

## Generate Initial Disclosures

Homebridge will automatically provide initial disclosures to the borrower(s) at the request of approved Brokers. Automated Disclosures are delivered immediately upon P.A.T.H. submission.

The following products will be routed to Homebridge Loan Set Up to generate disclosures as these cannot be automatically disclosed.

- Renovation Loans (203k, HomeStyle)
- Jumbo Gold
- Temporary Buydowns
- TBD

Note: Purchases received by noon (Pacific Time) are reviewed the same day, refinances within 24 hours.

All initial disclosure packages include federal, state, and program disclosures and are delivered to the borrower and Broker to electronically sign. Brokers can request initial disclosures with or without a full credit package.

**Homebridge to Disclose requests include:**

- All **Federal and State required disclosures** including the LE
- All **USDA disclosures**
- All **VA disclosures** except:
  - Amendatory Clause (purchase)
- All **FHA disclosures** except:
  - Lead Based Paint Disclosure (purchase)
  - Amendatory Clause (purchase)

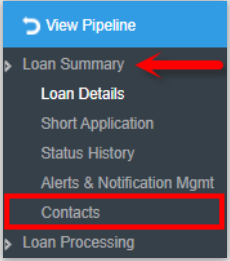
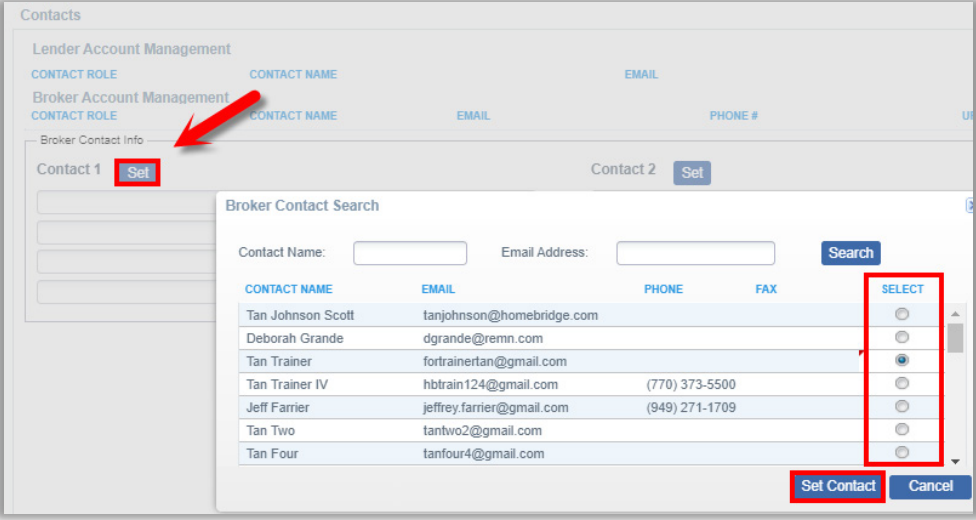
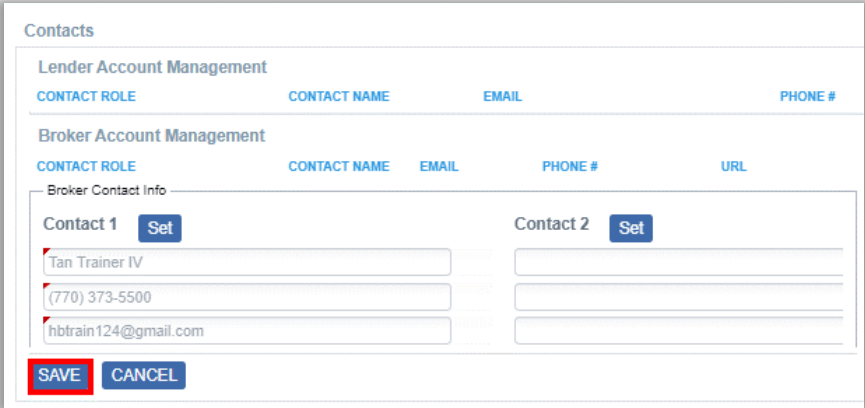
**PROCESS OVERVIEW:**

1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **10 calendar days** from the date initial disclosures are generated to electronically sign via email link.
7. Once the Broker and borrower have electronically signed all disclosures, the Broker must Submit to Setup in PATH.
  - The Broker must submit to AUS and 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 to provide the minimum required submission documentation and then Submit to Loan Setup in P.A.T.H.

Update Borrower Contact Information	
Update the Mobile number for all Borrowers.	
Step	Action
1	<div>Go to <b>Loan Summary</b>→<b>Short Application</b>.</div> <div><div>View Pipeline</div><div>Loan Summary</div><div>Loan Details</div><div>Short Application</div><div>Status History</div></div>
2	<div>Click <b>Contact Details</b> for each Borrower to update the <b>Mobile Phone</b>.</div> <div><div><div><div>Borrower Information</div><div><div>Number of Borrowers:</div><div>Andy America</div><div>Primary Borrower</div><div>* First, Middle, Last, Name Suffix, Middle Initial, SSN:</div><div>Andy</div><div>Middle (optional)</div><div>America</div><div>Name Suffix (optional)</div><div>Married</div><div>Tax ID Number:</div><div>999-60-3333</div><div>First Time Home Buyer:</div><div>Contact Details</div></div></div><div><div>Borrower Contact Details</div><div><div>Contact Email Info</div><div>Home</div><div>andy.a@fanniemae.com</div><div></div><div></div><div>Contact Phone Info</div><div>Home Phone:</div><div>(508) 888-8888</div><div>Mobile Phone:</div><div>(215) 555-1212</div><div>Work Phone:</div><div>(999) 999-9999</div><div>Ext</div><div>OK</div><div>Cancel</div></div></div></div></div>
3	<div>Click <b>Save</b> at the bottom of the screen.</div> <div><div><div><div>Unmarried</div><div>Tax ID Number:</div><div>991-91-9991</div><div>First Time Home Buyer:</div><div>Contact Details</div></div><div>Borrower Group</div><div><div>Property Information</div><div>* Property Address:</div><div>2023 Update Lane.</div><div>Unit Type, Unit #</div><div>Unit Type</div><div>Unit #</div><div>* Zip, City &amp; State:</div><div>30318</div><div>Atlanta</div><div>GA</div><div>* County:</div><div>Fulton</div><div>Country:</div><div>United States</div><div>Save</div><div>Cancel &amp; Close</div></div><div><div>Credit Scores</div><div>* Qualifying Credit Score:</div><div>710</div><div>Financing Terms</div><div>Purchase Price:</div><div>\$151,000.00</div><div>Cost of Renovation:</div><div>\$0.00</div><div>Appraised Value:</div><div>\$151,000.00</div><div>Down Payment Details</div><div>FHA Details</div></div></div></div>

