

HB CORRESPONDENT QUICK START GUIDE

HB Seller Access

1. You will receive an activation email from do-no-reply@evolvemortgageservices.com. Follow instructions to create a password to Evolve Client Access for HB
2. Click → [HB Correspondent](#) to access Client Site
3. Enter your email address and the password you created
4. Click **Logon**

Credential Information for Homebridge - Full Client Site

 do-not-reply@evolvemortgageservices.com
To Tan Scott

You have been given access to the Homebridge - Full client website.
Your login is your email address

Click on the link below to create a password. This link will expire in 14 days.
<https://www.evolvemtg.com/UserAuthentication.asp?ID=D225200C-CA32-49FE>

Homebridge Correspondent

A division of Homebridge Financial Services, Inc.

Client Site Login

E-Mail Address:
Password:
Logon **Reset**
[Password Retrieval / Account Lockout Reset](#)

Select the Job

1. Select the applicable tile for the Job desired
2. Click **6272 for Agency** (Conventional, FHA, VA, USDA)
OR
3. Click **6273 for Non-Agency** (Non-QM, Access/Elite Access)
4. Click **Main Menu** to return to Job selection options

Please select the job below that you would like to access...

Homebridge Correspondent
A division of Homebridge Financial Services, Inc.
6272 - Homebridge
Agency
Conventional - FHA - VA - USDA

Homebridge Correspondent
A division of Homebridge Financial Services, Inc.
6273 - Homebridge
Non-Agency / Non QM
Access - Elite Access

Homebridge Correspondent

A division of Homebridge Financial Services, Inc.

Main Menu

[Loan Registration,
Lock & Pricing](#)
[Image Uploads](#)
[Reports Menu](#)
[User Profile](#)
[Logout](#)

Loan Pricing System Menu

1. Select Loan **Registration, Lock & Pricing** from Menu
2. Select **Price My Loan** on Pricing System
3. On **Product Finder** Tab, enter *required Search Criteria
Note: A pop-up message will appear if any required data is missing.

Loan Information

homebridgeprice.evolvemtg.com says

Borrower First Name is Required!

OK

4. To view available pricing options, click **Explore Price Options** at the bottom of screen

[Main Menu](#)
[Loan Registration,
Lock & Pricing](#)
[Image Uploads](#)
[Reports Menu](#)
[User Profile](#)
[Logout](#)

Homebridge Correspondent

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Pricing System

Seller

[Back to Main](#)

[Register Loan](#)
[Add New Loan](#)
[Price My Loan](#)
[Bulk Upload](#)
[Seller Reports](#)
[Loan Policy](#)
[Contact Us](#)
[Logout](#)

Global Loan Status

Welcome Demo Correspondent to the Loan Pricing System

Status

Loan Count

37

42

3

Loan Amount

\$19,566,204.00

Base Price

\$245,000.00

Base Price

\$15,659,960.00

Base Price

\$1,191,567.00

Loan Number

Last Name

Commitment Number

Search

Search

Search

Explore Price Options Demo Correspondent

Product Finder

All Products

Product Type

☒ Conventional
 ☐ FHA
 ☐ Non-QM
 ☐ USDA

Product Classification

☒ Cash
 ☐ High Balance
 ☐ Refinance
 ☐ Duty to Serve
 ☐ GreenChoice
 ☐ HomeReady

Amortization term

☐ 15 years (180 Months)
 ☐ 20 years (240 Months)
 ☒ 30 years (360 Months)

Interest Only

Desired Rate

Desired Price

Desired Lock period

Disc type

Loan Information

Excess/overpayment

Credit score

Purpose

Loan Amount

LTV

Amortization Type

DTI/Debt-to-income

Purchase/Seller price

Appraised value

Old term

Property Information

Property Type

Property State

ZIP code

Occupancy type

Owner

Explore Price Options

If you are experiencing technical problems, please [Contact Us](#)

