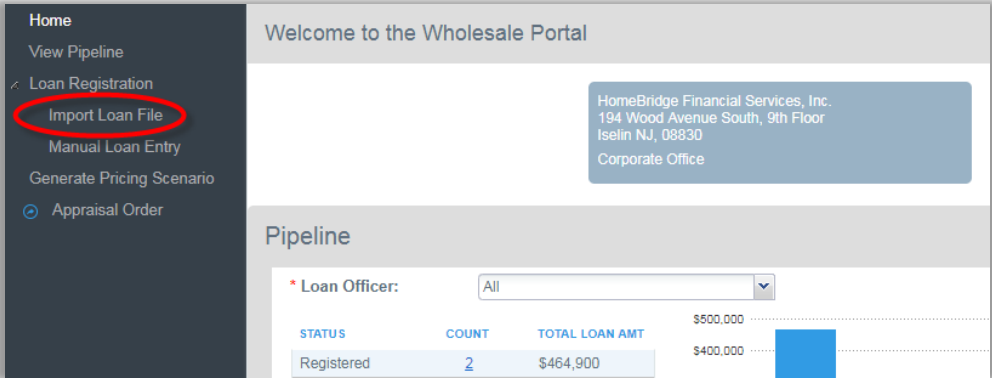
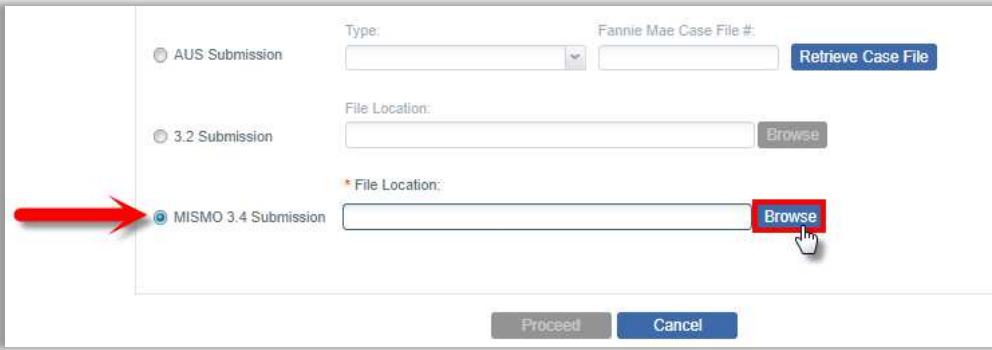
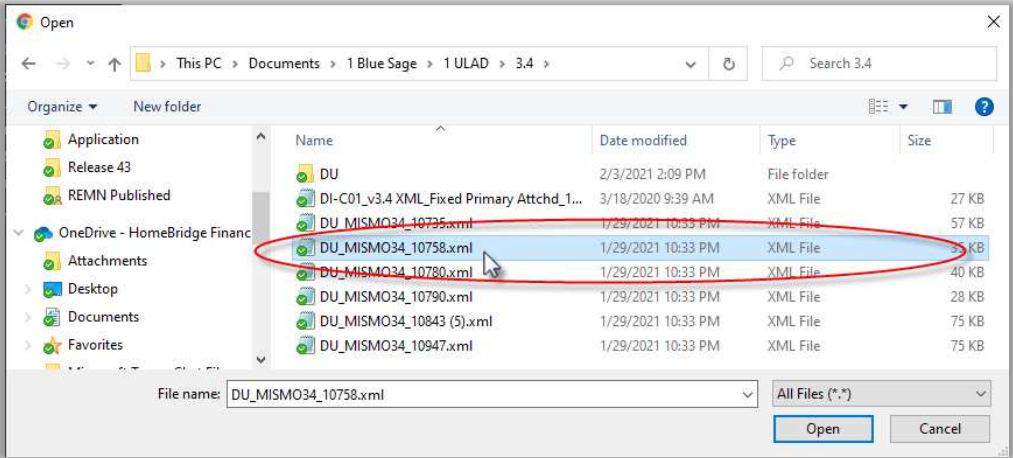
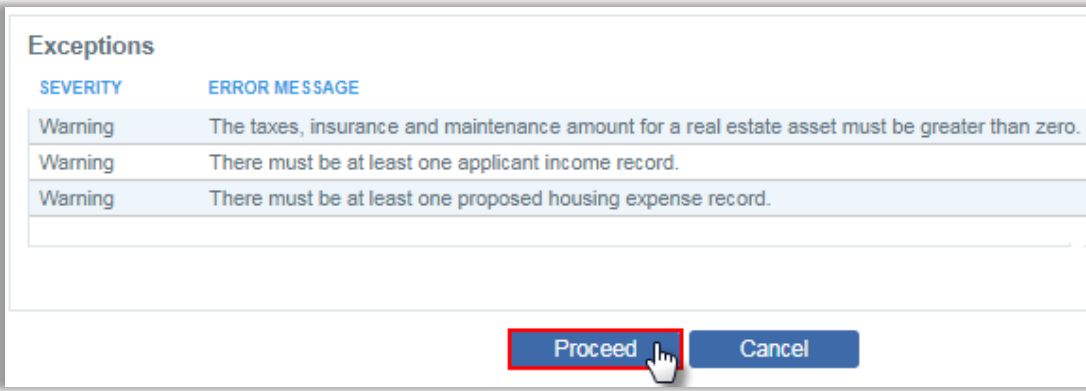


