



P.A.T.H.

(Portal Automation to Homebridge)

June 5, 2026

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Introduction

Welcome to P.A.T.H.

System Hints

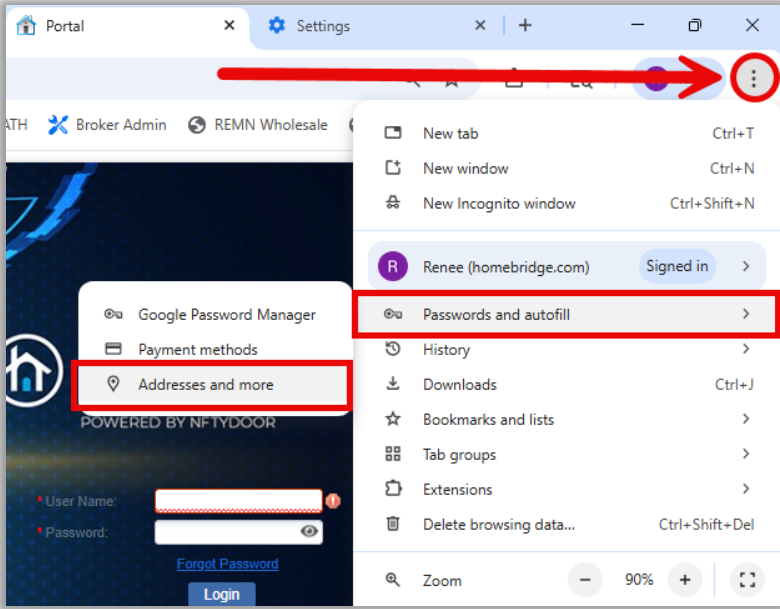
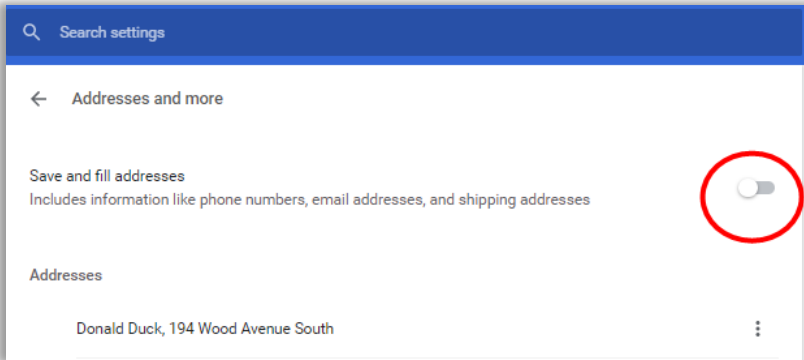
- Use Notes to communicate information to Homebridge associates.
- The best practice is to enter information from top to bottom. Dropdown lists are dependent on the information entered earlier on the screen.
- Web-Based system optimized to use with Chrome. Other acceptable browsers include Firefox, Microsoft Edge, Safari, etc.

[Click here](#) for questions and support.

Remove Chrome Address Autofill

It is important to verify the property address before loan submission. Autofill options in Chrome may change the property address to a saved address in the browser.

To deactivate the address autofill in Chrome, follow the steps below.

Step	Action
1	Open the Chrome browser.
2	- Click the  in the top right corner of the window - Select Passwords and autofill - And then select Addresses and more 
3	Turn off the toggle for Save and fill addresses. 

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.

The dashboard interface for HomeBridge Wholesale. At the top, there is a header with the company logo, name, and address. Below this, a navigation sidebar on the left lists various functions like 'View Pipeline', 'View Contacts', and 'Loan Registration'. The main content area is titled 'Welcome to the Wholesale Portal' and includes a 'TPO Access' section with filters for Channel, Partner, and Branch. Below the filters, there are three large circular buttons: 'Create New Loan', 'Pricing Scenario', and 'View Pipeline'. At the bottom, there is a 'Pipeline Summary' table showing loan status, count, and total loan amount, and an 'Alert Summary' section on the right.

STATUS	COUNT	TOTAL LOAN AMT
Registered	582	\$174,095,428
Submit for Automated Disclosures	8	\$4,520,600
Submit for Disclosures	63	\$16,468,409
Initial Disclosures Sent	56	\$24,018,397
Signed Initial Disclosures Received	19	\$8,746,650
Return for Credit and AUS	2	\$400,000
Return for Loan Restructure	8	\$3,273,058
Submitted to Setup	248	\$68,408,016
Setup Incomplete	1	\$180,000
Resubmitted to Setup	1	\$264,550
Setup Complete	6	\$1,338,042
Submit to UW	12	\$3,983,017

ALERT	COUNT
Property in FEMA declared disaster area.	634
Locks Expired	297
Documents have expired	149
Documents Expiring in 10 days or less	147
Locks Expiring in 15 days	19
FHA Case Number Expiring	6
An error has occurred while generating fees. Some fees may be missing.	5
Subject is in a FLOOD ZONE	4
Documents will expire before Closing date.	4
Total:	1285

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

HomeBridge Financial Services, Inc.
194 Wood Avenue South
Iselin, NJ 08830

NMLS ID#: 6521
Partner ID#: 4100068
Approved For: CONV

Channel: Wholesale
Partner Status: Approved

6

Guidelines
Forms
Resources
Renee Marchese
Log Out

Home
View Pipeline
View Contacts
Loan Registration
Import Loan File
Manual Loan Entry
Generate Pricing Scenario
Approved AMC List
Partner Administration
Seller Reports

Welcome to the Wholesale Portal

TPO Access

Channel: HomeBridge Wholesale
Partner: HomeBridge Financial Services, Inc. (6521)
Branch: Company, 194 Wood Avenue South, Iselin, NJ 08830 (6521)

Create New Loan

Pricing Scenario

View Pipeline

5

Recent Loans
2402002227
HOMEOWNER, JOHN
123 GRUMPY STREET
Corona, CA 92883
2402005663
Customer, N Ken
1223 Rodman
Washington, DC 20008
2402007540
Customer, N Ken
1223 Rodman
Washington, DC 20008
2402006971
Customer, N Ken
523 Conventional Circle
Bumet, TX 76811
2402007522
Test Appraisal
429 XML Test
Jacksonville, FL 32245

Pipeline Summary

Chart

STATUS	COUNT	TOTAL LOAN AMT
Registered	582	\$174,095,424
Submit for Automated Disclosures	8	\$4,520,600
Submit for Disclosures	63	\$16,468,409
Initial Disclosures Sent	55	\$24,018,397
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Setup Complete	6	\$1,338,042
Submit to UW	12	\$3,983,017

Alert Summary

ALERT

ALERT	COUNT
Property in FEMA declared disaster area.	634
Locks Expired	297
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FHA Case Number Expiring	6
An error has occurred while generating fees. Some fees may be missing.	5
Subject is in a FLOOD ZONE	4
Documents will expire before Closing date.	4
Total:	1265

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

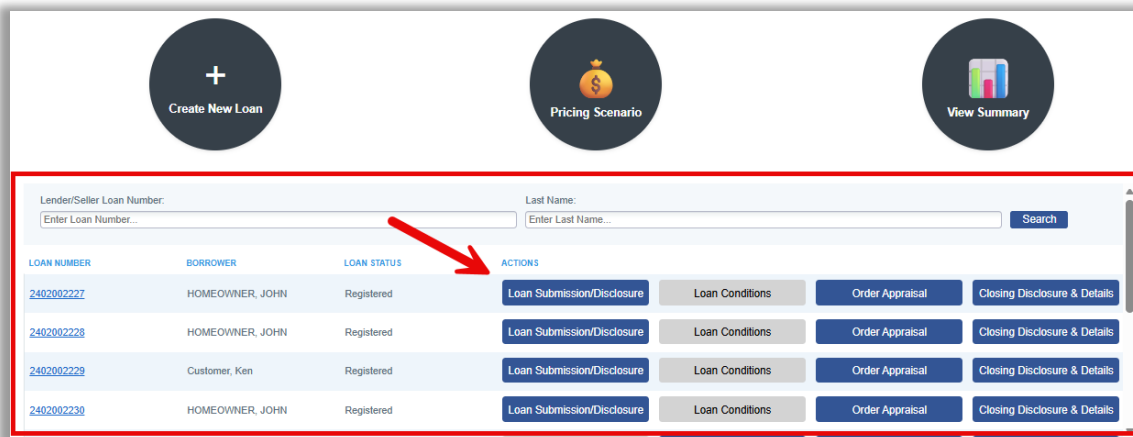
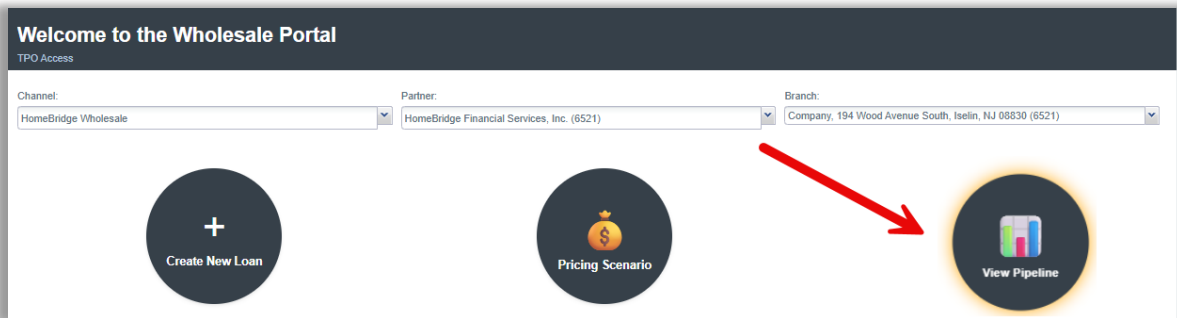
6

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**.

The screenshot displays the 'View Pipeline' interface. On the left is a sidebar menu with options: Home, View Pipeline (circled in red), View Contacts, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Scenario, Partner Reports, Approved AMC List, Partner Administration, and 4506 Request. The main area features search filters at the top: Lender Loan Number, Lock Expiration, Loan Status, Borrower Name, Subject Property, Loan Purpose, Product, Interest Rate, Total Loan Amount, Loan Amount, Program, LTV/CLTV, Occupancy, and Ratios. Below these are input fields for Loan Search Period (set to 6 Months), Status Group (set to Active), Last Name, Lender/Seller Loan Number, Loan Purpose, and Case File Id, with a Search button. A table of loans follows, with columns: LOAN NUMBER, BORROWER, OCCUPANCY, LOAN PURPOSE, PRODUCT, PROGRAM, LOAN STATUS, LOAN STATUS DATE, LOAN AMOUNT, PROPERTY TYPE, and LOCK DATE. The loan 2402006083 is circled in red. Below the table is a 'Recent Loans' section listing 2402006083 and 2402005939. At the bottom, a pagination bar shows 'Page 1 of 1' and 'Displaying 1 - 5 of 5'.

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	LOAN AMOUNT	PROPERTY TYPE	LOCK DATE
2402006004	Homeowner, John	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Registered	7/15/2024	\$391,000.00	Detached	
2402006058	Homeowner, John	Investment	Refinance	Access 30 yr Fixed	Access Investor Cash Flow	Registered	8/14/2024	\$150,500.00	Detached	
2402006059	Homeowner, John	Investment	Refinance	Access 30 yr Fixed	Access Investor Cash Flow	Registered	8/14/2024	\$153,000.00	Detached	
2402006083	Homeowner, John	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Initial Disclosures Sent	10/01/2024	\$575,000.00	Detached	10/01/2024
2402006084	Customer, Ken N. Jr	Primary Residence	Purchase	FHA Conforming 30 yr Fixed		Submitted to Setup	10/01/2024	\$394,630.00	Detached	10/01/2024

Recent Loans

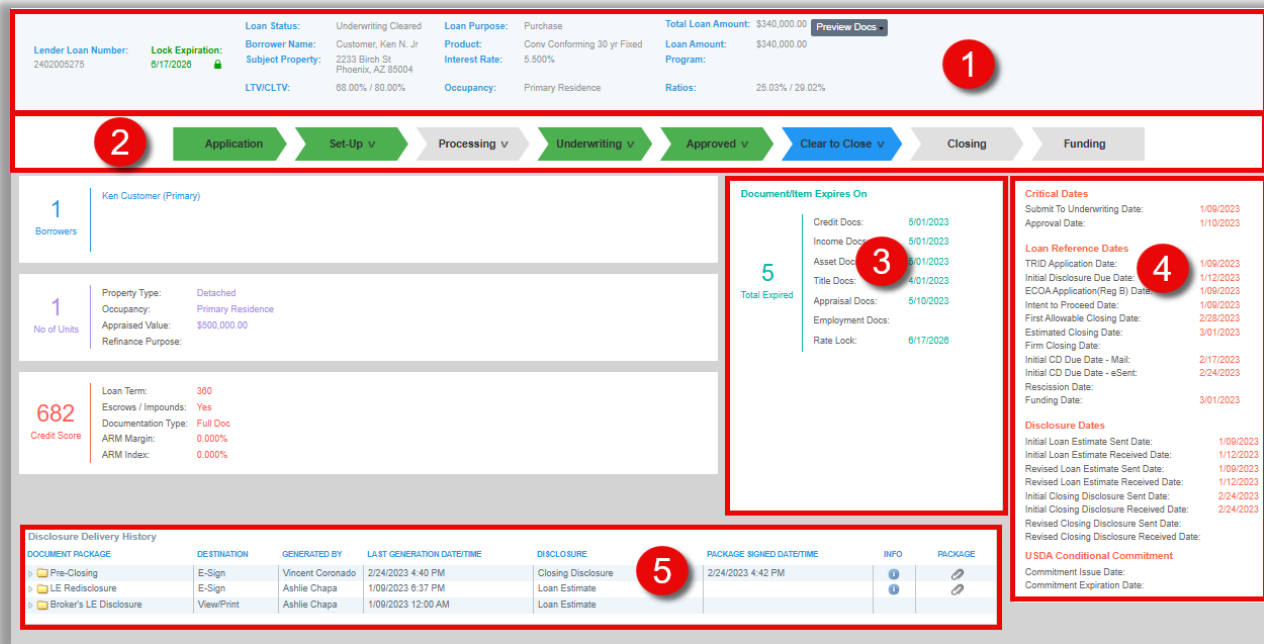
- 2402006083
Homeowner, John
1002 Essex Dr
Odessa, FL 33556
- 2402005939
Customer, N Ken
1214 S Disclosure Street
Phoenix, AZ 85010

Page 1 of 1 | Displaying 1 - 5 of 5

- 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.

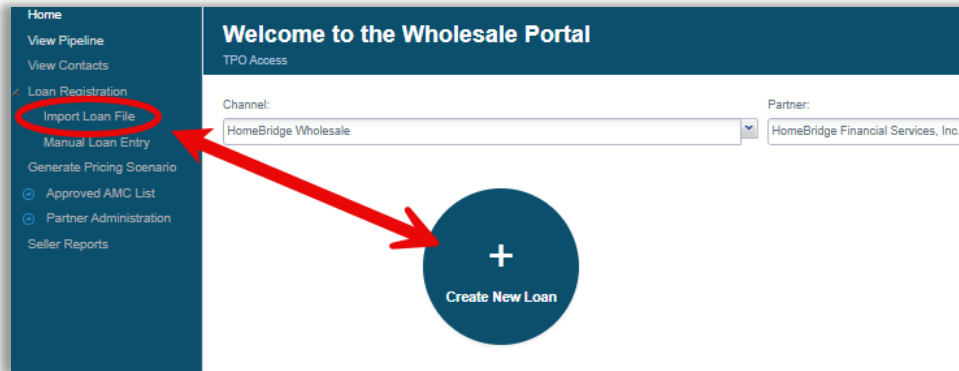
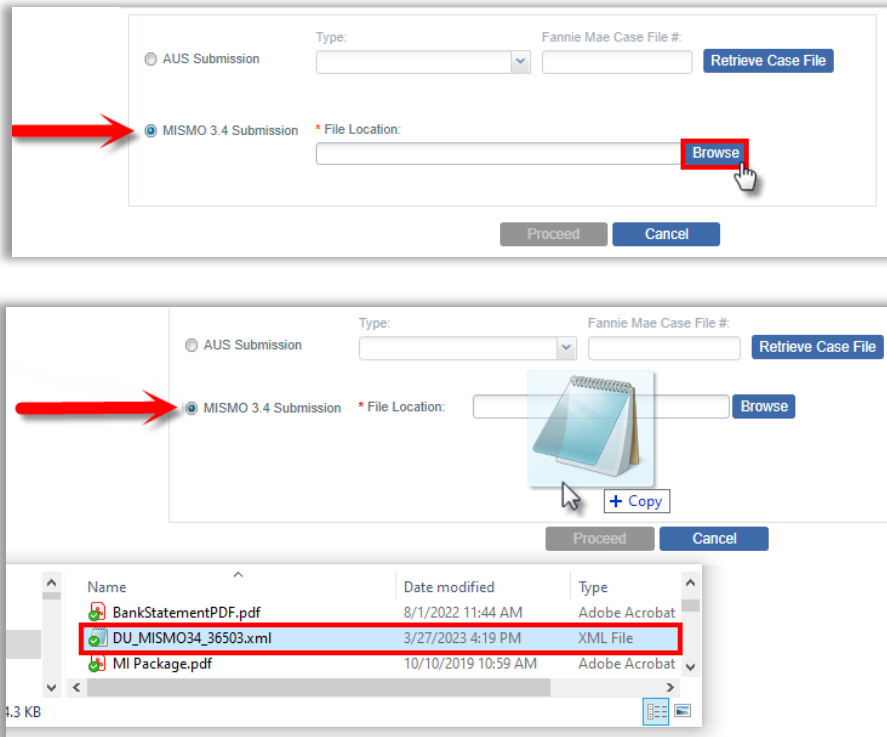
5. Disclosure Delivery History

Loan Registration

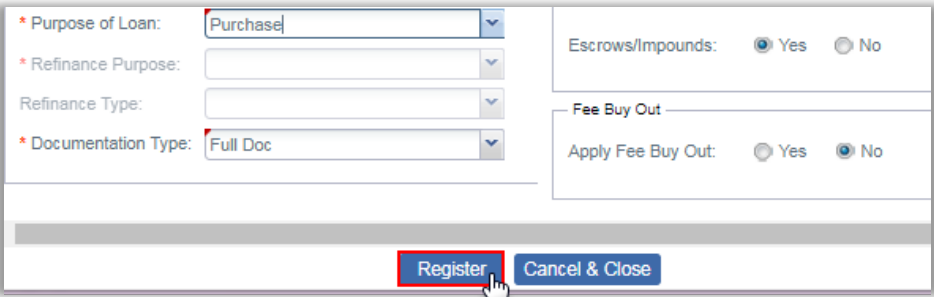
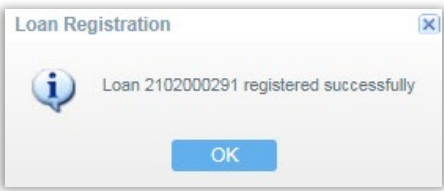
There are three ways to register a loan in P.A.T.H.

- 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 

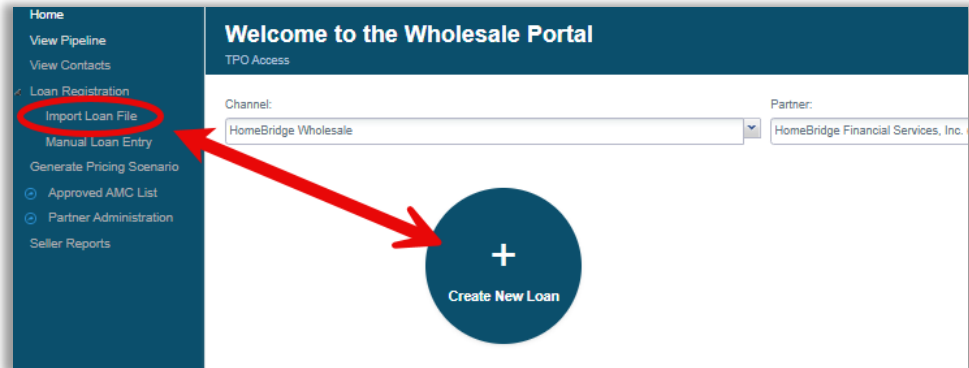
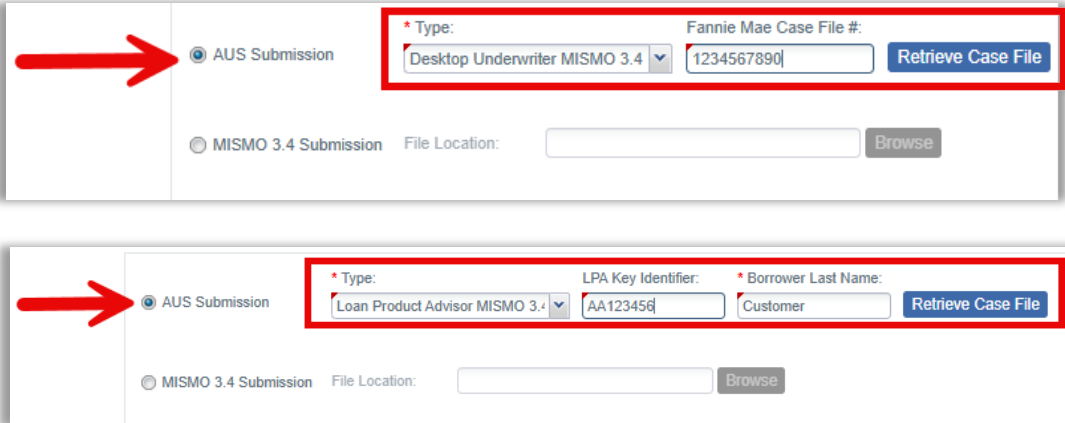
Step	Action								
3	Click Proceed to pull the information into P.A.T.H. Exceptions <table border="1"> <thead> <tr> <th>SEVERITY</th><th>ERROR MESSAGE</th></tr> </thead> <tbody> <tr> <td>Warning</td><td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td></tr> <tr> <td>Warning</td><td>There must be at least one applicant income record.</td></tr> <tr> <td>Warning</td><td>There must be at least one proposed housing expense record.</td></tr> </tbody> </table> Proceed Cancel  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.	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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Warning	There must be at least one proposed housing expense record.								
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  • User changed information is marked by red indicator in the corner of the field Mortgage Type * Lien Type: First Mortgage * Mortgage Type: Conventional Mortgage * Pricing Tier: Conforming * Amortization Type: Fixed Rate * Product: * Loan Term Months:  * Investor:  ARM Plan: Program Type:  This field is required  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. 

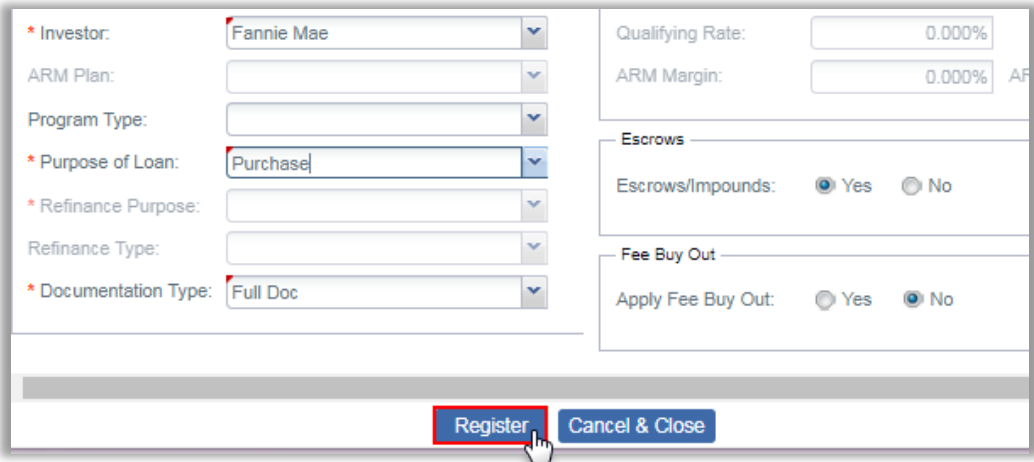
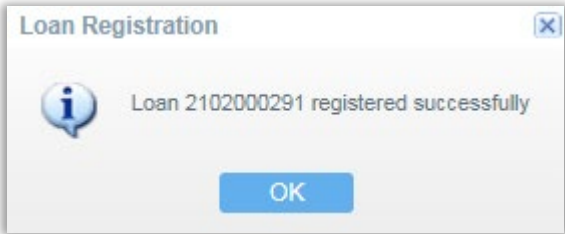
Import AUS Findings

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

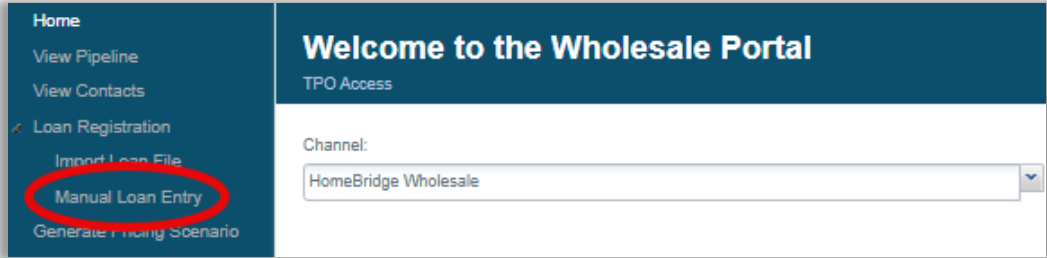
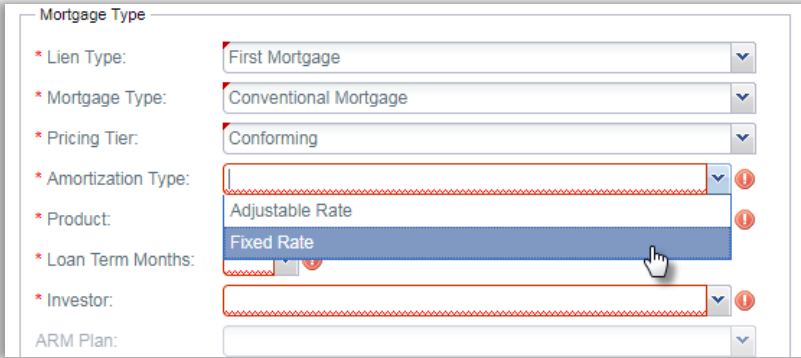
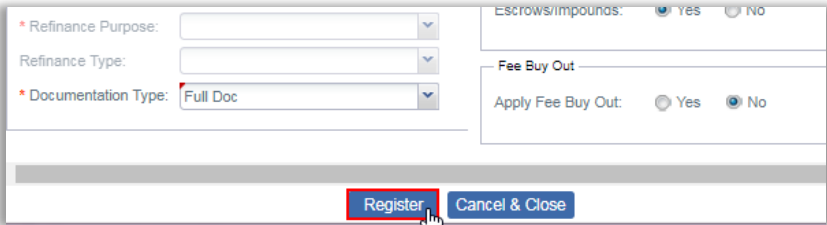
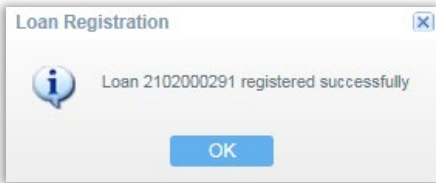
To submit loans to Loan Product Advisor (LPA) through P.A.T.H., a sponsored relationship with Homebridge Financial Services (HBFS) is required. The credit agency must be notified once the LPA credentials are received. [Click here](#) for sponsorship instructions.

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. Exceptions <table> <thead> <tr> <th>SEVERITY</th><th>ERROR MESSAGE</th></tr> </thead> <tbody> <tr> <td>Warning</td><td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td></tr> <tr> <td>Warning</td><td>There must be at least one applicant income record.</td></tr> <tr> <td>Warning</td><td>There must be at least one proposed housing expense record.</td></tr> </tbody> </table> Proceed Cancel  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.	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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Warning	There must be at least one proposed housing expense record.								
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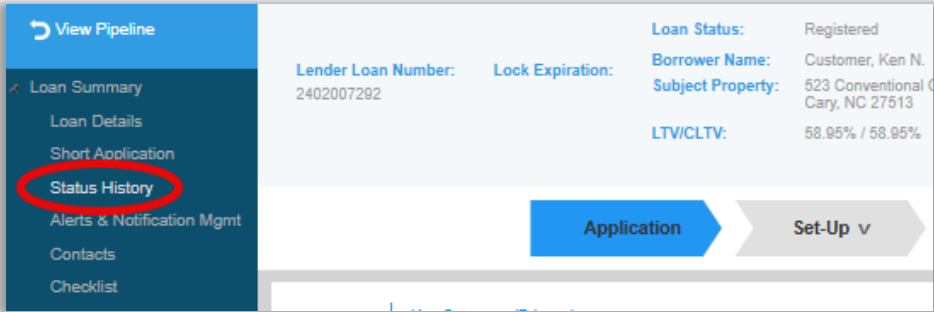
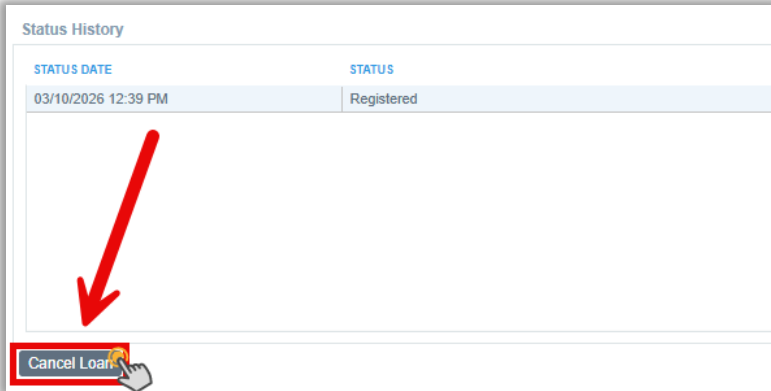
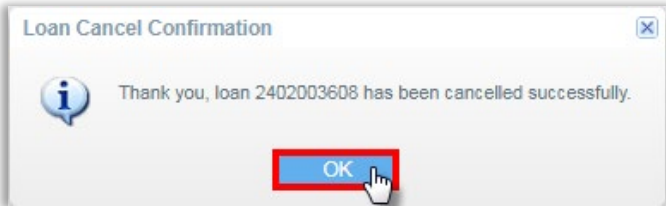
Step	Action
5	Click Register at the bottom of the screen. 
6	A pop up message will display the Loan Number and confirm the Registration. 

Manual Loan Entry

Step	Action
1	To manually enter a loan for Registration, click Manual Loan Entry in the menu under Loan Registration. 
2	• Enter the fields in the order they appear. The dropdown lists are dependent on the information entered earlier on the screen • Enter all the *required fields • Use the dropdown list to select options 
3	Click Register at the bottom of the screen. 
4	A pop up message will display the Loan Number and confirm the Registration. 

Cancel a Registered Loan

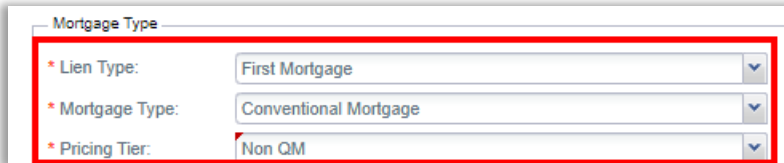
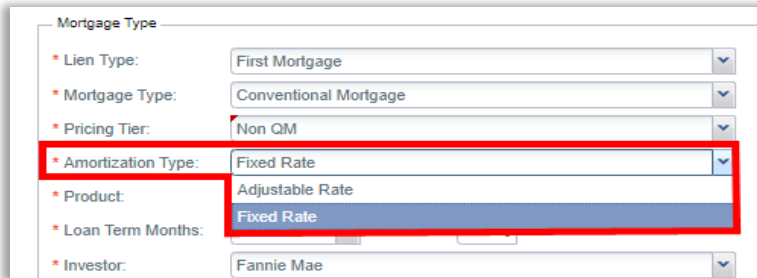
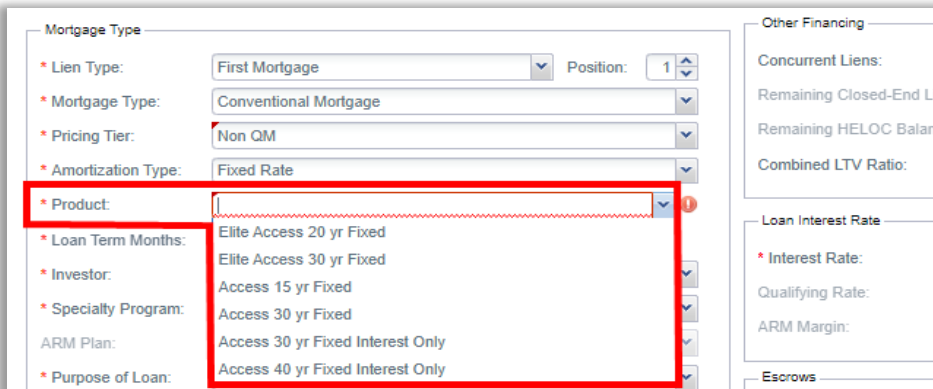
Brokers may cancel registered loans in P.A.T.H. that have not been submitted to Homebridge Wholesale.

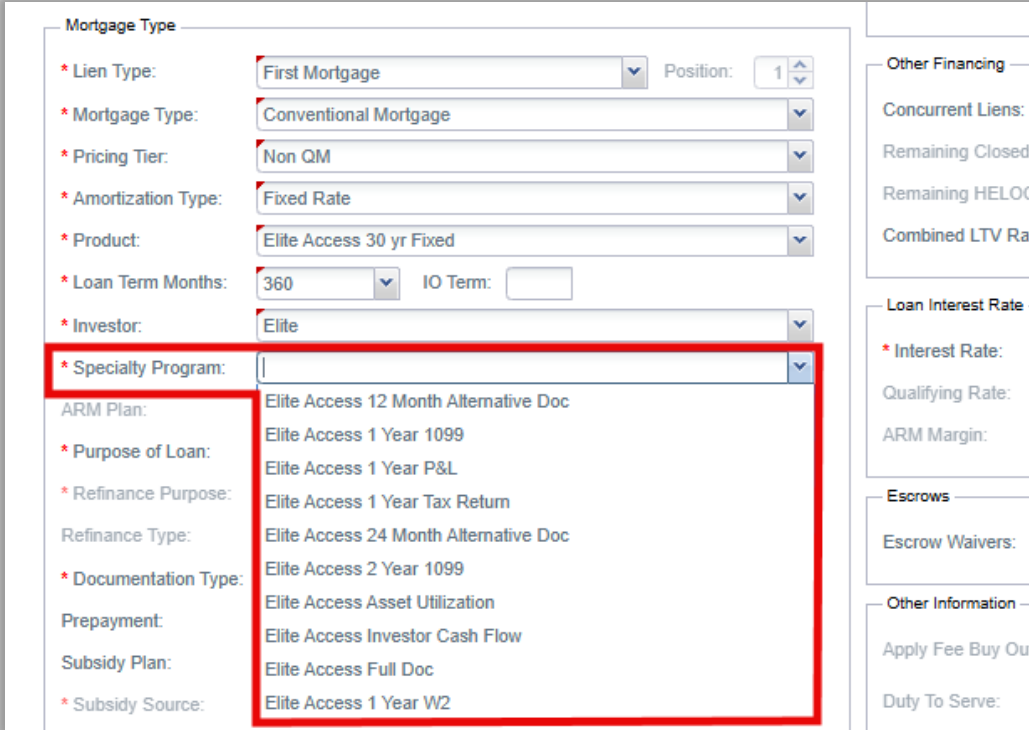
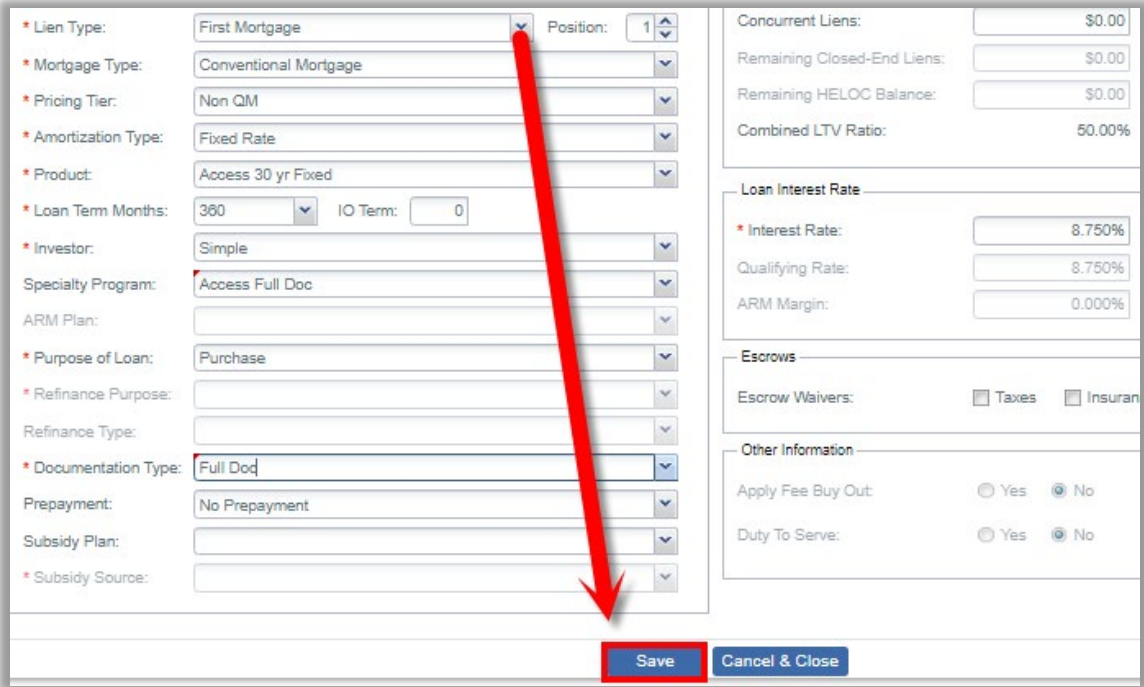
Step	Action
1	Go to Loan Summary→ Status History. 
2	Click Cancel Loan at the bottom of the screen. 
3	Click Yes to confirm. 
4	Pop up will confirm the loan is cancelled and you will be returned to the Home screen. 

Entering Specialty Programs

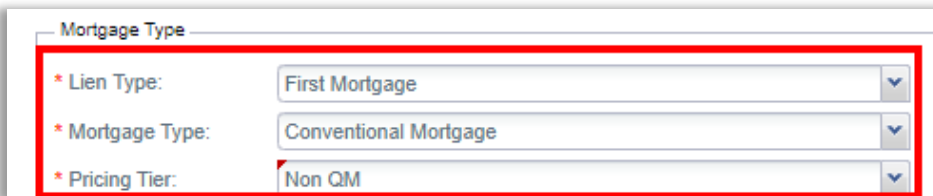
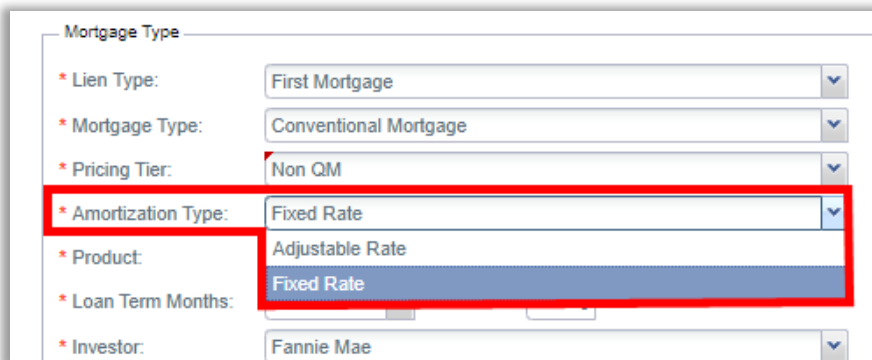
For accurate pricing and specialty product options, choose the correct mortgage information in the dropdown selections. If the correct options do not appear, review the previous selections, and enter the correct information.

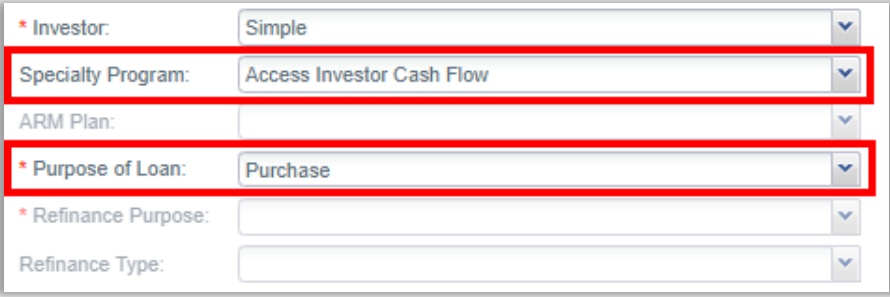
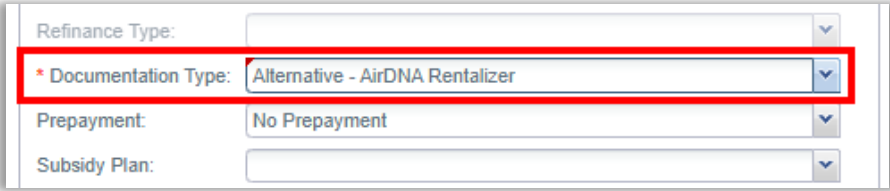
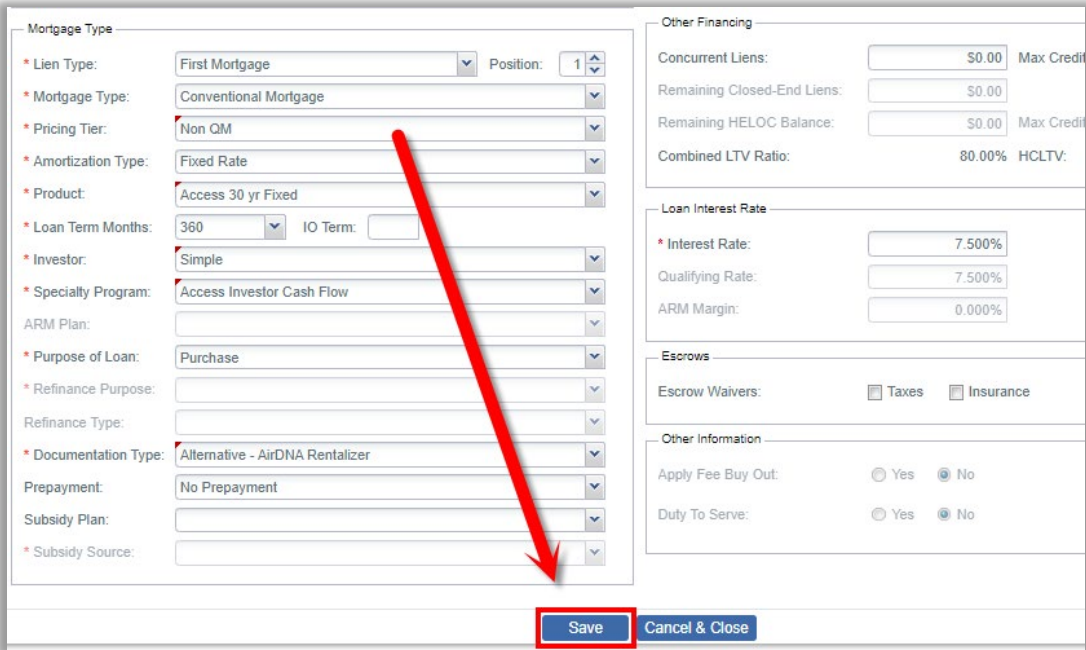
Access (Non-QM)

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. 

