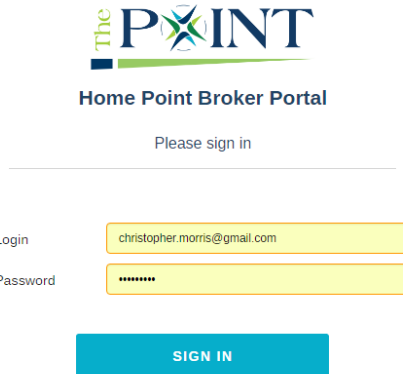


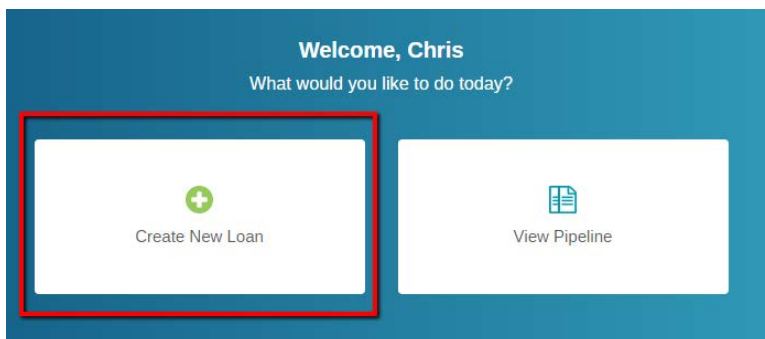
The Point: Requesting an LE / Job Aid

Follow the steps outlined below in order to have Home Point Financial issue the LE when working 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

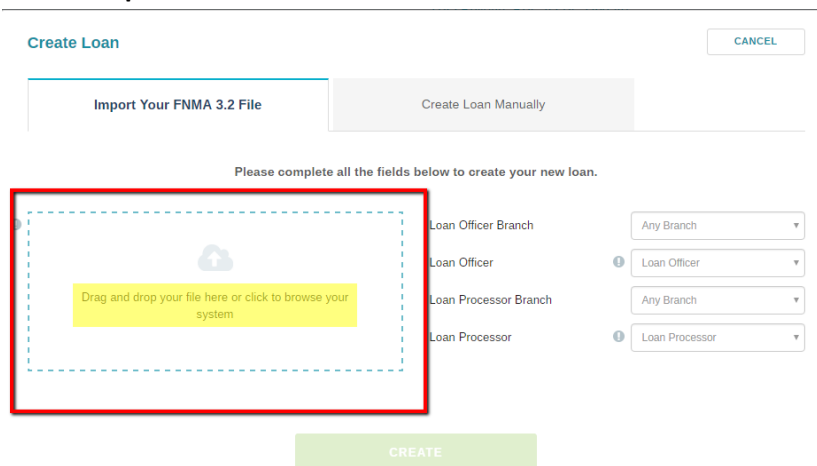
- 1) Open your web browser to <https://portal.hpfctpo.com/#/login> and login using the credentials provided by Home Point Financial.