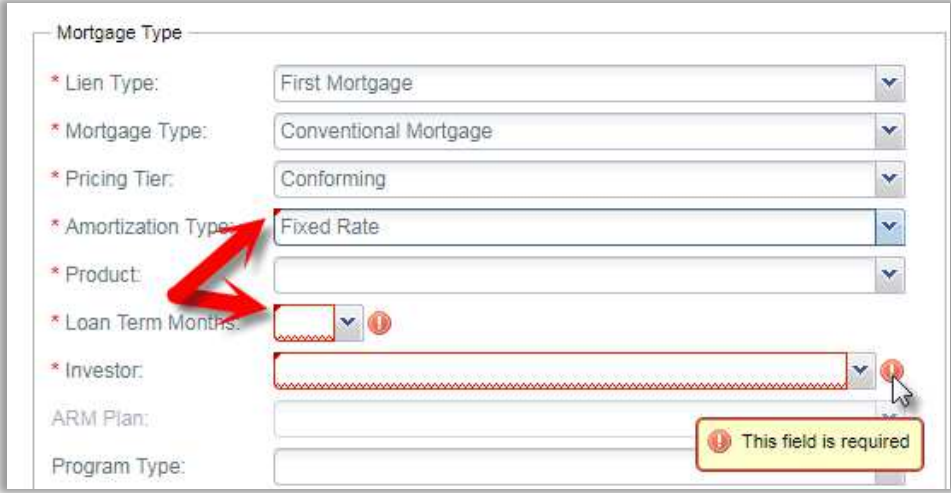

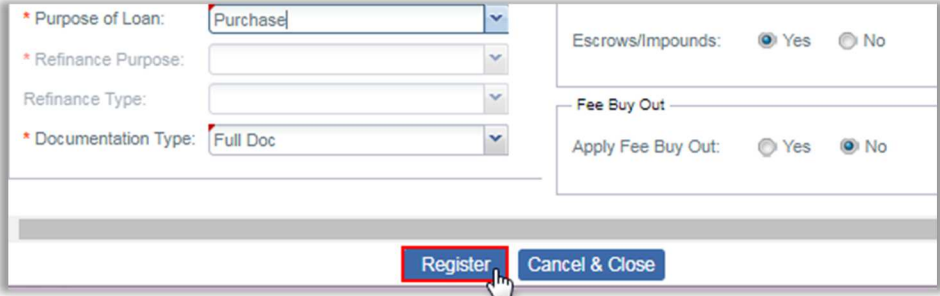

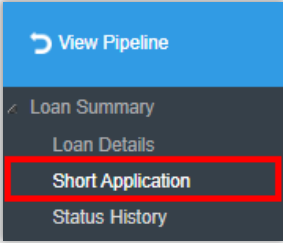
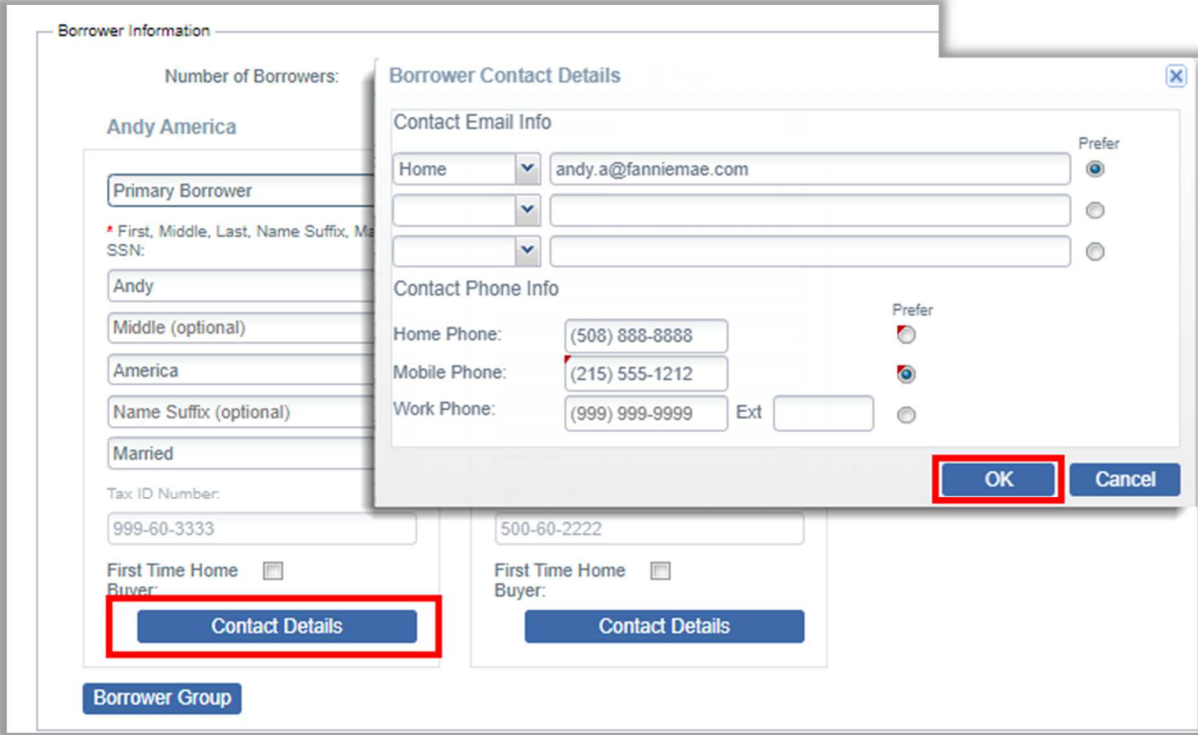
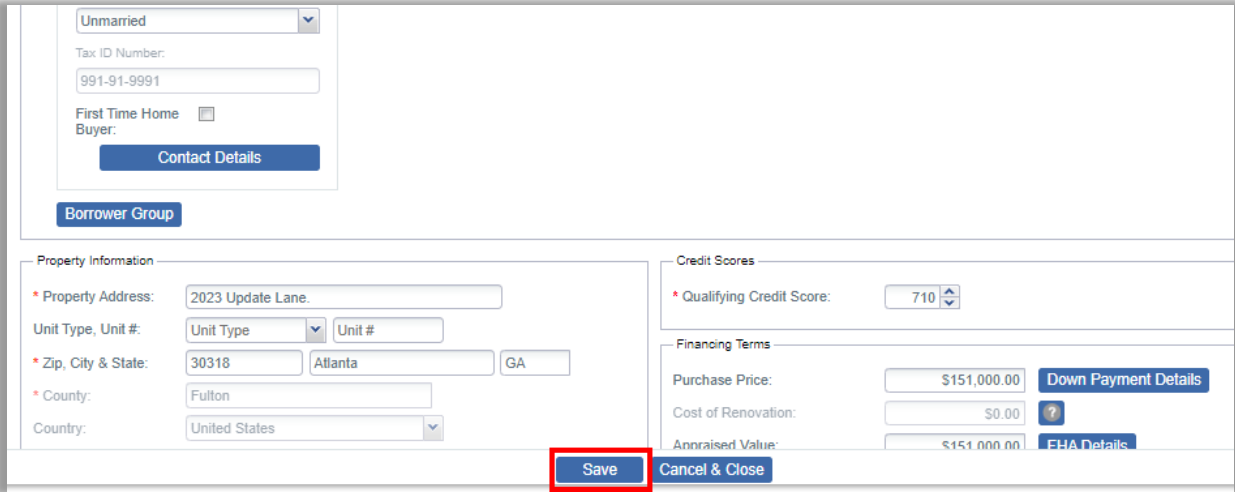


Import MISMO 3.4 file	
Step	Action
1	<p>From the home screen select Import Loan File under Loan Registration.</p> 
2	<p>Select MISMO 3.4 Submission and click the Browse button to navigate to the 3.4 file.</p> 
3	<p>Double-click the .xml file.</p> 
4	<p>Click Proceed to pull the loan information into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

