

## Request Initial Disclosures (Emerging Banker)

Emerging Bankers who have REMN prepare their CD and Closing Documents (“ED’s”) will have the ability to generate initial disclosures through the HUB.

States currently eligible for automated disclosures (additional states will be available in the future):

**AL, AR, AZ, CA, CO, FL, GA, HI, KY, MD, MI, NC, NJ, NM, NY, OH, PA, SC, TN, TX, UT, VA, and WA**

All initial disclosure packages include federal, state, and program disclosures and are delivered to the borrower and MLO to electronically sign. Emerging Bankers can request initial disclosures with or without a full credit package. **(NOTE: Documents will print with a REMN-issued loan number)**

### Initial Disclosure Packages will Include:

- 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 Emerging Banker’s responsibility to provide their own privacy notice to the borrower when required.**

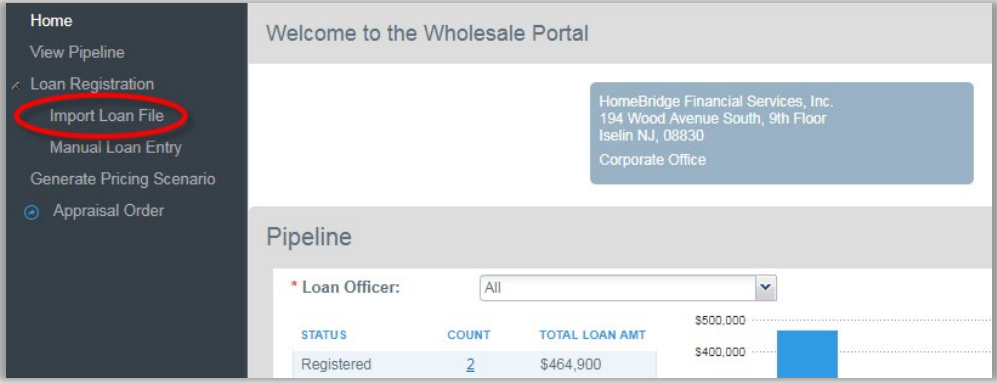
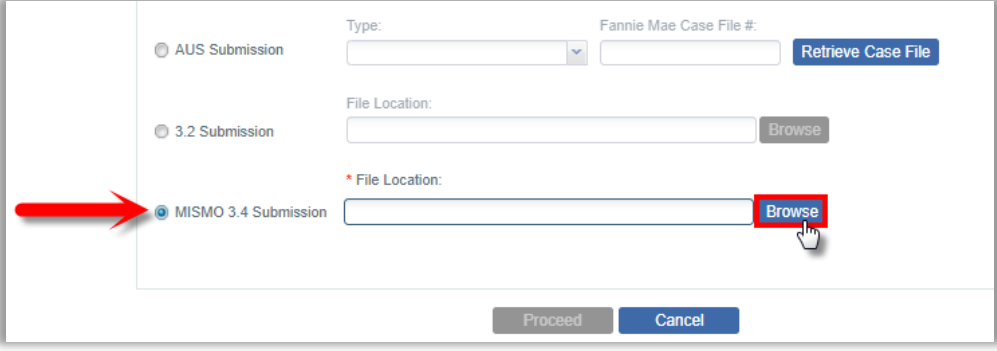
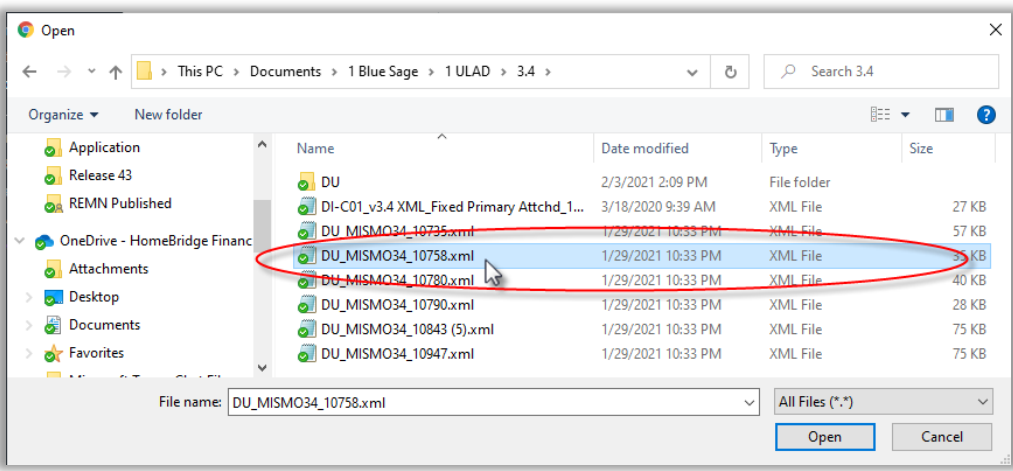
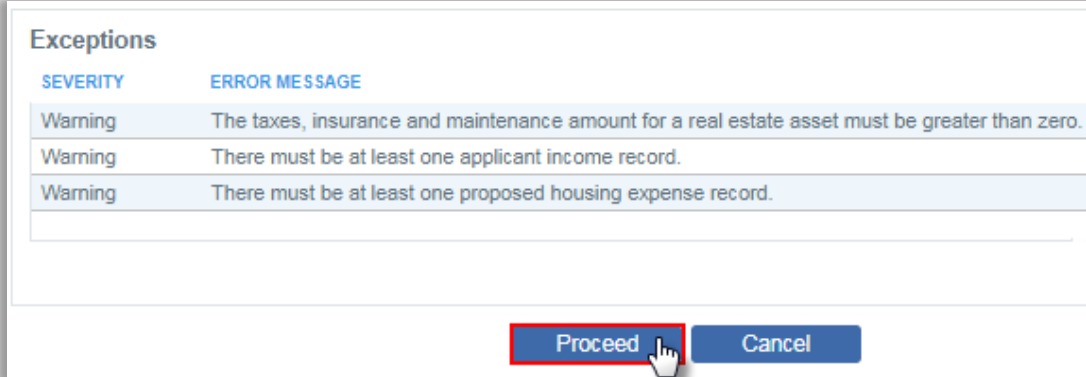

### Process Overview:


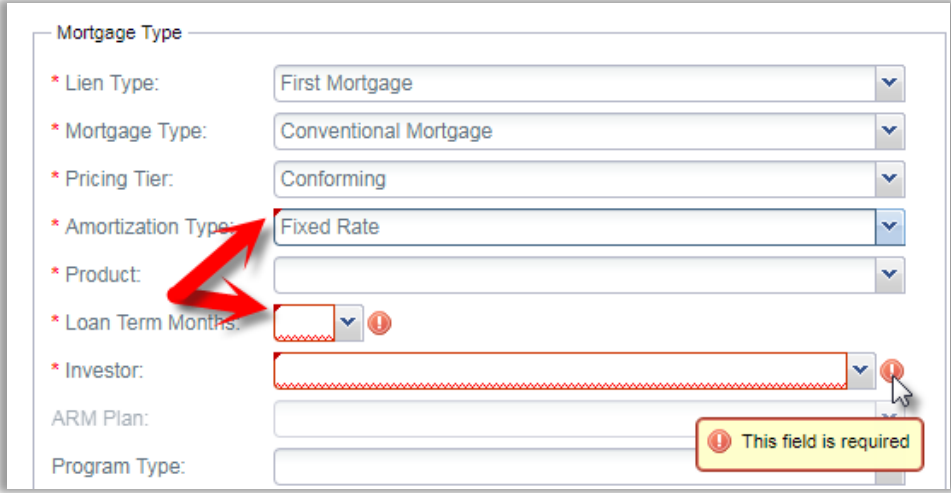

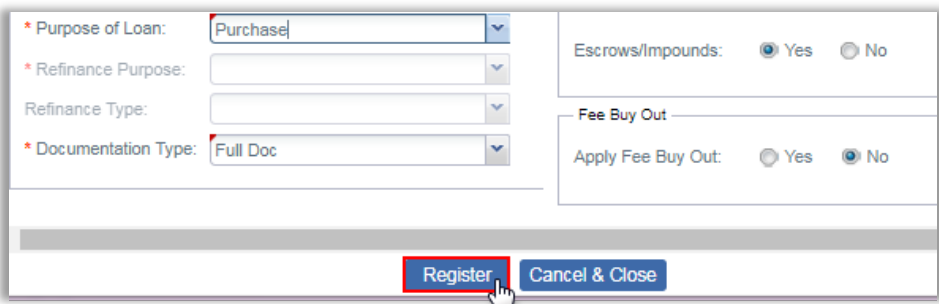
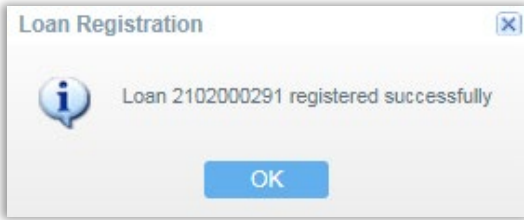
1. Import MISMO 3.4 file
2. Update Borrower Contact Information
3. Enter Contact Information
4. Enter Fees & Closing costs
5. Upload Documents (optional)
6. Submit to AUS (optional)
7. Preview Initial Disclosures
8. Generate Initial Disclosures (MLO will receive a confirmation email)
9. The MLO must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

