

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

Homebridge will provide initial disclosures to the borrower(s) at the request of approved Brokers on Fannie Mae, Freddie Mac, FHA, VA, Jumbo, and **Simple Access** transactions. The initial disclosure package will include all federal and state required disclosures and **conventional** ARM program disclosures. FHA and VA transactions will require the broker to provide certain disclosures as detailed below.

FHA transactions require the broker to provide:

- **FHA purchase transactions only:** Lead Based Paint Disclosure
- **FHA purchase transactions only:** Amendatory Clause
- **ARM transactions only:** ARM Disclosure

VA transactions require the broker to provide:

- **VA Cash-Out Refinance and IRRRL transactions only:** Initial Loan Comparison, dated within 3 business days of Homebridge initial disclosures
- **All VA transactions:** Homebridge VA Indebtedness Questionnaire **or** broker version with consistent content
- **ARM transactions only:** ARM disclosure

The following program specific disclosures are **not** currently available. It is the Brokers responsibility to disclose program specific disclosures directly to the borrower(s).

- USDA disclosures

PROCESS OVERVIEW:

Brokers can request Homebridge prepare initial disclosures with two options:

1. Request initial disclosures be prepared by Homebridge without a full credit package submission. For this option:

- Select **Submit for Loan Disclosures Only** option in P.A.T.H.
- Homebridge will send all initial disclosures to the borrower and Broker to electronically sign
- The borrower and Broker will have 10 calendar days from the date Homebridge issues the disclosures to electronically sign. If disclosures are not signed within 10 days, the link will expire. If it expires, the Broker may provide the disclosures with a wet signature and return them to Homebridge, or the file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new file record
- The Broker has 14 calendar days from the date the initial disclosures were issued by Homebridge to provide the minimum required submission documentation. At the time both the Broker and borrower have electronically signed all disclosures and Homebridge is in receipt of minimum required submission documents, the file will sent to Underwriting. It is important to note the Broker has a required action to be completed in P.A.T.H. (see Step 8),

OR

2. Request initial disclosures be prepared by Homebridge with a full credit package submission. For this option:

- The complete credit package is required
- Select the **Submit for Loan Disclosure Only option** in P.A.T.H.
- Homebridge will send all initial disclosures to the borrower and Broker to electronically sign
- The borrower and Broker will have 10 calendar days from the date Homebridge issues the disclosures to electronically sign. If disclosures are not signed within 10 days, the link will expire. If it expires, the Broker may provide the disclosures with a wet signature and return them to Homebridge, or the file will be cancelled, and the Broker must submit a new request in P.A.T.H. for Homebridge to disclose with a new file record
- At the time both the Broker and the borrower have electronically signed all disclosures, Homebridge will send the file to Underwriting provided all minimum required submission documentation are present. It is important to note the Broker has a required action to be completed in P.A.T.H. (see Step 8)

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

Follow the steps below to request Homebridge prepare the initial disclosures.

Entering Fees and Closing Costs

Standard lender fees automatically populate on all loans in PATH

Standard Lender Fees:

- Are based upon the entered loan information
- Automatically adjust with relevant loan changes
- **Cannot be deleted**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost
Service Providers

SECTI...	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT	SELLER AMOUNT	FINANCE CHARG...
A	Underwriting Fees		Lender	\$895.00	\$895.00	\$0.00	\$895.00
B	Flood Certification Fee	ServiceLink National Flo...	Third Party Provider	\$8.25	\$8.25	\$0.00	\$8.25
B	VA Funding Fee		Third Party Provider	\$3,600.00	\$3,600.00	\$0.00	\$3,600.00
F	Daily Interest Charges		Lender	\$256.82	\$256.82	\$0.00	\$256.82

Generate Title & Tax Recording Fees
Quick Fees
Broker Compensation
Add New Fee
Add New Escrow
Add/Edit Credits

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

Entering Fees and Closing Costs (cont.)

