



A division of Homebridge Financial Services, Inc.

P.A.T.H./BROKER ADMIN/LOS Blue Sage Solutions Release Notes

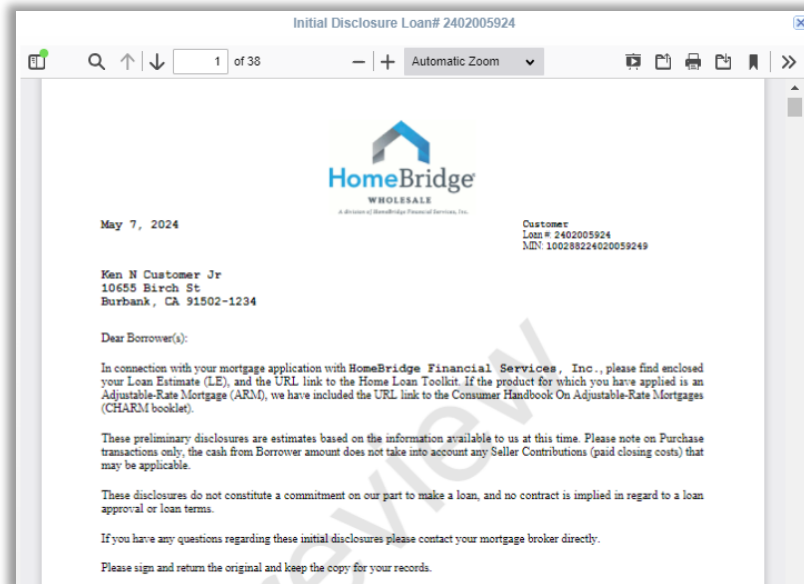
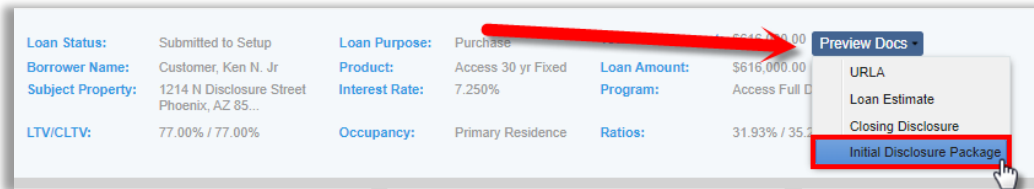
Release 29
May 17, 2024

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1. Banner - Preview Docs - Initial Disclosure

Brokers can now easily preview the Initial Disclosure package from any screen in the loan. Click the Preview Docs button and select Initial Disclosure Package to open the preview.



2. Loan Submission - Generate Initial Disclosures

To ensure Automatic Disclosure is processed correctly, the Broker will receive a "Disclosure in Progress" wait message upon submission for initial disclosure.

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name: Company, 7221 W. TOUHY, CHICAGO, IL 60631 (143978) Company/Branch NMLS ID: 143978

DBA Name: Company/Branch License:

Address Line One: 7221 W. TOUHY MLO NMLS ID: 123456

Address Line Two: MLO License #:

Zip City State: 60631 CHICAGO IL

Partner acknowledges that all six (6) items, that define an Application, were received at the time the Application was submitted at all six (6) items were

3/04/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

Disclosure in Progress...

Please wait for 60 seconds

3. Loan Submission - Elite Access Investor Cash Flow – TRID Waiver

Elite Access Investor Cash Flow loans now qualify for TRID waiting period waivers.

LETTER LOAN NUMBER: 2102011049

LOAN CATEGORY: Subject Property: 10655 Birch St East Windsor, NJ 08520 Interest Rate: 4.250% Program: **Elite Access Investor Cash Flow**

LTV/CLTV: 88.24% / 88.24% Occupancy: Investment Ratios: 24.82% / 40.32%

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name: DBA Name: Address Line One: Address Line Two: Zip City State:

Partner acknowledges that all six (6) items, that define an Application, were received at the time the Application was submitted at all six (6) items were

5/08/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

By selecting Submit, you are certifying that the information provided is true and accurate.

Click Cancel to stop the submission.

Compliance Certifications

The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information indicated below is true and accurate.

Safe Harbor

Broker/Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Broker/Emerging Banker regularly does business and for each option presented the Broker/Emerging Banker had a good faith

Fee Certification

No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) have been changed to/or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the Initial Loan Estimate (LE), prepared by either the broker or a lender and the broker or lender's receipt of the Borrower's signed Intent to Proceed (as required under TILA- Regulation Z).

Acknowledgement

Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements, as applicable), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.

Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery

Broker/Emerging Banker acknowledges that the borrower(s):

1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Application (6 items);
2. Have confirmed receipt of the Initial Loan Estimate;
3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and
4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on [Date], which is prior to any disclosures delivered having been delivered or signatures captured

Revised Loan Estimate (LE) - Select only if applicable

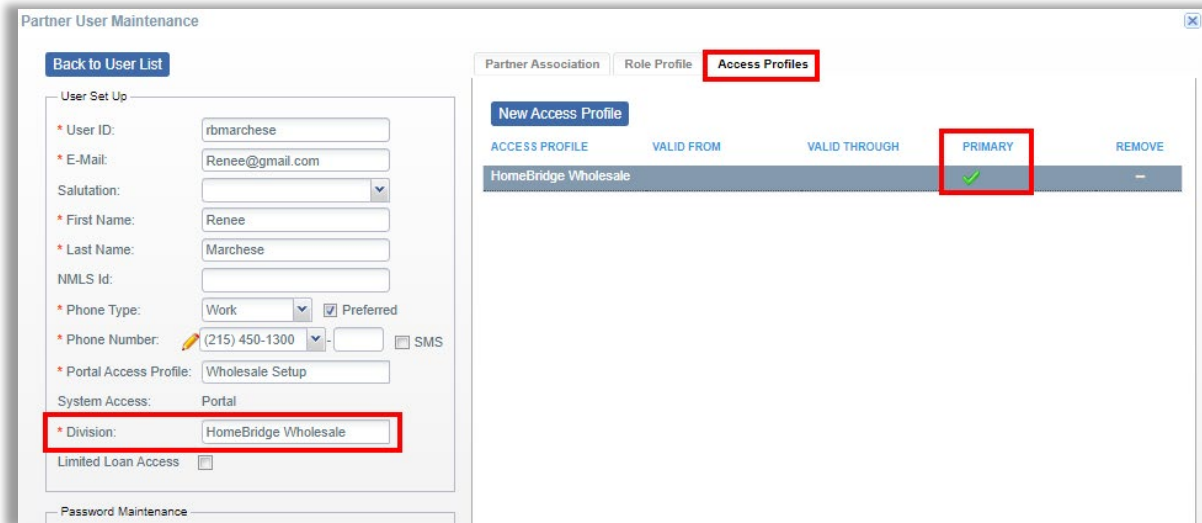
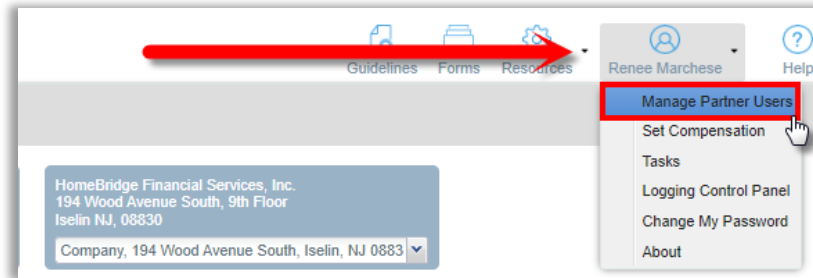
Broker/Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed.:

ADD	CATEGORY	DATE	DESCRIPTION
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Proceed **Cancel**

4. P.A.T.H. Administrator - User Maintenance – Division/Access Profiles

When creating or updating P.A.T.H. users, Division is now managed from the Access Profiles tab.



BROKER ADMIN

1. NMLS License Types

NMLS License Types have been updated with the following:

- **Connecticut:** Private Education Lender Registration: company
- **Vermont:** Loan Servicer License Other Trade Name #6: company

2. User Maintenance – Division/Access Profiles

When adding new users, the Division selection is now a dropdown selection rather than a checkmark.

The screenshot shows the 'User Maintenance' form with the 'User Set Up' tab selected. The 'Division' field is highlighted with a red box and shows a dropdown menu with 'HomeBridge Wholesale' selected. The 'Access Profiles' tab is also visible on the right side of the form.

When updating existing users, the Division assignments are managed from the Access Profiles tab.

The screenshot shows the 'User Maintenance' form with the 'Access Profiles' tab selected. The 'Add New Access Profile' dialog is open, showing the 'Access Profile' dropdown menu with 'HomeBridge Wholes' selected. The 'Valid From' and 'Valid Through' fields are also visible in the dialog.

1. Alerts – HPML Loans

An alert will now fire for all HPML loans with status on or after **510-Underwriting-Submit to UW - Initial** and before **710-Clear to Close - Underwriting Cleared**. This alert will automatically clear either when the loan is no longer HPML, or when the loan moves beyond 710-Underwriting Cleared.

The screenshot shows the 'Loan Action' interface. On the left, there is a 'Required Loan Actions' table with columns 'Description' and 'Date Created'. It lists 'Pricing Required' and 'ComplianceEase Failed'. On the right, there is an 'Open Alerts' table with columns 'Alert', 'Created By', 'Create Date', and 'Automatic'. The 'HPML Loan' alert is highlighted with a red box, showing it was created on 5/08/2024 and is set to 'Automatic'.

