



P.A.T.H.

(Portal Automation to Homebridge)

March 27, 2025

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Introduction

Welcome to P.A.T.H.

System Hints


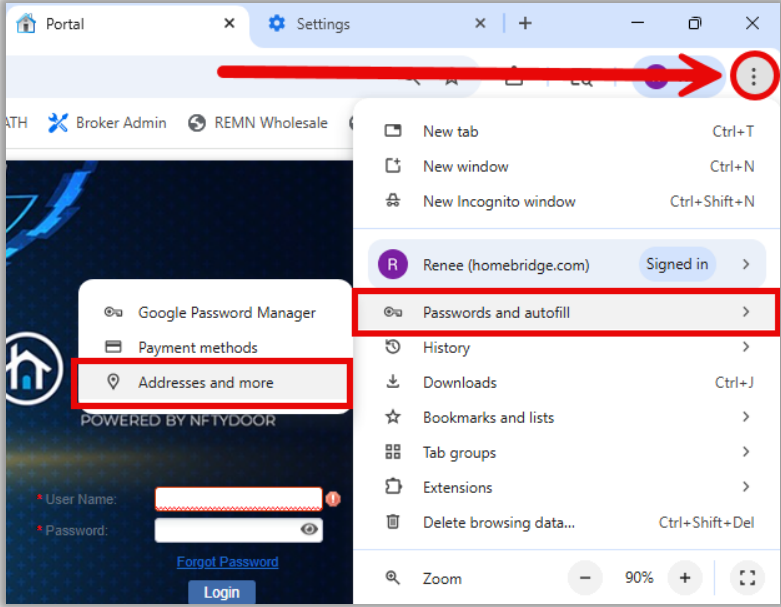
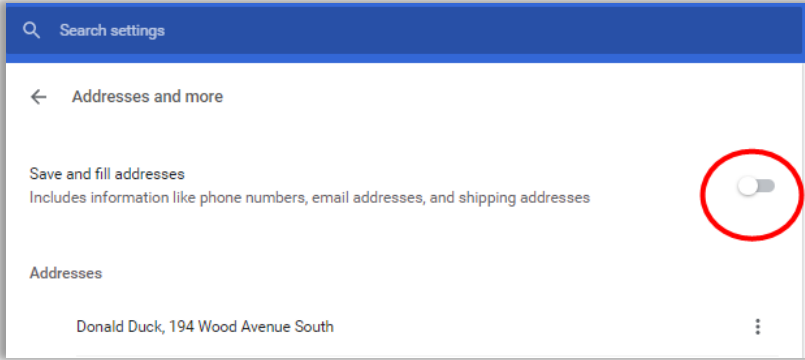
- Use Notes to communicate information to Homebridge associates.
- The best practice is to enter information from top to bottom. Dropdown lists are dependent on the information entered earlier on the screen.
- Web-Based system optimized to use with Chrome. Other acceptable browsers include Firefox, Microsoft Edge, Safari, etc.

[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	<ul style="list-style-type: none">• Click the  in the top right corner of the window• Select Passwords and autofill• And then select Addresses and more  <p>The screenshot shows the Chrome browser interface. The address bar contains 'Portal'. The settings menu is open, showing options like 'New tab', 'New window', 'New Incognito window', 'Passwords and autofill', 'History', 'Downloads', 'Bookmarks and lists', 'Tab groups', 'Extensions', and 'Delete browsing data...'. The 'Passwords and autofill' option is highlighted with a red box, and the 'Addresses and more' option is also highlighted with a red box. A red arrow points to the three dots menu icon in the top right corner.</p>
3	<p>Turn off the toggle for Save and fill addresses.</p>  <p>The screenshot shows the 'Addresses and more' settings page in Chrome. The 'Save and fill addresses' toggle is turned off, and is circled in red. Below it, the 'Addresses' section shows a saved address: 'Donald Duck, 194 Wood Avenue South'.</p>

Home Screens

Enter the email address or **User Name** and **Password** to access the pipeline.



Dashboard

The Dashboard provides quick visibility into your loan pipeline.

Welcome to the Wholesale Portal

1 Channel: HomeBridge Wholesale

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

HomeBridge Financial Services, Inc. Wayne, NJ Branch 1700 Route 23, Suite 125 Wayne NJ, 07470

HomeBridge Financial Services, Inc. (6521) ranch, 1700 Route 23, Wayne, NJ 07470 (1647216)

2 Pipeline

STATUS	COUNT	TOTAL LOAN AMT
Registered	23	\$8,918,283
Submit for Automated Disclosures	1	\$440,000
Submit for Disclosures	4	\$915,000
Initial Disclosures Sent	3	\$1,066,000
Submitted to Setup	9	\$2,227,742
Submit to UW	2	\$599,250
Approved Conditions Received	1	\$178,062
Cancelled - Not Submitted	1	\$152,500
Total	44	\$14,496,837

3 Alert Summary

ALERT TYPE	COUNT
Property in FEMA declared disaster area.	24
Locks Expired	16
Documents Expiring in 10 days or less	9
Documents have expired	9
Locks Expiring in 15 days	1
An error has occurred while generating fees. Some fees may be missing.	1
Total:	60

1. Office and Branch Information

Filter Registered loans by Channel, Partner, and/or Branch.

2. Pipeline Summary

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

- **Note: Do not use Loan Officer dropdown selections.**
- Click the Count # to see a list of the loans with that status.
- Graph of all loans in your pipeline sorted by Status. Select the Amount/Count radio button to change pipeline view.

3. Alert Summary

Lists loans that need attention (for example):

- 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.

homebridge wholesale HomeBridge Financial Services, Inc., Wayne, NJ 07470

NMLS ID#: 1647216 Channel: Wholesale
 Partner ID#: 4100132 Partner Status: Approved
 Approved For: CONV

5 Guidelines Forms Resources

Welcome to the Wholesale Portal

Channel: HomeBridge Wholesale

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

HomeBridge Financial Services, Inc., Wayne, NJ Branch 1700 Route 23, Suite 125 Wayne, NJ, 07470

Branch, 1700 Route 23, Wayne, NJ 07470 (1647211)

Pipeline Pipeline Filter

Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
Registered	23	\$8,918,283
Submit for Automated Disclosures	1	\$440,000
Submit for Disclosures	4	\$915,000
Initial Disclosures Sent	3	\$1,066,000
Submitted to Setup	9	\$2,227,742
Submit to UW	2	\$599,250
Approved Conditions Received	1	\$178,062
Cancelled - Not Submitted	1	\$152,500
Total	44	\$14,496,837

Change Pipeline View: Amounts Counts

Alert Summary

ALERT TYPE	COUNT
Property in FEMA declared disaster area	24
Locks Expired	16
Documents Expiring in 10 days or less	9
Documents have expired	9
Locks Expiring in 15 days	1
An error has occurred while generating fees. Some fees may be missing.	1
Total:	60

Recent Loans 4

2402003670
 Homeowner, John
 2538 Seaside Street
 Alt, GA 30318

2402005009
 Customer, N Ken
 695 Rathbun Street
 Burbank, CA 91502-1234

4. Recent Loans

The last 5 loans opened for easy access.

5. Quick Links

Guidelines, Forms, and Resources.

Pipeline

View Pipeline defaults all your loans with Homebridge in the last 6 Months. To view Loans older than 6 months, change the **Loan Search Period**.

The screenshot shows the 'View Pipeline' interface. On the left is a navigation menu with 'View Pipeline' highlighted. The main area contains search filters: 'Loan Search Period' (6 Months), 'Status Group' (Active), 'Last Name', 'Lender/Seller Loan Number', 'Loan Purpose', and 'Case File Id'. Below the filters is a table of loans with columns: LOAN NUMBER, BORROWER, OCCUPANCY, LOAN PURPOSE, PRODUCT, PROGRAM, LOAN STATUS, LOAN STATUS DATE, LOAN AMOUNT, PROPERTY TYPE, and LOCK DATE. The loan with ID 2402006083 is circled in red. At the bottom, there is a 'Recent Loans' section and a pagination bar showing 'Page 1 of 1' and 'Displaying 1 - 5 of 5'.

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT	PROPERTY TYPE	LOCK DATE
2402006004	[REDACTED]	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Registered	7/15/2024	\$391,000.00	Detached	
2402006058	[REDACTED]	Investment	Refinance	Access 30 yr Fixed	Access Investor Cash Flow	Registered	8/14/2024	\$150,500.00	Detached	
2402006059	[REDACTED]	Investment	Refinance	Access 30 yr Fixed	Access Investor Cash Flow	Registered	8/14/2024	\$153,000.00	Detached	
2402006083	Homeowner, John	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Initial Disclosures Sent	10/01/2024	\$575,000.00	Detached	10/01/2024
2402006084	Customer, Ken N. Jr	Primary Residence	Purchase	FHA Conforming 30 yr Fixed		Submitted to Setup	10/01/2024	\$394,630.00	Detached	10/01/2024

Recent Loans
[2402006083](#)
Homeowner, John
1002 Essex Dr
Odessa, FL 33556
[2402005939](#)
Customer, N Ken
1214 S Disclosure Street
Phoenix, AZ 85010

Page 1 of 1 | Displaying 1 - 5 of 5

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

Loan Level Dashboard

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

The screenshot displays a Loan Level Dashboard with the following sections:

- 1. Overview of Loan Data:** Lender Loan # 2402002585, Lock Expiration: 7/11/2020, Loan Status: Approved With Conditions, Borrower Name: HOMEOWNER, John, Subject Property: 123 GRUMPY STREET, Carlstadt, LA 07072, Loan Purpose: Purchase, Product: Conv Conforming 30 yr Fixed, Program: , Loan Amount: \$120,000.00, Interest Rate: 4.250%, LTV/CLTV: 60.00% / 60.00%
- 2. Document Expiration Dates:** Document/Item Expires On, Total Expired: 4. Items include Credit Docs, Income Docs, Asset Docs, Title Docs, Appraisal Docs, Employment Docs, and Rate Lock.
- 3. Critical Dates, Loan Reference Dates, and Disclosure Dates:** Submit To Underwriting Date: 7/11/2019, Approval Date: 7/12/2019, Loan Reference Dates (TRID Application Date: 6/03/2019, ECOA Application (Reg B) Date: 6/06/2019, Intent to Proceed Date: 6/03/2019, First Allowable Closing Date: 7/19/2019, Estimated Closing Date: 8/09/2019, Firm Closing Date: , Rescission Date: , Funding Date: 8/09/2019), Disclosure Dates (Initial Loan Estimate Sent Date: 7/11/2019, Initial Loan Estimate Received Date: 7/11/2019, Revised Loan Estimate Sent Date: , Revised Loan Estimate Received Date: , Initial Closing Disclosure Sent Date: , Initial Closing Disclosure Received Date: , Revised Closing Disclosure Sent Date: , Revised Closing Disclosure Received Date:).
- 4. Disclosure Delivery History:** Table with columns: DOCUMENT PACKAGE, DESTINATION, GENERATED..., LAST GENERATION DATE/TIME, DISCLOSURE, PACKAGE SIGNED DATE/TIME, INFO. Row: LE Redisclosure, E-Sign, Tan Johnso..., 7/11/2019 5:27 PM, Loan Estimate, 7/11/2019 5:53 PM.

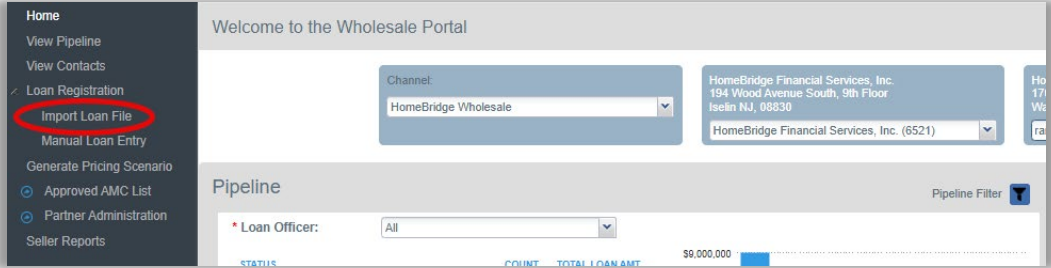
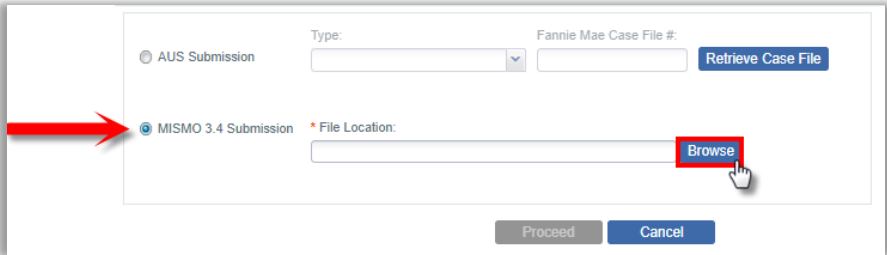
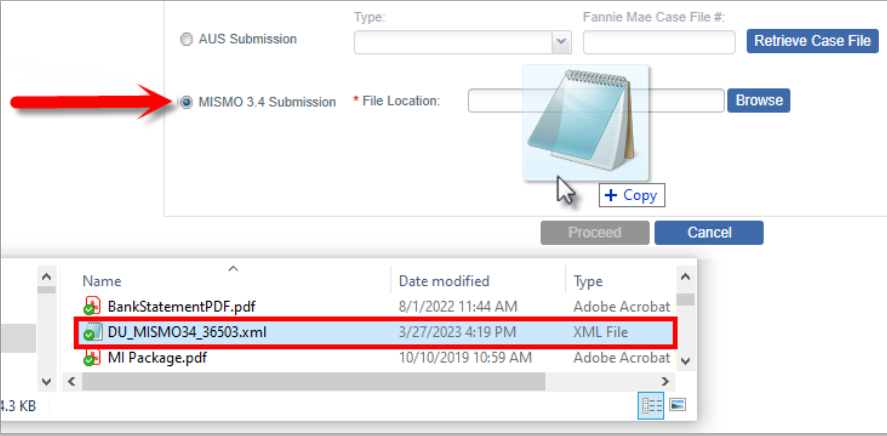
1. Overview of Loan Data
2. Document Expiration Dates
3. Critical Dates, Loan Reference Dates, and Disclosure Dates
4. Disclosure Delivery History







Loan Registration

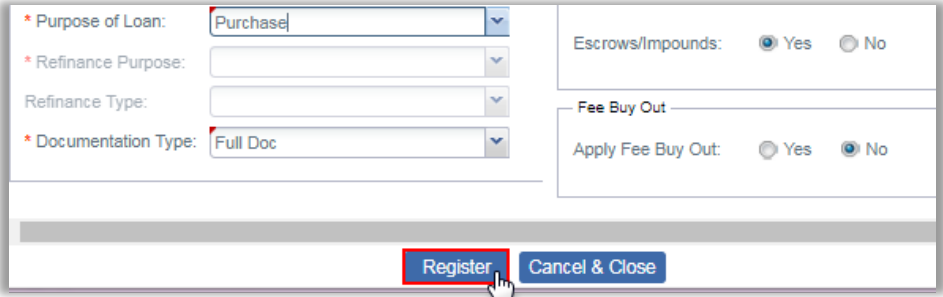
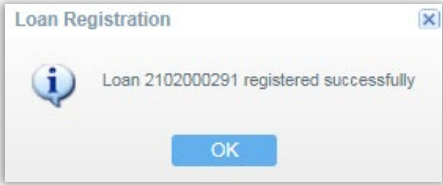
There are three ways to register a loan in P.A.T.H.

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

Import MISMO 3.4 file

Step	Action
1	<p>From the home screen select Import Loan File under Loan Registration.</p> 
2	<ul style="list-style-type: none">• Select MISMO 3.4 Submission• Click the Browse button to select or Drag & Drop the .xml file  


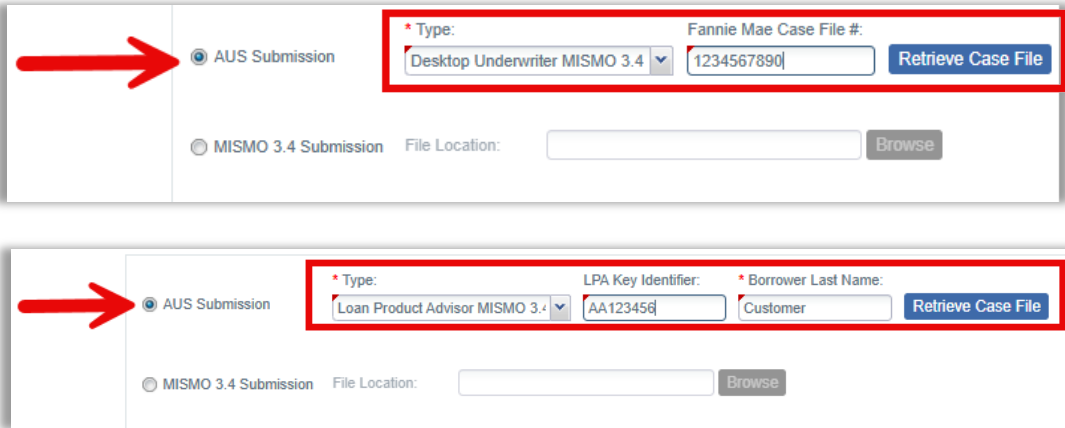
Step	Action								
3	<p>Click Proceed to pull the information into P.A.T.H.</p> <div data-bbox="354 254 1393 625" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Exceptions</p> <table border="1"> <thead> <tr> <th>SEVERITY</th> <th>ERROR MESSAGE</th> </tr> </thead> <tbody> <tr> <td>Warning</td> <td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one applicant income record.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one proposed housing expense record.</td> </tr> </tbody> </table> <p style="text-align: right;"> <input type="button" value="Proceed"/> <input type="button" value="Cancel"/> </p> </div> <p> 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 upload.</p>	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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Step	Action
5	<p>Click Register at the bottom of the screen.</p>  <p>The screenshot shows a loan registration form with the following fields and options:</p> <ul style="list-style-type: none"> * Purpose of Loan: Purchase (dropdown menu) * Refinance Purpose: (empty dropdown menu) Refinance Type: (empty dropdown menu) * Documentation Type: Full Doc (dropdown menu) Escrows/Impounds: <input checked="" type="radio"/> Yes <input type="radio"/> No Fee Buy Out: (empty dropdown menu) Apply Fee Buy Out: <input type="radio"/> Yes <input checked="" type="radio"/> No <p>At the bottom of the form, there are two buttons: "Register" (highlighted with a red box and a mouse cursor) and "Cancel & Close".</p>
6	<p>A pop up message will display the Loan Number and confirm the Registration.</p>  <p>The screenshot shows a pop-up message titled "Loan Registration" with a close button (X) in the top right corner. The message contains an information icon (i) and the text "Loan 2102000291 registered successfully". Below the message is an "OK" button.</p>

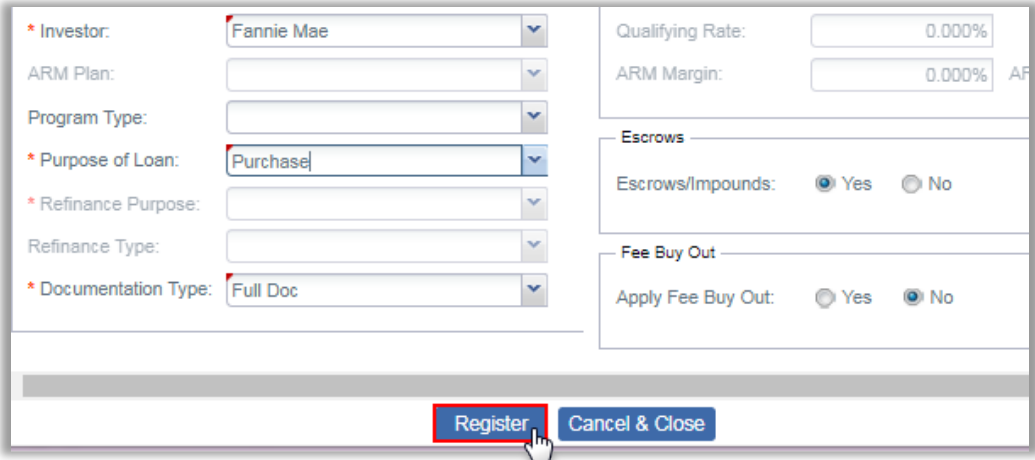
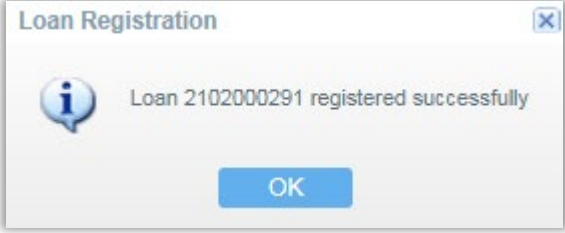
Import AUS Findings

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

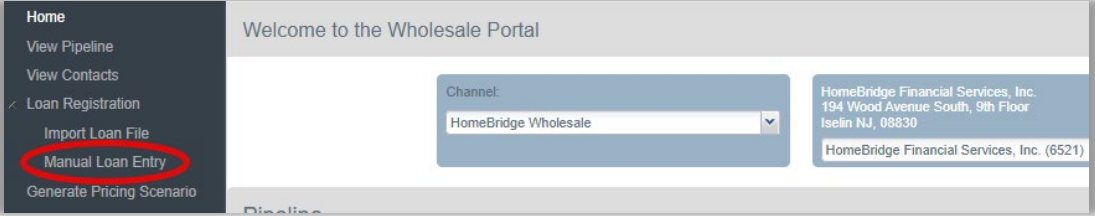
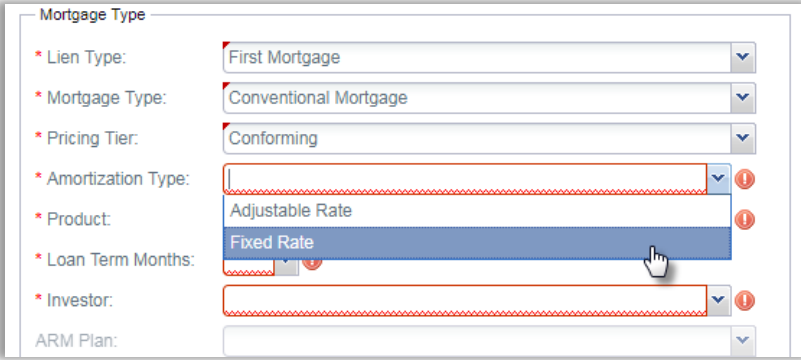
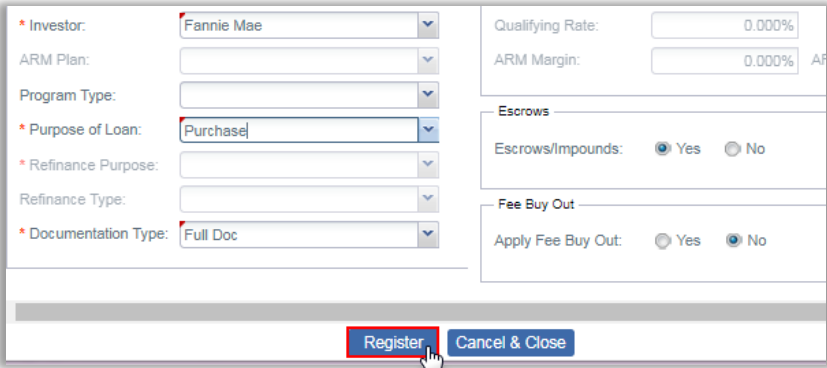
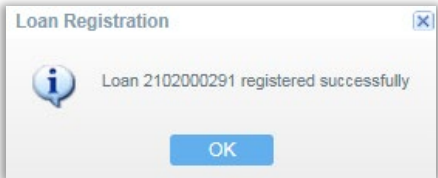
To submit loans to Loan Product Advisor (LPA) through P.A.T.H., a sponsored relationship with Homebridge Financial Services (HBFS) is required. The credit agency must be notified once the LPA credentials are received. [Click here](#) for sponsorship instructions.

Step	Action
1	<p>To retrieve AUS findings that are assigned to Homebridge Wholesale, go to Loan Registration→Import Loan File.</p> 
2	<ul style="list-style-type: none"> • Select AUS Submission • Choose Desktop Underwriter or Loan Product Advisor in the dropdown • Enter the Fannie Mae Case # or LPA Key Identifier and Borrower Last Name • Click the Retrieve Case File button 

Step	Action								
3	<p>Click Proceed to pull the .xml information into P.A.T.H.</p> <div data-bbox="396 262 1377 562" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Exceptions</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">SEVERITY</th> <th style="text-align: left;">ERROR MESSAGE</th> </tr> </thead> <tbody> <tr> <td>Warning</td> <td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one applicant income record.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one proposed housing expense record.</td> </tr> </tbody> </table> <div style="text-align: right; margin-top: 10px;"> Proceed Cancel </div> </div> <p> 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 upload.</p>	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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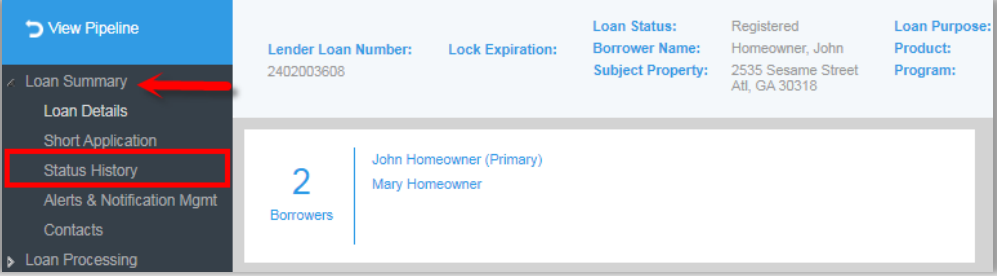
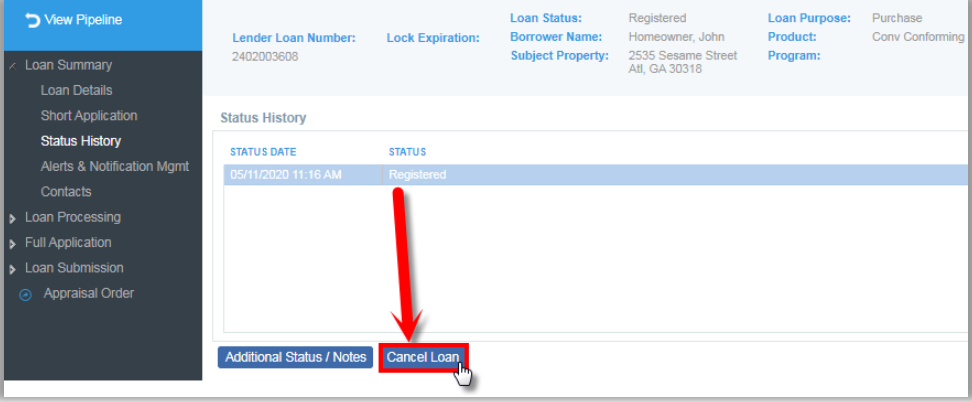

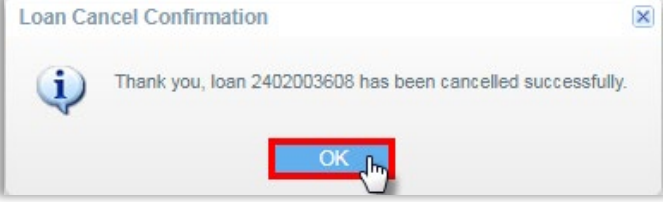
Step	Action
5	<p>Click Register at the bottom of the screen.</p>  <p>The screenshot shows a loan registration form with the following fields and options:</p> <ul style="list-style-type: none"> * Investor: Fannie Mae ARM Plan: [Empty] Program Type: [Empty] * Purpose of Loan: Purchase * Refinance Purpose: [Empty] Refinance Type: [Empty] * Documentation Type: Full Doc Qualifying Rate: 0.000% ARM Margin: 0.000% Escrows/Impounds: <input checked="" type="radio"/> Yes <input type="radio"/> No Apply Fee Buy Out: <input type="radio"/> Yes <input checked="" type="radio"/> No <p>At the bottom of the form, the Register button is highlighted with a red box, and a mouse cursor is pointing at it. The Cancel & Close button is also visible.</p>
6	<p>A pop up message will display the Loan Number and confirm the Registration.</p>  <p>The screenshot shows a pop-up message titled "Loan Registration" with a close button (X) in the top right corner. The message contains an information icon (i) and the text "Loan 2102000291 registered successfully". Below the message is an "OK" button.</p>

Manual Loan Entry

Step	Action
1	<p>To manually enter a loan for Registration, click Manual Loan Entry in the menu under Loan Registration.</p> 
2	<ul style="list-style-type: none">• 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	<p>Click Register at the bottom of the screen.</p> 
4	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

Cancel a Registered Loan

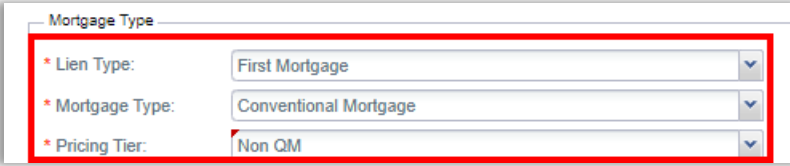

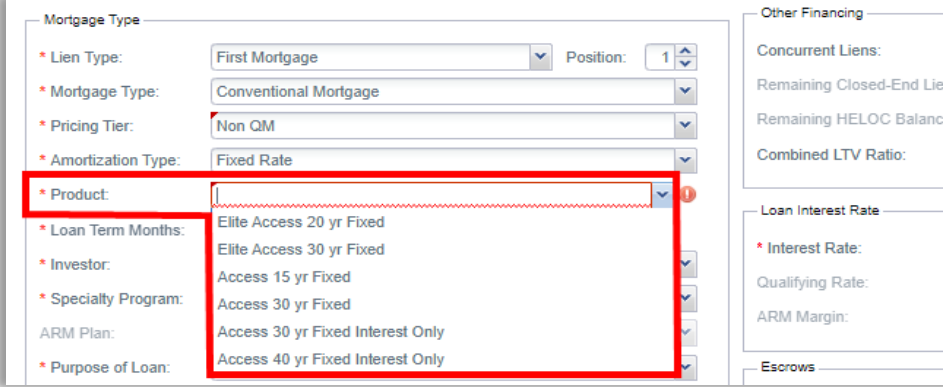
Brokers may cancel registered loans in P.A.T.H. that have not been submitted to Homebridge Wholesale.

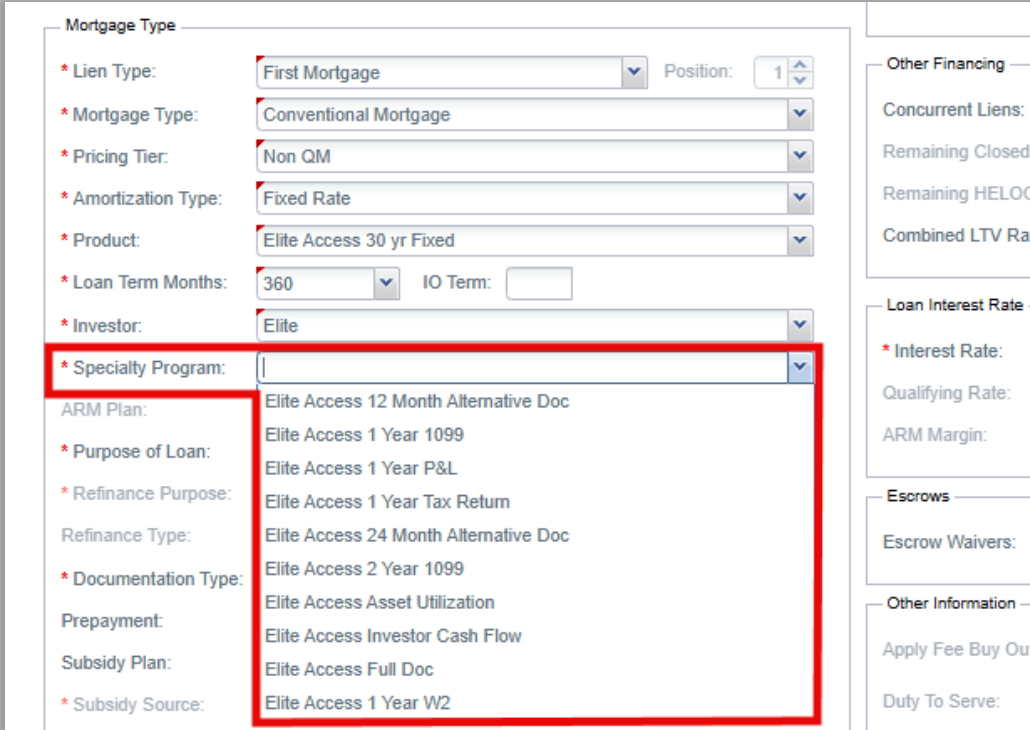
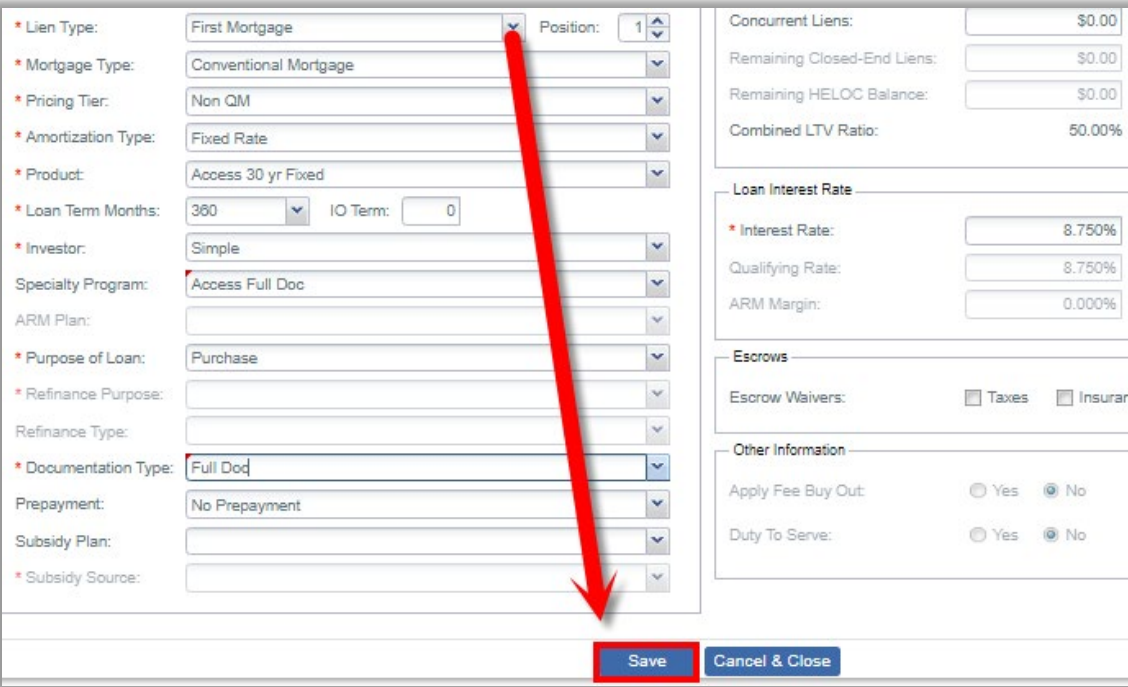
Step	Action
1	<p>Go to Loan Summary → Status History.</p> 
2	<p>Click Cancel Loan at the bottom of the screen.</p> 
3	<p>Click Yes to confirm.</p> 
4	<p>Pop up will confirm the loan is cancelled and you will be returned to the Home screen.</p> 

Entering Specialty Programs

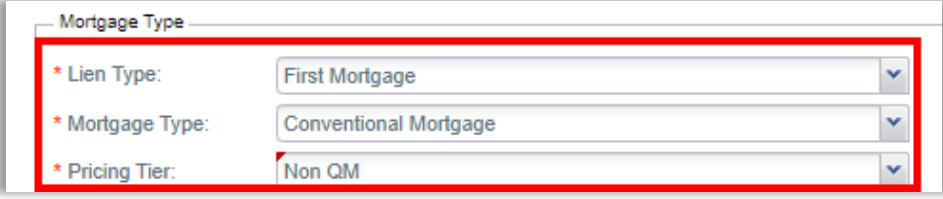
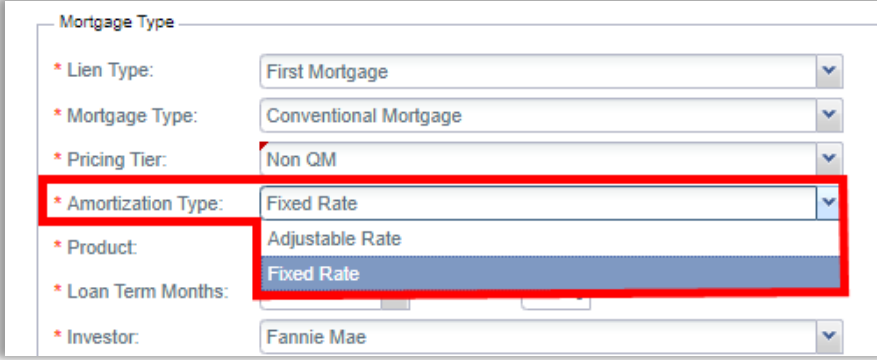

For accurate pricing and specialty product options, choose the correct mortgage information in the dropdown selections. If the correct options do not appear, review the previous selections, and enter the correct information.

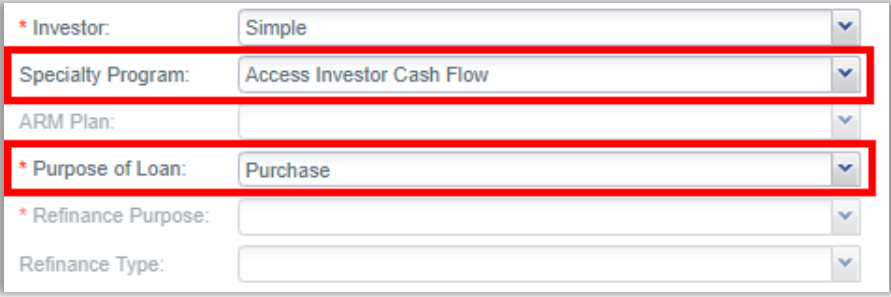
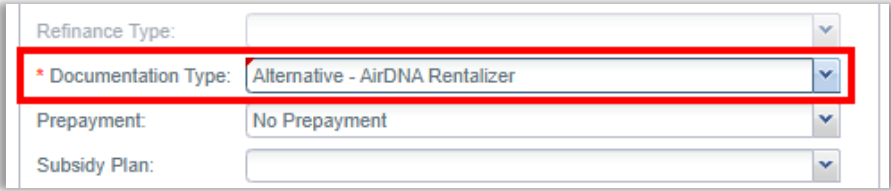
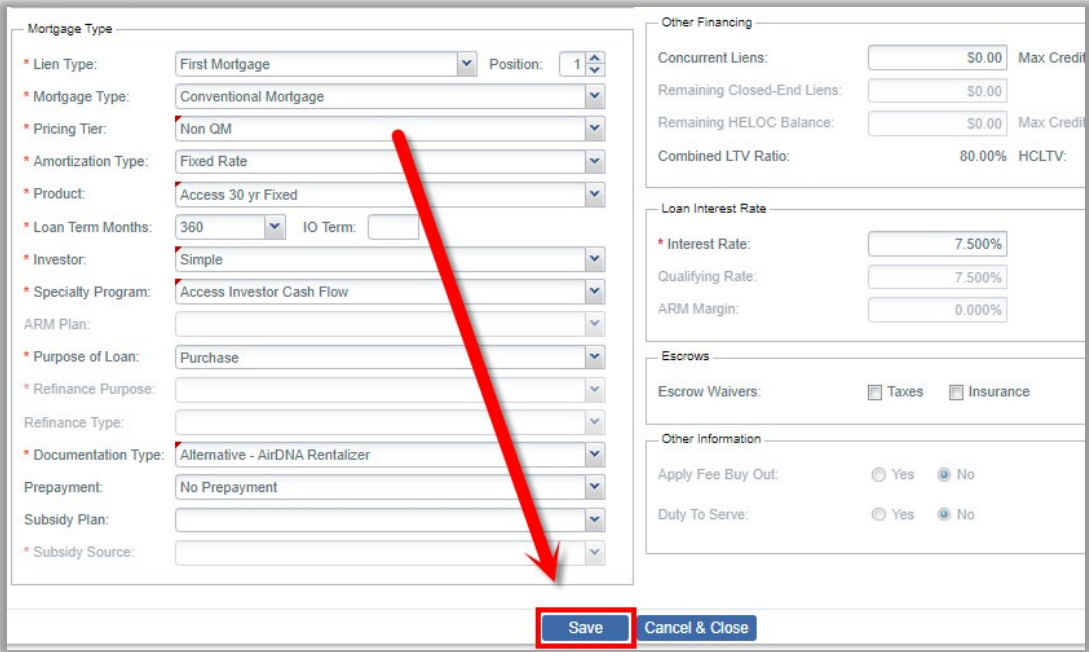
Access (Non-QM)

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

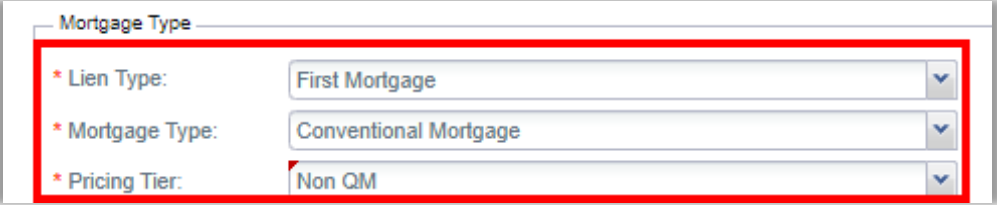
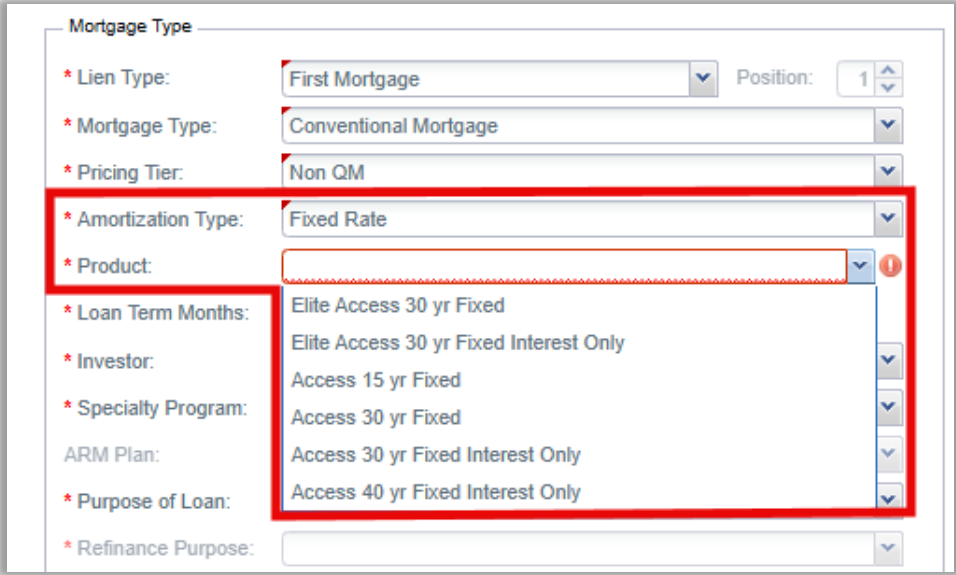
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults to Simple. • Select the applicable Specialty Program from the dropdown. 
6	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