Enter Contact Information	
Step	Action
1	<div>Go to <b>Loan Summary</b> → <b>Contacts</b></div> <div></div>
2	<div>A list will appear with the Broker Primary Contact and other P.A.T.H users from your company. Select 1 or 2 contacts from the list to receive loan status notifications.</div> <div><ul style="list-style-type: none"><li>Click the <b>Set</b> button for <b>Contact 1</b>.</li><li>Select the applicable radio button from the list. Contact must have P.A.T.H. access to appear in the list.</li><li>Click <b>Set Contact</b>.</li><li>Repeat for <b>Contact 2</b> (as applicable).</li></ul></div> <div></div>
3	<div>Click <b>SAVE</b> on Contacts screen.</div> <div></div>

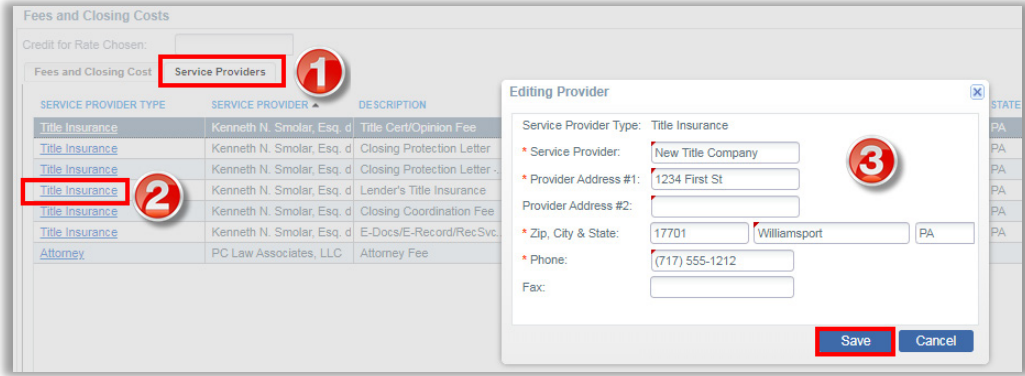
Enter Fees and Closing Costs

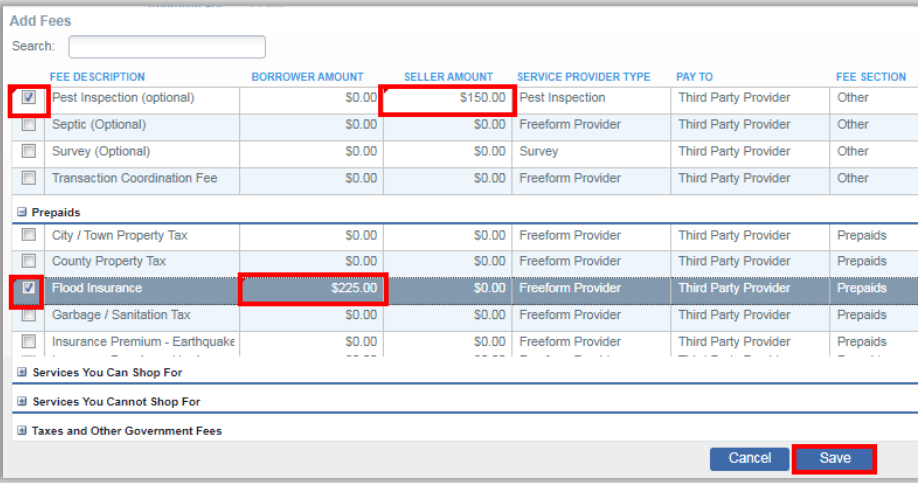


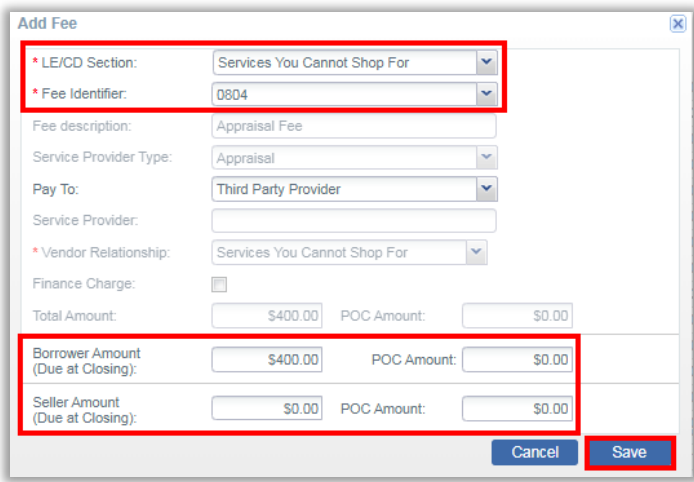
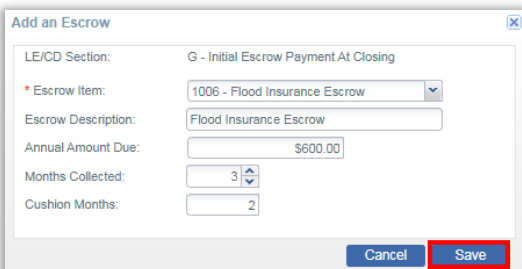
Generated disclosures are based upon fees entered by the Broker in P.A.T.H. **As such, all cures are the responsibility of the Broker.**