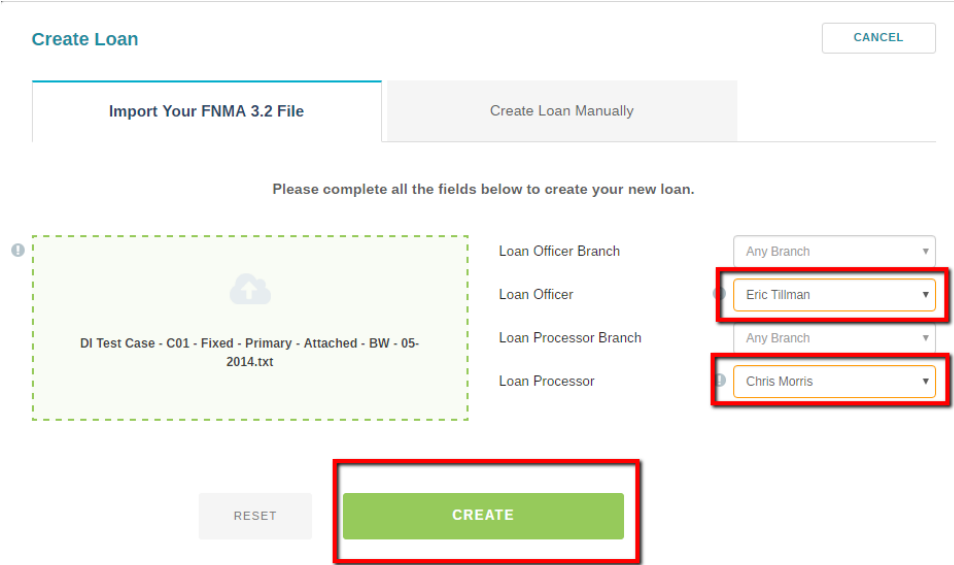
- 2) Once logged in, Click the **Create New Loan** button to open the 3.2 upload window.



- 3) With the 3.2 Upload / Create Loan window open, locate your 3.2 file to **drag and drop** from your computer or **click the upload box** to browse.



- 4) With the 3.2 added to the upload section, select the **Loan Officer** and **Processor** associated with the loan file and click the **Create** button to begin the 3.2 upload.



Create Loan CANCEL

Import Your FNMA 3.2 File Create Loan Manually

Please complete all the fields below to create your new loan.

DI Test Case - C01 - Fixed - Primary - Attached - BW - 05-2014.txt

Loan Officer Branch: Any Branch

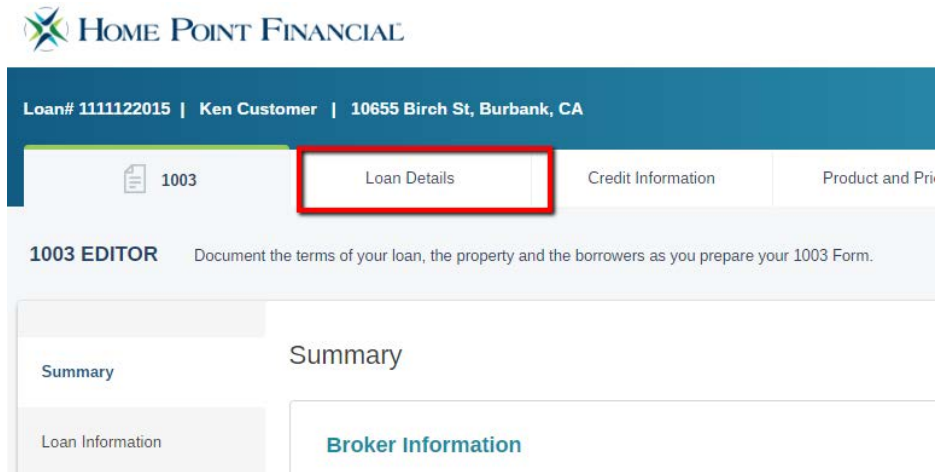
Loan Officer: Eric Tillman

Loan Processor Branch: Any Branch

Loan Processor: Chris Morris

RESET CREATE

- 5) Once the 3.2 has been uploaded, verify the 1003 for accuracy using the 1003 Editor. When completed, move to the **Loan Details** Tab.