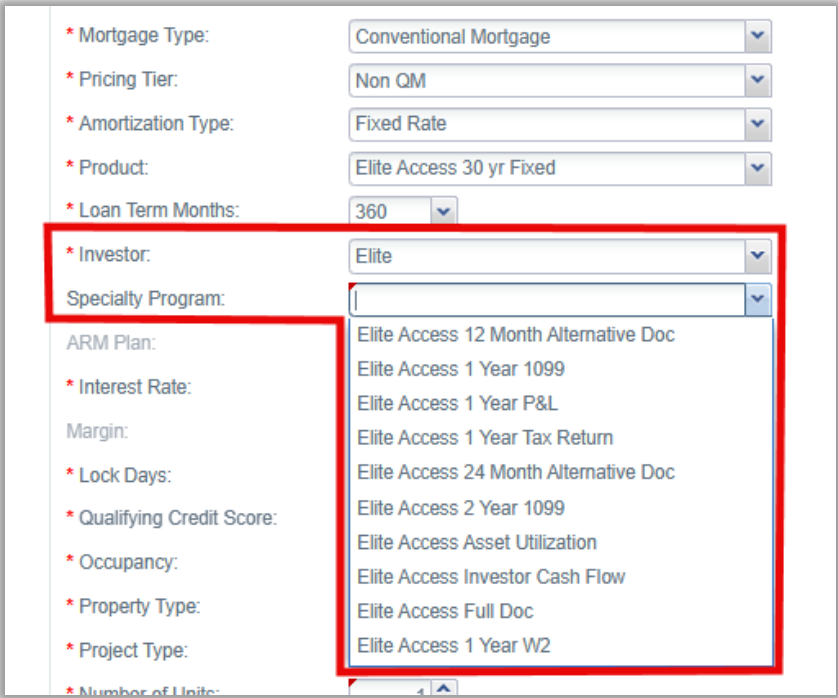
Short-Term Rental Income

Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none">• Lien Type: First Mortgage• Mortgage Type: Conventional Mortgage• Pricing Tier: Non QM  <p>The screenshot shows a 'Mortgage Type' section with three dropdown menus. The first is 'Lien Type' set to 'First Mortgage', the second is 'Mortgage Type' set to 'Conventional Mortgage', and the third is 'Pricing Tier' set to 'Non QM'. A red box highlights these three items.</p>
3	<p>Select the Amortization Type.</p>  <p>The screenshot shows the 'Mortgage Type' section with the 'Amortization Type' dropdown menu open. The options are 'Fixed Rate' (selected) and 'Adjustable Rate'. A red box highlights the 'Amortization Type' dropdown and its selected option.</p>
4	<p>Select the applicable Product.</p>  <p>The screenshot shows the 'Mortgage Type' section with the 'Product' dropdown menu open. The options are 'Access 30 yr Fixed' (selected), 'Access 15 yr Fixed', 'Access 30 yr Fixed', 'Access 30 yr Fixed Interest Only', and 'Access 40 yr Fixed Interest Only'. A red box highlights the 'Product' dropdown and its selected option.</p>

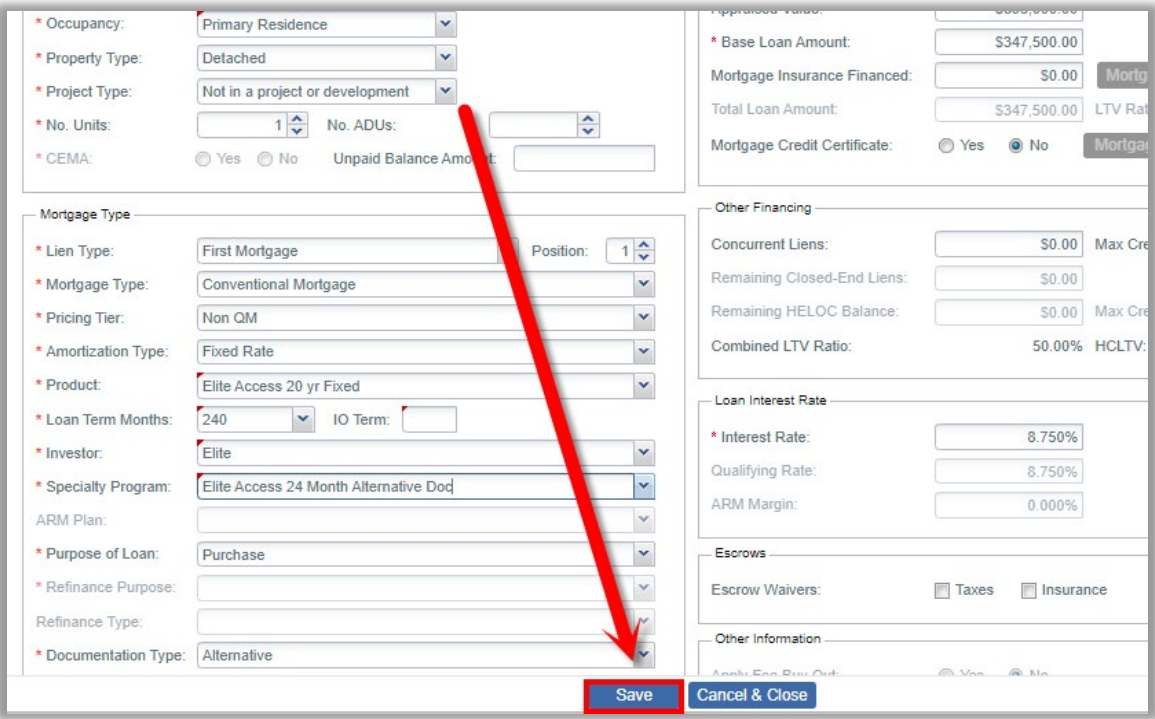
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults to Simple • Select Specialty Program: Access Investor Cash Flow from the dropdown • Select Purpose of Loan: Purchase from the dropdown 
6	<p>Select Documentation Type: Alternative AirDNA Rentalizer</p>  <p>Note: The Documentation Type selection does not impact pricing.</p>
7	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

Elite Access

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

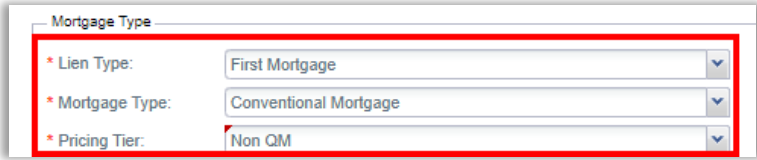
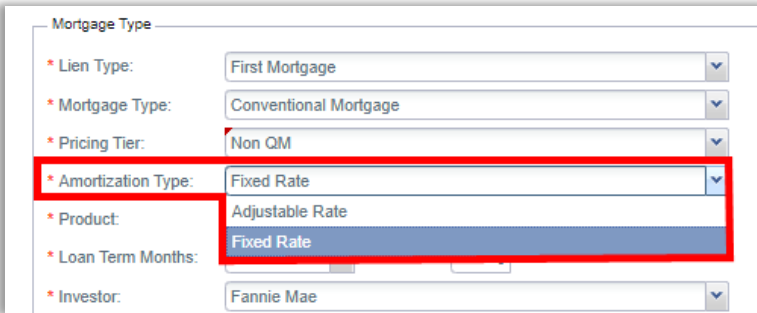
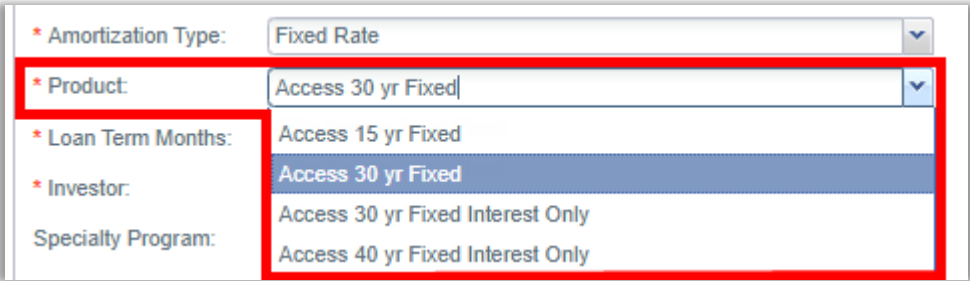
Step	Action
4	<ul style="list-style-type: none"> • Investor defaults to Elite • Select the applicable Specialty Program • Documentation Type will auto complete 

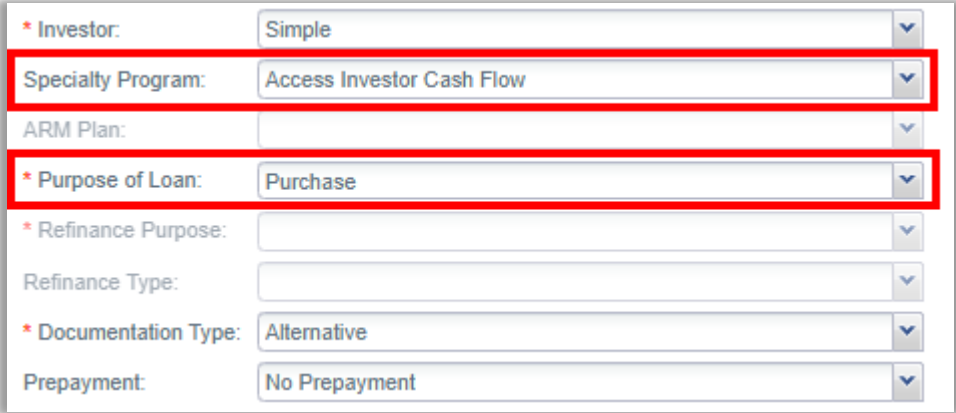
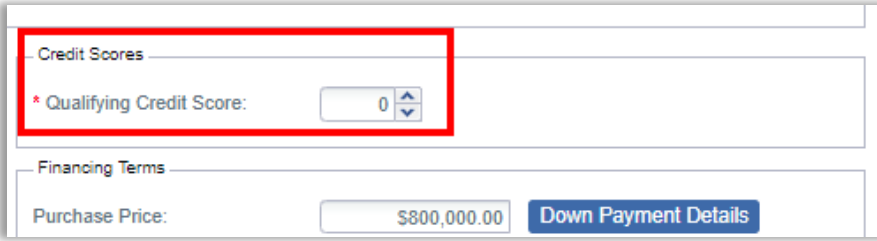
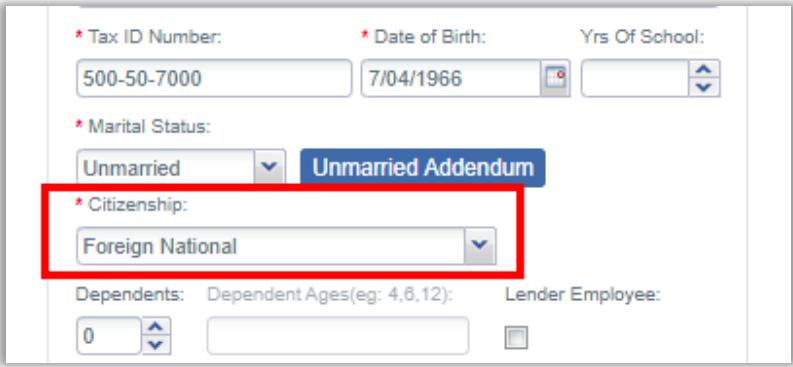
After completing all sections of the Short Application, click **Save** at the bottom of the screen.



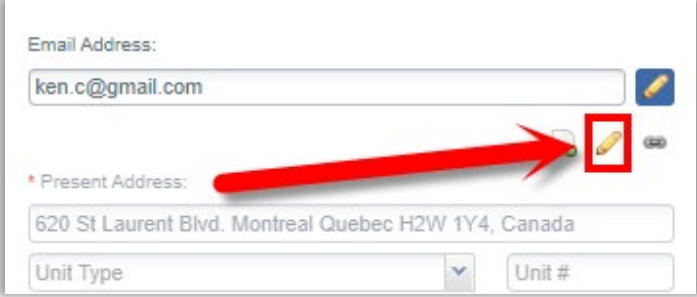
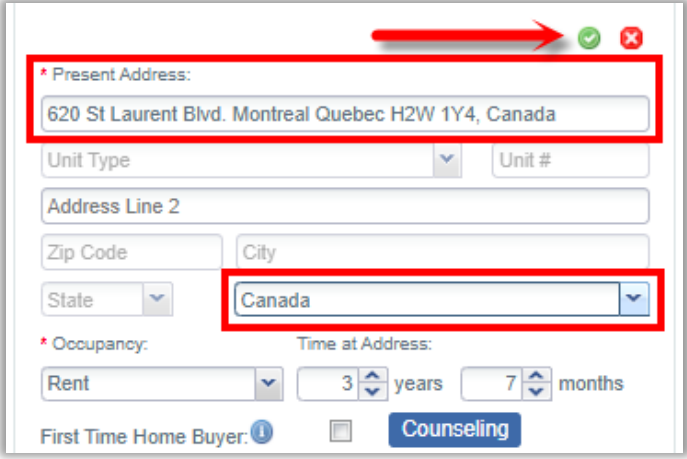
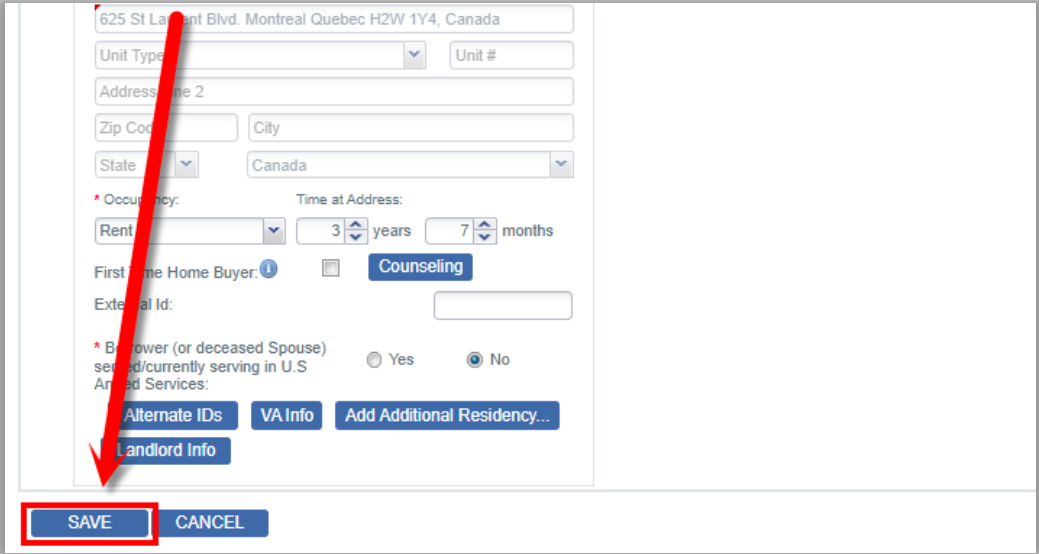
5	
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Foreign National Borrower(s)

A foreign national is a person who does not work or reside in the United States; the borrower works and resides in a foreign country. Foreign National borrowers are eligible for the **Elite Access** and **Access Investor Cash Flow** loan programs.

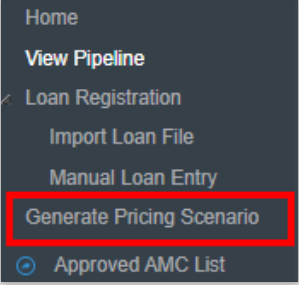
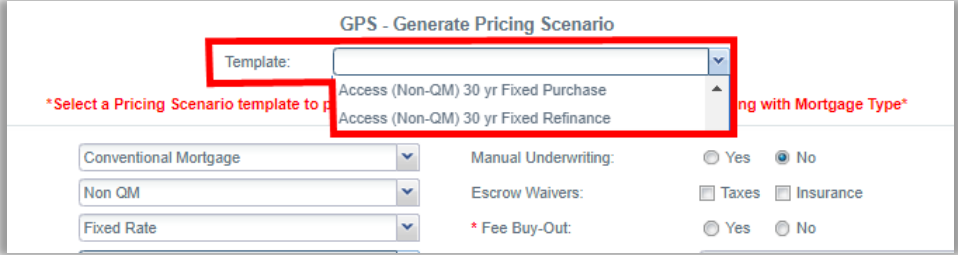
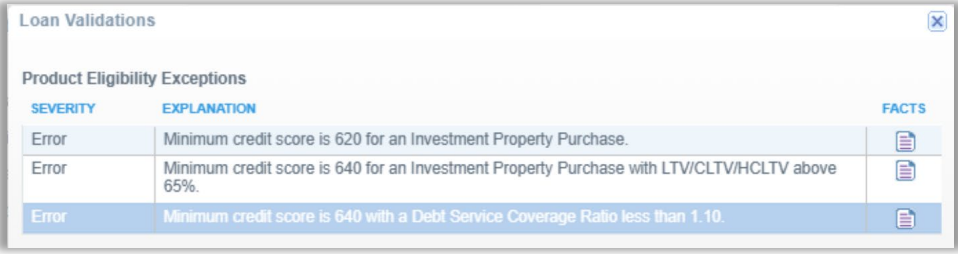
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<p>Select the Amortization Type.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

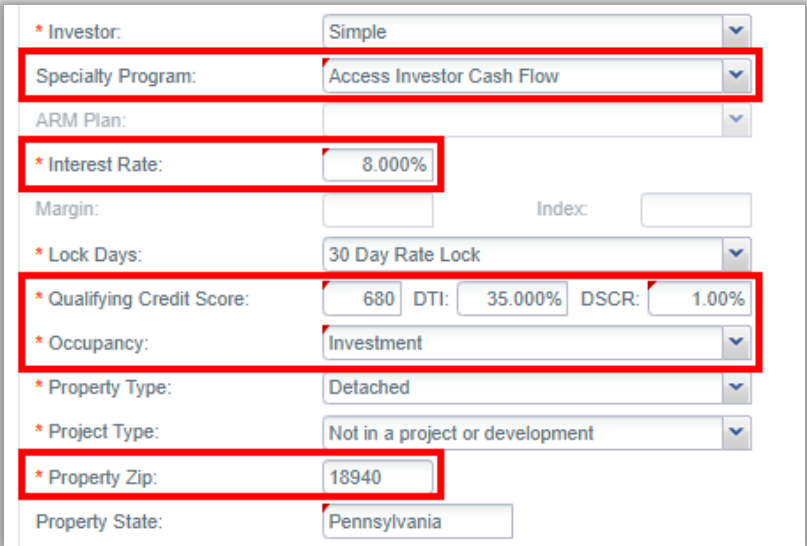
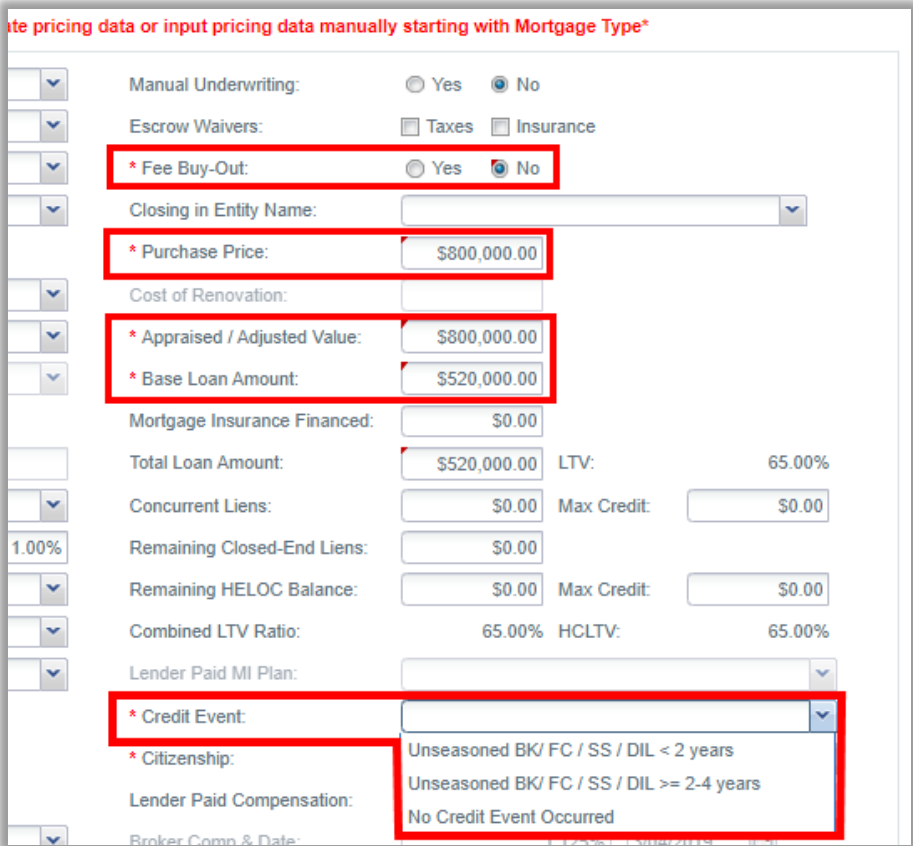
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults as applicable • Select the applicable Specialty Program from the dropdown • Select the Purpose of Loan from the dropdown • Documentation Type will default • Select Prepayment as applicable  <p>The screenshot shows a form with several dropdown menus. The 'Specialty Program' dropdown is set to 'Access Investor Cash Flow' and the 'Purpose of Loan' dropdown is set to 'Purchase'. Both are highlighted with red boxes. Other fields include 'Investor' (Simple), 'ARM Plan', 'Refinance Purpose', 'Refinance Type', 'Documentation Type' (Alternative), and 'Prepayment' (No Prepayment).</p>
6	<p>If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.</p>  <p>The screenshot shows the 'Credit Scores' section of the form. The 'Qualifying Credit Score' dropdown is set to '0' and is highlighted with a red box. Below it, the 'Financing Terms' section shows a 'Purchase Price' of '\$800,000.00' and a 'Down Payment Details' button.</p> <p>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</p>
7	<ul style="list-style-type: none"> • Go to the Full Application→Borrowers screen • Select Citizenship: Foreign National  <p>The screenshot shows the borrower information form. The 'Citizenship' dropdown is set to 'Foreign National' and is highlighted with a red box. Other fields include 'Tax ID Number' (500-50-7000), 'Date of Birth' (7/04/1966), 'Yrs Of School', 'Marital Status' (Unmarried), and 'Unmarried Addendum' button. There are also fields for 'Dependents' (0), 'Dependent Ages', and 'Lender Employee'.</p>

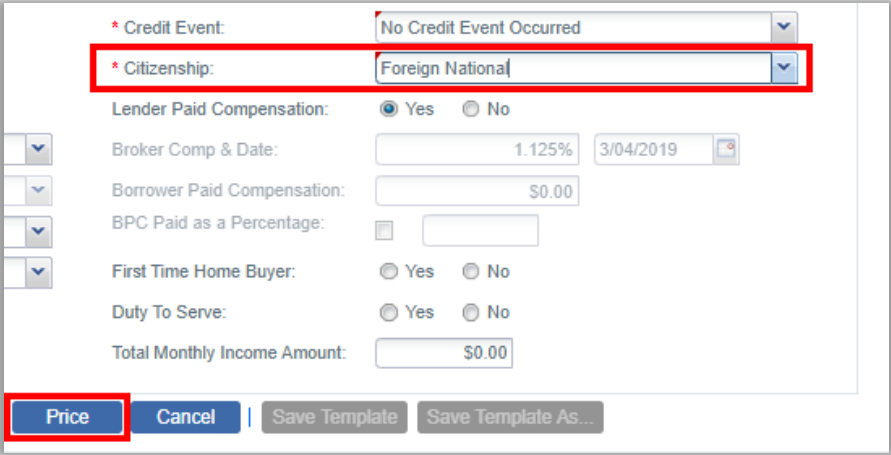
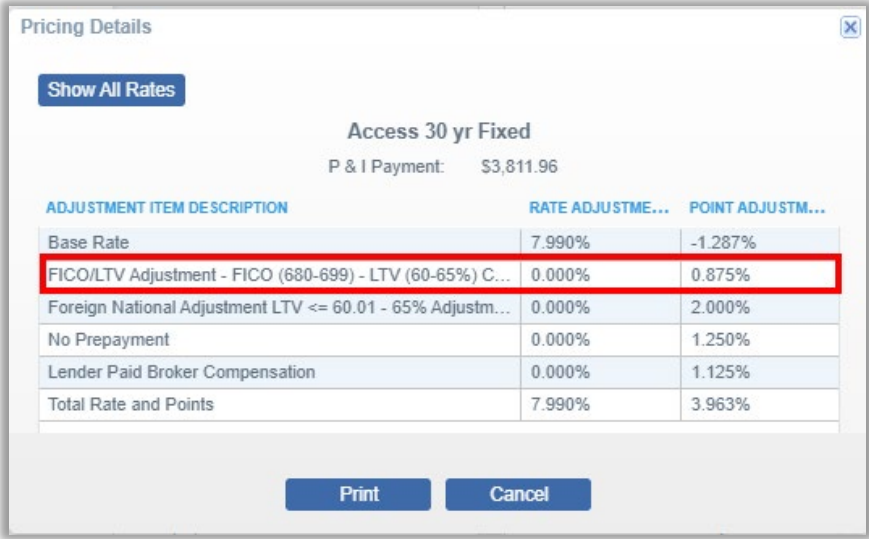
Step	Action
8	<p>To enter a Borrower Address outside of the USA:</p> <ul style="list-style-type: none"> • Click the pencil icon . • Enter the full City, Province, and Postal code in Address line 1. • Select the Country. • Click the green checkmark .  
9	<p>After completing all sections of the Application, click Save at the bottom of the screen.</p> 

Pricing – GPS

To price a loan scenario for a Foreign National borrower, follow the steps below.

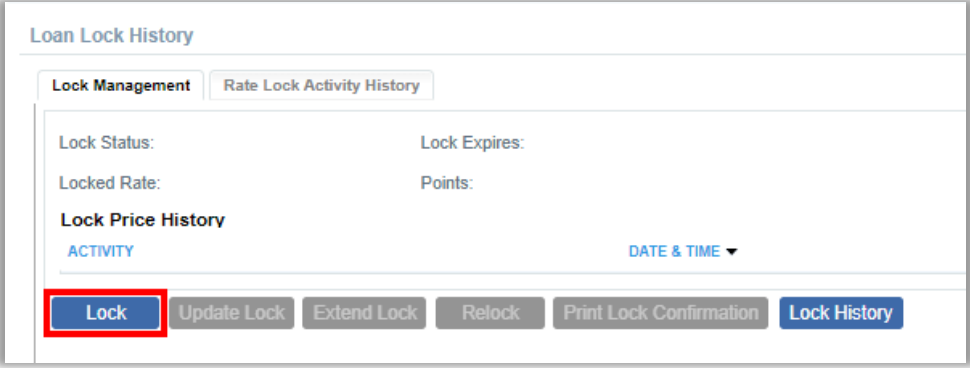
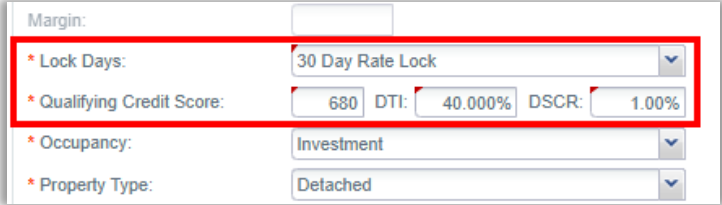
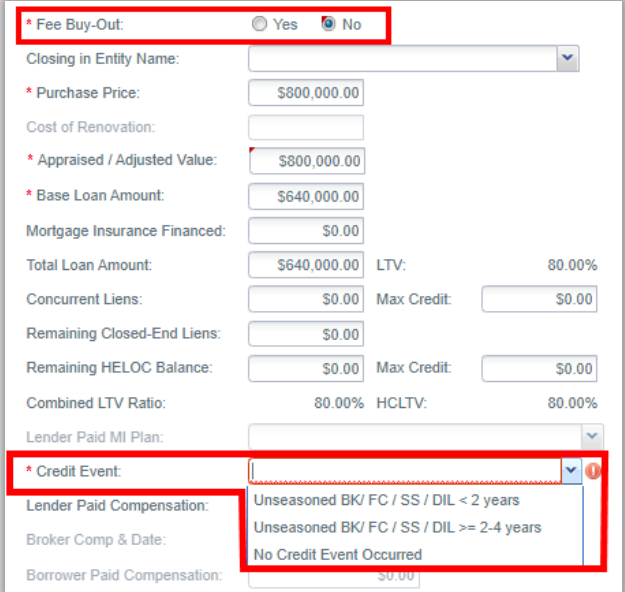
Step	Action
1	<p>Go to Generate Pricing Scenario.</p> 
2	<p>Select the applicable Template from the dropdown.</p> 
3	<ul style="list-style-type: none"> • Select Specialty Program: Access/Elite Access Investor Cash Flow • Enter the Interest Rate • Enter the Qualifying Credit Score and DSCR <ul style="list-style-type: none"> – Note: If the borrower has no credit score, enter the minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. 

Step	Action
	<ul style="list-style-type: none"> Select the Occupancy from the dropdown Enter the Property Zip 
4	<ul style="list-style-type: none"> Select Fee Buy-Out: No Enter the scenario details. Select the Credit Event from the dropdown. 

Step	Action																					
5	<ul style="list-style-type: none"> • Select Citizenship: Foreign National. • Select/Enter Compensation as applicable. • Click Price.  <p>The screenshot shows a form with the following fields and values:</p> <ul style="list-style-type: none"> * Credit Event: No Credit Event Occurred * Citizenship: Foreign National Lender Paid Compensation: Yes (selected) Broker Comp & Date: 1.125% 3/04/2019 Borrower Paid Compensation: \$0.00 BPC Paid as a Percentage: <input type="checkbox"/> First Time Home Buyer: No Duty To Serve: No Total Monthly Income Amount: \$0.00 <p>Buttons at the bottom: Price (highlighted), Cancel, Save Template, Save Template As...</p>																					
6	<p>If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p>  <p>The screenshot shows a 'Pricing Details' window for 'Access 30 yr Fixed' with a P & I Payment of \$3,811.96. A table lists various adjustments:</p> <table border="1"> <thead> <tr> <th>ADJUSTMENT ITEM DESCRIPTION</th> <th>RATE ADJUSTME...</th> <th>POINT ADJUSTM...</th> </tr> </thead> <tbody> <tr> <td>Base Rate</td> <td>7.990%</td> <td>-1.287%</td> </tr> <tr> <td>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...</td> <td>0.000%</td> <td>0.875%</td> </tr> <tr> <td>Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...</td> <td>0.000%</td> <td>2.000%</td> </tr> <tr> <td>No Prepayment</td> <td>0.000%</td> <td>1.250%</td> </tr> <tr> <td>Lender Paid Broker Compensation</td> <td>0.000%</td> <td>1.125%</td> </tr> <tr> <td>Total Rate and Points</td> <td>7.990%</td> <td>3.963%</td> </tr> </tbody> </table> <p>Buttons at the bottom: Print, Cancel</p>	ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...	Base Rate	7.990%	-1.287%	FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...	0.000%	0.875%	Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...	0.000%	2.000%	No Prepayment	0.000%	1.250%	Lender Paid Broker Compensation	0.000%	1.125%	Total Rate and Points	7.990%	3.963%
ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...																				
Base Rate	7.990%	-1.287%																				
FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...	0.000%	0.875%																				
Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...	0.000%	2.000%																				
No Prepayment	0.000%	1.250%																				
Lender Paid Broker Compensation	0.000%	1.125%																				
Total Rate and Points	7.990%	3.963%																				

Price/Lock – Lock Management

To price or lock a registered loan for a foreign national borrower, follow the steps below.

Step	Action
1	Go to Loan Processing → Lock Management .
2	<p>Click Lock.</p> 
3	<ul style="list-style-type: none"> Select the Lock Days from dropdown Enter the Qualifying Credit Score and DSCR <p>Note: If the borrower has no credit score, enter the minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p> 
4	<ul style="list-style-type: none"> Select Fee Buy-Out: No Select the Credit Event from the dropdown 

Step**Action**

5

After reviewing all applicable fields, click **Price to Lock**.

The screenshot shows a loan application form with various fields. A red arrow points to the 'Price to Lock' button at the bottom. The form includes fields for Project Type, Number of Units, Loan Purpose, Reason for Refinance, Documentation Type, Prepayment, Emerging Banker, Lender Paid MI Plan, Credit Event, Lender Paid Compensation, Broker Comp & Date, Borrower Paid Compensation, BPC Paid as a Percentage, First Time Home Buyer, Duty To Serve, and Total Monthly Income Amount.

- If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment
- For pricing only: click **Cancel**
- To lock the loan: click **Lock**

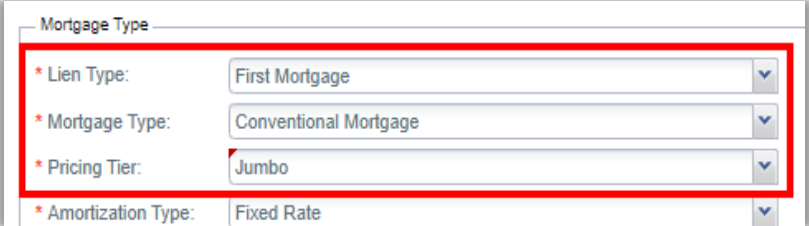
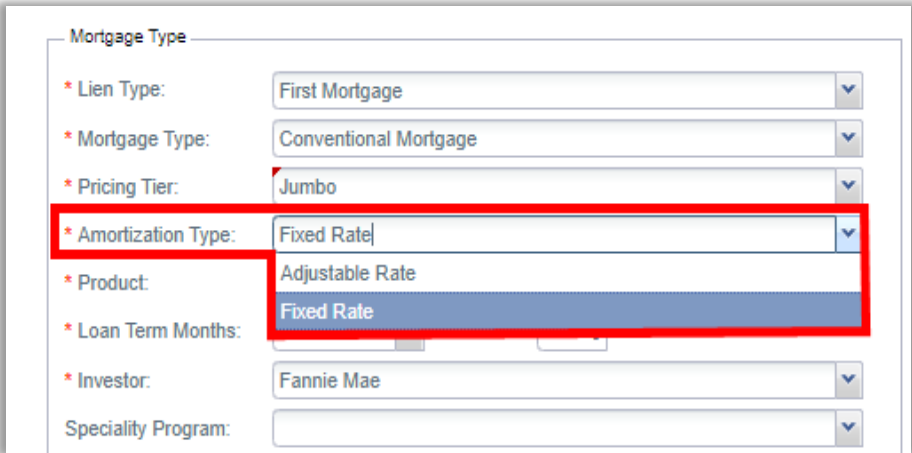
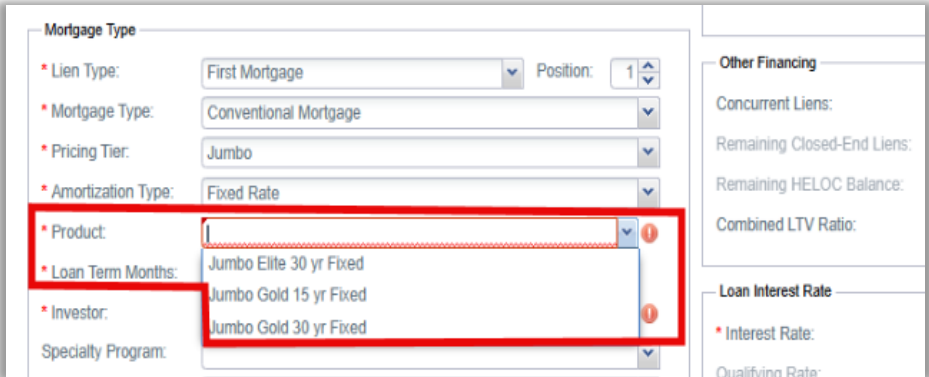
6

The screenshot shows the 'Pricing Details' window. It includes a 'Lock Days' dropdown set to '30 Day Rate Lock' and the title 'Access 30 yr Fixed - Access Investor Cash Flow'. Below is a table titled 'Net Rate & Price' with columns for RATE, P & I PAYMENT, 15 DAY, 30 DAY, and 45 DAY. The 30 DAY column is highlighted in yellow. Below the table is a note: '*Loans priced below the minimum price require a pricing exception.' and fields for Minimum Points (0.000%) and Maximum Points (0.000%). A 'Pricing Adjustments' table is also shown, with a red box highlighting the 'FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow' row. At the bottom are 'Lock' and 'Cancel' buttons.

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
7.000%	\$3,459.57	6.900%	7.025%	7.150
7.125%	\$3,503.34	6.400%	6.525%	6.650
7.250%	\$3,547.32	5.900%	6.025%	6.150
7.375%	\$3,591.51	5.525%	5.650%	5.775
7.500%	\$3,635.92	5.150%	5.275%	5.400
7.625%	\$3,680.53	4.775%	4.900%	5.025
7.750%	\$3,725.34	4.400%	4.525%	4.650

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Base Rate	7.250%	0.775%
FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow	0.000%	0.875%

Jumbo Gold

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

Step**Action**

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

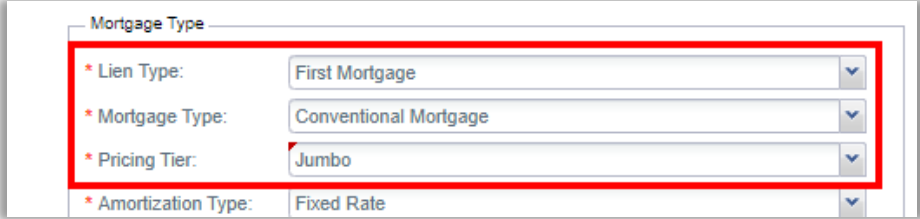
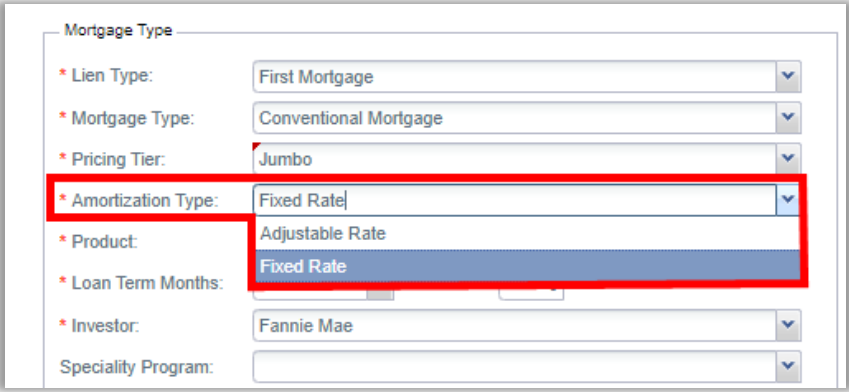
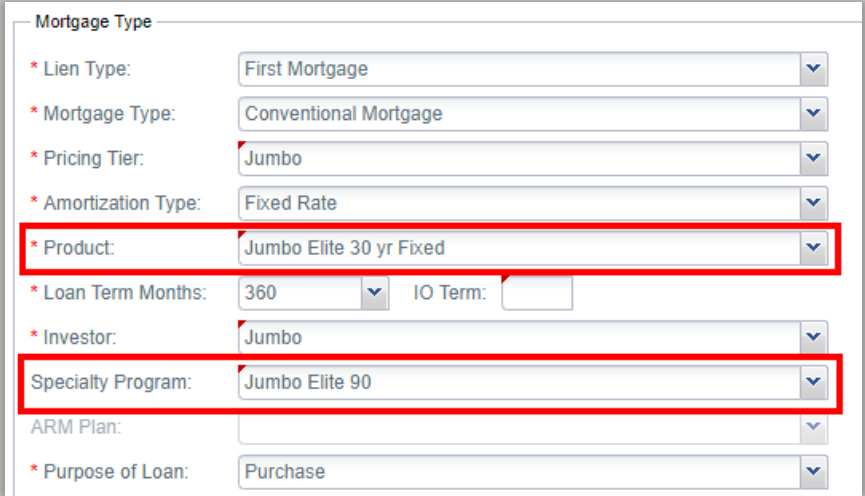
5

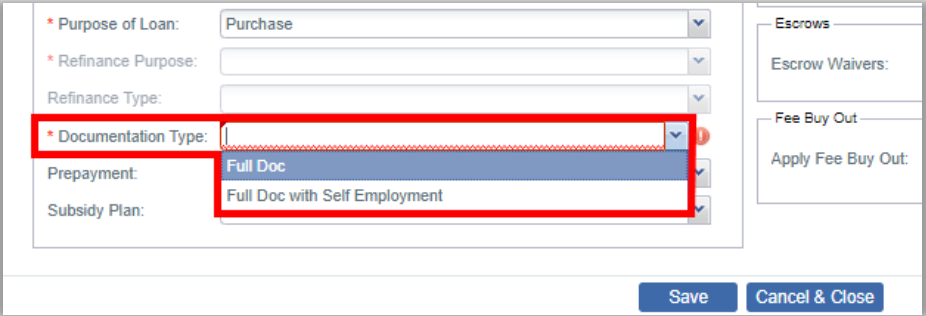
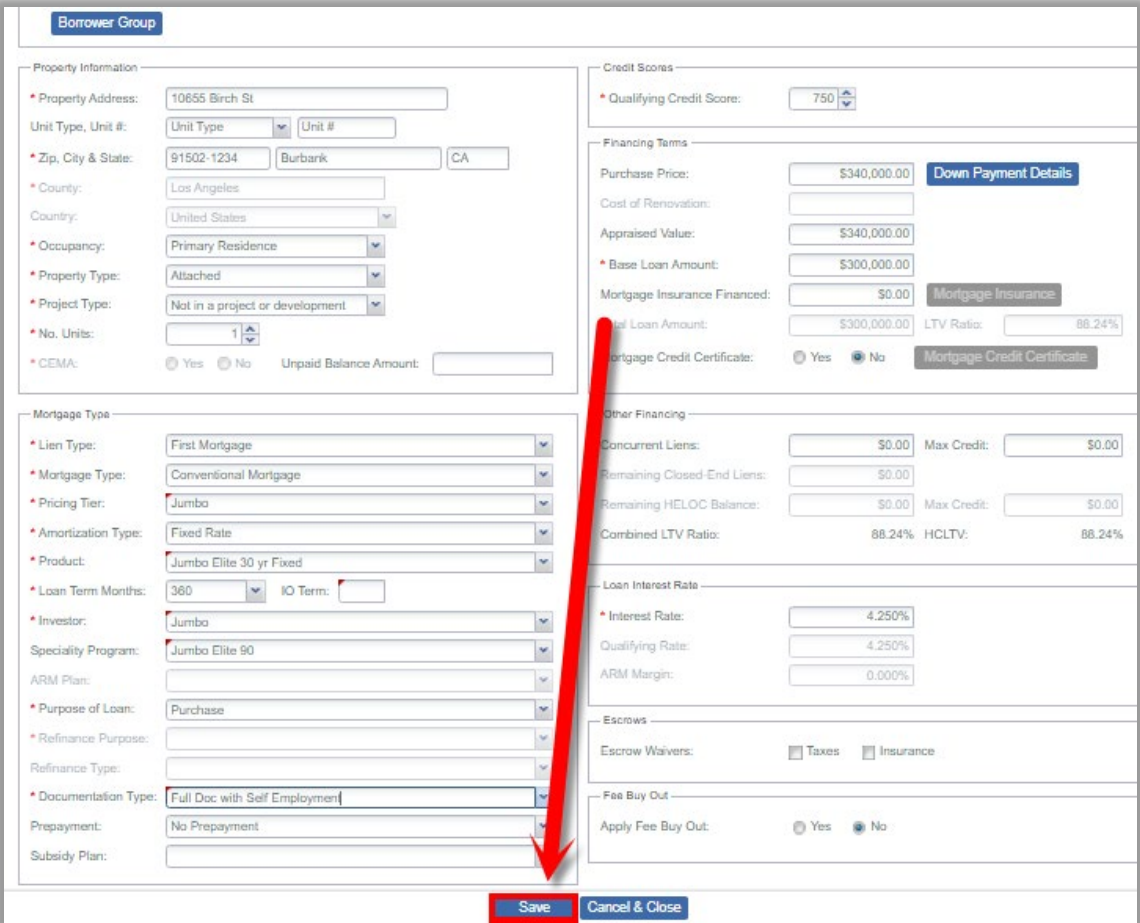
The screenshot shows a mortgage application form with the following fields and values:

- * No. Units: [dropdown]
- * CEMA: Yes No Unpaid Balance Amount: [text box]
- Mortgage Credit Certificate: Yes No Mortgage Credit Certificate
- Mortgage Type:
 - * Lien Type: First Mortgage
 - * Mortgage Type: Conventional Mortgage
 - * Pricing Tier: Jumbo
 - * Amortization Type: Fixed Rate
 - * Product: Jumbo 30 yr Fixed
 - * Loan Term Months: 360 IO Term: [text box]
 - * Investor: Jumbo II
 - Speciality Program: Jumbo Automated Underwriting Platinum
 - ARM Plan: [dropdown]
 - * Purpose of Loan: Purchase
 - * Refinance Purpose: [dropdown]
 - Refinance Type: [dropdown]
 - * Documentation Type: Full Doc with Self Employment
 - Prepayment: No Prepayment
 - Subsidy Plan: [dropdown]
- Other Financing:
 - Current Liens: \$0.00 Max Credit: \$0.00
 - Outstanding Closed-End Liens: \$0.00
 - Outstanding 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

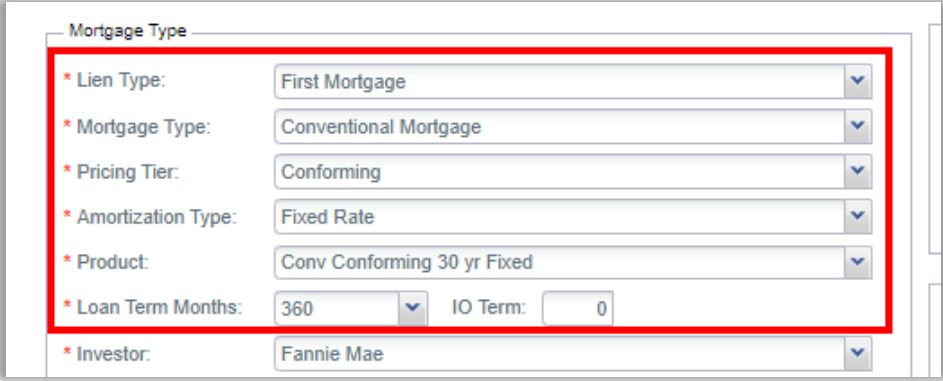

At the bottom of the form, there are two buttons: **Save** (highlighted with a red box) and **Cancel & Close**. A red arrow points from the top of the form down to the **Save** button.

