

Broker Guide to Borrower Experience: E-Signing Initial Disclosures

Homebridge is providing this step-by-step guide to assist Brokers with answering potential borrower questions on how to sign e-disclosures when brokers choose to have Homebridge issue initial loan disclosures for P.A.T.H. transactions.

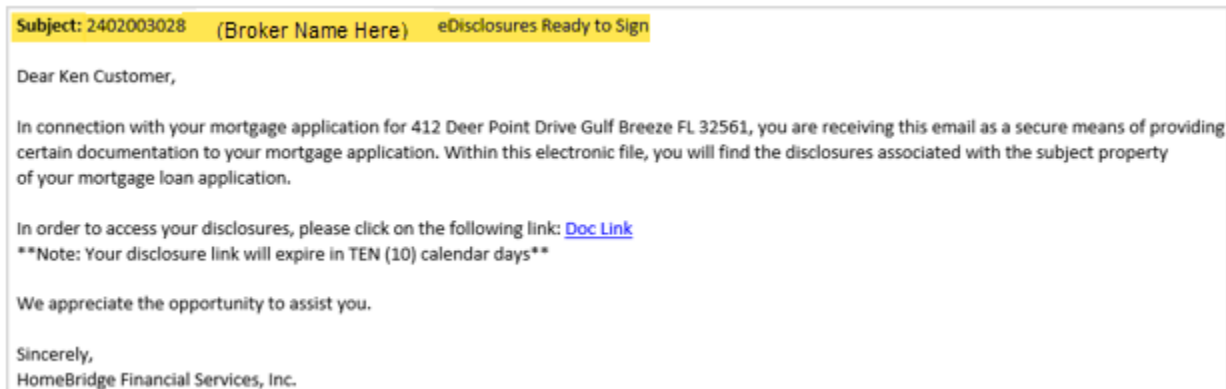
It is important to note that all borrower communications will come from solex.com as the domain, not from a Homebridge email address. Please direct borrowers to check “Junk Email” in the event they have not received any email communications.

Once the borrower receives the initial notification stating disclosures are ready for signature, they have 10 calendar days to sign and complete the disclosures. The date the disclosures are sent are included in the 10 calendar days. After 10 calendar days, the link will expire, and the borrower will have one of two options available:

1. Brokers may provide the disclosures to the borrower to sign with a live (wet) signature; the Broker must return the disclosures to Homebridge, **or**
2. The file must be cancelled and the Broker must re-request a new file record be sent to Homebridge via PATH for initial disclosures

STEP ONE: The borrower will receive an email from solex.com with the subject line: “e-Disclosures Ready to Sign”. Included in this subject line will be the loan number and the Broker name.

- To begin the process, the borrower clicks on **Doc Link**

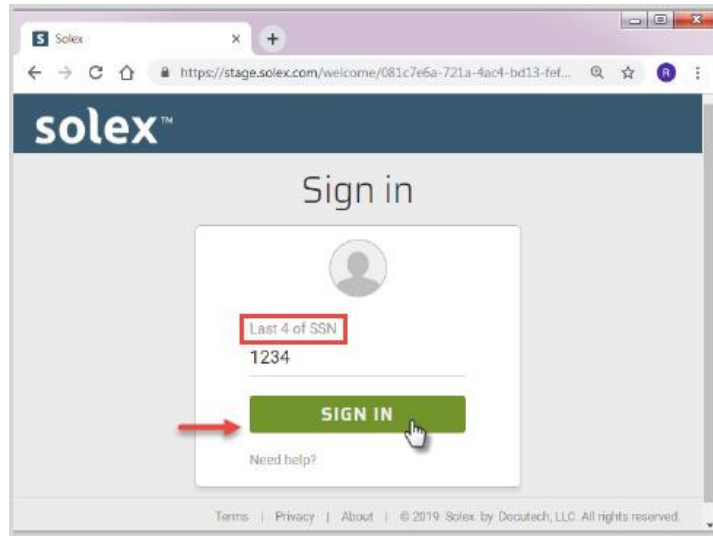


NOTE: If the borrower does not access the link within 48 hours of receipt an email reminder will be sent reminding the borrower to e-sign the documents with the same subject line “e-Disclosures Ready to Sign”.

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STEP TWO: After clicking the link, the borrower will be brought to the Solex screen.

