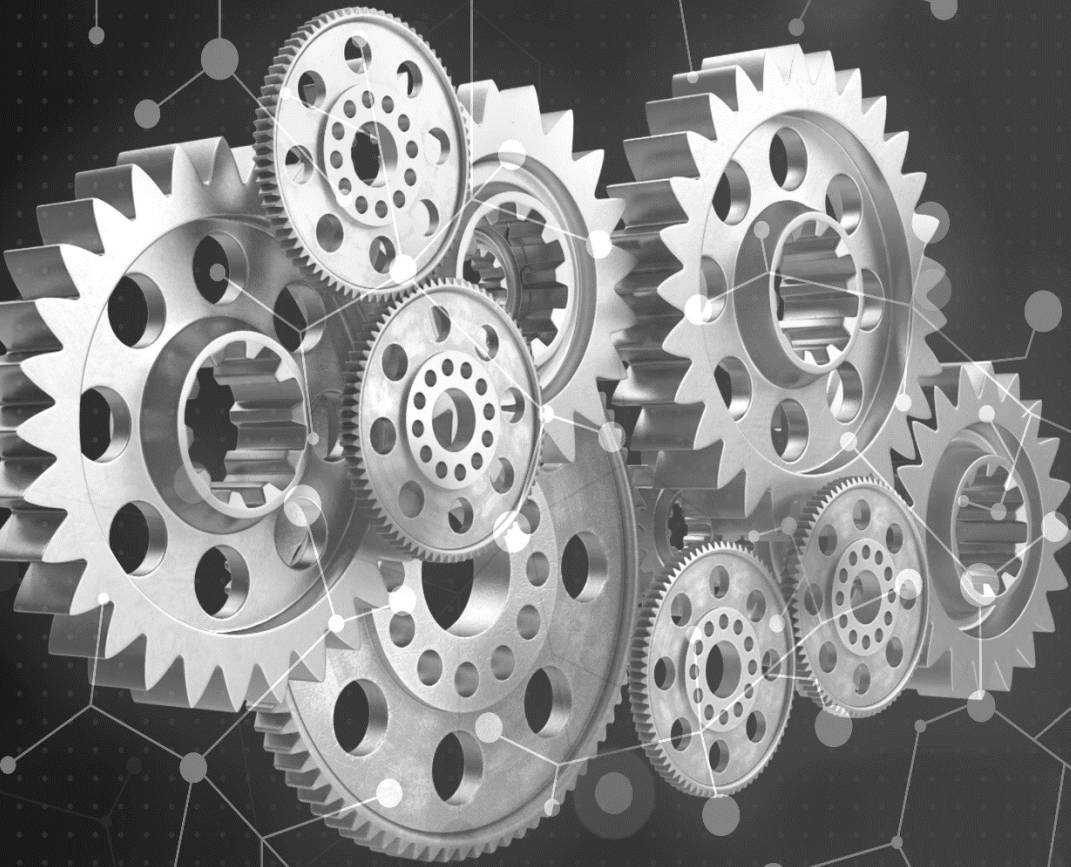


HUB

By REMN Wholesale



User Guide

May 17, 2023

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Introduction

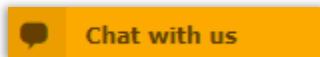
Welcome to The HUB, REMN Wholesale's Broker Portal.

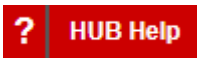
System Hints

- Click the **Forgot Password** link to reset your password.



- Need Help? Chat live with a REMN Customer Support team member by clicking



- For additional resources click 
- Use Notes to communicate information to REMN associates.
- 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 for use with Chrome. Other acceptable browsers are:

Windows 7	Windows 8.1	Windows 10	OSX Yosemite
Internet Explorer 11	Internet Explorer 11	Internet Explorer 11	Safari 9 or Higher
Firefox 51 and Higher	Firefox 51 and Higher	Firefox 51 and Higher	
		Microsoft Edge	

* Minimum screen resolution: 1366 x 768

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

Minimum Submission Requirements

REM-N-Prepared Initial Disclosures – Required Documents

- Broker credit report or AUS results
- Contract of Sale (Purchase loans only)
- Max Mortgage Worksheet (Renovation loans only)

Submission to Underwriting – Required Documents

Initial disclosures prepared by REMN

- AUS must be Approve/Eligible (Conventional loans only)
- Income documentation for all borrowers on loan
 - Unexpired paystub and most recent W2
 - Written VOE is acceptable in lieu of a W2
 - If borrower is salaried (not hourly; fixed salary only), no W2 or written VOE required for initial submission
 - Most recent filed tax return (self-employed borrowers)
- Access Bank Statement Program: Bank Statements for 12 or 24 months respectively
- Signed 1003 by the MLO (if MLO has not e-signed yet)
- Signed Intent to Proceed by all borrowers (if borrower(s) have not e-signed yet)
- Consultant's report (SOR) IF required or Contractor Bid (Renovation loans only)

Submission to Underwriting – Required Documents

Initial disclosures prepared by Broker/Emerging Banker


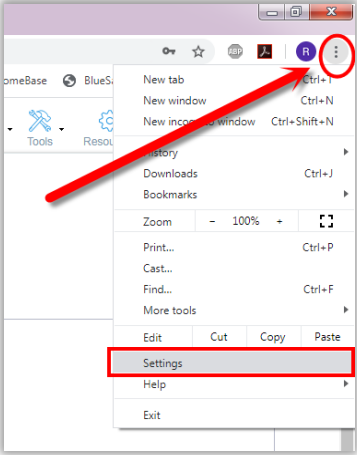
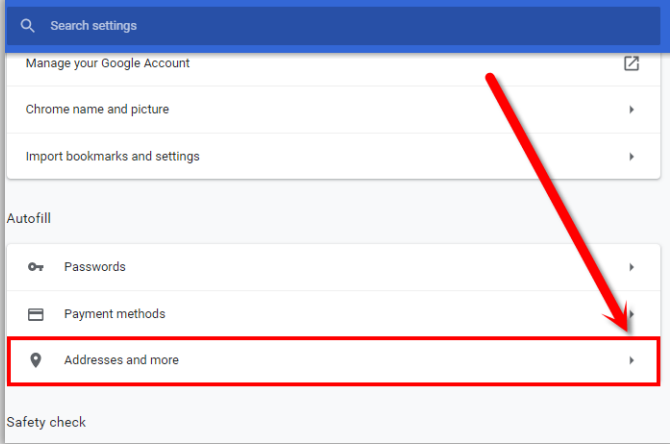
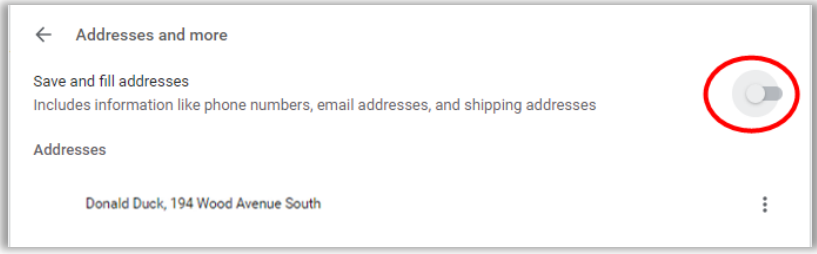
- AUS must be Approve/Eligible (Conventional loans only)
- Contract of Sale (Purchase loans only)
- Credit Report
- Income documentation for all borrowers on loan
 - Unexpired paystub and most recent W2
 - Written VOE is acceptable in lieu of a W2
 - If borrower is salaried (not hourly; fixed salary only), no W2 or written VOE required for initial submission
 - Most recent filed tax return (self-employed borrowers)
- Access Bank Statement Program: Bank Statements for 12 or 24 months respectively
- Signed 1003 by the MLO
- Signed Intent to Proceed by all borrowers
 - If borrower e-signed, proof of e-consent must be provided
- Consultant's report (SOR) IF required or Contractor Bid (Renovation loans only)
- Max Mortgage Worksheet (Renovation loans only)

NOTE: REMN cannot proceed with initial disclosure preparation or submission to underwriting until all required documents are received. REMN's standard turn times apply for loans that have all required documentation.

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	<p>Click the  in the top right corner of the window and Settings from the dropdown.</p>  <p data-bbox="1390 506 1471 537">select</p>
3	<p>Scroll down to the Autofill section and select Addresses and more.</p> 
4	<p>Turn off the toggle for Save and fill addresses.</p> 

Dashboard

The Dashboard provides quick visibility into your loan pipeline.

The screenshot shows the REMN Wholesale Portal dashboard. At the top, there is a header with the REMN logo, company name (HomeBridge Financial Services, Inc.), address, and user information (NMLS ID: 6521, Broker ID#: 4100068, Approved For: CONV). Navigation icons for Guidelines, Forms, Tools, Resources, Renee Marchese, and Log Out are visible.

On the left sidebar, there are menu items: Home, View Pipeline, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Scenario, and Appraisal Order.

The main content area is titled "Welcome to the Wholesale Portal" and contains three highlighted sections:

- Office and Branch Information:** A dropdown menu showing "HomeBridge Financial Services, Inc. (6521)" and a search box for "Company, 194 Wood Avenue South, Iselin, NJ 08830".
- Pipeline Summary:** A table and a bar chart. The table shows loan status counts and total loan amounts. The bar chart displays the distribution of loans across different stages.
- Alert Summary:** A table listing alerts such as "Property in FEMA declared disaster area", "Documents have expired", and "Locks Expired", along with their counts.

At the bottom right, there are buttons for "HUB Help" and "Chat".

1. Office and Branch Information

Filter Registered loans by Office or Branch.

2. Pipeline Summary

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

- View all loans or sort by Loan Officer.
- Click the linked # in the Count column to see a list of the loans with that status.
- Graph of all loans in your pipeline sorted by Status. Change the graph to view the \$ amounts or the Count of loans.
- Filter to view Active, Funded, or Adversed loans.

3. Alert Summary

Lists loans that need attention:

- 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.

The screenshot shows the REMN Wholesale Portal interface. At the top, there is a navigation bar with a '5' callout pointing to 'Guidelines', 'Forms', 'Tools', and 'Resources'. Below this, there are two dropdown menus for company selection. The main content area is divided into three sections: 'Pipeline', 'Alert Summary', and 'Recent Loans'. The 'Pipeline' section includes a table with columns for 'STATUS', 'COUNT', and 'TOTAL LOAN ...', and a bar chart showing the distribution of loan statuses. The 'Alert Summary' section shows a table with columns for 'ALERT TYPE' and 'COUNT'. The 'Recent Loans' section is highlighted with a '4' callout and lists several loan entries. At the bottom right, there are two callouts: '6' pointing to 'HUB Help' and '7' pointing to 'Chat'.

4. Recent Loans

The last 5 loans viewed for easy access.

5. Quick Links

Guidelines, Forms, Tools, and Resources.

6. HUB Help

Click to view the HUB Training articles.

7. Need Help? Chat live with a REMN Customer Support team member.

- Enter your Name or Email address.
- Select a Request type from the dropdown list.
- Enter your question.
- Start Chatting!

View Pipeline displays all your loans with REMN.

The screenshot shows the REMN View Pipeline interface. At the top, there is a header with the REMN logo and company information: HomeBridge Financial Services, Inc., Wayn 1700 Route 23, Suite 125. It also displays NMLS ID: 1647216, Broker ID#: 4100132, and Approved For: CONV. On the right side of the header, there are icons for Guidelines, Forms, Tools, Resources, and a user profile for Renee Marchese with a Log Out button.

Below the header, there are several filter and search options: Lender Loan Number, Lock Expiration, Loan Status, Borrower Name, Subject Property, Loan Purpose, Product, Program, Interest Rate, and LTV/CLTV. A search bar is located below these filters, with fields for Status Group, Last Name, Loan Number, Loan Purpose, and Case File Id, followed by a Search button and a refresh icon.

The main content area is a table with the following columns: LOAN NUMBER, BORROWER, PROPERTY STATE, OCCUPANCY, LOAN PURPOSE, PRODUCT, PROGRAM, LOAN STATUS, LOAN AMOUNT, PROPERTY TYPE, LOCK DATE, LOCK EXPIRATION, and COMPANY. The table contains four rows of loan data:

LOAN NUMBER	BORROWER	PROPERTY STATE	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN AMOUNT	PROPERTY TYPE	LOCK DATE	LOCK EXPIRATION	COMPANY
2102005058	HOMEOWNER, JOHN	NJ	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submitted to Setup	\$180,000.00	Detached			HomeBridge Financial Services, Inc.
2102004842	Builder, Suzi	NJ	Primary Residence	Purchase	FHA Conforming 30 yr Fixed		Approved With Conditions	\$284,900.00	Detached			HomeBridge Financial Services, Inc.
2102004810	HOMEOWNER, JOHN	NJ	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Registered	\$180,000.00	Detached			HomeBridge Financial Services, Inc.
2102004777	Builder, Suzi	NJ	Primary Residence	Purchase	FHA Conforming 30 yr Fixed		Registered	\$284,900.00	Detached			HomeBridge Financial Services, Inc.

At the bottom of the interface, there is a footer with navigation controls: Page 1 of 1, Displaying 1 - 4 of 4, and a Chat with us button.

- Search by **Last Name**, **Loan Number**, or **Case File Id**.
- Filter by **Loan Status** or **Loan Purpose**.
- Sort pipeline by clicking the column header.
- Click the **Loan Number** to open a loan.

Loan Level Dashboard

The Loan Level Dashboard provides an overview of important loan information.

The screenshot shows the Loan Level Dashboard for a loan with Lender Loan Number 2402002585. The dashboard is divided into several sections:

- 1. Overview of Loan Data:** Includes Lender Loan Number (2402002585), Loan Status (Approved Conditions Received), Borrower Name (HOMEOWNER, John), Subject Property (123 GRUMPY STREET Carlstadt, LA 07072), Loan Purpose (Purchase), Product (Conv Conforming 30 yr Fixed), Program (Conv Conforming 30 yr Fixed), Loan Amount (\$120,000.00), Interest Rate (4.250%), and LTV/CLTV (60.00% / 60.00%).
- 2. Document/Item Expires On:** A table showing document expiration dates: Credit D (11/01/2019), Income (11/11/2019), Asset Docs (11/11/2019), Title Docs, Appraisal Docs, Employment Docs (7/21/2019), and Rate Lock (5/11/2020). A total of 5 items are expired.
- 3. Critical Dates, Loan Reference Dates, and Disclosure Dates:** A list of key dates including Submit To Underwriting Date (7/11/2019), Approval Date (7/12/2019), Loan Reference Date (7/11/2019), TRID Application Date (6/03/2019), Initial Disclosure Due Date (6/06/2019), ECOA Application(Reg B) Date (6/03/2019), Intent to Proceed Date (7/19/2019), First Allowable Closing Date (8/09/2019), Estimated Closing Date (8/09/2019), Firm Closing Date (8/09/2019), Rescission Date (8/09/2019), Funding Date (8/09/2019), Initial Loan Estimate Sent Date (7/11/2019), Initial Loan Estimate Received Date (7/11/2019), Revised Loan Estimate Sent Date, Revised Loan Estimate Received Date, Initial Closing Disclosure Sent Date, Initial Closing Disclosure Received Date, Revised Closing Disclosure Sent Date, and Revised Closing Disclosure Received Date.
- 4. Disclosure Delivery History:** A table showing the history of disclosure packages, including the LE Redisclosure package generated by Tan Johnson on 7/11/2019 at 5:27 PM, with a disclosure of Loan Estimate signed on 7/11/2019 at 5:53 PM.

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

- Package Signed Date/Time will display when all parties have signed.
- Click the to view when/if individual Borrower(s) have signed.

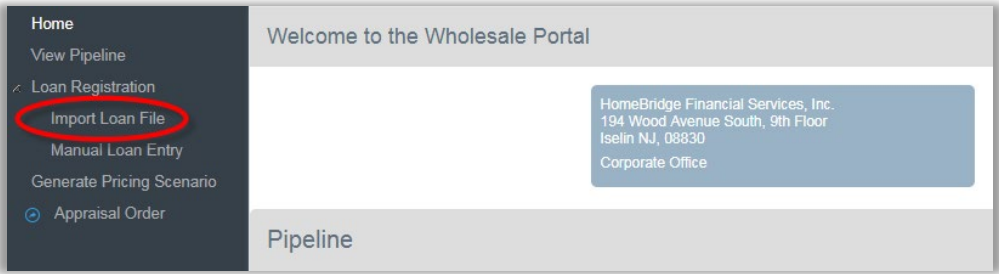
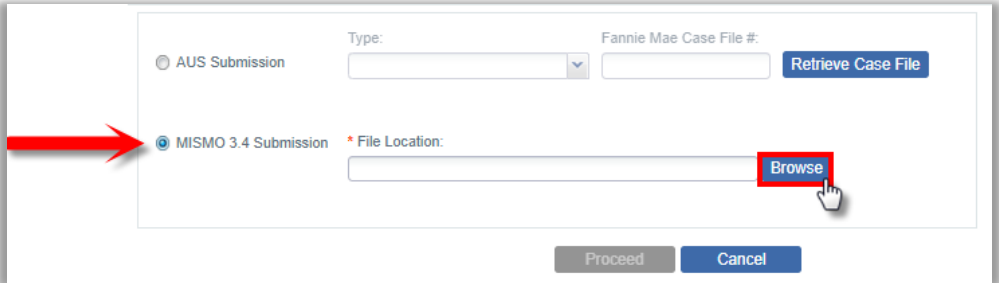
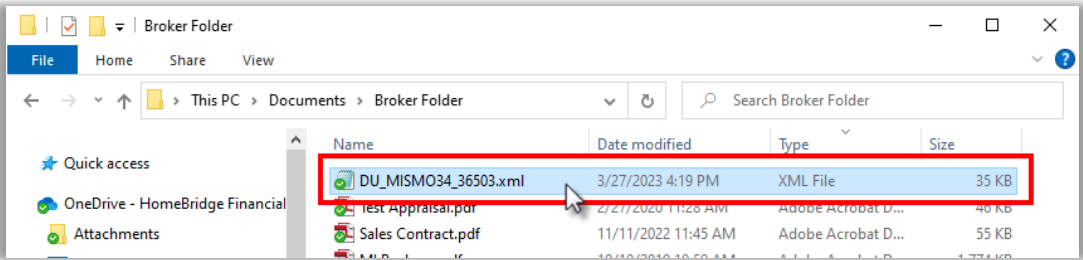
Party	Event	Event Date	Event Info	Exception
John HOMEOWNER	EsignLinkClicked	7/11/2019 5:48 PM		
John HOMEOWNER	EsignAuthentication	7/11/2019 5:48 PM	IP Address Captured	
John HOMEOWNER	EsignConsent	7/11/2019 5:49 PM	IP Address Captured	
John HOMEOWNER	EsignReview	7/11/2019 5:49 PM		
John HOMEOWNER	EsignSignAndSubmit	7/11/2019 5:50 PM	IP Address Captured	
John HOMEOWNER	EsignPackageDownload	7/11/2019 5:50 PM		
Mary HOMEOWNER	EsignLinkClicked	7/11/2019 5:52 PM		
Mary HOMEOWNER	EsignLinkClicked	7/11/2019 5:52 PM		




Loan Registration

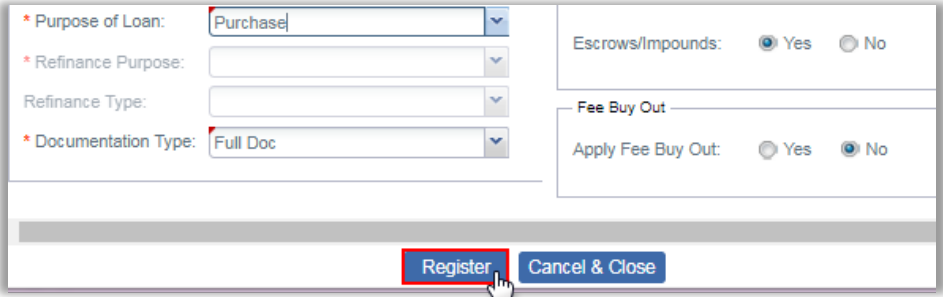
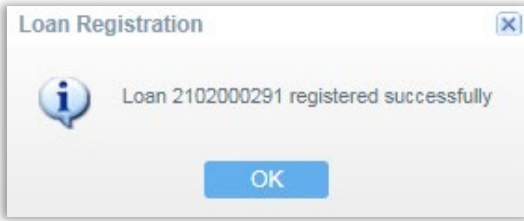
There are three ways to register a loan in The HUB:

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


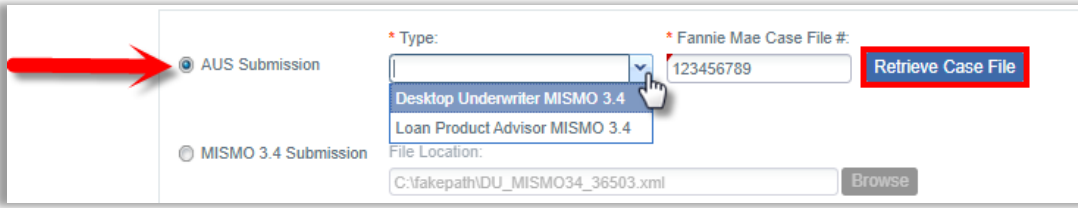
Import MISMO 3.4 file




Step	Action
1	<p>From the home screen select Import Loan File under Loan Registration.</p> 
2	<ul style="list-style-type: none">• Select MISMO 3.4 Submission.• Click the Browse button to navigate to the XML file. 
3	<p>Double-click the .xml file.</p> 

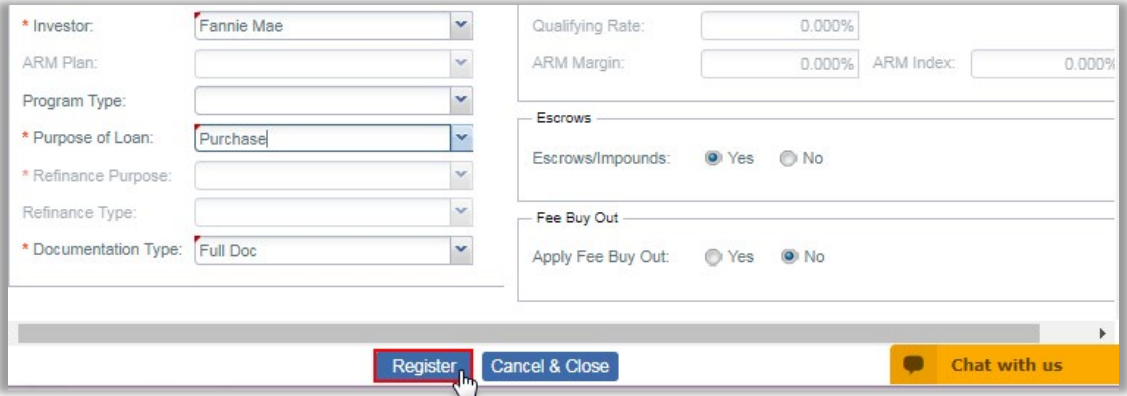
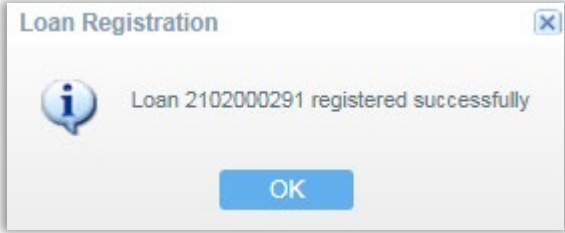
Step	Action
4	<p>Click Proceed to pull the loan information into The HUB.</p> <div data-bbox="337 226 1421 611" data-label="Image"> </div> <p> Helpful Tip: The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.</p>
5	<p>Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> • All required information is indicated by a * • Missing required information indicated by  • User changed information is marked by red indicator in the corner of the field. <div data-bbox="402 1075 1349 1564" data-label="Image"> </div> <p> Helpful Tip: You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.</p>

Step	Action
6	<p>Click Register at the bottom of the screen.</p> 
7	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

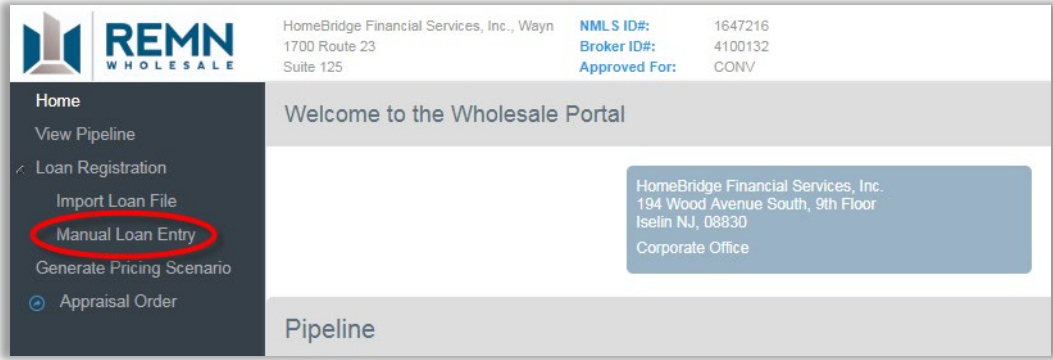
Import AUS Findings

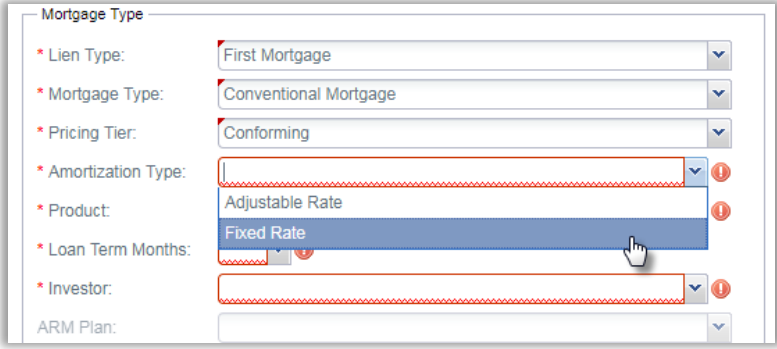
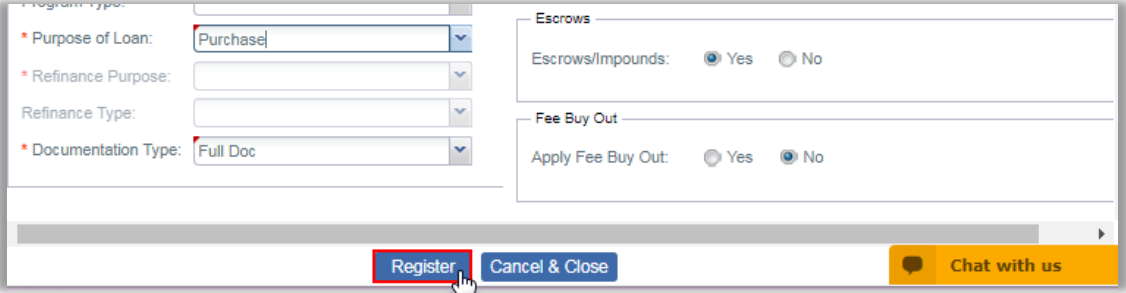
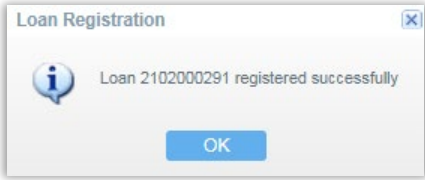
Step	Action
1	<p>To retrieve AUS findings that are assigned to REMN, select Import Loan File under Loan Registration.</p> 
2	<ul style="list-style-type: none"> • Select AUS Submission. • Choose Desktop Underwriter or Loan Product Advisor from the dropdown. • Enter the 10-digit Case #. • Click the Retrieve Case File button. 

Step	Action								
3	<p>Click Proceed to pull the .fnm information into The HUB.</p> <div data-bbox="360 226 1383 541" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Exceptions</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">SEVERITY</th> <th style="text-align: left;">ERROR MESSAGE</th> </tr> </thead> <tbody> <tr> <td>Warning</td> <td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one applicant income record.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one proposed housing expense record.</td> </tr> </tbody> </table> <div style="text-align: right; margin-top: 10px;"> Proceed Cancel </div> </div> <p> Helpful Tip: The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.</p>	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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Warning	There must be at least one proposed housing expense record.								
4	<p>Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> All required information is indicated by a * Missing required information indicated by a  User changed information is marked by red indicator in the corner of the field. <div data-bbox="422 991 1328 1465" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Mortgage Type</p> <p>* Lien Type: <input type="text" value="First Mortgage"/></p> <p>* Mortgage Type: <input type="text" value="Conventional Mortgage"/></p> <p>* Pricing Tier: <input type="text" value="Conforming"/></p> <p>* Amortization Type: <input type="text" value="Fixed Rate"/></p> <p>* Product: <input type="text"/></p> <p>* Loan Term Months: <input type="text" value=""/></p> <p>* Investor: <input type="text" value=""/></p> <p>ARM Plan: <input type="text"/></p> <p>Program Type: <input type="text"/></p> <div style="text-align: right; margin-top: 10px;">  This field is required </div> </div>								

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


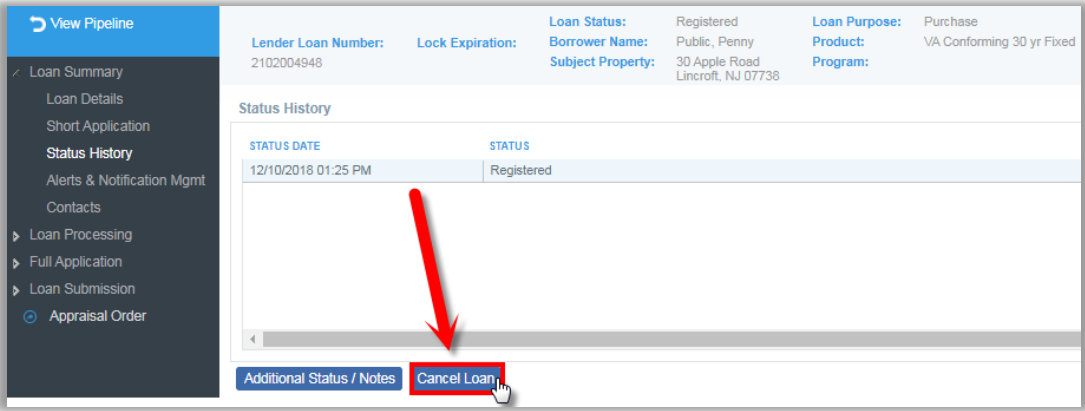
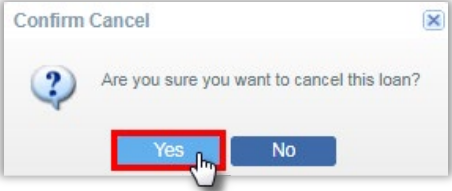
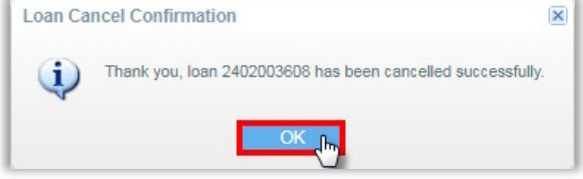
Manual Loan Entry

Step	Action
1	<p>To manually enter a loan for Registration, click Manual Loan Entry in the menu under Loan Registration.</p> 

Step	Action
2	<ul style="list-style-type: none"> • Enter the fields in the order they appear. The dropdown lists are dependent on the information entered earlier on the screen. • Enter all the *required fields. • Use the dropdown list to select options. 
3	<p>Click Register at the bottom of the screen.</p> 
4	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

Cancel a Registered Loan

Brokers may cancel registered loans in the HUB that have not been submitted to REMN Wholesale.

Step	Action
1	<p>Click Loan Summary to open the menu, and click Status History.</p>  <p>The screenshot shows the REMN Wholesale interface. At the top, there is a header with the REMN logo and company information: HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor. To the right, it lists NMLS ID#: 6521, Broker ID#: 4100068, and Approved For: CONV. Below this, there is a section for loan details: Lender Loan Number: 2102007786, Lock Expiration: (blank), Loan Status: Registered, Borrower Name: HOMEOWNER, JOHN, and Subject Property: 123 GRUMPY STREET, Bar Harbor, ME 04609. A sidebar menu on the left is open, showing options like View Pipeline, Loan Summary (highlighted with a red arrow), Loan Details, Short Application, Status History (circled in red), Alerts & Notification Mgmt, Contacts, and Loan Processing. The main content area shows a section for '2 Borrowers' with names JOHN HOMEOWNER (Primary) and MARY HOMEOWNER.</p>
2	<p>Click Cancel Loan at the bottom of the screen.</p>  <p>The screenshot shows the 'Status History' section of the interface. It features a table with columns 'STATUS DATE' and 'STATUS'. The first row shows '12/10/2018 01:25 PM' and 'Registered'. Below the table, there are two buttons: 'Additional Status / Notes' and 'Cancel Loan' (highlighted with a red box and a red arrow pointing to it). The sidebar menu on the left is open, showing options like View Pipeline, Loan Summary, Loan Details, Short Application, Status History (highlighted), Alerts & Notification Mgmt, Contacts, Loan Processing, Full Application, Loan Submission, and Appraisal Order.</p>
3	<p>Click Yes to confirm.</p>  <p>The screenshot shows a 'Confirm Cancel' dialog box. It contains a question mark icon and the text 'Are you sure you want to cancel this loan?'. At the bottom, there are two buttons: 'Yes' (highlighted with a red box) and 'No'.</p>
4	<p>A Pop-up will confirm the loan is cancelled and you will be returned to the Home screen.</p>  <p>The screenshot shows a 'Loan Cancel Confirmation' dialog box. It contains an information icon and the text 'Thank you, loan 2402003608 has been cancelled successfully.'. At the bottom, there is an 'OK' button (highlighted with a red box).</p>

Ordering Appraisals

[Click here](#) for detailed instructions for ordering appraisals directly through the HUB.

Specialty Programs

[Click here](#) for detailed instructions for entering Specialty Programs (Access, Jumbo, HomeReady, HomePossible, etc.).

Temporary Buydown Subsidies

[Click here](#) for detailed instructions for entering Temporary Buydown Subsidies.

