

## Request Initial Disclosures

The Broker can generate an Initial Disclosure Package in the HUB, and upon submission, REMN will automatically send the disclosures to the Borrower(s) on behalf of the Broker. Disclosures are delivered immediately, except for the following loans\*:

- ARM Loans
- Jumbo Gold Loans
- Loans Closing with a Concurrent 2<sup>nd</sup> Lien
- Renovation Loans (203k, HomeStyle)
- TBD (To Be Determined) Property Loans
- Temporary Buydowns

\*These loans will be routed to the REMN Disclosure department to generate and send the disclosures, as these cannot be automatically disclosed.

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.

### REMN will provide:

- All **Federal and State required disclosures** including the Loan Estimate (LE)
- All **USDA disclosures**
- All **FHA disclosures** except:
  - Lead based paint disclosure (purchase)
  - Amendatory clause (purchase)
- All **VA disclosures** except:
  - Amendatory Clause (purchase)

**Important: It is the Broker's responsibility to provide their own privacy notice to the borrower when required.**

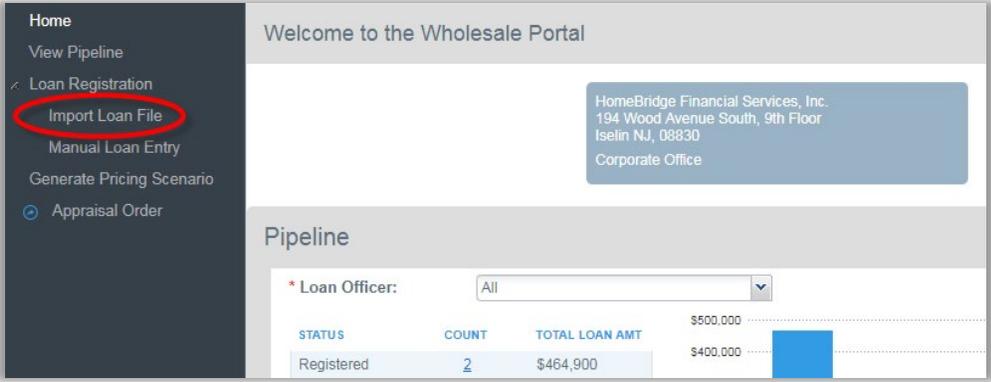
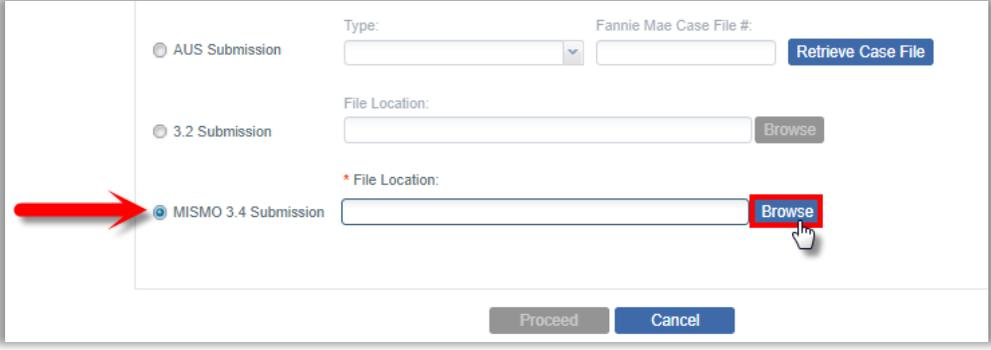
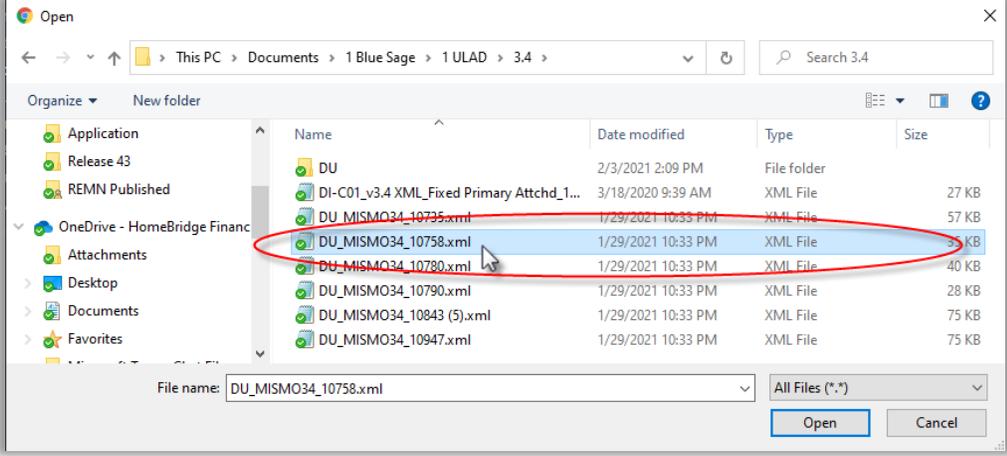
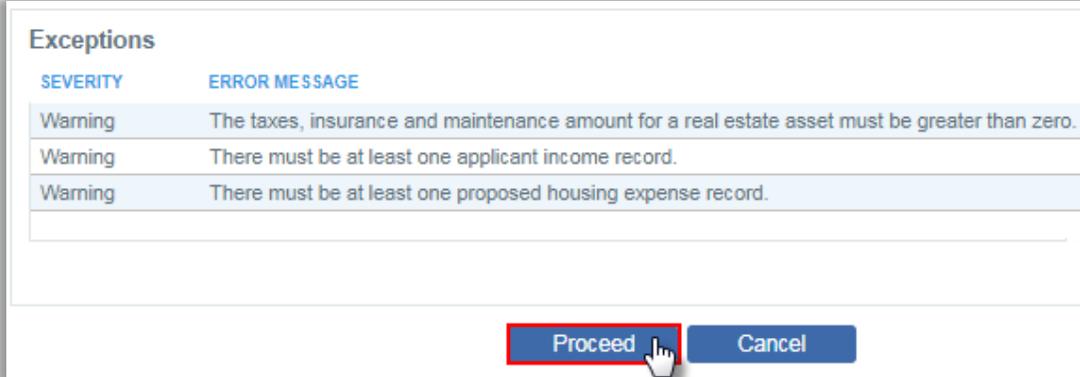
### Process Overview:

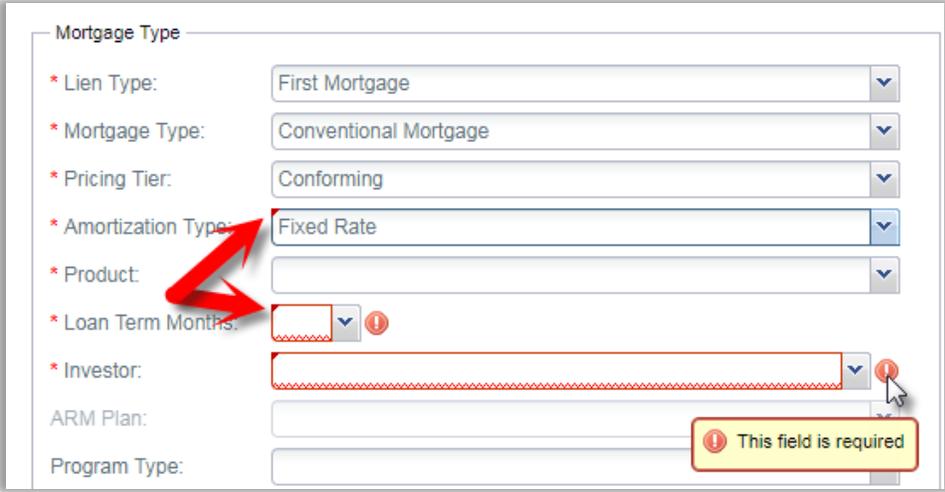
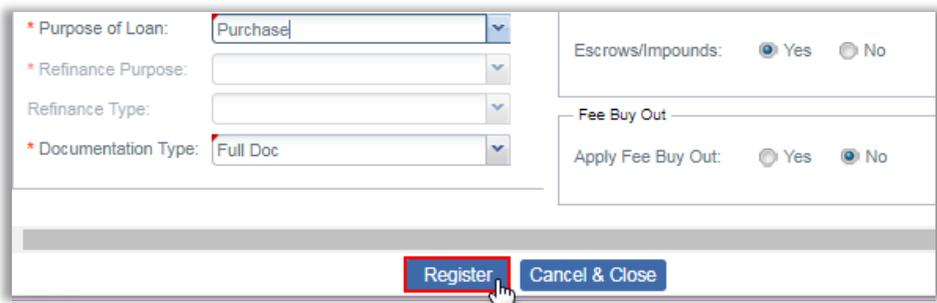
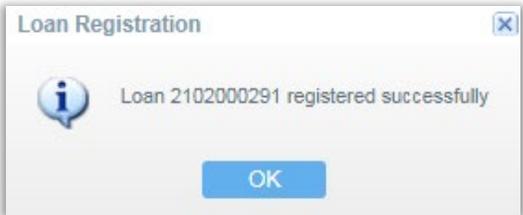
1. Import MISMO 3.4 file.
2. Update Borrower Contact Information.
3. Enter Broker Contact Information.
4. Enter Fees & Closing costs.
5. Upload Documents.
6. Submit to AUS.
7. Preview Initial Disclosures.
8. Generate Initial Disclosures. (Broker will receive a confirmation email).
9. The Broker mortgage loan originator must eSign any disclosures sent to them for the initial disclosure package.

