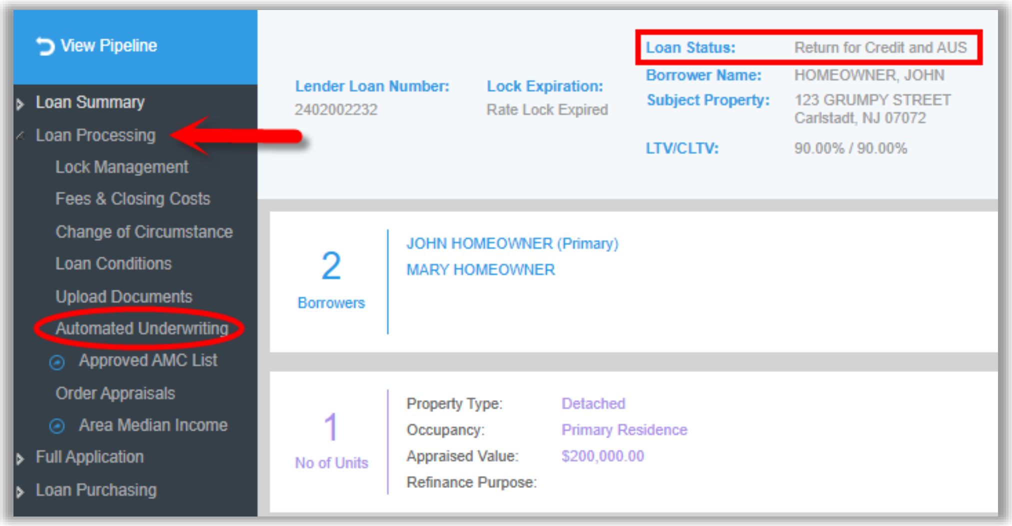
Updated/Expired Credit

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**.

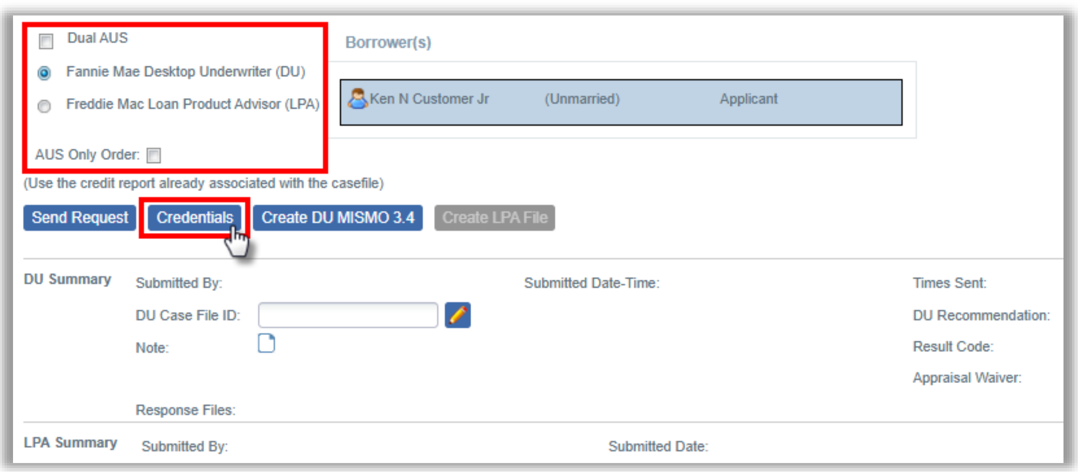
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

