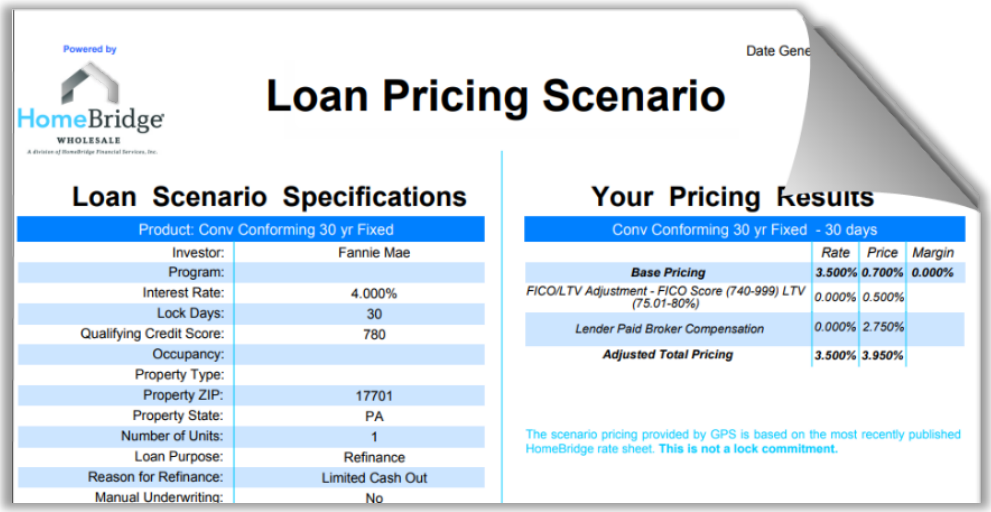
Step	Action
3	**For FNMA loans:** • Uncheck **AUS Only Order** box. • Click the pencil icon and clear the **DU Case File ID.**  **For FHLMC loans:** • Remove the **Loan Product Advisor Key** and **Identifier.** 

Step	Action
4	• Select the **Credit Agency** from the dropdown. • Enter credit agency login credentials for DU or TPO# for LPA. • Enter the updated credit report **Reference #.** • Click **Ok**. **FNMA:**  **LPA:**  **NOTE: Always choose to not auto-populate from the credit report.**

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

Generate a Pricing Scenario

Step	Action
1	From the P.A.T.H. Home Screen, click **Generate Pricing Scenario**. 
2	• Enter the loan information **in the order it appears** on this screen. The dropdown lists are dependent on the information entered earlier on the screen. • Required fields are marked with *****. 
3	Click **Price** at the bottom of the screen. 

Step	Action
4	The Pricing Details screen will show Base Pricing, Adjustments, and Total Rate and Points.  **Helpful Tips:** • To choose another Rate or Lock Days, click **Show All Rates**. • Click **Print** to save your Pricing Scenario as a PDF file. 

Pricing Details

Show All Rates

Conv Conforming 30 yr Fixed

ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...
Base Pricing	4.250%	-4.750%
FICO/LTV Adjustment - FICO Score (720-739) LTV (70.0...	0.000%	0.500%
Lender Paid Broker Compensation	0.000%	2.000%
Total Rate and Points	4.250%	-2.250%

Print Cancel

Powered by HomeBridge WHOLESALE

Date Gene

Loan Pricing Scenario

Loan Scenario Specifications

Product: Conv Conforming 30 yr Fixed	
Investor:	Fannie Mae
Program:	
Interest Rate:	4.000%
Lock Days:	30
Qualifying Credit Score:	780
Occupancy:	
Property Type:	
Property ZIP:	17701
Property State:	PA
Number of Units:	1
Loan Purpose:	Refinance
Reason for Refinance:	Limited Cash Out
Manual Underwriting:	No

Your Pricing Results

Conv Conforming 30 yr Fixed - 30 days	Rate	Price	Margin
Base Pricing	**3.500%**	**0.700%**	**0.000%**
FICO/LTV Adjustment - FICO Score (740-999) LTV (75.01-80%)	0.000%	0.500%	
Lender Paid Broker Compensation	0.000%	2.750%	
Adjusted Total Pricing	**3.500%**	**3.950%**	

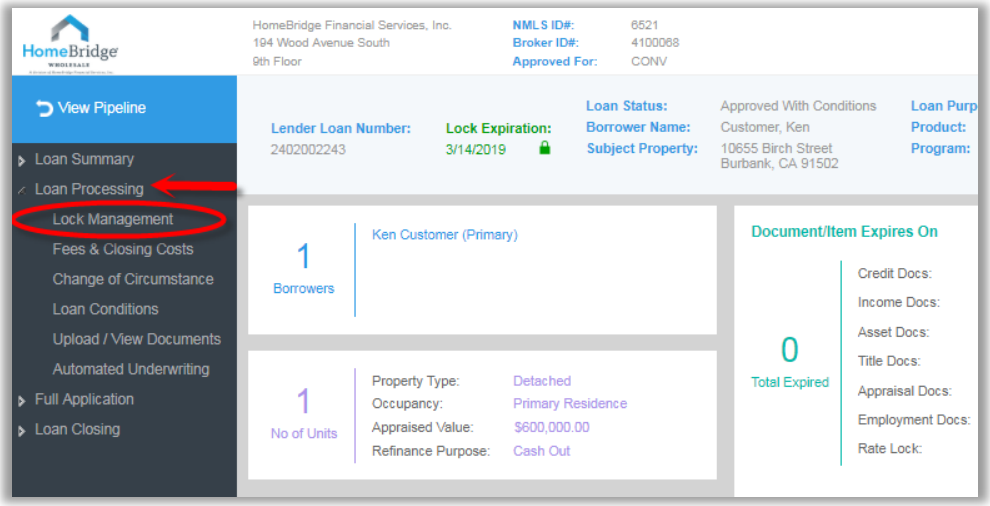
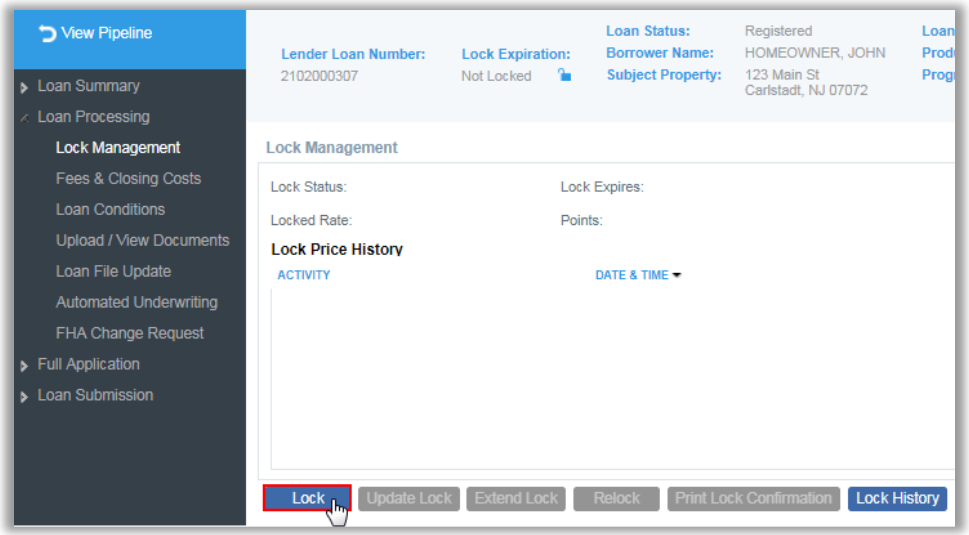
The scenario pricing provided by GPS is based on the most recently published HomeBridge rate sheet. **This is not a lock commitment.**

Pricing & Lock Management

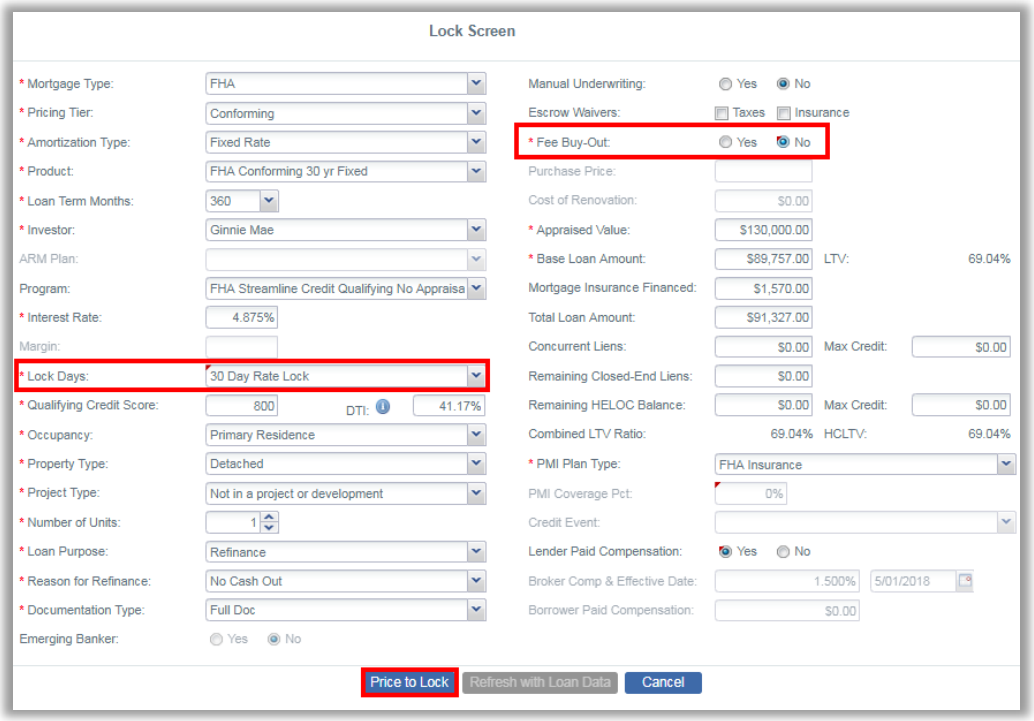
Easily lock loans and manage locks from P.A.T.H.

- Lock a Loan
- Rate Lock Extension
- Relock

Lock a Loan

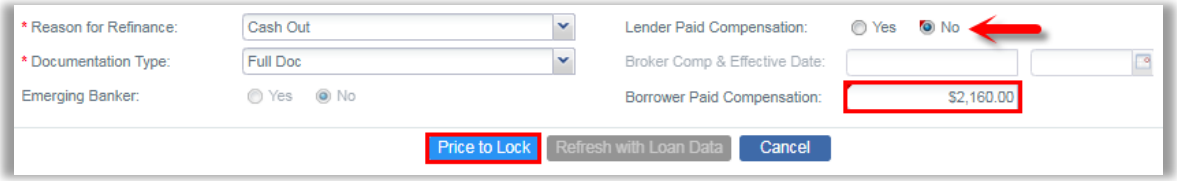
Step	Action
1	Open the loan, select **Loan Processing** to open the menu, and select **Lock Management**. 
2	Click the **Lock** button at the bottom of the screen. 

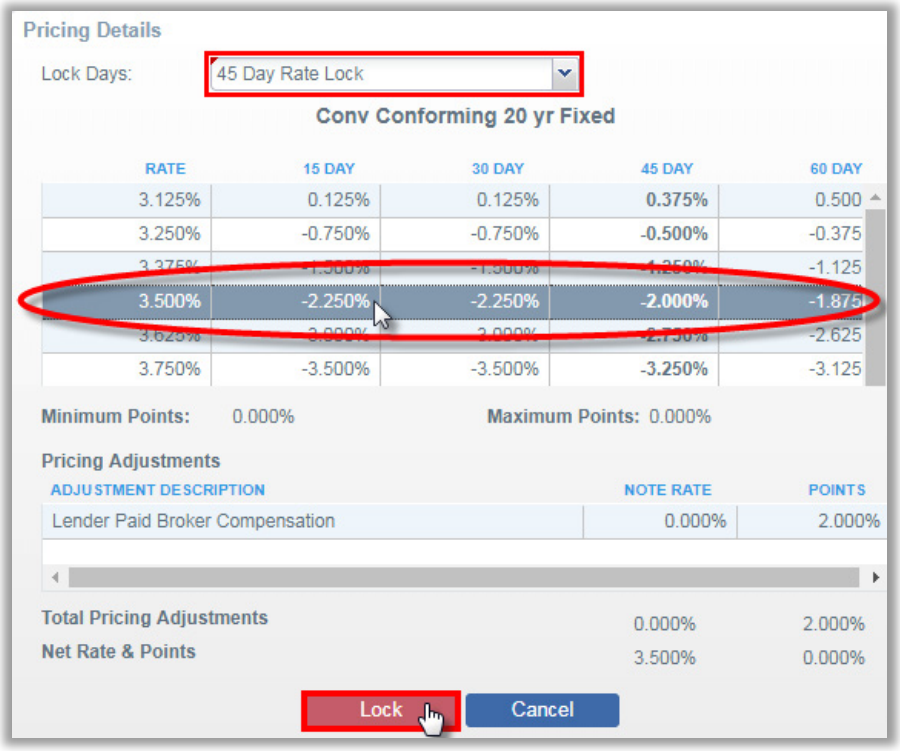
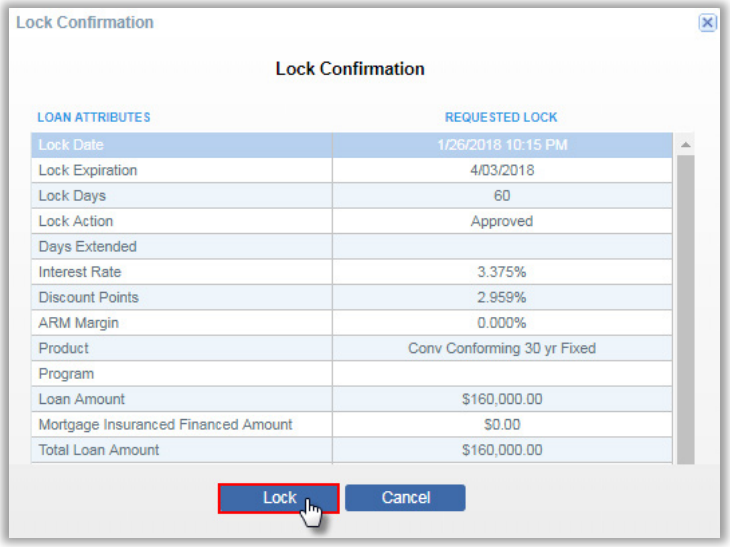
Step	Action
3	The Lock Screen will open with loan information pre-populated. Enter the requested **Lock Days**, any *required information, and click the **Price to Lock** button.

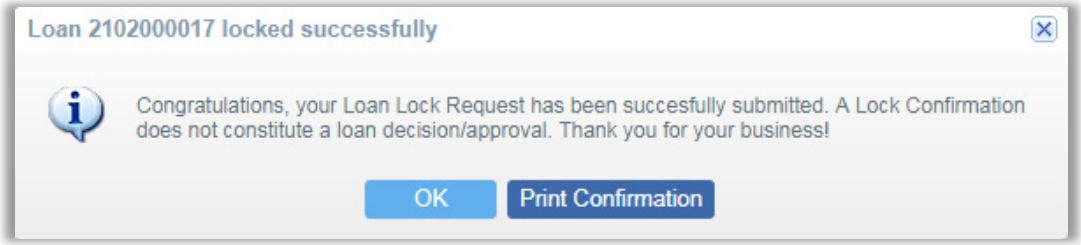
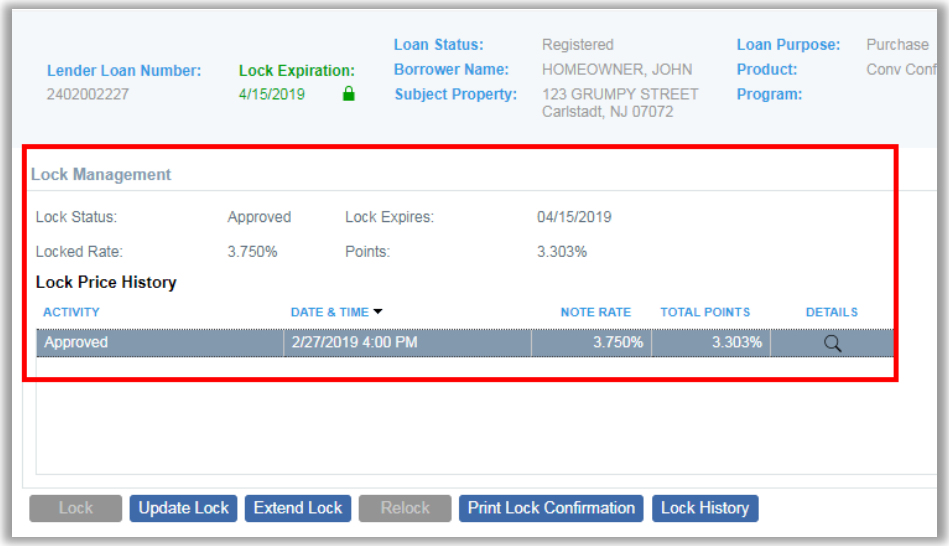


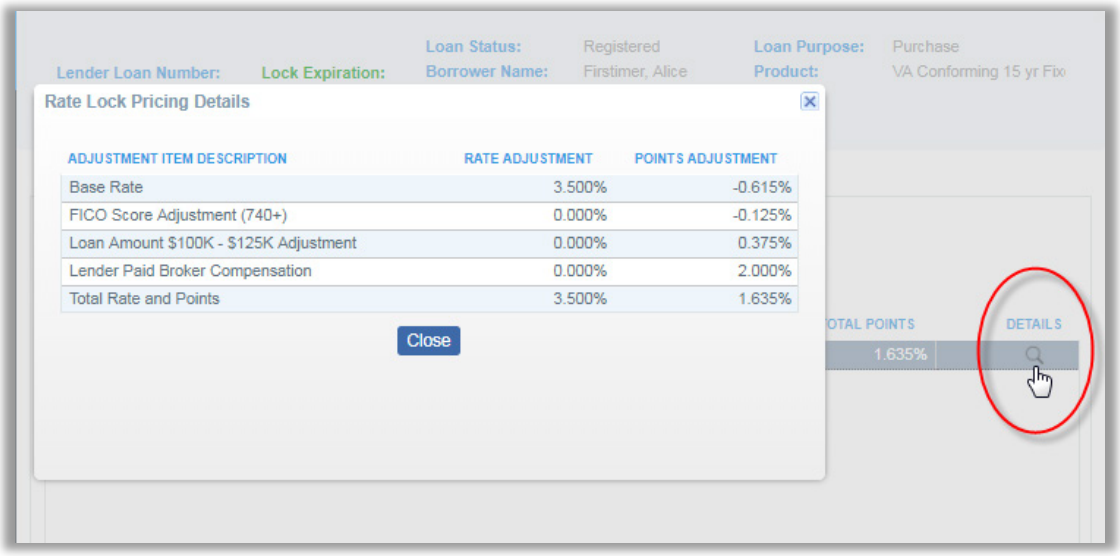
Helpful Tips:

- 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.**

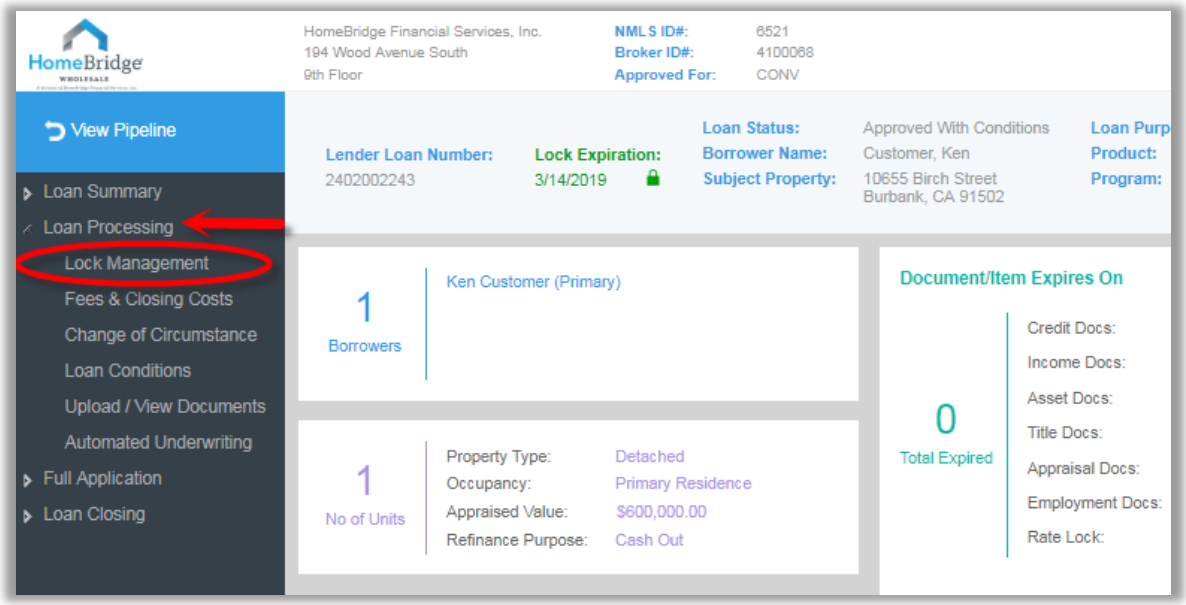
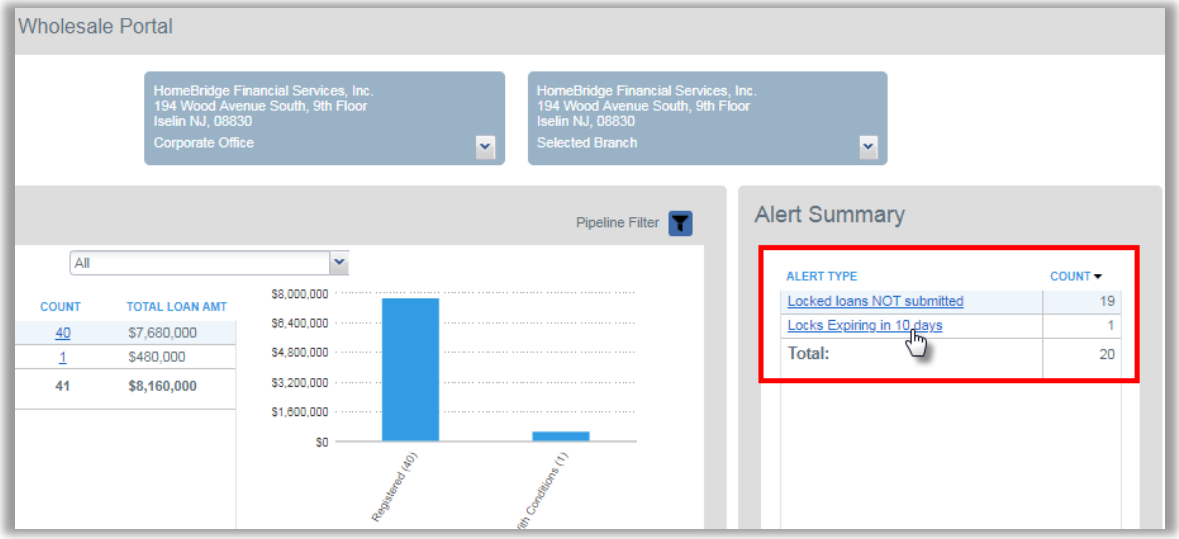


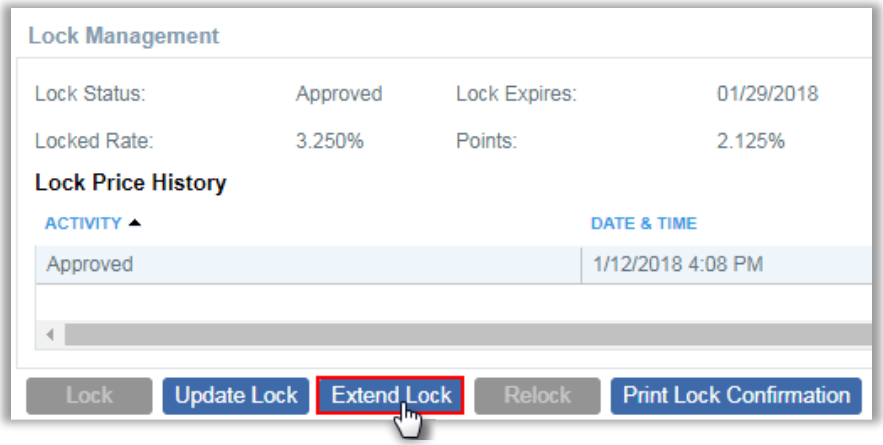
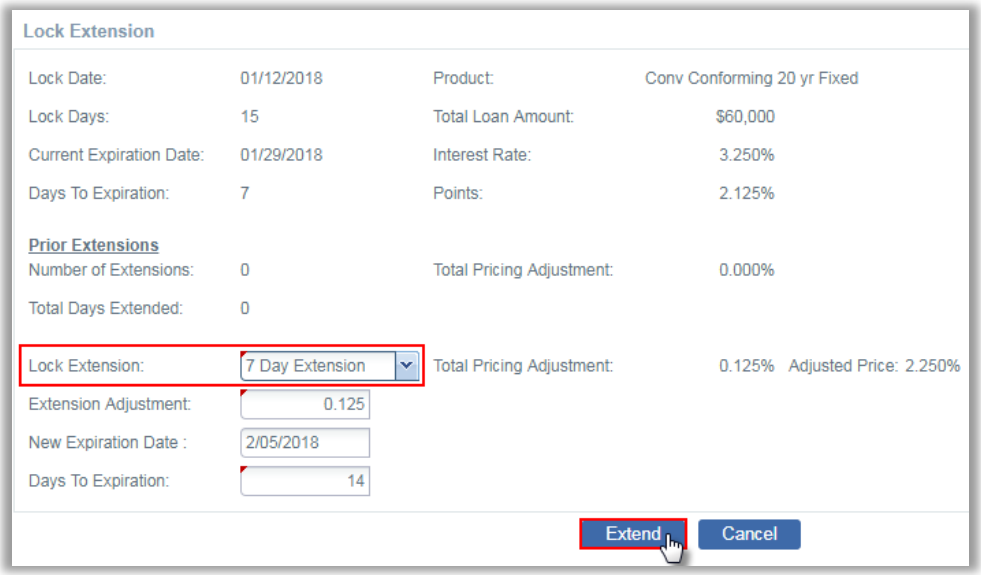
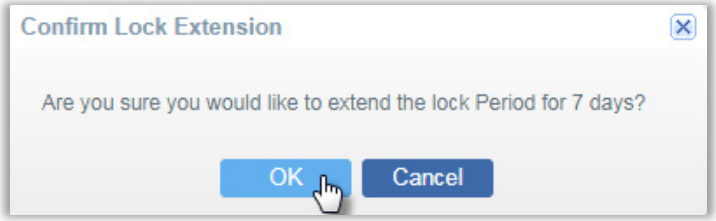
Step	Action
4	A **Pricing Details** window will open. • Click the desired rate in the chart. • Pricing Adjustments will be listed and totaled below. • Scroll down to click the **Lock** button at the bottom at the bottom of the window.  **Helpful Tip:** Easily adjust lock length by modifying drop down at the top of screen.
5	The **Lock Confirmation** window will open. Review the information and click the **Lock** button. 

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

Step	Action
	Helpful Tip: Click the Magnifying Glass icon under Details to view the rate & points adjustments. 

Rate Lock Extension

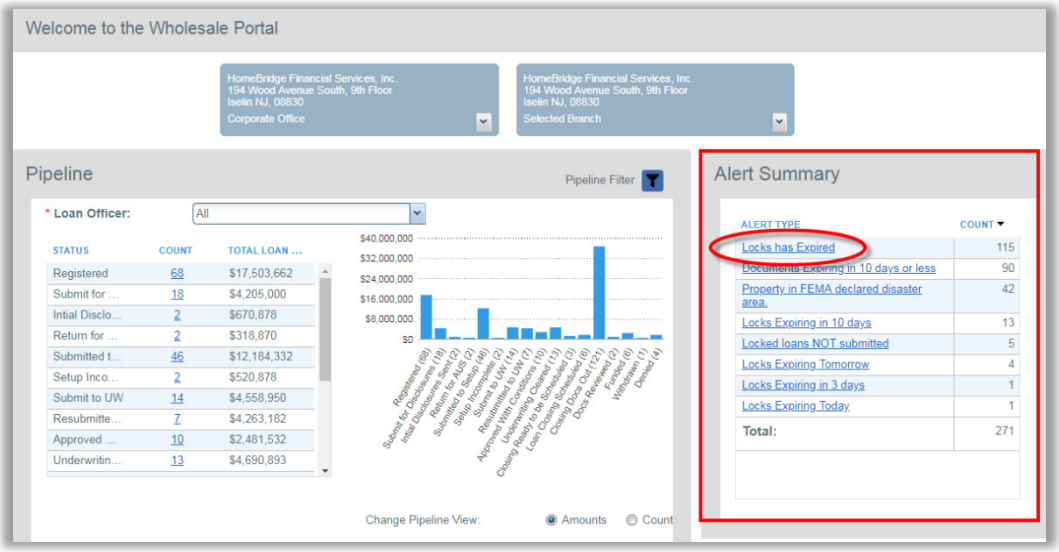
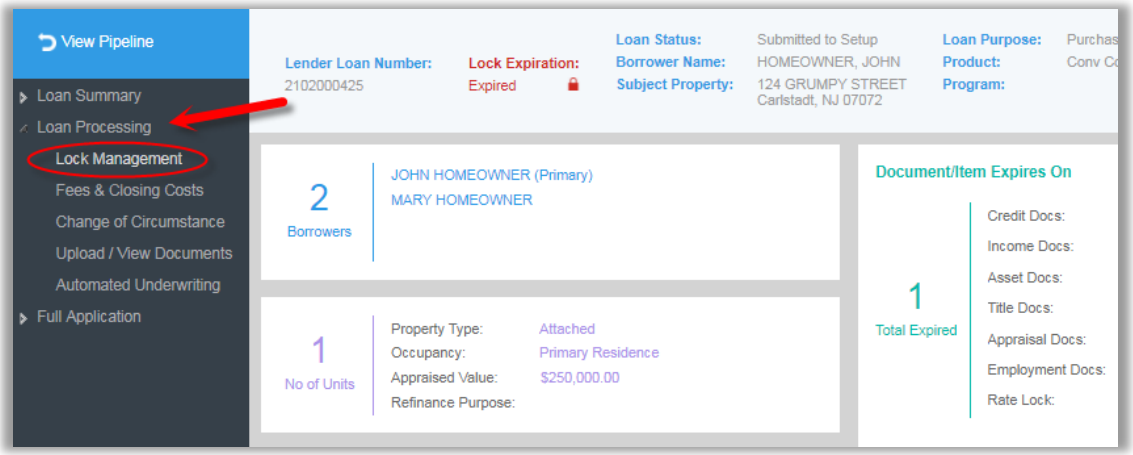
Step	Action
1	Open the loan to be extended. Select **Loan Processing** to open the menu, and select **Lock Management.**  **Helpful Tip:** keep track of Lock Expirations in the Alert Summary section of the P.A.T.H. Home screen. 

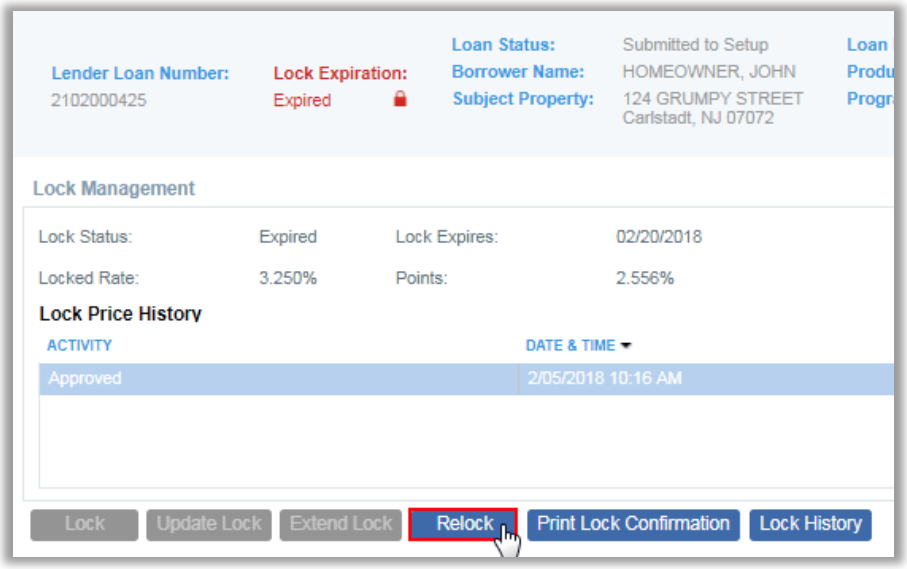
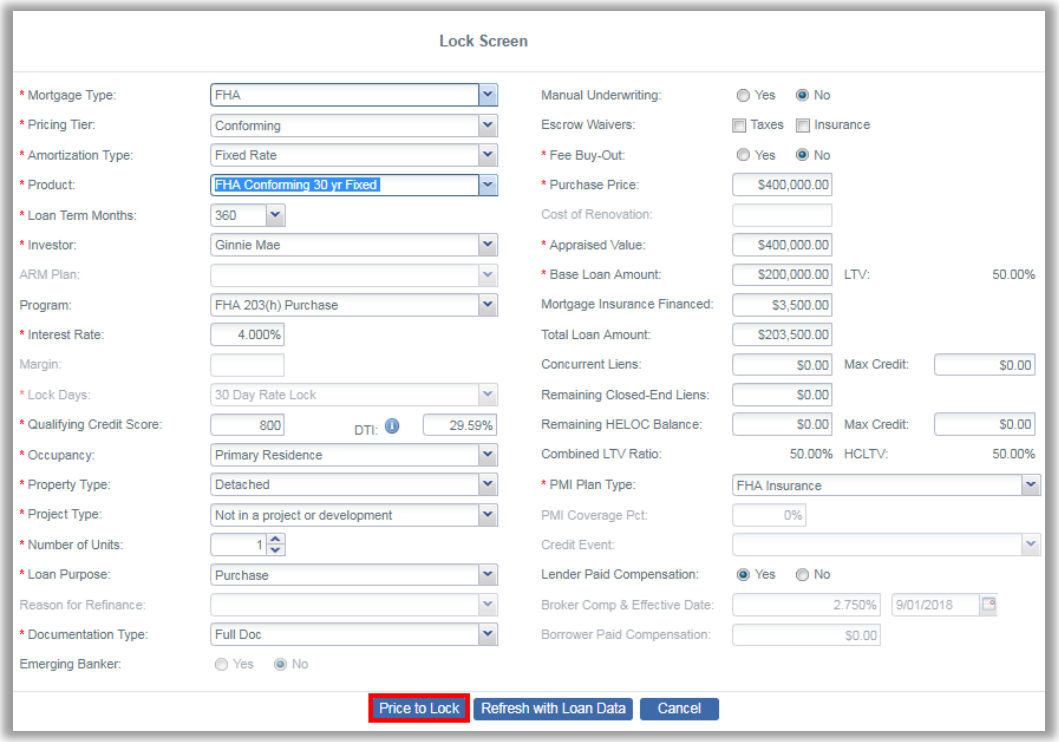
Step	Action
2	The Lock Management screen will reflect the current Lock information. Click the **Extend Lock** Button. 
3	• Enter the **Lock Extension** days from the options in the dropdown menu. • The Extension Adjustment, New Expiration Date, and Days to Expiration will populate according to the selection. • Click the **Extend** button at the bottom of your screen. 
4	Click **OK** to confirm the Lock Extension. 