HB CORRESPONDENT QUICK START GUIDE

Explore Price Options

1. Available pricing options will be displayed in the **Price My Loan Results** section
2. Click “+” to view Eligible Products
 - a. For each eligible product, the Rate and Price will be listed for selection
 - b. Select **Rate** to Preview Price Results
 - c. Click **Create Loan** to complete the loan registration process (See step 11 in the **Loan Registration & Pricing** section below)
 - i. Confirm/enter *required loan information
 - ii. Click **Update/Price**
3. Click “+” to view Ineligible Products
 - a. For each ineligible product, click **See Guideline Errors** to view specific eligibility guideline failures
 - b. Click “X” on the left of the pop-up to return to the **Ineligible Products** list
4. To edit loan pricing data, click **Loan Information** at the top of the screen
5. To edit property information, click **Property Information** at the top of the screen

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Pricing System Seller

- << Back to Main
- Global Loan Status
- Register Loan
- Add New Loan
- Price My Loan**
- Bulk Pipeline
- Seller Reports
- Lock Policy
- Contact Us
- Logout

Explore Price Options Demo Correspondent
* = required field

Search Criteria +

Loan Information +

Property Information +

Explore Price Options

Price My Loan Results

Below are the rates for eligible products.

Eligible Products (1)

- + (FN30) Conv 25/30Yr Fixed > 300K

Ineligible Products (11)

- + (FN30HB) FNMA 30yr Fixed High Balance
- + (FN30-1) Conv 25/30Yr Fixed > 275K <= 300K

If you are experiencing technical problems, please [Contact Us](#)

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Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (1)				
- (FN30) Conv 25/30Yr Fixed > 300K				
Print				
0 items highlighted				
Rate	Price	Lock Period	Select	
6.000	97.7200	30	Create Loan	
6.125	98.2813	30	Create Loan	
6.250	98.6501	30	Create Loan	
6.375	99.2175	30	Create Loan	
6.490	99.5712	30	Create Loan	
6.500	99.6962	30	Create Loan	
6.625	100.0963	30	Create Loan	
6.750	100.5407	30	Create Loan	

Explore Price Options

Price My Loan Results

Below are the rates for eligible products.

Eligible Products (1)

- + (FN30) Conv 25/30Yr Fixed > 300K

Ineligible Products (11)

- + (FN30HB) FNMA 30yr Fixed High Balance
- + (FN30-1) Conv 25/30Yr Fixed > 275K <= 300K
- + (FN30-2) Conv 25/30Yr Fixed > 250K <= 275K
- + (FN30-3) Conv 25/30Yr Fixed > 225K <= 250K

Guideline Failures

A combination of the following
See Guideline Errors

To price using FN30HB, meet requirements for **ONE** guideline below.

Loan Amount	State	Unit(s)
640000	GA	1
Greater than or equal to 806501 and less than or equal to 1209750	does not equal HI	1
Greater than or equal to 1032651 and less than or equal to 1548975	does not equal HI	2
Greater than or equal to 1248151 and less than or equal to 1872225	does not equal HI	3
Greater than or equal to 1551251 and less than or equal to 2326875	does not equal HI	4

HB CORRESPONDENT QUICK START GUIDE

Loan Registration & Pricing

1. Select **Loan Registration, Lock & Pricing** from Menu
 5. Select **Register Loan** on *Pricing System* menu
 6. Click **Choose File**, then select 3.4 xml file
 7. Click **Upload**
 8. Click **Add New Loan** then enter ***required loan information** to register loan before exploring pricing options **OR**
 9. Click **Explore Pricing Options** to search/view eligible product and pricing options prior to entering required loan information for loan registration
 - a. Confirm/enter ***required information**
 - b. Click **Explore Price Options**
 10. Select **Eligible Product** from the list, then click desired rate to **Preview Price Results**
- Note:** Current rate is highlighted in orange
11. Click **Create Loan** to complete the loan registration process
 - a. Confirm/enter ***required loan information**
 - b. Click **Update/Price**

Note:

A **pop-up message** will appear if any required data is missing.