- **Standard Lender fees** - Populate on all loans in P.A.T.H. 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: To generate initial disclosures the following must be completed on the Fees & Closing Costs screen:**

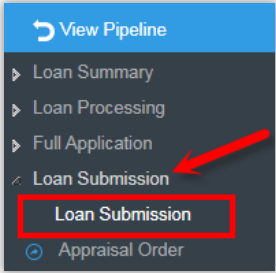
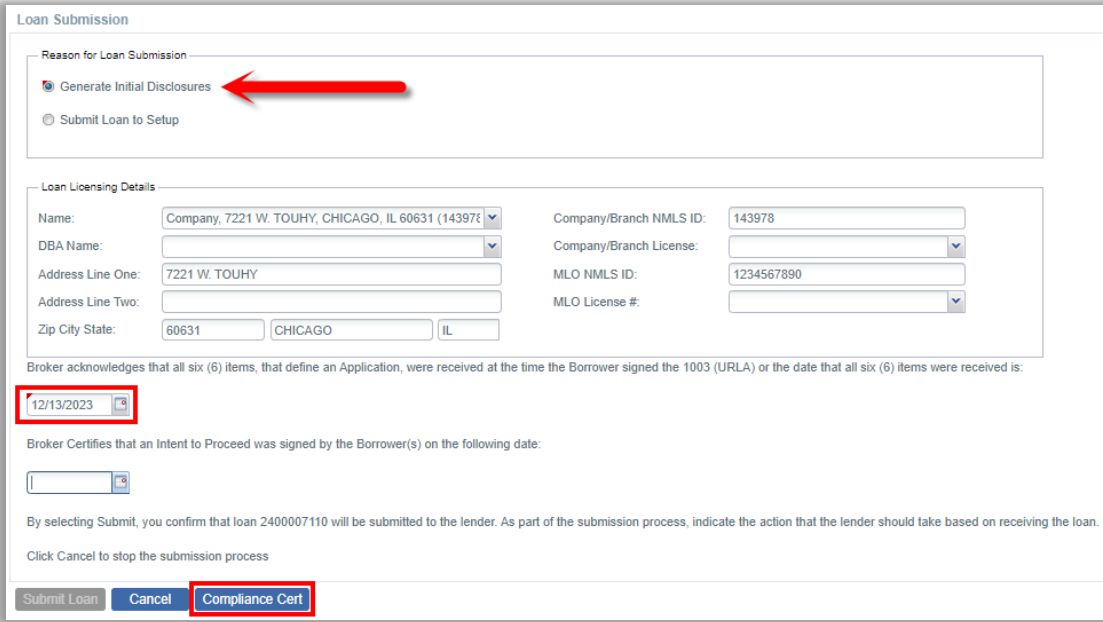
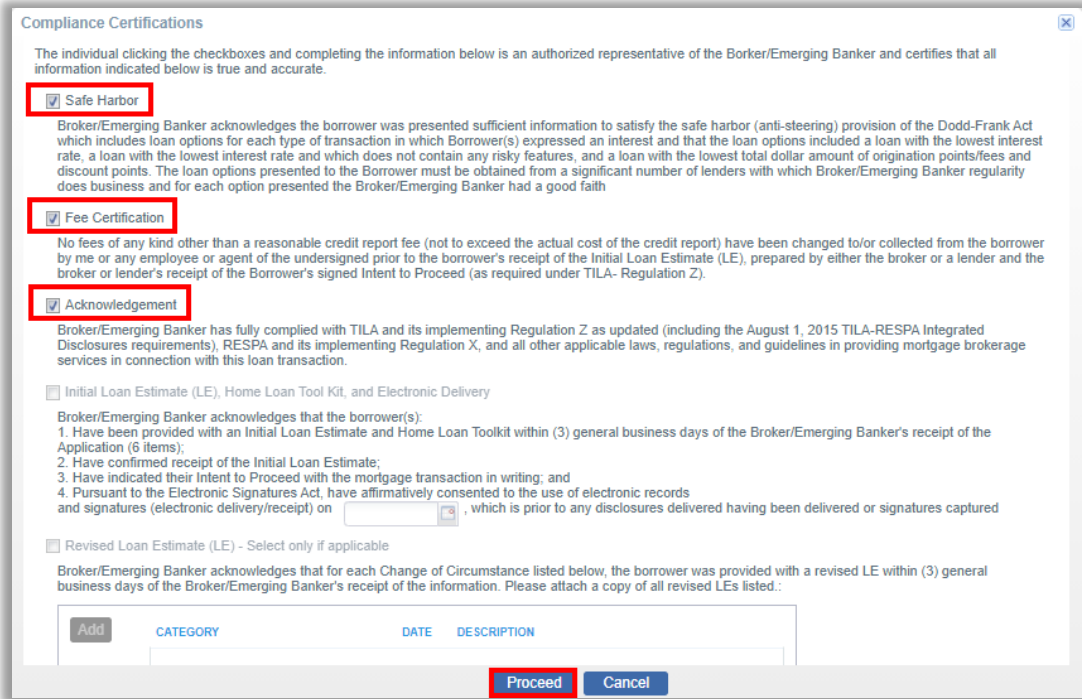
- For Section C Fees: service provider name, address, and phone number
- Lender’s title fee
- Recording fee
- Purchase Transactions Only:
  - Owner’s title fee
  - Transfer tax (if required by state)
  - HOI premium
- Government Transactions Only:
  - Impounds (required)