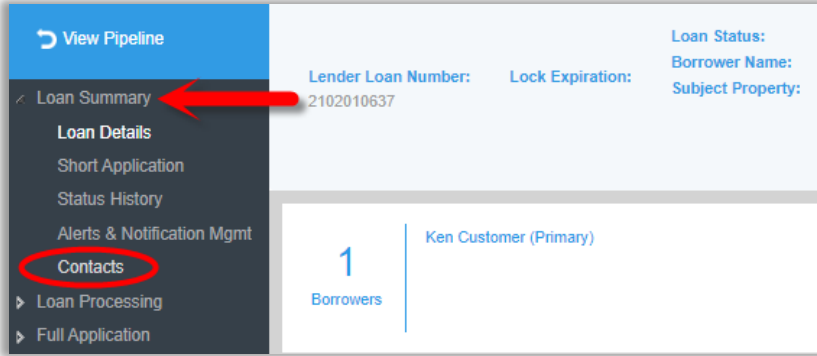
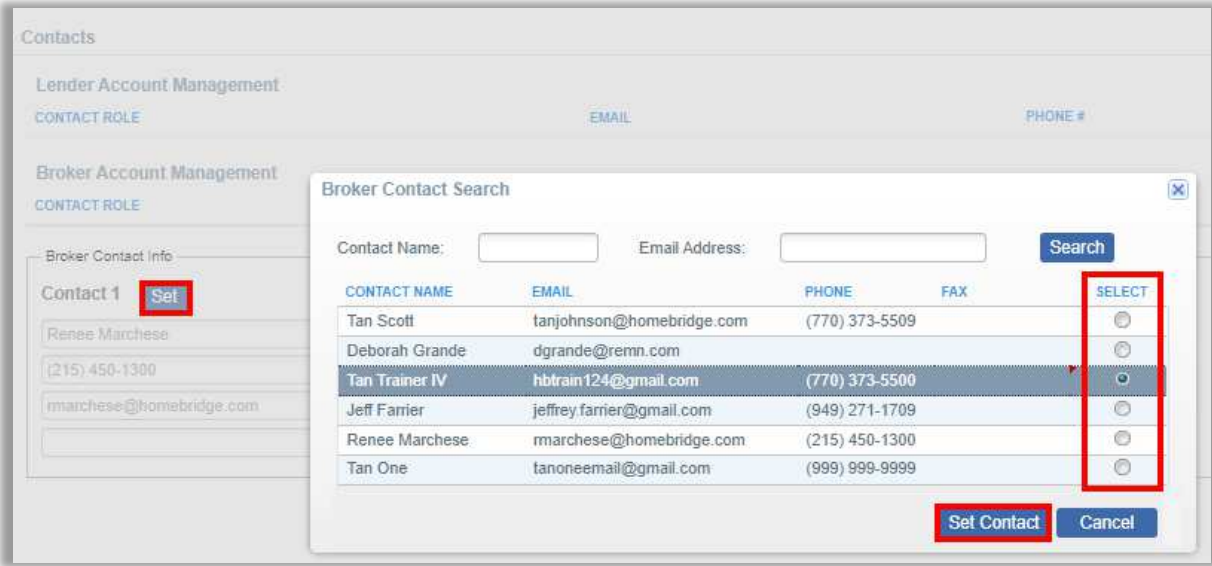
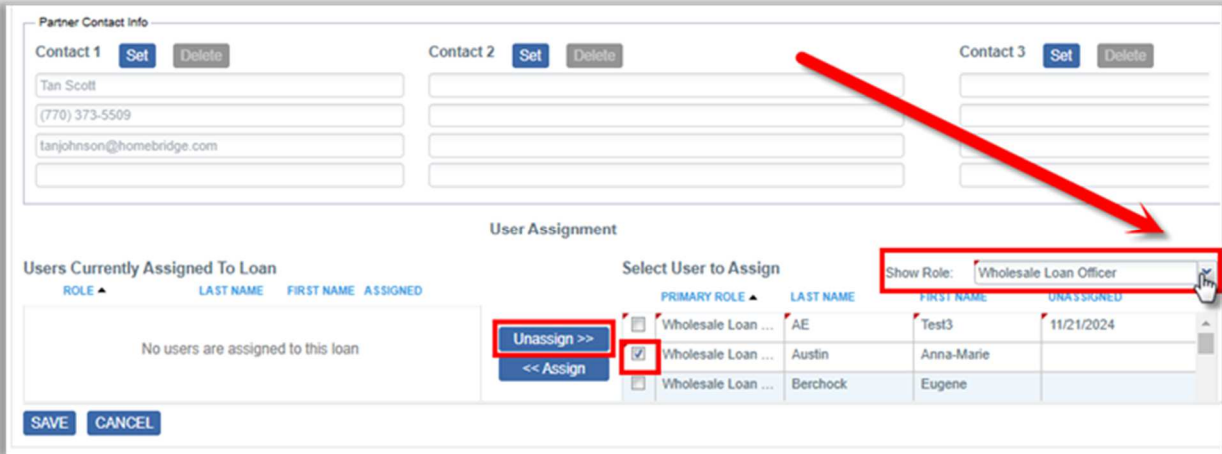
Step	Action
5	<div><p>Review the fields in the order they appear for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p><ul style="list-style-type: none">All required information is indicated by a *Missing required information indicated by User changed information is marked by a red indicator in the corner of the field.</div> <div></div> <div> Helpful Tip: You will need to manually enter the Loan Application Date, Settlement Date, and the Qualifying Credit Score.</div>
6	<div><p>Click Register at the bottom of the screen.</p></div> <div></div>
7	<div><p>A pop up message will display the REMN-issued Loan Number and confirm the Registration. (NOTE: Initial Disclosures will generate the REMN-issued loan number. The population of a Lender-issued loan number will be accomodated with a future software release)</p></div> <div></div>

Update Borrower Contact Information

Update the Mobile number for all Borrowers.

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

Enter Contact Information

Step	Action
1	<div><div>Go to Loan Summary → Contacts.</div><div></div></div>
2	<div><div><div>A list will appear with the Primary Contact and other HUB users from your company. Select 1-3 contacts from the list to receive loan status notifications.</div><div><ul style="list-style-type: none">Click the Set button for Contact 1.Select the applicable radio button from the list.Click Set Contact.Repeat for Contact 2 & 3 (as applicable).</div></div><div></div></div>
3	<div><div><div>Important:</div><div>If the MLO is not automatically assigned to the loan, follow the steps to manually assign the loan to the MLO:</div><div><ul style="list-style-type: none">Select User to Assign: Click the dropdown to Show RoleSelect Wholesale Loan OfficerClick the <<Assign button</div></div><div></div></div>

Step	Action									
4	<div>Click Save.</div> <div><div><div>Contacts</div><div><div>Lender Account Management</div><table><tr><th>CONTACT ROLE</th><th>CONTACT NAME</th><th>EMAIL</th><th>PHONE #</th></tr></table><div>Broker Account Management</div><table><tr><th>CONTACT ROLE</th><th>CONTACT NAME</th><th>EMAIL</th><th>PHONE #</th><th>URL</th></tr></table><div>Broker Contact Info</div><div><div>Contact 1 <div>Set</div></div><div><div>Tan Trainer IV</div><div>(770) 373-5500</div><div>hbtrain124@gmail.com</div><div></div></div><div><div>Contact 2 <div>Set</div></div><div><div>Renee Marchese</div><div>(215) 450-1300</div><div>rmarchese@homebridge.com</div><div></div></div></div><div><div>SAVE</div><div>CANCEL</div></div></div></div></div></div>	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #							
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL						

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	<div><div>Generate Title & Recording Fees</div> Click to automatically add standard Title Fees (may also be added manually via Quick Fees or Add New Fee). Generated title & recording fees may be deleted or edited, as applicable.</div> <div>Update Service Provider (if required) - Edited fees require updated Service Provider information.</div> <div>NOTE: The “Generate Title & Recording Fees” button automatically populates acceptable Service Provider information.</div> <div><div>1. Click The Service Providers Tab.</div><div>2. Click the hyperlink for the edited fee.</div><div>3. Update information in pop-up and save.</div></div>

Step	Action																																																																																				
	<div><div><div><div><div><div>Fees and Closing Costs</div><div>Credit for Rate Chosen:</div><div>Fees and Closing Cost</div><div>Service Providers</div><div>1</div></div><div><table><tr><th>SERVICE PROVIDER TYPE</th><th>SERVICE PROVIDER</th><th>DESCRIPTION</th></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>Title Cert/Opinion Fee</td></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>Closing Protection Letter</td></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>Closing Protection Letter</td></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>Lender's Title Insurance</td></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>Closing Coordination Fee</td></tr><tr><td>Title Insurance</td><td>Kenneth N. Smolar, Esq. d</td><td>E-Docs/E-Record/Rec.Svc.</td></tr><tr><td>Attorney</td><td>PC Law Associates, LLC</td><td>Attorney Fee</td></tr></table></div><div>2</div><div>Editing Provider</div><div>3</div><div>Service Provider Type: Title Insurance</div><div>* Service Provider: New Title Company</div><div>* Provider Address #1: 1234 First St</div><div>Provider Address #2:</div><div>* Zip, City & State: 17701 Williamsport PA</div><div>* Phone: (717) 555-1212</div><div>Fax:</div><div>Save</div><div>Cancel</div></div></div></div></div>	SERVICE PROVIDER TYPE	SERVICE PROVIDER	DESCRIPTION	Title Insurance	Kenneth N. Smolar, Esq. d	Title Cert/Opinion Fee	Title Insurance	Kenneth N. Smolar, Esq. d	Closing Protection Letter	Title Insurance	Kenneth N. Smolar, Esq. d	Closing Protection Letter	Title Insurance	Kenneth N. Smolar, Esq. d	Lender's Title Insurance	Title Insurance	Kenneth N. Smolar, Esq. d	Closing Coordination Fee	Title Insurance	Kenneth N. Smolar, Esq. d	E-Docs/E-Record/Rec.Svc.	Attorney	PC Law Associates, LLC	Attorney Fee																																																												
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2	<div><div>Quick Fees</div><div>Click to add multiple fees at once.</div><div><ul style="list-style-type: none">Use the Search bar at the top of the screen to quickly find fees.Place checkmark(s) next to the applicable fee(s).Enter the amount(s) to be paid by the borrower and/or seller.Click Save.</div><div><div>Add Fees</div><div>Search:</div><div><table><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><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">Prepays</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">Services You Can Shop For</td></tr><tr><td colspan="6">Services You Cannot Shop For</td></tr><tr><td colspan="6">Taxes and Other Government Fees</td></tr></table></div><div>Cancel</div><div>Save</div></div></div>	FEE DESCRIPTION	BORROWER AMOUNT	SELLER AMOUNT	SERVICE PROVIDER TYPE	PAY TO	FEE SECTION	<input checked="" type="checkbox"/> Pest Inspection (optional)	\$0.00	\$150.00	Pest Inspection	Third Party Provider	Other	<input type="checkbox"/> Septic (Optional)	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other	<input type="checkbox"/> Survey (Optional)	\$0.00	\$0.00	Survey	Third Party Provider	Other	<input type="checkbox"/> Transaction Coordination Fee	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Other	Prepays						<input type="checkbox"/> City / Town Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> County Property Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input checked="" type="checkbox"/> Flood Insurance	\$225.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> Garbage / Sanitation Tax	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	<input type="checkbox"/> Insurance Premium - Earthquake	\$0.00	\$0.00	Freeform Provider	Third Party Provider	Prepays	Services You Can Shop For						Services You Cannot Shop For						Taxes and Other Government Fees					
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3	<div><div>Add New Fee</div><div>Click to add one fee at a time.</div><div><ul style="list-style-type: none">Select the LE/CD Section, Fee Identifier, and Pay To (if applicable) from the dropdown lists.Enter the fee details.Click the Save button.</div><div><div>Add Fee</div><div>* LE/CD Section: Services You Cannot Shop For</div><div>* Fee Identifier: 0804</div><div>Fee description: Appraisal Fee</div><div>Service Provider Type: Appraisal</div><div>Pay To: Third Party Provider</div><div>Service Provider:</div><div>* Vendor Relationship: Services You Cannot Shop For</div><div>Finance Charge: <input type="checkbox"/></div><div>Total Amount: \$400.00 POC Amount: \$0.00</div><div>Borrower Amount (Due at Closing): \$400.00 POC Amount: \$0.00</div><div>Seller Amount (Due at Closing): \$0.00 POC Amount: \$0.00</div><div>Cancel</div><div>Save</div></div></div>																																																																																				

