



PR | Mortgage Investment
DELEGATED SELLER PORTAL GUIDE

EFFECTIVE DATE 3-31-26

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INTRODUCTION

OVERVIEW:

The Homelend Portal has been redesigned to facilitate a centralized web portal that supports all facets of the Homelend conduit:

- Loan Submission and Registration
- Loan Eligibility and Pricing
- Exception Request
- Loan Status
- Due Diligence Review with Condition Exceptions
- Funding
- Seller Self-Service

LOAN SUBMISSION AND REGISTRATION:

- Homelend loan submission supports and recommends the creation of loans via FNMA MISMO 3.2 & 3.4 file formats.
- The Homelend standardized loan import template can also be used to import a loan.

EXCEPTION REQUEST

- Exception request support through a standardized Excel template can be sent to the Homelend Lock Desk and Operations team within the platform.

LOAN STATUS

- Homelend has designed the loan pipeline to be transparent and offer a complete life of loan process.

PURCHASE PROCESSING

- Fully integrated purchase process for review of the purchase advice and loan purchasing processes.

SELLER SELF-SERVICE

- The Homelend platform gives the ability for Sellers and Investors to self-manage all their own users and define various access levels which include:
 - View Loans
 - Upload Loan Info
 - Request Quote
 - Loan and Condition Exceptions
 - Lock Loan
 - Extend Loan
 - Cancel Lock
 - Deliver Loan

ACCESSING THE HOMELEND PORTAL

HOMELEND PORTAL DETAILS:

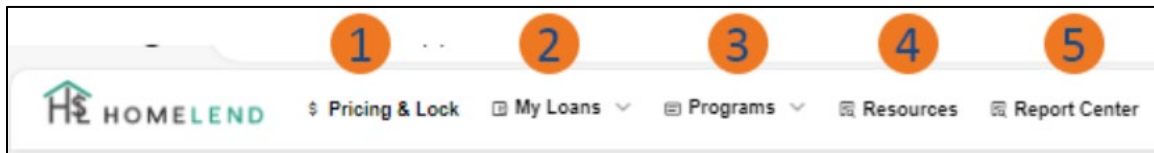
- The Homelend Portal currently supports all modern browsers Google Chrome, Mozilla Firefox, Microsoft Edge. Internet Explorer 11 is not supported at this time.
- Homelend Portal can be directly accessed using the through the Homelend site (<https://app.homelend.com/login>)
- Seller organizations will only be provided access to the Homelend Portal once they are an approved entity by the Homelend Platform Approval Committee.
- Sellers will be required to identify an internal employee for the Homelend Portal administration role. Further information on Portal self-service can be found in the Administrator Management Tools section of this guide.
- Login requires the Seller employee Username and Password. Passwords are case-sensitive.

NAVIGATING THE HOMELEND PORTAL:

SELLER NAVIGATION OVERVIEW

- Homelend Portal utilizes an intuitive **Top Menu** structure allowing easy navigation.
- As Homelend develops new functionality the menus and sub-menus may be expanded.

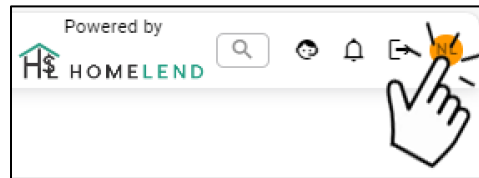
SELLER NAVIGATION MENU



1. **Pricing & Lock** – Access Prospect Loans, ability to Rate Lock loan, view Indicative Rate sheets.
2. **My Loans** – This is where the entire loan pipeline can be found for both Delegated and Non-Delegated.
3. **Programs** – Displays the Homelend programs or Lender settings set by Homelend, for example the Lender can see if they have pre-closing eligibility review enabled or disabled.
4. **Resources** – The Resources area shows all of the platform guides, knowledge base, and seller guides.
5. **Report Center** – The Report Center houses all the reporting for the portal and can be updated to include any type of reporting necessary.

EXITING THE PORTAL

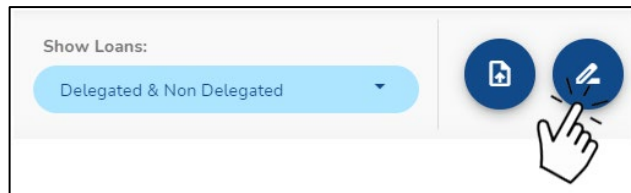
To manually logout, click the **username** and select **Logout**. Alternatively, simply closing the browser will also log the user out automatically.



PRICING & LOCK: DELEGATED

CREATING A LOAN: DELEGATED

There are two ways to create a loan within the Homelend platform. To begin, from the **Lender Dashboard**, click the **Pencil** or the **Upload** icon.

