



P.A.T.H.

(Portal Automation to Homebridge)

April 20, 2026

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Introduction

Welcome to P.A.T.H.

System Hints


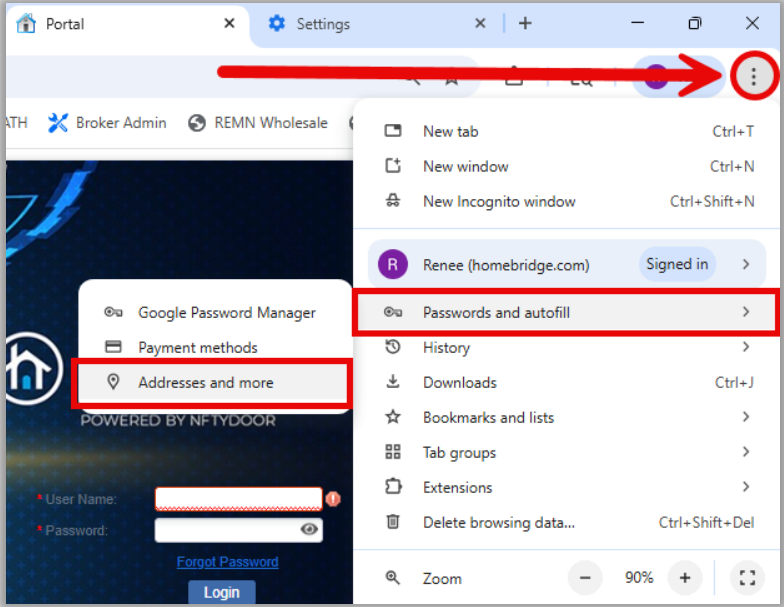
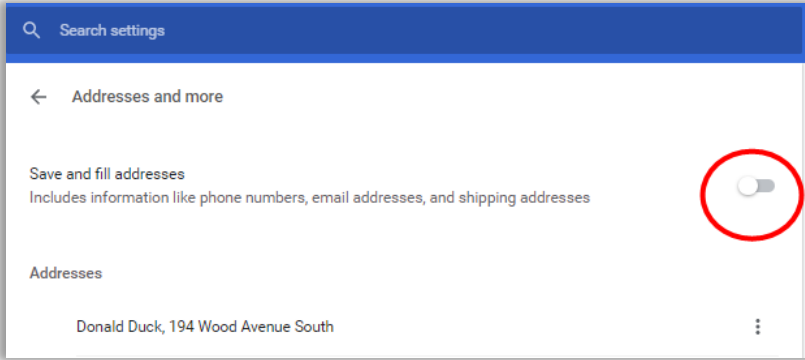
- Use Notes to communicate information to Homebridge associates.
- The best practice is to enter information from top to bottom. Dropdown lists are dependent on the information entered earlier on the screen.
- Web-Based system optimized to use with Chrome. Other acceptable browsers include Firefox, Microsoft 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 with the settings menu open. A red arrow points to the three-dot menu icon in the top right corner. The 'Addresses and more' option is highlighted with a red box, and the 'Passwords and autofill' option is also highlighted with a red box.</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 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.

HomeBridge Financial Services, Inc., Wayn
1700 Route 23
Wayne, NJ 07470

NMLS ID#: 1647216
Partner ID#: 4100132
Approved For: CONV

Channel: Wholesale
Partner Status: Approved

Guidelines Forms Resources Renee Marchese

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

ranch, 1700 Route 23, Wayne, NJ 07470 (1647216)

2 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

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.

5 Guidelines Forms Resources

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

Channel: HomeBridge Wholesale
Partner Status: Approved

NMLS ID#: 1647216
Partner ID#: 4100132
Approved For: CONV

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 (1647211)

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. (6521)

HomeBridge Financial Services, Inc., Wayne, NJ Branch
1700 Route 23, Suite 125
Wayne, NJ, 07470
Branch, 1700 Route 23, Wayne, NJ 07470 (1647211)

Pipeline

Loan Officer: All

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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

4 Recent Loans

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 sidebar with navigation options: Home, View Pipeline (highlighted), View Contacts, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Scenario, Partner Reports, Approved AMC List, Partner Administration, and 4506 Request. The top navigation bar includes 'View Pipeline' and several filter categories: Lender Loan Number, Lock Expiration, Loan Status, Borrower Name, Subject Property, Loan Purpose, Product, Interest Rate, Loan Amount, Program, LTV/CLTV, Occupancy, and Ratios. Below the navigation bar is a search filter section with a red border, containing: Loan Search Period (6 Months), Status Group (Active), Last Name, Lender/Seller Loan Number, Loan Purpose, and Case File Id. A 'Search' button and a refresh icon are also present. The main content area displays 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 highlighted with a red circle. Below the table is a 'Recent Loans' section with details for 2402006083 and 2402005939. At the bottom, there is 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

- 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 comprehensive loan overview. On the left, a navigation menu includes 'View Pipeline', 'Loan Summary', 'Loan Details', 'Loan Processing', 'Loan Closing', and 'Appraisal Order'. The main content area is divided into several sections:

- Loan Overview (1):** Shows loan ID 2402002585, lock expiration on 7/11/2020, loan status 'Approved With Conditions', borrower '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%', and LTV/CLTV '60.00% / 60.00%'.
- Borrowers (2):** Lists 'John HOMEOWNER (Primary)' and 'Mary HOMEOWNER'.
- Property Details (1):** Shows 'No of Units' as 1, property type 'Detached', occupancy 'Primary Residence', appraised value '\$200,000.00', and refinance purpose.
- Credit Score (750):** Displays a credit score of 750, loan term of 360, escrows/impounds 'Yes', documentation type 'Full Doc', ARM margin of 0.000%, and ARM index of 0.000%.
- Document/Item Expires On (4):** A table listing document expiration dates: Credit Docs (11/11/2019), Income Docs (11/11/2019), Asset Docs (11/11/2019), Title Docs (11/11/2019), Appraisal Docs (7/21/2019), Employment Docs (7/21/2019), and Rate Lock (5/11/2020).
- Critical Dates (3):** A list of key dates including '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), and '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).
- Disclosure Delivery History (4):** A table showing the delivery of a 'Loan Estimate' document package to 'Tan Johnso...' via 'E-Sign' on 7/11/2019 at 5:27 PM, with the package signed on 7/11/2019 at 5:53 PM.

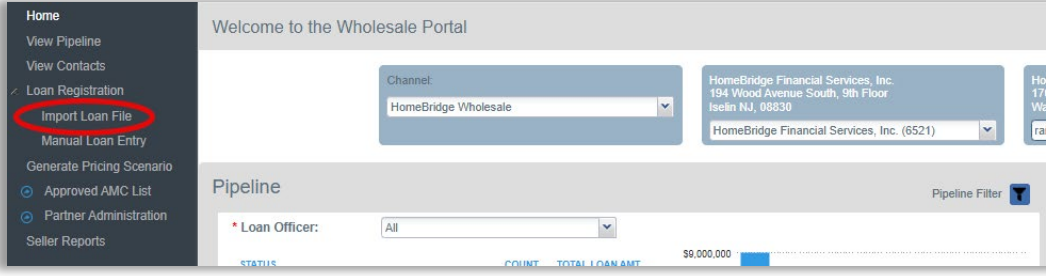
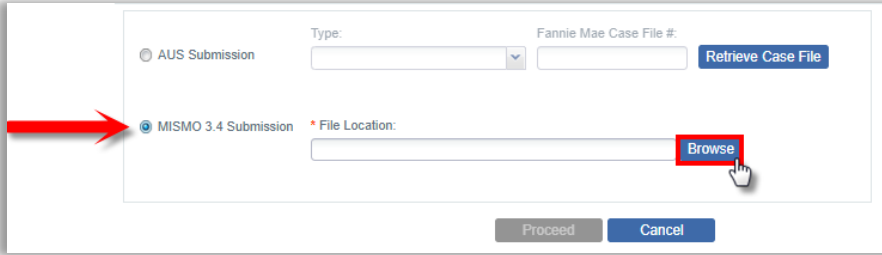
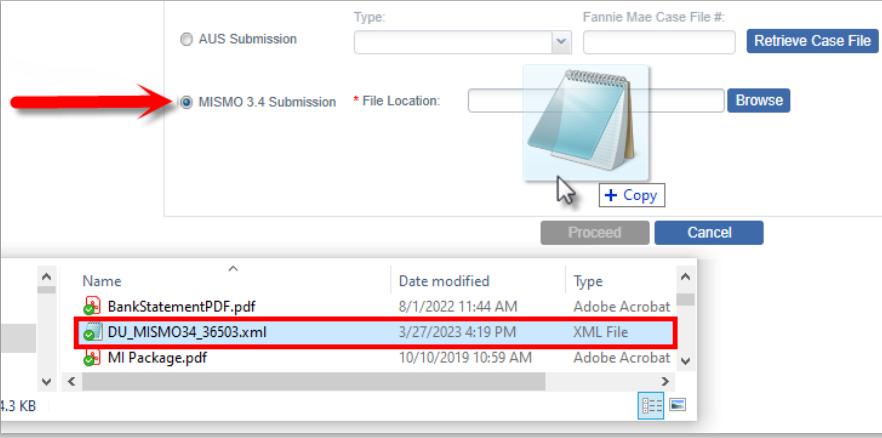
1. Overview of Loan Data
2. Document Expiration Dates
3. Critical Dates, Loan Reference Dates, and Disclosure Dates
4. Disclosure Delivery History







Loan Registration

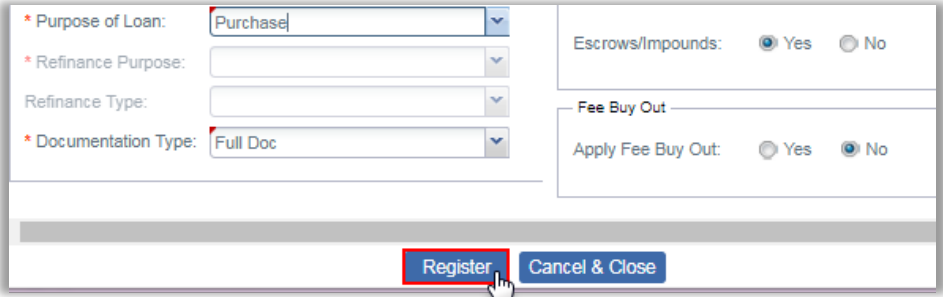
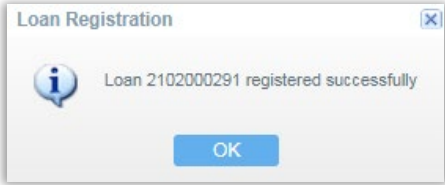
There are three ways to register a loan in P.A.T.H.

- 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  


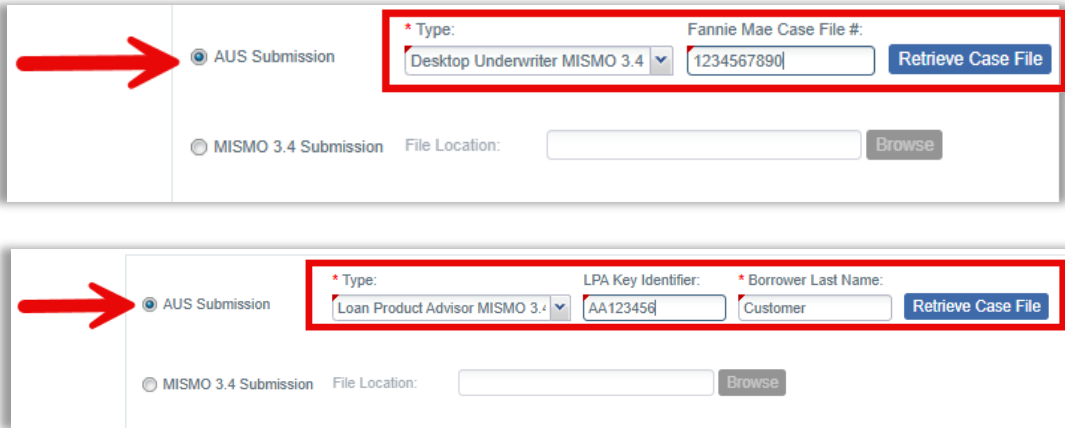
Step	Action								
3	<p>Click Proceed to pull the information into P.A.T.H.</p> <div data-bbox="354 254 1393 625" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Exceptions</p> <table border="1"> <thead> <tr> <th>SEVERITY</th> <th>ERROR MESSAGE</th> </tr> </thead> <tbody> <tr> <td>Warning</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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Warning	There must be at least one applicant income record.								
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4	<p>Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> • All required information is indicated by a * • Missing required information indicated by  • User changed information is marked by red indicator in the corner of the field <div data-bbox="402 1066 1344 1556" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Mortgage Type</p> <p>* Lien Type: <input type="text" value="First Mortgage"/></p> <p>* Mortgage Type: <input type="text" value="Conventional Mortgage"/></p> <p>* Pricing Tier: <input type="text" value="Conforming"/></p> <p>* Amortization Type: <input type="text" value="Fixed Rate"/></p> <p>* Product: <input type="text"/></p> <p>* Loan Term Months: <input type="text" value="30"/> </p> <p>* Investor: <input type="text" value="Investor"/> </p> <p>ARM Plan: <input type="text"/></p> <p>Program Type: <input type="text"/></p> <p style="text-align: right;"> This field is required</p> </div> <p> Helpful Tip: Ensure the Loan Application Date, Settlement Date, Qualifying Credit Score, and the Appraised Value are completed.</p>								





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 the following content:</p> <ul style="list-style-type: none"> Loan 2102000291 registered successfully OK button

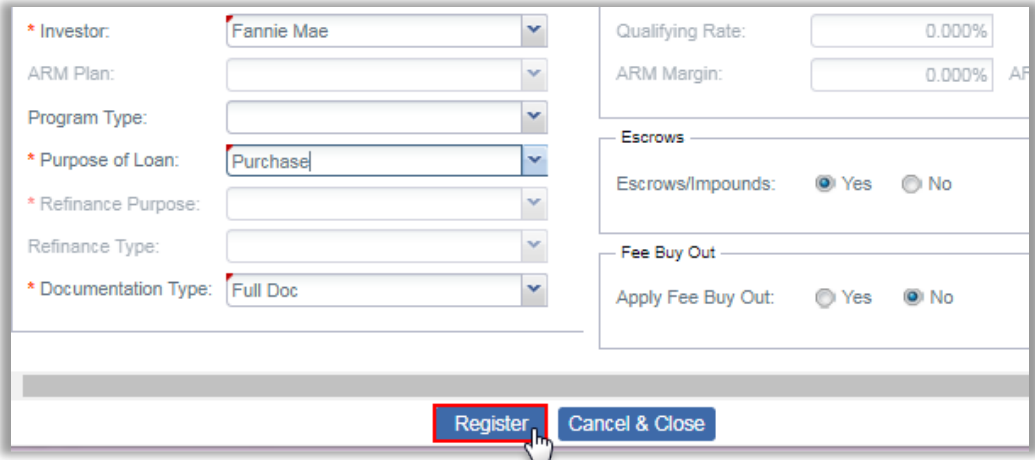
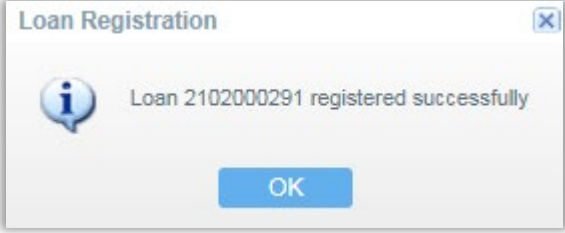
Import AUS Findings

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

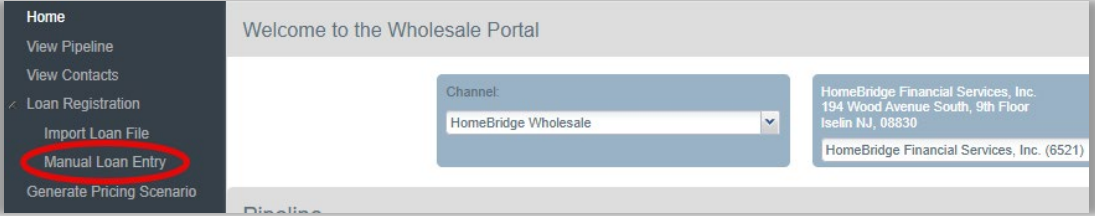
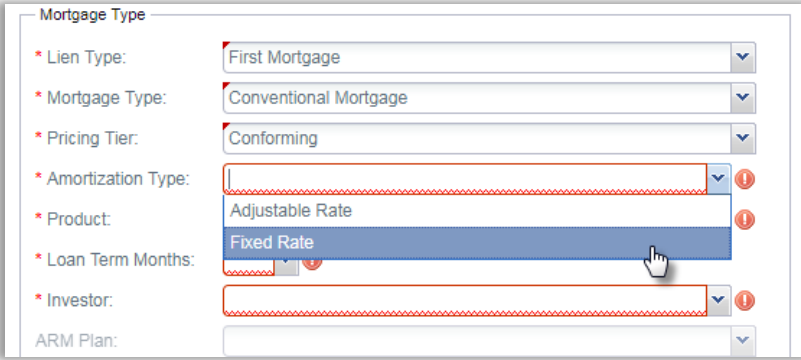
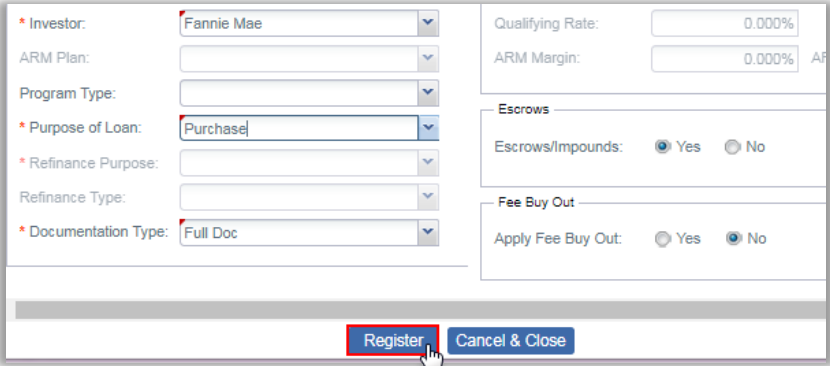
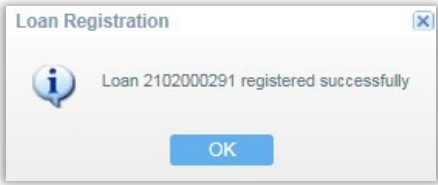
To submit loans to Loan Product Advisor (LPA) through P.A.T.H., a sponsored relationship with Homebridge Financial Services (HBFS) is required. The credit agency must be notified once the LPA credentials are received. [Click here](#) for sponsorship instructions.

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="399 264 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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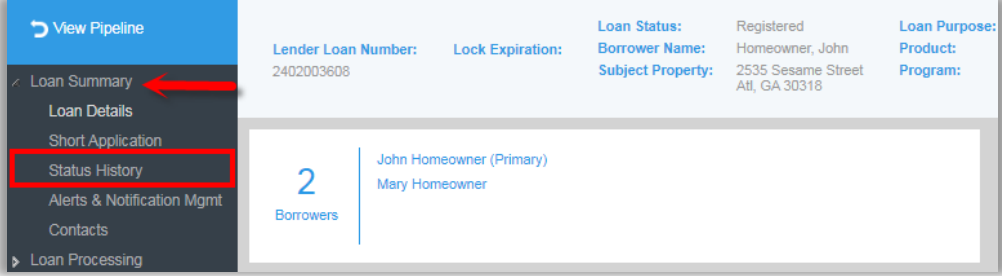
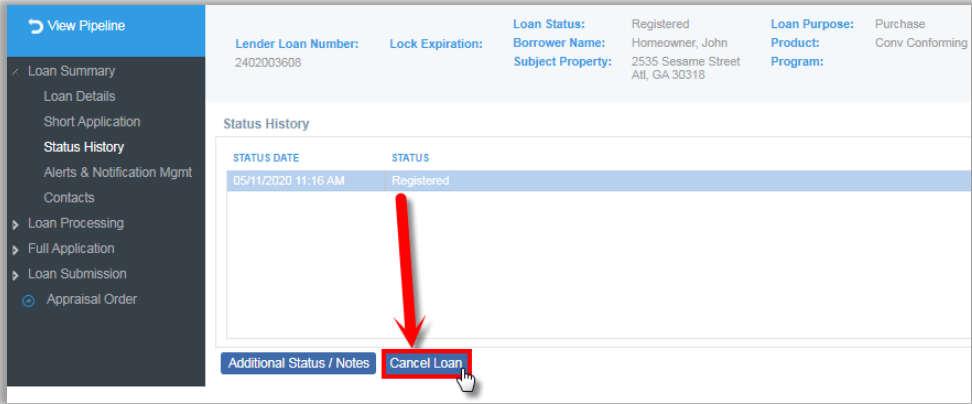
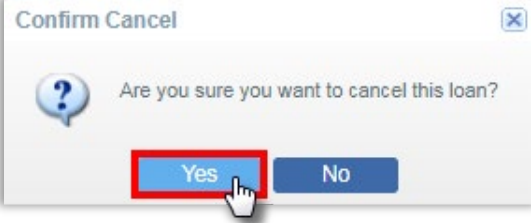
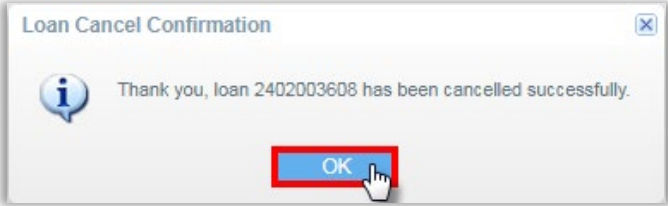
Step	Action
5	<p>Click Register at the bottom of the screen.</p>  <p>The screenshot shows a loan registration form with the following fields and values:</p> <ul style="list-style-type: none"> * Investor: Fannie Mae ARM Plan: (empty) Program Type: (empty) * Purpose of Loan: Purchase * Refinance Purpose: (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 to 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

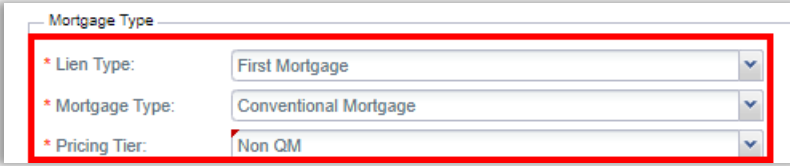

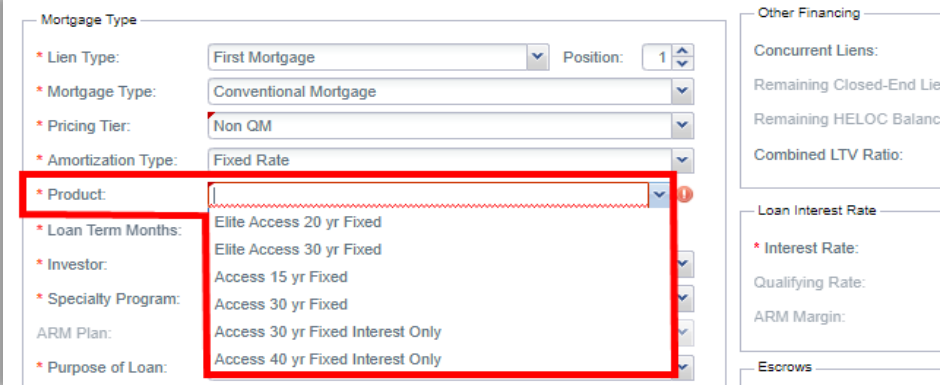
Brokers may cancel registered loans in P.A.T.H. that have not been submitted to Homebridge Wholesale.

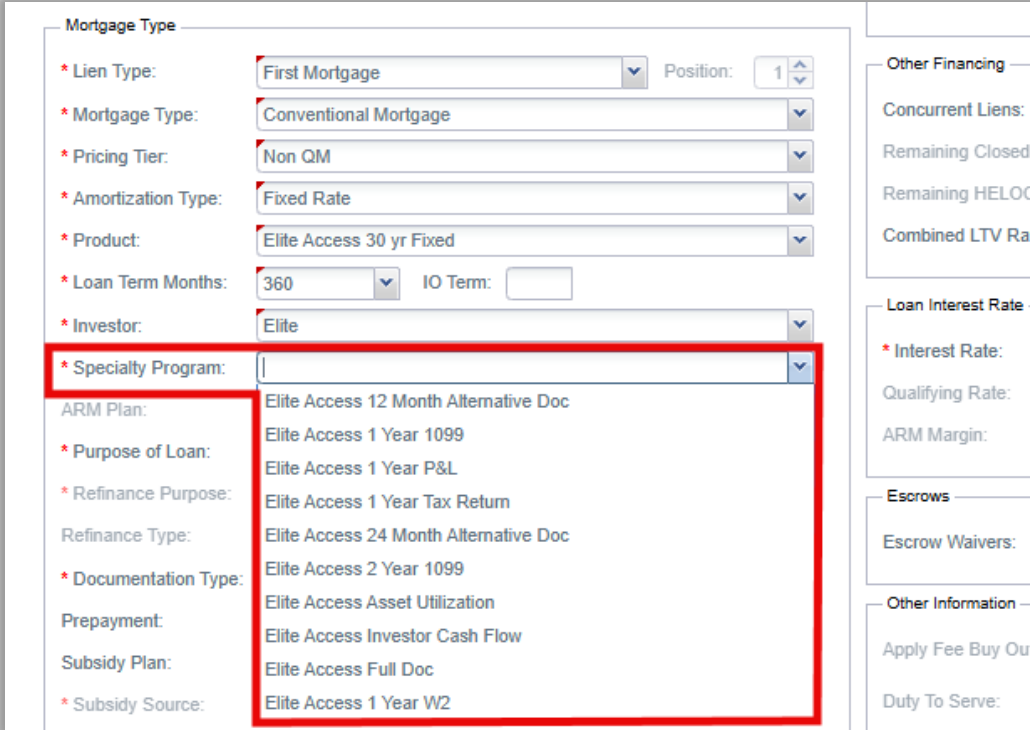
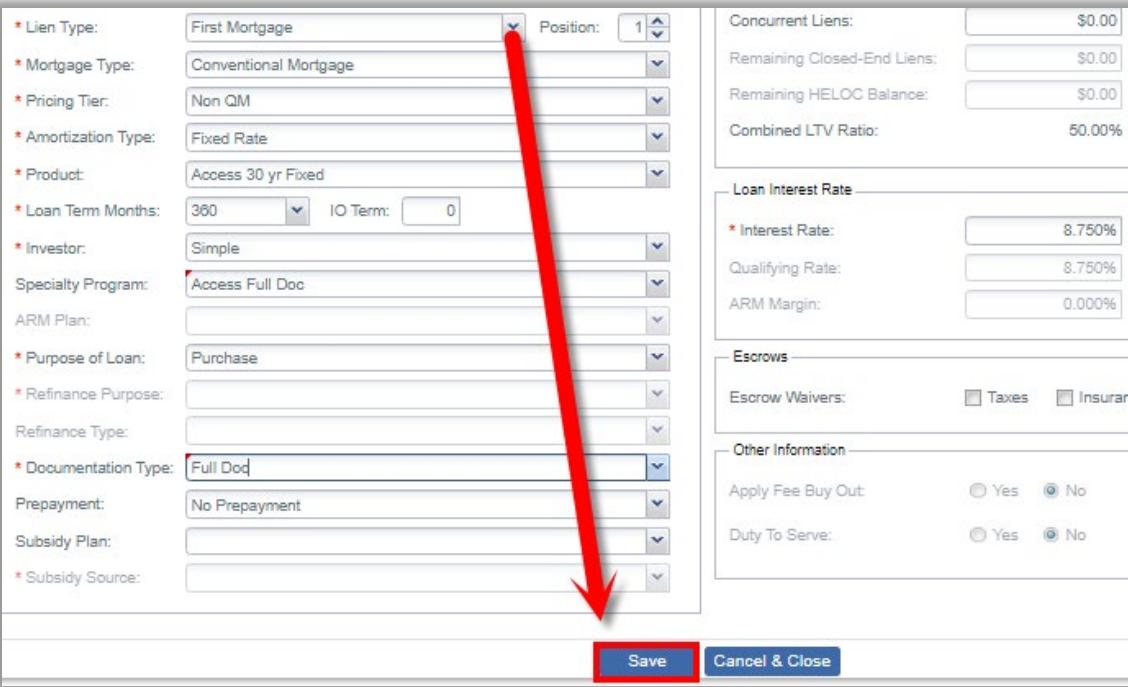
Step	Action
1	<p>Go to Loan Summary → Status History.</p> 
2	<p>Click Cancel Loan at the bottom of the screen.</p> 
3	<p>Click Yes to confirm.</p> 
4	<p>Pop up will confirm the loan is cancelled and you will be returned to the Home screen.</p> 

Entering Specialty Programs

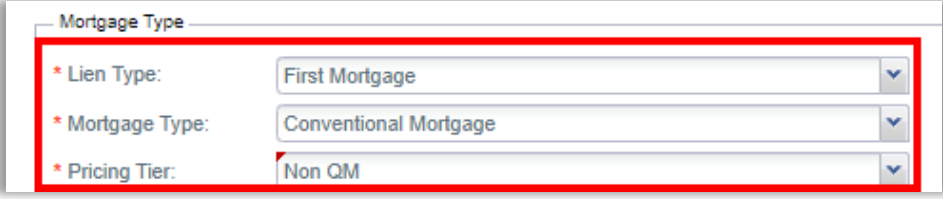
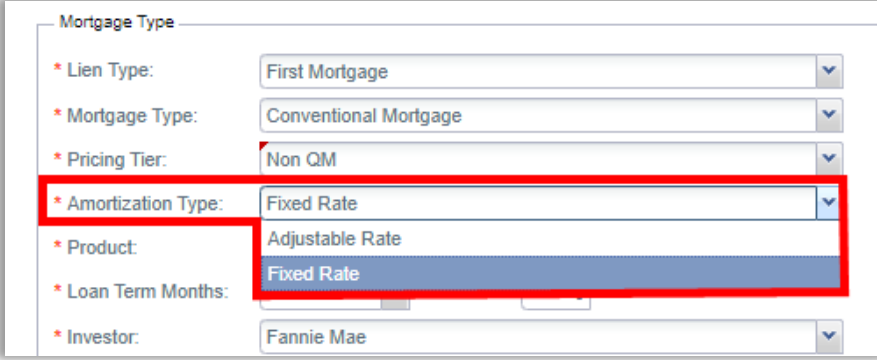
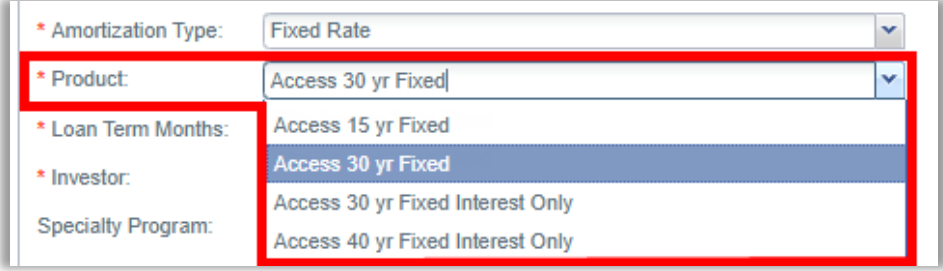
For accurate pricing and specialty product options, choose the correct mortgage information in the dropdown selections. If the correct options do not appear, review the previous selections, and enter the correct information.

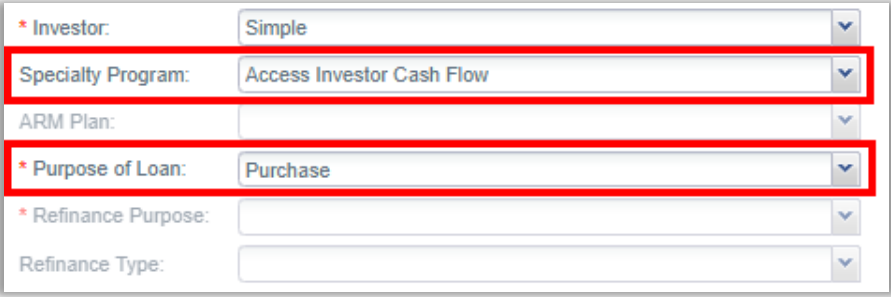
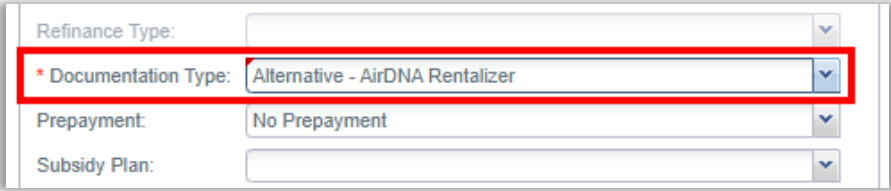
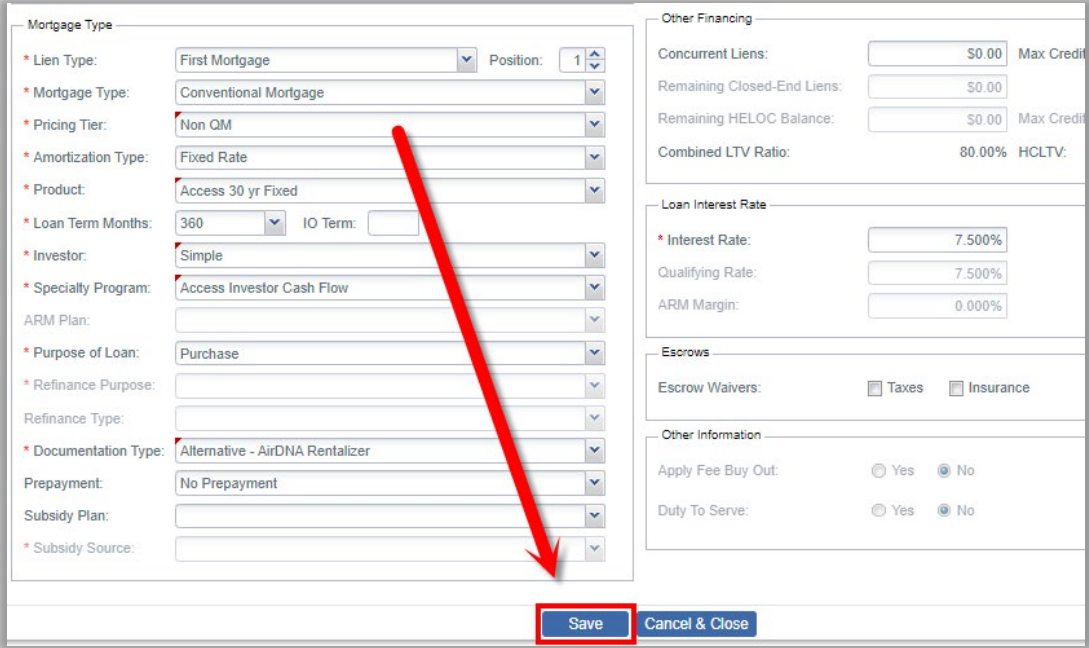
Access (Non-QM)

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> 

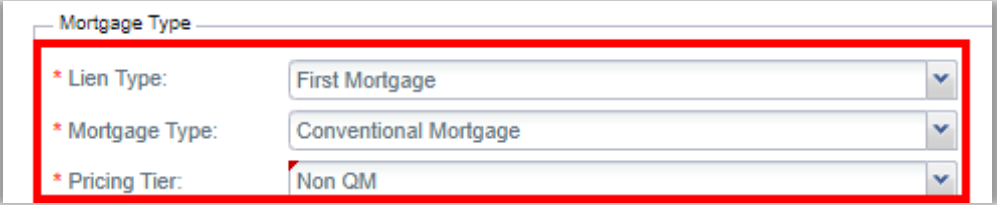
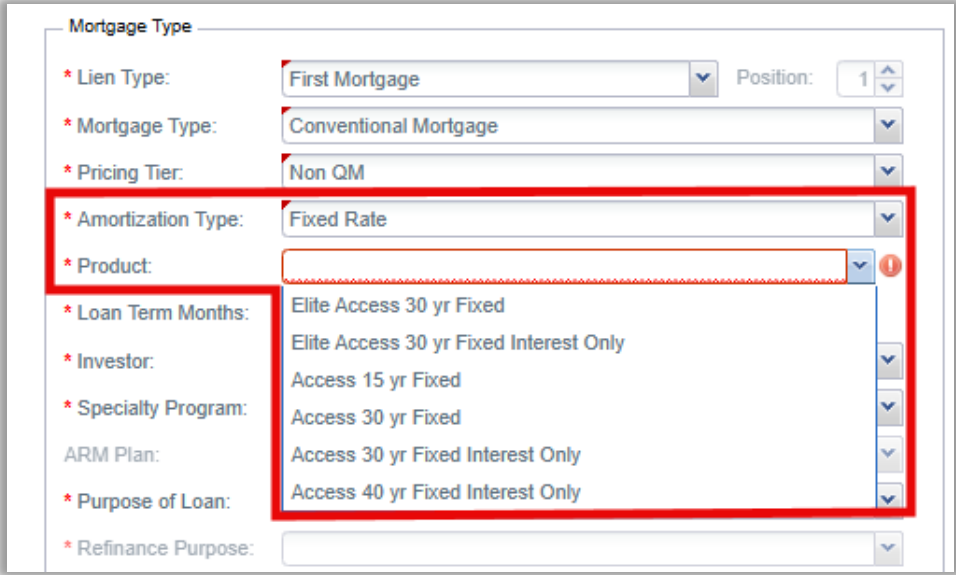
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults to Simple. • Select the applicable Specialty Program from the dropdown. 
6	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

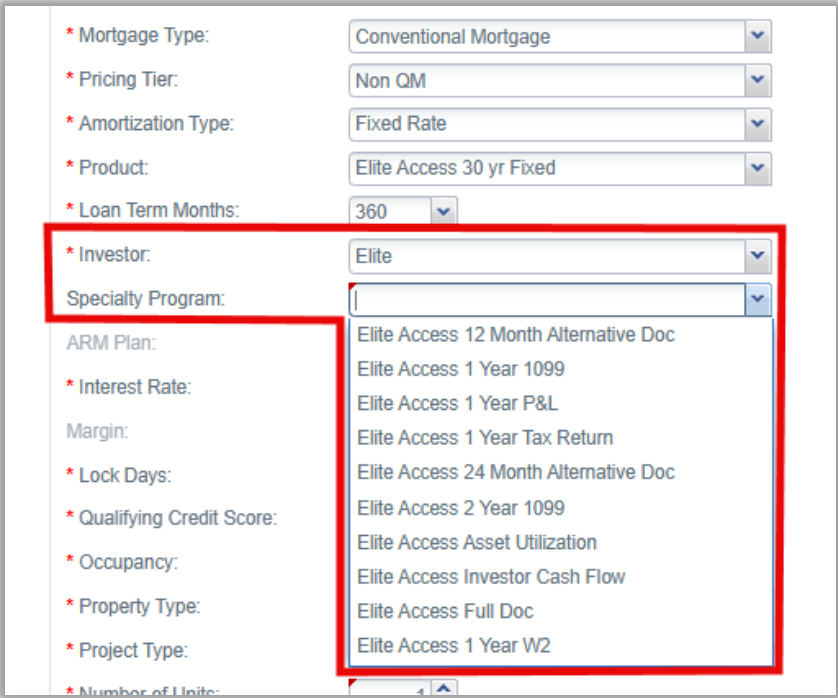
Short-Term Rental Income

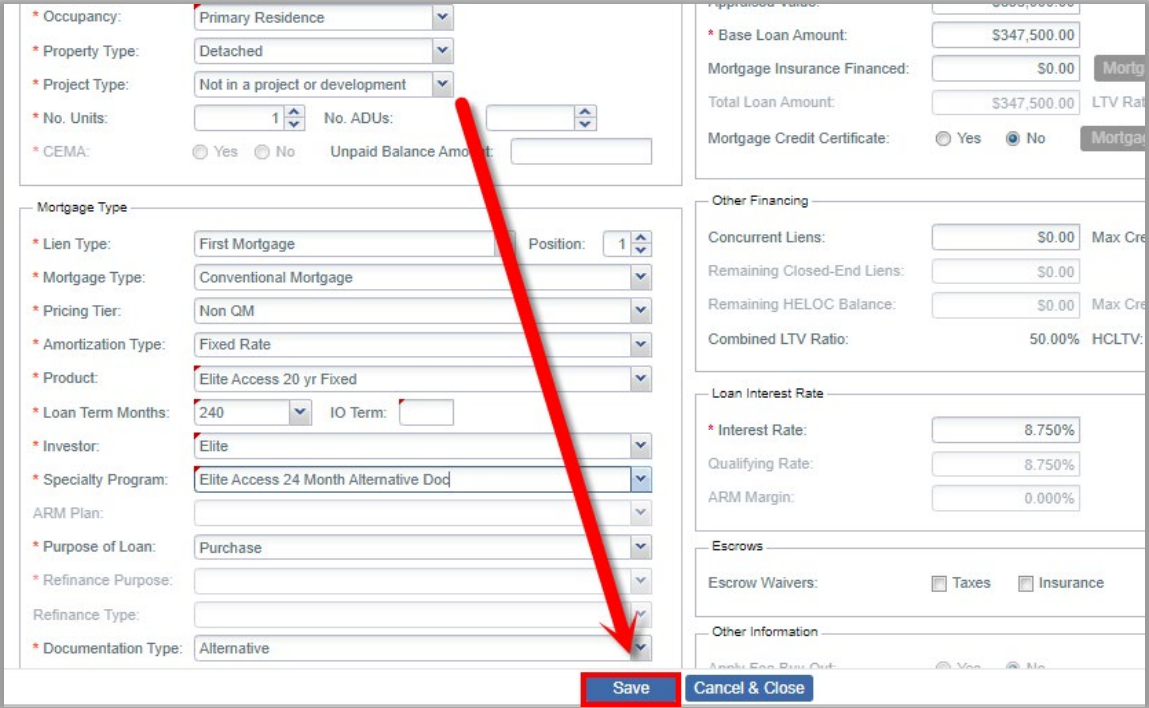
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<p>Select the Amortization Type.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