### Notes:

- The Borrower and MLO 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 MLO and Borrower(s) have electronically signed all disclosures, the Emerging Banker 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**

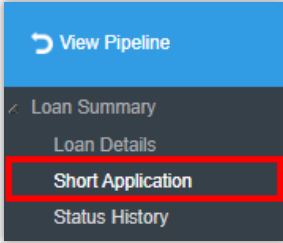
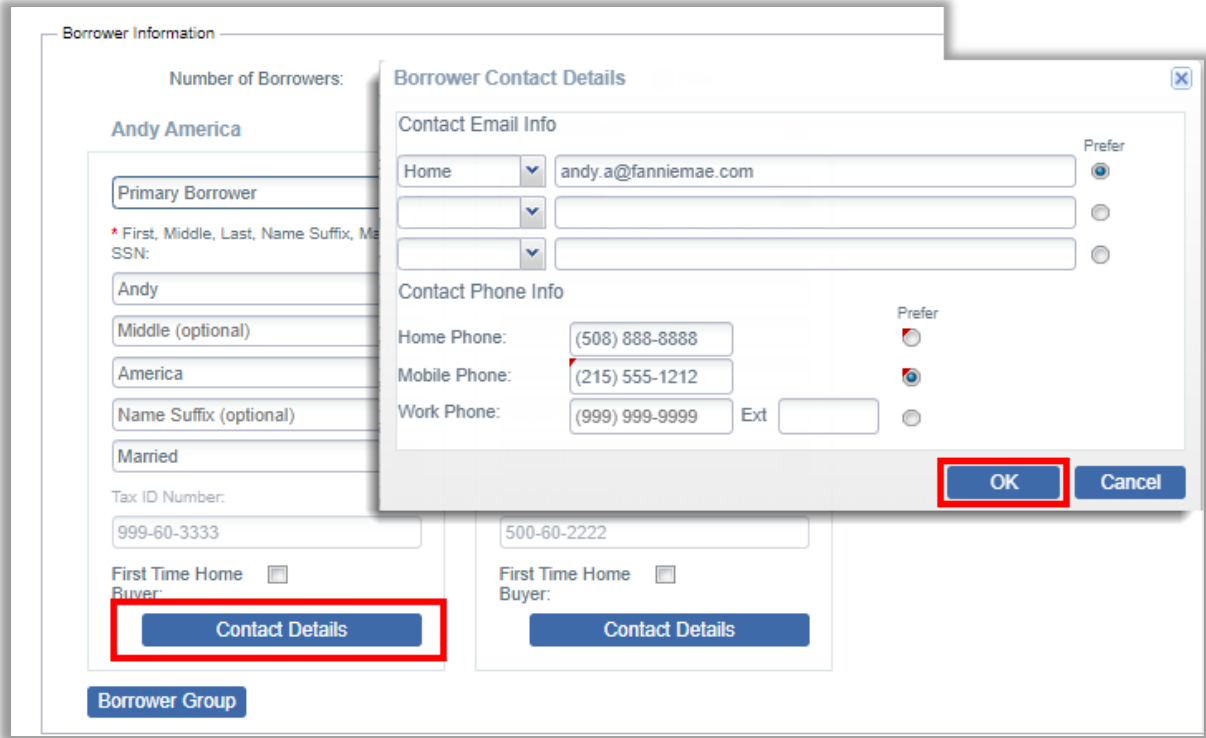
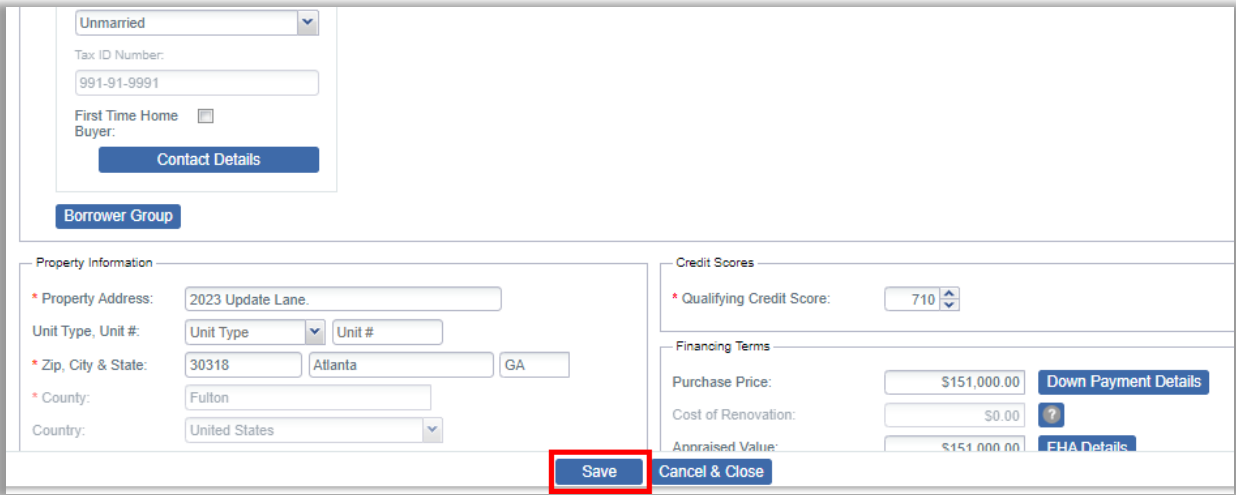
## Import MISMO 3.4 file

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>

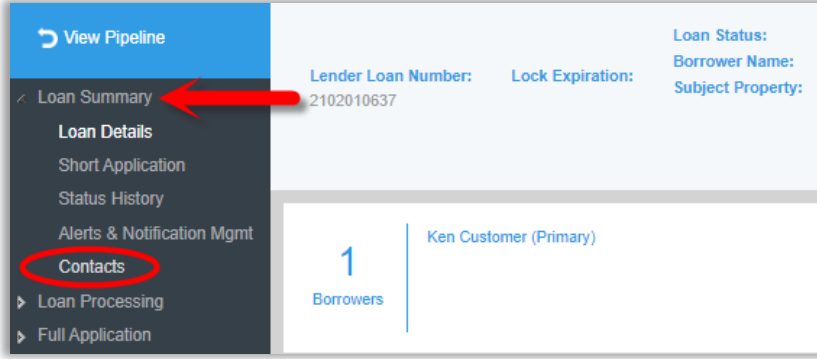
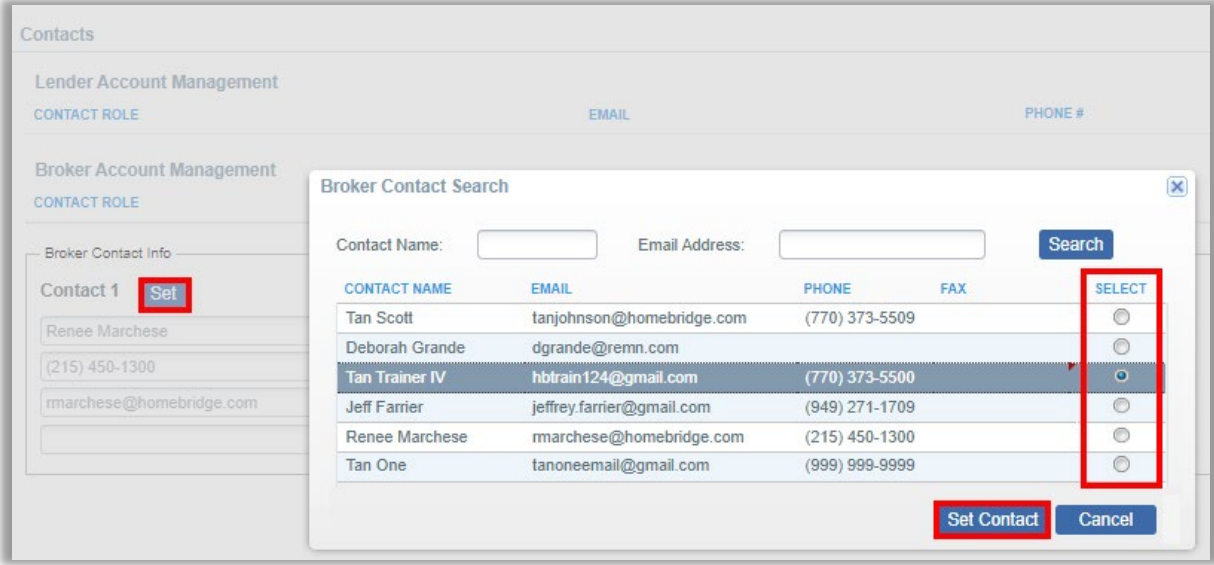
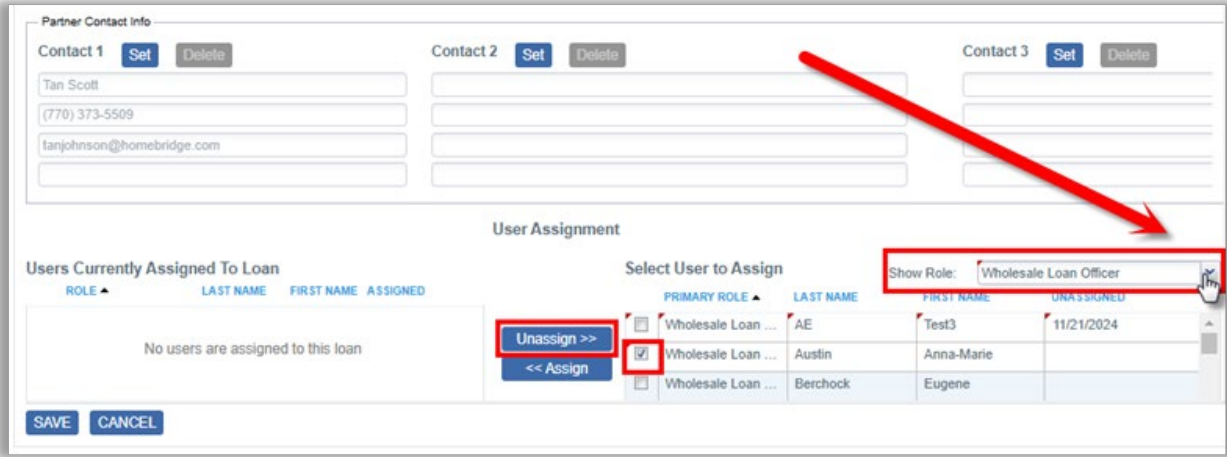
Step	Action
5	<p>Review the fields <b>in the order they appear</b> for any missing or incorrect information. The dropdown lists are dependent on the information entered earlier on the screen.</p> <ul style="list-style-type: none"> <li>• All required information is indicated by a *</li> <li>• Missing required information indicated by </li> <li>• User changed information is marked by a 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 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 accommodated with a future software release)</p> 

