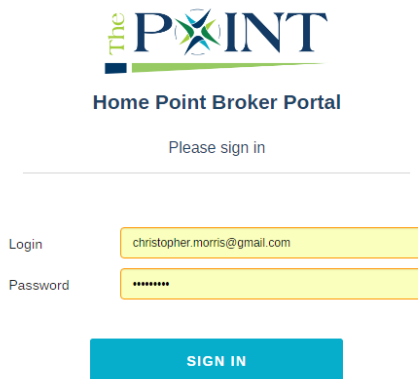


The Point: Uploading Conditions / Job Aid

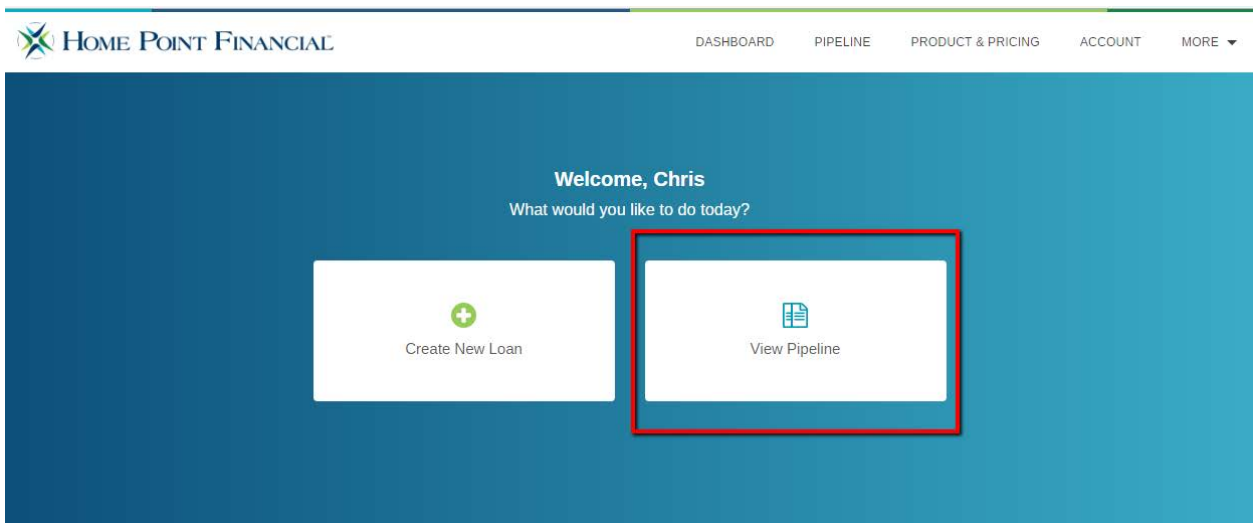
Follow the steps outlined below in order to upload conditions for underwriting review in the Point.
Note: should you have any questions during this process, please contact your Account Executive or email the Point Help Desk at thepointhelpdesk@homepointfinancial.com

- 1) Open your web browser to <https://portal.hpfcptpo.com/#/login> and login using the credentials provided by Home Point Financial.



