



How to Send Disclosures to Borrowers and Complete LO eSignature

A step-by-step training guide for loan officers and operations staff. This guide walks you through the complete disclosure workflow — from confirming file readiness through sending the package and completing the LO eSignature — ensuring compliance and a smooth borrower experience every time.

TRAINING GUIDE

DISCLOSURE WORKFLOW

Workflow Overview

The disclosure process follows a clear 10-step sequence from file preparation to final LO signature. Each step builds on the last — skipping ahead before completing prior steps can cause errors or delays. Use this overview to orient yourself before diving into each step.

01

Prepare & Start

Confirm the file is ready, then click Send Disclosures to begin.

02

Save Changes & Run Checks

Save any unsaved data and let the system complete background checks.

03

Anti-Steering & Audit

Complete anti-steering questions and resolve required missing fields.

04

Generate & Review Documents

Review the Loan Estimate and disclosure package before sending.

05

Send & Sign

Verify borrower info, confirm fulfillment settings, send, and complete LO eSignature.

The screenshot shows the Mortgage Wholesale software interface. The top navigation bar includes links for Home Page, Quick Pricer, Add New Loan, Pipeline, Esign 2, Resource Center, FHA/USDA Appraisal Request, and Conventional Appraisal Request. The user is logged in as Alice Firstimer, with contact information for 3726 Poplar St., The Colony, TX, 75086. The loan details are: Loan #: 9824628077, Total Loan Amt: \$270,019.00, Loan Type: FHA, Loan Purpose: Purchase, Interest Rate: 5.990%, LTV/Comb Lo...: 98.50% / 96.50%. The workflow is currently at the 'Request LE' step, which includes buttons for 'Send Disclosures', 'Request Loan Estimate', and 'Save'. The form displays 'J. TOTAL CLOSING COSTS' with a total of \$17,032.64 and a 'Calculating Cash to Close' section with various input fields and checkboxes.

Item	Amount
J. TOTAL CLOSING COSTS	Total: \$17,032.64
Third Party Payments Not Otherwise Disclosed	\$0.00
Total Closing Costs (J)	\$16,532.00
Closing Costs Financed	\$4,644.00
Down Payment/Funds from Borrower	\$9,625.00
Deposit	\$275,000.00
Funds For Borrower	\$0.00
Seller Credits	\$0.00
Adjustments and Other Credits	\$4,500.00
Estimated Cash to Close	\$17,019.00

STEP 1

Start the Disclosure Workflow

Before initiating disclosures, confirm that the file meets all readiness criteria. Sending a disclosure package prematurely can cause compliance issues and require re-disclosure.

Pre-Disclosure Checklist

- Borrower is qualified
- AUS has been run
- Rate is locked
- Title fees are entered
- Loan Estimate has been prepared

How to Begin

Once all checklist items are confirmed, locate the left-side navigation menu and click **Send Disclosures**. This launches the disclosure workflow and begins the package creation process. Do not click this button until all five criteria above are satisfied.

The screenshot shows the Mortgage Wholesale software interface. The top navigation bar includes links for Home Page, Quick Pricer, Add New Loan, Pipeline, Esign, Resource Center, FHA/USDA Appraisal Request, and Conventional Appraisal Request. The user is logged in as Alice Firstimer. The main content area is titled 'Request LE' and contains a sidebar with options like Loan Summary, URLA / Request CD, Credit Reissue & AUS, Upload Documents, Submit Loan to Set Up/ Click Confirm, Re-Submit Loan / Click Confirm, View Underwriting Conditions, Lock Loan, Request Title Fees, Request LE (highlighted), Send Disclosures, Request COC, and Import Updated URLA. The main content area displays a table for 'Calculating Cash to Close' with the following data:

Calculating Cash to Close	
Third Party Payments Not Otherwise Disclosed	\$0.00
<input checked="" type="checkbox"/> Use Actual Down Payment & Closing Costs Financed	
<input type="checkbox"/> Include Payoffs in Adjustments and Credits (Purchase Only)	
Total Closing Costs (J)	\$16,532.00
Closing Costs Financed	\$4,644.00
Down Payment/Funds from Borrower	\$9,625.00
Deposit	\$275,000.00
Funds For Borrower	\$0.00
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Estimated Cash to Close	\$17,013.00

STEP 2

Save Changes & Let the System Run Its Checks

The system needs a clean, saved state before it can properly build your disclosure package. Any unsaved edits to the file must be committed first.

Save Unsaved Changes

If the system prompts you, click **Yes, save my changes**. This ensures all loan data is current before the disclosure package is generated.