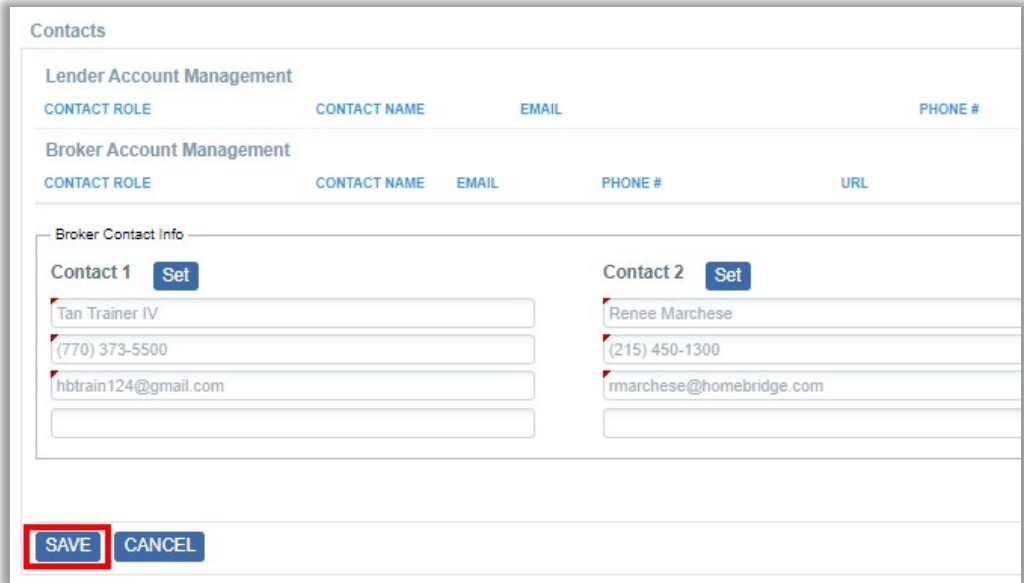
## Update Borrower Contact Information

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 Primary Contact and other HUB users from your company. Select 1-3 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 &amp; 3</b> (as applicable)</li> </ul> 
3	<p><b>Important:</b></p> <p>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> 

Step	Action
4	<p>Click <b>Save</b>.</p> 

## Enter Fees and Closing Costs

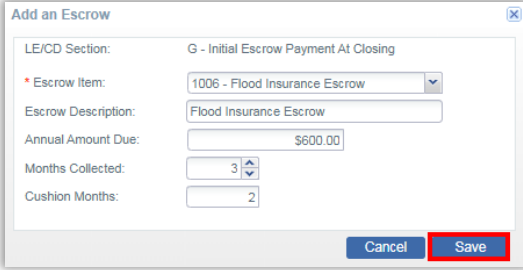
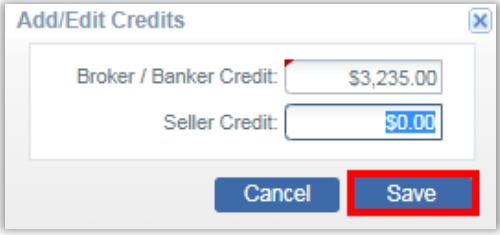
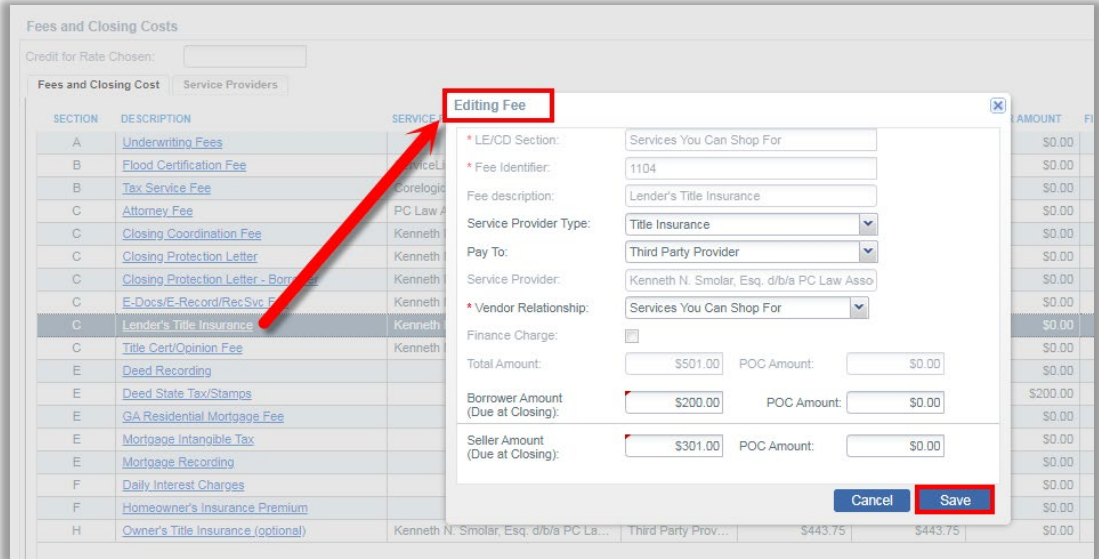
- **Standard Lender fees** - Populate on all loans in the HUB. based upon entered loan information and will automatically adjust with relevant loan changes. These fees cannot be deleted.
- **Standard Title fees** - Must be added either automatically via **Generate Title & Recording Fees** or manually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

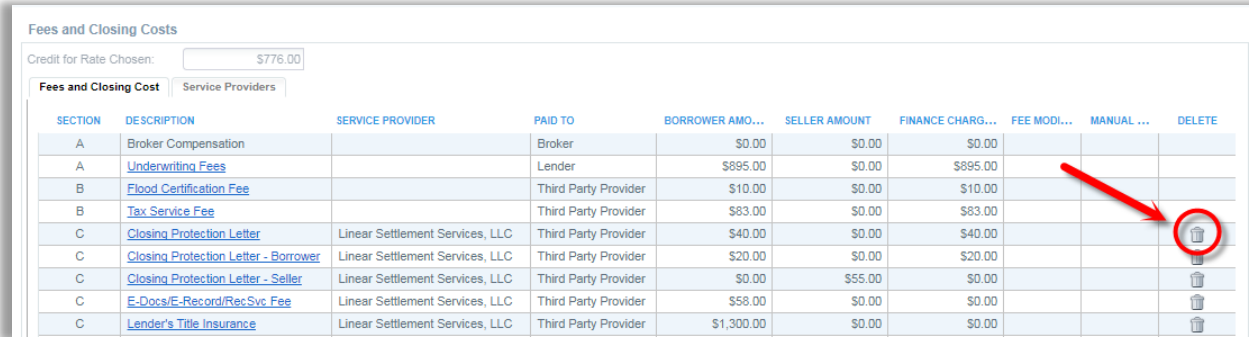
**Note:** To generate initial disclosures the following must be completed on the Fees & Closing Costs screen:

- 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>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> <p><b>NOTE: The "Generate Title &amp; Recording Fees" button automatically populates acceptable Service Provider information</b></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
2	<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> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Click  or  to expand or collapse the Fee sections</li> </ul>
3	<p><b>Add New Fee</b> Click to add one fee at a time.</p> <ul 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>