### Notes:

- The Borrower and Broker links will expire **10 calendar days** from the date REMN issues the disclosures.
  - To have the link to the initial disclosure package resent (within the 10 calendar days) – Contact the REMN Disclosure Department at [tila@remn.com](mailto:tila@remn.com).
- Once the Broker and Borrower(s) have electronically signed all disclosures, the Broker must **Submit to Setup** in the HUB by:
  - Submitting to AUS and uploading the minimum required submission documentation for Submit to Setup (if not previously uploaded).
  - Return to the Loan Submission screen to **Submit to Loan Setup**.

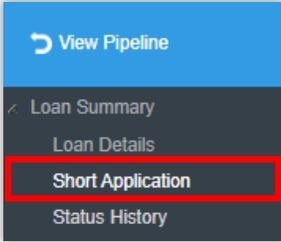
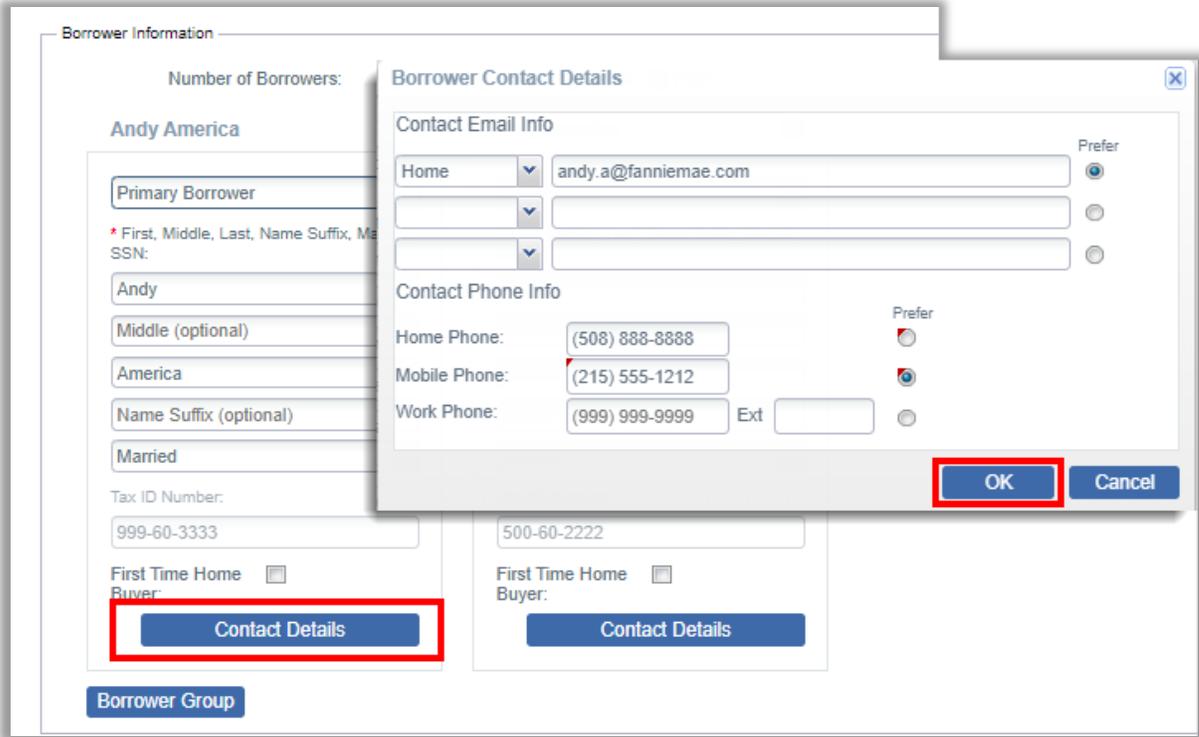
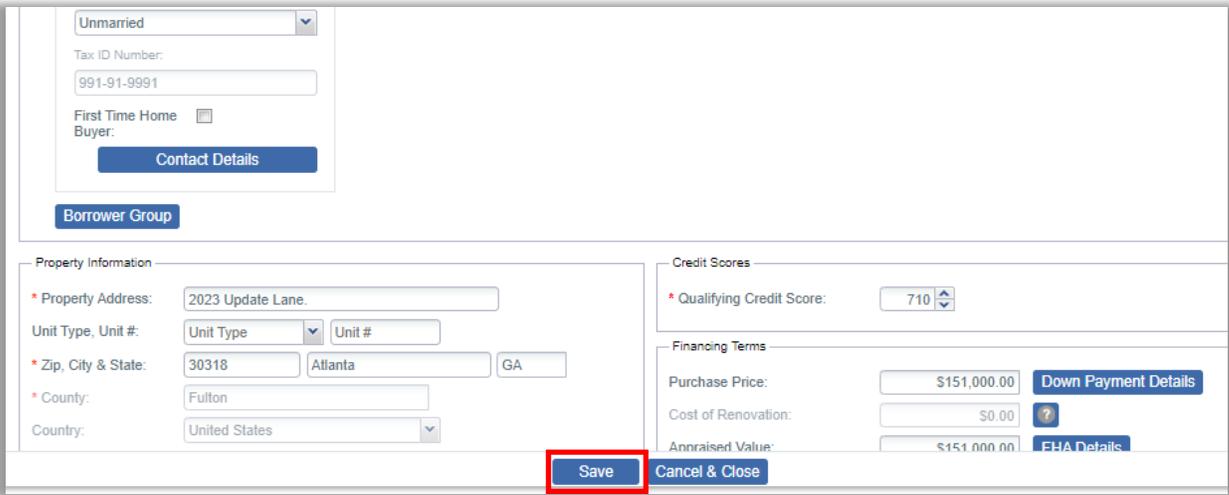
## Import MISMO 3.4 file

Step	Action
1	<p>From the home screen select <b>Import Loan File</b> under Loan Registration.</p> 
2	<p>Select <b>MISMO 3.4 Submission</b> and click the <b>Browse</b> button to navigate to the 3.4 file.</p> 
3	<p>Double-click the .xml file.</p> 
4	<p>Click <b>Proceed</b> to pull the loan information into The HUB.</p>  <p><b>Helpful Tip:</b> 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>