Background Processing

The system automatically runs a series of background checks — including a home counseling provider search — to prepare the disclosure package. This may take a moment.

Wait Before Proceeding

Do not click ahead until all setup tasks have finished loading. Proceeding too quickly can result in an incomplete or incorrect package being generated.

MORTGAGE WHOLESALE

Home Page Quick Pricer Add New Loan Pipeline Esign 2 Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request


Alice Firstimer
3726 Poplar St., The Colony, TX, 75056
03 TPO Test RDH

Loan #: 9826026077 Loan Type: FHA Purchase Interest Rate: 5.990%
Total Loan Amt: \$270,019.00 Loan Purpose: Purchase LTV/Comb L.o.: 96.50% / 96.50%

Send Disclosures

Warning Don't forget to send disclosures for Alice Firstimer

Package(s) | 0

SEND DATE/TIME	PACKAGE STATUS	SIGNING STATUS
 No packages have been created for this loan.		

STEP 3

Complete the Anti-Steering Disclosure

Once the **Send Disclosures** button becomes active, click it to proceed to the anti-steering section. This federally required disclosure documents that the borrower was presented with rate options and made an informed choice.

Lowest Available Rate

Enter the lowest rate available on the current rate sheet, regardless of what the borrower selected.

Discount / Cost for Lowest Rate

Enter any discount points or lender credits associated with that lowest available rate.

Highest Rate on Locked Sheet

Enter the highest rate shown on the locked rate sheet and any associated discount, if applicable.

Borrower's Chosen Rate

Confirm the rate the borrower selected. Save all answers so the anti-steering disclosure populates accurately.

STEP 4

Review Package Setup & Resolve Missing Fields

The system performs a loan audit and flags any data issues before allowing the package to generate. Addressing these items ensures the disclosure documents are accurate and complete.

FHA Loans

For FHA loans, the default plan code may appear automatically. Simply click **Next** to confirm and continue through the setup wizard.

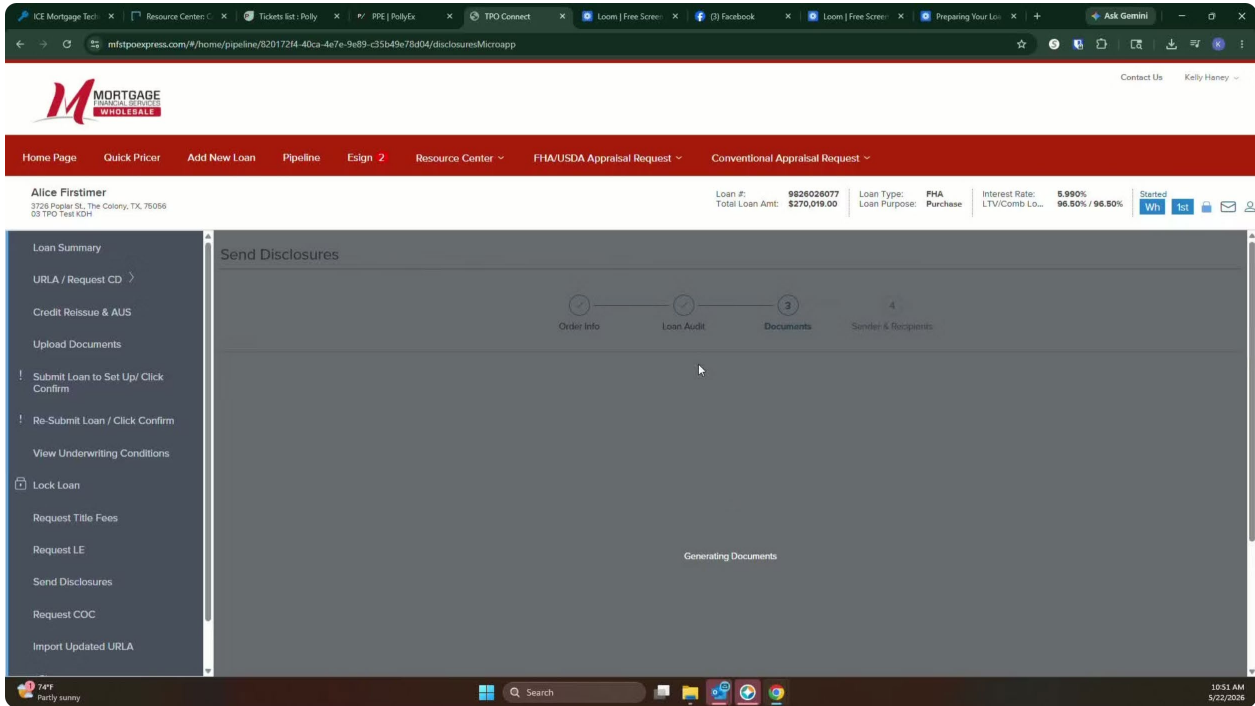
Navigating the Audit

Click **Next** to proceed through each screen and review the system's audit results as they appear.

