Homebridge Wholesale
A division of Homebridge Financial Services, Inc.

P.A.T.H. Loan Submission Stops

P.A.T.H. displays errors for any missing or conflicting loan information when selecting Generate Initial Disclosures or Submit to Setup from the Loan Submission screen. The pop-up will list the Action(s) Required and provide hyperlink(s) to the corresponding P.A.T.H. screens to resolve the submission stops.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

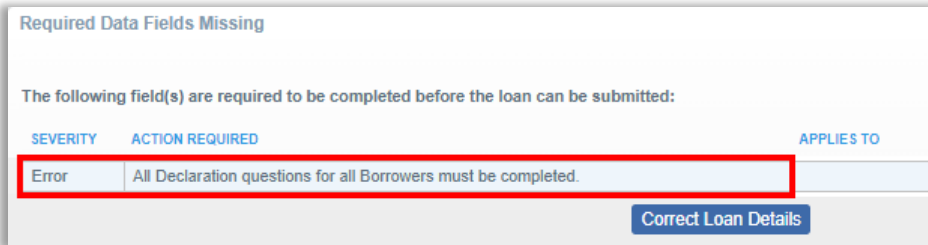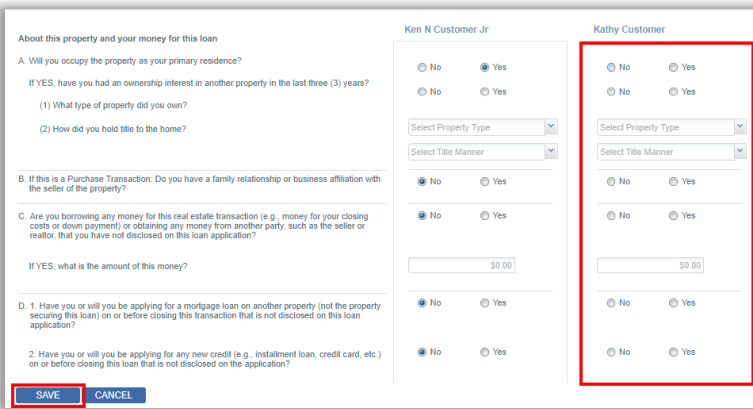| SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The Applicant Email must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant ethnicity must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant gender must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant race must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	The applicant tax id number must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	All Declaration questions for all Borrowers must be completed.		Full Application
Error	Upload Initial Submission Package.		Upload / View Documents
Error	Automated Underwriting must be requested.		Automated Underwriting - DU
Error	Intent to Proceed date must be provided.		Submission
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensati
Error	AUS selected credit decision does not match Investor selected.		Short Application
Error	Interest Rate is required.		Short Application
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		Submission
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		Full Application
Error	Income is required for Documentation Type selected.		Full Application

Correct Loan Details

Note: The pop-up can remain open while making the required changes, or can be closed out by clicking **Correct Loan Details**

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Table of Contents – Submission Errors

7/01/2024

Submission Stop Fixes

Error/Submission Stop	Fix
1. All Declaration questions for all Borrowers must be completed	- Go to **Full Application→ Declarations** - Select Borrower Declarations - Click **Save**

Error/Submission Stop	Fix

2. Applicant birth date/Citizenship/Mobile Phone/tax ID number Missing
 	
 Required Data Fields Missing
 	
 The following field(s) are required to be completed before the loan can be submitted:
 	
 SEVERITY — ACTION REQUIRED — APPLIES TO — PORTAL SCREEN
 Error — The Applicant Mobile Phone must be provided before loan can be submitted. — — Full Application
 Error — The applicant birth date must be entered before the loan can be submitted. — Sally Customer — Full Application
 Error — The applicant tax id number must be entered before the loan can be submitted. — Sally Customer — Full Application
 Error — The applicant citizenship type must be entered before the loan can be submitted. — — Full Application
 	
 Correct Loan Details
	• Go to **Full Application→Borrowers** screen
	 • Enter the required fields for all Borrowers
	    – **Tax ID Number**
	    – **Date of Birth**
	    – **Marital Status**
	    – **Citizenship**
	    – **Mobile Number**

3. Applicant Email must be provided **Required Data Fields Missing** The following field(s) are required to be completed before the loan can be submitted: SEVERITY — ACTION REQUIRED — APPLIES TO — PORTAL SCREEN Error — The Applicant Email must be provided before loan can be submitted. — — Full Application Correct Loan Details	• Go to **Full Application→Borrowers** screen • Enter the required fields for all Borrowers – **Email Address** – Click pencil icon

Error/Submission Stop	Fix
4. Applicant ethnicity, gender, and/or race must be entered	• Go to **Full Application→Demographic Info** • Complete missing information

5. Applicant Present Address must be entered	• Go to **Full Application→Borrowers** screen
	 • Enter the required fields for all Borrowers
	    – **Present Address**
	    – **Occupancy**

Error/Submission Stop	Fix
6. Appraisal Fee/Collateral Desktop Analysis Fee/Credit Report Fee/Lender's Title Insurance Fee/Recording Fee/Settlement Fee/Transfer Taxes required	• Go to **Loan Processing→Fees & Closing Costs** • Click the **Quick Fees** button • Use the **Search** to locate the missing fee(s) • Place a checkmark to select the applicable fee • Enter **Fee Amount** in Borrower or Seller Column • Repeat for each fee to be added • Click **Save**
7. Appraised Value is a required field	• Go to **Loan Summary→Short Application** • Enter **Purchase Price** (Purchase Loans only) • Enter **Appraised Value** • Click **Save**
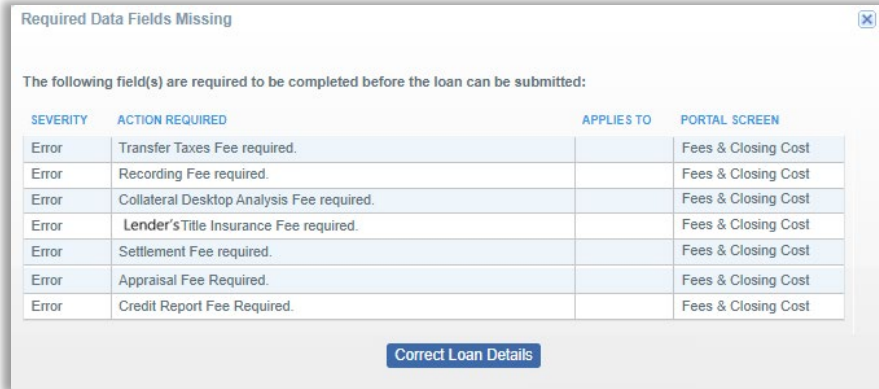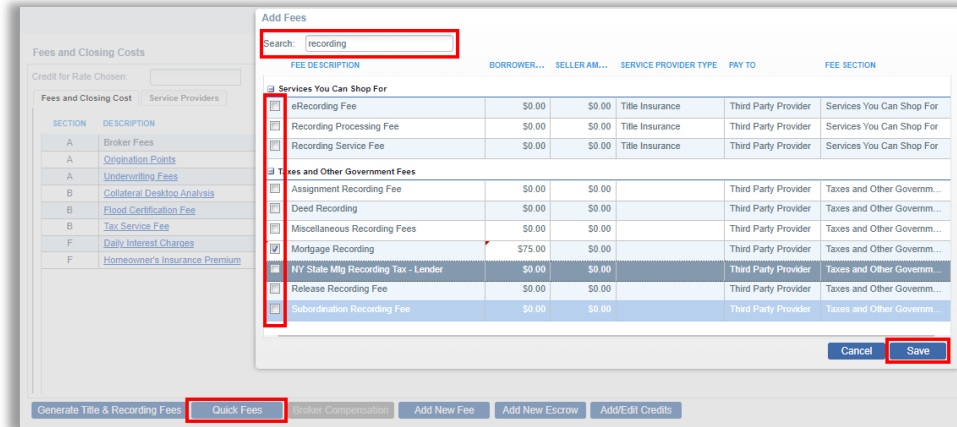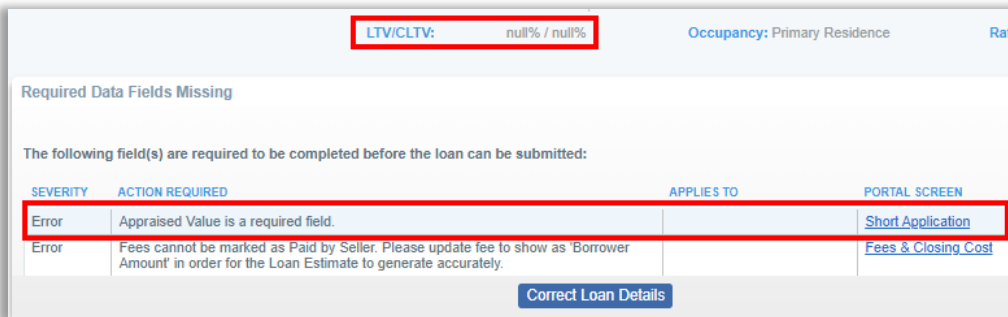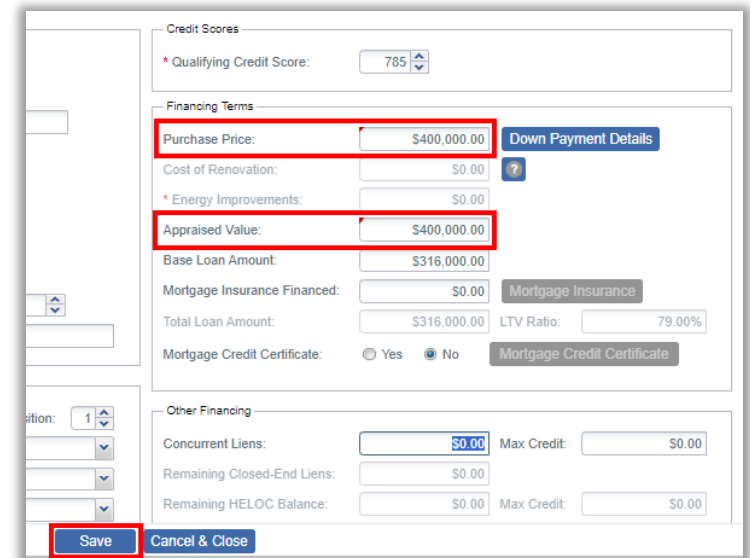
![Homebridge Wholesale - A division of Homebridge Financial Services, Inc.]