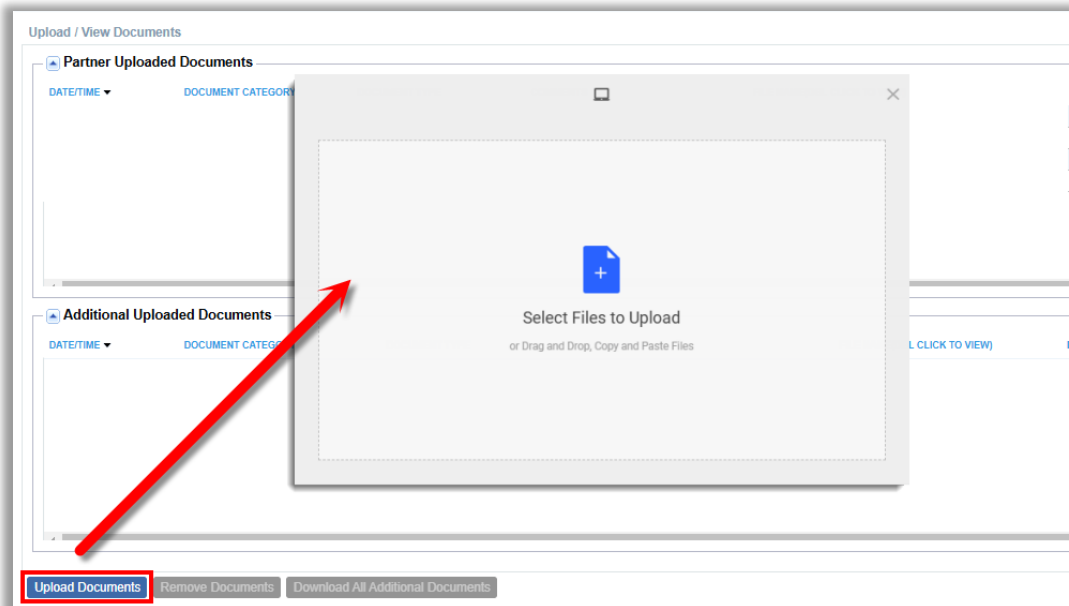
Step	Action
4	<p><b>Add New Escrow</b> Click to add an Escrow item.</p> <ul style="list-style-type: none"> <li>Select the <b>Escrow Item</b> from the dropdown list</li> <li>Enter the Annual Amount Due and the Months Collected</li> <li><b>Cushion Months</b> will reflect the required cushion based on the subject property state</li> <li>Click <b>Save</b></li> </ul> 
5	<p><b>Add/Edit Credits</b> Click to add or edit a Credit from the Banker or the Seller.</p> 
6	<p>Review to ensure all fees are reflected accurately.</p> <p><b>Reminder – When applicable, be sure to add Credit Report and Appraisal fees.</b></p> <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 <ul style="list-style-type: none"> <li>Indicate fee is seller paid – enter the amount in the <b>Seller Amount</b> field</li> </ul> </li> <li>Click <b>Save</b></li> </ul> 

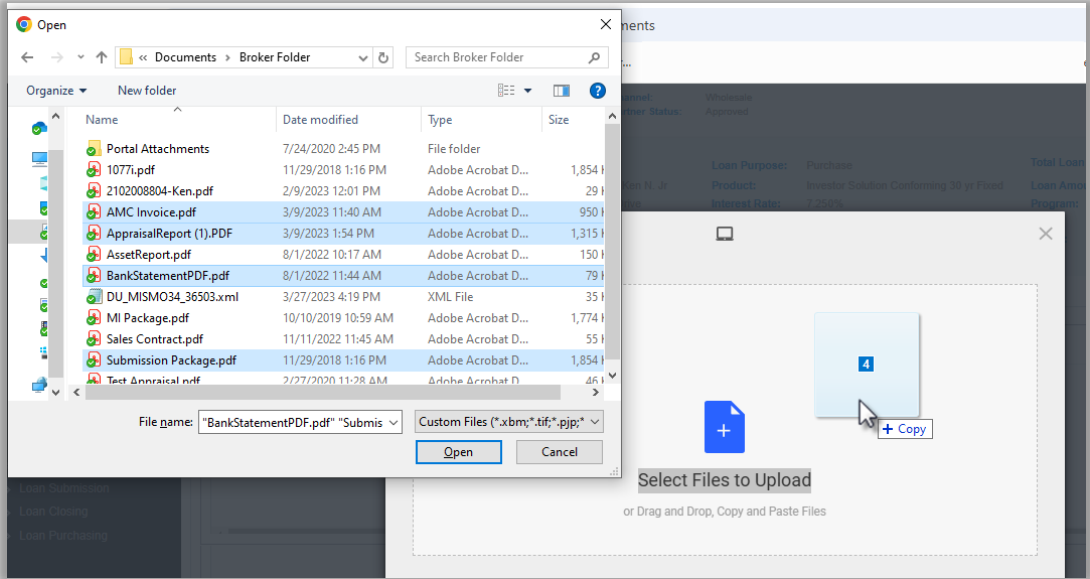
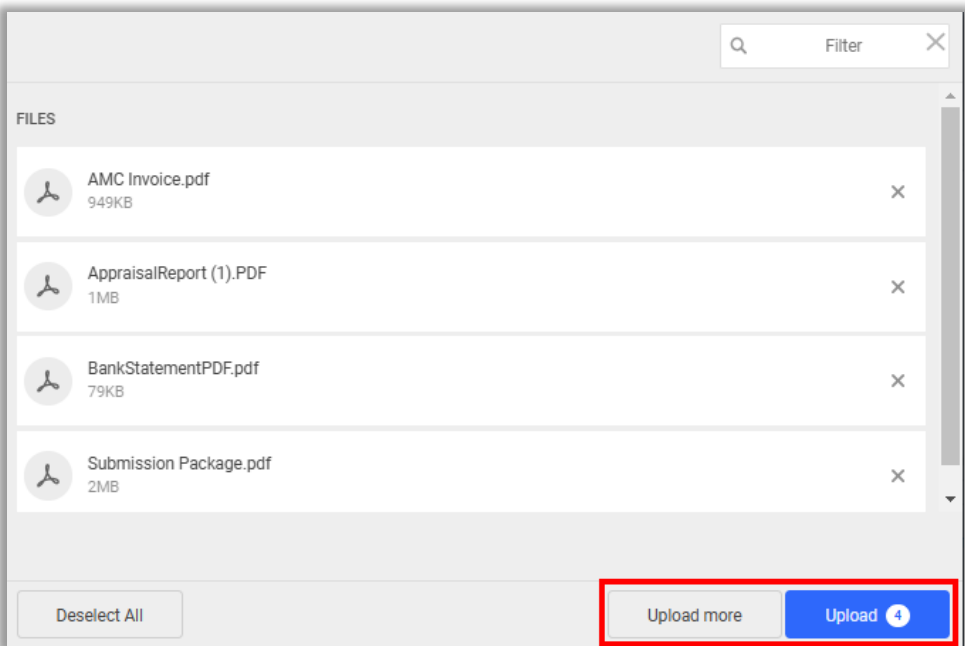

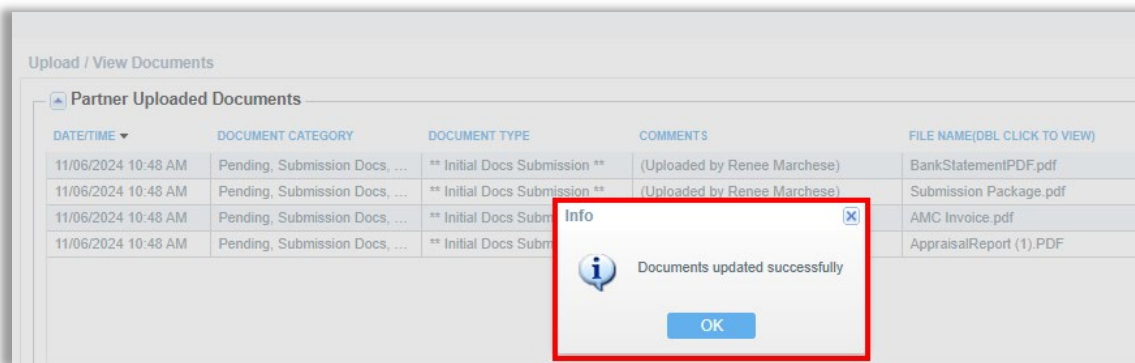
Step	Action
	<p><b>To delete a fee:</b></p>  <p><b>Note: Standard Lender Fees cannot be deleted.</b></p>

