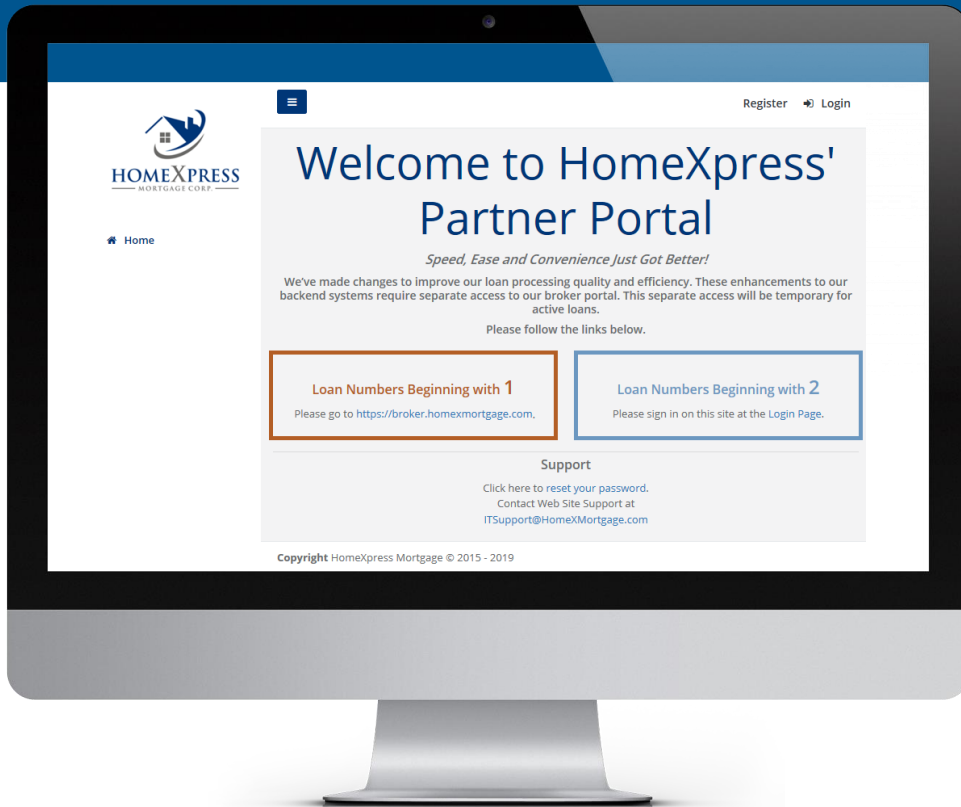


# BrokerX

## Quick Start



### Supported Browsers:

- *Internet Explorer*
- *Microsoft Edge*
- *Chrome*
- *Firefox*



**HOME X PRESS**  
MORTGAGE CORP.

**Navigate to the Login Page:** From your browser, go to <https://brokernew.homexmortgage.com>.

Access our legacy portal for loans beginning with 1 (this is a temporary transition of approximately 90 days)

For pricing or loans beginning with 2, access our new portal.

The screenshot shows the HomeXpress Partner Portal. At the top left is the HomeXpress logo with the tagline 'HOME EXPRESS MORTGAGE CORP.'. To the right of the logo is a 'Home' link. In the top right corner, there are links for 'Register' and 'Login'. The main heading is 'Welcome to HomeXpress' Partner Portal' with the tagline 'Speed, Ease and Convenience Just Got Better!'. Below this, a message states: 'We've made changes to improve our loan processing quality and efficiency. These enhancements to our backend systems require separate access to our broker portal. This separate access will be temporary for active loans. Please follow the links below.' There are two boxes below this message. The left box, outlined in orange, is titled 'Loan Numbers Beginning with 1' and contains the text 'Please go to <https://broker.homexmortgage.com>.' A red arrow points from the text above to this box. The right box, outlined in blue, is titled 'Loan Numbers Beginning with 2' and contains the text 'Please sign in on this site at the Login Page.' A red arrow points from the text above to this box. At the bottom of the page, there is a 'Support' section with the text: 'Click here to reset your password. Contact Web Site Support at [ITSupport@HomeXMortgage.com](mailto:ITSupport@HomeXMortgage.com)'.