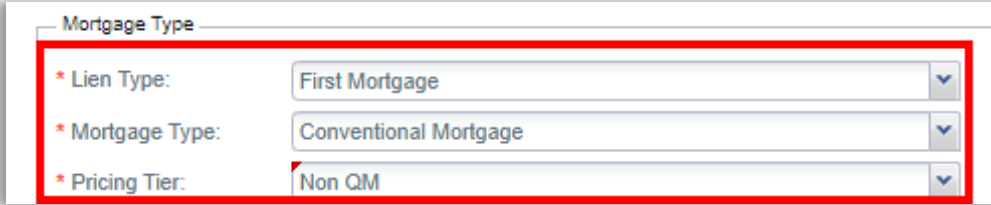
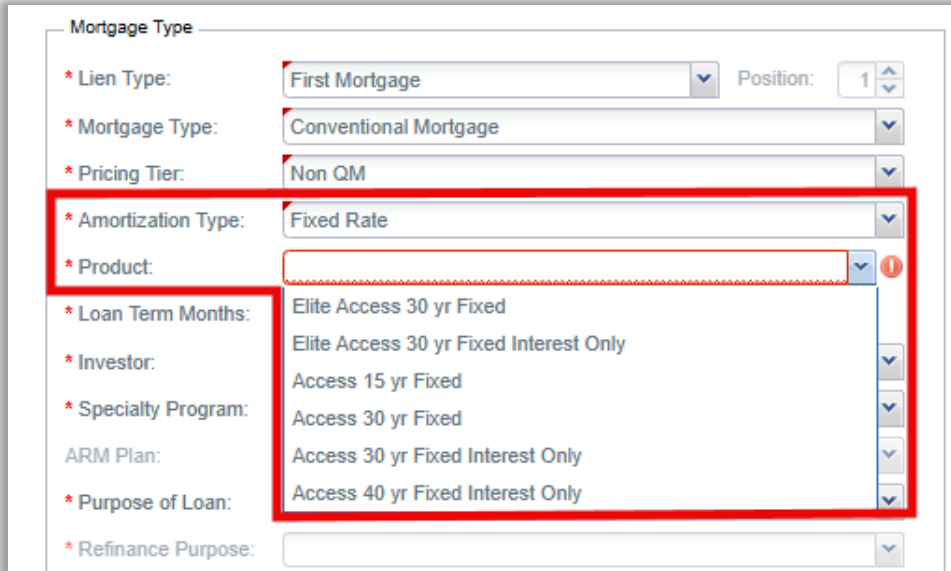
Step	Action
5	• Investor defaults to Simple. • Select the applicable Specialty Program from the dropdown. 
6	After completing all sections of the Short Application, click Save at the bottom of the screen. 

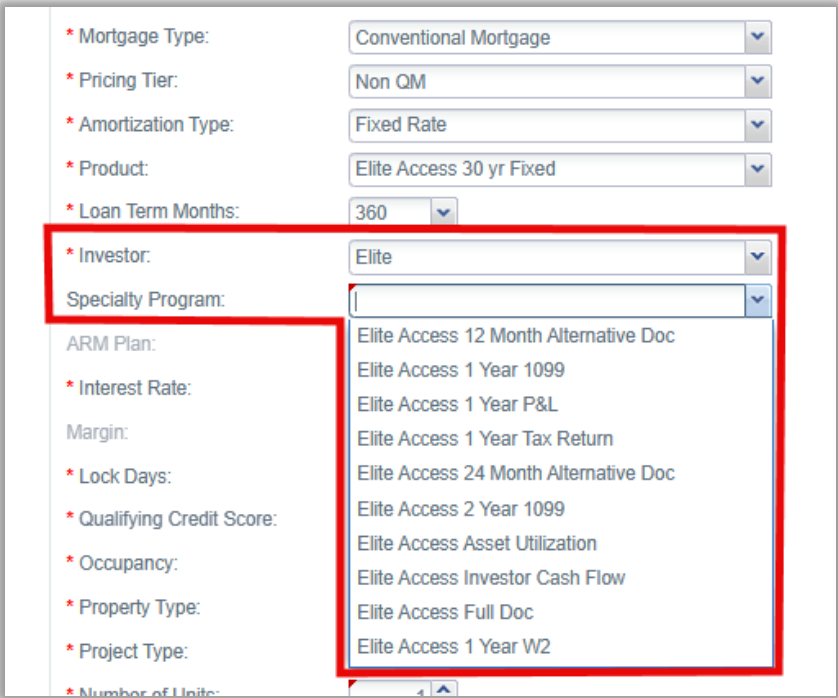
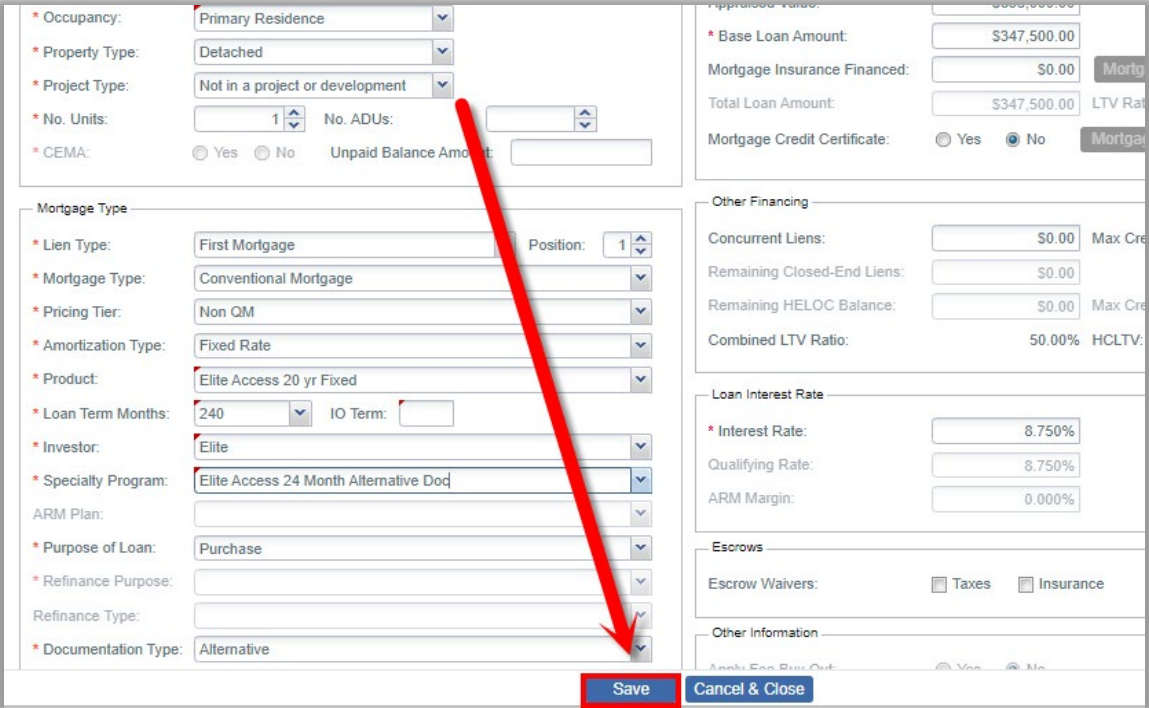
Short-Term Rental Income

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. 

Step	Action
5	• Investor defaults to Simple • Select Specialty Program: Access Investor Cash Flow from the dropdown • Select Purpose of Loan: Purchase from the dropdown 
6	Select Documentation Type: Alternative AirDNA Rentalizer  Note: The Documentation Type selection does not impact pricing.
7	After completing all sections of the Short Application, click Save at the bottom of the screen. 

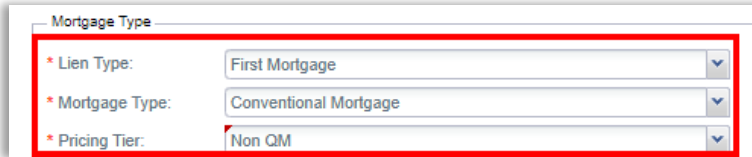
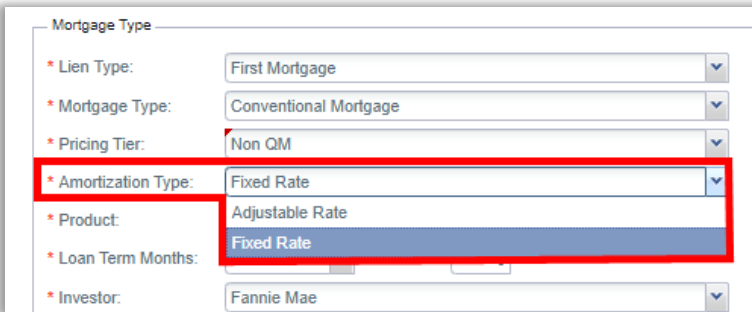
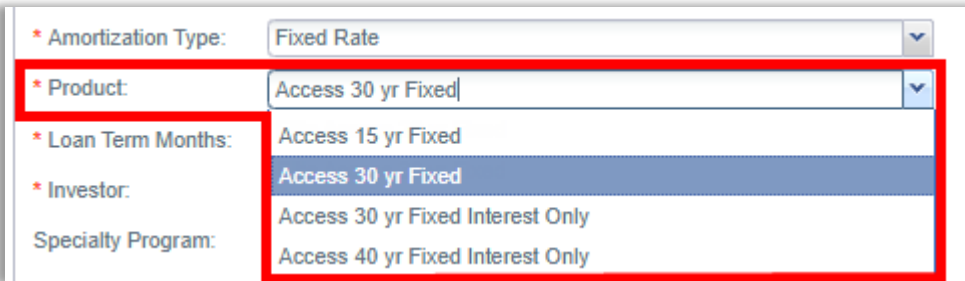
Elite Access

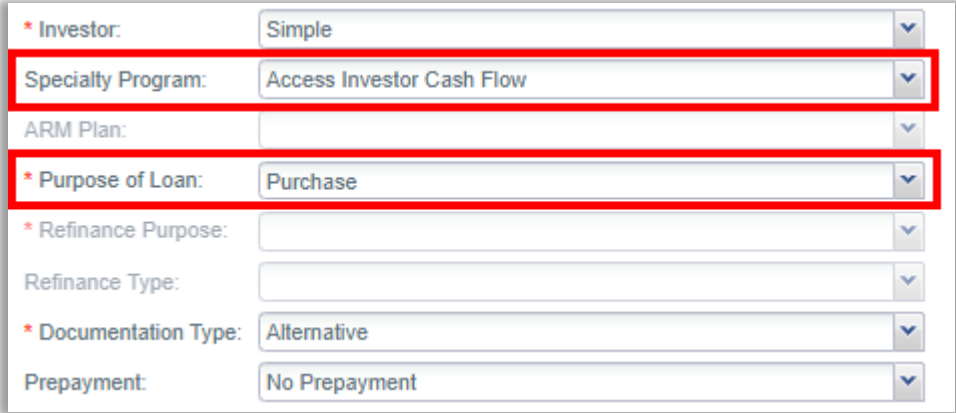
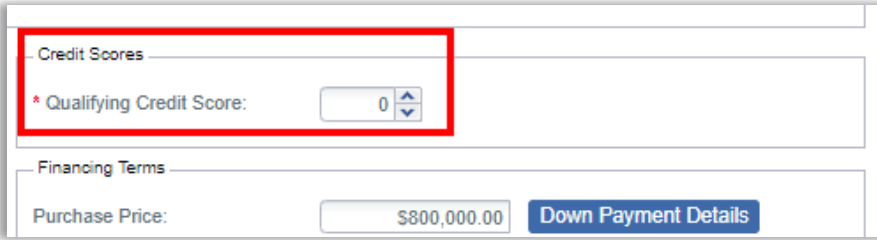
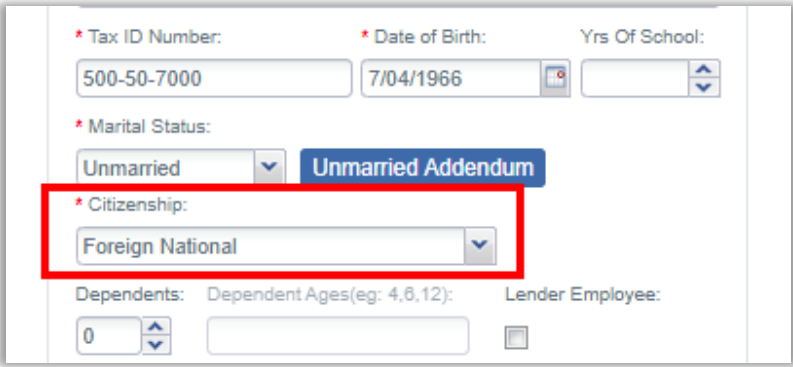
Step	Action
1	Go to Loan Summary → Short Application .
2	Scroll down to the Mortgage Type section and make the following selections: - Lien Type: First Mortgage - Mortgage Type: Conventional Mortgage - Pricing Tier: Non QM 
3	- Select Amortization Type: Fixed Rate - Select the applicable Product 

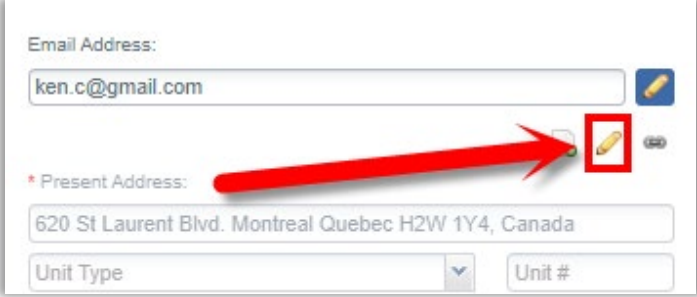
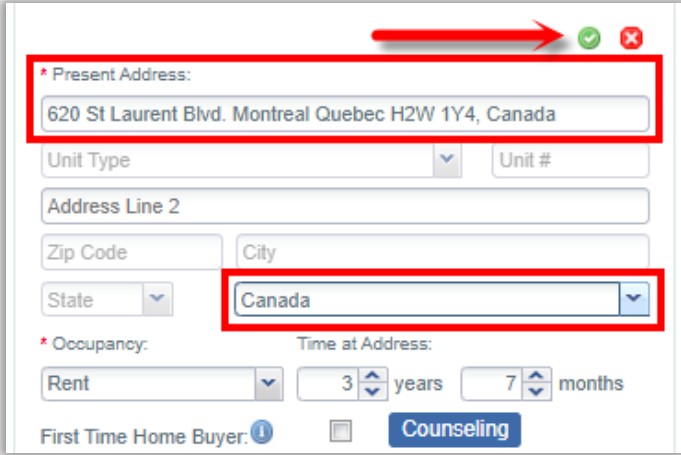
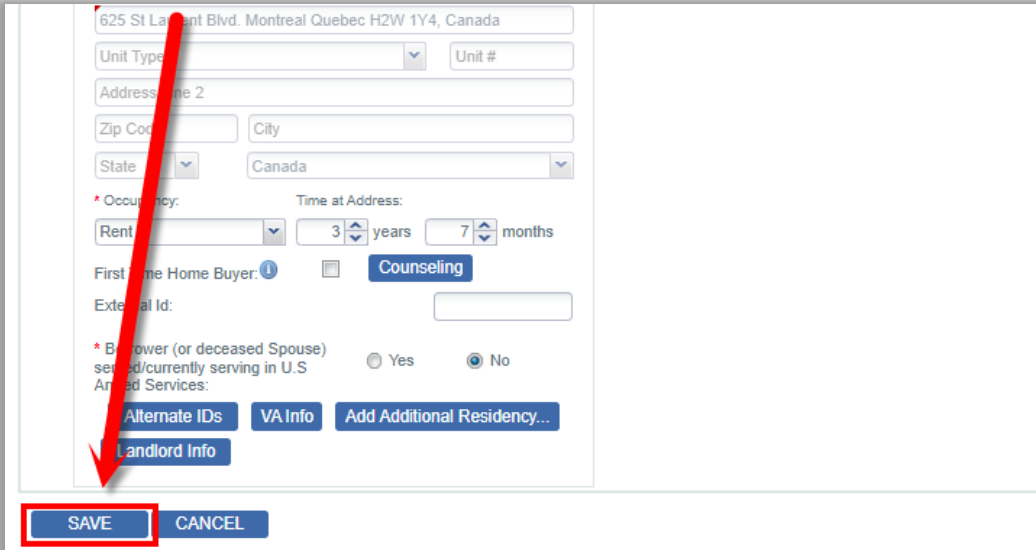
Step	Action
4	• Investor defaults to Elite • Select the applicable Specialty Program • Documentation Type will auto complete 
5	After completing all sections of the Short Application, click Save at the bottom of the screen. 

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.

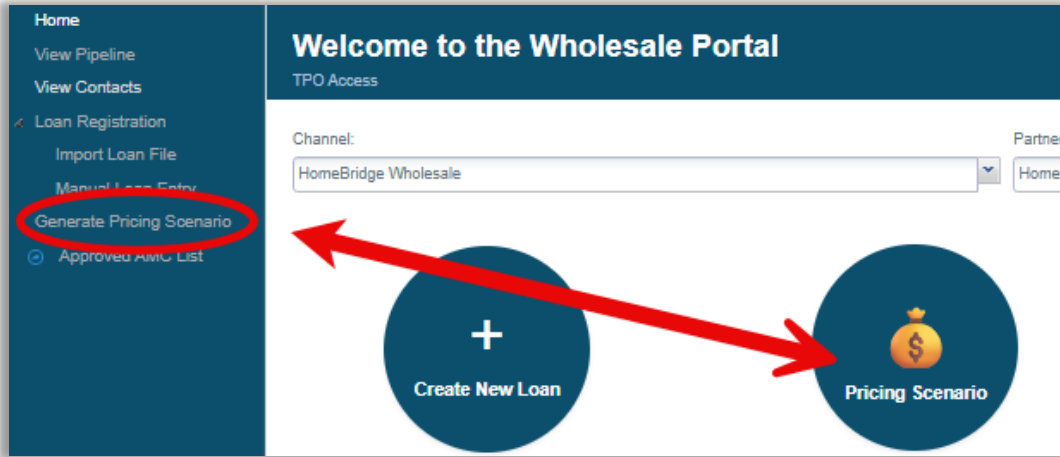
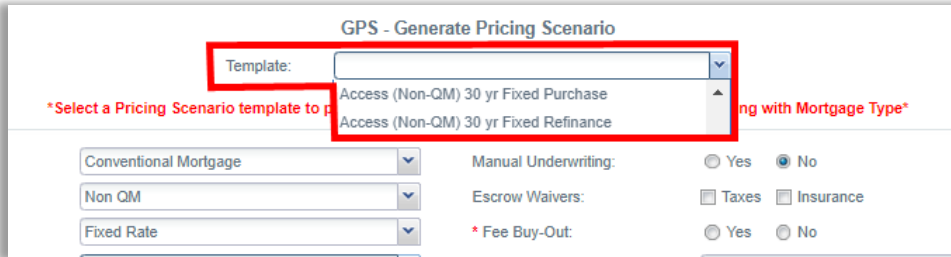
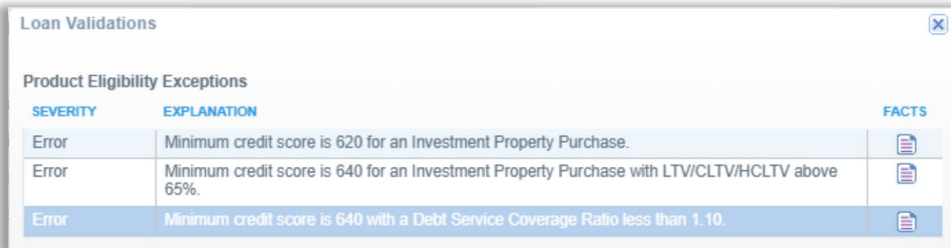
Step	Action
1	Go to Loan Summary → Short Application .
2	Scroll down to the Mortgage Type section and make the following selections: • Lien Type: First Mortgage • Mortgage Type: Conventional Mortgage • Pricing Tier: Non QM 
3	Select the Amortization Type. 
4	Select the applicable Product. 

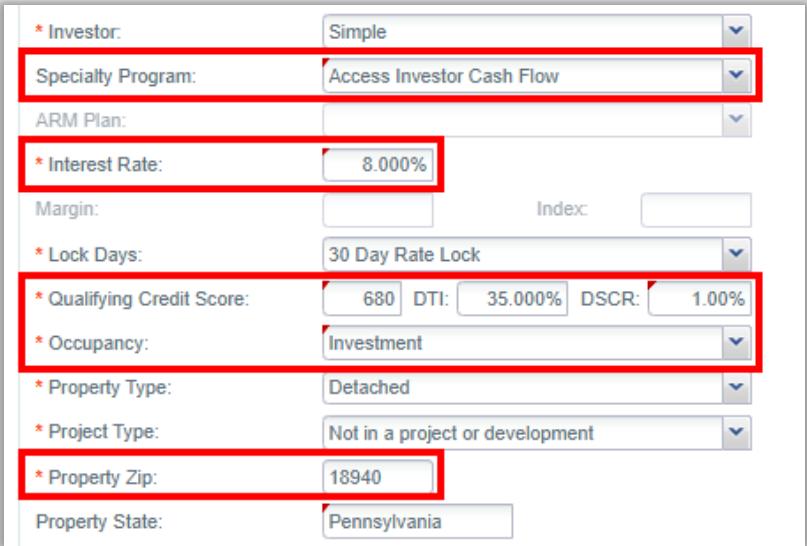
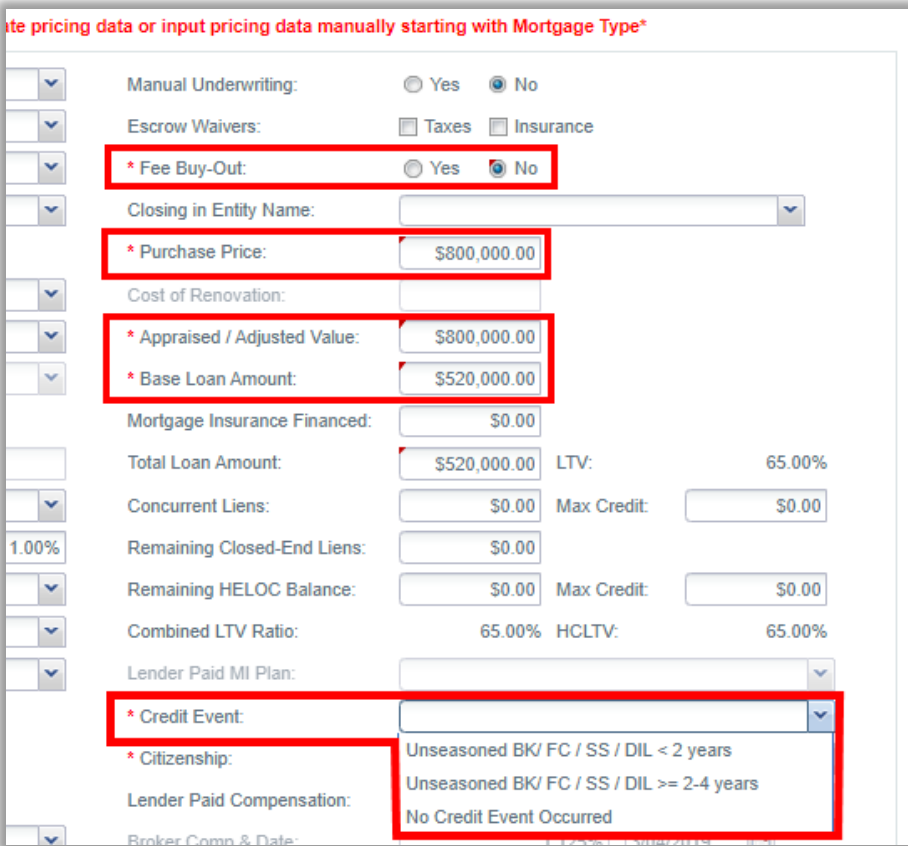
Step	Action
5	• Investor defaults as applicable • Select the applicable Specialty Program from the dropdown • Select the Purpose of Loan from the dropdown • Documentation Type will default • Select Prepayment as applicable 
6	If the foreign national borrower does not have US credit, enter 0 as Qualifying Credit Score.  Note: A credit score is required when pricing or locking a loan in P.A.T.H.
7	• Go to the Full Application→Borrowers screen • Select Citizenship: Foreign National 

Step	Action
8	To enter a Borrower Address outside of the USA: - Click the pencil icon . - Enter the full City, Province, and Postal code in Address line 1. - Select the Country. - Click the green checkmark .  
9	After completing all sections of the Application, click Save at the bottom of the screen. 

Pricing – GPS

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

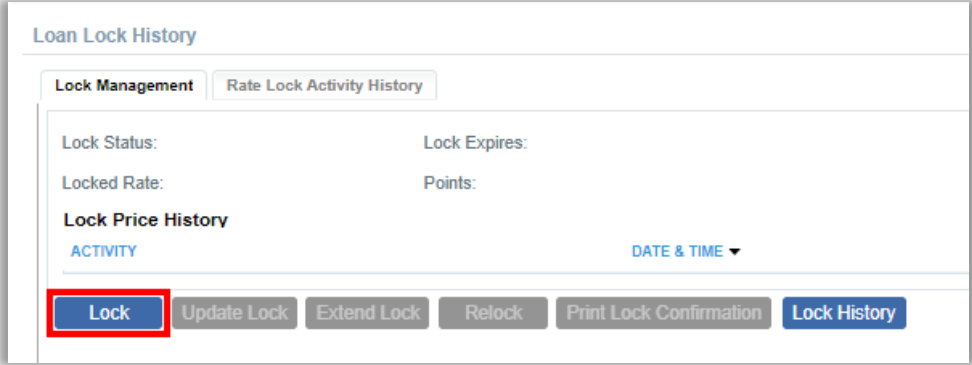
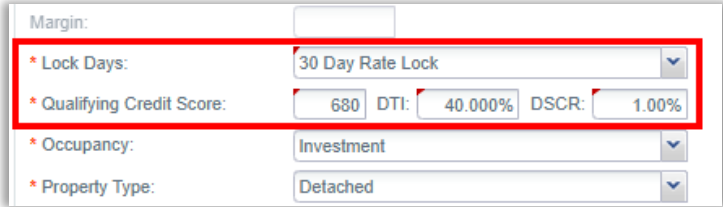
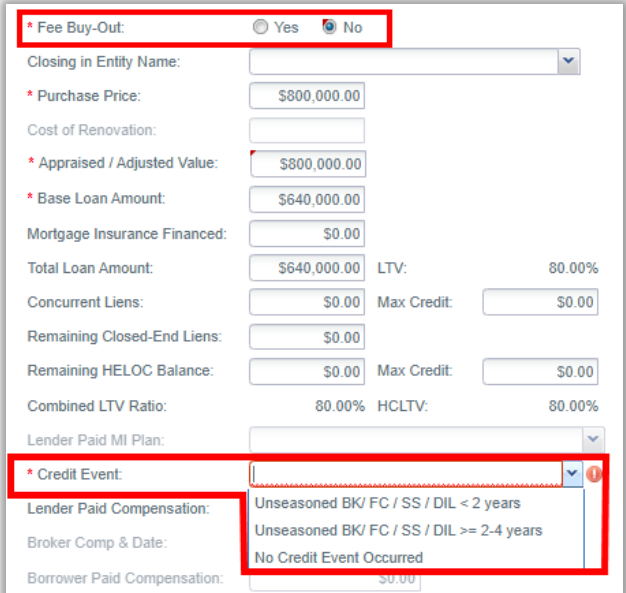
Step	Action
1	Go to Generate Pricing Scenario/Pricing Scenario. 
2	Select the applicable Template from the dropdown. 
3	- Select Specialty Program: Access/Elite Access Investor Cash Flow - Enter the Interest Rate - Enter the Qualifying Credit Score and DSCR Note: If the borrower has no credit score, enter the minimum qualifying credit score per program guidelines. Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. 

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. 

Step	Action																					
5	• Select Citizenship: Foreign National. • Select/Enter Compensation as applicable. • Click Price. * Credit Event: No Credit Event Occurred * Citizenship: Foreign National Lender Paid Compensation: ☒ Yes ☐ No Broker Comp & Date: 1.125% 3/04/2019 Borrower Paid Compensation: \$0.00 BPC Paid as a Percentage: ☐ First Time Home Buyer: ☐ Yes ☐ No Duty To Serve: ☐ Yes ☐ No Total Monthly Income Amount: \$0.00 Price Cancel Save Template Save Template As...																					
6	If the borrower has no credit score, Homebridge Locks will manually update the lock to waive the FICO/LTV Adjustment. Pricing Details Show All Rates Access 30 yr Fixed P & I Payment: \$3,811.96 <table><tr><th>ADJUSTMENT ITEM DESCRIPTION</th><th>RATE ADJUSTME...</th><th>POINT ADJUSTM...</th></tr><tr><td>Base Rate</td><td>7.990%</td><td>-1.287%</td></tr><tr><td>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...</td><td>0.000%</td><td>0.875%</td></tr><tr><td>Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...</td><td>0.000%</td><td>2.000%</td></tr><tr><td>No Prepayment</td><td>0.000%</td><td>1.250%</td></tr><tr><td>Lender Paid Broker Compensation</td><td>0.000%</td><td>1.125%</td></tr><tr><td>Total Rate and Points</td><td>7.990%</td><td>3.963%</td></tr></table> Print Cancel	ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...	Base Rate	7.990%	-1.287%	FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) C...	0.000%	0.875%	Foreign National Adjustment LTV <= 60.01 - 65% Adjustm...	0.000%	2.000%	No Prepayment	0.000%	1.250%	Lender Paid Broker Compensation	0.000%	1.125%	Total Rate and Points	7.990%	3.963%
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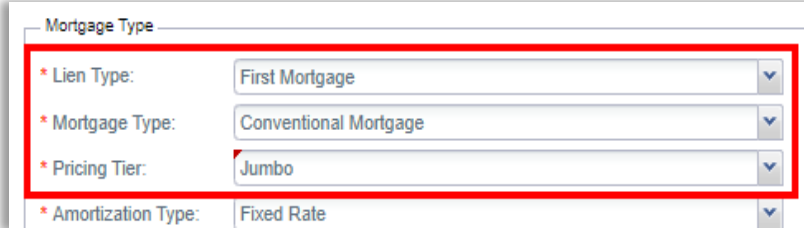
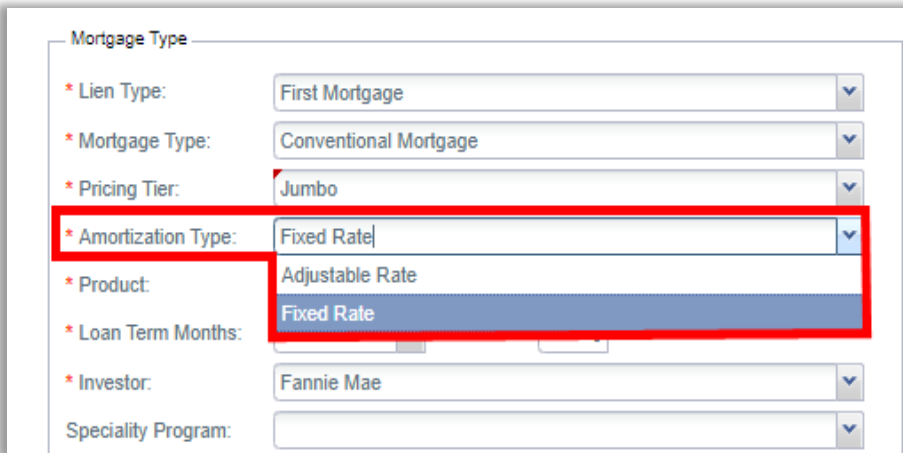
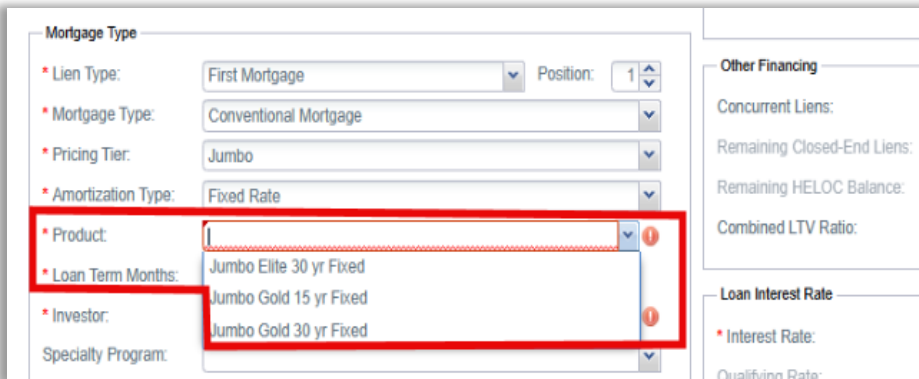
Price/Lock – Lock Management

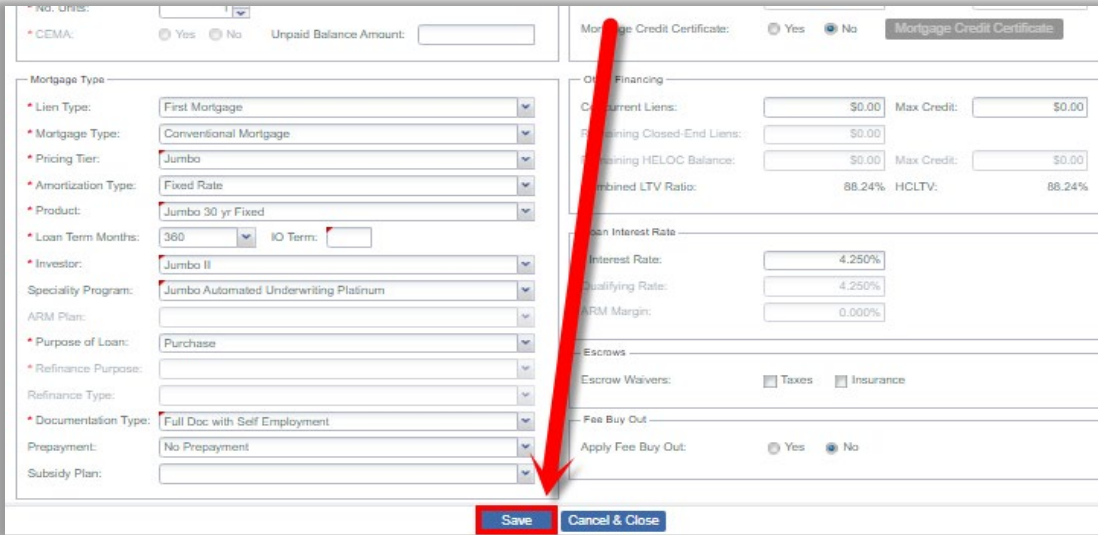
To price or lock a registered loan for a foreign national borrower, follow the steps below.

Step	Action
1	Go to Loan Processing → Lock Management .
2	Click Lock. 
3	- 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. 
4	- Select Fee Buy-Out: No - Select the Credit Event from the dropdown 

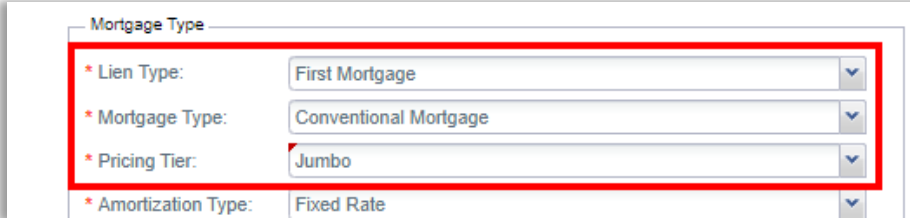
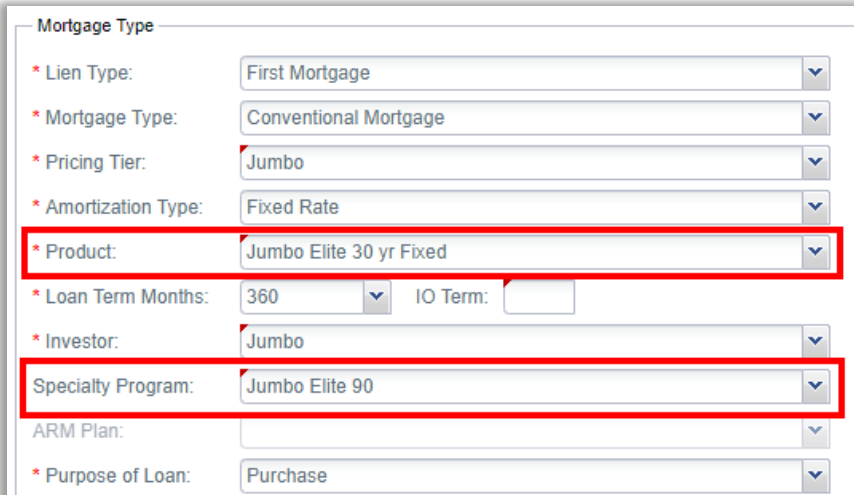
Step	Action																																																	
5	After reviewing all applicable fields, click Price to Lock. * Project Type: Not in a project or development * Number of Units: 1 * Loan Purpose: Purchase Reason for Refinance: * Documentation Type: Alternative Prepayment: No Prepayment Emerging Banker: ☐ Yes ☒ No Lender Paid MI Plan: * Credit Event: No Credit Event Occurred Lender Paid Compensation: ☒ Yes ☐ No Broker Comp & Date: 1.125% 6/21/2023 Borrower Paid Compensation: \$0.00 BPC Paid as a Percentage: ☐ First Time Home Buyer: ☐ Yes ☒ No Duty To Serve: ☐ Yes ☒ No Total Monthly Income Amount: \$14,100.00 Price to Lock Refresh with Loan Data Cancel																																																	
6	• 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 Pricing Details Lock Days: 30 Day Rate Lock Access 30 yr Fixed - Access Investor Cash Flow Net Rate & Price <table><thead><tr><th>RATE</th><th>P & I PAYMENT</th><th>15 DAY</th><th>30 DAY</th><th>45 DAY</th></tr></thead><tbody><tr><td>7.000%</td><td>\$3,459.57</td><td>6.900%</td><td>7.025%</td><td>7.150</td></tr><tr><td>7.125%</td><td>\$3,503.34</td><td>6.400%</td><td>6.525%</td><td>6.650</td></tr><tr><td>7.250%</td><td>\$3,547.32</td><td>5.900%</td><td>6.025%</td><td>6.150</td></tr><tr><td>7.375%</td><td>\$3,591.51</td><td>5.525%</td><td>5.650%</td><td>5.775</td></tr><tr><td>7.500%</td><td>\$3,635.92</td><td>5.150%</td><td>5.275%</td><td>5.400</td></tr><tr><td>7.625%</td><td>\$3,680.53</td><td>4.775%</td><td>4.900%</td><td>5.025</td></tr><tr><td>7.750%</td><td>\$3,725.34</td><td>4.400%</td><td>4.525%</td><td>4.650</td></tr></tbody></table> *Loans priced below the minimum price require a pricing exception. Minimum Points: 0.000% Maximum Points: 0.000% Pricing Adjustments <table><thead><tr><th>ADJUSTMENT DESCRIPTION</th><th>NOTE RATE</th><th>POINTS</th></tr></thead><tbody><tr><td>Base Rate</td><td>7.250%</td><td>0.775%</td></tr><tr><td>FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow</td><td>0.000%</td><td>0.875%</td></tr></tbody></table> Lock Cancel	RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY	7.000%	\$3,459.57	6.900%	7.025%	7.150	7.125%	\$3,503.34	6.400%	6.525%	6.650	7.250%	\$3,547.32	5.900%	6.025%	6.150	7.375%	\$3,591.51	5.525%	5.650%	5.775	7.500%	\$3,635.92	5.150%	5.275%	5.400	7.625%	\$3,680.53	4.775%	4.900%	5.025	7.750%	\$3,725.34	4.400%	4.525%	4.650	ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS	Base Rate	7.250%	0.775%	FICO/LTV Adjustment - FICO (680-699) - LTV (60-65%) Cash Flow	0.000%	0.875%
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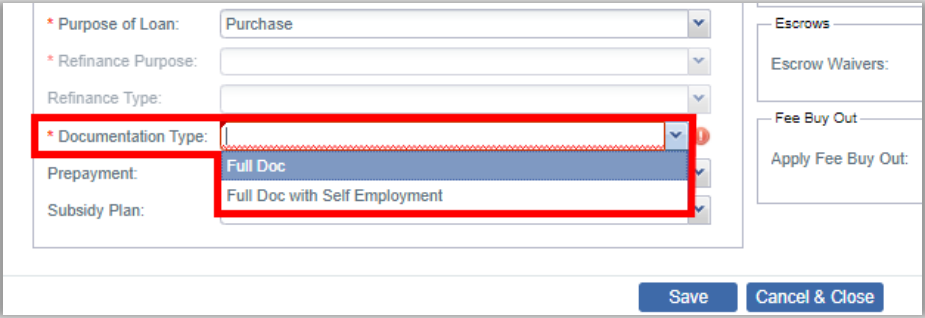
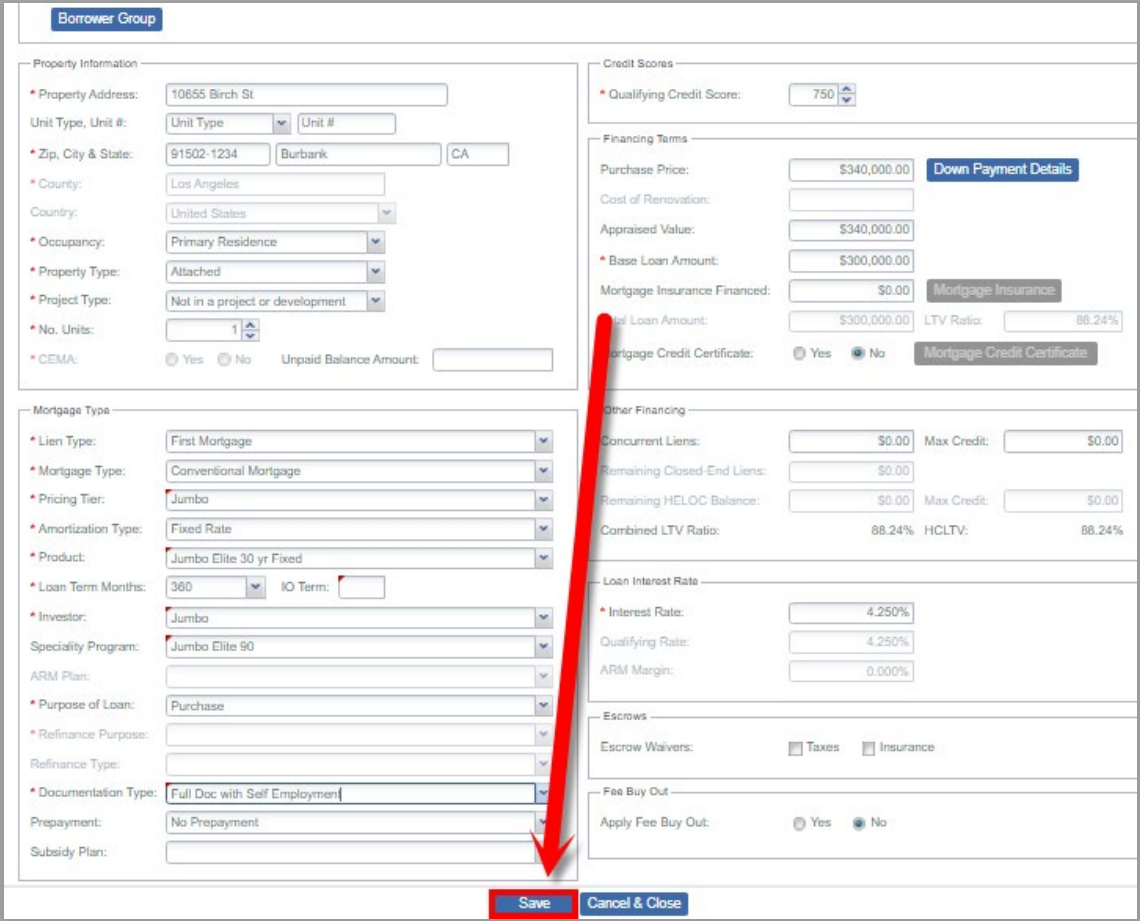
Jumbo Gold

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: Jumbo 
3	Select the Amortization Type. 
4	- Select the applicable Product Investor defaults to Jumbo III 

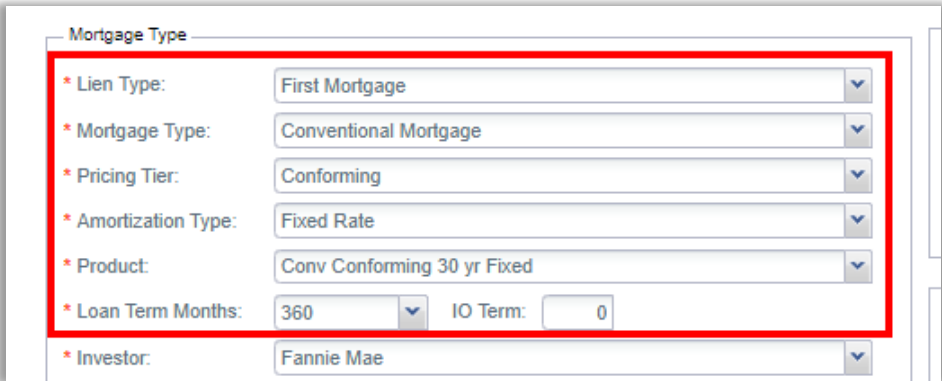
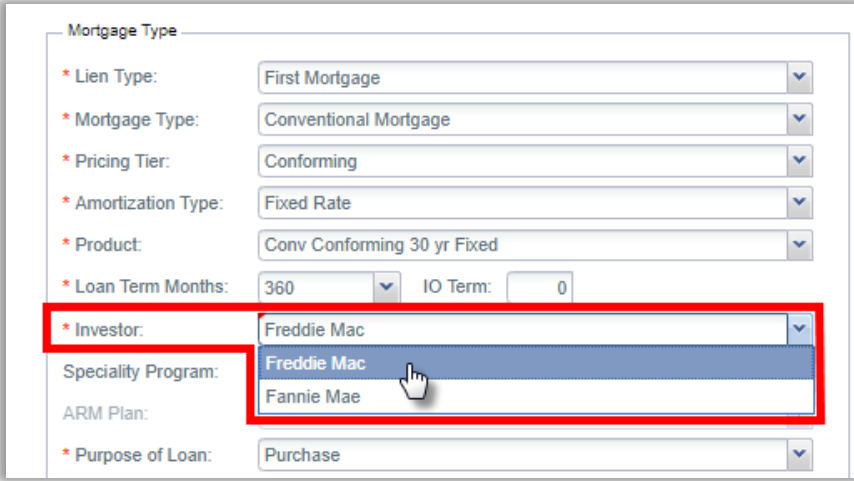
Step	Action
5	After completing all sections of the Short Application, click Save at the bottom of the screen.  The screenshot shows a 'Short Application' form with various fields for mortgage details. A red arrow points from the top right towards the 'Save' button at the bottom center of the form. The form includes sections for 'Mortgage Type', 'Loan Details', 'Escrows', and 'Fee Buy Out'. The 'Save' button is highlighted in red.

