

HB CORRESPONDENT QUICK START GUIDE

HB Seller Access

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

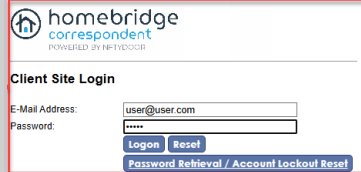
Credential Information for Homebridge - Full Client Site

 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>



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

6272 - Homebridge

Agency
Conventional - FHA - VA - USDA

Homebridge Correspondent

6273 - Homebridge

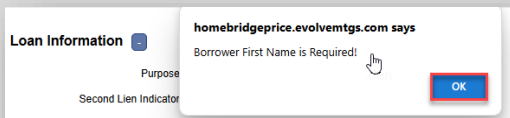
Non-Agency / Non QM
Access - Elite Access

Main Menu

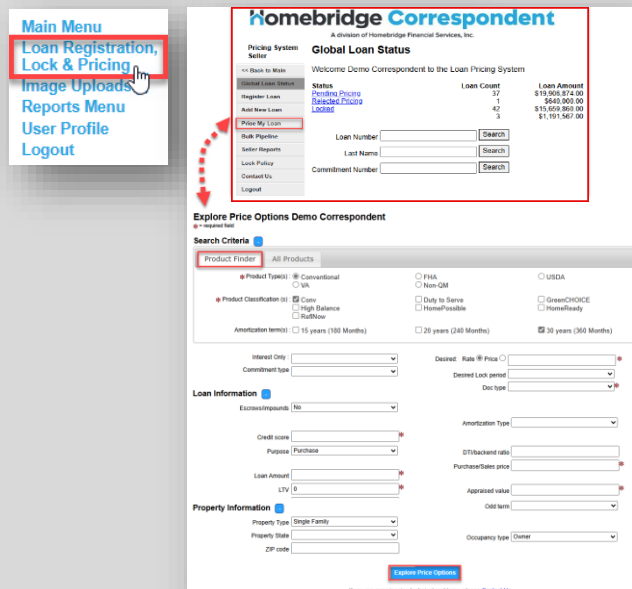
**Loan Registration,
Lock & Pricing
Image Uploads
Reports Menu
User Profile
Logout**

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.



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



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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

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)

- Ineligible Products (11)
+ (FN30HB) FNMA 30yr Fixed High Balance

Guideline Failures

A combination of the following
[See Guideline Errors](#)

+ (FN30-1) Conv 25/30Yr Fixed > 275K
+ (FN30-2) Conv 25/30Yr Fixed > 250K
+ (FN30-3) Conv 25/30Yr Fixed > 225K <= 250K

Guideline Failures

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

Loan Amount	State	Units
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

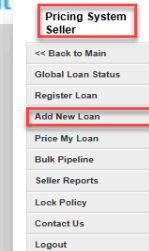
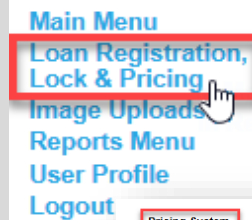
homebridgeprice.evolventgs.com says

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



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

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

Seller Loan Number: 611125-3
 Loan Number:
 Borrower: Ken Customer
 Lock Term: 15
 Loan Amount: \$615,000.00
 First Mortgage LTV: 76.88
 Appraised Value: \$800,000.00

Pricing/Lock Information

Price File: 4/24/2025 10:00:00 AM
 Prod ID: FN15
 Prod Name: FNMA 15yr Fixed
 Commitment Type: Individual/Best Efforts
 Sales Price:

		Rate	Price
Base Rate/Price:		5.24	99.1780
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
Locked

Loan Count: 35
Loan Amount: \$18,751,874.00
\$8,517,030.00

Loan Number: 0523-2
Last Name:
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:
Submit View Lock Confirmation

homebridgeprice.evolvemtgs.com says

New Dates

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

OK

Homebridge Correspondent
A division of Homebridge Financial Services, Inc.

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.

