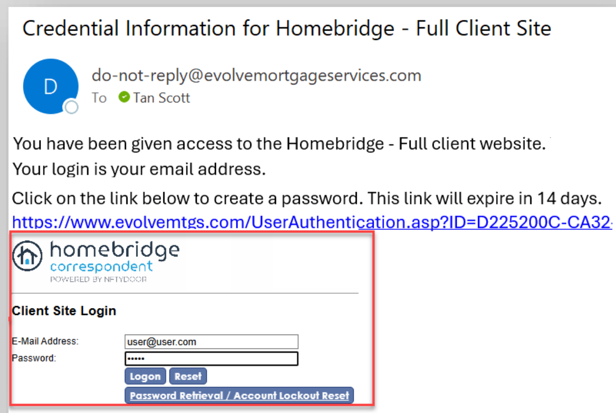
HB Correspondent Quick Start Guide

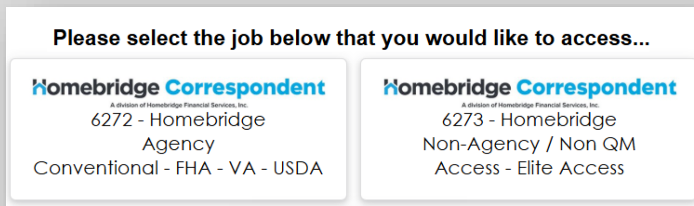
HB Seller Access

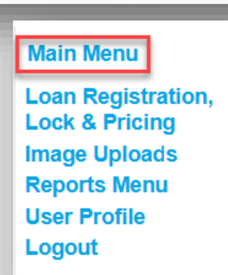
1. You will receive an activation email from do-no-reply@evolvemortgageservices.com.
2. Follow instructions to create a password to Evolve Client Access for HB
3. Click → HB Correspondent to access Client Site
4. Enter your email address and the password you created
5. Click **Logon**



Select the Job

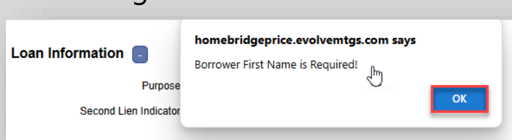
1. Select the applicable tile for the Job desired
2. Click **6272 for Agency** (Conventional, FHA, VA, USDA)
   OR
3. Click **6273 for Non-Agency** (Non-QM, Access/Elite Access)
4. Click **Main Menu** to return to Job selection options



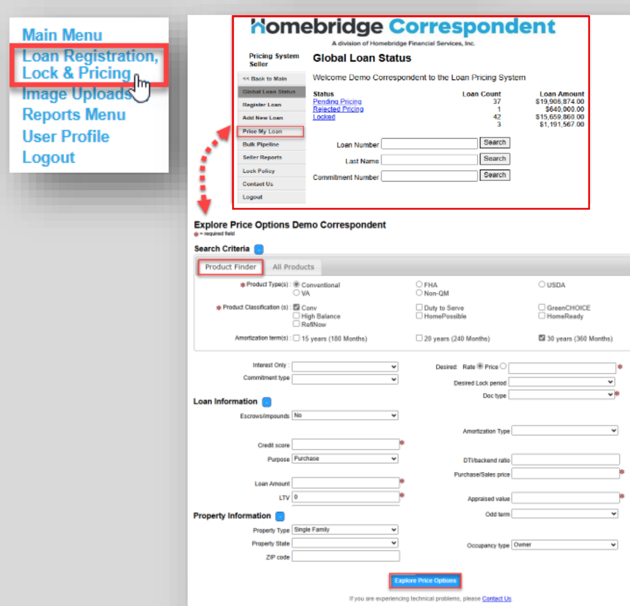


Loan Pricing System Menu

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.



