

HUB Common Questions

1. How Do I Know if All Borrowers have e-Signed?

- Open the **Loan Details**.
- The **Disclosure Delivery History** is detailed at the bottom of the screen.
- When all parties have signed the disclosures, there will be a date under **PACKAGE SIGNED DATE/TIME**. For REMN Prepared packages the Loan Officer must sign for the Date/Time to appear.

Loan Details

2 Borrowers: John Homeowner (Primary), Mary Homeowner

1 No of Units

783 Credit Score

Property Type: Detached
Occupancy: Primary Resi
Appraised Value: \$200,000.00
Refinance Purpose:

Loan Term: 360
Escrows / Impounds: Yes
Documentation Type: Full Doc
ARM Margin: 0.000%
ARM Index: 0.000%

Document/Item Expires On

Credit Docs:
Income Docs:
Asset Docs:
Title Docs:
Appraisal Docs:
Employment Docs:
Rate Lock:

Critical Dates

Submit To Underwriting Date:
Approval Date:

Loan Reference Dates

TRID Application Date: 3/18/2020
Initial Disclosure Due Date: 3/23/2020
ECOA Application(Reg B) Date:
Intent to Proceed Date: 3/19/2020
First Allowable Closing Date: 4/18/2020
Estimated Closing Date: 4/17/2020
Firm Closing Date:
Rescission Date:
Funding Date: 4/17/2020

Disclosure Dates

Initial Loan Estimate Sent Date: 3/19/2020
Initial Loan Estimate Received Date: 3/19/2020
Revised Loan Estimate Sent Date: 4/10/2020
Revised Loan Estimate Received Date: 4/15/2020
Initial Closing Disclosure Sent Date:

DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATE/TIME	DISCLOSURE	PACKAGE SIGNED DATE/TIME	INFO
Initial Disclosure	E-Sign	Tan Johnson Scott	3/19/2020 10:13 AM	Loan Estimate	3/19/2020 12:19 PM	

2. How Do I Know the Broker Fees were Submitted to be Included for a CD?

- Go to **Loan Processing**→**Upload/View Documents**.
- Scroll through the **Broker Uploaded Documents** section for a document labeled: **Settlement Agent Fee Confirmation**.
- The entry will display the **DATE/TIME** fees were submitted and the username of the requestor.

Upload / View Documents

Broker Uploaded Documents

DATE/TIME	DOCUMENT CATEG	DOCUMENT TYPE	COMMENTS	FILE NAME(DBL CLICK TO VIEW)	DISCLO?	ADDED
4/05/2019 10:17 AM		Income - Written VOE	Verification of Employment document	100108822413.pdf		
4/05/2019 10:02 AM	Compliance	Borrowers Authorization		f4506t.pdf		admin
4/05/2019 9:52 AM	Credit	4506 - T		f4506t.pdf		admin
3/11/2019 11:10 AM		MI Docs from MI Company	Mortgage Insurance Rate Quote	MIRateQuote.pdf		
2/11/2019 12:53 PM	Conditions	*** UW Conditions	Notice of Right to Cancel	fannie test information.pdf		adurso
12/06/2018 1:31 PM		Settlement Agent Fee Confirmation	Closing Disclosure and Details Information Form	CDDForm-2018-12-06T18.31.29.159Z.pdf		tami
9/25/2018 1:30 PM		Income - Written VOE	Verification of Employment document	100086341823.pdf		

Additional Uploaded Documents

3. How Do I Know if the Closing Request was Submitted?

- Go to **Processing**→**Upload/View Documents**.
- Scroll through the **Broker Uploaded Documents** section for a document labeled **Closing Request**.
- The entry will display the **DATE/TIME** the closing was requested and the username of the requestor.

DATE/TIME	DOCUMENT CAT	DOCUMENT TYPE	COMMENTS	FILE NAME (DBL CLICK TO VIEW)	DISCL	ADDED
7/19/2019 3:56 PM		Closing Request	Closing Disclosure and Details Information Form	CDDForm-2019-07-19T19:56:03.577Z.pdf		markzenkus
3/25/2019 10:52 AM	Conditions	*** UW Conditions	IRS Tax Transcripts	FNMA Day 1 Certainty and FHLMC AIM for Sales.pdf		mikebyrne
3/25/2019 10:50 AM	Conditions	*** UW Conditions		FNMA Day 1 Certainty and FHLMC AIM for Sales.pdf		mikebyrne
10/23/2018 4:48 PM	Conditions	*** UW Conditions	Borrower/Contractor -- Identity-of-Interest / Co...	HSRMMWWK-2101000049.PDF		mikebyrne
10/23/2018 4:47 PM	Conditions	*** UW Conditions	REHAB DOCUMENTS:A) Contractor bid(s) pr...	FNMA EPML.pdf		mikebyrne
5/09/2018 1:52 PM		**Initial Submissi...	hh	Microsoft Outlook - Memo Style.pdf		mikebyrne

