### **Generate Initial Disclosures**

Homebridge will automatically provide initial disclosures to the borrower(s) at the request of approved Brokers. Automated Disclosures are delivered immediately upon P.A.T.H. submission.

The following products will be routed to Homebridge Loan Set Up to generate disclosures as these cannot be automatically disclosed.

- Renovation Loans (203k, HomeStyle)
- Jumbo Gold
- Temporary Buydowns
- TBD

**Note:** Purchases received by noon (Pacific Time) are reviewed the same day, refinances within 24 hours.

All initial disclosure packages include federal, state, and program disclosures and are delivered to the borrower and Broker to electronically sign. Brokers can request initial disclosures with or without a full credit package.

#### Homebridge to Disclose requests include:

- All Federal and State required disclosures including the LE
- All USDA disclosures
- All VA disclosures except:
  - Amendatory Clause (purchase)
- All FHA disclosures <u>except:</u>
  - Lead Based Paint Disclosure (purchase)
  - Amendatory Clause (purchase)

#### **PROCESS OVERVIEW:**

- 1. Import MISMO 3.4 file.
- 2. Update Borrower Mobile number.
- 3. Enter Broker Contact Information.
- 4. Enter Fees & Closing Costs.
- 5. Generate Initial Disclosures.
- 6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email link.
- 7. Once the Broker and borrower have electronically signed all disclosures, the Broker must Submit to Setup in PATH.
  - The Broker must submit to AUS and upload the minimum required submission documentation (if not submitted with initial request).
  - The Broker must return to the Loan Submission screen to **Submit to Loan Setup**.

#### Notes:

- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge, or
  - The file will be cancelled, and the Broker must submit a new request in PATH for Homebridge to disclose with a new loan number.
- If a full credit package is not received at the time of request, the Broker has 14 calendar days from initial disclosure to provide the minimum required submission documentation and then Submit to Loan Setup in P.A.T.H.

tep	Action
1	Go to Loan Summary→Short Application.
2	Click Contact Details for each Borrower to update the Mobile Phone.
3	Click Save at the bottom of the screen.

Enter (	Contact Information & MLO Assignment
Step	Action
1	Go to Loan Summary→Contacts  View Pipeline  Loan Summary Loan Details Short Application Status History Alerts & Notification Mgmt Contacts Loan Processing
	<ul> <li>A list will appear with the Broker Primary Contact and other P.A.T.H users from your company. Select 1 or 2 contacts from the list to receive loan status notifications.</li> <li>Click the Set button for Contact 1.</li> <li>Select the applicable radio button from the list. Contact must have P.A.T.H. access to appear in the list.</li> <li>Click Set Contact.</li> <li>Repeat for Contact 2 &amp; 3 (as applicable).</li> </ul>
2	Contacts         Lender Account Management         CONTACT ROLE       CONTACT NAME         Partner Account Management       Contact Name         CONTACT ROLE       Contact Name         Wholesale Loan Officer       Tan John         Partner Contact Info       Contact Name         Contact 1       Delete         Tan Scott       Delete         Tan Scott       Tan Name         Engleman Ofgenomebridge.com       Contact Info         Tan Scott       Tan Name         Engleman Ofgenomebridge.com       Contact Info         Tan Scott       Tan Name         Engleman Ofgenomebridge.com       Contact
3	Important:         If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:         • Select User to Assign: Click the dropdown to Show Role         • Select Wholesale Loan Officer         • Click the < <assign button<="" td=""></assign>
4	
	<< Assign

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### Enter Fees and Closing Costs

Generated disclosures are based upon fees entered by the Broker in P.A.T.H. **As such, all cures are the responsibility of the Broker.** 

- **Standard Lender fees** Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- Standard Title fees Must be added either automatically via Generate Title & Recording Fees or manually via Quick Fees or Add New Fee buttons.

#### Notes:

• Seller paid fees and paid outside close (POC) amounts are not itemized on the LE.

• Required fees & closing costs submission stops must be cleared in order to generate initial disclosures (<u>click here</u> to see the Submision Stops Guide).