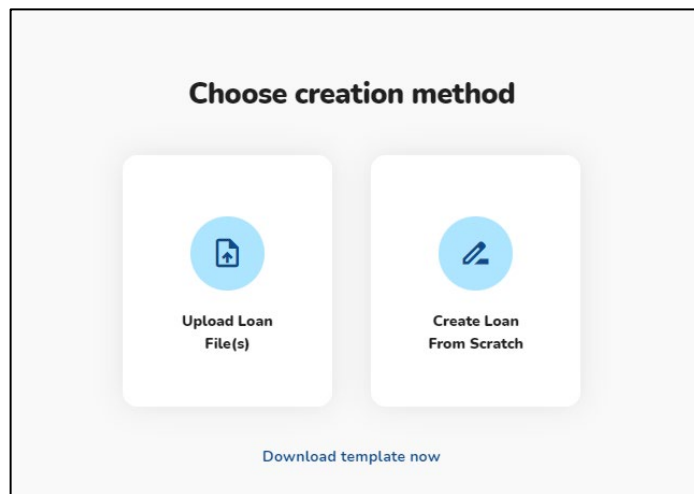


On the **Loan Creation** screen there are two options for creating a loan.

A **3.4/3.2 MISMO** file or the Homelend Bulk Loan Template can be used to upload using the **Upload Loan File(s)** button.

The **Manually Created from Scratch** button can be used to create a loan from scratch.

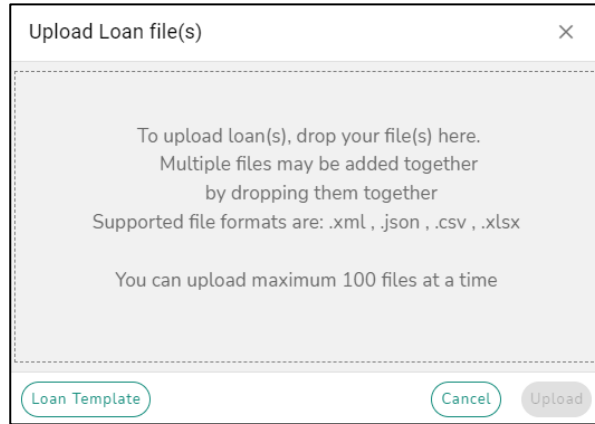
The **Homelend Bulk Loan Template** can be downloaded by selecting the link at the bottom of the page.



In the **Upload Loan File(s)** window, drag and drop or click anywhere and select the .xml, .json, .csv or .xlsx file.

Up to **100** files can be loaded at a time.

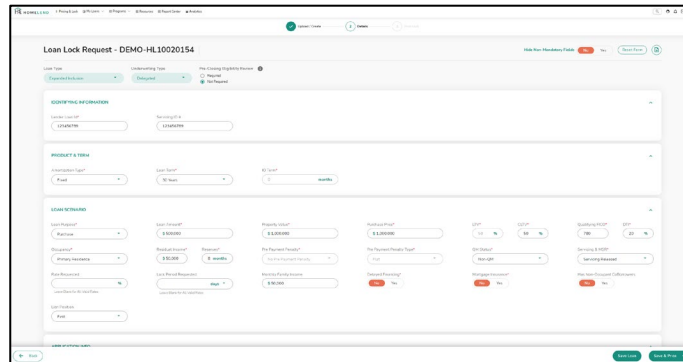
The Homelend loan template can also be downloaded by clicking on the **Loan Template** button.



When the loan is uploaded successfully, the user will be directed to the **Homelend Loan Edit** screen.

In the **Loan Edit** screen, the user can edit any data prior to locking or registering the loan.

Any required field will be highlighted red if it did not import correctly and the user can correct it as necessary.



When all the data is correct, click on the **Save Loan** button to save the loan as a prospect or click on **Save & Price** to Register or Lock the loan.



Using Bulk Loan Upload

First, download the template using the **“DOWNLOAD LOAN TEMPLATE”** link.



Once downloaded, populate the loan(s) in the template as appropriate.

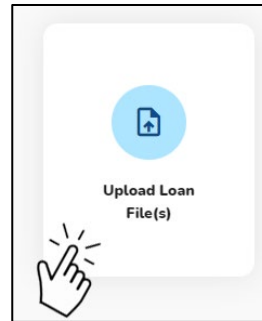
Note the difference in Required fields vs Optional Fields. The template has data-controlled fields to ensure data is valid.

H&L HOMELEND				
Loan Number	Loan Type	Loan Amount	Loan Rate	Lock Period

If you're locking a loan on a delegated basis, make sure the underwriting field is completed as delegated.

Underwriting Type	Prev Closing
Delegated	
Non Delegated	▼

Once the **Bulk Template** is complete, save the file and select the **Upload Loan File(s)** button.



Each loan will be listed along with options to view pricing, locking the loan or editing the loan along with the date the loan was uploaded.

