

Homebridge to Disclose Requests

Homebridge will provide initial disclosures to the borrower(s) at the request of approved Brokers. Purchases received by noon (Pacific Time) are reviewed same day, refinances within 24 hours.

The initial disclosure package will include all federal and state required disclosures delivered to the borrower and Broker to electronically sign. Brokers can request Homebridge prepare initial disclosures with or without a full credit package.

Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **FHA disclosures** except:
 - Lead based paint disclosure (purchase)
 - Amendatory clause (purchase)
 - ARM disclosure (purchase and refinance)
- All **VA disclosures** except:
 - Initial Loan Comparison dated within 3 business days of Homebridge initial disclosures (VA Cash-Out Refi and IRRRLs)
 - Homebridge VA Indebtedness Questionnaire or broker version with consistent content
 - ARM disclosure (purchase and refinance)

NOTE: VA disclosures may be found under [Forms](#) quick link in P.A.T.H.

Important: [Brokers are responsible to disclose any other program specific disclosures directly to the borrower\(s\) including all USDA Disclosures.](#)

PROCESS OVERVIEW:

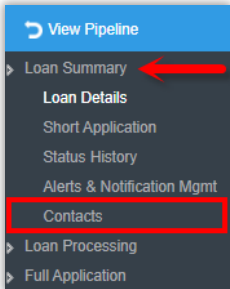
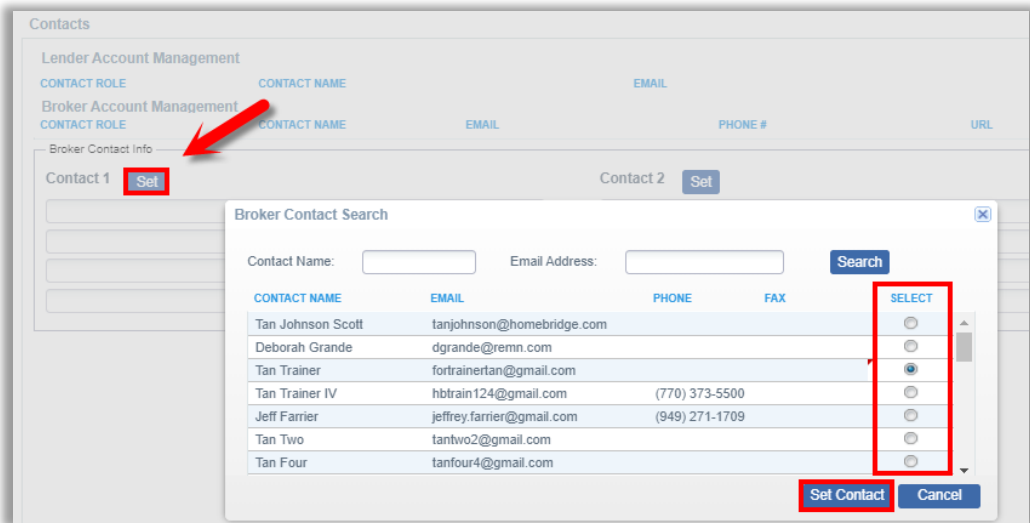
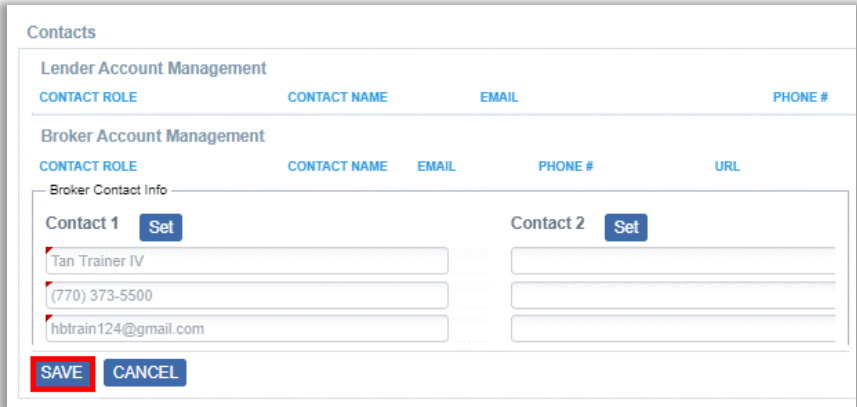
- Enter Processor Contact Information and Update Borrower Mobile number.
- Enter **Fees & Closing Costs**.
- **Submit for Loan Disclosure Only.**
- The borrower and Broker have **10 calendar days** from the date Homebridge issues the disclosures to electronically sign via email link.
- Once the Broker and borrower have electronically signed all disclosures, The Broker must Submit to Setup in PATH.
 - The Broker must upload the minimum required submission documentation (if not submitted with initial request).
 - The Broker must return to the Loan Submission screen to **Submit to Loan Setup**.