**Account Login:** Login into our new portal using the credentials provided to you.

### **Broker**

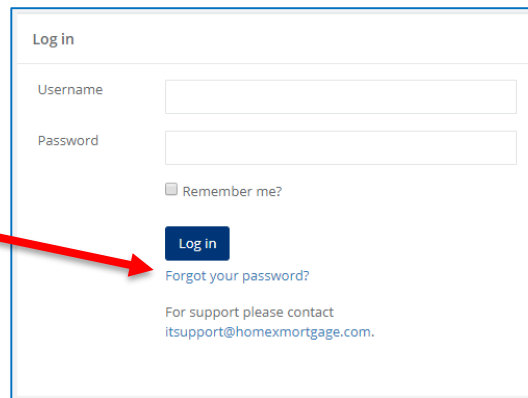
Existing broker admins can use their login ID from our legacy portal. For newly enrolled brokers, expect to receive an invitation by our Broker Support Desk to the primary contact email address on the broker application. That invitation email will contain the login ID and password.

### **Loan Officer/Processor**

Existing loan officers and processors can use their login ID from our legacy portal. If you don't have a login ID, request a login from your internal HomeXpress portal administrator – typically your broker. When your account is setup by your administrator, you will receive a password reset email. See your account administrator for your login ID.

**Stop!**

If you are logging into our new portal for the first time, please click "Forgot your password" to receive a password reset email. Note that this will not affect your password to our legacy portal.



The screenshot shows a login form titled "Log in". It contains two input fields: "Username" and "Password". Below the "Password" field is a checkbox labeled "Remember me?". A blue "Log in" button is positioned below the checkbox. A red arrow points from the "Stop!" text box to the "Forgot your password?" link, which is located below the "Log in" button. Below the "Forgot your password?" link is the text "For support please contact itsupport@homexmortgage.com."

**Know your way around:** Once logged in, your home page is the Dashboard. Take note of your menu options to the left.

The screenshot shows the HomeExpress Mortgage Corp. dashboard. At the top, there is a navigation bar with the text "Welcome, Jimmy Broker (BrokerAdmin)! Profile Change Password Logout". Below this is a "Pipeline" section with a table of loan records. On the left side, there is a navigation menu with options: Home, Quick Price, Pipeline, and Loan Officer List. Red arrows point from the text in the adjacent list to the "Profile", "Change Password", and "Pipeline" elements in the dashboard.

Refer...	Recel...	Borro...	Addre...	LO Na...	Status
▶ 20000000...	04/26/2019 12:19 PM	Sample, Four	1600 KIOWA AVENUE	Broker Loan Officer	Approved
▶ 20000000...	04/26/2019 12:19 PM	Sample, Four	7235 MONTEREY STREET	Broker Loan Officer	Docs Out
▶ 20000000...	04/26/2019 12:17 PM	Sample, One	5717 - 5719 WOODLEI... DRIVE	Broker Loan Officer	Approved
▶ 20000000...	04/22/2019 04:07 PM	Sample, Test	4640 MESA DR	Broker Loan Officer	In Underwrit...
▶ 20000000...	04/09/2019 09:35 AM	SAMPLE, TEST	1504 SOUTH 7TH STREET		Suspended
▶ 20000000...	04/09/2019 09:34 AM	SAMPLE, TEST	5414 NEWCAST... AVENUE #4		Clear To Close
▶ 20000000...	04/09/2019 09:34 AM	SAMPLE, TEST	17203 NILE RIVER DRIVE		Clear To Close
▶ 20000000...	04/08/2019 03:26 AM	CONSUM... NHUNG	4640 MESA DR	Broker Loan Officer	Application Received
▶ 20000000...	04/04/2019 08:30 AM	Sample, Sam	1550 Calle Don Juan	Broker Loan Officer	In Underwrit...
▶ 20000000...	04/02/2019 08:30 AM	SAMPLE, SAM	11285 LAURIE	Broker Loan	In Underwrit...

