

Request REMN Prepared Initial Disclosure Package

REMN offers the convenience of preparing and sending the Initial Disclosure package to the borrower(s) on behalf of approved brokers.

REMN will provide:

- All **federal and state required disclosures** including the Loan Estimate (LE)
- All **FHA disclosures** except:
 - Lead based paint disclosure (purchase)
 - Amendatory clause (purchase)
 - ARM disclosure (purchase and refinance)
- All **VA disclosures** except:
 - Initial Loan Comparison dated within 3 business days of REMN initial disclosures (VA Cash-Out Refi and IRRRLs)
 - ARM disclosure (purchase and refinance)

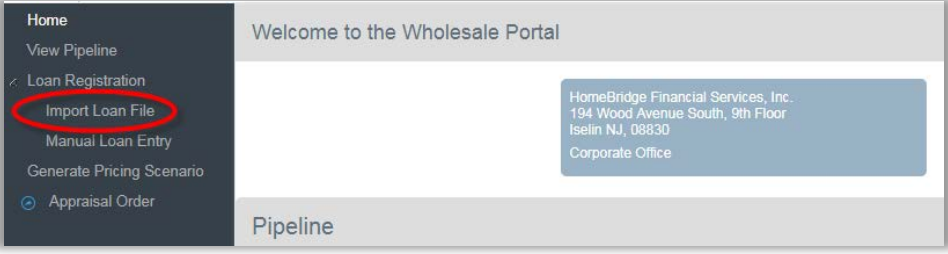
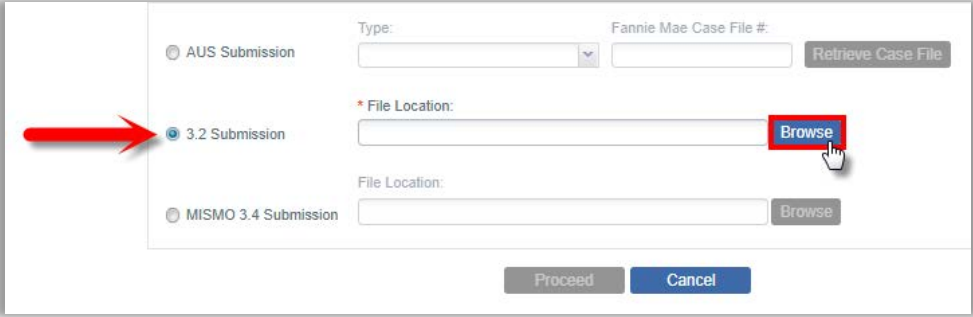
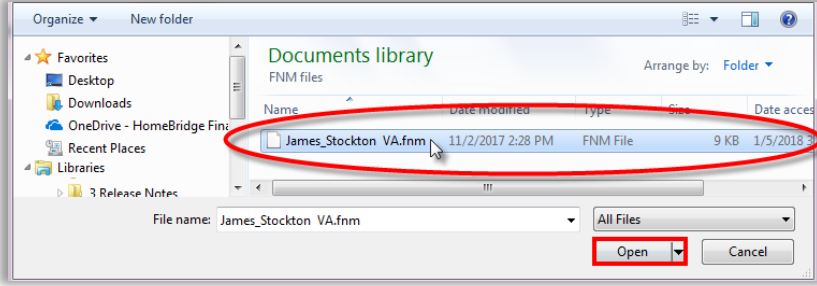
Important: It is the brokers responsibility to provide all other product specific disclosures directly to the borrower(s) including all USDA disclosures.




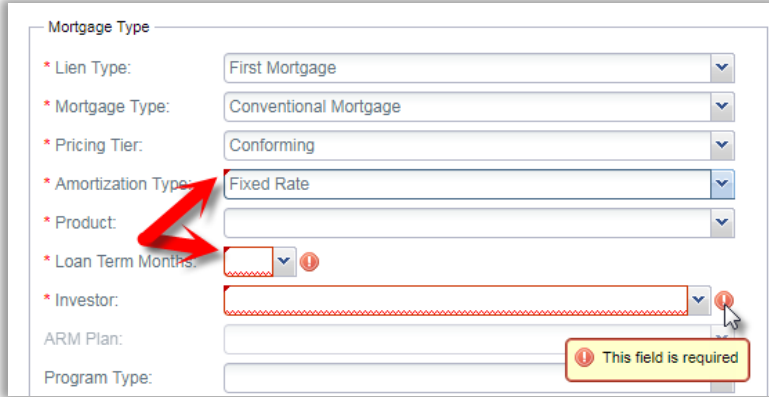

Process Overview:

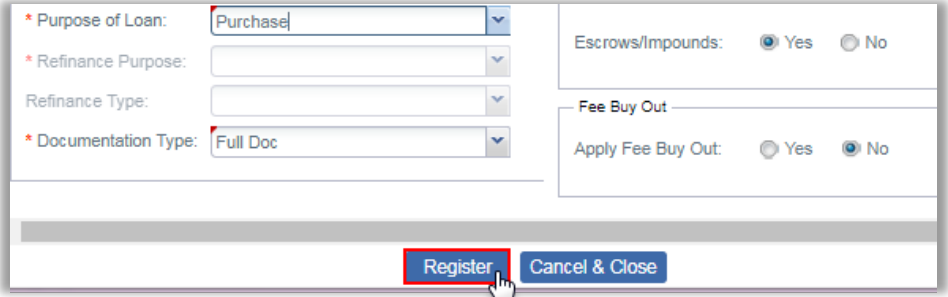
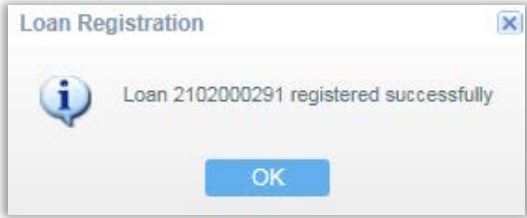
1. A loan disclosure package is requested by selecting **Loan for Disclosure Only**.
2. A REMN Disclosure Specialist generates and sends a **draft LE** to the Broker for approval.
3. Upon Broker approval, the initial disclosure package is generated and sent to the borrower(s). The Broker Mortgage Loan Originator will electronically receive disclosures to e-Sign.
4. The Broker mortgage loan originator must e-Sign at the time the initial disclosures are received or when the loan is received by REMN.
5. The Borrower and Broker have 10 calendar days from the date REMN issues the disclosures to electronically sign via email link.
6. Once the Broker and borrower have electronically signed all disclosures, The Broker must **Submit to Setup** in the HUB.
 - The Broker must 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.

Note: TBD properties are not supported at this time, however REMN will send the Initial LE on behalf of the Broker. The Broker is responsible for the remainder of the initial application package disclosures.

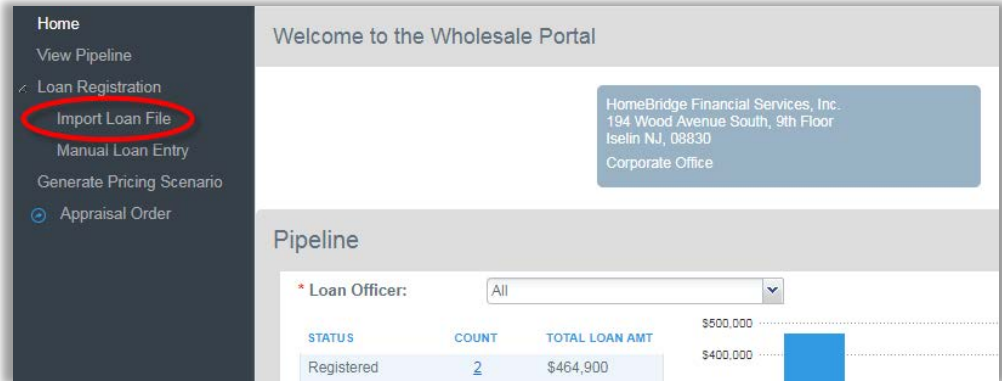
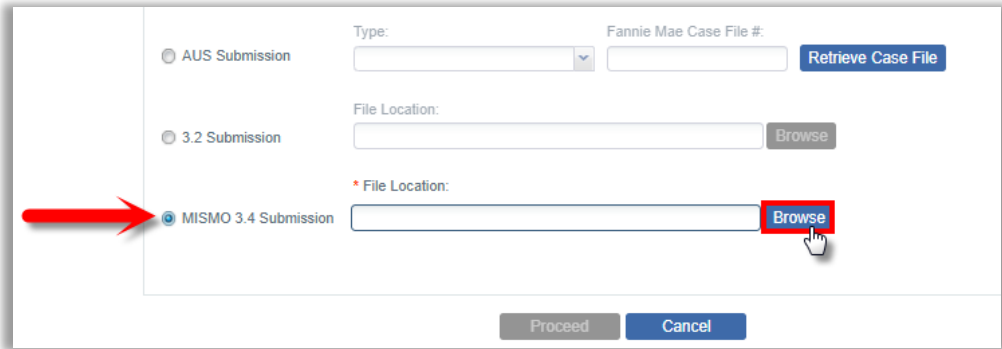
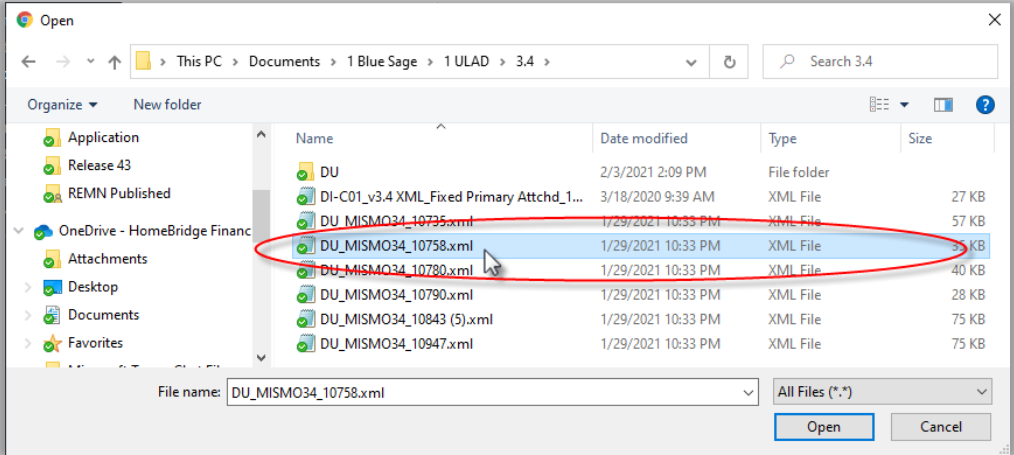
Import FNMA 3.2 File






