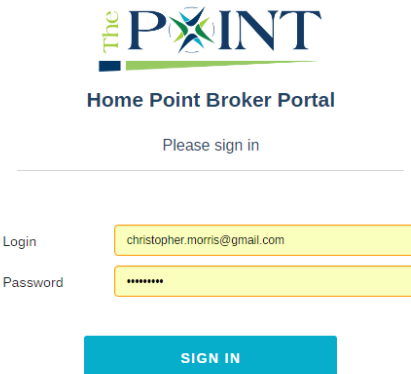


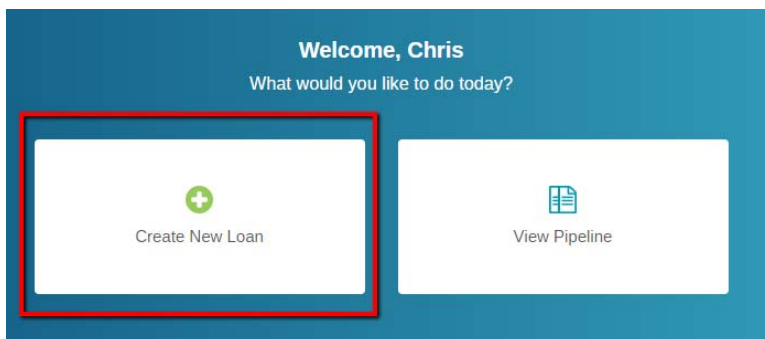
### The Point: Loan Submission / Job Aid

Follow the steps outlined below in order to submit a loan to Home Point Financial using 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](mailto:thepointhelpdesk@homepointfinancial.com)

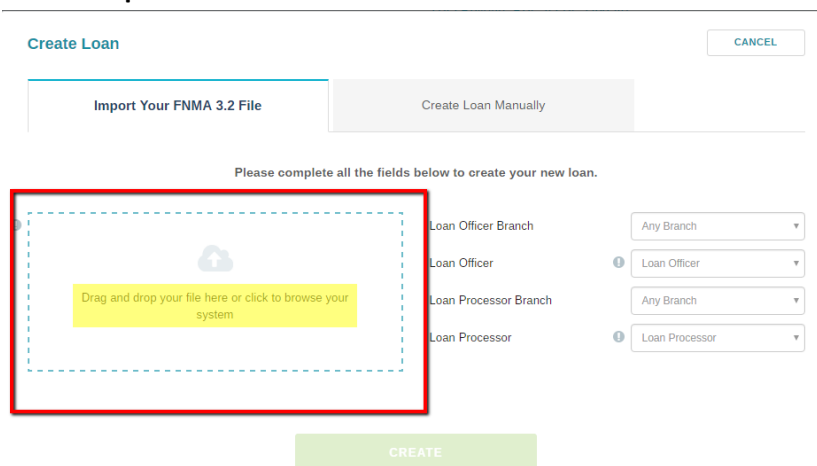
- 1) Open your web browser to <https://portal.hpfcpt.com/#/login> and login using the credentials provided by Home Point Financial.



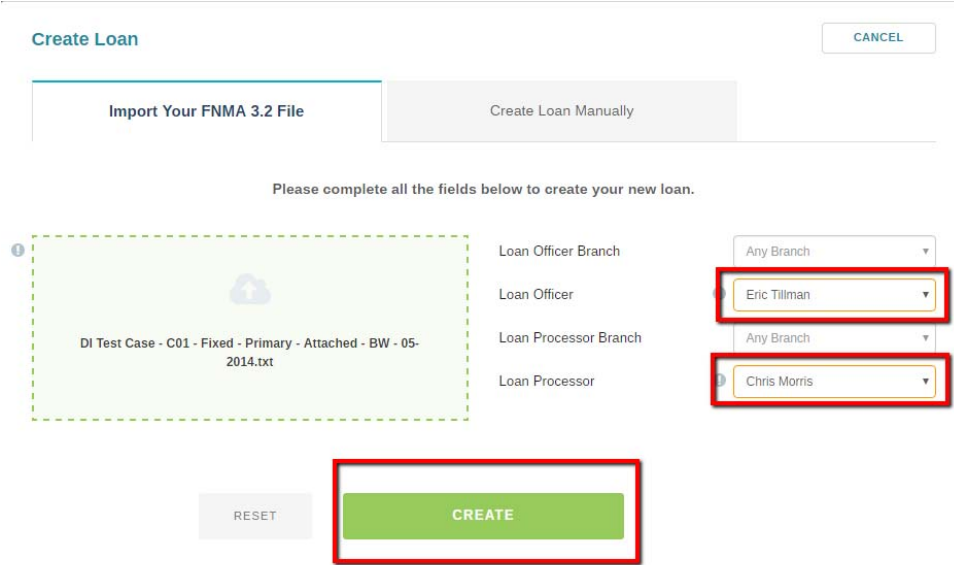
- 2) Once logged in, Click the **Create New Loan** button to open the 3.2 upload window.



