

## Entering Specialty Programs

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

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### Access (Non-QM)

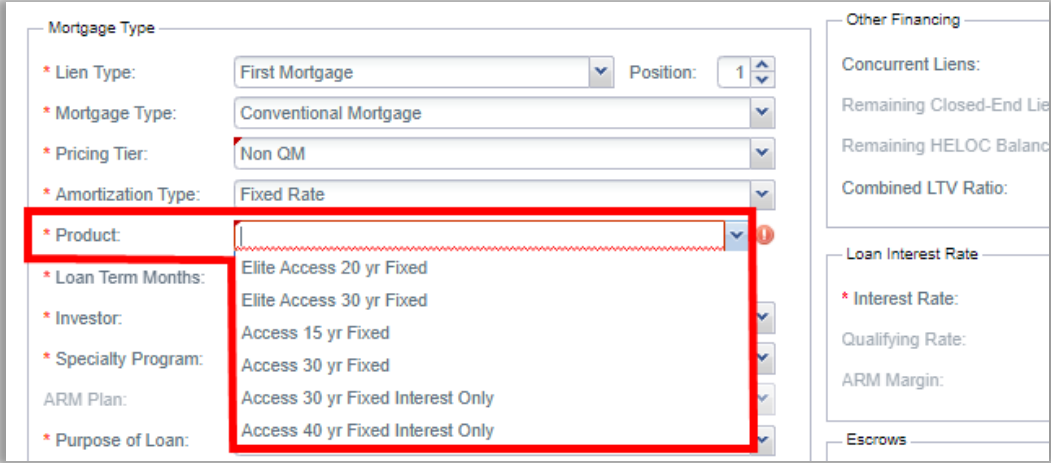
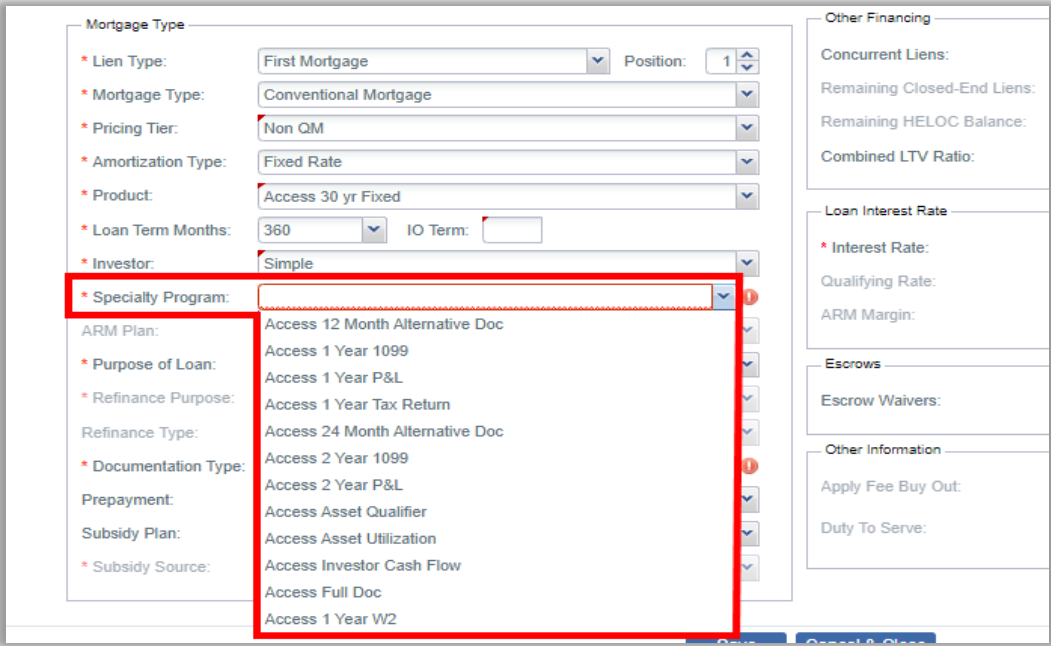
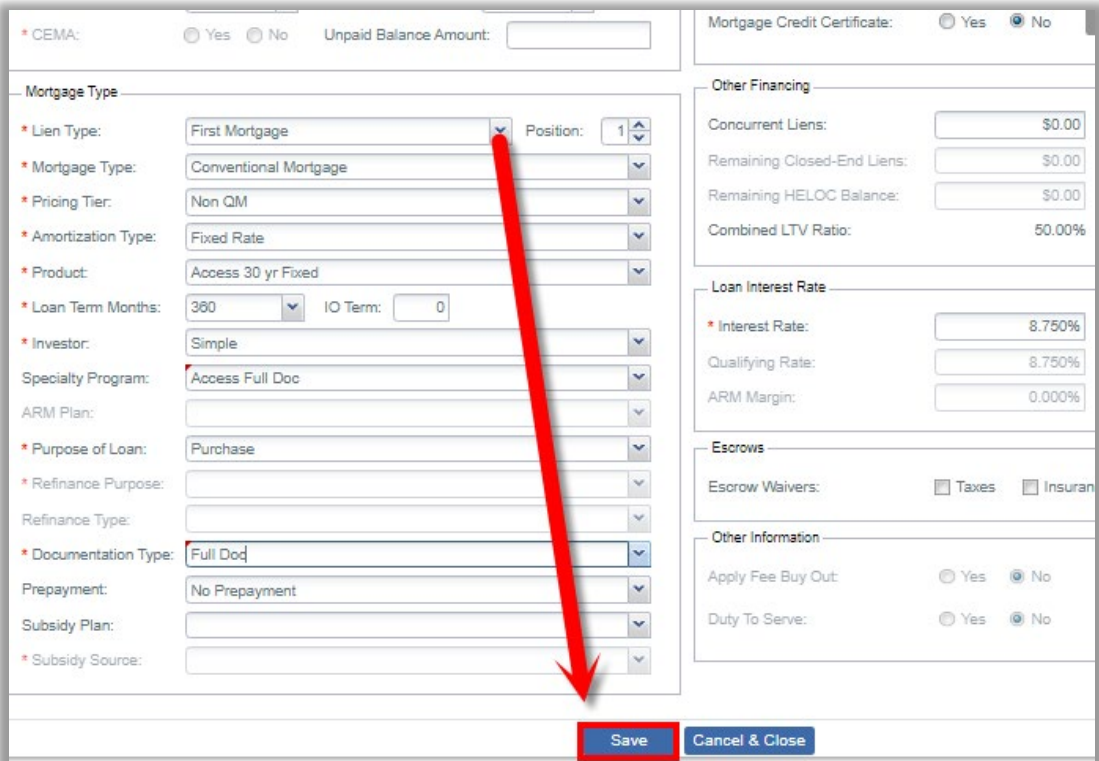
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>Lien Type: <b>First Mortgage</b></li> <li>Mortgage Type: <b>Conventional Mortgage</b></li> <li>Pricing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

Mortgage Type

- \* Lien Type:
- \* Mortgage Type:
- \* Pricing Tier:

Mortgage Type

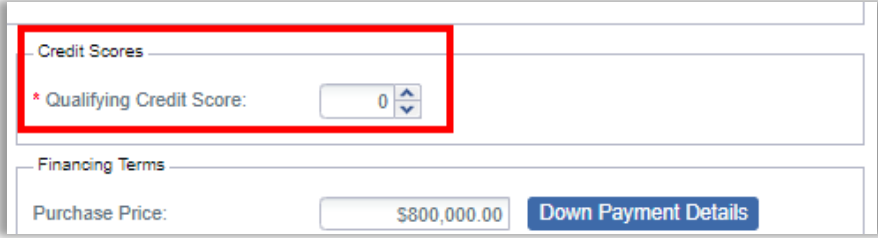
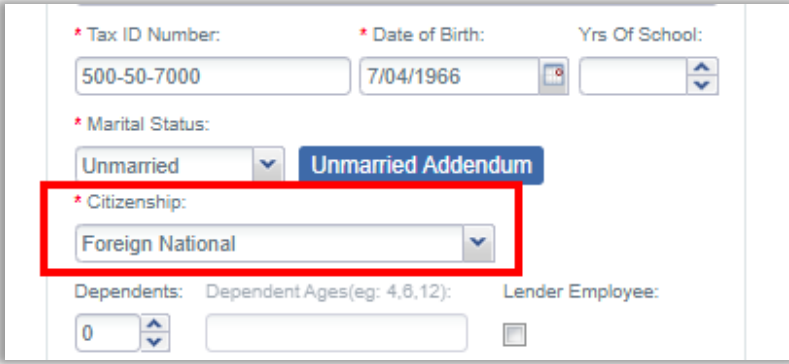


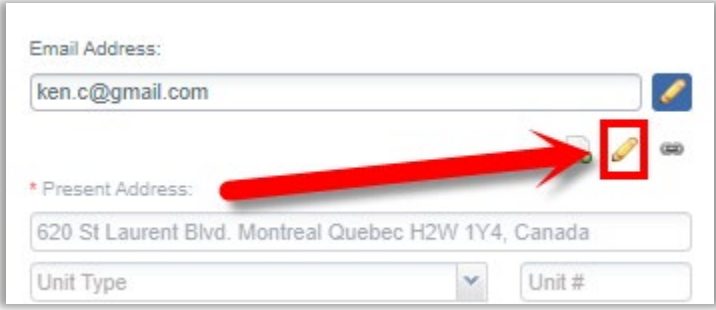
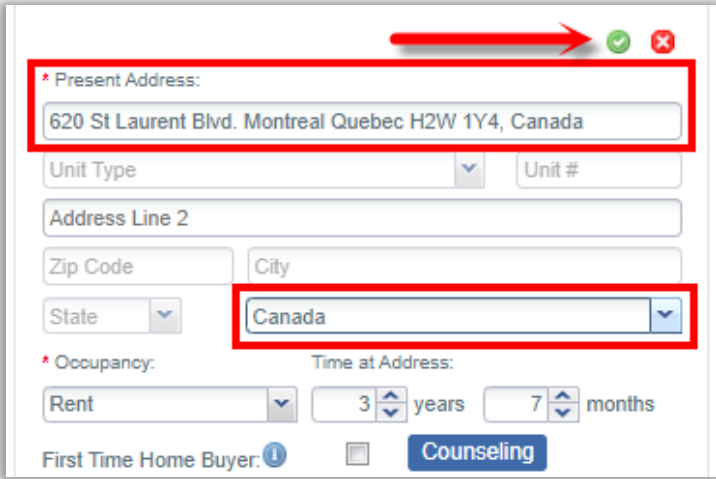
- \* Lien Type:
- \* Mortgage Type:
- \* Pricing Tier:
- \* Amortization Type:
- \* Product:
- \* Loan Term Months:
- \* Investor:

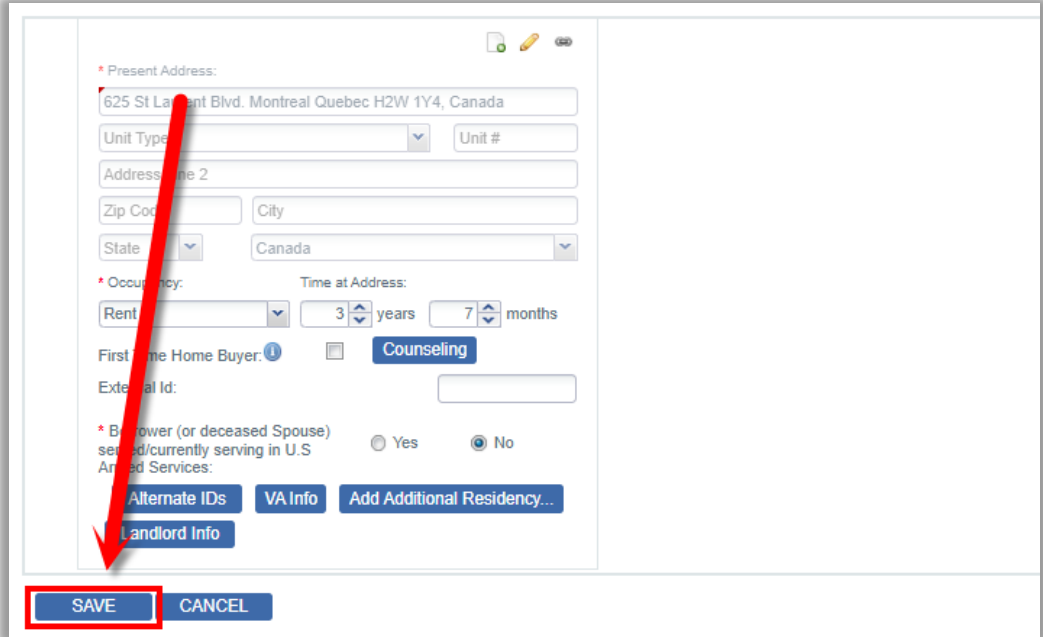
Step	Action
4	<p>Select the applicable <b>Product</b>.</p> 
5	<ul style="list-style-type: none"> <li>• <b>Investor</b> defaults to Simple.</li> <li>• Select the applicable <b>Specialty Program</b> from the dropdown.</li> </ul> 
6	<p>After completing all sections of the Short Application, click <b>Save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

## 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 Access Investor Cash Flow loan program.

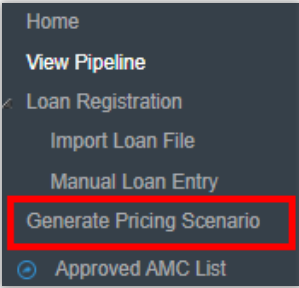
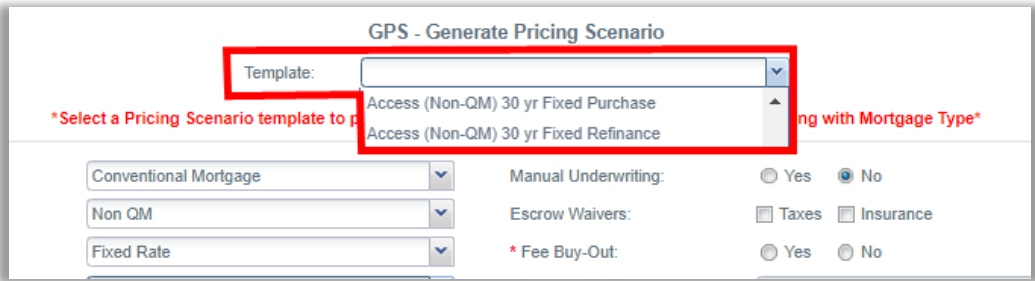
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>• Lien Type: <b>First Mortgage</b></li> <li>• Mortgage Type: <b>Conventional Mortgage</b></li> <li>• Pricing Tier: <b>Non QM</b></li> </ul>
3	<p>Select the <b>Amortization Type</b>.</p>
4	<p>Select the applicable <b>Product</b>.</p>
5	<ul style="list-style-type: none"> <li>• <b>Investor</b> defaults to Simple.</li> <li>• Select the applicable <b>Specialty Program</b> from the dropdown.</li> <li>• Select the <b>Purpose of Loan</b> from the dropdown.</li> <li>• <b>Documentation Type</b> will default.</li> <li>• Select <b>Prepayment</b> as applicable.</li> </ul>

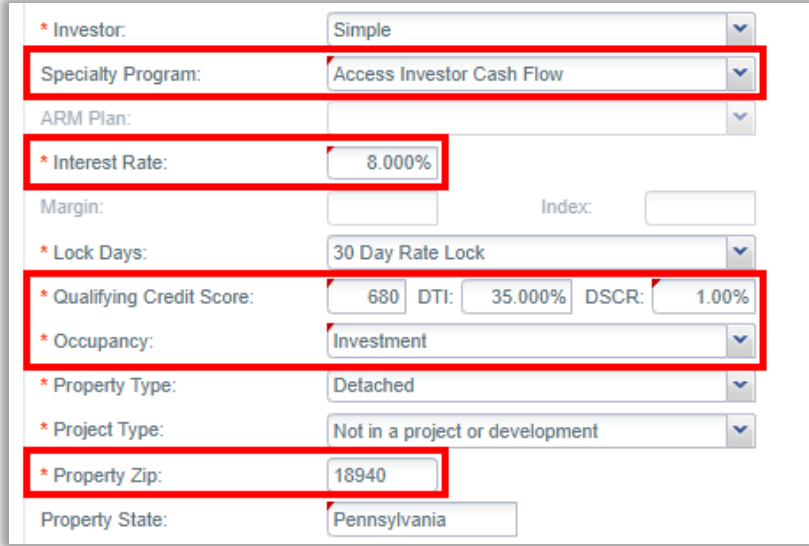
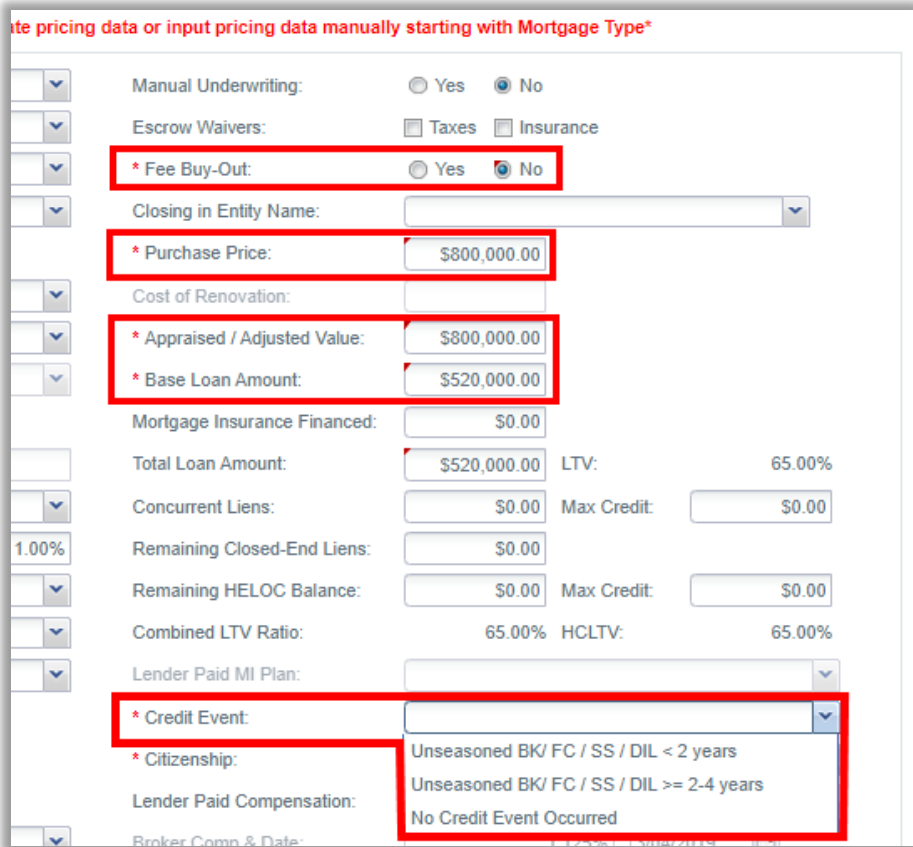
Step	Action
6	<p>If the foreign national borrower does not have US credit, enter 0 as <b>Qualifying Credit Score</b>.</p>  <p><b>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</b></p>
7	<ul style="list-style-type: none"> <li>Go to the <b>Full Application</b>→<b>Borrowers</b> screen.</li> <li>Select <b>Citizenship: Foreign National</b>.</li> </ul> 
8	<p>To enter a <b>Borrower Address</b> outside of the USA:</p> <ul style="list-style-type: none"> <li>Click the pencil icon .</li> <li>Enter the full <b>City, Province, and Postal code</b> in Address line 1.</li> <li>Select the <b>Country</b>.</li> <li>Click the green checkmark .</li> </ul>  

Step	Action
9	<p>After completing all sections of the Short Application, click <b>Save</b> 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 <b>Generate Pricing Scenario</b>.</p> 
2	<p>Select the applicable <b>Template</b> from the dropdown.</p> 

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

Step	Action
5	<ul style="list-style-type: none"> <li>Select <b>Citizenship: Foreign National</b>.</li> <li>Select/Enter <b>Compensation</b> as applicable.</li> <li>Click <b>Price</b>.</li> </ul>

If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.

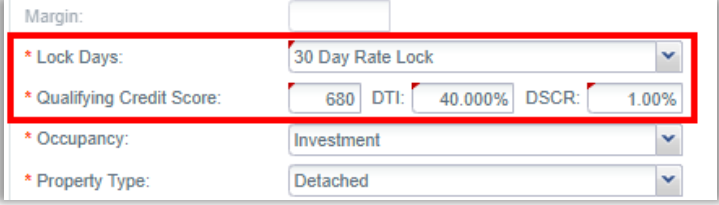
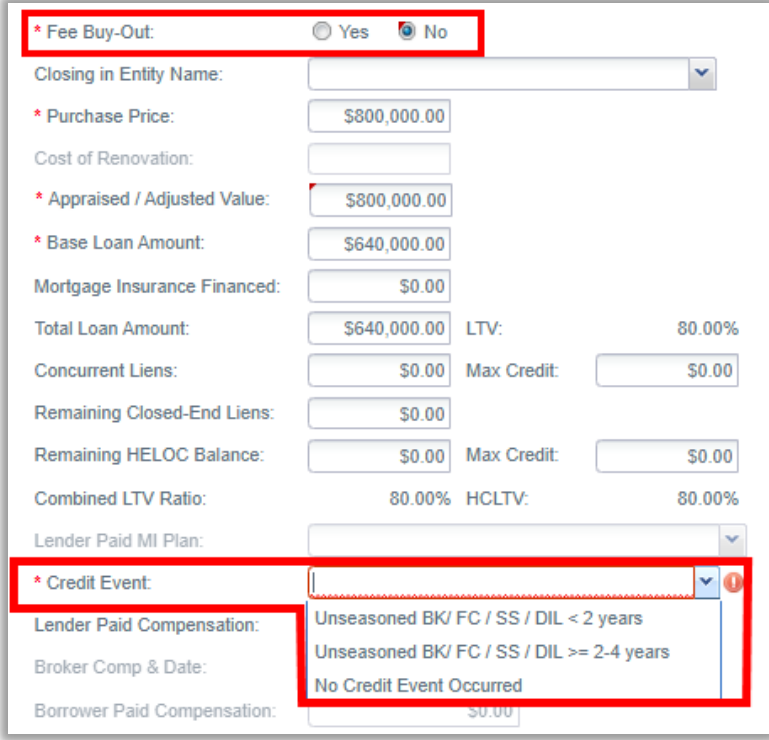
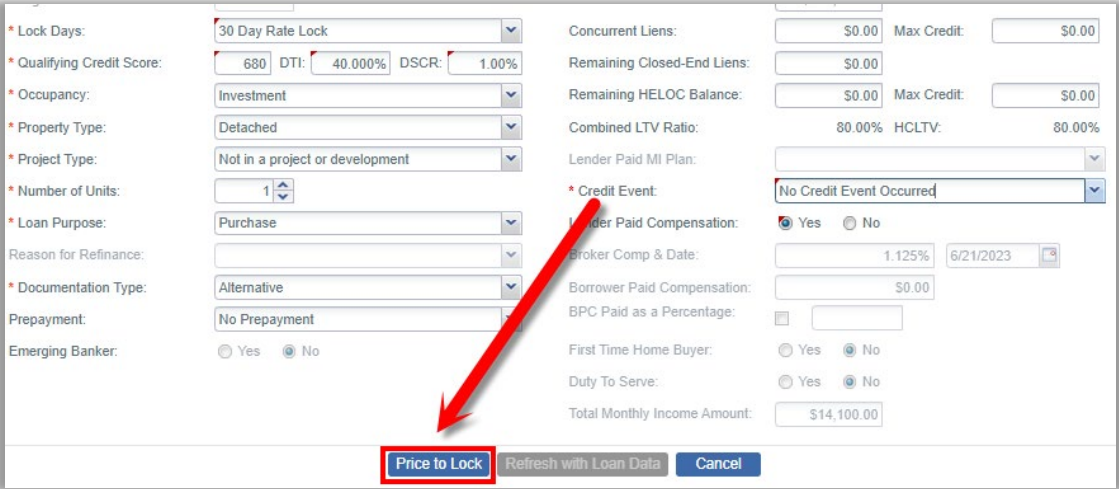
6

ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...
Base Rate	7.990%	-1.287%
<b>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...</b>	<b>0.000%</b>	<b>0.875%</b>
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

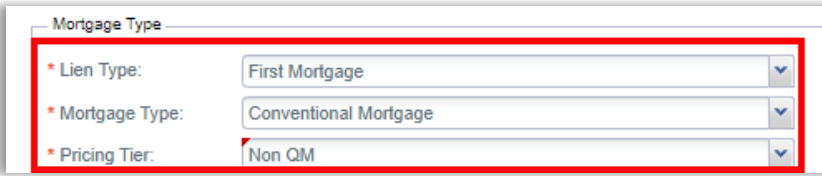
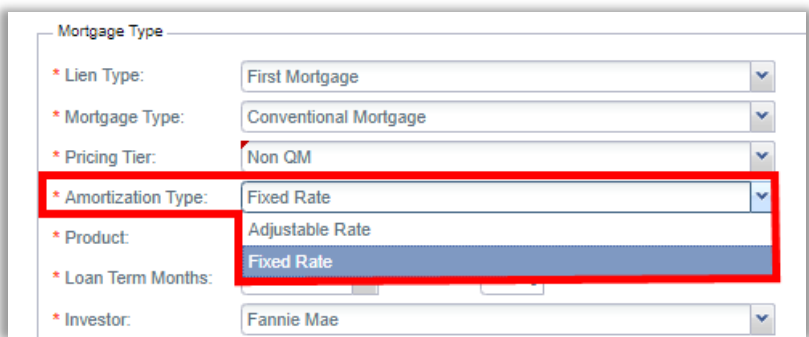
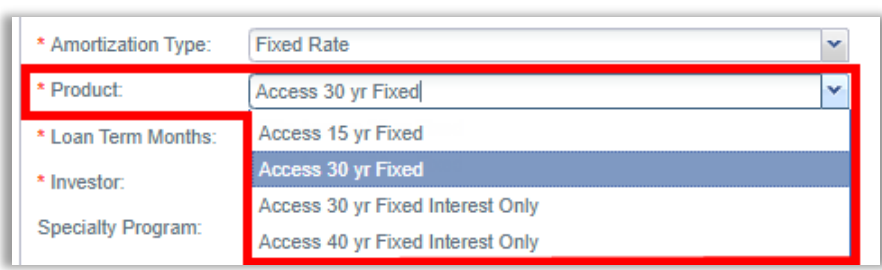
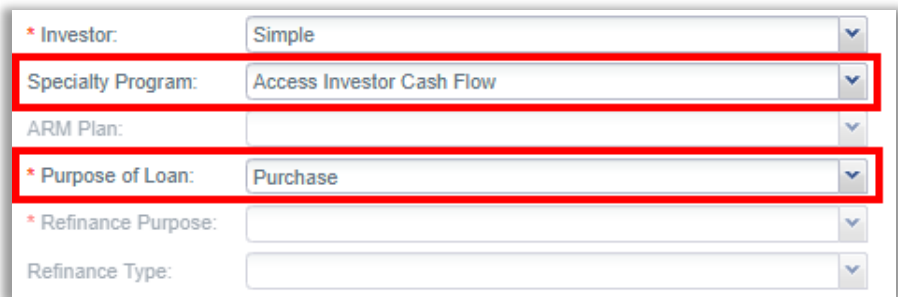
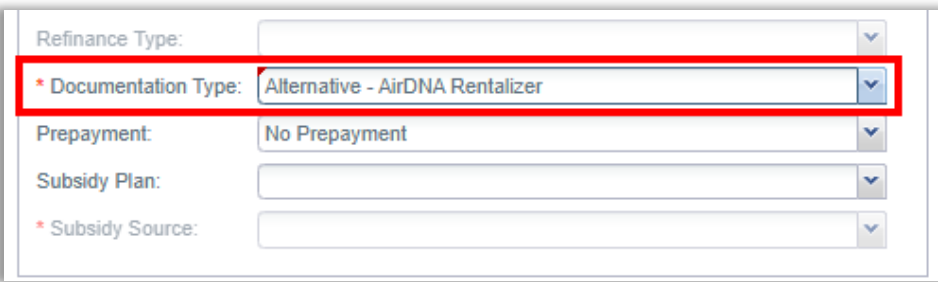
To price or lock a registered loan for a foreign national borrower, follow the steps below.

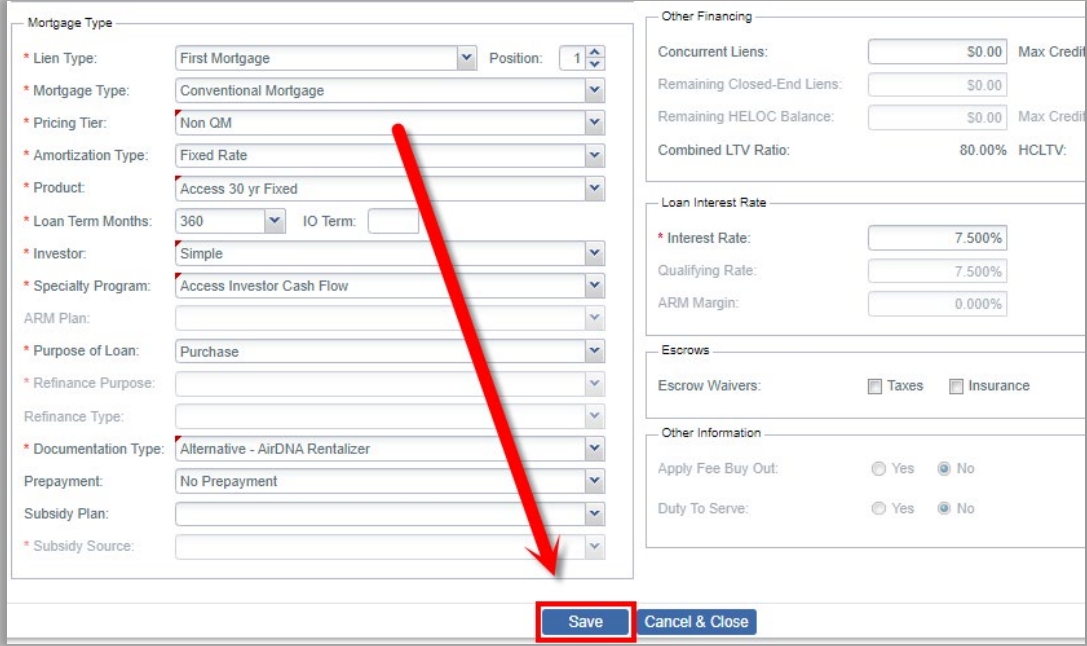
Step	Action
1	Go to <b>Loan Processing</b> → <b>Lock Management</b> .
2	<p>Click <b>Lock</b>.</p>

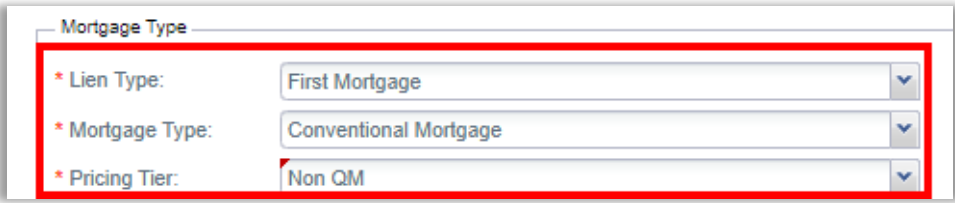
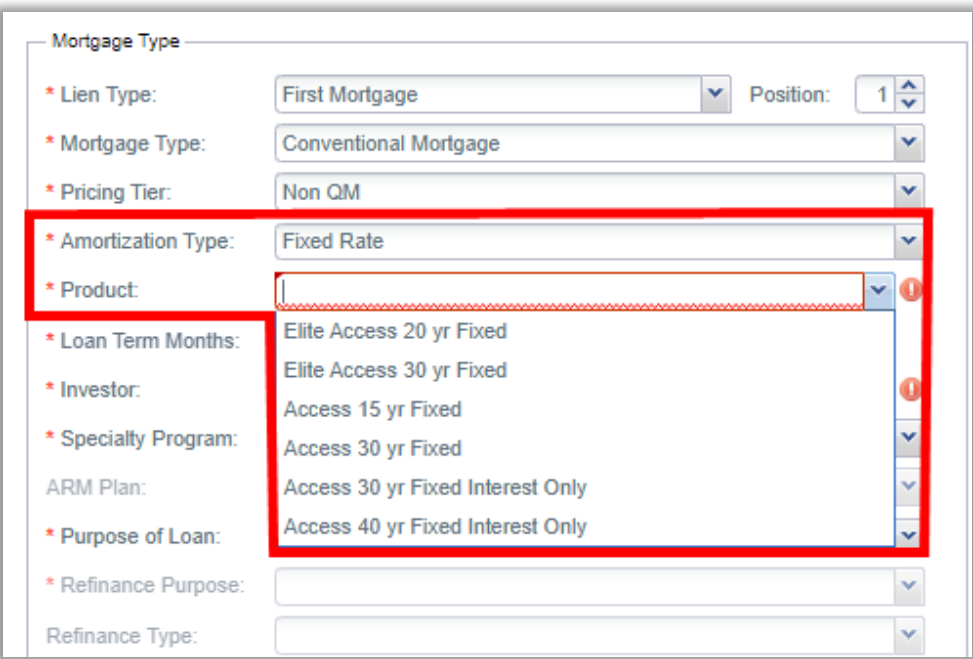
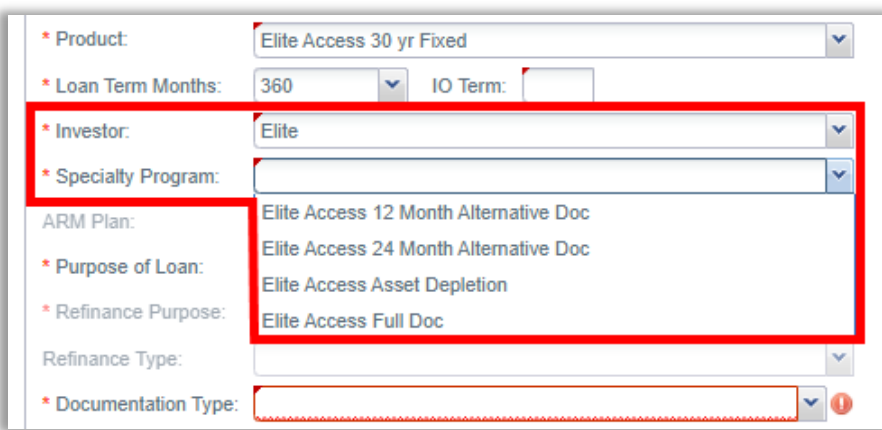
Step	Action
3	<ul style="list-style-type: none"> <li>Select the <b>Lock Days</b> from dropdown.</li> <li>Enter the <b>Qualifying Credit Score</b> and <b>DSCR</b>.               <ul style="list-style-type: none"> <li><b>Note:</b> If the borrower has no credit score, enter minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</li> </ul> </li> </ul> 
4	<ul style="list-style-type: none"> <li>Select <b>Fee Buy-Out: No</b></li> <li>Select the <b>Credit Event</b> from the dropdown.</li> </ul> 
5	<p>After reviewing all applicable fields, click <b>Price to Lock</b>.</p> 