Step	Action
1	<p>From the Home screen select Import Loan File under Loan Registration.</p> 
2	<p>Click Browse to navigate to the .fnm file on your computer.</p> 
3	<p>Double-click the .fnm file and click Open.</p> 

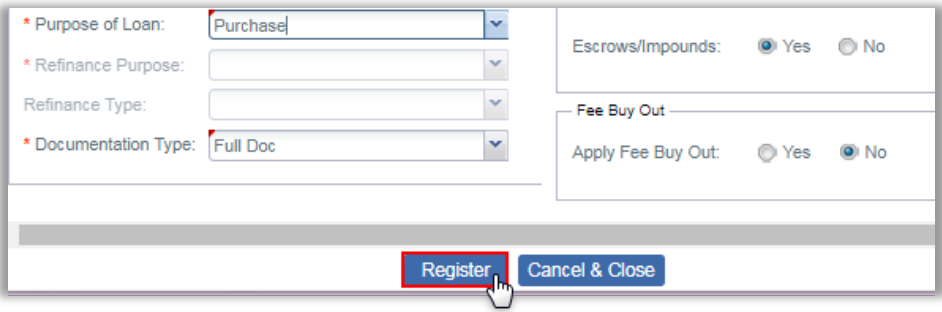
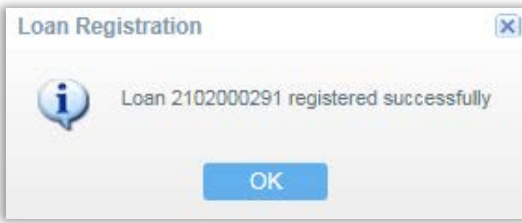
Step	Action
4	<p>Click Proceed to pull the .fnn information into the Broker Portal.</p>  <p> Helpful Tip: While warnings are informational and should be reviewed, they will not stop you from requesting disclosure.</p>
5	<ul style="list-style-type: none"> Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen. All required information is indicated by a * Missing required information indicated by  User changed information is marked by red indicator in the corner of the field.  <p> Helpful Tip: You must enter the Loan Application Date and the Estimated Settlement Date.</p>

Step	Action
6	<p>Click Register at the bottom of the screen.</p>  <p>The screenshot shows a form with the following fields: <ul style="list-style-type: none"> * Purpose of Loan: Purchase (dropdown) * Refinance Purpose: (empty dropdown) Refinance Type: (empty dropdown) * Documentation Type: Full Doc (dropdown) Escrows/Impounds: Yes (selected), No Fee Buy Out: (empty dropdown) Apply Fee Buy Out: Yes, No (radio buttons, No is selected) At the bottom, there are two buttons: Register (highlighted with a red box and a mouse cursor) and Cancel & Close. </p>
7	<p>A popup message will display the Loan Number and confirm the Registration.</p>  <p>The screenshot shows a popup window titled "Loan Registration" with a close button (X) in the top right corner. It contains an information icon (i) and the text "Loan 2102000291 registered successfully". At the bottom of the popup is an "OK" button.</p>