HOME POINT FINANCIAL

Loan# 111122015 | Ken Customer | 10655 Birch St, Burbank, CA

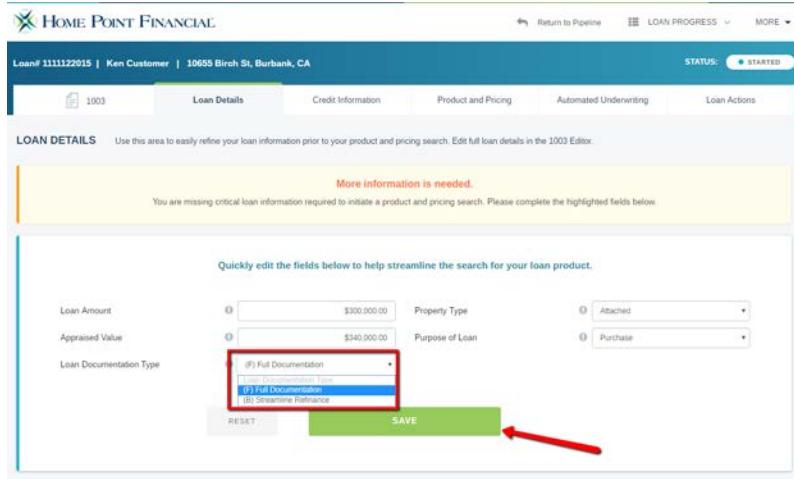
1003 Loan Details Credit Information Product and Pri

1003 EDITOR Document the terms of your loan, the property and the borrowers as you prepare your 1003 Form.

Summary

Loan Information Broker Information

- 6) In the Loan Details Tab, correct the **Loan Documentation Type** using the dropdown provided and click **Save**.



HOME POINT FINANCIAL

Loan# 111122015 | Ken Customer | 10655 Birch St, Burbank, CA STATUS: STARTED

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

LOAN DETAILS Use this area to easily refine your loan information prior to your product and pricing search. Edit full loan details in the 1003 Editor.

More information is needed.
You are missing critical loan information required to initiate a product and pricing search. Please complete the highlighted fields below.

Quickly edit the fields below to help streamline the search for your loan product.

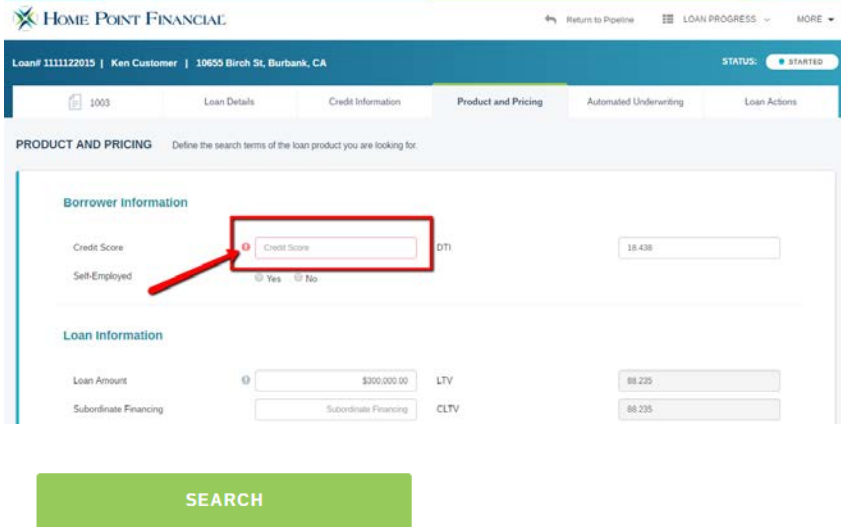
Loan Amount: \$300,000.00 Property Type: Attached

Appraised Value: \$340,000.00 Purpose of Loan: Purchase

Loan Documentation Type: (F) Full Documentation (D) Full Documentation (S) Streamline Refinance

RESET SAVE

- 7) With the 3.2 uploaded, all corrections made to the 1003 and the Loan Documentation Type selected, navigate to the **Product and Pricing** tab, complete all required fields as determined by the red exclamation point and click the **Search** Button at the bottom of the screen.



HOME POINT FINANCIAL

Loan# 1111122015 | Ken Customer | 10655 Birch St, Burbank, CA

STATUS: **STARTED**

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

PRODUCT AND PRICING Define the search terms of the loan product you are looking for.