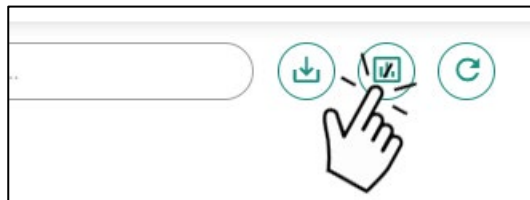
Bulk #61: (62) Search... Download Refresh

Priced 62 Loans

Show Locked Loans

Artfile	HL ID	Lender ID	Borrower Last Name	Property Address	Loan Amount	Loan Type	Product & Term	Rate	Rate Adj	Lock Period	Price
☐	HL10001389	1500003	Prime12	62 NP Test...	\$2,000,000	Non-Prime	Fixed 30	6.125 %	-	30 Days	96.47
☐	HL10001398	1500002	Prime01	61 NP Test...	\$2,000,000	Non-Prime	Fixed 30	6.125 %	-	30 Days	96.845
☐	HL10001396	1500000	Prime59	59 NP Test...	\$2,000,000	Non-Prime	Fixed 30	6.125 %	-	30 Days	97.095
☐	HL10001397	1500001	Prime60	60 NP Test...	\$2,000,000	Non-Prime	Fixed 30	6.125 %	-	30 Days	96.97
☐	HL10001392	1400000	Prime55	55 NP Test...	\$2,000,000	Non-Prime	Fixed 30	6.000 %	-	30 Days	96.845

When all the loans are priced, the Bulk Stratifications screen will become available. To access this screen, click on the graph within the Bulk Upload screen.



The **Bulk Stratifications** screen will disclose the loan details which include the breakdowns for **state, loan purpose, fico, LTV, QM, occupancy, purpose, property, and escrows.**

MANUAL LOAN CREATION

To manually create a loan, click the **Pencil** icon

Next, select the following fields:

1. Loan Type
2. Underwriting Type
3. Pre-Closing Eligibility Review

Once the **Loan Type** and **Underwriting Type** are selected, the rest of the loan details will become available.

When all the loan parameters have been completed, the loan can either be saved to work on at a future time or locked by selecting the **Save & Price** button.

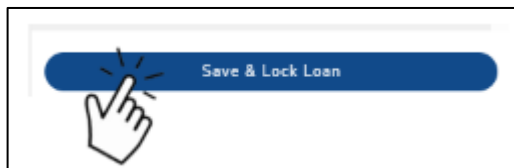
PRICING & LOCKING A LOAN

After clicking **Save & Price**, the **Pricing** screen will become available and is utilized to view a matrix of best execution pricing based on all eligible investor programs.

1. **Pricing Matrix** – provides ability to select the desired Lock Period and lock the rate/price/period cell.
2. **Quote Terms** – provides details for the loan pricing and components utilized to derive the price.
3. **Price Stack** – This button provides the user with the ability to see all programs the loan is facing and allows the user to select the most applicable program.

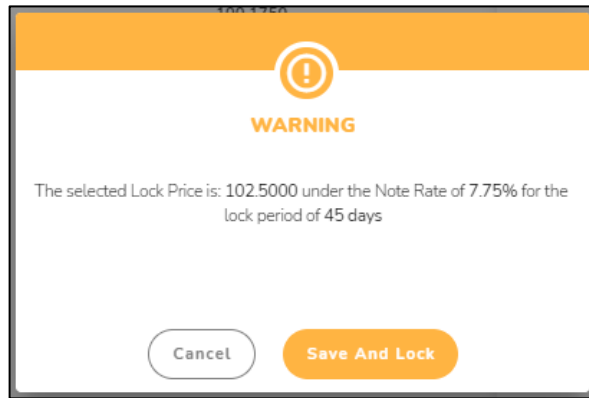


To Lock the loan from the pricing screen, click the **Save & Lock Loan** button.

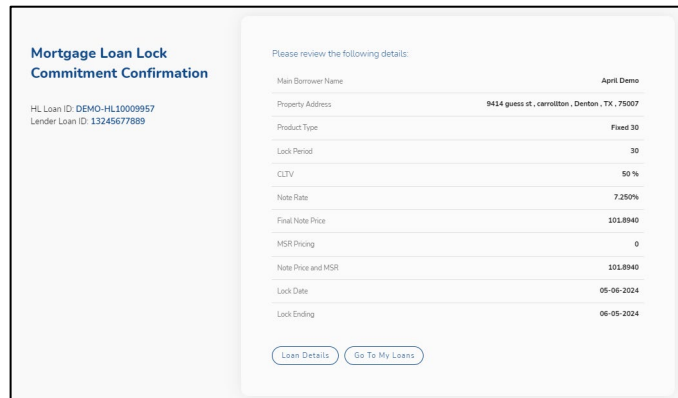


A confirmation warning message will appear asking the user to confirm the price is correct prior to locking the loan. If the price is accurate then select **Save And Lock**.

