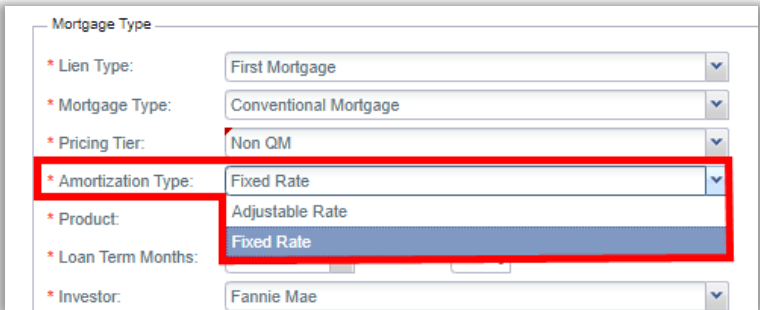
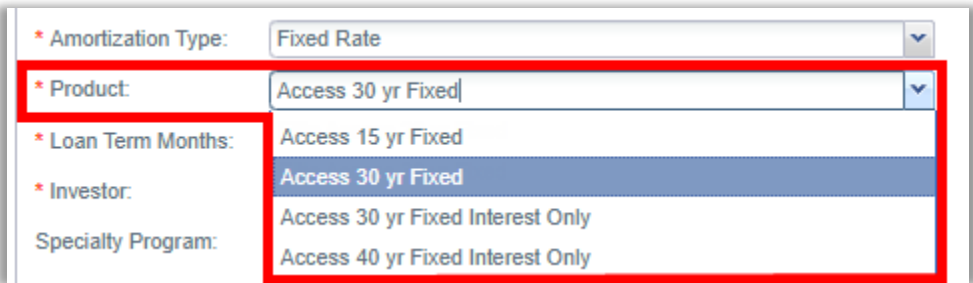
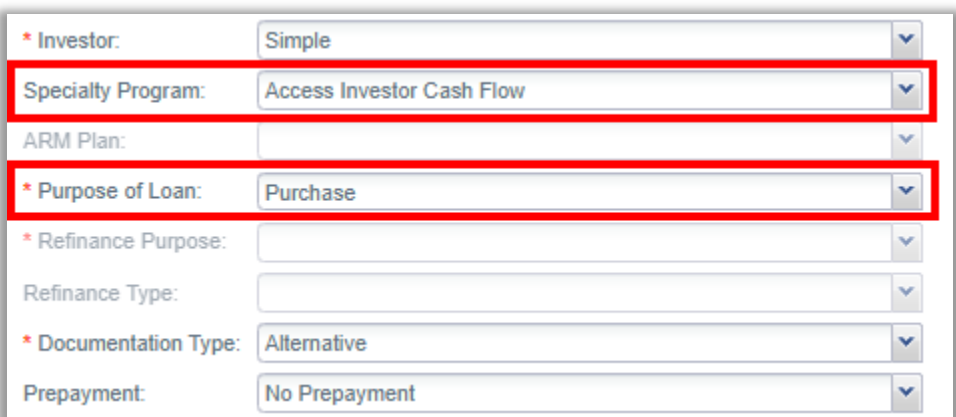
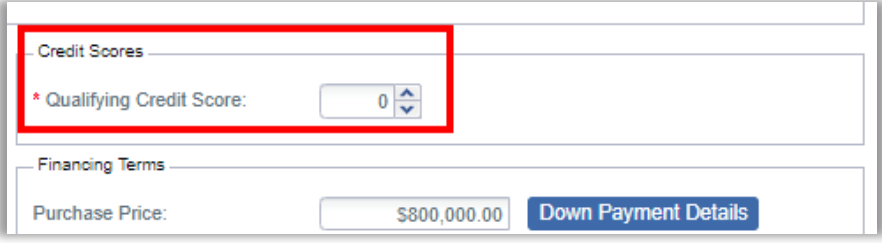
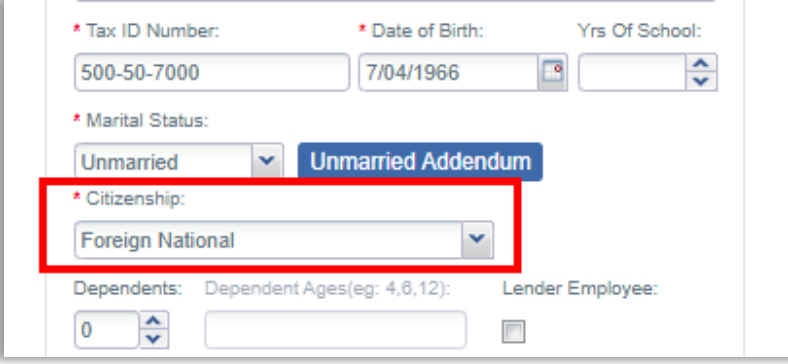


