

## 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:

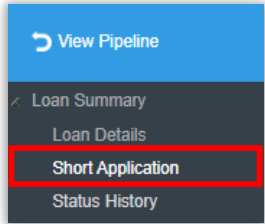
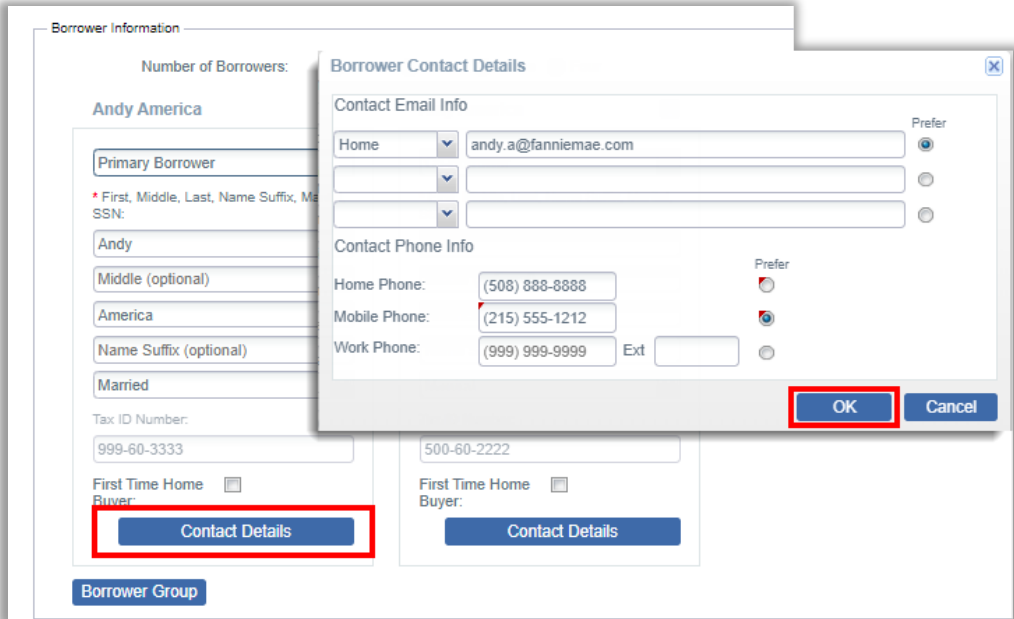
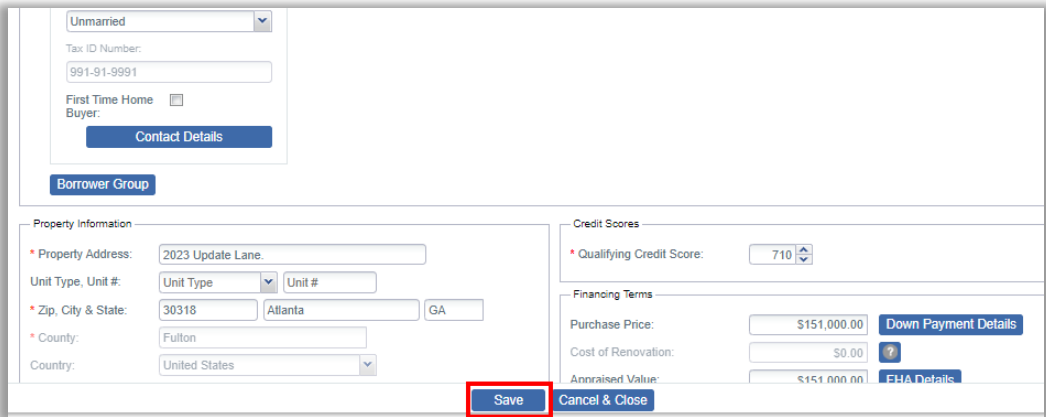
1. Import MISMO 3.4 file.
2. Update Borrower Mobile number.
3. Enter Broker Contact Information.
4. Enter Fees & Closing Costs.
5. Generate Initial Disclosures.
6. The Borrower and Broker have **ten (10) calendar days** from the date initial disclosures are generated to electronically sign via email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

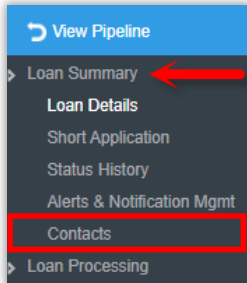
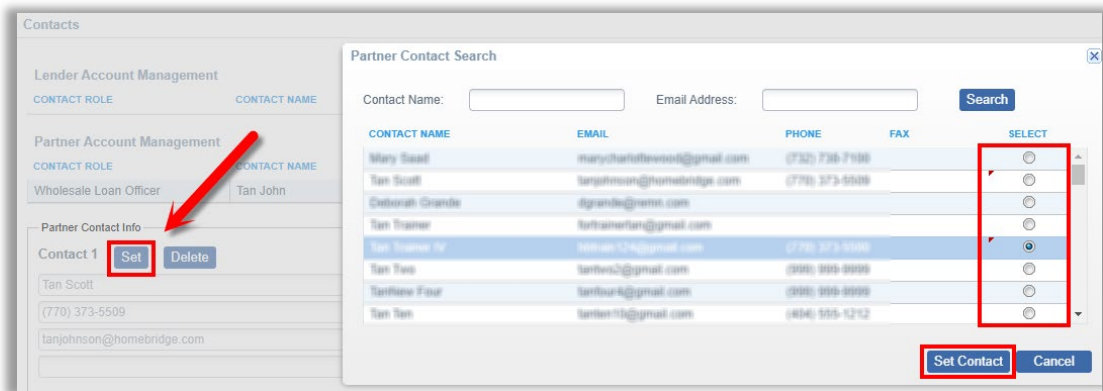
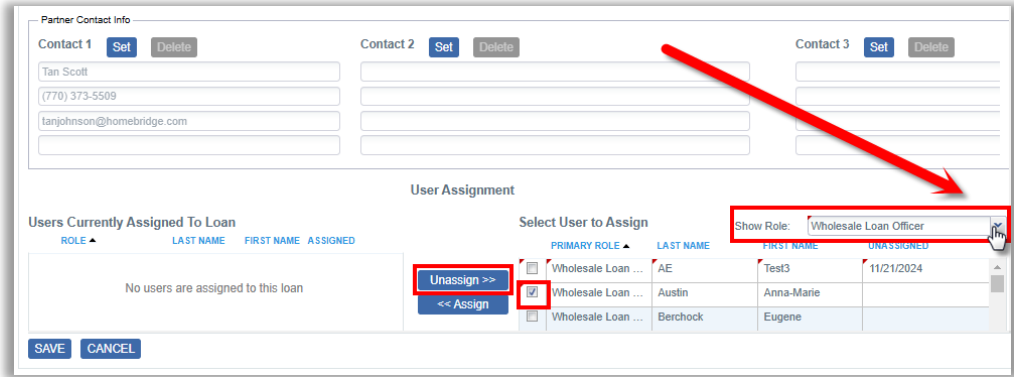
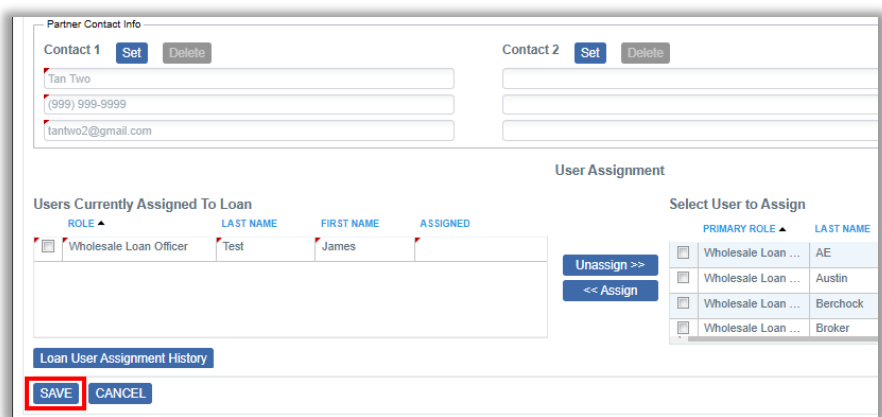
- The link to eSign disclosures will expire after 10 days. After that:
  - The Broker may print disclosures for wet signature and return to Homebridge,
  - or
  - The file will be cancelled, and the Broker must submit a new request in PATH for Homebridge to disclose with a new loan number.
- If a full 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  |
|----------|---|
| <b>1</b> | <p>Go to <b>Loan Summary</b> → <b>Short Application</b>.</p> <div style="text-align: right; margin-top: 10px;">  </div>                               |
| <b>2</b> | <p>Click <b>Contact Details</b> for each Borrower to update the <b>Mobile Phone</b>.</p> <div style="text-align: center; margin-top: 10px;">  </div> |
| <b>3</b> | <p>Click <b>Save</b> at the bottom of the screen.</p> <div style="text-align: center; margin-top: 10px;">  </div>                                   |

