

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.

- 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:

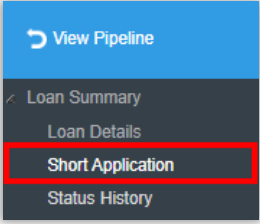
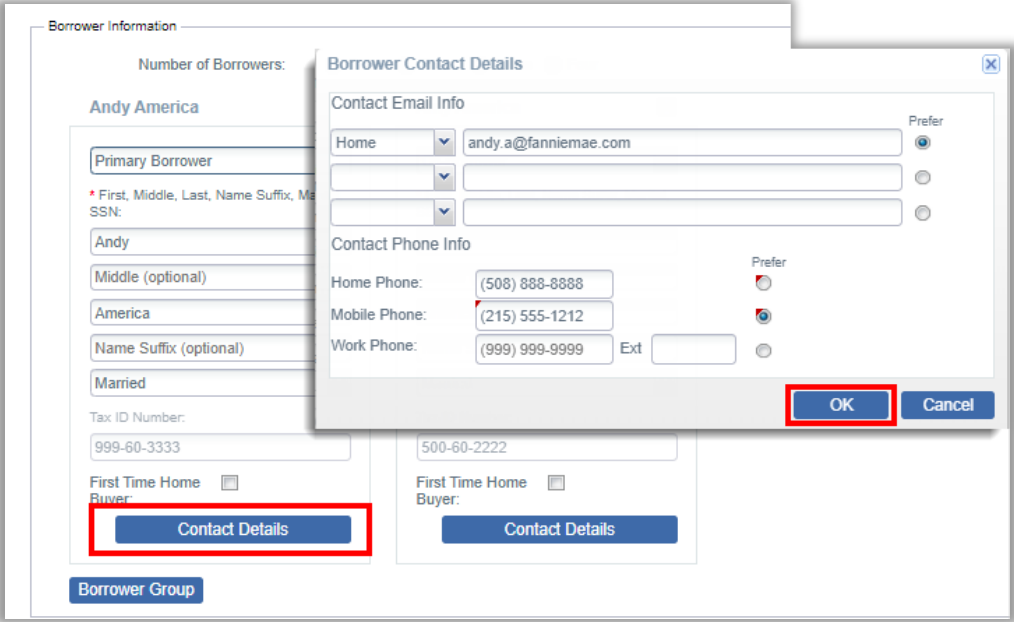
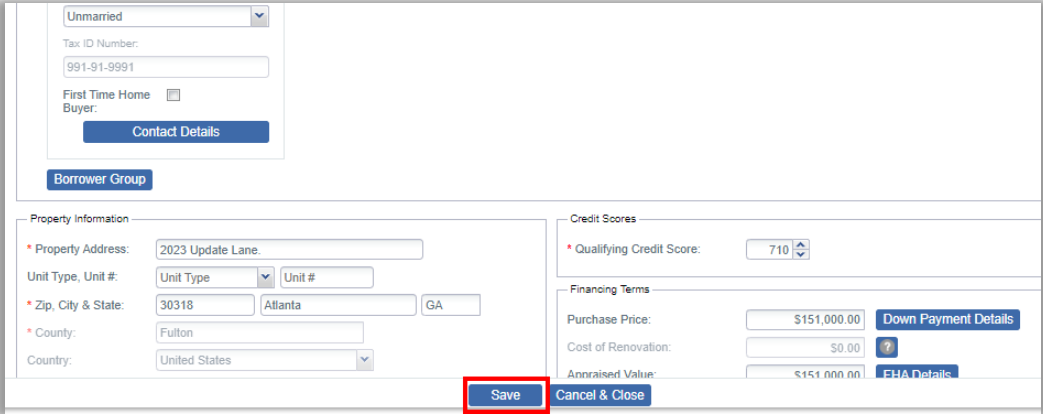
1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email 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**.

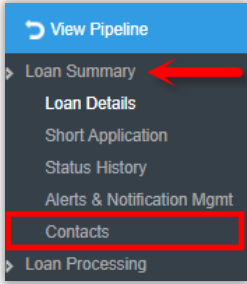
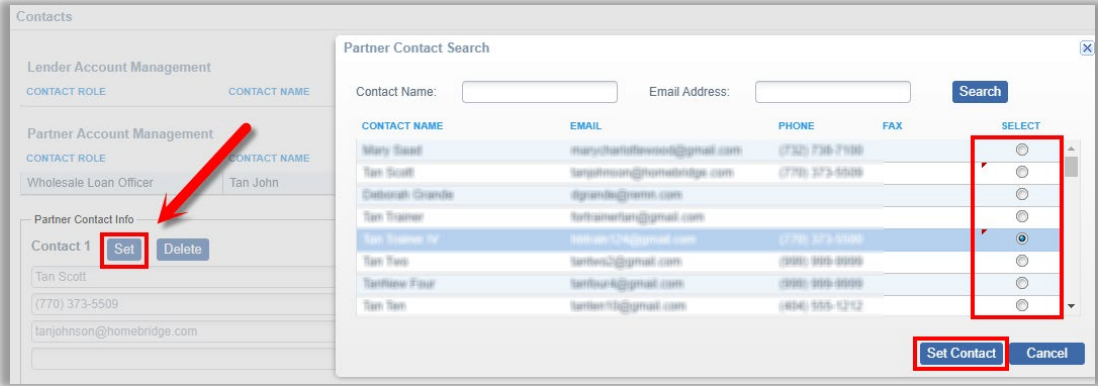
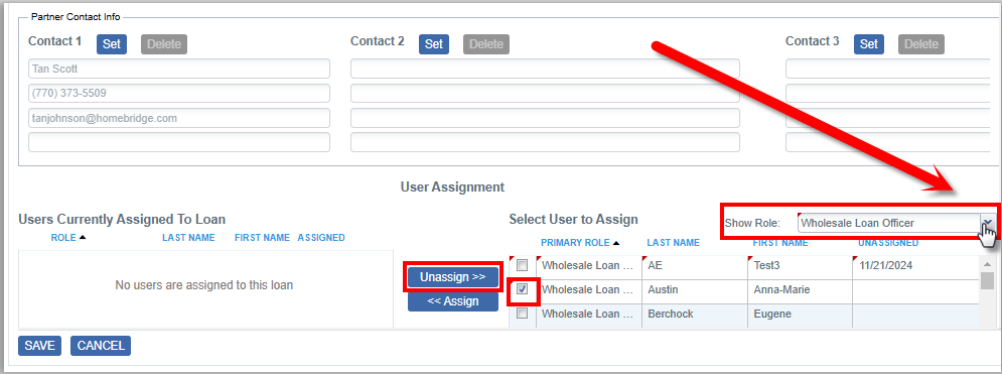
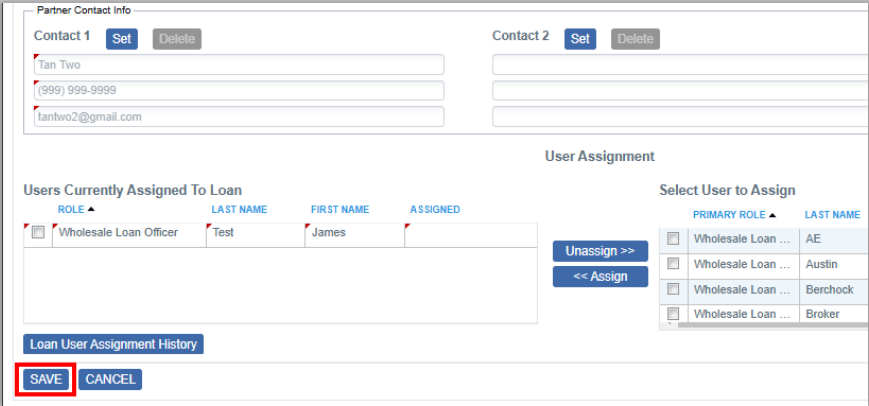
Notes:

