homebridgewholesale

P.A.T.H.

(Portal Automation to Homebridge)

June 5, 2026

Table of Contents

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.

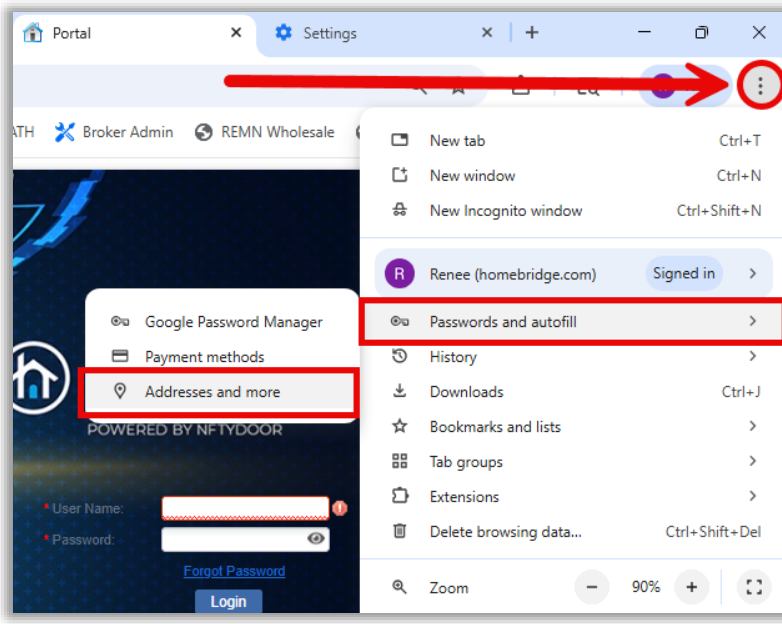
Remove Chrome Address Autofill

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.

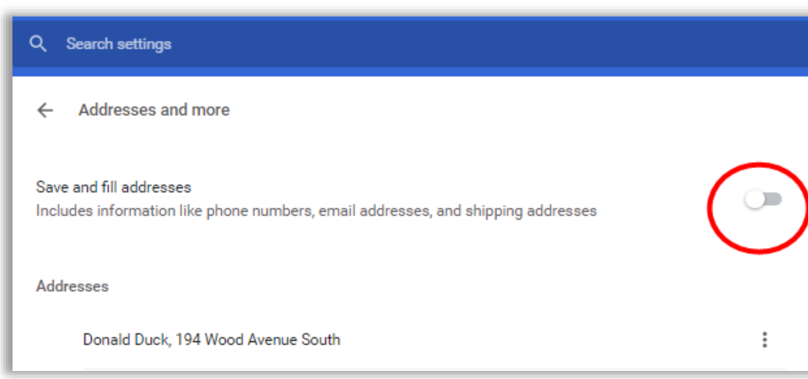
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Open the Chrome browser.</td></tr>
<tr><td>2</td><td>

- Click the ⋮ in the top right corner of the window
- Select **Passwords and autofill**
- And then select **Addresses and more**



</td></tr>
<tr><td>3</td><td>

Turn off the toggle for **Save and fill addresses**.



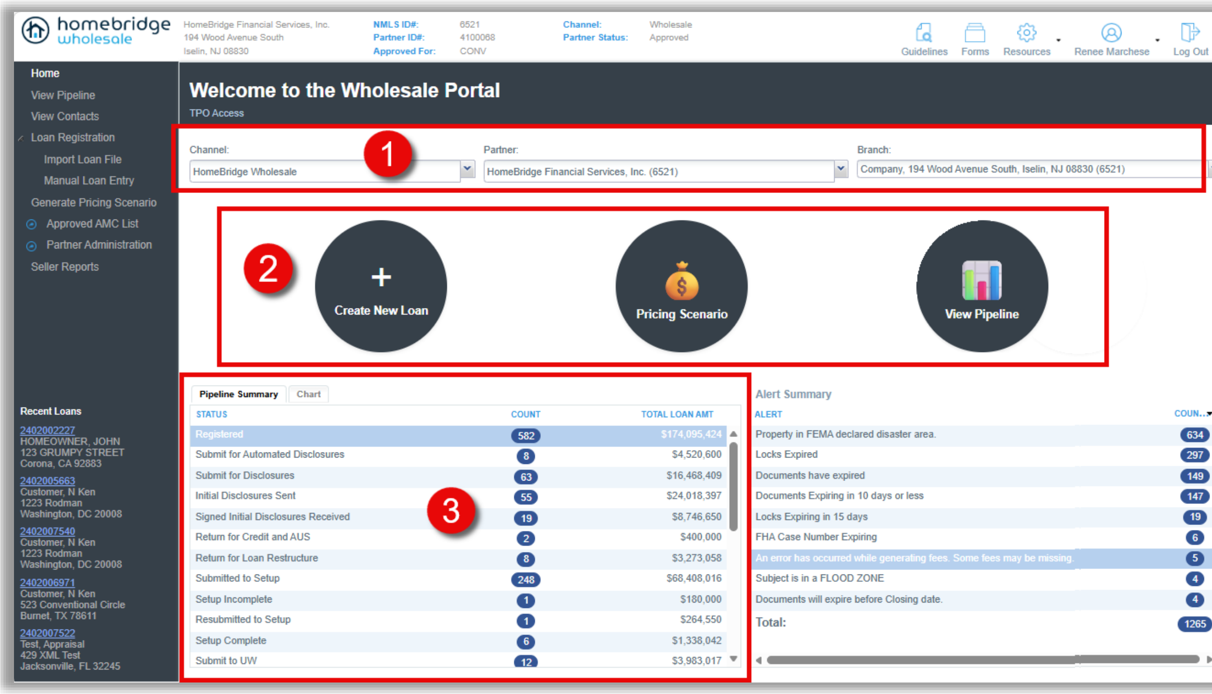
</td></tr>
</table>

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.



1. Office and Branch Information

Filter Registered loans by Channel, Partner, and/or Branch.

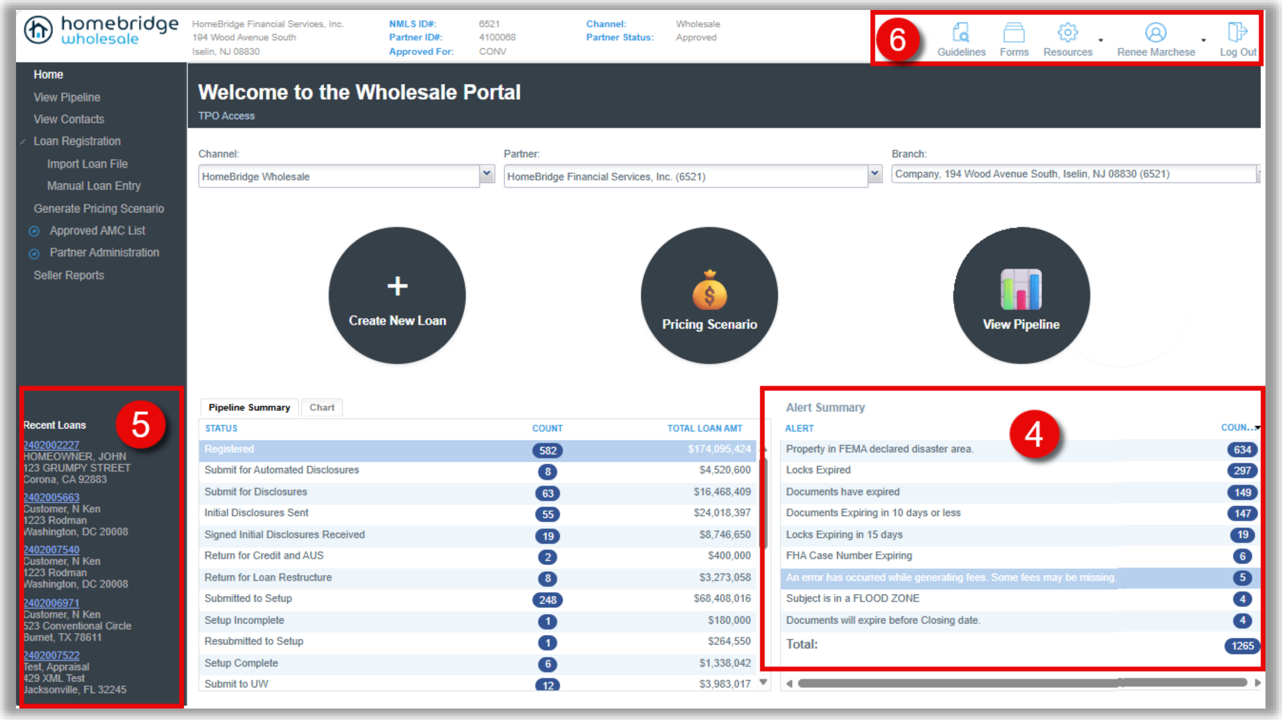
2. Shortcuts

- Create a New Loan (Import Loan File)
- Pricing Scenario (Generate Pricing Scenario)
- View Pipeline

3. Pipeline Summary

Displays the Status, Count of loans, and Total Loan Amounts.

- Click the Count # to see a list of the loans with that status



4. 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. Recent Loans

The last 5 loans opened for easy access.

6. Quick Links & User Profile

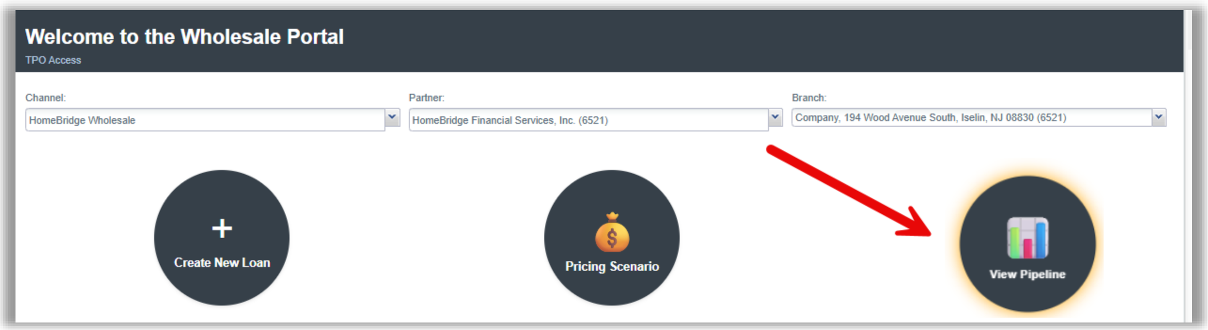
- Guidelines, Forms, and Resources
- Password Reset, Set Compensation (with authorization), & Log Out

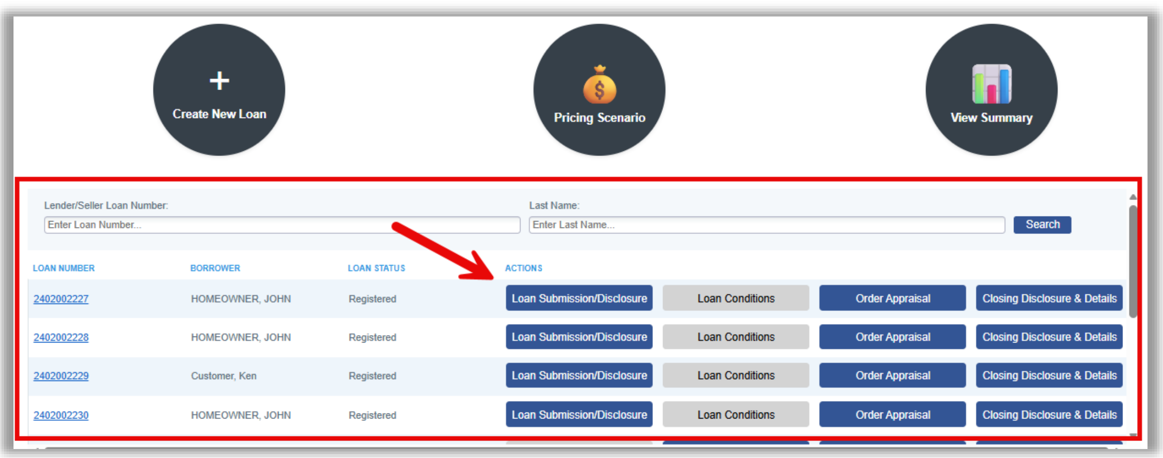
Pipeline

There are two ways to view your pipeline in P.A.T.H., click the **View Pipeline** shortcut on the Home Screen or **View Pipeline** from the Menu Tree.

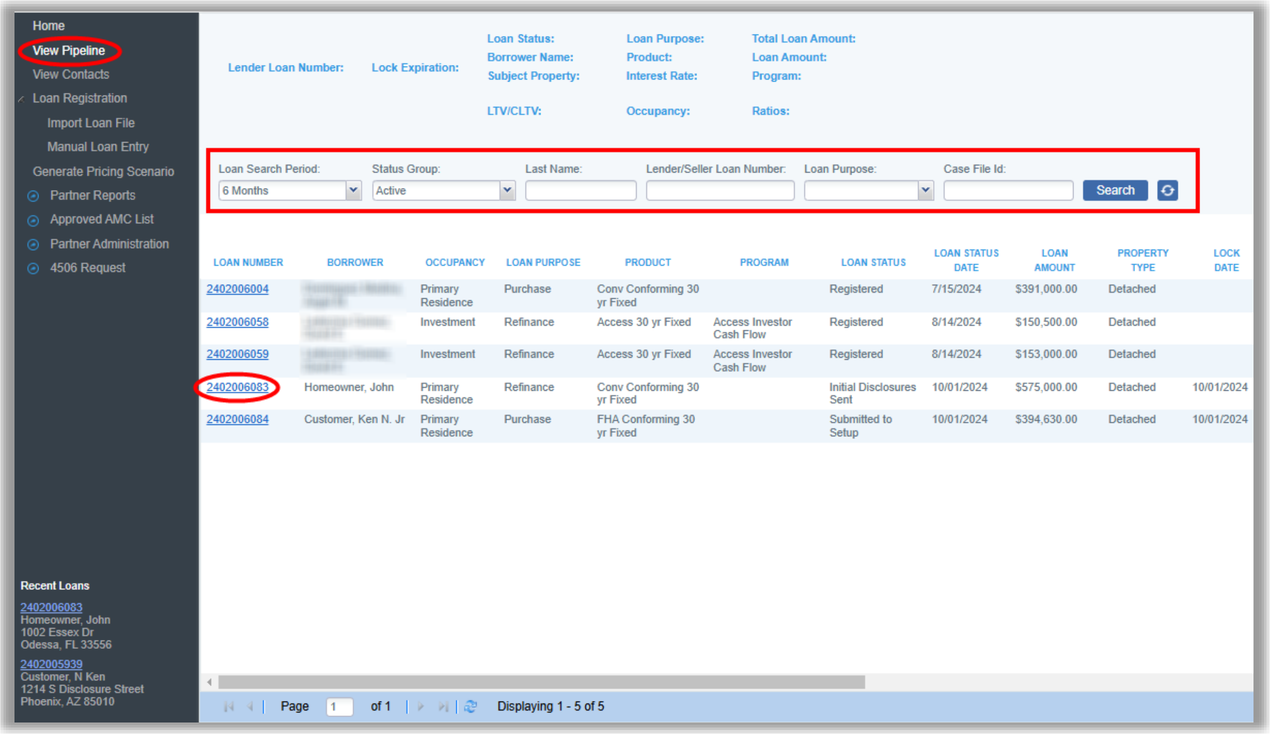
The Shortcut Pipeline view displays the **Borrower, Loan Status**, and **Actions**.

- Click the blue Action buttons to complete required actions Loan Submission/Disclosure
- Gray Action buttons do not require attention Loan Conditions
- **Note:** Once required action is complete, use the menu tree to navigate within the loan. The back button returns to the Home screen.





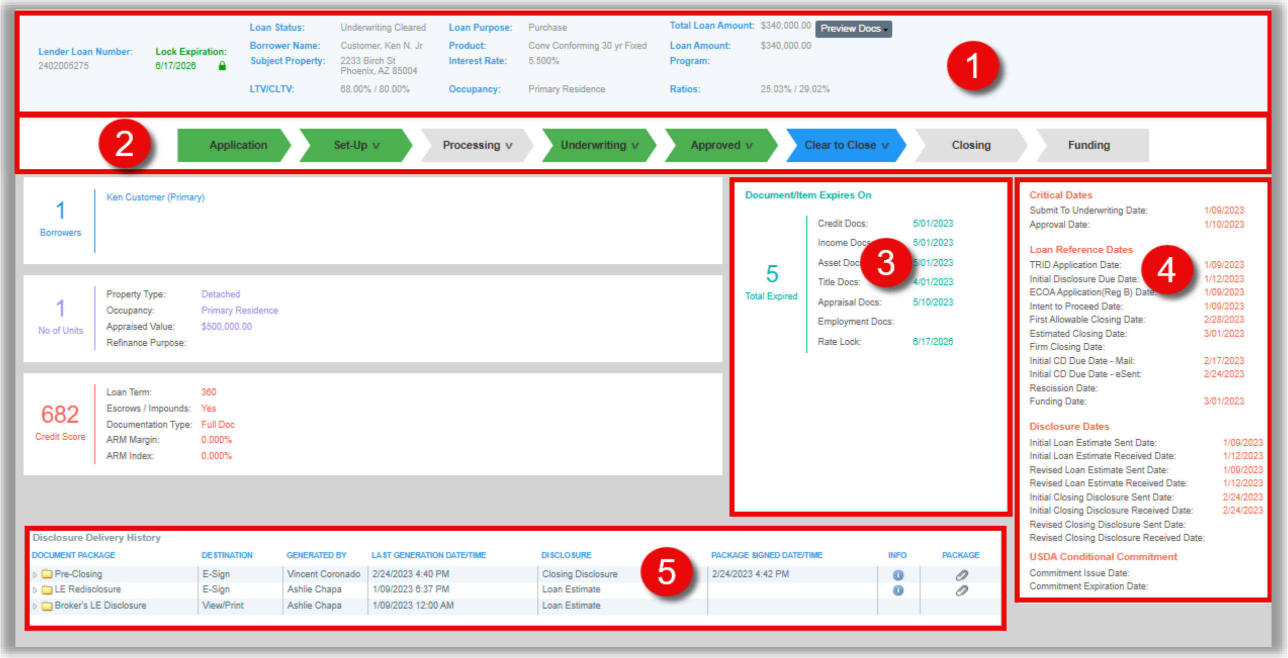
View Pipeline from the Menu Tree defaults to your loans with Homebridge in the last 6 Months. To view loans older than 6 months, change the **Loan Search Period**.



- 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.



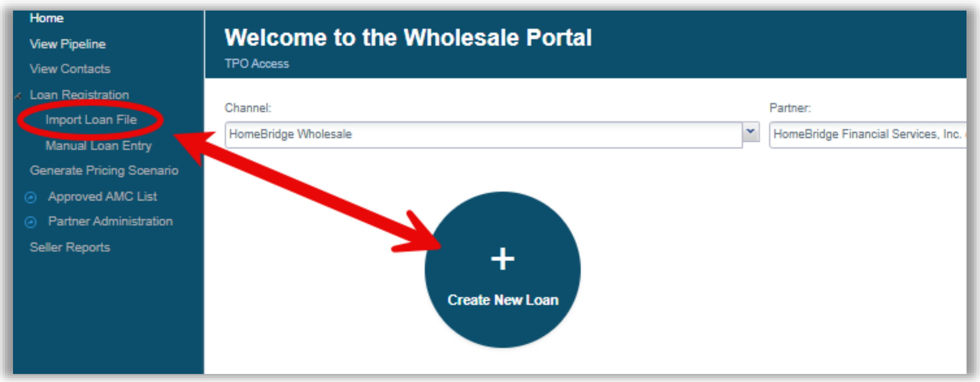
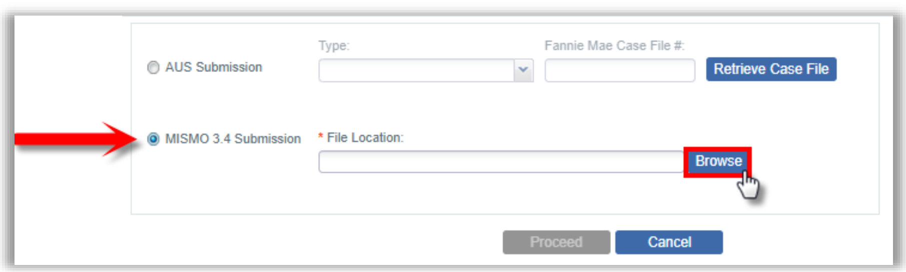
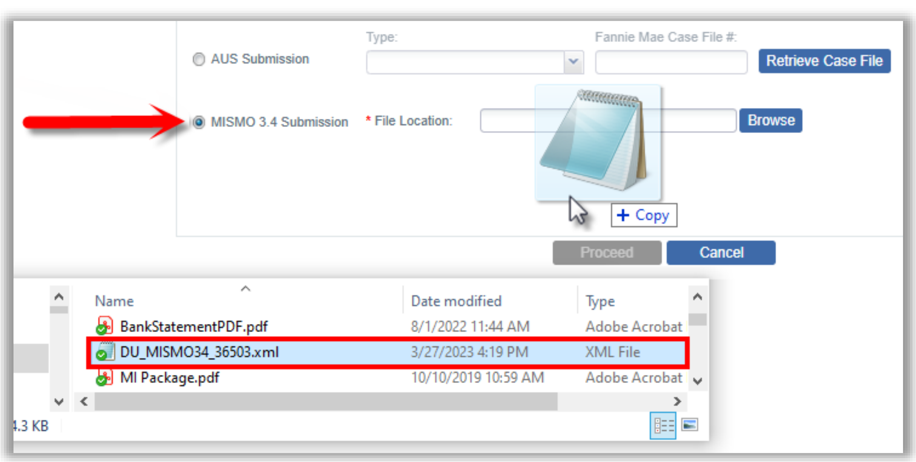
1. **Overview of Loan Data**
2. **Loan Milestones**
   - Displays the loan status milestones within the loan progression
   - Current milestone is **Blue**, completed milestones are **Green**
   - Hover over each chevron for status details
3. **Document Expiration Dates**
4. **Critical Dates, Loan Reference Dates, Disclosure Dates, and Program Conditional Commitment date.**
5. **Disclosure Delivery History**

Loan Registration

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

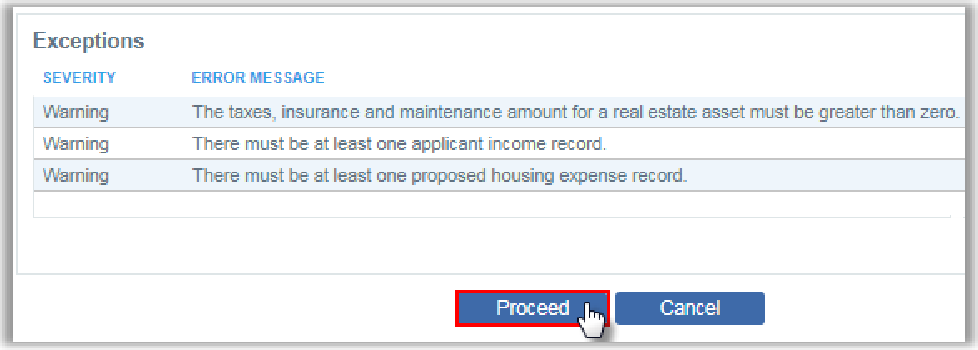
- Import a MISMO 3.4 (.xml),
- Import an AUS file already assigned to Homebridge, or
- Manually enter the information into the system.

Import MISMO 3.4 file

Step	Action
1	From the home screen click **Create New Loan** or select **Import Loan File** under Loan Registration in the Menu Tree. 
2	• Select **MISMO 3.4 Submission** • Click the **Browse** button to select or **Drag & Drop** the .xml file  

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

Click **Proceed** to pull the information into P.A.T.H.

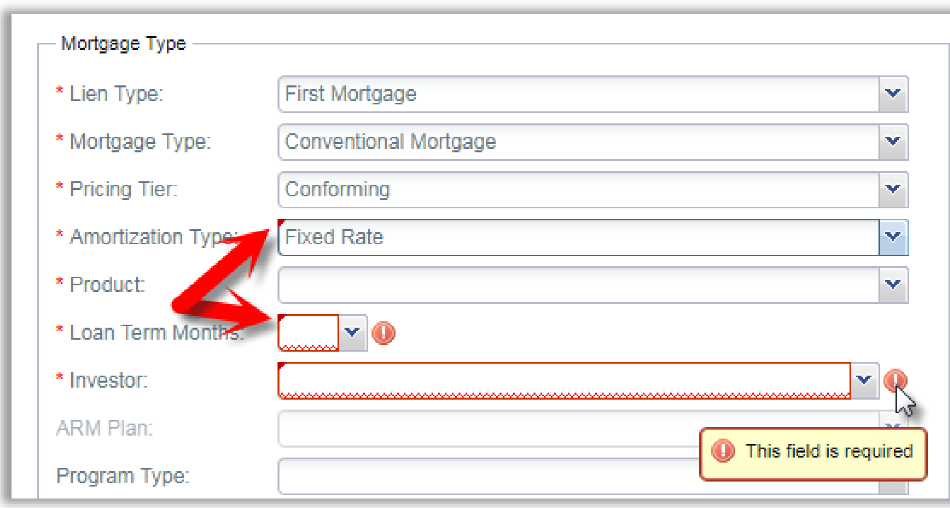


Helpful Tip: The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the upload.

</td></tr>
<tr><td>4</td><td>

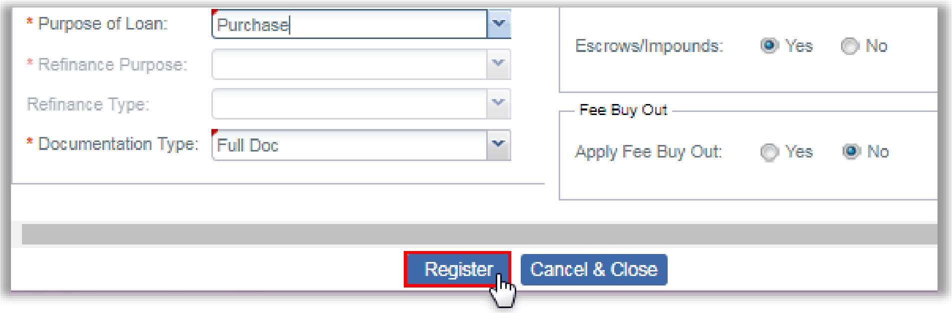
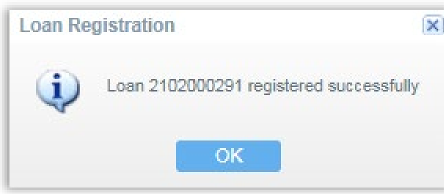
Review the fields **in the order they appear** for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.

- 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



Helpful Tip: Ensure the Loan Application Date, Settlement Date, Qualifying Credit Score, and the Appraised Value are completed.

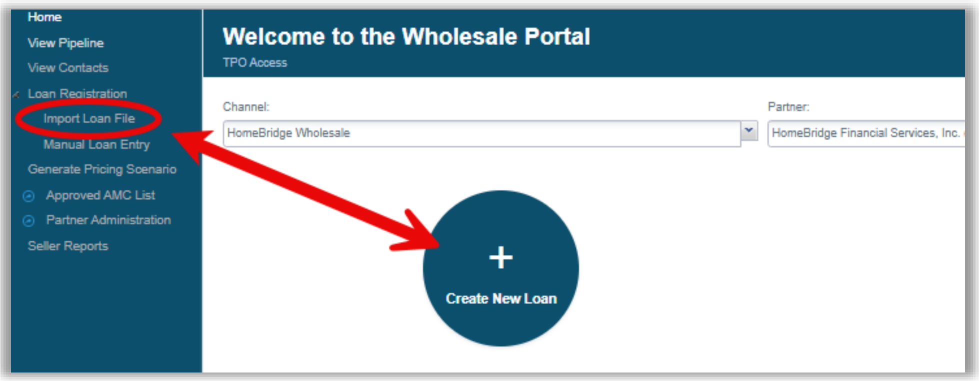
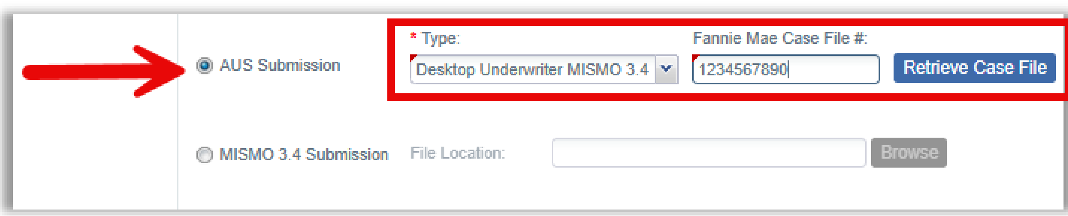
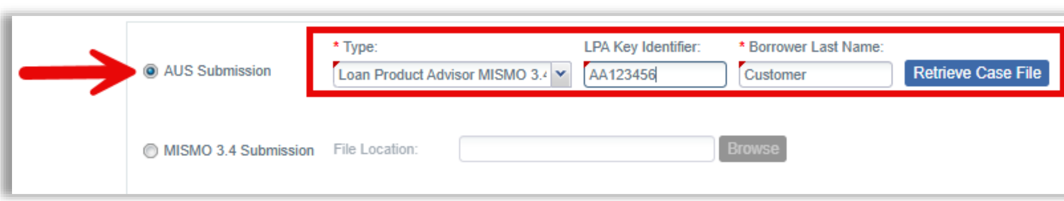
</td></tr>
</table>

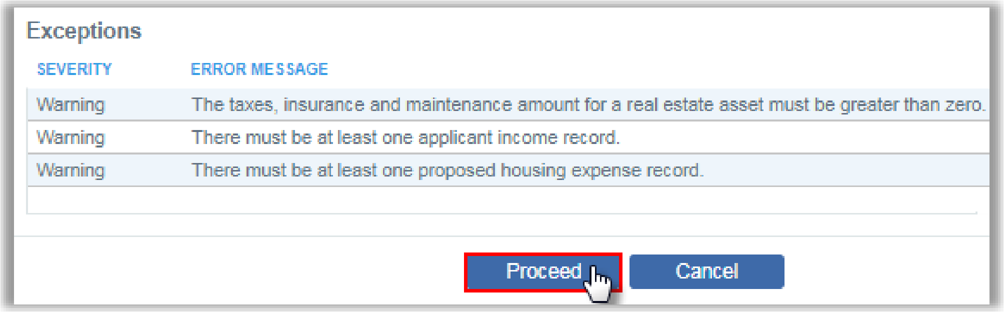
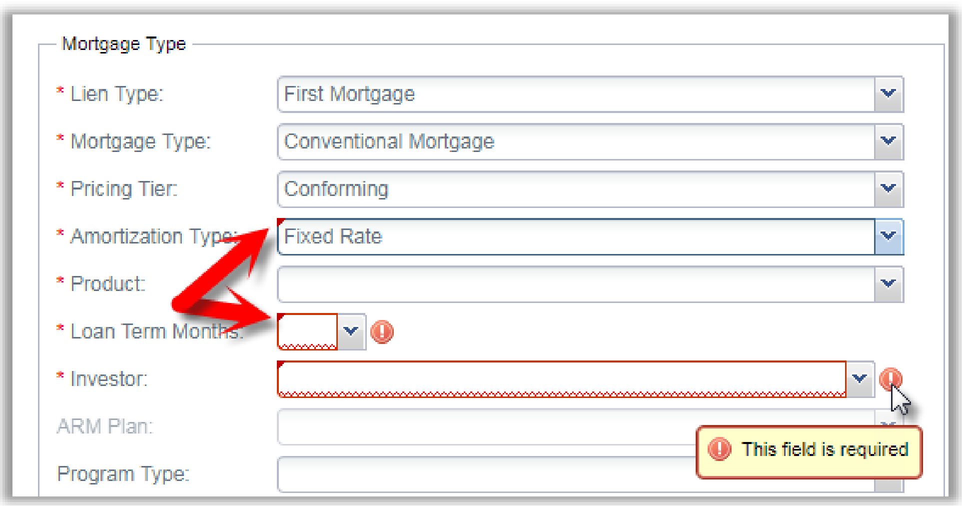
Step	Action
5	Click **Register** at the bottom of the screen. 
6	A pop up message will display the Loan Number and confirm the Registration. 

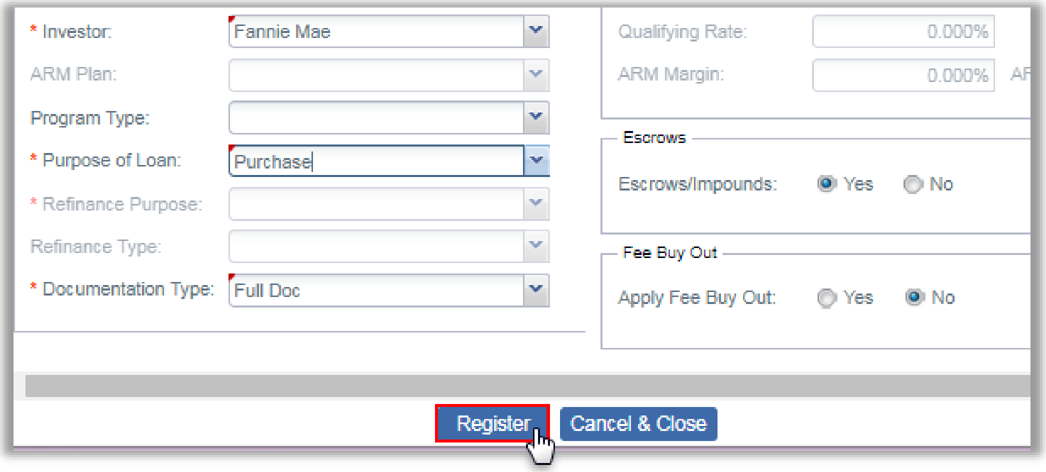
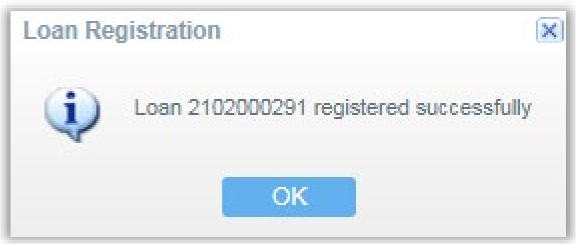
Import AUS Findings

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	From the home screen click **Create New Loan** or select **Import Loan File** under Loan Registration in the Menu Tree. 
2	• 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	Click **Proceed** to pull the .xml information into P.A.T.H.  **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.
4	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. • All required information is indicated by a * • Missing required information indicated by a • User changed information is marked by red indicator in the corner of the field.  **Helpful Tip:** Ensure the Loan Application Date, Settlement Date, Qualifying Credit Score, and the Appraised Value are completed.

Step	Action
5	Click **Register** at the bottom of the screen. 
6	A pop up message will display the Loan Number and confirm the Registration. 

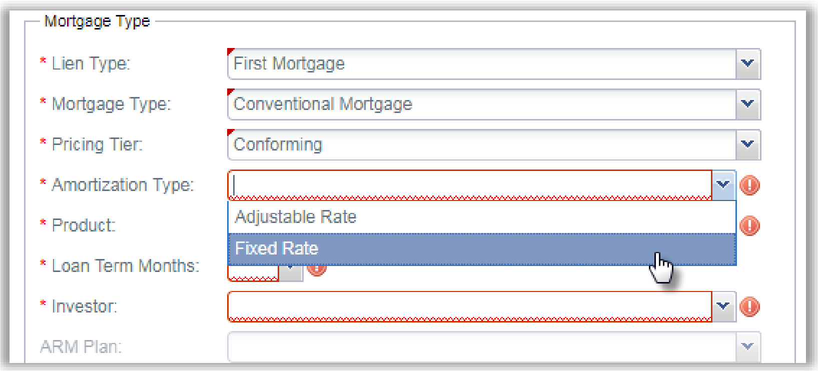
Manual Loan Entry

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

To manually enter a loan for Registration, click **Manual Loan Entry** in the menu under **Loan Registration.**

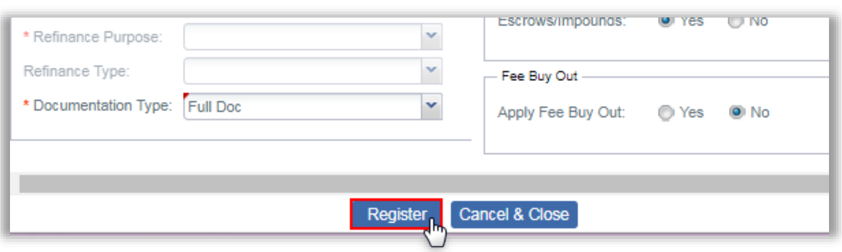
</td></tr>
<tr><td>2</td><td>

- 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



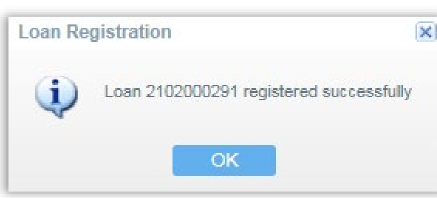
</td></tr>
<tr><td>3</td><td>

Click **Register** at the bottom of the screen.



</td></tr>
<tr><td>4</td><td>

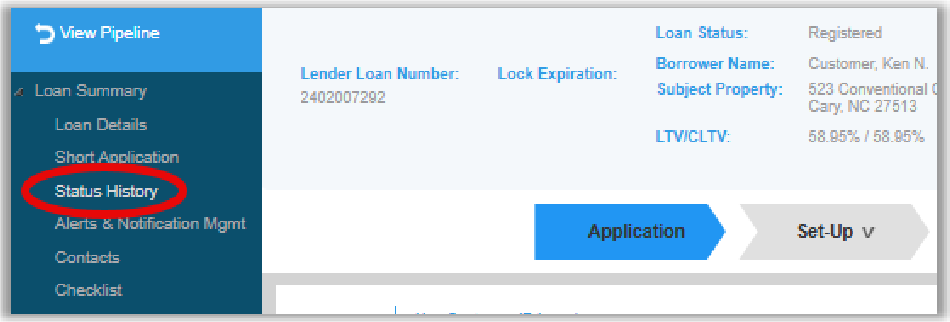
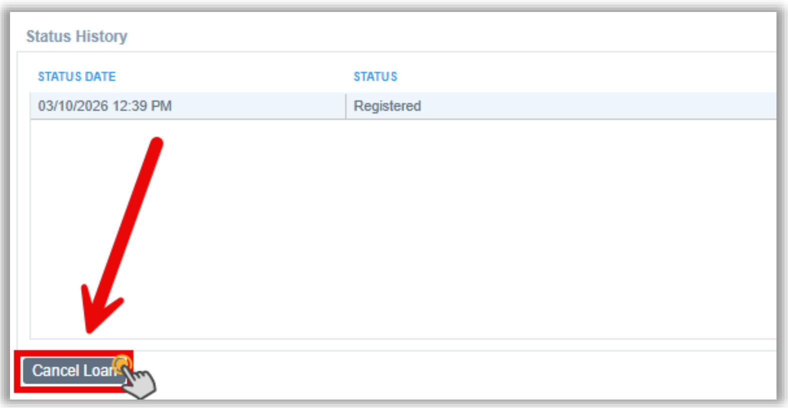
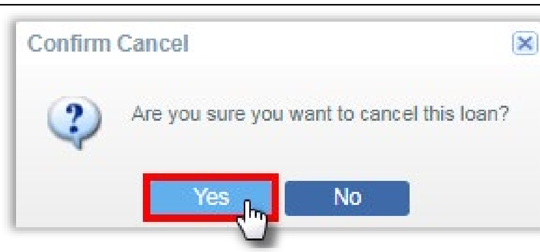
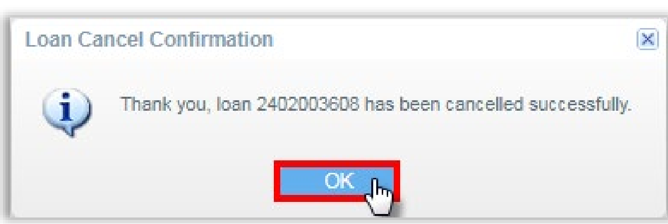
A pop up message will display the Loan Number and confirm the Registration.



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

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	Go to **Loan Summary→ Status History**. 
2	Click **Cancel Loan** at the bottom of the screen. 
3	Click **Yes** to confirm. 
4	Pop up will confirm the loan is cancelled and you will be returned to the **Home** screen. 

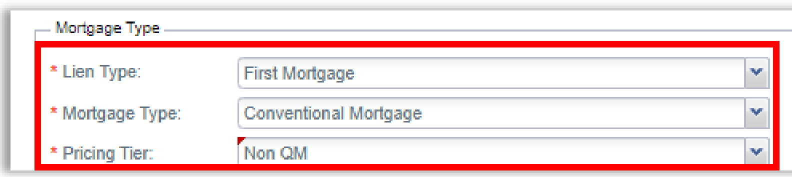
Entering Specialty Programs

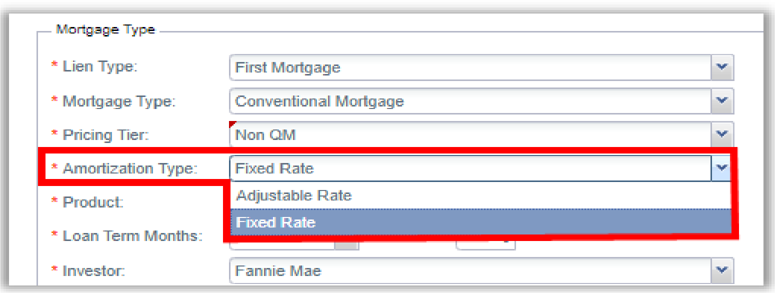
For accurate pricing and specialty product options, choose the correct mortgage information in the dropdown selections. If the correct options do not appear, review the previous selections, and enter the correct information.

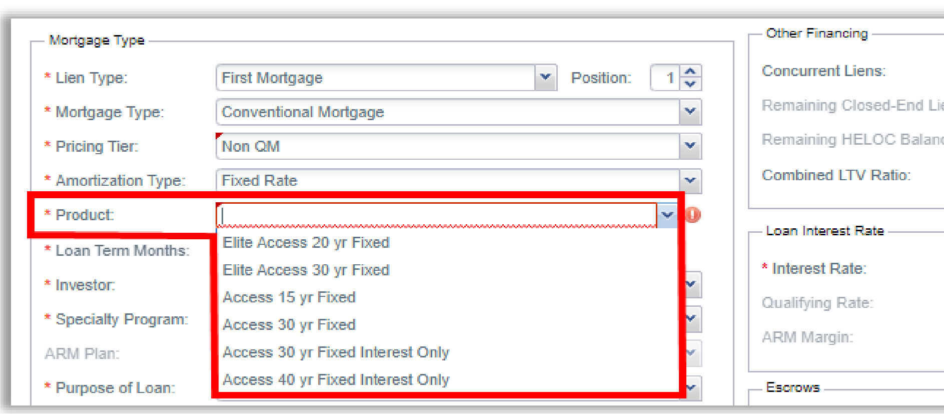
Access (Non-QM)

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and make the following selections:

Lien Type: First Mortgage
Mortgage Type: Conventional Mortgage
Pricing Tier: Non QM



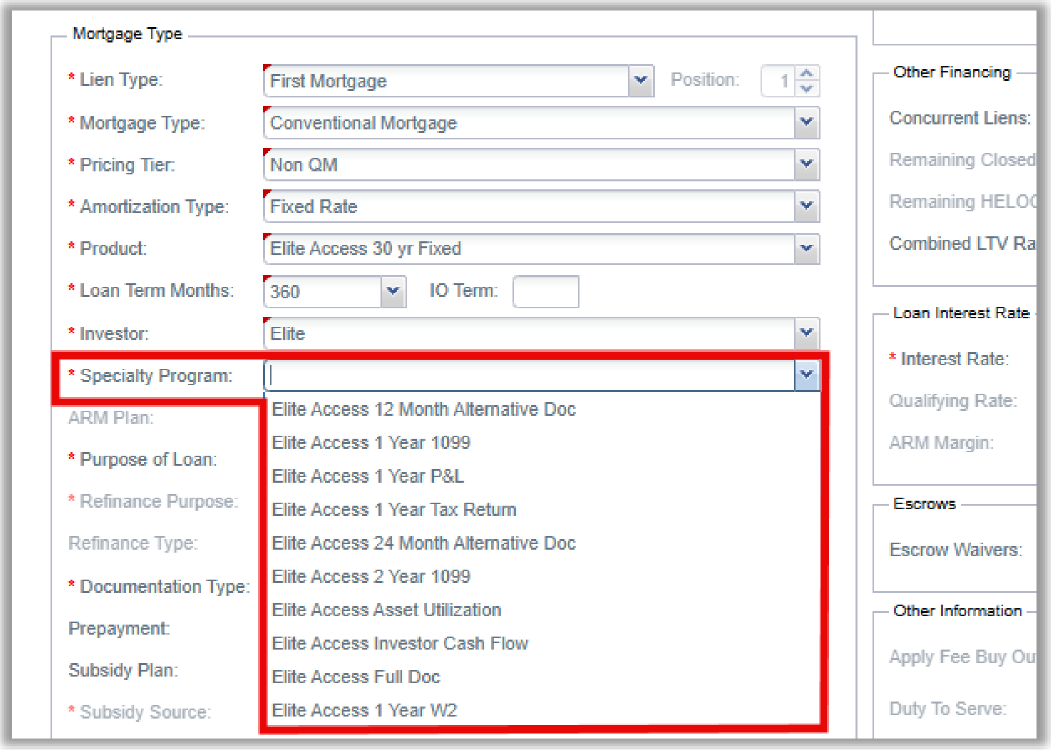
</td></tr>
<tr><td>3</td><td>Select the Amortization Type.


</td></tr>
<tr><td>4</td><td>Select the applicable Product.


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

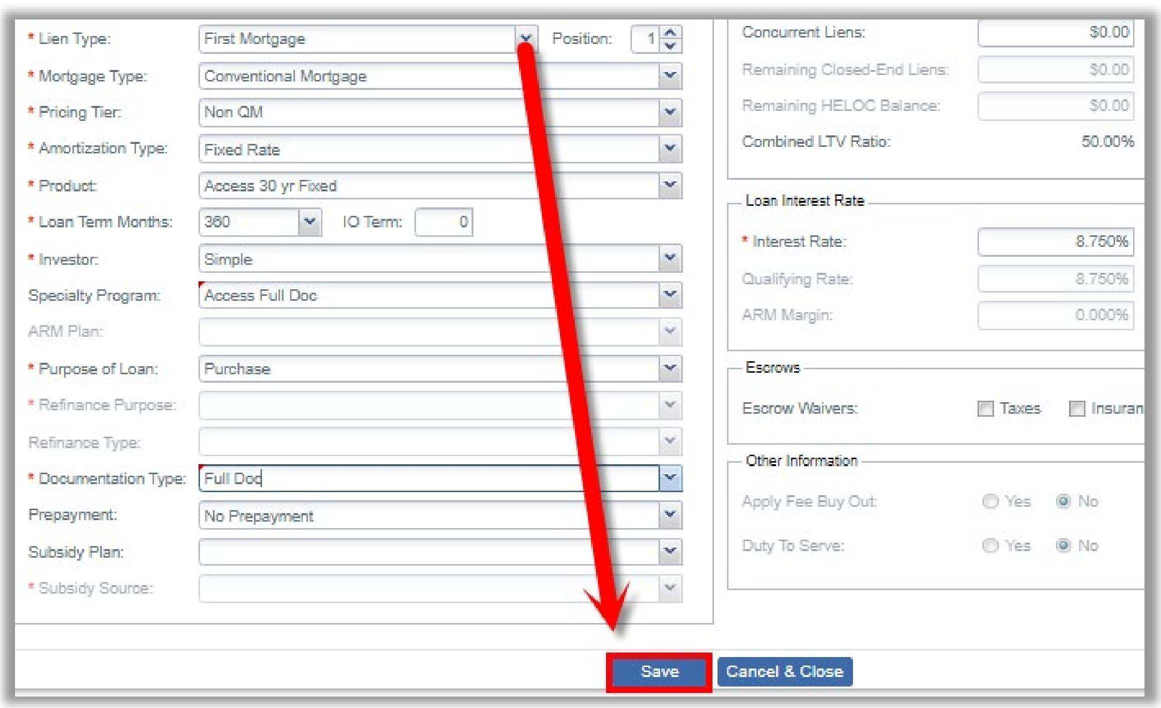
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

- **Investor** defaults to Simple.
- Select the applicable **Specialty Program** from the dropdown.



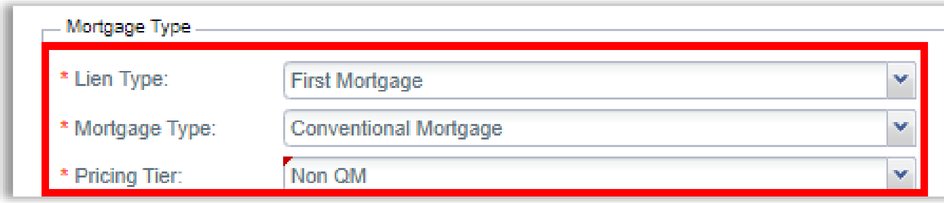
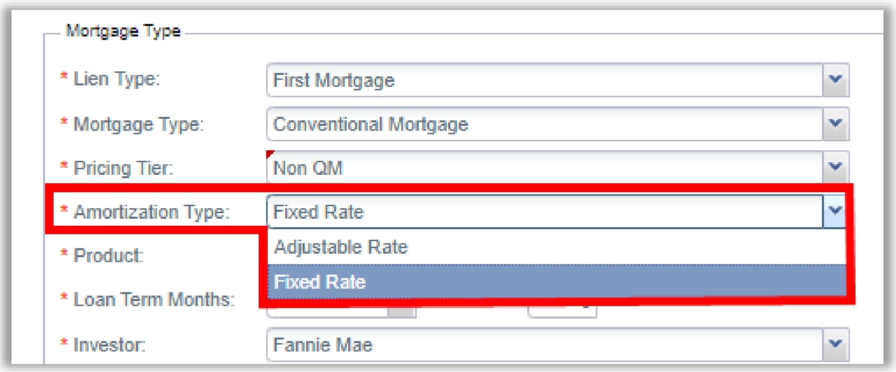
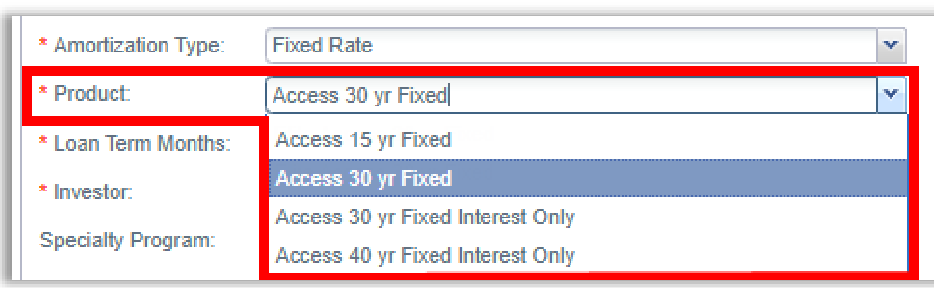
</td></tr>
<tr><td>6</td><td>

After completing all sections of the Short Application, click **Save** at the bottom of the screen.



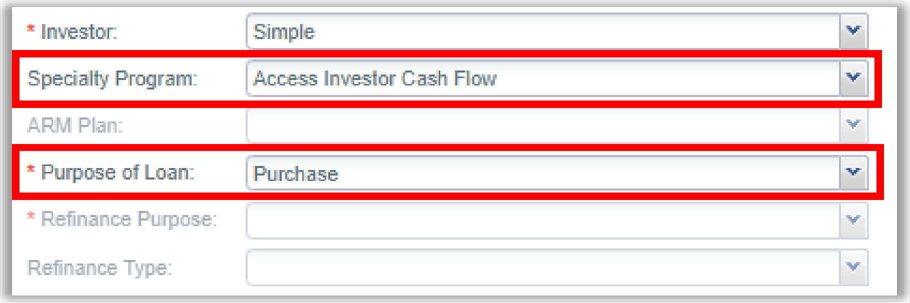
</td></tr>
</table>

Short-Term Rental Income

Step	Action
1	Go to **Loan Summary→Short Application**.
2	Scroll down to the **Mortgage Type** section and make the following selections: • Lien Type: **First Mortgage** • Mortgage Type: **Conventional Mortgage** • Pricing Tier: **Non QM** 
3	Select the **Amortization Type**. 
4	Select the applicable **Product.** 

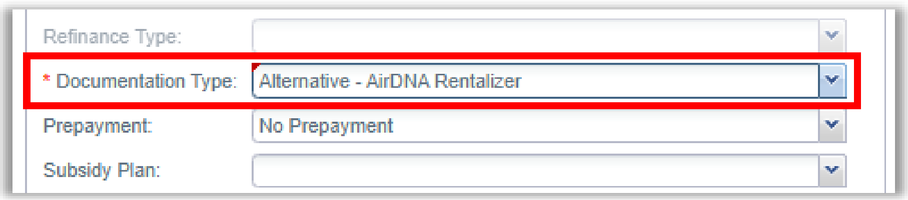
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

- **Investor** defaults to Simple
- Select **Specialty Program: Access Investor Cash Flow** from the dropdown
- Select **Purpose of Loan: Purchase** from the dropdown



</td></tr>
<tr><td>6</td><td>

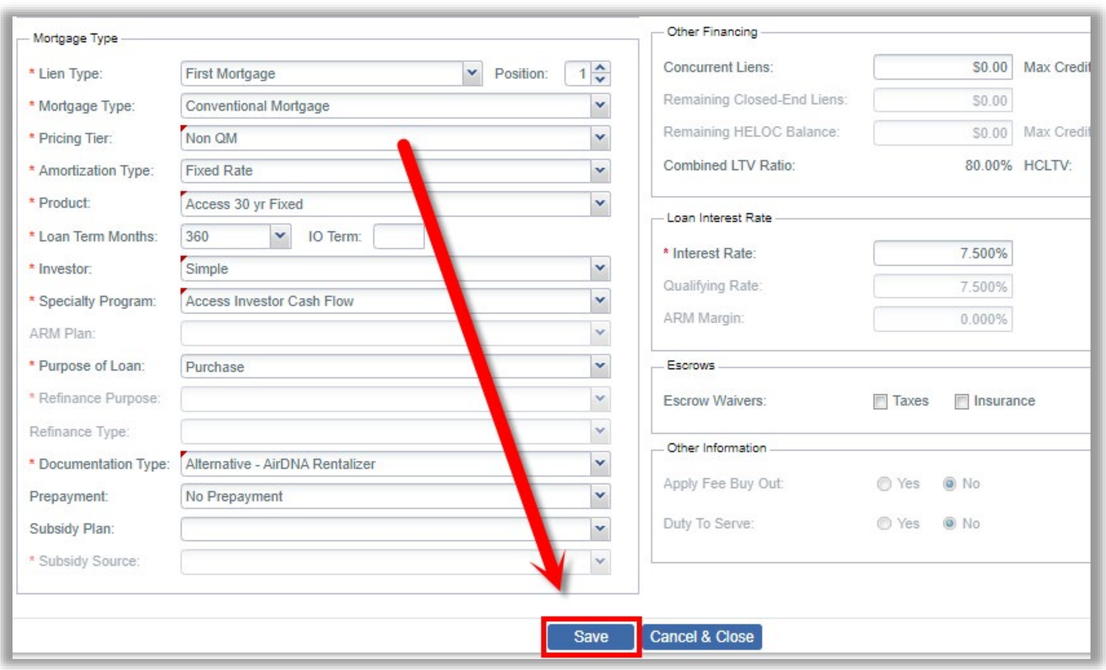
Select **Documentation Type: Alternative AirDNA Rentalizer**



Note: The Documentation Type selection does not impact pricing.