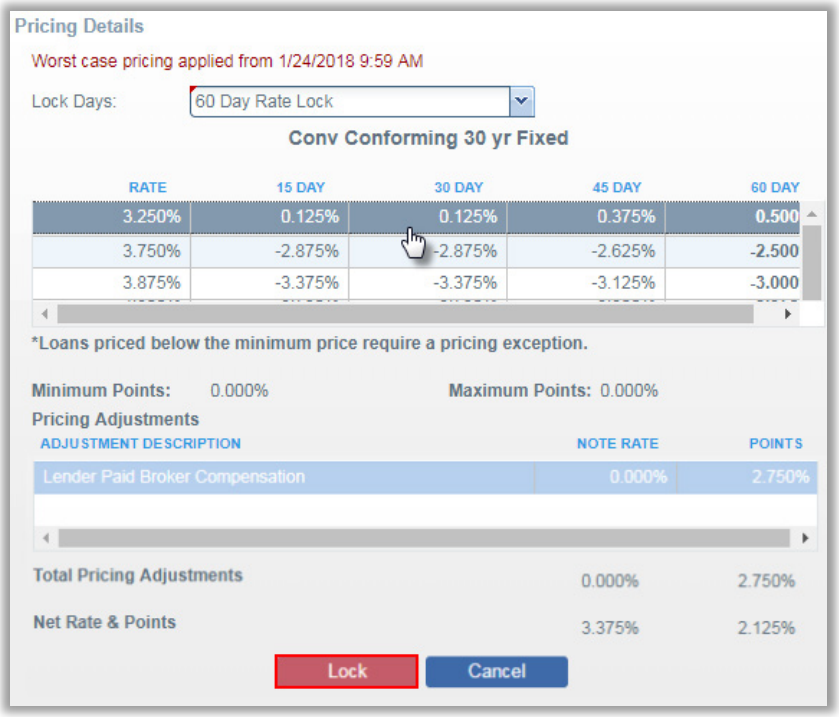
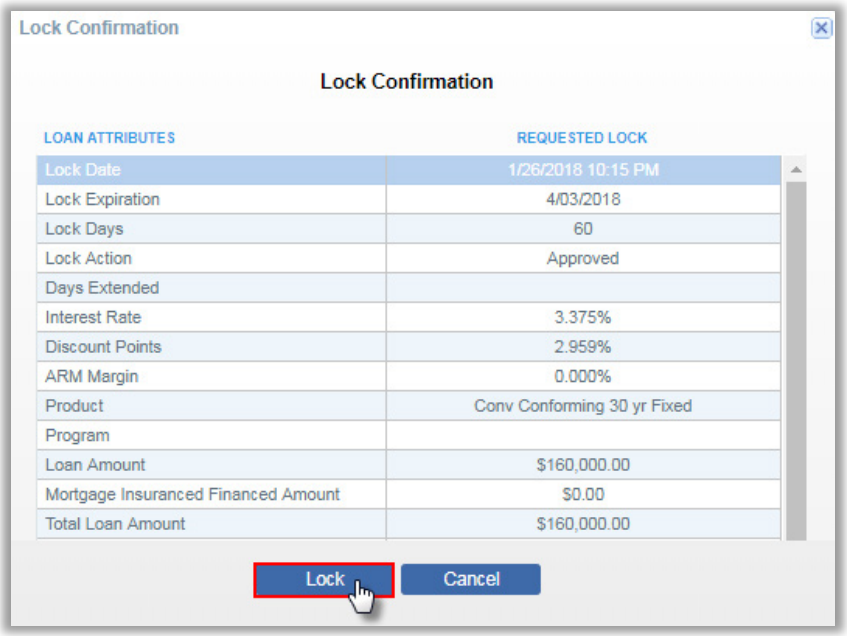
Step	Action
5	The Lock Extension Confirmation will display with details of the extension. **Lock Extension Confirmation** Original Lock Date: 01/12/2018 Original Lock Days: 15 Original Expiration Date: 01/29/2018 Product: Conv Conforming 20 yr Fixed Total Loan Amount: $60,000 Interest Rate: 3.250% Points: 2.125 **Prior Extensions** Number of Extensions: 0 Total Days Extended: 0 Total Fee Amount: $0.00 Total Pricing Adjustment: 0 **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 Total Fee Amount: Total Pricing Adjustment: 0.125 Adjusted Price: 2.25 OK Print Confirmation **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

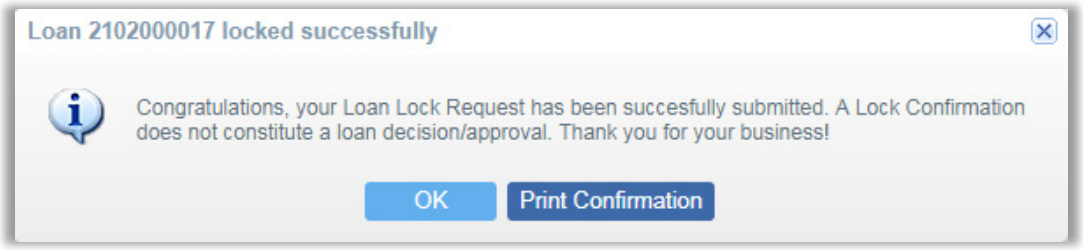
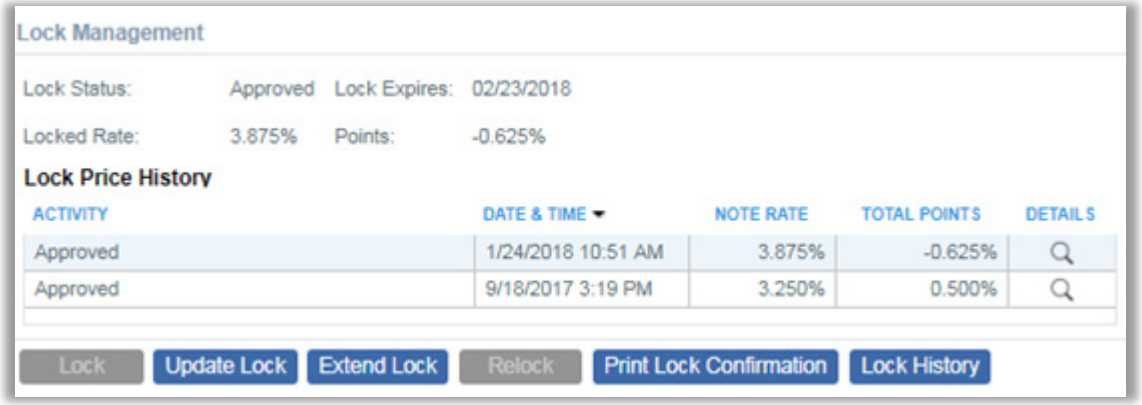
Relock

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**. 

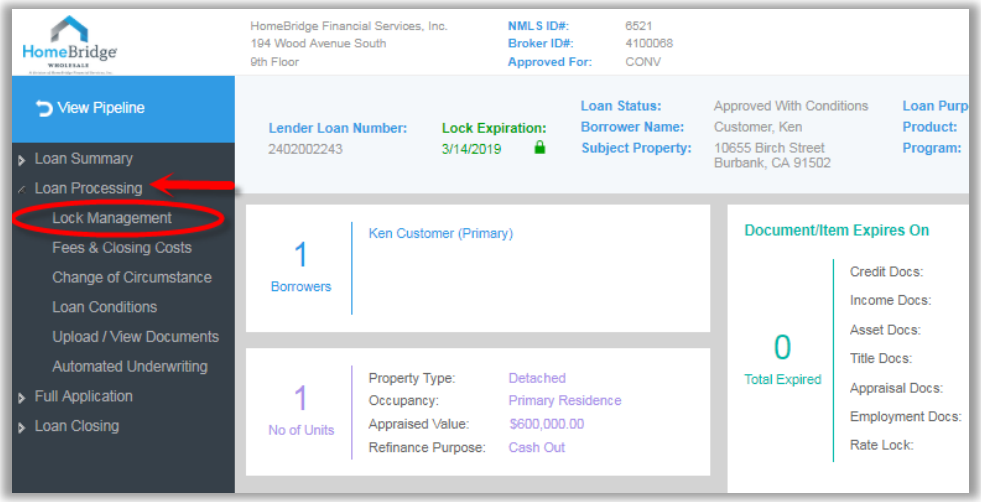
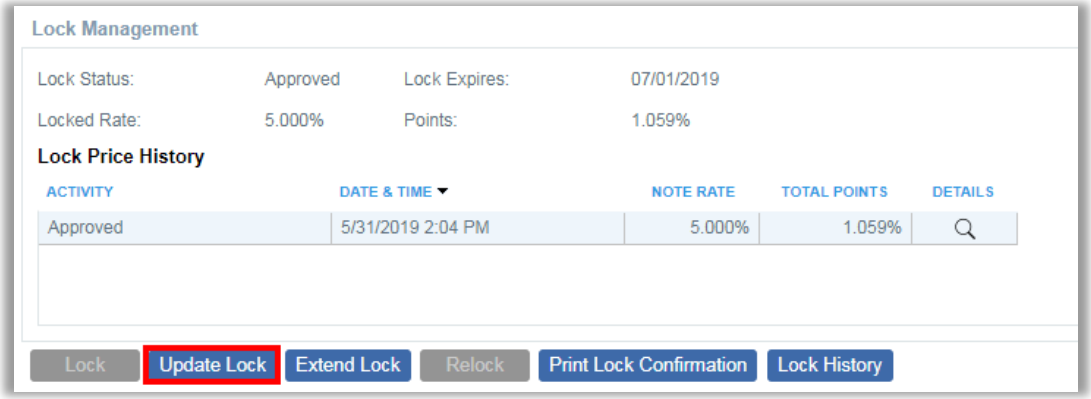
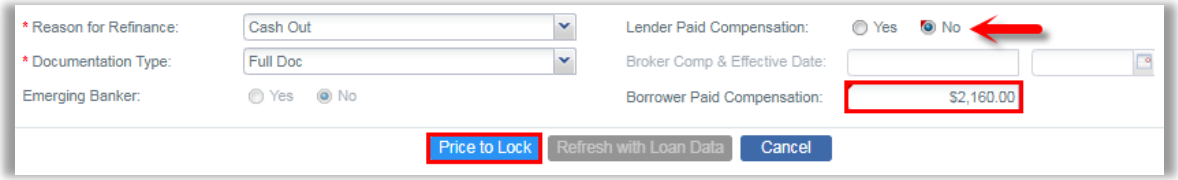
Step	Action
3	Click the **Relock** button at the bottom of your screen. 
4	Ensure all the required information is correct, and click the **Price to Lock** button.  **Helpful Tip:** Click **Refresh with Loan Data** to pull changes made on the Short Application screen into the Lock Screen.

Step	Action
5	Select the desired rate from the chart, and click the **Lock** button. 
6	The Lock Confirmation screen will open. Review the information and click **Lock**. 

Step	Action
7	A pop up will confirm that the Lock Request has been successfully submitted.  **Helpful Tip:** Click the **Print Confirmation** button 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
8	The Lock Management screen will now display the details of the Relock. 

Changing Compensation Type

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

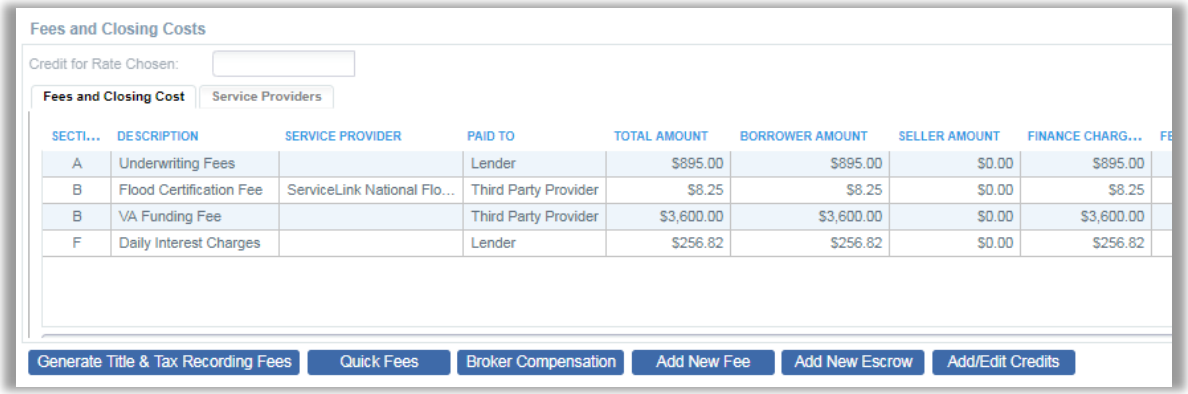
Step	Action
1	Open the loan, select **Loan Processing** to open the menu, and select **Lock Management**. 
2	Click **Update Lock**. 
3	**For Lender Paid Compensation:** – Select **Yes** and click **Price to Lock**. **For Borrower Paid Compensation:** – Select **No**, enter the compensation amount, and click **Price to Lock.** 

Fees & Closing Costs

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

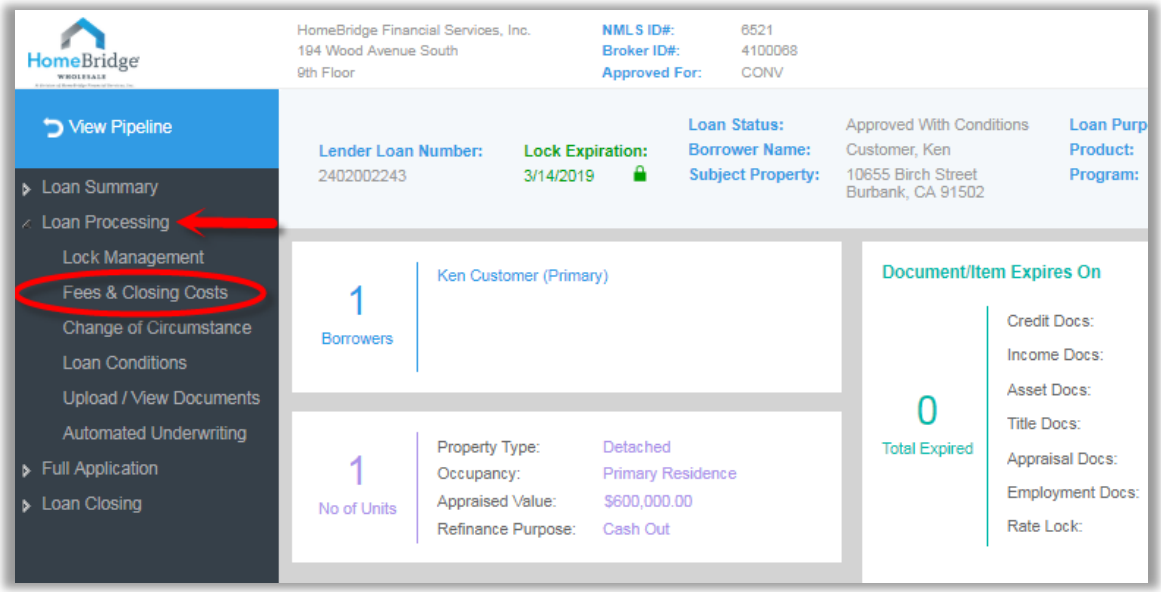
Fees:

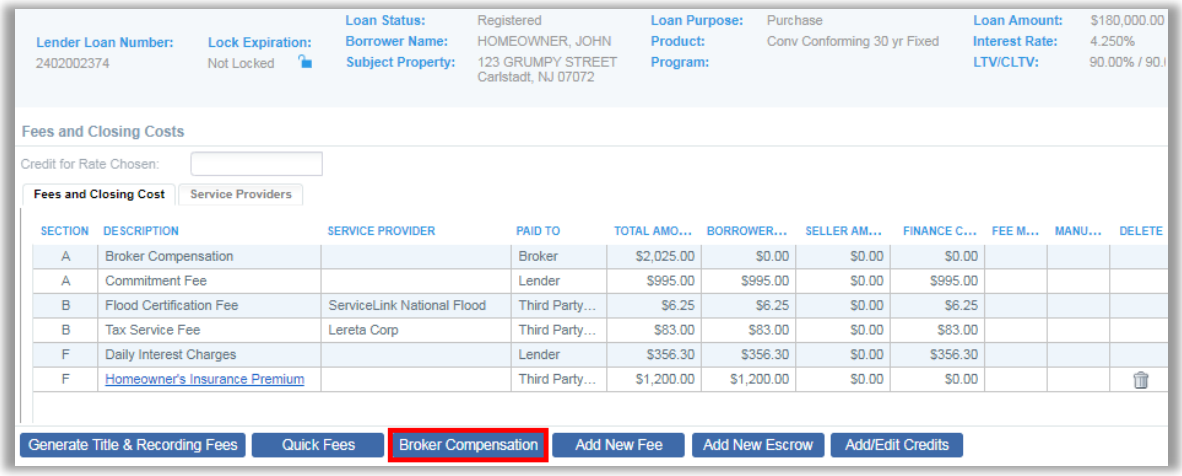
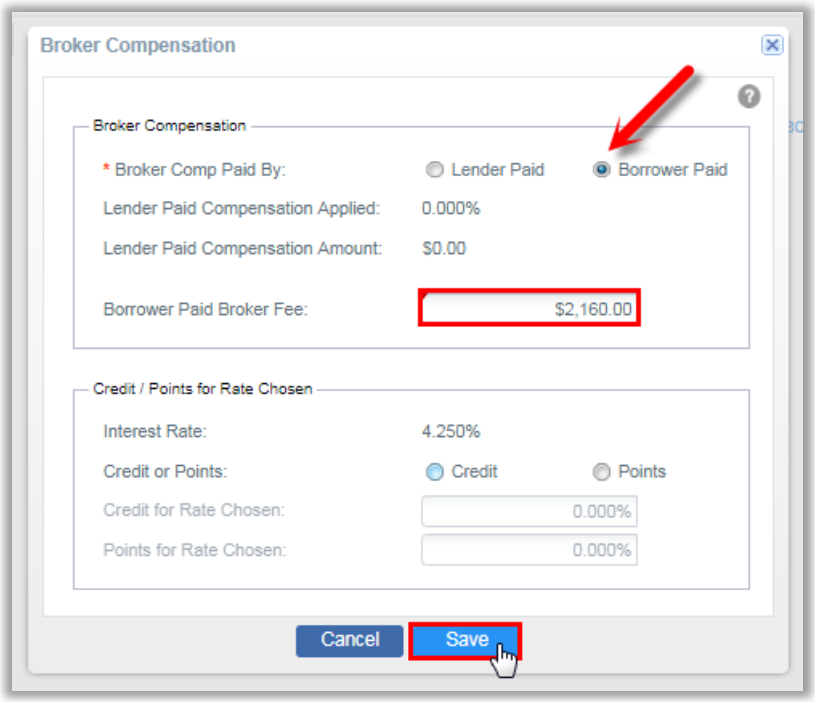
- Are based upon the entered loan information.
- Automatically adjust with relevant loan changes.
- Cannot be deleted.

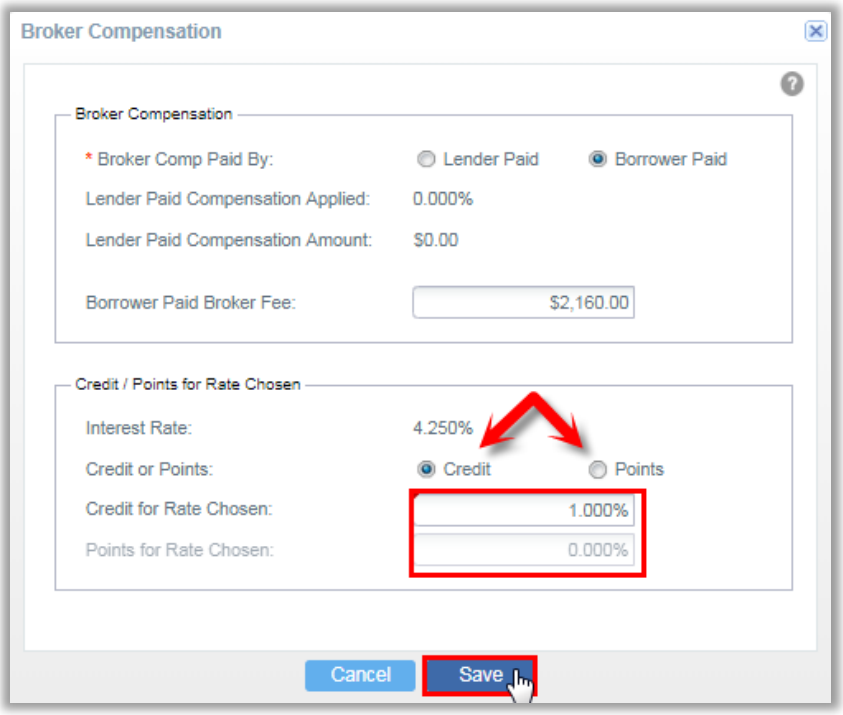


Broker Compensation – For Unlocked Loans

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

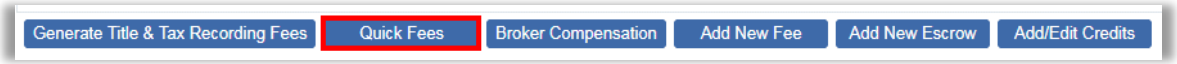
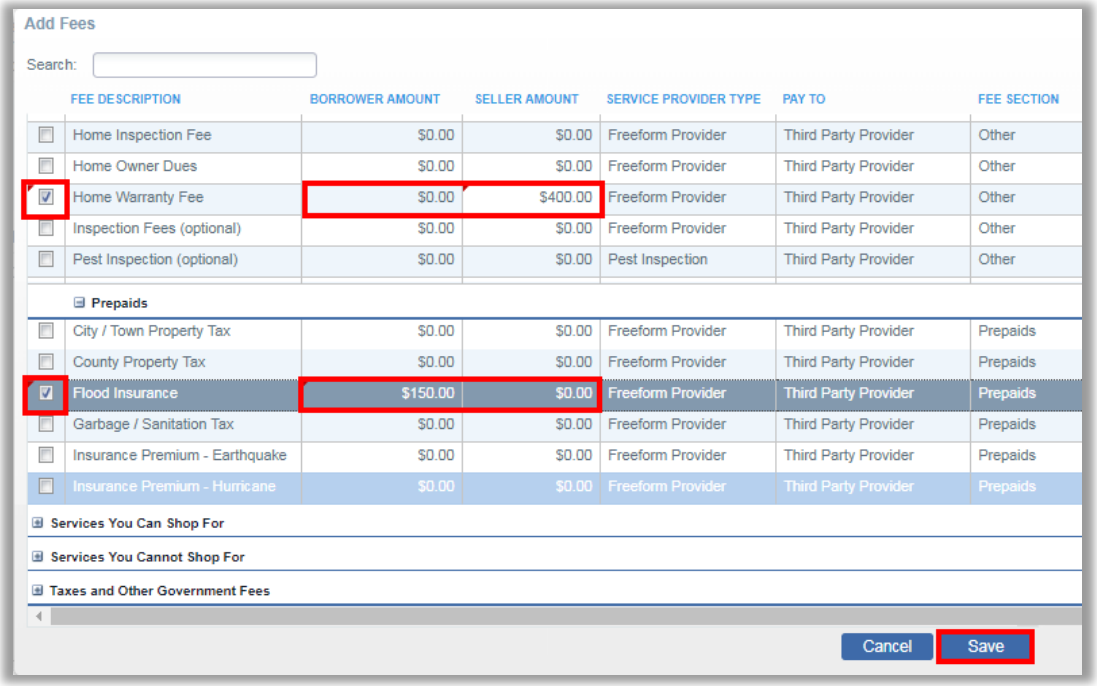
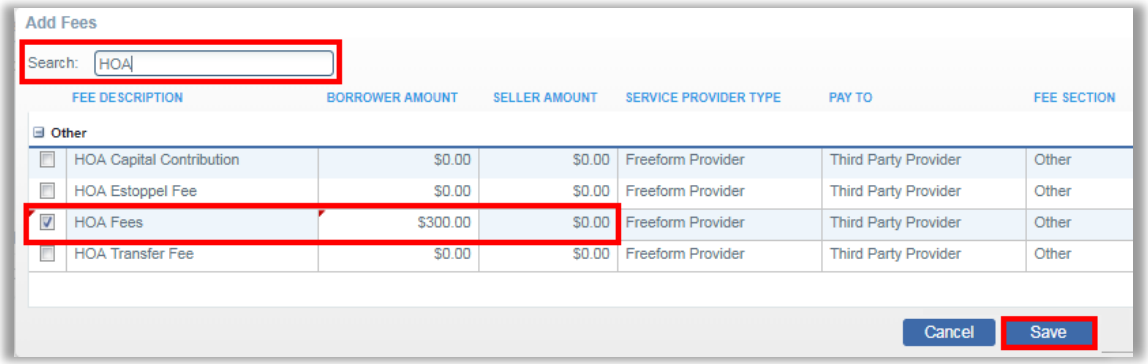
Step	Action
1	Select **Loan Processing** to open the menu and select **Fees & Closing Costs**. 

Step	Action
2	Click the **Broker Compensation** button at the bottom of the screen. 
3	Select **Borrower Paid** in the Broker Compensation pop-up, enter the Borrower Paid amount, and click **Save**. 

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

Enter Fees

Step	Action
1	Quickly add standard title and recording fees to a loan with the **Generate Title & Tax Recording Fees** button. These fees are editable.

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

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

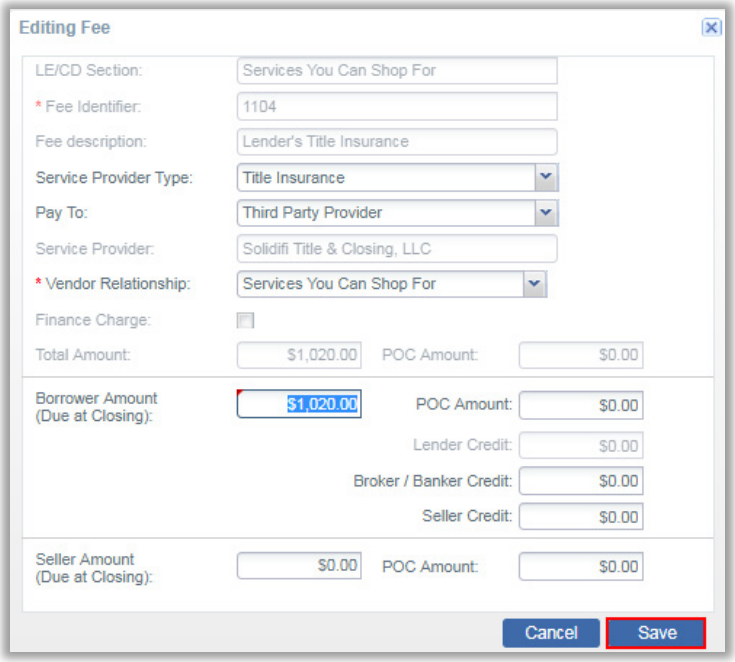
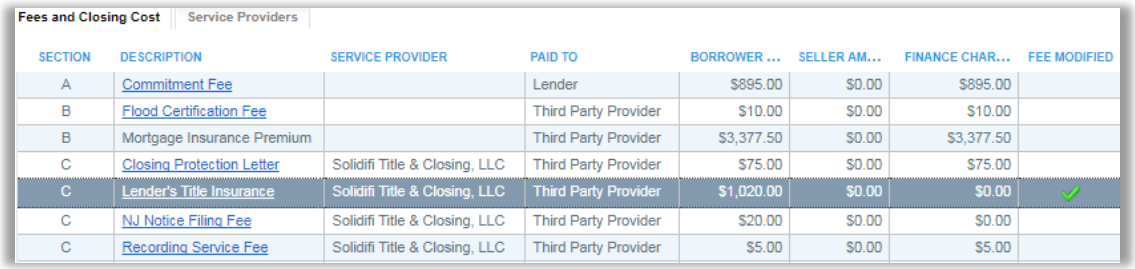
Fees and Closing Cost | Service Providers

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

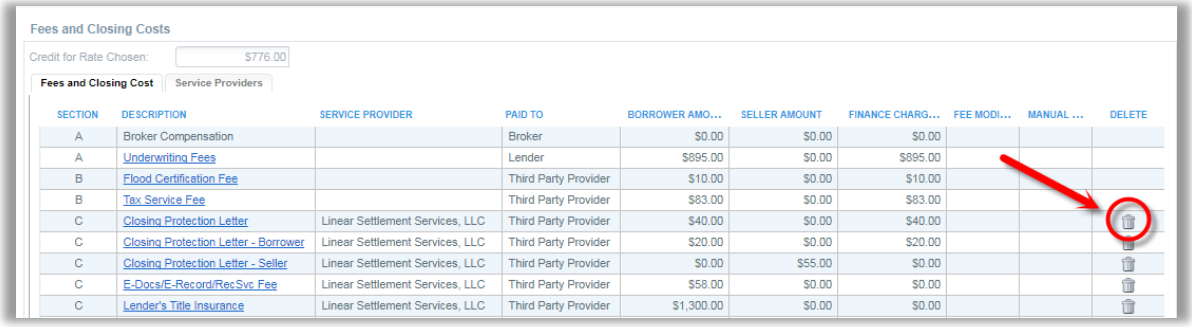
A Origination Charges
B Services You Cannot Shop For
C Services You Shop For
E Taxes and Other Government Fees
F Prepaids
G Initial Escrow Payment at Closing
H Other

Edit a Fee

Step	Action
1	To edit a fee, click the Fee **Description** link.
2	Make the changes to the fee and click **Save.** 
3	The edited fee will display a in the **Fee Modified** column. 

Delete a Fee

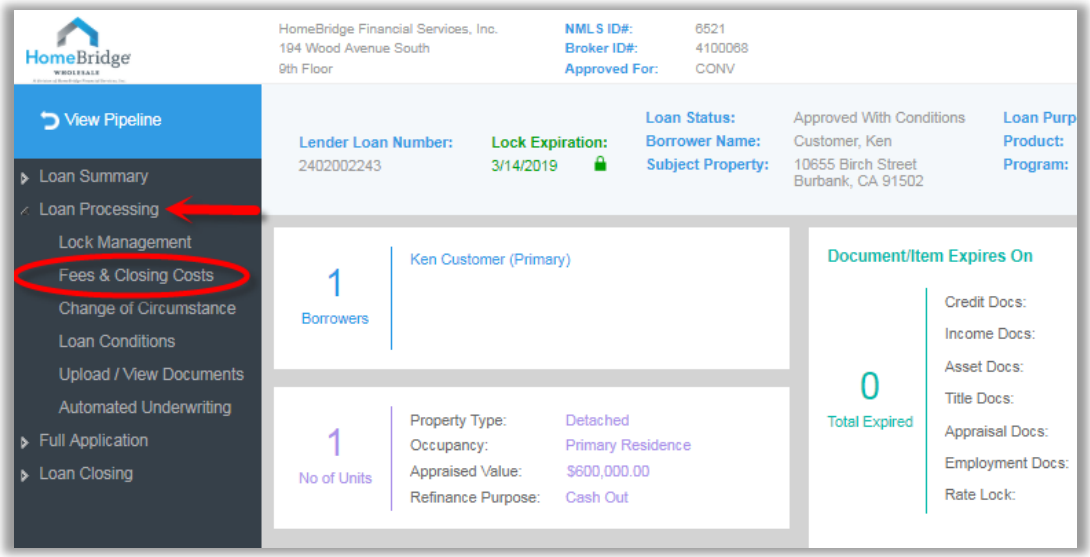
To **delete** a fee, click the trash can icon on the far right of the screen.

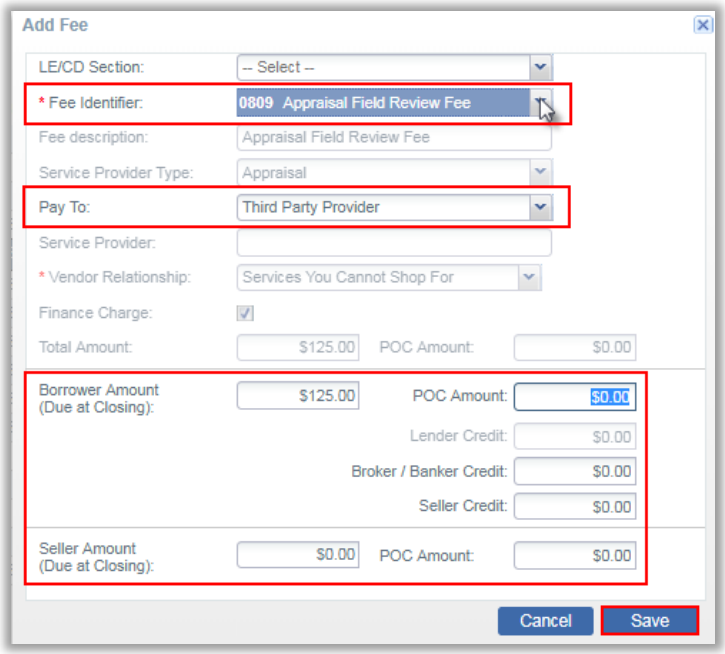
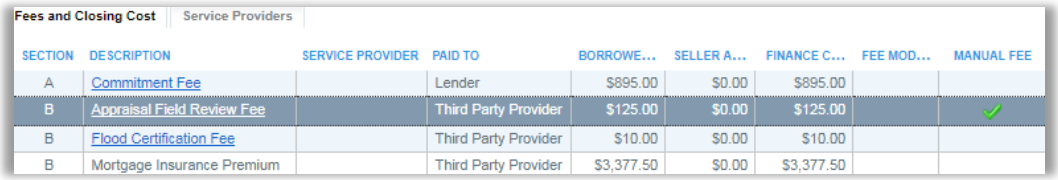


SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	$0.00	$0.00	$0.00			
A	Underwriting Fees		Lender	$895.00	$0.00	$895.00			
B	Flood Certification Fee		Third Party Provider	$10.00	$0.00	$10.00			
B	Tax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

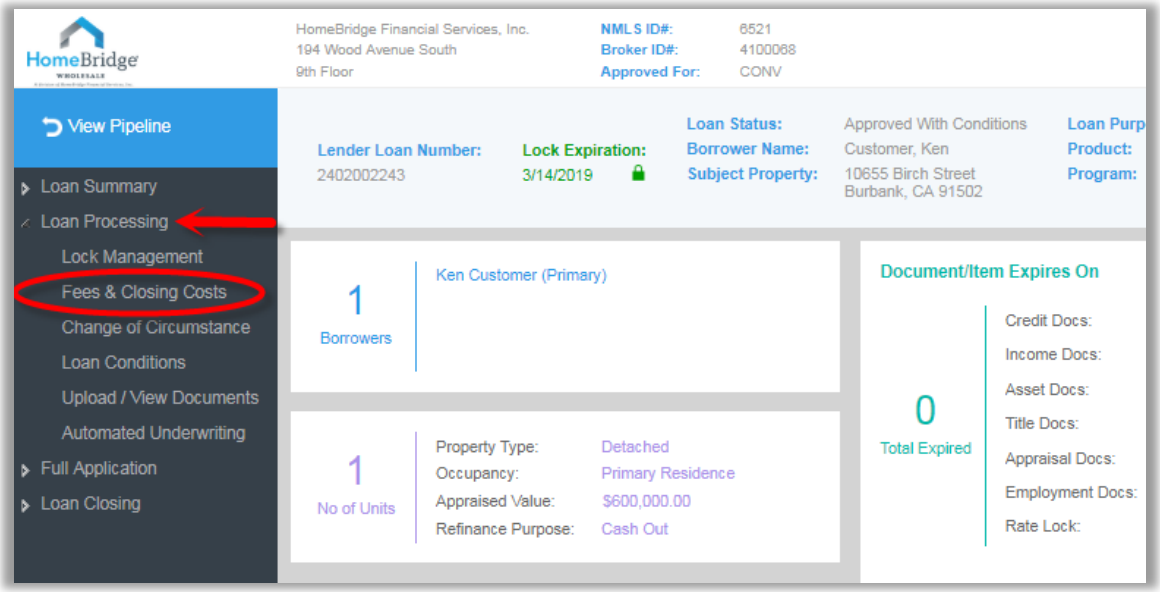
Note: Standard Lender Fess cannot be deleted.

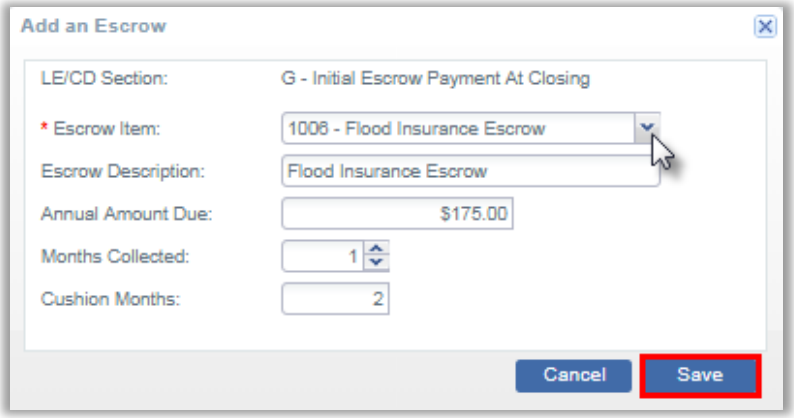
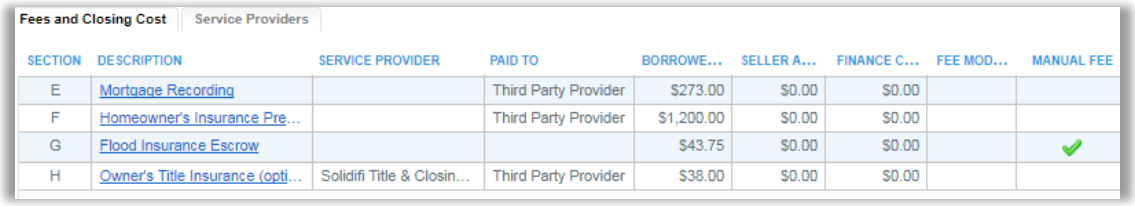
Add a New Fee

Step	Action
1	Select **Loan Processing** to open the menu and select **Fees & Closing Costs**. 

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

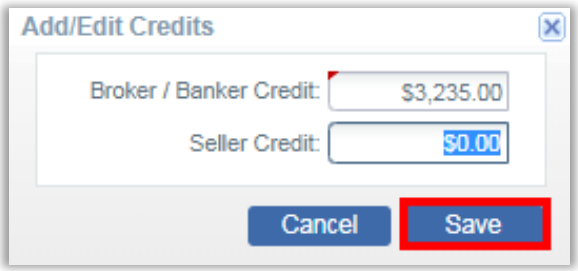
Add a New Escrow

Step	Action
1	Select **Loan Processing** to open the menu and select **Fees & Closing Costs**. 
2	Click the **Add New Escrow** Button at the bottom of the screen.

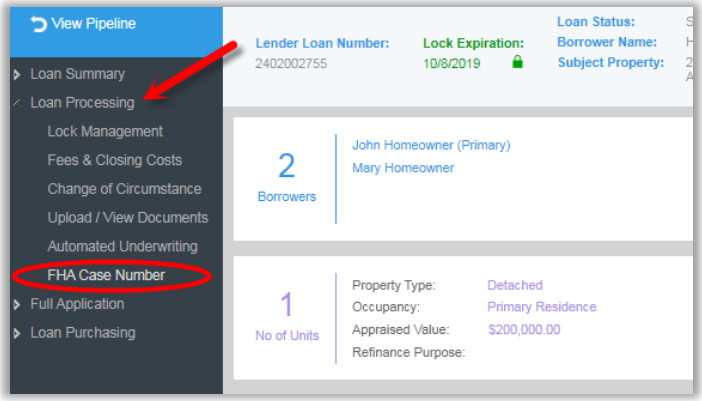
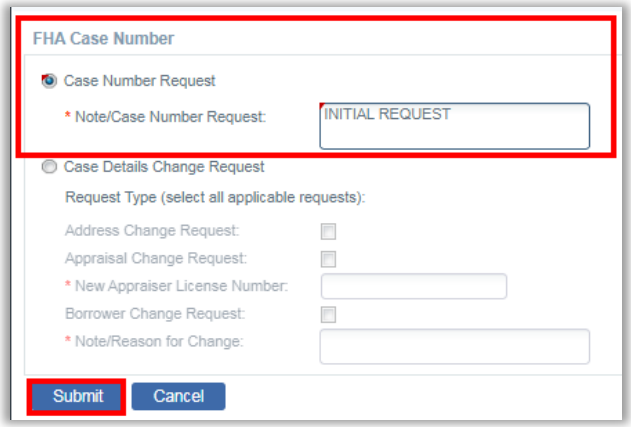
Step	Action
3	• Select the **Escrow Item** from the dropdown list. • Enter the Annual Amount Due and the Months Collected. • **Cushion Months** will reflect the required cushion based on the subject property state. • Click **Save**. 
4	The new escrow item will display a in the Manual Fee column.  Fees and Closing Cost | Service Providers SECTION | DESCRIPTION | SERVICE PROVIDER | PAID TO | BORROWE... | SELLER A... | FINANCE C... | FEE MOD... | MANUAL FEE E | Mortgage Recording | | Third Party Provider | $273.00 | $0.00 | $0.00 | F | Homeowner's Insurance Pre... | | Third Party Provider | $1,200.00 | $0.00 | $0.00 | G | Flood Insurance Escrow | | | $43.75 | $0.00 | $0.00 | ✓ H | Owner's Title Insurance (opti... | Solidifi Title & Closin... | Third Party Provider | $38.00 | $0.00 | $0.00 |

Add/Edit Credit

Add/Edit Credits Click to add or edit a **Cedit** from the **Broker/Banker** or the **Seller**.



FHA Case Number

Step	Action
1	To request an Initial FHA Case Number click **Loan Processing** to open the menu, and select **FHA Case Number.** 
2	• Select **Case Number Request**. • Enter "**Initial request**" in the Note/Case Number Request box. • Click **Submit**. 

