

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**

Subject: 2402003028 (B)	roker Name Here)	eDisclosures Ready to Sign		
Dear Ken Customer,				
In connection with your mortgage application for 412 Deer Point Drive Gulf Breeze FL 32561, you are receiving this email as a secure means of providing certain documentation 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: <u>Doc Link</u> **Note: Your disclosure link will expire in TEN (10) calendar days**				
We appreciate the opportunity to assist you.				
Sincerely, HomeBridge Financial Servic	es, Inc.			

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".



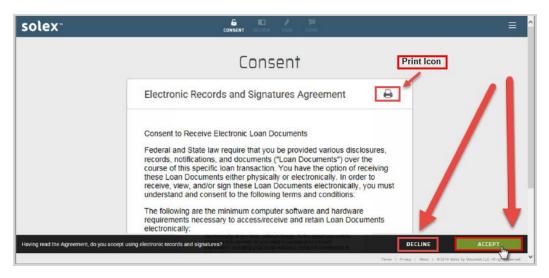
STEP TWO: After clicking the link, the borrower will be brought to the Solex screen.

• 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"





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

Review your docs.	© — 🛄 ···· № ···· 128 Consent review sign done	≡
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Intro Letter (Ken Customer)		^
Loan Estimate (Ken Customer)	Advision of Homebridge Wholesale	
Changed Circumstance Disclosure	July 8, 2019 Customer Lom ± 2102005556	
1008 Uniform Underwriting and Transmittal Summary - 12-2018	Ken Customer 10655 Birch Street Burbank, CA 91502	
4506-T (Copy of Tax Form) (Ken Customer)	Dear Borrower(s): In connection with your mortgage application with: ABC Mortgage Services, INC	
Review all docs to begin signing.	HomeBridge Financial Services, Inc. DBA Real Estate Mortgage Network CLOSE	

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





- **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

Apply your signature.		© — © — ♪ ···· 188 Consent review Sign done	≡
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Intro Letter (Ken Customer)	Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ⊠ to transfer servicing of your loan.	
Loan Estimate (Ken Customer)			
Changed Circumstance Disclosure	Confirm Receipt Required you are only co	onfirming that you have received this form. You do not have to accept this loan l	
1008 Uniform Underwriting and Transmittal Summary - 12-2018	∕ sign		sign
4506-T (Copy of Tax Form) (Ken Customer)	Ken Custome	Date	

Check the box.	© — / № лечіем SIGN аахе
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Intro Letter (Ken Customer)	Cautions If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments. 9 Years or period requested. Eater the ending also of the year or period, using the num-old yyyyy format. If you are requesting more than four years or periods, you must attach anotise Form 4505 T. For requests relating to quarterly tax returns, such as Form 941, you must ender each quarter or tax period segarately. 12/31/2016
Loan Estimate (Ken Customer)	r sign this from unless all applicable lines have been completed. Figure 24, or a person authorized to obtain the star interpret where areas is shown on line 1 or 24, or a person authorized to obtain the tax information requested. If the o a joint return, a least one spokes must sign if signale by a corporate officer, 1 percent or more shareholder, partner, managing member, grantum, tax matters required at the star information to the signature and the sinstare and the sign
Changed Circumstance Disclosur	Signatory west that he whe has read the attestation clause and upon to reading declares that he the has the authority to Phone number of the check is a default of the check is default of the check is a default of the check is a default of the
1008 Uniform Underwriting and Transmittal Summary - 12-2018	>>> Sign Signature (see instruction) Date Here >>>

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

Click submit.	⊘ — ⊘ — ✓ ···· 128 Consent review sign done	≡
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Changed Circumstance Disclosure	organizare vi saspayerajo i overazi una i uni vineri nei sangore. Nanove name is novin vin inte i o vis, vi a perion novine uo overani nei na mormanoni rei sequest applieis to a joint return, al fasio nei posoze musi espin. Il faginde by a corporate officer, I percent or more harcholder, printer, managing immelher, gantali partner, executor, receivrer, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpay form must be received by IRS within 120 days of the signature date.	n, tax mat
1008 Uniform Underwriting and Transmittal Summary - 12-2018	Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to la of 2a la of 2a la (555) 123-4567	ne
4506-T (Copy of Tax Form) (Ken Customer)	Sign Signature (see instructions) Date Here >> Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouso's signsture Dre	
	For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form 4506-T	(Rev. 6-20
	10144.269 Page 1 of 2	
Click to submit your docs and move o	on. SUBMIT	



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**

solex™	CONSENT REVIEW SIGN DONE	≡
	Save your docs	ownload or Print
	These are accessible until 12:08 PM (MDT) on 7/18/19.	
	✓ Intro Letter (Ken Customer)	
	✓ Loan Estimate (Ken Customer)	
	Changed Circumstance Disclosure	
	1008 Uniform Underwriting and Transmittal Summary - 12-2018	
	✓ 4506-T (Copy of Tax Form) (Ken Customer)	
	Vour New Home Loan Tool Kit	
		L
/iew, print, or download your	docs.	SIGN OUT

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