</td></tr>
<tr><td>7</td><td>

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

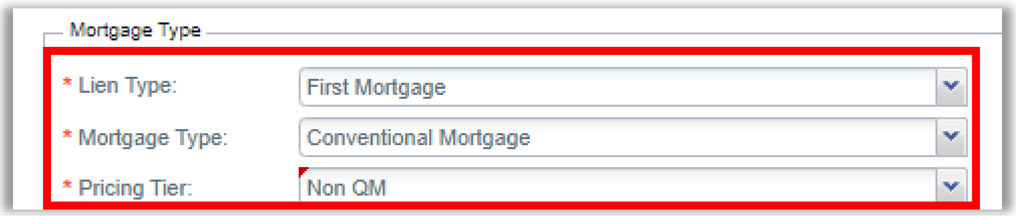


</td></tr>
</table>

Elite Access

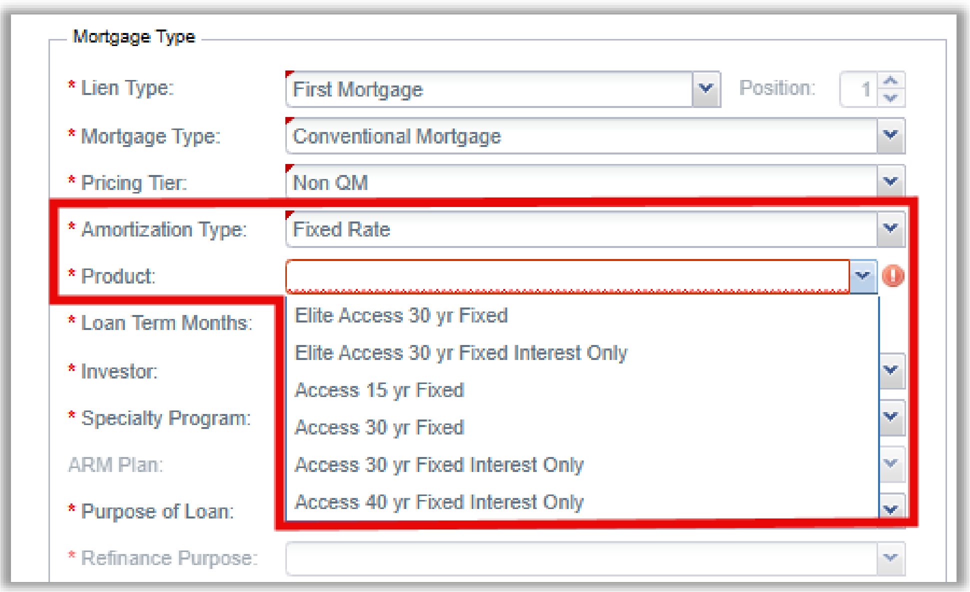
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and make the following selections:

- Lien Type: **First Mortgage**
- Mortgage Type: **Conventional Mortgage**
- Pricing Tier: **Non QM**



</td></tr>
<tr><td>3</td><td>

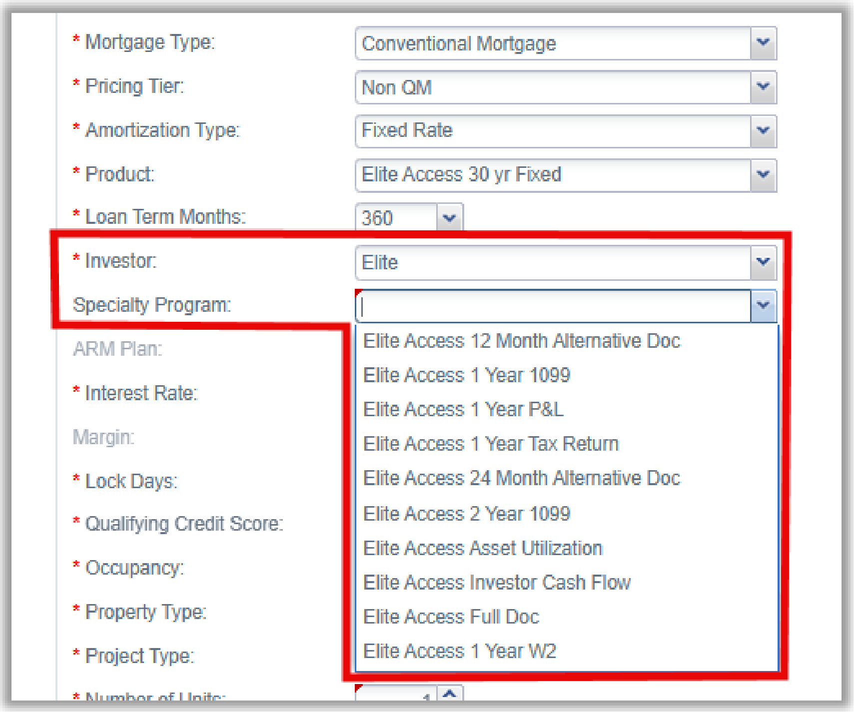
- Select Amortization Type: **Fixed Rate**
- Select the applicable **Product**



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

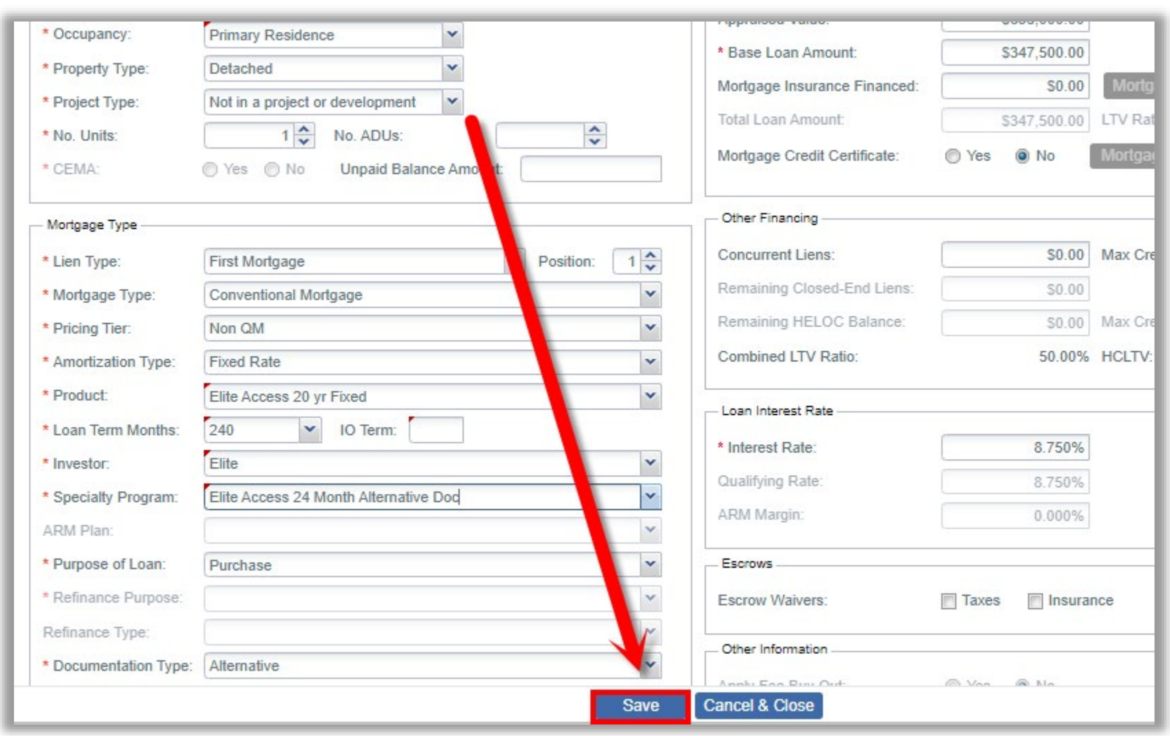
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

- **Investor** defaults to **Elite**
- Select the applicable **Specialty Program**
- **Documentation Type** will auto complete



</td></tr>
<tr><td>5</td><td>

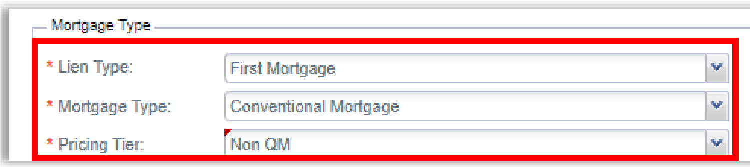
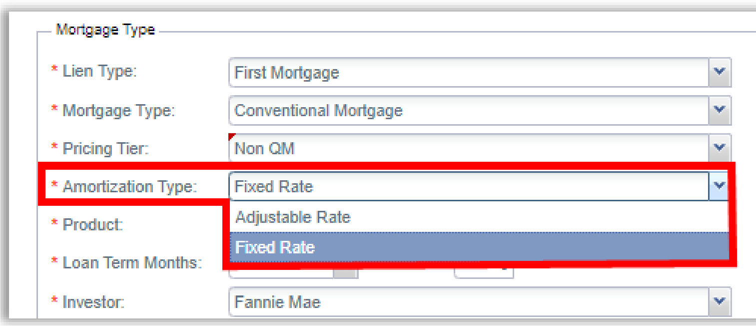
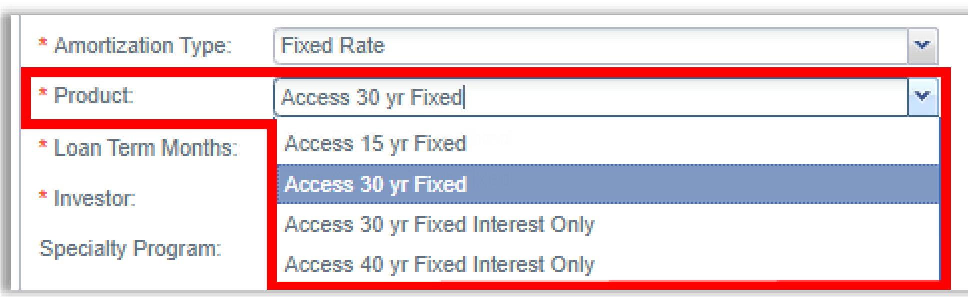
After completing all sections of the Short Application, click **Save** at the bottom of the screen.



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

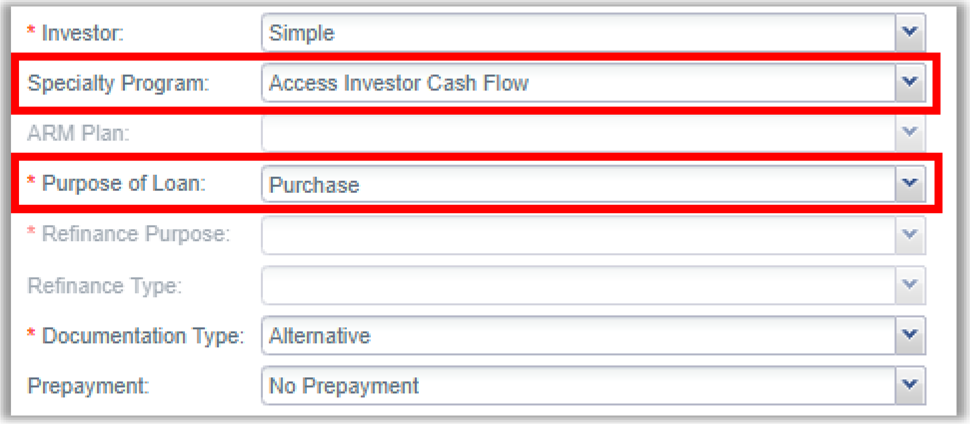
Foreign National Borrower(s)

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	Scroll down to the **Mortgage Type** section and make the following selections: • Lien Type: **First Mortgage** • Mortgage Type: **Conventional Mortgage** • Pricing Tier: **Non QM** 
3	Select the **Amortization Type**. 
4	Select the applicable **Product.** 

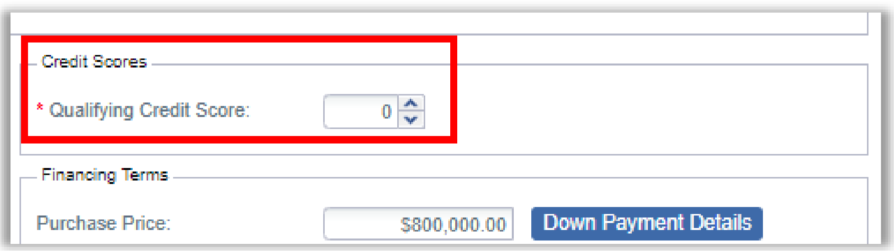
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

- **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



</td></tr>
<tr><td>6</td><td>

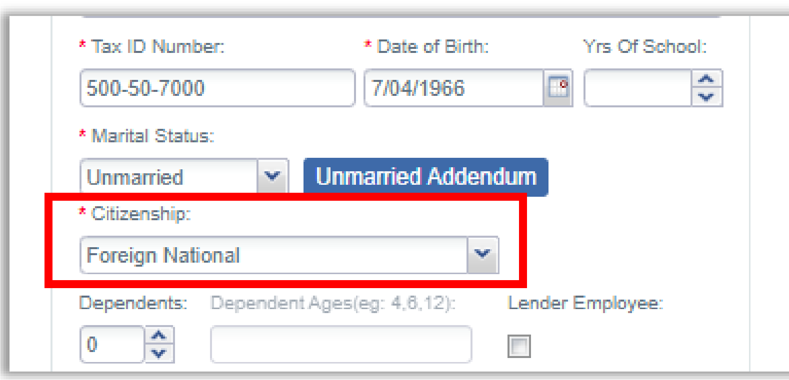
If the foreign national borrower does not have US credit, enter 0 as **Qualifying Credit Score**.



Note: A credit score is required when pricing or locking a loan in P.A.T.H.

</td></tr>
<tr><td>7</td><td>

- Go to the **Full Application→Borrowers** screen
- Select **Citizenship: Foreign National**

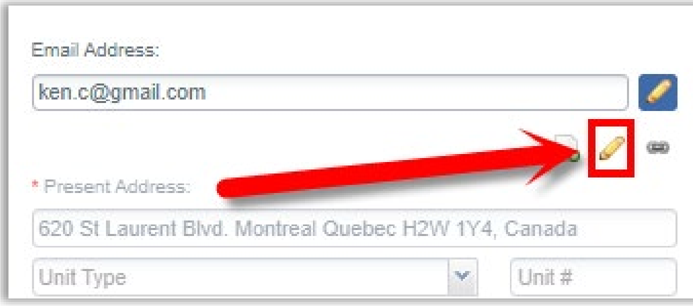


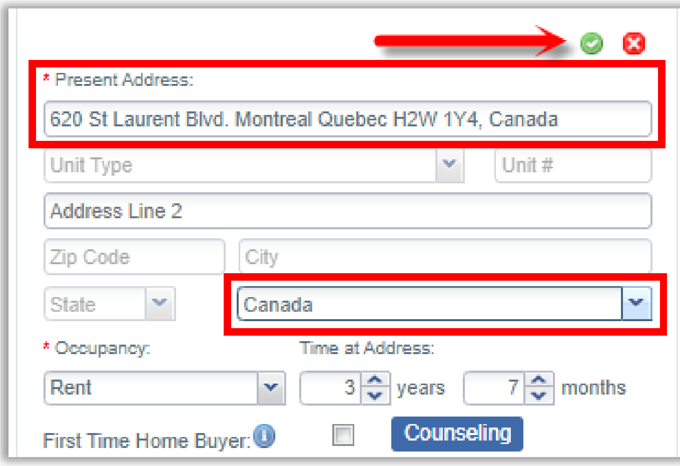
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>8</td><td>

To enter a **Borrower Address** outside of the USA:

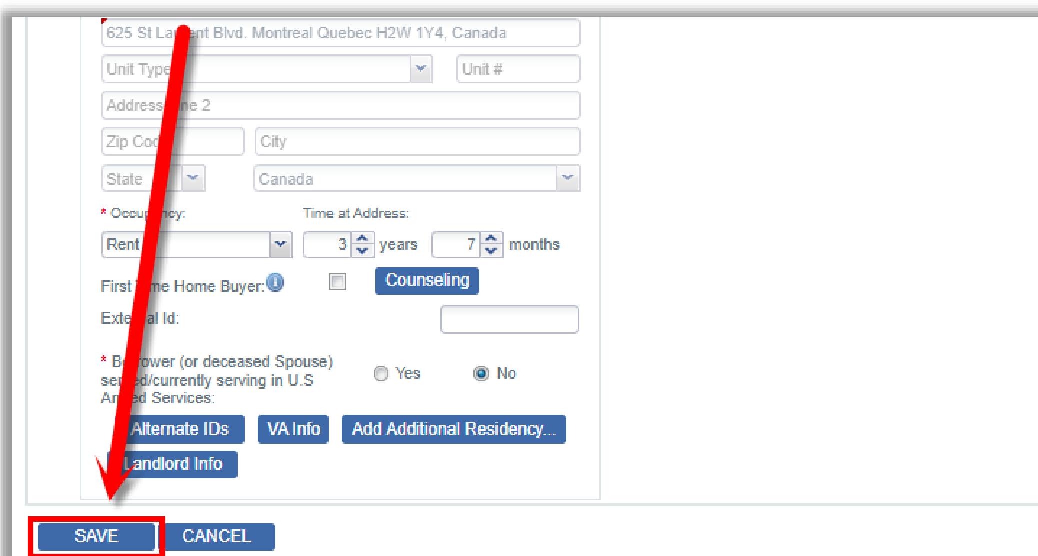
- Click the pencil icon .
- Enter the full **City, Provence**, and **Postal code** in Address line 1.
- Select the **Country**.
- Click the green checkmark .





</td></tr>
<tr><td>9</td><td>

After completing all sections of the Application, click **Save** at the bottom of the screen.



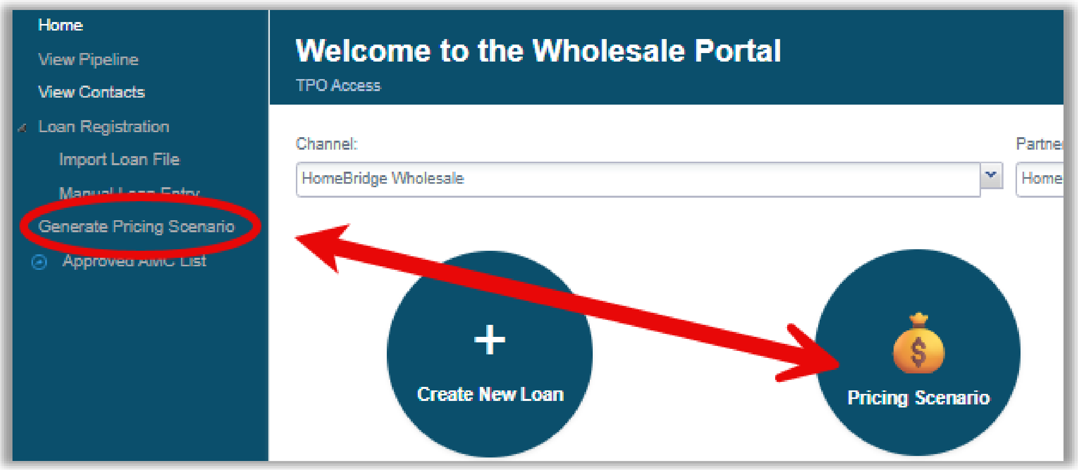
</td></tr>
</table>

Pricing – GPS

To price a loan scenario for a Foreign National borrower, follow the steps below.

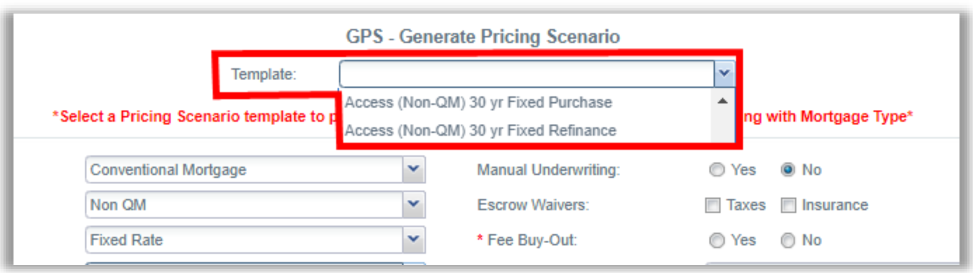
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Go to **Generate Pricing Scenario/Pricing Scenario**.



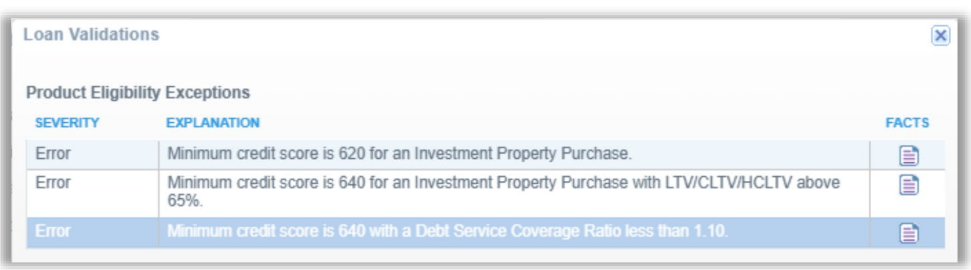
</td></tr>
<tr><td>2</td><td>

Select the applicable **Template** from the dropdown.

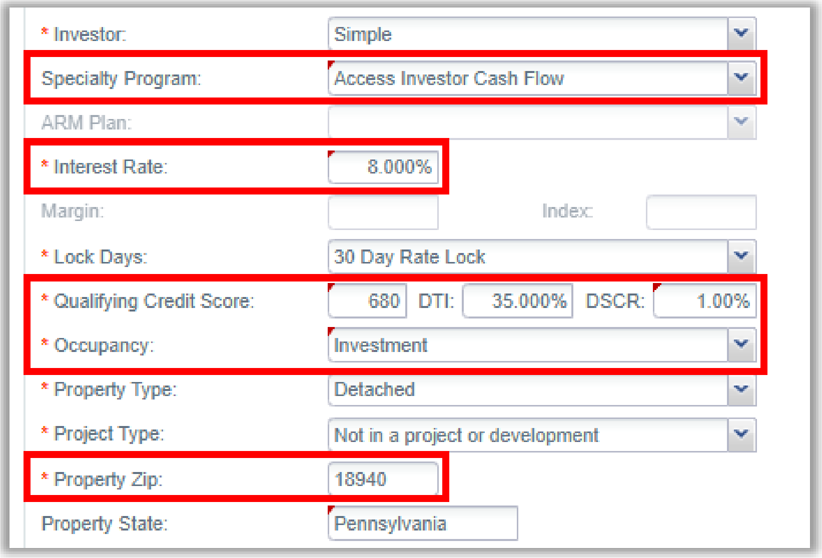
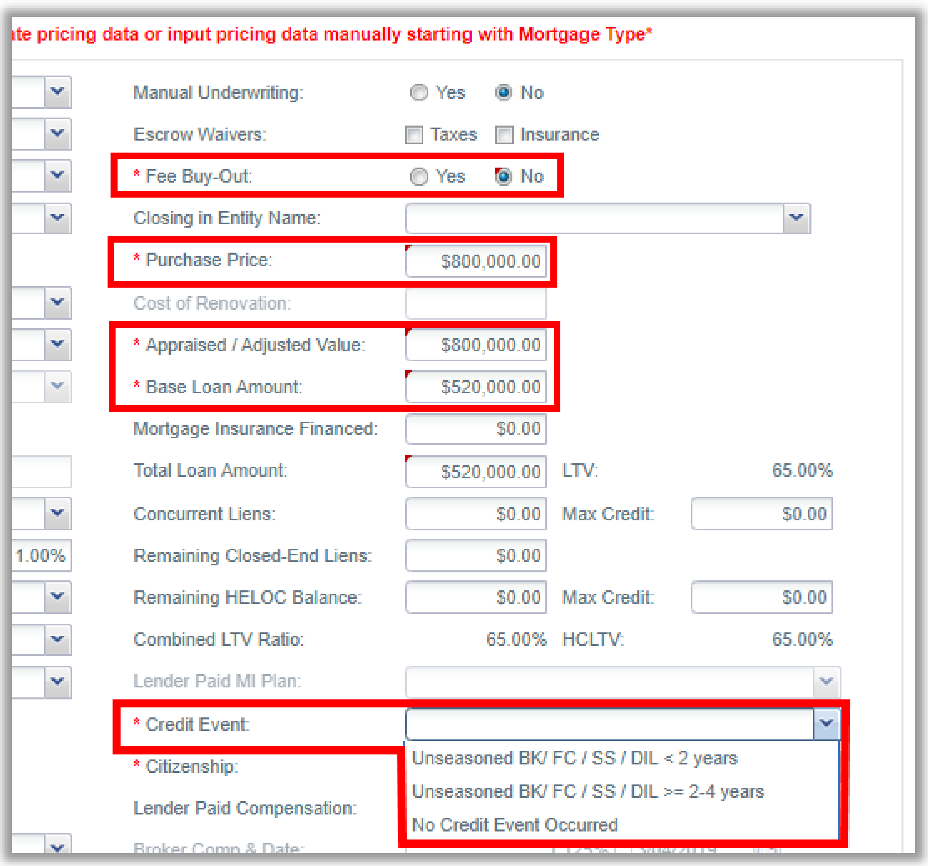


</td></tr>
<tr><td>3</td><td>

- Select Specialty Program: **Access/Elite Access Investor Cash Flow**
- Enter the **Interest Rate**
- Enter the **Qualifying Credit Score** and **DSCR**
  - **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.

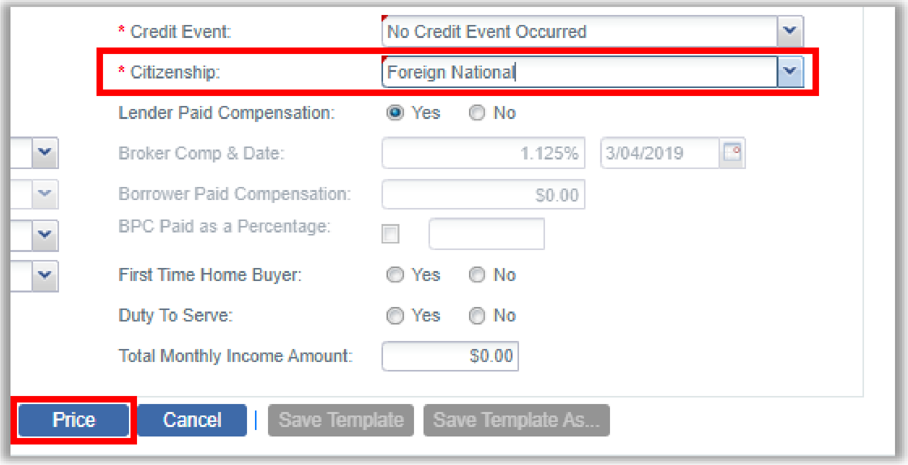


</td></tr>
</table>

Step	Action
	• Select the **Occupancy** from the dropdown • Enter the **Property Zip** 
4	• Select **Fee Buy-Out: No** • Enter the scenario details. • Select the **Credit Event** from the dropdown. 

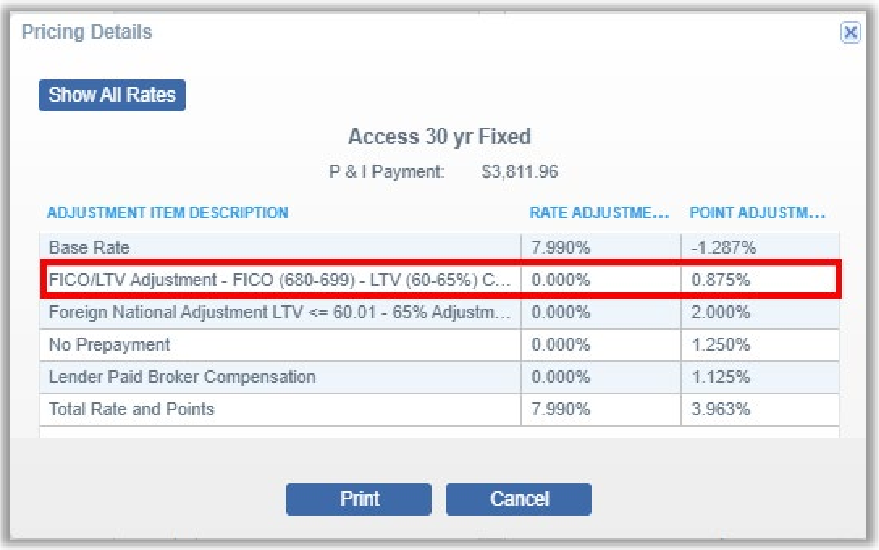
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

- Select **Citizenship: Foreign National.**
- Select/Enter **Compensation** as applicable.
- Click **Price.**



</td></tr>
<tr><td>6</td><td>

If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment.

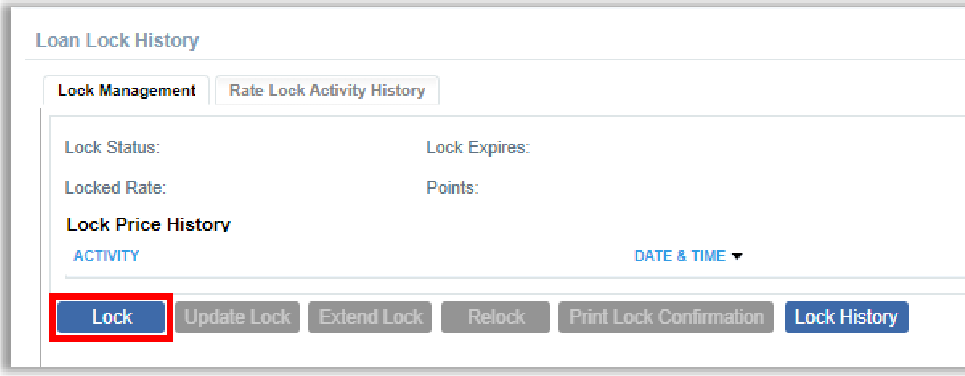


</td></tr>
</table>

Price/Lock – Lock Management

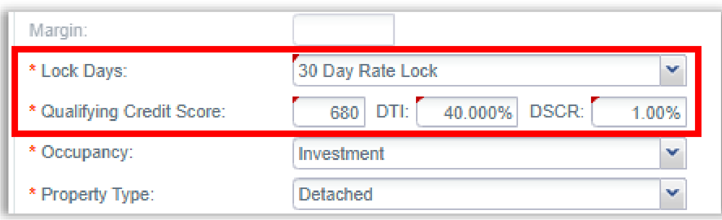
To price or lock a registered loan for a foreign national borrower, follow the steps below.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Processing→Lock Management.</td></tr>
<tr><td>2</td><td>Click Lock.



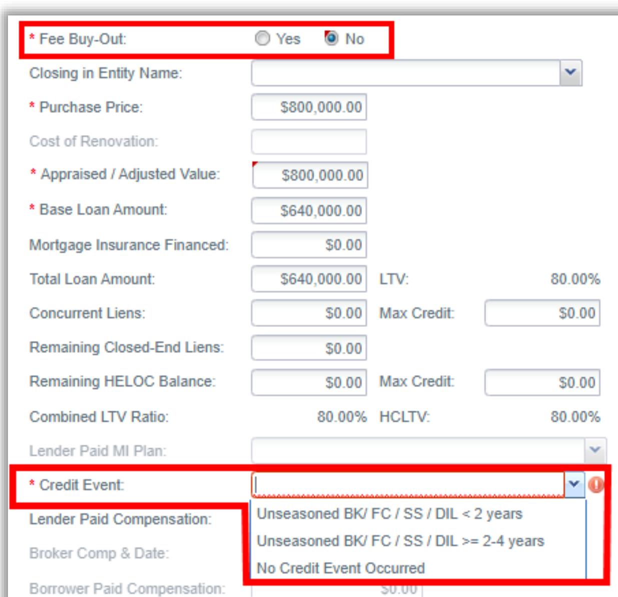
</td></tr>
<tr><td>3</td><td>

- Select the **Lock Days** from dropdown
- Enter the **Qualifying Credit Score** and **DSCR**
  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.



</td></tr>
<tr><td>4</td><td>

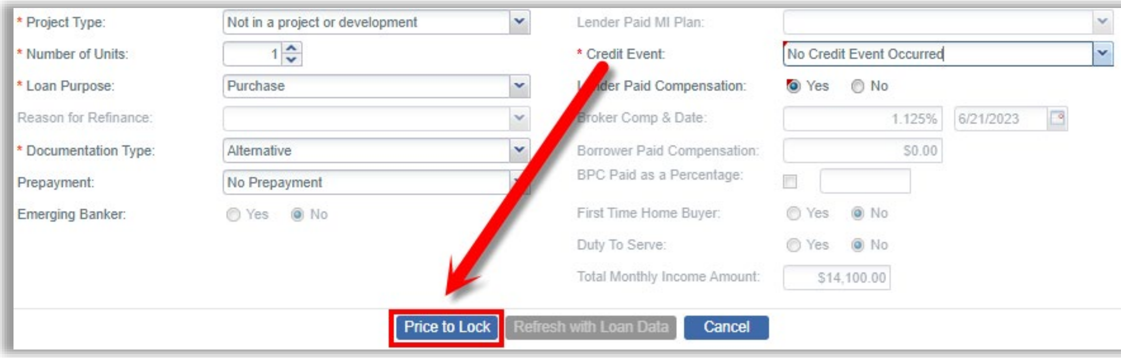
- Select **Fee Buy-Out: No**
- Select the **Credit Event** from the dropdown



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

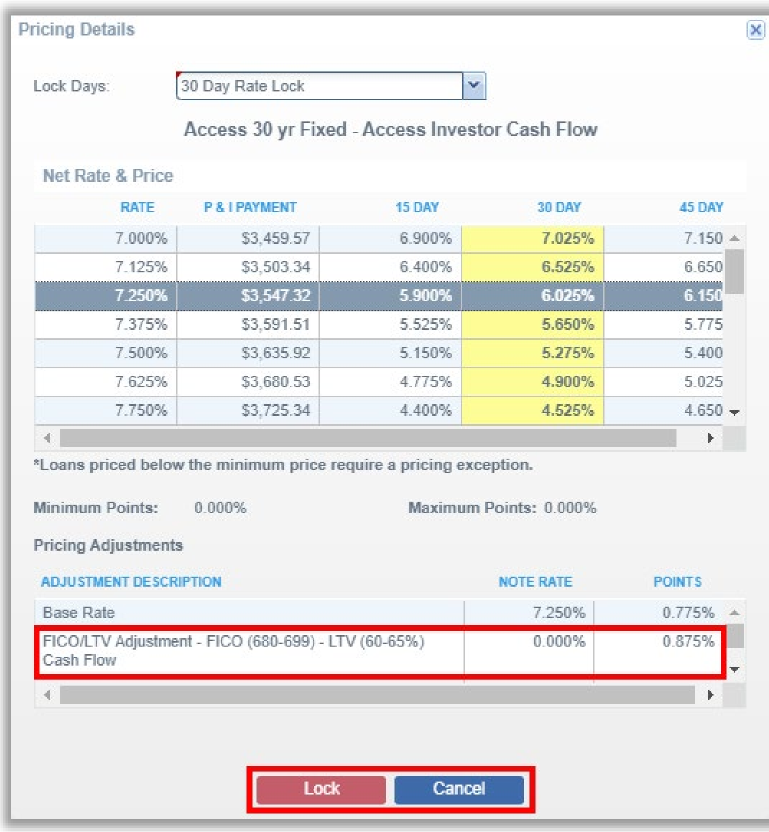
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

After reviewing all applicable fields, click **Price to Lock**.



</td></tr>
<tr><td>6</td><td>

- 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**

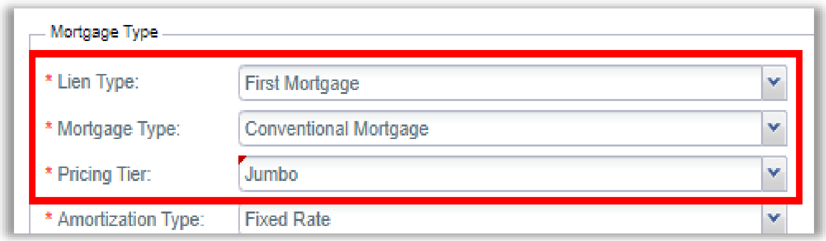


</td></tr>
</table>

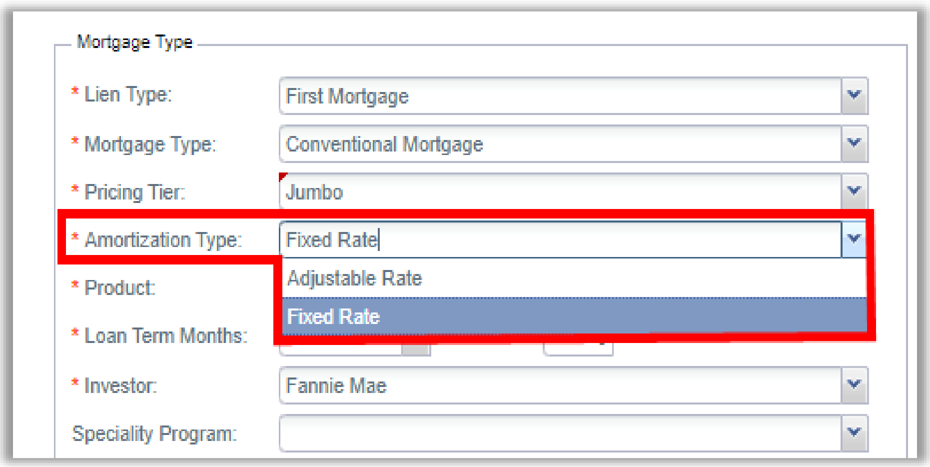
Jumbo Gold

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and make the following selections:

- Lien Type: First **Mortgage**
- Mortgage Type: Conventional **Mortgage**
- Pricing Tier: Jumbo

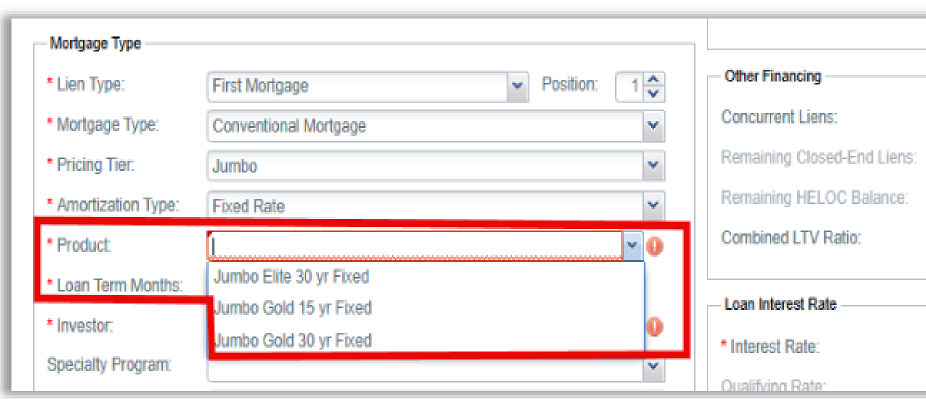


</td></tr>
<tr><td>3</td><td>Select the Amortization Type.

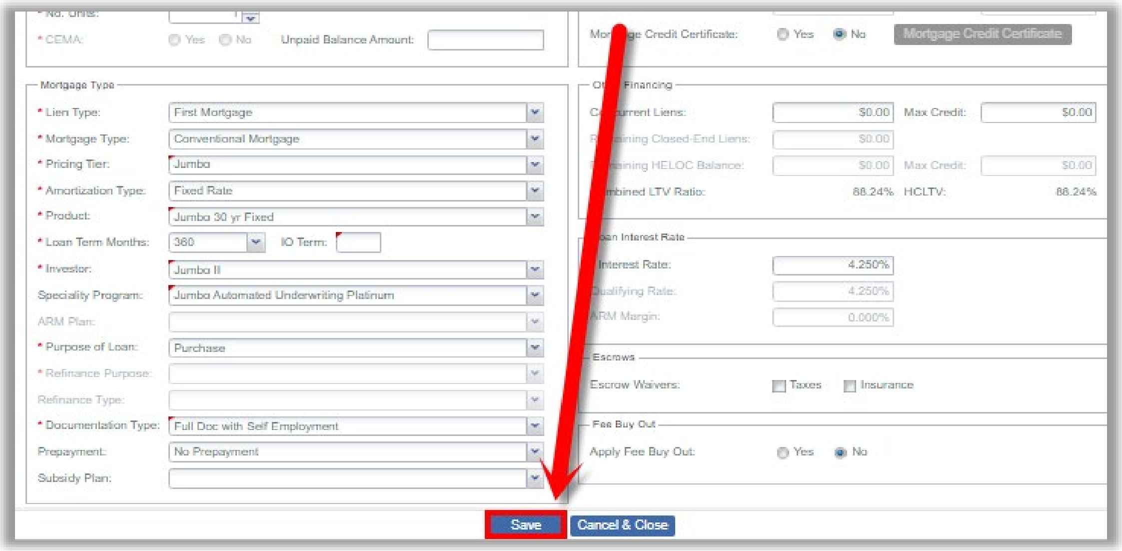


</td></tr>
<tr><td>4</td><td>

- Select the applicable **Product**
- **Investor** defaults to **Jumbo III**



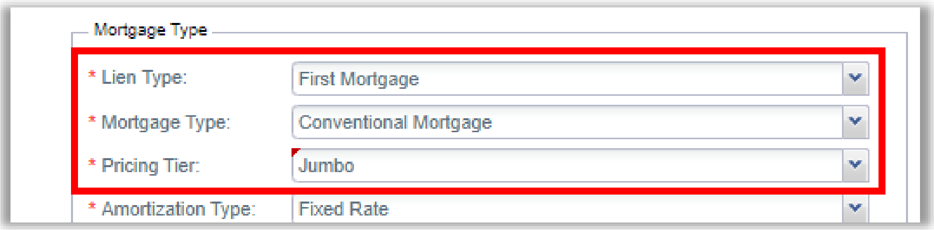
</td></tr>
</table>

Step	Action
5	After completing all sections of the Short Application, click **Save** at the bottom of the screen. 

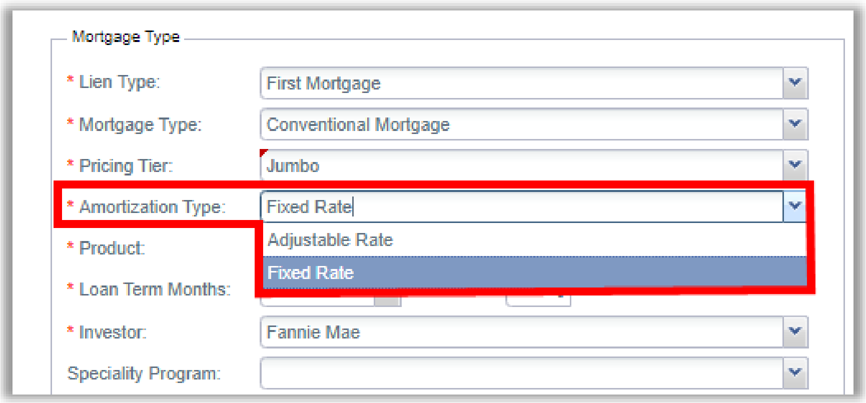
Jumbo Elite 30 Yr Fixed

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and make the following selections:

- **Lien Type: First Mortgage**
- **Mortgage Type: Conventional Mortgage**
- **Pricing Tier: Jumbo**

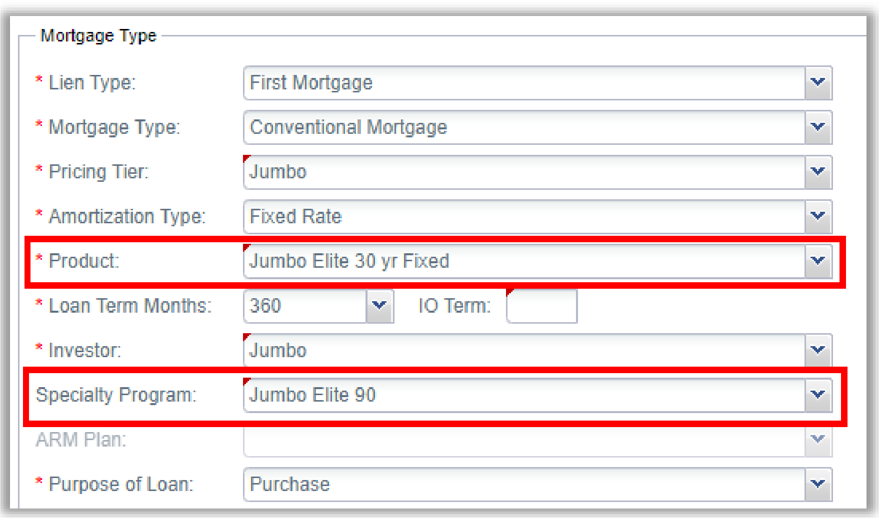


</td></tr>
<tr><td>3</td><td>Select the Amortization Type.



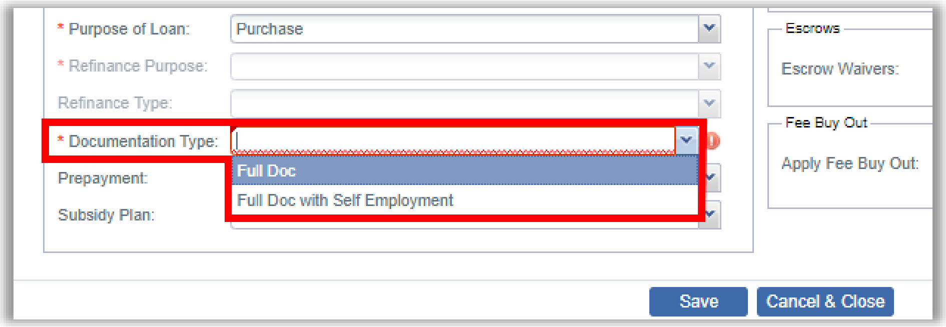
</td></tr>
<tr><td>4</td><td>

- **Product**: **Jumbo Elite 30 yr Fixed**
- **Investor** defaults to **Jumbo**
- **Specialty Program: Jumbo Elite 90**

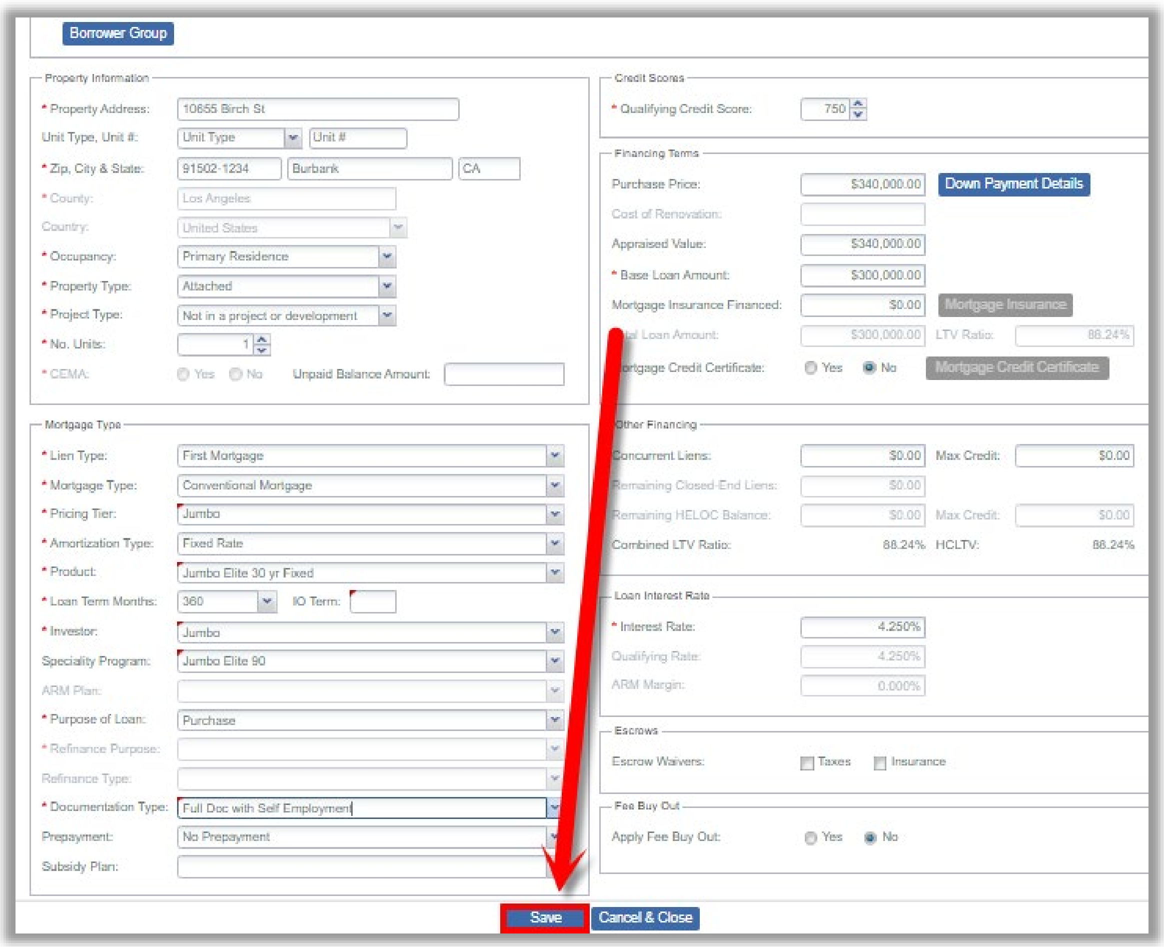


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Select the applicable Documentation Type from the dropdown.



</td></tr>
<tr><td>6</td><td>
After completing all sections of the Short Application, click Save at the bottom of the screen.

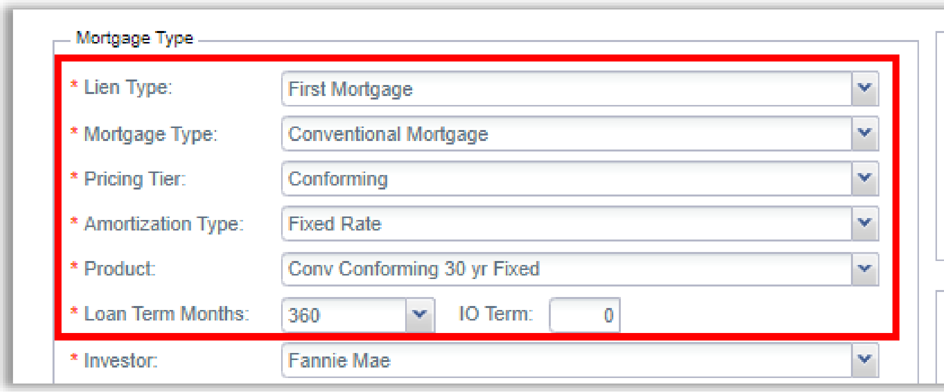


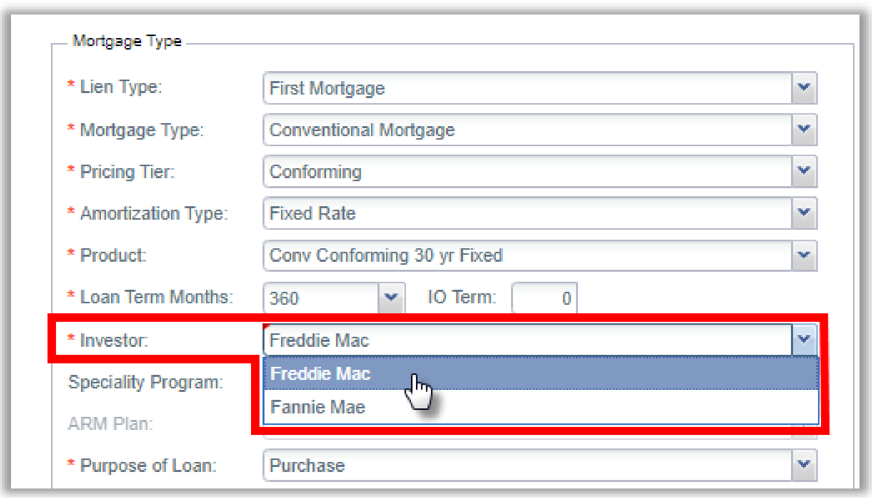
</td></tr>
</table>

Fannie Mae or Freddie Mac Specific Specialty Programs

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and select:

Lien Type
Mortgage Type
Pricing Tier
Amortization Type
Product
Loan Term Months

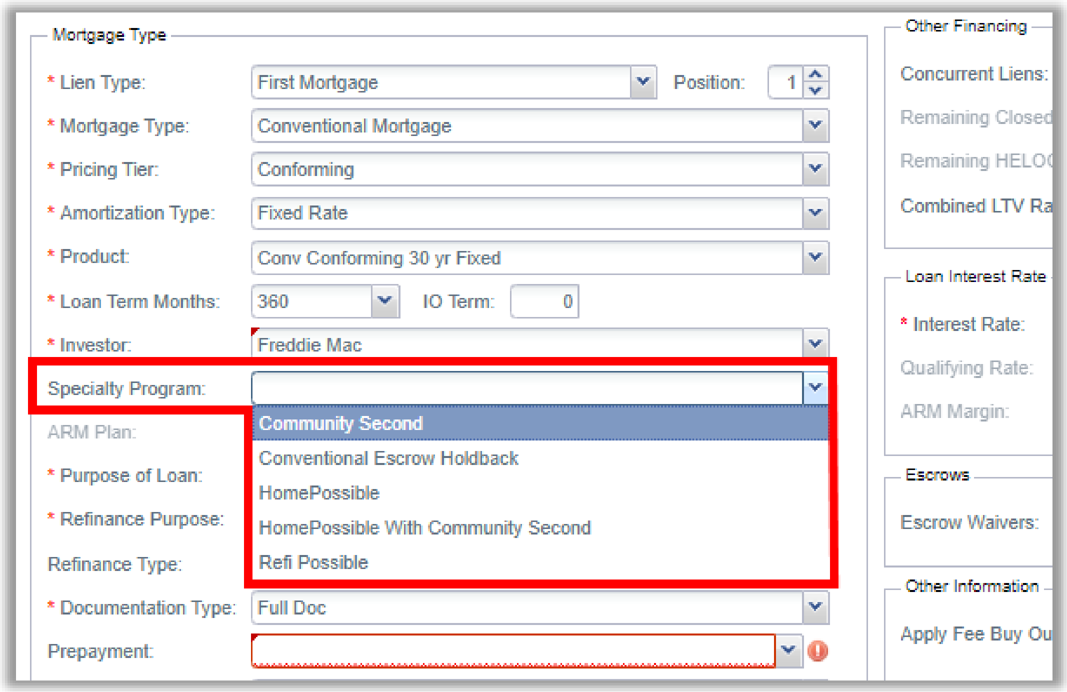


</td></tr>
<tr><td>3</td><td>Select the Investor: Fannie Mae or Freddie Mac.


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

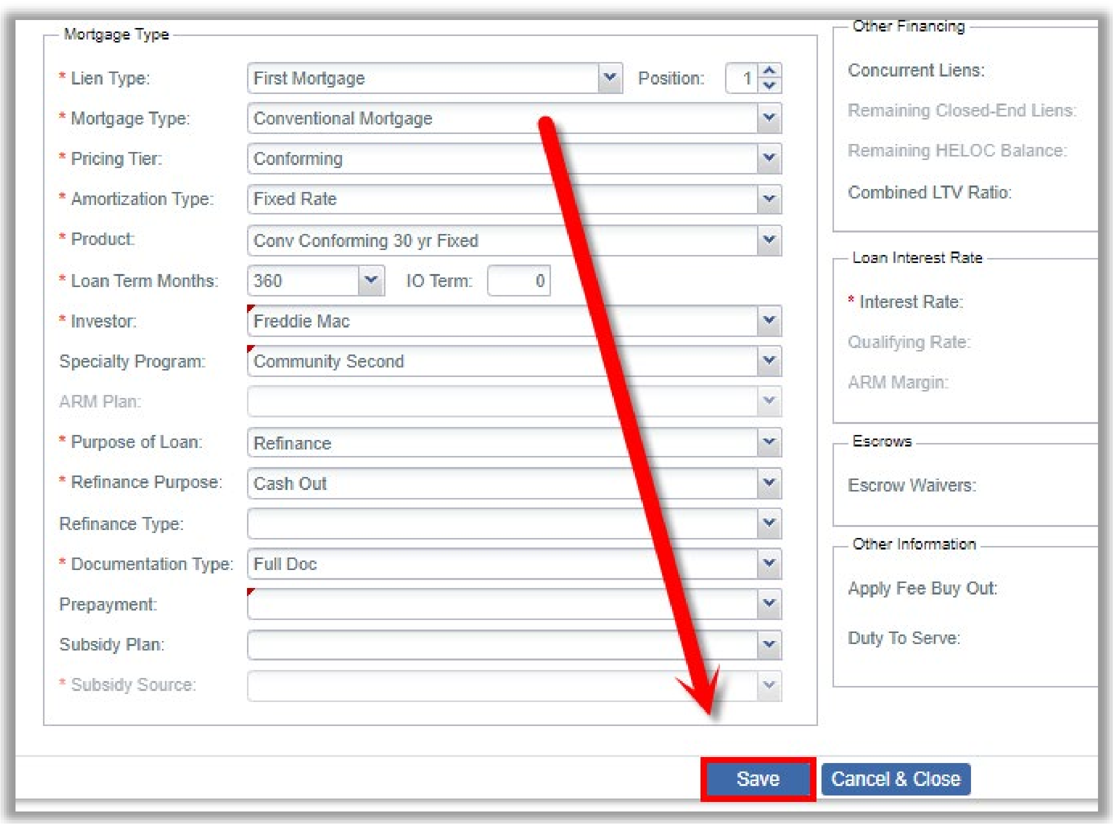
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

Select the **Specialty Program.** Dropdown list displays only specialty programs for the selected Investor (FNMA, FHLMC).



</td></tr>
<tr><td>5</td><td>

After completing all sections of the Short Application, click **Save** at the bottom of the screen.