- **Profile** – View your profile information
- **Change Password** – Reset your password
- **Quick Price** – Price and Save Scenarios
- **Pipeline** – Drill-down to loan-level details and upload conditions
- **Loan Officer List** – Available to account administrator only to manage Loan Officer and Processor logins.

**Price a Scenario (Step 1):** Click on "Quick Price" and complete all fields then select "Run Pricing". You can optionally select "Save Scenario" to quickly reprice a scenario from the "Select Scenario" dropdown at top of the page.

The screenshot displays the 'Quick Price' form in the HOMEXPRESS system. The form is titled 'Quick Price' and includes a navigation menu on the left with options: Home, Quick Price (highlighted with a red arrow), Pipeline, and Loan Officer List. The main form area contains various input fields and dropdown menus for loan details. At the bottom, there are two buttons: 'Run Pricing' and 'Save Scenario'. A red arrow points from the top right towards the 'Run Pricing' button. The form fields include:

- Select Scenario: -- Create New Scenario -- (with a Delete button)
- Loan Type: Consumer Purpose
- Compensation Type: Borrower-Paid
- First Name, Last Name, Description, Loan Amount, Property Value, LTV %, State, County, Citizenship, Credit Score, Documentation Type, Loan Purpose, Occupancy Type, Property Type, Location Type, Monthly Income, Monthly Other Income, Monthly Debt, DTI %
- Second Mortgage, Existing First Mortgage, Cash Reserves, First Time Home Buyer, Mortgage Late 30, Mortgage Late 60, Mortgage Late 90, Mortgage Late 120+, Foreclosure, Foreclosure Date, Bankruptcy, Bankruptcy Type, Bankruptcy Date, Short Sale/DIL, Short Sale/DIL Date, Discount Points, Discount Points Amount

**Price a Scenario (Step 2):** After selecting "Run Pricing", the programs having the lowest rates will be listed with the various term and buydown options. From each entry, you can view the respective detail to show any adjustments based on the scenario you provided to the Quick Pricer.

Click arrows to display rate adjustments and buydowns.

Export to Excel								
	Lender Product Name	Rate	Monthly Payment	Discount Points	Points Financed	Prepaid	Impound	Lock Period
▲	CoreX 30 Year Fixed	5.750	\$2,042.51	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
	<ul style="list-style-type: none"><li>Grade:A</li><li>Base Rate: 5.3750</li><li>Fixed:rate+0.375</li></ul>							
▶	CoreX 30 Year Fixed Interest Only	5.500	\$1,604.17	1.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 30 Year Fixed Interest Only	6.000	\$1,750.00	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 5 Year ARM	5.375	\$1,959.90	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 5 Year ARM Interest Only	5.125	\$1,494.79	1.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 5 Year ARM Interest Only	5.625	\$1,640.63	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 7 Year ARM	5.125	\$1,905.70	1.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 7 Year ARM	5.625	\$2,014.80	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 7 Year ARM Interest Only	5.375	\$1,567.71	1.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30
▶	CoreX 7 Year ARM Interest Only	5.875	\$1,713.54	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30

**Pipeline:** To view your HomeXpress pipeline, simply select “Pipeline” from the left menu. This grid quickly shows each loan’s status and can be sorted or filtered by any column. You can drilldown into any loan to view additional details by clicking the link in the “Reference #” column.

**Broker/Account Administrator:**

An additional column named “LO Name” will be available showing the Loan Officer assigned to the loan.

The screenshot displays the HomeXpress Mortgage Corp. Pipeline interface. The top navigation bar includes the HomeXpress logo, a hamburger menu icon, and user information: "Welcome, Jimmy Broker (BrokerAdmin)! Profile Change Password Logout". The left sidebar contains navigation options: Home, Quick Price, Pipeline (highlighted with a red arrow), and Loan Officer List. The main content area is titled "Pipeline" and features a table with the following columns: Reference #, Received Date, Borrower, Address, LO Name, and Status. The table contains 12 rows of loan data.