Required Loan Actions		Pricing Data	
Description	Date Created		
Pricing Required	5/08/2024 2:53 PM		
ComplianceEase Failed	5/08/2024 2:54 PM		

Open Alerts				Alert Service
Alert	Created By	Create Date	Automatic	
HPML Loan		5/08/2024 ...	<input checked="" type="checkbox"/>	

2. Alerts – Send Re-Disclosure - Manual Change of Circumstance

Entering a Manual Change of Circumstance will now trigger a Send Re-Disclosure Package alert.

The screenshot shows the 'Change of Circumstance History' window. It has tabs for 'Non-Disclosed' and 'Disclosed'. The table below shows a 'MANUAL' change type with a green plus icon, a core reason of 'Revisions requested by the Consumer', a delete icon, a date/time of 5/07/2024 11:17 AM, and a user of Renee Marchese. The row is highlighted with a red box.

Change Type	Add	Core Reason	Delete	Date/Time	User
MANUAL	<input checked="" type="checkbox"/>	Revisions requested by the Consumer	<input checked="" type="checkbox"/>	5/07/2024 11:17 AM	Renee Marchese

The screenshot shows the 'Loan Action' interface. On the left, there is a 'Required Loan Actions' table with columns 'Description' and 'Date Created'. It lists 'Lender Credit Review'. On the right, there is an 'Open Alerts' table with columns 'Alert', 'Created By', 'Create Date', and 'Automatic'. The 'Send Re-Disclosure Package' alert is highlighted with a red box, showing it was created by hbrmarchese on 5/07/2024 and is set to 'Automatic'.

Required Loan Actions		Pricing Data	
Description	Date Created		
Lender Credit Review	5/07/2024 11:17 AM		

Open Alerts				Alert Service
Alert	Created By	Create Date	Automatic	
Send Re-Disclosure Package	hbrmarchese	5/07/2024 11:17 AM	<input checked="" type="checkbox"/>	

3. Assets – Updated for Freddie Mac (LPA) 5.4

The Assets screen has been updated to capture a **Grant** source of **Non-Originating Lender**, when applicable on conventional purchase loans.

The screenshot shows the 'Add an Asset' dialog box. The 'Asset Type' is set to 'Financial Account'. The 'Account Type' dropdown is set to 'Grant' and is highlighted with a red box. The 'Source of Asset' dropdown is set to 'Non Originating Lender' and is also highlighted with a red box. Other fields include 'Institution Name', 'Address', 'Zip, City & State', 'Country', 'Account in name of', 'Account Number', 'Current Value/Balance' (set to \$5,000.00), 'Detailed Description', 'Quantity or Shares', 'Asset Status' (set to 'Not Deposited'), and 'EIN'. The 'Applies To' section has a checked box for 'Ken N Customer Jr'. Buttons at the bottom include 'Save & Close', 'Save & Add', and 'Cancel'.

4. Collateral Review – Property Valuation Details

An indicator will appear if the **Appraisal Document File ID (UCDP)** has any lowercase characters – “Alpha characters must be in upper case”.

The screenshot shows the 'Add/Edit Property Valuation Details' dialog box. The 'Appraisal Document File ID(UCDP)' field contains the text '123abcd' and is highlighted with a red box. A red error message bubble points to this field, stating 'Alpha characters must be in upper case'. Other fields include 'Appraisal Type', 'Valuation Method Type' (set to 'None'), 'Fieldwork Ordered' (set to 'Other'), 'Appraised Value' (set to \$800,000.00), 'Appraisal Date' (set to 4/18/2024), 'Appraisal Management Company', 'Appraisal Company', 'Appraiser Name', 'Appraiser License Number', 'State', 'UCDP Submission Status', 'Property Condition', 'Property Quality', 'Supervisory Appraiser License Number', and 'Appraisal of Record' (set to 'Yes'). Buttons at the bottom include 'Save & Close' and 'Cancel'.

5. FHA/VA Info - VA Loan Disbursements

The LOS has been updated to support vesting veterans and non-borrowing spouses that are not on title.

On the VA Loan Disbursement tab, select the vesting type from the dropdown **12. Title of Property is Vested in the Following:**

FHA / VA Miscellaneous

FHA Info | VA Loan Analysis | **VA Loan Disbursement** | VA Loan Summary | Nearest Living Relative

12. Title of Property is Vested in the Following: [Dropdown Menu]

18. Amount of Energy Efficient Mortgage:*

19. List of Energy Improvements:*

23. Total Unpaid Special Assessments:

25. Non-realty items, if any, acquired with loan proceeds:

Add Agent

Authorized Agent	Address	Function
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6. Property Details – Project Info – Updated for Freddie Mac (LPA) 5.4

The Property Details screen has been updated to capture the **Freddie Mac Condo Project ID**, when applicable on conventional purchase loans.