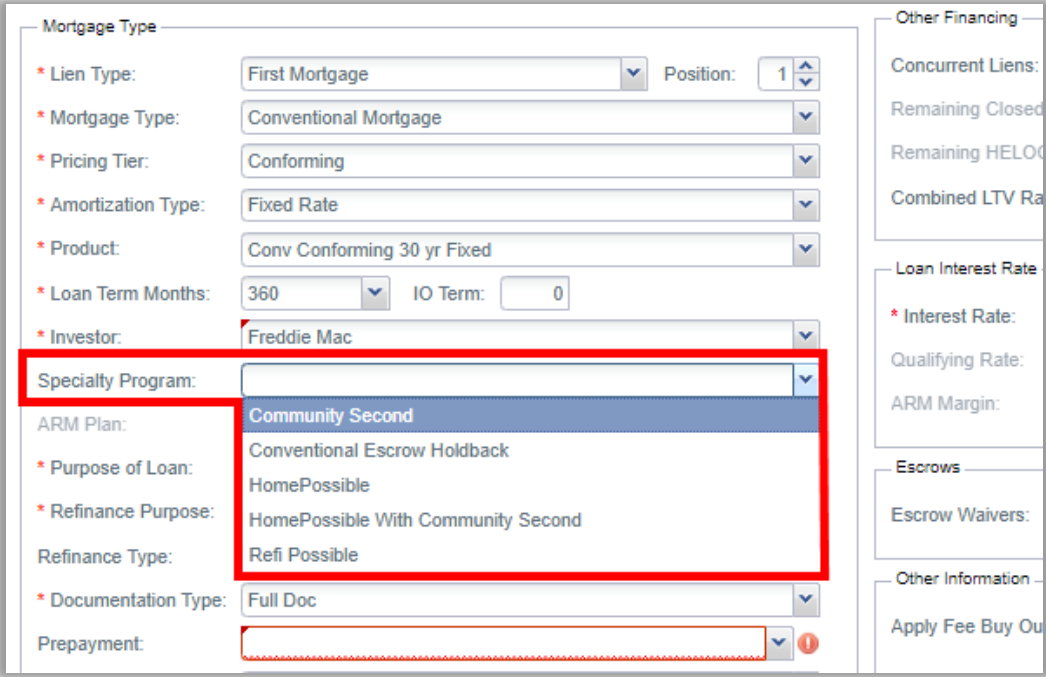
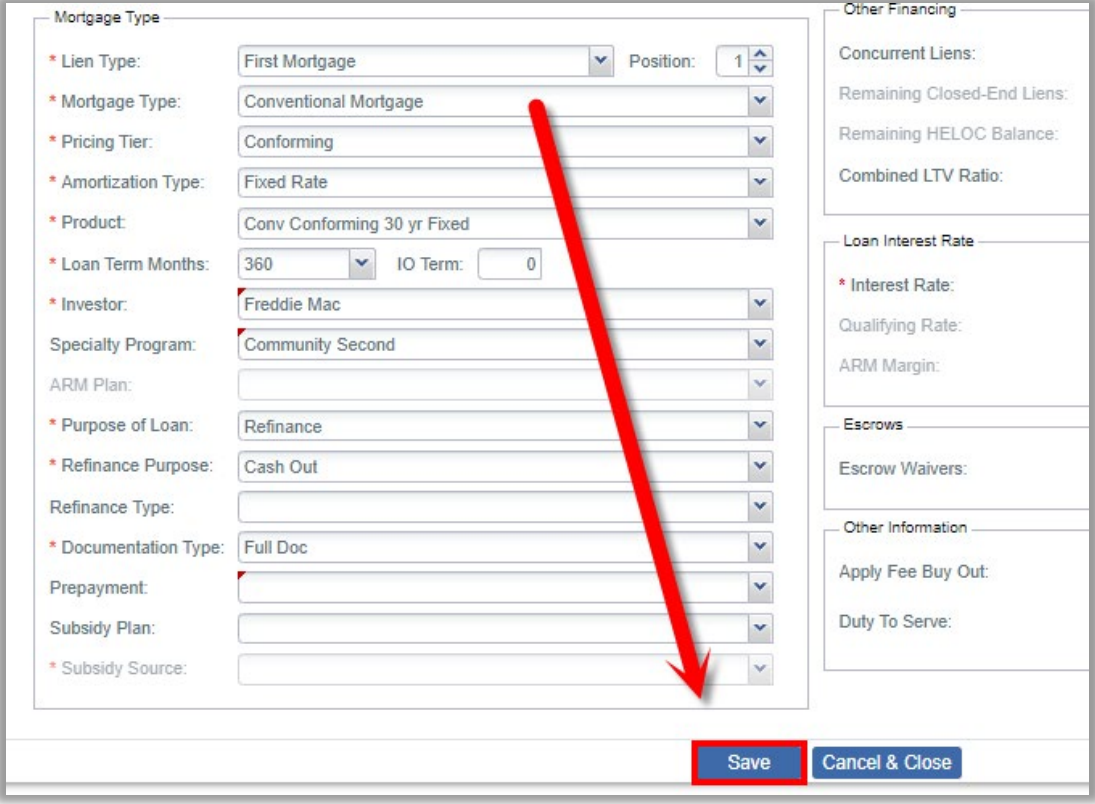
Jumbo Elite 30 Yr Fixed

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: Jumbo 
3	Select the Amortization Type. 
4	• Product: Jumbo Elite 30 yr Fixed • Investor defaults to Jumbo • Specialty Program: Jumbo Elite 90 

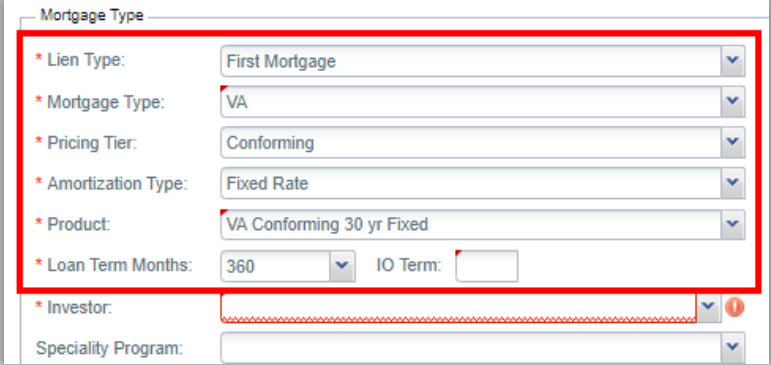
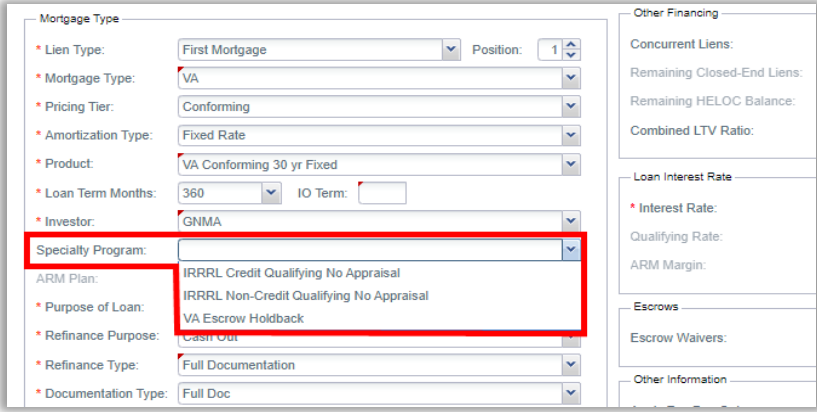
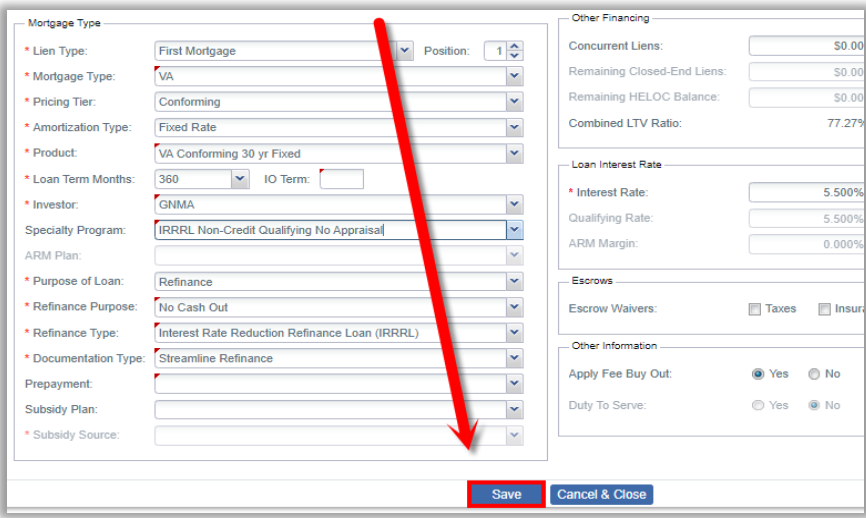
Step	Action
5	Select the applicable Documentation Type from the dropdown. 
6	After completing all sections of the Short Application, click Save at the bottom of the screen. 

Fannie Mae or Freddie Mac Specific Specialty Programs

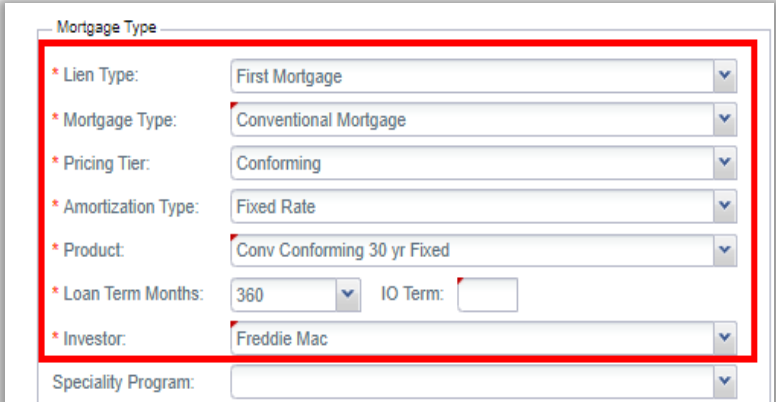
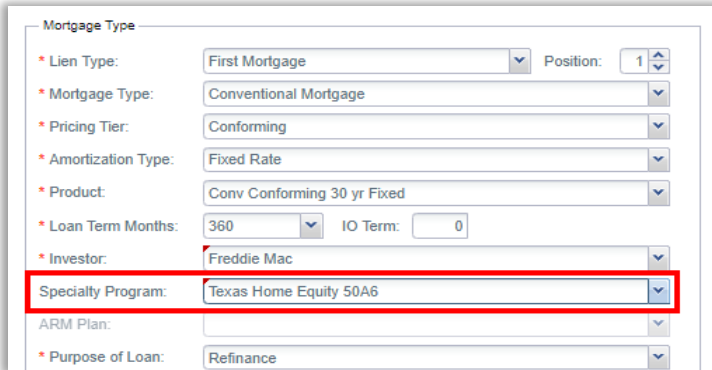
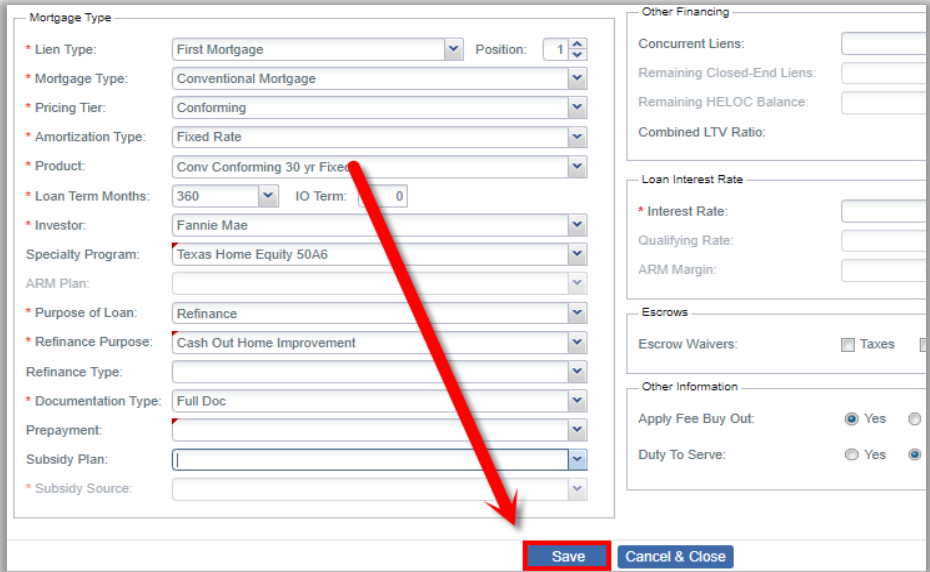
Step	Action
1	Go to Loan Summary → Short Application .
2	Scroll down to the Mortgage Type section and select: • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months 
3	Select the Investor: Fannie Mae or Freddie Mac. 

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

FHA or VA Specialty Programs

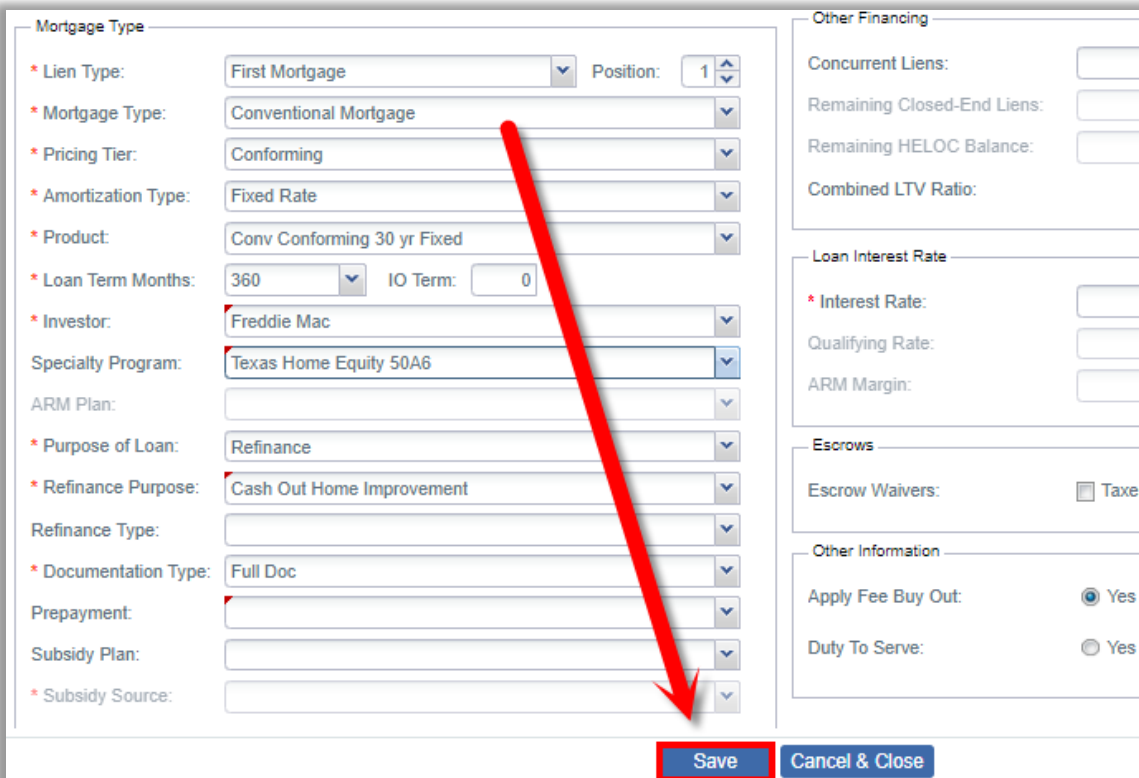
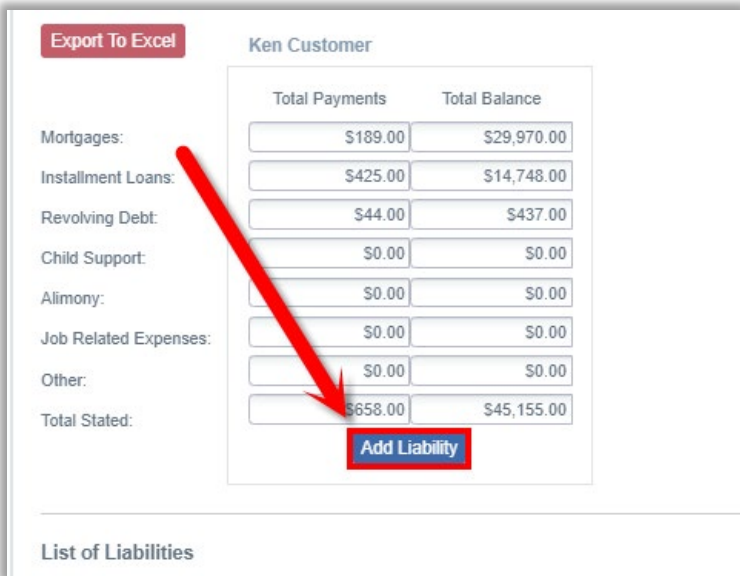
Step	Action
1	Go to Loan Summary → Short Application .
2	Scroll down to the Mortgage Type section and make the following selections: • Lien Type: First Mortgage • Mortgage Type: FHA or VA • Pricing Tier: Conforming • Amortization Type • Product • Loan Term Months 
3	• Select the Investor: Ginnie Mae • Select the Specialty Program. The dropdown list will display specialty programs only for the selected Mortgage Type (FHA, VA). 
4	After completing all sections of the Short Application, click Save at the bottom of the screen. 

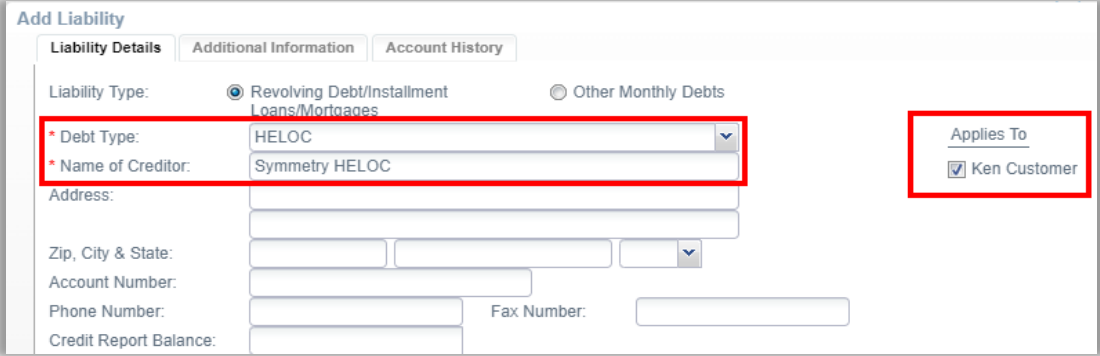
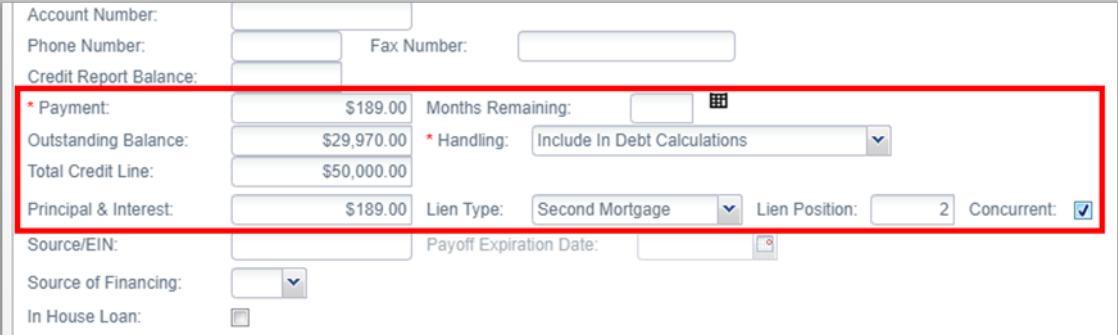
Texas Section 50(a)(6) Loans

Step	Action
1	Go to Loan Summary → Short Application .
2	Scroll down to the Mortgage Type section and select: • Lien Type • Mortgage Type • Pricing Tier • Amortization Type • Product • Loan Term Months • Investor 
3	Select Specialty Program: Texas Home Equity 50A6. 
4	After completing all sections of the Short Application, click Save at the bottom of the screen. 

Concurrent HELOC

Step	Action
1	Go to Loan Summary → Short Application .
2	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.

Step	Action																											
3	After completing all sections of the Short Application, click Save at the bottom of the screen.  The screenshot shows a 'Mortgage Type' form with various fields. A red arrow points from the top of the form down to the 'Save' button at the bottom right. The 'Save' button is highlighted with a red box.																											
4	- Go to Full Application→Liabilities - Click Add Liability  The screenshot shows a 'Ken Customer' Liabilities form. A red arrow points from the top of the form down to the 'Add Liability' button at the bottom right. The 'Add Liability' button is highlighted with a red box. <table data-bbox="730 1295 1092 1659"><thead><tr><th></th><th>Total Payments</th><th>Total Balance</th></tr></thead><tbody><tr><td>Mortgages:</td><td>\$189.00</td><td>\$29,970.00</td></tr><tr><td>Installment Loans:</td><td>\$425.00</td><td>\$14,748.00</td></tr><tr><td>Revolving Debt:</td><td>\$44.00</td><td>\$437.00</td></tr><tr><td>Child Support:</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Alimony:</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Job Related Expenses:</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Other:</td><td>\$0.00</td><td>\$0.00</td></tr><tr><td>Total Stated:</td><td>\$658.00</td><td>\$45,155.00</td></tr></tbody></table>		Total Payments	Total Balance	Mortgages:	\$189.00	\$29,970.00	Installment Loans:	\$425.00	\$14,748.00	Revolving Debt:	\$44.00	\$437.00	Child Support:	\$0.00	\$0.00	Alimony:	\$0.00	\$0.00	Job Related Expenses:	\$0.00	\$0.00	Other:	\$0.00	\$0.00	Total Stated:	\$658.00	\$45,155.00
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Step	Action
5	Make the following selections: - Debt Type: HELOC - Name of Creditor: Symmetry HELOC - Applies To: Select Borrower(s) 
6	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 

Purchase Loans: Click **Save**.

Add Liability

Liability Details | Additional Information | Account History

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

* Debt Type: HELOC

* Name of Creditor: Symmetry HELOC

Address:

Zip, City & State:

Account Number:

Phone Number: Fax Number:

Credit Report Balance:

* Payment: \$189.00 Months Remaining:

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

Total Credit Line: \$50,000.00

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

Source/EIN: Payoff Expiration Date:

Source of Financing:

In House Loan: ☐

Refinance Loans: Associate the property to the HELOC.

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

7

* Payment: \$189.00 Months Remaining: 0

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

Total Credit Line: \$50,000.00

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

Source/EIN: Payoff Expiration Date:

Source of Financing:

In House Loan: ☐

Associated Property

PROPERTY

Select an Asset

PROPERTY	CURRENT VALUE
2022 Special Street Burbank, CA 91502	\$300,000.00

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

Source of Financing:

In House Loan: ☐

Associated Property

PROPERTY	CURRENT VALUE
2022 Special Street Burbank, CA 91502	\$300,000.00

Step

Action

Concurrent HELOC will display in the **List of Liabilities** and in the **Other Financing** section of **Loan Summary→Short Application** screen, and will be considered in AUS submission.

List of Liabilities

CREDITOR ▲ DEBT TYPE PAYMENT AMOU... OUTSTANDING B... ACCT NUMBER HANDLING

Ken Customer

HILLSIDE BANK	Installment Loan	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculations
Symmetry HELOC	HELOC	\$189.00	\$29,970.00		Include In Debt Calculations
USA Credit	Revolving Char...	\$44.00	\$437.00	98E543184026	Include In Debt Calculations
		\$658.00	\$45,155.00		

8

Property Information

* Property Address:

Unit Type, Unit #:

* Zip, City & State:

* County:

Country:

* Occupancy:

* Property Type:

* Project Type:

* No. Units:

* CEMA: ☐ Yes ☐ No Unpaid Balance Amount:

Credit Scores

* Qualifying Credit Score:

Financing Terms

Purchase Price: [Down Payment Details](#)

Cost of Renovation: [?](#)

Appraised Value:

* Base Loan Amount:

Mortgage Insurance Financed: [Mortgage Insurance](#)

Total Loan Amount: LTV Ratio:

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

Mortgage Type

* Lien Type:

* Mortgage Type:

* Pricing Tier:

* Amortization Type:

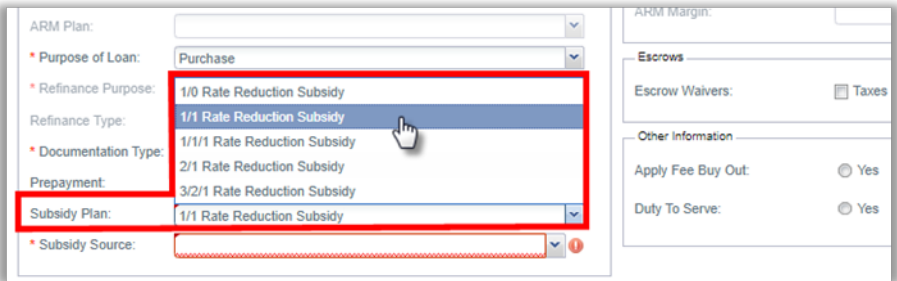
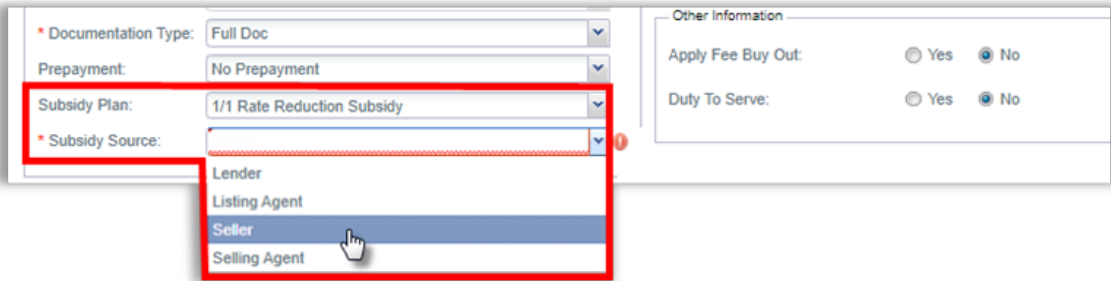
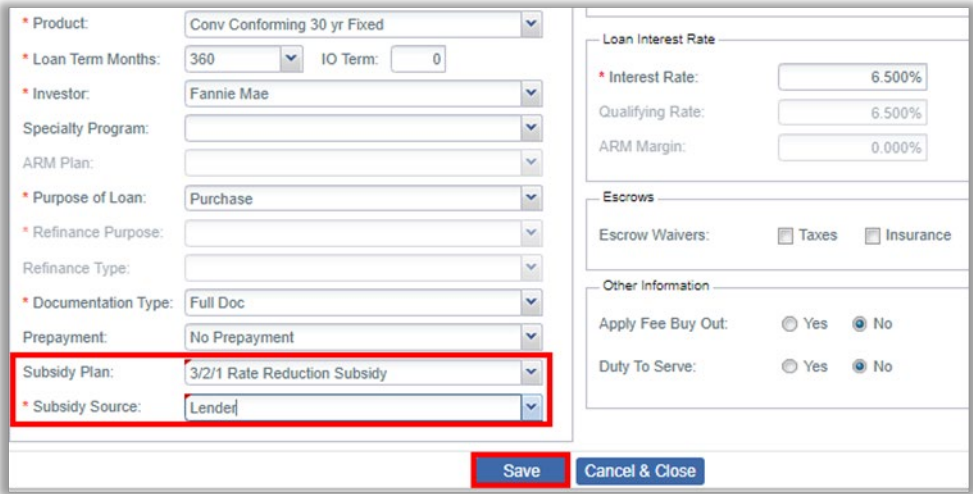
* Product:

Other Financing

Concurrent Liens:	\$29,970.00	Max Credit:	\$50,000.00
Remaining Closed-End Liens:	\$0.00		
Remaining HELOC Balance:	\$0.00	Max Credit:	\$0.00
Combined LTV Ratio:	83.33%	HCLTV:	90.00%

Temporary Buydown Subsidies

Homebridge allows Seller, Seller Agent, Listing Agent, and Lender funded subsidies on eligible loan programs. Complete the following data entry selections in P.A.T.H.

Step	Action
1	Go to the Loan Summary→Short Application screen.
2	Select the applicable Subsidy Plan. 
3	Select the applicable Subsidy Source. 
4	Click Save. 

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.

<u>BUYDOWN SCHEDULE</u>				
NUMBER OF PAYMENTS	BORROWERS NEW INTEREST RATE	BORROWERS PORTION OF PRINCIPAL AND INTEREST	BUYDOWN AMOUNT	TOTAL PRINCIPAL AND INTEREST PAYMENT
12	3.250%	\$435.21	\$180.51	\$615.72
12	4.250%	\$491.94	\$123.78	\$615.72
12	5.250%	\$552.20	\$63.52	\$615.72

TOTAL BUYDOWN FUND = \$4,413.72

2402005583

The parties hereby acknowledge that they have read, undersigned and agree to the above:

- LENDER - Homebridge Financial Services, Inc. - DATE -

- BORROWER - Ken N Customer Jr - DATE -

- LISTING AGENT - Robby Realtor - DATE -

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			
Flood Certification Fee	\$6		
Tax Service Fee	\$70		
G. Initial Escrow Payment at Closing			
Homeowner's Insurance	per month for	mo.	
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		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees						
01 Recording Fees	Deed: Mortgage:					
02						
F. Prepays		\$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.					
04						
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.

Loan Estimate Loan# 2102010675

2 of 3 Automatic Zoom

B. Services You Cannot Shop For		\$79	G. Initial Escrow Payment at Closing	
Flood Certification Fee	\$9		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	
			\$4,269	
			Buydown Payment	
			\$4,085	
			Title - Owner's Title Insurance (optional)	
			\$184	
C. Services You Can Shop For			\$1,873	
Title - Closing Coordination Fee	\$965		I. TOTAL OTHER COSTS (E + F + G + H)	
Title - Closing Fee	\$35		\$5,803	
Title - Closing Protection Letter - Borrower	\$35		J. TOTAL CLOSING COSTS	
Title - Closing Protection Letter - Lender	\$35		\$8,850	
Title - E-Docs/E-Record/RecSvc Fee	\$53		D + I	
Title - Lender's Title Insurance	\$750		\$8,850	
D. TOTAL LOAN COSTS (A + B + C)			\$3,047	
			Calculating Cash to Close	
			Total Closing Costs (J)	
			\$8,850	
			Closing Costs Financed (Paid from your Loan Amount)	
			\$0	
			Down Payment/Funds from Borrower	
			\$40,000	
			Deposit	
			-\$10,000	
			Funds for Borrower	
			\$0	
			Seller Credits	
			\$0	
			Adjustments and Other Credits	
			-\$4,085	
			Estimated Cash to Close	
			\$34,765	

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Paid by Others** column.

Closing Disclosure Loan# 2102010675

2 of 5 Automatic Zoom

			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
G. Initial Escrow Payment at Closing							
01	Homeowner's Insurance	per month for mo.					
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	per month for mo.					
04							
05							
06							
07							
08	Aggregate Adjustment		\$0.00				
H. Other				\$184.00			
01	Buydown Payment						\$4,084.80
02	Title - Owner's Title Insurance (optional)	to Solidih Title & Closing, LLC	\$184.00				
03							
04							
I. TOTAL OTHER COSTS (Borrower-Paid)				\$1,717.81			
Other Costs Subtotals (E + F + G + H)			\$1,717.81				
J. TOTAL CLOSING COSTS (Borrower-Paid)				\$4,765.06			
Closing Costs Subtotals (D + I)			\$4,765.06		\$1,293.00		\$4,084.80
Lender Credits							

Seller Subsidy

Loan Estimate (LE):

After Submission, the subsidy will reflect in **Section H** with an offsetting **Seller Credit** in the **Calculating Cash to Close** section.

		H. Other	\$6,175
		Buydown Payment	\$5,991
		Title - Owner's Title Insurance (optional)	\$184
Up For	\$1,873	I. TOTAL OTHER COSTS (E + F + G + H)	\$7,918
ation Fee	\$965	J. TOTAL CLOSING COSTS	\$10,965
on Letter - Borrower	\$35	D + I	\$10,965
on Letter - Lender	\$35	Lender Credits	
rd/RecSvc Fee	\$53	Calculating Cash to Close	
Insurance	\$750	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%
(A + B + C)	\$3,047		

Closing Disclosure (CD):

The subsidy will display in **Section H** in the **Seller-Paid** column.

Other Costs				Borrower-Paid		Seller-Paid		Paid By Others
				At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees				\$40.00				
01	Recording Fees	Deed: \$15.00	Mortgage: \$25.00	\$40.00				
02	Deed County Tax/Stamps					\$374.00		
03	Deed State Tax/Stamps					\$884.00		
F. 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				
	Buydown Payment					\$5,991.36		
02	Title - Owner's Title Insurance (optional)	to Solidify Title & Closing, LLC		\$184.00				
03								

Generate Initial Disclosures

Homebridge will provide initial disclosures to the borrower(s) at the request of approved Brokers. Automated Disclosures are delivered immediately upon P.A.T.H. submission.

The following products will be routed to Homebridge Loan Set Up to generate disclosures as these cannot be automatically disclosed.

- **Jumbo Gold**
- **Temporary Buydowns**
- **TBD**

Note: Purchases received by noon (Pacific Time) are reviewed the same day, refinances within 24 hours.

Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **USDA disclosures**
- All **FHA disclosures** except:
 - Lead based paint disclosure (purchase)
 - Amendatory clause (purchase)
- All **VA disclosures** except:
 - Amendatory clause (purchase)

PROCESS OVERVIEW:

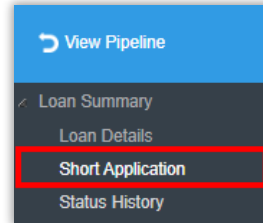
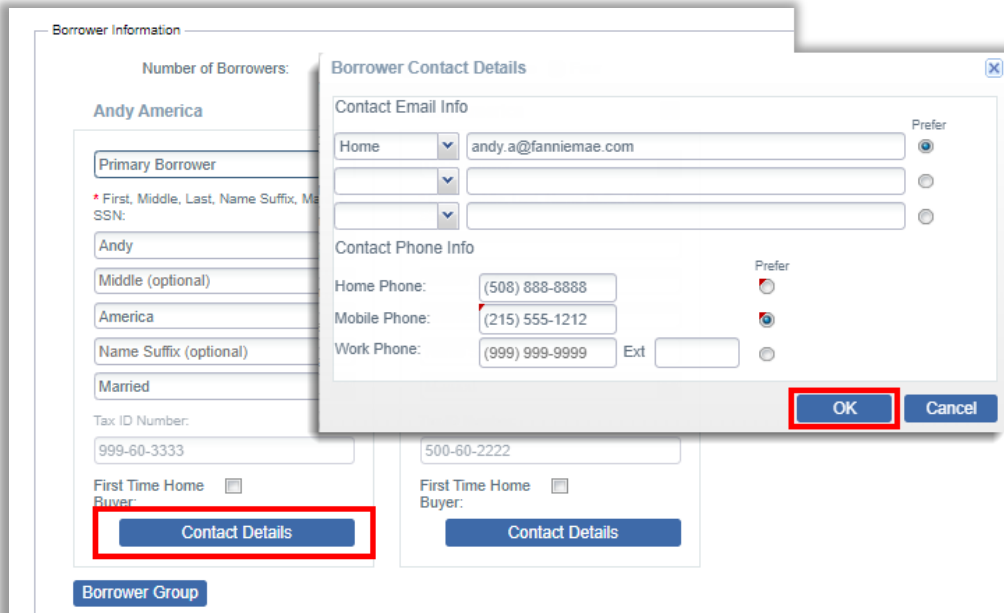
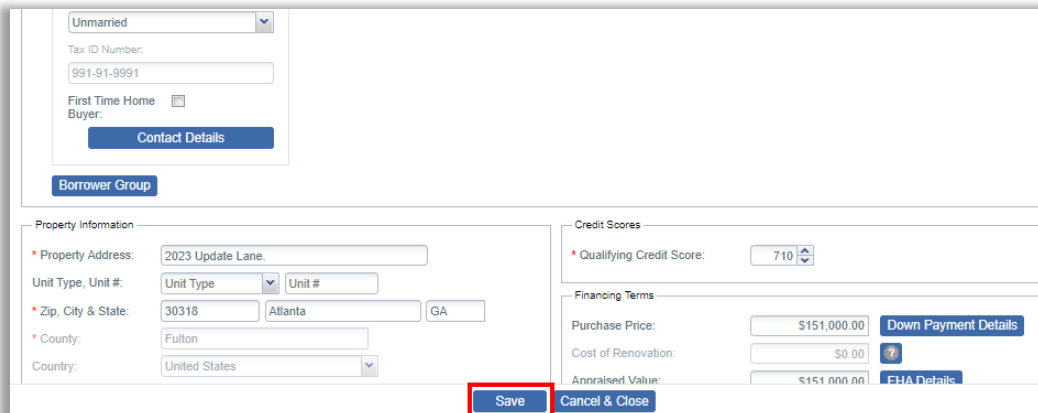
1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email link.
7. Once the Broker and borrower have electronically signed all disclosures, the Broker must Submit to Setup in PATH.
 - The Broker must submit to AUS and upload the minimum required submission documentation (if not submitted with initial request).
 - The Broker must return to the Loan Submission screen to Submit to Loan Setup.

Notes:

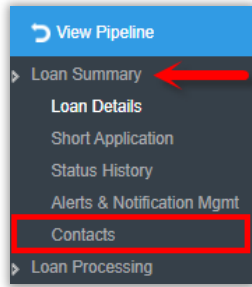
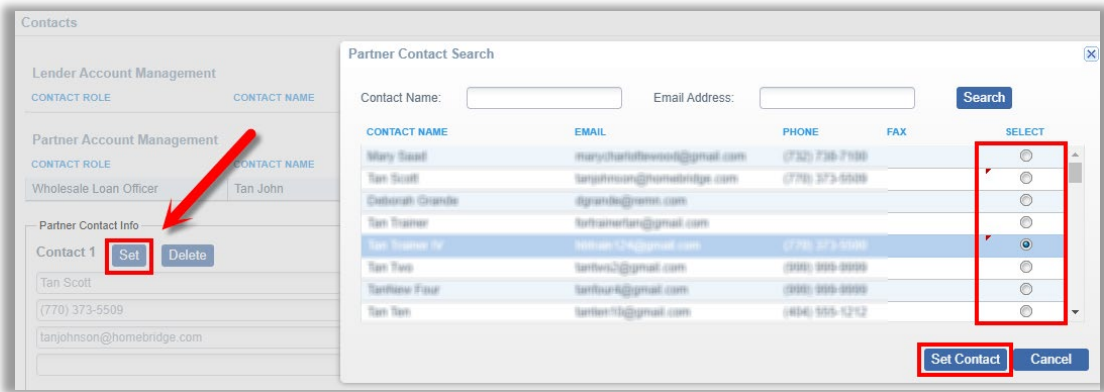
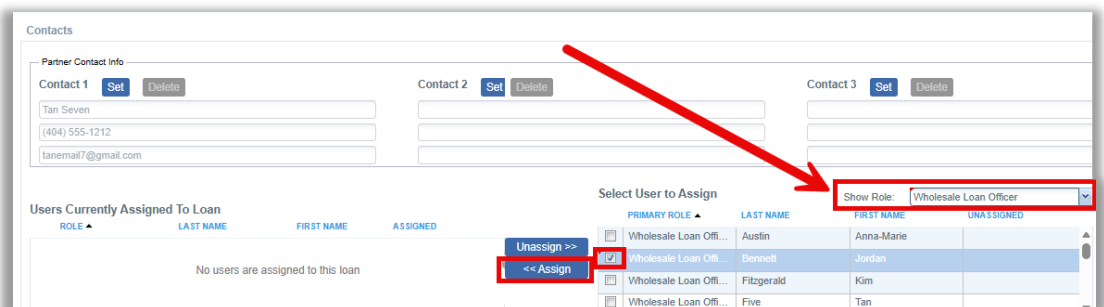
- The link to eSign disclosures will expire after 10 days. After that:
 - The Broker may print disclosures for wet signature and return to Homebridge,
 - or –
 - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.
- If a full credit package is not received at the time of request, the Broker has 14 calendar days from initial disclosure by Homebridge to provide the minimum required submission documentation and then Submit to Loan Setup in P.A.T.H.

Update Borrower Contact Information

Update the Mobile Phone for all Borrowers.

Step	Action
1	Go to Loan Summary→Short Application. 
2	Click Contact Details for each Borrower to update the Mobile Phone. 
3	Click Save at the bottom of the screen. 

Enter Contact Information & MLO Assignment

Step	Action
1	Go to Loan Summary→Contacts. 
2	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) 
3	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 

Click **SAVE**.

4

Partner Contact Info

Contact 1

SetDelete

Tan Two

(999) 999-9999

tantwo2@gmail.com

Contact 2

SetDelete

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

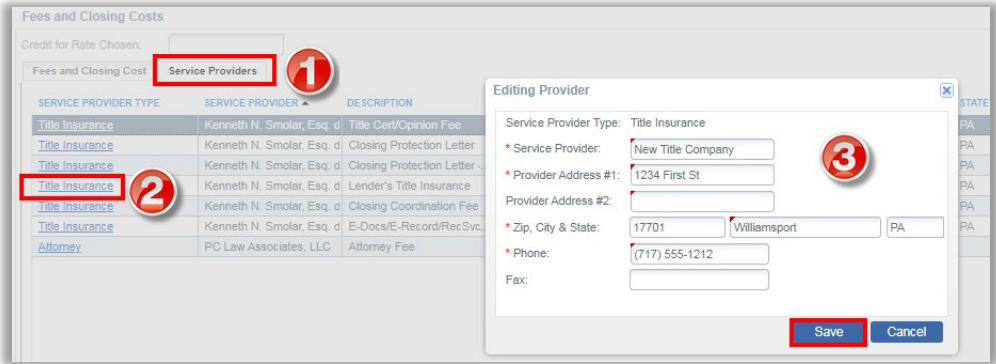
Enter Fees and Closing Costs

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.