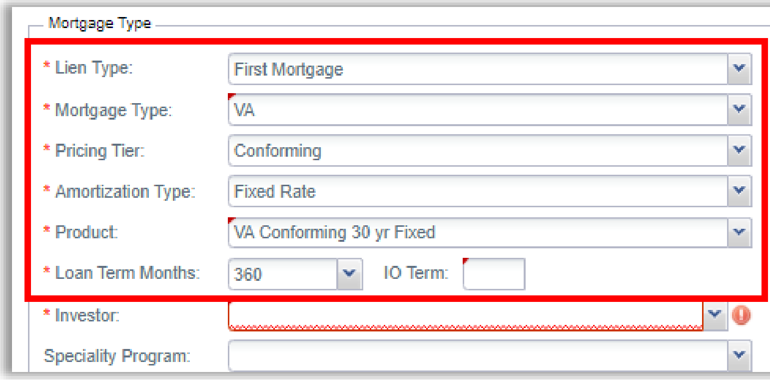
</td></tr>
</table>

FHA or VA Specialty Programs

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>

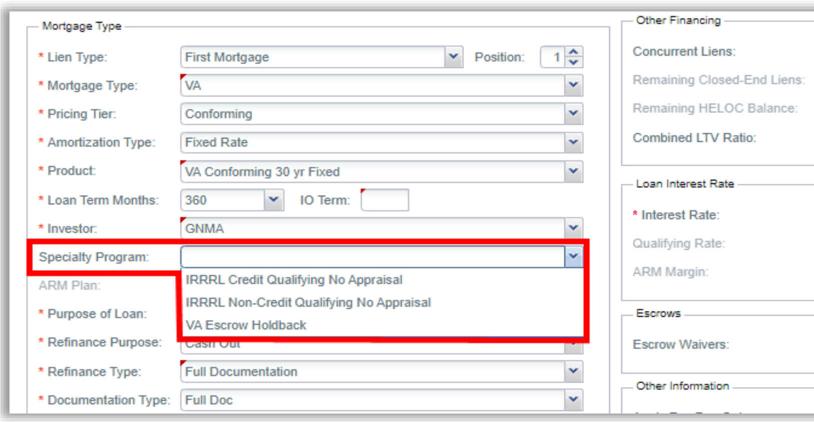
Scroll down to the **Mortgage Type** section and make the following selections:

- **Lien Type: First** Mortgage
- **Mortgage Type: FHA** or **VA**
- **Pricing Tier: Conforming**
- **Amortization Type**
- **Product**
- **Loan Term Months**



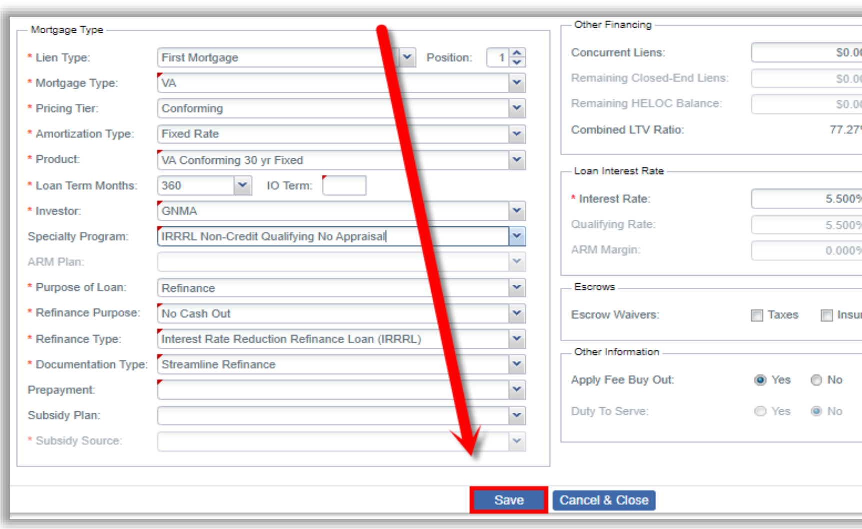
</td></tr>
<tr><td>3</td><td>

- Select the **Investor**: Ginnie **Mae**
- Select the **Specialty Program.** The dropdown list will display specialty programs only for the selected Mortgage Type (FHA, VA).



</td></tr>
<tr><td>4</td><td>

After completing all sections of the Short Application, click **Save** at the bottom of the screen.

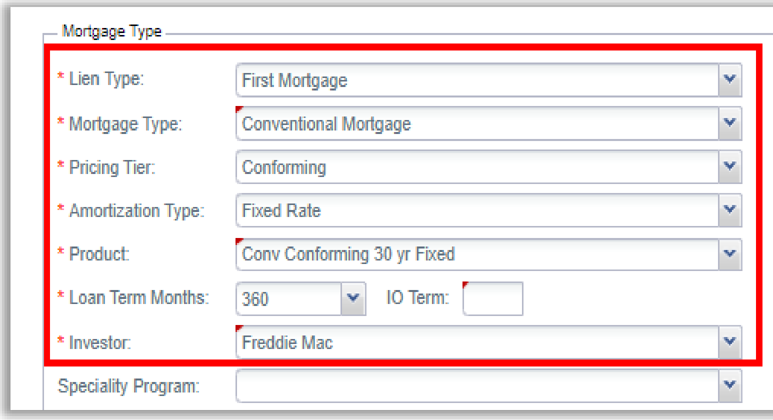


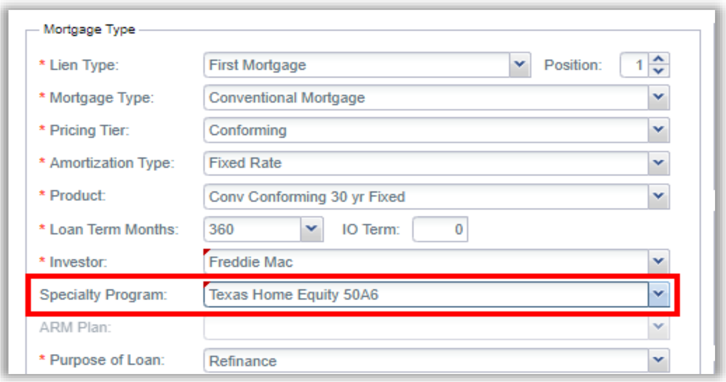
</td></tr>
</table>

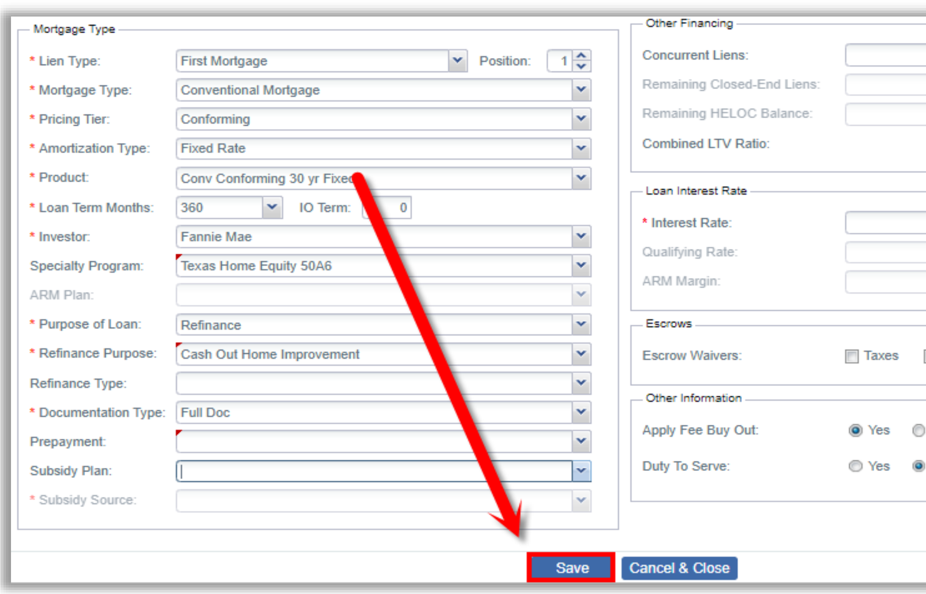
Texas Section 50(a)(6) Loans

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>Scroll down to the Mortgage Type section and select:

Lien Type
Mortgage Type
Pricing Tier
Amortization Type
Product
Loan Term Months
Investor



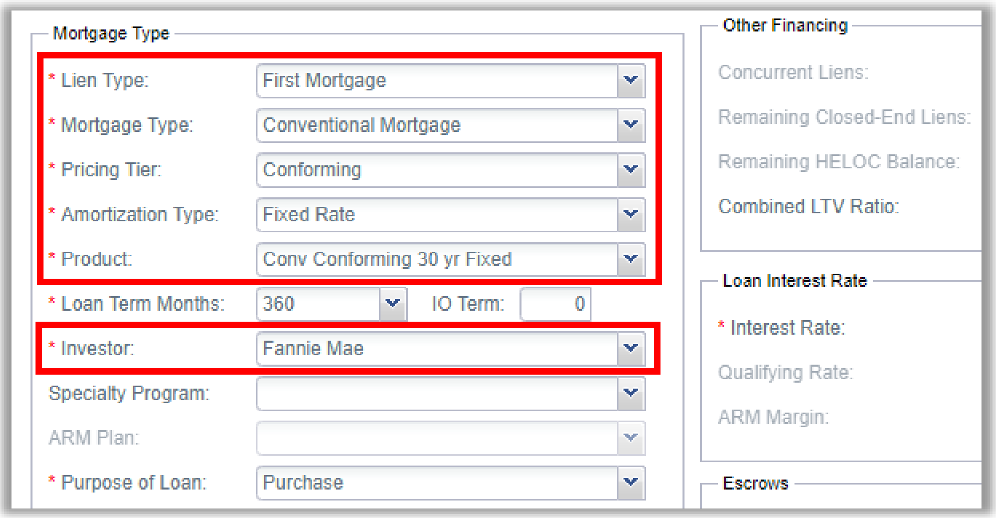
</td></tr>
<tr><td>3</td><td>Select Specialty Program: Texas Home Equity 50A6.


</td></tr>
<tr><td>4</td><td>After completing all sections of the Short Application, click Save at the bottom of the screen.


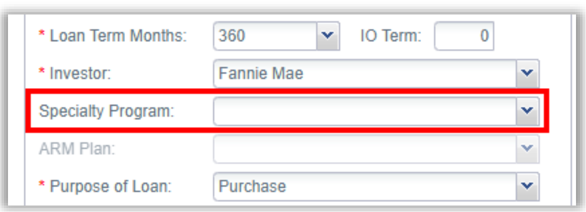
</td></tr>
</table>

<table>
<tr><th colspan="2">Concurrent HELOC</th></tr>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.</td></tr>
<tr><td>2</td><td>
Scroll down to the Mortgage Type section and select:

Lien Type
Mortgage Type
Pricing Tier
Amortization Type
Product
Loan Term Months
Investor

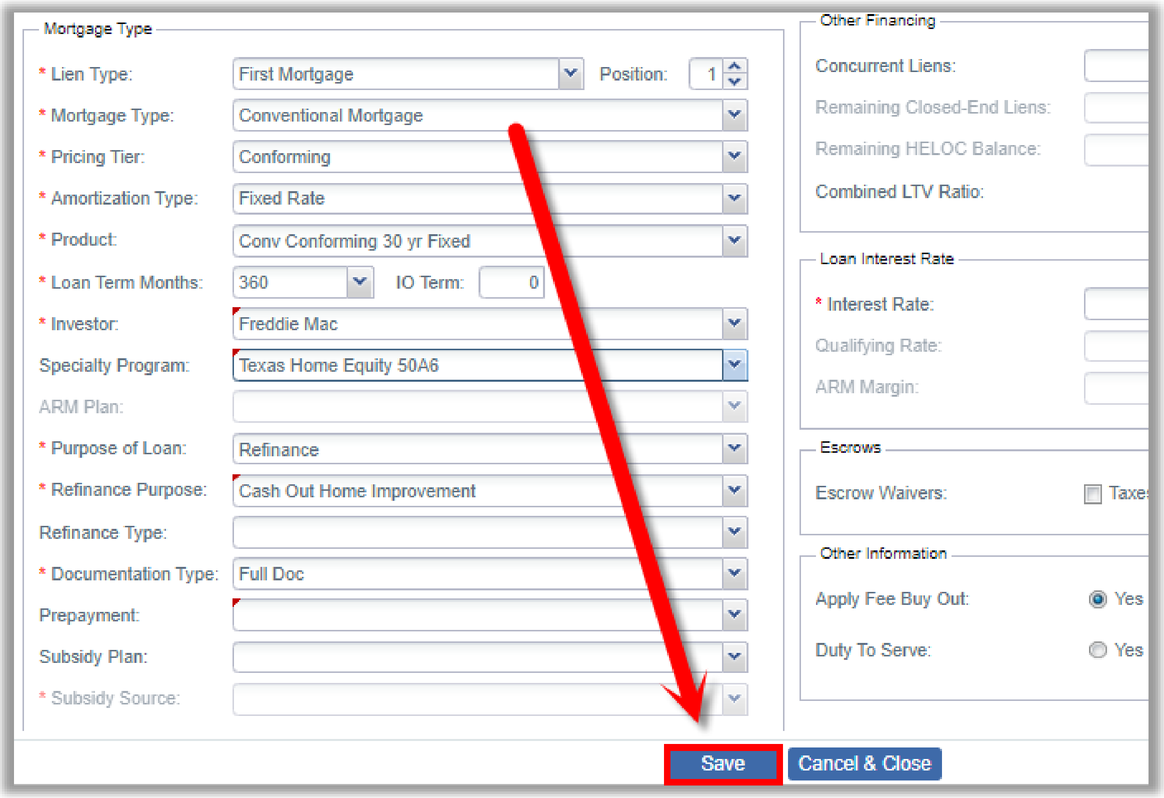


Note: Leave Specialty Program blank.



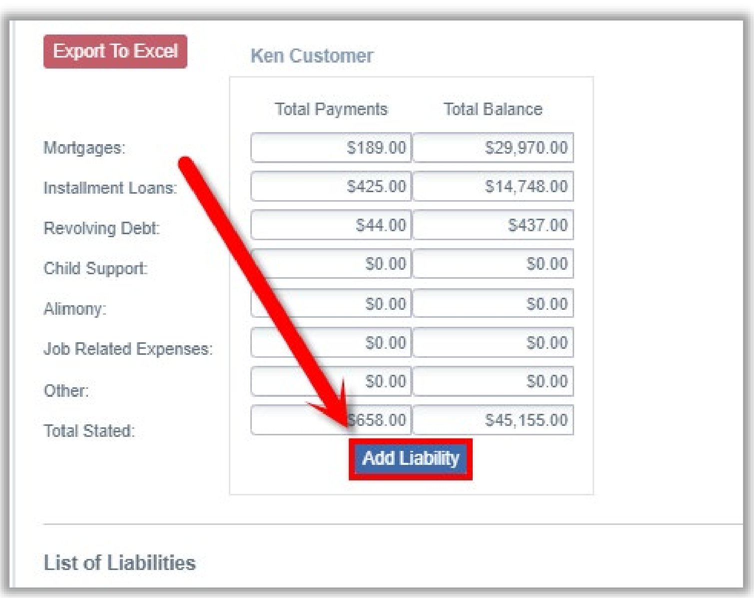
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>After completing all sections of the Short Application, click Save at the bottom of the screen.



</td></tr>
<tr><td>4</td><td>

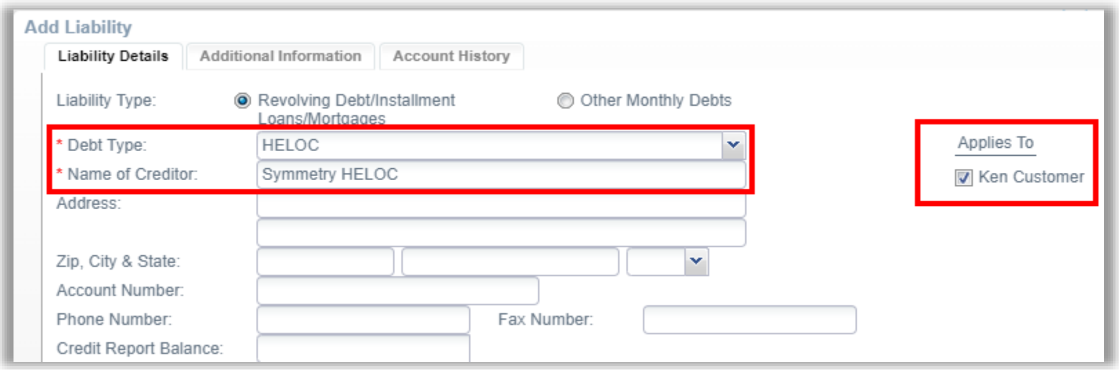
- Go to Full Application→Liabilities
- Click Add Liability



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

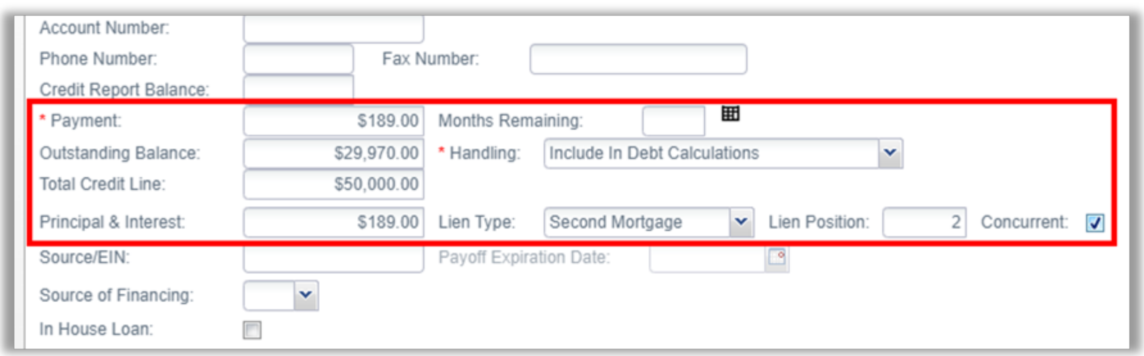
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Make the following selections:

Debt Type: HELOC
Name of Creditor: Symmetry HELOC
Applies To: Select Borrower(s)



</td></tr>
<tr><td>6</td><td>
Complete the following fields:

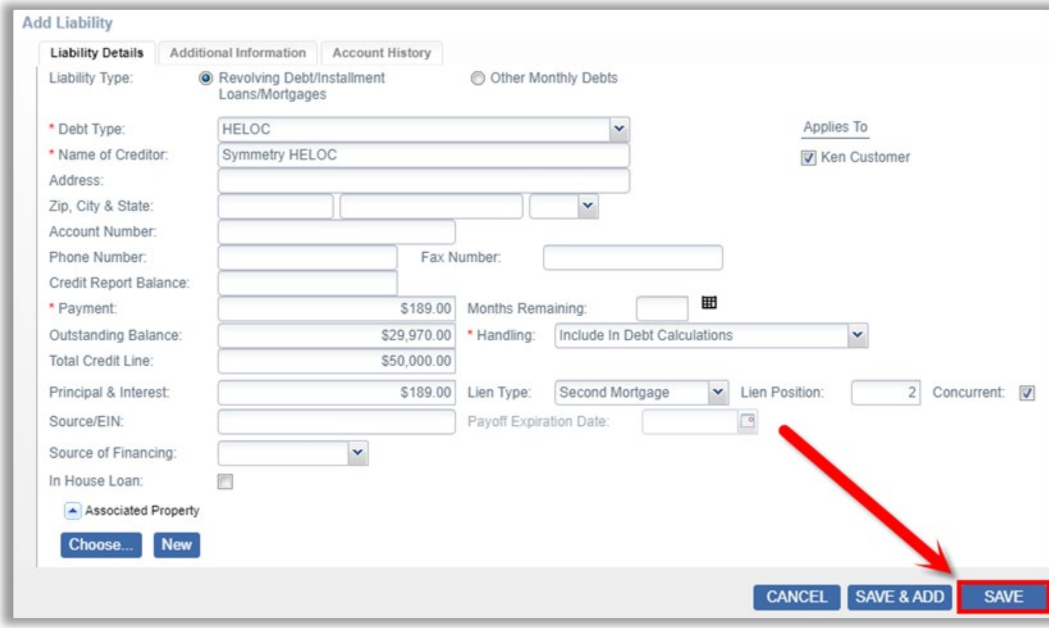
Payment: Enter payment per HELOC guidelines
Outstanding Balance: Enter the HELOC draw amount
Handling: Include in Debt Calculations
Total Credit Line: Enter max credit line
Principal & Interest: Enter payment per HELOC guidelines
Lien Type: Second Mortgage
Concurrent: Place a checkmark



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

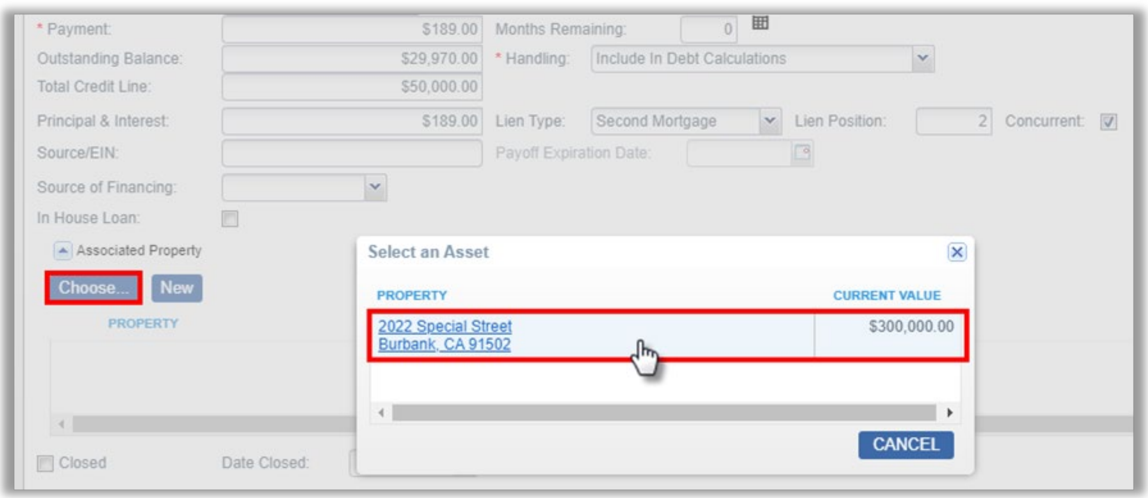
7

Purchase Loans: Click **Save.**

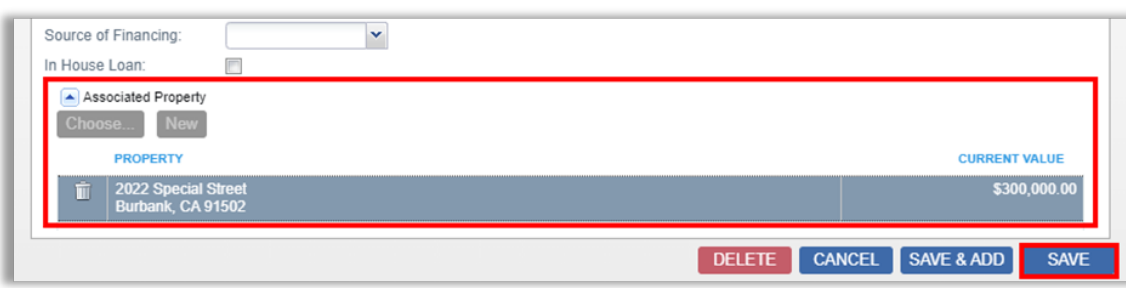


Refinance Loans: Associate the property to the HELOC.

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

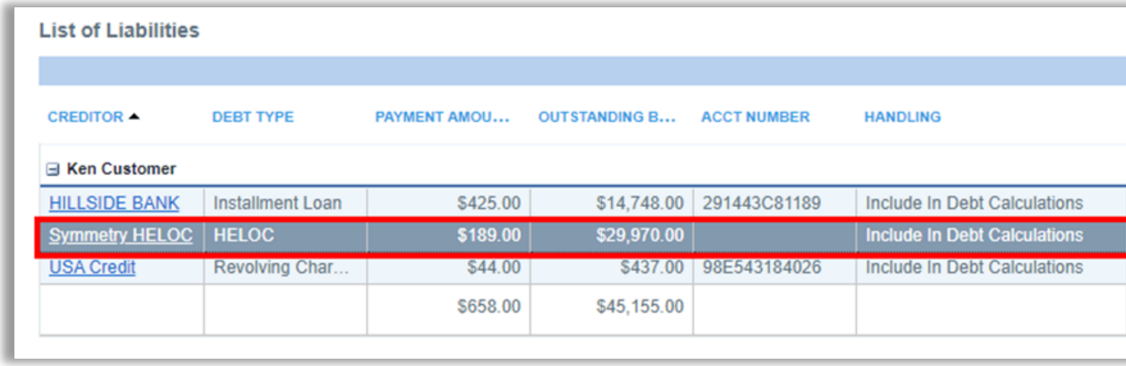


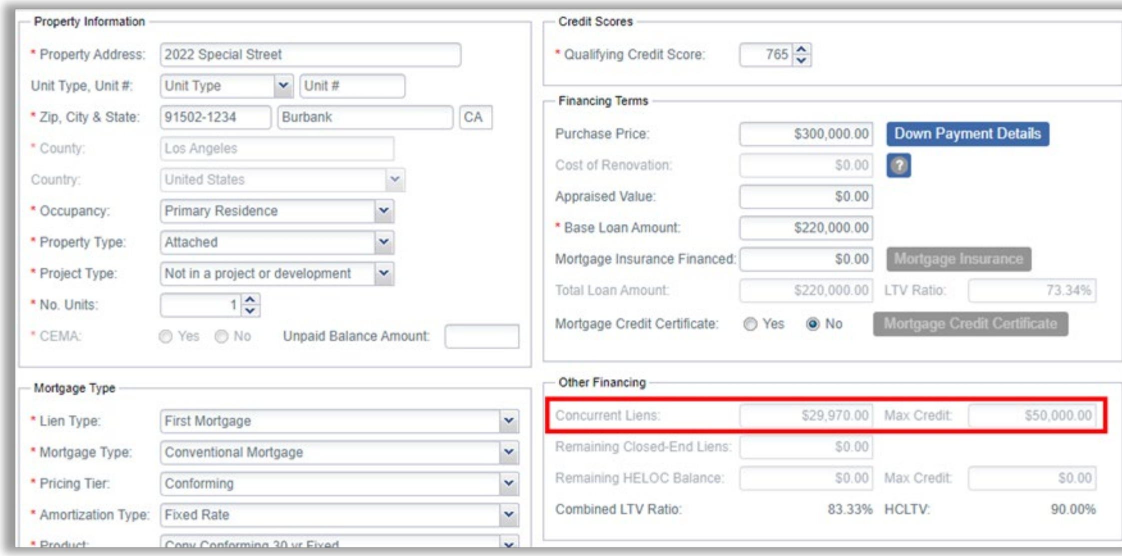
- Selected address will display in **Associated Property** section.
- Click **Save**.



<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>8</td><td>

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.



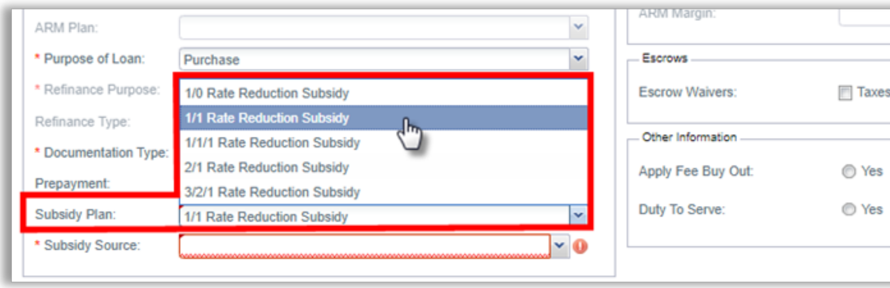


</td></tr>
</table>

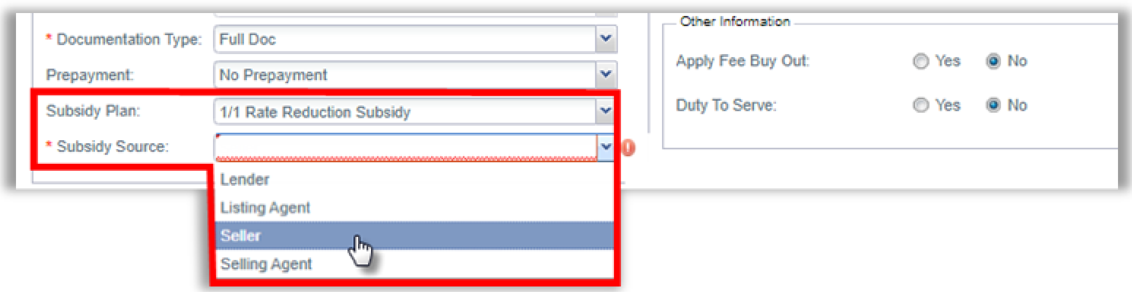
Temporary Buydown Subsidies

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.

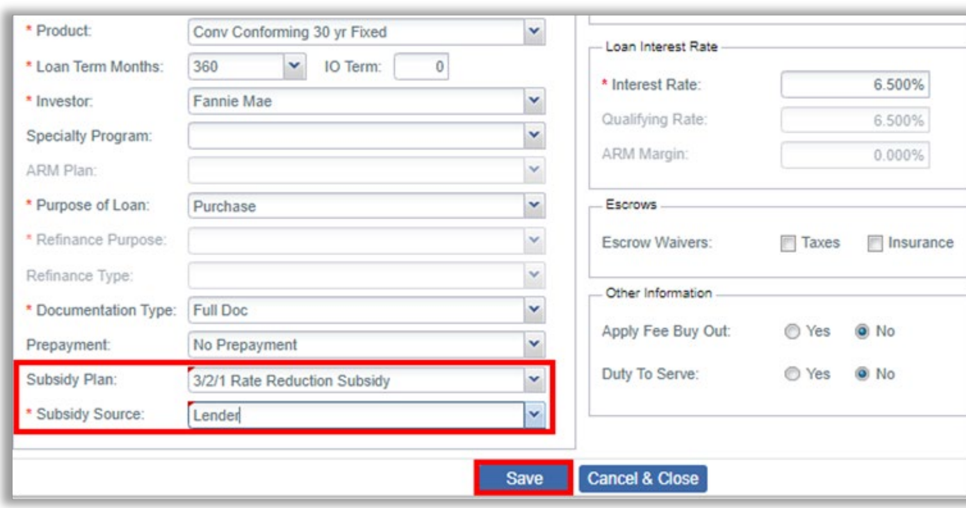
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to the Loan Summary→Short Application screen.</td></tr>
<tr><td>2</td><td>Select the applicable Subsidy Plan.



</td></tr>
<tr><td>3</td><td>Select the applicable Subsidy Source.

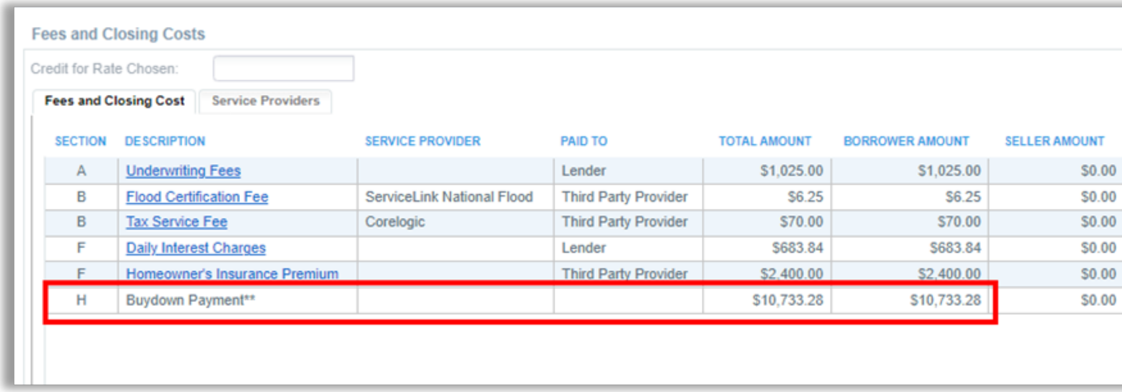


</td></tr>
<tr><td>4</td><td>Click Save.



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

Step	Action
5	• 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



Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

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

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.

BUYDOWN SCHEDULE

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 -

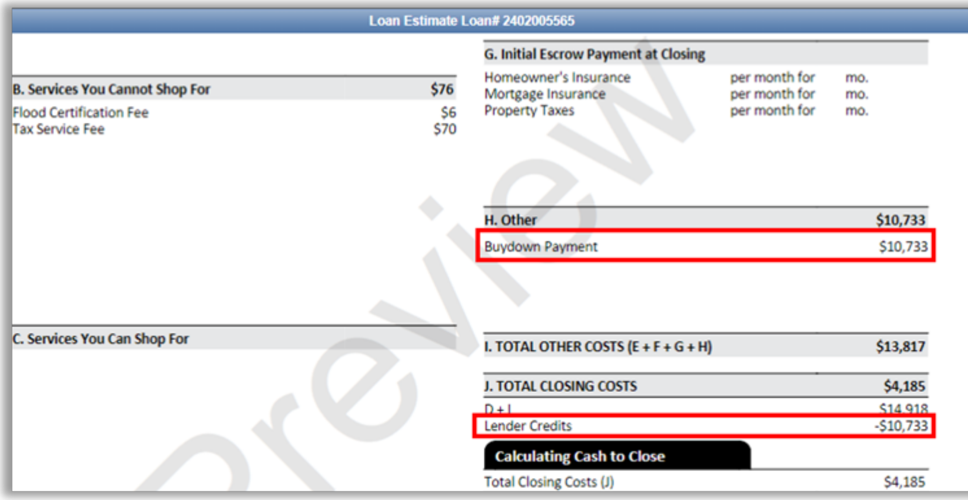
- BORROWER - Ken N Customer Jr - DATE -

- LISTING AGENT - Robby Realtor - DATE -

Lender Subsidy

Loan Estimate (LE):

After Submission, the subsidy will reflect in **Section H,** with an offsetting Lender Credit in **Section J**.

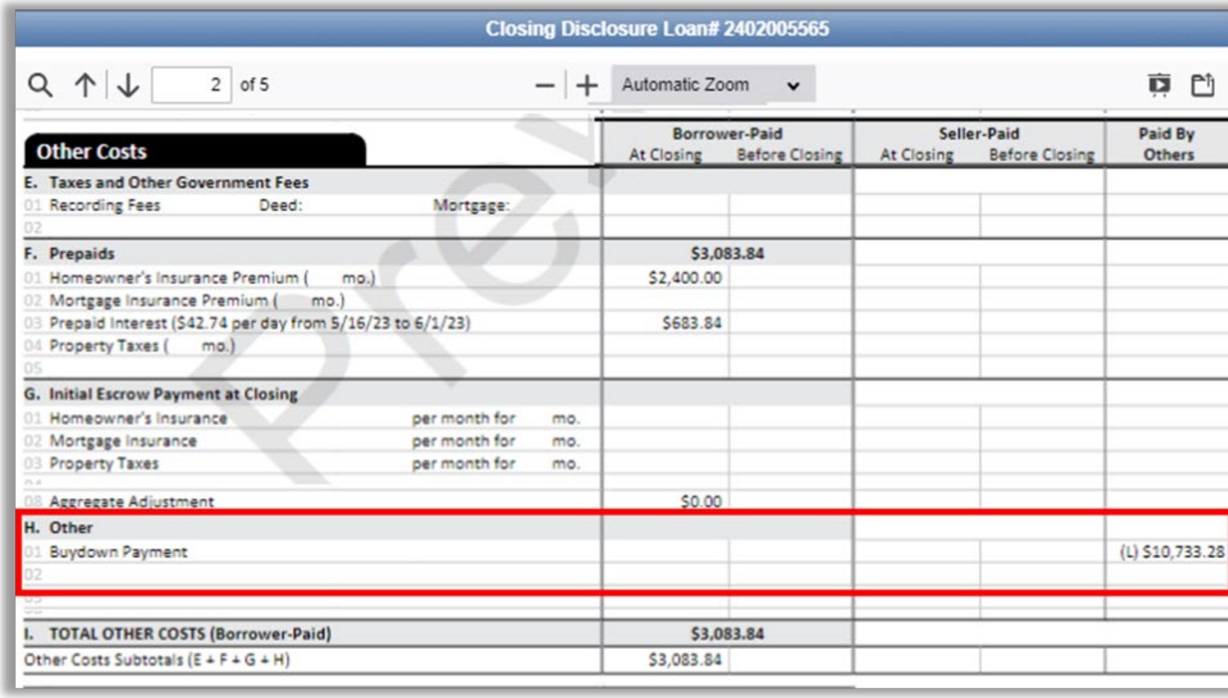


Loan Estimate Loan# 2402005565

B. Services You Cannot Shop For	**$76**	**G. Initial Escrow Payment at Closing**			
Flood Certification Fee	$6	Homeowner's Insurance	per month for	mo.	
Tax Service Fee	$70	Mortgage Insurance	per month for	mo.	
		Property Taxes	per month for	mo.	
		H. Other			**$10,733**
		Buydown Payment			$10,733
C. Services You Can Shop For		**I. TOTAL OTHER COSTS (E + F + G + H)**			**$13,817**
		J. TOTAL CLOSING COSTS			**$4,185**
		D + I			$14,918
		Lender Credits			-$10,733
		Calculating Cash to Close			
		Total Closing Costs (J)			$4,185

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Paid by Others** column with a lender indicator (L).



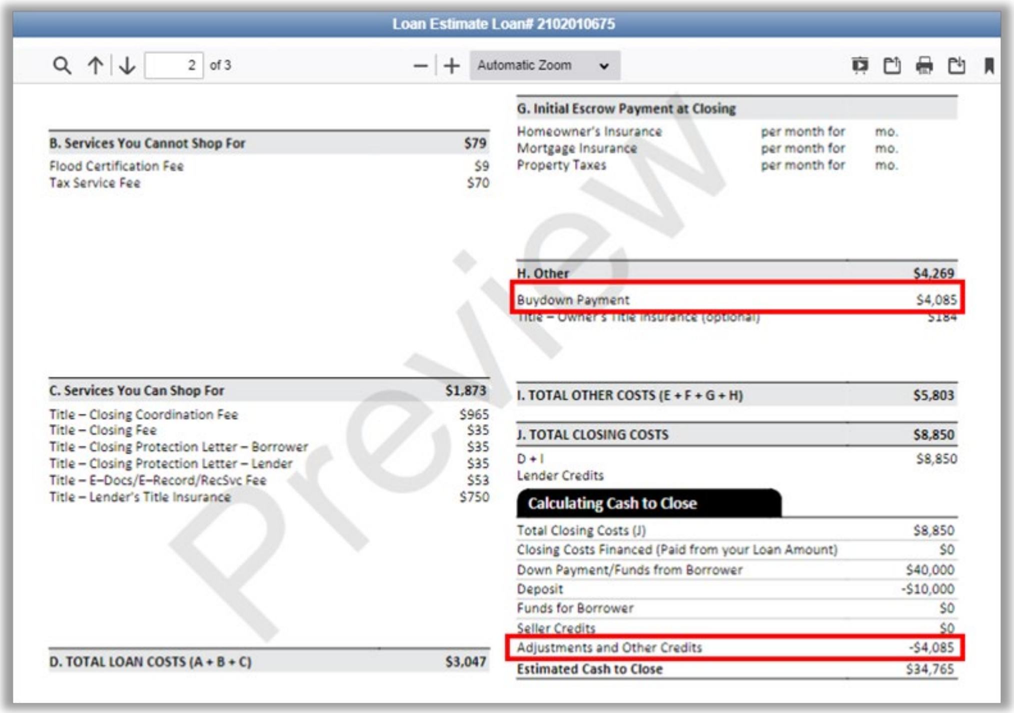
Closing Disclosure Loan# 2402005565

2 of 5 Automatic Zoom

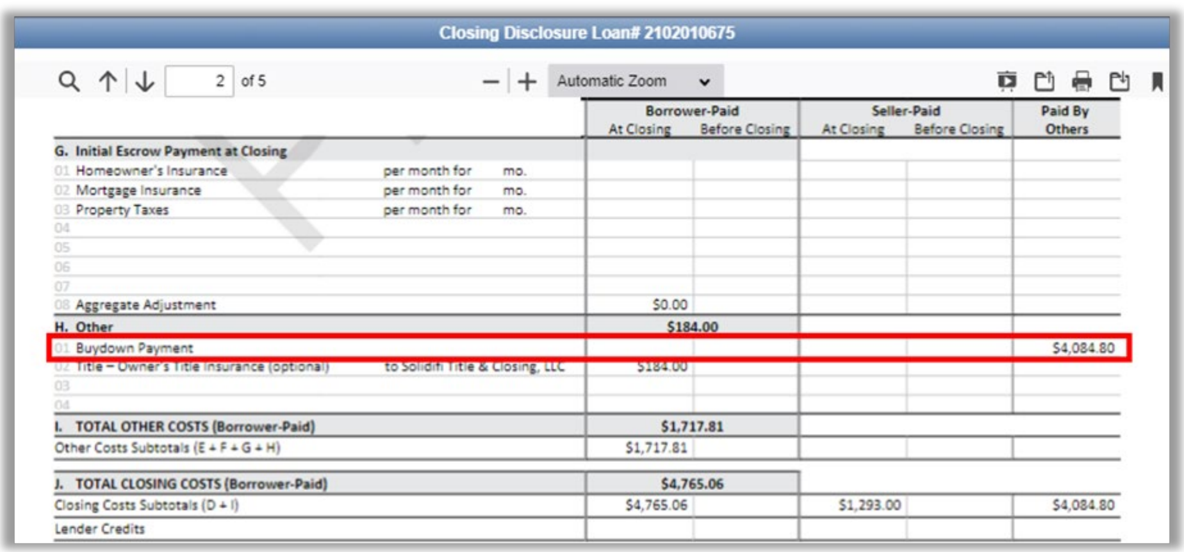
Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
E. Taxes and Other Government Fees					
01 Recording Fees Deed: Mortgage:					
02					
F. Prepaids	**$3,083.84**				
01 Homeowner's Insurance Premium (mo.)	$2,400.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($42.74 per day from 5/16/23 to 6/1/23)	$683.84				
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.					
08 Aggregate Adjustment	$0.00				
H. Other					
01 Buydown Payment					(L) $10,733.28
02					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$3,083.84**				
Other Costs Subtotals (E + F + G + H)	$3,083.84				

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.

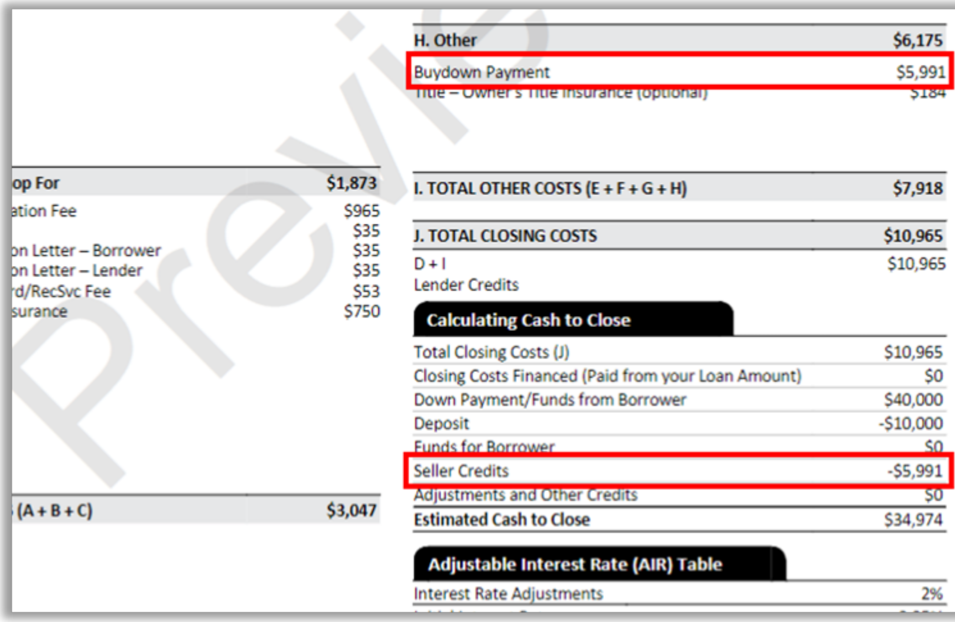


Closing Disclosure (CD):
The subsidy will display in **Section H** in the **Paid by Others** column.



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.



op For	**$1,873**
ation Fee	$965
	$35
on Letter – Borrower	$35
on Letter – Lender	$35
rd/RecSvc Fee	$53
surance	$750
(A + B + C)	**$3,047**

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	

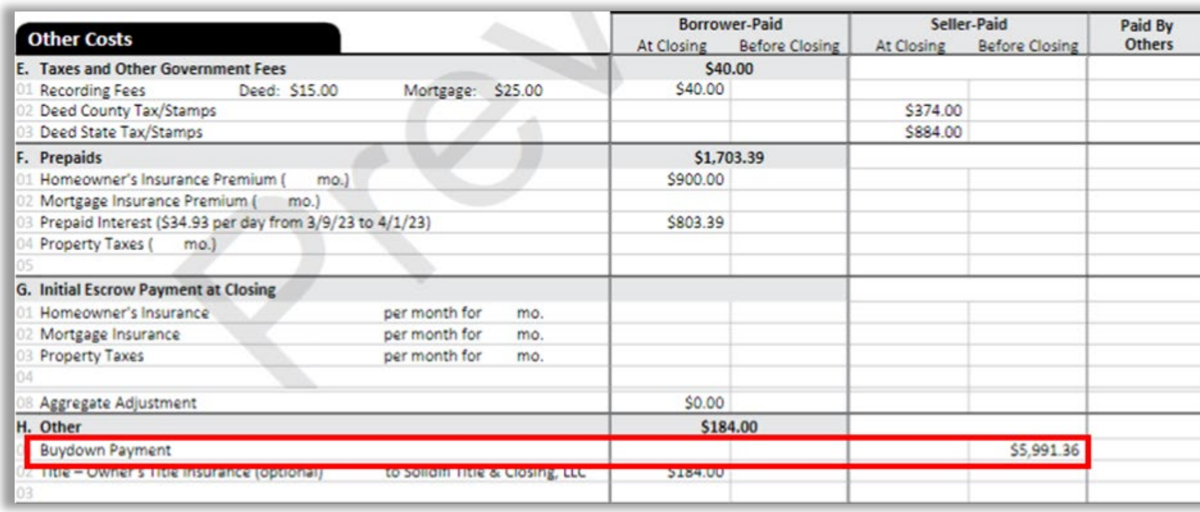
Calculating Cash to Close

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 At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
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. Prepaids	**$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**				
01 Buydown Payment				$5,991.36	
02 Title – Owner's Title Insurance (optional) to Solidifi 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:

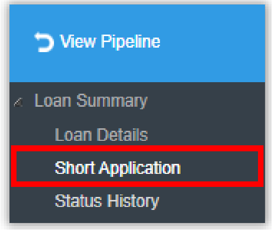
- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge,

    \- 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.

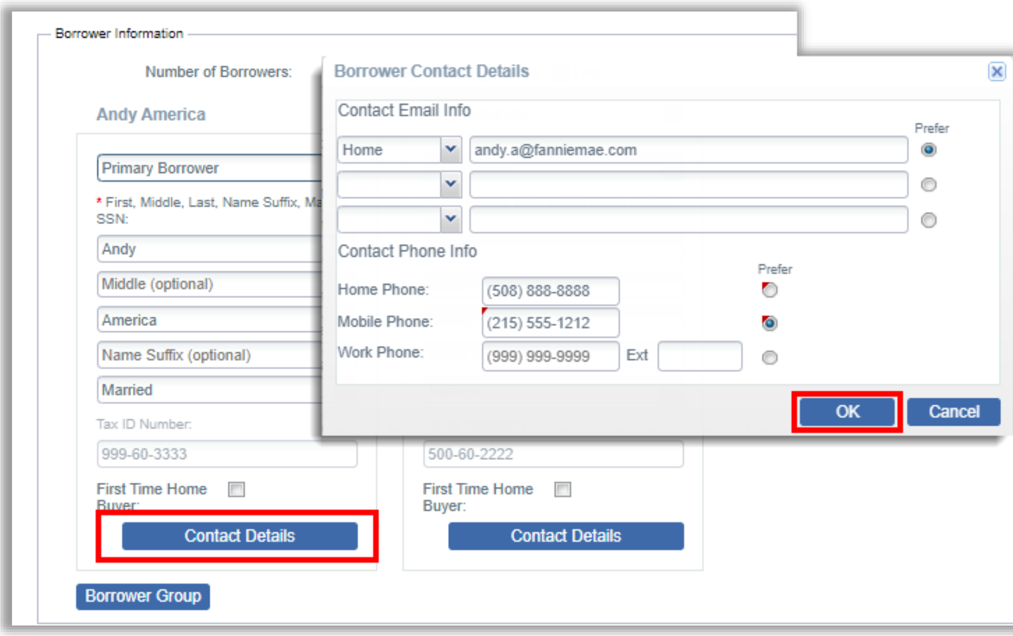
Update Borrower Contact Information

Update the Mobile Phone for all Borrowers.

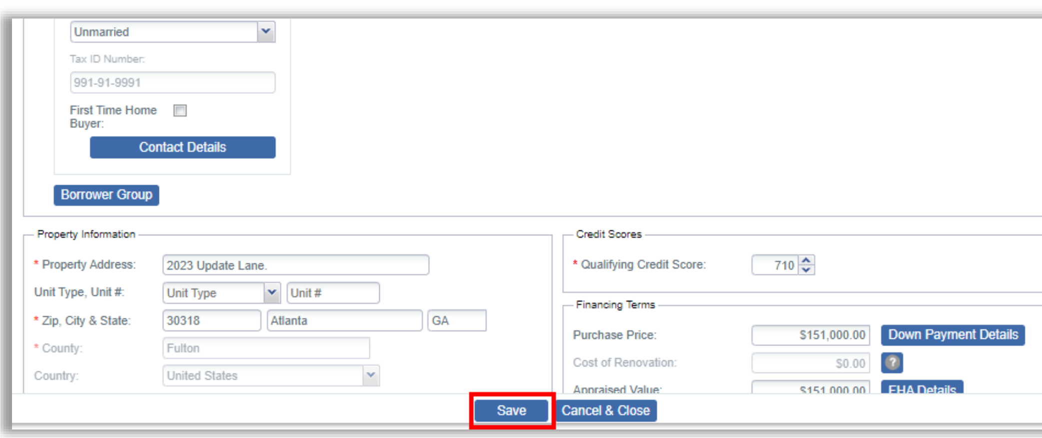
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Summary→Short Application.



</td></tr>
<tr><td>2</td><td>Click Contact Details for each Borrower to update the Mobile Phone.



</td></tr>
<tr><td>3</td><td>Click Save at the bottom of the screen.

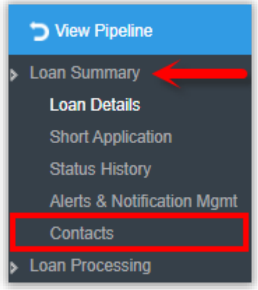


</td></tr>
</table>

Enter Contact Information & MLO Assignment

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

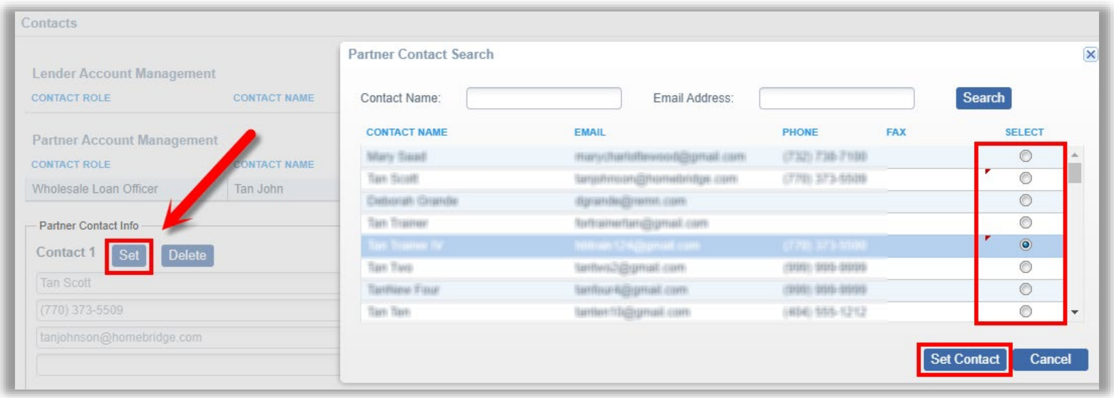
Go to **Loan Summary→Contacts.**



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

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)

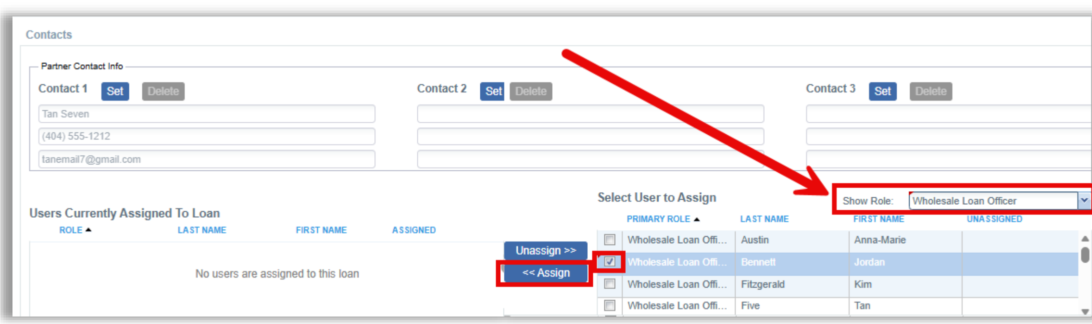


</td></tr>
<tr><td>3</td><td>

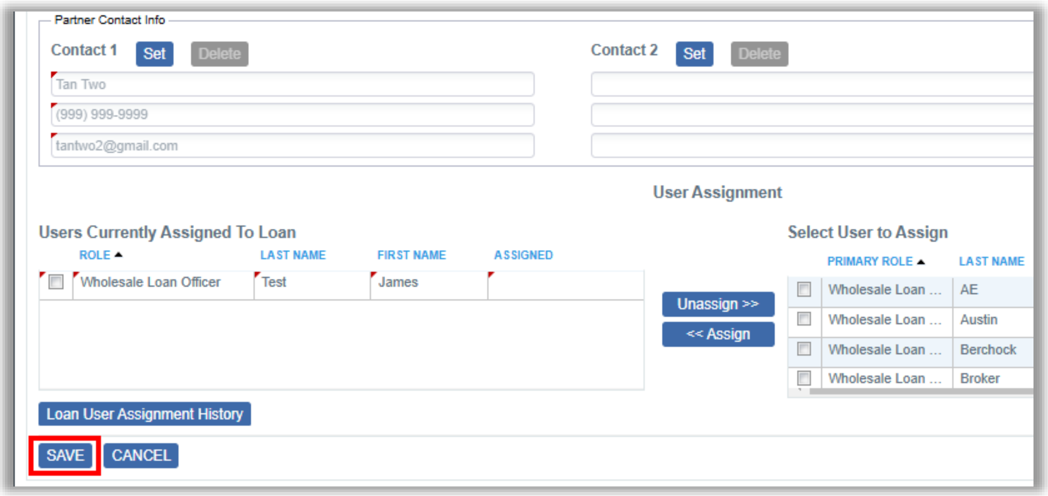
Important:

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



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

4	Click **SAVE**.  Partner Contact Info Contact 1 Set Delete Tan Two (999) 999-9999 tantwo2@gmail.com Contact 2 Set Delete User Assignment Users Currently Assigned To Loan ROLE LAST NAME FIRST NAME ASSIGNED Wholesale Loan Officer Test James Unassign >> << Assign Select User to Assign PRIMARY ROLE LAST NAME Wholesale Loan ... AE Wholesale Loan ... Austin Wholesale Loan ... Berchock Wholesale Loan ... Broker Loan User Assignment History SAVE CANCEL

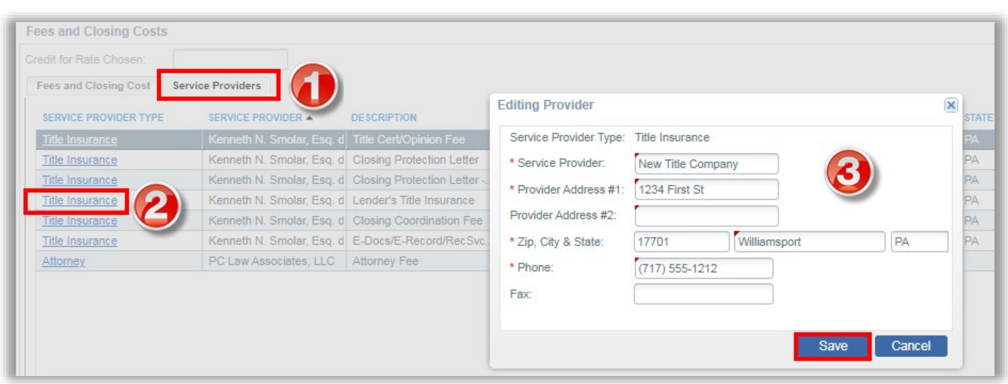
Enter Fees and Closing Costs

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:

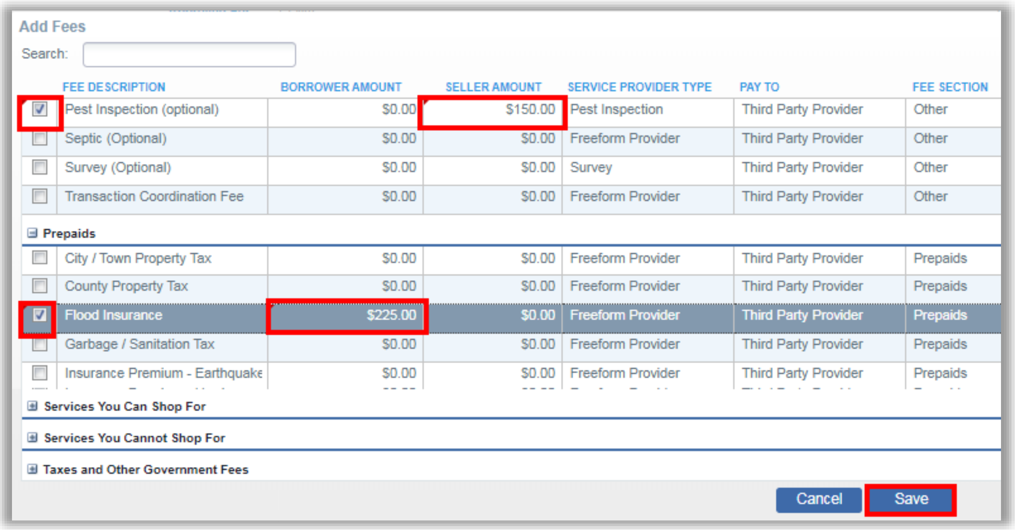
- Seller paid fees and paid outside close (POC) amounts are not itemized on the LE.
- Required fees & closing costs submission stops must be cleared in order to generate initial disclosures (click here to see the Submission Stops Guide).
  - **Examples:**
    - Section C Fees: service provider name, 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	Broker Compensation **Unlocked Loans** – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	Generate Title & Recording Fees **Optional –** Click to automatically add standard Title Fees (may also be added manually via **Quick Fees** or **Add New Fee**). **Update Service Provider (if required)** -Edited fees require updated Service Provider information. **1.** Click The **Service Providers** Tab **2.** Click the hyperlink for the edited fee **3.** Update information in pop-up and save 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

Quick Fees Click to add multiple fees at once.