Step	Action
1	<div>Broker Compensation</div> <b>Unlocked Loans</b> – Click Broker Compensation before adding Fees. <a href="#">Click here</a> for complete instructions.
2	<div>Generate Title &amp; Recording Fees</div> <b>Optional</b> – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee). Generated title & recording fees may be deleted or edited, as applicable.  <b>Update Service Provider (if required)</b> - Edited fees require updated Service Provider information.  <div><div>1. Click The <b>Service Providers</b> Tab.</div><div>2. Click the <a href="#">hyperlink</a> for the edited fee.</div><div>3. Update information in pop-up and save.</div></div> <div></div>

Step	Action
3	<div data-bbox="292 481 477 526">Quick Fees</div> <div data-bbox="477 481 1330 526">Click to add multiple fees at once.</div> <ul style="list-style-type: none"> <li>Use the Search bar at the top of the screen to quickly find fees.</li> <li>Place checkmark(s) next to the applicable fee(s).</li> <li>Enter the amount(s) to be paid by the borrower and/or seller.</li> <li>Click <b>Save</b>.</li> </ul>  <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Click  or  to expand or collapse the Fee sections</li> </ul>
4	<div data-bbox="292 1158 477 1206">Add New Fee</div> <div data-bbox="477 1158 1330 1206">Click to add one fee at a time.</div> <ul style="list-style-type: none"> <li>Select the <b>LE/CD Section</b>, <b>Fee Identifier</b>, and <b>Pay To</b> (if applicable) from the dropdown lists.</li> <li>Enter the <b>fee details</b>.</li> <li>Click the <b>Save</b> button.</li> </ul> 
5	<div data-bbox="292 1954 477 2002">Add New Escrow</div> <div data-bbox="477 1954 1330 2002">Click to add an Escrow item.</div> <ul style="list-style-type: none"> <li>Select the <b>Escrow Item</b> from the dropdown list.</li> <li>Enter the <b>Annual Amount Due</b> and the <b>Months Collected</b>.</li> <li><b>Cushion Months</b> will reflect the required cushion based on the subject property state.</li> <li>Click <b>Save</b>.</li> </ul> 

Step	Action																																																																																																				
6	<div>Add/Edit Credits</div> <div>Click to add or edit a Credit from the Broker/Banker or the Seller.</div> <div> <div>Add/Edit Credits</div> <div> <div>Broker / Banker Credit:</div> <div>\$3,235.00</div> </div> <div> <div>Seller Credit:</div> <div>\$0.00</div> </div> <div> <div>Cancel</div> <div>Save</div> </div> </div>																																																																																																				
7	<div>Review to ensure all fees are reflected accurately.</div> <div>Reminders –</div> <ul style="list-style-type: none"> <li>Generated disclosures are based upon fees entered by the Broker in P.A.T.H. As such, all cures are the responsibility of the Broker.</li> <li>When applicable, be sure to add Credit Report and Appraisal fees.</li> </ul> <div>To edit a fee:</div> <ul style="list-style-type: none"> <li>Click the fee description <a href="#">hyperlink</a></li> <li>Enter changes on the pop-up</li> <li>Click <b>Save</b></li> </ul> <div> <div>Fees and Closing Costs</div> <div>Credit for Rate Chosen:</div> <div> <div>Fees and Closing Cost</div> <div>Service Providers</div> <div> <div>Editing Fee</div> <div> <div>* LE/CD Section:</div> <div>Services You Can Shop For</div> </div> <div> <div>* Fee Identifier:</div> <div>1104</div> </div> <div> <div>Fee description:</div> <div>Lender's Title Insurance</div> </div> <div> <div>Service Provider Type:</div> <div>Title Insurance</div> </div> <div> <div>Pay To:</div> <div>Third Party Provider</div> </div> <div> <div>Service Provider:</div> <div>Kenneth N. Smolar, Esq. d/b/a PC Law Asso</div> </div> <div> <div>* Vendor Relationship:</div> <div>Services You Can Shop For</div> </div> <div> <div>Finance Charge:</div> <div><input type="checkbox"/></div> </div> <div> <div>Total Amount:</div> <div>\$501.00</div> <div>POC Amount:</div> <div>\$0.00</div> </div> <div> <div>Borrower Amount (Due at Closing):</div> <div>\$200.00</div> <div>POC Amount:</div> <div>\$0.00</div> </div> <div> <div>Seller Amount (Due at Closing):</div> <div>\$301.00</div> <div>POC Amount:</div> <div>\$0.00</div> </div> <div> <div>Cancel</div> <div>Save</div> </div> </div> </div> </div>																																																																																																				
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|  | Note: Standard Lender Fees cannot be deleted. |

