

HomeXpress Mortgage Corp.
Policy and Procedure Manual



X-Connect Portal User Guide for Brokers

Overview

This purpose of this document is to outline how Brokers uses the **X-Connect Portal** to price/submit loans and to manage their pipelines.

This guide will cover:

- Logging In
- Home Screen
- Pipeline Screen
- Pricing Tool Screen
- Viewing Eligible and Ineligible Results
- Registering a Loan
- Pricing/Loan Terms Screen
- Document Upload Screen
- Submitting Bank Statements to the Income Desk
- Settlement Providers
- Fee Input Screen
- Submit Loan Screen
- Locking a Loan
- Resource Center
- Broker Listing
- User Administration
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- Changing Loan Parameters in X-Connect
- Request Rental Report
- Uploading the 3.4 MISMO File
- Editing URLA/1003 Information
- Freddie AMI & Property Eligibility Tool

Logging In

Follow the steps below when logging into the **HomeXpress X-CONNECT Portal**.

1. Open the internet through one of the X-Connect supported Browsers.
 - *Chrome*
 - *Microsoft Edge*
2. *Navigate* to the Login Page: <https://xconnect-x1.homexmortgage.com/login>
3. *Sign in* with your credentials.
4. Upon entering the portal, the default screen presented will be your **Home Dashboard**. At the top of the Dashboard, you will see a **Menu** that will allow you to navigate through the Portal. Each section will be outlined throughout this document.

Home Screen

The **Home Screen** displays:

1. **Activity Snapshot**

- Submitted Loans MTD
- Funded Loans MTD
- Loans in Process
- Approved Brokers Last 12 mo

2. **Pipelines**

- Scenarios
 - Registrations (default)
 - Submitted Loans
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Pipeline Screen

- The **Pipeline Screen** displays all three pipelines: **Scenarios, Registrations, & Submitted Loans**.
 - Note the Menu Icons at the top right-hand side of each Pipeline. You can select a specific scenario and *delete, export, or even hide a column*. You can also **Search** for a specific loan # in the *Search Bar*.
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Pricing Tool Screen

The **Pricing Tool Screen** allows you to run pricing for a given Scenario.

1. Fill out all fields with the appropriate Scenario's criteria. Fields in red which have a **red asterisk*** are required. The Fields are dynamic and will change based on Product/Loan Type from the specific drop-down menus.
 - **Note: The Monthly Income and Monthly Expenses Fields only take into consideration the monthly debts – not the mortgage. After the Search is complete, the results will display with the new monthly mortgage payment included in the DTI.**
 2. Click **Save this Search** to save this **Scenario** in your **Scenarios Pipeline**.
 3. Click **Search** to view all eligible products based on your criteria.
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Viewing the Eligible and Ineligible Results

Your **Eligible & Ineligible Results** will display for all available products.

1. Click on the **green arrow drop-down** to view all *pricing options* for that product.
 2. Click on the **Price Adj column** for each option in the Rate Stack **to see the LLPAs**.
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Registering a Loan

You don't have to Price the Scenario first. You are able to Register the Loan first if you'd like. During this Step, you and your Broker/LO will have the opportunity to upload documents and prepare future documents to be used for the actual loan submission.

Follow the steps below when Registering a Scenario (Loan).

1. Click **Register a Loan**.
 2. You have *three different options* to Register:
 - Upload 3.4 MISMO (if you have it),
 - Select a previously created Scenario, or
 - Start from Scratch
 3. Select your desired method to register the loan, and proceed to the next step.
 4. Fill out required fields with a **red asterisk*** and click **Register**.
 5. You now have a **Registration #**. Click through all the **URLA screens** to update borrowers' information. Upload the **3.4 MISMO XML** if you haven't already as a best practice. You need to upload the 3.4 before you can submit the loan.
 6. Once you have updated all the screens (and you see all **green checks**), click **Update URLA and OK**.
 7. You can navigate away from this page and return to your **Registrations Pipeline** to retrieve the Registration at a later time, if so desired.
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Pricing/Loan Terms Screen

If you Registered a previously created Scenario, the Pricing/Loan Terms Screen will already be completed. If you are just pricing for the first-time during Registration, refer to the **Pricing Tool Section** of this document to complete the fields and run pricing.