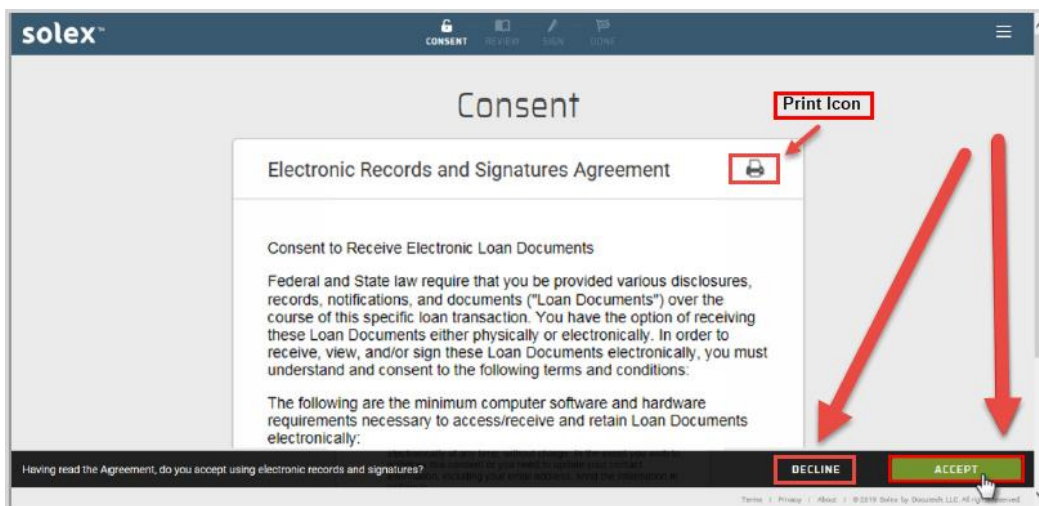
- The borrower enters the last four (4) digits of the primary borrower's social security number and clicks **SIGN IN**



STEP THREE: A Consent window opens allowing the borrower to review the Electronic Records and Signatures Agreement.

- The borrower may print the information if they choose by clicking on the printer icon
- Once the Agreement has been reviewed, the borrower clicks **ACCEPT** to continue the process to sign the disclosures electronically, **OR**
- The borrower clicks **DECLINE**, and the disclosures will be sent via USPS

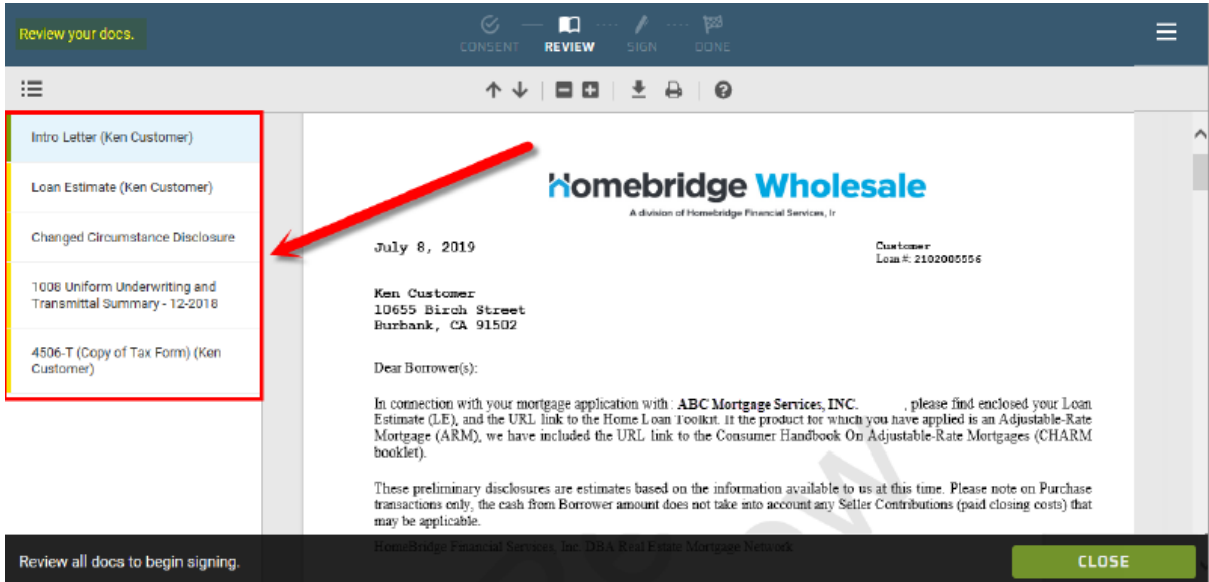
NOTE: The borrower will receive an email confirming their choice for receiving disclosures, titled either "Accepted Consent for Electronic Delivery" or "Declined Consent for Electronic Delivery"