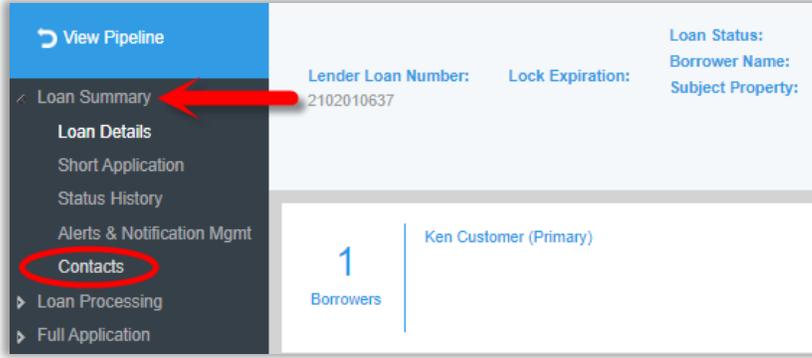
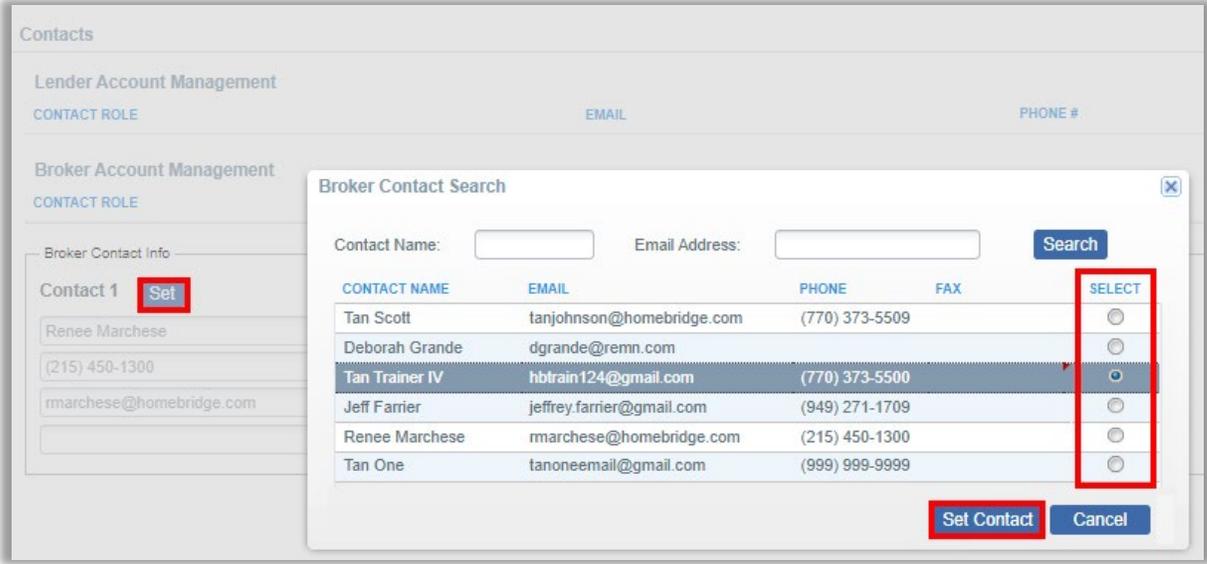
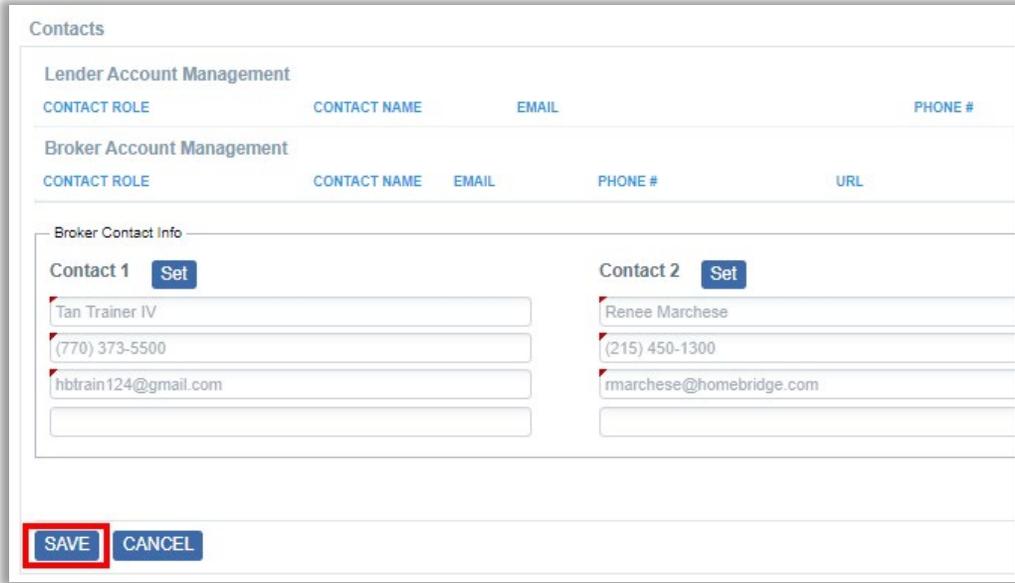
Step	Action
5	<p>Review the fields <b>in the order they appear</b> for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> <li>• All required information is indicated by a *</li> <li>• Missing required information indicated by </li> <li>• User changed information is marked by red indicator in the corner of the field.</li> </ul>  <p> <b>Helpful Tip:</b> You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.</p>
6	<p>Click <b>Register</b> at the bottom of the screen.</p> 
7	<p>A pop up message will display the Loan Number and confirm the Registration.</p> 

## Update Borrower Contact Information

Update the Mobile number for all Borrowers.

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

## Enter Contact Information

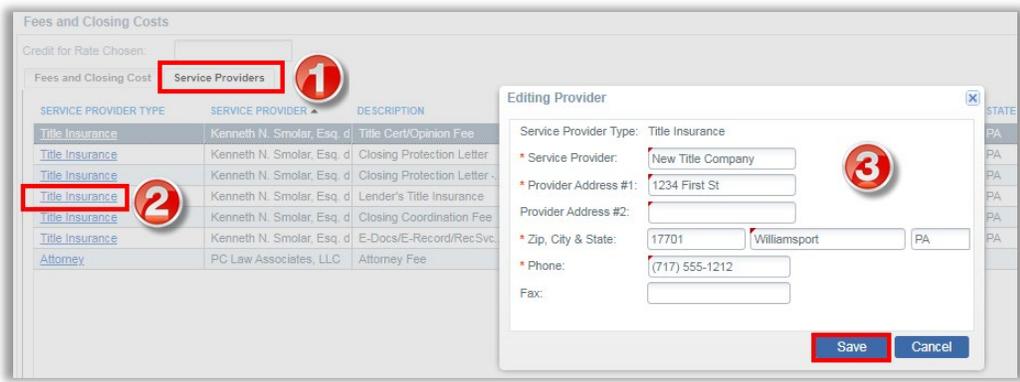
Step	Action
1	<p>Go to <b>Loan Summary</b> → <b>Contacts</b>.</p> 
2	<p>A list will appear with the Broker Primary Contact and other HUB users from your company. Select 1 or 2 contacts from the list to receive loan status notifications.</p> <ul style="list-style-type: none"> <li>• Click the <b>Set</b> button for <b>Contact 1</b>.</li> <li>• Select the applicable radio button from the list.</li> <li>• Click <b>Set Contact</b>.</li> <li>• Repeat for <b>Contact 2</b> (as applicable).</li> </ul> 
3	<p>Click <b>Save</b>.</p> 

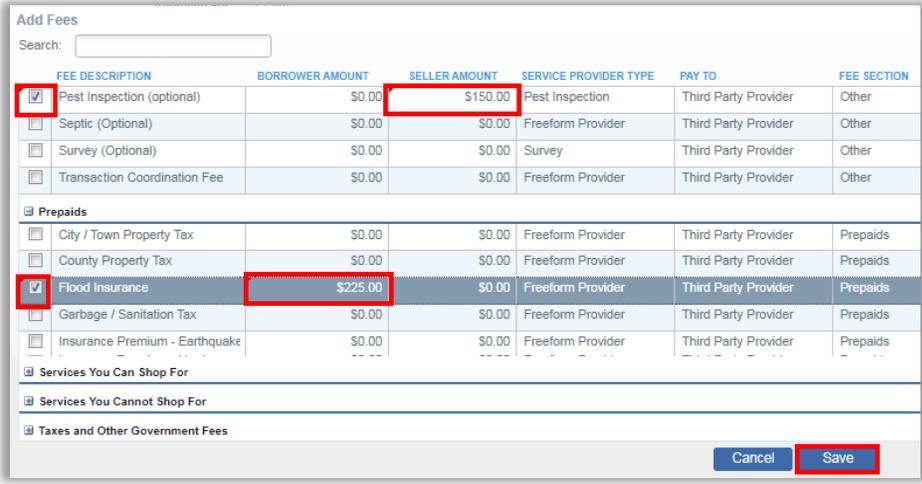
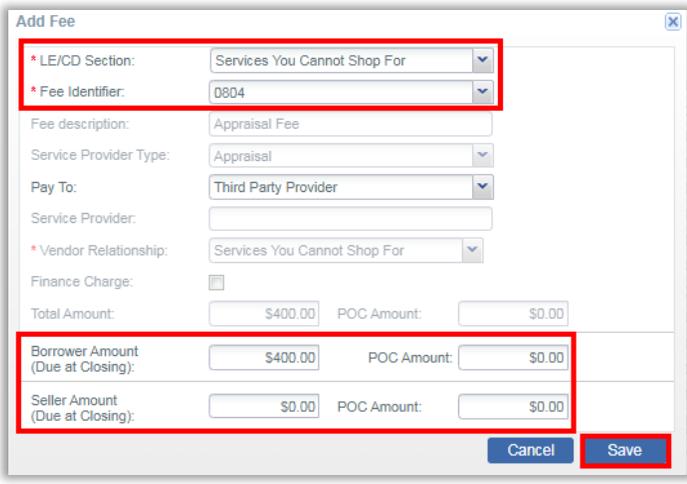
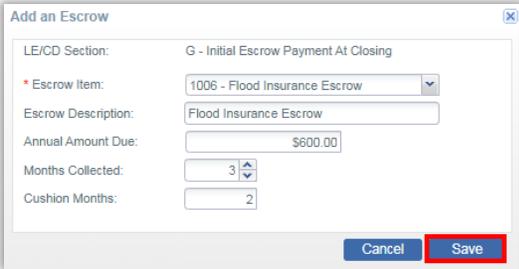
## Enter Fees and Closing Costs

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

**Note: To generate initial disclosures the following must be completed on the Fees & Closing Costs screen:**

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

Step	Action
1	<p><b>Broker Compensation</b> <b>Unlocked Loans</b> – Click Broker Compensation before adding Fees.</p>
2	<p><b>Generate Title &amp; Recording Fees</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> 
3	<p><b>Quick Fees</b> Click to add multiple fees at once.</p> <ul style="list-style-type: none"> <li>• Use the Search bar at the top of the screen to quickly find fees.</li> <li>• Place checkmark(s) next to the applicable fee(s).</li> <li>• Enter the amount(s) to be paid by the borrower and/or seller.</li> <li>• Click <b>Save</b>.</li> </ul>

Step	Action
	<div data-bbox="406 236 1328 720" data-label="Form">  </div> <p data-bbox="224 774 305 806"><b>Note:</b></p> <ul data-bbox="272 827 982 860" style="list-style-type: none"> <li>• Click  or  to expand or collapse the Fee sections</li> </ul>
4	<div data-bbox="227 900 836 940" data-label="Text"> <p><b>Add New Fee</b> Click to add one fee at a time.</p> </div> <ul data-bbox="272 962 1453 1115" 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 fee details.</li> <li>• Click the <b>Save</b> button.</li> </ul> <div data-bbox="527 1142 1214 1626" data-label="Form">  </div>
5	<div data-bbox="251 1680 836 1720" data-label="Text"> <p><b>Add New Escrow</b> Click to add an Escrow item.</p> </div> <ul data-bbox="272 1768 1429 1921" style="list-style-type: none"> <li>• Select the <b>Escrow Item</b> from the dropdown list.</li> <li>• Enter the Annual Amount Due and the Months Collected.</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 1948 1128 2217" data-label="Form">  </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>

Review to ensure all fees are reflected accurately.