Property Details

Occupancy: Primary Residence Second Home/Vacation Investment Property

Subject Property Type:

Manufactured Home Accessory Dwelling Unit (ADU)?

Semi-Detached: Yes No

Mixed Use:

Property is currently subject to a Clean Energy Lien:

Conversion of Contract for Deed:

Asset Property Type (for real estate assets):

Project Type:

Project Information

Condominium | PUB | COOP | Project Management Info | Project Insurance Info | Add Project Insurance Info

Project Name:

Fannie Mae Condo Project Manager (CPM) ID:

FHA Project ID:

Freddie Mac Condo Project ID:

Project Type:

Condo Design Type:

Number of Units:

Number of Sold Units:

Non-Warrantable: Yes No

Project Info

7. Property Details – Subject Property Address

The LOS will now allow a slash "/" to be entered in the Property Address field.

The screenshot shows a 'Property Details' form. The 'Property Located' field has radio buttons for 'Yes' (selected) and 'No'. The '* Property Address' field contains '3726 Poplar Street/Road' and is highlighted with a red rectangular box. Below it is the 'Unit Type, Unit #' field with a dropdown menu and an input field.

8. Qualifying the Borrower – Updated for Freddie Mac (LPA) 5.4

The Other Credits pop-up has been updated to capture **Closing Agent** as a Purchase Credit Source Type, when applicable on conventional purchase loans.

The screenshot shows the 'Other Credits' pop-up window. At the top, there are fields for 'TOTAL CREDITS' and 'M. Other Credits' with values of \$0.00 and \$500.00 respectively. A red arrow points to the \$500.00 field. The main table lists 'Other Credit Type' and 'Purchase Credit Source Type'. The 'Other' credit type has a dropdown menu open, showing 'Closing Agent' selected. Other options include Parent, Real Estate Agent, State Agency, Unrelated Friend, and Employer Affiliate. The 'Closing Agent' option is highlighted with a red box. Below the table, there is a 'Closing Cost Credits' section with a table that also has 'Closing Agent' selected in its dropdown menu.

9. REO Information – Property Info

LOS rules have been updated so that when there are active service orders (flood certification, property appraisal, or title insurance), the Subject Property indicator cannot be selected/deselected.

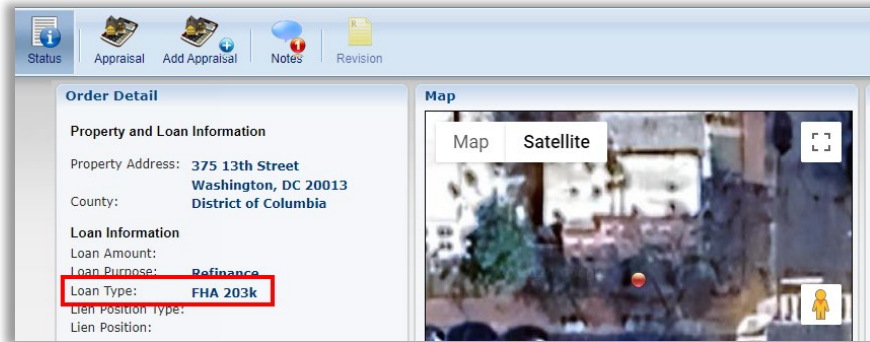
The screenshot shows the 'Property Info' form. The 'Subject Property' checkbox is highlighted with a red box. Other fields include 'Same as Present Address', 'Address Line One', 'Unit Type, Unit #', 'Address Line Two', '* Zip, City & State', 'Country', 'Property Type', '* Property Status', '* Present Market Value', and '* Occupancy Type' with radio buttons for 'Primary Residence' (selected) and 'Will be Primary Residence'. On the right, there is an 'Applies To' section with a checkbox for 'Ken N Customer JR' and a 'Current Monthly Expenses' section with fields for 'Mortgage Insurance', 'Hazard Insurance', 'Real Estate Taxes', 'Homeowner Assn Dues', 'Flood Insurance', and 'Other Expenses'.

10. Toolbar - Exceptions - Override Checkbox

Blue Sage Systems has resolved the issue where an error message would be received when opening the exception details pop-up.

11. Vendor Services – Property Appraisals - FHA 203(k)

To ensure appraisals are ordered and completed correctly, all FHA 203k loans will automatically be ordered as FHA 203k.



12. Vendor Services – View Fraud Service Order Participants

The LOS has consolidated fraud information and associates can now view all fraud participant information from the Vendor Services screen.

To view all participants submitted for review as well as newly added participants that have not yet been submitted to DataVerify:

- Select **Fraud** from the list of services
- Click the **Findings** tab
- Click the **Fraud Participants** button