Step 1

Add standard title related fees to a loan. Two options are available. For both options, fees are editable and may be deleted:

- Title related fees can be manually added; **if this option selected, go to Step 2, or**
- Title related fees can be auto generated by using the **Generate Title & Recording Fees** tab

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER
A	Underwriting Fees	
B	Flood Certification Fee	ServiceLink National Flood
C	Closing Protection Letter	Solidifi Title & Closing, LLC
C	Closing Protection Letter - Borrower	Solidifi Title & Closing, LLC
C	E-Docs/E-Record/Rec Svc Fee	Solidifi Title & Closing, LLC
C	Title Cert/Opinion Fee	Kenneth M Smolar Esq d/b/a P...
C	Closing Coordination Fee	Solidifi Title & Closing, LLC
C	Lender's Title Insurance	Solidifi Title & Closing, LLC
E	GA Residential Mortgage Fee	
E	Dead Recording	

Generate Title & Recording Fees
Quick Fees
Broker Compensation

In the event the **Generate Title & Recording Fees** tab is used and Service Providers are changed, the Service Provider information must be updated to reflect the new provider

- Edit information on the **Editing Provider** pop-up screen by clicking on the service provider to be edited
- Once all information is entered, click **Save**

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SERVICE PROVIDER TYPE	SERVICE PROVIDER	DESCRIPTION	ADDRESS 1	ADDRESS 2	CITY
Title Insurance	Solidifi Title & Closing, LLC	Editing Provider			
Title Insurance	Solidifi Title & Closing, LLC				
Title Insurance	Solidifi Title & Closing, LLC				
Title Insurance	Solidifi Title & Closing, LLC				
Title Insurance	Solidifi Title & Closing, LLC				
Settlement Agent	Solidifi Title & Closing, LLC				
Title Insurance	Solidifi Title & Closing, LLC				
Title Insurance	Solidifi Title & Closing, LLC				

Service Provider Type: **Title Insurance**

* Service Provider:

* Provider Address #1:

Provider Address #2:

* Zip, City & State:

* Phone:

Fax:

Save
Cancel

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

Entering Fees and Closing Costs (cont.)

Step 1
(cont.)

IMPORTANT REQUIREMENT

- **All of the following title related fees must be input:**
 - E-Docs/E-Record/RecSvc Fee, **and**
 - Lender's Title Insurance, **and**
 - Settlement Fee, **and**
 - Mortgage Recording
- Transactions where title fees are manually added, **Brokers must include these fees and a dollar amount.**
 - If these fees are missing, the portal will **automatically populate** these fees at the time the file is submitted to Homebridge for initial disclosure request
- **Transactions where Generate Title and Recording Fees tab is used, these fees will automatically populate.**
 - Brokers can edit the dollar amount but **cannot** remove these fees

Fees and Closing Costs								
Credit for Rate Chosen: <input type="text"/>								
<input checked="" type="radio"/> Fees and Closing Cost <input type="radio"/> Service Providers								
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUN...	BORROWER A...	SELLER AMOU...	FINANCE CHA...	FEE MO...
A	Broker Compensation		Broker	\$7,568.08	\$0.00	\$0.00	\$0.00	
A	Underwriting Fees		Lender	\$995.00	\$995.00	\$0.00	\$995.00	
B	Flood Certification Fee	ServiceLink National Flood	Third Party P...	\$6.25	\$6.25	\$0.00	\$6.25	
B	Mortgage Insurance Premium		Third Party P...	\$6,508.18	\$6,508.18	\$0.00	\$6,508.18	
C	E-Docs/E-Record/RecSvc Fee	Solidifi Title Company of California	Third Party P...	\$103.00	\$103.00	\$0.00	\$103.00	
C	Lender's Title Insurance	Solidifi Title Company of California	Third Party P...	\$525.00	\$525.00	\$0.00	\$0.00	
C	Settlement Fee	Solidifi Title Company of California	Third Party P...	\$387.00	\$387.00	\$0.00	\$387.00	
E	Mortgage Recording		Third Party P...	\$96.00	\$96.00	\$0.00	\$0.00	

- **In the event a transaction is located in a state with specific required title fees, those state specific title fees must also be input**
 - If title fees are manually added, **the Broker must input these state specific title fees.** If missing, the portal will automatically populate these fees at the time the file is submitted to Homebridge for initial disclosure request
 - If the **Generate Title and Recording Fees** tab is used, these specific title fees will automatically populate and can be edited by the Broker, but not removed

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

Entering Fees and Closing Costs (cont.)

Step 2 Multiple fees can be added with the **Quick Fees** tab. These fees are editable.