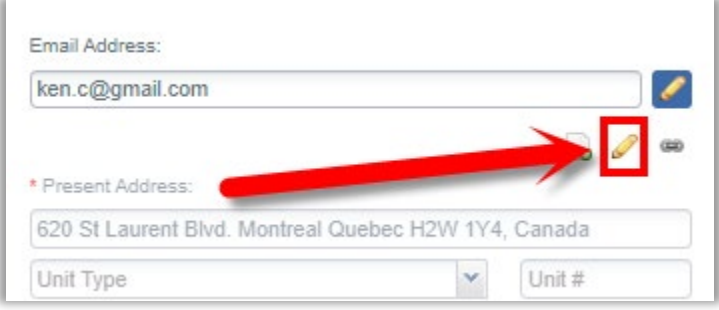
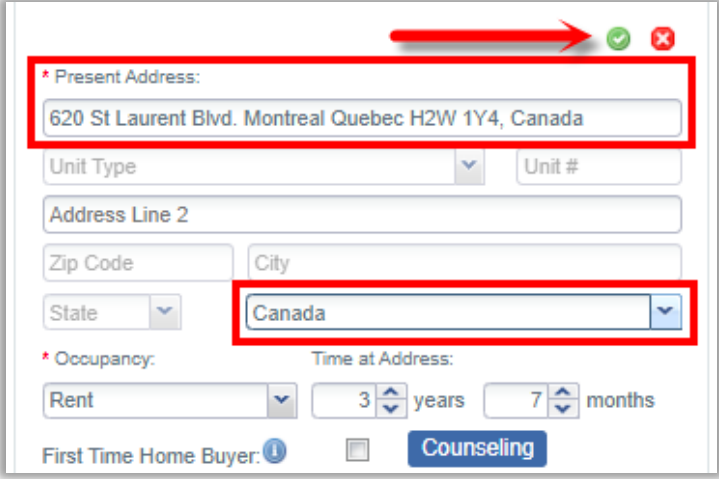
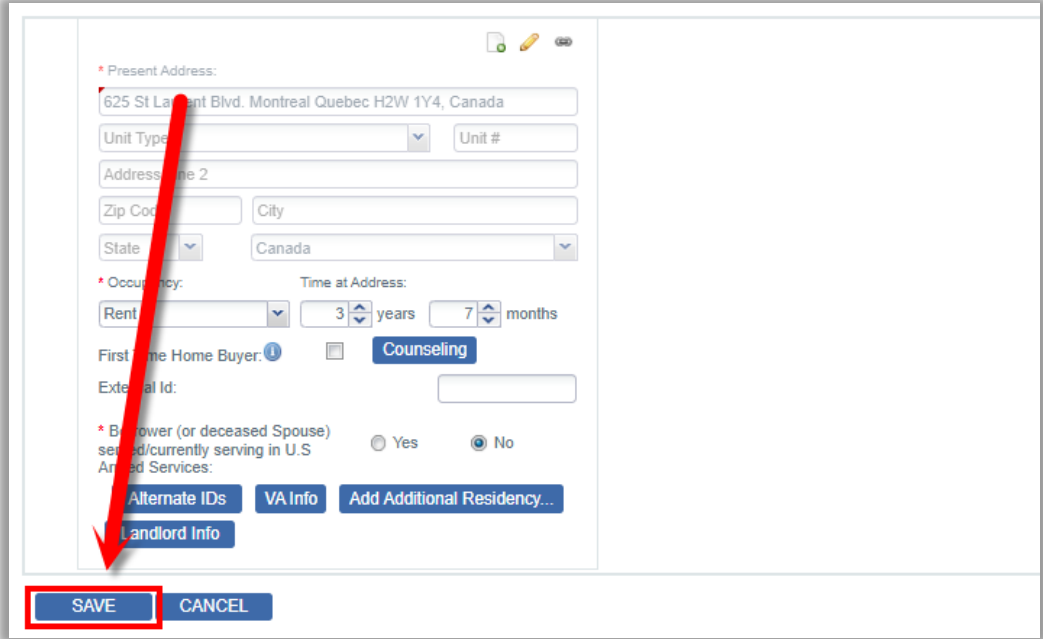


## Foreign National Borrower(s)

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 Non-QM Investor Cash Flow loan programs.