## Enter Contact Information & MLO Assignment

| Step | Action   |
|------|--|
| 1    | <p>Go to <b>Loan Summary</b> → <b>Contacts</b></p>   |
| 2    | <p>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.</p> <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 &amp; 3</b> (as applicable).</li> </ul>  |
| 3    | <p><b>Important:</b><br/>If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:</p> <ul style="list-style-type: none"> <li>• Select <b>User to Assign</b>: Click the dropdown to <b>Show Role</b></li> <li>• Select <b>Wholesale Loan Officer</b></li> <li>• Click the <b>&lt;&lt;Assign</b> button</li> </ul>   |
| 4    | <p>Click <b>SAVE</b>.</p>    |

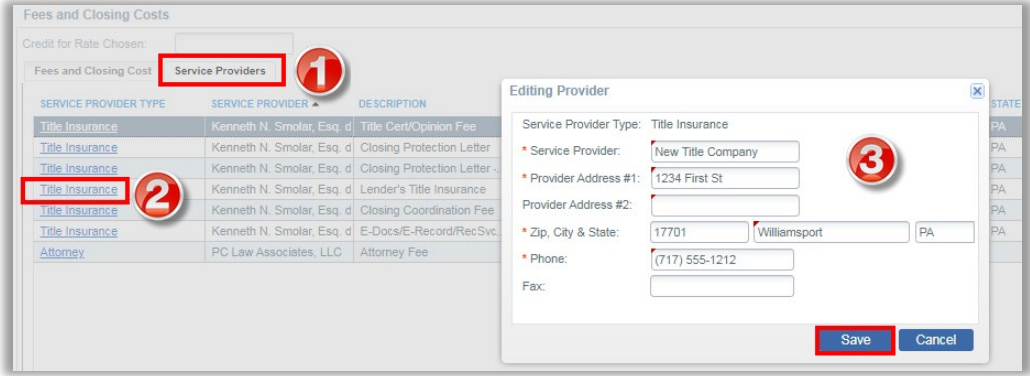
## Enter Fees and Closing Costs

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.**

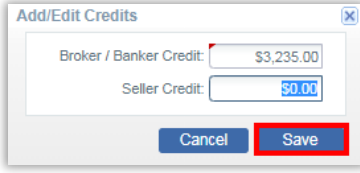
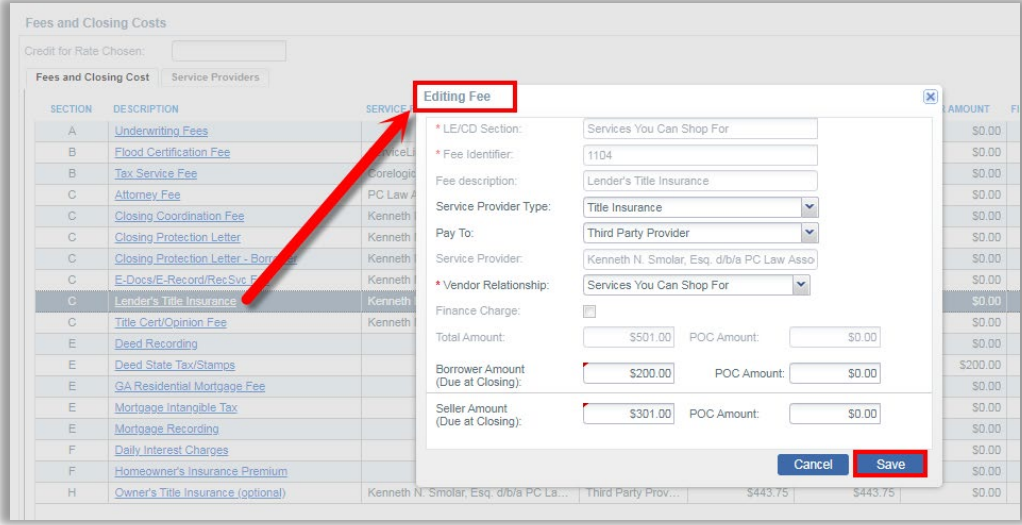
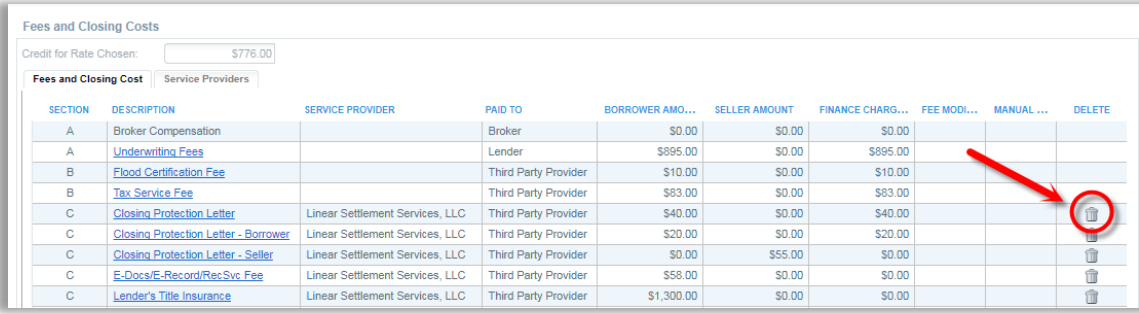
- **Standard Lender fees** - Populate on all loans in P.A.T.H. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via **Generate Title & Recording Fees** or manually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

### Notes:

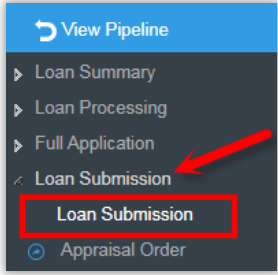
- Seller paid fees and paid outside close (POC) amounts are not itemized on the LE.
- Required fees & closing costs submission stops must be cleared in order to generate initial disclosures ([click here](#) to see the Submission Stops Guide).
  - **Examples:**
    - Section C Fees: service provider name, 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)

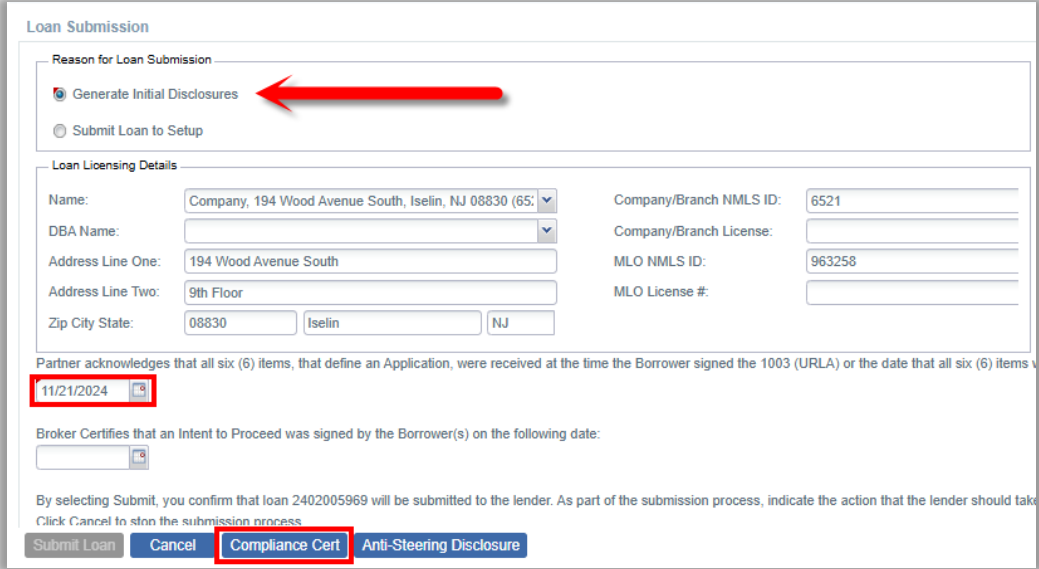
| Step | Action   |
|------|--|
| 1    | <p><b>Broker Compensation Unlocked Loans</b> – Click Broker Compensation before adding Fees. <a href="#">Click here</a> for complete instructions.</p>   |
| 2    | <p><b>Generate Title &amp; Recording Fees Optional</b> – Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee). Generated title &amp; recording fees may be deleted or edited, as applicable.</p> <p><b>Update Service Provider (if required)</b> - Edited fees require updated Service Provider information.</p> <ol style="list-style-type: none"> <li>1. Click The <b>Service Providers</b> Tab.</li> <li>2. Click the <a href="#">hyperlink</a> for the edited fee.</li> <li>3. Update information in pop-up and save.</li> </ol>  |

