



HomeBridge Electronic Document Delivery Instructions

Thank you for choosing HomeBridge Financial Services, Inc. (HomeBridge) for your mortgage financing needs. It is our goal to ensure that closing a loan with HomeBridge will be an efficient, pleasant, and ultimately rewarding experience. The issuance of federal and state disclosures is required as part of the mortgage loan process. If you would like your mortgage disclosures sent to you electronically via a secure website, your consent to do business electronically with HomeBridge is required. If your consent is not received, your documents will be sent via U.S.P.S. or delivered in person by your mortgage loan originator.

This guide provides instructions for:

| | | |
|----------------|---|--|
| Part 1. | <u>eConsent</u> | Accept or reject to consent to receive HomeBridge mortgage disclosures electronically. |
| Part 2. | <u>eDisclosure</u> | Review and electronically sign HomeBridge mortgage disclosures via the secure website. |
| Part 3. | <u>Uploading Mortgage Documents to the Secure Website</u> | Upload disclosures that require your handwritten signature as well as upload your supporting mortgage documentation, such as bank statements and paystubs. |

Notes:

- The eConsent/eDisclosure process is accessible via desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.
- Consent to do business electronically with HomeBridge may be given at any time during the loan process. Documents will not be sent to you electronically until your consent has been provided.

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Part 1: eConsent

Step 1: Start the Process

You will receive an email titled, "**HomeBridge Electronic Signature Consent for Loan Documents**" or "**HomeBridge Disclosures**".

Open the email and click the link, "**Click here to visit the website**"

Documents for the **Sample** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

[Click here to visit the website](#) and consent to receive the documents electronically.

Step 2: Create Your Account

A **Create New Account** screen will appear.

- a) Enter the **house number** of your Subject Property Address.
 - Example: if your Subject Property Address is 194 Wood Avenue, enter 194.
 - If you are purchasing and have not yet found a property, enter TBD.

Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

* Please verify the following question.

Subject Property Address: This must match the address in the loan file

Email:

* First Name:

* Last Name:

* New Password:

* Re-enter New Password:

* = Required

Create New Account

This is the house number, if TBD enter TBD again

- b) Enter your **First and Last Name**.
- c) Enter a **password/re-enter the password**. The minimum password length is 6 characters and the maximum password length is 20.
- d) Click **Create New Account**.

You will receive a confirmation message:

An email has been sent to you at **@homebridge.com**.

Next steps:

1. Check your inbox for an email from "**eFolder@elliemae.com**" with the subject "**WebCenter Account Activation Request**". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.

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Step 3: Activate Your Account

You will receive an email titled, **WebCenter Account Activation Request**.

- a) Click the link in the email to activate your account – **“Click here to activate this account”**.

[Click here to activate this account](#) The account password is required to complete the activation process.

- b) Enter the **password** you created in Step 2 and click **“Activate New Account”**.

Activate New Account

Name:

Email:

* Password:

* = Required

Note: Remember or make note of your password; you will need it for future visits to the site.

Step 4: Agreement to eConsent

You will be directed to the HomeBridge secure system.

- a) Click **“HomeBridge Electronic Signature Consent for Loan Documents”**. The section will expand and will show your name (shown in our screenshot as Test Sample).

▼ Homebridge Electronic Signature Consent for Loan Documents

▶ Test Sample

- b) **Click your name.** The section will expand again, click **View**.

▼ Test Sample

Agree To Receive Disclosures electronically

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the View button next to your name below.
2. Review the documents page by page, and then click “I Agree” or “I Do Not Agree” button.

Test Sample

- c) Review the **Consent to Do Business Electronically** statement (the eDisclosure Agreement). At the bottom of the document on the left, click either **I Agree** or **I Do Not Agree**.

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the “I Agree” button. This agreement is only for the **receipt** of disclosures, **not for the content** of disclosures themselves.

