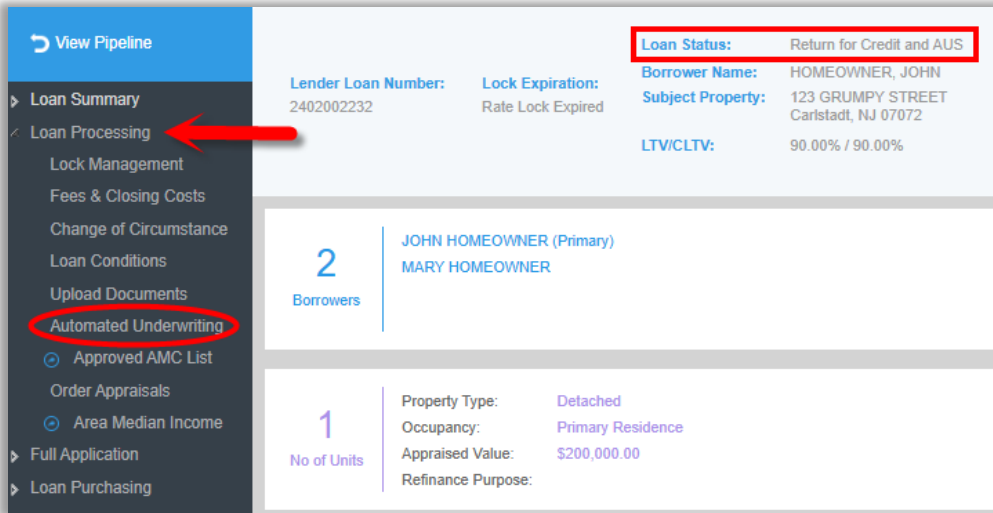
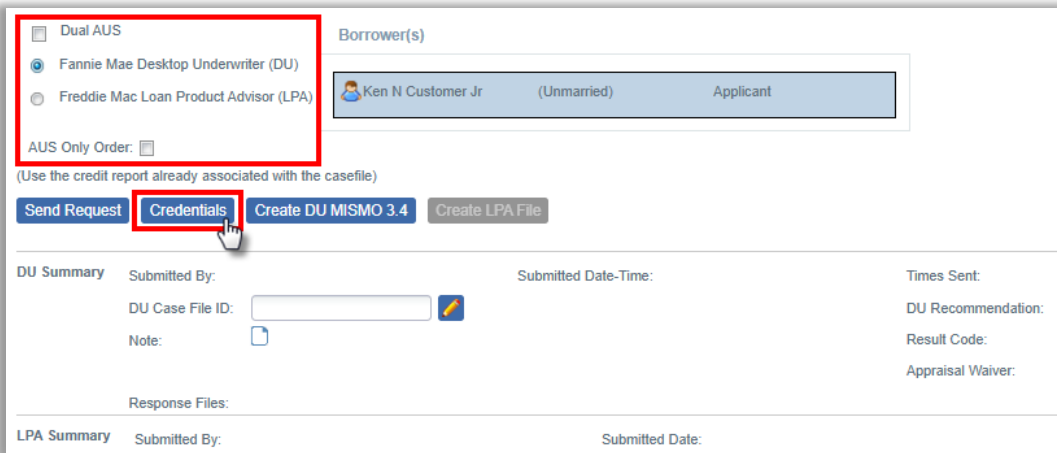


Updated/Expired Credit

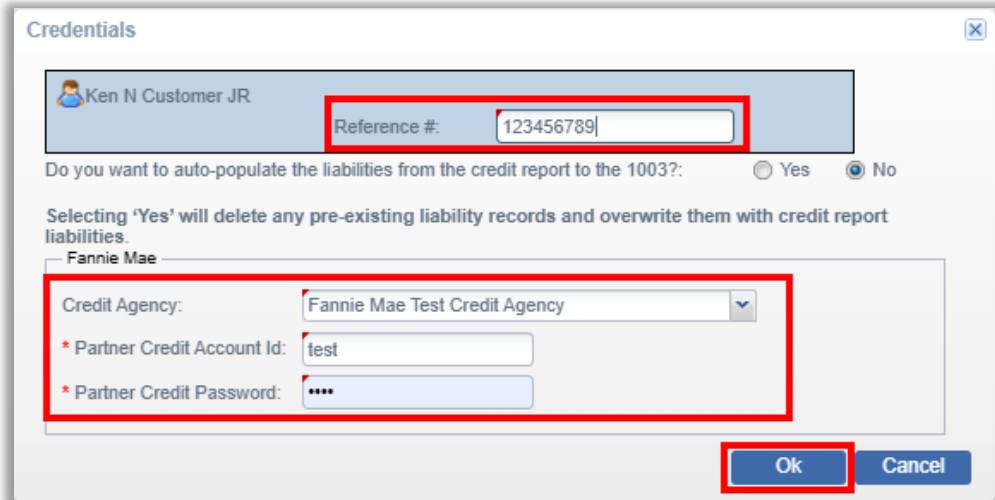
If a loan requires updated credit, follow the steps below to upload new credit into P.A.T.H and send it to Homebridge Wholesale.