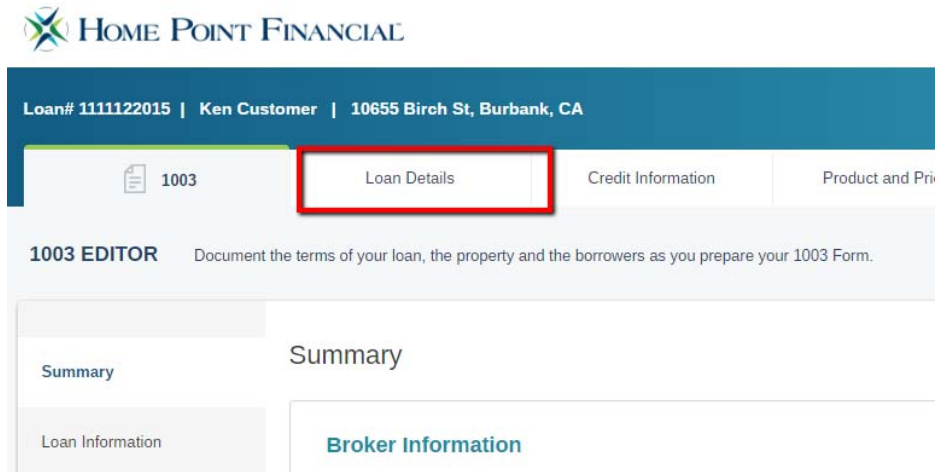
- 3) With the 3.2 Upload / Create Loan window open, locate your 3.2 file to **drag and drop** from your computer or **click the upload box** to browse.



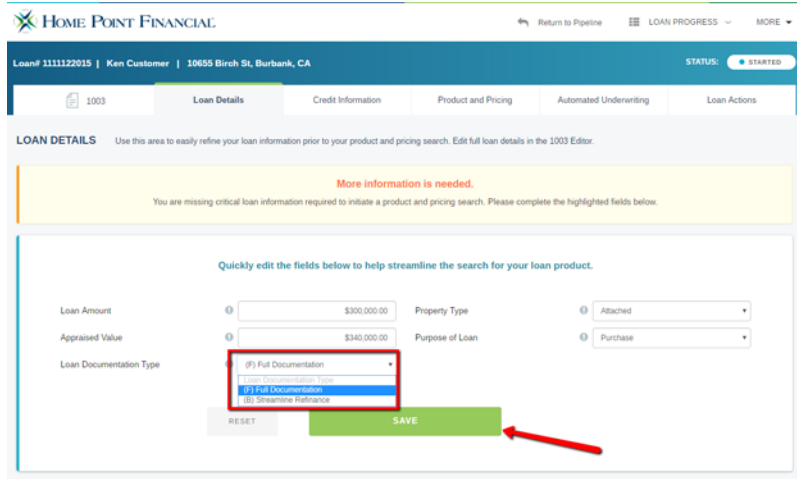
- 4) With the 3.2 added to the upload section, select the **Loan Officer** and **Processor** associated with the loan file and click the **Create** button to begin the 3.2 upload.