Generate Initial Disclosures	
Step	Action
1	<div>Select <b>Loan Submission</b>→ Click <b>Loan Submission</b>.</div> <div></div>
2	<div><ul style="list-style-type: none"><li>Select <b>Generate Initial Disclosures</b>.</li><li>Enter the <b>TRID/RESPA application date</b> (must be within three (3) days of the application date).</li><li>Click the <b>Compliance Cert</b> button.</li></ul></div> <div></div> <div>Note: Intent to Proceed is not applicable when generating Initial Disclosures.</div>
3	<div><ul style="list-style-type: none"><li>The <b>Compliance Certifications</b> window will open.</li><li>Place checkmarks to certify:<ul style="list-style-type: none"><li>✓ <b>Safe Harbor</b></li><li>✓ <b>Fee Certification</b></li><li>✓ <b>Acknowledgement</b></li></ul></li><li>Click the <b>Proceed</b> button.</li></ul></div> <div></div>



Step	Action
4	<p>Click the <b>Submit Loan</b> button.</p> <div><div>Loan Submission</div><div><div>Reason for Loan Submission</div><div><div><input checked="" type="radio"/> Generate Initial Disclosures</div><div><input type="radio"/> Submit Loan to Setup</div></div></div><div><div>Loan Licensing Details</div><div><div><div>Name:</div><div>Company, 7221 W. TOUHY, CHICAGO, IL 60631 (143978)</div></div><div><div>DBA Name:</div><div></div></div><div><div>Address Line One:</div><div>7221 W. TOUHY</div></div><div><div>Address Line Two:</div><div></div></div><div><div>Zip City State:</div><div>60631</div><div>CHICAGO</div><div>IL</div></div><div><div>Company/Branch NMLS ID:</div><div>143978</div></div><div><div>Company/Branch License:</div><div></div></div><div><div>MLO NMLS ID:</div><div>1234567890</div></div><div><div>MLO License #:</div><div></div></div></div></div></div> <div>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: <div>12/13/2023</div></div> <div>Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: <div></div></div> <div>By selecting Submit, you confirm that loan 2400007110 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.</div> <div>Click Cancel to stop the submission process</div> <div><div>Submit Loan</div><div>Cancel</div><div>Compliance Cert</div></div>



## 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. **Disclosure Request Notification** (Disclosures routed to HBWS Loan Set Up for generation)
- For Jumbo Gold, Renovation, & Temporary Buydown products
  - Loan Status=Submit for Disclosures

Hello,

Your loan does not meet the requirements for automatically generated initial disclosures. Your loan has been forwarded to the Homebridge Loan Set Up department to generate the initial disclosures on your behalf as soon as possible.

If you have any questions or need any assistance, please contact your Account Executive

\_\_\_\_\_

HomeBridge  
(855) 442-7434

2. **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 Contact Notifications:

- Initial Disclosures Sent

Congratulations! Your disclosures have been sent to your Borrower(s) for review and signature.

If you would like to download a copy of the disclosure package, you may do so by visiting the Loan Details screen in the Portal and reviewing the package details in the Disclosure Delivery History section.

For any questions or assistance, please reach out to your Account Executive.

\_\_\_\_\_

HomeBridge  
(855) 442-7434

- Electronic Document Request (Link for MLO signature)

Broker Name:

Dear Tan Scott MLO,

In connection with the mortgage application for 1008 Auto Disclosures Circle, you are receiving this email as a secure means of providing certain documentation for this loan. Within this electronic file, you will find the disclosures associated with the subject property of the mortgage loan application.

In order to access 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. If you have specific questions, please contact your mortgage broker referenced above.

Sincerely,  
Homebridge Financial Services, Inc.

**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.

**3. 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.

**4. 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:** Monday, January 8, 2024 11:32 AM  
**Subject:** 2402005818 Ken N Customer Jr - eConsent Accepted by Ken N Customer Jr

This email has been sent to notify you that Ken N Customer Jr has consented to electronic delivery and downloaded the package for 2402005818

Please retain this email as proof of borrower consent to receive documents electronically for this loan. 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.

5. All parties have signed

Processor Notification:

Hello -

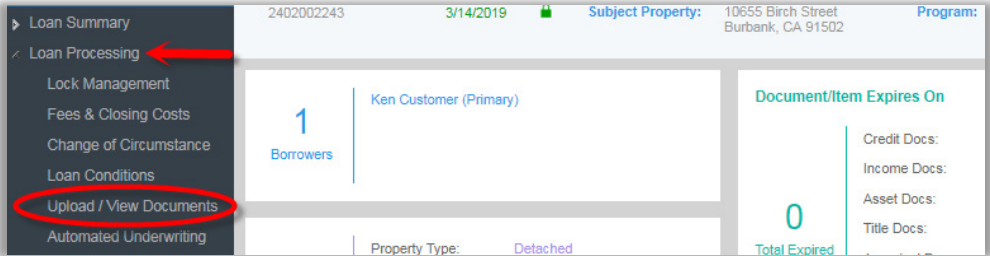
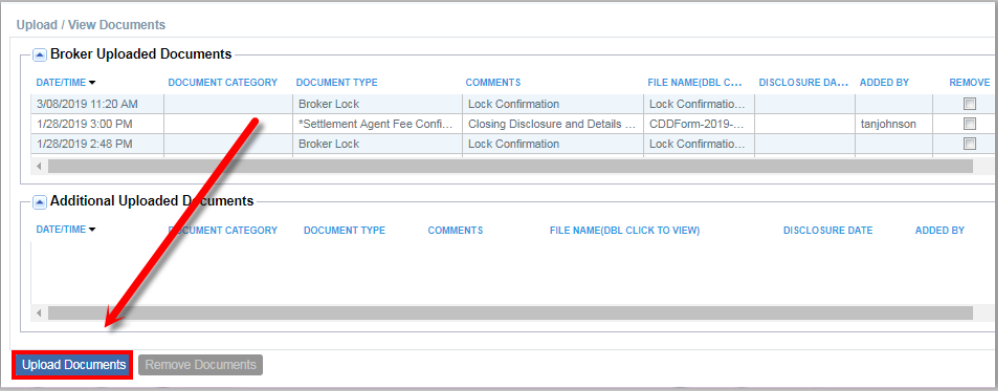
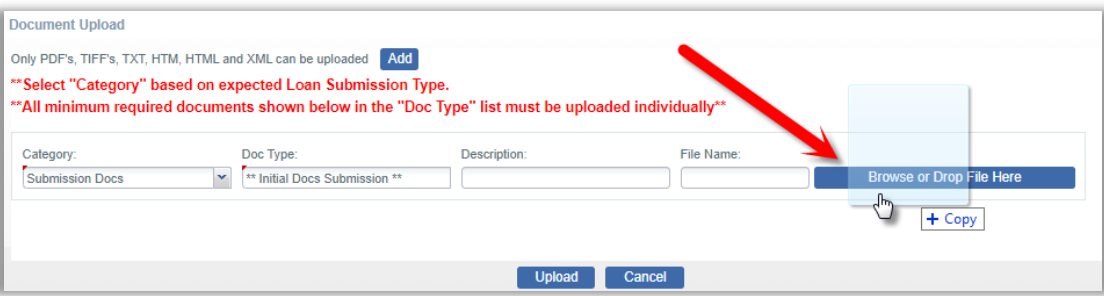
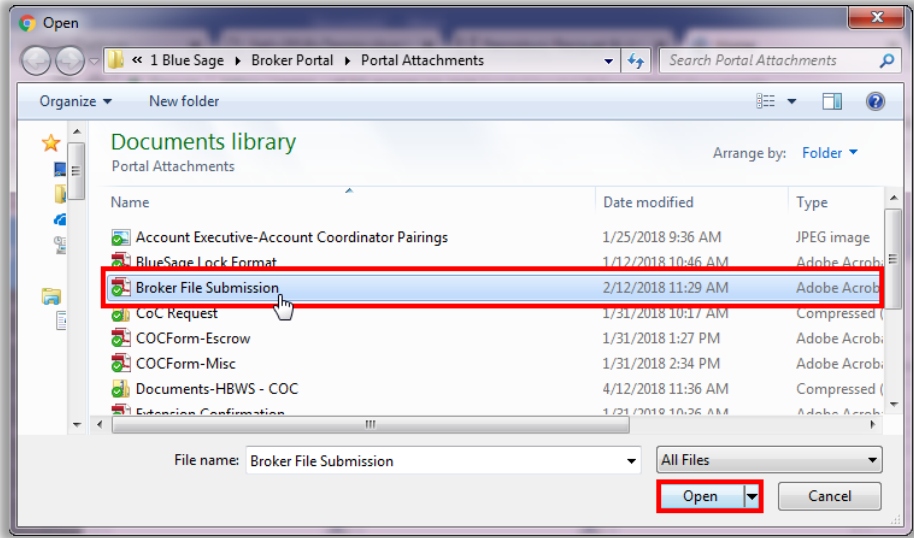
The disclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan.

Please proceed with your loan submission so this loan can complete setup.

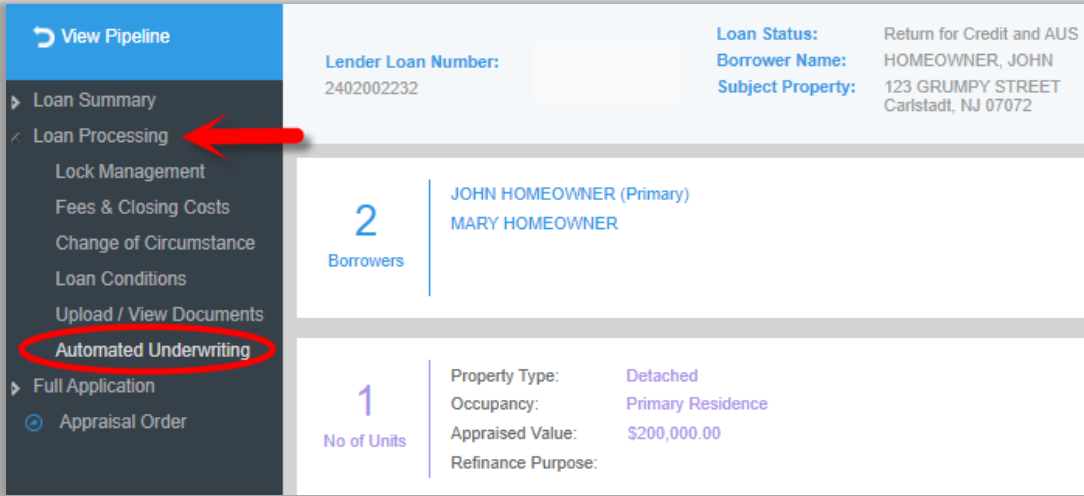
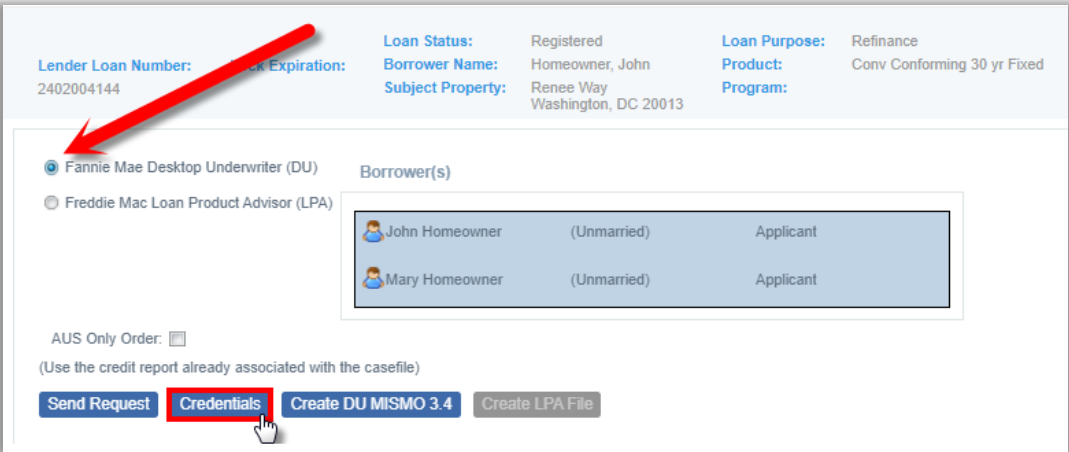
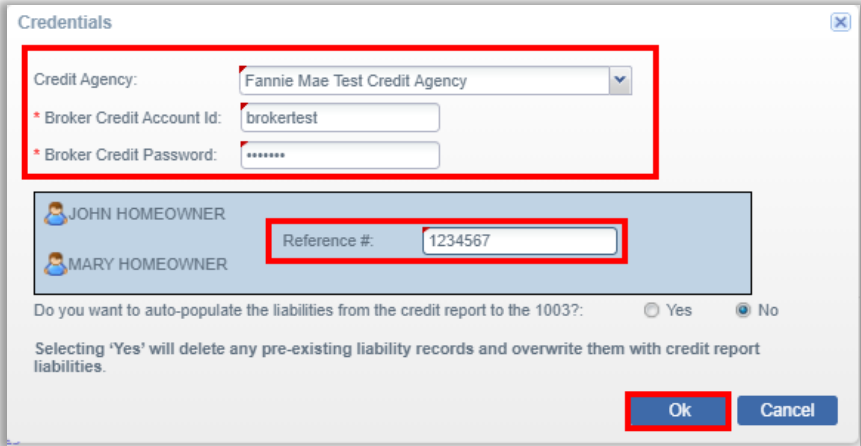
Thank you,  
Homebridge Financial Services, Inc.