- Examples:
  - Section C Fees: service provider name, address, and phone number
  - Lender's title fee
  - Recording fee
  - Purchase Transactions Only:
    - Owner's title fee
    - Transfer tax (if required by state)
    - HOI premium
    - Government Transactions Only:
      - Impounds (required)

-	
Step	Action
1	Broker Compensation Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	<ul> <li>Generate Title &amp; Recording Fees</li> <li>Optional – Click to automatically add standard Title Fees (maalso be added manually via Quick Fees or Add New Fee). Generated title &amp; recording fees may be deleted or edited, as applicable.</li> <li>Update Service Provider (if required) - Edited fees require updated Service Provider information.</li> <li>Click The Service Providers Tab.</li> <li>Click the hyperlink for the edited fee.</li> <li>Update information in pop-up and save.</li> </ul>
	Fees and Closing Costs         Credit for Rate Chosen:         Fees and Closing Cost         Service Providers         Service Providers         Service Providers         Service Providers         Service Provider         Service Provider         Service Provider Type: Title Insurance         Colspan="2">Service Provider Type: Title Insurance         Service Provider Type: Title Insurance         Colspan="2">Service Provider Type: Title Insurance         Title Insurance         Kenneth N. Smolar, Esq. d         Closing Protection Letter         Title Insurance         Kenneth N. Smolar, Esq. d         Coordination Fee         Title Insurance         Kenneth N. Smolar, Esq. d         Kenneth N. Smolar, Esq. d         Coordination Fee         Title Insurance         Kenneth N. Smolar, Esq. d         Coordination Fee         Title Insurance         Kenneth N. Smolar, Esq. d         Coordination Fee

Step	Action
	Quick Fees Click to add multiple fees at once
	<ul> <li>Use the Search bar at the top of the screen to quickly find fees.</li> </ul>
	<ul> <li>Place checkmark(s) next to the applicable fee(s).</li> </ul>
	<ul> <li>Enter the amount(s) to be paid by the borrower and/or seller.</li> </ul>
	Click Save.
	Add Fees Search:
	FEE DESCRIPTION BORROWER AMOUNT SELLER AMOUNT SERVICE PROVIDER TYPE PAY TO FEE SECTION
	Septic (Optional)         S0.00         S0.00         Free rms provider         Third Party Provider         Other
3	Survey (Optional)         \$0.00         \$0.00         Survey         Third Party Provider         Other           Transaction Coordination Fee         \$0.00         \$0.00         Freeform Provider         Third Party Provider         Other
	Prepaids
	City / Town Property Tax       \$0.00       \$0.00       Freeform Provider       Third Party Provider       Prepaids         County Property Tax       \$0.00       \$0.00       Freeform Provider       Third Party Provider       Prepaids
	Image: Flood Insurance         \$225.00         \$0.00         Freeform Provider         Third Party Provider         Prepaids           Garbage / Sanitation Tax         \$0.00         \$0.00         Freeform Provider         Third Party Provider         Prepaids
	Insurance Premium - Earthquake         \$0.00         \$0.00         Freeform Provider         Third Party Provider         Prepaids
	Services You Can Shop For     Services You Cannot Shop For
	Taxes and Other Government Fees
	Cancel Save
	Note:
	<ul> <li>Click</li></ul>
	Add New Fee Click to add one fee at a time
	• Select the LE/CD Section, Fee Identifier, and Pay To (if applicable) from the dropdown
	lists.
	• Enter the <b>fee details</b> .
	Click the Save button.
	Add Fee
	* LE/CD Section: Services You Cannot Shop For
4	Fee Identifier:     0804
	Service Provider Type: Appraisal
	Pay To: Third Party Provider
	* Vendor Relationship: Services You Cannot Shop For
	Finance Charge:
	Total Amount: \$400.00 POC Amount: \$0.00
	Dorrower Amount \$400.00 POC Amount: \$0.00
	Seller Amount S0.00 POC Amount: \$0.00
	Cancel Save
	Add New Escrow Click to add an Escrow item.
	<ul> <li>Select the Escrow Item from the dropdown list.</li> </ul>
	Enter the Annual Amount Due and the Months Collected.
	• Cushion Months will reflect the required cushion based on the subject property state.
	• CIICK Save.
5	Add an Escrow
	LE/CD Section: G - Initial Escrow Payment At Closing
	Escrow Description: Flood Insurance Escrow
	Annual Amount Due: \$600.00
	Cushion Months: 2
	Cancel Save