Notes:

- The link to eSign disclosures will expire after 10 days. After that:
- The Broker may print disclosures for wet signature and return to Homebridge,
or
- The file will be cancelled, and the Broker must submit a new request in PATH for Homebridge to disclose with a new loan number.
- If a full credit package is not received at the time of request, the Broker has 14 calendar days from initial disclosure by Homebridge to provide the minimum required submission documentation and then Submit to Loan Setup in PATH.

Enter Processor Contact Information

Processor's contact information must be selected for email notifications.

Step	Action
1	<p>Go to Loan Summary → Contacts</p> 
2	<ul style="list-style-type: none"> Click Set for Contact 1. Select the Processor from the list of Contacts. Processor must have P.A.T.H. access to appear in Contact list. Click Set Contact. 
3	<p>Click SAVE on Contacts screen.</p> 

Enter Fees and Closing Costs

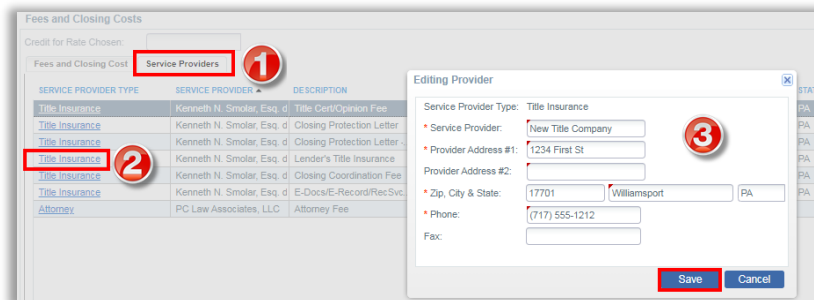
Homebridge will use all fees entered by the Broker for disclosure preparation. **As such, all fees are the responsibility of the Broker.**

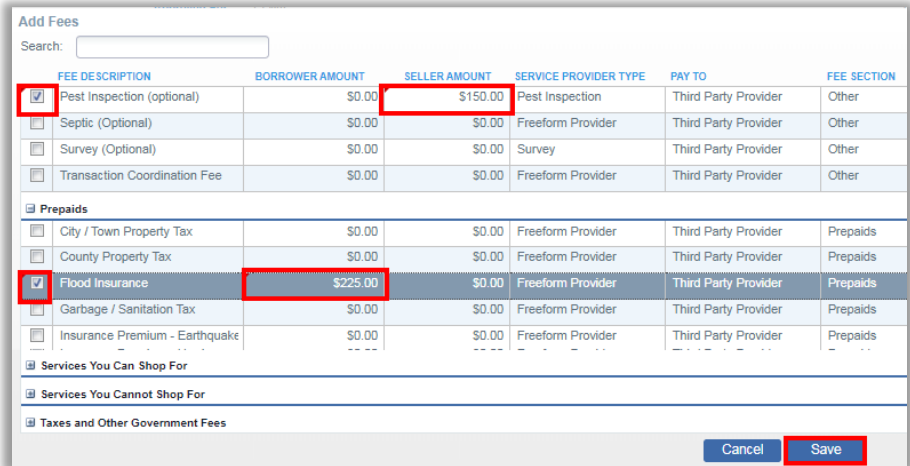
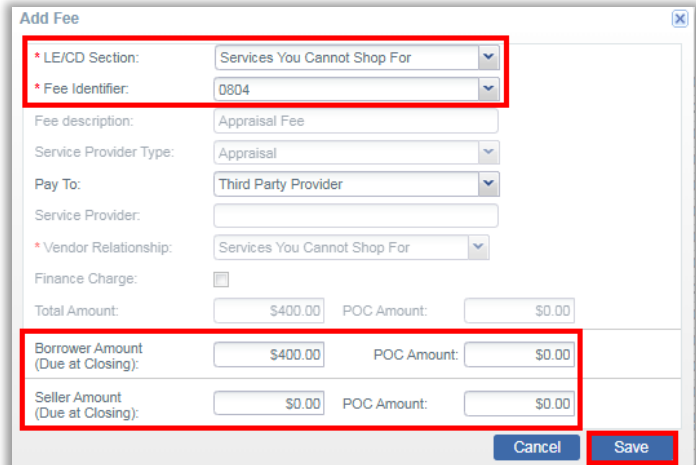
- **Standard Lender fees** - Populate on all loans in PATH based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via [Generate Title & Recording Fees](#) or manually via **Quick Fees** or **Add New Fee** buttons.