Loan Submission

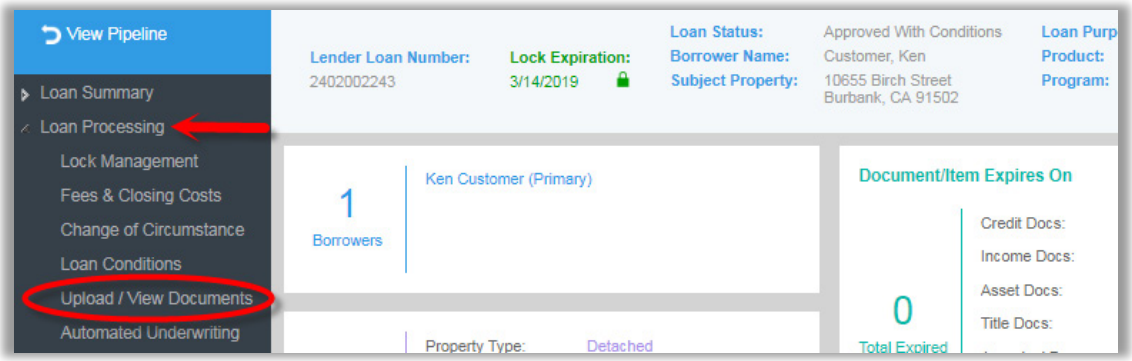
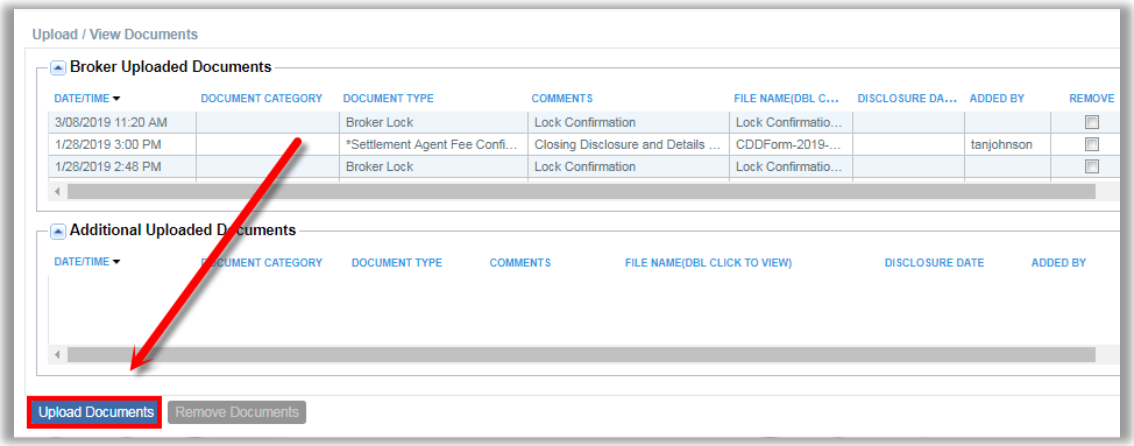
Homebridge Wholesale accepts loan submissions for either:

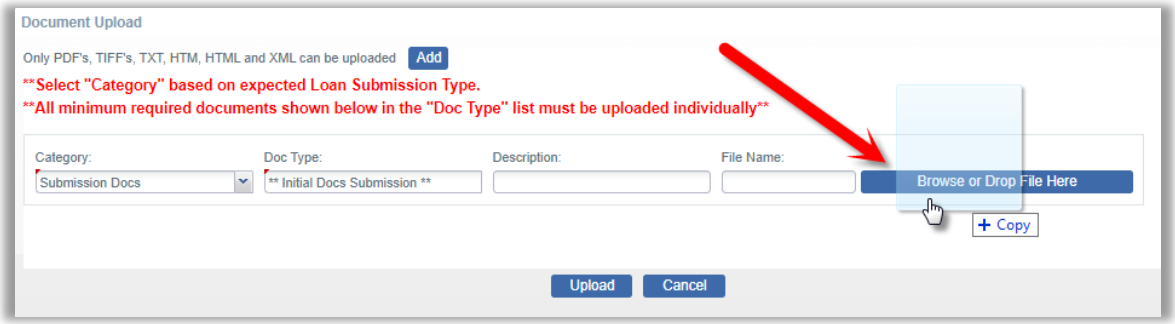
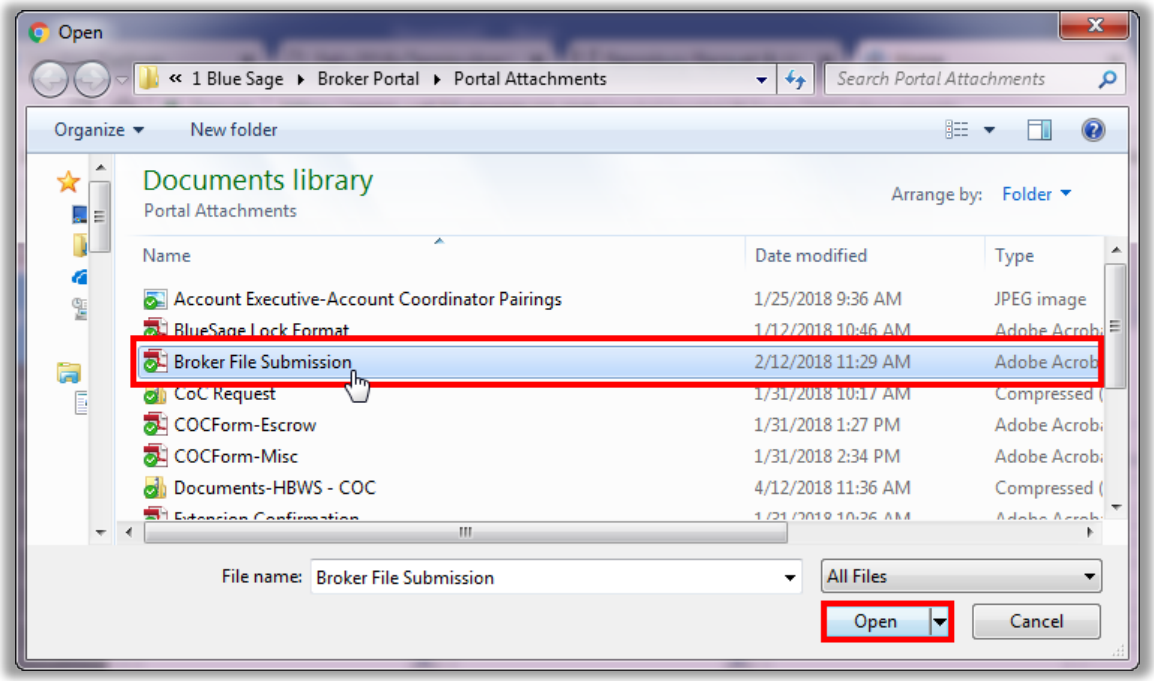
- Credit Decision (**Submit to Loan Setup**) or
- Disclosure on behalf of the Broker **(Loan Disclosures Only)**. Click here for complete instructions for Homebridge to Disclose.

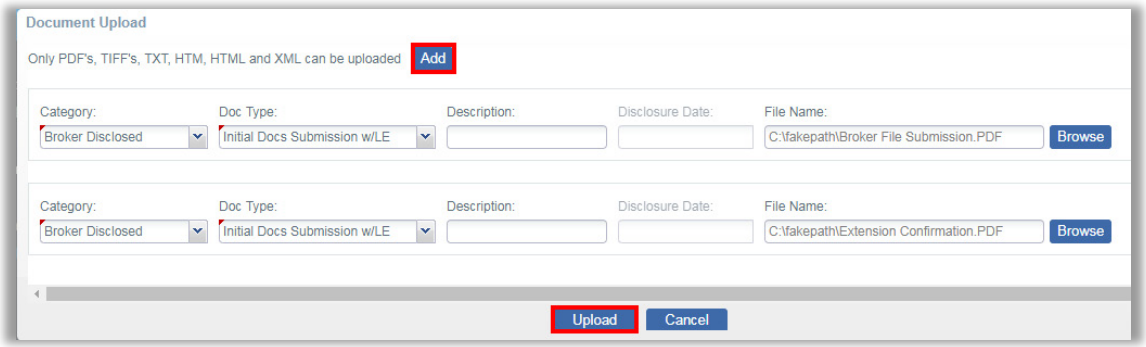
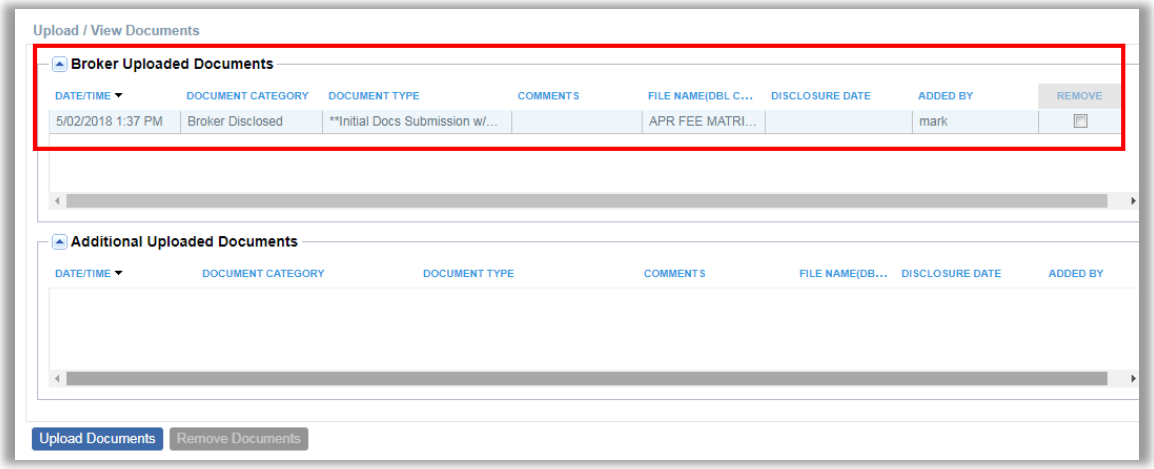
Submit to Loan Setup

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

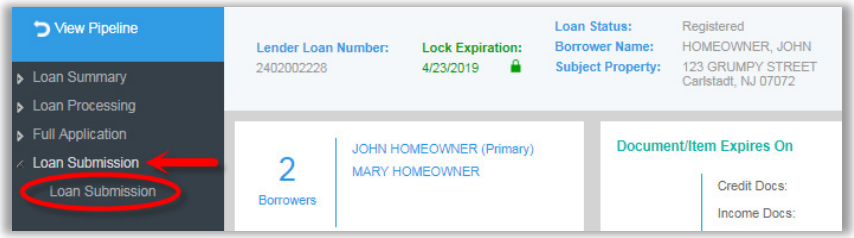
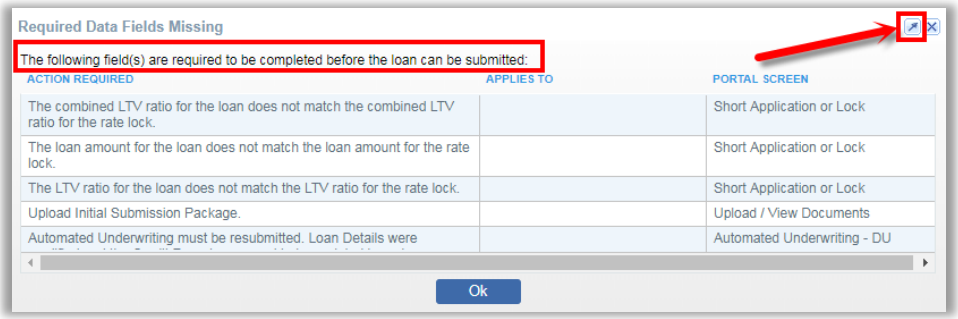
Upload Documents

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

Step	Action
3	• **Category** and **Doc Type** will auto complete. • **Description** is optional. • Click **Browse** to navigate to the Borrower's documents on your computer - or - • **Drag** and **Drop** the file on the button.  **Notes:** • Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H. • Only 1 file may be added at a time with drag and drop.
4	Select the document to be uploaded and click **Open**. 

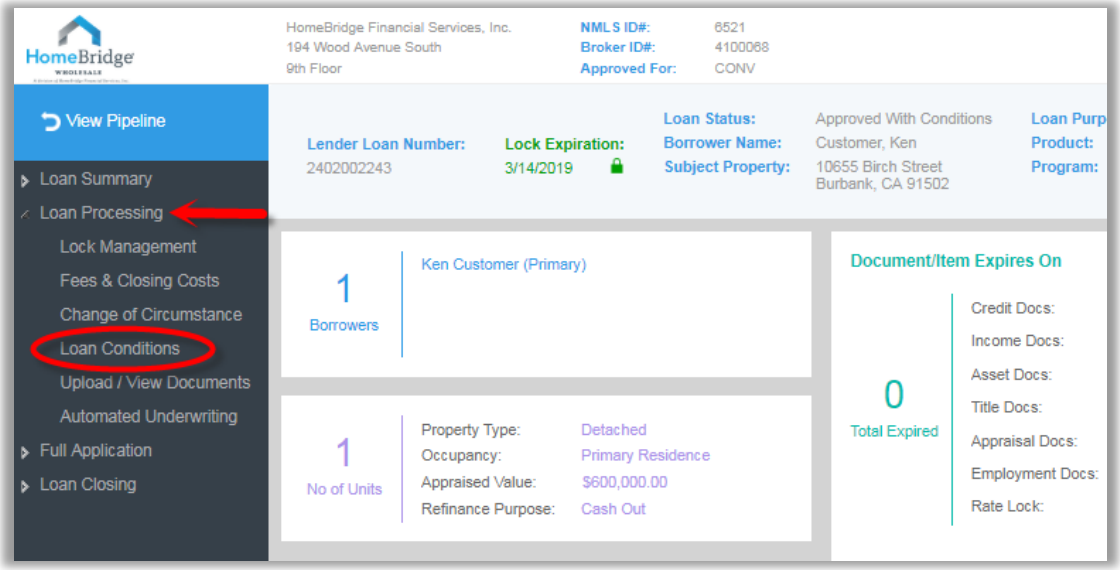
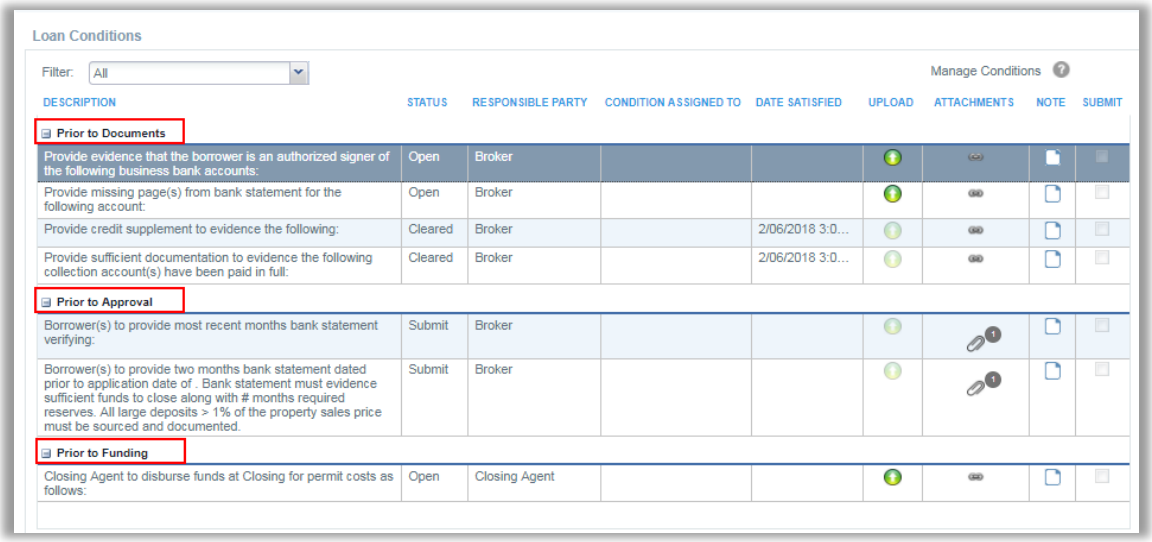
Step	Action
5	Click **Upload**.  **Helpful Tip:** Use the **Add** button to upload multiple documents simultaneously.
6	The file(s) will display under **Broker Uploaded Documents**. 

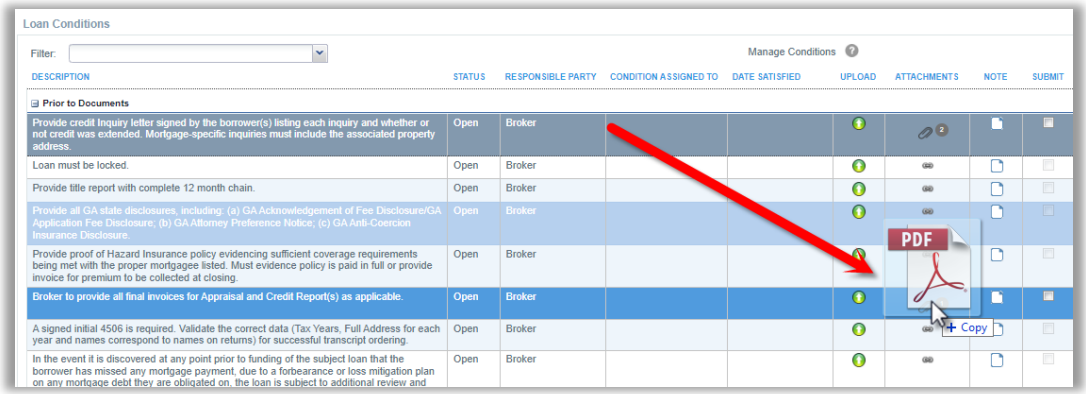
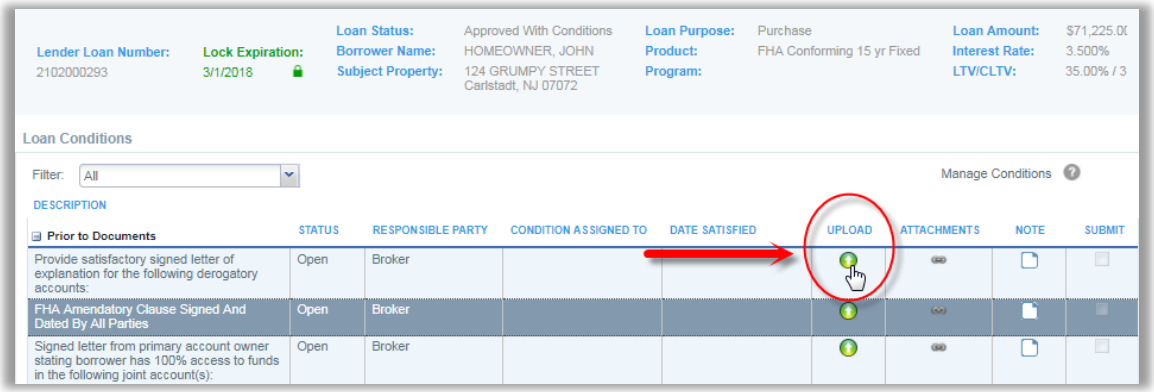
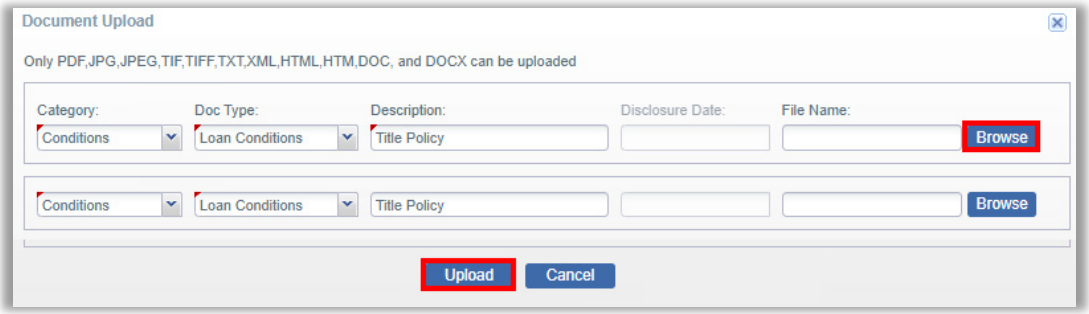
Submit Loan to Setup

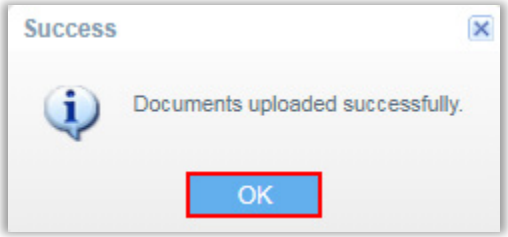
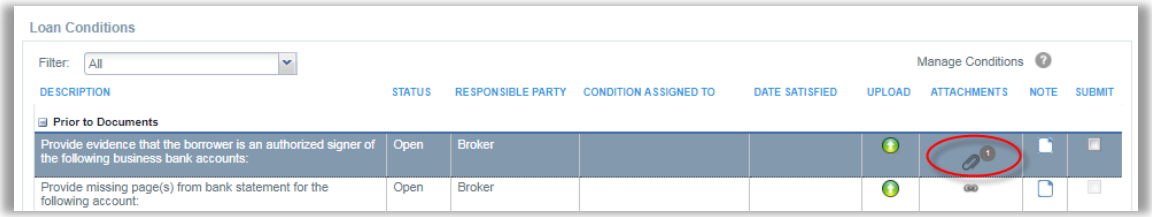
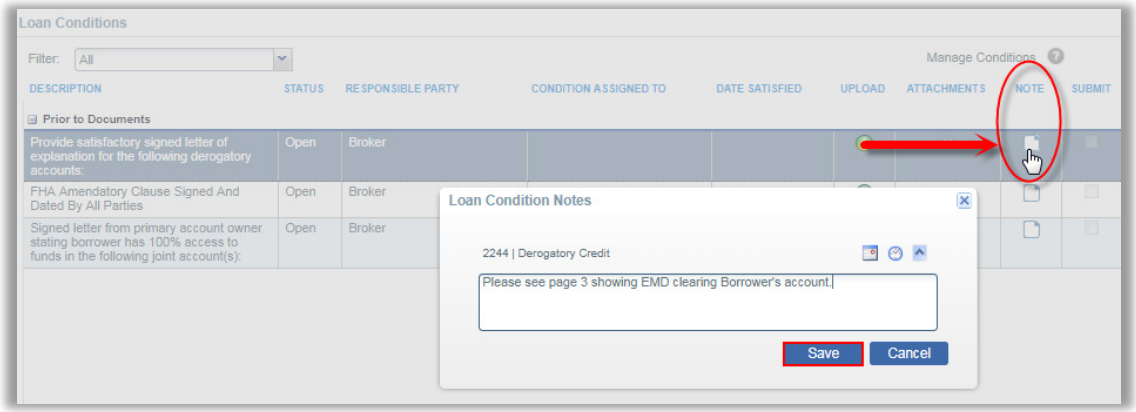
Step	Action
1	Select **Loan Submission** to open the menu and click **Loan Submission**. 
2	• Enter the **TRID/RESPA** application date. • Enter the date that written consent to proceed was obtained from the Borrower(s). • Select Submit Loan to Setup. • Click the **Submit Loan** button.
3	**Required Data Fields Missing** message will be received for any missing or conflicting loan information.  **Notes:** • Be sure to enter the **MLO Email Address** on Loan Summary→Short Application screen. • **Borrower's mobile phone number** is required on Full Application→Borrower screen. • 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. • For Loan Information/Lock mismatch – If Lock is correct, update loan information from the Short Application. – If Loan information is correct, update the rate lock from Pricing and Lock Management.

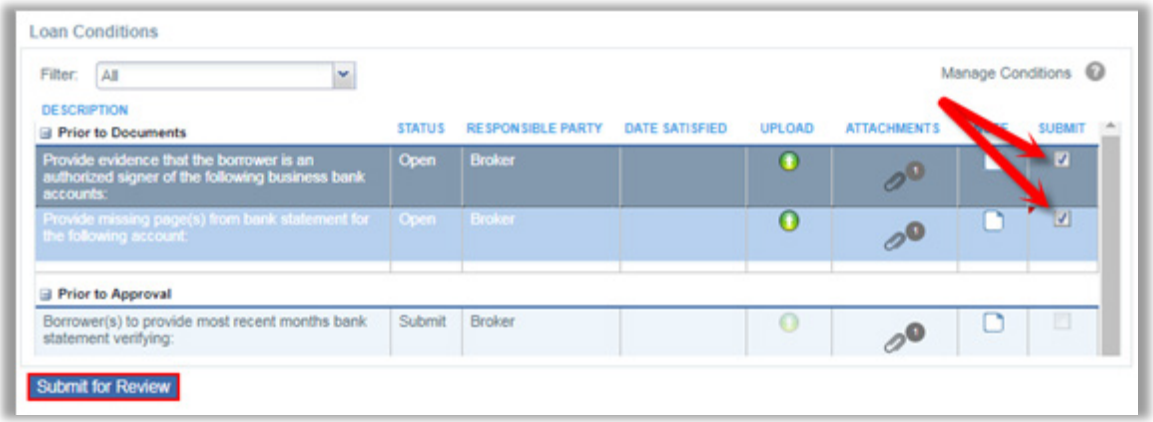
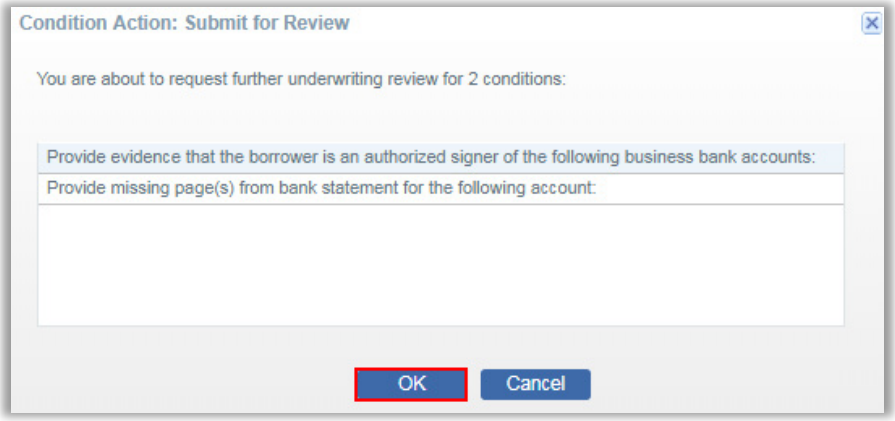
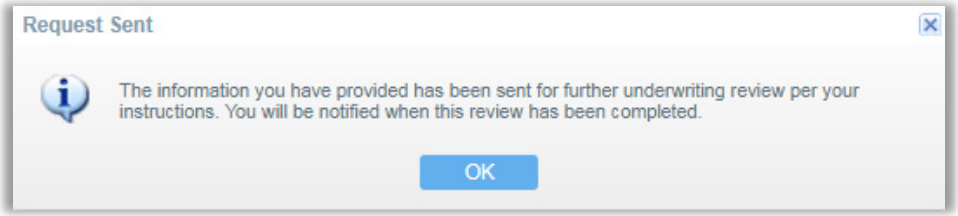
Submit Conditions for Underwriter Review

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**. 
2	The Loan Conditions screen will group the conditions for approval into 3 sections: **Prior to Documents, Prior to Approval,** and **Prior to Funding**.  Conditions are listed with a **Status**, the **Responsible Party**, and the **Date Satisfied.**

Step	Action
3	Drag and Drop a file on the Condition to be satisfied.  -OR- Click the green up arrow under **Upload** for the condition to be satisfied. 
4	The Document Upload window will open. • The **Category**, **Doc Type**, and the **Description** will auto-populate for that condition. • Click the **Browse** button to locate the document on your computer and click **Upload**. 

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

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

Appraisal Orders in P.A.T.H.

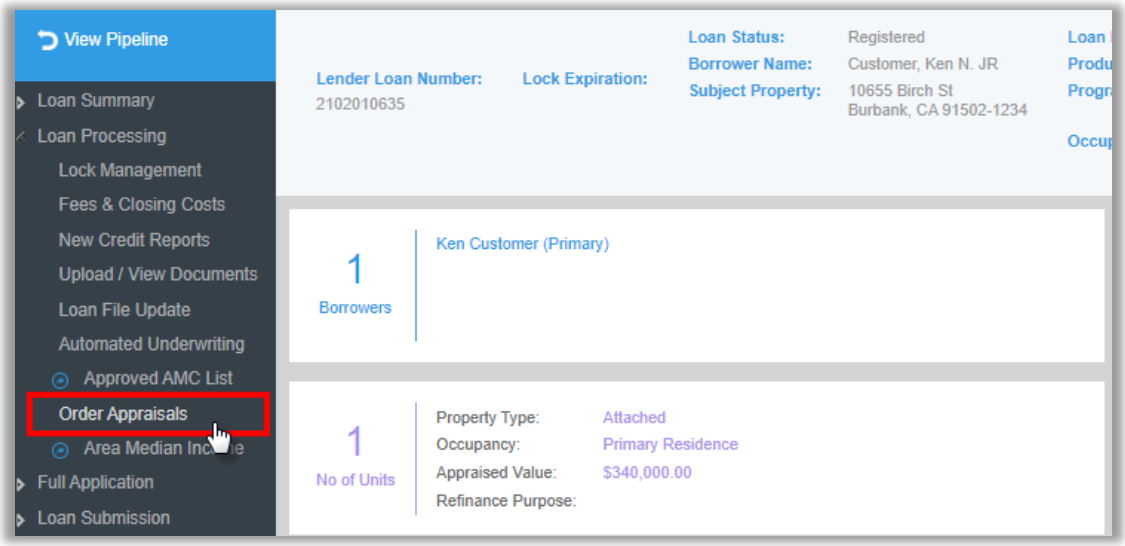
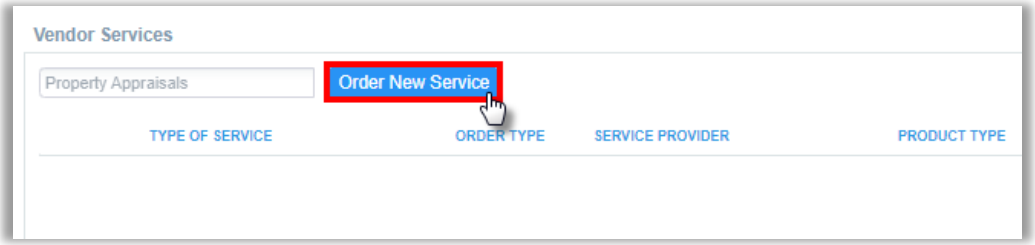
Brokers have the option to order appraisals directly from P.A.T.H. allowing them to:

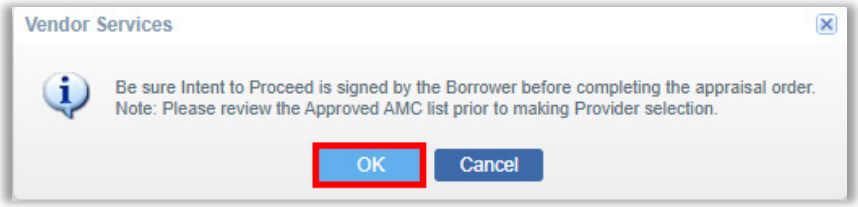
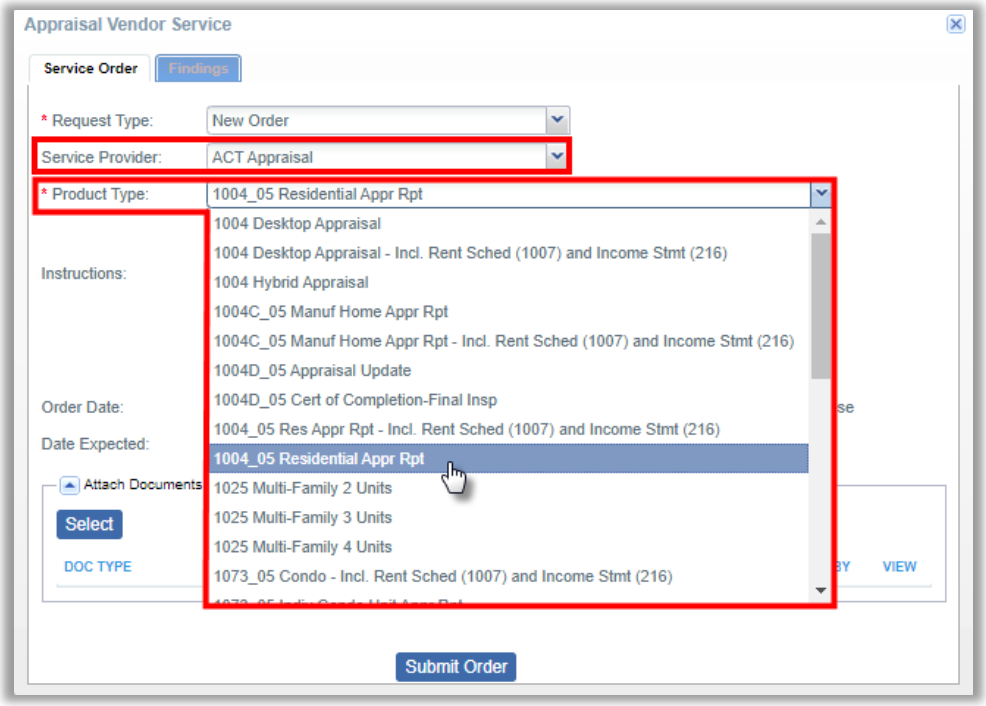
- Select from HBWS approved AMCs. Click here for the complete list.
- Place and manage appraisal orders and appraisal conditions.
- View the status of appraisal orders.
- Have appraisals and appraisal conditions **automatically upload** to Homebridge and AIQ.

Notes:

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

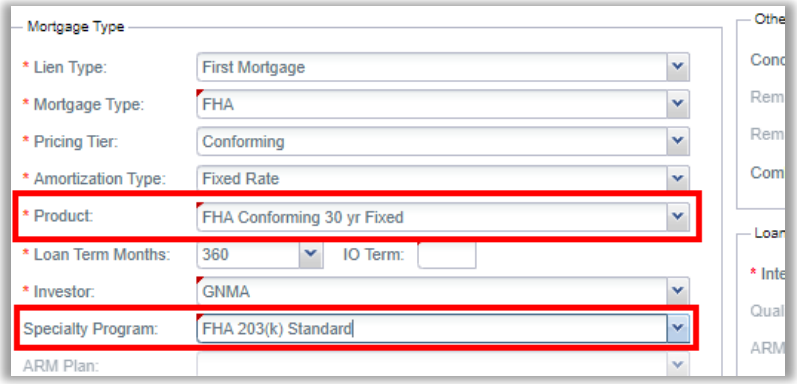
Order an Appraisal

Step	Action
1	Go to **Loan Processing→Order Appraisals**. 
2	The Vendor Services window will appear. Click the **Order New Service** button. 

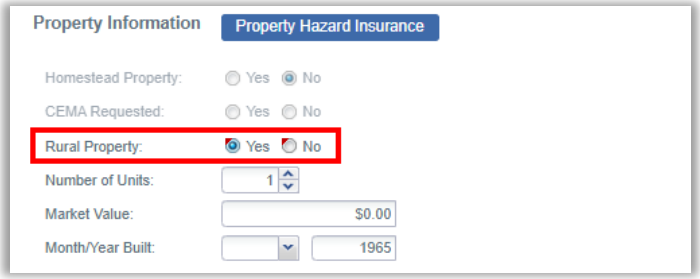
Step	Action
3	A pop-up will appear as a reminder that before ordering an appraisal: • Ensure the Intent to Proceed is signed, and • Review the Approved AMC list. Click **OK**. 
4	The Service Order screen will appear. • **Request Type:** Defaults to New Order • **Service Provider:** Select an approved AMC. • **Product Type:** Select the applicable appraisal form. 

Notes:

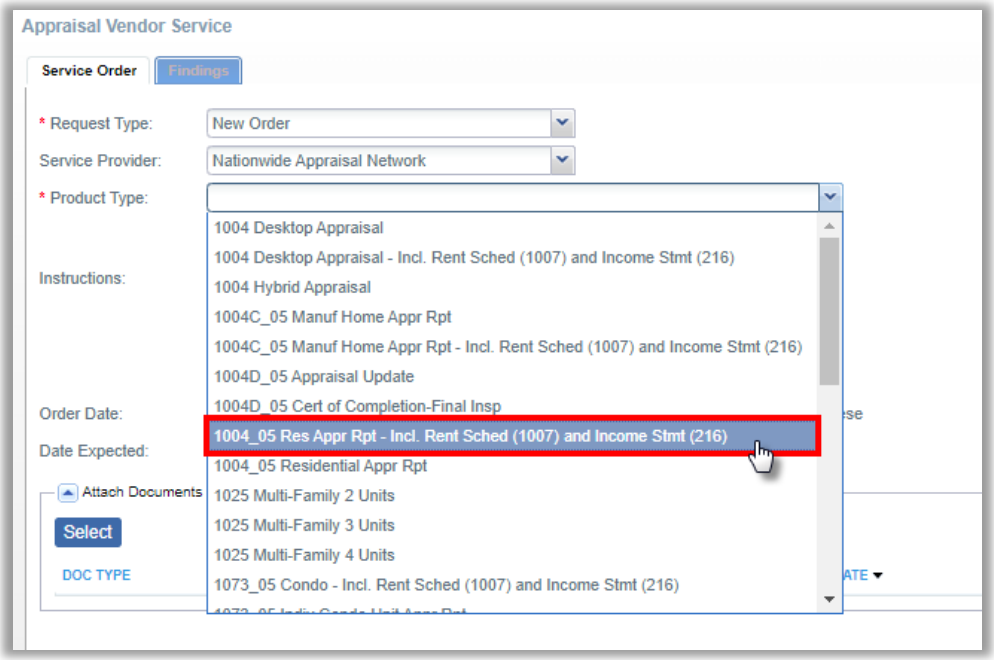
- **Renovation Loans** - The system will automatically notify the AMC ONLY if the correct loan program is selected on the Loan Summary→Short Application screen.

