



Bulletin 19-27

Rate Lock Agreement – Washington State

The state of Washington requires the borrower(s) be provided the Rate Lock Agreement disclosure within three (3) business days from when the rate is locked.

Brokered Transactions

Loans Locked Prior to Submission

- Brokers are responsible to provide the WA Rate Lock Agreement to the borrower(s) within three (3) business days from rate lock **when the loan is locked prior to submission to Homebridge**
- Homebridge must be identified as the lender at the top of the form. An editable version of the Agreement is available on the Homebridge website
- An e-signature, using a Homebridge approved e-sign vendor or handwritten signature, is acceptable
- Once the Agreement is signed by all borrowers, brokers must provide a copy of the signed Agreement to Homebridge

Loans Locked After Submission

Homebridge will provide the Agreement to the borrower(s) for all loans locked **after** submission

- The Rate Lock Agreement will be sent to the borrower(s) for electronic signature using BlitzDocs. Refer to the attached WA Rate Lock E-Signature process

Non-Delegated Correspondent/Emerging Banker Transactions

The NDC/EB is always responsible to provide the Agreement to the borrower(s) within three (3) business days from rate lock and provide a copy of the signed Agreement to Homebridge.

- An e-signature, using a Homebridge approved e-sign vendor or handwritten signature, is acceptable.

The above policy applies to loans submitted to Homebridge on or after May 20, 2019.

A copy of the WA Rate Lock Agreement is attached for reference and is also posted on the Homebridge website at www.homebridgewholesale.com on the Broker Resources page, under Required Disclosures by State, Washington.

The list of Homebridge approved e-sign vendors is attached for reference and has also been posted on the Broker Resources page, under Miscellaneous

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

WA Rate Lock E-Signature Process

Applies to Broker Loans only locked after submission to Set Up

For loans locked prior to submission, refer to Bulletin 19-27

I. Notification Received from BlitzDocs

- Borrower will receive an email from xms-blitzdocsnotifications@conduent.com
- To begin the e-signature process, click on the enclosed link



Mon 4/29/2019 7:16 PM

xms-blitzdocsnotifications@conduent.com

Re-Disclosure package for HB0082049, Vince Coronado

To Vincent Coronado

Dear Vince,

In connection with your mortgage application with LoanUnited.com, LLC, you are receiving this email as secure means of providing certain documentation related to your mortgage application.

Within this electronic file, you will find the disclosures associated with the subject property of your mortgage loan application.

In order to access your disclosures, please click on the following link:

<https://esign.blitzdocs.net/Default?SSC=1&Key=QVWDYiUgCA%2bZR9RBZiHHy%2fwOe2tn4ThyFAjl3EIU17l%3d>

Again, we appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced above.

Sincerely,

HomeBridge Financial Services, Inc.

II. E-Signature Process

- After clicking on the link, enter the last four digits of their Social Security number

The screenshot shows the 'Document Center' interface. At the top, there's a 'Document Center' header with a 'Help' button. Below it is a navigation bar with tabs: 'Login', 'Overview', 'Consent', 'Electronic Docs', 'Action Items', and 'Summary'. The main content area has a light blue background and contains the following text: 'Before we get started, we will need to verify your identity.', 'User Name: Vince Coronado (vcoronado@homebridge.com)', 'Answer your security question', and 'Last 4 Digits of your SS#?' followed by a text input field containing '1234'. At the bottom, a note states: 'Next, you will be asked to provide a password for your account'.

- Borrower will need to create a password

The screenshot shows the 'Document Center' interface for password creation. It features the same header and navigation bar as the previous screen. The main content area has a light blue background and contains the following text: 'Please create a password for your account', 'User Name: Vince Coronado (vcoronado@homebridge.com)', 'Password' and 'Password (verify)' fields both filled with '*****', and a list of password requirements with green checkmarks: 'Password must have a minimum length of 8 characters, include at least one upper case, lower case and a digit or special character.', 'Must be at least 8 characters (a mix of alpha, numeric or special characters)', 'Must contain at least 1 Uppercase alpha character (A, B, C...Z)', 'Must contain at least 1 Lowercase alpha character (a, b, c...z)', 'Must contain at least 1 Numeric (0, 1, 2...9) or Special character (#, !,...^)', and 'Both password fields must match'. At the bottom, a note states: 'Next, you will confirm that you want to continue electronically'. To the right of the note are 'Next' and 'Cancel' buttons.