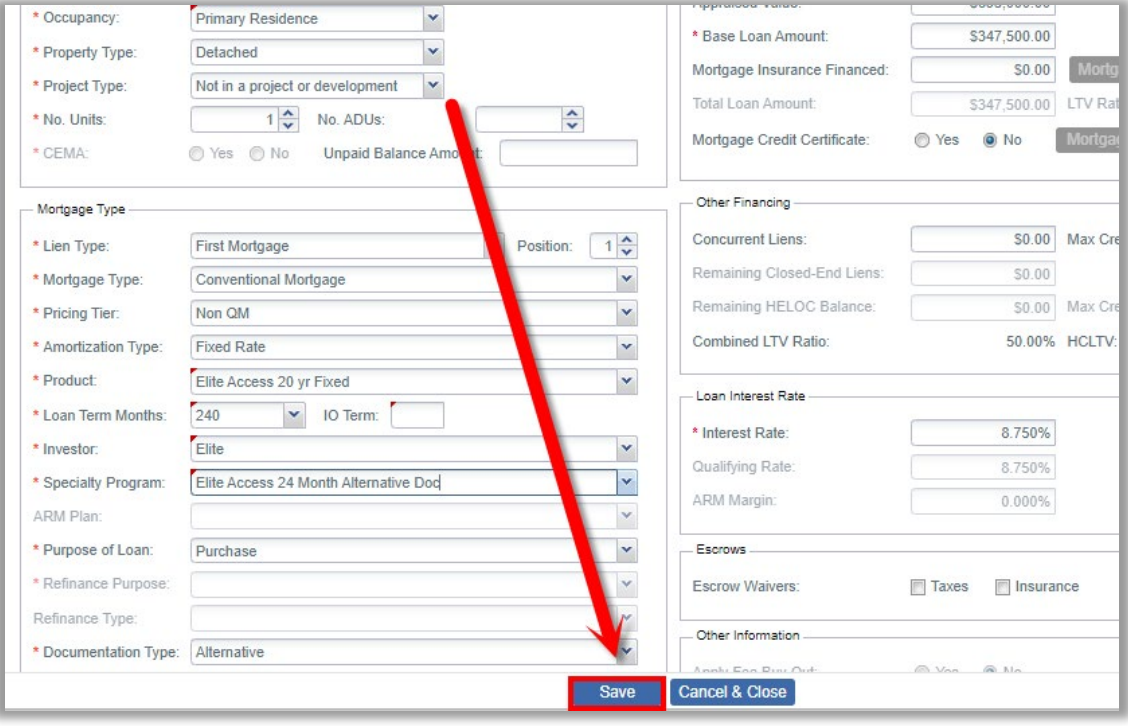
Step	Action																																																	
6	<ul style="list-style-type: none"> <li>• If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</li> <li>• For pricing only: click <b>Cancel</b>.</li> <li>• To lock the loan: click <b>Lock</b>.</li> </ul> <div data-bbox="435 435 1307 1357" style="border: 1px solid gray; padding: 10px;"> <p><b>Pricing Details</b> <span style="float: right;">✕</span></p> <p>Lock Days: <span style="border: 1px solid gray; padding: 2px;">30 Day Rate Lock</span></p> <p style="text-align: center;"><b>Access 30 yr Fixed - Access Investor Cash Flow</b></p> <p><b>Net Rate &amp; Price</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">RATE</th> <th style="text-align: left;">P &amp; I PAYMENT</th> <th style="text-align: left;">15 DAY</th> <th style="text-align: left;">30 DAY</th> <th style="text-align: left;">45 DAY</th> </tr> </thead> <tbody> <tr> <td>7.000%</td> <td>\$3,459.57</td> <td>6.900%</td> <td style="background-color: yellow;">7.025%</td> <td>7.150 ▲</td> </tr> <tr> <td>7.125%</td> <td>\$3,503.34</td> <td>6.400%</td> <td style="background-color: yellow;">6.525%</td> <td>6.650</td> </tr> <tr style="background-color: #e0e0e0;"> <td style="background-color: #e0e0e0;">7.250%</td> <td style="background-color: #e0e0e0;">\$3,547.32</td> <td style="background-color: #e0e0e0;">5.900%</td> <td style="background-color: #e0e0e0;">6.025%</td> <td style="background-color: #e0e0e0;">6.150</td> </tr> <tr> <td>7.375%</td> <td>\$3,591.51</td> <td>5.525%</td> <td style="background-color: yellow;">5.650%</td> <td>5.775</td> </tr> <tr> <td>7.500%</td> <td>\$3,635.92</td> <td>5.150%</td> <td style="background-color: yellow;">5.275%</td> <td>5.400</td> </tr> <tr> <td>7.625%</td> <td>\$3,680.53</td> <td>4.775%</td> <td style="background-color: yellow;">4.900%</td> <td>5.025</td> </tr> <tr> <td>7.750%</td> <td>\$3,725.34</td> <td>4.400%</td> <td style="background-color: yellow;">4.525%</td> <td>4.650 ▼</td> </tr> </tbody> </table> <p><small>*Loans priced below the minimum price require a pricing exception.</small></p> <p>Minimum Points: 0.000%      Maximum Points: 0.000%</p> <p><b>Pricing Adjustments</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">ADJUSTMENT DESCRIPTION</th> <th style="text-align: left;">NOTE RATE</th> <th style="text-align: left;">POINTS</th> </tr> </thead> <tbody> <tr> <td>Base Rate</td> <td>7.250%</td> <td>0.775% ▲</td> </tr> <tr style="border: 2px solid red;"> <td style="border: 2px solid red;">FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow</td> <td style="border: 2px solid red;">0.000%</td> <td style="border: 2px solid red;">0.875% ▼</td> </tr> </tbody> </table> <div style="text-align: center; margin-top: 10px;"> <span style="border: 2px solid red; padding: 5px; margin-right: 10px;">Lock</span> <span style="border: 2px solid red; padding: 5px;">Cancel</span> </div> </div>	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% ▼
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## Short-Term Rental Income

Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>• Lien Type: <b>First Mortgage</b></li> <li>• Mortgage Type: <b>Conventional Mortgage</b></li> <li>• Pricing Tier: <b>Non QM</b></li> </ul> 
3	<p>Select the <b>Amortization Type</b>.</p> 
4	<p>Select the applicable <b>Product</b>.</p> 
5	<ul style="list-style-type: none"> <li>• <b>Investor</b> defaults to Simple.</li> <li>• Select <b>Specialty Program: Access Investor Cash Flow</b> from the dropdown.</li> <li>• Select <b>Purpose of Loan: Purchase</b> from the dropdown.</li> </ul> 
6	<p>Select <b>Documentation Type: Alternative AirDNA Rentalizer</b></p>  <p><b>Note: The Documentation Type selection does not impact pricing.</b></p>

Step	Action
7	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen.</p>  <p>The screenshot shows a mortgage application form with the following sections:</p> <ul style="list-style-type: none"><li><b>Mortgage Type:</b> Lien Type: First Mortgage, Position: 1, Mortgage Type: Conventional Mortgage, Pricing Tier: Non QM, Amortization Type: Fixed Rate, Product: Access 30 yr Fixed, Loan Term Months: 360, IO Term: [empty], Investor: Simple, Specialty Program: Access Investor Cash Flow, ARM Plan: [empty], Purpose of Loan: Purchase, Refinance Purpose: [empty], Refinance Type: [empty], Documentation Type: Alternative - AirDNA Rentalizer, Prepayment: No Prepayment, Subsidy Plan: [empty], Subsidy Source: [empty].</li><li><b>Other Financing:</b> Concurrent Liens: \$0.00, Remaining Closed-End Liens: \$0.00, Remaining HELOC Balance: \$0.00, Combined LTV Ratio: 80.00%, HCLTV: [empty].</li><li><b>Loan Interest Rate:</b> Interest Rate: 7.500%, Qualifying Rate: 7.500%, ARM Margin: 0.000%.</li><li><b>Escrows:</b> Escrow Waivers: Taxes [checked], Insurance [checked].</li><li><b>Other Information:</b> Apply Fee Buy Out: Yes [unchecked], No [checked], Duty To Serve: Yes [unchecked], No [checked].</li></ul> <p>At the bottom of the form, there are two buttons: <b>Save</b> (highlighted with a red box and a red arrow) and <b>Cancel &amp; Close</b>.</p>

Elite Access	
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>Lien Type: <b>First Mortgage</b></li> <li>Mortgage Type: <b>Conventional Mortgage</b></li> <li>Pricing Tier: <b>Non QM</b></li> </ul> 
3	<ul style="list-style-type: none"> <li>Select Amortization Type: <b>Fixed Rate</b></li> <li>Select the applicable <b>Product</b>.</li> </ul> 
4	<ul style="list-style-type: none"> <li><b>Investor</b> defaults to <b>Elite</b></li> <li>Select the applicable <b>Specialty Program</b></li> <li><b>Documentation Type</b> will auto complete</li> </ul> 

Step	Action
5	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen.</p>  <p>The screenshot shows a mortgage application form with various fields. A red arrow points from the top center of the form down to the 'Save' button at the bottom center. The 'Save' button is highlighted with a red border. Other buttons visible include 'Cancel &amp; Close'.</p>