Submit to Automated Underwriting

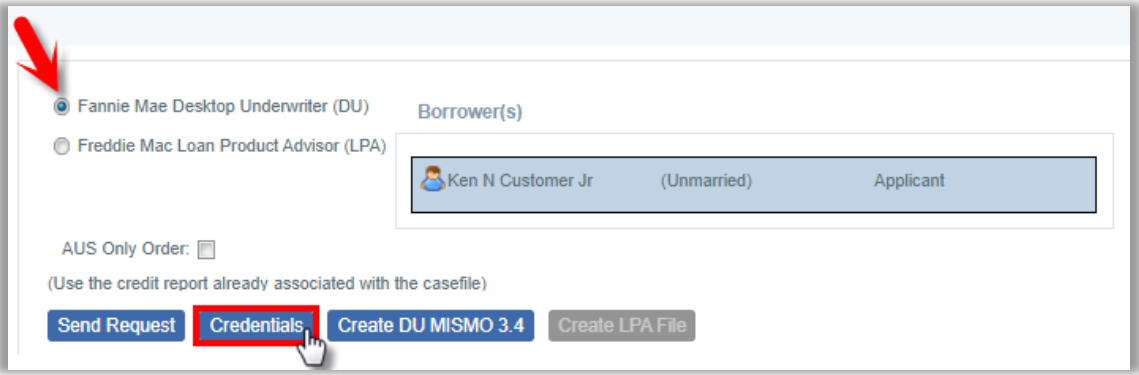
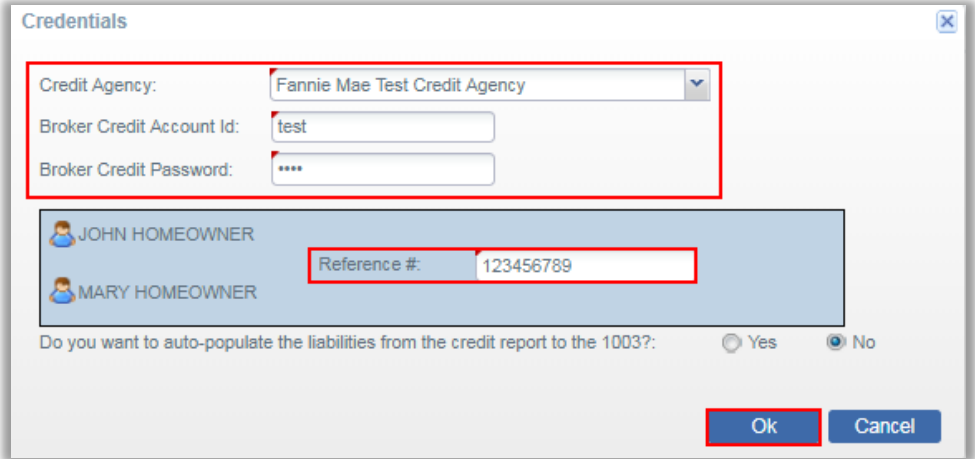
Step

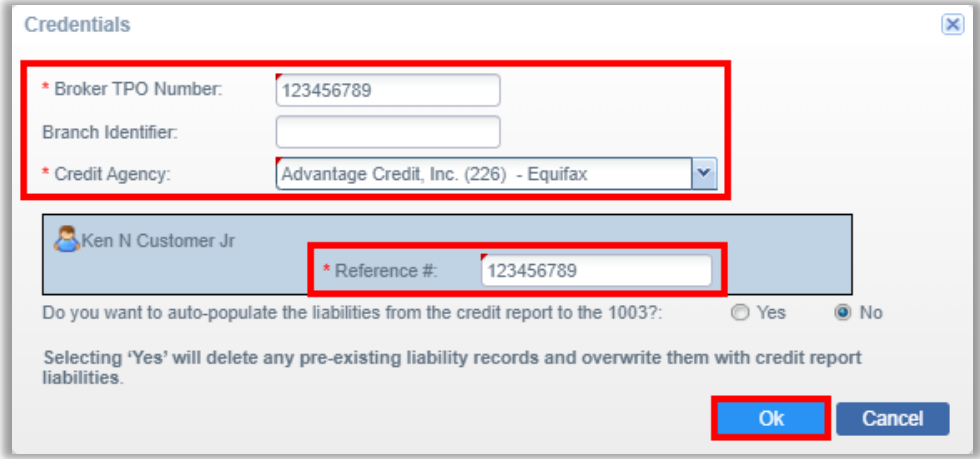
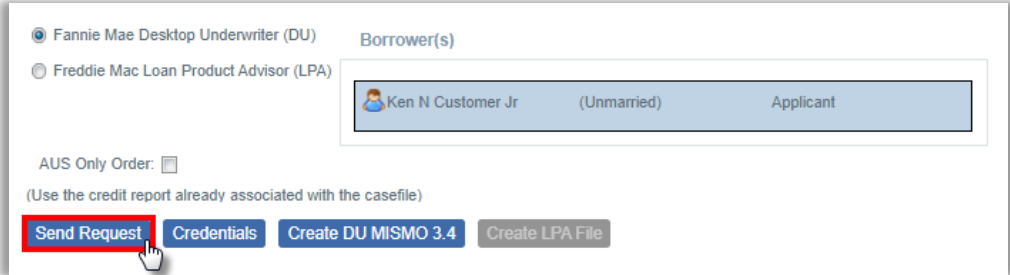

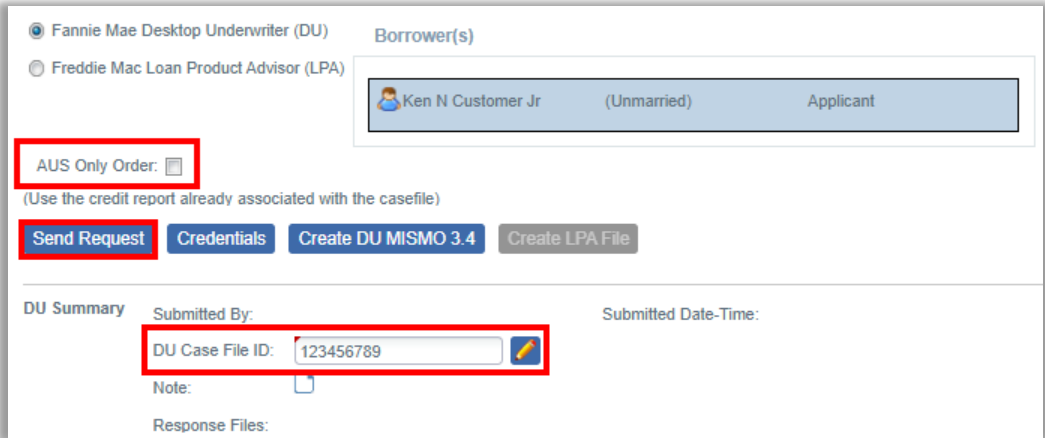
Action

To run DU or LP findings on a loan, click **Loan Processing** to open the menu and select **Automated Underwriting**.

1

The screenshot shows the REMN Wholesale interface. At the top, there is a header with the REMN logo and company information: HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor. To the right of the header, there are fields for NMLS ID#: 6521, Broker ID#: 4100068, and Approved For: CONV. Below the header, there is a sidebar menu with the following items: View Pipeline, Loan Summary, Loan Processing (highlighted with a red arrow), Lock Management, Fees & Closing Costs, Upload / View Documents, Loan File Update, Automated Underwriting (circled in red), and Full Application. The main content area displays the loan details for 'Penny Public (Primary)' with a '1 Borrowers' indicator. The loan status is 'Registered' and the borrower name is 'Public, Penn'. The subject property is '30 Apple Rd Lincroft, NJ'.

Step	Action
2	<ul style="list-style-type: none"> • Select Fannie Mae Desktop Underwriter (DU) or Freddie Mac Loan Product Advisor (LPA). • Click the Credentials button.  <p>Note: Broker must be sponsored by HBFS to submit loans to LPA. Contact your AE regarding HBFS sponsorship.</p>
3	<ul style="list-style-type: none"> • Select the Credit Agency from the dropdown. • Enter credit agency login credentials for DU or TPO# for LPA. • Enter the credit report Reference #. • Click Ok. <p>DU:</p> 

Step	Action
	<p>LPA:</p>  <p>NOTE: Always choose to not auto-populate from the credit report.</p>
4	<p>Click the Send Request button to submit.</p> 
5	<p>To request a Reissue for DU:</p> <ul style="list-style-type: none"> • Ensure AUS Only Order is unchecked. • Click the pencil icon . • Enter the DU Case File ID. • Click Send Request.  <p>To request a Reissue for LPA:</p>

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

- Enter the **Loan Product Advisor Key** and **Identifier**.

AUS Only Order:

(Use the credit report already associated with the casefile)

Send Request **Credentials** **Create DU MISMO 3.4** **Create LPA File**

DU Summary Submitted By: Submitted Date-Time:

DU Case File ID:

Note:

Response Files:

LPA Summary Submitted By: Submitted Date:

Loan Product Advisor Key Identifier: Documentation Level:

Loan Product Advisor Loan identifier:

Note:

Response Files:

The agency will return a decision and the **Response Files** will populate.

LPA Summary Submitted By: Tan One Submitted Date: 4/08/2020 9:01 PM

Loan Product Advisor Key Identifier: Documentation Level: Streamlined Accept

Loan Product Advisor Loan identifier:

Note:

Response Files: [Feedback Certificate](#) [Documentation Checklist](#) [Credit Report](#)

DU Summary Submitted By: Maha Khaleq Submitted Date-Time: 10/31/2018 1:37 PM

DU Case File ID:

Note:

Response Files: [Underwriting Findings Html](#) [Underwriting Findings Text](#) [Credit Report Print](#) [Status Log](#)

LPA Summary Submitted By: Submitted Date:

6


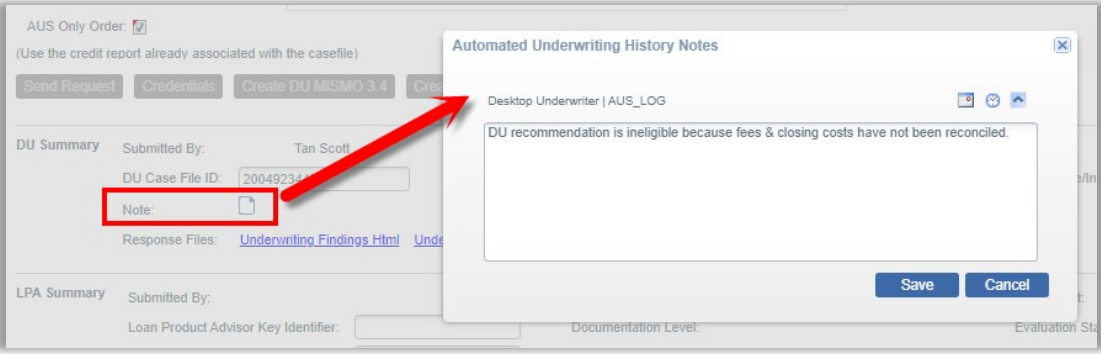
Click the **LPA Feedback Certificate** or **DU Underwriting Findings Html** hyperlink to review or print the findings.

DU Underwriting Findings			
SUMMARY			
Recommendation	Approve/Eligible		
Primary Borrower	JOHN HOMEOWNER Co-Borrower	MARY	HOMEOWNER
Lender Loan Number	2102000270	Casefile ID	1988715008
Submission Date	01/23/2018 10:06AM	Submitted By	w7928rnl
First Submission Date	01/23/2018 10:06AM	DU Version	10.1
Submission Number	1		



Helpful Tips:

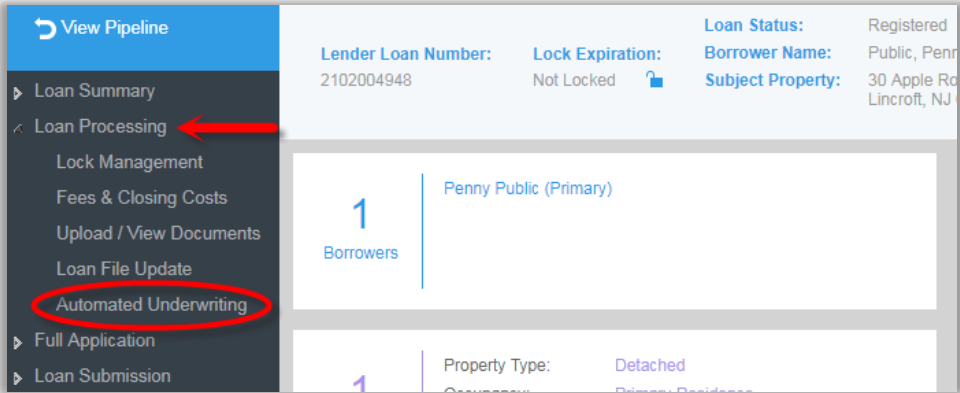
- Enter **Gifts** as an asset (**Full Application**→**Assets**) for DU to capture the gift information in the

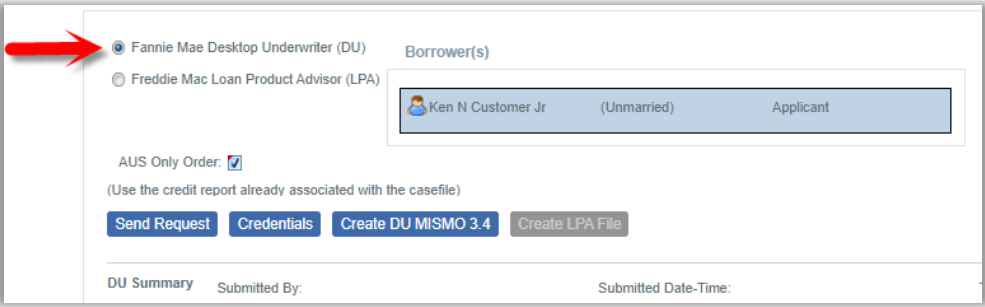
Step	Action
	<p>findings.</p> <ul style="list-style-type: none"> You can review or print the Borrower's credit report by clicking the Credit Report hyperlink. Use the Note icon  to send a message to the Underwriter regarding AUS. 


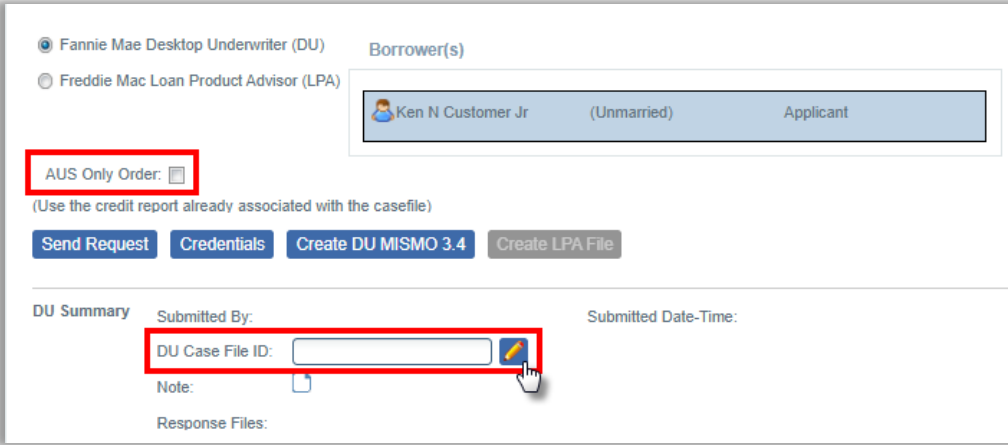
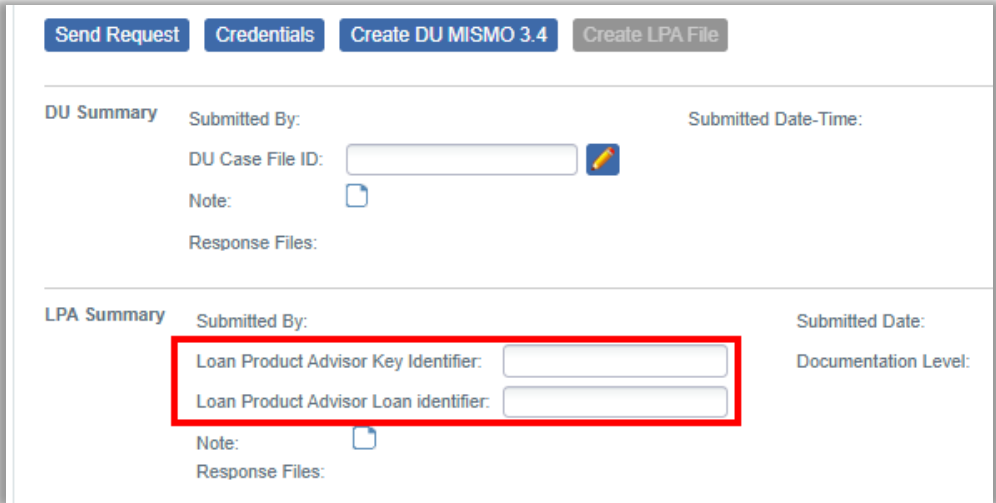
Updated/Expired Credit

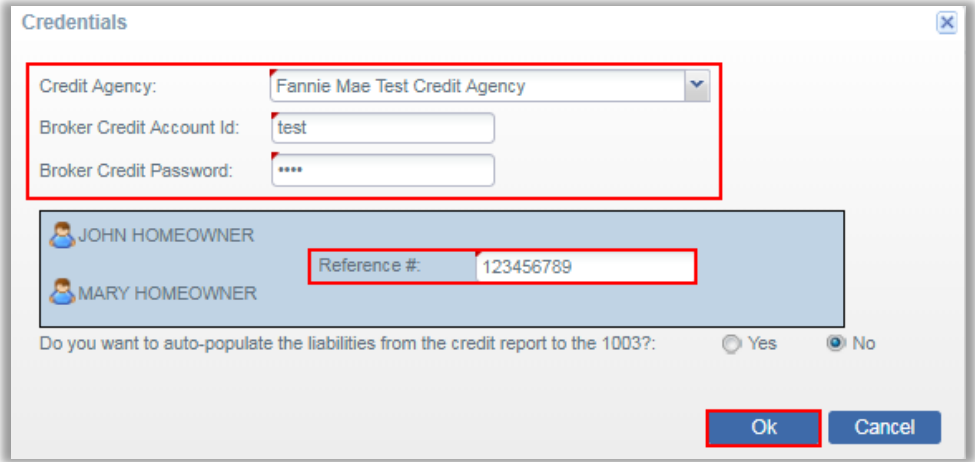
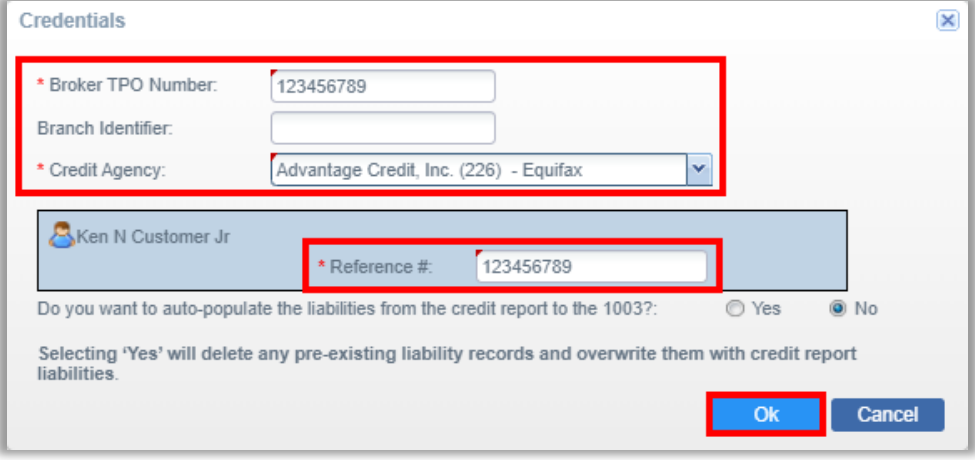
If a loan requires updated credit, follow the steps below to upload new credit into The HUB and send to REMN.

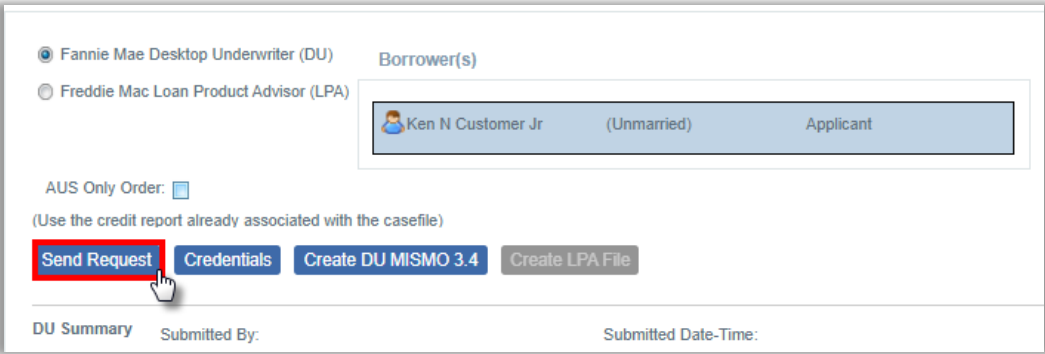
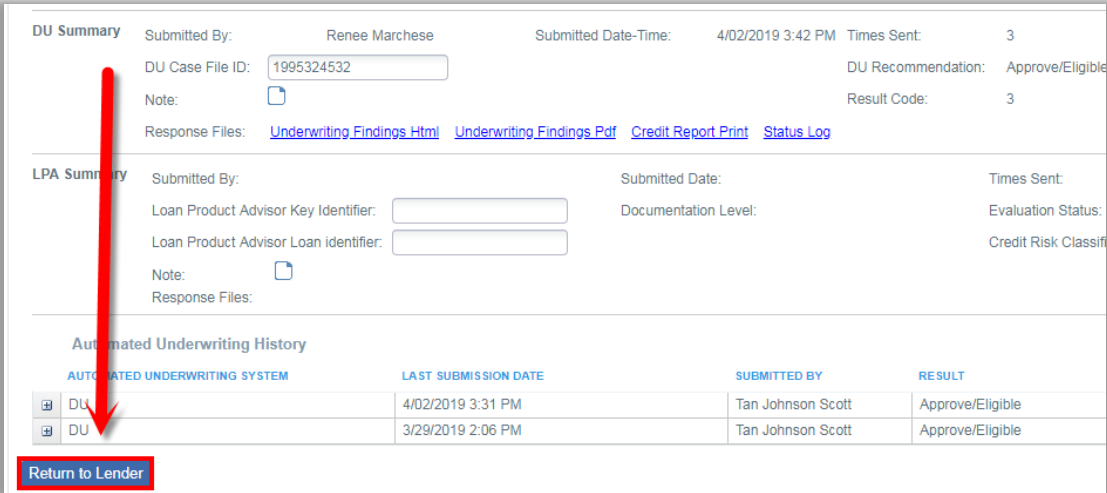
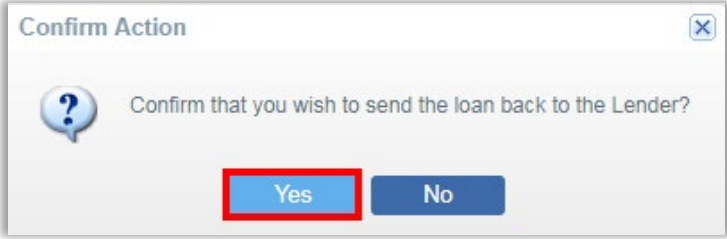
Once a loan file is received by the Operations Center, the Broker can no longer update the Borrowers credit report. If updates are required, contact your Account Coordinator to have the file returned to The HUB.

Step	Action
1	<p>To update the credit report, click Loan Processing to open the menu and select Automated Underwriting.</p> 

Step	Action
2	<p>Select Fannie Mae Desktop Underwriter (DU) or Freddie Mac Loan Product Advisor (LPA).</p> 

3	<p>DU:</p> <ul style="list-style-type: none"> • Uncheck AUS Only Order box. • Click the pencil icon  and clear the DU Case File ID.  <p>LPA:</p> <ul style="list-style-type: none"> • Remove the Loan Product Advisor Key and Identifier. 
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Step	Action
4	<ul style="list-style-type: none"> Select the Credit Agency from the dropdown. Enter credit agency login credentials for DU or TPO# for LPA. Enter the updated credit report Reference #. Click Ok. <p>DU:</p>  <p>LPA:</p>  <p>NOTE: Always choose to not auto-populate from the credit report.</p>

Step	Action
5	<p>Click the Send Request button to submit.</p> 
6	<p>Scroll to the bottom of your screen and click the Return to Lender button.</p> 
7	<p>Click Yes to confirm that you wish to send the loan back to the Lender.</p>  <p>You will be returned to The HUB Dashboard.</p>
8	<p>After the updated credit report and AUS are returned to REMN, the new credit report must be marked current and the liabilities will be reconciled by a REMN associate.</p>

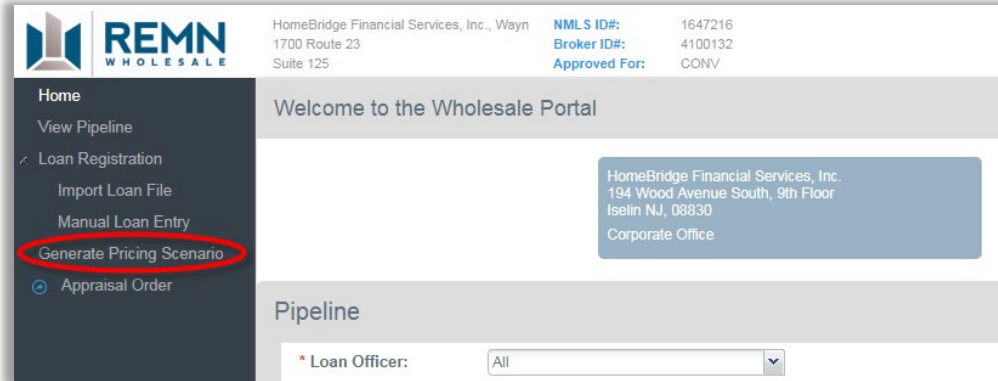
Generate a Pricing Scenario

Step

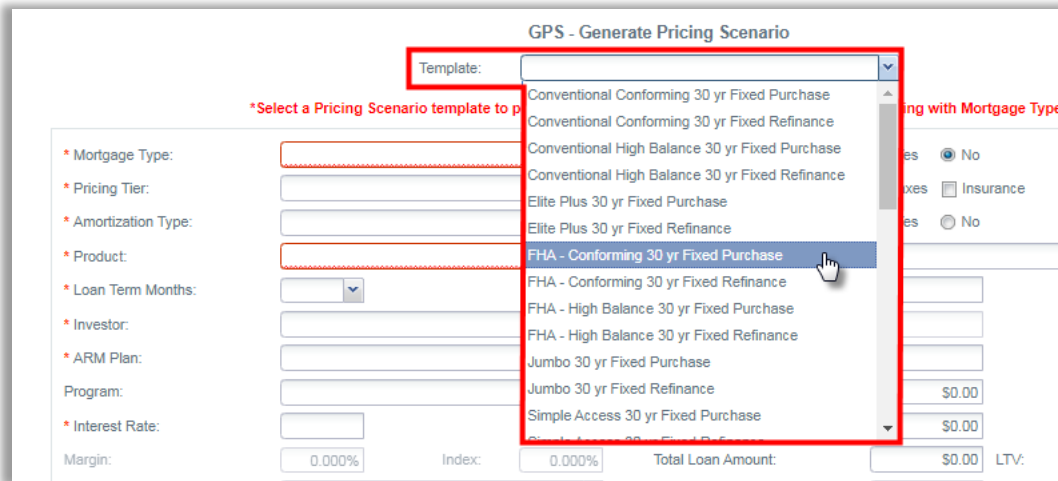
Action

From The HUB Home Screen, click **Generate Pricing Scenario**.

1



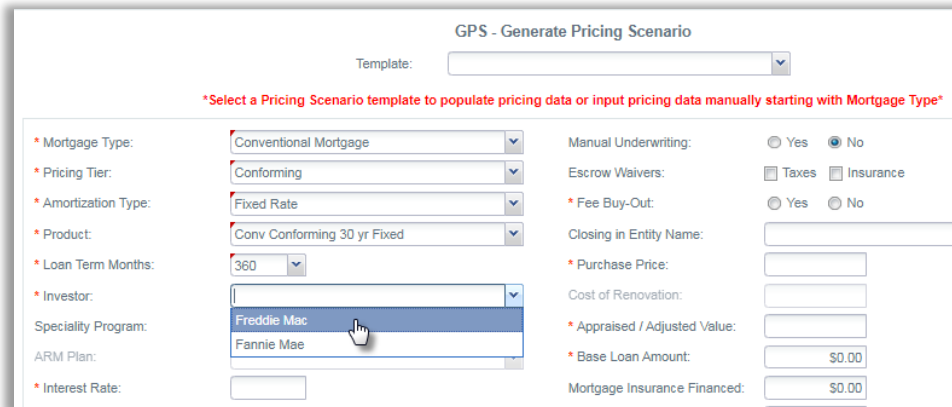
Select a **Template** to auto populate pricing information.

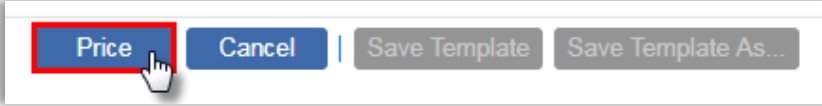
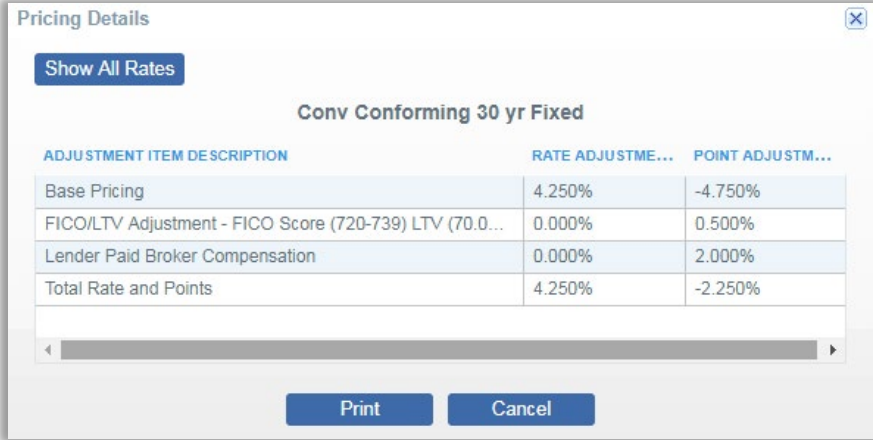
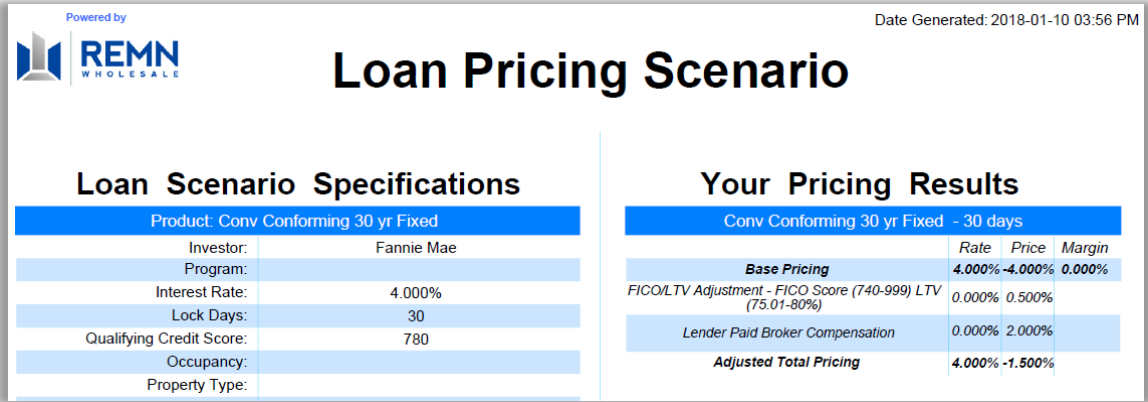


2

- Or -

- 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 *.



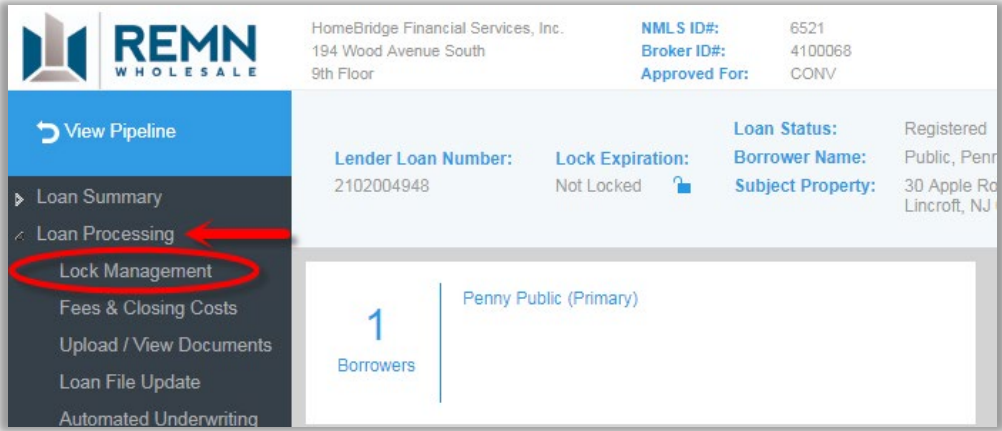
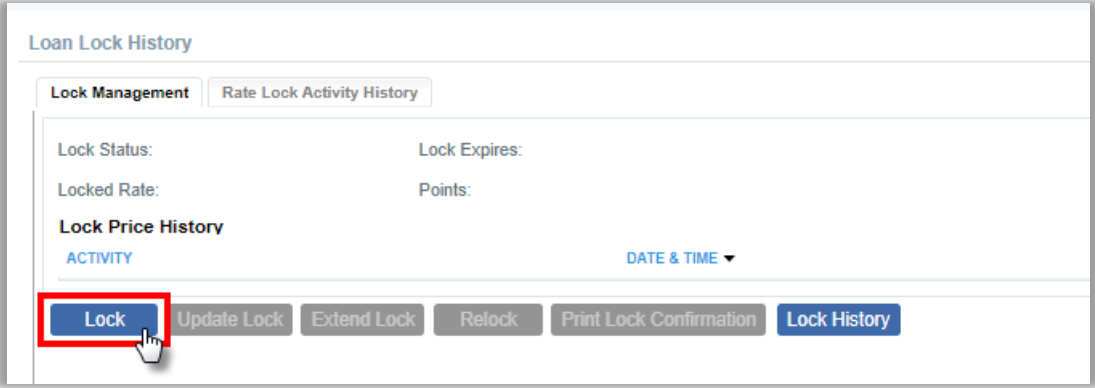
Step	Action
3	<p>Click Price at the bottom of the screen.</p> 
4	<p>The Pricing Details screen will show Base Pricing, Adjustments, and Total Rate and Points.</p>  <p>Helpful Tips:</p> <ul style="list-style-type: none"> • To choose another Rate or Lock Days, click Show All Rates. • Click Print to save your Pricing Scenario as a PDF file. 

Pricing & Lock Management

Easily lock loans and manage locks from the HUB.

Note: Once a loan is scheduled to close, lock changes must be requested via email at remnlock@remn.com.

Lock a Loan

Step	Action
1	<p>Open the loan, select Loan Processing to open the menu, and select Lock Management.</p> 
2	<p>Click the Lock button.</p> 

Step**Action**

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

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

The screenshot shows the 'Lock Screen' form with various fields. Two fields are highlighted with red boxes: 'Lock Days' (a dropdown menu) and 'Fee Buy-Out' (radio buttons for Yes/No). Other fields include Mortgage Type, Pricing Tier, Amortization Type, Product, Loan Term Months, Investor, Specialty Program, ARM Plan, Interest Rate, Margin, Qualifying Credit Score, Occupancy, Property Type, Project Type, Number of Units, Loan Purpose, Reason for Refinance, Documentation Type, Prepayment, Emerging Banker, Manual Underwriting, Escrow Waivers, Closing in Entity Name, Purchase Price, Cost of Renovation, Appraised / Adjusted Value, Base Loan Amount, Mortgage Insurance Financed, Total Loan Amount, LTV, Concurrent Liens, Remaining Closed-End Liens, Remaining HELOC Balance, Max Credit, Combined LTV Ratio, HCLTV, Lender Paid MI Plan, Credit Event, Lender Paid Compensation, Broker Comp & Date, Borrower Paid Compensation, BPC Paid as a Percentage, First Time Home Buyer, Duty To Serve, and Total Monthly Income Amount.

3



Helpful Tips:

- Lock will default 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.

This close-up screenshot focuses on the compensation fields. A red arrow points to the 'No' radio button for 'Lender Paid Compensation'. Below it, the 'Borrower Paid Compensation' field is set to '\$4,950.00' and 'BPC Paid as a Percentage' is checked and set to '1.125%'. The 'Total Monthly Income Amount' is \$11,750.00.

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

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


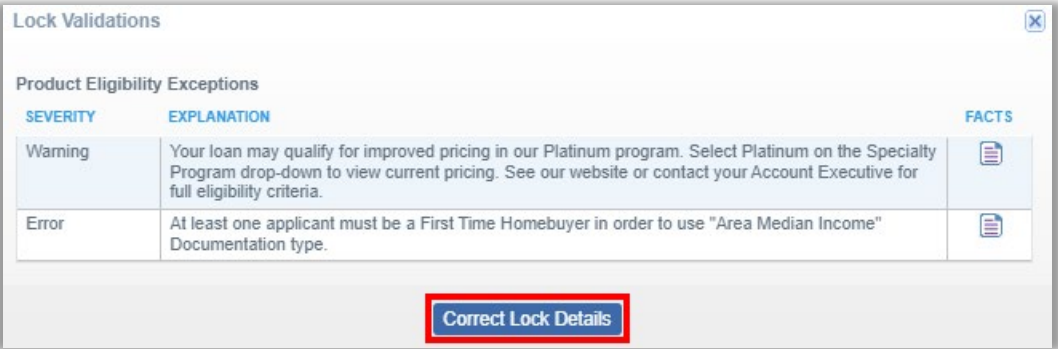
A screenshot of a loan application form. The form includes fields for Loan Purpose (Purchase), Reason for Refinance, Documentation Type (Full Doc), Prepayment, and Emerging Banker (No). It also has sections for Lender Paid Compensation (Yes), Broker Comp & Date (1.125%, 7/17/2023), Borrower Paid Compensation (\$0.00), BPC Paid as a Percentage, First Time Home Buyer (Yes), and Duty To Serve (No). At the bottom right, the Total Monthly Income Amount is \$11,750.00, and there is a blue button labeled 'AMI' which is highlighted with a red rectangular box. Below the form are buttons for 'Price to Lock', 'Refresh with Loan Data', and 'Cancel'.

A screenshot of a dialog box titled 'Area Median Income'. It displays the following information: Area Median Income: \$150,400.00; County: District of Columbia; Fips County Code: 001. There are checkboxes for Rural Area (unchecked), High Cost Area (checked), and Low Income Cost Area (unchecked). Below these are values for 120% Area Median Income (\$180,480.00, checked), 100% Area Median Income (\$150,400.00), 80% Area Median Income (\$120,320.00), and 50% Area Median Income (\$75,200.00). An 'OK' button is located at the bottom right of the dialog box.

Click **Price to Lock**.

4

A screenshot of the loan application form, similar to the one above. The 'Number of Units' is set to 1. The 'AMI' button is now disabled. The 'Price to Lock' button at the bottom is highlighted with a red rectangular box. The 'Refresh with Loan Data' and 'Cancel' buttons are also visible.

Step	Action
5	<p>A Lock Validations pop-up may appear. Review the Warnings and/or Errors.</p> <ul style="list-style-type: none"> • Warning(s) – Informational. <ul style="list-style-type: none"> – Click Proceed With Price to continue with the current lock request. – Click Correct Lock Details to return to the lock request and address errors and/or warnings.  <ul style="list-style-type: none"> • Error(s) – for Underwriting eligibility restrictions. <ul style="list-style-type: none"> – Click Correct Lock Details to return to the lock request and make the necessary updates. 
6	<p>A Pricing Details window will open.</p> <ul style="list-style-type: none"> • Click the desired rate in the chart. • Pricing Adjustments will be listed and totaled below. • Click Lock.