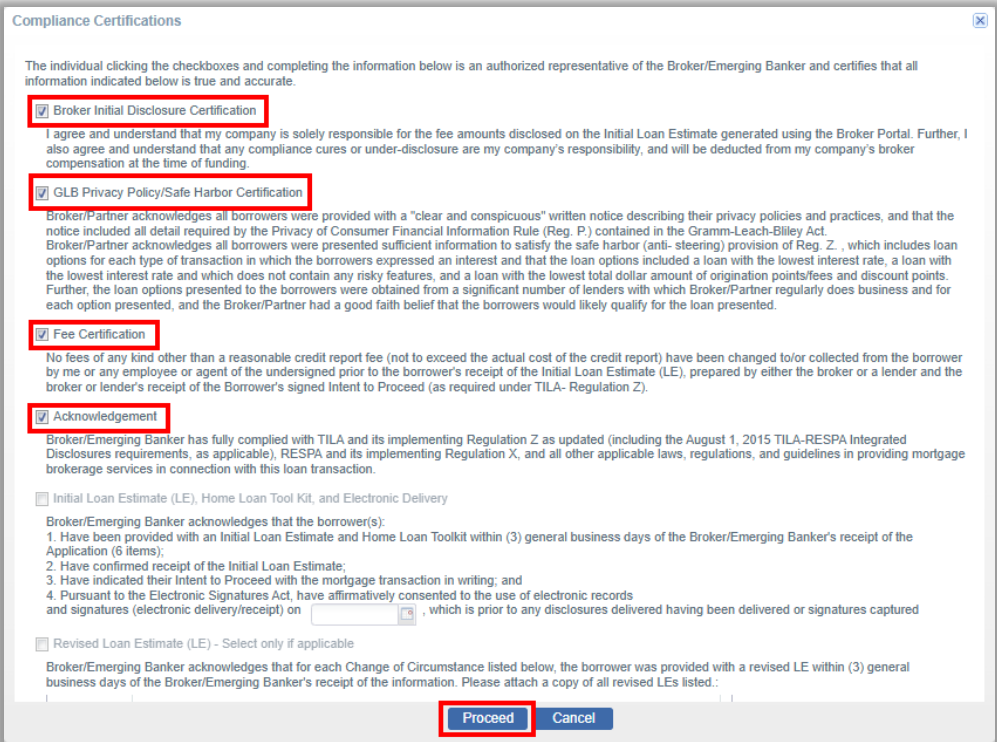
| Step   | Action   |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
|--|--|-----------------|-----------------------|----------------------|-----------------------|--------|-------------|--|--------|----------|-----------------|----------------------|-------|--|--------|--------|-------------------|----------------------|-------|--|--------|--------|--------|----------------------|-------|---|--------|--------|-------------------|----------------------|-------|----------------|--|--|--|--|--|---|--------|--------|-------------------|----------------------|---------|--|--------|--------|-------------------|----------------------|---------|---|----------|--------|-------------------|----------------------|---------|---|--------|--------|-------------------|----------------------|---------|---|--------|--------|-------------------|----------------------|---------|----------------------------------|--|--|--|--|--|-------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
| 3  | <p data-bbox="272 236 487 282"><b>Quick Fees</b></p> <p data-bbox="495 255 933 295">Click to add multiple fees at once.</p> <ul data-bbox="308 322 1169 483" 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> <div data-bbox="414 497 1331 981"> <table border="1"> <thead> <tr> <th>FEE DESCRIPTION</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> <th>SERVICE PROVIDER TYPE</th> <th>PAY TO</th> <th>FEE SECTION</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Pest Inspection (optional)</td> <td>\$0.00</td> <td>\$150.00</td> <td>Pest Inspection</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Septic (Optional)</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Survey (Optional)</td> <td>\$0.00</td> <td>\$0.00</td> <td>Survey</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td><input type="checkbox"/> Transaction Coordination Fee</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Other</td> </tr> <tr> <td colspan="6"><b>Prepays</b></td> </tr> <tr> <td><input type="checkbox"/> City / Town Property Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> County Property Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input checked="" type="checkbox"/> Flood Insurance</td> <td>\$225.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> Garbage / Sanitation Tax</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td><input type="checkbox"/> Insurance Premium - Earthquake</td> <td>\$0.00</td> <td>\$0.00</td> <td>Freeform Provider</td> <td>Third Party Provider</td> <td>Prepays</td> </tr> <tr> <td colspan="6"><b>Services You Can Shop For</b></td> </tr> <tr> <td colspan="6"><b>Services You Cannot Shop For</b></td> </tr> <tr> <td colspan="6"><b>Taxes and Other Government Fees</b></td> </tr> </tbody> </table> </div> <p data-bbox="267 994 349 1034"><b>Note:</b></p> <ul data-bbox="308 1048 1023 1088" style="list-style-type: none"> <li>• Click  or  to expand or collapse the Fee sections</li> </ul> | 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 | <b>Prepays</b> |  |  |  |  |  | <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 | <b>Services You Can Shop For</b> |  |  |  |  |  | <b>Services You Cannot Shop For</b> |  |  |  |  |  | <b>Taxes and Other Government Fees</b> |  |  |  |  |  |
| 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                 |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| <b>Prepays</b>   |  |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| <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               |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| <b>Services You Can Shop For</b>                               |  |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| <b>Services You Cannot Shop For</b>                            |  |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| <b>Taxes and Other Government Fees</b>                         |  |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| 4  | <p data-bbox="272 1142 487 1182"><b>Add New Fee</b></p> <p data-bbox="495 1142 876 1182">Click to add one fee at a time.</p> <ul data-bbox="292 1223 1461 1370" 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> <div data-bbox="527 1397 1209 1881"> </div>   |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |
| 5  | <p data-bbox="300 1921 511 1962"><b>Add New Escrow</b></p> <p data-bbox="519 1935 885 1975">Click to add an Escrow item.</p> <ul data-bbox="292 2016 1437 2163" 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> <div data-bbox="609 2190 1128 2459"> </div>   |                 |                       |                      |                       |        |             |  |        |          |                 |                      |       |  |        |        |                   |                      |       |  |        |        |        |                      |       |   |        |        |                   |                      |       |                |  |  |  |  |  |   |        |        |                   |                      |         |  |        |        |                   |                      |         |   |          |        |                   |                      |         |   |        |        |                   |                      |         |   |        |        |                   |                      |         |                                  |  |  |  |  |  |                                     |  |  |  |  |  |  |  |  |  |  |  |