- 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**

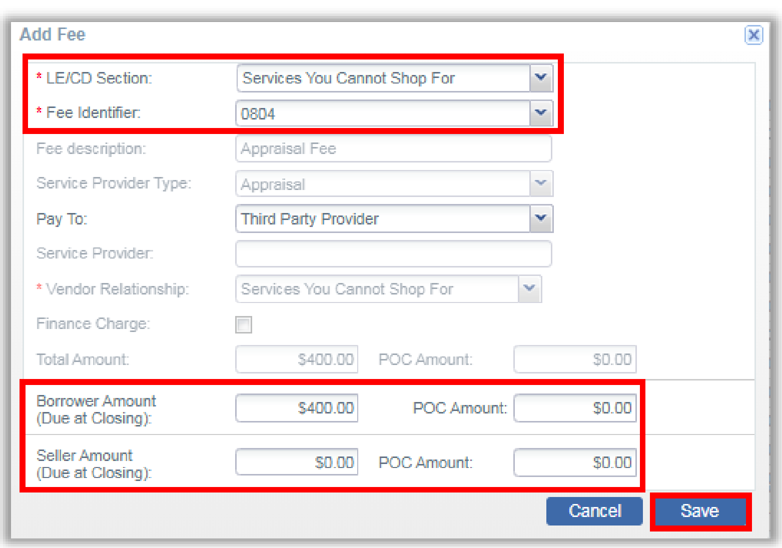


Note: Click ⊟ or ⊞ to expand or collapse the Fee sections.

</td></tr>
<tr><td>4</td><td>

Add New Fee Click to add one fee at a time.

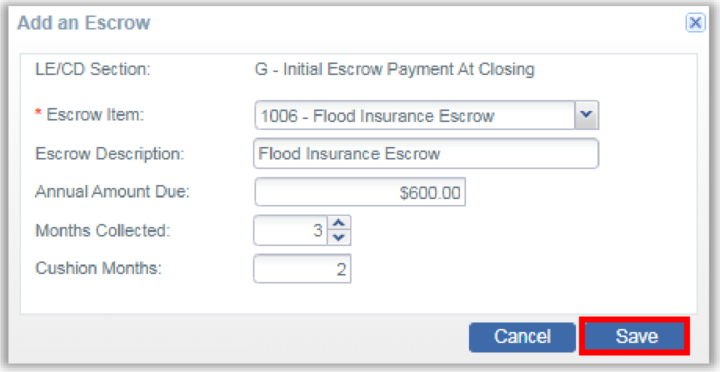
- Select the **LE/CD Section, Fee Identifier,** and **Pay To** (if applicable) from the dropdown lists
- Enter the fee details
- Click the **Save** button



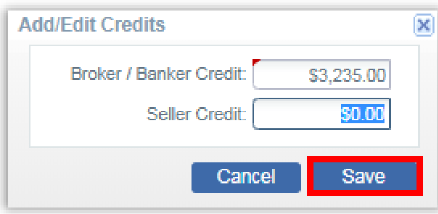
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Add New Escrow Click to add an Escrow item.

- 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**



</td></tr>
<tr><td>6</td><td>
Add/Edit Credits Click to add or edit a **Credit** from the **Broker/Banker** or the **Seller**.



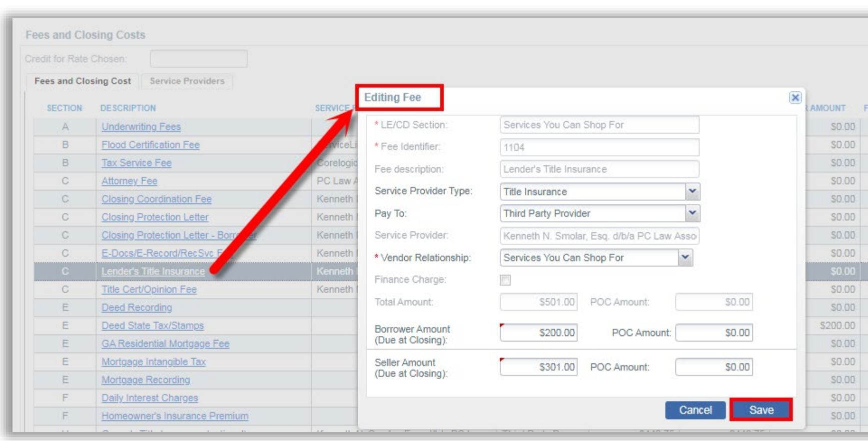
</td></tr>
<tr><td>7</td><td>
Review to ensure all fees are reflected accurately.

Reminders –

- 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.

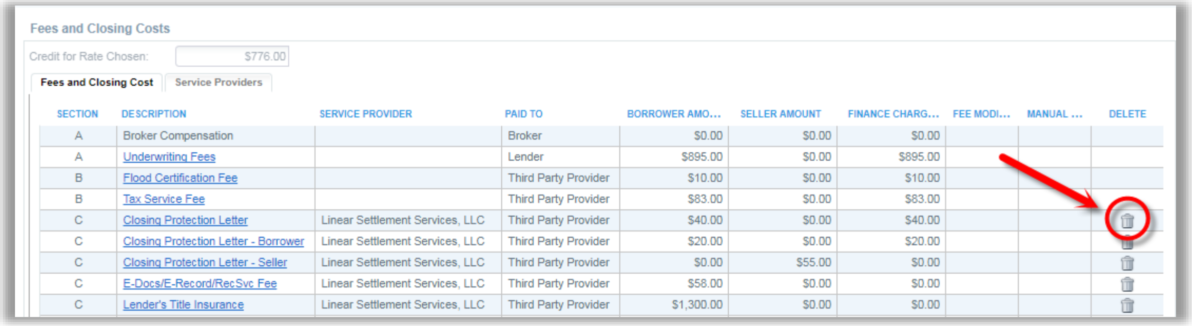
To edit a fee:

- Click the fee description hyperlink
- Enter changes on the pop-up
- Click **Save**



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

Step	Action
	To delete a fee:


Fees and Closing Costs

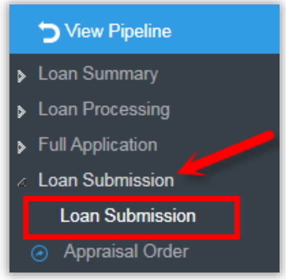
Credit for Rate Chosen: $776.00

Fees and Closing Cost | Service Providers

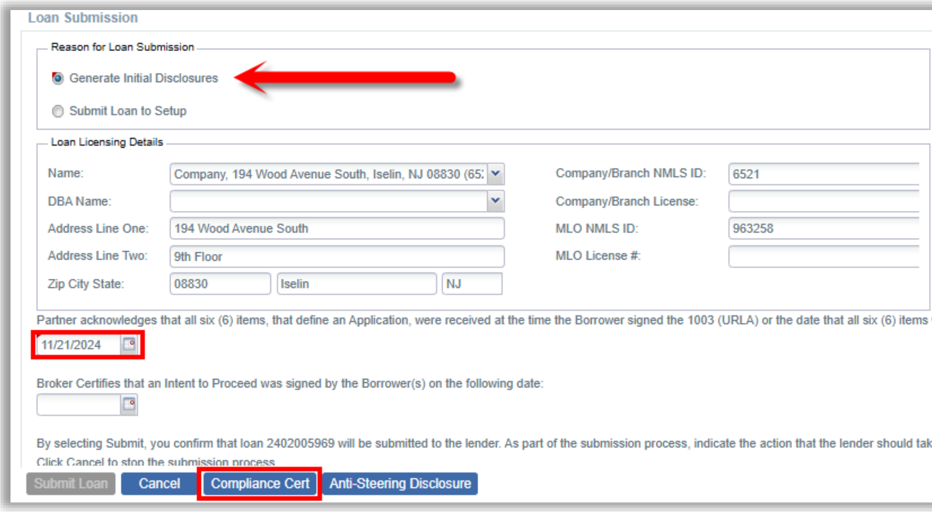
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO…	SELLER AMOUNT	FINANCE CHARG…	FEE MODI…	MANUAL …	DELETE
A	Broker Compensation		Broker	$0.00	$0.00	$0.00			
A	Underwriting Fees		Lender	$895.00	$0.00	$895.00			
B	Flood Certification Fee		Third Party Provider	$10.00	$0.00	$10.00			
B	Tax Service 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.

Generate Initial Disclosures

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Submission→Loan Submission.

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

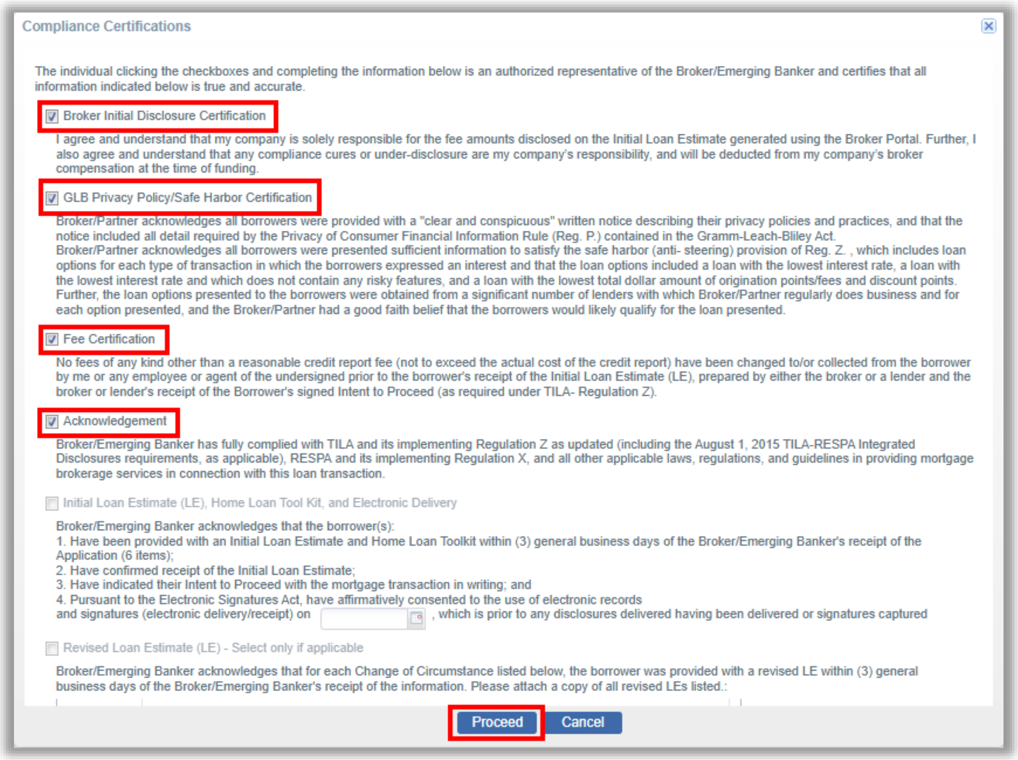
Select Generate Initial Disclosures
Enter the TRID/RESPA application date (must be within three (3) days of the application date)
Click the Compliance Cert button



Note: Intent to Proceed is not applicable when generating Initial Disclosures.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

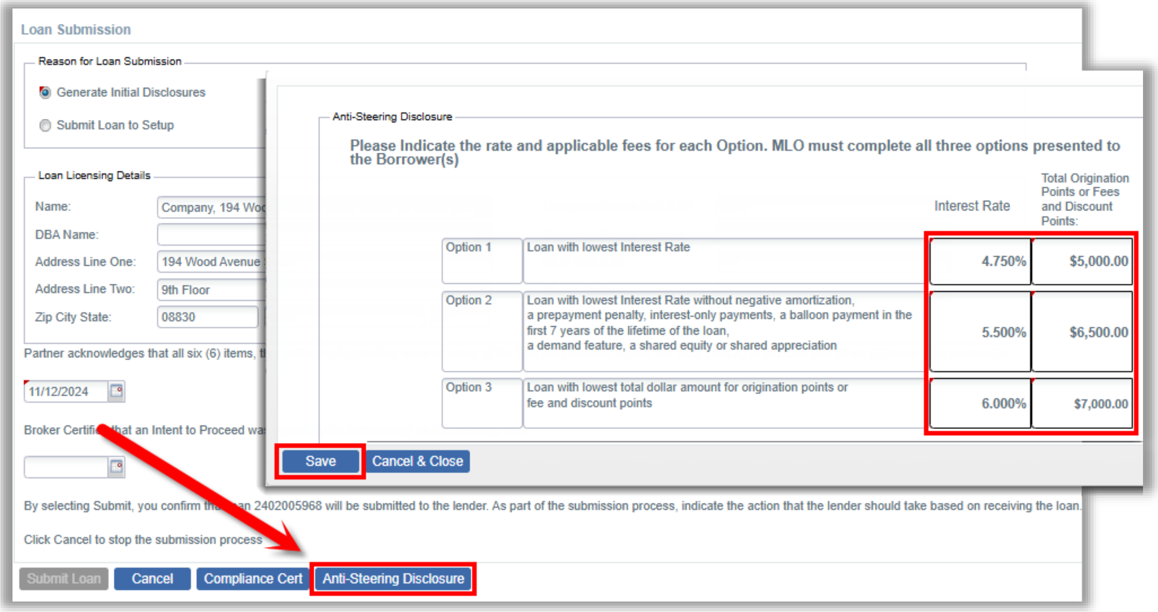
- The **Compliance Certifications** window will open.
- Place checkmarks to certify:
  - ✓ **Broker Initial Disclosure Certificate**
  - ✓ **GLB Privacy Policy/Safe Harbor Certification**
  - ✓ **Fee Certification**
  - ✓ **Acknowledgement**
- Click the **Proceed** button.



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

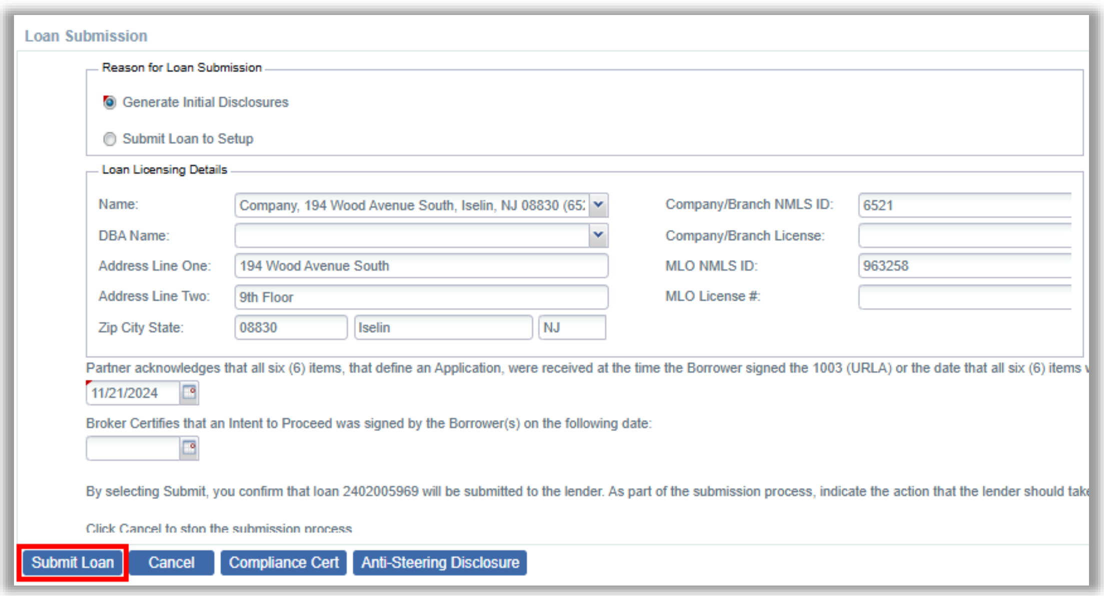
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

- Click the **Anti-Steering Disclosure** button (Lender-paid Compensation only)
- Enter as applicable
- Click **Save**



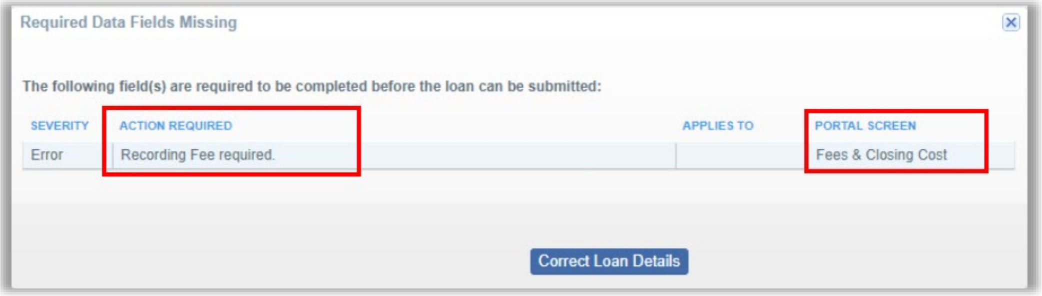
</td></tr>
<tr><td>5</td><td>

Click the **Submit Loan** button.

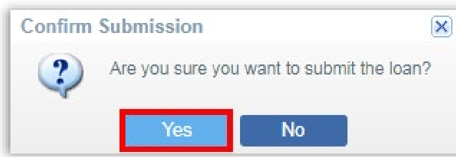


</td></tr>
</table>

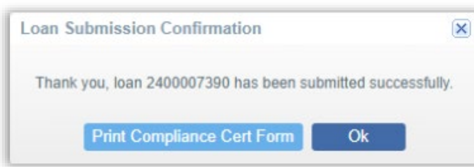
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>
P.A.T.H. Submission stops will display any required fields needed for submission and the screen to resolve.



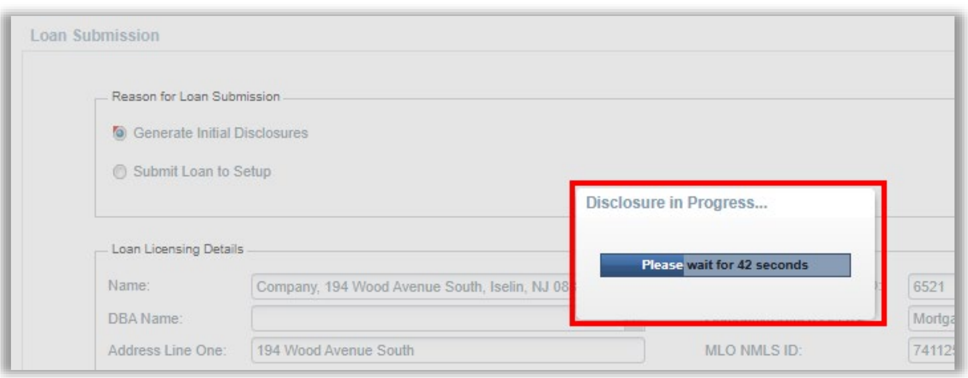
Note: Refer to the [Submission Stops Guide] for complete instructions.
</td></tr>
<tr><td>7</td><td>
Click **Yes** to confirm the submission.



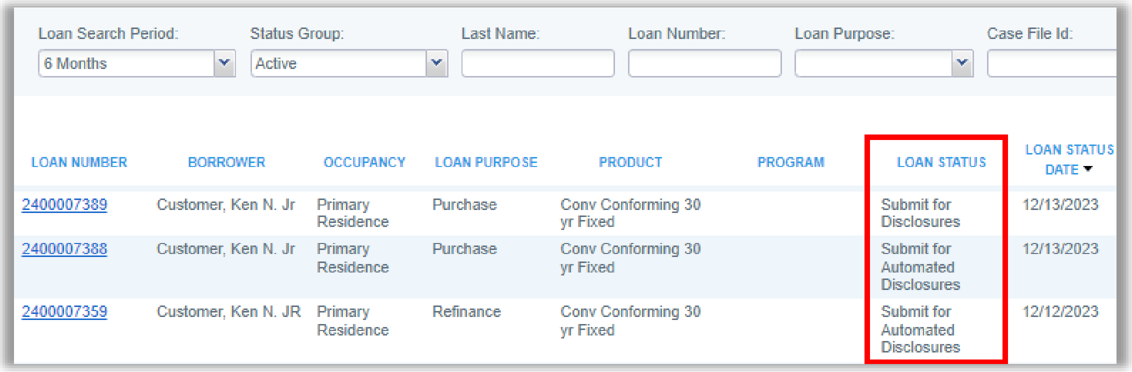
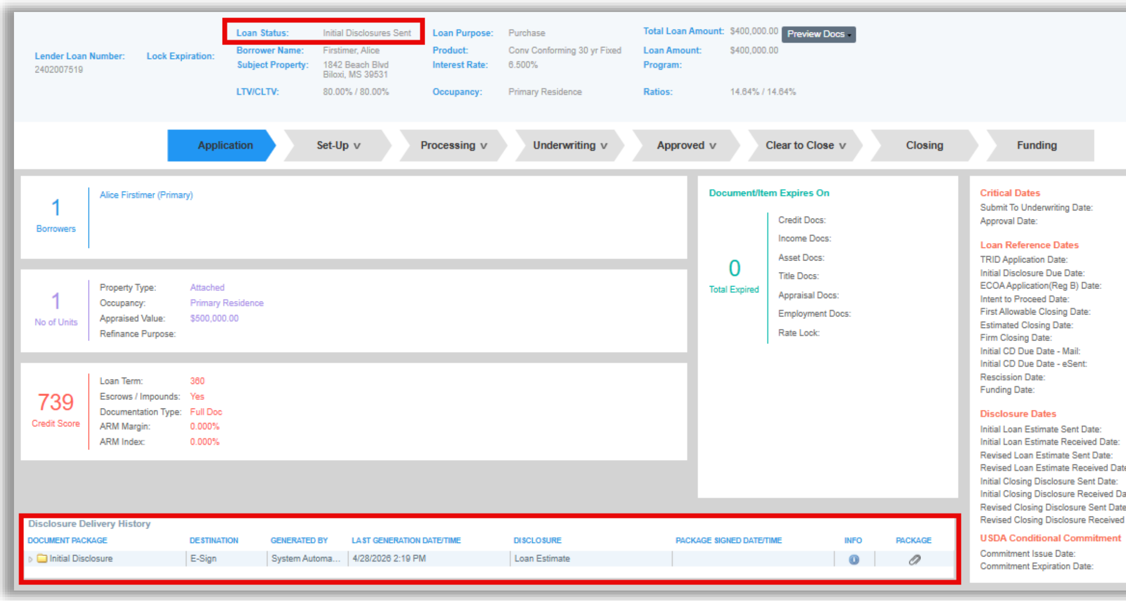
</td></tr>
<tr><td>8</td><td>
Pop-up will confirm successful submission.



Note: Click Print Compliance Cert Form to retain a copy.
</td></tr>
<tr><td>9</td><td>
Important: Wait until the Disclosures have been generated before exiting the loan.



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

Step	Action
10	The **View Pipeline** screen will display the updated **Loan Status**: • Submit for Automated Disclosures (Generated Automatically) • Submit for Disclosures (Manually Generated by Homebridge)  Loan Status will display **Initial Disclosures Sent** on the Loan Details screen. Click the to view the package. 

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.

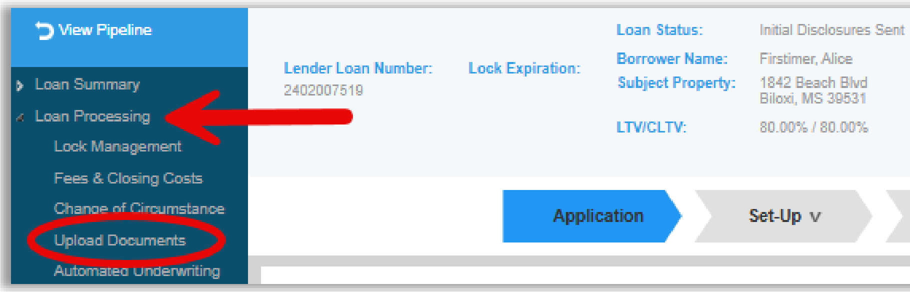
Thank you,
Homebridge Financial Services, Inc.

Reminders

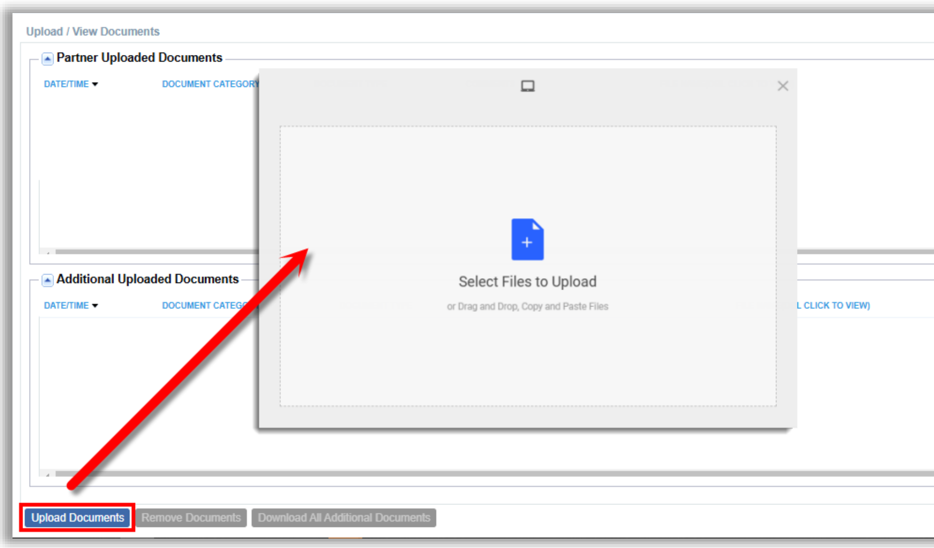
- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will 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

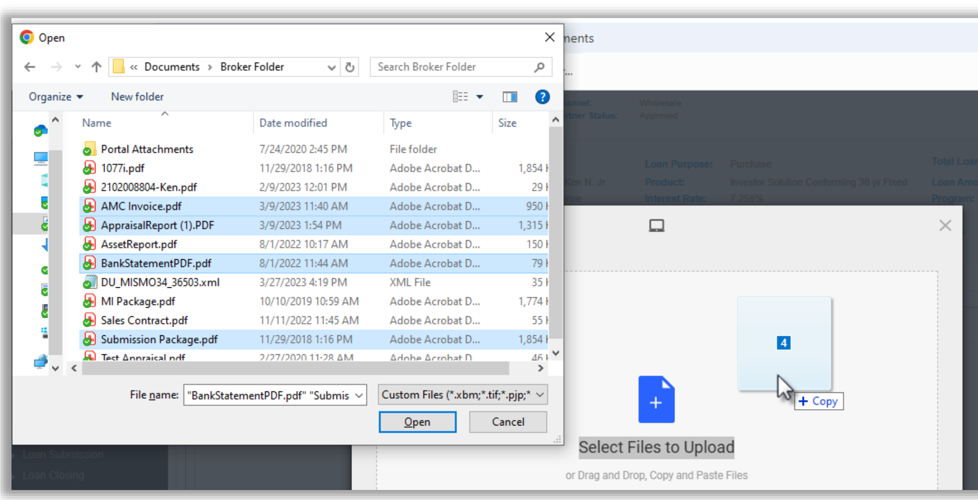
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Processing→Upload Documents.



</td></tr>
<tr><td>2</td><td>Click Upload Documents at the bottom of the screen.



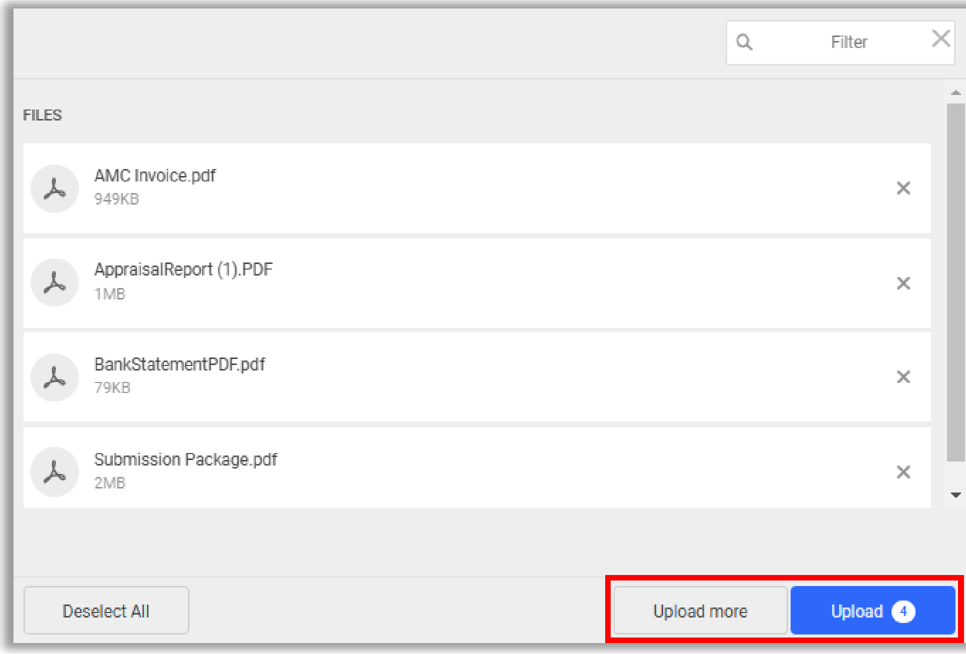
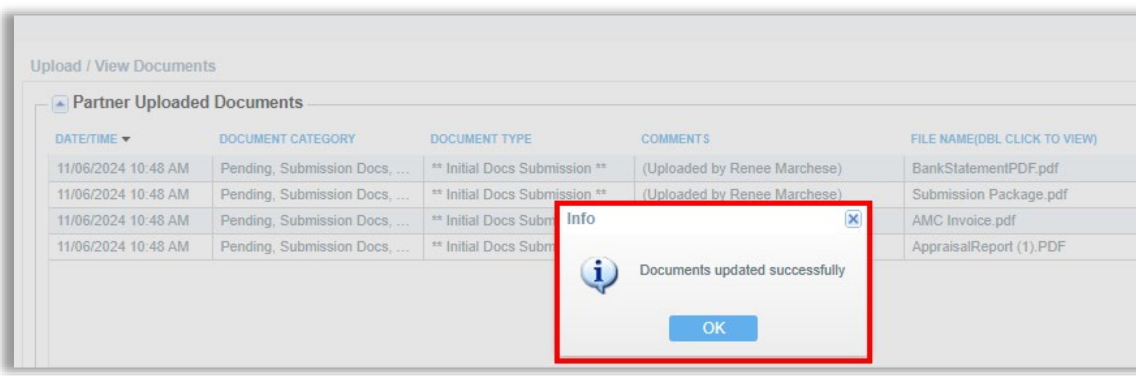
</td></tr>
<tr><td>3</td><td>Click the box to select files to upload, Drag & Drop, or Copy & Paste files to upload.



<h3>Notes:</h3>

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.

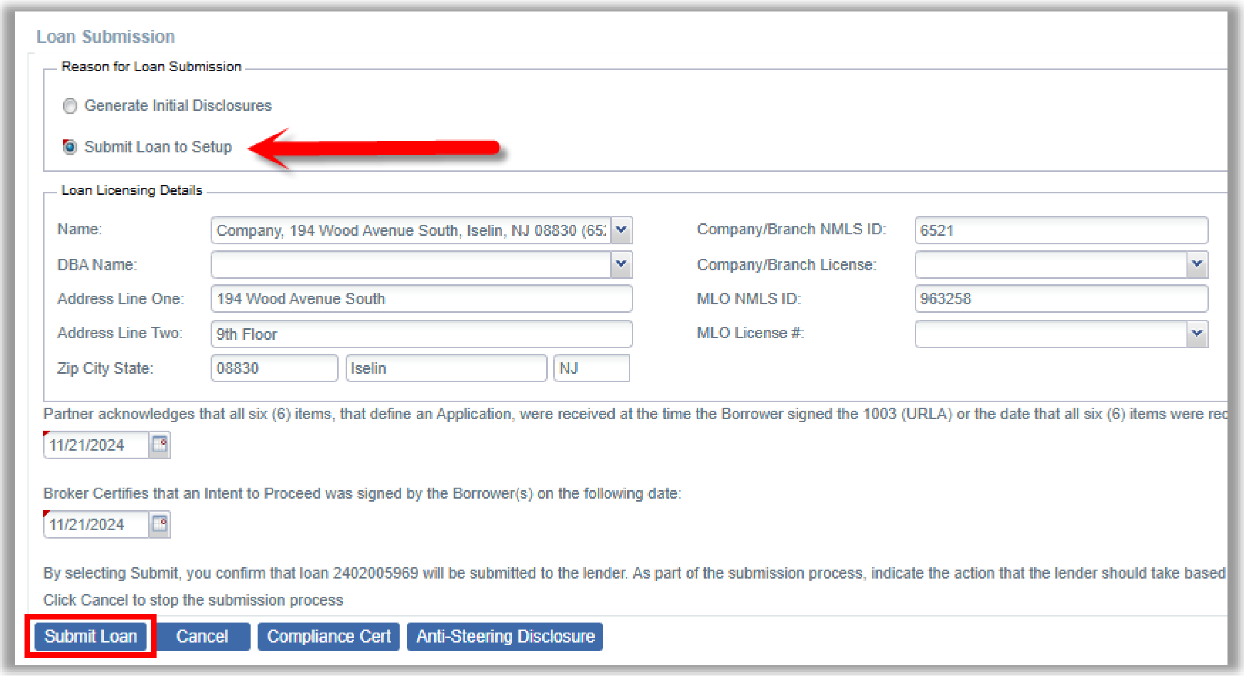
</td></tr>
</table>

Step	Action
4	• Review the list of files • Optional: Click **Upload more** and repeat step 3 • Click **Upload**.  **Helpful Tip:** The number of files to be uploaded will display on the Upload button.
5	The file(s) will display under **Partner Uploaded Documents**. 

Submit to Setup

Upon notification that initial disclosures have been fully executed by all parties:

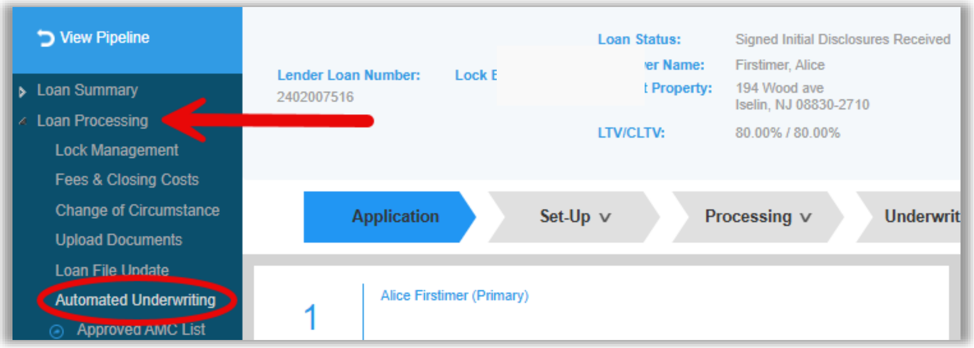
- Upload the full credit package
- Submit to AUS (if applicable)
- Select **Submit Loan to Setup**
    - Intent to Proceed Date auto-populates when Borrower(s) eSign.
- Click **Submit Loan**



Submit to Automated Underwriting

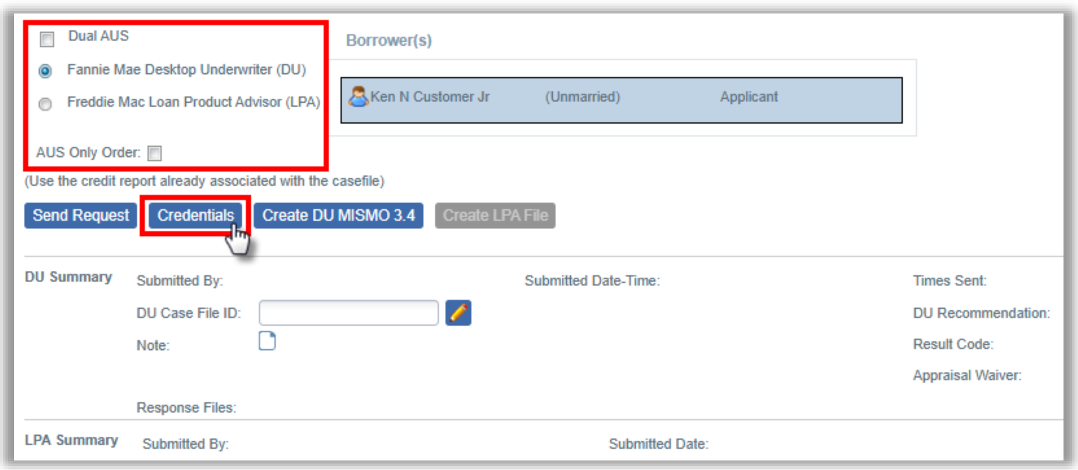
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

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



Notes:

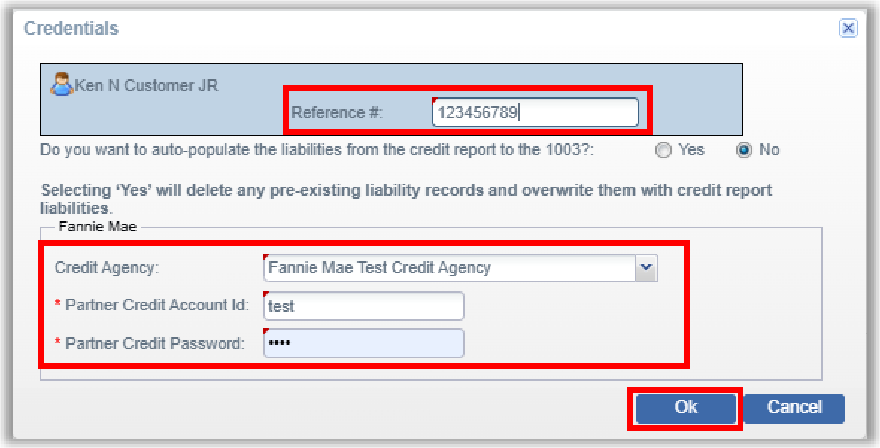
- Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. **Click Here** for instructions.
- Submit to LPA and DU simultaneously by selecting **Dual AUS**.

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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

To Submit to DU:

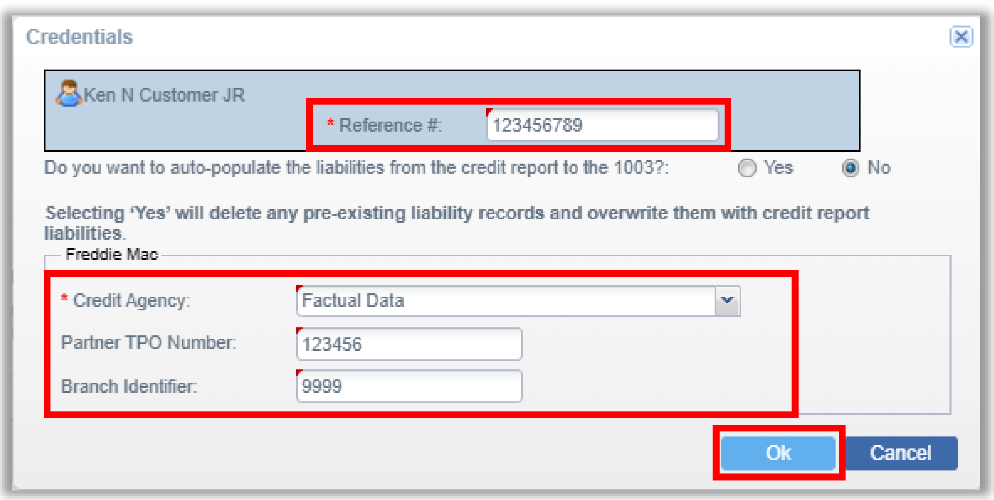
- Enter the credit report **Reference #**
- Select the **Credit Agency** from the dropdown
- Enter your login credentials
- Click **Ok**



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**



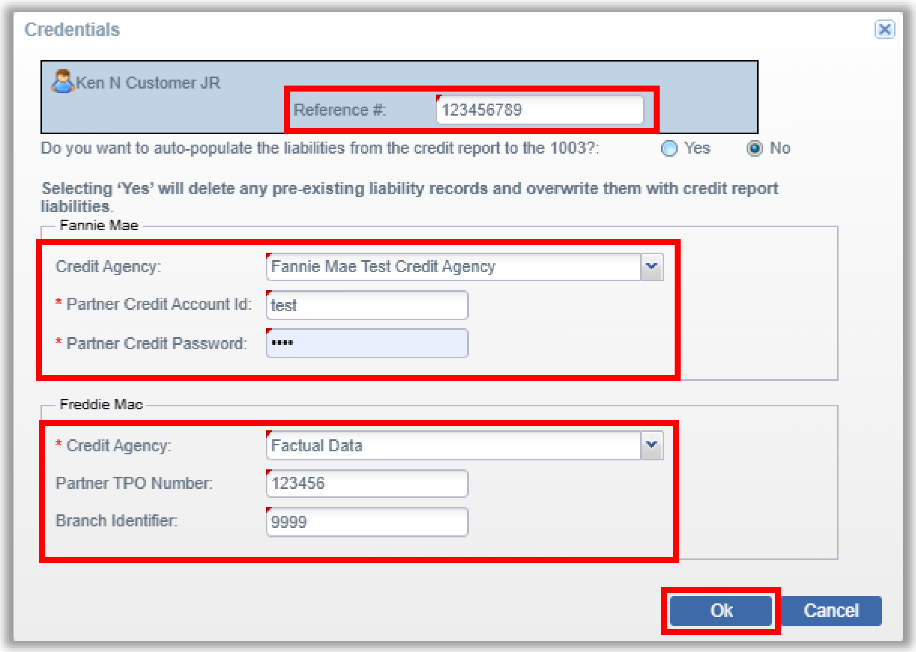
Note: Always choose not to auto-populate from the credit report.

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

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

To Submit to Dual AUS:

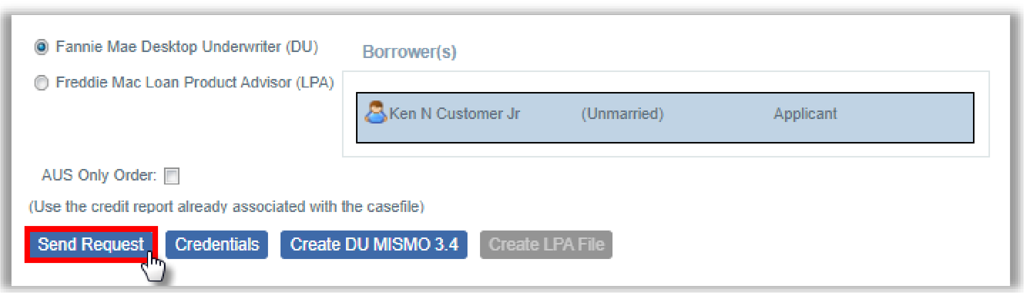
- Enter the credit report **Reference #.**
- Enter Fannie Mae (DU) credentials.
- Enter Freddie Mac (LPA) credentials.
- Click **Ok**.



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

</td></tr>
<tr><td>4</td><td>

Click the **Send Request** button to submit.

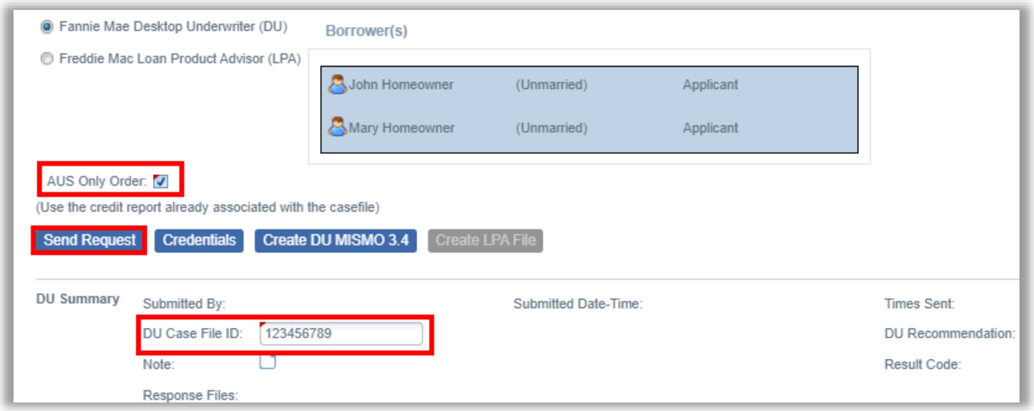


</td></tr>
</table>

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

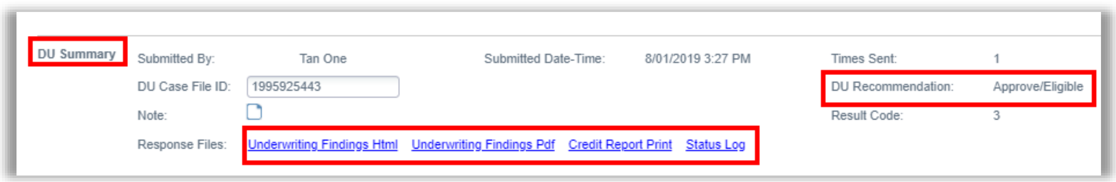
To request a Reissue:

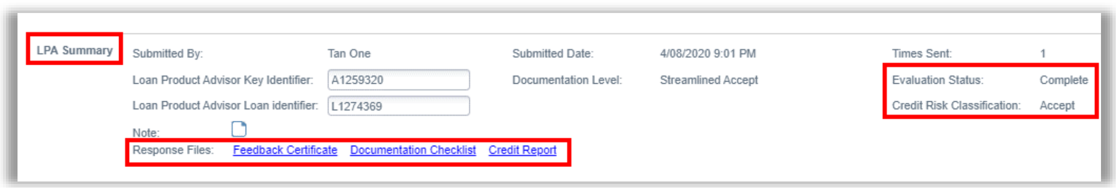
- Select **DU**
- Select **AUS Only**
- Enter the **DU Case File ID**
- Click **Send Request**



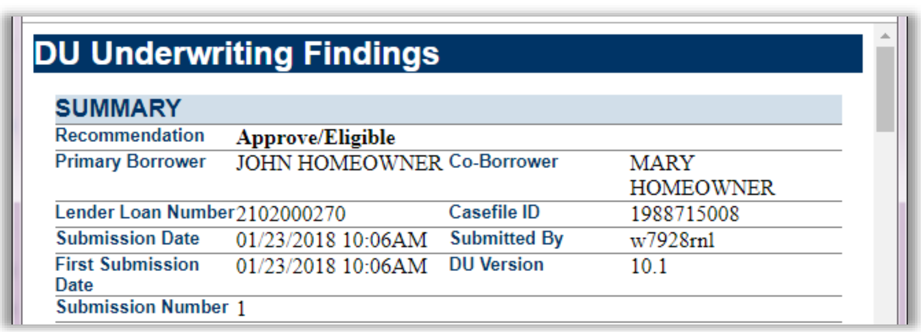
</td></tr>
<tr><td>5</td><td>

Results will return in the applicable summary section below. Click hyperlink to review **Findings/Feedback** or **Credit Report**.





Click the **LPA Feeback Certificate** or **DU Underwriting Findings Html** hyperlink to review or print the findings.

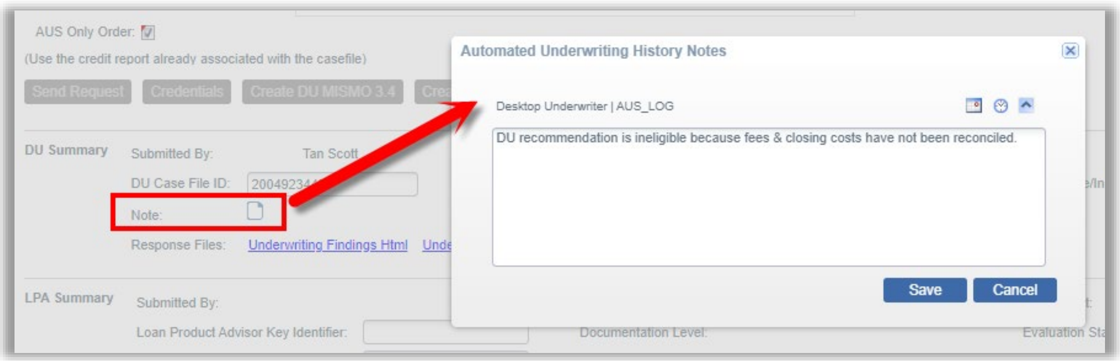


</td></tr>
</table>

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

Helpful Tips:

- Enter **Gifts** as an asset (**Full Application→Assets**) for DU to capture the gift information in the findings.
- You can review or print the Borrower's credit report by clicking the **Credit Report** hyperlink.
- Use the **Note** icon to send a message to the Underwriter regarding AUS.

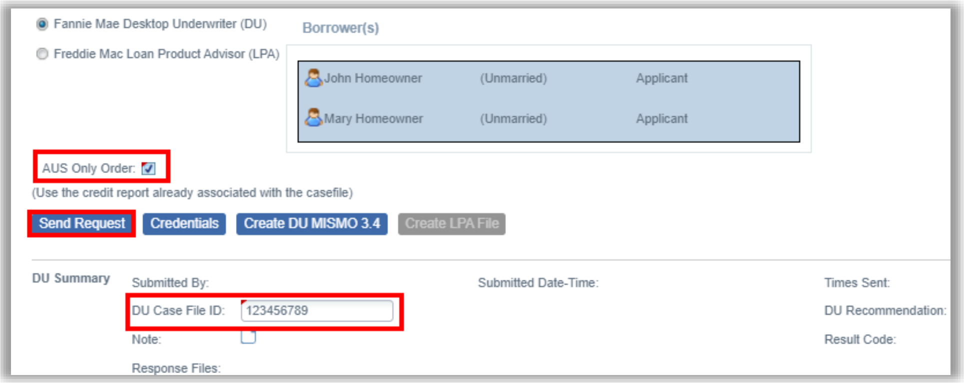


</td></tr>
</table>

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**



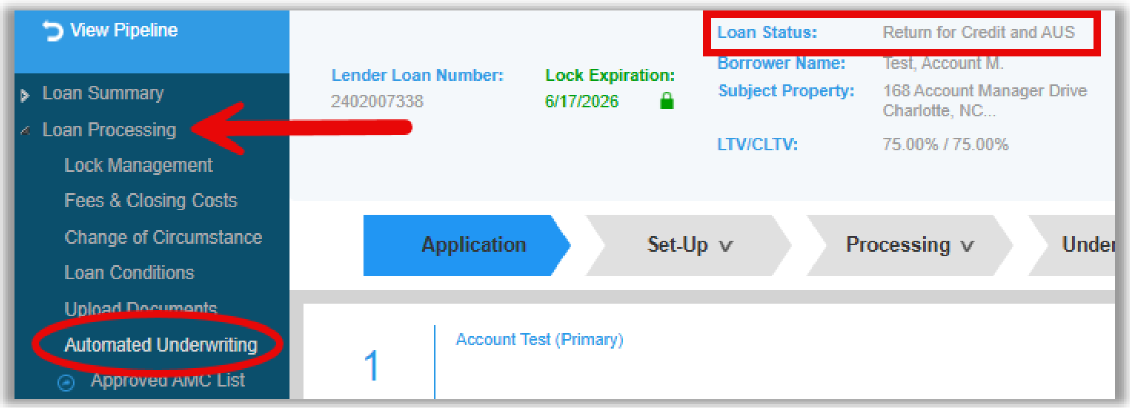
Updated/Expired Credit

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.

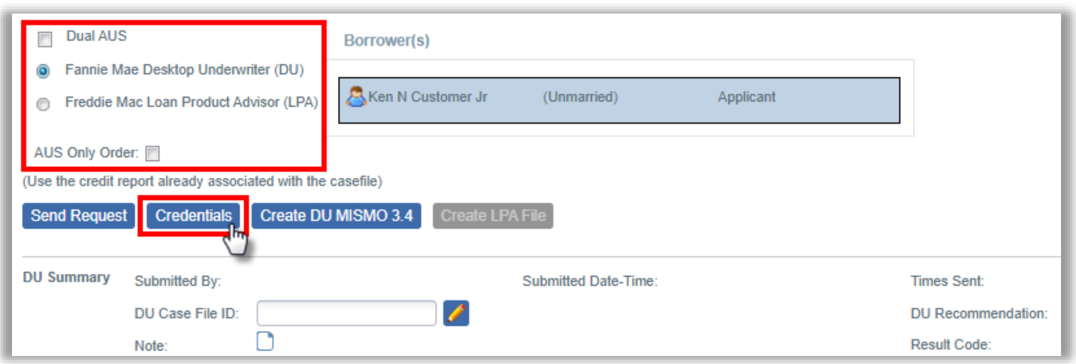
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

To update the credit report, click **Loan Processing** to open the menu and select **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

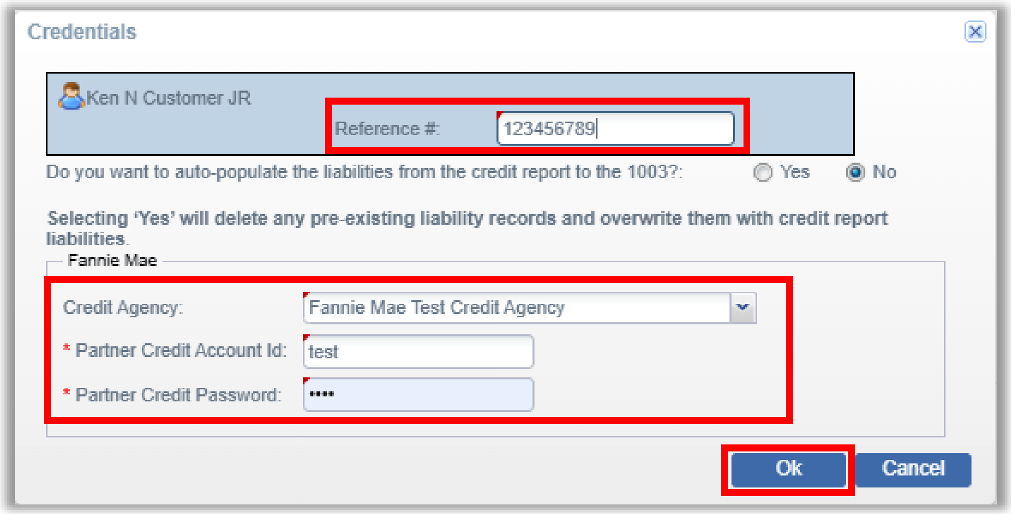


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

To Submit to DU:

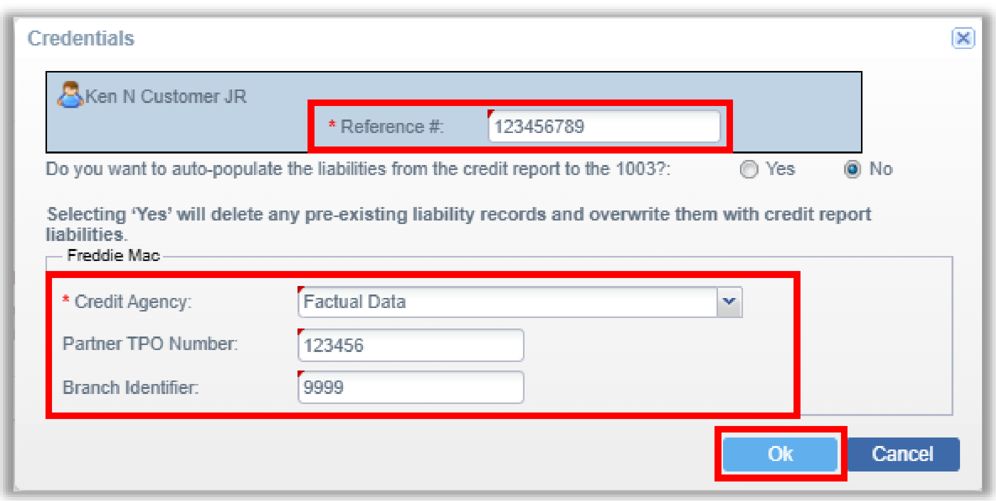
- Enter the credit report **Reference #**
- Select the **Credit Agency** from the dropdown
- Enter your login credentials
- Click **Ok**



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**

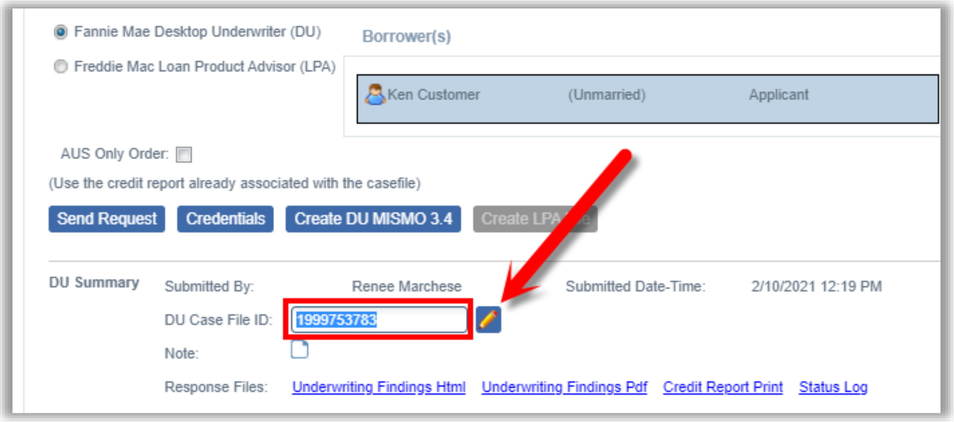


Note: Always choose not to auto-populate from the credit report.