Step	Action																																																																																															
4	<div><div>Add New Escrow</div><div>Click to add an Escrow item.</div><div><ul style="list-style-type: none">Select the Escrow Item from the dropdown list.Enter the Annual Amount Due and the Months Collected.Cushion Months will reflect the required cushion based on the subject property state.Click Save.</div><div><div>Add an Escrow</div><div><div>LE/CD Section:G - Initial Escrow Payment At Closing</div><div>* Escrow Item:1006 - Flood Insurance Escrow</div><div>Escrow Description:Flood Insurance Escrow</div><div>Annual Amount Due:\$600.00</div><div>Months Collected:3</div><div>Cushion Months:2</div><div>CancelSave</div></div></div></div>																																																																																															
5	<div><div>Add/Edit Credits</div><div>Click to add or edit a Credit from the Banker or the Seller.</div><div><div>Add/Edit Credits</div><div><div>Broker / Banker Credit:\$3,235.00</div><div>Seller Credit:\$0.00</div><div>CancelSave</div></div></div></div>																																																																																															
6	<div><div>Review to ensure all fees are reflected accurately.</div><div>Reminder – When applicable, be sure to add Credit Report and Appraisal fees.</div><div><div>To edit a fee:</div><div><ul style="list-style-type: none">Click the fee description hyperlinkEnter changes on the pop-up<ul style="list-style-type: none">Indicate fee is seller paid – enter the amount in the Seller Amount fieldClick Save</div><div><div>Fees and Closing Costs</div><div><div>Credit for Rate Chosen:</div><div><div>Fees and Closing Cost</div><div>Service Providers</div></div><div><table><tr><th>SECTION</th><th>DESCRIPTION</th><th>SERVICE PROVIDER</th><th>AMOUNT</th><th>PAID BY</th></tr><tr><td>A</td><td>Underwriting Fees</td><td></td><td>\$0.00</td><td>FI</td></tr><tr><td>B</td><td>Flood Certification Fee</td><td></td><td>\$0.00</td><td></td></tr><tr><td>B</td><td>Tax Service Fee</td><td>CoreLogic</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Attorney Fee</td><td>PC Law A</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Closing Coordination Fee</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Closing Protection Letter</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Closing Protection Letter - Borrower</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>E-Docs/E-Record/Rec Sys Fee</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Lender's Title Insurance</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>C</td><td>Title Cert/Opinion Fee</td><td>Kenneth</td><td>\$0.00</td><td></td></tr><tr><td>E</td><td>Deed Recording</td><td></td><td>\$0.00</td><td></td></tr><tr><td>E</td><td>Deed State Tax/Stamp</td><td></td><td>\$200.00</td><td></td></tr><tr><td>E</td><td>GA Residential Mortgage Fee</td><td></td><td>\$0.00</td><td></td></tr><tr><td>E</td><td>Mortgage Intangible Tax</td><td></td><td>\$0.00</td><td></td></tr><tr><td>E</td><td>Mortgage Recording</td><td></td><td>\$0.00</td><td></td></tr><tr><td>F</td><td>Daily Interest Charges</td><td></td><td>\$0.00</td><td></td></tr><tr><td>F</td><td>Homeowner's Insurance Premium</td><td></td><td>\$0.00</td><td></td></tr><tr><td>H</td><td>Owner's Title Insurance (optional)</td><td>Kenneth N. Smolar, Esq. d/b/a PC Law</td><td>\$443.75</td><td></td></tr></table></div><div><div>Editing Fee</div><div><div>* LE/CD Section:Services You Can Shop For</div><div>* Fee Identifier:1104</div><div>Fee description:Lender's Title Insurance</div><div>Service Provider Type:Title Insurance</div><div>Pay To:Third Party Provider</div><div>Service Provider:Kenneth N. Smolar, Esq. d/b/a PC Law Asso</div><div>* Vendor Relationship:Services You Can Shop For</div><div>Finance Charge:<input type="checkbox"/></div><div>Total Amount:\$501.00POC Amount:\$0.00</div><div>Borrower Amount (Due at Closing):\$200.00POC Amount:\$0.00</div><div>Seller Amount (Due at Closing):\$301.00POC Amount:\$0.00</div><div>CancelSave</div></div></div></div></div></div></div>	SECTION	DESCRIPTION	SERVICE PROVIDER	AMOUNT	PAID BY	A	Underwriting Fees		\$0.00	FI	B	Flood Certification Fee		\$0.00		B	Tax Service Fee	CoreLogic	\$0.00		C	Attorney Fee	PC Law A	\$0.00		C	Closing Coordination Fee	Kenneth	\$0.00		C	Closing Protection Letter	Kenneth	\$0.00		C	Closing Protection Letter - Borrower	Kenneth	\$0.00		C	E-Docs/E-Record/Rec Sys Fee	Kenneth	\$0.00		C	Lender's Title Insurance	Kenneth	\$0.00		C	Title Cert/Opinion Fee	Kenneth	\$0.00		E	Deed Recording		\$0.00		E	Deed State Tax/Stamp		\$200.00		E	GA Residential Mortgage Fee		\$0.00		E	Mortgage Intangible Tax		\$0.00		E	Mortgage Recording		\$0.00		F	Daily Interest Charges		\$0.00		F	Homeowner's Insurance Premium		\$0.00		H	Owner's Title Insurance (optional)	Kenneth N. Smolar, Esq. d/b/a PC Law	\$443.75	
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Step

Action






To delete a fee:

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost

Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	BORROWER AMO...	SELLER AMOUNT	FINANCE CHARG...	FEE MODI...	MANUAL ...	DELETE
A	Broker Compensation		Broker	\$0.00	\$0.00	\$0.00			
A	Underwriting Fees		Lender	\$895.00	\$0.00	\$895.00			
B	Flood Certification Fee		Third Party Provider	\$10.00	\$0.00	\$10.00			
B	Tax Service Fee		Third Party Provider	\$83.00	\$0.00	\$83.00			
C	Closing Protection Letter	Linear Settlement Services, LLC	Third Party Provider	\$40.00	\$0.00	\$40.00			
C	Closing Protection Letter - Borrower	Linear Settlement Services, LLC	Third Party Provider	\$20.00	\$0.00	\$20.00			
C	Closing Protection Letter - Seller	Linear Settlement Services, LLC	Third Party Provider	\$0.00	\$55.00	\$0.00			
C	E-Docs/E-Record/Rec.Svc. Fee	Linear Settlement Services, LLC	Third Party Provider	\$58.00	\$0.00	\$0.00			
C	Lender's Title Insurance	Linear Settlement Services, LLC	Third Party Provider	\$1,300.00	\$0.00	\$0.00			

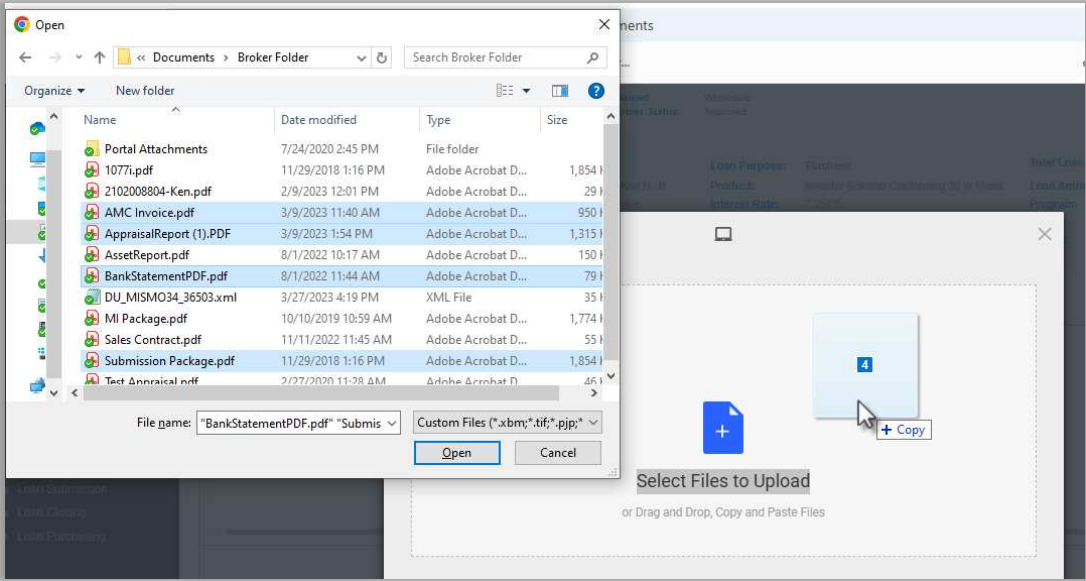
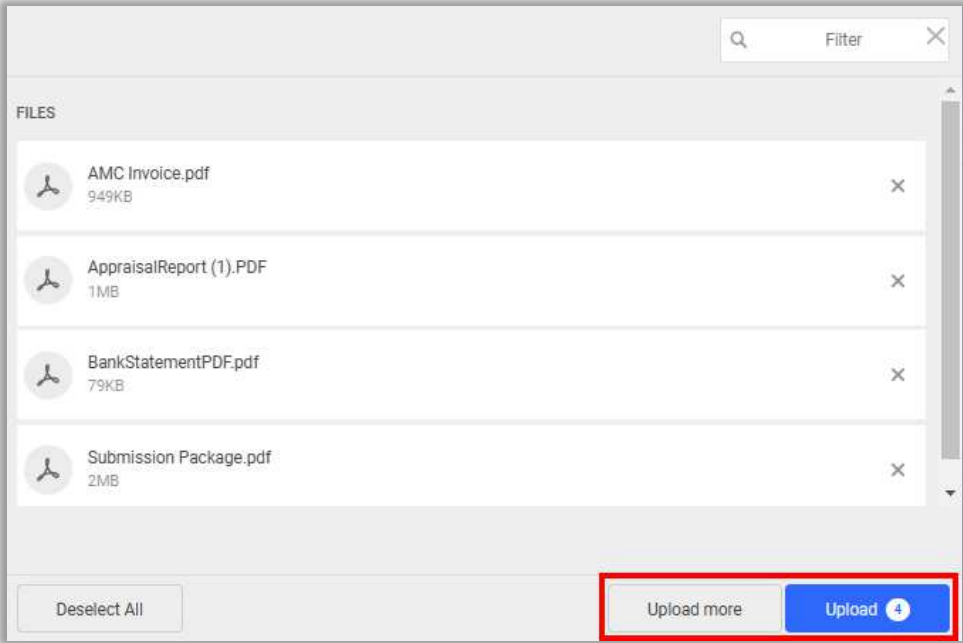

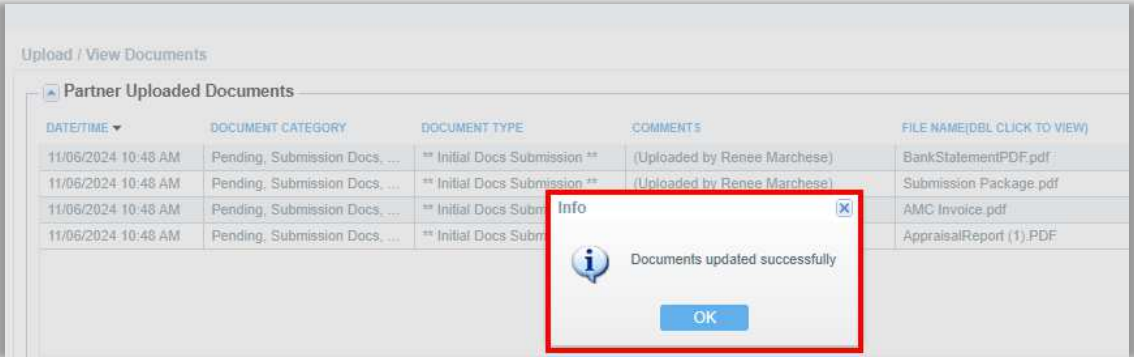
Note: Standard Lender Fees cannot be deleted.

Upload Documents

REMN minimum submission documents are not required in order to generate the Initial Disclosure package through the HUB.