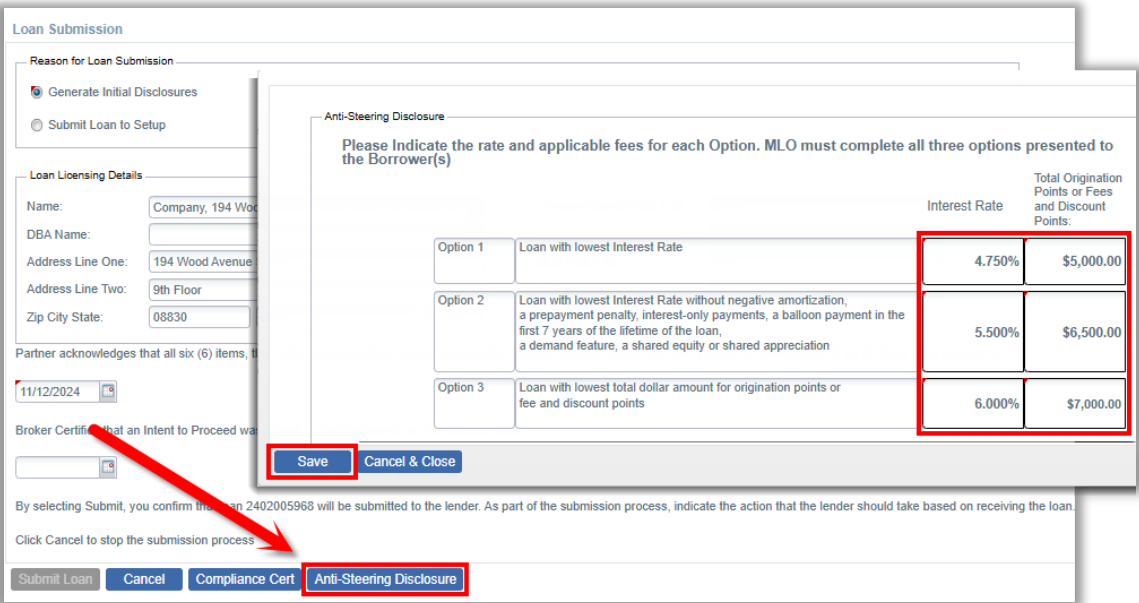
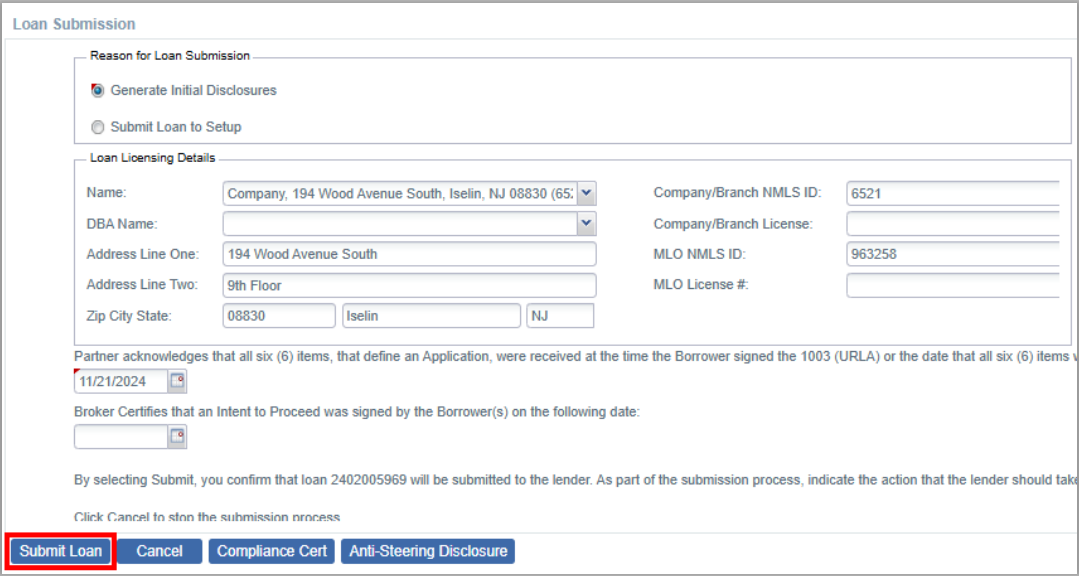
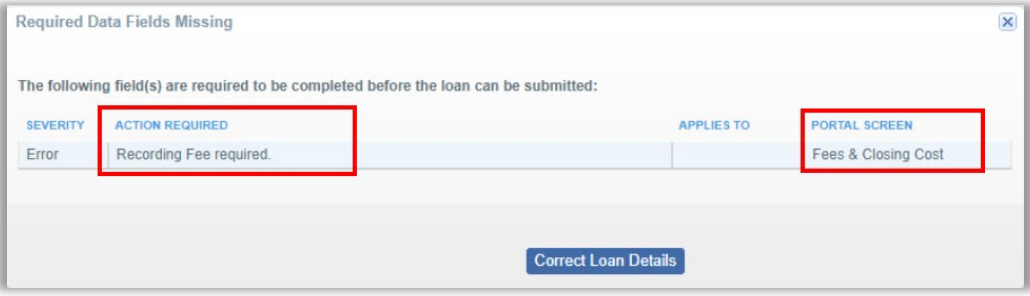
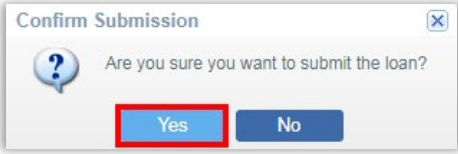
| Step | Action   |
|------|--|
| 6    | <p><b>Add/Edit Credits</b> Click to add or edit a Credit from the Broker/Banker or the Seller.</p>   |
| 7    | <p>Review to ensure all fees are reflected accurately.</p> <p><b>Reminders –</b></p> <ul style="list-style-type: none"> <li>Generated disclosures are 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> <p><b>To edit a fee:</b></p> <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>  <p><b>To delete a fee:</b></p>  <p><b>Note: Standard Lender Fees cannot be deleted.</b></p> |

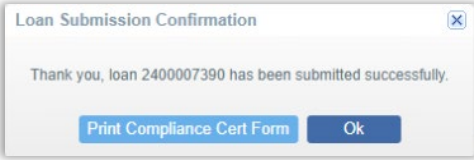
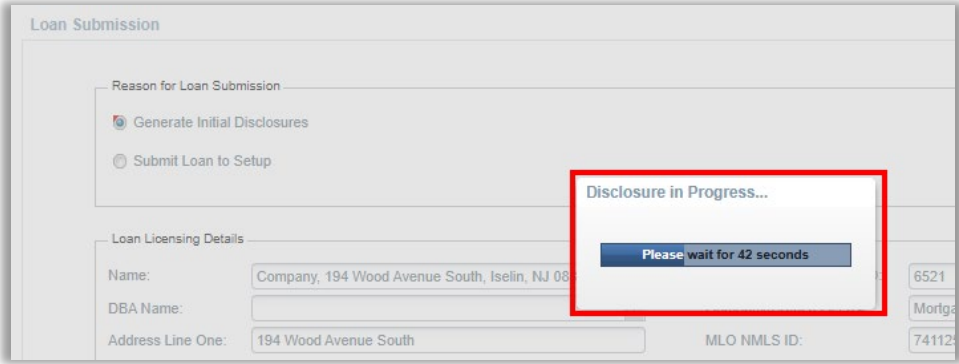
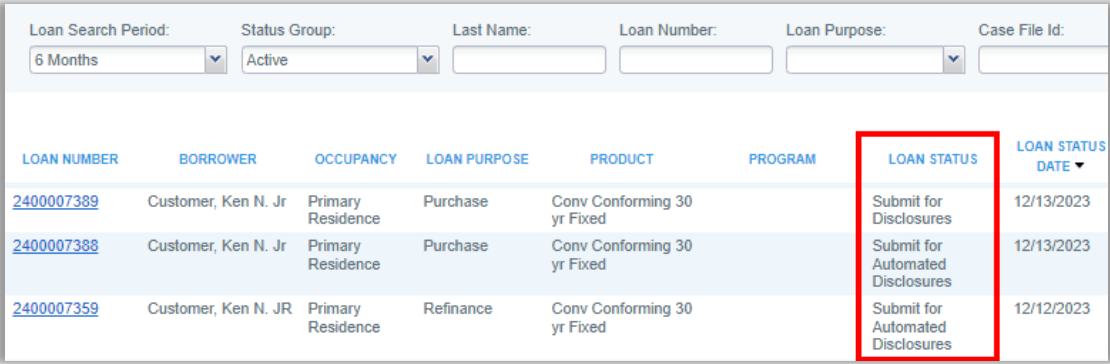