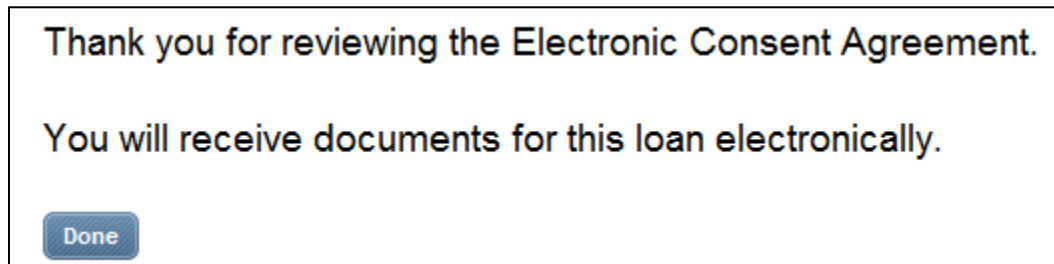
Your Consent To Do Business Electronically (the eDisclosure Agreement)

Please click the “I agree” button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

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Step 5: Confirmation

If the "I Agree" button is selected, a confirmation will appear stating the eConsent process is complete:



If "I Do Not Agree" is selected, your documents will be sent via U.S.P.S. or delivered in person by your mortgage loan originator.

- a) Click the **Done** button.
- b) You will be returned to the Loan Detail (home page). **Save this URL as a Favorite in your browser** so that you have it for easy access throughout the loan process.

Next Step:

Upon receipt of an email titled **HomeBridge Disclosures**, proceed to [Part 2 - eDisclosure](#).

Note:

The eConsent process is accessible on desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.

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Part 2: eDisclosure

Step 1: Start the Process

An email titled, "**HomeBridge Disclosures**" notifies you that your loan application disclosures are available via the secure website.

Click the link provided in the email: "**Click here to visit the website**".

[Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

Note: You may also use the url/link you saved as a Favorite in Step 5 above.

Step 2: Log In

A **Log In** screen will appear. Enter your **email address** and the **password** you created in [Part 1, Step 2](#) above when you provided eConsent.

Log In

Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account.

Email:

Password:

Save this email address.

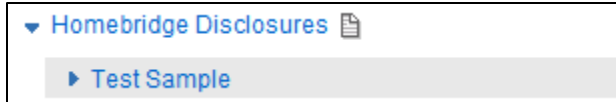
[Forgot Password?](#)

If you have forgotten your password, click the Forgot Password link. A password reset email will be sent to your email box from EllieMae.com (not HomeBridge). Check your spam folder if you do not receive the password reset email in your inbox.