**Reminder – When applicable, be sure to add Credit Report and Appraisal fees.**

**To edit a fee:**

- Click the fee description [hyperlink](#)
- Enter changes on the pop-up
  - To make a fee seller paid, enter the fee in the seller amount field
- Click **Save**

**To delete a fee:**

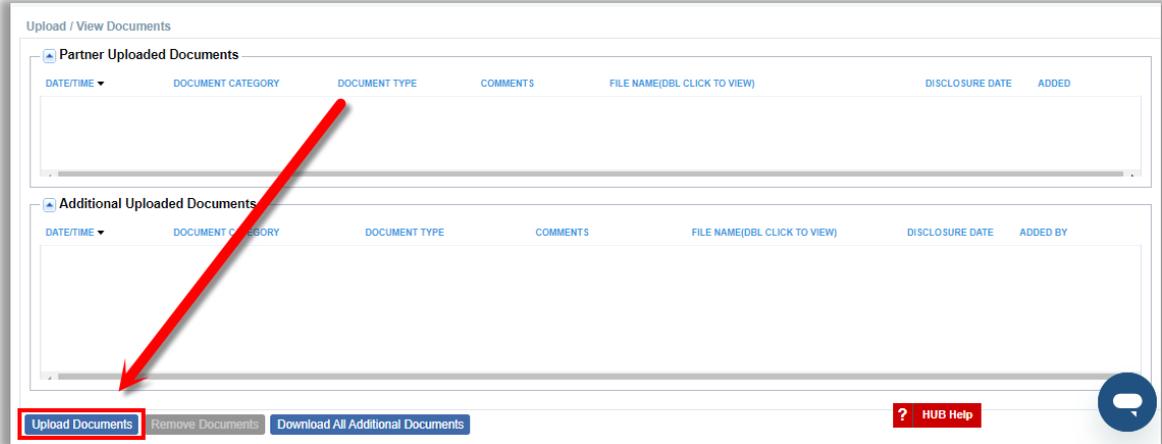
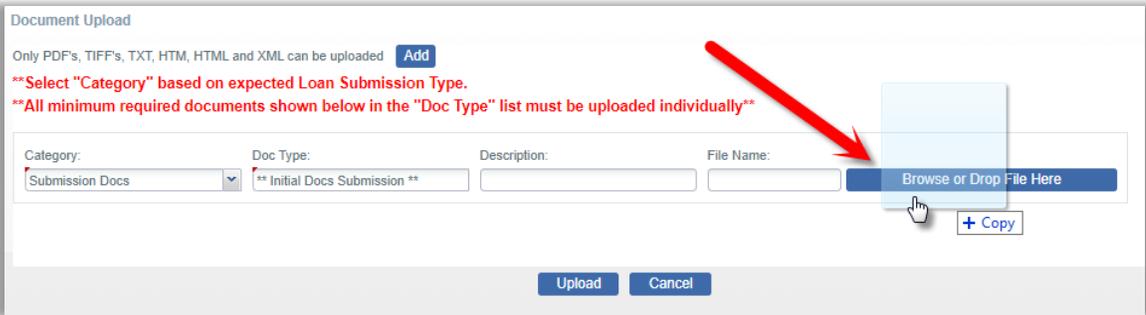
**Note: Standard Lender Fees cannot be deleted.**

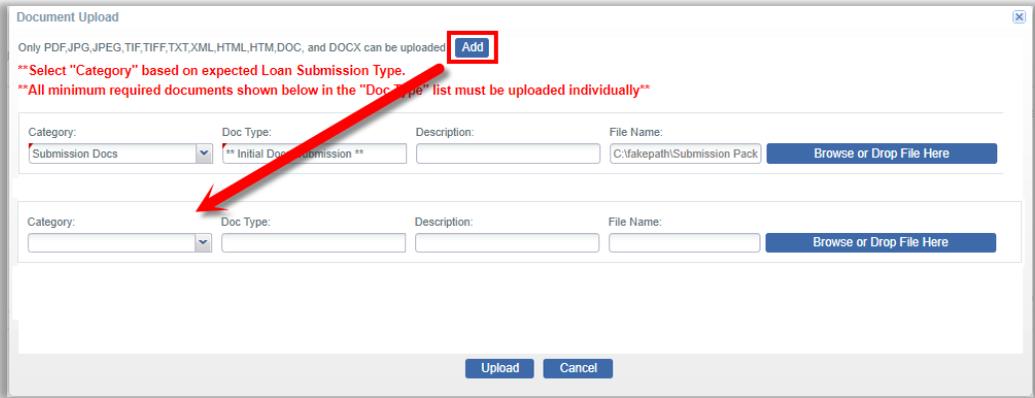
## Upload Documents

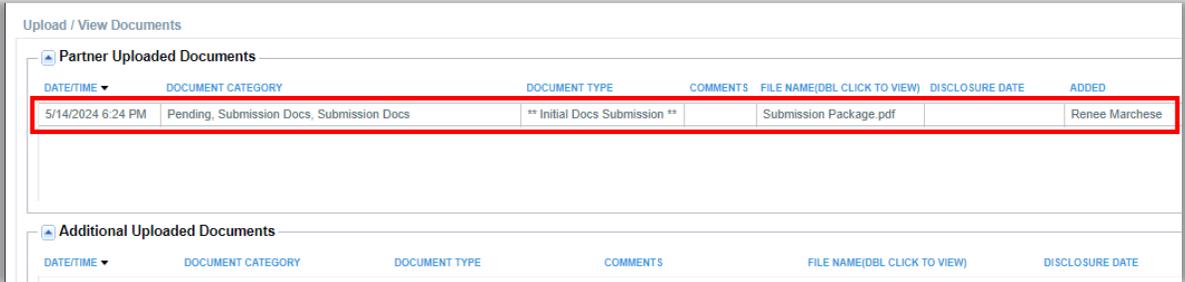
REMN minimum submission documents are not required for loans that are automatically disclosed.

Standard [REMN Minimum Submission Document Requirements](#) apply when submitting the following types of loans for disclosure:

- ARM Loans
- Jumbo Gold Loans
- Loans Closing with a Concurrent 2<sup>nd</sup> Lien
- Renovation Loans (203k, HomeStyle)
- TBD (To Be Determined) Property Loans
- Temporary Buydowns

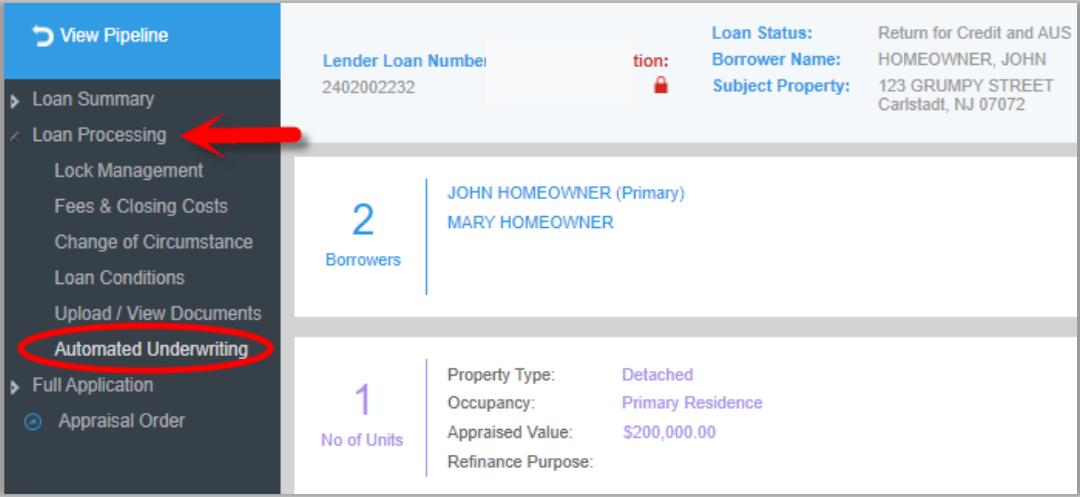
Step	Action
1	<p>Click <b>Loan Processing</b> to open the menu then <b>Upload/View Documents</b>.</p> 
2	<p>Click <b>Upload Documents</b> at the bottom of the screen.</p> 
3	<ul style="list-style-type: none"> <li>• <b>Category</b> – Select <b>Submission Docs</b></li> <li>• The <b>Doc Type</b> will default to <b>Initial Docs Submission</b>.</li> <li>• Click <b>Browse</b> to navigate to the Borrower’s documents on your computer</li> </ul> <p style="text-align: center;"><b>-or-</b></p> <ul style="list-style-type: none"> <li>• <b>Drag and Drop</b> the file on the button.</li> </ul> <ul style="list-style-type: none"> <li>• Click <b>Upload</b></li> </ul> 