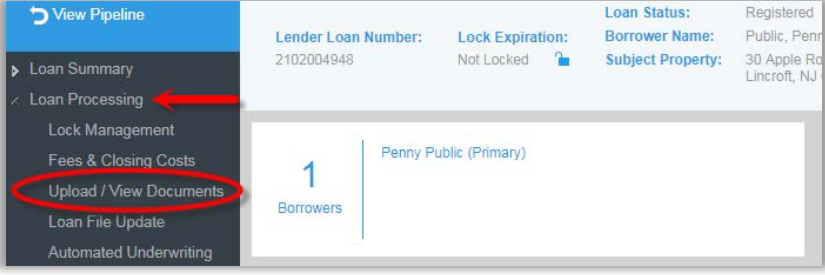
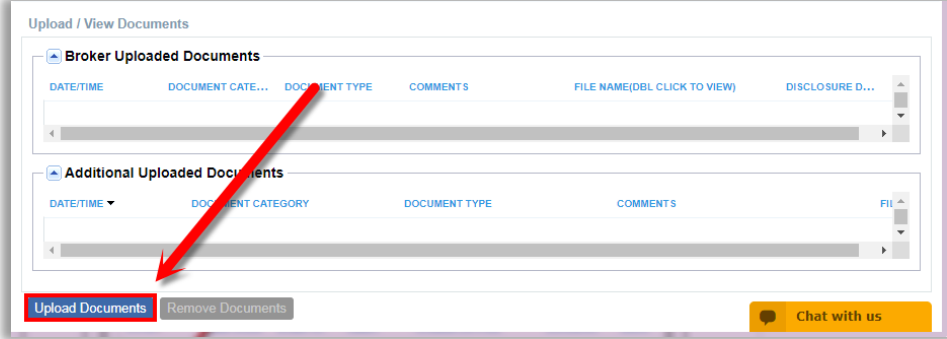
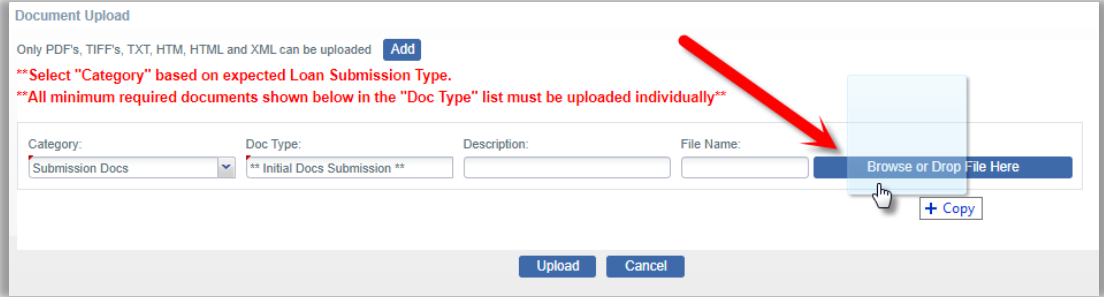
Import MISMO 3.4 file

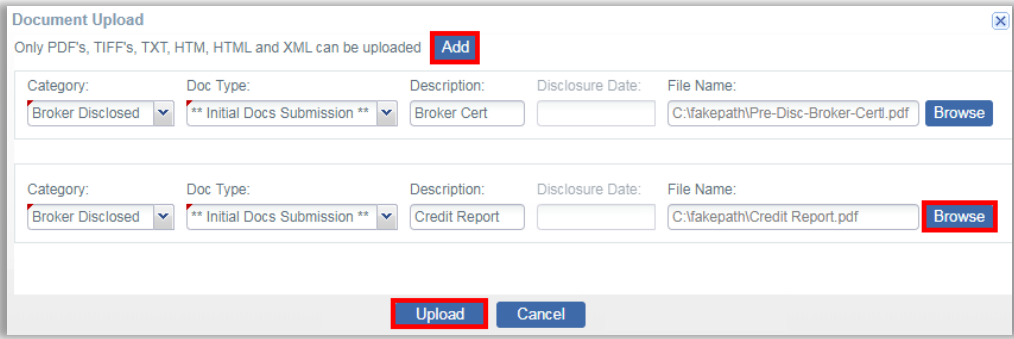
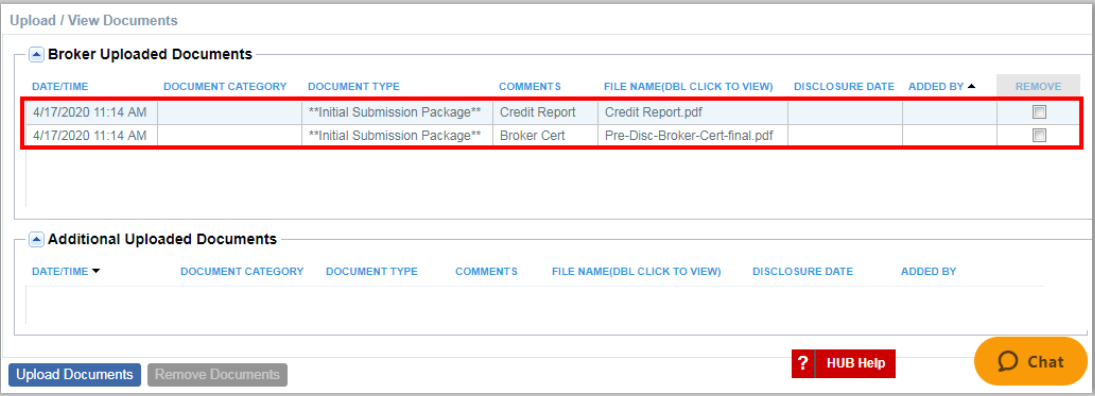
Step	Action
1	<p>From the home screen select Import Loan File under Loan Registration.</p> 
2	<p>Select MISMO 3.4 Submission and click the Browse button to navigate to the 3.4 file.</p> 
3	<p>Double-click the .xml file.</p> 