Step	Action
5	<ul style="list-style-type: none"> • Investor defaults to Simple • Select 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

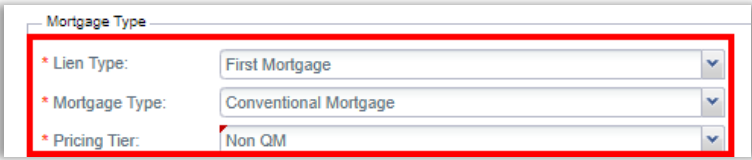
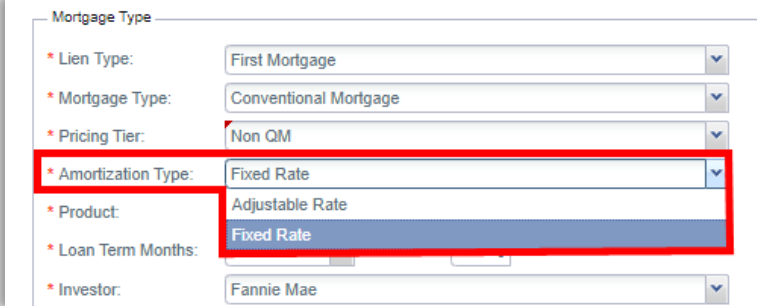
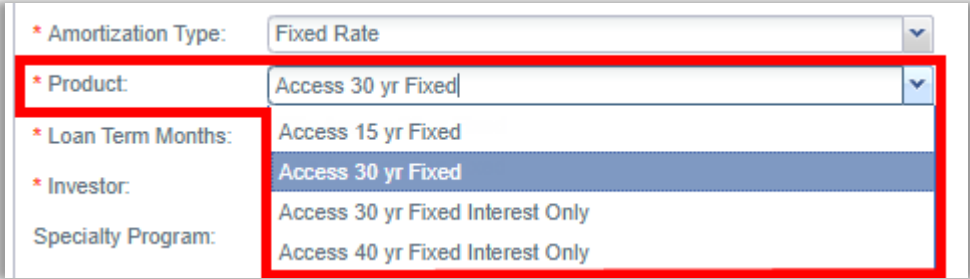
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<ul style="list-style-type: none">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

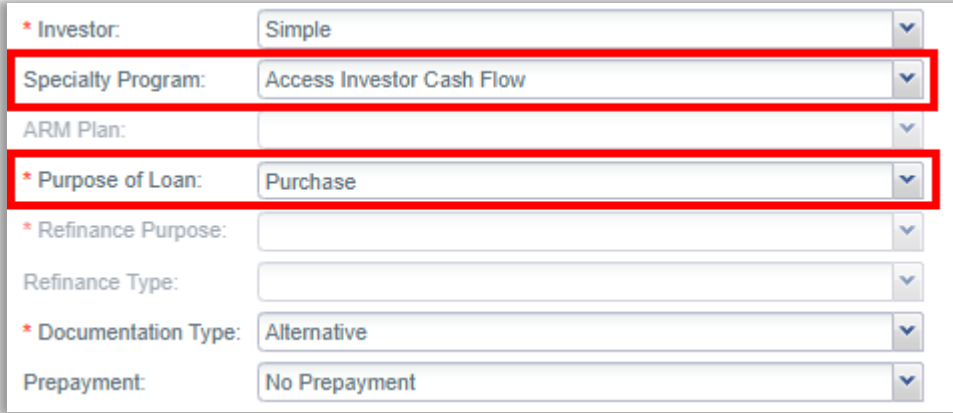
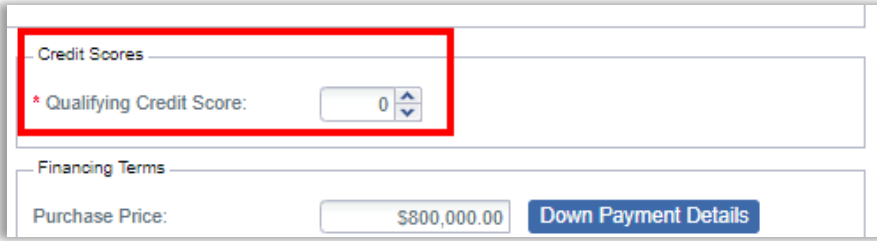
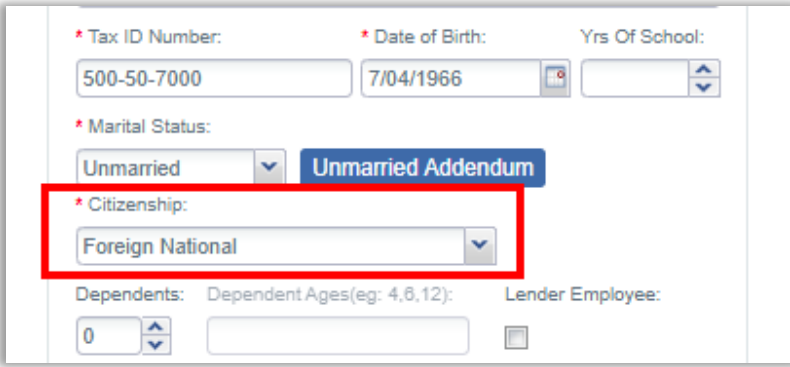
Step	Action
4	<ul style="list-style-type: none"> • Investor defaults to Elite • Select the applicable Specialty Program • Documentation Type will auto complete 



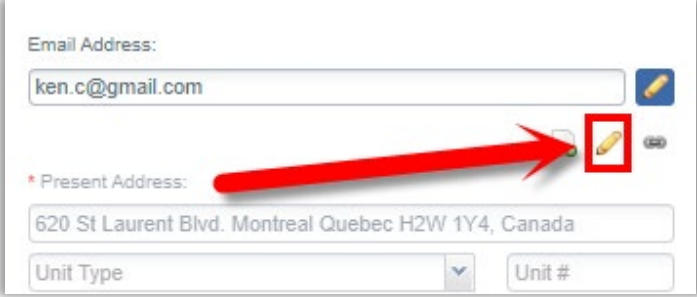
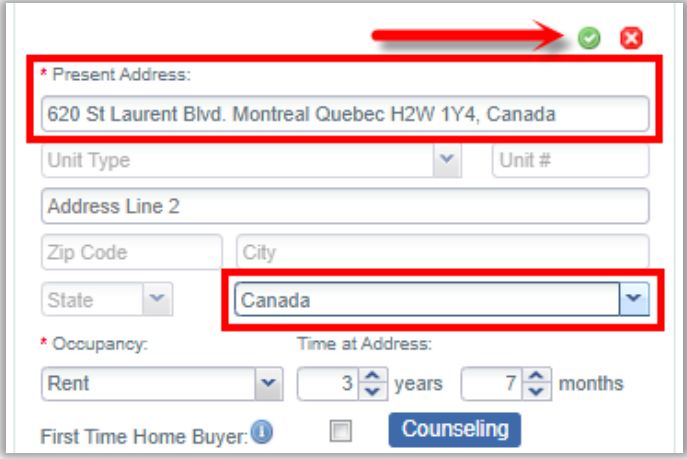
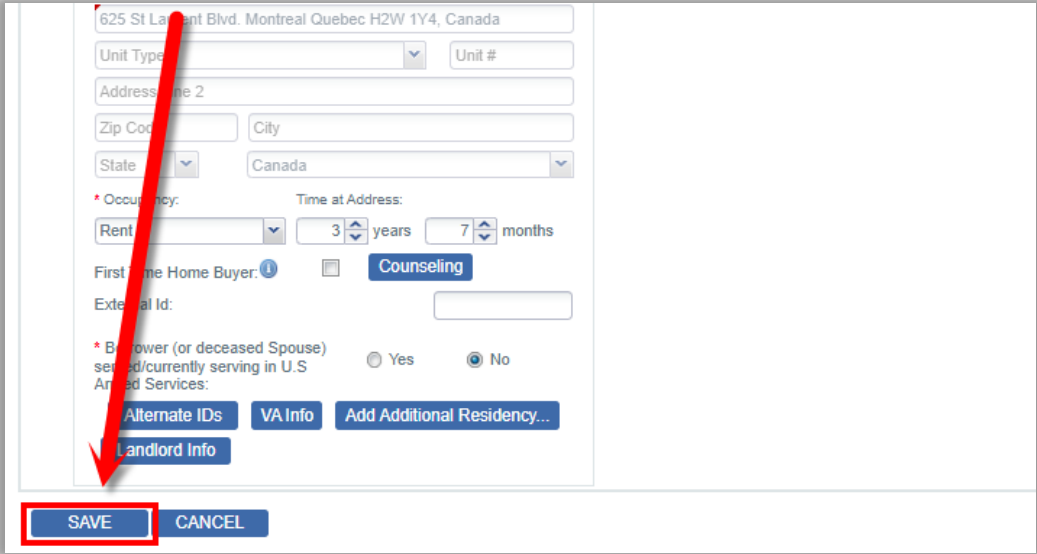
5	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 
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Foreign National Borrower(s)

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.

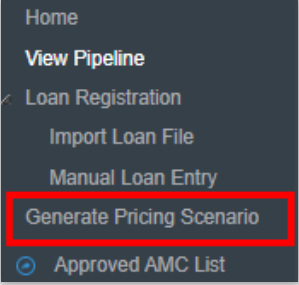
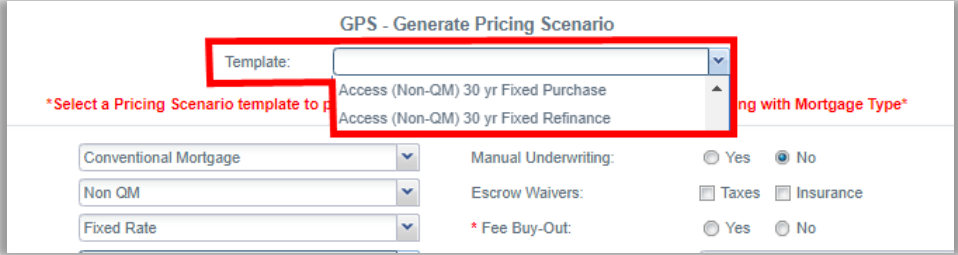
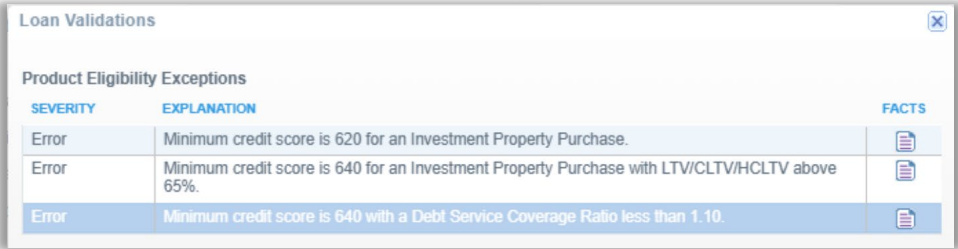
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	<p>Select the Amortization Type.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

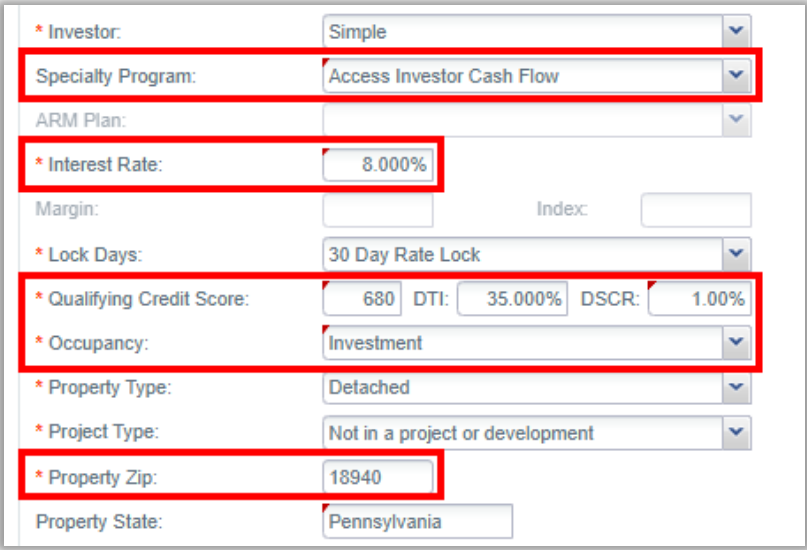
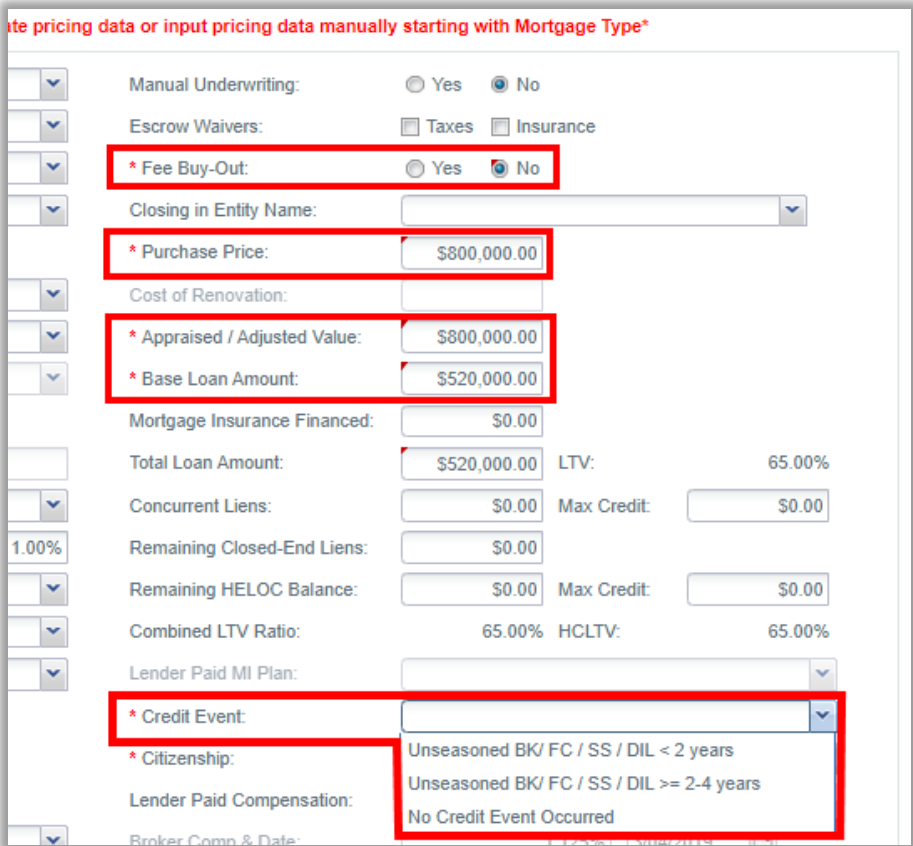
Step	Action
5	<ul style="list-style-type: none"> • Investor defaults as applicable • Select the applicable Specialty Program from the dropdown • Select the Purpose of Loan from the dropdown • Documentation Type will default • Select Prepayment as applicable 
6	<p>If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.</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 

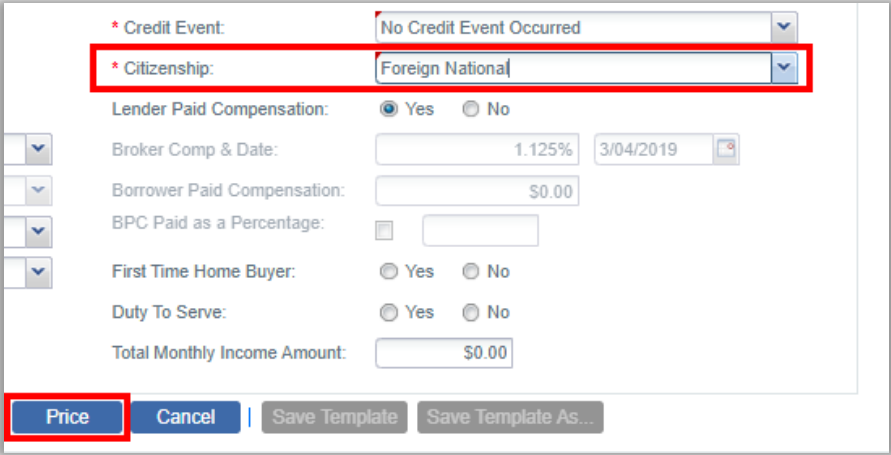
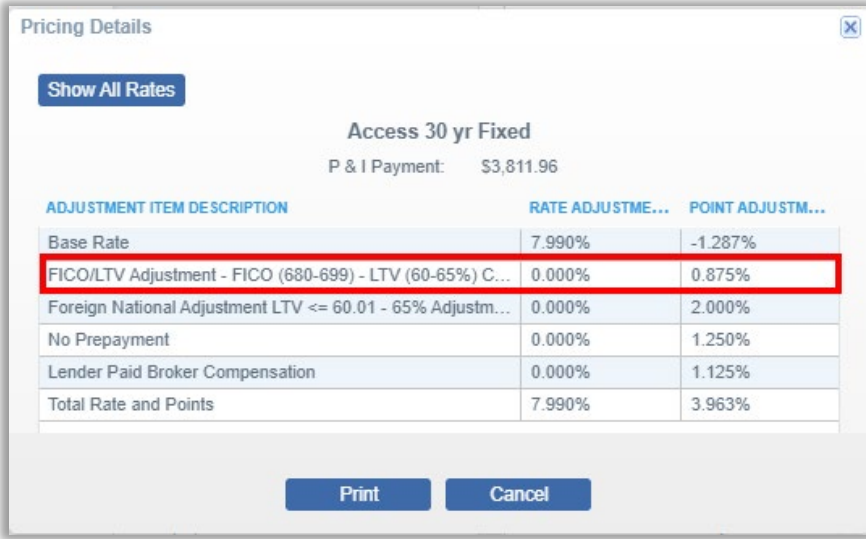
Step	Action
8	<p>To enter a Borrower Address outside of the USA:</p> <ul style="list-style-type: none"> • Click the pencil icon . • Enter the full City, Province, and Postal code in Address line 1. • Select the Country. • Click the green checkmark .  
9	<p>After completing all sections of the Application,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

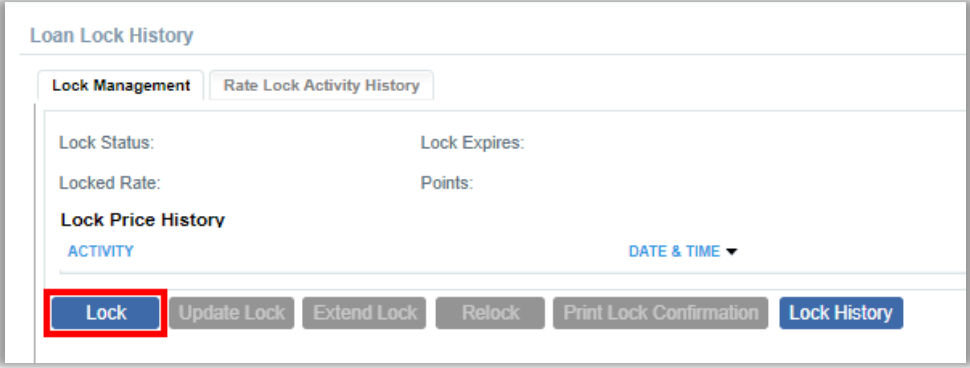
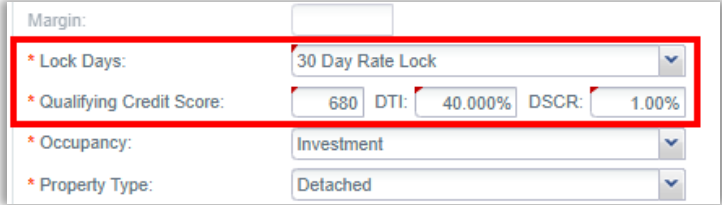
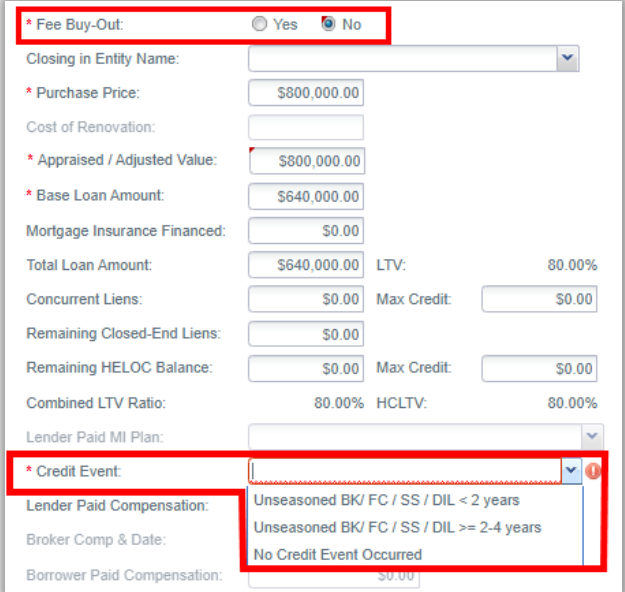
Step	Action															
1	<p>Go to Generate Pricing Scenario.</p> 															
2	<p>Select the applicable Template from the dropdown.</p> 															
3	<ul style="list-style-type: none"> • Select Specialty Program: Access/Elite Access Investor Cash Flow • Enter the Interest Rate • Enter the 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.  <table border="1" data-bbox="418 1304 1338 1551"> <thead> <tr> <th colspan="3">Product Eligibility Exceptions</th> </tr> <tr> <th>SEVERITY</th> <th>EXPLANATION</th> <th>FACTS</th> </tr> </thead> <tbody> <tr> <td>Error</td> <td>Minimum credit score is 620 for an Investment Property Purchase.</td> <td></td> </tr> <tr> <td>Error</td> <td>Minimum credit score is 640 for an Investment Property Purchase with LTV/CLTV/HCLTV above 65%.</td> <td></td> </tr> <tr> <td>Error</td> <td>Minimum credit score is 640 with a Debt Service Coverage Ratio less than 1.10.</td> <td></td> </tr> </tbody> </table>	Product Eligibility Exceptions			SEVERITY	EXPLANATION	FACTS	Error	Minimum credit score is 620 for an Investment Property Purchase.		Error	Minimum credit score is 640 for an Investment Property Purchase with LTV/CLTV/HCLTV above 65%.		Error	Minimum credit score is 640 with a Debt Service Coverage Ratio less than 1.10.	
Product Eligibility Exceptions																
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Error	Minimum credit score is 640 with a Debt Service Coverage Ratio less than 1.10.															

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. 

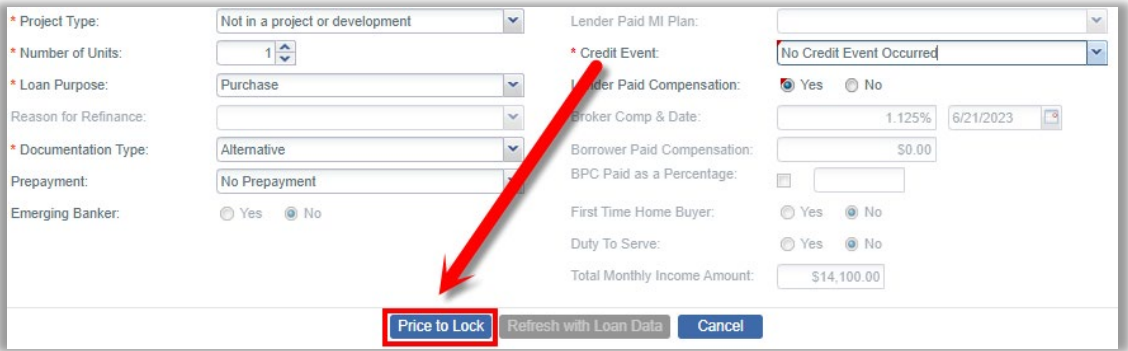
Step	Action																					
5	<ul style="list-style-type: none"> • Select Citizenship: Foreign National. • Select/Enter Compensation as applicable. • Click Price.  <p>The screenshot shows a form with the following fields and values:</p> <ul style="list-style-type: none"> * Credit Event: No Credit 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%
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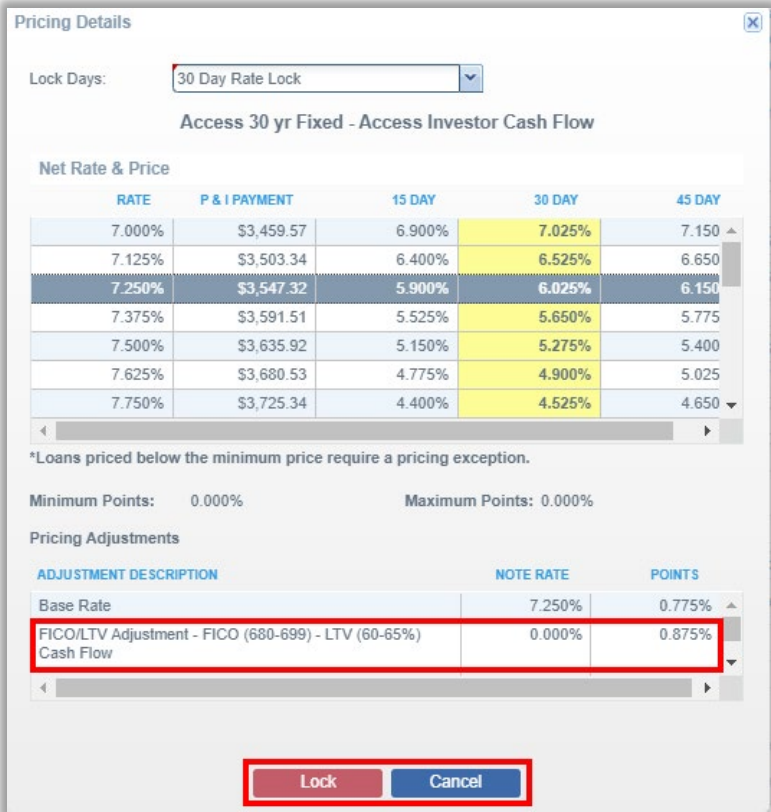
Price/Lock – Lock Management

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

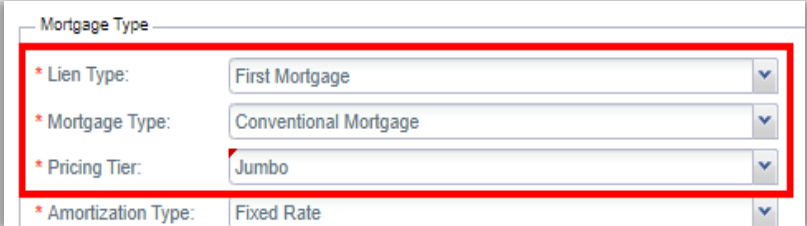
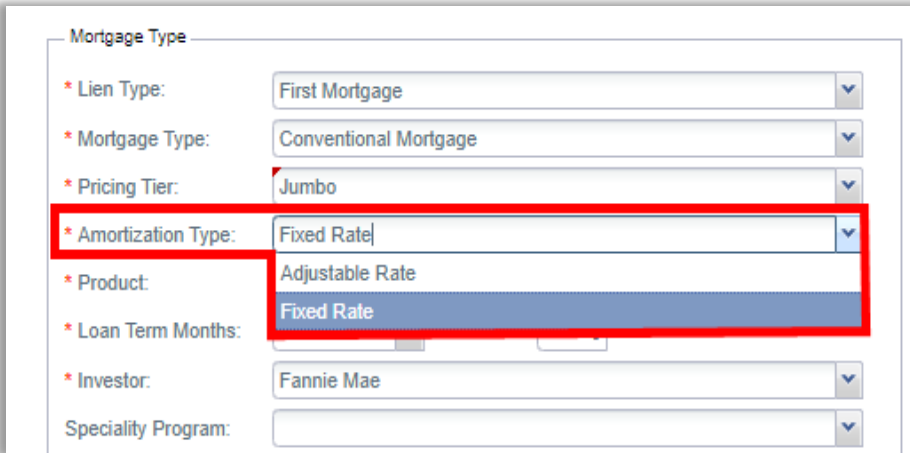
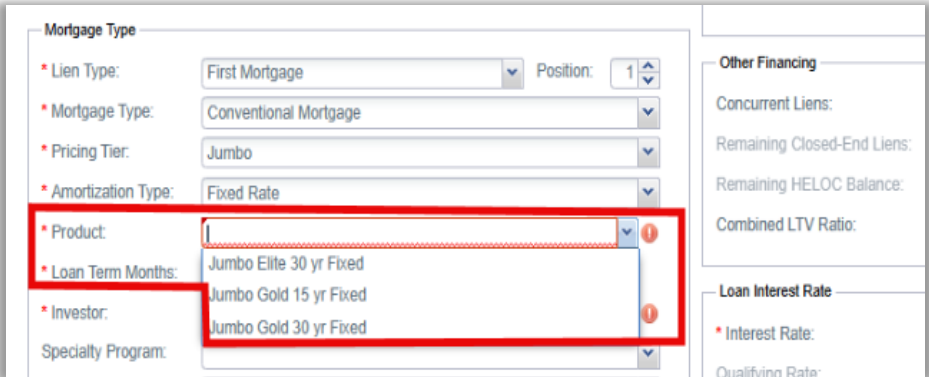
Step	Action
1	Go to Loan Processing → Lock Management .
2	<p>Click Lock.</p> 
3	<ul style="list-style-type: none"> Select the Lock Days from dropdown Enter the Qualifying Credit Score and DSCR <p>Note: If the borrower has no credit score, enter the minimum qualifying credit score per program guidelines. 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
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5	<p>After reviewing all applicable fields, click Price to Lock.</p>  <p>The screenshot shows a loan application form with various fields. A red arrow points to the 'Price to Lock' button at the bottom center of the form. Other buttons include 'Refresh with Loan Data' and 'Cancel'.</p>
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6	<ul style="list-style-type: none"> • 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  <p>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 for '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, there are fields for 'Minimum Points' and 'Maximum Points', both set to 0.000%. A 'Pricing Adjustments' table is also shown, with the 'FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow' row highlighted in red. At the bottom, there are 'Lock' and 'Cancel' buttons.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>ADJUSTMENT DESCRIPTION</th> <th>NOTE RATE</th> <th>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>	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%
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.

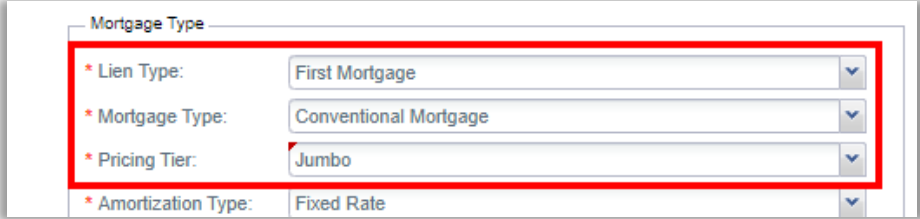
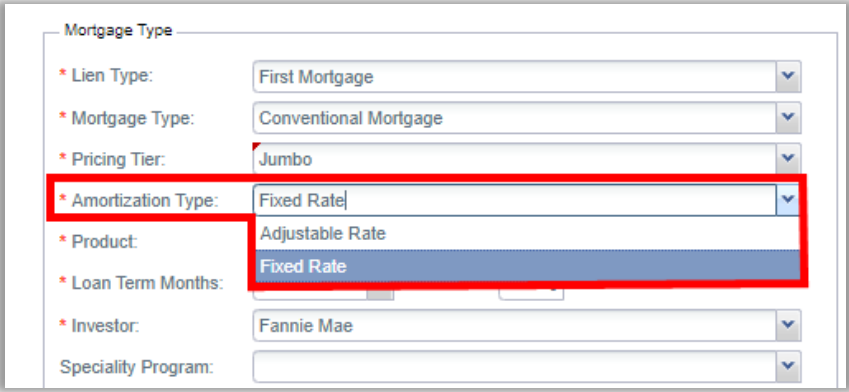
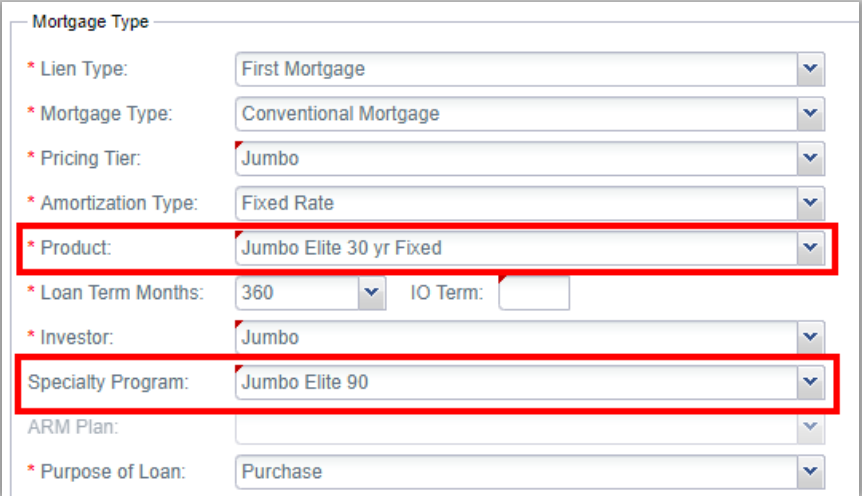
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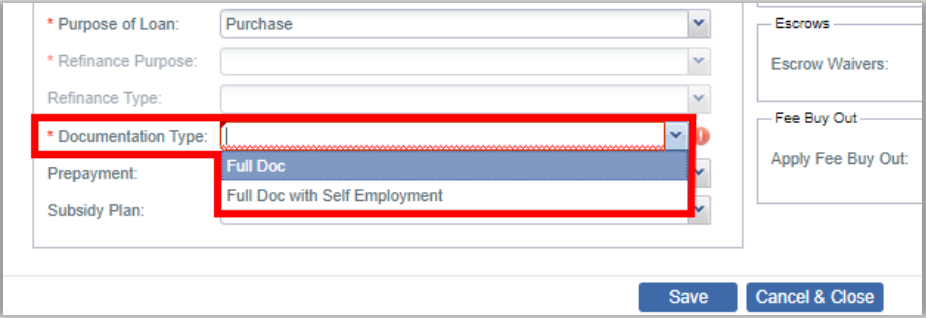
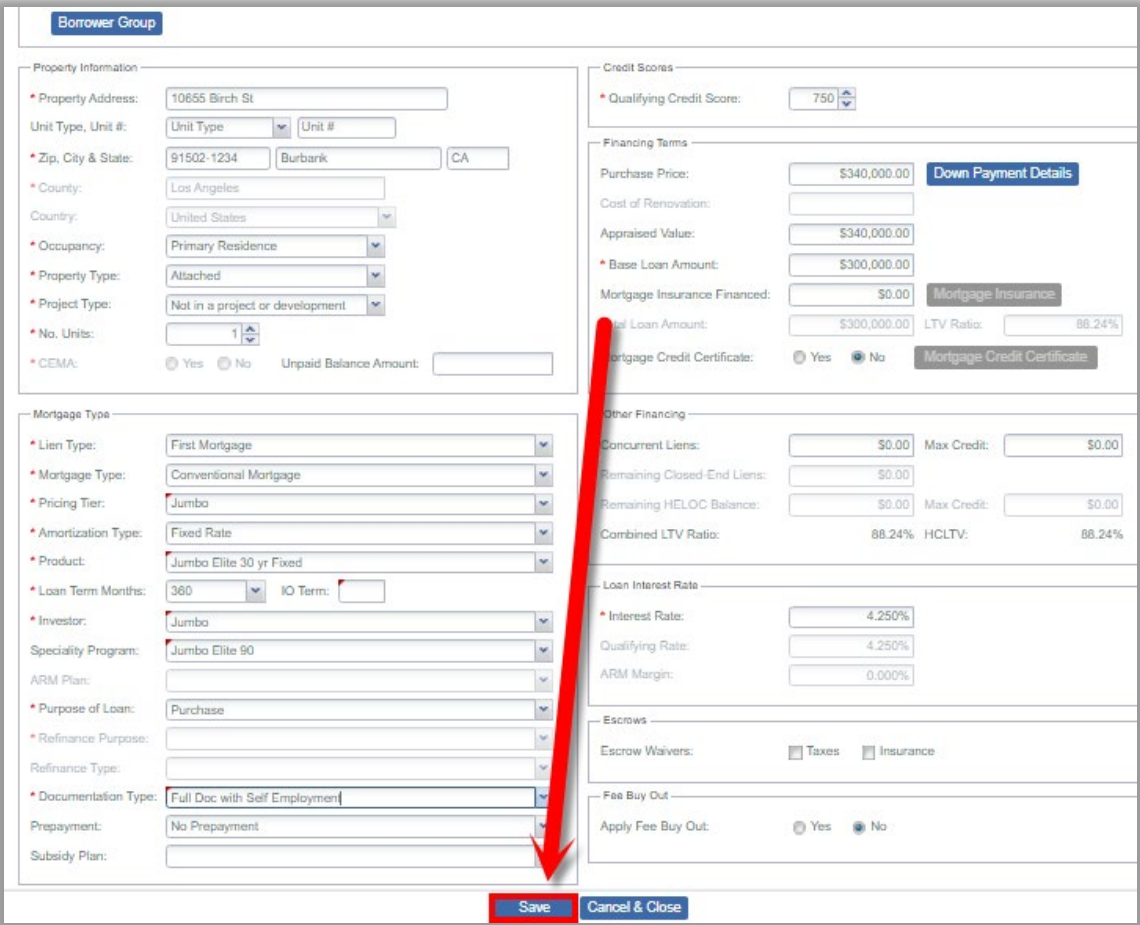
The screenshot shows a mortgage application form with the following fields and values:

- * No. Units: [dropdown]
- * CEMA: Yes No Unpaid Balance Amount: [text box]
- Mortgage Credit Certificate: Yes No Mortgage Credit Certificate [button]
- 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

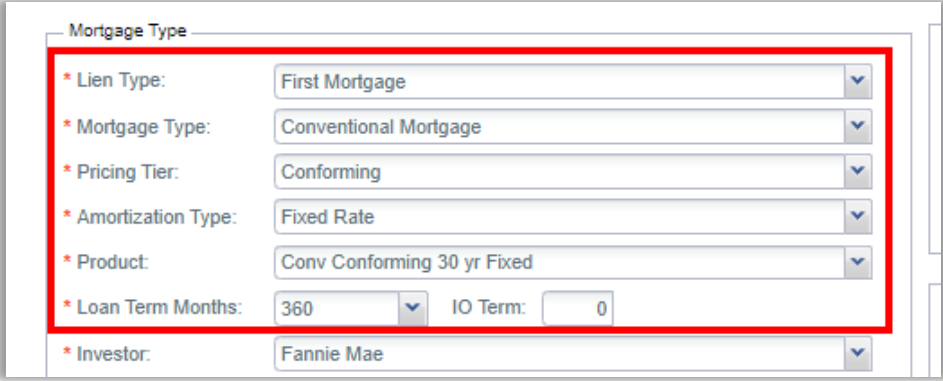

At the bottom of the form, there are two buttons: **Save** (highlighted with a red box) and **Cancel & Close**. A red arrow points from the top of the form down to the **Save** button.