				Action				
	Add/Edit C	Credits Click to	add or edit a (	Credit from	the Broke	er/Banker o	r the Sel	ler.
			Add/Edit C	redits	82 225 00			
			DIOKe	Seller Credit:	\$3,235.00			
				Cancel	Save			
				Cancer	Gave	)		
	Review to	ensure all fees a	are reflected a	ccurately.				
	Reminder	s –						
	• Ge	nerated disclos	ures are based	upon fees	entered b	ov the Broke	er in P.A.	T.H. As suc
	all	cures are the re	sponsibility of	the Broker.		<b>,</b>		
	• Wh	nen applicable, l	be sure to add	Credit Rep	ort and A	ppraisal fee	es.	
	To edit a	fee:						
	• Clio	ck the fee descr	iption <u>hyperlin</u>	<u>ık</u>				
	<ul> <li>Ent</li> </ul>	er changes on t	the pop-up					
	• Clio	ck Save						
								_
	Fe	ees and Closing Costs						
		Fees and Closing Cost Service Prov	iders					
				Editing Fee			2	<)
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	- 1	A Underwriting Fees B Flood Certification Fee B Tex Service Fee	SERVICE	* LE/CD Section * Fee Identifier. Fee description:	Services You Can 1104 Lender's Title Insu	Shop For		50.00 50.00 50.00 50.00
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	To delete Fees and Clo Credit for Rate Fees and Clo SECTION	SECTION DESCRIPTION A Underwriting Fees B Flood Certification Fee C Attorney-Fee C Attorney-Fee C Attorney-Fee C C Closing Coordination FF C C Closing Crotection Lette C C Closing Protection Lette C C E-Docs/E-Record/Rec S C Intle Cert/Opinion Fee E Deed State Tax/Stamps E GA Residential Mortgage E Mortgage Intangible Ta E Mortgage Intangible Tax E Concerns Integration S E Chosen: \$776.00 Broker Compensation	SERVICE PROVIDER	* LE/CD Section:     * LE/CD Section:     * Fee Identifier:     Fee description:     Service Provider Type:     Pay To:     Service Provider:     * Vendor Relationship:     Finance Charge:     Total Amount:     Borrower Amount!     (Due at Closing):     Setler Amount:     (Due at Closing):     Setler Amount     (Due at Closing):	Services You Can 1104 Lender's Title Insurance Title Insurance Third Party Provid Services You Can S501.00 S500.00 S301.00 S301.00 Third Party Prov RROWER AMO SELLI	Shop For rance rance rance r, Esq. d/b/a PC Law Asso Shop For POC Amount: POC Amount: POC Amount: Cance S443.75	\$0.00 \$0.00 \$443.75	AMOUNT F S0.00
	To delete Fees and Clo Credit for Rate Fees and Clo SECTION A A	SECTION DESCRIPTION A Underwitting Fees B Flood Certification Fee C Attorney-Fee C Attorney-Fee C Attorney-Fee C C Closing Coordination Fet C C Closing Crotection Lette C C Closing Protection Lette C E-Docs/E-Record/RecS C Intle Cert/Optimor Fee F Deed State Tax/Stamps E GA Residential Mortgag E GA Residential Mortgag E GA Residential Mortgag E Mortgage Intranyble Tat E Mortgage	SERVICE PROVIDER	* LE/CD Section:     * LE/CD Section:     * Fee Identifier:     Fee Identifier:     Fee description:     Service Provider Type:     Pay To:     Service Provider:     * Vendor Relationship:     Finance Charge:     Total Amount:     Borrower Amount     (Due at Closing):     Seller A	Services You Can 1104 Lender's Title Insurance Title Insurance Title Insurance Services You Can Services You Can SS01.00 SS01.00 SS01.00 SS01.00 SS01.00 SS01.00 SS020.00 SS02	Shop For rance er r, Esq. d/b/a PC Law Asso Shop For POC Amount: POC Amount: POC Amount: Cance S443.75 S443.75 S443.75	50.00 50.00 50.00 5443.75 5443.75 5443.75	AMOUNT         FI           S0.00         S0.00
	To delete Fees and Clo Credit for Rate Fees and Clo SECTION A B B	SECTION DESCRIPTION A Underwriting Fees B Flood Certification Fee C Attorney Fee C Attorney Fee C Attorney Fee C Attorney Fee C C Closing Coordination Fet C C Closing Protection Letter C E Coordination Fee C C Closing Protection Letter C E E-Docs/E-Record/RecS C Lettersdata Table Insurance C Title Certification Fee E Deed Recording E Deally Interest Charges F Homeowner's Insurance H Ovmer's Title Insurance D Description Broker Compensation Underwriting Fees F Hod Certification Fee Tax Service Free	SERVICE PROVIDER	* LE/CD Section:       * Fee Identifier:       Fee Identifier:       Fee Identifier:       Service Provider Type:       Pay To:       Service Provider:       • Vendor Relationship:       Finance Charge:       Total Amount:       Borrower Amount (Due at Closing):       Seller Amount:       Que at Closing):       Seller Amount       Que at Closing):       Seller Amount       Due at Closing):       Seller Amount       Due at Closing):       Seller Amount       Due at Closing):       Third Party Provider	Services You Can 1104 Lender's Title Insurance Title Insurance Title Insurance Services You Can Services You Can SSO1.00 SSO1.	Shop For rance er r, Esq. d/b/a PC Law Asso Shop For POC Amount: POC Amount: POC Amount: Cance S443.75 S443.75 S443.75	\$0.00 \$0.00 \$0.00 \$443.75 \$443.75	AMOUNT         FI           S0.00         S0.00