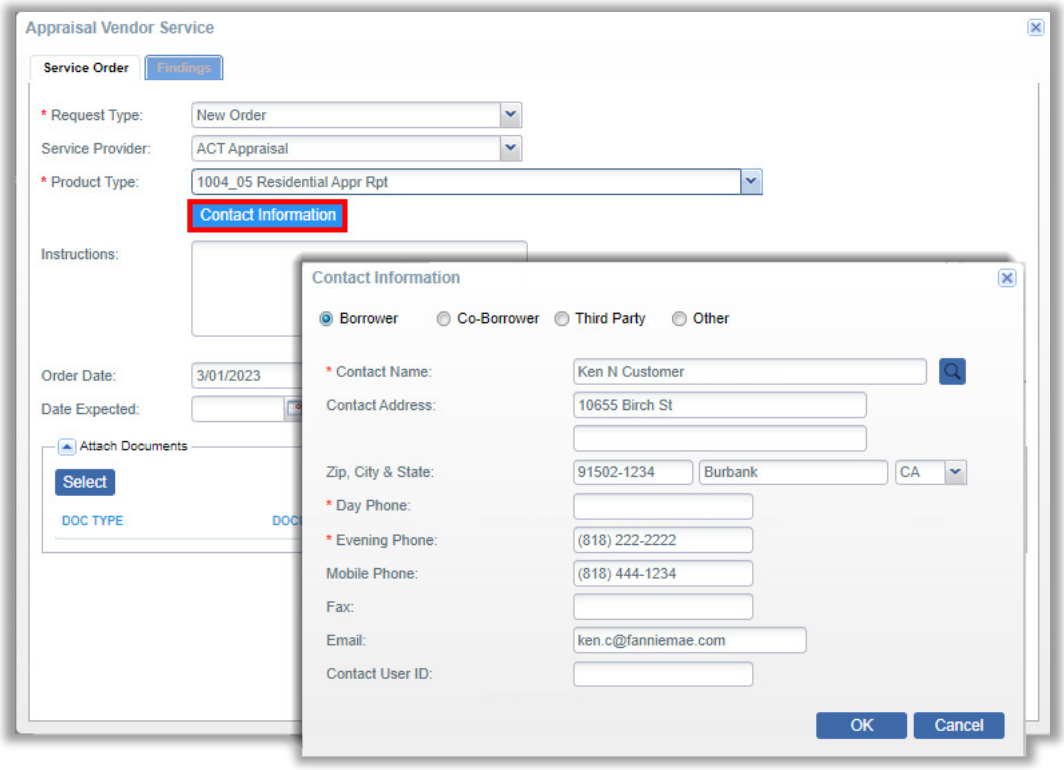
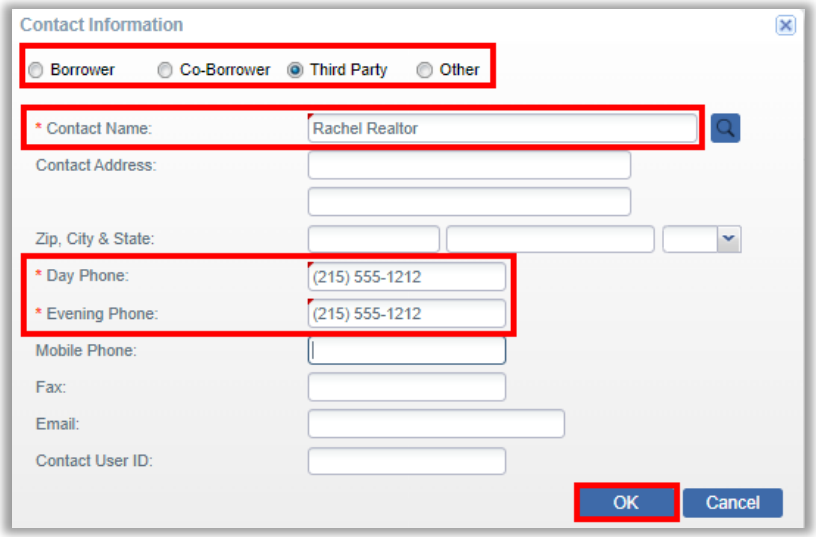


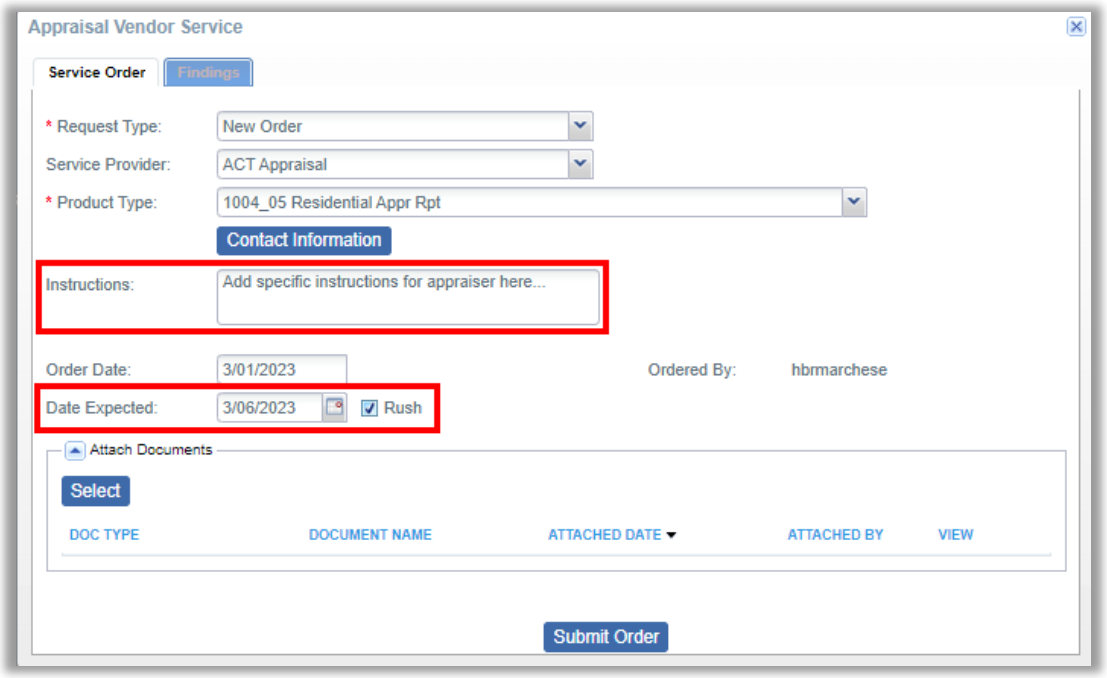
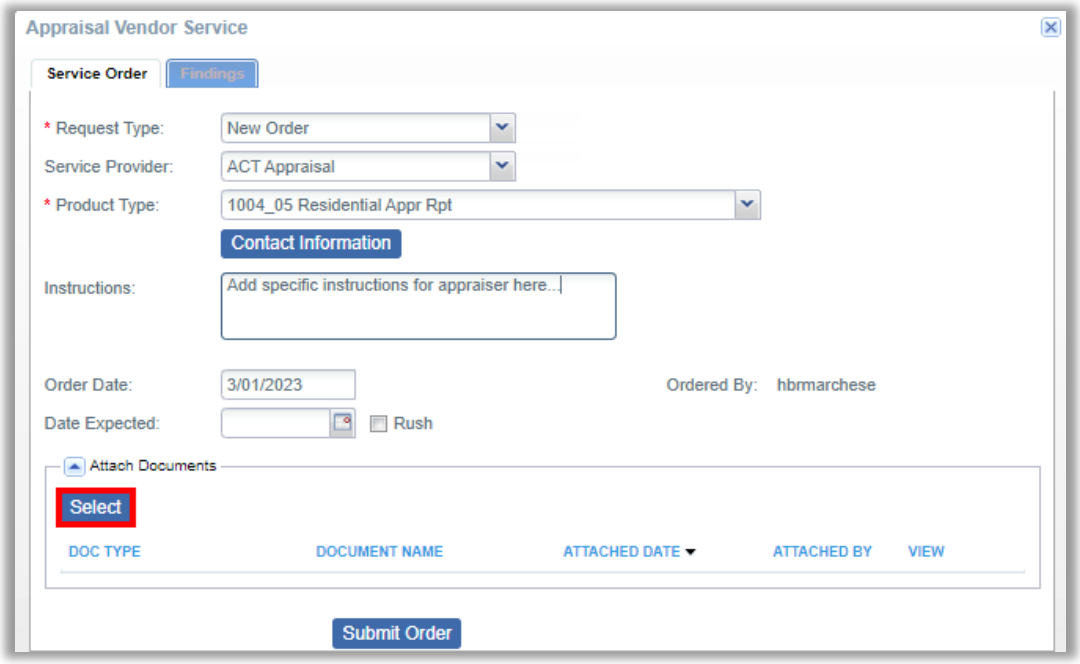
- **Rural Housing Properties** - Ensure the Rural Property checkbox is selected on Full Application→Purpose & Property.

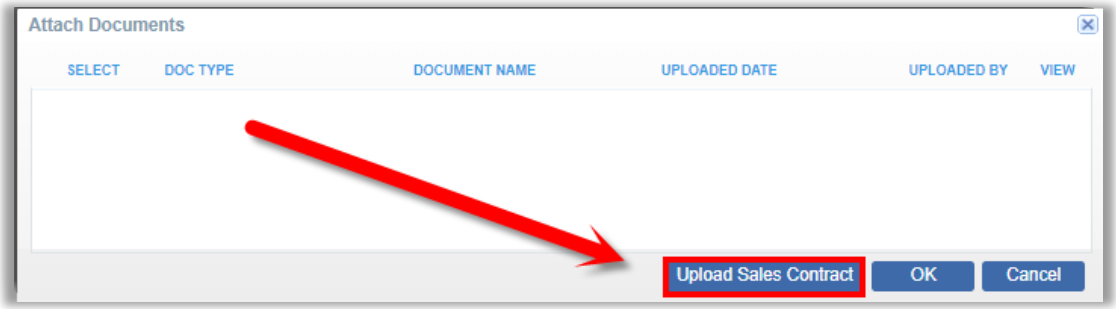
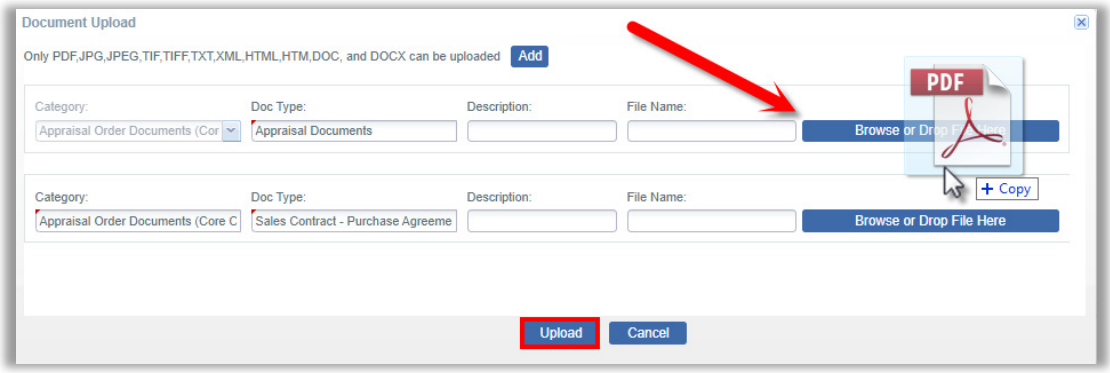
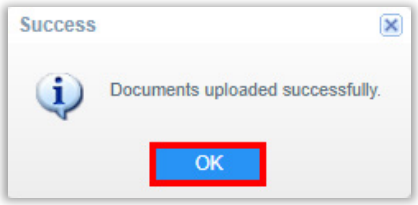


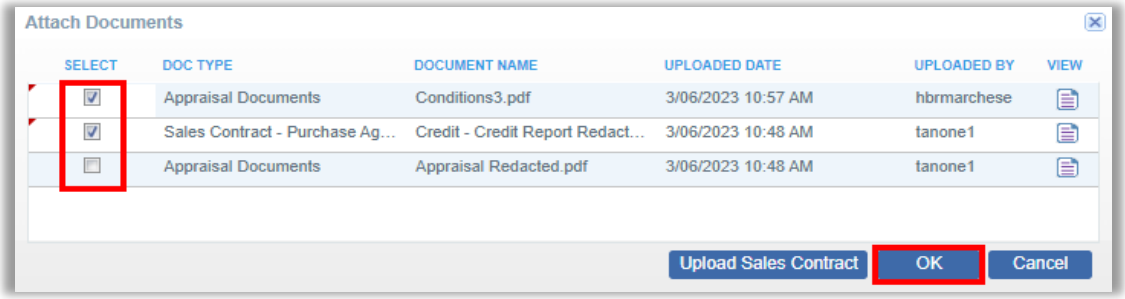
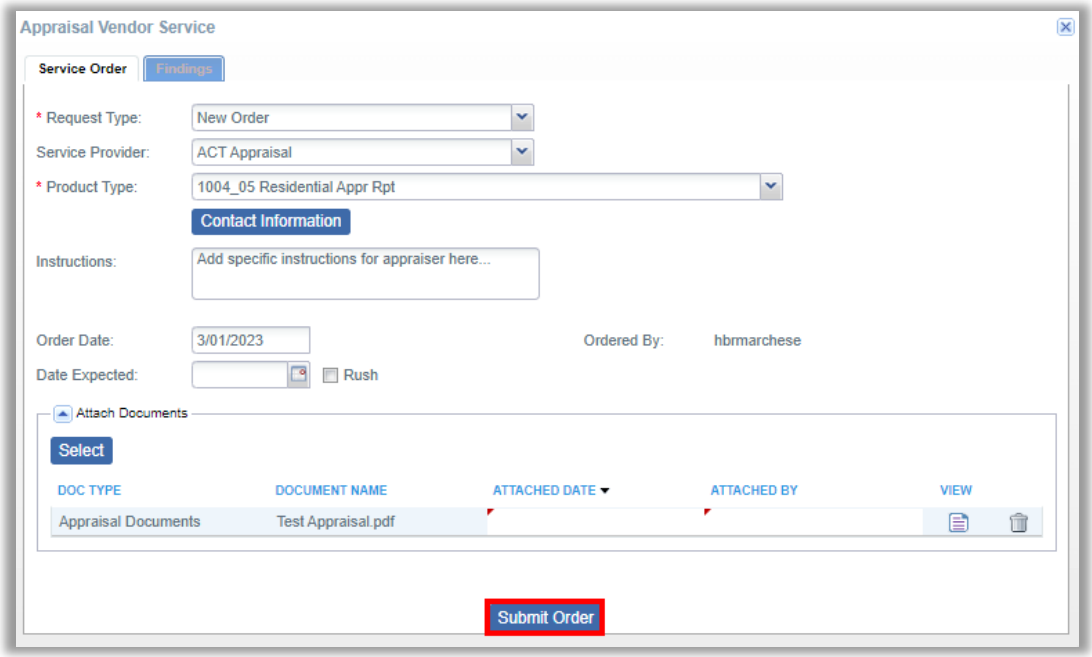
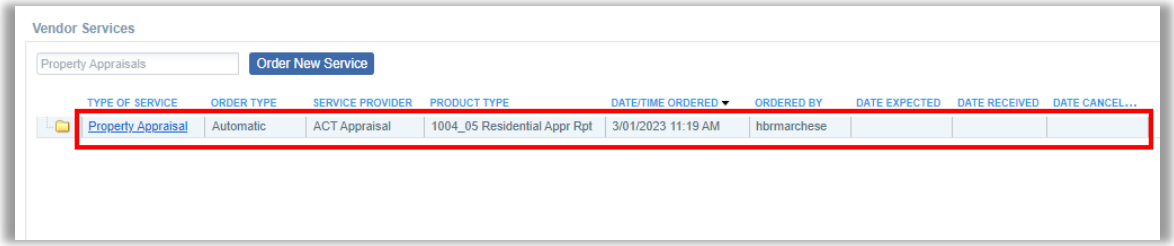
- **Investment Properties** – Ensure the correct Appraisal Product Type is selected (include rent schedule and income statements).



Step	Action
5	Click the **Contact Information** button to review/enter property contact information for the appraiser. • The Borrower/Co-Borrower information will automatically populate from the loan.  • Select **Third Party** or **Other** to add another contact for the appraiser (realtor, tenant, etc.). 

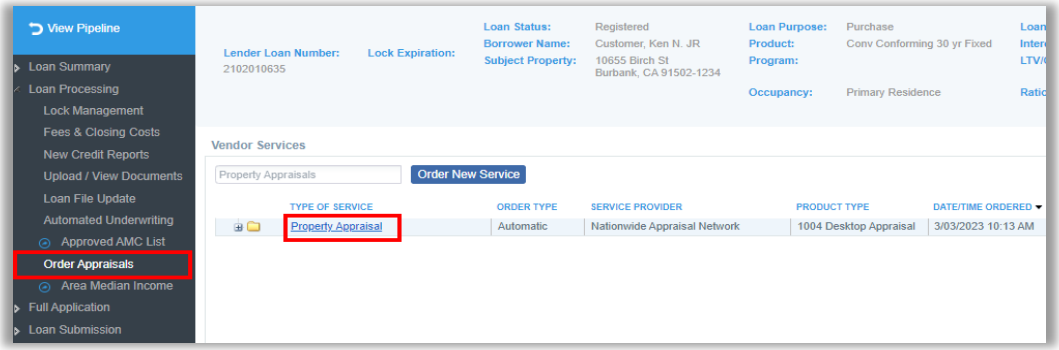
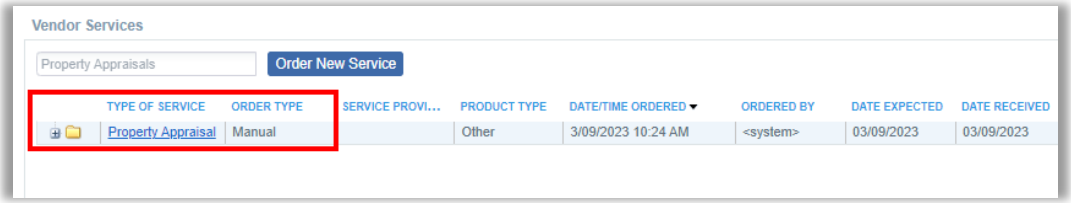
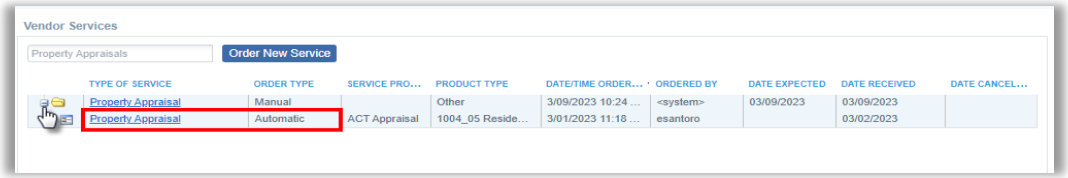
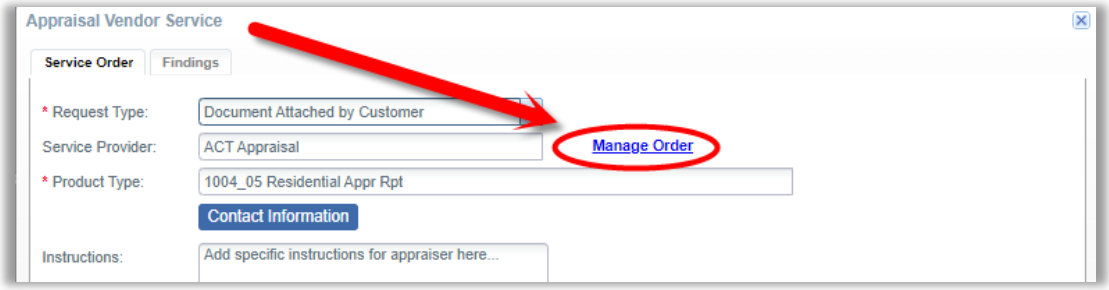
Step	Action
6	**Optional:** • Add specific Instructions for the Appraiser. • Rush Orders - Enter a **Date Expected** and select **Rush.** – An additional AMC rush charge will be applied. 
7	Upload and attach appraisal documents (if necessary). • Click the **Select** button. 

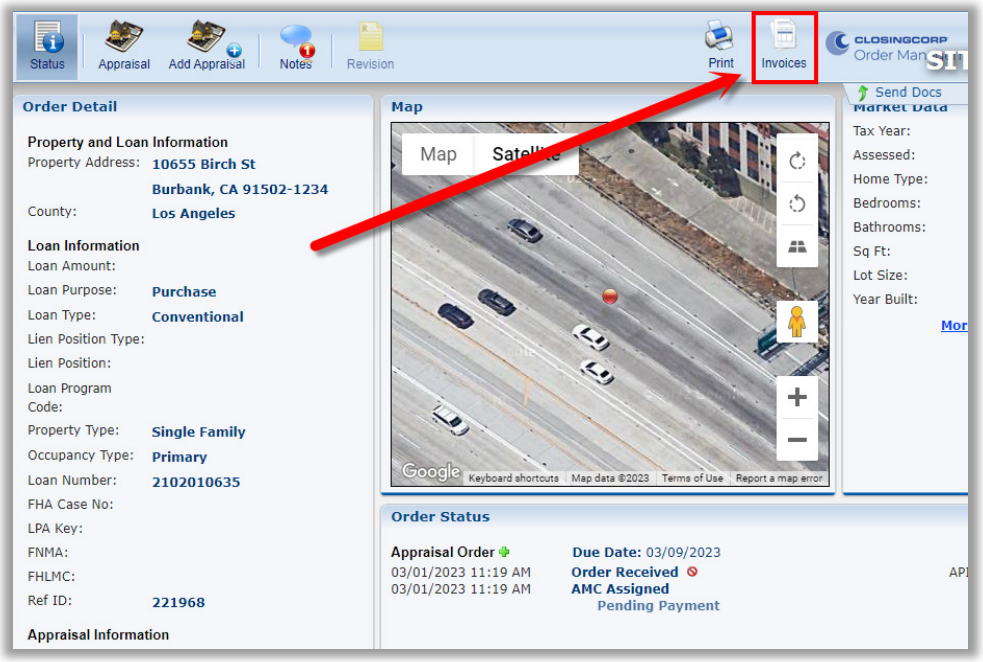
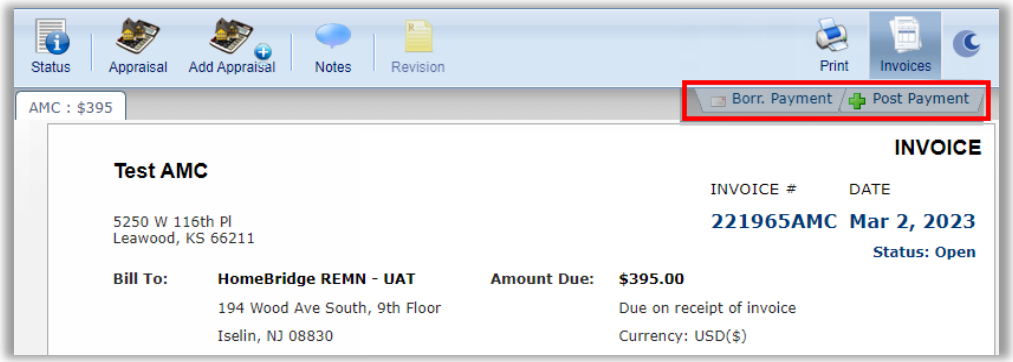
Step	Action
8	Click the **Upload Sales Contact** button for <u>ALL</u> documents for the appraiser.  **Note: If the documents have already been uploaded to the P.A.T.H., skip to step 10 to attach.**
9	A Document Upload window will open. • Click **Browse** to navigate to the appraisal documents on your computer, - Or - • Drag and Drop the file on the button. • Click the **Add** button (if necessary) to upload additional documents. • Click **Upload**.   **Notes:** • Only PDF's, TIFFs, TXT, and HTML can be uploaded to P.A.T.H. • Only 1 file may be added at a time with drag and drop.

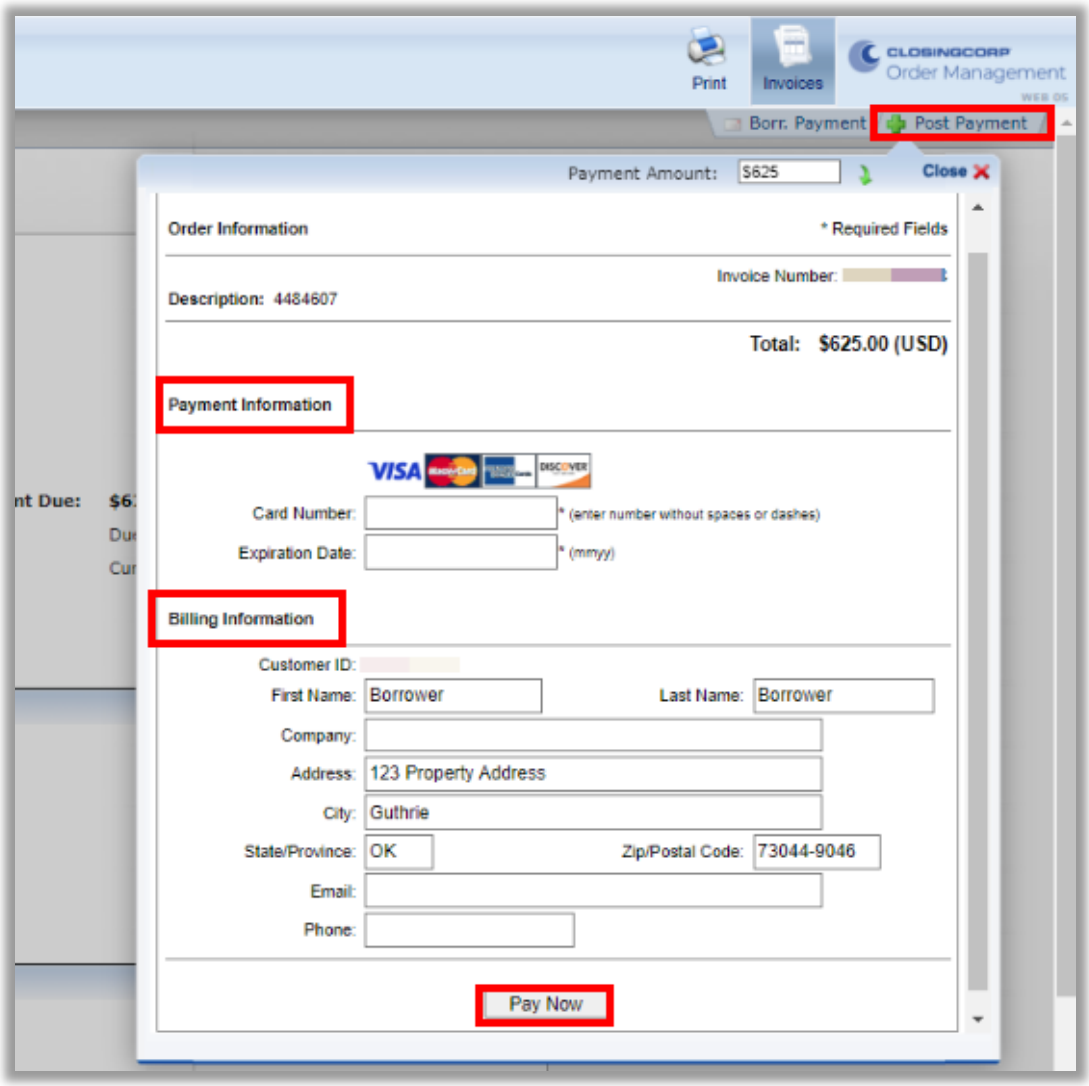
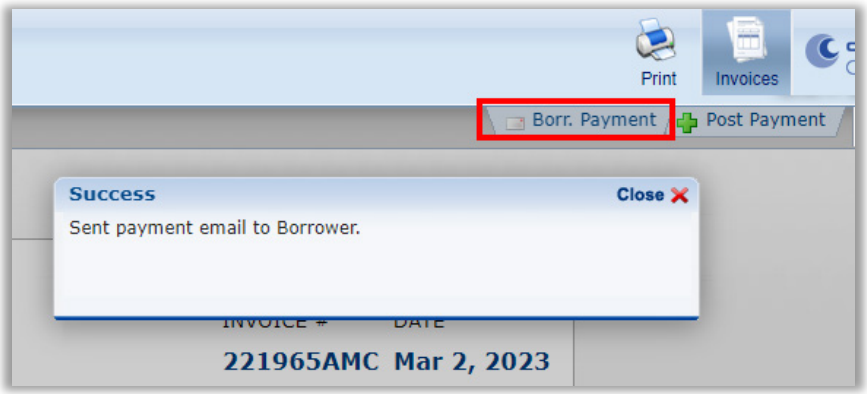
Step	Action
10	Select the applicable documents and click **OK.** 
11	Click **Submit Order**. 
12	The order will appear on the Appraisal Vendor Services screen. 

Invoice/Payment

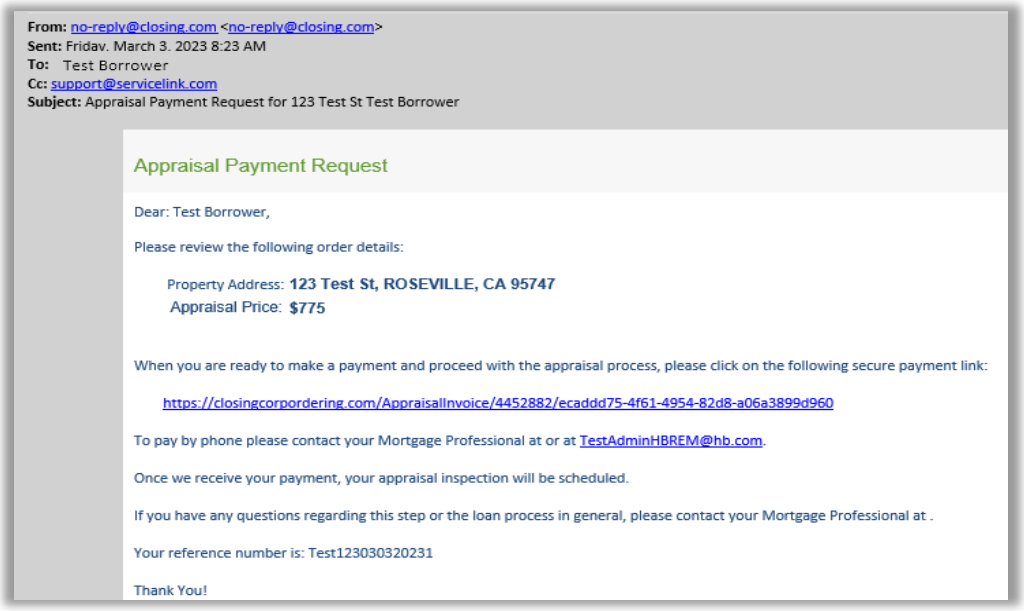
Payments for appraisals ordered through P.A.T.H. may be paid directly with a Credit/Debit Card, or an invoice may be sent to the Borrower's provided email.

Step	Action
1	• 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.  
2	Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website. 

Step	Action
3	The order information will be reflected on the Closing Corp website and the status will reflect AMC Assigned – Pending Payment. • Click the **Invoices** icon. 
4	The Invoice will display. 

5	To pay the invoice with Credit/Debit Card: • Click **Post Payment**. • Enter **Card Number** and **Expiration Date.** • Enter **Billing Information.** • Click **Pay Now**.  To email the invoice directly to the Borrower, click **Borr. Payment**. 

Step	Action
	Note: The invoice emailed to the borrower will come from: no-reply@closing.com.



From: no-reply@closing.com <no-reply@closing.com>
Sent: Friday, March 3, 2023 8:23 AM
To: Test Borrower
Cc: support@servicelink.com
Subject: Appraisal Payment Request for 123 Test St Test Borrower

Appraisal Payment Request

Dear: Test Borrower,

Please review the following order details:

Property Address: **123 Test St, ROSEVILLE, CA 95747**
Appraisal Price: **$775**

When you are ready to make a payment and proceed with the appraisal process, please click on the following secure payment link:

https://closingcorpordering.com/AppraisalInvoice/4452882/ecaddd75-4f61-4954-82d8-a06a3899d960

To pay by phone please contact your Mortgage Professional at or at TestAdminHBREM@hb.com.

Once we receive your payment, your appraisal inspection will be scheduled.

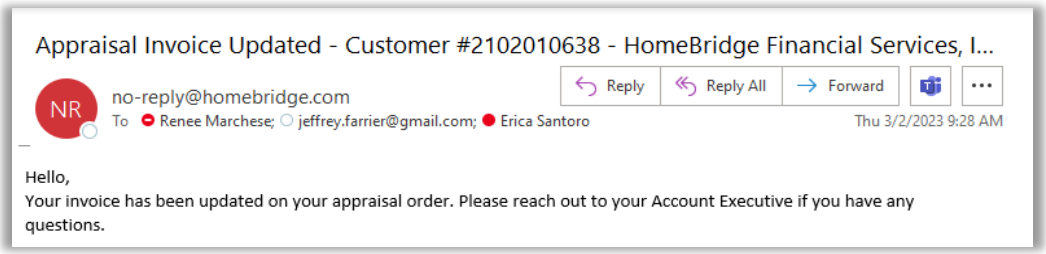
If you have any questions regarding this step or the loan process in general, please contact your Mortgage Professional at .

Your reference number is: Test123030320231

Thank You!

Invoice Updated

Step	Action
1	If an invoice has been updated, an email notification is automatically generated to the MLO and the Broker Contacts.

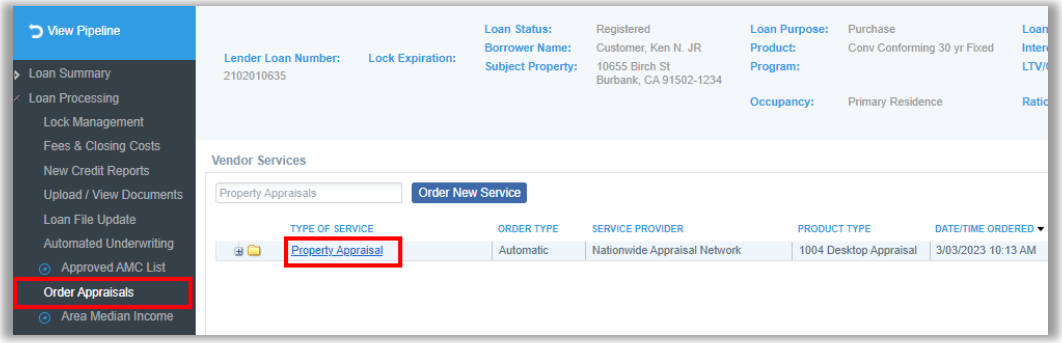


Appraisal Invoice Updated - Customer #2102010638 - HomeBridge Financial Services, I...

NR no-reply@homebridge.com
To Renee Marchese; jeffrey.farrier@gmail.com; Erica Santoro
Reply | Reply All | Forward
Thu 3/2/2023 9:28 AM

Hello,
Your invoice has been updated on your appraisal order. Please reach out to your Account Executive if you have any questions.

Step	Action
2	To review the updated invoice: • Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink.

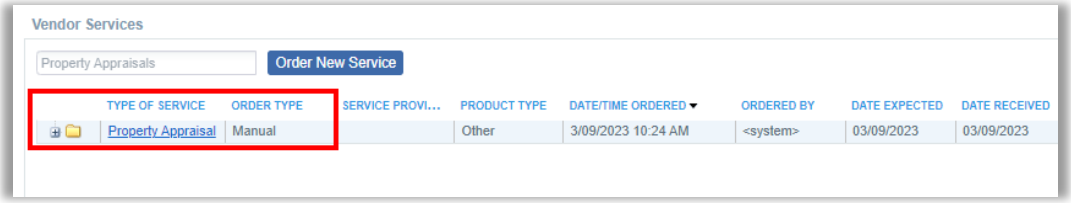
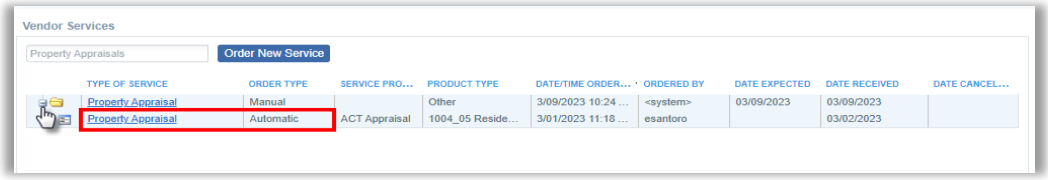
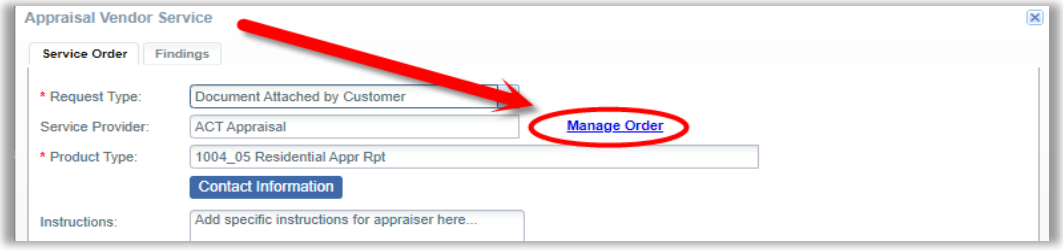
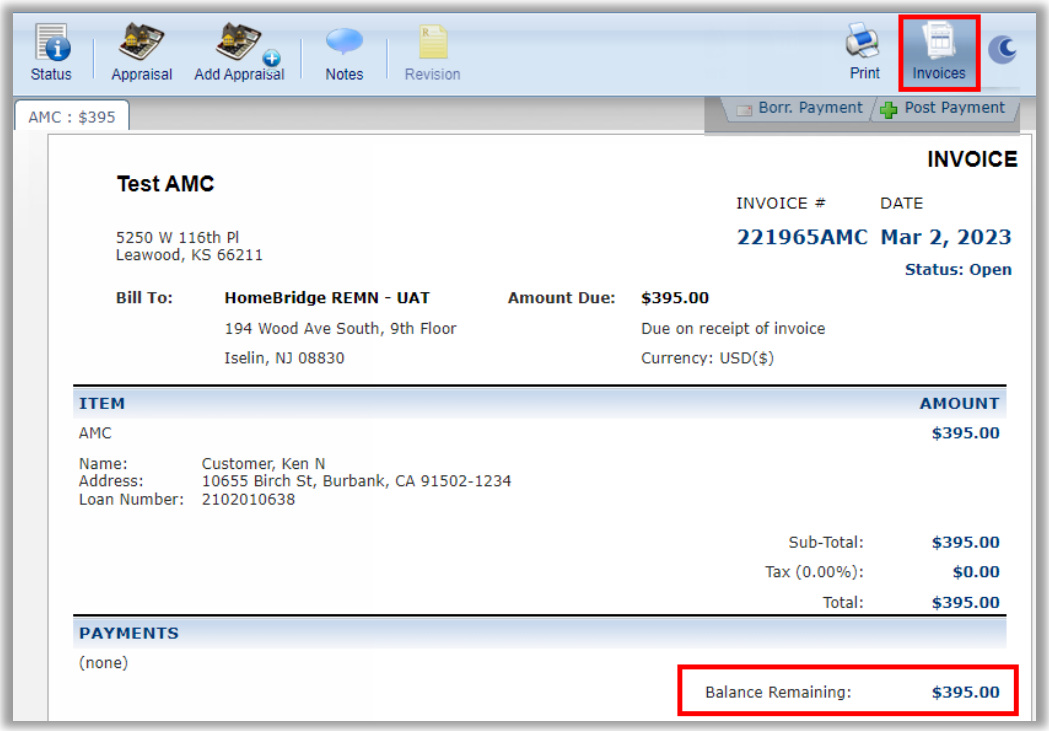


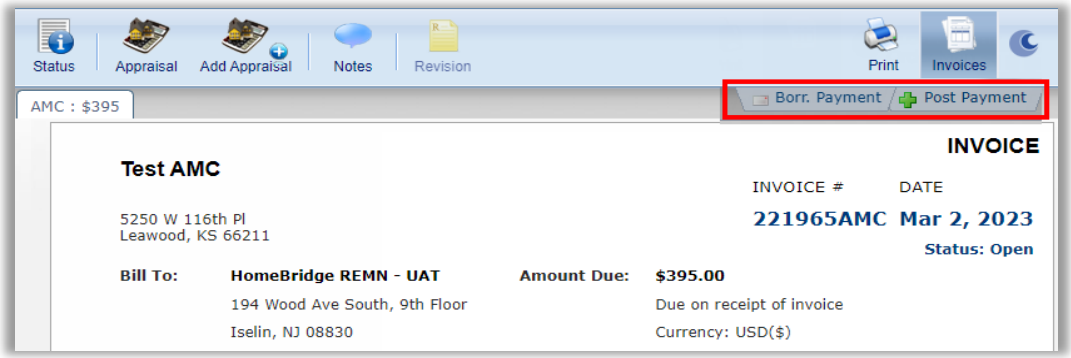
View Pipeline
Loan Summary
Loan Processing
Lock Management
Fees & Closing Costs
New Credit Reports
Upload / View Documents
Loan File Update
Automated Underwriting
Approved AMC List
Order Appraisals
Area Median Income

Lender Loan Number: 2102010635
Lock Expiration:
Loan Status: Registered
Borrower Name: Customer, Ken N. JR
Subject Property: 10655 Birch St Burbank, CA 91502-1234
Loan Purpose: Purchase
Product: Conv Conforming 30 yr Fixed
Program:
Occupancy: Primary Residence

Vendor Services
Property Appraisals | Order New Service

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

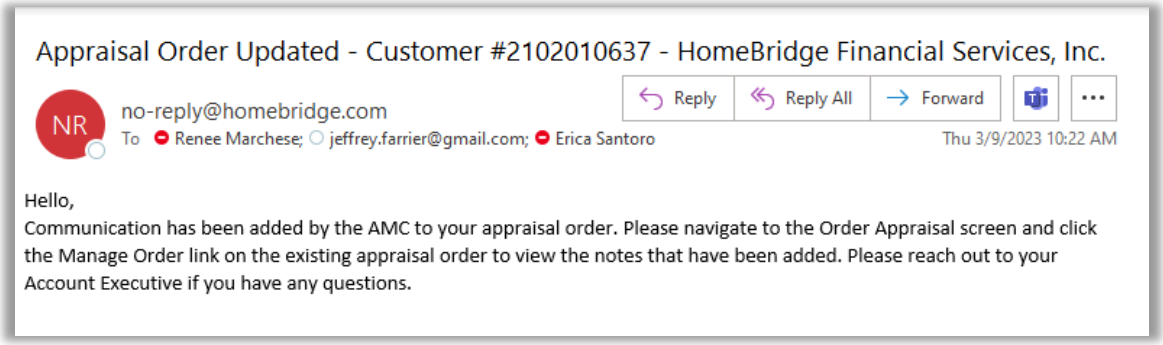
Step	Action
	Note: If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.  
3	Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website. 
4	Click **Invoices** icon to view the updated Invoice. 