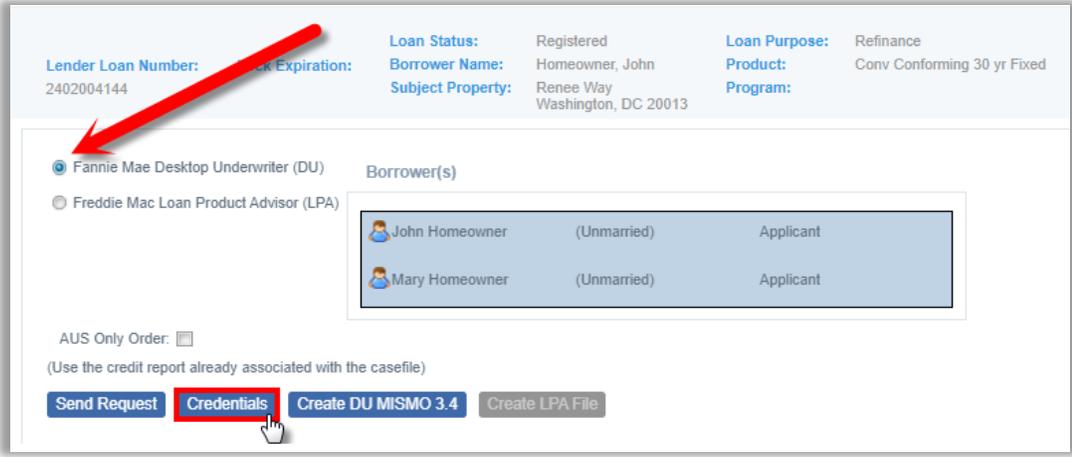
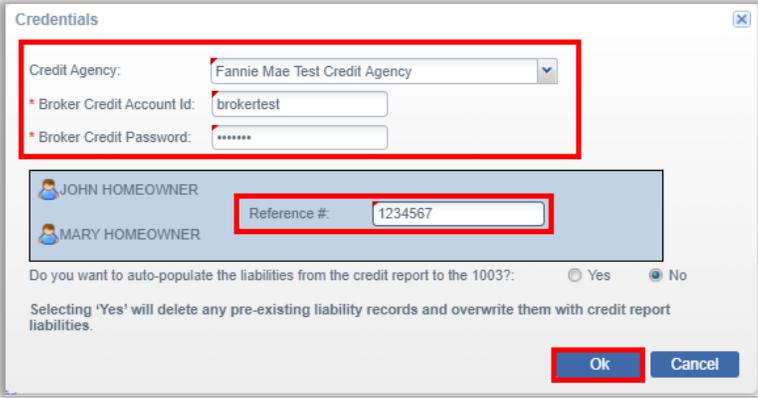
Step	Action
	<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Click here</a> for REMN Minimum Submission Requirements.</li> <li>• Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded.</li> <li>• Only 1 file at a time can be added with drag and drop.</li> <li>• If required, use the <b>Add</b> button to upload additional documents.</li> </ul> 

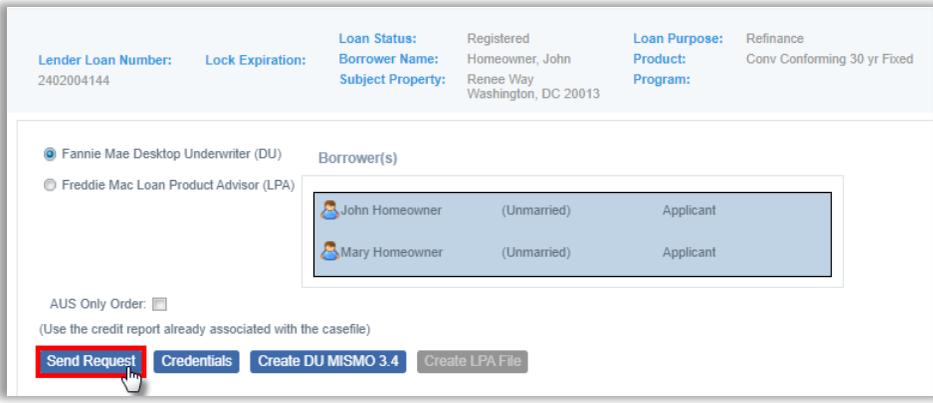
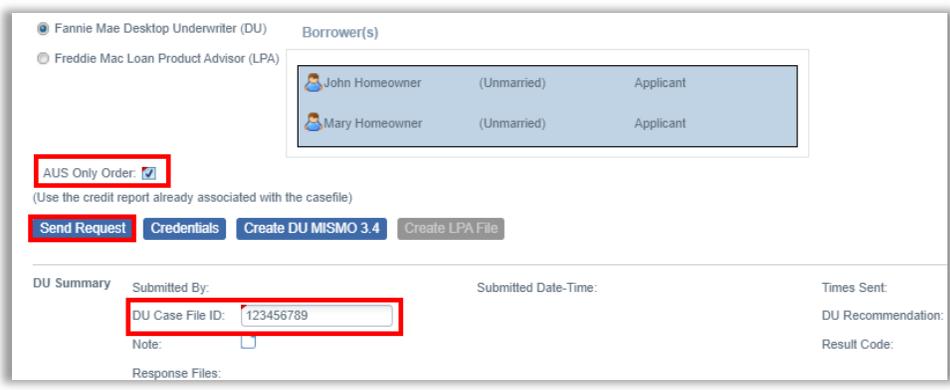
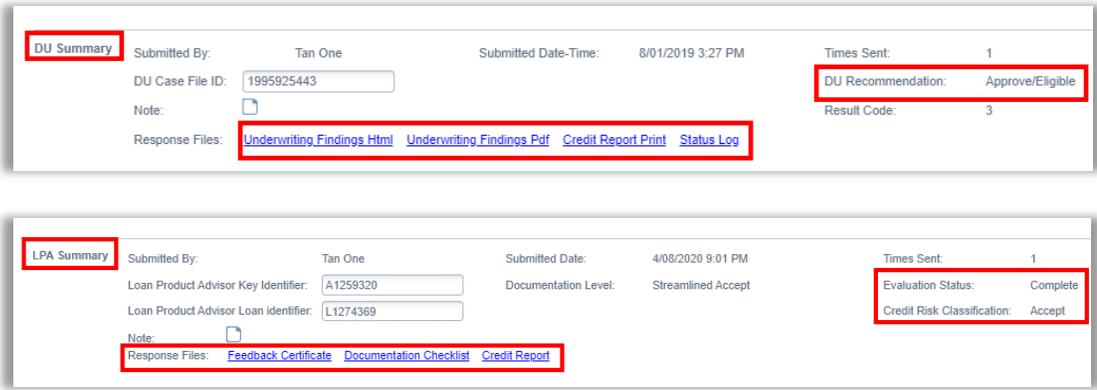
4	<p>Successfully uploaded files will display under <b>Partner Uploaded Documents</b>.</p> 
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## Submit to Automated Underwriting (AUS)

If AUS submission is required by the loan program, best practice is to submit to Automated Underwriting prior to generating initial disclosures.