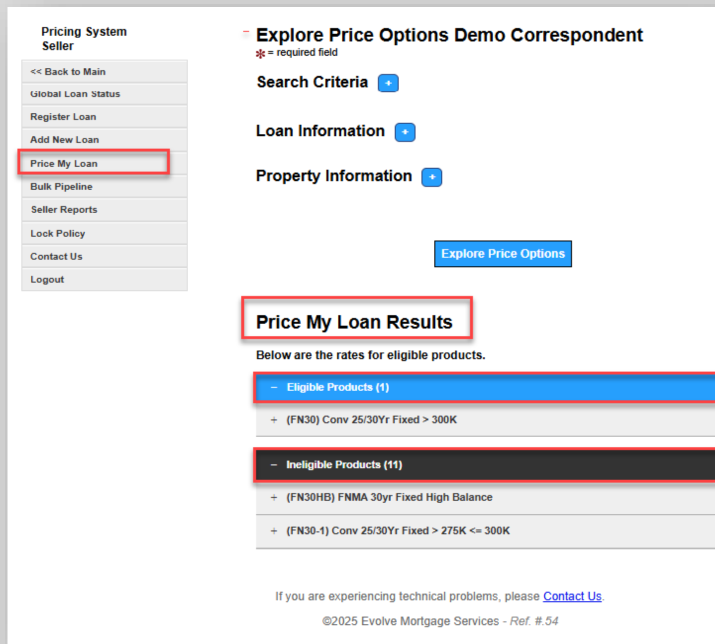
4. To view available pricing options, click **Explore Price Options** at the bottom of screen

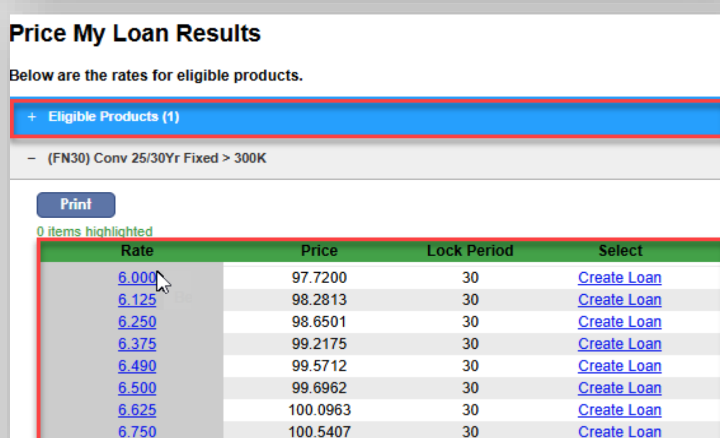


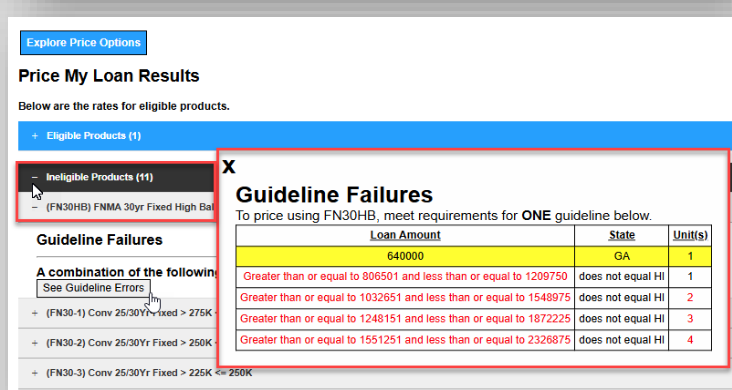
HB CORRESPONDENT QUICK START GUIDE

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 **<u>Create Loan</u>** 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







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**

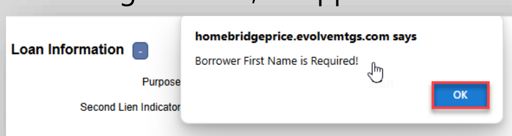
    Note: Current rate is highlighted in orange

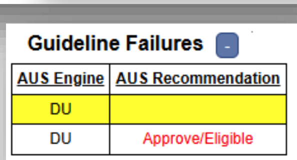
11. Click **Create Loan** to complete the loan registration process
    a. Confirm/enter ***required loan information**
    b. Click **Update/Price**

    Note:

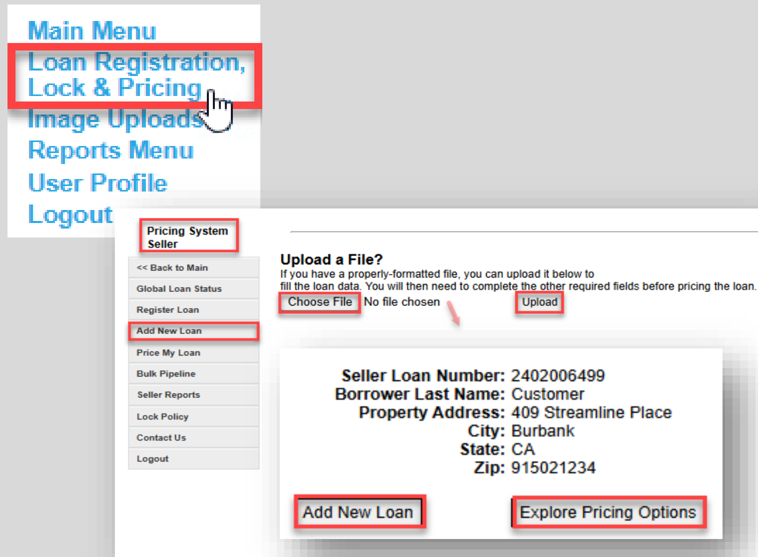
    A **pop-up message** will appear if any required data is missing.