	To delete Fees and Clo Credit for Rate Fees and Clo SECTION A B B C	SECTION DESCRIPTION A Underwriting Tees B Flood Certification Fee C Attorney, Fee C Attorney, Fee C Attorney, Fee C C Closing, Coordination Fet C C Closing, Crotection Letter C C Closing, Protection Letter C C Closing, Protection Letter C E Docs/E-Record/RecS C Lettedra Title Insurance C Title Certification Fee E Deed Recording E Deed Recording E Deed State Tex/Stamps E GA Residential Mortgage E Mortgage Intranoble Tax E Mortgage Intranoble Tax E Mortgage Intranoble Tax E Deed Recording F Daily Inforest Charges F Homeowner's Insurance H Owner's Title Insurance E String Costs Chosen: \$776.00 Sing Costs DESCRIPTION Broker Compensation Underwriting Fee F E Compensation Underwriting Fee F E Compensation Underwriting Fee F E Compensation E Coosing Protection Letter	SERVICE PROVIDER	* LE/CD Section:       * Fee Identifier:       Fee Identifier:       Fee Identifier:       Service Provider Type:       Pay To:       Service Provider       • Vendor Relationship:       Finance Charge:       Total Amount:       Borrower Amount (Due at Closing):       Seller Amount:       Que at Closing):       Seller Amount       (Due at Closing):       Seller Amount       (Due at Closing):       Third Party Provider       Third Party Provider       Third Party Provider	Services You Can         1104         Lender's Title Insurance         Third Party Provid         Kenneth N. Smole         Services You Can         Services You Can         Services You Can         Services You Can         Status         Services You Can         Services You Can         Services You Can         Status	Shop For rance rance rance rance r, Esq. d/b/a PC Law Asso POC Amount: POC Amount: POC Amount: POC Amount: Cance S443.75	S0.00 S0.00 S0.00 S0.00 S0.00 S443.75 S445.75 S445.75 S45.75	AMOUNT         FI           S0.00         S0.00
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	To delete Fees and Clo Credit for Rate Fees and Clo SECTION A B B B C C C C C C	SECTION DESCRIPTION A Underwriting Fees B Flood Certification Fee C C Closing Orderinition Fees C C Closing Orderinition Fee C C Closing Orderinition Fe C C Closing Orderinition Fet C C Closing Protection Letter C E DecarF-Record/RecS C Liender's Title Insurance C Title Cert/Option Fe E Deed State Tex/Stamps E Deed State Tex/Stamps E Oed State Tex/Stamps E Overs' Title Insurance Overs' Title Insurance D State Tex Strice Providers D Description D Broker Compensation Underwriting Fee Tax Service Fee Closing Protection Letter - Borrower Closing Protection Letter - Seller E-Docs/E-Record/RecSvc Fee	SERVICE PROVIDER  SERVICE PROV	* LE/CD Section:         * LE/CD Section:         * Fee Identifier:         Fee Identifier:         Service Provider Type:         Pay To:         Service Provider:         * Vendor Relationship:         Finance Charge:         Total Amount:         Borrower Amount (Due at Closing):         Seller Amount (Due at Closing):         Seller Amount (Due at Closing):         Seller Amount (Due at Closing):         Seller Amount (Due at Closing):         Third Park Provider         Third Parky Provider	Services You Can I104 Lender's Title Insurance Title Insurance Services You Can Services You Can Services You Can Services You Can Sources You Can Sources You Can Third Party Prov Third Party Prov RROWER AMO SELLI Source Sou	Shop For rance rance r. Esq. d/b/s PC Law Asso Shop For POC Amount: POC Amount: POC Amount: Cance S443.75 S4555 S455 S4555 S4555 S4555 S45555 S455	S0.00 S0.00 S0.00 S0.00 S0.00 S443.75 S445.75 S455	AMOUNT         FI           S0.00         S0.00           S0.00