If the price is incorrect, then click **Cancel** to return to the pricing screen.



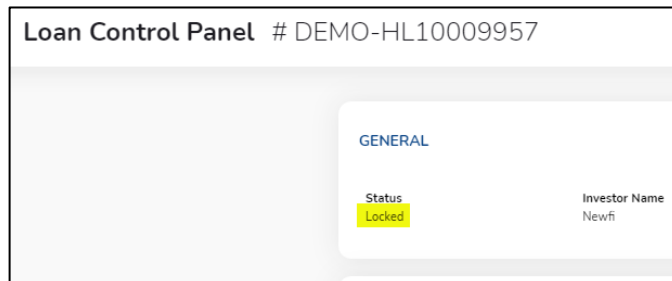
When the loan is locked, the user will be redirected to a Lock Confirmation details screen in which the user can return to the loan pipeline or review the details of the loan transaction as well as Deliver the loan.



The status in the system will now reflect **Locked** status indicating that the loan is locked but has yet to be closed.

The **Lock Confirmation** will be emailed to the **Lender** as well as placed in the document library.

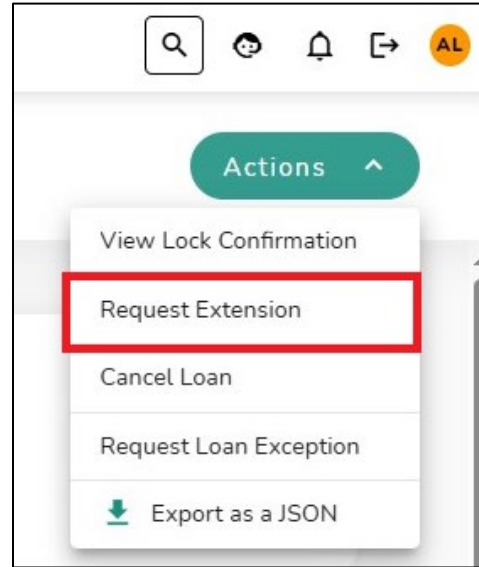
The **Lock Confirmation** is emailed to the recipients defined in the **Organization Settings**.



REQUESTING A LOAN EXTENSION: DELEGATED

HOMELEND LOAN EXTENSION: DELEGATED

To request a loan extension, from within the **Loan Control Panel** click on the **Actions** menu button and select **Request Extension**.



In the **Choose Lock Extension** screen, select the number of days or type in a specific extension period and click **Request Extension**.

CHOOSE LOCK EXTENSION

Extension scenario (Enter the number of days)

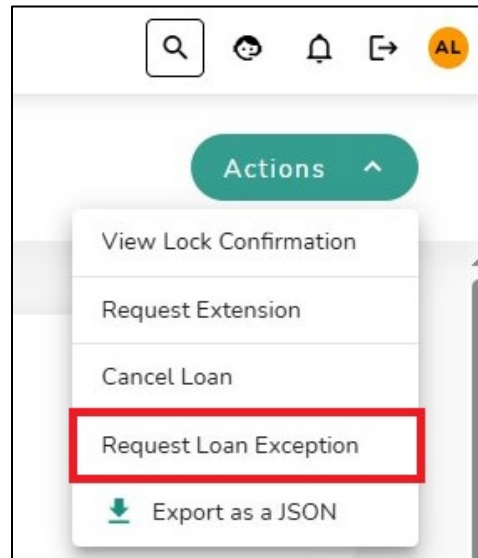
Requested Extension	Actual Extension ⓘ	Price	Fee	New Expiration Date
1 Days	4 Days	101.6275	6.00	2025-10-14
5 Days	5 Days	101.6125	7.50	2025-10-15
10 Days	10 Days	101.5375	15.00	2025-10-20
15 Days	17 Days	101.4325	25.50	2025-10-27
20 Days	20 Days	101.3875	30.00	2025-10-30
25 Days	25 Days	101.3125	37.50	2025-11-04
30 Days	31 Days	101.2225	46.50	2025-11-10