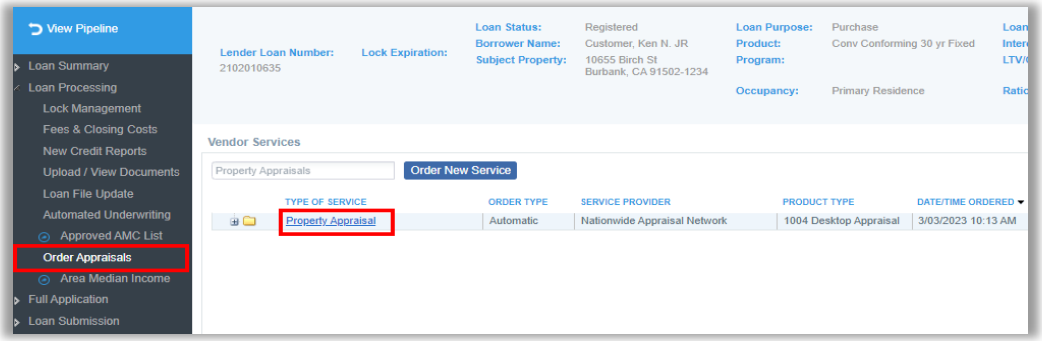
Step	Action
5	Click **Borr. Payment** to email the updated Invoice or click **Post Payment** to enter the payment information. 

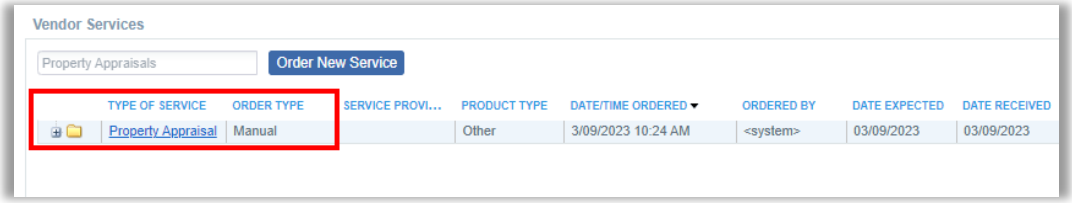
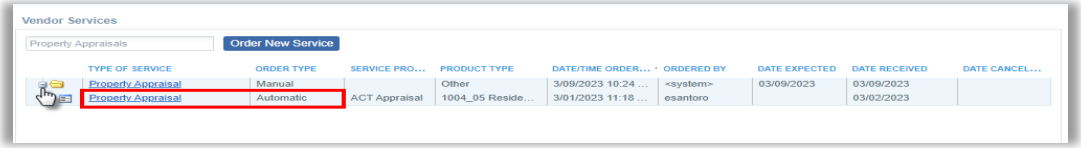
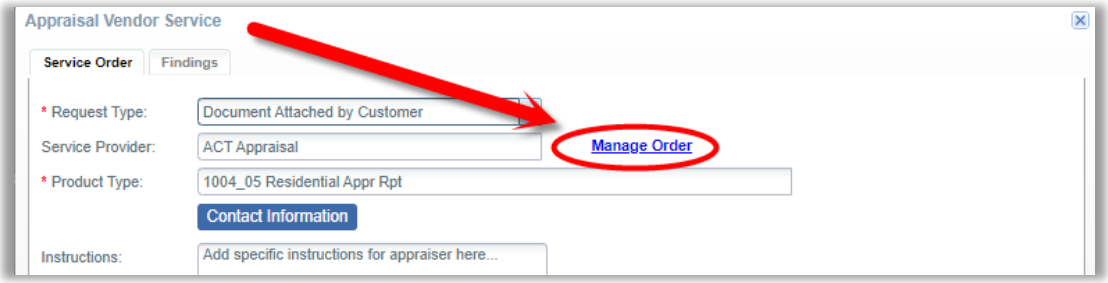
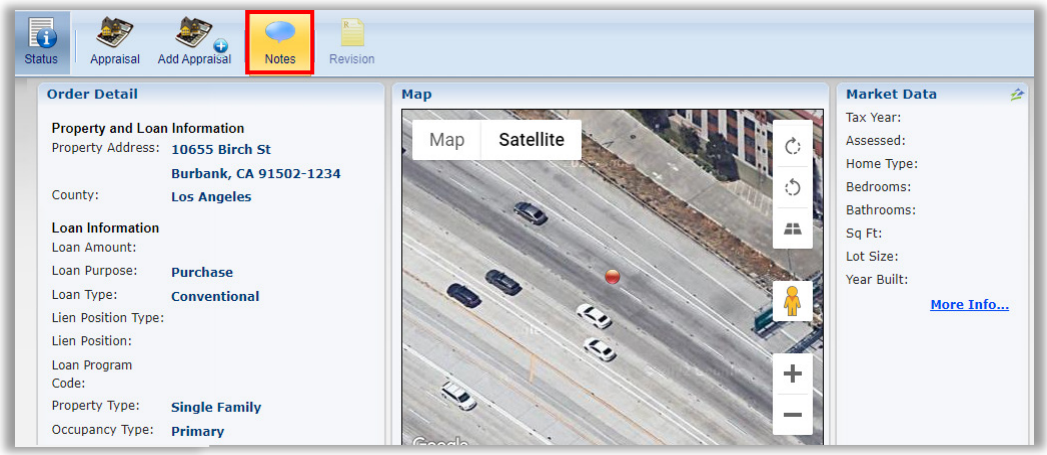
Notes

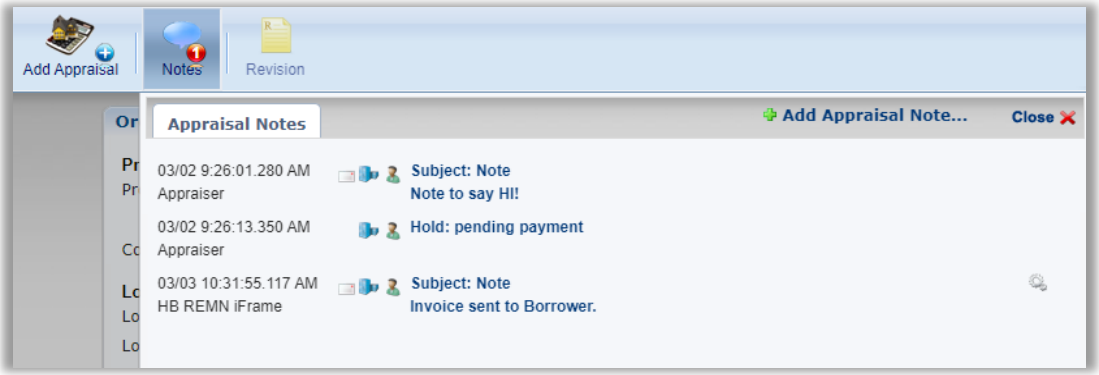
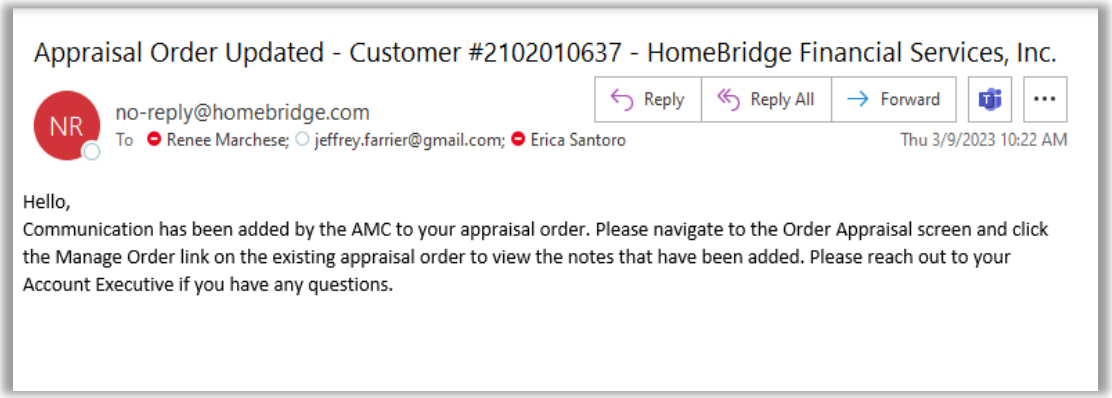
Use notes to communicate directly with the AMC and the Appraiser.

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



Step	Action
1	To view or add notes to the appraisal order: • Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink. 

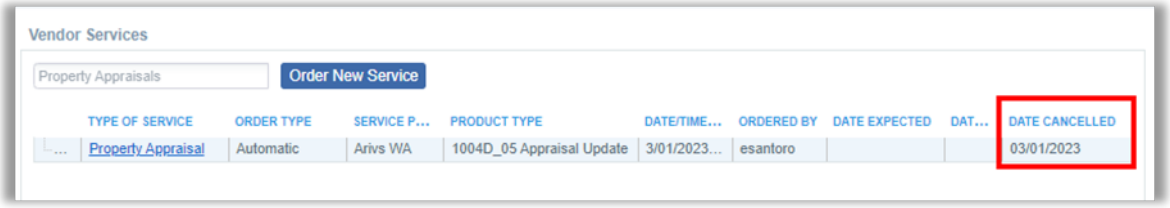
Step	Action
	Note: If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.  
2	Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website. 
3	Click **Notes** icon to review notes on the order. 

Step	Action
4	All notes to/from the Appraiser will display. 
5	To add a note for the Appraiser: • Click **Add Appraisal Note...** • Enter the note • Click **Post**
6	Email notifications will be sent to the MLO and Broker Contacts when notes are added to the appraisal order. 

Cancelled Orders

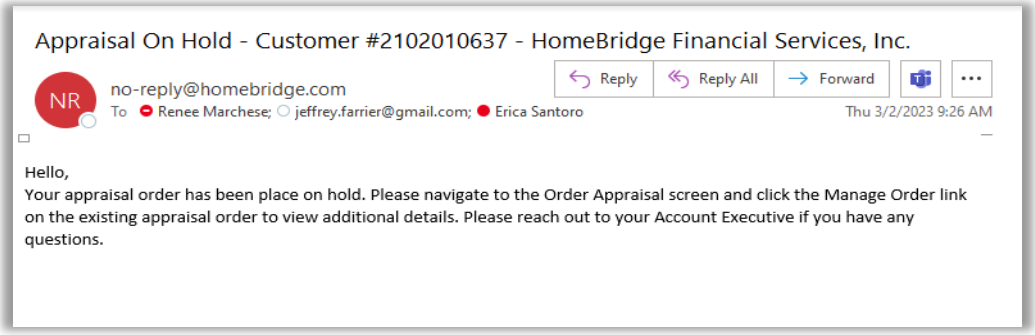
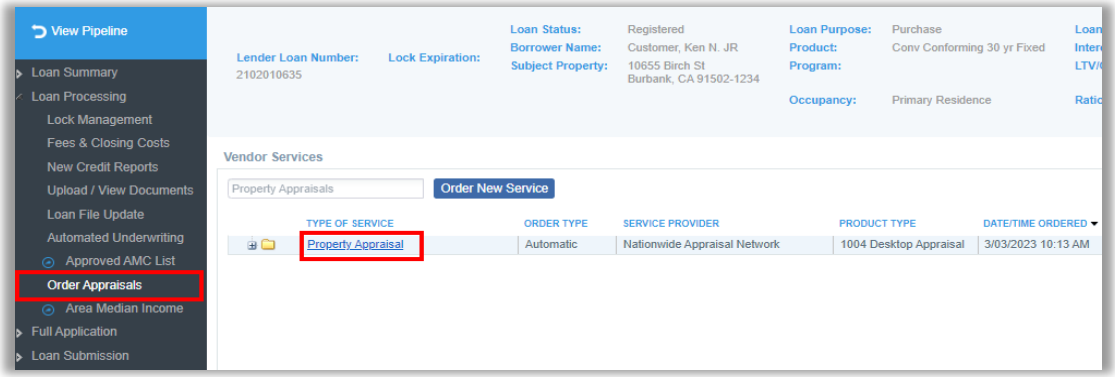
If an unapproved AMC has been selected, the system will automatically cancel the order and display a **Date Cancelled**.

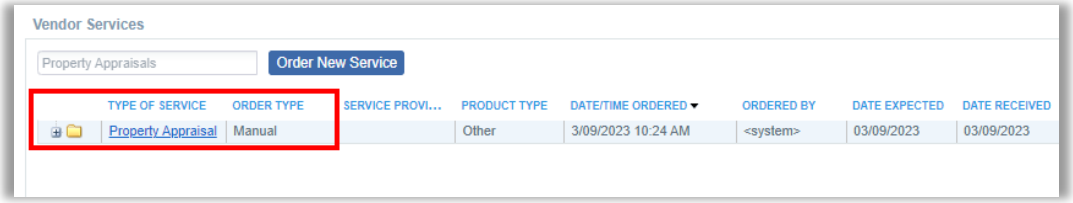
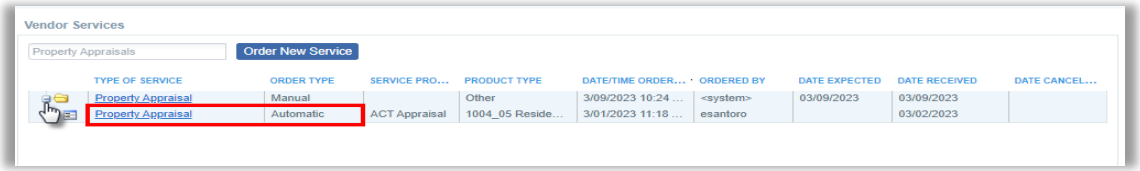
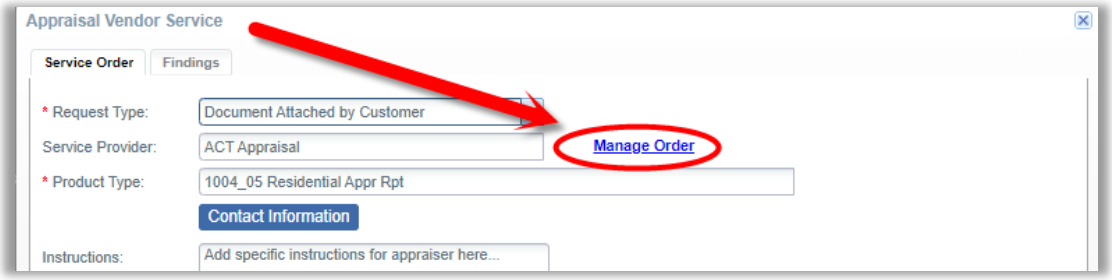
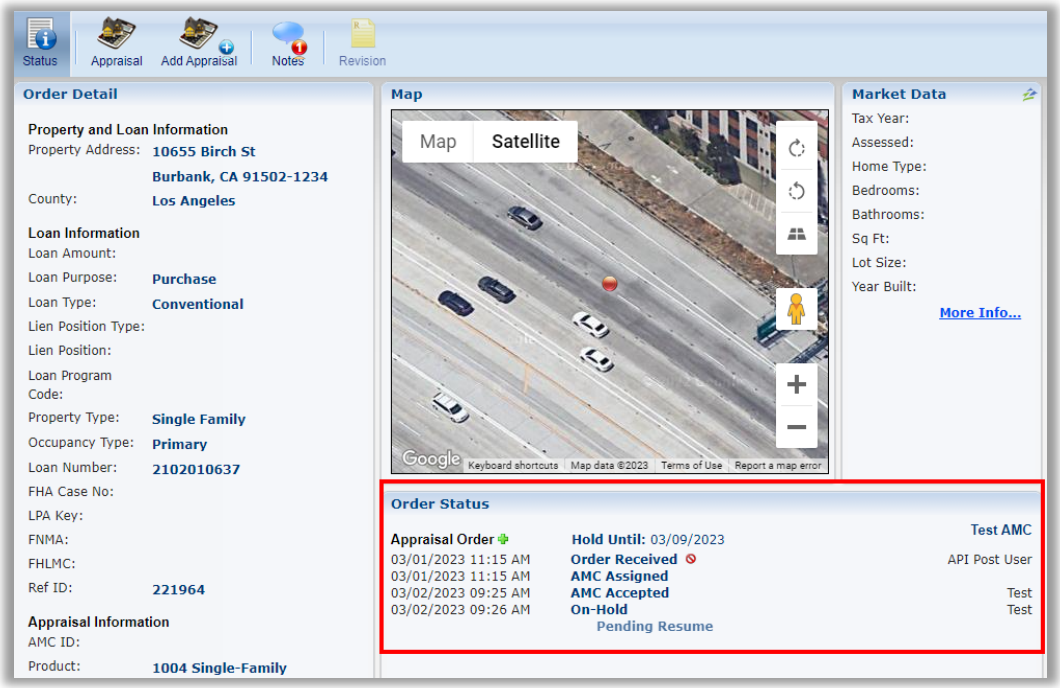
- Click here for the list of Approved AMC's.
- Click the **Order New Service** button to place an order with an Approved AMC.

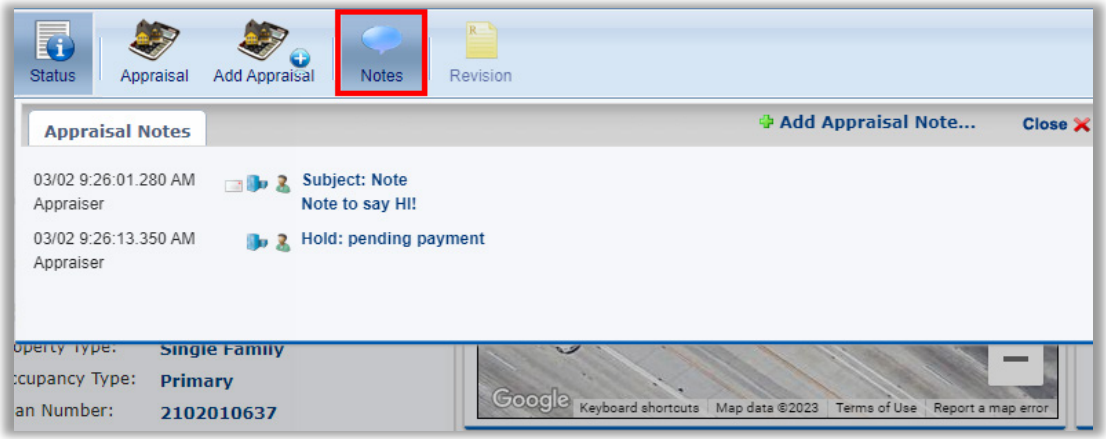


On-Hold Orders

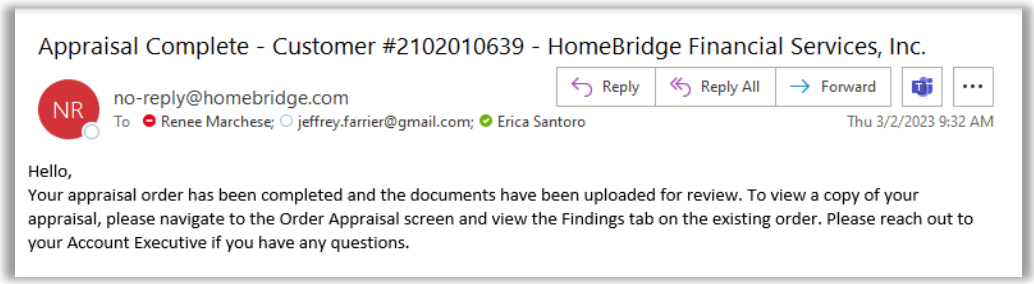
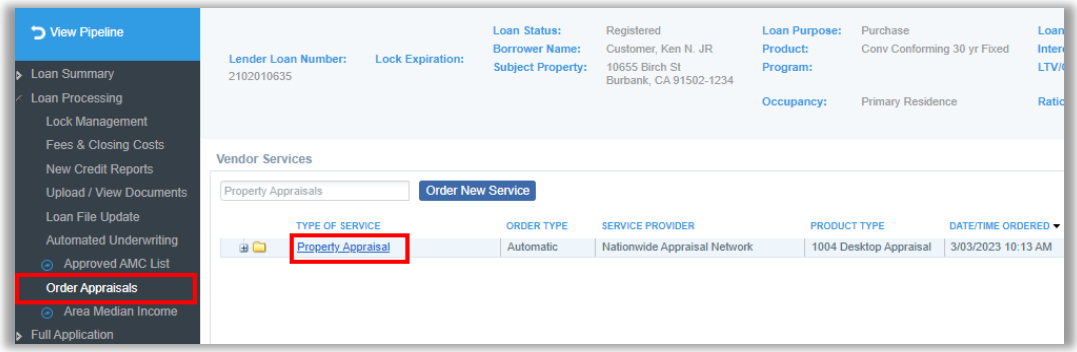
Appraisal orders may be placed on hold by either the AMC or at the request of the Broker.

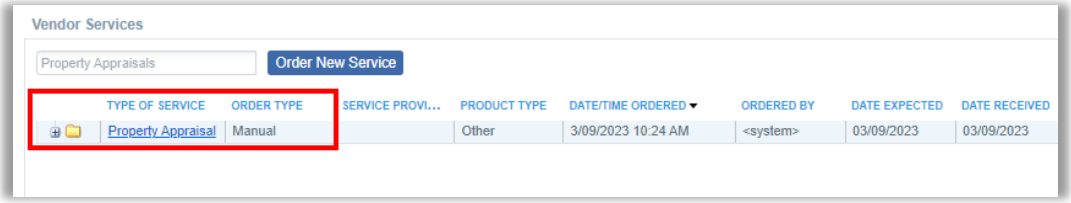
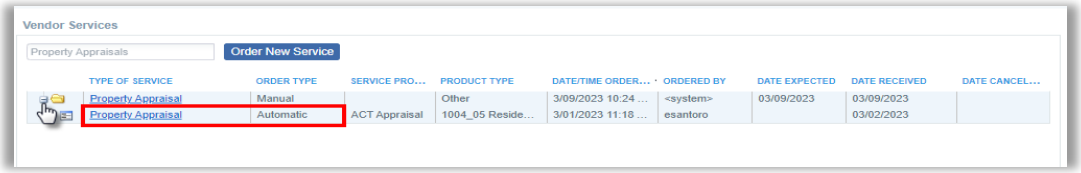
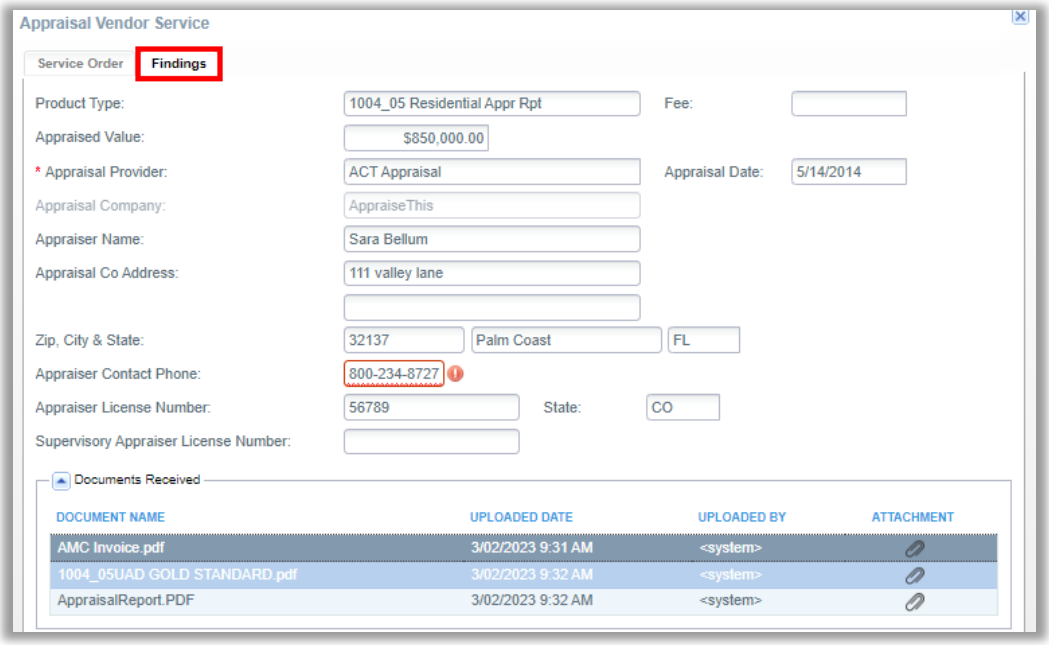
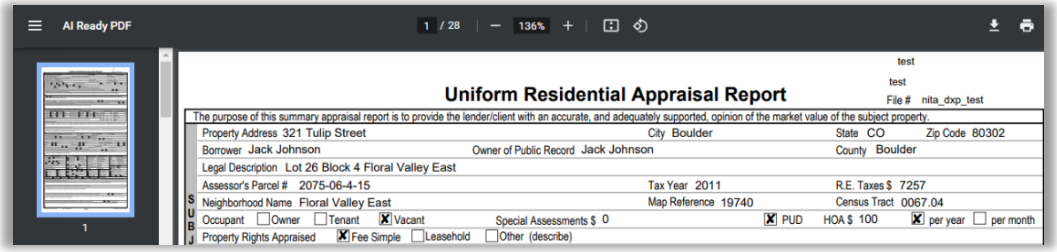
Step	Action
1	If the appraisal has been placed on hold, an email notification will be sent to the MLO and Broker Contacts added to the loan. 
2	• Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink. 

Step	Action
	Note: If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.  
3	Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website. 
4	The **Order Status** will display as **On-Hold – Pending Resume**. 

Step	Action
5	Click the **Notes** icon to review the Appraisal Notes from the AMC (ex. Hold: pending payment). 

Completed Orders

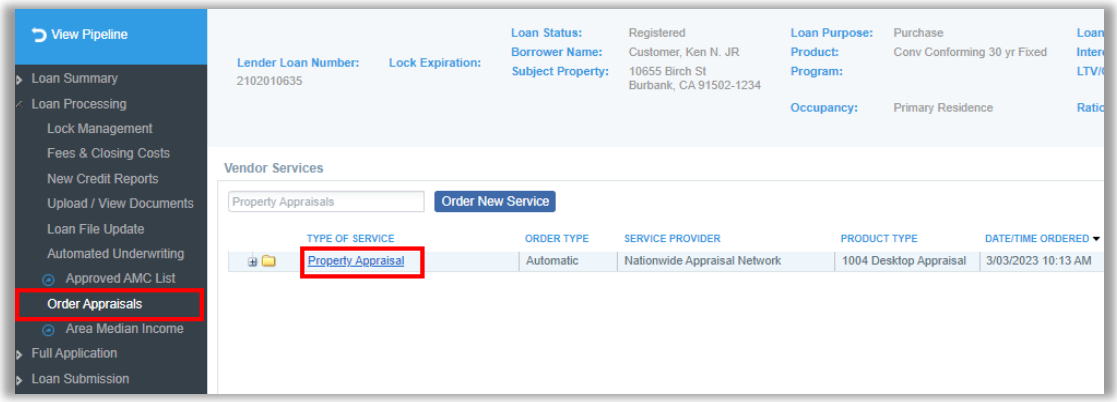
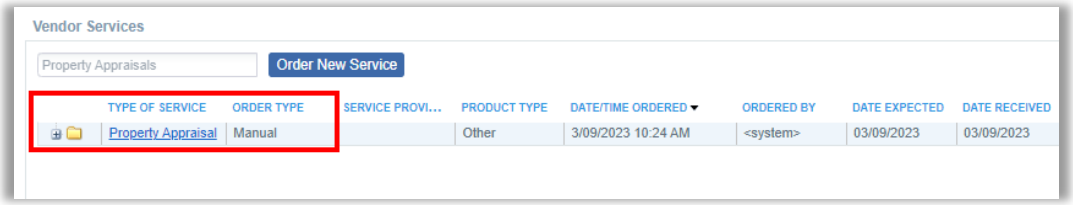
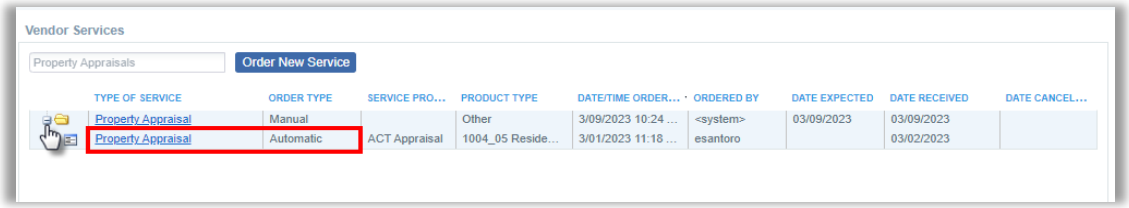
Step	Action
1	An email notification is automatically generated when the Appraisal has been completed. 
2	To view the completed order: • Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink. 

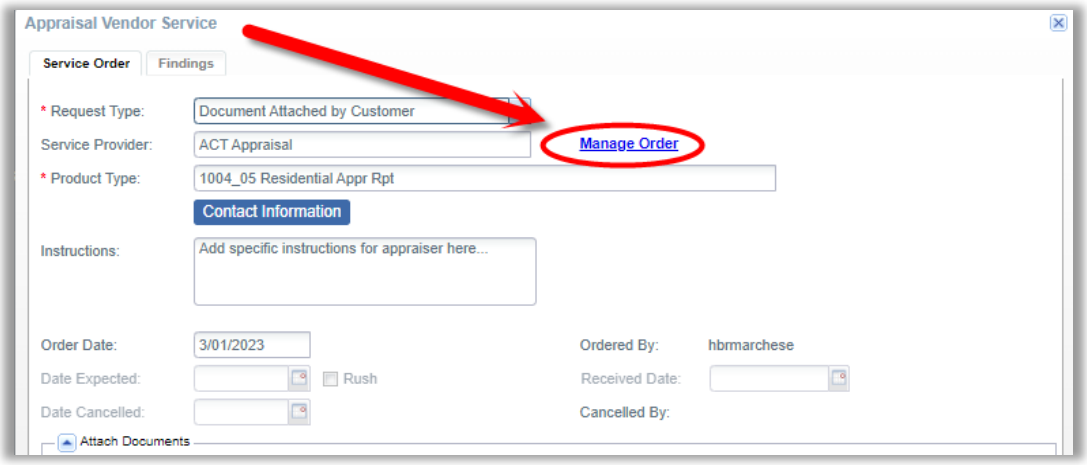
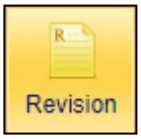
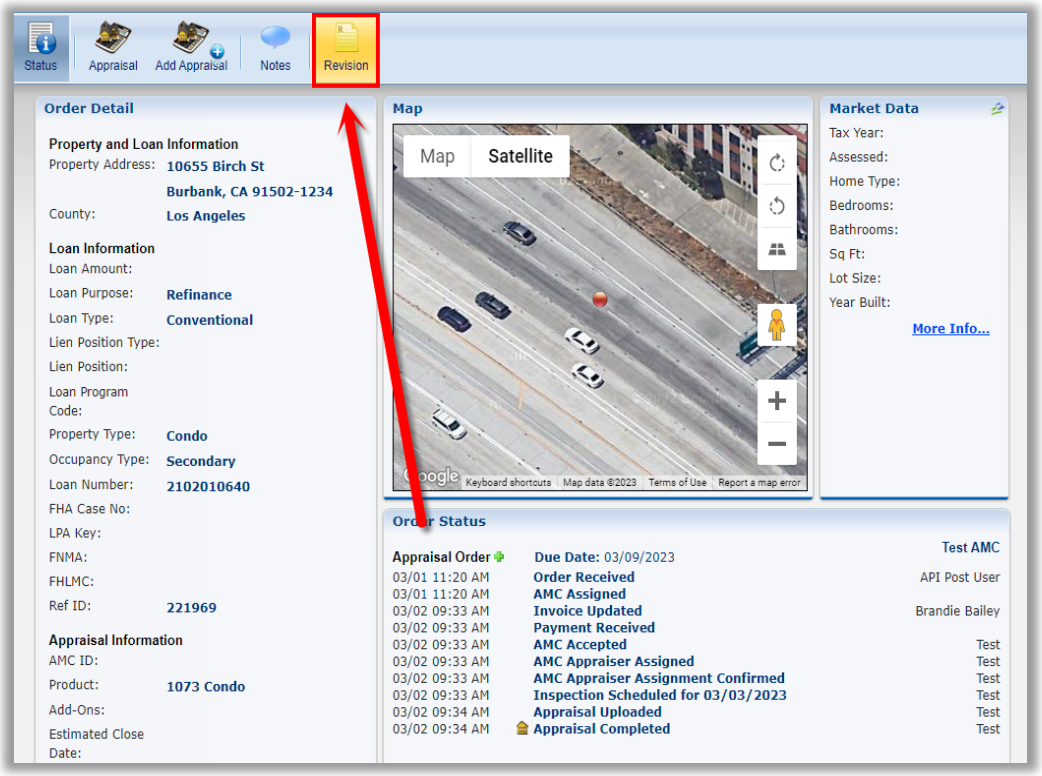
Step	Action
	Note: If the **Order Type** displays as **Manual**, click the to open the folder and select the **Automatic** Order Type to view your order.  
3	The **Findings** tab will reflect the completed appraisal information.  **Note: Click the paperclip icon to view Documents Received.** 

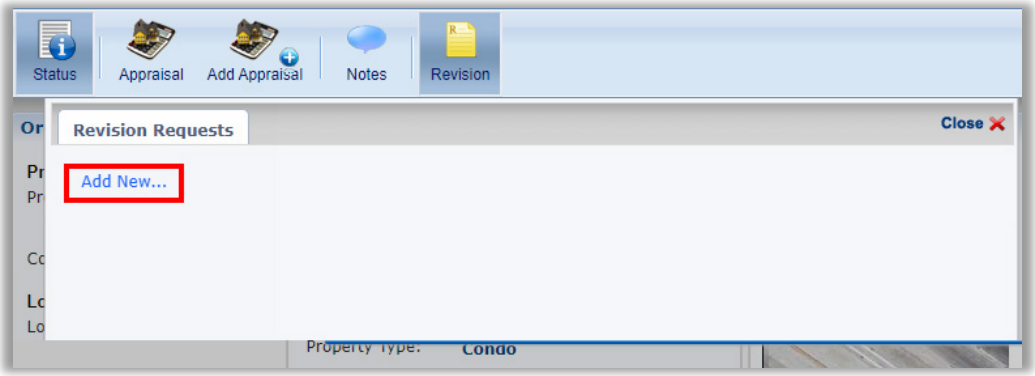
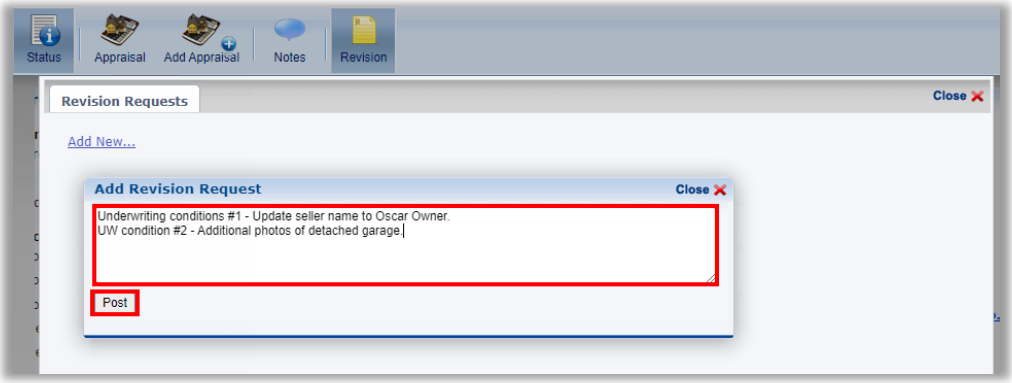
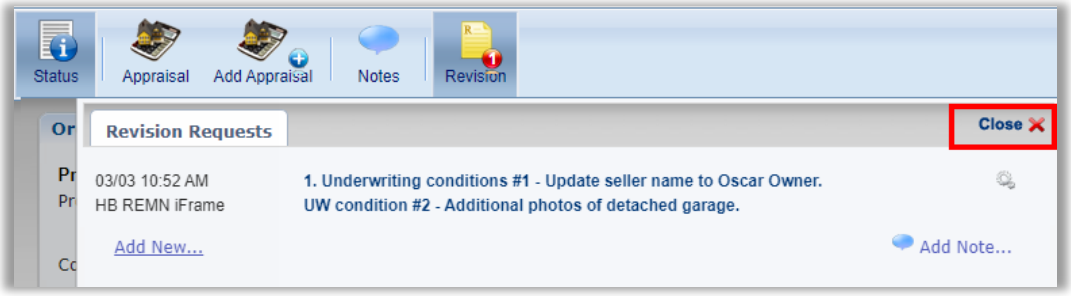
Revisions or Reconsiderations

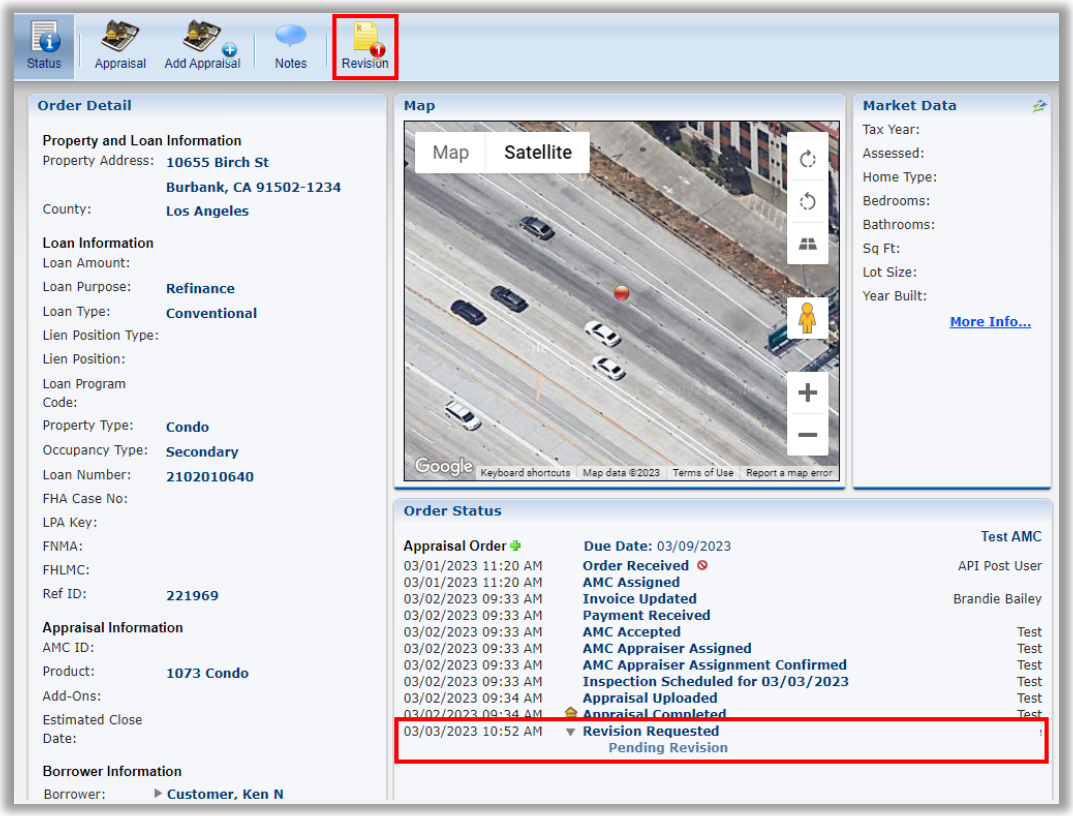
To request revisions or reconsiderations follow the steps below as applicable.