Error/Submission Stop	Fix

8. At least one applicant must be a First Time Homebuyer
 	
 Required Data Fields Missing
 	
 The following field(s) are required to be completed before the loan can be submitted:
 	
 SEVERITY   ACTION REQUIRED   PORTAL SCREEN
 Error   At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.   Full Application
 	
 Correct Loan Details
	• Go to **Loan Summary→Short Application**
	 • When First Time Homebuyer is applicable: Select the **First Time Home Buyer** indicator
	
	 Ken Customer
	 Primary Borrower
	 * First, Middle, Last, Name Suffix, Marital, SSN:
	 Ken
	 N
	 Customer
	 JR
	 Unmarried
	 Tax ID Number:
	 500-50-7000
	 First Time Home Buyer: ☑
	 Contact Details
	
	 - OR –
	
	 • When First Time Homebuyer not applicable - Update **Documentation Type:** to **Full Doc**
	
	 Refinance Type:
	 * Documentation Type: Full Doc
	      Full Doc
	      Full Doc with Area Median Income
	 Prepayment:
	 Subsidy Plan:
	 * Subsidy Source:
	 Escrow Waivers:
	 Other Information
	 Apply Fee Buy Out:
	 Duty To Serve:

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Error/Submission Stop	Fix
9. AUS selected credit decision does not match Investor selected **Required Data Fields Missing** ✕ The following field(s) are required to be completed before the loan can be submitted: 	SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
---	---	---	---
Error	The combined LTV ratio for the loan does not match the combined LTV ratio for the rate lock.		Short Application or Lock
Error	The loan amount for the loan does not match the loan amount for the rate lock.		Short Application or Lock
Error	The LTV ratio for the loan does not match the LTV ratio for the rate lock.		Short Application or Lock

Error	AUS selected credit decision does not match Investor selected.		Short Application |
			
			Correct Loan Details
				Ensure the Investor on the **Loan Summary→ Short Application** screen matches the Investor from the last AUS submission (Fannie Mae Desktop Underwriter (DU) or Freddie Mac Loan Product Advisor (LPA)).
				
				• Navigate to the **Loan Summary→Short Application** screen to update the **Investor**
				
				Mortgage Type
				* Lien Type: First Mortgage Position: 1
				* Mortgage Type: Conventional Mortgage
				* Pricing Tier: Conforming
				* Amortization Type: Fixed Rate
				* Product: Conv Conforming 30 yr Fixed
				* Loan Term Months: 360 IO Term: 0
				* **Investor: Fannie Mae**
				Specialty Program:
				
				Other Financing
				Concurrent Liens:
				Remaining Closed-End Liens:
				Remaining HELOC Balance:
				Combined LTV Ratio:
				
				Loan Interest Rate
				* Interest Rate:
				Qualifying Rate:
				
				- OR –
				
				• Go to **Loan Processing→Automated Underwriting** to resubmit to the correct AUS
				
				⦿ Fannie Mae Desktop Underwriter (DU) **Borrower(s)**
				◯ Freddie Mac Loan Product Advisor (LPA)
				      Applicant
				
				AUS Only Order: ☑
				(Use the credit report already associated with the casefile)
				
				Send Request **Credentials** **Create DU MISMO 3.4** Create LPA File
				
				DU Summary Submitted By: Submitted Date-Time: 2/28/2024 9:41 AM
				DU Case File ID:
				Note:
				     Note the Submitted Date and Time
				
				Response Files: Underwriting Findings Html Underwriting Findings Pdf Credit Report Print Status Log
				
				LPA Summary Submitted By: Submitted Date: 2/28/2024 9:42 AM
				Loan Product Advisor Key Identifier: Documentation Level:
				Loan Product Advisor Loan identifier:
				Note:
				
				Response Files: Full Feedback Certificate Full Feedback Certificate Pdf Documentation Checklist Merged Credit Report HVE

Error/Submission Stop	Fix
10. Borrower Paid Compensation is currently set to $0.00 	If Broker Compensation should NOT be set to 0: • Go to **Loan Processing→Fees & Closing Costs** • Click the **Broker Compensation** button • Select **Borrower Paid** • Enter **Borrower Paid Broker Fee ($)** -or- Select **BPC Paid as a Percentage** and enter %

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Error/Submission Stop	Fix
11. CDA Fee may be required based on Loan Product selected	• Go to **Loan Processing→Fees & Closing Costs** • Click the hyperlink for **Collateral Desktop Analysis** • Enter the applicable **Total Borrower Amount** • Click **Save**

Error/Submission Stop	Fix
12. The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock ![Required Data Fields Missing dialog showing error: "The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock." and a second error about Prepayment Penalty in NJ]	Ensure the Closing in Entity Name on the **Processing→Lock Management** screen and the Closing in Entity Name on the **Loan Summary→Short Application** screen are the same. ![Lock Screen and Short Application screen showing Closing in Entity Name: Limited Liability Corporation]
13. Company/Branch License is a required field ![Required Data Fields Missing dialog showing error: "Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section."]	• Go to **Loan Submission→Loan Submission** • Select the **Company/Branch License** from the dropdown in the Loan Licensing Details section ![Loan Submission screen showing Loan Licensing Details section with Company/Branch License dropdown showing Residential Mortgage Lending Act License - 4130749 and Financing Law License - 603I908]

Error/Submission Stop	Fix

14. Construction to Perm loans are not eligible
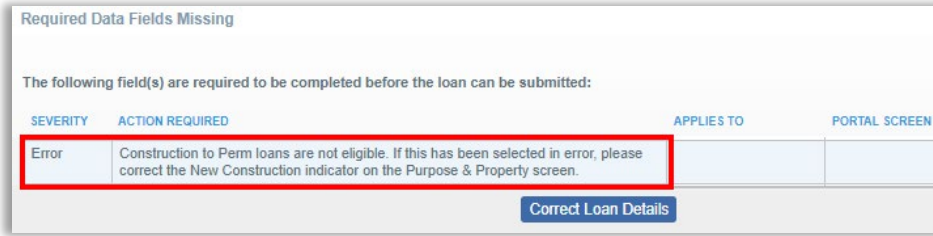
If **New Construction** was selected in error:
- Go to **Full Application→ Purpose & Property**
- Scroll down to the **Property Information** section
- Select **New Construction: No**
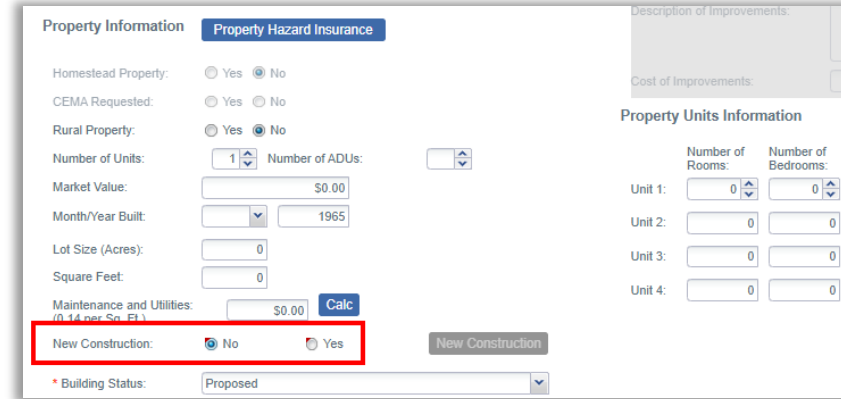
15. Escrow Records Required
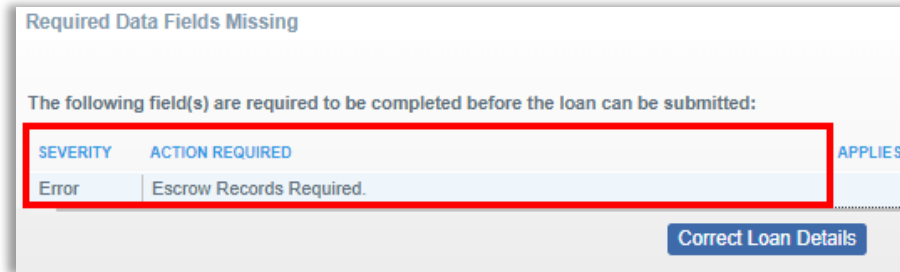
Note: This value determines escrow collected at closing and monthly escrow payment.

