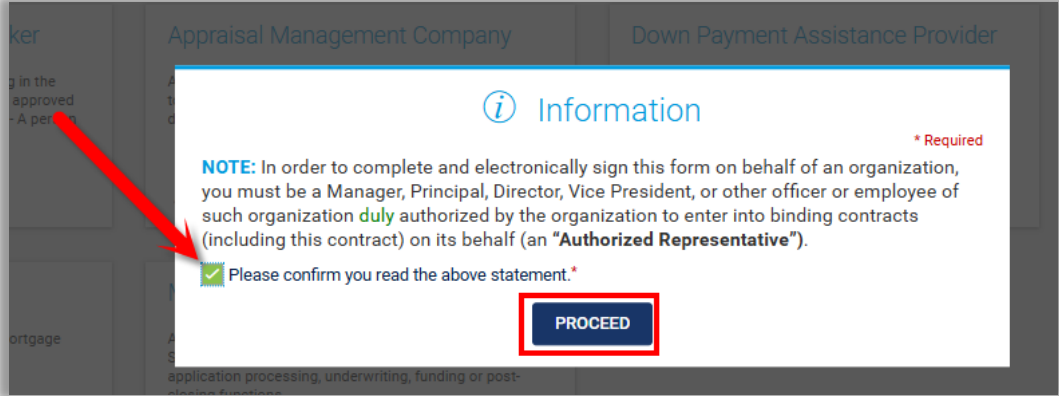
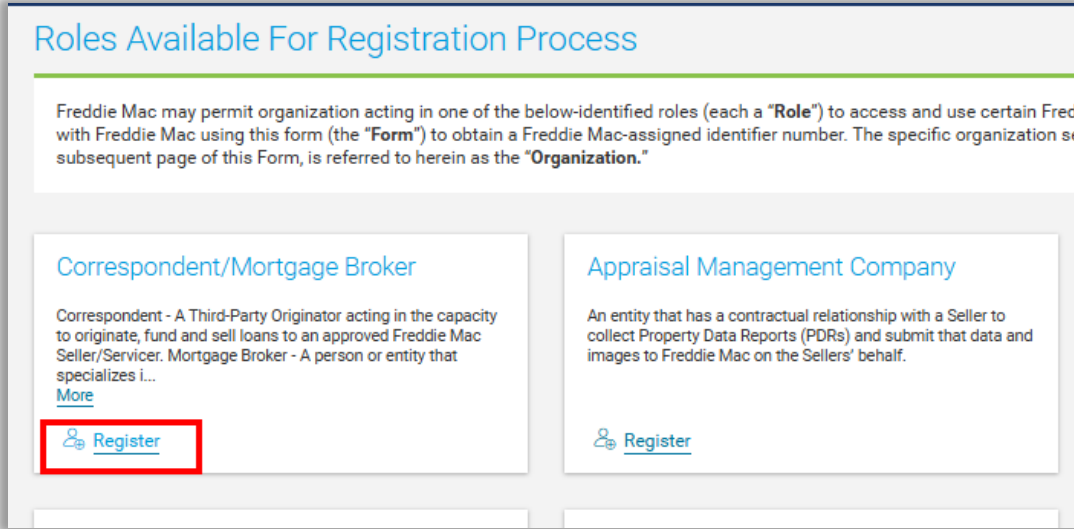


Freddie Mac Initial Setup and Submission

To submit loans to Loan Product Advisor (LPA) through P.A.T.H., Brokers must participate in a sponsored relationship with Homebridge Financial Services (HBFS) and notify their credit agency once the LPA credentials are received.