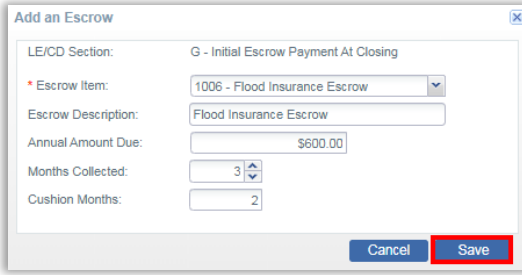
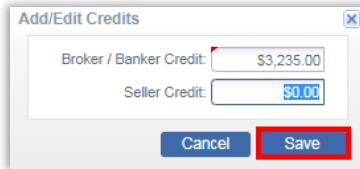
Note: Homebridge will only notify the Broker if any of the following are missing and/or incorrect:

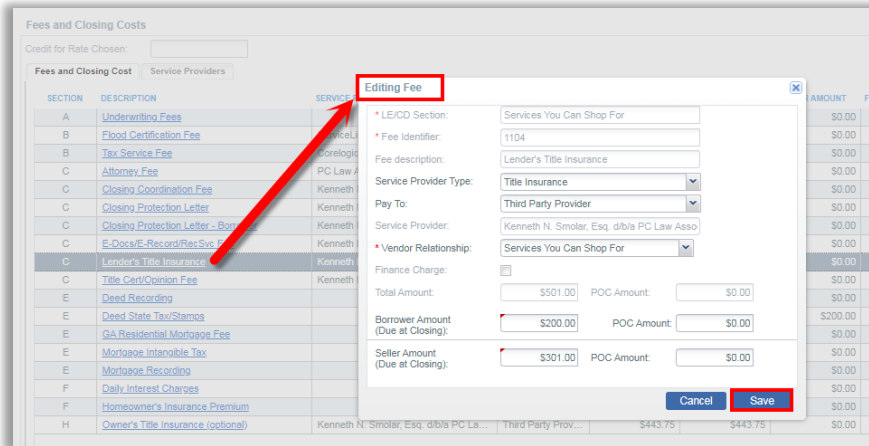
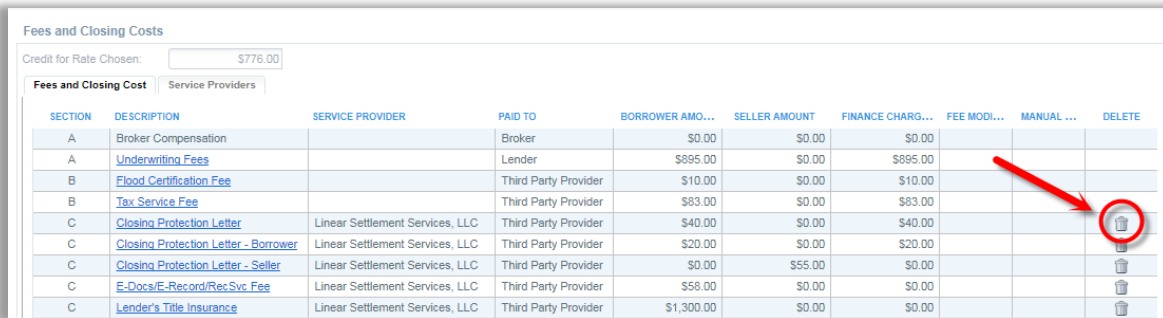
- Service provider name, address or phone number
- Lender's title fee
- Recording fee
- Purchase Transactions Only:
 - Owner's title fee
 - Transfer tax (if required by state)
 - HOI premium
- Government Transactions Only:
 - Impounds (required)
 - VA transactions: Compensation must be reflected as origination fee

Step	Action
1	Broker Compensation Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	<div> Generate Title & Recording Fees Optional – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee). </div> <p>Once Generated, the following fees cannot be deleted but are editable.</p> <ul style="list-style-type: none"> • E-Docs/E-Record/RecSvc Fee • Lender's Title Insurance • Settlement Fee • Mortgage Recording <p>Update Service Provider (if required) -Edited fees require updated Service Provider information.</p> <ol style="list-style-type: none"> 1. Click The Service Providers Tab. 2. Click the hyperlink for the edited fee. 3. Update information in pop-up and save.



