



# How To Send Initial Disclosures

**\*\*PLEASE NOTE \*\***If you selected to lock the rate at registration you will not be able to send the Initial Loan Estimate, we will send them out for you once we confirm the rate lock.

Rate Lock Expiration Date 9/7/2022 (Assumes a 90-day lock)

**WARNING: Worst case pricing will apply if lock is broken. Register now and lock about the closing date.**

Request Type  Register Loan  Lock Rate

Message to Lender

Warning

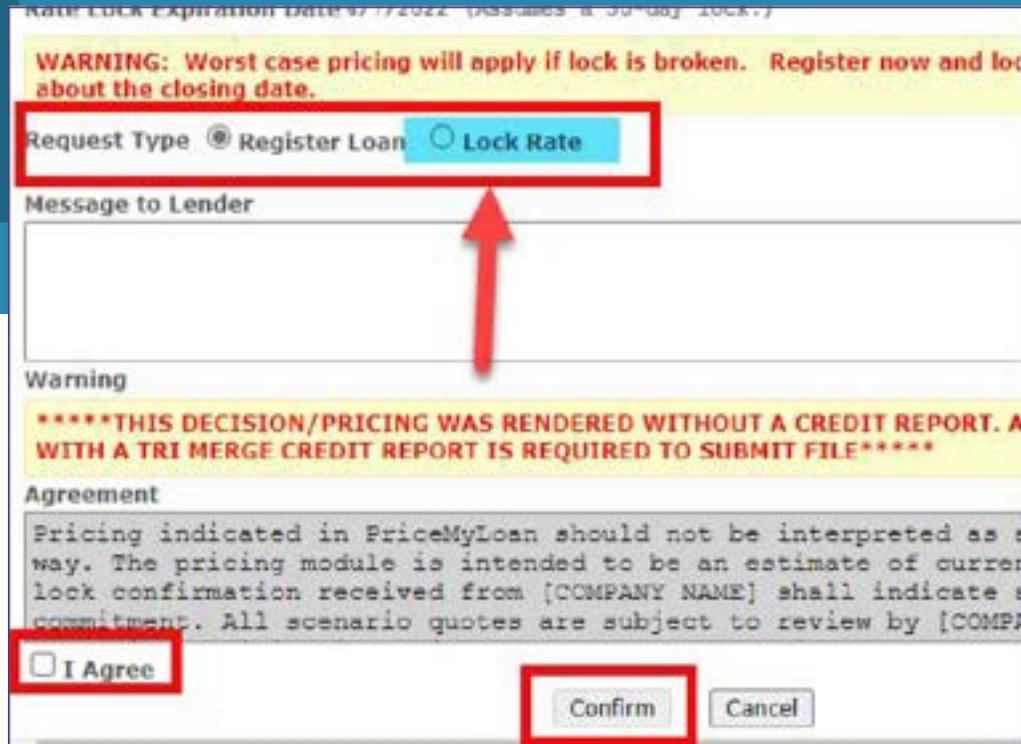
**\*\*\*\*\*THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. A WITH A TRI MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE\*\*\*\*\***

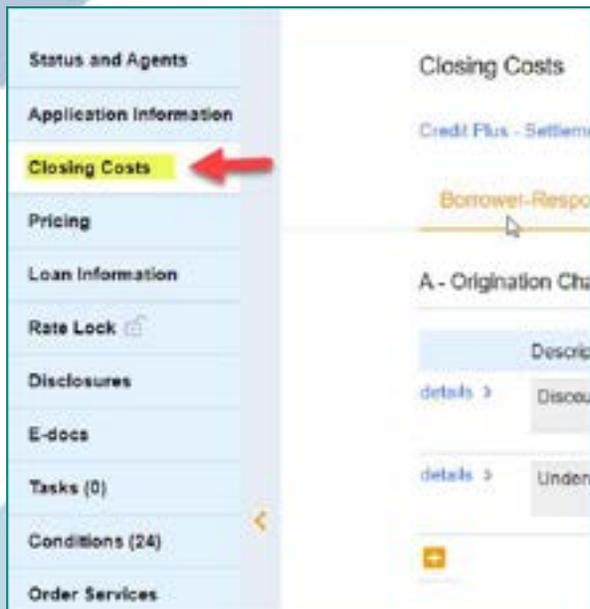
Agreement

Pricing indicated in PriceMyLoan should not be interpreted as a commitment. The pricing module is intended to be an estimate of current market rates. A lock confirmation received from [COMPANY NAME] shall indicate a firm commitment. All scenario quotes are subject to review by [COMPANY NAME]