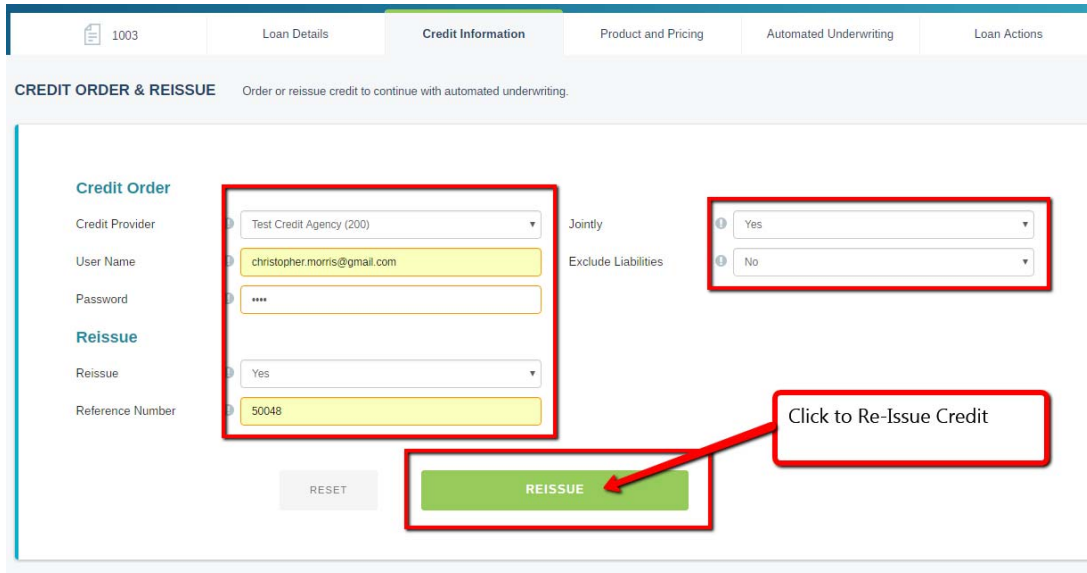
- 5) Once the 3.2 has been uploaded, verify the 1003 for accuracy using the 1003 Editor. When completed, move to the **Loan Details** Tab.



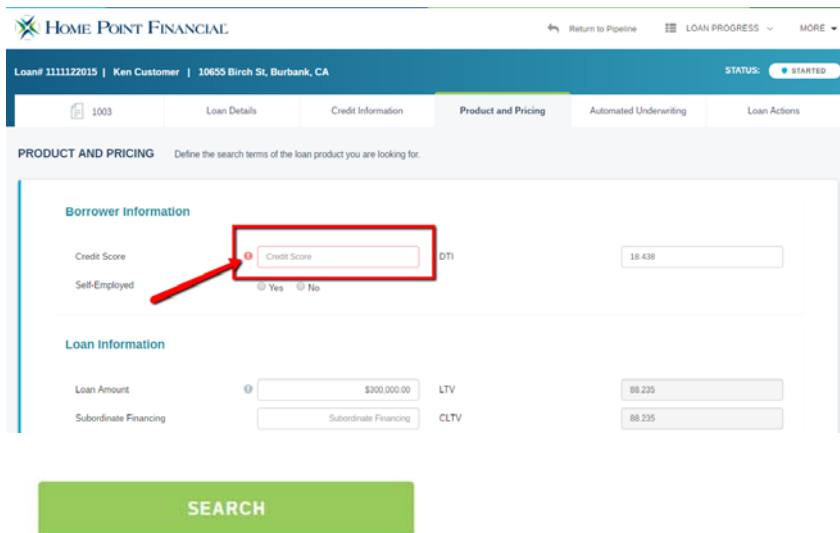
- 6) In the Loan Details Tab, correct the **Loan Documentation Type** using the dropdown provided and click **Save**.



- 7) Once the Loan Documentation Type has been added from the previous step, navigate to the **Credit Information** Tab, complete all fields per your credit provider, select Re-Issue, enter the credit report reference number. Then, click the **Reissue** button.



- 8) With the credit Ordered New or Re-Issued from the previous step, 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.