Generate Title & Tax Recording Fees
Quick Fees
Broker Compensation
Add New Fee
Add New Escrow
Add/Edit Credits

- Click **Quick Fees** to open the **Add Fees** popup
- Place checkmark(s) next to the applicable fee(s)
- Enter the amount(s) to be paid by the borrower and/or seller
- Click **Save**

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input type="checkbox"/> Home Inspection Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Home Owner Dues	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input checked="" type="checkbox"/> Home Warranty Fee	\$0.00	\$400.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Inspection Fees (optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Pest Inspection (optional)	\$0.00	\$0.00	Pest Inspection	Third Party Provider	Other
Prepays					
<input type="checkbox"/> City / Town Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> County Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input checked="" type="checkbox"/> Flood Insurance	\$150.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> Garbage / Sanitation Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
<input type="checkbox"/> Insurance Premium - Earthquake	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays
Services You Can Shop For					
Services You Cannot Shop For					
Taxes and Other Government Fees					

Cancel
Save

NOTE: Click to expand or collapse the Fee sections

Step 3 Use the **Search** bar at the top of the screen to quickly find fees

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
Other					
<input type="checkbox"/> HOA Capital Contribution	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> HOA Estoppel Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input checked="" type="checkbox"/> HOA Fees	\$300.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> HOA Transfer Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other

Cancel
Save

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Entering Fees and Closing Costs (cont.)

Step 4 Review the fees listed to ensure all fees are reflected accurately

Fees and Closing Cost		Service Providers				
SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER ...	SELLER A...	FINANCE C...
A	Commitment Fee		Lender	\$895.00	\$0.00	\$895.00
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00
B	Mortgage Insurance Premium		Third Party Provider	\$3,377.50	\$0.00	\$3,377.50
C	Closing Protection Letter	Solidifi Title & Closing, LLC	Third Party Provider	\$75.00	\$0.00	\$75.00
C	Lender's Title Insurance	Solidifi Title & Closing, LLC	Third Party Provider	\$937.00	\$0.00	\$0.00
C	NJ Notice Filing Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$20.00	\$0.00	\$0.00
C	Recording Service Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$5.00	\$0.00	\$5.00
C	Settlement Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$350.00	\$0.00	\$350.00
C	Tax Search Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00
C	Title Endorsements	Solidifi Title & Closing, LLC	Third Party Provider	\$50.00	\$0.00	\$0.00
C	Title Examination Fee	Solidifi Title & Closing, LLC	Third Party Provider	\$100.00	\$0.00	\$0.00
E	Deed Recording		Third Party Provider	\$53.00	\$0.00	\$0.00
E	Deed State Tax/Stamps		Third Party Provider	\$0.00	\$935.00	\$0.00
E	Mortgage Recording		Third Party Provider	\$273.00	\$0.00	\$0.00
F	Homeowner's Insurance Premium		Third Party Provider	\$1,200.00	\$0.00	\$0.00
H	Owner's Title Insurance (optional)	Solidifi Title & Closing, LLC	Third Party Provider	\$38.00	\$0.00	\$0.00

Fees can be edited, if needed. as follows:

- Edit information on the **Editing Fee** pop-up screen by clicking on the fee that requires editing
- Once information has been entered, click **Save**

The screenshot shows the 'Fees and Closing Costs' interface with a table of fees. A red box highlights the 'Settlement Fee' row. A red arrow points from this row to an 'Editing Fee' pop-up window. The pop-up window contains the following fields:

- * LE/CO Section: Services You Can Shop For
- * Fee Identifier: 1102a
- Fee description: Settlement Fee
- Service Provider Type: Settlement Agent
- Pay To: Third Party Provider
- Service Provider: Solidifi Title & Closing, LLC
- * Vendor Relationship: Services You Can Shop For
- Finance Charge:
- Total Amount: \$450.00 POC Amount: \$0.00
- Borrower Amount (Due at Closing): \$450.00 POC Amount: \$0.00
- Seller Amount (Due at Closing): \$0.00 POC Amount: \$0.00

At the bottom of the pop-up window, there are 'Cancel' and 'Save' buttons. A red arrow points to the 'Save' button.

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Entering Fees and Closing Costs (cont.)

Step 5 To delete a fee, click the **trash can** icon on the far right of the screen

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost | Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	Underwriting Fees		Lender	\$695.00	\$0.00	\$695.00			
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00			
B	Tax Service Fee		Third Party Provider	\$83.00	\$0.00	\$83.00			
C	Closing Protection Letter	Linear Settlement Services, LLC	Third Party Provider	\$40.00	\$0.00	\$40.00			
C	Closing Protection Letter - Borrower	Linear Settlement Services, LLC	Third Party Provider	\$20.00	\$0.00	\$20.00			
C	Closing Protection Letter - Seller	Linear Settlement Services, LLC	Third Party Provider	\$0.00	\$55.00	\$0.00			