- Go to **Loan Processing→Fees & Closing Costs**
- Click **Add New Escrow**
- Select **Escrow Item** from the dropdown list
- Enter **Annual Amount Due**
- Enter **Months Collected**

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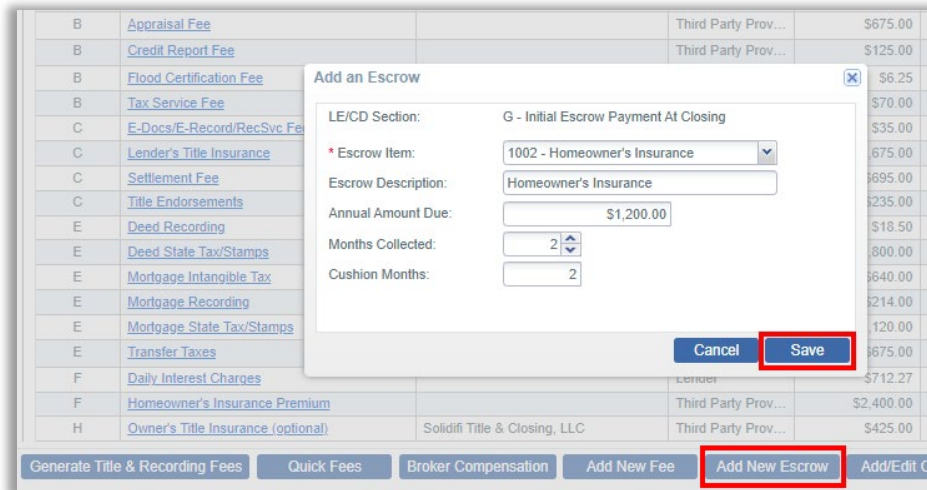
Error/Submission Stop	Fix
16. Fee Amounts cannot be less than $0	• Go to **Loan Processing→Fees & Closing Costs** • Review **Borrower Amount** column for negative fee amount • Click hyperlink in **Description** to edit the fee • Update **Total Borrower Amount** to correct fee amount • Click **Save**

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Error/Submission Stop	Fix
17. Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately	• Go to **Loan Processing→Fees & Closing Costs** • Review **Seller Amount** column • Click hyperlink in **Description** to edit the fee • Move **Total Seller Amount** to **Total Borrower Amount** (Do not use POC) • Click **Save**

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Number of Units is a required field.		Short Application
Error	Fees cannot be marked as Paid by Seller. Please update fee to show as 'Borrower Amount' in order for the Loan Estimate to generate accurately.		Fees & Closing Cost

Correct Loan Details

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARGE...
A	Underwriting Fees**					$0.00	$1,025.00
B	Flood Certification Fee	Service				$0.00	$6.25
B	Tax Service Fee	Corelog				$0.00	$70.00
C	Closing Coordination Fee	Kennet				$0.00	$375.00
C	Closing Protection Letter	Kennet				$0.00	$50.00
C	Closing Protection Letter - Borrower	Kennet				$0.00	$0.00
C	E-Docs/E-Record/RecSvc Fee	Kennet				$0.00	$53.00
C	Title Cert/Opinion Fee	Kennet				$0.00	$65.00
E	Deed State Tax/Stamps					$800.00	$0.00
E	GA Residential Mortgage Fee					$0.00	$0.00
E	Mortgage Intangible Tax					$0.00	$0.00
F	Daily Interest Charges					$0.00	$762.72
F	Homeowner's Insurance Premium					$0.00	$0.00

Editing Fee

* LE/CD Section:	Taxes and Other Government Fees
* Fee Identifier:	1208
Fee description:	Deed State Tax/Stamps
Service Provider Type:	-- Select --
Pay To:	Third Party Provider
Service Provider:	
* Vendor Relationship:	
Finance Charge:	☐
Total Amount:	$800.00 POC Amount: $0.00
Total Borrower Amount:	$800.00 POC Amount: $0.00
Total Seller Amount:	$0.00 POC Amount: $0.00

Cancel   Save

Error/Submission Stop	Fix
18. Fees cannot be marked as Paid Outside of Closing. Please update fee in order for the Loan Estimate to generate accurately. 	• Go to **Loan Processing→Fees & Closing Costs** • Review **Description** column for fee(s) with ****** • Click hyperlink in **Description** to edit the fee • Remove value in **POC Amount** • Click **Save**
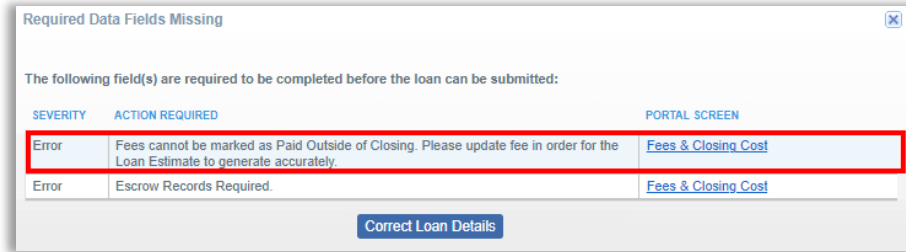
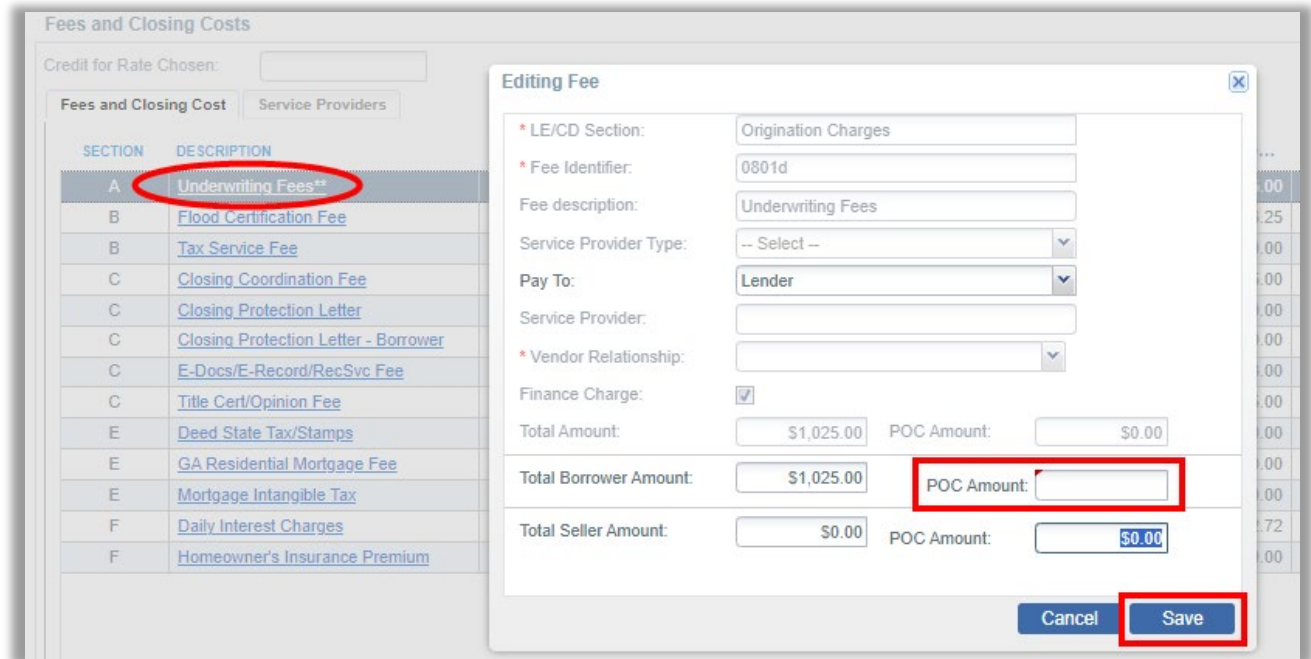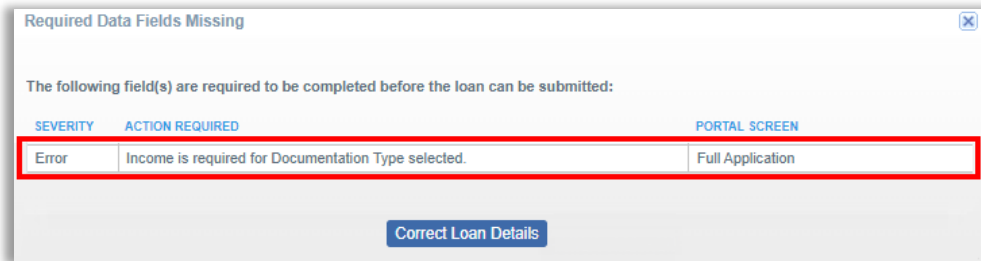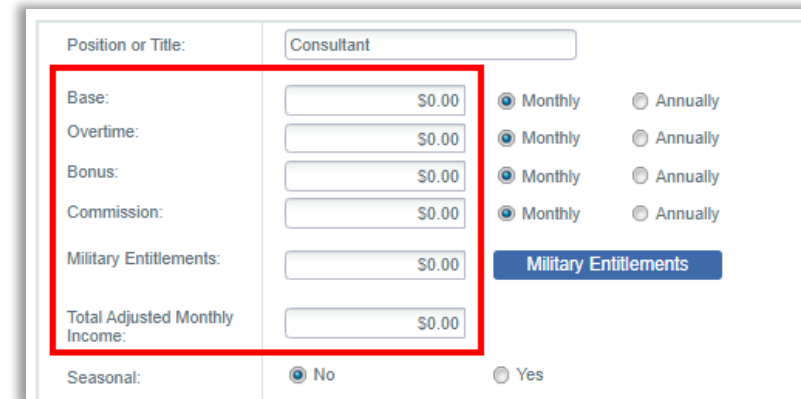| Error/Submission Stop	Fix
19. Income is required for Documentation Type selected **Required Data Fields Missing** ☒ The following field(s) are required to be completed before the loan can be submitted: 	SEVERITY	ACTION REQUIRED	PORTAL SCREEN
---	---	---
Error	Income is required for Documentation Type selected.	Full Application | [Correct Loan Details]	When Documentation Type is Full Doc with Area Median Income, Total Monthly Income cannot be $0.00. • Go to **Full Application→Employment/Income** screen • Enter the applicable Income | Position or Title:	Consultant		
---	---	---	---
Base:	$0.00	● Monthly	○ Annually
Overtime:	$0.00	● Monthly	○ Annually
Bonus:	$0.00	● Monthly	○ Annually
Commission:	$0.00	● Monthly	○ Annually
Military Entitlements:	$0.00	[Military Entitlements]	
Total Adjusted Monthly Income:	$0.00		
Seasonal:	● No	○ Yes	| **- OR –** If FTHB not applicable: • Go to **Loan Summary→Short Application** • Update the **Documentation Type:** to **Full Doc** | Refinance Type:		Escrow Waivers:
---	---	---
* Documentation Type:	Full Doc ▼	Other Information
Prepayment:	Full Doc	
Subsidy Plan:	Full Doc with Area Median Income	Apply Fee Buy Out:
* Subsidy Source:	▼	Duty To Serve:	
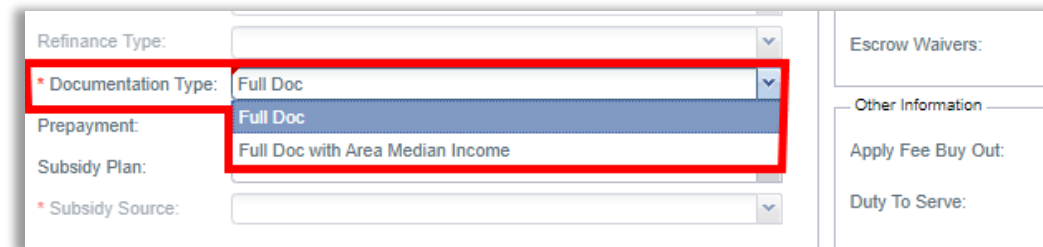
Error/Submission Stop	Fix
20. Income is required for Loan Program selected. 	• Go to **Full Application→Employment/Income** screen • Enter the applicable **Income**