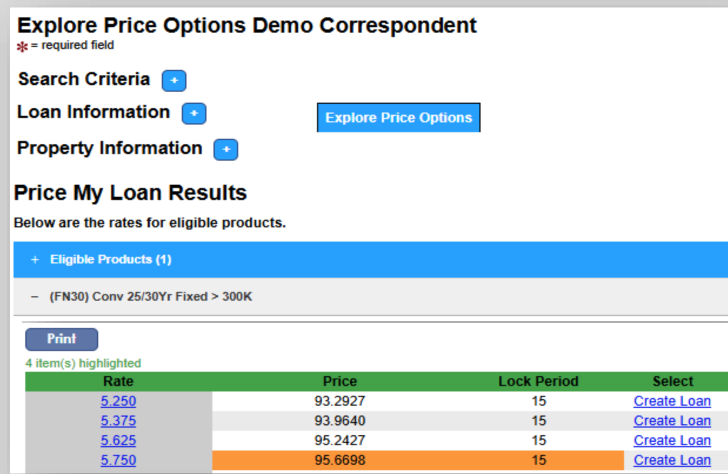
    Guideline Failures will identify updates required to meet guidelines, as applicable.

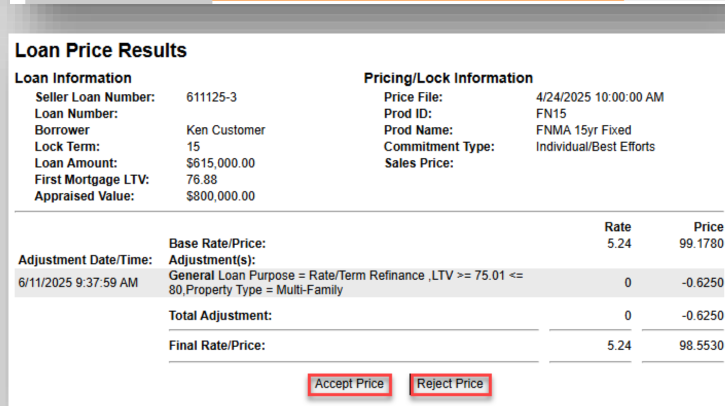


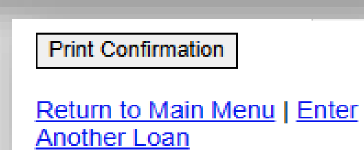


12. Click **Accept Price** to lock **OR**
13. Click **Reject Price** to return to the **Edit Loan Information screen**
14. Click **Print Lock Confirmation**, as applicable
15. Click **Return to Main Menu** to upload loan documents **OR**
16. Click **Enter Another Loan** to register/price additional loans