1. Select your desired product and click **Export Pricing** from the **Actions Column**.
 2. **Confirm** your pricing.
 3. You will receive confirmation that the pricing export was **successful**.
 4. Your **Pricing Parameters** will display. Click **Price** to rerun/change your parameters.
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Document Upload Screen

Access the **Document Upload Screen** to upload your documents for your Registration. The **Required Documents** are required to submit this particular loan. The **Optional Documents** are not required to submit the loan but will most likely be conditioned for, so feel free to upload them if you have them.

Submitting Bank Statements to the Income Desk

Follow the steps below when submitting bank statements to the **Income Desk** to review prior to submitting the loan in the Portal. The Income Desk must analyze the bank statements on all bank statement loans prior to submission.

In order for the Income Desk Review Screen to display, you need to first select a Bank Statements Document Type when running pricing and EXPORT IN THE REGISTRATION PHASE.

You do not need to complete all the URLA Screens in order to submit bank statements to the Income Desk. You can skip directly to this section!

Follow the steps below when submitting bank statements to the Income Desk to review prior to submitting the loan in the Portal.

1. Click the **Income Desk Review Screen**.

2. Fill out the fields in the **Create Account Window** as applicable to your loan and click **Create *Account***.

Field	Description
Account Type	Select the account type from the drop-down menu: <ul style="list-style-type: none"> • Personal • Business • Personal used as Business
Bank Name	The name of the bank
Account Number	The account number
Account Name	The borrower's last name or describe the account (i.e., <i>Business Name; DBA vs LLC, PayPal, etc.</i>)
Most Recent Stmt Date	Select from the calendar the most recent statement date
Account Notes	Outline: <ul style="list-style-type: none"> • % of Business Owned (default is 100%) • Expense Factor % (default is 50%; however, this percentage could change w/CPA Expense Letter) • Make a note of percentage change in the <i>Self-Employment Questionnaire</i>

3. Upload each individual bank statement in its appropriate bucket. Click *Submit for Review* when completed. Upload the *Self-Employment Questionnaire* at this time as well.

- **Note: If Account Type = Business or Personal Used as Business, an additional bucket will appear for the Self-Employment Questionnaire. Always in the SEQ to help paint a clear picture for the Income Desk and ultimately the Underwriter.**

4. You are able to *submit another account* for review, if desired. Repeat the process as outlined above.

- **NOTE: If you do create additional accounts, you must click Submit for Review for each account.**

5. Click on the Income Desk Review button to review the status of the Income Desk's review.

- There are three possible *statuses*: *Pending, In Process, Completed*. You cannot submit the loan until the status = **Completed**.
- You will receive a manual email from the Income Desk Analyst advising of the status as well.

6. Navigate to the Review Status & Review Comment *Columns* to check on the status of each month's bank statement and note any action needed.

Review Status	Description
Reviewed	File looks accurate; no changes needed
Illegible	File is not readable
Duplicate	Same bank statement was already submitted
Unacceptable	Document is not a bank statement, not the same borrower, different business name, etc.
Missing Pages	Document is missing pages

7. When the Income Desk has completed their review, they will email your Account Executive.

Important Notes about the Income Desk

- There are three possible statuses: Pending, In Process, Completed. You cannot submit the loan until the status = Completed.
- Statuses are only for document status – not final Underwriting decision

Settlement Providers

Users can manage the settlement providers directly from the loan or from the dashboard. Settlement providers must be selected prior to attempting to submit the loan.

Fee Information – Fee Questions

- For refinance transactions, the Fee Questions must be answered in the Settlement Providers screen for the fees to be calculated accurately
- Review question and make the appropriate selection
 - Select *Yes or No*
 - *If Yes*, enter the original loan amount for the first mortgage
 - If applicable, enter the same for any second mortgage
 - If no, then complete settlement provider entries and move to Fee Input screen

Refer to the video tutorial [How to Select Settlement Providers](#) for guidance

Settlement Providers Added Through The Loan

1. *Click* Settlement Providers
 2. *Select* the desired Settlement Provider
 3. Settlement Providers may be added from a Company type, *click* Add New
 4. Enter Settlement Provider's name, select status, and *click* Save to finalize
- **Repeat steps above to add additional Settlement Providers**
 - **Important Notes**
 - **Affiliate**
 - Brokers must disclose to HomeXpress any ownership interest of a Settlement Provider
 - HomeXpress will disclose an Affiliated Business Agreement (ABA) per RESPA
 - **Default**
 - Selecting default will enable company as primary contact for Company Type