Reference #	Received Date	Borrower	Address	LO Name	Status
▶ 20000000059	04/26/2019 12:19 PM	Sample, Four	1600 KIOWA AVENUE	Broker Loan Officer	Approved
▶ 20000000058	04/26/2019 12:19 PM	Sample, Two	7235 MONTEREY STREET	Broker Loan Officer	Docs Out
▶ 20000000057	04/26/2019 12:17 PM	Sample, One	5717 - 5719 WOODLEIGH DRIVE	Broker Loan Officer	Approved
▶ 20000000041	04/22/2019 04:07 PM	Sample, Test	4640 MESA DR	Broker Loan Officer	In Underwriting
▶ 20000000018	04/09/2019 09:35 AM	SAMPLE, TEST	1504 SOUTH 7TH STREET		Suspended
▶ 20000000017	04/09/2019 09:34 AM	SAMPLE, TEST	5414 NEWCASTLE AVENUE #4		Clear To Close
▶ 20000000016	04/09/2019 09:34 AM	SAMPLE, TEST	17203 NILE RIVER DRIVE		Clear To Close
▶ 20000000015	04/08/2019 03:26 AM	CONSUMER, NHUNG	4640 MESA DR	Broker Loan Officer	Application Received
▶ 20000000014	04/04/2019 08:30 AM	Sample, Sam	1550 Calle Don Juan	Broker Loan Officer	In Underwriting
▶ 20000000012	04/02/2019 01:42 PM	SAMPLE, SAM	11285 LAURIE DRIVE	Broker Loan Officer	In Underwriting

**Loan Summary:** After clicking the “Reference #” link from your HomeXpress pipeline listing, the Loan Summary page will show additional detail for the file. The dates and loan status are updated in real-time as the loan’s processing progresses.

The screenshot displays the HomeXpress Loan Summary page. The interface includes a top navigation bar with the user's name and role, and a left sidebar with navigation options. The main content area is divided into several sections: Lender Information, Borrower Information, Property Information, Loan Information, and Pricing Information. A red arrow points from the text above to the 'Summary' link in the left sidebar.

**HomeXpress Mortgage Corp.**

Welcome, Jimmy Broker (Broker/Admin)! [Profile](#) [Change Password](#) [Logout](#)

### Loan Summary

**Lender Information**

Loan Number	20000000014	Comp. Type	Lender Paid
Loan Status	In Underwriting		

**Borrower Information**

First Name	Sam
Last Name	Sample

**Property Information**

Property Address	1550 Calle Don Juan
Property City	La Habra
Property Zip	906317675
Property State	CA

**Loan Information**

Loan Purpose	Purchase
Occupancy Type	PrimaryResidence
Loan Program	CRX_5/1A_A_FA
Property Type	Detached
Loan Amount	\$1,606,500
Appraised Value	\$1,785,000
Loan Type	Conventional

**Pricing Information**

Interest Rate	7.124
LTV	90.00
Price	\$0.00
DTI	0.00
Monthly Payment	\$13,164.76
FICO	0

