

NON-DELEGATED - UNDERWRITE ONLY - NON-QM

Non-Delegated Underwrite-Only Overview

The Non-Delegated Underwrite-Only feature is available for all Non-QM documentation options. Sellers will upload the credit package for approval prior to locking the loan. This feature allows the Seller to receive conditional credit approval and confidently close Non-QM transactions. **AFTER** conditional credit approval is received, the registered loan can be locked.

When all credit conditions are cleared, the Seller will submit the closed loan package (initial disclosures and closing document set ONLY) by uploading to **Job 6273** under the same loan number used for the Underwrite-Only submission in Job 3273. **Credit documentation does not need to be re-submitted.** A compliance review will be performed, and the loan is eligible for purchase when all compliance related conditions are cleared (as applicable).

Turn Times for Non-Delegated Underwriting:

-  **Initial Underwrite Decision:** 24 hours
-  **Conditions:** 24 hours
-  **Escalations - Conditions:** 24 hours
-  **Cut-off Times:**
 - Documentation received by **3pm CST** is considered as received the same business day for processing turn times
 - Documentation received after **3pm CST** is considered received the following business day

NOTE: Weekends and Federal Holidays are excluded from business days

HB Correspondent Seller Portal Access

1. Click → [HB Correspondent](#) to access Client Site
2. Enter the email address and password for the HB Correspondent Portal profile
3. Click **Logon** and select **Job 3273**

Client Site Login

E-Mail Address:

Password:

Logon **Reset**

[Password Retrieval / Account Lockout Reset](#)

Homebridge Correspondent

A division of Homebridge Financial Services, Inc.
3273 - Homebridge
Non Delegated Non QM
Underwriting

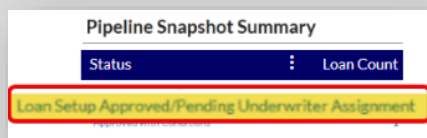
NON-DELEGATED - UNDERWRITE ONLY - NON-QM

Non-QM Underwrite-Only Submission

Register, Float, and Submit Credit Package

Follow the steps below for submitting a Non-Delegated Underwrite-Only request for Non-QM transactions:

1. **Register** loan using **Job 3273**
2. Click **Loan Registration, Lock & Pricing**, then **Register Loan** on *Pricing System Menu*
3. Enter required loan data; select **YES** for **Submit to Underwriting**
4. Click **Price Now** at the bottom of the screen
5. On *Loan Price Results* click **Float** and retain *Seller Loan Number* to use for the proper naming convention of the credit package*
 - o The *Float Confirmation* will be automatically uploaded to the loan file
6. Click **Back to Main** on *Pricing System Menu*
7. Click **Reports Menu**
8. **Upload** the credit package **only** for Non-Delegated Non-QM Underwrite by clicking **Upload Data/Image Files to 3273 (Homebridge)**
9. Click **Add Files** or **Drag** files in the **Select Files** Pop-Up window
10. Click **Start Upload**, and a pop-up message confirms successful upload
11. The loan status is updated, and the loan is moved to the *Loan Setup Approved/Pending Underwriter Assignment* Report queue



*Loan File Naming Convention

It is critical to follow the correct naming convention **prior to** uploading the credit package to ensure the credit file is properly matched to the loan. Document files begin with the Seller Loan Number followed by title of doc or document type; (i.e., .pdf or .xml). Use an underscore (_) for all spaces in the document title.

Examples: 2402006298.pdf, 2402006298.XML, 2402006298_creditdocs_smith.pdf

Step 1: Homebridge Correspondent
3273 - Homebridge
Non Delegated Non QM
Underwriting

Step 2: Main Menu
Loan Registration, Lock & Pricing
Reports Menu
User Profile
Logout

Step 3: Pricing System Seller
Register Loan
Add New Loan
Logout

Step 4: Add New Loan
General Information
Seller loan number: Minimum 4 Characters
Universal Loan Identifier
Program: [Dropdown]
eNote Indicator: No
FHA Number
Submit for Underwriting: Yes [X]
Borrower Information
First Name, Last Name, Social Security Number, Citizenship
Additional Borrower Information
First Name, Middle Initial, Last Name, Social Security Number, Citizenship
Loan Information
Purpose, Second Lien Indicator, Margin, Purchase/Sales Price
Price Now
Explore Pricing Options