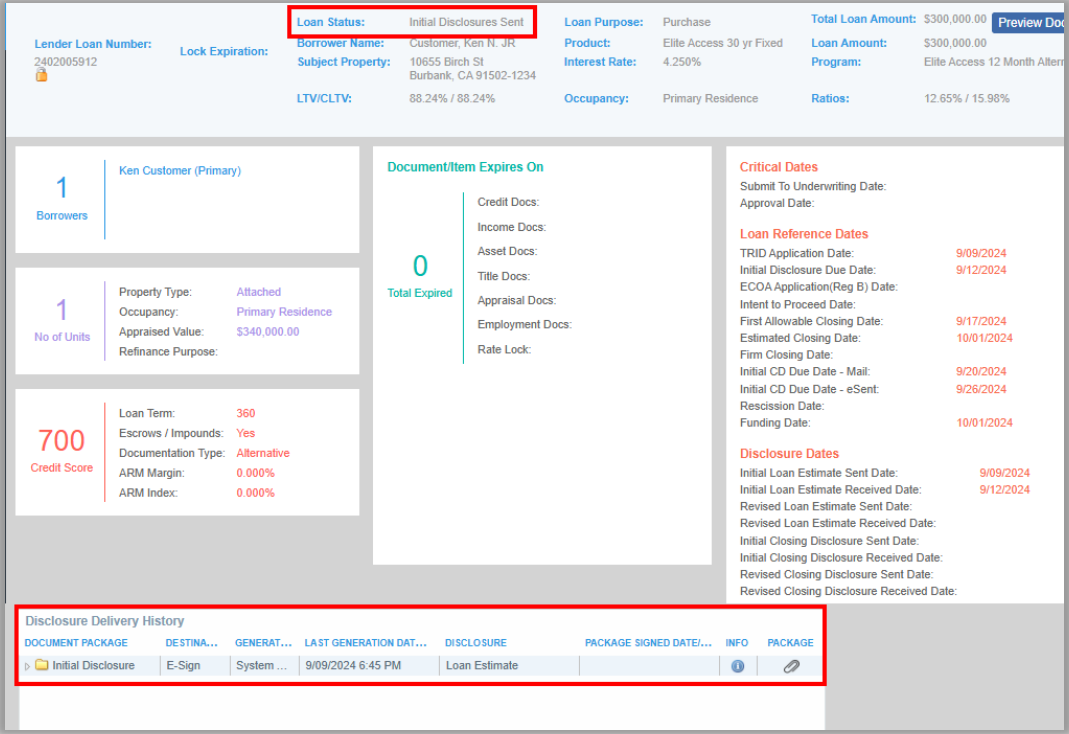
## Generate Initial Disclosures

| Step | Action  |
|------|---|
| 1    | <p>Go to <b>Loan Submission</b> → <b>Loan Submission</b>.</p>  |

|   |   |
|---|---|
| 2 | <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>  <p><b>Note: Intent to Proceed is not applicable when generating Initial Disclosures.</b></p> |
|---|---|

|   |  |
|---|--|
| 3 | <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>Broker Initial Disclosure Certificate</b></li> <li>✓ <b>GLB Privacy Policy/Safe Harbor Certification</b></li> <li>✓ <b>Fee Certification</b></li> <li>✓ <b>Acknowledgement</b></li> </ul> </li> <li>Click the <b>Proceed</b> button.</li> </ul>  |
|---|--|

| Step     | Action  |               |  |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
|----------|---|---------------|--|---------------|--|----------|--------------------------------|--------|---------------------|----------|--|--------|------------|----------|--|--------|------------|
| 4        | <ul style="list-style-type: none"> <li>Click the <b>Anti-Steering Disclosure</b> button (Lender-paid Compensation only)</li> <li>Enter as applicable</li> <li>Click <b>Save</b></li> </ul>  <p>Loan Submission</p> <p>Reason for Loan Submission</p> <p><input checked="" type="radio"/> Generate Initial Disclosures</p> <p><input type="radio"/> Submit Loan to Setup</p> <p>Loan Licensing Details</p> <p>Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)</p> <p>DBA Name:</p> <p>Address Line One: 194 Wood Avenue South</p> <p>Address Line Two: 9th Floor</p> <p>Zip City State: 08830 Iselin NJ</p> <p>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 by the lender.</p> <p>11/12/2024</p> <p>Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:</p> <p>By selecting Submit, you confirm that loan 2402005968 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.</p> <p>Click Cancel to stop the submission process</p> <p>Submit Loan Cancel Compliance Cert <b>Anti-Steering Disclosure</b></p> <p>Anti-Steering Disclosure</p> <p>Please Indicate the rate and applicable fees for each Option. MLO must complete all three options presented to the Borrower(s)</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Description</th> <th>Interest Rate</th> <th>Total Origination Points or Fees and Discount Points</th> </tr> </thead> <tbody> <tr> <td>Option 1</td> <td>Loan with lowest Interest Rate</td> <td>4.750%</td> <td>\$5,000.00</td> </tr> <tr> <td>Option 2</td> <td>Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation</td> <td>5.500%</td> <td>\$6,500.00</td> </tr> <tr> <td>Option 3</td> <td>Loan with lowest total dollar amount for origination points or fee and discount points</td> <td>6.000%</td> <td>\$7,000.00</td> </tr> </tbody> </table> <p>Save Cancel &amp; Close</p> | Option        | Description  | Interest Rate | Total Origination Points or Fees and Discount Points | Option 1 | Loan with lowest Interest Rate | 4.750% | \$5,000.00          | Option 2 | Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation | 5.500% | \$6,500.00 | Option 3 | Loan with lowest total dollar amount for origination points or fee and discount points | 6.000% | \$7,000.00 |
| Option   | Description   | Interest Rate | Total Origination Points or Fees and Discount Points |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| Option 1 | Loan with lowest Interest Rate  | 4.750%        | \$5,000.00   |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| Option 2 | Loan with lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the lifetime of the loan, a demand feature, a shared equity or shared appreciation  | 5.500%        | \$6,500.00   |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| Option 3 | Loan with lowest total dollar amount for origination points or fee and discount points  | 6.000%        | \$7,000.00   |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| 5        | <p>Click the <b>Submit Loan</b> button.</p>  <p>Loan Submission</p> <p>Reason for Loan Submission</p> <p><input checked="" type="radio"/> Generate Initial Disclosures</p> <p><input type="radio"/> Submit Loan to Setup</p> <p>Loan Licensing Details</p> <p>Name: Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)</p> <p>DBA Name:</p> <p>Address Line One: 194 Wood Avenue South</p> <p>Address Line Two: 9th Floor</p> <p>Zip City State: 08830 Iselin NJ</p> <p>Company/Branch NMLS ID: 6521</p> <p>Company/Branch License:</p> <p>MLO NMLS ID: 963258</p> <p>MLO License #:</p> <p>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 by the lender.</p> <p>11/21/2024</p> <p>Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:</p> <p>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 receiving the loan.</p> <p>Click Cancel to stop the submission process</p> <p><b>Submit Loan</b> Cancel Compliance Cert Anti-Steering Disclosure</p>   |               |  |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| 6        | <p>P.A.T.H. Submission stops will display any required fields needed for submission and the screen to resolve.</p>  <p>Required Data Fields Missing</p> <p>The following field(s) are required to be completed before the loan can be submitted:</p> <table border="1"> <thead> <tr> <th>SEVERITY</th> <th>ACTION REQUIRED</th> <th>APPLIES TO</th> <th>PORTAL SCREEN</th> </tr> </thead> <tbody> <tr> <td>Error</td> <td>Recording Fee required.</td> <td></td> <td>Fees &amp; Closing Cost</td> </tr> </tbody> </table> <p>Correct Loan Details</p> <p><b>Note: Refer to the <a href="#">Submission Stops Guide</a> for complete instructions.</b></p>  | SEVERITY      | ACTION REQUIRED                                      | APPLIES TO    | PORTAL SCREEN  | Error    | Recording Fee required.        |        | Fees & Closing Cost |          |  |        |            |          |  |        |            |
| SEVERITY | ACTION REQUIRED   | APPLIES TO    | PORTAL SCREEN  |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| Error    | Recording Fee required.   |               | Fees & Closing Cost                                  |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |
| 7        | <p>Click <b>Yes</b> to confirm the submission.</p>  <p>Confirm Submission</p> <p>Are you sure you want to submit the loan?</p> <p>Yes No</p>  |               |  |               |  |          |                                |        |                     |          |  |        |            |          |  |        |            |

| Step | Action   |
|------|--|
| 8    | <p>Pop-up will confirm successful submission.</p>  <p><b>Note:</b> Click <b>Print Compliance Cert Form</b> to retain a copy.</p>   |
| 9    | <p><b>Important:</b> Wait until the Disclosures have been generated before exiting the loan.</p>   |
| 10   | <p>The <b>View Pipeline</b> screen will display the updated <b>Loan Status</b>:</p> <ul style="list-style-type: none"> <li>• Submit for Automated Disclosures (Generated Automatically)</li> <li>• Submit for Disclosures (Manually Generated by Homebridge)</li> </ul>  <p>Loan Status will display <b>Initial Disclosures Sent</b> on the Loan Details screen. Click the  to view the package.</p>  |

## 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](mailto: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](mailto:docmailer@solex.com) <[docmailer@solex.com](mailto: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.

