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.

- 203(k) Renovation Loans
- 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 Contacts Constant of the second se
	 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. Click the Set button for Contact 1. Select the applicable radio button from the list. Contact must have P.A.T.H. access to appear in the list. Click Set Contact. Repeat for Contact 2 & 3 (as applicable).
2	Contacts Lender Account Management CONTACT ROLE Partner Account Management CONTACT ROLE Partner Account Management CONTACT ROLE Partner Contact Info Partner Contact Info Partner Contact Info Partner Contact Info Contact 1 Sott Tan Scott
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	Click SAVE.

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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	 Generate Title & Recording Fees Optional – Click to automatically add standard Title Fees (matalso be added manually via Quick Fees or Add New Fee). Generated title & recording fees may be deleted or edited, as applicable. Update Service Provider (if required) - Edited fees require updated Service Provider information. Click The Service Providers Tab. Click the hyperlink for the edited fee. Update information in pop-up and save.
	Fees and Closing Costs Credit for Rate Chosen: Fees and Closing Cost SERVICE Providers SERVICE PROVIDER TYPE Service Provider Type: Title Insurance Title Insurance Kenneth N. Smolar, Esq. d Closing Coordination Fee Title Insurance Kenneth N. Smolar, Esq. d Closing Coordination Fee Provider Address #2: Provider Address

Step	Action
	Quick Fees Click to add multiple fees at once.
	 Use the Search bar at the top of the screen to quickly find fees.
	 Place checkmark(s) next to the applicable fee(s).
	 Enter the amount(s) to be paid by the borrower and/or seller.
	Click Save.
	Add Fees Search:
	FEE DESCRIPTION BORROWER AMOUNT SELLER AMOUNT SERVICE PROVIDER TYPE PAY TO FEE SECTION Pest Inspection (optional) \$0.00 \$150.00 Pest Inspection Third Party Provider Other
	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
	Image: City / Town Property Tax \$0.00 \$0.00 Freeform Provider Third Party Provider Prepaids Image: 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
	Note:
	 Click
	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 fee details .
	 Click the Save button.
	Add Fee
	* LE/CD Section: Services You Cannot Shop For
4	* Fee Identifier: 0804 Fee description: Appraisal Fee
	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
	Borrower Amount S400.00 POC Amount: \$0.00
	Seller Amount S0.00 POC Amount: \$0.00
	Cancel Save
	Add New Escrow Click to add an Escrow item.
	 Select the Escrow Item from the dropdown list.
	• Enter the Annual Amount Due and the Months Collected.
	 Cushion Months will reflect the required cushion based on the subject property state. Click Save.
	• CIICK Save.
5	Add an Escrow
	LE/CD Section: G - Initial Escrow Payment At Closing Escrow Itam: 1006 - Flood Insurance Escrow
	• Escrow Item: 1006 - Flood Insurance Escrow Escrow Description: Flood Insurance Escrow
	Annual Amount Due: S600.00 Months Collected: 3 🔯
	Cushion Months: 2
	Cancel Save

				Action			
	Add/Edit C	Credits Click to	add or edit a (Credit from	the Broke	er/Banker or the	Seller.
			Add/Edit C	redits	\$3,235.00		
			LIOKE	Seller Credit:	\$3,235.00 \$0.00		
				Cancel	Save		
	Review to	ensure all fees	are reflected a	ccurately.			
	Reminder	s –					
	• Gei	nerated disclos	ures are based	upon fees	entered b	y the Broker in	P.A.T.H. As such
		cures are the re		-		,	
	• Wh	nen applicable,	be sure to add	Credit Rep	ort and A	ppraisal fees.	
	To edit a	fee:					
		ck the fee descr		<u>ık</u>			
1		er changes on	the pop-up				
	 Clic 	ck Save					
	F	ees and Closing Costs					
		edit for Rate Chosen					
		Fees and Closing Cost Service Prov	riders	Editing Fee			
		A Underwriting Fees	SERVICE	* LE/CD Section	Services You Can	Shop For	LAMOUNT FI
		B Flood Certification Fee	WiceLi	* Fee Identifier	1104		\$0.00
			(Annalasia				20.00
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Genera	ate Initial Disclosures
Step	Action
1	Go to Loan Submission.→Loan Submission.
	 Select Generate Initial Disclosures. Enter the TRID/RESPA application date (must be within three (3) days of the application date). Click the Compliance Cert button.
2	Generate Initial Disclosures Submit Loan to Setup Loan Licensing Details Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65; Company/Branch NMLS ID: 6521 DBA Name: Address Line One: 194 Wood Avenue South Nu 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 at 11/2 12/02.4 Partner acknowledges that an Intent to Proceed was signed by the Borrower(s) on the following date: Image: Compliance Ceff Athi-Steering Disclosure Submit Loan Cancel Compliance Ceff Anti-Steering Disclosure Submit Loan Cancel Compliance Ceff Anti-Steering Disclosure Submit Loan Compliance Ceff Anti-Steering Disclosure
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Step	Action
4	 Click the Anti-Steering Disclosure button (Lender-paid Compensation only). Enter as applicable Click Save
	Broker Certific that an Intent to Proceed wat Save Cancel & Close By selecting Submit, you confirm the next 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	Clock the Submit Loan button. Image: Submit Loan Submission Image: Submit Loan Submission </th
6	P.A.T.H. Submission stops will display any required fields needed for submission and the screen to resolve. Required Data Fields Missing Image: Complete Data Fields Missing The following field(s) are required to be completed before the loan can be submitted: Image: Complete Data Fields Missing Severity ACTION REQUIRED Image: Complete Data Fields Missing Error Recording Fee required. Image: Correct Loan Details Note: Refer to the Submission Stops Guide for complete instructions.
7	Click Yes to confirm the submission.