Step 5: Loan Price Results
Loan Information
Seller Loan Number: Job3273-2
Loan Number: 8012000018
Borrower: Ken Customer
Lock Term: 30
Loan Amount: \$300,000.00
First Mortgage LTV: 60
Appraised Value: \$500,000.00
Pricing/Lock Information
Price File: 9/22/2025 10:56:04 AM
Prod ID: A15_ICF
Prod Name: Access Investor Cash Flow 15yr
Commitment Type: Fixed
Sales Price: \$500,000.00
Base Rate/Price: 7.25 / 100.3500
Adjustment Date/Time: 10/21/2025 11:04:38 AM
Adjustment(s): LTV/FICO FICO >= 740 <= 759 LTV >= 55.01 <= 60
Product Maximum Price Cap Adjustment
Total Adjustment: 0 / -0.3500
Final Rate/Price: 7.25 / 100.0000
Accept Price, Reject Price, Float

Step 6: Select files
Add files to the upload queue and click the start button.
Filename: Job3273-1_Credit Package_for_NonDEL_NonQM_Under
Size: 6 MB
Status: 0%
Add files, Start upload

Step 7: Upload Data/Image Files to 3273 (Homebridge-cbr />Non Delegated Non QM-cbr />Underwriting)
* - To Upload IDOC images please use the loan search above and NOT this feature.
Please note that individual files cannot exceed 115 MB in size; files above 115 MB may not be processed.

Step 8: Select files
Add files to the upload queue and click the start button.
Filename: Job3273-1_Credit Package_for_NonDEL_NonQM_Under
Size: 6 MB
Status: 0%
Add files, Start upload

Step 9: pp.evolventgs.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.

NON-DELEGATED - UNDERWRITE ONLY - NON-QM

Non-QM Underwrite-Only Loan Information

Loan status for the non-delegated underwriting submission is detailed in **Loan Information**. Loan Information for **Job 3273** includes loan conditions, trailing documents, notice of loan approval, and the conversation & escalation logs.

View Loan Information

1. **Access** Job 3273
2. Click **Reports Menu**, to locate loan details
 - o Enter *loan number* and click **Search OR**
 - o Click **Project Snapshot Summary** to locate a loan by the loan status
3. Click the [loan number](#) hyperlink to view Loan Information

Homebridge Correspondent
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Underwriting

Non-QM Underwrite-Only Approvals & Loan Conditions

The status of the underwriting approval is detailed in the **Notice of the Loan Approval Report** and requested trailing documents are uploaded in the **Loan Conditions** section.

Review Loan Approval

1. Click **Notice of Loan Approval Report** to view the underwriting approval and list of *Prior to Docs Conditions*
2. For local printing or to print to PDF, click **Print LDL**

Upload Loan Conditions

1. *Prior to Doc Conditions* are detailed under **Loan Conditions**
2. Click the [Upload Files to Clear](#) hyperlink to upload documents to satisfy loan condition(s)
3. Click **Add Files** to upload **or Drag** documents to upload queue, then click **Start Upload**

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

Reports Menu

2402005633 ☒ Loan Number ☐ Last Name **Search**

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

Reports Menu

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

Standard Reports

- Project Snapshot Summary**
- Data File Upload Logs

Pipeline Snapshot Summary

Status	Loan Count
Data Received/Pending File	1
Loan Setup Approved/Pending Underwriter Assignment	1
Approved with Conditions	1

Loan Information

[Export To Excel](#) **Notice of Loan Approval Report** [Escalation Log](#)

Loan Information

Loan Number: 8012000029	Loan Type: Non-QM	Recommendation: Approved Clear to Close
Seller Loan Number: 2401089260	Loan Purpose: Refinance (Full Doc) Cash Out	Recommendation Date: 11/05/2025 11:29
Case Number:	Doc Type: 12 Mo. Bank Statements	Underwriter: Cathy Hunt
Loan Amount: \$1,397,000.00	Occupancy: Investor	Product Code: EA30
Base Loan Amount: \$1,397,000.00	Cash Out: Yes	Program:
Rate: 6.625%	LTW/CLTV/HCLTV: 0%/0%/0%	Lock Expiration:
APR/MaxRate:	Qualifying Income: \$213,258.32	

Borrower

Borrower: TEST PAUL	Co-Borrower: IRIS KAGANOVICH	Total Assets: \$0.00
FICO: 725	FICO:	Required Reserves: \$0.00
Phone: (310) 800-3178	Phone: (310) 800-3178	Max Cash to Close: \$0.00

Property

Property: 3285 GRANVILLE AVE	Appraisal Type:	AUS Value:
LOS ANGELES, CA 90066	Appraised Value: \$2,150,000.00	AUS Case/Key#:
	Purchase Price: \$0.00	AUS Decision:

Doc Expiration

Approval Exp Date:	Title Exp Date:
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UNDERWRITER TO CLEAR