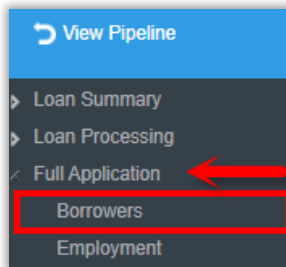
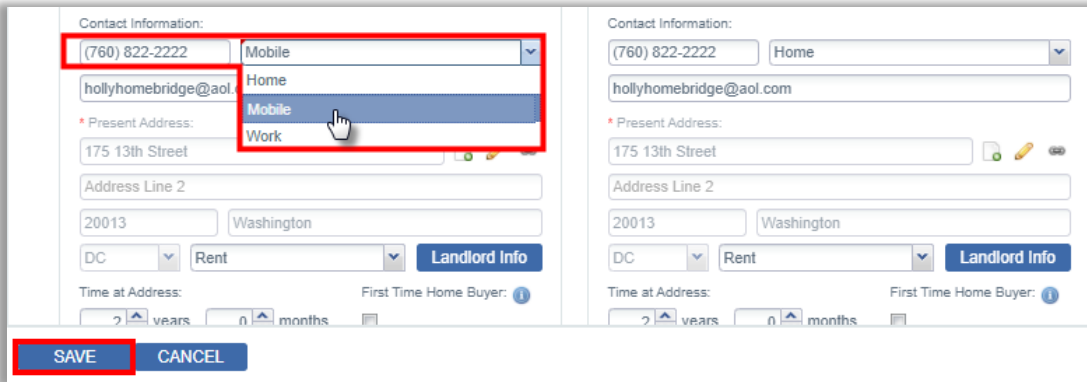
Step	Action
3	<div> <div>Quick Fees</div> <div>Click to add multiple fees at once.</div> <ul style="list-style-type: none"> Use the Search bar at the top of the screen to quickly find fees. Place checkmark(s) next to the applicable fee(s). Enter the amount(s) to be paid by the borrower and/or seller. Click Save.  <p>Notes:</p> <ul style="list-style-type: none"> Required Fees - if not added by the Broker, the fees below will be added automatically upon submission. <ul style="list-style-type: none"> E-Docs/E-Record/RecSvc Fee Lender's Title Insurance Settlement Fee Mortgage Recording State Specific Title Fees Click or to expand or collapse the Fee sections </div>
4	<div> <div>Add New Fee</div> <div>Click to add one fee at a time.</div> <ul style="list-style-type: none"> Select the LE/CD Section, Fee Identifier, and Pay To (if applicable) from the dropdown lists. Enter the fee details. Click the Save button.  </div>

Step	Action
5	<div> <div>Add New Escrow</div> <div>Click to add an Escrow item.</div> <ul style="list-style-type: none"> • Select the Escrow Item from the dropdown list. • Enter the Annual Amount Due and the Months Collected. • Cushion Months will reflect the required cushion based on the subject property state. • Click Save.  </div>
6	<div> <div>Add/Edit Credits</div> <div>Click to add or edit a Credit from the Broker/Banker or the Seller.</div>  </div>

Step	Action
7	<p>Review to ensure all fees are reflected accurately.</p> <p>Reminders –</p> <ul style="list-style-type: none"> Homebridge will use all fees entered by the Broker for disclosure preparation. As such, all cures are the responsibility of the Broker. When applicable, be sure to add Credit Report and Appraisal fees. <p>To edit a fee:</p> <ul style="list-style-type: none"> Click the fee description hyperlink Enter changes on the pop-up Click Save
	
	<p>To delete a fee:</p>  <p>Note: Standard Lender Fess cannot be deleted.</p>

Update Borrower Contact Information

Update the Mobile number for all Borrowers.

Step	Action
1	<p>Go to Full Application → Borrowers</p> 
2	<ul style="list-style-type: none"> Update the Contact number to Mobile number. Click SAVE. 

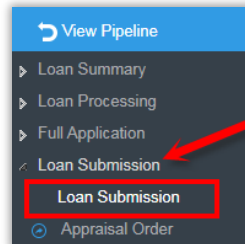
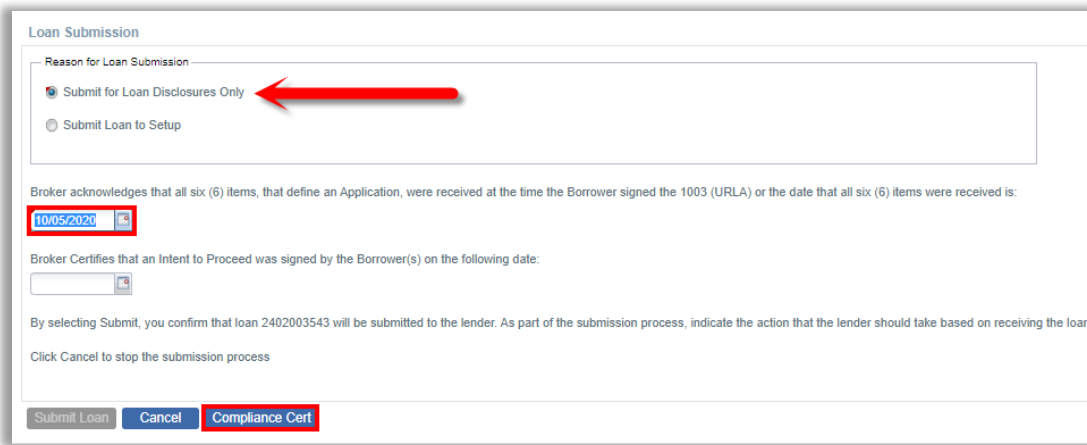
Submit for Loan Disclosures Only