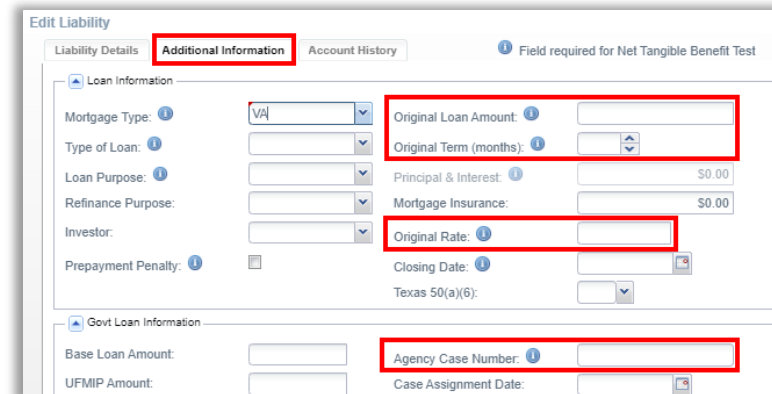**21. In connection with your VA IRRRL submission**
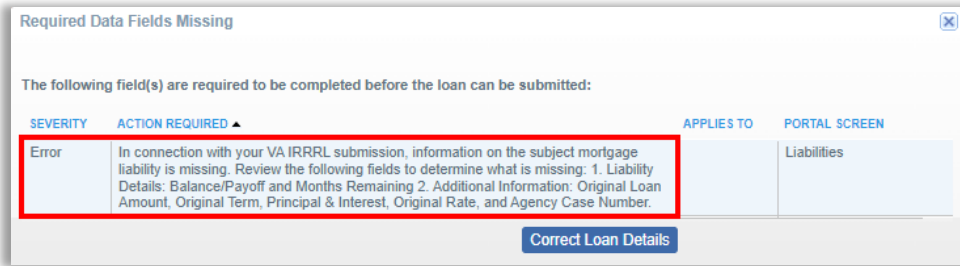
- Go to **Full Application→Liabilities** screen
- Click the **Creditor** hyperlink for the applicable mortgage
- Enter or update:
  - **Payment**
  - **Outstanding Balance**
  - **Principal & Interest**
  - **Months Remaining**
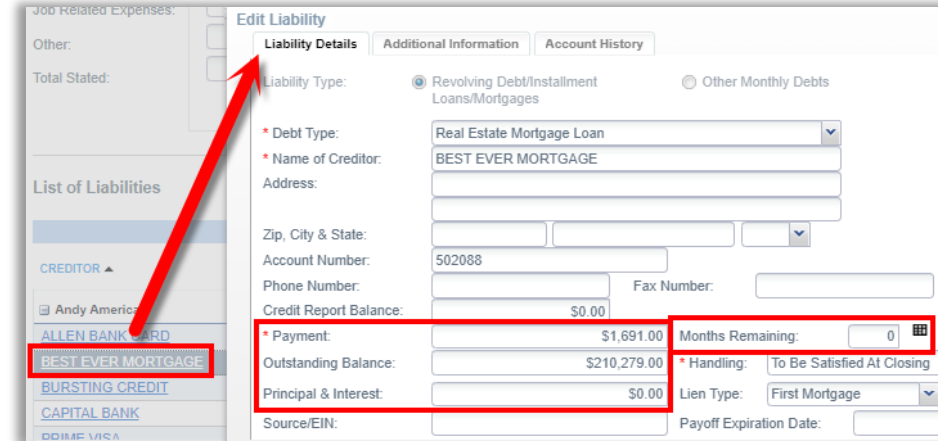
- Click the **Additional Information** tab and enter or update:
  - **Original Loan Amount**
  - **Original Term (months)**
  - **Original Rate**
  - **Agency Case Number**
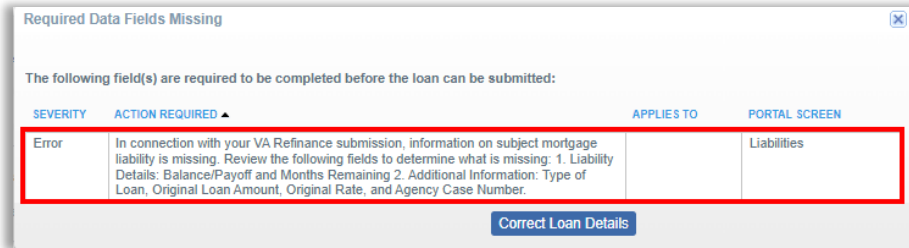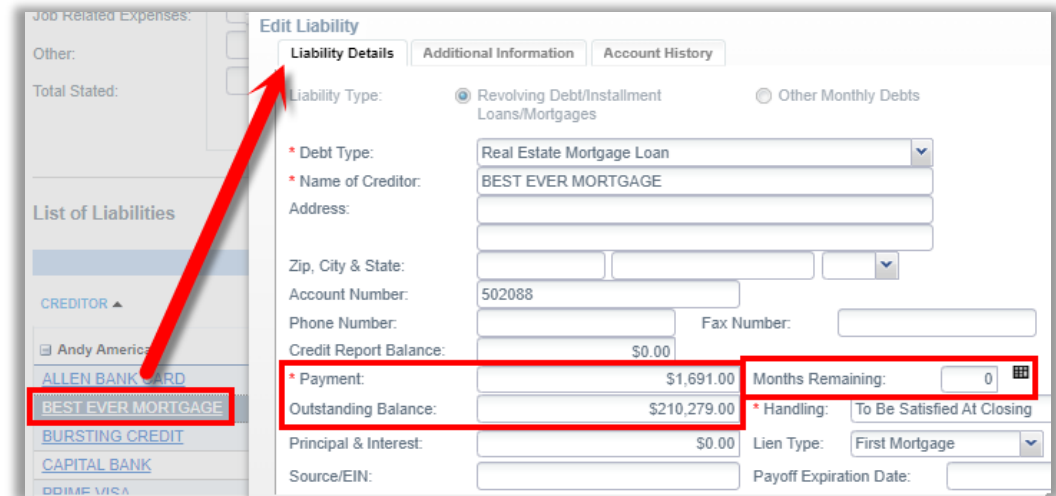
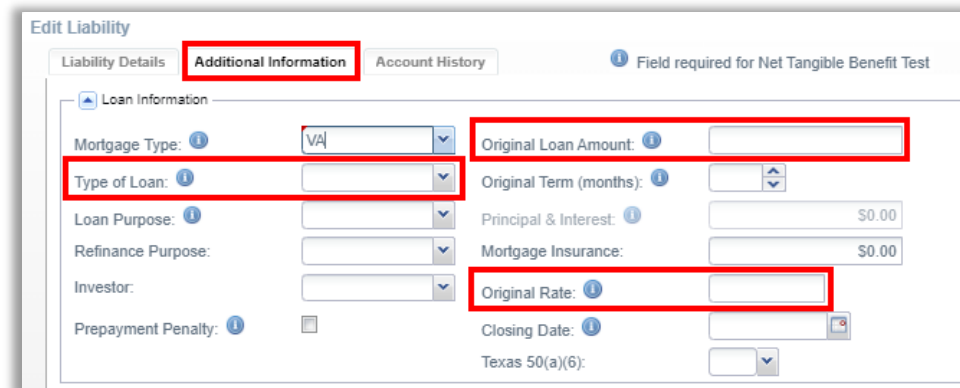**22. In connection with your VA Refinance submission**