- 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 Phone for all Borrowers.

Step	Action
1	<div>Go to Loan Summary→Short Application.</div> <div></div>
2	<div>Click Contact Details for each Borrower to update the Mobile Phone.</div> <div></div>
3	<div>Click Save at the bottom of the screen.</div> <div></div>

Enter Contact Information & MLO Assignment	
Step	Action
1	<div>Go to Loan Summary→Contacts</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">Click the Set button for Contact 1.Select the applicable radio button from the list. Contact must have P.A.T.H. access to appear in the list.Click Set Contact.Repeat for Contact 2 & 3 (as applicable).</div> <div></div>
3	<div>Important: If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:</div> <div><ul style="list-style-type: none">Select User to Assign: Click the dropdown to Show RoleSelect Wholesale Loan OfficerClick the <<Assign button</div> <div></div>
4	<div>Click SAVE.</div> <div></div>

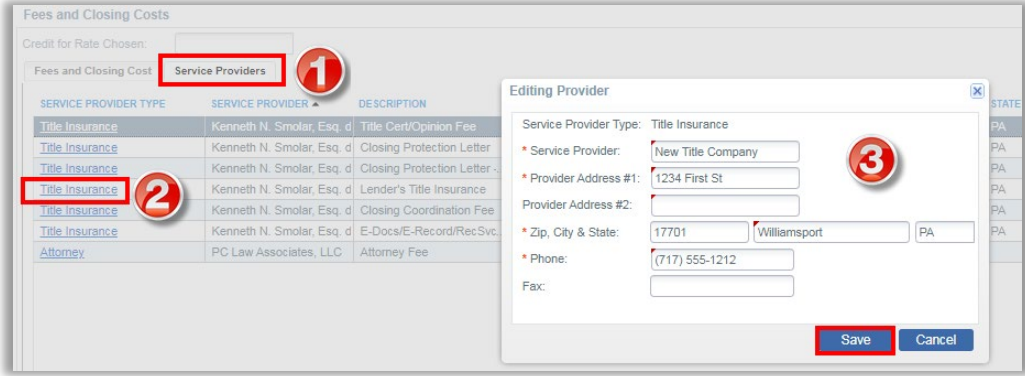
Enter Fees and Closing Costs

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.

Notes:

- Seller paid fees and paid outside close (POC) amounts are not itemized on the LE.
- Required fees & closing costs submission stops must be cleared in order to generate initial disclosures ([click here](#) to see the Submission Stops Guide).
 - **Examples:**
 - 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> Unlocked Loans – Click Broker Compensation before adding Fees. Click here for complete instructions.
2	<div>Generate Title & Recording Fees</div> Optional – 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. Update Service Provider (if required) - Edited fees require updated Service Provider information. <div><div>1. Click The Service Providers Tab.</div><div>2. Click the hyperlink for the edited fee.</div><div>3. Update information in pop-up and save.</div></div> <div></div>

Step

Action

3

Quick Fees

Click to add multiple fees at once.

- 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**.

Add Fees

Search:

FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION
<input checked="" type="checkbox"/> Pest Inspection (optional)	\$0.00	\$150.00	Pest Inspection	Third Party Provider	Other
<input type="checkbox"/> Septic (Optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other
<input type="checkbox"/> Survey (Optional)	\$0.00	\$0.00	Survey	Third Party Provider	Other
<input type="checkbox"/> Transaction Coordination Fee	\$0.00	\$0.00	Freeform Provider	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	\$225.00	\$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  or  to expand or collapse the Fee sections

4

Add New Fee

Click to add one fee at a time.

- Select the **LE/CD Section**, **Fee Identifier**, and **Pay To** (if applicable) from the dropdown lists.
- Enter the **fee details**.
- Click the **Save** button.

Add Fee

* LE/CD Section:

Services You Cannot Shop For

* Fee Identifier:

0804

Fee description:

Appraisal Fee

Service Provider Type:

Appraisal

Pay To:

Third Party Provider

Service Provider:

* Vendor Relationship:

Services You Cannot Shop For

Finance Charge:

☐

Total Amount:

\$400.00

POC Amount:

\$0.00

Borrower Amount (Due at Closing):

\$400.00

POC Amount:

\$0.00

Seller Amount (Due at Closing):

\$0.00

POC Amount:

\$0.00

Cancel

Save

5

Add New Escrow

Click to add an Escrow item.

- 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**.