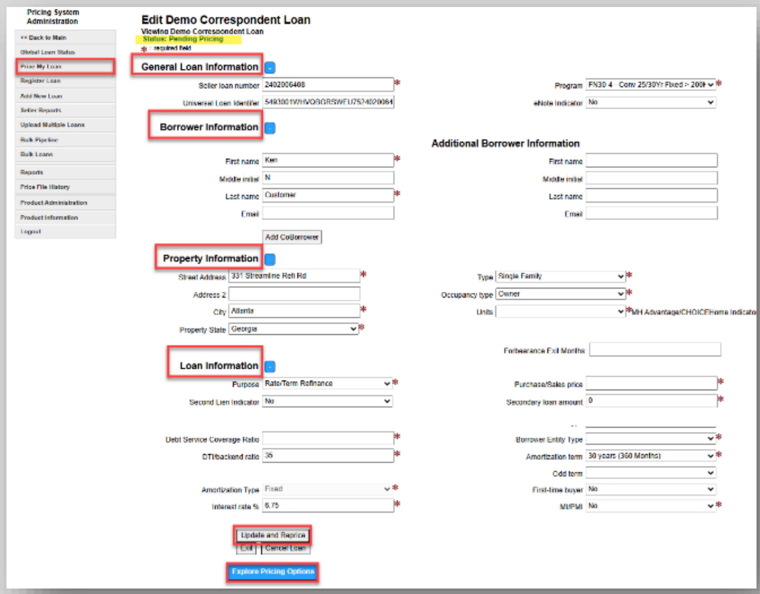


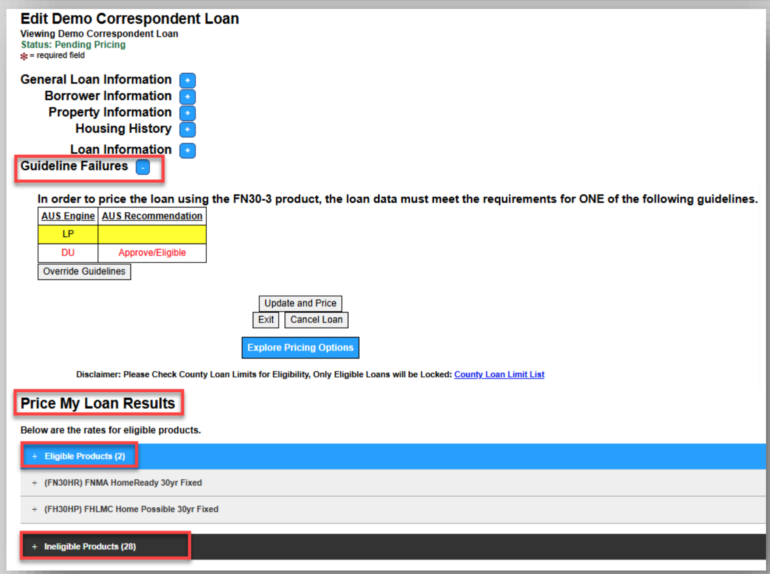




Enter General Pricing Information

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

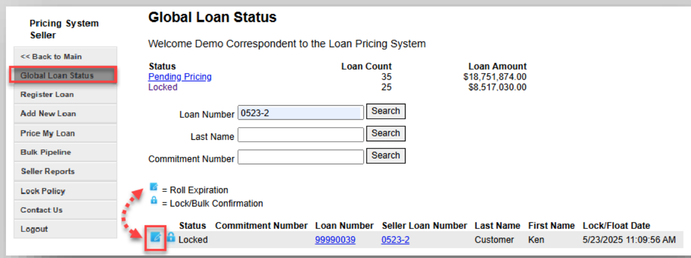


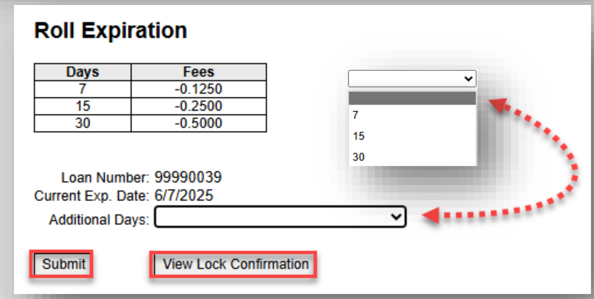


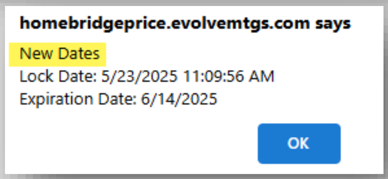
HB CORRESPONDENT QUICK START GUIDE

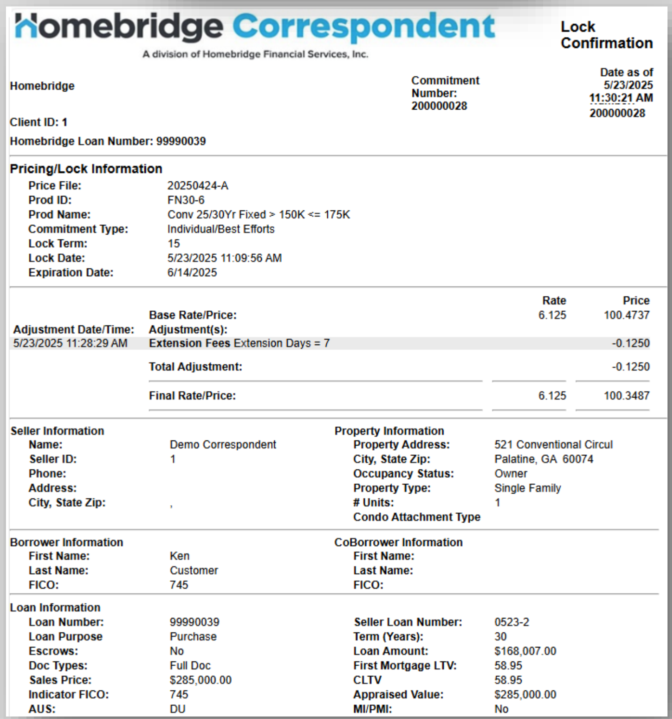
Lock Extension

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








Homebridge Correspondent
A division of Homebridge Financial Services, Inc.

Lock Confirmation

Homebridge

Commitment Number: 200000028

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

Client ID: 1

Homebridge Loan Number: 99990039

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

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

Seller Information		Property Information	
Name:	Demo Correspondent	Property Address:	521 Conventional Circul
Seller ID:	1	City, State Zip:	Palatine, GA 60074