Jumbo Elite 30 Yr Fixed

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

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

Fannie Mae or Freddie Mac Specific Specialty Programs

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

Step**Action**

4

Select the **Specialty Program**. Dropdown list displays only specialty programs for the selected Investor (FNMA, FHLMC).

The screenshot shows a mortgage application form with the following fields:

- Mortgage Type**
 - * Lien Type: First Mortgage (dropdown), Position: 1 (spinner)
 - * Mortgage Type: Conventional Mortgage (dropdown)
 - * Pricing Tier: Conforming (dropdown)
 - * Amortization Type: Fixed Rate (dropdown)
 - * Product: Conv Conforming 30 yr Fixed (dropdown)
 - * Loan Term Months: 360 (dropdown), IO Term: 0 (input)
 - * Investor: Freddie Mac (dropdown)
 - Specialty Program:** (dropdown menu is open, showing options: Community Second, Conventional Escrow Holdback, HomePossible, HomePossible With Community Second, Refi Possible)
 - ARM Plan: (dropdown)
 - * Purpose of Loan: (dropdown)
 - * Refinance Purpose: HomePossible With Community Second (dropdown)
 - Refinance Type: (dropdown)
 - * Documentation Type: Full Doc (dropdown)
 - Prepayment: (dropdown)
- Other Financing**
 - Concurrent Liens:
 - Remaining Closed-End Liens: (input)
 - Remaining HELOC Balance: (input)
 - Combined LTV Ratio: (input)
 - Loan Interest Rate:
 - * Interest Rate: (input)
 - Qualifying Rate: (input)
 - ARM Margin: (input)
 - Escrows:
 - Escrow Waivers: (input)
 - Other Information:
 - Apply Fee Buy Out: (input)

5

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

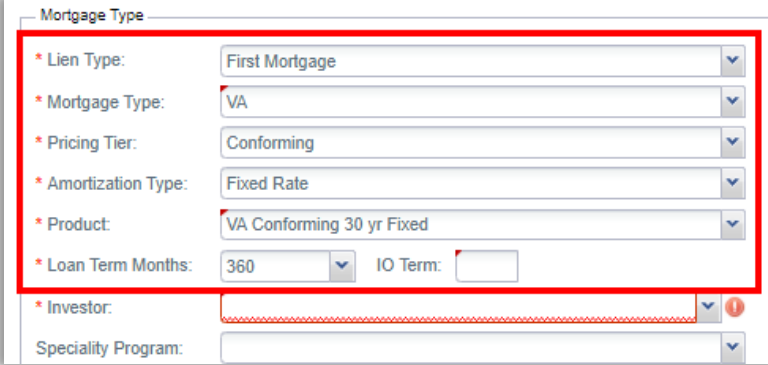
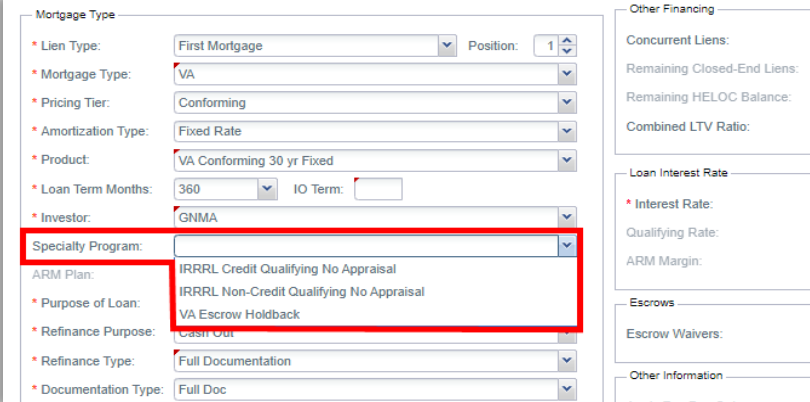
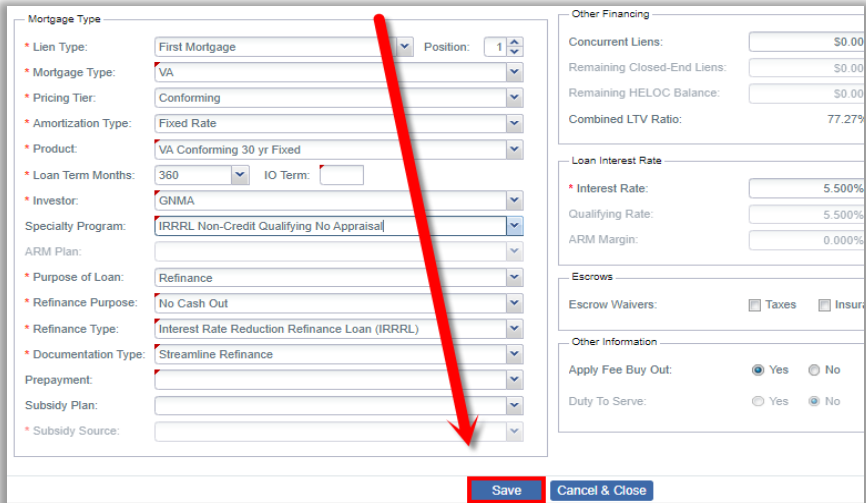
The screenshot shows the same mortgage application form as in step 4, but with the Specialty Program dropdown menu closed and the "Save" button highlighted with a red box. A red arrow points from the Specialty Program dropdown menu area down to the "Save" button.

The form fields are now:

- Mortgage Type**
 - * Lien Type: First Mortgage (dropdown), Position: 1 (spinner)
 - * Mortgage Type: Conventional Mortgage (dropdown)
 - * Pricing Tier: Conforming (dropdown)
 - * Amortization Type: Fixed Rate (dropdown)
 - * Product: Conv Conforming 30 yr Fixed (dropdown)
 - * Loan Term Months: 360 (dropdown), IO Term: 0 (input)
 - * Investor: Freddie Mac (dropdown)
 - Specialty Program: Community Second (dropdown)
 - ARM Plan: (dropdown)
 - * Purpose of Loan: Refinance (dropdown)
 - * Refinance Purpose: Cash Out (dropdown)
 - Refinance Type: (dropdown)
 - * Documentation Type: Full Doc (dropdown)
 - Prepayment: (dropdown)
 - Subsidy Plan: (dropdown)
 - * Subsidy Source: (dropdown)
- Other Financing**
 - Concurrent Liens:
 - Remaining Closed-End Liens: (input)
 - Remaining HELOC Balance: (input)
 - Combined LTV Ratio: (input)
 - Loan Interest Rate:
 - * Interest Rate: (input)
 - Qualifying Rate: (input)
 - ARM Margin: (input)
 - Escrows:
 - Escrow Waivers: (input)
 - Other Information:
 - Apply Fee Buy Out: (input)
 - Duty To Serve: (input)

At the bottom of the form, there are two buttons: **Save** (highlighted with a red box) and **Cancel & Close**.

FHA or VA Specialty Programs

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

Texas Section 50(a)(6) Loans

Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and select:</p> <ul style="list-style-type: none"> • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months • Investor
3	<p>Select Specialty Program: Texas Home Equity 50A6.</p>
4	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p>

Mortgage Type

- * Lien Type: First Mortgage
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Conforming
- * Amortization Type: Fixed Rate
- * Product: Conv Conforming 30 yr Fixed
- * Loan Term Months: 360 IO Term:
- * Investor: Freddie Mac
- Specialty Program:

Mortgage Type

- * Lien Type: First Mortgage Position: 1
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Conforming
- * Amortization Type: Fixed Rate
- * Product: Conv Conforming 30 yr Fixed
- * Loan Term Months: 360 IO Term: 0
- * Investor: Freddie Mac
- * Specialty Program: Texas Home Equity 50A6
- ARM Plan:
- * Purpose of Loan: Refinance

Mortgage Type

- * Lien Type: First Mortgage Position: 1
- * Mortgage Type: Conventional Mortgage
- * Pricing Tier: Conforming
- * Amortization Type: Fixed Rate
- * Product: Conv Conforming 30 yr Fixed
- * Loan Term Months: 360 IO Term: 0
- * Investor: Fannie Mae
- Specialty Program: Texas Home Equity 50A6
- ARM Plan:
- * Purpose of Loan: Refinance
- * Refinance Purpose: Cash Out Home Improvement
- Refinance Type:
- * Documentation Type: Full Doc
- Prepayment:
- Subsidy Plan:
- * Subsidy Source:

Other Financing

- Concurrent Liens:
- Remaining Closed-End Liens:
- Remaining HELOC Balance:
- Combined LTV Ratio:

Loan Interest Rate

- * Interest Rate:
- Qualifying Rate:
- ARM Margin:

Escrows

- Escrow Waivers: Taxes

Other Information

- Apply Fee Buy Out: Yes
- Duty To Serve: Yes

Save Cancel & Close

Concurrent HELOC

Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and select:</p> <ul style="list-style-type: none">• Lien Type• Mortgage Type• Pricing Tier• Amortization Type• Product• Loan Term Months• Investor <div data-bbox="391 684 1365 1184"><p>Mortgage Type</p><ul style="list-style-type: none">* Lien Type: First Mortgage* Mortgage Type: Conventional Mortgage* Pricing Tier: Conforming* Amortization Type: Fixed Rate* Product: Conv Conforming 30 yr Fixed* Loan Term Months: 360 IO Term: 0* Investor: Fannie MaeSpecialty Program:ARM Plan:* Purpose of Loan: Purchase<p>Other Financing</p><ul style="list-style-type: none">Concurrent Liens:Remaining Closed-End Liens:Remaining HELOC Balance:Combined LTV Ratio:<p>Loan Interest Rate</p><ul style="list-style-type: none">* Interest Rate:Qualifying Rate:ARM Margin:<p>Escrows</p></div> <p>Note: Leave Specialty Program blank.</p> <div data-bbox="594 1304 1162 1499"><p>* Loan Term Months: 360 IO Term: 0</p><p>* Investor: Fannie Mae</p><p>Specialty Program:</p><p>ARM Plan:</p><p>* Purpose of Loan: Purchase</p></div>

Step**Action**

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

3

The screenshot shows a mortgage application form with two main sections: "Mortgage Type" and "Other Financing".

Mortgage Type Section:

- * Lien Type: First Mortgage (dropdown), Position: 1 (spinner)
- * Mortgage Type: Conventional Mortgage (dropdown)
- * Pricing Tier: Conforming (dropdown)
- * Amortization Type: Fixed Rate (dropdown)
- * Product: Conv Conforming 30 yr Fixed (dropdown)
- * Loan Term Months: 360 (dropdown), IO Term: 0 (input)
- * Investor: Freddie Mac (dropdown)
- Specialty Program: Texas Home Equity 50A6 (dropdown)
- ARM Plan: (dropdown)
- * Purpose of Loan: Refinance (dropdown)
- * Refinance Purpose: Cash Out Home Improvement (dropdown)
- Refinance Type: (dropdown)
- * Documentation Type: Full Doc (dropdown)
- Prepayment: (dropdown)
- Subsidy Plan: (dropdown)
- * Subsidy Source: (dropdown)

Other Financing Section:

- Concurrent Liens: (input)
- Remaining Closed-End Liens: (input)
- Remaining HELOC Balance: (input)
- Combined LTV Ratio: (input)

Loan Interest Rate Section:

- * Interest Rate: (input)
- Qualifying Rate: (input)
- ARM Margin: (input)

Escrows Section:

- Escrow Waivers: Taxes

Other Information Section:

- Apply Fee Buy Out: Yes
- Duty To Serve: Yes

At the bottom right, there are two buttons: **Save** (highlighted with a red box and a red arrow) and **Cancel & Close**.

4

- Go to **Full Application**→**Liabilities**
- Click **Add Liability**

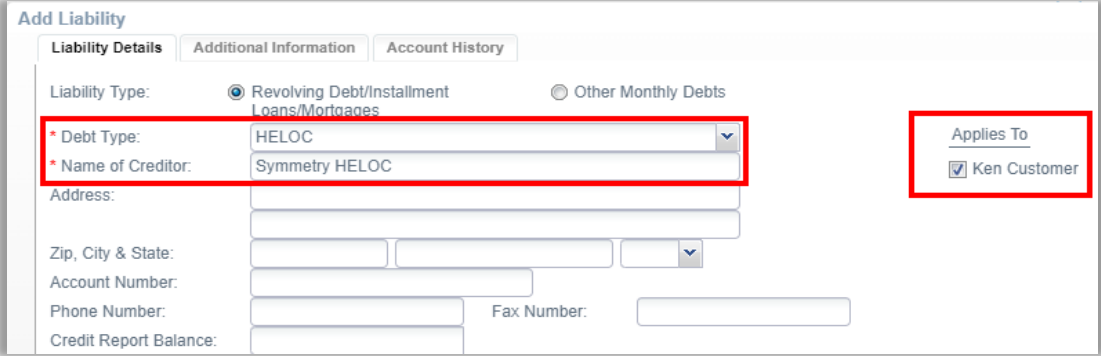
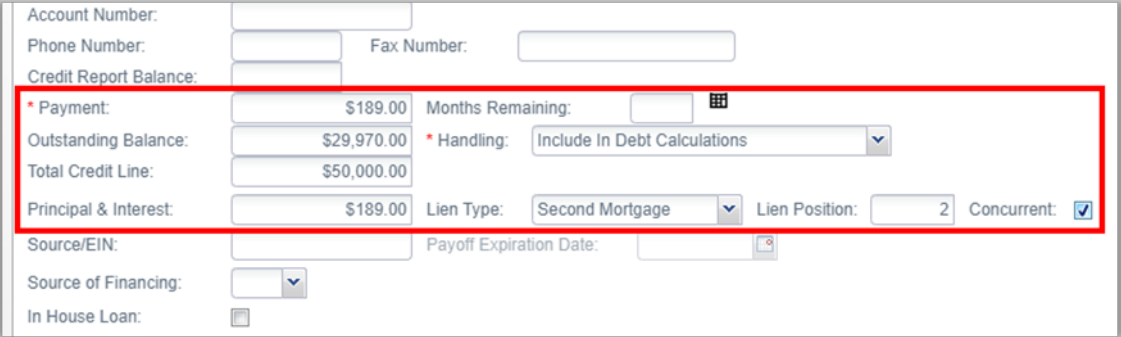
The screenshot shows a liability summary table for "Ken Customer".

Export To Excel (button)

	Total Payments	Total Balance
Mortgages:	\$189.00	\$29,970.00
Installment Loans:	\$425.00	\$14,748.00
Revolving Debt:	\$44.00	\$437.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$0.00	\$0.00
Total Stated:	\$658.00	\$45,155.00

At the bottom right of the table, there is a button: **Add Liability** (highlighted with a red box and a red arrow).

Below the table, there is a section titled **List of Liabilities**.

Step	Action
5	<p>Make the following selections:</p> <ul style="list-style-type: none"> • Debt Type: HELOC • Name of Creditor: Symmetry HELOC • Applies To: Select Borrower(s)  <p>The screenshot shows the 'Add Liability' form with the following details: <ul style="list-style-type: none"> Liability Type: <input checked="" type="radio"/> Revolving Debt/Installment Loans/Mortgages * Debt Type: HELOC * Name of Creditor: Symmetry HELOC Applies To: <input checked="" type="checkbox"/> Ken Customer </p>
6	<p>Complete the following fields:</p> <ul style="list-style-type: none"> • 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  <p>The screenshot shows the 'Add Liability' form with the following details: <ul style="list-style-type: none"> * Payment: \$189.00 Outstanding Balance: \$29,970.00 Total Credit Line: \$50,000.00 * Handling: Include In Debt Calculations Principal & Interest: \$189.00 Lien Type: Second Mortgage Lien Position: 2 Concurrent: <input checked="" type="checkbox"/> </p>

Purchase Loans: Click **Save**.

The screenshot shows the 'Add Liability' form with the following details:

- Liability Type: Revolving Debt/Installment Loans/Mortgages
- Debt Type: HELOC
- Name of Creditor: Symmetry HELOC
- Payment: \$189.00
- Outstanding Balance: \$29,970.00
- Total Credit Line: \$50,000.00
- Principal & Interest: \$189.00
- Lien Type: Second Mortgage
- Lien Position: 2
- Concurrent:

At the bottom right, a red arrow points to the **SAVE** button.

Refinance Loans: Associate the property to the HELOC.

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

7

The screenshot shows the 'Associated Property' section with a red box around the **Choose...** button. A modal window titled 'Select an Asset' is open, displaying the following table:

PROPERTY	CURRENT VALUE
2022 Special Street Burbank, CA 91502	\$300,000.00

A mouse cursor is positioned over the first row of the table.

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

The screenshot shows the 'Associated Property' section with the selected property address and current value. A red box highlights the entire section. At the bottom right, the **SAVE** button is highlighted in red.

Step**Action**

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.

8

List of Liabilities

CREDITOR ▲	DEBT TYPE	PAYMENT AMOU...	OUTSTANDING B...	ACCT NUMBER	HANDLING
Ken Customer					
HILLSIDE BANK	Installment Loan	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculations
Symmetry HELOC	HELOC	\$189.00	\$29,970.00		Include In Debt Calculations
USA Credit	Revolving Char...	\$44.00	\$437.00	98E543184026	Include In Debt Calculations
		\$658.00	\$45,155.00		

Property Information

* Property Address: 2022 Special Street
 Unit Type, Unit #: Unit Type [v] Unit # [v]
 * Zip, City & State: 91502-1234 Burbank CA
 * County: Los Angeles
 Country: United States [v]
 * Occupancy: Primary Residence [v]
 * Property Type: Attached [v]
 * Project Type: Not in a project or development [v]
 * No. Units: 1 [v]
 * CEMA: Yes No Unpaid Balance Amount: [v]

Mortgage Type

* Lien Type: First Mortgage [v]
 * Mortgage Type: Conventional Mortgage [v]
 * Pricing Tier: Conforming [v]
 * Amortization Type: Fixed Rate [v]
 * Product: Conv. Conforming 30-yr Fixed [v]

Credit Scores

* Qualifying Credit Score: 765 [v]

Financing Terms

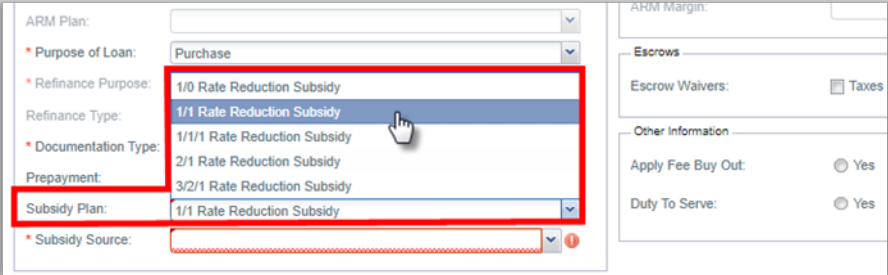
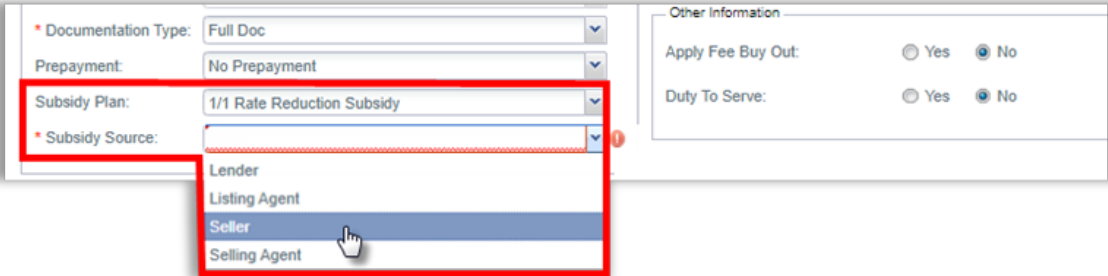
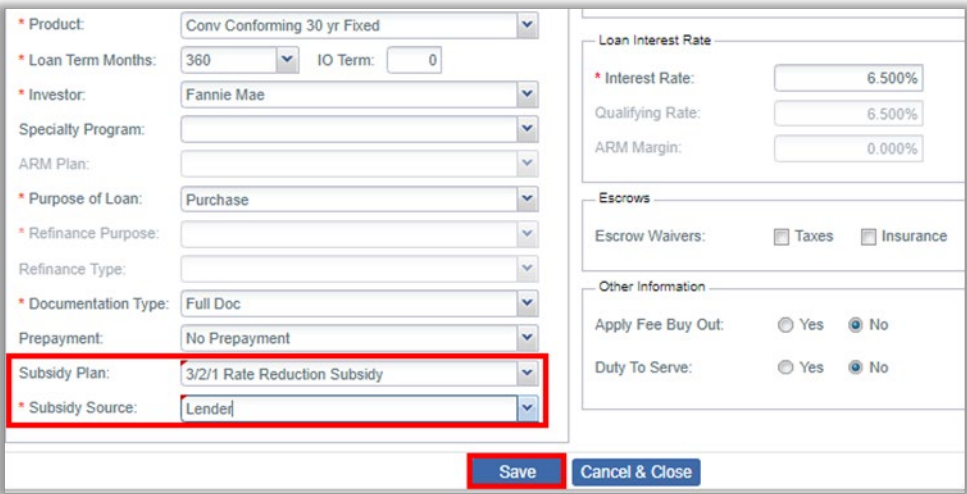
Purchase Price: \$300,000.00 [Down Payment Details](#)
 Cost of Renovation: \$0.00 [v]
 Appraised Value: \$0.00 [v]
 * Base Loan Amount: \$220,000.00
 Mortgage Insurance Financed: \$0.00 [Mortgage Insurance](#)
 Total Loan Amount: \$220,000.00 LTV Ratio: 73.34%
 Mortgage Credit Certificate: Yes No [Mortgage Credit Certificate](#)

Other Financing

Concurrent Liens:	\$29,970.00	Max Credit:	\$50,000.00
Remaining Closed-End Liens:	\$0.00		
Remaining HELOC Balance:	\$0.00	Max Credit:	\$0.00
Combined LTV Ratio:	83.33%	HCLTV:	90.00%

Temporary Buydown Subsidies

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

Step	Action
1	Go to the Loan Summary → Short Application screen.
2	<p>Select the applicable Subsidy Plan.</p> 
3	<p>Select the applicable Subsidy Source.</p> 
4	<p>Click Save.</p> 

Step	Action																																																	
5	<ul style="list-style-type: none"> • Go to Loan Processing→Fees & Closing Costs • The Buydown Payment subsidy will be displayed in the Borrower Amount column regardless of the Subsidy Source selected <div data-bbox="321 331 1430 709" style="border: 1px solid gray; padding: 10px; margin-top: 10px;"> <p>Fees and Closing Costs</p> <p>Credit for Rate Chosen: <input type="text"/></p> <p>Fees and Closing Cost Service Providers</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> <th>TOTAL AMOUNT</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Underwriting Fees</td> <td></td> <td>Lender</td> <td>\$1,025.00</td> <td>\$1,025.00</td> <td>\$0.00</td> </tr> <tr> <td>B</td> <td>Flood Certification Fee</td> <td>ServiceLink National Flood</td> <td>Third Party Provider</td> <td>\$6.25</td> <td>\$6.25</td> <td>\$0.00</td> </tr> <tr> <td>B</td> <td>Tax Service Fee</td> <td>Corelogic</td> <td>Third Party Provider</td> <td>\$70.00</td> <td>\$70.00</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td>Daily Interest Charges</td> <td></td> <td>Lender</td> <td>\$683.84</td> <td>\$683.84</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td>Homeowner's Insurance Premium</td> <td></td> <td>Third Party Provider</td> <td>\$2,400.00</td> <td>\$2,400.00</td> <td>\$0.00</td> </tr> <tr style="border: 2px solid red;"> <td>H</td> <td>Buydown Payment**</td> <td></td> <td></td> <td>\$10,733.28</td> <td>\$10,733.28</td> <td>\$0.00</td> </tr> </tbody> </table> </div>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	A	Underwriting Fees		Lender	\$1,025.00	\$1,025.00	\$0.00	B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$6.25	\$6.25	\$0.00	B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00	\$0.00	F	Daily Interest Charges		Lender	\$683.84	\$683.84	\$0.00	F	Homeowner's Insurance Premium		Third Party Provider	\$2,400.00	\$2,400.00	\$0.00	H	Buydown Payment**			\$10,733.28	\$10,733.28	\$0.00
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT																																												
A	Underwriting Fees		Lender	\$1,025.00	\$1,025.00	\$0.00																																												
B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$6.25	\$6.25	\$0.00																																												
B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00	\$0.00																																												
F	Daily Interest Charges		Lender	\$683.84	\$683.84	\$0.00																																												
F	Homeowner's Insurance Premium		Third Party Provider	\$2,400.00	\$2,400.00	\$0.00																																												
H	Buydown Payment**			\$10,733.28	\$10,733.28	\$0.00																																												

Subsidy & Disclosures

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

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

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

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

BUYDOWN AGREEMENT

Customer
Loan #: 2402005583
MIN: 100288224020055833

BORROWER: **Ken N Customer Jr**
CONTRIBUTOR:

PROPERTY ADDRESS: **227 Buydown Drive, Atlanta, GA 30318**

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

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

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

<u>BUYDOWN SCHEDULE</u>				
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			
Flood Certification Fee	\$6		
Tax Service Fee	\$70		
G. Initial Escrow Payment at Closing			
Homeowner's Insurance		per month for	mo.
Mortgage Insurance		per month for	mo.
Property Taxes		per month for	mo.
H. Other			\$10,733
Buydown Payment			\$10,733
C. Services You Can Shop For			
I. TOTAL OTHER COSTS (E + F + G + H)			\$13,817
J. TOTAL CLOSING COSTS			\$4,185
D + I			\$14,918
Lender Credits			-\$10,733
Calculating Cash to Close			
Total Closing Costs (J)			\$4,185

Closing Disclosure (CD):

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

Closing Disclosure Loan# 2402005565						
<input type="text" value="2"/> of 5 Automatic Zoom						
Other Costs		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees						
01	Recording Fees Deed: Mortgage:					
02						
F. Prepays						
		\$3,083.84				
01	Homeowner's Insurance Premium (mo.)	\$2,400.00				
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$42.74 per day from 5/16/23 to 6/1/23)	\$683.84				
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance per month for mo.					
02	Mortgage Insurance per month for mo.					
03	Property Taxes per month for mo.					
04						
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	
G. Initial Escrow Payment at Closing	
B. Services You Cannot Shop For	\$79
Flood Certification Fee	\$9
Tax Service Fee	\$70
H. Other	
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	
Lender Credits	\$8,850
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
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

Closing Disclosure (CD):

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

Closing Disclosure Loan# 2102010675		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06						
07						
08	Aggregate Adjustment		\$0.00			
H. Other						
01	Buydown Payment		\$184.00			\$4,084.80
02	Title - Owner's Title Insurance (optional)	to Solidih 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.

Other Costs		Calculating Cash to Close	
H. Other		\$6,175	
Buydown Payment		\$5,991	
Title - Owner's Title Insurance (optional)		\$184	
I. TOTAL OTHER COSTS (E + F + G + H)		\$7,918	
J. TOTAL CLOSING COSTS		\$10,965	
D + I		\$10,965	
Lender Credits			
Calculating Cash to Close			
Total Closing Costs (J)		\$10,965	
Closing Costs Financed (Paid from your Loan Amount)		\$0	
Down Payment/Funds from Borrower		\$40,000	
Deposit		-\$10,000	
Funds for Borrower		\$0	
Seller Credits		-\$5,991	
Adjustments and Other Credits		\$0	
Estimated Cash to Close		\$34,974	
Adjustable Interest Rate (AIR) Table			
Interest Rate Adjustments		2%	

Closing Disclosure (CD):

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

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

Generate Initial Disclosures

Homebridge will provide initial disclosures to the borrower(s) at the request of approved Brokers. Automated Disclosures are delivered immediately upon P.A.T.H. submission.

The following products will be routed to Homebridge Loan Set Up to generate disclosures as these cannot be automatically disclosed.

- **Jumbo Gold**
- **Temporary Buydowns**
- **TBD**

Note: Purchases received by noon (Pacific Time) are reviewed the same day, refinances within 24 hours.

Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **USDA disclosures**
- All **FHA disclosures** except:
 - Lead based paint disclosure (purchase)
 - Amendatory clause (purchase)
- All **VA disclosures** except:
 - Amendatory clause (purchase)

PROCESS OVERVIEW:

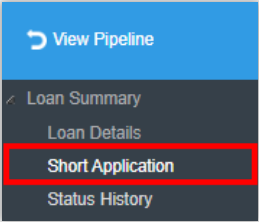
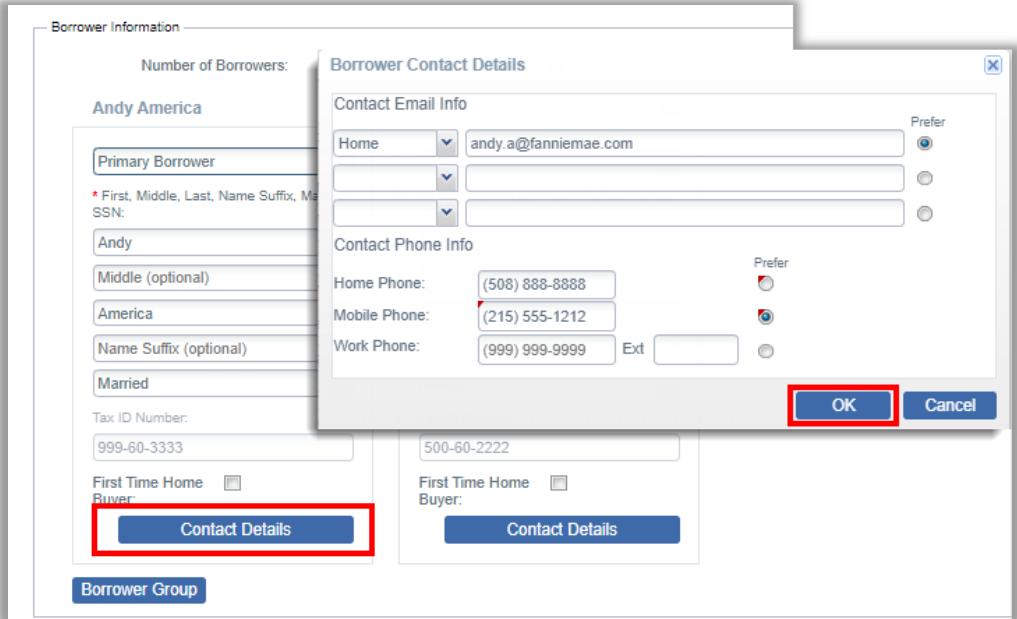
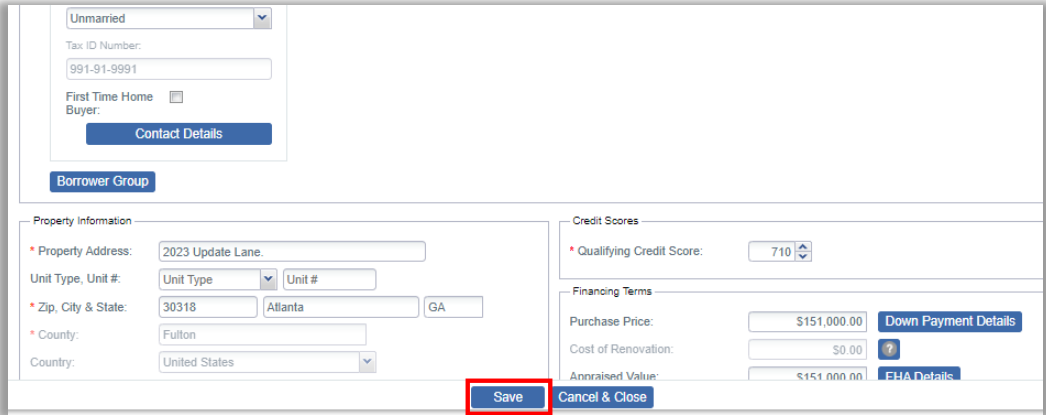
1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email link.
7. Once the Broker and borrower have electronically signed all disclosures, the Broker must Submit to Setup in PATH.
 - The Broker must submit to AUS and 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:

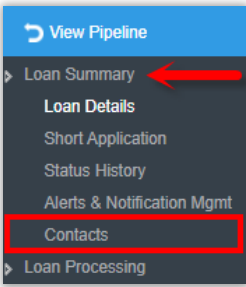
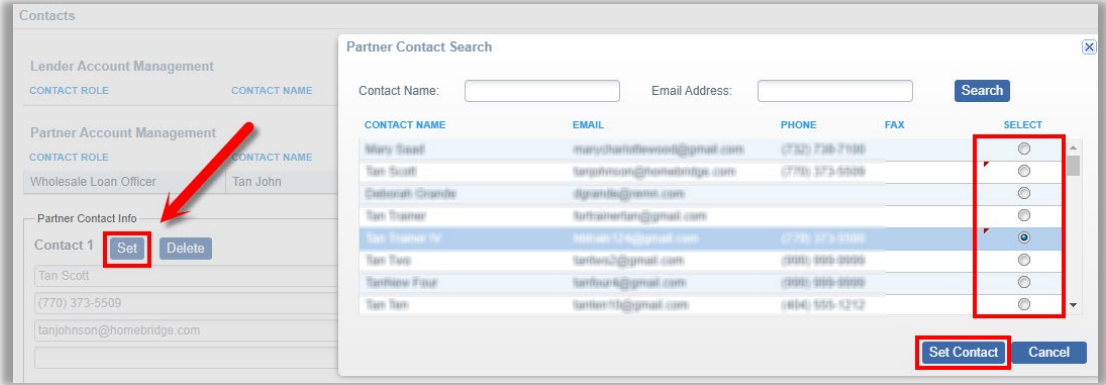
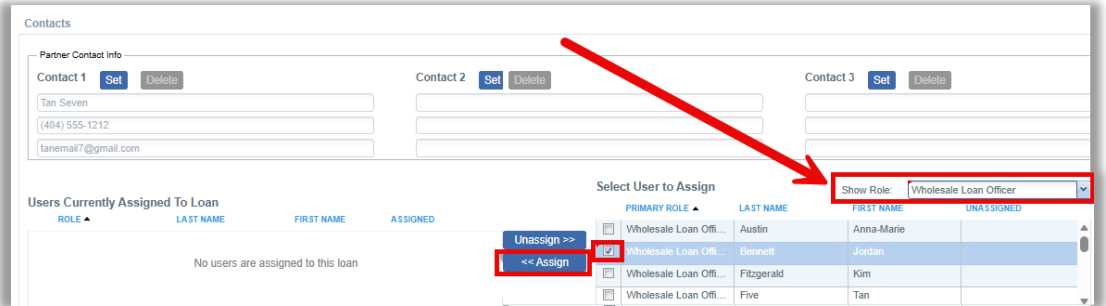
- The link to eSign disclosures will expire after 10 days. After that:
 - The Broker may print disclosures for wet signature and return to Homebridge,
 - or -
 - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.
- If a 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.

Update Borrower Contact Information

Update the Mobile Phone for all Borrowers.

Step	Action
1	<p>Go to Loan Summary→Short Application.</p> 
2	<p>Click Contact Details for each Borrower to update the Mobile Phone.</p> 
3	<p>Click Save at the bottom of the screen.</p> 

Enter Contact Information & MLO Assignment

Step	Action
1	<p>Go to Loan Summary→Contacts.</p> 
2	<p>A list will appear with the Broker Primary Contact and other P.A.T.H users from your company. Select 1 or 2 contacts from the list to receive loan status notifications.</p> <ul style="list-style-type: none"> • Click the Set button for Contact 1 • Select the applicable radio button from the list. Contact must have P.A.T.H. access to appear in the list • Click Set Contact • Repeat for Contact 2 & 3 (as applicable) 
3	<p>Important:</p> <p>If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:</p> <ul style="list-style-type: none"> • Select User to Assign: Click the dropdown to Show Role • Select Wholesale Loan Officer • Click the <<Assign button 

Click **SAVE**.

4

Partner Contact Info

Contact 1 **Set** **Delete**

Tan Two

(999) 999-9999

tantwo2@gmail.com

Contact 2 **Set** **Delete**

User Assignment

Users Currently Assigned To Loan

ROLE ▲	LAST NAME	FIRST NAME	ASSIGNED
<input type="checkbox"/>	Wholesale Loan Officer	Test	James

Unassign >>

<< Assign

Select User to Assign

PRIMARY ROLE ▲	LAST NAME
<input type="checkbox"/>	Wholesale Loan ... AE
<input type="checkbox"/>	Wholesale Loan ... Austin
<input type="checkbox"/>	Wholesale Loan ... Berchock
<input type="checkbox"/>	Wholesale Loan ... Broker

Loan User Assignment History

SAVE **CANCEL**

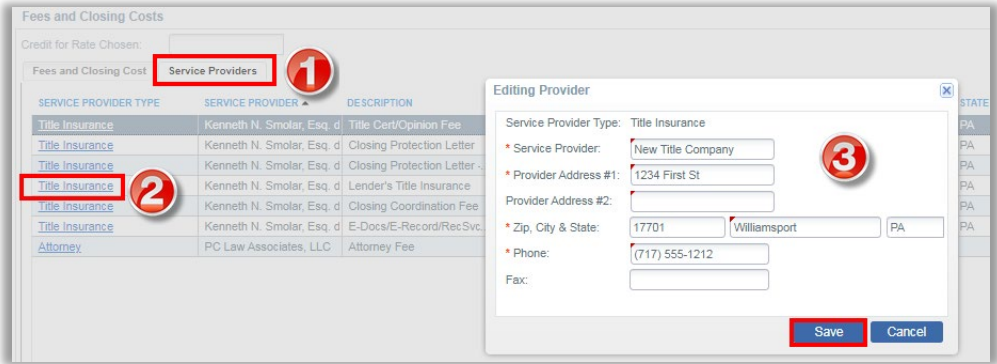
Enter Fees and Closing Costs

Generated disclosures are based upon fees entered by the Broker in P.A.T.H. **As such, all cures are the responsibility of the Broker.**

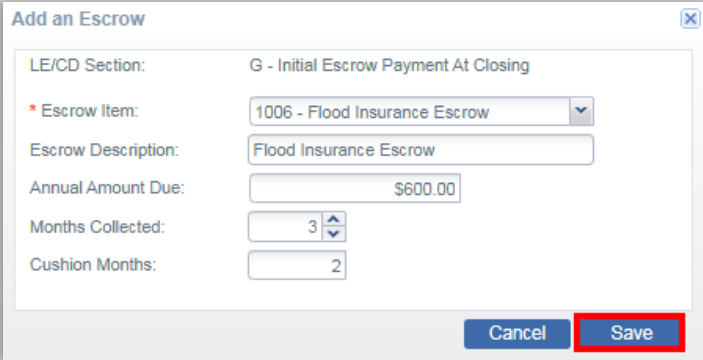
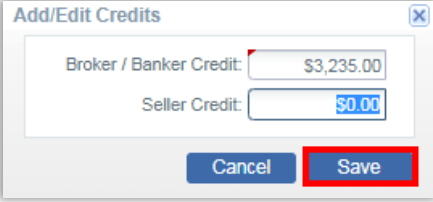
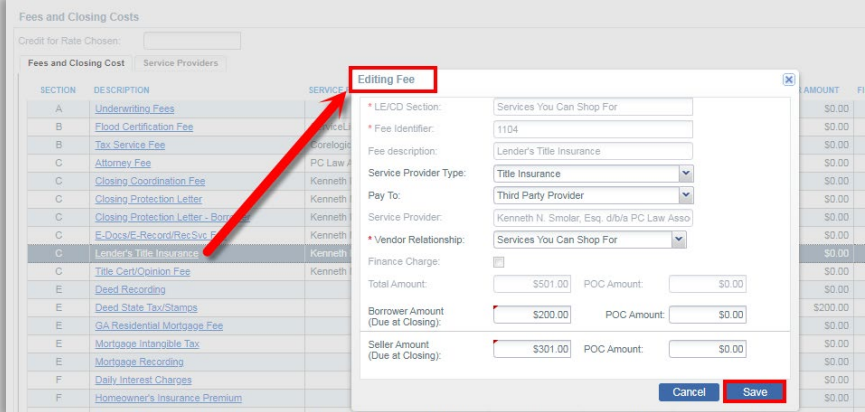
- **Standard Lender fees** - Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via **Generate Title & Recording Fees** or manually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

Notes:

- Seller paid fees and paid outside close (POC) amounts are not itemized on the LE.
- Required fees & closing costs submission stops must be cleared in order to generate initial disclosures ([click here](#) to see the Submission Stops Guide).
 - **Examples:**
 - Section C Fees: service provider name, address, and 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)

Step	Action
1	<p>Broker Compensation Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.</p>
2	<p>Generate Title & Recording Fees Optional – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee).</p> <p>Update Service Provider (if required) - Edited fees require updated Service Provider information.</p> <ol style="list-style-type: none"> 1. Click The Service Providers Tab 2. Click the hyperlink for the edited fee 3. Update information in pop-up and save 

Step	Action																																																																																				
3	<p data-bbox="272 195 948 226">Quick Fees Click to add multiple fees at once.</p> <ul data-bbox="293 254 1131 401" style="list-style-type: none"> • 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 <div data-bbox="370 432 1362 947" data-label="Form"> <table border="1"> <thead> <tr> <th>FEE DESCRIPTION</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> <th>SERVICE PROVIDER TYPE</th> <th>PAY TO</th> <th>FEE SECTION</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Pest Inspection (optional)</td> <td>\$0.00</td> <td>\$150.00</td> <td>Pest Inspection</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Septic (Optional)</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Survey (Optional)</td> <td>\$0.00</td> <td>\$0.00</td> <td>Survey</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Transaction Coordination Fee</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td colspan="6">Prepays</td> </tr> <tr> <td><input type="checkbox"/> City / Town Property Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> County Property Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input checked="" type="checkbox"/> Flood Insurance</td> <td>\$225.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> Garbage / Sanitation Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> Insurance Premium - Earthquake</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td colspan="6">Services You Can Shop For</td> </tr> <tr> <td colspan="6">Services You Cannot Shop For</td> </tr> <tr> <td colspan="6">Taxes and Other Government Fees</td> </tr> </tbody> </table> </div> <p data-bbox="264 982 964 1014">Note: Click or to expand or collapse the Fee sections.</p>	FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION	<input checked="" type="checkbox"/> Pest Inspection (optional)	\$0.00	\$150.00	Pest Inspection	Third Party Provider	Other	<input type="checkbox"/> Septic (Optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other	<input type="checkbox"/> Survey (Optional)	\$0.00	\$0.00	Survey	Third Party Provider	Other	<input type="checkbox"/> Transaction Coordination Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other	Prepays						<input type="checkbox"/> City / Town Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> County Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input checked="" type="checkbox"/> Flood Insurance	\$225.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> Garbage / Sanitation Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> Insurance Premium - Earthquake	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	Services You Can Shop For						Services You Cannot Shop For						Taxes and Other Government Fees					
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4	<p data-bbox="272 1031 899 1062">Add New Fee Click to add one fee at a time.</p> <ul data-bbox="293 1142 1455 1289" style="list-style-type: none"> • Select the LE/CD Section, Fee Identifier, and Pay To (if applicable) from the dropdown lists • Enter the fee details • Click the Save button <div data-bbox="485 1320 1247 1839" data-label="Form"> <p data-bbox="500 1331 1234 1822"> * LE/CD Section: Services You Cannot Shop For * Fee Identifier: 0804 Fee description: Appraisal Fee Service Provider Type: Appraisal Pay To: Third Party Provider Service Provider: * Vendor Relationship: Services You Cannot Shop For Finance Charge: <input type="checkbox"/> Total Amount: \$400.00 POC Amount: \$0.00 Borrower Amount (Due at Closing): \$400.00 POC Amount: \$0.00 Seller Amount (Due at Closing): \$0.00 POC Amount: \$0.00 </p> </div>																																																																																				

Step	Action
5	<p>Add New Escrow Click to add an Escrow item.</p> <ul style="list-style-type: none"> • 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	<p>Add/Edit Credits Click to add or edit a Credit from the Broker/Banker or the Seller.</p> 
7	<p>Review to ensure all fees are reflected accurately.</p> <p>Reminders –</p> <ul style="list-style-type: none"> • Generated disclosures are based upon fees entered by the Broker in P.A.T.H. As such, all cures are the responsibility of the Broker. • When applicable, be sure to add Credit Report and Appraisal fees. <p>To edit a fee:</p> <ul style="list-style-type: none"> • Click the fee description hyperlink • Enter changes on the pop-up • Click Save 






Step	Action
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To delete a fee:

Fees and Closing Costs

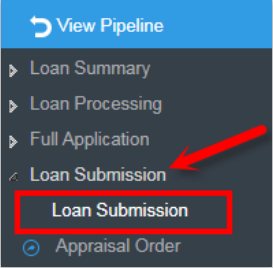
Credit for Rate Chosen:

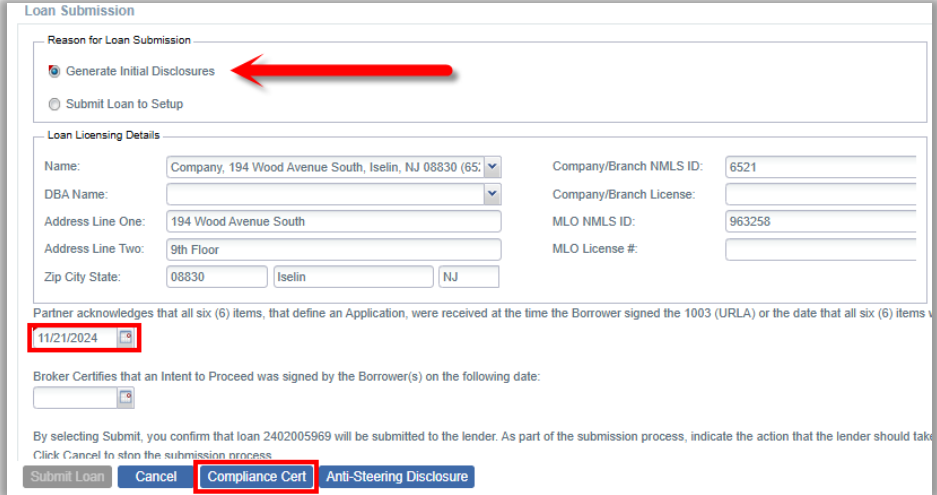
Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	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/Rec Svc 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.