Borrower Information

Credit Score Credit Score DTI: 18.438

Self-Employed Yes No

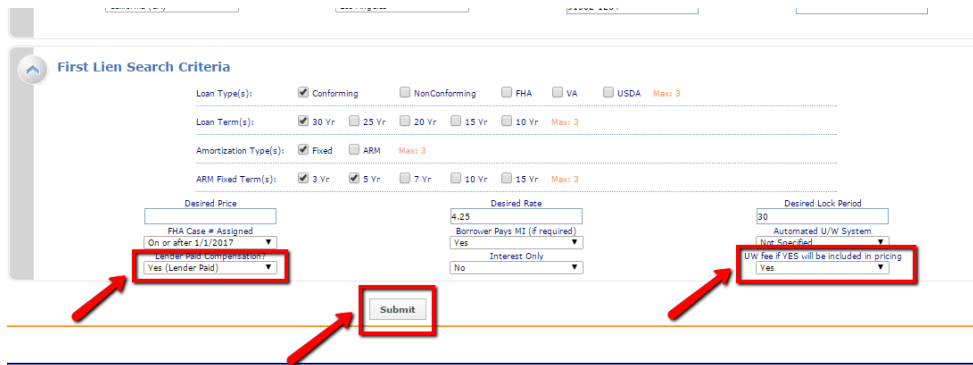
Loan Information

Loan Amount: \$300,000.00 LTV: 88.235

Subordinate Financing: Subordinate Financing CLTV: 88.235

SEARCH

- 8) With the previous step completed, the Optimal Blue Pricing screen will open. Verify all information is correct, select Lender Paid or Borrower Paid Compensation type and Underwriting Fee Included in Pricing (Yes or No) and Click the **Submit** button.



First Lien Search Criteria

Loan Type(s): Conforming Non-Conforming FHA VA USDA Max: 3

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr Max: 3

Amortization Type(s): Fixed ARM Max: 3

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr Max: 3

Desired Price: Desired Rate: Desired Lock Period:

FHA Case # Assigned:

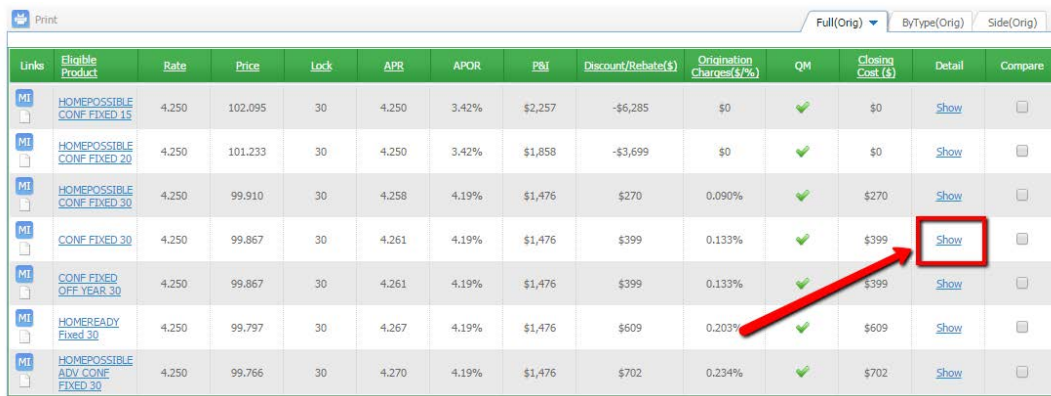
Lender Paid Compensation: Yes (Lender Paid)

Borrower Pays MI (if required): Interest Only:

Automated U/W System: Underwriting Fee Included in Pricing: Yes

Submit

- 9) When the Eligible Product screen appears, select the desired product by clicking the **Show** link.



