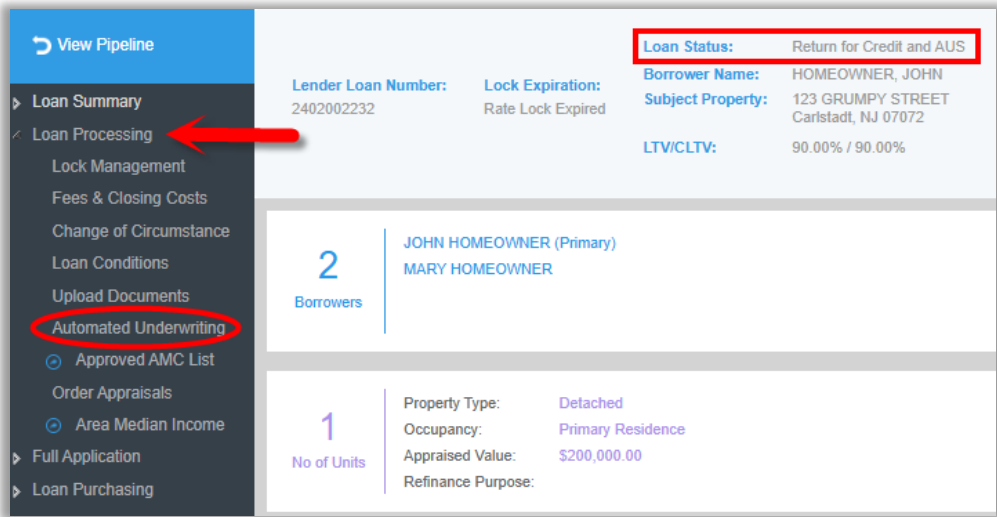
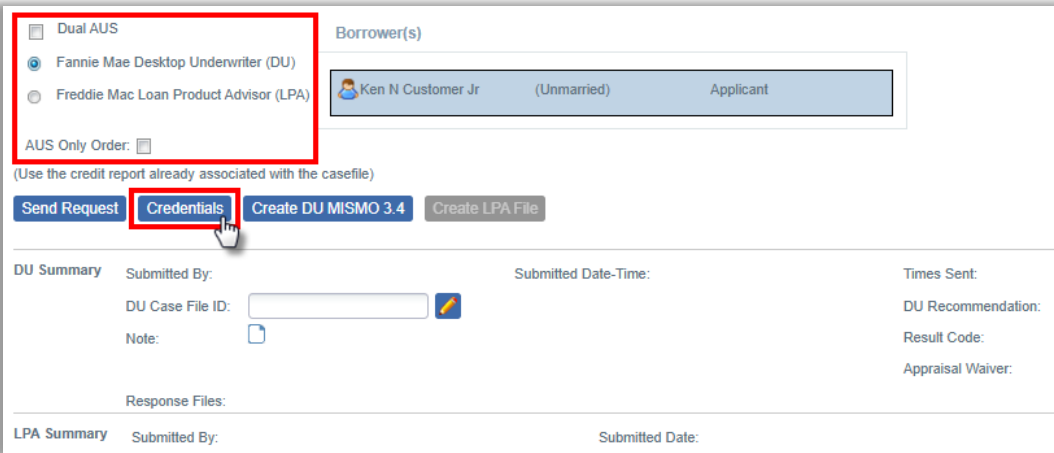


Updated/Expired Credit

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

Once a loan file has been submitted, the Broker can no longer update the Borrower's credit report. If updates are required, request that your Account Manager/Underwriter update the loan status to **Return for Credit and AUS**.

Step	Action
1	<p>Go to Loan Processing → Automated Underwriting.</p> 
2	<ul style="list-style-type: none"> Select Fannie Mae (DU) or Freddie Mac (LPA) Uncheck AUS Only Order Click the Credentials button 

To Submit to DU:

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from the dropdown.
- Enter your login credentials.
- Click **Ok**.

Ken N Customer JR

Reference #: 123456789

Do you want to auto-populate the liabilities from the credit report to the 1003?: Yes No

Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.

Fannie Mae

Credit Agency: Fannie Mae Test Credit Agency

* Partner Credit Account Id: test

* Partner Credit Password: ****

Ok Cancel

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

3

To Submit to LPA:

- 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**.

Ken N Customer JR

* Reference #: 123456789

Do you want to auto-populate the liabilities from the credit report to the 1003?: Yes No

Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.