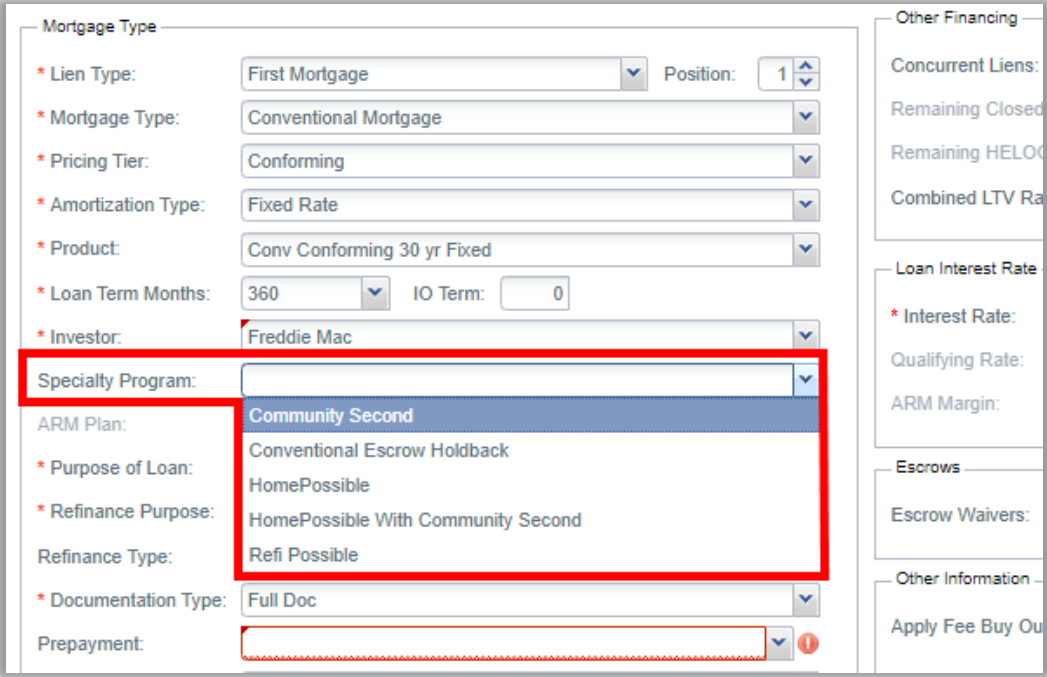
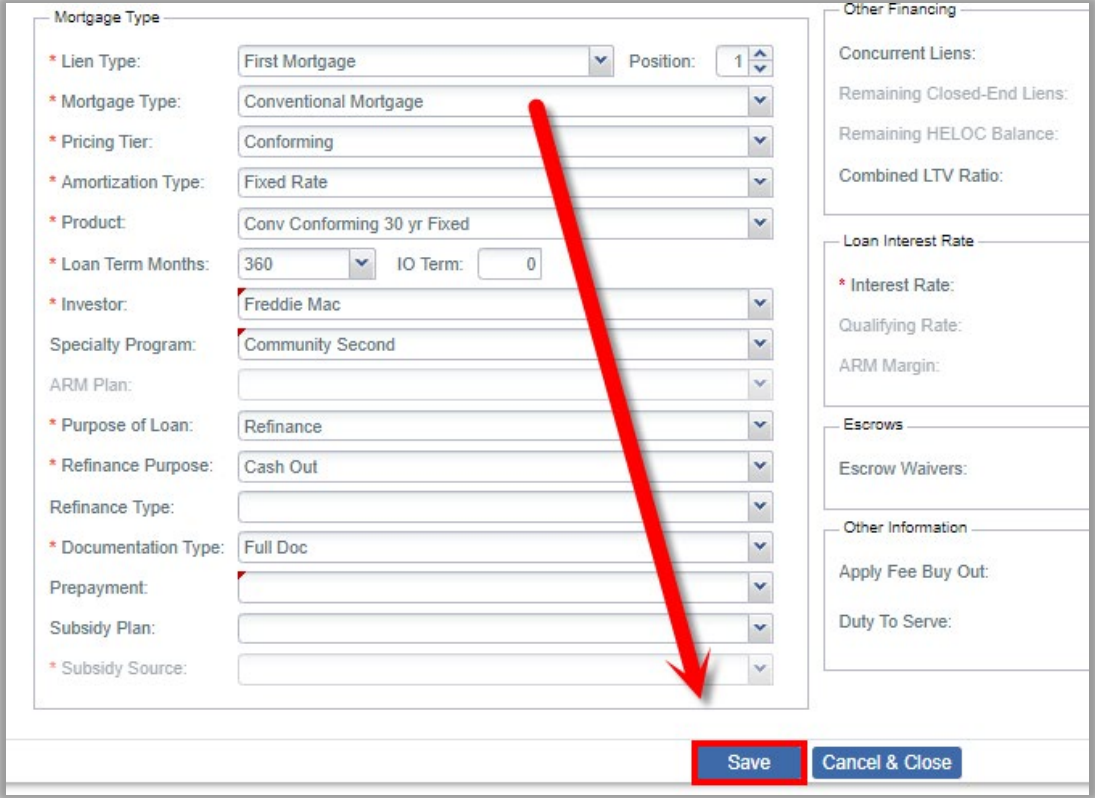
Jumbo Elite 30 Yr Fixed

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 

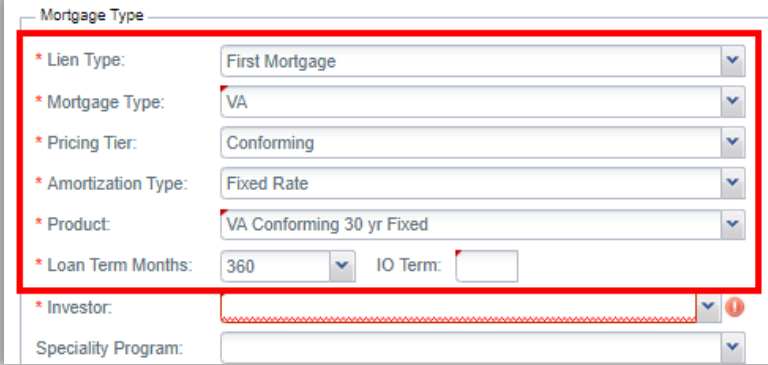
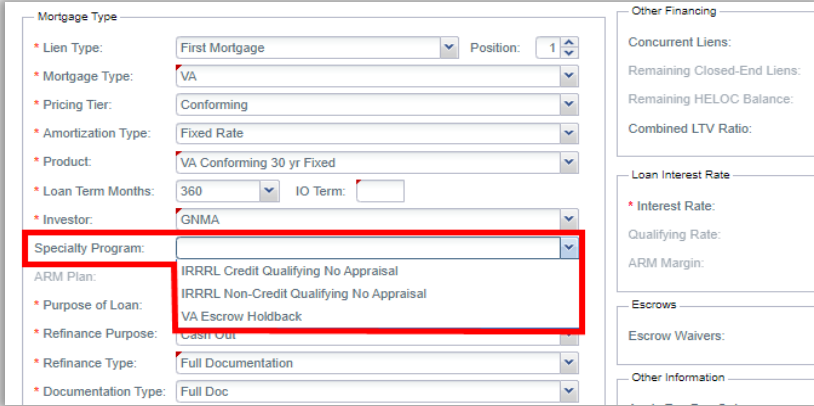
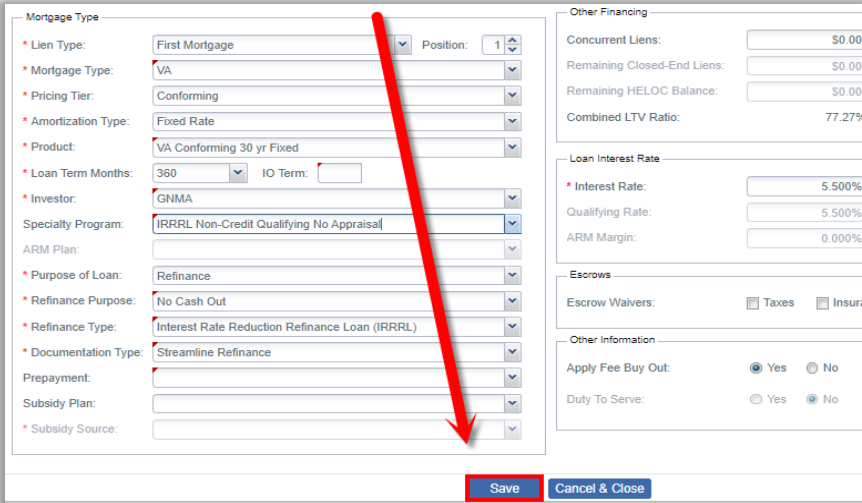
Step	Action
5	<p>Select the applicable Documentation Type from the dropdown.</p> 
6	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

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	<p>Select the Specialty Program. Dropdown list displays only specialty programs for the selected Investor (FNMA, FHLMC).</p> 
5	<p>After completing all sections of the Short Application, click Save at the bottom of the screen.</p> 

FHA or VA Specialty Programs

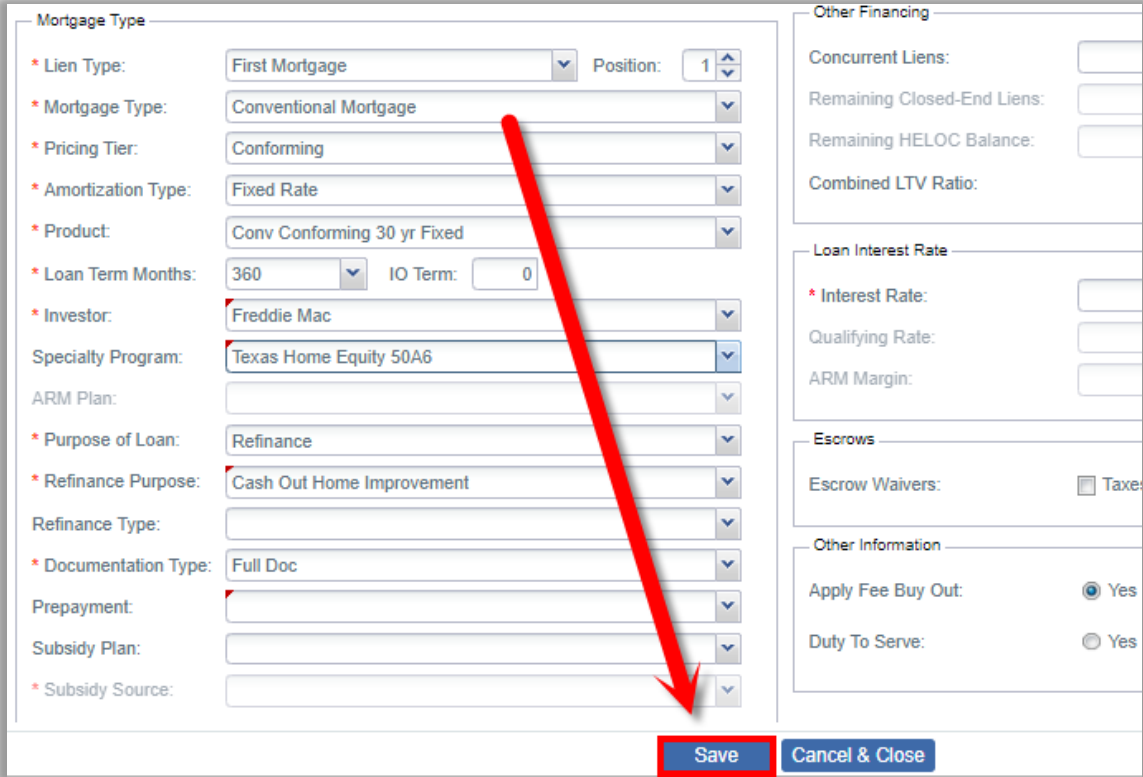
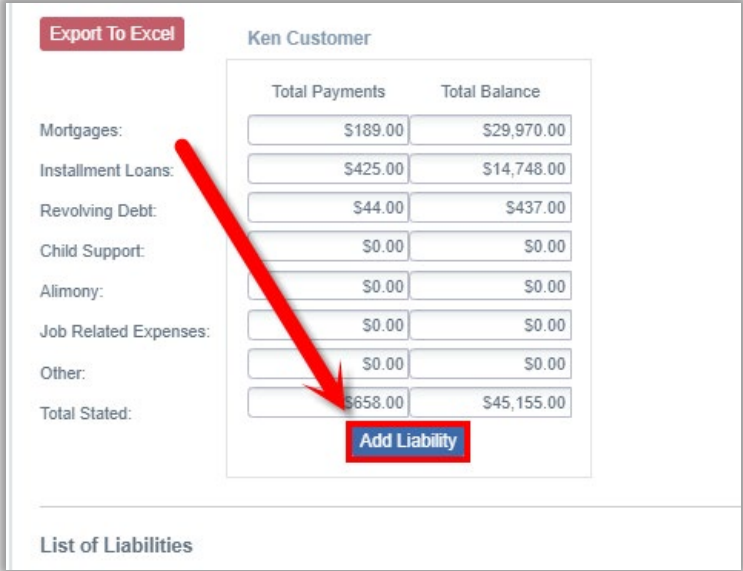
Step	Action
1	Go to Loan Summary → Short Application .
2	<p>Scroll down to the Mortgage Type section and make the following selections:</p> <ul style="list-style-type: none"> • Lien Type: First Mortgage • Mortgage Type: FHA or VA • Pricing Tier: Conforming • Amortization Type • Product • Loan Term Months 
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> 

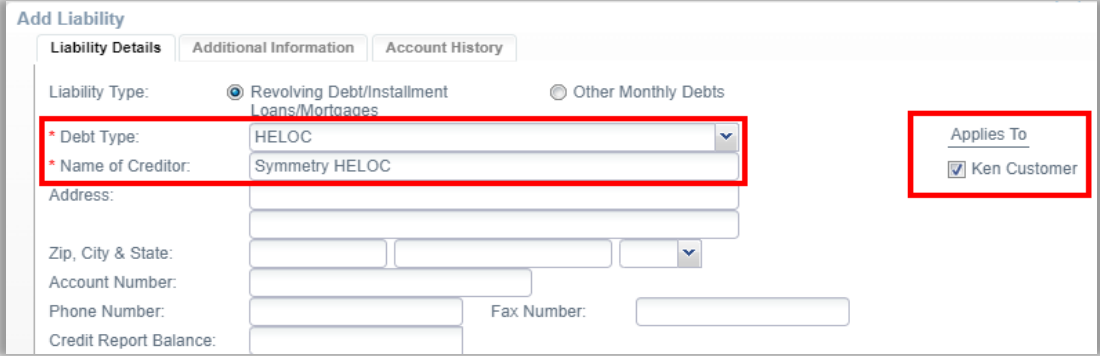
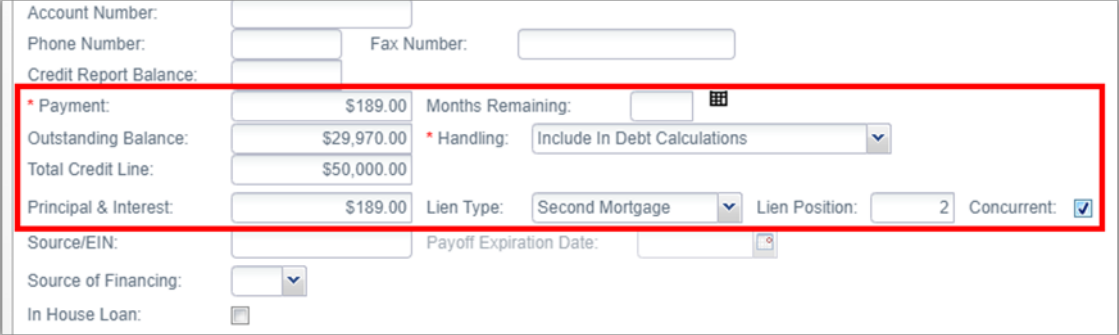
Texas Section 50(a)(6) Loans

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>

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																											
3	<p>After completing all sections of the Short Application, click Save 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 of the form down to the 'Save' button at the bottom right. The 'Save' button is highlighted with a red box.</p>																											
4	<ul style="list-style-type: none"> Go to Full Application→Liabilities Click Add Liability  <p>The screenshot shows a liability summary table for 'Ken Customer'. A red arrow points from the top of the table down to the 'Add Liability' button at the bottom right. The 'Add Liability' button is highlighted with a red box.</p> <table border="1" data-bbox="732 1297 1094 1717"> <thead> <tr> <th></th> <th>Total Payments</th> <th>Total Balance</th> </tr> </thead> <tbody> <tr> <td>Mortgages:</td> <td>\$189.00</td> <td>\$29,970.00</td> </tr> <tr> <td>Installment Loans:</td> <td>\$425.00</td> <td>\$14,748.00</td> </tr> <tr> <td>Revolving Debt:</td> <td>\$44.00</td> <td>\$437.00</td> </tr> <tr> <td>Child Support:</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Alimony:</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Job Related Expenses:</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Other:</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Total Stated:</td> <td>\$658.00</td> <td>\$45,155.00</td> </tr> </tbody> </table>		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
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Other:	\$0.00	\$0.00																										
Total Stated:	\$658.00	\$45,155.00																										

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**.

Add Liability

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: HELOC Applies To Ken Customer

* Name of Creditor: Symmetry HELOC

Address: _____

Zip, City & State: _____

Account Number: _____

Phone Number: _____ Fax Number: _____

Credit Report Balance: _____

* Payment: _____ \$189.00 Months Remaining: _____

Outstanding Balance: _____ \$29,970.00 * Handling: Include In Debt Calculations

Total Credit Line: _____ \$50,000.00

Principal & Interest: _____ \$189.00 Lien Type: Second Mortgage Lien Position: 2 Concurrent:

Source/EIN: _____ Payoff Expiration Date: _____

Source of Financing: _____

In House Loan:

Associated Property

Refinance Loans: Associate the property to the HELOC.

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

7

* Payment: _____ \$189.00 Months Remaining: 0

Outstanding Balance: _____ \$29,970.00 * Handling: Include In Debt Calculations

Total Credit Line: _____ \$50,000.00

Principal & Interest: _____ \$189.00 Lien Type: Second Mortgage Lien Position: 2 Concurrent:

Source/EIN: _____ Payoff Expiration Date: _____

Source of Financing: _____

In House Loan:

Associated Property

PROPERTY **CURRENT VALUE**

2022 Special Street Burbank, CA 91502	\$300,000.00
--	--------------

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

Source of Financing: _____

In House Loan:

Associated Property

PROPERTY **CURRENT VALUE**

2022 Special Street Burbank, CA 91502	\$300,000.00
--	--------------

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:

Unit Type, Unit #:

* Zip, City & State:

* County:

Country:

* Occupancy:

* Property Type:

* Project Type:

* No. Units:

* CEMA: Yes No Unpaid Balance Amount:

Mortgage Type

* Lien Type:

* Mortgage Type:

* Pricing Tier:

* Amortization Type:

* Product:

Credit Scores

* Qualifying Credit Score:

Financing Terms

Purchase Price: [Down Payment Details](#)

Cost of Renovation: [?](#)

Appraised Value:

* Base Loan Amount:

Mortgage Insurance Financed: [Mortgage Insurance](#)

Total Loan Amount: LTV Ratio:

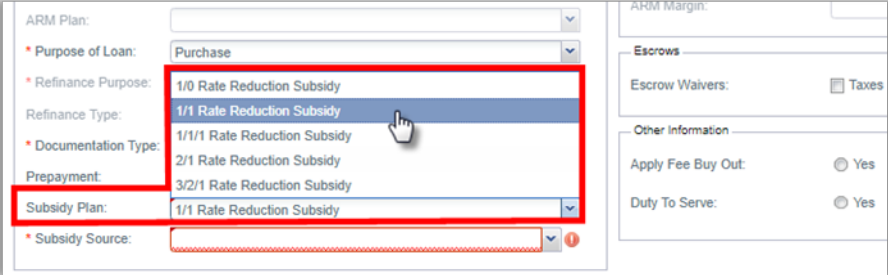
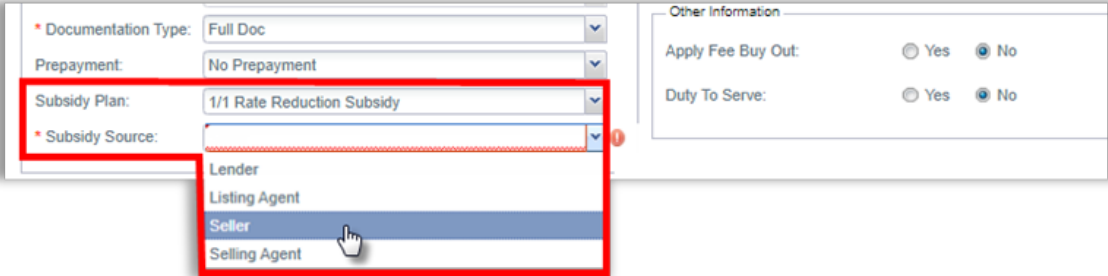
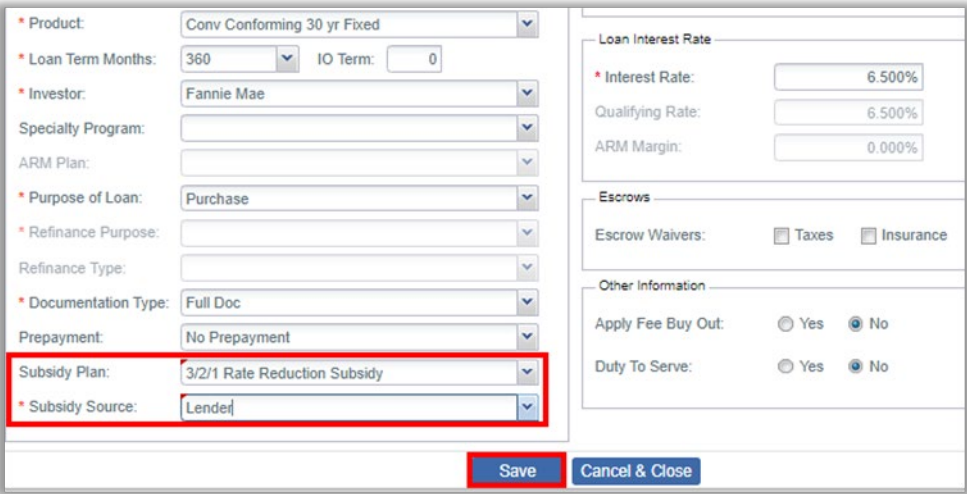
Mortgage Credit Certificate: Yes No [Mortgage Credit Certificate](#)

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 #ccc; 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																																												
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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 -

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.

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 SolidM 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:

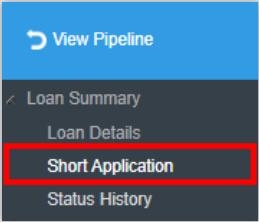
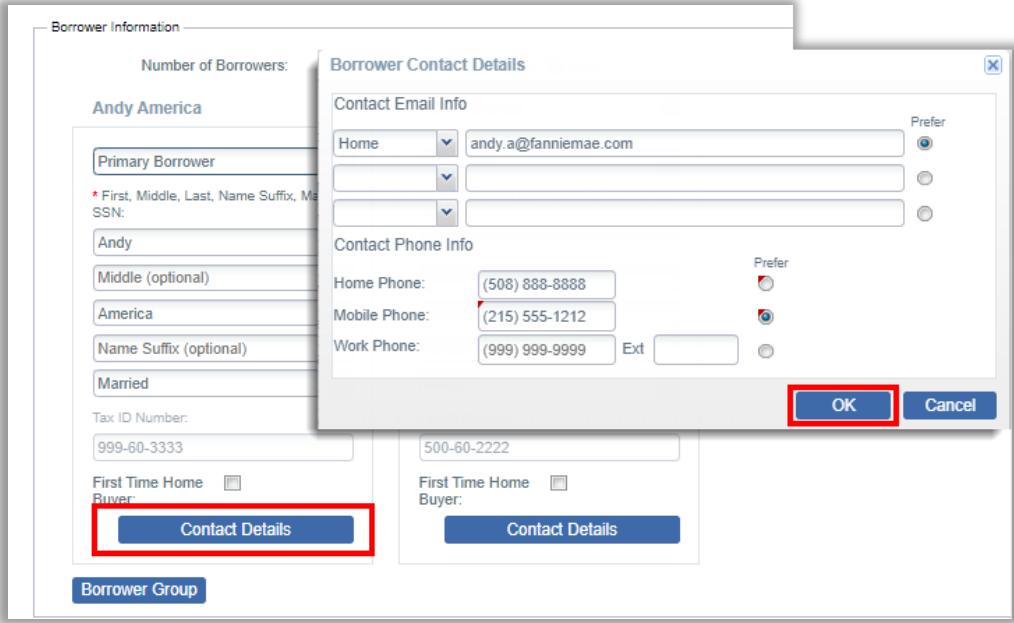
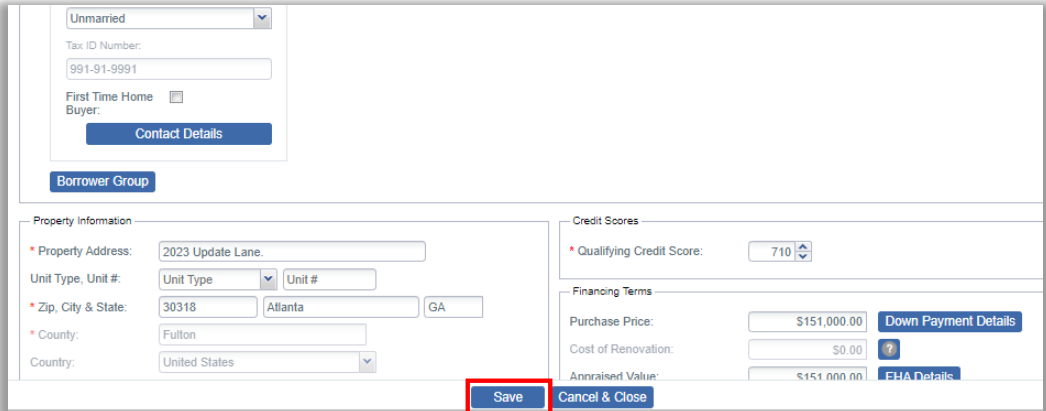
1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email 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.

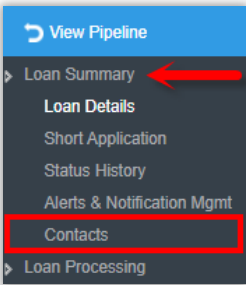
Update Borrower Contact Information

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

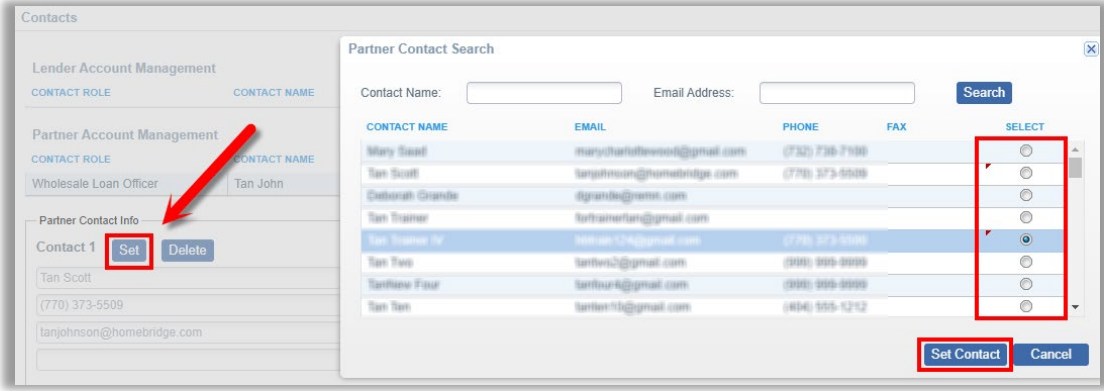
Step	Action
------	--------

1	Go to Loan Summary → Contacts .	
----------	---	--

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.

- 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)

2

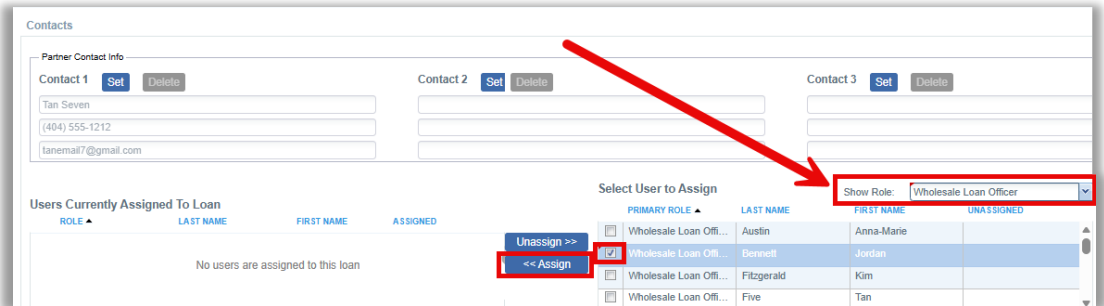


Important:

If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:

- Select **User to Assign**: Click the dropdown to **Show Role**
- Select **Wholesale Loan Officer**
- Click the **<<Assign** button

3



Click **SAVE**.

4

Partner Contact Info

Contact 1

Tan Two

(999) 999-9999

tantwo2@gmail.com

Contact 2

User Assignment

Users Currently Assigned To Loan

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

Loan User Assignment History

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

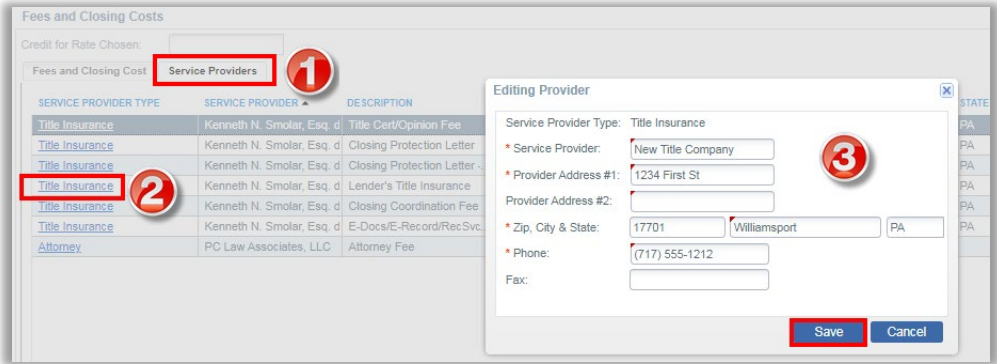
Enter Fees and Closing Costs

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.**

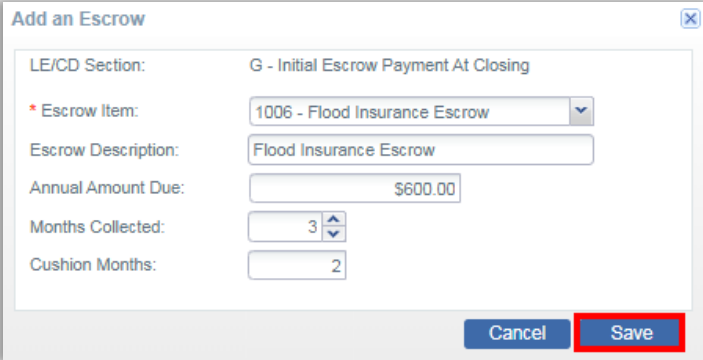
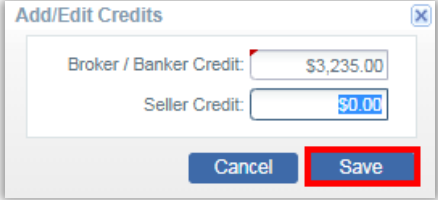
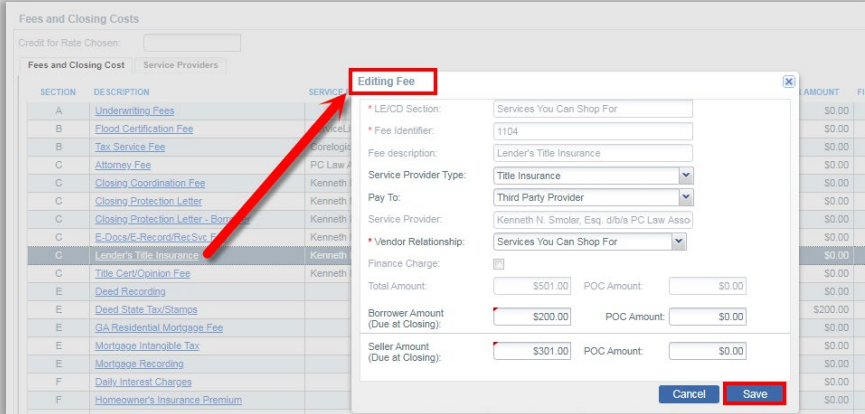
- **Standard Lender fees** - Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via **Generate Title & Recording Fees** or manually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

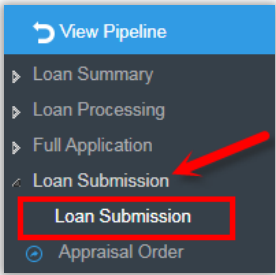
Step	Action
1	<p>Broker Compensation Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.</p>
2	<p>Generate Title & Recording Fees Optional – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee).</p> <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 

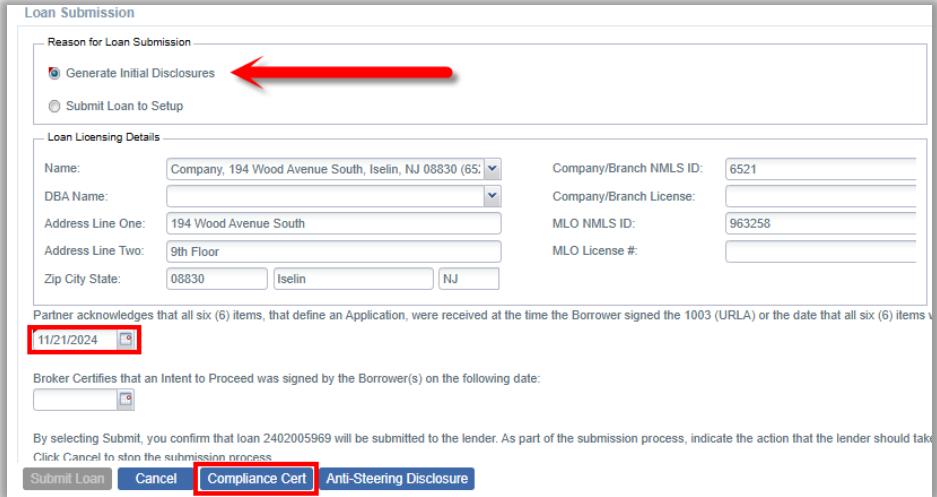
Step	Action																																																																																				
3	<p data-bbox="272 195 948 226">Quick Fees Click to add multiple fees at once.</p> <ul data-bbox="290 254 1130 401" style="list-style-type: none"> • Use the Search bar at the top of the screen to quickly 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 1360 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="261 982 964 1016">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 1035 899 1066">Add New Fee Click to add one fee at a time.</p> <ul data-bbox="290 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="483 1320 1247 1843" data-label="Form"> <p data-bbox="500 1331 1230 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>																																																																																				

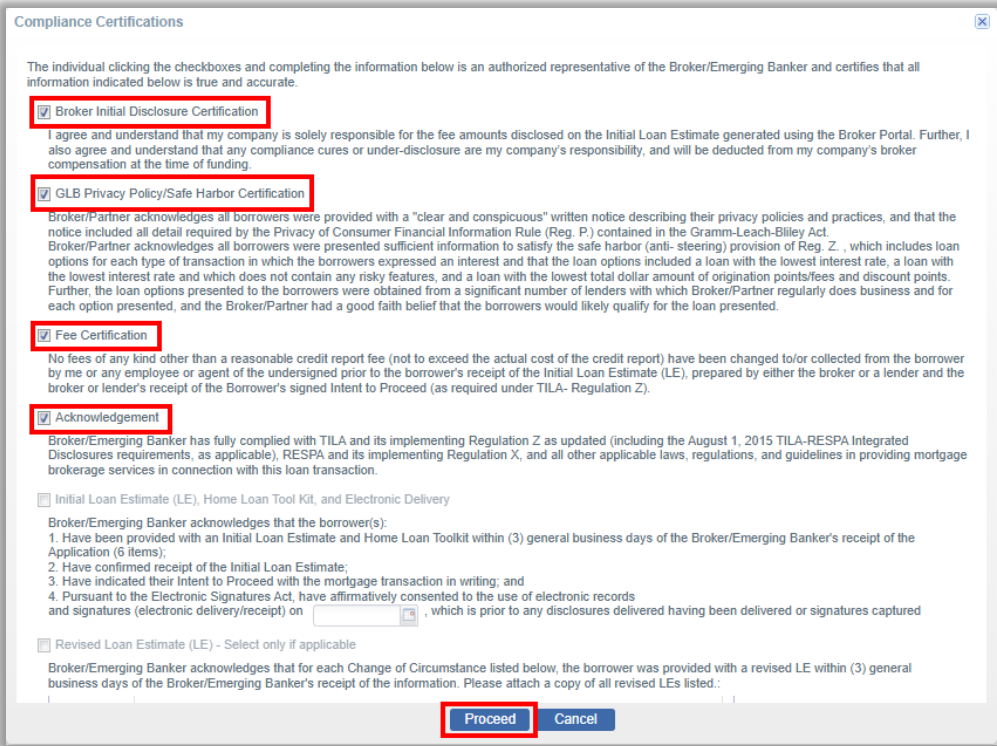
Step	Action
5	<p>Add New Escrow Click to add an Escrow item.</p> <ul style="list-style-type: none"> • Select the Escrow Item from the dropdown list • Enter the Annual Amount Due and the Months Collected • Cushion Months will reflect the required cushion based on the subject property state • Click Save 
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																																																																																																				
	<p>To delete a fee:</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Fees and Closing Costs</p> <p>Credit for Rate Chosen: <input type="text" value="\$776.00"/></p> <p>Fees and Closing Cost Service Providers</p> <table border="1"> <thead> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> <th>BORROWER AMO...</th> <th>SELLER AMOUNT</th> <th>FINANCE CHARG...</th> <th>FEE MODI...</th> <th>MANUAL ...</th> <th>DELETE</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Broker Compensation</td> <td></td> <td>Broker</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>A</td> <td>Underwriting Fees</td> <td></td> <td>Lender</td> <td>\$895.00</td> <td>\$0.00</td> <td>\$895.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>B</td> <td>Flood Certification Fee</td> <td></td> <td>Third Party Provider</td> <td>\$10.00</td> <td>\$0.00</td> <td>\$10.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>B</td> <td>Tax Service Fee</td> <td></td> <td>Third Party Provider</td> <td>\$83.00</td> <td>\$0.00</td> <td>\$83.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>Closing Protection Letter</td> <td>Linear Settlement Services, LLC</td> <td>Third Party Provider</td> <td>\$40.00</td> <td>\$0.00</td> <td>\$40.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>Closing Protection Letter - Borrower</td> <td>Linear Settlement Services, LLC</td> <td>Third Party Provider</td> <td>\$20.00</td> <td>\$0.00</td> <td>\$20.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>Closing Protection Letter - Seller</td> <td>Linear Settlement Services, LLC</td> <td>Third Party Provider</td> <td>\$0.00</td> <td>\$55.00</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>E-Docs/E-Record/Rec Svc Fee</td> <td>Linear Settlement Services, LLC</td> <td>Third Party Provider</td> <td>\$58.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>Lender's Title Insurance</td> <td>Linear Settlement Services, LLC</td> <td>Third Party Provider</td> <td>\$1,300.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> </div> <p>Note: Standard Lender Fess cannot be deleted.</p>	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			
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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. 