Step	Action
	Pop-up will confirm successful submission.
	Loan Submission Confirmation
8	Thank you, loan 2400007390 has been submitted successfully.
	Print Compliance Cert Form Ok
	Note: Click Print Compliance Cert Form to retain a copy.
	Important: Wait until the Disclosures have been generated before exiting the loan.
	Loan Submission
	Reason for Loan Submission
9	Generate Initial Disclosures Submit Loan to Setup
	Disclosure in Progress
	Loan Licensing Details Please wait for 42 seconds Name: Company, 194 Wood Avenue South, Iselin, NJ 08 7 6521
	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:
	6 Months Active V
	LOAN STATUS
	LOAN NUMBER BORROWER OCCUPANCY LOAN PURPOSE PRODUCT PROGRAM LOAN STATUS 2400007389 Customer, Ken N. Jr Primary Purchase Conv Conforming 30 Submit for 12/13/2023
	Residence yr Fixed Disclosures 2400007388 Customer, Ken N. Jr Primary Purchase Conv Conforming 30 Submit for 12/13/2023
	Residence yr Fixed Automated Disclosures 2400007359 Customer, Ken N. JR Primary Refinance Conv Conforming 30 Submit for 12/12/2023
	Residence yr Fixed Automated Disclosures
	Loan Status will display Initial Disclosures Sent on the Loan Details screen. Click the 🖉 to
	view the package.
10	Loan Status: Initial Disclosures Sent Loan Purpose: Purchase Total Loan Amount: \$300,000.00 Preview Doc
10	Lender Loan Number: Lock Expiration: Borrower Name: Customer, Ken N. JR Product: Elite Access 30 yr Fixed Loan Amount: \$300,000.00 2402005912 2402005912 Customer, Ken N. JR Product: Elite Access 30 yr Fixed Loan Amount: \$300,000.00 Subject Property: 10655 Birch St Interest Rate: 4.250% Program: Elite Access 12 Month Alterr 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 Submit To Underwriting Date: Submit To Underwriting Date:
	Borrowers Income Docs: Loan Reference Dates Asset Docs: TRID Application Date: 9/09/2024
	Property Type: Attached Total Expired Title Docs: Initial Disclosure Due Date: 9/12/2024 Occupancy: Primary Residence Total Expired Appraisal Docs: Intent to Proceed Date:
	No of Units Appraised Value: \$340,000.00 Employment Docs: First Allowable Closing Date: 917/2024 Refinance Purpose: Rate Lock: Firm Closing Date: 10/01/2024
	Loan Term: 360 360 Public 10/01/2024 Loan Term: 10/01/2024 10/01/2024 10/01/2024
	700 Escrows / Impounds: Yes Prunning Date: 10/01/2024 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 Sent Date: Revised Loan Estimate Received Date:
	Initial Closing Disclosure Sent Date: 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: Sign of the second se

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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.

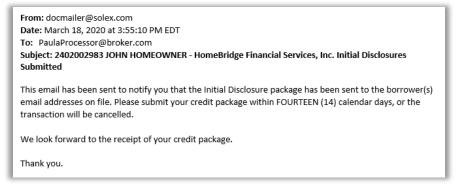
If you have any questions or need any assistance, please contact your Account Executive

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.