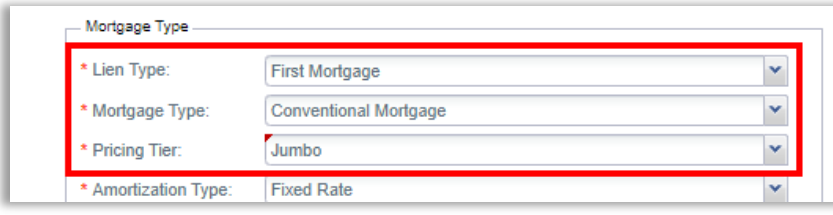
## Jumbo Gold

Step	Action
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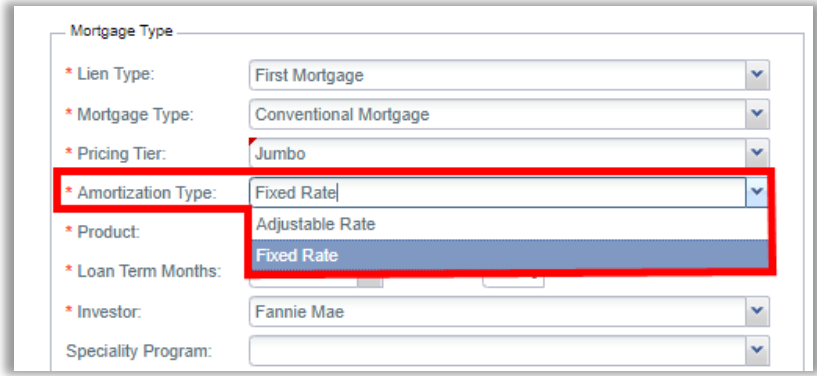
**1** Go to **Loan Summary**→**Short Application**.

**2** Scroll down to the **Mortgage Type** section and make the following selections:

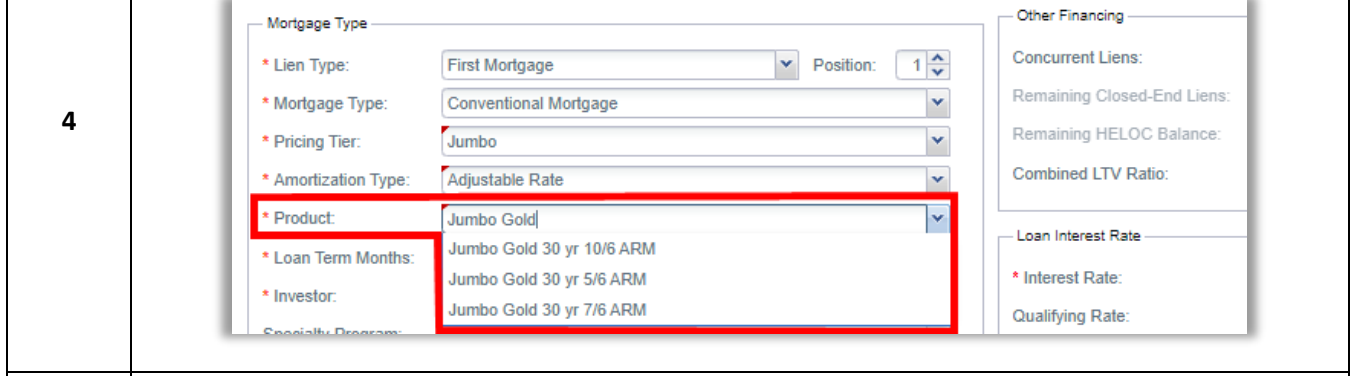
- Lien Type: **First Mortgage**
- Mortgage Type: **Conventional Mortgage**
- Pricing Tier: **Jumbo**



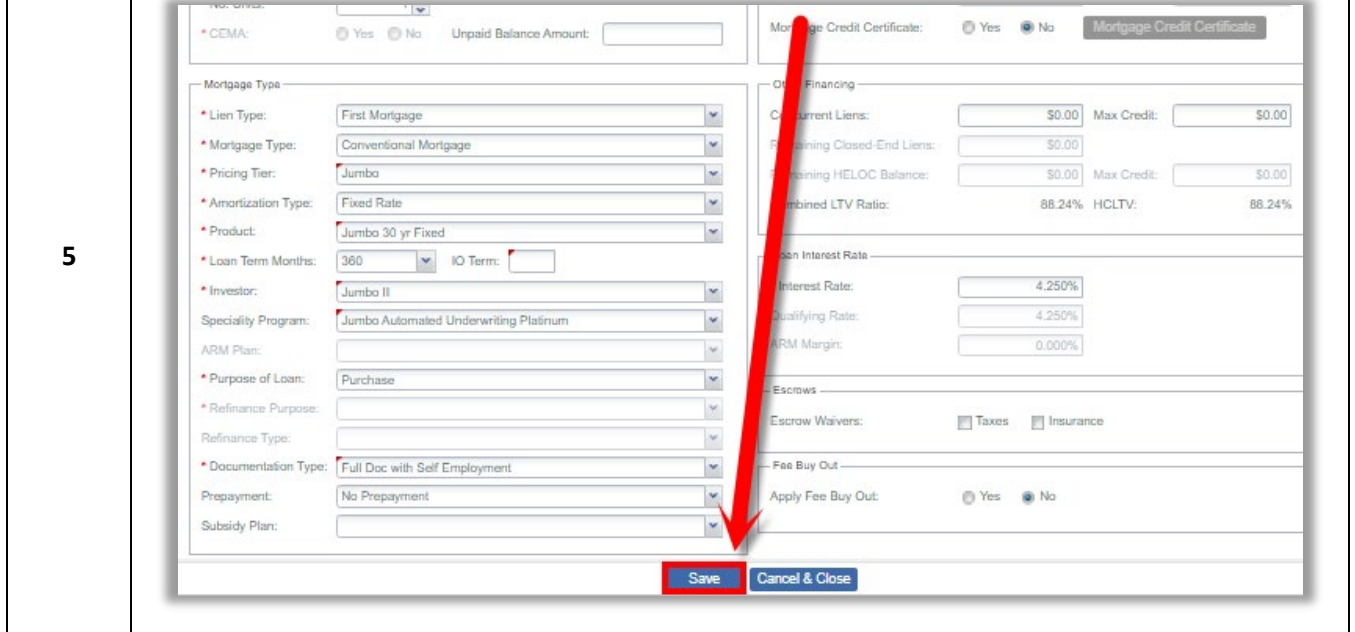
**3** Select the **Amortization Type**.



- Select the applicable **Product**.
- **Investor** defaults to **Jumbo III**

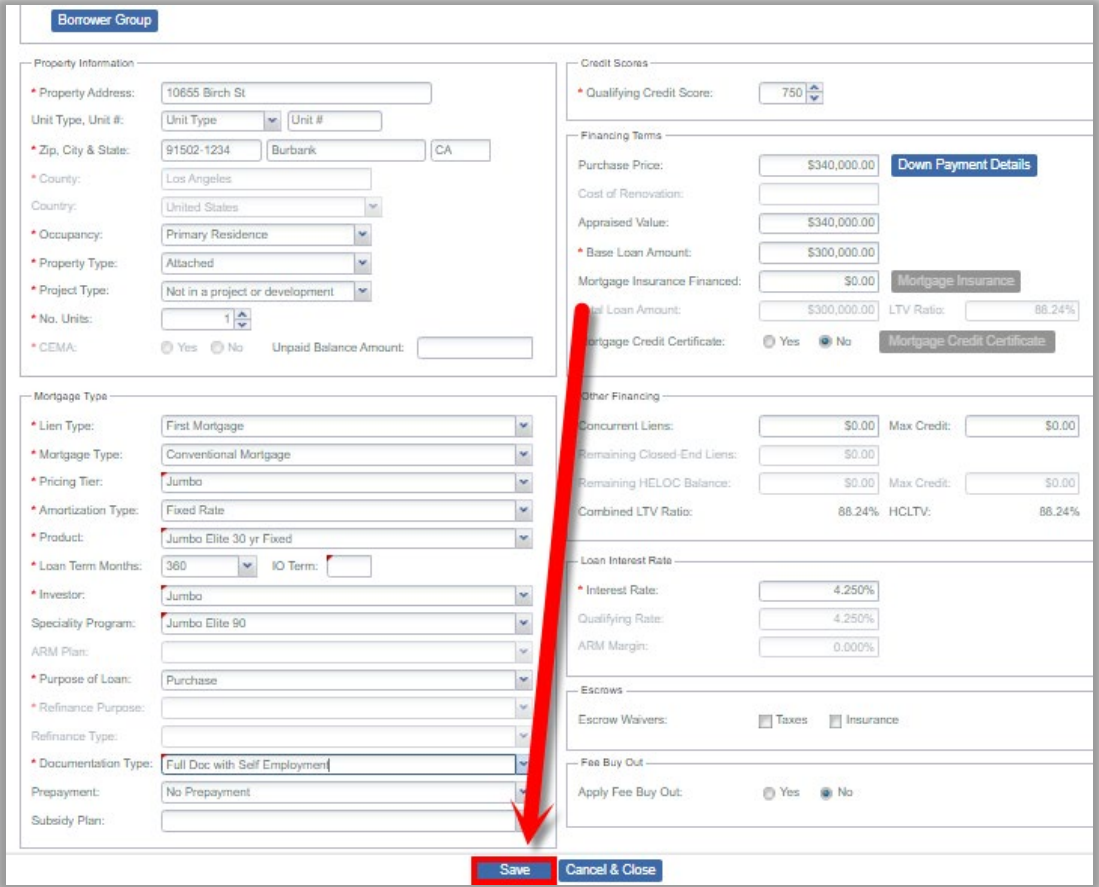


After completing all sections of the Short Application, click **Save** at the bottom of the screen.