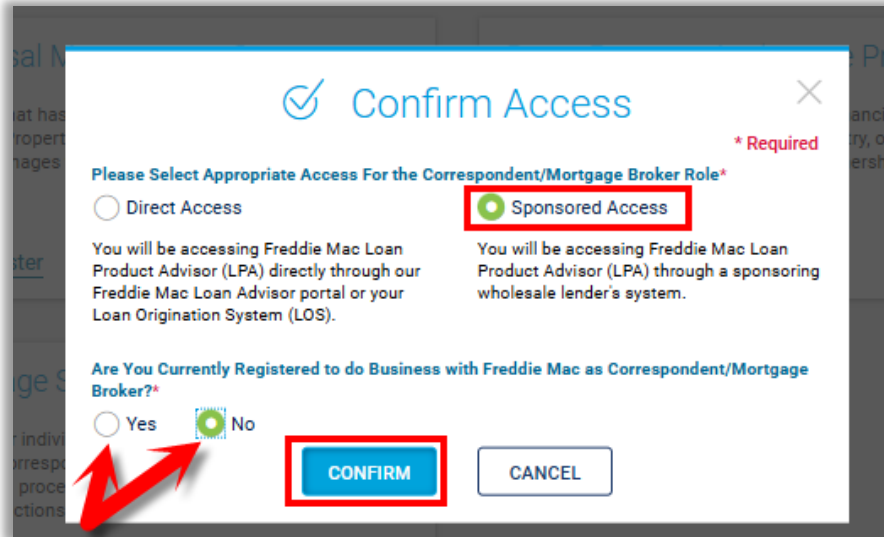
The following steps must be completed **prior** to LPA loan submission.

Request Third Party Originator (TPO) Sponsorship

Step	Action
1	Click https://crp.fmapps.freddiemac.com/ucs-crp/#/sponsoredAccess to register.
2	<p>You must be an authorized representative to proceed with sponsorship application. Confirm the statement and click PROCEED.</p> 
3	<p>Click the <u>Register</u> link for Correspondent/Mortgage Broker Role.</p> 

Confirm Access:

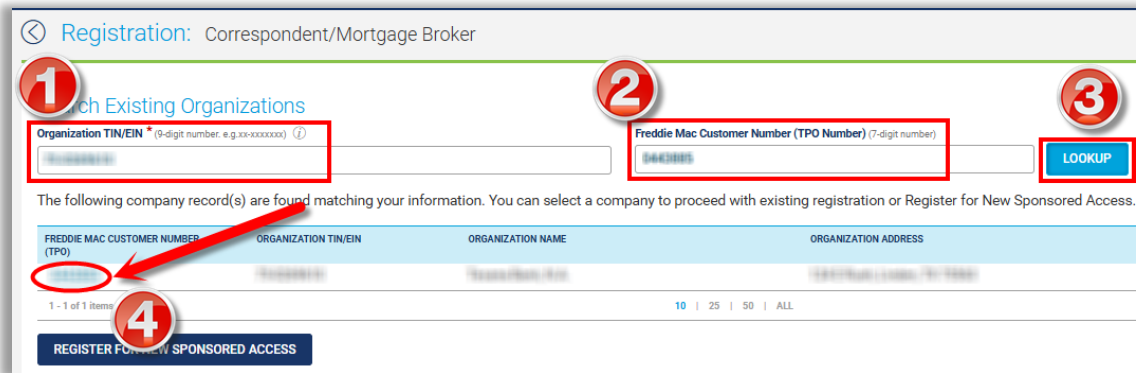
- Select **Sponsored Access**
- Select **Yes** or **No** for current Freddie Mac registration
- Click **CONFIRM**