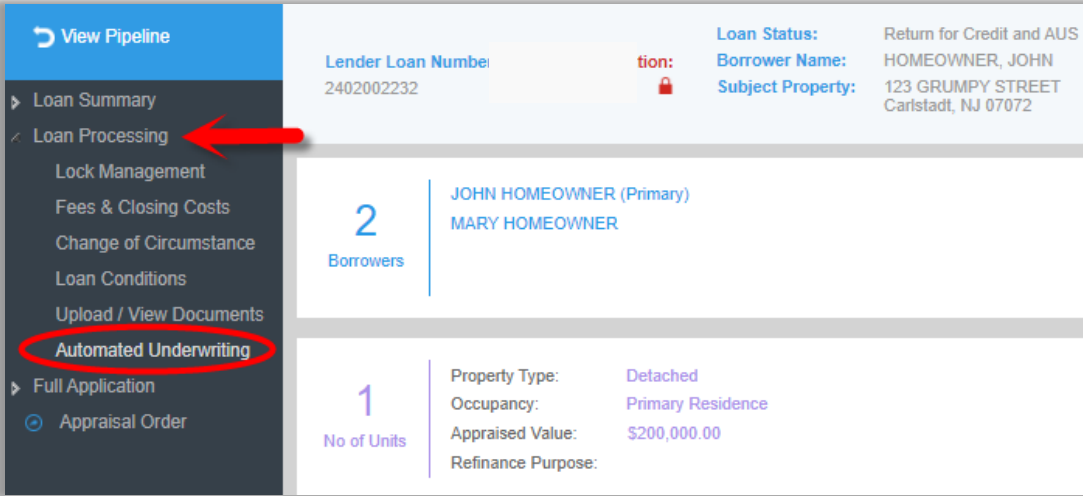
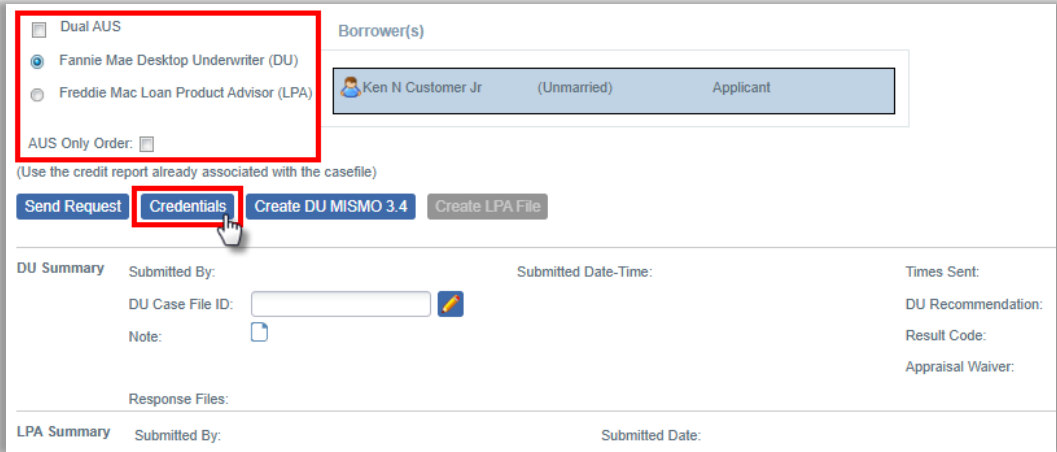
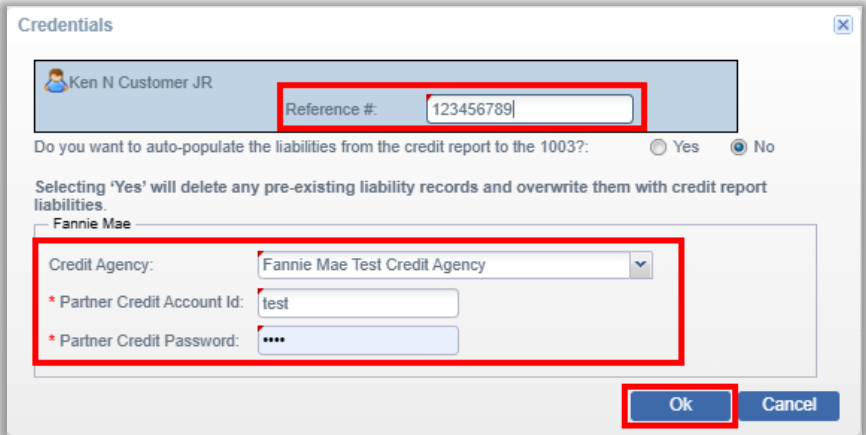
Standard [REMN Minimum Submission Document Requirements](#) will apply when submitting to Setup.

Step	Action
1	<div><div>Click Loan Processing to open the menu then Upload/View Documents.</div><div><div><div><div>View Pipeline</div><div>Loan Summary</div><div>Loan Processing</div><div>Lock Management</div><div>Fees & Closing Costs</div><div>Upload / View Documents</div><div>Loan File Update</div><div>Automated Underwriting</div></div><div><div>Lender Loan Number: 2102004948</div><div>Lock Expiration: Not Locked</div><div>Loan Status: Registered</div><div>Borrower Name: Public, Penr</div><div>Subject Property: 30 Apple Rd Lincroft, NJ</div></div><div><div>1</div><div>Borrowers</div><div>Penny Public (Primary)</div></div></div></div></div>
2	<div><div>Click Upload Documents at the bottom of the screen.</div><div><div><div>Upload / View Documents</div><div><div>Partner Uploaded Documents</div><div>DATE/TIME DOCUMENT CATEGORY</div></div><div><div>Additional Uploaded Documents</div><div>DATE/TIME DOCUMENT CATEGORY</div></div></div><div><div>Select Files to Upload</div><div>or Drag and Drop, Copy and Paste Files</div></div><div><div>Upload Documents</div><div>Remove Documents</div><div>Download All Additional Documents</div></div></div></div>



Step	Action
3	<p>Click the box to select files to upload, Drag & Drop or Copy & Paste files to upload.</p> <div></div> <p>Notes:</p> <ul style="list-style-type: none">• Click here for REMN Minimum Submission Requirements.• Only PDF's, TIFF's, TXT, HTM, HTML and XML can be uploaded.• Hold the Ctrl button and select multiple files to upload at once.
4	<ul style="list-style-type: none">• Review the list of files• Optional: Click Upload more and repeat step 3• Click Upload. <div></div> <p> Helpful Tip: The number of files to be uploaded will display on the Upload button.</p>
5	<p>The file(s) will display under Partner Uploaded Documents.</p> <div></div>

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

Step	Action
	<div><div>To Submit to LPA:</div><div><div><div><div></div><div>Ken N Customer JR</div></div><div><div>* Reference #:</div><div>123456789</div></div></div><div><div>Do you want to auto-populate the liabilities from the credit report to the 1003?:</div><div><div><div></div>Yes</div><div><div><div></div>No</div></div></div><div><div>Selecting 'Yes' will delete any pre-existing liability records and overwrite them with credit report liabilities.</div><div><div>Freddie Mac</div><div><div><div>* Credit Agency:</div><div>Factual Data</div></div><div><div>Partner TPO Number:</div><div>123456</div></div><div><div>Branch Identifier:</div><div>9999</div></div></div><div><div>Ok</div><div>Cancel</div></div></div></div></div><div>Note: Always choose not to auto-populate from the credit report.</div></div></div>
4	<div><div>Click the Send Request button to submit.</div><div><div><div><div><div><div></div>Dual AUS</div><div><div><div><div></div>Fannie Mae Desktop Underwriter (DU)</div><div><div></div>Freddie Mac Loan Product Advisor (LPA)</div></div></div><div><div>AUS Only Order:</div><div></div></div><div><div>(Use the credit report already associated with the casefile)</div><div><div><div>Send Request</div><div>Credentials</div><div>Create DU MISMO 3.4</div><div>Create LPA File</div></div></div></div></div><div><div>Borrower(s)</div><div><div><div><div></div>Ken N Customer JR</div><div>(Unmarried)</div><div>Applicant</div></div></div></div></div></div></div></div>
5	<div><div>To request a Reissue:</div><div><div><div><div><div><div></div>Fannie Mae Desktop Underwriter (DU)</div><div><div></div>Freddie Mac Loan Product Advisor (LPA)</div></div></div><div><div><div><div></div>AUS Only Order:</div><div><div><div></div></div></div></div><div><div>(Use the credit report already associated with the casefile)</div><div><div><div>Send Request</div><div>Credentials</div><div>Create DU MISMO 3.4</div><div>Create LPA File</div></div></div></div></div><div><div>Borrower(s)</div><div><div><div><div><div></div>John Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div><div><div><div></div>Mary Homeowner</div><div>(Unmarried)</div><div>Applicant</div></div></div></div></div></div><div><div>DU Summary</div><div><div>Submitted By:</div><div><div>DU Case File ID:</div><div>123456789</div></div></div><div><div>Submitted Date-Time:</div><div></div></div><div><div>Times Sent:</div><div></div></div><div><div>DU Recommendation:</div><div></div></div><div><div>Result Code:</div><div></div></div></div></div></div>

Step	Action
6	<div>Results will be returned in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report.</div> <div><div><div>DU Summary</div><div><div>Submitted By: Tan One</div><div>Submitted Date-Time: 8/01/2019 3:27 PM</div><div>Times Sent: 1</div><div>DU Case File ID: 1995925443</div><div>DU Recommendation: Approve/Eligible</div><div>Note: </div><div>Result Code: 3</div><div>Response Files: Underwriting Findings Html Underwriting Findings Pdf Credit Report Print Status Log</div></div></div><div><div>LPA Summary</div><div><div>Submitted By: Tan One</div><div>Submitted Date: 4/08/2020 9:01 PM</div><div>Times Sent: 1</div><div>Loan Product Advisor Key Identifier: A1259320</div><div>Documentation Level: Streamlined Accept</div><div>Evaluation Status: Complete</div><div>Loan Product Advisor Loan Identifier: L1274369</div><div>Credit Risk Classification: Accept</div><div>Note: </div><div>Response Files: Feedback Certificate Documentation Checklist Credit Report</div></div></div></div>