1. Provide completed 1008.	SIGNED OFF: 11/04/2025	UNDERWRITER: CHunt3
2. Assets - Source of Deposits Explanation - Provide letter of explanation and acceptable documentation for the following deposits: [\$00,000.00 (Date/Account)]	11/04/2025	CHunt3

Signature of Underwriter: _____ Date: 11/05/2025

Print LDL

[Export To Excel](#) **Notice of Loan Approval Report** [Conversation Log](#) [Escalation Log](#) [Notice of COC](#)

Loan Information

Loan Number:	2402005633
Seller Loan Number:	2402005633
Loan Status:	Approved with Conditions
Borrowers:	Alice Firstimer

Loan Conditions [Hide](#)

Prior to Doc Conditions

1. [Upload Files To Clear](#)

Select files
Add files to the upload queue and click the start button.

Filename	Size
Job3273-3.pdf	105 MB

[Add files](#) [Start upload](#)

NON-DELEGATED - UNDERWRITE ONLY - NON-QM

Non-QM Escalation & Conversation Logs

The **Conversation Log** summarizes informational comments between seller and underwriter submitted using the Escalation Log.

The **Escalation Log** can be used by the Seller for the following features:

- ✚ Waiver Request
- ✚ Condition Clarification Request/Feedback
- ✚ Withdraw/Denied/Cancel
- ✚ Dispute Condition
- ✚ SLA Status Request
- ✚ Rush Request
- (IMPORTANT: The Seller should use the Rush Request feature on limited basis only)
- ✚ COC Notification
- ✚ Correct Data/Add New Condition
- ✚ Exception
- (IMPORTANT: Do not use this feature. Credit Exceptions are unavailable on NonQM transactions)
- ✚ Informational; to provide information to the Underwriter for consideration in the underwriting review

Select the escalation type for a description of each escalation listed above.

Submitting an Escalation

- Choose the desired escalation in the **Type** list
 - Select **Deficiency & Reason Type**, when applicable
- Enter **Escalation Comments**
 - When the escalation type is **COC**, provide details on the reason (loan amount, rate, term, or other reason) and upload an updated Loan Transmittal and URLA

Escalation Log

NEW ESCALATION

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: **COC Notification**

Escalation Description

Please process COC to change loan amount from \$300,000 to \$305,000; updated 1008 and 1003 uploaded.

Add New Escalation

- Click **Add New Escalation** **Add New Escalation**

Loan Information

Export To Excel

Conversation Log

Escalation Log

Conversation Log

Date	Initials	Spoke With	Summary
11/12/2025 3:47:39 PM		Cathy Hunt Informational	Informational test comments

Escalation Log

NEW ESCALATION

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: **COC Notification**

Please enter your escalation comment here.

BACK TO LOAN **TOP OF PAGE**

Informational

NEW ESCALATION

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: **Dispute Condition**

Deficiency: **Select a Deficiency**

Selected Escalation Type Description

To dispute a condition based upon product underwriting guidelines. When disputing a condition, please reference the product guideline.



NEW ESCALATION

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: **Dispute Condition**

Deficiency: **Select a Deficiency**

Please enter your escalation comment here.

Provide completed 1008.

NEW ESCALATION

Viewing Permissions: ☒ All Users ☐ Internal Only

Type: **Informational**

Escalation Description

Please enter your escalation comment here.

Add New Escalation

Selected Escalation Type Description

To Provide Information to the Underwriter to be considered for the underwrite. There will be no escalation log entry or response from the Underwriter. Instead, this escalation is presented in the Conversation Log history where you can track acknowledgement from the

Date	By:	Type	Deficiency	Summary	Last Auditor Update	Auditor(s) Responses	Follow-up Response
11/14/2025 2:01:01 PM	Scott, Tan	SLA Status Request		Please provide loan status.			

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Non-QM Pricing & Submitting Closed Loan Package

Pricing System Admin: Update Lock Status

The Seller will return to the *Pricing System* to update the registered loan from Float to Locked. A supplemental Underwrite-Only fee for Non-QM loans will be included in the Pricing/Locking Information as:

- Alt Doc: \$495
- DSCR: \$435

Global Pipeline: Lock Floating Loan

1. After all credit conditions are cleared, the loan can be locked from **Job 3273** under *Loan Registration, Lock & Pricing*
 - Locate the **Pending – Float** status on the *Global Pipeline* Menu
 - Click the [loan number](#) hyperlink to access Floating loan
 - Click **Update and Price** and the screen, then **Lock Price** to lock the floating loan

Submit Closed Loan (See [Quick Start Guide](#) for details)