Request Extension

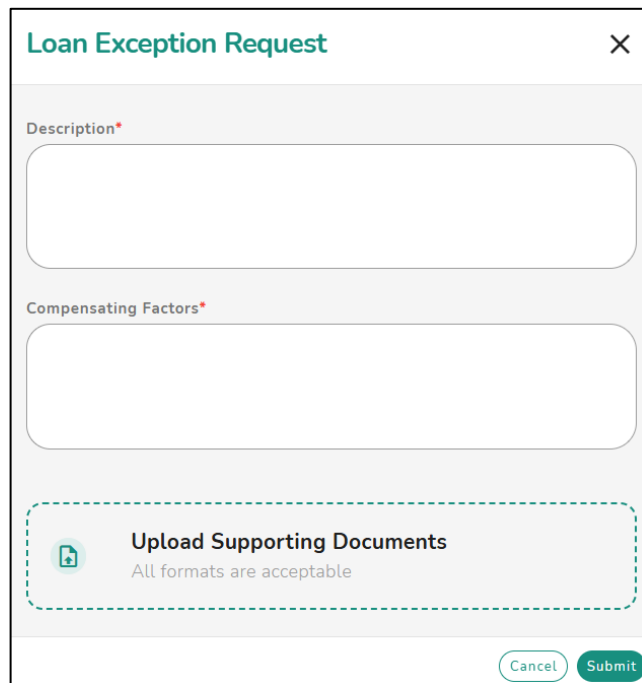
REQUESTING A LOAN EXCEPTION: DELEGATED

HOMELEND LOAN EXCEPTION: DELEGATED

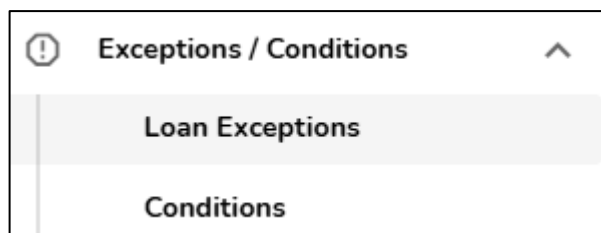
To request a loan exception, from within the **Loan Control Panel** click on the **Actions** menu button and select **Request Loan Exception**.



In the **Loan Exception Request** window, enter the **Description**, **Compensating Factors**, any **Supporting Documentation** and click the **Submit** button.



The **Loan Exception** can now be tracked via the **Loan Exceptions** screen accessible from the left navigator under the **Exceptions/Conditions** tab.



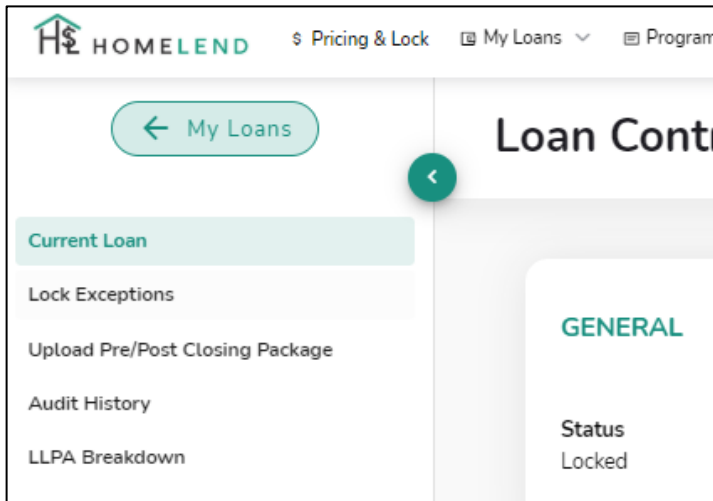
In the **Loan Exceptions** screen the status will be displayed under the **Exception overall status** column.

LOAN EXCEPTIONS (1)			
ID ▾	Exception overall status ▾	Description	Compensating Details
74	Operations Reviewed	test	test

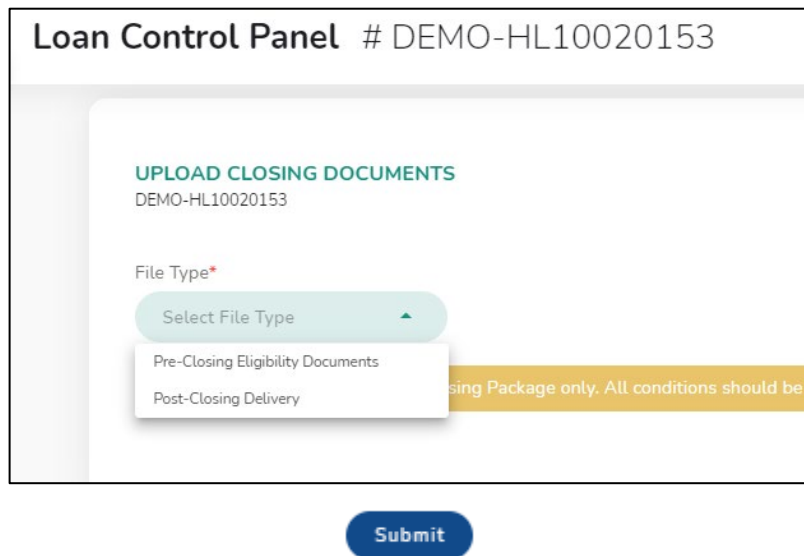
DELIVERING POST CLOSING PACKAGE: DELEGATED