Step	Action								
4	<p>Click Proceed to pull the loan information into The HUB.</p> <div data-bbox="332 325 1412 703" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Exceptions</p> <table border="1"> <thead> <tr> <th>SEVERITY</th> <th>ERROR MESSAGE</th> </tr> </thead> <tbody> <tr> <td>Warning</td> <td>The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one applicant income record.</td> </tr> <tr> <td>Warning</td> <td>There must be at least one proposed housing expense record.</td> </tr> </tbody> </table> <p style="text-align: right;"> <input type="button" value="Proceed"/> <input type="button" value="Cancel"/> </p> </div> <p> Helpful Tip: The Exceptions section will warn of any issues with a detailed Error Message. These warnings are informational and will not stop you from proceeding with the file.</p>	SEVERITY	ERROR MESSAGE	Warning	The taxes, insurance and maintenance amount for a real estate asset must be greater than zero.	Warning	There must be at least one applicant income record.	Warning	There must be at least one proposed housing expense record.
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5	<p>Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> • All required information is indicated by a * • Missing required information indicated by  • User changed information is marked by red indicator in the corner of the field. <div data-bbox="397 1165 1339 1648" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Mortgage Type</p> <p>* Lien Type: <input type="text" value="First Mortgage"/></p> <p>* Mortgage Type: <input type="text" value="Conventional Mortgage"/></p> <p>* Pricing Tier: <input type="text" value="Conforming"/></p> <p>* Amortization Type: <input type="text" value="Fixed Rate"/></p> <p>* Product: <input type="text"/></p> <p>* Loan Term Months: <input type="text" value="30"/> </p> <p>* Investor: <input type="text" value="Investor"/> </p> <p>ARM Plan: <input type="text"/></p> <p>Program Type: <input type="text"/> This field is required</p> </div> <p> Helpful Tip: You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.</p>								

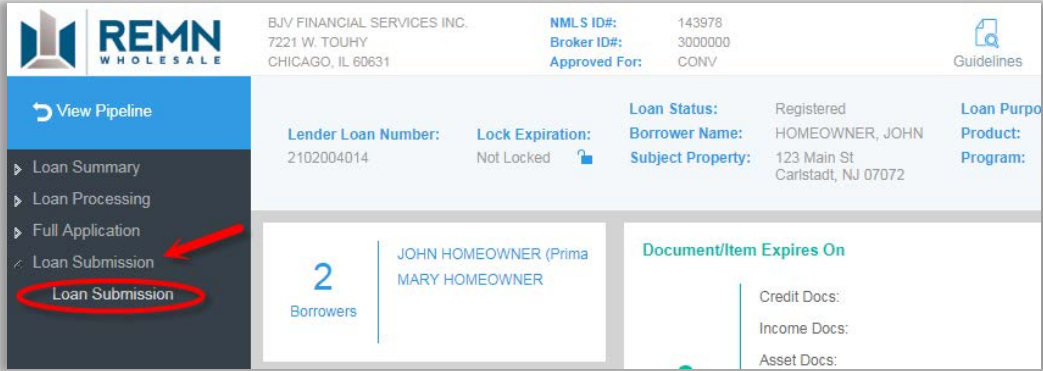
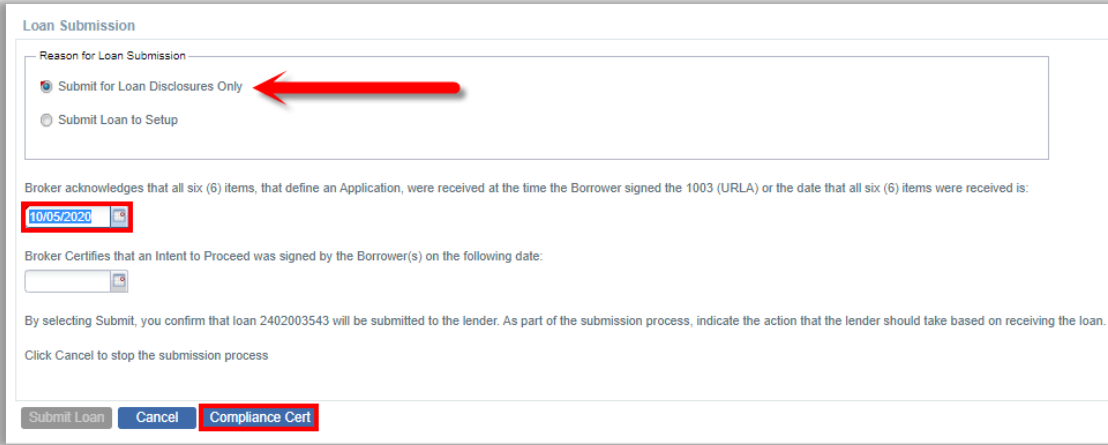
Step	Action
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7	<p>A pop up message will display the Loan Number and confirm the Registration.</p>  <p>The screenshot shows a pop-up window titled "Loan Registration" with a close button (X) in the top right corner. It contains an information icon (i) and the text "Loan 2102000291 registered successfully". At the bottom of the window is an "OK" button.</p>