I Agree

Confirm Cancel





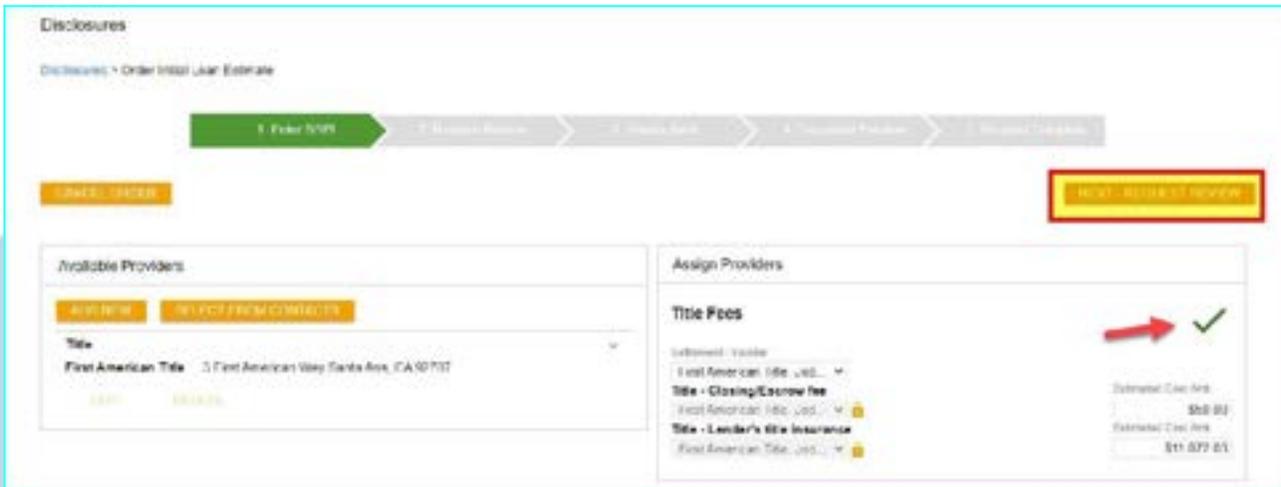
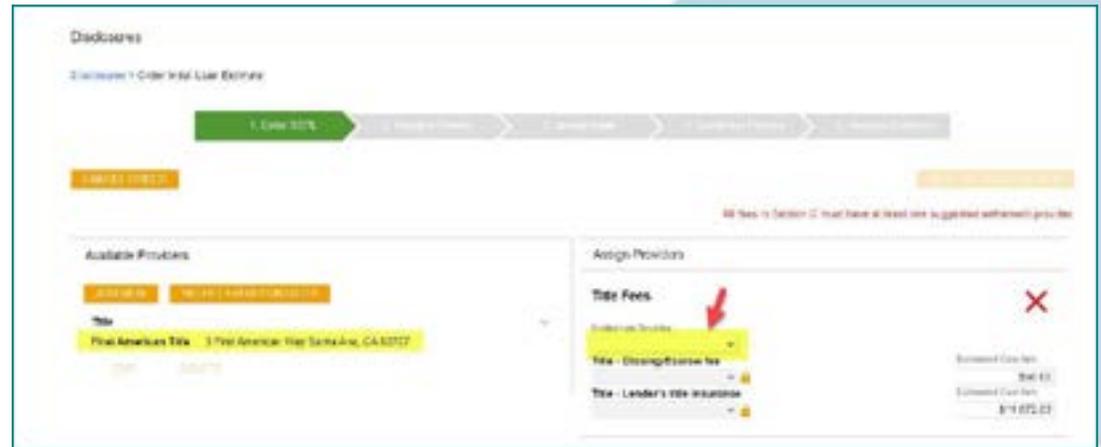
Before sending disclosures, click on Closing Costs and confirm the mortgagee broker fee is correct as well as any third-party fees in section B. Once disclosed we cannot increase this.