- Go to **Full Application→Liabilities** screen
- Click the **Creditor** hyperlink for the applicable mortgage
- Enter or update:
    - **Payment**
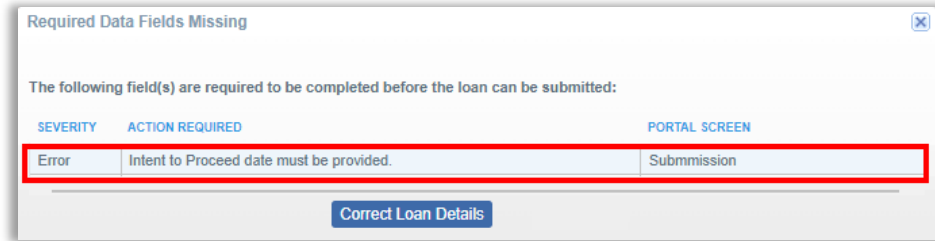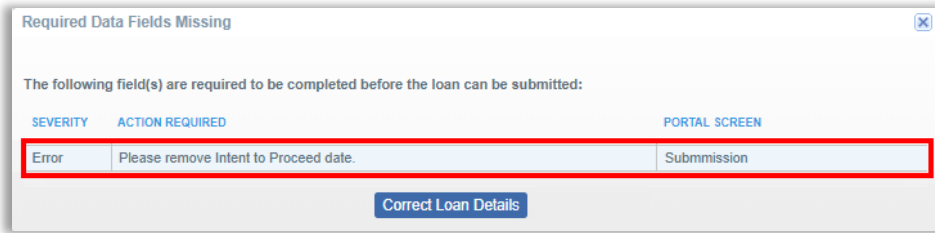   - **Outstanding Balance**
    - **Months Remaining**

- Click the **Additional Information** tab and enter or update:
    - **Type of Loan**
    - **Original Loan Amount**
    - **Original Rate**