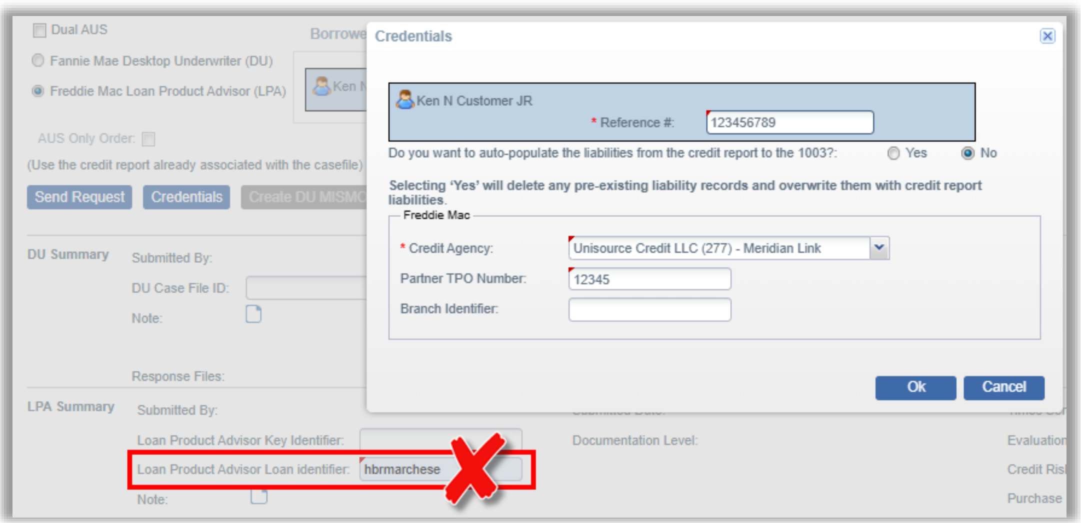
</td></tr>
</table>

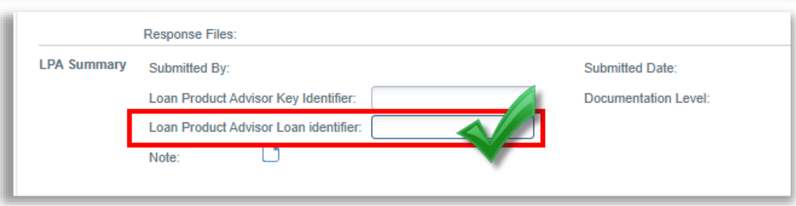
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

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

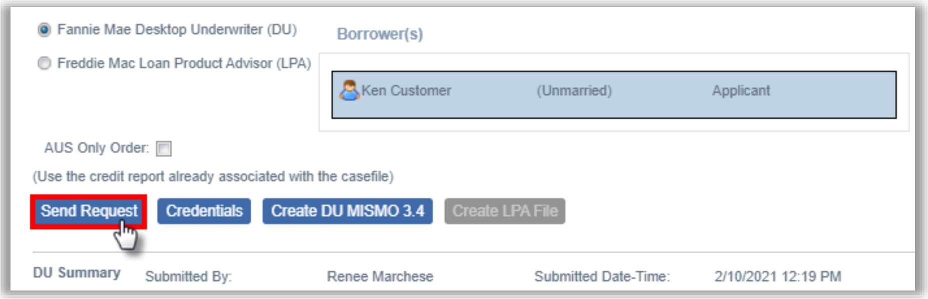
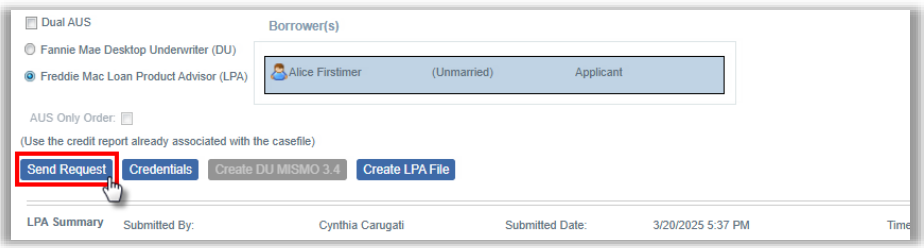
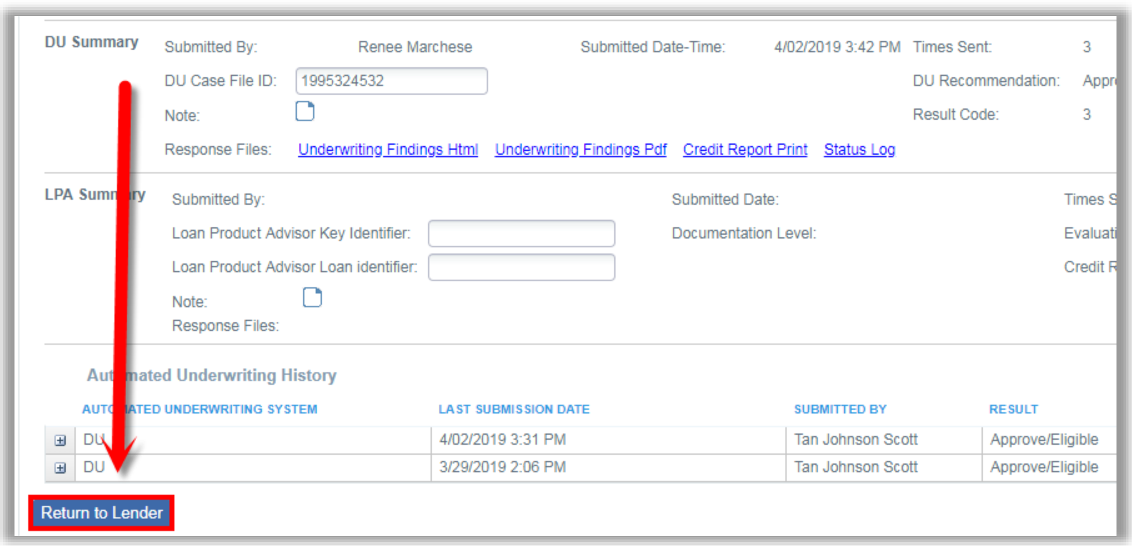
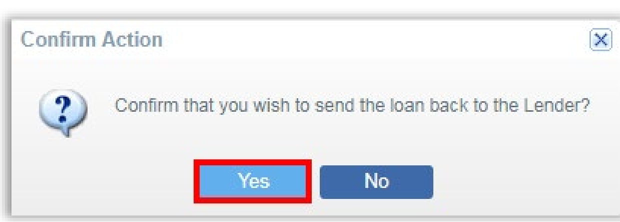


Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank.





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

Step	Action
5	Click the **Send Request** button to submit.  
6	Scroll to the bottom of your screen and click the **Return to Lender** button. 
7	Click **Yes** to confirm that you wish to send the loan back to the Lender. 
8	Once the loan is Returned to Lender, the Homebridge Wholesale Underwriter will mark the new credit report as current and reconcile the liabilities.

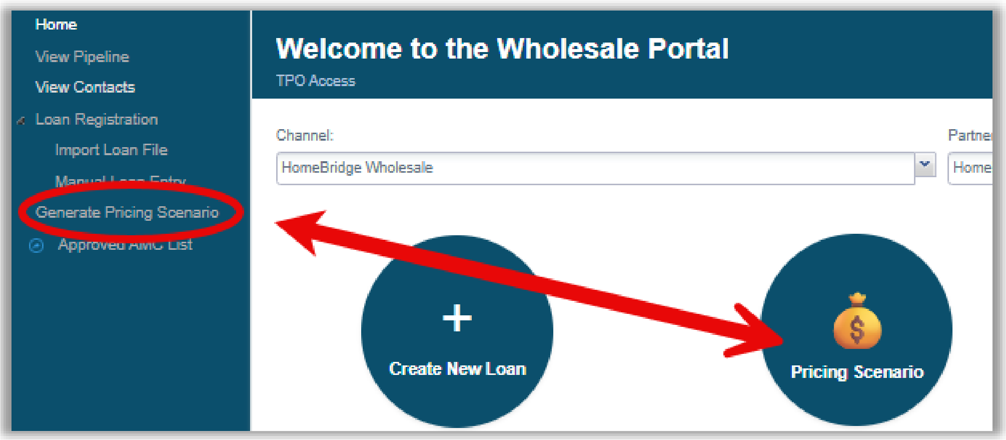
Generate a Pricing Scenario (GPS)

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.)

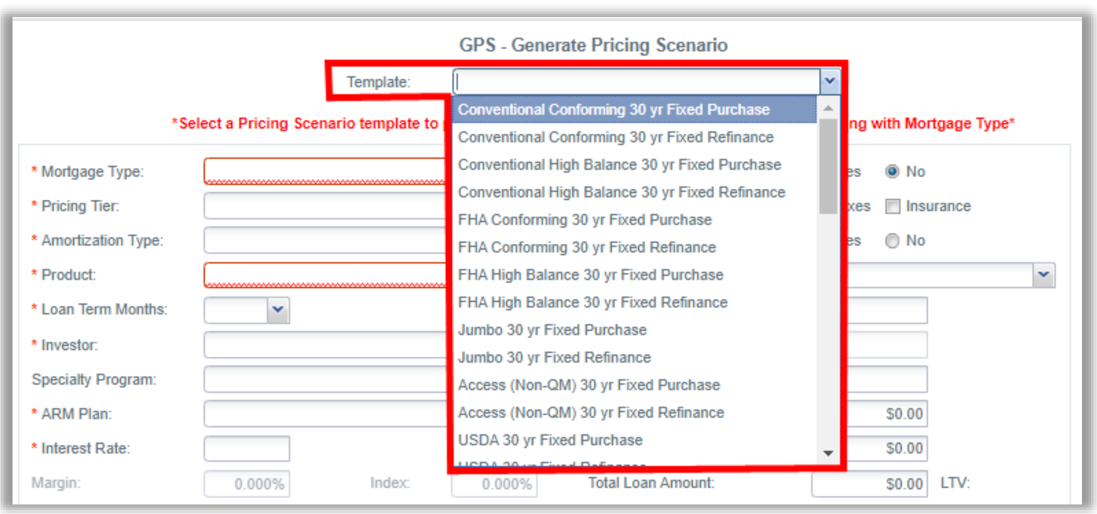
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

From the P.A.T.H. Home Screen, go to **Generate Pricing Scenario/Pricing Scenario**.



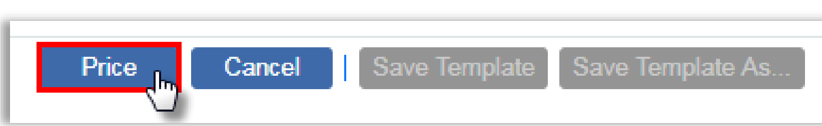
</td></tr>
<tr><td>2</td><td>

- 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 *

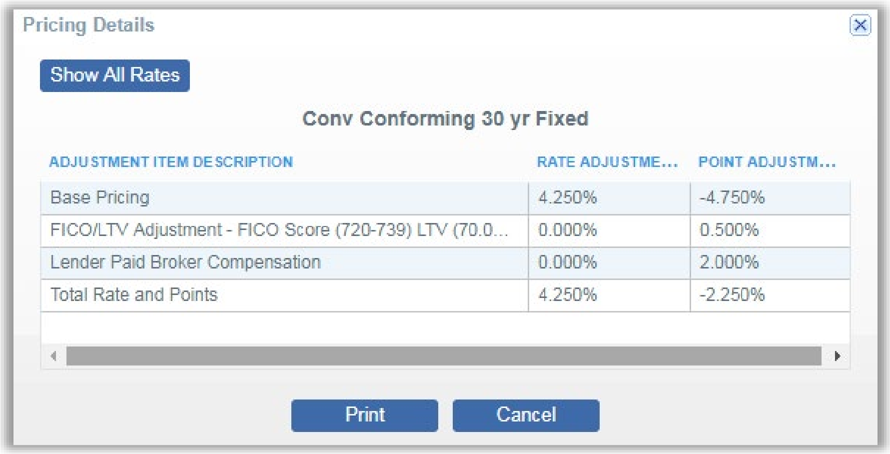
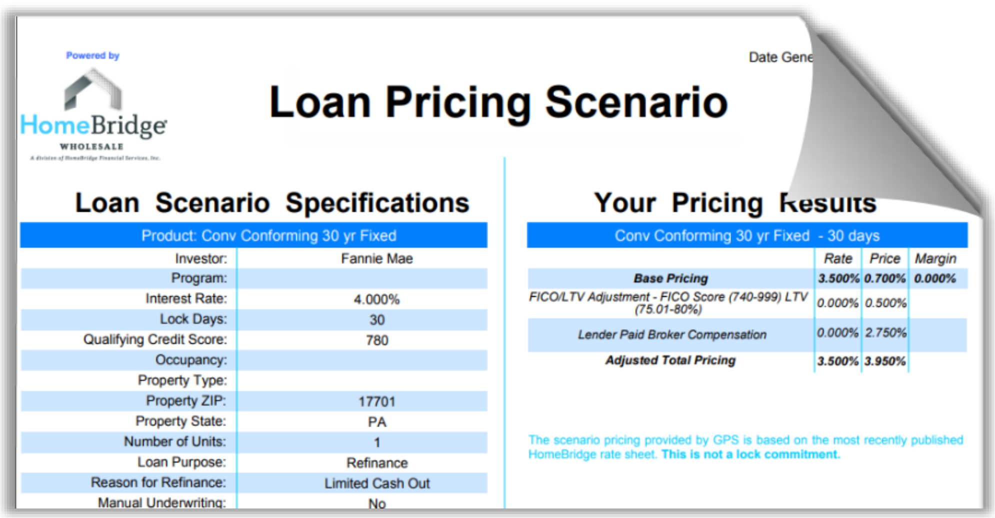


</td></tr>
<tr><td>3</td><td>

Click **Price** at the bottom of the screen.



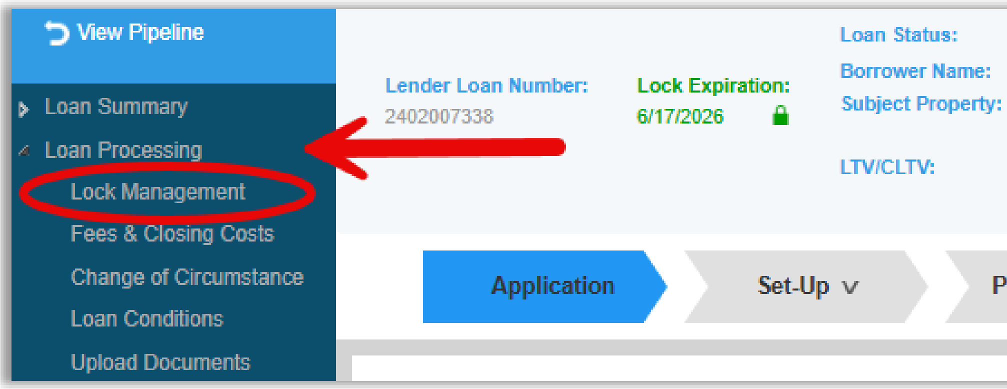
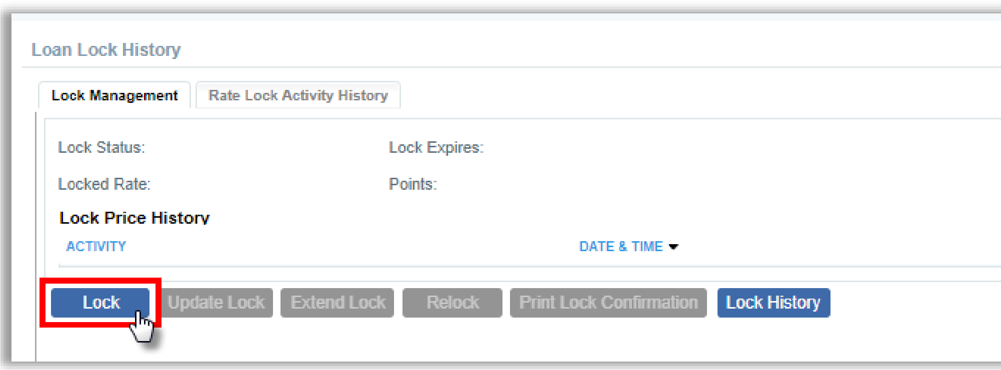
</td></tr>
</table>

Step	Action
4	The **Pricing Details** screen will show Base Pricing, Adjustments, and Total Rate and Points.  **Helpful Tips:** • To choose another Rate or Lock Days, click **Show All Rates**. • Click **Print** to save your Pricing Scenario as a PDF file. 

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.)

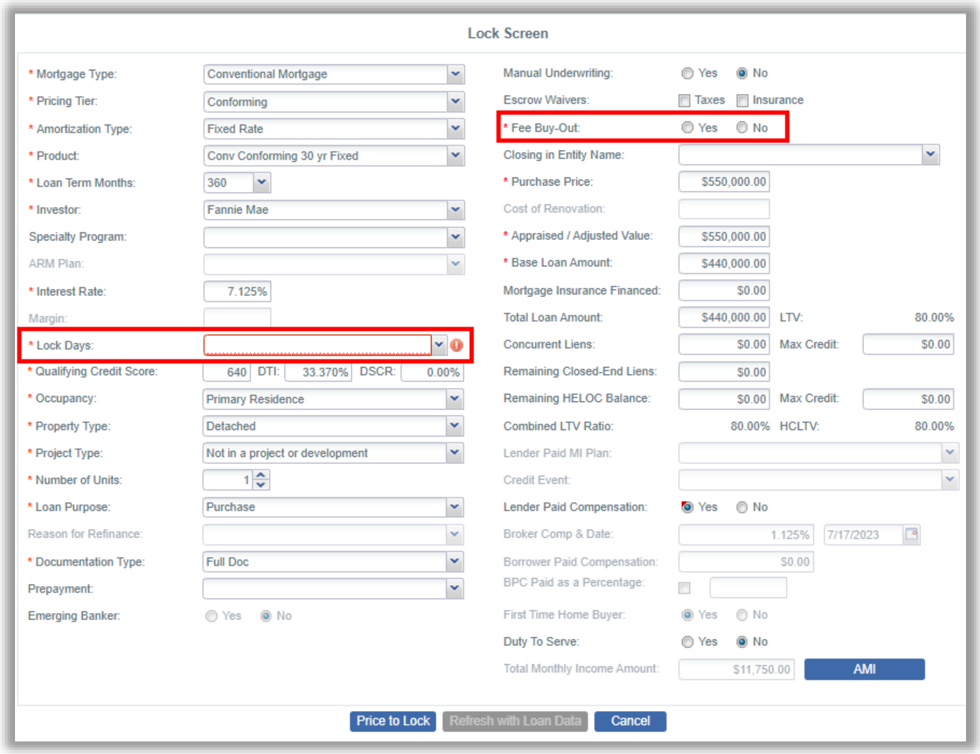
Lock a Loan

Step	Action
1	Go to **Loan Processing→Lock Management**. 
2	Click the **Lock** button. 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

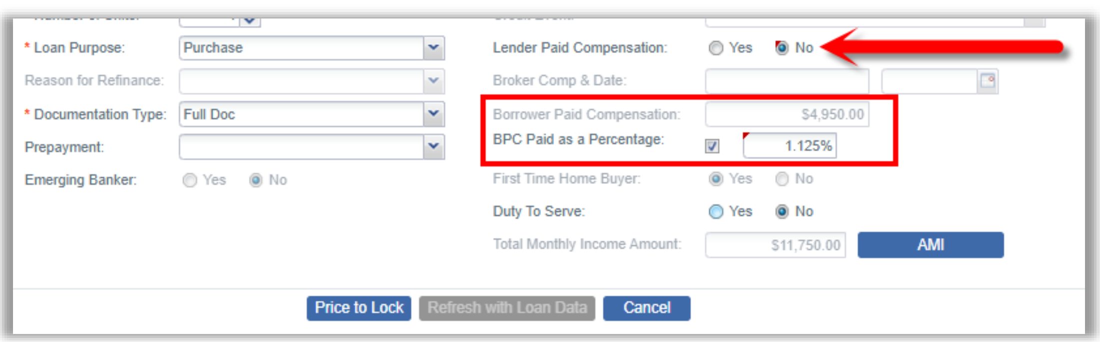
The Lock Screen will open with loan information pre-populated.

- Enter the requested **Lock Days**
- *Required information



Helpful Tips:

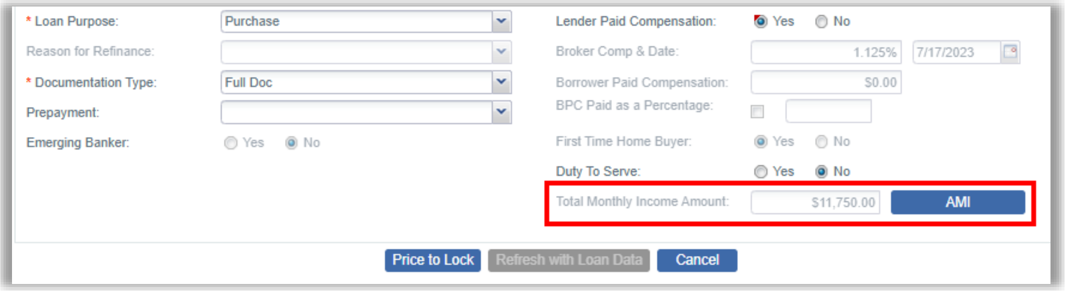
- Lock defaults to **Lender Paid Compensation**.
  - To enter **Borrower Paid Compensation**:
    - Select Lender Paid Compensation: **No**
    - Enter the compensation amount or select **BPC Paid as a Percentage** and enter the percentage
    - Click **Price to Lock**

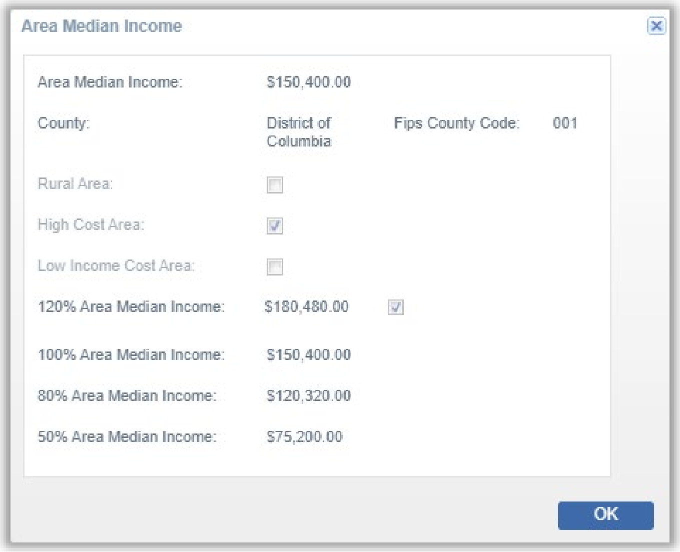


</td></tr>
</table>

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

- Click the optional **AMI** button to review the Area Median Income information for the subject property.



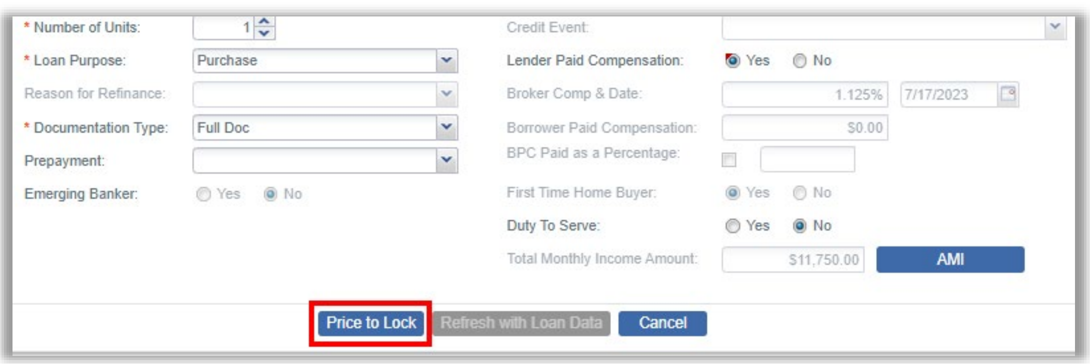


</td></tr>
<tr><td>

4

</td><td>

Click **Price to Lock.**

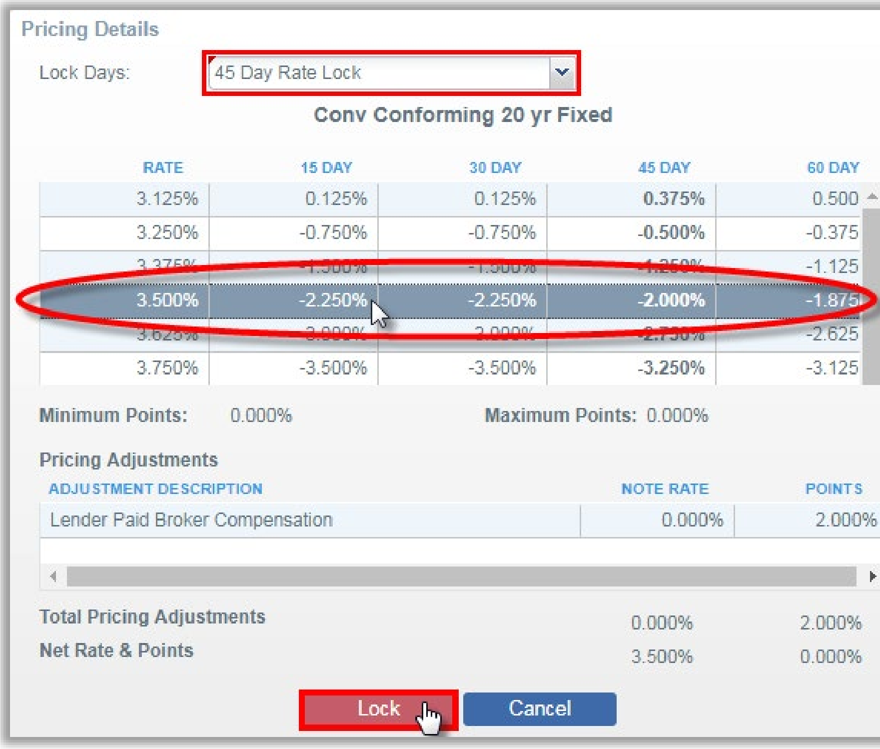


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
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

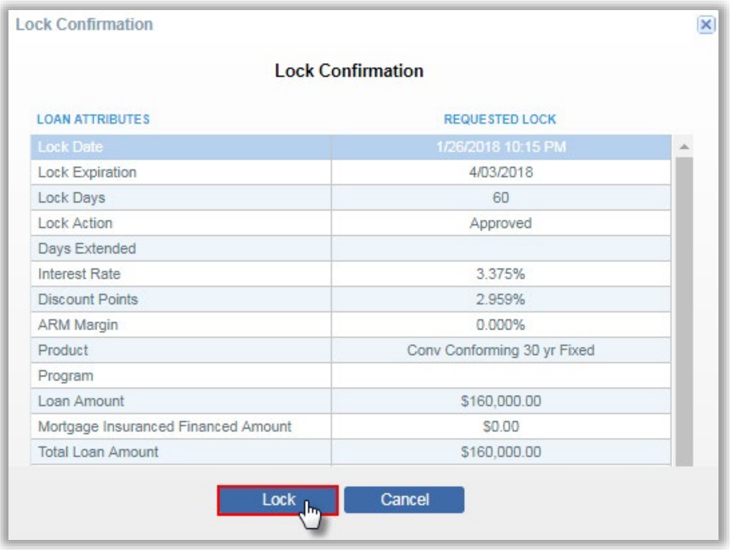
Note: When pricing registered loans, click Cancel instead of Lock after pricing is reviewed.



Helpful Tips: Easily adjust lock length by modifying drop down at the top of screen.
</td></tr>
</table>

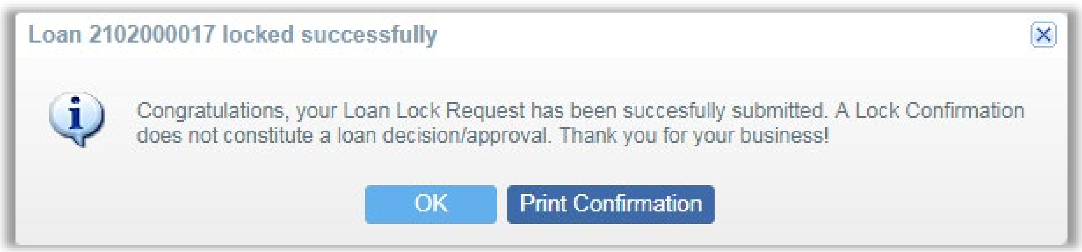
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>

The **Lock Confirmation** window will open. Review the information and click the **Lock** button.



</td></tr>
<tr><td>7</td><td>

A pop up will confirm that the Lock Request has been successfully submitted.



</td></tr>
<tr><td>8</td><td>

Helpful Tip: Click **Print Confirmation** to print or save the Lock Confirmation as a PDF for future reference.

HomeBridge WHOLESALE
A division of HomeBridge Financial Services, Inc.

Lock Confirmation

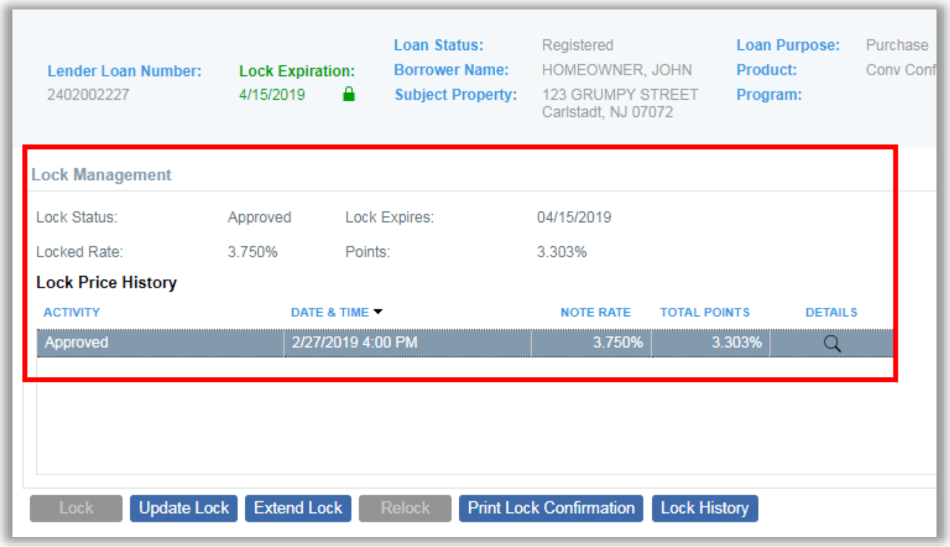
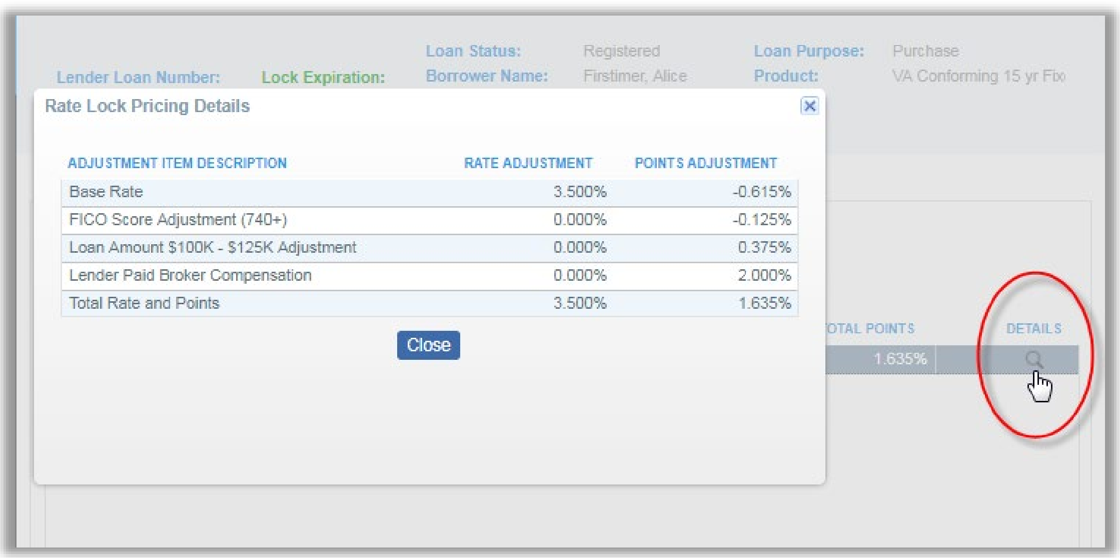
2402002243

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		

HomeBridge Financial Services, Inc.

Compensation – 0.750%

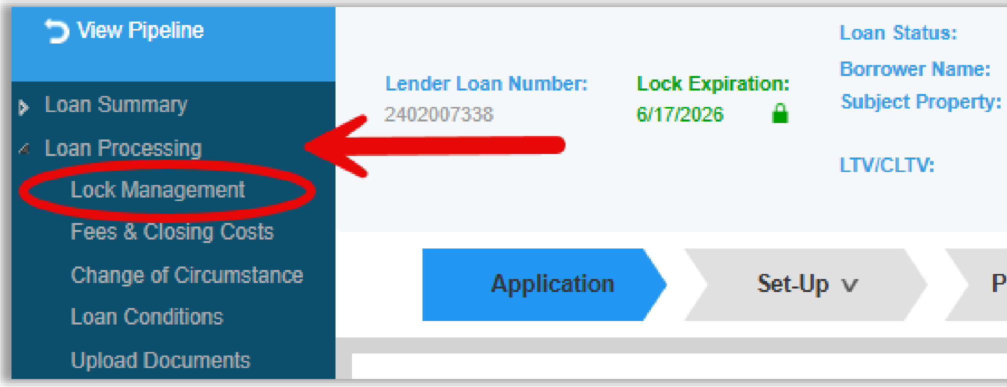
</td></tr>
</table>

Step	Action
9	The Lock Management screen will display the Lock in the Lock Price History.  **Helpful Tip:** Click the Magnifying Glass icon under Details to view the rate & points adjustments. 

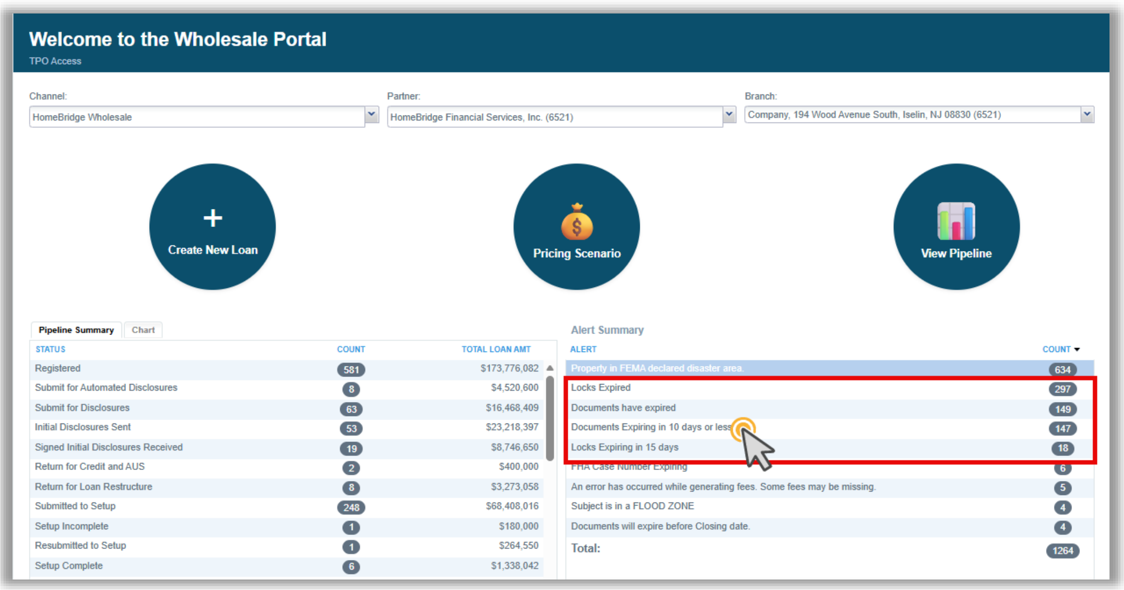
Rate Lock Extension

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

Go to **Loan Processing→Lock Management**.

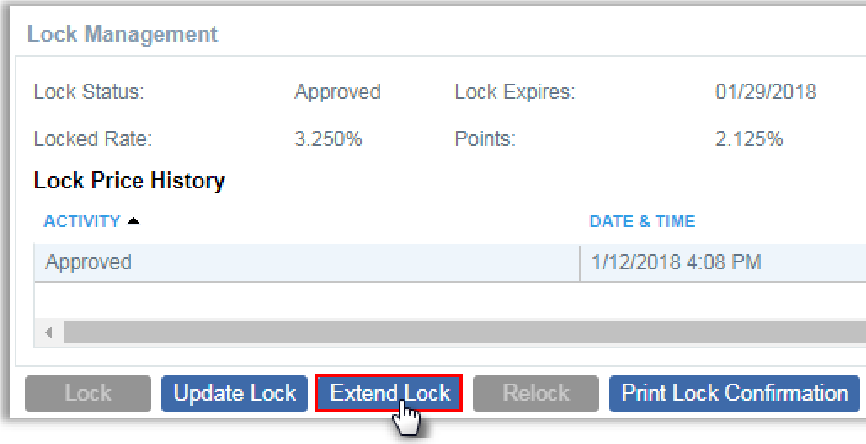


Helpful Tip: keep track of Lock Expirations in the Alert Summary section of the P.A.T.H. Home screen.



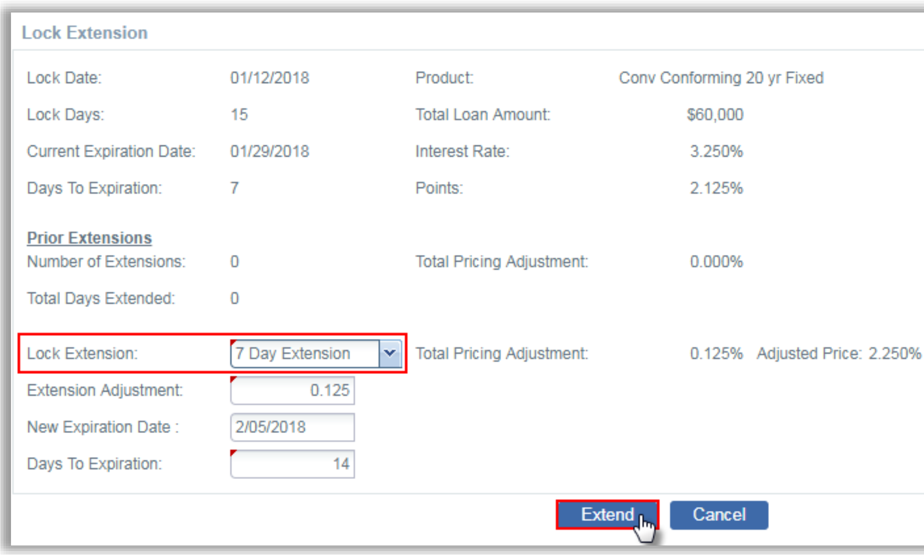
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>2</td><td>
The Lock Management screen will reflect the current Lock information. Click the Extend Lock Button.

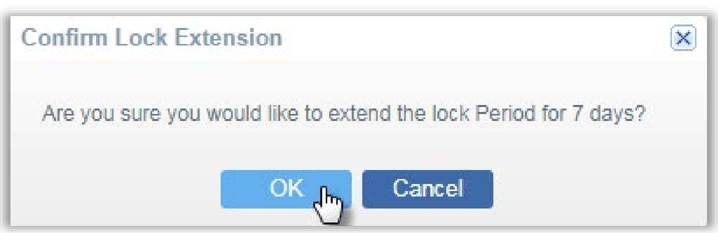


</td></tr>
<tr><td>3</td><td>

- 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



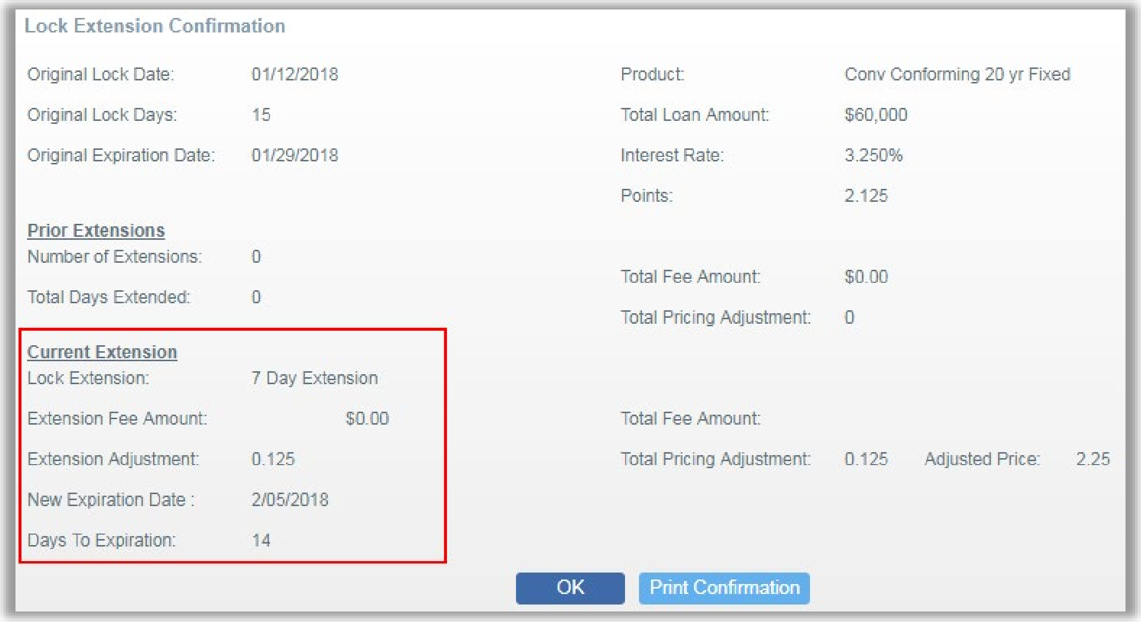
</td></tr>
<tr><td>4</td><td>
Click OK to confirm the Lock Extension.



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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

The Lock Extension Confirmation will display with details of the extension.

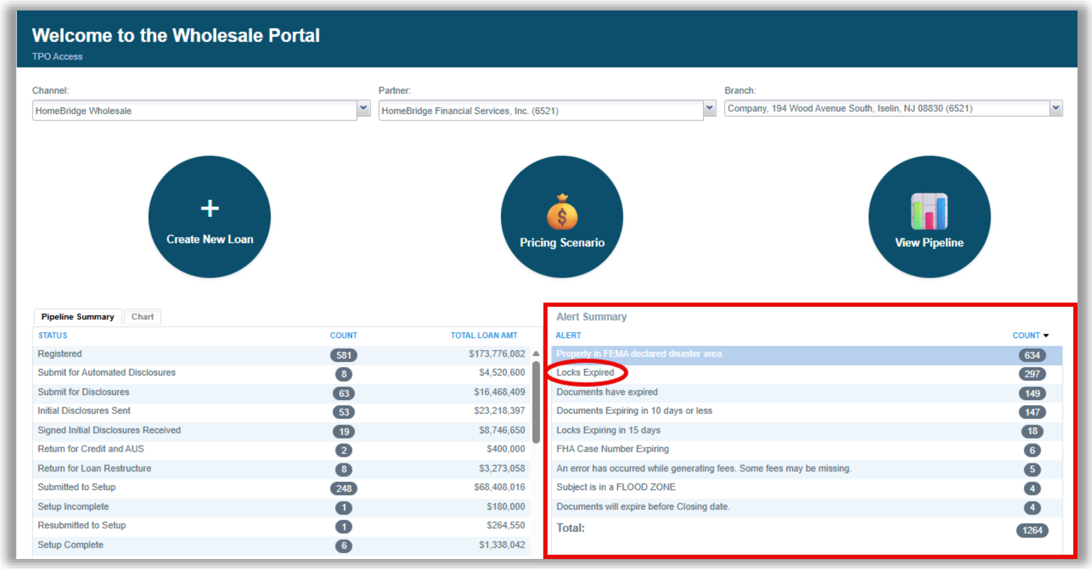
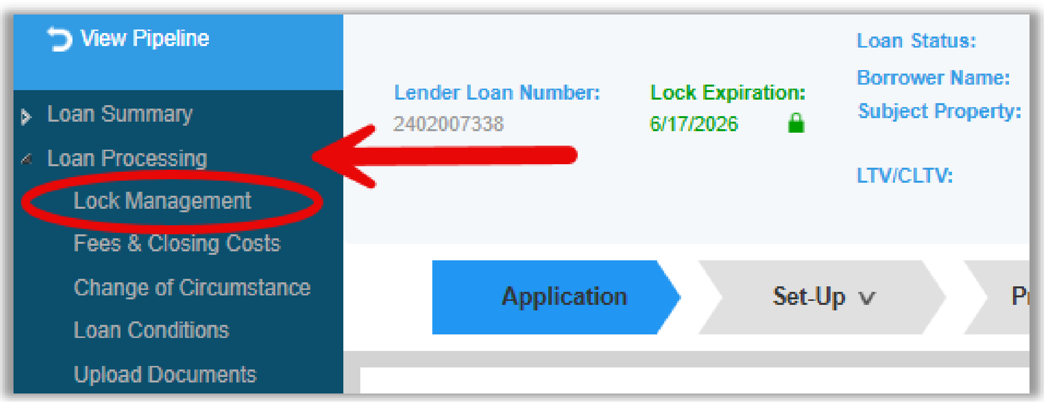


Helpful Tip: Click Print Confirmation to view or print the Extended Lock.

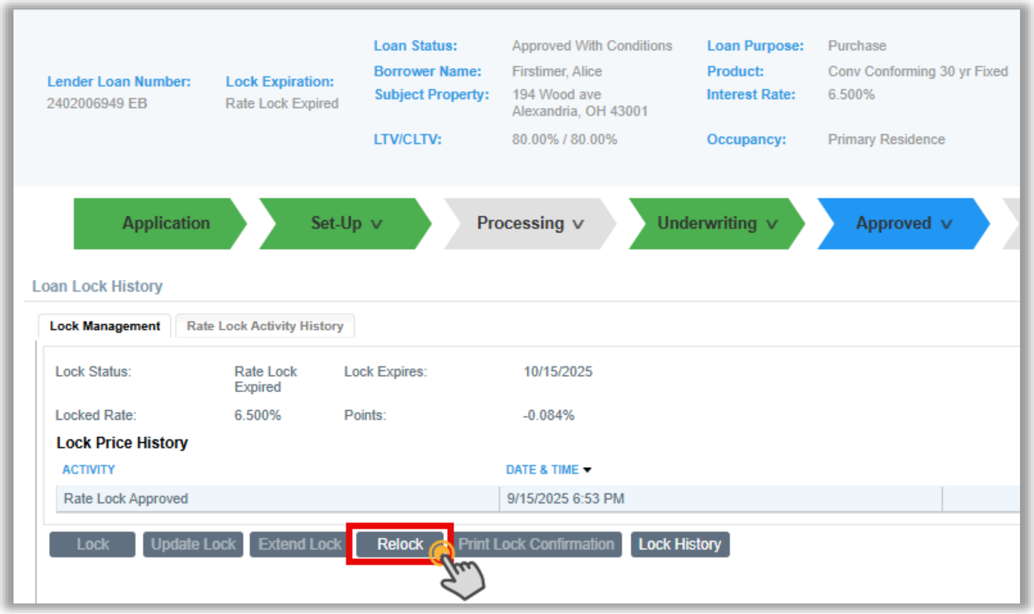
</td></tr>
</table>

Relock

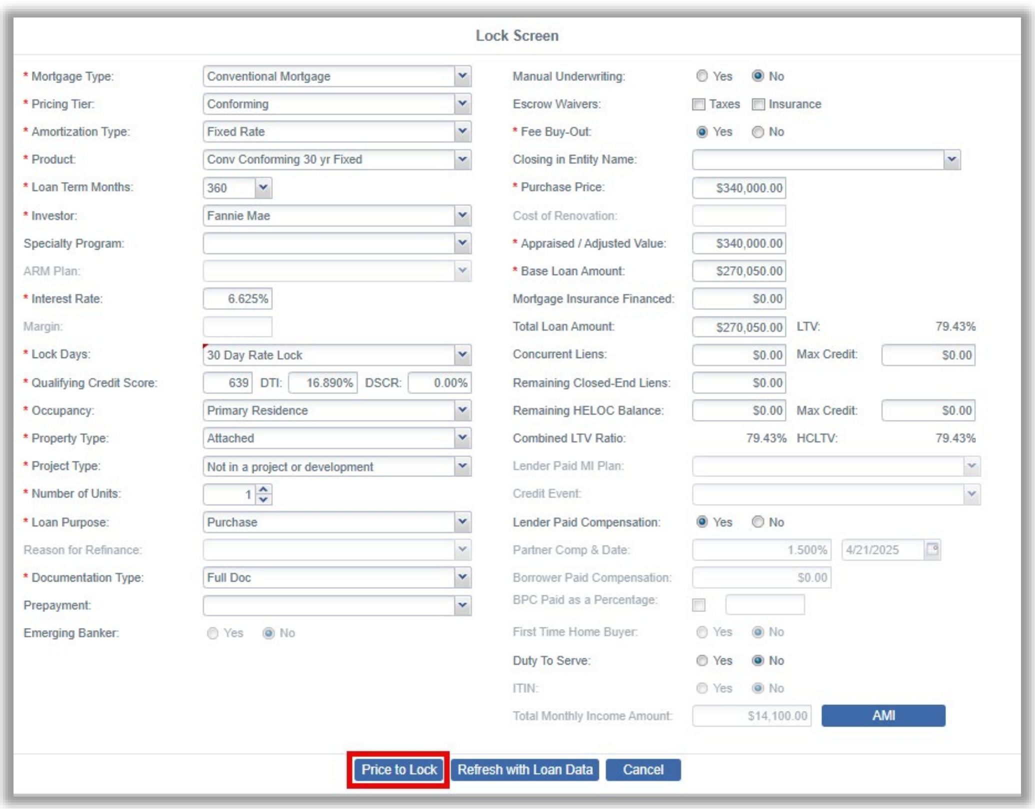
If a lock has expired, follow the steps below to relock loan.

Step	Action
1	Open the loan to be relocked.  **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.
2	Go to **Loan Processing→Lock Management**. 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>
Click the Relock button at the bottom of your screen.

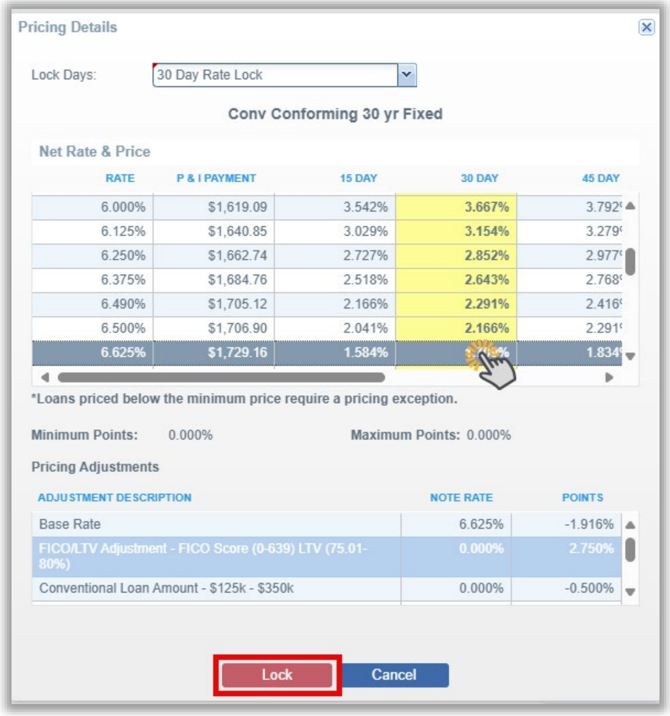


</td></tr>
<tr><td>4</td><td>
Ensure all the required information is correct, and click the Price to Lock button. Note: ensure Lock Days is set to 30 Day Rate Lock.

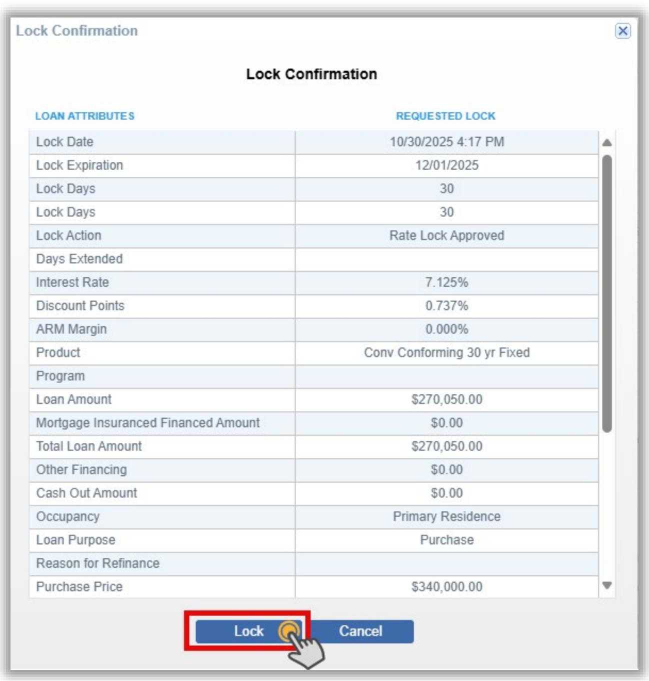


Helpful Tip: Click Refresh with Loan Data to pull changes made on the Short Application screen into the Lock Screen.
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Select the desired rate from the chart, and click the Lock button.



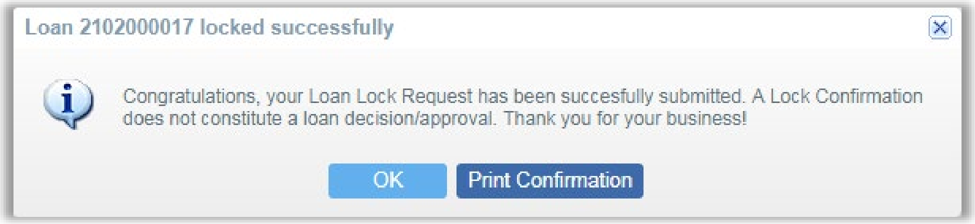
</td></tr>
<tr><td>6</td><td>
The Lock Confirmation screen will open. Review the information and click Lock.



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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7</td><td>

A pop up will confirm that the Lock Request has been successfully submitted.



Helpful Tip: Click the **Print Confirmation** button to view or print the Extended Lock.

HomeBridge WHOLESALE

A division of HomeBridge Financial Services, Inc.

Lock Confirmation

2402002243

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		

HomeBridge Financial Services, Inc.

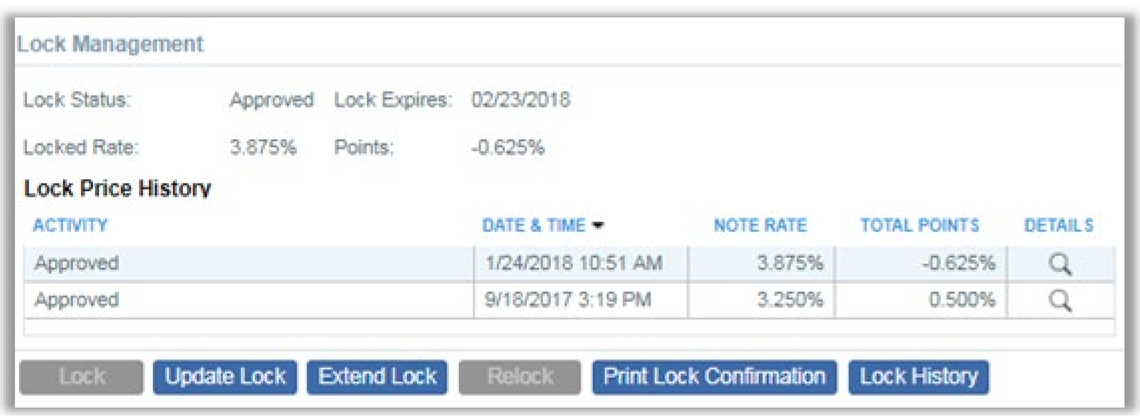
Compensation – 0.750%

The following lock attributes were used to determine your lock contract:

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

</td></tr>
<tr><td>8</td><td>

The Lock Management screen will now display the details of the Relock.