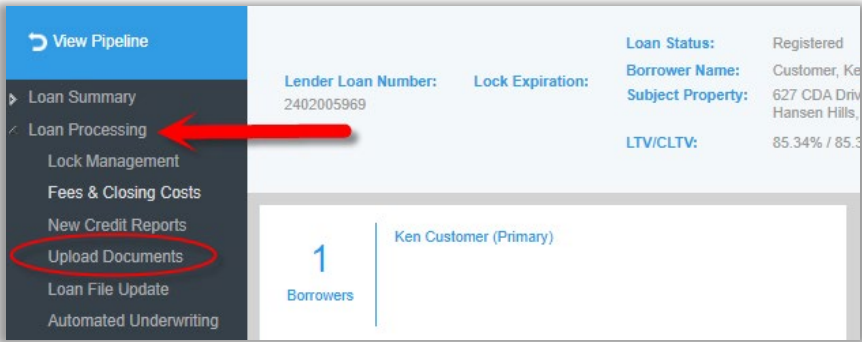
Please proceed with your loan submission so this loan can complete setup.

Thank you,  
Homebridge Financial Services, Inc.

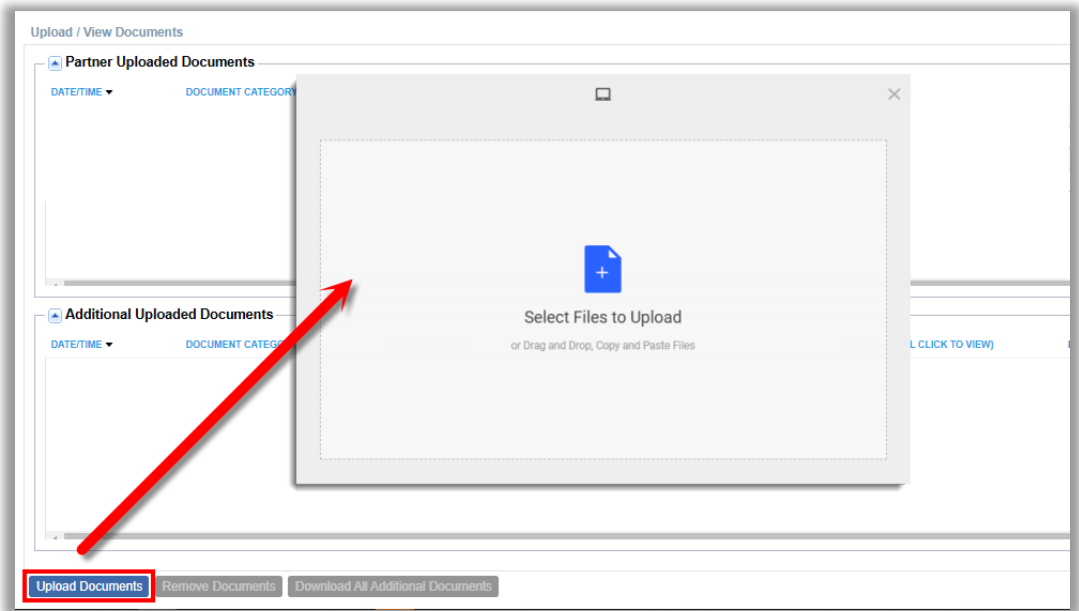
### Reminders

- 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.

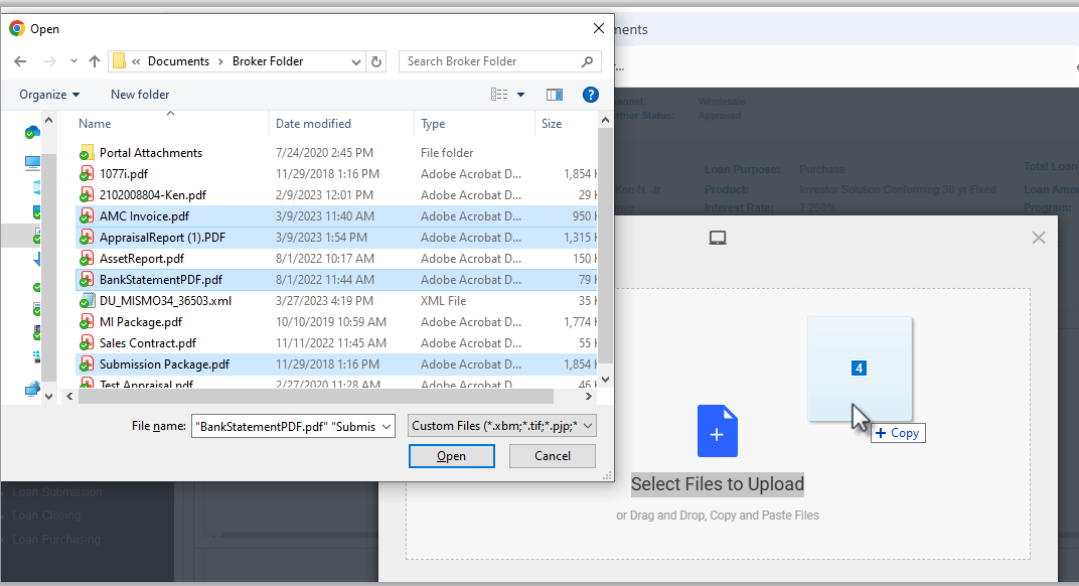
Upload Documents

| Step | Action  |
|------|---|
| 1    | <p>Go to <b>Loan Processing</b> → <b>Upload Documents</b>.</p>  |

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

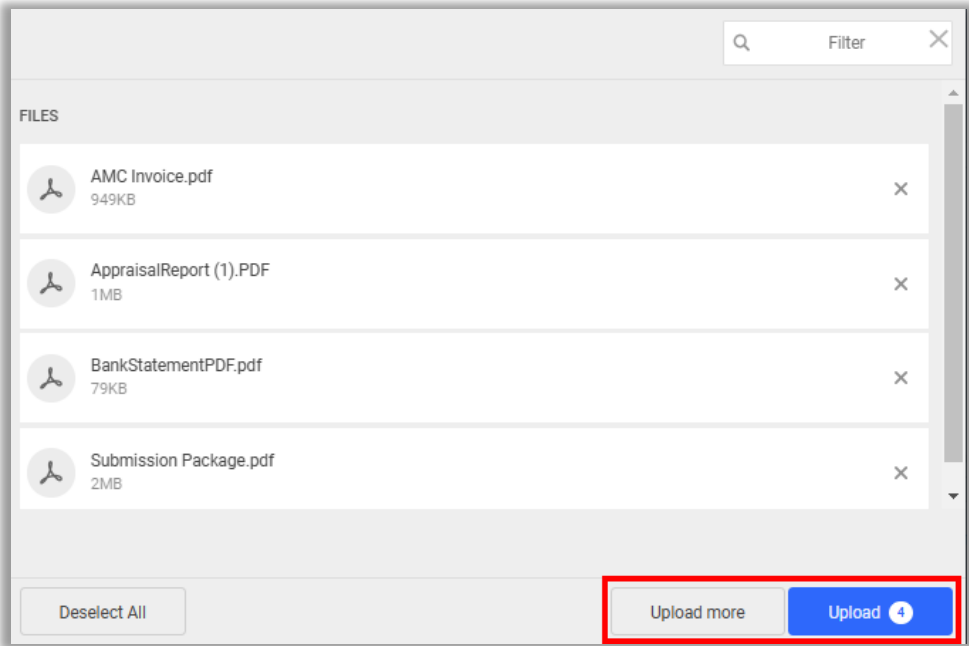

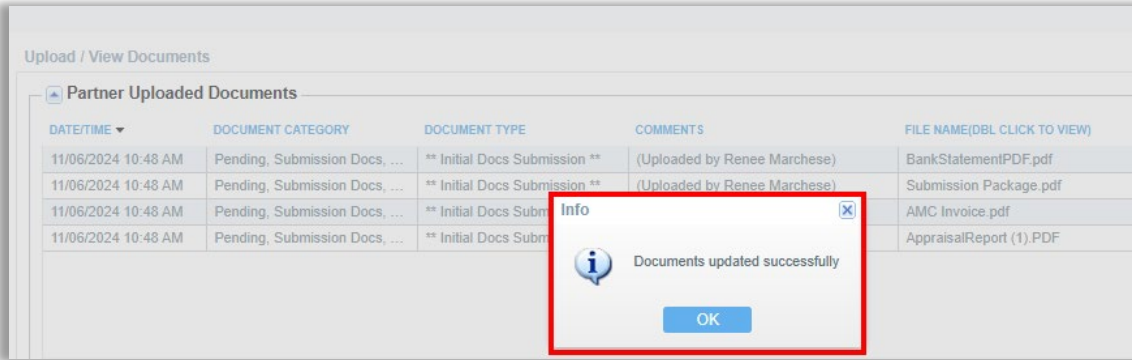


Click the box to select files to upload, **Drag & Drop**, or **Copy & Paste** files to upload.

