

Bulletin 20-16

Requesting Homebridge Provide Initial Disclosures in P.A.T.H

Homebridge is updating the information provided in [Bulletin 19-53](#) *New Option for P.A.T.H. Loans: Homebridge Provides Initial Disclosures* issued December 19, 2019 to expand the disclosure options.

The following Homebridge issued initial disclosure options are now also available:

- FHA program disclosures, and
- Conventional ARM disclosures

FHA Program Disclosures

Homebridge will issue FHA disclosures **except** those listed below, which remain the responsibility of the Broker to provide to borrowers:

- **Purchase Transactions:**
 - Lead Based Paint Disclosure, **and**
 - Amendatory Clause
- **Purchase and Refinance Transactions:**
 - ARM disclosures (when applicable)

Conventional Transactions (Fannie Mae and Freddie Mac)

Homebridge will now issue ARM disclosures on conventional transactions

The following program specific disclosures are **not** yet available and continue to be the responsibility of the Broker:

- ARM disclosures for government transactions, and
- VA and USDA disclosures

The **Requesting Homebridge Prepare Initial Disclosures in P.A.T.H.** reference guide has been updated and posted on the Homebridge website on the Working with Us page under “Reference Guides – P.A.T.H. Loans” topic.

These new options are available to loans submitted to P.A.T.H. on or after April 13, 2020

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