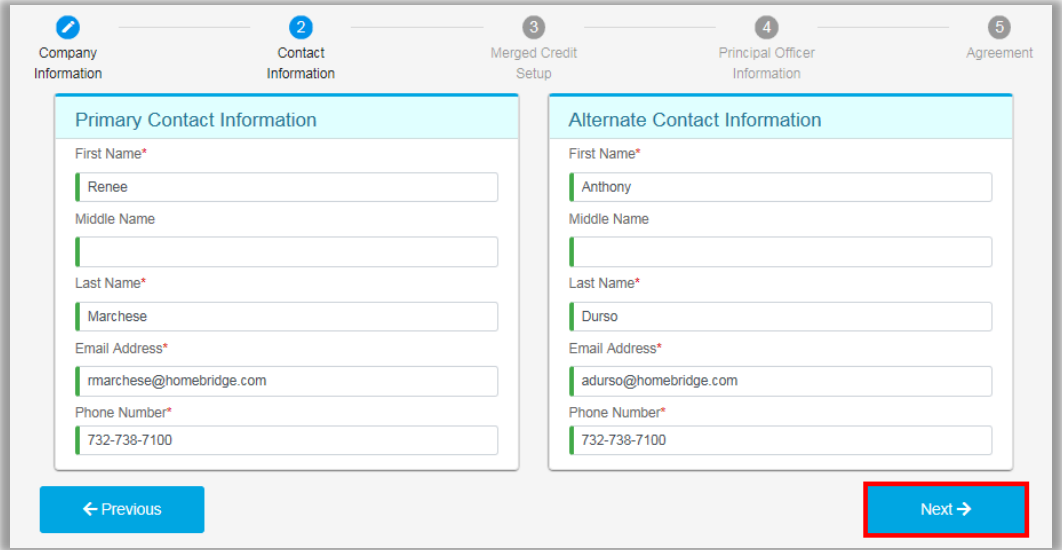
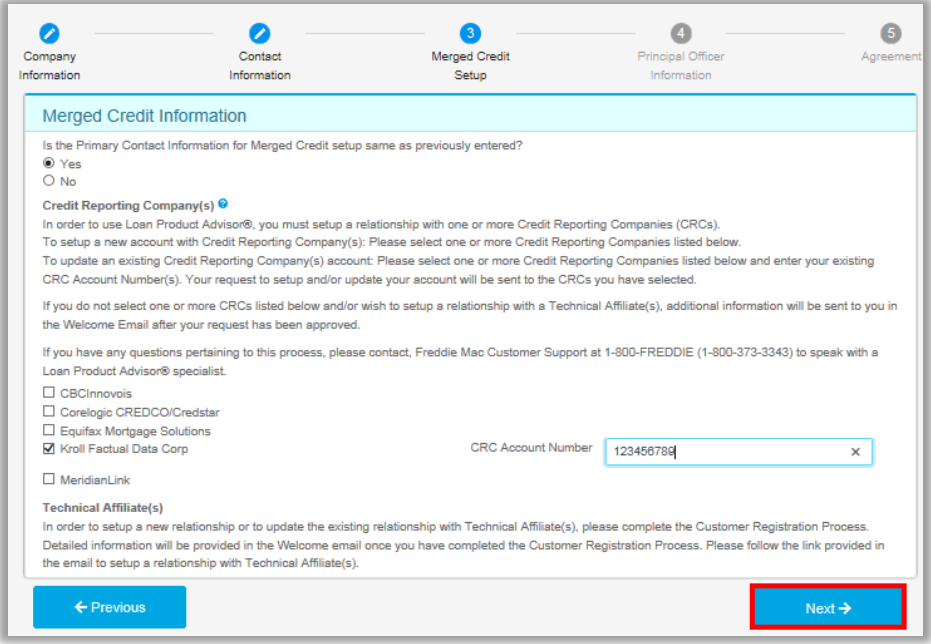