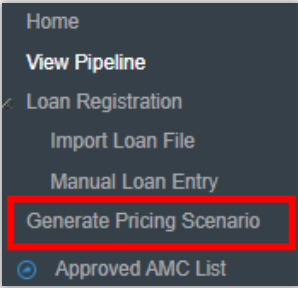
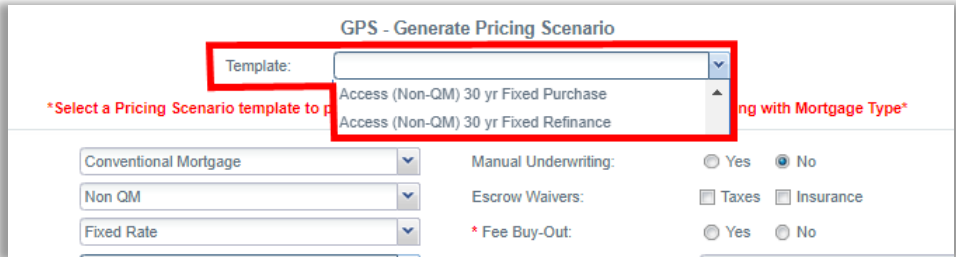
Step	Action
1	Go to <b>Loan Summary</b> → <b>Short Application</b> .
2	<p>Scroll down to the <b>Mortgage Type</b> section and make the following selections:</p> <ul style="list-style-type: none"> <li>Lien Type: <b>First Mortgage</b></li> <li>Mortgage Type: <b>Conventional Mortgage</b></li> <li>Pricing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

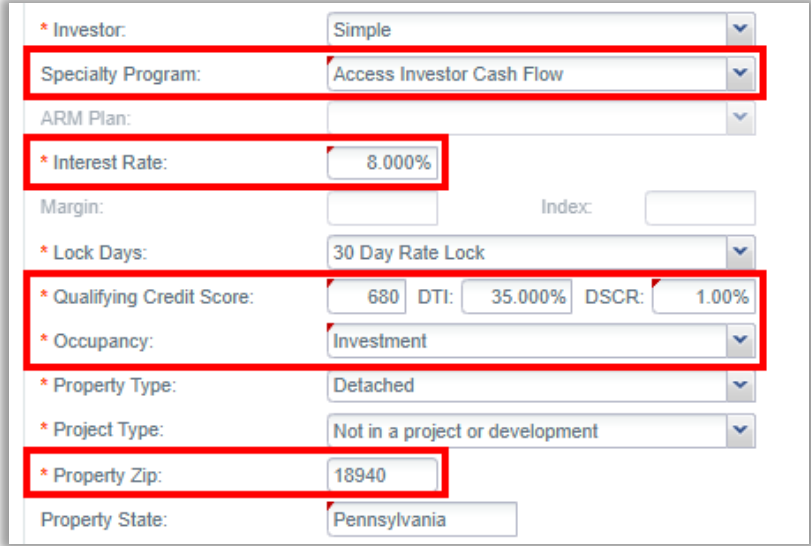
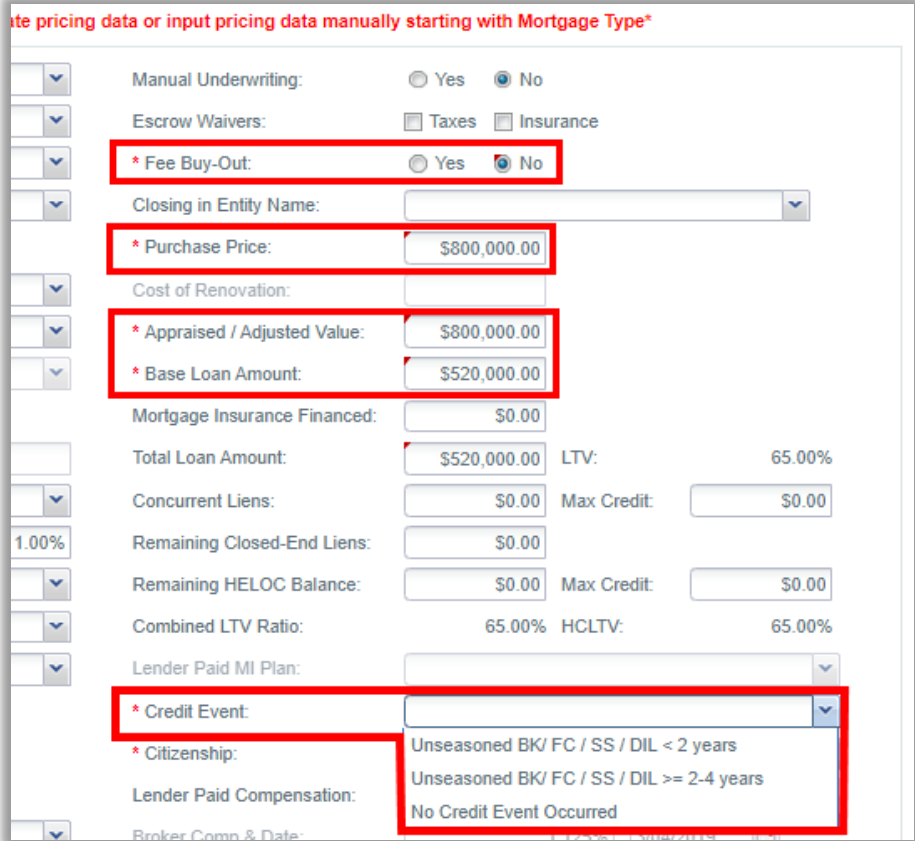
Step	Action
6	<p>If the foreign national borrower does not have US credit, enter 0 as <b>Qualifying Credit Score</b>.</p>  <p><b>Note: A credit score is required when pricing or locking a loan in P.A.T.H.</b></p>
7	<ul style="list-style-type: none"> <li>Go to the <b>Full Application</b>→<b>Borrowers</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>  