Generate Initial Disclosures

Step	Action
1	<p>Go to Loan Submission→Loan Submission.</p> 

2	<ul style="list-style-type: none"> Select Generate Initial Disclosures Enter the TRID/RESPA application date (must be within three (3) days of the application date) Click the Compliance Cert button  <p style="color: blue; font-weight: bold; margin-top: 10px;">Note: Intent to Proceed is not applicable when generating Initial Disclosures.</p>
---	--

Step	Action
3	<ul style="list-style-type: none"> • The Compliance Certifications window will open. • Place checkmarks to certify: <ul style="list-style-type: none"> ✓ Broker Initial Disclosure Certificate ✓ GLB Privacy Policy/Safe Harbor Certification ✓ Fee Certification ✓ Acknowledgement • Click the Proceed button. <div data-bbox="386 506 1377 1247" style="border: 1px solid gray; padding: 10px; margin-top: 10px;"> <p>Compliance Certifications ✕</p> <p>The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.</p> <p><input checked="" type="checkbox"/> Broker Initial Disclosure Certification</p> <p>I agree and understand that my company is solely responsible for the fee amounts disclosed on the Initial Loan Estimate generated using the Broker Portal. Further, I also agree and understand that any compliance cures or under-disclosure are my company's responsibility, and will be deducted from my company's broker compensation at the time of funding.</p> <p><input checked="" type="checkbox"/> GLB Privacy Policy/Safe Harbor Certification</p> <p>Broker/Partner acknowledges all borrowers were provided with a "clear and conspicuous" written notice describing their privacy policies and practices, and that the notice included all detail required by the Privacy of Consumer Financial Information Rule (Reg. P.) contained in the Gramm-Leach-Bliley Act. Broker/Partner acknowledges all borrowers were presented sufficient information to satisfy the safe harbor (anti-steering) provision of Reg. Z., which includes loan options for each type of transaction in which the borrowers expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. Further, the loan options presented to the borrowers were obtained from a significant number of lenders with which Broker/Partner regularly does business and for each option presented, and the Broker/Partner had a good faith belief that the borrowers would likely qualify for the loan presented.</p> <p><input checked="" type="checkbox"/> Fee Certification</p> <p>No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been changed to/or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepared by either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation Z).</p> <p><input checked="" type="checkbox"/> Acknowledgement</p> <p>Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements, as applicable), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.</p> <p><input type="checkbox"/> Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery</p> <p>Broker/Emerging Banker acknowledges that the borrower(s):</p> <ol style="list-style-type: none"> 1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Application (6 items); 2. Have confirmed receipt of the Initial Loan Estimate; 3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and 4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on <input type="text"/> , which is prior to any disclosures delivered having been delivered or signatures captured <p><input type="checkbox"/> Revised Loan Estimate (LE) - Select only if applicable</p> <p>Broker/Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed.:</p> <p style="text-align: right;"><input checked="" type="button" value="Proceed"/> <input type="button" value="Cancel"/></p> </div>

Step	Action
------	--------

4

- Click the **Anti-Steering Disclosure** button (Lender-paid Compensation only)
- Enter as applicable
- Click **Save**

Anti-Steering Disclosure

Please Indicate the rate and applicable fees for each Option. MLO must complete all three options presented to the Borrower(s)

		Interest Rate	Total Origination Points or Fees and Discount Points:
Option 1	Loan with lowest Interest Rate	4.750%	\$5,000.00
Option 2	Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation	5.500%	\$6,500.00
Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00

Total Origination Points or Fees and Discount Points:

Save **Cancel & Close**

5

Click the **Submit Loan** button.

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65;)

DBA Name:

Address Line One: 194 Wood Avenue South

Address Line Two: 9th Floor

Zip City State: 08830 Iselin NJ

Company/Branch NMLS ID: 6521

Company/Branch License:

MLO NMLS ID: 963258

MLO License #:

Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received: 11/21/2024

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

By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan.

Click Cancel to stop the submission process

Submit Loan **Cancel** **Compliance Cert** **Anti-Steering Disclosure**

Step	Action
6	<p>P.A.T.H. Submission stops will display any required fields needed for submission and the screen to resolve.</p>  <p>Note: Refer to the Submission Stops Guide for complete instructions.</p>
7	<p>Click Yes to confirm the submission.</p> 
8	<p>Pop-up will confirm successful submission.</p>  <p>Note: Click Print Compliance Cert Form to retain a copy.</p>
9	<p>Important: Wait until the Disclosures have been generated before exiting the loan.</p> 

Step

Action

The **View Pipeline** screen will display the updated **Loan Status**:

- Submit for Automated Disclosures (Generated Automatically)
- Submit for Disclosures (Manually Generated by Homebridge)

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE
2400007389	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Disclosures	12/13/2023
2400007388	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/13/2023
2400007359	Customer, Ken N. JR	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/12/2023

Loan Status will display **Initial Disclosures Sent** on the Loan Details screen. Click the  to view the package.

10

Loan Status: Initial Disclosures Sent

Loan Purpose: Purchase

Total Loan Amount: \$300,000.00

Preview Doc

Lender Loan Number: 2402005912

Lock Expiration:

Borrower Name: Customer, Ken N. JR

Product: Elite Access 30 yr Fixed

Loan Amount: \$300,000.00

Subject Property: 10655 Birch St
Burbank, CA 91502-1234

Interest Rate: 4.250%

Program: Elite Access 12 Month Altern

LTV/CLTV: 88.24% / 88.24%

Occupancy: Primary Residence

Ratios: 12.65% / 15.98%

1 Ken Customer (Primary)
Borrowers

0 Total Expired

1 No of Units

Property Type: Attached
Occupancy: Primary Residence
Appraised Value: \$340,000.00
Refinance Purpose:

700 Credit Score

Loan Term: 360
Escrows / Impounds: Yes
Documentation Type: Alternative
ARM Margin: 0.000%
ARM Index: 0.000%

Document/Item Expires On

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

Critical Dates

Submit To Underwriting Date:
Approval Date:



Loan Reference Dates

TRID Application Date: 9/09/2024
Initial Disclosure Due Date: 9/12/2024
ECOA Application(Reg B) Date:
Intent to Proceed Date:
First Allowable Closing Date: 9/17/2024
Estimated Closing Date: 10/01/2024
Firm Closing Date:
Initial CD Due Date - Mail: 9/20/2024
Initial CD Due Date - eSent: 9/26/2024
Rescission Date:
Funding Date: 10/01/2024

Disclosure Dates

Initial Loan Estimate Sent Date: 9/09/2024
Initial Loan Estimate Received Date: 9/12/2024
Revised Loan Estimate Sent Date:
Revised Loan Estimate Received Date:
Initial Closing Disclosure Sent Date:
Initial Closing Disclosure Received Date:
Revised Closing Disclosure Sent Date:
Revised Closing Disclosure Received Date:

Disclosure Delivery History

DOCUMENT PACKAGE	DESTINA...	GENERAT...	LAST GENERATION DAT...	DISCLOSURE	PACKAGE SIGNED DATE/...	INFO	PACKAGE
Initial Disclosure	E-Sign	System ...	9/09/2024 6:45 PM	Loan Estimate			

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.

Email Notification Examples:

1. Disclosure Request Notification (Disclosures routed to HBWS Loan Set Up for generation)

- For Jumbo Gold, TBD, & Temporary Buydown products
- Loan Status=Submit for Disclosures

Hello,
Your loan does not meet the requirements for automatically generated initial disclosures. Your loan has been forwarded to the HomeBridge Loan Set Up department to generate the initial disclosures on your behalf as soon as possible.

If you have any questions or need any assistance, please contact your Account Executive

HomeBridge
(855) 442-7434

2. 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 Contact Notifications:

- Initial Disclosures Sent

Congratulations! Your disclosures have been sent to your Borrower(s) for review and signature.

If you would like to download a copy of the disclosure package, you may do so by visiting the Loan Details screen in the Portal and reviewing the package details in the Disclosure Delivery History section.

For any questions or assistance, please reach out to your Account Executive.

HomeBridge
(855) 442-7434

- **Electronic Document Request (Link for MLO signature)**

Broker Name:

Dear Tan Scott MLO,

In connection with the mortgage application for 1008 Auto Disclosures Circle, 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.

Borrower Notification:

From: docmailer@solex.com

Date: March 19, 2020 at 10:13:15 AM EDT

To: JHomeowner@email.com

Subject: 2402003479 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear John Homeowner,

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 TEN (10) calendar days****

We appreciate the opportunity to assist you.

Sincerely,
HomeBridge Financial Services, Inc.

3. 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.

4. E-Consent – Borrowers have accepted/declined e-consent.

Disclosures will be sent via USPS if the borrower declines electronic disclosure.

Processor Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Monday, January 8, 2024 11:32 AM
Subject: 2402005818 Ken N Customer Jr - eConsent Accepted by Ken N Customer Jr

This email has been sent to notify you that Ken N Customer Jr has consented to electronic delivery and downloaded the package for 2402005818

Please retain this email as proof of borrower consent to receive documents electronically for this loan. 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.

5. All parties have signed

Processor Notification:

Hello -

The edisclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan.

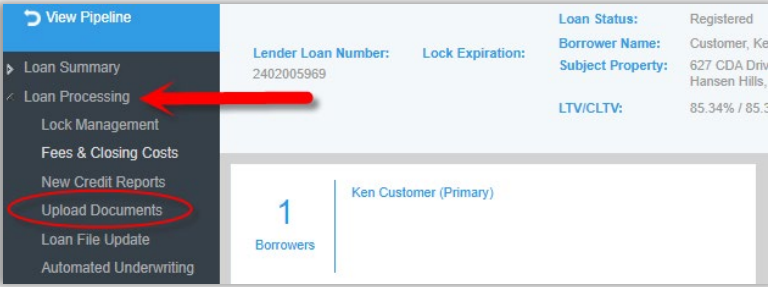
Please proceed with your loan submission so this loan can complete setup.

Thank you,
Homebridge Financial Services, Inc.

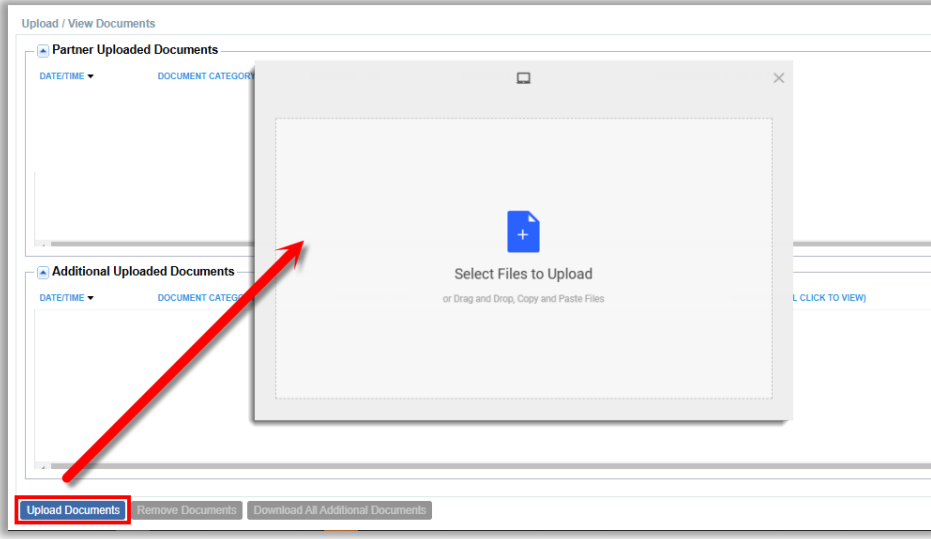
Reminders

- 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.

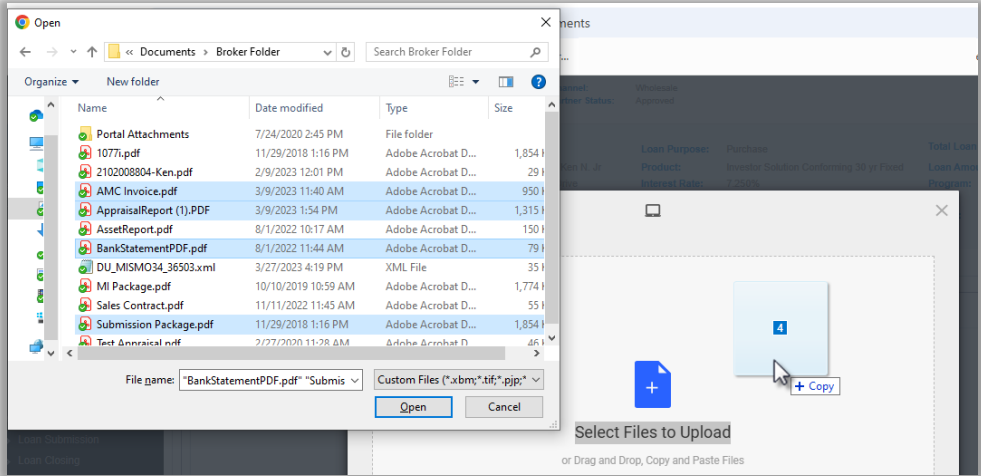
Upload Documents

Step	Action
1	<p>Go to Loan Processing→Upload Documents.</p> 

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



Click the box to select files to upload, **Drag & Drop**, or **Copy & Paste** files to upload.



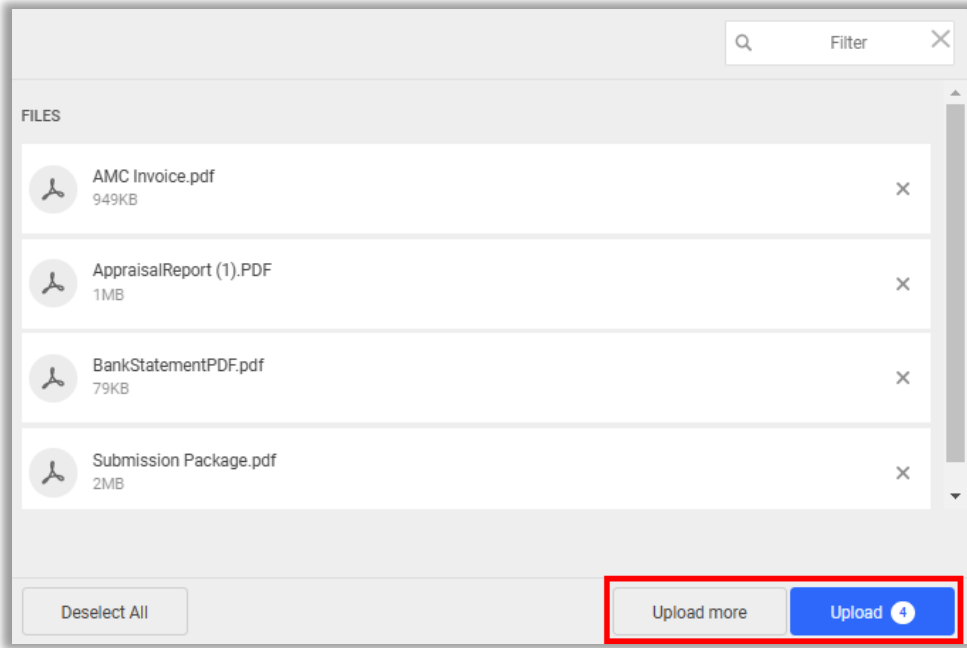
Notes:

- Hold the Ctrl button and select multiple files to upload at once.
- Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.

Step	Action
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4

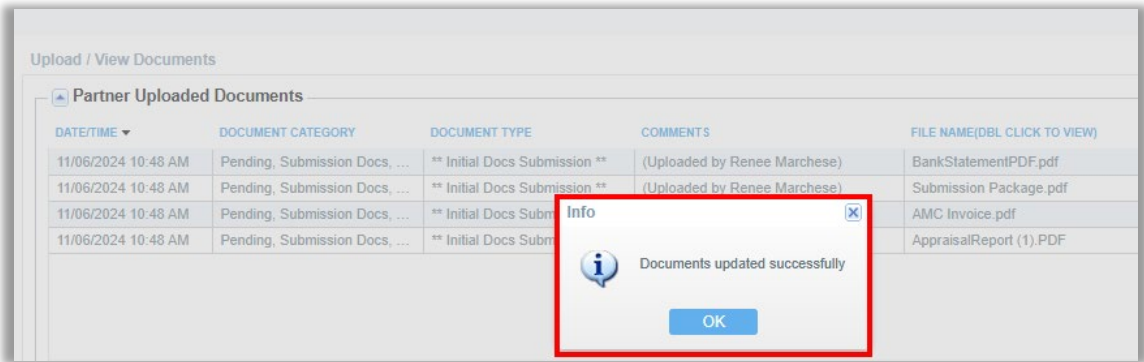
- Review the list of files
- Optional: Click **Upload more** and repeat step 3
- Click **Upload**.



Helpful Tip: The number of files to be uploaded will display on the Upload button.

5

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



Submit to Setup


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

- Upload the full credit package
- [Submit to AUS](#) (if applicable)
- Select **Submit Loan to Setup**
 - Intent to Proceed Date auto-populates when Borrower(s) eSign.
- Click **Submit Loan**

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup 

Loan Licensing Details

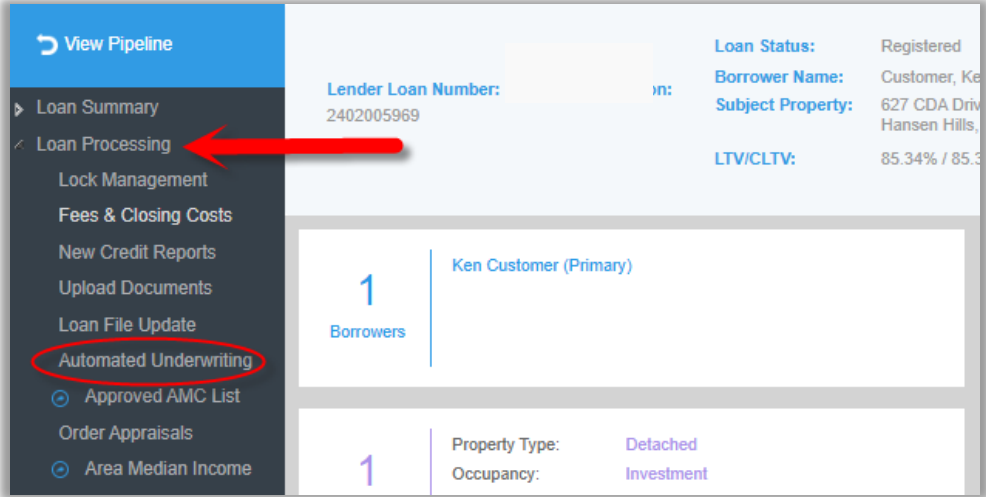
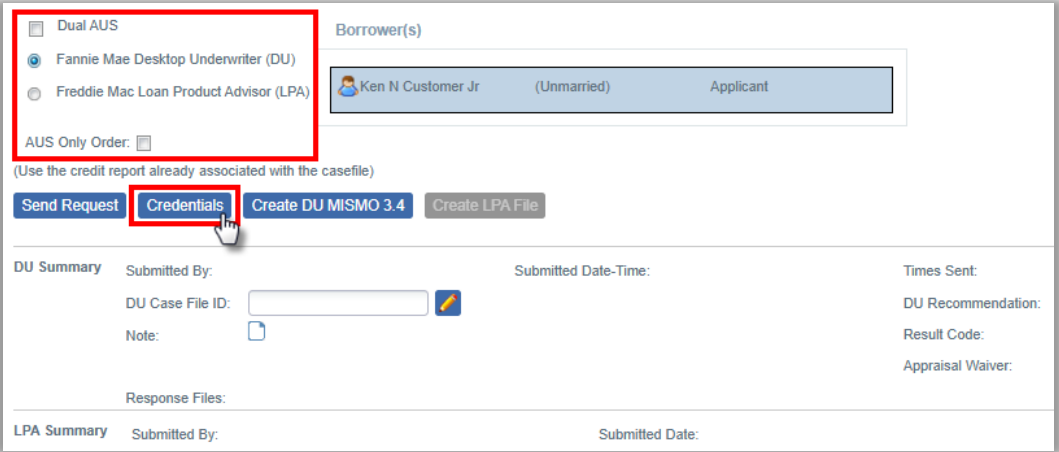
Name:	<input type="text" value="Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)"/>	Company/Branch NMLS ID:	<input type="text" value="6521"/>
DBA Name:	<input type="text"/>	Company/Branch License:	<input type="text"/>
Address Line One:	<input type="text" value="194 Wood Avenue South"/>	MLO NMLS ID:	<input type="text" value="963258"/>
Address Line Two:	<input type="text" value="9th Floor"/>	MLO License #:	<input type="text"/>
Zip City State:	<input type="text" value="08830"/> <input type="text" value="Iselin"/> <input type="text" value="NJ"/>		

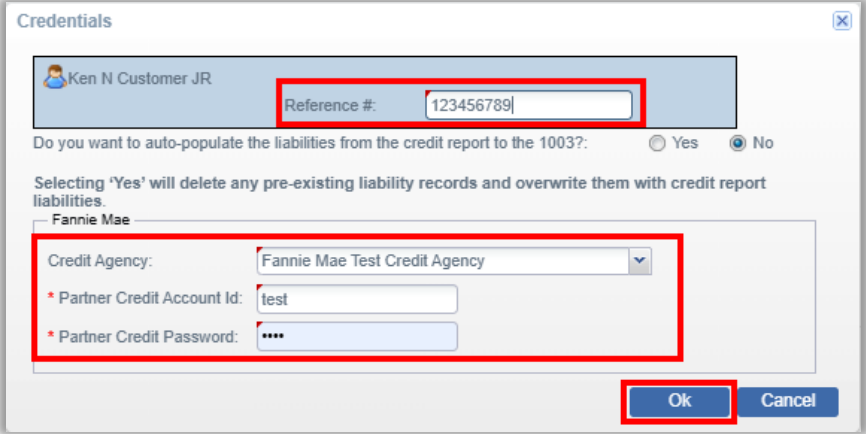
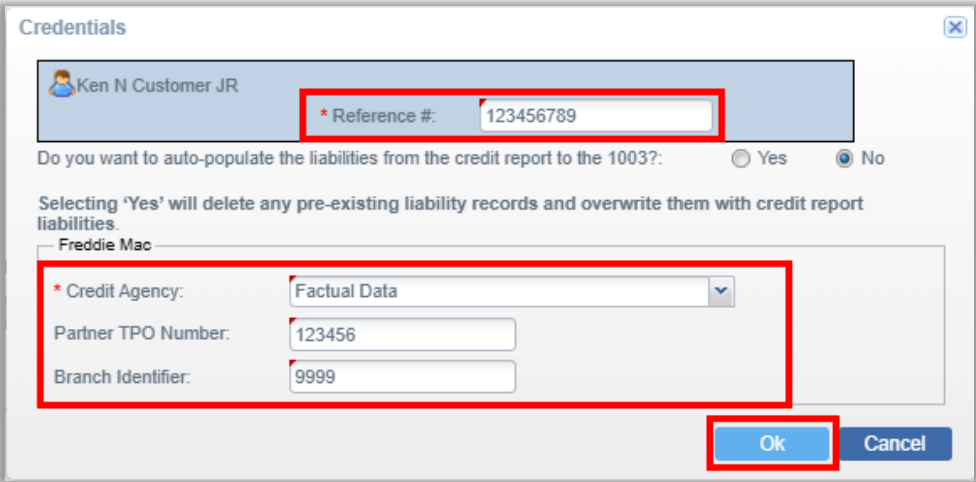
Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received:

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

By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on the loan type. Click Cancel to stop the submission process.

Submit to Automated Underwriting

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  <p>Notes:</p> <ul style="list-style-type: none"> • Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. Click Here for instructions. • Submit to LPA and DU simultaneously by selecting Dual AUS.

Step	Action
	<p>To Submit to DU:</p> <ul style="list-style-type: none"> • Enter the credit report Reference # • Select the Credit Agency from the dropdown • Enter your login credentials • Click Ok  <p>Note: Always choose not to auto-populate from the credit report.</p> <p>3 To Submit to LPA:</p> <ul style="list-style-type: none"> • 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  <p>Note: Always choose not to auto-populate from the credit report.</p>

Step	Action
------	--------

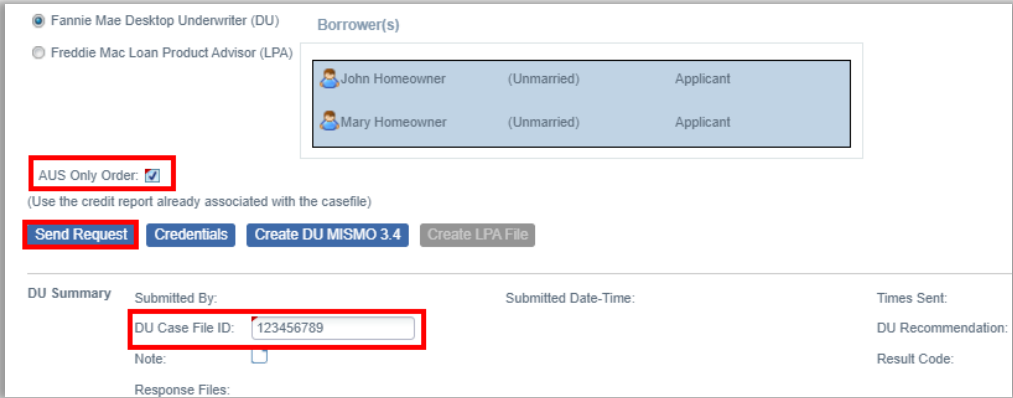
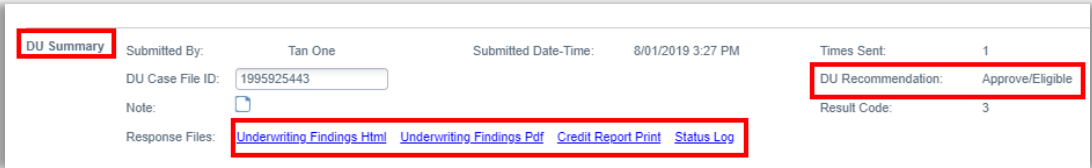
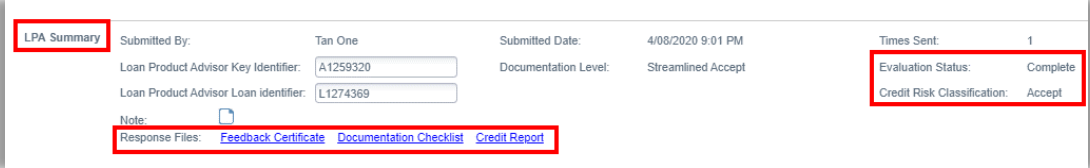
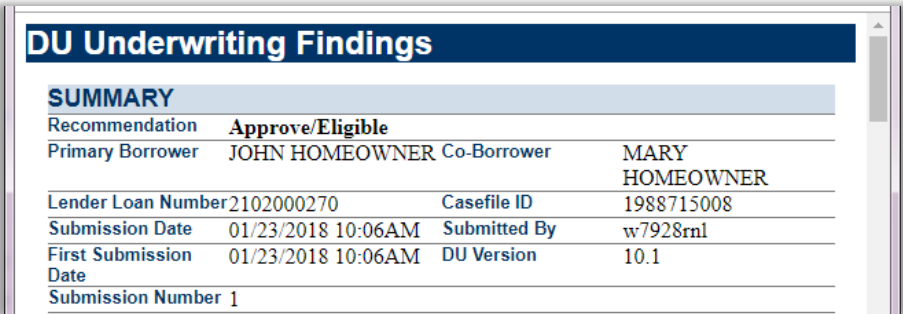
To Submit to Dual AUS:



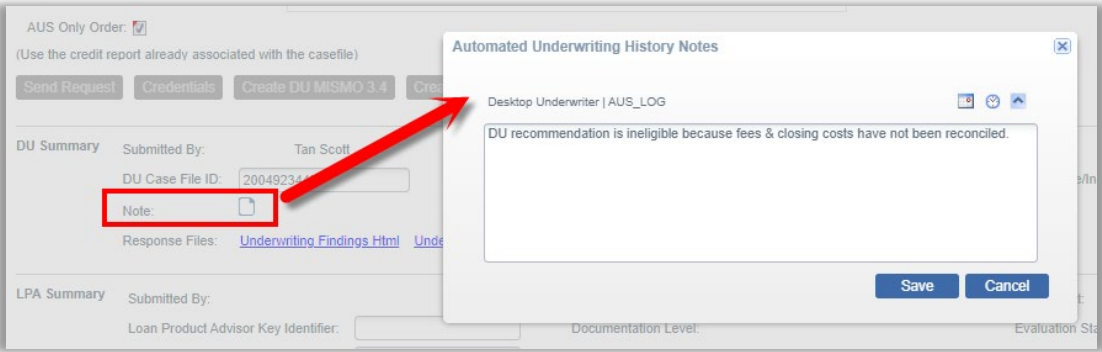
- Enter the credit report **Reference #**.
- Enter Fannie Mae (DU) credentials.
- Enter Freddie Mac (LPA) credentials.
- Click **Ok**.

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

Click the **Send Request** button to submit.

4

Step	Action
	<p>To request a Reissue:</p> <ul style="list-style-type: none"> • Select DU • Select AUS Only • Enter the DU Case File ID • Click Send Request 
5	<p>Results will return in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report.</p>   <p>Click the LPA Feedback Certificate or DU Underwriting Findings Html hyperlink to review or print the findings.</p> 

Step	Action
	<p data-bbox="334 184 558 243">  Helpful Tips: </p> <ul data-bbox="347 260 1429 449" style="list-style-type: none"> <li data-bbox="347 260 1357 327">• Enter Gifts as an asset (Full Application→Assets) for DU to capture the gift information in the findings. <li data-bbox="347 336 1429 403">• You can review or print the Borrower’s credit report by clicking the Credit Report hyperlink. <li data-bbox="347 411 1347 449">• Use the Note icon  to send a message to the Underwriter regarding AUS. <div data-bbox="347 478 1442 827">  <p>The screenshot shows the Desktop Underwriter (DU) interface. In the 'DU Summary' section, the 'Note' icon is highlighted with a red box. A red arrow points from this icon to an 'Automated Underwriting History Notes' dialog box. The dialog box displays the text: 'DU recommendation is ineligible because fees & closing costs have not been reconciled.' The dialog box also includes 'Save' and 'Cancel' buttons.</p> </div>

Import an Existing DU Casefile

To import an existing DU Case File ID:

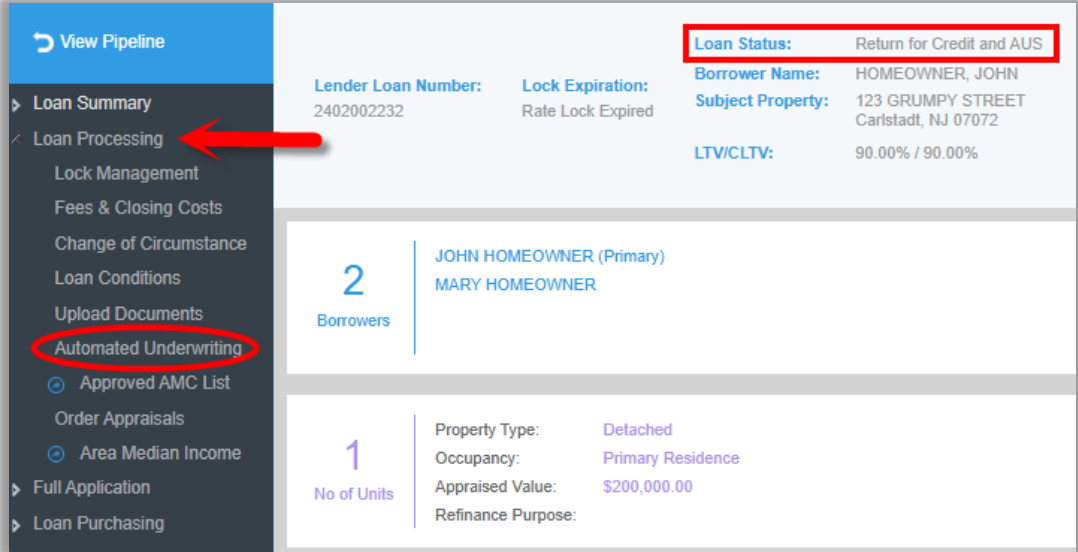
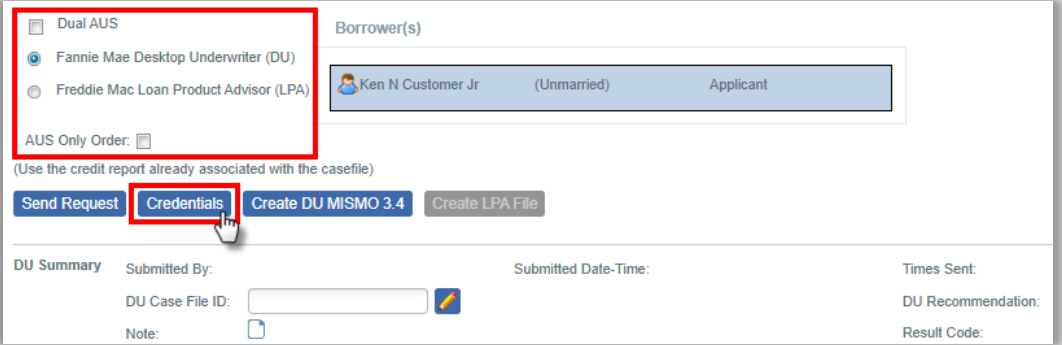
- Select **DU**
- Select **AUS Only**
- Enter the **DU Case File ID**
- Click **Send Request**

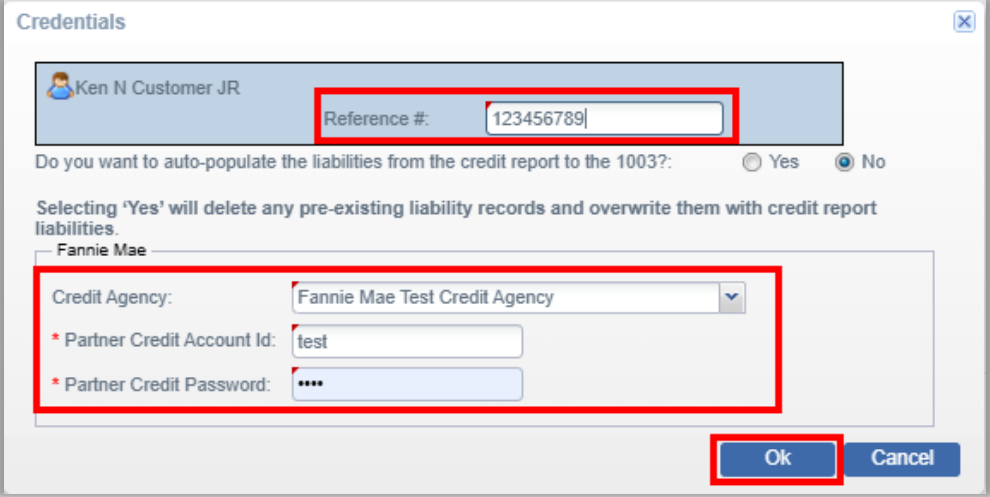
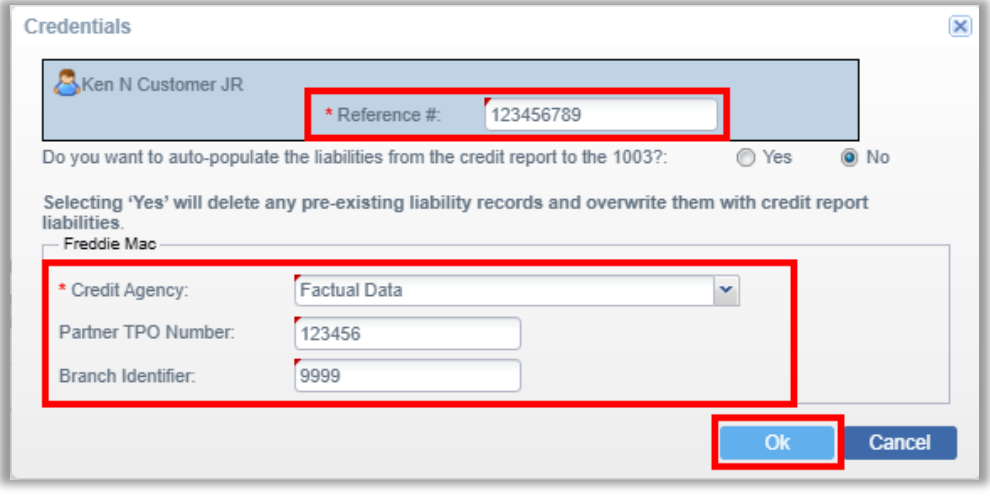
The screenshot displays a web interface for importing a DU Casefile. At the top, there are two radio buttons: "Fannie Mae Desktop Underwriter (DU)" (selected) and "Freddie Mac Loan Product Advisor (LPA)". To the right, a "Borrower(s)" table lists two borrowers: John Homeowner (Unmarried) and Mary Homeowner (Unmarried), both with the role of Applicant. Below this, the "AUS Only Order" checkbox is checked and highlighted with a red box. A note below it states: "(Use the credit report already associated with the casefile)". A row of buttons includes "Send Request" (highlighted with a red box), "Credentials", "Create DU MISMO 3.4", and "Create LPA File". The "DU Summary" section contains fields for "Submitted By:", "Submitted Date-Time:", "Times Sent:", "DU Case File ID:" (containing "123456789" and highlighted with a red box), "DU Recommendation:", "Note:" (with a checkbox), "Result Code:", and "Response Files:".

Updated/Expired Credit

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

Once a loan has been submitted, the Broker can no longer update the Borrowers credit report. If updates are required, contact your Account Manager to have the loan status updated to **Return Credit and AUS** in P.A.T.H.

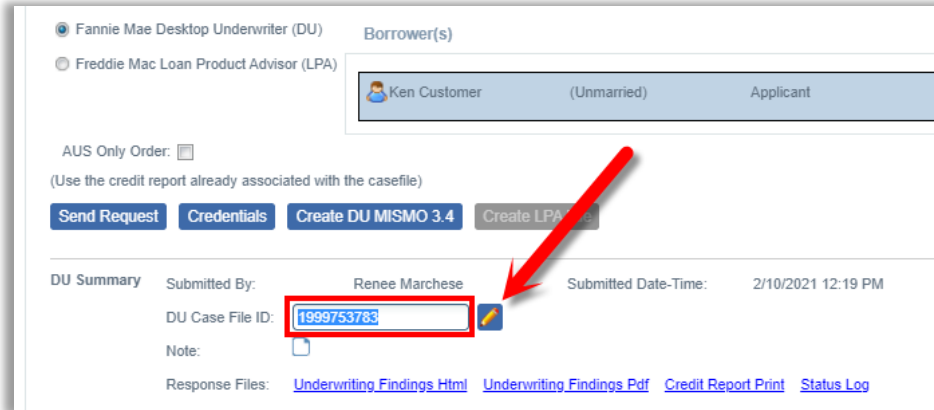
Step	Action
1	<p>To update the credit report, click Loan Processing to open the menu and select Automated Underwriting.</p> 
2	<ul style="list-style-type: none"> • Select Fannie Mae (DU) or Freddie Mac (LPA) • Uncheck AUS Only Order • Click the Credentials button 

Step	Action
	<p>To Submit to DU:</p> <ul style="list-style-type: none"> • Enter the credit report Reference # • Select the Credit Agency from the dropdown • Enter your login credentials • Click Ok  <p>Note: Always choose not to auto-populate from the credit report.</p> <p>3</p> <p>To Submit to LPA:</p> <ul style="list-style-type: none"> • 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  <p>Note: Always choose not to auto-populate from the credit report.</p>

Step

Action


Click the  and delete the **Case File ID**.



Fannie Mae Desktop Underwriter (DU) Borrower(s)
Freddie Mac Loan Product Advisor (LPA) Ken Customer (Unmarried) Applicant

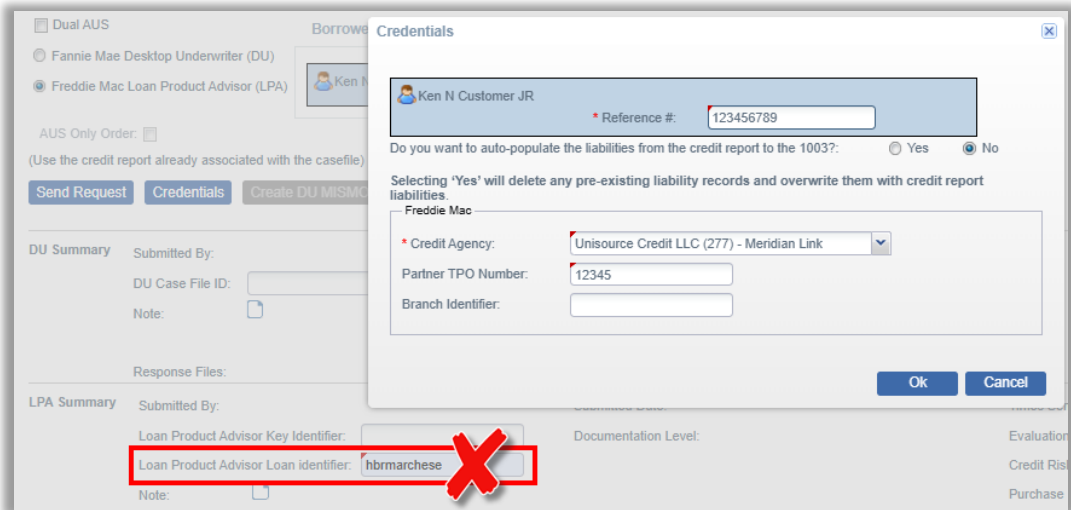
AUS Only Order:
(Use the credit report already associated with the casefile)

[Send Request](#) [Credentials](#) [Create DU MISMO 3.4](#) [Create LPA](#)

DU Summary Submitted By: Renee Marchese Submitted Date-Time: 2/10/2021 12:19 PM
DU Case File ID: 1999753783
Note: 
Response Files: [Underwriting Findings Html](#) [Underwriting Findings Pdf](#) [Credit Report Print](#) [Status Log](#)

Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank.

4




Dual AUS Borrower(s) Ken Customer

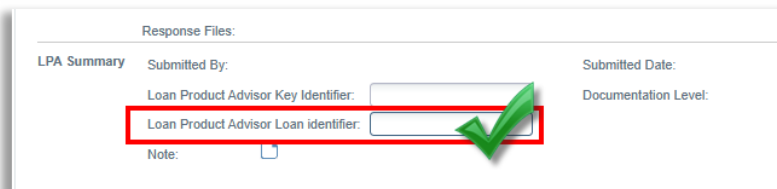
Fannie Mae Desktop Underwriter (DU) Ken N Customer JR
Freddie Mac Loan Product Advisor (LPA) Reference #: 123456789

Do you want to auto-populate the liabilities from the credit report to the 1003?: Yes No
Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.