Add an Escrow

LE/CD Section:

G - Initial Escrow Payment At Closing

* Escrow Item:

1006 - Flood Insurance Escrow

Escrow Description:

Flood Insurance Escrow

Annual Amount Due:

\$600.00

Months Collected:













3

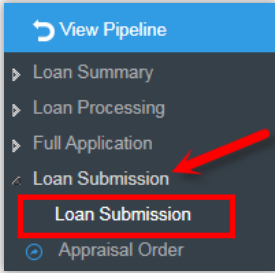
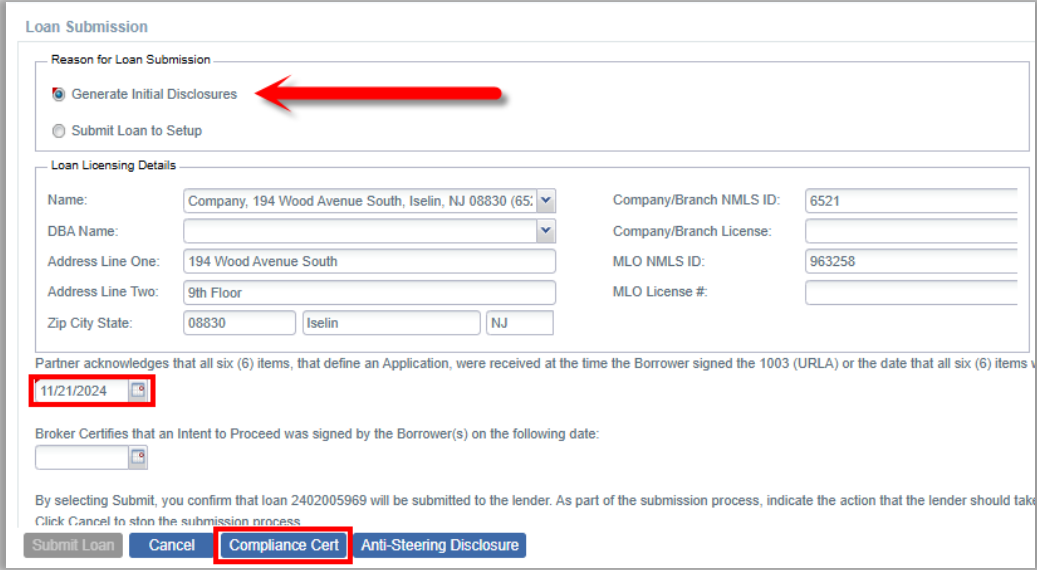
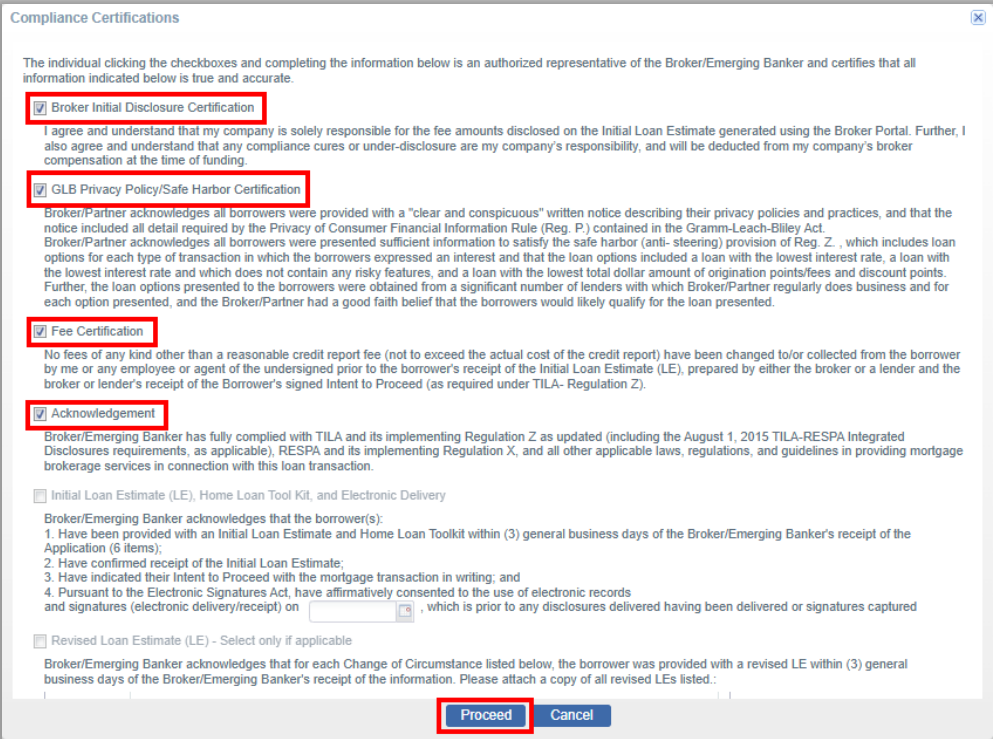
Cushion Months:











2

Cancel

Save

Step	Action																																																																																																				
6	<div><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>Broker / Banker Credit: \$3,235.00</div><div>Seller Credit: \$0.00</div><div>CancelSave</div></div></div>																																																																																																				
7	<div><div>Review to ensure all fees are reflected accurately.</div><div>Reminders –<ul style="list-style-type: none">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.When applicable, be sure to add Credit Report and Appraisal fees.</div><div>To edit a fee:<ul style="list-style-type: none">Click the fee description hyperlinkEnter changes on the pop-upClick Save</div><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>* Fee Identifier:</div><div>1104</div><div>Fee description:</div><div>Lender's Title Insurance</div><div>Service Provider Type:</div><div>Title Insurance</div><div>Pay To:</div><div>Third Party Provider</div><div>Service Provider:</div><div>Kenneth N. Smolar, Esq. d/b/a PC Law Asso</div><div>* Vendor Relationship:</div><div>Services You Can Shop For</div><div>Finance Charge:</div><div><input type="checkbox"/></div><div>Total Amount:</div><div>\$501.00</div><div>POC Amount:</div><div>\$0.00</div><div>Borrower Amount (Due at Closing):</div><div>\$200.00</div><div>POC Amount:</div><div>\$0.00</div><div>Seller Amount (Due at Closing):</div><div>\$301.00</div><div>POC Amount:</div><div>\$0.00</div><div>CancelSave</div></div></div></div></div></div>																																																																																																				
	<div><div>To delete a fee:</div><div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen: \$776.00</div><div><div>Fees and Closing Cost</div><div>Service Providers</div><div><table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>PAID TO</th><th>BORROWER AMO...</th><th>SELLER AMOUNT</th><th>FINANCE CHARG...</th><th>FEE MODI...</th><th>MANUAL ...</th><th>DELETE</th></tr><tr><td>A</td><td>Broker Compensation</td><td></td><td>Broker</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td><td></td></tr><tr><td>A</td><td>Underwriting Fees</td><td></td><td>Lender</td><td>\$895.00</td><td>\$0.00</td><td>\$895.00</td><td></td><td></td><td></td></tr><tr><td>B</td><td>Flood Certification Fee</td><td></td><td>Third Party Provider</td><td>\$10.00</td><td>\$0.00</td><td>\$10.00</td><td></td><td></td><td></td></tr><tr><td>B</td><td>Tax Service Fee</td><td></td><td>Third Party Provider</td><td>\$83.00</td><td>\$0.00</td><td>\$83.00</td><td></td><td></td><td></td></tr><tr><td>C</td><td>Closing Protection Letter</td><td>Linear Settlement Services, LLC</td><td>Third Party Provider</td><td>\$40.00</td><td>\$0.00</td><td>\$40.00</td><td></td><td></td><td></td></tr><tr><td>C</td><td>Closing Protection Letter - Borrower</td><td>Linear Settlement Services, LLC</td><td>Third Party Provider</td><td>\$20.00</td><td>\$0.00</td><td>\$20.00</td><td></td><td></td><td></td></tr><tr><td>C</td><td>Closing Protection Letter - Seller</td><td>Linear Settlement Services, LLC</td><td>Third Party Provider</td><td>\$0.00</td><td>\$55.00</td><td>\$0.00</td><td></td><td></td><td></td></tr><tr><td>C</td><td>E-Docs/E-Record/Rec.Svc. Fee</td><td>Linear Settlement Services, LLC</td><td>Third Party Provider</td><td>\$58.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td><td></td></tr><tr><td>C</td><td>Lender's Title Insurance</td><td>Linear Settlement Services, LLC</td><td>Third Party Provider</td><td>\$1,300.00</td><td>\$0.00</td><td>\$0.00</td><td></td><td></td><td></td></tr></table></div></div></div></div>	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	\$895.00	\$0.00	\$895.00				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				C	E-Docs/E-Record/Rec.Svc. Fee	Linear Settlement Services, LLC	Third Party Provider	\$58.00	\$0.00	\$0.00				C	Lender's Title Insurance	Linear Settlement Services, LLC	Third Party Provider	\$1,300.00	\$0.00	\$0.00			
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Generate Initial Disclosures	
Step	Action
1	<div>Go to Loan Submission→Loan Submission.</div> <div></div>
2	<div><ul style="list-style-type: none">Select Generate Initial Disclosures.Enter the TRID/RESPA application date (must be within three (3) days of the application date).Click the Compliance Cert button.</div> <div></div> <div>Note: Intent to Proceed is not applicable when generating Initial Disclosures.</div>
3	<div><ul style="list-style-type: none">The Compliance Certifications window will open.Place checkmarks to certify:<ul style="list-style-type: none">✓ Broker Initial Disclosure Certificate✓ GLB Privacy Policy/Safe Harbor Certification✓ Fee Certification✓ AcknowledgementClick the Proceed button.</div> <div></div>