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

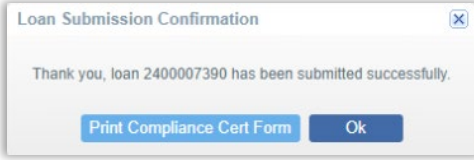
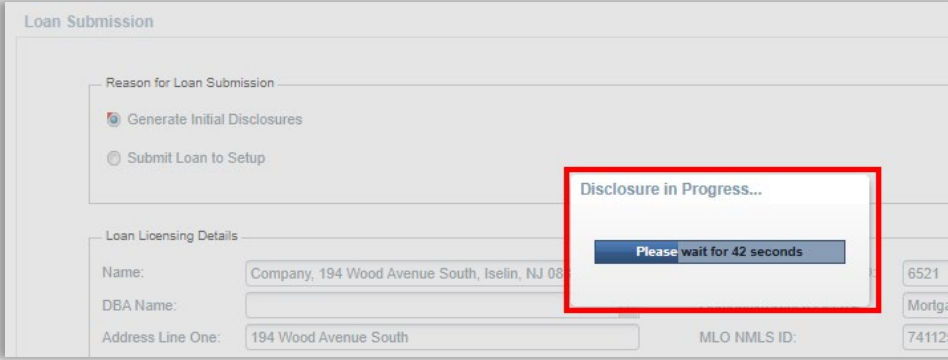
Total Origination Points or Fees and Discount Points:

Save **Cancel & Close**

5

Click the **Submit Loan** button.

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 SEARCH PERIOD	STATUS GROUP	LAST NAME	LOAN NUMBER	LOAN PURPOSE	CASE FILE ID
6 Months	Active				

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

Lender Loan Number: 2402005912 | **Lock Expiration:** | **Borrower Name:** Customer, Ken N. JR | **Subject Property:** 10655 Birch St, Burbank, CA 91502-1234 | **LTV/CLTV:** 88.24% / 88.24%

Loan Purpose: Purchase | **Product:** Elite Access 30 yr Fixed | **Interest Rate:** 4.250% | **Occupancy:** Primary Residence



Total Loan Amount: \$300,000.00 | **Loan Amount:** \$300,000.00 | **Program:** Elite Access 12 Month Altern | **Ratios:** 12.65% / 15.98%

1 Borrowers | **1** No of Units | **700** Credit Score

Document/Item Expires On
Total Expired: 0

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.

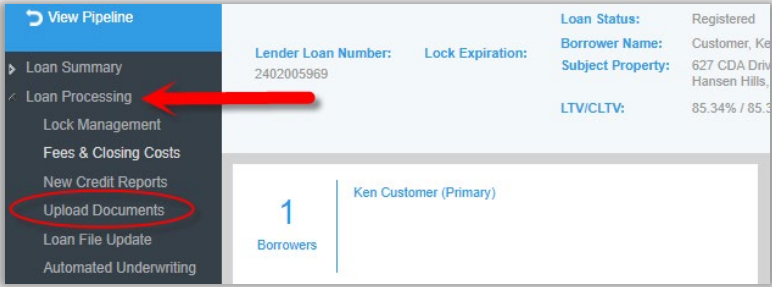
Please proceed with your loan submission so this loan can complete setup.

Thank you,
Homebridge Financial Services, Inc.

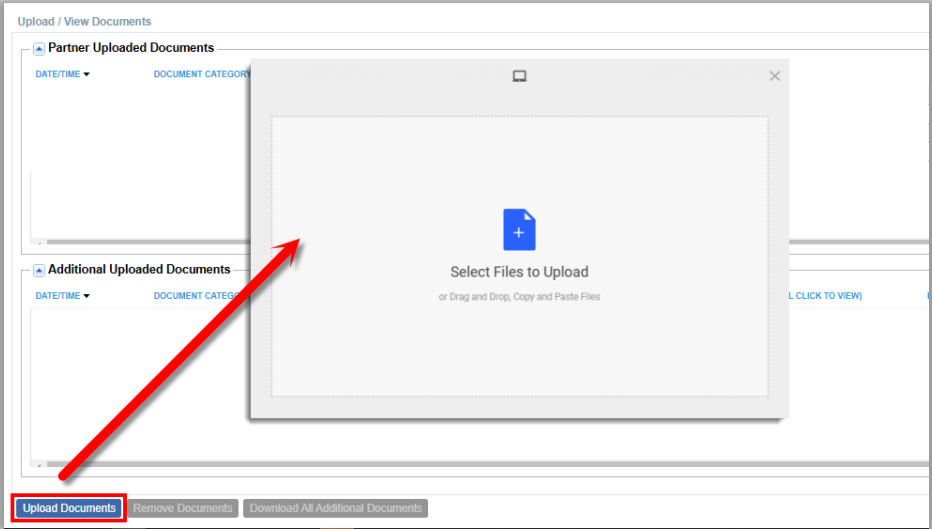
Reminders

- 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

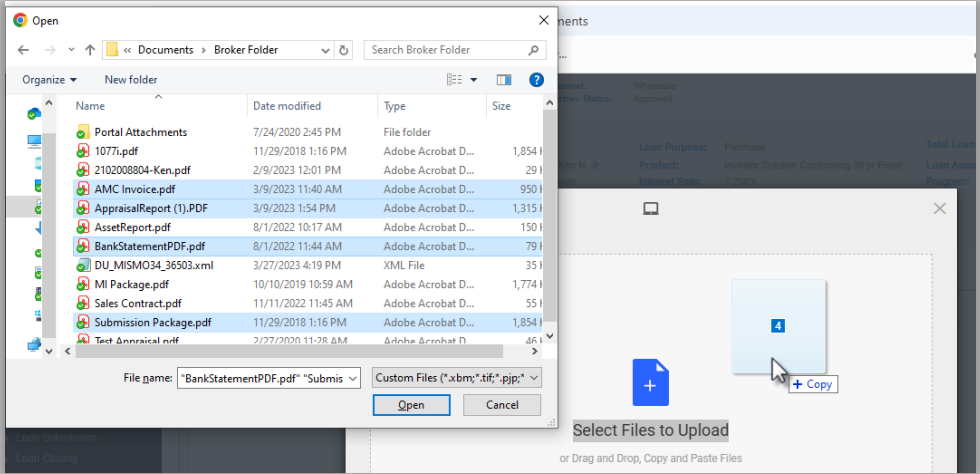
Step	Action
1	<p>Go to Loan Processing→Upload Documents.</p>  <p>The screenshot shows a navigation menu on the left with 'Upload Documents' circled in red. A red arrow points to the 'Upload Documents' option. The main content area shows loan details: Lender Loan Number: 2402005969, Lock Expiration, Loan Status: Registered, Borrower Name: Customer, Ken, Subject Property: 627 CDA Driv, Hansen Hills, LTV/CLTV: 85.34% / 85.3. Below this is a section for '1 Borrowers' with 'Ken Customer (Primary)' listed.</p>

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



The screenshot shows the 'Upload / View Documents' interface. It has two sections: 'Partner Uploaded Documents' and 'Additional Uploaded Documents'. A red arrow points from the 'Upload Documents' button at the bottom left to the 'Additional Uploaded Documents' section. The 'Additional Uploaded Documents' section is currently empty and has a 'Select Files to Upload' dialog box overlaid on it. The dialog box contains a plus icon and the text 'Select Files to Upload or Drag and Drop, Copy and Paste Files'. At the bottom of the dialog box, there is a '+ Copy' button.

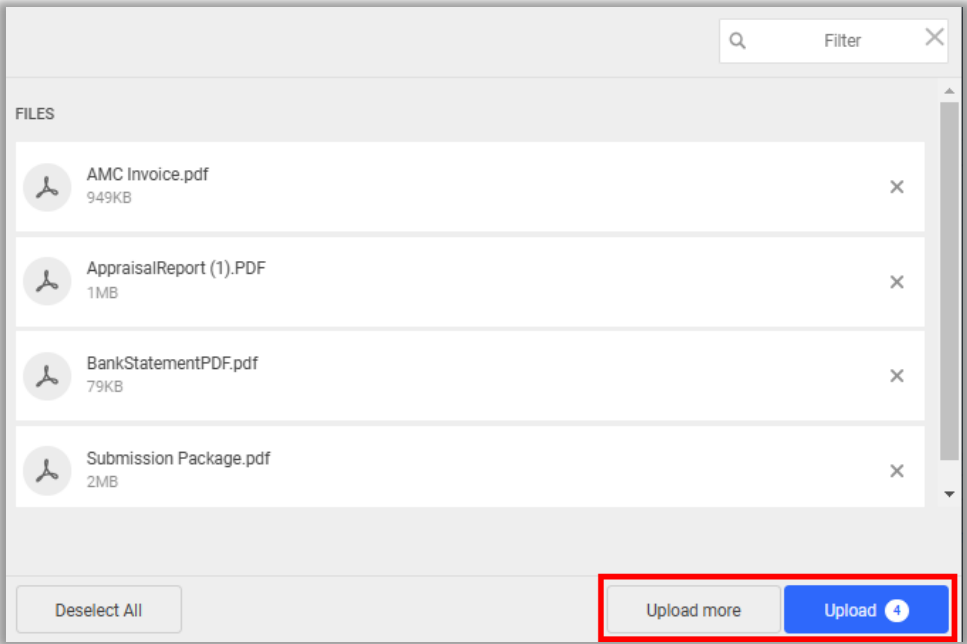

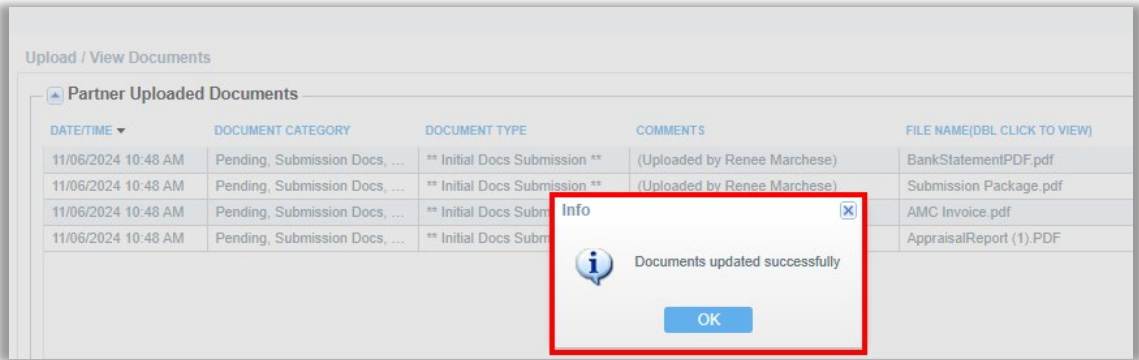
Click the box to select files to upload, **Drag & Drop**, or **Copy & Paste** files to upload.



The screenshot shows a Windows file explorer window titled 'Open' with the path 'Documents > Broker Folder'. The file list includes: Portal Attachments (File folder), 1077x.pdf, 2102008804-Ken.pdf, AMC Invoice.pdf, AppraisalReport (1).PDF, AssetReport.pdf, BankStatementPDF.pdf, DU_MISMO34_36503.xml, MI Package.pdf, Sales Contract.pdf, Submission Package.pdf, and Test Appraisal.pdf. The 'BankStatementPDF.pdf' file is selected. The 'File name' field contains 'BankStatementPDF.pdf' and the file type is set to 'Custom Files (*.xhtm;*.tif;*.ppj;*)'. The 'Open' button is highlighted. In the background, the 'Select Files to Upload' dialog box is visible, showing a plus icon and a '+ Copy' button.

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																									
4	<ul style="list-style-type: none"> Review the list of files Optional: Click Upload more and repeat step 3 Click Upload.  <p> Helpful Tip: The number of files to be uploaded will display on the Upload button.</p>																									
5	<p>The file(s) will display under Partner Uploaded Documents.</p>  <table border="1"> <thead> <tr> <th>DATE/TIME</th> <th>DOCUMENT CATEGORY</th> <th>DOCUMENT TYPE</th> <th>COMMENTS</th> <th>FILE NAME(DBL CLICK TO VIEW)</th> </tr> </thead> <tbody> <tr> <td>11/06/2024 10:48 AM</td> <td>Pending, Submission Docs, ...</td> <td>** Initial Docs Submission **</td> <td>(Uploaded by Renee Marchese)</td> <td>BankStatementPDF.pdf</td> </tr> <tr> <td>11/06/2024 10:48 AM</td> <td>Pending, Submission Docs, ...</td> <td>** Initial Docs Submission **</td> <td>(Uploaded by Renee Marchese)</td> <td>Submission Package.pdf</td> </tr> <tr> <td>11/06/2024 10:48 AM</td> <td>Pending, Submission Docs, ...</td> <td>** Initial Docs Subm...</td> <td></td> <td>AMC Invoice.pdf</td> </tr> <tr> <td>11/06/2024 10:48 AM</td> <td>Pending, Submission Docs, ...</td> <td>** Initial Docs Subm...</td> <td></td> <td>AppraisalReport (1).PDF</td> </tr> </tbody> </table>	DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Submission **	(Uploaded by Renee Marchese)	BankStatementPDF.pdf	11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Submission **	(Uploaded by Renee Marchese)	Submission Package.pdf	11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Subm...		AMC Invoice.pdf	11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Subm...		AppraisalReport (1).PDF
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)																						
11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Submission **	(Uploaded by Renee Marchese)	BankStatementPDF.pdf																						
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11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Subm...		AMC Invoice.pdf																						
11/06/2024 10:48 AM	Pending, Submission Docs, ...	** Initial Docs Subm...		AppraisalReport (1).PDF																						

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 on:

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. Click Cancel to stop the submission process.

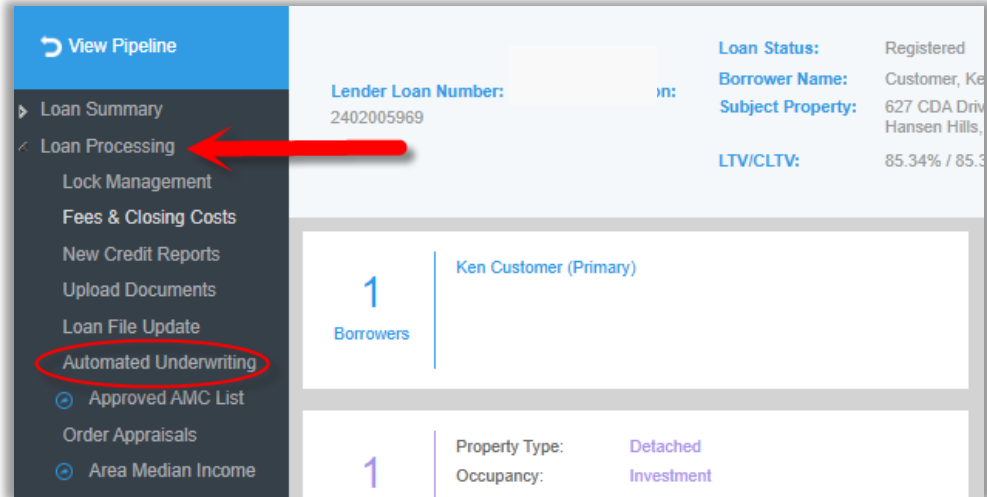
Submit to Automated Underwriting

Step

Action

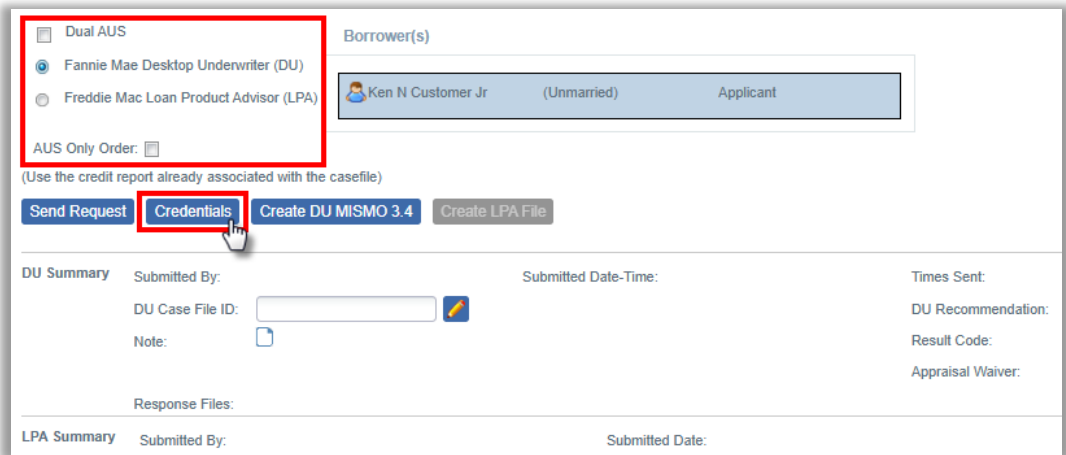
1

Go to **Loan Processing** → **Automated Underwriting**.



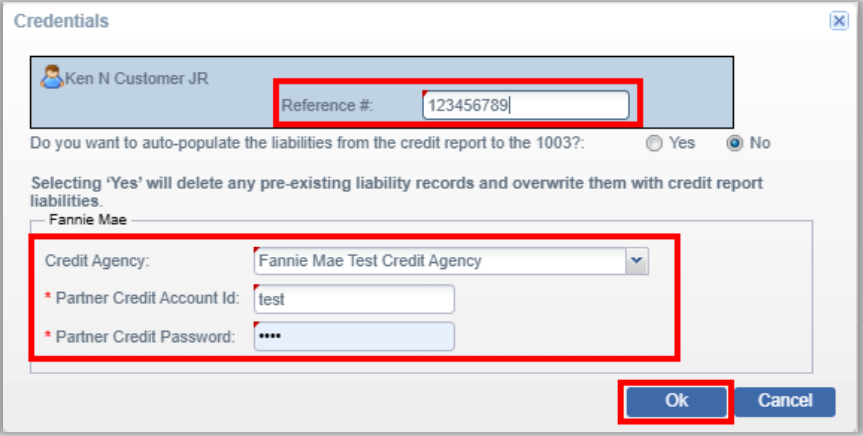
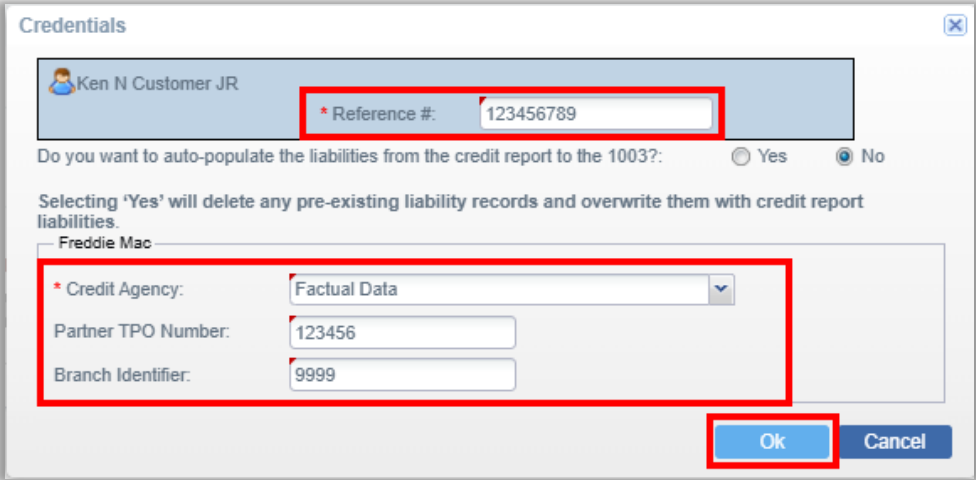
2

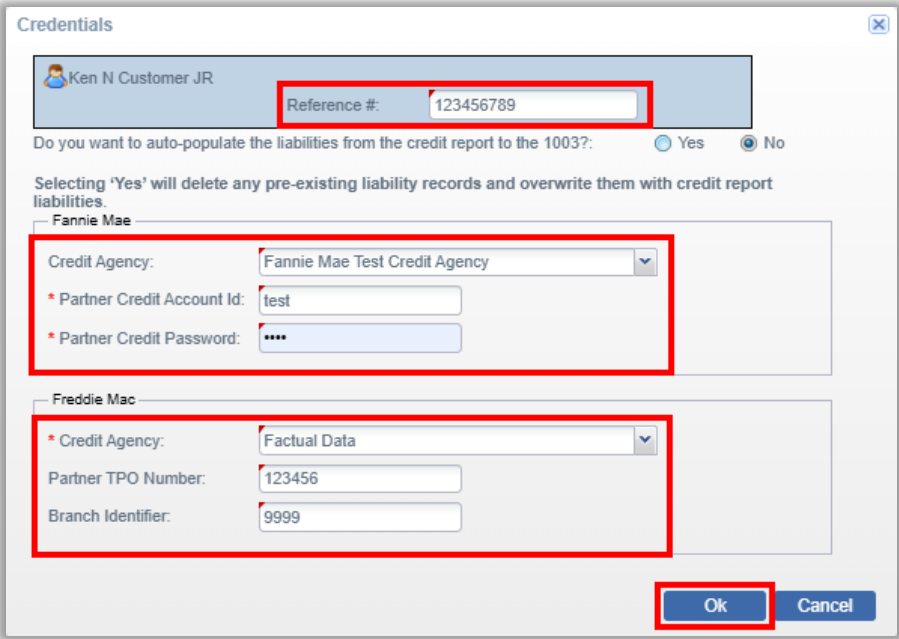
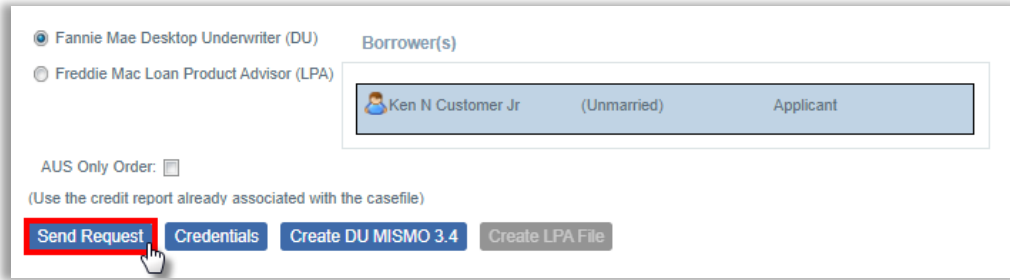
- Select Fannie Mae (**DU**) or Freddie Mac (**LPA**)
- Uncheck **AUS Only Order**
- Click the **Credentials** button

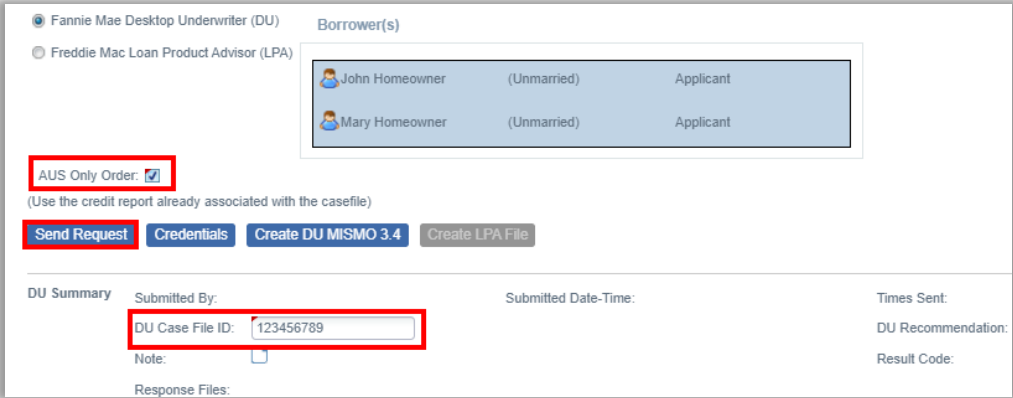
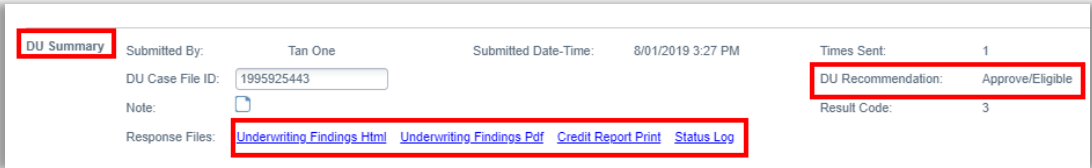
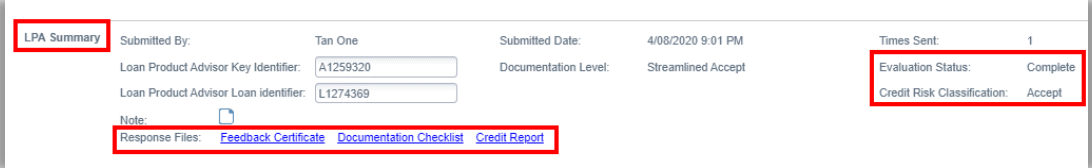
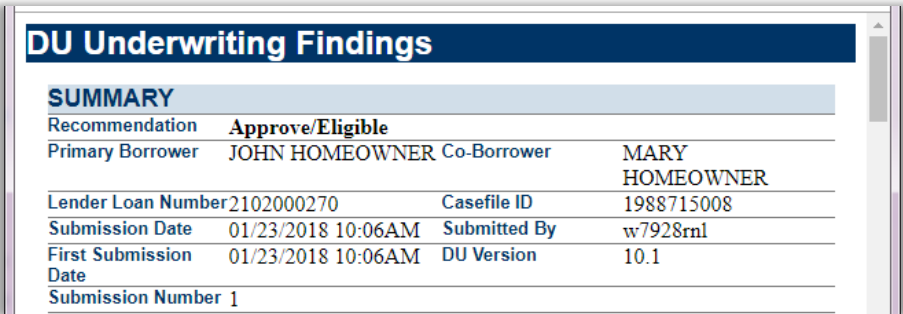




Notes:

- 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
	<p>To Submit to Dual AUS:</p> <ul style="list-style-type: none"> • Enter the credit report Reference #. • Enter Fannie Mae (DU) credentials. • Enter Freddie Mac (LPA) credentials. • Click Ok.  <p>Note: Always choose not to auto-populate from the credit report.</p>
4	<p>Click the Send Request button to submit.</p> 

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="334 184 557 243">  Helpful Tips: </p> <ul data-bbox="347 260 1425 449" style="list-style-type: none"> <li data-bbox="347 260 1354 327">• Enter Gifts as an asset (Full Application→Assets) for DU to capture the gift information in the findings. <li data-bbox="347 336 1425 403">• You can review or print the Borrower’s credit report by clicking the Credit Report hyperlink. <li data-bbox="347 411 1344 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 a software interface with a 'Note' icon highlighted in a red box. A red arrow points from this icon to a dialog box titled 'Automated Underwriting History Notes'. The dialog box contains the text: 'Desktop Underwriter AUS_LOG' and 'DU recommendation is ineligible because fees & closing costs have not been reconciled.' The dialog box also has '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**

Fannie Mae Desktop Underwriter (DU) Freddie Mac Loan Product Advisor (LPA)

Borrower(s)

John Homeowner	(Unmarried)	Applicant
Mary Homeowner	(Unmarried)	Applicant

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

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

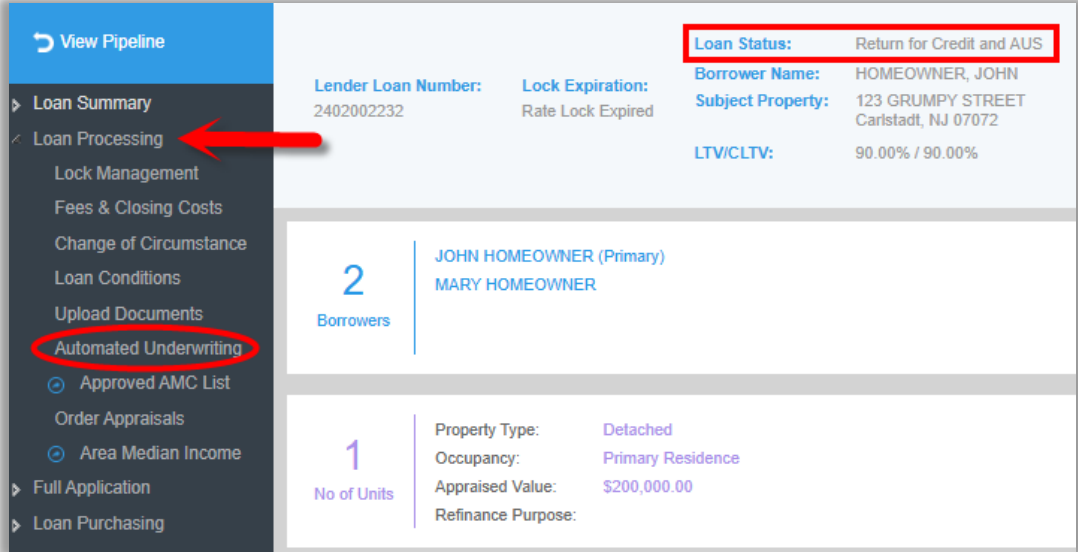
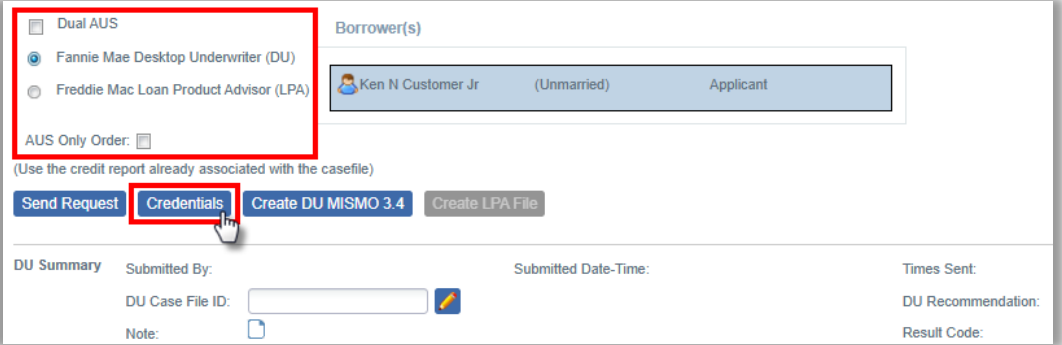
DU Summary

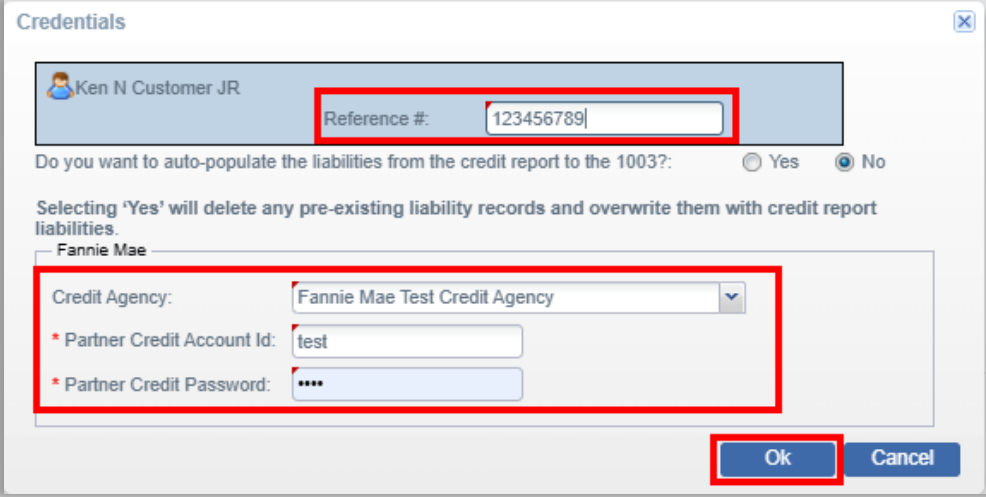
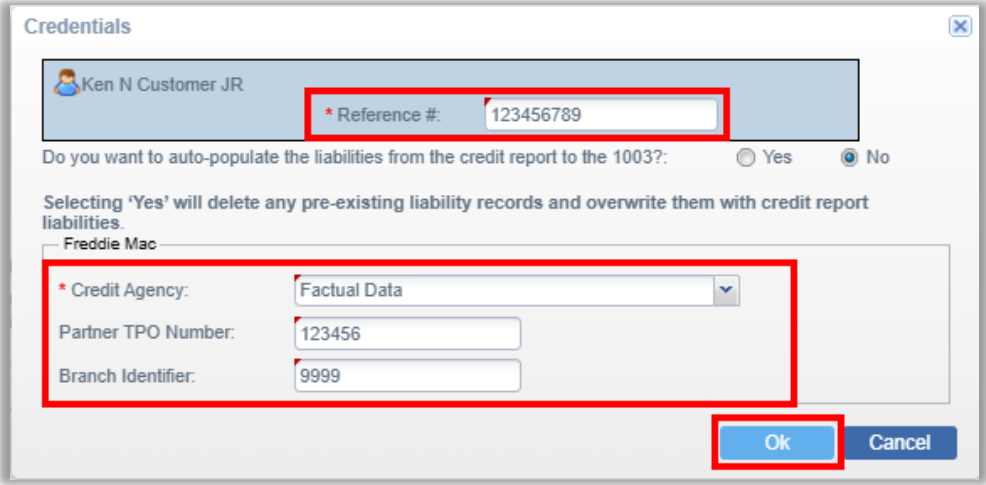
Submitted By:	Submitted Date-Time:	Times Sent:
DU Case File ID: <input type="text" value="123456789"/>		DU Recommendation:
Note: <input type="checkbox"/>		Result Code:
Response Files:		

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.

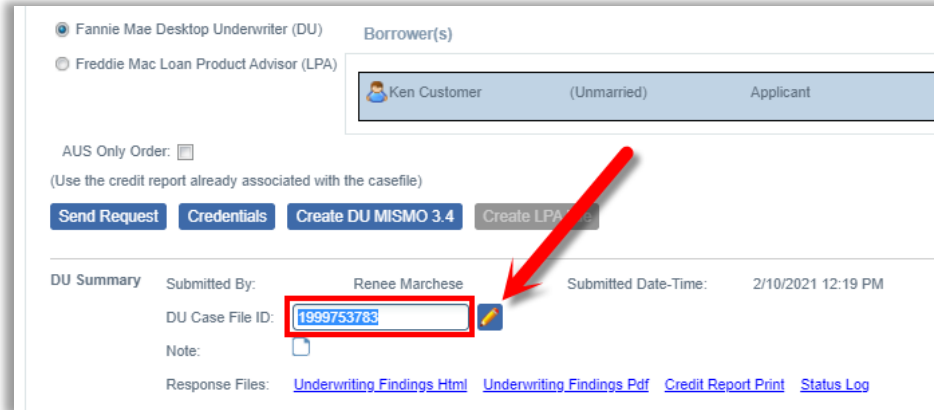
Step	Action
1	<p>To update the credit report, click Loan Processing to open the menu and select Automated Underwriting.</p>  <p>The screenshot shows a sidebar menu with 'Automated Underwriting' circled in red. A red arrow points to 'Loan Processing' in the menu. The main content area shows loan details: Lender Loan Number: 2402002232, Lock Expiration: Rate Lock Expired, Borrower Name: HOMEOWNER, JOHN, Subject Property: 123 GRUMPY STREET Carlstadt, NJ 07072, LTV/CLTV: 90.00% / 90.00%. Below this, it lists borrowers: JOHN HOMEOWNER (Primary) and MARY HOMEOWNER. At the bottom, it shows property details: Property Type: Detached, Occupancy: Primary Residence, Appraised Value: \$200,000.00, and Refinance Purpose.</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>The screenshot shows the 'Dual AUS' section with three radio button options: 'Dual AUS' (unchecked), 'Fannie Mae Desktop Underwriter (DU)' (selected), and 'Freddie Mac Loan Product Advisor (LPA)' (unchecked). Below these is the 'AUS Only Order' checkbox, which is unchecked. To the right, the borrower information is displayed: Ken N Customer Jr (Unmarried) Applicant. At the bottom, there are buttons for 'Send Request', 'Credentials' (highlighted with a red box and a mouse cursor), 'Create DU MISMO 3.4', and 'Create LPA File'. Below the buttons is a 'DU Summary' section with fields for 'Submitted By:', 'Submitted Date-Time:', 'Times Sent:', 'DU Case File ID:', and 'Note:'.</p>

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>
3	<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

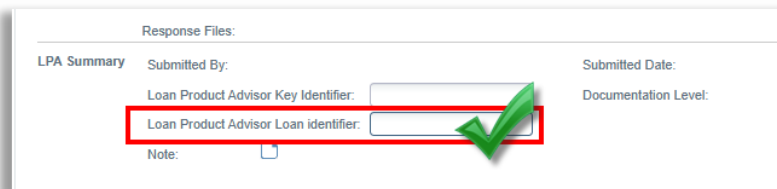
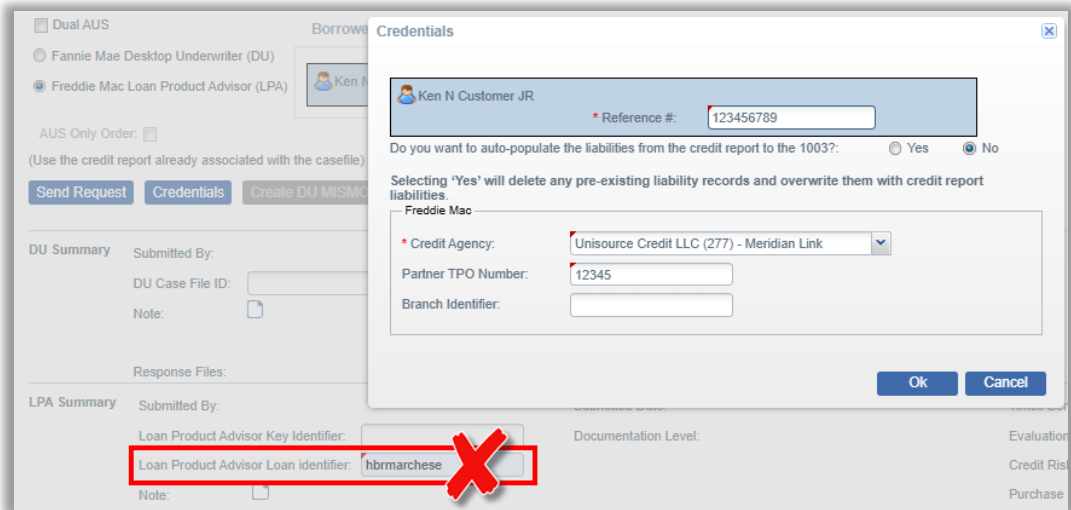
Action

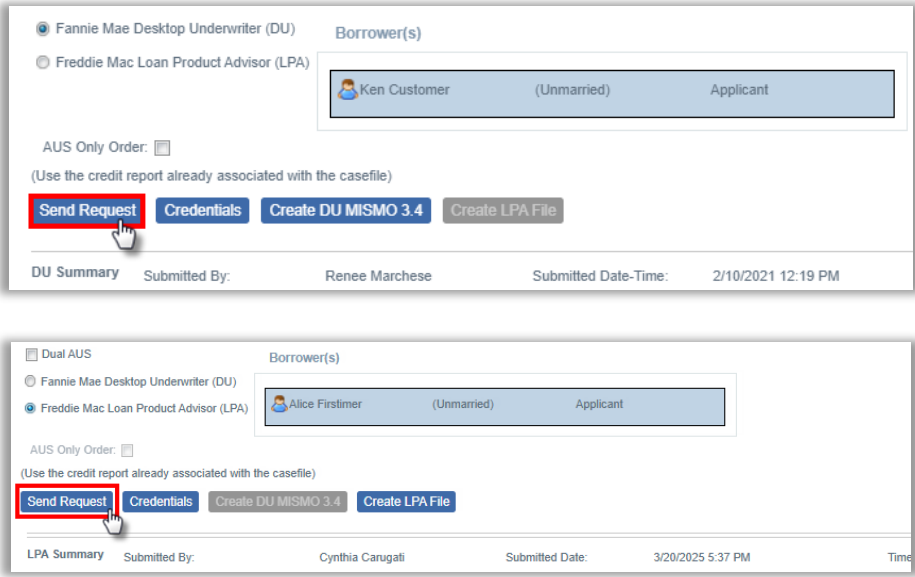
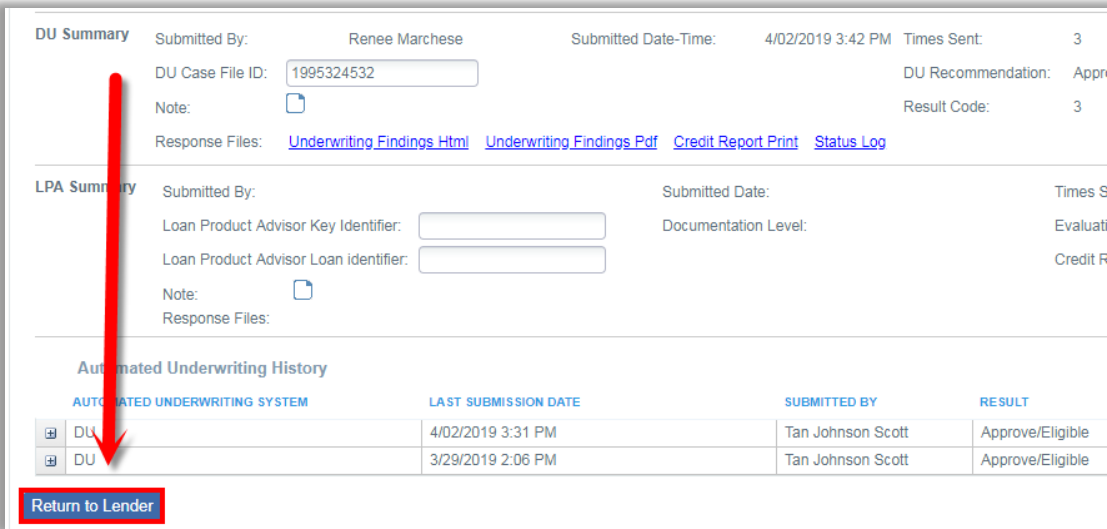
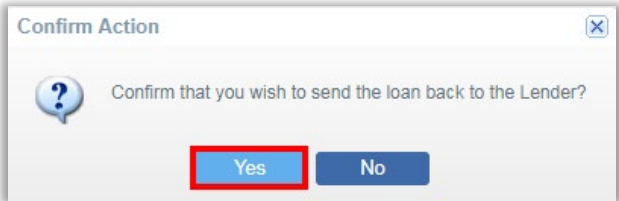
Click the  and delete the **Case File ID**.