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



</td></tr>
<tr><td>2</td><td>

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

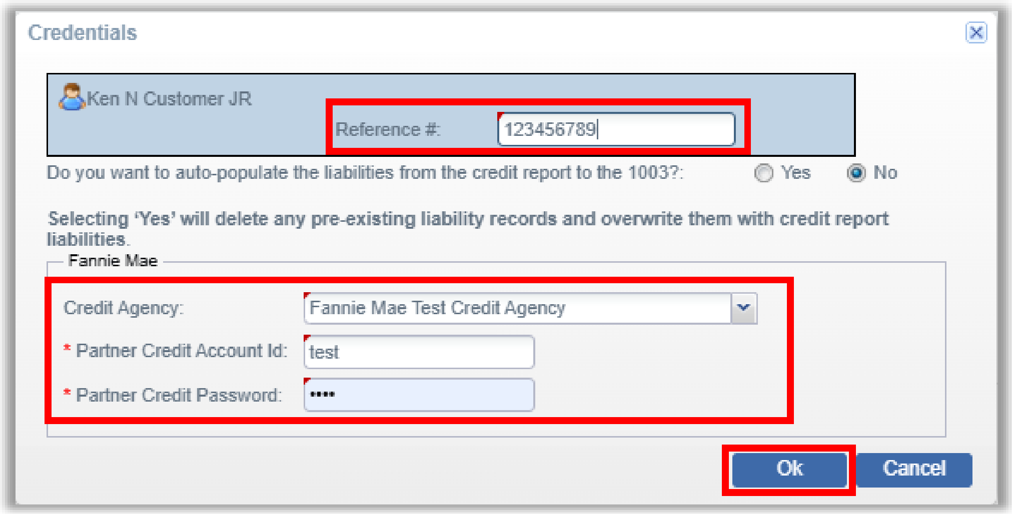


</td></tr>
</table>

3	See below

To Submit to DU:

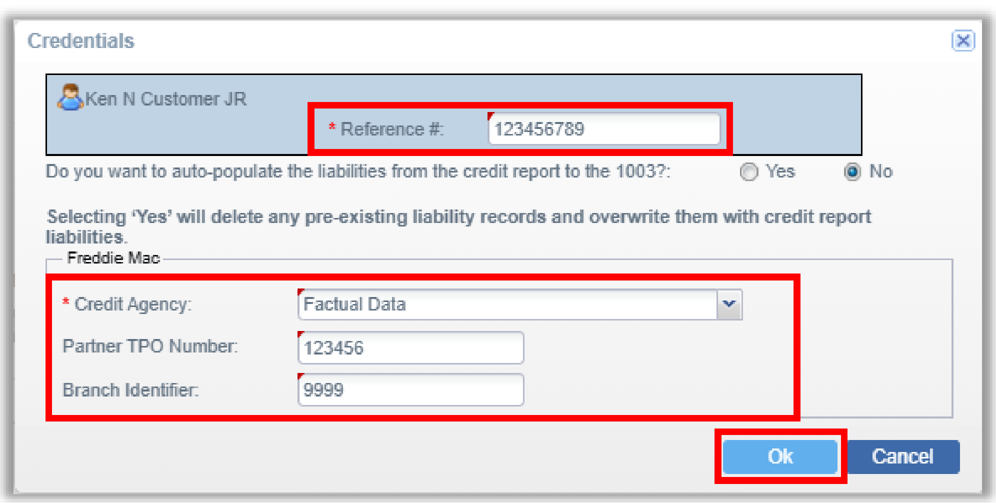
- Enter the credit report **Reference #.**
- Select the **Credit Agency** from the dropdown.
- Enter your login credentials.
- Click **Ok**.



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

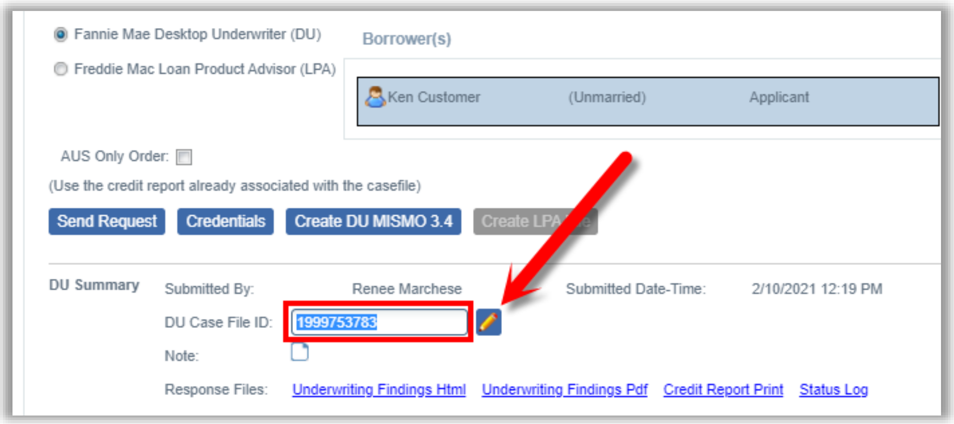
To Submit to LPA:

- 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**.