**Summary**

Notes

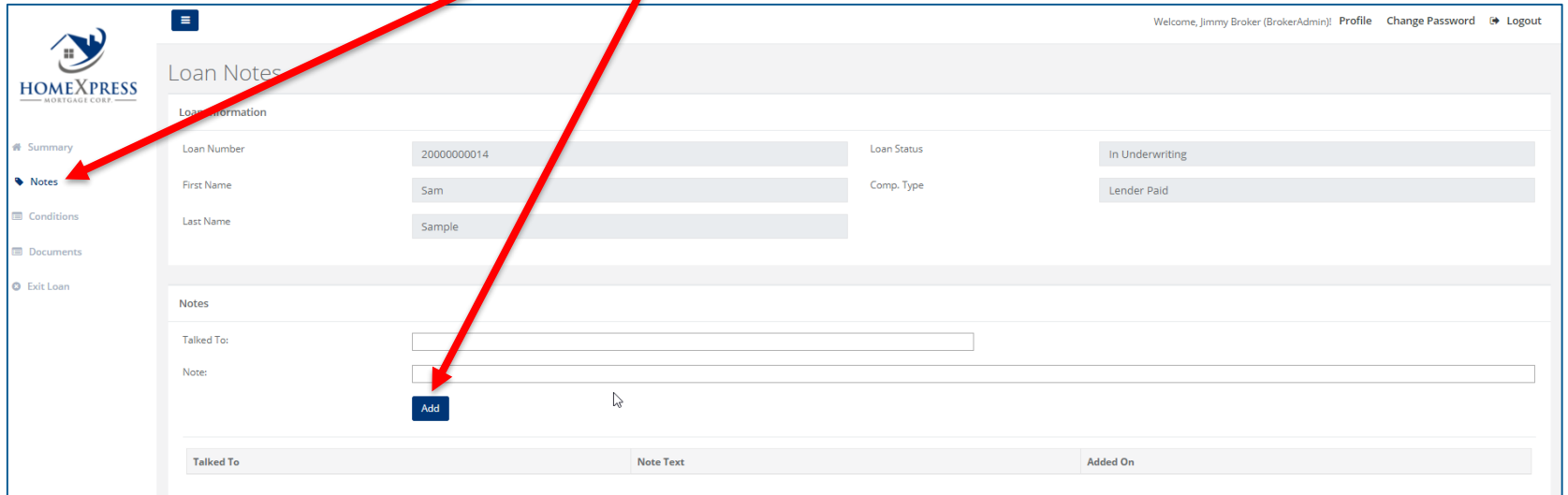
Conditions

Documents

Exit Loan



**Loan Notes:** From the Loan Summary page, click “Notes” to view or add any public notes visible for the loan.



The screenshot displays the 'Loan Notes' page for a user named Jimmy Broker. The page is divided into a left sidebar with navigation options: Summary, Notes (highlighted with a red arrow), Conditions, Documents, and Exit Loan. The main content area is titled 'Loan Notes' and contains a 'Loan Information' section with the following details:

Field	Value	Field	Value
Loan Number	20000000014	Loan Status	In Underwriting
First Name	Sam	Comp. Type	Lender Paid
Last Name	Sample		

Below the loan information is a 'Notes' section with two input fields: 'Talked To' and 'Note'. The 'Add' button is located below the 'Note' field and is highlighted with a red arrow. At the bottom of the page, there is a table header for the notes list:

Talked To	Note Text	Added On
-----------	-----------	----------

**Conditions:** From the Loan Summary page, click “Conditions” to access Prior to Docs and Prior to Funding conditions. You will be able to upload outstanding conditions and view a condition’s status from this page.

**HomeXpress**  
AMERICA'S REAL ESTATE COMPANY

Welcome, Jimmy Broker (BrokerAdmin): Profile Change Password Logout

### Loan Conditions

**Loan Information**

Loan Number	20000000041	Loan Status	In Underwriting
Escrow	Test	Comp. Type	Borrower Paid
Last Name	Sample		

**Condition Upload** Files must be Image or PDF less than 20MB

Condition to Satisfy (142):

NOTE: Please be aware of the following expiration dates- Appraisal expires \_\_\_\_\_, Credit Report expires \_\_\_\_\_, Income Docs expire \_\_\_\_\_, Assets expire \_\_\_\_\_, Title expires \_\_\_\_\_, Termitte Expires \_\_\_\_\_, Gap Credit expires \_\_\_\_\_

Select Document to Upload:

Select Files...