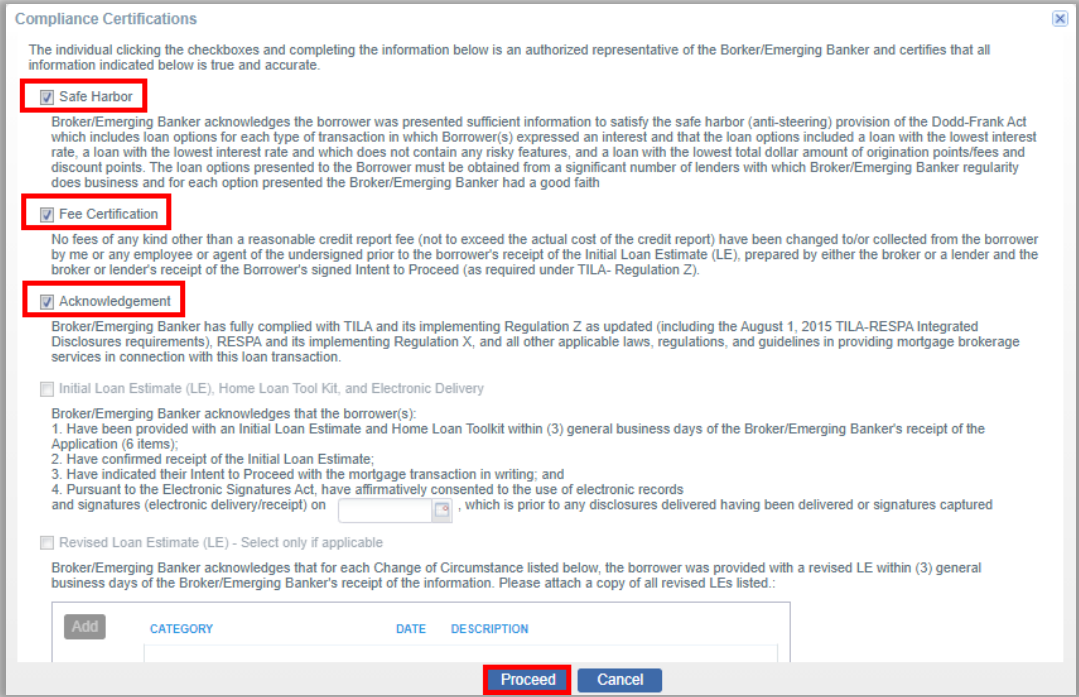
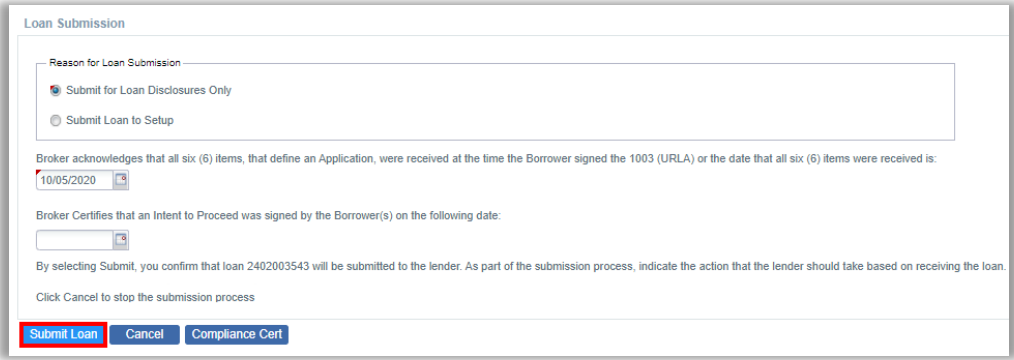
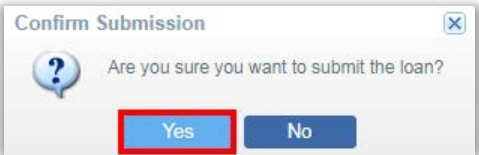
Upload Documents

Step	Action
1	<p>Click Loan Processing to open the menu then Upload/View Documents.</p> 
2	<p>Click Upload Documents at the bottom of the screen.</p> 
3	<ul style="list-style-type: none"> Category and Doc Type will auto complete. Description – as applicable. Click Browse to navigate to the Borrower’s documents on your computer <p style="text-align: center;">-or-</p> <p>Drag and Drop the file on the button.</p>  <p>Notes:</p> <ul style="list-style-type: none"> Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded. Only 1 file may be added at a time with drag and drop.