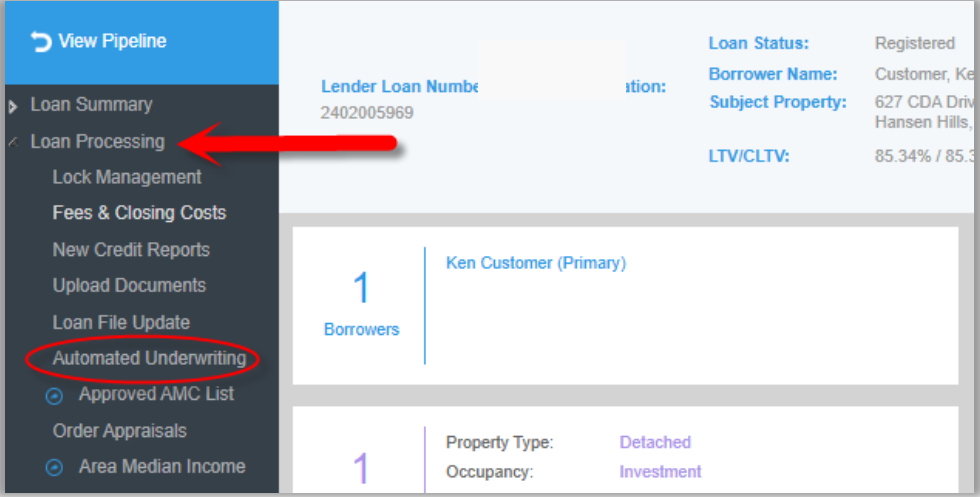


**Notes:**

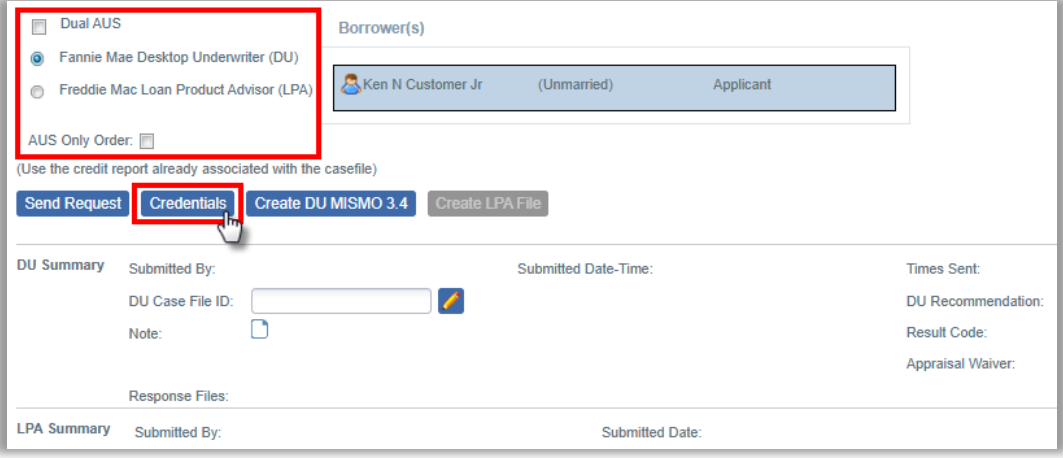
- Hold the Ctrl button and select multiple files to upload at once.
- Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded to P.A.T.H.

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

Submit to Automated Underwriting (AUS)

| Step | Action  |
|------|---|
| 1    | <p>Go to <b>Loan Processing</b> → <b>Automated Underwriting</b>.</p>  |

- Select Fannie Mae (**DU**) or Freddie Mac (**LPA**)
- Uncheck **AUS Only Order**
- Click the **Credentials** button

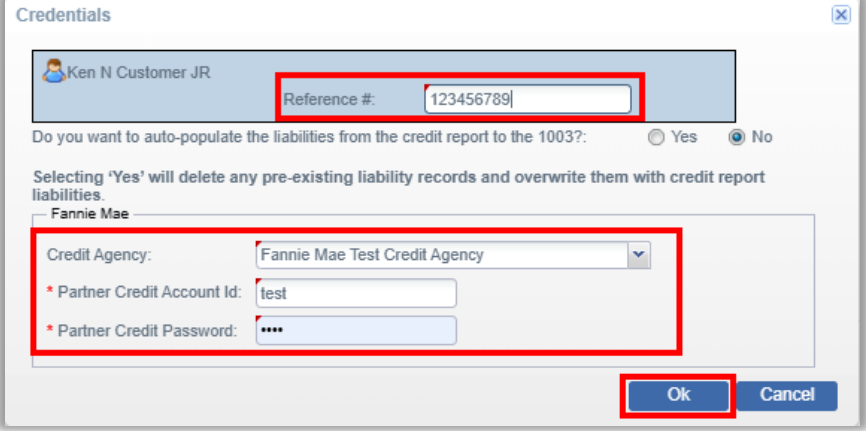


**Notes:**

- 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**.

**To Submit to DU:**

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

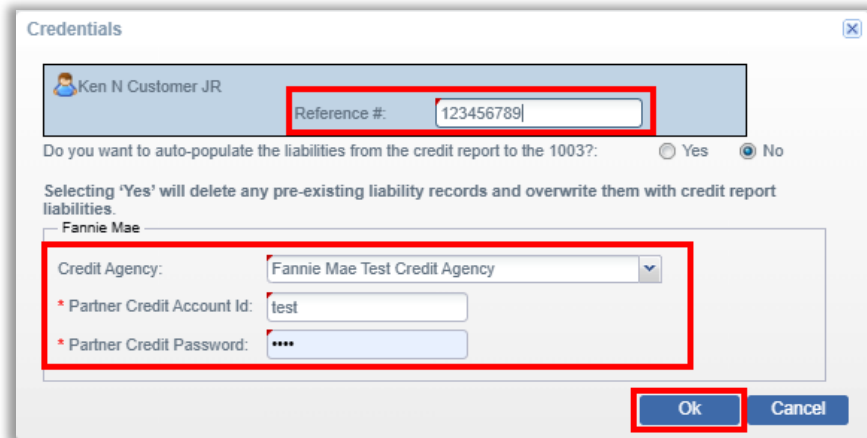


**Note:** Always choose not to auto-populate from the credit report.

| Step | Action   |
|------|--|
|      | <p><b>To Submit to LPA:</b></p> <ul style="list-style-type: none"> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Select the <b>Credit Agency</b> from dropdown.</li> <li>• Enter the <b>Broker TPO Number</b> (Provided by Freddie Mac).</li> <li>• Enter <b>Branch Identifier</b> (if applicable as per Credit Agency)</li> <li>• Click <b>Ok</b>.</li> </ul> <div data-bbox="381 518 1360 999" data-label="Form"> </div> <p><b>Note:</b> Always choose not to auto-populate from the credit report.</p> <p><b>To Submit to Dual AUS:</b></p> <ul style="list-style-type: none"> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Enter Fannie Mae (DU) credentials.</li> <li>• Enter Freddie Mac (LPA) credentials.</li> <li>• Click <b>Ok</b>.</li> </ul> <div data-bbox="418 1365 1318 2002" data-label="Form"> </div> <p><b>Note:</b> Always choose not to auto-populate from the credit report.</p> |