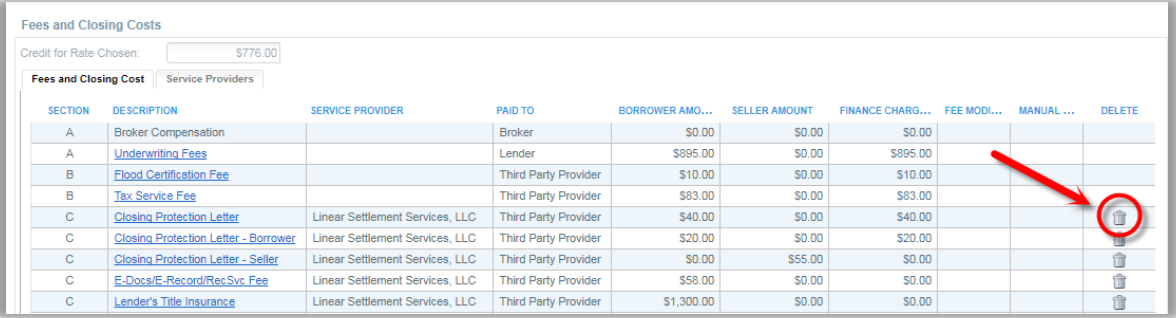
Notes:

- 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)

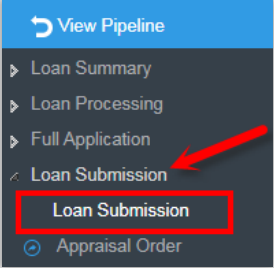
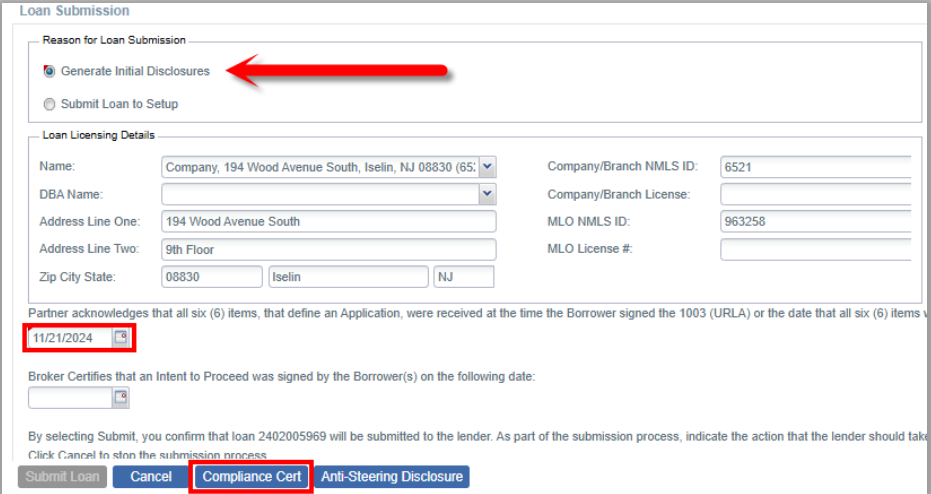
Step	Action
1	Broker Compensation Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	Generate Title & Recording Fees Optional – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee). Update Service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

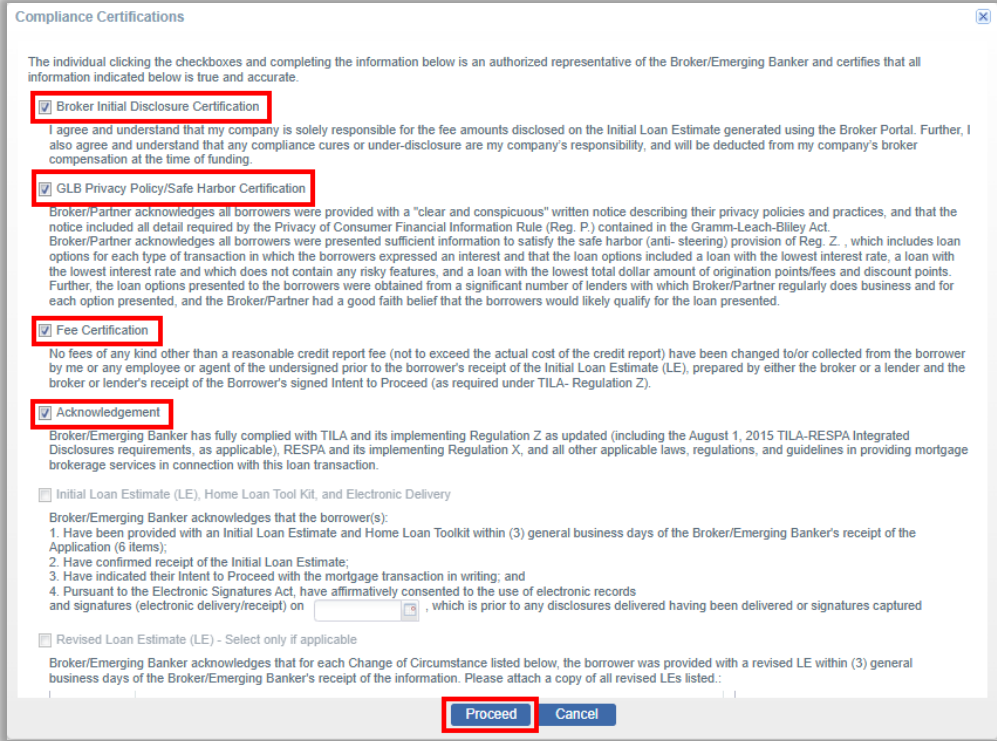
Step	Action
3	Quick Fees Click to add multiple fees at once. • Use the Search bar at the top of the screen to quickly find fees • Place checkmark(s) next to the applicable fee(s) • Enter the amount(s) to be paid by the borrower and/or seller • Click Save The 'Add Fees' window displays a table with the following columns: FEE DESCRIPTION, BORROWER AMOUNT, SELLER AMOUNT, SERVICE PROVIDER TYPE, PAY TO, and FEE SECTION. The table lists various fees, including Pest Inspection, Septic, Survey, Transaction Coordination Fee, and Flood Insurance. The 'Flood Insurance' row is highlighted with a red box, showing a Borrower Amount of \$225.00 and a Seller Amount of \$0.00. The 'Pest Inspection' row is also highlighted with a red box, showing a Seller Amount of \$150.00. The 'Save' button is highlighted with a red box. Note: Click or to expand or collapse the Fee sections.
4	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 The 'Add Fee' window displays a form with the following fields: LE/CD Section (Services You Cannot Shop For), Fee Identifier (0804), Fee description (Appraisal Fee), Service Provider Type (Appraisal), Pay To (Third Party Provider), Service Provider, Vendor Relationship (Services You Cannot Shop For), Finance Charge (unchecked), Total Amount (\$400.00), POC Amount (\$0.00), Borrower Amount (Due at Closing) (\$400.00), POC Amount (\$0.00), Seller Amount (Due at Closing) (\$0.00), and POC Amount (\$0.00). The 'LE/CD Section' and 'Fee Identifier' dropdowns are highlighted with a red box. The 'Borrower Amount' and 'Seller Amount' fields are also highlighted with a red box. The 'Save' button is highlighted with a red box.

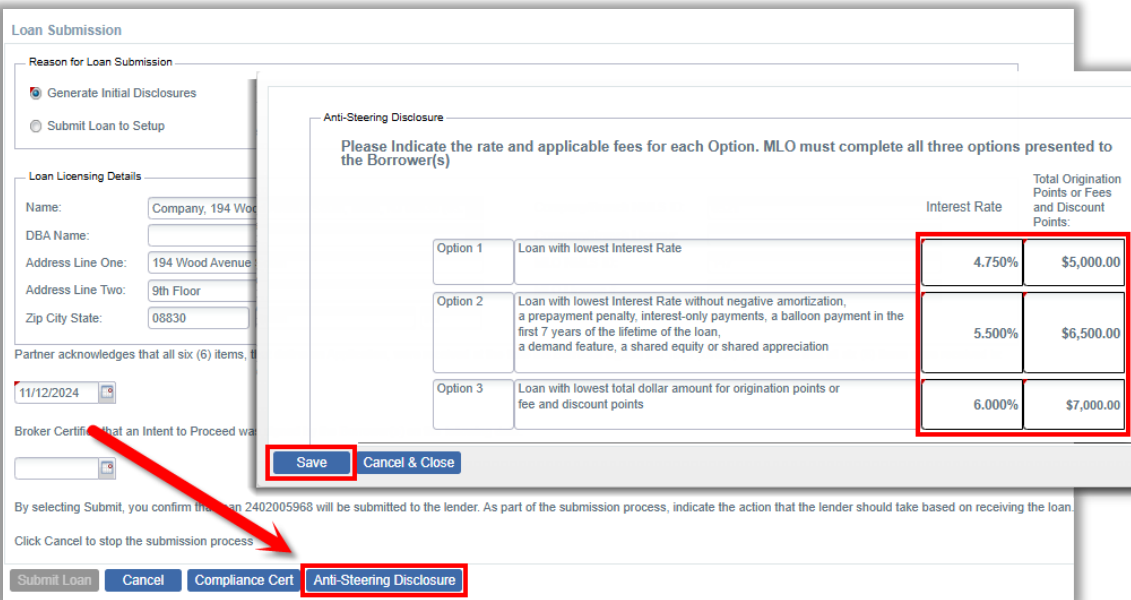
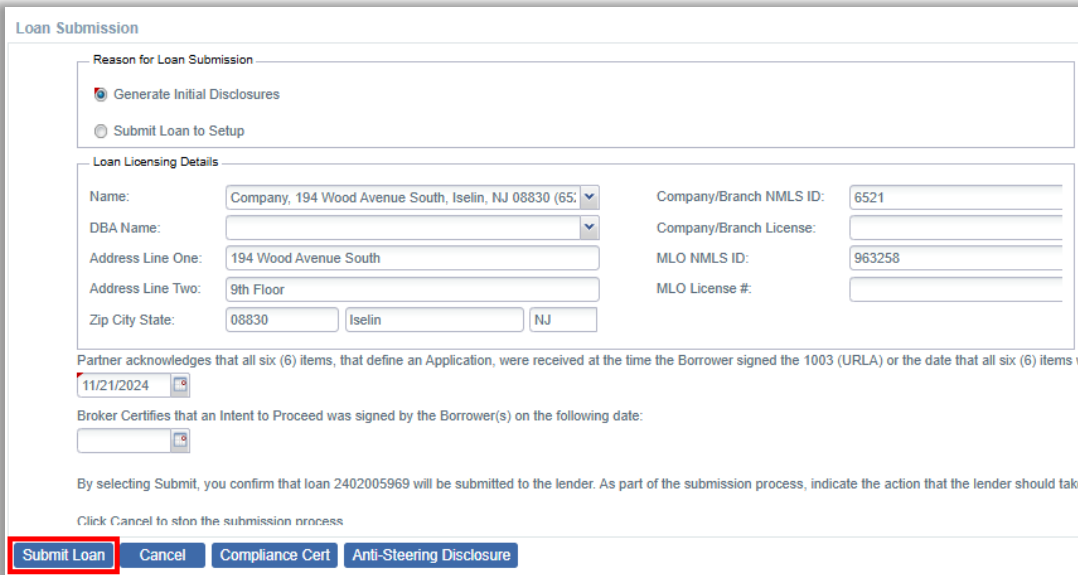
Step	Action
5	Add New Escrow Click to add an Escrow item. • Select the Escrow Item from the dropdown list • Enter the Annual Amount Due and the Months Collected • Cushion Months will reflect the required cushion based on the subject property state • Click Save
6	Add/Edit Credits Click to add or edit a Credit from the Broker/Banker or the Seller.
7	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

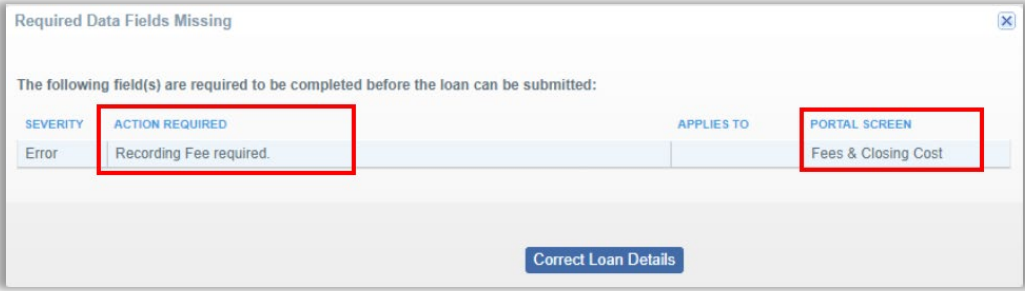
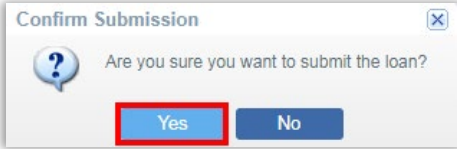
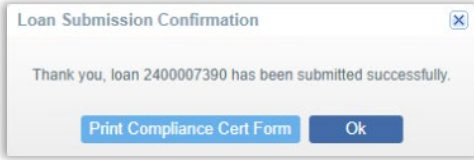
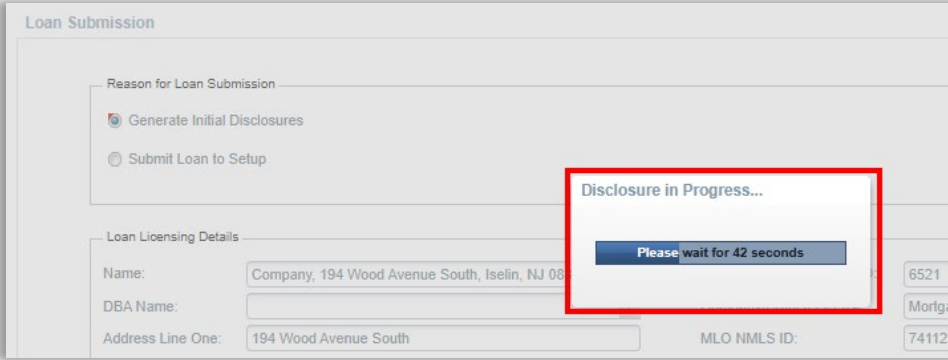
Step	Action
	To delete a fee:  Note: Standard Lender Fess cannot be deleted.

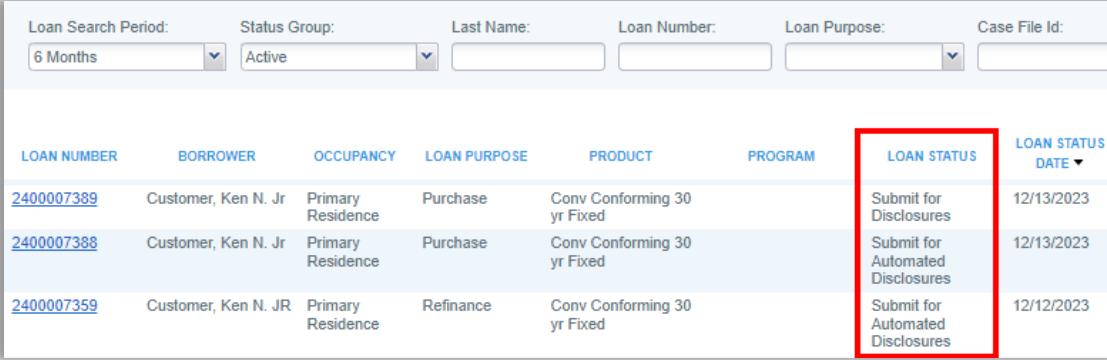
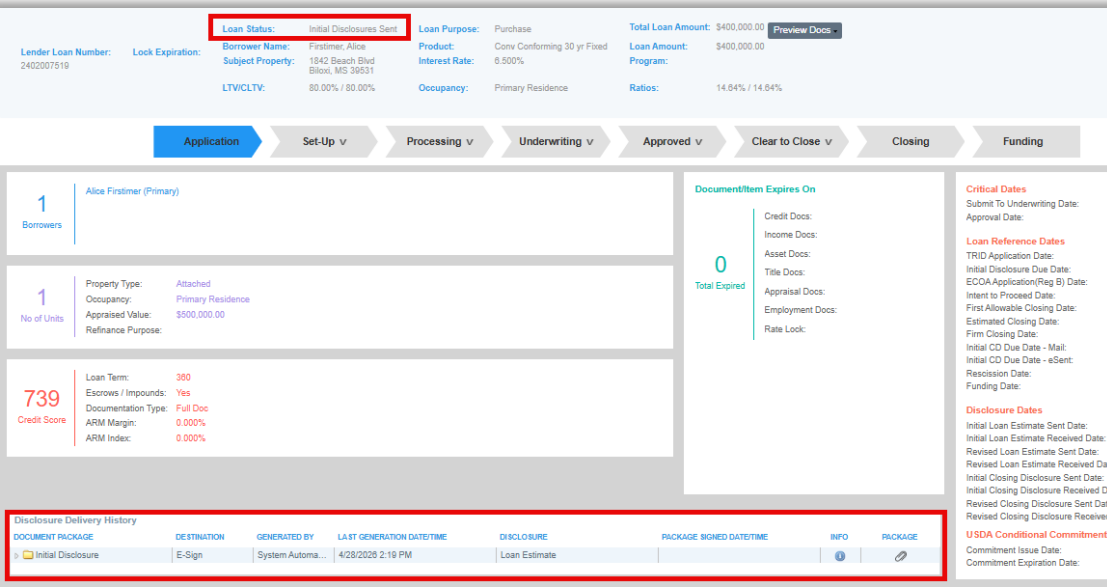
Generate Initial Disclosures

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

Step	Action
3	- 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. 

Step	Action																
4	- Click the Anti-Steering Disclosure button (Lender-paid Compensation only) - Enter as applicable - Click Save  Loan Submission Reason for Loan Submission ☒ Generate Initial Disclosures ☐ Submit Loan to Setup Loan Licensing Details Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65) DBA Name: Address Line One: 194 Wood Avenue South Address Line Two: 9th Floor Zip City State: 08830 Iselin NJ Company/Branch NMLS ID: 6521 Company/Branch License: MLO NMLS ID: 963258 MLO License #: Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received: 11/12/2024 Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: By selecting Submit, you confirm that loan 2402005968 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan. Click Cancel to stop the submission process Submit Loan Cancel Compliance Cert Anti-Steering Disclosure Anti-Steering Disclosure Please Indicate the rate and applicable fees for each Option. MLO must complete all three options presented to the Borrower(s) <table><tr><th></th><th></th><th>Interest Rate</th><th>Total Origination Points or Fees and Discount Points:</th></tr><tr><td>Option 1</td><td>Loan with lowest Interest Rate</td><td>4.750%</td><td>\$5,000.00</td></tr><tr><td>Option 2</td><td>Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation</td><td>5.500%</td><td>\$6,500.00</td></tr><tr><td>Option 3</td><td>Loan with lowest total dollar amount for origination points or fee and discount points</td><td>6.000%</td><td>\$7,000.00</td></tr></table> Save Cancel & Close			Interest Rate	Total Origination Points or Fees and Discount Points:	Option 1	Loan with lowest Interest Rate	4.750%	\$5,000.00	Option 2	Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation	5.500%	\$6,500.00	Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00
		Interest Rate	Total Origination Points or Fees and Discount Points:														
Option 1	Loan with lowest Interest Rate	4.750%	\$5,000.00														
Option 2	Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation	5.500%	\$6,500.00														
Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00														
5	Click the Submit Loan button.  Loan Submission Reason for Loan Submission ☒ Generate Initial Disclosures ☐ Submit Loan to Setup Loan Licensing Details Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65) DBA Name: Address Line One: 194 Wood Avenue South Address Line Two: 9th Floor Zip City State: 08830 Iselin NJ Company/Branch NMLS ID: 6521 Company/Branch License: MLO NMLS ID: 963258 MLO License #: Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received: 11/21/2024 Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan. Click Cancel to stop the submission process Submit Loan Cancel Compliance Cert Anti-Steering Disclosure																

Step	Action
6	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.
7	Click Yes to confirm the submission. 
8	Pop-up will confirm successful submission.  Note: Click Print Compliance Cert Form to retain a copy.
9	Important: Wait until the Disclosures have been generated before exiting the loan. 

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

Disclosure Email Notifications

The broker, processor, and borrower(s) will be notified via email throughout the disclosure process.

- Emails will come from **Solex.com**.
- Check **Junk email** if you have not received communications.

Email Notification Examples:

1. Disclosure Request Notification (Disclosures routed to HBWS Loan Set Up for generation)

- For Jumbo Gold, TBD, & Temporary Buydown products
- Loan Status=Submit for Disclosures

Hello,
Your loan does not meet the requirements for automatically generated initial disclosures. Your loan has been forwarded to the Homebridge Loan Set Up department to generate the initial disclosures on your behalf as soon as possible.

If you have any questions or need any assistance, please contact your Account Executive

HomeBridge
(855) 442-7434

2. Disclosures are issued and ready to sign.

- Subject line includes the loan number and Broker name.
- Borrower and Broker have 10 calendar days to sign and complete or the link will expire.

Processor Notification:

From: docmailer@solex.com
Date: March 18, 2020 at 3:55:10 PM EDT
To: PaulaProcessor@broker.com
Subject: 2402002983 JOHN HOMEOWNER - HomeBridge Financial Services, Inc. Initial Disclosures Submitted

This email has been sent to notify you that the Initial Disclosure package has been sent to the borrower(s) email addresses on file. Please submit your credit package within FOURTEEN (14) calendar days, or the transaction will be cancelled.

We look forward to the receipt of your credit package.

Thank you.

Broker Contact Notifications:

- Initial Disclosures Sent

Congratulations! Your disclosures have been sent to your Borrower(s) for review and signature.

If you would like to download a copy of the disclosure package, you may do so by visiting the Loan Details screen in the Portal and reviewing the package details in the Disclosure Delivery History section.

For any questions or assistance, please reach out to your Account Executive.

HomeBridge
(855) 442-7434

- Electronic Document Request (Link for MLO signature)

Broker Name:

Dear Tan Scott MLO,

In connection with the mortgage application for 1008 Auto Disclosures Circle, you are receiving this email as a secure means of providing certain documentation for this loan. Within this electronic file, you will find the disclosures associated with the subject property of the mortgage loan application.

In order to access disclosures, please click on the following link: [Doc Link](#)

****Note: Your disclosure link will expire in TEN (10) calendar days****

We appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced above.

Sincerely,
Homebridge Financial Services, Inc.

Borrower Notification:

From: docmailer@solex.com

Date: March 19, 2020 at 10:13:15 AM EDT

To: JHomeowner@email.com

Subject: 2402003479 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear John Homeowner,

In connection with your mortgage application for 2535 Sesame Street Atl GA 30318, you are receiving this email as a secure means of providing certain documentation to your mortgage application. Within this electronic file, you will find the disclosures associated with the subject property of your mortgage loan application.

In order to access your disclosures, please click on the following link: [Doc Link](#)

****Note: Your disclosure link will expire in TEN (10) calendar days****

We appreciate the opportunity to assist you.

Sincerely,
HomeBridge Financial Services, Inc.

3. Reminder to sign and complete if disclosures were not accessed within 48 hrs.

Broker & Processor Notifications:

From: docmailer@solex.com

Date: Wed, Apr 15, 2020 at 3:48 PM

Subject: Reminder - 2402003558 John Homeowner - HomeBridge Financial Services, Inc. eDisclosures Not Accessed

To: B.Broker@broker.com; PaulaProcessor@broker.com

The eDisclosures for John Homeowner have not been accessed. If borrower has not yet received an email link to the document package, please contact HomeBridge Financial Services, Inc..

Thank you.

Borrower Notification:

From: docmailer@solex.com
Date: April 15, 2020 at 3:48:54 PM EDT
To: B.Broker@broker.com
Subject: Reminder - 2402003558 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear Bruce Broker,

In connection with your mortgage application for 2535 Sesame Street Atl GA 30318, you are receiving this email as a secure means of providing certain documentation to your mortgage application. Within this electronic file, you will find the disclosures associated with the subject property of your mortgage loan application.

In order to access your disclosures, please click on the following link: [Doc Link](#)
Note: Your disclosure link will expire in EIGHT (8) calendar days

We appreciate the opportunity to assist you.

Sincerely,
HomeBridge Financial Services, Inc.

4. E-Consent – Borrowers have accepted/declined e-consent.

Disclosures will be sent via USPS if the borrower declines electronic disclosure.

Processor Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Monday, January 8, 2024 11:32 AM
Subject: 2402005818 Ken N Customer Jr - eConsent Accepted by Ken N Customer Jr

This email has been sent to notify you that Ken N Customer Jr has consented to electronic delivery and downloaded the package for 2402005818

Please retain this email as proof of borrower consent to receive documents electronically for this loan. In the future, if borrower(s) choose to decline to receive documents online, you will be notified in a separate email.

Thank you.

Broker Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:19 PM
To: B.Broker@broker.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear Bruce Broker

Congratulations, you have successfully consented to electronically receive the disclosures, notifications, and documents related to your specific loan transaction. To complete the Edisclosure process, please make sure to electronically sign and submit all disclosures provided.

Please do not respond to this email. This mailbox is not monitored.

Sincerely,
HomeBridge Financial Services, Inc.

Borrower Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:19 PM
To: JHomeowner@email.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear John Homeowner

Congratulations, you have successfully consented to electronically receive the disclosures, notifications, and documents related to your specific loan transaction. To complete the Edisclosure process, please make sure to electronically sign and submit all disclosures provided.

Please do not respond to this email. This mailbox is not monitored.

Sincerely,
HomeBridge Financial Services, Inc.

5. All parties have signed

Processor Notification:

Hello -

The edisclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan.

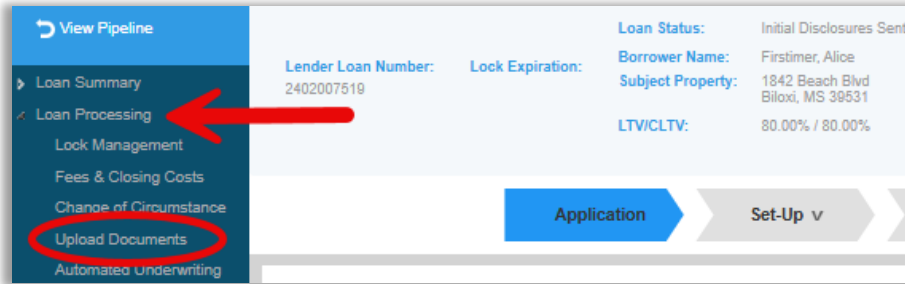
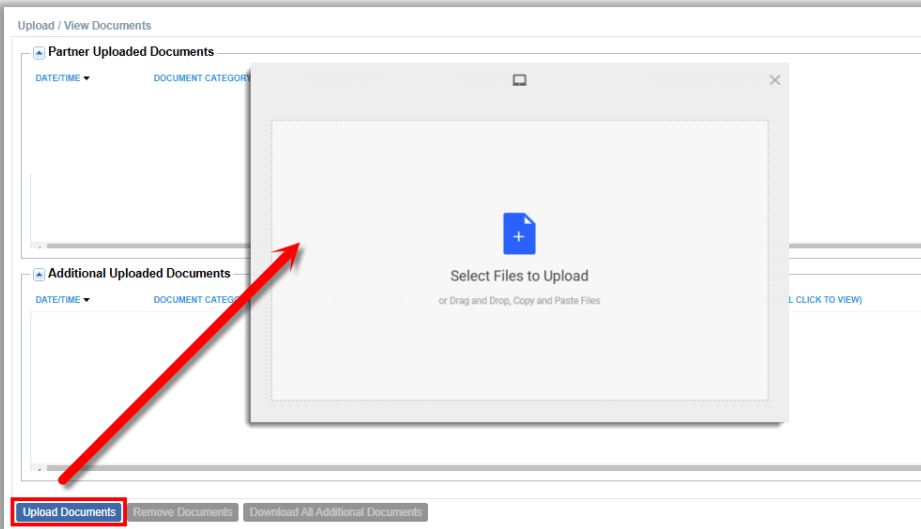
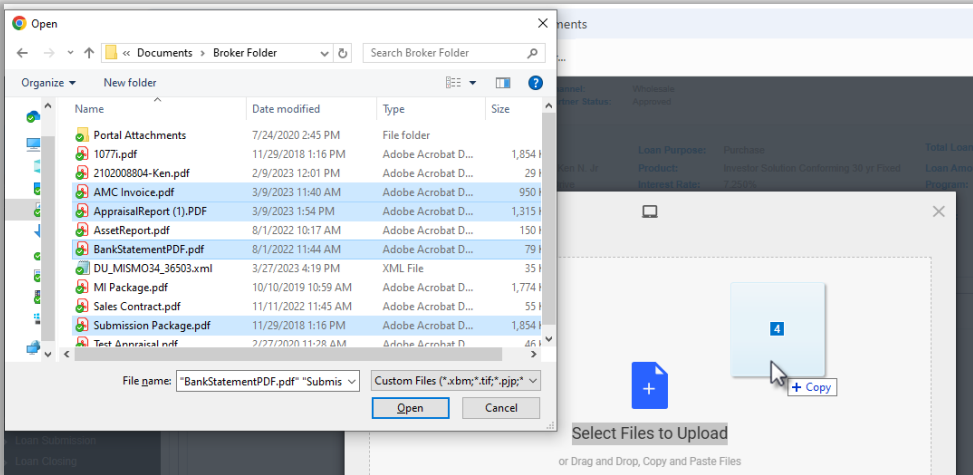
Please proceed with your loan submission so this loan can complete setup.

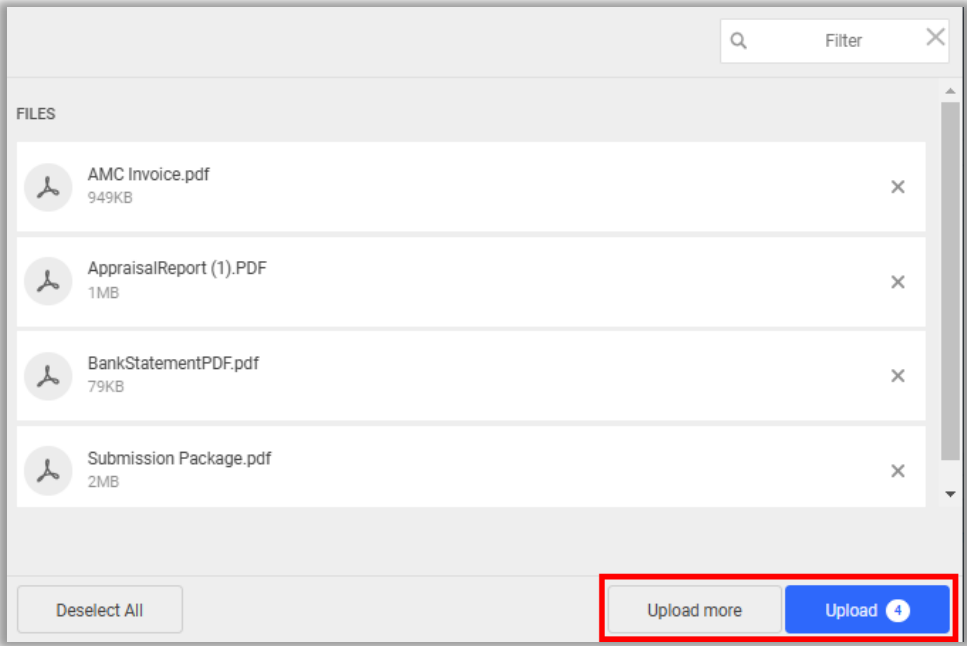
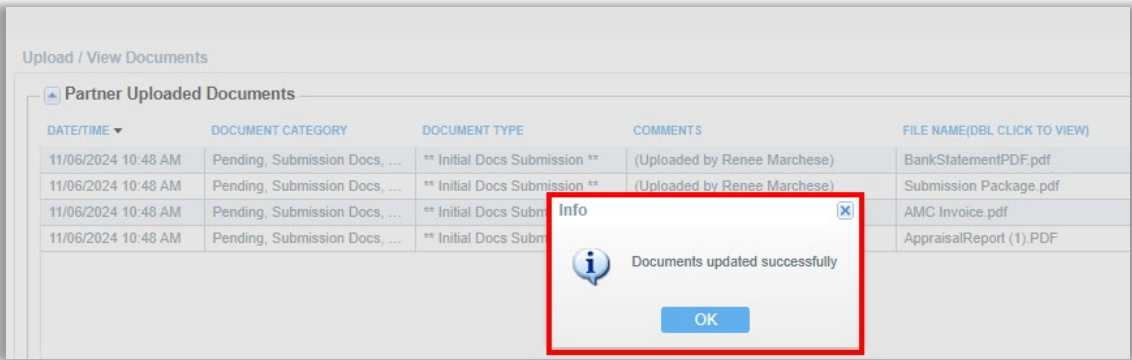
Thank you,
Homebridge Financial Services, Inc.

Reminders

- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will expire after 10 days. After that:
 - The Broker may print disclosures for wet signature and return to Homebridge, or
 - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.

Upload Documents

Step	Action
1	Go to Loan Processing→Upload Documents.  The screenshot shows a sidebar menu with 'Loan Processing' selected. A red arrow points to the 'Upload Documents' option, which is circled in red. The main area displays loan details: Lender Loan Number: 2402007519, Lock Expiration: [blank], Borrower Name: Firstimer, Alice, Subject Property: 1842 Beach Blvd Biloxi, MS 39531, LTV/CLTV: 80.00% / 80.00%. Buttons for 'Application' and 'Set-Up' are visible.
2	Click Upload Documents at the bottom of the screen.  The screenshot shows the 'Upload / View Documents' window. A red arrow points to the 'Upload Documents' button at the bottom left. The window contains sections for 'Partner Uploaded Documents' and 'Additional Uploaded Documents', both with columns for 'DATE/TIME' and 'DOCUMENT CATEGORY'. A large box in the center says 'Select Files to Upload' with instructions 'or Drag and Drop, Copy and Paste Files'.
3	Click the box to select files to upload, Drag & Drop, or Copy & Paste files to upload.  The screenshot shows a Windows File Explorer window open to 'Documents > Broker Folder'. A list of files is shown, including 'Portal Attachments', '10771.pdf', '2102008804-Ken.pdf', 'AMC Invoice.pdf', 'AppraisalReport (1).PDF', 'AssetReport.pdf', 'BankStatementPDF.pdf' (which is selected), 'DU_MISMO34_36503.xml', 'MI Package.pdf', 'Sales Contract.pdf', 'Submission Package.pdf', and 'Test Appraisal.pdf'. The 'File name' field shows 'BankStatementPDF.pdf' and 'Submis'. The 'Upload / View Documents' window is visible in the background, showing the 'Select Files to Upload' box. Notes: • Hold the Ctrl button and select multiple files to upload at once. • Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.

Step	Action
4	- 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**

The screenshot shows the 'Loan Submission' form. A red arrow points to the 'Submit Loan to Setup' radio button under the 'Reason for Loan Submission' section. The 'Submit Loan' button at the bottom is also highlighted with a red rectangle.

Loan Submission

Reason for Loan Submission

☐ Generate Initial Disclosures

☒ **Submit Loan to Setup**

Loan Licensing Details

Name: Company/Branch NMLS ID:

DBA Name: Company/Branch License:

Address Line One: MLO NMLS ID:

Address Line Two: MLO License #:

Zip City State:

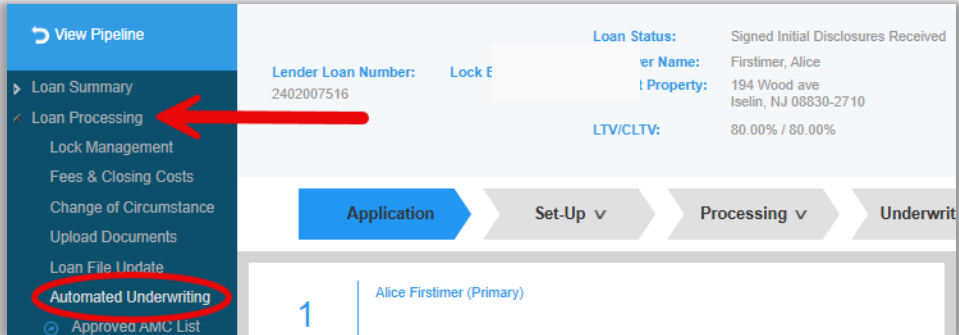
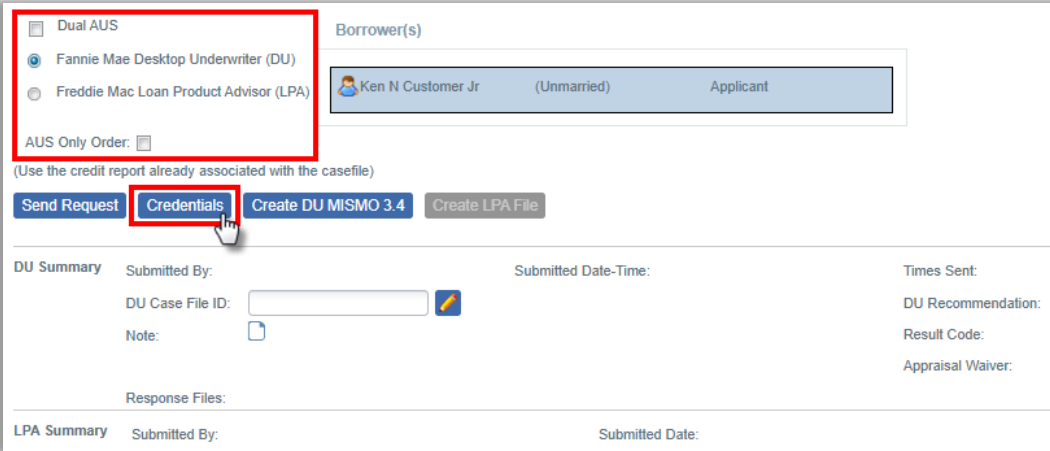
Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received:

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on the loan. Click Cancel to stop the submission process.

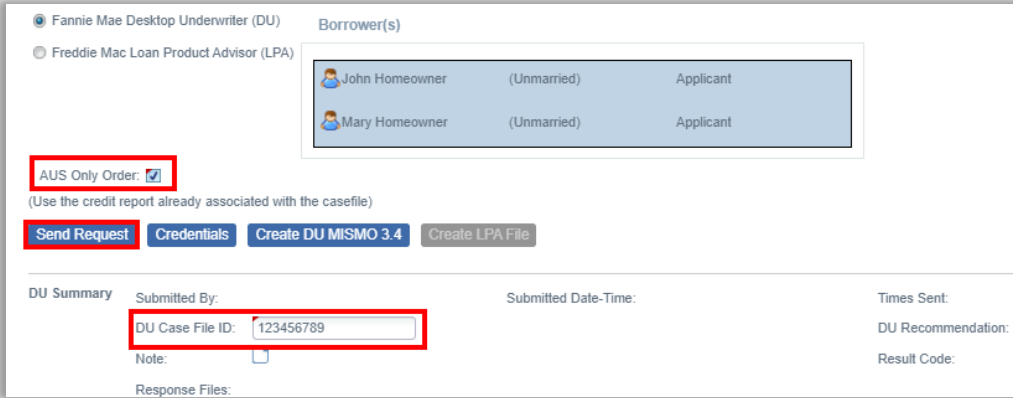
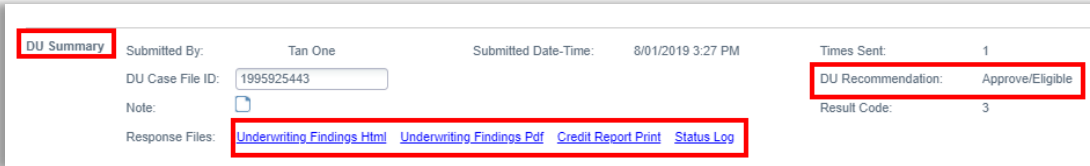
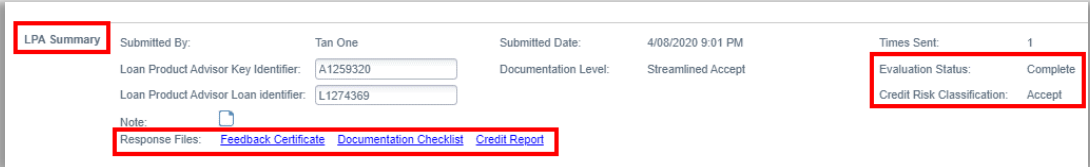
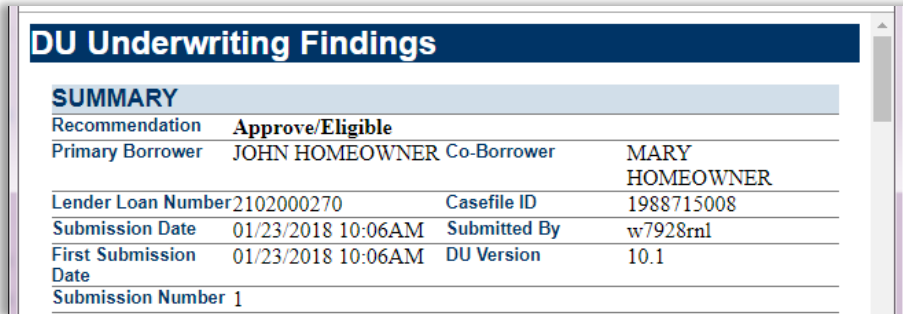
Submit Loan Cancel Compliance Cert Anti-Steering Disclosure

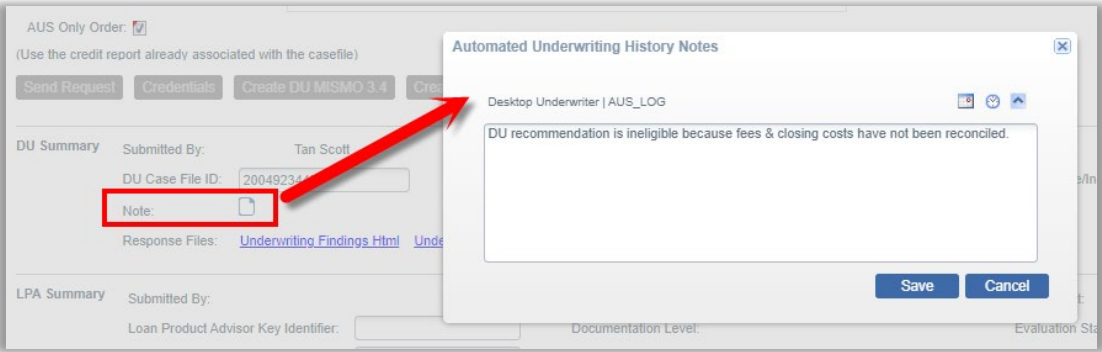
Submit to Automated Underwriting

Step	Action
1	Go to Loan Processing→Automated Underwriting. 
2	• Select Fannie Mae (DU) or Freddie Mac (LPA) • Uncheck AUS Only Order • Click the Credentials button  Notes: • Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. Click Here for instructions. • Submit to LPA and DU simultaneously by selecting Dual AUS.

Step	Action
	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. 3 To Submit to LPA: • Enter the credit report Reference # • Select the Credit Agency from dropdown • Enter the Broker TPO Number (Provided by Freddie Mac) • Enter Branch Identifier (if applicable as per Credit Agency) • Click Ok Note: Always choose not to auto-populate from the credit report.

Step	Action
	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.
4	Click the Send Request button to submit.

Step	Action
	To request a Reissue: • Select DU • Select AUS Only • Enter the DU Case File ID • Click Send Request 
5	Results will return in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report.   Click the LPA Feedback Certificate or DU Underwriting Findings Html hyperlink to review or print the findings. 

Step	Action
	 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.  The screenshot shows the 'AUS Only Order' interface. A red box highlights the 'Note' icon (a document with a pencil) next to the 'DU Case File ID' field. A red arrow points from this icon to the 'Automated Underwriting History Notes' dialog box. The dialog box contains the text: 'DU recommendation is ineligible because fees & closing costs have not been reconciled.' and has 'Save' and 'Cancel' buttons at the bottom.