4

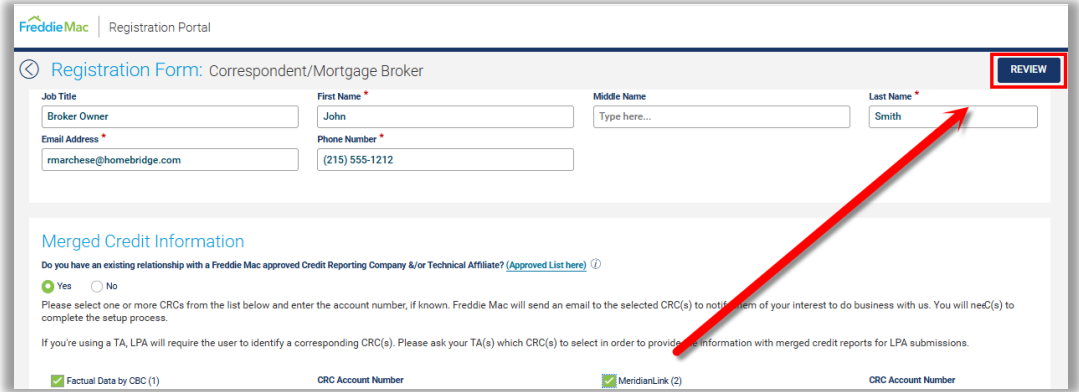
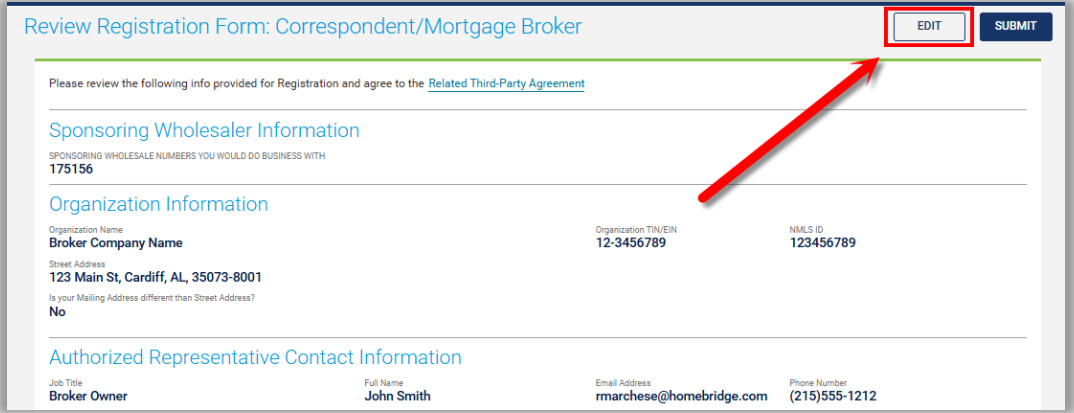
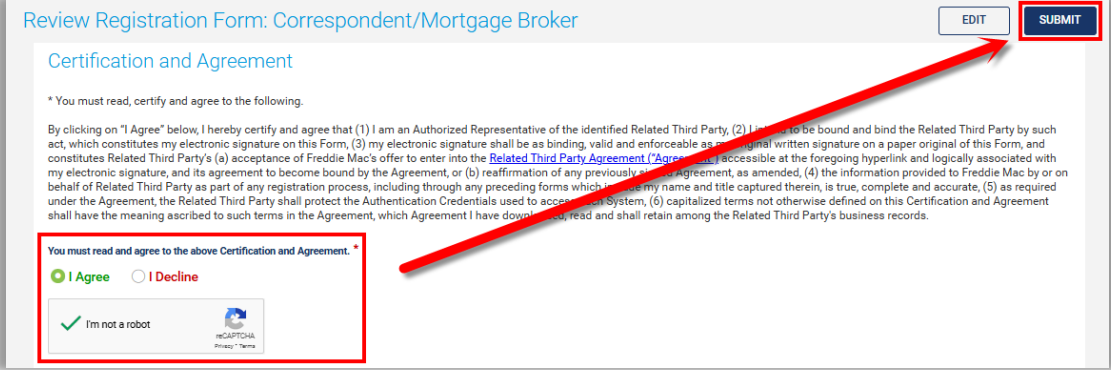
If you are currently registered to do business with Freddie Mac:

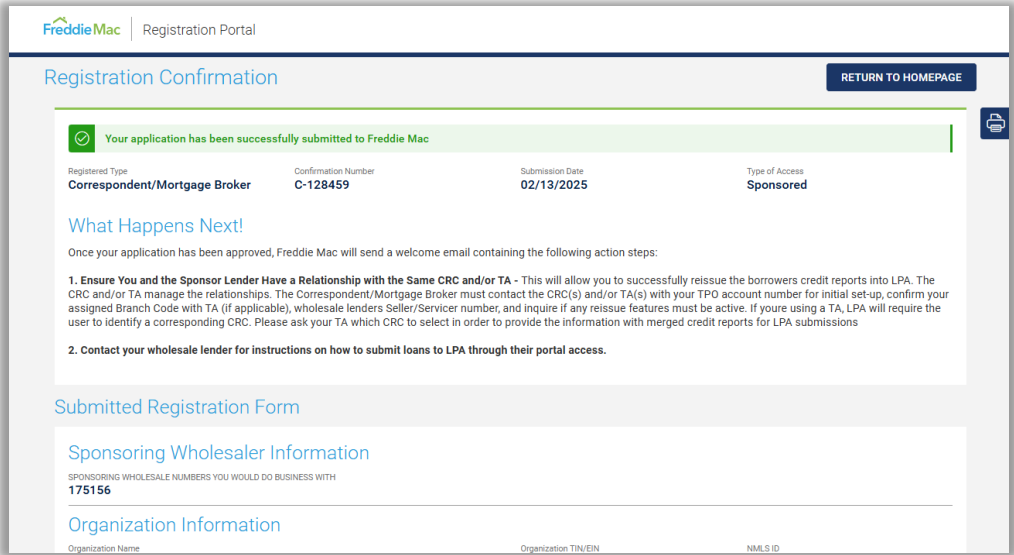
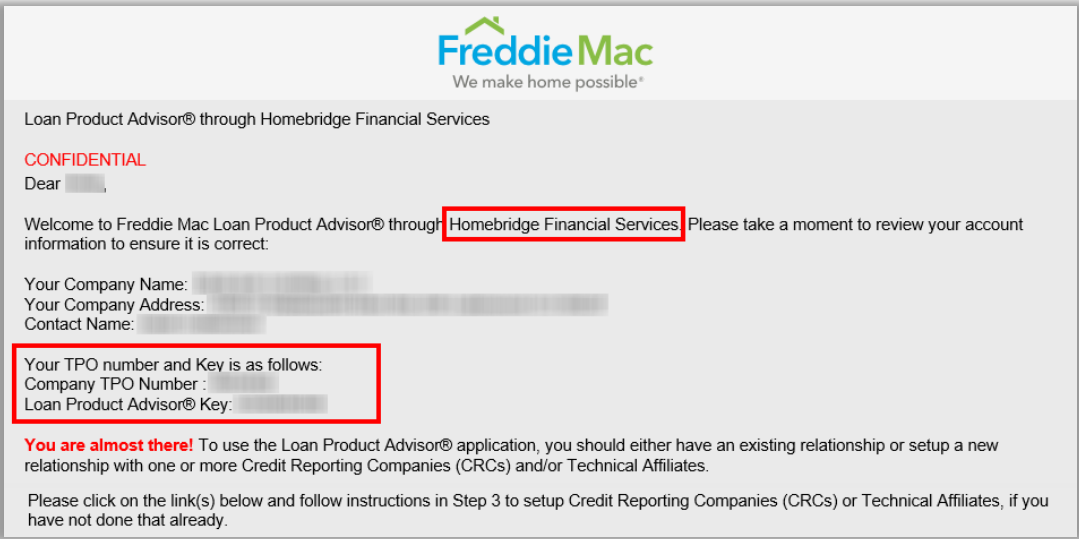
1. Enter **TIN/EIN Number**
2. Enter **TPO Number**
3. Click **LOOKUP**
4. Click the **TPO link** and proceed with registration



Step	Action
5	<p>Enter the Sponsoring Wholesale account number (seller/servicer number) for HBWS - 175156.</p>
6	<p>Enter Organization Information (Your Broker Company):</p> <ul style="list-style-type: none"> • Organization Name • Organization TIN/EIN • NMLS ID • Street Address – You must select the address from the USPS list in the dropdown.