- 9) 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  NonConforming  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:

On or after 1/1/2017:

Lender Paid Compensation:

Automated U/W System:

Borrower Pays MI (if required):

Interest Only:

U/W fee if YES will be included in pricing:

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

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

11) 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	<input type="checkbox"/>
3.625	96.172	30	3.944	4.19%	\$1368	\$11,484	3.828%	\$11,484	\$8,250	✗	30 QM	MI	<input type="checkbox"/>
3.750	96.878	30	4.011	4.19%	\$1389	\$9,366	3.122%	\$9,366	\$8,250	✗	30 QM	MI	<input type="checkbox"/>
3.875	97.714	30	4.066	4.19%	\$1411	\$6,858	2.286%	\$6,858	\$8,250	✗	30 QM	MI	<input type="checkbox"/>
4.000	98.460	30	4.129	4.19%	\$1432	\$4,620	1.540%	\$4,620	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.125	99.242	30	4.189	4.19%	\$1454	\$2,274	0.758%	\$2,274	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.250	99.867	30	4.261	4.19%	\$1476	\$399	0.133%	\$399	\$8,250	✓	30 QM	MI	<input checked="" type="checkbox"/>
4.375	100.318	30	4.375	4.19%	\$1498	-\$954	\$0	\$0	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.500	101.071	30	4.500	4.19%	\$1520	-\$3,213	\$0	\$0	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.625	101.748	30	4.625	4.19%	\$1542	-\$5,244	\$0	\$0	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.750	102.264	30	4.750	4.19%	\$1565	-\$6,792	\$0	\$0	\$8,250	✓	30 QM	MI	<input type="checkbox"/>
4.875	102.732	30	4.875	4.19%	\$1588	-\$8,196	\$0	\$0	\$8,250	✓	30 QM	MI	<input type="checkbox"/>

12) 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

[Printer Friendly Version](#)
[Update Encompass](#)
[Request Lock](#)
[Save As Prospect](#)

### 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)	Underscoring 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 City Burbank	State California (CA)	Property Zip 91502-1234	County Los Angeles

13) 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?

[Return to Pricing](#)  
[View the Loan](#)

14) With the Product and Pricing complete and saved to the loan File or Locked, navigate to the **Automated underwriting** tab, select **Include Credit "No"** and click the **Submit** button  
**Note:** If you do not wish to run Desktop Underwriter through the Point and are submitting your loan file with Loan Prospector Findings, this step can be skipped.

Loan# 1111122093 | Ken Customer | 10655 Birch St, Burbank, CA STATUS: ● STARTED

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

**AUTOMATED UNDERWRITING** Submit your loan to automated underwriting

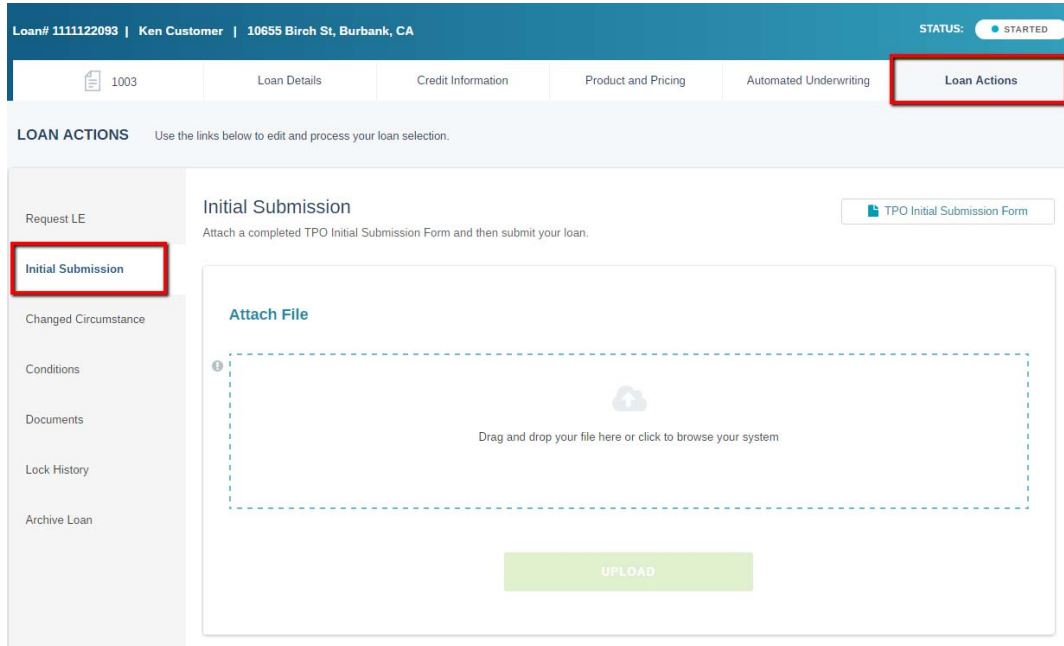
**Automated Underwriting**

Include Credit

[RESET](#)
[SUBMIT](#)