Genera	ate Initial Disclosures
Step	Action
1	Go to Loan Submission.→Loan Submission.
	<ul> <li>Select Generate Initial Disclosures.</li> <li>Enter the TRID/RESPA application date (must be within three (3) days of the application date).</li> <li>Click the Compliance Cert button.</li> </ul>
2	Coan Submission         Image: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65: **         Company/Branch NMLS ID:         6521         DBA Name:         Address Line One:         194 Wood Avenue South         MLO NMLS ID:         963258         MLO License #:
	Zip City State:       08830       Iselin       NJ         Partner acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items or 11/21/2024       Image: Complex co
	<ul> <li>The Compliance Certifications window will open.</li> <li>Place checkmarks to certify:         <ul> <li>Broker Initial Disclosure Certificate</li> <li>GLB Privacy Policy/Safe Harbor Certification</li> <li>Fee Certification</li> <li>Acknowledgement</li> </ul> </li> <li>Click the Proceed button.</li> </ul>
3	Compliance Certifications       Image: Compliance Certification         Image: Compliance Certification       Image: Compliance Certification <t< th=""></t<>
	<ul> <li>Acknowledgement</li> <li>Broker/Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements, as applicable), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.</li> <li>Initial Loan Estimate (LE), Home Loan Tool Kit, and Electronic Delivery</li> <li>Broker/Emerging Banker acknowledges that the borrower(s):         <ol> <li>Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Broker/Emerging Banker's receipt of the Initial Loan Estimate;</li> <li>Have indicated their Intent to Proceed with the mortgage transaction in writing; and all other services in connecting deliveres Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on, which is prior to any disclosures delivered having been delivered or signatures captured and signatures (electronic delivery/receipt) on, which is prior to any disclosures delivered thaving been delivered LE within (3) general business days of the Broker/Emerging Banker's receipt of the information. Please attach a copy of all revised LEs listed.:</li> <li>Proceed Cancel</li> </ol></li></ul>