Important Requirements on Fee and Closing Cost Data Entry

- Homebridge will use all fees entered by the Broker for disclosure preparation
- **As such, all cures are the responsibility of the Broker**
- Homebridge will only notify the Broker in the event any of the following information or fees are missing and/or incorrect:
 1. **Service provider name, address or phone number**
 2. **All Transactions:**
 - Lender's title fee
 - Recording fee
 3. **Purchase Transactions Only:**
 - Owner's title fee
 - Transfer tax (if required by state)
 - HOI premium
 4. **Government Transactions Only:**
 - Impounds (required)
 - VA transactions: Compensation must be reflected as origination fee

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

Upload Documents to PATH

To request Homebridge generate initial disclosures:

- **If not submitting a full credit package:**

- Follow **Steps 1-4** below to upload documents while processing the loan
- Follow **Steps 5-9** below for instructions on how to submit the request for Homebridge to generate initial disclosures
- Follow **Step 10** to submit the file once the initial disclosures have been fully executed and the complete submission package is available

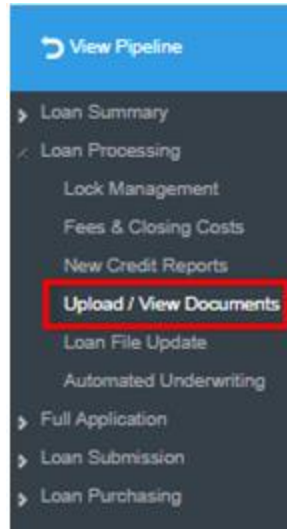
- **If submitting a full credit package:**

- The minimum required submission documents must be provided
- Follow **Steps 1-9** below
- Follow **Step 10** once the initial disclosures have been fully executed

Step 1

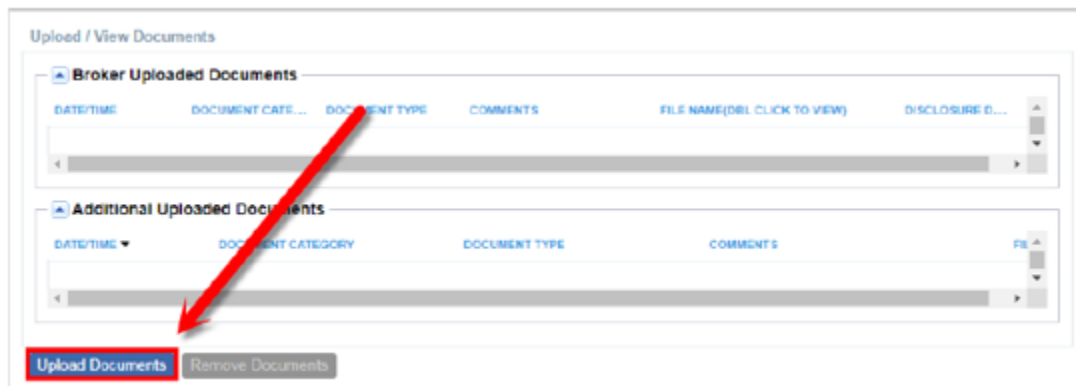
From the menu:

- Click **Loan Processing** then
- Click **Upload/View Documents**



Step 2

Click **Upload Documents** at the bottom of the screen



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

Upload Documents to PATH (cont.)

Step 3

- The **Category** and **Doc Type** fields will auto populate
- The **Description** field is **optional**
- Click **Browse** to navigate to the Borrower's documents on your computer, OR
- **Drag and Drop** the file on the button

Document Upload

Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded [Add](#)

****Select "Category" based on expected Loan Submission Type.**

****All minimum required documents shown below in the "Doc Type" list must be uploaded individually****

Category	Doc Type	Description	File Name:
Submission Docs	** Initial Docs Submission **	<small>Optional field</small>	Browse or Drop File Here + Copy