Remember Homebridge to Disclose requests include:

- All **Federal and State required disclosures** including the LE
- All **FHA disclosures** except:
 - Lead based paint disclosure (purchase)
 - Amendatory clause (purchase)
 - ARM disclosure (purchase and refinance)
- All **VA disclosures** except:
 - Initial Loan Comparison dated within 3 business days of Homebridge initial disclosures (VA Cash-Out Refi and IRRRLs)
 - Homebridge VA Indebtedness Questionnaire or broker version with consistent content
 - ARM disclosure (purchase and refinance)

NOTE: VA disclosures may be found under [Forms](#) quick link in P.A.T.H.

Important: Brokers are responsible to disclose any other program specific disclosures directly to the borrower(s) including all **USDA Disclosures**.

Step	Action
1	<p>Select Loan Submission→ Click Loan Submission.</p> 
2	<ul style="list-style-type: none"> • Select Submit for Loan Disclosures Only. • Enter the TRID/RESPA application date (must be within three (3) days of the application date). • Click the Compliance Cert button.  <p>Note: Intent to Proceed is not applicable on Homebridge to Disclose requests.</p>

- The **Compliance Certifications** window will open.
- Place checkmarks to certify:
 - ✓ **Safe Harbor**
 - ✓ **Fee Certification**
 - ✓ **Acknowledgement**
- Click the **Proceed** button.

3

Click the **Submit Loan** button.

4

Click **Yes** to confirm the submission.

5

Disclosure Email Notifications

The broker, processor, and borrower(s) will be notified via email throughout the disclosure process.

- Emails will come from **Solex.com**.
- Check **Junk email** if you have not received communications.

Email notification Examples:

1. Disclosures are issued and ready to sign.
 - Subject line includes the loan number and Broker name.
 - Borrower and Broker have 10 calendar days to sign and complete or the link will expire.

Processor Notification:

From: docmailer@solex.com
Date: March 18, 2020 at 3:55:10 PM EDT
To: PaulaProcessor@broker.com
Subject: 2402002983 JOHN HOMEOWNER - 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.

Broker Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 10:13 AM
To: Bruce Broker@Broker.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

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

Borrower Notification:

From: docmailer@solex.com
Date: March 19, 2020 at 10:13:15 AM EDT
To: JHomeowner@email.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear John Homeowner,

In connection with your mortgage application for 2535 Sesame Street Atl GA 30318, 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.

2. **Reminder** to sign and complete if disclosures were not accessed within 48 hrs.

Broker & Processor Notifications:

From: docmailer@solex.com

Date: Wed, Apr 15, 2020 at 3:48 PM

Subject: Reminder - 2402003558 John Homeowner - HomeBridge Financial Services, Inc. eDisclosures Not Accessed

To: B.Broker@broker.com; PaulaProcessor@broker.com

The eDisclosures for John Homeowner have not been accessed. If borrower has not yet received an email link to the document package, please contact HomeBridge Financial Services, Inc..

Thank you.

Borrower Notification:

From: docmailer@solex.com

Date: April 15, 2020 at 3:48:54 PM EDT

To: B.Broker@broker.com

Subject: Reminder - 2402003558 HomeBridge Financial Services, Inc. - eDisclosures Ready to Sign

Dear Bruce Broker,

In connection with your mortgage application for 2535 Sesame Street Atl GA 30318, 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 EIGHT (8) calendar days**

We appreciate the opportunity to assist you.

Sincerely,

HomeBridge Financial Services, Inc.

3. E-Consent – Borrowers have accepted/declined e-consent.

- **Note:** Disclosures will be sent via USPS if the borrower declines electronic disclosure.

Processor Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:19 PM
To: PaulaProcessor@broker.com
Subject: 2402003479 John Homeowner - HomeBridge Financial Services, Inc. eConsent Accepted

This email has been sent to notify you that John Homeowner has consented to electronic delivery.

In the future, if borrower(s) choose to decline to receive documents online, you will be notified in a separate email.

Thank you.