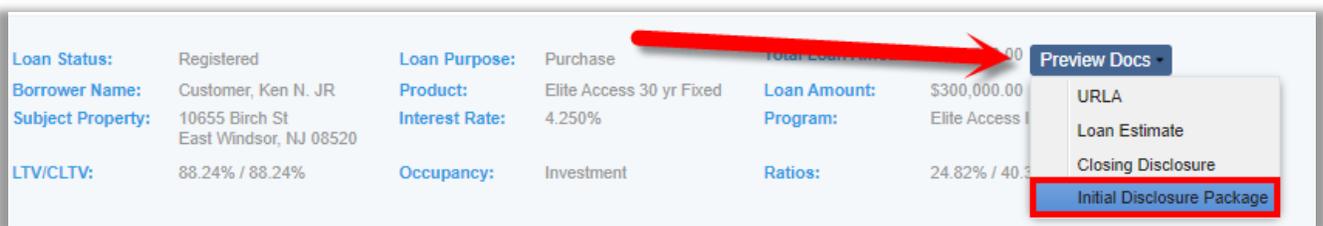
Step	Action
1	<p>Click <b>Loan Processing</b> to open the menu and select <b>Automated Underwriting</b>.</p> 

Step	Action
2	<ul style="list-style-type: none"> <li>• Select Fannie Mae (<b>DU</b>) or Freddie Mac (<b>LPA</b>).</li> <li>• Uncheck <b>AUS Only Order</b>.</li> <li>• Click the <b>Credentials</b> button.</li> </ul> 
3	<p><b>To Submit to DU:</b></p> <ul style="list-style-type: none"> <li>• Select the <b>Credit Agency</b> from the dropdown.</li> <li>• Enter your login credentials.</li> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Click <b>Ok</b>.</li> </ul>  <p><b>To Submit to LPA:</b></p> <ul style="list-style-type: none"> <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>• Select <b>Credit Agency</b> from dropdown.</li> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Click <b>Ok</b>.</li> </ul>  <p><b>Note: Always choose to not auto-populate from the credit report.</b></p>

Step	Action
4	<p>Click the <b>Send Request</b> button to submit.</p> 
5	<p>To request a <b>Reissue</b>, enter the DU Case File ID and select AUS Only.</p> 
6	<p>Results will return in the applicable summary section below. Click hyperlink to review <b>Findings/Feedback</b> or <b>Credit Report</b>.</p> 

## Preview Initial Disclosures

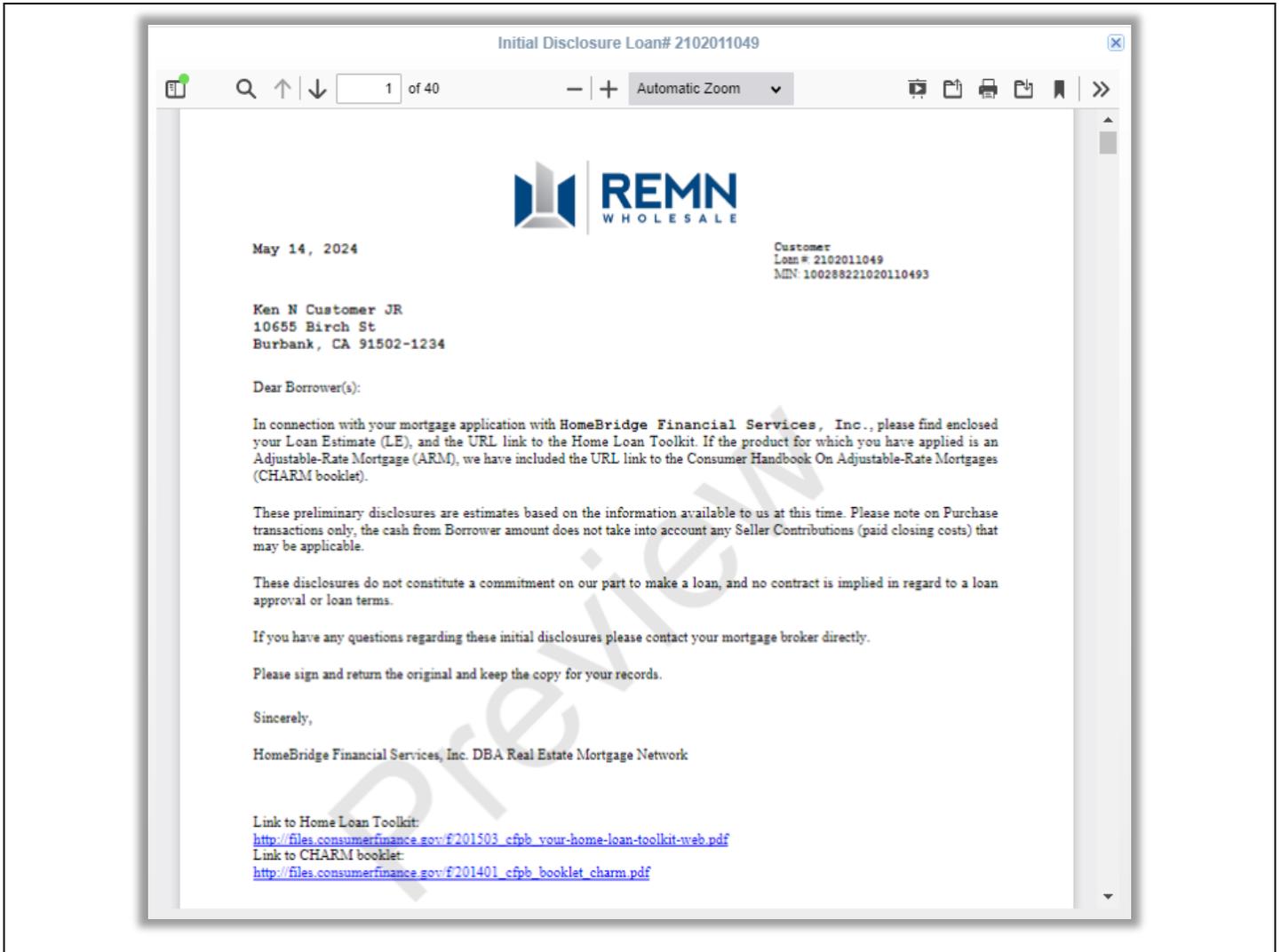
To preview the Initial Disclosure Package before submitting for Disclosures or to Setup, click the Preview Docs button in the banner and select Initial Disclosure Package.



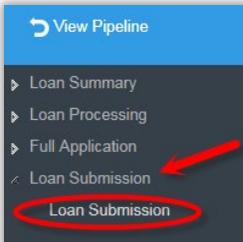
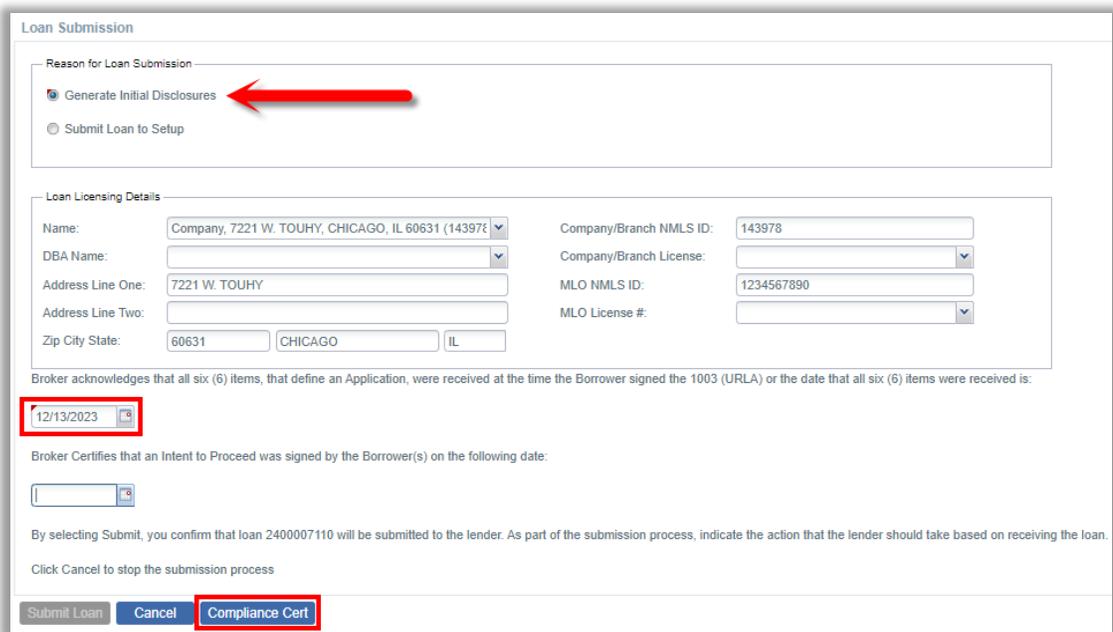
**Loan Status:** Registered      **Loan Purpose:** Purchase      **Loan Amount:** \$300,000.00  
**Borrower Name:** Customer, Ken N. JR      **Product:** Elite Access 30 yr Fixed      **Program:** Elite Access  
**Subject Property:** 10655 Birch St  
East Windsor, NJ 08520      **Interest Rate:** 4.250%  
**LTV/CLTV:** 88.24% / 88.24%      **Occupancy:** Investment      **Ratios:** 24.82% / 40.5%