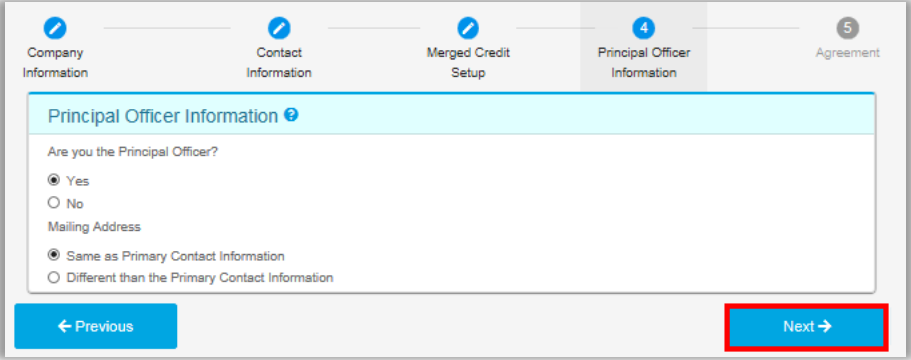
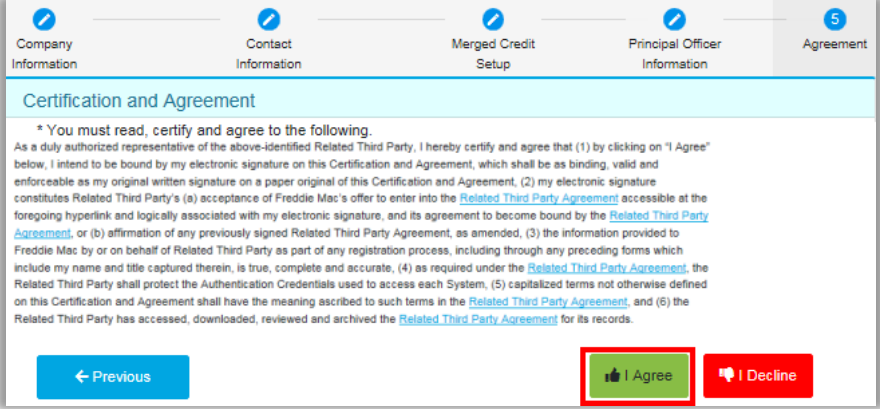
Freddie Mac Initial Setup and Submission

To submit loans to Loan Product Advisor (LPA) through The Hub, Brokers must participate in a sponsored relationship with Homebridge Financial Services (HBFS) and notify their credit agency once the LPA credentials are received. The following steps must be completed **prior** to LPA loan submission.

Request Third Party Originator (TPO) Sponsorship

Step	Action
1.	Click https://www4.freddiemac.com/CRP/#/sponsoredAccess to register.
2.	<ul style="list-style-type: none"> Enter HBFS Seller/Service # 175156. Complete all information on the page and click Continue. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p style="background-color: #e0f2f1; padding: 5px;">Sponsored Access</p> <p>Please enter your Sponsor's Wholesale Freddie Mac Seller/Service Number, your Third-Party Originator (TPO) Number assigned to you by Freddie Mac, your Primary Contact Email Address and your Federal Tax ID.</p> <p>Sponsor's Wholesale Freddie Mac Seller/Service Number*</p> <input style="width: 100%;" type="text" value="175156"/> <p>Third-Party Originator (TPO) Number (if applicable)</p> <input style="width: 100%;" type="text" value="Enter a 7 Digit Number"/> <p>Primary Contact Email Address*</p> <input style="width: 100%;" type="text" value="example@email.com"/> <p>Federal Tax ID*</p> <input style="width: 100%;" type="text" value="Enter a 9 Digit Number"/> <p>Enter a new registration</p> <p><input checked="" type="radio"/> Enter New Registration</p> <div style="text-align: right;"> <input style="background-color: #8bc34a; color: white; padding: 5px 15px;" type="button" value="CONTINUE"/> <input style="background-color: #f44336; color: white; padding: 5px 15px;" type="button" value="CLEAR"/> </div> </div>
3.	<p>Enter Broker Company Information and click Next.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <div style="display: flex; justify-content: space-between; font-size: small; margin-bottom: 10px;"> 1 Company Information 2 Contact Information 3 Merged Credit Setup 4 Principal Officer Information 5 Agreement </div> <div style="background-color: #e0f2f1; padding: 5px; margin-bottom: 10px;">Company Information</div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Federal Tax Identifier*</p> <input style="width: 100%;" type="text" value="123456789"/> </div> <div style="width: 45%;"> <p>Company Name*</p> <input style="width: 100%;" type="text" value="Test Company Sign Up"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 60%;"> <p>Street Address*</p> <input style="width: 100%;" type="text" value="194 Wood Ave South"/> </div> <div style="width: 35%;"> <p>Suite/Apt/Unit#</p> <input style="width: 100%;" type="text" value="9th Floor"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 25%;"> <p>City*</p> <input style="width: 100%;" type="text" value="Iselin"/> </div> <div style="width: 10%;"> <p>State*</p> <input style="width: 100%;" type="text" value="NJ"/> </div> <div style="width: 20%;"> <p>Zip Code*</p> <input style="width: 100%;" type="text" value="08830"/> </div> <div style="width: 45%;"> <p>Zip Code Extension</p> <input style="width: 100%;" type="text"/> </div> </div> <p>Mailing Address</p> <p><input checked="" type="radio"/> Same as Street Address</p> <p><input type="radio"/> Different than the Company Information provided previously</p> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <input style="background-color: #00bcd4; color: white; padding: 5px 15px;" type="button" value="← Previous"/> <input style="background-color: #00bcd4; color: white; padding: 5px 15px; border: 2px solid red;" type="button" value="Next →"/> </div> </div>