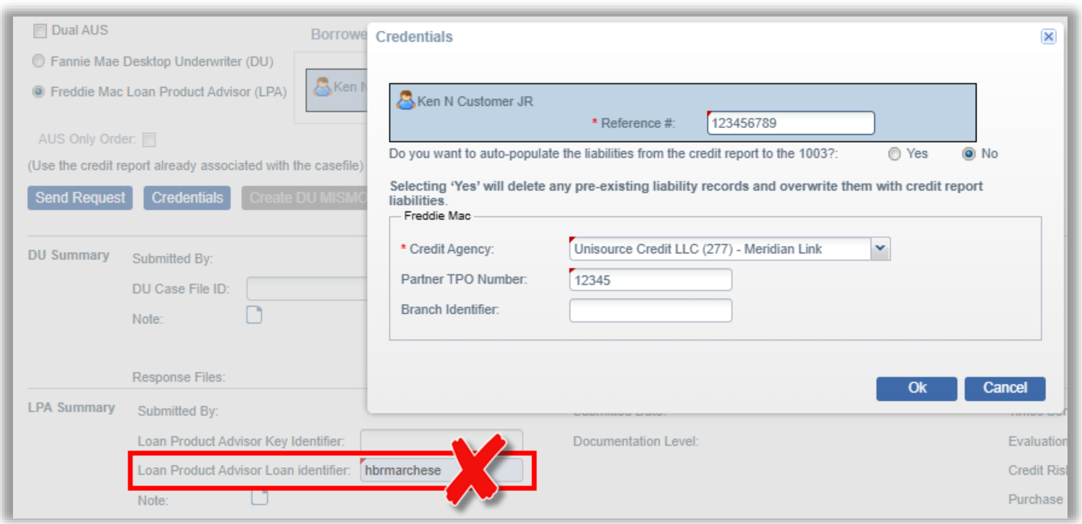


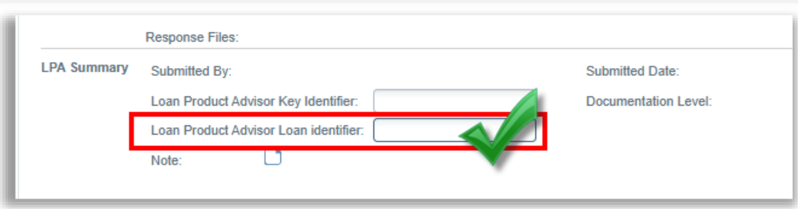
Note: Always choose not to auto-populate from the credit report.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>
Click the and delete the Case File ID.



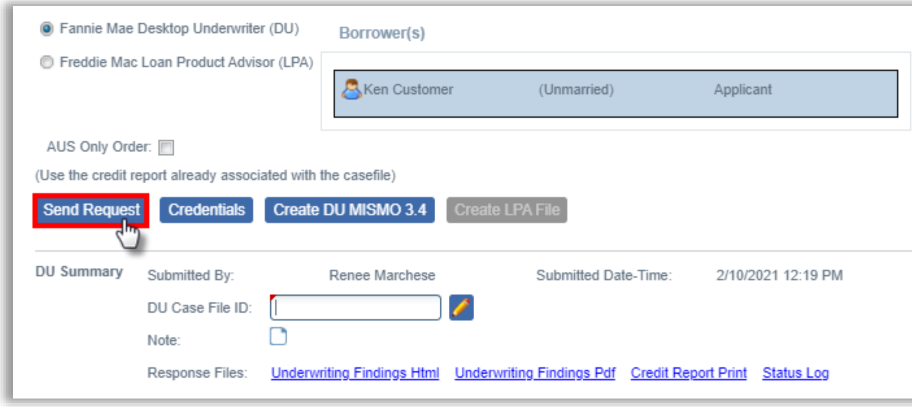
Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank.