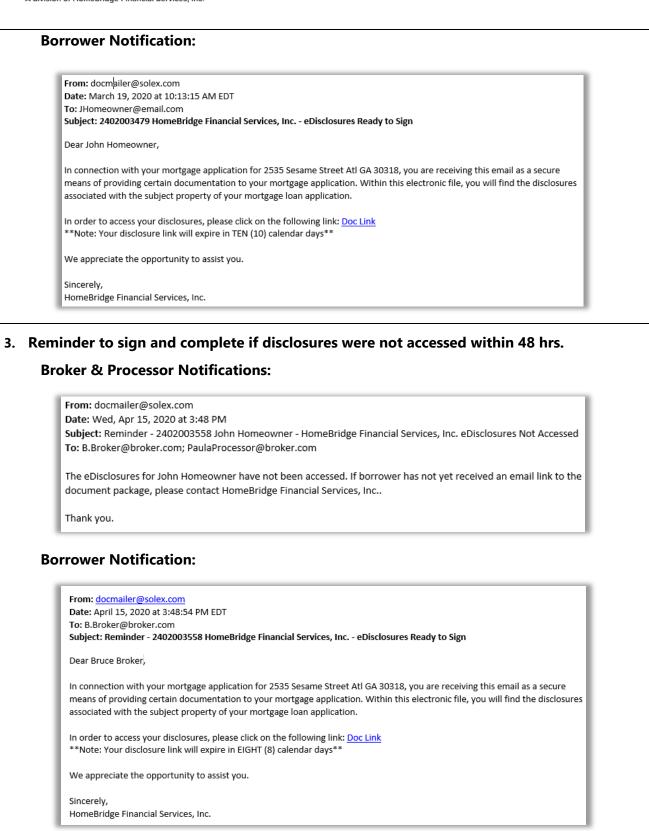
HomeBridge

(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 prov documentation for this loan. Within this electronic file, you will find the disclosures associated with the subject property of the mortg application. In order to access disclosures, please click on the following link: <u>Doc Link</u>	0
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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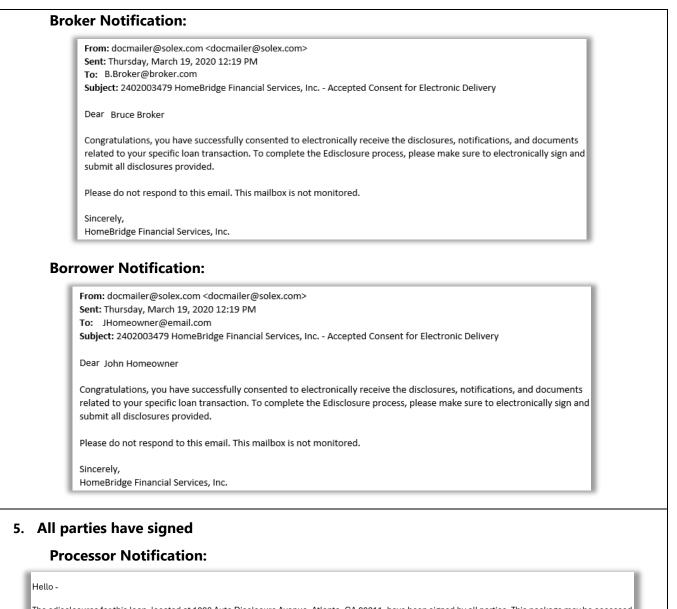
4. E-Consent – Borrowers have accepted/declined e-consent.

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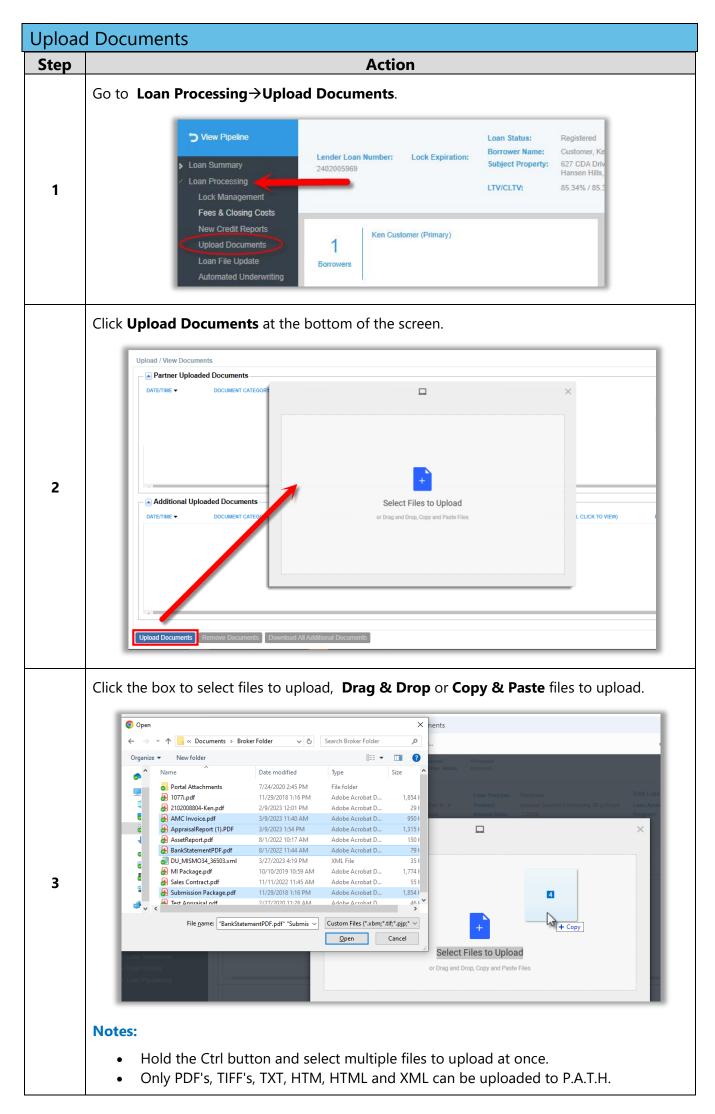
The edisclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan. Please proceed with your loan submission so this loan can complete setup.