Import an Existing DU Casefile

To import an existing DU Case File ID:

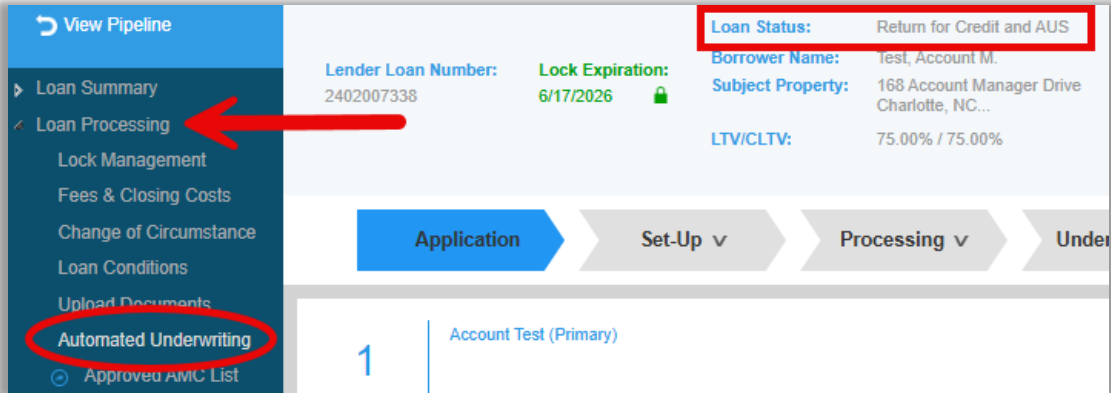
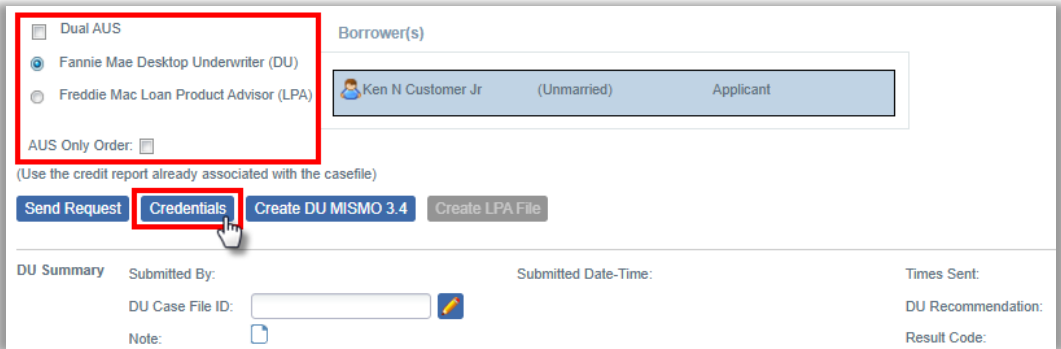
- Select **DU**
- Select **AUS Only**
- Enter the **DU Case File ID**
- Click **Send Request**

The screenshot displays the Fannie Mae Desktop Underwriter (DU) interface. At the top, there are two radio buttons: "Fannie Mae Desktop Underwriter (DU)" (selected) and "Freddie Mac Loan Product Advisor (LPA)". To the right, under "Borrower(s)", there is a table listing two borrowers: John Homeowner (Unmarried) and Mary Homeowner (Unmarried), both with the status "Applicant". Below this, the "AUS Only Order" checkbox is checked and highlighted with a red box. Underneath, a note states: "(Use the credit report already associated with the casefile)". Below the note, there are four buttons: "Send Request" (highlighted with a red box), "Credentials", "Create DU MISMO 3.4", and "Create LPA File". At the bottom, there is a "DU Summary" section with fields for "Submitted By:", "Submitted Date-Time:", "Times Sent:", "DU Case File ID:" (containing the value 123456789 and highlighted with a red box), "DU Recommendation:", "Note:" (with a checkbox), "Result Code:", and "Response Files:".

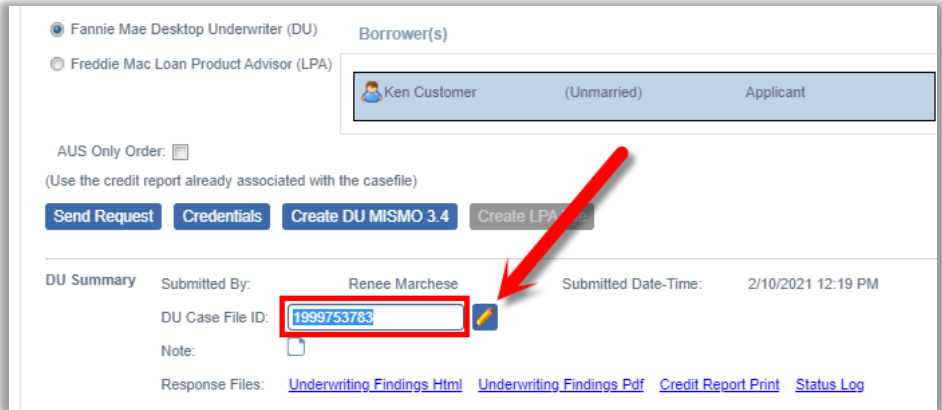
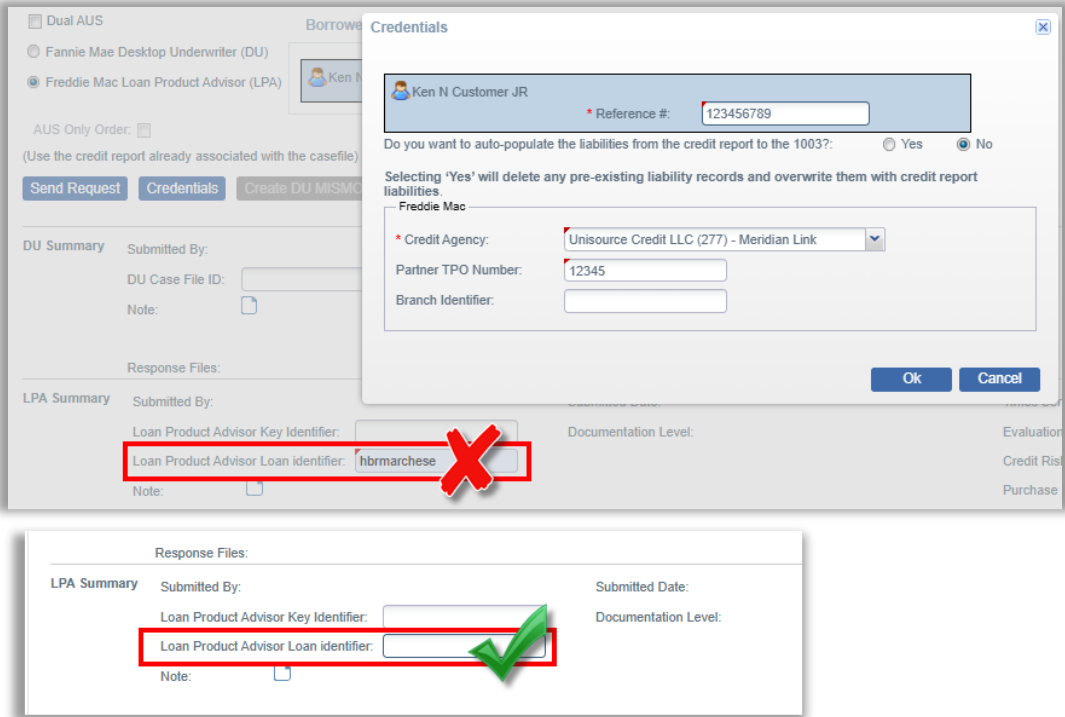
Updated/Expired Credit

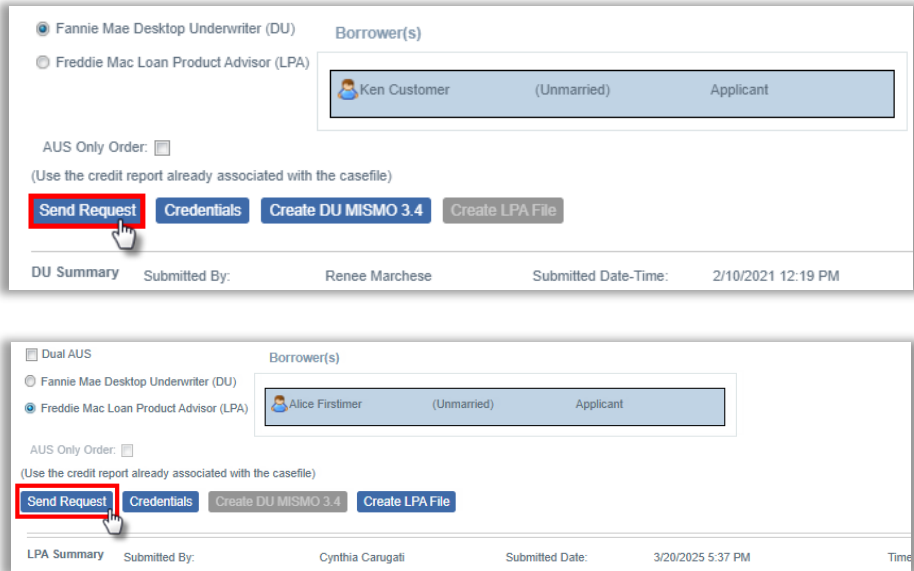
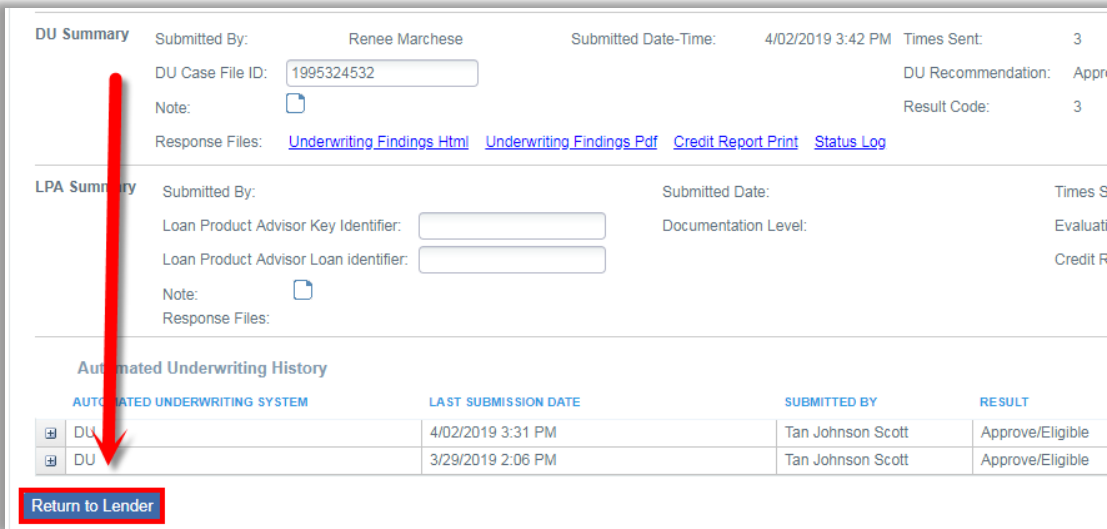
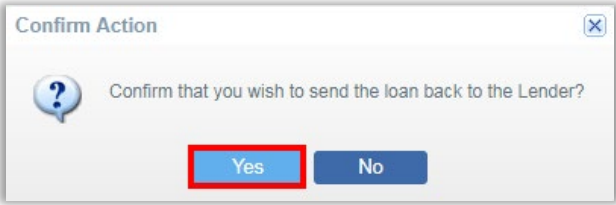
If a loan requires updated credit, follow the steps below to upload new credit into P.A.T.H. to send to Homebridge Wholesale.

Once a loan has been submitted, the Broker can no longer update the Borrowers credit report. If updates are required, contact your Account Manager to have the loan status updated to **Return Credit and AUS** in P.A.T.H.

Step	Action
1	To update the credit report, click Loan Processing to open the menu and select Automated Underwriting. 
2	- Select Fannie Mae (DU) or Freddie Mac (LPA) - Uncheck AUS Only Order - Click the Credentials button 

Step	Action
	To Submit to DU: • Enter the credit report Reference # • Select the Credit Agency from the dropdown • Enter your login credentials • Click Ok Credentials Ken N Customer JR Reference #: 123456789 Do you want to auto-populate the liabilities from the credit report to the 1003?: ☐ Yes ☒ No Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities. Fannie Mae Credit Agency: Fannie Mae Test Credit Agency * Partner Credit Account Id: test * Partner Credit Password: **** Ok Cancel Note: Always choose not to auto-populate from the credit report. 3 To Submit to LPA: • Enter the credit report Reference # • Select the Credit Agency from dropdown • Enter the Broker TPO Number (Provided by Freddie Mac) • Enter Branch Identifier (if applicable as per Credit Agency) • Click Ok Credentials Ken N Customer JR * Reference #: 123456789 Do you want to auto-populate the liabilities from the credit report to the 1003?: ☐ Yes ☒ No Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities. Freddie Mac * Credit Agency: Factual Data Partner TPO Number: 123456 Branch Identifier: 9999 Ok Cancel Note: Always choose not to auto-populate from the credit report.

Step	Action
	Click the  and delete the Case File ID.  Note: If NOT importing an existing LPA Loan ID, ensure the LPA Loan Identifier field is blank. 4 

Step	Action
5	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.

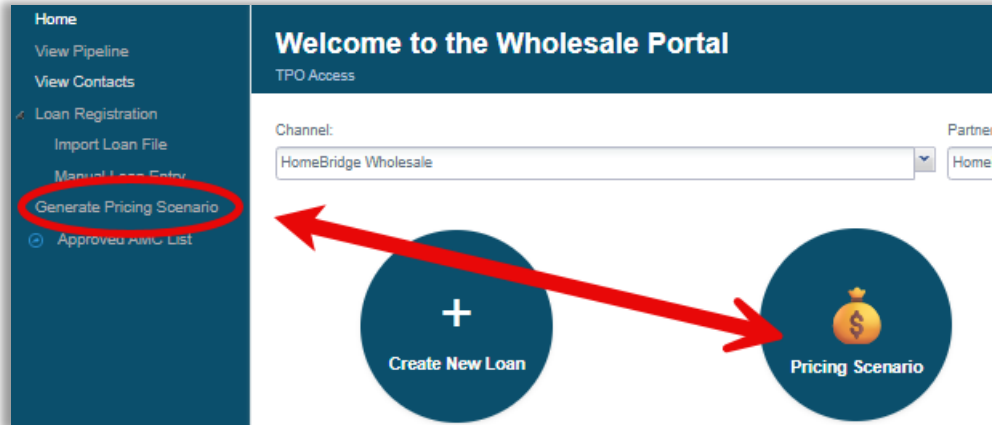
To Price a Registered loan follow the [Lock a Loan](#) steps (**Important:** Once pricing is reviewed, click **Cancel** before confirming the lock.)

Step

Action

1

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

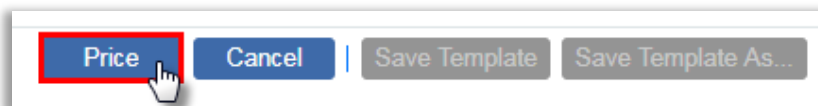


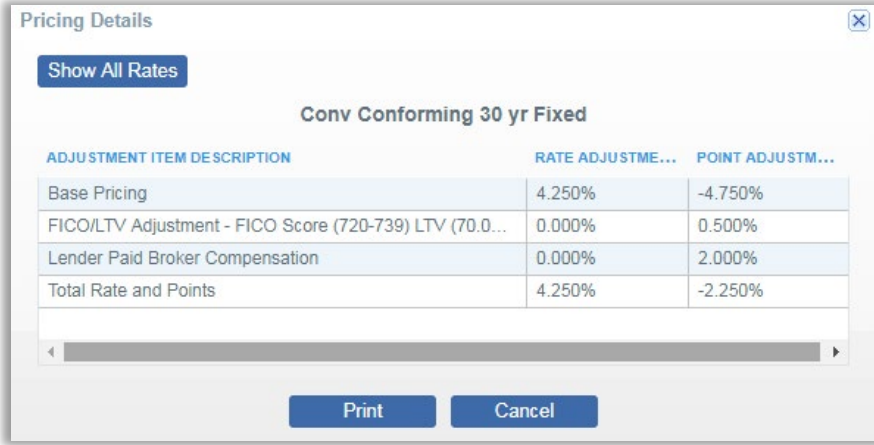
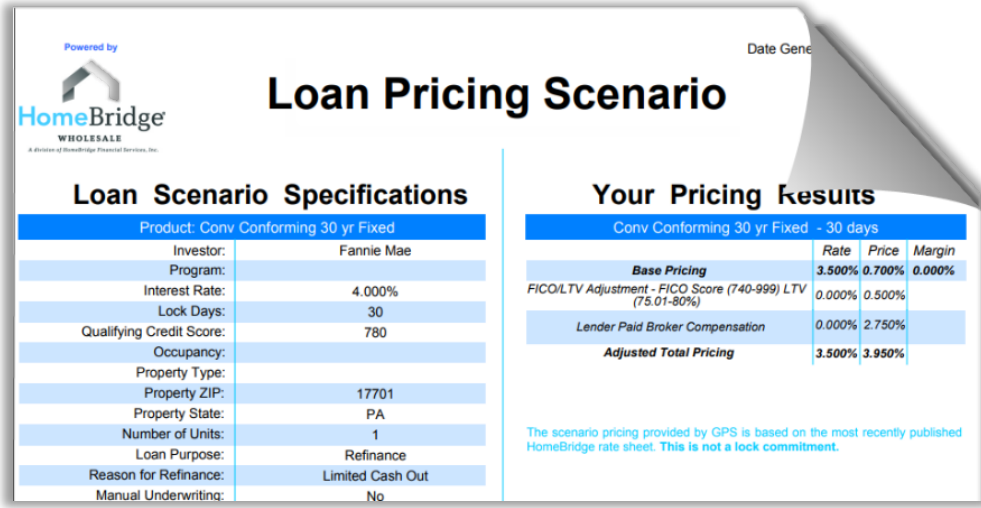
2

- Select a **Template** from the dropdown
- Enter the loan information **in the order it appears** on this screen. The dropdown lists are dependent on the information entered earlier on the screen
- Required fields are marked with *

3

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



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.)

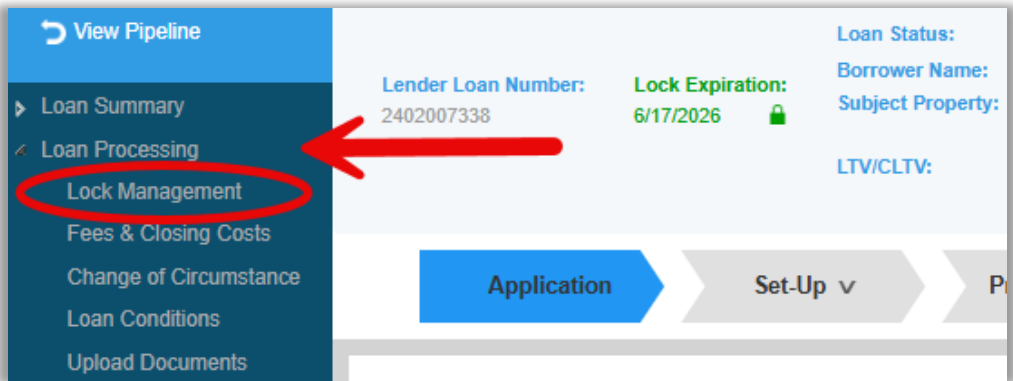
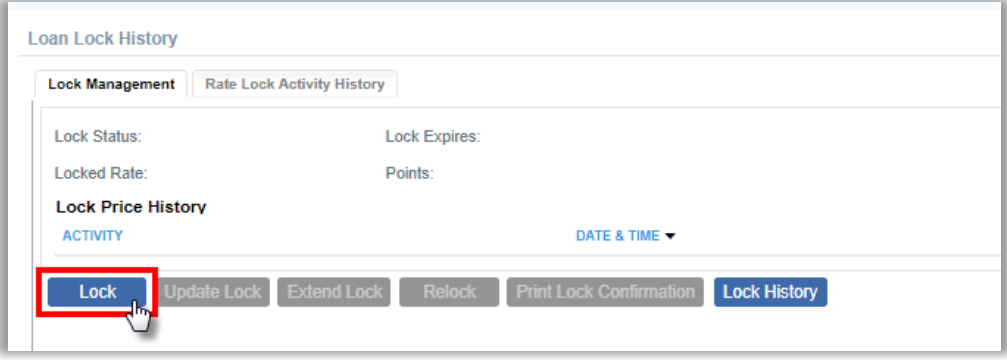
[Lock a Loan](#)

[Rate Lock Extension](#)

[Relock](#)

[Change Compensation Type](#)

Lock a Loan

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

Step**Action**

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

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

3

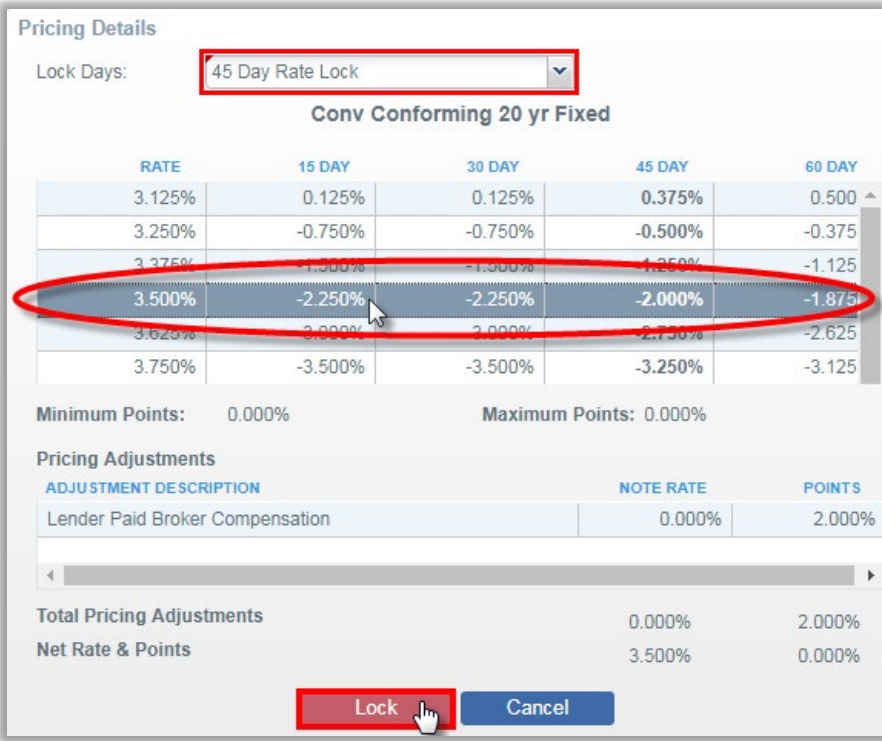
The screenshot shows the 'Lock Screen' form. On the left side, the 'Lock Days' field is highlighted with a red box and has a red warning icon. On the right side, the 'Fee Buy-Out' field is highlighted with a red box. Other fields include Mortgage Type (Conventional Mortgage), Pricing Tier (Conforming), Amortization Type (Fixed Rate), Product (Conv Conforming 30 yr Fixed), Loan Term Months (360), Investor (Fannie Mae), Specialty Program, ARM Plan, Interest Rate (7.125%), Margin, Qualifying Credit Score (640), DTI (33.370%), DSCR (0.00%), Occupancy (Primary Residence), Property Type (Detached), Project Type (Not in a project or development), Number of Units (1), Loan Purpose (Purchase), Reason for Refinance, Documentation Type (Full Doc), Prepayment, and Emerging Banker (Yes/No). The right side includes Manual Underwriting (Yes/No), Escrow Waivers (Taxes/Insurance), Closing in Entity Name, Purchase Price (\$550,000.00), Cost of Renovation, Appraised / Adjusted Value (\$550,000.00), Base Loan Amount (\$440,000.00), Mortgage Insurance Financed (\$0.00), Total Loan Amount (\$440,000.00), LTV (80.00%), Concurrent Liens (\$0.00), Max Credit (\$0.00), Remaining Closed-End Liens (\$0.00), Remaining HELOC Balance (\$0.00), Max Credit (\$0.00), Combined LTV Ratio (80.00%), HCLTV (80.00%), Lender Paid MI Plan, Credit Event, Lender Paid Compensation (Yes/No), Broker Comp & Date (1.125% / 7/17/2023), Borrower Paid Compensation (\$0.00), BPC Paid as a Percentage, First Time Home Buyer (Yes/No), Duty To Serve (Yes/No), and Total Monthly Income Amount (\$11,750.00). At the bottom are buttons for 'Price to Lock', 'Refresh with Loan Data', and 'Cancel'.

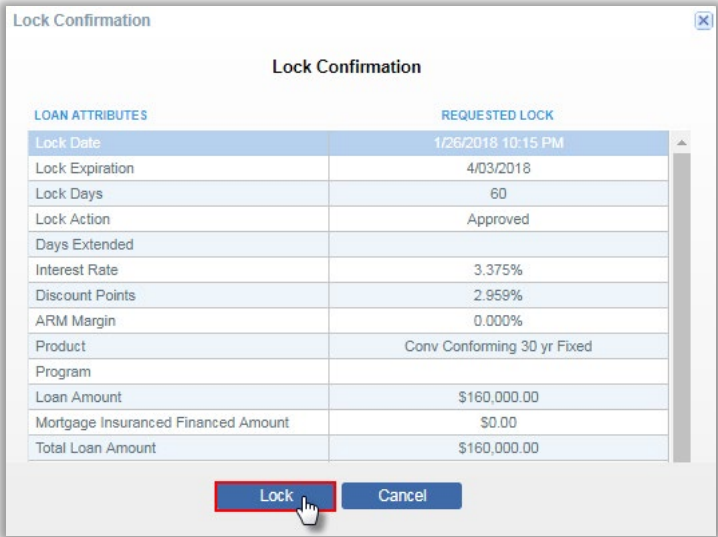
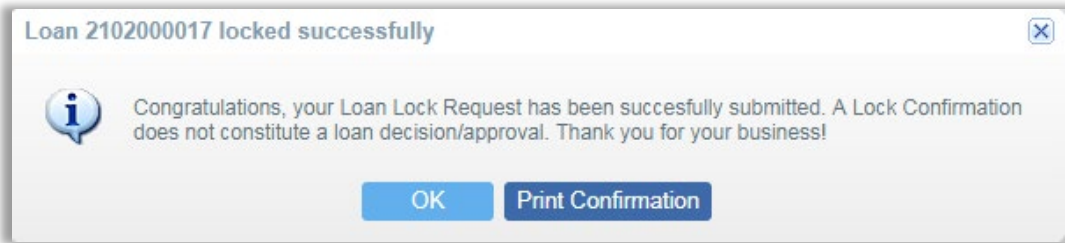
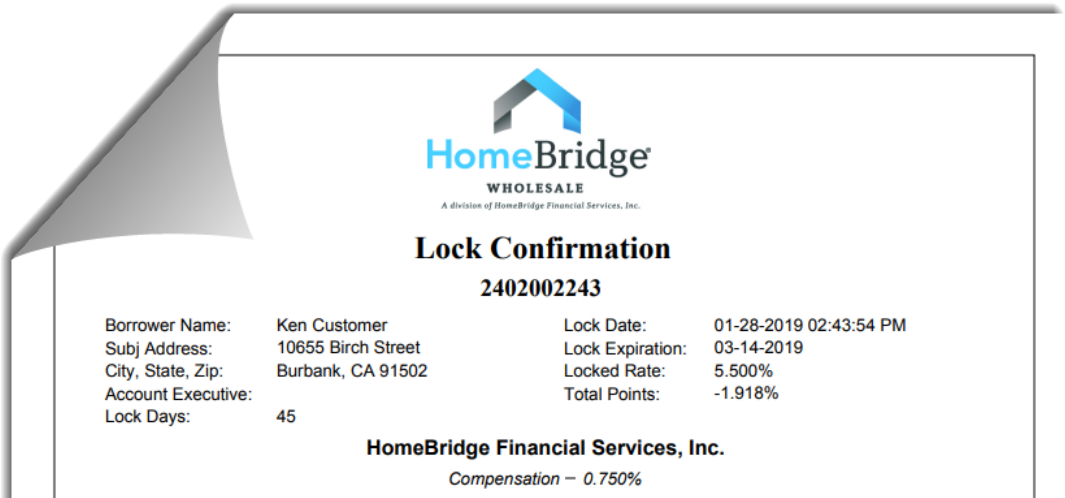
**Helpful Tips:**

- 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**

This screenshot is a close-up of the 'Lender Paid Compensation' section of the form. The 'Lender Paid Compensation' radio button is set to 'No' and is highlighted with a red arrow. Below it, the 'Borrower Paid Compensation' field is set to '\$4,950.00' and the 'BPC Paid as a Percentage' checkbox is checked with a value of '1.125%'. Both of these fields are highlighted with a red box. Other visible fields include Loan Purpose (Purchase), Reason for Refinance, Documentation Type (Full Doc), Prepayment, Emerging Banker (Yes/No), Broker Comp & Date, First Time Home Buyer (Yes/No), Duty To Serve (Yes/No), and Total Monthly Income Amount (\$11,750.00). At the bottom are buttons for 'Price to Lock', 'Refresh with Loan Data', and 'Cancel'.

Step	Action
	Click the optional AMI button to review the Area Median Income information for the subject property. * Loan Purpose: Purchase Lender Paid Compensation: ☒ Yes ☐ No Reason for Refinance: Broker Comp & Date: 1.125% 7/17/2023 * Documentation Type: Full Doc Borrower Paid Compensation: \$0.00 Prepayment: BPC Paid as a Percentage: Emerging Banker: ☐ Yes ☒ No First Time Home Buyer: ☒ Yes ☐ No Duty To Serve: ☐ Yes ☒ No Total Monthly Income Amount: \$11,750.00 AMI Price to Lock Refresh with Loan Data Cancel Area Median Income Area Median Income: \$150,400.00 County: District of Columbia Fips County Code: 001 Rural Area: ☐ High Cost Area: ☒ Low Income Cost Area: ☐ 120% Area Median Income: \$180,480.00 ☒ 100% Area Median Income: \$150,400.00 80% Area Median Income: \$120,320.00 50% Area Median Income: \$75,200.00 OK
4	Click Price to Lock. * Number of Units: 1 * Loan Purpose: Purchase Credit Event: Reason for Refinance: Lender Paid Compensation: ☒ Yes ☐ No * Documentation Type: Full Doc Broker Comp & Date: 1.125% 7/17/2023 Prepayment: Borrower Paid Compensation: \$0.00 Emerging Banker: ☐ Yes ☒ No BPC Paid as a Percentage: First Time Home Buyer: ☒ Yes ☐ No Duty To Serve: ☐ Yes ☒ No Total Monthly Income Amount: \$11,750.00 AMI Price to Lock Refresh with Loan Data Cancel

Step	Action
5	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.

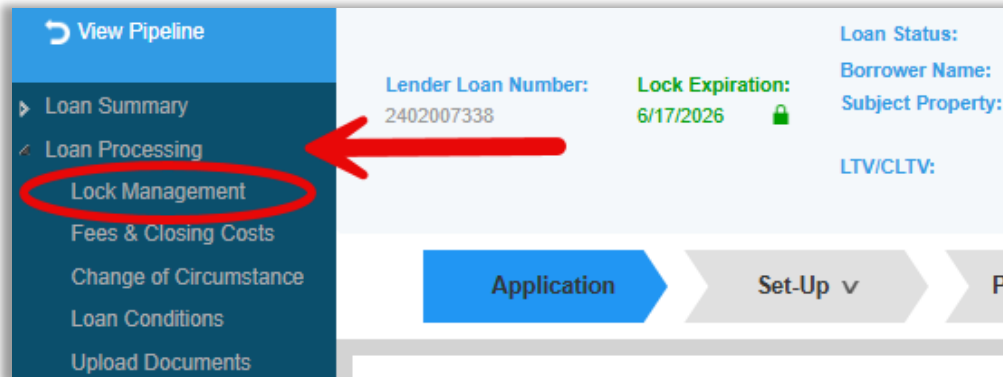
Step	Action
6	The Lock Confirmation window will open. Review the information and click the Lock button. 
7	A pop up will confirm that the Lock Request has been successfully submitted. 
8	 Helpful Tip: Click Print Confirmation to print or save the Lock Confirmation as a PDF for future reference. 

Rate Lock Extension

Step

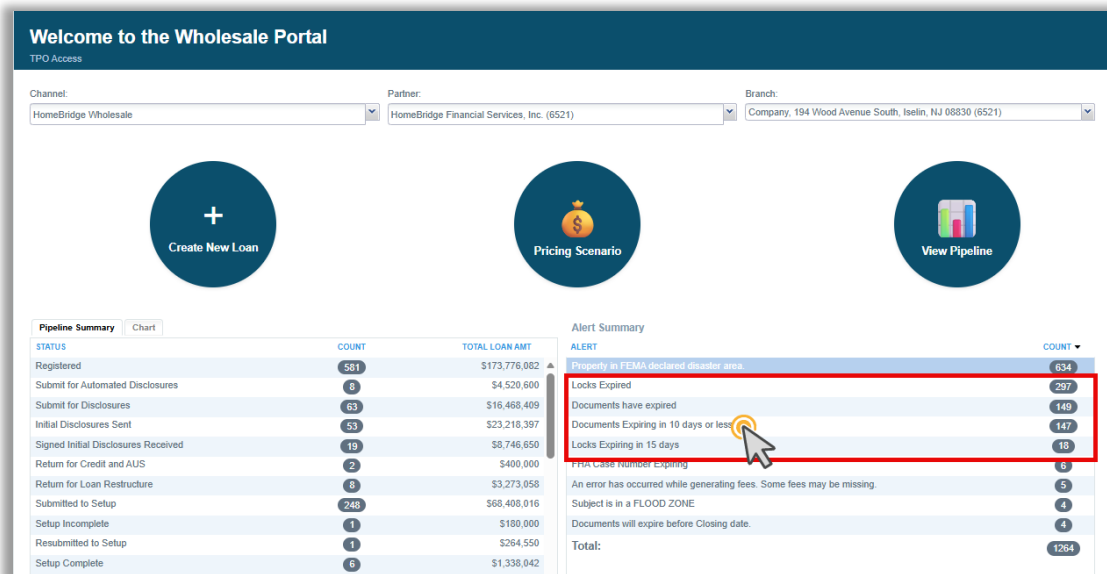
Action

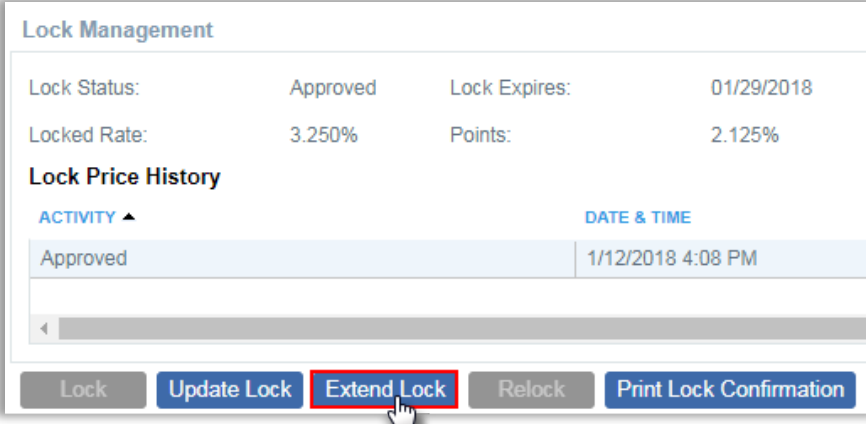
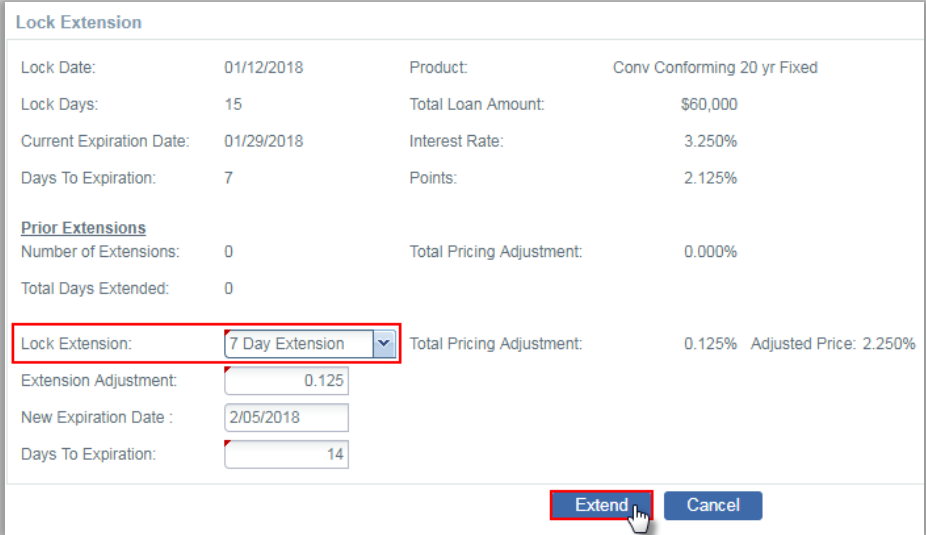
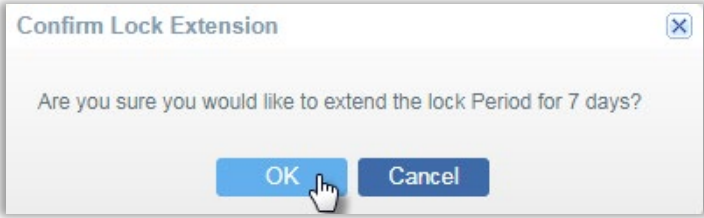
Go to **Loan Processing**→**Lock Management**.



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

1



Step	Action
2	The Lock Management screen will reflect the current Lock information. Click the Extend Lock Button. 
3	• 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 
4	Click OK to confirm the Lock Extension. 

Step

Action

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

5

Lock Extension Confirmation

Original Lock Date:01/12/2018

Original Lock Days:15

Original Expiration Date:01/29/2018

Product:Conv Conforming 20 yr Fixed

Total Loan Amount:\$60,000

Interest Rate:3.250%

Points:2.125

Prior Extensions

Number of Extensions:0

Total Days Extended:0

Total Fee Amount:\$0.00

Total Pricing Adjustment:0

Current Extension

Lock Extension:7 Day Extension

Extension Fee Amount:\$0.00

Extension Adjustment:0.125

New Expiration Date :2/05/2018

Days To Expiration:14

Total Fee Amount:

Total Pricing Adjustment:0.125

Adjusted Price:2.25

OK

Print Confirmation

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

HomeBridge

WHOLESALE

A Division of HomeBridge Financial Services, Inc.

Lock Confirmation

2402002243

Borrower Name:Ken Customer

Subj Address:10655 Birch Street

City, State, Zip:Burbank, CA 91502

Account Executive:

Lock Days:45

Lock Date:01-28-2019 02:43:54 PM

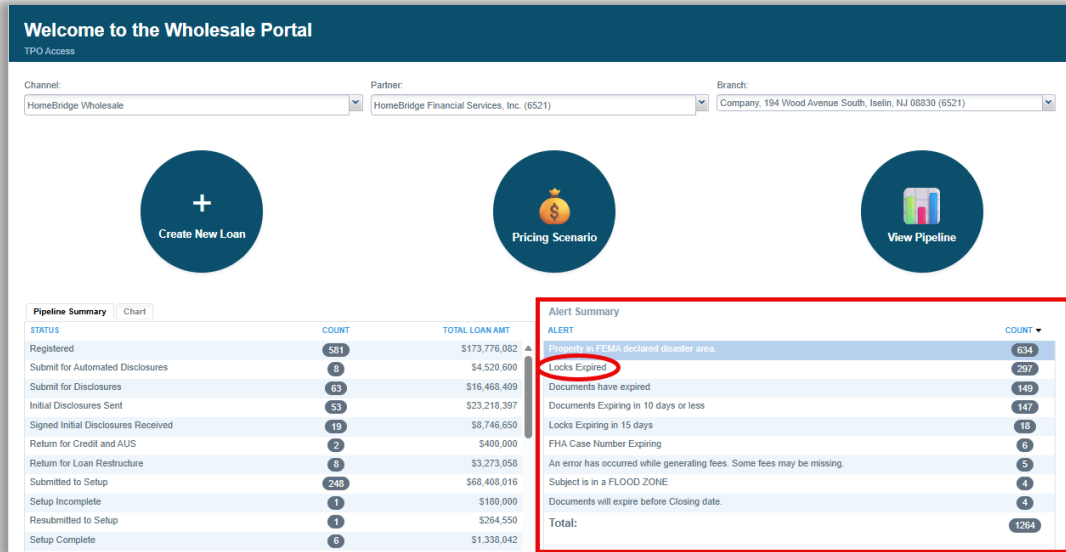
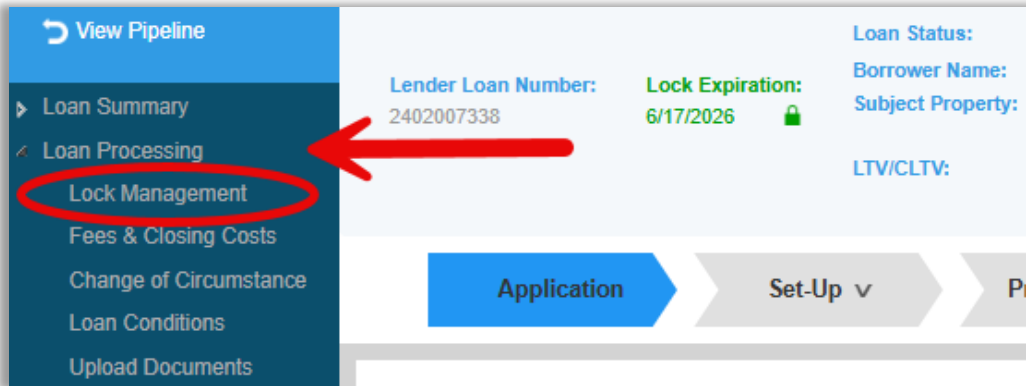
Lock Expiration:03-14-2019

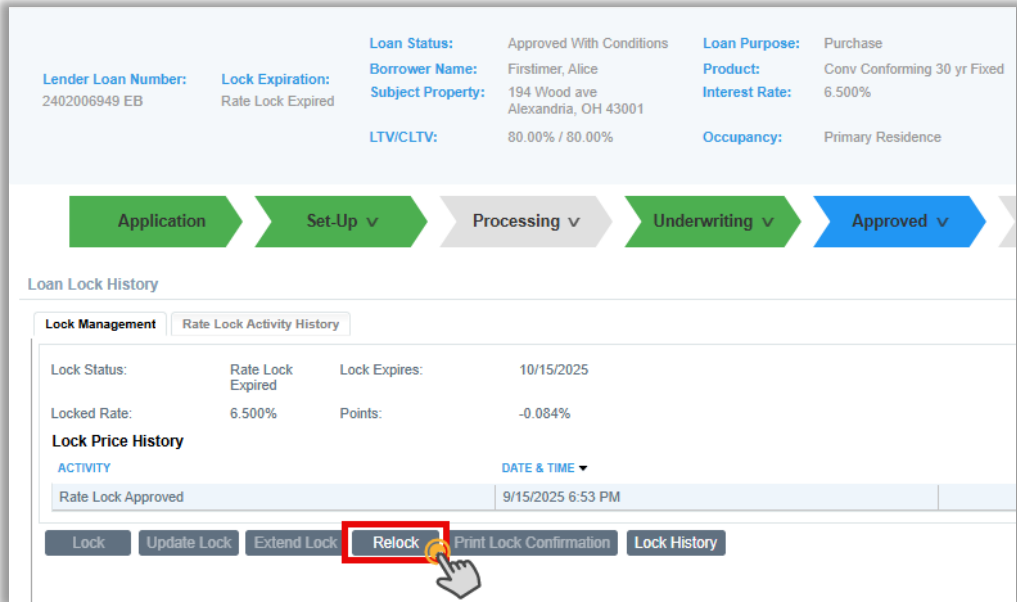
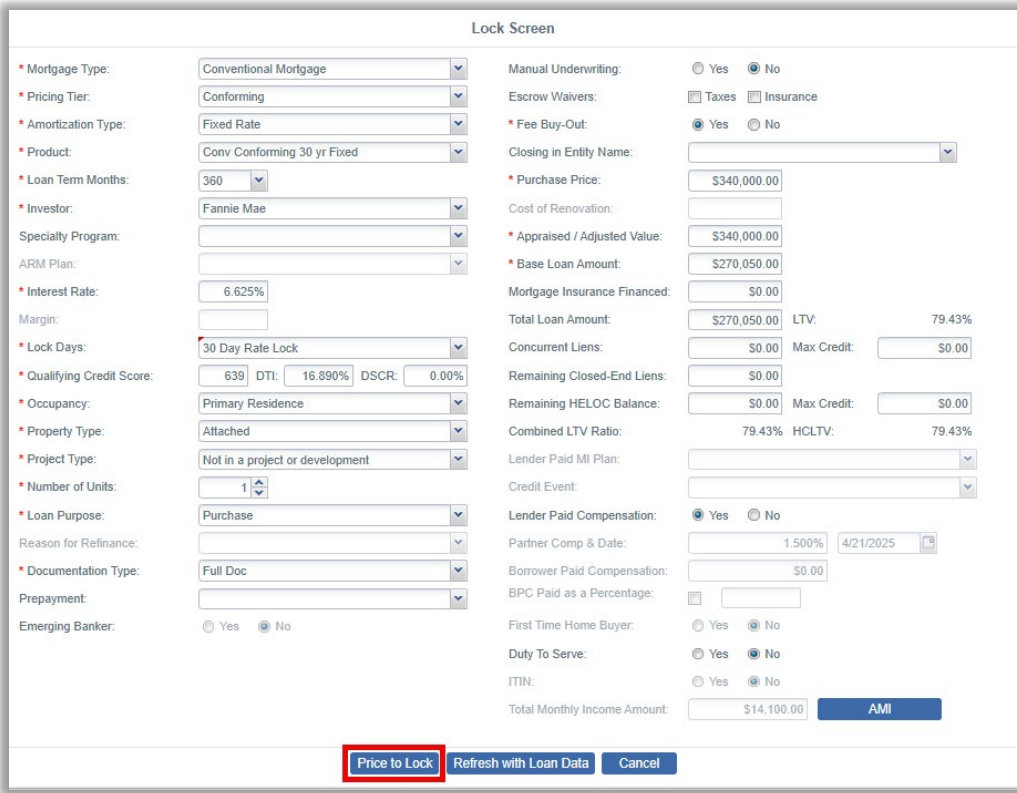
Locked Rate:5.500%

Total Points:-1.918%

Relock

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

Step	Action																						
1	Open the loan to be relocked.  Alert Summary <table border="1"> <thead> <tr> <th>ALERT</th> <th>COUNT</th> </tr> </thead> <tbody> <tr> <td>Properties in FEMA declared disaster area</td> <td>634</td> </tr> <tr> <td>Locks Expired</td> <td>297</td> </tr> <tr> <td>Documents have expired</td> <td>149</td> </tr> <tr> <td>Documents Expiring in 10 days or less</td> <td>147</td> </tr> <tr> <td>Locks Expiring in 15 days</td> <td>18</td> </tr> <tr> <td>FHA Case Number Expiring</td> <td>6</td> </tr> <tr> <td>An error has occurred while generating fees. Some fees may be missing.</td> <td>5</td> </tr> <tr> <td>Subject is in a FLOOD ZONE</td> <td>4</td> </tr> <tr> <td>Documents will expire before Closing date.</td> <td>4</td> </tr> <tr> <td>Total:</td> <td>1264</td> </tr> </tbody> </table> 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.	ALERT	COUNT	Properties in FEMA declared disaster area	634	Locks Expired	297	Documents have expired	149	Documents Expiring in 10 days or less	147	Locks Expiring in 15 days	18	FHA Case Number Expiring	6	An error has occurred while generating fees. Some fees may be missing.	5	Subject is in a FLOOD ZONE	4	Documents will expire before Closing date.	4	Total:	1264
ALERT	COUNT																						
Properties in FEMA declared disaster area	634																						
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An error has occurred while generating fees. Some fees may be missing.	5																						
Subject is in a FLOOD ZONE	4																						
Documents will expire before Closing date.	4																						
Total:	1264																						
2	Go to Loan Processing→Lock Management.  Loan Processing Menu: - View Pipeline - Loan Summary - Loan Processing Lock Management - Fees & Closing Costs - Change of Circumstance - Loan Conditions - Upload Documents Loan Details: - Lender Loan Number: 2402007338 - Lock Expiration: 6/17/2026 - Loan Status: - Borrower Name: - Subject Property: - LTV/CLTV: Workflow: Application → Set-Up v → P																						

Step	Action
3	Click the Relock button at the bottom of your screen.  The screenshot shows the 'Loan Lock History' section with a 'Lock Management' tab selected. Below the tab, there's a table with columns for 'Lock Status', 'Rate Lock Expired', 'Lock Expires', and 'Points'. The 'Relock' button is located at the bottom of the screen, highlighted with a red box and a hand cursor.
4	Ensure all the required information is correct, and click the Price to Lock button. Note: ensure Lock Days is set to 30 Day Rate Lock.  The screenshot shows the 'Lock Screen' form with various fields for loan details. The 'Price to Lock' button is highlighted with a red box at the bottom of the form. Helpful Tip: Click Refresh with Loan Data to pull changes made on the Short Application screen into the Lock Screen.