Guideline Failures will identify updates required to meet guidelines, as applicable.

Loan Information

homebridgeprice.evolvevmtgs.com says

Borrower First Name is Required!

OK

Guideline Failures	
AUS Engine	AUS Recommendation
DU	
DU	Approve/Eligible

12. Click **Accept Price** to lock **OR**
13. Click **Reject Price** to return to the **Edit Loan Information** screen
14. Click **Print Lock Confirmation**, as applicable
15. Click **Return to Main Menu** to upload loan documents **OR**
16. Click **Enter Another Loan** to register/price additional loans

Main Menu
Loan Registration, Lock & Pricing
Image Uploads
Reports Menu
User Profile
Logout

Homebridge Correspondent

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Pricing System
Seller

<< Back to Main
Global Loan Status
Register Loan
Add New Loan
Price My Loan
Bulk Pipeline
Seller Reports
Lock Policy
Contact Us
Logout

Upload a File?
If you have a properly-formatted file, you can upload it below to fill the loan data. You will then need to complete the other required fields before pricing the loan.
Choose File No file chosen Upload

Seller Loan Number: 2402006499
Borrower Last Name: Customer
Property Address: 409 Streamline Place
City: Burbank
State: CA
Zip: 915021234

Add New Loan
Explore Pricing Options

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Explore Price Options Demo Correspondent

* = required field

Search Criteria +

Loan Information +

Explore Price Options

Property Information +

Price My Loan Results

Below are the rates for eligible products.

+ Eligible Products (1)				
- (FN30) Conv 25/30Yr Fixed > 300K				
Print				
4 item(s) highlighted				
Rate	Price	Lock Period	Select	
5.250	93.2927	15	Create Loan	
5.375	93.9640	15	Create Loan	
5.625	95.2427	15	Create Loan	
5.750	95.6698	15	Create Loan	

Loan Price Results

Loan Information		Pricing/Lock Information	
Seller Loan Number:	611125-3	Price File:	4/24/2025 10:00:00 AM
Loan Number:		Prod ID:	FN15
Borrower:	Ken Customer	Prod Name:	FNMA 15yr Fixed
Lock Term:	15	Commitment Type:	Individual/Best Efforts
Loan Amount:	\$615,000.00	Sales Price:	
First Mortgage LTV:	76.88		
Appraised Value:	\$800,000.00		
Adjustment Date/Time:		Base Rate/Price:	Rate 5.24 Price 99.1780
6/11/2025 9:37:59 AM		Adjustment(s):	
		General Loan Purpose = Rate/Term Refinance ,LTV >= 75.01 <= 80,Property Type = Multi-Family	0 -0.6250
Total Adjustment:			0 -0.6250
Final Rate/Price:			5.24 98.5530
		Accept Price	Reject Price

Print Confirmation

[Return to Main Menu](#) | [Enter Another Loan](#)

HB CORRESPONDENT QUICK START GUIDE

Enter General Pricing Information

1. In the *Pricing System*, enter ***required information** for the following:
 - a. General Loan Information
 - b. Borrower Information
 - c. Property Information
 - d. Loan information
2. If all information from the 3.4 file did not import and manual data entry is required: click **Update and Price** to save the changes **OR**
3. If all information from the 3.4 file did import and manual data entry was not required: Click **Explore Pricing Options**
4. **Price My Loan Results** will display for all eligible products
5. Click the “+” icon to expand **Eligible Products**
6. When applicable, **Guideline Failures** will be displayed with ineligible loan details. Click “+” icon to expand the ‘**Ineligible Products**’ section and view specific guideline failures associated with products that do not conform with the loan data

HB CORRESPONDENT QUICK START GUIDE

Lock Extension

1. From the main menu, select **Loan Registration, Lock & Pricing**
2. The **Global Loan Status** screen will display all loans categorized by their status: **Pending Pricing** or **Locked**
3. Within the Pricing System, search by Loan Number, Last Name, or Commitment Number
4. Click **Search**
5. The corresponding loan information will be displayed. To initiate a lock extension, click the **Roll Expiration** icon
6. On the **Roll Expiration** screen, select the desired number of additional days and click **Submit**
7. A confirmation pop up will appear
8. Click **View Lock Confirmation** or the "Lock" icon to review the updated lock details