Error/Submission Stop	Fix
23. Intent to Proceed	- Go to **Loan Submission→Loan Submission** - To **Generate Initial Disclosures** – Intent to Proceed Date must be blank - To **Submit to Setup** – Enter Intent to Proceed Date
24. Interest Rate for the loan does not match the interest rate for the lock	Ensure the interest rate on the **Loan Summary→Short Application** screen and the interest rate on the Loan **Processing→Lock Management** screen are the same.
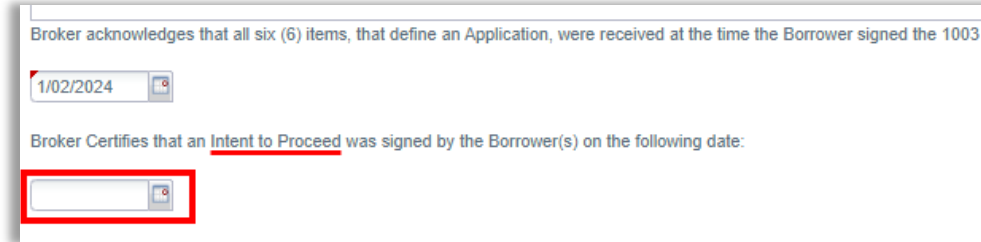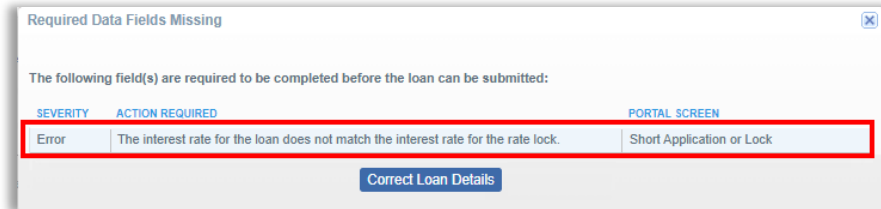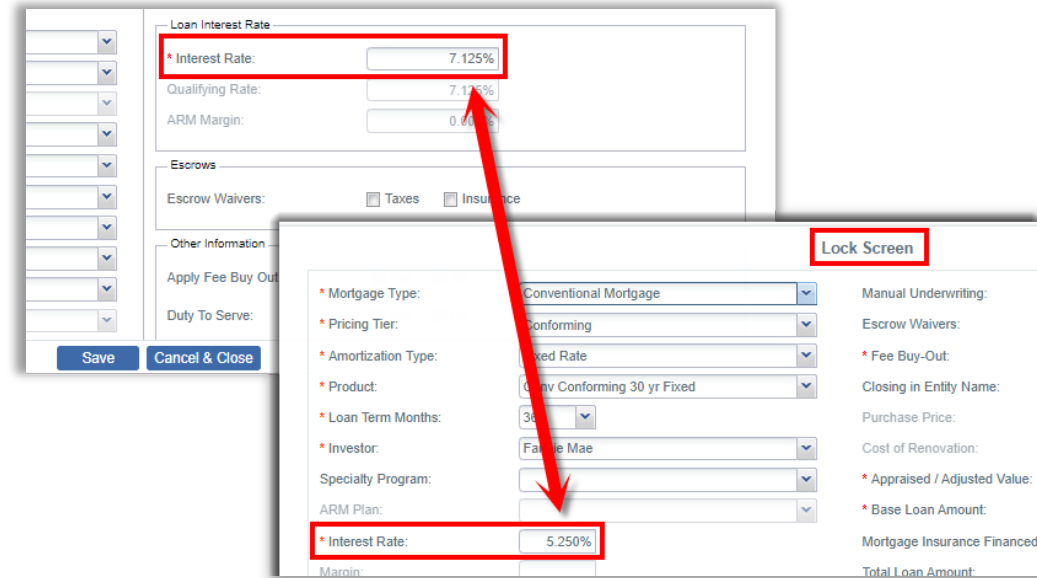
Error/Submission Stop	Fix
25. Interest Rate is Required	• Go to **Loan Summary→Short Application** • Scroll down and enter the **Interest Rate**
26. Lender Paid Compensation is currently reflecting 0%	The Broker's **Wholesale Portal Administrator** must set compensation via the Set Compensation link. <u>Click here</u> for instructions.
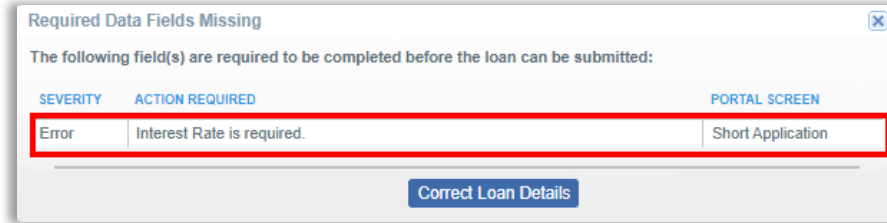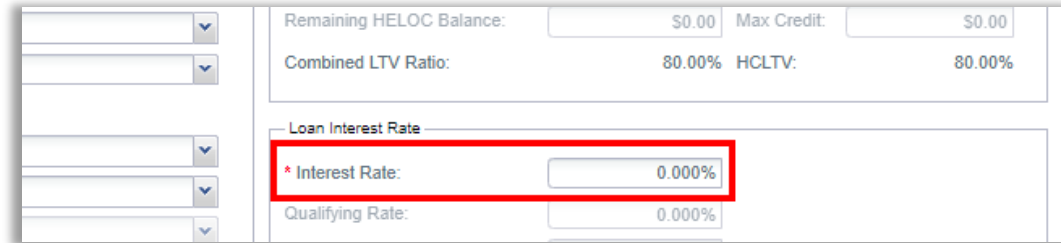
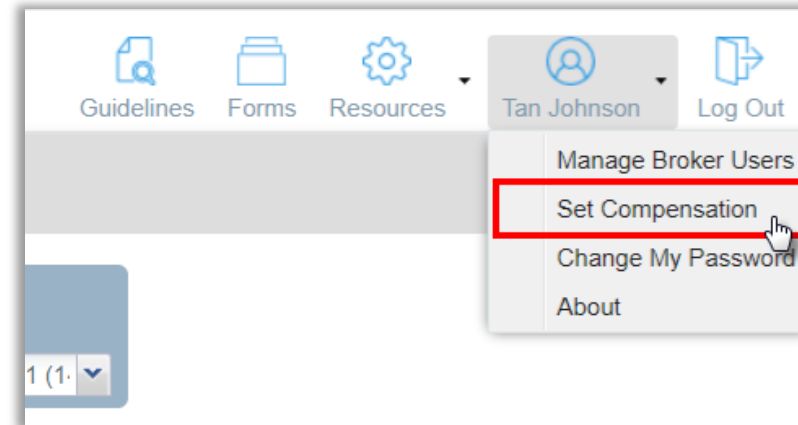| Error/Submission Stop	Fix
27. Loan Amount and Loan Product/Program requires a Second Appraisal 	• Go to **Loan Processing→Fees & Closing Costs** • Click the **Quick Fees** button • Use the **Search** to locate the Second Appraisal Fee • Place a checkmark to select the Second Appraisal Fee • Enter **Fee Amount** in Borrower or Seller Column • Click **Save**
28. MLO Email/Phone is required for submission 	• Go to **Loan Summary→Short Application** • Enter **MLO Email/MLO Phone Number**
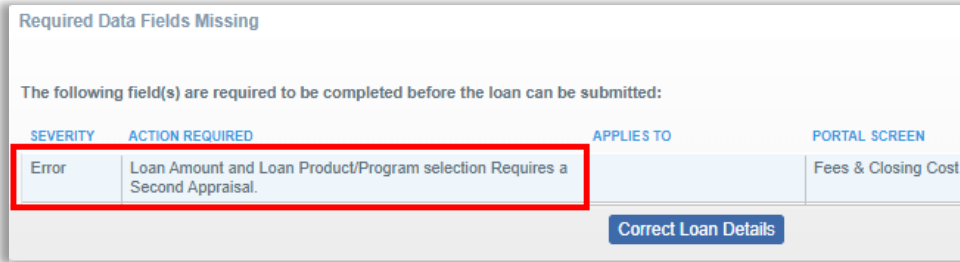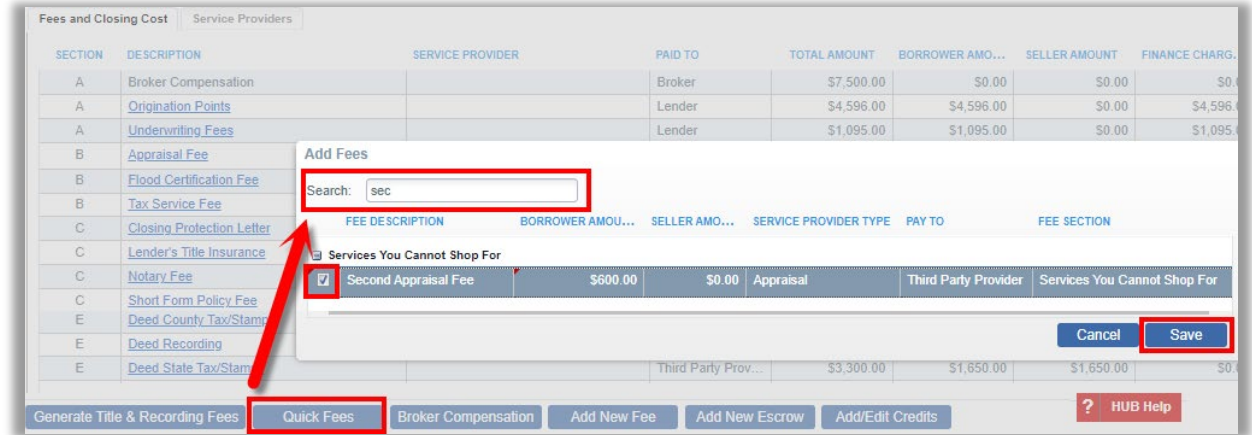
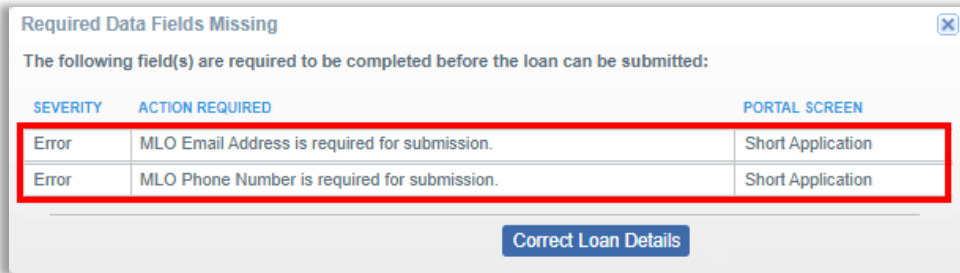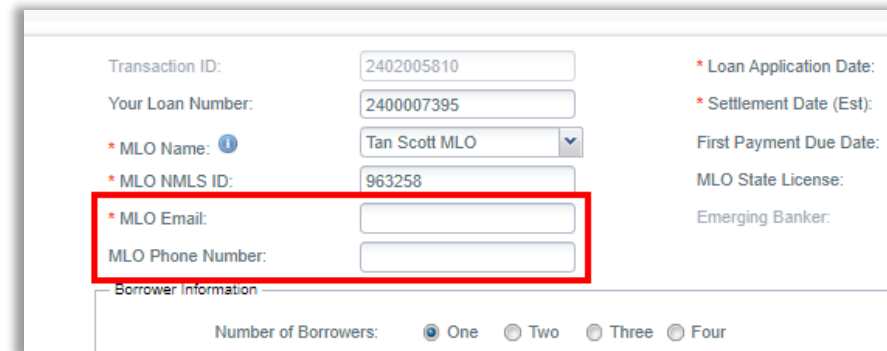| Error/Submission Stop	Fix
29. Mortgage Insurance required	• Go to **Loan Summary→Short Application** screen • Click the **Mortgage Insurance** button • Select the **MI Plan** and **MI Company** • Click the **Get Rates** button
30. New York Attorney/Texas Doc Prep Fee required	• Go to **Loan Processing→Fees & Closing Costs** • Click the **Quick Fees** button • Use the **Search** to locate the missing fee • Place a checkmark to select the applicable fee • Enter **Fee Amount** in Borrower or Seller Column • Click **Save**
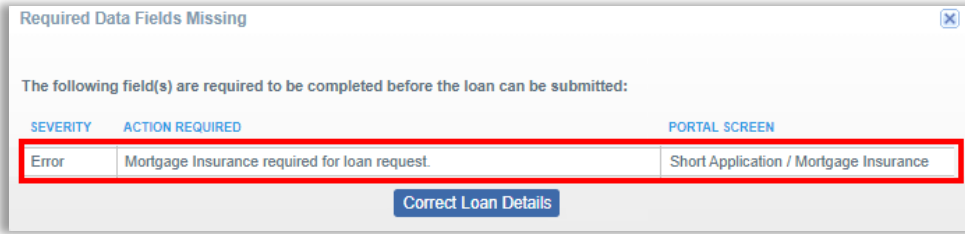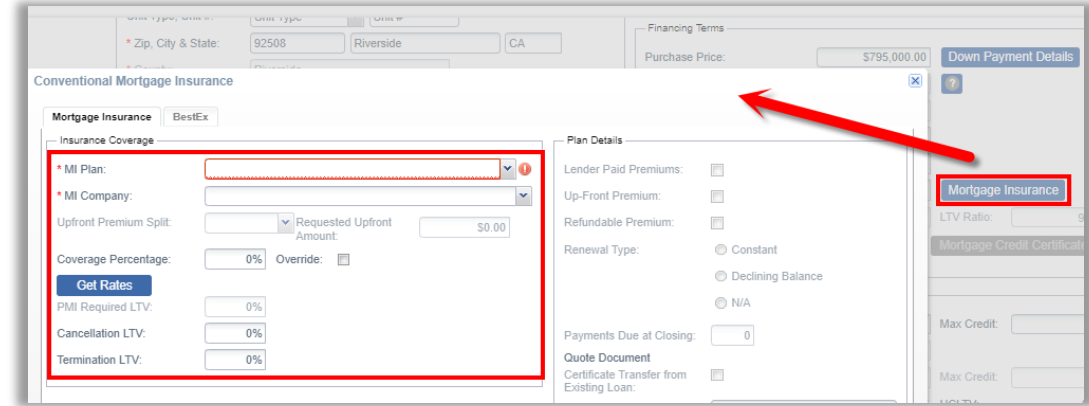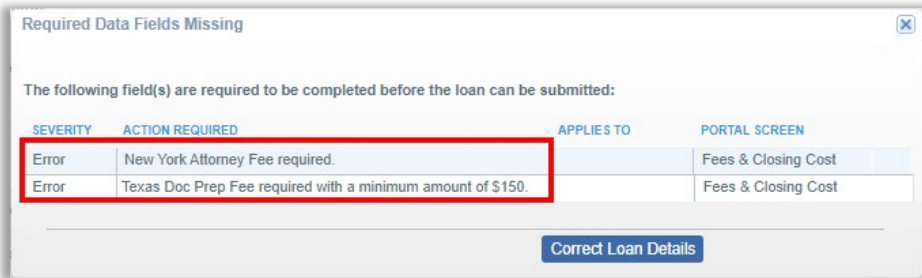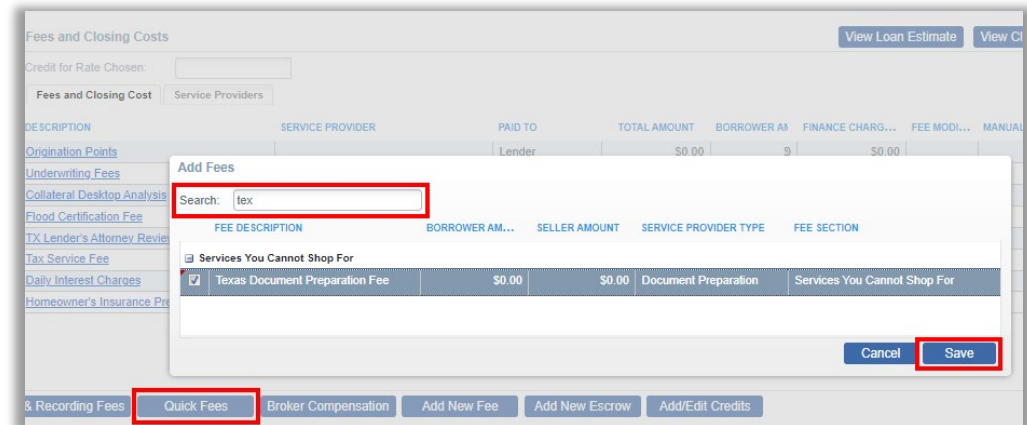
Error/Submission Stop	Fix