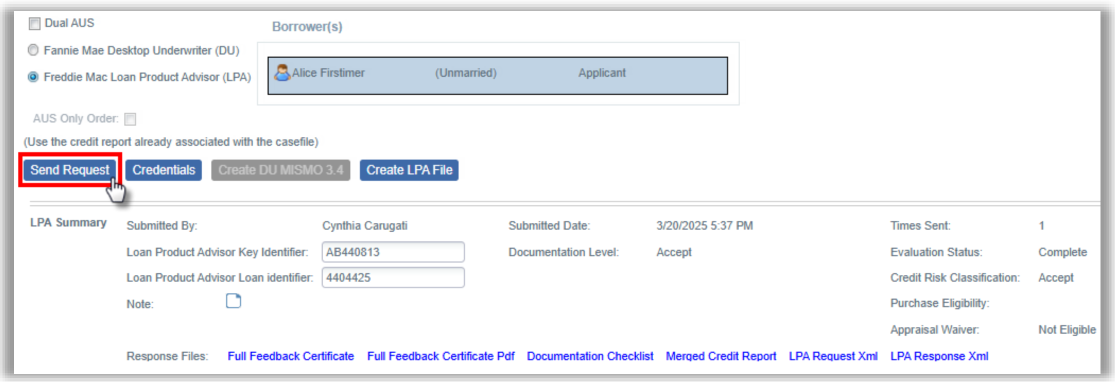




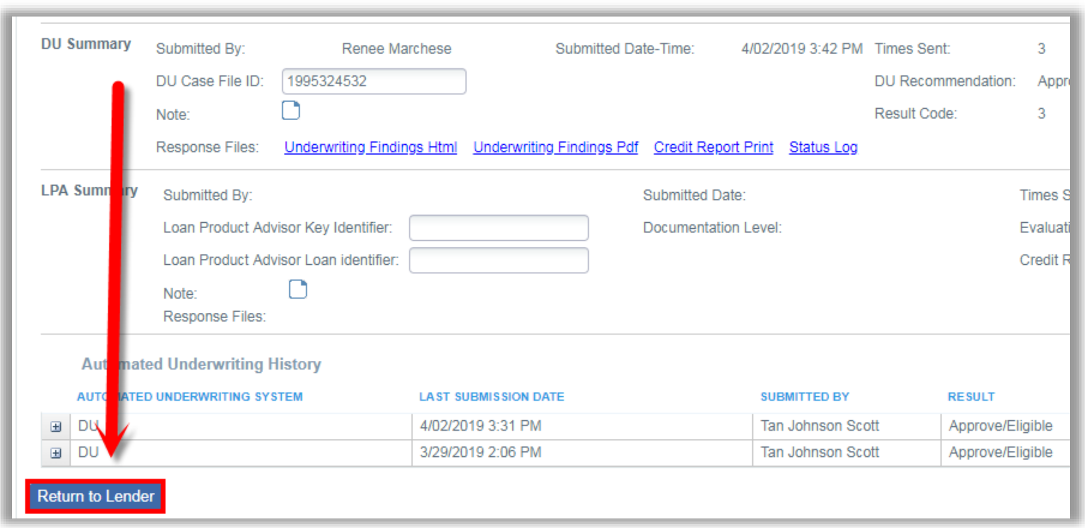
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Click the Send Request button to submit.

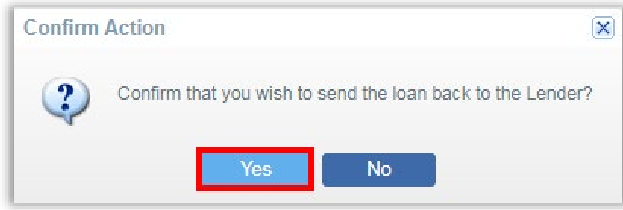




</td></tr>
<tr><td>6</td><td>
Scroll to the bottom of your screen and click the Return to Lender button.



</td></tr>
</table>

Step	Action
7	Click **Yes** to confirm that you wish to send the loan back to the Lender.  You will return to the P.A.T.H. Dashboard.
8	Once the loan is Returned to Lender, the Homebridge Wholesale Underwriter will mark the new credit report as current and reconcile the liabilities.