## Upload Documents

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

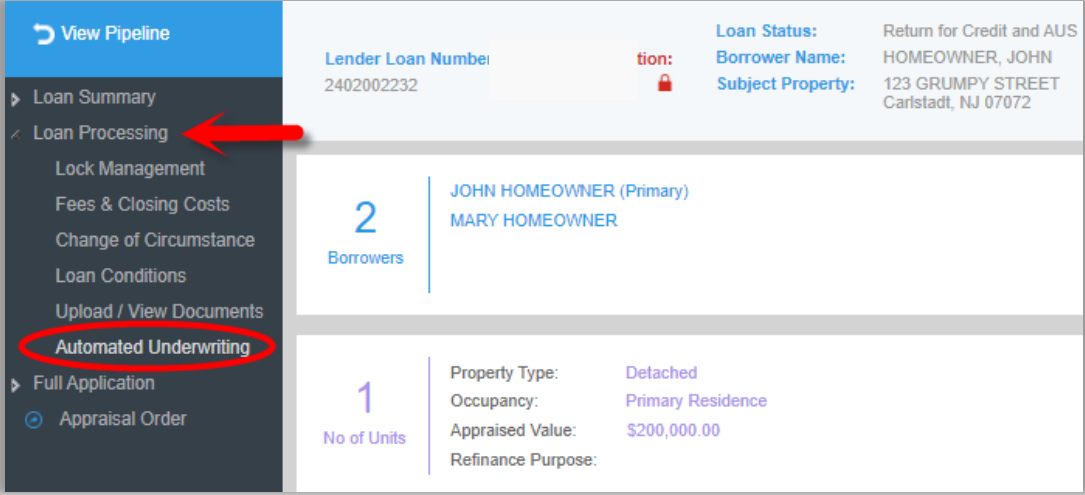
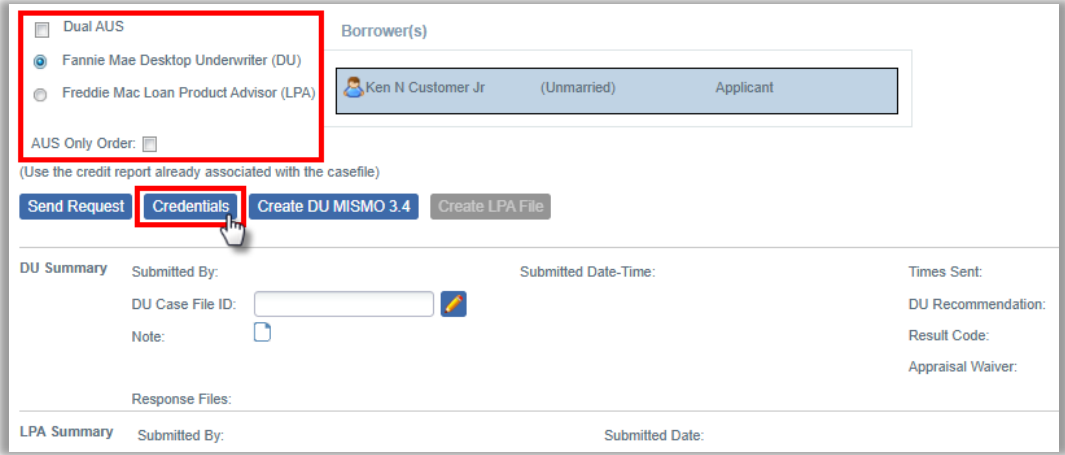
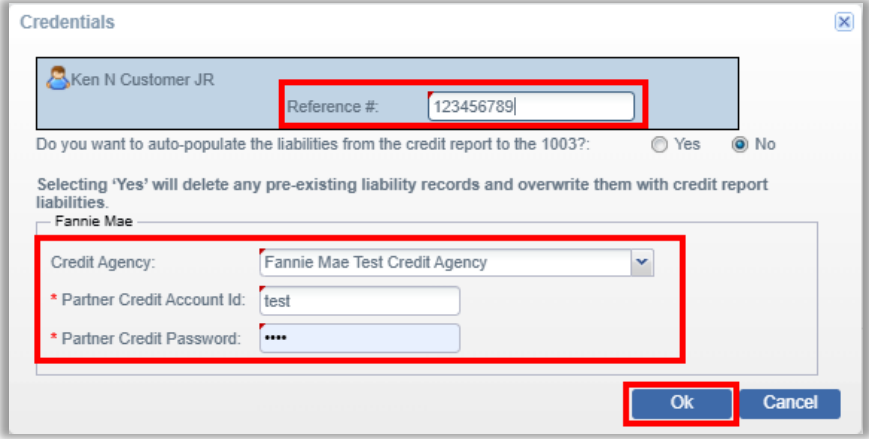
Standard [REMN Minimum Submission Document Requirements](#) will apply when submitting to Setup.

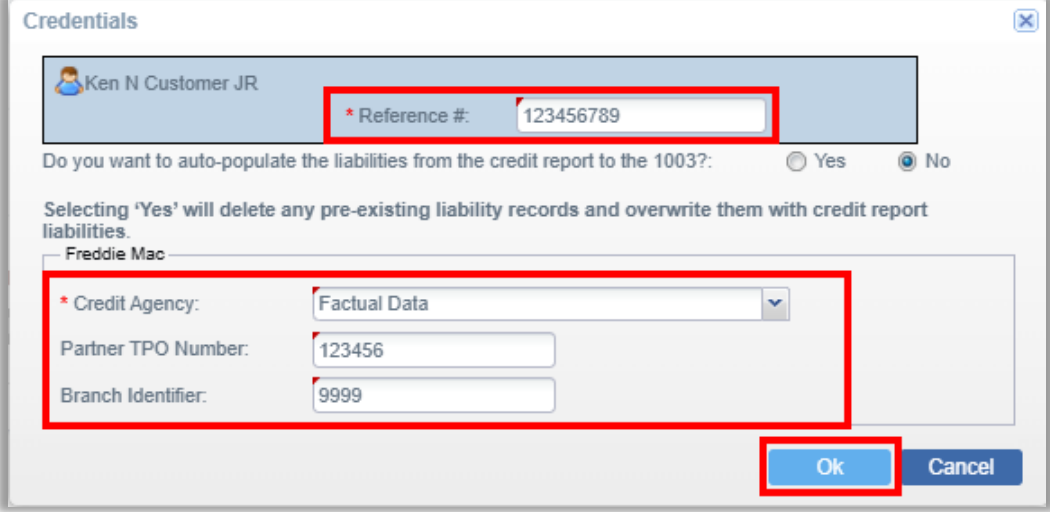
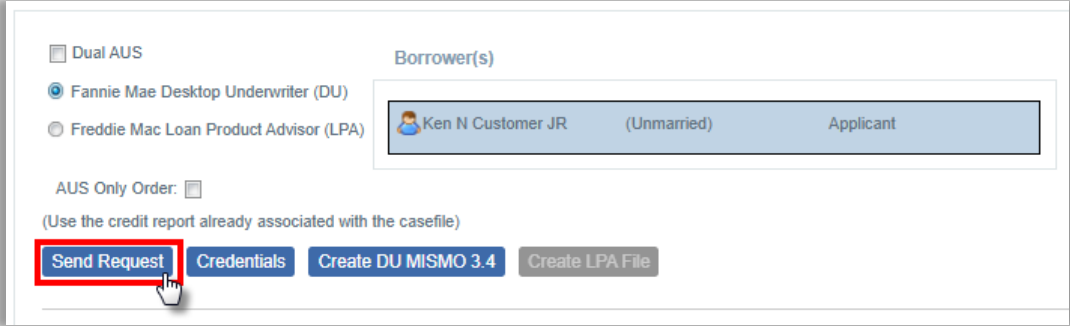
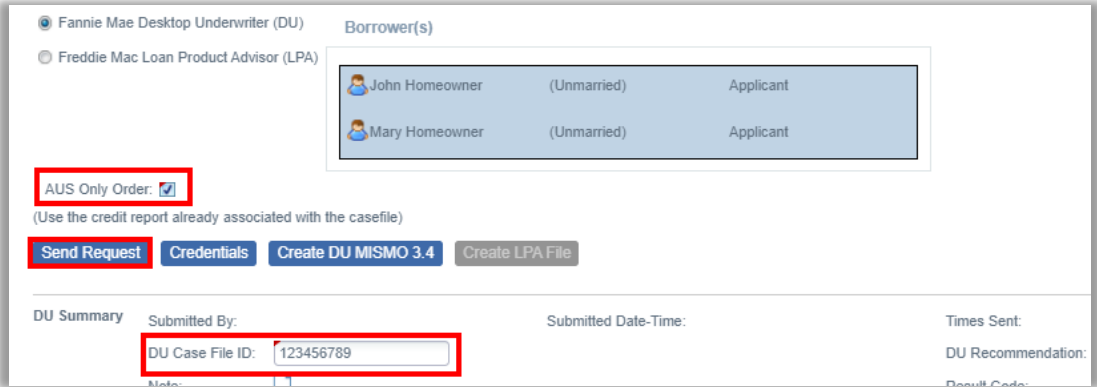
Step	Action
1	<p>Click <b>Loan Processing</b> to open the menu then <b>Upload/View Documents</b>.</p> 
2	<p>Click <b>Upload Documents</b> at the bottom of the screen.</p> 

Step	Action
3	<p>Click the box to select files to upload, <b>Drag &amp; Drop</b> or <b>Copy &amp; Paste</b> files to upload.</p>  <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>• Hold the <b>Ctrl</b> button and select multiple files to upload at once.</li> </ul>
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 Partner Uploaded Documents.</p> 

## 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> 
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>• Enter the credit report <b>Reference #</b>.</li> <li>• Select the <b>Credit Agency</b> from the dropdown.</li> <li>• Enter your login credentials.</li> <li>• Click <b>Ok</b>.</li> </ul>  <p><b>Note: Always choose not to auto-populate from the credit report.</b></p>