Settlement Providers Added Through Tools Menu

1. *Click* Tools, then select Settlement Providers
2. Click *Add*
3. *Select* Company type
4. Enter Company Name
5. Select desired status
6. *Click* Add to finalize

Fee Input Screen

Users must complete the Fee Input Screen in order to submit the loan to HomeXpress. Prior to starting this screen, users should obtain an estimate of fees from the corresponding settlement provider. Per HomeXpress' policy any ownership interest in a Settlement Provider must be disclosed.

To get started *Click* Fee Input, the section will remain in red until it has been finalized. The Fee Input Screen will *appear* and the user may begin with the following steps to complete this section.

Refer to the video tutorial [How To Navigate Fee Input Screen](#) for guidance

Compensation Details

- **Information** will populate from input in pricing screen and broker agreement for percentage of lender paid compensation (LPC)
 - Applicable when the compensation type selected equals LPC

Scheduled Closing date

1. **Enter** the estimated closing date
 - For refinances, enter a date that's at least 30 days from the submission date
 - For purchases, enter the date for the close of escrow (COE)
- System will calculate the First Payment Date and per diem needed

Section A (Origination Charges)

1. **Enter** any origination charges
 - Loan Origination Fee section
 - Borrower Paid Compensation (BPC) must be entered by either enter a percentage or an exact dollar amount
 - Loan Discount Points – Amount will populate if discount points are selected in the pricing screen
 - Fee for in-house processing may be entered in this section

Section B (Services You Cannot Shop For)

1. Appraisal Fee - **Confirm/Select** the Appraisal Company
 - Enter the cost of the appraisal
2. Credit Report Fee – **Enter** the name of the service provider
 - Enter the cost of the credit report
- Enter any other applicable fees for section B
 - Third Party Processing Fee
 - If applicable, enter the name of the individual or entity who needs to be paid
 - **Click** Affiliate if there is an ownership interest in an entity
- Click + **Add Fee** If a line item needs to be added which is not pre-populated
- Select fee from menu and click **Add Fee**

Section C (Services You Can Shop For)

1. Settlement Agent Fee - **Confirm/Select** the service provider
 - Enter the fee amount
2. Lenders Title Policy – **Confirm/Select** the service provider
 - Enter the fee amount

Section E (Taxes and Other Government Fees)

1. **Enter** applicable fees that are non auto populated
2. Auto population of selected fees
 - The system will update certain fields to make it convenient for users and to ensure that accurate fee amounts are being disclosed
 - Recording Fee - Deed Estimate
 - Recording Fee - Mortgage/Deed of Trust

- Intangible Tax
- Transfer Tax
- Users will be able to increase the estimated fee amount but will not be allowed to decrease the auto populated Section E Fees
 - A *Failed Validation* will appear if the amount is decreased
 - For purchase transactions, that require the transfer tax amount to be lowered, please enter a comment in the borrower synopsis stating why the amount needs to be lowered
 - Example: Per purchase contract, seller has agreed to pay for half of the transfer tax amount

Section F (Prepays)

1. *Enter* any applicable fees

Section G (Initial Escrow Payment at Closing)

- The system will auto populate the Property Tax Estimate to make it convenient for users and to ensure that accurate fee amount is being disclosed
 - Property Tax Estimate can be increased or decreased
- *Confirm* that impound account is padded sufficiently
- Number of months padded can be changed from *drop down*

Section H (Other)

1. *Enter* any applicable fees

Section I (Total Loan Costs)

- Confirm totals are accurate

Section J (Calculating Cash to Close)

- Purchase Transactions
 - Users will have the ability to update the following:
 - *Earnest Money Deposit (EMD) and Seller Credits* for purchases
 - The Estimated Cash to Close value will recalculate when values are input/updated in these fields
 - **Note: These fields may be updated in the portal up until the loan is submitted**
- Refinance Transactions
 - For Refinance transactions the section will display as follows:
 - *From* = Borrower will have to come in with funds to close
 - Always confirm that funds to close will be coming from a verified account
 - *To* = Borrower will receive proceeds from the loan
 - No fields may be edited on this section for a refinance. All numbers are taken from information input in other areas
- *Click* Preview to see Fee Input Preview and review totals
 - *Click* Close to exit preview
- *Click* Finalize Fee when finished

Broker Fee Attestation

- [Click](#) Confirm on Section 1 and Section 2
- [Click](#) Attest

Broker Fee Attestation – Affiliate

- [Click](#) Confirm on Section 1 and Section 2
 - Special message will appear for Section 1 when an affiliate Settlement Provider is selected
- [Click](#) Attest

Submit Loan Screen

Access the **Submit Loan Screen** when you are ready to submit your loan.