Freddie Mac


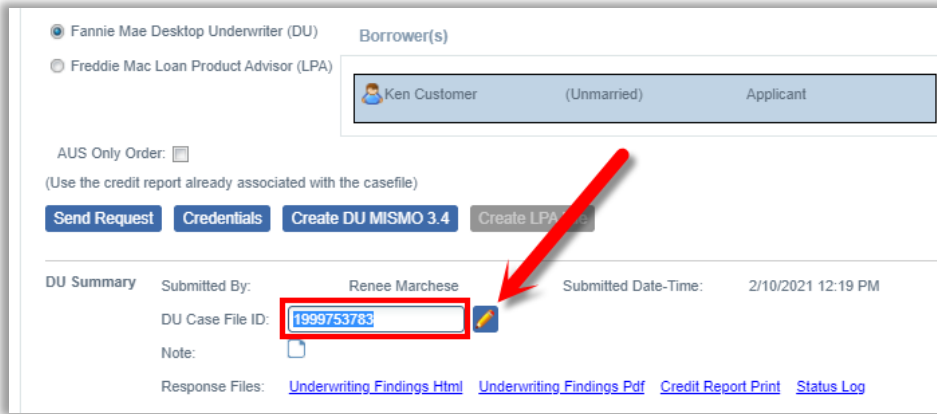
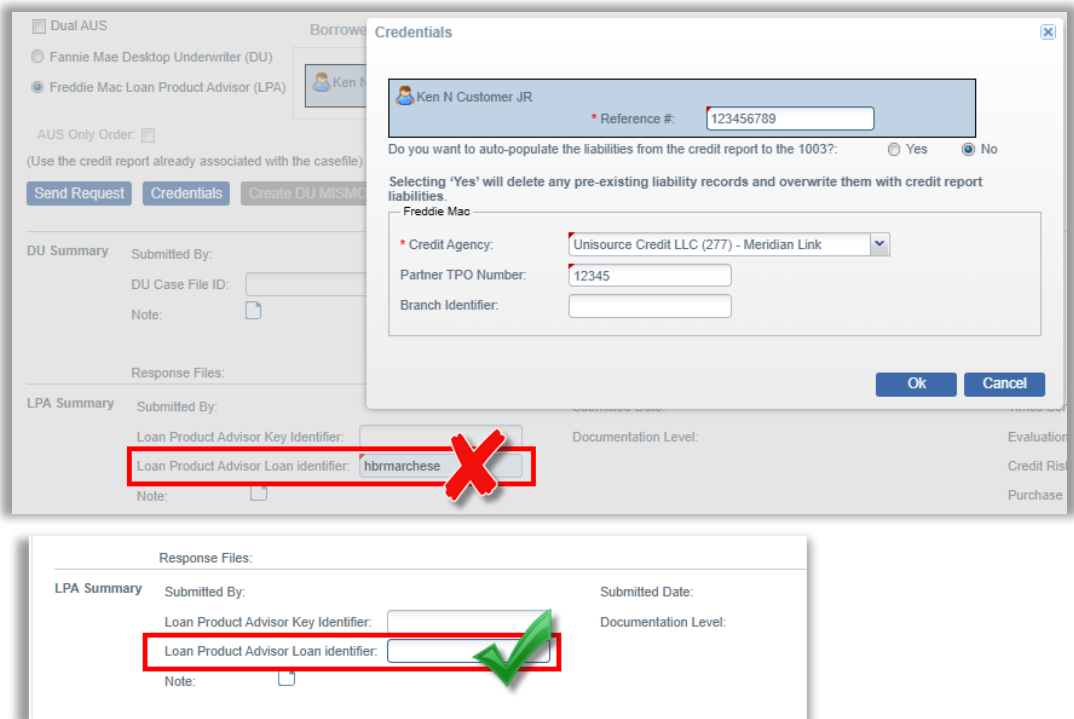
* Credit Agency: Factual Data