Revision Requests

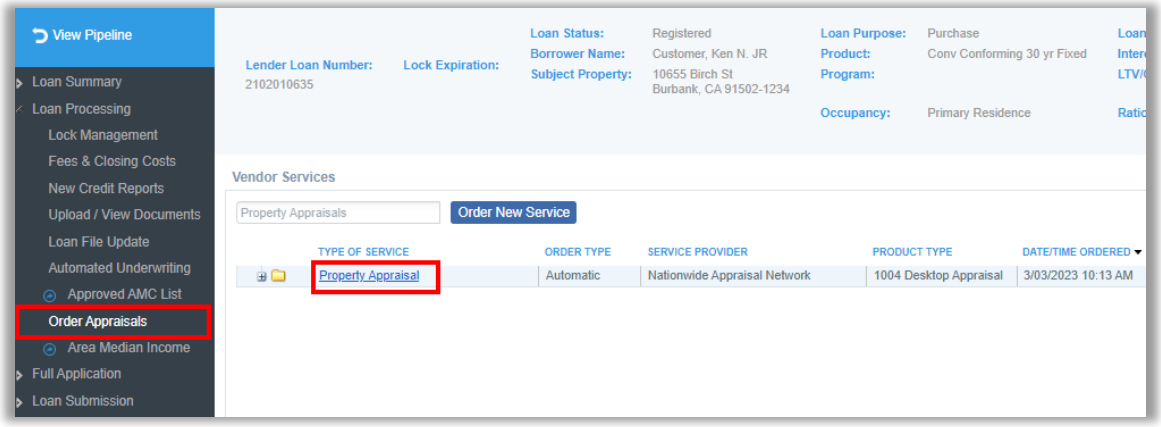
Step	Action
1	• Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink.  **Note:** If the **Order Type** displays as **Manual**, click the ⊞🗀 to open the folder and select the **Automatic** Order Type to view your order.  

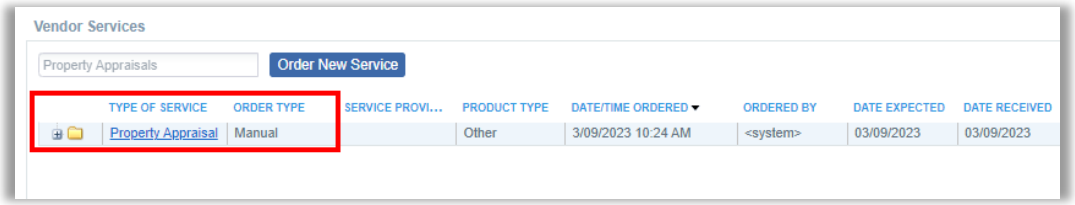
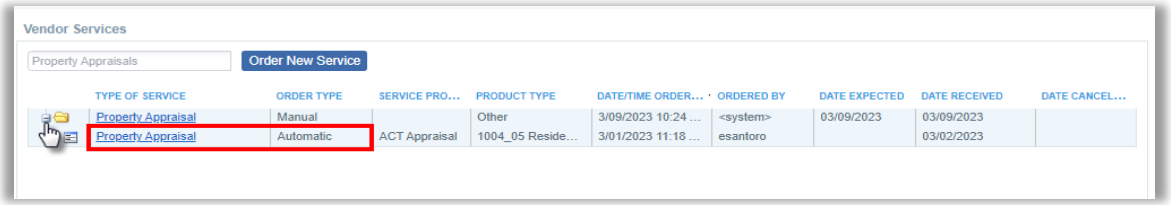
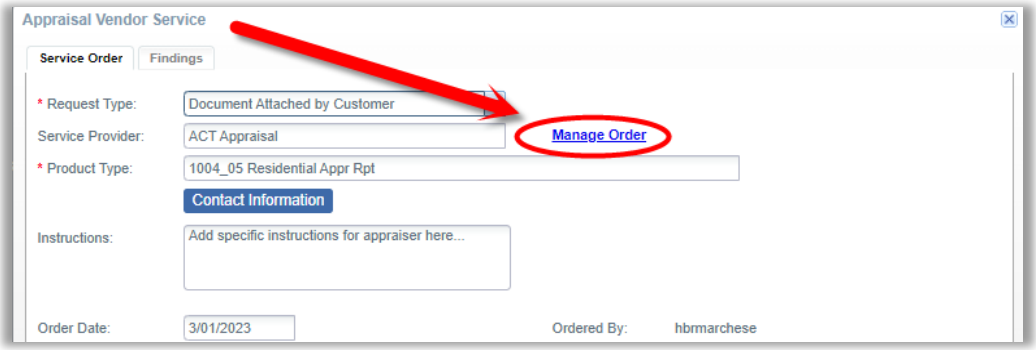
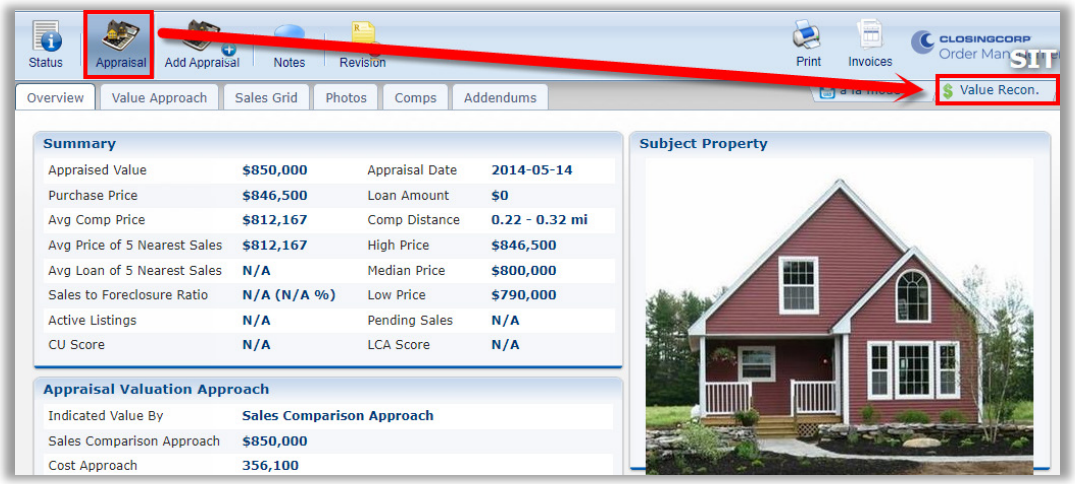
Step	Action
2	Click the **Manage Order** link to go to the Closing Corp Appraisal Order Management website. 
3	Click  to request a revision on a completed appraisal. 

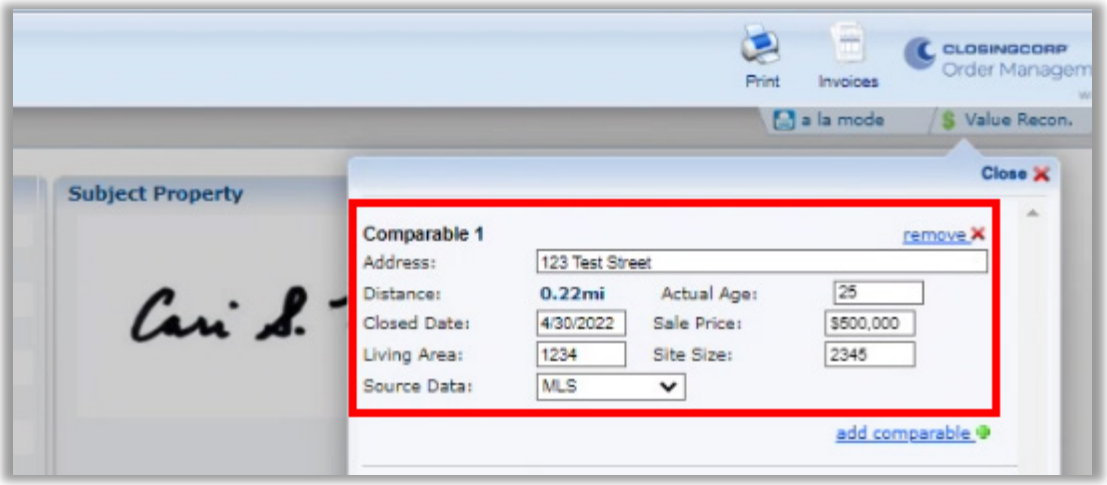
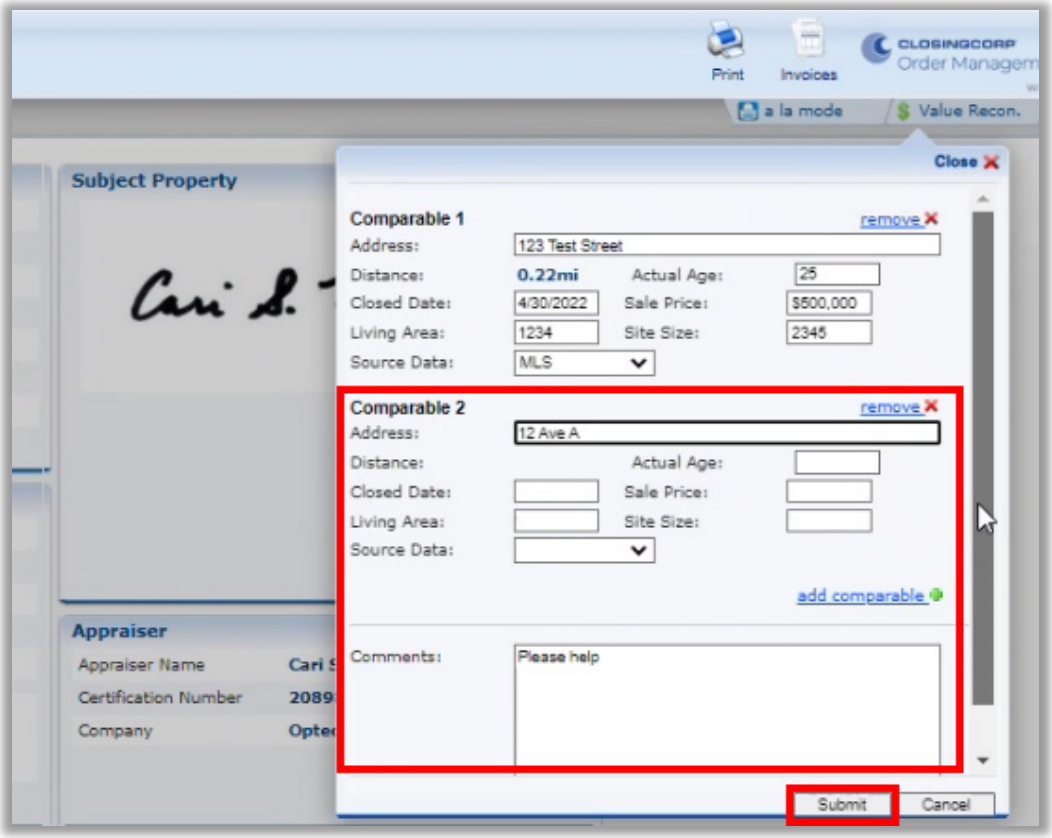
Step	Action
4	The **Revision Requests** pop-up will appear. • Click **Add New…** 
5	The **Add Revision Request** pop-up will appear. • Enter the request and click **Post**.  Click **Close**. 

Step	Action
6	The request for Revision will reflect on the **Revision Icon** and the **Order Status** section. 

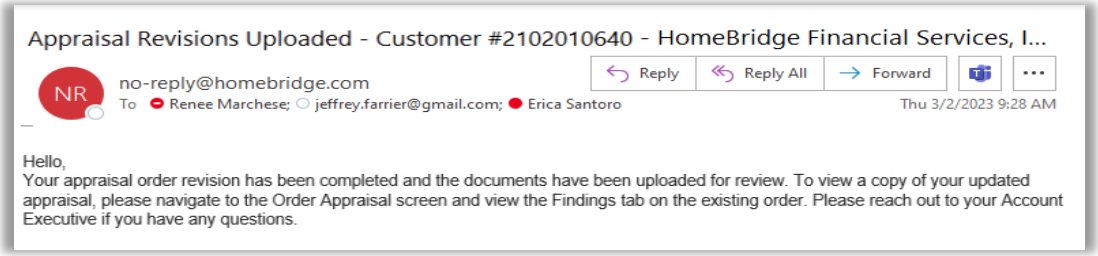
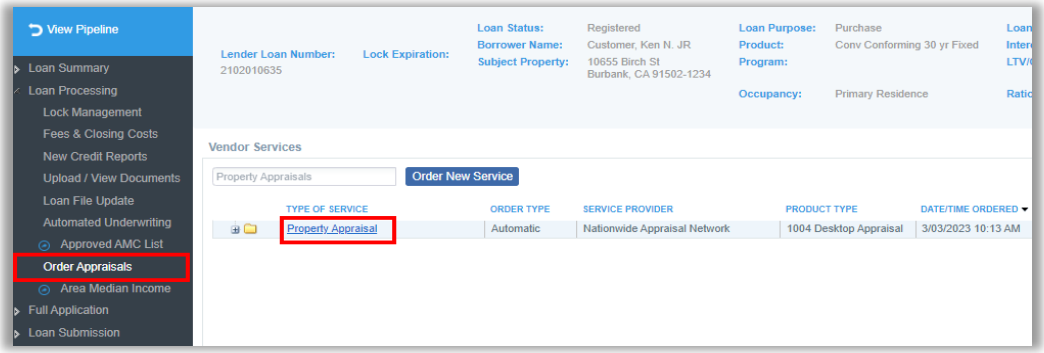
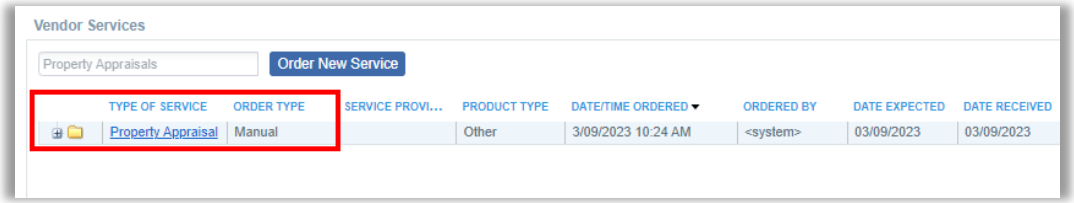
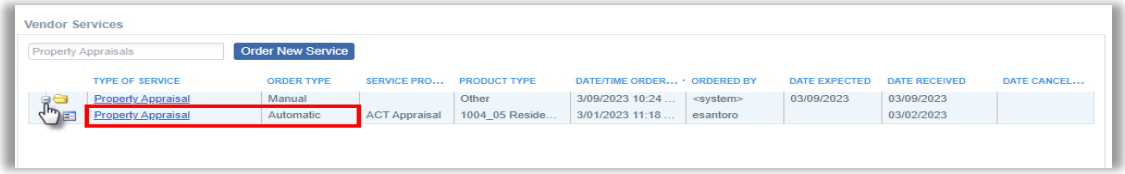
Value Reconsideration Request

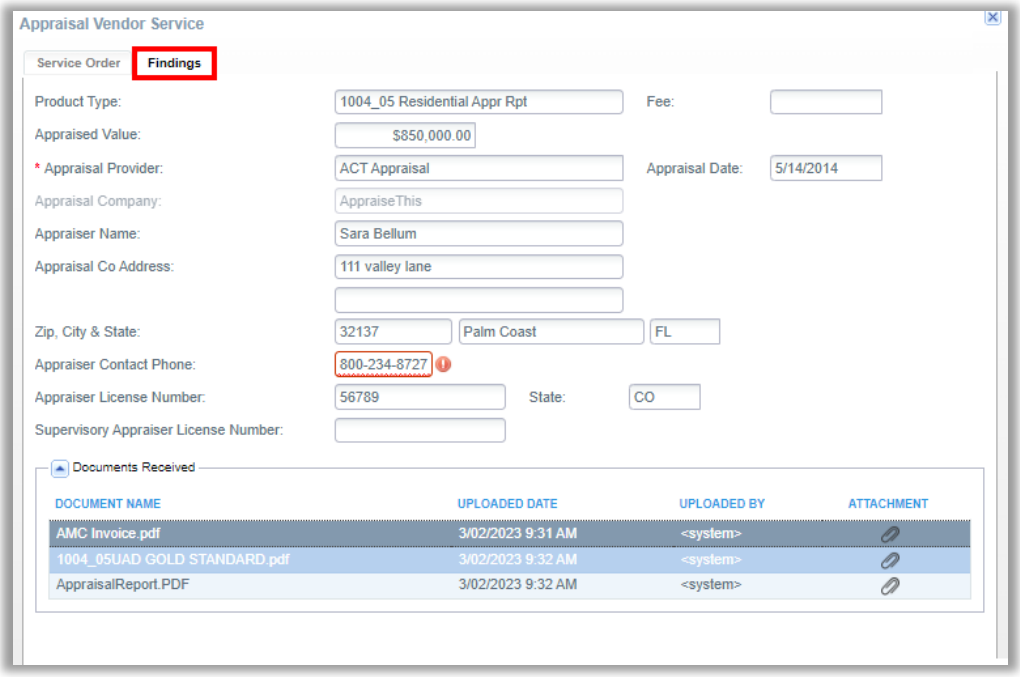
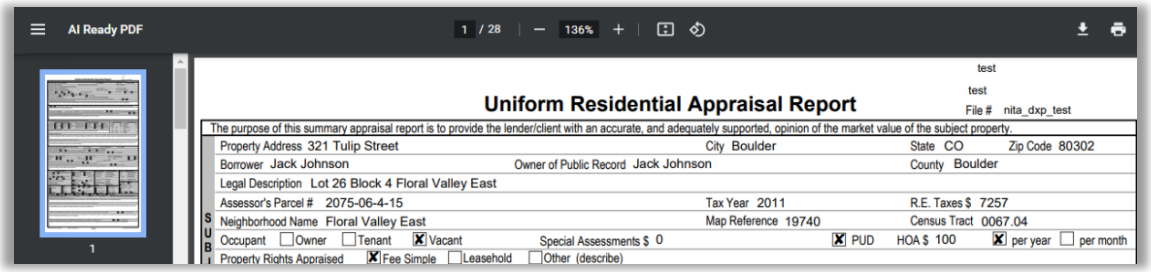
Step	Action
1	• Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink. 

Step	Action
	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. 
3	To request a Value Reconsideration: • Click the **Appraisal** icon to open the completed appraisal. • Click the **Value Recon.** button. 

Step	Action
4	Enter the details for the **Comparable 1** property. 
5	• Click add comparable to enter additional comparable properties (if applicable). • Enter optional **Comments.** • Click **Submit**. 

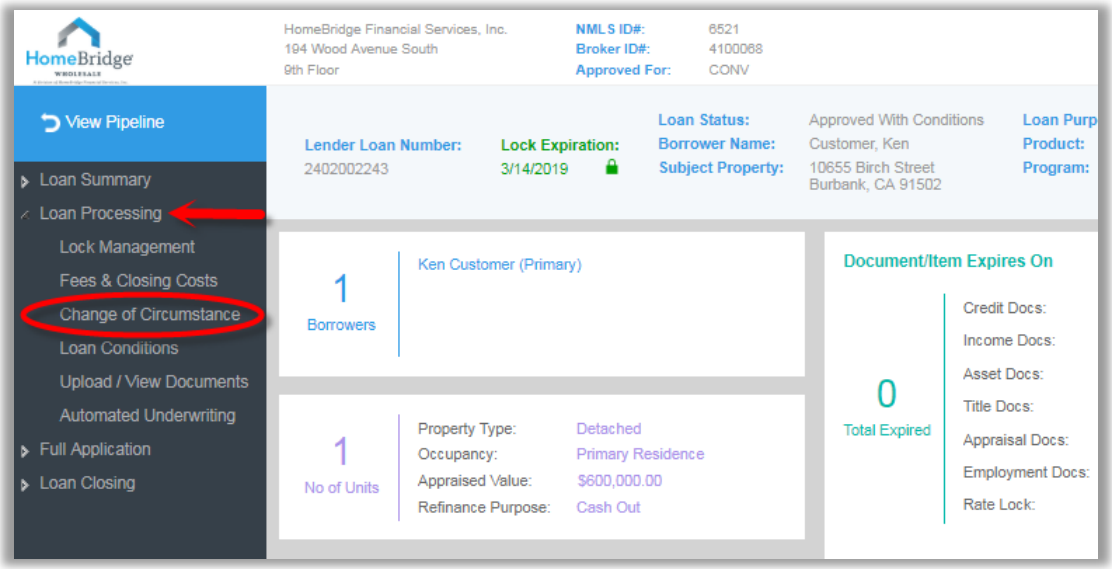
Completed Revisions/Reconsiderations

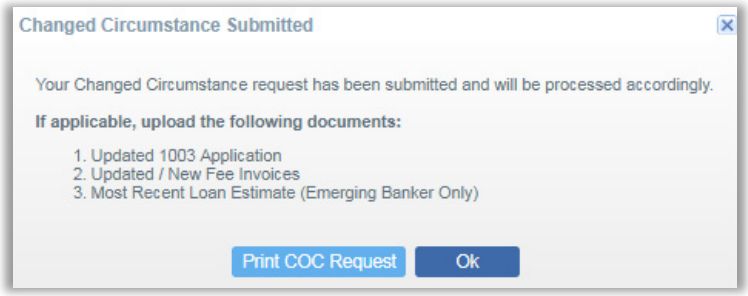
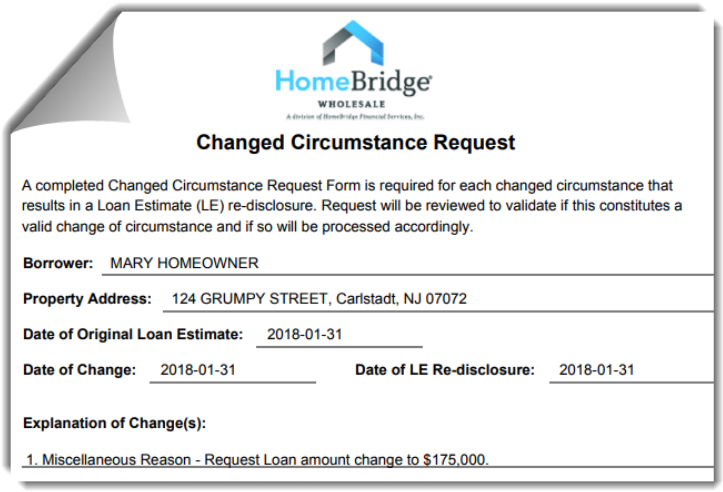
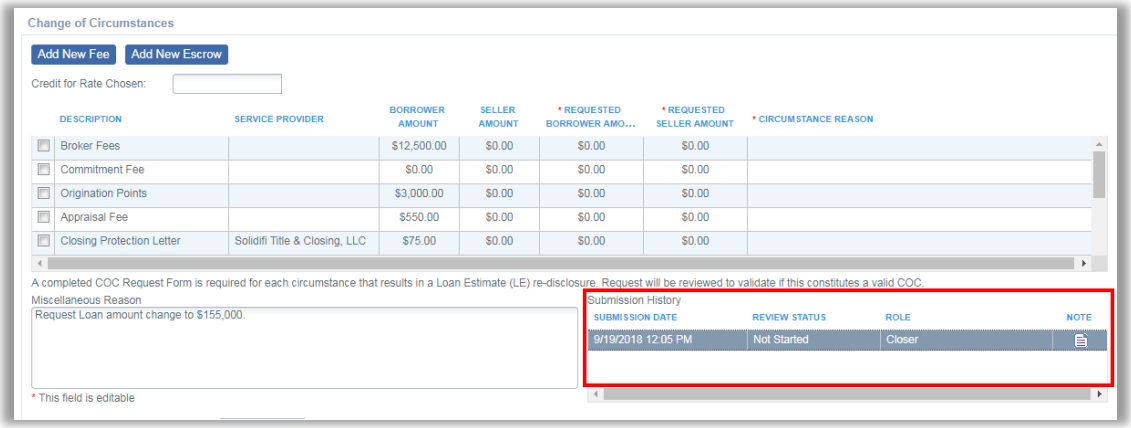
Step	Action
1	When the revision/reconsideration is completed, an automatic email is generated to the MLO and Broker Contacts. 
2	To view the Appraisal revision/reconsideration: • Go to **Loan Processing→Order Appraisals**. • Click the **Property Appraisal** hyperlink.  **Note:** If the **Order Type** 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.  **Note: Click the paperclip icon to view Documents Received.** 

Change of Circumstance

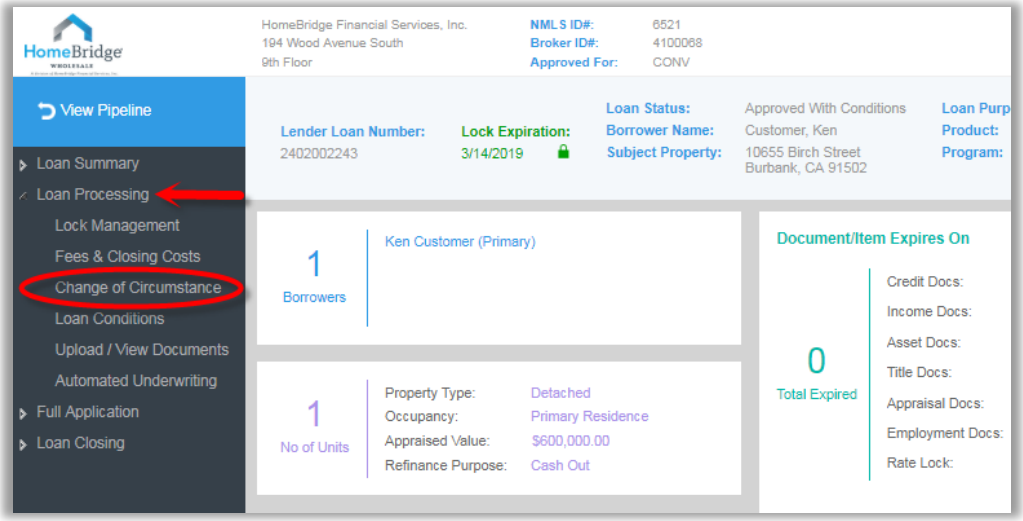
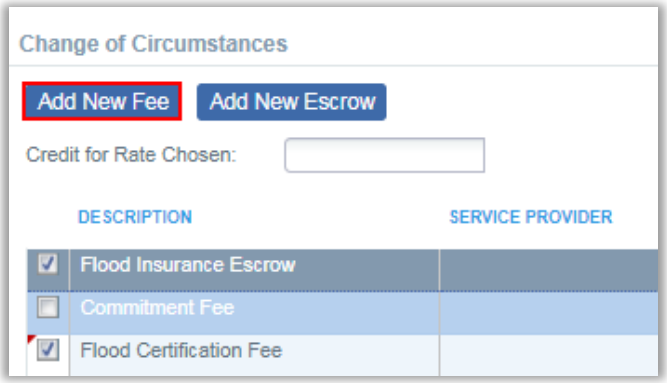
Non-Fee Related Changes

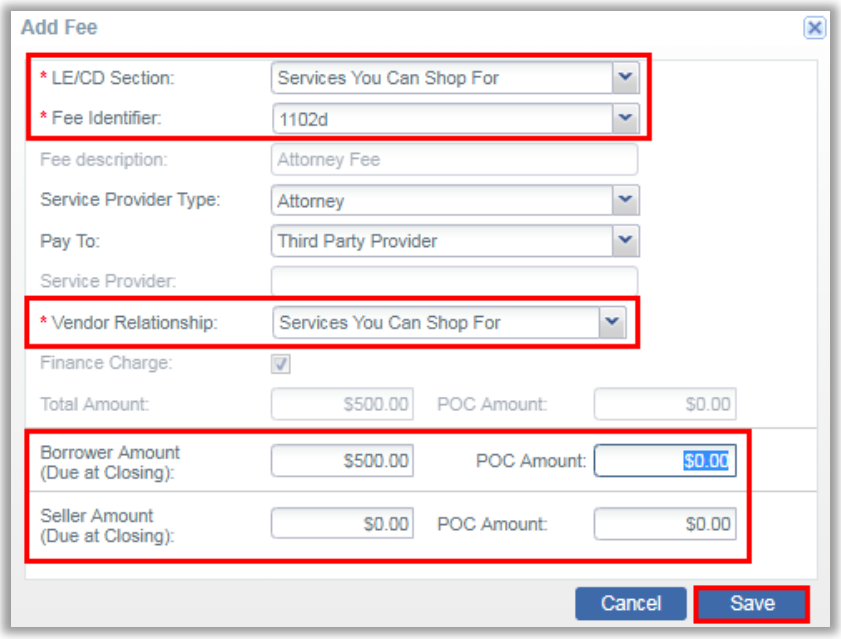
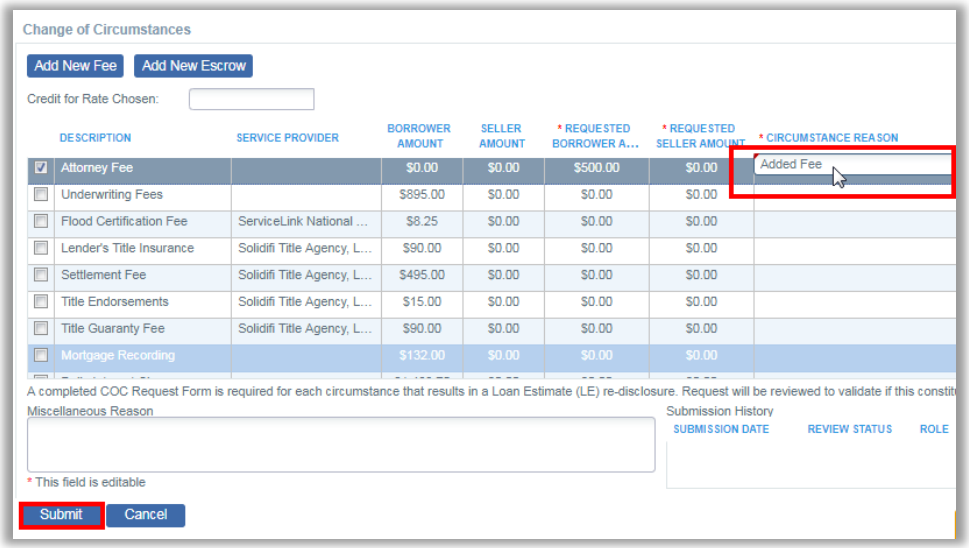
Step	Action
1	Open the loan, select **Loan Processing** in the Menu, then **Change of Circumstance**. 
2	Type the reason for the Change of Circumstance request into the **Miscellaneous Reason** field and click **Submit**.

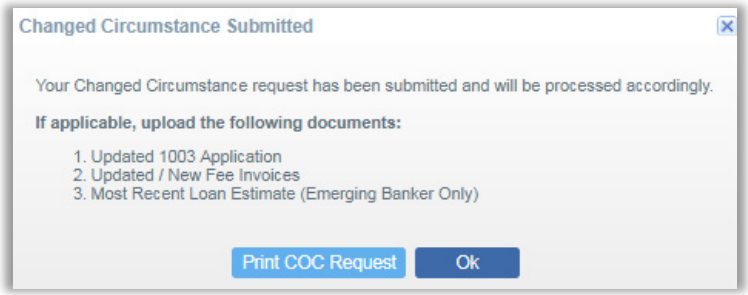
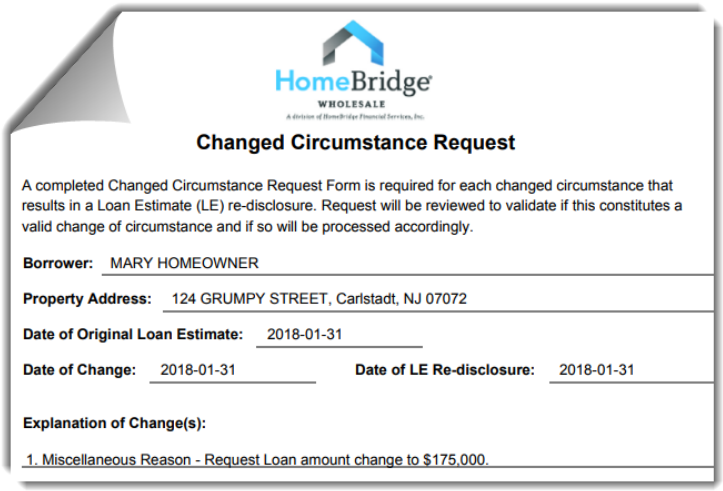
Step	Action
3	A pop up will confirm the COC request. Click **Ok** to return to the loan and upload the COC applicable documents: • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only)  **Helpful Tip:** Click **Print COC Request** to save or print for future reference. 
4	Submitted requests will display in the Submission History. 

Add a Fee

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

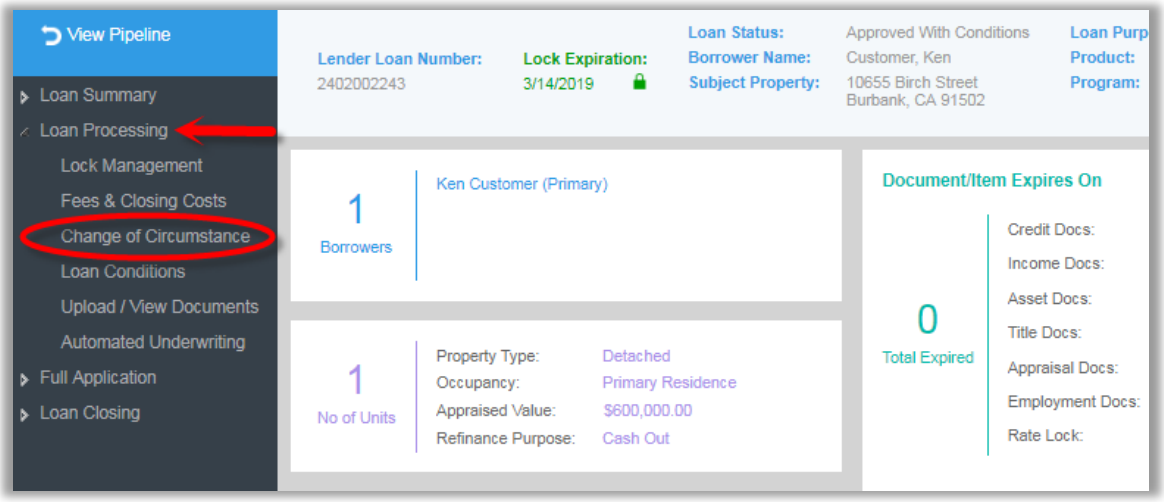
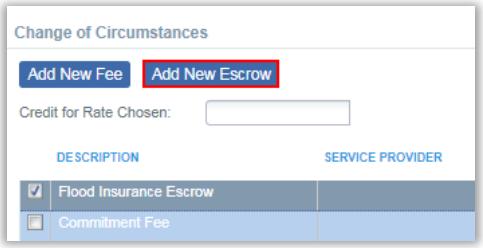
Step	Action
1	Once you have opened the loan, select **Loan Processing** in the Menu, then **Change of Circumstance**. 
2	Click the **Add New Fee** button. 