Global Loan Status

Welcome Demo Correspondent to the Loan Pricing System

Status: Pending Pricing | Loan Count: 35 | Loan Amount: \$18,751,874.00
Locked | 25 | \$8,517,938.00

Loan Number: 0523-2 | Search

Last Name: | Search

Commitment Number: | Search

Roll Expiration
Lock/Bulk Confirmation

Status	Commitment Number	Loan Number	Seller Loan Number	Last Name	First Name	Lock/Float Date
Locked	99990039	0523-2		Customer	Ken	5/23/2025 11:09:56 AM

Roll Expiration

Days	Fees
7	-0.1250
15	-0.2500
30	-0.5000

Loan Number: 99990039
Current Exp. Date: 6/7/2025
Additional Days: [Dropdown]

Submit **View Lock Confirmation**

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New Dates

Lock Date: 5/23/2025 11:09:56 AM
Expiration Date: 6/14/2025

OK

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Lock Confirmation

Homebridge
Client ID: 1
Homebridge Loan Number: 99990039

Commitment Number: 200000028
Date as of: 5/23/2025 11:30:21 AM 200000028

Pricing/Lock Information

Price File: 20250424-A
Prod ID: FN30-6
Prod Name: Conv 25/30Yr Fixed > 150K <= 175K
Commitment Type: Individual/Best Efforts
Lock Term: 15
Lock Date: 5/23/2025 11:09:56 AM
Expiration Date: 6/14/2025

Adjustment Date/Time:	Base Rate/Price:	Rate	Price
5/23/2025 11:28:29 AM	Adjustment(s):	6.125	100.4737
	Extension Fees Extension Days = 7		-0.1250
	Total Adjustment:		-0.1250
	Final Rate/Price:	6.125	100.3487

Seller Information
Name: Demo Correspondent
Seller ID: 1
Phone:
Address:
City, State Zip:

Property Information
Property Address: 521 Conventional Circul
City, State Zip: Palatine, GA 60074
Occupancy Status: Owner
Property Type: Single Family
Units: 1
Condo Attachment Type

Borrower Information
First Name: Ken
Last Name: Customer
FICO: 745

CoBorrower Information
First Name:
Last Name:
FICO:

Loan Information
Loan Number: 99990039
Loan Purpose: Purchase
Escrows: No
Doc Types: Full Doc
Sales Price: \$285,000.00
Indicator FICO: 745
AUS: DU

Seller Loan Number: 0523-2
Term (Years): 30
Loan Amount: \$168,007.00
First Mortgage LTV: 58.95
CLTV: 58.95
Appraised Value: \$285,000.00
MI/PMI: No

HB CORRESPONDENT QUICK START GUIDE

Loan Level View

1. Access registered loans using the **Reports Menu**
2. Enter the **Loan Number** or **Last Name**, select the applicable radio button and click **Search**
3. **Loan Information** includes:
 - a. Loan Status/Review Type
 - b. Correspondent Loan Number
 - c. Seller Loan Number/Seller ID & Name
 - d. Product Code/Sub Channel
 - e. Commitment Number
 - f. Lock Expiration Date
 - g. Audit Complete Date
 - h. Borrower/Property Information
4. **Loan Reports** will be available once the audit is complete
5. **Escalation Log** – see [Escalation Log](#) section
6. **Loan Exceptions**
 - a. Compliance and Credit Deficiencies will be listed upon completion of the audit
7. **Loan Images/Files**
 - a. Displays all loan documents uploaded by Seller

Note: Locked loans are visible in Pipeline Reports within 15 minutes of locking the loan in the Pricing System.