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

Pricing Details ✕

Lock Days: 15 Day Rate Lock

FHA Conforming 30 yr Fixed - Platinum

Net Rate & Price

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.490%	\$921.86	0.550%	0.675%	0.800%
6.500%	\$922.82	0.425%	0.550%	0.675%
6.625%	\$934.85	0.438%	0.555%	0.680%
6.750%	\$946.95	0.400%	0.525%	0.650%
6.875%	\$959.12	-0.010%	0.115%	0.240%
6.990%	\$970.36	0.055%	0.180%	0.305%
7.000%	\$971.34	-0.070%	0.055%	0.180%

*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	6.750%	-2.100%
Lender Paid Broker Compensation	0.000%	2.500%
Total Rate and Points	6.750%	0.400%

Lock
Cancel

Helpful Tip: Easily adjust lock length by modifying drop down at the top of screen.

Pricing Details ✕

Lock Days: 15 Day Rate Lock

FHA Conforming 30 yr Fixed - Platinum

Net Rate & Price

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.490%	\$921.86	0.550%	0.675%	0.800%
6.500%	\$922.82	0.425%	0.550%	0.675%

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

Lock Confirmation ✕

Lock Confirmation

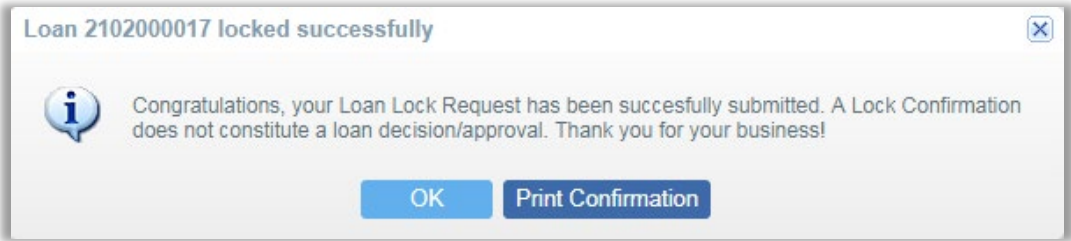
LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	1/26/2018 10:15 PM
Lock Expiration	4/03/2018
Lock Days	60
Lock Action	Approved
Days Extended	
Interest Rate	3.375%
Discount Points	2.959%
ARM Margin	0.000%
Product	Conv Conforming 30 yr Fixed
Program	
Loan Amount	\$160,000.00
Mortgage Insuranced Financed Amount	\$0.00
Total Loan Amount	\$160,000.00

Lock
Cancel

7

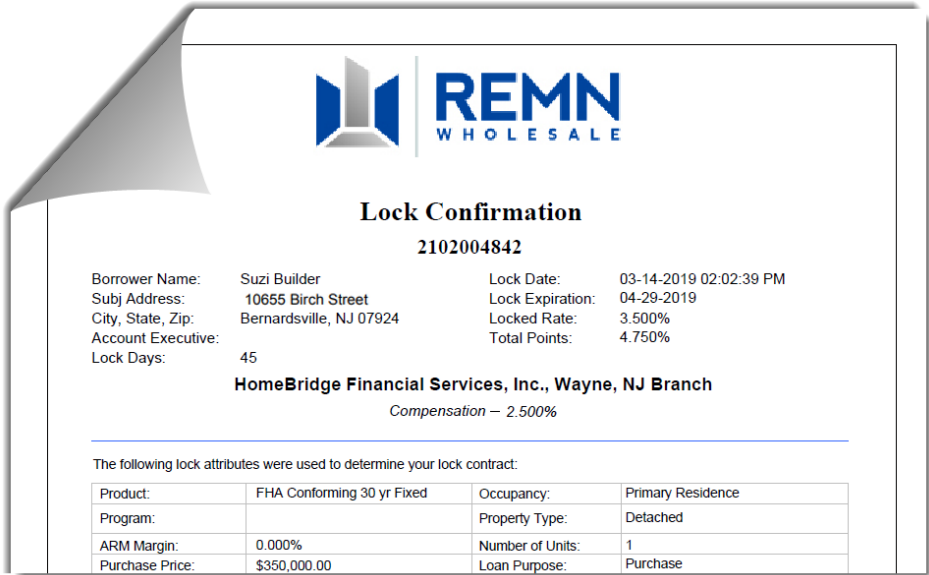
Step	Action
------	--------

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



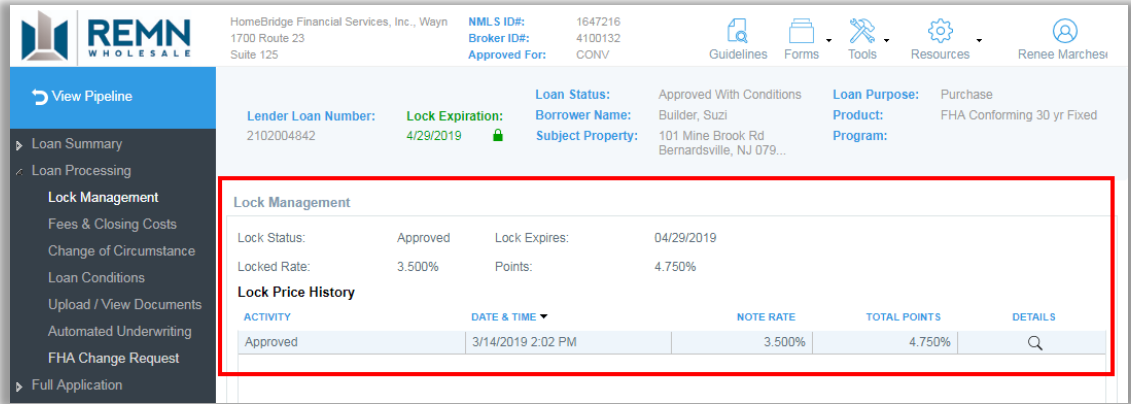
Helpful Tip: Click **Print Confirmation** to print or save the Lock Confirmation as a PDF for future reference.





8



9


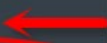
The Lock Management screen will display the Lock in the Lock Price History.



Step	Action																									
	<p data-bbox="256 163 1390 262">  Helpful Tip: Click the Magnifying Glass icon under Details to view the rate & points adjustments. </p> <div data-bbox="354 289 1393 861" style="border: 1px solid #ccc; padding: 10px;"> <p data-bbox="381 304 519 325">Loan Lock History</p> <p data-bbox="397 346 706 367"> Lock Management Rate Lock Activity History </p> <p data-bbox="397 388 966 451"> Lock Status: Rate Lock Approved Lock Expires: 09/11/2023 Locked Rate: 6.750% Points: 1.226% </p> <p data-bbox="397 472 544 493">Lock Price History</p> <table border="1" data-bbox="397 493 1380 556"> <thead> <tr> <th>ACTIVITY</th> <th>DATE & TIME</th> <th>NOTE RATE</th> <th>TOTAL POINTS</th> <th>DETAILS</th> </tr> </thead> <tbody> <tr> <td>Rate Lock Approved</td> <td>7/27/2023 12:32 PM</td> <td>6.750%</td> <td>1.226%</td> <td></td> </tr> </tbody> </table> <p data-bbox="397 567 1096 598"> Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History </p> <div data-bbox="527 619 1242 829" style="border: 1px solid #ccc; padding: 5px;"> <p data-bbox="544 619 730 640">Rate Lock Pricing Details</p> <table border="1" data-bbox="544 651 1226 787"> <thead> <tr> <th>ADJUSTMENT ITEM DESCRIPTION</th> <th>RATE ADJUSTMENT</th> <th>POINTS ADJUSTMENT</th> </tr> </thead> <tbody> <tr> <td>Base Rate</td> <td>6.750%</td> <td>-1.524%</td> </tr> <tr> <td>FICO/LTV Adjustment - FICO Score (780-999) L...</td> <td>0.000%</td> <td>0.250%</td> </tr> <tr> <td>Lender Paid Broker Compensation</td> <td>0.000%</td> <td>2.500%</td> </tr> <tr> <td>Total Rate and Points</td> <td>6.750%</td> <td>1.226%</td> </tr> </tbody> </table> <p data-bbox="868 798 917 819" style="text-align: center;">Close</p> </div> </div>	ACTIVITY	DATE & TIME	NOTE RATE	TOTAL POINTS	DETAILS	Rate Lock Approved	7/27/2023 12:32 PM	6.750%	1.226%		ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTMENT	POINTS ADJUSTMENT	Base Rate	6.750%	-1.524%	FICO/LTV Adjustment - FICO Score (780-999) L...	0.000%	0.250%	Lender Paid Broker Compensation	0.000%	2.500%	Total Rate and Points	6.750%	1.226%
ACTIVITY	DATE & TIME	NOTE RATE	TOTAL POINTS	DETAILS																						
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Lender Paid Broker Compensation	0.000%	2.500%																								
Total Rate and Points	6.750%	1.226%																								

Update Lock

To update a lock, follow the steps below.

Step	Action
1	<p data-bbox="240 1228 1396 1260">Open the loan, select Loan Processing to open the menu, and select Lock Management.</p> <div data-bbox="381 1291 1372 1732" style="border: 1px solid #ccc; padding: 10px;"> <div style="display: flex; justify-content: space-between;"> <div data-bbox="397 1302 641 1375">  </div> <div data-bbox="690 1302 941 1375"> HomeBridge Financial Services, Inc. 194 Wood Avenue South 9th Floor </div> <div data-bbox="1015 1302 1226 1375"> NMLS ID#: 6521 Broker ID#: 4100068 Approved For: CONV </div> </div> <div style="margin-top: 10px;"> <div data-bbox="397 1386 665 1722" style="background-color: #2c5e8c; color: white; padding: 5px;"> <p data-bbox="414 1407 560 1438">View Pipeline</p> <ul style="list-style-type: none"> <li data-bbox="414 1470 544 1501">▶ Loan Summary <li data-bbox="414 1512 560 1543">◀ Loan Processing  <li data-bbox="414 1564 592 1596">◌ Lock Management <li data-bbox="414 1606 625 1638">Fees & Closing Costs <li data-bbox="414 1648 657 1680">Upload / View Documents <li data-bbox="414 1690 592 1722">Loan File Update <li data-bbox="414 1732 641 1764">Automated Underwriting </div> <div data-bbox="690 1386 1364 1722" style="padding: 10px;"> <div style="display: flex; justify-content: space-between;"> <div data-bbox="706 1438 901 1491"> Lender Loan Number: 2102004948 </div> <div data-bbox="933 1438 1063 1491"> Lock Expiration: Not Locked </div> <div data-bbox="1112 1407 1364 1501"> Loan Status: Registered Borrower Name: Public, Penn Subject Property: 30 Apple Rd Lincroft, NJ </div> </div> <div style="margin-top: 20px; border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; align-items: center;"> <div style="text-align: center; margin-right: 10px;"> <p data-bbox="738 1585 771 1627" style="font-size: 2em; color: #2c5e8c;">1</p> <p data-bbox="706 1638 803 1669">Borrowers</p> </div> <div style="border-left: 1px solid #ccc; padding-left: 10px;"> <p data-bbox="836 1575 1015 1606">Penny Public (Primary)</p> </div> </div> </div> </div> </div> </div>

The Lock Management screen will reflect the current Lock information. Click **Update Lock**.

2

Loan Lock History

Lock Management | Rate Lock Activity History

Lock Status: Rate Lock Approved | Lock Expires: 08/21/2023
 Locked Rate: 7.500% | Points: 1.532%

Lock Price History

ACTIVITY	DATE & TIME	NOTE RATE	TOTAL POINTS	DETAILS
Rate Lock Approved	6/29/2023 10:12 AM	7.500%	1.657%	🔍
Rate Lock Approved	6/22/2023 12:22 PM	7.500%	-0.343%	🔍

Buttons: Lock, **Update Lock**, Extend Lock, Reforelock, Print Lock Confirmation, Lock History

Enter changes to the **Lock Screen**.

3

Lock Screen

* Mortgage Type: Conventional Mortgage | Manual Underwriting: Yes No
 * Pricing Tier: Conforming | Escrow Waivers: Taxes Insurance
 * Amortization Type: Fixed Rate | * Fee Buy-Out: Yes No
 * Product: Conv Conforming 30 yr Fixed | Closing in Entity Name:
 * Loan Term Months: 360 | * Purchase Price: \$330,000.00
 * Investor: Fannie Mae | Cost of Renovation:
 Specialty Program: | * Appraised / Adjusted Value: \$330,000.00
 ARM Plan: | * Base Loan Amount: \$300,000.00
 * Interest Rate: 7.500% | Mortgage Insurance Financed: \$0.00
 Margin: | Total Loan Amount: \$300,000.00 | LTV: 90.91%

- To pull in changes already made on the Short Application screen, click **Refresh with Loan Data**.

Emerging Banker: Yes No | First Time Home Buyer: Yes No
 Duty To Serve: Yes No
 Total Monthly Income Amount: \$5,250.00 **AMI**

Buttons: Price to Lock, **Refresh with Loan Data**, Cancel

- FNMA & FHLMC loans** - Some changes will require you to click the **AMI** button to review Area Median Income information before the Price to Lock button becomes available.

Full Doc | Borrower Paid Compensation: \$0.00
 | BPC Paid as a Percentage:
 Yes No | First Time Home Buyer: Yes No
 Duty To Serve: Yes No
 Total Monthly Income Amount: \$5,000.00 **+ "AMI" +**

Buttons: Price to Lock, Refresh with Loan Data, Cancel

Click the **Price to Lock** button.

4

The screenshot shows a loan application form with various fields and buttons. The 'Price to Lock' button is highlighted with a red box. Other fields include 'Reason for Refinance', 'Documentation Type' (set to 'Full Doc with Area Median Income'), 'Prepayment', 'Emerging Banker' (radio buttons for Yes/No), 'Broker Comp & Date' (2.500% and 3/28/2023), 'Borrower Paid Compensation' (\$0.00), 'BPC Paid as a Percentage', 'First Time Home Buyer' (radio buttons for Yes/No), 'Duty To Serve' (radio buttons for Yes/No), and 'Total Monthly Income Amount' (\$10,000.00). A blue 'AMI' button is also visible.

A Lock Validations pop-up may appear. Review the Warnings and/or Errors.

- **Warning(s)** – Informational.
 - Click **Proceed With Price** to continue with the current lock request.
 - Click **Correct Lock Details** to return to the lock request and address errors and/or warnings.

5

The screenshot shows a 'Lock Validations' pop-up window titled 'Product Eligibility Exceptions'. It contains a table with the following content:

SEVERITY	EXPLANATION	FACTS
Warning	Your Lock request may qualify for an LLPA waiver. Once the total qualifying income is determined to meet the Area Median Income limits, a request can be made to update the Lock price and remove the LLPAs.	

At the bottom of the window, the 'Proceed With Price' and 'Correct Lock Details' buttons are highlighted with red boxes.

- **Error(s)** – for Underwriting eligibility restrictions.
 - Click **Correct Lock Details** to return to the lock request and make the necessary updates.

The screenshot shows a 'Lock Validations' pop-up window titled 'Product Eligibility Exceptions'. It contains a table with the following content:

SEVERITY	EXPLANATION	FACTS
Warning	Your loan may qualify for improved pricing in our Platinum program. Select Platinum on the Specialty Program drop-down to view current pricing. See our website or contact your Account Executive for full eligibility criteria.	
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.	

At the bottom of the window, the 'Correct Lock Details' button is highlighted with a red box.

6

A **Pricing Details** window will open.

- Click the desired rate in the chart.
- **Pricing Adjustments** will be listed and totaled below.
- Click the **Lock** button.

Pricing Details

Lock Days: 60 Day Rate Lock

Conv Conforming 30 yr Fixed

Net Rate & Price

RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.990%	\$1,993.89	2.557%	2.571%	2.586
7.000%	\$1,995.91	2.432%	2.446%	2.461
7.125%	\$2,021.16	2.165%	2.192%	2.219
7.250%	\$2,046.53	1.787%	1.816%	1.846
7.375%	\$2,072.03	1.672%	1.701%	1.731
7.490%	\$2,095.59	1.569%	1.598%	1.627
7.500%	\$2,097.64	1.444%	1.473%	1.502

*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	7.500%	-2.843%
FICO/LTV Adjustment - FICO Score (640-659) LTV (90.01-95%)	0.000%	1.875%

Lock Cancel

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

Lock Confirmation

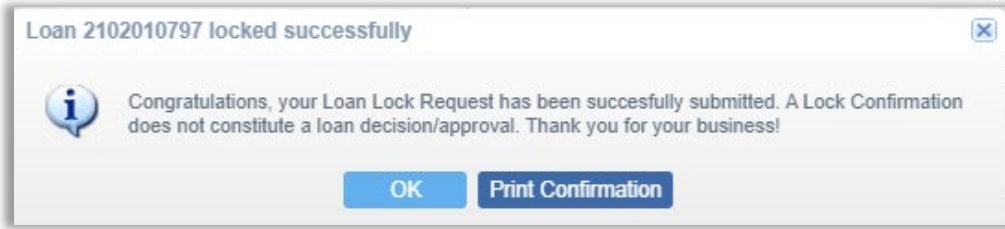
Lock Confirmation

LOAN ATTRIBUTES	REQUESTED LOCK
Loan Amount	\$300,000.00
Mortgage Insured Financed Amount	\$0.00
Total Loan Amount	\$300,000.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Purchase
Reason for Refinance	
Purchase Price	\$330,000.00
Appraised Value	\$330,000.00
LTV	90.91%
CLTV	90.91%
PMI Plan Type	
PMI Coverage Percentage	30%
Property State	PA
Property Type	Attached
Project Type	Not in a project or development
Number of Units	1
Qualifying Credit Score	650

Lock Cancel

7

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



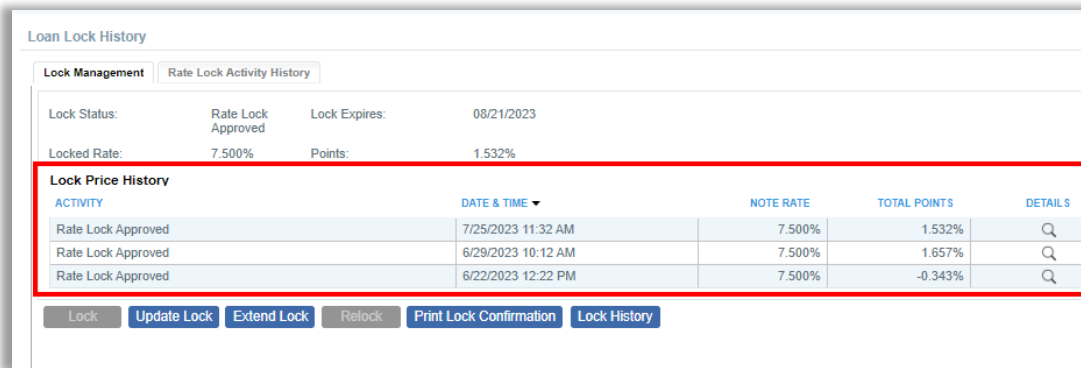
Helpful Tip: Click **Print Confirmation** to print or save the Lock Confirmation as a PDF for future reference.

8



9

The Lock Management screen will display the updated Lock in the Lock Price History.



Rate Lock Extension

Follow the instructions below to extend your lock.

Note: Once a loan is scheduled to close, rate lock extensions must be requested via email at remnlock@remn.com.

Step

Action

Open the loan to be extended. Select **Loan Processing** to open the menu, and select **Lock Management**.

The screenshot shows the REMN Wholesale portal interface. At the top, there is a header with the REMN logo and company information: HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor. To the right, it displays NMLS ID#: 6521, Broker ID#: 4100068, and Approved For: CONV. Below the header, there is a navigation menu on the left with options: View Pipeline, Loan Summary, Loan Processing (highlighted with a red arrow), Lock Management (circled in red), Fees & Closing Costs, Upload / View Documents, Loan File Update, and Automated Underwriting. The main content area shows loan details: Lender Loan Number: 2102004948, Lock Expiration: Not Locked, Loan Status: Registered, Borrower Name: Public, Penn, and Subject Property: 30 Apple Rd, Lincroft, NJ. Below this, there is a section for Borrowers with a count of 1 and the name Penny Public (Primary).

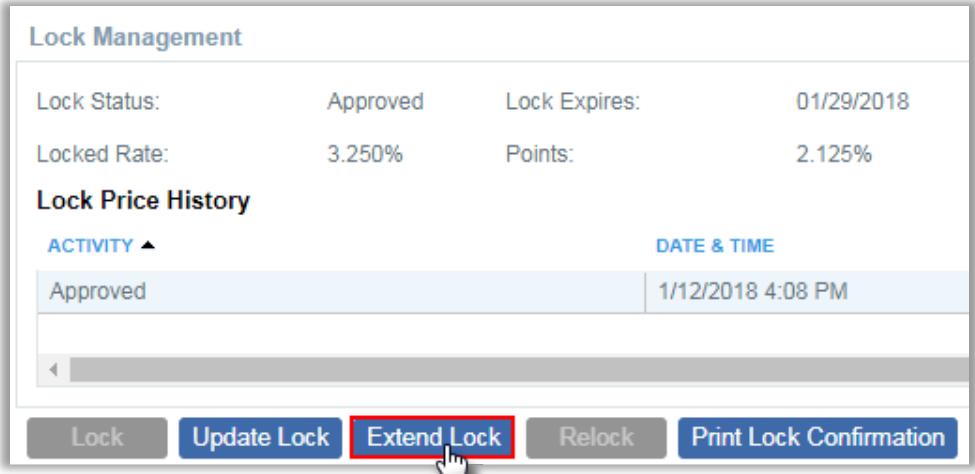
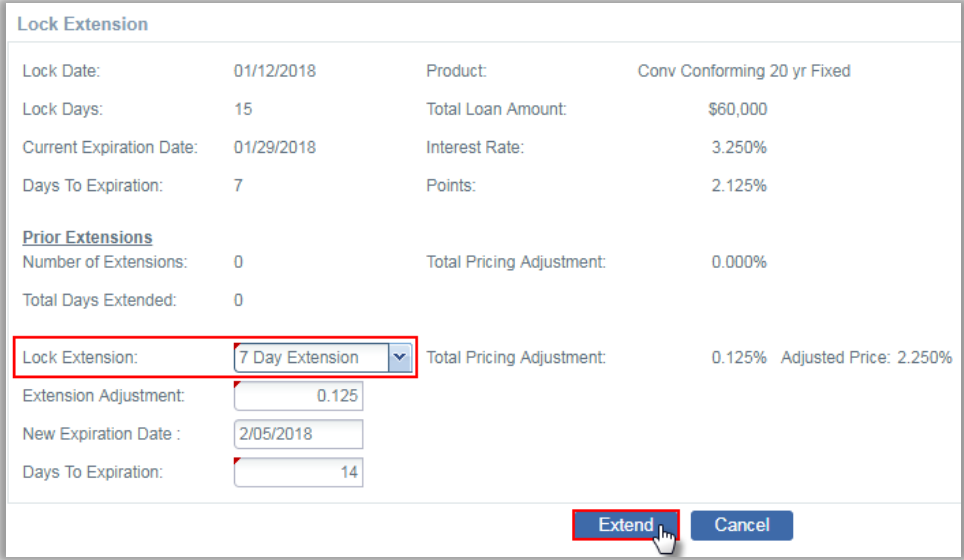
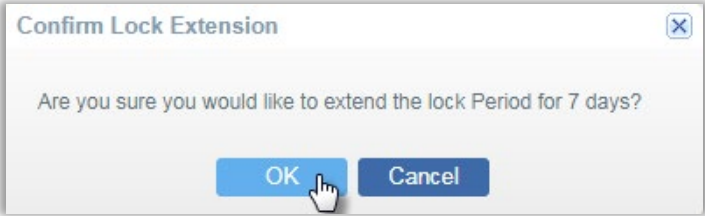
1



Helpful Tip: Keep track of Lock Expirations in the **Alert Summary** section of The HUB home screen.

The screenshot shows the Wholesale Portal home screen. At the top, there are two dropdown menus for HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor, Iselin NJ, 08830. The first is labeled Corporate Office and the second is labeled Selected Branch. Below these, there is a Pipeline Filter section with a dropdown menu set to All. To the right, there is an Alert Summary section with a table showing the following data:

ALERT TYPE	COUNT
Locked loans NOT submitted	19
Locks Expiring in 10 days	1
Total:	20

Step	Action
2	<p>The Lock Management screen will reflect the current Lock information.</p> <ul style="list-style-type: none"> Click the Extend Lock Button.  <p>The screenshot shows the 'Lock Management' interface. At the top, it displays 'Lock Status: Approved' and 'Lock Expires: 01/29/2018'. Below that, 'Locked Rate: 3.250%' and 'Points: 2.125%'. A section titled 'Lock Price History' shows a table with columns 'ACTIVITY' and 'DATE & TIME', containing one entry: 'Approved' on '1/12/2018 4:08 PM'. At the bottom, there are five buttons: 'Lock', 'Update Lock', 'Extend Lock' (highlighted with a red box and a mouse cursor), 'Relock', and 'Print Lock Confirmation'.</p>
3	<ul style="list-style-type: none"> Enter the Lock Extension days from the options in the dropdown menu. The Extension Adjustment, New Expiration Date, and Days to Expiration will populate according to the selection. Click the Extend button.  <p>The screenshot shows the 'Lock Extension' dialog box. It displays current lock details: 'Lock Date: 01/12/2018', 'Lock Days: 15', 'Current Expiration Date: 01/29/2018', and 'Days To Expiration: 7'. It also shows 'Product: Conv Conforming 20 yr Fixed', 'Total Loan Amount: \$60,000', 'Interest Rate: 3.250%', and 'Points: 2.125%'. Under 'Prior Extensions', it shows 'Number of Extensions: 0' and 'Total Days Extended: 0'. The 'Lock Extension' dropdown is set to '7 Day Extension', which has populated 'Extension Adjustment: 0.125', 'New Expiration Date: 2/05/2018', and 'Days To Expiration: 14'. The 'Total Pricing Adjustment' is now '0.125%' and the 'Adjusted Price' is '2.250%'. At the bottom, the 'Extend' button is highlighted with a red box and a mouse cursor, next to a 'Cancel' button.</p>
4	<p>Click OK to confirm the Lock Extension.</p>  <p>The screenshot shows a 'Confirm Lock Extension' dialog box with a close button (X) in the top right corner. The text inside asks, 'Are you sure you would like to extend the lock Period for 7 days?'. At the bottom, there are two buttons: 'OK' (highlighted with a red box and a mouse cursor) and 'Cancel'.</p>

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

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

Lock Extension Confirmation

Original Lock Date: 01/12/2018	Product: Conv Conforming 20 yr Fixed
Original Lock Days: 15	Total Loan Amount: \$60,000
Original Expiration Date: 01/29/2018	Interest Rate: 3.250%
	Points: 2.125

Prior Extensions

Number of Extensions: 0	Total Fee Amount: \$0.00
Total Days Extended: 0	Total Pricing Adjustment: 0

Current Extension

Lock Extension: 7 Day Extension	Total Fee Amount:
Extension Fee Amount: \$0.00	Total Pricing Adjustment: 0.125
Extension Adjustment: 0.125	Adjusted Price: 2.25
New Expiration Date : 2/05/2018	
Days To Expiration: 14	

OK
Print Confirmation

5



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

Lock Confirmation
2102004842

Borrower Name: Suzi Builder	Lock Date: 03-14-2019 02:02:39 PM
Subj Address: 10655 Birch Street	Lock Expiration: 04-29-2019
City, State, Zip: Bernardsville, NJ 07924	Locked Rate: 3.500%
Account Executive:	Total Points: 4.750%
Lock Days: 45	

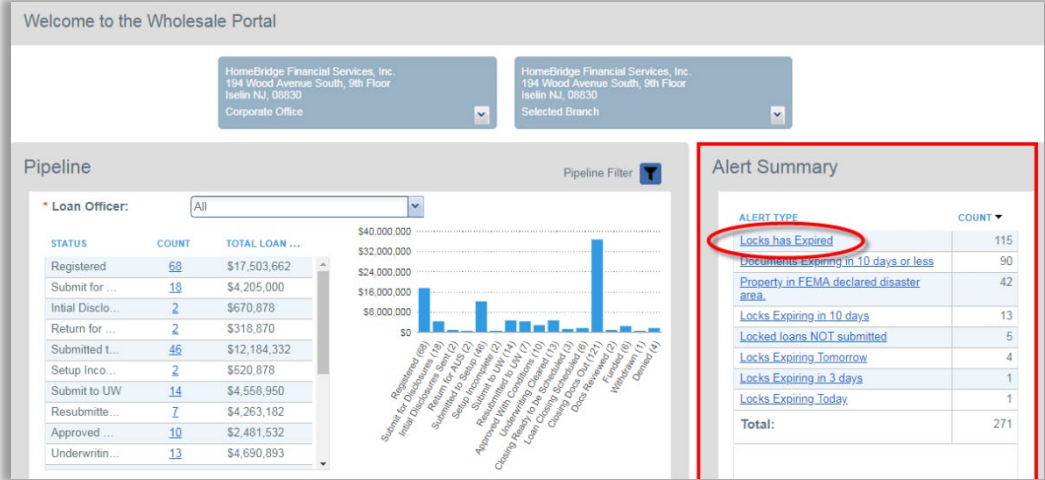

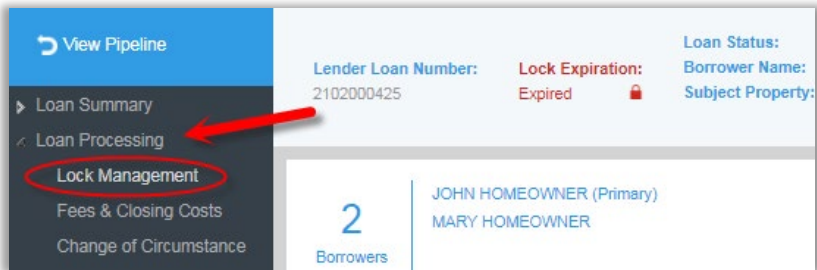
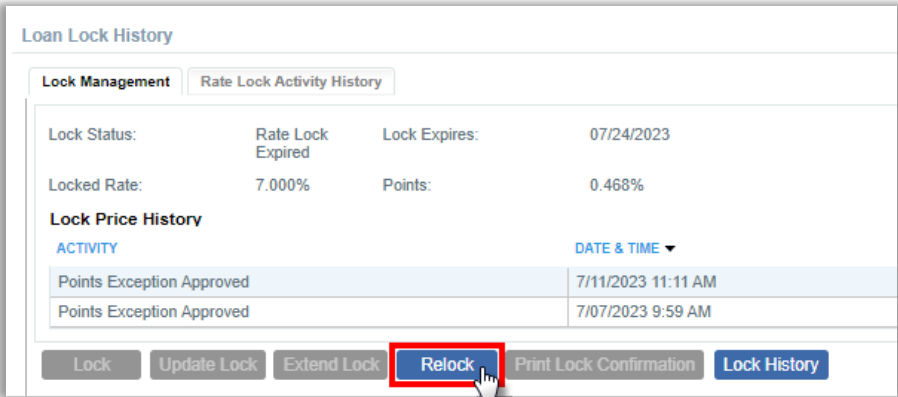
HomeBridge Financial Services, Inc., Wayne, NJ Branch
Compensation – 2.500%

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

Product:	FHA Conforming 30 yr Fixed	Occupancy:	Primary Residence
Program:		Property Type:	Detached
ARM Margin:	0.000%	Number of Units:	1
Purchase Price:	\$350,000.00	Loan Purpose:	Purchase

Relock

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

Step	Action																				
1	<p>Open the loan to be relocked.</p>  <table border="1" data-bbox="1047 535 1380 861"><caption>Alert Summary</caption><thead><tr><th>ALERT TYPE</th><th>COUNT</th></tr></thead><tbody><tr><td>Locks has Expired</td><td>115</td></tr><tr><td>Documents Expiring in 10 days or less</td><td>90</td></tr><tr><td>Property in FEMA declared disaster area</td><td>42</td></tr><tr><td>Locks Expiring in 10 days</td><td>13</td></tr><tr><td>Locked loans NOT submitted</td><td>5</td></tr><tr><td>Locks Expiring Tomorrow</td><td>4</td></tr><tr><td>Locks Expiring in 3 days</td><td>1</td></tr><tr><td>Locks Expiring Today</td><td>1</td></tr><tr><td>Total:</td><td>271</td></tr></tbody></table> <p> Helpful Tip: The Alert Summary on the Home screen has a quick link to Locks Expired, click to view a list of all loans with expired locks.</p>	ALERT TYPE	COUNT	Locks has Expired	115	Documents Expiring in 10 days or less	90	Property in FEMA declared disaster area	42	Locks Expiring in 10 days	13	Locked loans NOT submitted	5	Locks Expiring Tomorrow	4	Locks Expiring in 3 days	1	Locks Expiring Today	1	Total:	271
ALERT TYPE	COUNT																				
Locks has Expired	115																				
Documents Expiring in 10 days or less	90																				
Property in FEMA declared disaster area	42																				
Locks Expiring in 10 days	13																				
Locked loans NOT submitted	5																				
Locks Expiring Tomorrow	4																				
Locks Expiring in 3 days	1																				
Locks Expiring Today	1																				
Total:	271																				
2	<p>Select Loan Processing to open the menu, and select Lock Management.</p>  <p>View Pipeline</p> <p>Lender Loan Number: 2102000425 Lock Expiration: Expired Loan Status: Borrower Name: Subject Property:</p> <ul style="list-style-type: none">Loan SummaryLoan ProcessingLock ManagementFees & Closing CostsChange of Circumstance <p>2 JOHN HOMEOWNER (Primary) MARY HOMEOWNER Borrowers</p>																				
3	<p>Click the Relock button.</p>  <p>Loan Lock History</p> <p>Lock Management Rate Lock Activity History</p> <p>Lock Status: Rate Lock Expired Lock Expires: 07/24/2023</p> <p>Locked Rate: 7.000% Points: 0.468%</p> <p>Lock Price History</p> <p>ACTIVITY DATE & TIME</p> <table border="1"><tbody><tr><td>Points Exception Approved</td><td>7/11/2023 11:11 AM</td></tr><tr><td>Points Exception Approved</td><td>7/07/2023 9:59 AM</td></tr></tbody></table> <p>Lock Update Lock Extend Lock Relock Print Lock Confirmation Lock History</p>	Points Exception Approved	7/11/2023 11:11 AM	Points Exception Approved	7/07/2023 9:59 AM																
Points Exception Approved	7/11/2023 11:11 AM																				
Points Exception Approved	7/07/2023 9:59 AM																				

Step

Action

Ensure all the required information is correct.

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

- Mortgage Type: FHA
- Pricing Tier: Conforming
- Amortization Type: Fixed Rate
- Product: FHA Conforming 30 yr Fixed
- Loan Term Months: 360
- Investor: GNMA
- Specialty Program: (empty)
- ARM Plan: (empty)
- Interest Rate: 4.250%
- Margin: (empty)
- Lock Days: 30 Day Rate Lock
- Qualifying Credit Score: 711 DTI: 13.070% DSCR: 0.00%
- Occupancy: Primary Residence
- Property Type: Detached
- Project Type: Not in a project or development
- Number of Units: 1
- Loan Purpose: Refinance
- Reason for Refinance: No Cash Out
- Documentation Type: Full Doc
- Manual Underwriting: No
- Escrow Waivers: Taxes, Insurance
- Fee Buy-Out: No
- Closing in Entity Name: (empty)
- Purchase Price: (empty)
- Cost of Renovation: (empty)
- Appraised / Adjusted Value: \$1,000,000.00
- Base Loan Amount: \$200,000.00 LTV: 20.00%
- Mortgage Insurance Financed: \$3,500.00
- Total Loan Amount: \$203,500.00
- 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: 20.00% HCLTV: 20.00%
- Lender Paid MI Plan: (empty)
- Credit Event: (empty)
- Lender Paid Compensation: Yes
- Broker Comp & Date: 2.500% 12/20/2022
- Borrower Paid Compensation: \$0.00

4

- To pull in changes already made on the Short Application screen, click **Refresh with Loan Data**.