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

4

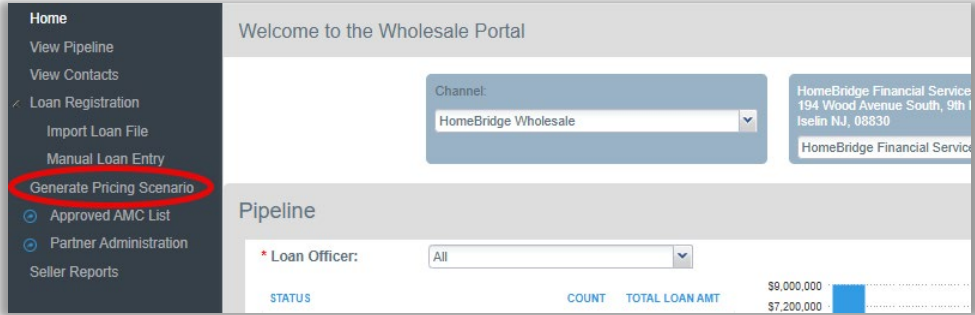
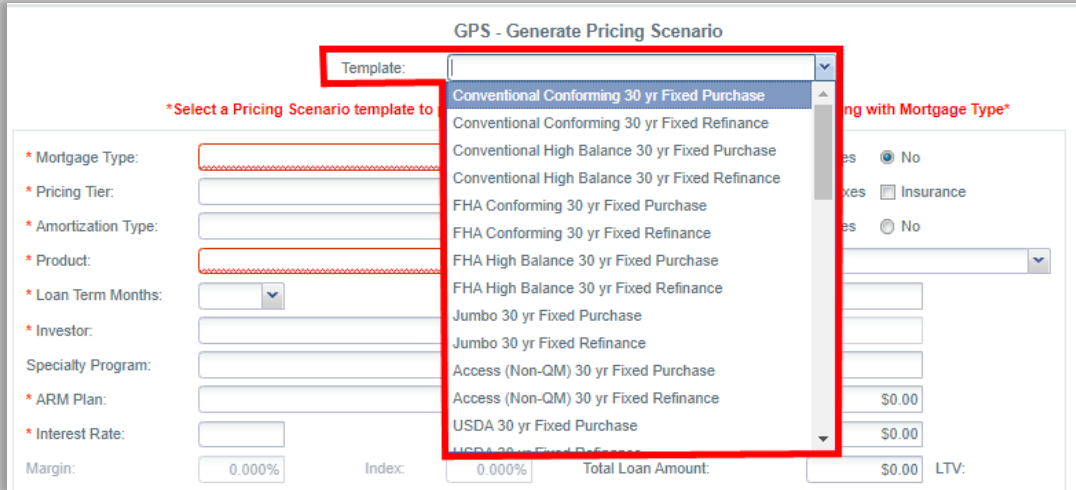
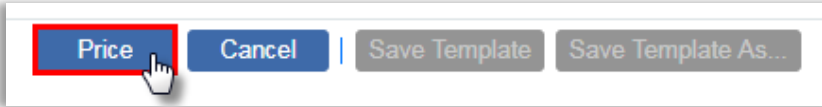


Step	Action																
5	<p>Click the Send Request button to submit.</p> 																
6	<p>Scroll to the bottom of your screen and click the Return to Lender button.</p>  <table border="1" data-bbox="375 1329 1442 1409"> <thead> <tr> <th colspan="4">Automated Underwriting History</th> </tr> <tr> <th>AUTOMATED UNDERWRITING SYSTEM</th> <th>LAST SUBMISSION DATE</th> <th>SUBMITTED BY</th> <th>RESULT</th> </tr> </thead> <tbody> <tr> <td>DU</td> <td>4/02/2019 3:31 PM</td> <td>Tan Johnson Scott</td> <td>Approve/Eligible</td> </tr> <tr> <td>DU</td> <td>3/29/2019 2:06 PM</td> <td>Tan Johnson Scott</td> <td>Approve/Eligible</td> </tr> </tbody> </table>	Automated Underwriting History				AUTOMATED UNDERWRITING SYSTEM	LAST SUBMISSION DATE	SUBMITTED BY	RESULT	DU	4/02/2019 3:31 PM	Tan Johnson Scott	Approve/Eligible	DU	3/29/2019 2:06 PM	Tan Johnson Scott	Approve/Eligible
Automated Underwriting History																	
AUTOMATED UNDERWRITING SYSTEM	LAST SUBMISSION DATE	SUBMITTED BY	RESULT														
DU	4/02/2019 3:31 PM	Tan Johnson Scott	Approve/Eligible														
DU	3/29/2019 2:06 PM	Tan Johnson Scott	Approve/Eligible														
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.

Pricing Details

Show All Rates

Conv Conforming 30 yr Fixed

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%

Print Cancel

4



Helpful Tips:

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

Powered by HomeBridge Wholesale

Date Generated

Loan Pricing Scenario

Loan Scenario Specifications	
Product: Conv Conforming 30 yr Fixed	
Investor:	Fannie Mae
Program:	
Interest Rate:	4.000%
Lock Days:	30
Qualifying Credit Score:	780
Occupancy:	
Property Type:	
Property ZIP:	17701
Property State:	PA
Number of Units:	1
Loan Purpose:	Refinance
Reason for Refinance:	Limited Cash Out
Manual Underwriting:	No

Your Pricing Results			
Conv Conforming 30 yr Fixed - 30 days			
	Rate	Price	Margin
Base Pricing	3.500%	0.700%	0.000%
FICO/LTV Adjustment - FICO Score (740-999) LTV (75.01-80%)	0.000%	0.500%	
Lender Paid Broker Compensation	0.000%	2.750%	
Adjusted Total Pricing	3.500%	3.950%	

The scenario pricing provided by GPS is based on the most recently published HomeBridge rate sheet. This is not a lock commitment.

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.)

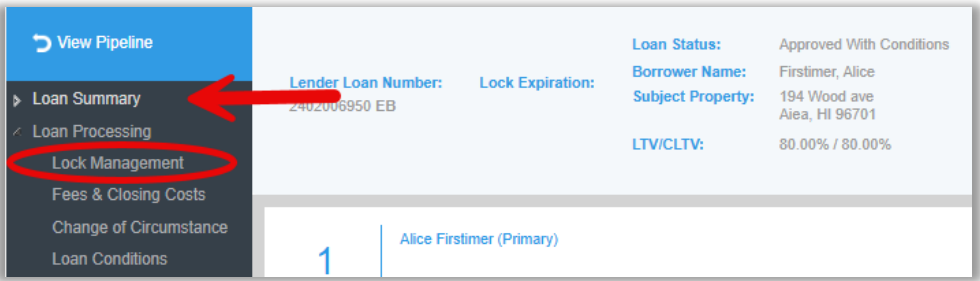
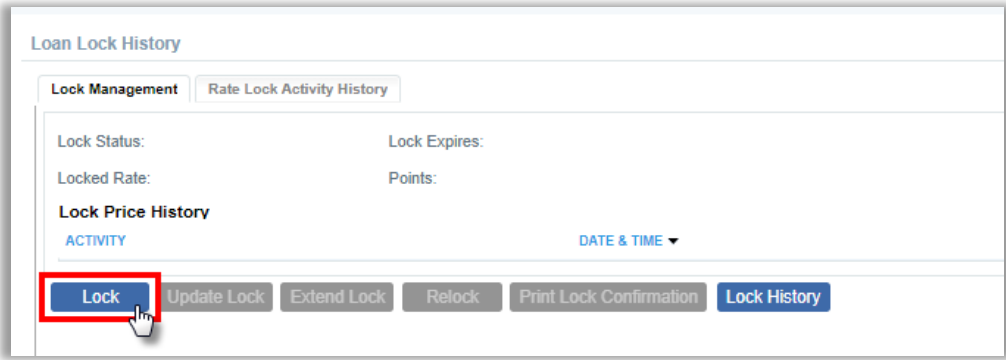
[Lock a Loan](#)

[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' item to the right. The main content area shows loan details: Lender Loan Number: 2402006950 EB, Lock Expiration: (blank), Loan Status: Approved With Conditions, Borrower Name: Firstimer, Alice, Subject Property: 194 Wood ave Aiea, HI 96701, LTV/CLTV: 80.00% / 80.00%. Below this is a card for 'Alice Firstimer (Primary)' with a '1' in a blue box.</p>
2	<p>Click the Lock button.</p>  <p>The screenshot shows the 'Loan Lock History' screen. It has two tabs: 'Lock Management' (selected) and 'Rate Lock Activity History'. Below the tabs are fields for 'Lock Status:', 'Lock Expires:', 'Locked Rate:', and 'Points:'. There is a 'Lock Price History' section with a 'DATE & TIME' dropdown. At the bottom, there is a row of buttons: 'Lock', 'Update Lock', 'Extend Lock', 'Relock', 'Print Lock Confirmation', and 'Lock History'. The 'Lock' button is highlighted with a red box and a mouse cursor is clicking it.</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 (dropdown)
- Reason for Refinance:** (empty dropdown)
- Documentation Type:** Full Doc (dropdown)
- Prepayment:** (empty dropdown)
- Emerging Banker:** Yes (radio), No (radio)
- Lender Paid Compensation:** Yes (radio), No (radio)
- Broker Comp & Date:** 1.125% (input), 7/17/2023 (calendar)
- Borrower Paid Compensation:** \$0.00 (input)
- BPC Paid as a Percentage:** (checkbox, empty input)
- First Time Home Buyer:** Yes (radio), No (radio)
- Duty To Serve:** Yes (radio), No (radio)
- Total Monthly Income Amount:** \$11,750.00 (input)

 At the bottom right, there is a blue button labeled **AMI** which is highlighted with a red rectangular box. Other buttons at the bottom include **Price to Lock**, **Refresh with Loan Data**, and **Cancel**.

A screenshot of a dialog box titled "Area Median Income". It displays the following information:

- Area Median Income:** \$150,400.00
- County:** District of Columbia
- Fips County Code:** 001
- Rural Area:** (checkbox, unchecked)
- High Cost Area:** (checkbox, checked)
- Low Income Cost Area:** (checkbox, unchecked)
- 120% Area Median Income:** \$180,480.00 (checkbox, checked)
- 100% Area Median Income:** \$150,400.00
- 80% Area Median Income:** \$120,320.00
- 50% Area Median Income:** \$75,200.00

 A blue **OK** button is located at the bottom right of the dialog.

Click **Price to Lock**.

4

A screenshot of a loan application form, similar to the one above but with a different set of fields:

- Number of Units:** 1 (spinner)
- Loan Purpose:** Purchase (dropdown)
- Reason for Refinance:** (empty dropdown)
- Documentation Type:** Full Doc (dropdown)
- Prepayment:** (empty dropdown)
- Emerging Banker:** Yes (radio), No (radio)
- Credit Event:** (dropdown)
- Lender Paid Compensation:** Yes (radio), No (radio)
- Broker Comp & Date:** 1.125% (input), 7/17/2023 (calendar)
- Borrower Paid Compensation:** \$0.00 (input)
- BPC Paid as a Percentage:** (checkbox, empty input)
- First Time Home Buyer:** Yes (radio), No (radio)
- Duty To Serve:** Yes (radio), No (radio)
- Total Monthly Income Amount:** \$11,750.00 (input)

 At the bottom, there is a blue button labeled **Price to Lock** which is highlighted with a red rectangular box. Other buttons include **Refresh with Loan Data** and **Cancel**.

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%

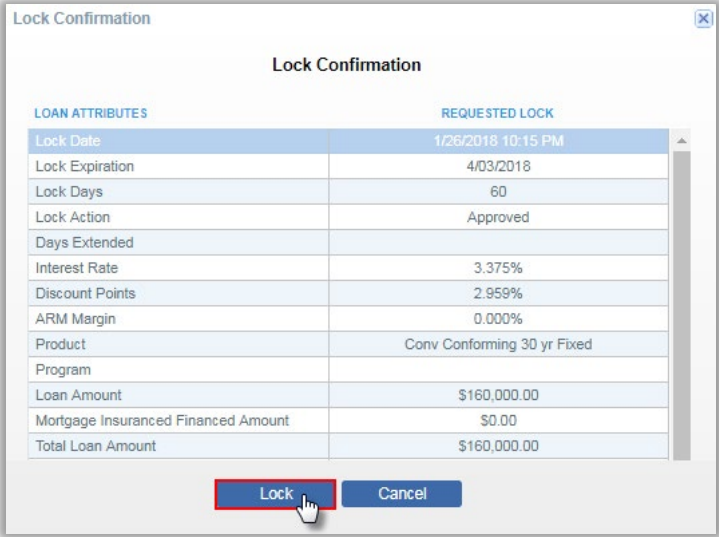
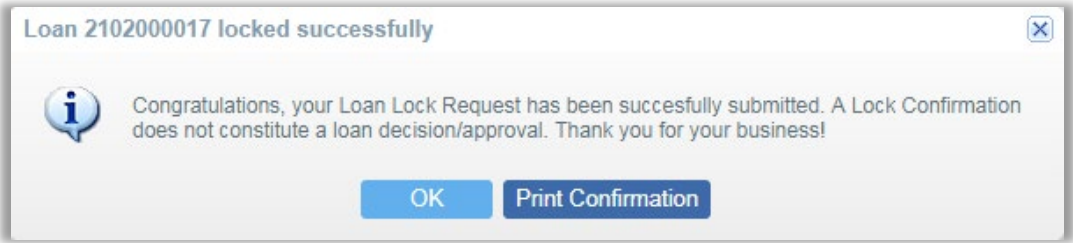


Pricing Adjustments

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> 
7	<p>A pop up will confirm that the Lock Request has been successfully submitted.</p> 
8	<p> Helpful Tip: Click Print Confirmation to print or save the Lock Confirmation as a PDF for future reference.</p> 

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

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: Firstimer, Alice

Subject Property: 194 Wood ave Aiea, HI 96701

LTV/CLTV: 80.00% / 80.00%

1 Borrowers

Alice Firstimer (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., Wayne, NJ Branch 1700 Route 23, Suite 125 Wayne NJ, 07470

HomeBridge Financial Services, Inc. (6521)

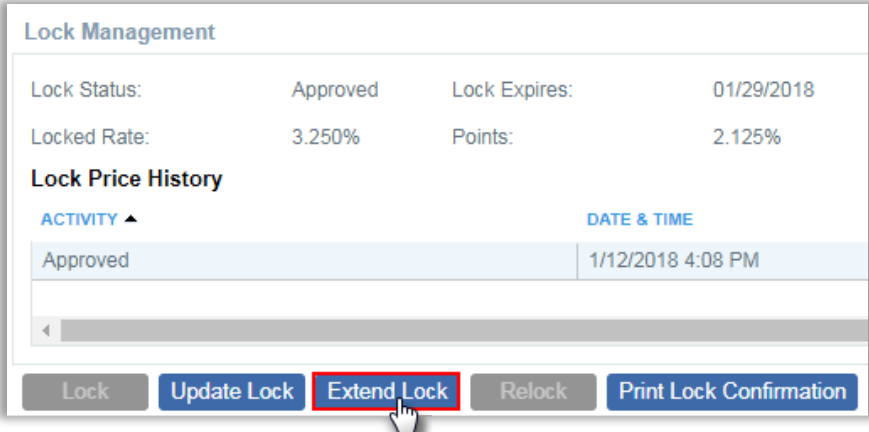
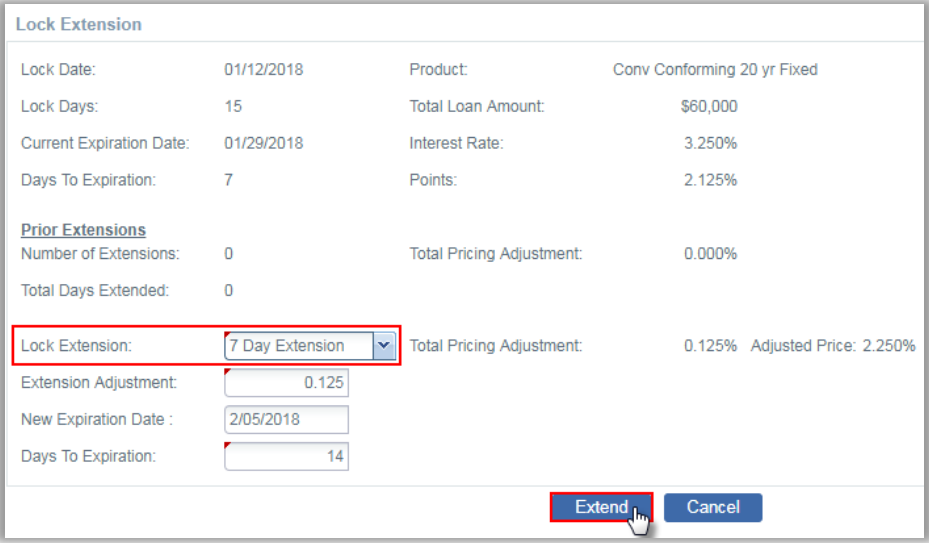
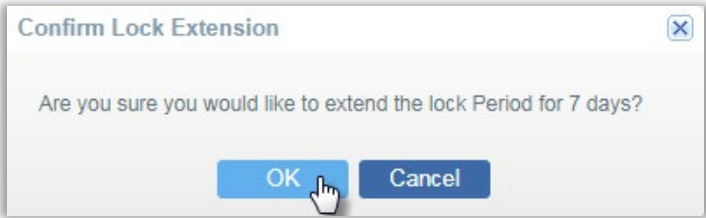
Branch, 1700 Route 23, Wayne, NJ 07470 (164721)



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

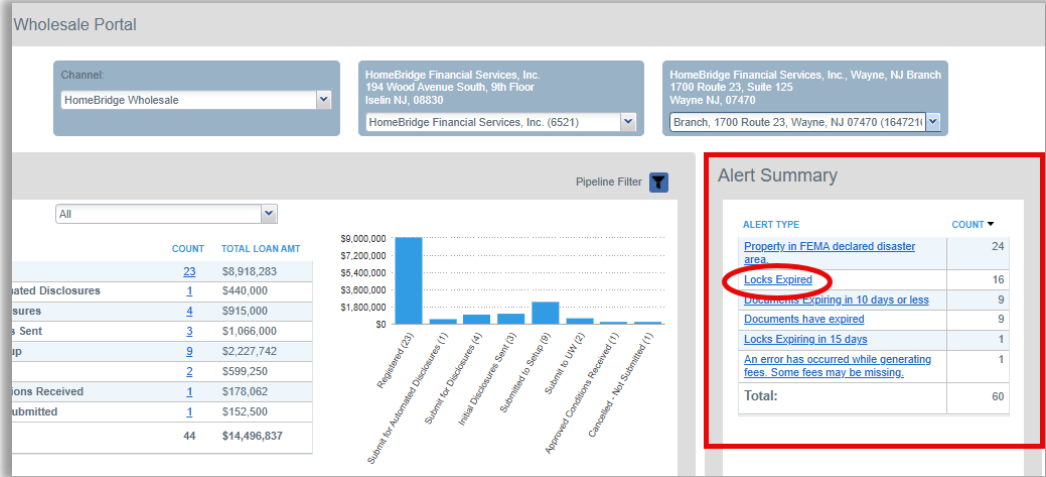
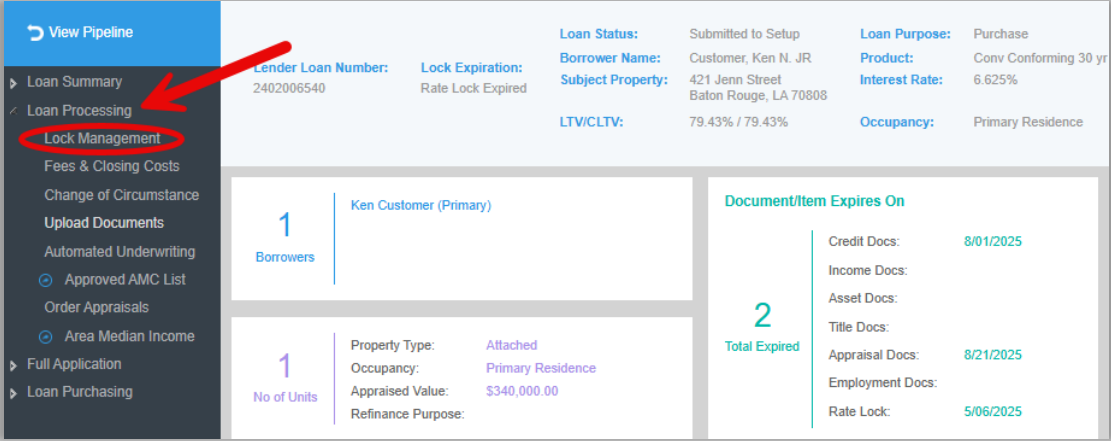
ALERT TYPE	COUNT
Property in FEMA declared disaster area	24
Locks Expired	16
Documents Expiring in 10 days or less	9
Documents have expired	9
Locks Expiring in 15 days	1
An error has occurred while generating fees. Some fees may be missing.	1
Total:	60

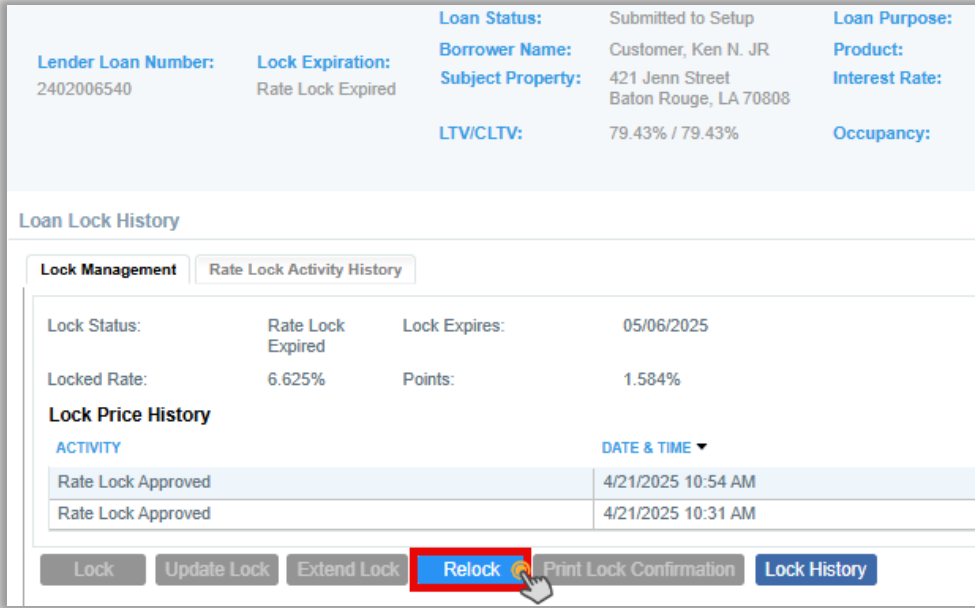
Step	Action
2	<p>The Lock Management screen will reflect the current Lock information. Click the Extend Lock Button.</p>  <p>The screenshot shows the 'Lock Management' interface. At the top, it displays 'Lock Status: Approved' and 'Lock Expires: 01/29/2018'. Below that, 'Locked Rate: 3.250%' and 'Points: 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' screen. 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'. A 'Lock Extension' dropdown menu is set to '7 Day Extension', which 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, there are two buttons: 'Extend' and 'Cancel'. The 'Extend' button is highlighted with a red box, and a mouse cursor is pointing at it.</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 871" 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> <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> <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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Lock Extension:	7 Day Extension	Total Fee Amount:																																											
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Extension Adjustment:	0.125	Adjusted Price:	2.25																																										
New Expiration Date :	2/05/2018																																												
Days To Expiration:	14																																												
	<p> Helpful Tip: Click Print Confirmation to view or print the Extended Lock.</p> <div data-bbox="365 1035 1393 1438" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;">  <p style="text-align: center;">Lock Confirmation 2402002243</p> <table border="0"> <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																										
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																																												

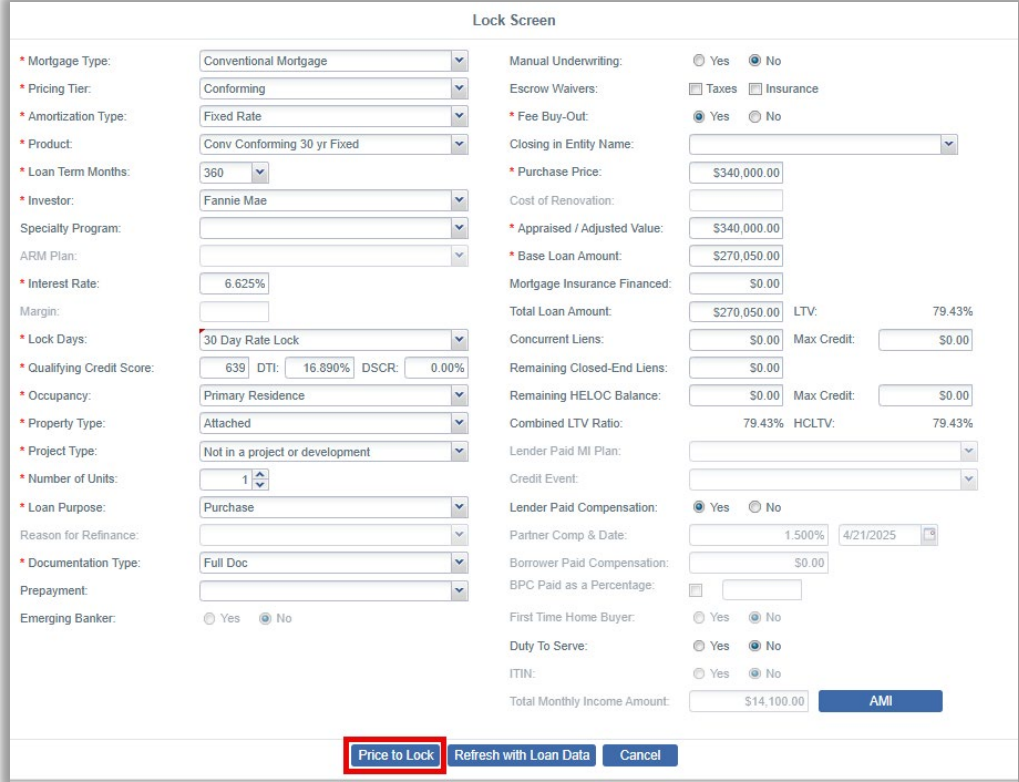
Relock

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

Step	Action																
<p>1</p>	<p>Open the loan to be relocked.</p>  <p>Alert Summary</p> <table border="1"> <thead> <tr> <th>ALERT TYPE</th> <th>COUNT</th> </tr> </thead> <tbody> <tr> <td>Property in FEMA declared disaster area</td> <td>24</td> </tr> <tr> <td>Locks Expired</td> <td>16</td> </tr> <tr> <td>Documents Expiring in 10 days or less</td> <td>9</td> </tr> <tr> <td>Documents have expired</td> <td>9</td> </tr> <tr> <td>Locks Expiring in 15 days</td> <td>1</td> </tr> <tr> <td>An error has occurred while generating fees. Some fees may be missing.</td> <td>1</td> </tr> <tr> <td>Total:</td> <td>60</td> </tr> </tbody> </table> <p>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.</p>	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
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																
<p>2</p>	<p>Go to Loan Processing → Lock Management.</p>  <p>View Pipeline</p> <ul style="list-style-type: none"> Loan Summary Loan Processing Lock Management Fees & Closing Costs Change of Circumstance Upload Documents Automated Underwriting Approved AMC List Order Appraisals Area Median Income Full Application Loan Purchasing <p>Loan Details:</p> <ul style="list-style-type: none"> Lender Loan Number: 2402006540 Lock Expiration: Rate Lock Expired 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% Occupancy: Primary Residence <p>Document/Item Expires On</p> <ul style="list-style-type: none"> Credit Docs: 8/01/2025 Income Docs: Asset Docs: Title Docs: Appraisal Docs: 8/21/2025 Employment Docs: Rate Lock: 5/06/2025 <p>Summary: 1 Ken Customer (Primary) Borrowers, 1 No of Units</p>																

Step	Action						
3	<p>Click the Relock button at the bottom of your screen.</p>  <p>The screenshot shows the 'Loan Lock History' section with the following details:</p> <ul style="list-style-type: none"> Lender Loan Number: 2402006540 Lock Expiration: Rate Lock Expired Loan Status: Submitted to Setup Borrower Name: Customer, Ken N. JR Subject Property: 421 Jenn Street, Baton Rouge, LA 70808 Loan Purpose: (blank) Product: (blank) Interest Rate: (blank) LTV/CLTV: 79.43% / 79.43% Occupancy: (blank) <p>The 'Lock Price History' table shows:</p> <table border="1"> <thead> <tr> <th>ACTIVITY</th> <th>DATE & TIME</th> </tr> </thead> <tbody> <tr> <td>Rate Lock Approved</td> <td>4/21/2025 10:54 AM</td> </tr> <tr> <td>Rate Lock Approved</td> <td>4/21/2025 10:31 AM</td> </tr> </tbody> </table> <p>Buttons at the bottom include: Lock, Update Lock, Extend Lock, Relock (highlighted), Print Lock Confirmation, and Lock History.</p>	ACTIVITY	DATE & TIME	Rate Lock Approved	4/21/2025 10:54 AM	Rate Lock Approved	4/21/2025 10:31 AM
ACTIVITY	DATE & TIME						
Rate Lock Approved	4/21/2025 10:54 AM						
Rate Lock Approved	4/21/2025 10:31 AM						


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**.



The screenshot shows the 'Lock Screen' form with the following fields and values:

- Mortgage Type:** Conventional Mortgage
- Pricing Tier:** Conforming
- Amortization Type:** Fixed Rate
- Product:** Conv Conforming 30 yr Fixed
- Loan Term Months:** 360
- Investor:** Fannie Mae
- Specialty Program:** (blank)
- ARM Plan:** (blank)
- Interest Rate:** 6.625%
- Margin:** (blank)
- Lock Days:** 30 Day Rate Lock
- Qualifying Credit Score:** 639 DTI: 16.890% DSCR: 0.00%
- Occupancy:** Primary Residence
- Property Type:** Attached
- Project Type:** Not in a project or development
- Number of Units:** 1
- Loan Purpose:** Purchase
- Reason for Refinance:** (blank)
- Documentation Type:** Full Doc
- Prepayment:** (blank)
- Emerging Banker:** Yes No
- Manual Underwriting:** Yes No
- Escrow Waivers:** Taxes Insurance
- Fee Buy-Out:** Yes No
- Closing in Entity Name:** (blank)
- Purchase Price:** \$340,000.00
- Cost of Renovation:** (blank)
- Appraised / Adjusted Value:** \$340,000.00
- Base Loan Amount:** \$270,050.00
- Mortgage Insurance Financed:** \$0.00
- Total Loan Amount:** \$270,050.00 LTV: 79.43%
- Concurrent Liens:** \$0.00 Max Credit: \$0.00
- Remaining Closed-End Liens:** \$0.00
- Remaining HELOC Balance:** \$0.00 Max Credit: \$0.00
- Combined LTV Ratio:** 79.43% HCLTV: 79.43%
- Lender Paid MI Plan:** (blank)
- Credit Event:** (blank)
- Lender Paid Compensation:** Yes No
- Partner Comp & Date:** 1.500% 4/21/2025
- Borrower Paid Compensation:** \$0.00
- BPC Paid as a Percentage:** (blank)
- First Time Home Buyer:** Yes No
- Duty To Serve:** Yes No
- ITIN:** Yes No
- Total Monthly Income Amount:** \$14,100.00 AMI

Buttons at the bottom include: **Price to Lock** (highlighted), Refresh with Loan Data, and Cancel.