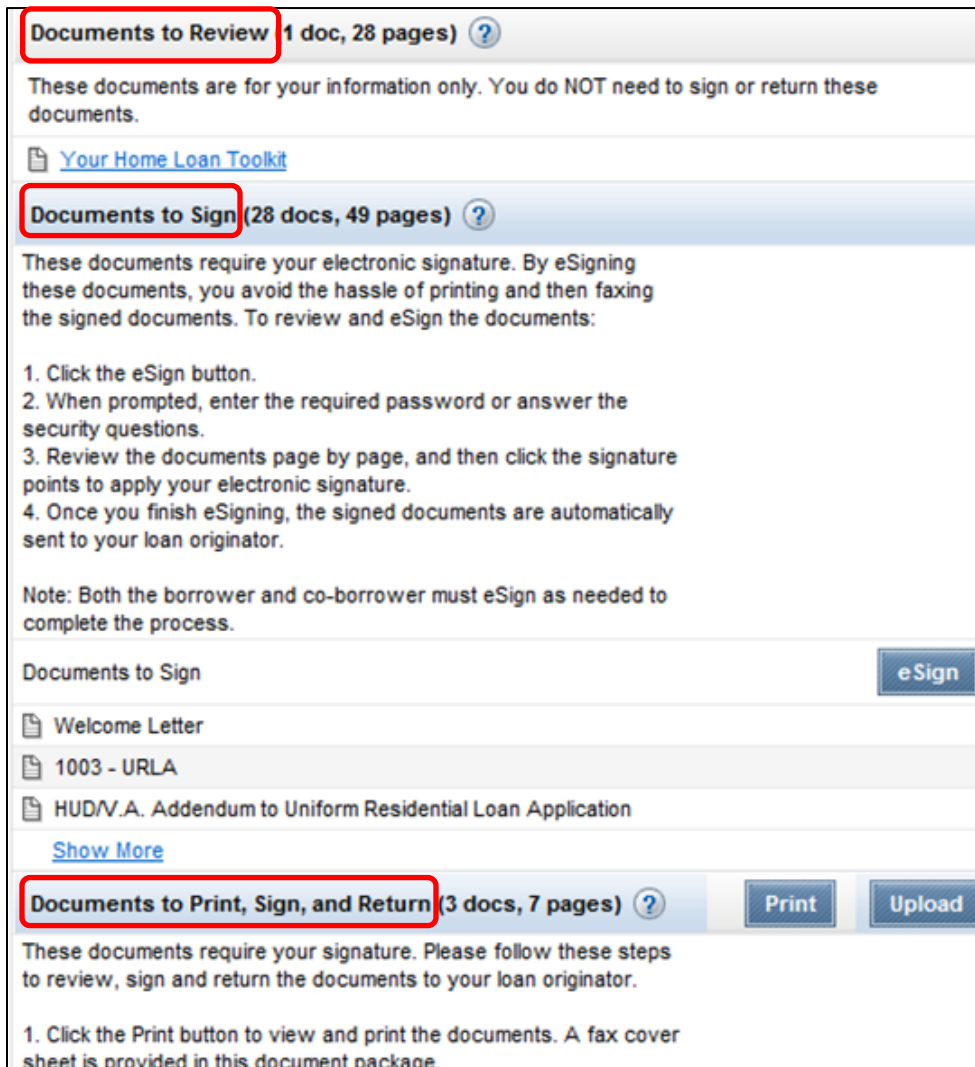
Step 3: Reviewing and Signing the Disclosures

The Loan Detail page will show HomeBridge Disclosures in blue. Click **HomeBridge Disclosures** to expand the section.

- a) The section will expand and will show your name (shown in our screenshot as Test Sample). **Click your name.** **Note:** If there are multiple borrowers on the loan, all borrowers can sign during the same log-in session, however, the primary borrower must sign every document prior to the co-borrower(s) signing. All borrowers must complete the eSign process individually.



- b) The section will expand again and will show three sections:



Documents to Review (1 doc, 28 pages) ?

These documents are for your information only. You do NOT need to sign or return these documents.

[Your Home Loan Toolkit](#)

Documents to Sign (28 docs, 49 pages) ?

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the eSign button.
2. When prompted, enter the required password or answer the security questions.
3. Review the documents page by page, and then click the signature points to apply your electronic signature.
4. Once you finish eSigning, the signed documents are automatically sent to your loan originator.

Note: Both the borrower and co-borrower must eSign as needed to complete the process.

Documents to Sign [eSign](#)

[Welcome Letter](#)

[1003 - URLA](#)

[HUD/V.A. Addendum to Uniform Residential Loan Application](#)

[Show More](#)

Documents to Print, Sign, and Return (3 docs, 7 pages) ? [Print](#) [Upload](#)

These documents require your signature. Please follow these steps to review, sign and return the documents to your loan originator.

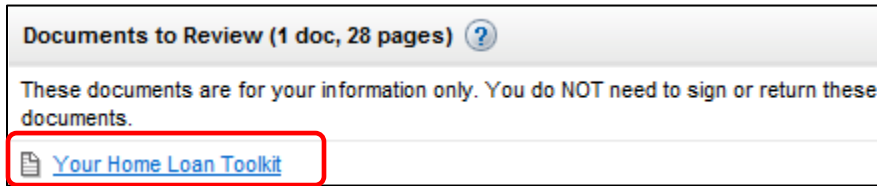
1. Click the Print button to view and print the documents. A fax cover sheet is provided in this document package.

| | |
|--|---|
| Documents to Review | Documents for your information only. |
| Documents to Sign | Documents which require your electronic signature (eSign) |
| Documents to Print, Sign and Return | Documents which must be printed and signed by hand (wet signature). |