Step	Action
4.	<p>Enter a Primary Contact and an Alternate Contact, click Next.</p> 
5.	<p>Complete the Merged Credit Setup, click Next.</p>  <p>Note: One of the five (5) listed credit vendors must be selected.</p>

Step	Action
6.	<p>Enter the Principal Officer Information, click Next.</p> 
7.	<p>Read the Certification and Agreement. If in agreement, click I Agree to continue.</p> 

Step	Action																																							
8.	<p>A Confirmation Summary will appear. Broker will receive an email from Freddie Mac with the confirmation and a copy of the agreement.</p> <div data-bbox="337 390 1451 1079" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center; color: #0070c0;">Confirmation Summary</p> <p>Your request has been submitted successfully. Freddie Mac has received your request, you will receive an email with your Confirmation Number and the Agreement.</p> <table border="0" style="width: 100%; font-size: 0.9em;"> <tr> <td style="width: 33%;">Confirmation Number: 101800</td> <td style="width: 33%;">Application Status: SUBMITTED</td> <td style="width: 33%;">Application Submitted on: May 20, 2019</td> </tr> <tr> <td>Company Information</td> <td>Primary Contact Information</td> <td>Principal Officer Information</td> </tr> <tr> <td>Federal Tax Identifier: 123456789</td> <td>First Name: Renee</td> <td>First Name: Renee</td> </tr> <tr> <td>Company Name: Test Company Sign Up</td> <td>Last Name: Marchese</td> <td>Last Name: Marchese</td> </tr> <tr> <td>Street Address: 194 Wood Ave South 9th Floor Iselin NJ 08830</td> <td>Email Address: rmarchese@homebridge.com</td> <td>Email Address: rmarchese@homebridge.com</td> </tr> <tr> <td>Mailing Address: 194 Wood Ave South 9th Floor Iselin NJ 08830</td> <td>Phone Number: 732-738-7100</td> <td>Phone Number: 732-738-7100</td> </tr> <tr> <td>Application(s) Requested</td> <td>Merged Credit Information</td> <td></td> </tr> <tr> <td>• Loan Product Advisor®</td> <td>First Name: Renee</td> <td></td> </tr> <tr> <td></td> <td>Last Name: Marchese</td> <td></td> </tr> <tr> <td></td> <td>Email Address: rmarchese@homebridge.com</td> <td></td> </tr> <tr> <td></td> <td>Phone Number: 732-738-7100</td> <td></td> </tr> <tr> <td></td> <td>CRC Selected:</td> <td></td> </tr> <tr> <td></td> <td>• Kroll Factual Data Corp - 123456789</td> <td></td> </tr> </table> <p style="text-align: left; margin-top: 10px;">Print Confirmation Summary</p> </div>	Confirmation Number: 101800	Application Status: SUBMITTED	Application Submitted on: May 20, 2019	Company Information	Primary Contact Information	Principal Officer Information	Federal Tax Identifier: 123456789	First Name: Renee	First Name: Renee	Company Name: Test Company Sign Up	Last Name: Marchese	Last Name: Marchese	Street Address: 194 Wood Ave South 9th Floor Iselin NJ 08830	Email Address: rmarchese@homebridge.com	Email Address: rmarchese@homebridge.com	Mailing Address: 194 Wood Ave South 9th Floor Iselin NJ 08830	Phone Number: 732-738-7100	Phone Number: 732-738-7100	Application(s) Requested	Merged Credit Information		• Loan Product Advisor®	First Name: Renee			Last Name: Marchese			Email Address: rmarchese@homebridge.com			Phone Number: 732-738-7100			CRC Selected:			• Kroll Factual Data Corp - 123456789	
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	CRC Selected:																																							
	• Kroll Factual Data Corp - 123456789																																							
9.	<p>After completion of registration, the Broker and REMN will receive a confirmation email (3-5 days) with new TPO ID and LP Password.</p>																																							