31. Number of Units is a required field	• Go to **Loan Summary→Short Application** • Update **No. Units** as applicable • Click **Save**
32. Provide banker/broker contact information	• Go to **Loan Summary→Contacts** • Click the **Set** button • Select the Broker Contact from the list • Click **Set Contact**
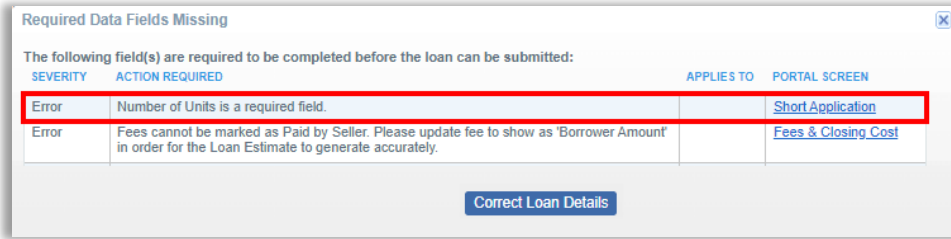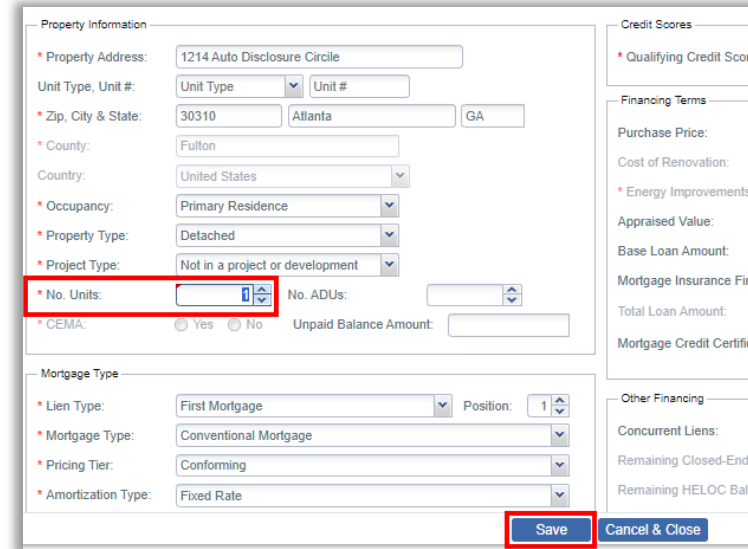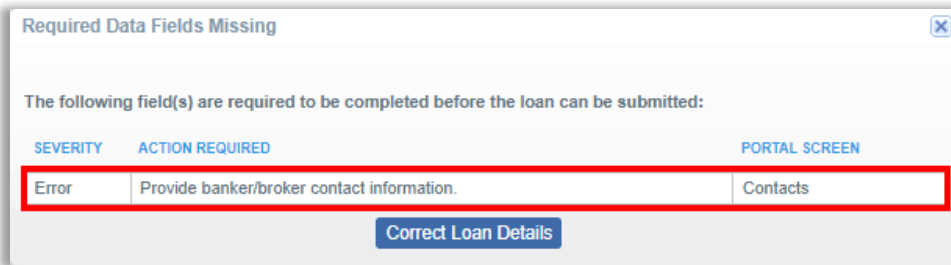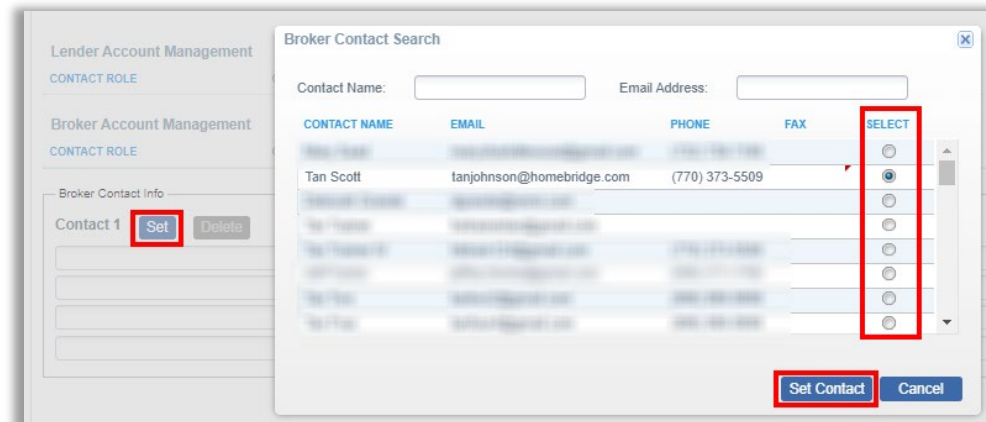
Error/Submission Stop	Fix
33. Select Broker Compensation type 	For submitting Unlocked Loans: • Go to **Loan Processing→Fees & Closing Costs** • Click **Broker Compensation** • Select **Compensation Type** • Enter **Credit** or **Points for Rate Chosen** and **Save**
34. Service Provider cannot be TBD or Pending, a Company Name must be listed 	• Go to **Loan Processing→Fees & Closing Costs** • Click the **Service Providers** tab • Click the **Service Provider Type** hyperlink • Enter required information and **Save**
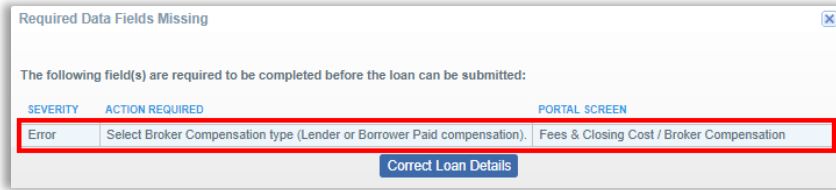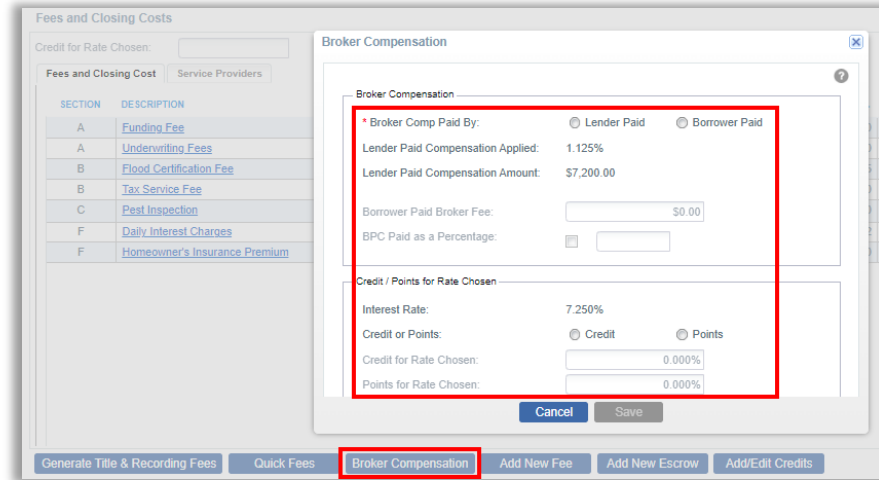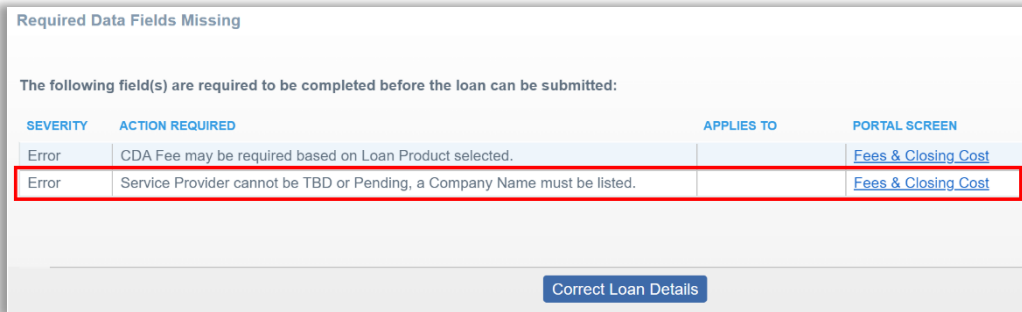
7/01/2024
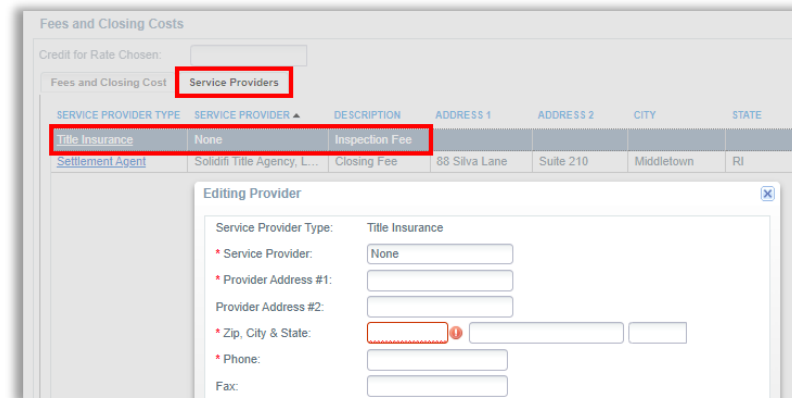
Error/Submission Stop	Fix
35. **Service Provider must be listed for all Section C – Services You Can Shop For** *Required Data Fields Missing* The following field(s) are required to be completed before the loan can be submitted: SEVERITY · ACTION REQUIRED · PORTAL SCREEN Error · Service Provider must be listed for all 'C - Services You Can Shop For' associated fees. · Fees & Closing Cost Correct Loan Details	• Go to **Loan Processing→Fees & Closing Costs** • Click the **Service Providers** tab • Click the **Service Provider Type** hyperlink • Enter required information and **Save**
36. **Subject Property has not been selected** *Required Data Fields Missing* The following field(s) are required to be completed before the loan can be submitted: SEVERITY · ACTION REQUIRED · PORTAL SCREEN Error · The Subject Property has not been selected. Navigate to the REO Information screen and choose Subject Property and select checkbox on the Property Information. Correct Loan Details	• Go to **Full Application→REO Info** screen • Click the **Property Address** hyperlink • Select **Subject Property** on the Property Info pop-up
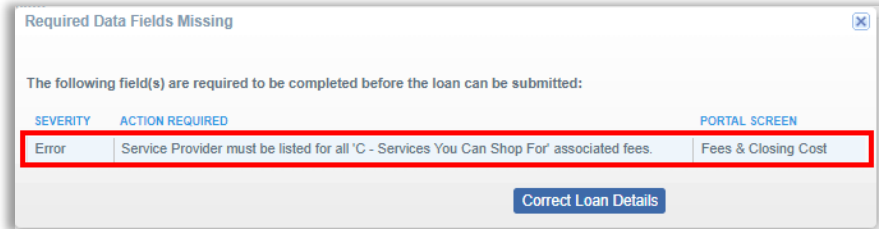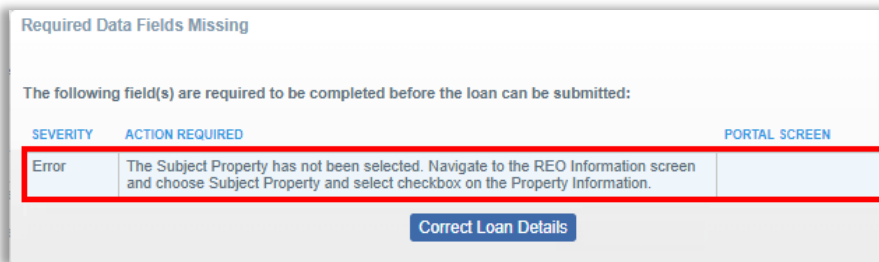
homebridge Wholesale
A division of Homebridge Financial Services, Inc.
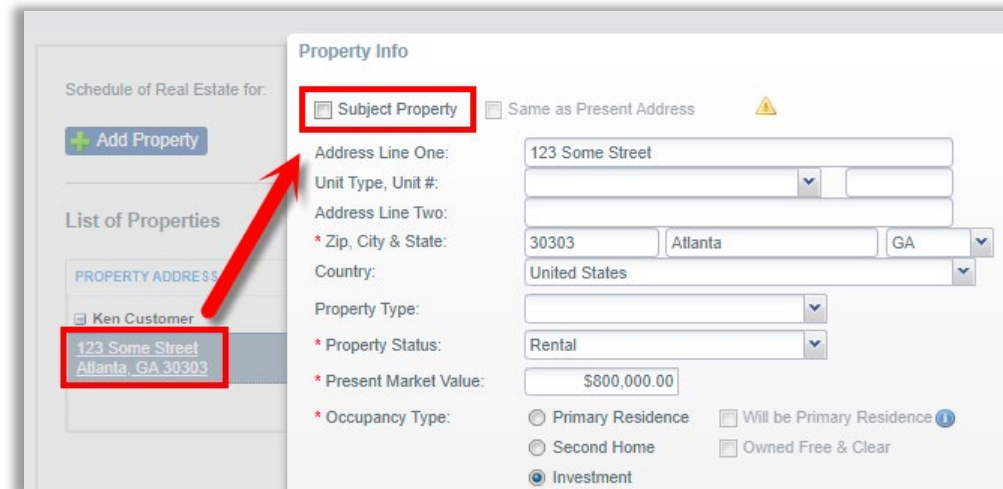