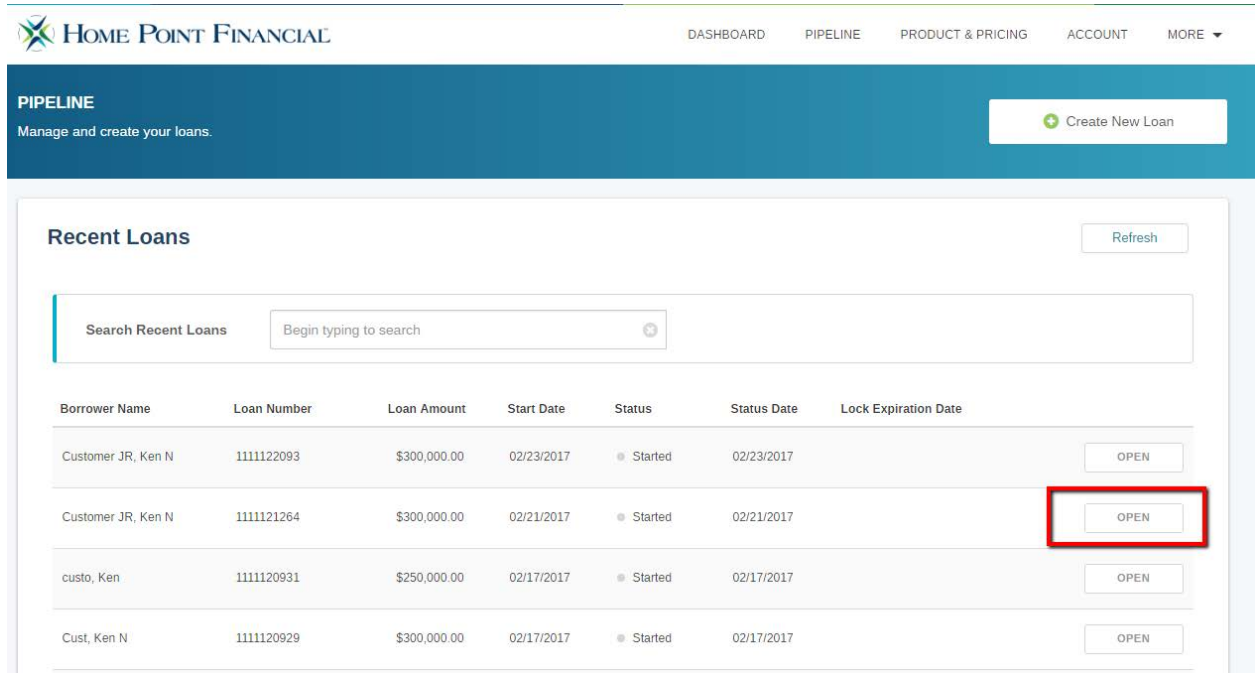
The screenshot shows the login page for 'The Point Home Point Broker Portal'. At the top is the logo with the text 'The POINT' and 'Home Point Broker Portal'. Below the logo is the text 'Please sign in'. There are two input fields: 'Login' with the email 'christopher.morris@gmail.com' and 'Password' with masked characters. A blue 'SIGN IN' button is at the bottom.

- 2) Once logged in, Click the **View Pipeline** button.



The screenshot shows the dashboard for 'Chris'. The top navigation bar includes 'HOME POINT FINANCIAL', 'DASHBOARD', 'PIPELINE', 'PRODUCT & PRICING', 'ACCOUNT', and 'MORE'. The main content area has a blue background with the text 'Welcome, Chris' and 'What would you like to do today?'. There are two white buttons: 'Create New Loan' with a plus icon and 'View Pipeline' with a document icon. The 'View Pipeline' button is highlighted with a red box.

- 3) Once in the Pipeline view, locate the file you wish to upload conditions for and click the **Open** button to enter the loan file.