This screenshot shows the bottom section of the form with the following fields and values:

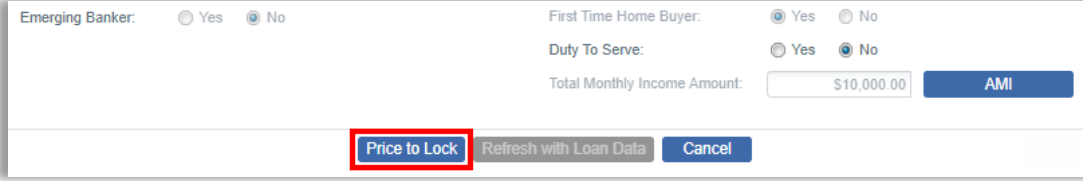

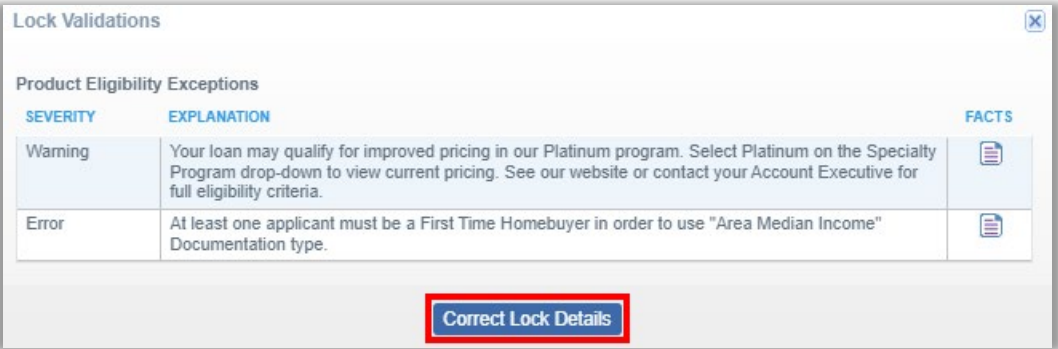
- Documentation Type: Full Doc
- Prepayment: (empty)
- Emerging Banker: No
- Borrower Paid Compensation: \$8,024.20
- BPC Paid as a Percentage: 2.750%
- First Time Home Buyer: No
- Duty To Serve: No
- Total Monthly Income Amount: \$5,250.00
- Buttons: Price to Lock, Refresh with Loan Data, Cancel

- FNMA & FHLMC loans** - Some changes will require you to click the **AMI** button to review Area Median Income information before the Price to Lock button becomes available.

This screenshot shows the bottom section of the form with the following fields and values:

- Lender Paid Compensation: Yes
- Broker Comp & Date: 2.500% 6/22/2023
- Borrower Paid Compensation: \$0.00
- BPC Paid as a Percentage: (empty)
- First Time Home Buyer: Yes
- Duty To Serve: No
- Total Monthly Income Amount: \$5,000.00
- Buttons: Price to Lock, Refresh with Loan Data, Cancel

The 'Total Monthly Income Amount' field and the '+ AMI +' button are highlighted with a red box.

Step	Action
5	<p>Click Price to Lock.</p> 
6	<p>A Lock Validations pop-up may appear. Review the Warnings and/or Errors.</p> <ul style="list-style-type: none"> • Warning(s) – Informational. <ul style="list-style-type: none"> – Click Proceed With Price to continue with the current lock request. – Click Correct Lock Details to return to the lock request and address errors and/or warnings.  <ul style="list-style-type: none"> • Error(s) – for Underwriting eligibility restrictions. <ul style="list-style-type: none"> – Click Correct Lock Details to return to the lock request and make the necessary updates. 

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

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

7

Pricing Details ✕

Lock Days: 15 Day Rate Lock

Conv Conforming 30 yr Fixed

Net Rate & Price

RATE	P & I PAYMEN...	15 DAY	30 DAY	45 DAY	60 DAY	90 D
6.990%	\$2,658.52	0.932%	0.946%	0.961%	0.976%	
7.000%	\$2,661.21	0.807%	0.821%	0.836%	0.851%	
7.125%	\$2,694.87	0.540%	0.567%	0.594%	0.620%	
7.250%	\$2,728.71	0.162%	0.191%	0.221%	0.250%	
7.375%	\$2,762.70	0.047%	0.076%	0.106%	0.135%	
7.490%	\$2,794.12	-0.056%	-0.027%	0.002%	0.032%	
7.500%	\$2,796.86	-0.181%	-0.152%	-0.123%	-0.093%	

*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	7.375%	-2.703%
FICO/LTV Adjustment - FICO Score (780-999) LTV (75.01-80%)	0.000%	0.375%
Lender Paid Broker Compensation	0.000%	2.500%

Lock
Cancel

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

8

Lock Confirmation ✕

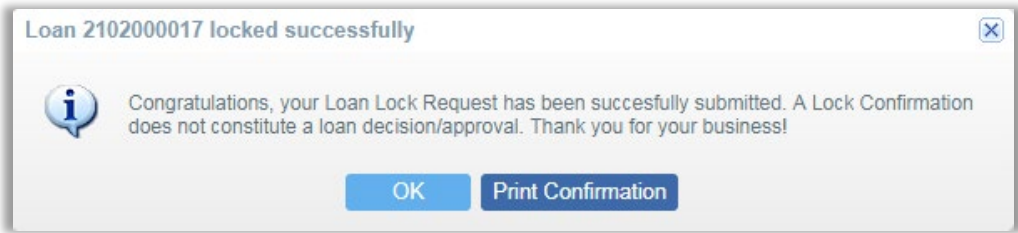
Lock Confirmation

LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	8/07/2023 2:50 PM
Lock Expiration	9/06/2023
Lock Days	30
Lock Days	30
Lock Action	Rate Lock Approved
Days Extended	
Interest Rate	7.375%
Discount Points	0.336%
ARM Margin	0.000%
Product	FHA Conforming 30 yr Fixed
Program	Platinum
Loan Amount	\$200,000.00
Mortgage Insured Financed Amount	\$3,500.00
Total Loan Amount	\$203,500.00
Other Financing	\$0.00
Cash Out Amount	\$0.00
Occupancy	Primary Residence
Loan Purpose	Refinance
Reason for Refinance	No Cash Out

Lock
Cancel

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

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



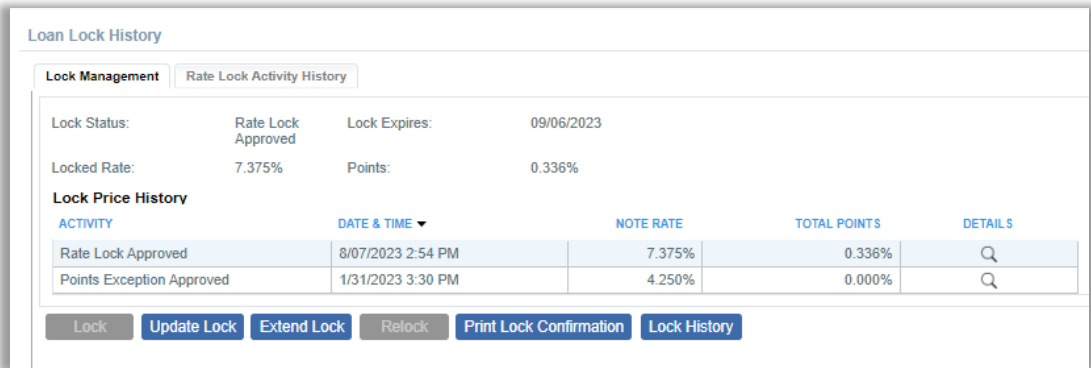
Helpful Tip: Click the **Print Confirmation** button to view or print the relock.

9



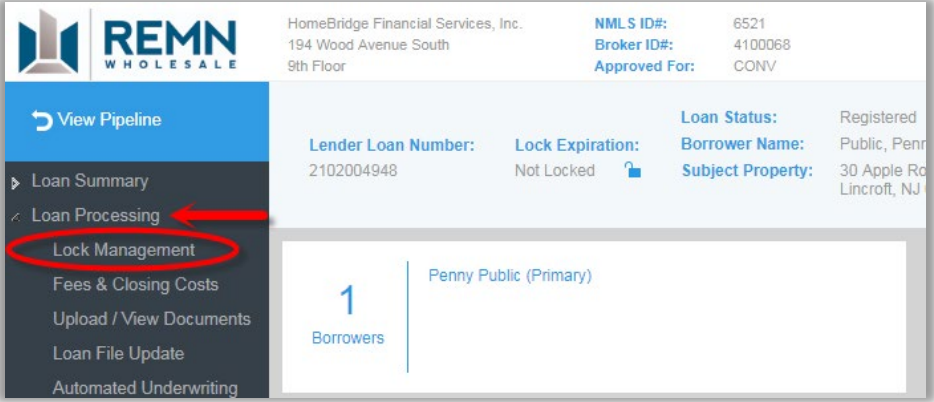
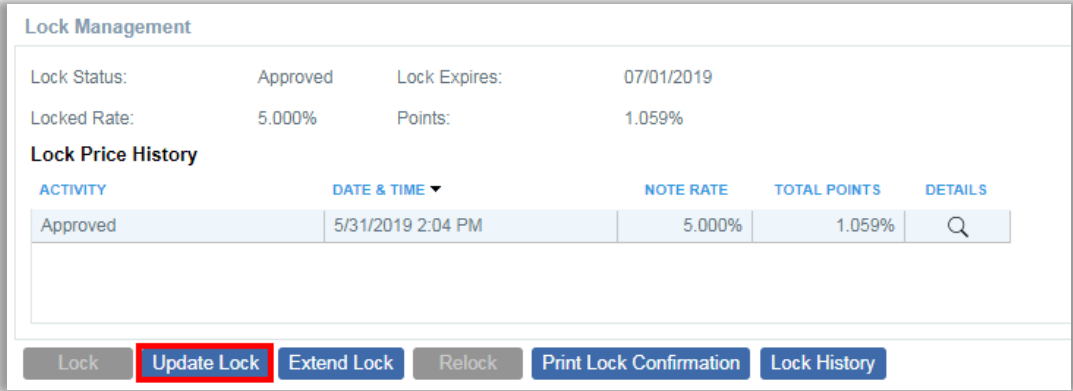
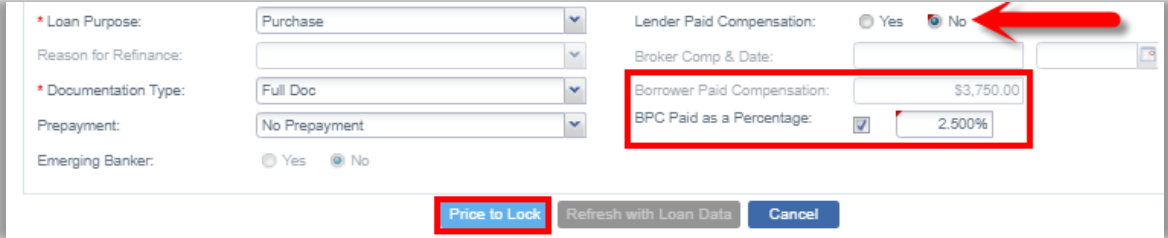
The Lock Management screen will now display the details of the Relock.

10



Change Compensation Type

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

Step	Action
1	<p>Open the loan, select Loan Processing to open the menu, and select Lock Management.</p> 
2	<p>Click Update Lock.</p> 
3	<p>For Lender Paid Compensation:</p> <ul style="list-style-type: none">• Select Yes and click Price to Lock. <p>For Borrower Paid Compensation:</p> <ul style="list-style-type: none">• Select Lender Paid Compensation: No• Enter the compensation amount or select BPC Paid as a Percentage and enter the percentage.• click Price to Lock. 

Fees & Closing Costs

Standard lender fees automatically populate on all loans in The HUB.

Fees:

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

[Generate Title & Recording Fees](#)
[Quick Fees](#)
[Broker Compensation](#)
[Add New Fee](#)
[Add New Escrow](#)
[Add/Edit Credits](#)



Helpful Tip: To view a draft LE or CD, click the LE or CD icon.

Fees and Closing Costs

Credit for Rate Chosen: \$1,750.00

SE...	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL A...	BORROWER...	SELLER...	FINANC...	FEE M...	ORIGINAL FEE	DELETE
A	Broker Compensation		Broker	\$1,968.75	\$0.00	\$0.00	\$0.00			
A	Document Preparation Fee									
A	Underwriting Fees									
B	Appraisal Fee									
B	Flood Certification Fee	ServiceL								
B	Tax Service Fee	Corelog								
C	Attorney Fee	ABC PC								
C	Closing Coordination Fee	Ken N. S								
C	Closing Protection Letter	Ken N. S								

Loan Estimate

HomeBridge Financial Services, Inc.
194 Wood Avenue South 9th Floor - Iselin, NJ 08830

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED: 11/02/2020
 APPLICANTS: John Homeowner and Mary Homeowner
 PROPERTY: 175 13th Street, Washington, DC 20013
 SALE PRICE: \$200,000

LOAN TERM: 30 years
 PURPOSE: Purchase
 PRODUCT: Conv Conforming 30 yr Fixed
 LOAN TYPE: Conventional FHA VA _____
 LOAN ID#: 2402003596
 RATE LOCK: NO YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 11/17/2020 at 08:00 p.m. EST

Broker Compensation – For Unlocked Loans

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

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

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

2

Click the **Broker Compensation** 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 AMO...	BORROWER...	SELLER AM...	FINANCE C...
A	Broker Compensation		Broker	\$2,025.00	\$0.00	\$0.00	\$0.00
A	Commitment Fee		Lender	\$995.00	\$995.00	\$0.00	\$995.00
B	Flood Certification Fee	ServiceLink National Flood	Third Party...	\$6.25	\$6.25	\$0.00	\$6.25
B	Tax Service Fee	Lereta Corp	Third Party...	\$83.00	\$83.00	\$0.00	\$83.00
F	Daily Interest Charges		Lender	\$356.30	\$356.30	\$0.00	\$356.30
F	Homeowner's Insurance Premium		Third Party...	\$1,200.00	\$1,200.00	\$0.00	\$0.00

3

To enter a flat fee:

- Select **Borrower Paid**
- Enter the **Borrower Paid Broker Fee** amount
- Click **Save**.

Broker Compensation

Broker Compensation

* Broker Comp Paid By: Lender Paid **Borrower Paid**

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee:

BPC Paid as a Percentage:

Credit / Points for Rate Chosen

Interest Rate: 4.250%

Credit or Points: Credit Points

Credit for Rate Chosen:

Points for Rate Chosen:

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

To enter a percentage:

- Select **Borrower Paid**
- Select **BPC Paid as a Percentage**
- Enter the **Percentage** of the loan amount
- Click **Save**

Broker Compensation

Broker Compensation

* Broker Comp Paid By: Lender Paid Borrower Paid

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee:

BPC Paid as a Percentage:

Credit / Points for Rate Chosen

Interest Rate: 4.250%

Credit or Points: Credit Points

Credit for Rate Chosen:

Points for Rate Chosen:

To add a Credit for Rate Chosen:

- Select **Credit** or **Points**
- Enter the percentage of the loan amount for the selection
- Click **Save**

4

Broker Compensation

Broker Compensation

* Broker Comp Paid By: Lender Paid Borrower Paid

Lender Paid Compensation Applied: 0.000%

Lender Paid Compensation Amount: \$0.00

Borrower Paid Broker Fee:

BPC Paid as a Percentage:

Credit / Points for Rate Chosen

Interest Rate: 4.250%

Credit or Points: Credit Points

Credit for Rate Chosen:

Points for Rate Chosen:

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 and may be deleted.

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	

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

- Click **Quick Fees** to open the Add Fees popup.
- Place **checkmark(s)** next to the fee(s).
- **Enter the amount(s)** to be paid by the Borrower and/or Seller.
- Click **Save**.

2

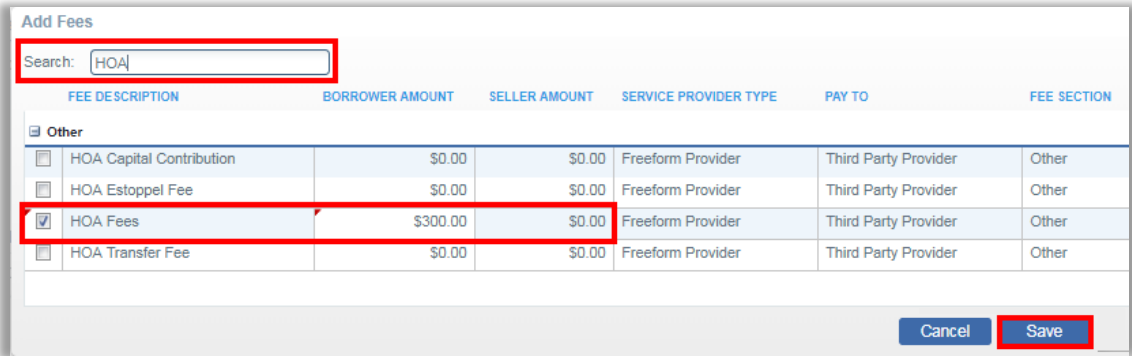
FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input type="checkbox"/> Home Inspection Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Home Owner Dues	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input checked=""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

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.

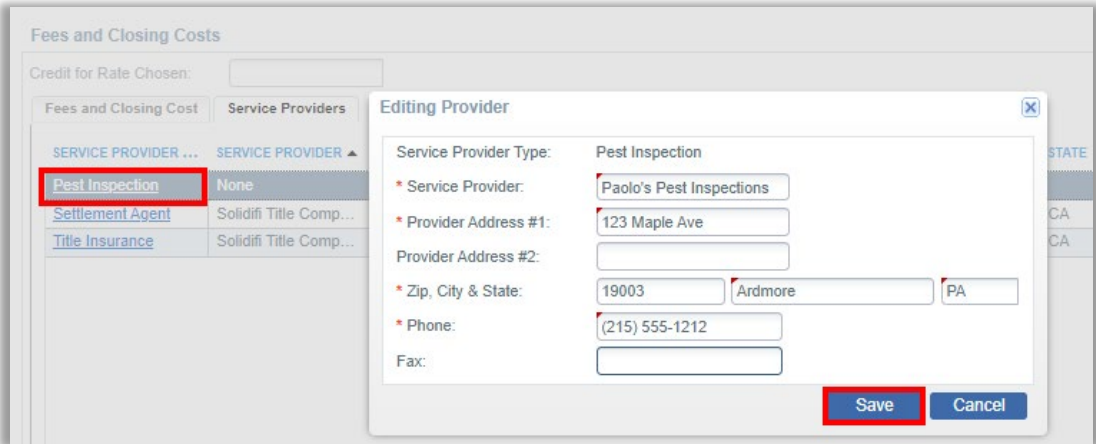
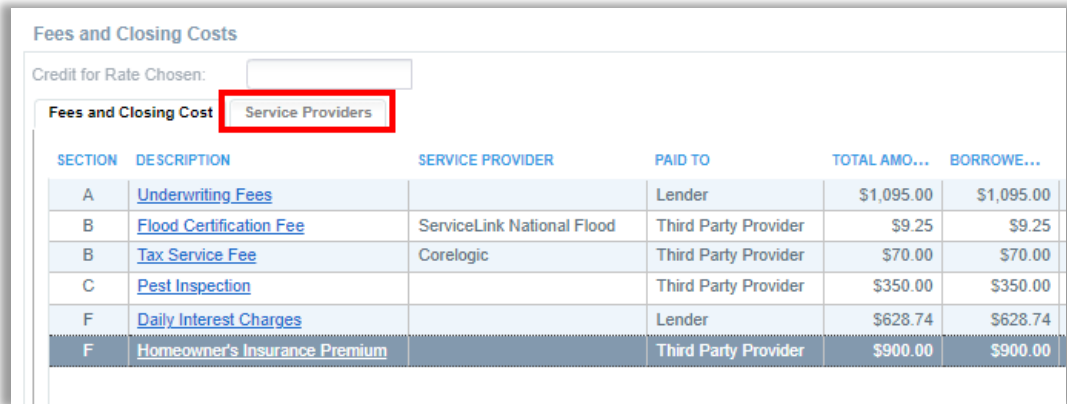



Section C Fees – Complete the Service Provider information.

- Go to the **Service Providers** tab.

4

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



Step	Action																																																																																																																														
5	<p>Review the fees listed to ensure that all fees are reflected properly.</p> <table border="1"> <thead> <tr> <th colspan="2">Fees and Closing Cost</th> <th colspan="5">Service Providers</th> </tr> <tr> <th>SECTION</th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>PAID TO</th> <th>BORROWER ...</th> <th>SELLER A...</th> <th>FINANCE C...</th> </tr> </thead> <tbody> <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> </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> </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> </tr> <tr> <td>C</td> <td>Closing Protection Letter</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$75.00</td> <td>\$0.00</td> <td>\$75.00</td> </tr> <tr> <td>C</td> <td>Lender's Title Insurance</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$937.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>C</td> <td>NJ Notice Filing Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$20.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>C</td> <td>Recording Service Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$5.00</td> <td>\$0.00</td> <td>\$5.00</td> </tr> <tr> <td>C</td> <td>Settlement Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$350.00</td> <td>\$0.00</td> <td>\$350.00</td> </tr> <tr> <td>C</td> <td>Tax Search Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$100.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>C</td> <td>Title Endorsements</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$50.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>C</td> <td>Title Examination Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$100.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>E</td> <td>Deed Recording</td> <td></td> <td>Third Party Provider</td> <td>\$53.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>E</td> <td>Deed State Tax/Stamps</td> <td></td> <td>Third Party Provider</td> <td>\$0.00</td> <td>\$935.00</td> <td>\$0.00</td> </tr> <tr> <td>E</td> <td>Mortgage Recording</td> <td></td> <td>Third Party Provider</td> <td>\$273.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>F</td> <td>Homeowner's Insurance Premium</td> <td></td> <td>Third Party Provider</td> <td>\$1,200.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>H</td> <td>Owner's Title Insurance (optional)</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> <td>\$38.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table> <p> 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).</p> <ul style="list-style-type: none"> A Origination Charges B Services You Cannot Shop For C Services You Shop For E Taxes and Other Government Fees F Prepays G Initial Escrow Payment at Closing H Other 	Fees and Closing 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	C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Provider	\$50.00	\$0.00	\$0.00	C	Title Examination Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00	E	Deed Recording		Third Party Provider	\$53.00	\$0.00	\$0.00	E	Deed State Tax/Stamps		Third Party Provider	\$0.00	\$935.00	\$0.00	E	Mortgage Recording		Third Party Provider	\$273.00	\$0.00	\$0.00	F	Homeowner's Insurance Premium		Third Party Provider	\$1,200.00	\$0.00	\$0.00	H	Owner's Title Insurance (optional)	Solidifi Title & Closing, LLC	Third Party Provider	\$38.00	\$0.00	\$0.00
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Edit a Fee																																	
Step	Action																																
1	<p>To edit a fee, click the Fee Description link.</p> <table border="1"> <thead> <tr> <th colspan="2">Fees and Closing Cost</th> <th colspan="2">Service Providers</th> </tr> <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>NJ Notice Filing Fee</td> <td>Solidifi Title & Closing, LLC</td> <td>Third Party Provider</td> </tr> </tbody> </table>	Fees and Closing Cost		Service Providers		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	NJ Notice Filing Fee	Solidifi Title & Closing, LLC	Third Party Provider
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Step	Action
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2	<p>Make the changes to the fee and click Save.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center; margin: 0;">Editing Fee ✕</p> <p>LE/CD Section: <input type="text" value="Services You Can Shop For"/></p> <p>* Fee Identifier: <input type="text" value="1104"/></p> <p>Fee description: <input type="text" value="Lender's Title Insurance"/></p> <p>Service Provider Type: <input type="text" value="Title Insurance"/></p> <p>Pay To: <input type="text" value="Third Party Provider"/></p> <p>Service Provider: <input type="text" value="Solidifi Title & Closing, LLC"/></p> <p>* Vendor Relationship: <input type="text" value="Services You Can Shop For"/></p> <p>Finance Charge: <input type="checkbox"/></p> <p>Total Amount: <input type="text" value="\$1,020.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <hr/> <p>Borrower Amount (Due at Closing): <input style="border: 2px solid red;" type="text" value="\$1,020.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <p style="text-align: right;">Lender Credit: <input type="text" value="\$0.00"/></p> <p style="text-align: right;">Broker / Banker Credit: <input type="text" value="\$0.00"/></p> <p style="text-align: right;">Seller Credit: <input type="text" value="\$0.00"/></p> <hr/> <p>Seller Amount (Due at Closing): <input type="text" value="\$0.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <p style="text-align: right; margin-top: 10px;"> <input type="button" value="Cancel"/> <input style="border: 2px solid red;" type="button" value="Save"/> </p> </div>
---	--

3	<p>The edited fee will display a in the Fee Modified column.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px;"> <thead> <tr> <th style="width: 5%;">SECTION</th> <th style="width: 25%;">DESCRIPTION</th> <th style="width: 20%;">SERVICE PROVIDER</th> <th style="width: 10%;">PAID TO</th> <th style="width: 10%;">BORROWER ...</th> <th style="width: 10%;">SELLER AM...</th> <th style="width: 10%;">FINANCE CHAR...</th> <th style="width: 10%;">FEE MODIFIED</th> </tr> </thead> <tbody> <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></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></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></tr> <tr><td>C</td><td>Closing Protection Letter</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td><td>\$75.00</td><td>\$0.00</td><td>\$75.00</td><td></td></tr> <tr style="background-color: #e0e0e0;"><td>C</td><td>Lender's Title Insurance</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td><td>\$1,020.00</td><td>\$0.00</td><td>\$0.00</td><td style="text-align: center;">✔</td></tr> <tr><td>C</td><td>NJ Notice Filing Fee</td><td>Solidifi Title & Closing, LLC</td><td>Third Party Provider</td><td>\$20.00</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 Provider</td><td>\$5.00</td><td>\$0.00</td><td>\$5.00</td><td></td></tr> </tbody> </table> </div>	SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER AM...	FINANCE CHAR...	FEE MODIFIED	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	\$1,020.00	\$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	
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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:

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/Rez.Svc Fee	Linear Settlement Services, LLC	Third Party Provider	\$58.00	\$0.00	\$0.00			🗑
C	Lender's Title Insurance	Linear Settlement Services, LLC	Third Party Provider	\$1,300.00	\$0.00	\$0.00			🗑

Note: Standard Lender Fess cannot be deleted.

Add a New Fee

Step

Action

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

1

HomeBridge Financial Services, Inc.
194 Wood Avenue South
9th Floor

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

View Pipeline

Lender Loan Number: 2102004948
Lock Expiration: Not Locked

Loan Status: Registered
Borrower Name: Public, Pen...
Subject Property: 30 Apple Rd Lincroft, NJ

1 Penny Public (Primary)
1 Borrowers

1 No of Units
Property Type: Detached
Occupancy: Primary Residence
Appraised Value: \$175,000.00
Refinance Purpose:

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

2

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL ...	BORROWER...	SELLER ...	FINANCE...	FEE MO
A	Underwriting Fees		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
------	--------

In the Add Fee pop up window select the **LE/CD Section**, **Fee Identifier** and the **Pay To** from the dropdown lists, enter the fee details, and click the **Save** button.

3

Helpful Tip: To filter the Fee Identifier options choose a selection from the LE/CD Section dropdown.

Section C Fees – Complete the Service Provider information.

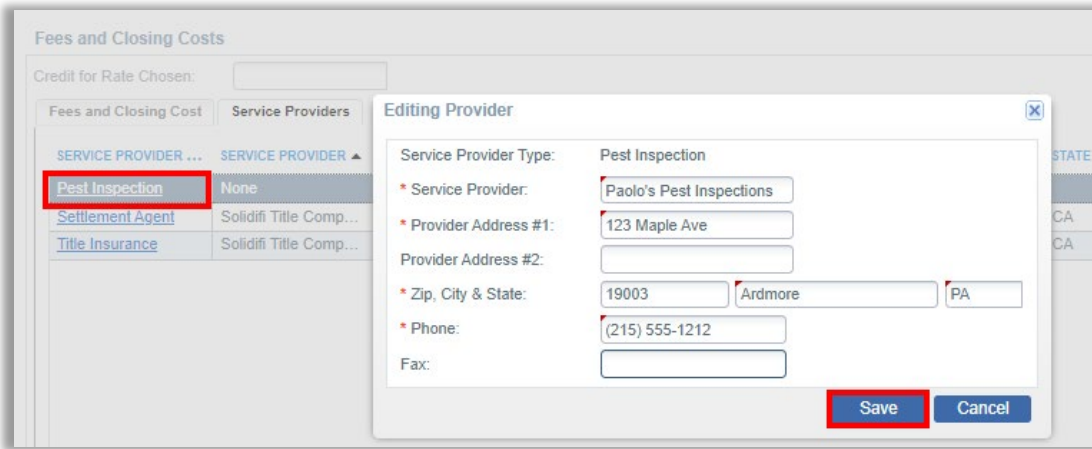
- Go to the **Service Providers** tab.

4

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
C	Pest Inspection		Third Party Provider	\$350.00	\$350.00
F	Daily Interest Charges		Lender	\$628.74	\$628.74
F	Homeowner's Insurance Premium		Third Party Provider	\$900.00	\$900.00

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

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



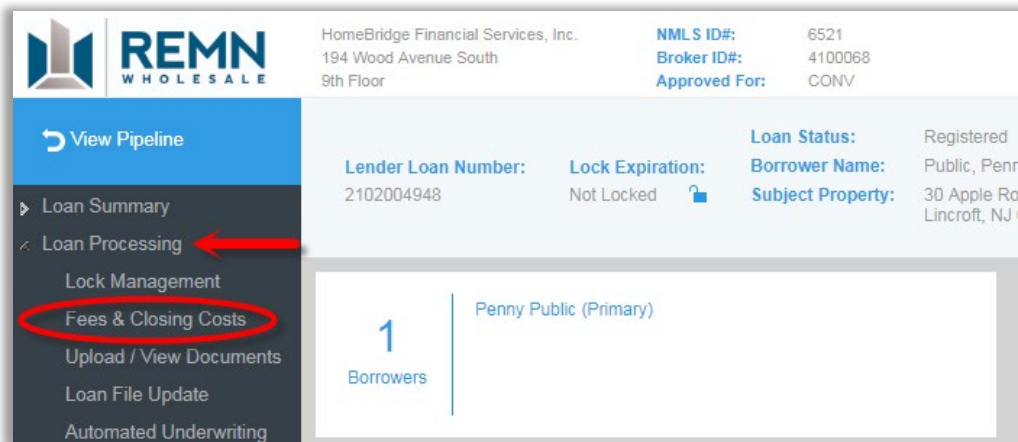
5 The fee added will display a in the Manual Fee column.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWE...	SELLER A...	FINANCE C...	FEE MOD...	MANUAL FEE
A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00		
B	Appraisal Field Review Fee		Third Party Provider	\$125.00	\$0.00	\$125.00		✔
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00		
B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50		

Add a New Escrow

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

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



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

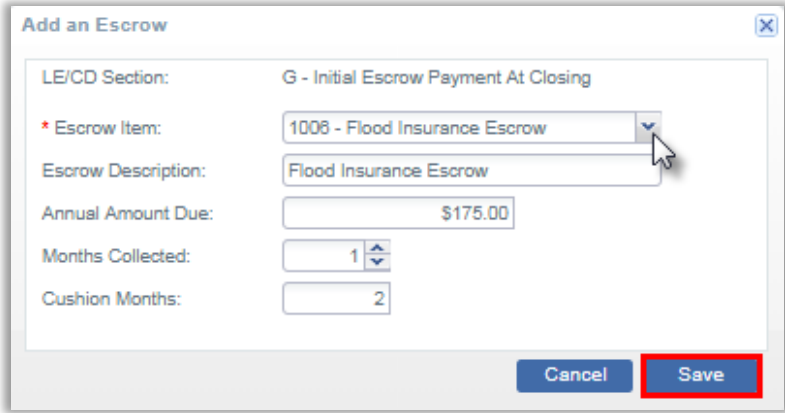
2

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



- 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**.

3



The new escrow item will display a in the Manual Fee column.

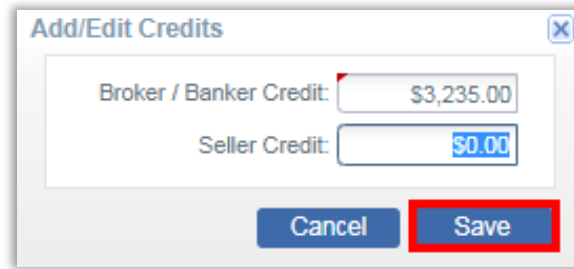
4

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

Add/Edit Credit

Add/Edit Credits

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



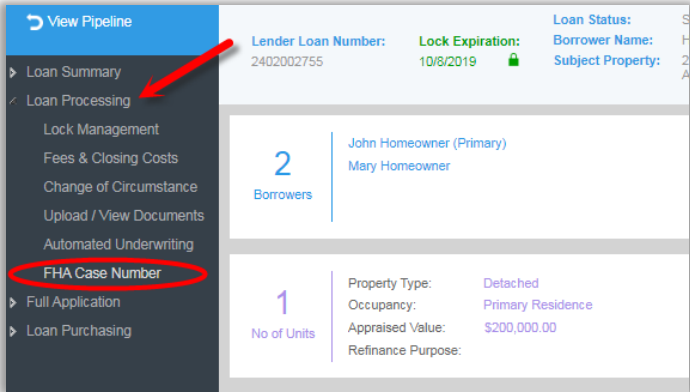
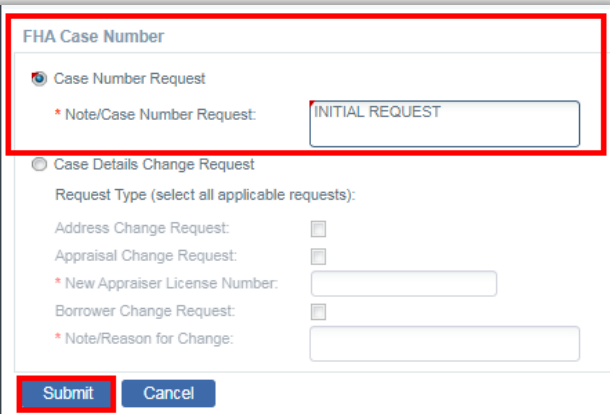
Dialog box titled "Add/Edit Credits" with a close button (X) in the top right corner. The dialog contains two input fields:

- Broker / Banker Credit: \$3,235.00
- Seller Credit: \$0.00

At the bottom of the dialog, there are two buttons: "Cancel" and "Save". The "Save" button is highlighted with a red border.

FHA Case Number

Request Initial FHA Case Number

Step	Action
1	<p>To request an Initial FHA Case Number click Loan Processing to open the menu, and select FHA Case Number.</p>  <p>The screenshot shows a sidebar menu with 'Loan Processing' selected. A red arrow points to 'Loan Processing' and another red circle highlights 'FHA Case Number' in the sidebar. The main content area shows loan details: Lender Loan Number: 2402002755, Lock Expiration: 10/8/2019, Loan Status: S, Borrower Name: H, Subject Property: Z, John Homeowner (Primary), Mary Homeowner, Property Type: Detached, Occupancy: Primary Residence, Appraised Value: \$200,000.00, and Refinance Purpose.</p>
2	<ul style="list-style-type: none"> • Select Case Number Request. • Enter "Initial request" in the Note/Case Number Request box. • Click Submit.  <p>The screenshot shows the 'FHA Case Number' dialog box. The 'Case Number Request' radio button is selected. The text box for 'Note/Case Number Request' contains 'INITIAL REQUEST'. Other options include 'Case Details Change Request' with checkboxes for 'Address Change Request', 'Appraisal Change Request', 'Borrower Change Request', and a text box for 'New Appraiser License Number'. A 'Submit' button is highlighted with a red box.</p>

Loan Submission

Submit for Disclosures

The Broker can generate an Initial Disclosure Package in the HUB, and upon submission, REMN will automatically send the disclosures to the Borrower(s) on behalf of the Broker. Disclosures are delivered immediately, except for the following loans*:

- **ARM Loans**
- **Jumbo Gold Loans**
- **Loans Closing with a Concurrent 2nd Lien**
- **Renovation Loans (203k, HomeStyle)**
- **TBD (To Be Determined) Property Loans**
- **Temporary Buydowns**

*These loans will be routed to the REMN Disclosure department to generate and send the disclosures, as these cannot be automatically disclosed.

All initial disclosure packages include federal, state, and program disclosures and are delivered to the borrower and Broker to electronically sign. Brokers can request initial disclosures with or without a full credit package.

REMN will provide:

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

Important: It is the Broker's responsibility to provide their own privacy notice to the borrower when required.