Tell the loan story in the **Borrower Synopsis Field**. This is your opportunity to paint the picture for the Underwriter. [Click the box](#) acknowledging there are no other LEs for this borrower with another lender. Enter today's date as the Application Date. Click **Submit Loan**.

- [Message](#) will appear stating that Compliance Tests are being ran

A [successful message](#) will display once the loan is submitted

- If you are enabled by your AE to submit loans, congrats, you have submitted a [loan](#)!

If the loan fails a compliance test(s), a screen will appear displaying the [compliance findings](#)

- Users may also [review historical findings](#) after original submission

In the event of a failed test, the user can review and [correct compliance findings or submit without corrections](#)

- Date and time of last compliance findings
 - Current number of report version
- [Click](#) caret to view a specific compliance test
 - User will be able to view the variance amount by which test has failed
 - The reason why each compliance test is being failed
 - The variance by which the test is failing
 - Loan file must be corrected at least by the variance amount to pass a particular compliance test
- Click individual icon to view a specific section
 - URLA
 - Pricing
 - Fee Input
- Click icon to bypass compliance test and submit loan to Set-Up
 - When user opts to submit without corrections, the system will display a [successful submission](#) message highlighted in red

If compliance tests fail...	Then...
Section A	<ul style="list-style-type: none"> • Discount points <ul style="list-style-type: none"> ◦ Reprice the loan with a higher rate with lower discount points (ONLY use if discount points are greater than 2%) • LPC loans (Only for Agency/Govy) <ul style="list-style-type: none"> ◦ Potentially may switch to BPC and adjust comp accordingly • BPC loans <ul style="list-style-type: none"> ◦ Users may opt to reduce comp to pass compliance test ◦ Smaller loan amount files are more susceptible to compliance fails

Section C	<ul style="list-style-type: none"> • Fees marked with Pre-paid finance charge (PPFC) may be reduced • Confirm that the amount entered for each fee is accurate • In some cases, a simple clerical error was committed and thus forcing a failed compliance test • If the fees are entered correctly, then user may need to contact title company to discuss a fee reduction
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If you are not enabled, your AE will receive an alert that you are ready to submit and will submit the loan on your behalf.

Locking a Loan

After you have submitted your loan, you can request a lock from directly within the Portal.

1. Access your desired loan from the Loans Pipeline.
 2. Click the Pricing/Loan Terms **Screen**.
 3. Enter any comments regarding the lock, if needed, and click **Request Lock** and then **Confirm**.
 4. Your loan will show as locked as well as the Lock History.
 5. To request a Lock Extension, click **Extension Request**.
 6. Select your desired extension amount from the drop-down and click **Confirm**.
 7. Your extension will appear in the Lock History **Section**.
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Resource Center

Visit the **Resource Center** for frequently used Forms, Job Aids, and Guides utilized in the Loan Submission process.

You can search for documents or change your view [here](#).

Broker Listing

1. Access the **Broker Listing Screen** from the Menu Navigation Pane to determine if Brokers are already protected by a current AE.
2. Type in the Broker Info and hit the **Search Button**.

Note: Best Practice is to search by NMLS #.

User Administration

Users can access the **User Administration Screen** in the **Tools Menu Drop-down**.

- User Role Definitions:
 - **Broker Super Admin (Super Admin)** - The named Broker Super Admin will have user administration rights for the HomeXpress portal. They will have the ability to add and disable users for the office. Only one Super Admin can be assigned to one broker code.

- **Loan Originators (LO)** - Users with LO access will have the ability to input scenarios, register loans, run pricing, and submit loan files/conditions securely to HomeXpress. Each LO will need their NMLS number added.
- **Broker Processor (BP)** - Users with BP access will have the ability to process the loans submitted by the Loan Originators.