Notify Credit Agency

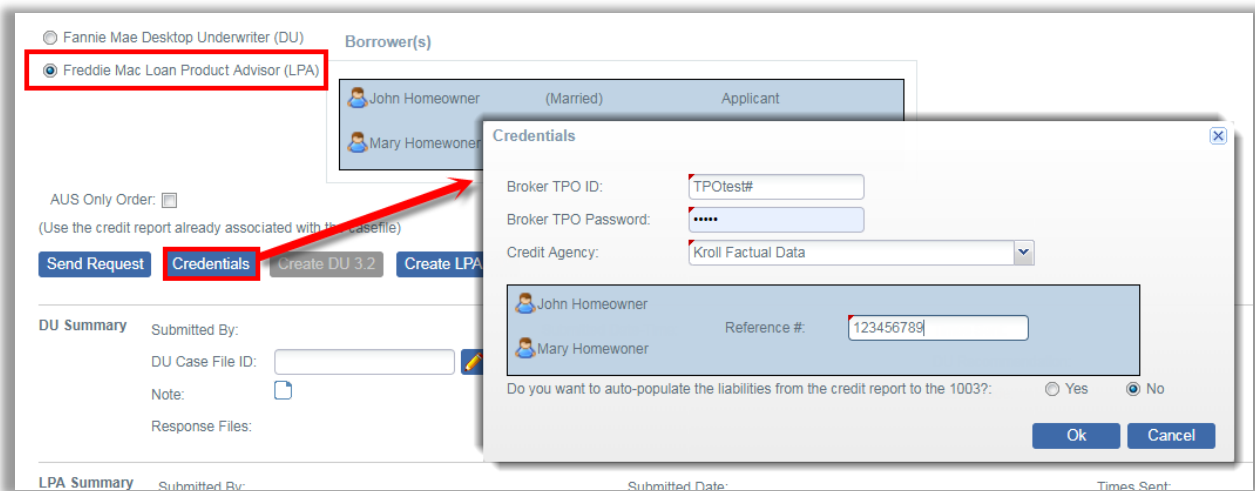
After a TPO ID and password are received, the Broker must contact their credit reporting company and ask that a LP account be set up for their TPO #.

Enter LPA Credentials

To submit to LPA from The Hub, go to the **Loan Processing**→**Automated Underwriting** screen.

Click the **Credentials** button and in the pop up enter:

- The new **TPO ID** and **Password**
- Select the **Credit Agency**
- Enter the credit **Reference #**
- Click **Ok**



The screenshot shows a software interface with a 'Credentials' dialog box open. In the background, the 'Borrower(s)' section lists 'John Homeowner (Married) Applicant' and 'Mary Homewoner'. The 'Credentials' dialog box contains the following fields and options:

- Broker TPO ID: TPOtest#
- Broker TPO Password: *****
- Credit Agency: Kroll Factual Data (dropdown menu)
- Reference #: 123456789
- Do you want to auto-populate the liabilities from the credit report to the 1003?: Yes No
- Buttons: Ok, Cancel

A red box highlights the 'Freddie Mac Loan Product Advisor (LPA)' option in the background interface, and a red arrow points from it to the 'Credentials' dialog box.