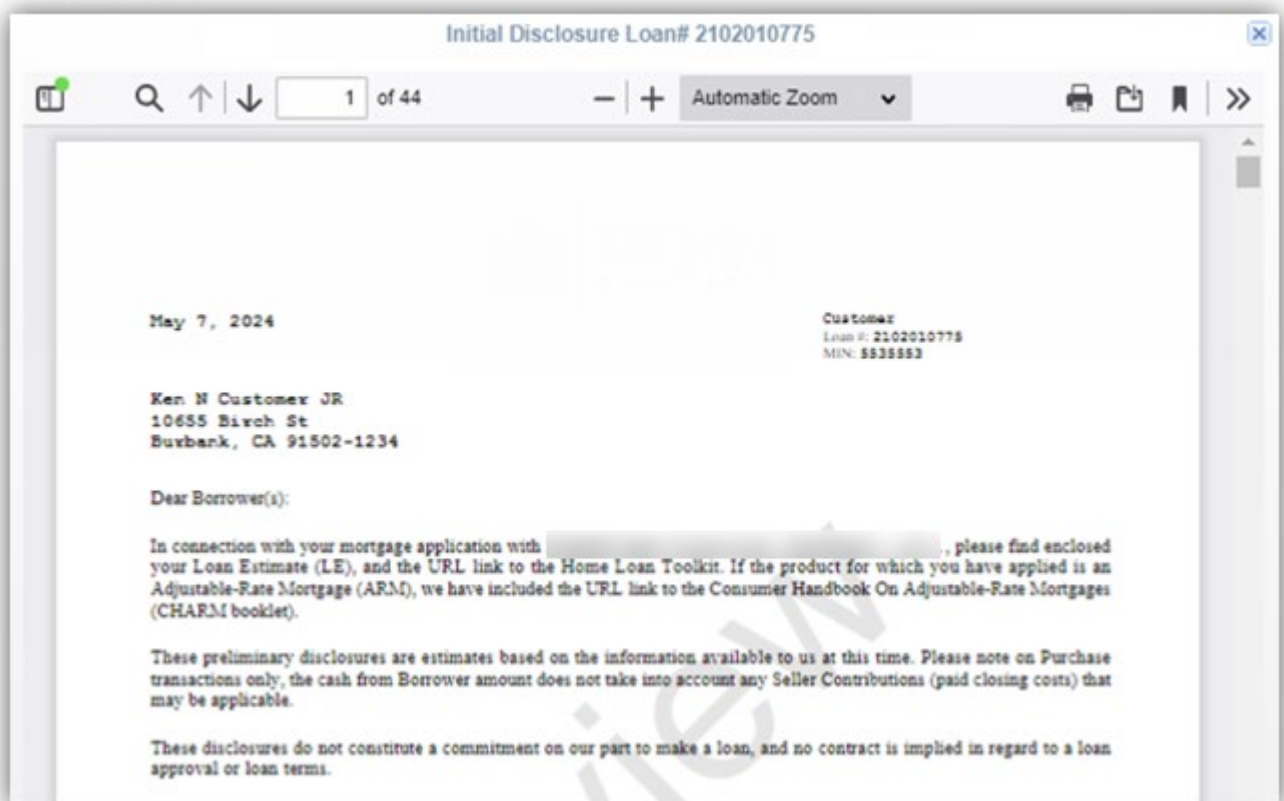
Step	Action
	<p><b>To Submit to LPA:</b></p> <ul style="list-style-type: none"> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Select the <b>Credit Agency</b> from dropdown.</li> <li>• Enter the <b>Partner TPO Number</b> (Provided by Freddie Mac).</li> <li>• Enter <b>Branch Identifier</b> (if applicable as per Credit Agency)</li> <li>• Click <b>Ok</b>.</li> </ul>  <p><b>Note: Always choose not to auto-populate from the credit report.</b></p>
4	<p>Click the <b>Send Request</b> button to submit.</p> 
5	<p><b>To request a 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																											
6	<p>Results will be returned in the applicable summary section below. Click hyperlink to review <b>Findings/Feedback</b> or <b>Credit Report</b>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p><b>DU Summary</b></p> <table border="0" style="width: 100%;"> <tr> <td>Submitted By: Tan One</td> <td>Submitted Date-Time: 8/01/2019 3:27 PM</td> <td>Times Sent: 1</td> </tr> <tr> <td>DU Case File ID: 1995925443</td> <td></td> <td><b>DU Recommendation: Approve/Eligible</b></td> </tr> <tr> <td>Note: <input type="checkbox"/></td> <td></td> <td>Result Code: 3</td> </tr> <tr> <td colspan="3">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></td> </tr> </table> </div> <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>LPA Summary</b></p> <table border="0" style="width: 100%;"> <tr> <td>Submitted By: Tan One</td> <td>Submitted Date: 4/08/2020 9:01 PM</td> <td>Times Sent: 1</td> </tr> <tr> <td>Loan Product Advisor Key Identifier: A1259320</td> <td>Documentation Level: Streamlined Accept</td> <td><b>Evaluation Status: Complete</b></td> </tr> <tr> <td>Loan Product Advisor Loan Identifier: L1274369</td> <td></td> <td><b>Credit Risk Classification: Accept</b></td> </tr> <tr> <td>Note: <input type="checkbox"/></td> <td></td> <td></td> </tr> <tr> <td colspan="3">Response Files: <a href="#">Feedback Certificate</a> <a href="#">Documentation Checklist</a> <a href="#">Credit Report</a></td> </tr> </table> </div>	Submitted By: Tan One	Submitted Date-Time: 8/01/2019 3:27 PM	Times Sent: 1	DU Case File ID: 1995925443		<b>DU Recommendation: Approve/Eligible</b>	Note: <input type="checkbox"/>		Result Code: 3	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>			Submitted By: Tan One	Submitted Date: 4/08/2020 9:01 PM	Times Sent: 1	Loan Product Advisor Key Identifier: A1259320	Documentation Level: Streamlined Accept	<b>Evaluation Status: Complete</b>	Loan Product Advisor Loan Identifier: L1274369		<b>Credit Risk Classification: Accept</b>	Note: <input type="checkbox"/>			Response Files: <a href="#">Feedback Certificate</a> <a href="#">Documentation Checklist</a> <a href="#">Credit Report</a>		
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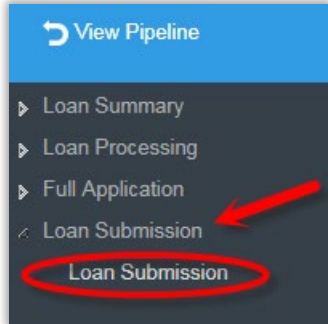
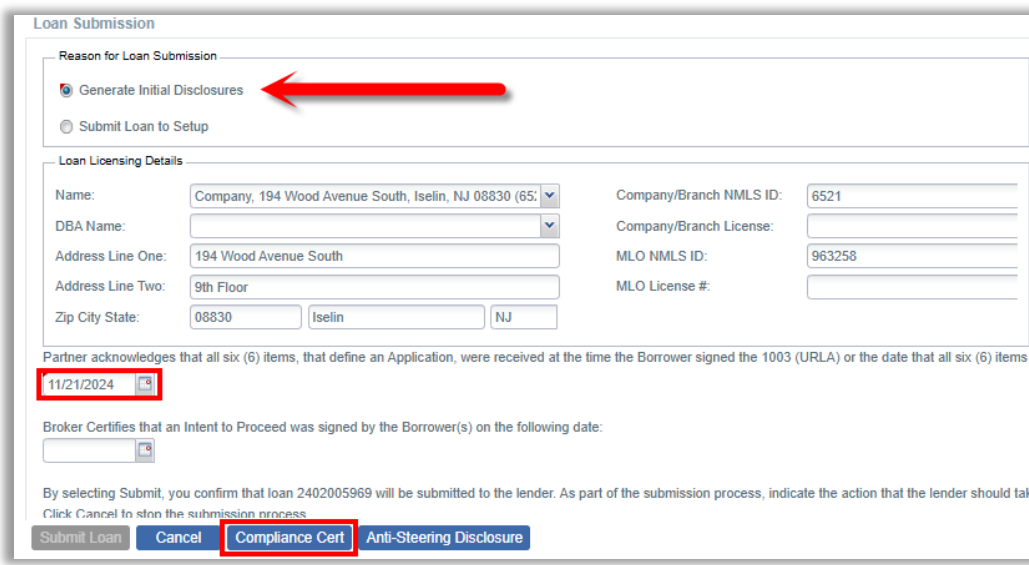
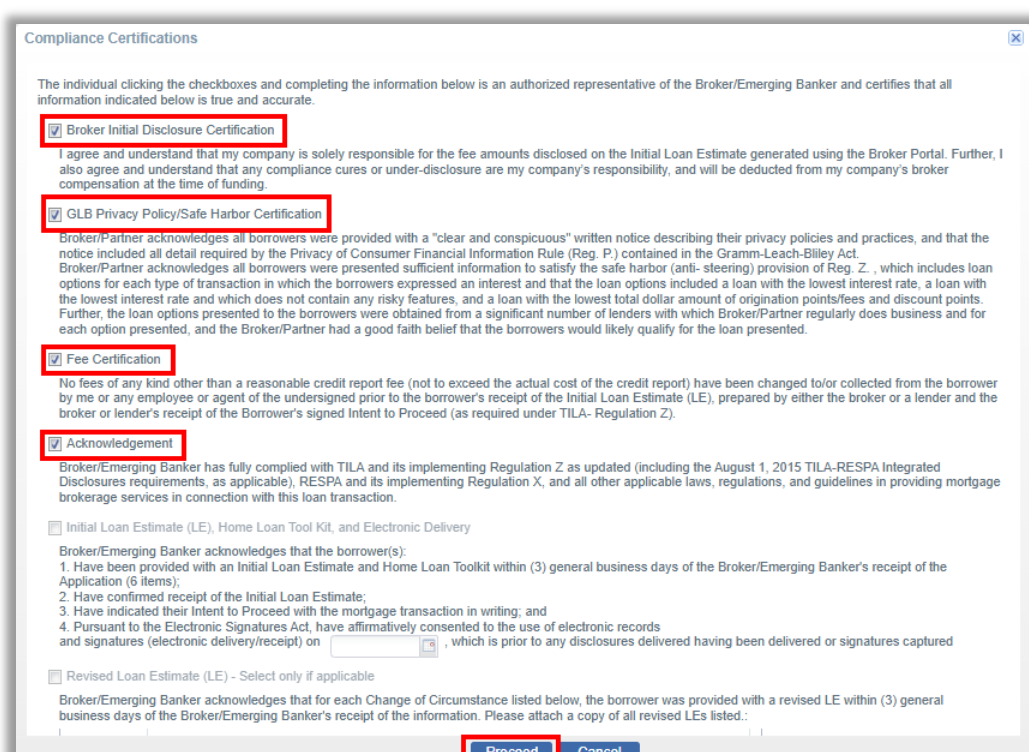
## Preview Initial Disclosures