Once a loan file has been submitted, the Broker can no longer update the Borrower's credit report. If updates are required, request that your Account Manager/Underwriter update the loan status to **Return for Credit and AUS**.

Step	Action
1	<p>Go to Loan Processing→Automated Underwriting.</p> 
2	<ul style="list-style-type: none"> Select Fannie Mae (DU) or Freddie Mac (LPA) Uncheck AUS Only Order Click the Credentials button 

To Submit to DU:

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from the dropdown.
- Enter your login credentials.
- Click **Ok**.

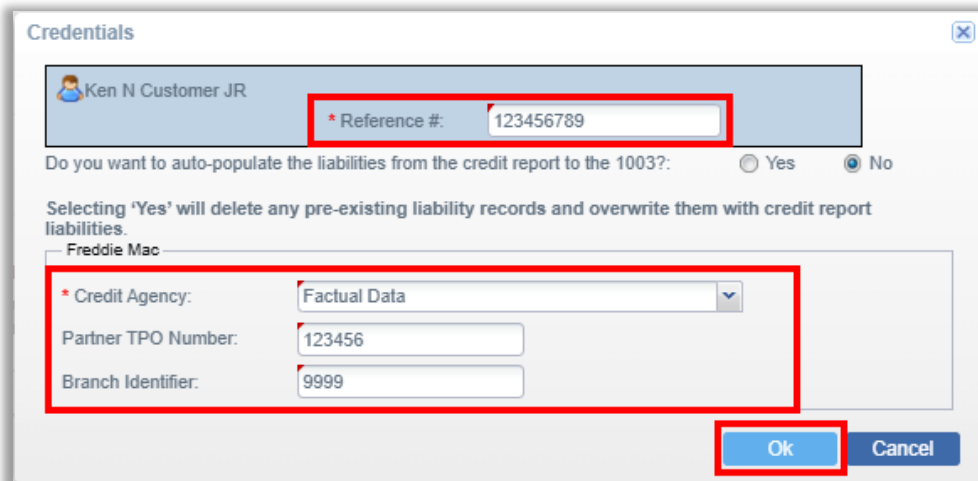


Note: Always choose not to auto-populate from the credit report.