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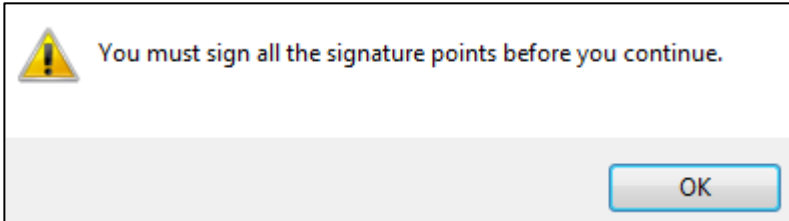
Step 3a: Documents to Review

Click the link for document(s) to be reviewed. You do not need to sign or return these documents.


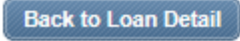


Step 3b: Documents to eSign

The documents in this section require your electronic signature. **Note:** If there are multiple borrowers on the loan, all borrowers can sign during the same log-in session, however, the primary borrower must sign every document prior to the co-borrower(s) signing.

| Step | Action |
|------|--|
| 1. | <p>Click the eSign button.</p>  |
| 2. | <p>Enter the Authorization Code (password) provided to you by your Mortgage Loan Originator (this is different than the password created in Part 1, Step 2 above) or answer the security questions.</p> <p>Click Next.</p> |
| 3. | <p>The documents will appear. Use the navigation buttons at the bottom of each screen to navigate to the previous or next page.</p>  |
| 4. | <p>Review the documents and click the yellow arrow (signature point) to apply your electronic signature. Example:</p>  <p>After you click the yellow arrow (signature point), your signature will appear:</p>  <p>Each arrow must be selected individually to complete the signing process or an error message stating a signature point has been missed will appear.</p>  |

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| | |
|----|--|
| 5. | <p>After all necessary pages are completed a Finish and a Cancel button will appear. Click Finish.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">  </div> |
| 6. | <p>A confirmation screen appears:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="color: red; font-weight: bold; margin: 0;">Congratulations! You've successfully finished eSigning.</p> <p style="font-size: small; margin: 0;">When all required parties have finished eSigning, the final signed disclosures will be returned to the sender.</p> <div style="text-align: center; margin-top: 10px;">  </div> </div> <p>Or, if applicable, an option for the co-borrower to complete the eSign process will appear:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="color: red; font-weight: bold; margin: 0;">Congratulations! You've successfully finished eSigning.</p> <p style="font-size: small; margin: 0;">The co-borrower must eSign to complete this process. Does the co-borrower want to eSign now?</p> <div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;"> <div style="border: 1px solid black; padding: 5px 15px; border-radius: 5px;">Yes, Co-borrower eSign</div> <div style="border: 1px solid black; padding: 5px 15px; border-radius: 5px;">No, Go Back to Loan Detail</div> </div> </div> |
| 7. | <p>The signed documents are electronically sent to your Mortgage Loan Originator.</p> |
| 8. | <p>Click Back to Loan Detail.</p> <p>The Documents to Sign section will show a confirmation that the eSign process for this section is completed.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <p style="font-weight: bold; font-size: small;">Documents to Sign (27 docs, 45 pages) Print</p> </div> <p style="font-size: x-small; margin: 0;">These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:</p> <ol style="list-style-type: none"> 1. Click the eSign button. 2. When prompted, enter the required password or answer the security questions. 3. Review the documents page by page, and then click the signature points to apply your electronic signature. 4. Once you finish eSigning, the signed documents are automatically sent to your loan originator. <p style="font-size: x-small; margin: 5px 0 0 0;">Note: Both the borrower and co-borrower must eSign as needed to complete the process.</p> <div style="display: flex; justify-content: space-between; align-items: center; font-size: x-small; margin-top: 10px;"> Documents to Sign <div style="border: 1px solid red; padding: 2px; align-self: center;"> ✔ eSigned </div> </div> </div> <p>You may print the electronically signed disclosures by clicking the Print icon.</p> |



Notes:

- The Disclosure process is not complete, you must proceed to the next step to print, sign and return additional disclosures that require your handwritten signature.
- The eDisclosure process is accessible on desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.