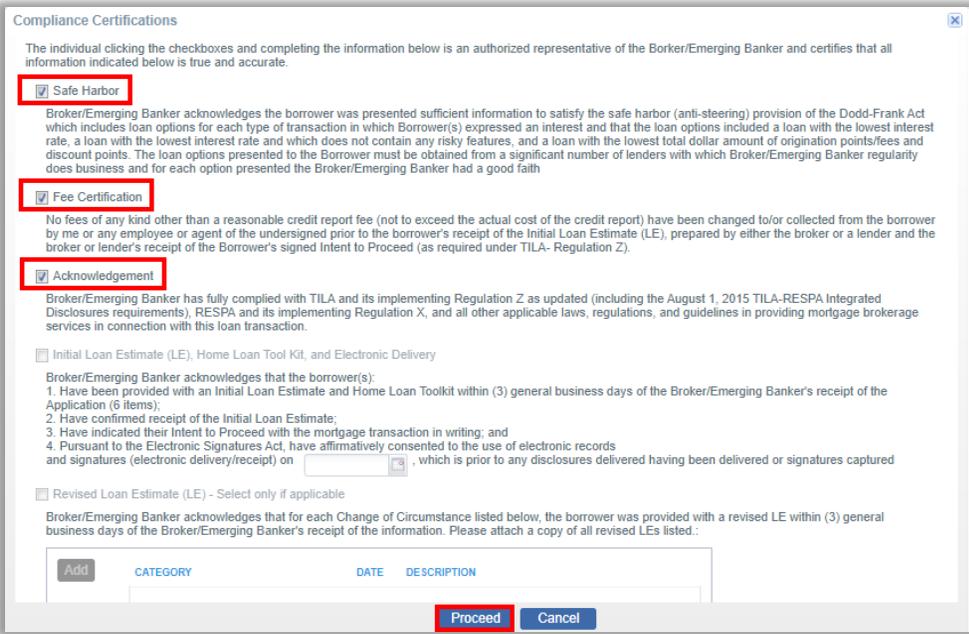
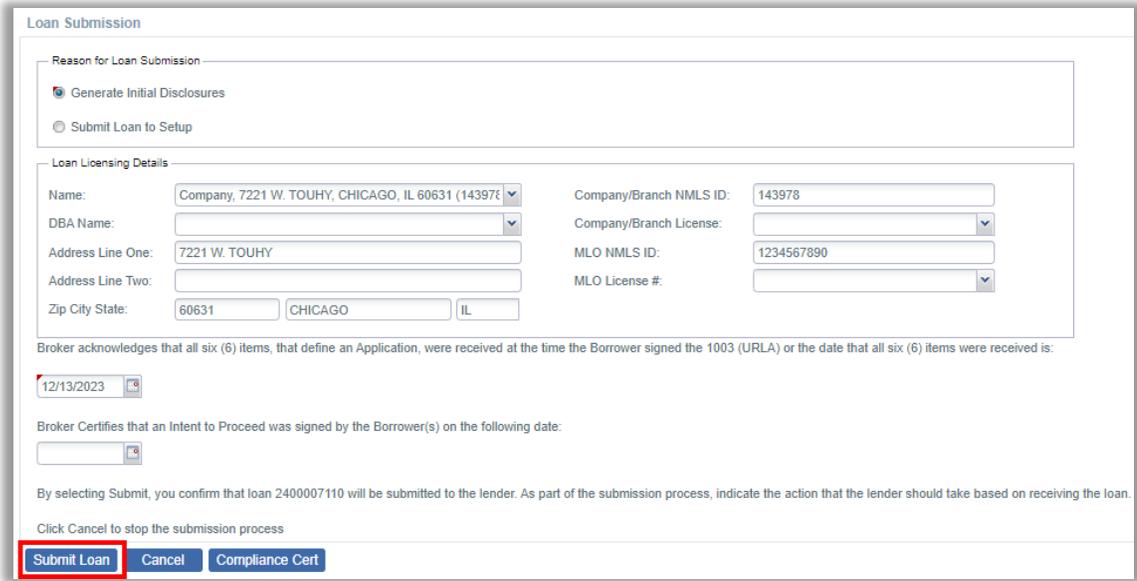
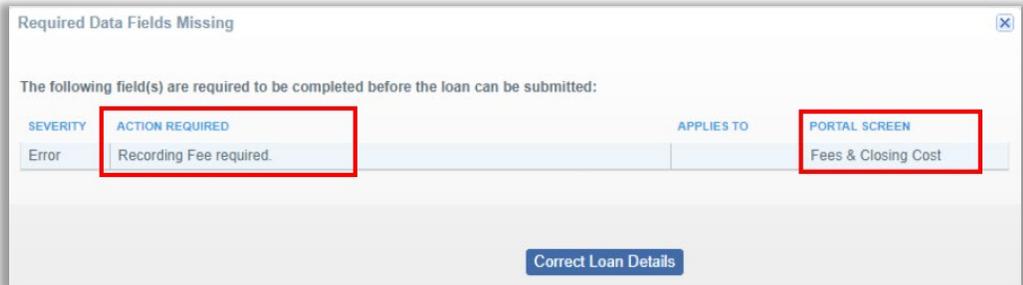
**Preview Docs**

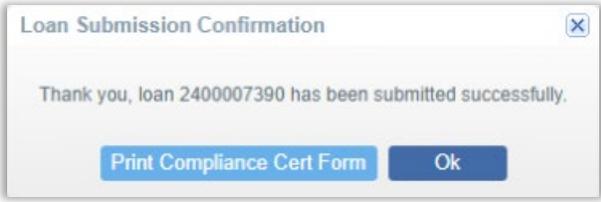
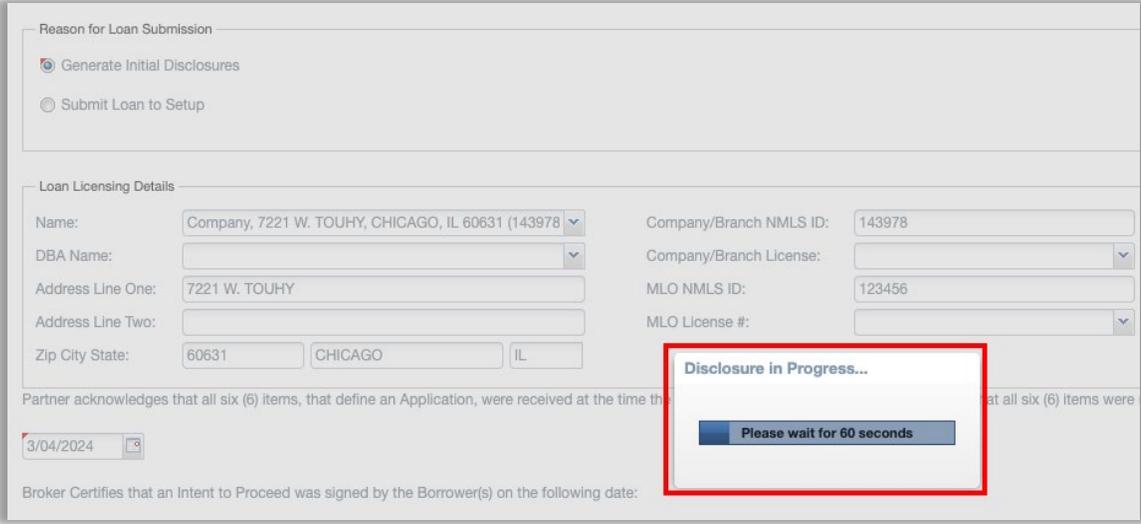
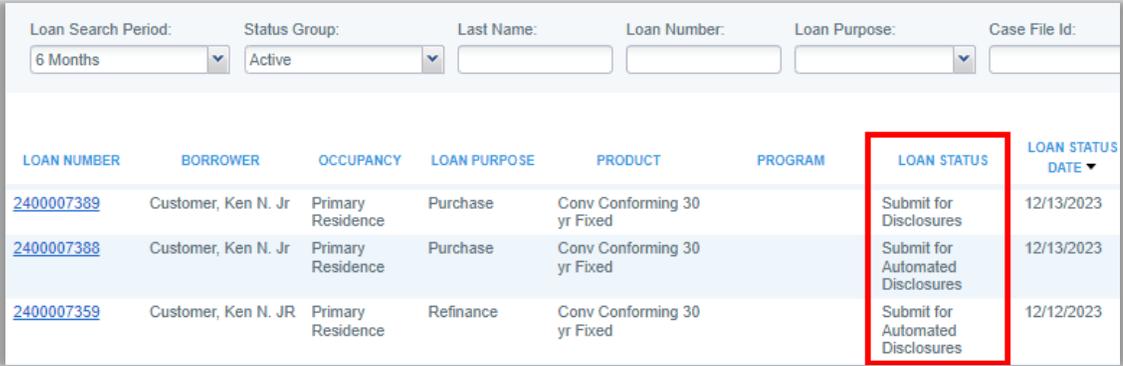
- URLA
- Loan Estimate
- Closing Disclosure
- Initial Disclosure Package**



## Generate Initial Disclosures

Step	Action
1	<p>Select <b>Loan Submission</b> to open the menu and click <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</b> application date (must be within three (3) days of the application date).</li> <li>Click the <b>Compliance Cert</b> button.</li> </ul> 

Step	Action
3	<ul style="list-style-type: none"> <li>The Compliance Certifications window will open.</li> <li>Place checkmarks to certify:               <ul style="list-style-type: none"> <li>✓ <b>Safe Harbor</b></li> <li>✓ <b>Fee Certification</b></li> <li>✓ <b>Acknowledgement</b></li> </ul> </li> <li>Click the <b>Proceed</b> button.</li> </ul> 
4	<p>Click the <b>Submit Loan</b> button.</p> 
5	<p>Submission stops will display any required fields needed for submission and the screen to resolve.</p> <ul style="list-style-type: none"> <li>See <a href="#">The HUB Submission Stops Guide</a> for complete instructions.</li> </ul> 
6	<p>Click <b>Yes</b> to confirm the submission.</p> 