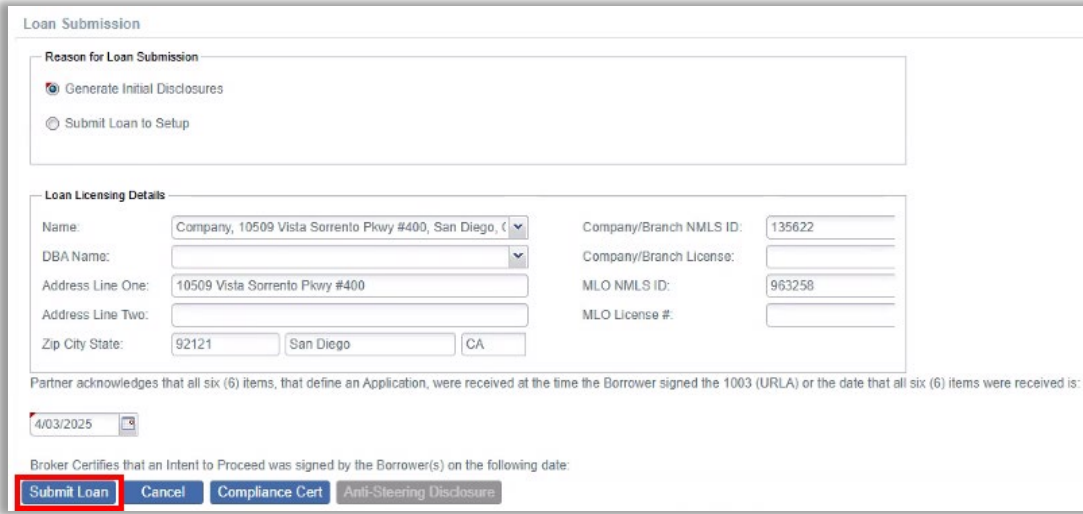
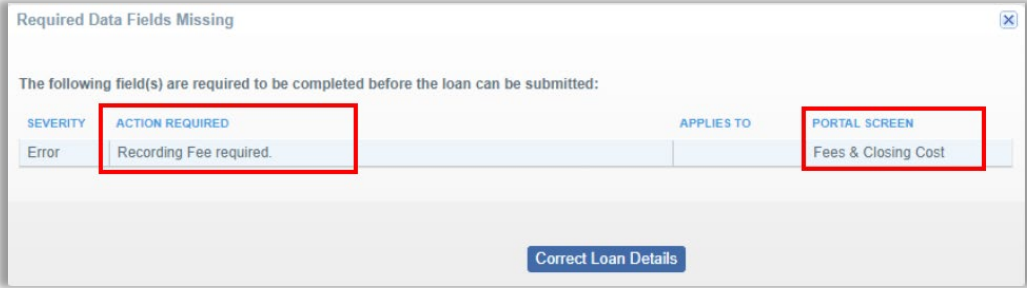
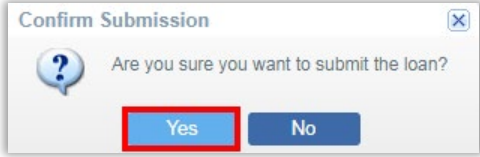
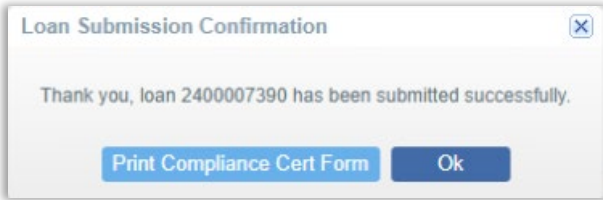
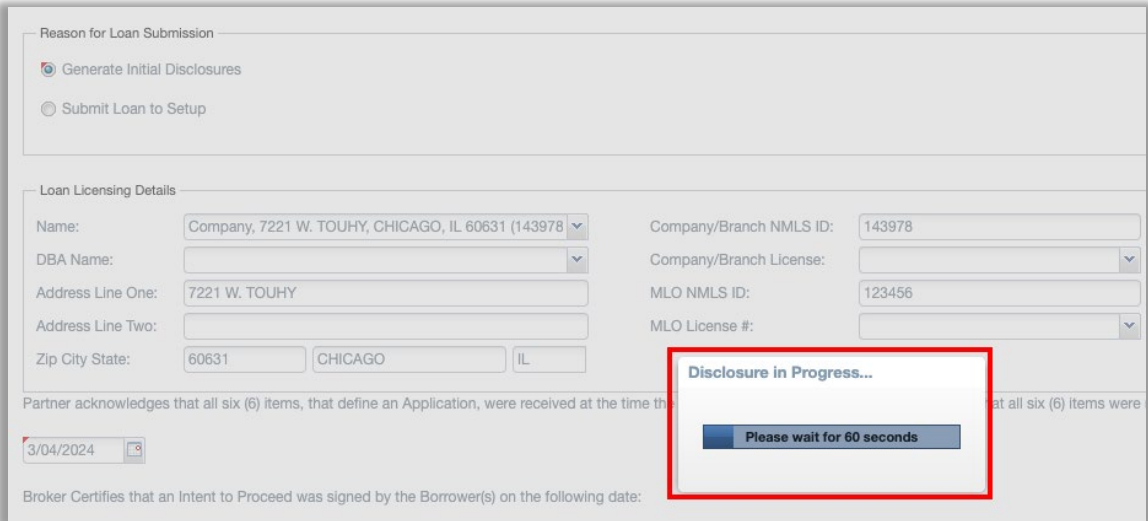
To preview the Initial Disclosure Package before submitting for Disclosures or to Setup, click the Preview Docs button in the banner and select Initial Disclosure Package.