- **Agree to accept disclosures electronically**

The screenshot shows the 'Document Center' interface with a breadcrumb trail: Login > Overview > **Consent** > Electronic Docs > Action Items > Summary. A 'download/print consent document' button is in the top right. The main content area contains the heading 'Agree to accept disclosures electronically.' followed by a paragraph: 'Before we may provide disclosures in an electronic format, We must obtain your consent. Carefully review the agreement, and select the "I accept" button. This agreement is for the receipt of disclosures, not for the content of disclosures themselves.' Below this is a pagination bar showing 'Page 1 of 2'. A note states: 'Please review the consent statement above and confirm that you are willing and able to receive your documents electronically.' Below the note, it says 'Next, you will see a list of documents to be reviewed, and in some cases, signed electronically'. At the bottom right, there are three buttons: 'Agree' (highlighted with a red box), 'Disagree', and 'Cancel'. 'Help' and 'Sign Out' buttons are in the top right corner.

- **Borrower will be informed what documents they will be reviewing**

The screenshot shows the 'Document Center' interface with a breadcrumb trail: Login > Overview > Consent > **Electronic Docs** > Action Items > Summary. 'Inbox', 'Help', and 'Sign Out' buttons are in the top right. The main content area contains the text: 'The following documents require your review. Click "Next" to begin the review/electronic signing process.' Below this is a list with one item: '• WA Rate Lock Agreement'. Below the list, it says 'Next, you will begin the document review process'. At the bottom right, there are two buttons: 'Next' and 'Cancel'.

- Check the box to confirm they can read the document

Document Center Inbox Help Sign Out

Login Overview Consent **Electronic Docs** Action Items Summary

view document

Loan Number: HB0082049

Interest Rate Lock Agreement

Date: 04/29/2019

The loan originator/lender must complete this Agreement and provide it to the borrower(s) within three (3) business days of locking an interest rate.

0 of 1 documents completed

☒ I confirm that I was able to review the document and am ready to sign it

Next, you will electronically sign this document

Next Cancel

- Click on the Icon to sign the document

Document Center Inbox Help Sign Out

Login Overview Consent **Electronic Docs** Action Items Summary

view document

Click Here to Sign

Borrower Signature Rico Magalhae 04/29/2019
Borrower Printed Name Date

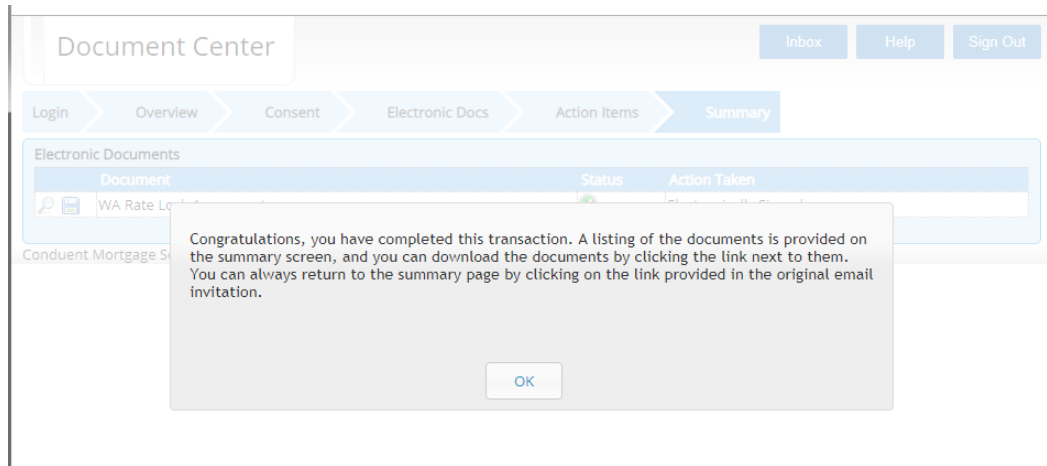
Borrower Signature Eileen Magalhae 04/29/2019
Borrower Printed Name Date

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Next, you will be provided with a summary of this transaction and all of the documents

Next Cancel

- Once all borrowers have signed the document, a confirmation message will appear to let them know they have completed the process.



Homebridge Approved Electronic Signature Vendors

Electronic signatures must be provided by one of the following vendors:

- Alamode
- Calyx
- Digital Docs
- DocMagic eSign
- Document Cloud (EchoSign)
- Docusign
- dotloop
- Ellie Mae (Wave Systems)
- eLynx's uSign and Swiftsign
- Encomia
- Fiserv
- HelloSign
- IDS (International Document Solutions)
- Instanet Solutions
- RightSignature
- Silanis
- zipLogix