Links	Eligible Product	Rate	Price	Lock	APR	APOR	P&J	Discount/Rebate(\$)	Origination Charges(\$/%)	QM	Closing Cost (\$)	Detail	Compare
MI	HOMEPOSSIBLE CONF FIXED 15	4.250	102.095	30	4.250	3.42%	\$2,257	-\$6,285	\$0	✓	\$0	Show	<input type="checkbox"/>
MI	HOMEPOSSIBLE CONF FIXED 20	4.250	101.233	30	4.250	3.42%	\$1,858	-\$3,699	\$0	✓	\$0	Show	<input type="checkbox"/>
MI	HOMEPOSSIBLE CONF FIXED 30	4.250	99.910	30	4.258	4.19%	\$1,476	\$270	0.090%	✓	\$270	Show	<input type="checkbox"/>
MI	CONF FIXED 30	4.250	99.867	30	4.261	4.19%	\$1,476	\$399	0.133%	✓	\$399	Show	<input type="checkbox"/>
MI	CONF FIXED OFF-YEAR 30	4.250	99.867	30	4.261	4.19%	\$1,476	\$399	0.133%	✓	\$399	Show	<input type="checkbox"/>
MI	HOMEReady Fixed 30	4.250	99.797	30	4.267	4.19%	\$1,476	\$609	0.203%	✓	\$609	Show	<input type="checkbox"/>
MI	HOMEPOSSIBLE ADV CONF FIXED 30	4.250	99.766	30	4.270	4.19%	\$1,476	\$702	0.234%	✓	\$702	Show	<input type="checkbox"/>

10) Select the desired price for the product selected and click the **Lock** icon. *Note: This does not lock the loan.*

Rate	Price	LockPeriod	APR	APOR	P&I	Discount/Rebate(\$)	Origination Charges(\$/%)	Closing Cost (\$)	Compensation(\$)	QM	QM Trace	MI	Select
3.500	95.356	30	3.887	4.19%	\$1347	\$13,932	4.644%	\$13,932	\$8,250	✗	30 QM	MI	🔒
3.625	96.172	30	3.944	4.19%	\$1368	\$11,484	3.828%	\$11,484	\$8,250	✗	30 QM	MI	🔒
3.750	96.878	30	4.011	4.19%	\$1389	\$9,366	3.122%	\$9,366	\$8,250	✗	30 QM	MI	🔒
3.875	97.714	30	4.066	4.19%	\$1411	\$6,858	2.286%	\$6,858	\$8,250	✗	30 QM	MI	🔒
4.000	98.460	30	4.129	4.19%	\$1432	\$4,620	1.540%	\$4,620	\$8,250	✓	30 QM	MI	🔒
4.125	99.242	30	4.189	4.19%	\$1454	\$2,274	0.758%	\$2,274	\$8,250	✓	30 QM	MI	🔒
4.250	99.867	30	4.261	4.19%	\$1476	\$399	0.133%	\$399	\$8,250	✓	30 QM	MI	🔒
4.375	100.318	30	4.375	4.19%	\$1498	-\$954	\$0	\$0	\$8,250	✓	30 QM	MI	🔒
4.500	101.071	30	4.500	4.19%	\$1520	-\$3,213	\$0	\$0	\$8,250	✓	30 QM	MI	🔒
4.625	101.748	30	4.625	4.19%	\$1542	-\$5,244	\$0	\$0	\$8,250	✓	30 QM	MI	🔒
4.750	102.264	30	4.750	4.19%	\$1565	-\$6,792	\$0	\$0	\$8,250	✓	30 QM	MI	🔒
4.875	102.732	30	4.875	4.19%	\$1588	-\$8,196	\$0	\$0	\$8,250	✓	30 QM	MI	🔒

11) Once the lock icon has been clicked, the desired pricing and loan program has been selected. Click the **Update Encompass** button to save this pricing to the loan file (Float) or the **Request Lock** button to save this pricing to the loan file and lock the loan at this time.