Step	Action																																
8	<p>Pop-up will confirm successful submission.</p> <div><div>Loan Submission Confirmation</div><div>Thank you, loan 2400007390 has been submitted successfully.</div><div><div>Print Compliance Cert Form</div><div>Ok</div></div></div> <p>Note: Click Print Compliance Cert Form to retain a copy.</p>																																
9	<p>Important: Wait until the Disclosures have been generated before exiting the loan.</p> <div><div>Loan Submission</div><div><div>Reason for Loan Submission</div><div><div>Generate Initial Disclosures</div><div>Submit Loan to Setup</div></div></div><div><div>Loan Licensing Details</div><div><div>Name:</div><div>Company, 194 Wood Avenue South, Iselin, NJ 08854</div><div>DBA Name:</div><div></div><div>Address Line One:</div><div>194 Wood Avenue South</div><div>MLO NMLS ID:</div><div>741125</div></div></div><div><div>Disclosure in Progress...</div><div>Please wait for 42 seconds</div></div></div>																																
	<p>The View Pipeline screen will display the updated Loan Status:</p> <ul style="list-style-type: none">Submit for Automated Disclosures (Generated Automatically)Submit for Disclosures (Manually Generated by Homebridge) <div><div><div>Loan Search Period:</div><div>Status Group:</div><div>Last Name:</div><div>Loan Number:</div><div>Loan Purpose:</div><div>Case File Id:</div></div><table><tr><th>LOAN NUMBER</th><th>BORROWER</th><th>OCCUPANCY</th><th>LOAN PURPOSE</th><th>PRODUCT</th><th>PROGRAM</th><th>LOAN STATUS</th><th>LOAN STATUS DATE</th></tr><tr><td>2400007389</td><td>Customer, Ken N. Jr</td><td>Primary Residence</td><td>Purchase</td><td>Conv Conforming 30 yr Fixed</td><td></td><td>Submit for Disclosures</td><td>12/13/2023</td></tr><tr><td>2400007388</td><td>Customer, Ken N. Jr</td><td>Primary Residence</td><td>Purchase</td><td>Conv Conforming 30 yr Fixed</td><td></td><td>Submit for Automated Disclosures</td><td>12/13/2023</td></tr><tr><td>2400007359</td><td>Customer, Ken N. JR</td><td>Primary Residence</td><td>Refinance</td><td>Conv Conforming 30 yr Fixed</td><td></td><td>Submit for Automated Disclosures</td><td>12/12/2023</td></tr></table></div> <p>Loan Status will display Initial Disclosures Sent on the Loan Details screen. Click the  to view the package.</p>	LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE	PRODUCT	PROGRAM	LOAN STATUS	LOAN STATUS DATE	2400007389	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Disclosures	12/13/2023	2400007388	Customer, Ken N. Jr	Primary Residence	Purchase	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/13/2023	2400007359	Customer, Ken N. JR	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/12/2023
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2400007359	Customer, Ken N. JR	Primary Residence	Refinance	Conv Conforming 30 yr Fixed		Submit for Automated Disclosures	12/12/2023																										
10	<div><div><div>Lender Loan Number:2402005912</div><div>Lock Expiration:</div><div>Loan Status:Initial Disclosures Sent</div><div>Borrower Name:Customer, Ken N. JR</div><div>Subject Property:10655 Birch St, Burbank, CA 91502-1234</div><div>LTV/CLTV:88.24% / 88.24%</div></div><div><div>Loan Purpose:Purchase</div><div>Product:Elite Access 30 yr Fixed</div><div>Interest Rate:4.250%</div><div>Occupancy:Primary Residence</div></div><div><div>Total Loan Amount:\$300,000.00</div><div>Loan Amount:\$300,000.00</div><div>Program:Elite Access 12 Month Altern</div><div>Ratios:12.65% / 15.98%</div></div><div><div>Preview Doc</div></div></div> <div><div><div>1Borrowers</div><div>Ken Customer (Primary)</div></div><div><div>1No of Units</div><div>Property Type:Attached</div><div>Occupancy:Primary Residence</div><div>Appraised Value:\$340,000.00</div><div>Refinance Purpose:</div></div><div><div>700Credit Score</div><div>Loan Term:360</div><div>Escrows / Impounds:Yes</div><div>Documentation Type:Alternative</div><div>ARM Margin:0.000%</div><div>ARM Index:0.000%</div></div></div> <div><div>Document/Item Expires On</div><div>0Total Expired</div><div><div>Credit Docs:</div><div>Income Docs:</div><div>Asset Docs:</div><div>Title Docs:</div><div>Appraisal Docs:</div><div>Employment Docs:</div><div>Rate Lock:</div></div></div> <div><div>Critical Dates</div><div>Submit To Underwriting Date:</div><div>Approval Date:</div><div>Loan Reference Dates</div><div>TRID Application Date:9/09/2024</div><div>Initial Disclosure Due Date:9/12/2024</div><div>ECOA Application(Reg B) Date:</div><div>Intent to Proceed Date:</div><div>First Allowable Closing Date:9/17/2024</div><div>Estimated Closing Date:10/01/2024</div><div>Firm Closing Date:</div><div>Initial CD Due Date - Mail:9/20/2024</div><div>Initial CD Due Date - eSent:9/26/2024</div><div>Rescission Date:</div><div>Funding Date:10/01/2024</div><div>Disclosure Dates</div><div>Initial Loan Estimate Sent Date:9/09/2024</div><div>Initial Loan Estimate Received Date:9/12/2024</div><div>Revised Loan Estimate Sent Date:</div><div>Revised Loan Estimate Received Date:</div><div>Initial Closing Disclosure Sent Date:</div><div>Initial Closing Disclosure Received Date:</div><div>Revised Closing Disclosure Sent Date:</div><div>Revised Closing Disclosure Received Date:</div></div> <div><div>Disclosure Delivery History</div><table><tr><th>DOCUMENT PACKAGE</th><th>DESTINA...</th><th>GENERAT...</th><th>LAST GENERATION DAT...</th><th>DISCLOSURE</th><th>PACKAGE SIGNED DATE/...</th><th>INFO</th><th>PACKAGE</th></tr><tr><td> Initial Disclosure</td><td>E-Sign</td><td>System ...</td><td>9/09/2024 6:45 PM</td><td>Loan Estimate</td><td></td><td></td><td></td></tr></table></div>	DOCUMENT PACKAGE	DESTINA...	GENERAT...	LAST GENERATION DAT...	DISCLOSURE	PACKAGE SIGNED DATE/...	INFO	PACKAGE	 Initial Disclosure	E-Sign	System ...	9/09/2024 6:45 PM	Loan Estimate																			
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 Initial Disclosure	E-Sign	System ...	9/09/2024 6:45 PM	Loan Estimate																													

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, TBD, & 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.