Resolving Required Fields

The audit will flag both **required** and recommended fields. Address required fields first — these must be resolved before the package can be generated. Recommended fields can be handled later if necessary.

Click the **blue field ID link** next to any flagged item to jump directly to that data point in the file. Complete the field, save, and allow the audit to rerun before continuing. In many cases, entering a missing close date is all that is needed.



STEP 5

Generate & Review the Disclosure Documents

1. Click the blue hyperlink for the Loan Estimate to open it immediately. Carefully verify fees, discount points, underwriting fee, appraisal fee, processing fee, prepaid interest, and estimated cash to close.

→ **Open the Loan Estimate**

Click the blue hyperlink for the Loan Estimate to open it immediately. Carefully verify fees, discount points, underwriting fee, appraisal fee, processing fee, prepaid interest, and estimated cash to close.

→ **Review Other Documents**

Open additional documents in the package the same way. Confirm that all information is accurate and reflects the locked terms before proceeding to send.

→ **Proceed When Ready**

Once you are satisfied that all documents are correct, continue to the next step. Do not send a package with known errors — corrections after sending may require re-disclosure.

MORTGAGE TECHNOLOGY WHOLESALE

Home Page Quick Pricer Add New Loan Pipeline Esign 2 Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request

Alice Firstimer
3726 Butler St, The Colony, TX, 75086
03 TPO Test ID#

Loan #: 9826028077 Loan Type: FHA
Total Loan Amt: \$270,019.00 Loan Purpose: Purchase Interest Rate: 5.990% / 96.50%
LTV/Comb Lo...: 96.50% / 96.50%

Disclosures

- TX Borrower's Right to Choose Its Provider
- TX Mortgage Company Disclosure
- FHA Amendatory Statement and Real Estate Certification
- FHA Identity of Interest Certification
- FHAVA Notice to Applicants
- FHA For Your Protection: Get a Home Inspection
- No HUD Warranty
- FHA Notice to Homeowner: Release of Personal Liability for...
- Occupancy and Financial Statement
- HUDVA Addendum to Uniform Residential Loan Application
- FHA Informed Consumer Choice Disclosure Notice
- Notice of Special Flood Hazards and Availability of Federal ...
- TX Mortgage Banker Disclosure
- Social Security Number Certification
- 2015 Settlement Service Provider List - No Fees

Anti-Steering Disclosure

2 / 3 100% Download

or Origination Points or Fees and Discount Points	30,0/2.43	30,0/2.43	30,0/0	30,0/0.01
Does this Loan Include:				
Negative Amortization?	No	No	No	No
Prepayment Penalty?	No	No	No	No
Interest-Only Payments?	No	No	No	No
Balloon Payment in the first 7 years of the life of the loan?	No	No	No	No
Demand Feature?	No	No	No	No
Shared Equity?	No	No	No	No
Shared Appreciation?	No	No	No	No

Having considered my/our particular needs and circumstances, as well as my/our goals, I/we hereby choose the following:

- Loan Option 1
- Loan Option 2
- Loan Option 3
- Loan Option 4
- Other loan/not listed above (described as):

I've understood that I/we can change my/our mind about this selection before closing on a loan.

I/we selected the Loan Option above for the following reason(s) (e.g., particular loan features (such as the loan term, lowest interest rate, etc.), creditor's reputation, etc.):

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STEP 6

Save a Copy of the Unsigned Disclosures

Before sending, it is best practice to save a copy of the disclosure package to the e-folder. This gives you a record of what was sent, which is useful for responding to borrower questions or satisfying audit requests.

Add to e-Folder

Click **Add to e-folder** to save the unsigned disclosure package. When prompted, select **Merge documents into a single e-folder attachment**. This consolidates all documents into one combined PDF rather than saving them as individual files.

Why This Matters

A single merged PDF is easier to locate, download, and share than multiple separate attachments. This file serves as your reference copy of exactly what the borrower received — especially helpful if the borrower calls with questions about fees or terms after receiving the package.

Click **Apply** to complete the merge and save to the e-folder.