Freddie Mac
* Credit Agency: Unisource Credit LLC (277) - Meridian Link
Partner TPO Number: 12345
Branch Identifier:

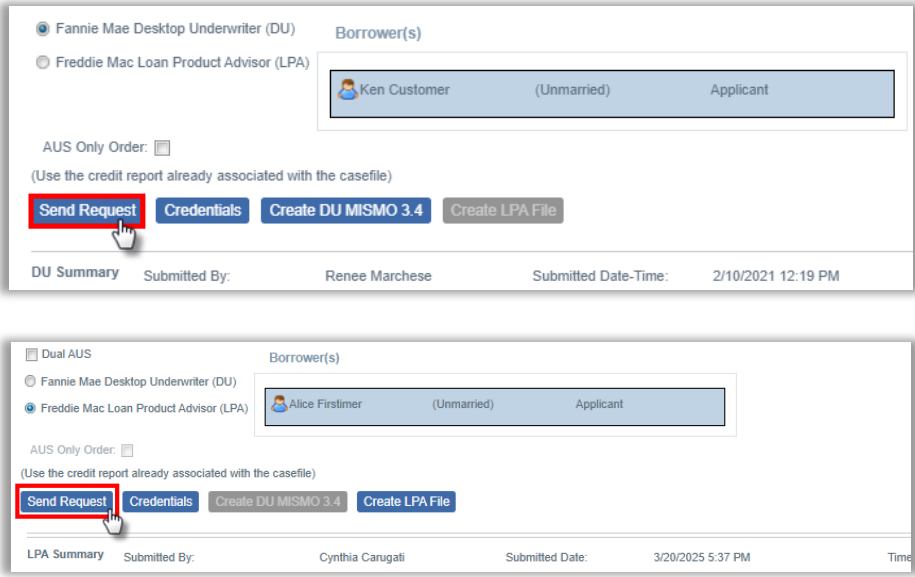
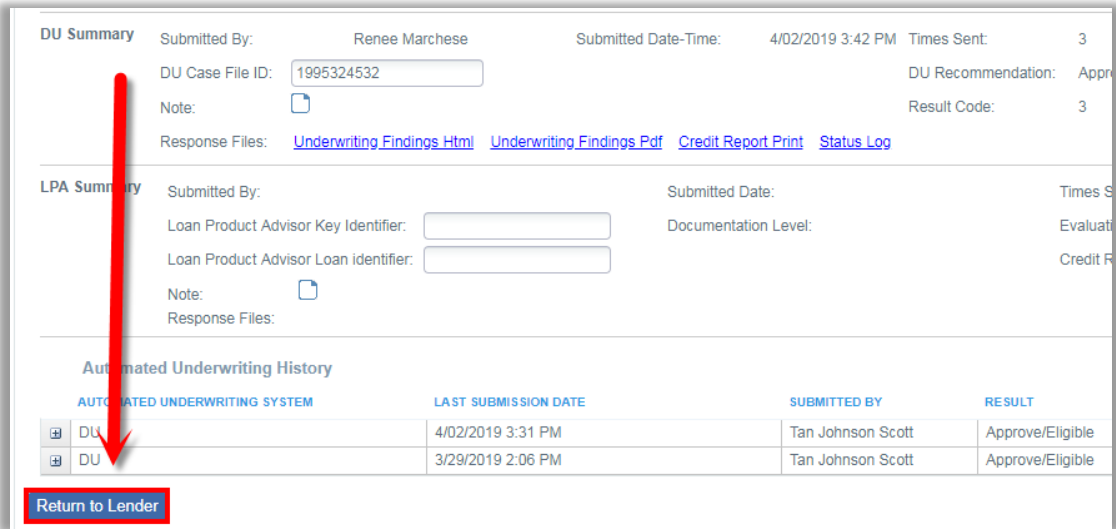
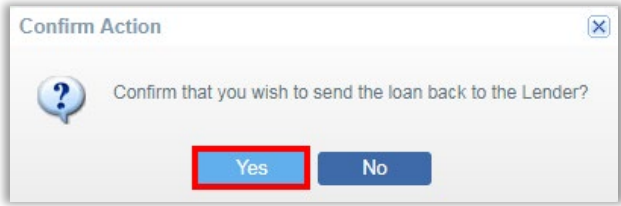
Ok Cancel

LPA Summary Submitted By: hbrmarchese
Loan Product Advisor Key Identifier:
Loan Product Advisor Loan identifier: hbrmarchese
Note: 



Response Files:

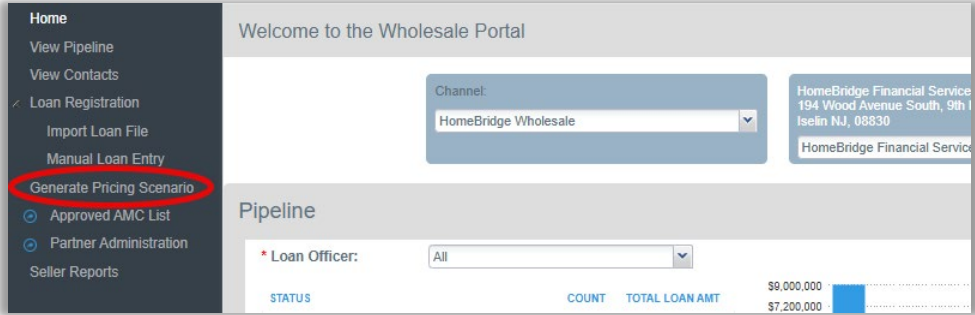
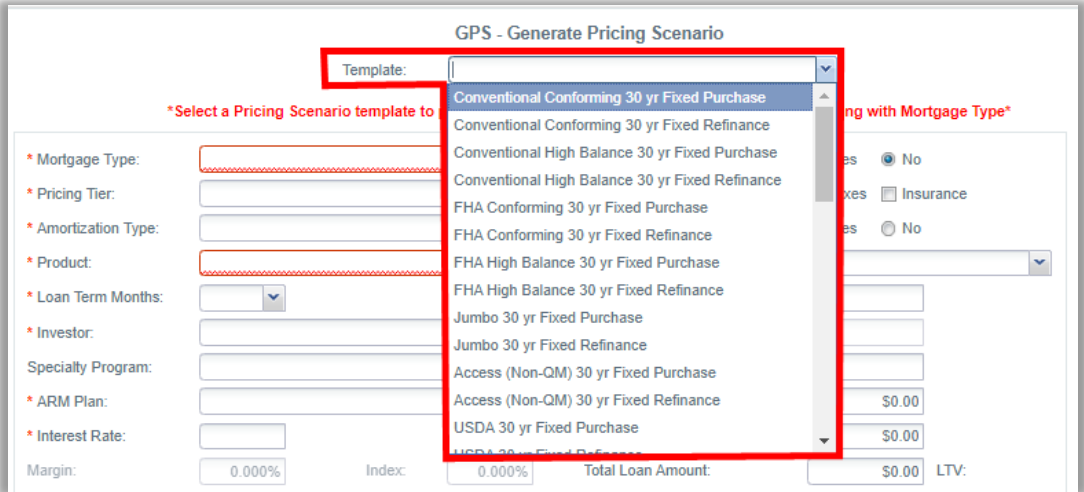
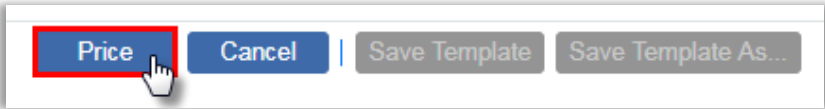
LPA Summary Submitted By: Submitted Date:
Loan Product Advisor Key Identifier: Documentation Level:
Loan Product Advisor Loan identifier:
Note: 

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> 
7	<p>Click Yes to confirm that you wish to send the loan back to the Lender.</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>

Generate a Pricing Scenario (GPS)

The GPS tool is used to price loan scenarios without a Registered loan number.

To Price a Registered loan follow the [Lock a Loan](#) steps (**Important:** Once pricing is reviewed, click **Cancel** before confirming the lock.)

Step	Action
1	<p>From the P.A.T.H. Home Screen, click Generate Pricing Scenario.</p> 
2	<ul style="list-style-type: none">• Select a Template from the dropdown• 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	<p>Click Price at the bottom of the screen.</p> 

Step**Action**

The **Pricing Details** screen will show Base Pricing, Adjustments, and Total Rate and Points.

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%



Helpful Tips:

4

- To choose another Rate or Lock Days, click **Show All Rates**.
- Click **Print** to save your Pricing Scenario as a PDF file.

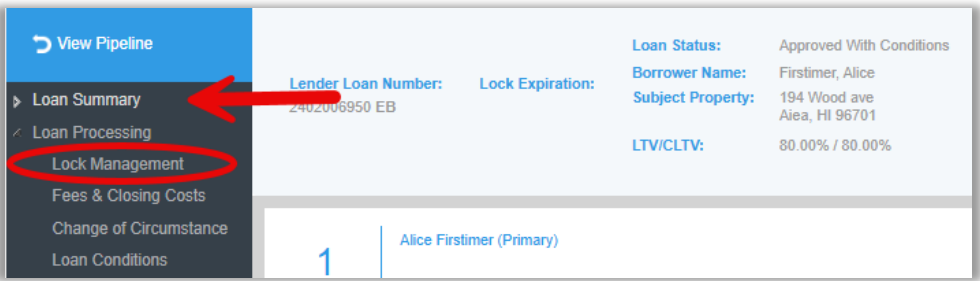
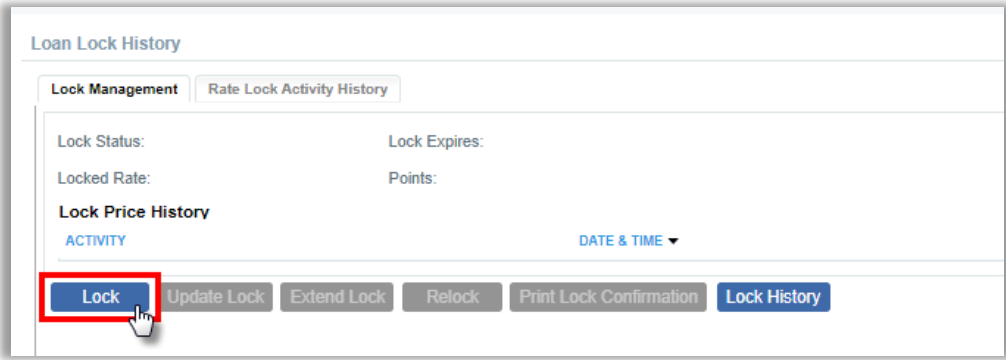
Loan Scenario Specifications		Your Pricing Results		
Product: Conv Conforming 30 yr Fixed		Conv Conforming 30 yr Fixed - 30 days		
Investor:	Fannie Mae	Base Pricing	Rate	Price
Program:			3.500%	0.700%
Interest Rate:	4.000%	FICO/LTV Adjustment - FICO Score (740-999) LTV (75.01-80%)	0.000%	0.500%
Lock Days:	30	Lender Paid Broker Compensation	0.000%	2.750%
Qualifying Credit Score:	780	Adjusted Total Pricing	3.500%	3.950%
Occupancy:		The scenario pricing provided by GPS is based on the most recently published HomeBridge rate sheet. This is not a lock commitment.		
Property Type:				
Property ZIP:	17701			
Property State:	PA			
Number of Units:	1			
Loan Purpose:	Refinance			
Reason for Refinance:	Limited Cash Out			
Manual Underwriting:	No			

Pricing & Lock Management

To price a registered loan and easily lock and manage locks in P.A.T.H. follow the steps below in the Lock a Loan section. (**Important:** To review the pricing without locking the loan on the Lock Management screen, follow the steps to lock the loan but click **Cancel** instead of confirming the lock.)

- Lock a Loan
- Rate Lock Extension
- Relock
- Change Compensation Type

Lock a Loan

Step	Action
1	<p>Go to Loan Processing→Lock Management.</p>  <p>The screenshot shows a navigation menu on the left with 'Lock Management' circled in red. A red arrow points from the 'Lock Management' option to the 'Lender Loan Number' field in the main content area. The main content area displays loan details: Lender Loan Number: 2402006950 EB, Loan Status: Approved With Conditions, Borrower Name: Firstimer, Alice, Subject Property: 194 Wood ave Aiea, HI 96701, LTV/CLTV: 80.00% / 80.00%, and Alice Firstimer (Primary).</p>
2	<p>Click the Lock button.</p>  <p>The screenshot shows the 'Loan Lock History' screen. The 'Lock Management' tab is selected. The 'Lock' button is circled in red, and a mouse cursor is hovering over it. Other buttons include 'Update Lock', 'Extend Lock', 'Relock', 'Print Lock Confirmation', and 'Lock History'.</p>

Step

Action

The Lock Screen will open with loan information pre-populated.

- Enter the requested **Lock Days**
- *Required information

3



Helpful Tips:

- Lock defaults to **Lender Paid Compensation**.
 - To enter **Borrower Paid Compensation**:
 - Select Lender Paid Compensation: **No**
 - Enter the compensation amount or select **BPC Paid as a Percentage** and enter the percentage
 - Click **Price to Lock**

Step	Action
------	--------

- Click the optional **AMI** button to review the Area Median Income information for the subject property.

A screenshot of a loan application form. The form contains several fields: Loan Purpose (Purchase), Reason for Refinance, Documentation Type (Full Doc), Prepayment, and Emerging Banker (No). On the right side, there are radio buttons for Lender Paid Compensation (Yes), Broker Comp & Date (1.125%, 7/17/2023), Borrower Paid Compensation (\$0.00), BPC Paid as a Percentage, First Time Home Buyer (Yes), and Duty To Serve (No). At the bottom right, the Total Monthly Income Amount is \$11,750.00, and the AMI button is highlighted with a red rectangle. At the bottom of the form, there are buttons for Price to Lock, Refresh with Loan Data, and Cancel.

A screenshot of the 'Area Median Income' dialog box. It displays the following information: Area Median Income: \$150,400.00; County: District of Columbia; Fips County Code: 001. There are checkboxes for Rural Area (unchecked), High Cost Area (checked), and Low Income Cost Area (unchecked). Below this, there are values for 120% Area Median Income (\$180,480.00, checked), 100% Area Median Income (\$150,400.00), 80% Area Median Income (\$120,320.00), and 50% Area Median Income (\$75,200.00). An OK button is located at the bottom right.

Click **Price to Lock**.

4

A screenshot of a loan application form, similar to the one above. It includes fields for Number of Units (1), Loan Purpose (Purchase), Reason for Refinance, Documentation Type (Full Doc), Prepayment, and Emerging Banker (No). On the right, there are radio buttons for Lender Paid Compensation (Yes), Broker Comp & Date (1.125%, 7/17/2023), Borrower Paid Compensation (\$0.00), BPC Paid as a Percentage, First Time Home Buyer (Yes), and Duty To Serve (No). The Total Monthly Income Amount is \$11,750.00, and the AMI button is visible. At the bottom, the Price to Lock button is highlighted with a red rectangle, along with Refresh with Loan Data and Cancel buttons.

Step**Action**

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

Note: When pricing registered loans, click **Cancel** instead of **Lock** after pricing is reviewed.

5

Pricing Details

Lock Days: 45 Day Rate Lock

Conv Conforming 20 yr Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.125%	0.125%	0.125%	0.375%	0.500
3.250%	-0.750%	-0.750%	-0.500%	-0.375
3.375%	-1.500%	-1.500%	-1.250%	-1.125
3.500%	-2.250%	-2.250%	-2.000%	-1.875
3.625%	-3.000%	-3.000%	-2.750%	-2.625
3.750%	-3.500%	-3.500%	-3.250%	-3.125

Minimum Points: 0.000% Maximum Points: 0.000%

Pricing Adjustments

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Lender Paid Broker Compensation	0.000%	2.000%

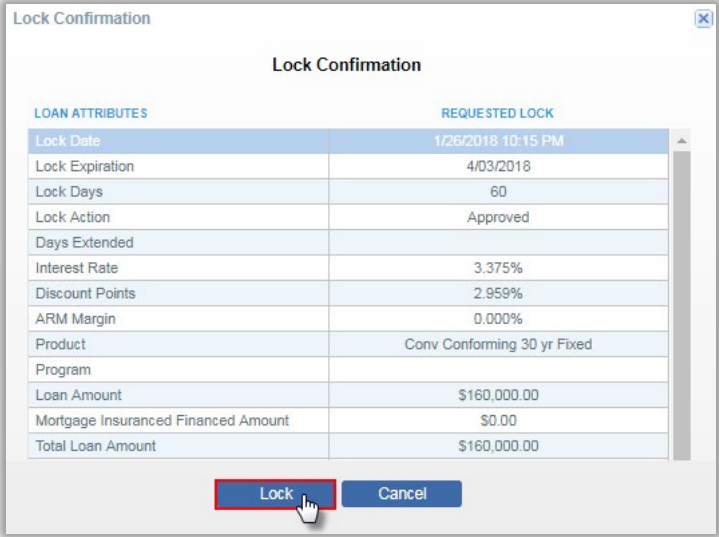
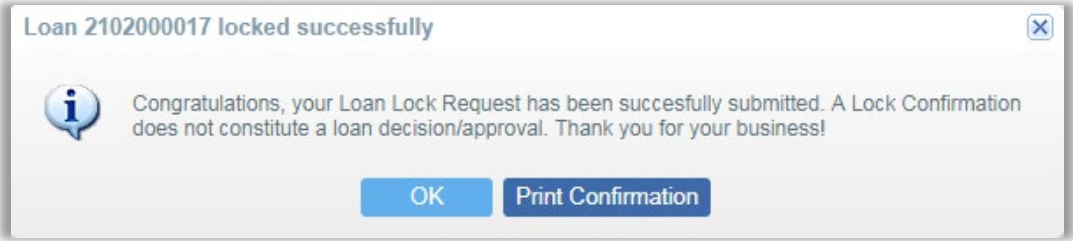

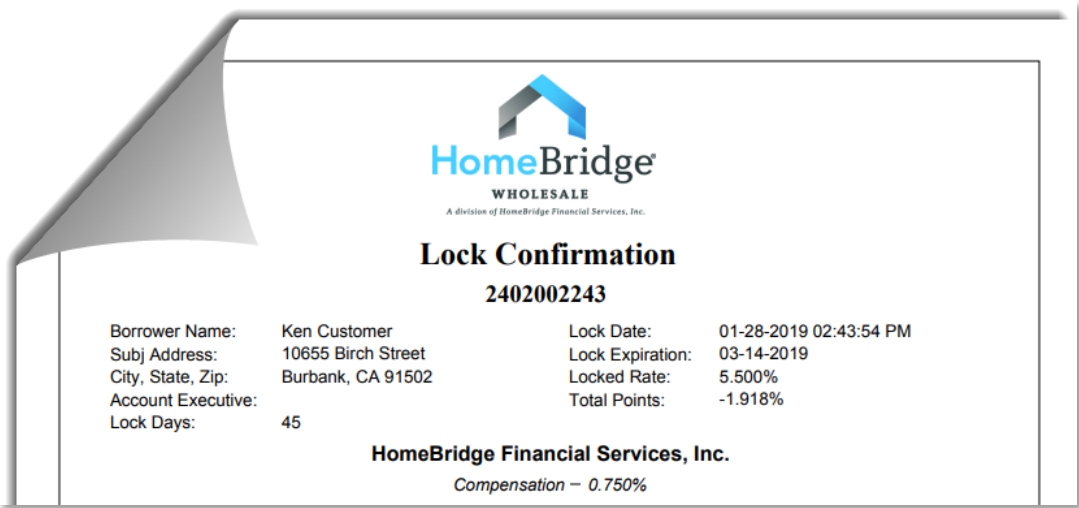
Total Pricing Adjustments 0.000% 2.000%

Net Rate & Points 3.500% 0.000%

Lock
Cancel



Helpful Tips: Easily adjust lock length by modifying drop down at the top of screen.

Step	Action																												
6	<p>The Lock Confirmation window will open. Review the information and click the Lock button.</p>  <table border="1" data-bbox="537 407 1175 758"> <thead> <tr> <th>LOAN ATTRIBUTES</th> <th>REQUESTED LOCK</th> </tr> </thead> <tbody> <tr> <td>Lock Date</td> <td>1/26/2018 10:15 PM</td> </tr> <tr> <td>Lock Expiration</td> <td>4/03/2018</td> </tr> <tr> <td>Lock Days</td> <td>60</td> </tr> <tr> <td>Lock Action</td> <td>Approved</td> </tr> <tr> <td>Days Extended</td> <td></td> </tr> <tr> <td>Interest Rate</td> <td>3.375%</td> </tr> <tr> <td>Discount Points</td> <td>2.959%</td> </tr> <tr> <td>ARM Margin</td> <td>0.000%</td> </tr> <tr> <td>Product</td> <td>Conv Conforming 30 yr Fixed</td> </tr> <tr> <td>Program</td> <td></td> </tr> <tr> <td>Loan Amount</td> <td>\$160,000.00</td> </tr> <tr> <td>Mortgage Insuranced Financed Amount</td> <td>\$0.00</td> </tr> <tr> <td>Total Loan Amount</td> <td>\$160,000.00</td> </tr> </tbody> </table>	LOAN ATTRIBUTES	REQUESTED LOCK	Lock Date	1/26/2018 10:15 PM	Lock Expiration	4/03/2018	Lock Days	60	Lock Action	Approved	Days Extended		Interest Rate	3.375%	Discount Points	2.959%	ARM Margin	0.000%	Product	Conv Conforming 30 yr Fixed	Program		Loan Amount	\$160,000.00	Mortgage Insuranced Financed Amount	\$0.00	Total Loan Amount	\$160,000.00
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7	<p>A pop up will confirm that the Lock Request has been successfully submitted.</p>  <p>Loan 2102000017 locked successfully</p> <p>i Congratulations, your Loan Lock Request has been succesfully submitted. A Lock Confirmation does not constitute a loan decision/approval. Thank you for your business!</p> <p>OK Print Confirmation</p>																												
8	<p> Helpful Tip: Click Print Confirmation to print or save the Lock Confirmation as a PDF for future reference.</p>  <p style="text-align: center;">HomeBridge WHOLESALE <small>A division of HomeBridge Financial Services, Inc.</small></p> <p style="text-align: center;">Lock Confirmation 2402002243</p> <table border="0" style="width: 100%;"> <tr> <td>Borrower Name:</td> <td>Ken Customer</td> <td>Lock Date:</td> <td>01-28-2019 02:43:54 PM</td> </tr> <tr> <td>Subj Address:</td> <td>10655 Birch Street</td> <td>Lock Expiration:</td> <td>03-14-2019</td> </tr> <tr> <td>City, State, Zip:</td> <td>Burbank, CA 91502</td> <td>Locked Rate:</td> <td>5.500%</td> </tr> <tr> <td>Account Executive:</td> <td></td> <td>Total Points:</td> <td>-1.918%</td> </tr> <tr> <td>Lock Days:</td> <td>45</td> <td></td> <td></td> </tr> </table> <p style="text-align: center;">HomeBridge Financial Services, Inc. <i>Compensation - 0.750%</i></p>	Borrower Name:	Ken Customer	Lock Date:	01-28-2019 02:43:54 PM	Subj Address:	10655 Birch Street	Lock Expiration:	03-14-2019	City, State, Zip:	Burbank, CA 91502	Locked Rate:	5.500%	Account Executive:		Total Points:	-1.918%	Lock Days:	45										
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City, State, Zip:	Burbank, CA 91502	Locked Rate:	5.500%																										
Account Executive:		Total Points:	-1.918%																										
Lock Days:	45																												

Step

Action

The Lock Management screen will display the Lock in the Lock Price History.

Lock Management

Lock Status: Approved Lock Expires: 04/15/2019
Locked Rate: 3.750% Points: 3.303%

Lock Price History

ACTIVITY	DATE & TIME	NOTE RATE	TOTAL POINTS	DETAILS
Approved	2/27/2019 4:00 PM	3.750%	3.303%	🔍

Buttons: Lock, Update Lock, Extend Lock, Relock, Print Lock Confirmation, Lock History

9



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

Rate Lock Pricing Details

ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTMENT	POINTS ADJUSTMENT
Base Rate	3.500%	-0.615%
FICO Score Adjustment (740+)	0.000%	-0.125%
Loan Amount \$100K - \$125K Adjustment	0.000%	0.375%
Lender Paid Broker Compensation	0.000%	2.000%
Total Rate and Points	3.500%	1.635%

Close

TOTAL POINTS: 1.635% **DETAILS** 🔍

Rate Lock Extension

Step	Action
------	--------

Go to **Loan Processing** → **Lock Management**.

View Pipeline

- ▶ Loan Summary
- ◀ Loan Processing
- Lock Management**
- Fees & Closing Costs
- Change of Circumstance
- Loan Conditions
- Automated Underwriting
- Approved AMC List
- Order Appraisals
- Area Median Income
- ▶ Full Application
- ▶ Loan Closing
- ▶ Loan Purchasing

Lender Loan Number: 2402006950 EB

Lock Expiration:

Loan Status: Approved With Conditions

Borrower Name: Firslimer, Alice

Subject Property: 194 Wood ave
Aiea, HI 96701

LTV/CLTV: 80.00% / 80.00%

1 Borrowers

Alice Firslimer (Primary)

1 No of Units

Property Type: Attached

Occupancy: Primary Residence

Appraised Value: \$500,000.00

Refinance Purpose:

1



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

Wholesale Portal

Channel: HomeBridge Wholesale

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

HomeBridge Financial Services, Inc. (6521)

HomeBridge Financial Services, Inc., Wayne, NJ Branch 1700 Route 23, Suite 125 Wayne NJ, 07470

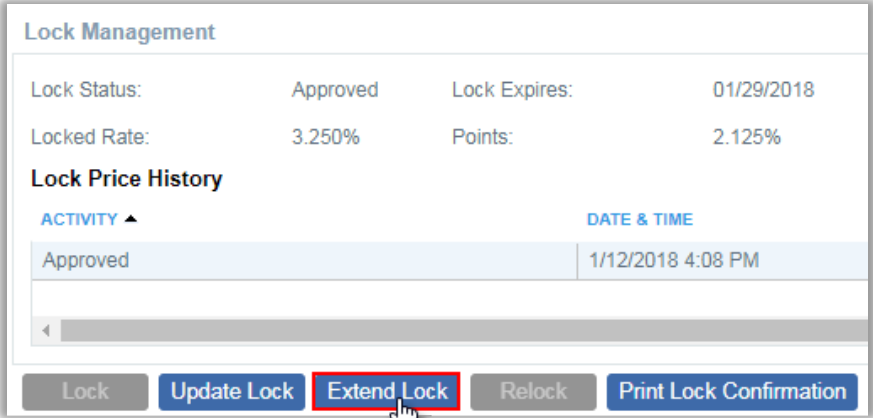
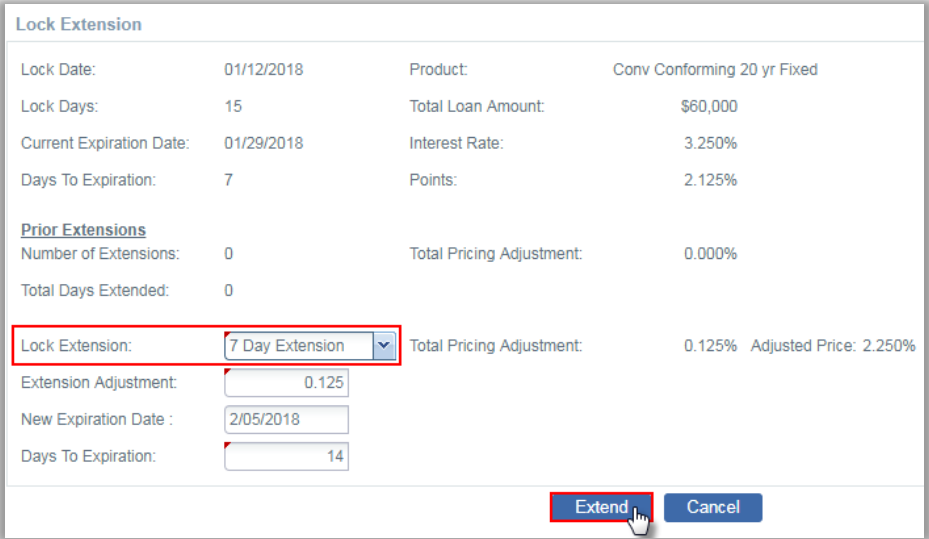
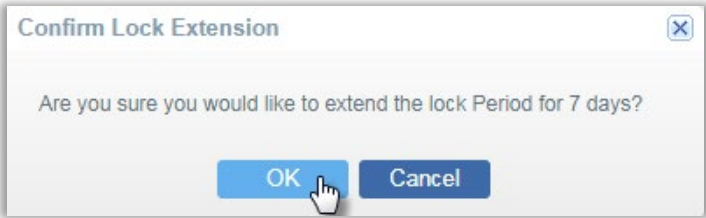
Branch, 1700 Route 23, Wayne, NJ 07470 (164721)



Pipeline Filter

	COUNT	TOTAL LOAN AMT
All	23	\$8,918,283
ated Disclosures	1	\$440,000
asures	4	\$915,000
e Sent	3	\$1,066,000
ip	9	\$2,227,742
p	2	\$599,250
ions Received	1	\$178,062
ubmitted	1	\$152,500
	44	\$14,496,837

Alert Summary

ALERT TYPE	COUNT
Property in FEMA declared disaster area	24
Locks Expired	16
Documents Expiring in 10 days or less	9
Documents have expired	9
Locks Expiring in 15 days	1
An error has occurred while generating fees. Some fees may be missing.	1
Total:	60

Step	Action
2	<p>The Lock Management screen will reflect the current Lock information. Click the Extend Lock Button.</p>  <p>The screenshot shows the 'Lock Management' interface. At the top, it displays 'Lock Status: Approved' and 'Lock Expires: 01/29/2018'. Below that, 'Locked Rate: 3.250%' and 'Points: 2.125%'. A section titled 'Lock Price History' shows an activity log with one entry: 'Approved' on '1/12/2018 4:08 PM'. At the bottom of the screen, there are five buttons: 'Lock', 'Update Lock', 'Extend Lock', 'Relock', and 'Print Lock Confirmation'. The 'Extend Lock' button is highlighted with a red box, and a mouse cursor is pointing at it.</p>
3	<ul style="list-style-type: none"> • 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  <p>The screenshot shows the 'Lock Extension' dialog box. It displays various fields: 'Lock Date: 01/12/2018', 'Lock Days: 15', 'Current Expiration Date: 01/29/2018', and 'Days To Expiration: 7'. It also shows 'Product: Conv Conforming 20 yr Fixed', 'Total Loan Amount: \$60,000', 'Interest Rate: 3.250%', and 'Points: 2.125%'. Under 'Prior Extensions', it shows 'Number of Extensions: 0' and 'Total Days Extended: 0'. The 'Lock Extension' dropdown is set to '7 Day Extension' and is highlighted with a red box. Below it, 'Extension Adjustment' is 0.125, 'New Expiration Date' is 2/05/2018, and 'Days To Expiration' is 14. At the bottom right, the 'Extend' button is highlighted with a red box and a mouse cursor, next to a 'Cancel' button.</p>
4	<p>Click OK to confirm the Lock Extension.</p>  <p>The screenshot shows a 'Confirm Lock Extension' dialog box. It contains the text: 'Are you sure you would like to extend the lock Period for 7 days?'. At the bottom, there are two buttons: 'OK' and 'Cancel'. The 'OK' button is highlighted with a red box, and a mouse cursor is pointing at it.</p>

Step	Action																																												
5	<p>The Lock Extension Confirmation will display with details of the extension.</p> <div data-bbox="318 262 1430 869" style="border: 1px solid #ccc; padding: 10px;"> <p>Lock Extension Confirmation</p> <table border="0"> <tr> <td>Original Lock Date:</td> <td>01/12/2018</td> <td>Product:</td> <td>Conv Conforming 20 yr Fixed</td> </tr> <tr> <td>Original Lock Days:</td> <td>15</td> <td>Total Loan Amount:</td> <td>\$60,000</td> </tr> <tr> <td>Original Expiration Date:</td> <td>01/29/2018</td> <td>Interest Rate:</td> <td>3.250%</td> </tr> <tr> <td></td> <td></td> <td>Points:</td> <td>2.125</td> </tr> </table> <p>Prior Extensions</p> <table border="0"> <tr> <td>Number of Extensions:</td> <td>0</td> <td>Total Fee Amount:</td> <td>\$0.00</td> </tr> <tr> <td>Total Days Extended:</td> <td>0</td> <td>Total Pricing Adjustment:</td> <td>0</td> </tr> </table> <div style="border: 2px solid red; padding: 5px; margin: 5px 0;"> <p>Current Extension</p> <table border="0"> <tr> <td>Lock Extension:</td> <td>7 Day Extension</td> <td>Total Fee Amount:</td> <td></td> </tr> <tr> <td>Extension Fee Amount:</td> <td>\$0.00</td> <td>Total Pricing Adjustment:</td> <td>0.125</td> </tr> <tr> <td>Extension Adjustment:</td> <td>0.125</td> <td>Adjusted Price:</td> <td>2.25</td> </tr> <tr> <td>New Expiration Date :</td> <td>2/05/2018</td> <td></td> <td></td> </tr> <tr> <td>Days To Expiration:</td> <td>14</td> <td></td> <td></td> </tr> </table> </div> <p style="text-align: right;"> <input type="button" value="OK"/> <input type="button" value="Print Confirmation"/> </p> </div>	Original Lock Date:	01/12/2018	Product:	Conv Conforming 20 yr Fixed	Original Lock Days:	15	Total Loan Amount:	\$60,000	Original Expiration Date:	01/29/2018	Interest Rate:	3.250%			Points:	2.125	Number of Extensions:	0	Total Fee Amount:	\$0.00	Total Days Extended:	0	Total Pricing Adjustment:	0	Lock Extension:	7 Day Extension	Total Fee Amount:		Extension Fee Amount:	\$0.00	Total Pricing Adjustment:	0.125	Extension Adjustment:	0.125	Adjusted Price:	2.25	New Expiration Date :	2/05/2018			Days To Expiration:	14		
Original Lock Date:	01/12/2018	Product:	Conv Conforming 20 yr Fixed																																										
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	<p> Helpful Tip: Click Print Confirmation to view or print the Extended Lock.</p> <div data-bbox="365 1035 1393 1440" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;"> <div style="text-align: center;">  <p>HomeBridge WHOLESALE <small>A Division of HomeBridge Financial Services, Inc.</small></p> <p>Lock Confirmation 2402002243</p> </div> <table border="0" style="width: 100%;"> <tr> <td>Borrower Name:</td> <td>Ken Customer</td> <td>Lock Date:</td> <td>01-28-2019 02:43:54 PM</td> </tr> <tr> <td>Subj Address:</td> <td>10655 Birch Street</td> <td>Lock Expiration:</td> <td>03-14-2019</td> </tr> <tr> <td>City, State, Zip:</td> <td>Burbank, CA 91502</td> <td>Locked Rate:</td> <td>5.500%</td> </tr> <tr> <td>Account Executive:</td> <td></td> <td>Total Points:</td> <td>-1.918%</td> </tr> <tr> <td>Lock Days:</td> <td>45</td> <td></td> <td></td> </tr> </table> </div>	Borrower Name:	Ken Customer	Lock Date:	01-28-2019 02:43:54 PM	Subj Address:	10655 Birch Street	Lock Expiration:	03-14-2019	City, State, Zip:	Burbank, CA 91502	Locked Rate:	5.500%	Account Executive:		Total Points:	-1.918%	Lock Days:	45																										
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Account Executive:		Total Points:	-1.918%																																										
Lock Days:	45																																												

Relock

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

Step

Action

1

Open the loan to be relocked.

The screenshot shows the Wholesale Portal interface. On the right side, there is an 'Alert Summary' table with the following data:

ALERT TYPE	COUNT
Property in FEMA declared disaster area	24
Locks Expired	16
Documents Expiring in 10 days or less	9
Documents have expired	9
Locks Expiring in 15 days	1
An error has occurred while generating fees. Some fees may be missing.	1
Total:	60



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

Go to **Loan Processing** → **Lock Management**.

The screenshot shows the 'View Pipeline' menu on the left side of the interface. The 'Lock Management' option is highlighted with a red circle and a red arrow pointing to it. The main content area displays loan details for Lender Loan Number 2402006540, including Borrower Name (Ken Customer), Property Type (Attached), and Loan Status (Submitted to Setup).

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. Note: ensure Lock Days is set to **30 Day Rate Lock**.



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.

Pricing Details
✕

Lock Days: 30 Day Rate Lock

Conv Conforming 30 yr Fixed

Net Rate & Price

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.000%	\$1,619.09	3.542%	3.667%	3.792%
6.125%	\$1,640.85	3.029%	3.154%	3.279%
6.250%	\$1,662.74	2.727%	2.852%	2.977%
6.375%	\$1,684.76	2.518%	2.643%	2.768%
6.490%	\$1,705.12	2.166%	2.291%	2.416%
6.500%	\$1,706.90	2.041%	2.166%	2.291%
6.625%	\$1,729.16	1.584%	1.834%	1.834%

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

Minimum Points: 0.000% Maximum Points: 0.000%

Pricing Adjustments

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Base Rate	6.625%	-1.916%
FICO/LTV Adjustment - FICO Score (0-639) LTV (75.01-80%)	0.000%	2.750%
Conventional Loan Amount - \$125k - \$350k	0.000%	-0.500%

Lock
Cancel

6

The Lock Confirmation screen will open. Review the information and click **Lock**.

Lock Confirmation
✕

Lock Confirmation

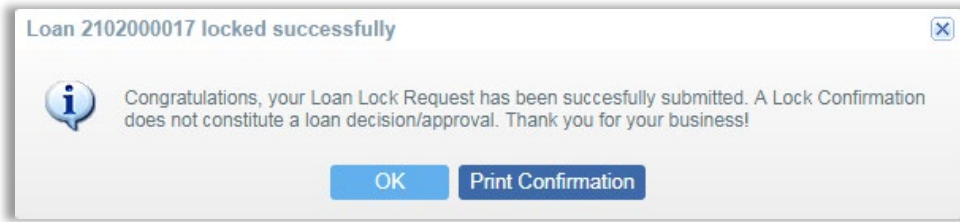
LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	10/30/2025 4:17 PM
Lock Expiration	12/01/2025
Lock Days	30
Lock Days	30
Lock Action	Rate Lock Approved
Days Extended	
Interest Rate	7.125%
Discount Points	0.737%
ARM Margin	0.000%
Product	Conv Conforming 30 yr Fixed
Program	
Loan Amount	\$270,050.00
Mortgage Insured Financed Amount	\$0.00
Total Loan Amount	\$270,050.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Purchase
Reason for Refinance	
Purchase Price	\$340,000.00

Lock
Cancel

Step

Action

A pop up will confirm that the Lock Request has been successfully submitted.



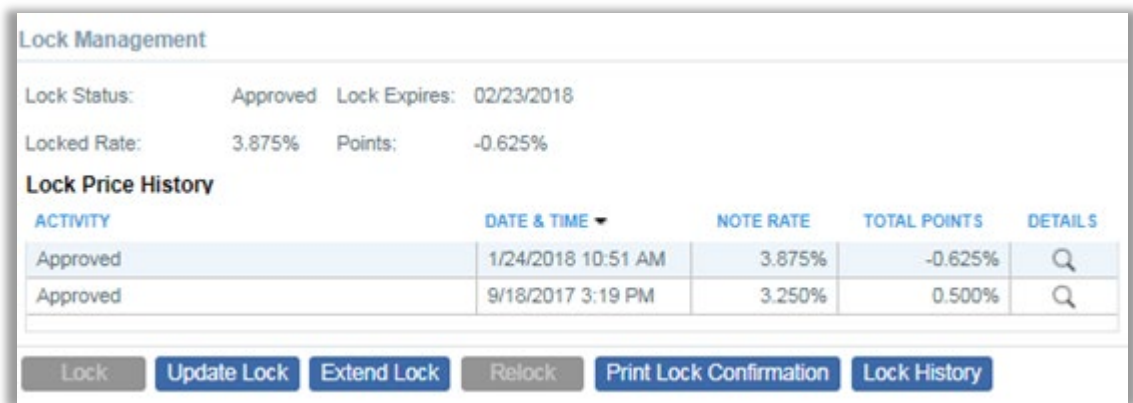
Helpful Tip: Click the **Print Confirmation** button to view or print the Extended Lock.

7



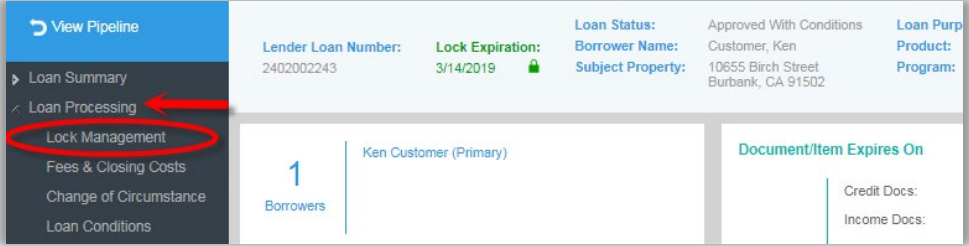
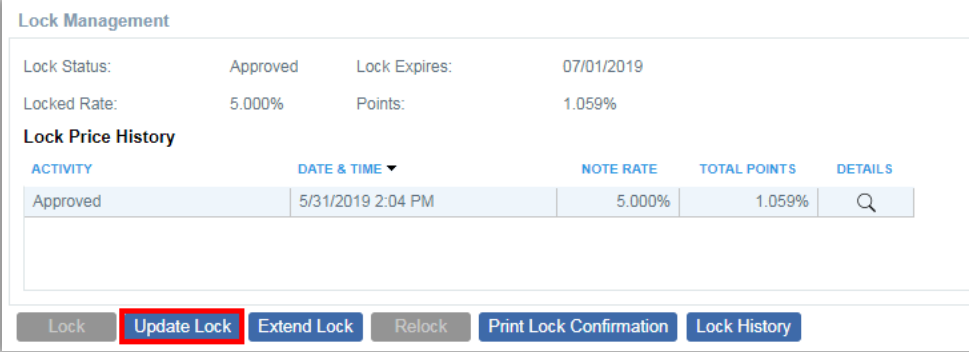
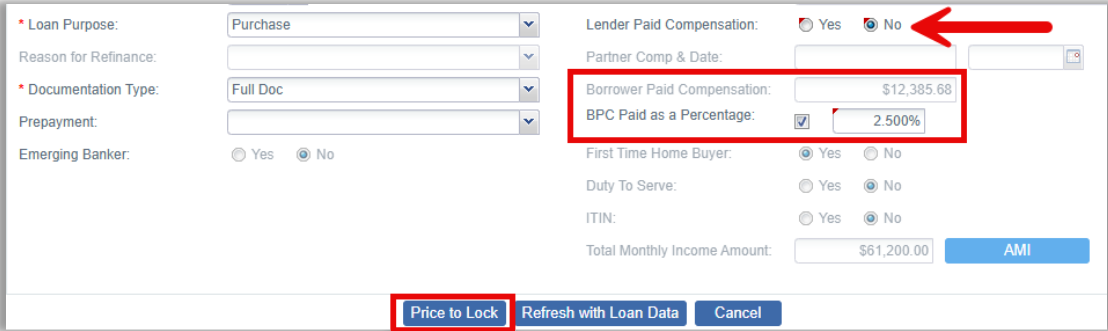
8

The Lock Management screen will now display the details of the Relock.



Change Compensation Type

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

Step	Action
1	<p>Go to Loan Processing→Lock Management.</p> 
2	<p>Click Update Lock.</p> 
3	<p>For Lender Paid Compensation:</p> <ul style="list-style-type: none"> Select Yes and click Price to Lock. <p>For Borrower Paid Compensation:</p> <ul style="list-style-type: none"> Select Lender Paid Compensation: No Enter the compensation amount or select BPC Paid as a Percentage and enter the percentage 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.