Step

Action

5

Select the desired rate from the chart, and click the **Lock** button.

Pricing Details

Lock Days: 30 Day Rate Lock

Conv Conforming 30 yr Fixed

Net Rate & Price

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.000%	\$1,619.09	3.542%	3.667%	3.792%
6.125%	\$1,640.85	3.029%	3.154%	3.279%
6.250%	\$1,662.74	2.727%	2.852%	2.977%
6.375%	\$1,684.76	2.518%	2.643%	2.768%
6.490%	\$1,705.12	2.166%	2.291%	2.416%
6.500%	\$1,706.90	2.041%	2.166%	2.291%
6.625%	\$1,729.16	1.584%	1.834%	1.834%

*Loans priced below the minimum price require a pricing exception.

Minimum Points: 0.000%Maximum Points: 0.000%

Pricing Adjustments

ADJUSTMENT DESCRIPTION	NOTE RATE	POINTS
Base Rate	6.625%	-1.916%
FICO/LTV Adjustment - FICO Score (0-639) LTV (75.01-80%)	0.000%	2.750%
Conventional Loan Amount - \$125k - \$350k	0.000%	-0.500%

Lock

Cancel

6

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

Lock Confirmation

Lock Confirmation

LOAN ATTRIBUTES

REQUESTED LOCK

Lock Date	10/30/2025 4:17 PM
Lock Expiration	12/01/2025
Lock Days	30
Lock Days	30
Lock Action	Rate Lock Approved
Days Extended	
Interest Rate	7.125%
Discount Points	0.737%
ARM Margin	0.000%
Product	Conv Conforming 30 yr Fixed
Program	
Loan Amount	\$270,050.00
Mortgage Insured Financed Amount	\$0.00
Total Loan Amount	\$270,050.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Purchase
Reason for Refinance	
Purchase Price	\$340,000.00

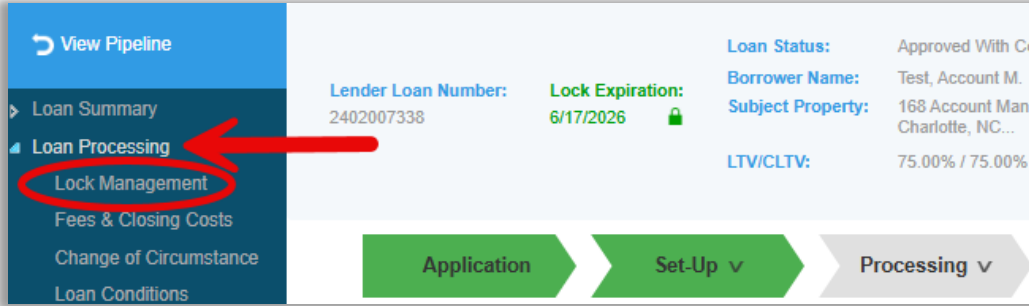
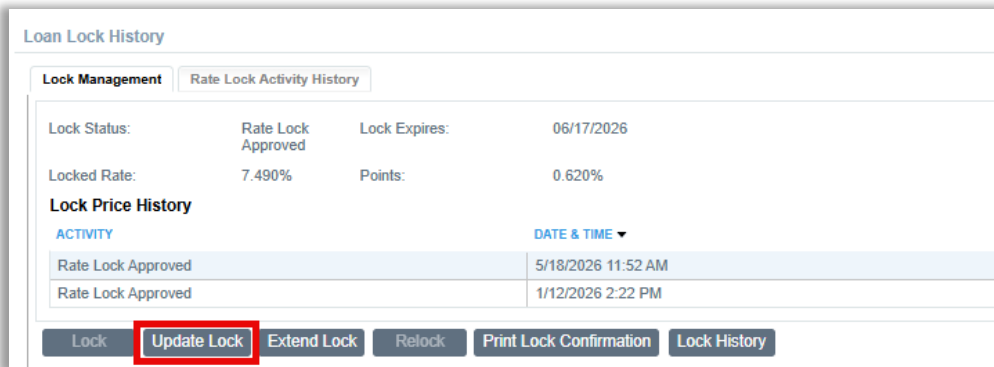
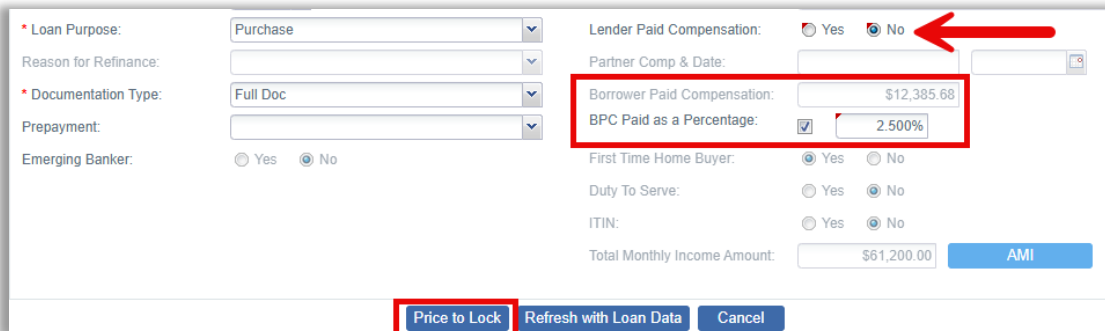
Lock

Cancel

Step	Action																								
7	A pop up will confirm that the Lock Request has been successfully submitted. Loan 2102000017 locked successfully Congratulations, your Loan Lock Request has been succesfully submitted. A Lock Confirmation does not constitute a loan decision/approval. Thank you for your business! OK Print Confirmation 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 Subj Address:10655 Birch Street City, State, Zip:Burbank, CA 91502 Account Executive: Lock Days:45 Lock Date:01-28-2019 02:43:54 PM Lock Expiration:03-14-2019 Locked Rate:5.500% Total Points:-1.918% HomeBridge Financial Services, Inc. <i>Compensation - 0.750%</i> The following lock attributes were used to determine your lock contract: <table><tr><td>Product:</td><td>Conv Conforming 30 yr Fixed</td><td>Occupancy:</td><td>Primary Residence</td></tr><tr><td>Program:</td><td></td><td>Property Type:</td><td>Detached</td></tr><tr><td>ARM Margin:</td><td>0.000%</td><td>Number of Units:</td><td>1</td></tr><tr><td>Purchase Price:</td><td>\$0.00</td><td>Loan Purpose:</td><td>Refinance</td></tr><tr><td>Appraised Value:</td><td>\$600,000.00</td><td>Reason for Refinance:</td><td>Cash Out</td></tr><tr><td>Base Loan Amount:</td><td>\$480,000.00</td><td>Manual Underwriting:</td><td>No</td></tr></table>	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
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																						
8	The Lock Management screen will now display the details of the Relock. Lock Management Lock Status:Approved Lock Expires:02/23/2018 Locked Rate:3.875% Points:-0.625% Lock Price History ACTIVITY DATE & TIME NOTE RATE TOTAL POINTS DETAILS Approved 1/24/2018 10:51 AM 3.875% -0.625% Approved 9/18/2017 3:19 PM 3.250% 0.500% Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History																								

Change Compensation Type

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

Step	Action
1	Go to Loan Processing→Lock Management. 
2	Click Update Lock. 
3	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 

Fees & Closing Costs

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

Fees:

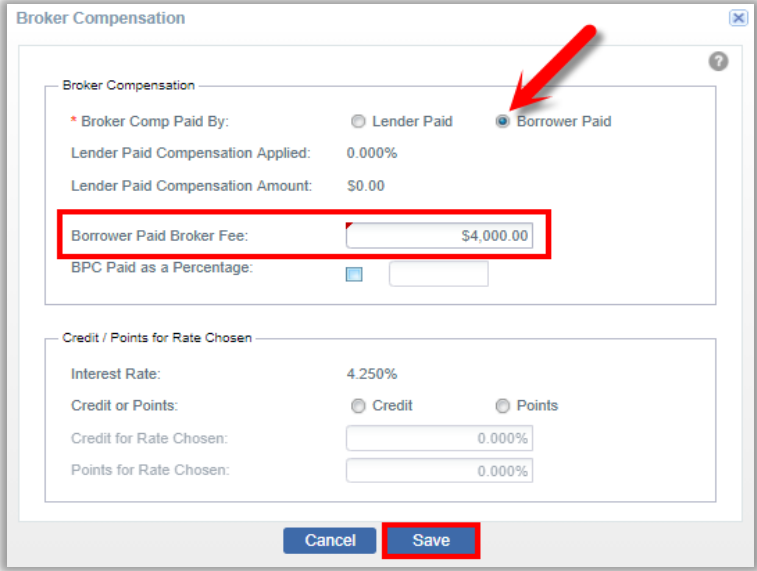
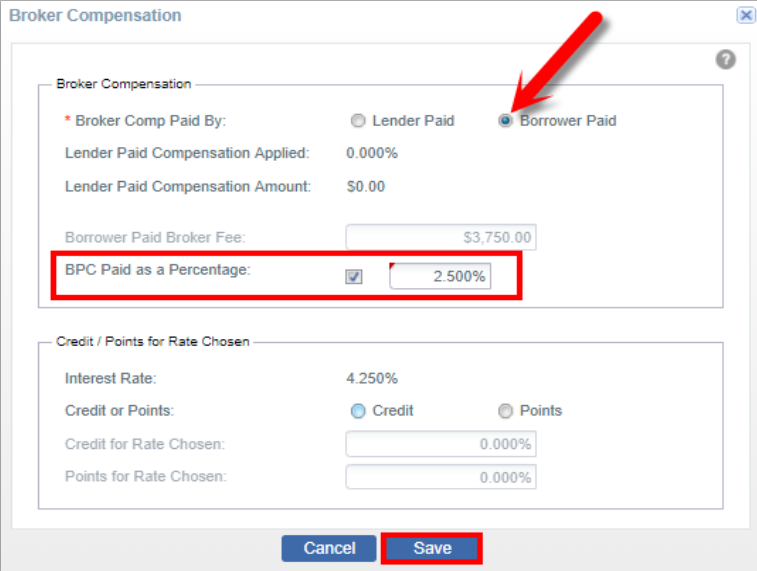
- Are based upon the entered loan information.
- Automatically adjust with relevant loan changes.
- Cannot be deleted.

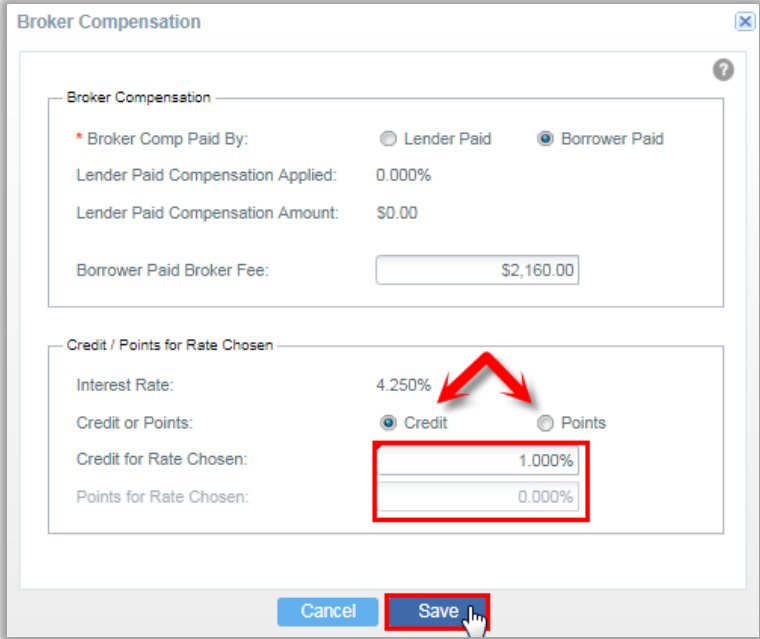
SECTI...	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	FINANCE CHARG...	FEE
A	Underwriting Fees		Lender	\$895.00	\$895.00	\$0.00	\$895.00	
B	Flood Certification Fee	ServiceLink National Flo...	Third Party Provider	\$8.25	\$8.25	\$0.00	\$8.25	
B	VA Funding Fee		Third Party Provider	\$3,600.00	\$3,600.00	\$0.00	\$3,600.00	
F	Daily Interest Charges		Lender	\$256.82	\$256.82	\$0.00	\$256.82	

Broker Compensation – For Unlocked Loans

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

Step	Action
1	Go to Loan Processing→Fees & Closing Costs.
2	Click the Broker Compensation button at the bottom of the screen.

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

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

Enter Fees

Step

Action

1

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

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

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

Generate Title & Recording Fees | Quick Fees | Broker Compensation | Add New Fee | Add New Escrow | Add/Edit Credits

2

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

Generate Title & Tax Recording Fees | **Quick Fees** | Broker Compensation | Add New Fee | Add New Escrow | Add/Edit Credits

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

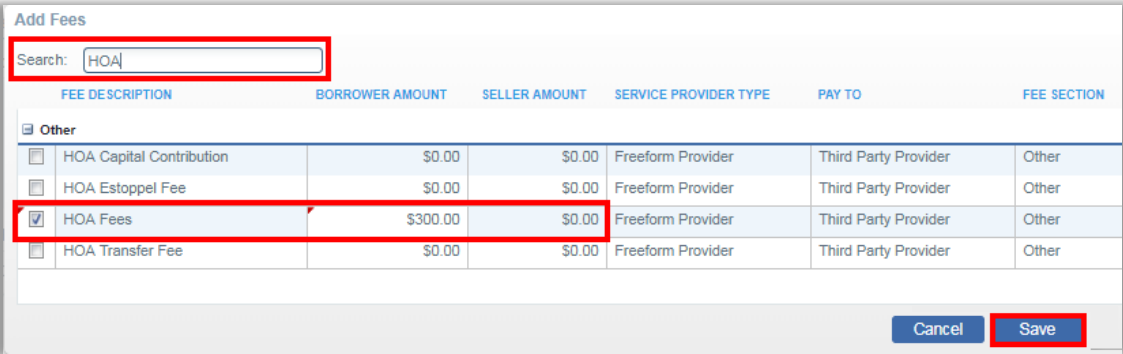
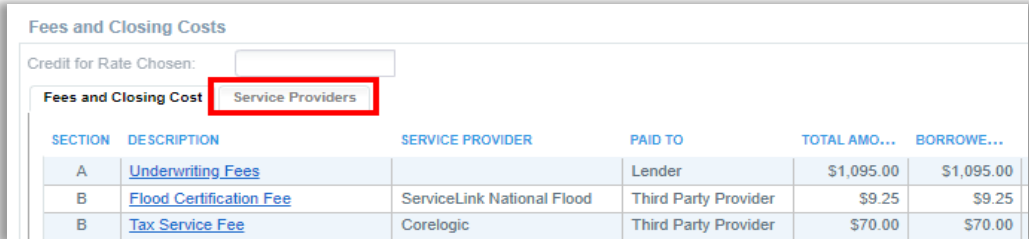
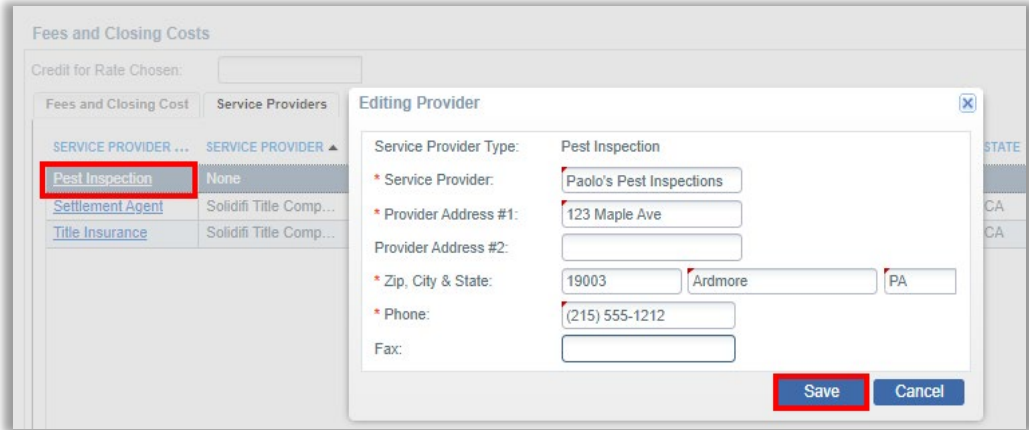
- Place **checkmark(s)** next to the fee(s)
- **Enter the amount(s)** to be paid by the Borrower and/or Seller
- Click **Save**

Add Fees

Search:

	FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
☐	Home Inspection Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
☐	Home Owner Dues	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
☒	Home Warranty Fee	\$0.00	\$400.00	Freeform Provider	Third Party Provider	Other
☐	Inspection Fees (optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
☐	Pest Inspection (optional)	\$0.00	\$0.00	Pest Inspection	Third Party Provider	Other
Prepays						
☐	City / Town Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
☐	County Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
☒	Flood Insurance	\$150.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
☐	Garbage / Sanitation Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
☐	Insurance Premium - Earthquake	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
☐	Insurance Premium - Hurricane	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
Services You Can Shop For						
Services You Cannot Shop For						
Taxes and Other Government Fees						

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

Step	Action
3	Use the Search bar at the top of the screen to quickly find fees. 
4	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. 

Step**Action**

Review the fees listed to ensure that all fees are reflected properly.

Fees and Closing Cost		Service Providers				
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER A...	FINANCE C...
A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00
B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	\$75.00	\$0.00	\$75.00
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	\$937.00	\$0.00	\$0.00
C	NJ Notice Filing Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$20.00	\$0.00	\$0.00
C	Recording Service Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$5.00	\$0.00	\$5.00
C	Settlement Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$350.00	\$0.00	\$350.00
C	Tax Search Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00



Helpful Tip: There is a Legend for the LE/CD Section codes at the bottom of this screen (you may have to zoom out to see it).

A Origination Charges

B Services You Cannot Shop For

C Services You Shop For

E Taxes and Other Government Fees

F Prepays

G Initial Escrow Payment at Closing

H Other

5

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	\$6.25	\$6.25	
B	VA Funding Fee		Third Party Provider	\$10,427.50	\$10,427.50	
C	Closing Coordination Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$790.00	\$790.00	
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	\$110.45	\$110.45	
C	Commitment Policy Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$15.00	\$15.00	
C	E-Docs/E-Record/RecSvc Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$85.00	\$85.00	
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	\$500.00	\$500.00	
C	Settlement Fee	Set Agent	Third Party Provider	\$1.00	\$1.00	
C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Provider	\$42.00	\$42.00	

Legend:

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

** - View fee details for POC amount

Edit a Fee

Step	Action																																																																																	
1	To edit a fee, click the Fee Description link. Fees and Closing CostService Providers <table><thead><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th></tr></thead><tbody><tr><td>A</td><td>Commitment Fee</td><td></td><td>Lender</td></tr><tr><td>B</td><td>Flood Certification Fee</td><td></td><td>Third Party Provider</td></tr><tr><td>B</td><td>Mortgage Insurance Premium</td><td></td><td>Third Party Provider</td></tr><tr><td>C</td><td>Closing Protection Letter</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td></tr><tr><td>C</td><td>Lender's Title Insurance</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td></tr><tr><td>C</td><td>No Notice Email Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td></tr></tbody></table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	A	Commitment Fee		Lender	B	Flood Certification Fee		Third Party Provider	B	Mortgage Insurance Premium		Third Party Provider	C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	C	No Notice Email Fee	Solidifi Title & Closing, LLC	Third Party Provider																																																					
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO																																																																															
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C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider																																																																															
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C	No Notice Email Fee	Solidifi Title & Closing, LLC	Third Party Provider																																																																															
2	Make the changes to the fee and click Save. Editing Fee * LE/CD Section: Services You Can Shop For * Fee Identifier: 1101c Fee description: Title Examination Fee Service Provider Type: Title Insurance Pay To: Third Party Provider Service Provider: Solidifi Title & Closing, LLC * Vendor Relationship: Services You Can Shop For Finance Charge: ☐ Total Amount: \$150.00 POC Amount: \$0.00 Total Borrower Amount: \$150.00 POC Amount: \$0.00 Total Seller Amount: \$0.00 POC Amount: \$0.00 Cancel Save Note: Do not enter fees in POC Amount field (will not show on LE). POC fees will be reconciled on the CD.																																																																																	
3	The edited fee will display  a in the Fee Modified column. Fees and Closing Costs Credit for Rate Chosen: Fees and Closing CostService Providers <table><thead><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>TOTAL AMOUNT</th><th>BORROWER AM...</th><th>SELLER AMOUNT</th><th>FINANCE CHARG...</th><th>FEE MODI...</th></tr></thead><tbody><tr><td>C</td><td>Closing Protection Letter</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$75.00</td><td>\$75.00</td><td>\$0.00</td><td>\$75.00</td><td></td></tr><tr><td>C</td><td>Lender's Title Insurance</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$1,800.00</td><td>\$1,800.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Recording Service Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$5.00</td><td>\$5.00</td><td>\$0.00</td><td>\$5.00</td><td></td></tr><tr><td>C</td><td>Settlement Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$350.00</td><td>\$350.00</td><td>\$0.00</td><td>\$350.00</td><td></td></tr><tr><td>C</td><td>Tax Search Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$100.00</td><td>\$100.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Title Endorsements</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$50.00</td><td>\$50.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Title Examination Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Pro...</td><td>\$150.00</td><td>\$150.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>E</td><td>Deed Recording</td><td></td><td>Third Party Pro...</td><td>\$55.00</td><td>\$55.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></tbody></table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pro...	\$75.00	\$75.00	\$0.00	\$75.00		C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Pro...	\$1,800.00	\$1,800.00	\$0.00	\$0.00		C	Recording Service Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$5.00	\$5.00	\$0.00	\$5.00		C	Settlement Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$350.00	\$350.00	\$0.00	\$350.00		C	Tax Search Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$100.00	\$100.00	\$0.00	\$0.00		C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Pro...	\$50.00	\$50.00	\$0.00	\$0.00		C	Title Examination Fee	Solidifi Title & Closing, LLC	Third Party Pro...	\$150.00	\$150.00	\$0.00	\$0.00		E	Deed Recording		Third Party Pro...	\$55.00	\$55.00	\$0.00	\$0.00	
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...																																																																										
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Pro...	\$75.00	\$75.00	\$0.00	\$75.00																																																																											
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E	Deed Recording		Third Party Pro...	\$55.00	\$55.00	\$0.00	\$0.00																																																																											

Delete a Fee

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

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	Underwriting Fees		Lender	\$895.00	\$0.00	\$895.00			
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00			
B	Tax Service Fee		Third Party Provider	\$83.00	\$0.00	\$83.00			
C	Closing Protection Letter	Linear Settlement Services, LLC	Third Party Provider	\$40.00	\$0.00	\$40.00			
C	Closing Protection Letter - Borrower	Linear Settlement Services, LLC	Third Party Provider	\$20.00	\$0.00	\$20.00			
C	Closing Protection Letter - Seller	Linear Settlement Services, LLC	Third Party Provider	\$0.00	\$55.00	\$0.00			
C	E-Docs/E-Record/RecSvc Fee	Linear Settlement Services, LLC	Third Party Provider	\$58.00	\$0.00	\$0.00			
C	Lender's Title Insurance	Linear Settlement Services, LLC	Third Party Provider	\$1,300.00	\$0.00	\$0.00			

Note: Standard Lender Fess cannot be deleted.

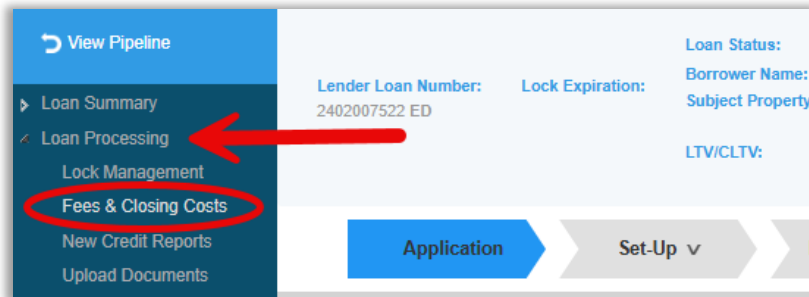
Add a New Fee

Step

Action

1

Select **Loan Processing** to open the menu and select **Fees & Closing Costs**.



2

Click the **Add New Fee** button at the bottom of the screen.

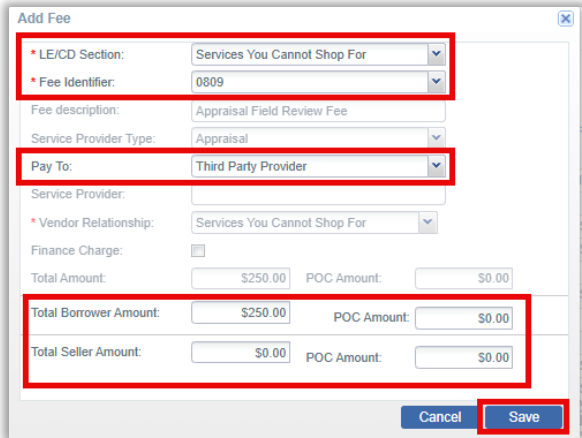
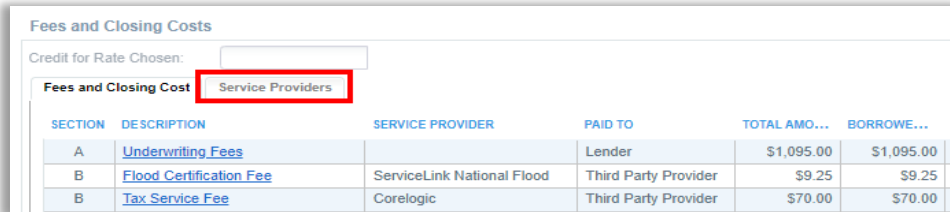
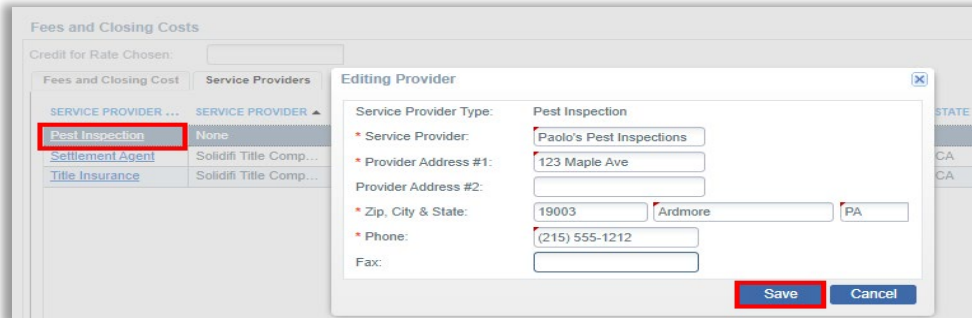
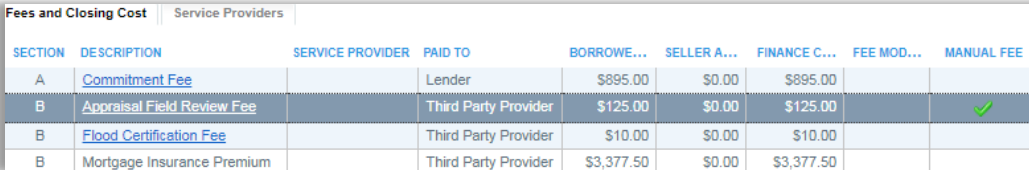
Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

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

Generate Title & Recording Fees Quick Fees Broker Compensation **Add New Fee** Add New Escrow Add/Edit Credits

Step	Action																																													
3	In the Add Fee pop up window, enter as applicable. • Select LE/CD Section, Fee Identifier and Pay To from the dropdown lists • Enter fee details • Click the Save button 																																													
4	Section C Fees – Complete the Service Provider information. • Go to the Service Providers tab.  <table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>TOTAL AMO...</th><th>BORROWE...</th></tr><tr><td>A</td><td>Underwriting Fees</td><td></td><td>Lender</td><td>\$1,095.00</td><td>\$1,095.00</td></tr><tr><td>B</td><td>Flood Certification Fee</td><td>ServiceLink National Flood</td><td>Third Party Provider</td><td>\$9.25</td><td>\$9.25</td></tr><tr><td>B</td><td>Tax Service Fee</td><td>Corelogic</td><td>Third Party Provider</td><td>\$70.00</td><td>\$70.00</td></tr></table> • Click the applicable fee hyperlink, enter the provider details on the pop-up, and click Save. 	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMO...	BORROWE...	A	Underwriting Fees		Lender	\$1,095.00	\$1,095.00	B	Flood Certification Fee	ServiceLink National Flood	Third Party Provider	\$9.25	\$9.25	B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00																					
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMO...	BORROWE...																																									
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B	Tax Service Fee	Corelogic	Third Party Provider	\$70.00	\$70.00																																									
5	The fee added will display a  in the Manual Fee column.  <table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>BORROWE...</th><th>SELLER A...</th><th>FINANCE C...</th><th>FEE MOD...</th><th>MANUAL FEE</th></tr><tr><td>A</td><td>Commitment Fee</td><td></td><td>Lender</td><td>\$895.00</td><td>\$0.00</td><td>\$895.00</td><td></td><td></td></tr><tr><td>B</td><td>Appraisal Field Review Fee</td><td></td><td>Third Party Provider</td><td>\$125.00</td><td>\$0.00</td><td>\$125.00</td><td></td><td>✓</td></tr><tr><td>B</td><td>Flood Certification Fee</td><td></td><td>Third Party Provider</td><td>\$10.00</td><td>\$0.00</td><td>\$10.00</td><td></td><td></td></tr><tr><td>B</td><td>Mortgage Insurance Premium</td><td></td><td>Third Party Provider</td><td>\$3,377.50</td><td>\$0.00</td><td>\$3,377.50</td><td></td><td></td></tr></table>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE	A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00			B	Appraisal Field Review Fee		Third Party Provider	\$125.00	\$0.00	\$125.00		✓	B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00			B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50		
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE																																						
A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00																																								
B	Appraisal Field Review Fee		Third Party Provider	\$125.00	\$0.00	\$125.00		✓																																						
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00																																								
B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50																																								

Add a New Escrow

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

Waiving Escrows:

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

Loan Interest Rate

* Interest Rate: 6.500%

Qualifying Rate: 6.500%

ARM Margin: 0.000%

Escrows

Escrow Waivers: ☒ Taxes ☒ Insurance

Other Information

Step

Action

1

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

View Pipeline

Loan Summary

Loan Processing

Lock Management

Fees & Closing Costs

New Credit Reports

Upload Documents

Lender Loan Number: 2402007522 ED

Lock Expiration:

Loan Status: Borrower Name: Subject Property

LTV/CLTV:

Application

Set-Up

2

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

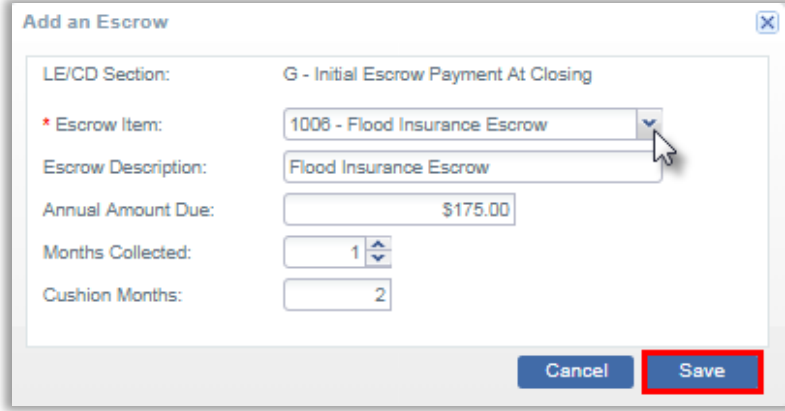
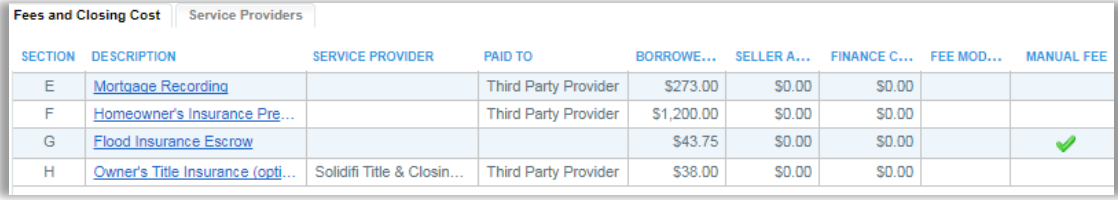
Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

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

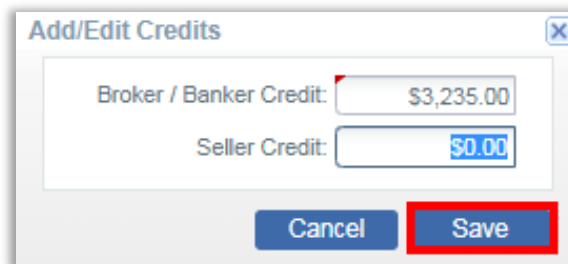
Generate Title & Recording Fees Quick Fees Broker Compensation Add New Fee **Add New Escrow** Add/Edit Credits

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 
4	The new escrow item will display a  in the Manual Fee column.  Note: Repeat these steps for Taxes & Insurance.

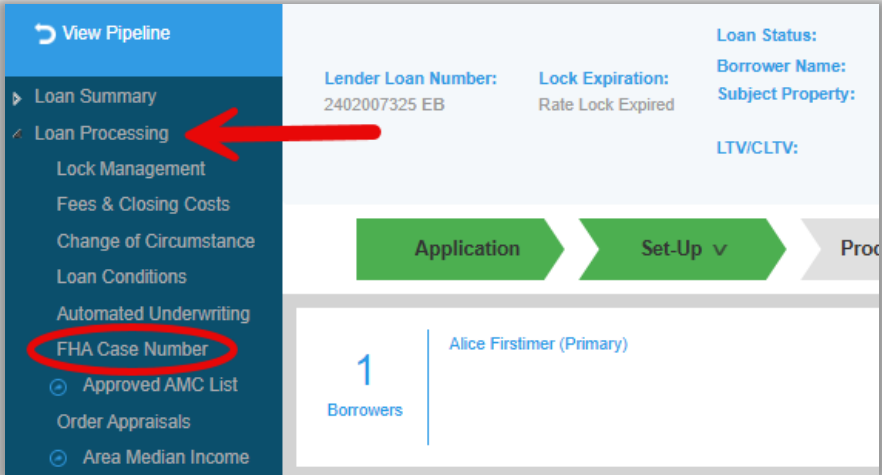
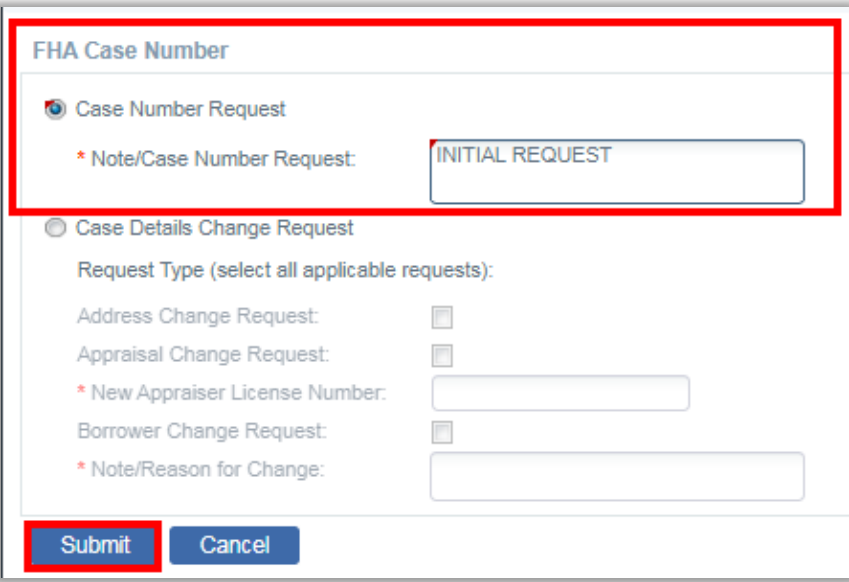
Add/Edit Credit

Add/Edit Credits

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



FHA Case Number

Step	Action
1	To request an Initial FHA Case Number click Loan Processing to open the menu, and select FHA Case Number. 
2	• Select Case Number Request • Enter "Initial request" in the Note/Case Number Request box • Click Submit 

Loan Submission

Homebridge Wholesale accepts loan submissions for either:

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

-or-

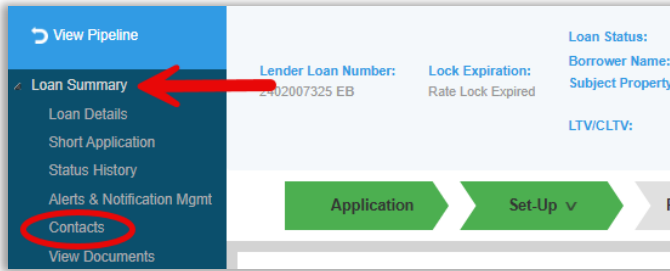
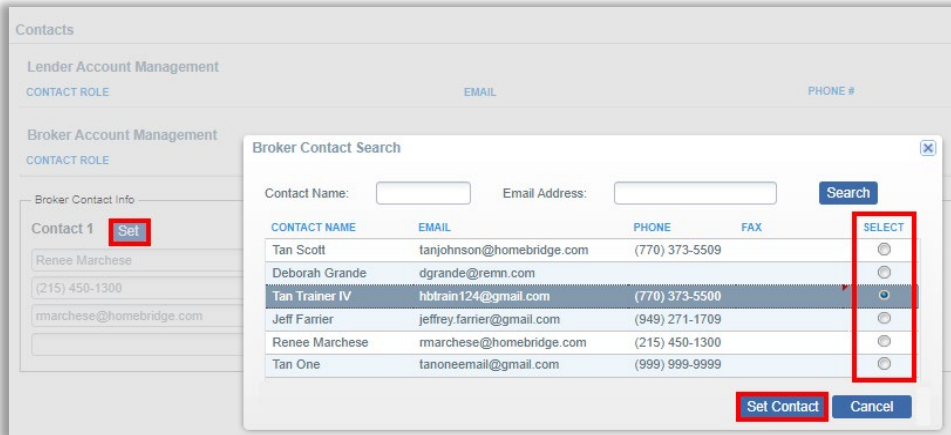
- Credit Decision (**Submit to Loan Setup**)

Submit to Loan Setup

To submit a loan to Homebridge Wholesale for credit decision:

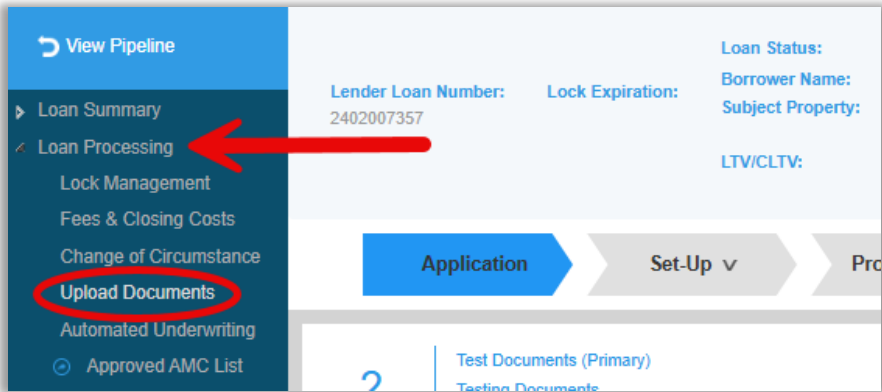
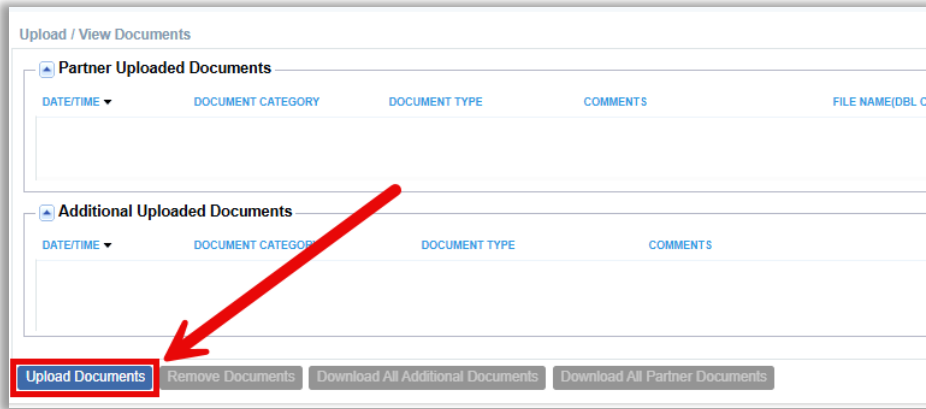
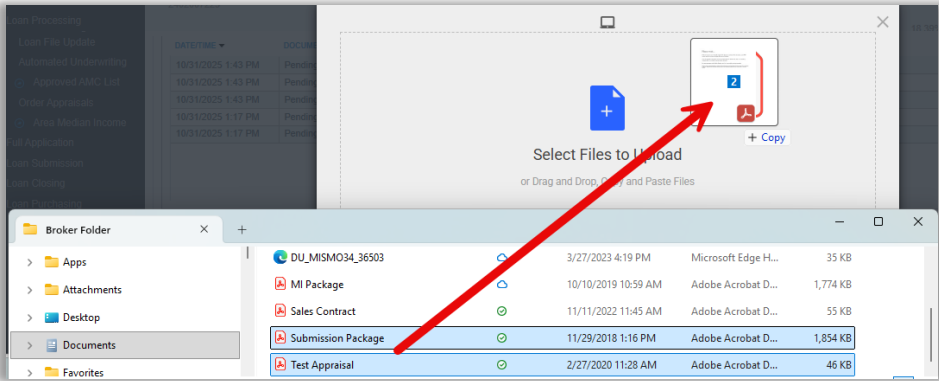
- Enter the Loan Contacts
- Upload the Initial Submission Package
- Submit to AUS when applicable