Follow the steps below when then named **Broker Super Admin** wants to manage login credentials and users who have access to the portal.

1. To add a user, click **Add User**
2. Fill out all required fields and indicate if this user is a **Broker Processor** or **Xpress Trusted Broker**. The system will create the User Name. Do not change it as it is tied to our HomeXpress Broker Code. Click **Drop-down Title** when finished.
3. The new user has been **added**. They will receive an automated email advising of the new login credentials and prompting them to change their password.

Notes:

- Do not change the Number that the Portal assigns to the new User Name as this corresponds to the approved Broker ID.
- Each Loan Officer can have their own login. They will have access only to loans assigned to them. The primary Broker login (the account administrator) will see all loans for all Loan Officers on the account.
- A Processor can have a login through this same process. Simply check the *Processor (access all loans)* checkbox for a processor.
- Once the new Loan Officer login is created by clicking **Add**, an email is sent to the Loan Officer with a password reset link.
- If the LO is also self-processing, that user will need 2 separate logins.
 - Create the **Processor** User Name using the system default naming convention
 - The Username section will pre-fill with the first initial, last name, and broker ID
 - i.e., if the user's name is John Smith, the portal will create the User Name = JSmith1234
 - Do not input the NMLS # in the Processor Profile
 - In order to differentiate the Loan Officer User Name from the current Loan Processor user name, create the **LO** User Name as you created the Processor's name, but manipulate the User Name to spell out the first name completely
 - JohnSmith1234
 - Input the NMLS # in the LO Profile

Multi-Branch User Toggling

1. Enter Credentials and **click** Login
2. User will be prompted to select an organization at login
3.
 - **Select** desired branch and **click** Continue
 - **At initial login, the user will not see all the available branches from the drop-down menu**
 - The user must repeat the steps in the following slide to see all the assigned branches

Note: Broker Super Admins that are LOs may notice that a shop appears twice

- **The reason is because of the dual roles for the same login**

1. Once logged in, user can **select** drop down menu
 - Drop down menu is located on top right-hand corner of the Dashboard
2. **Click** Profile to change shops/branches
3. **Select** desired shop/branch from drop down menu and **Click** Update
4. **Click** Ok to confirm desired shop/branch was selected
5. From the **drop-down menu**, users may confirm which sop/branch is currently being viewed
 - If the user want to change shop/branch, then repeat the previous steps from the Profile screen

Requesting Credential Consolidation

Please email portalsupport@homexmortgage.com with your requested updates.

Changing the LO After Submission

Refer to the chart below to determine how to proceed when changing the LO after submission if needed.

If...	Then...
The Broker is changing,	You need to cancel and resubmit the loan under the new Broker in X-Connect
The LO is changing but is still at the same Broker Shop,	You can request your Account Manager to update the LO within Byte
The LO you want to change to is not currently in the system,	You will have to add the LO in X-Connect under that specific Broker and then request your Account Manager to update the LO within Byte

Changing Loan Parameters/Repricing

At any time during up until the actual loan submission, you may change the loan parameters to view a different product, pricing, etc. without creating a brand-new scenario. You are able to change the parameters before and after the bank statements have been submitted to the Income Desk, if desired.

Note: You cannot change the loan parameters:

- **From a Non-TRID to a TRID Product, and**
- **After the loan has been submitted**

Follow the steps below if you want to change your original loan parameters at any time before submitting the loan.

1. Access your previously desired Registration.
2. Click the **Pricing/Loan Terms Screen**.
3. Click **Price** Under the **Lock Information Section**.
4. Fill out your desired fields to change and click Search.
5. New results will display. Selected your desired result and Click **Export Pricing** to save.

6. **Confirm** your new results.
7. Click **OK**.
8. Your new **Scenario Pricing Request** will display.

Important Notes:

- You cannot edit Fields that are greyed out.
- You cannot change product types from Non-TRID to TRID.

Request Rental Report

HomeXpress has partnered with industry leading rental data provider **RentOmeter** to provide our partners with rental data information. This rental data information can be used to help determine accurate area rents. This information can be used to compare to a Schedule of Rents (1007) to ensure the appraiser uses the most appropriate rental data. The rental data report provides information on comparable area rents based on type of property and room counts. This information is invaluable when considering a DSCR/Investor rental property loan. You can access this free tool on the X-Connect site. Once requested, the report will be emailed to you in minutes.

