

# HB CORRESPONDENT MANAGING LOAN DEFICIENCIES

## Portal Access & Pipeline Management

At the time the loan review is complete, sellers must review and manage deficiency conditions. Using the **Reports Menu** for regular pipeline management, this Guide provides the Seller directions for reconciling deficiencies in the Seller Portal.

1. Click → [HB Correspondent](#) to access Client Site
2. Enter the email address and password for the HB Correspondent Portal profile
3. Click **Logon**

### Client Site Login

E-Mail Address:

Password:

**Logon** **Reset**

[Password Retrieval / Account Lockout Reset](#)

## View Deficiency Details per Job

1. Select the applicable Job tile for the loan type of the purchased loan
2. Click **6272 for Agency** (Conventional, FHA, VA, USDA) **OR**
3. Click **6273 for Non-Agency** (Non-QM, Access/Elite Access)
4. On the **Main Menu** use the **Pipeline Snapshot Summary** to access open deficiencies by clicking the status hyperlink(s), and then click the [loan number](#) link
5. At the loan level, Compliance and Credit deficiencies details are accessible by:
  - a) Clicking **Loan Reports**→**Loan Details/Due Diligence Findings** **OR**
  - b) Reviewing the **Loan Exceptions** list
6. To submit items for open deficiencies, click the [Upload Files to Clear](#) hyperlink. Then click **Add Files** or **Drag & Drop** documents into the **upload queue**
7. Click **Start Upload**. A pop-up message confirms documents have been successfully uploaded

www.evolveitgs.com says

The system has processed All file(s) you have queued and cleared any open Missing Images/ Critical Documentation deficiency! If there are any problems with the files you will receive an email notification of those details. This window will now close...

OK

8. Trailing Documents are indexed in the **Loan Images** List as **TDOC** plus the doc file name

| Loan Images                                         |                        |  |
|-----------------------------------------------------|------------------------|--|
| File Name                                           | Image Added Date       |  |
| TEST2102011547-4 TDOC 2021 1040 Redacted 120911.pdf | 12/23/2024 11:21:13 AM |  |

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

**Homebridge Correspondent**  
6272 - Homebridge  
Agency  
Conventional - FHA - VA - USDA

**Homebridge Correspondent**  
6273 - Homebridge  
Non-Agency / Non QM  
Access - Elite Access

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

**Reports Menu**  
Search by Loan Number:    
**Reporting Tools**  
• [Pipeline Snapshot Summary](#)

**Pipeline Snapshot Summary**

| Status                                         | Loan Count |
|------------------------------------------------|------------|
| Compliance - Approved/ Credit - Suspended      | 1          |
| Approved For Funding / Pending Client Approval | 17         |
| Approved For Funding / Pending Seller Approval | 2          |

**Compliance - Approved/ Credit - Suspended**

| Loan #   | Borrower  | Pool      | Corr # |
|----------|-----------|-----------|--------|
| 99990003 | Firstimer | 200000004 | 1      |

**Status:** Loan Review Type: Full  
**Compliance Decision Final:** 1 - Approved - No Issues  
**Credit Decision Final:** 1 - Approved With Guidelines  
**Loan Number:** 99990004  
**Seller Loan Number:** TEST2102011547-4  
**Seller ID:** 1  
**Seller Name:** Demo Correspondent  
**Product Code:** C30  
**Sub Channel:** Best Effort  
**Commitment #:** 200000005  
**Lock Expiration Date:** 01/22/2025  
**Note Received Date:** 07/15/2025  
**Wire Date:** 12/30/2024 2:51:17 PM  
**Audit Complete Date:** 01/14/2025  
**Approved For Funding Date:** 01/14/2025

**Borrowers**  
Alice Firstimer

**Property Address**  
194 Wood ave  
Newton Centre, MA 02459

**Property County:** Middlesex  
**Loan Amount:** \$400,000.00

**Loan Reports**  
• [Loan Details/Due Diligence Findings](#)

**Escalation Log**  
[Escalation Log](#)  
**Loan Exceptions**

| Type      | Compliance Deficiencies                                                                                  | Added Date            | Cleared Date         | Waived Date | Action Comment |
|-----------|----------------------------------------------------------------------------------------------------------|-----------------------|----------------------|-------------|----------------|
| Condition | Compliance TRUD CD - Other<br>COMMENT: Sample Credit Deficiency<br><a href="#">Upload Files To Clear</a> | 12/30/2024 2:43:23 PM | 1/14/2025 4:28:07 PM |             |                |

| Type      | Credit Deficiencies                                                                                                  | Added Date            | Cleared Date         | Waived Date | Action Comment |
|-----------|----------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------|-------------|----------------|
| Condition | UW Income/Employment UW - Income Other<br>COMMENT: Sample Credit Deficiency<br><a href="#">Upload Files To Clear</a> | 12/30/2024 2:45:34 PM | 1/14/2025 4:28:07 PM |             |                |

**Loan Exceptions**

| Type      | Credit Deficiencies                                                                                                                        | Added Date           | Cleared Date          | Action Comment                                 |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------------------|------------------------------------------------|
| Condition | UW FHA Requirements UW - FHA Clear CAIVRS<br>COMMENT: Please provide Clear CAIVRS<br><a href="#">Upload Files To Clear</a>                 | 10/1/2025 9:34:13 PM | 10/3/2025 10:25:30 AM | Received clear CAIVRS                          |
| Condition | UW VA Requirements UW - VA Other<br>COMMENT: Please provide Final VA IRRRL Worksheet signed by UW<br><a href="#">Upload Files To Clear</a> | 10/1/2025 9:34:13 PM | 10/3/2025 10:16:33 AM | Received Final VA IRRRL Worksheet signed by UW |

# HB CORRESPONDENT **MANAGING LOAN DEFICIENCIES**

## Key Contacts

### Portal Pricing, Registering, Locking and Uploading Loan Documents

Tan Scott

[tan.scott@homebridge.com](mailto:tan.scott@homebridge.com)

### Deficiencies and Purchase Advice

Vince Coronado

[vcoronado@homebridge.com](mailto:vcoronado@homebridge.com)

### Pricing Desk:

**Email:** [correspondentlocks@homebridge.com](mailto:correspondentlocks@homebridge.com)

**Hours of Operation: 8 – 5 PST**

## Turn Times/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**