Once the loan is registered and you double check the closing costs you will order the “Initial Loan Estimate” which is the initial disclosure package the borrower will sign with required disclosures, including the Intent to Proceed. To do this, click on “Disclosures” on the left side of your screen and then select “Order Initial Loan Estimate”

The screenshot displays a web application interface for loan management. On the left, a vertical sidebar contains several menu items: 'Status and Agents', 'Application Information', 'Closing Costs', 'Pricing', 'Loan Information', 'Rate Lock', 'Disclosures' (highlighted with a red box), 'E-docs', 'Tasks (0)', 'Conditions (20)', and 'Order Services'. The main content area is titled 'Disclosures' and includes links for 'Credit Plus - Settlement Services Worksheet (SSW)' and 'Appraisal Firewall'. It features two sections: 'Important Loan Dates' with 'Application Date' and 'Registration Date' (3/8/2022), and 'Deadlines' with 'Deadline to Mail or Deliver Initial LE' and 'Deadline for Borrower to Rec' (4/2/2022). A prominent yellow button labeled 'ORDER INITIAL LOAN ESTIMATE' is highlighted with a red box. Below this, there are sections for 'Loan Estimates' (showing 'No Loan Estimates currently on file') and 'Closing Disclosures'.



The first step is to enter the Service Providers. We default to First American Title at this point. You will choose First American in the dropdown box for Assigned Providers.



Once that is selected you will notice the red X turns to a green check and the button for Next-Request Review is now available to continue.

Disclosures

Disclosures > Order Initial Loan Estimate

1 Enter EDP 2 Request Review 3 Document Vendor Audit 4 Document Preview 5 Review Closing

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosures.

View All Details

Requirements Checklist

- I have a valid State or Registered status
- I have a valid EDP or Disclosure
- I have a valid Lender/Document Vendor

Business Information

Name	Title
John Doe	John.Doe@xyz.com

Lender/Document Vendor Information

Name	ABC Bank
NMLS ID	12345
License ID	6789
Email	lender@abc.com
Phone Number	(214) 555-1234

Next - Document Vendor Audit

The next step is Request Review, the system will do a few internal checks and those are listed on the left. You should see green check mark. If anything has a red X next to it, that item will need to be corrected before it will allow you to proceed. Click Next – Document Vendor Audit to continue

The system will complete a vendor audit at this time and may spin for a few moments. Warnings will populate if any item needs to be brought to your attention, but warnings will not prevent you from moving forward. If a red **Fatal Warning** is showing, that will need to be resolved before you can proceed. Click Next – Order Document Preview to continue.

Disclosures

Disclosures > Order Initial Loan Estimate

1 Enter EDP 2 Request Review 3 Vendor Audit 4 Document Preview 5 Review Closing

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosures.