Fees and Closing Costs

Credit for Rate Chosen:

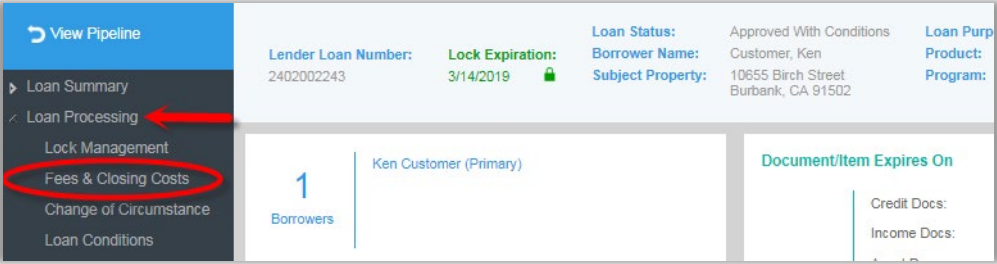
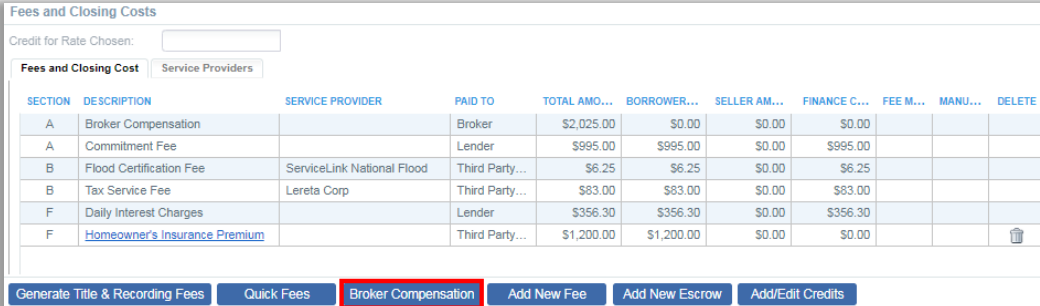
Fees and Closing Cost | Service Providers

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

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

Broker Compensation – For Unlocked Loans

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

Step	Action
1	<p>Go to Loan Processing → Fees & Closing Costs.</p> 
2	<p>Click the Broker Compensation button at the bottom of the screen.</p> 

Step

Action

To enter a flat fee:

- Select **Borrower Paid**
- Enter the **Borrower Paid Broker Fee** amount
- Click **Save**

The screenshot shows the 'Broker Compensation' dialog box. Under the 'Broker Compensation' section, the 'Borrower Paid' radio button is selected, indicated by a red arrow. The 'Borrower Paid Broker Fee' field is highlighted with a red box and contains the value '\$4,000.00'. The 'BPC Paid as a Percentage' checkbox is unchecked. The 'Credit / Points for Rate Chosen' section shows an interest rate of 4.250%, with 'Credit' selected. At the bottom, the 'Save' button is highlighted with a red box.

3

To enter a percentage:

- Select **Borrower Paid**
- Select **BPC Paid as a Percentage**
- Enter the **Percentage** of the loan amount
- Click **Save**

The screenshot shows the 'Broker Compensation' dialog box. Under the 'Broker Compensation' section, the 'Borrower Paid' radio button is selected, indicated by a red arrow. The 'BPC Paid as a Percentage' checkbox is checked, and the percentage field next to it is highlighted with a red box and contains the value '2.500%'. The 'Borrower Paid Broker Fee' field contains the value '\$3,750.00'. The 'Credit / Points for Rate Chosen' section shows an interest rate of 4.250%, with 'Credit' selected. At the bottom, the 'Save' button is highlighted with a red box.

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**.

Broker Compensation

Broker Compensation

* Broker Comp Paid By: Lender Paid Borrower Paid

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee:

Credit / Points for Rate Chosen

Interest Rate: 4.250%

Credit or Points: Credit Points

Credit for Rate Chosen:

Points for Rate Chosen:

Cancel 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.

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE M...
A	Underwriting Fees		Lender	\$895.00	\$895.00	\$0.00	\$895.00	
B	Flood Certification Fee	ServiceLink National Flood	Third Party Pr...	\$8.25	\$8.25	\$0.00	\$8.25	
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00	
C	Closing Protection Letter - Borrower	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00	
C	E-Docs/E-Record/Rec.Svc Fee	Solidifi Title & Closing, LLC	Third Party Pr...	\$53.00	\$53.00	\$0.00	\$53.00	
C	Title Cert/Opinion Fee	Kenneth M Smolar Esq d/b/a P...	Third Party Pr...	\$65.00	\$65.00	\$0.00	\$65.00	
C	Closing Coordination Fee	Solidifi Title & Closing, LLC	Third Party Pr...	\$375.00	\$375.00	\$0.00	\$375.00	
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Pr...	\$437.50	\$437.50	\$0.00	\$0.00	
E	GA Residential Mortgage Fee		Third Party Pr...	\$10.00	\$10.00	\$0.00	\$0.00	
E	Deed Recording		Third Party Pr...	\$12.00	\$12.00	\$0.00	\$0.00	

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

2

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**

Add Fees

Search:

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

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

Step

Action

3

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

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

Section C Fees – Complete the Service Provider information.

- Go to the **Service Providers** tab.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMO...	BORROWE...
A	Underwriting Fees		Lender	\$1,095.00	\$1,095.00
B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$9.25	\$9.25
B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00

4

- Click the applicable fee hyperlink, enter the provider details on the pop-up and click **Save**.

SERVICE PROVIDER ...	SERVICE PROVIDER
Pest Inspection	None
Settlement Agent	Solidifi Title Comp...
Title Insurance	Solidifi Title Comp...

Editing Provider

Service Provider Type: Pest Inspection

* Service Provider: Paolo's Pest Inspections

* Provider Address #1: 123 Maple Ave

Provider Address #2:

* Zip, City & State: 19003 Ardmore PA

* Phone: (215) 555-1212

Fax:

Save Cancel

Step**Action**

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

Fees and Closing Cost		Service Providers				
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER A...	FINANCE C...
A	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



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).


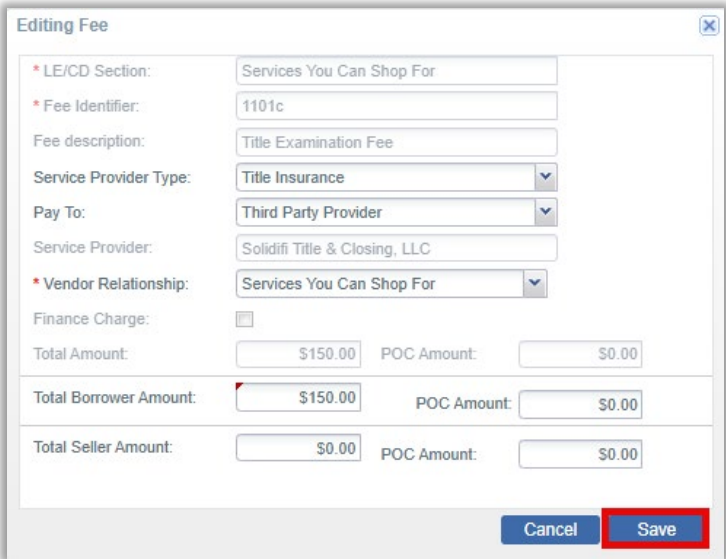


5

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

Fees and Closing Costs		Service Providers				
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	
B	Appraisal Fee		Third Party Provider	\$675.00	\$675.00	
B	Credit Report Fee		Third Party Provider	\$45.00	\$45.00	
B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$6.25	\$6.25	
B	VA Funding Fee		Third Party Provider	\$10,427.50	\$10,427.50	
C	Closing Coordination Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$790.00	\$790.00	
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	\$110.45	\$110.45	
C	Commitment Policy Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$15.00	\$15.00	
C	E-Docs/E-Record/RecSvc Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$85.00	\$85.00	
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	\$500.00	\$500.00	
C	Settlement Fee	Set Agent	Third Party Provider	\$1.00	\$1.00	
C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Provider	\$42.00	\$42.00	

Legend:
 A - Origination Charges B - Services You Cannot Shop For C - Services You Shop For E - Taxes and Other Government Fees F - Prepays G - Initial Escrow Payment at Closing H - Other
 ** - View fee details for POC amount

Edit a Fee

Step	Action																																																																																	
1	<p>To edit a fee, click the Fee Description link.</p>  <p>The screenshot shows a table with the following data:</p> <table border="1"> <thead> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Commitment Fee</td> <td></td> <td>Lender</td> </tr> <tr> <td>B</td> <td>Flood Certification Fee</td> <td></td> <td>Third Party Provider</td> </tr> <tr> <td>B</td> <td>Mortgage Insurance Premium</td> <td></td> <td>Third Party Provider</td> </tr> <tr> <td>C</td> <td>Closing Protection Letter</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> </tr> <tr> <td>C</td> <td>Lender's Title Insurance</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> </tr> <tr> <td>C</td> <td>No Notice Email Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> </tr> </tbody> </table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	A	Commitment Fee		Lender	B	Flood Certification Fee		Third Party Provider	B	Mortgage Insurance Premium		Third Party Provider	C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	C	No Notice Email Fee	Solidifi Title & Closing, LLC	Third Party Provider																																																					
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C	No Notice Email Fee	Solidifi Title & Closing, LLC	Third Party Provider																																																																															
2	<p>Make the changes to the fee and click Save.</p>  <p>The 'Editing Fee' dialog box contains the following fields:</p> <ul style="list-style-type: none"> LE/CD Section: Services You Can Shop For Fee Identifier: 1101c Fee description: Title Examination Fee Service Provider Type: Title Insurance Pay To: Third Party Provider Service Provider: Solidifi Title & Closing, LLC Vendor Relationship: Services You Can Shop For Finance Charge: <input type="checkbox"/> Total Amount: \$150.00 POC Amount: \$0.00 Total Borrower Amount: \$150.00 POC Amount: \$0.00 Total Seller Amount: \$0.00 POC Amount: \$0.00 <p>Buttons: Cancel, Save</p> <p>Note: Do not enter fees in POC Amount field (will not show on LE). POC fees will be reconciled on the CD.</p>																																																																																	
3	<p>The edited fee will display  a in the Fee Modified column.</p>  <p>The screenshot shows the 'Fees and Closing Costs' table with the following data:</p> <table border="1"> <thead> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> <th>TOTAL AMOUNT</th> <th>BORROWER AM...</th> <th>SELLER AMOUNT</th> <th>FINANCE CHARG...</th> <th>FEE MODI...</th> </tr> </thead> <tbody> <tr> <td>C</td> <td>Closing Protection Letter</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$75.00</td> <td>\$75.00</td> <td>\$0.00</td> <td>\$75.00</td> <td></td> </tr> <tr> <td>C</td> <td>Lender's Title Insurance</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$1,800.00</td> <td>\$1,800.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>C</td> <td>Recording Service Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$5.00</td> <td>\$5.00</td> <td>\$0.00</td> <td>\$5.00</td> <td></td> </tr> <tr> <td>C</td> <td>Settlement Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$350.00</td> <td>\$350.00</td> <td>\$0.00</td> <td>\$350.00</td> <td></td> </tr> <tr> <td>C</td> <td>Tax Search Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$100.00</td> <td>\$100.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>C</td> <td>Title Endorsements</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$50.00</td> <td>\$50.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>C</td> <td>Title Examination Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Pro...</td> <td>\$150.00</td> <td>\$150.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>✓</td> </tr> <tr> <td>E</td> <td>Deed Recording</td> <td></td> <td>Third Party Pro...</td> <td>\$55.00</td> <td>\$55.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> </tbody> </table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pro...	\$75.00	\$75.00	\$0.00	\$75.00		C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Pro...	\$1,800.00	\$1,800.00	\$0.00	\$0.00		C	Recording Service Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$5.00	\$5.00	\$0.00	\$5.00		C	Settlement Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$350.00	\$350.00	\$0.00	\$350.00		C	Tax Search Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$100.00	\$100.00	\$0.00	\$0.00		C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Pro...	\$50.00	\$50.00	\$0.00	\$0.00		C	Title Examination Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$150.00	\$150.00	\$0.00	\$0.00	✓	E	Deed Recording		Third Party Pro...	\$55.00	\$55.00	\$0.00	\$0.00	
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...																																																																										
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pro...	\$75.00	\$75.00	\$0.00	\$75.00																																																																											
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C	Recording Service Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$5.00	\$5.00	\$0.00	\$5.00																																																																											
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C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Pro...	\$50.00	\$50.00	\$0.00	\$0.00																																																																											
C	Title Examination Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$150.00	\$150.00	\$0.00	\$0.00	✓																																																																										
E	Deed Recording		Third Party Pro...	\$55.00	\$55.00	\$0.00	\$0.00																																																																											




Delete a Fee

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

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	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.

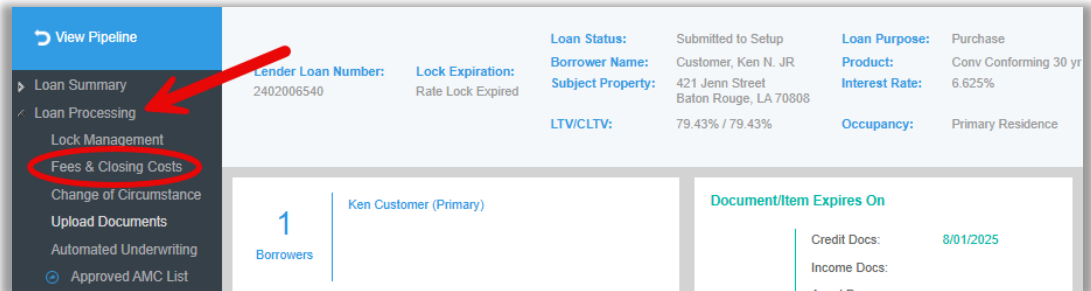
Add a New Fee

Step

Action

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

1



The screenshot shows a sidebar menu on the left with the following items: View Pipeline, Loan Summary, Loan Processing (selected), Lock Management, Fees & Closing Costs (circled in red), Change of Circumstance, Upload Documents, Automated Underwriting, and Approved AMC List. The main content area displays loan details for Ken Customer (Primary), including Loan Status (Submitted to Setup), Borrower Name (Customer, Ken N. JR), Subject Property (421 Jenn Street, Baton Rouge, LA 70808), LTV/CLTV (79.43% / 79.43%), Loan Purpose (Purchase), Product (Conv Conforming 30 yr), Interest Rate (6.625%), and Occupancy (Primary Residence). A 'Document/Item Expires On' section shows Credit Docs expiring on 8/01/2025.

Click the **Add New Fee** button at the bottom of the screen.

2

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE MO
A	Underwriting Fees	ServiceLink National Flood	Lender	\$895.00	\$895.00	\$0.00	\$895.00	
B	Flood Certification Fee		Third Party Pr...	\$8.25	\$8.25	\$0.00	\$8.25	
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00	
C	Closing Protection Letter - Borrower	Solidifi Title & Closing, LLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00	
C	E-Docs/E-Record/RecSvc Fee	Solidifi Title & Closing, LLC	Third Party Pr...	\$53.00	\$53.00	\$0.00	\$53.00	
C	Title Cert/Opinion Fee	Kenneth M Smolar Esq d/b/a P...	Third Party Pr...	\$65.00	\$65.00	\$0.00	\$65.00	
C	Closing Coordination Fee	Solidifi Title & Closing, LLC	Third Party Pr...	\$375.00	\$375.00	\$0.00	\$375.00	
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Pr...	\$437.50	\$437.50	\$0.00	\$0.00	
E	GA Residential Mortgage Fee		Third Party Pr...	\$10.00	\$10.00	\$0.00	\$0.00	
E	Deed Recording		Third Party Pr...	\$12.00	\$12.00	\$0.00	\$0.00	

Buttons at the bottom: Generate Title & Recording Fees, Quick Fees, Broker Compensation, **Add New Fee** (highlighted), Add New Escrow, Add/Edit Credits

Step	Action
------	--------

3

In the Add Fee pop up window, enter as applicable.

- Select **LE/CD Section**, **Fee Identifier** and **Pay To** from the dropdown lists
- Enter fee details
- Click the **Save** button

4

Section C Fees – Complete the Service Provider information.

- Go to the **Service Providers** tab.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMO...	BORROWE...
A	Underwriting Fees		Lender	\$1,095.00	\$1,095.00
B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$9.25	\$9.25
B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00

- Click the applicable fee hyperlink, enter the provider details on the pop-up, and click **Save**.

5

The fee added will display a in the Manual Fee column.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE
A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00		
B	Appraisal Field Review Fee		Third Party Provider	\$125.00	\$0.00	\$125.00		✔
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		

Add a New Escrow

Follow the steps below to enter fees for establishing the Escrow/Impound account (section G).

Waiving Escrows:

- P.A.T.H. requires both taxes and insurance to be waived, or neither.
- Go to the **Loan Summary**→**Short Application** screen and select the Taxes and Insurance box under Escrows.

The screenshot shows the 'Escrows' section of a loan summary form. It includes fields for 'Loan Interest Rate', '* Interest Rate: 6.500%', 'Qualifying Rate: 6.500%', and 'ARM Margin: 0.000%'. Below these, the 'Escrows' section has 'Escrow Waivers:' with checkboxes for 'Taxes' and 'Insurance', both of which are checked. A red box highlights this section.

Step

Action

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

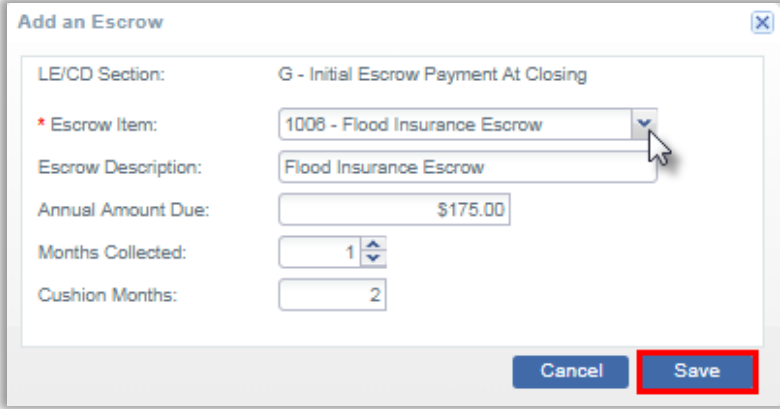

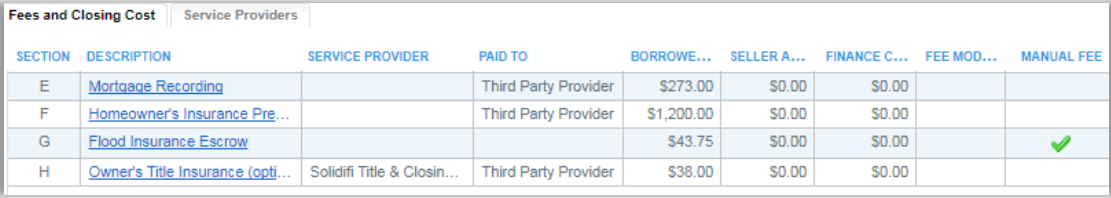
1

The screenshot shows the 'Loan Processing' screen. The left sidebar is expanded to show 'Fees & Closing Costs' highlighted with a red circle and a red arrow. The main content area displays loan details such as 'Lender Loan Number: 2402006540', 'Borrower Name: Customer, Ken N. JR', and 'Loan Purpose: Purchase'. There are also sections for 'Borrowers' and 'Document/Item Expires On'.

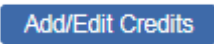
2

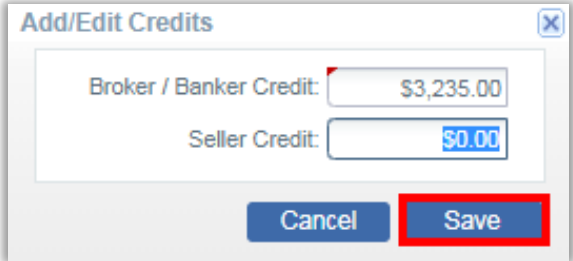
Click the **Add New Escrow** Button at the bottom of the screen.

The screenshot shows the 'Fees and Closing Costs' screen. It features a table with columns for 'SECTION', 'DESCRIPTION', 'SERVICE PROVIDER', 'PAID TO', 'TOTAL ...', 'BORROWER...', 'SELLER ...', 'FINANCE...', and 'FEE MO...'. The table lists various fees such as 'Underwriting Fees', 'Flood Certification Fee', and 'Closing Protection Letter'. At the bottom of the screen, there are several buttons: 'Generate Title & Recording Fees', 'Quick Fees', 'Broker Compensation', 'Add New Fee', 'Add New Escrow', and 'Add/Edit Credits'. The 'Add New Escrow' button is highlighted with a red box and a mouse cursor.

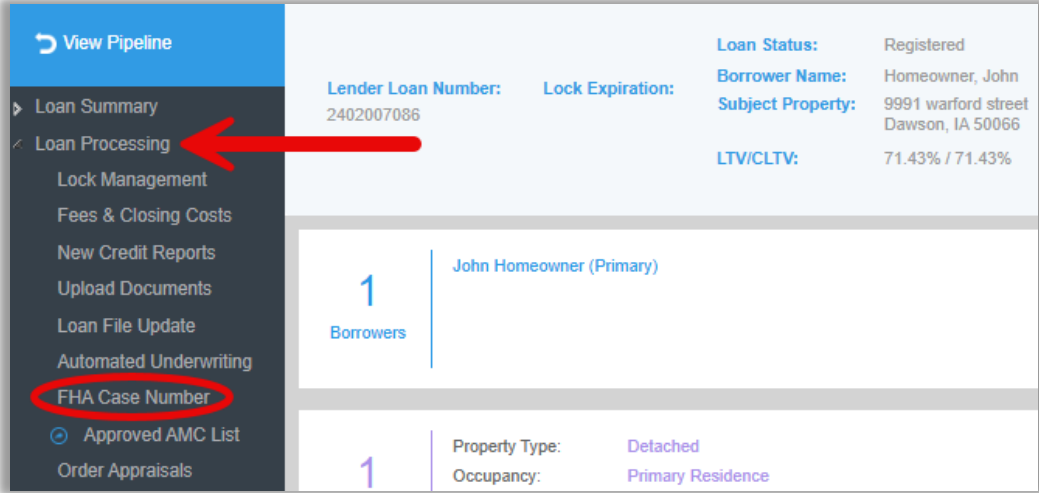
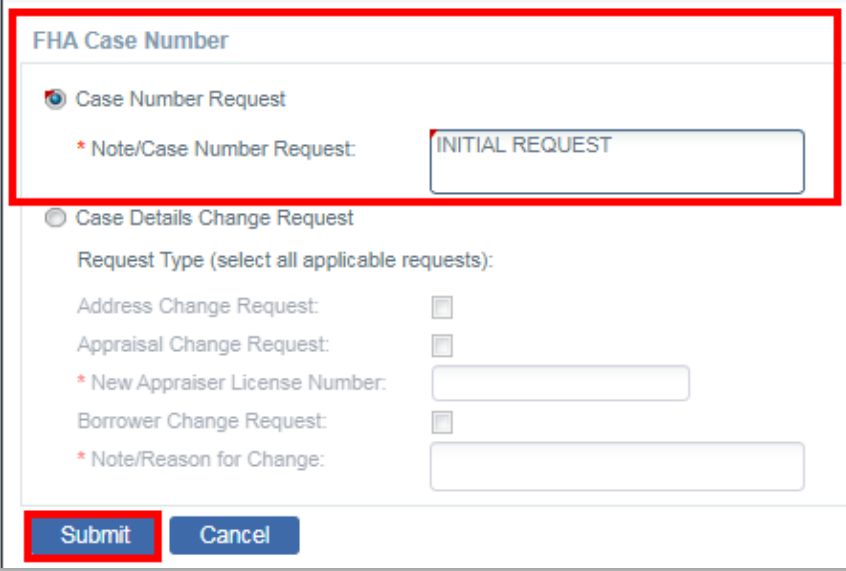
Step	Action
3	<ul style="list-style-type: none"> • Select the Escrow Item from the dropdown list • Enter the Annual Amount Due and the Months Collected • Cushion Months will reflect the required cushion based on the subject property state • Click Save 
4	<p>The new escrow item will display a  in the Manual Fee column.</p>  <p>Note: Repeat these steps for Taxes & Insurance.</p>

Add/Edit Credit

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



FHA Case Number

Step	Action
1	<p>To request an Initial FHA Case Number click Loan Processing to open the menu, and select FHA Case Number.</p>  <p>The screenshot shows a software interface with a left-hand menu. The menu items are: View Pipeline, Loan Summary, Loan Processing (highlighted with a red arrow), Lock Management, Fees & Closing Costs, New Credit Reports, Upload Documents, Loan File Update, Automated Underwriting, FHA Case Number (circled in red), Approved AMC List, and Order Appraisals. The main content area displays loan details: Lender Loan Number: 2402007086, Lock Expiration: (blank), Loan Status: Registered, Borrower Name: Homeowner, John, Subject Property: 9991 warford street Dawson, IA 50066, LTV/CLTV: 71.43% / 71.43%. Below this, it shows 1 Borrowers: John Homeowner (Primary). At the bottom, it shows 1 Property Type: Detached and Occupancy: Primary Residence.</p>
2	<ul style="list-style-type: none">• Select Case Number Request• Enter "Initial request" in the Note/Case Number Request box• Click Submit  <p>The screenshot shows a form titled "FHA Case Number". There are two radio button options: "Case Number Request" (which is selected) and "Case Details Change Request". Under "Case Number Request", there is a text input field labeled "* Note/Case Number Request:" containing the text "INITIAL REQUEST". Under "Case Details Change Request", there is a section "Request Type (select all applicable requests):" with several options: "Address Change Request:" (checkbox), "Appraisal Change Request:" (checkbox), "* New Appraiser License Number:" (text input), "Borrower Change Request:" (checkbox), and "* Note/Reason for Change:" (text input). At the bottom of the form are two buttons: "Submit" and "Cancel".</p>

Loan Submission

Homebridge Wholesale accepts loan submissions for either:

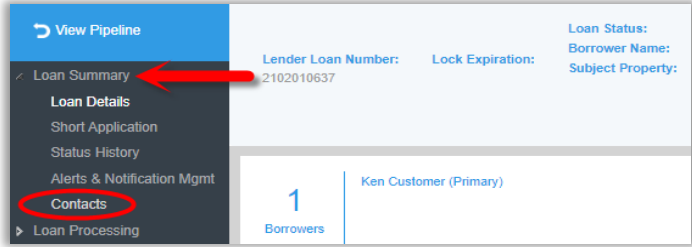
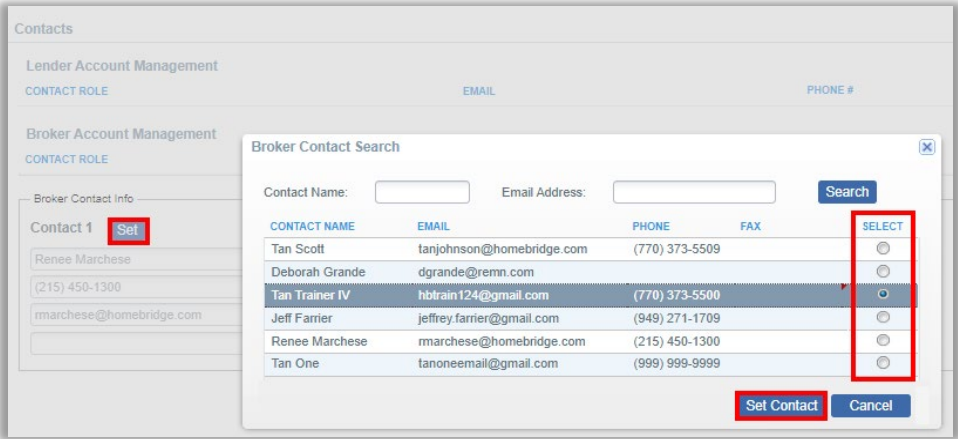
- **Generate Initial Disclosures** ([Click here](#) for complete instructions on how to Generate Initial Disclosures)
- or-
- Credit Decision (**Submit to Loan Setup**)

Submit to Loan Setup

To submit a loan to Homebridge Wholesale for credit decision:

- Enter the Loan Contacts
- Upload the Initial Submission Package
- Submit to AUS when applicable

Enter Contact Information

Step	Action
1	<p>Go to Loan Summary→Contacts.</p> 
2	<p>Select 1 to 3 contacts to receive loan status notifications.</p> <ul style="list-style-type: none"> • Click the Set button for Contact 1 • Select the applicable radio button from the list • Click Set Contact • Repeat for Contact 2 & 3 (as applicable) 

Step	Action																		
3	<p>Click Save.</p> <div data-bbox="451 262 1300 709" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Contacts</p> <p>Lender Account Management</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">CONTACT ROLE</th> <th style="width: 30%;">CONTACT NAME</th> <th style="width: 20%;">EMAIL</th> <th style="width: 20%;">PHONE #</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>Broker Account Management</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">CONTACT ROLE</th> <th style="width: 30%;">CONTACT NAME</th> <th style="width: 10%;">EMAIL</th> <th style="width: 15%;">PHONE #</th> <th style="width: 15%;">URL</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>Broker Contact Info</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Contact 1 Set</p> <p>Tan Trainer IV</p> <p>(770) 373-5500</p> <p>hbtrain124@gmail.com</p> </div> <div style="width: 45%;"> <p>Contact 2 Set</p> <p>Renee Marchese</p> <p>(215) 450-1300</p> <p>marchese@homebridge.com</p> </div> </div> <p style="text-align: center; margin-top: 10px;"> SAVE CANCEL </p> </div>	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #					CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL					
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #																
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL															

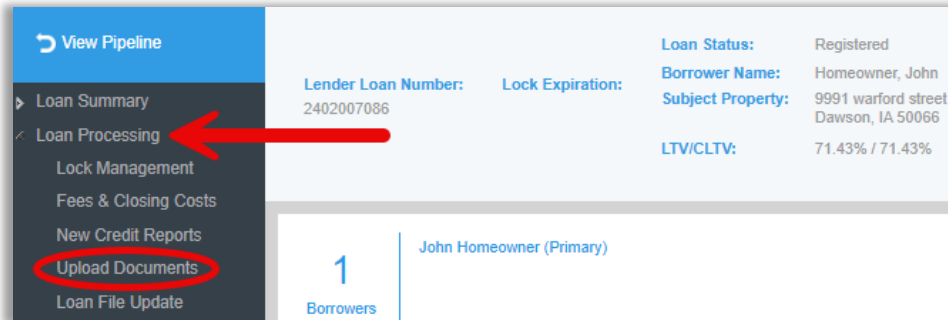
Upload Documents

Step

Action

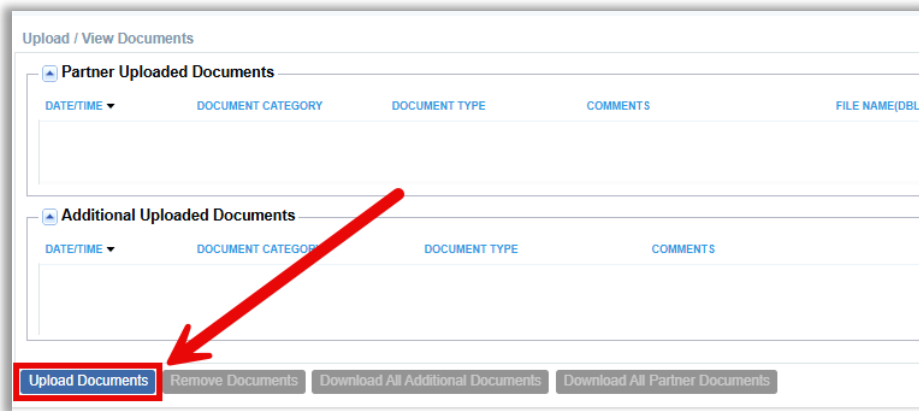
1

Go to **Loan Processing** → **Upload/View Documents**.




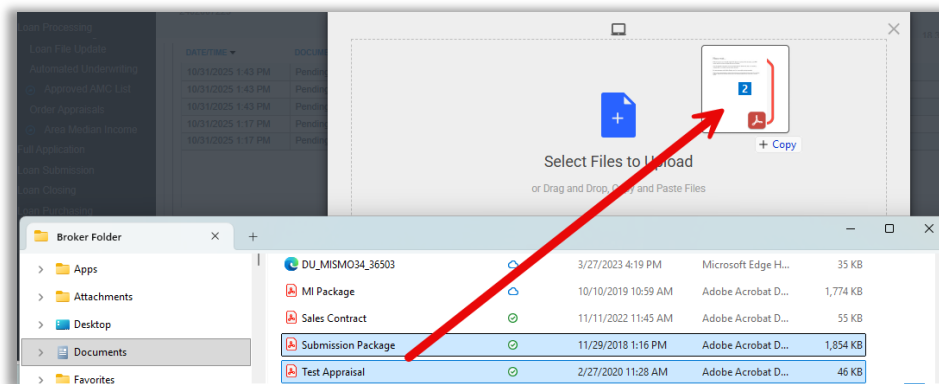
2

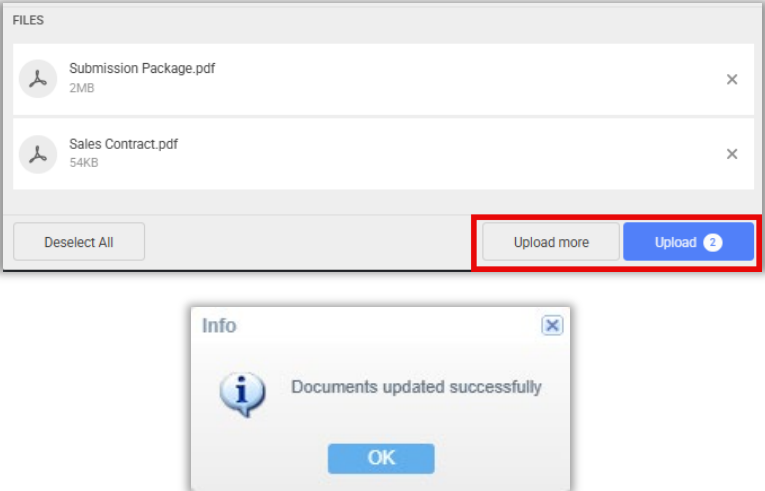
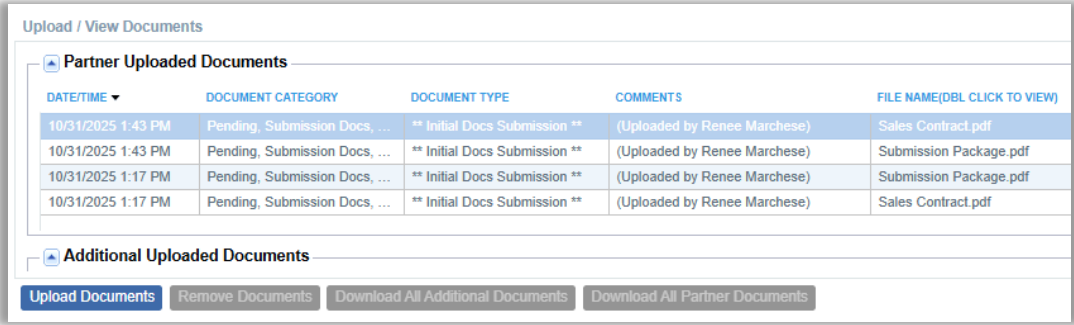
Click **Upload Documents** at the bottom of the screen.



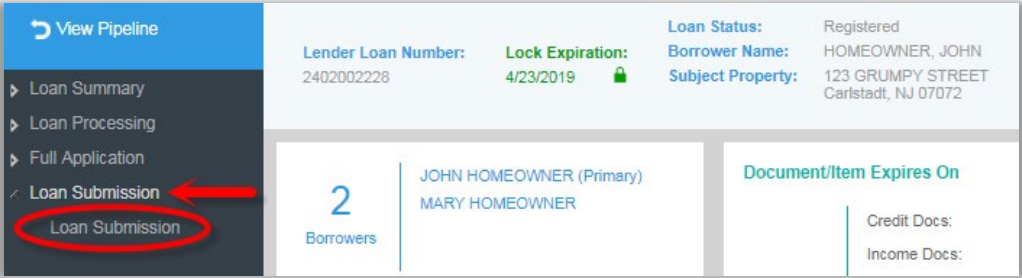
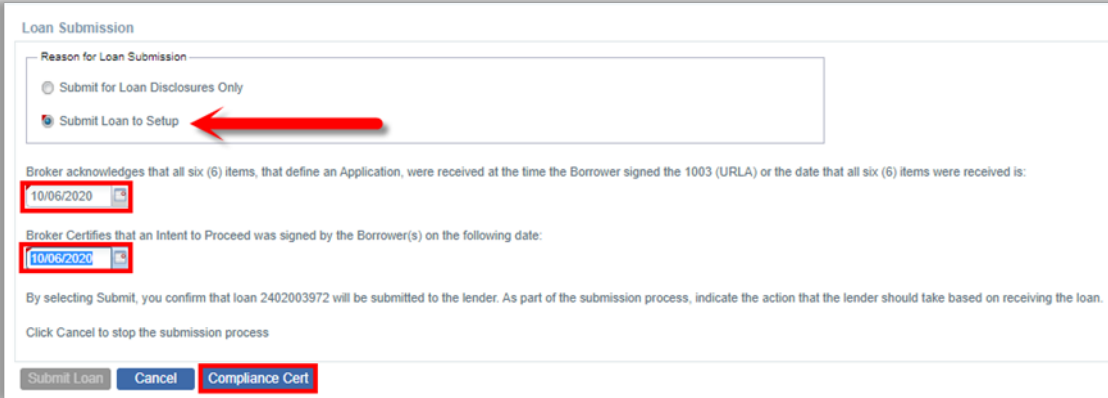
3

- Click  to select the Borrower's documents on your computer
- or -
- **Drag and Drop** the file(s) on the pop-up



Step	Action
4	<p>Click Upload more/Upload.</p> 
5	<p>The file(s) will display under Partner Uploaded Documents.</p>  <p>Note: After loan submission, documents can be viewed on Loan Summary→View Docs.</p>
6	<p>To delete an uploaded file, send a request to PATHSupport@homebridge.com.</p>

Submit Loan to Setup

Step	Action
1	<p>Go to Loan Submission→Loan Submission.</p>  <p>The screenshot shows a 'View Pipeline' menu on the left with options: Loan Summary, Loan Processing, Full Application, Loan Submission (highlighted with a red arrow), and Loan Submission (circled in red). The main content area displays loan details: Lender Loan Number: 2402002228, Lock Expiration: 4/23/2019, Loan Status: Registered, Borrower Name: HOMEOWNER, JOHN, and Subject Property: 123 GRUMPY STREET, Carlstadt, NJ 07072. Below this, it shows '2 Borrowers' (JOHN HOMEOWNER (Primary) and MARY HOMEOWNER) and a 'Document/Item Expires On' section with 'Credit Docs' and 'Income Docs'.</p>
2	<ul style="list-style-type: none">• Select Submit Loan to Setup• Enter the TRID/RESPA application date• Enter the date that written consent to proceed was obtained from the Borrower(s)• Click the Compliance Cert button  <p>The screenshot shows the 'Loan Submission' form. Under 'Reason for Loan Submission', the 'Submit Loan to Setup' radio button is selected and highlighted with a red arrow. Below, there are two date pickers: 'Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received is:' with a date of 10/06/2020, and 'Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:' with a date of 10/06/2020. At the bottom, there are three buttons: 'Submit Loan', 'Cancel', and 'Compliance Cert' (highlighted with a red box).</p>

Step	Action															
3	<ul style="list-style-type: none"> • The Compliance Certifications window will open. • Place checkmarks to certify: <ul style="list-style-type: none"> ✓ Safe Harbor ✓ Fee Certification ✓ Acknowledgement ✓ Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery ✓ Revised Loan Estimate (LE) – Select only if applicable • Click the Proceed button. <div data-bbox="326 569 1425 1346" style="border: 1px solid gray; padding: 10px; margin-top: 10px;"> <p>Compliance Certifications X</p> <p>The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.</p> <p><input checked="" type="checkbox"/> Safe Harbor Broker/Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Broker/Emerging Banker regularly does business and for each option presented the Broker/Emerging Banker had a good faith</p> <p><input checked="" type="checkbox"/> Fee Certification No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been charged to/or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepared by either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation Z).</p> <p><input checked="" type="checkbox"/> Acknowledgement Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.</p> <p><input checked="" type="checkbox"/> Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery Broker/Emerging Banker acknowledges that the borrower(s): 1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Application (6 items); 2. Have confirmed receipt of the Initial Loan Estimate; 3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and 4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on 10/05/2020, which is prior to any disclosures delivered having been delivered or signatures captured</p> <p><input checked="" type="checkbox"/> Revised Loan Estimate (LE) - Select only if applicable Broker/Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed.:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Add</th> <th style="text-align: left;">CATEGORY</th> <th style="text-align: left;">DATE</th> <th style="text-align: left;">DESCRIPTION</th> <th></th> </tr> </thead> <tbody> <tr> <td></td> <td>Fee</td> <td>10/06/2020</td> <td>Additional Fees Added</td> <td></td> </tr> <tr> <td></td> <td>Compliance</td> <td>10/06/2020</td> <td>Compliance Docs added</td> <td></td> </tr> </tbody> </table> <p style="text-align: right;"> <input checked="" type="button" value="Proceed"/> <input type="button" value="Cancel"/> </p> </div>	Add	CATEGORY	DATE	DESCRIPTION			Fee	10/06/2020	Additional Fees Added			Compliance	10/06/2020	Compliance Docs added	
Add	CATEGORY	DATE	DESCRIPTION													
	Fee	10/06/2020	Additional Fees Added													
	Compliance	10/06/2020	Compliance Docs added													

Step	Action
------	--------

4

- Click the **Anti-Steering Disclosure** button (Lender-paid Compensation only)
- Enter as applicable
- Click **Save**

Anti-Steering Disclosure

Please indicate the rate and applicable fees for each Option. MLO must complete all three options presented to the Borrower(s)

		Interest Rate	Total Origination Points or Fees and Discount Points
Option 1	Loan with lowest Interest Rate	4.750%	\$5,000.00
Option 2	Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation	5.500%	\$6,500.00
Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00

Buttons: **Save** (highlighted), **Cancel & Close**

Background Form Buttons: **Submit Loan**, **Cancel**, **Compliance Cert**, **Anti-Steering Disclosure** (highlighted)

5

Click the **Submit Loan** button.

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup ←

Loan Licensing Details

Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65) Company/Branch NMLS ID: 6521

DBA Name: Company/Branch License:

Address Line One: 194 Wood Avenue South MLO NMLS ID: 963258

Address Line Two: 9th Floor MLO License #:

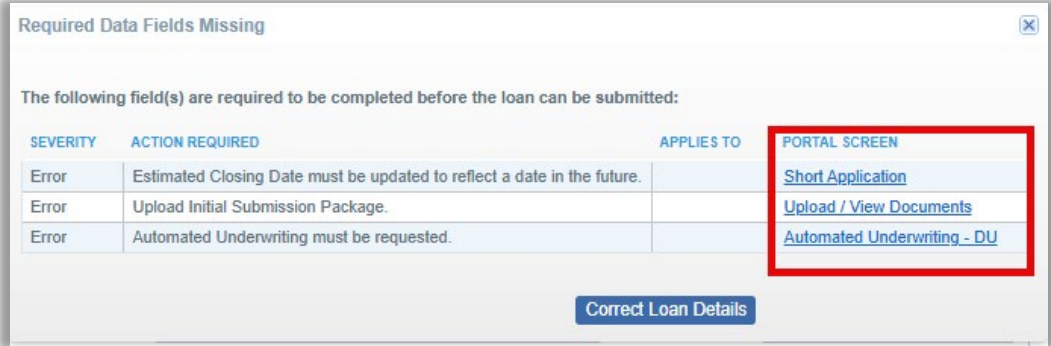
Zip City State: 08830 Iselin NJ

Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received on: 11/21/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: 11/21/2024

By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan. Click Cancel to stop the submission process.

Buttons: **Submit Loan** (highlighted), **Cancel**, **Compliance Cert**, **Anti-Steering Disclosure**

Step	Action															
6	<p>Required Data Fields Missing message will display for any missing or conflicting loan information. Click the Portal Screen link to resolve.</p> <p>Note: See the Submission Steps Guide for complete instructions.</p>  <table border="1" data-bbox="370 499 1382 646"> <thead> <tr> <th>SEVERITY</th> <th>ACTION REQUIRED</th> <th>APPLIES TO</th> </tr> </thead> <tbody> <tr> <td>Error</td> <td>Estimated Closing Date must be updated to reflect a date in the future.</td> <td>PORTAL SCREEN</td> </tr> <tr> <td>Error</td> <td>Upload Initial Submission Package.</td> <td>Short Application</td> </tr> <tr> <td>Error</td> <td>Automated Underwriting must be requested.</td> <td>Upload / View Documents</td> </tr> <tr> <td></td> <td></td> <td>Automated Underwriting - DU</td> </tr> </tbody> </table> <p>Correct Loan Details</p>	SEVERITY	ACTION REQUIRED	APPLIES TO	Error	Estimated Closing Date must be updated to reflect a date in the future.	PORTAL SCREEN	Error	Upload Initial Submission Package.	Short Application	Error	Automated Underwriting must be requested.	Upload / View Documents			Automated Underwriting - DU
SEVERITY	ACTION REQUIRED	APPLIES TO														
Error	Estimated Closing Date must be updated to reflect a date in the future.	PORTAL SCREEN														
Error	Upload Initial Submission Package.	Short Application														
Error	Automated Underwriting must be requested.	Upload / View Documents														
		Automated Underwriting - DU														

Submit Conditions for Underwriter Review

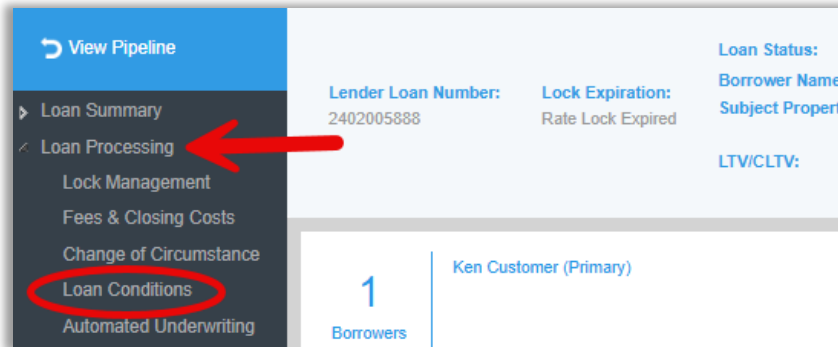
All conditions on a loan file must be submitted through P.A.T.H. using the **Loan Summary**→**Loan Conditions** screen.