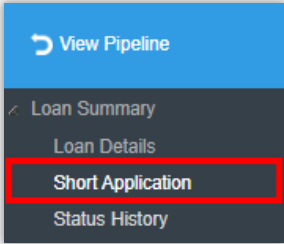
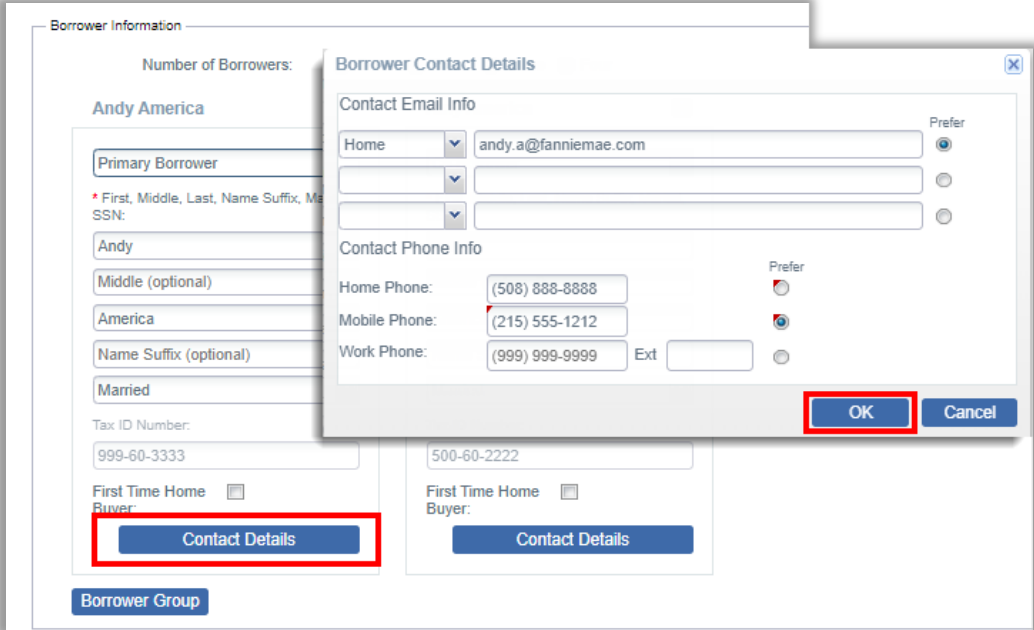
Process Overview:

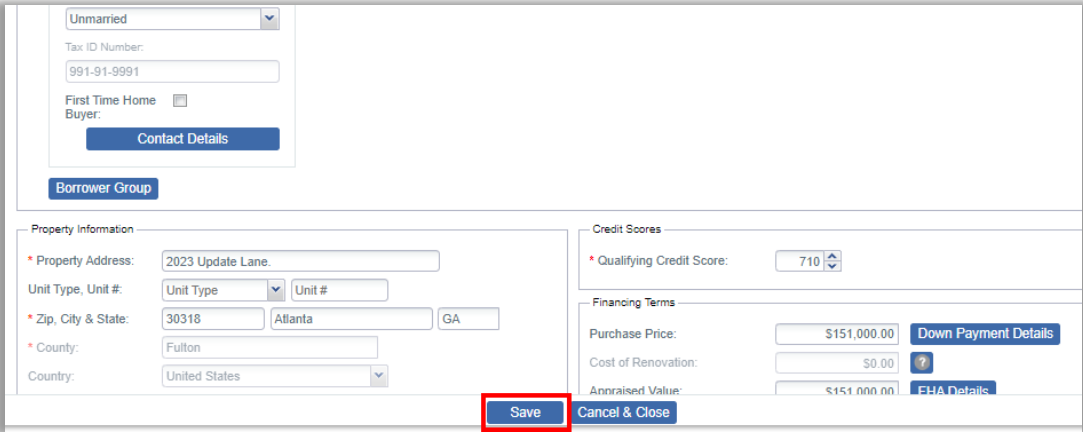
1. Register loan with REMN ([see previous chapter](#)).
2. [Update Borrower Contact Information](#).
3. [Enter Broker Contact Information](#).
4. Enter Fees & Closing costs ([see previous chapter](#)).
5. [Upload Documents](#) – Required for loan types listed above*.
6. Submit to AUS ([see previous chapter](#)).
7. [Generate Initial Disclosures](#). (Broker will receive a confirmation email).
8. The Broker mortgage loan originator must e-Sign any disclosures sent to them for the initial disclosure package ([see eSign Instructions](#)).

Notes:

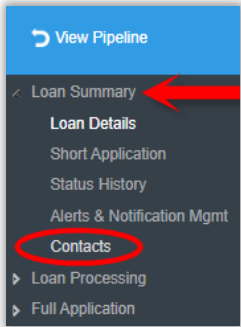
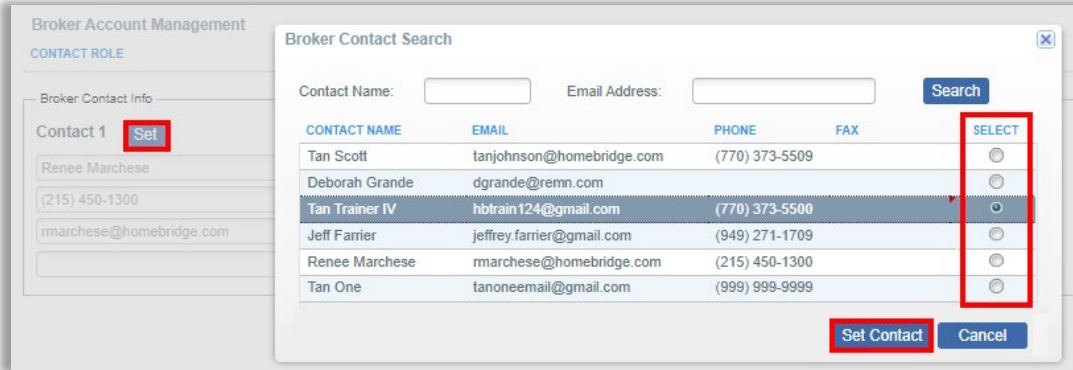
- The Borrower and Broker links will expire **10 calendar days** from the date REMN issues the disclosures.
 - To have the link to the initial disclosure package resent (within the 10 calendar days) – Contact the REMN Disclosure Department at tila@remn.com.
- Once the Broker and Borrower(s) have electronically signed all disclosures, the Broker must **Submit to Setup** in the HUB by:
 - Submitting to AUS and uploading the minimum required submission documentation for Submit to Setup (if not previously uploaded).
 - Return to the Loan Submission screen to **Submit to Loan Setup**.

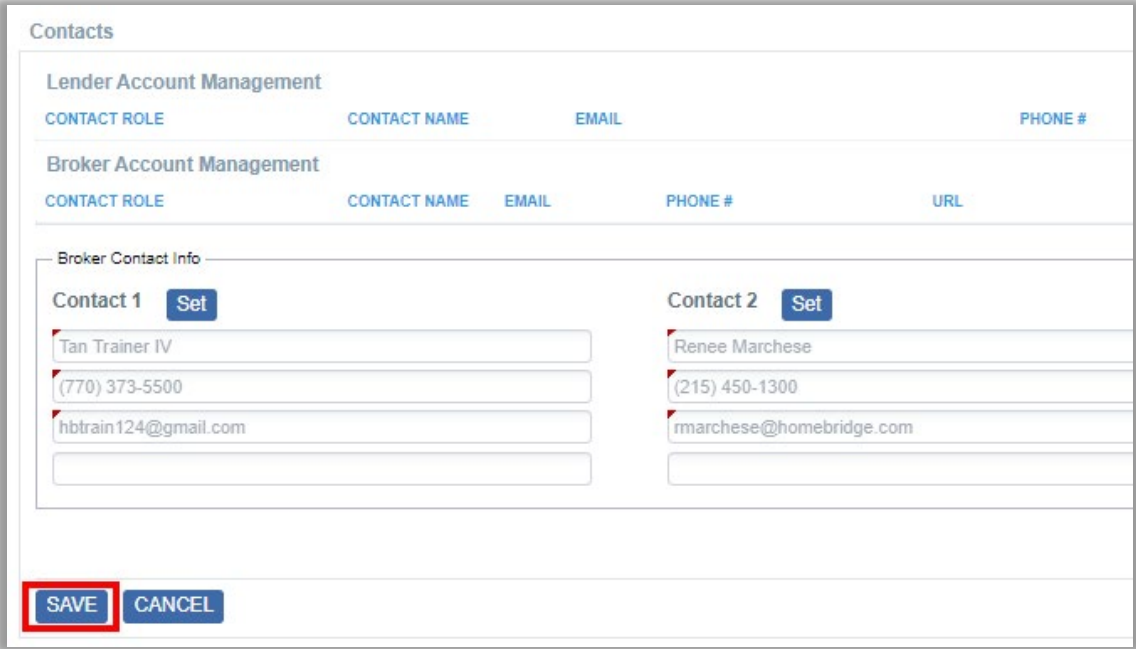
Update Borrower Contact Information

Step	Action
1	Go to Loan Summary → Short Application . 
2	Click Contact Details for each Borrower to update the Mobile Phone . 

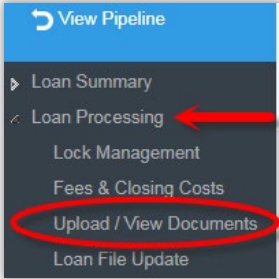
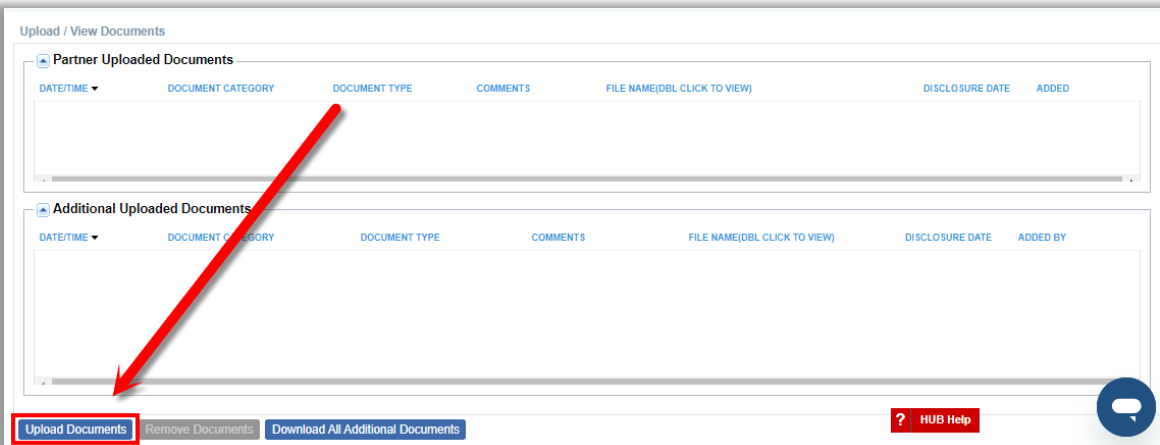
Step	Action
3	<p>Click Save at the bottom of the screen.</p>  <p>The screenshot shows a loan application form with various fields. The 'Save' button at the bottom center is highlighted with a red box. Other visible fields include 'Unmarried' (dropdown), 'Tax ID Number' (991-91-9991), 'Property Address' (2023 Update Lane), 'Unit Type, Unit #', 'Zip, City & State' (30318 Atlanta GA), 'Country' (United States), 'Qualifying Credit Score' (710), 'Purchase Price' (\$151,000.00), and 'Cost of Renovation' (\$0.00).</p>

Enter Contact Information

Step	Action																																			
1	<p>Go to Loan Summary → Contacts.</p>  <p>The screenshot shows a navigation menu with several options. The 'Contacts' option is circled in red. Other options include 'View Pipeline', 'Loan Summary', 'Loan Details', 'Short Application', 'Status History', 'Alerts & Notification Mgmt', 'Loan Processing', and 'Full Application'.</p>																																			
2	<ul style="list-style-type: none"> • Click the Set button for Contact 1. • Select the applicable radio button from the list. • Click Set Contact. • Repeat for Contact 2 & 3 (as applicable).  <p>The screenshot shows a 'Broker Contact Search' dialog box. The 'Set' button next to 'Contact 1' is highlighted in red. The dialog box contains a search form and a table of contacts. The 'Set Contact' button at the bottom is also highlighted in red.</p> <table border="1" data-bbox="618 1486 1365 1717"> <thead> <tr> <th>CONTACT NAME</th> <th>EMAIL</th> <th>PHONE</th> <th>FAX</th> <th>SELECT</th> </tr> </thead> <tbody> <tr> <td>Tan Scott</td> <td>tanjohnson@homebridge.com</td> <td>(770) 373-5509</td> <td></td> <td><input type="radio"/></td> </tr> <tr> <td>Deborah Grande</td> <td>dgrande@remn.com</td> <td></td> <td></td> <td><input type="radio"/></td> </tr> <tr> <td>Tan Trainer IV</td> <td>hbtrain124@gmail.com</td> <td>(770) 373-5500</td> <td></td> <td><input checked="" type="radio"/></td> </tr> <tr> <td>Jeff Farrier</td> <td>jeffrey.farrier@gmail.com</td> <td>(949) 271-1709</td> <td></td> <td><input type="radio"/></td> </tr> <tr> <td>Renee Marchese</td> <td>rmarchese@homebridge.com</td> <td>(215) 450-1300</td> <td></td> <td><input type="radio"/></td> </tr> <tr> <td>Tan One</td> <td>tanoneemail@gmail.com</td> <td>(999) 999-9999</td> <td></td> <td><input type="radio"/></td> </tr> </tbody> </table>	CONTACT NAME	EMAIL	PHONE	FAX	SELECT	Tan Scott	tanjohnson@homebridge.com	(770) 373-5509		<input type="radio"/>	Deborah Grande	dgrande@remn.com			<input type="radio"/>	Tan Trainer IV	hbtrain124@gmail.com	(770) 373-5500		<input checked="" type="radio"/>	Jeff Farrier	jeffrey.farrier@gmail.com	(949) 271-1709		<input type="radio"/>	Renee Marchese	rmarchese@homebridge.com	(215) 450-1300		<input type="radio"/>	Tan One	tanoneemail@gmail.com	(999) 999-9999		<input type="radio"/>
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Tan One	tanoneemail@gmail.com	(999) 999-9999		<input type="radio"/>																																

Step	Action
3	<p>Click Save.</p>  <p>The screenshot shows a 'Contacts' form with two sections: 'Lender Account Management' and 'Broker Account Management'. Below these are two contact forms, 'Contact 1' and 'Contact 2', each with a 'Set' button. The 'SAVE' button at the bottom left is highlighted with a red box.</p>

Upload Documents

Step	Action
1	<p>Click Loan Processing to open the menu then Upload/View Documents.</p>  <p>The screenshot shows a navigation menu with the following items: View Pipeline, Loan Summary, Loan Processing (with a red arrow pointing to it), Lock Management, Fees & Closing Costs, Upload / View Documents (circled in red), and Loan File Update.</p>
2	<p>Click Upload Documents at the bottom of the screen.</p>  <p>The screenshot shows the 'Upload / View Documents' page. It has two tables: 'Partner Uploaded Documents' and 'Additional Uploaded Documents'. At the bottom, there are three buttons: 'Upload Documents' (highlighted with a red box), 'Remove Documents', and 'Download All Additional Documents'. A red arrow points from the 'Upload Documents' button to the 'Additional Uploaded Documents' table.</p>

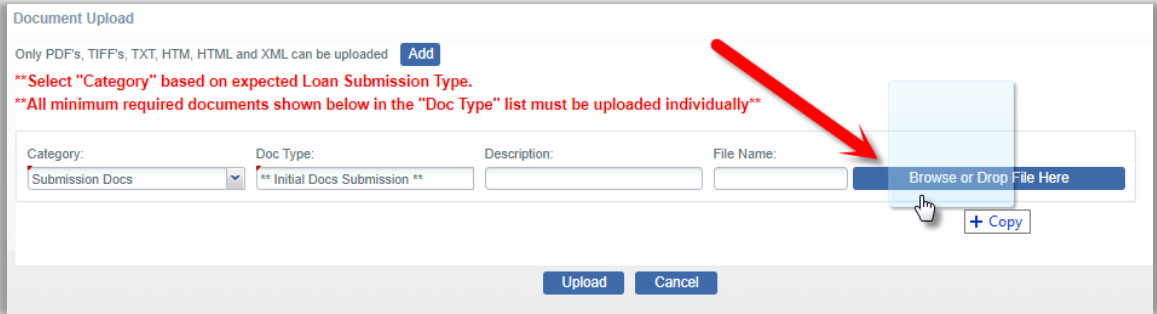
Step	Action
------	--------

- **Category** – Select **Submission Docs**
- The **Doc Type** will default to Initial **Docs Submission**
- Click **Browse** to navigate to the Borrower’s documents on your computer

-or-

Drag and Drop the file on the button.

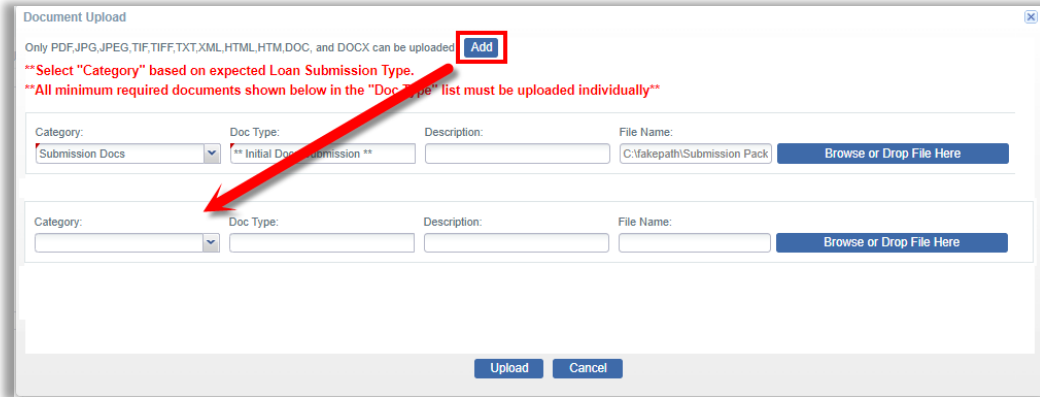
- Click **Upload**



3

Notes:

- [Click here](#) for REMN Minimum Submission Requirements.
- Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded.
- Only 1 file at a time can be added with drag and drop.
- If required, use the **Add** button to upload additional documents.



Successfully uploaded files will display under **Partner Uploaded Documents**.

4

Upload / View Documents						
Partner Uploaded Documents						
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED
5/14/2024 6:24 PM	Pending, Submission Docs, Submission Docs	** Initial Docs Submission **		Submission Package.pdf		Renee Marchese

Additional Uploaded Documents						
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED

Preview Initial Disclosures

To preview the Initial Disclosure Package before submitting for Disclosures, click the Preview Docs button in the banner and select Initial Disclosure Package.

Loan Status:	Registered	Loan Purpose:	Purchase	Total Loan Value:	\$300,000.00	Preview Docs
Borrower Name:	Customer, Ken N. JR	Product:	Elite Access 30 yr Fixed	Loan Amount:	\$300,000.00	URLA
Subject Property:	10655 Birch St East Windsor, NJ 08520	Interest Rate:	4.250%	Program:	Elite Access	Loan Estimate
LTV/CLTV:	88.24% / 88.24%	Occupancy:	Investment	Ratios:	24.82% / 40.3%	Closing Disclosure
						Initial Disclosure Package

Initial Disclosure Loan# 2102011049

1 of 40 Automatic Zoom



May 14, 2024

Customer
Loan# 2102011049
MN: 100289221020110493

Ken N Customer JR
10655 Birch St
Burbank, CA 91502-1234

Dear Borrower(s):

In connection with your mortgage application with HomeBridge Financial Services, Inc., please find enclosed your Loan Estimate (LE), and the URL link to the Home Loan Toolkit. If the product for which you have applied is an Adjustable-Rate Mortgage (ARM), we have included the URL link to the Consumer Handbook On Adjustable-Rate Mortgages (CHARM booklet).

These preliminary disclosures are estimates based on the information available to us at this time. Please note on Purchase transactions only, the cash from Borrower amount does not take into account any Seller Contributions (paid closing costs) that may be applicable.

These disclosures do not constitute a commitment on our part to make a loan, and no contract is implied in regard to a loan approval or loan terms.

If you have any questions regarding these initial disclosures please contact your mortgage broker directly.

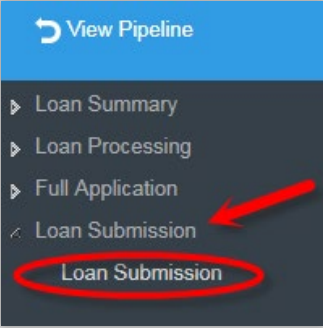
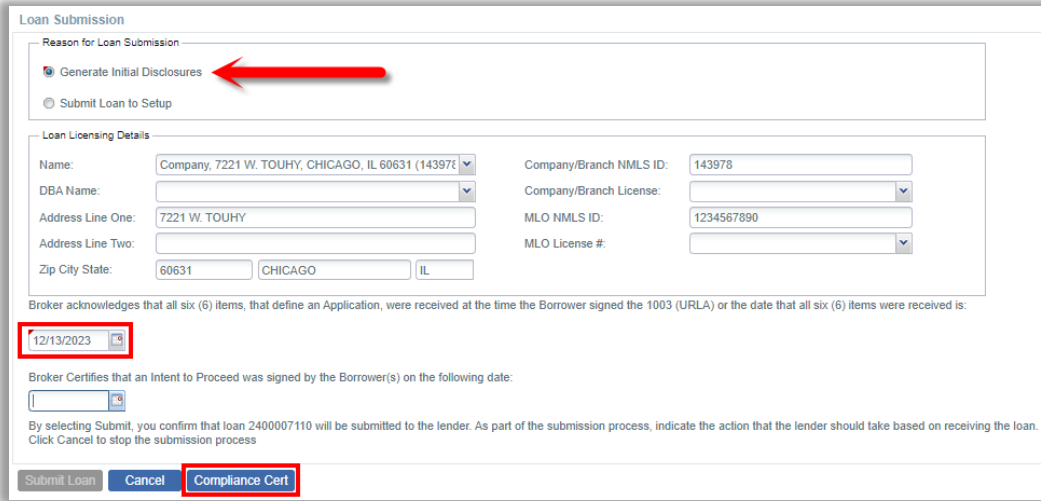
Please sign and return the original and keep the copy for your records.

Sincerely,

HomeBridge Financial Services, Inc. DBA Real Estate Mortgage Network

Link to Home Loan Toolkit:
http://files.consumerfinance.gov/F201503_cfbp_your-home-loan-toolkit-web.pdf
Link to CHARM booklet:
http://files.consumerfinance.gov/F201401_cfbp_booklet_charm.pdf

Generate Initial Disclosures

Step	Action
1	<p>Select Loan Submission to open the menu and click Loan Submission.</p> 
2	<ul style="list-style-type: none"> • Select Generate Initial Disclosures. • Enter the TRID/RESPA application date (must be within three (3) days of the application date). • Click the Compliance Cert button. 
3	<ul style="list-style-type: none"> • The Compliance Certifications window will open. • Place checkmarks to certify: <ul style="list-style-type: none"> ✓ Safe Harbor ✓ Fee Certification ✓ Acknowledgement • Click the Proceed button.

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

Compliance Certifications

The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.

Safe Harbor

Broker/Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Broker/Emerging Banker regularly does business and for each option presented the Broker/Emerging Banker had a good faith

Fee Certification

No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been charged to or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepared by either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation Z).

Acknowledgement

Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.

Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery

Broker/Emerging Banker acknowledges that the borrower(s):

1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Application (6 items);
2. Have confirmed receipt of the Initial Loan Estimate;
3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and
4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on _____, which is prior to any disclosures delivered having been delivered or signatures captured

Revised Loan Estimate (LE) - Select only if applicable

Broker/Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed:

Add	CATEGORY	DATE	DESCRIPTION
+			

Click the **Submit Loan** button.

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name: Company, 7221 W. TOUHY, CHICAGO, IL 60631 (143978)	Company/Branch NMLS ID: 143978
DBA Name:	Company/Branch License:
Address Line One: 7221 W. TOUHY	MLO NMLS ID: 1234567890
Address Line Two:	MLO License #:
Zip City State: 60631 CHICAGO IL	

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

12/13/2023

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

By selecting Submit, you confirm that loan 2400007110 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

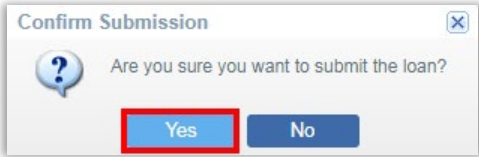
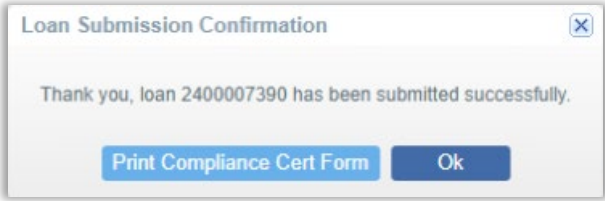
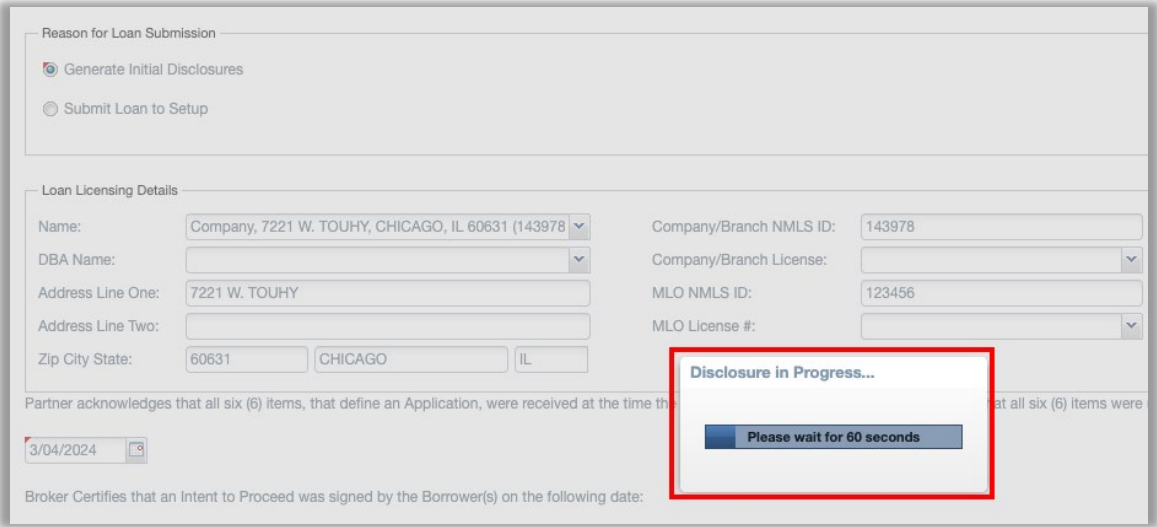
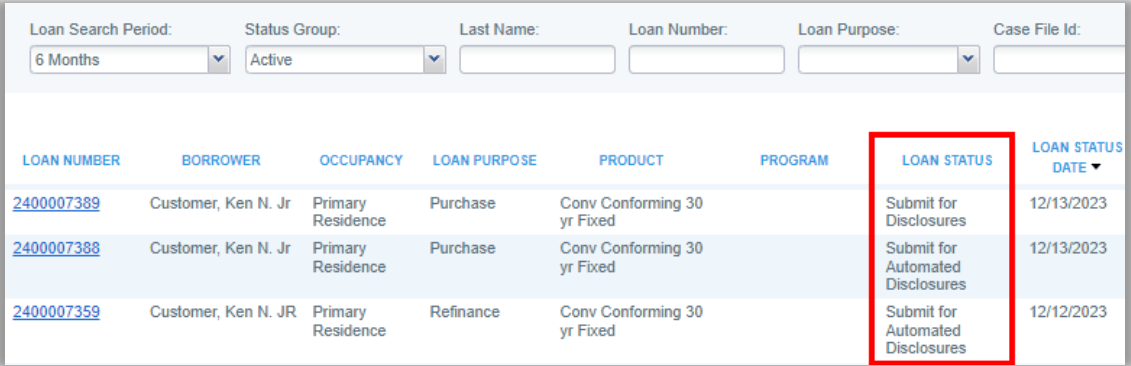
Submission stops will display any required fields needed for submission and the screen to resolve.

- See [The HUB Submission Stops Guide](#) for complete instructions.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

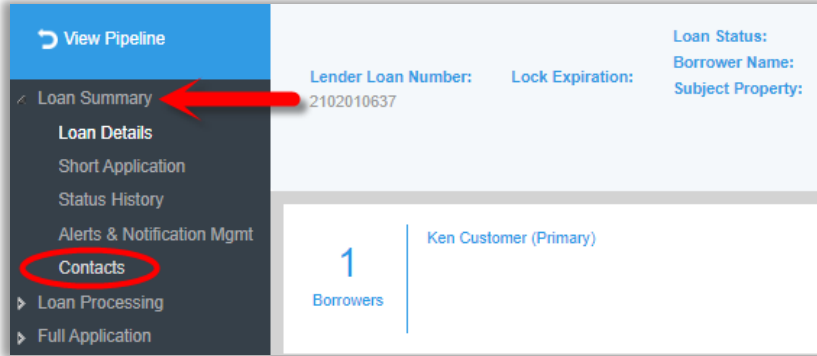
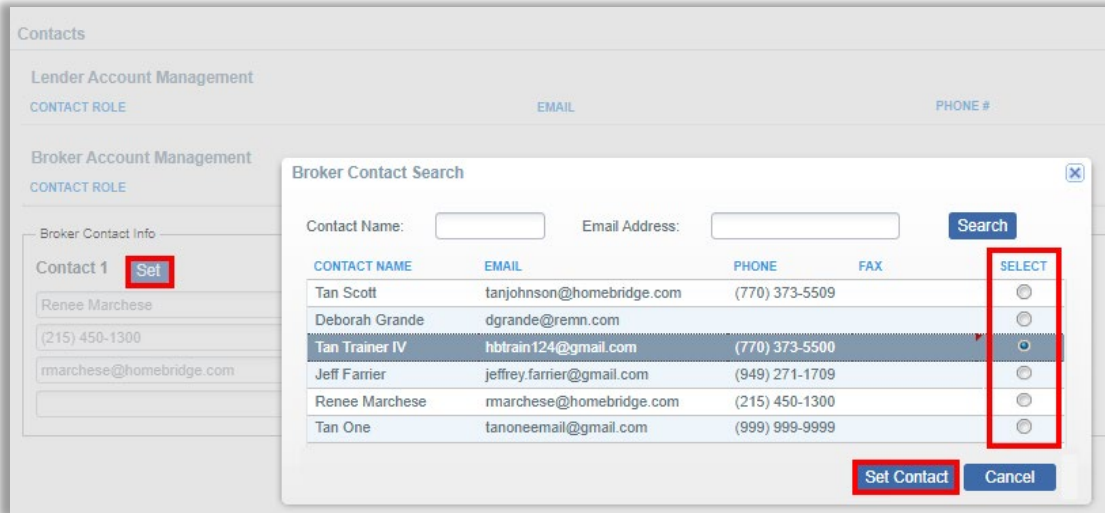
SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Recording Fee required.		Fees & Closing Cost

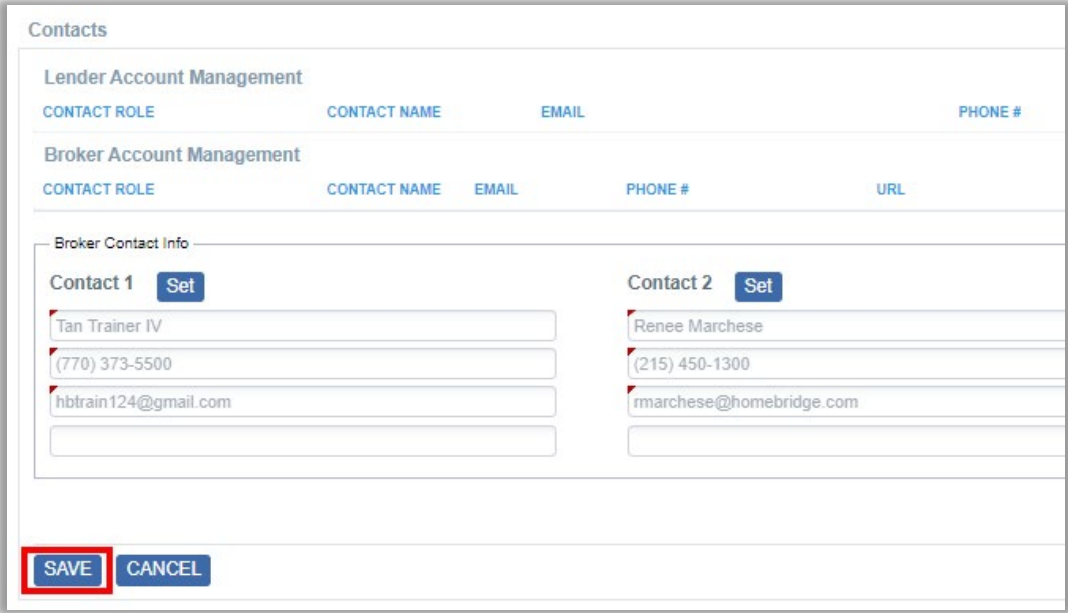
Step	Action																																
6	<p>Click Yes to confirm the submission.</p>  <p>The dialog box titled "Confirm Submission" asks "Are you sure you want to submit the loan?". It has two buttons: "Yes" (highlighted with a red box) and "No".</p>																																
7	<p>Pop-up will confirm successful submission.</p>  <p>The dialog box titled "Loan Submission Confirmation" says "Thank you, loan 2400007390 has been submitted successfully." It has two buttons: "Print Compliance Cert Form" (highlighted with a blue box) and "Ok".</p> <p>Note: Click Print Compliance Cert Form to retain a copy.</p>																																
8	<p>A "Disclosure in Progress" wait message will appear.</p>  <p>The screenshot shows a loan submission form with fields for Name, DBA Name, Address Line One, Address Line Two, Zip City State, Company/Branch NMLS ID, Company/Branch License, MLO NMLS ID, and MLO License #. A "Disclosure in Progress..." dialog box is overlaid on the form, containing a "Please wait for 60 seconds" button (highlighted with a red box).</p>																																
9	<p>The View Pipeline screen will display the updated Loan Status:</p> <ul style="list-style-type: none"> • Submit for Automated Disclosures (Generated Automatically) • Submit for Disclosures (Manually Generated by REMN Disclosure Department)  <p>The screenshot shows the View Pipeline screen with search filters and a table of loans. The "LOAN STATUS" column is highlighted with a red box.</p> <table border="1" data-bbox="318 1577 1442 1940"> <thead> <tr> <th>LOAN NUMBER</th> <th>BORROWER</th> <th>OCCUPANCY</th> <th>LOAN PURPOSE</th> <th>PRODUCT</th> <th>PROGRAM</th> <th>LOAN STATUS</th> <th>LOAN STATUS DATE</th> </tr> </thead> <tbody> <tr> <td>2400007389</td> <td>Customer, Ken N. Jr</td> <td>Primary Residence</td> <td>Purchase</td> <td>Conv Conforming 30 yr Fixed</td> <td></td> <td>Submit for Disclosures</td> <td>12/13/2023</td> </tr> <tr> <td>2400007388</td> <td>Customer, Ken N. Jr</td> <td>Primary Residence</td> <td>Purchase</td> <td>Conv Conforming 30 yr Fixed</td> <td></td> <td>Submit for Automated Disclosures</td> <td>12/13/2023</td> </tr> <tr> <td>2400007359</td> <td>Customer, Ken N. JR</td> <td>Primary Residence</td> <td>Refinance</td> <td>Conv Conforming 30 yr Fixed</td> <td></td> <td>Submit for Automated Disclosures</td> <td>12/12/2023</td> </tr> </tbody> </table>	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	2400007389	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Disclosures	12/13/2023	2400007388	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/13/2023	2400007359	Customer, Ken N. JR	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/12/2023
LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE																										
2400007389	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Disclosures	12/13/2023																										
2400007388	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/13/2023																										
2400007359	Customer, Ken N. JR	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/12/2023																										

Submit for Credit Decision

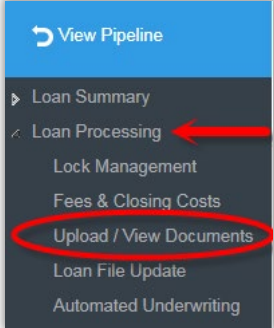
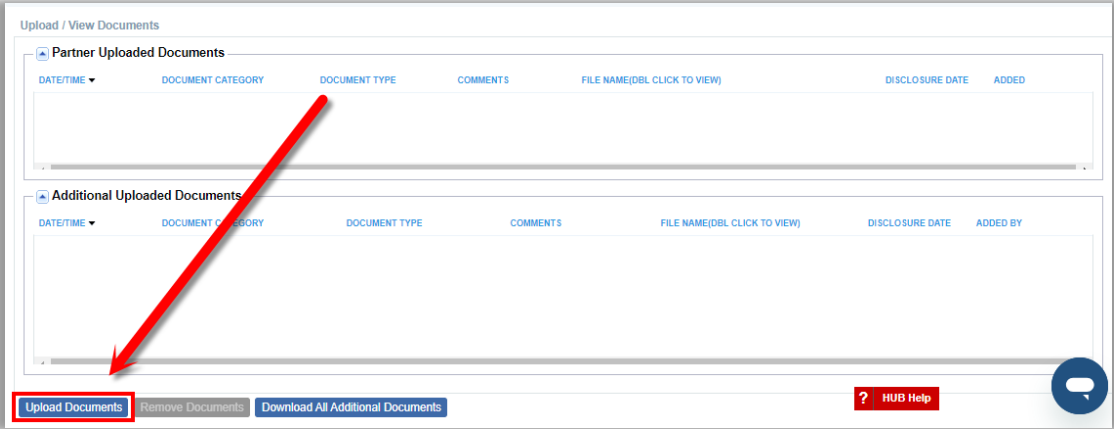
To submit a loan to REMN for credit decision, begin by entering the Loan Contacts then uploading the Initial Submission Package.