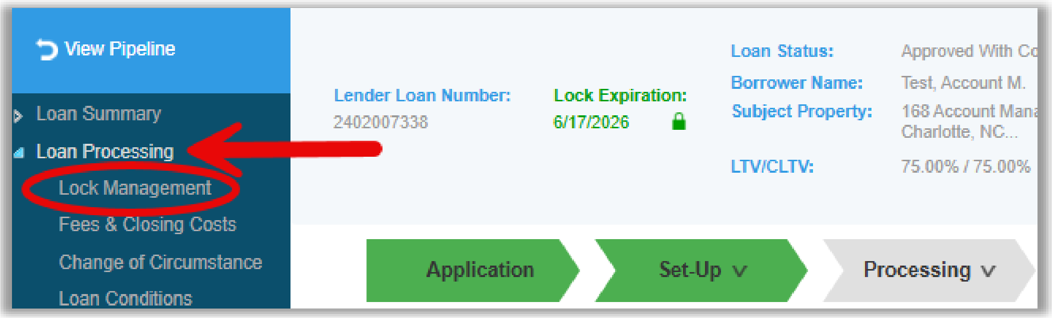
</td></tr>
</table>

Change Compensation Type

To switch Broker Compensation on locked loans, follow the steps below.

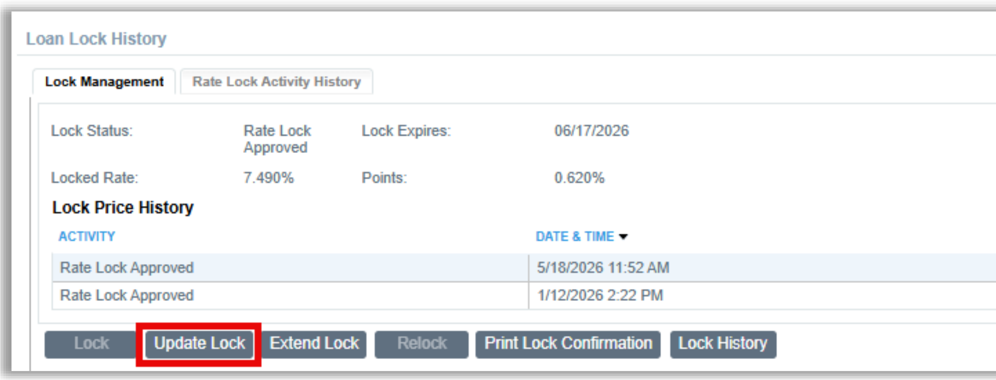
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Go to **Loan Processing→Lock Management**.



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

Click **Update Lock**.



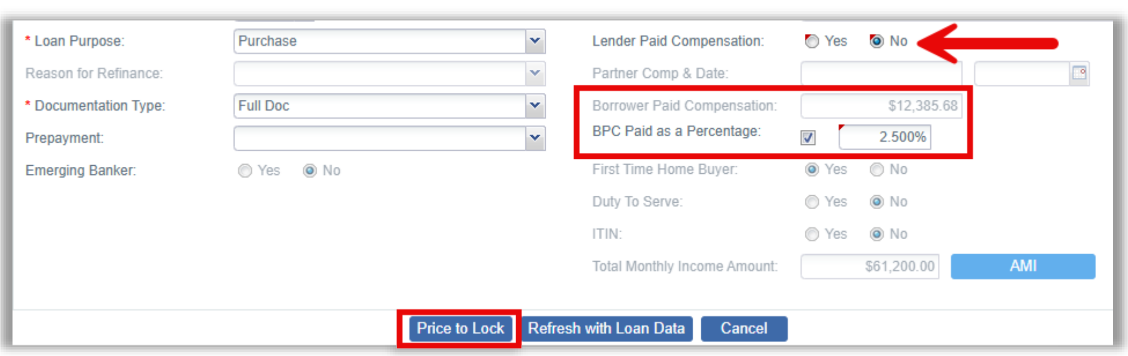
</td></tr>
<tr><td>3</td><td>

For Lender Paid Compensation:

- Select **Yes** and click **Price to Lock**.

For 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**



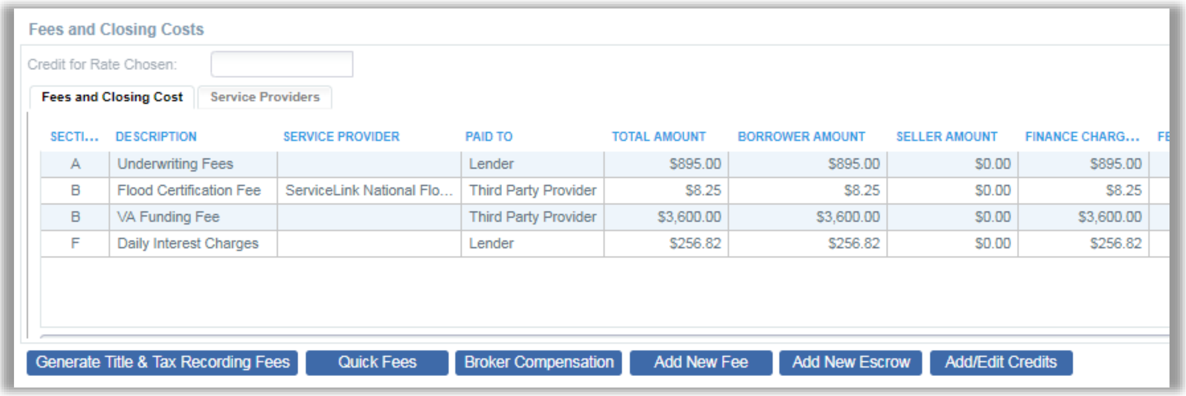
</td></tr>
</table>

Fees & Closing Costs

Standard lender fees automatically populate on all loans in P.A.T.H.

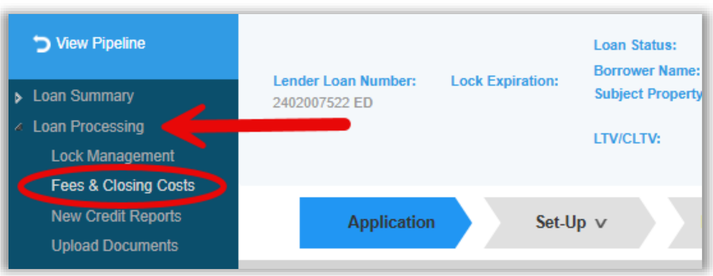
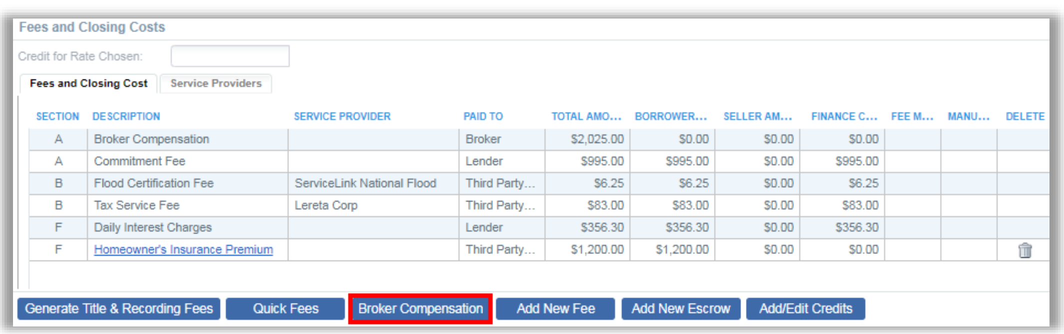
Fees:

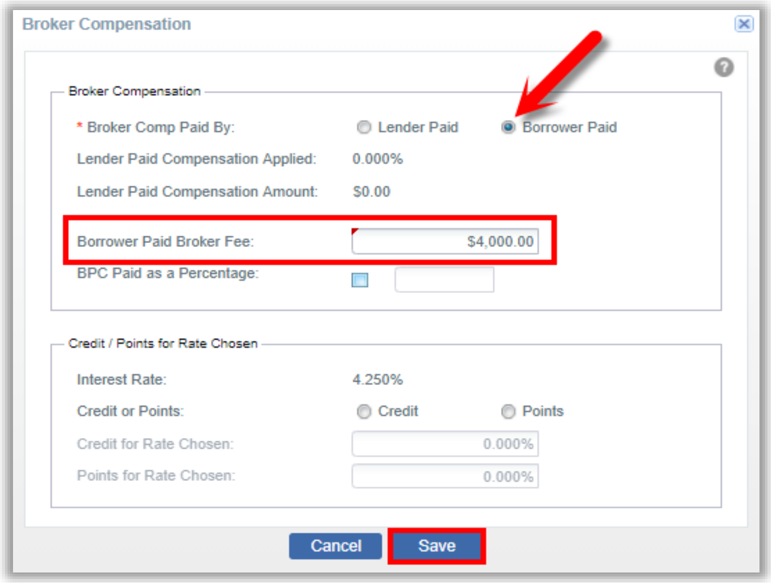
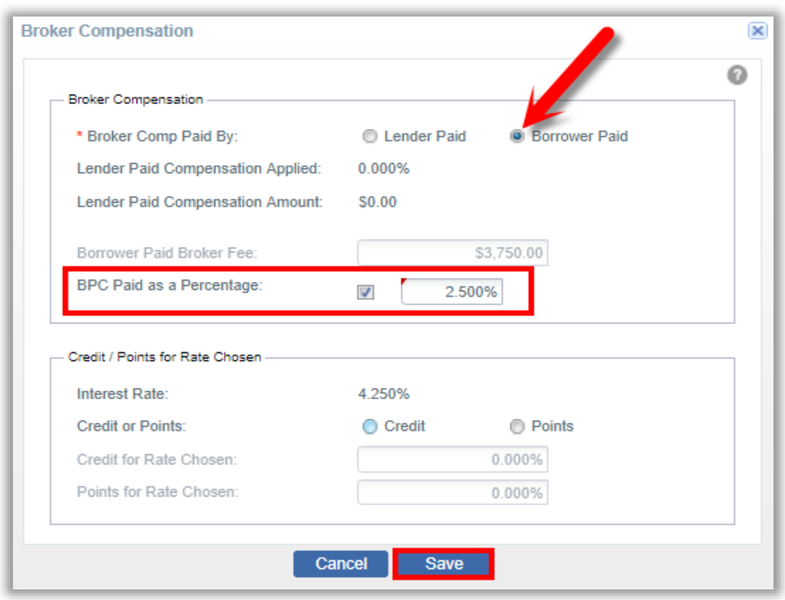
- Are based upon the entered loan information.
- Automatically adjust with relevant loan changes.
- Cannot be deleted.



Broker Compensation – For Unlocked Loans

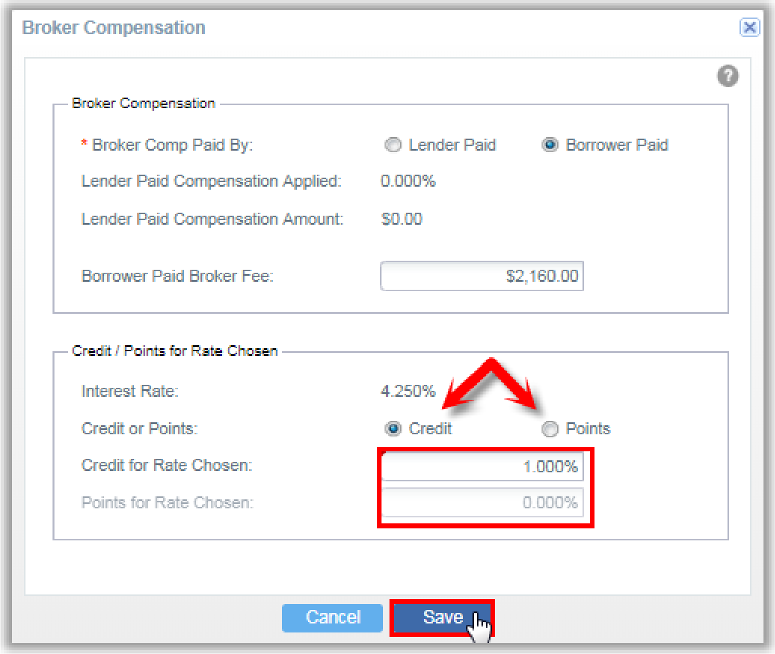
Broker Compensation defaults to Lender Paid. To change to Borrower Paid Compensation follow the steps below.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Processing→Fees & Closing Costs.

</td></tr>
<tr><td>2</td><td>Click the Broker Compensation button at the bottom of the screen.

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

Step	Action
3	**To enter a flat fee:** • Select **Borrower Paid** • Enter the **Borrower Paid Broker Fee** amount • Click **Save**  **To enter a percentage:** • Select **Borrower Paid** • Select **BPC Paid as a Percentage** • Enter the **Percentage** of the loan amount • Click **Save** 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

To add a **Credit for Rate Chosen**, Select **Credit** or **Points**, enter the percentage of the loan amount for the selection, and click **Save**.



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

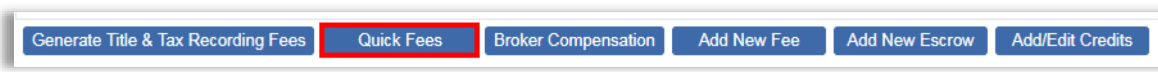
Enter Fees

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

Quickly add standard title and recording fees to a loan with the **Generate Title & Tax Recording Fees** button. These fees are editable.

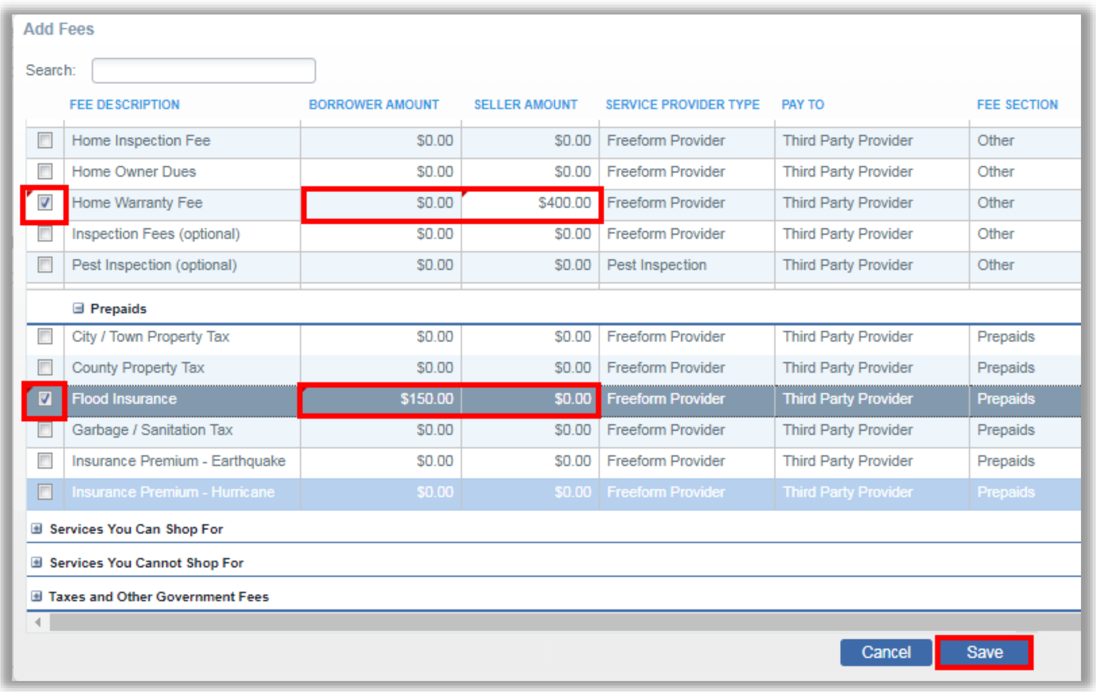
</td></tr>
<tr><td>2</td><td>

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



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

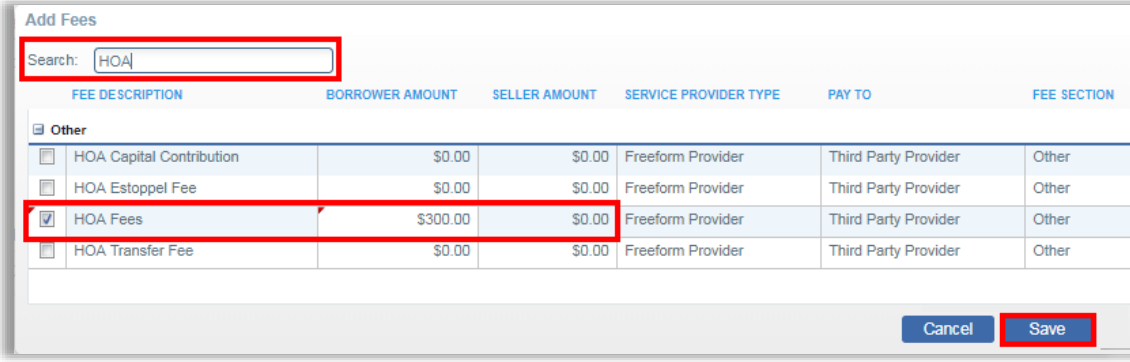
- Place **checkmark(s)** next to the fee(s)
- **Enter the amount(s)** to be paid by the Borrower and/or Seller
- Click **Save**



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

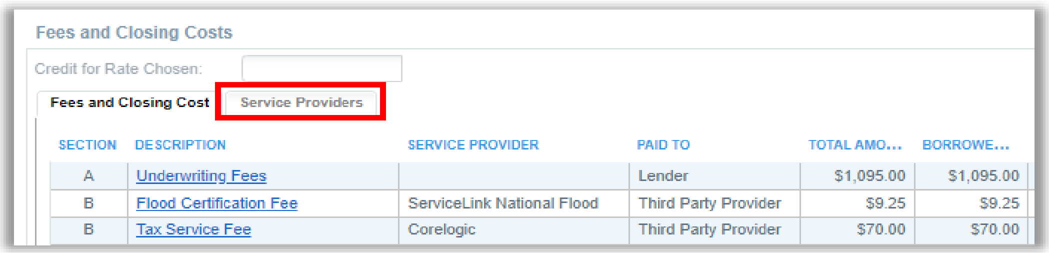
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>
Use the Search bar at the top of the screen to quickly find fees.

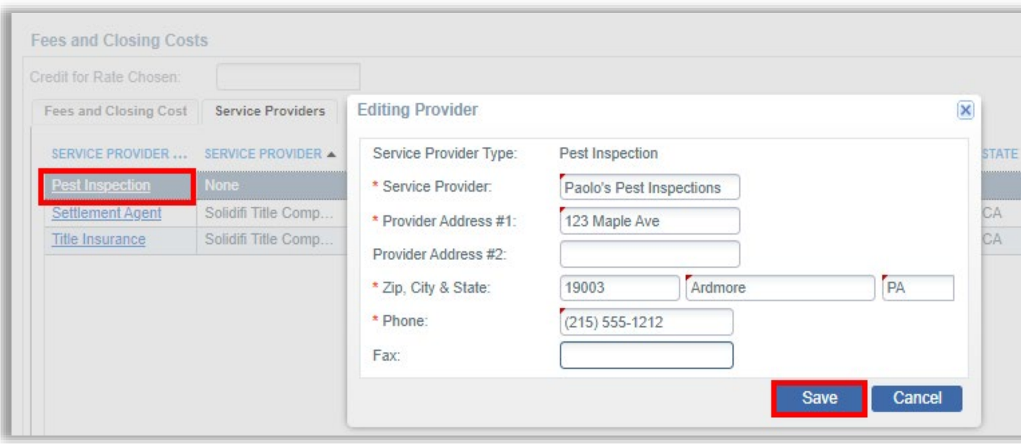


</td></tr>
<tr><td>4</td><td>
Section C Fees – Complete the Service Provider information.

- Go to the Service Providers tab.



- Click the applicable fee hyperlink, enter the provider details on the pop-up and click Save.



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

Step	Action
5	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).

A Origination Charges
B Services You Cannot Shop For
C Services You Shop For
E Taxes and Other Government Fees
F Prepaids
G Initial Escrow Payment at Closing
H Other

Fees and Closing Costs

Credit for Rate Chosen:

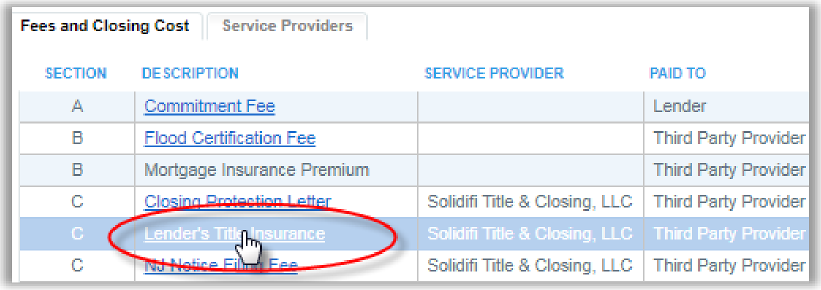
Fees and Closing Cost | Service Providers

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	$8.25	$8.25
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

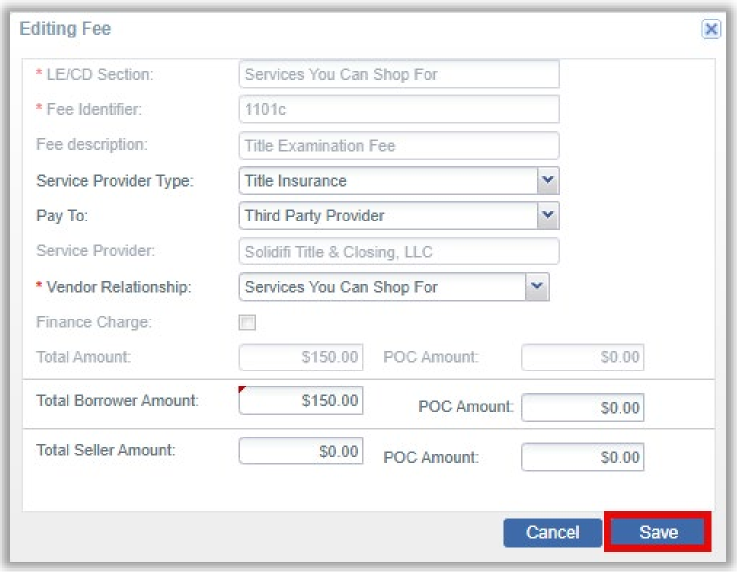
Legend:
A - Origination Charges B - Services You Cannot Shop For C - Services You Shop For E - Taxes and Other Government Fees F - Prepaids G - Initial Escrow Payment at Closing H - Other
** - View fee details for POC amount

Edit a Fee

Step	Action
1	To edit a fee, click the Fee **Description** link.



Step	Action
2	Make the changes to the fee and click **Save.**

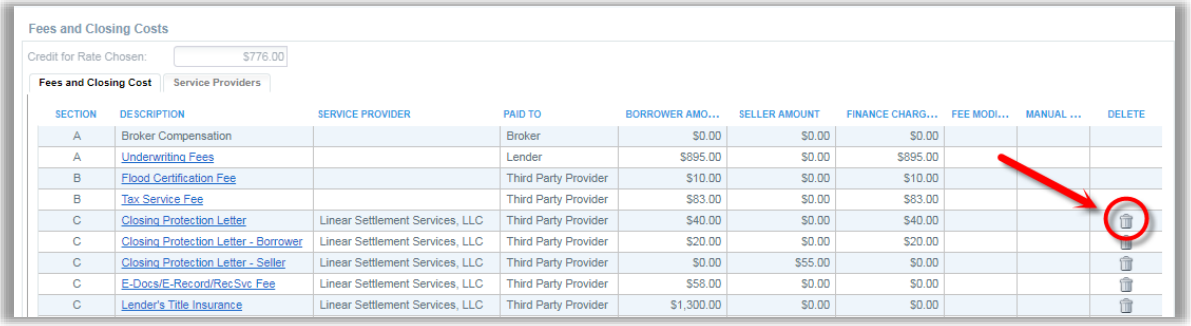


Note: Do not enter fees in POC Amount field (will not show on LE). POC fees will be reconciled on the CD.

Step	Action
3	The edited fee will display  a in the **Fee Modified** column.

Delete a Fee

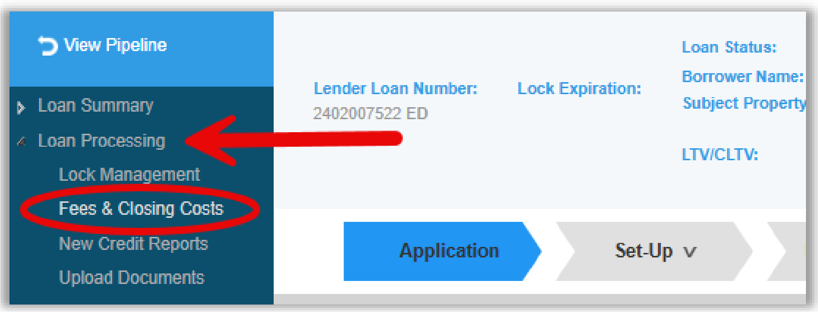
To **delete** a fee, click the trash can icon on the far right of the screen.



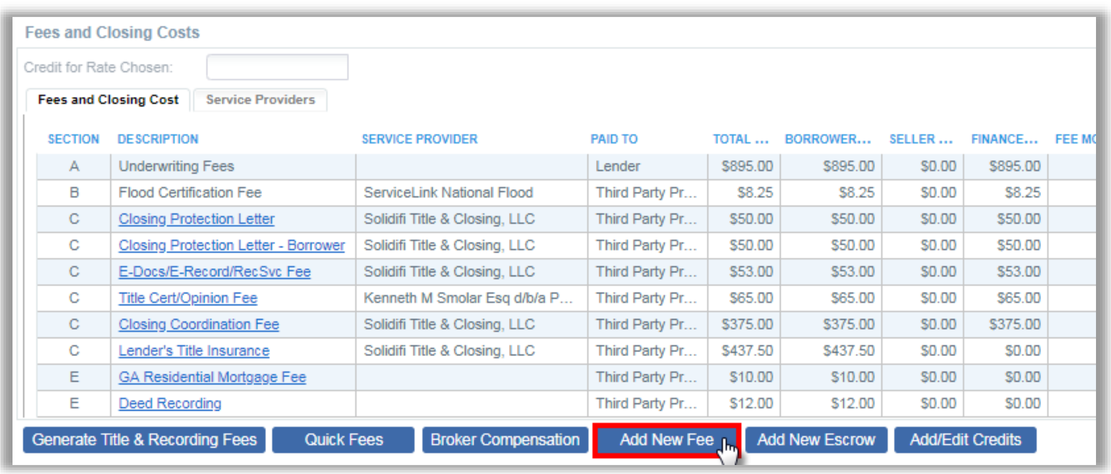
Note: Standard Lender Fess cannot be deleted.

Add a New Fee

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Select Loan Processing to open the menu and select Fees & Closing Costs.



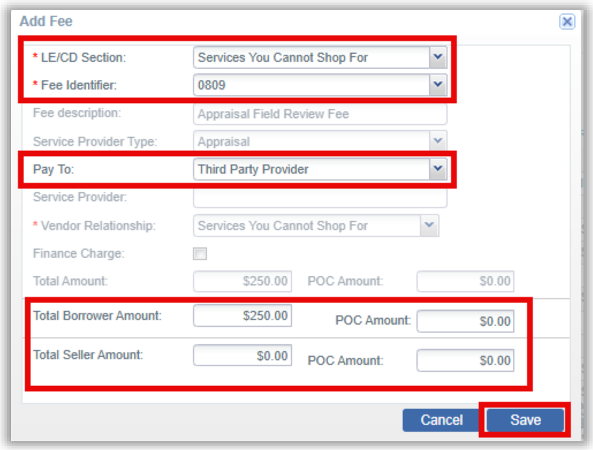
</td></tr>
<tr><td>2</td><td>Click the Add New Fee button at the bottom of the screen.



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

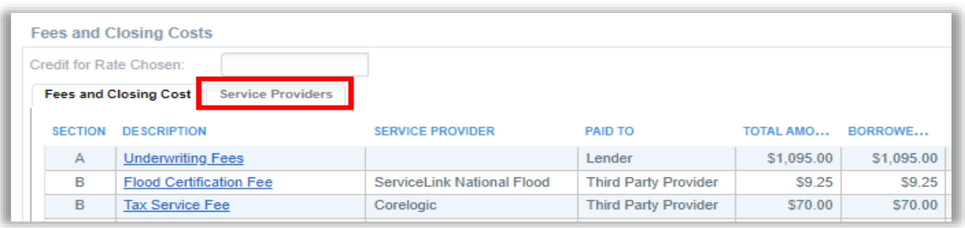
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>
In the Add Fee pop up window, enter as applicable.

Select LE/CD Section, Fee Identifier and Pay To from the dropdown lists
Enter fee details
Click the Save button

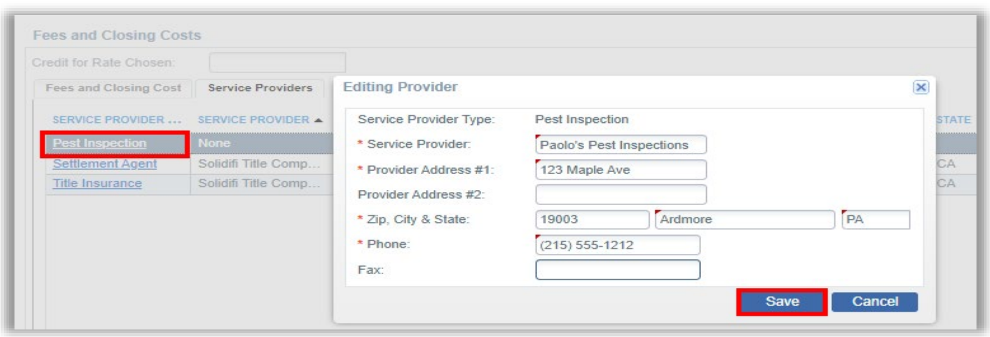


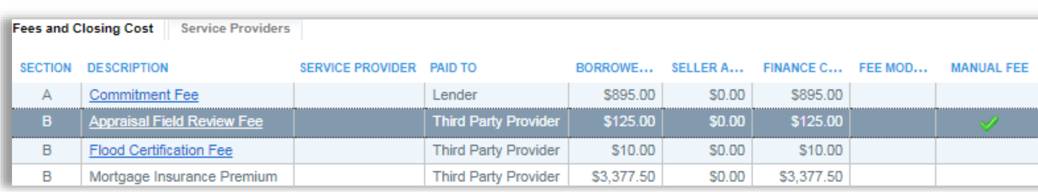
</td></tr>
<tr><td>4</td><td>
Section C Fees – Complete the Service Provider information.

Go to the Service Providers tab.



Click the applicable fee hyperlink, enter the provider details on the pop-up, and click Save.



</td></tr>
<tr><td>5</td><td>
The fee added will display a  in the Manual Fee column.


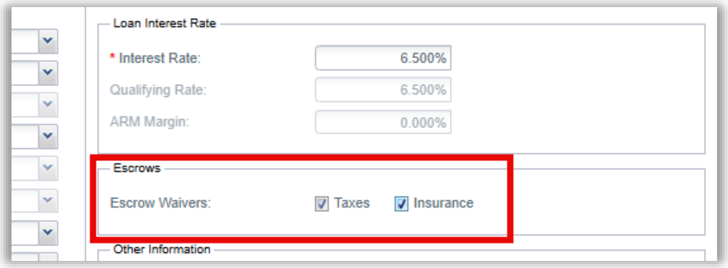
</td></tr>
</table>

Add a New Escrow

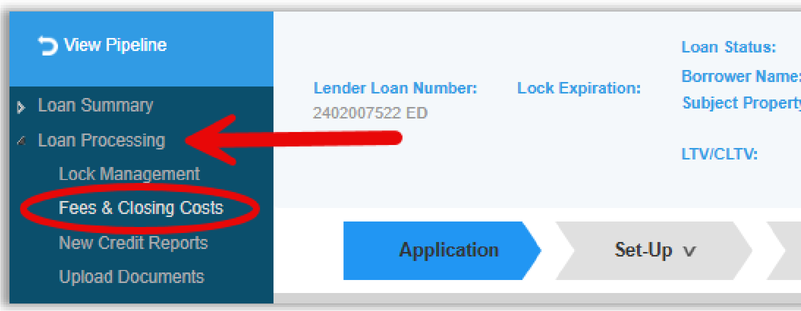
Follow the steps below to enter fees for establishing the Escrow/Impound account (section G).

Waiving Escrows:

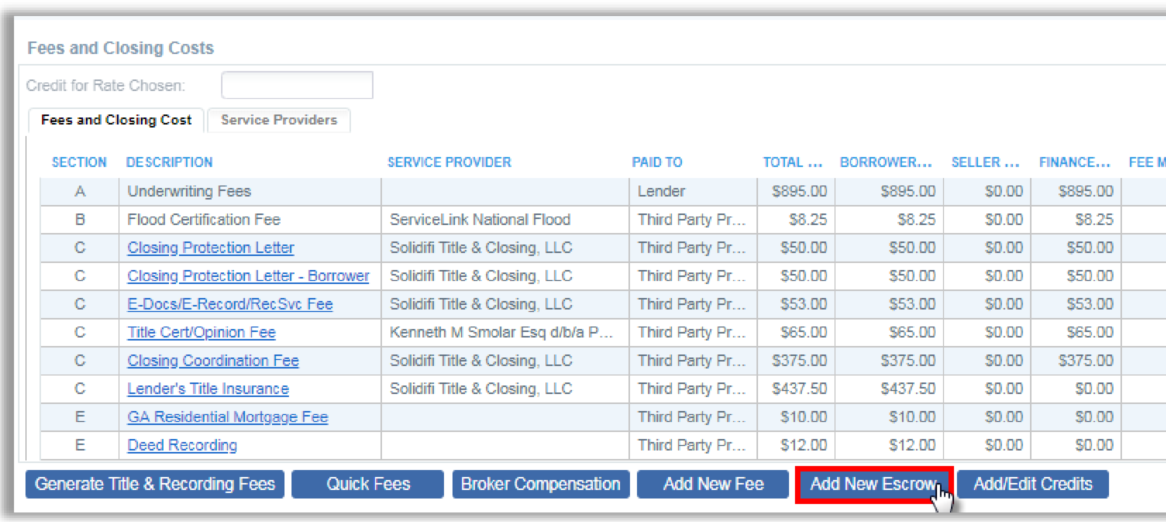
- P.A.T.H. requires both taxes and insurance to be waived, or neither.
- Go to the **Loan Summary→Short Application** screen and select the Taxes and Insurance box under Escrows.



<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Processing→Fees & Closing Costs.

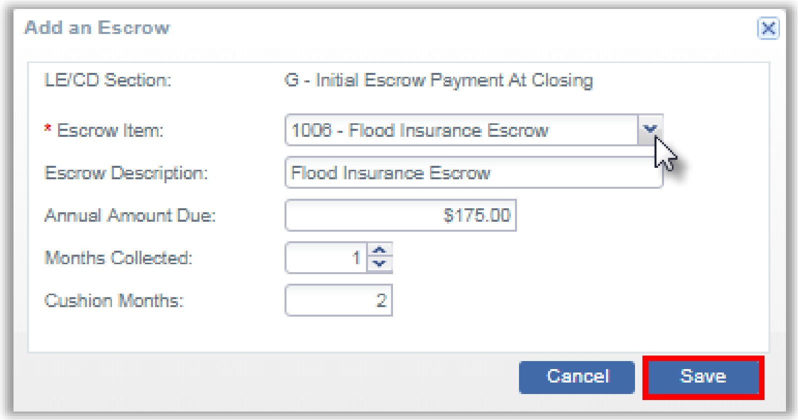


</td></tr>
<tr><td>2</td><td>Click the Add New Escrow Button at the bottom of the screen.

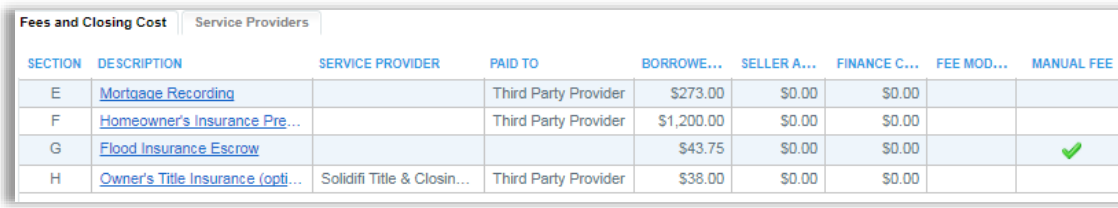


<table>
<tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>TOTAL ...</th><th>BORROWER...</th><th>SELLER ...</th><th>FINANCE...</th><th>FEE MO</th></tr>
<tr><td>A</td><td>Underwriting Fees</td><td></td><td>Lender</td><td>$895.00</td><td>$895.00</td><td>$0.00</td><td>$895.00</td><td></td></tr>
<tr><td>B</td><td>Flood Certification Fee</td><td>ServiceLink National Flood</td><td>Third Party Pr...</td><td>$8.25</td><td>$8.25</td><td>$0.00</td><td>$8.25</td><td></td></tr>
<tr><td>C</td><td>Closing Protection Letter</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pr...</td><td>$50.00</td><td>$50.00</td><td>$0.00</td><td>$50.00</td><td></td></tr>
<tr><td>C</td><td>Closing Protection Letter - Borrower</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pr...</td><td>$50.00</td><td>$50.00</td><td>$0.00</td><td>$50.00</td><td></td></tr>
<tr><td>C</td><td>E-Docs/E-Record/RecSvc Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pr...</td><td>$53.00</td><td>$53.00</td><td>$0.00</td><td>$53.00</td><td></td></tr>
<tr><td>C</td><td>Title Cert/Opinion Fee</td><td>Kenneth M Smolar Esq d/b/a P...</td><td>Third Party Pr...</td><td>$65.00</td><td>$65.00</td><td>$0.00</td><td>$65.00</td><td></td></tr>
<tr><td>C</td><td>Closing Coordination Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pr...</td><td>$375.00</td><td>$375.00</td><td>$0.00</td><td>$375.00</td><td></td></tr>
<tr><td>C</td><td>Lender's Title Insurance</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pr...</td><td>$437.50</td><td>$437.50</td><td>$0.00</td><td>$0.00</td><td></td></tr>
<tr><td>E</td><td>GA Residential Mortgage Fee</td><td></td><td>Third Party Pr...</td><td>$10.00</td><td>$10.00</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 Pr...</td><td>$12.00</td><td>$12.00</td><td>$0.00</td><td>$0.00</td><td></td></tr>
</table>
</td></tr>
</table>

Step	Action
3	• 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	The new escrow item will display a  in the Manual Fee column.



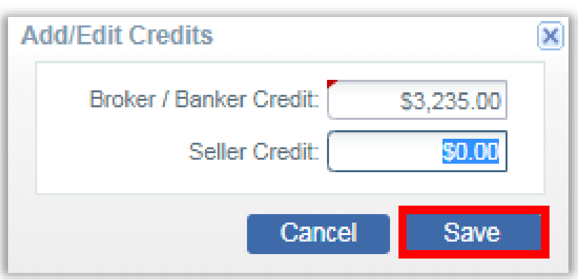
Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE
E	Mortgage Recording		Third Party Provider	$273.00	$0.00	$0.00		
F	Homeowner's Insurance Pre...		Third Party Provider	$1,200.00	$0.00	$0.00		
G	Flood Insurance Escrow			$43.75	$0.00	$0.00		✔
H	Owner's Title Insurance (opti...	Solidifi Title & Closin...	Third Party Provider	$38.00	$0.00	$0.00		

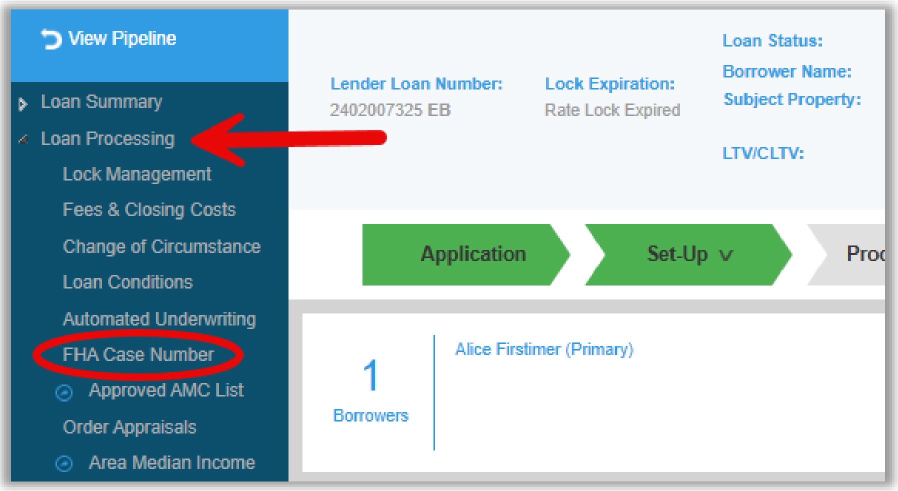
Note: Repeat these steps for Taxes & Insurance.

Add/Edit Credit

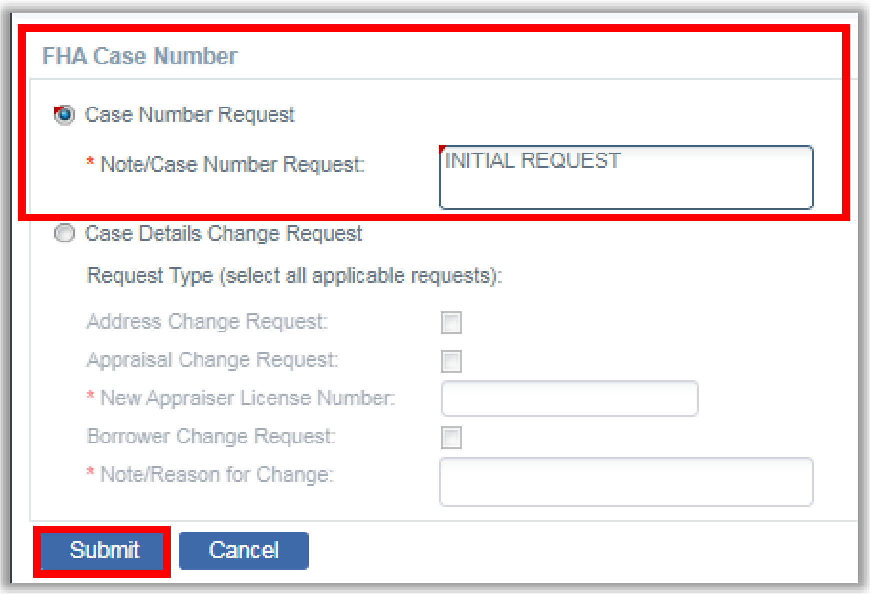
Click to add or edit a **Cedit** from the **Broker/Banker** or the **Seller**.



<table>
<tr><th colspan="2">FHA Case Number</th></tr>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>To request an Initial FHA Case Number click Loan Processing to open the menu, and select FHA Case Number.



</td></tr>
<tr><td>2</td><td>• Select Case Number Request
• Enter “Initial request” in the Note/Case Number Request box
• Click Submit



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

Loan Submission

Homebridge Wholesale accepts loan submissions for either:

- **Generate Initial Disclosures (**Click here for complete instructions on how to Generate Initial Disclosures)

-or-

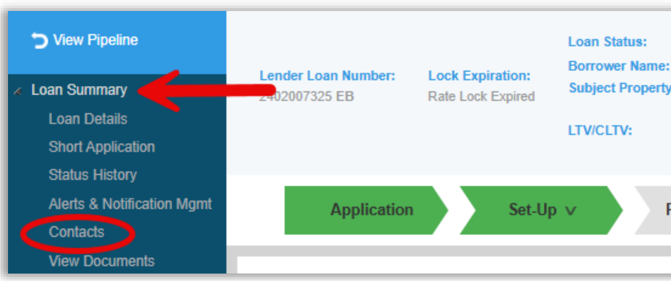
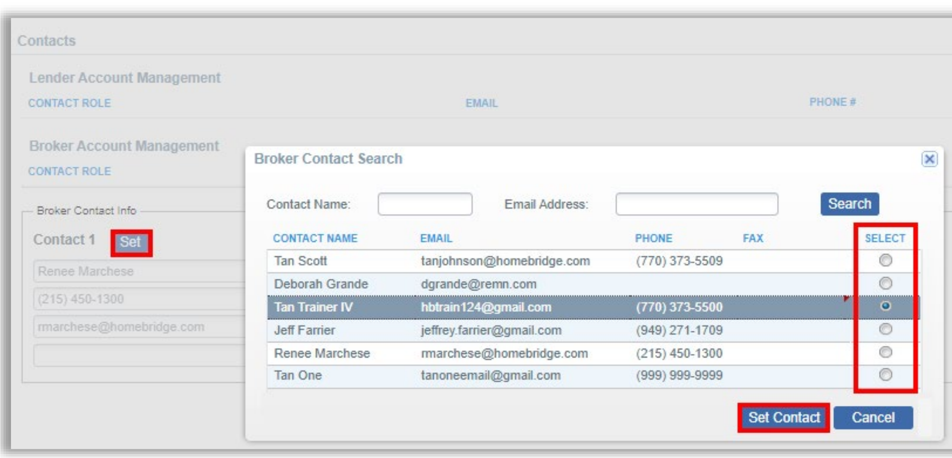
- Credit Decision (**Submit to Loan Setup**)

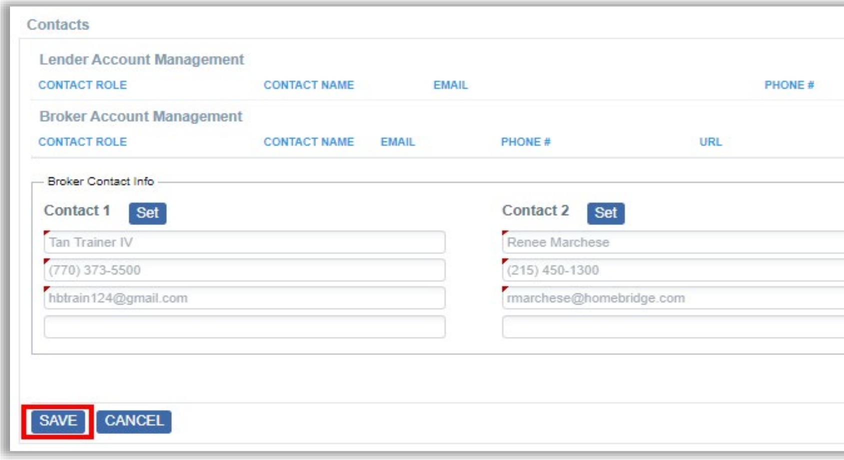
Submit to Loan Setup

To submit a loan to Homebridge Wholesale for credit decision:

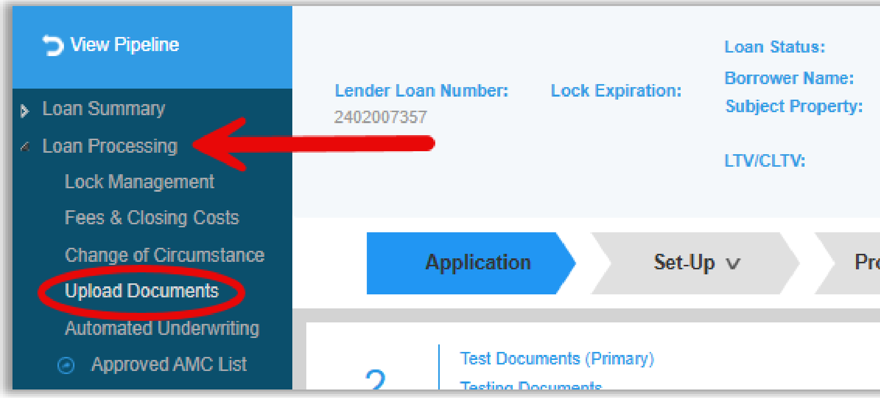
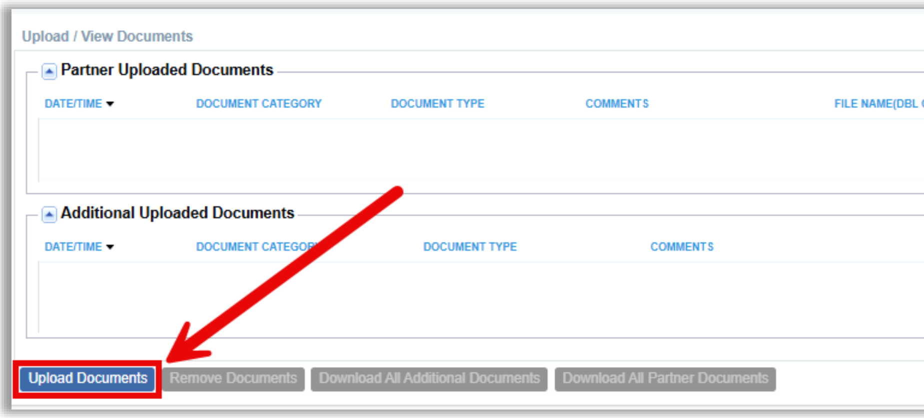
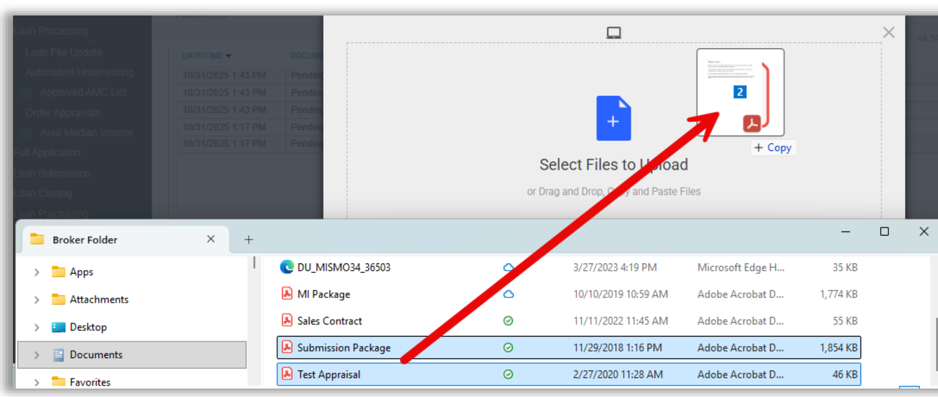
- Enter the Loan Contacts
- Upload the Initial Submission Package
- Submit to AUS when applicable

Enter Contact Information

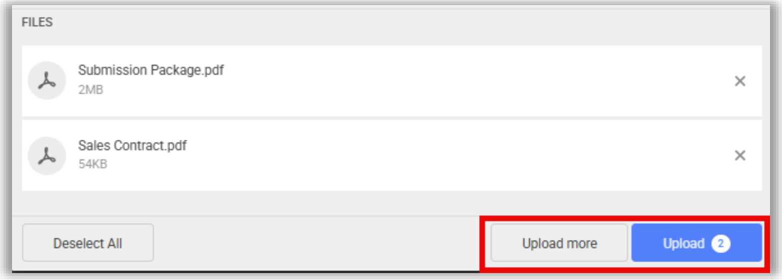
Step	Action
1	Go to **Loan Summary→Contacts.** 
2	Select 1 to 3 contacts to receive loan status notifications. • Click the **Set** button for **Contact 1** • Select the applicable radio button from the list • Click **Set Contact** • Repeat for **Contact 2 & 3** (as applicable) 

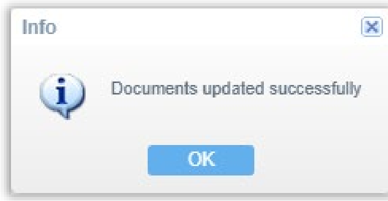
Step	Action
3	Click **Save**. 

Upload Documents

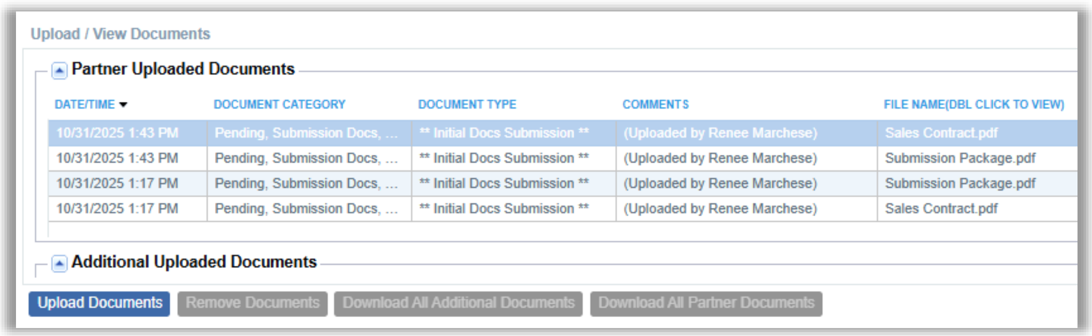
Step	Action
1	Go to **Loan Processing→Upload Documents**. 
2	Click **Upload Documents** at the bottom of the screen. 
3	• Click  to select the Borrower's documents on your computer **- or -** • **Drag** and **Drop** the file(s) on the pop-up 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>Click Upload more/Upload.



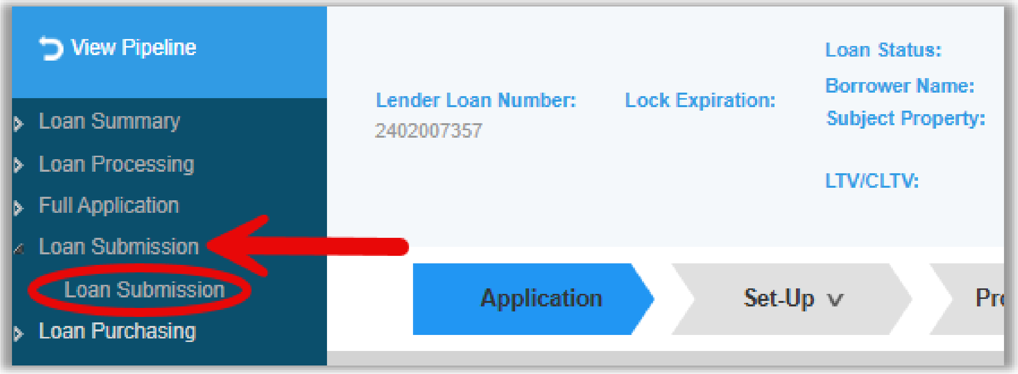
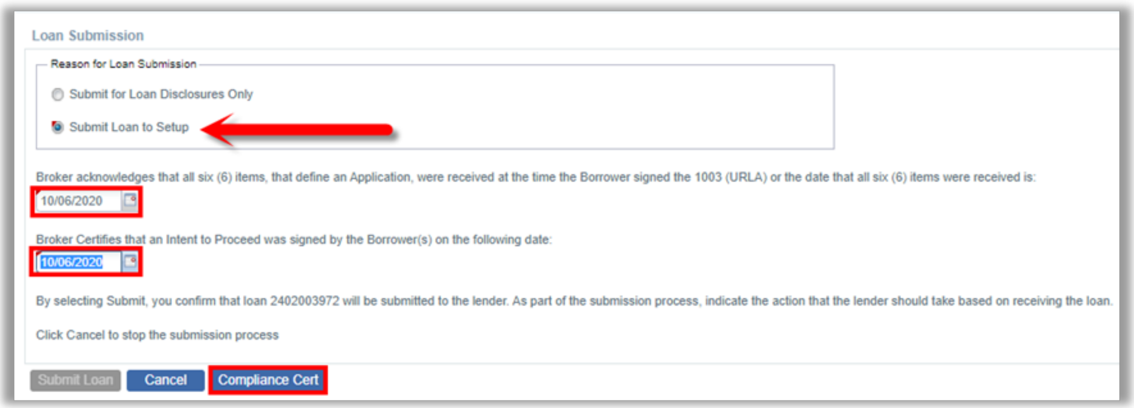


</td></tr>
<tr><td>5</td><td>The file(s) will display under Partner Uploaded Documents.