Step	Action												
	<p>Select Yes or No if your mailing address is different than the address provided above, and complete mailing address.</p> <div data-bbox="321 344 1425 625" style="border: 1px solid #ccc; padding: 10px;"> <p>Is your mailing address different than the address provided above? *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Mailing Address</p> <p>Is your Address a P.O. Box? * P.O. Box Address *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No Type here...</p> <p>City * State * Zip Code * Zip Code Extn</p> <p>Type here... Select Type here... Type here...</p> </div>												
7	<p>Complete the Authorized Representative Contact Information.</p> <div data-bbox="302 743 1446 1083" style="border: 1px solid #ccc; padding: 10px;"> <p>Authorized Representative Contact Information</p> <p>An "Authorized Representative", an individual who completes and electronically signs this form on behalf of an organization, you must be a Manager, Principal, Director, Vice contracts (including this contract) on its behalf.</p> <p>Job Title First Name * Middle Name Last Name *</p> <p>Broker Owner John Type here... Smith</p> <p>Email Address * Phone Number *</p> <p>rmarchese@homebridge.com (215) 555-1212</p> </div>												
8	<p>Complete the Merged Credit Information:</p> <ol style="list-style-type: none"> Select Yes or No for existing relationship with credit companies. (Selecting no will notify the CRC of your interest.) Select one or more CRCs from the list and enter the account number. Freddie Mac will notify the selected CRC. You may need to contact the CRC to complete the setup process. <div data-bbox="302 1423 1446 1850" style="border: 1px solid #ccc; padding: 10px;"> <p>Merged Credit Information</p> <p>Do you have an existing relationship with a Freddie Mac approved Credit Reporting Company &/or Technical Affiliate? (Approved List here) ⓘ</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No 1</p> <p>Please select one or more from the list below and enter the account number, if known. Freddie Mac will send an email to the selected CRC(s) to notify them of your interest to do business complete the setup process.</p> <p>If you're using a TA, LPA will require the user to identify a corresponding CRC(s). Please ask your TA(s) which CRC(s) to select in order to provide the information with merged credit reports for</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; vertical-align: top;"> <input checked="" type="checkbox"/> Factual Data by CBC (1) 2 </td> <td style="width: 33%; vertical-align: top;"> CRC Account Number <input type="text" value="If applicable"/> </td> <td style="width: 33%; vertical-align: top;"> <input checked="" type="checkbox"/> MeridianLink (2) 2 </td> <td style="width: 33%; vertical-align: top;"> CRC Account Number <input type="text" value="If applicable"/> </td> </tr> <tr> <td style="vertical-align: top;"> <input checked="" type="checkbox"/> SharperLending Solutions, LLC (3) </td> <td style="vertical-align: top;"> CRC Account Number <input type="text" value="If applicable"/> </td> <td style="vertical-align: top;"> <input checked="" type="checkbox"/> Equifax Mortgage Solutions (5) </td> <td style="vertical-align: top;"> CRC Account Number <input type="text" value="If applicable"/> </td> </tr> <tr> <td style="vertical-align: top;"> <input checked="" type="checkbox"/> CoreLogic Credco (8) </td> <td style="vertical-align: top;"> CRC Account Number <input type="text" value="If applicable"/> </td> <td></td> <td></td> </tr> </table> </div> <p>Note: At Least one of the five (5) listed credit companies must be selected.</p>	<input checked="" type="checkbox"/> Factual Data by CBC (1) 2	CRC Account Number <input type="text" value="If applicable"/>	<input checked="" type="checkbox"/> MeridianLink (2) 2	CRC Account Number <input type="text" value="If applicable"/>	<input checked="" type="checkbox"/> SharperLending Solutions, LLC (3)	CRC Account Number <input type="text" value="If applicable"/>	<input checked="" type="checkbox"/> Equifax Mortgage Solutions (5)	CRC Account Number <input type="text" value="If applicable"/>	<input checked="" type="checkbox"/> CoreLogic Credco (8)	CRC Account Number <input type="text" value="If applicable"/>		
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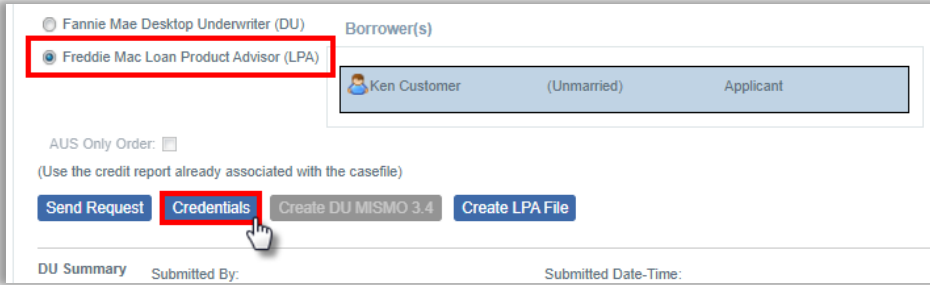
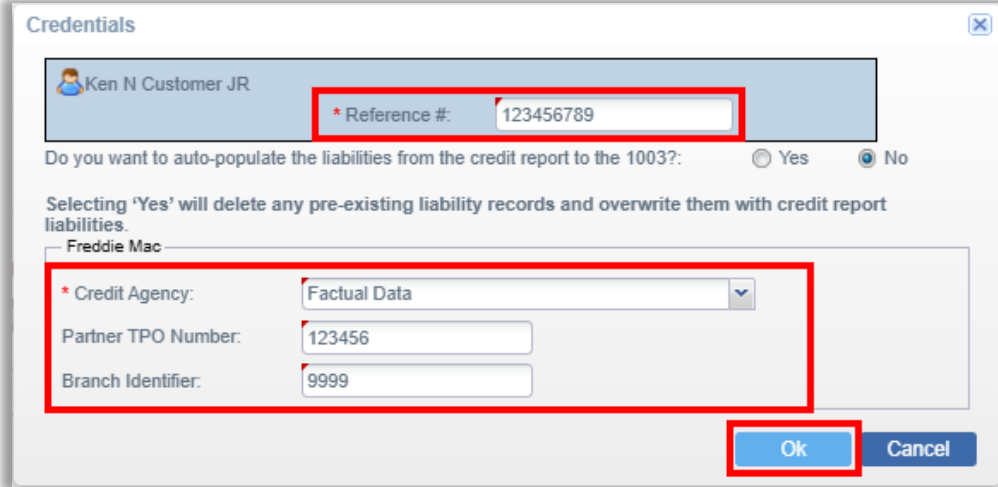
Step	Action
9	<p>Click the REVIEW button at the top of your screen.</p> 
10	<p>Review Registration Form. Click EDIT to make changes.</p> 
11	<p>Read the Certification and Agreement. If in agreement:</p> <ul style="list-style-type: none"> • Click I Agree • Confirm you are not a robot • Click Submit 