2. After the loan is locked and clear to close, click **Back to Main**
3. Then, **submit** the remaining **closed** loan package (initial disclosures and closing document set) by uploading to **Job 6273** under the same loan number registered in *Job 3273* by following the HB Correspondent Closed Loan [Quick Start Guide](#) procedures
4. **The credit documentation does not need to be re-submitted**
5. A Compliance Review will be performed
6. The loan is eligible for purchase once any compliance related conditions are cleared (as applicable)

Main Menu
Loan Registration, Lock & Pricing
Reports Menu

Pricing System Administration
Global Pipeline
Status: Pending - Pricing
Global Loan Status: Pending - Float
Price My Loan
Logout

Global Pipeline
Status: Pending - Pricing
Loan Count: 23
Loan Amount: \$1,564,700.00
Pending - Float: 2
Total: \$980,000.00
Pending - Float Loans: \$12,440,280.00

Global Pipeline: Pending - Float Loans

Loan Number	Seller Loan Number
8012000027	TEST2101065207SAM
8012000028	20251015011035
8012000049	61044395

Edit Demo Correspondent Loan
Viewing Demo Correspondent Loan
Status: Pending - Float
* = required field

General Loan Information

Seller loan number: 2401089260
Universal Loan Identifier: 5493001VHV0BGRSWEU7524010892

Borrower Information

First name: TEST
Middle initial:
First name: IRIS
Middle initial:
Type: Single Family
Occupancy type: Investment

Property Information

Street Address: 3285 GRANVILLE AVE
Address 2:
City: LOS ANGELES
Property State: California
ZIP Code: 90066
Number Of Properties Financed:
Type: Single Family
Occupancy type: Investment

Loan Information

Self-employed: Yes
Prepayment Penalty: No
Purpose: Cash Out Refinance
Cash Out Amount: 0
Months Reserves: 35
Commitment type: Individual/Best Efforts
Doc type: AR-Bnk Stmt 12
Servicing: Released
Loan type: Non-QM
DTI/backed ratio: 35
Amortization Type: Fixed
Interest rate %: 6.625
Temporary Buydown: No
Escrows/Impounds: Yes
AUS Engine: Manual
Lock period: 30

Program: EA30 - Elite Access 30yr Fixed
Whole Indicator: No
Submit for Underwriting: Yes
QM Status:
Prepay terms (years):
Purchase/Sales price:
Total Loan amount: 1397000
Appraised value: 2150000
Credit score: 725
LTV: 64.96
CLTV: 64.96
\$100 Down HUD:
Amortization term: 30 years (360 Months)
Old term:
First-time buyer: No
MIP/N: No
<= 100%/120% AMI Indicator: No
Lender Paid M: No
AUS recommendation:
Price file: 1002102025 11 12 47 AM 20250415

Rate **Price**
6.625 101.5375

Adjustment Date/Time: 10/21/2025 2:02:09 PM
Base Rate/Price: LTV/FICO FICO >= 720 <= 739 LTV >= 60.01 <= 65
Adjustment(s): LTV/FICO FICO >= 700 Loan Purpose = Cash Out Refinance LTV >= 60.01 <= 65
10/21/2025 2:02:10 PM LTV/FICO LTV >= 80.01 <= 85 Occupancy Type = Investment
10/21/2025 2:02:10 PM Product Maximum Price Cap Adjustment
Total Adjustment: 0
Final Rate/Price: 6.625 100.0000

Update and Reprice
Update and Reprice
Update and Reprice

Pricing System Administration
Global Pipeline
Status: Pending - Pricing
Global Loan Status: Pending - Float
Price My Loan
Logout

Loan Price Results

Loan Information
Seller Loan Number: 2402005504
Loan Number: 99990035
Borrower: Kenneth Customer
Lock Term: 15
Loan Amount: \$275,567.00
First Mortgage LTV: 69.14
Appraised Value: \$400,000.00

Pricing/Lock Information
Price File: 4/24/2025 10:00:00 AM
Prod ID: FN30-1
Conv: 2500Yr Fixed > 275K <= 300K
Commitment Type: Individual/Best Efforts
Sales Price:
Rate **Price**
6.5 101.4975

LLPA Date/Time: 11/18/2025 1:25:03 PM
Base Rate/Price: LTV/FICO FICO >= 740 <= 759 Loan Purpose = Rate/Term
Adjustment(s): Refinance LTV >= 60.01 <= 70
Total Adjustment: 0
Final Rate/Price: 6.5 101.2475

Lock Price **Reject Price** **Float** **Previous Page**
Lock Price

NON-DELEGATED - **UNDERWRITE ONLY** - NON-QM

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