Broker Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:19 PM
To: B.Broker@broker.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear Bruce Broker

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. This mailbox is not monitored.

Sincerely,
HomeBridge Financial Services, Inc.

Borrower Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:19 PM
To: JHomeowner@email.com
Subject: 2402003479 HomeBridge Financial Services, Inc. - Accepted Consent for Electronic Delivery

Dear John 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. This mailbox is not monitored.

Sincerely,
HomeBridge Financial Services, Inc.

4. All parties have signed

Processor Notification:

From: docmailer@solex.com <docmailer@solex.com>
Sent: Thursday, March 19, 2020 12:20 PM
To: PaulaProcessor@broker.com
Subject: 2402003479 John Homeowner - HomeBridge Financial Services, Inc. Ready for Credit Package Submission

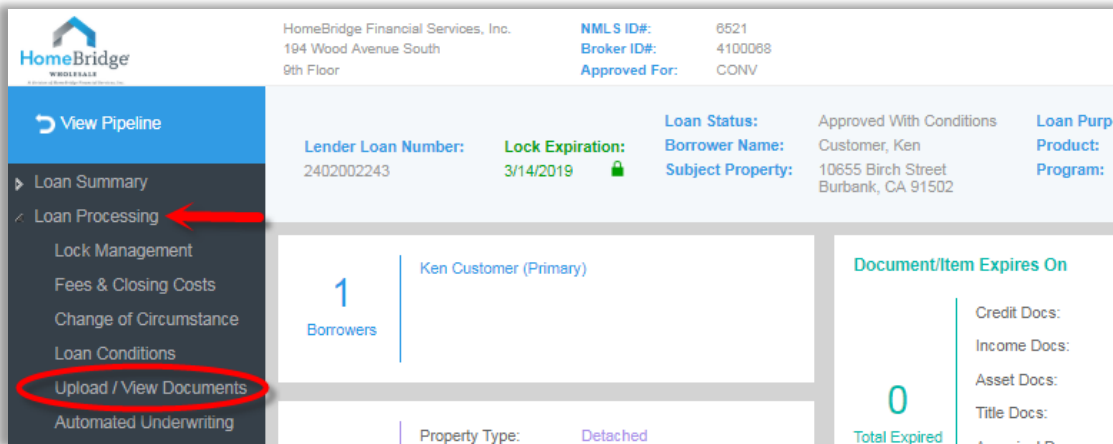
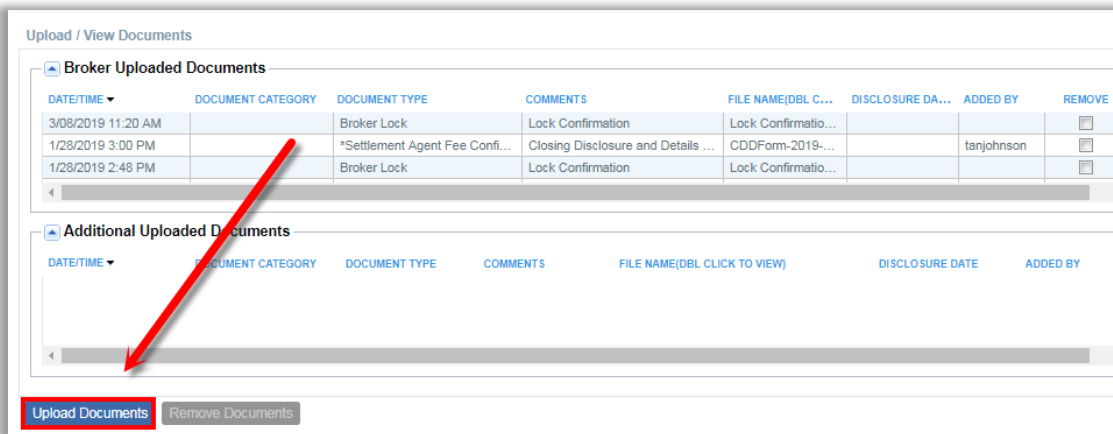
All parties have signed their disclosure package for 2402003479. The last party signed at 3/19/2020 10:19 AM MDT. This package may be accessed in the loan file within the Blue Sage LOS.

Thank you.