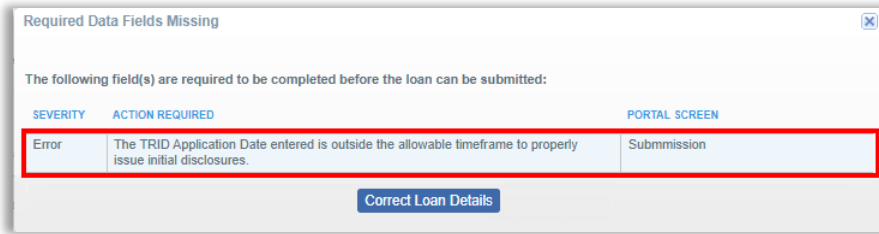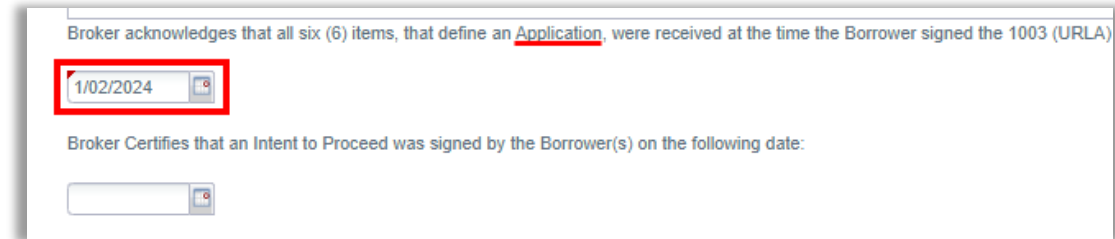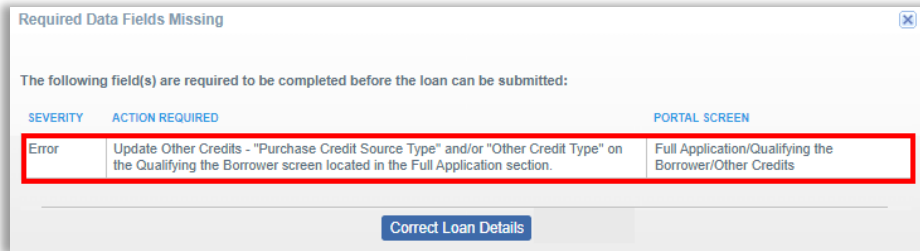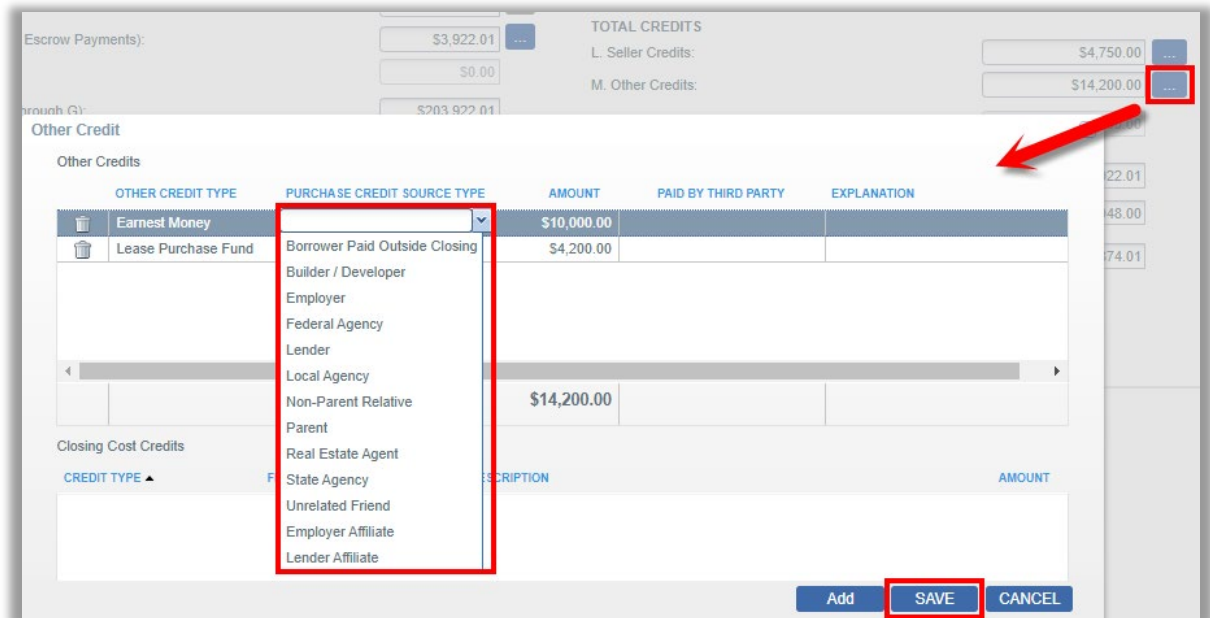| Error/Submission Stop	Fix
37. **TRID Application Date entered is outside the available timeframe** *Required Data Fields Missing* *The following field(s) are required to be completed before the loan can be submitted:* SEVERITY — ACTION REQUIRED — PORTAL SCREEN Error — The TRID Application Date entered is outside the allowable timeframe to properly issue initial disclosures. — Submission **Correct Loan Details**	• Go to **Loan Submission→Loan Submission** • Update the **Application Date** – For Generating Initial Disclosures - the **Application Date** cannot be greater than one day prior to the Submission Date Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) 1/02/2024 Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:
38. Update Other Credits - Purchase Credit Source Type and/or Other Credit Type *Required Data Fields Missing* *The following field(s) are required to be completed before the loan can be submitted:* SEVERITY — ACTION REQUIRED — PORTAL SCREEN Error — Update Other Credits - "Purchase Credit Source Type" and/or "Other Credit Type" on the Qualifying the Borrower screen located in the Full Application section. — Full Application/Qualifying the Borrower/Other Credits **Correct Loan Details**	• Go to **Full Application→Qualifying the Borrower** • Click the **Other Credits** button – **Note:** you may need to zoom out to 90% to see the button • Select **Purchase Credit Source Type** from the dropdown for each credit • Click **Save** Escrow Payments): $3,922.01 TOTAL CREDITS $0.00 L. Seller Credits: $4,750.00 through G): $203,922.01 M. Other Credits: $14,200.00 **Other Credit** Other Credits OTHER CREDIT TYPE — PURCHASE CREDIT SOURCE TYPE — AMOUNT — PAID BY THIRD PARTY — EXPLANATION Earnest Money — — $10,000.00 Lease Purchase Fund — — $4,200.00 Dropdown: Borrower Paid Outside Closing, Builder / Developer, Employer, Federal Agency, Lender, Local Agency, Non-Parent Relative, Parent, Real Estate Agent, State Agency, Unrelated Friend, Employer Affiliate, Lender Affiliate $14,200.00 Closing Cost Credits CREDIT TYPE — DESCRIPTION — AMOUNT Add SAVE CANCEL

Error/Submission Stop	Fix
39. You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company 	• Go to **Loan Summary→Short Application** • Update the **Closing in Entity Name** to **Limited Liability Corporation** when a Prepayment Penalty is selected in NJ