Step	Action
12	<p>Registration Confirmation will appear. Broker will receive an email from UCOUNT@freddiemac.com with the confirmation and a copy of the agreement.</p>  <p>The screenshot shows the Freddie Mac Registration Portal with a confirmation message: "Your application has been successfully submitted to Freddie Mac". It lists registration details: Registered Type (Correspondent/Mortgage Broker), Confirmation Number (C-128459), Submission Date (02/13/2025), and Type of Access (Sponsored). Below this, it provides instructions on "What Happens Next" and lists "Submitted Registration Form" and "Sponsoring Wholesaler Information" (175156).</p>
13	<p>The application will be processed in approximately 1-2 business days. If approved, the Freddie Mac customer number will be sent to HBWS and the Broker Company.</p>  <p>The screenshot is an email from Freddie Mac. It includes the Freddie Mac logo and the text "Loan Product Advisor® through Homebridge Financial Services". The email is marked "CONFIDENTIAL" and is addressed to "Dear [redacted]". The body of the email says: "Welcome to Freddie Mac Loan Product Advisor® through Homebridge Financial Services. Please take a moment to review your account information to ensure it is correct: Your Company Name: [redacted], Your Company Address: [redacted], Contact Name: [redacted]. Your TPO number and Key is as follows: Company TPO Number: [redacted], Loan Product Advisor® Key: [redacted]. You are almost there! To use the Loan Product Advisor® application, you should either have an existing relationship or setup a new relationship with one or more Credit Reporting Companies (CRCs) and/or Technical Affiliates. Please click on the link(s) below and follow instructions in Step 3 to setup Credit Reporting Companies (CRCs) or Technical Affiliates, if you have not done that already."</p>

Notify Credit Agency

After a TPO number and LPA Key are received, the Broker must contact their credit reporting company and ask that an LPA account be set up for their TPO #.

Enter LPA Credentials

Step	Action
1	Go to the Loan Processing → Automated Underwriting screen.
2	<p>Select Freddie Mac Loan Product Advisor (LPA) and click Credentials.</p> 
3	<p>On the Credentials popup:</p> <ul style="list-style-type: none"> • Enter the credit Reference # • Select Credit Agency from the dropdown • Enter the new Broker TPO Number • Enter the Branch Identifier (if applicable as per Credit Agency) • Click Ok 

Step	Action
4	<p>Click Send Request.</p> <div data-bbox="349 310 1393 621"><p><input type="radio"/> Fannie Mae Desktop Underwriter (DU) Borrower(s)</p><p><input checked="" type="radio"/> Freddie Mac Loan Product Advisor (LPA)</p><div data-bbox="727 380 1365 468"><p>Ken Customer (Unmarried) Applicant</p></div><p>AUS Only Order: <input type="checkbox"/></p><p>(Use the credit report already associated with the casefile)</p><p>Send Request Credentials Create DU MISMO 3.4 Create LPA File</p></div>