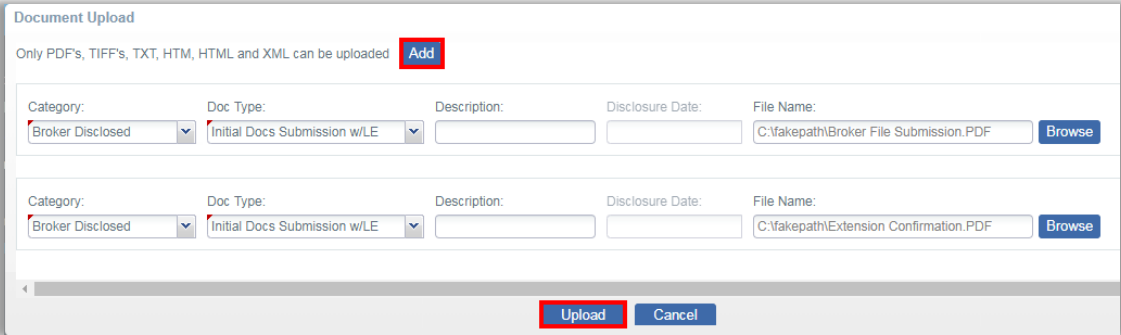
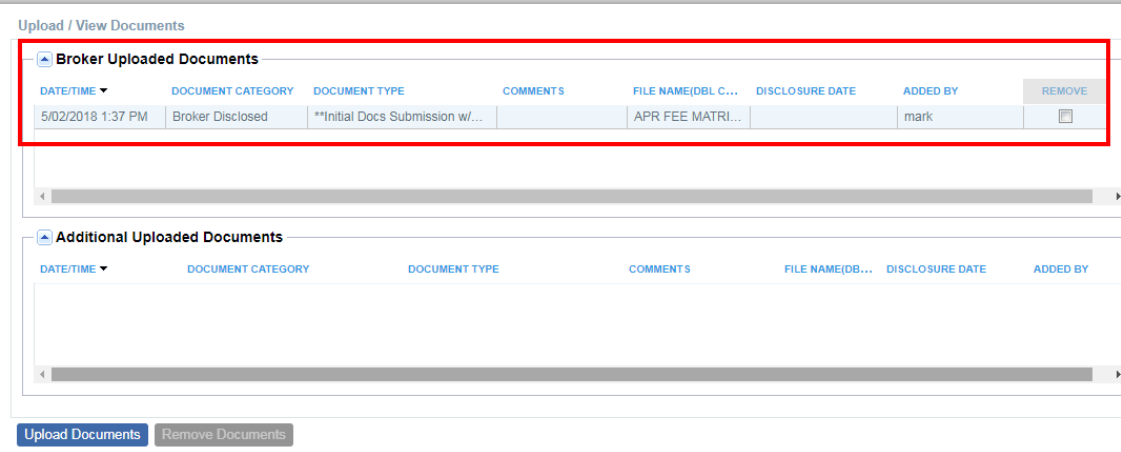
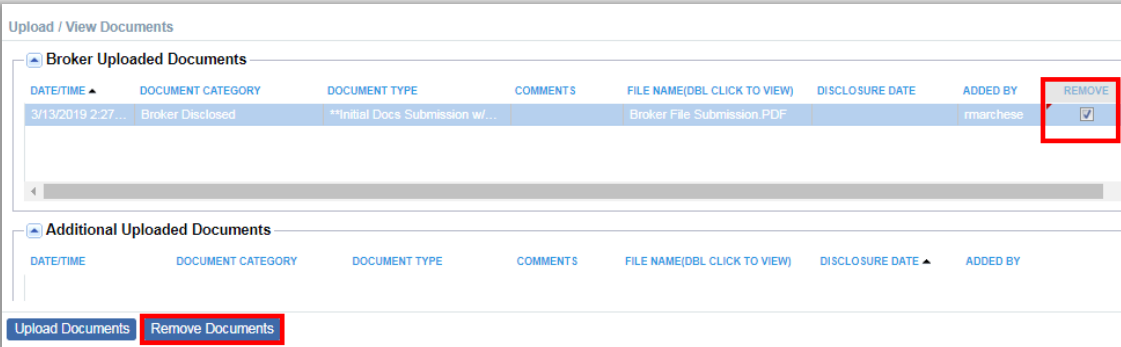
Reminders

- The Broker has **14 calendar days from initial disclosures** to submit the credit package documentation or the transaction will automatically be cancelled.
- The Broker must go to the **Loan Submission** screen and **Submit to Setup** to begin Underwriting Review.
- The link to eSign disclosures will expire after 10 days. After that:
- The Broker may print disclosures for wet signature and return to Homebridge,
or
- The file will be cancelled, and the Broker must submit a new request in PATH for Homebridge to disclose with a new loan number.