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 -

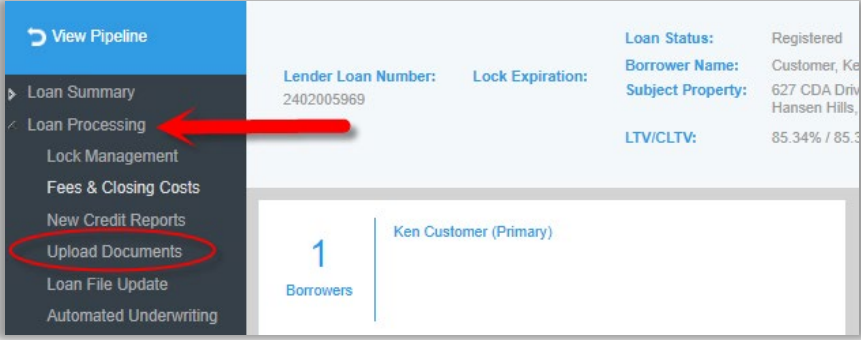
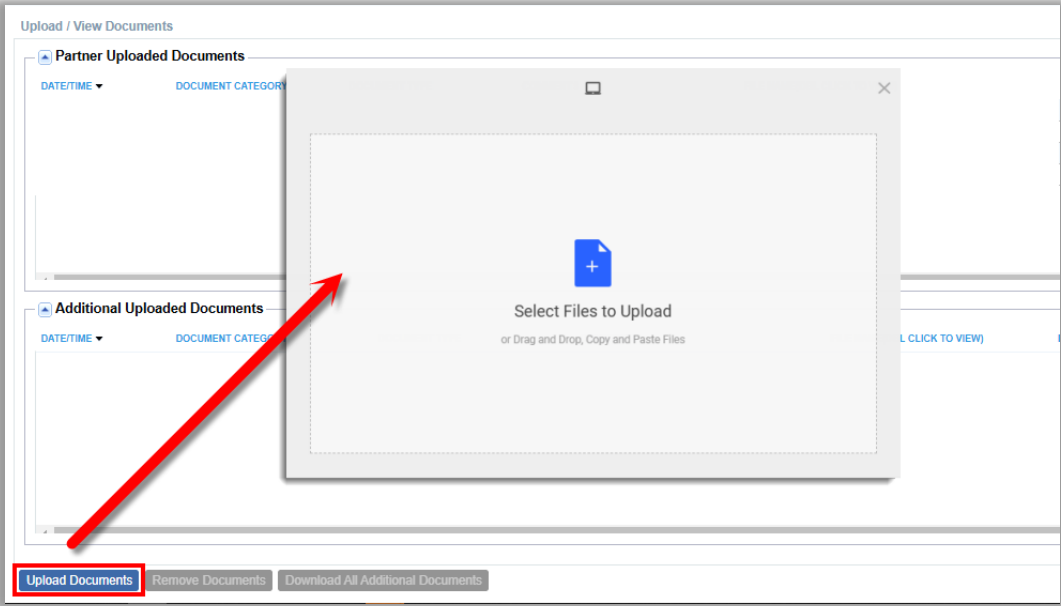
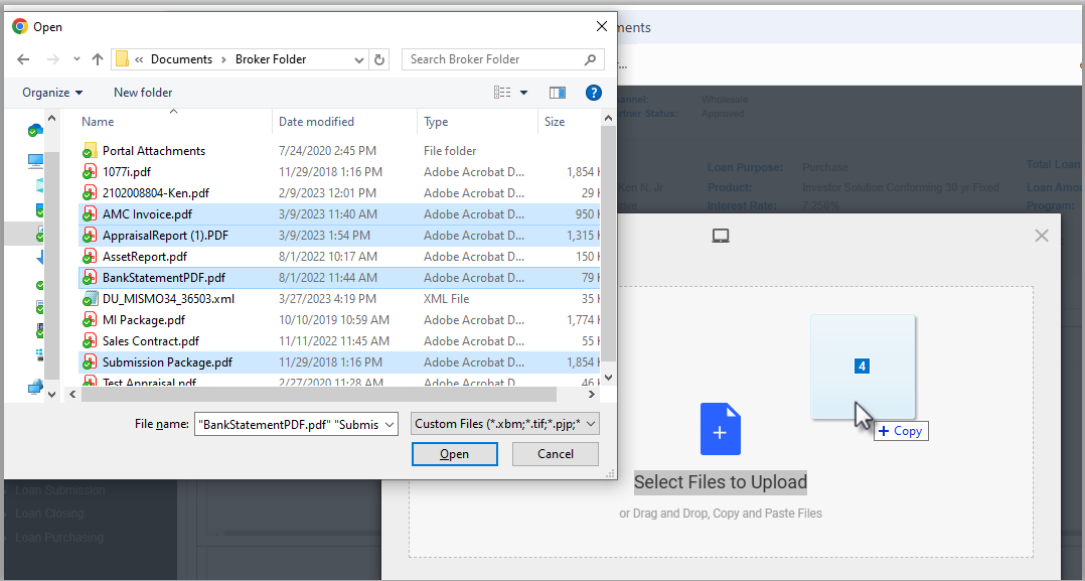
The edisclosures for this loan, located at 1008 Auto Disclosure Avenue, Atlanta, GA 30311, have been signed by all parties. This package may be accessed with the rest of the loan documents within your loan.

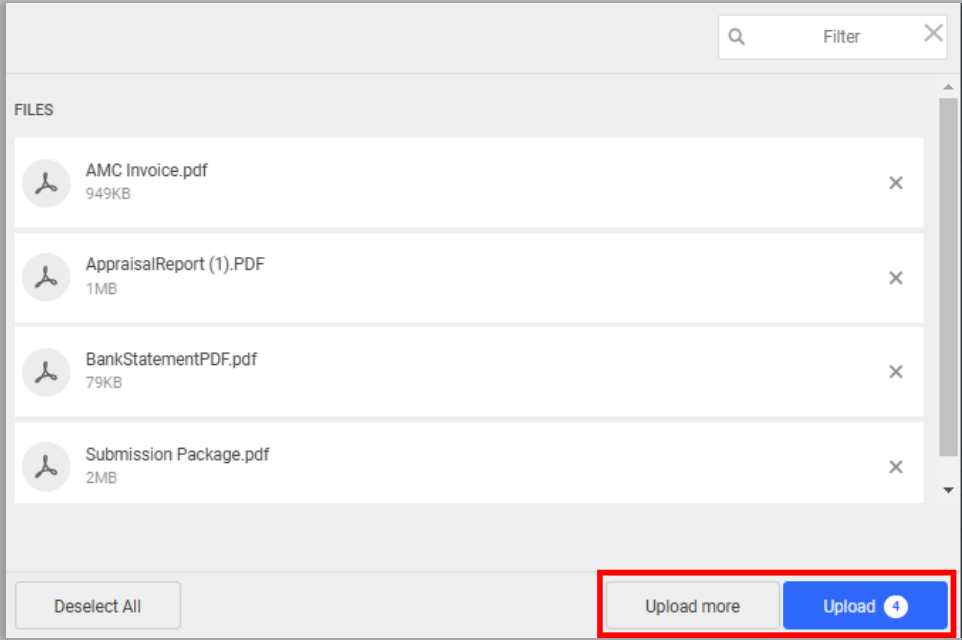

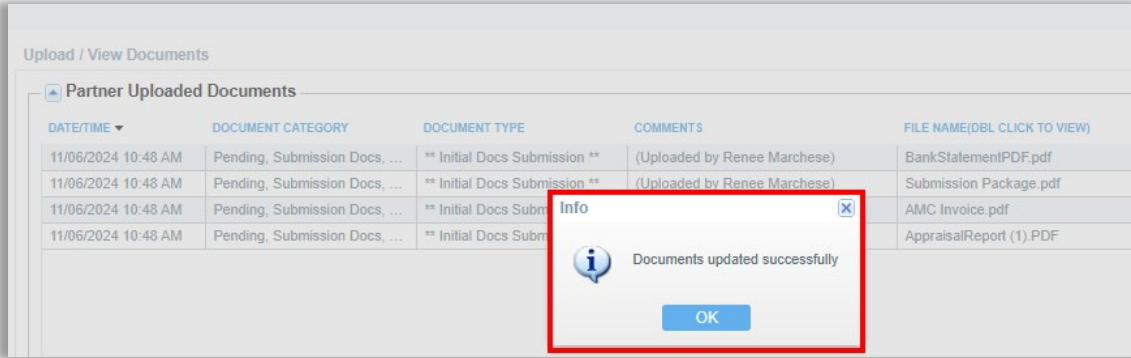
Please proceed with your loan submission so this loan can complete setup.