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 P.A.T.H. for Homebridge to disclose with a new loan number.

Upload Documents	
Step	Action
1	<p>Select <b>Loan Processing</b> to open the menu and click <b>Upload/View Documents</b>.</p> 
2	<p>Click <b>Upload Documents</b> at the bottom of the screen.</p> 
3	<ul style="list-style-type: none"><li>• <b>Category</b> and <b>Doc Type</b> will auto complete.</li><li>• <b>Description</b> is optional.</li><li>• Click <b>Browse</b> to navigate to the Borrower's documents on your computer</li><li>-or-</li><li>• <b>Drag and Drop</b> the file on the button.</li></ul>  <p><b>Notes:</b></p> <ul style="list-style-type: none"><li>• Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.</li><li>• Only 1 file may be added at a time with drag and drop.</li></ul>
4	<p>Select the document to be uploaded and click <b>Open</b>.</p> 

Step	Action
5	<div><div>Click <b>Upload</b>.</div><div><div><div>Document Upload</div><div>Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded <b>Add</b></div><div><div><div>Category:</div><div>Doc Type:</div><div>Description:</div><div>Disclosure Date:</div><div>File Name:</div></div><div><div>Broker Disclosed</div><div>Initial Docs Submission w/LE</div><div></div><div></div><div>C:\fakepath\Broker File Submission.PDF</div><div>Browse</div></div></div><div><div><div>Category:</div><div>Doc Type:</div><div>Description:</div><div>Disclosure Date:</div><div>File Name:</div></div><div><div>Broker Disclosed</div><div>Initial Docs Submission w/LE</div><div></div><div></div><div>C:\fakepath\Extension Confirmation.PDF</div><div>Browse</div></div></div><div><div>Upload</div><div>Cancel</div></div></div></div><div><div><div></div></div><div><b>Helpful Tip:</b> Use the <b>Add</b> button to upload multiple documents simultaneously.</div></div></div>
6	<div><div>The file(s) will display under <b>Broker Uploaded Documents</b>.</div><div><div><div>Upload / View Documents</div><div><div><div>Broker Uploaded Documents</div><div><div>DATE/TIME</div><div>DOCUMENT CATEGORY</div><div>DOCUMENT TYPE</div><div>COMMENTS</div><div>FILE NAME(DBL C...</div><div>DISCLOSURE DATE</div><div>ADDED BY</div><div>REMOVE</div></div><div><div>5/02/2018 1:37 PM</div><div>Broker Disclosed</div><div>**Initial Docs Submission w/...</div><div></div><div>APR FEE MATRI...</div><div></div><div>mark</div><div></div></div></div><div><div>Additional Uploaded Documents</div><div><div>DATE/TIME</div><div>DOCUMENT CATEGORY</div><div>DOCUMENT TYPE</div><div>COMMENTS</div><div>FILE NAME(DB...</div><div>DISCLOSURE DATE</div><div>ADDED BY</div></div></div><div><div>Upload Documents</div><div>Remove Documents</div></div></div></div></div></div>

Submit to Automated Underwriting (AUS)	
Step	Action
1	<div><div>Click <b>Loan Processing</b> to open the menu and select <b>Automated Underwriting</b>.</div><div></div></div>
2	<div><div><ul style="list-style-type: none"><li>• Select Fannie Mae (<b>DU</b>) or Freddie Mac (<b>LPA</b>)</li><li>• Uncheck <b>AUS Only Order</b></li><li>• Click the <b>Credentials</b> button</li></ul></div><div></div></div>
3	<div><div><div>To Submit to DU:</div><ul style="list-style-type: none"><li>• Select the <b>Credit Agency</b> from the dropdown.</li><li>• Enter your login credentials.</li><li>• Enter the credit report <b>Reference #</b>.</li><li>• Click <b>Ok</b>.</li></ul></div><div></div></div>