Step	Action
4	<ul style="list-style-type: none"> Click Add to upload the credit report and/or other additional documents. Click Browse to navigate to the documents. Click Upload to send the documents to REMN. 
5	<p>Successfully uploaded files will display under Broker Uploaded Documents.</p> 

Submit for Disclosures

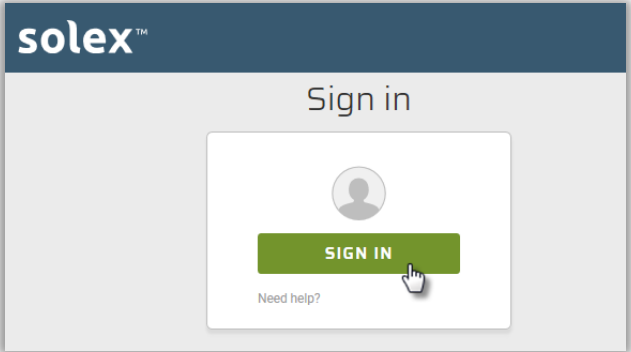
Step	Action
1	<p>Select Loan Submission to open the menu and click Loan Submission.</p> 
2	<ul style="list-style-type: none"> Select Submit for Loan Disclosures Only. Enter the TRID/RESPA application date (must be within three (3) days of the application date). Click the Compliance Cert button. 

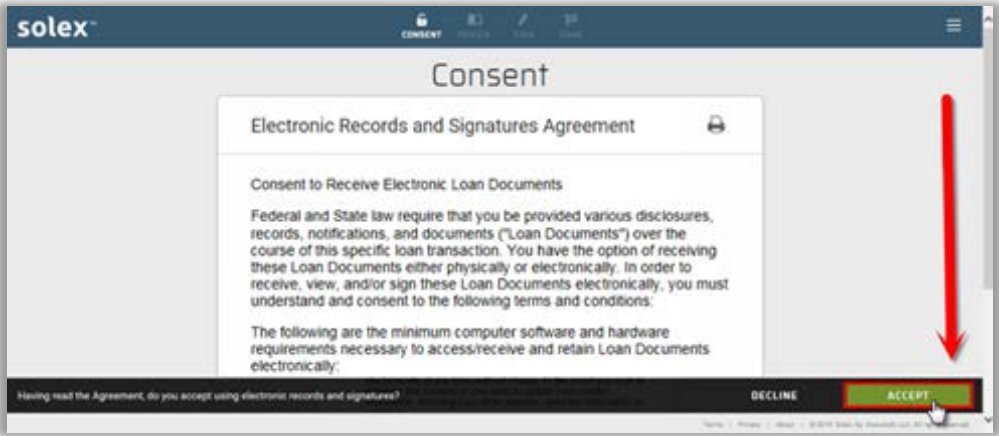

Step	Action
3	<ul style="list-style-type: none"> The Compliance Certifications window will open. Place checkmarks to certify: <ul style="list-style-type: none"> ✓ Safe Harbor ✓ Fee Certification ✓ Acknowledgement Click the Proceed button. 
4	<p>Click the Submit Loan button.</p> 
5	<p>Click Yes to confirm the submission.</p> 