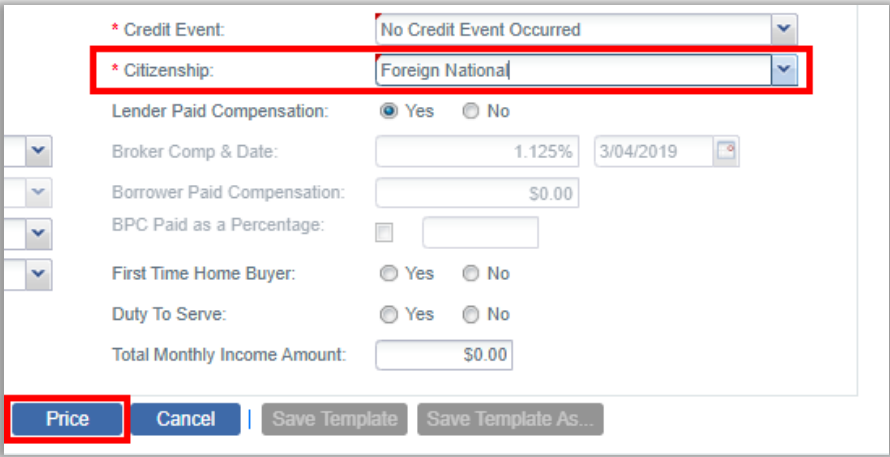
Step	Action
9	<p>After completing all sections of the Short Application, click <b>Save</b> at the bottom of the screen.</p> 