Phone:		Occupancy Status:	Owner
Address:		Property Type:	Single Family
City, State Zip:	,	# Units:	1
		Condo Attachment Type	

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

Loan Information			
Loan Number:	99990039	Seller Loan Number:	0523-2
Loan Purpose	Purchase	Term (Years):	30
Escrows:	No	Loan Amount:	$168,007.00
Doc Types:	Full Doc	First Mortgage LTV:	58.95
Sales Price:	$285,000.00	CLTV	58.95
Indicator FICO:	745	Appraised Value:	$285,000.00
AUS:	DU	MI/PMI:	No

HB CORRESPONDENT QUICK START GUIDE

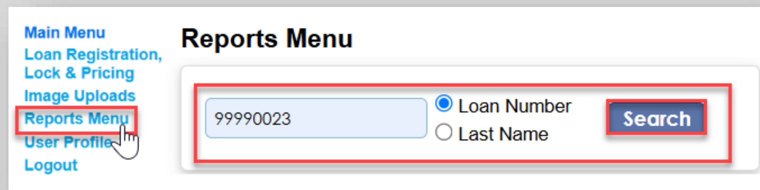
Loan Level View

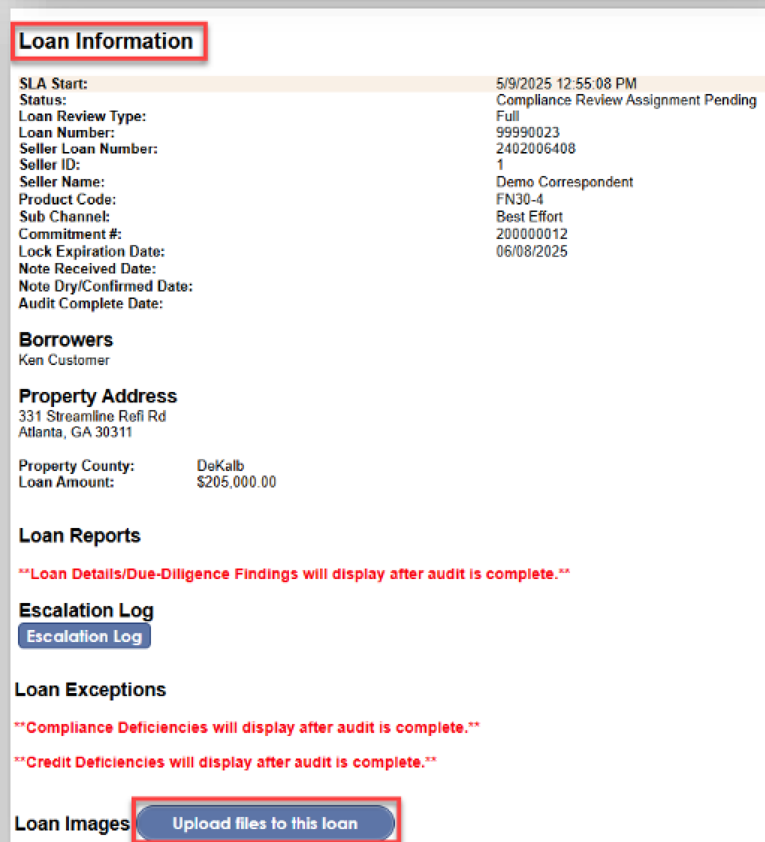
1. Access registered loans using the **Reports Menu**
2. Enter the **Loan Number** or **Last Name**, select the applicable radio button and click **Search**
3. **Loan Information** includes:
    a. Loan Status/Review Type
    b. Correspondent Loan Number
    c. Seller Loan Number/Seller ID & Name
    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