HomeBridge Electronic Document Delivery Instructions

Step 3c: Documents to Print, Sign and Return

The documents in this section must be printed and signed by hand (wet signature).

| Step | Action |
|------|--|
| 1. | <p>After e-signing the disclosures, the Loan Detail page may have collapsed the disclosure section. If so, you will need to expand the section again:</p> <p>The page will show HomeBridge Disclosures in blue. Click HomeBridge Disclosures to expand the section.</p> <p>a) The section will expand and will show your name (shown in our screenshot as Test Sample). Click your name.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>▼ Homebridge Disclosures </p> <p style="background-color: #e0e0e0; padding: 2px;">▶ Test Sample</p> </div> <p>b) The section will expand again and will show the three sections.</p> |
| 2. | <p>Go to the third (3rd) section, Documents to Print, Sign and Return. Click Print.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Documents to Print, Sign, and Return (5 docs, 8 pages) </p> <p style="text-align: right;"> Print Upload </p> </div> |
| 3. | <p>Print, sign and return the disclosures.</p> <p>Returning the disclosures electronically is the preferred method of delivery, however returning the documents via facsimile or US mail is acceptable. A fax cover sheet is provided with the document set. The next section shows how to upload the signed disclosures to the secure website.</p> |

HomeBridge Electronic Document Delivery Instructions

Part 3: Uploading Mortgage Documents to the Secure Website

Uploading Disclosures Signed by Hand

| Step | Action | | | | | | | | | | | | | | | |
|--|--|--|----------------------|---------------------------------------|--|----------------------|---------------------------------------|--|----------------------|---------------------------------------|--|----------------------|---------------------------------------|---------------------------------------|----------------------|---------------------------------------|
| 1. | After you print and sign the disclosures, scan and save them to your personal computer. | | | | | | | | | | | | | | | |
| 2. | <p>In the Loan Detail screen, go to the third (3rd) section, Documents to Print, Sign and Return.</p> <p>Click Upload.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <div style="border: 1px solid red; padding: 5px; display: flex; justify-content: space-between; align-items: center;"> Documents to Print, Sign, and Return (5 docs, 8 pages) ? Print Upload </div> <p>These documents require your signature. Please follow these steps to review, sign and return the documents to your loan originator.</p> <ol style="list-style-type: none"> 1. Click the Print button to view and print the documents. A fax cover sheet is provided in this document package. 2. Review the documents, and then sign where instructed. Both borrower and co-borrower must sign the documents. 3. Fax the documents, along with the fax cover sheet, to the number provided on the fax cover sheet. 4. Or, if you have a scanner, you can click the Upload button and upload scanned copies of the signed documents to our website. <div style="border-top: 1px solid #ccc; padding-top: 5px;"> <div style="display: flex; align-items: flex-start; margin-bottom: 5px;"> <div style="font-size: 1.2em; margin-right: 10px;">📄</div> <div>Borrower's Certification & Authorization</div> </div> <div style="display: flex; align-items: flex-start; margin-bottom: 5px;"> <div style="font-size: 1.2em; margin-right: 10px;">📄</div> <div>Social Security Administration Authorization</div> </div> <div style="display: flex; align-items: flex-start;"> <div style="font-size: 1.2em; margin-right: 10px;">📄</div> <div>IRS 4506T - Request for Transcript of Tax Return</div> </div> </div> </div> | | | | | | | | | | | | | | | |