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

Total Loan Amount: \$300,000.00

Borrower Name: Customer, Ken N. JR

Product: Elite Access 30 yr Fixed

Loan Amount: \$300,000.00

Subject Property: 10655 Birch St
East Windsor, NJ 08520

Interest Rate: 4.250%

Program: Elite Access

LTV/CLTV: 88.24% / 88.24%

Occupancy: Investment

Ratios: 24.82% / 40.3%

Preview Docs

URLA

Loan Estimate

Closing Disclosure

Initial Disclosure Package

Initial Disclosure Loan# 2102010775

1 of 44

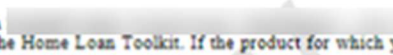
Automatic Zoom

May 7, 2024

Customer
Loan #: 2102010775
MIN: 5535553

Ken N Customer JR
10655 Birch St
Burbank, CA 91502-1234

Dear Borrower(s):

In connection with your mortgage application with , please find enclosed your Loan Estimate (LE), and the URL link to the Home Loan Toolkit. If the product for which you have applied is an Adjustable-Rate Mortgage (ARM), we have included the URL link to the Consumer Handbook On Adjustable-Rate Mortgages (CHARM booklet).

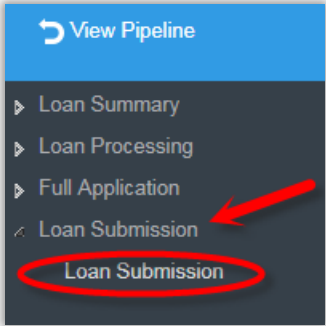
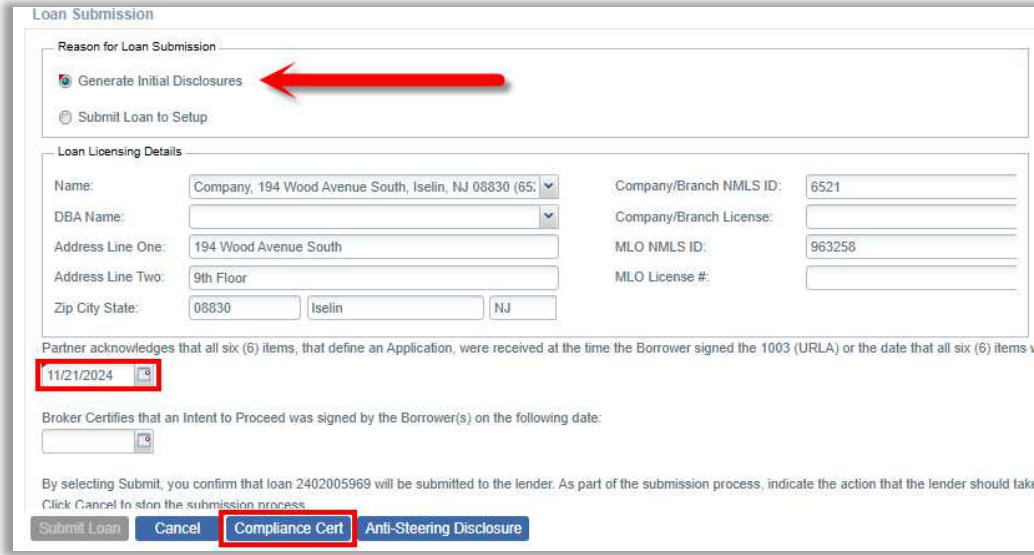
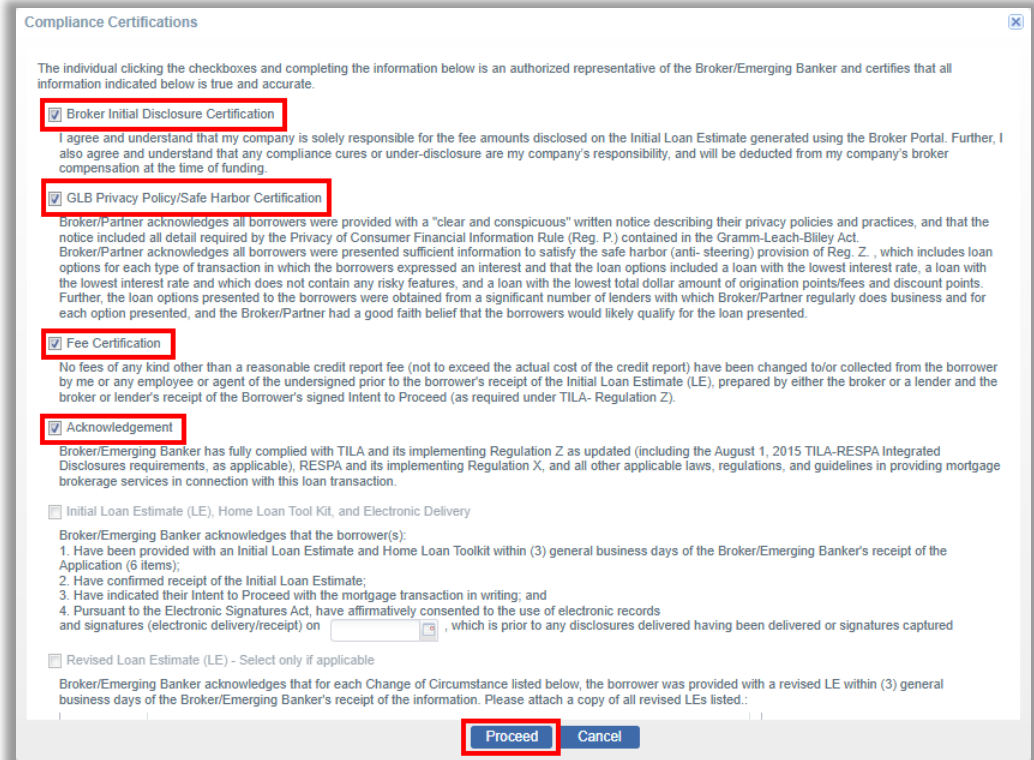
These preliminary disclosures are estimates based on the information available to us at this time. Please note on Purchase transactions only, the cash from Borrower amount does not take into account any Seller Contributions (paid closing costs) that may be applicable.

These disclosures do not constitute a commitment on our part to make a loan, and no contract is implied in regard to a loan approval or loan terms.

05.2025

13

Generate Initial Disclosures

Step	Action
1	<div>Select Loan Submission to open the menu and click Loan Submission.</div> <div></div>
2	<div><ul style="list-style-type: none">Select Generate Initial Disclosures.Enter the TRID/RESPA application date (must be within three (3) days of the application date).Click the Compliance Cert button.</div> <div></div> <div>Note: Intent to Proceed is not applicable when generating Initial Disclosures.</div>
3	<div><ul style="list-style-type: none">The Compliance Certifications window will open.Place checkmarks to certify:<ul style="list-style-type: none">✓ Broker/ED Initial Disclosure Certificate✓ GLB Privacy Policy/Safe Harbor Certification✓ Fee Certification✓ AcknowledgementClick the Proceed button.</div> <div></div>