HOMELEND CLOSED FILE DELIVERY: DELEGATED

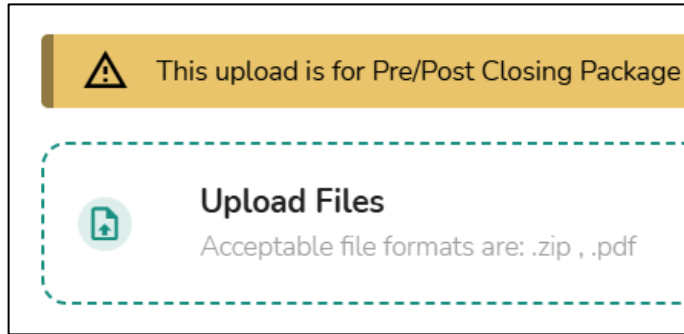
To upload a Pre or Post Closing Package, In the left navigator select **Upload Pre / Post Closing Package**



Next select the file type from the drop down for either **Pre-Closing Eligibility Documents** or **Post Closing Delivery** and click the submit button.



Note that only PDF or Zip files are acceptable formats, anything outside of those will be discarded.

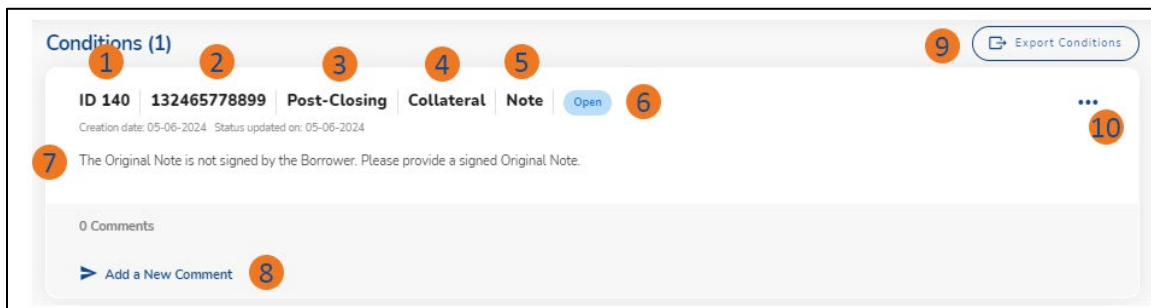
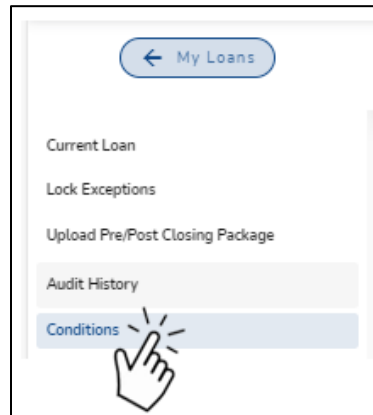


REVIEWING & UPLOADING CONDITIONS: DELEGATED

HOMELEND POST CLOSING CONDITION REVIEW: DELEGATED

When Homelend and Due Diligence has completed their review of the Post Closing Package conditions may be placed on the loan that can be viewed and worked right from within the portal. Once a condition has been added to the system, a notification via email and system notification will be sent indicating that open conditions are now available for review.

To view conditions, in the Left Navigator of the Loan Control Panel, select Conditions



1. Condition ID
2. Due Diligence Condition ID
3. Condition Type
4. Condition Category
5. Document Affected
6. Condition Status
7. Condition Description & Follow Up comments
8. Condition comments and Documents
9. Condition Report
10. Exception Request

In the Conditions screen, to add a rebuttal or upload a condition, click on **Add a New Comment**.



In the dialog box, type in or make any comments to help clear the condition or provide additional details and click the **Arrow** to submit the comment.

To upload a document, click on the **Paperclip** icon.

Once a condition or comment has been added, the system will notify Homelend that a condition has been uploaded and is ready for review.

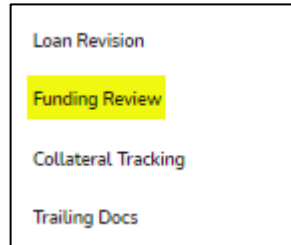


FUNDING: DELEGATED

HOMELEND FUNDING AND PURCHASE ADVICE REVIEW: DELEGATED

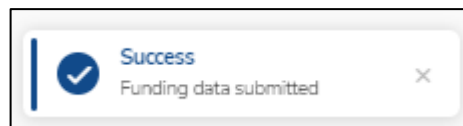
When all conditions have been cleared and the loan is in **Approved for Funding Review** status, Homelend may request the lender to complete a few key funding details within the Funding Screen.

In the left navigator select **Funding Review**.

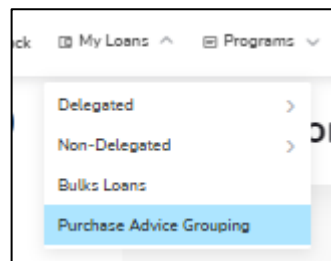


In the Funding Review screen complete any necessary data as requested and click the Submit button.