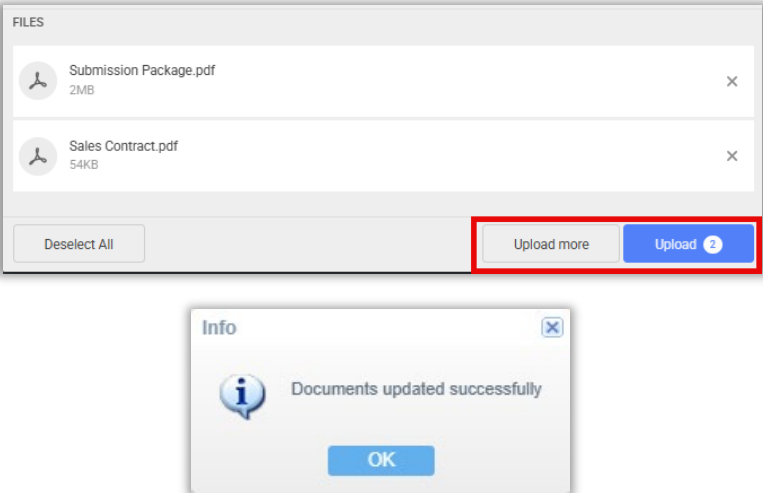
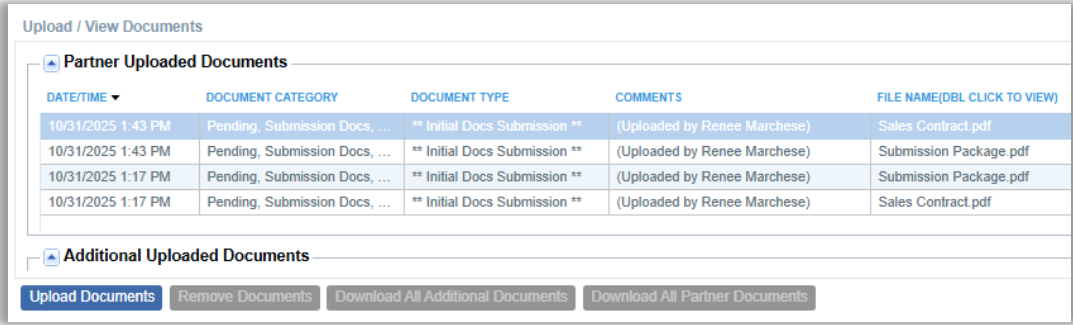
Enter Contact Information

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) 

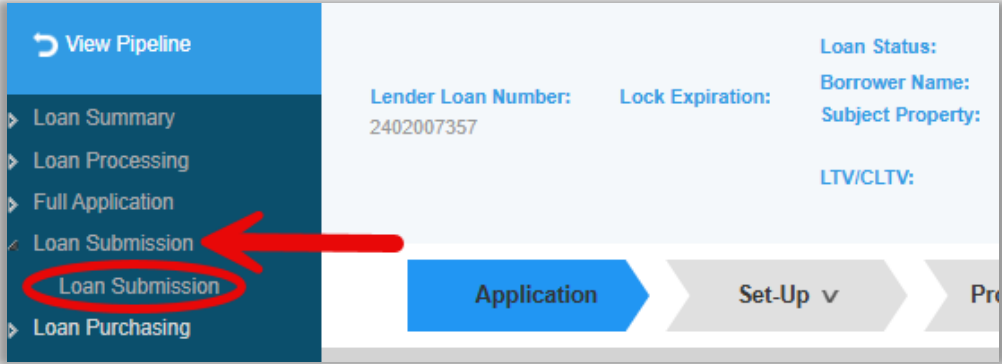
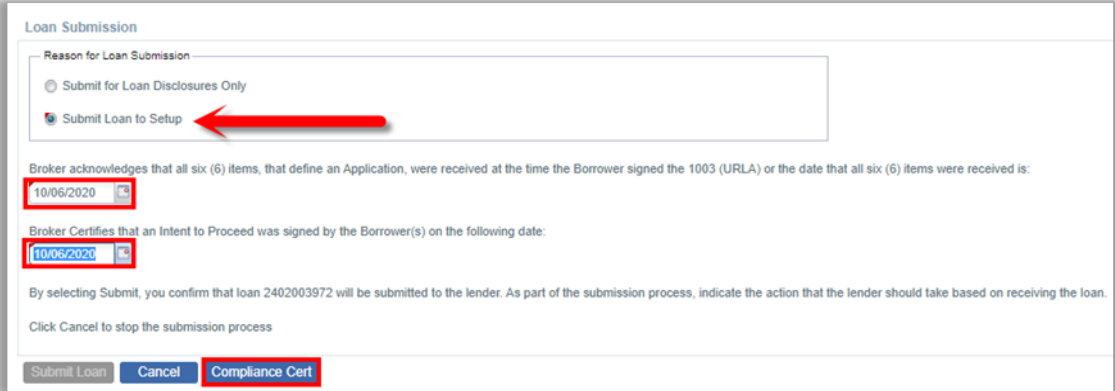
Step	Action									
3	Click Save. Contacts Lender Account Management <table><tr><th>CONTACT ROLE</th><th>CONTACT NAME</th><th>EMAIL</th><th>PHONE #</th></tr></table> Broker Account Management <table><tr><th>CONTACT ROLE</th><th>CONTACT NAME</th><th>EMAIL</th><th>PHONE #</th><th>URL</th></tr></table> Broker Contact Info Contact 1 Set Tan Trainer IV (770) 373-5500 hbtrain124@gmail.com Contact 2 Set Renee Marchese (215) 450-1300 rmarchese@homebridge.com SAVE CANCEL	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #							
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL						

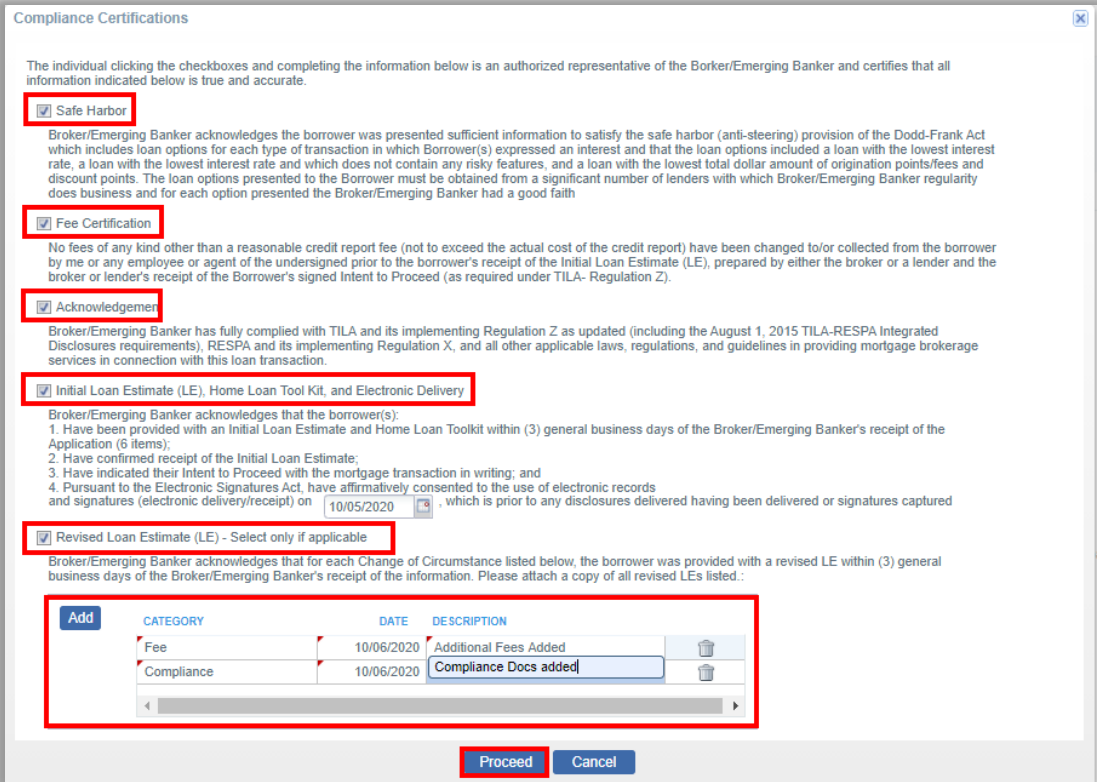
Upload Documents

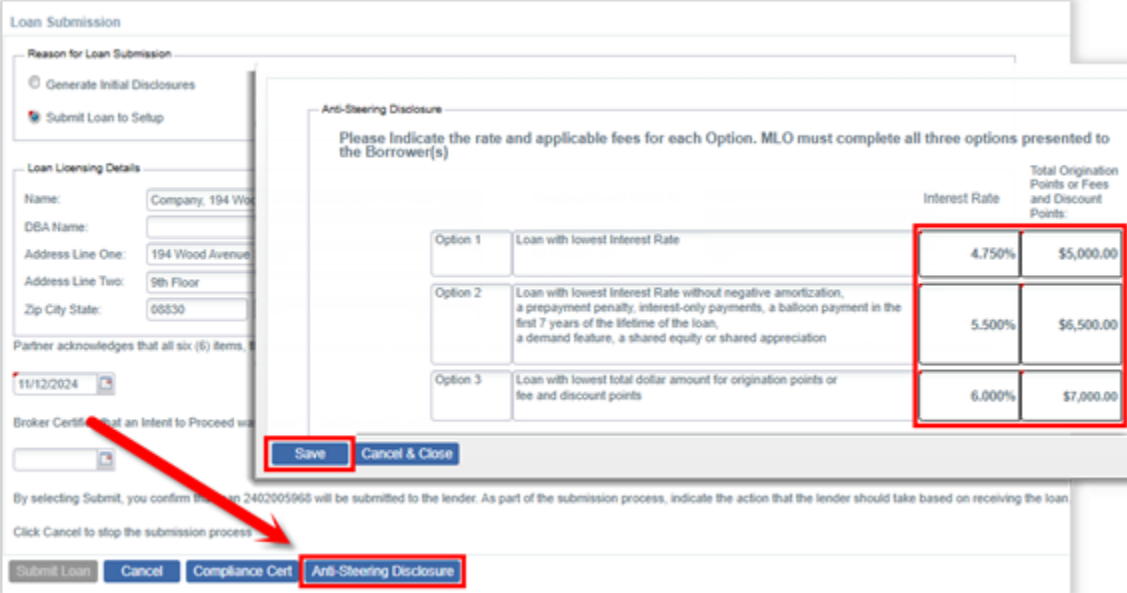
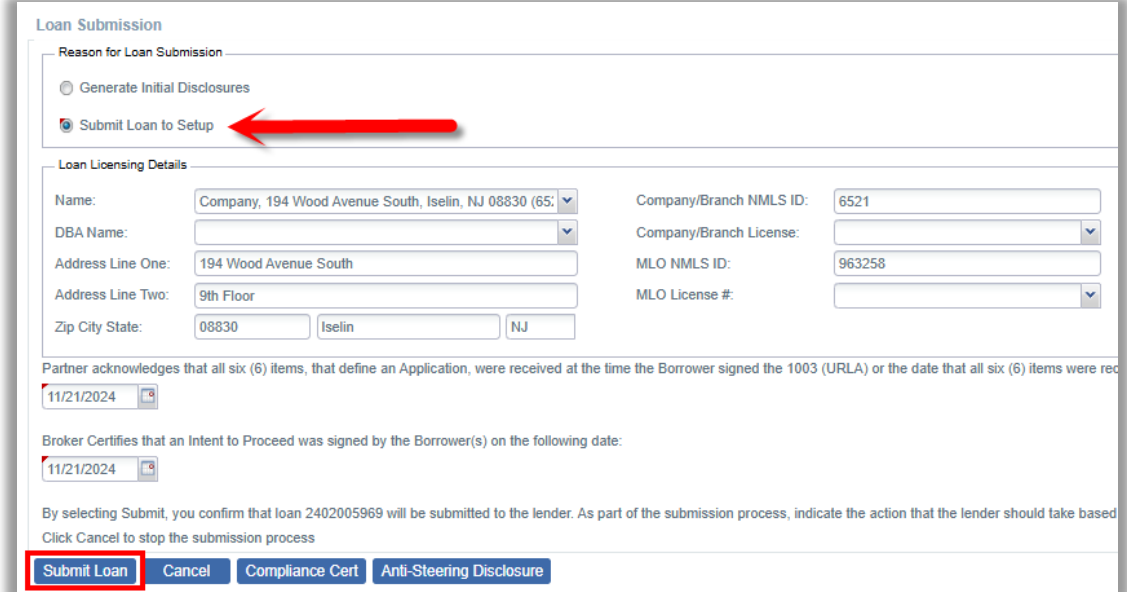
Step	Action
1	Go to Loan Processing→Upload Documents. 
2	Click Upload Documents at the bottom of the screen. 
3	- Click  to select the Borrower's documents on your computer - or - Drag and Drop the file(s) on the pop-up 

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

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 

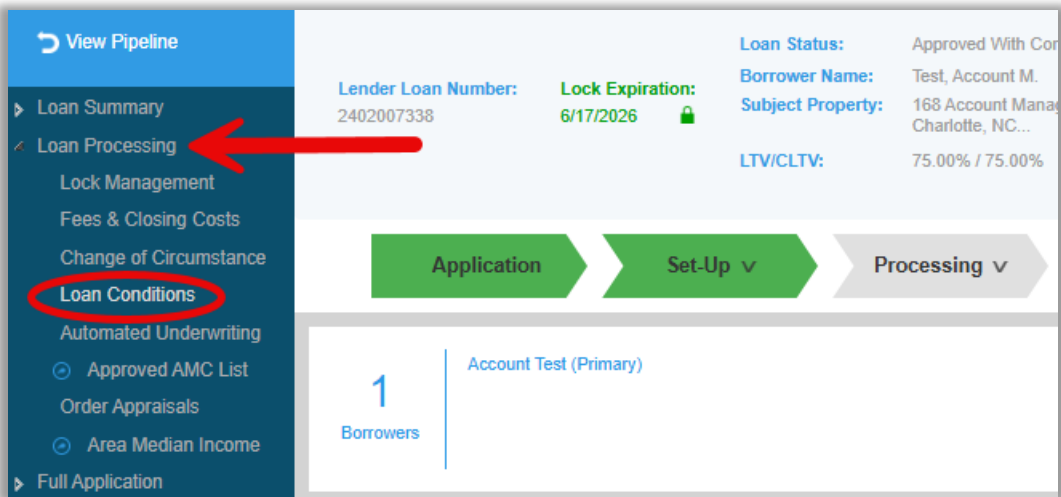
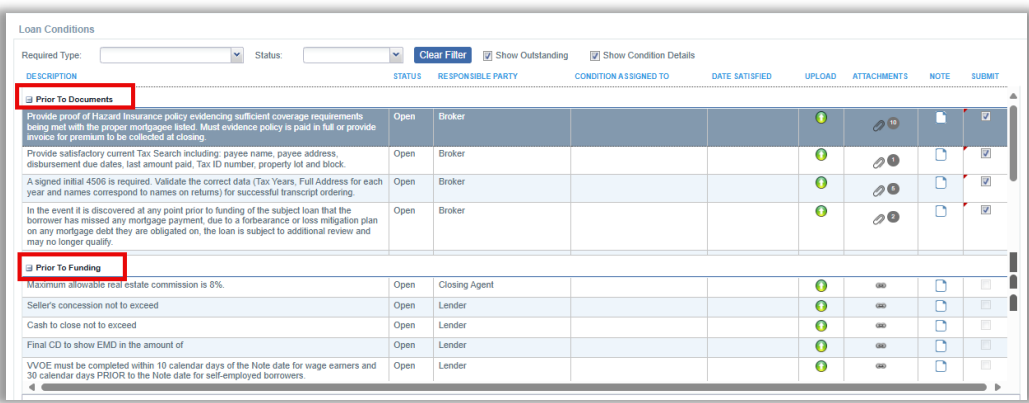
Step	Action
3	- The Compliance Certifications window will open - Place checkmarks to certify: ✓ Safe Harbor ✓ Fee Certification ✓ Acknowledgement ✓ Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery ✓ Revised Loan Estimate (LE) – Select only if applicable - Click the Proceed button 

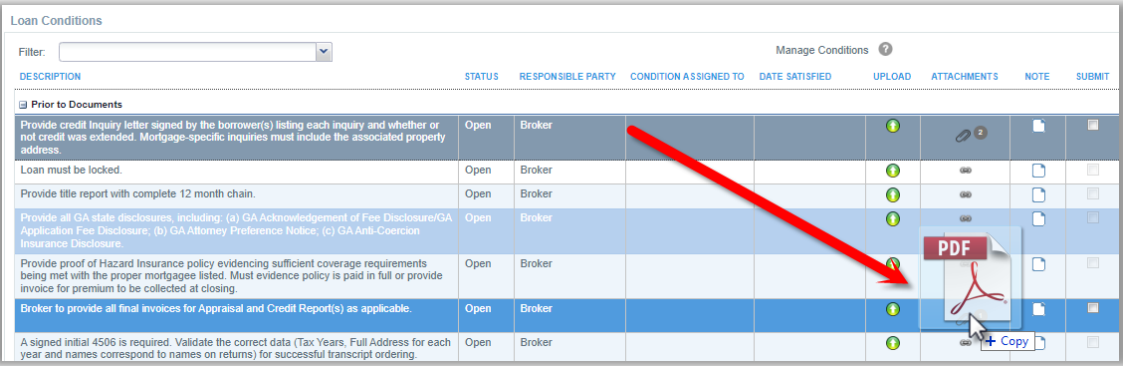
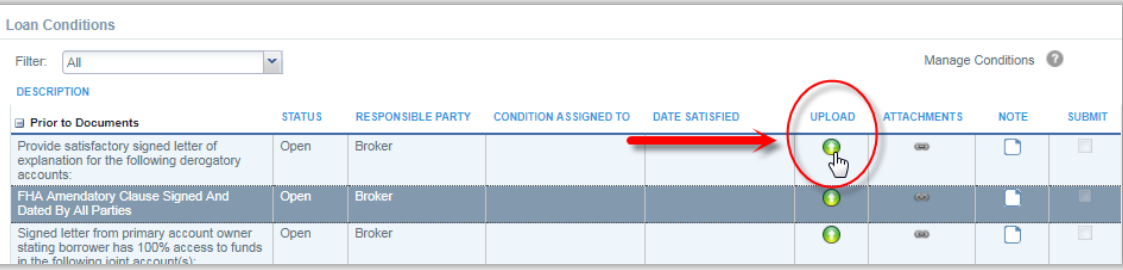
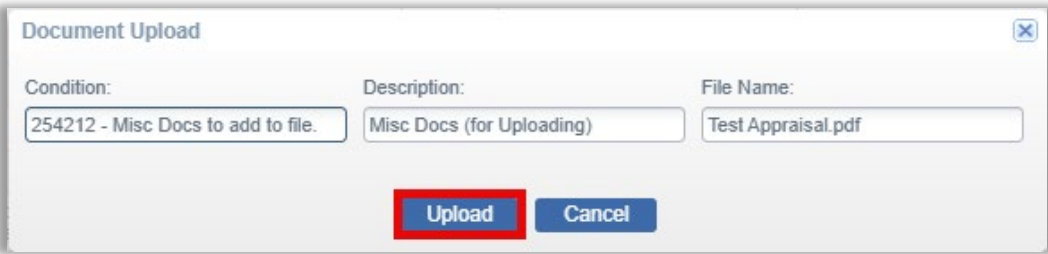
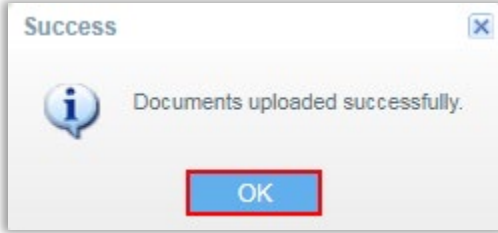
Step	Action																
4	- Click the Anti-Steering Disclosure button (Lender-paid Compensation only) - Enter as applicable - Click Save  The screenshot shows the 'Loan Submission' form with the 'Anti-Steering Disclosure' dialog box open. The dialog box contains the following table: <table><tr><th>Option</th><th>Description</th><th>Interest Rate</th><th>Total Origination Points or Fees and Discount Points</th></tr><tr><td>Option 1</td><td>Loan with lowest Interest Rate</td><td>4.750%</td><td>\$5,000.00</td></tr><tr><td>Option 2</td><td>Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation</td><td>5.500%</td><td>\$6,500.00</td></tr><tr><td>Option 3</td><td>Loan with lowest total dollar amount for origination points or fee and discount points</td><td>6.000%</td><td>\$7,000.00</td></tr></table> A red arrow points from the 'Anti-Steering Disclosure' button in the main form to the dialog box.	Option	Description	Interest Rate	Total Origination Points or Fees and Discount Points	Option 1	Loan with lowest Interest Rate	4.750%	\$5,000.00	Option 2	Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation	5.500%	\$6,500.00	Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00
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Option 3	Loan with lowest total dollar amount for origination points or fee and discount points	6.000%	\$7,000.00														
5	Click the Submit Loan button.  The screenshot shows the 'Loan Submission' form with the 'Submit Loan to Setup' button highlighted by a red arrow. The form contains the following fields: Reason for Loan Submission: ☐ Generate Initial Disclosures ☒ Submit Loan to Setup Loan Licensing Details: Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65) DBA Name: Address Line One: 194 Wood Avenue South Address Line Two: 9th Floor Zip City State: 08830 Iselin NJ Company/Branch NMLS ID: 6521 Company/Branch License: MLO NMLS ID: 963258 MLO License #: Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received on 11/21/2024 Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: 11/21/2024 By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan. Click Cancel to stop the submission process Submit Loan Cancel Compliance Cert Anti-Steering Disclosure																

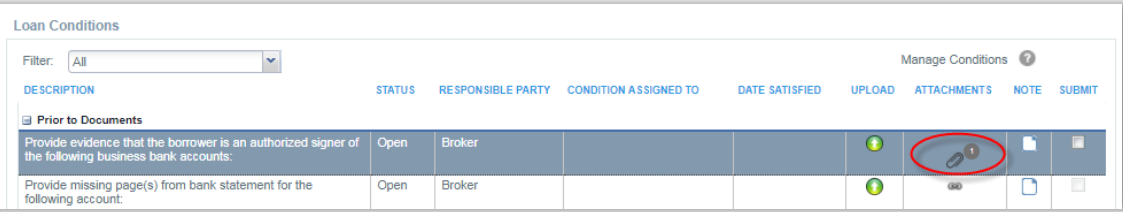
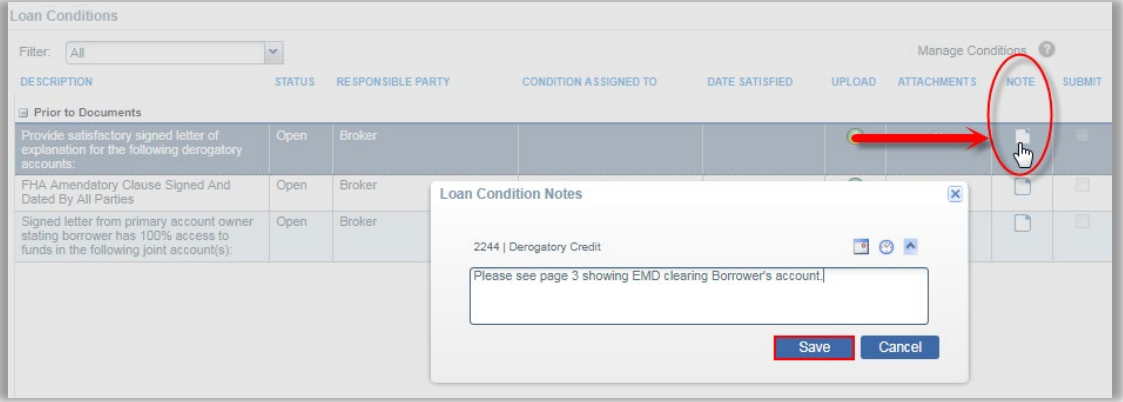
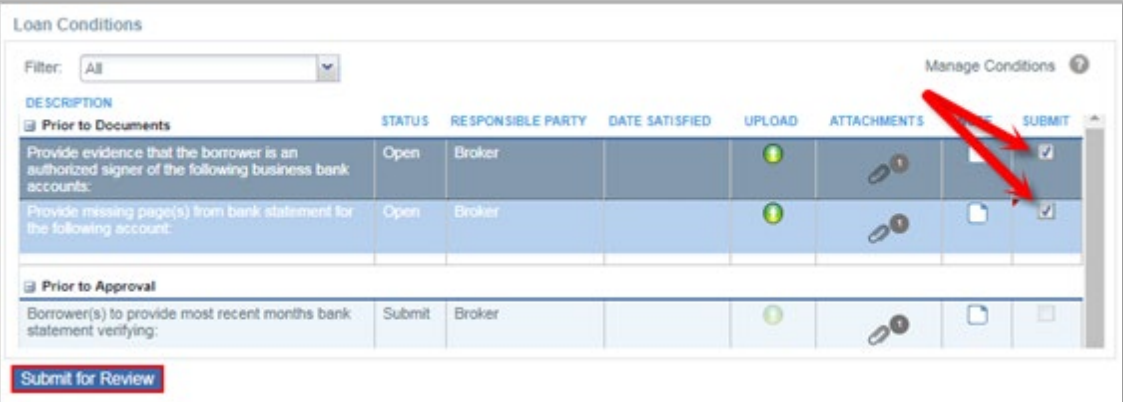
Step	Action												
	Required Data Fields Missing message will display for any missing or conflicting loan information. Click the Portal Screen link to resolve. Note: See the Submission Steps Guide for complete instructions.												
6	Required Data Fields Missing The following field(s) are required to be completed before the loan can be submitted: <table><thead><tr><th>SEVERITY</th><th>ACTION REQUIRED</th><th>APPLIES TO</th></tr></thead><tbody><tr><td>Error</td><td>Estimated Closing Date must be updated to reflect a date in the future.</td><td></td></tr><tr><td>Error</td><td>Upload Initial Submission Package.</td><td></td></tr><tr><td>Error</td><td>Automated Underwriting must be requested.</td><td></td></tr></tbody></table> PORTAL SCREEN Short Application Upload / View Documents Automated Underwriting - DU Correct Loan Details	SEVERITY	ACTION REQUIRED	APPLIES TO	Error	Estimated Closing Date must be updated to reflect a date in the future.		Error	Upload Initial Submission Package.		Error	Automated Underwriting must be requested.	
SEVERITY	ACTION REQUIRED	APPLIES TO											
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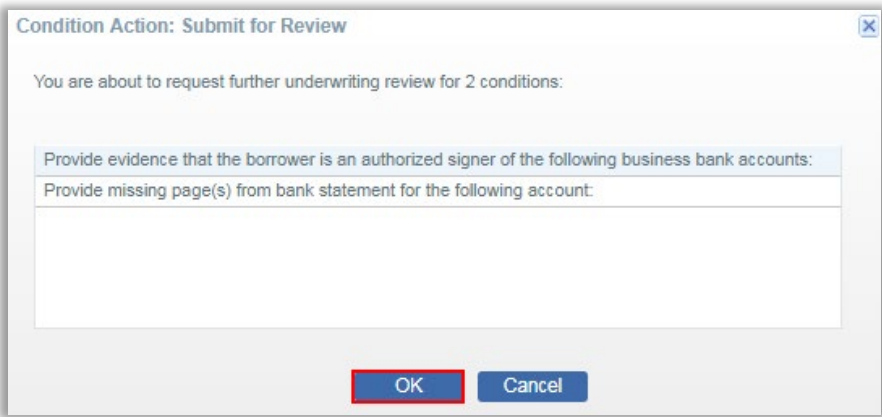
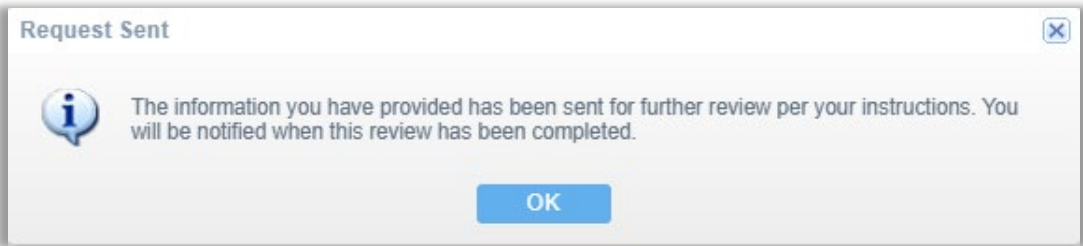
Submit Conditions for Underwriter Review

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

Step	Action
1	Go to Loan Processing→Loan Conditions. 
2	The Loan Conditions screen will group the conditions for approval into 2 sections: • Prior to Documents • Prior to Funding  Conditions are listed with a Status, the Responsible Party, and the Date Satisfied.

Step	Action
3	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. 
4	The Document Upload window will open. • The Condition, the Description, and the File Name will auto-populate for that condition • Click Upload 
5	A pop up will confirm the documents were uploaded successfully. Click OK. 

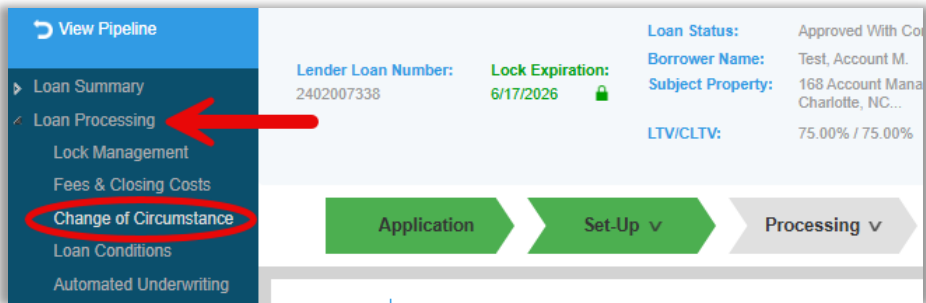
Step	Action
6	A paper clip will appear in the Attachments column with the number of documents associated to that condition. Upload and attach all of the conditions for the underwriter to review.  Helpful Tip: To attach a note to the documentation, click the Note Icon for that condition, type in the message, and click Save. 
7	When ready to submit documents for review, ensure that the Submit checkmark is selected, and click the Submit for Review button at the bottom of the screen. 

Step	Action
8	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. 

Change of Circumstance

Once a loan has been submitted, all loan term changes require a COC request. Follow the instructions below to submit a Change of Circumstance request.

Non-Fee Related Changes

Step	Action
1	Go to Loan Processing→Change of Circumstance. 
2	Type the reason for the Change of Circumstance request into the Miscellaneous Reason field and click Submit. 
3	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)

Step

Action

Changed Circumstance Submitted

Your Changed Circumstance request has been submitted and will be processed accordingly.

If applicable, upload the following documents:

1. Updated 1003 Application

2. Updated / New Fee Invoices

3. Most Recent Loan Estimate (Emerging Banker Only)

Print COC Request

Ok

Helpful Tip:

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

HomeBridge

WHOLESALE

A Division of HomeBridge Financial Services, Inc.

Changed Circumstance Request

A completed Changed Circumstance Request Form is required for each changed circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid change of circumstance and if so will be processed accordingly.

Borrower:

MARY HOMEOWNER

Property Address:

124 GRUMPY STREET, Carlstadt, NJ 07072

Date of Original Loan Estimate:

2018-01-31

Date of Change:

2018-01-31

Date of LE Re-disclosure:

2018-01-31

Explanation of Change(s):

1. Miscellaneous Reason - Request Loan amount change to \$175,000.

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

Change of Circumstances

Add New Fee

Add New Escrow

Credit for Rate Chosen:

DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMO...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON
☐ Broker Fees		\$12,500.00	\$0.00	\$0.00	\$0.00	
☐ Commitment Fee		\$0.00	\$0.00	\$0.00	\$0.00	
☐ Origination Points		\$3,000.00	\$0.00	\$0.00	\$0.00	
☐ Appraisal Fee		\$550.00	\$0.00	\$0.00	\$0.00	
☐ Closing Protection Letter	Solidifi Title & Closing, LLC	\$75.00	\$0.00	\$0.00	\$0.00	

A completed COC Request Form is required for each circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid COC.

Miscellaneous Reason
Request Loan amount change to \$155,000.

Submission History

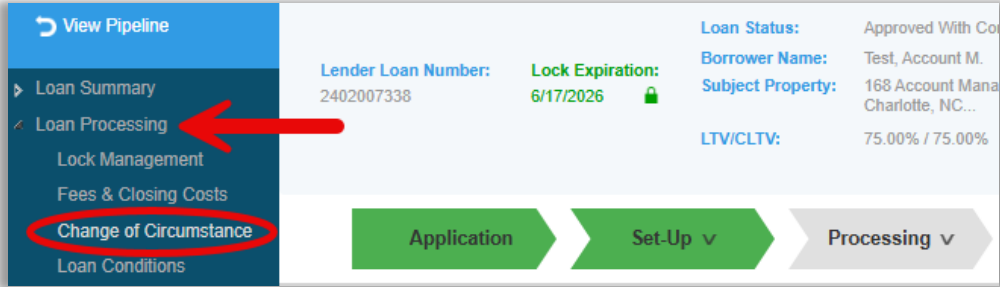
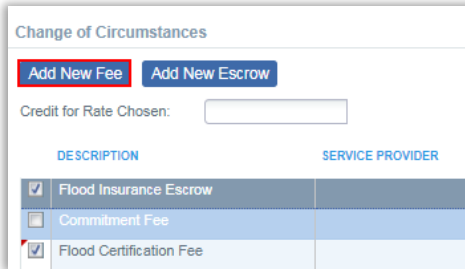
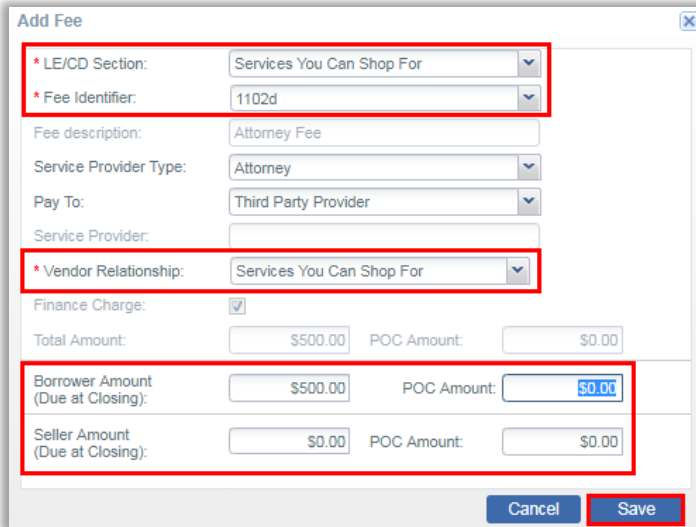
SUBMISSION DATE	REVIEW STATUS	ROLE	NOTE
9/19/2018 12:05 PM	Not Started	Closer	

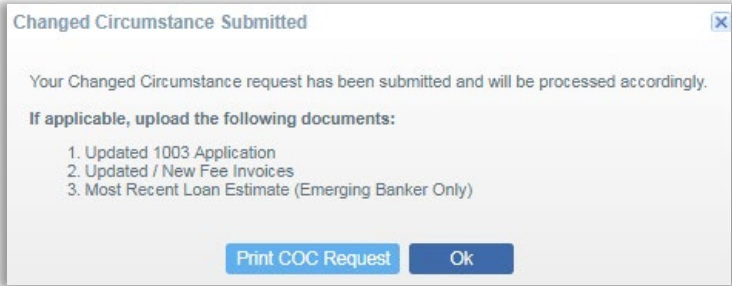
* This field is editable

4

Add a Fee

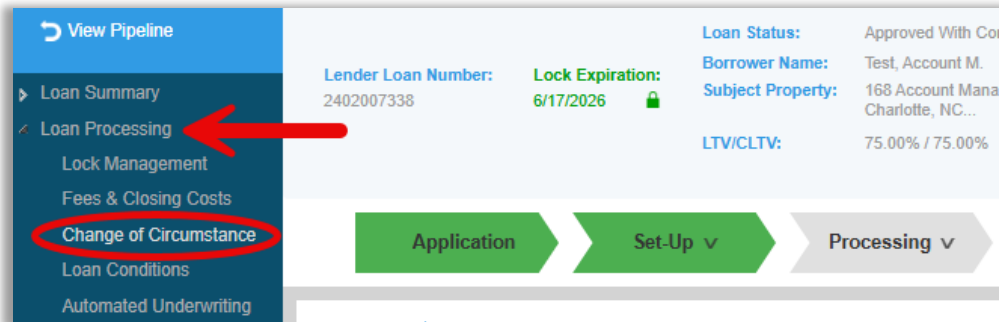
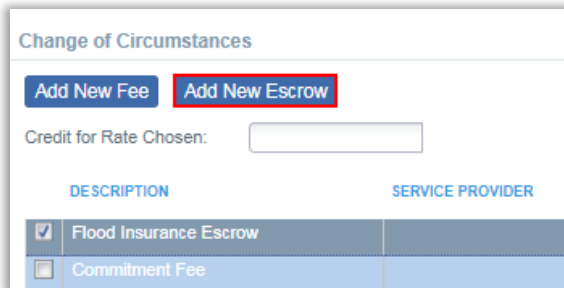
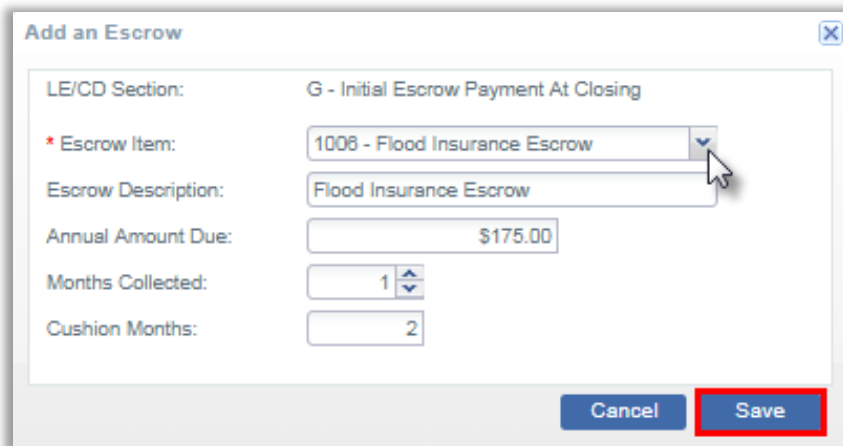
To add a **fee** that would require a Change of Circumstance re-disclosure, follow the steps below.

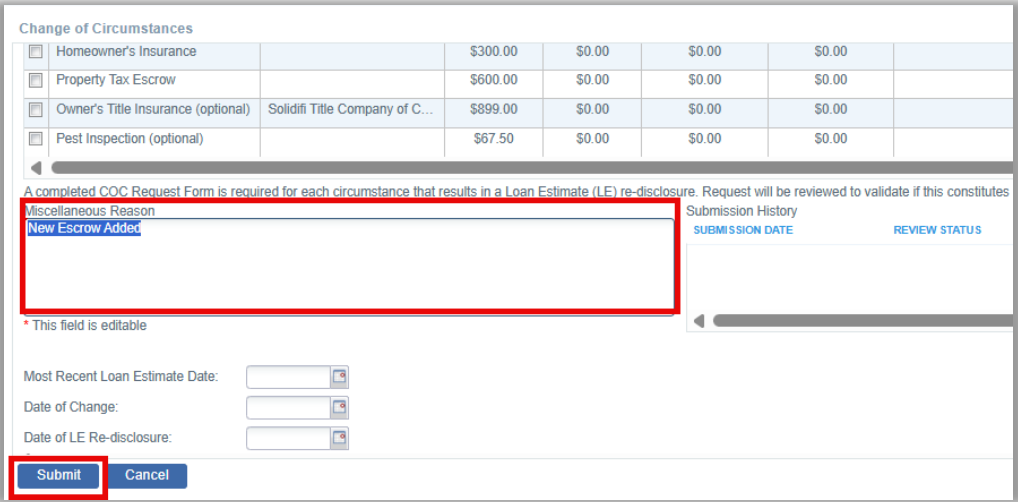
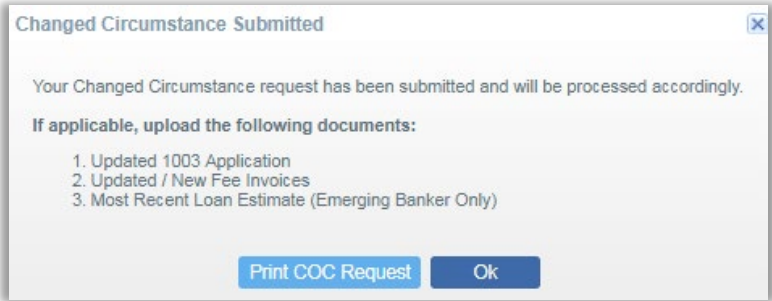
Step	Action
1	Go to Loan Processing→Change of Circumstance. 
2	Click the Add New Fee button. 
3	The Add Fee pop up window will open allowing you to enter the details of the fee. • Select the LE/CD Section from the dropdown menu • Select the Fee Identifier from the dropdown menu • The Fee description 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 

Step	Action
4	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 
5	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. 