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
	 Review the list of files Optional: Click Upload more and repeat step 3 Click Upload.
4	Image: Submission Package.pdf Submission Package.pdf Image: Submission Package.pdf
5	The file(s) will display under Partner Uploaded Documents.

Submit	to Automated Underwriting (AUS)
Step	Action
	Go to Loan Processing→Automated Underwriting .
	 View Pipeline Loan Summary Loan Processing Lock Management Fees & Closing Costs
1	New Credit Reports Upload Documents Loan File Update Automated Underwriting Approved AMC List
	Order Appraisals Property Type: Detached Image: Area Median Income Occupancy: Investment
2	 Select Fannie Mae (DU) or Freddie Mac (LPA) Uncheck AUS Only Order Click the Credentials button
3	 To Submit to DU: Enter the credit report Reference #. Select the Credit Agency from the dropdown. Enter your login credentials. Click Ok. Credentials Credentials Farmie Mae Credentials from the credit report to the 1003?: Yes Wo Selecting Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities. Farmie Mae Credit Agency: Farmie Mae Test Credit Agency records and overwrite them with credit report liability. Note: Always choose not to auto-populate from the credit report.

Action					
To Su	bmit to LPA:				
• • •	Enter the credit report Reference #. Select the Credit Agency from dropdown. Enter the Broker TPO Number (Provided by Freddie Mac). Enter Branch Identifier (if applicable as per Credit Agency) Click Ok .				
	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				
	Always choose not to auto-populate from the credit report.				
To Su	bmit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials.				
To Su	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}}{(1 + 1)^2} \int \frac{1}{(1 + 1)^2} $				
To Su	bonit to Dual AUS: Enter the credit report Reference #. Enter Fannie Mae (DU) credentials. Enter Freddie Mac (LPA) credentials. Click Ok. Credentials View of the function of the				
To Su	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}}{(1 + 1)^2} \int \frac{1}{(1 + 1)^2} $				
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Step	Action						
	Click the Send Request button to submit.						
	Lender Loan Number: Lock Expiration: Loan Status: Registered Loan Purpose: Refinance 2402004144 Subject Property: Renee Way Washington, DC 20013 Product: Conv Conforming 30 yr Fixed Image: Convert Status: Subject Property: Renee Way Washington, DC 20013 Program:						
4	Freddie Mac Loan Product Advisor (LPA) Freddie Mac Loan Product Advisor (LPA)						
	Applicant (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 Reissue:						
5	 Select DU Select AUS Only Enter the DU Case File ID Click Send Request Fanie Mae Desktop Underwriter (DU) Borrower(s) Fredie Mac Loan Product Advisor (LPA) Fredie Mac Loan Product Advisor (LPA) John Homeowner (Ummarried) Applicant Use the credit rapor already associated with the casefile) Send Request Teach DU MISMO 3. Teach 19% File John Homeowner (Ummarried) Applicant Use the credit rapor already associated with the casefile) Send Request Teach DU MISMO 3. Teach 19% File John Homeowner (Ummarried) Applicant Use the credit rapor already associated with the casefile) Send Request Teach DU MISMO 3. Teach 19% File John Homeowner (Ummarried) Applicant DI Summary Submitted Difference (DU MISMO 3. Teach 19% File) Resource File ID 123455789 Note: Resource File:						
6	Results will return in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report. Image: Submitted By:						

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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.

O Generate Initial I	Disclosures					
Submit Loan to S	Setup					
- Loan Licensing Detail	5					
Name:	Company, 194 Wood Avenue South, Iselin, NJ 08830 (65:			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			
artner acknowledges		s, that define an Application, w was signed by the Borrower(s;		time the Borrower signed the 1003	(URLA) or the date that al	I six (6) items were
roker Certifies that ar						