Upload Documents

Step	Action
1	<p>Select Loan Processing to open the menu and click Upload/View Documents.</p> 
2	<p>Click Upload Documents at the bottom of the screen.</p> 

Step	Action																											
3	<ul style="list-style-type: none">• Category and Doc Type will auto complete.• Description is optional.• Click Browse to navigate to the Borrower's documents on your computer <p style="text-align: center;">-or-</p> <p>Drag and Drop the file on the button.</p> <div><p>Document Upload</p><p>Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded Add</p><p>**Select "Category" based on expected Loan Submission Type.</p><p>**All minimum required documents shown below in the "Doc Type" list must be uploaded individually**</p><div><div>Category: Submission Docs</div><div>Doc Type: ** Initial Docs Submission **</div><div>Description: </div><div>File Name: </div><div><div>Browse or Drop File Here</div><div>+ Copy</div></div><div><div>Upload</div><div>Cancel</div></div></div><p>Notes:</p><ul style="list-style-type: none">• Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.• Only 1 file may be added at a time with drag and drop.</div>																											
4	<p>Select the document to be uploaded and click Open.</p> <div><p>Open</p><p><< 1 Blue Sage >> Broker Portal > Portal Attachments</p><p>Search Portal Attachments</p><p>Organize > New folder</p><p>Documents library</p><p>Portal Attachments</p><p>Arrange by: Folder ></p><table><thead><tr><th>Name</th><th>Date modified</th><th>Type</th></tr></thead><tbody><tr><td>Account Executive-Account Coordinator Pairings</td><td>1/25/2018 9:36 AM</td><td>JPEG image</td></tr><tr><td>BlueSage Lock Format</td><td>1/12/2018 10:46 AM</td><td>Adobe Acrobat</td></tr><tr><td>Broker File Submission</td><td>2/12/2018 11:29 AM</td><td>Adobe Acrobat</td></tr><tr><td>CoC Request</td><td>1/31/2018 10:17 AM</td><td>Compressed (ZIP) file</td></tr><tr><td>COCForm-Escrow</td><td>1/31/2018 1:27 PM</td><td>Adobe Acrobat</td></tr><tr><td>COCForm-Misc</td><td>1/31/2018 2:34 PM</td><td>Adobe Acrobat</td></tr><tr><td>Documents-HBWS - COC</td><td>4/12/2018 11:36 AM</td><td>Compressed (ZIP) file</td></tr><tr><td>Extension Confirmation</td><td>1/31/2018 10:26 AM</td><td>Adobe Acrobat</td></tr></tbody></table><p>File name: Broker File Submission</p><p>All Files</p><p>Open Cancel</p></div>	Name	Date modified	Type	Account Executive-Account Coordinator Pairings	1/25/2018 9:36 AM	JPEG image	BlueSage Lock Format	1/12/2018 10:46 AM	Adobe Acrobat	Broker File Submission	2/12/2018 11:29 AM	Adobe Acrobat	CoC Request	1/31/2018 10:17 AM	Compressed (ZIP) file	COCForm-Escrow	1/31/2018 1:27 PM	Adobe Acrobat	COCForm-Misc	1/31/2018 2:34 PM	Adobe Acrobat	Documents-HBWS - COC	4/12/2018 11:36 AM	Compressed (ZIP) file	Extension Confirmation	1/31/2018 10:26 AM	Adobe Acrobat
Name	Date modified	Type																										
Account Executive-Account Coordinator Pairings	1/25/2018 9:36 AM	JPEG image																										
BlueSage Lock Format	1/12/2018 10:46 AM	Adobe Acrobat																										
Broker File Submission	2/12/2018 11:29 AM	Adobe Acrobat																										
CoC Request	1/31/2018 10:17 AM	Compressed (ZIP) file																										
COCForm-Escrow	1/31/2018 1:27 PM	Adobe Acrobat																										
COCForm-Misc	1/31/2018 2:34 PM	Adobe Acrobat																										
Documents-HBWS - COC	4/12/2018 11:36 AM	Compressed (ZIP) file																										
Extension Confirmation	1/31/2018 10:26 AM	Adobe Acrobat																										

Step	Action
5	<p>Click Upload.</p>  <p>Helpful Tip: Use the Add button to upload multiple documents simultaneously.</p>
6	<p>The file(s) will display under Broker Uploaded Documents.</p> 
7	<p>To delete an uploaded file, check Remove next to the file, and click the Remove Documents button at the bottom of the screen. Documents may only be deleted prior to submission.</p> 

Submit to Setup

Upon notification that initial disclosures have been fully executed by all parties, the Broker must upload the full credit package, select **Submit Loan to Setup**, and click **Submit Loan**.

Loan Submission

Reason for Loan Submission

☐ Submit for Loan Disclosures Only

☒ Submit Loan to Setup

Broker acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received is:

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

By selecting Submit, you confirm that loan 2402003479 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan.

Click Cancel to stop the submission process