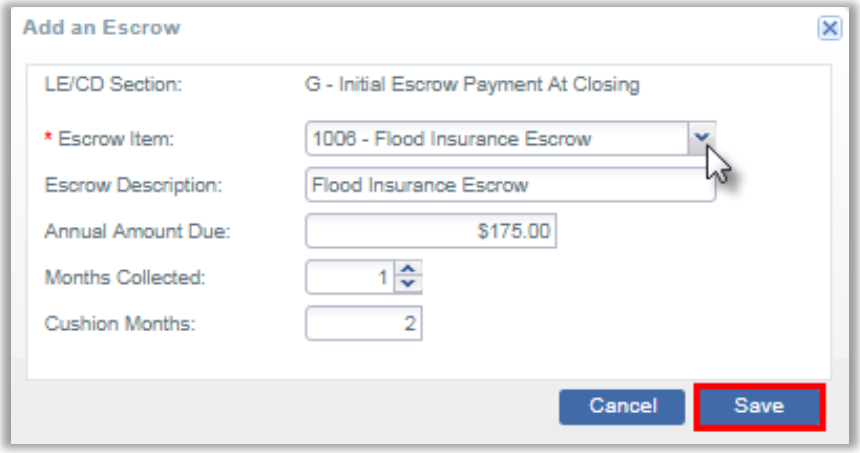
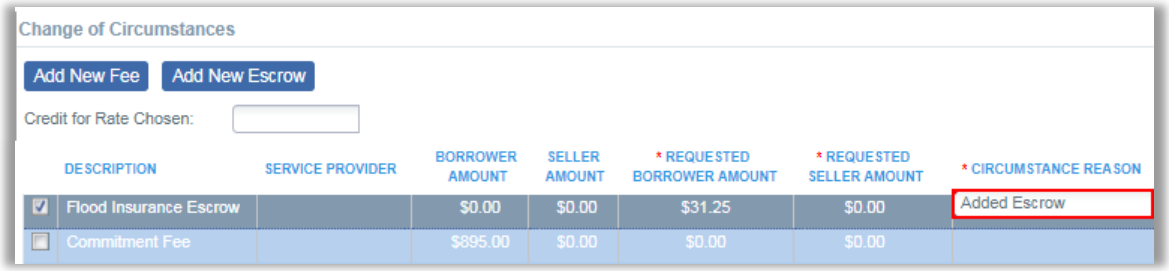
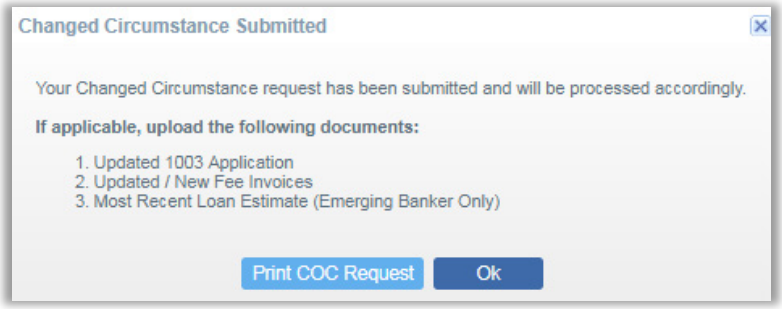
Step	Action
3	The Add Fee pop up window will open allowing you to enter the details of the fee. • Select the **LE/CD Section** from the dropdown menu. • Select the **Fee Identifier** from the dropdown menu. • The Fee description and Service Provider Type will auto populate. • Select the **Vendor Relationship** in the dropdown menu, • Enter the amount of the fee in the appropriate box indicating who will pay and when. 
4	The New Fee will be added to the list of fees. • Select the **Circumstance Reason** field and type in the reason for the Change of Circumstance. • And click Submit 

Step	Action
5	A pop up will confirm your COC request. Click **Ok** to return to the loan and upload the COC applicable documents: • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only)  Changed Circumstance Submitted Your Changed Circumstance request has been submitted and will be processed accordingly. **If applicable, upload the following documents:** 1. Updated 1003 Application 2. Updated / New Fee Invoices 3. Most Recent Loan Estimate (Emerging Banker Only) Print COC Request Ok **Helpful Tip:** Click Print COC Request to save or print for future reference.  HomeBridge WHOLESALE **Changed Circumstance Request** 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. **Borrower:** MARY HOMEOWNER **Property Address:** 124 GRUMPY STREET, Carlstadt, NJ 07072 **Date of Original Loan Estimate:** 2018-01-31 **Date of Change:** 2018-01-31 **Date of LE Re-disclosure:** 2018-01-31 **Explanation of Change(s):** 1. Miscellaneous Reason - Request Loan amount change to $175,000.

Add an Escrow

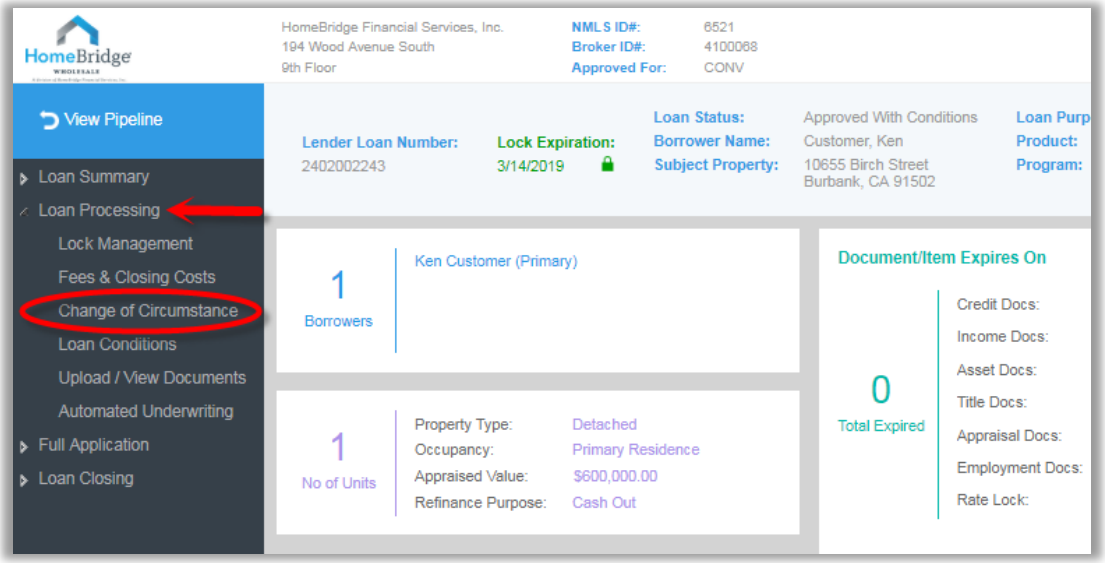
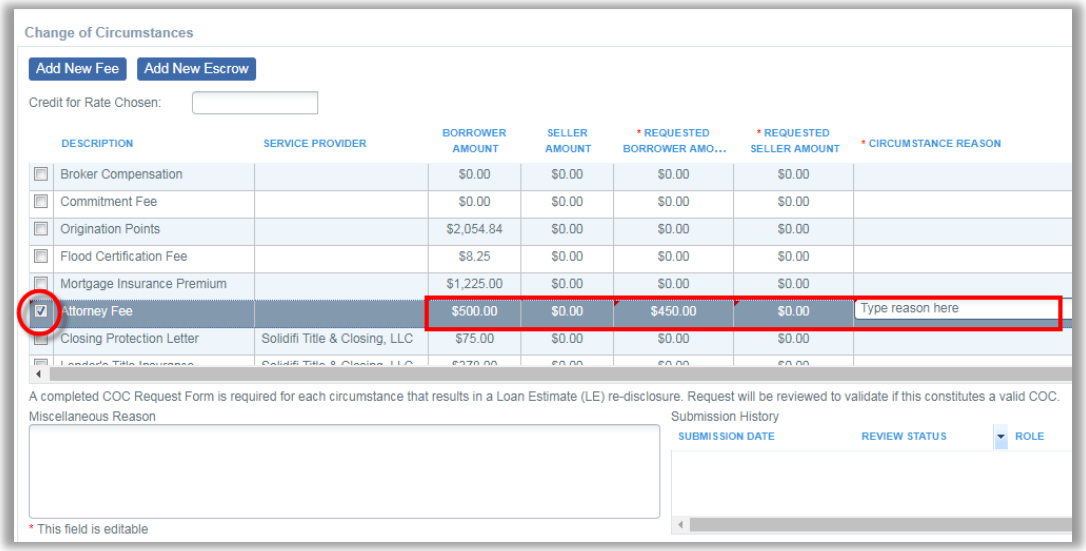
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

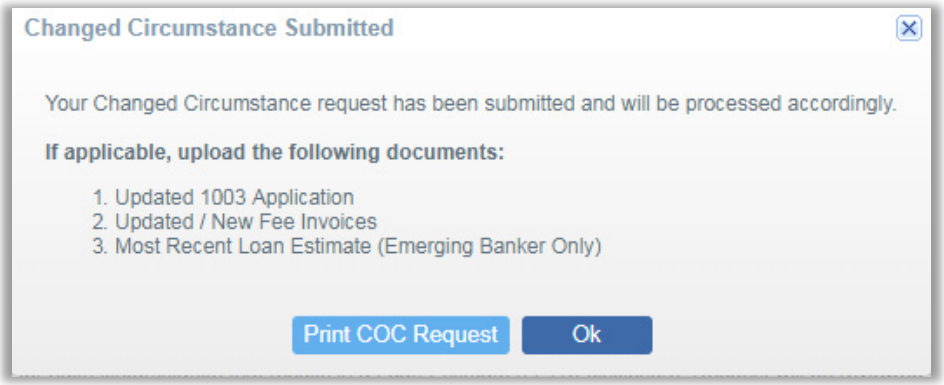
Step	Action
1	Open the loan, select **Loan Processing** in the Menu, then click **Change of Circumstance**. 
2	Click the **Add New Escrow** button. 

Step	Action
3	• Select the **Escrow Item** from the dropdown list. • Enter the Annual Amount Due and the Months Collected. • **Cushion Months** will reflect the required cushion based on the subject property state. • Click **Save**. 
4	The New Escrow Item will be added to the list of fees. Select the **Circumstance Reason** field for the new escrow and type in the reason for the Change of Circumstance, and click Submit. 
5	A pop up will confirm your COC request. Click **Ok** to return to the loan and upload the COC applicable documents: • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only)  **Helpful Tip:** Click Print COC Request to save or print for future reference.

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.

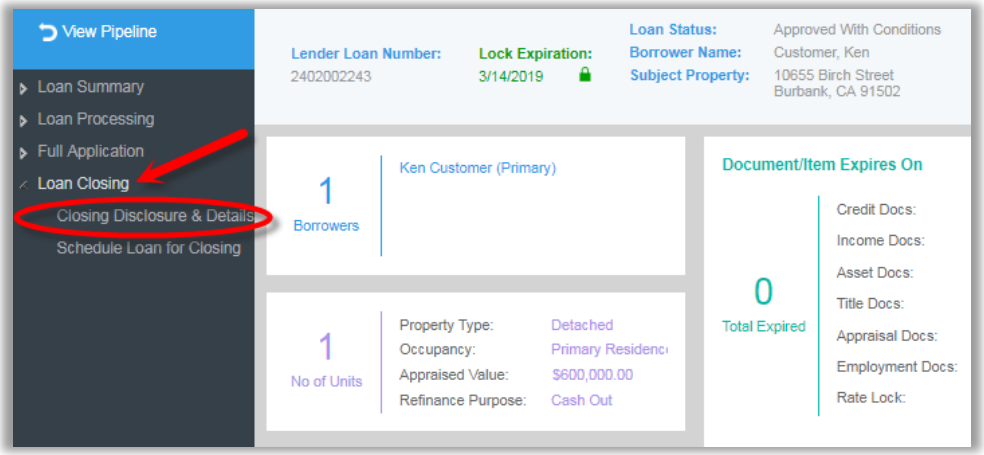
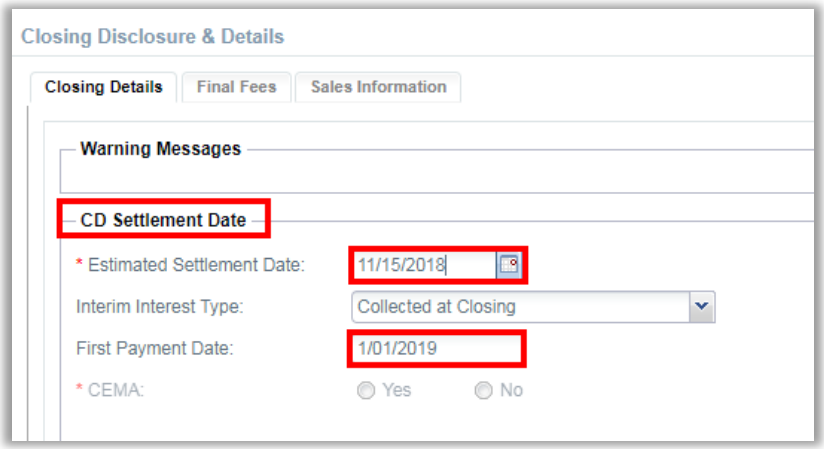
Step	Action
1	Open the loan, select **Loan Processing** in the Menu, and select **Change of Circumstance**. 
2	• Place a check next to the fee or escrow to be updated. • Make changes to **Requested Borrower Amount** and/or **Seller Amount**. • Enter the **Circumstance Reason**. • Click **Submit**. 

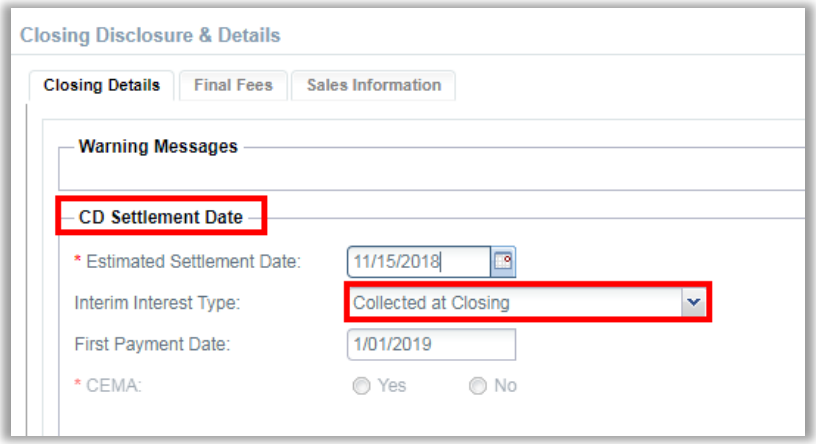
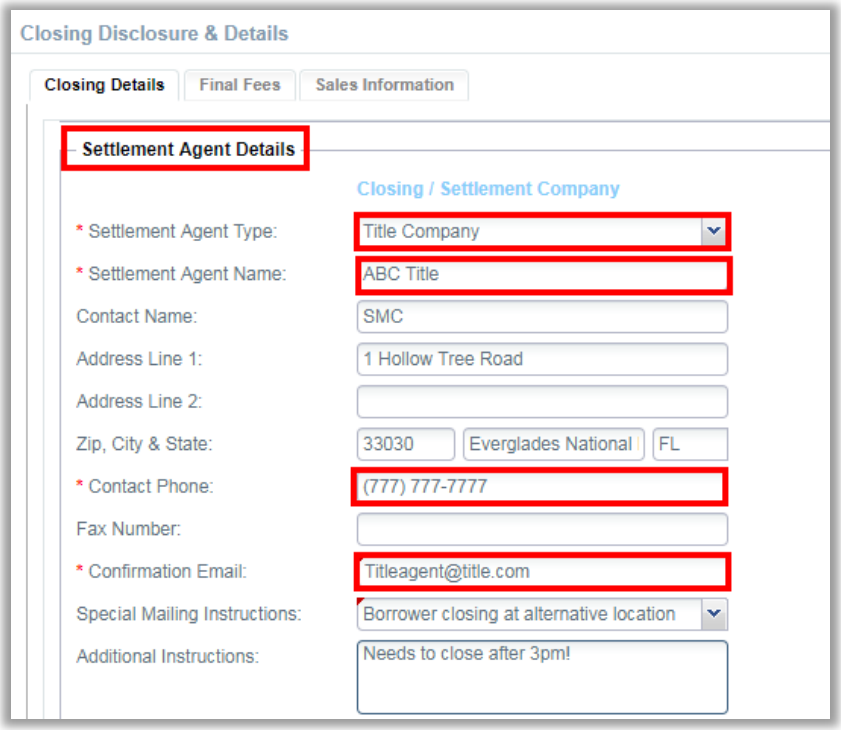
Step	Action
3	A pop up will confirm the COC request. Click **Ok** to return to the loan and upload the COC applicable documents: • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only) 

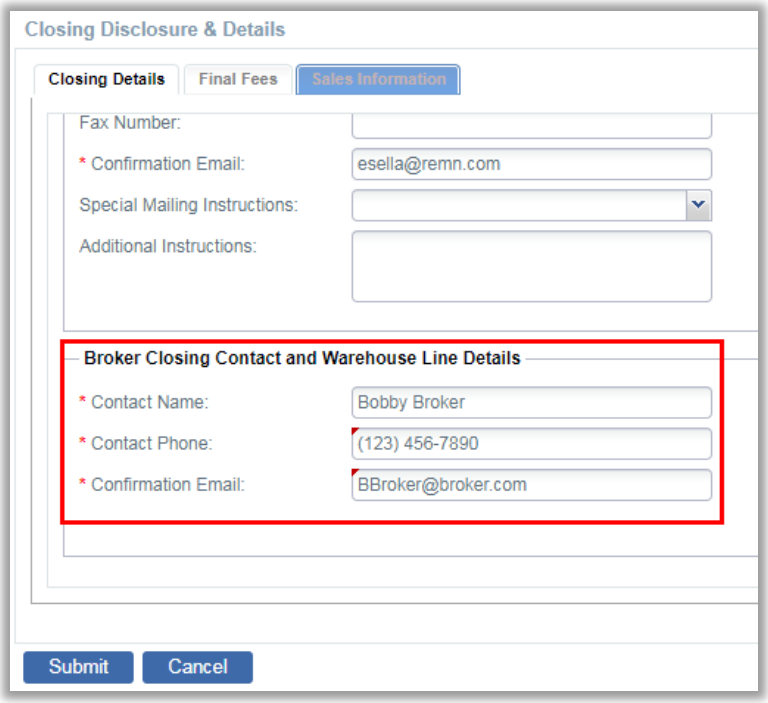
Request Closing Disclosure

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

Closing Details Tab

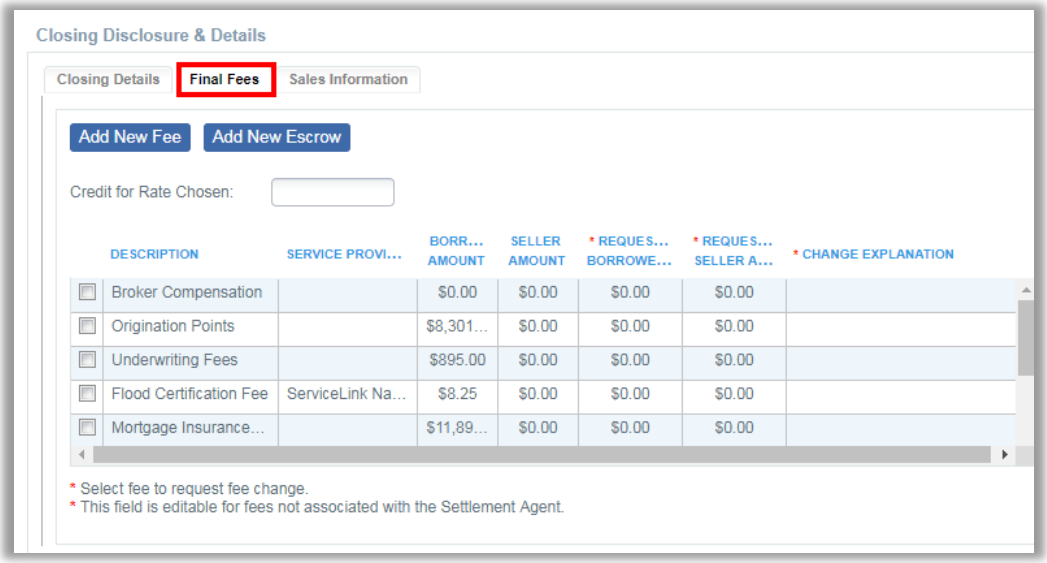
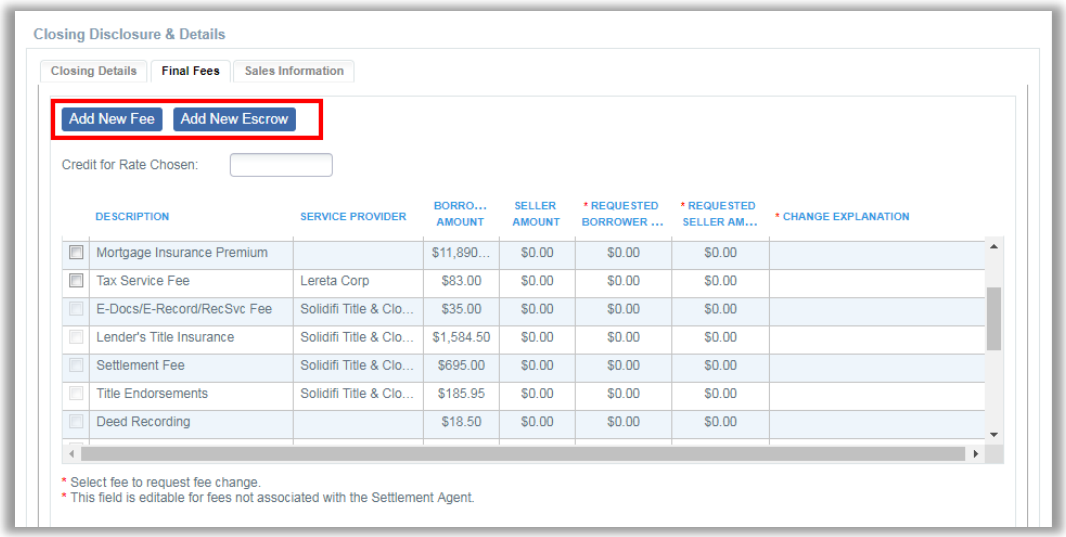
Step	Action
1	Click **Loan Closing** to open the menu and select **Closing Disclosure & Details**.  **Note:** Access to the Closing Disclosure and Details screen is limited to one user at a time. Click Here for instructions if a Homebridge associate is in a loan that you need to access.
2	Complete the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

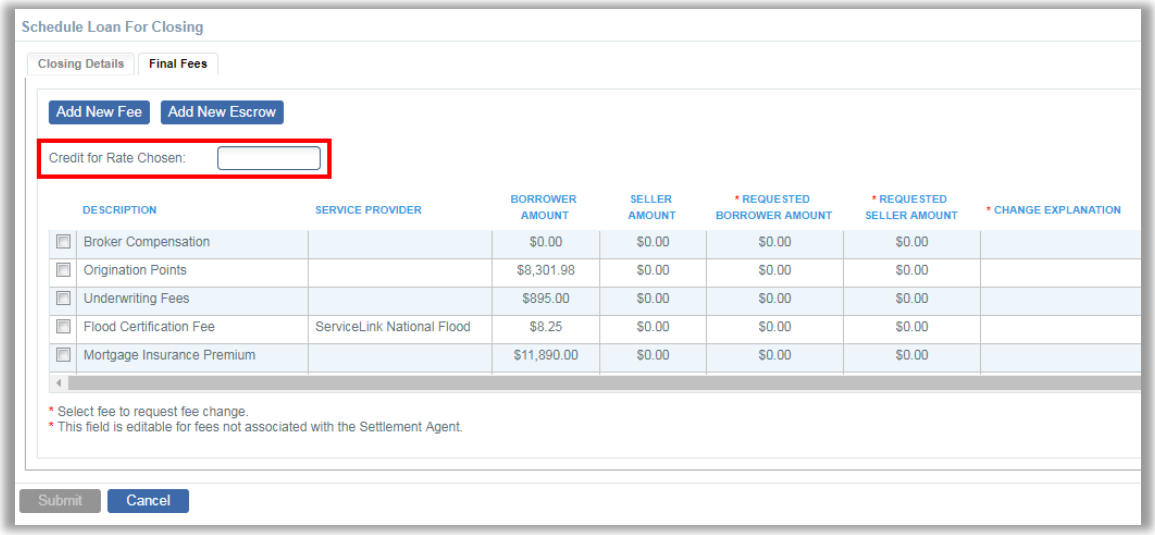
Step	Action
3	Select the I**nterim Interest Type.** • **Purchase transactions** - defaults to "Collected at Closing" • **Refinance transactions** - Interim Interest can be Collected at Closing, or an **Interest Credit at Closing** can be given for loans closing within the first 5 business days of the month. 
4	Scroll down to enter the **Settlement Agent Details**. Fields with a * are mandatory.  **Helpful Tip:** Select **Special Mailing Instructions** from the dropdown if applicable. Add any **Additional Instructions** in the space provided.

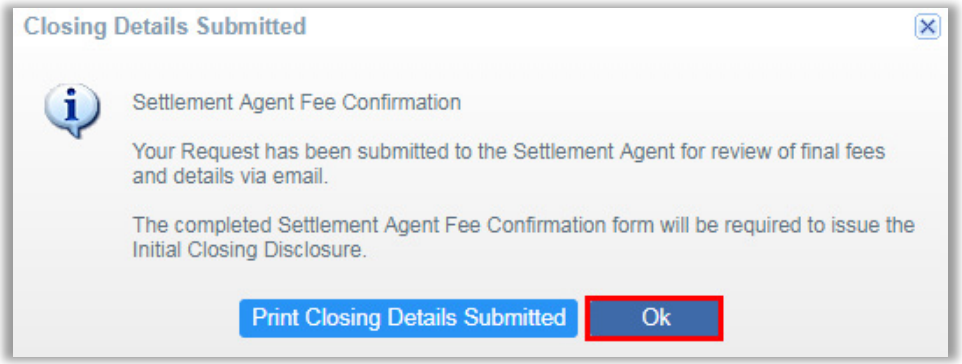
Step	Action
5	Scroll down to enter the **Broker Closing Contact Details**.  **Helpful Tip:** The **Broker Closing Contact** (another Broker associate other than the CD requestor) will receive a copy of the CD along with the requestor. Either the requestor or the Broker Closing Contact will be responsible for review and approving the CD.

Final Fees Tab

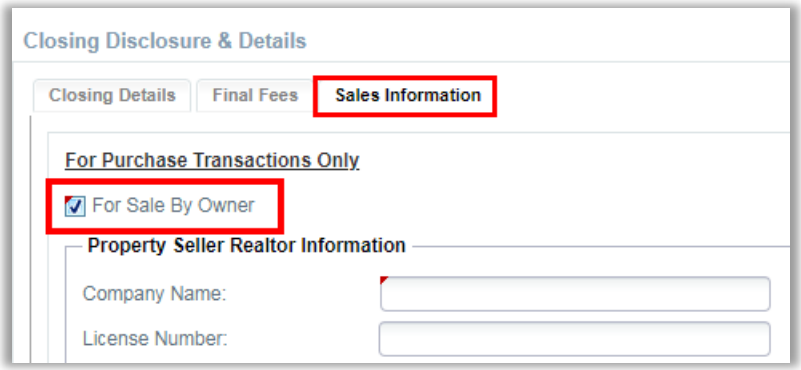
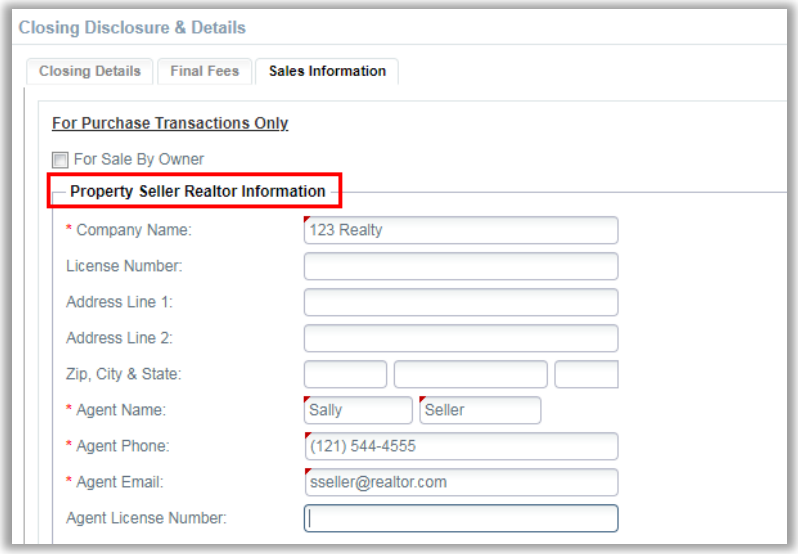
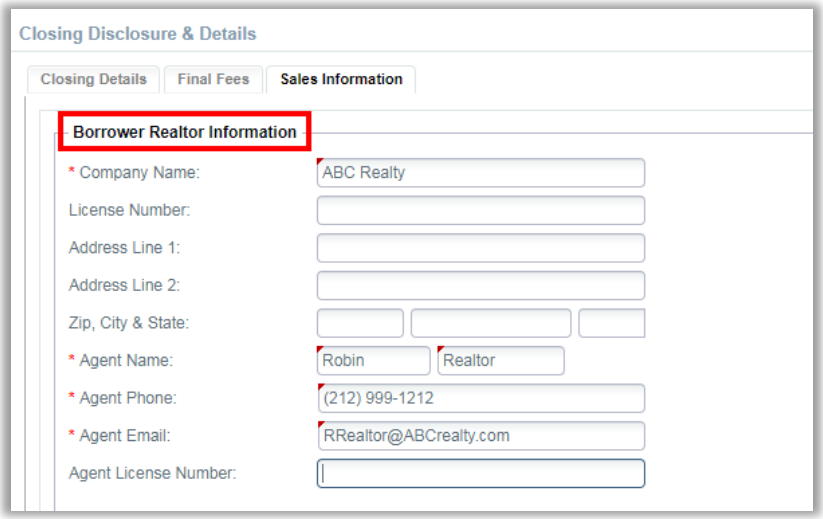
Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

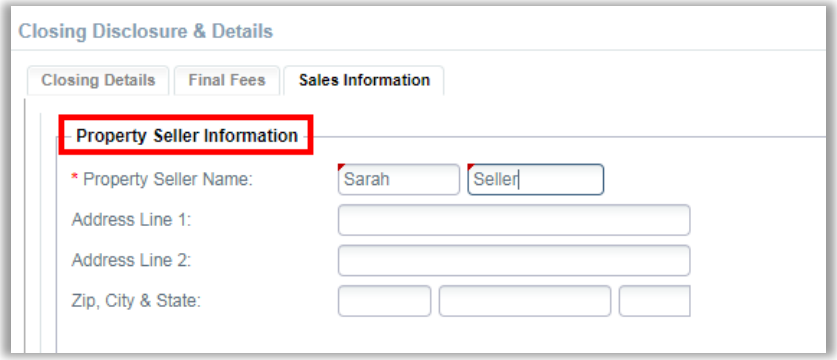
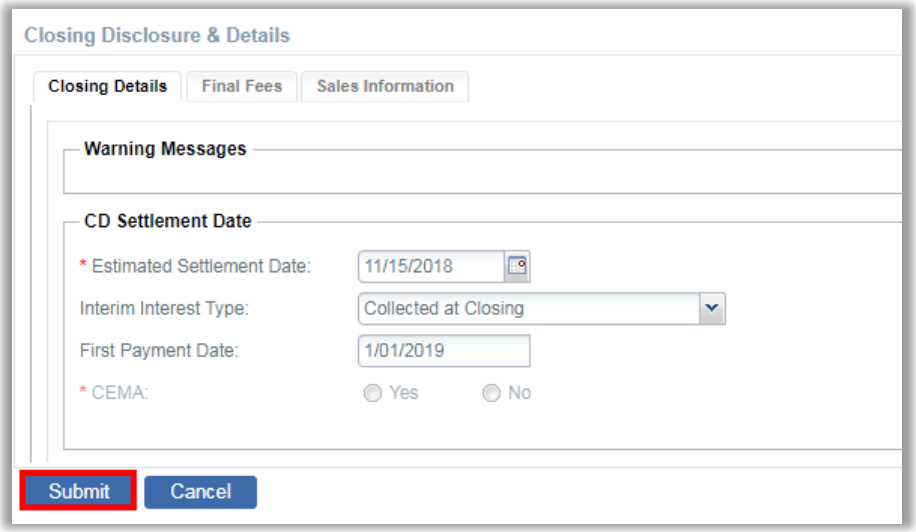
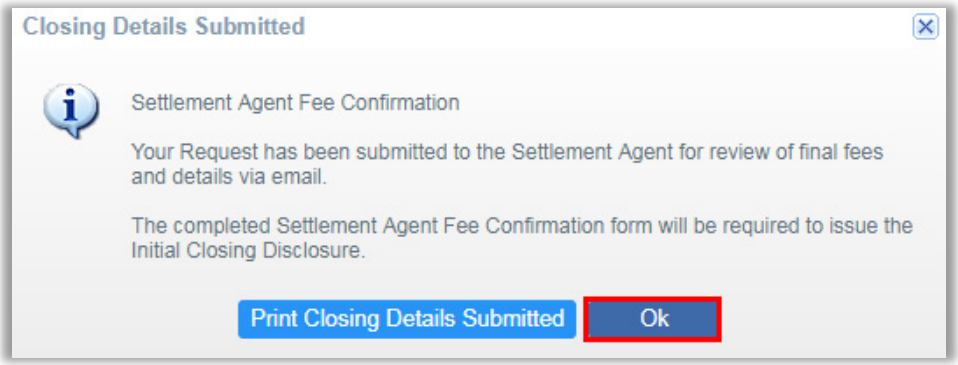
Step	Action
1	Open the **Final Fees** tab. 
2	Click **Add New Fee** or **Add New Escrow**. 

Step	Action
3	**Credit for Rate Chosen** will show the amount of lender credit given to the borrower. 
4	To **Edit** an existing Fee or Escrow: • Check the box next to the fee. • Enter the new amount in the **Borrower Requested Amount** or **Seller Requested Amount** based on who is responsible for the payment. • Enter the reason for the change in the **Change Explanation** field.
5	• **For Refinance transactions:** Click the **Submit** button at the bottom of the screen to submit your request to Homebridge. • **For Purchase transactions:** Continue to the Sales Information Tab.

Step	Action
6	A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.  A copy of the request will be sent to the requestor and the Broker Closing Contact via email.
7	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). **Settlement Agent Fee Confirmation** **2102003922** **Borrower Name:** Alice Firstimer **Subj Address:** 123 Main Street **City, State & Zip:** Dawson , IA 50066 **Loan Purpose:** Refinance **Loan Amount:** $281,084.00 **Requested Settlement Date:** 10/03/2018 **Disbursement Date:** 10/08/2018 **Lender Paid Comp:** $4,216.26 **Loan Costs** **A. Origination Charges** **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 | **Comments:** | **$2,810.84**

Sales Information Tab – Purchase Only

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

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

Step	Action
7	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).