**Jumbo Elite 30 Yr Fixed**

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

Step	Action
6	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen.</p>  <p>The screenshot shows a 'Borrower Group' application form with the following sections:</p> <ul style="list-style-type: none"> <li><b>Property Information:</b> Property Address (10655 Birch St), Unit Type, Unit #, Zip (91502-1234), City (Burbank), State (CA), County (Los Angeles), Country (United States), Occupancy (Primary Residence), Property Type (Attached), Project Type (Not in a project or development), No. Units (1), CEMA (Yes/No), Unpaid Balance Amount.</li> <li><b>Mortgage Type:</b> Lien Type (First Mortgage), Mortgage Type (Conventional Mortgage), Pricing Tier (Jumbo), Amortization Type (Fixed Rate), Product (Jumbo Elite 30 yr Fixed), Loan Term Months (360), IO Term, Investor (Jumbo), Speciality Program (Jumbo Elite 90), ARM Plan, Purpose of Loan (Purchase), Refinance Purpose, Refinance Type, Documentation Type (Full Doc with Self Employment), Prepayment (No Prepayment), Subsidy Plan.</li> <li><b>Credit Scores:</b> Qualifying Credit Score (750).</li> <li><b>Financing Terms:</b> Purchase Price (\$340,000.00), Cost of Renovation, Appraised Value (\$340,000.00), Base Loan Amount (\$300,000.00), Mortgage Insurance Financed (\$0.00), Total Loan Amount (\$300,000.00), LTV Ratio (88.24%), Mortgage Credit Certificate (Yes/No).</li> <li><b>Other Financing:</b> Concurrent Liens (\$0.00), Remaining Closed-End Liens (\$0.00), Remaining HELOC Balance (\$0.00), Combined LTV Ratio (88.24%), HCLTV (88.24%).</li> <li><b>Loan Interest Rate:</b> Interest Rate (4.250%), Qualifying Rate (4.250%), ARM Margin (0.000%).</li> <li><b>Escrows:</b> Escrow Waivers (Taxes, Insurance).</li> <li><b>Fee Buy Out:</b> Apply Fee Buy Out (Yes/No).</li> </ul> <p>A red arrow points to the <b>Save</b> button at the bottom of the form.</p>

## Fannie Mae or Freddie Mac Specific Specialty Programs

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

**Mortgage Type**

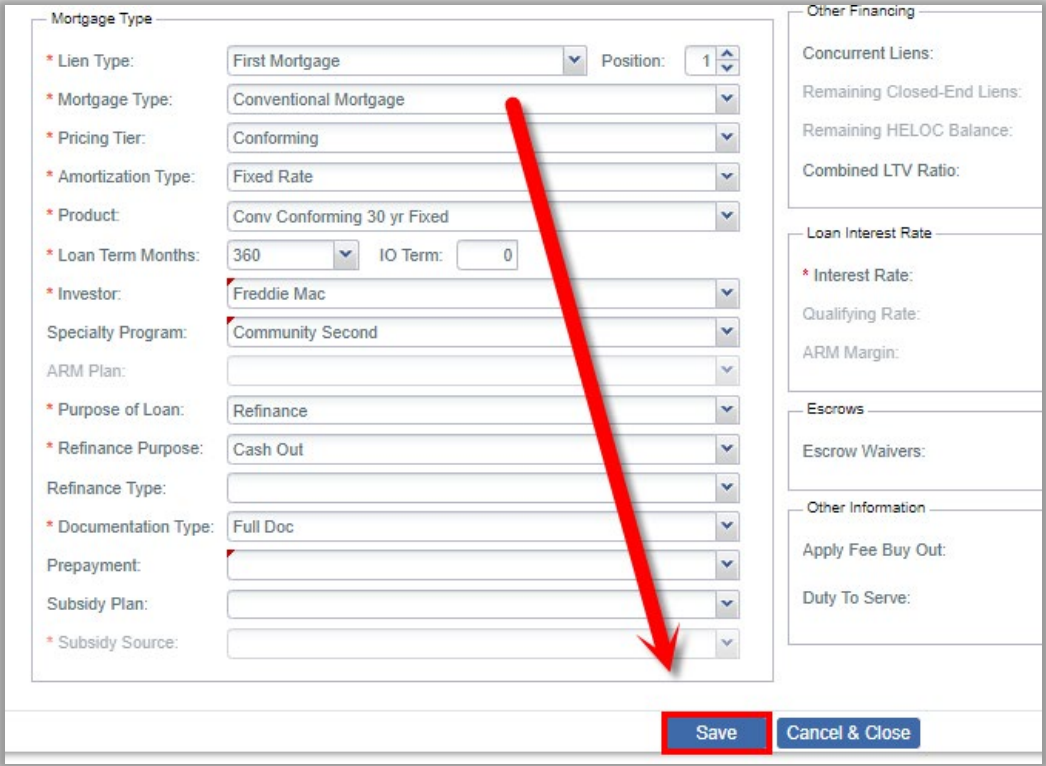
- \* Lien Type: First Mortgage
- \* Mortgage Type: Conventional Mortgage
- \* Pricing Tier: Conforming
- \* Amortization Type: Fixed Rate
- \* Product: Conv Conforming 30 yr Fixed
- \* Loan Term Months: 360 IO Term: 0
- \* Investor: Fannie Mae

**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: 0
- \* Investor: Freddie Mac (dropdown open)
- Specialty Program:
- ARM Plan:
- \* Purpose of Loan: Purchase

**Mortgage Type**

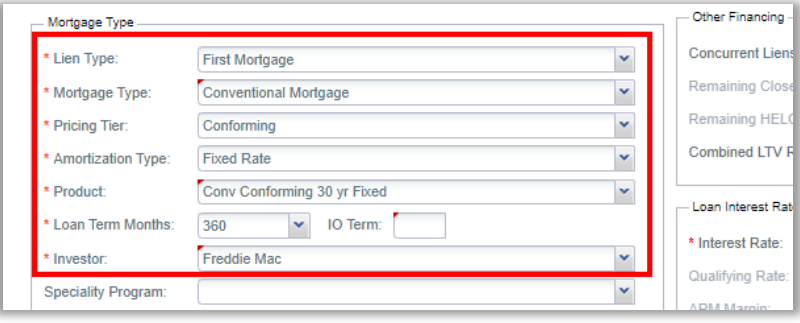
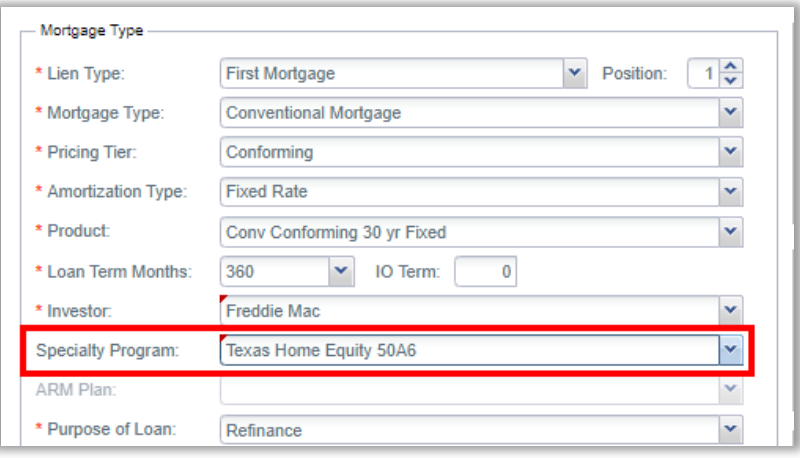
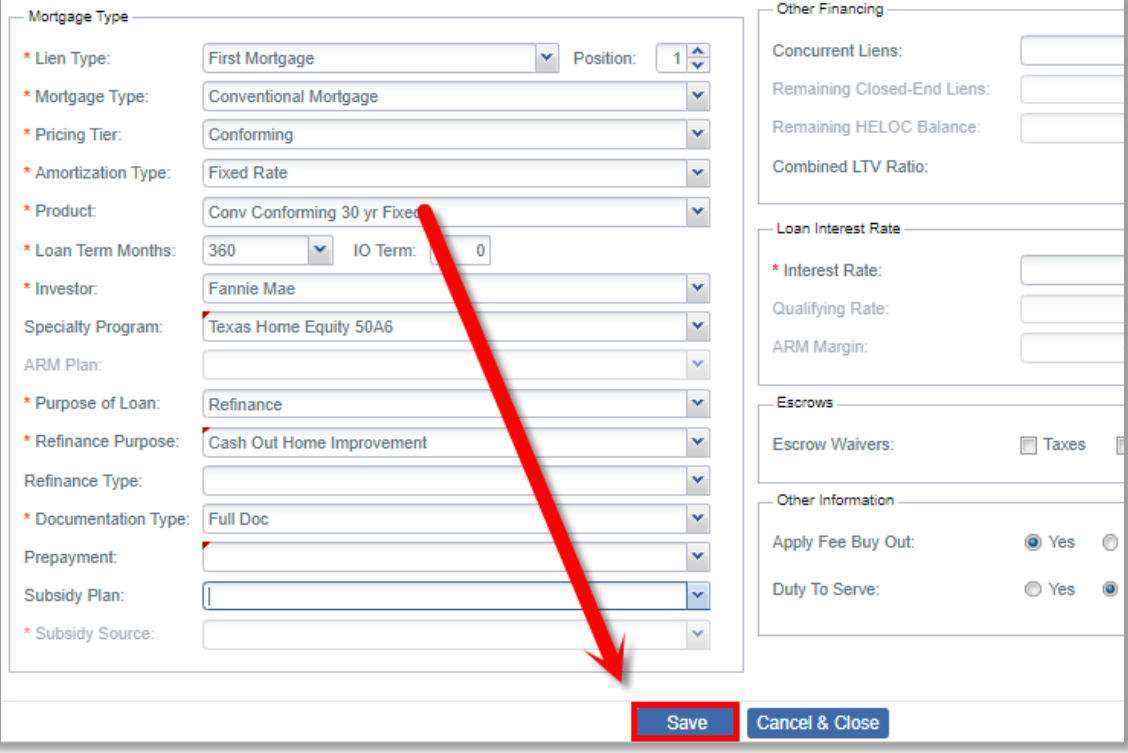
- \* Lien Type: First Mortgage Position: 1
- \* Mortgage Type: Conventional Mortgage
- \* Pricing Tier: Conforming
- \* Amortization Type: Fixed Rate
- \* Product: Conv Conforming 30 yr Fixed
- \* Loan Term Months: 360 IO Term: 0
- \* Investor: Freddie Mac
- Specialty Program: Community Second (dropdown open)
- ARM Plan:
- \* Purpose of Loan: HomePossible
- \* Refinance Purpose: HomePossible With Community Second
- Refinance Type: Refi Possible
- \* Documentation Type: Full Doc
- Prepayment:

Step	Action
5	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen.</p>  <p>The screenshot shows a mortgage application form with the following fields:</p> <ul style="list-style-type: none"> <li><b>Mortgage Type:</b> <ul style="list-style-type: none"> <li>* Lien Type: First Mortgage (dropdown), Position: 1 (spinner)</li> <li>* Mortgage Type: Conventional Mortgage (dropdown)</li> <li>* Pricing Tier: Conforming (dropdown)</li> <li>* Amortization Type: Fixed Rate (dropdown)</li> <li>* Product: Conv Conforming 30 yr Fixed (dropdown)</li> <li>* Loan Term Months: 360 (dropdown), IO Term: 0 (input)</li> <li>* Investor: Freddie Mac (dropdown)</li> <li>Specialty Program: Community Second (dropdown)</li> <li>ARM Plan: (dropdown)</li> <li>* Purpose of Loan: Refinance (dropdown)</li> <li>* Refinance Purpose: Cash Out (dropdown)</li> <li>Refinance Type: (dropdown)</li> <li>* Documentation Type: Full Doc (dropdown)</li> <li>Prepayment: (dropdown)</li> <li>Subsidy Plan: (dropdown)</li> <li>* Subsidy Source: (dropdown)</li> </ul> </li> <li><b>Other Financing:</b> <ul style="list-style-type: none"> <li>Concurrent Liens: (input)</li> <li>Remaining Closed-End Liens: (input)</li> <li>Remaining HELOC Balance: (input)</li> <li>Combined LTV Ratio: (input)</li> </ul> </li> <li><b>Loan Interest Rate:</b> <ul style="list-style-type: none"> <li>* Interest Rate: (input)</li> <li>Qualifying Rate: (input)</li> <li>ARM Margin: (input)</li> </ul> </li> <li><b>Escrows:</b> <ul style="list-style-type: none"> <li>Escrow Waivers: (input)</li> </ul> </li> <li><b>Other Information:</b> <ul style="list-style-type: none"> <li>Apply Fee Buy Out: (input)</li> <li>Duty To Serve: (input)</li> </ul> </li> </ul> <p>At the bottom of the form, there are two buttons: <b>Save</b> (highlighted with a red box) and <b>Cancel &amp; Close</b>. A red arrow points from the Mortgage Type section down to the Save button.</p>