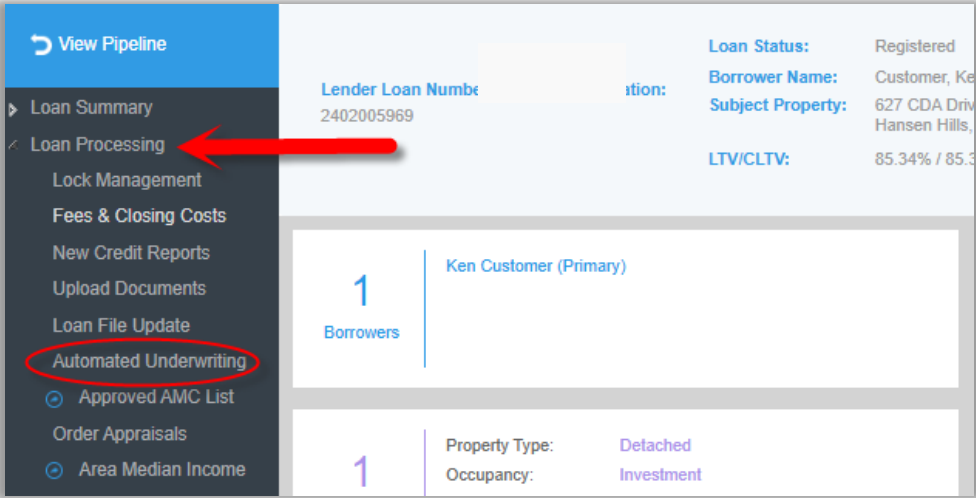
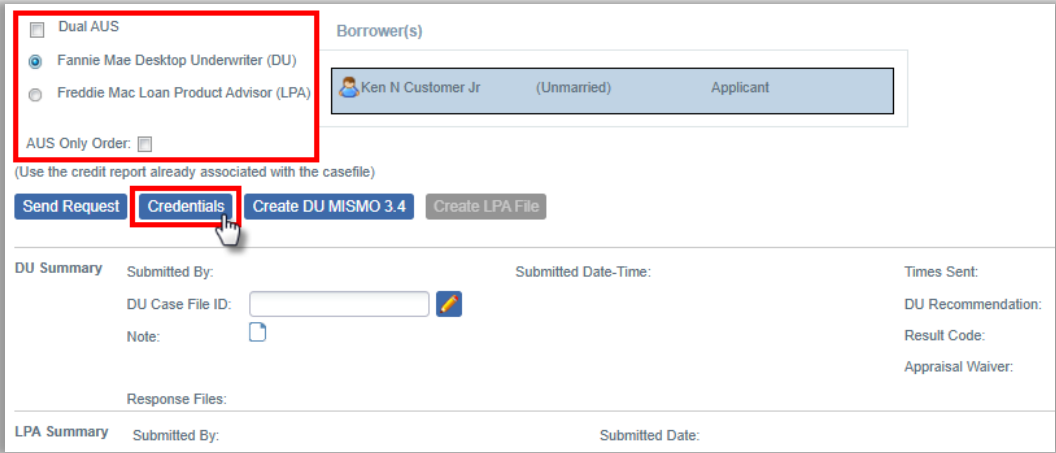
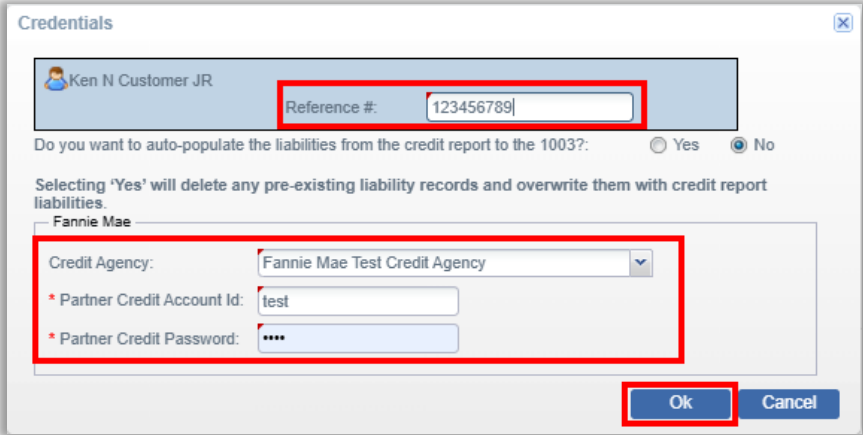
Thank you,
Homebridge Financial Services, Inc.

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>Go to Loan Processing→Upload Documents.</p> 
2	<p>Click Upload Documents at the bottom of the screen.</p> 
3	<p>Click the box to select files to upload, Drag & Drop, or Copy & Paste files to upload.</p>  <p>Notes:</p> <ul style="list-style-type: none">Hold the Ctrl button and select multiple files to upload at once.Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.

Step	Action
4	<div><ul style="list-style-type: none">Review the list of filesOptional: Click Upload more and repeat step 3Click Upload.</div> <div></div> <div> Helpful Tip: The number of files to be uploaded will display on the Upload button.</div>
5	<div>The file(s) will display under Partner Uploaded Documents.</div> <div></div>

Submit to Automated Underwriting (AUS)	
Step	Action
1	<p>Go to Loan Processing→Automated Underwriting.</p> <div></div>
2	<ul style="list-style-type: none">Select Fannie Mae (DU) or Freddie Mac (LPA)Uncheck AUS Only OrderClick the Credentials button <div></div> <p>Notes:</p> <ul style="list-style-type: none">Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. Click Here for instructions.Submit to LPA and DU simultaneously by selecting Dual AUS.
3	<p>To Submit to DU:</p> <ul style="list-style-type: none">Enter the credit report Reference #.Select the Credit Agency from the dropdown.Enter your login credentials.Click Ok. <div></div> <p>Note: Always choose not to auto-populate from the credit report.</p>