Enter Contact Information

Step	Action
1	<p>Go to Loan Summary → Contacts.</p> 
2	<p>A list will appear with the Broker Primary Contact and other HUB users from your company. Select 1 or 2 contacts from the list to receive loan status notifications.</p> <ul style="list-style-type: none"> • Click the Set button for Contact 1. • Select the applicable radio button from the list. • Click Set Contact. • Repeat for Contact 2 (as applicable). 

Step	Action
3	<p>Click Save.</p>  <p>The screenshot shows a 'Contacts' form with two main sections: 'Lender Account Management' and 'Broker Account Management'. Each section has a table with columns for 'CONTACT ROLE', 'CONTACT NAME', 'EMAIL', 'PHONE #', and 'URL'. Below these sections is a 'Broker Contact Info' section with two columns for 'Contact 1' and 'Contact 2'. Each contact has input fields for name, phone number, and email, along with a 'Set' button. At the bottom of the form, there are 'SAVE' and 'CANCEL' buttons. The 'SAVE' button is highlighted with a red box.</p>

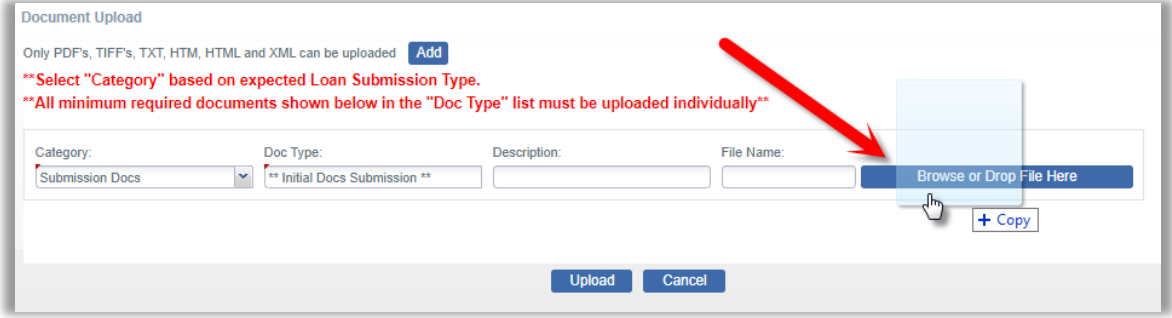
Upload Documents

Step	Action
1	<p>Click Loan Processing to open the menu then Upload/View Documents.</p>  <p>The screenshot shows a vertical navigation menu with a blue header 'View Pipeline'. Below the header are several menu items: 'Loan Summary', 'Loan Processing', 'Lock Management', 'Fees & Closing Costs', 'Upload / View Documents', 'Loan File Update', and 'Automated Underwriting'. The 'Upload / View Documents' item is circled in red, and a red arrow points to the 'Loan Processing' item.</p>
2	<p>Click Upload Documents at the bottom of the screen.</p>  <p>The screenshot shows the 'Upload / View Documents' page. It features two sections: 'Partner Uploaded Documents' and 'Additional Uploaded Documents', each with a table of document information. At the bottom of the page, there are three buttons: 'Upload Documents', 'Remove Documents', and 'Download All Additional Documents'. The 'Upload Documents' button is highlighted with a red box. A red arrow points from the top left towards the 'Upload Documents' button. There is also a 'HUB Help' button and a chat icon in the bottom right corner.</p>

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

3

- Category** and **Doc Type** will auto complete.
 - Description** is optional.
 - Click **Browse** to navigate to the Borrower’s documents on your computer
- or-
- Drag and Drop** the file on the button.

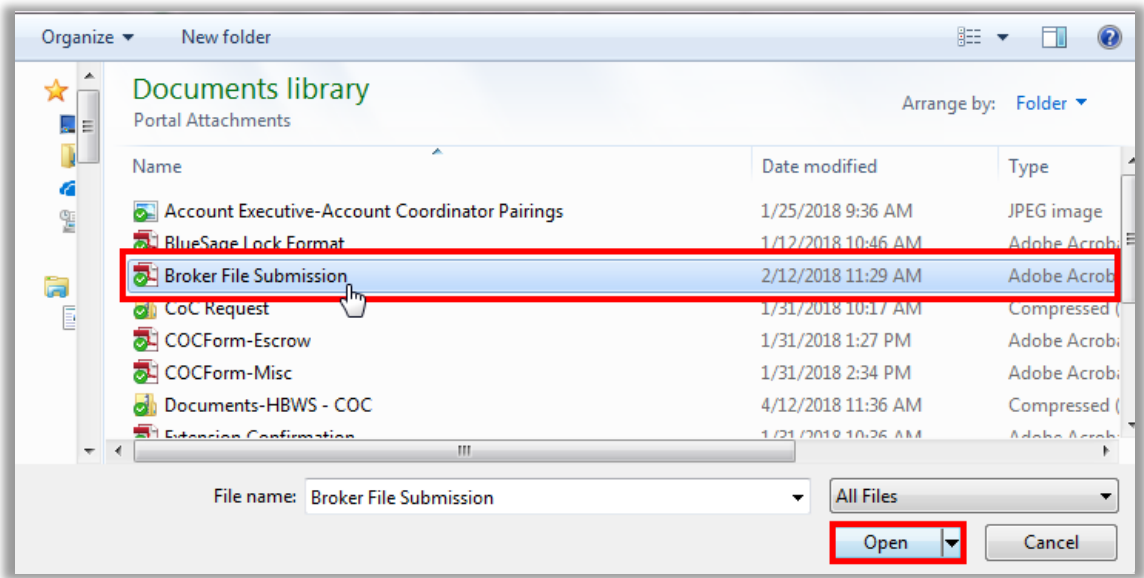


Notes:

- Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded.
- Only 1 file may be added at a time with drag and drop.

4

Select the document to be uploaded and click **Open**.



Step	Action
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Click **Upload**.

Document Upload

Only PDF,JPG,JPEG,TIF,TIFF,TEXT,XML,HTML,HTM,DOC, and DOCX can be uploaded **Add**

****Select "Category" based on expected Loan Submission Type.**

****All minimum required documents shown below in the "Doc Type" list must be uploaded individually****

Category: Doc Type: Description: File Name: **Browse or Drop File Here**

Upload **Cancel**

5



Helpful Tip: Use the **Add** button to upload multiple files simultaneously.

Document Upload

Only PDF,JPG,JPEG,TIF,TIFF,TEXT,XML,HTML,HTM,DOC, and DOCX can be uploaded **Add**

****Select "Category" based on expected Loan Submission Type.**

****All minimum required documents shown below in the "Doc Type" list must be uploaded individually****

Category: Doc Type: Description: File Name: **Browse or Drop File Here**

Category: Doc Type: Description: File Name: **Browse or Drop File Here**

Upload **Cancel**


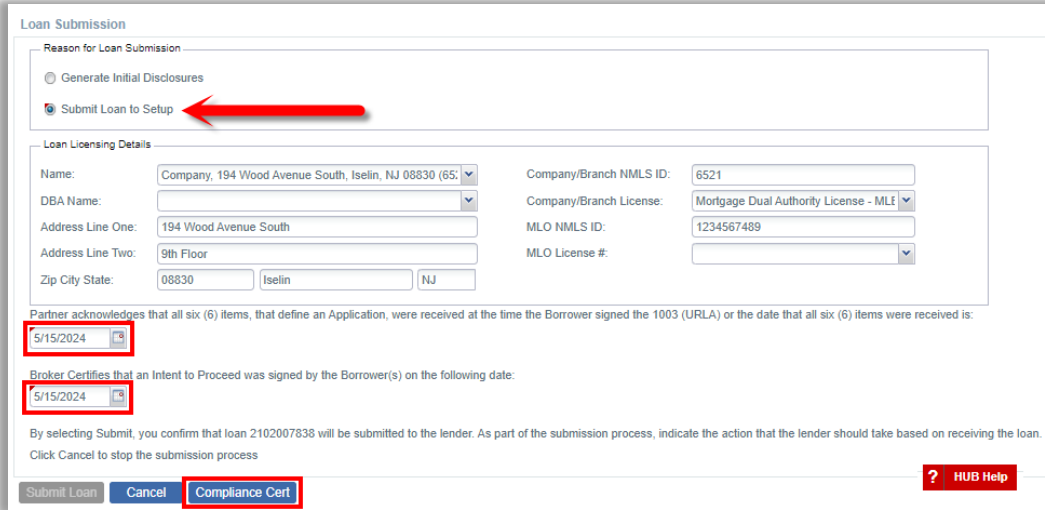
6

Successfully uploaded files will display under **Partner Uploaded Documents**.

Upload / View Documents						
Partner Uploaded Documents						
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED
5/14/2024 6:24 PM	Pending, Submission Docs, Submission Docs	** Initial Docs Submission **		Submission Package.pdf		Renee Marchese

Additional Uploaded Documents						
DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED

Submit Loan to Setup

Step	Action
1	<p>Select Loan Submission to open the menu and click Loan Submission.</p> 
2	<ul style="list-style-type: none"> • Select Submit Loan to Setup. • Enter the TRID/RESPA application date. • Enter the date that written consent to proceed was obtained from the Borrower(s). • Click the Compliance Cert button. 
3	<ul style="list-style-type: none"> • The Compliance Certifications window will open. • Place checkmarks to certify: <ul style="list-style-type: none"> ✓ Safe Harbor ✓ Fee Certification ✓ Acknowledgement ✓ Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery ✓ Revised Loan Estimate (LE) – Select only if applicable

Step	Action
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- Click the **Proceed** button.

Compliance Certifications

The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.

Safe Harbor
 Broker/Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Broker/Emerging Banker regularly does business and for each option presented the Broker/Emerging Banker had a good faith

Fee Certification
 No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been charged to/or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepared by either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation Z).

Acknowledgement
 Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.

Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery
 Broker/Emerging Banker acknowledges that the borrower(s):
 1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Application (6 items);
 2. Have confirmed receipt of the Initial Loan Estimate;
 3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and
 4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on 10/05/2020, which is prior to any disclosures delivered having been delivered or signatures captured

Revised Loan Estimate (LE) - Select only if applicable
 Broker/Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed.:

Add	CATEGORY	DATE	DESCRIPTION	
	Fee	10/06/2020	Additional Fees Added	
	Compliance	10/06/2020	Compliance Docs added	

Proceed **Cancel**

- Click the **Submit Loan** button.

4

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name:	<input type="text" value="Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)"/>	Company/Branch NMLS ID:	<input type="text" value="6521"/>
DBA Name:	<input type="text"/>	Company/Branch License:	<input type="text" value="Mortgage Lender Servicer License - M"/>
Address Line One:	<input type="text" value="194 Wood Avenue South"/>	MLO NMLS ID:	<input type="text" value="741258"/>
Address Line Two:	<input type="text" value="9th Floor"/>	MLO License #:	<input type="text"/>
Zip City State:	<input type="text" value="08830"/> <input type="text" value="Iselin"/> <input type="text" value="NJ"/>		

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

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

By selecting Submit, you confirm that loan 2400007390 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**

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

Required Data Fields Missing message will be received for any missing or conflicting loan information. Use the hyperlinks to make the required updates.

5

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The Applicant Email must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	All Declaration questions for all Borrowers must be completed.		Full Application
Error	Upload Initial Submission Package.		Upload / View Documents
Error	Automated Underwriting must be requested.		Automated Underwriting - DU
Error	Intent to Proceed date must be provided.		Submission
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensati
Error	AUS selected credit decision does not match Investor selected.		Short Application
Error	Interest Rate is required.		Short Application
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		Submission
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		Full Application
Error	Income is required for Documentation Type selected.		Full Application

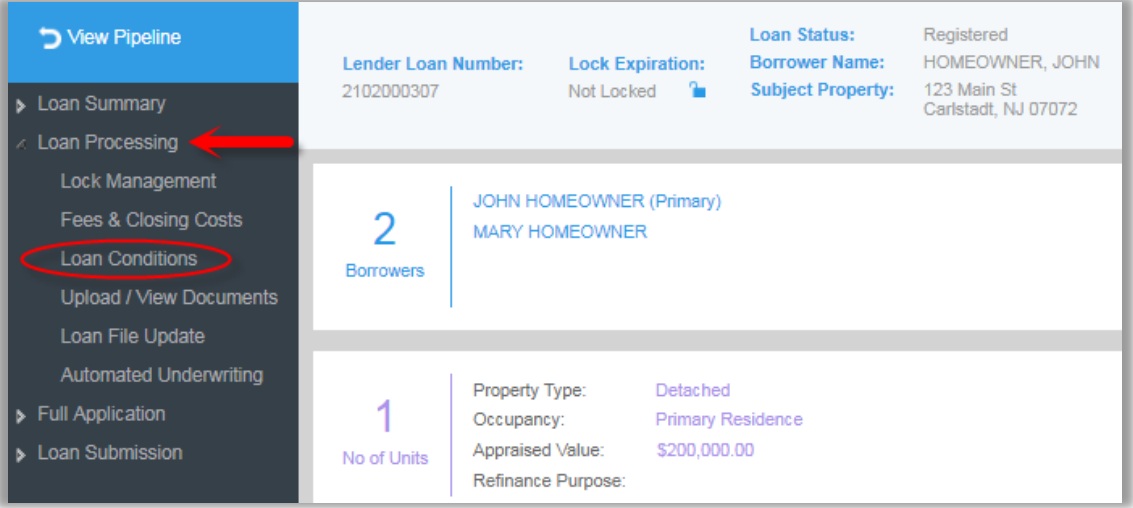
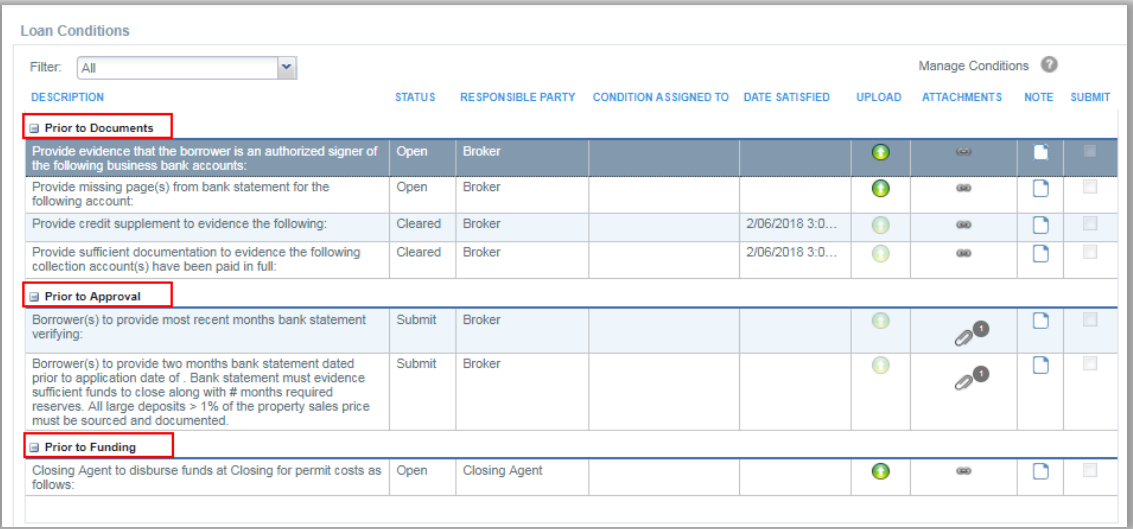
[Correct Loan Details](#)

Notes:

- Be sure to enter the **MLO Email Address** on Loan Summary→Short Application screen.
- **Borrower’s mobile phone number** is required on Full Application→Borrower screen.
- Use the arrow icon to open the list in a window outside of the Portal to make the required changes without losing the list of missing fields.
- For Loan Information/Lock mismatch
 - If Lock is correct, update loan information from the Short Application.
 - If Loan information is correct, update the rate lock from Pricing and Lock Management.

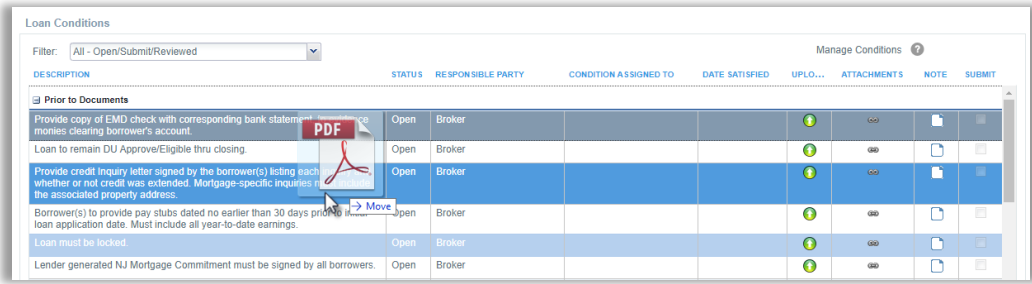
Submit Conditions for Underwriter Review

All conditions on a loan file must be submitted through The HUB.

Step	Action
1	<p>Select Loan Processing to open the menu, then Loan Conditions.</p> 
2	<p>The Loan Conditions screen will group the conditions for approval into 3 sections: Prior to Documents, Prior to Approval, and Prior to Funding.</p>  <p>Conditions are listed with a Status, the Responsible Party, and the Date Satisfied.</p>

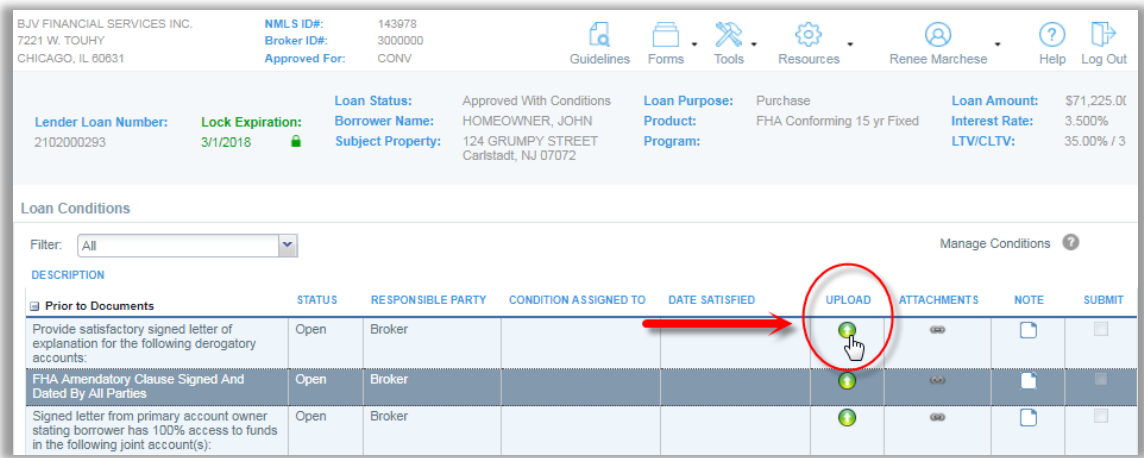
Step	Action
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Drag and drop the file directly on the condition to be satisfied.



- Or -

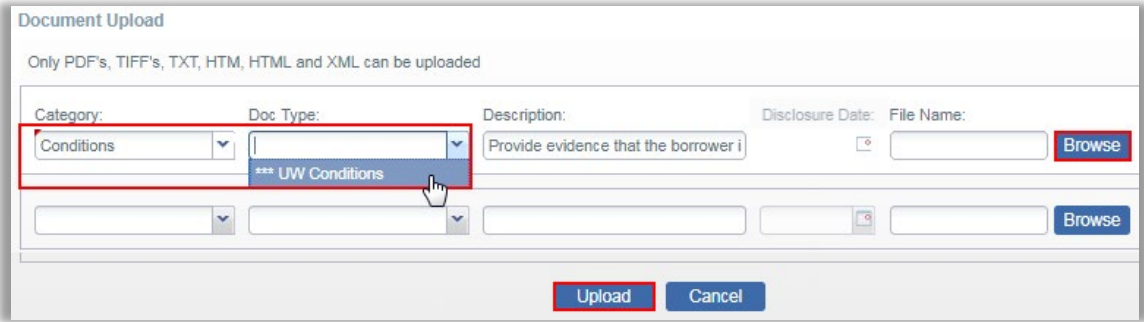
3 Click the green up arrow under Upload for the condition.



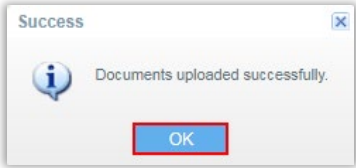
The Document Upload window will open.

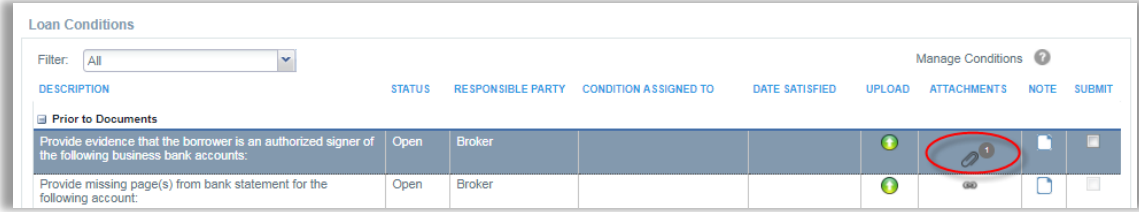
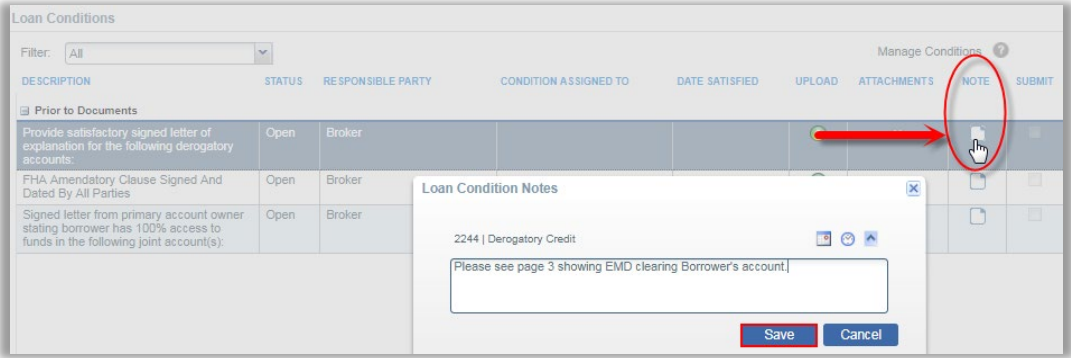
- Select the **Category**.
- The **Doc Type** and **Description** will auto-populate for that condition.
- Click the **Browse** button to locate the document on your computer and click **Upload**.

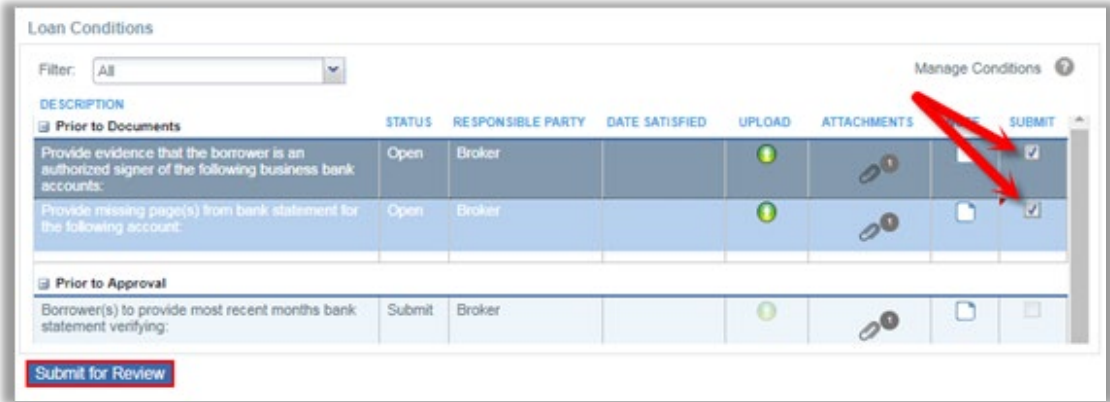
4

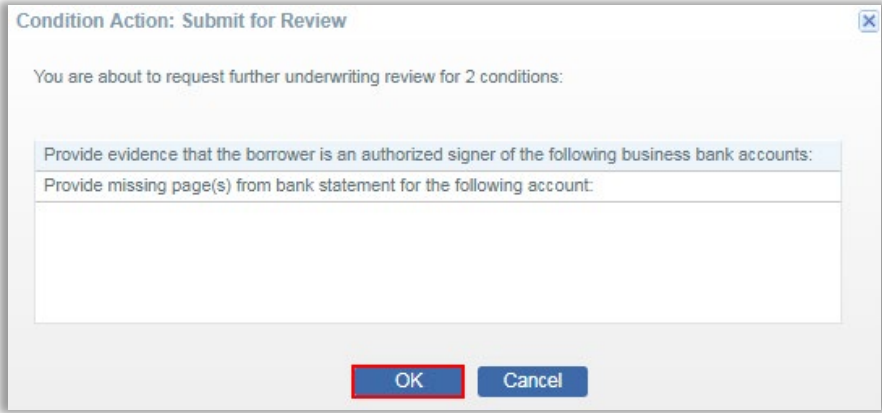
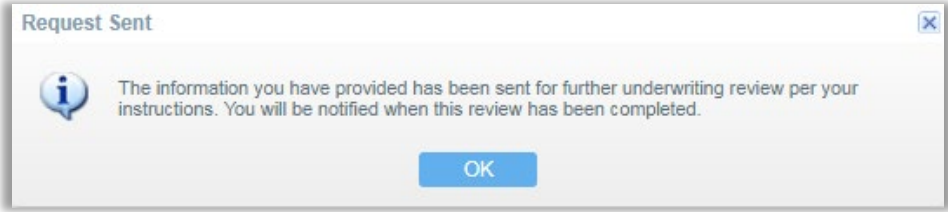


Step	Action
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5	<p>A pop up will confirm the documents were uploaded successfully. Click OK.</p> <div style="text-align: center; margin: 10px 0;">  </div>
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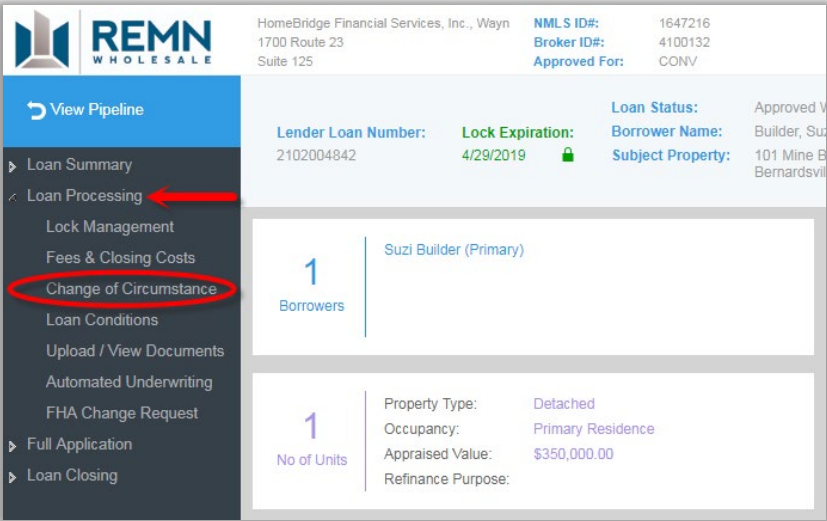
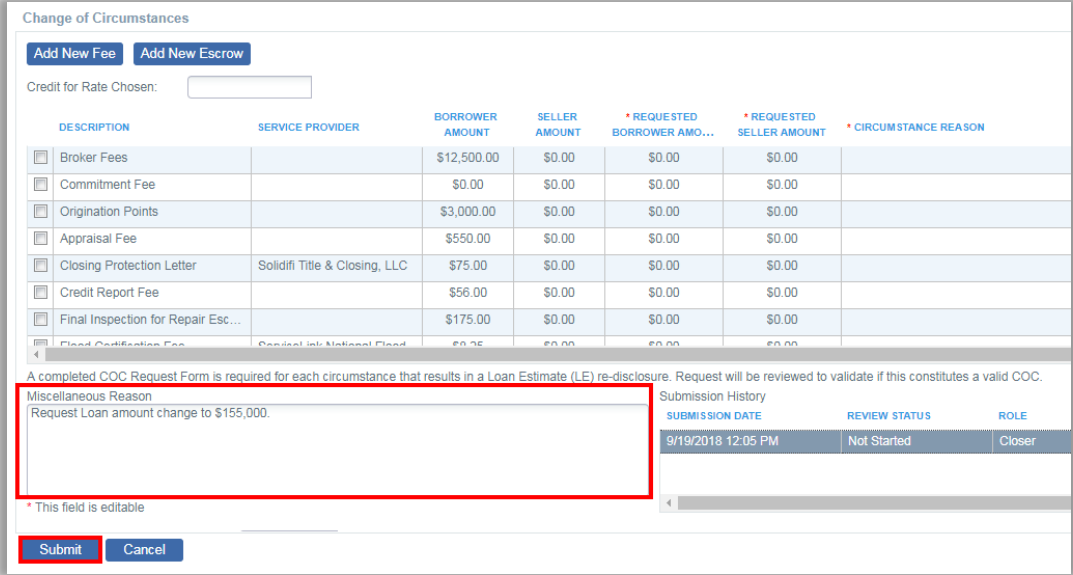
6	<p>A paper clip will appear in the Attachments column with the number of documents associated to that condition. Upload and attach all of the conditions for the underwriter to review.</p> <div style="text-align: center; margin: 10px 0;">  </div> <p> Helpful Tip: To attach a note to the documentation, click the Note Icon for that condition, type in the message, and click Save.</p> <div style="text-align: center; margin: 10px 0;">  </div>
----------	---

7	<p>After all documents are uploaded, click Submit for Review at the bottom of the screen.</p> <div style="text-align: center; margin: 10px 0;">  </div> <p>Note: Uncheck the submit checkbox if the condition is not ready to be reviewed by the Underwriter.</p>
----------	---

Step	Action
8	<p>Double check that all the uploaded documents are listed in the pop up window, and click OK.</p> <div data-bbox="435 226 1312 636"><p>The dialog box is titled "Condition Action: Submit for Review" and contains the text: "You are about to request further underwriting review for 2 conditions:". Below this, there are two text input fields: "Provide evidence that the borrower is an authorized signer of the following business bank accounts:" and "Provide missing page(s) from bank statement for the following account:". At the bottom, there are "OK" and "Cancel" buttons, with the "OK" button highlighted by a red border.</p></div> <p>Another pop up will confirm that documents have been sent for further underwriting review.</p> <div data-bbox="402 751 1344 961"><p>The dialog box is titled "Request Sent" and contains an information icon and the text: "The information you have provided has been sent for further underwriting review per your instructions. You will be notified when this review has been completed." At the bottom, there is an "OK" button.</p></div>

Change of Circumstance

Non-Fee Related Changes

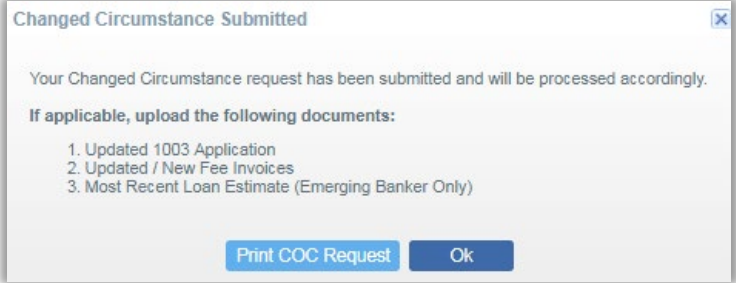
Step	Action
1	<p>Open the loan, select Loan Processing in the Menu, then Change of Circumstance.</p> 
2	<p>Type the reason for the Change of Circumstance request into the Miscellaneous Reason field and click Submit.</p> 

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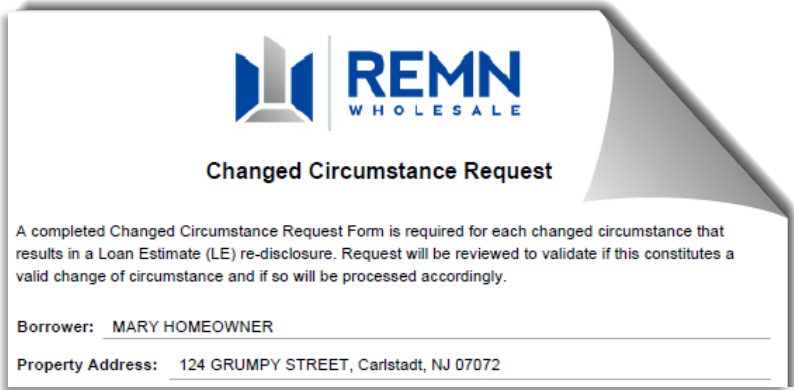
A pop up will confirm the COC request. Click **Ok** to return to the loan and upload the COC applicable documents:

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

3

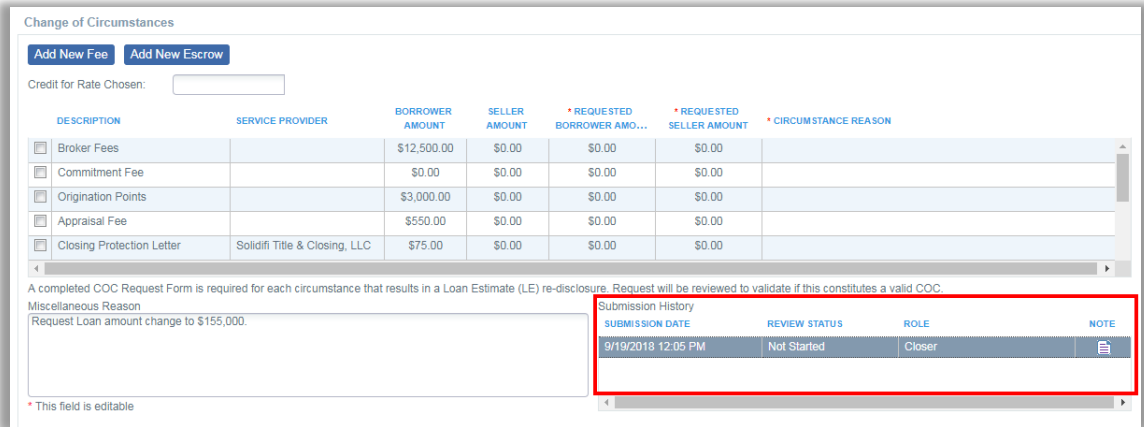


Helpful Tip: Click **Print COC Request** to save or print for future reference.



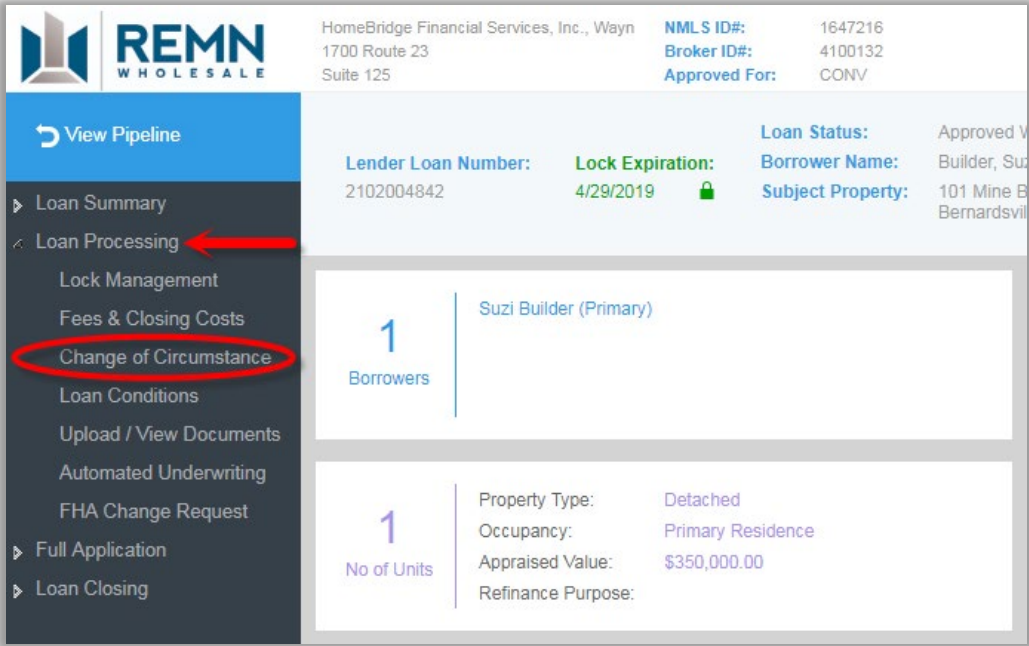
Submitted requests will display in the Submission History.

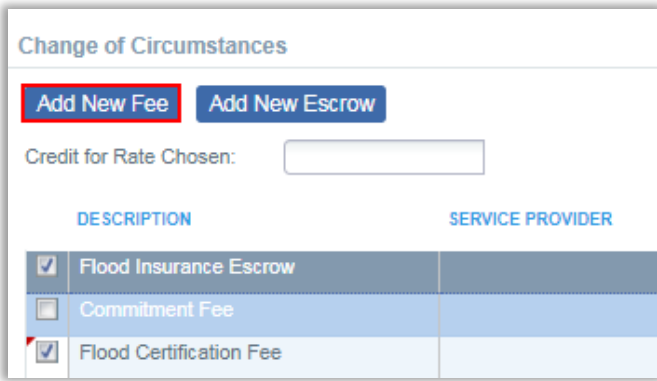
4



Add a Fee

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

Step	Action
<p>1</p>	<p>Once you have opened the loan, select Loan Processing in the Menu, then Change of Circumstance.</p> 

<p>2</p>	<p>Click the Add New Fee button.</p> 
-----------------	--

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

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.