 **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

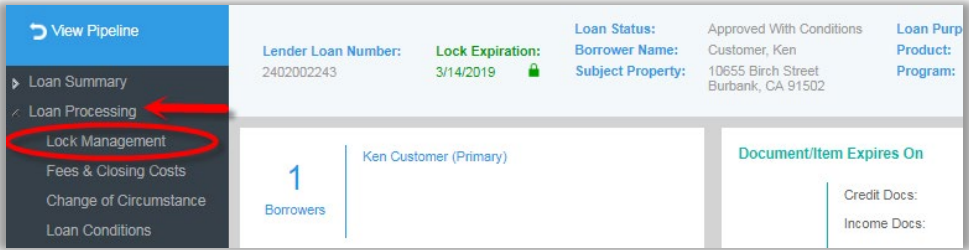
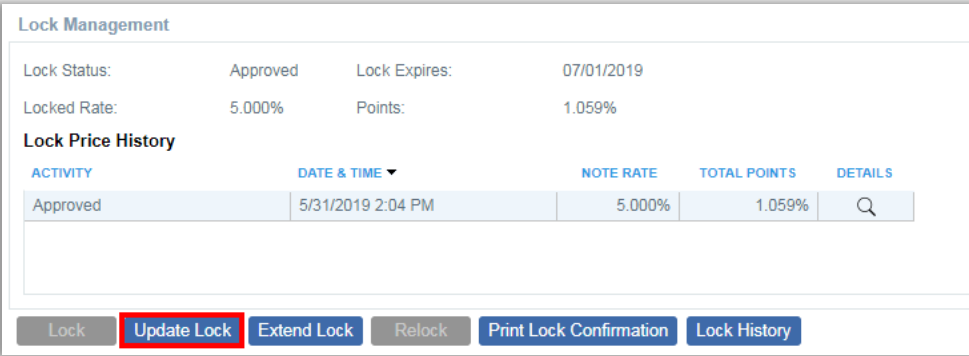
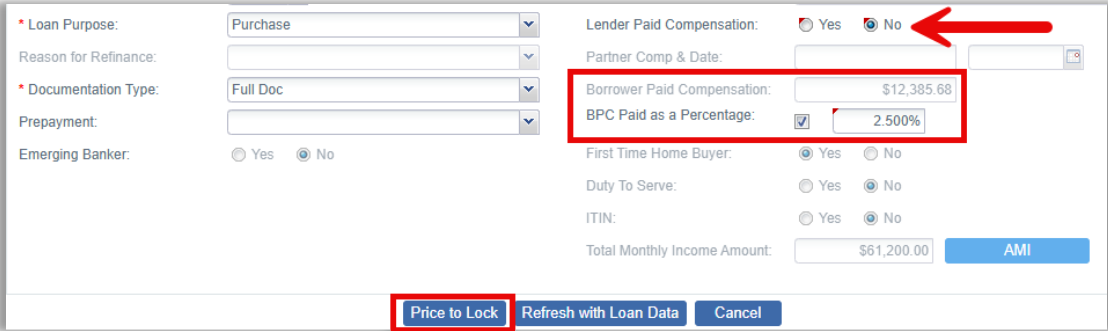
LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	10/30/2025 4:17 PM
Lock Expiration	12/01/2025
Lock Days	30
Lock Days	30
Lock Action	Rate Lock Approved
Days Extended	
Interest Rate	7.125%
Discount Points	0.737%
ARM Margin	0.000%
Product	Conv Conforming 30 yr Fixed
Program	
Loan Amount	\$270,050.00
Mortgage Insured 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																																		
7	<p>A pop up will confirm that the Lock Request has been successfully submitted.</p> <div data-bbox="402 260 1349 474" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Loan 2102000017 locked successfully ✕</p> <p> Congratulations, your Loan Lock Request has been successfully submitted. A Lock Confirmation does not constitute a loan decision/approval. Thank you for your business!</p> <p style="text-align: center;"> OK Print Confirmation </p> </div> <p> Helpful Tip: Click the Print Confirmation button to view or print the Extended Lock.</p> <div data-bbox="418 638 1333 1247" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <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 style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Borrower Name: Ken Customer</td> <td style="width: 50%;">Lock Date: 01-28-2019 02:43:54 PM</td> </tr> <tr> <td>Subj Address: 10655 Birch Street</td> <td>Lock Expiration: 03-14-2019</td> </tr> <tr> <td>City, State, Zip: Burbank, CA 91502</td> <td>Locked Rate: 5.500%</td> </tr> <tr> <td>Account Executive:</td> <td>Total Points: -1.918%</td> </tr> <tr> <td>Lock Days: 45</td> <td></td> </tr> </table> <p style="text-align: center;">HomeBridge Financial Services, Inc. <i>Compensation - 0.750%</i></p> <hr/> <p>The following lock attributes were used to determine your lock contract:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Product:</td><td>Conv Conforming 30 yr Fixed</td><td>Occupancy:</td><td>Primary Residence</td></tr> <tr> <td>Program:</td><td></td><td>Property Type:</td><td>Detached</td></tr> <tr> <td>ARM Margin:</td><td>0.000%</td><td>Number of Units:</td><td>1</td></tr> <tr> <td>Purchase Price:</td><td>\$0.00</td><td>Loan Purpose:</td><td>Refinance</td></tr> <tr> <td>Appraised Value:</td><td>\$600,000.00</td><td>Reason for Refinance:</td><td>Cash Out</td></tr> <tr> <td>Base Loan Amount:</td><td>\$480,000.00</td><td>Manual Underwriting:</td><td>No</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		Product:	Conv Conforming 30 yr Fixed	Occupancy:	Primary Residence	Program:		Property Type:	Detached	ARM Margin:	0.000%	Number of Units:	1	Purchase Price:	\$0.00	Loan Purpose:	Refinance	Appraised Value:	\$600,000.00	Reason for Refinance:	Cash Out	Base Loan Amount:	\$480,000.00	Manual Underwriting:	No
Borrower Name: Ken Customer	Lock Date: 01-28-2019 02:43:54 PM																																		
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8	<p>The Lock Management screen will now display the details of the Relock.</p> <div data-bbox="321 1367 1430 1759" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Lock Management</p> <p>Lock Status: Approved Lock Expires: 02/23/2018</p> <p>Locked Rate: 3.875% Points: -0.625%</p> <p>Lock Price History</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">ACTIVITY</th> <th style="text-align: left;">DATE & TIME</th> <th style="text-align: left;">NOTE RATE</th> <th style="text-align: left;">TOTAL POINTS</th> <th style="text-align: left;">DETAILS</th> </tr> </thead> <tbody> <tr> <td>Approved</td> <td>1/24/2018 10:51 AM</td> <td>3.875%</td> <td>-0.625%</td> <td></td> </tr> <tr> <td>Approved</td> <td>9/18/2017 3:19 PM</td> <td>3.250%</td> <td>0.500%</td> <td></td> </tr> </tbody> </table> <p style="margin-top: 10px;"> Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History </p> </div>	ACTIVITY	DATE & TIME	NOTE RATE	TOTAL POINTS	DETAILS	Approved	1/24/2018 10:51 AM	3.875%	-0.625%		Approved	9/18/2017 3:19 PM	3.250%	0.500%																				
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Approved	1/24/2018 10:51 AM	3.875%	-0.625%																																
Approved	9/18/2017 3:19 PM	3.250%	0.500%																																

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:

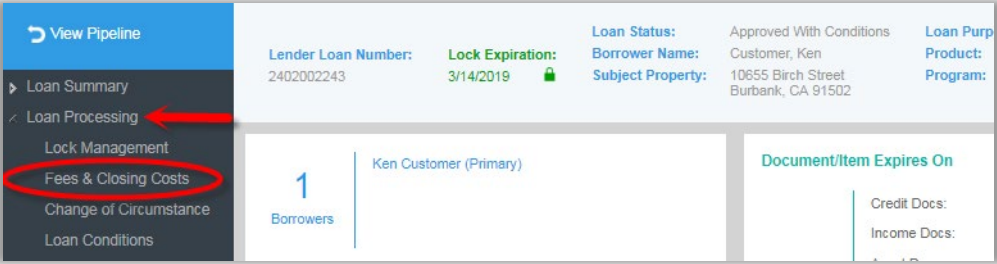

Fees and Closing Cost | Service Providers

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**

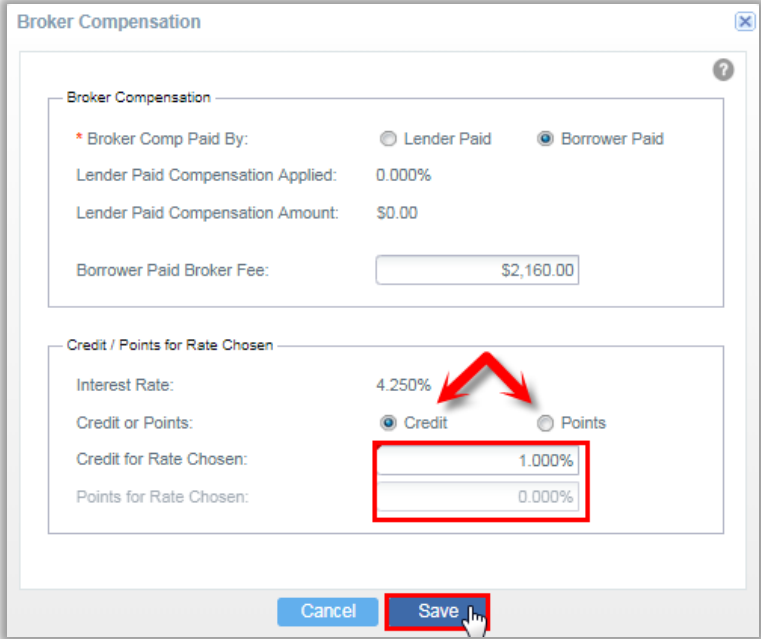
The screenshot shows the 'Broker Compensation' dialog box. Under the 'Broker Compensation' section, the radio button for 'Borrower Paid' is selected, indicated by a red arrow. The 'Borrower Paid Broker Fee' field is highlighted with a red box and contains the value '\$4,000.00'. The 'BPC Paid as a Percentage' 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 radio button for 'Borrower Paid' is selected, indicated by a red arrow. The 'BPC Paid as a Percentage' checkbox is checked and highlighted with a red box, with the value '2.500%' entered in the adjacent field. 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	<p>To add a Credit for Rate Chosen, Select Credit or Points, enter the percentage of the loan amount for the selection, and click Save.</p> 

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.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE MO
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	

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

2

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

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

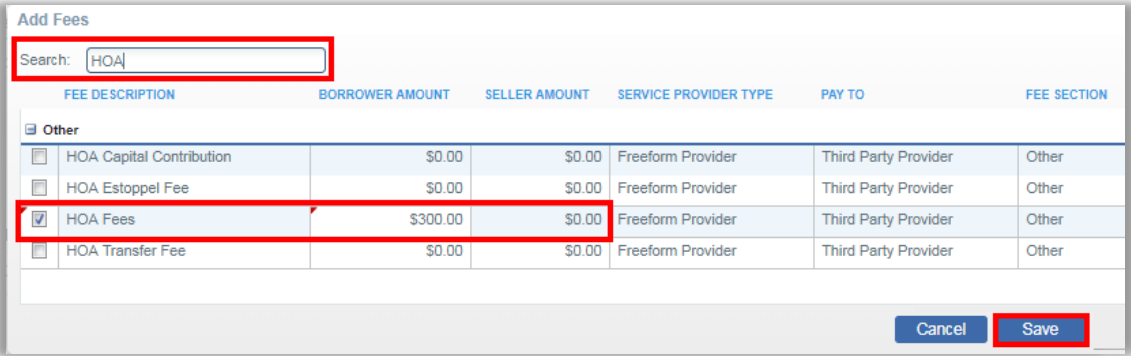
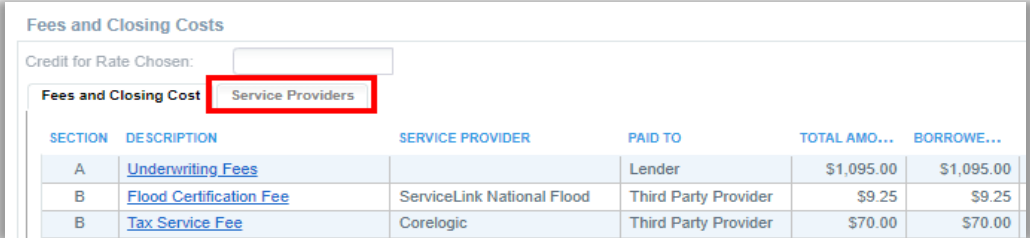
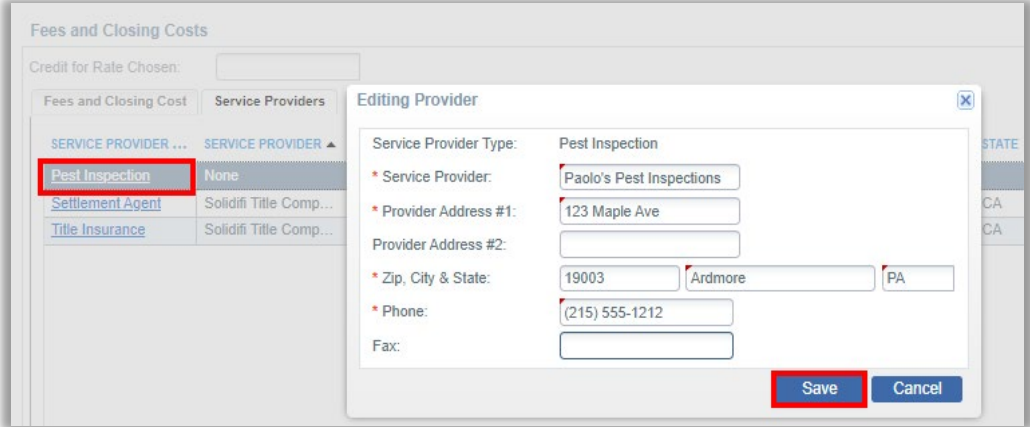
Click **Quick Fees** to open the Add Fees pop-up.

- Place **checkmark(s)** next to the fee(s)
- **Enter the amount(s)** to be paid by the Borrower and/or Seller
- Click **Save**

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					

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

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

Step	Action
3	<p>Use the Search bar at the top of the screen to quickly find fees.</p> 
4	<p>Section C Fees – Complete the Service Provider information.</p> <ul style="list-style-type: none"> Go to the Service Providers tab.  <ul style="list-style-type: none"> Click the applicable fee hyperlink, enter the provider details on the pop-up and click Save. 

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).

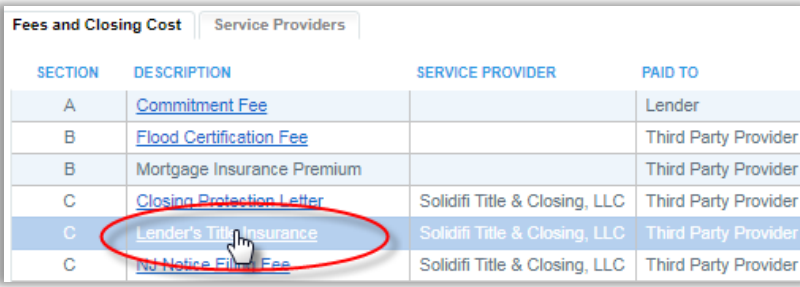
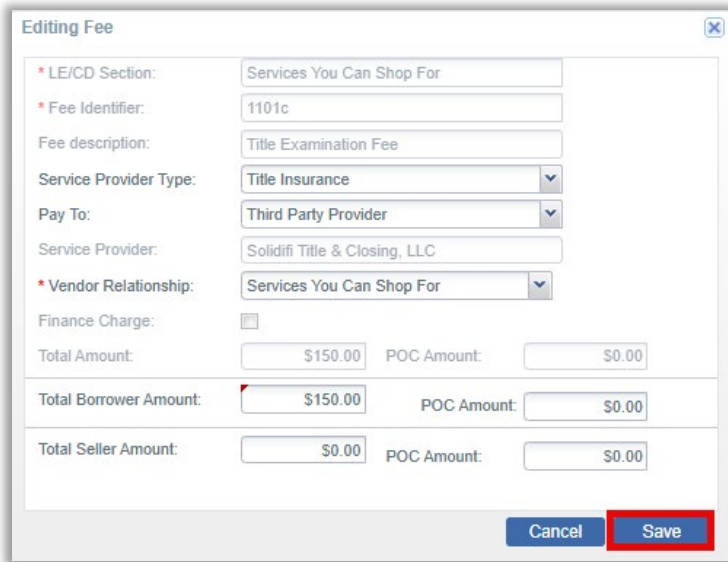

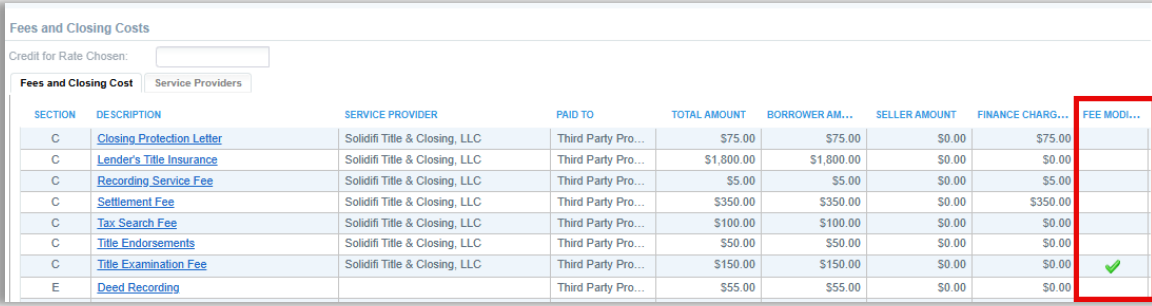
5

- 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...																																																																										
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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.

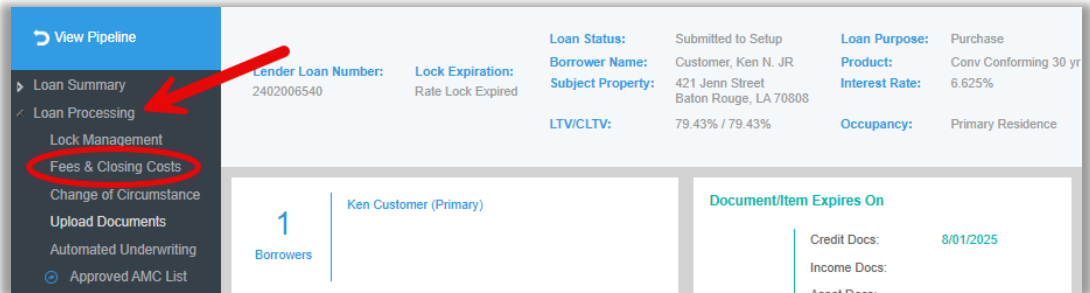
Add a New Fee

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 'Fees & Closing Costs' circled in red. The main content area displays loan details for 'Ken Customer (Primary)', including loan status, borrower name, subject property, LTV/CLTV, and document expiration dates.

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	

Generate Title & Recording Fees | Quick Fees | Broker Compensation | **Add New Fee** | 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 the loan summary. The 'Escrow Waivers' field has two checkboxes: 'Taxes' and 'Insurance', both of which are checked. The section is highlighted with a red box.

Step

Action

1

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

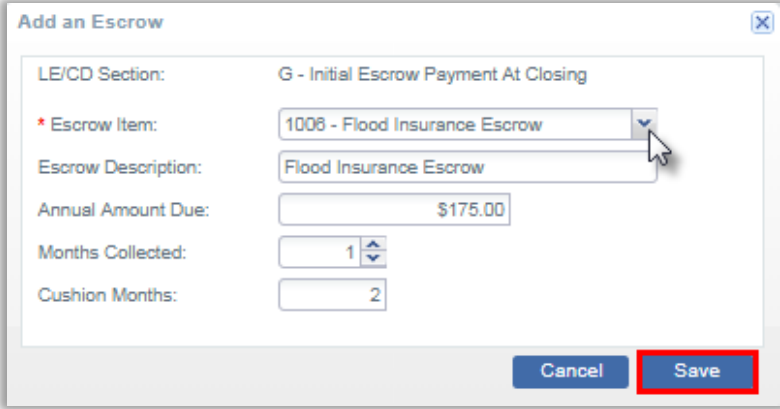

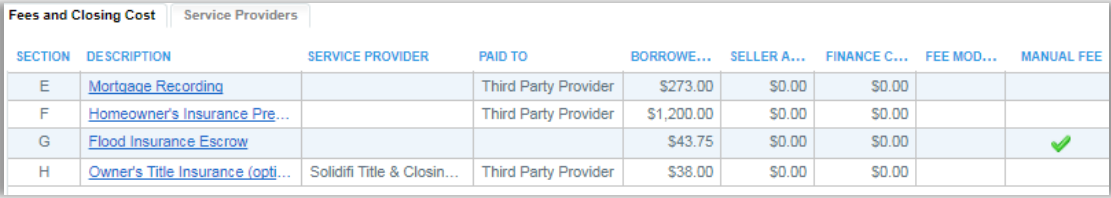
The screenshot shows the 'Loan Processing' sidebar with 'Fees & Closing Costs' circled in red. A red arrow points to this option. The main content area shows loan details for 'Ken Customer (Primary)' and a 'Document/Item Expires On' section with a 'Total Expired' indicator.

2

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

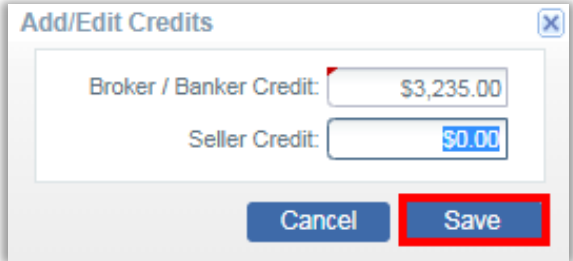
The screenshot shows the 'Fees and Closing Costs' screen with a table of fees and a row of action buttons at the bottom. The 'Add New Escrow' button is highlighted with a red box.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE MO
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/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	

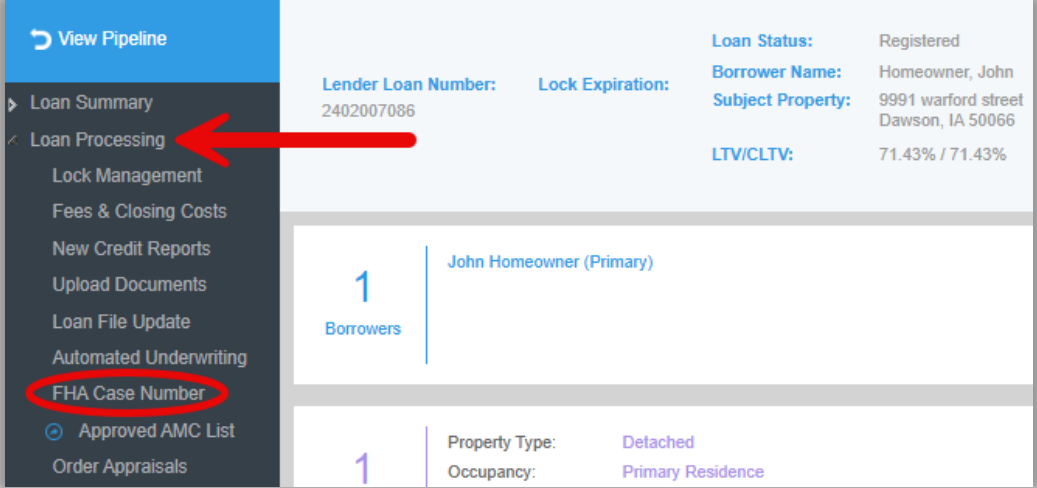
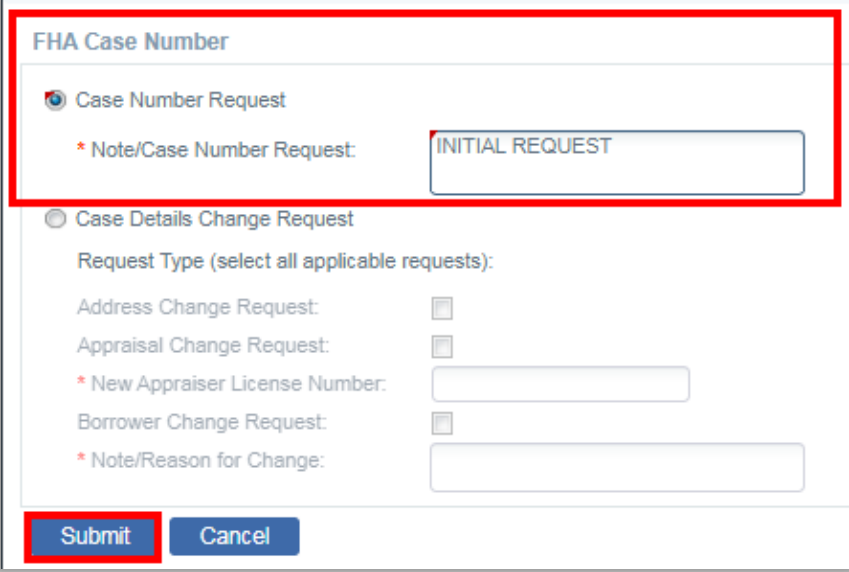
Step	Action
3	<ul style="list-style-type: none"> • Select the Escrow Item from the dropdown list • Enter the Annual Amount Due and the Months Collected • Cushion Months will reflect the required cushion based on the subject property state • Click Save 
4	<p>The new escrow item will display a  in the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

Add/Edit Credit

Add/Edit Credits 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, there are two buttons: "Submit" (highlighted with a red box) and "Cancel".</p>

Loan Submission

Homebridge Wholesale accepts loan submissions for either:

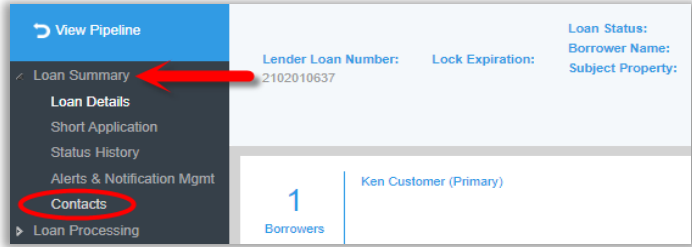
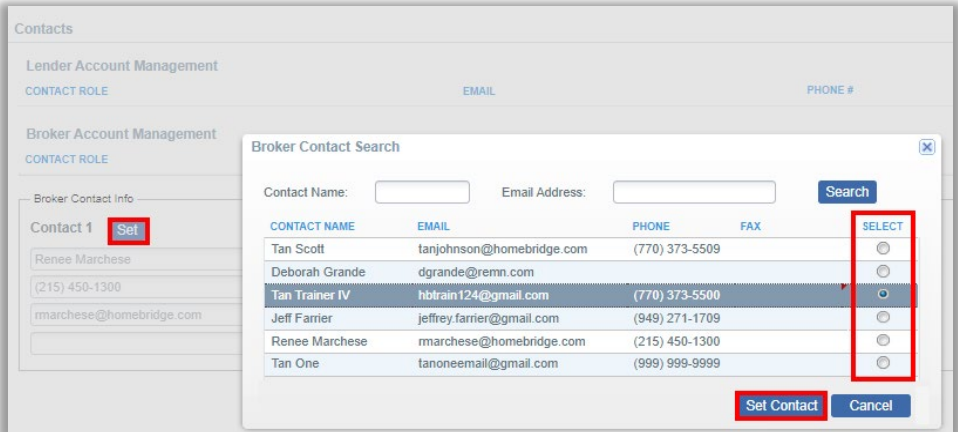
- **Generate Initial Disclosures** ([Click here](#) for complete instructions on how to Generate Initial Disclosures)
- or-
- Credit Decision (**Submit to Loan Setup**)

Submit to Loan Setup

To submit a loan to Homebridge Wholesale for credit decision:

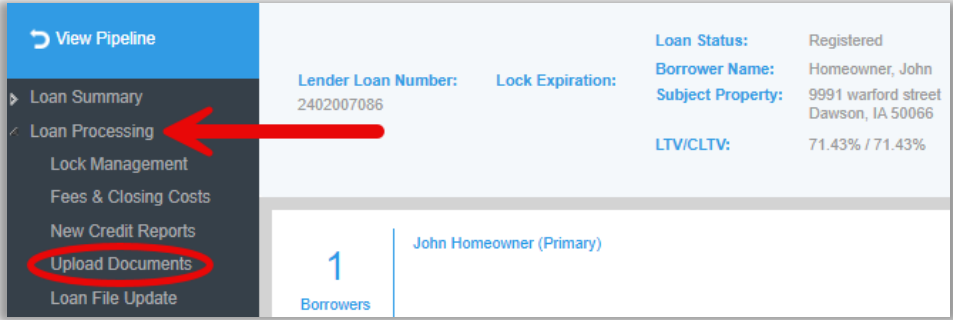
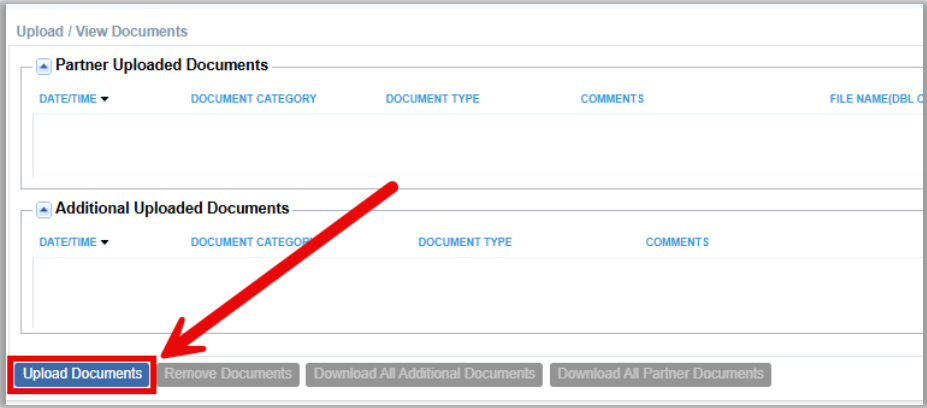

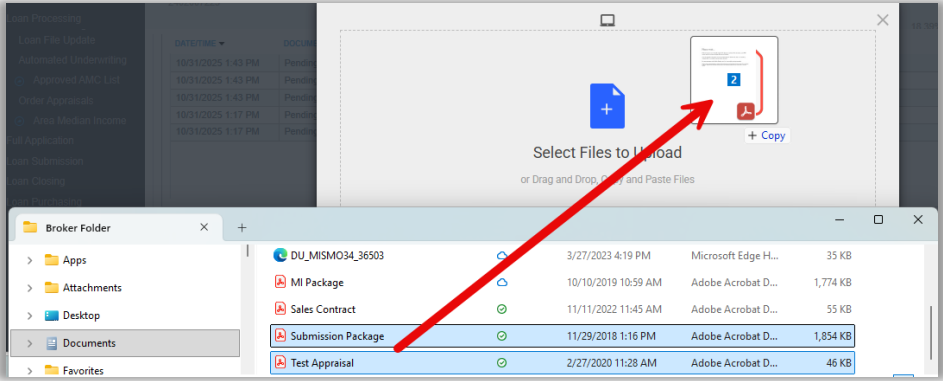
- Enter the Loan Contacts
- Upload the Initial Submission Package
- Submit to AUS when applicable

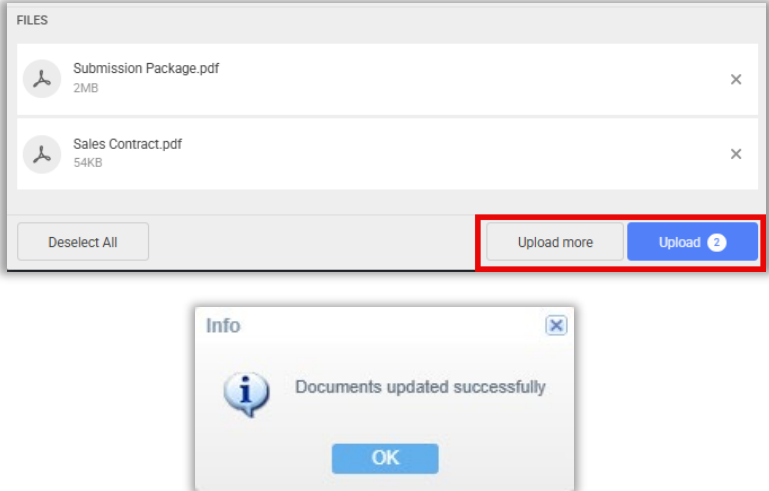
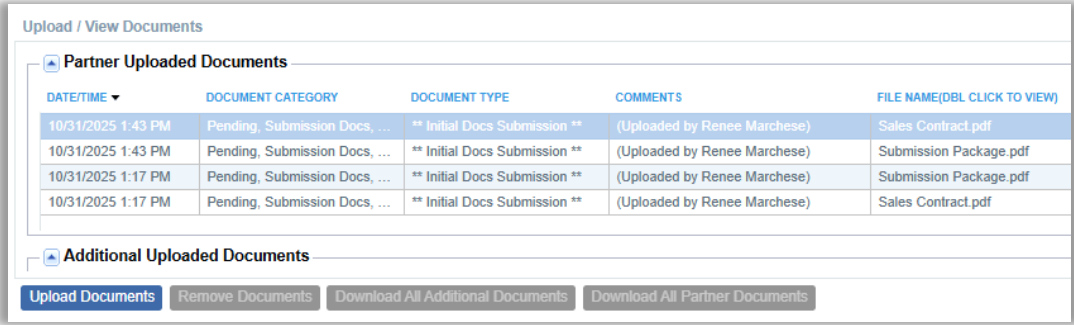
Enter Contact Information

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) 

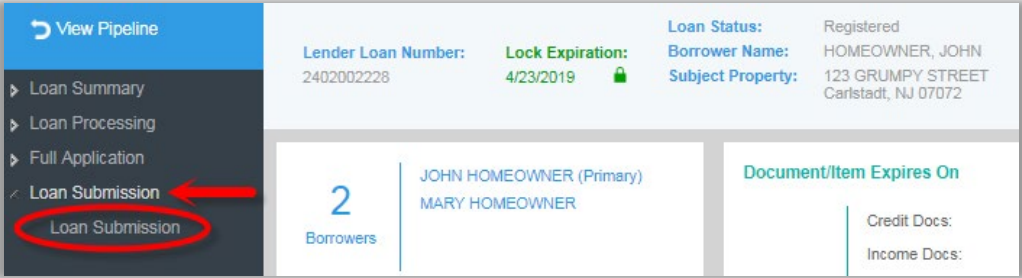
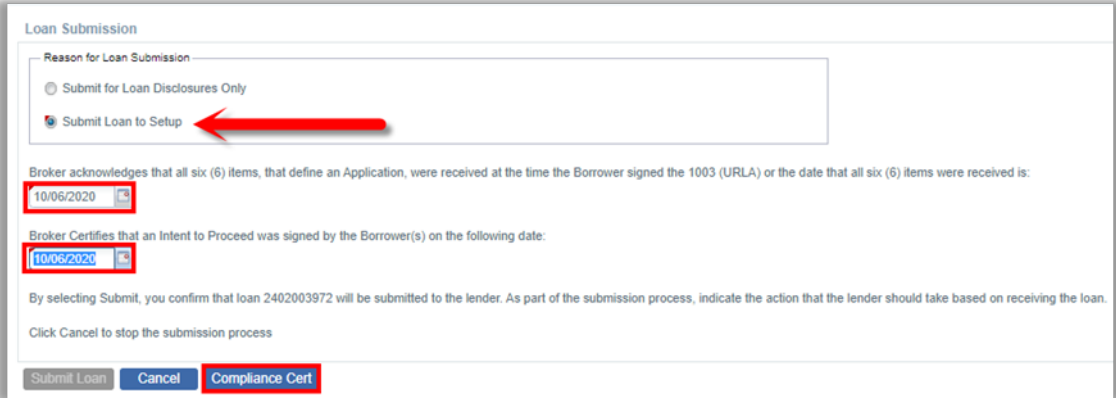
Step	Action																												
3	<p>Click Save.</p> <div data-bbox="451 262 1299 709" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Contacts</p> <p>Lender Account Management</p> <table border="1"> <thead> <tr> <th>CONTACT ROLE</th> <th>CONTACT NAME</th> <th>EMAIL</th> <th>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"> <thead> <tr> <th>CONTACT ROLE</th> <th>CONTACT NAME</th> <th>EMAIL</th> <th>PHONE #</th> <th>URL</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>Broker Contact Info</p> <table border="1"> <thead> <tr> <th>Contact 1</th> <th>Contact 2</th> </tr> </thead> <tbody> <tr> <td> <input type="text" value="Tan Trainer IV"/> </td> <td> <input type="text" value="Renee Marchese"/> </td> </tr> <tr> <td> <input type="text" value="(770) 373-5500"/> </td> <td> <input type="text" value="(215) 450-1300"/> </td> </tr> <tr> <td> <input type="text" value="hbtrain124@gmail.com"/> </td> <td> <input type="text" value="rmarchese@homebridge.com"/> </td> </tr> <tr> <td> <input type="text"/> </td> <td> <input type="text"/> </td> </tr> </tbody> </table> <p> <input type="button" value="SAVE"/> <input type="button" value="CANCEL"/> </p> </div>	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #					CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL						Contact 1	Contact 2	<input type="text" value="Tan Trainer IV"/>	<input type="text" value="Renee Marchese"/>	<input type="text" value="(770) 373-5500"/>	<input type="text" value="(215) 450-1300"/>	<input type="text" value="hbtrain124@gmail.com"/>	<input type="text" value="rmarchese@homebridge.com"/>	<input type="text"/>	<input type="text"/>
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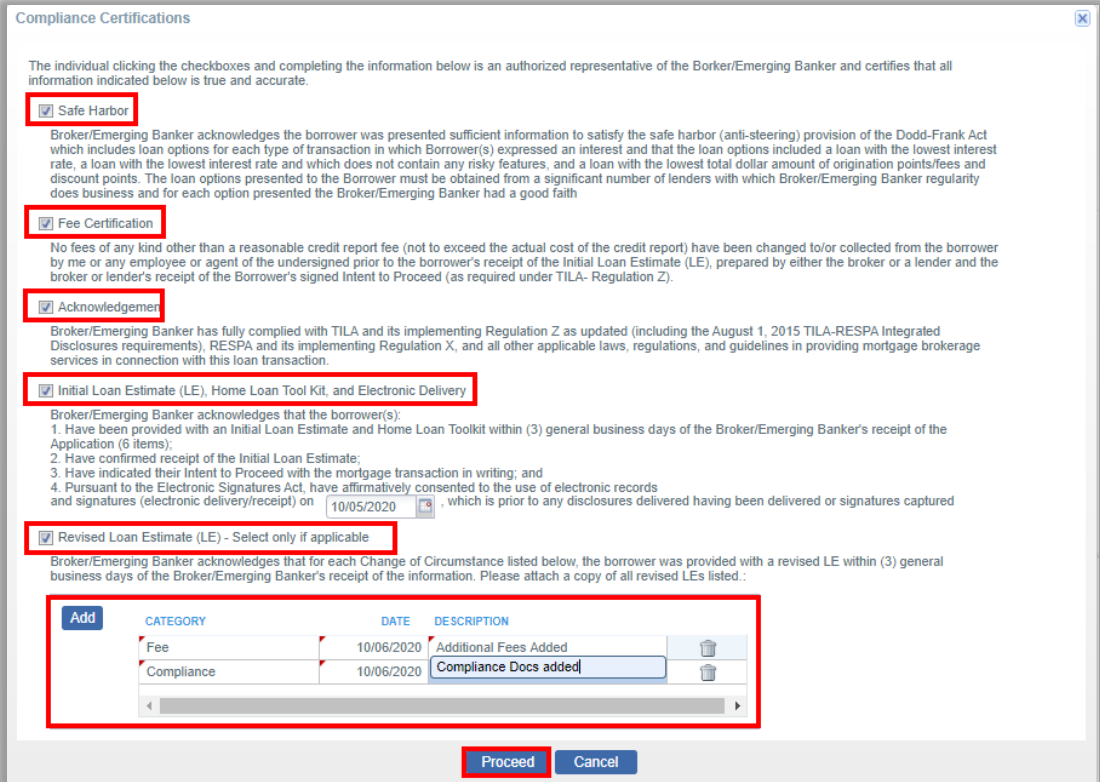
Upload Documents

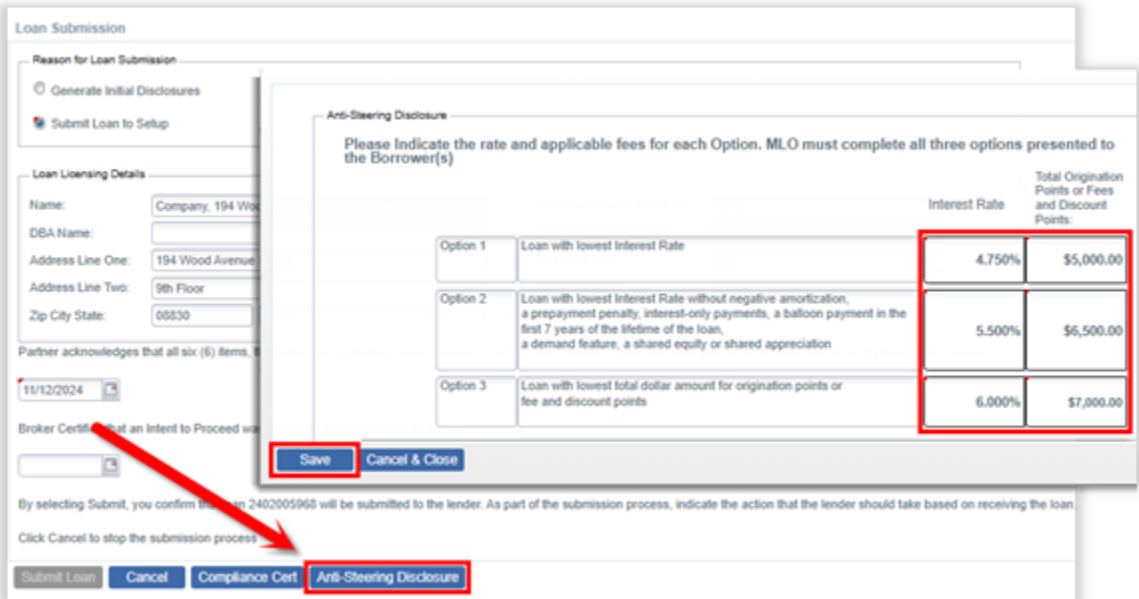
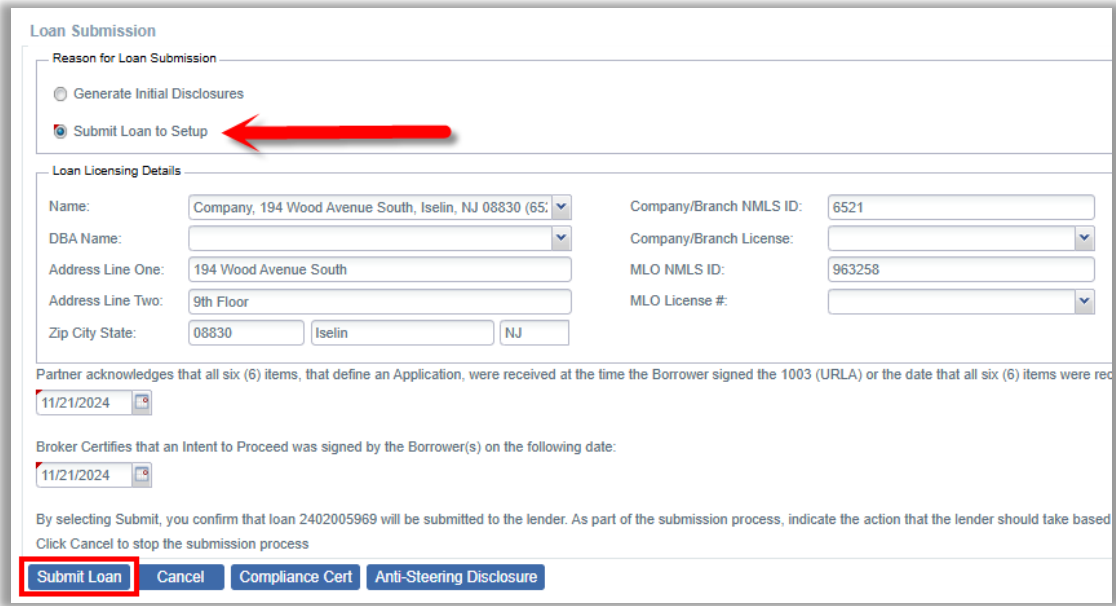
Step	Action
1	<p>Go to Loan Processing→Upload/View Documents.</p>  <p>The screenshot shows a sidebar menu on the left with 'Upload Documents' circled in red. A red arrow points from the circle to the 'Upload Documents' option. The main content area shows loan details for 'John Homeowner (Primary)' with a '1 Borrowers' indicator.</p>
2	<p>Click Upload Documents at the bottom of the screen.</p>  <p>The screenshot shows the 'Upload / View Documents' interface. At the bottom, there are four buttons: 'Upload Documents', 'Remove Documents', 'Download All Additional Documents', and 'Download All Partner Documents'. The 'Upload Documents' button is highlighted with a red box, and a red arrow points to it from the right.</p>
3	<ul style="list-style-type: none">• Click  to select the Borrower's documents on your computer- or -• Drag and Drop the file(s) on the pop-up  <p>The screenshot shows a 'Select Files to Upload' dialog box overlaid on a Windows File Explorer window. A red arrow points from a file named 'Submission Package' in the File Explorer to the dialog box. The dialog box contains a blue plus icon and a red arrow icon, with the text 'Select Files to Upload' and 'or Drag and Drop, Copy and Paste Files'.</p>

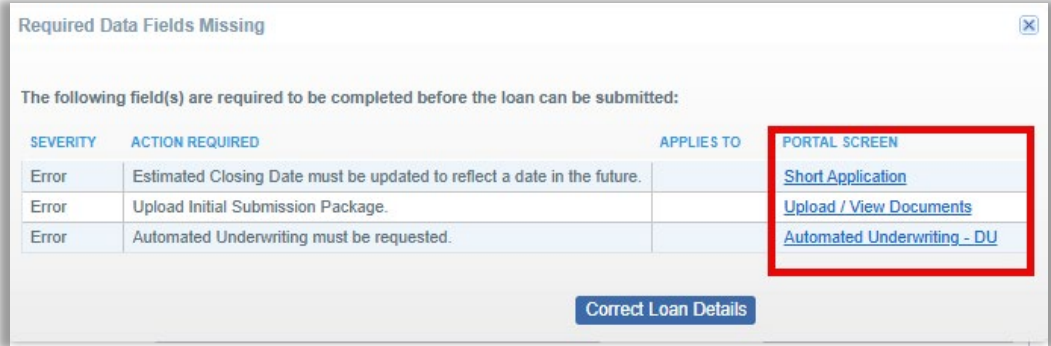
Step	Action
4	<p>Click Upload more/Upload.</p> 
5	<p>The file(s) will display under Partner Uploaded Documents.</p>  <p>Note: After loan submission, documents can be viewed on Loan Summary→View Docs.</p>
6	<p>To delete an uploaded file, send a request to PATHSupport@homebridge.com.</p>

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 circle), and Loan Submission (circled in red). To the right, loan details are displayed: 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, a 'Borrowers' section lists JOHN HOMEOWNER (Primary) and MARY HOMEOWNER. A 'Document/Item Expires On' section lists 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: 10/06/2020' and 'Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: 10/06/2020'. At the bottom, there are three buttons: 'Submit Loan', 'Cancel', and 'Compliance Cert'.</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. 