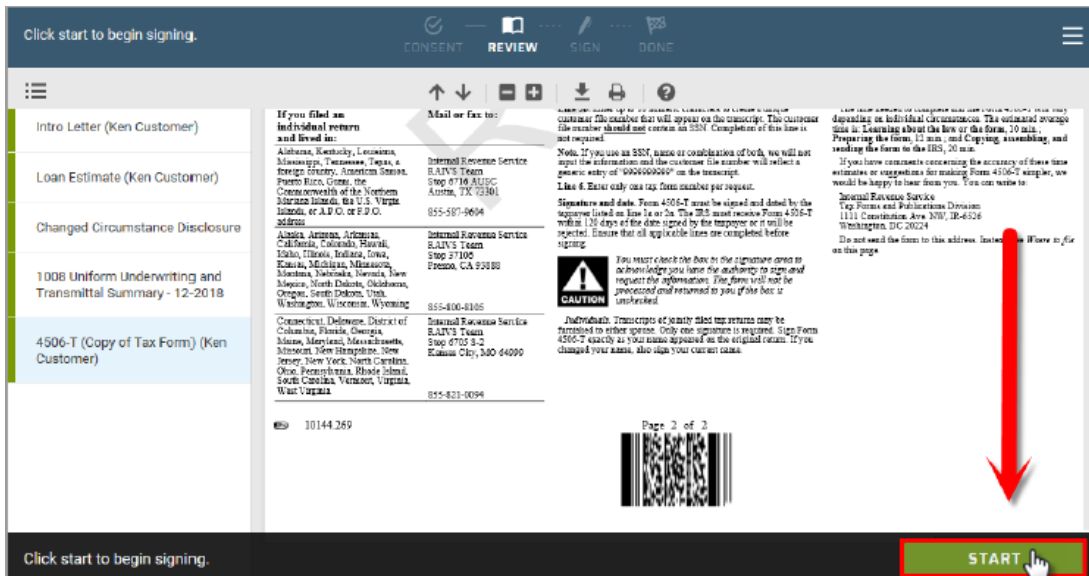
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STEP FOUR: If the borrower chooses “Accept”, the borrower will be directed to the **Review your docs** screen

- The menu on the left side of the screen will display the disclosures applicable to the borrower
- The borrower should review all documents starting with the **Intro Letter** before signing



STEP FIVE: After reviewing the documents, the borrower clicks **Start** to begin signing. The system will automatically re-direct the borrower back to the first document requiring a signature



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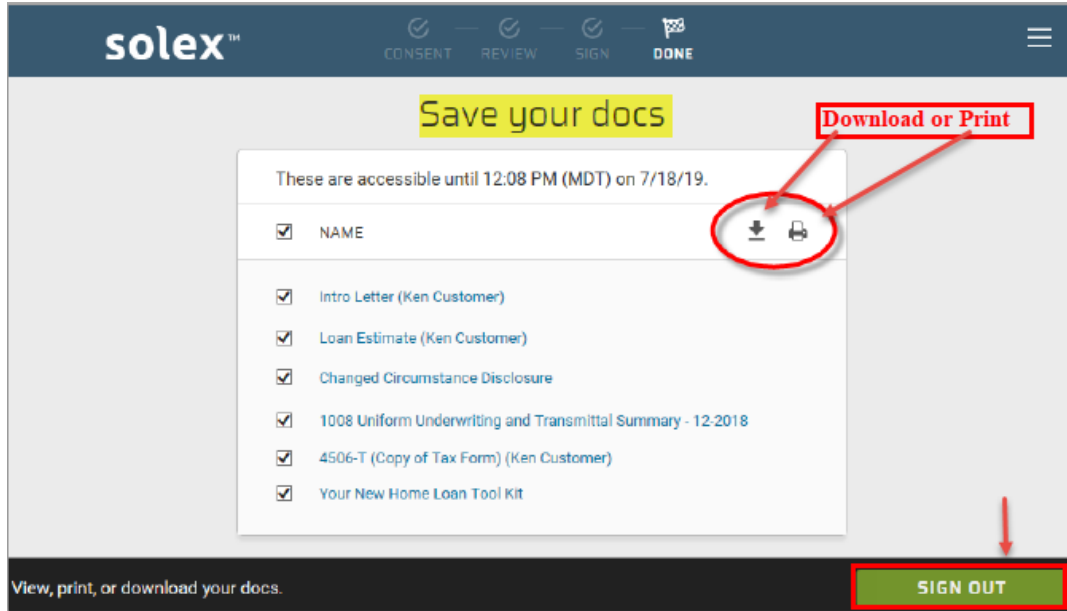
STEP SIX: The system will take the borrower to each place in the document that requires the borrower to sign and date or check a box

- The borrower clicks on each “sign” or “check” box as applicable

STEP SEVEN: Once the borrower completes signing all documents, the borrower selects **SUBMIT** to send the signed documents

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STEP EIGHT: Once the borrower submits the documents, they will be given the opportunity to save the documents by either downloading or printing. Once the borrower downloads or prints their copies the borrower clicks **SIGN OUT**



STEP NINE: A message confirming they have completed the process and a **Signed out** message will be generated