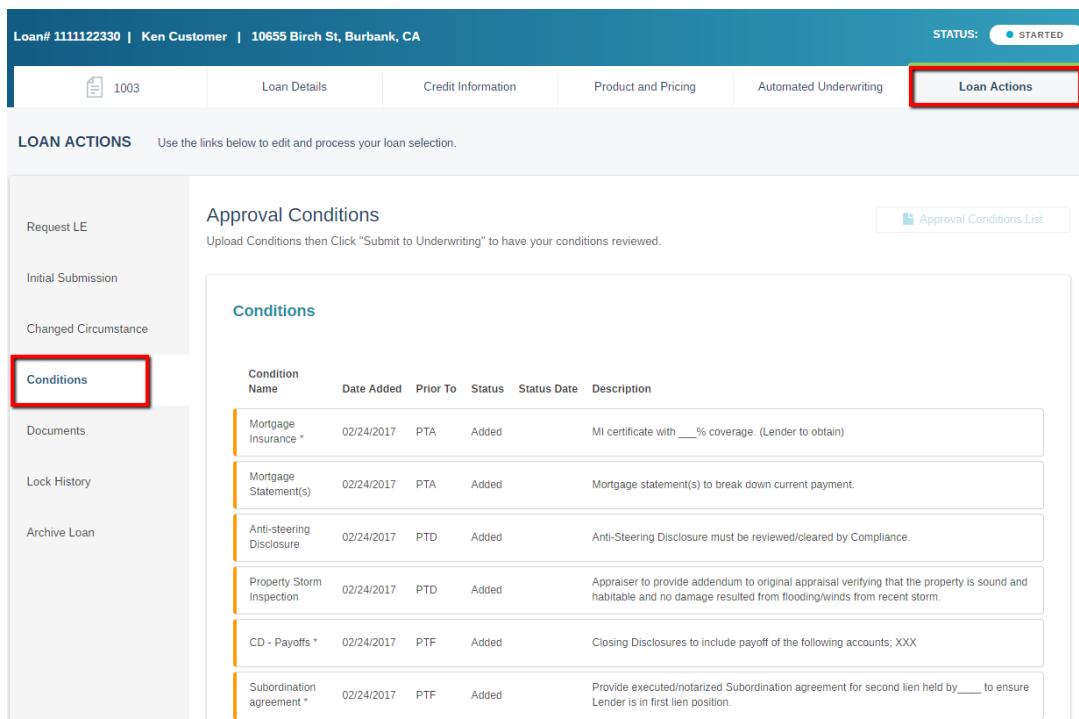
PIPELINE
Manage and create your loans. [Create New Loan](#)

Recent Loans [Refresh](#)

Search Recent Loans

Borrower Name	Loan Number	Loan Amount	Start Date	Status	Status Date	Lock Expiration Date	
Customer JR, Ken N	1111122093	\$300,000.00	02/23/2017	Started	02/23/2017		OPEN
Customer JR, Ken N	1111121264	\$300,000.00	02/21/2017	Started	02/21/2017		OPEN
custo, Ken	1111120931	\$250,000.00	02/17/2017	Started	02/17/2017		OPEN
Cust, Ken N	1111120929	\$300,000.00	02/17/2017	Started	02/17/2017		OPEN

- 4) When the Loan File opens, navigate to the **Loan Actions** tab and click **Conditions** in the left hand navigation pane.



Loan# 1111122330 | Ken Customer | 10655 Birch St, Burbank, CA STATUS: **STARTED**

[1003](#) [Loan Details](#) [Credit Information](#) [Product and Pricing](#) [Automated Underwriting](#) [Loan Actions](#)

LOAN ACTIONS Use the links below to edit and process your loan selection.

Approval Conditions [Approval Conditions List](#)