Step	Action																
4	<ul style="list-style-type: none"> Click the Anti-Steering Disclosure button (Lender-paid Compensation only) Enter as applicable Click Save  <p>The screenshot shows the 'Loan Submission' form with the 'Anti-Steering Disclosure' dialog box open. The dialog box contains the following table:</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Description</th> <th>Interest Rate</th> <th>Total Origination Points or Fees and Discount Points</th> </tr> </thead> <tbody> <tr> <td>Option 1</td> <td>Loan with lowest Interest Rate</td> <td>4.750%</td> <td>\$5,000.00</td> </tr> <tr> <td>Option 2</td> <td>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</td> <td>5.500%</td> <td>\$6,500.00</td> </tr> <tr> <td>Option 3</td> <td>Loan with lowest total dollar amount for origination points or fee and discount points</td> <td>6.000%</td> <td>\$7,000.00</td> </tr> </tbody> </table> <p>A red arrow points to the 'Anti-Steering Disclosure' button at the bottom of the form.</p>	Option	Description	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
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5	<p>Click the Submit Loan button.</p>  <p>The screenshot shows the 'Loan Submission' form with the 'Submit Loan to Setup' option selected. A red arrow points to the 'Submit Loan' button at the bottom of the form.</p>																

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>PORTAL SCREEN</td> </tr> <tr> <td>Error</td> <td>Automated Underwriting must be requested.</td> <td>PORTAL SCREEN</td> </tr> </tbody> </table>	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.	PORTAL SCREEN	Error	Automated Underwriting must be requested.	PORTAL SCREEN
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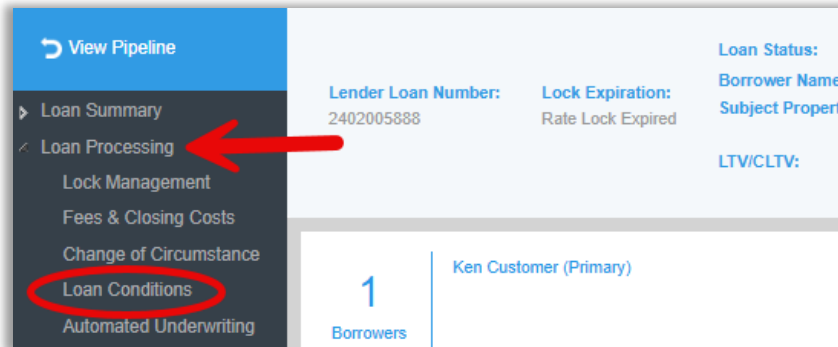
Submit Conditions for Underwriter Review

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

Step	Action
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1

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



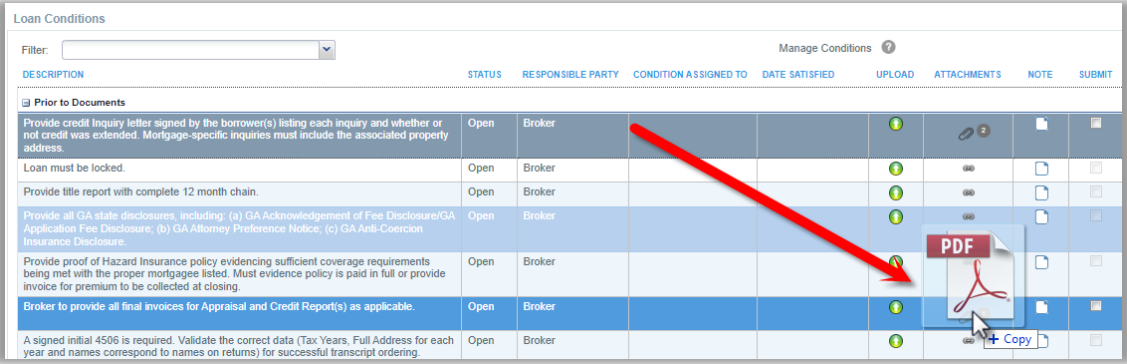

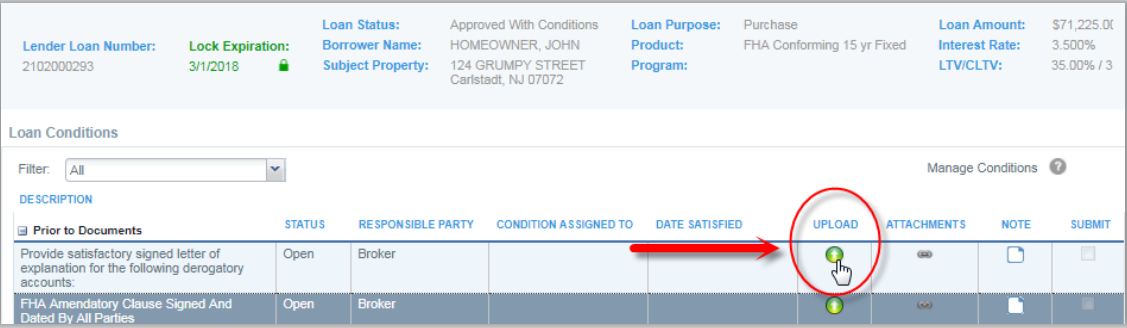
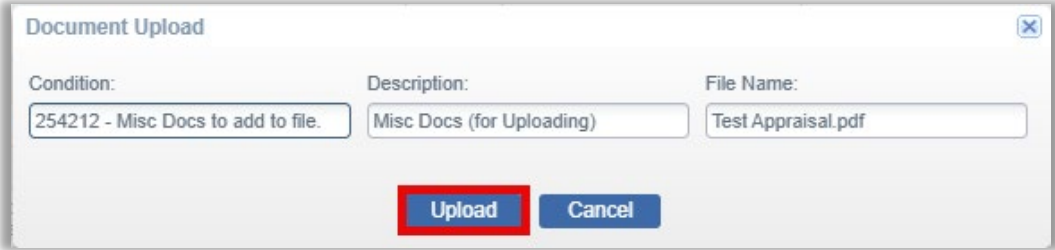
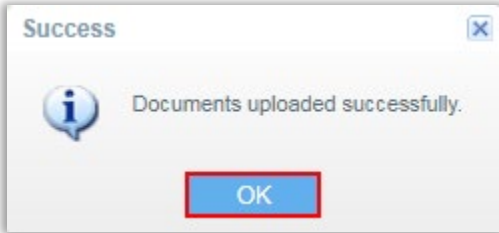
2

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

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

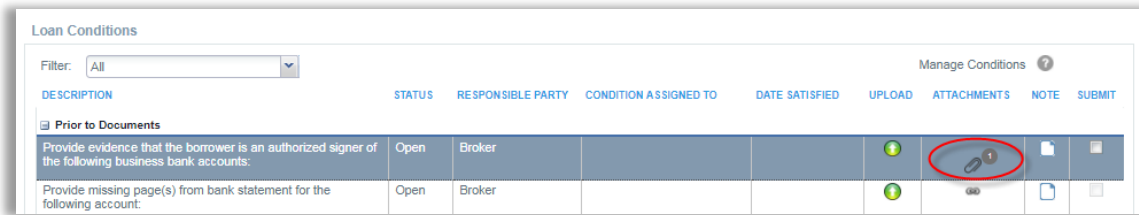
DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
Prior to Documents								
Provide proof of Hazard Insurance policy evidencing sufficient coverage requirements being met with the proper mortgagee listed. Must evidence policy is paid in full or provide amount for premium to be collected at closing.	Open	Broker						
Provide satisfactory current Tax Search including: payee name, payee address, disbursement due dates, last amount paid, Tax ID number, property lot and block.	Open	Broker						
A signed initial 4506 is required. Validate the correct data (Tax Years, Full Address for each year and names correspond to names on returns) for successful transcript ordering.	Open	Broker						
In the event it is discovered at any point prior to funding of the subject loan that the borrower has missed any mortgage payment, due to a forbearance or loss mitigation plan on any mortgage debt they are obligated on, the loan is subject to additional review and may no longer qualify.	Open	Broker						
Prior to Funding								
Maximum allowable real estate commission is 6%.	Open	Closing Agent						
Seller's concession not to exceed	Open	Lender						
Cash to close not to exceed	Open	Lender						
Final CD to show EMD in the amount of	Open	Lender						
VOEC must be completed within 10 calendar days of the Note date for wage earners and 30 calendar days PRIOR to the Note date for self-employed borrowers.	Open	Lender						

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

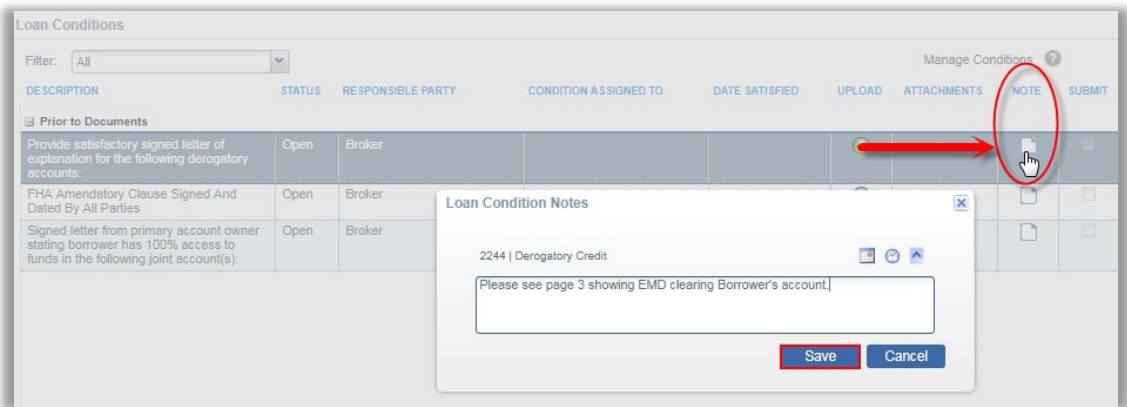
Step	Action
3	<p>Drag and Drop a file on the Condition to be satisfied.</p>  <p>-OR-</p> <p>Click the green up arrow  under Upload for the condition to be satisfied.</p> 
4	<p>The Document Upload window will open.</p> <ul style="list-style-type: none"> • The Condition, the Description, and the File Name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

Step**Action**

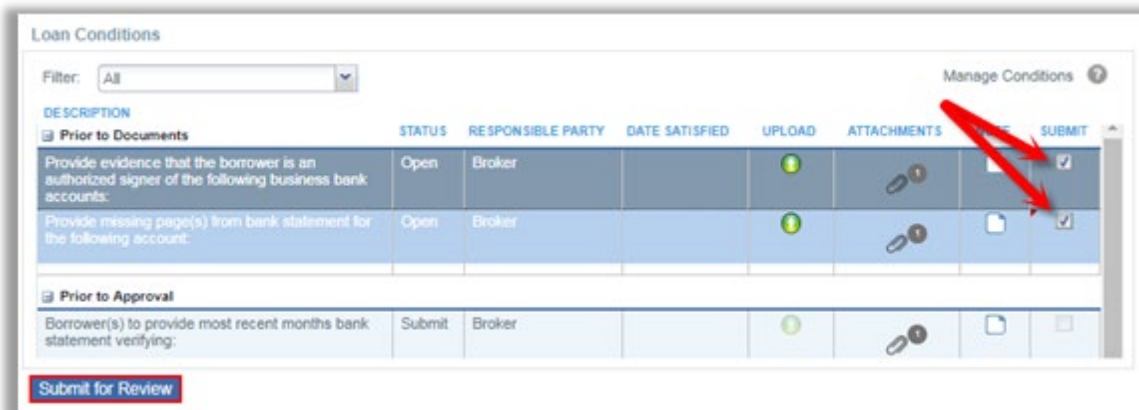
A paper clip will appear in the **Attachments** column with the number of documents attached to that condition. Upload and attach all of the conditions for the underwriter to review.

**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.


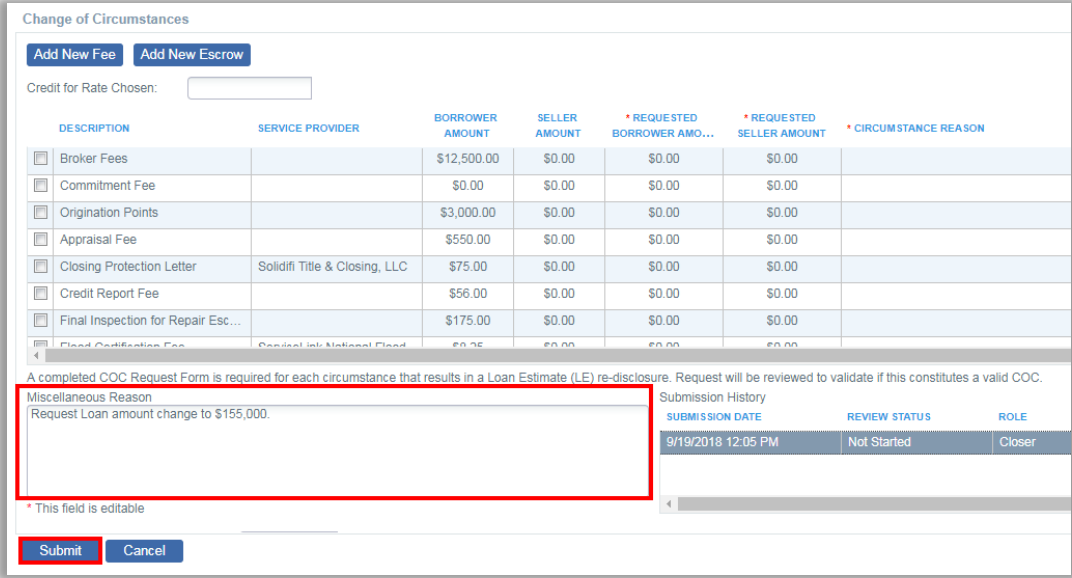


Step	Action
8	<p>Double check that all the uploaded documents are listed in the pop up window, and click OK.</p> <div data-bbox="435 300 1312 709" data-label="Image"> </div> <p>Another pop up will confirm that documents have been sent for further review.</p> <div data-bbox="337 810 1414 1052" data-label="Image"> </div>

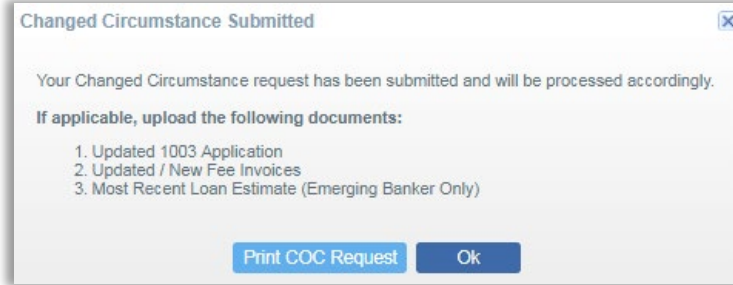
Change of Circumstance

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.

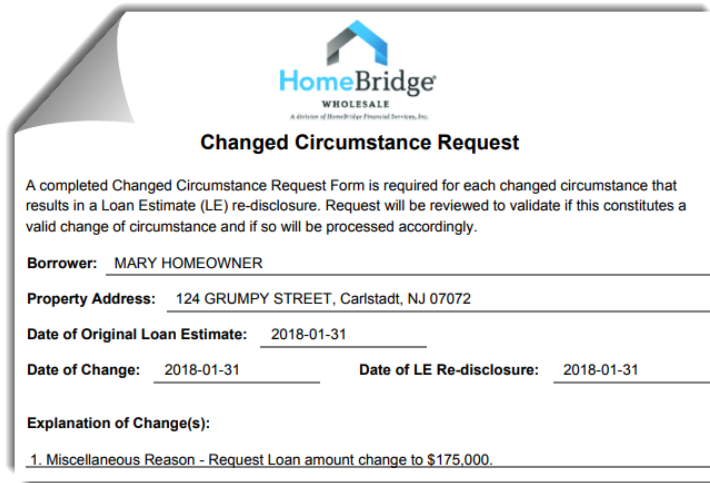
Non-Fee Related Changes

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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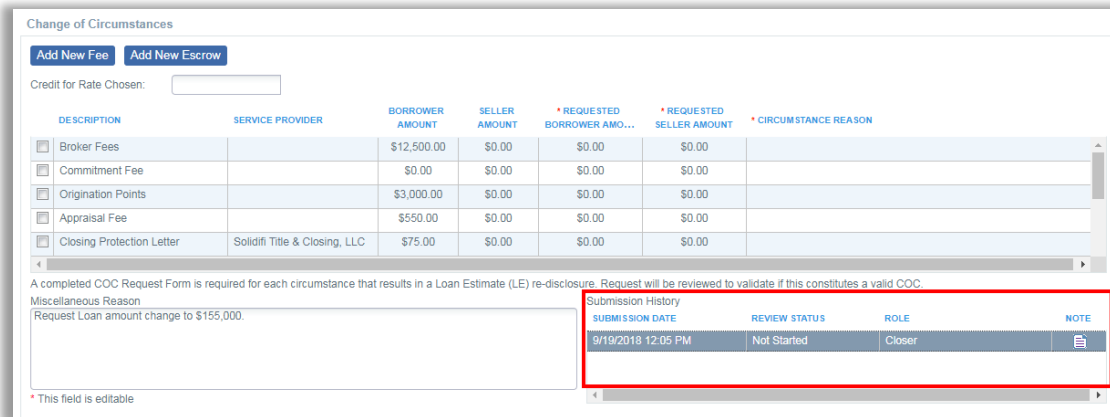


Helpful Tip: Click **Print COC Request** to save or print for future reference.




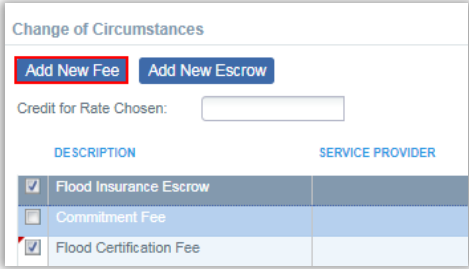
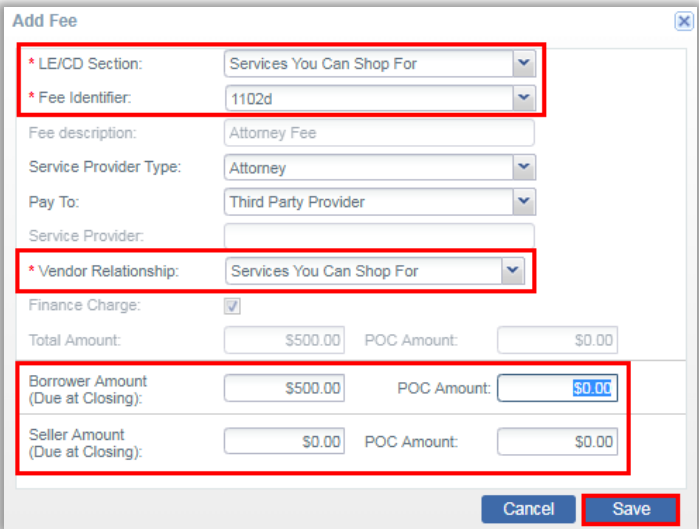
Submitted requests will display in the **Submission History**.

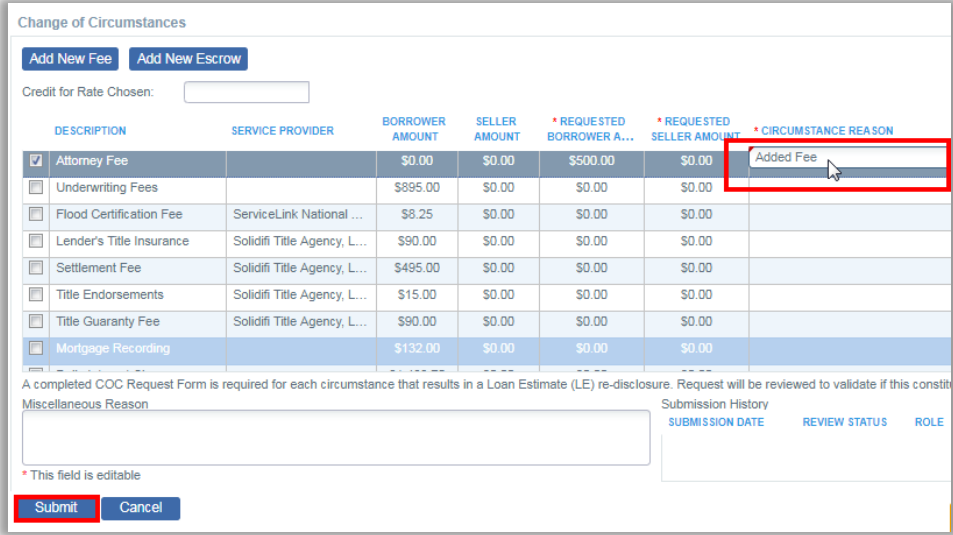
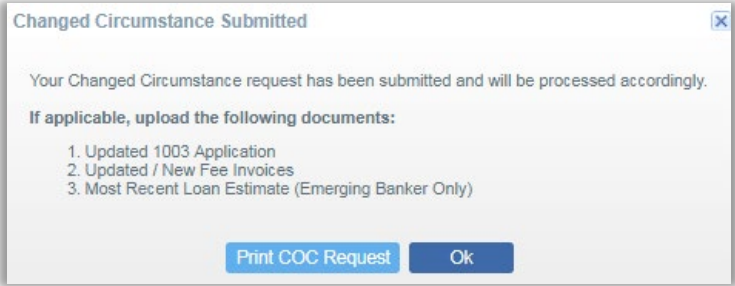


4



Add a Fee

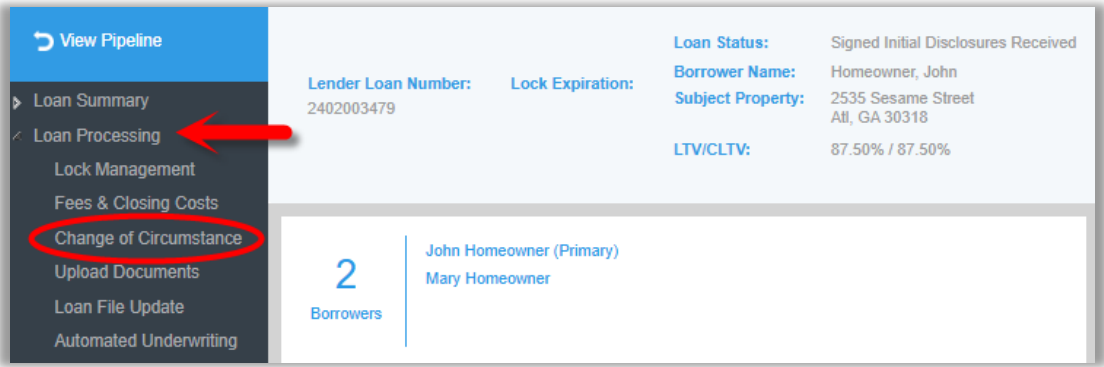
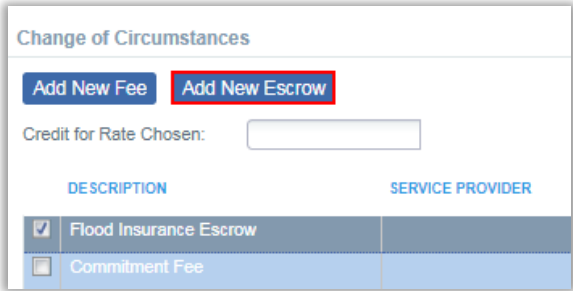
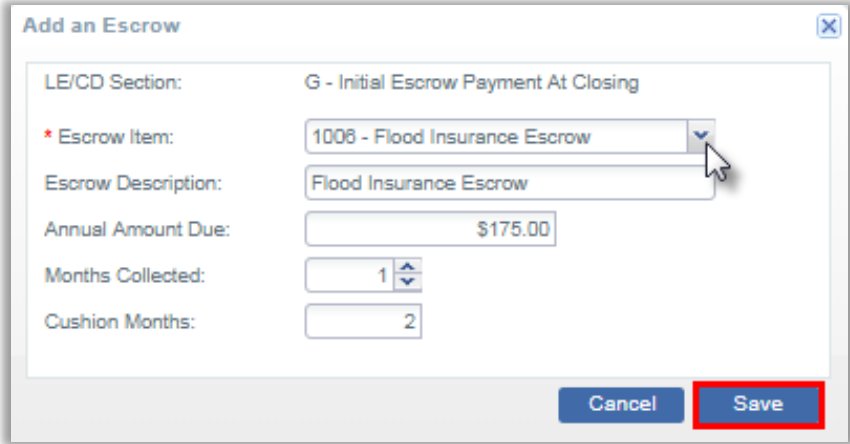
To add a **fee** that would require a Change of Circumstance re-disclosure, follow the steps below.

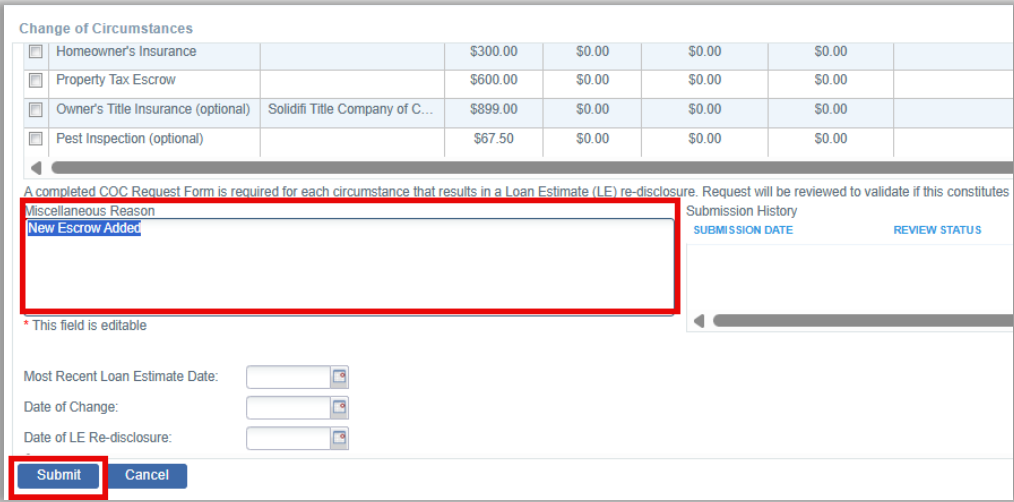
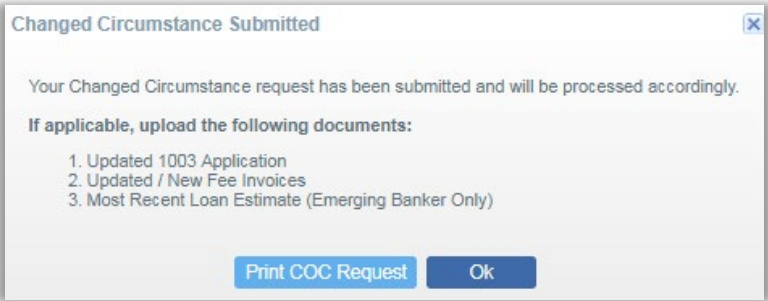

Step	Action
1	<p>Go to Loan Processing→Change of Circumstance.</p> 
2	<p>Click the Add New Fee button.</p> 
3	<p>The Add Fee pop up window will open allowing you to enter the details of the fee.</p> <ul style="list-style-type: none"> • Select the LE/CD Section from the dropdown menu • Select the Fee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


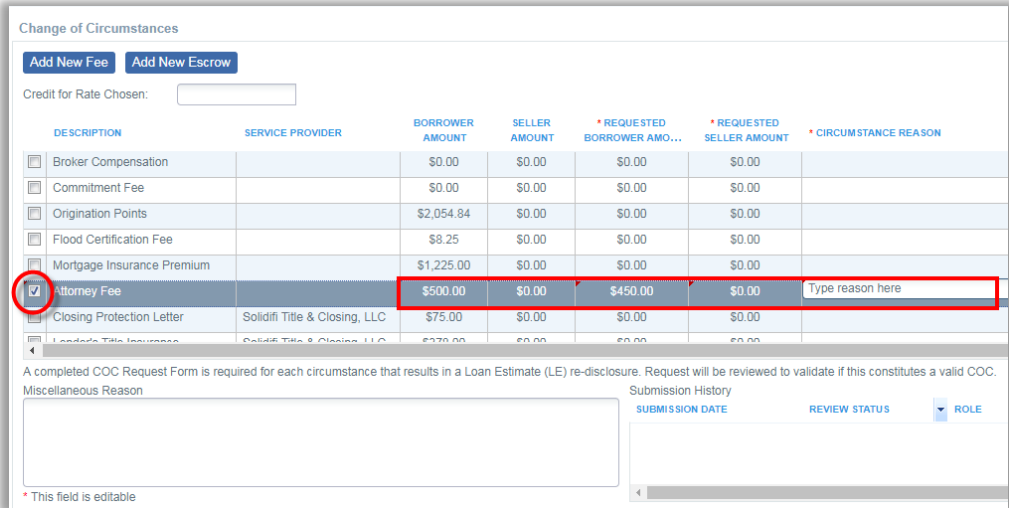
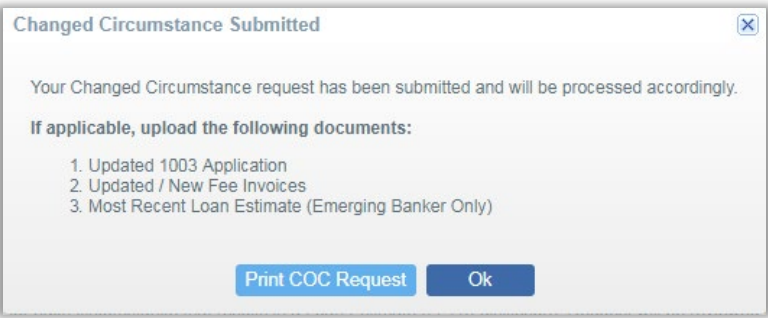
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

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

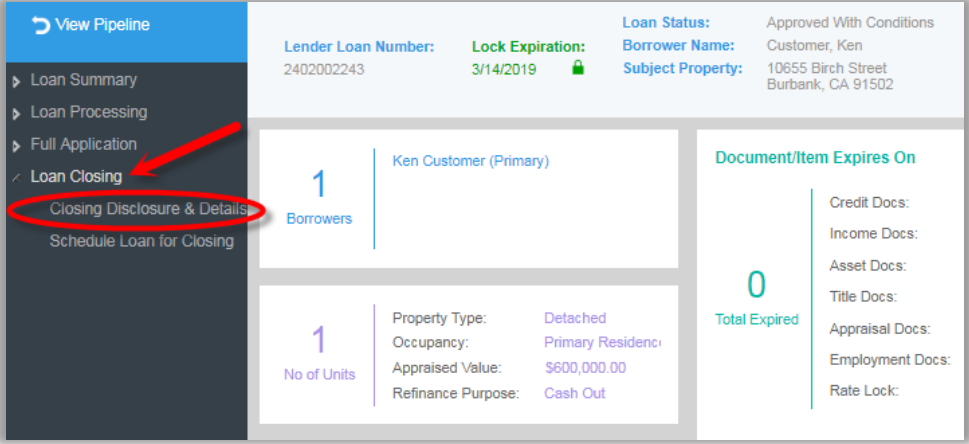
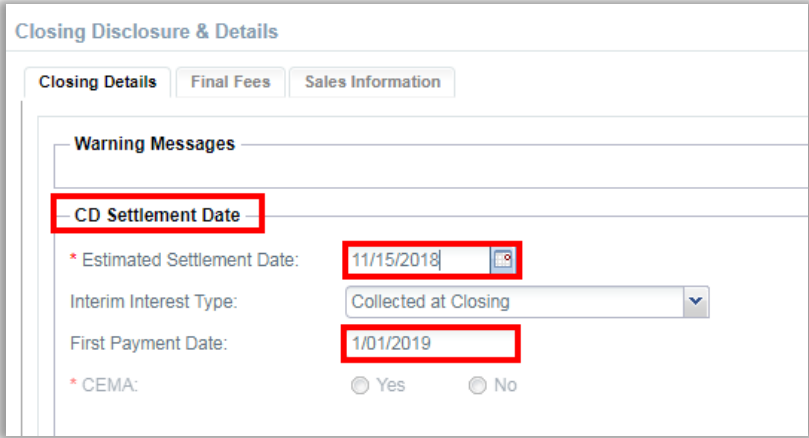
To request a change to a fee or **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

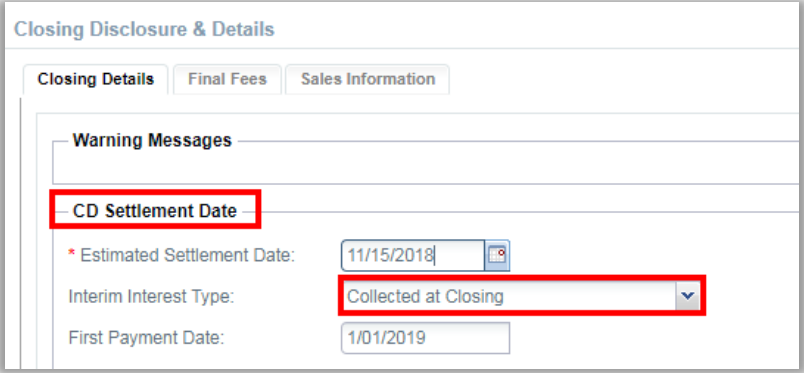
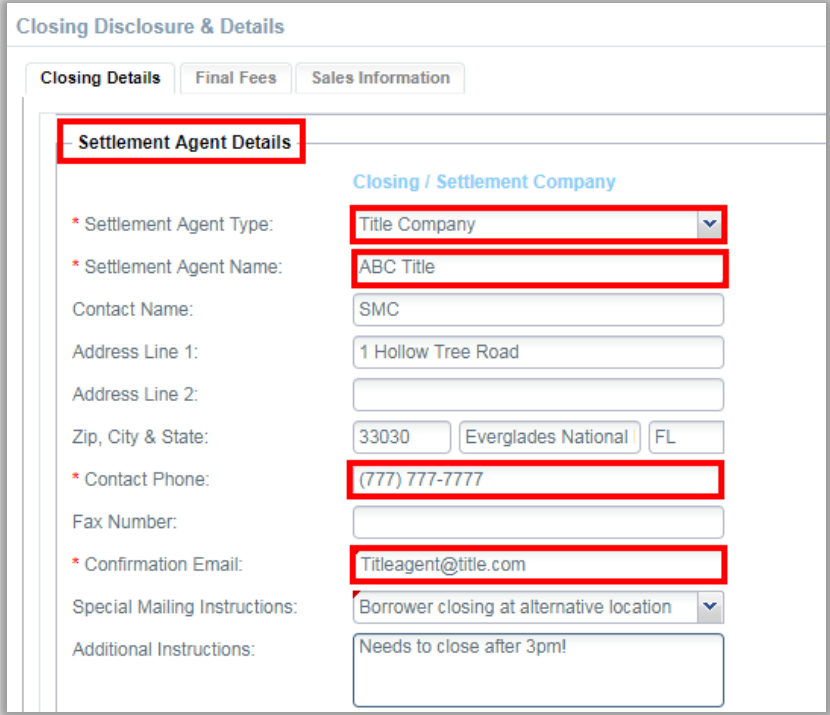
Step	Action
1	<p>Go to Loan Processing → Change of Circumstance.</p> 
2	<ul style="list-style-type: none"> • Place a check next to the fee or escrow to be updated • Make changes to Requested Borrower Amount and/or Seller Amount • Enter the Circumstance Reason • Click Submit 
3	<p>A pop up will confirm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

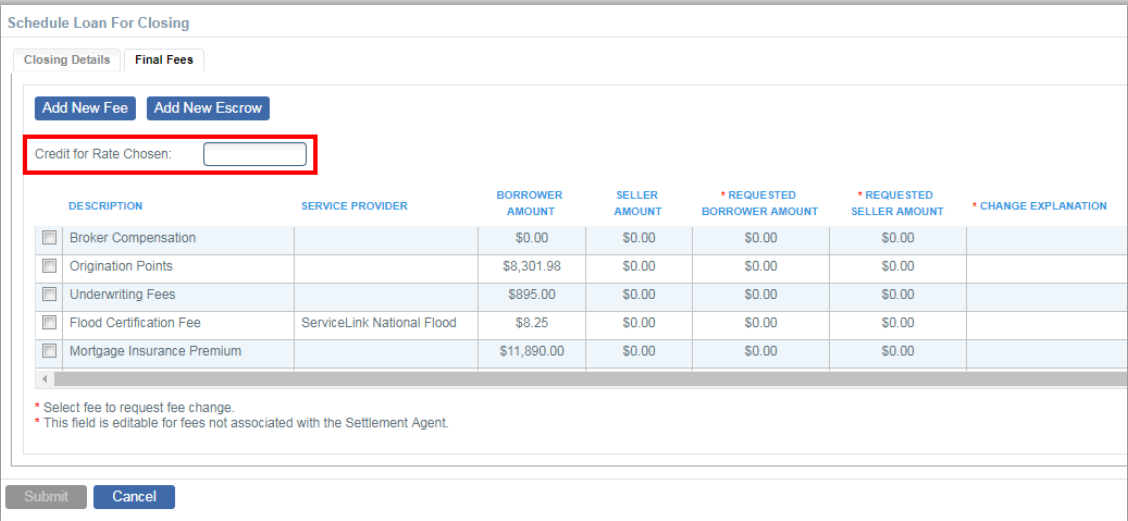

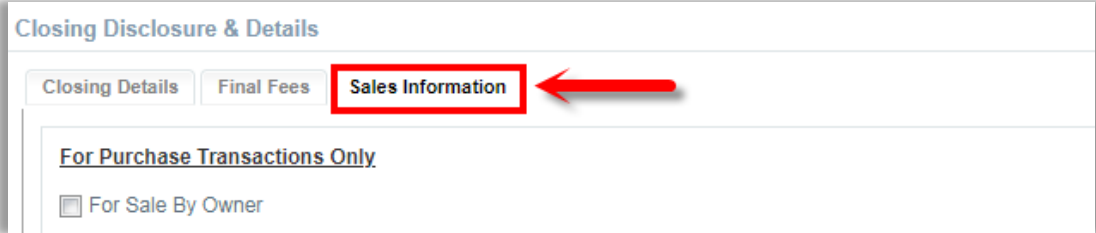
Step	Action
3	<p>Select the Interim Interest Type.</p> <ul style="list-style-type: none"> • Purchase transactions - defaults to "Collected at Closing" • Refinance transactions - Interim Interest can be Collected at Closing, or an Interest Credit at Closing can be given for loans closing within the first 5 business days of the month 
4	<p>Scroll down to enter the Settlement Agent Details. Fields with a * are mandatory.</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="496 264 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