Upload

**Prior to Docs**

Flags	Condition No	Condition Description	Notes	Added By	Date Last Modified	Satisfy Condition
	109	Title/Escrow fee sheet		balmira	4/26/2019	
	123	Complete Schedule of Real Estate Owned				
	131	Fully executed extension of purchase contract if escrow has not closed by _____.		balmira	4/26/2019	
	132	Original Gift Letter signed by donor to state relationship, property address, donor's name, address and phone number.		balmira	4/26/2019	
	135	All loan term changes must be requested via a HomeXpress COC (Change of Circumstance) form and a print out of the pricing selection from the HomeXpress Quick Price located on the Broker Portal		balmira	4/26/2019	
	136	Borrower to execute form 4506T		balmira	4/26/2019	
	137	Processing invoice if applicable (If actual amount on invoice exceeds amount on initial disclosure, broker will be responsible for cure) (to be reviewed at issuance of initial CD)		balmira	4/26/2019	
	138	Satisfactory evidence of hazard insurance noting the insurable value of the improvements and premium.		balmira	4/26/2019	
	139	Satisfactory letter of explanation regarding _____.		balmira	4/26/2019	
	140	Verification of Mortgage/Rent		balmira	4/26/2019	
Outstanding	142	NOTE: Please be aware of the following expiration dates- Appraisal expires _____, Credit Report expires _____, Income Docs expire _____, Assets expire _____, Title expires _____, Termitte Expires _____, Gap Credit expires _____				Satisfy

For each outstanding condition, click the “Satisfy” button to upload one or more files intended to satisfy the condition.

**IMPORTANT:** To minimize delays processing conditions, upload all or most conditions at one time, and make certain to keep documents as separate files. For example, one file per bank statement.

**Documents:** From the Loan Summary page, click “Documents” to access all visible documents associated with the loan file. The document’s name is a link that can be clicked to view the respective file.

The screenshot displays the HomeExpress Mortgage Corp. interface. The top navigation bar includes the company logo, a user profile for 'Jimmy Broker (BrokerAdmin)', and options for 'Profile', 'Change Password', and 'Logout'. The main heading is 'Loan Documents'. Below this, there is a 'Loan Information' section with fields for Loan Number (2000000041), Loan Status (In Underwriting), First Name (Test), Comp. Type (Borrower Paid), and Last Name (Sample). A left-hand sidebar contains navigation options: Summary, Notes, Conditions, Documents (highlighted with a red arrow), and Exit Loan. Below the loan information is a 'Documents' table with the following data:

Description	Category	Type	Added On
<a href="#">Consumer_Test_Doc2.png</a>			5/24/2019 2:11:04 PM -07:00
<a href="#">Consumer_Test_Doc1.png</a>			5/24/2019 2:11:01 PM -07:00
<a href="#">Appraisal Review.png</a>			5/24/2019 2:10:21 PM -07:00
<a href="#">Consumer_Test_Doc2.png</a>			5/7/2019 6:39:22 PM -07:00
<a href="#">Consumer_Test_Doc7.png</a>			5/7/2019 6:38:29 PM -07:00
<a href="#">Consumer_Test_Doc6.png</a>			5/7/2019 6:38:26 PM -07:00
<a href="#">Settings_RT-AC5300.CFG</a>			5/2/2019 12:24:58 AM -07:00
<a href="#">exclude.txt</a>			5/2/2019 12:24:22 AM -07:00

**Edit Profile/Change Password:** Click on either the Profile or Change Password links to the left of Logout to view your profile information or to change your password.

Welcome, Jimmy Broker (BrokerAdmin)! [Profile](#) [Change Password](#) [Logout](#)

### User Profile

UserName	BrokerAdmin
Organization Code	230083
First Name	jimmy
Last Name	Broker
Company	ABC Broker
Email	bjones@homexmortgage.com
PhoneNumber	
City	La Habra
State	CA
ZipCode	90631

If you wish to change information contained on this page, please email [itsupport@homexmortgage.com](mailto:itsupport@homexmortgage.com).