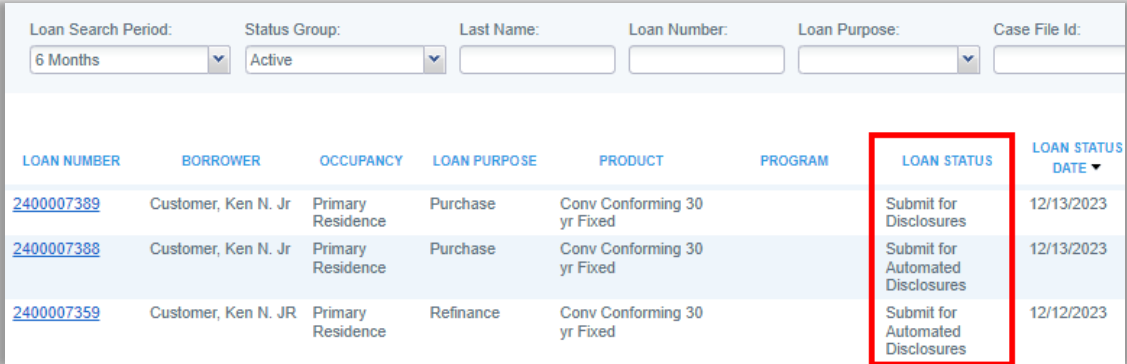

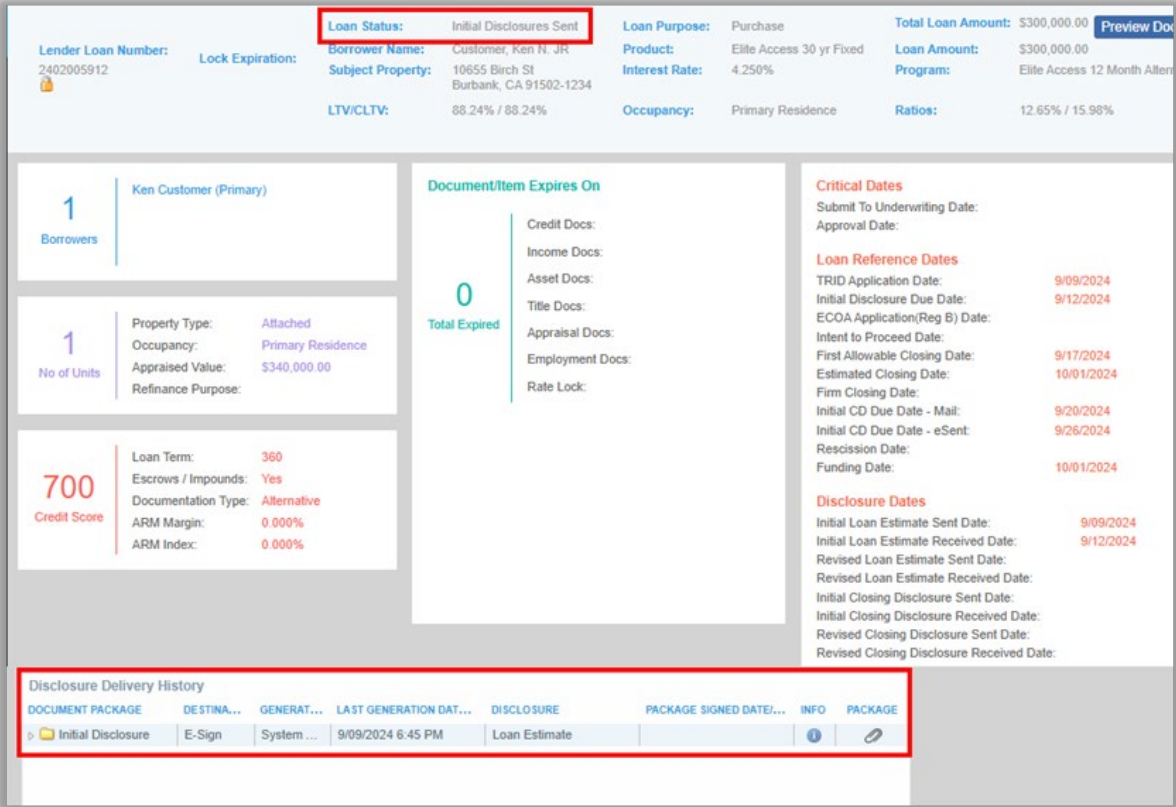
<b>Loan Status:</b> Registered	<b>Loan Purpose:</b> Purchase	<b>Total Loan Value:</b> 300,000.00	<b>Preview Docs -</b>
<b>Borrower Name:</b> Customer, Ken N. JR	<b>Product:</b> Elite Access 30 yr Fixed	<b>Loan Amount:</b> \$300,000.00	URLA
<b>Subject Property:</b> 10655 Birch St East Windsor, NJ 08520	<b>Interest Rate:</b> 4.250%	<b>Program:</b> Elite Access	Loan Estimate
<b>LTV/CLTV:</b> 88.24% / 88.24%	<b>Occupancy:</b> Investment	<b>Ratios:</b> 24.82% / 40.3%	Closing Disclosure
			<b>Initial Disclosure Package</b>



## 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>  <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/ED 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	<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> 
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> 

Step	Action
	<p>The View Pipeline 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 REMN Disclosure Department)</li> </ul>  <p>Loan Status will display <b>Initial Disclosures Sent</b> on the Loan Details screen. Click the  to view the package.</p> 

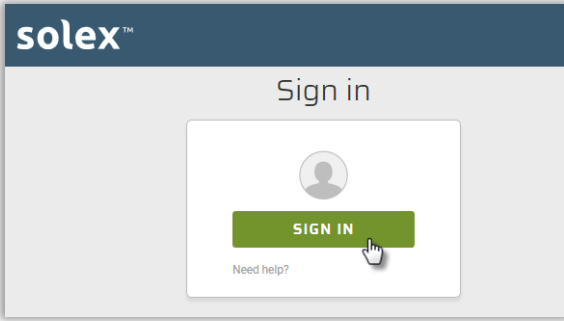
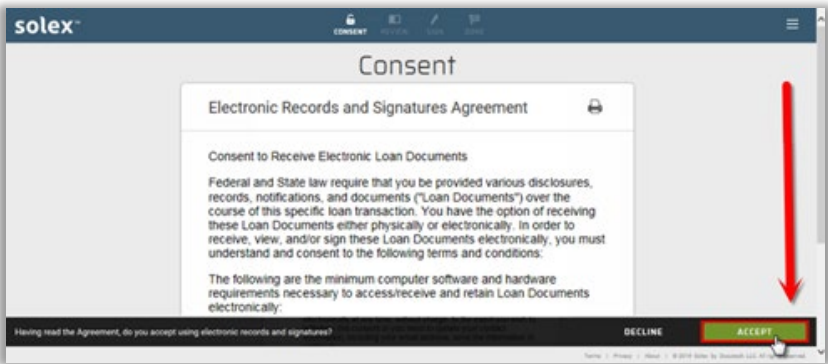
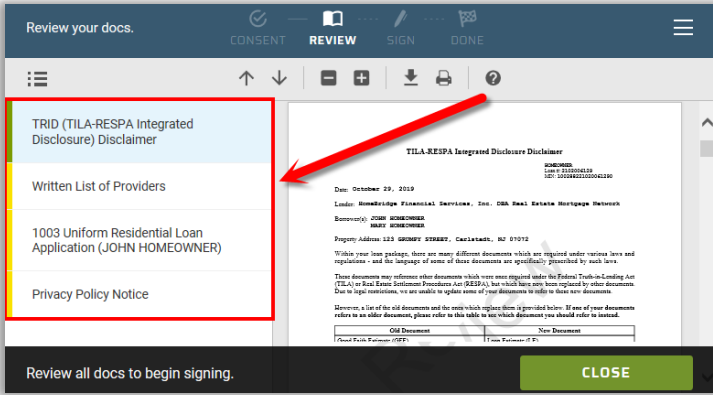
9

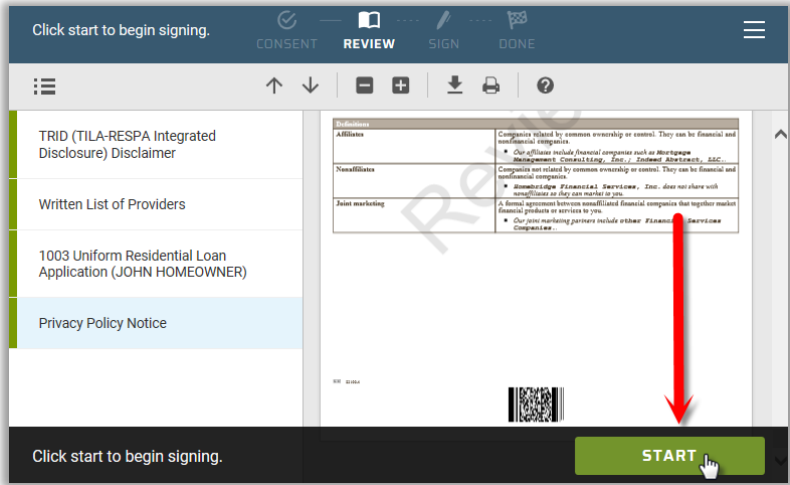
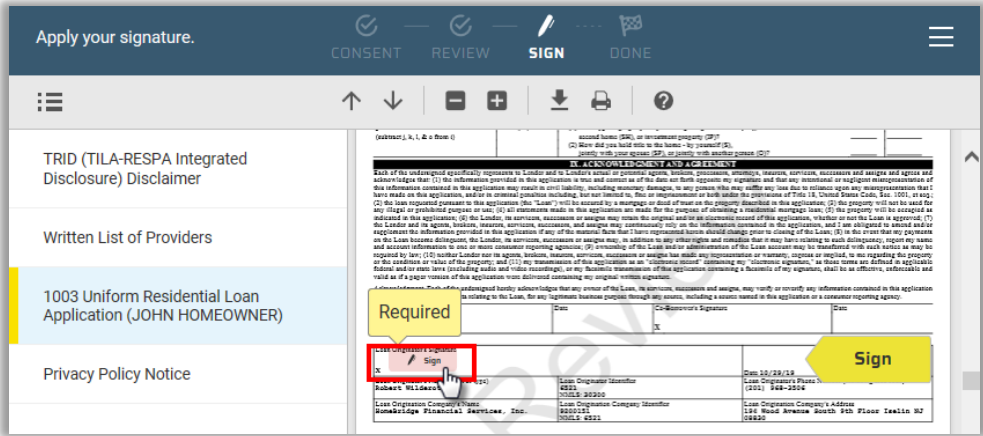
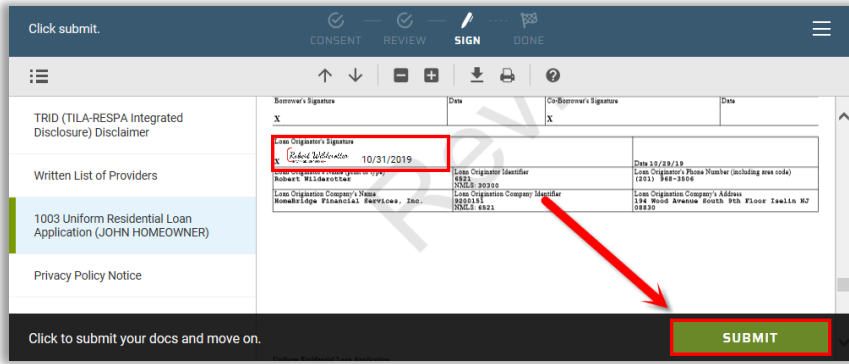
### E-Sign Instructions - Mortgage Loan Originator

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="386 236 1365 602" style="border: 1px solid gray; padding: 10px; margin-bottom: 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="597 1032 1157 1352" 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="464 1507 1287 1870" style="border: 1px solid gray; padding: 10px; text-align: center;">  </div>
4	<p>Review all the documents to begin signing.</p> <div data-bbox="521 1991 1230 2386" 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> 