4

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

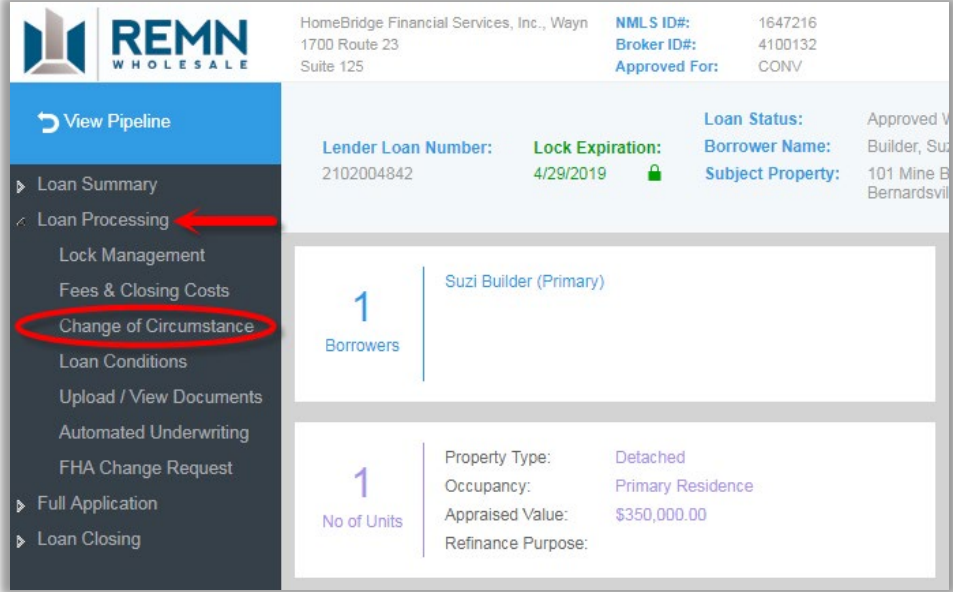
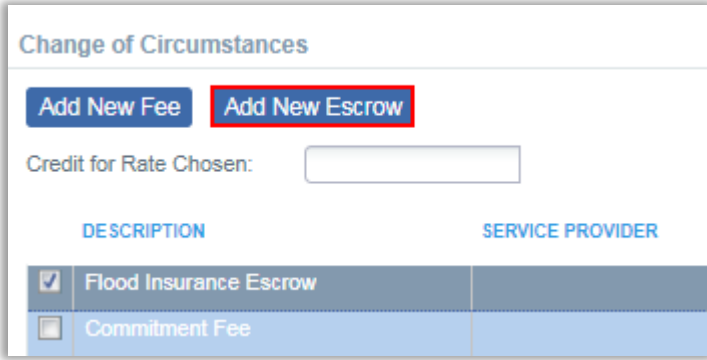
- Select the **Circumstance Reason** field and type in the reason for the Change of Circumstance.
- And click Submit

DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER A...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON
<input checked="" type="checkbox"/> Attorney Fee		\$0.00	\$0.00	\$500.00	\$0.00	Added Fee
<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Flood Certification Fee	ServiceLink National ...	\$8.25	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Lender's Title Insurance	Solidifi Title Agency, L...	\$90.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Settlement Fee	Solidifi Title Agency, L...	\$495.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Title Endorsements	Solidifi Title Agency, L...	\$15.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Title Guaranty Fee	Solidifi Title Agency, L...	\$90.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Mortgage Recording		\$132.00	\$0.00	\$0.00	\$0.00	

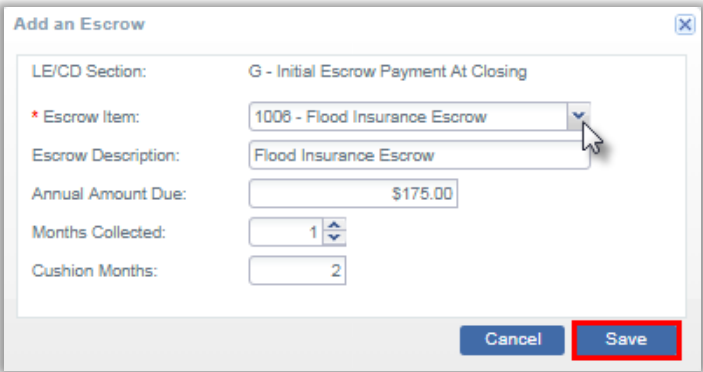
Step	Action
5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • Updated 1003 • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only) <div data-bbox="511 401 1242 682" style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <p>Changed Circumstance Submitted X</p> <p>Your Changed Circumstance request has been submitted and will be processed accordingly.</p> <p>If applicable, upload the following documents:</p> <ol style="list-style-type: none"> 1. Updated 1003 Application 2. Updated / New Fee Invoices 3. Most Recent Loan Estimate (Emerging Banker Only) <p style="text-align: center;"> Print COC Request Ok </p> </div> <p> Helpful Tip: Click Print COC Request to save or print for future reference.</p> <div data-bbox="440 814 1312 1455" style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <div style="text-align: center;">  </div> <h3 style="text-align: center;">Changed Circumstance Request</h3> <p>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.</p> <p>Borrower: <u>MARY HOMEOWNER</u></p> <p>Property Address: <u>124 GRUMPY STREET, Carlstadt, NJ 07072</u></p> <p>Date of Original Loan Estimate: <u>2018-01-11</u></p> <p>Date of Change: <u>2018-01-31</u> Date of LE Re-disclosure: <u>2018-01-31</u></p> <p>Explanation of Change(s):</p> <p><u>1. Flood Insurance Escrow - Added Escrow</u></p> <p><u>---- The Borrower Amt changed from \$0 to \$31.25</u></p> </div>

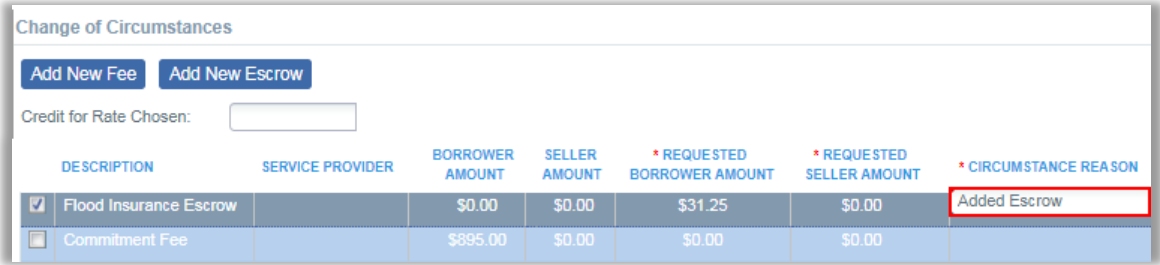
Add an Escrow

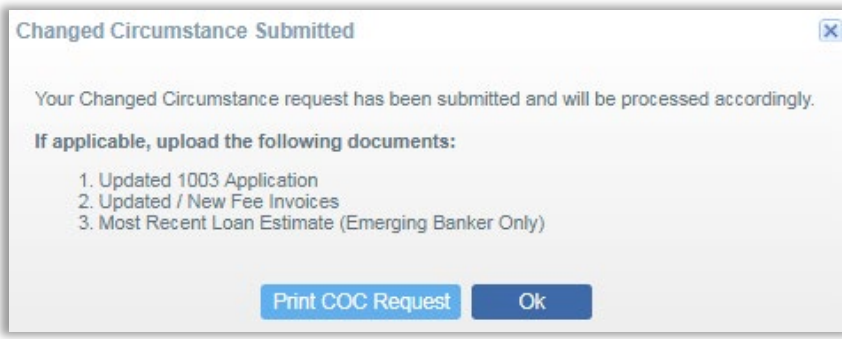

To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	<p>Open the loan, select Loan Processing in the Menu, then click Change of Circumstance.</p> 
2	<p>Click the Add New Escrow button.</p> 

Step	Action
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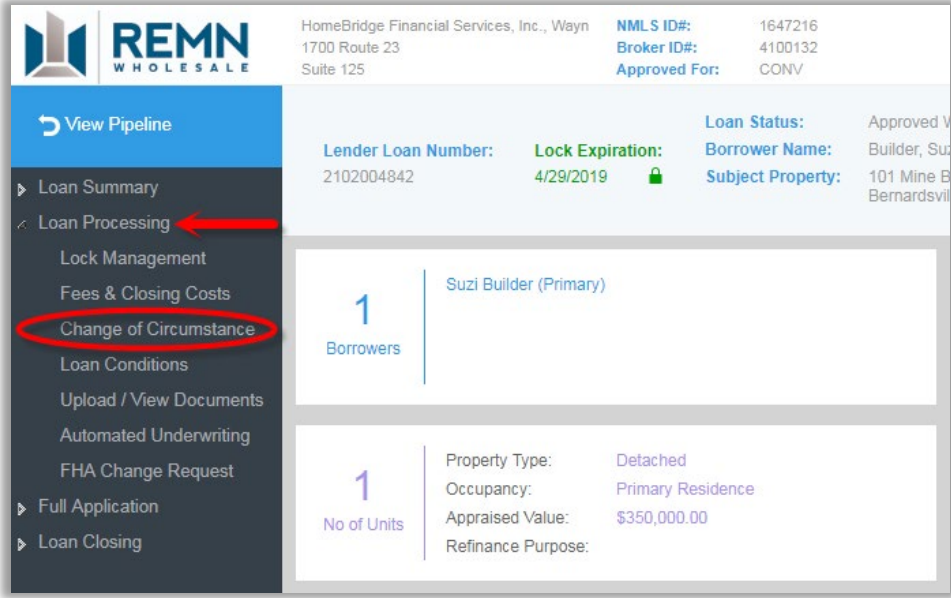
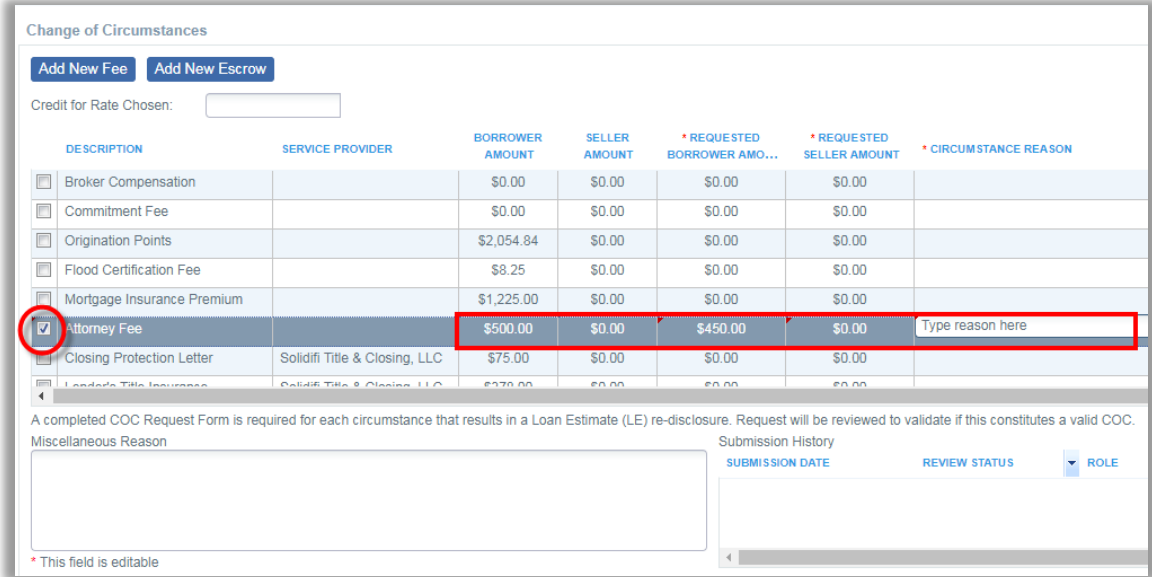
3	<ul style="list-style-type: none"> Select the Escrow Item from the dropdown list. Enter the Annual Amount Due and the Months Collected. Cushion Months will reflect the required cushion based on the subject property state. Click Save. <div style="text-align: center; margin-top: 20px;">  </div>
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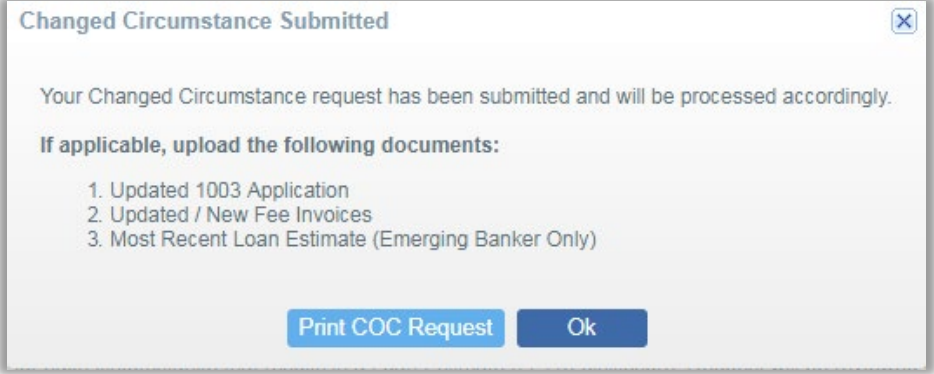
4	<p>The New Escrow Item will be added to the list of fees. Select the Circumstance Reason field for the new escrow and type in the reason for the Change of Circumstance, and click Submit.</p> <div style="text-align: center; margin-top: 20px;">  </div>
---	--

5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> Updated 1003 Updated/New Fee Invoices Most Recent Loan Estimate (Emerging Banker Only) <div style="text-align: center; margin-top: 20px;">  </div> <p style="margin-top: 20px;">  Helpful Tip: Click Print COC Request to save or print for future reference. </p>
---	--

Change Fees or Escrows

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

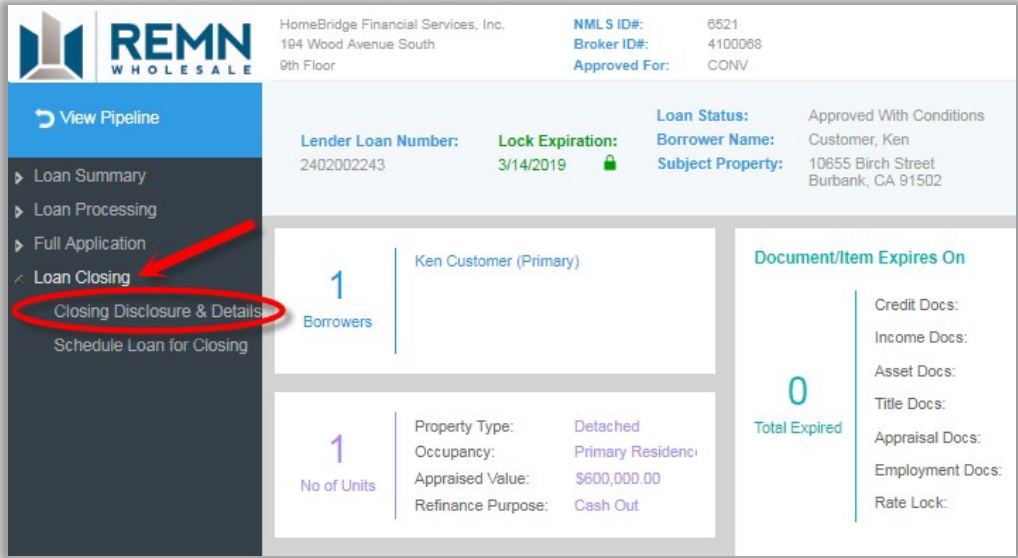
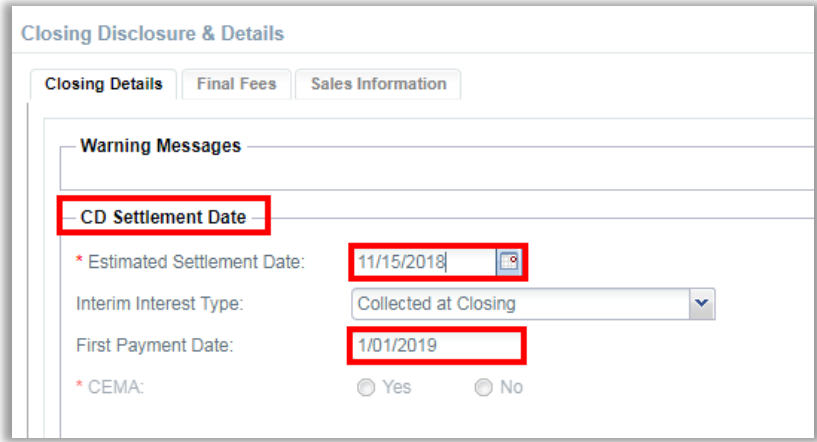
Step	Action																																																															
1	<p>Open the loan, select Loan Processing in the Menu, and select Change of Circumstance.</p> 																																																															
2	<ul style="list-style-type: none"> Place a check next to the fee or escrow to be updated. Make changes to Requested Borrower Amount and/or Seller Amount. Enter the Circumstance Reason. Click Submit.  <table border="1" data-bbox="321 1369 1429 1633"> <thead> <tr> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> <th>* REQUESTED BORROWER AMO...</th> <th>* REQUESTED SELLER AMOUNT</th> <th>* CIRCUMSTANCE REASON</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Broker Compensation</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Commitment Fee</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Origination Points</td> <td></td> <td>\$2,054.84</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Flood Certification Fee</td> <td></td> <td>\$8.25</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Insurance Premium</td> <td></td> <td>\$1,225.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Attorney Fee</td> <td></td> <td>\$500.00</td> <td>\$0.00</td> <td>\$450.00</td> <td>\$0.00</td> <td>Type reason here</td> </tr> <tr> <td><input type="checkbox"/> Closing Protection Letter</td> <td>Solidifi Title & Closing, LLC</td> <td>\$75.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Lendefi Title Insurance</td> <td>Solidifi Title & Closing, LLC</td> <td>\$270.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> </tbody> </table> <p>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</p> <p>* This field is editable</p>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMO...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON	<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Commitment Fee		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$2,054.84	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee		\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Insurance Premium		\$1,225.00	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/> Attorney Fee		\$500.00	\$0.00	\$450.00	\$0.00	Type reason here	<input type="checkbox"/> Closing Protection Letter	Solidifi Title & Closing, LLC	\$75.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Lendefi Title Insurance	Solidifi Title & Closing, LLC	\$270.00	\$0.00	\$0.00	\$0.00	
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Step	Action
3	<p>A pop up will confirm the COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none">• Updated 1003• Updated/New Fee Invoices• Most Recent Loan Estimate (Emerging Banker Only) 

Request Closing Disclosure

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

Closing Details Tab

Step	Action
1	<p>Click Loan Closing to open the menu and select Closing Disclosure & Details.</p> 
2	<p>Complete the CD Settlement Date section. The Estimated Settlement Date will automatically populate the First Payment Date.</p> 

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.

The screenshot shows the 'Closing Disclosure & Details' form with the 'Closing Details' tab selected. The 'CD Settlement Date' section is highlighted with a red box. It contains the following fields:

- * Estimated Settlement Date: 11/15/2018
- Interim Interest Type: Collected at Closing (dropdown menu)
- First Payment Date: 1/01/2019
- * CEMA: Yes (radio button), No (radio button)

4


Scroll down to enter the **Settlement Agent Details**. Fields with a * are mandatory.

The screenshot shows the 'Closing Disclosure & Details' form with the 'Settlement Agent Details' section highlighted by a red box. The fields are:

- * Settlement Agent Type: Title Company (dropdown menu)
- * Settlement Agent Name: ABC Title
- Contact Name: SMC
- Address Line 1: 1 Hollow Tree Road
- Address Line 2: (empty)
- Zip, City & State: 33030, Everglades National, FL
- * Contact Phone: (777) 777-7777
- Fax Number: (empty)
- * Confirmation Email: Titleagent@title.com
- Special Mailing Instructions: Borrower closing at alternative location (dropdown menu)
- Additional Instructions: Needs to close after 3pm!



Helpful Tip: Select **Special Mailing Instructions** from the dropdown if applicable. Add any **Additional Instructions** in the space provided.

Step	Action
5	<p>Scroll down to enter the Broker Closing Contact Details.</p> <div data-bbox="500 226 1252 913" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center; margin: 0;">Closing Disclosure & Details</p> <p style="margin: 5px 0;">Closing Details Final Fees Sales Information</p> <hr/> <p>Fax Number: <input type="text"/></p> <p>* Confirmation Email: <input type="text" value="esella@remn.com"/></p> <p>Special Mailing Instructions: <input type="text"/></p> <p>Additional Instructions: <input type="text"/></p> <div style="border: 2px solid red; padding: 5px; margin: 10px 0;"> <p>Broker Closing Contact and Warehouse Line Details</p> <p>* Contact Name: <input type="text" value="Bobby Broker"/></p> <p>* Contact Phone: <input type="text" value="(123) 456-7890"/></p> <p>* Confirmation Email: <input type="text" value="BBroker@broker.com"/></p> </div> <p style="text-align: center; margin: 10px 0;">Submit Cancel</p> </div> <p> Helpful Tip: The Broker 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 approving the CD.</p>

Final Fees Tab

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

Step	Action																																										
1	<p>Open the Final Fees tab.</p> <div data-bbox="634 1486 1437 1852" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center; margin: 0;">Closing Disclosure & Details</p> <p style="margin: 5px 0;">Closing Details Final Fees Sales Information</p> <p style="margin: 5px 0;">Add New Fee Add New Escrow</p> <p>Credit for Rate Chosen: <input type="text"/></p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.9em;"> <thead> <tr> <th style="text-align: left;">DESCRIPTION</th> <th style="text-align: left;">SERVICE PROVI...</th> <th style="text-align: right;">BORR... AMOUNT</th> <th style="text-align: right;">SELLER AMOUNT</th> <th style="text-align: right;">* REQUES... BORROWE...</th> <th style="text-align: right;">* REQUES... SELLER A...</th> <th style="text-align: left;">* CHANGE EXPLANATION</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Broker Compensation</td> <td></td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Origination Points</td> <td></td> <td style="text-align: right;">\$8,301...</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Underwriting Fees</td> <td></td> <td style="text-align: right;">\$895.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Flood Certification Fee</td> <td>ServiceLink Na...</td> <td style="text-align: right;">\$8.25</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Insurance...</td> <td></td> <td style="text-align: right;">\$11.89...</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> </tbody> </table> </div>	DESCRIPTION	SERVICE PROVI...	BORR... AMOUNT	SELLER AMOUNT	* REQUES... BORROWE...	* REQUES... SELLER A...	* CHANGE EXPLANATION	<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$8,301...	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee	ServiceLink Na...	\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Insurance...		\$11.89...	\$0.00	\$0.00	\$0.00	
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Step	Action
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2

Click **Add New Fee** or **Add New Escrow**.

DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION
<input type="checkbox"/> Mortgage Insurance Premium		\$11,890...	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Tax Service Fee	Lereta Corp	\$83.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> E-Docs/E-Record/RecSvc Fee	Solidifi Title & Clo...	\$35.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Lender's Title Insurance	Solidifi Title & Clo...	\$1,584.50	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Settlement Fee	Solidifi Title & Clo...	\$695.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Title Endorsements	Solidifi Title & Clo...	\$185.95	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Deed Recording		\$18.50	\$0.00	\$0.00	\$0.00	

* Select fee to request fee change.
 * This field is editable for fees not associated with the Settlement Agent.

3

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

DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION
<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Origination Points		\$8,301.98	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00	

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.

DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION
<input type="checkbox"/> Mortgage Recording		\$214.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Mortgage State Tax/Stamps		\$1,056.65	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Daily Interest Charges		\$512.80	\$0.00	\$0.00	\$0.00	
<input checked="" type="checkbox"/> Homeowner's Insurance Premium		\$2,499.12	\$0.00	\$2,200.00	\$0.00	Enter the reason for the change
<input type="checkbox"/> City/Town Property Tax Escrow		\$416.66	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Homeowner's Insurance		\$201.66	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Owner's Title Insurance (optional)	Solidifi Title & Closing, LLC	\$25.00	\$0.00	\$0.00	\$0.00	

* Select fee to request fee change.
 * This field is editable for fees not associated with the Settlement Agent.

Step	Action
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5	<ul style="list-style-type: none"> For Refinance transactions: Click the Submit button at the bottom of the screen to submit your request to REMN. For Purchase transactions: Continue to the Sales Information Tab. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p style="margin: 0;">Closing Disclosure & Details</p> <p style="margin: 0;"> Closing Details Final Fees Sales Information ← </p> <hr/> <p style="margin: 0;"><u>For Purchase Transactions Only</u></p> <p style="margin: 0;"><input type="checkbox"/> For Sale By Owner</p> </div>
----------	---

A pop-up will confirm the REMN Settlement Fee sheet has been delivered to the Settlement Agent on the Broker’s behalf.

Closing Details Submitted ✕

Settlement Agent Fee Confirmation

Your Request has been submitted to the Settlement Agent for review of final fees and details via email.

The completed Settlement Agent Fee Confirmation form will be required to issue the Initial Closing Disclosure.

Print Closing Details Submitted
Ok

A copy of the request will be sent to the requestor and the Broker Closing Contact via email.

The Settlement Agent is required to review, update and sign the form, and return to REMN Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).

Settlement Agent Fee Confirmation

2102003922

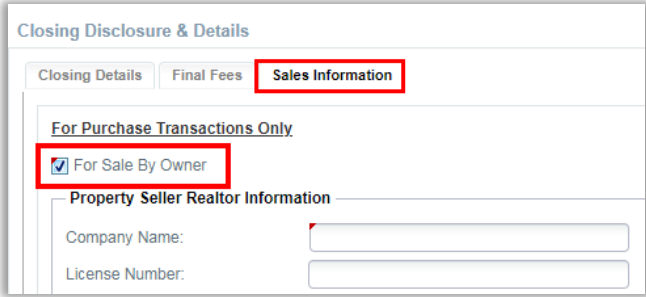
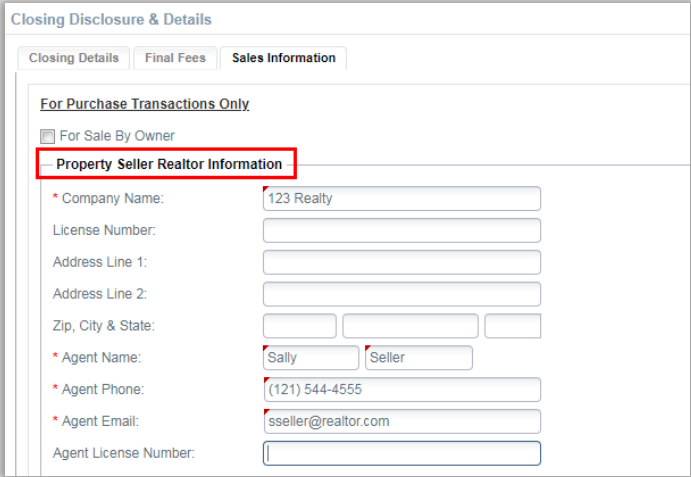
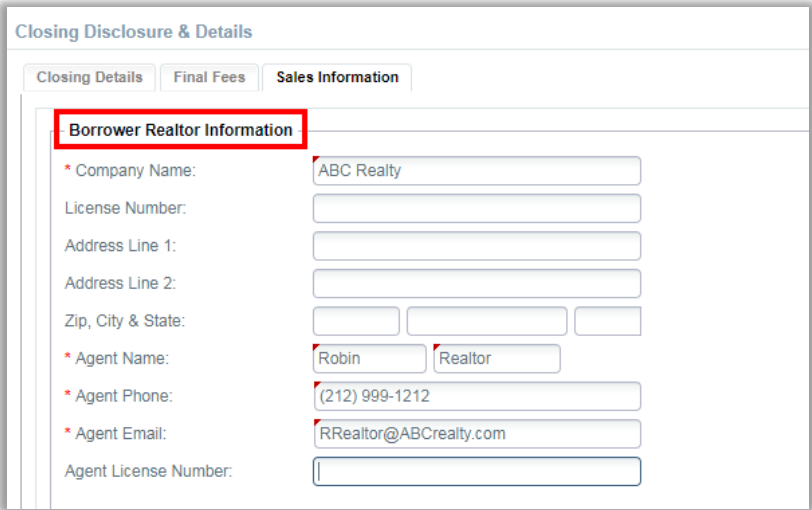
Borrower Name:	Alice Firstimer	Loan Amount:	\$281,084.00
Subj Address:	123 Main Street	Requested Settlement Date:	10/03/2018
City, State & Zip:	Dawson , IA 50066	Disbursement Date:	10/08/2018
Loan Purpose:	Refinance	Lender Paid Comp:	\$4,216.26

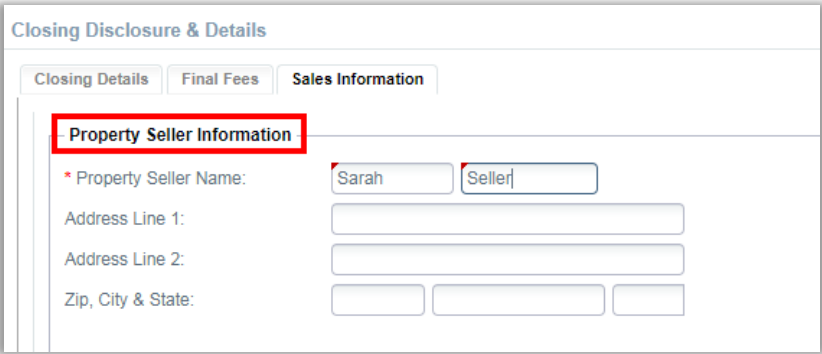
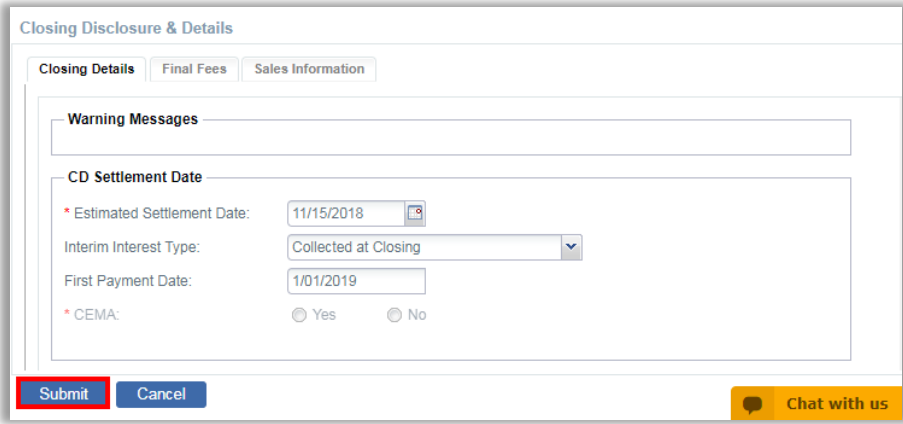
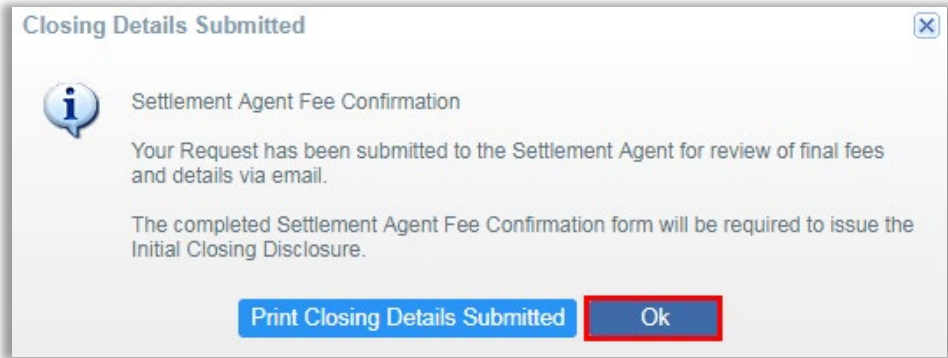
Loan Costs

A. Origination Charges

Fee Description	Provider	POC	Fee Amount	Change Request
1.000% of Loan Amount (Points)		\$0.00	\$2,810.84	
Broker Compensation		\$0.00	\$0.00	
Underwriting Fees		\$0.00	\$0.00	
Comments:			\$2,810.84	

Sales Information Tab – Purchase Only

Step	Action
1	<p>Check to indicate if property is For Sale by Owner.</p>  <p>The screenshot shows the 'Closing Disclosure & Details' form with the 'Sales Information' tab selected. Under the 'For Purchase Transactions Only' section, the 'For Sale By Owner' checkbox is checked and highlighted with a red box. Below it, the 'Property Seller Realtor Information' section is visible but not yet filled out.</p>
2	<p>Complete the Property Seller Realtor Information section.</p>  <p>The screenshot shows the 'Property Seller Realtor Information' section filled out. The 'For Sale By Owner' checkbox is now unchecked. The fields are: Company Name: 123 Realty; License Number: (empty); Address Line 1: (empty); Address Line 2: (empty); Zip, City & State: (empty); Agent Name: Sally (Agent), Seller (Role); Agent Phone: (121) 544-4555; Agent Email: sseller@realtor.com; Agent License Number: (empty).</p>
3	<p>Complete the Borrower Realtor Information section.</p>  <p>The screenshot shows the 'Borrower Realtor Information' section filled out. The fields are: Company Name: ABC Realty; License Number: (empty); Address Line 1: (empty); Address Line 2: (empty); Zip, City & State: (empty); Agent Name: Robin (Agent), Realtor (Role); Agent Phone: (212) 999-1212; Agent Email: RRealtor@ABCRealty.com; Agent License Number: (empty).</p>

Step	Action
4	<p>Complete the Property Seller Information section.</p> 
5	<p>After entering the *required information on each tab, click the Submit button.</p> 
6	<p>A pop-up will confirm the REMN Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.</p>  <p>A copy of the request will be sent to the requestor and the Broker Closing Contact via email.</p>

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

7

The Settlement Agent is required to review, update and sign the form, and return to REMN Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).

Settlement Agent Fee Confirmation

2102003922

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

Loan Costs

A. Origination Charges

Fee Description	Provider	POC	Fee Amount	Change Request
1.000% of Loan Amount (Points)		\$0.00	\$2,810.84	
Broker Compensation		\$0.00	\$0.00	
Underwriting Fees		\$0.00	\$0.00	
Comments:			\$2,810.84	

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

Click **Loan Closing** to open the menu and select **Schedule Loan for Closing**.