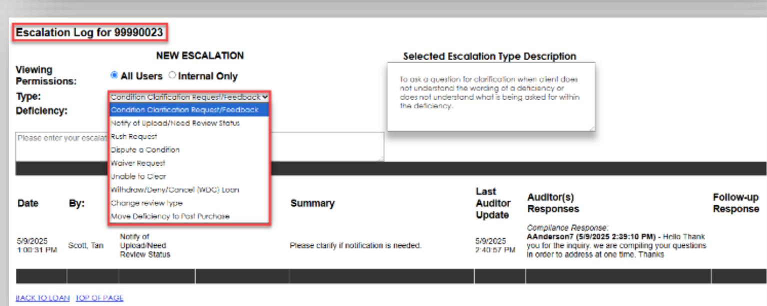
6. Loan Exceptions
    a. Compliance and Credit Deficiencies will be listed upon completion of the audit

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.





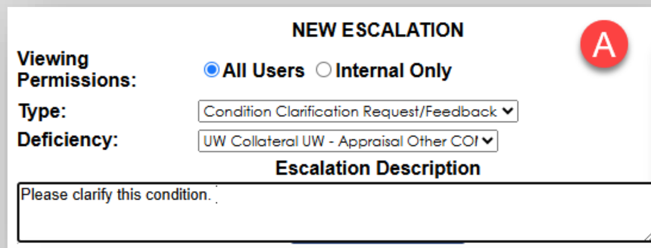


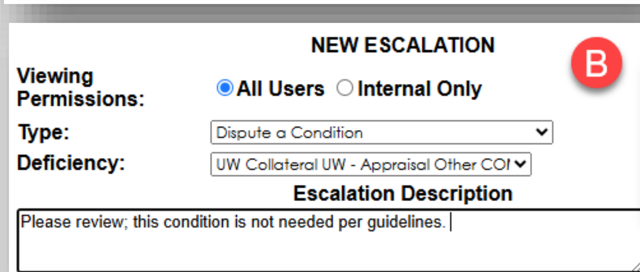
Escalation Log

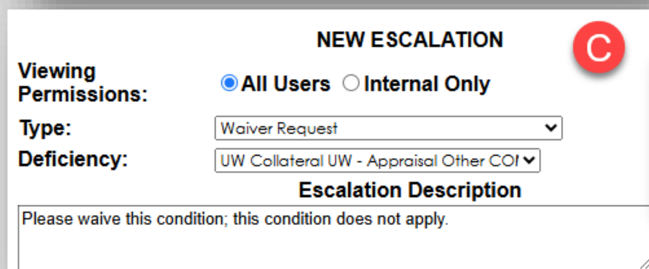
1. Escalation Log can be used by the Seller for the following features **only:**
   a. Condition Clarification Request/Feedback
   b. Notify of Upload/Need Review Status
   c. Rush Request***(See below)**
   d. Dispute a Condition
   e. Waiver Request
   f. Unable to Clear
   g. Withdraw/Deny/Cancel

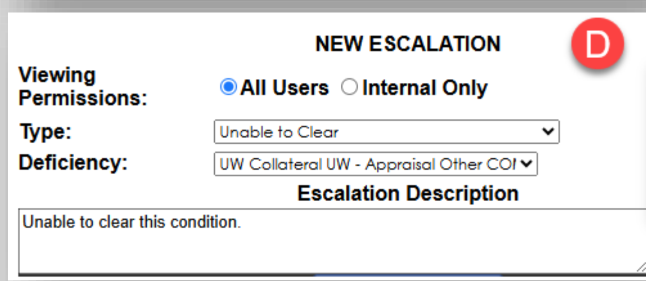
IMPORTANT:

- ***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**



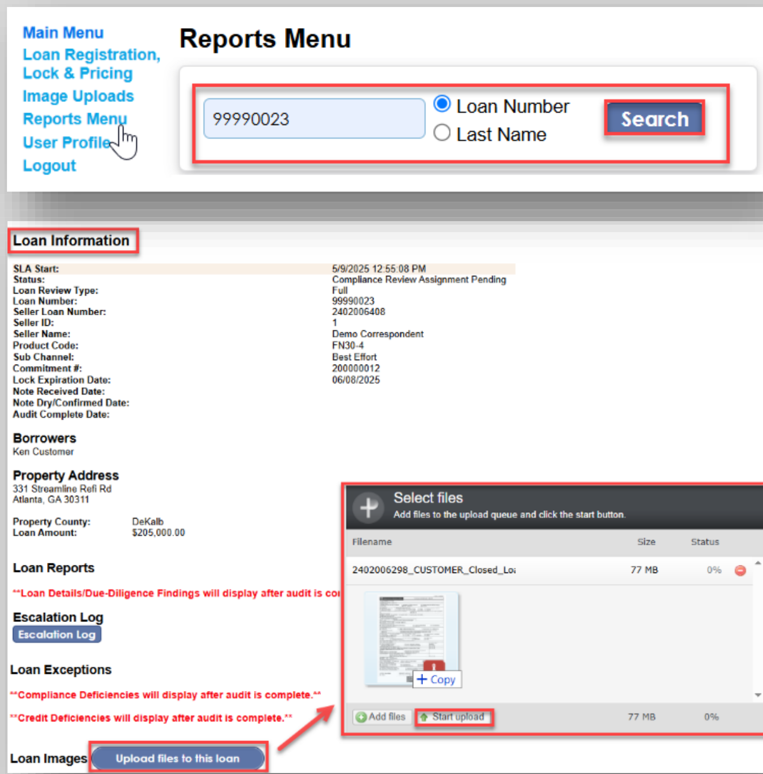


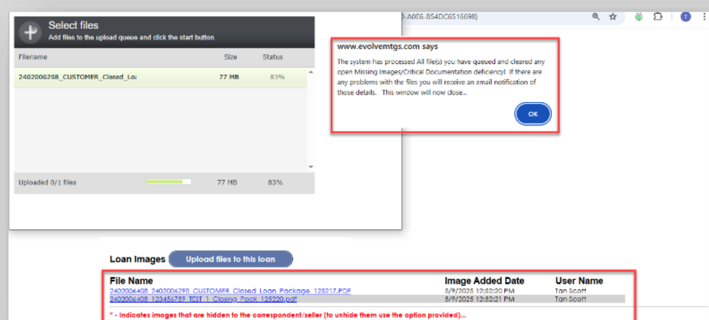




Upload Files at the Loan Level

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





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

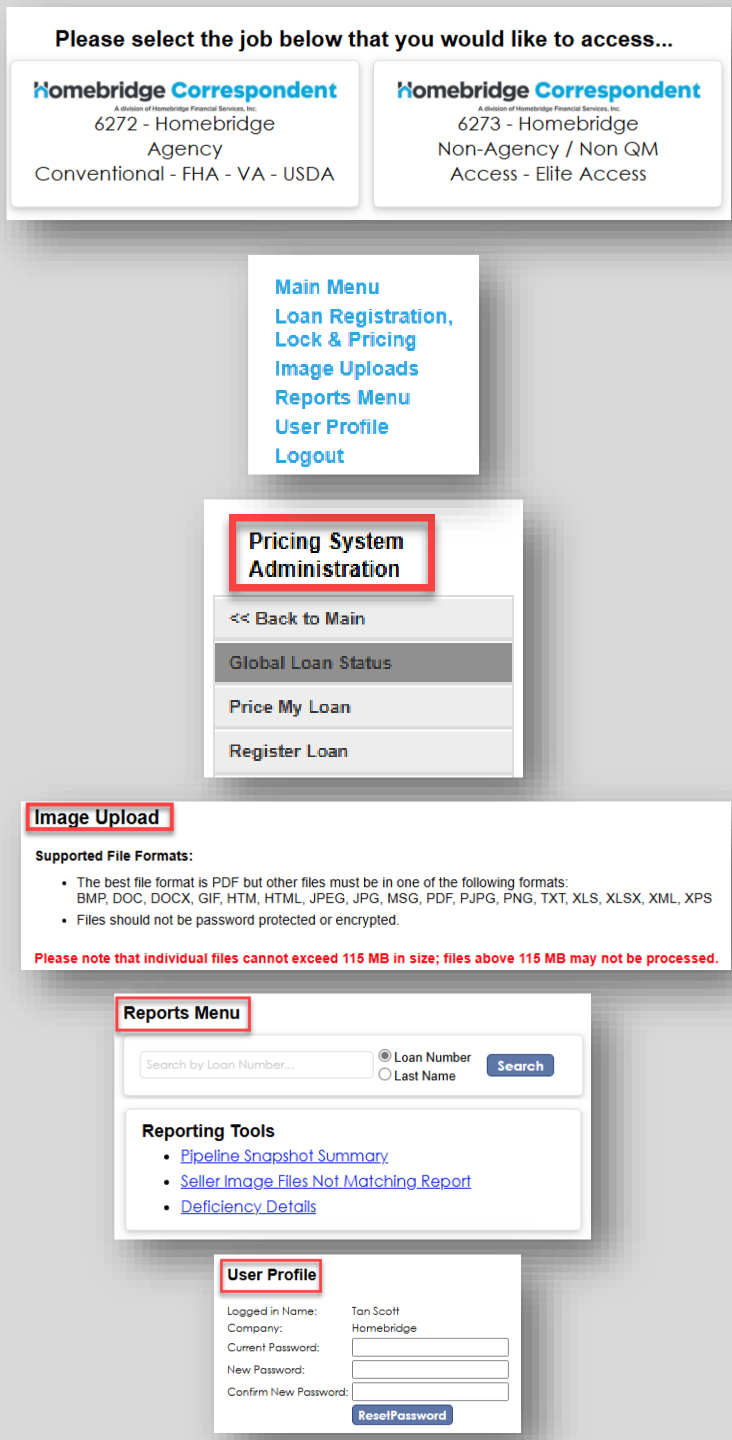
- Navigates to the main menu listing of all available system reports