**To Submit to DU:**

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

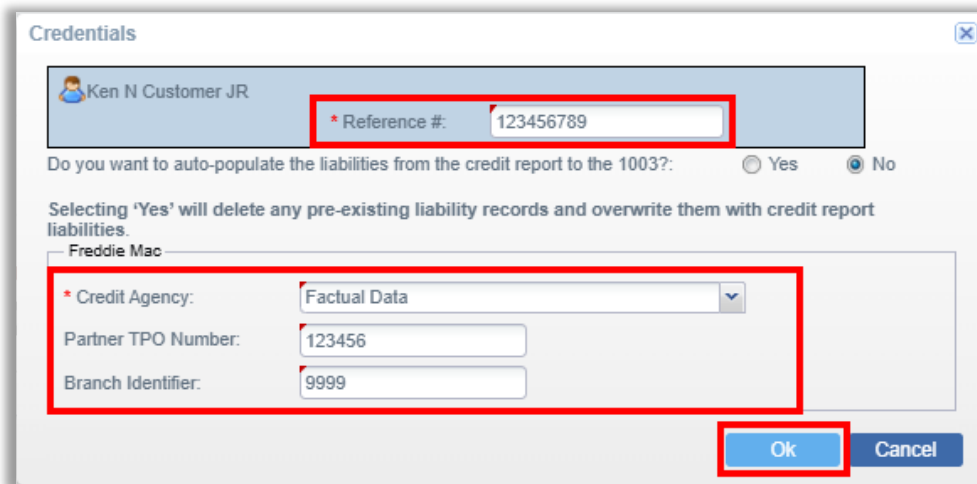


**Note:** Always choose not to auto-populate from the credit report.

**To Submit to LPA:**

4

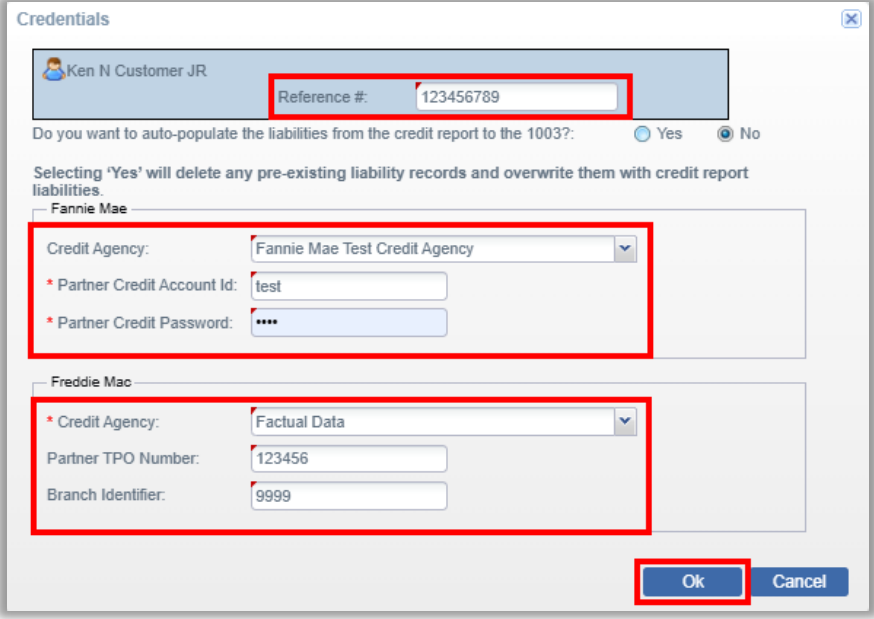
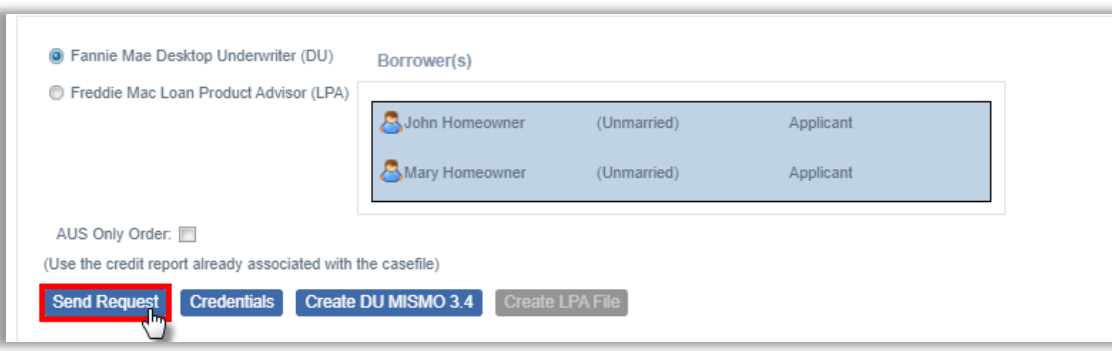
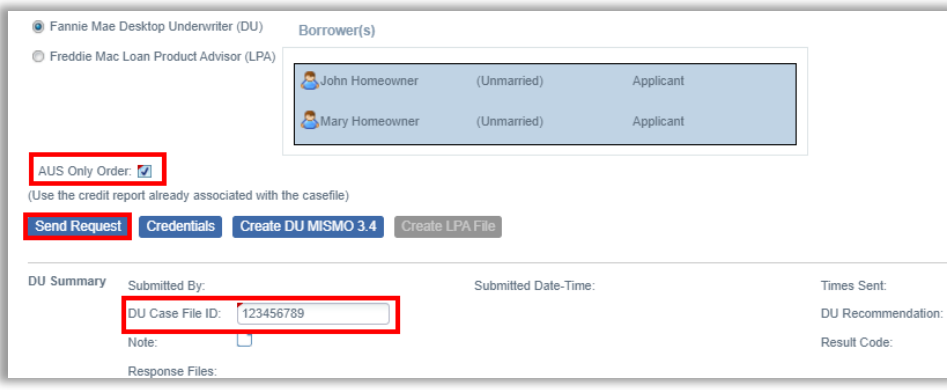
- Enter the credit report **Reference #**.
- Select the **Credit Agency** from dropdown.
- Enter the **Broker TPO Number** (Provided by Freddie Mac).
- Enter **Branch Identifier** (if applicable as per Credit Agency)
- Click **Ok**.



**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   |
|------|--|
|      |  <p><b>Note: Always choose not to auto-populate from the credit report.</b></p>  |
| 5    | <p>Click the <b>Send Request</b> button to submit.</p>   |
| 6    | <p>To request a <b>Reissue</b>:</p> <ul style="list-style-type: none"> <li>• Select <b>DU</b></li> <li>• Select <b>AUS Only</b></li> <li>• Enter the <b>DU Case File ID</b></li> <li>• Click <b>Send Request</b></li> </ul>  |

| Step | Action   |
|------|--|
| 7    | <p>Results will return in the applicable summary section below. Click hyperlink to review <b>Findings/Feedback</b> or <b>Credit Report</b>.</p> <div data-bbox="329 360 1414 532"> <p><b>DU Summary</b> Submitted By: Tan One Submitted Date-Time: 8/01/2019 3:27 PM Times Sent: 1</p> <p>DU Case File ID: 1995925443 <b>DU Recommendation: Approve/Eligible</b></p> <p>Note: <input type="checkbox"/></p> <p>Response Files: <a href="#">Underwriting Findings Html</a> <a href="#">Underwriting Findings Pdf</a> <a href="#">Credit Report Print</a> <a href="#">Status Log</a></p> <p>Result Code: 3</p> </div> <div data-bbox="329 575 1414 747"> <p><b>LPA Summary</b> Submitted By: Tan One Submitted Date: 4/08/2020 9:01 PM Times Sent: 1</p> <p>Loan Product Advisor Key Identifier: A1259320 Documentation Level: Streamlined Accept <b>Evaluation Status: Complete</b></p> <p>Loan Product Advisor Loan Identifier: L1274369 <b>Credit Risk Classification: Accept</b></p> <p>Note: <input type="checkbox"/></p> <p>Response Files: <a href="#">Feedback Certificate</a> <a href="#">Documentation Checklist</a> <a href="#">Credit Report</a></p> </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**

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Loan Licensing Details

|                   |  |                         |                                     |
|-------------------|--|-------------------------|-------------------------------------|
| Name:             | <input type="text" value="Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)"/>                     | Company/Branch NMLS ID: | <input type="text" value="6521"/>   |
| DBA Name:         | <input type="text"/>   | Company/Branch License: | <input type="text"/>                |
| Address Line One: | <input type="text" value="194 Wood Avenue South"/>   | MLO NMLS ID:            | <input type="text" value="963258"/> |
| Address Line Two: | <input type="text" value="9th Floor"/>   | MLO License #:          | <input type="text"/>                |
| Zip City State:   | <input type="text" value="08830"/> <input type="text" value="Iselin"/> <input type="text" value="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:

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

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 findings. Click Cancel to stop the submission process