Follow the steps when requesting a rental report through **RentOmeter**.

1. Log into the X-Connect Portal and select **Request Rental Report** from the **Tools Drop-Down Menu**.
2. A new window will pop up. Complete the **form** with your desired *Property Search Parameters, Contact Information*, and then click **Send My Rent Analysis**.
3. You will receive a **confirmation** that your order has been requested successfully.
4. You will receive an **email notification** that your report is ready. Click the link to view the report.
5. Your **report** will display.

Uploading the 3.4 MISMO File

Follow the steps below when uploading the 3.4 MISMO File. You can update the 3.4 as many times as you need.

1. Access the **URLA Borrower Info screen** and click on any section.
2. Click **Upload 3.4 MISMO File** on the right-hand side of the screen.
3. Find the desired XML file from your Desktop and click **Open**.
4. Your new 3.4 information will populate in the URLA Screens.
5. Make any changes/updates as needed and click **Update URLA** to save changes and new 3.4.

Editing URLA/1003 Information

Follow the steps below to update or edit the 3.4 MISMO File.

- **Note: At any time while completing the 1003 Process, you can always click Update 3.4 MISMO on any given screen to upload a new 3.4 MISMO.**
- 1. Click **Upload 3.4 MISMO File** to:
 - Update the current 3.4 MISMO
 - Upload a new 3.4 MISMO

2. Notice the various URLA Screens along the left-hand side in the Navigation Pane.
 - A green check indicates all fields in that screen have been filled in and there are no errors
 - A red circle will indicate there are errors in some fields on that screen; the number of errors will be reflected in the red circle; these fields do not have to be corrected completely until you are ready to submit the loan
3. Click through each 1003 Screen and fill in any fields not transmitted/completed from the uploaded 3.4 MISMO.
4. Click **Save & Continue** when are you finished updating all fields on the specific screen and want to move to the next screen.
5. When completing the fields on the **Borrower Screen**, note you can:
 - (1) Add a new borrower,
 - (2) Combine or Separate Loan Applicants,
 - (3) Edit information for the borrowers already included in the 3.4 MISMO upload
6. When completing the fields on the **Employment – Declarations Screens**, make sure you have completed all fields for ALL borrowers.
7. Click **Save and Continue** when you are finished completing all fields in all 1003 Screens.

Note: After the loan has been submitted, HomeXpress' Set Up Team will send the disclosures electronically to the borrower as well as a request from DocMagic for the Broker/LO to electronically sign the 1003.

Refer to the [E-Signing the 1003](#) for more information.

Freddie AMI & Property Eligibility Tool

Click on the [link](#) to access the public FreddieMac Area Median Income and Property Eligibility Tool.

References and Related Documents

[Broker Super Admin](#)

[E-Signing the 1003](#)

[X-Connect Portal User Guide for AEs](#)

Version History

Most recent version entered first.

Version	Approver	Date	Description of Changes	Author
1.8	Corporate Sales Trainer	01/24/2025	Added Compliance Findings detail to Submit Loan Screen	Corporate Sales Trainer
1.7	Corporate Sales Trainer	11/21/2024	Added updates for Fee Information & Fee Input Screen (Fee auto-population) Added update for User Administration included the definitions for X-Connect user roles Added New Section: Multi-Branch User Toggling	Corporate Sales Trainer

			Added New Section: Requesting Credential Consolidation	
1.6	Corporate Sales Trainer	07/29/2024	Added New Sections: Settlement Providers & Fee Input Screen	Corporate Sales Trainer
1.5	Corporate Sales Trainer	01/22/2024	Updated to X-Innovate new process	Sales Training Manager
1.4	Corporate Sales Trainer	04/3/2023	Added Changing LO After Submission Section	Sales Training Manager
1.3	Corporate Sales Trainer	09/2/2022	Added New Sections: Uploading the 3.4 MISMO File & Editing 1103 Information; added new Reference Document: E-Signing the 1003	Sales Training Manager
1.2	Corporate Sales Trainer	08/19/2022	Updated Notes in User Admin Section to include LO/Processor User Role	Sales Training Manager