Lock Form

Selected Loan: Loan ID: 157253 Status: Registered Borrower: Customer

Borrower Information


Borrower First Name Ken	Borrower Last Name Customer	Borrower DOB 07/04/1966	Citizenship U.S. Citizen
FICO 740	DTI Ratio 18.438	Self Employed No	Months of Reserves 36
Non-Occupant Coborrower No	External Milestone Started	Encompass Loan Number 1111122015	Application Date
Bankruptcy Never	Foreclosure Never	Lender Paid Compensation? Yes (Lender Paid)	Undervinting Fee in pricing Yes

Property Information

Property Type Single Family	Occupancy Primary Residence	Number of Units 1 Unit	Number of Stories- Condo Only 1
10655 Birch St Property Address			
Property City Burbank	State California (CA)	Property Zip 91502-1234	County Los Angeles

12) When the pricing completes, click the **View the Loan** button to return to the loan summary.

Thank you, your request is being processed.

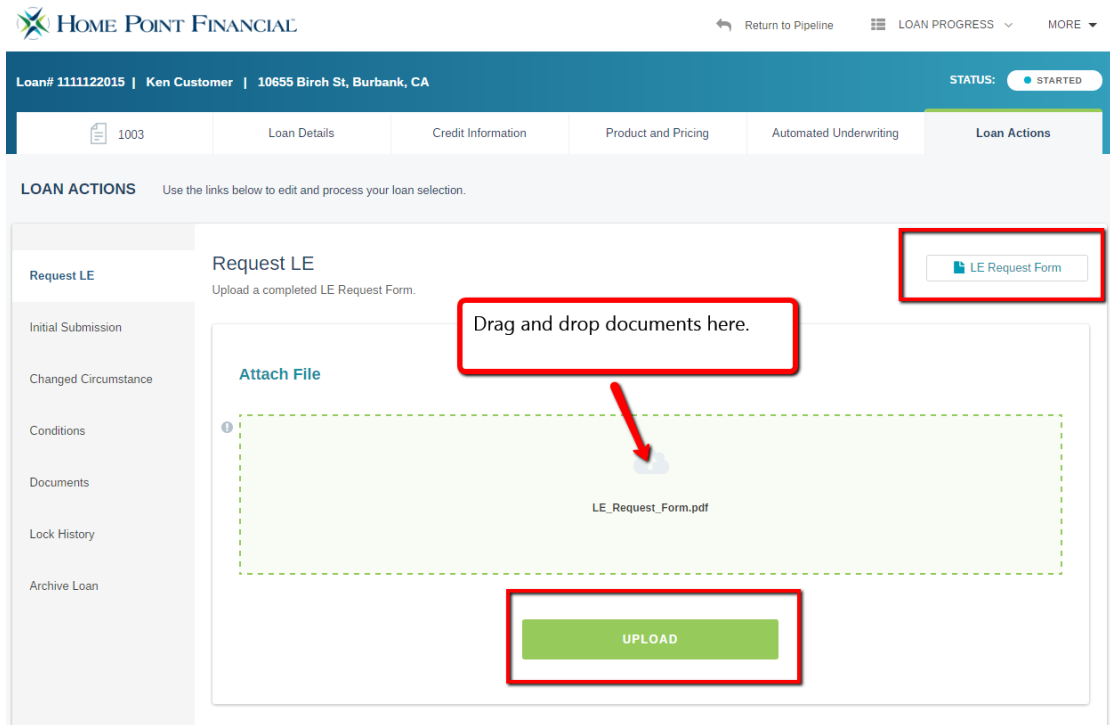


Request Completed

Where would you like to go next?

13) Navigate to the **Loan Actions** tab and select **Request LE** from the left hand menu. Once on the Request LE screen, upload the LE Request Form and all required documents. This will complete the LE Request function and the Home Point Financial Operations Team is notified to issue the LE.

Note: If the loan is a purchase transaction, the Purchase Agreement must be uploaded as well.



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