Add an Escrow

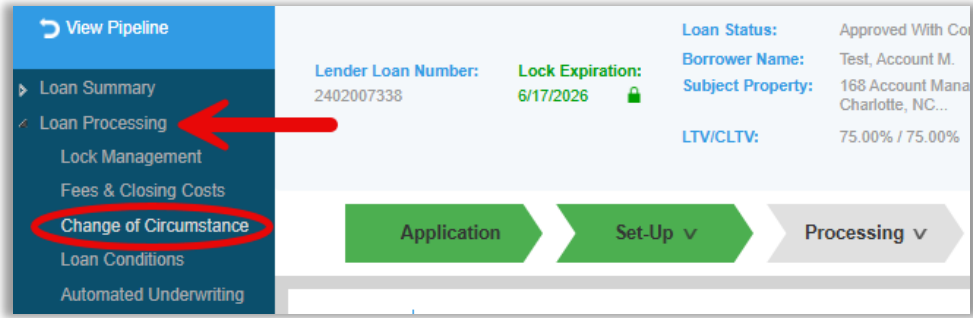
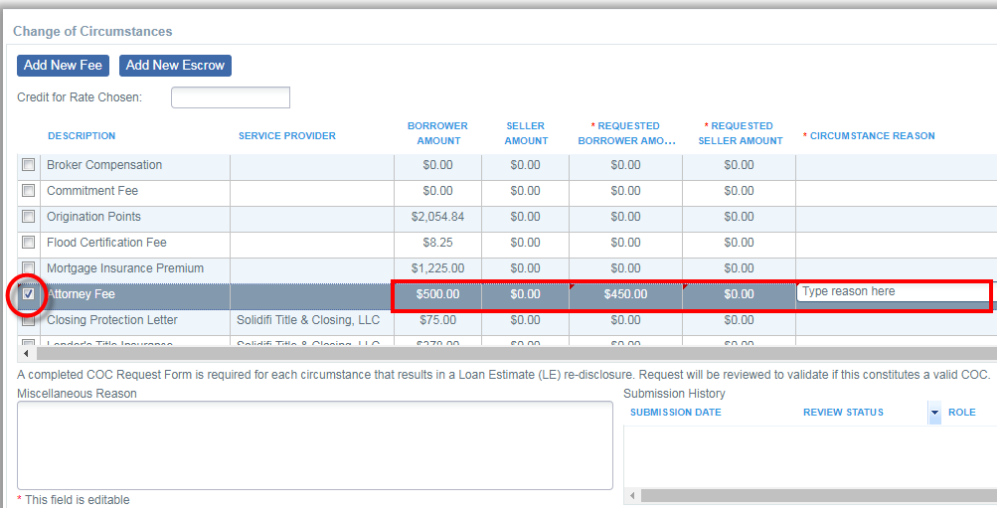
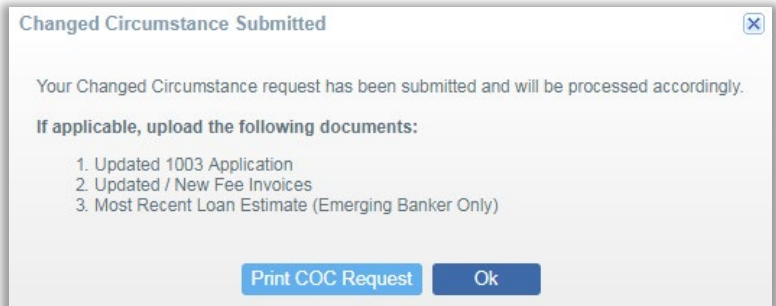
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	Go to Loan Processing→Change of Circumstance. 
2	Click the Add New Escrow button. 
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 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 
5	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.

Change Fees or Escrows

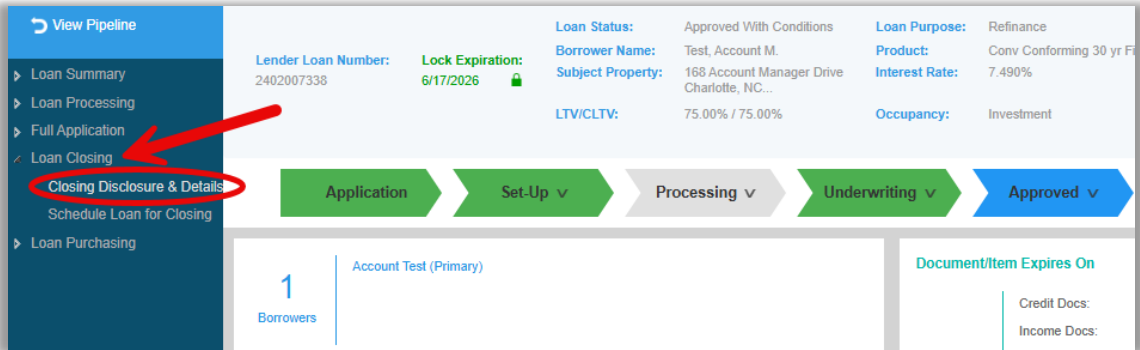
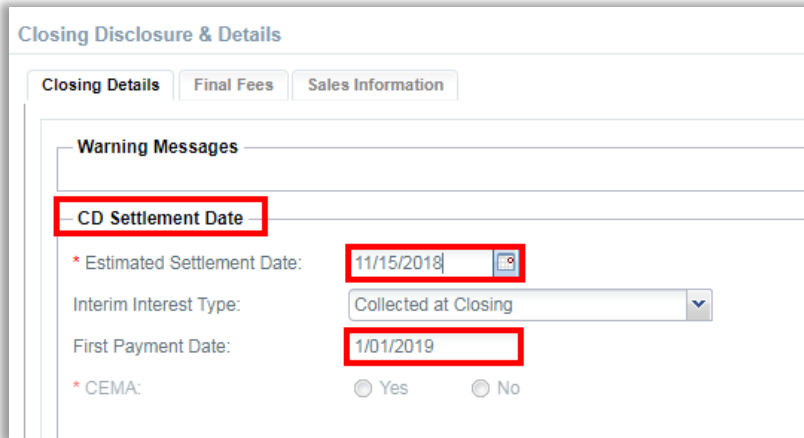
To request a change to a fee or **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

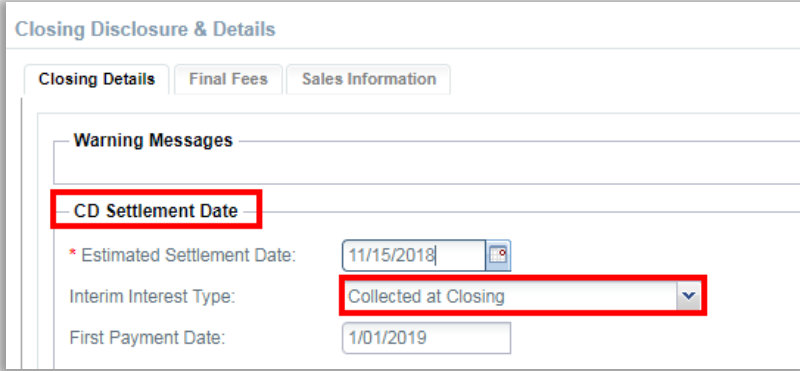
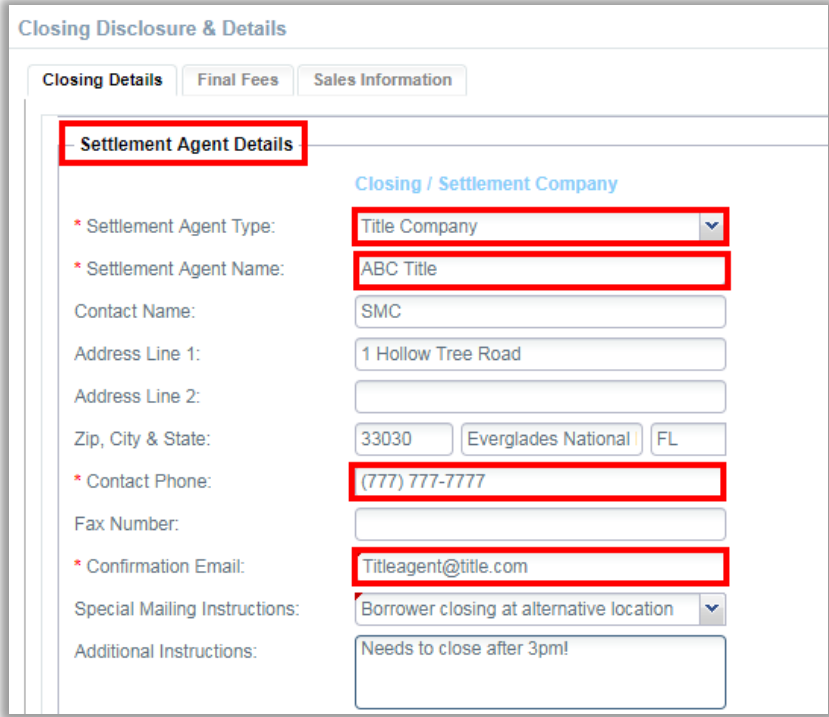
Step	Action
1	Go to Loan Processing→Change of Circumstance. 
2	- Place a check next to the fee or escrow to be updated - Make changes to Requested Borrower Amount and/or Seller Amount - Enter the Circumstance Reason - Click Submit 
3	A pop up will confirm the COC request. Click Ok to return to the loan and upload the COC applicable documents: - Updated 1003 - Updated/New Fee Invoices - Most Recent Loan Estimate (Emerging Banker Only) 

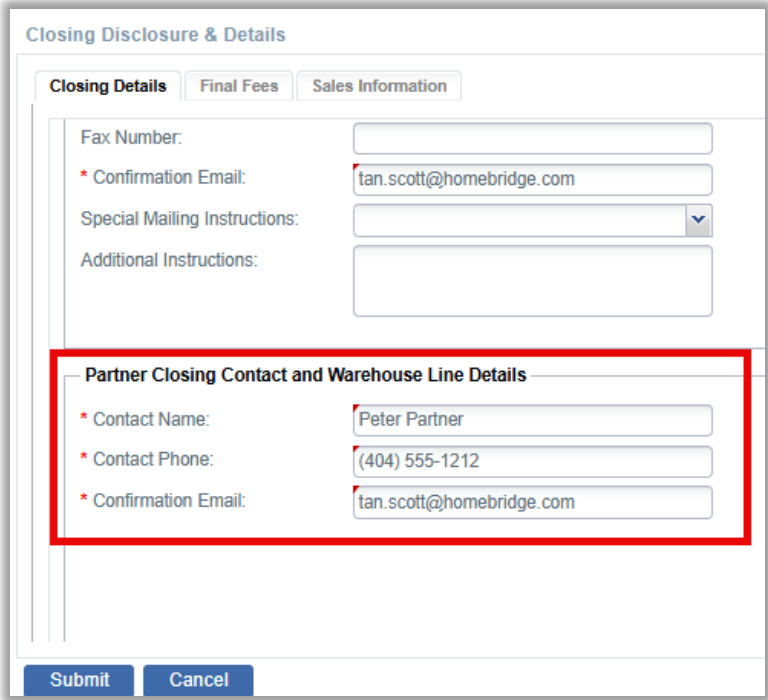
Request Closing Disclosure

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

Closing Details Tab

Step	Action
1	Go to Loan Closing→Closing Disclosure & Details.  Note: Access to the Closing Disclosure and Details screen is limited to one user at a time.
2	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.

Step	Action
3	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 
4	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.

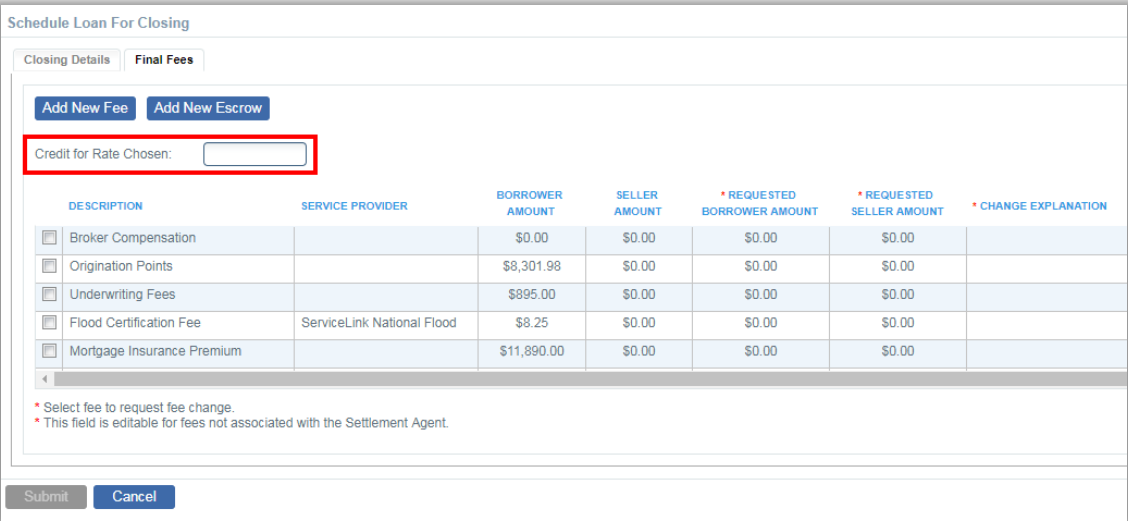
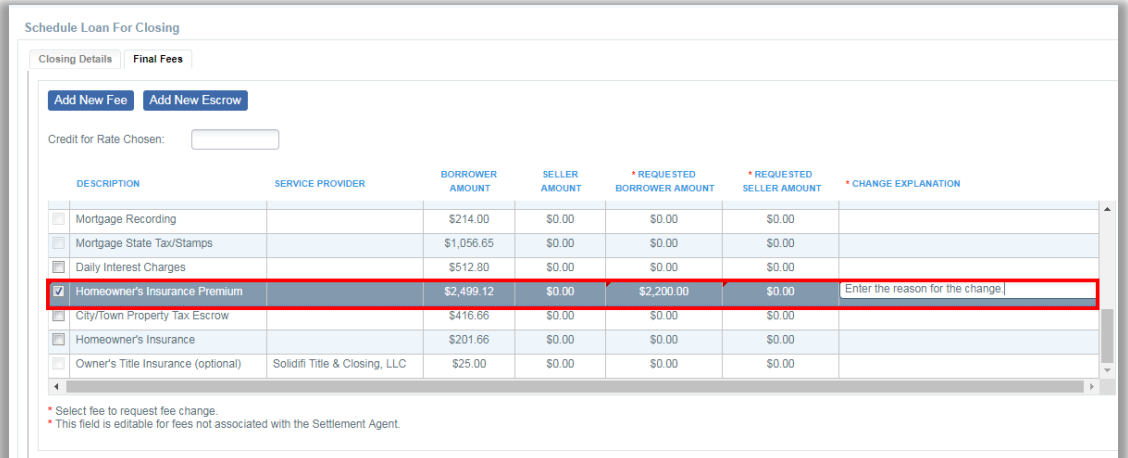
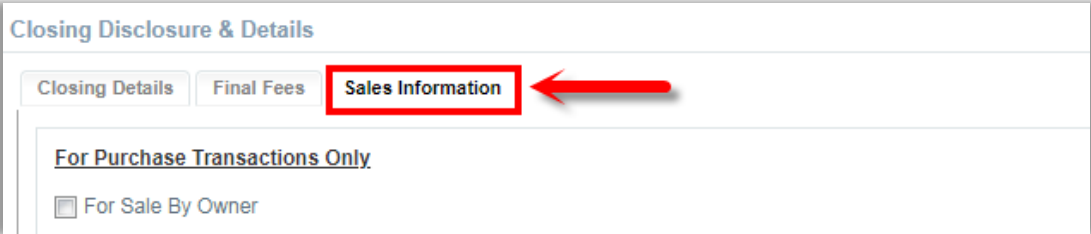
Step	Action
5	Scroll down to enter the Partner Closing Contact Details.   Helpful Tip: The Partner Closing Contact (another Broker associate other than the CD requestor) will receive a copy of the CD along with the requestor. Either the requestor or the Broker Closing Contact will be responsible for review and approval of the CD.

Final Fees Tab

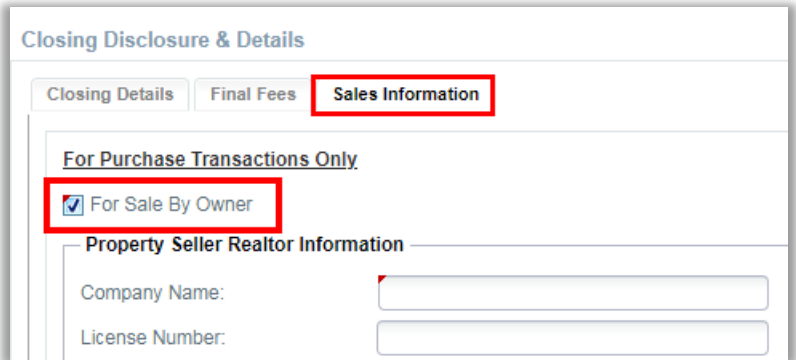
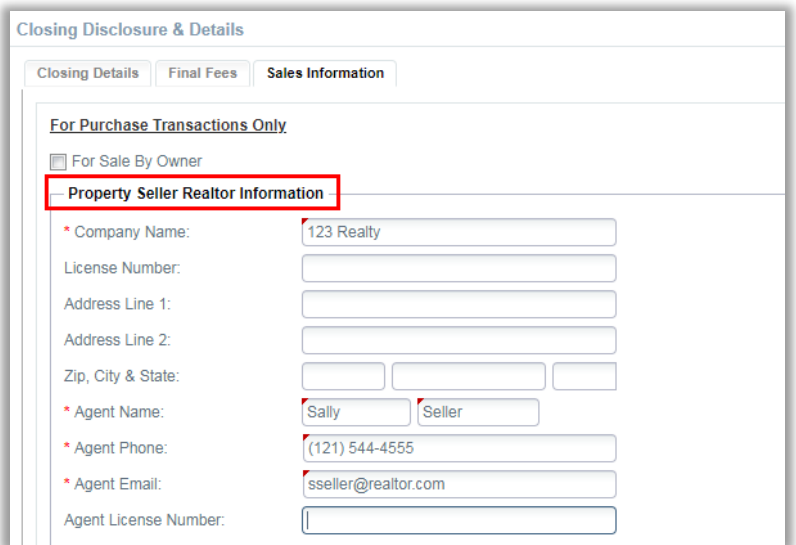
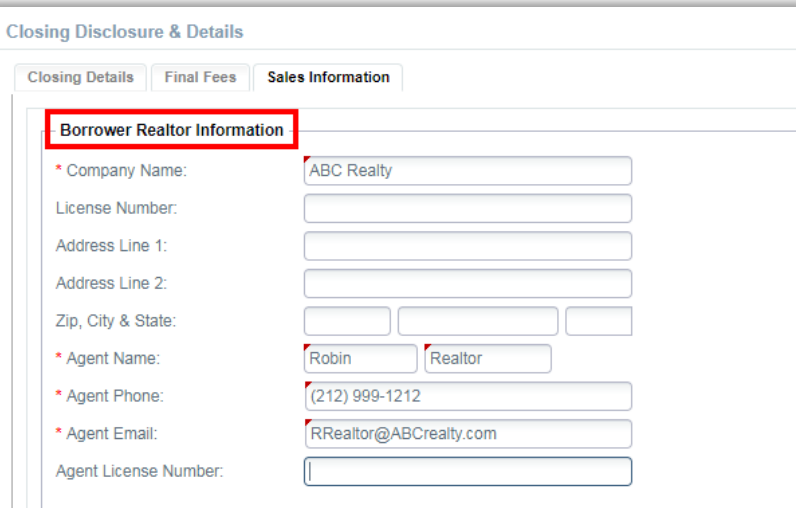
Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

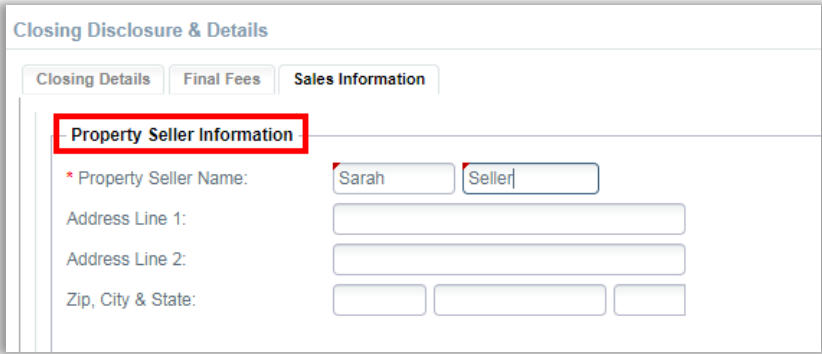
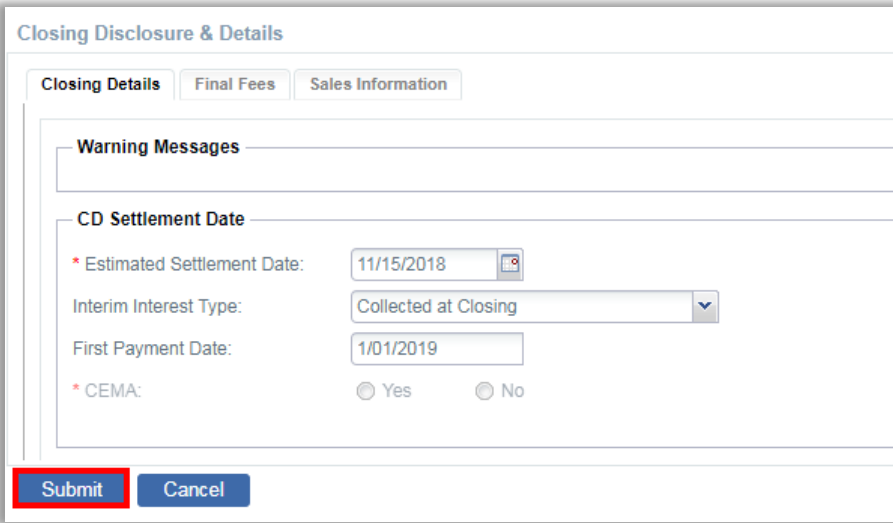
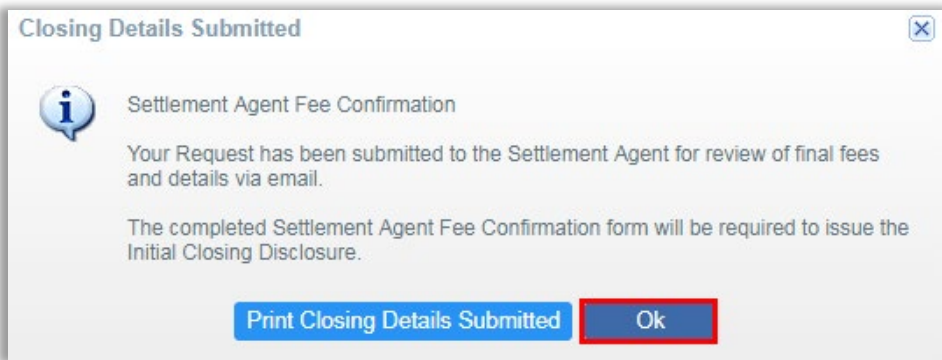
Step	Action																																										
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Step	Action
3	Credit for Rate Chosen will show the amount of lender credit given to the borrower. 
4	To Edit an existing Fee or Escrow: • Check the box next to the fee • Enter the new amount in 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 
5	• 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 

Sales Information Tab – Purchase Only

Step	Action
1	Check to indicate if property is For Sale by Owner. 
2	Complete the Property Seller Realtor Information section. 
3	Complete the Borrower Realtor Information section. 

Step	Action
4	Complete the Property Seller Information section. 
5	After entering the *required information on each tab, click the Submit button. 
6	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.

Schedule Closing

Closings may be scheduled for loans with a status of Underwriting Cleared and after the CD has been acknowledged by the Borrower(s).

Closing Details Tab

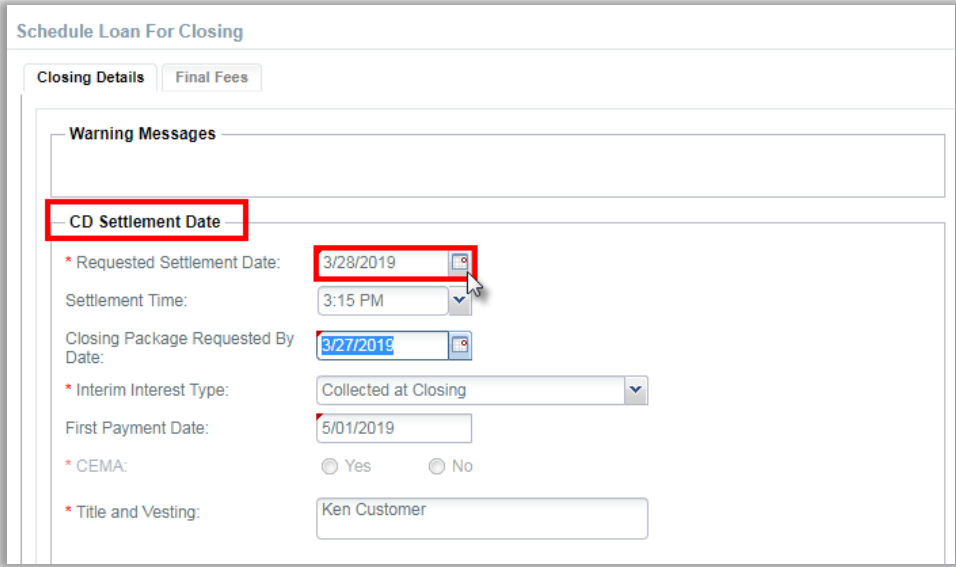
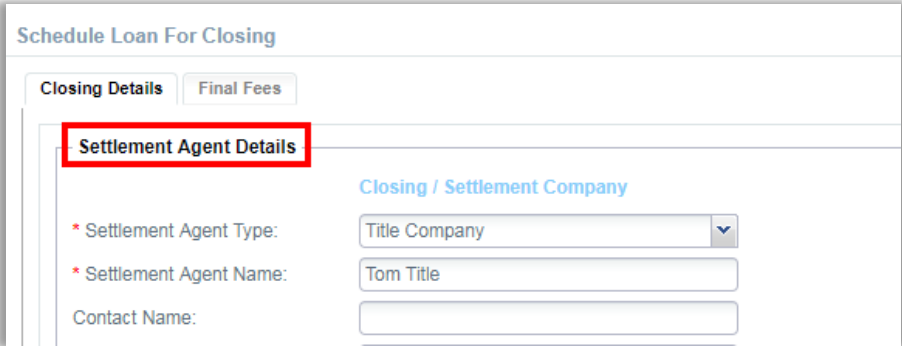
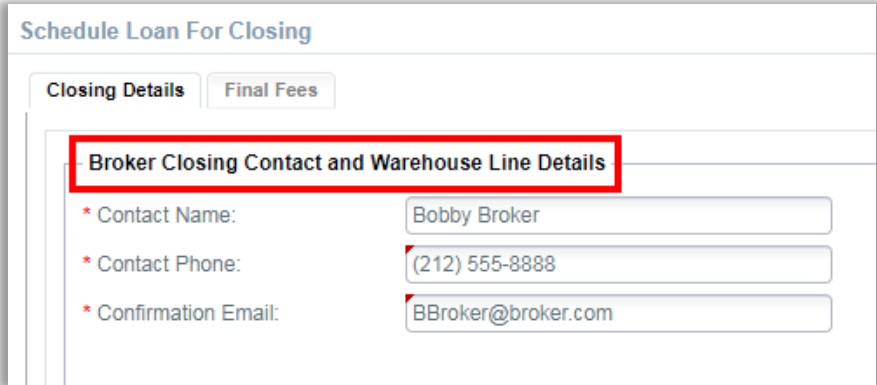
Step

Action

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

1

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

Step	Action
2	Complete the CD Settlement Date section. Required fields are indicated by *.  Note: The Estimated Settlement Date will automatically populate the First Payment Date.
3	Review or enter *required information for the Settlement Agent. 
4	Review or enter *required information for the Broker Closing Contact. 

Final Fees Tab

Step	Action																																																															
1	Review the Final Fees tab, make necessary adjustments, and click Submit. Closing Disclosure & Details Closing Details Final Fees Sales Information Add New Fee Add New Escrow Credit for Rate Chosen: <table><thead><tr><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>BORRO... AMOUNT</th><th>SELLER AMOUNT</th><th>* REQUESTED BORROWER ...</th><th>* REQUESTED SELLER AM...</th><th>* CHANGE EXPLANATION</th></tr></thead><tbody><tr><td>☐ Mortgage Intangible Tax</td><td></td><td>\$603.78</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ Mortgage Recording</td><td></td><td>\$214.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ Mortgage State Tax/Stamps</td><td></td><td>\$1,056.65</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ Daily Interest Charges</td><td></td><td>\$512.80</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☒ Homeowner's Insurance Prem...</td><td></td><td>\$2,499.12</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ City/Town Property Tax Escrow</td><td></td><td>\$416.66</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ Homeowner's Insurance</td><td></td><td>\$201.66</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>☐ Canada's Title Insurance (only...</td><td>Validif Title & Clo...</td><td>\$35.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td></tr></tbody></table> * Select fee to request fee change. * This field is editable for fees not associated with the Settlement Agent. Submit Cancel	DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION	☐ Mortgage Intangible Tax		\$603.78	\$0.00	\$0.00	\$0.00		☐ Mortgage Recording		\$214.00	\$0.00	\$0.00	\$0.00		☐ Mortgage State Tax/Stamps		\$1,056.65	\$0.00	\$0.00	\$0.00		☐ Daily Interest Charges		\$512.80	\$0.00	\$0.00	\$0.00		☒ Homeowner's Insurance Prem...		\$2,499.12	\$0.00	\$0.00	\$0.00		☐ City/Town Property Tax Escrow		\$416.66	\$0.00	\$0.00	\$0.00		☐ Homeowner's Insurance		\$201.66	\$0.00	\$0.00	\$0.00		☐ Canada's Title Insurance (only...	Validif Title & Clo...	\$35.00	\$0.00	\$0.00	\$0.00	
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3	A pop up will confirm the Closing Details were submitted. Click OK. Closing Details Submitted Your Closing Details has been submitted. Changes will not be reflected until the request has been completed by the lender. OK																																																															

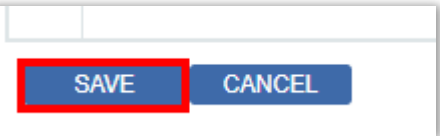
Full Application (1003) Edits

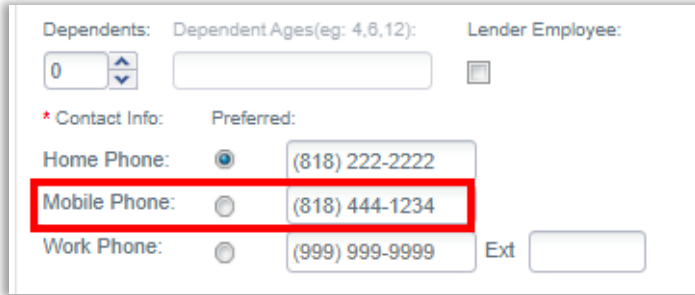
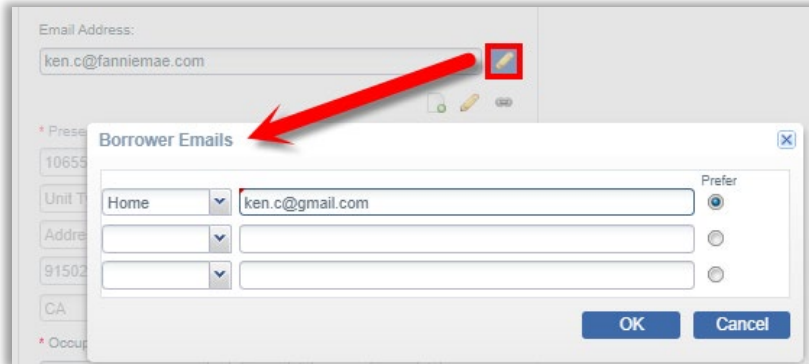
Edits to the Loan Application (1003) are made in the **Full Application** section of P.A.T.H.

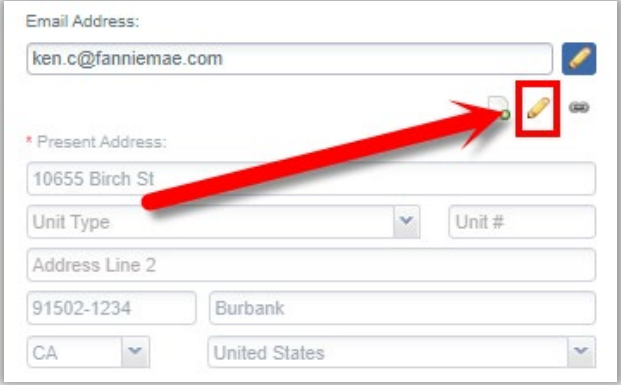
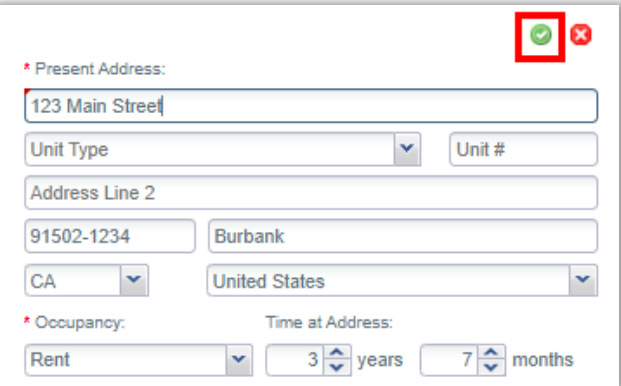
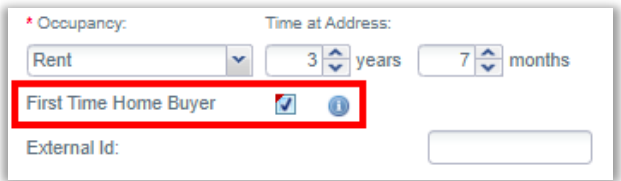
See below for common edits required on the Full Application screens.

Borrowers

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



Data Field	Update
Mobile Phone	Enter or update the Borrower's Mobile Phone. 
Email Address	Click the pencil icon  to enter or update the Borrower Emails. 

Data Field	Update
Present Address	To update the Borrower's Present Address: - Click the pencil icon . - Enter the updated address. - Click the green checkmark .  
FTHB	Place a checkmark to indicate First Time Home Buyer. 

Employment/Income

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

SAVE

CANCEL

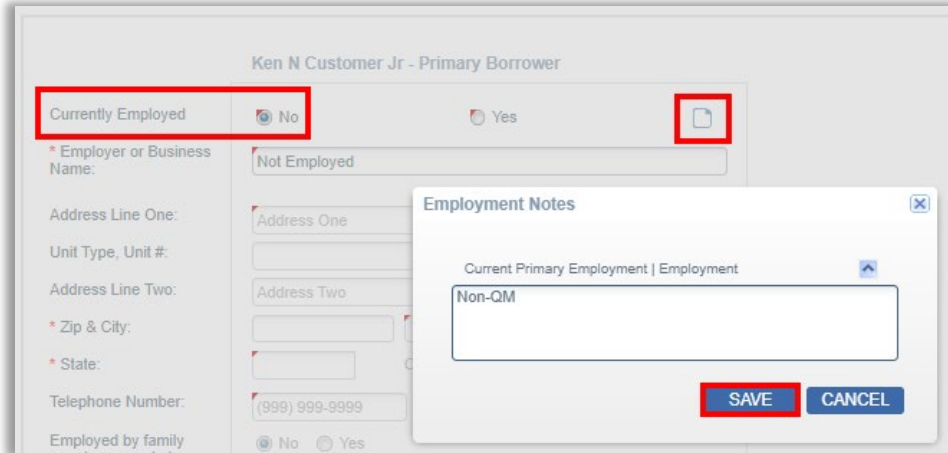
Data Field

Update

Currently Employed

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

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



Ken N Customer Jr - Primary Borrower

Currently Employed ☒ No ☐ Yes 

* Employer or Business Name: Not Employed

Address Line One: Address One

Unit Type, Unit #:

Address Line Two: Address Two

* Zip & City:

* State:

Telephone Number: (999) 999-9999

Employed by family ☒ No ☐ Yes

Employment Notes

Current Primary Employment | Employment 

Non-QM

SAVE CANCEL

Assets

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

SAVE

CANCEL

Data Field

Update

Add Asset

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

Delete/Edit Asset

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

Asset Note

To add a note regarding an Asset:

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

Money Market:

\$0.00

Stocks & Bonds:

\$0.00

Retirement/401K/IRA/Pension:

\$0.00

Other:

\$50,000.00

Total Assets:

\$390,000.00

Add Asset

Asset Notes

Checking Accounts | Bank of Noosh

Add note here...

SAVECANCEL

List of Assets

ASSET TYPE	ACCOUNT TYPE	INSTITUTION	ACCOUNT NUMBER	STATUS	ASSET VALUE	IMPORTED FROM VER...	NOTES
Ken Customer							
Financial Account	Checking Accounts	Bank of Noosh	123456		\$120,000.00		
Financial Account	Checking Accounts	Bank of Noosh	1234567		\$100,000.00		
Financial Account	Trust Funds	Fidelity Investments	6465456		\$50,000.00		
Financial Account	Mutual Funds	UBS	55555		\$120,000.00		
					\$390,000.00		

Liabilities

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

SAVE

CANCEL

Data Field

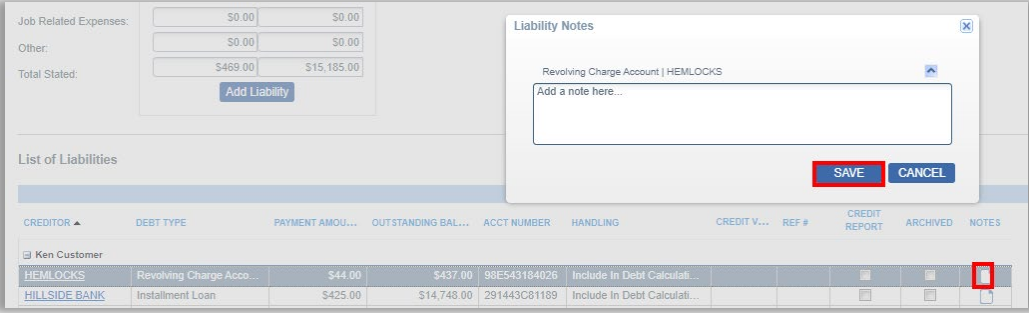
Update

Add Liability

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

Delete/Edit Liability

- Select the **Creditor** hyperlink
- Click **Delete** to remove a Liability
 - Click **Yes** to confirm deletion
- To update a Liability
 - Enter *required information
 - Click **Save**

Data Field	Update
Liability Note	To add a note regarding a Liability: • Click the corresponding note icon  • Enter the note • Click Save 

REO Information

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

SAVE

CANCEL

Data Field

Update

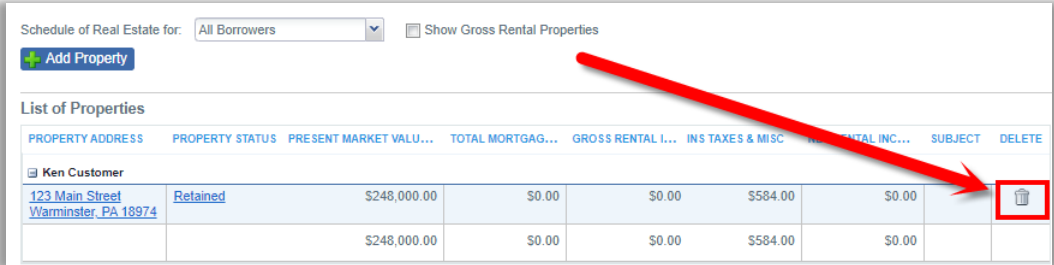
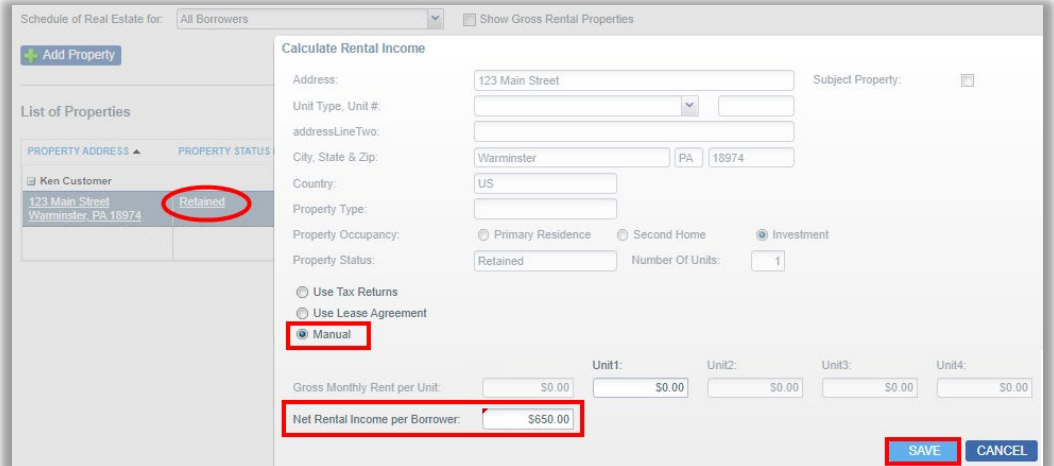
Add Property

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

Edit Property

To edit REO Information:

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

Data Field	Update
Delete Property	- Click the corresponding trash can icon  - Click Yes to confirm 
Rental Income	To enter/edit Rental Income: - Click the Property Status hyperlink - Select Manual - Enter Net Rental Income - Click Save  Note: See Rental Income job aid for complete instructions.

Purpose & Property

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

SAVE

CANCEL

Data Field

Update

Subject Property

- 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.

Building Status

Building Status must be selected for FHLMC loans.

Qualifying the Borrower

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

SAVE

CANCEL

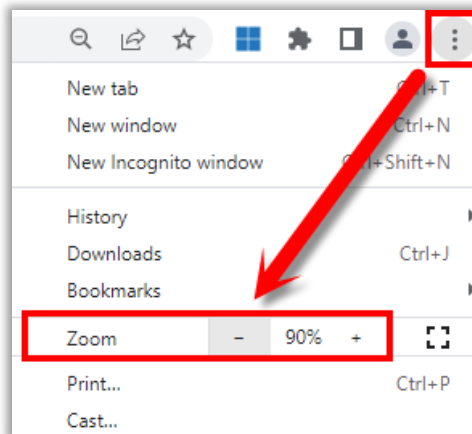
Data Field

Update

Initial View

If you cannot view the full **Qualifying the Borrower** screen:

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



Other Credits/ Earnest Money

- Click the **...** for Other Credits
- Ensure the **Other Credit Type** and **Purchase Credit Source Type** fields are completed
 - You must click in the field to enable the dropdown list
- Click **Save**

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

Note: Enter Earnest Money Deposit (EMD) Enter as an Other Credit.

Ratios

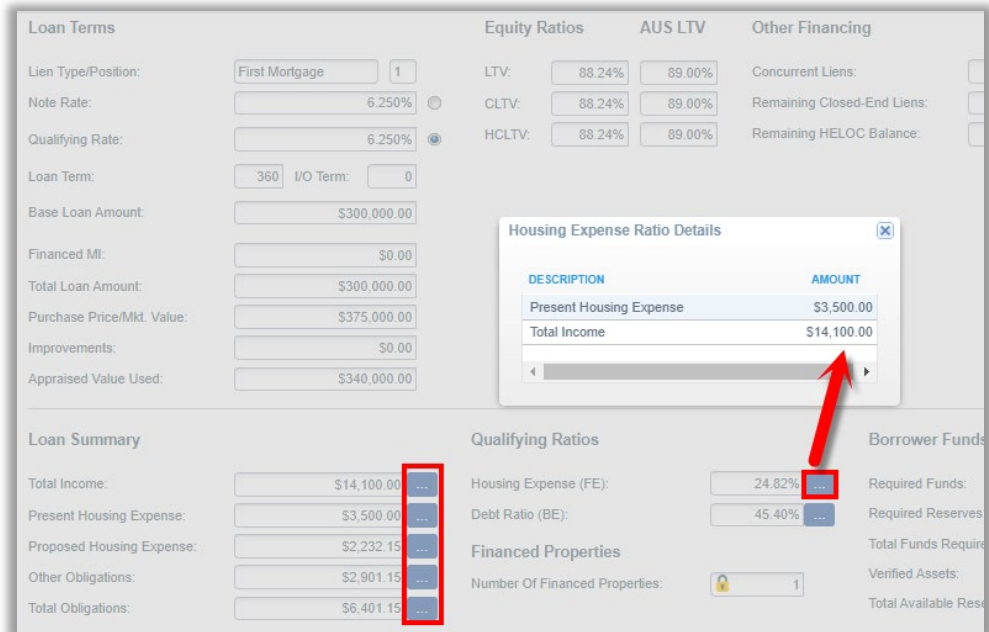
After edits are complete, click **Save** at the bottom of the screen.

SAVE

CANCEL

Update

Click  to view how each field is calculated in the **Loan Summary** and **Qualifying Ratios** sections.



The screenshot displays a comprehensive loan ratios interface. It includes sections for Loan Terms (Lien Type/Position, Note Rate, Qualifying Rate, Loan Term, Base Loan Amount, Financed MI, Total Loan Amount, Purchase Price/Mkt. Value, Improvements, Appraised Value Used), Equity Ratios (LTV, CLTV, HCLTV), AUS LTV, Other Financing (Concurrent Liens, Remaining Closed-End Liens, Remaining HELOC Balance), Loan Summary (Total Income, Present Housing Expense, Proposed Housing Expense, Other Obligations, Total Obligations), Qualifying Ratios (Housing Expense (FE), Debt Ratio (BE)), Financed Properties (Number Of Financed Properties), and Borrower Funds (Required Funds, Required Reserves, Total Funds Required, Verified Assets, Total Available Reserves). A red arrow points to the help icon next to the Housing Expense (FE) field in the Qualifying Ratios section.

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