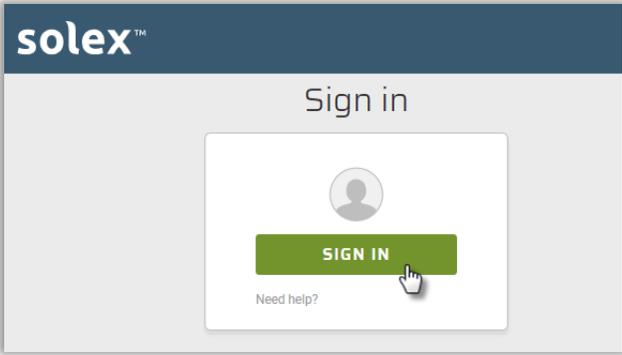
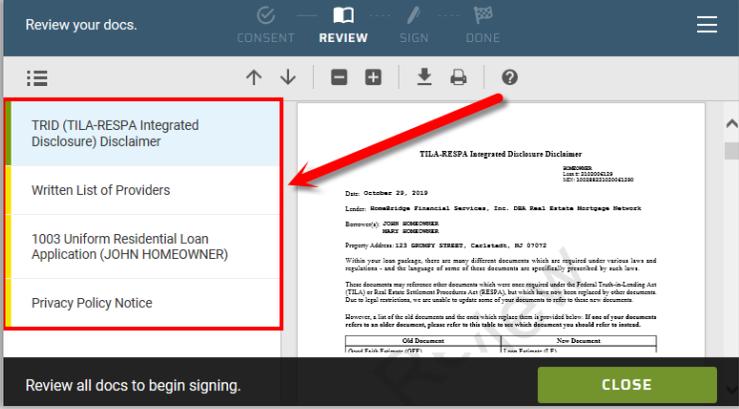
Step	Action
7	<p>Pop-up will confirm successful submission.</p>  <p><b>Note:</b> Click <b>Print Compliance Cert Form</b> to retain a copy.</p>
8	<p>A "Disclosure in Progress" wait message will appear.</p> 
9	<p>The View Pipeline screen will display the updated Loan Status:</p> <ul style="list-style-type: none"> <li>• Submit for Automated Disclosures (Generated Automatically)</li> <li>• Submit for Disclosures (Manually Generated by REMN Disclosure Department)</li> </ul> 

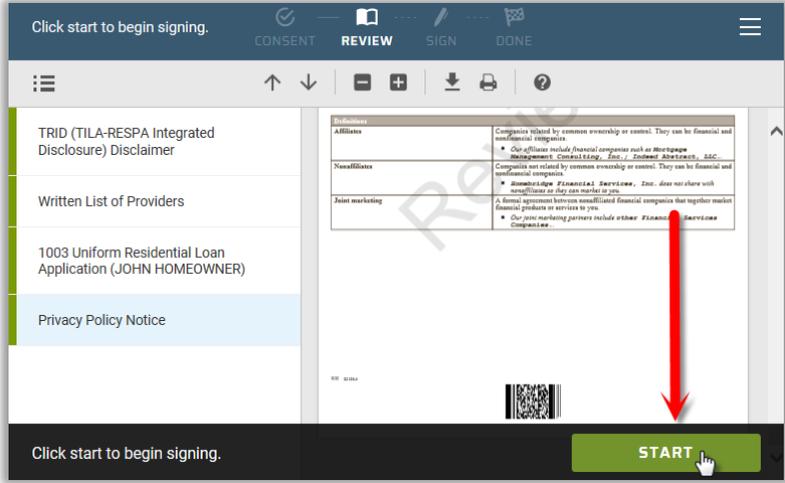
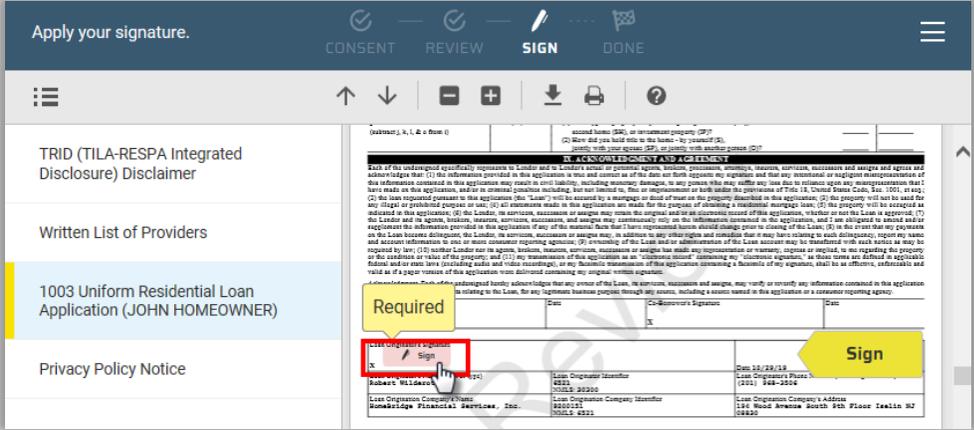
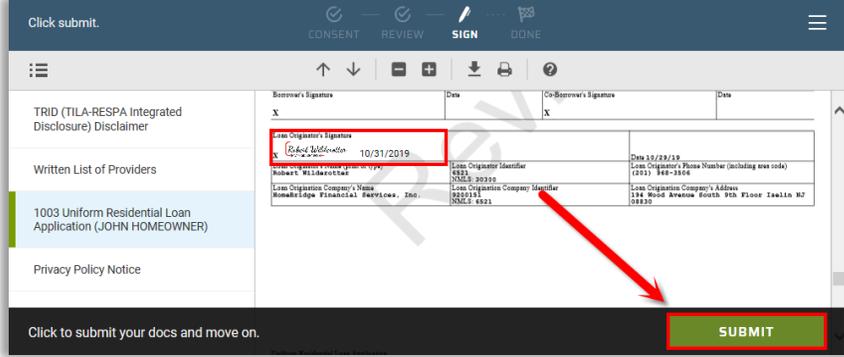
## E-Sign Instructions - Broker Mortgage Loan Originator

The Mortgage Loan Originator (MLO) is required to e-Sign certain mortgage loan documents when REMN generates the initial disclosure package. The MLO that took the application will receive the link to sign.

**Note:** If not eSigned, the Mortgage Loan Originator is required to provide a wet signed 1003 prior to the loan being submitted to underwriting.

Step	Action
1	<ul style="list-style-type: none"> <li>• You will receive an email from docmailer@solex.com. <ul style="list-style-type: none"> <li>- Subject: {loan number} – eDisclosures Ready to Sign.</li> </ul> </li> <li>• Click <b>Doc Link</b> to begin.</li> </ul>

Step	Action
	<div data-bbox="321 236 1430 647" style="border: 1px solid gray; padding: 10px;"> <p><b>From:</b> docmailer@solex.com &lt;docmailer@solex.com&gt;  <b>Sent:</b> Thursday, October 31, 2019 4:41 AM  <b>To:</b> Loan Officer &lt;lofficer@broker.com&gt;  <b>Subject:</b> 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: <a href="#">Doc Link</a>  <b>**Note: Your disclosure link will expire in TEN (10) days**</b></p> <p>We appreciate the opportunity to assist you. If you have specific questions, please contact your mortgage broker referenced</p> </div> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>The link will expire in 10 days and REMN cannot resend the link after expiration. <ul style="list-style-type: none"> <li>To have the link resent (within the 10 calendar days) – Contact contact the REMN Disclosure Department at <a href="mailto:tila@remn.com">tila@remn.com</a></li> </ul> </li> <li>You will receive a email reminder to E-sign your documents if the Doc Link is not accessed in 24hr.</li> </ul>
2	<p>A Solex window will appear. Click <b>SIGN IN</b>.</p> <div data-bbox="565 1064 1187 1419" style="border: 1px solid gray; padding: 10px; text-align: center;">  </div>
3	<ul style="list-style-type: none"> <li>A Consent window will open. Review the Electronic Records and Signatures Agreement.</li> <li>Click <b>ACCEPT</b> to receive and sign your documents electronically and continue.</li> </ul> <div data-bbox="383 1580 1377 2018" style="border: 1px solid gray; padding: 10px;">  </div>
4	<p>Review all the documents to begin signing.</p> <div data-bbox="508 2139 1247 2548" style="border: 1px solid gray; padding: 10px;">  </div>

Step	Action
5	<p>After reviewing the documents, click <b>Start</b> to begin signing.</p> 
6	<p>Click the <b>Sign</b> button to electronically sign and date where indicated.</p> 
7	<p>Upon completion, click <b>SUBMIT</b> to send your signed documents.</p> 
8	<p>Click the icons to <b>save</b> or <b>print</b> your signed mortgage documents. Click <b>SIGN OUT</b> to end the session.</p> 