Step

Action

1

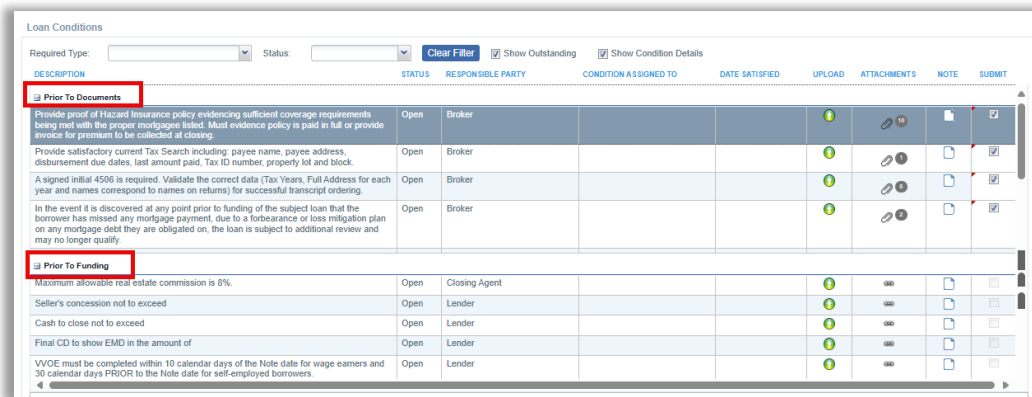
Go to **Loan Processing**→**Loan Conditions**.



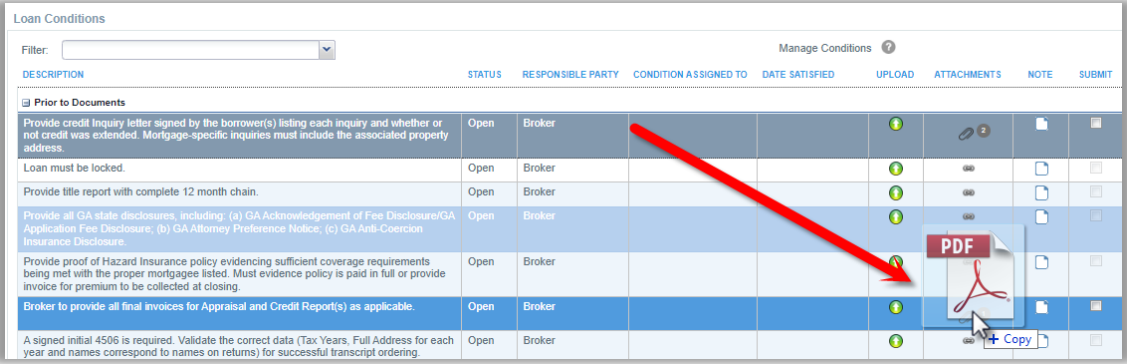

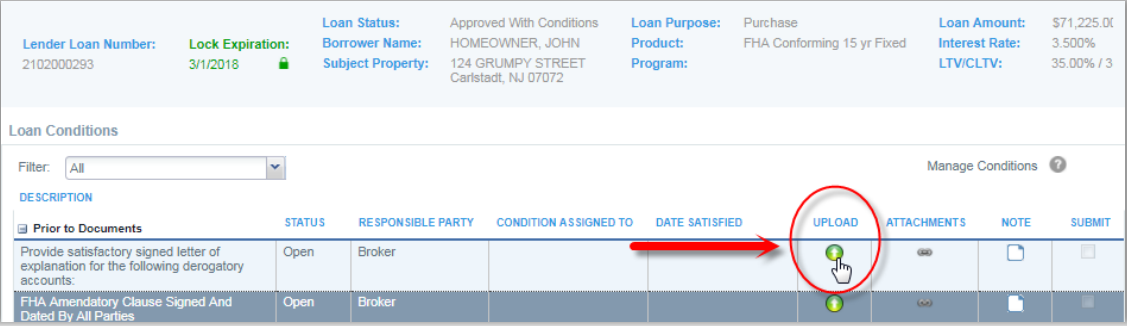
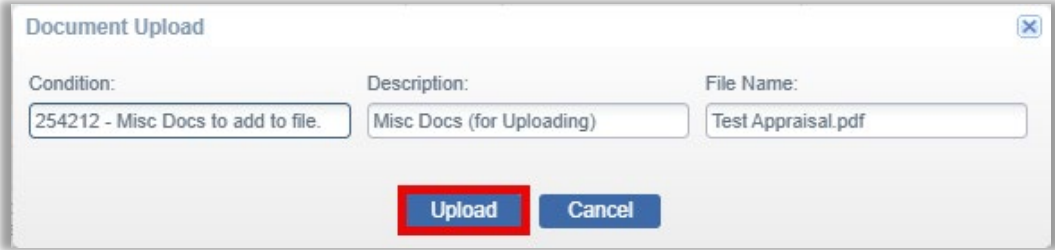
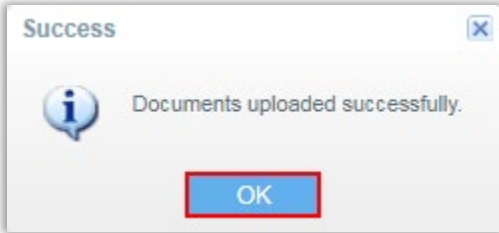
2

The Loan Conditions screen will group the conditions for approval into 2 sections:

- **Prior to Documents**
- **Prior to Funding**

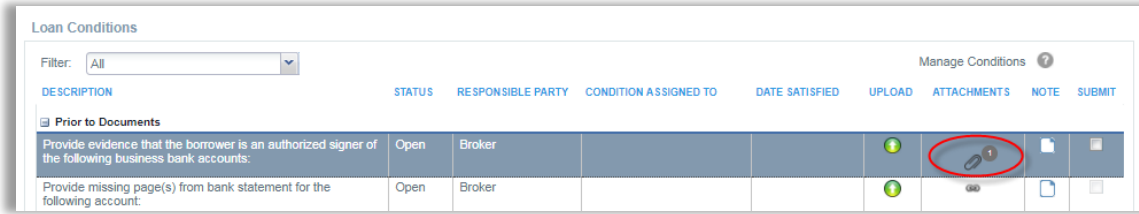


Conditions are listed with a **Status**, the **Responsible Party**, and the **Date Satisfied**.

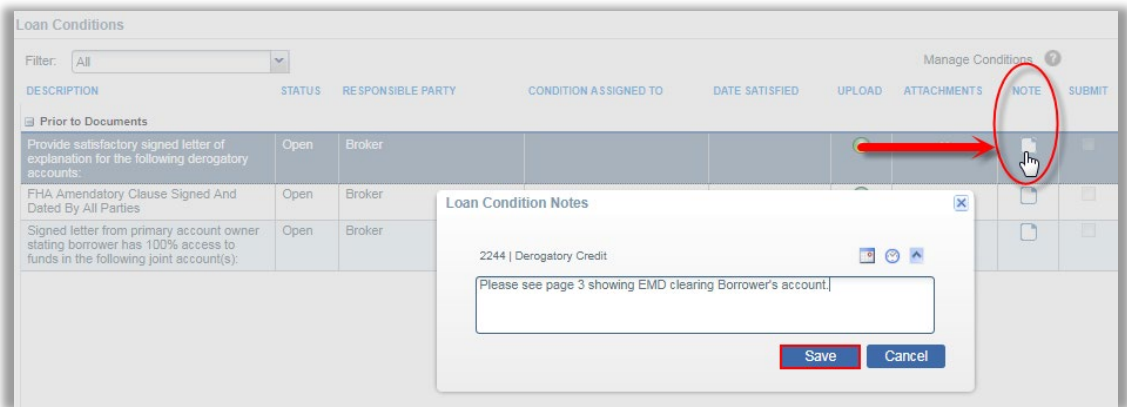
Step	Action
<p>3</p>	<p>Drag and Drop a file on the Condition to be satisfied.</p>  <p>-OR-</p> <p>Click the green up arrow  under Upload for the condition to be satisfied.</p> 
<p>4</p>	<p>The Document Upload window will open.</p> <ul style="list-style-type: none"> • The Condition, the Description, and the File Name will auto-populate for that condition • Click Upload 
<p>5</p>	<p>A pop up will confirm the documents were uploaded successfully. Click OK.</p> 

Step**Action**

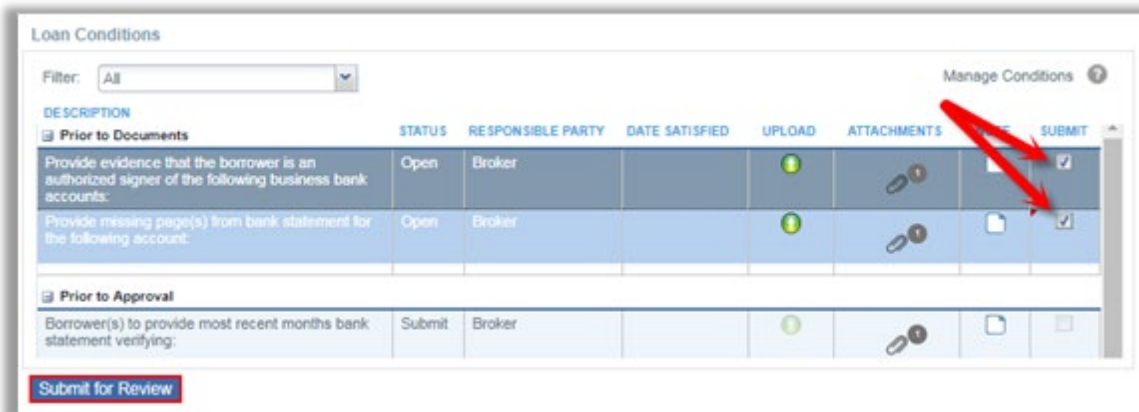
A paper clip will appear in the **Attachments** column with the number of documents attached to that condition. Upload and attach all of the conditions for the underwriter to review.

**6**

Helpful Tip: To attach a note to the documentation, click the **Note Icon** for that condition, type in the message, and click **Save**.

**7**

When ready to submit documents for review, ensure that the **Submit** checkmark is selected, and click the **Submit for Review** button at the bottom of the screen.


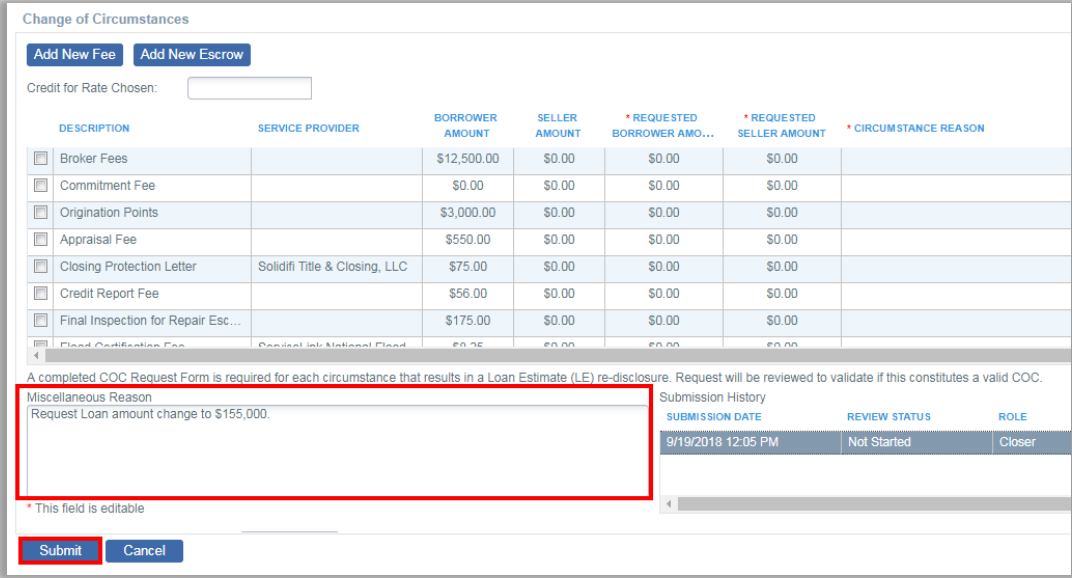


Step	Action
8	<p>Double check that all the uploaded documents are listed in the pop up window, and click OK.</p> <div data-bbox="435 300 1317 709" data-label="Image"> </div> <p>Another pop up will confirm that documents have been sent for further review.</p> <div data-bbox="337 810 1414 1052" data-label="Image"> </div>

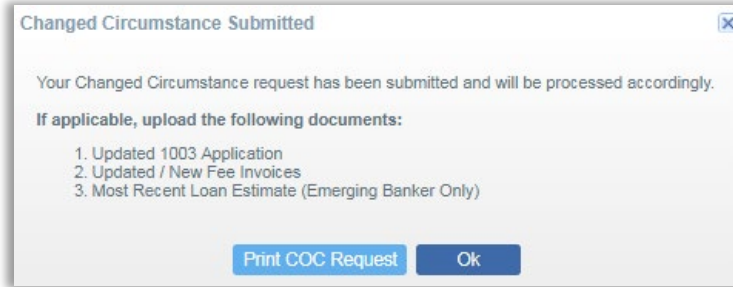
Change of Circumstance

Once a loan has been submitted, all loan term changes require a COC request. Follow the instructions below to submit a Change of Circumstance request.

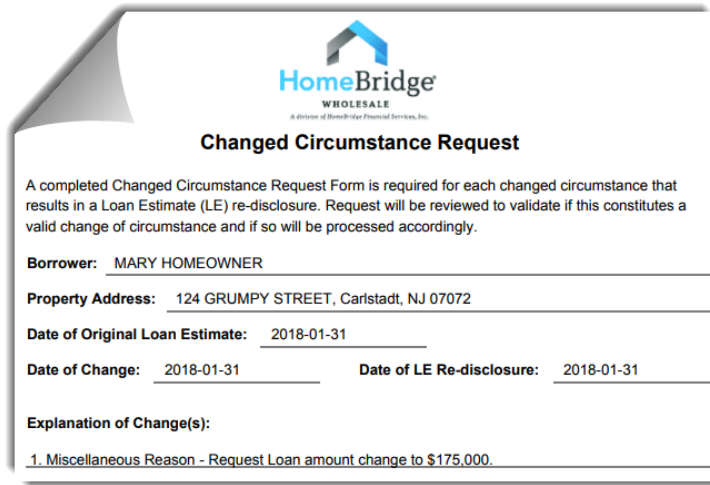
Non-Fee Related Changes

Step	Action
1	<p>Go to Loan Processing→Change of Circumstance.</p> 
2	<p>Type the reason for the Change of Circumstance request into the Miscellaneous Reason field and click Submit.</p> 
3	<p>A pop up will confirm the COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only)

Step	Action
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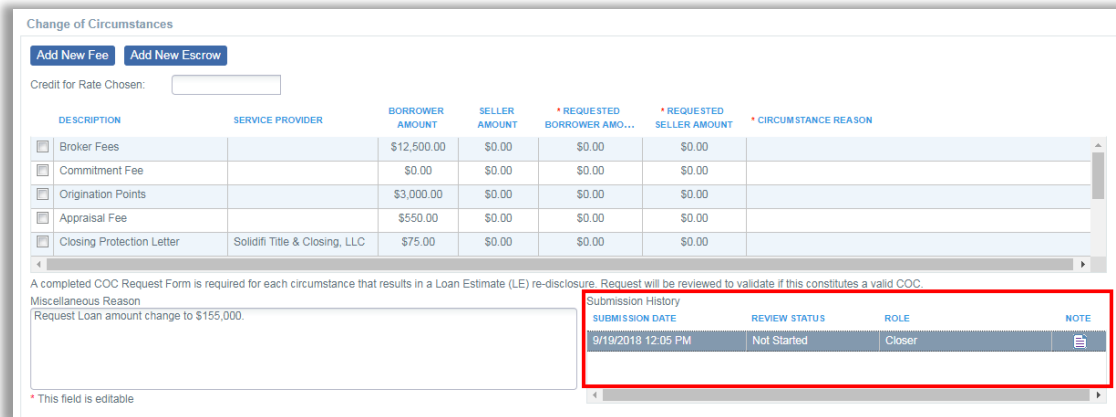


Helpful Tip: Click **Print COC Request** to save or print for future reference.




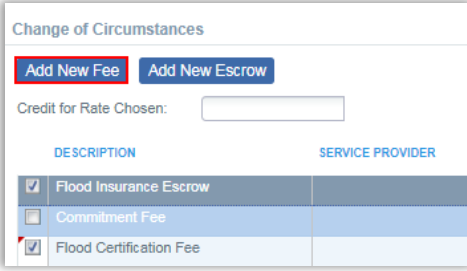
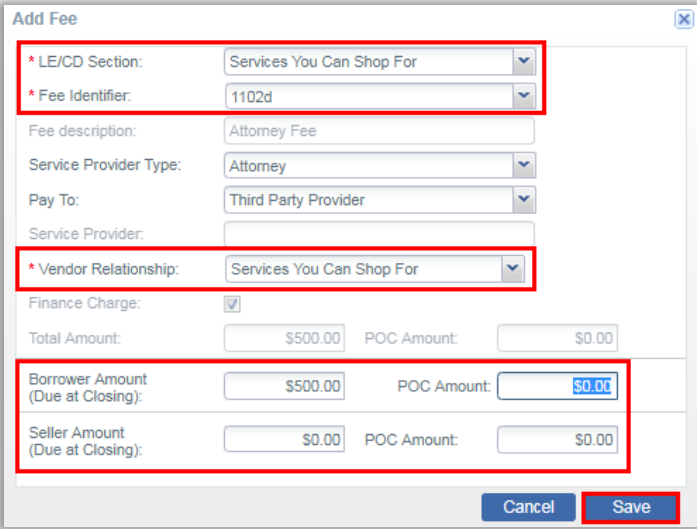
Submitted requests will display in the **Submission History**.

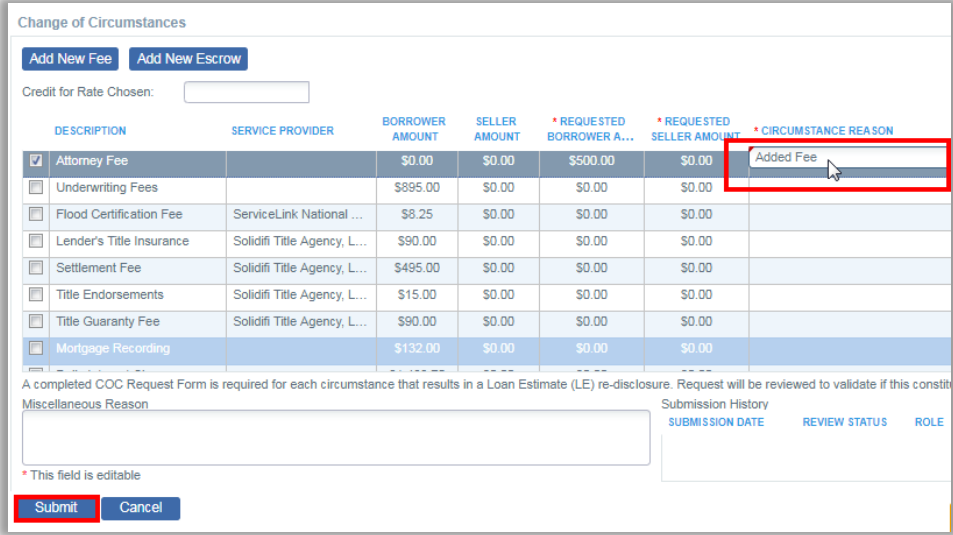
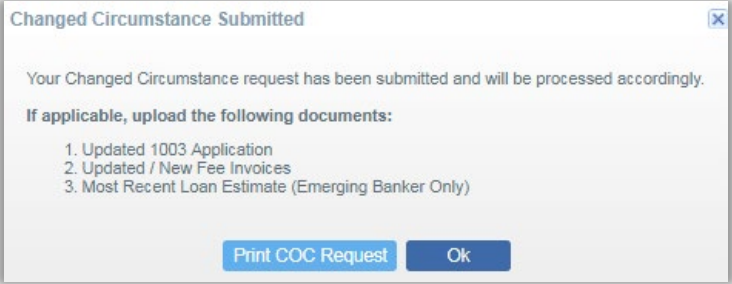


4



Add a Fee

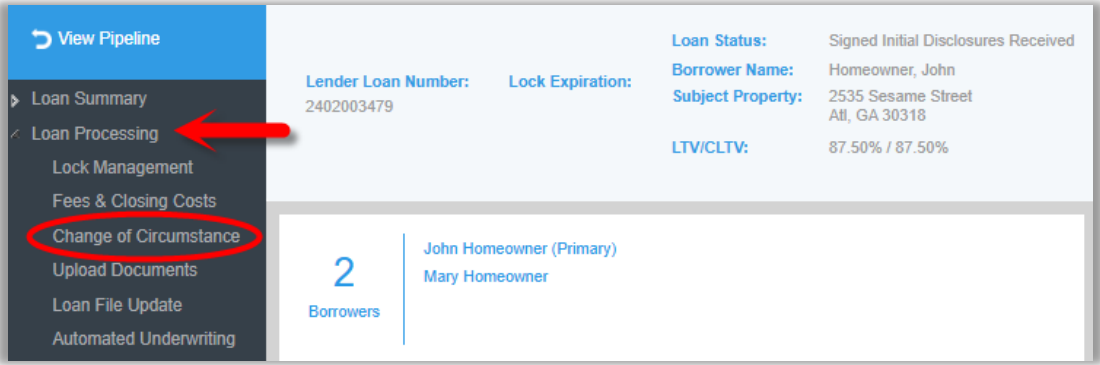
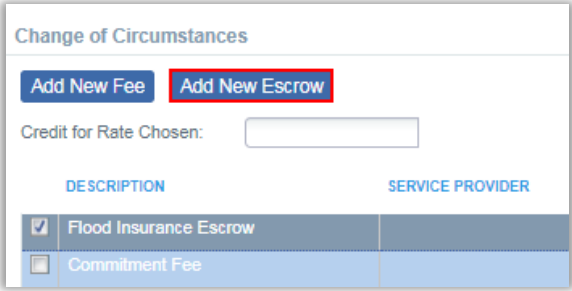
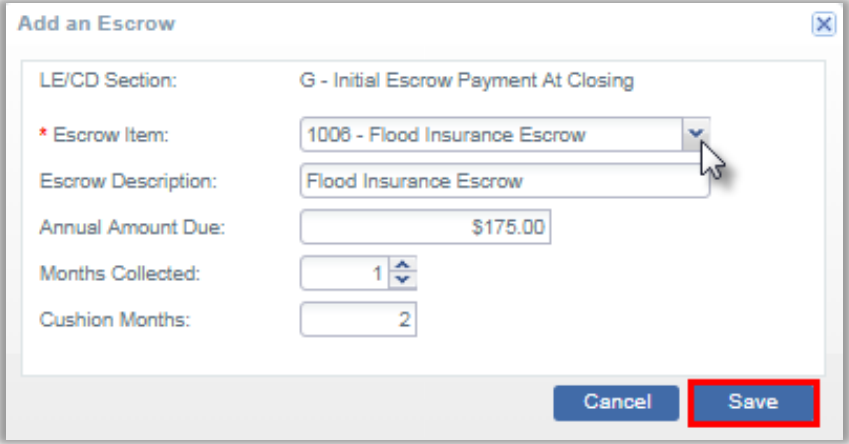
To add a **fee** that would require a Change of Circumstance re-disclosure, follow the steps below.

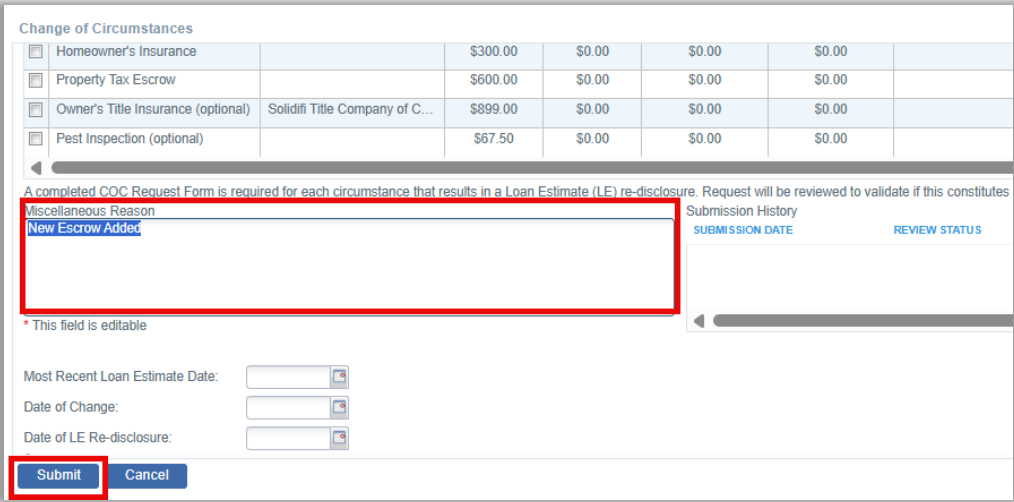
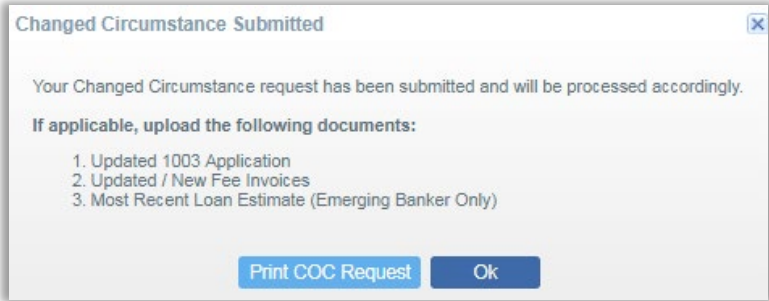

Step	Action
1	<p>Go to Loan Processing→Change of Circumstance.</p> 
2	<p>Click the Add New Fee button.</p> 
3	<p>The Add Fee pop up window will open allowing you to enter the details of the fee.</p> <ul style="list-style-type: none"> • Select the LE/CD Section from the dropdown menu • Select the Fee 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 

Step	Action
4	<p>The New Fee will be added to the list of fees.</p> <ul style="list-style-type: none"> Select the Circumstance Reason field and type in the reason for the Change of Circumstance. And click Submit 
5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> Updated 1003 Updated/New Fee Invoices Most Recent Loan Estimate (Emerging Banker Only)  <p> Helpful Tip: Click Print COC Request to save or print for future reference.</p> 

Add an Escrow


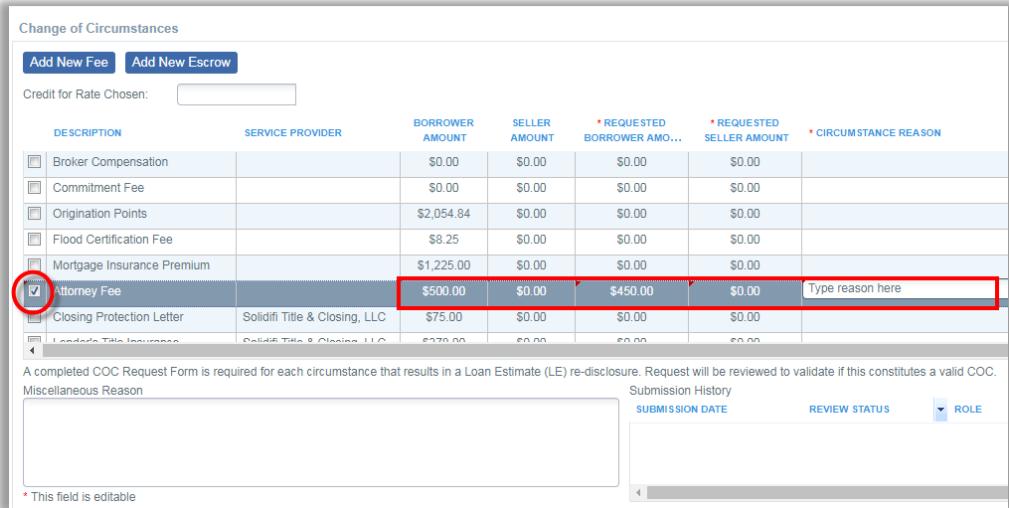
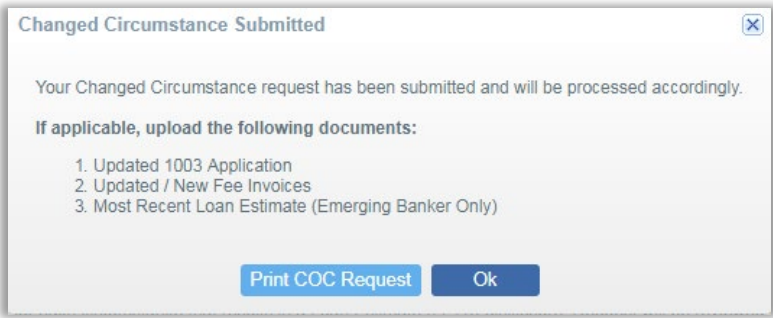
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	<p>Go to Loan Processing→Change of Circumstance.</p> 
2	<p>Click the Add New Escrow button.</p> 
3	<ul style="list-style-type: none"> • 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 

Step	Action
4	<p>The New Escrow Item will be added to the list of fees.</p> <ul style="list-style-type: none"> • The Circumstance Reason will auto-populate • Copy the Circumstance Reason to the Miscellaneous Reason text box • Click Submit 
5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only)  <p> Helpful Tip: Click Print COC Request to save or print for future reference. A copy of the COC Request will be added to the documents folder under Additional Uploaded Documents.</p>

Change Fees or Escrows

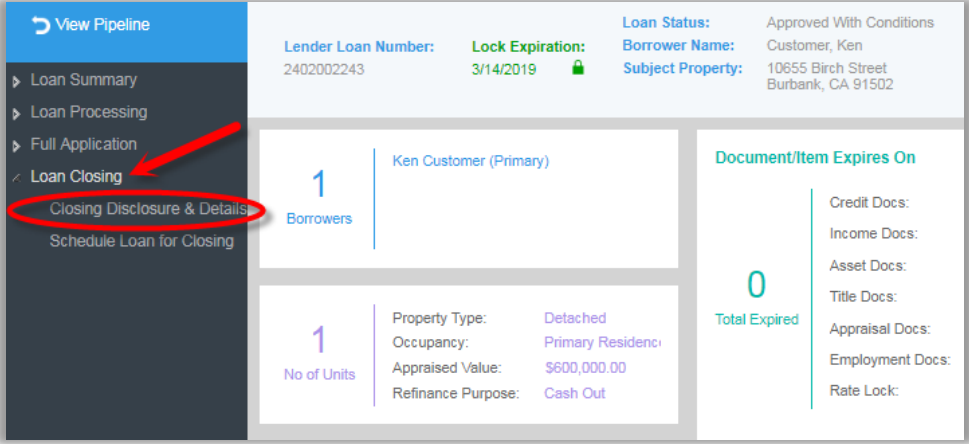
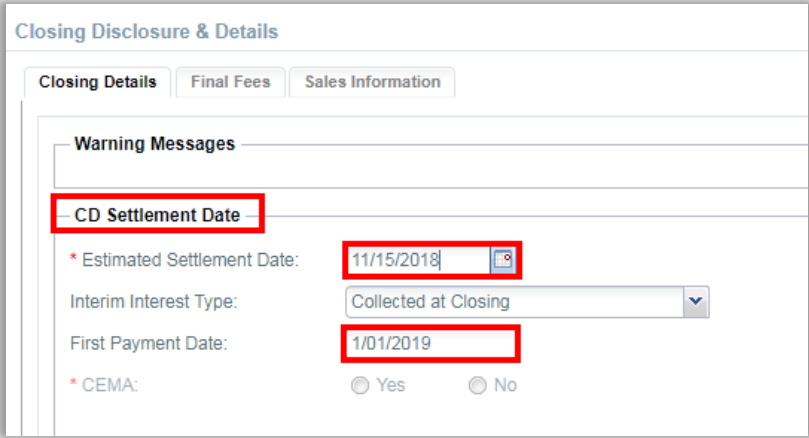
To request a change to a fee or **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

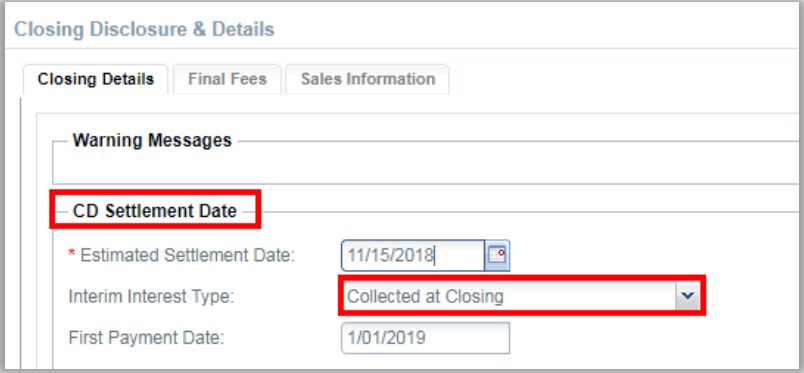
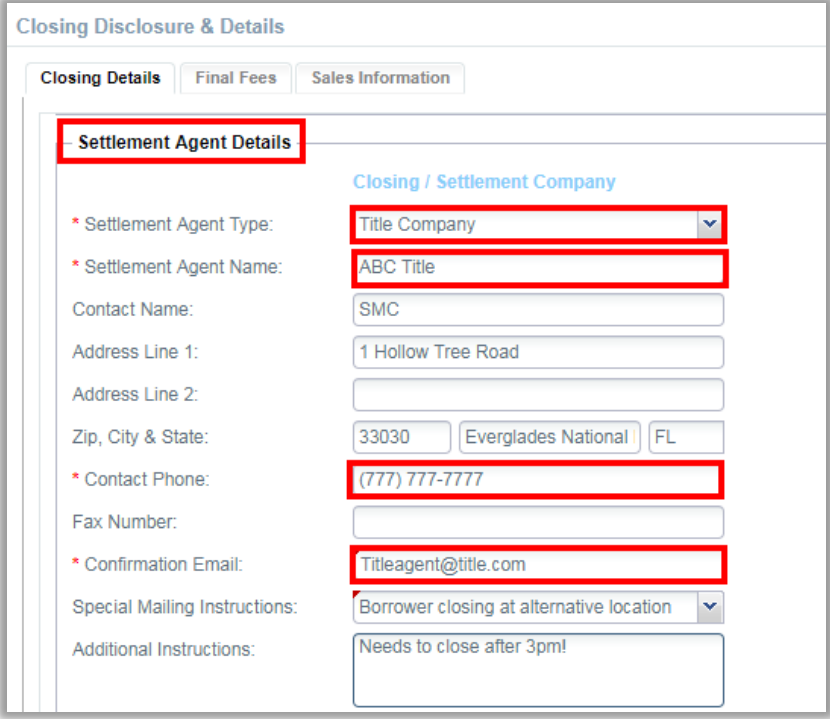

Step	Action
1	<p>Go to Loan Processing→Change of Circumstance.</p> 
2	<ul style="list-style-type: none"> • Place a check next to the fee or escrow to be updated • Make changes to Requested Borrower Amount and/or Seller Amount • Enter the Circumstance Reason • Click Submit 
3	<p>A pop up will confirm the COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • 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

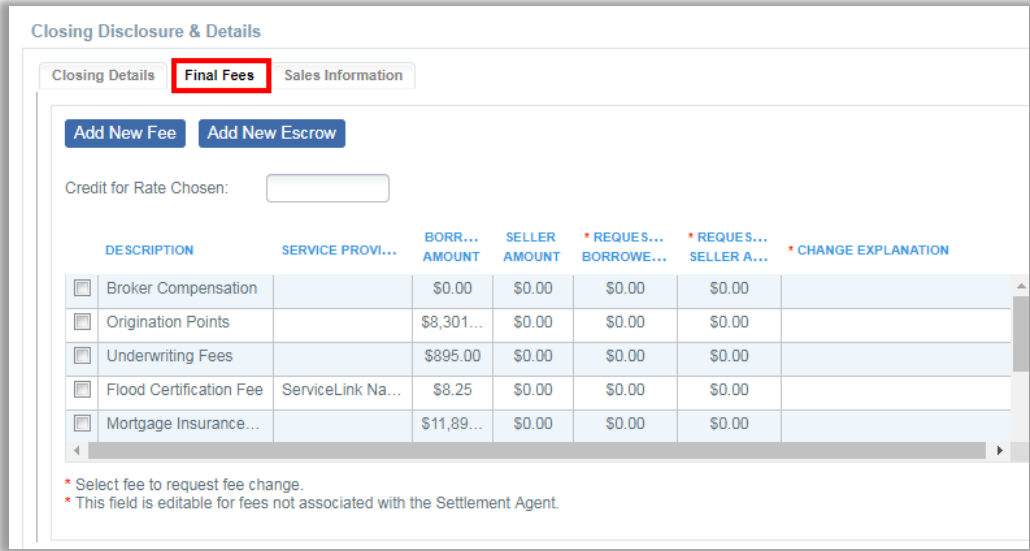
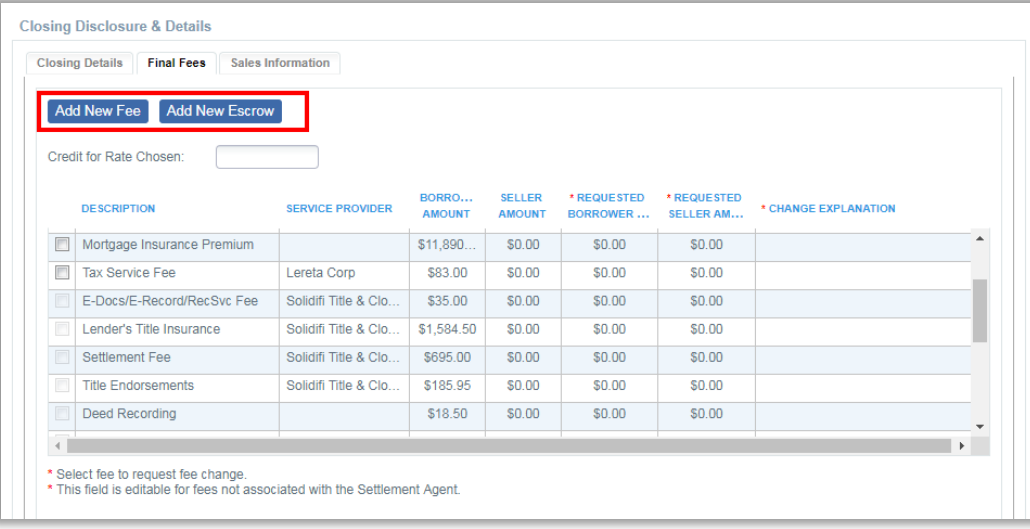
Step	Action
1	<p>Go to Loan Closing→Closing Disclosure & Details.</p>  <p>Note: Access to the Closing Disclosure and Details screen is limited to one user at a time.</p>
2	<p>Complete the CD Settlement Date section. Completing the Estimated Settlement Date will automatically populate the First Payment Date.</p>  <p>Note: Review the Warning Messages section for required actions prior to requesting a CD.</p>

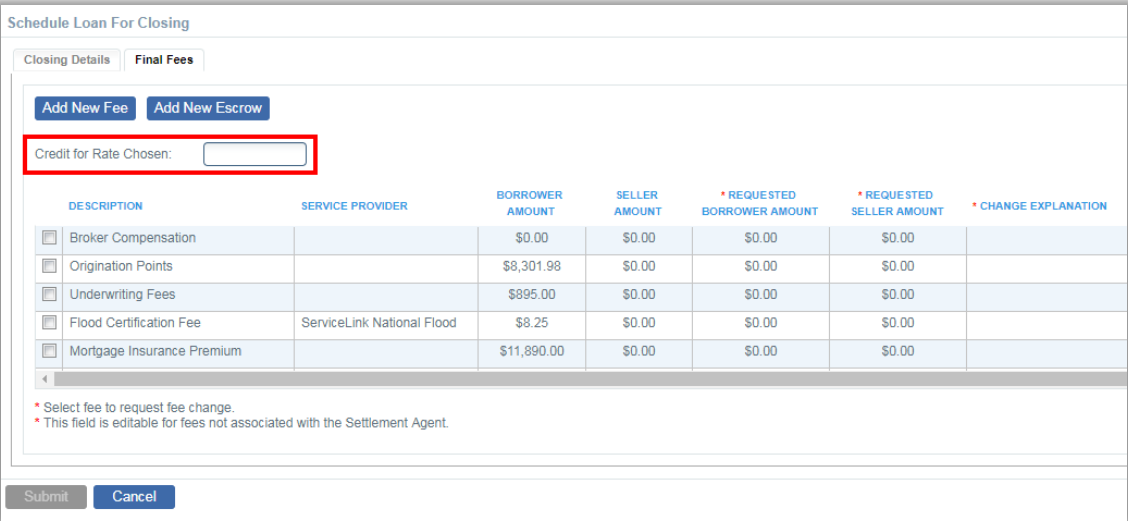

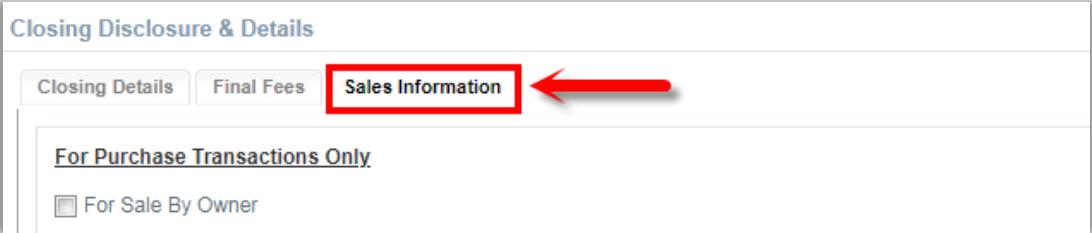
Step	Action
3	<p>Select the Interim Interest Type.</p> <ul style="list-style-type: none"> • Purchase transactions - defaults to "Collected at Closing" • Refinance transactions - Interim Interest can be Collected at Closing, or an Interest Credit at Closing can be given for loans closing within the first 5 business days of the month  <p>The screenshot shows the 'Closing Disclosure & Details' form with three tabs: 'Closing Details', 'Final Fees', and 'Sales Information'. The 'Closing Details' tab is active. Under the 'Warning Messages' section, the 'CD Settlement Date' field is highlighted with a red box. Below it, the 'Estimated Settlement Date' is set to 11/15/2018. The 'Interim Interest Type' dropdown menu is also highlighted with a red box and set to 'Collected at Closing'. The 'First Payment Date' is set to 1/01/2019.</p>
4	<p>Scroll down to enter the Settlement Agent Details. Fields with a * are mandatory.</p>  <p>The screenshot shows the 'Closing Disclosure & Details' form with the 'Settlement Agent Details' section highlighted in red. The section is titled 'Closing / Settlement Company'. Fields with a red asterisk (*) are mandatory. The 'Settlement Agent Type' dropdown is set to 'Title Company'. The 'Settlement Agent Name' is 'ABC Title'. The 'Contact Name' is 'SMC'. The 'Address Line 1' is '1 Hollow Tree Road'. The 'Zip, City & State' is '33030 Everglades National FL'. The 'Contact Phone' is '(777) 777-7777'. The 'Confirmation Email' is 'Titleagent@title.com'. The 'Special Mailing Instructions' dropdown is set to 'Borrower closing at alternative location'. The 'Additional Instructions' field contains 'Needs to close after 3pm!'.</p> <p> Helpful Tip: Select Special Mailing Instructions from the dropdown if applicable. Add any Additional Instructions in the space provided.</p>