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



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

a. Overview of all Loan Statuses with loan count for each status, combined loan amount, and turn-time

b. Includes links for access to loans within the following statuses:

a) Correspondent Image Outstanding/Registration Data Received
b) Compliance review Assignment Pending
c) Compliance Review in Process
d) Compliance Review in Process/Hold for Images
e) Complete Review Complete/Credit Review in Process
f) Compliance – Approved/Credit – Suspended
g) Approved For Funding/Pending Client Approval
h) Approved For Funding/Pending Seller Approval
i) Purchased

2. Seller Image Files Not Matching Report

a. 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

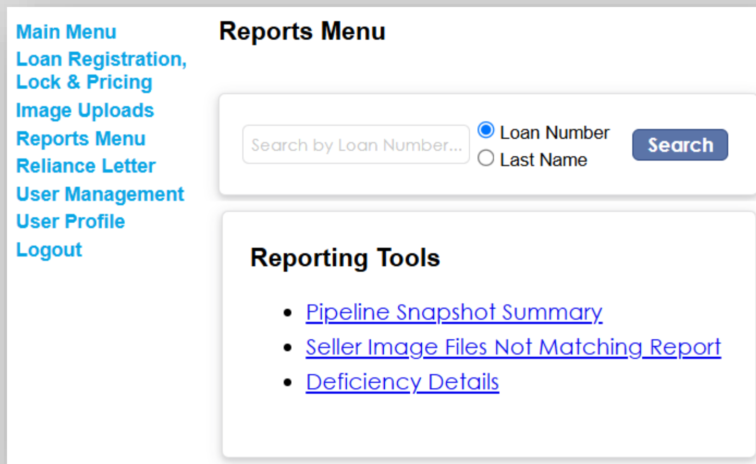
b. To ensure proper indexing, always use the **required naming convention** prior to uploading documents

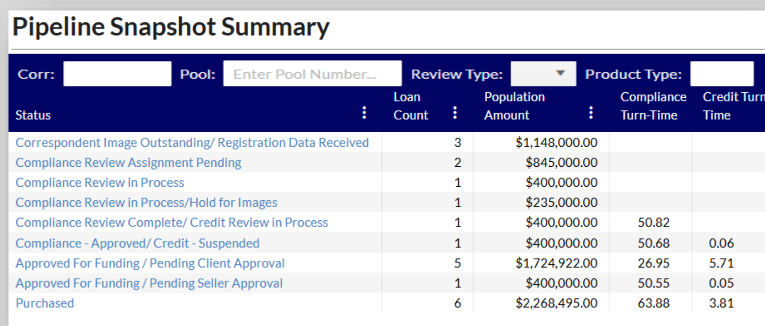
3. Deficiency Details

a. Provides details on deficient conditions

4. Loans With 1 Open Condition

a. Provides a list of transactions with one open condition remaining





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