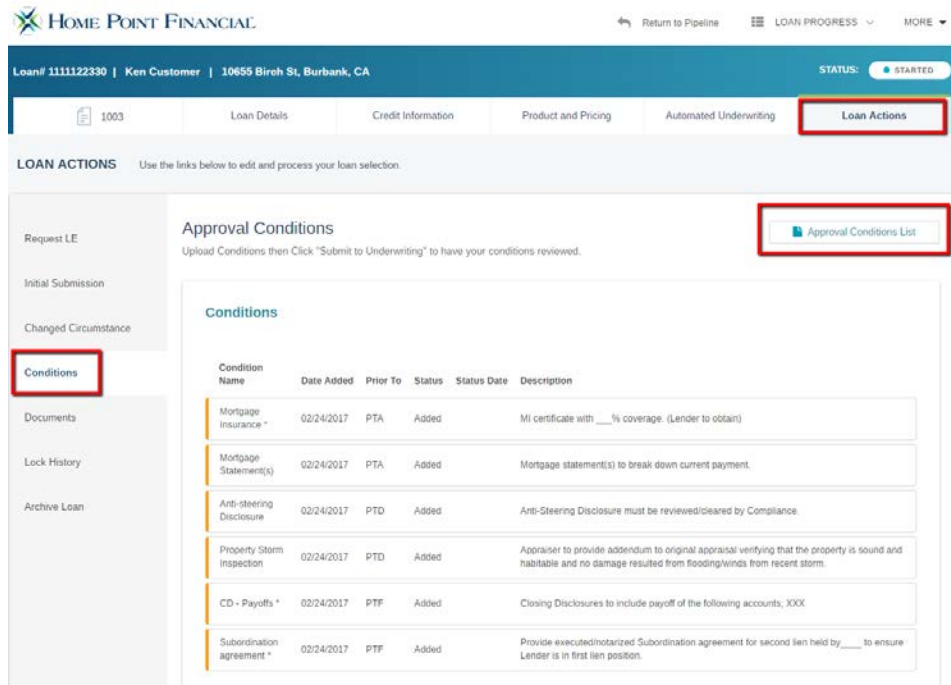
Upload Conditions then Click "Submit to Underwriting" to have your conditions reviewed.

Conditions

Condition Name	Date Added	Prior To	Status	Status Date	Description
Mortgage Insurance *	02/24/2017	PTA	Added		MI certificate with ___% coverage. (Lender to obtain)
Mortgage Statement(s)	02/24/2017	PTA	Added		Mortgage statement(s) to break down current payment.
Anti-steering Disclosure	02/24/2017	PTD	Added		Anti-Steering Disclosure must be reviewed/cleared by Compliance.
Property Storm Inspection	02/24/2017	PTD	Added		Appraiser to provide addendum to original appraisal verifying that the property is sound and habitable and no damage resulted from flooding/winds from recent storm.
CD - Payoffs *	02/24/2017	PTF	Added		Closing Disclosures to include payoff of the following accounts; XXX
Subordination agreement *	02/24/2017	PTF	Added		Provide executed/notarized Subordination agreement for second lien held by ___ to ensure Lender is in first lien position.

- 5) In the Conditions Screen, review the Conditions from the list provided on screen, or click on **Approval Conditions List** to print your approval.

Note: This document is also available in the Documents section under Loan Actions.



Loan# 111122330 | Ken Customer | 10655 Birch St, Burbank, CA

STATUS: STARTED

1003 | Loan Details | Credit Information | Product and Pricing | Automated Underwriting | **Loan Actions**

LOAN ACTIONS Use the links below to edit and process your loan selection.

Request LE
Initial Submission
Changed Circumstance
Conditions
Documents
Lock History
Archive Loan

Approval Conditions

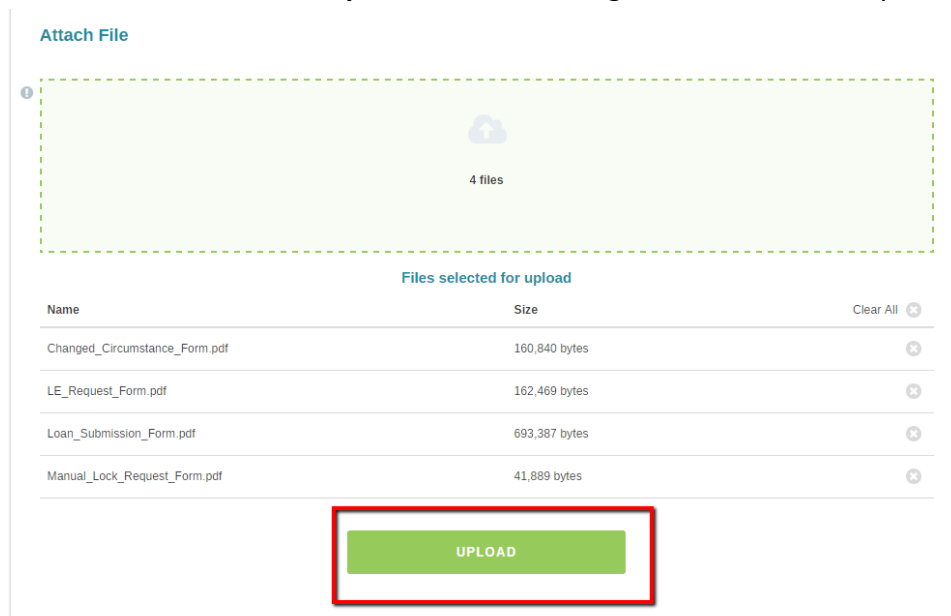
Upload Conditions then Click "Submit to Underwriting" to have your conditions reviewed.