Step	Action
4	<ul> <li>Click the Anti-Steering Disclosure button (Lender-paid Compensation only).</li> <li>Enter as applicable</li> <li>Click Save</li> </ul>
	Save       Cancel & Close         By selecting Submit, you confirm time, to 2402005968 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan.         Click Cancel to stop the submission process         Submit Loan       Cancel         Compliance Cert       Anti-Steering Disclosure
5	Close the Submit Loan button.         Image: Submit Loan button         Image: Submit Loan Button
6	P.A.T.H. Submission stops will display any required fields needed for submission and the screen to resolve.           Required Data Fields Missing         The following field(s) are required to be completed before the loan can be submitted:         SEVERITY       ACTION REQUIRED         Error       Recording Fee required.         Correct Loan Details
7	Click <b>Yes</b> to confirm the submission.

8 Pop-up will confirm successful submission. 8 Note: Click Print Compliance Cert Form to retain a copy.	
8 Print Compliance Cert Form Ok Note: Click Print Compliance Cert Form to retain a copy.	
8 Thank you, Ioan 2400007390 has been submitted successfully. Print Compliance Cert Form Ok Note: Click Print Compliance Cert Form to retain a copy.	
Print Compliance Cert Form Ok Note: Click Print Compliance Cert Form to retain a copy.	
Note: Click Print Compliance Cert Form to retain a copy.	
Important. Wait until the Disclosures have been generated before eviting the lean	
important: wait until the Disclosures have been generated before exiting the loan.	
Loan Submission	
Reason for Loan Submission	
9 Submit Loan to Setup	
Disclosure in Progress	
Loan Doensing Details     Please wait for 42 seconds       Name:     Company, 194 Wood Avenue South, Iselin, NJ 08	
DBA Name: Mortga Address Line One: 194 Wood Avenue South MLO NMLS ID: 74112	
The View Pipeline screen will display the updated Loan Status:	
Submit for Automated Disclosures (Generated Automatically)	
Submit for Disclosures (Manually Generated by Homebridge)	
Loan Search Period: Status Group: Last Name: Loan Number: Loan Purpose: Case File Id:	
LOAN NUMBER BORROWER OCCUPANCY LOAN PURPOSE PRODUCT PROGRAM LOAN STATUS	
2400007389       Customer, Ken N. Jr       Primary Residence       Purchase yr Fixed       Conv Conforming 30 yr Fixed       Submit for Disclosures       12/13/2023	
2400007388         Customer, Ken N. Jr         Primary Residence         Purchase yr Fixed         Conv Conforming 30 yr Fixed         Submit for         12/13/2023	
2400007359         Customer, Ken N. JR         Primary Residence         Refinance yr Fixed         Conv Conforming 30 yr Fixed         Submit for Automated Disclosures         12/12/2023	
Loan Status will display <b>Initial Disclosures Sent</b> on the Loan Details screen. Click the	to
10 Loan Status: Initial Disclosures Sent Loan Purpose: Purchase Total Loan Amount: \$300,000.00 Preview Doc 2402005912 Lock Expiration: 2402005912 Lock Expiration: 24020	
Burbank, CA 91502-1234 LTV/CLTV: 88.24% / 88.24% Occupancy: Primary Residence Ratios: 12.65% / 15.98%	
Ken Customer (Primary) Document/Item Expires On Critical Dates	
1 Submit To Underwriting Date: Borrowers Income Docs: Approval Date:	
Asset Docs: TRID Application Date: 9/09/2024 Title Docs: FCOA Annieration Ren B) Date: 9/12/2024	
Property type:         Attached         Total Expired         Appraisal Docs:         Intent to Proceed Date:         9/17/2024           No of Units         Appraised Value:         \$340,000.00         Employment Docs:         First Allovable Closing Date:         9/17/2024	
Refinance Purpose:     Rate Lock:     Firm: Closing Date:       Initial CD Due Date - Mail:     9/20/2024       Initial CD Due Date - eSent:     9/26/2024	
Loan Term: 360 Rescission Date: 700 Escrows / Impounds: Yes Unit of the state of	
Credit Score         ARM Margin:         0.000%         Initial Loan Estimate Sent Date:         9/09/2024           ARM Index:         0.000%         Initial Loan Estimate Received Date:         9/12/2024           Revised Loan Estimate Received Date:         9/12/2024         8         9/12/2024	
Revised Loan Estimate Received Date: Initial Closing Disclosure Serie Vate: Initial Closing Disclosure Received Date:	
Revised Closing Disclosure Sent Date: Revised Closing Disclosure Received Date: Disclosure Delivery History	
DOCUMENT PACKAGE     DESTINA     GENERAT     LAST GENERATION DAT     DISCLOSURE     PACKAGE SIGNED DATE/     INFO     PACKAGE       > Initial Disclosure     E-Sign     System     9/09/2024 6:45 PM     Loan Estimate     Image: Construction of the system of the	

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#### **Disclosure Email Notifications**

The broker, processor, and borrower(s) will be notified via email throughout the disclosure process.

- Emails will come from **Solex.com**.
- Check Junk email if you have not received communications.

#### **Email notification Examples:**

- 1. Disclosure Request Notification (Disclosures routed to HBWS Loan Set Up for generation)
  - For Jumbo Gold, Renovation, & Temporary Buydown products
  - Loan Status=Submit for Disclosures

```
Hello,
```

Your loan does not meet the requirements for automatically generated initial disclosures. Your loan has been forwarded to the Homebridge Loan Set Up department to generate the initial disclosures on your behalf as soon as possible.

If you have any questions or need any assistance, please contact your Account Executive

HomeBridge (855) 442-7434

#### 2. Disclosures are issued and ready to sign.

- Subject line includes the loan number and Broker name.
- Borrower and Broker have 10 calendar days to sign and complete or the link will expire.

