



Bulletin 20-37

New Option for Requesting Homebridge to Prepare Initial Disclosures

Homebridge is pleased to announce we are expanding the options for Homebridge to issue initial disclosures to include VA loans.

Homebridge will issue VA initial disclosures, **except** for those listed below, **which remain the responsibility of the Broker to provide to borrowers:**

- **All VA Transactions:**
 - The Homebridge VA Indebtedness Questionnaire **or** Broker version with consistent content. The Indebtedness Questionnaire can be found under "Homebridge VA Forms" located on the Forms page of the Homebridge website
- **VA Cash-Out and IRRRL Transactions Only:**
 - Initial Loan Comparison, dated within three (3) business days of Homebridge initial disclosures
- **VA ARM Transactions:**
 - Applicable ARM disclosure

This new option for VA loans is available for initial disclosure requests received on or after July 6, 2020.

The Requesting Homebridge Prepare Initial Disclosures in P.A.T.H. guide has been updated and posted under "Reference Guides – P.A.T.H. Loans on the Working with Us page of the Homebridge website at www.HomebridgeWholesale.com

If you have any questions, please contact your Account Executive.