Step	Action
4	<div>Click the Submit Loan button.</div> <div><div><div>Loan Submission</div><div><div>Reason for Loan Submission</div><div><div><div><input checked="" type="radio"/> Generate Initial Disclosures</div><div><input type="radio"/> Submit Loan to Setup</div></div></div></div><div><div>Loan Licensing Details</div><div><div><div>Name:</div><div>Company, 10509 Vista Sorrento Pkwy #400, San Diego, CA</div></div><div><div>DBA Name:</div><div></div></div><div><div>Address Line One:</div><div>10509 Vista Sorrento Pkwy #400</div></div><div><div>Address Line Two:</div><div></div></div><div><div>Zip City State:</div><div>92121</div><div>San Diego</div><div>CA</div></div></div><div><div>Company/Branch NMLS ID:</div><div>135622</div></div><div><div>Company/Branch License:</div><div></div></div><div><div>MLO NMLS ID:</div><div>963258</div></div><div><div>MLO License #:</div><div></div></div></div><div><div>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 is</div><div><div>4/03/2025</div><div></div></div></div><div><div>Broker Certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:</div><div><div>Submit Loan</div><div>Cancel</div><div>Compliance Cert</div><div>Anti-Slipping Disclosure</div></div></div></div></div>

Step

Action

The View Pipeline screen will display the updated **Loan Status**:

Submit for Automated Disclosures (Generated Automatically)

Submit for Disclosures (Manually Generated by REMN Disclosure Department)

Loan Search Period:

Status Group:

Last Name:

Loan Number:

Loan Purpose:

Case File Id:

6 Months

Active

LOAN NUMBER

BORROWER

OCCUPANCY

LOAN PURPOSE

PRODUCT

PROGRAM

LOAN STATUS

LOAN STATUS DATE

2400007389

Customer, Ken N. Jr

Primary Residence

Purchase

Conv Conforming 30 yr Fixed

Submit for Disclosures

12/13/2023

2400007388

Customer, Ken N. Jr

Primary Residence

Purchase

Conv Conforming 30 yr Fixed

Submit for Automated Disclosures

12/13/2023

2400007359

Customer, Ken N. JR


Primary Residence

Refinance

Conv Conforming 30 yr Fixed

Submit for Automated Disclosures

12/12/2023

Loan Status will display **Initial Disclosures Sent** on the Loan Details screen. Click the  to view the package.

9

Lender Loan Number:

2402005912

Lock Expiration:

Loan Status:

Initial Disclosures Sent

Loan Purpose:

Purchase

Total Loan Amount:

\$300,000.00

Preview Doc

Borrower Name:

Customer, Ken N. JR

Product:

Elite Access 30 yr Fixed

Loan Amount:

\$300,000.00

Subject Property:

10655 Birch St
Burbank, CA 91502-1234

Interest Rate:

4.250%

Program:

Elite Access 12 Month Alter

LTV/CLTV:

88.24% / 88.24%

Occupancy:

Primary Residence

Ratios:

12.65% / 15.98%

1

Borrowers

Ken Customer (Primary)

1

No of Units

Property Type:

Attached

Occupancy:

Primary Residence

Appraised Value:

\$340,000.00

Refinance Purpose:

700

Credit Score

Loan Term:

360

Escrows / Impounds:

Yes

Documentation Type:

Alternative

ARM Margin:

0.000%

ARM Index:

0.000%

Document/Item Expires On

0

Total Expired

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:

9/09/2024

Initial Disclosure Due Date:

9/12/2024

ECOA Application(Reg B) Date:

Intent to Proceed Date:

First Allowable Closing Date:

9/17/2024

Estimated Closing Date:

10/01/2024

Firm Closing Date:

Initial CD Due Date - Mail:

9/20/2024

Initial CD Due Date - eSent:

9/26/2024

Rescission Date:

Funding Date:

10/01/2024

Disclosure Dates

Initial Loan Estimate Sent Date:

9/09/2024

Initial Loan Estimate Received Date:

9/12/2024

Revised Loan Estimate Sent Date:

Revised Loan Estimate Received Date:

Initial Closing Disclosure Sent Date:

Initial Closing Disclosure Received Date:

Revised Closing Disclosure Sent Date:

Revised Closing Disclosure Received Date:

Disclosure Delivery History

DOCUMENT PACKAGE

DESTINA...

GENERAT...

LAST GENERATION DAT...

DISCLOSURE

PACKAGE SIGNED DATE/...

INFO

PACKAGE

Initial Disclosure

E-Sign

System ...

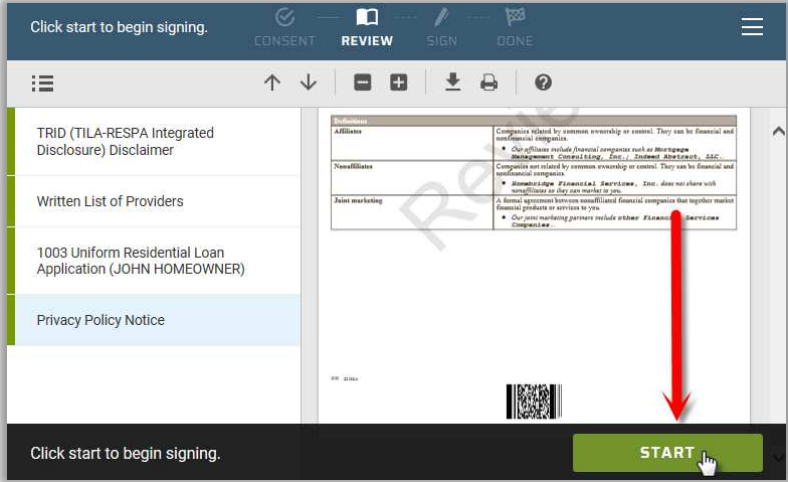
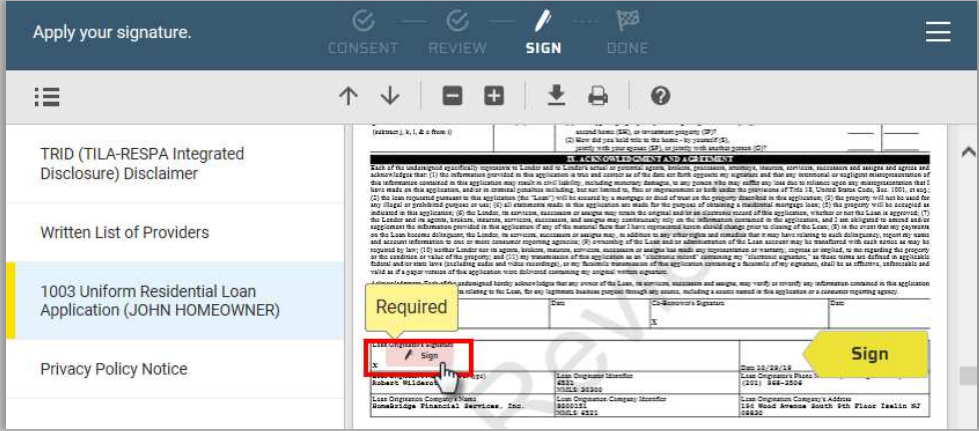
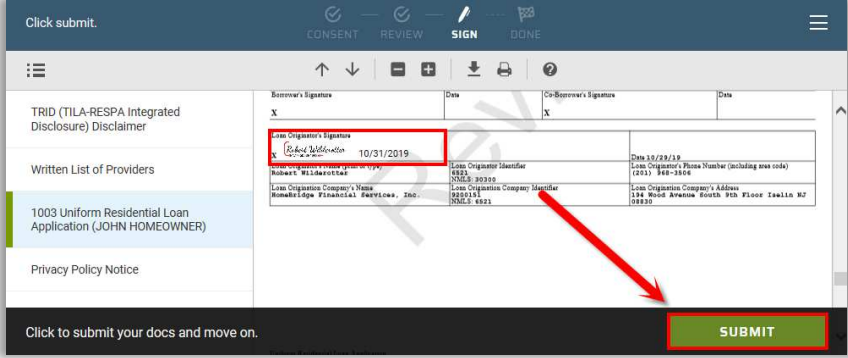
9/09/2024 6:45 PM

Loan Estimate

Info

Link

E-Sign Instructions - Mortgage Loan Originator	
<p>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.</p> <p>Note: If not eSigned, the Mortgage Loan Originator is required to provide a wet signed 1003 prior to the loan being submitted to underwriting.</p>	
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.

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