#### **Processor Notification:**



#### **Broker Contact Notifications:**

• Initial Disclosures Sent

Congratulations! Your disclosures have been sent to your Borrower(s) for review and signature.

If you would like to download a copy of the disclosure package, you may do so by visiting the Loan Details screen in the Portal and reviewing the package details in the Disclosure Delivery History section.

For any questions or assistance, please reach out to your Account Executive.

HomeBridge

(855) 442-7434

#### • Electronic Document Request (Link for MLO signature)

Broker Name:	
Dear Tan Scott MLO,	
In connection with the mortgage application for 1008 Auto Disclosures Circle, you are receiving this email as a secure means of provi documentation for this loan. Within this electronic file, you will find the disclosures associated with the subject property of the mortg application.	ding certain age loan
In order to access disclosures, please click on the following link: Doc Link	
**Note: Your disclosure link will expire in TEN (10) calendar days**	
We appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced above.	
Sincerely,	
Homebridge Financial Services, Inc.	

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#### 4. E-Consent – Borrowers have accepted/declined e-consent.

Disclosures will be sent via USPS if the borrower declines electronic disclosure.

#### **Processor Notification:**

From: docmailer@solex.com <docmailer@solex.com>
Sent: Monday, January 8, 2024 11:32 AM
Subject: 2402005818 Ken N Customer Jr - eConsent Accepted by Ken N Customer Jr
This email has been sent to notify you that Ken N Customer Jr has consented to electronic delivery and downloaded the package for 2402005818
Please retain this email as proof of borrower consent to receive documents electronically for this loan. In the future, if borrower(s) choose to decline to
receive documents online, you will be notified in a separate email.
Thank you.

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The edisclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan. Please proceed with your loan submission so this loan can complete setup.

Thank you,

Homebridge Financial Services, Inc.

#### Reminders

- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge, or
  - The file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new loan number.



Step	Action
	<ul> <li>Review the list of files</li> <li>Optional: Click Upload more and repeat step 3</li> <li>Click Upload.</li> </ul>
4	Releptul Tip: The number of files to be uploaded will display on the Upload button.
5	The file(s) will display under Partner Uploaded Documents.

Submi	t to Automated Underwriting (AUS)
Step	Action
	Go to Loan Processing→Automated Underwriting.
1	<ul> <li>View Pipeline</li> <li>Loan Summary</li> <li>Loan Summary</li> <li>Loan Processing</li> <li>Lock Management</li> <li>Fees &amp; Closing Costs</li> <li>New Credit Reports</li> </ul>
	Upload Documents     1       Loan File Update     Borrowers       Automated Underwriting     Order Approved AMC List
	Area Median Income     Property Type:     Detached     Occupancy:     Investment
	<ul> <li>Select Fannie Mae (DU) or Freddie Mac (LPA)</li> <li>Uncheck AUS Only Order</li> <li>Click the Credentials button</li> </ul>
	Dual AUS Borrower(s)
	Francie Mae Desktop Underwriter (DU)     Freddie Mac Loap Product Advisor (LPA)
	AUS Only Order:
_	(Use the credit report already associated with the casefile) Send Request Credentials Create DU MISMO 3.4 Create LPA File
2	DU Summary     Submitted By:     Submitted Date-Time:     Times Sent:       DU Case File ID:     Image: Du Recommendation:     DU Recommendation:       Note:     Image: Du Recommendation:     Result Code:       Appraisal Waiver:     Appraisal Waiver:
	Response Files:       LPA Summary     Submitted By:   Submitted Date:
	Notes:
	<ul> <li>Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. <u>Click Here</u> for instructions.</li> <li>Submit to LPA and DU simultaneously by selecting <b>Dual AUS</b>.</li> </ul>
	<ul> <li>To Submit to DU:</li> <li>Enter the credit report Reference #.</li> <li>Select the Credit Agency from the dropdown.</li> <li>Enter your login credentials.</li> <li>Click Ok.</li> </ul>
	Credentials
3	Ken N Customer JR       Reference #: 123456789]         Do you want to auto-populate the liabilities from the credit report to the 1003?:        Yes          Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities
	Fannie Mae         Credit Agency:       Fannie Mae Test Credit Agency         * Partner Credit Account Id:       test         * Partner Credit Password:       •••••
	Ok Cancel
	Note: Always choose not to auto-populate from the credit report.