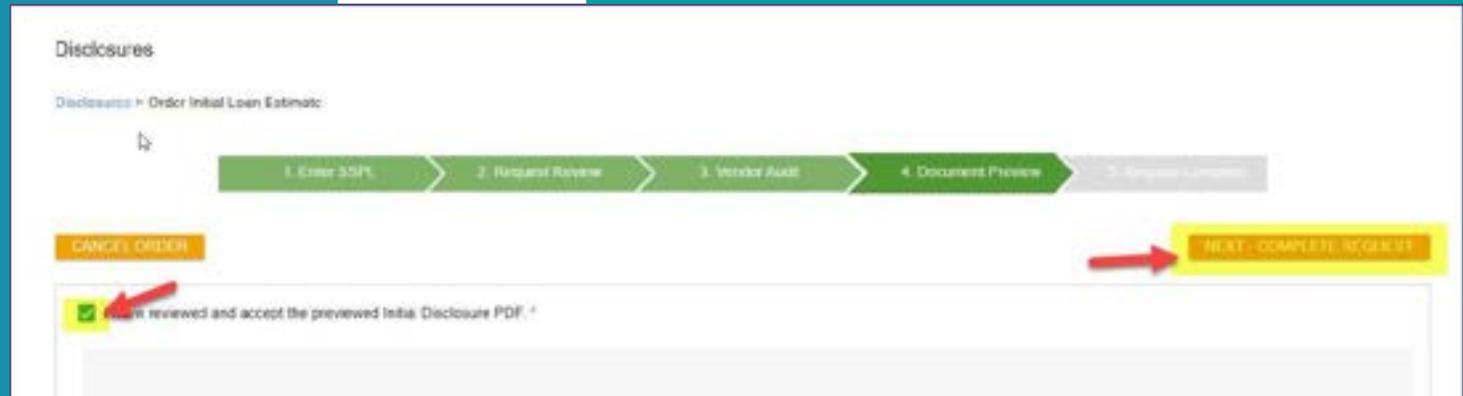
View All Details

Document Vendor Audit Findings

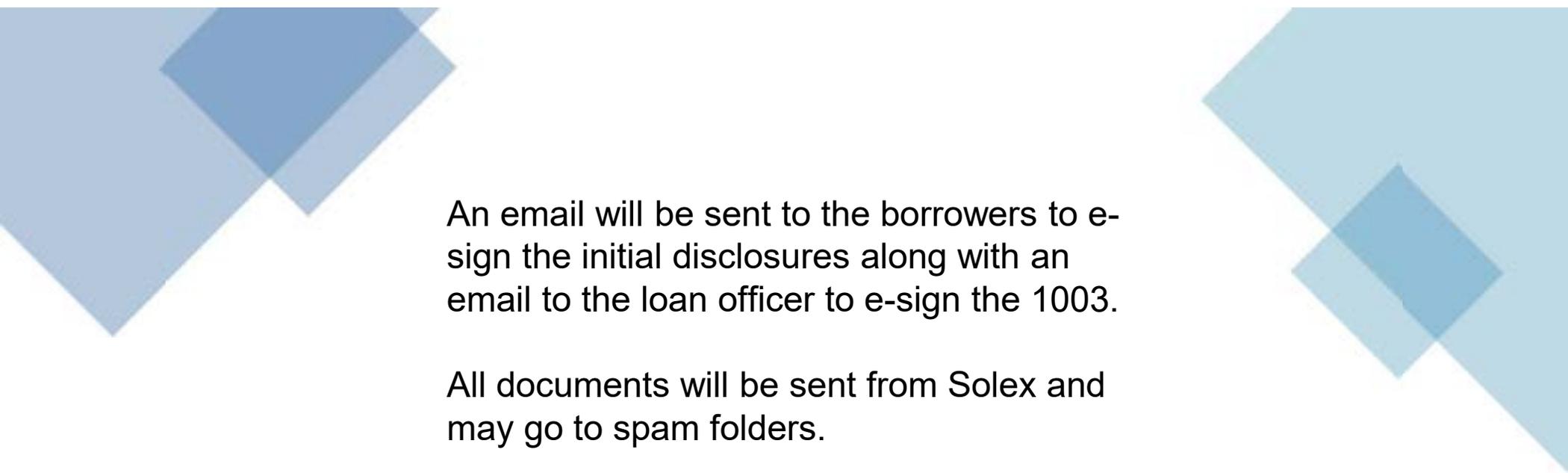
Type	Message
Warning	The Application Date is empty on this loan. Today's Date will be used to determine which versions of the disclosures print in this document package.
Warning	Field 'Disclosure Date' is optional

Next - Order Document Preview

The initial disclosures will now generate for you to review before sending. Make sure to check the little box to confirm you have reviewed and accept the previewed disclosures. Click Next – Complete Request to continue.



Once your disclosures have been successfully sent to the borrower you will see the following message. At this time your borrowers will receive their initial disclosure package via email and you will receive an email letting you know the package was sent to them. You can also see a copy under the E-Docs tab



An email will be sent to the borrowers to e-sign the initial disclosures along with an email to the loan officer to e-sign the 1003.

All documents will be sent from Solex and may go to spam folders.

If you receive a notice that documents were sent to Jeff Sherwood to sign. He is our EVP of Operations, and some states require the lender to sign certain disclosures. This is a valid notice.