HB CORRESPONDENT QUICK START GUIDE

Escalation Log

1. Escalation Log can be used by the Seller for the following features **only**:
- Condition Clarification Request/Feedback
 - Notify of Upload/Need Review Status
 - Rush Request ***(See below)**
 - Dispute a Condition
 - Waiver Request
 - Unable to Clear
 - Withdraw/Deny/Cancel

IMPORTANT:

- *The Seller should use the Rush Request feature on limited basis only**
- The Seller **cannot** use the Escalation Log for the following requests:
 - Move Deficiency to Post Purchase
 - Change review type

NEW ESCALATION A

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: Condition Clarification Request/Feedback ▼

Deficiency: UW Collateral UW - Appraisal Other COI ▼

Escalation Description

Please clarify this condition.

NEW ESCALATION B

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: Dispute a Condition ▼

Deficiency: UW Collateral UW - Appraisal Other COI ▼

Escalation Description

Please review; this condition is not needed per guidelines.

NEW ESCALATION C

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: Waiver Request ▼

Deficiency: UW Collateral UW - Appraisal Other COI ▼

Escalation Description

Please waive this condition; this condition does not apply.

NEW ESCALATION D

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: Unable to Clear ▼

Deficiency: UW Collateral UW - Appraisal Other COI ▼

Escalation Description

Unable to clear this condition.

HB CORRESPONDENT QUICK START GUIDE

Upload Files at the Loan Level

1. Access registered loans using the **Reports Menu**. Enter the **Loan Number** or **Last Name**, then click **Search**
2. Click Upload Files to this Loan
3. Select files, or drag & drop files to the Upload Queue
4. Loan File Naming Convention

NOTE: The Max file size is **115 MB**. Individual files exceeding this size may not be processed

It is critical to follow the correct naming convention prior to uploading a loan file. This ensures the loan file is properly matched to the loan.

Example: 2402006298_Smith_Closed_Loan_Package.pdf
Naming Guidelines:

- The file name must begin with the seller loan number, followed by an underscore
- Do not include any special characters: (e.g., ` ~ ! @ # \$ % ^ & * () + = / \ , < > ? " ')
- A dash (-) is permitted only as part of the seller number
- A period (.) should be used only once as part of the file extension (e.g., .pdf, or .jpg)
- Use an underscore (_) in place of spaces. Underscores **must not** appear within the loan number

5. Click **Start Upload**

- a. A confirmation pop-up will appear once the upload is successful
- b. Uploaded loans files will display the document name, date and time uploaded, and the username of the individual who uploaded the loan file

HB CORRESPONDENT QUICK START GUIDE

Navigation Menu

1. Main Menu

- Returns user to the **Job Selection** page

2. Loan Registration, Lock & Pricing

- Directs the user to the **Pricing System** for loan registration, pricing, and locking

3. Image Uploads

- Opens the **Image Upload** screen outside the loan level details view

IMPORTANT: Loan files must begin with the seller loan number to ensure the correct association with the parent loan. Refer to the Naming Convention guidelines outlined in the [Upload File at Loan Level](#) instructions

4. Reports Menu

- Navigates to the main menu listing of all available system reports

5. User Profile

- Opens the profile of current user logged into the system
- Allows a user to reset their password

6. Logout

- Logs the user out of system securely

Please select the job below that you would like to access...

Homebridge Correspondent
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Main Menu
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Image Uploads
Reports Menu
User Profile
Logout

Pricing System Administration

<< Back to Main

Global Loan Status

Price My Loan

Register Loan

Image Upload

Supported File Formats:

- The best file format is PDF but other files must be in one of the following formats: BMP, DOC, DOCX, GIF, HTM, HTML, JPEG, JPG, MSG, PDF, PJP, PNG, TXT, XLS, XLSX, XML, XPS
- Files should not be password protected or encrypted.

Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

Reports Menu

Search by Loan Number... ☒ Loan Number ☐ Last Name

Reporting Tools

- [Pipeline Snapshot Summary](#)
- [Seller Image Files Not Matching Report](#)
- [Deficiency Details](#)

Custom Reports

- [Loans With 1 Open Condition](#)

User Profile

Logged in Name: Tan Scott
Company: Homebridge
Current Password:
New Password:
Confirm New Password:

HB CORRESPONDENT QUICK START GUIDE

Reports Menu Overview

The **Reports Menu** provides access to available pipeline reports. These reports offer valuable insight into the **loan status** and **audit status**.

Below is a breakdown of the available reports with status descriptions used in the **Pipeline Snapshot Summary**.

1. Pipeline Snapshot Summary

- Overview of all Loan Statuses with loan count for each status, combined loan amount, and turn-time
- Includes links to the following reports:
 - Correspondent Image Outstanding/Registration Data Received
 - Compliance review Assignment Pending
 - Compliance Review in Process
 - Compliance Review in Process/Hold for Images
 - Complete Review Complete/Credit Review in Process
 - Compliance – Approved/Credit – Suspended
 - Approved For Funding/Pending Client Approval
 - Approved For Funding/Pending Seller Approval
 - Purchased

2. Seller Image Files Not Matching Report

- When using the **Image Uploads** feature and incorrect naming conventions are used, the system will not recognize the parent loan, and the uploaded file will be reflected in this report
- To ensure proper indexing, always use the **required naming convention** prior to uploading documents

3. Deficiency Details

- Provides details on deficient conditions

4. Loans With 1 Open Condition

- Provides a list of transactions with one open condition remaining

The screenshot shows the Homebridge Correspondent web application. The header includes the logo and the text 'A division of Homebridge Financial Services, Inc.'. On the left is a navigation menu with links: Main Menu, Loan Registration, Lock & Pricing, Image Uploads, Reports Menu (highlighted), User Profile, and Logout. The main content area is titled 'Reports Menu' and features a search bar with a dropdown for 'Search by Loan Number...' and radio buttons for 'Loan Number' (selected) and 'Last Name'. A 'Search' button is to the right. Below the search bar are two sections: 'Reporting Tools' with links to 'Pipeline Snapshot Summary', 'Seller Image Files Not Matching Report', and 'Deficiency Details'; and 'Custom Reports' with a link to 'Loans With 1 Open Condition'.

Pipeline Snapshot Summary

Corr:	Pool:	Enter Pool Number...	Review Type:	Product Type:		
Status	Loan Count	Population Amount	Compliance Turn-Time	Credit Turn-Time		
Correspondent Image Outstanding/ Registration Data Received	3	\$1,148,000.00				
Compliance Review Assignment Pending	2	\$845,000.00				
Compliance Review in Process	1	\$400,000.00				
Compliance Review in Process/Hold for Images	1	\$235,000.00				
Compliance Review Complete/ Credit Review in Process	1	\$400,000.00	50.82			
Compliance - Approved/ Credit - Suspended	1	\$400,000.00	50.68	0.06		
Approved For Funding / Pending Client Approval	5	\$1,724,922.00	26.95	5.71		
Approved For Funding / Pending Seller Approval	1	\$400,000.00	50.55	0.05		
Purchased	6	\$2,268,495.00	63.88	3.81		

HB CORRESPONDENT QUICK START GUIDE

Key Contacts

National Correspondent Sales Manager

Matt Rohl
630-319-3883
matt.rohl@homebridge.com

Correspondent Account Manager

Veronica Chapa
949-265-8434
veronica.chapa@homebridge.com

Pricing Desk:

Email: correspondentlocks@homebridge.com

Hours of Operation: 8 – 5 PST

Turn Time/Cut-Off Times

Initial Decision Turn Times:

- Agency Transactions: 48 hours
- Non-Agency Transactions: 72 hours

Condition Turn Times: 24 hours

Escalation Turn Times: 24 hours

Cut-off Times:

- Documentation received by 3 PM CST will be considered as received on the same business day for processing turn times
- Documentation received after 3 PM CST will be considered as received for the following business day

NOTE: Weekends and Federal Holidays are excluded from business days