	Action
To Su	bmit to LPA:
• • •	Enter the credit report <b>Reference #.</b> Select the <b>Credit Agency</b> from dropdown. Enter the <b>Broker TPO Number</b> (Provided by Freddie Mac). Enter <b>Branch Identifier</b> (if applicable as per Credit Agency) Click <b>Ok</b> .
	Credentials
	Ken N Customer JR  Reference #: 123456789
	Do you want to auto-populate the liabilities from the credit report to the 1003?: O Yes O No
	Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.
	* Credit Agency: Factual Data
	Partner TPO Number: 123456
	Branch Identifier: 9999
Note: To Su	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report <b>Reference #.</b>
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report <b>Reference #.</b> Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click <b>Ok</b> .
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok.
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok. $\int \frac{\text{Credentials}}{  \mathbf{x}  ^2} \int \frac{  \mathbf{x}  ^2}{  \mathbf$
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok.
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok.
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok.
Note: To Su • •	Always choose not to auto-populate from the credit report. bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok.
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Step	Action
	Click the <b>Send Request</b> button to submit.
4	Lender Loan Number:       Lock Expiration:       Loan Status:       Registered       Loan Purpose:       Refinance         2402004144       Subject Property:       Renee Way       Product:       Conv Conforming 30 yr Fixed         Program:       Washington, DC 20013       Program:
	Freddie Mac Loan Product Advisor (LPA)  Freddie Mac Loan Product Advisor (LPA)  Interveneer  (Longaried)  Onticant
	Commence (Unmarried) Applicant
	AUS Only Order: (Use the credit report already associated with the casefile) Send Request Credentials Create DU MISMO 3.4 Create LPA File
	To request a <b>Reissue:</b>
5	<ul> <li>Select DU</li> <li>Select AUS Only</li> <li>Enter the DU Case File ID</li> <li>Click Send Request</li> </ul> Fredde Mac Loan Product Advisor (LPA) Fredde Mac Loan Product Advisor (LPA) Applicant Applicant Applicant Toreade 19% File U Summary Submitted By: Submitted Date-Time: Times Sent: DU MisMo 3.1 (reade 19% File) Regime Du Summary Submitted By: Submitted Date-Time: Times Sent: DU Recommendation: Result Code:
6	Results will return in the applicable summary section below. Click hyperlink to review         Findings/Feedback or Credit Report.         Image: Submitted By: Tan One Submitted Date-Time: 8/01/2019 3.27 PM Times Sent: 1         DU Case File ID: 1995925443         Note: Response Files: Inderventing Findings Html Underventing Findings Pdf Credit Report Print Status Log         Image: Submitted By: Tan One Submitted Date: 4/08/2020 9.01 PM         Image: Submitted By: Tan One Submitted Date: 4/08/2020 9.01 PM         Image: Submitted By: Tan One Submitted Date: Streamlined Accept         Image: Submitted By: Tan One Submitted Date: Streamlined Accept         Image: Submitted By: Tan One Submitted Date: Streamlined Accept         Image: Submitted By: Tan One Submitted Date: Streamlined Accept         Image: Streamlined A

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### Submit to Setup

Upon notification that initial disclosures have been fully executed by all parties, the Broker must:

- Upload the full credit package
- Submit to Automated Underwriting (DU, LPA)
- Select Submit Loan to Setup and click Submit Loan.

	N				
Generate Initial L	Jisciosures				
Submit Loan to S	Setup				
- Loan Licensing Details	,				
Name:	Company, 194 Wood Avenue South, Iselin, NJ 08830 (65: V			Company/Branch NMLS ID:	6521
DBA Name:				Company/Branch License:	
Address Line One:	194 Wood Avenue South			MLO NMLS ID:	963258
Address Line Two:	9th Floor			MLO License #:	
Zip City State:	08830	Iselin	NJ		
Partner acknowledges	that all six (6) items, Intent to Proceed w	that define an Application, wer	e received at the n the following da	time the Borrower signed the 1003 (	(URLA) or the date that all six (6) items wer
by selecting Submit, yo	ou confirm that loan :	2402005969 will be submitted t	o the lender. As p	art of the submission process, indic	ate the action that the lender should take ba