### Change password

Current password

New password

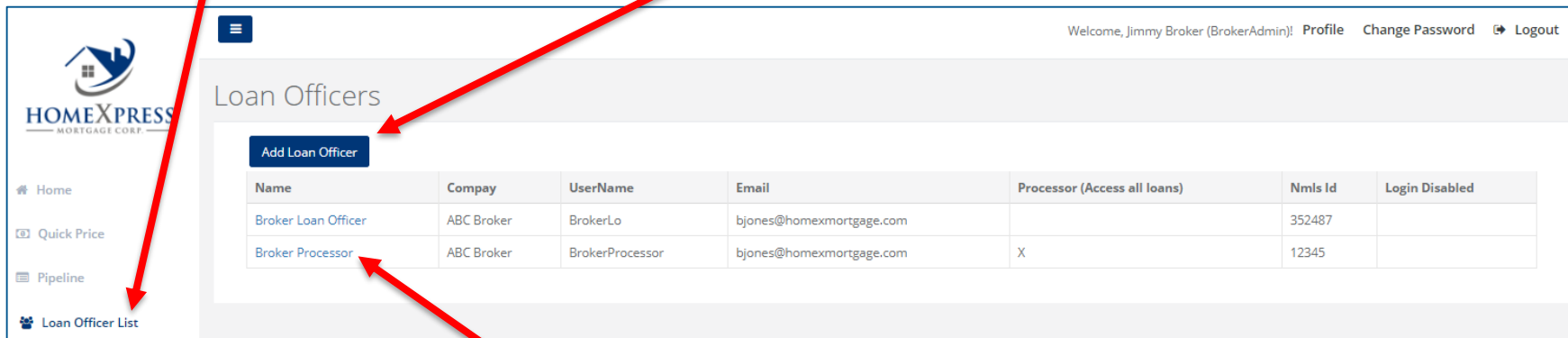
Confirm new password

[Update password](#)

## ACCOUNT ADMINISTRATOR ONLY

**Loan Officer/Processor Administration List:** Account Administrators can manage Loan Officer's or Processor's access by selecting the "Loan Officer List" menu. This menu is available only to the broker's designated administrator.

Click the Add Loan Officer button to create logins for your loan officers or processors.



The screenshot displays the 'Loan Officers' management interface. On the left is a navigation menu with 'Loan Officer List' selected. The main content area features a table with columns for Name, Company, UserName, Email, Processor (Access all loans), Nmls Id, and Login Disabled. Two users are listed: 'Broker Loan Officer' and 'Broker Processor'. A red arrow points to the 'Add Loan Officer' button above the table, and another red arrow points to the 'Broker Processor' user name link in the table.

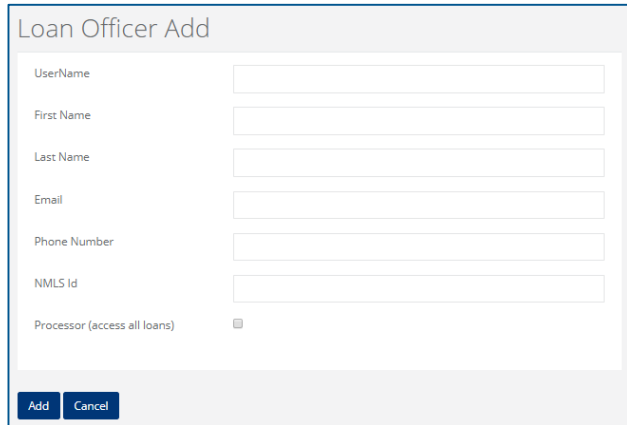
Name	Company	UserName	Email	Processor (Access all loans)	Nmls Id	Login Disabled
Broker Loan Officer	ABC Broker	BrokerLo	bjones@homexmortgage.com		352487	
Broker Processor	ABC Broker	BrokerProcessor	bjones@homexmortgage.com	X	12345	

Click the user name link to edit the account or to send password reset emails.

## ACCOUNT ADMINISTRATOR ONLY

**Create a Loan Officer/Processor Login:** Each Loan Officer and Processor can have their own login. Loan Officers will have access only to loans assigned to them. Processors will have access to all loans associated with the broker account.

- It is important that all fields are completed and accurate
- Create a unique User Name (the user's email address is recommended) field



The screenshot shows a web form titled "Loan Officer Add". It contains several input fields: "UserName", "First Name", "Last Name", "Email", "Phone Number", and "NMLS Id". Below these fields is a checkbox labeled "Processor (access all loans)". At the bottom of the form are two buttons: "Add" and "Cancel".

Once the new user login is created by clicking "Add", an email is sent to the Loan Officer with a password reset link.

For assistance or questions with our BrokerX portal,  
please contact your  
HomeXpress National Account Executive.