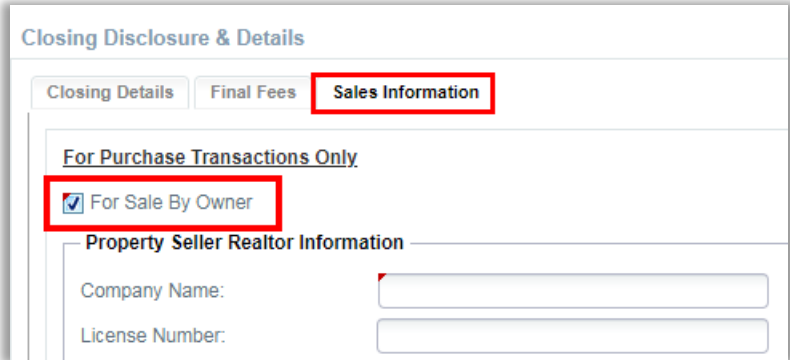
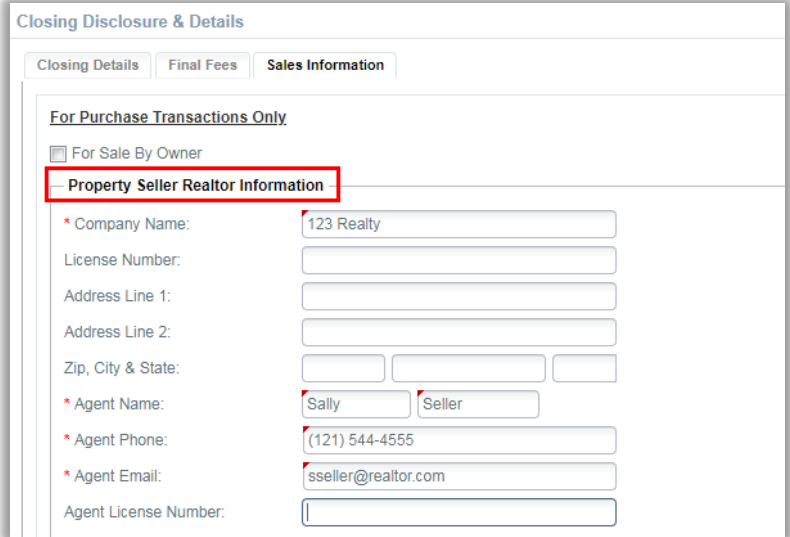
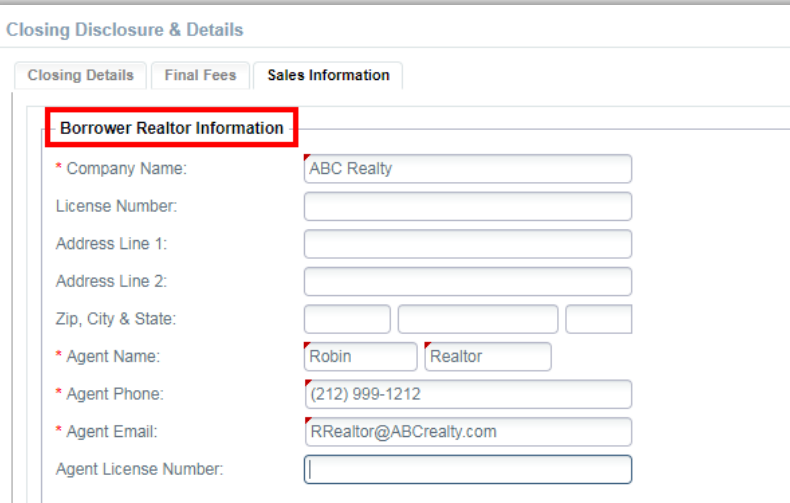
Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

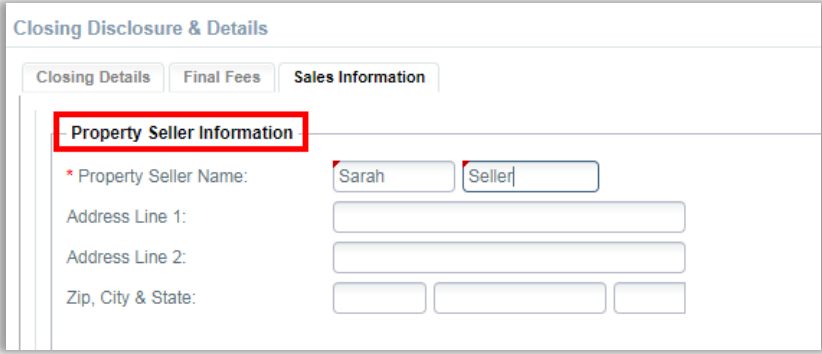
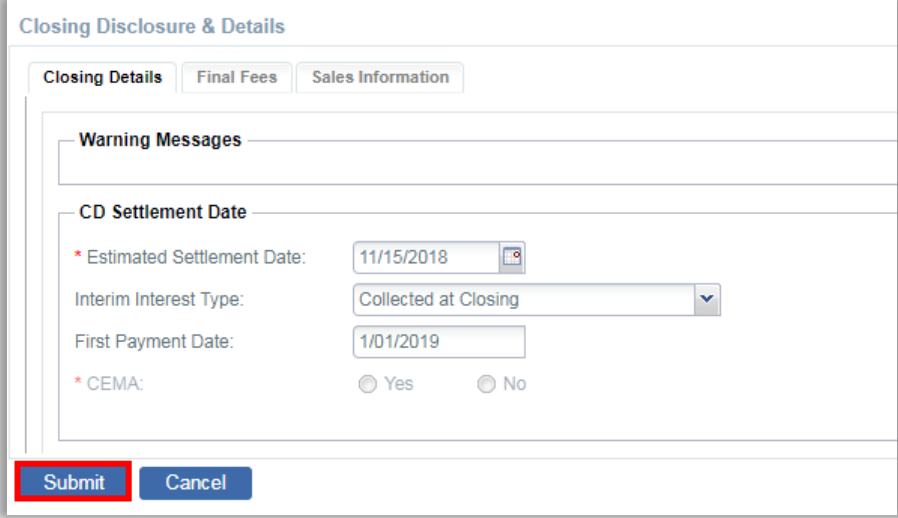
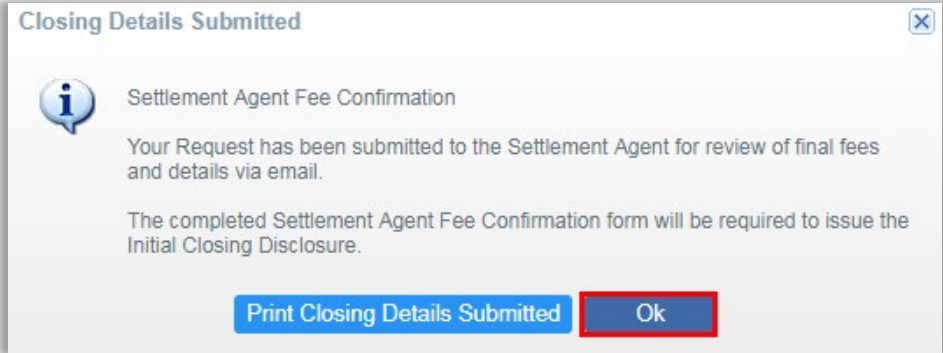
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1	<p>Open the Final Fees tab.</p>  <p>Closing Disclosure & Details</p> <p>Closing Details Final Fees Sales Information</p> <p>Add New Fee Add New Escrow</p> <p>Credit for Rate Chosen: <input type="text"/></p> <table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SERVICE PROVI...</th> <th>BORR... AMOUNT</th> <th>SELLER AMOUNT</th> <th>* REQUES... BORROWE...</th> <th>* REQUES... SELLER A...</th> <th>* CHANGE EXPLANATION</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Broker Compensation</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Origination Points</td> <td></td> <td>\$8,301...</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Underwriting Fees</td> <td></td> <td>\$895.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Flood Certification Fee</td> <td>ServiceLink Na...</td> <td>\$8.25</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Insurance...</td> <td></td> <td>\$11,89...</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>	DESCRIPTION	SERVICE PROVI...	BORR... AMOUNT	SELLER AMOUNT	* REQUES... BORROWE...	* REQUES... SELLER A...	* CHANGE EXPLANATION	<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$8,301...	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee	ServiceLink Na...	\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Insurance...		\$11,89...	\$0.00	\$0.00	\$0.00															
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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																																	
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> <div data-bbox="435 302 1321 638" style="border: 1px solid gray; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">Closing Details Submitted ✕</p> <p> Settlement Agent Fee Confirmation</p> <p>Your Request has been submitted to the Settlement Agent for review of final fees and details via email.</p> <p>The completed Settlement Agent Fee Confirmation form will be required to issue the Initial Closing Disclosure.</p> <p style="text-align: center;"> Print Closing Details Submitted Ok </p> </div> <p>A copy of the request will be sent to the requestor and the Broker Closing Contact via email.</p>																																	
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="399 894 1357 1360" style="border: 1px solid gray; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">Settlement Agent Fee Confirmation 2102003922</p> <table style="width: 100%; border-collapse: collapse;"> <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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Comments:			\$2,810.84																															

Sales Information Tab – Purchase Only

Step	Action
1	<p>Check to indicate if property is For Sale by Owner.</p>  <p>Closing Disclosure & Details</p> <p>Closing Details Final Fees Sales Information</p> <p>For Purchase Transactions Only</p> <p><input checked="" type="checkbox"/> For Sale By Owner</p> <p>Property Seller Realtor Information</p> <p>Company Name: <input type="text"/></p> <p>License Number: <input type="text"/></p>
2	<p>Complete the Property Seller Realtor Information section.</p>  <p>Closing Disclosure & Details</p> <p>Closing Details Final Fees Sales Information</p> <p>For Purchase Transactions Only</p> <p><input type="checkbox"/> For Sale By Owner</p> <p>Property Seller Realtor Information</p> <p>* Company Name: <input type="text" value="123 Realty"/></p> <p>License Number: <input type="text"/></p> <p>Address Line 1: <input type="text"/></p> <p>Address Line 2: <input type="text"/></p> <p>Zip, City & State: <input type="text"/> <input type="text"/> <input type="text"/></p> <p>* Agent Name: <input type="text" value="Sally"/> <input type="text" value="Seller"/></p> <p>* Agent Phone: <input type="text" value="(121) 544-4555"/></p> <p>* Agent Email: <input type="text" value="sseller@realtor.com"/></p> <p>Agent License Number: <input type="text"/></p>
3	<p>Complete the Borrower Realtor Information section.</p>  <p>Closing Disclosure & Details</p> <p>Closing Details Final Fees Sales Information</p> <p>Borrower Realtor Information</p> <p>* Company Name: <input type="text" value="ABC Realty"/></p> <p>License Number: <input type="text"/></p> <p>Address Line 1: <input type="text"/></p> <p>Address Line 2: <input type="text"/></p> <p>Zip, City & State: <input type="text"/> <input type="text"/> <input type="text"/></p> <p>* Agent Name: <input type="text" value="Robin"/> <input type="text" value="Realtor"/></p> <p>* Agent Phone: <input type="text" value="(212) 999-1212"/></p> <p>* Agent Email: <input type="text" value="RRealtor@ABCcreality.com"/></p> <p>Agent License Number: <input type="text"/></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>

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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="399 304 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: 50%;">Borrower Name: Alice Firstimer</td> <td style="width: 50%;">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

Go to **Loan Closing**→**Schedule Loan for Closing**.

View Pipeline

- Loan Summary
- Loan Processing
- Full Application
- Loan Closing
 - Closing Disclosure & Details
 - Schedule Loan for Closing**

Lender Loan Number: 2402002243

Lock Expiration: 3/14/2019

Loan Status: Approved With Conditions

Borrower Name: Customer, Ken

Subject Property: 10655 Birch Street, Burbank, CA 91502

1 Borrowers

Ken Customer (Primary)

1 No of Units

Property Type: Detached
Occupancy: Primary Residence
Appraised Value: \$600,000.00
Refinance Purpose: Cash Out

0 Total Expired

Document/Item Expires On

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

1

Note: Warning Messages will appear for issues that will not allow the loan closing to be scheduled.

Schedule Loan For Closing

Closing Details | Final Fees

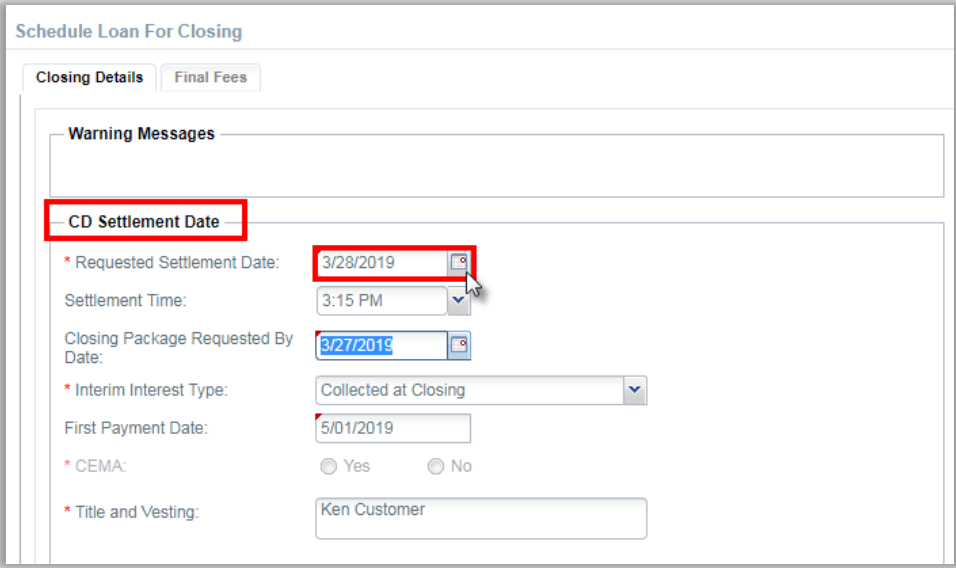
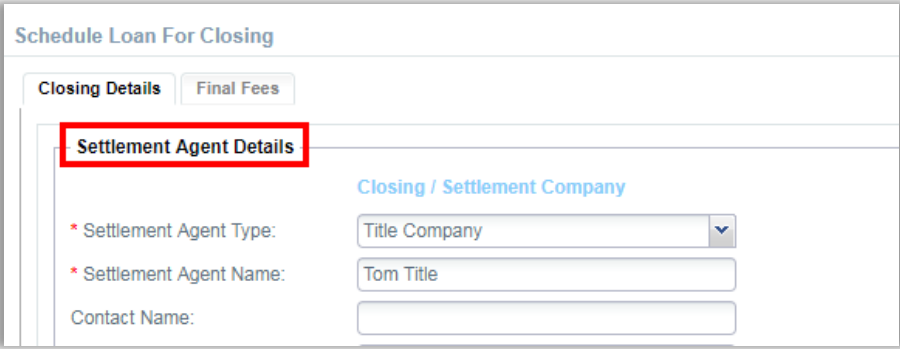
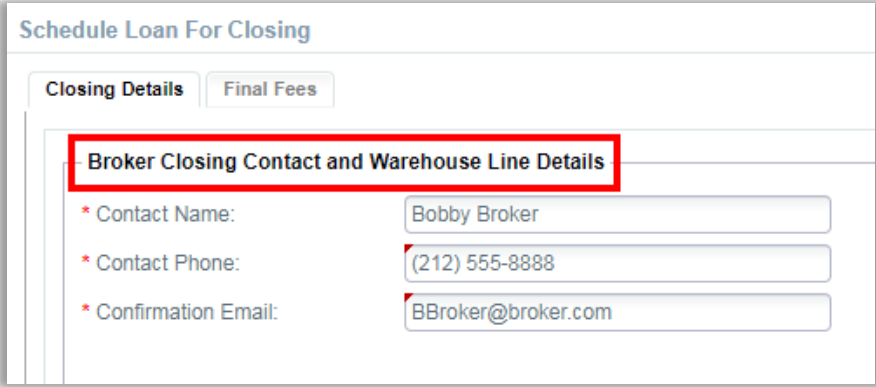
Warning Messages

⚠ A Requested Settlement Date cannot be scheduled until all borrowers have acknowledged the Closing Disclosure.

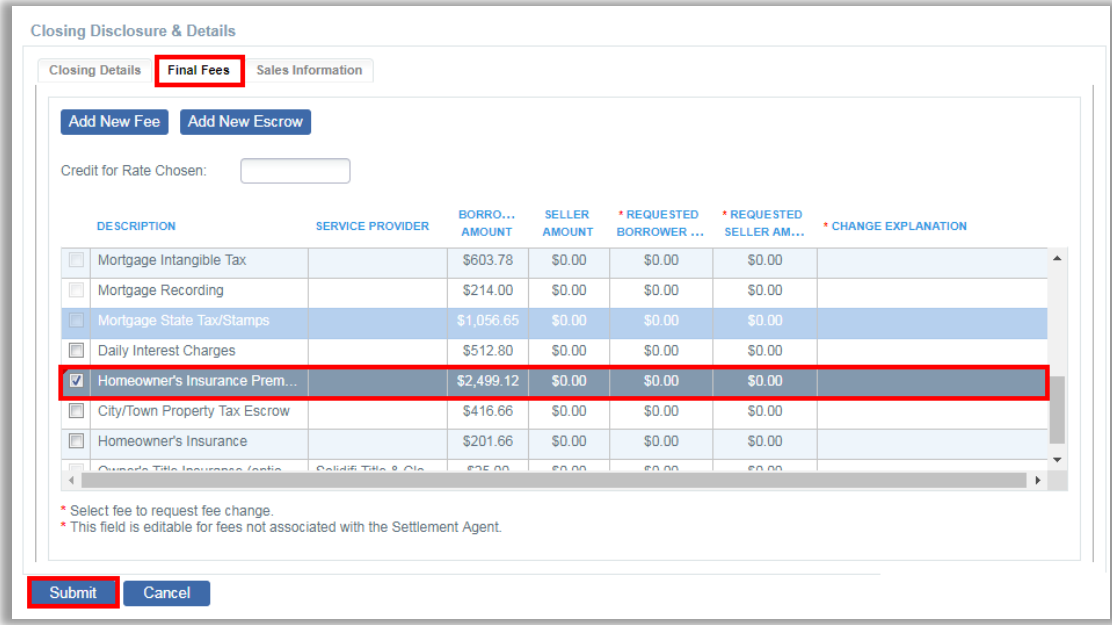
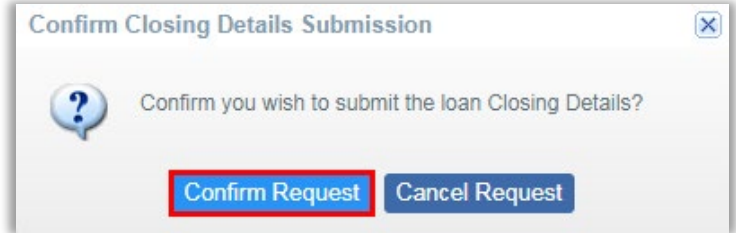
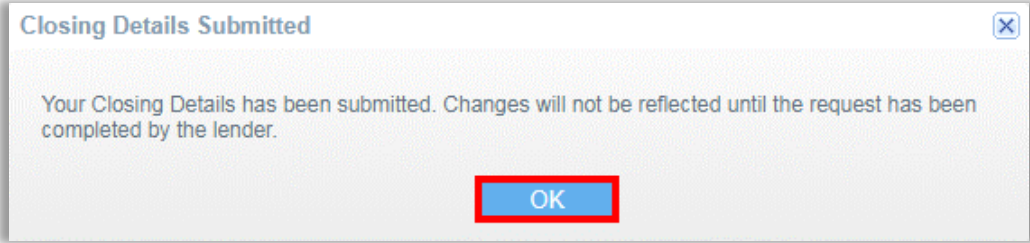
CD Settlement Date

* Requested Settlement Date:

Settlement Time:

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> <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	
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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>																																																															

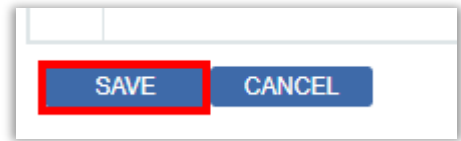
Full Application (1003) Edits

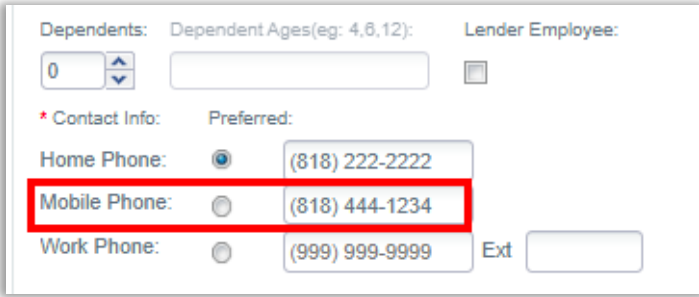

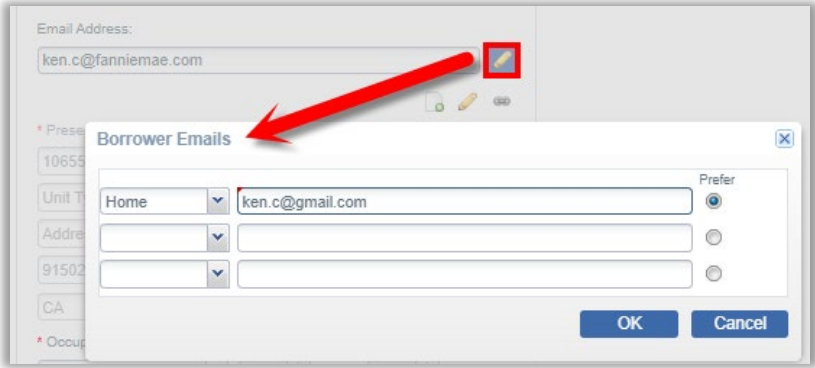
Edits to the Loan Application (1003) are made in the **Full Application** section of P.A.T.H.









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
Mobile Phone	<p>Enter or update the Borrower's Mobile Phone.</p> 
Email Address	<p>Click the pencil icon  to enter or update the Borrower Emails.</p> 

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="630 384 1247 766" data-label="Form"> <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 # <input type="text"/></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" data-label="Form"> <p>* Present Address: <input type="text" value="123 Main Street"/>  </p> <p>Unit Type <input type="text"/> Unit # <input type="text"/></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: <input type="text" value="Rent"/> Time at Address: <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 1312 1247 1491" data-label="Form"> <p>* Occupancy: <input type="text" value="Rent"/> Time at Address: <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.




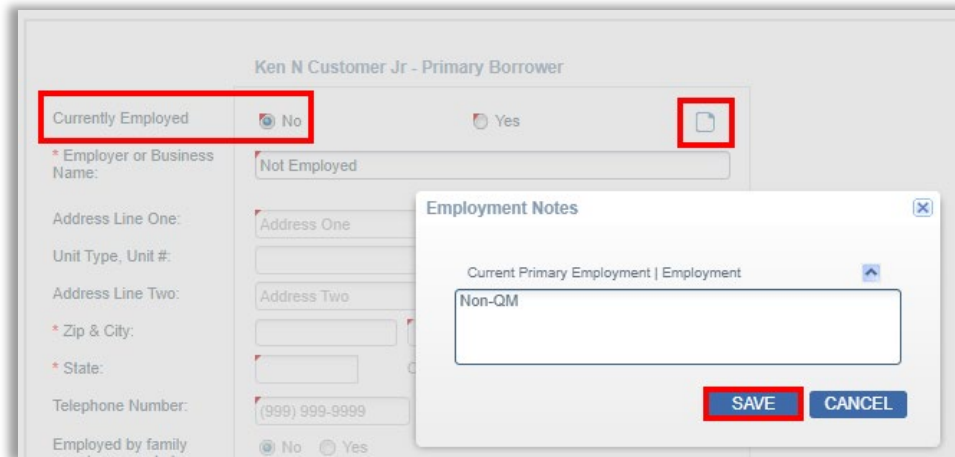
Data Field

Update


Currently Employed

For loan products that do **not** require employment:

- Select **No**.
- Click the note icon .
- Enter reason for no employment.
- Click **Save**.



Ken N Customer Jr - Primary Borrower

Currently Employed No Yes 

* Employer or Business Name: Not Employed

Address Line One: Address One

Unit Type, Unit #:

Address Line Two: Address Two

* Zip & City:

* State:

Telephone Number: (999) 999-9999

Employed by family No Yes

Employment Notes

Current Primary Employment | Employment

Non-QM

SAVE **CANCEL**

Assets

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

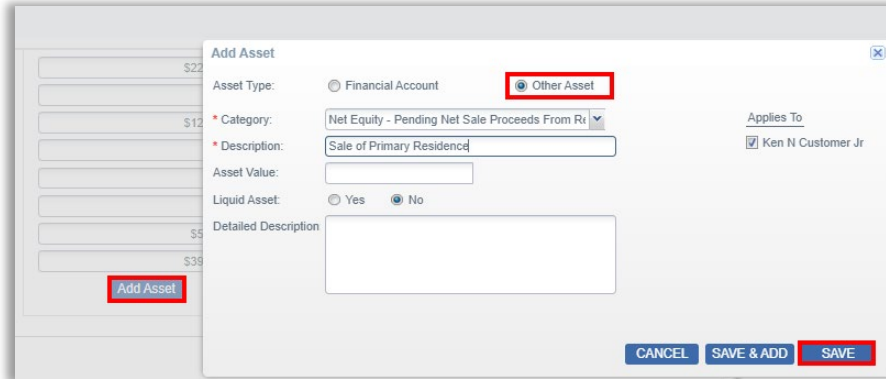


Data Field

Update

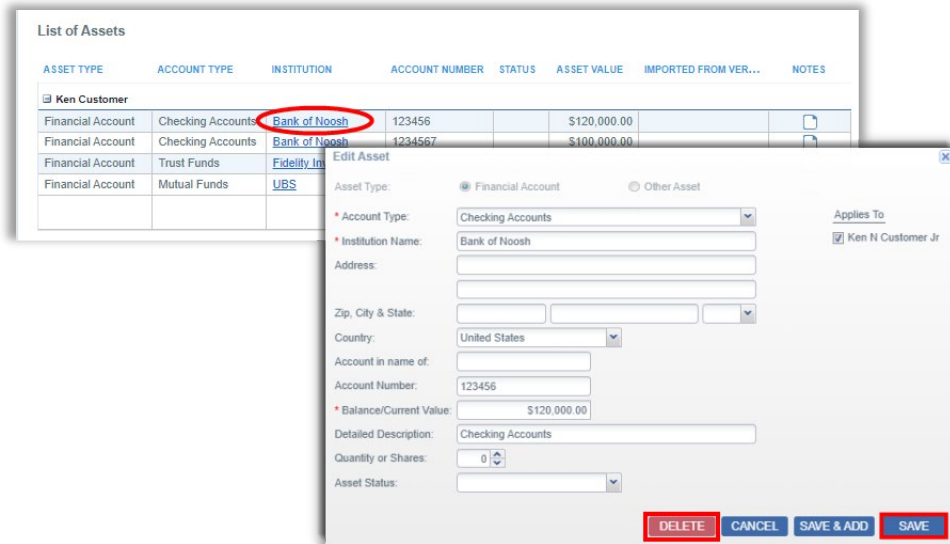
Add Asset

- Click **Add Asset**
- Enter details
- Click **Save**




Delete/Edit Asset

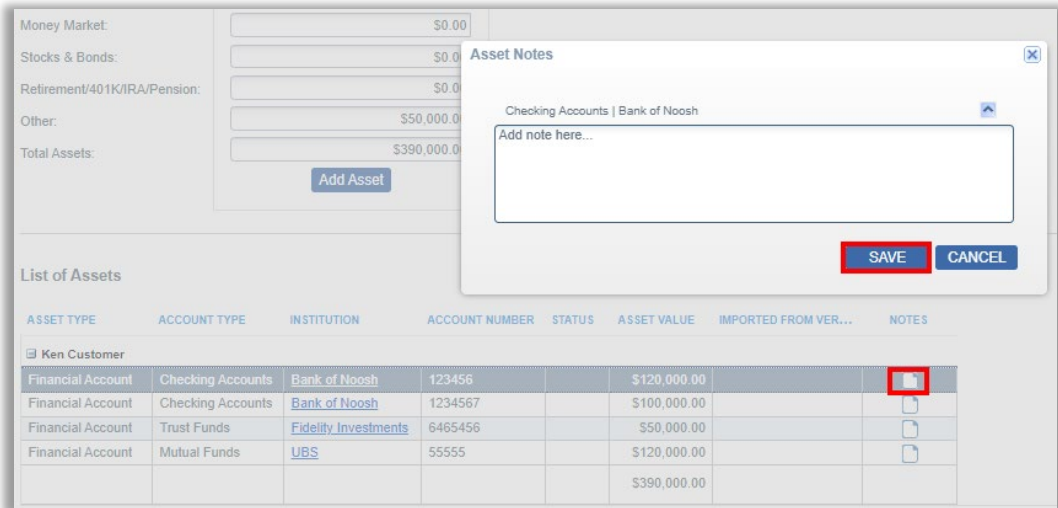
- Select the Institution hyperlink
- Click **Delete** to remove an Asset
 - Click **Yes** to confirm deletion
- To update an Asset
 - Enter details
 - Click **Save**



Asset Note

To add a note regarding an Asset:

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



Money Market: \$0.00
Stocks & Bonds: \$0.00
Retirement/401K/IRA/Pension: \$0.00
Other: \$50,000.00
Total Assets: \$390,000.00

Add Asset





Asset Notes

Checking Accounts | Bank of Noosh

Add note here...

SAVE CANCEL

List of Assets

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.

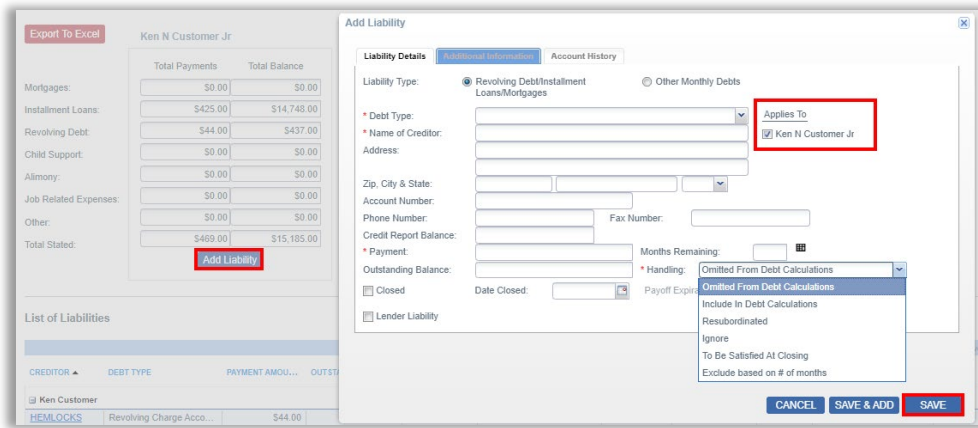


Data Field

Update

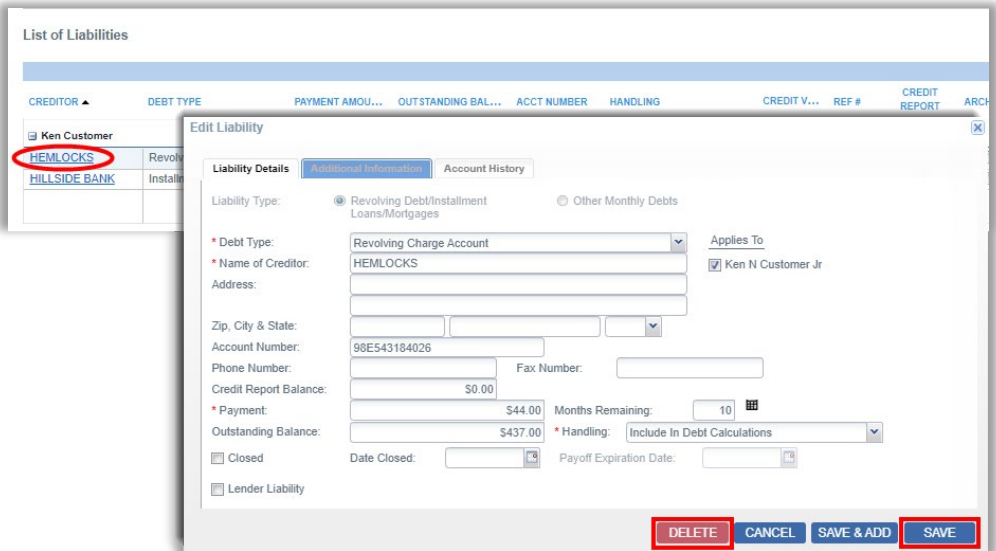
Add Liability


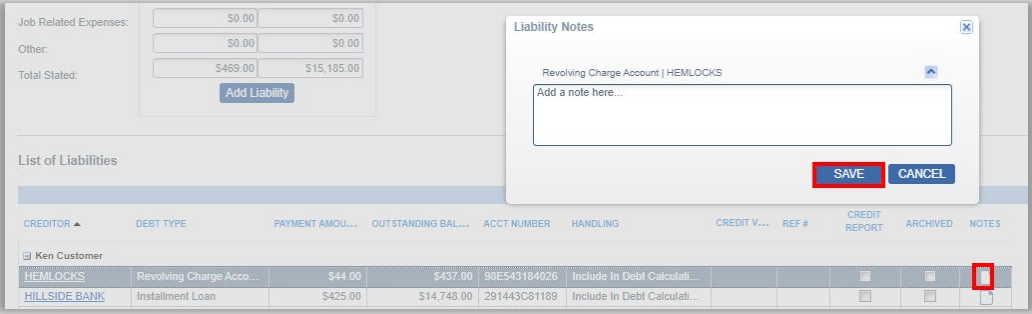
- Click **Add Liability**
- Enter *****required information
- Select **Handling** from the dropdown
- Click **Save**



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  <p>The screenshot shows a software interface with a 'Liability Notes' dialog box open. The dialog box has a title bar 'Liability Notes' and a close button. Inside, it says 'Revolving Charge Account HEMLOCKS' and 'Add a note here...' with a text input field. Below the input field are 'SAVE' and 'CANCEL' buttons. The 'SAVE' button is highlighted with a red box. In the background, there is a table titled 'List of Liabilities' with columns: CREDITOR, DEBT TYPE, PAYMENT AMOU..., OUTSTANDING BAL..., ACCT NUMBER, HANDLING, CREDIT V..., REF #, CREDIT REPORT, ARCHIVED, and NOTES. The table has two rows: one for 'HEMLOCKS' (Revolving Charge Acco...) and one for 'HILLSIDE BANK' (Installment Loan). The note icon in the 'NOTES' column of the 'HEMLOCKS' row is highlighted with a red box.</p>

REO Information

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



Data Field

Update

Add Property

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


To edit REO Information:

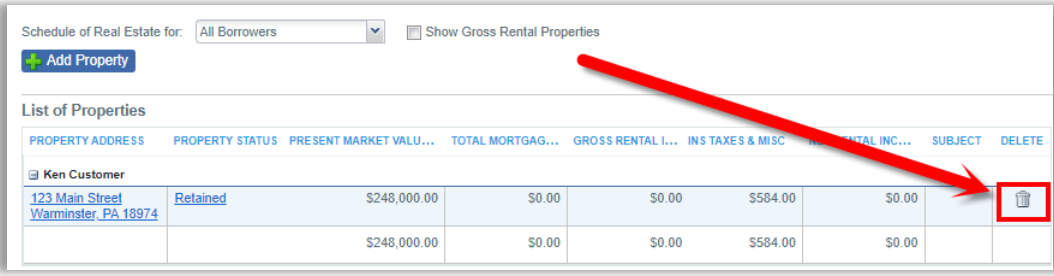
- Click the Property Address hyperlink
- Enter/edit information
- Click **Save**

Edit Property

Data Field **Update**

Delete Property

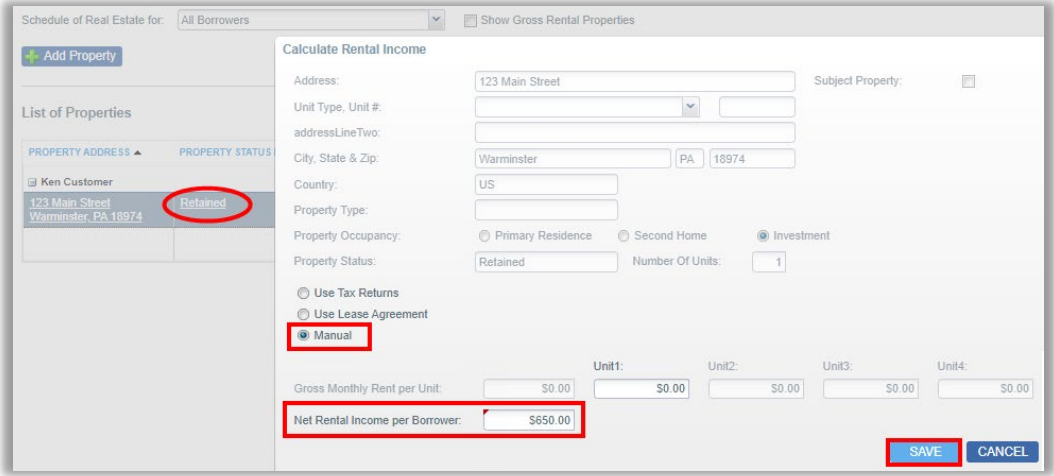
- Click the corresponding trash can icon 
- Click **Yes** to confirm



Rental Income

To enter/edit Rental Income:

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



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.



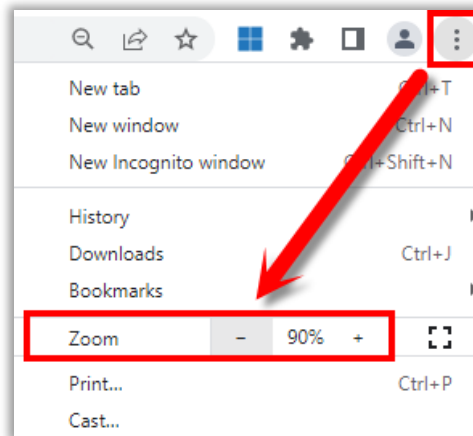
Data Field

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**

OTHER CREDIT TYPE	PURCHASE CREDIT SOURCE TYPE	AMOUNT	PAID BY THIRD PARTY	EXPLANATION
Earnest Money		\$40,000.00		
Lease Purchase Fund		\$40,200.00		
Total Other Credits		\$80,200.00		


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 software interface 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 ratios for AUS LTV (88.24% and 89.00%).
- Other Financing:** Includes Concurrent Liens, Remaining Closed-End Liens, and Remaining HELOC Balance.
- Loan Summary:** A table with columns for description and amount. Values include 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 blue icon with three dots to its right.
- Qualifying Ratios:** Shows Housing Expense (FE) at 24.82% and Debt Ratio (BE) at 45.40%. Each percentage has a small blue icon with three dots to its right.
- Borrower Funds:** Includes Required Funds, Required Reserves, Total Funds Required, Verified Assets, and Total Available Reserves.

A red arrow points from the 'Housing Expense Ratio Details' pop-up window to the 'Housing Expense (FE)' field in the Qualifying Ratios section. The 'Housing Expense Ratio Details' window shows a table with the following data:

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