| 3. | <p>A window will appear with a list of documents that require your handwritten signature.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Upload one or more documents. (15MB max, 50 characters max, .pdf, .doc, .docx, .txt, .tif, .jpg, .jpeg, .jpe, .emf and .xps only)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Borrower's Certification & Authorization</td> <td style="width: 20%;"><input type="text"/></td> <td style="width: 10%; text-align: center;"><input type="button" value="Browse"/></td> </tr> <tr> <td>Social Security Administration Authorization</td> <td><input type="text"/></td> <td style="text-align: center;"><input type="button" value="Browse"/></td> </tr> <tr> <td>IRS 4506T - Request for Transcript of Tax Return</td> <td><input type="text"/></td> <td style="text-align: center;"><input type="button" value="Browse"/></td> </tr> <tr> <td>FHA Identity of Interest Certification</td> <td><input type="text"/></td> <td style="text-align: center;"><input type="button" value="Browse"/></td> </tr> <tr> <td>GA Notice of Right to Select Attorney</td> <td><input type="text"/></td> <td style="text-align: center;"><input type="button" value="Browse"/></td> </tr> </table> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <input type="button" value="Upload"/> <input type="button" value="Cancel"/> </div> </div> <p>Click the corresponding Browse button for the signed disclosure you wish to upload.</p> <p>Note: If you scanned the disclosures as one disclosure package, you may upload the disclosure package via any of the Browse buttons.</p> | Borrower's Certification & Authorization | <input type="text"/> | <input type="button" value="Browse"/> | Social Security Administration Authorization | <input type="text"/> | <input type="button" value="Browse"/> | IRS 4506T - Request for Transcript of Tax Return | <input type="text"/> | <input type="button" value="Browse"/> | FHA Identity of Interest Certification | <input type="text"/> | <input type="button" value="Browse"/> | GA Notice of Right to Select Attorney | <input type="text"/> | <input type="button" value="Browse"/> |
| Borrower's Certification & Authorization | <input type="text"/> | <input type="button" value="Browse"/> | | | | | | | | | | | | | | |
| Social Security Administration Authorization | <input type="text"/> | <input type="button" value="Browse"/> | | | | | | | | | | | | | | |
| IRS 4506T - Request for Transcript of Tax Return | <input type="text"/> | <input type="button" value="Browse"/> | | | | | | | | | | | | | | |
| FHA Identity of Interest Certification | <input type="text"/> | <input type="button" value="Browse"/> | | | | | | | | | | | | | | |
| GA Notice of Right to Select Attorney | <input type="text"/> | <input type="button" value="Browse"/> | | | | | | | | | | | | | | |
| 4. | Select the documents to upload from within your computer. Click Open . | | | | | | | | | | | | | | | |
| 5. | <p>After selecting the applicable file for each item, click Upload.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0; text-align: center;"> <input type="button" value="Upload"/> <input type="button" value="Cancel"/> </div> | | | | | | | | | | | | | | | |
| <p>The system will return you to the Loan Detail page. If you have additional disclosures to upload, expand the HomeBridge Disclosures section: click HomeBridge Disclosures and then click your name.</p> <p>Follow Steps 2 – 5.</p> | | | | | | | | | | | | | | | | |

HomeBridge Electronic Document Delivery Instructions

| Uploading Documents (Bank Statements, Paystubs, etc.) | |
|---|--|
| Step | Action |
| 1. | Scan and save the documents you wish to send to your personal computer. |
| 2. | <p>Go to the Upload File section. Choose the File Type from the drop down list. Click Browse.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Upload File</p> <p>File Type: Current Paystubs</p> <p>* File Name: <input style="width: 150px;" type="text"/> Browse Remove</p> <p>* = Required Upload File</p> </div> <p>Note: If you scanned all of your documents (bank statements, paystubs, etc.) as one file, you may upload the file as any File Type.</p> |
| 3. | Select the documents to upload from within your computer. |
| 4. | Click Open . |
| 5. | <p>The File Name will appear in the File Name field. Click Upload File.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Upload File</p> <p>File Type: Current Paystubs</p> <p>* File Name: Paystub - 1.1.16 through 1.15.16.pdf Browse Remove</p> <p>* = Required Upload File</p> </div> |
| Result: | <p>A confirmation message will appear:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Upload File</p> <p>File Type: Current Paystubs</p> <p>* File Name: <input style="width: 150px;" type="text"/> Browse Remove</p> <p>* = Required Upload File</p> <p style="border: 1px solid red; padding: 2px; text-align: center;">Paystub - 1.1.16 through 1.15.16.pdf was successfully uploaded</p> </div> |