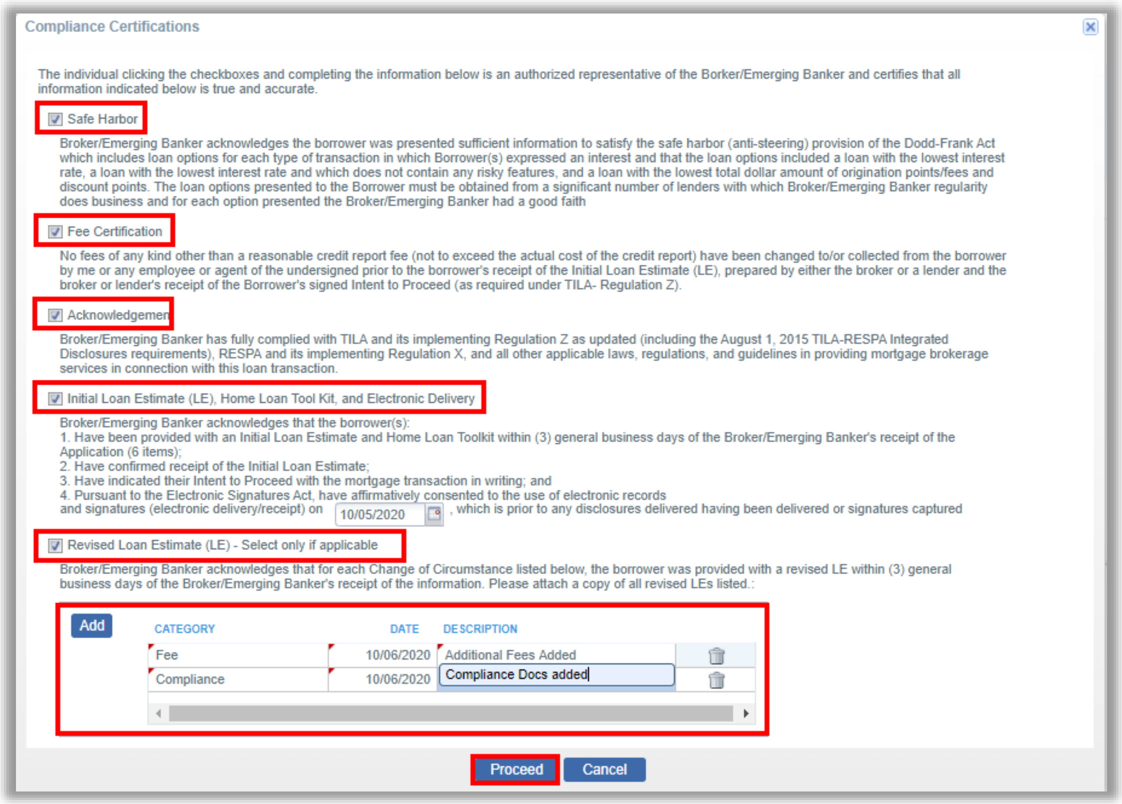
Note: After loan submission, documents can be viewed on Loan Summary→View Docs.
</td></tr>
<tr><td>6</td><td>To delete an uploaded file, send a request to PATHSupport@homebridge.com.</td></tr>
</table>

Submit Loan to Setup

Step	Action
1	Go to **Loan Submission→Loan Submission**. 
2	• 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 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

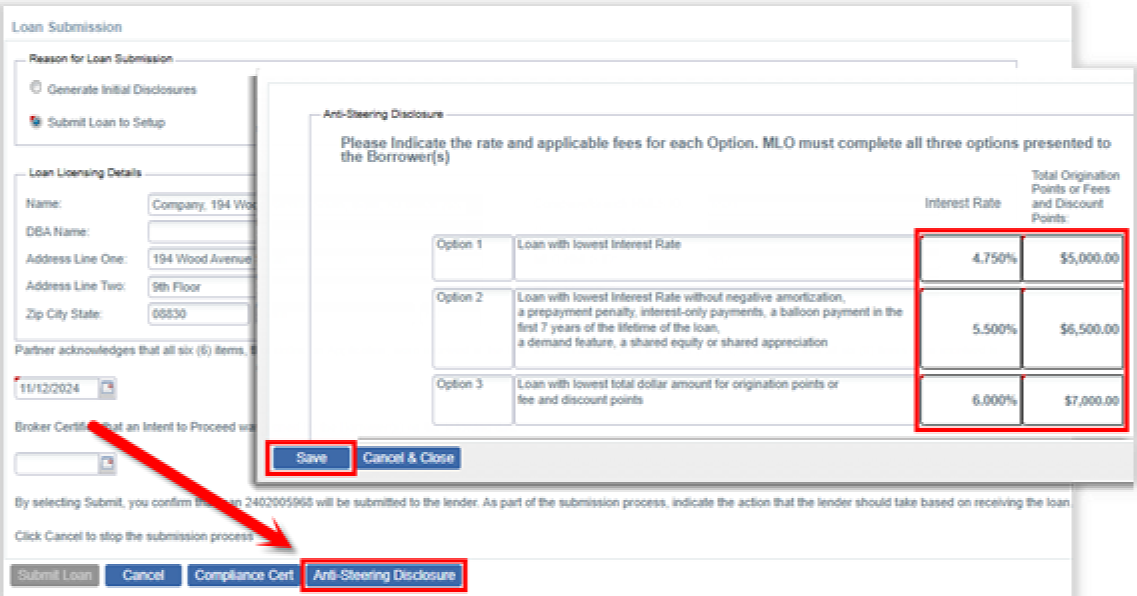
- The **Compliance Certifications** window will open
- Place checkmarks to certify:
  - ✓ **Safe Harbor**
  - ✓ **Fee Certification**
  - ✓ **Acknowledgement**
  - ✓ **Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery**
  - ✓ **Revised Loan Estimate (LE) – Select only if applicable**
- Click the **Proceed** button



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

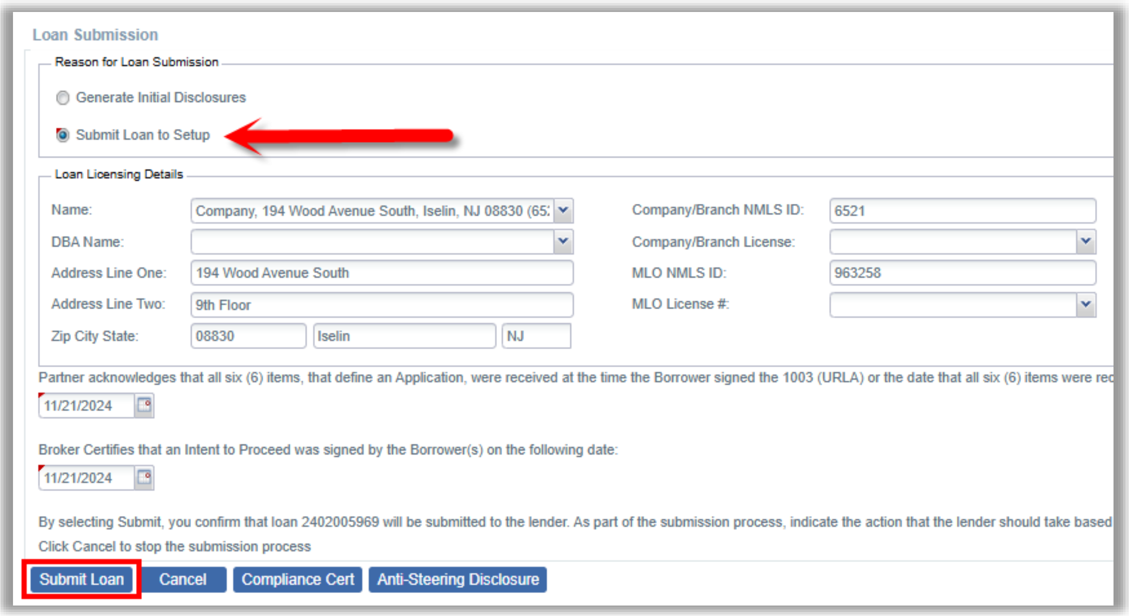
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

- Click the **Anti-Steering Disclosure** button (Lender-paid Compensation only)
- Enter as applicable
- Click **Save**

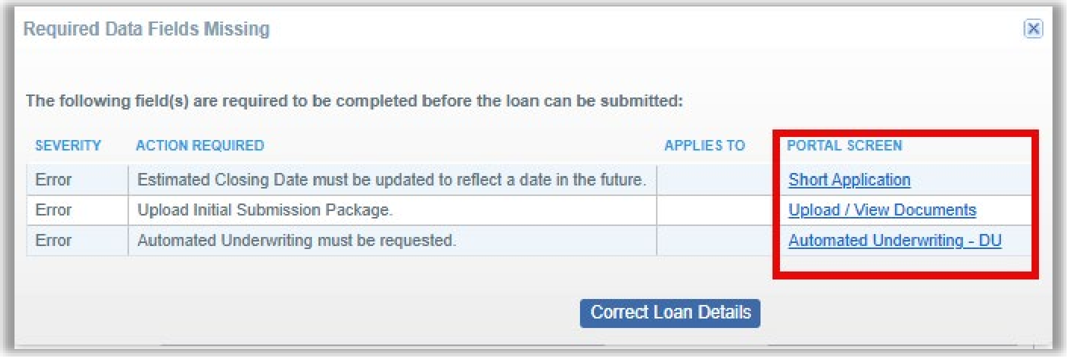


</td></tr>
<tr><td>5</td><td>

Click the **Submit Loan** button.



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

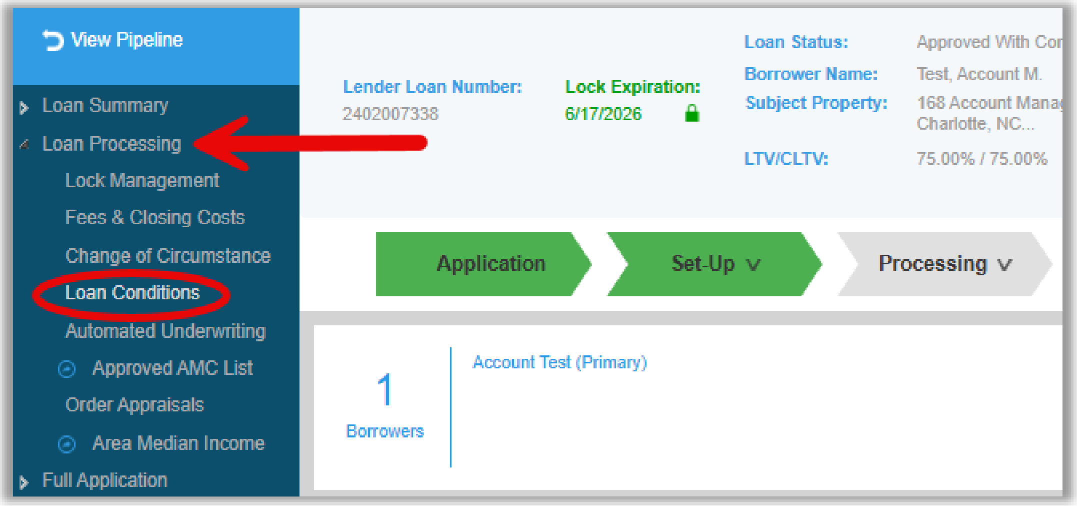
Step	Action
6	**Required Data Fields Missing** message will display for any missing or conflicting loan information. Click the Portal Screen link to resolve. **Note: See the Submission Stops Guide for complete instructions.** 

Submit Conditions for Underwriter Review

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

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

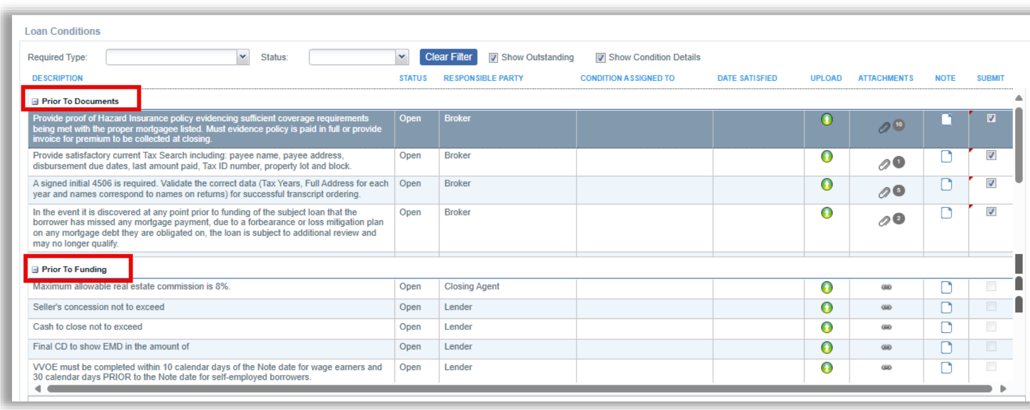
Go to **Loan Processing→Loan Conditions**.



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

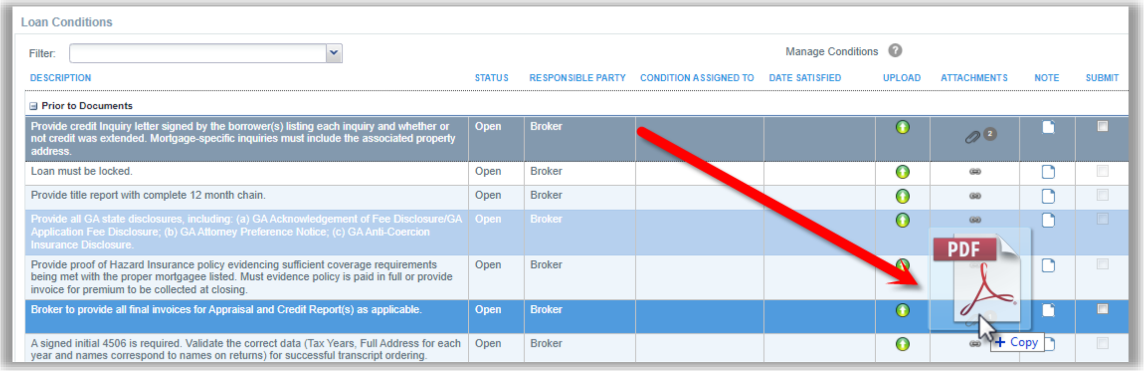
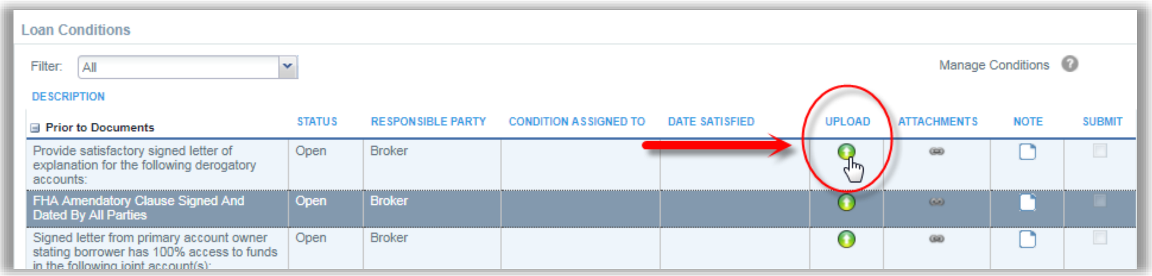
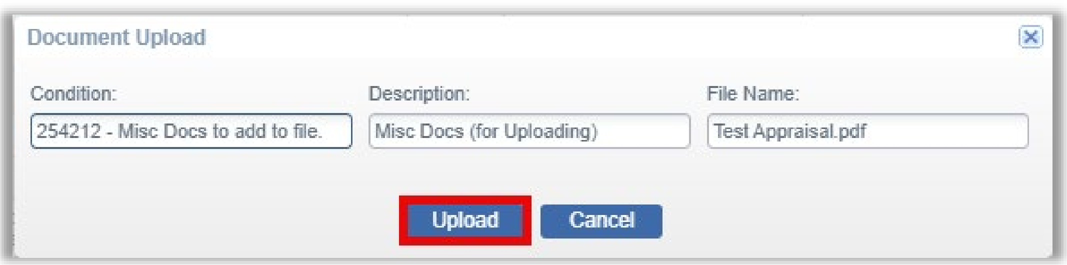
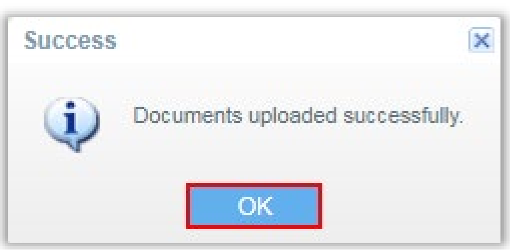
The Loan Conditions screen will group the conditions for approval into 2 sections:

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

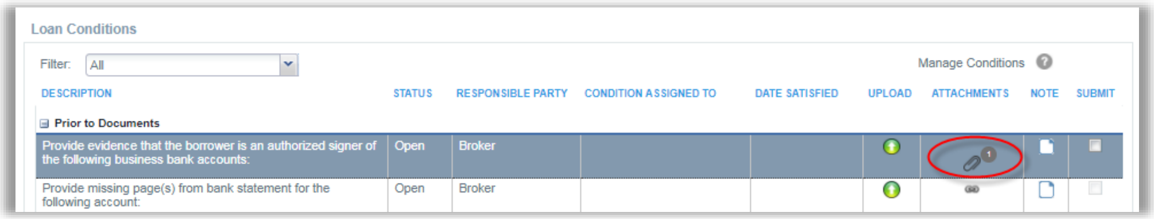


Conditions are listed with a **Status**, the **Responsible Party**, and the **Date Satisfied.**

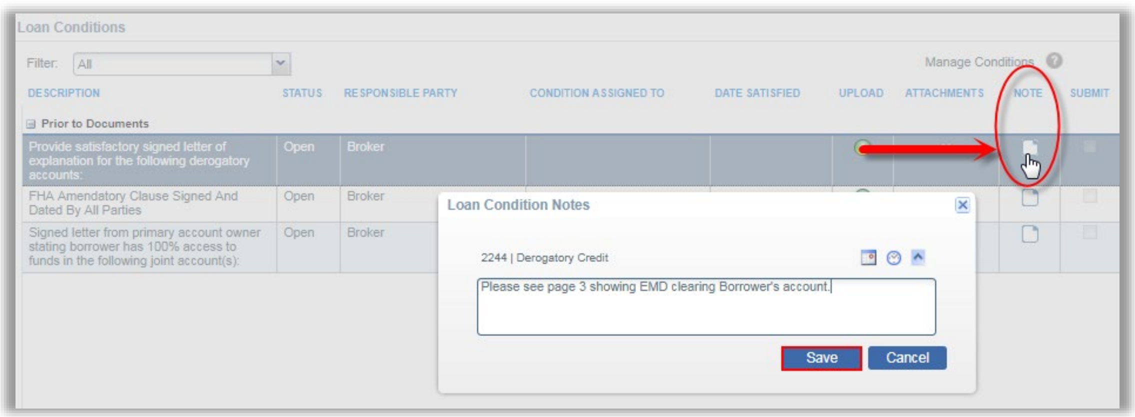
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>Drag and Drop a file on the Condition to be satisfied.

-OR-
Click the green up arrow  under Upload for the condition to be satisfied.
</td></tr>
<tr><td>4</td><td>The Document Upload window will open.
• The Condition, the Description, and the File Name will auto-populate for that condition
• Click Upload
</td></tr>
<tr><td>5</td><td>A pop up will confirm the documents were uploaded successfully. Click OK.
</td></tr>
</table>

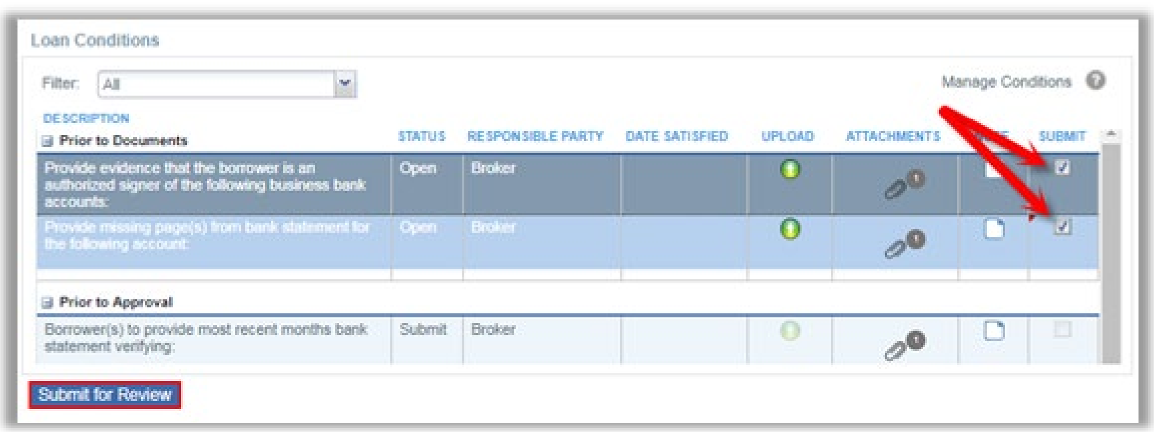
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>
A paper clip will appear in the Attachments column with the number of documents associated to that condition. Upload and attach all of the conditions for the underwriter to review.



Helpful Tip: To attach a note to the documentation, click the Note Icon for that condition, type in the message, and click Save.



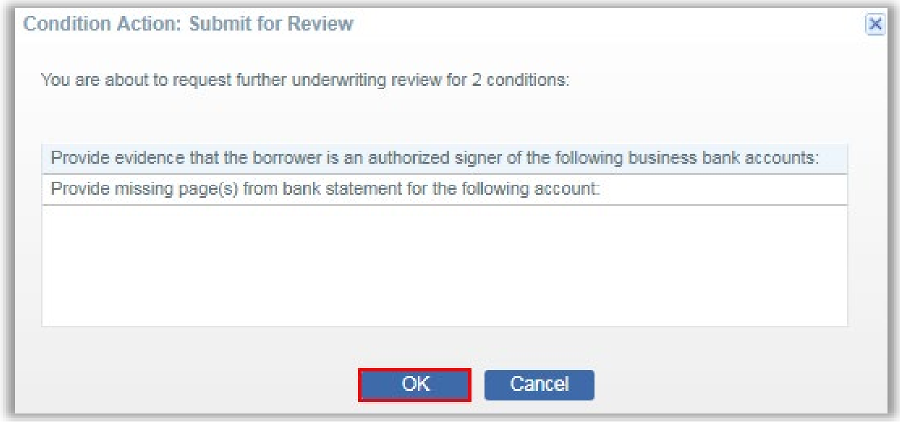
</td></tr>
<tr><td>7</td><td>
When ready to submit documents for review, ensure that the Submit checkmark is selected, and click the Submit for Review button at the bottom of the screen.



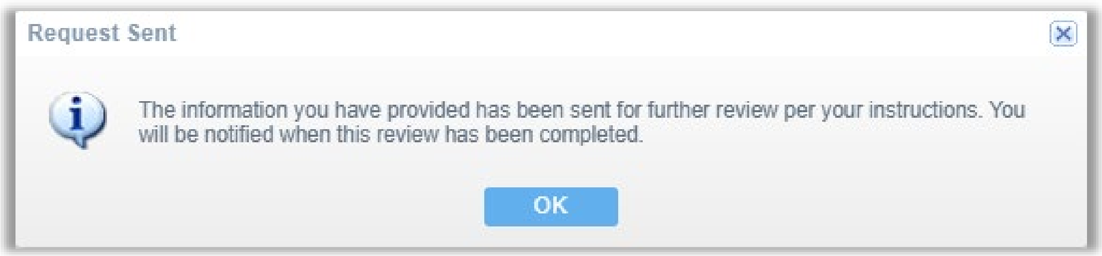
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>8</td><td>

Double check that all the uploaded documents are listed in the pop up window, and click **OK.**



Another pop up will confirm that documents have been sent for further review.



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

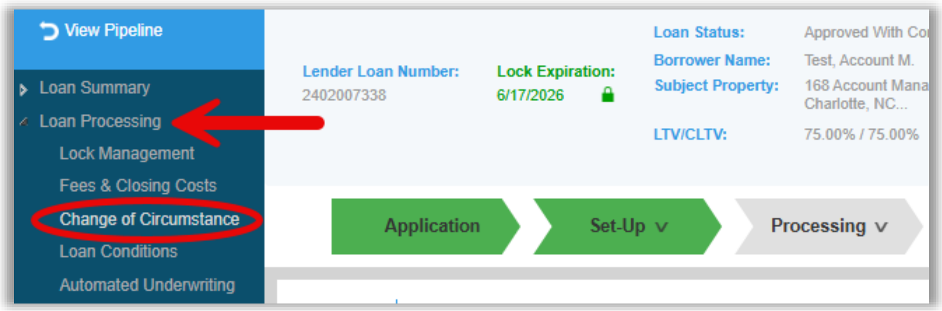
Change of Circumstance

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

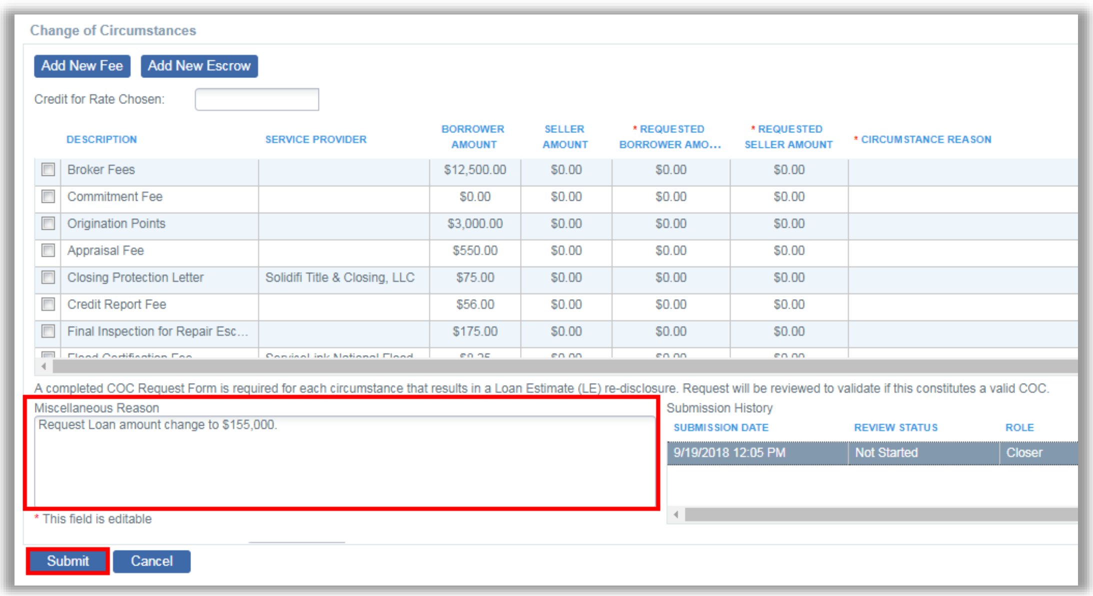
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Go to **Loan Processing→Change of Circumstance.**



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

Type the reason for the Change of Circumstance request into the **Miscellaneous Reason** field and click **Submit**.



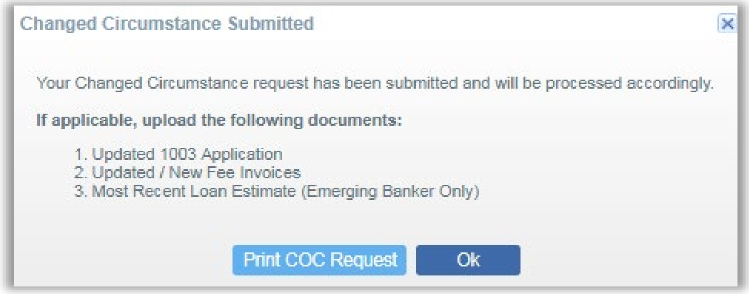
</td></tr>
<tr><td>3</td><td>

A pop up will confirm the COC request. Click **Ok** to return to the loan and upload the COC applicable documents:

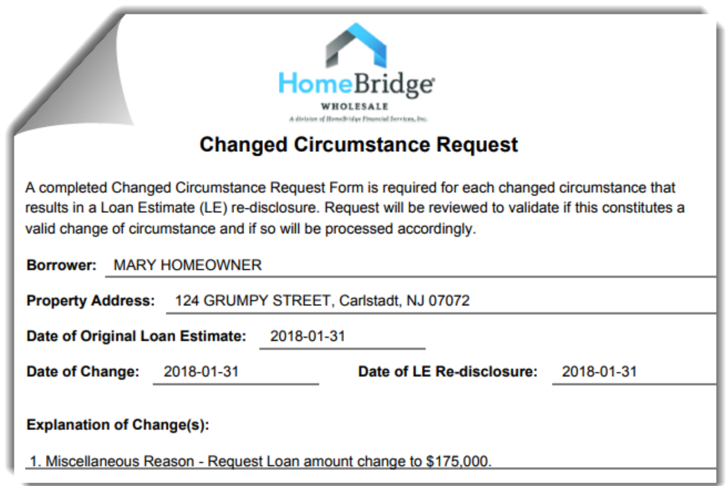
- Updated 1003
- Updated/New Fee Invoices
- Most Recent Loan Estimate (Emerging Banker Only)

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

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

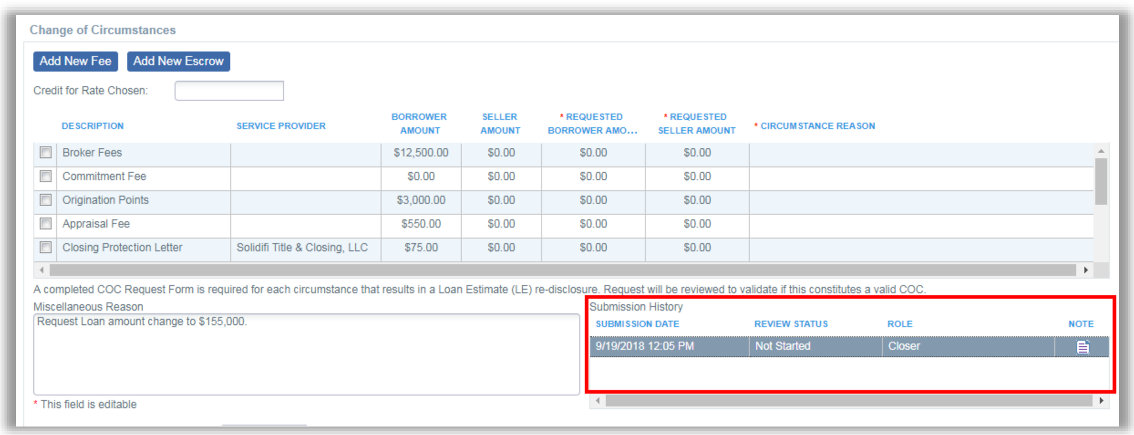


Helpful Tip: Click **Print COC Request** to save or print for future reference.



</td></tr>
<tr><td>4</td><td>

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



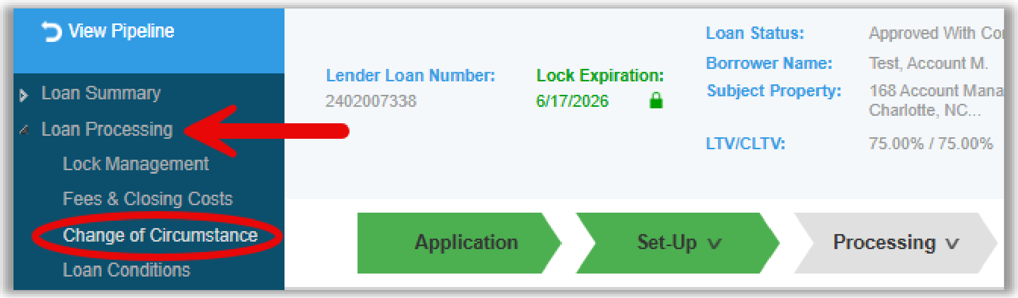
</td></tr>
</table>

Add a Fee

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

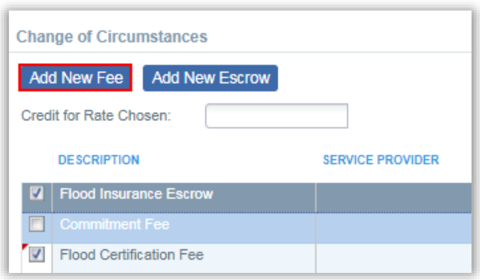
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Go to **Loan Processing→Change of Circumstance**.



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

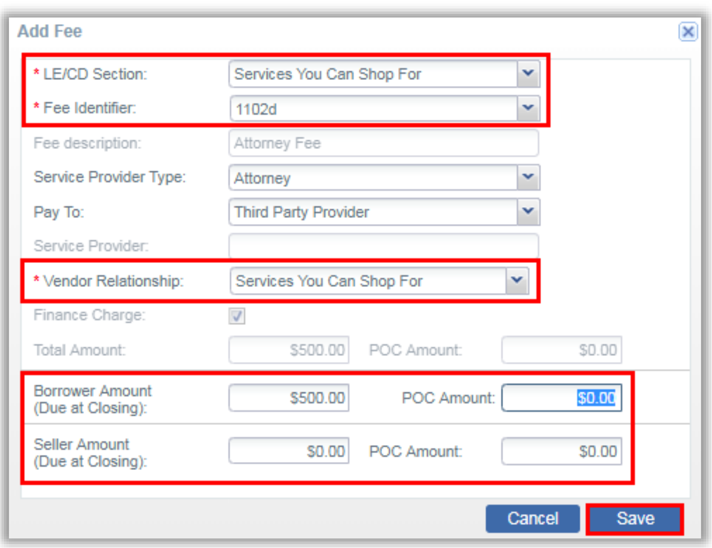
Click the **Add New Fee** button.



</td></tr>
<tr><td>3</td><td>

The **Add Fee** pop up window will open allowing you to enter the details of the fee.

- 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

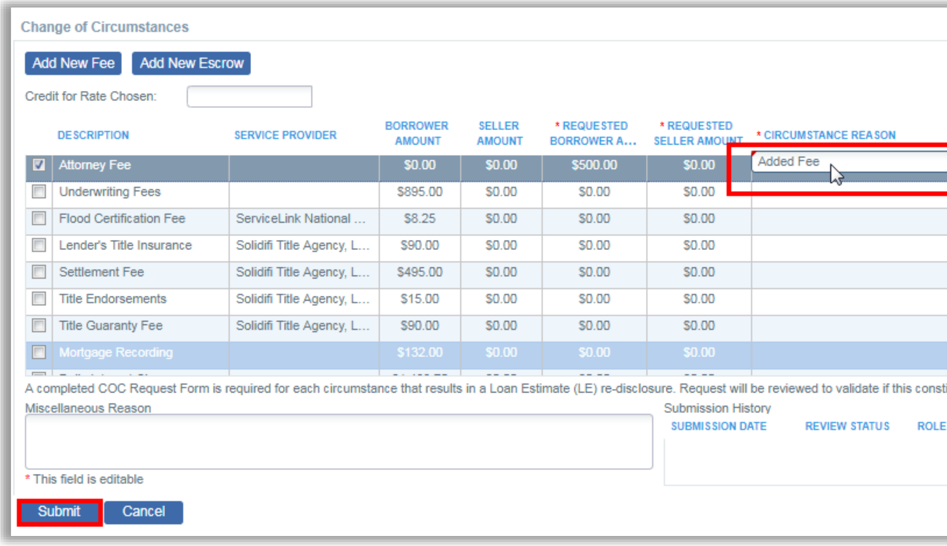


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>

The New Fee will be added to the list of fees.

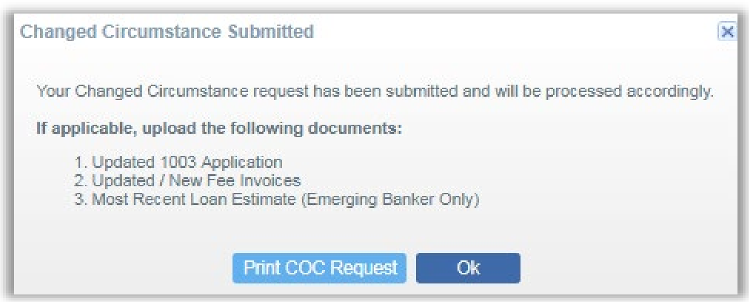
- Select the **Circumstance Reason** field and type in the reason for the Change of Circumstance.
- And click **Submit**



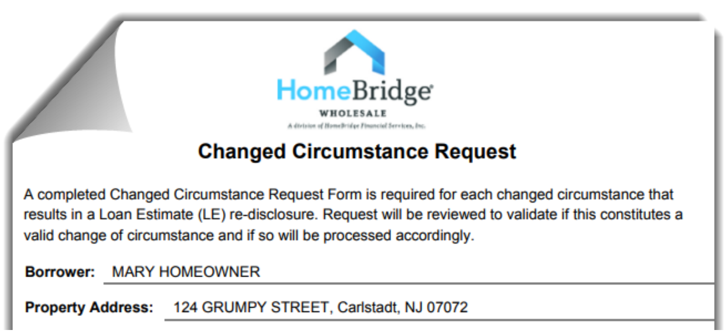
</td></tr>
<tr><td>5</td><td>

A pop up will confirm your COC request. Click **Ok** to return to the loan and upload the COC applicable documents:

- Updated 1003
- Updated/New Fee Invoices
- Most Recent Loan Estimate (Emerging Banker Only)



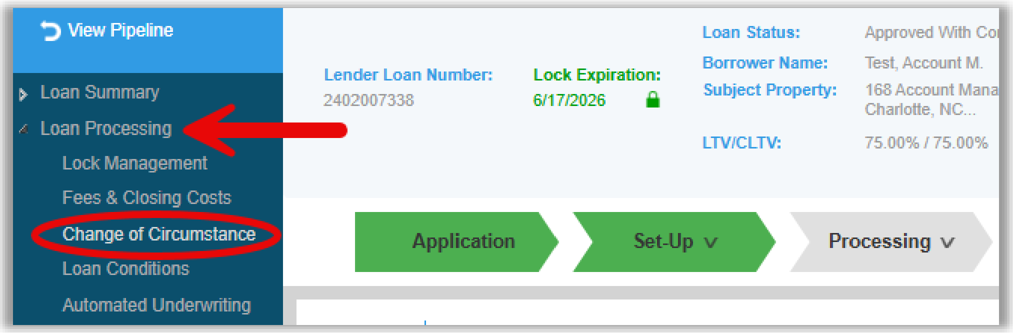
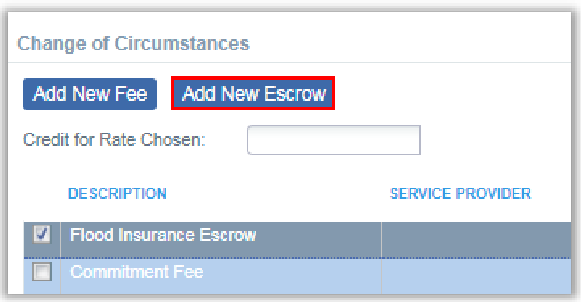
Helpful Tip: Click Print COC Request to save or print for future reference.



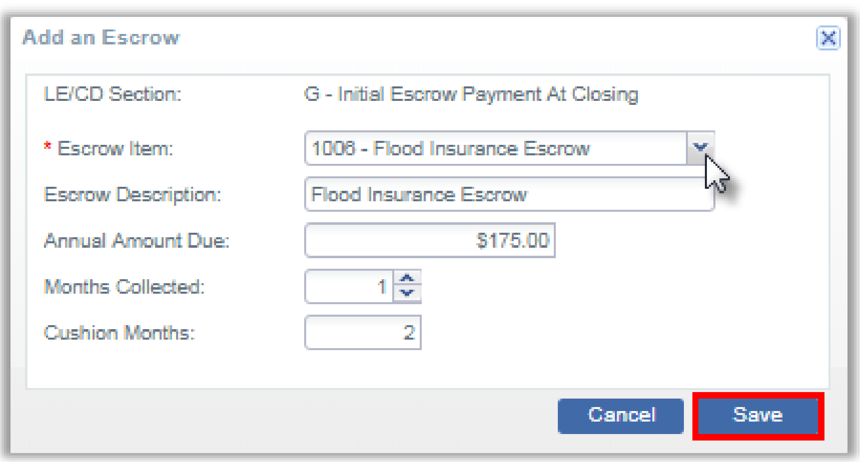
</td></tr>
</table>

Add an Escrow

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

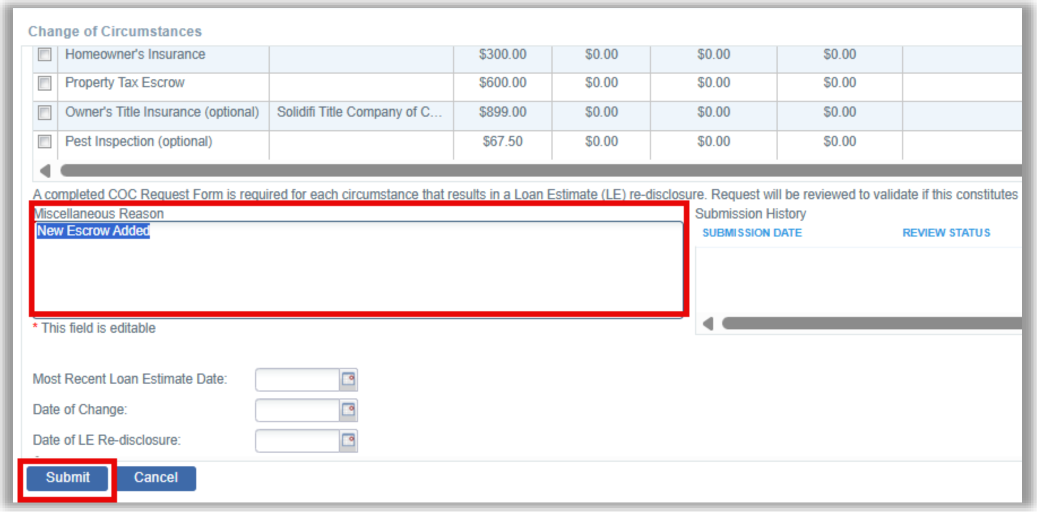
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Go to Loan Processing→Change of Circumstance.

</td></tr>
<tr><td>2</td><td>Click the Add New Escrow button.

</td></tr>
<tr><td>3</td><td>

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


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

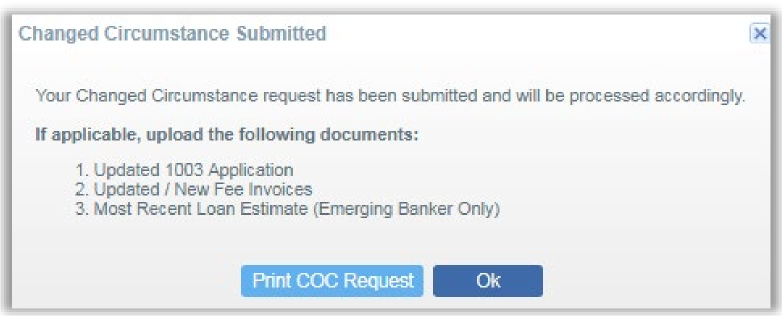
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>
The New Escrow Item will be added to the list of fees.

- The **Circumstance Reason** will auto-populate
- Copy the **Circumstance Reason** to the **Miscellaneous Reason** text box
- Click **Submit**



</td></tr>
<tr><td>5</td><td>
A pop up will confirm your COC request. Click **Ok** to return to the loan and upload the COC applicable documents:

- Updated 1003
- Updated/New Fee Invoices
- Most Recent Loan Estimate (Emerging Banker Only)



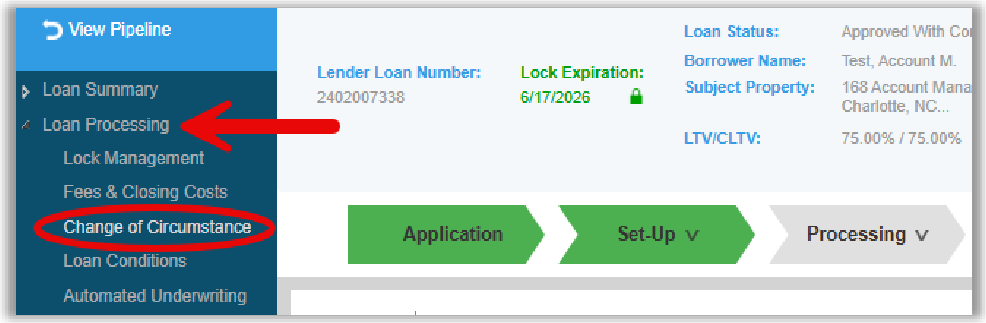
Helpful Tip: Click **Print COC Request** to save or print for future reference. A copy of the COC Request will be added to the documents folder under **Additional Uploaded Documents**.
</td></tr>
</table>

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.

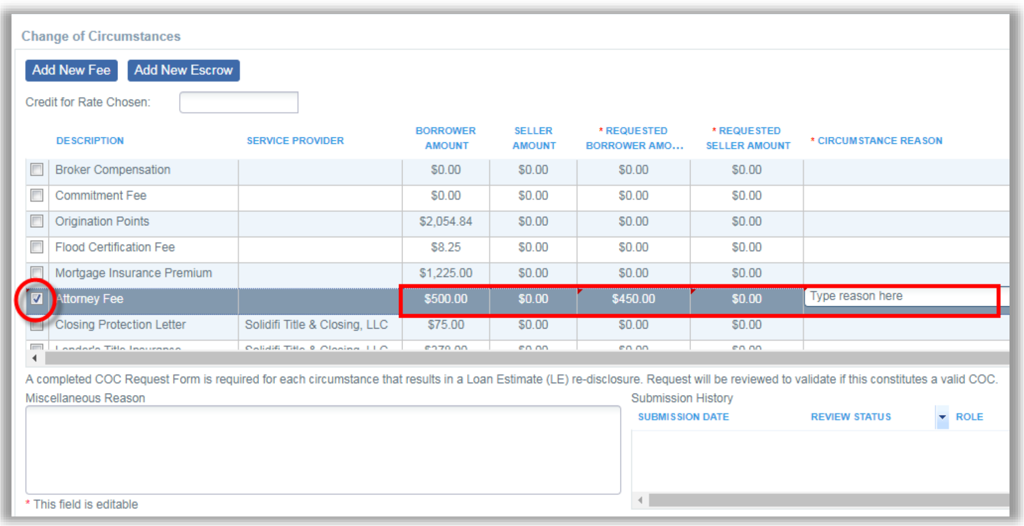
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Go to **Loan Processing→Change of Circumstance**.



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

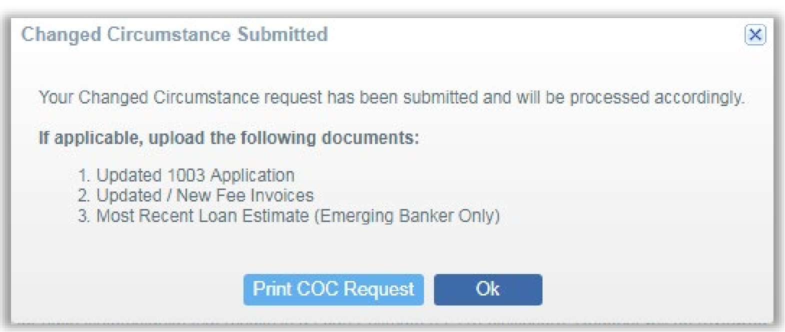
- Place a check next to the fee or escrow to be updated
- Make changes to **Requested Borrower Amount** and/or **Seller Amount**
- Enter the **Circumstance Reason**
- Click **Submit**



</td></tr>
<tr><td>3</td><td>

A pop up will confirm the COC request. Click **Ok** to return to the loan and upload the COC applicable documents:

- Updated 1003
- Updated/New Fee Invoices
- Most Recent Loan Estimate (Emerging Banker Only)



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

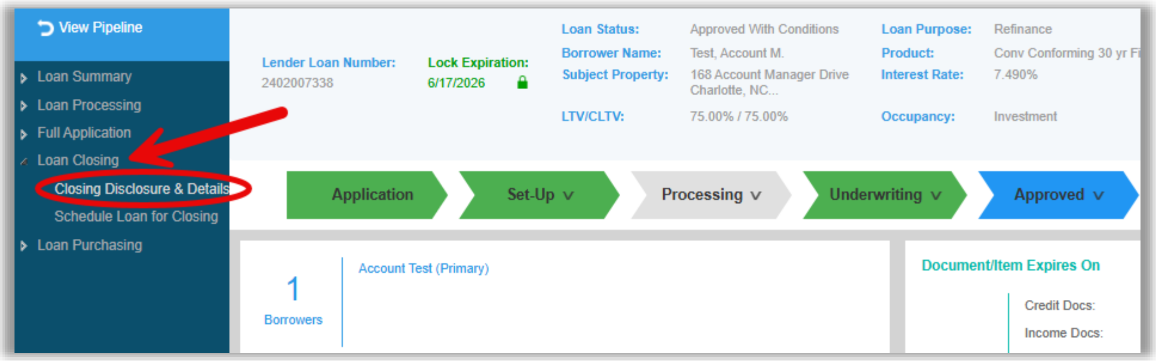
Request Closing Disclosure

The following steps are required to request a Closing Disclosure (CD) be delivered to the Borrower(s).

Closing Details Tab

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

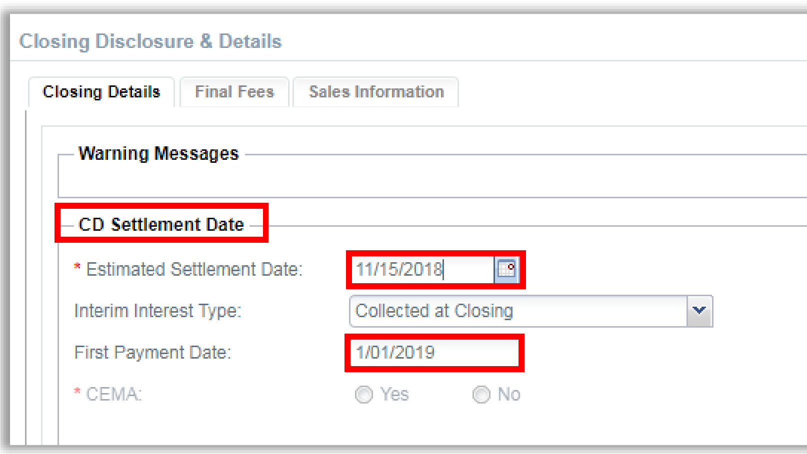
Go to **Loan Closing→Closing Disclosure & Details**.



Note: Access to the Closing Disclosure and Details screen is limited to one user at a time.

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

Complete the **CD Settlement Date** section. Completing the **Estimated Settlement Date** will automatically populate the **First Payment Date**.

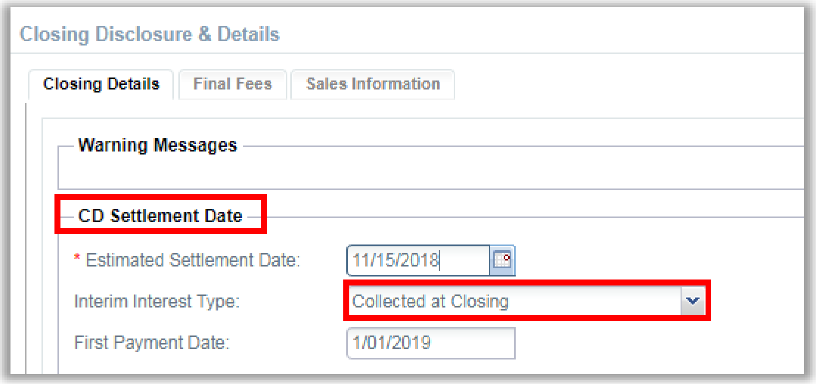


Note: Review the Warning Messages section for required actions prior to requesting a CD.

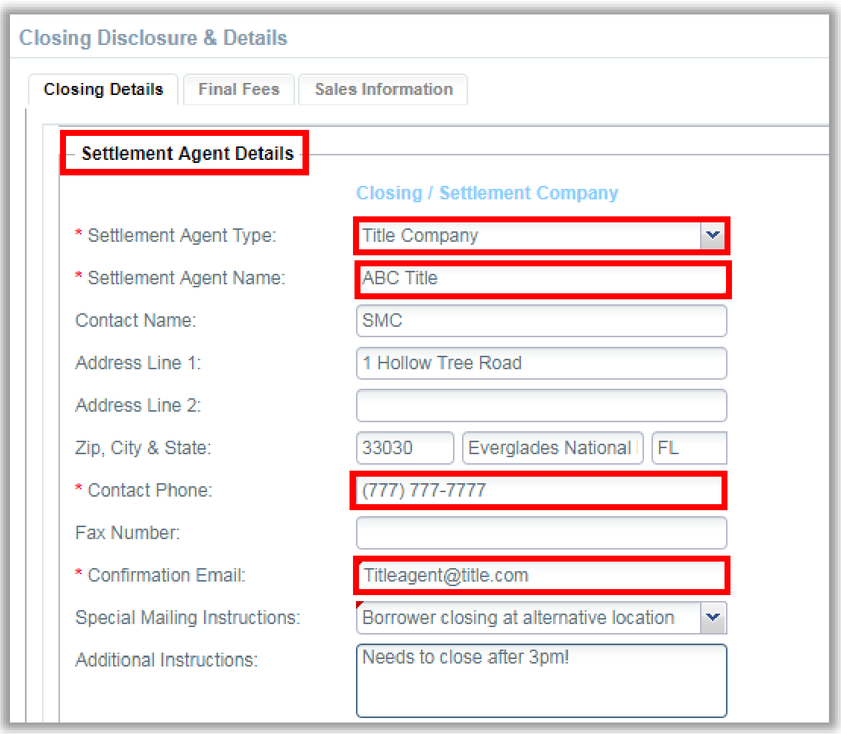
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>
Select the Interim Interest Type.

- **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

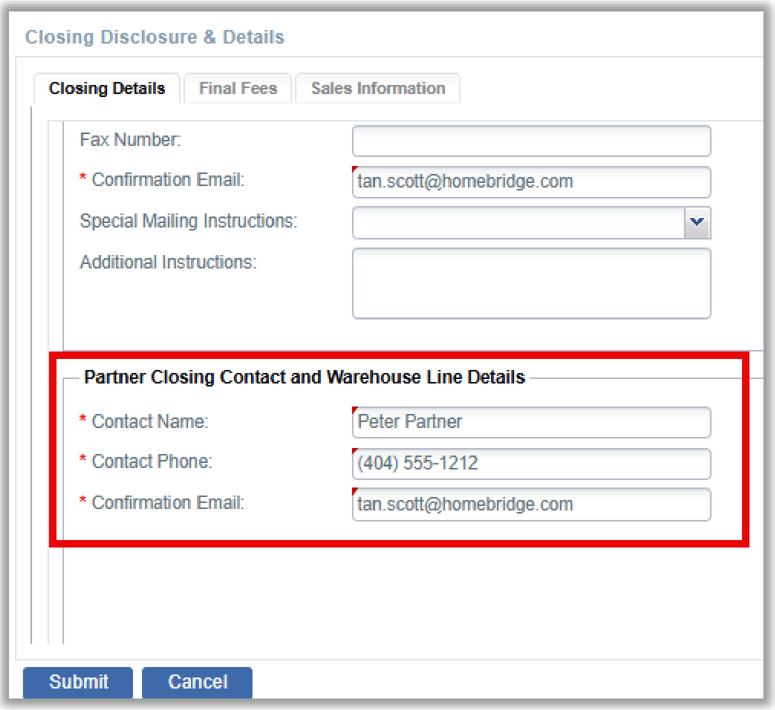


</td></tr>
<tr><td>4</td><td>
Scroll down to enter the Settlement Agent Details. Fields with a * are mandatory.



Helpful Tip: Select **Special Mailing Instructions** from the dropdown if applicable. Add any **Additional Instructions** in the space provided.
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>
Scroll down to enter the Partner Closing Contact Details.

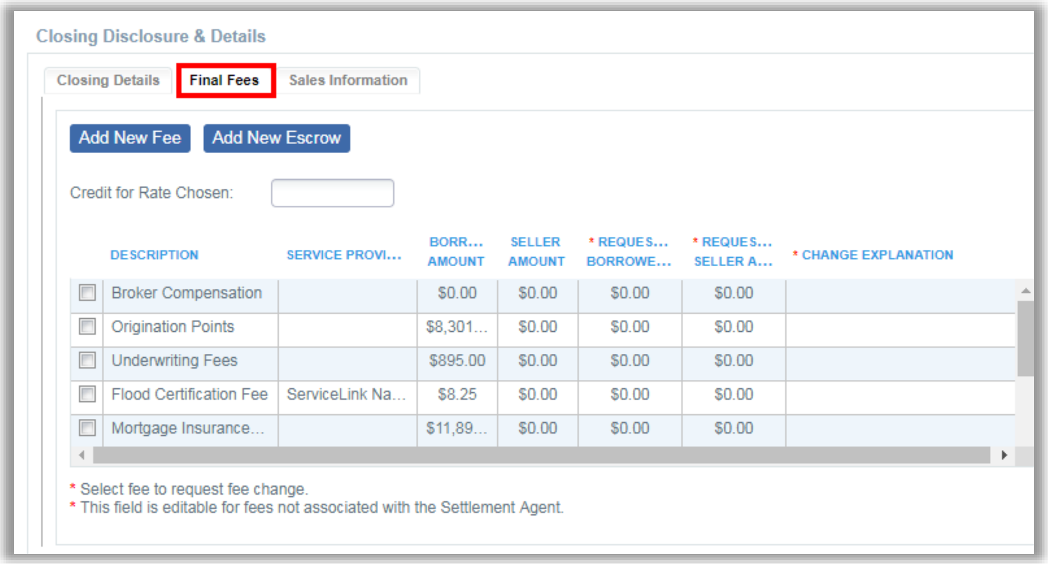


Helpful Tip: The Partner Closing Contact (another Broker associate other than the CD requestor) will receive a copy of the CD along with the requestor. Either the requestor or the Broker Closing Contact will be responsible for review and approval of the CD.
</td></tr>
</table>

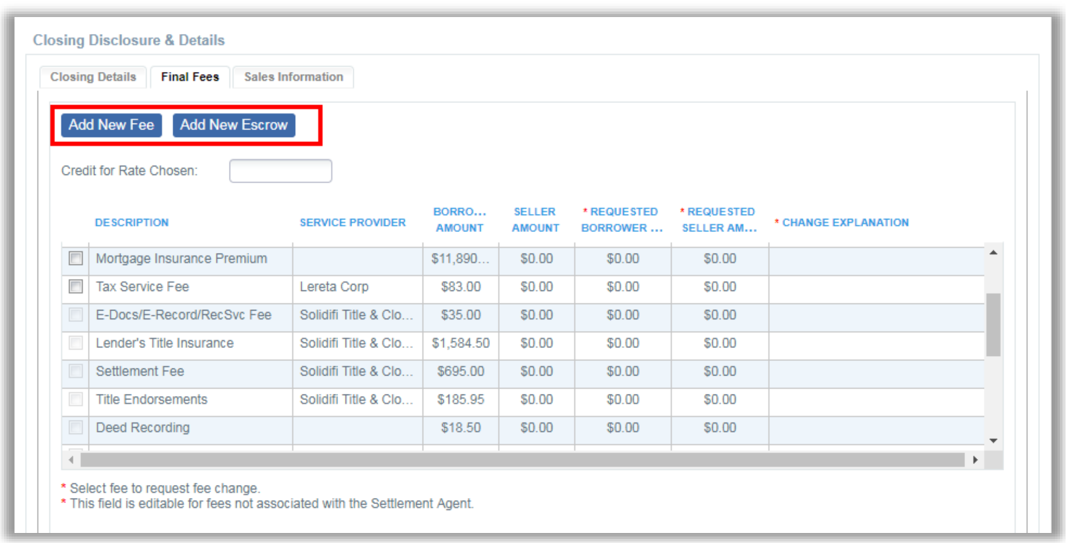
Final Fees Tab

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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Open the Final Fees tab.