If successful a banner will appear indicating that the funding details were successfully updated. A notification to the Investor will be sent via email for the Investor to complete the funding details and create the Purchase Advice.



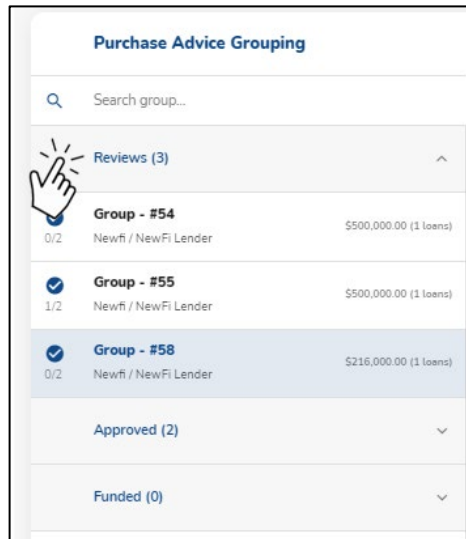
To review the Purchase Advice within the system, navigate to the top menu and select Purchase Advice Grouping.



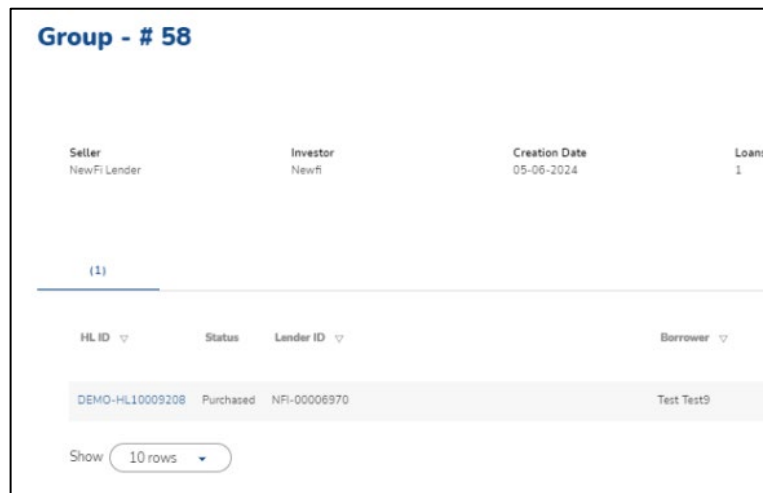
In the Purchase Advice Grouping screen, click on **Reviews** and select the group with the corresponding loan.

When clicking on a group the details will display letting you know what loans are within that group.

The Purchase Advice Grouping screen was designed to group multiple loans within a single Purchase Advice, however only single a loan Purchase Advice will be utilized at this time.

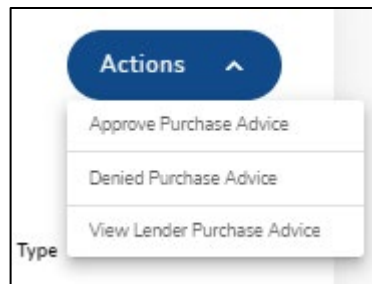


The details of the loan can be viewed prior to approving the Purchase Advice, click on the loan number link to view the loan control panel.



To view the **Purchase Advice** and **Approve** or **Reject**, click on the **Actions** menu.

By selecting **View Lender Purchase Advice** a pdf version of the Purchase Advice can be viewed.



PIPELINE MANAGEMENT: DELEGATED

HOMELEND LOAN PIPELINE: DELEGATED

Homelend Pipelines are designed to provide Investors and Sellers bucketed views of the loans based on the different statuses as the loan progresses.

STATUS TYPES

- All Loans
- Prospect Loans (Seller only)
- Pre-Lock Exception
- Lock Pending
- Locked Loans
- Delivered Loans
- Data Validation
- Pending Investor Review
- Active Review
- Suspended
- Approved For Funding Review
- Funding Review
- Purchased Loans
- Expired / Cancelled Loans

Actions	UW	HLID	Type	Lender ID	Borrower	Amount	Current Draw (PHELOC)	Creation Date	Product & Term	Address	State
...	(D)	DEMO-HL10000218	Expan...	775179	David Diamant	\$500,000.00	\$0.00	03-10-2024	Fixed 30	1263 W 74th St	CA
...	(D)	DEMO-HL10000219	Expan...	53193113	NewFI Script...	\$2,733,500.00	\$0.00	03-12-2024	Fixed 30	1 Test Way	NY
...	(D)	DEMO-HL10000224	Expan...	NF1	NewFI Pass NF1	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	1 Test Street	NY
...	(D)	DEMO-HL10000225	Expan...	NF2	NewFI Pass NF2	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	2 Test Street	NY
...	(D)	DEMO-HL10000226	Expan...	NF3	NewFI Pass NF3	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	3 Test Street	NY
...	(D)	DEMO-HL10000227	Expan...	NF4	NewFI Pass NF4	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	4 Test Street	NY
...	(D)	DEMO-HL10000228	Expan...	NF5	NewFI Pass NF5	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	5 Test Street	NY
...	(D)	DEMO-HL10000229	Expan...	NF6	NewFI Pass NF6	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	6 Test Street	NY
...	(D)	DEMO-HL10000230	Expan...	NF7	NewFI Pass NF7	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	7 Test Street	NY
...	(D)	DEMO-HL10000231	Expan...	NF8	NewFI Pass NF8	\$1,000,000.00	\$0.00	03-15-2024	Fixed 30	8 Test Street	NY