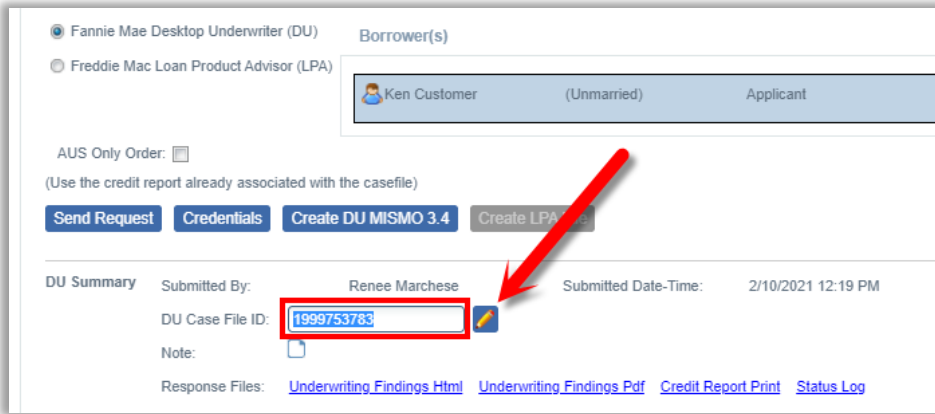
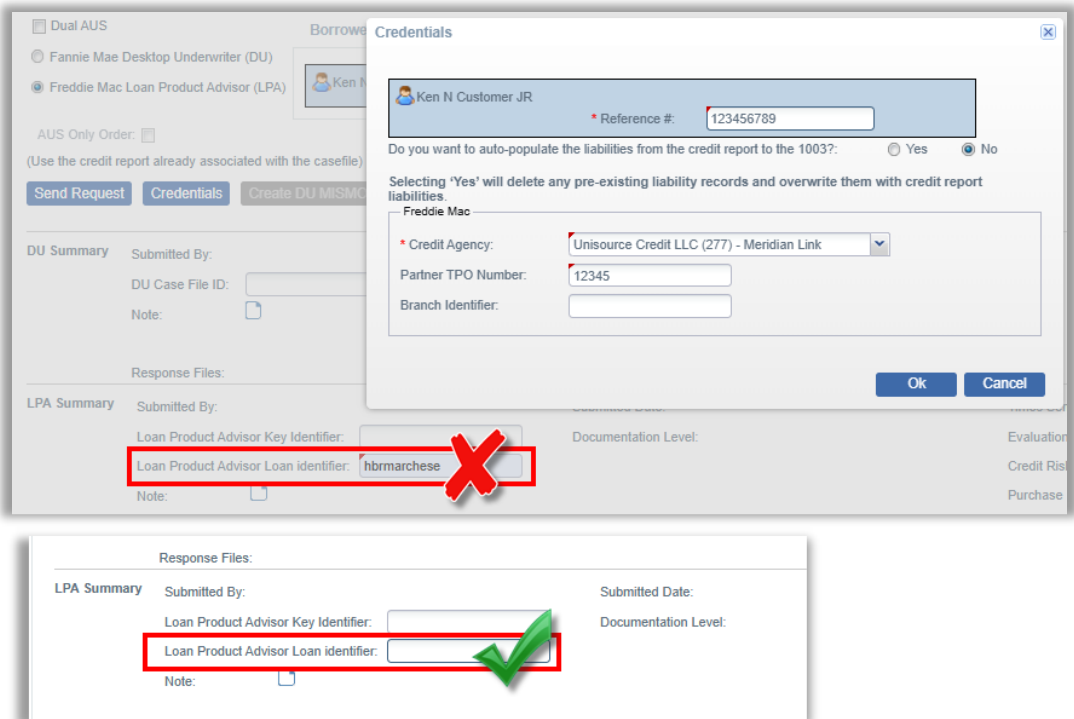
3