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

Reports Menu

☒ Loan Number
☐ Last Name

Search

Loan Information

SLA Start:	5/9/2025 12:55:08 PM
Status:	Compliance Review Assignment Pending
Loan Review Type:	Full
Loan Number:	99990023
Seller Loan Number:	2402006408
Seller ID:	1
Seller Name:	Demo Correspondent
Product Code:	FN30-4
Sub Channel:	Best Effort
Commitment #:	200000012
Lock Expiration Date:	06/08/2025
Note Received Date:	
Note Dry/Confirmed Date:	
Audit Complete Date:	

Borrowers

Ken Customer

Property Address

331 Streamline Refl Rd
Atlanta, GA 30311

Property County:	DeKalb
Loan Amount:	\$205,000.00

Loan Reports

****Loan Details/Due-Diligence Findings will display after audit is complete.****

Escalation Log

Escalation Log

Loan Exceptions

****Compliance Deficiencies will display after audit is complete.****

****Credit Deficiencies will display after audit is complete.****

Loan Images

Upload files to this loan

Escalation Log for 99990023

Viewing Permissions:

Type:

Deficiency:

NEW ESCALATION

☒ All Users ☐ Internal Only

Condition Clarification Request/Feedback

Condition Clarification Request/Feedback

Notify of Upload/Read Review Status

Run Request

Display a Condition

Waiver Request

Unable to Clear

Withdraw/Deny/Cancel (WDC) Loan

Change review type

Move Deficiency to Post Purchase

Please enter your escalation

Selected Escalation Type Description

To ask a question for clarification when client does not understand the wording of a deficiency or does not understand what is being asked for within the deficiency.

Date	By:	Summary	Last Auditor Update	Auditor(s) Responses	Follow-up Response
5/9/2025 1:00:31 PM	Scott, Tam	Notify of Upload/Read Review Status	5/9/2025 7:43:57 PM	Compliance Response: AAnderson7 (5/9/2025 2:38:10 PM) - Hello Thank you for the inquiry, we are compiling your questions in order to address at one time. Thanks	

[BACK TO LOANS](#)
[NEW ESCALATION](#)

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
NOTE: The Max file size is **115 MB**. Individual files exceeding this size may not be processed
4. Loan File Naming Convention
 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

The screenshot displays the HB Correspondent interface. At the top, the 'Reports Menu' is active, showing a search bar with the loan number '99990023' and radio buttons for 'Loan Number' (selected) and 'Last Name'. A 'Search' button is to the right. Below this, the 'Loan Information' section is visible, showing details for loan 99990023, including status, review type, and seller information. The 'Borrowers' section lists 'Ken Customer'. The 'Property Address' is 331 Streamline Trail Rd, Atlanta, GA 30311. The 'Loan Reports' section shows a table with one entry: '2402006298_CUSTOMER_Closed_Lov' (77 MB, 0% status). Below this, the 'Escalation Log' and 'Loan Exceptions' sections are visible. The 'Loan Images' section has a button 'Upload files to this loan'. A red box highlights the 'Select files' pop-up window, which shows a table with the same file entry and a 'Start upload' button. A red arrow points from the 'Start upload' button in the 'Loan Images' section to the 'Start upload' button in the 'Select files' pop-up. Below the 'Select files' pop-up, a confirmation message from 'www.evolvevts.com' is shown, stating that the system has processed all files and cleared any open missing images/critical documentation deficiency. At the bottom, the 'Loan Images' table is shown, listing the file '2402006298_CUSTOMER_Closed_Lov_Package_125017.PDF' with its upload date and the user 'Tori Scott'.

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

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

Main Menu
Loan Registration,
Lock & Pricing
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, PJPG, 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

Search

Reporting Tools

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

User Profile

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

ResetPassword

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 for access to loans within the following statuses:
 - 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

Main Menu

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

Reports Menu

Search by Loan Number...

☒ Loan Number
☐ Last Name

Search

Reporting Tools

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

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

Portal Pricing, Registering, Locking and Uploading Loan Documents

Tan Scott

tan.scott@homebridge.com

Deficiencies and Purchase Advice

Vince Coronado

vcoronado@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