ADMINISTRATOR TOOLS

OVERVIEW

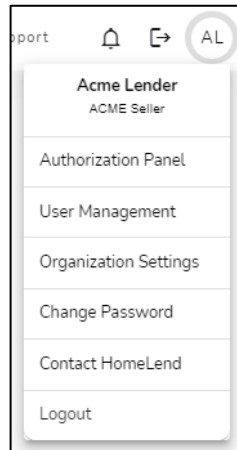
The Homelend Portal empowers the Seller with the ability to manage their own user-base. There are two components to Administration:

- User Management – this section allows you to create / update / delete users.
- Access Authorization – this section provides access to different roles within the system.

Only the Assigned Administrator can access the Lender User Management Menu.

USER MANAGEMENT

To access the User Management section of the portal, click on the **User** icon in the top right and select **User Management**.



To add new or additional users, click on the **Pencil** icon.

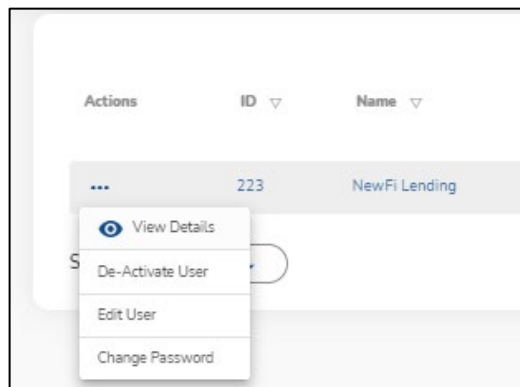


Complete all necessary User details and click the **Save User** button.

Note that there are default predefined roles that can be selected. To create additional roles or modify existing roles see Authorization Management details below.

 A screenshot of a 'Create a new User' form. The form has a title 'Create a new User' and a 'Reset Form' button in the top right. The form contains several input fields: 'Email*', 'Second Email (Optional)', 'First Name*', 'Last Name*', 'Phone #*', 'Department (Optional)', 'Position (Optional)', 'Title (Optional)', and 'Roles*'. There is also a checkbox for 'Allow email/password login' with 'No' and 'Yes' radio buttons. A blue 'Save User' button is located at the bottom center of the form.

To Delete Users or Edit the User Details, simply click on the three dots and select the applicable action.



AUTHORIZATION PANEL

Within Homelend the Lender user has the ability to customize different roles and associated functions.

To customize each user’s authorizations, click on **Authorization Panel**.



In the **Authorization Panel** screen select a role by clicking on the Eye icon to modify or add/remove users.

Authorization Panel

Edit Role	Edit Role Name	Role Name ▲	Loan Officer ▼	# of users ▼	Users ▼
		Admin		0	-
		AVI/ISLM Branch		0	-
		AVI TLV Branch		0	-
		Branch 1		0	-
		Capital Markets Manager		1	Acme Lender
		Loan Officer Margin		0	-
		Loan Officer with Margin and Commission		1	Loan Officer Acme
		Sample		1	Acme Lender
		Test		0	-

Show 10 rows

Within the **Role Control Panel**, toggle on or off the desired permissions for the type of role being built.

Role Control Panel name

PERMISSIONS

- Admin
- Cancel Lock
- Condition Editing
- Condition Review

USERS (1)

Acme Lender
acmelender@homelend.com

[Add Users +](#)

To add a user, click on the **Add Users** button and select the user to add to the role.

USERS (1)

[Add Users +](#)

Acme Lender
acmelender@homelend.com

Add users to Test role

- Grace Lender**
gracelender@homelend.com

+
- Loan Officer Acme**
acmelo@homelend.com

+
- Acme Lender**
acmelender@homelend.com

+

To remove a user, simply click the **X** next to each user's name to remove.



The screenshot shows a user management interface. At the top left, it says "USERS (1)". In the top right corner, there is a green button labeled "Add Users +" with a plus sign. Below this, there is a list of users. The first user is "Acme Lender" with the email address "acmelender@homelend.com". To the right of the email address is a small blue "X" icon, which is used to remove the user.