

Broker Guide to P.A.T.H. Notifications: Homebridge Generated Initial Disclosures

Homebridge is providing this guide for Brokers to understand the notification process when Brokers request that Homebridge issues initial loan disclosures for P.A.T.H. transactions.

It is important to note that all communications will come from solex.com as the domain, not from a Homebridge email address. Please check "Junk Email" in the event you have not received communications.

The Homebridge Account Executive, as well as the Homebridge Loan Set-Up coordinator, will be copied on all notifications sent to the Broker for initial disclosures.

INITIAL DISCLOSURES SENT TO BROKER AND BORROWER:

At the time Homebridge issues initial disclosures electronically, both the borrower and the Broker will receive a notification email. This notifies both the Broker and the borrower that action is required for initial disclosures to be electronically signed

The Broker notification will be titled "e-Disclosures Ready to Sign ". Included in the subject line will be the loan number and Broker name

Broker Notification Email Example

Subject: 2402002983 (Broker Name Here) eDisclosures Ready to Sign

The disclosures for a particular consumer can be accessed electronically at: [Doc Link](#)

Borrower notification will be titled "e-Disclosures Ready to Sign. Included in the subject line will be the loan number and the Broker name

Borrower Notification Email Example

Subject: 2402003028 (Broker 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: [Doc Link](#)
Note: Your disclosure link will expire in TEN (10) calendar days

We appreciate the opportunity to assist you.

Sincerely,
HomeBridge Financial Services, Inc.

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Once the borrower and Broker receive the initial notification stating disclosures are ready for signature, each has 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 one of two options is 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 P.A.T.H. for initial disclosures

PROCESSOR NOTIFICATION OF INITIAL DISCLOSURES BEING SENT TO BORROWER:

At that time Homebridge sends initial disclosures to the borrower, the processor receives a notification confirming disclosures have been sent. Included in this notification is a reminder that Homebridge must receive the full credit submission within 14 calendar days, or the transaction will be cancelled.

Subject: 2402003103 Ken Customer - HomeBridge Financial Services, Inc. Initial Disclosures Submitted

This email has been sent to notify you that the Initial Disclosure package has been sent to the borrower(s) email addresses on file. Please submit your credit package within FOURTEEN (14) calendar days, or the transaction will be cancelled.

We look forward to the receipt of your credit package.

Thank you.

REMINDER THAT BORROWER AND/OR BROKER HAS NOT ACCESSED E-DISCLOSURE LINK:

A reminder notification is sent to the borrower and/or Broker, as applicable, after 48 hours if they have not accessed their disclosures. The borrower and/or Broker will receive a reminder titled "e- Disclosures Ready to Sign" when disclosures have not been accessed. Included in the subject line will be the loan number, and Broker name.

Subject: Reminder - 2404002983 (Broker Name Here) eDisclosures Ready to Sign

Dear MARY HOMEOWNER,

In connection with your mortgage application for 123 GRUMPY STREET Carlstadt NJ 07072, 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: [Doc Link](#)

****Note: Your disclosure link will expire in TEN (10) 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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CONFIRMATION BORROWER HAS ACCEPTED OR REJECTED E-CONSENT:

At the time the borrower either accepts or rejects e-consent for initial disclosures, a notification is sent. In the event the borrower declines, disclosures will be sent to the borrower via USPS

Subject: 2402002983 (Broker Name Here) Accepted Consent for Electronic Delivery

Dear MARY HOMEOWNER,

Congratulations, you have successfully consented to electronically receive the disclosures, notifications, and documents related to your specific loan transaction. To complete the Edisclosure process, please make sure to electronically sign and submit all disclosures provided.

Please do not respond to this email. The mailbox is not monitored

Sincerely,

Homebridge Financial Services, Inc.]

CONFIRMATION THAT ALL PARTIES HAVE ELECTRONICALLY SIGNED INITIAL DISCLOSURES AND THAT BROKER IS READY TO SUBMIT THE CREDIT PACKAGE DOCUMENTATION TO HOMEBRIDGE:

At that time the Broker and the borrower(s) have all e-signed initial disclosures, the Processor receives a notification to send Homebridge the complete credit package documentation through P.A.T.H.

The Broker has 14 calendar days from the time Homebridge generates initial disclosures to submit the credit package documentation, or the transaction will automatically be cancelled.

The notification that all parties have signed initial disclosures follows.

Subject: 2402003103 Ken Customer - HomeBridge Financial Services, Inc. Initial Disclosures Submitted

All parties have signed their disclosure package for 2402003103. This loan is ready for a full credit submission. Please make sure to upload outstanding loan documentation and submit loan through Broker Portal.

Thank you.

IMPORTANT NOTE:

In the event the Broker submits the full credit submission package up front with the initial disclosure request, this notification can be ignored.