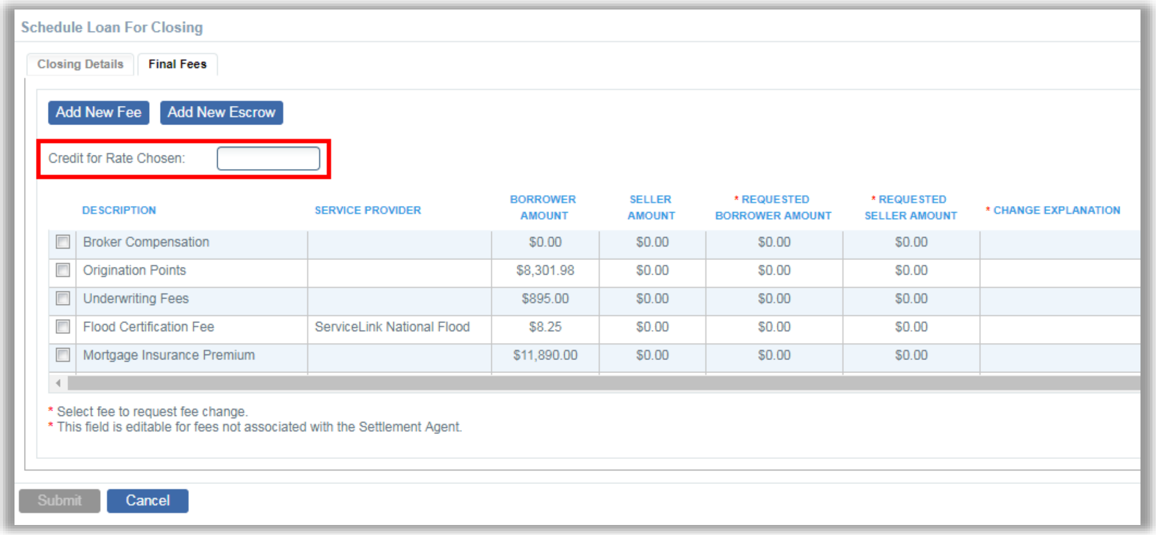
</td></tr>
<tr><td>2</td><td>Click Add New Fee or Add New Escrow.



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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

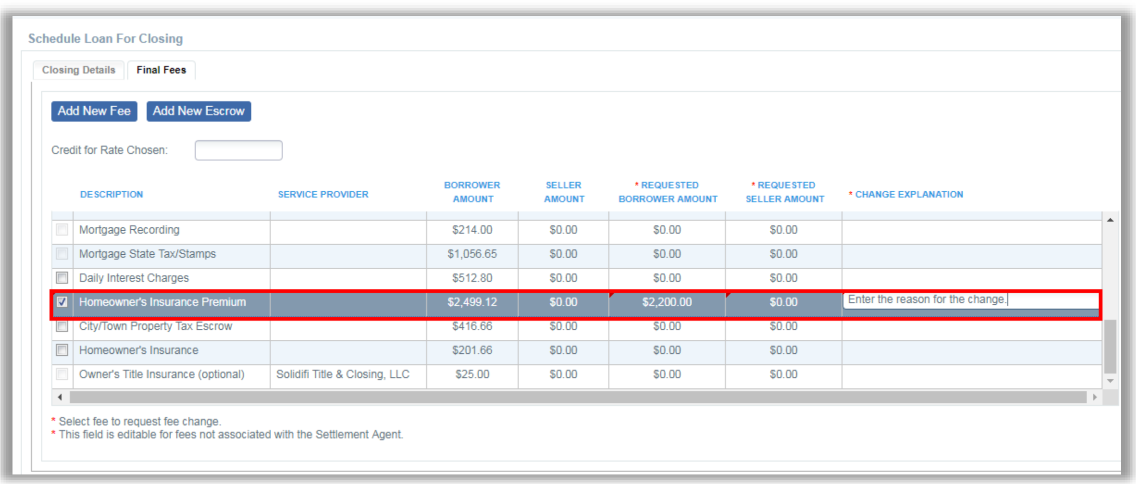
Credit for Rate Chosen will show the amount of lender credit given to the borrower.



</td></tr>
<tr><td>4</td><td>

To **Edit** an existing Fee or Escrow:

- 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

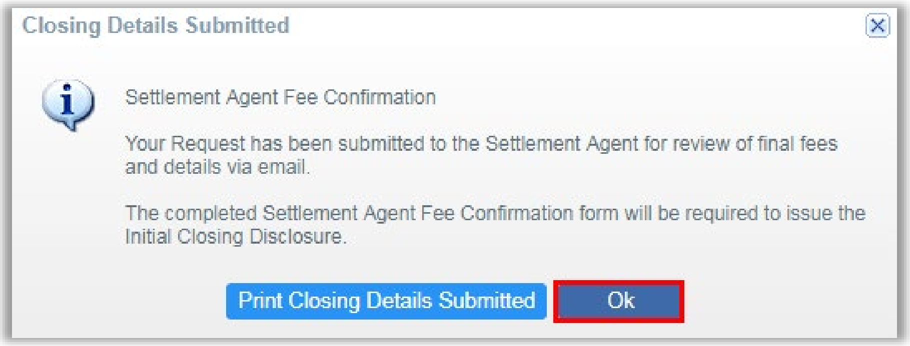


</td></tr>
<tr><td>5</td><td>

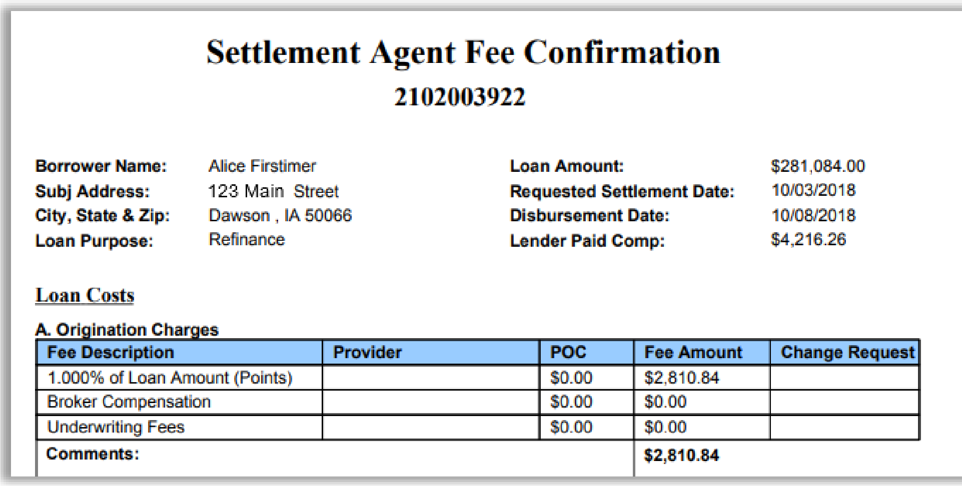
- **For Refinance transactions:** Click the **Submit** button at the bottom of the screen to submit your request to Homebridge
- **For Purchase transactions:** Continue to the Sales Information Tab

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

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>
A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker’s behalf.



A copy of the request will be sent to the requestor and the Broker Closing Contact via email.
</td></tr>
<tr><td>7</td><td>
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).



Settlement Agent Fee Confirmation

2102003922

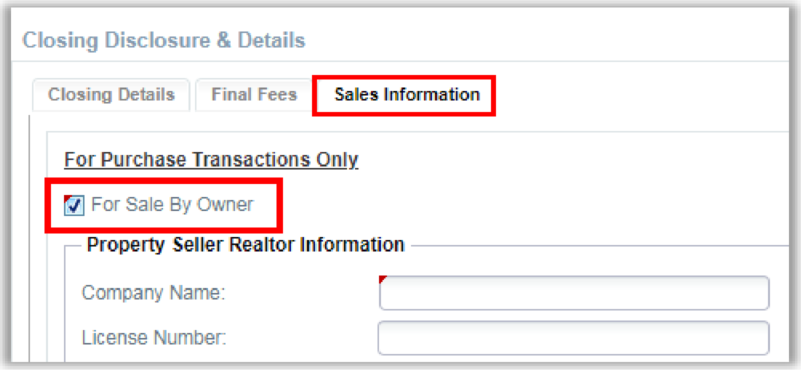
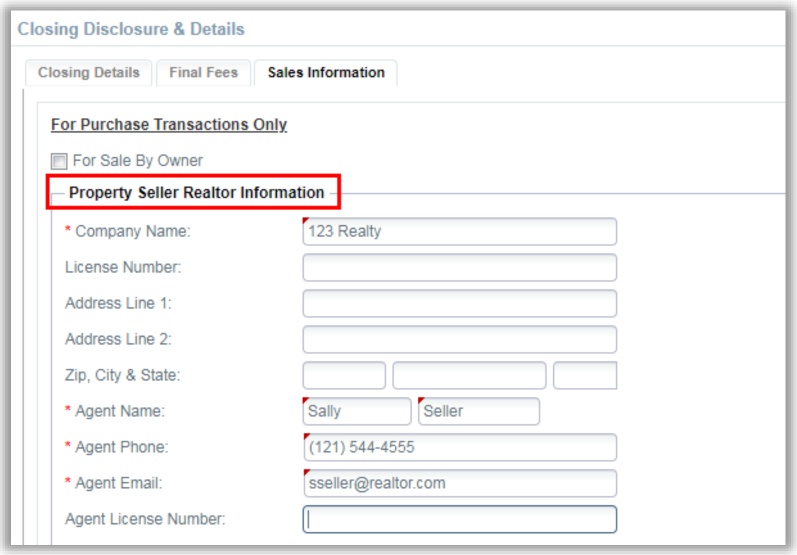
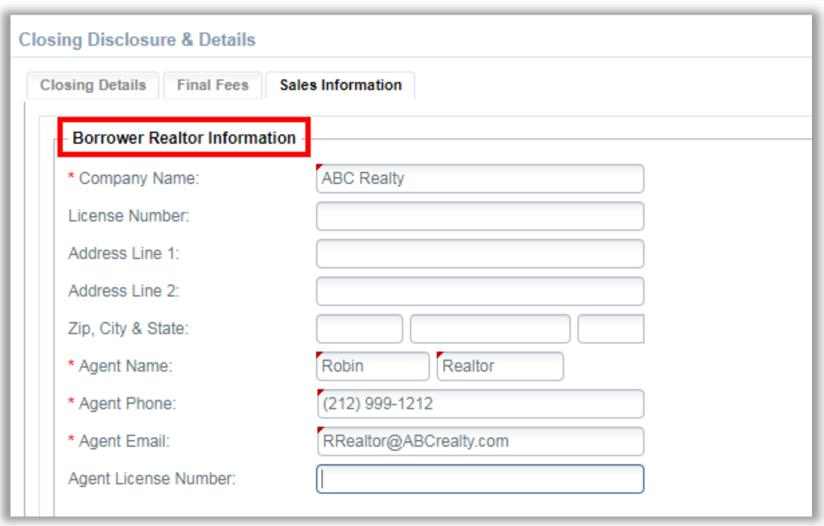
Borrower Name: Alice Firstimer
Subj Address: 123 Main Street
City, State & Zip: Dawson , IA 50066
Loan Purpose: Refinance
Loan Amount: $281,084.00
Requested Settlement Date: 10/03/2018
Disbursement Date: 10/08/2018
Lender Paid Comp: $4,216.26

Loan Costs

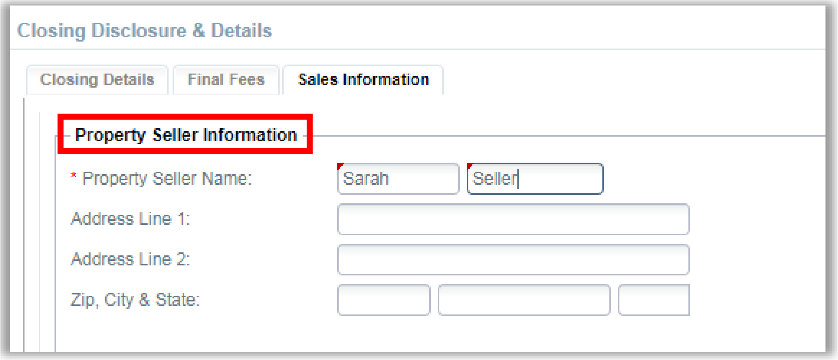
A. Origination Charges

<table>
<tr><th>Fee Description</th><th>Provider</th><th>POC</th><th>Fee Amount</th><th>Change Request</th></tr>
<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>Comments:</td><td></td><td></td><td>$2,810.84</td><td></td></tr>
</table>
</td></tr>
</table>

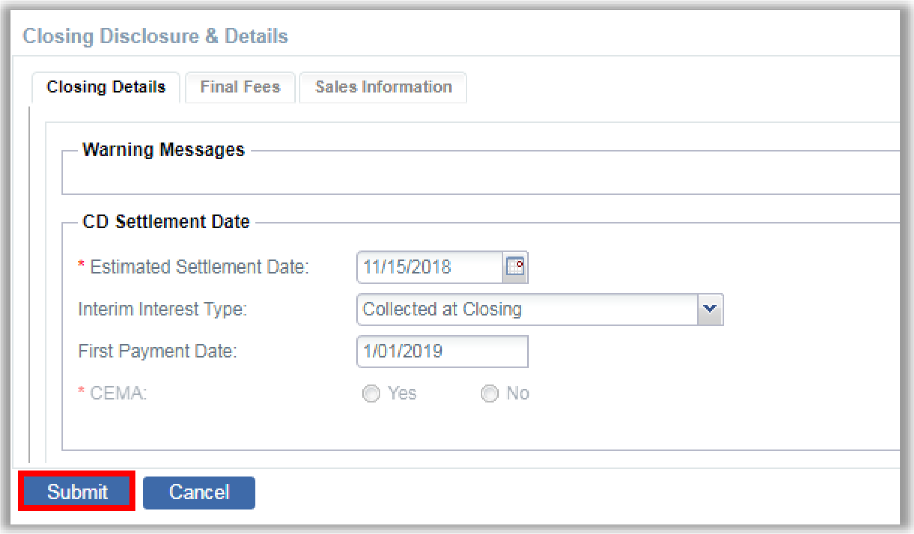
Sales Information Tab – Purchase Only

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Check to indicate if property is For Sale by Owner.

</td></tr>
<tr><td>2</td><td>Complete the Property Seller Realtor Information section.

</td></tr>
<tr><td>3</td><td>Complete the Borrower Realtor Information section.

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

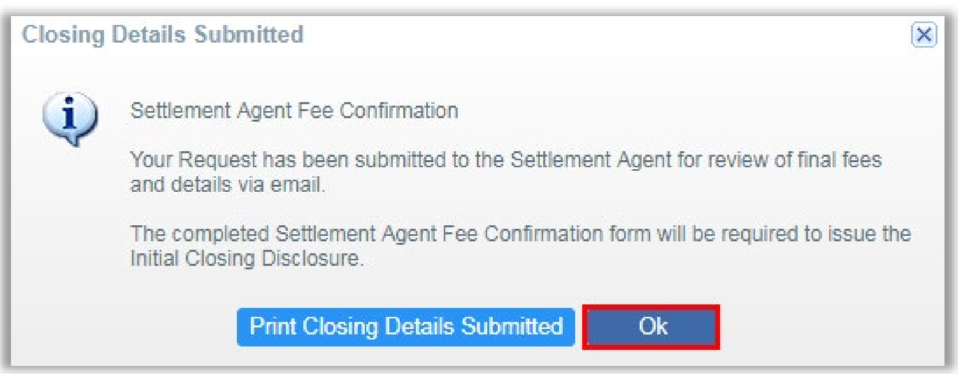
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>
Complete the Property Seller Information section.



</td></tr>
<tr><td>5</td><td>
After entering the *required information on each tab, click the Submit button.



</td></tr>
<tr><td>6</td><td>
A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.



A copy of the request will be sent to the requestor and the Broker Closing Contact via email.
</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7</td><td>
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).

Settlement Agent Fee Confirmation
2102003922

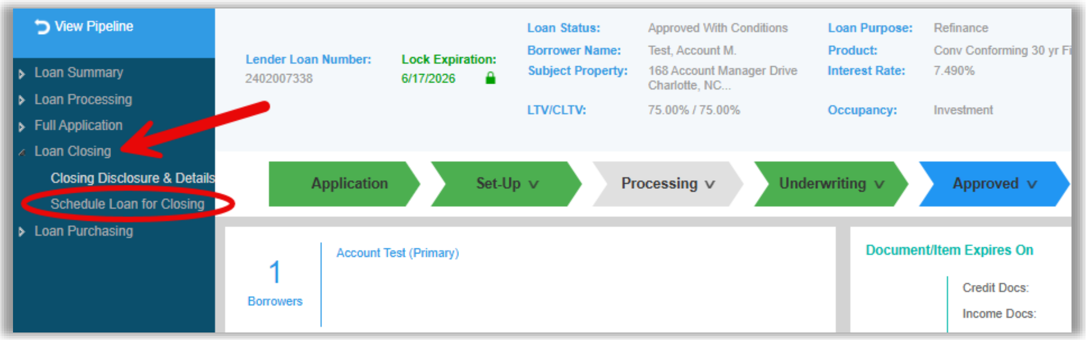
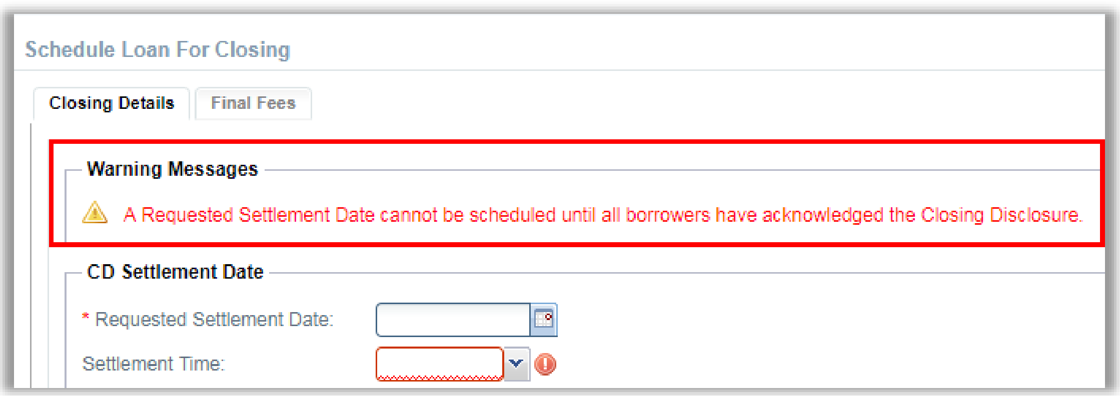
<table>
<tr><td>Borrower Name:</td><td>Alice Firstimer</td><td>Loan Amount:</td><td>$281,084.00</td></tr>
<tr><td>Subj Address:</td><td>123 Main Street</td><td>Requested Settlement Date:</td><td>10/03/2018</td></tr>
<tr><td>City, State & Zip:</td><td>Dawson , IA 50066</td><td>Disbursement Date:</td><td>10/08/2018</td></tr>
<tr><td>Loan Purpose:</td><td>Refinance</td><td>Lender Paid Comp:</td><td>$4,216.26</td></tr>
</table>

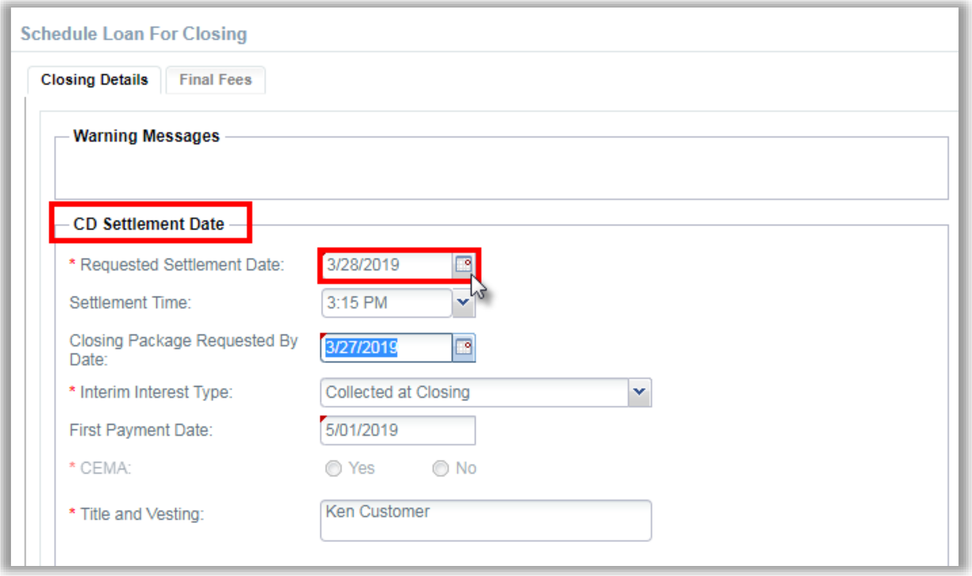
<u>Loan Costs</u>
A. Origination Charges
<table>
<tr><th>Fee Description</th><th>Provider</th><th>POC</th><th>Fee Amount</th><th>Change Request</th></tr>
<tr><td>1.000% of Loan Amount (Points)</td><td></td><td>$0.00</td><td>$2,810.84</td><td></td></tr>
<tr><td>Broker Compensation</td><td></td><td>$0.00</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>Comments:</td><td></td><td></td><td>$2,810.84</td><td></td></tr>
</table>
</td></tr>
</table>

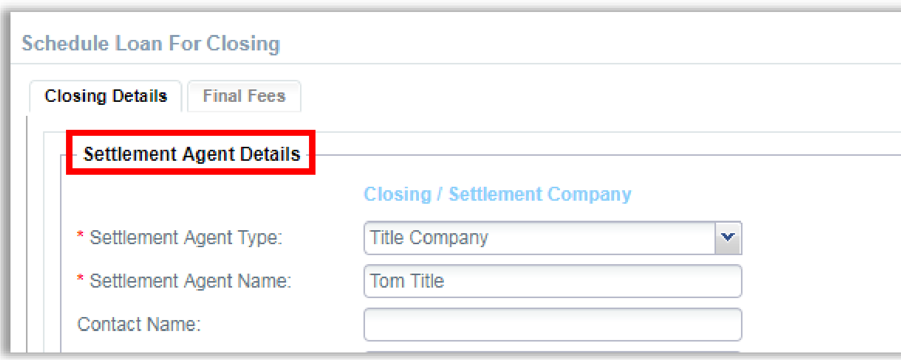
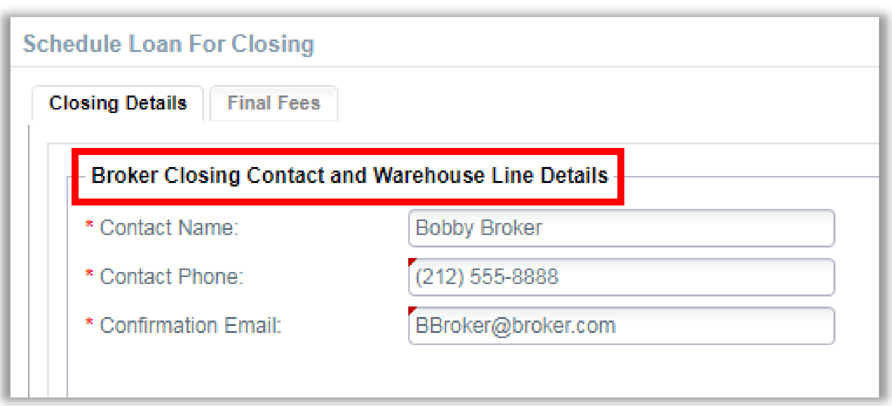
Schedule Closing

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
1	Go to **Loan Closing→Schedule Loan for Closing**.  **Note: Warning Messages will appear for issues that will not allow the loan closing to be scheduled.** 

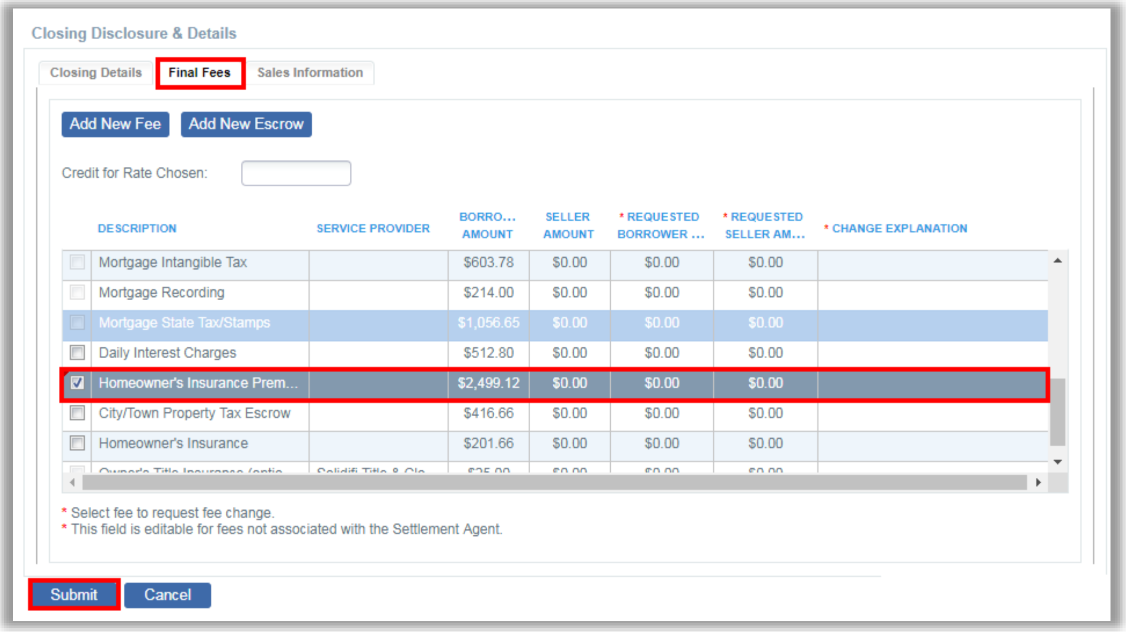
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>2</td><td>Complete the CD Settlement Date section. Required fields are indicated by *.


Note: The Estimated Settlement Date will automatically populate the First Payment Date.</td></tr>
<tr><td>3</td><td>Review or enter *required information for the Settlement Agent.

</td></tr>
<tr><td>4</td><td>Review or enter *required information for the Broker Closing Contact.

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

Final Fees Tab

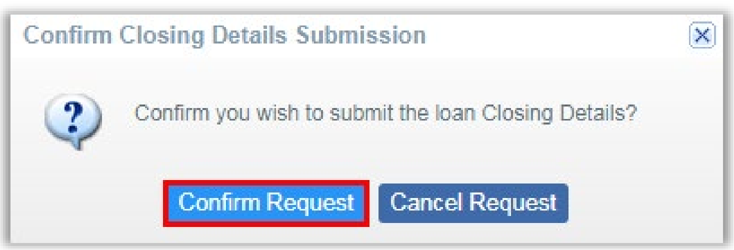
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

Review the **Final Fees** tab, make necessary adjustments, and click **Submit.**



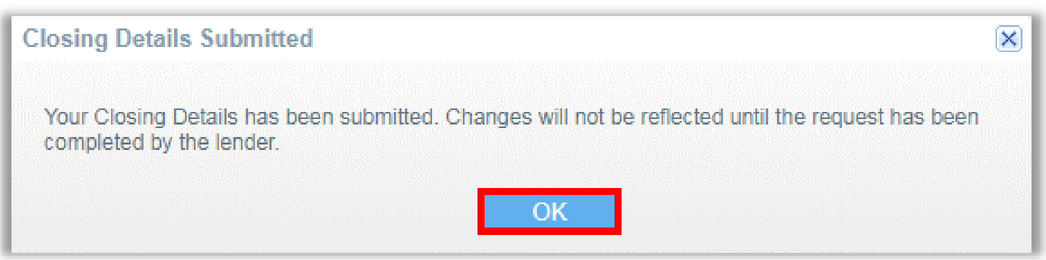
</td></tr>
<tr><td>2</td><td>

Click **Confirm Request** to submit the loan Closing Details.



</td></tr>
<tr><td>3</td><td>

A pop up will confirm the Closing Details were submitted. Click **OK**.



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

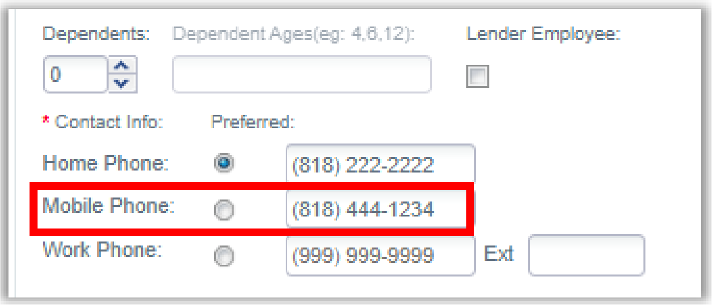
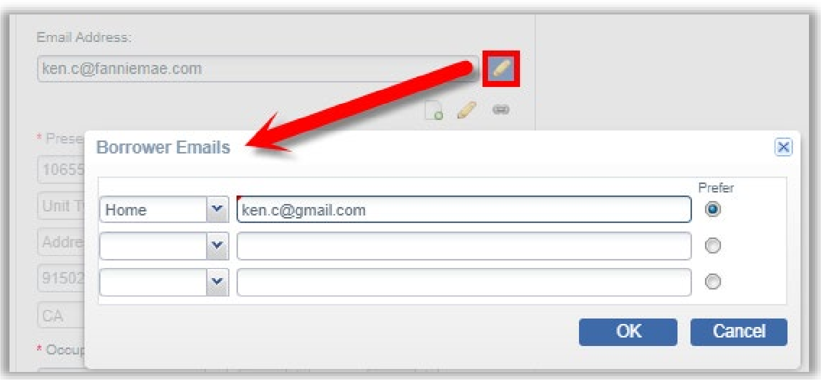
Full Application (1003) Edits

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

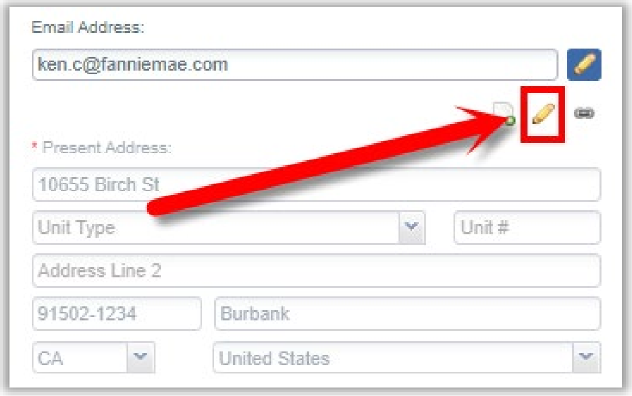
After edits are complete, click **Save** at the bottom of the screen.

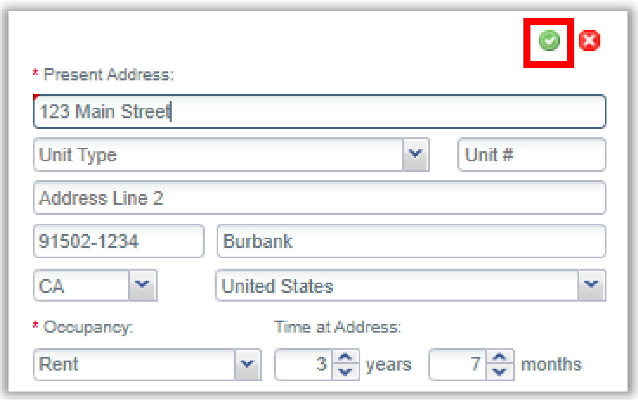
<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Mobile Phone</td><td>Enter or update the Borrower's Mobile Phone.

</td></tr>
<tr><td>Email Address</td><td>Click the pencil icon  to enter or update the Borrower Emails.

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

<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Present Address</td><td>

To update the Borrower's **Present Address**:

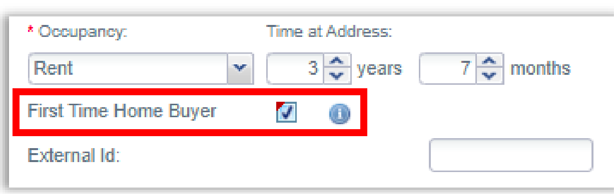
- Click the pencil icon .
- Enter the updated address.
- Click the green checkmark .





</td></tr>
<tr><td>FTHB</td><td>

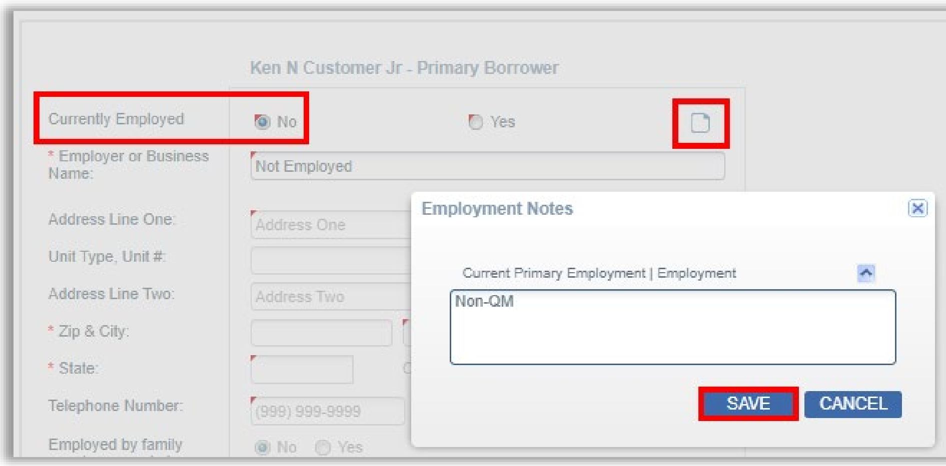
Place a checkmark to indicate **First Time Home Buyer.**



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

Employment/Income

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

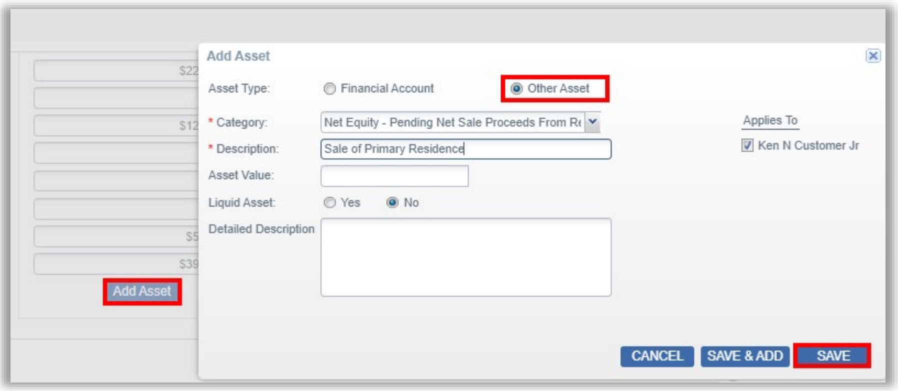
Data Field	Update
Currently Employed	For loan products that do **not** require employment: • Select **No**. • Click the note icon. • Enter reason for no employment. • Click **Save.** 

Assets

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

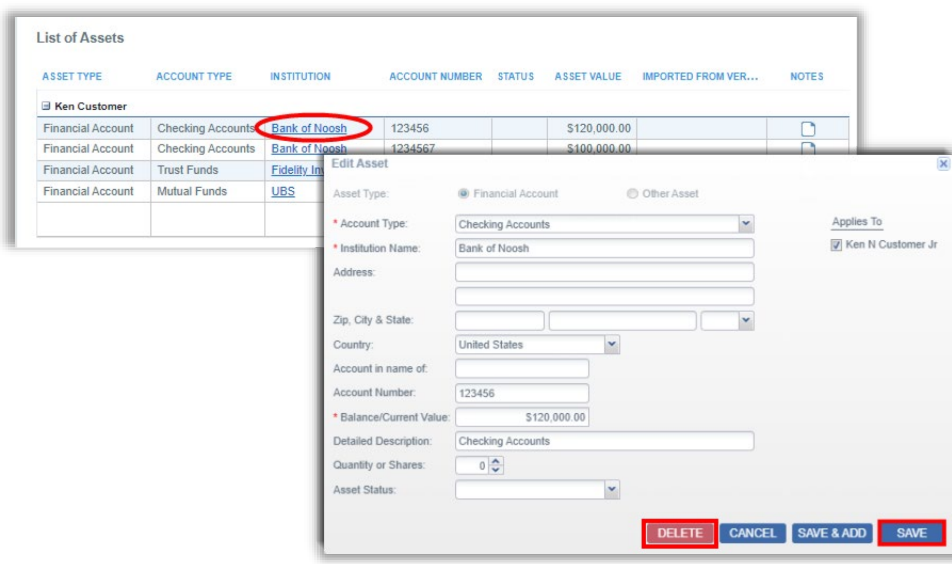
<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Add Asset</td><td>

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



</td></tr>
<tr><td>Delete/Edit Asset</td><td>

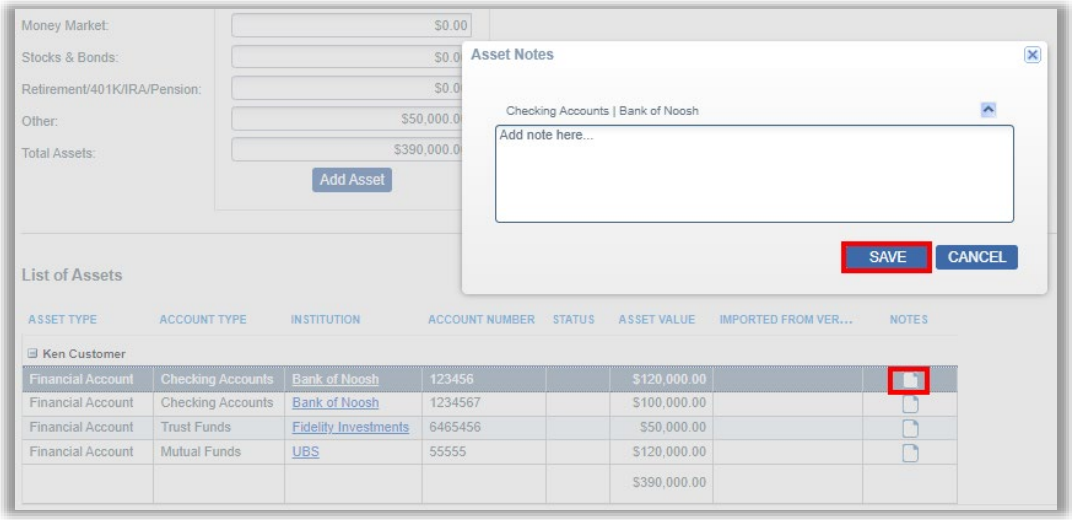
- Select the Institution hyperlink
- Click **Delete** to remove an Asset
  - Click **Yes** to confirm deletion
- To update an Asset
  - Enter details
  - Click **Save**



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

<table>
<tr>
<td>Asset Note</td>
<td>
To add a note regarding an Asset:

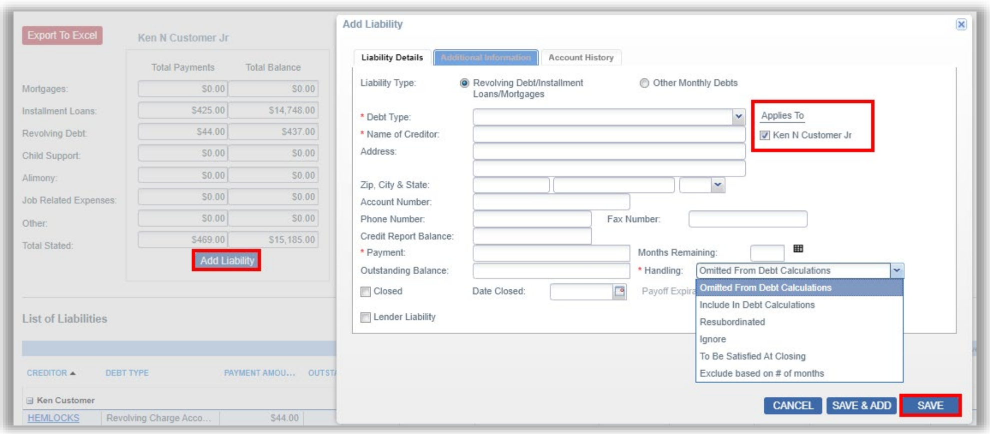
Click the corresponding note icon
Enter the note
Click Save

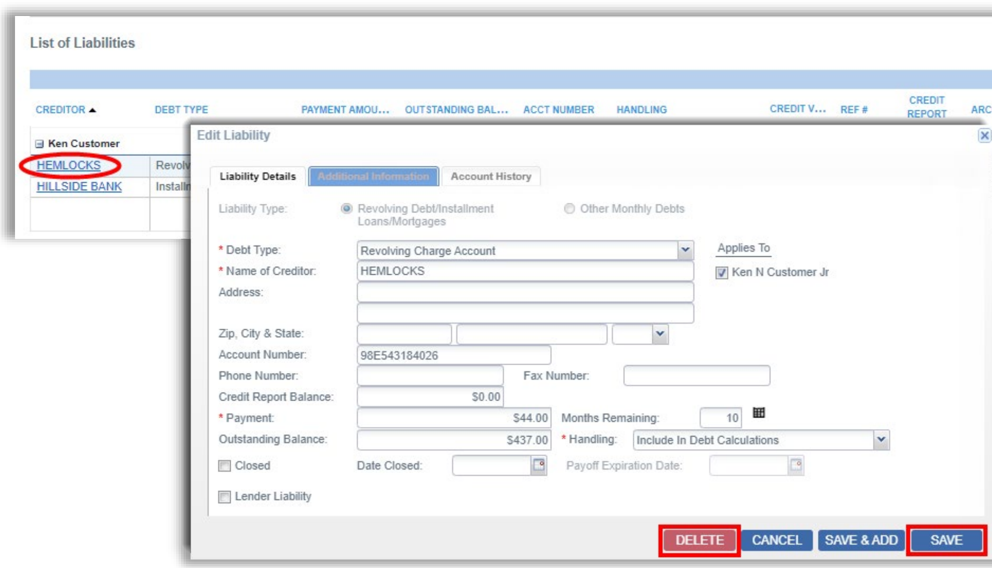


</td>
</tr>
</table>

Liabilities

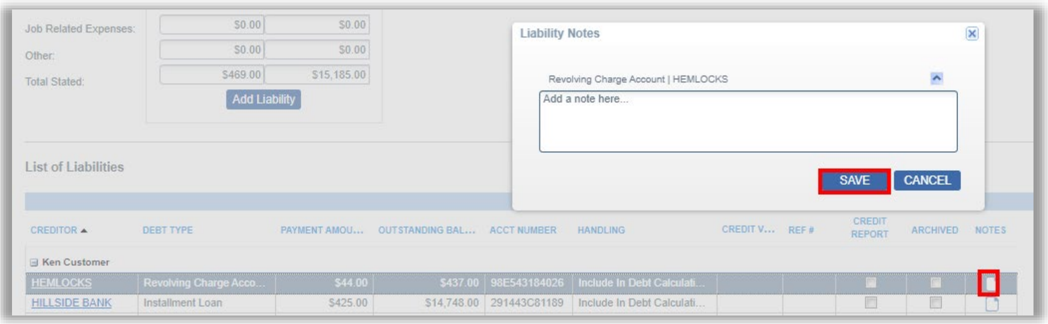
After edits are complete, click **Save** at the bottom of the screen.

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**
	

<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Liability Note</td><td>
To add a note regarding a Liability:

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



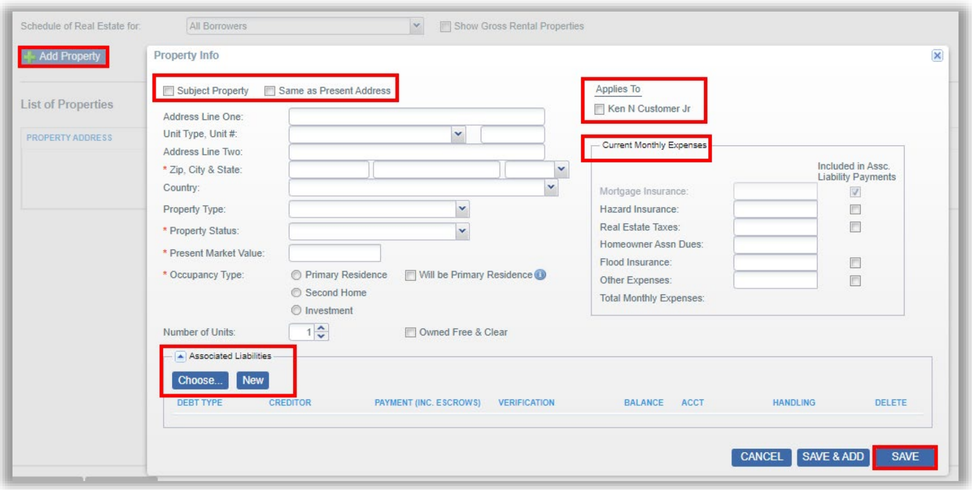
</td></tr>
</table>

REO Information

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

<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Add Property</td><td>

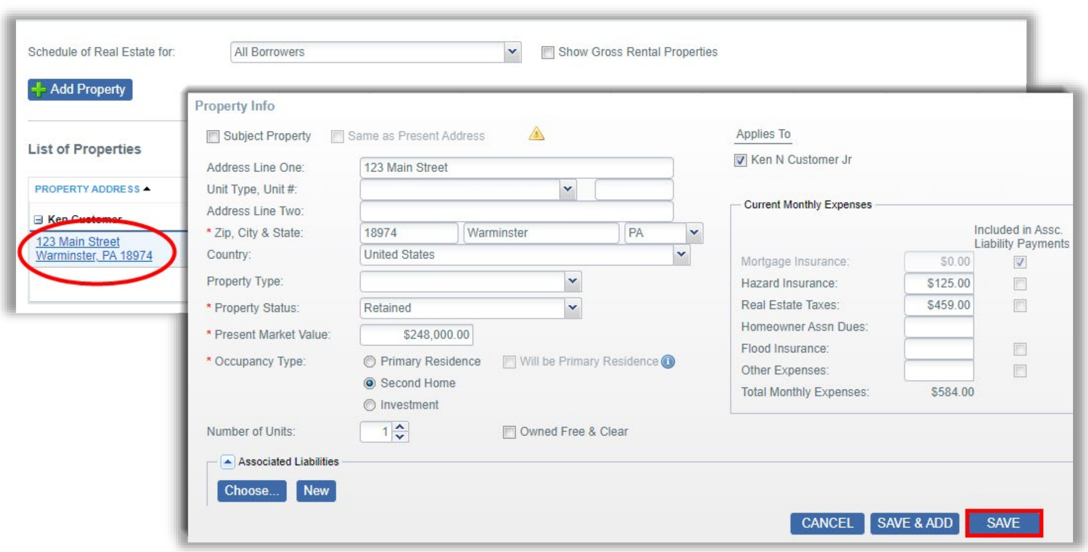
- Click **Add Property**
- Enter *required information including:
  - **Subject Property or Same as Present Address**
  - **Applies To**
  - **Current Monthly Expenses**
  - **Associated Liabilities**
- Click **Save**



</td></tr>
<tr><td>Edit Property</td><td>

To edit REO Information:

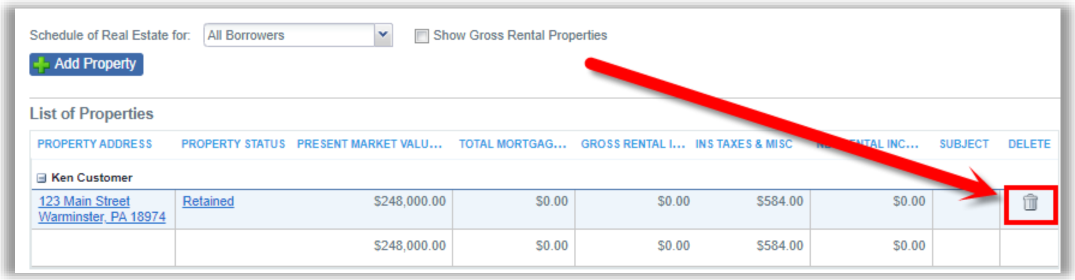
- Click the Property Address hyperlink
- Enter/edit information
- Click **Save**



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

<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Delete Property</td><td>

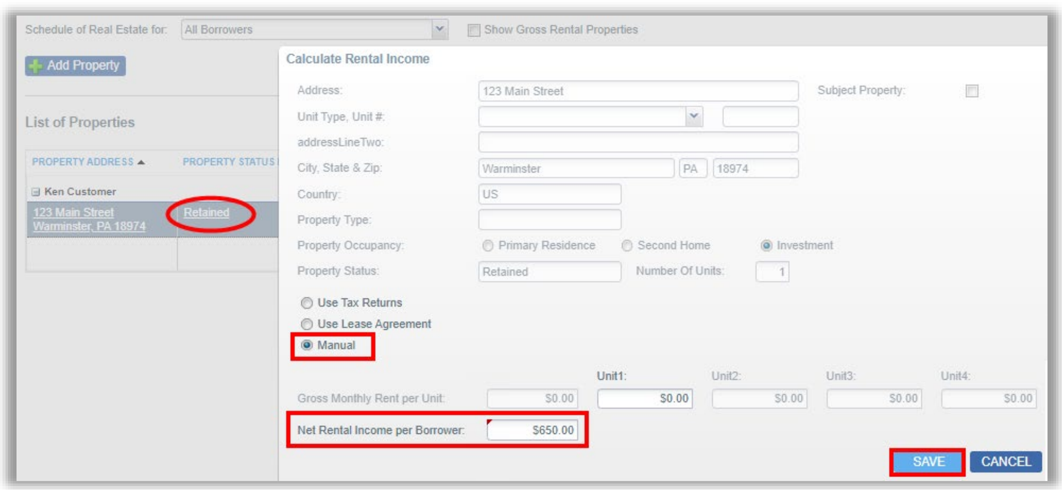
- Click the corresponding trash can icon
- Click **Yes** to confirm



</td></tr>
<tr><td>Rental Income</td><td>

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.

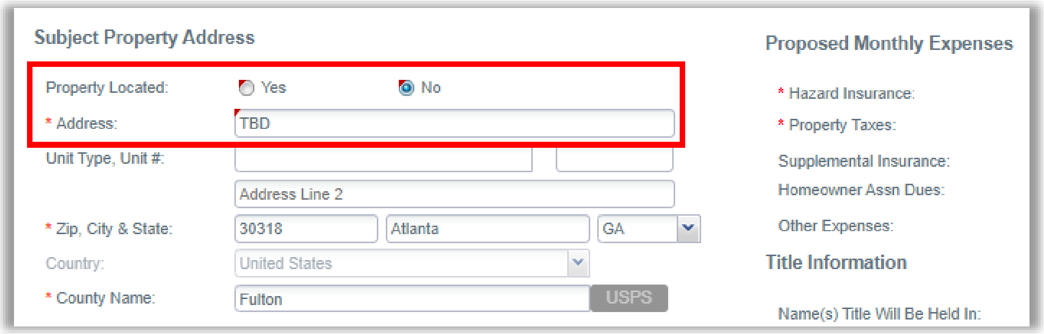
</td></tr>
</table>

Purpose & Property

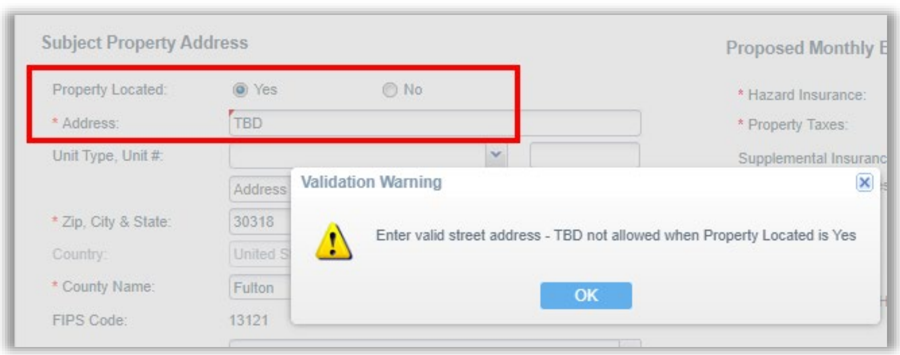
After edits are complete, click **Save** at the bottom of the screen.

<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Subject Property</td><td>

- 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.



Note: P.A.T.H. will display the following error when Property Located = Yes, and Property Address is TBD or tbd.



</td></tr>
<tr><td>Building Status</td><td>

Building Status must be selected for FHLMC loans.

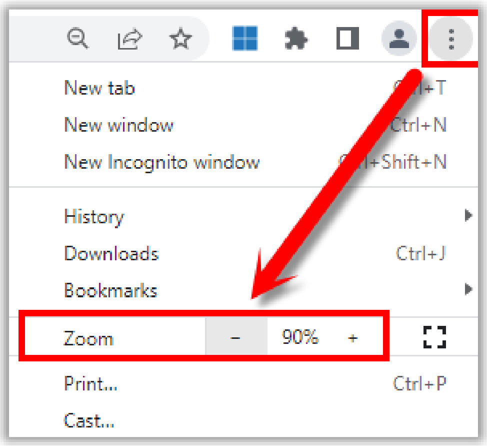
</td></tr>
</table>

Qualifying the Borrower

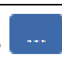
After edits are complete, click **Save** at the bottom of the screen.

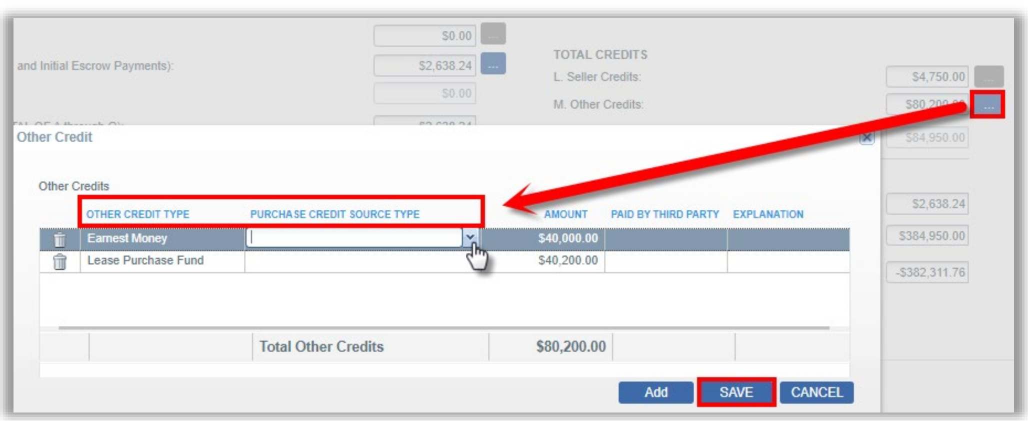
<table>
<tr><th>Data Field</th><th>Update</th></tr>
<tr><td>Initial View</td><td>
If you cannot view the full Qualifying the Borrower screen:

Click the three dots at the top right of Chrome and reduce Zoom to 90%.
– Or –
Hold down [Ctrl] and [–] buttons to zoom out.



</td></tr>
<tr><td>Other Credits/ Earnest Money</td><td>

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



Note: Enter Earnest Money Deposit (EMD) Enter as an Other Credit.
</td></tr>
</table>

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.