## FHA or VA Specialty Programs

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

Texas Section 50(a)(6) Loans

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

## Concurrent HELOC

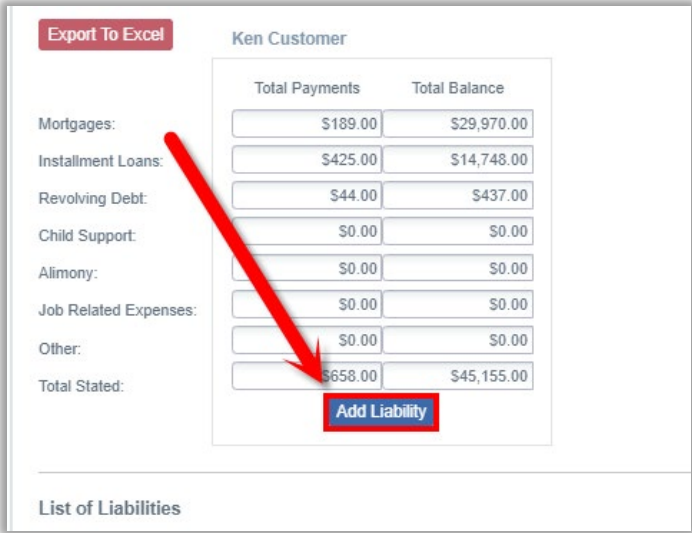
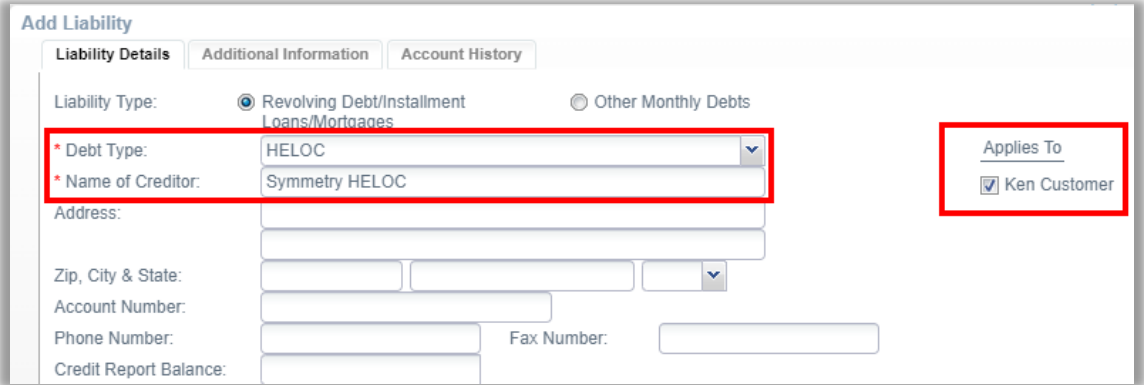
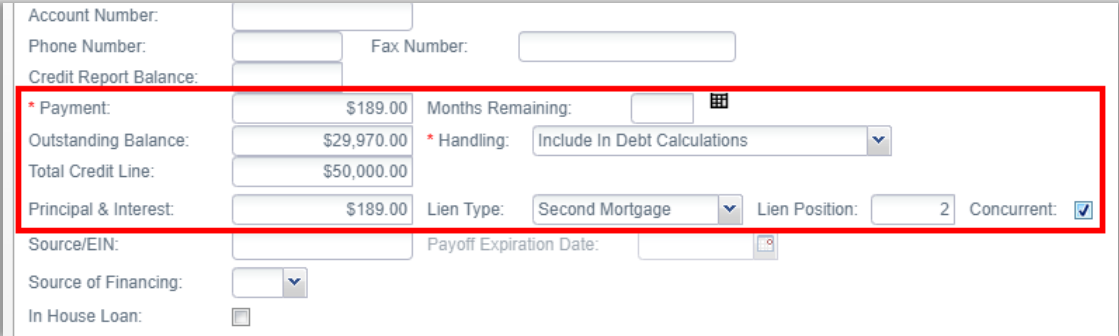
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .

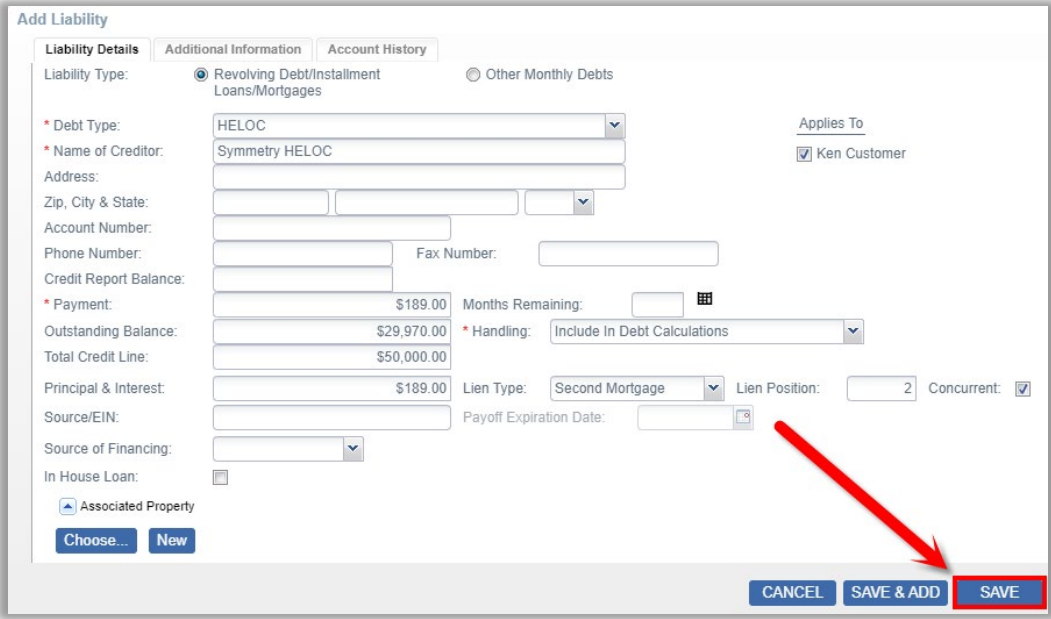
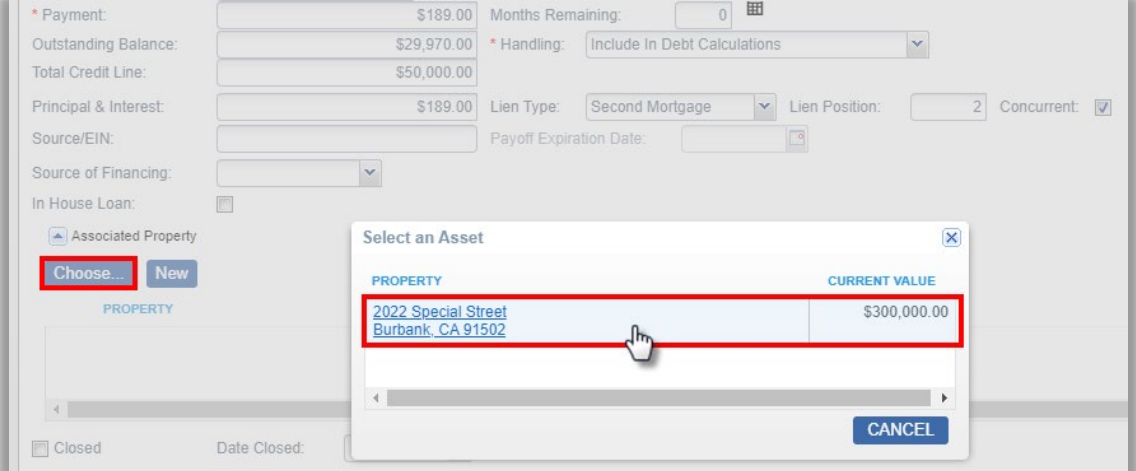

Scroll down to the **Mortgage Type** section and select:

- Lien Type**
- Mortgage Type**
- Pricing Tier**
- Amortization Type**
- Product**
- Loan Term Months**
- Investor**

**Note: Leave Specialty Program blank.**

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

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

Step	Action
	<p><b>Purchase Loans:</b> Click <b>Save</b>.</p> 
7	<p><b>Refinance Loans:</b> Associate the property to the HELOC.</p> <ul style="list-style-type: none"> <li>• Click <b>Choose</b></li> <li>• Click the applicable property address</li> </ul> 
	<ul style="list-style-type: none"> <li>• Selected address will display in <b>Associated Property</b> section.</li> <li>• Click <b>Save</b>.</li> </ul> 