[Approval Conditions List](#)

Conditions

Condition Name	Date Added	Prior To	Status	Status Date	Description
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CD - Payoffs *	02/24/2017	PTF	Added		Closing Disclosures to include payoff of the following accounts, XXXX
Subordination agreement *	02/24/2017	PTF	Added		Provide executed/notarized Subordination agreement for second lien held by ___ to ensure Lender is in first lien position.

- 6) Once you have reviewed the Conditions, you are able to Upload them using the Upload feature at the bottom of the screen. **Drag and Drop** each Condition or a group of Conditions and click the **Upload** button to assign the Conditions to your loan file.



Attach File

4 files

Files selected for upload

Name	Size	Clear All
Changed_Circumstance_Form.pdf	160,840 bytes	✕
LE_Request_Form.pdf	162,469 bytes	✕
Loan_Submission_Form.pdf	693,387 bytes	✕
Manual_Lock_Request_Form.pdf	41,889 bytes	✕

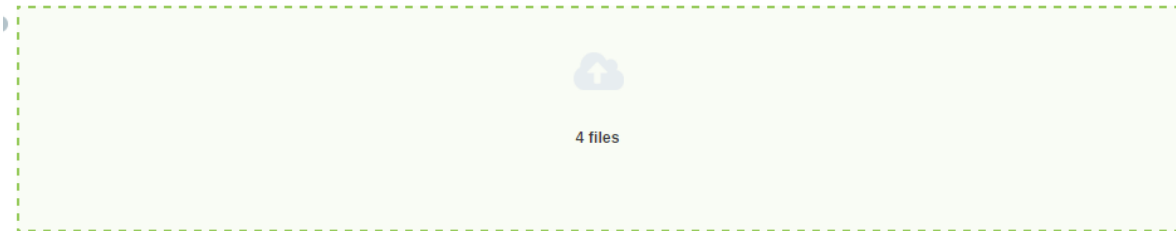
UPLOAD

- 7) Once all Conditions have been uploaded to the system, Click the **Submit to Underwriting** button to have the HPF Operations team review the conditions submitted.

CD - Payoffs *	02/24/2017	PTF	Added	Closing Disclosures to include payoff of the following accounts; XXX
Subordination agreement *	02/24/2017	PTF	Added	Provide executed/notarized Subordination agreement for second lien held by ___ to ensure Lender is in first lien position.

SUBMIT TO UNDERWRITING

Attach File



Files selected for upload

Name	Size	Clear All <input type="button" value="x"/>
Changed_Circumstance_Form.pdf	160,840 bytes	<input type="button" value="x"/>
LE_Request_Form.pdf	162,469 bytes	<input type="button" value="x"/>
Loan_Submission_Form.pdf	693,387 bytes	<input type="button" value="x"/>
Manual_Lock_Request_Form.pdf	41,889 bytes	<input type="button" value="x"/>

UPLOAD

For questions, please reach out to your Home Point Financial Account Executive or The Point Help Desk.

thepointhelpdesk@homepointfinancial.com