Step	Action
	<div><div>To Submit to LPA:</div><div><div><div><div>• Enter the <b>Broker TPO Number</b> (Provided by Freddie Mac).</div><div>• Enter <b>Branch Identifier</b> (if applicable as per Credit Agency)</div><div>• Select <b>Credit Agency</b> from dropdown.</div><div>• Enter the credit report <b>Reference #</b>.</div><div>• Click <b>Ok</b>.</div></div></div><div><div><div>Credentials</div><div><div><div>* Broker TPO Number:</div><div>TPO#</div></div><div>Branch Identifier:</div><div></div></div><div><div>* Credit Agency:</div><div>ACRAnet (031) - Equifax</div></div><div><div><div>Ken Customer</div><div><div>* Reference #:</div><div>123456789</div></div></div><div><div>Do you want to auto-populate the liabilities from the credit report to the 1003?:</div><div><div><div><div></div>Yes</div><div><div></div>No</div></div></div><div><div>Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.</div><div><div>Ok</div><div>Cancel</div></div></div></div></div></div><div>Note: Always choose to not auto-populate from the credit report.</div></div></div></div>
4	<div><div>Click the <b>Send Request</b> button to submit.</div><div><div><div><div>Lender Loan Number:2402004144</div><div>Lock Expiration:</div><div>Loan Status:Registered</div><div>Borrower Name:Homeowner, John</div><div>Subject Property:Renee Way Washington, DC 20013</div><div>Loan Purpose:Refinance</div><div>Product:Conv Conforming 30 yr Fixed</div><div>Program:</div></div><div><div><div><div><div>Fannie Mae Desktop Underwriter (DU)</div><div>Freddie Mac Loan Product Advisor (LPA)</div></div><div>Borrower(s)<div><div><div>John Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div><div><div>Mary Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div></div></div><div><div>AUS Only Order:</div><div>(Use the credit report already associated with the casefile)</div><div><div>Send Request</div><div>Credentials</div><div>Create DU MISMO 3.4</div><div>Create LPA File</div></div></div></div></div></div></div></div></div>
5	<div><div>To request a <b>Reissue</b>, enter the DU Case File ID and select AUS Only.</div><div><div><div><div><div><div>Fannie Mae Desktop Underwriter (DU)</div><div>Freddie Mac Loan Product Advisor (LPA)</div></div><div>Borrower(s)<div><div><div>John Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div><div><div>Mary Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div></div></div><div><div><div>AUS Only Order:</div><div></div></div><div>(Use the credit report already associated with the casefile)</div><div><div>Send Request</div><div>Credentials</div><div>Create DU MISMO 3.4</div><div>Create LPA File</div></div></div></div><div><div><div>DU Summary</div><div>Submitted By: Tan One</div><div>Submitted Date-Time: 8/01/2019 3:27 PM</div><div>Times Sent: 1</div></div><div><div>DU Case File ID: 123456789</div><div>DU Recommendation: Approve/Eligible</div></div><div><div>Note:</div><div>Result Code: 3</div></div><div><div>Response Files:</div><div><div>Underwriting Findings Html</div><div>Underwriting Findings Pdf</div><div>Credit Report Print</div><div>Status Log</div></div></div></div></div></div></div></div>
6	<div><div>Results will return in the applicable summary section below. Click hyperlink to review <b>Findings/Feedback</b> or <b>Credit Report</b>.</div><div><div><div><div><div>DU Summary</div><div>Submitted By: Tan One</div><div>Submitted Date-Time: 8/01/2019 3:27 PM</div><div>Times Sent: 1</div></div><div><div>DU Case File ID: 1995925443</div><div>DU Recommendation: Approve/Eligible</div></div><div><div>Note:</div><div>Result Code: 3</div></div><div><div>Response Files:</div><div><div>Underwriting Findings Html</div><div>Underwriting Findings Pdf</div><div>Credit Report Print</div><div>Status Log</div></div></div></div></div><div><div><div><div>LPA Summary</div><div>Submitted By: Tan One</div><div>Submitted Date: 4/08/2020 9:01 PM</div><div>Times Sent: 1</div></div><div><div>Loan Product Advisor Key Identifier: A1259320</div><div>Documentation Level: Streamlined Accept</div><div>Evaluation Status: Complete</div></div><div><div>Loan Product Advisor Loan identifier: L1274369</div><div>Credit Risk Classification: Accept</div></div><div><div>Note:</div><div>Response Files: Feedback Certificate Documentation Checklist Credit Report</div></div></div></div></div></div>



Submit to Setup

Upon notification that initial disclosures have been fully executed by all parties, the Broker must:

- Upload the full credit package
- Submit to Automated Underwriting (DU, LPA)
- Select **Submit Loan to Setup** and click **Submit Loan**.

Loan Submission

Reason for Loan Submission

☐ Generate Initial Disclosures

☒ Submit Loan to Setup

Loan Licensing Details

Name:

Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)

DBA Name:

Address Line One:

194 Wood Avenue South

Address Line Two:

9th Floor

Zip City State:

08830

Iselin

NJ

Company/Branch NMLS ID:

6521

Company/Branch License:

Mortgage Lender Servicer License - M

MLO NMLS ID:

741258

MLO License #:

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:

12/13/2023

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

12/13/2023

By selecting Submit, you confirm that loan 2400007390 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

Submit Loan

Cancel

Compliance Cert