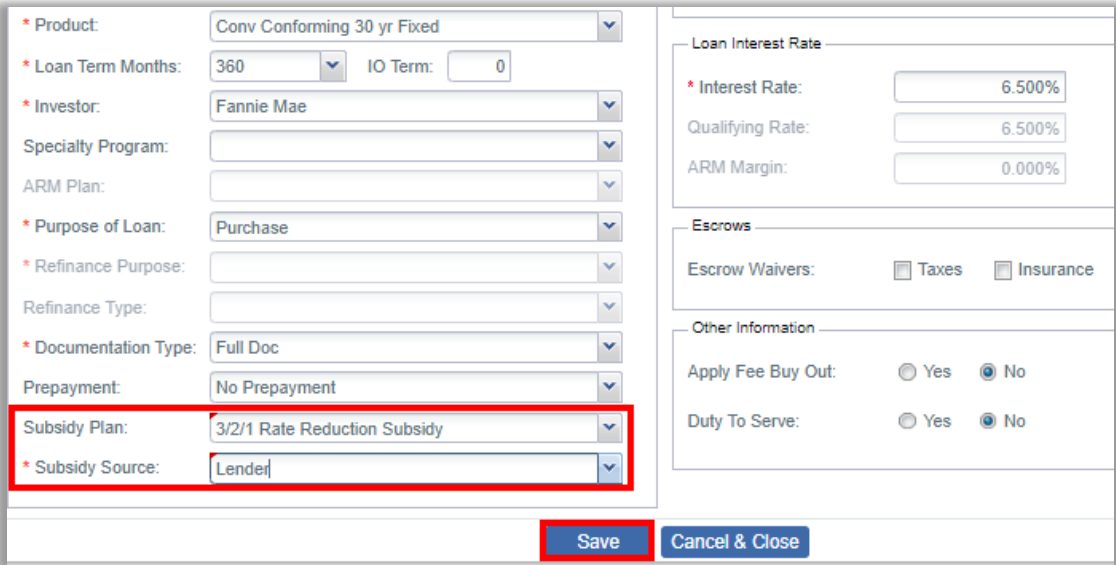
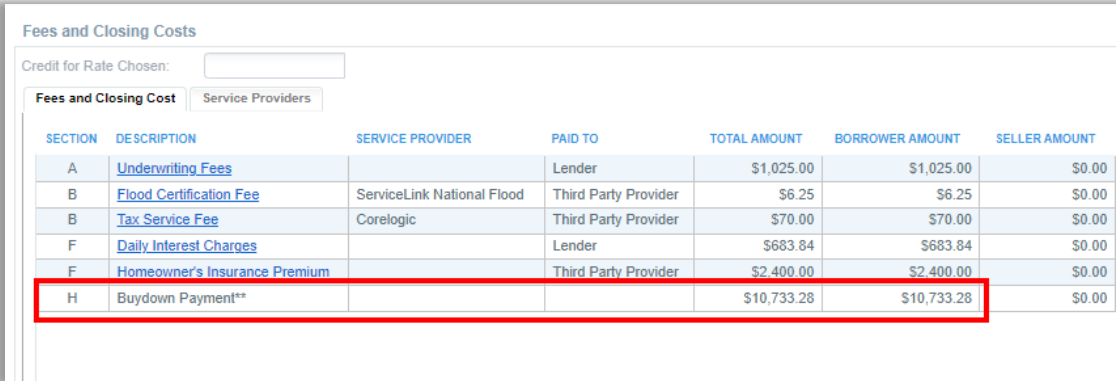
Step	Action																																																			
	<p>Concurrent HELOC will display in the <b>List of Liabilities</b> and in the <b>Other Financing</b> section of <b>Loan Summary</b>→<b>Short Application</b> screen, and will be considered in AUS submission.</p>																																																			
8	<p>The screenshot shows the 'List of Liabilities' table with the following data:</p> <table border="1"> <thead> <tr> <th>CREDITOR</th> <th>DEBT TYPE</th> <th>PAYMENT AMOU...</th> <th>OUTSTANDING B...</th> <th>ACCT NUMBER</th> <th>HANDLING</th> </tr> </thead> <tbody> <tr> <td>Ken Customer</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>HILLSIDE BANK</td> <td>Installment Loan</td> <td>\$425.00</td> <td>\$14,748.00</td> <td>291443C81189</td> <td>Include In Debt Calculations</td> </tr> <tr> <td>Symmetry HELOC</td> <td>HELOC</td> <td>\$189.00</td> <td>\$29,970.00</td> <td></td> <td>Include In Debt Calculations</td> </tr> <tr> <td>USA Credit</td> <td>Revolving Char...</td> <td>\$44.00</td> <td>\$437.00</td> <td>98E543184026</td> <td>Include In Debt Calculations</td> </tr> <tr> <td></td> <td></td> <td>\$658.00</td> <td>\$45,155.00</td> <td></td> <td></td> </tr> </tbody> </table> <p>The 'Other Financing' section shows:</p> <table border="1"> <thead> <tr> <th>Item</th> <th>Value</th> <th>Max Credit</th> </tr> </thead> <tbody> <tr> <td>Concurrent Liens</td> <td>\$29,970.00</td> <td>\$50,000.00</td> </tr> <tr> <td>Remaining Closed-End Liens</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Remaining HELOC Balance</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Combined LTV Ratio</td> <td>83.33%</td> <td>HCLTV: 90.00%</td> </tr> </tbody> </table>	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			Item	Value	Max Credit	Concurrent Liens	\$29,970.00	\$50,000.00	Remaining Closed-End Liens	\$0.00		Remaining HELOC Balance	\$0.00	\$0.00	Combined LTV Ratio	83.33%	HCLTV: 90.00%
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Remaining HELOC Balance	\$0.00	\$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 <b>Loan Summary</b> → <b>Short Application</b> screen.
2	<p>Select the applicable <b>Subsidy Plan</b>.</p> <p>The dropdown menu for 'Subsidy Plan' shows the following options:</p> <ul style="list-style-type: none"> <li>1/0 Rate Reduction Subsidy</li> <li>1/1 Rate Reduction Subsidy</li> <li>1/1/1 Rate Reduction Subsidy</li> <li>2/1 Rate Reduction Subsidy</li> <li>3/2/1 Rate Reduction Subsidy</li> <li>1/1 Rate Reduction Subsidy (Selected)</li> </ul>
3	<p>Select the applicable <b>Subsidy Source</b>.</p> <p>The dropdown menu for 'Subsidy Source' shows the following options:</p> <ul style="list-style-type: none"> <li>Lender</li> <li>Listing Agent</li> <li>Seller (Selected)</li> <li>Selling Agent</li> </ul>

**Note: Lender funded subsidy source is not available for Jumbo or Non-QM loans.**

Step	Action																																																	
4	<p>Click <b>Save</b>.</p>  <p>The screenshot shows a loan application form with the following fields:</p> <ul style="list-style-type: none"> <li>* Product: Conv Conforming 30 yr Fixed</li> <li>* Loan Term Months: 360, IO Term: 0</li> <li>* Investor: Fannie Mae</li> <li>Specialty Program: (empty)</li> <li>ARM Plan: (empty)</li> <li>* Purpose of Loan: Purchase</li> <li>* Refinance Purpose: (empty)</li> <li>Refinance Type: (empty)</li> <li>* Documentation Type: Full Doc</li> <li>Prepayment: No Prepayment</li> <li><b>Subsidy Plan: 3/2/1 Rate Reduction Subsidy</b> (highlighted in red)</li> <li><b>* Subsidy Source: Lender</b> (highlighted in red)</li> </ul> <p>Buttons at the bottom: <b>Save</b> (highlighted in red), Cancel &amp; Close.</p>																																																	
5	<ul style="list-style-type: none"> <li>Go to <b>Loan Processing</b>→<b>Fees &amp; Closing Costs</b>.</li> <li>The <b>Buydown Payment</b> subsidy will be displayed in the Borrower Amount column regardless of the Subsidy Source selected.</li> </ul>  <p>The screenshot shows a table titled "Fees and Closing Costs" 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 AMOUNT</th> <th>SELLER AMOUNT</th> </tr> </thead> <tbody> <tr> <td>A</td> <td><a href="#">Underwriting Fees</a></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><a href="#">Flood Certification Fee</a></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><a href="#">Tax Service Fee</a></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><a href="#">Daily Interest Charges</a></td> <td></td> <td>Lender</td> <td>\$683.84</td> <td>\$683.84</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td><a href="#">Homeowner's Insurance Premium</a></td> <td></td> <td>Third Party Provider</td> <td>\$2,400.00</td> <td>\$2,400.00</td> <td>\$0.00</td> </tr> <tr> <td>H</td> <td><b>Buydown Payment**</b></td> <td></td> <td></td> <td>\$10,733.28</td> <td>\$10,733.28</td> <td>\$0.00</td> </tr> </tbody> </table> <p>The row for "Buydown Payment**" is highlighted in red in the original image.</p>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	A	<a href="#">Underwriting Fees</a>		Lender	\$1,025.00	\$1,025.00	\$0.00	B	<a href="#">Flood Certification Fee</a>	ServiceLink National Flood	Third Party Provider	\$6.25	\$6.25	\$0.00	B	<a href="#">Tax Service Fee</a>	Corelogic	Third Party Provider	\$70.00	\$70.00	\$0.00	F	<a href="#">Daily Interest Charges</a>		Lender	\$683.84	\$683.84	\$0.00	F	<a href="#">Homeowner's Insurance Premium</a>		Third Party Provider	\$2,400.00	\$2,400.00	\$0.00	H	<b>Buydown Payment**</b>			\$10,733.28	\$10,733.28	\$0.00
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT																																												
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H	<b>Buydown Payment**</b>			\$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
<b>TOTAL BUYDOWN FUND = \$4,413.72</b>				

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# 2402005585

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

**Closing Disclosure (CD):**

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

Closing Disclosure Loan# 2402005565						
		Borrower-Paid		Seller-Paid		Paid By
		At Closing	Before Closing	At Closing	Before Closing	Others
<b>Other Costs</b>						
<b>E. Taxes and Other Government Fees</b>						
01	Recording Fees					
02						
<b>F. Prepays</b>						
		<b>\$3,083.84</b>				
01	Homeowner's Insurance Premium ( mo.)	\$2,400.00				
02	Mortgage Insurance Premium ( mo.)					
03	Prepaid Interest (\$42.74 per day from 5/16/23 to 6/1/23)	\$683.84				
04	Property Taxes ( mo.)					
05						
<b>G. Initial Escrow Payment at Closing</b>						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06	Aggregate Adjustment		\$0.00			
<b>H. Other</b>						
01	Buydown Payment					(L) \$10,733.28
02						
03						
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$3,083.84</b>				
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			
		Automatic Zoom	
<b>B. Services You Cannot Shop For</b>			
	\$79		
Flood Certification Fee	\$9		
Tax Service Fee	\$70		
<b>G. Initial Escrow Payment at Closing</b>			
Homeowner's Insurance	per month for	mo.	
Mortgage Insurance	per month for	mo.	
Property Taxes	per month for	mo.	
<b>H. Other</b>			
		<b>\$4,269</b>	
Buydown Payment	\$4,085		
Title - Owner's Title Insurance (optional)	\$184		
<b>C. Services You Can Shop For</b>			
		<b>\$1,873</b>	
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		
<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>			
		<b>\$5,803</b>	
<b>J. TOTAL CLOSING COSTS</b>			
		<b>\$8,850</b>	
<b>D + I</b>			
Lender Credits		\$8,850	
<b>Calculating Cash to Close</b>			
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	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>		<b>\$3,047</b>	

**Closing Disclosure (CD):**

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

Closing Disclosure Loan# 2102010675				Borrower-Paid		Seller-Paid		Paid By
				At Closing	Before Closing	At Closing	Before Closing	Others
<b>G. Initial Escrow Payment at Closing</b>								
01	Homeowner's Insurance	per month for	mo.					
02	Mortgage Insurance	per month for	mo.					
03	Property Taxes	per month for	mo.					
04								
05								
06								
07								
08	Aggregate Adjustment			\$0.00				
<b>H. Other</b>				\$184.00				
01	Buydown Payment							\$4,084.80
02	Title - Owner's Title Insurance (optional)	to Soliditi Title & Closing, LLC		\$184.00				
03								
04								
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>				\$1,717.81				
Other Costs Subtotals (E + F + G + H)				\$1,717.81				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>				\$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.

<b>H. Other</b>		\$6,175
Buydown Payment		\$5,991
Title - Owner's Title Insurance (optional)		\$184
<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>		\$7,918
<b>J. TOTAL CLOSING COSTS</b>		\$10,965
D + I		\$10,965
Lender Credits		
<b>Calculating Cash to Close</b>		
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
<b>Adjustable Interest Rate (AIR) Table</b>		
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
				At Closing	Before Closing	At Closing	Before Closing	Others
<b>E. Taxes and Other Government Fees</b>				\$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		
<b>F. Prepays</b>				\$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								
<b>G. Initial Escrow Payment at Closing</b>								
01	Homeowner's Insurance	per month for	mo.					
02	Mortgage Insurance	per month for	mo.					
03	Property Taxes	per month for	mo.					
04								
08	Aggregate Adjustment			\$0.00				
<b>H. Other</b>				\$184.00				
01	Buydown Payment							\$5,991.36
02	Title - Owner's Title Insurance (optional)	to Soliditi Title & Closing, LLC		\$184.00				
03								