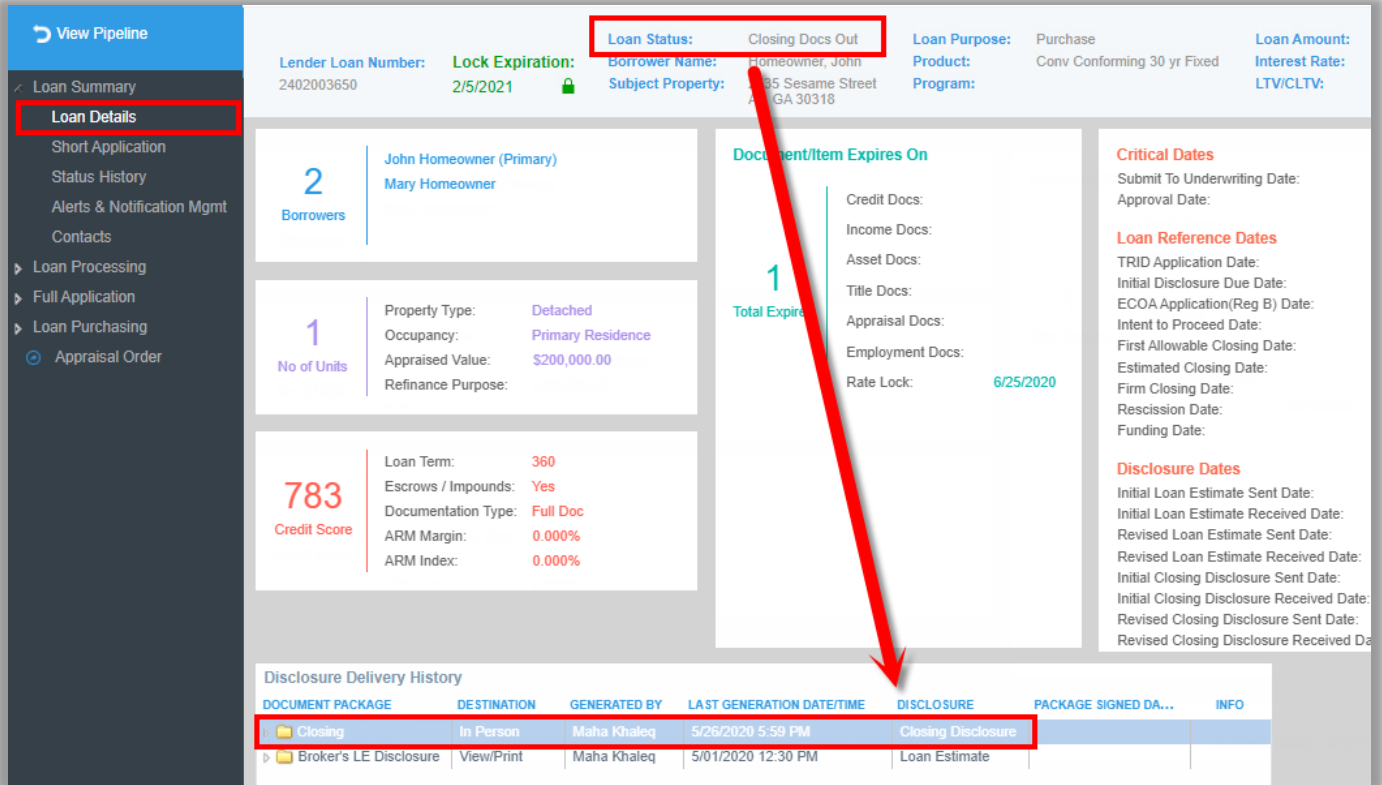
4. How do I Know When the Loan is Assigned to a REMN Setup Person, Underwriter, CD Preparer, or a Closer?

- Go to **Loan Summary**→**Contacts**.
- The **Lender Account Management** section will display all the REMN Associates assigned to the loan with job title, name, email address, and phone number.
 - If a Contact Role is not listed (i.e. Closer), that associate has not yet been assigned to your loan.
 - If a REMN CD Preparer has not been assigned to a loan or the loan status is not "**Loan Closing Scheduled**", the CD request has not yet been received.

CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #
Account Executive	Jeffrey Farrier	jfarrier@homebridge.com	(732) 738-7100
Internal Loan Contact / AE Assistant	Christy Barrial	cbarrial@homebridge.com	(866) 933-6342
CD Preparer	Matt Monahan	matt.monahan@remn.com	(732) 738-7100
Underwriter	Ursula Underwriter	uuw@homebridge.com	(866) 933-6342

5. How do I Know if the Loan Closing Documents were Sent?

- Open the **Loan Details**.
- The **Loan Status** will update to **Closing Docs Out** -and-
- In the **Disclosure Delivery History**, an **In Person CD** generated by the closer will display with a **LAST GENERATION DATE/TIME**.



The screenshot displays a loan management interface. On the left is a navigation menu with 'Loan Details' highlighted. The main area shows loan information: Lender Loan Number 2402003650, Lock Expiration 2/5/2021, Loan Status Closing Docs Out, Borrower Name Homeowner, John, Subject Property 85 Sesame Street, GA 30318, Loan Purpose Purchase, Product Conv Conforming 30 yr Fixed, Loan Amount, and Interest Rate LTV/CLTV. Below this are sections for Borrowers (John and Mary Homeowner), Property Type (Detached, Primary Residence, Appraised Value \$200,000.00), and Credit Score (783). A 'Document/Item Expires On' section shows 1 Total Expires. A 'Disclosure Delivery History' table at the bottom is highlighted with a red box around the 'Closing' row.

DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATE/TIME	DISCLOSURE	PACKAGE SIGNED DA...	INFO
Closing	In Person	Maha Khaleq	5/26/2020 5:59 PM	Closing Disclosure		
Broker's LE Disclosure	View/Print	Maha Khaleq	5/01/2020 12:30 PM	Loan Estimate		