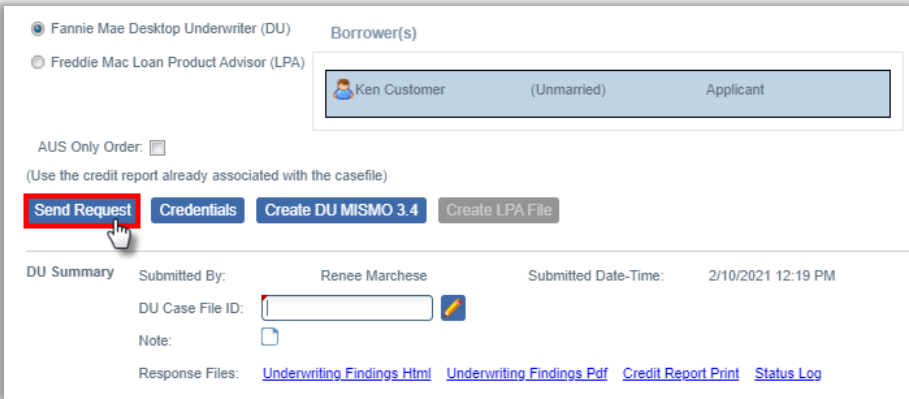
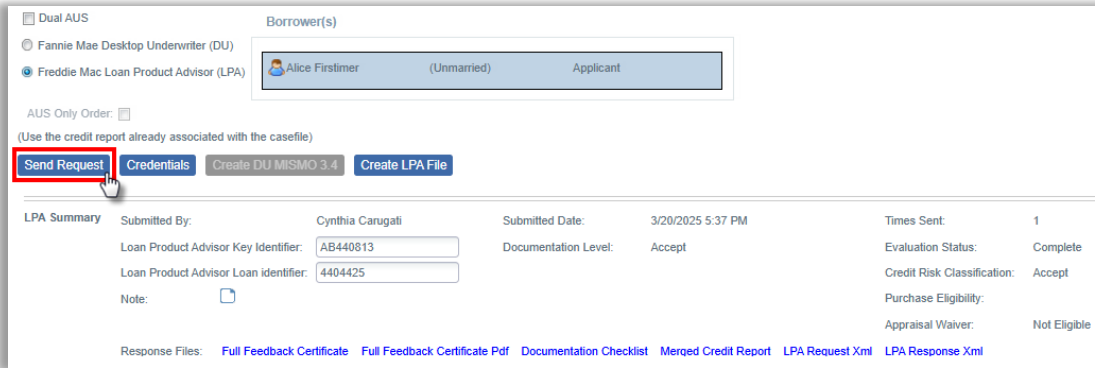
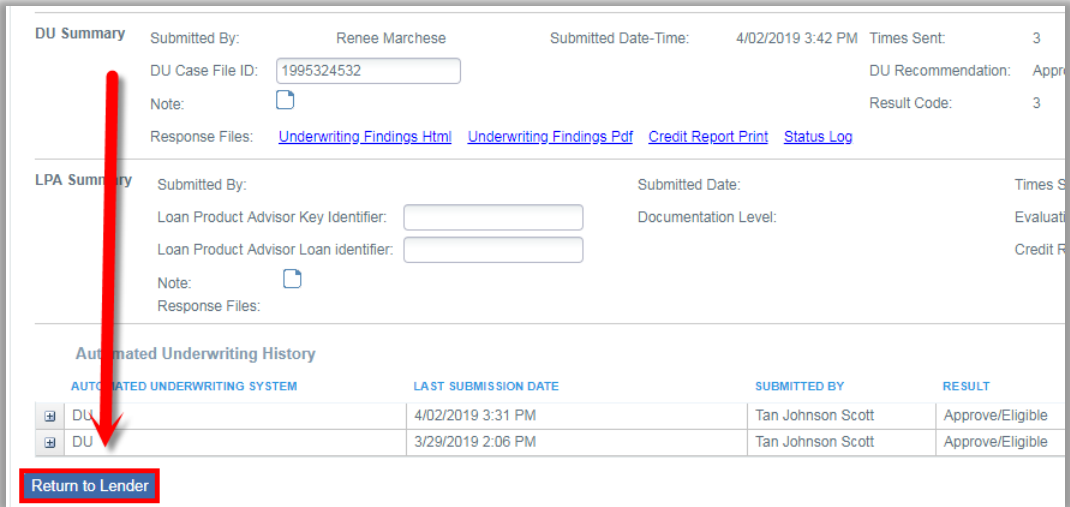
To Submit to LPA:

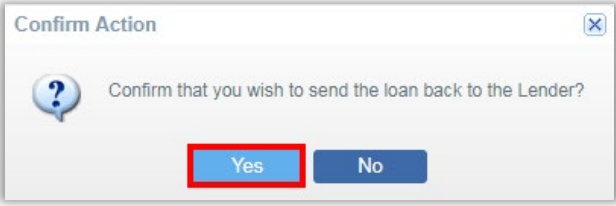
- Enter the credit report **Reference #**.
- Select the **Credit Agency** from dropdown.
- Enter the **Broker TPO Number** (Provided by Freddie Mac).
- Enter **Branch Identifier** (if applicable as per Credit Agency)
- Click **Ok**.



Note: Always choose not to auto-populate from the credit report.

Step	Action
	<p>Click the  and delete the Case File ID.</p> <div data-bbox="418 327 1347 737">  </div> <p>Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank.</p> <div data-bbox="354 894 1421 1608">  </div>

Step	Action
5	<p>Click the Send Request button to submit.</p>  
6	<p>Scroll to the bottom of your screen and click the Return to Lender button.</p> 

Step	Action
7	<p>Click Yes to confirm that you wish to send the loan back to the Lender.</p>  <p>The dialog box is titled 'Confirm Action' and contains a question mark icon followed by the text 'Confirm that you wish to send the loan back to the Lender?'. At the bottom, there are two buttons: 'Yes' (highlighted with a red border) and 'No'.</p> <p>You will return to the P.A.T.H. Dashboard.</p>
8	<p>Once the loan is Returned to Lender, the Homebridge Wholesale Underwriter will mark the new credit report as current and reconcile the liabilities.</p>