HomeBridge Financial Services, Inc.
194 Wood Avenue South
9th Floor

NMLS ID#: 6521
Broker ID#: 4100088
Approved For: CONV

View Pipeline

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

Lender Loan Number: 2402002243

Lock Expiration: 3/14/2019

Loan Status: Approved With Conditions

Borrower Name: Customer, Ken

Subject Property: 10655 Birch Street
Burbank, CA 91502

1 Borrowers

Ken Customer (Primary)

Document/Item Expires On

0 Total Expired

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

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

1

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

Schedule Loan For Closing

Closing Details Final Fees

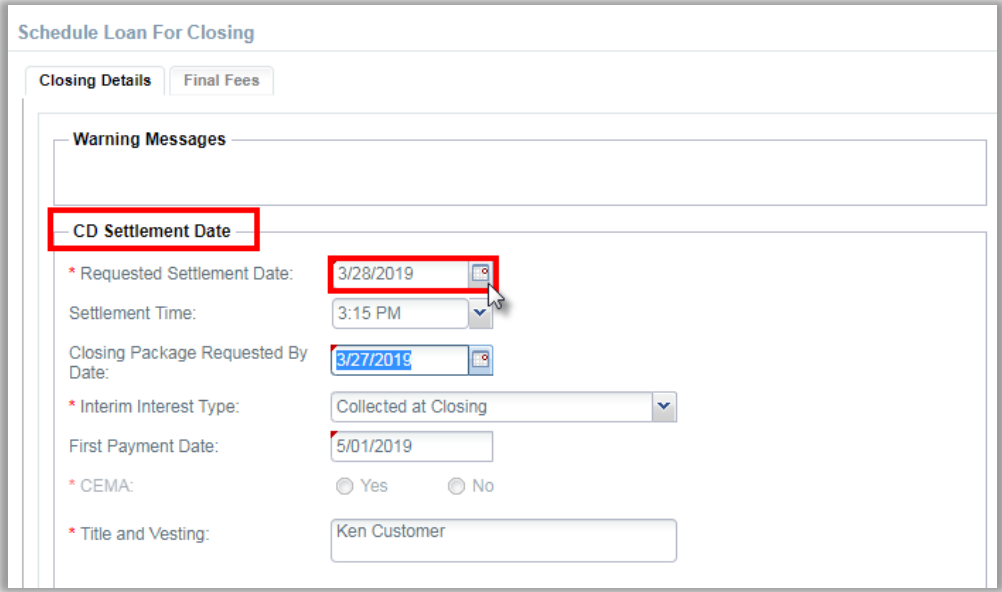

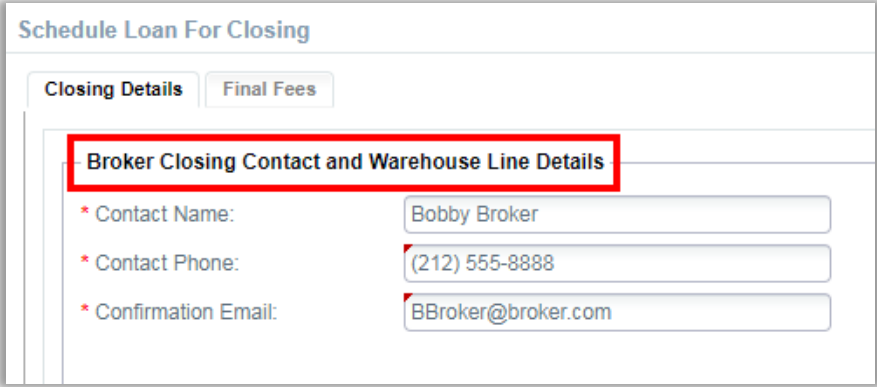
Warning Messages

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

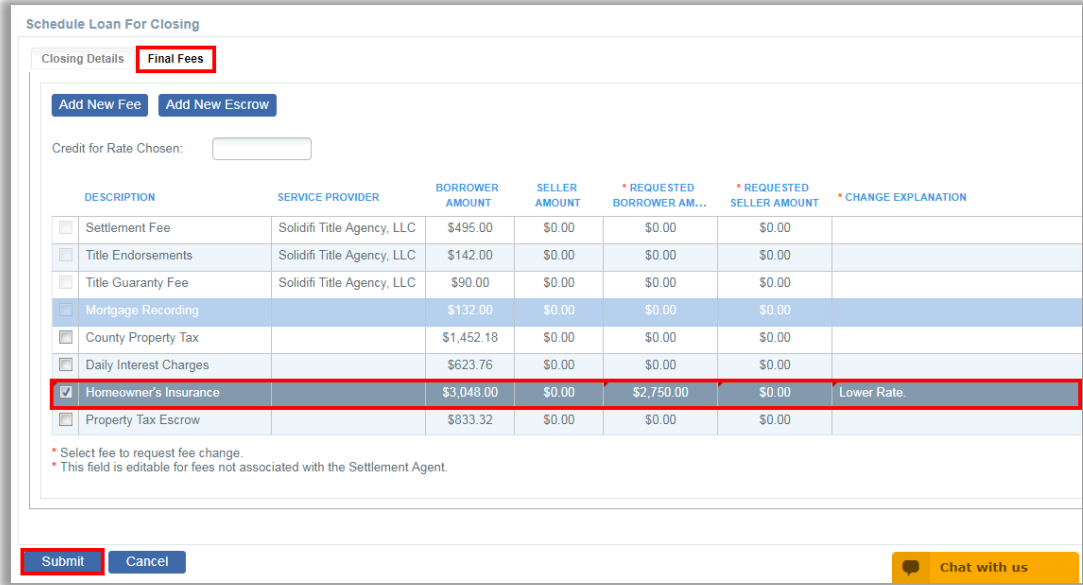
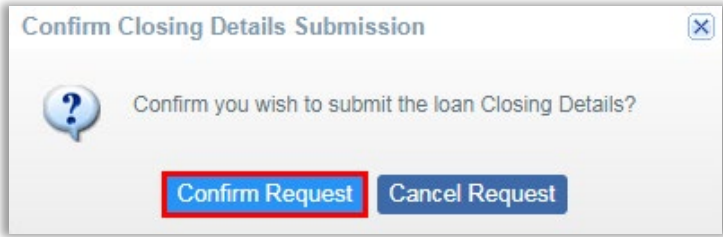
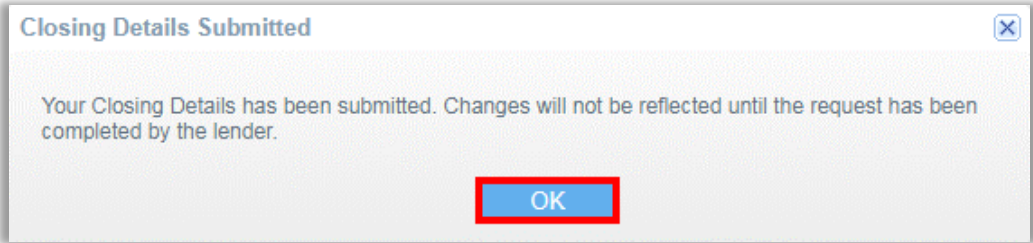
CD Settlement Date

* Requested Settlement Date:

Settlement Time:

Step	Action
2	<p>Complete the CD Settlement Date section.</p>  <p>Note: The Estimated Settlement Date will automatically populate the First Payment Date.</p>
3	<p>Review or enter *required information for the Settlement Agent.</p> 
4	<p>Review or enter *required information for the Broker Closing Contact.</p> 

Final Fees Tab

Step	Action
1	<p>Review the Final Fees tab, make necessary adjustments, and click Submit.</p> 
2	<p>Click Confirm Request to submit the loan Closing Details.</p> 
3	<p>A pop up will confirm the Closing Details were submitted. Click OK.</p> 

Full Application (1003) Completion


Edits to the Loan Application (1003) are made in the Full Application section of the HUB.



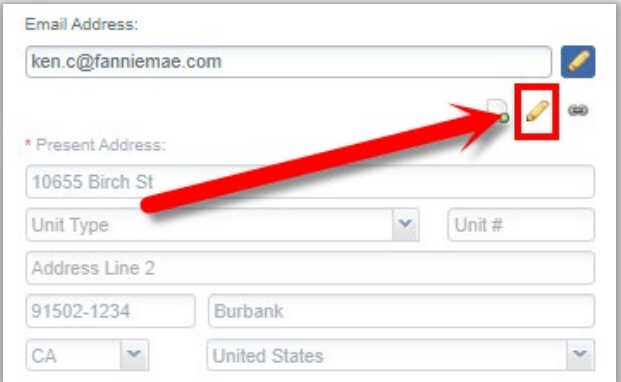
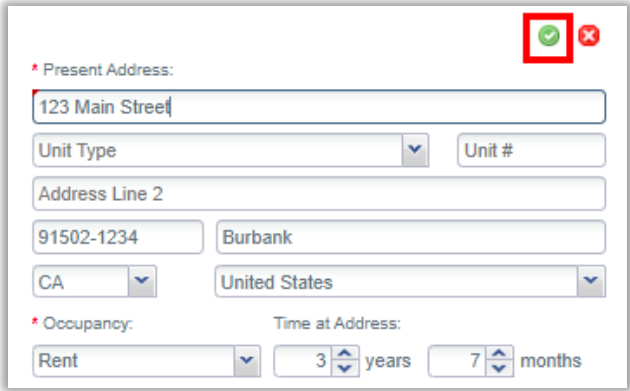


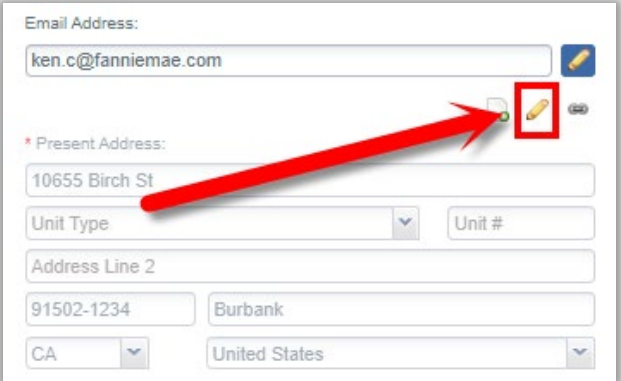
See below for common edits required on the Full Application screens.

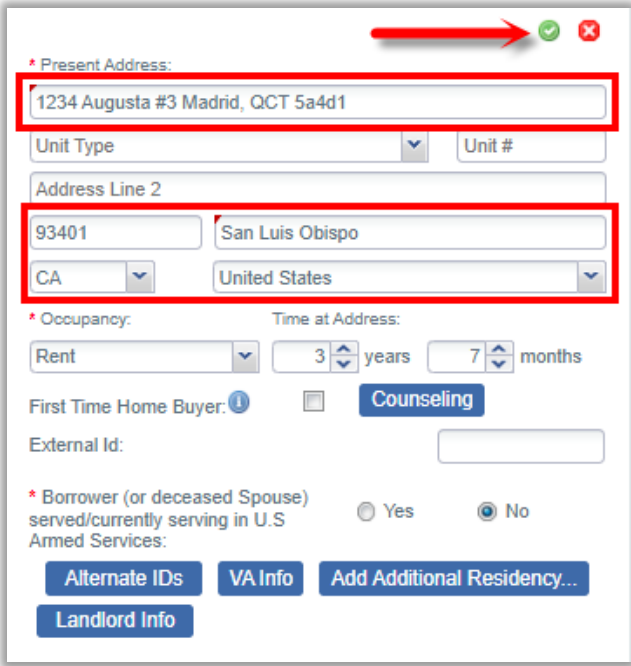
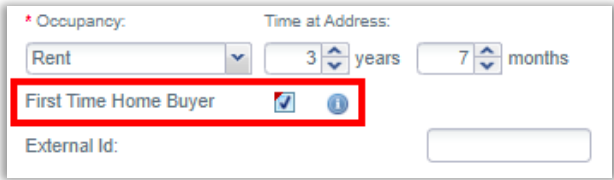
Borrowers

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

screen.

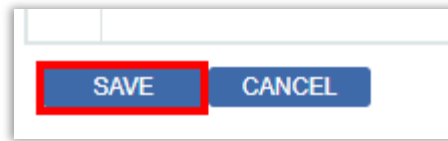
Data Field	Update
<p>Mobile Phone</p>	<p>Enter or update the Borrower's Mobile Phone.</p>
<p>Email Address</p>	<p>Click the pencil icon  to enter or update the Borrower Emails.</p>

Data Field	Update
<p>Present Address</p>	<p>To update the Borrower's Present Address:</p> <ul style="list-style-type: none"> • Click the pencil icon . • Enter the updated address. • Click the green checkmark .  
<p>Foreign Address</p>	<p>To enter a Borrower Address outside of the USA:</p> <ul style="list-style-type: none"> • Click the pencil icon . • Enter the full City, Province, and Postal code in Address line 1. • Enter Subject Property Zip and State. • Click the green checkmark . 

Data Field	Update
	
<p>FTHB</p>	<p>Place a checkmark to indicate First Time Home Buyer.</p> 

Employment/Income

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




screen.

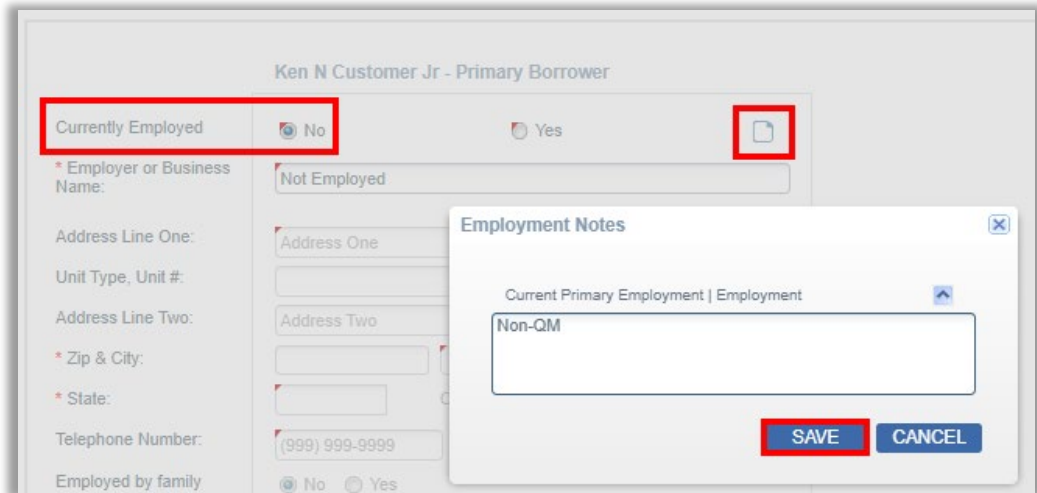
Data Field

Update

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

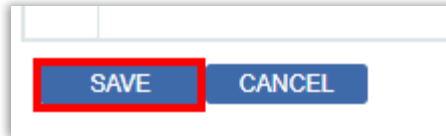
- Select **No**.
- Click the note icon .
- Enter reason for no employment.
- Click **Save**.

Currently Employed



Assets

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



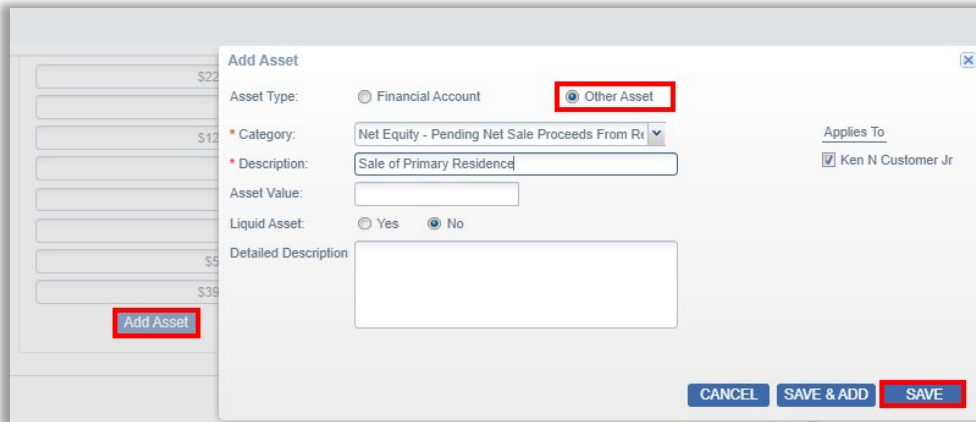
screen.

Data Field

Update

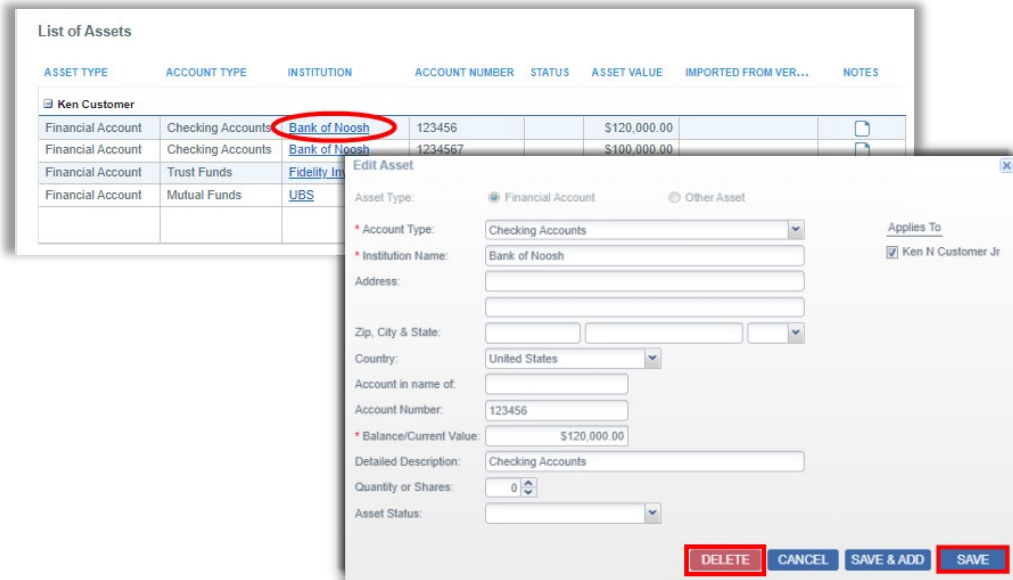
Add Asset

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




Delete/Edit Asset

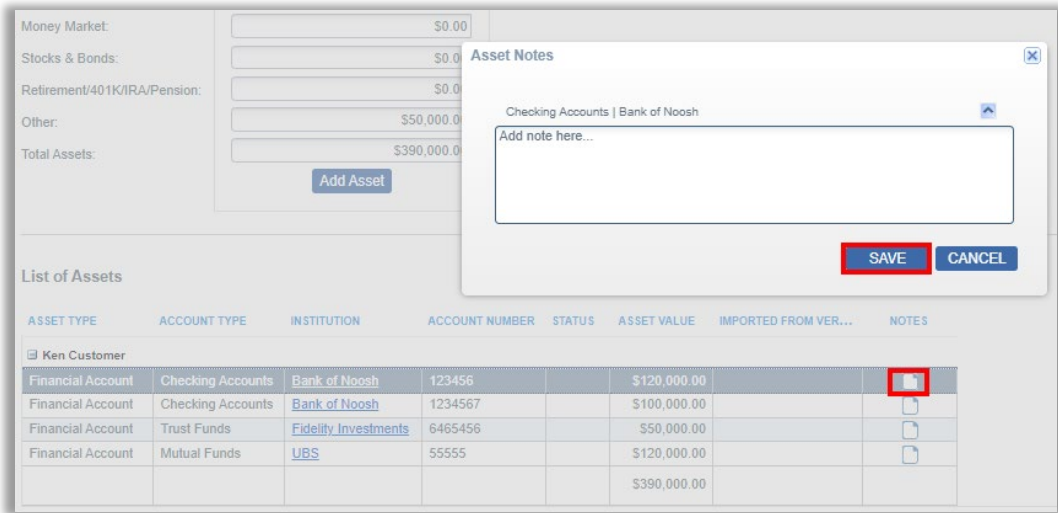
- Select the Institution hyperlink.
- Click **Delete** to remove an Asset.
 - Click **Yes** to confirm delete.
- To update an Asset:
 - Enter the changes.
 - Click **Save**.







Asset Note

To add a note regarding an Asset:

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



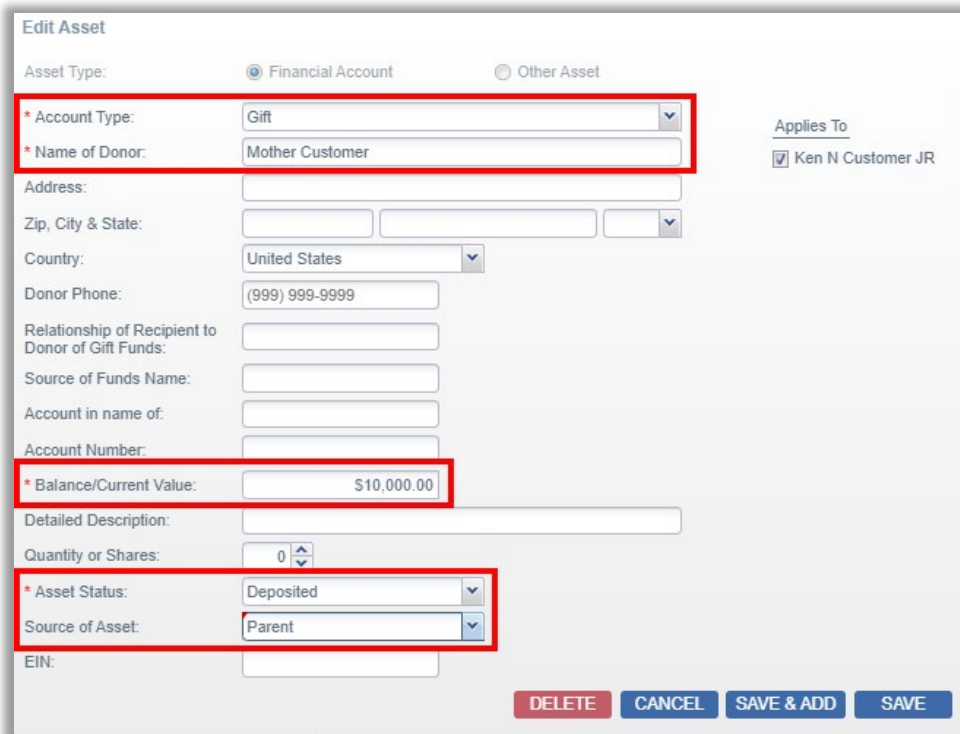
The screenshot shows a web interface with a summary of asset categories on the left and a table of assets below. An 'Asset Notes' dialog box is open over the table, allowing a user to add a note to a specific asset. The 'SAVE' button in the dialog is highlighted with a red box.

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		

Gift Funds

To enter Gift Funds complete the following fields:

- **Account Type**
- **Name of Donor**
- **Balance/Current Value**
- **Asset Status**
- **Source of Asset:** Select from the dropdown



The screenshot shows the 'Edit Asset' form. Several fields are highlighted with red boxes to indicate required information for entering gift funds: 'Account Type' (set to 'Gift'), 'Name of Donor' (set to 'Mother Customer'), 'Balance/Current Value' (set to '\$10,000.00'), 'Asset Status' (set to 'Deposited'), and 'Source of Asset' (set to 'Parent').

Account Type: Financial Account Other Asset

* Account Type:

* Name of Donor:

Address:

Zip, City & State:

Country:

Donor Phone:

Relationship of Recipient to Donor of Gift Funds:

Source of Funds Name:

Account in name of:

Account Number:

* Balance/Current Value:

Detailed Description:

Quantity or Shares:

* Asset Status:

Source of Asset:

EIN:

Applies To: Ken N Customer JR

DELETED CANCEL SAVE & ADD SAVE

Liabilities

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



screen.

Data Field

Update

Add Liability

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

Delete / Edit Liability

Select the **Creditor** hyperlink.


List of Liabilities									
CREDITOR ▲	DEBT TYPE	PAYMENT AMOU...	OUTSTANDING BAL...	ACCT NUMBER	HANDLING	CREDIT V...	REF #	CREDIT REPORT	
Ken Customer									
HEMLOCKS	Revolving Charge Acco...	\$44.00	\$437.00	98E543184026	Include In Debt Calculati...				<input type="checkbox"/>
HILLSIDE BANK	Installment Loan	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculati...				<input type="checkbox"/>
		\$469.00	\$15,185.00						

Data Field

Update

- Click **Delete** to remove a Liability.
 - Click **Yes** to confirm delete.
- To update a Liability:
 - Enter *required information.
 - Click **Save**.

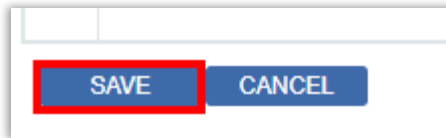
To add a **note** regarding a Liability:

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

Liability Note

REO Information

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



screen.

Data Field

Update

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

Add Property

A screenshot of a web application form titled "Schedule of Real Estate for: All Borrowers". The form is for adding a new property. It includes a "List of Properties" sidebar on the left with a "PROPERTY ADDRESS" section. The main form area has several sections: "Property Info" with checkboxes for "Subject Property" and "Same as Present Address"; "Address Line One" and "Address Line Two" input fields; "Property Status" and "Occupancy Type" dropdowns; "Current Monthly Expenses" section with checkboxes for "Mortgage Insurance", "Hazard Insurance", "Real Estate Taxes", "Homeowner Assn Dues", "Flood Insurance", and "Other Expenses"; and "Associated Liabilities" section with "Choose..." and "New" buttons. At the bottom right, there are "CANCEL", "SAVE & ADD", and "SAVE" buttons. Red boxes highlight the "Add Property" button, the "Subject Property" and "Same as Present Address" checkboxes, the "Applies To" dropdown, the "Current Monthly Expenses" section, and the "Associated Liabilities" section.

To edit REO Information:


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

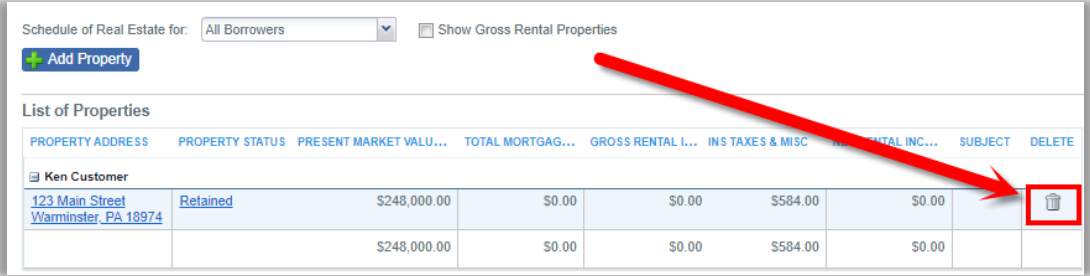
Edit Property


A screenshot of the same web application form, but in edit mode. The "List of Properties" sidebar shows a property address "123 Main Street Warminster, PA 18974" circled in red. The main form area shows the property details filled out: "Address Line One" is "123 Main Street", "Address Line Two" is "Warminster, PA 18974", "Property Status" is "Retained", and "Occupancy Type" is "Second Home". The "Current Monthly Expenses" section shows values: "Mortgage Insurance" is \$0.00, "Hazard Insurance" is \$125.00, "Real Estate Taxes" is \$459.00, and "Total Monthly Expenses" is \$584.00. The "Associated Liabilities" section has "Choose..." and "New" buttons. At the bottom right, there are "CANCEL", "SAVE & ADD", and "SAVE" buttons. A red box highlights the "SAVE" button.

Data Field **Update**

Delete Property

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

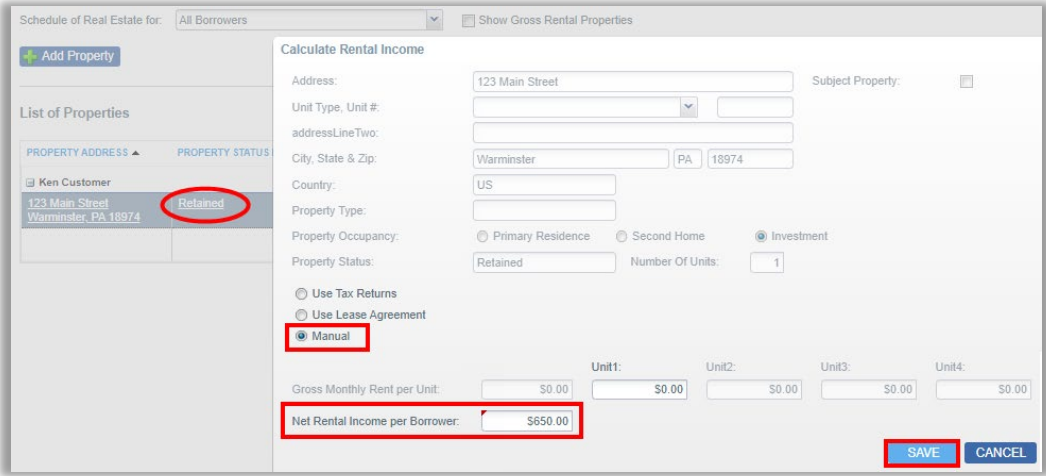


PROPERTY ADDRESS	PROPERTY STATUS	PRESENT MARKET VALU...	TOTAL MORTGAG...	GROSS RENTAL I...	INS TAXES & MISC	RENTAL INC...	SUBJECT	DELETE
123 Main Street Warminster, PA 18974	Retained	\$248,000.00	\$0.00	\$0.00	\$584.00	\$0.00		
		\$248,000.00	\$0.00	\$0.00	\$584.00	\$0.00		

Rental Income

To enter/edit Rental Income:

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



Calculate Rental Income

Address: 123 Main Street Subject Property:

Unit Type, Unit #:

addressLineTwo:

City, State & Zip: Warminster PA 18974

Country: US

Property Type:

Property Occupancy: Primary Residence Second Home Investment

Property Status: Retained Number Of Units: 1

Use Tax Returns
 Use Lease Agreement
 Manual

Gross Monthly Rent per Unit: Unit1: \$0.00 Unit2: \$0.00 Unit3: \$0.00 Unit4: \$0.00

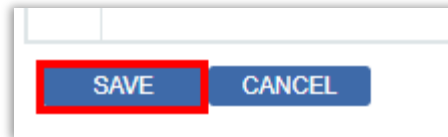
Net Rental Income per Borrower: \$650.00

SAVE **CANCEL**

Note: See [Rental Income job aid](#) for complete instructions.

Purpose & Property

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



screen.

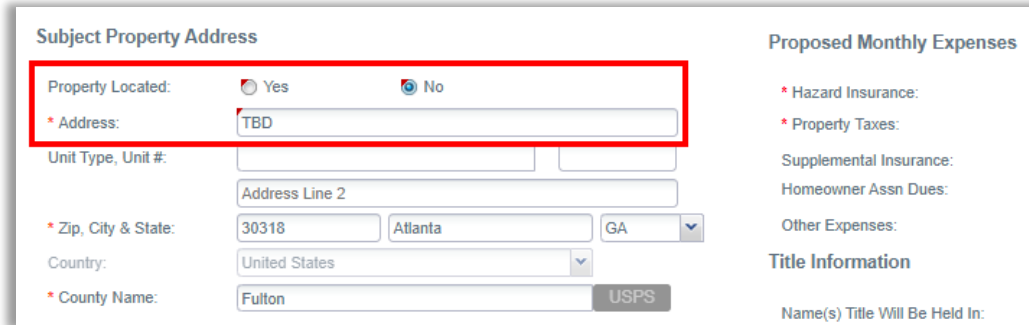
Data Field

Update

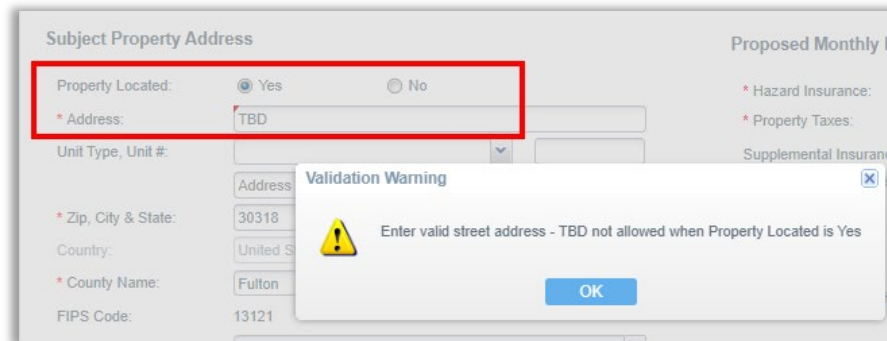
When the property is known, select **Property Located: Yes**, and enter a valid street address.
When the property is a TBD, select **Property Located: No**, and the Property Address field will automatically populate as TBD.

-
-

Subject Property



Note: The HUB will display the following error when Property Located = Yes, and Property Address is TBD or tbd.



Building Status

Building Status must be selected for FHLMC loans.



Qualifying the Borrower

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



screen.

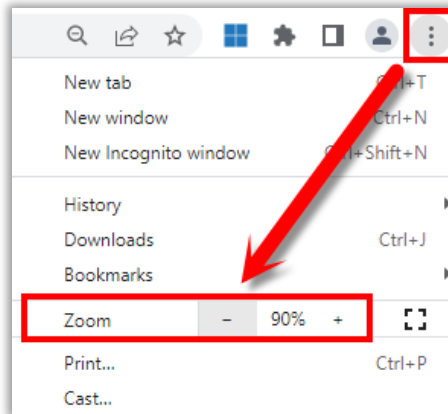
Data Field

Update


Initial View

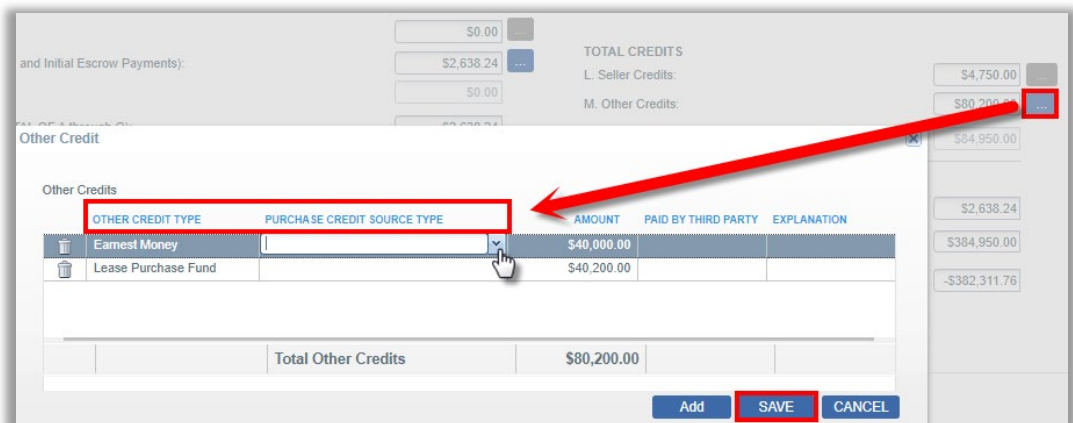
If you cannot view the full Qualifying the Borrower screen:

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



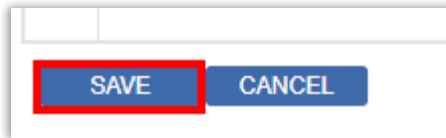
Other Credits

- 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**.




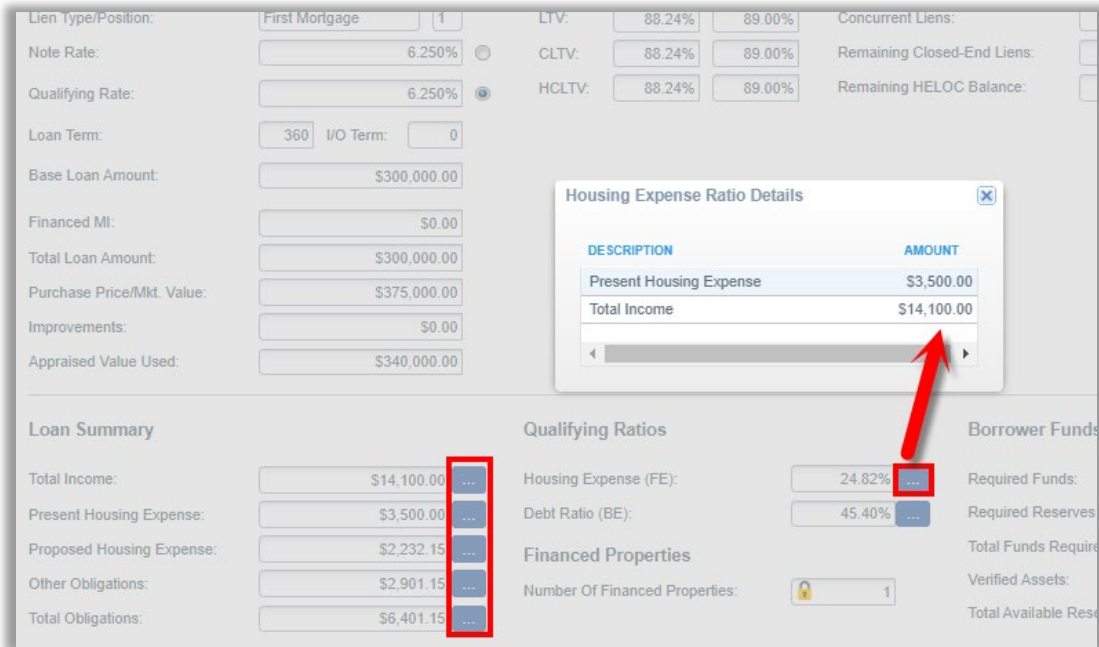
Ratios

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



screen.

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



The screenshot displays a financial application interface. At the top, there are input fields for loan details: Lien Type/Position (First Mortgage, 1), Note Rate (6.250%), Qualifying Rate (6.250%), Loan Term (360), I/O Term (0), Base Loan Amount (\$300,000.00), Financed MI (\$0.00), Total Loan Amount (\$300,000.00), Purchase Price/Mkt. Value (\$375,000.00), Improvements (\$0.00), and Appraised Value Used (\$340,000.00). To the right, there are LTV (88.24%, 89.00%), CLTV (88.24%, 89.00%), and HCLTV (88.24%, 89.00%) fields, along with Concurrent Liens, Remaining Closed-End Liens, and Remaining HELOC Balance.

A pop-up window titled "Housing Expense Ratio Details" is open, showing a table with two columns: DESCRIPTION and AMOUNT. The table contains two rows: Present Housing Expense (\$3,500.00) and Total Income (\$14,100.00). A red arrow points from the '...' icon next to the Total Income field in the Qualifying Ratios section to the Total Income row in the pop-up window.

The bottom section of the interface is divided into three columns: Loan Summary, Qualifying Ratios, and Borrower Funds. The Loan Summary section includes Total Income (\$14,100.00), Present Housing Expense (\$3,500.00), Proposed Housing Expense (\$2,232.15), Other Obligations (\$2,901.15), and Total Obligations (\$6,401.15). The Qualifying Ratios section includes Housing Expense (FE) (24.82%) and Debt Ratio (BE) (45.40%). The Borrower Funds section includes Required Funds, Required Reserves, Total Funds Required, Verified Assets, and Total Available Reserves. Red boxes highlight the '...' icons next to the Total Income, Present Housing Expense, Proposed Housing Expense, Other Obligations, Total Obligations, and Housing Expense (FE) fields.