Settlement Agent Fee Confirmation

2102003922

Borrower Name:	Alice Firstimer	**Loan Amount:**	$281,084.00
Subj Address:	123 Main Street	**Requested Settlement Date:**	10/03/2018
City, State & Zip:	Dawson , IA 50066	**Disbursement Date:**	10/08/2018
Loan Purpose:	Refinance	**Lender Paid Comp:**	$4,216.26

Loan Costs

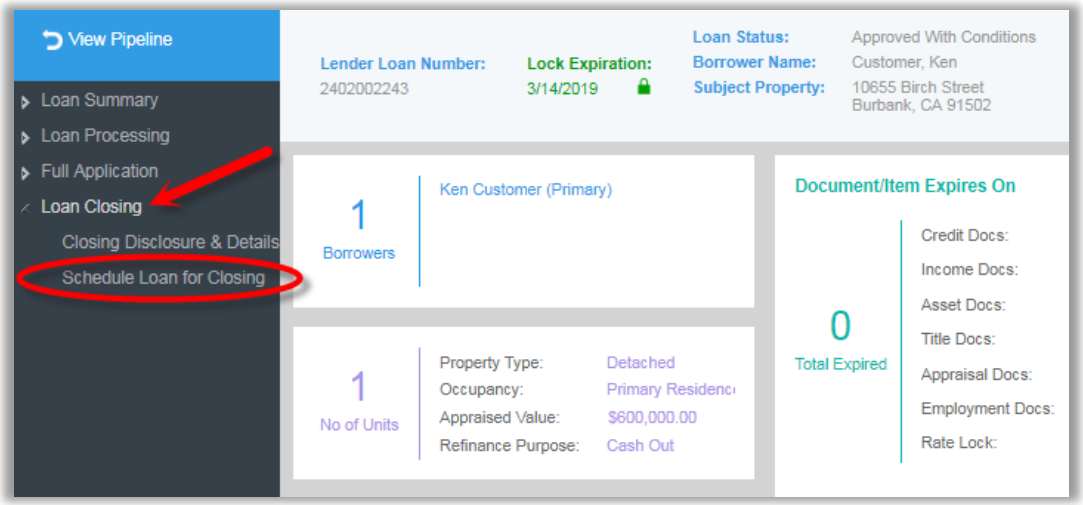
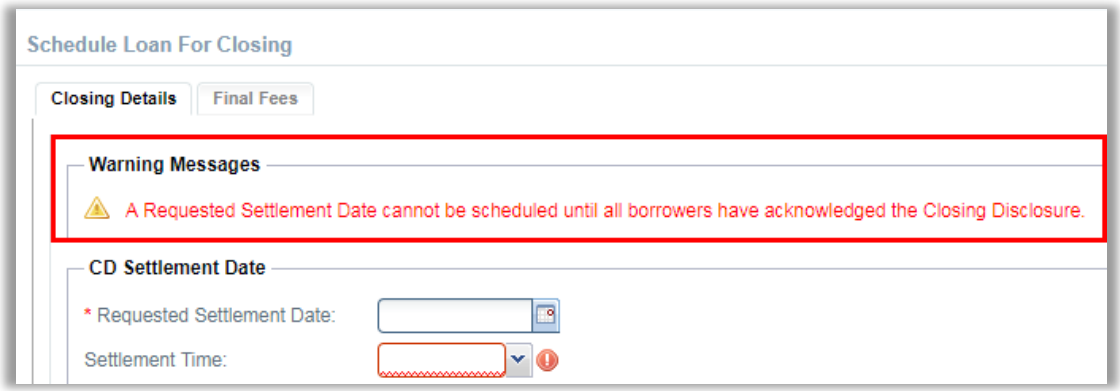
A. Origination Charges

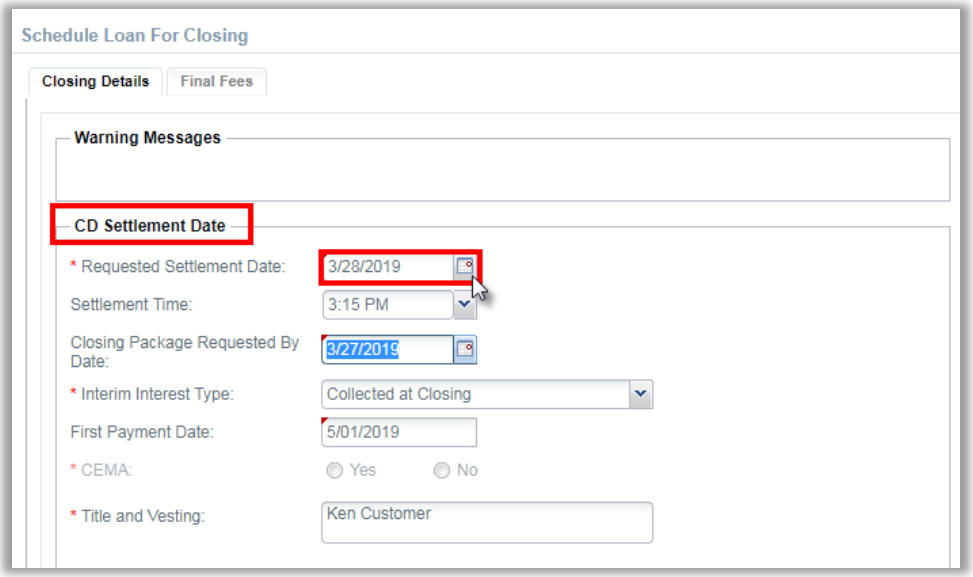
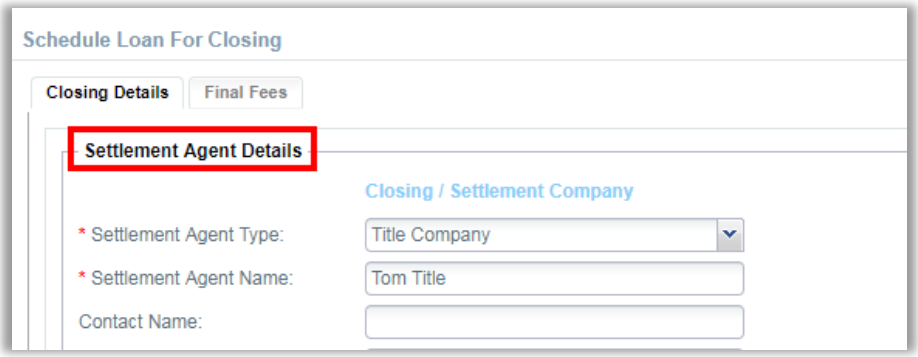
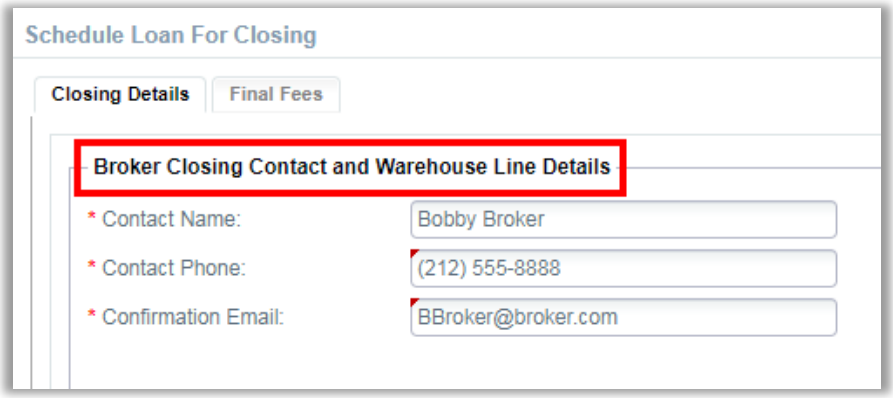
Fee Description	Provider	POC	Fee Amount	Change Request
1.000% of Loan Amount (Points)		$0.00	$2,810.84	
Broker Compensation		$0.00	$0.00	
Underwriting Fees		$0.00	$0.00	
Comments:			**$2,810.84**	

Schedule Closing

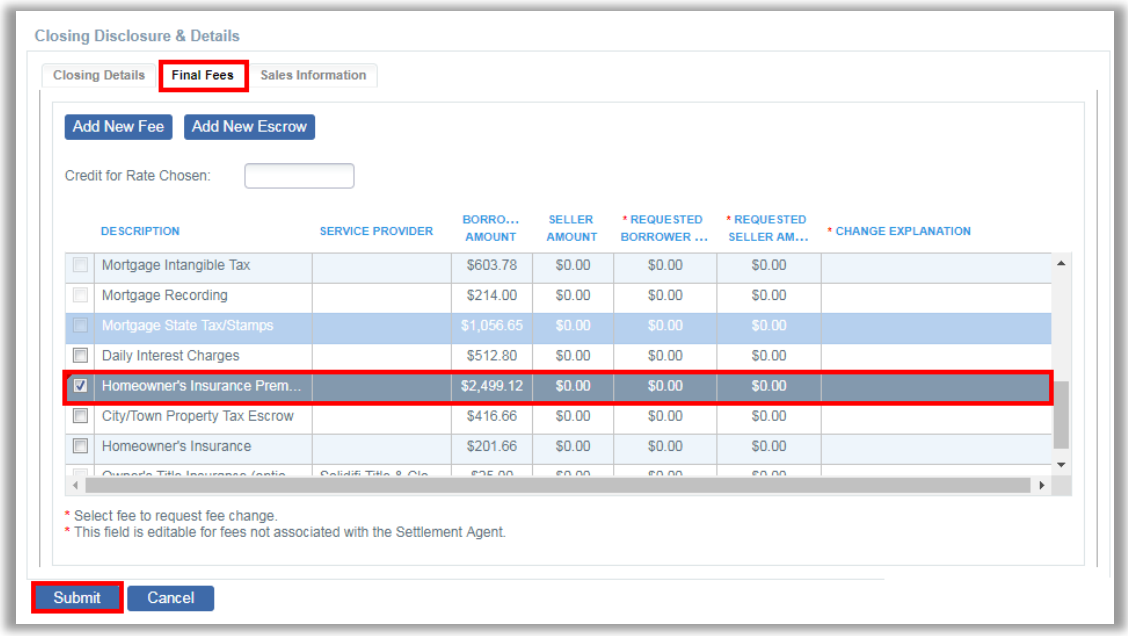
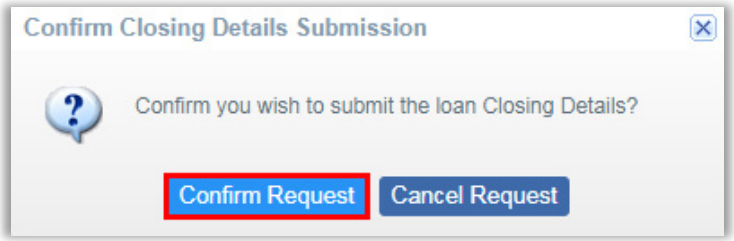
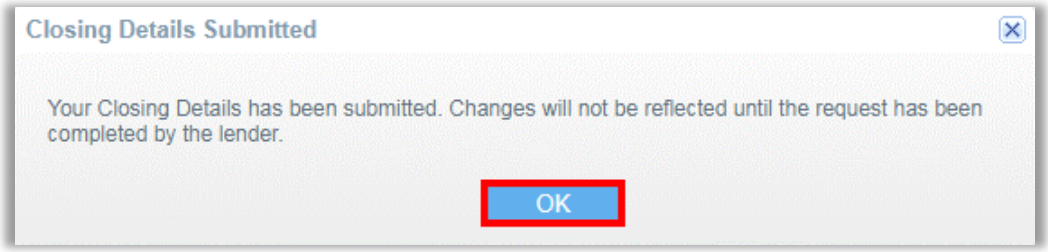
Closings may be scheduled for loans with a status of Underwriting Cleared and after the CD has been acknowledged by the Borrower(s).

Closing Details Tab

Step	Action
1	Click **Loan Closing** to open the menu and select **Schedule Loan for Closing**.  **Note: Warning Messages will appear for issues that will not allow the loan closing to be scheduled.** 

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

Final Fees Tab

Step	Action
1	Review the **Final Fees** tab, make necessary adjustments, and click **Submit.** 
2	Click **Confirm Request** to submit the loan Closing Details. 
3	A pop up will confirm the Closing Details were submitted. Click **OK**. 

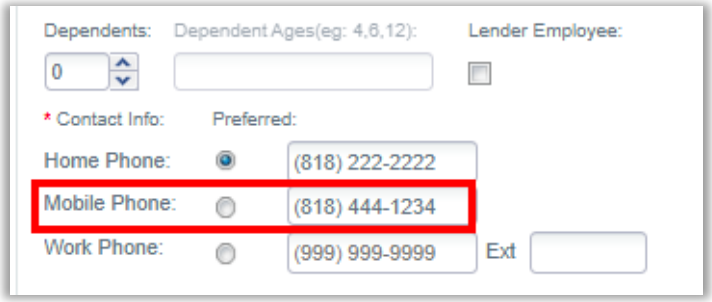
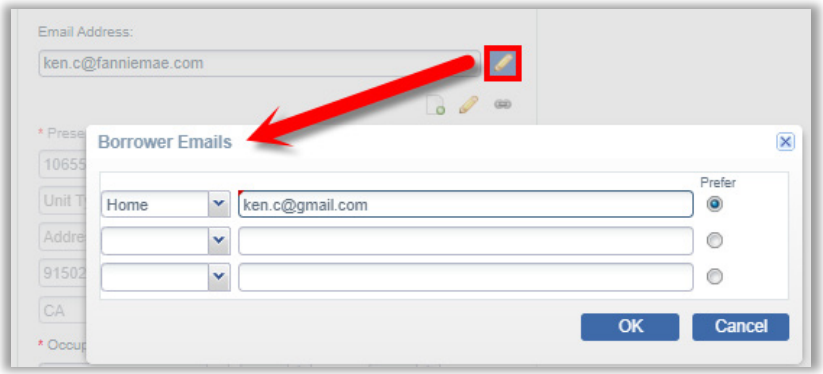
Full Application (1003) Edits

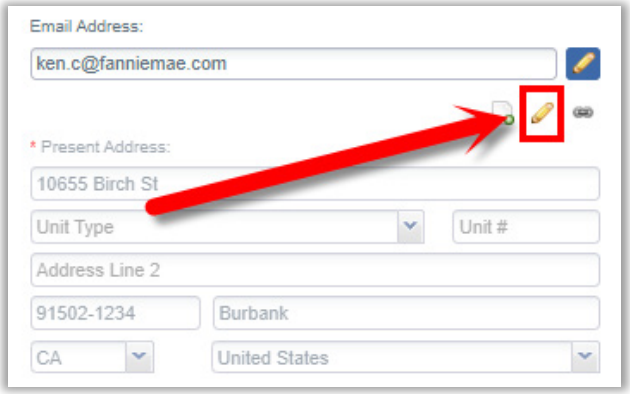
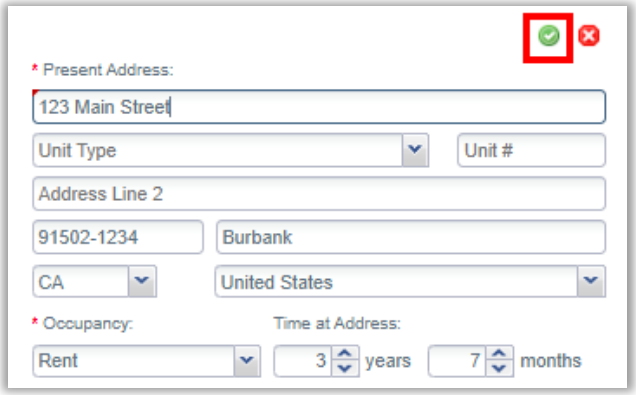
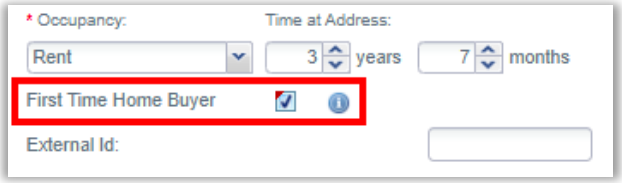
Edits to the Loan Application (1003) are made in the Full Application section of P.A.T.H.

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

Borrowers

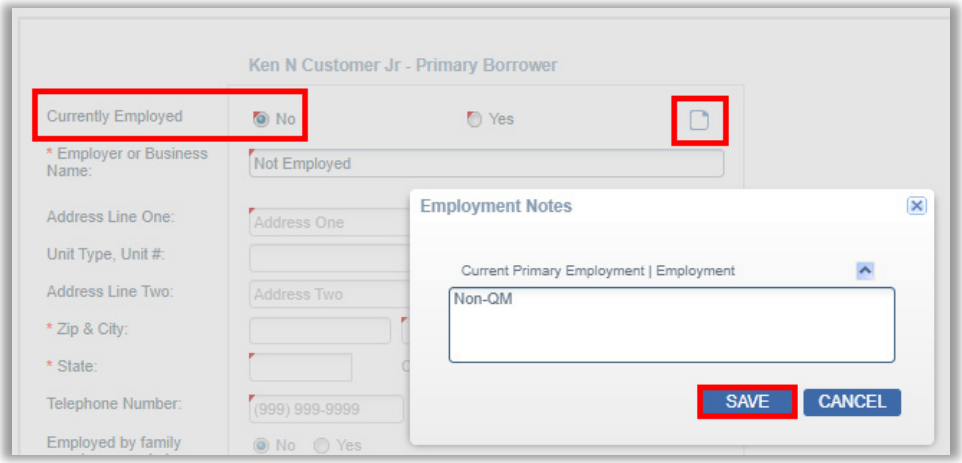
After edits are complete, click **Save** at the bottom of the screen.

Data Field	Update
Mobile Phone	Enter or update the Borrower's **Mobile Phone.** 
Email Address	Click the pencil icon to enter or update the **Borrower Emails.** 

Data Field	Update
Present Address	To update the Borrower's **Present Address**: • Click the pencil icon . • Enter the updated address. • Click the green checkmark .  
FTHB	Place a checkmark to indicate **First Time Home Buyer.** 

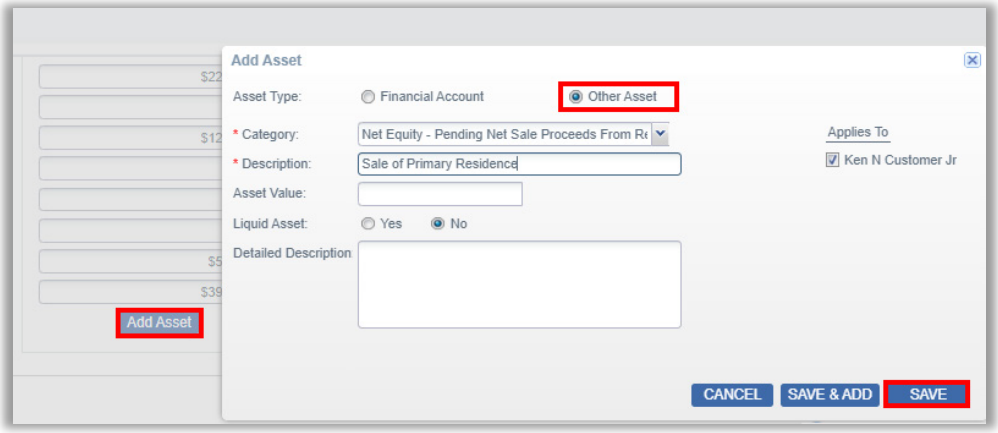
Employment/Income

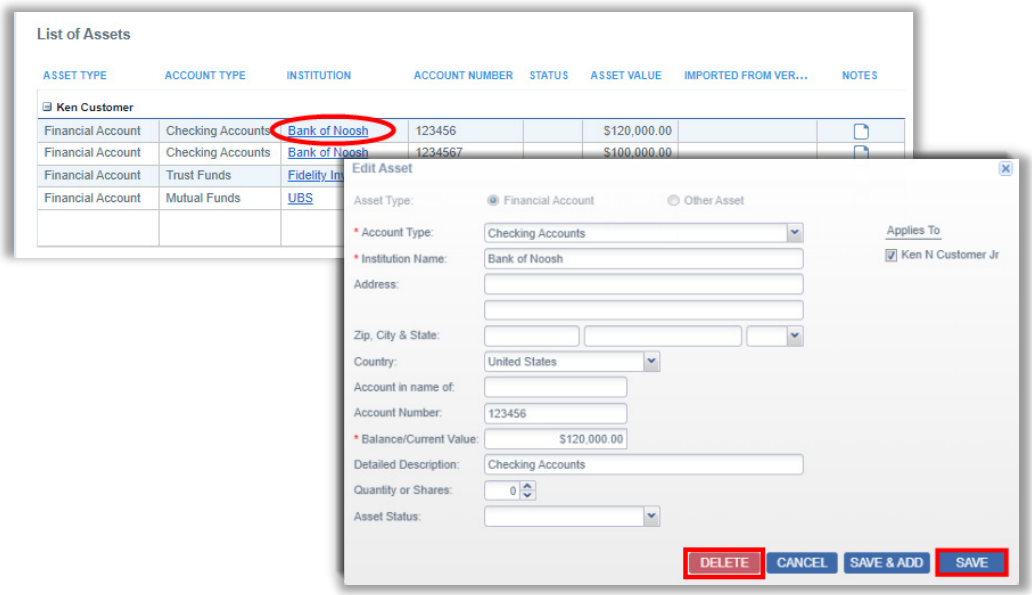
After edits are complete, click **Save** at the bottom of the screen.

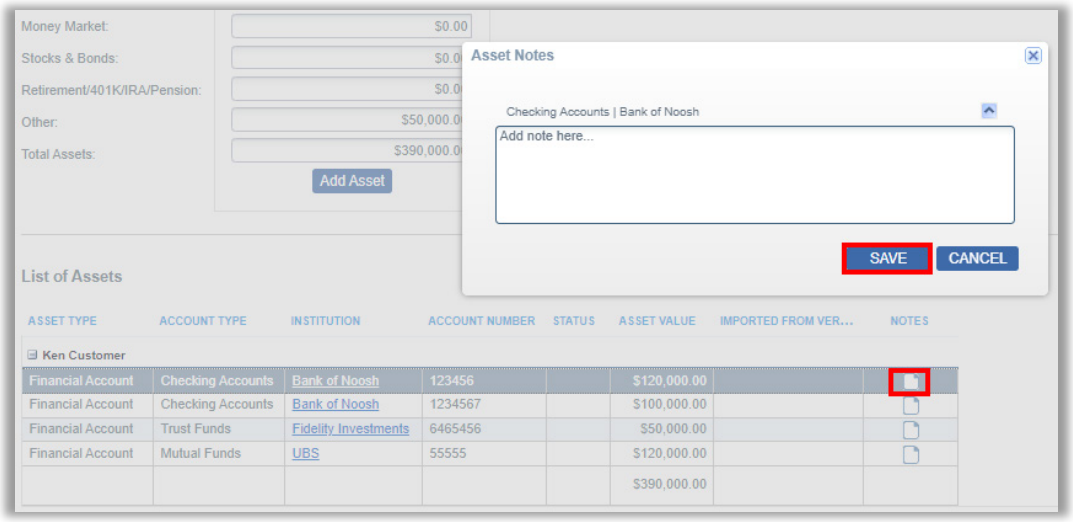
Data Field	Update
Currently Employed	For loan products that do **not** require employment: • Select **No**. • Click the note icon . • Enter reason for no employment. • Click **Save.** 

Assets

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

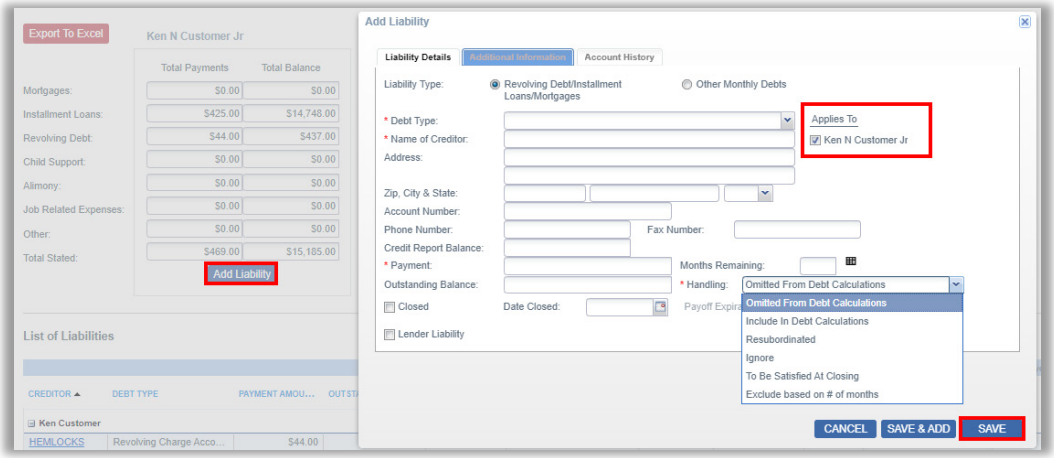
Data Field	Update
Add Asset	• Click **Add Asset**. • Enter details. • Click **Save.** 

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.**
	 

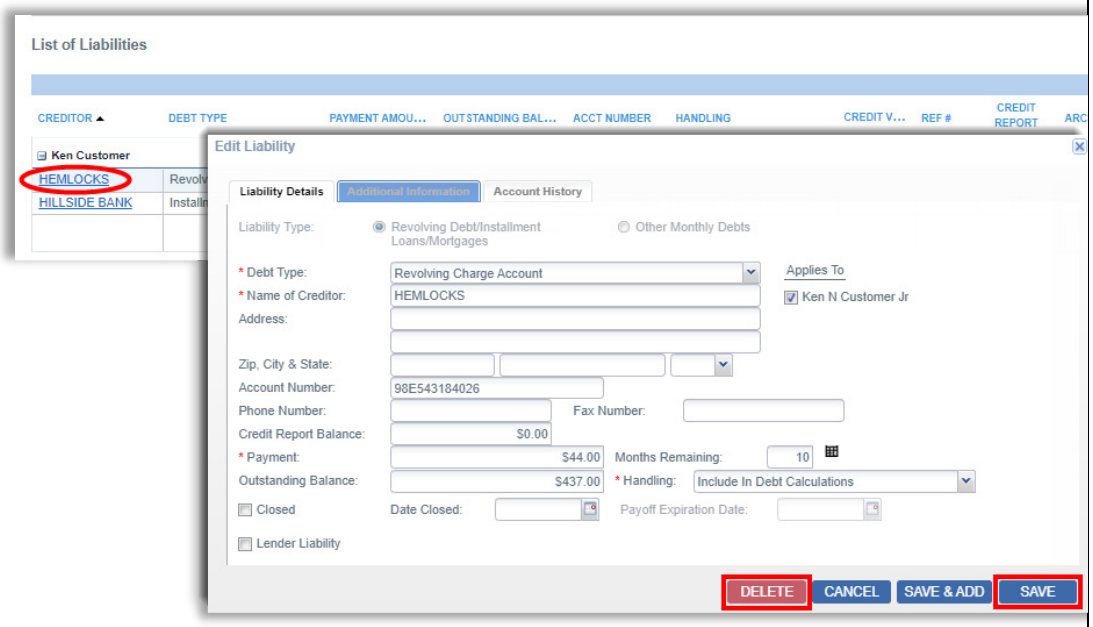
Asset Note	To add a note regarding an Asset: • Click the corresponding note icon . • Enter the note. • Click **Save**. 

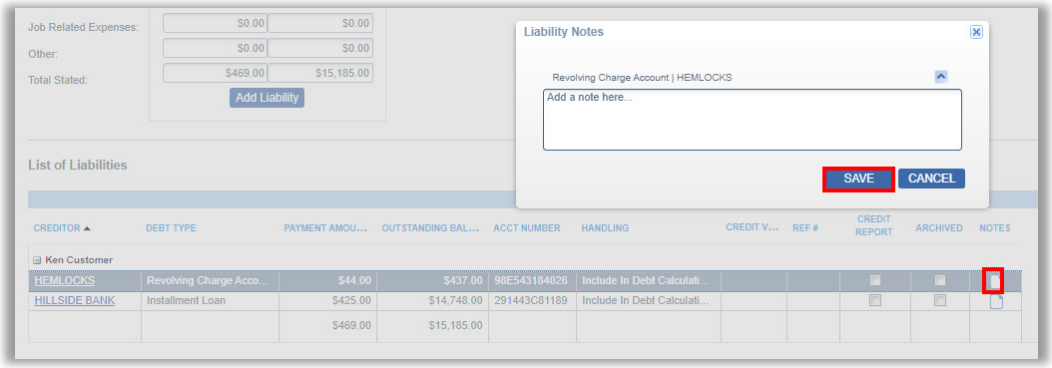
Liabilities

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

Data Field	Update
Add Liability	• Click **Add Liability**. • Enter *required information. • Select **Handling** from the dropdown**.** • Click **Save.** 

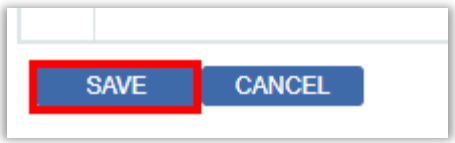
Data Field	Update

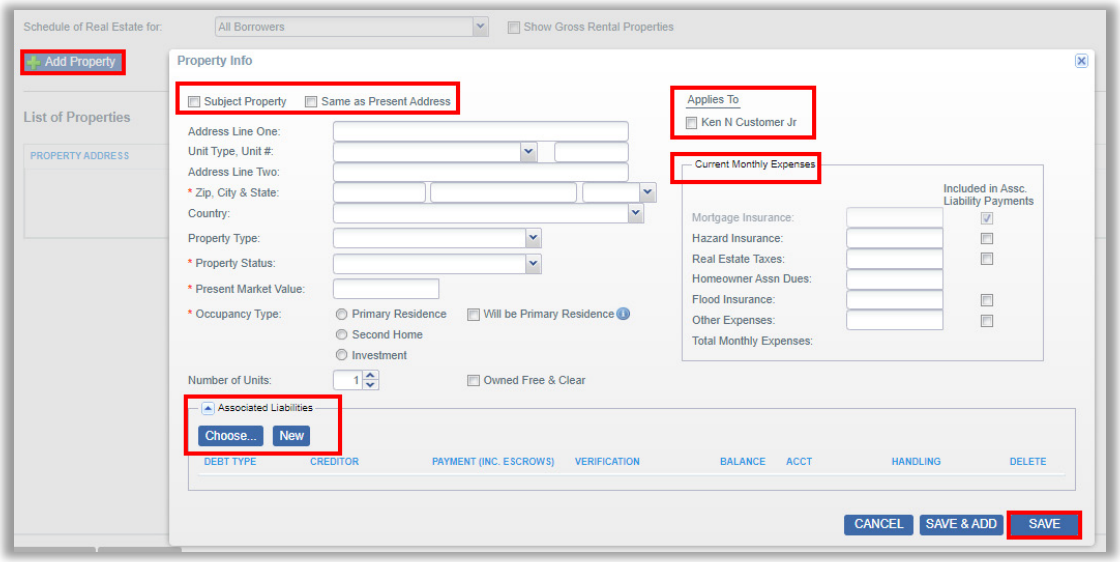
Delete/Edit Liability	• Select the **Creditor** hyperlink.
	• Click **Delete** to remove a Liability.
	  – Click **Yes** to confirm delete.
	• To update a Liability,
	  – Enter *required information.
	  – Click **Save.**
	 

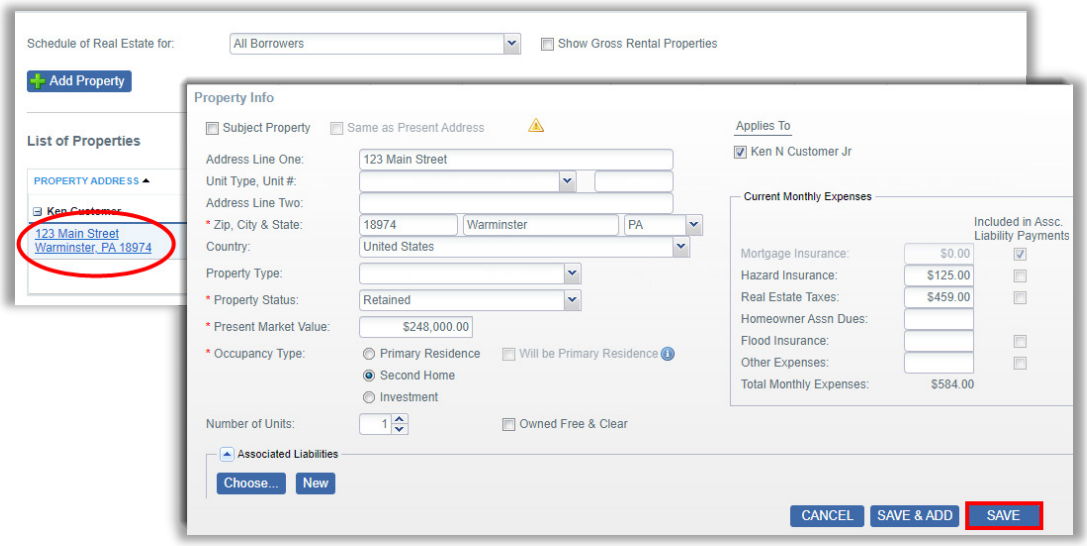
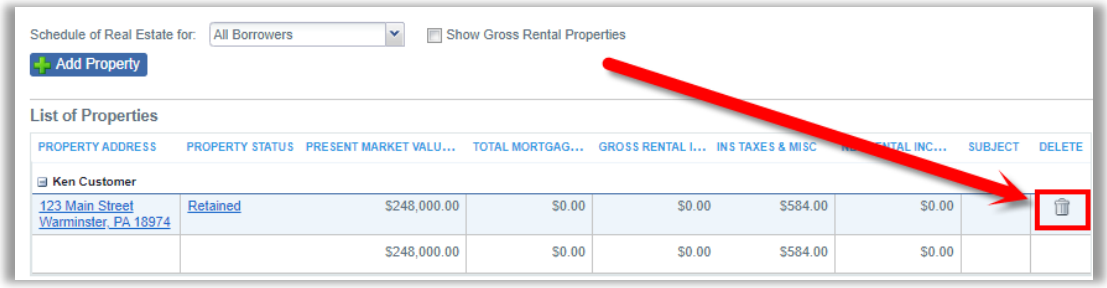
Liability Note	To add a **note** regarding a Liability: • Click the corresponding note icon. • Enter the note. • Click **Save**. 

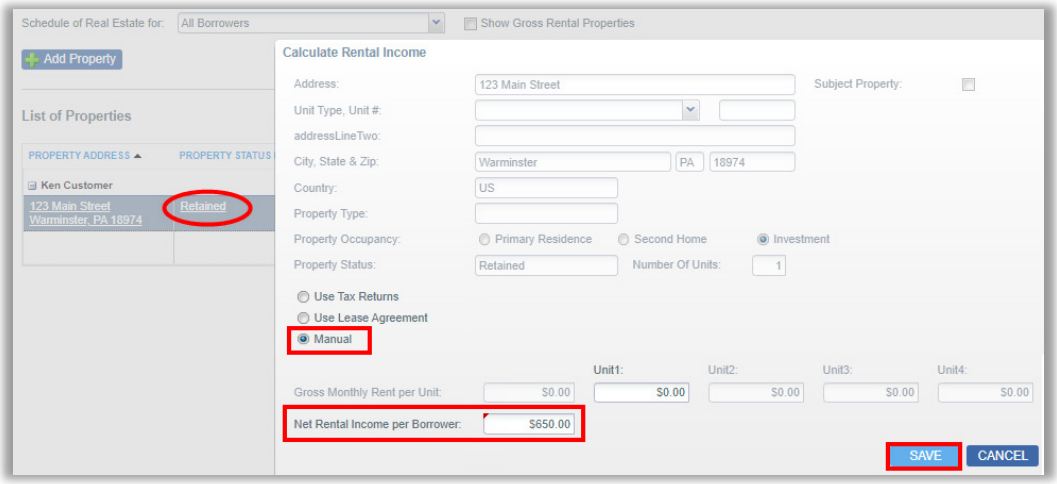
REO Information

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



Data Field	Update
Add Property	• Click **Add Property.** • Enter *required information including: – **Subject Property or Same as Present Address** – **Applies To** – **Current Monthly Expenses** – **Associated Liabilities** • Click **Save.** 

Data Field	Update
Edit Property	To edit REO Information: • Click the Property Address hyperlink. • Enter/edit information. • Click **Save.** 
Delete Property	• Click the corresponding trash can icon 🗑. • Click **Yes** to confirm. 

Data Field	Update
Rental Income	To enter/edit Rental Income: • Click the **Property Status** hyperlink. • Select **Manual.** • Enter **Net Rental Income.** • Click **Save.**  **Note: See Rental Income job aid for complete instructions.**

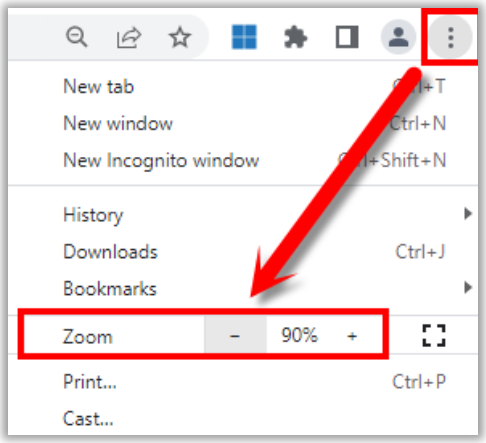
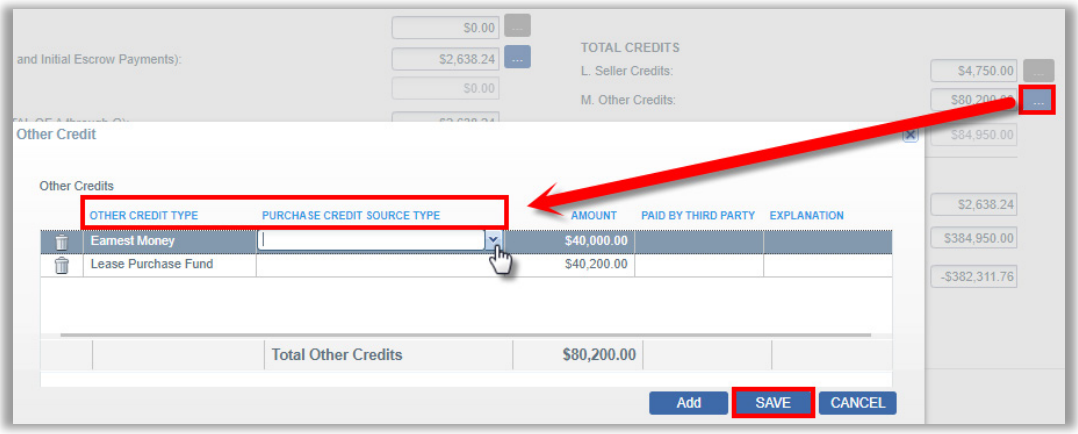
Purpose & Property

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

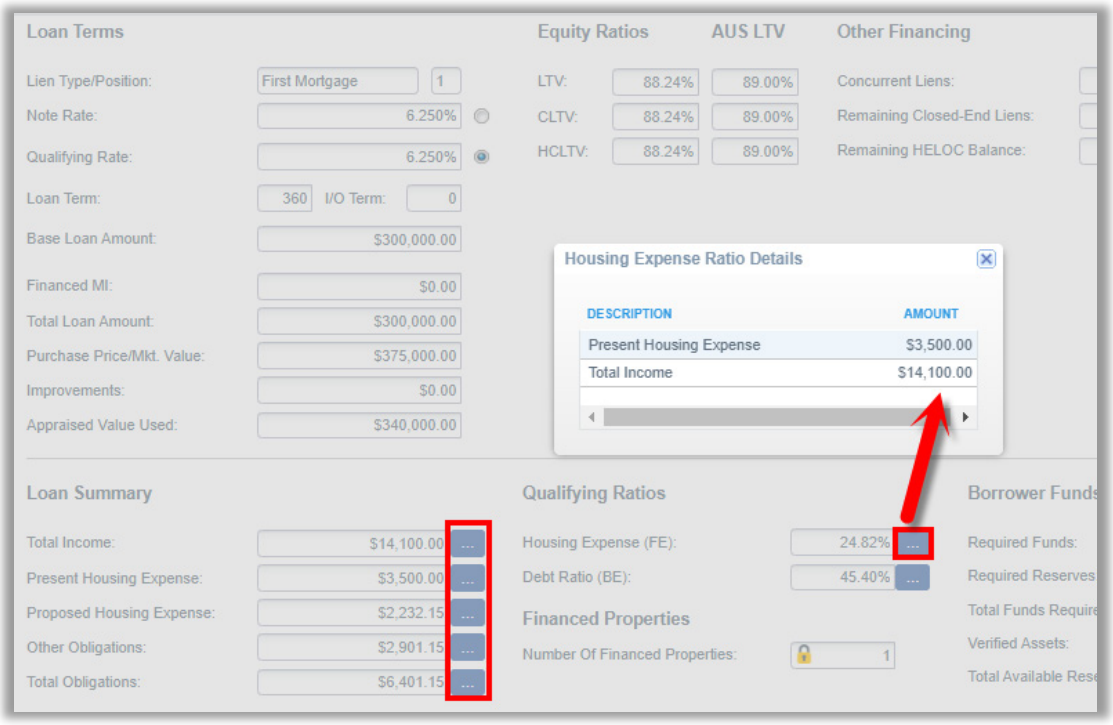
Data Field	Update
Building Status	Building Status must be selected for FHLMC loans.

Qualifying the Borrower

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

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**. 

Ratios

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

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