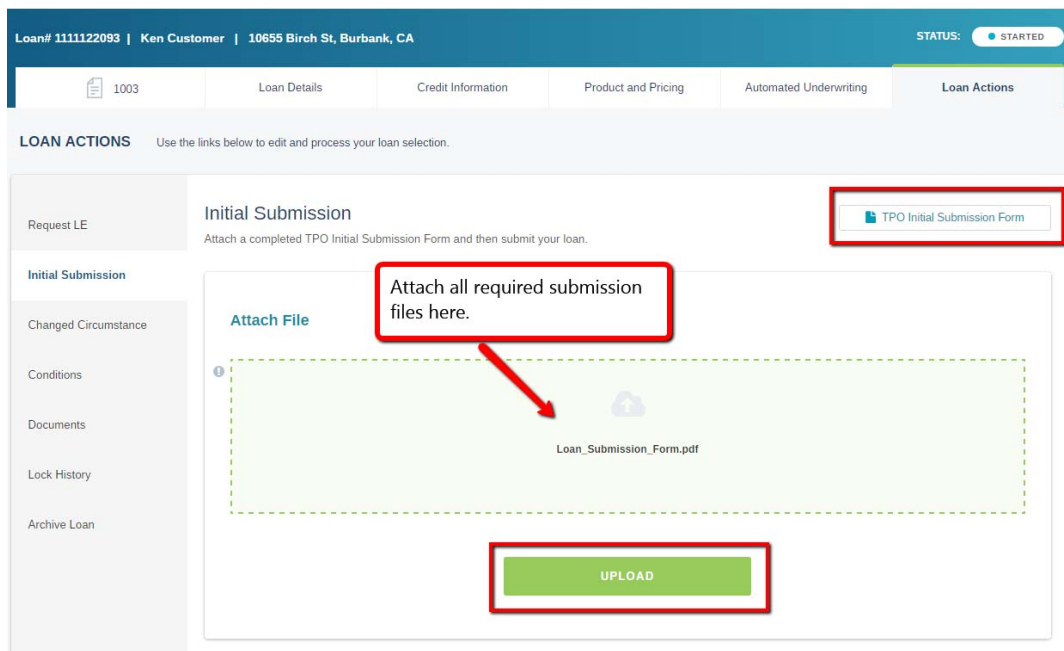
15) With Automated Underwriting complete, navigate to the **Loan Actions** tab. Here you can Request an LE to be issued by Home Point Financial or **Submit** your loan to Underwriting. To submit your loan file, click the Initial Submission option in the left hand menu.

**Note:** For LE Submission, see the Requesting an LE Job aid.



The screenshot shows the 'Loan Actions' tab selected in the top navigation bar. The page header includes 'Loan# 111122093 | Ken Customer | 10655 Birch St, Burbank, CA' and 'STATUS: STARTED'. The 'Loan Actions' tab is highlighted in red. Below the navigation bar, the 'LOAN ACTIONS' section is visible, with a sub-header 'Initial Submission' and a description 'Attach a completed TPO Initial Submission Form and then submit your loan.' A sidebar on the left contains a menu with 'Initial Submission' highlighted in red. The main content area features an 'Attach File' section with a dashed green box for file upload, a cloud icon, and the text 'Drag and drop your file here or click to browse your system'. A green 'UPLOAD' button is positioned below the upload area.

16) To submit your loan to underwriting, drag and drop or click the upload box to locate the submission package on your computer, complete and add the **TPO Initial Submission Form** and click the **Upload** button. This will complete the Loan Submission Process and the Home Point Financial Operations team will be alerted of your submission.



This screenshot is similar to the previous one but shows the 'Initial Submission' section with a file attached. The 'TPO Initial Submission Form' link in the top right is highlighted in red. A red box highlights the text 'Attach all required submission files here.' with a red arrow pointing to the file name 'Loan\_Submission\_Form.pdf' inside the dashed green upload area. The green 'UPLOAD' button at the bottom is also highlighted in red.

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

[thepointhelpdesk@homepointfinancial.com](mailto:thepointhelpdesk@homepointfinancial.com)