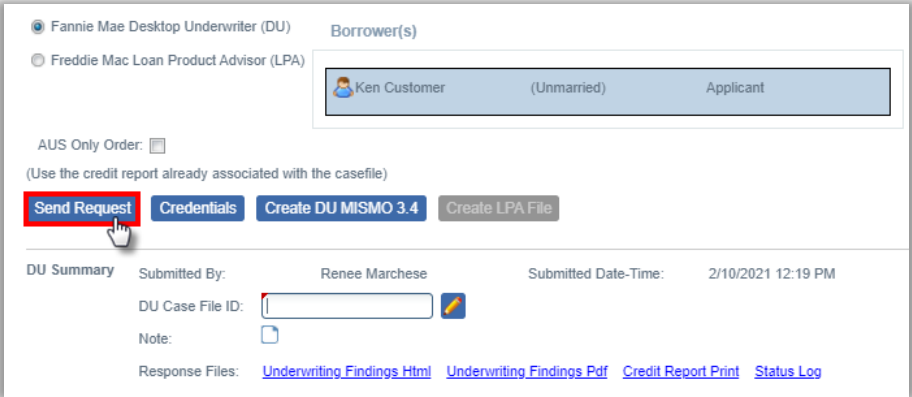
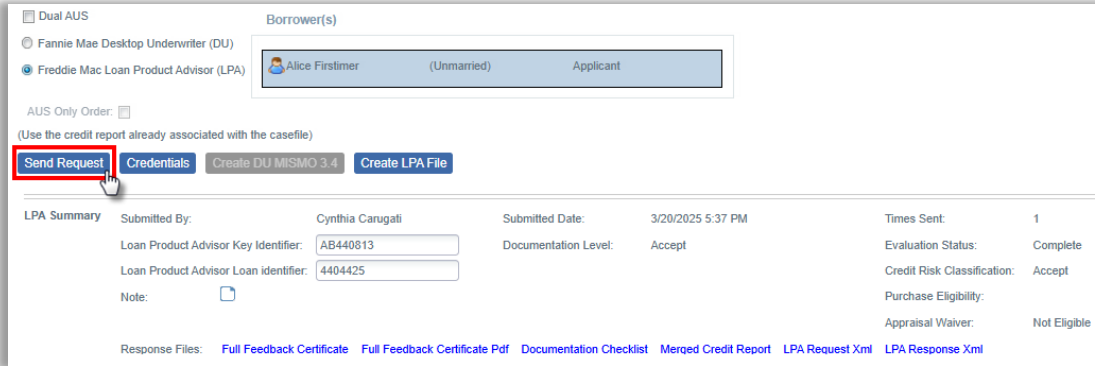
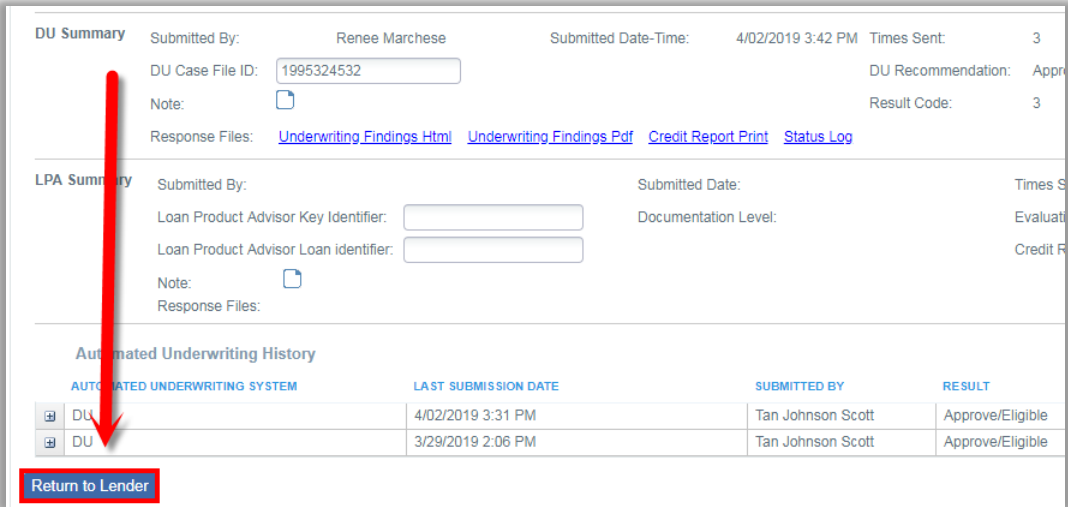
Partner TPO Number: 123456


Branch Identifier: 9999

Ok Cancel

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

Step	Action
<p>4</p>	<p>Click the  and delete the Case File ID.</p> <div data-bbox="418 327 1349 737">  </div> <p>Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank.</p> <div data-bbox="354 894 1421 1608">  </div>

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> 

Step	Action
7	<p>Click Yes to confirm that you wish to send the loan back to the Lender.</p> <div data-bbox="581 310 1193 510" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Confirm Action ✕</p> <p> Confirm that you wish to send the loan back to the Lender?</p> <p style="text-align: center;"> <input style="border: 2px solid red;" type="button" value="Yes"/> <input type="button" value="No"/> </p> </div> <p>You will return to the P.A.T.H. Dashboard.</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>