Step	Action
	<div><p>To Submit to LPA:</p><ul style="list-style-type: none">Enter the credit report Reference #.Select the Credit Agency from dropdown.Enter the Broker TPO Number (Provided by Freddie Mac).Enter Branch Identifier (if applicable as per Credit Agency)Click Ok.<div><div>Credentials</div><div><div>Ken N Customer JR</div><div><div>* Reference #:</div><div>123456789</div></div></div><div>Do you want to auto-populate the liabilities from the credit report to the 1003?: <input type="radio"/> Yes <input checked="" type="radio"/> No</div><div>Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.</div><div><div>Freddie Mac</div><div><div>* Credit Agency:</div><div>Factual Data</div></div><div><div>Partner TPO Number:</div><div>123456</div></div><div><div>Branch Identifier:</div><div>9999</div></div></div><div><div>Ok</div><div>Cancel</div></div></div><p>Note: Always choose not to auto-populate from the credit report.</p><p>To Submit to Dual AUS:</p><ul style="list-style-type: none">Enter the credit report Reference #.Enter Fannie Mae (DU) credentials.Enter Freddie Mac (LPA) credentials.Click Ok.<div><div>Credentials</div><div><div>Ken N Customer JR</div><div><div>Reference #:</div><div>123456789</div></div></div><div>Do you want to auto-populate the liabilities from the credit report to the 1003?: <input type="radio"/> Yes <input checked="" type="radio"/> No</div><div>Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.</div><div><div>Fannie Mae</div><div><div>Credit Agency:</div><div>Fannie Mae Test Credit Agency</div></div><div><div>* Partner Credit Account Id:</div><div>test</div></div><div><div>* Partner Credit Password:</div><div>****</div></div></div><div><div>Freddie Mac</div><div><div>* Credit Agency:</div><div>Factual Data</div></div><div><div>Partner TPO Number:</div><div>123456</div></div><div><div>Branch Identifier:</div><div>9999</div></div></div><div><div>Ok</div><div>Cancel</div></div></div><p>Note: Always choose not to auto-populate from the credit report.</p></div>

To Submit to DU:

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from the dropdown.
- Enter your login credentials.
- Click **Ok**.

Ken N Customer JR

Reference #:123456789

Do you want to auto-populate the liabilities from the credit report to the 1003?:☐ Yes ☒ No

Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.

Fannie Mae

Credit Agency:Fannie Mae Test Credit Agency

* Partner Credit Account Id:test

* Partner Credit Password:****

OkCancel

Note: Always choose not to auto-populate from the credit report.

To Submit to LPA:

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from dropdown.
- Enter the **Broker TPO Number** (Provided by Freddie Mac).
- Enter **Branch Identifier** (if applicable as per Credit Agency)
- Click **Ok**.

Ken N Customer JR

* Reference #:123456789

Do you want to auto-populate the liabilities from the credit report to the 1003?:☐ Yes ☒ No

Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.

Freddie Mac

* Credit Agency:Factual Data

Partner TPO Number:123456

Branch Identifier:9999



OkCancel

Note: Always choose not to auto-populate from the credit report.

To Submit to Dual AUS:

- Enter the credit report **Reference #**.
- Enter Fannie Mae (DU) credentials.
- Enter Freddie Mac (LPA) credentials.
- Click **Ok**.

Step	Action
	<div><div><div><div><div>Ken N Customer JR</div><div>Reference #: 123456789</div></div><div><div>Do you want to auto-populate the liabilities from the credit report to the 1003?: <input type="radio"/> Yes <input checked="" type="radio"/> No</div><div><div>Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.</div><div><div>Fannie Mae</div><div><div>Credit Agency: Fannie Mae Test Credit Agency</div><div>* Partner Credit Account Id: test</div><div>* Partner Credit Password: ****</div></div><div><div>Freddie Mac</div><div><div>* Credit Agency: Factual Data</div><div>Partner TPO Number: 123456</div><div>Branch Identifier: 9999</div></div></div><div><div>Ok</div><div>Cancel</div></div></div></div></div><div>Note: Always choose not to auto-populate from the credit report.</div></div></div></div>
5	<div><div><div><div><div><input checked="" type="radio"/> Fannie Mae Desktop Underwriter (DU)</div><div><input type="radio"/> Freddie Mac Loan Product Advisor (LPA)</div></div><div><div>Borrower(s)</div><div><div>John Homeowner (Unmarried) Applicant</div><div>Mary Homeowner (Unmarried) Applicant</div></div></div><div><div>AUS Only Order: <input type="checkbox"/></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>Click the Send Request button to submit.</div></div>
6	<div><div><div><div><div><div><input checked="" type="radio"/> Fannie Mae Desktop Underwriter (DU)</div><div><input type="radio"/> Freddie Mac Loan Product Advisor (LPA)</div></div><div><div>Borrower(s)</div><div><div>John Homeowner (Unmarried) Applicant</div><div>Mary Homeowner (Unmarried) Applicant</div></div></div><div><div>AUS Only Order: <input checked="" type="checkbox"/></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>DU Summary</div><div><div>Submitted By:</div><div>Submitted Date-Time:</div><div>Times Sent:</div></div><div><div>DU Case File ID: 123456789</div><div>DU Recommendation:</div></div><div><div>Note: <input type="checkbox"/></div><div>Result Code:</div></div><div>Response Files:</div></div></div></div></div><div>To request a Reissue:</div><div><ul style="list-style-type: none">• Select DU• Select AUS Only• Enter the DU Case File ID• Click Send Request</div></div>

Step	Action
7	<div>Results will return in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report.</div> <div><div><div>DU Summary</div><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: Underwriting Findings Html Underwriting Findings Pdf Credit Report Print Status Log</div></div></div></div> <div><div>LPA Summary</div><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>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><div><div>Response Files: Feedback Certificate Documentation Checklist Credit Report</div></div></div>

Submit Loan 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)

Company/Branch NMLS ID: 6521

DBA Name:

Company/Branch License:

Address Line One: 194 Wood Avenue South

MLO NMLS ID: 963258

Address Line Two: 9th Floor

MLO License #:

Zip City State: 08830 Iselin NJ

Partner 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 on: 11/21/2024

Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date: 11/21/2024

By selecting Submit, you confirm that loan 2402005969 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on the results of the automated underwriting process. Click Cancel to stop the submission process

Submit Loan

Cancel

Compliance Cert

Anti-Steering Disclosure

19

09/30/2025