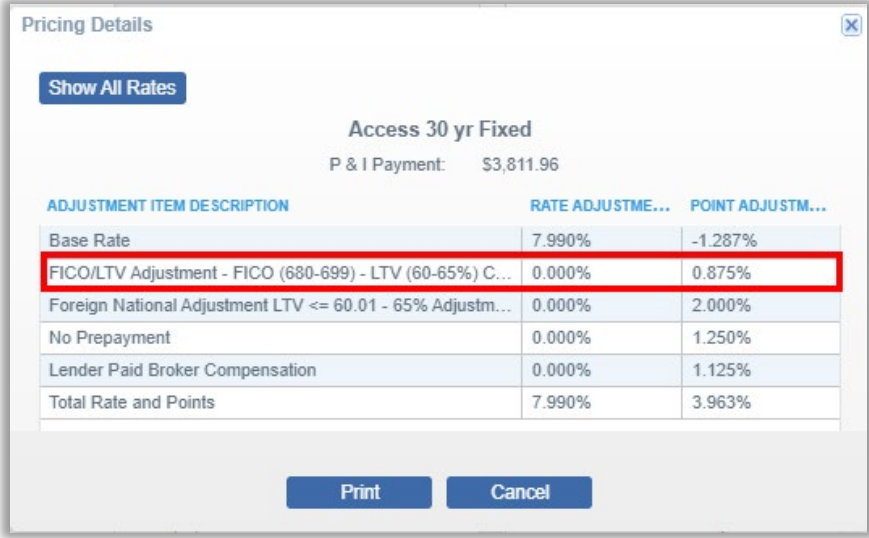
**Pricing – GPS**

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> 

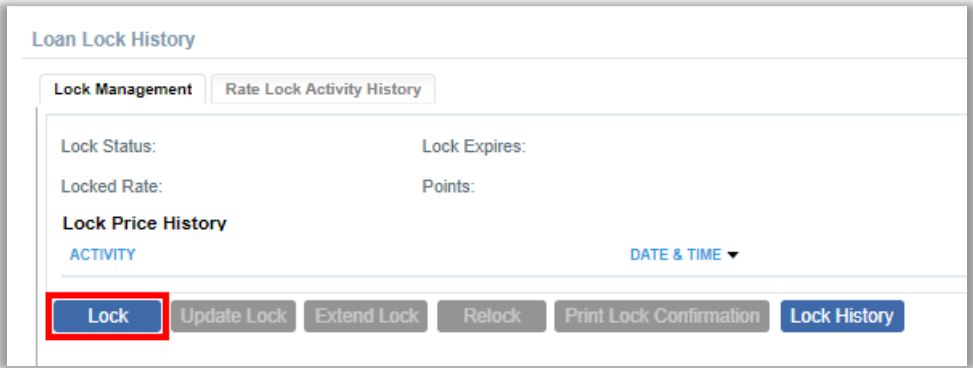
Step	Action
3	<ul style="list-style-type: none"> <li>Select Specialty Program: <b>Access Investor Cash Flow</b>.</li> <li>Enter the <b>Interest Rate</b>.</li> <li>Enter the <b>Qualifying Credit Score</b> and <b>DSCR</b>. <ul style="list-style-type: none"> <li><b>Note:</b> If the borrower has no credit score, enter 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> 