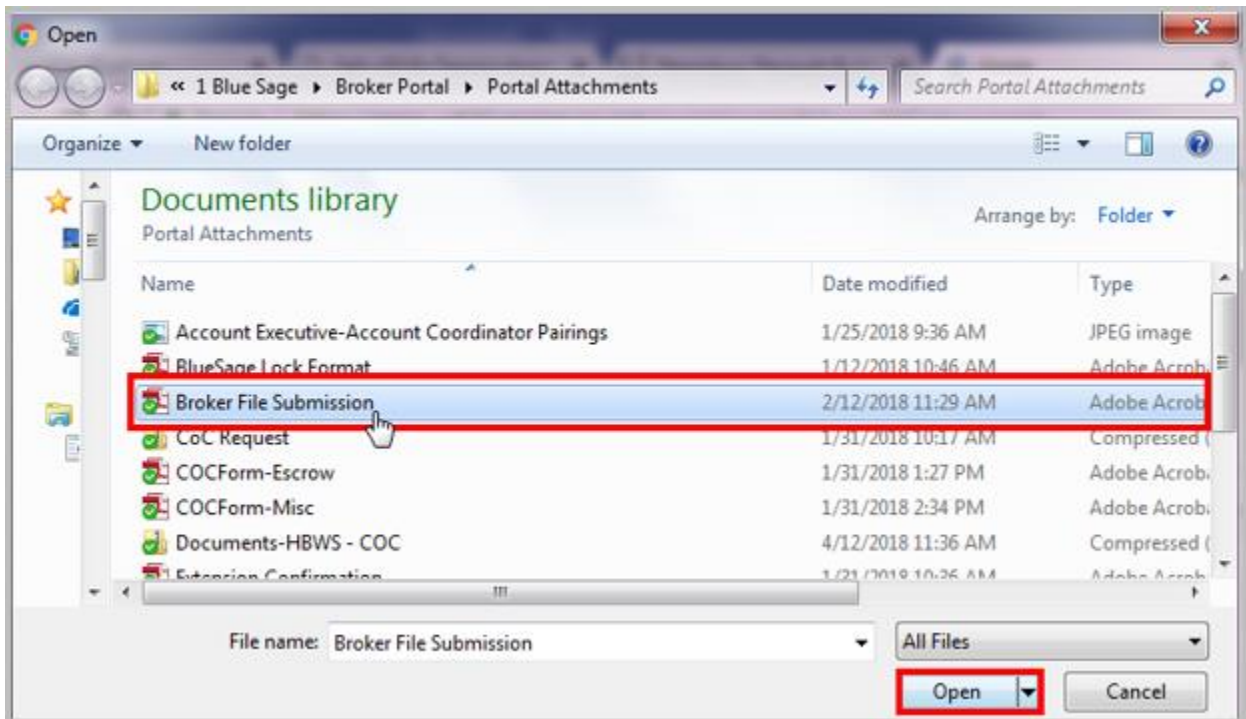
[Upload](#) [Cancel](#)

NOTES:

- Only PDFs, TIFFs, TXT, HTM, HTML, or XML documents may be uploaded to P.A.T.H.
- Only 1 file may be added at a time when using drag and drop

Step 4

Select the document to be uploaded and click **Open**



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

Step 5 Click Upload

Helpful Tip: The Add button may be used to upload multiple documents simultaneously

Step 6 The file(s) will display under Broker Uploaded Documents

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL C...	DISCLOSURE DATE	ADDED BY	REMOVE
5/02/2018 1:37 PM	Broker Disclosed	**Initial Docs Submission w/...		APR FEE MATRI...		mark	<input type="checkbox"/>

Step 7 To delete an uploaded file:

- Check the Remove box next to the file
- Click the Remove Documents button at the bottom of the screen

NOTE: Documents may only be deleted prior to submission

DATE/TIME	DOCUMENT CATEGORY	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLOSURE DATE	ADDED BY	REMOVE
3/13/2019 2:27...	Broker Disclosed	**Initial Docs Submission w/...		Broker File Submission.PDF		rmarchese	<input checked="" type="checkbox"/>

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


Upload Documents to PATH (cont.)

Step 8

- Select **Submit for Loan Disclosures Only**
- Enter the TRID/RESPA application date. **Must be within three (3) days of the application date**
- 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 2402000676 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

Step 9

- Click **Yes** to confirm loan submission

Confirm Submission

Are you sure you want to submit the loan?

- PATH will confirm the submission for disclosures. Click **OK**

Loan Submission Confirmation

Thank you, loan 2102005417 has been submitted successfully.

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

Upload Documents to PATH (cont.)

Step 10

Upon notification the initial disclosures have been fully executed by all parties:

- Upload the full credit package
- Click **Submit Loan to Setup**

Loan Submission

Reason for Loan Submission

Submit for Loan Disclosures Only

Submit Loan to Setup

IMPORTANT NOTE:

In the event the Broker opts to include a full credit package submission at the time of the initial disclosure only request, the Broker must still complete the **Submit Loan to Setup** action in PATH when they are notified that the initial disclosures are fully executed. This is critical for Homebridge to be notified to review the file to be sent to Underwriting