Step	Action
5	<p>Scroll down to enter the Partner Closing Contact Details.</p> <div data-bbox="495 264 1255 957" data-label="Form"> </div> <p> Helpful Tip: The Partner 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 approval of the CD.</p>

Final Fees Tab

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

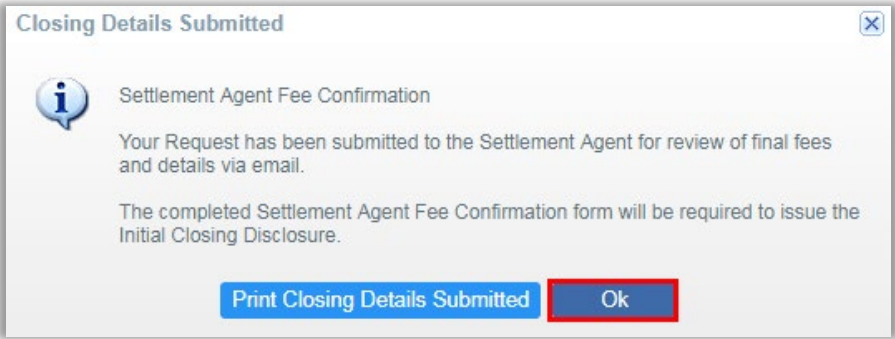
Step	Action
1	<p>Open the Final Fees tab.</p> 
2	<p>Click Add New Fee or Add New Escrow.</p> 

Step	Action
3	<p>Credit for Rate Chosen will show the amount of lender credit given to the borrower.</p> 
4	<p>To Edit an existing Fee or Escrow:</p> <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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
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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

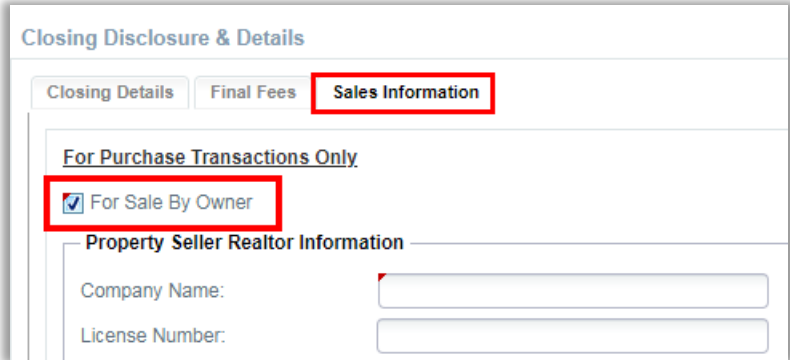
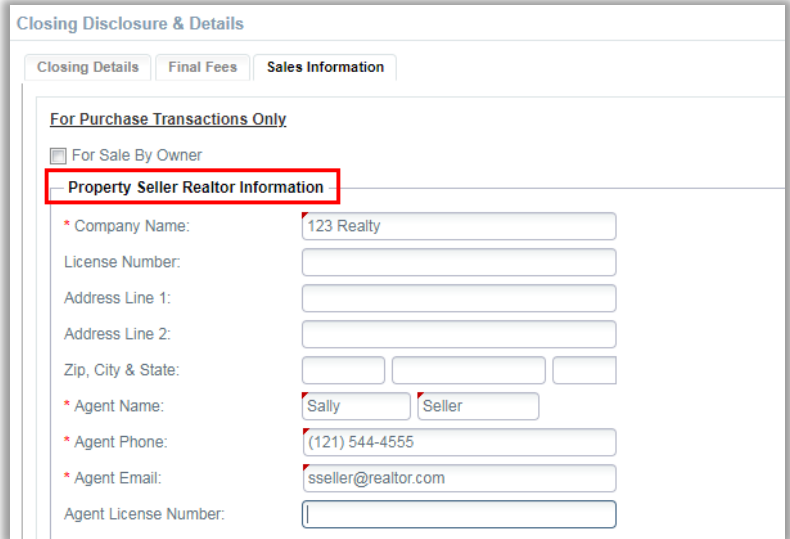
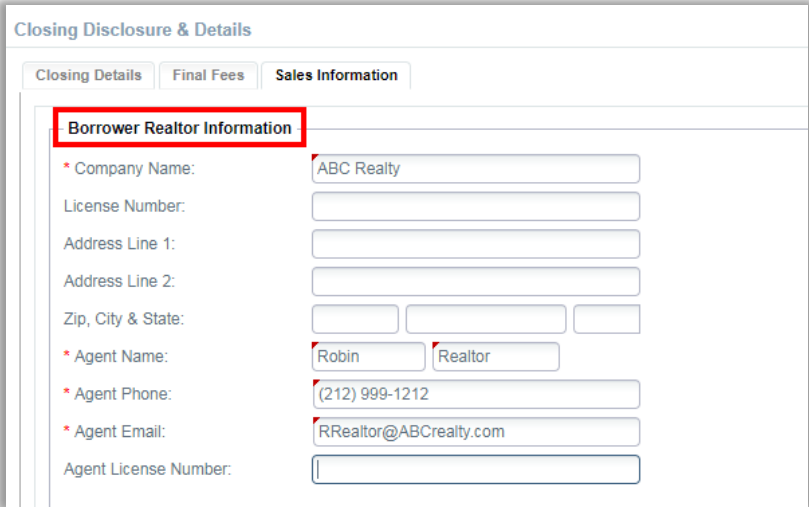
Borrower Name:	Alice Firstimer	Loan Amount:	\$281,084.00
Subj Address:	123 Main Street	Requested Settlement Date:	10/03/2018
City, State & Zip:	Dawson , IA 50066	Disbursement Date:	10/08/2018
Loan Purpose:	Refinance	Lender Paid Comp:	\$4,216.26

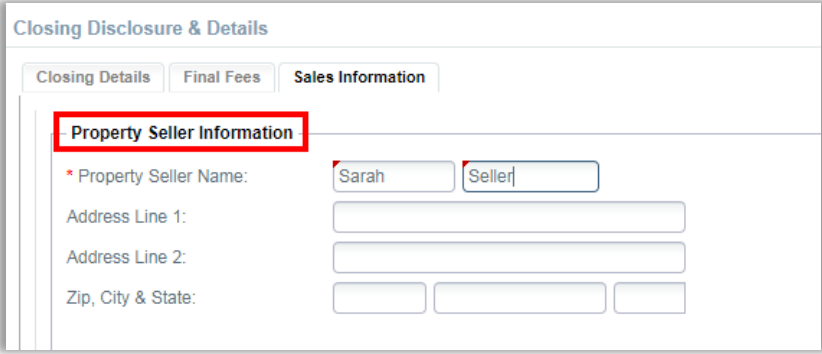
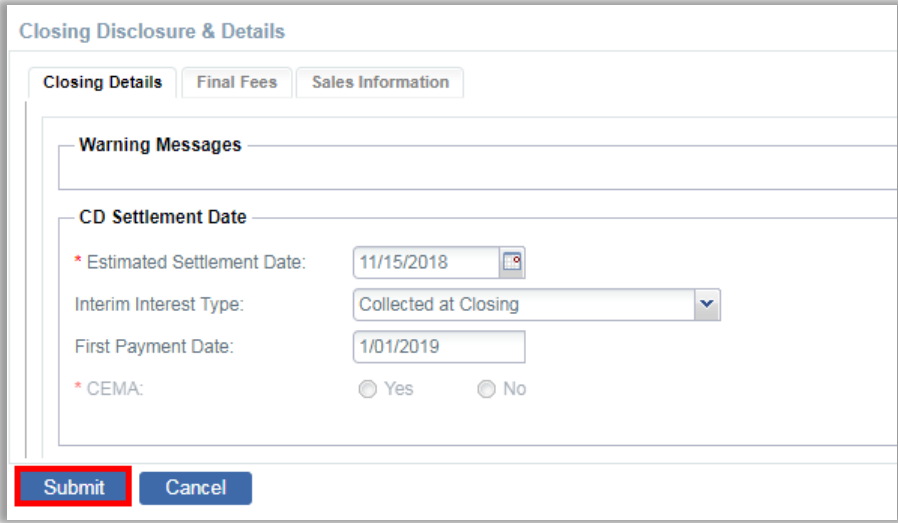
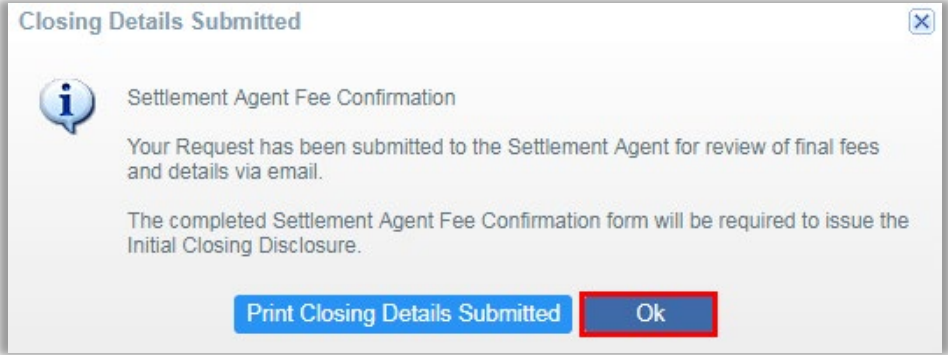
Loan Costs

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	

Sales Information Tab – Purchase Only

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

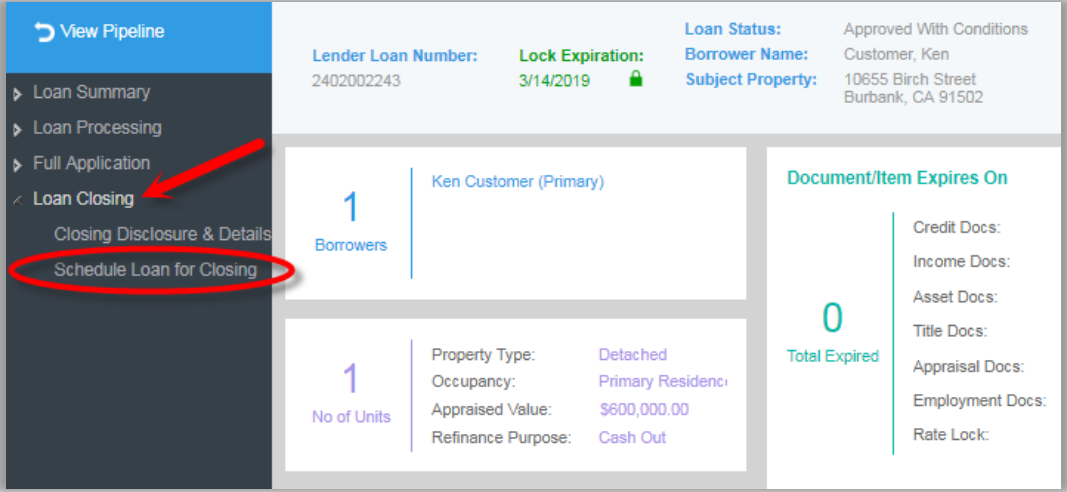
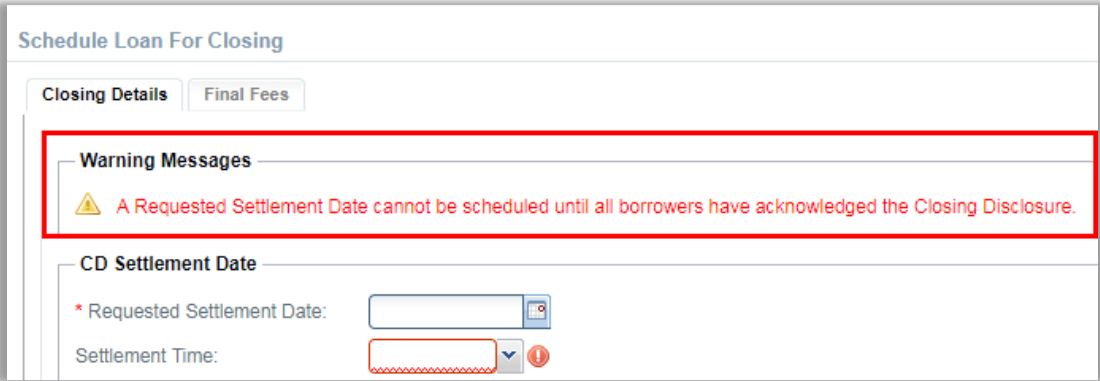
Step	Action
4	<p>Complete the Property Seller Information section.</p> 
5	<p>After entering the *required information on each tab, click the Submit button.</p> 
6	<p>A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.</p>  <p>A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

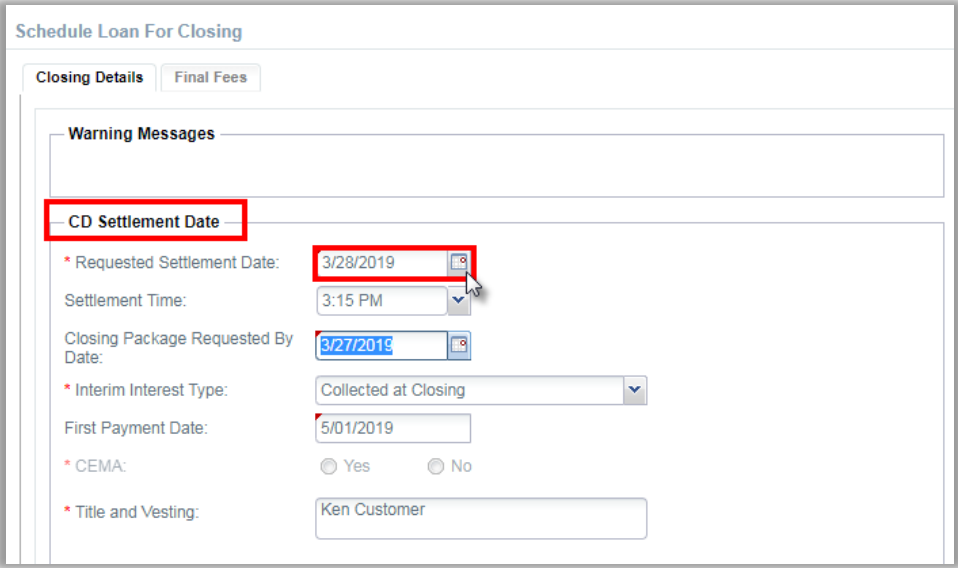

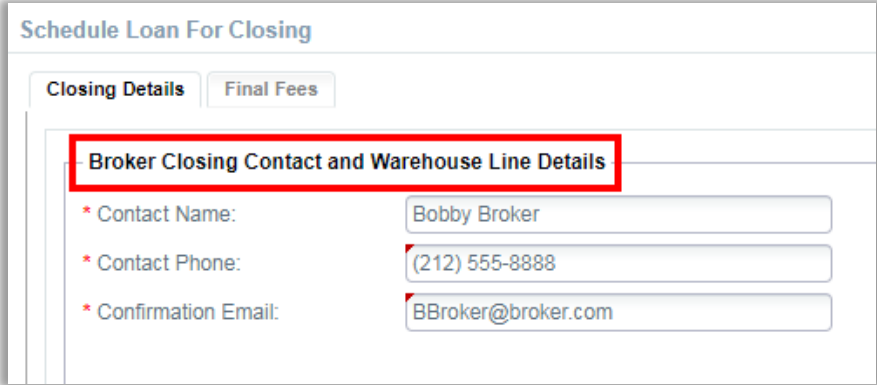
Step	Action																																	
7	<p>The Settlement Agent is required to review, update and sign the form, and return to Homebridge Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).</p> <div data-bbox="399 302 1357 772" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center;">Settlement Agent Fee Confirmation 2102003922</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Borrower Name: Alice Firstimer</td> <td style="width: 33%;">Loan Amount: \$281,084.00</td> </tr> <tr> <td>Subj Address: 123 Main Street</td> <td>Requested Settlement Date: 10/03/2018</td> </tr> <tr> <td>City, State & Zip: Dawson , IA 50066</td> <td>Disbursement Date: 10/08/2018</td> </tr> <tr> <td>Loan Purpose: Refinance</td> <td>Lender Paid Comp: \$4,216.26</td> </tr> </table> <p>Loan Costs</p> <p>A. Origination Charges</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Fee Description</th> <th style="width: 15%;">Provider</th> <th style="width: 10%;">POC</th> <th style="width: 15%;">Fee Amount</th> <th style="width: 20%;">Change Request</th> </tr> </thead> <tbody> <tr> <td>1.000% of Loan Amount (Points)</td> <td></td> <td>\$0.00</td> <td>\$2,810.84</td> <td></td> </tr> <tr> <td>Broker Compensation</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Underwriting Fees</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td colspan="3">Comments:</td> <td>\$2,810.84</td> <td></td> </tr> </tbody> </table> </div>	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	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	
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Schedule Closing

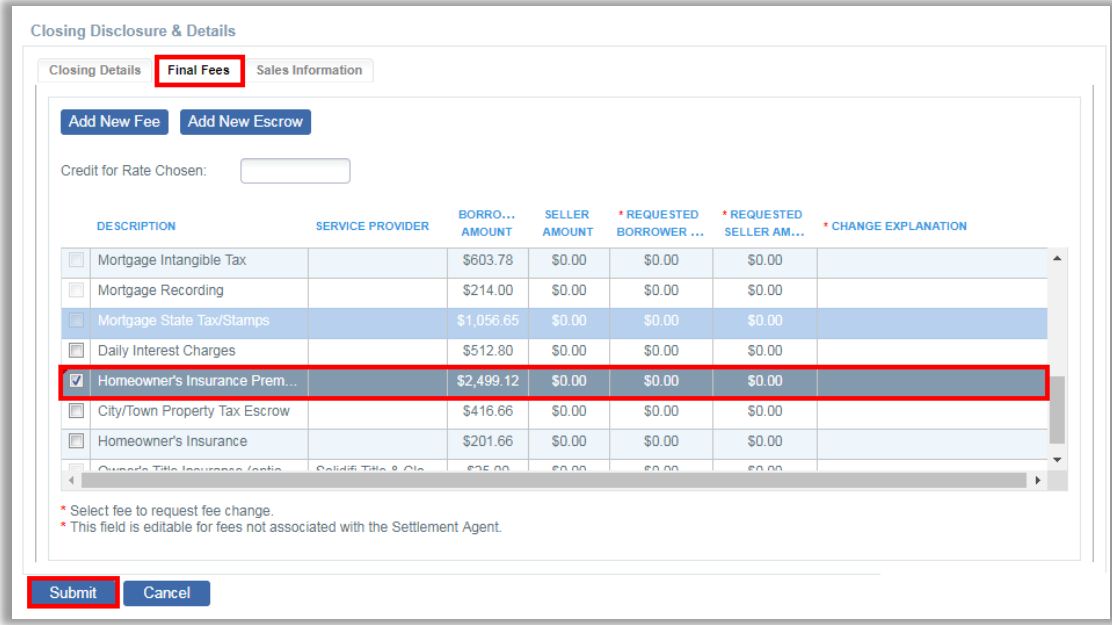
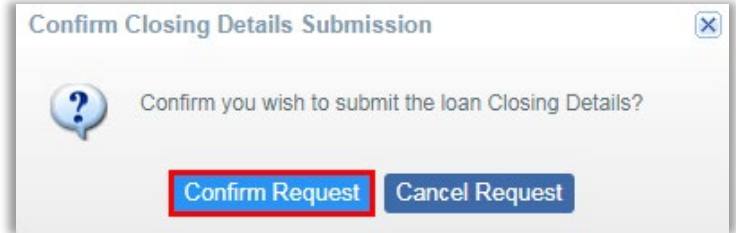
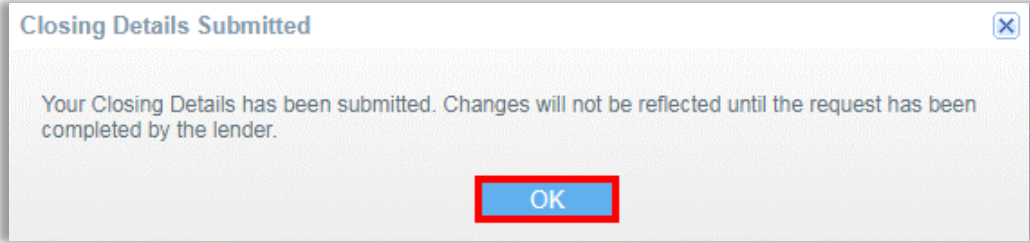
Closings may be scheduled for loans with a status of Underwriting Cleared and after the CD has been acknowledged by the Borrower(s).

Closing Details Tab

Step	Action
1	<p>Go to Loan Closing→Schedule Loan for Closing.</p>  <p>Note: Warning Messages will appear for issues that will not allow the loan closing to be scheduled.</p> 

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

Final Fees Tab

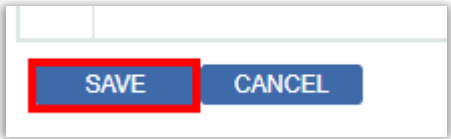
Step	Action																																																															
1	<p>Review the Final Fees tab, make necessary adjustments, and click Submit.</p>  <p>Closing Disclosure & Details</p> <p>Closing Details Final Fees Sales Information</p> <p>Add New Fee Add New Escrow</p> <p>Credit for Rate Chosen: <input type="text"/></p> <table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>BORRO... AMOUNT</th> <th>SELLER AMOUNT</th> <th>* REQUESTED BORROWER ...</th> <th>* REQUESTED SELLER AM...</th> <th>* CHANGE EXPLANATION</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Mortgage Intangible Tax</td> <td></td> <td>\$603.78</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Recording</td> <td></td> <td>\$214.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage State Tax/Stamps</td> <td></td> <td>\$1,056.65</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Daily Interest Charges</td> <td></td> <td>\$512.80</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr style="border: 2px solid red;"> <td><input checked="" type="checkbox"/> Homeowner's Insurance Prem...</td> <td></td> <td>\$2,499.12</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> City/Town Property Tax Escrow</td> <td></td> <td>\$416.66</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> <td>\$201.66</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Canada Title Insurance (only...)</td> <td>Canada Title S. Co.</td> <td>\$25.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> </tbody> </table> <p>* Select fee to request fee change. * This field is editable for fees not associated with the Settlement Agent.</p> <p>Submit Cancel</p>	DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION	<input type="checkbox"/> Mortgage Intangible Tax		\$603.78	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Recording		\$214.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage State Tax/Stamps		\$1,056.65	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Daily Interest Charges		\$512.80	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/> Homeowner's Insurance Prem...		\$2,499.12	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> City/Town Property Tax Escrow		\$416.66	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Homeowner's Insurance		\$201.66	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Canada Title Insurance (only...)	Canada Title S. Co.	\$25.00	\$0.00	\$0.00	\$0.00	
DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION																																																										
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<input type="checkbox"/> Mortgage State Tax/Stamps		\$1,056.65	\$0.00	\$0.00	\$0.00																																																											
<input type="checkbox"/> Daily Interest Charges		\$512.80	\$0.00	\$0.00	\$0.00																																																											
<input checked="" type="checkbox"/> Homeowner's Insurance Prem...		\$2,499.12	\$0.00	\$0.00	\$0.00																																																											
<input type="checkbox"/> City/Town Property Tax Escrow		\$416.66	\$0.00	\$0.00	\$0.00																																																											
<input type="checkbox"/> Homeowner's Insurance		\$201.66	\$0.00	\$0.00	\$0.00																																																											
<input type="checkbox"/> Canada Title Insurance (only...)	Canada Title S. Co.	\$25.00	\$0.00	\$0.00	\$0.00																																																											
2	<p>Click Confirm Request to submit the loan Closing Details.</p>  <p>Confirm Closing Details Submission</p> <p>Confirm you wish to submit the loan Closing Details?</p> <p>Confirm Request Cancel Request</p>																																																															
3	<p>A pop up will confirm the Closing Details were submitted. Click OK.</p>  <p>Closing Details Submitted</p> <p>Your Closing Details has been submitted. Changes will not be reflected until the request has been completed by the lender.</p> <p>OK</p>																																																															

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.

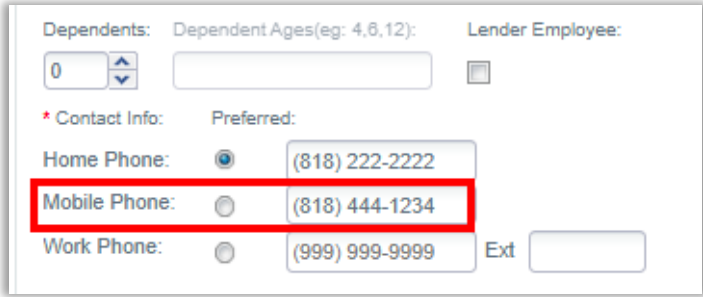
Borrowers

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




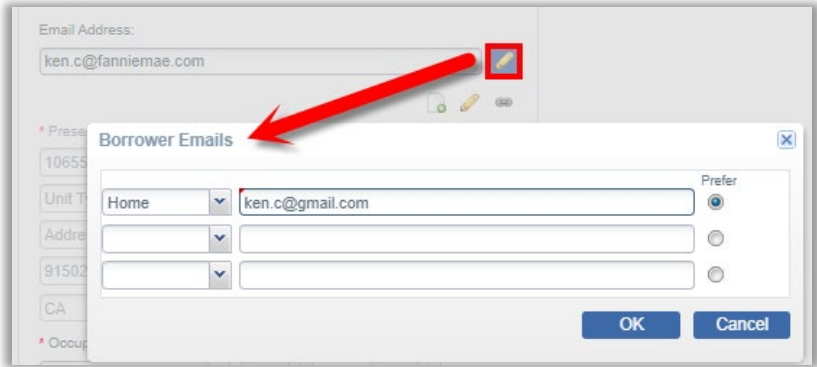
Data Field	Update
------------	--------

Enter or update the Borrower's **Mobile Phone**.











Mobile Phone

Click the pencil icon  to enter or update the **Borrower Emails**.



Email Address

Data Field	Update
<p>Present Address</p>	<p>To update the Borrower's Present Address:</p> <ul style="list-style-type: none"> • Click the pencil icon . • Enter the updated address. • Click the green checkmark . <div data-bbox="630 382 1247 764"> <p>Email Address: <input type="text" value="ken.c@fanniemae.com"/> </p> <p>* Present Address: <input type="text" value="10655 Birch St"/>  </p> <p>Unit Type <input type="text"/> Unit #</p> <p>Address Line 2 <input type="text" value="91502-1234"/> <input type="text" value="Burbank"/></p> <p><input type="text" value="CA"/> <input type="text" value="United States"/></p> </div> <div data-bbox="630 814 1247 1197"> <p>* Present Address: <input type="text" value="123 Main Street"/>  </p> <p>Unit Type <input type="text"/> Unit #</p> <p>Address Line 2 <input type="text" value="91502-1234"/> <input type="text" value="Burbank"/></p> <p><input type="text" value="CA"/> <input type="text" value="United States"/></p> <p>* Occupancy: Time at Address: <input type="text" value="Rent"/> <input type="text" value="3"/> years <input type="text" value="7"/> months</p> </div>
<p>FTHB</p>	<p>Place a checkmark to indicate First Time Home Buyer.</p> <div data-bbox="630 1314 1247 1491"> <p>* Occupancy: Time at Address: <input type="text" value="Rent"/> <input type="text" value="3"/> years <input type="text" value="7"/> months</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> </p> <p>External Id: <input type="text"/></p> </div>

Employment/Income

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




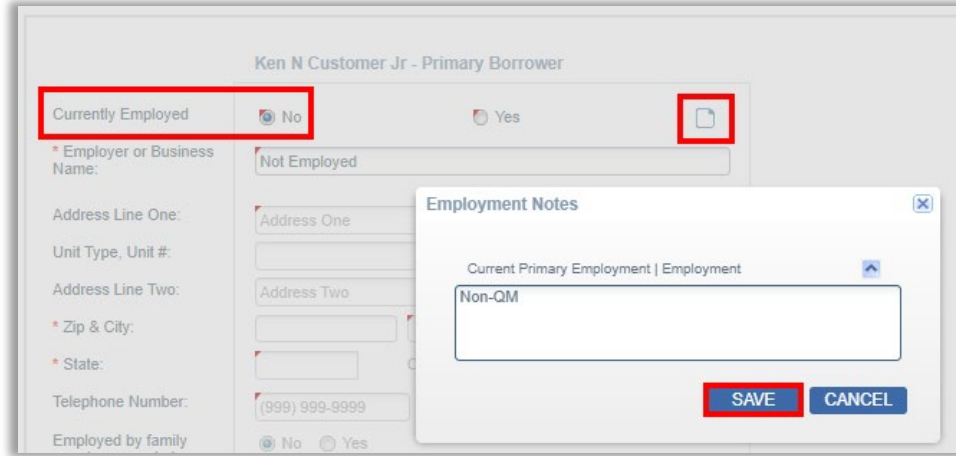
Data Field

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**

The 'Add Asset' dialog box is shown. It contains the following fields and options:

- Asset Type:** Radio buttons for 'Financial Account' and 'Other Asset'. 'Other Asset' is selected and highlighted with a red box.
- Category:** A dropdown menu with 'Net Equity - Pending Net Sale Proceeds From Ri' selected.
- Description:** A text input field containing 'Sale of Primary Residence'.
- Asset Value:** An empty text input field.
- Liquid Asset:** Radio buttons for 'Yes' and 'No'. 'No' is selected.
- Detailed Description:** An empty text area.
- Applies To:** A checkbox labeled 'Ken N Customer Jr' which is checked.
- Buttons at the bottom: 'CANCEL', 'SAVE & ADD', and 'SAVE'. The 'SAVE' button is highlighted with a red box.

Delete/Edit Asset

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

The 'List of Assets' table and the 'Edit Asset' dialog box are shown.


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

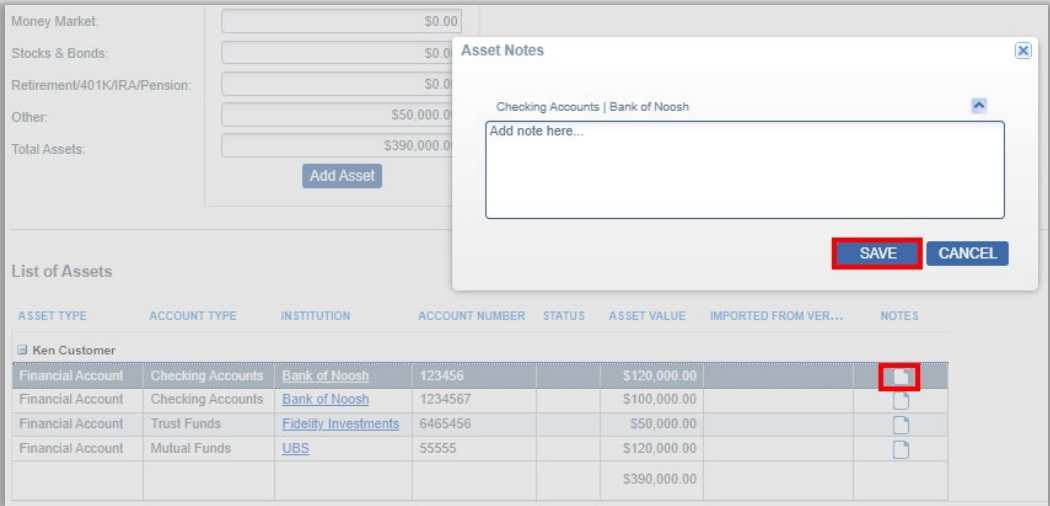
The 'Edit Asset' dialog box is shown over the table. It contains the following fields and options:

- Asset Type:** Radio buttons for 'Financial Account' and 'Other Asset'. 'Financial Account' is selected.
- Account Type:** A dropdown menu with 'Checking Accounts' selected.
- Institution Name:** A text input field containing 'Bank of Noosh'.
- Address:** An empty text input field.
- Zip, City & State:** Two empty text input fields and a dropdown menu.
- Country:** A dropdown menu with 'United States' selected.
- Account in name of:** An empty text input field.
- Account Number:** A text input field containing '123456'.
- Balance/Current Value:** A text input field containing '\$120,000.00'.
- Detailed Description:** A text input field containing 'Checking Accounts'.
- Quantity or Shares:** A dropdown menu with '0' selected.
- Asset Status:** A dropdown menu.
- Applies To:** A checkbox labeled 'Ken N Customer Jr' which is checked.
- Buttons at the bottom: 'DELETE', 'CANCEL', 'SAVE & ADD', and 'SAVE'. The 'DELETE' button is highlighted with a red box.





Asset Note

To add a note regarding an Asset:

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



The screenshot displays a financial management interface. On the left, there are input fields for 'Money Market', 'Stocks & Bonds', 'Retirement/401K/IRA/Pension', and 'Other', with a total of '\$390,000.00'. An 'Add Asset' button is visible. The main area shows a 'List of Assets' table with columns for Asset Type, Account Type, Institution, Account Number, Status, Asset Value, Imported From, and Notes. A dialog box titled 'Asset Notes' is open, showing a text area for 'Add note here...' and 'SAVE' and 'CANCEL' buttons. A red box highlights the note icon in the table's Notes column.

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

Liabilities

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



Data Field


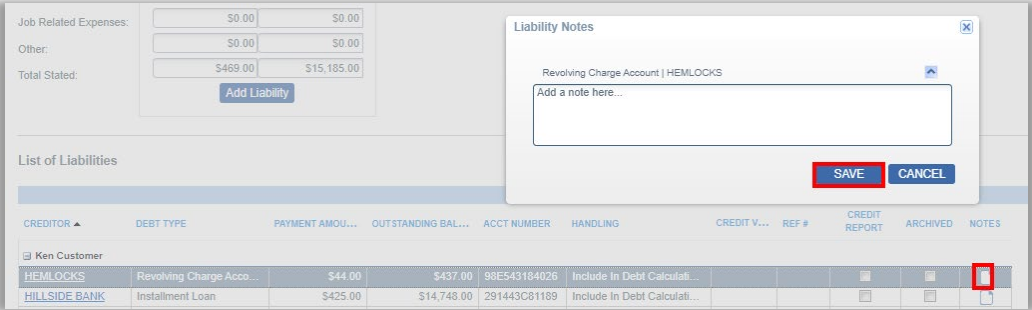
Update

Add Liability

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

Delete/Edit Liability

- Select the **Creditor** hyperlink
- Click **Delete** to remove a Liability
 - Click **Yes** to confirm deletion
- To update a Liability
 - Enter *****required information
 - Click **Save**

Data Field	Update
<p>Liability Note</p>	<p>To add a note regarding a Liability:</p> <ul style="list-style-type: none"> • 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

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

Add Property


To edit REO Information:

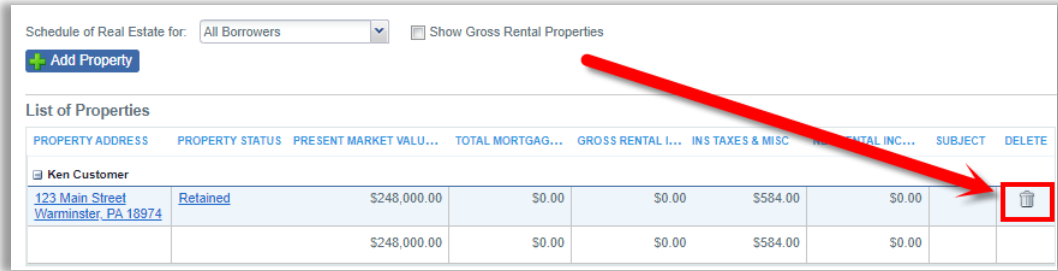
- Click the Property Address hyperlink
- Enter/edit information
- Click **Save**

Edit Property

Data Field **Update**

Delete Property


- Click the corresponding trash can icon 
- Click **Yes** to confirm



Schedule of Real Estate for: All Borrowers Show Gross Rental Properties

[+ Add Property](#)

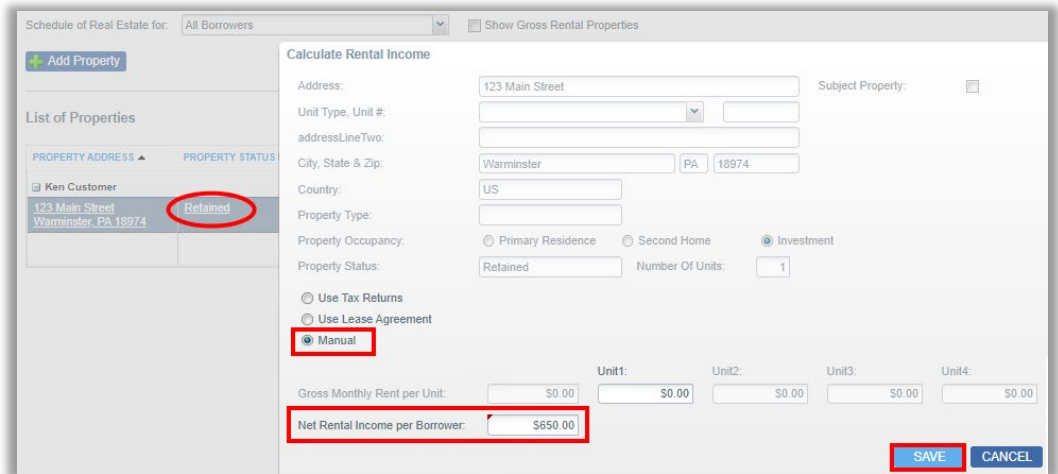
List of Properties

PROPERTY ADDRESS	PROPERTY STATUS	PRESENT MARKET VALU...	TOTAL MORTGAG...	GROSS RENTAL I...	INS TAXES & MISC	NET RENTAL INC...	SUBJECT	DELETE
Ken Customer								
123 Main Street Warminster, PA 18974	Retained	\$248,000.00	\$0.00	\$0.00	\$584.00	\$0.00		
		\$248,000.00	\$0.00	\$0.00	\$584.00	\$0.00		

Rental Income

To enter/edit Rental Income:

- Click the **Property Status** hyperlink
- Select **Manual**
- Enter **Net Rental Income**
- Click **Save**



Schedule of Real Estate for: All Borrowers Show Gross Rental Properties

[+ Add Property](#)

List of Properties

PROPERTY ADDRESS	PROPERTY STATUS
Ken Customer	
123 Main Street Warminster, PA 18974	Retained

Calculate Rental Income

Address: 123 Main Street Subject Property:

Unit Type, Unit #:

addressLineTwo:

City, State & Zip: Warminster PA 18974

Country: US

Property Type:

Property Occupancy: Primary Residence Second Home Investment

Property Status: Retained Number Of Units: 1

Use Tax Returns
 Use Lease Agreement
 Manual

Gross Monthly Rent per Unit: Unit1: Unit2: Unit3: Unit4:

Net Rental Income per Borrower: \$650.00

[SAVE](#) [CANCEL](#)

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

- When the property is known: select **Property Located: Yes**, and a valid street address is required.
- When the property is a TBD: select **Property Located: No**, and enter the **Zip** code. The Property Address field will automatically populate as TBD.

Subject Property

Note: P.A.T.H. will display the following error when Property Located = Yes, and Property Address is TBD or tbd.

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.



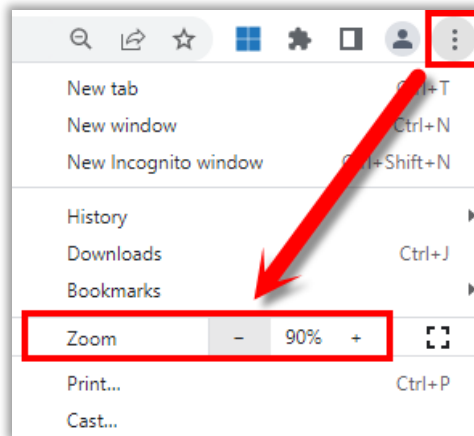
Data Field

Update

Initial View

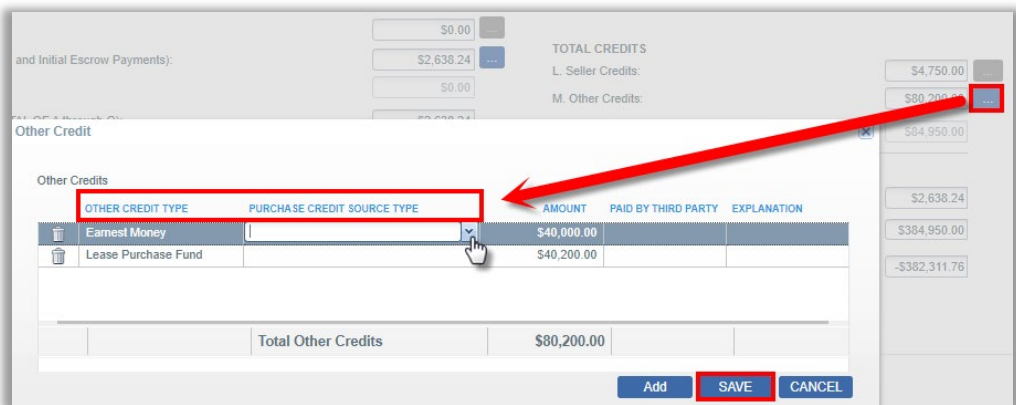
If you cannot view the full **Qualifying the Borrower** screen:

- 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/ Earnest Money

- 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**




Note: Enter Earnest Money Deposit (EMD) Enter as an Other Credit.

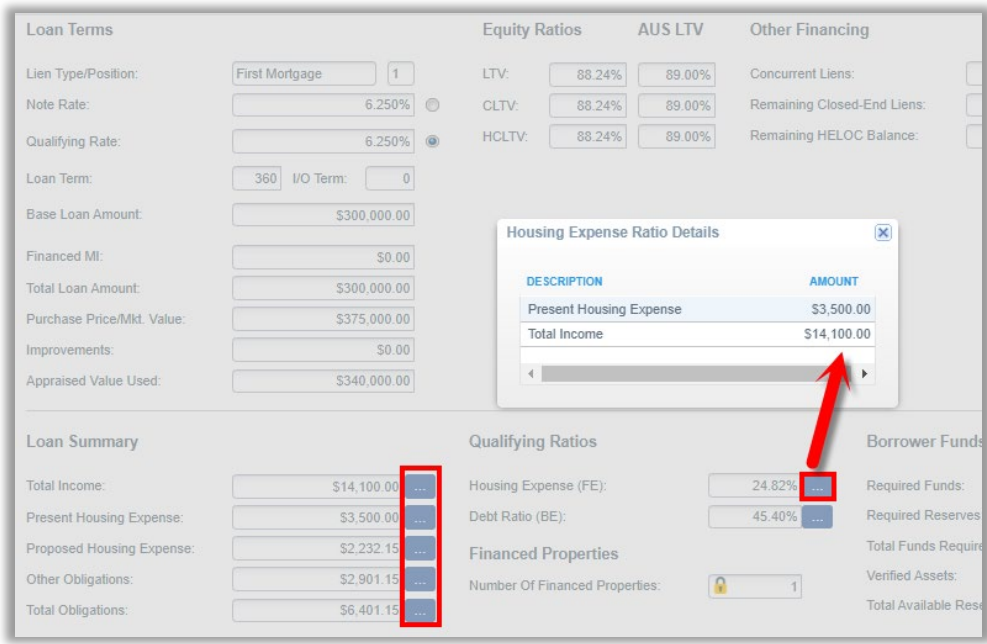
Ratios

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.



The screenshot displays a complex form for loan ratios, divided into several sections:

- Loan Terms:** Includes fields for Lien Type/Position (First Mortgage), Note Rate (6.250%), Qualifying Rate (6.250%), Loan Term (360), Base Loan Amount (\$300,000.00), Total Loan Amount (\$300,000.00), and Appraised Value Used (\$340,000.00).
- Equity Ratios:** Shows LTV, CLTV, and HCLTV, each with two percentage values (88.24% and 89.00%).
- AUS LTV:** A section for AUS LTV with the same two percentage values.
- Other Financing:** Includes fields for Concurrent Liens, Remaining Closed-End Liens, and Remaining HELOC Balance.
- Loan Summary:** A table listing Total Income (\$14,100.00), Present Housing Expense (\$3,500.00), Proposed Housing Expense (\$2,232.15), Other Obligations (\$2,901.15), and Total Obligations (\$6,401.15). Each value has a small help icon to its right.
- Qualifying Ratios:** Shows Housing Expense (FE) at 24.82% and Debt Ratio (BE) at 45.40%, both with help icons.
- Financed Properties:** Includes a field for Number Of Financed Properties (1).
- Borrower Funds:** Includes fields for Required Funds, Required Reserves, Total Funds Required, Verified Assets, and Total Available Reserves.

A 'Housing Expense Ratio Details' popup window is open, showing a table with the following data:

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

A red arrow points from the help icon in the 'Housing Expense Ratio Details' popup to the help icon in the 'Housing Expense (FE)' field of the 'Qualifying Ratios' section.