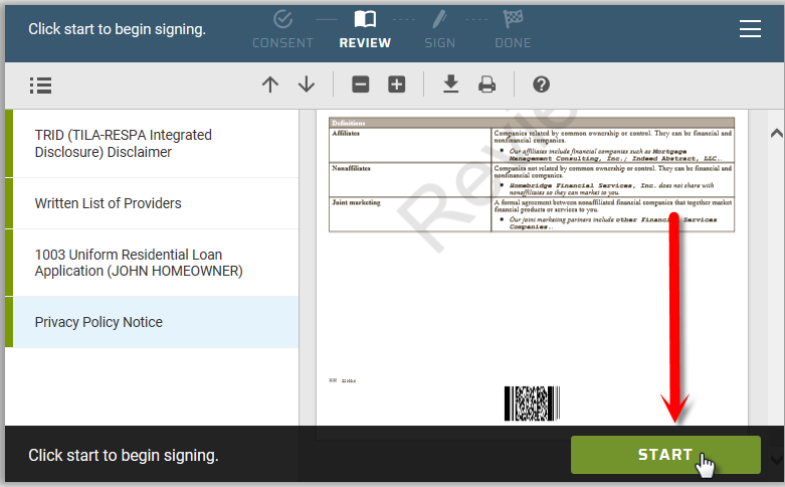
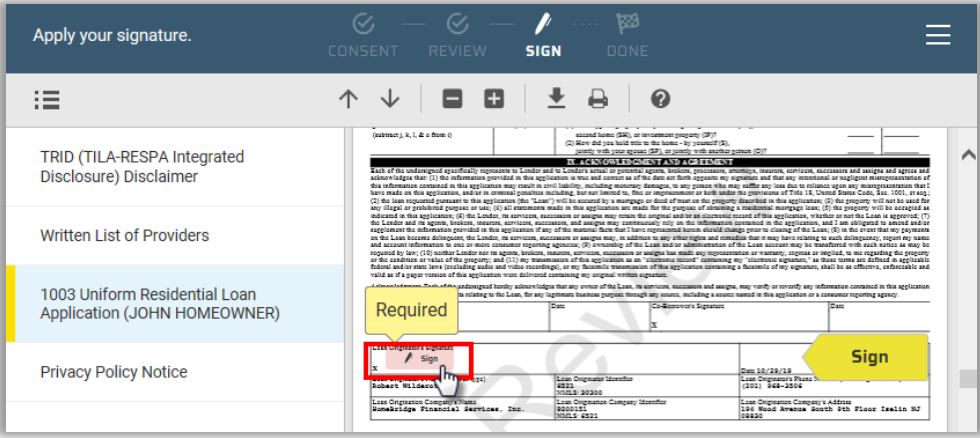
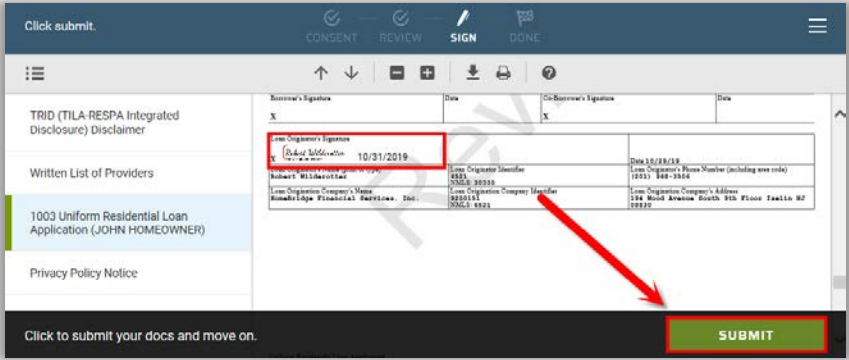
E-Sign Instructions - Broker Mortgage Loan Originator

The Mortgage Loan Originator is required to e-Sign certain mortgage loan documents when REMN generates the initial disclosure package.

Note: If not e-Signed, the Mortgage Loan Originator is required to provide a wet signed 1003 prior to the loan being submitted to underwriting. To expedite a quick credit decision, e-Signed documents are preferred.

Step	Action
1	<ul style="list-style-type: none"> You will receive an email from docmailer@solex.com. <ul style="list-style-type: none"> Subject: {loan number} – eDisclosures Ready to Sign. Click Doc Link to begin. <div data-bbox="321 720 1425 1234" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>From: docmailer@solex.com <docmailer@solex.com> Sent: Thursday, October 31, 2019 4:41 AM To: Loan Officer <lofficer@broker.com> Subject: 2102006129 - eDisclosures Ready to Sign</p> <p>Dear Loan Officer,</p> <p>In connection with the mortgage application for 123 GRUMPY STREET, Carlstadt, NJ 07072 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.</p> <p>In order to access disclosures, please click on the following link: Doc Link **Note: Your disclosure link will expire in TEN (10) days**</p> <p>We appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced above.</p> <p>Sincerely, HomeBridge Financial Services, Inc. DBA Real Estate Mortgage Network</p> </div> <p>Notes:</p> <ul style="list-style-type: none"> The link will expire in 10 days and REMN cannot resend the link. You will receive a email reminder to E-sign your documents if the Doc Link is not accessed in 24hr.
2	<p>A Solex window will appear. Click SIGN IN.</p> <div data-bbox="561 1528 1187 1877" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  </div>

Step	Action
3	<ul style="list-style-type: none"> A Consent window will open. Review the Electronic Records and Signatures Agreement. Click ACCEPT to receive and sign your documents electronically and continue. 
4	<p>Review all the documents to begin signing.</p> 

Step	Action
5	<p>After reviewing the documents, click Start to begin signing.</p> 
6	<p>Click the Sign button to electronically sign and date where indicated.</p> 
7	<p>Upon completion, click SUBMIT to send your signed documents.</p> 

Step	Action
8	<p>Click the icons to save or print your signed mortgage documents. Click SIGN OUT to end the session.</p> 