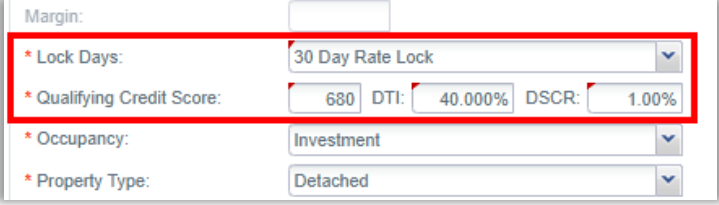
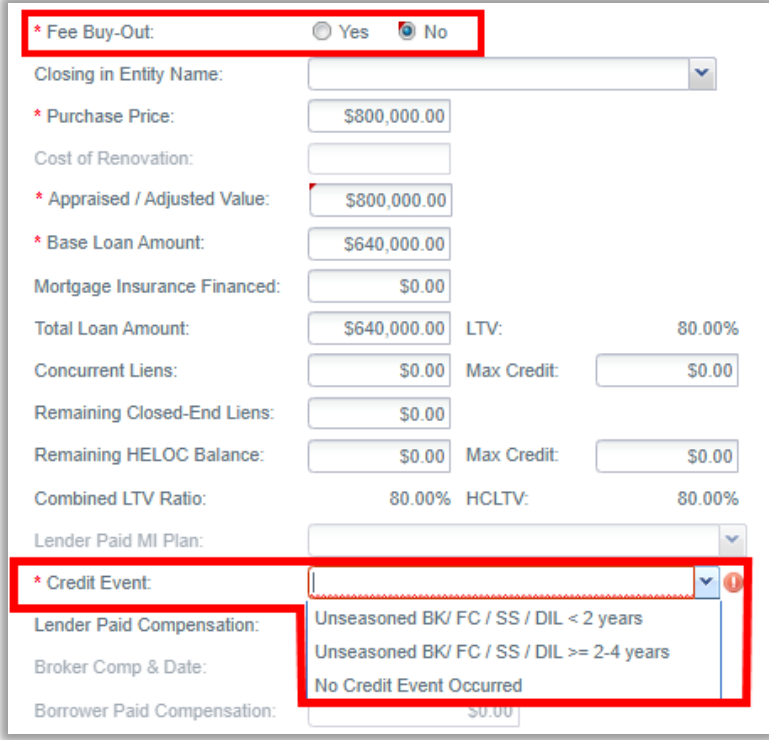
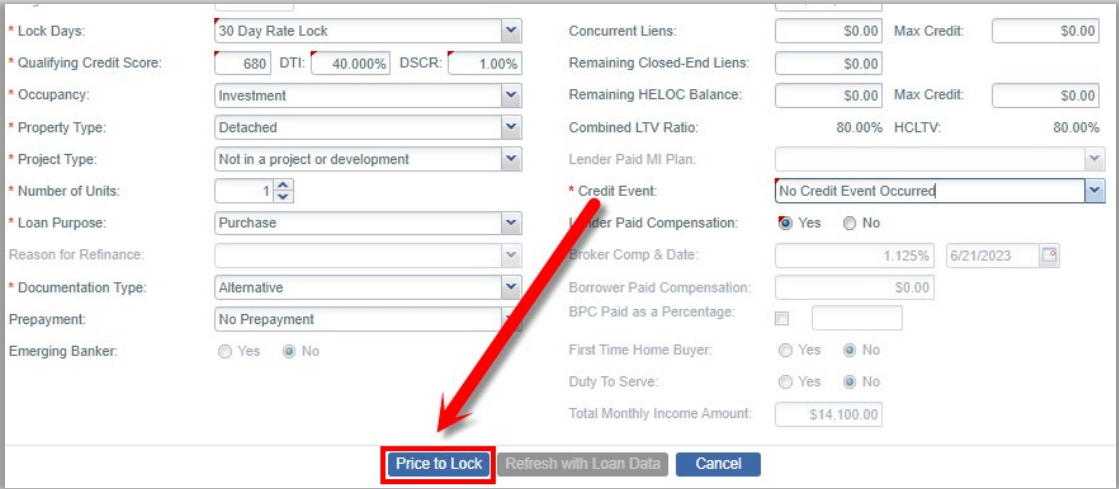
Step	Action
5	<ul style="list-style-type: none"> <li>Select <b>Citizenship: Foreign National</b>.</li> <li>Select/Enter <b>Compensation</b> as applicable.</li> <li>Click <b>Price</b>.</li> </ul> 

6	<p>Pricing Details will display a FICO/LTV adjustment if f the borrower has no credit score. Upon lock, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.</p> 
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**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 #ccc; padding: 10px; margin: 10px 0;"> <div style="border-bottom: 1px solid #ccc; padding-bottom: 5px;"> <p><b>Pricing Details</b> <span style="float: right;">✕</span></p> </div> <p>Lock Days: <span style="border: 1px solid #ccc; 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; text-align: center;"> <thead> <tr> <th style="width: 15%;">RATE</th> <th style="width: 20%;">P &amp; I PAYMENT</th> <th style="width: 15%;">15 DAY</th> <th style="width: 15%;">30 DAY</th> <th style="width: 15%;">45 DAY</th> </tr> </thead> <tbody> <tr><td>7.000%</td><td>\$3,459.57</td><td>6.900%</td><td style="background-color: #ffff00;">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: #ffff00;">6.525%</td><td>6.650</td></tr> <tr style="background-color: #d3d3d3;"><td>7.250%</td><td>\$3,547.32</td><td>5.900%</td><td style="background-color: #ffff00;">6.025%</td><td>6.150</td></tr> <tr><td>7.375%</td><td>\$3,591.51</td><td>5.525%</td><td style="background-color: #ffff00;">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: #ffff00;">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: #ffff00;">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: #ffff00;">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; text-align: center;"> <thead> <tr> <th style="width: 60%;">ADJUSTMENT DESCRIPTION</th> <th style="width: 20%;">NOTE RATE</th> <th style="width: 20%;">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>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow</td><td>0.000%</td><td>0.875% ▼</td></tr> </tbody> </table> <div style="text-align: center; margin-top: 10px;"> <span style="border: 2px solid red; padding: 5px 15px; background-color: #d3d3d3;">Lock</span> <span style="border: 2px solid red; padding: 5px 15px; background-color: #4682b4; color: white; margin-left: 10px;">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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