STEP 7

Verify Borrower Contact Info & Sender Details

Before finalizing the send, double-check all borrower contact information and configure how the email will appear to the recipient. Errors here can result in the borrower not receiving the package or receiving it from an unfamiliar sender.

Borrower Contact Verification

Confirm the borrower's **email address**, **cell phone number**, and **mailing address** are all current and accurate. An incorrect email address means the borrower will not receive the eSign notification.

Notification Preferences

Set notification preferences as appropriate for this borrower. These control how and when the borrower is reminded to open and sign the disclosure package.

Sender Identity — Best Practice

Choose **Loan Officer** as the sender so the disclosure email appears to come from the LO, even if an assistant or processor is the one initiating the send. This builds borrower trust and reduces confusion.

The screenshot shows a web browser window with the URL mfslpoeexpress.com/#/home/pipeline/82017214-40ca-4e7e-9e69-c35b49e78d94/disclosuresMicroapp. The page header includes the 'MORTGAGE WHOLESALE' logo and navigation links like 'Home Page', 'Quick Pricer', 'Add New Loan', 'Pipeline', 'Esign 2', 'Resource Center', 'FHA/USDA Appraisal Request', and 'Conventional Appraisal Request'. A user profile for 'Alice Firstimer' is visible, along with loan details: Loan # 9928028077, Total Loan Amt \$270,019.00, Loan Type PHA Purchase, and Interest Rate 5.990% LTV/Comb L.o. 96.50% / 96.50%. The main content area shows a 'Sending package' status with a circular progress indicator. Below this, there are sections for 'Recipients', 'Fulfillment', 'Shipping From', and 'Shipping To'. The 'Recipients' table lists two recipients: Alice Firstimer (Borrower) and Kelly Haney (Originator). The 'Shipping From' and 'Shipping To' sections contain address and contact information for Mortgage Financial Services, LLC and Alice Firstimer, respectively. A 'Copy Right' button is located at the bottom of the form area.

STEP 9

Complete the LO eSignature

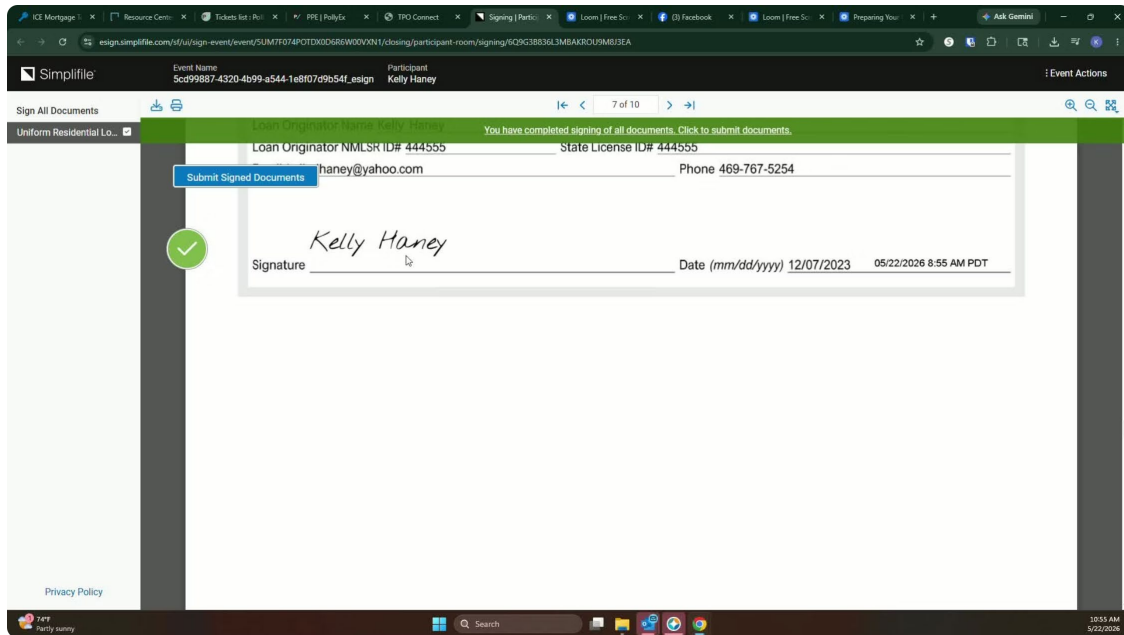
After the disclosure package is sent to the borrower, the licensed loan officer must complete their own eSignature on the application. This is a required step and cannot be skipped.

If You Are the Licensed LO

If you are logged in as the LO on the file, a prompt will appear immediately after sending. Click **Yes** to enter the eSigning session, then click **Get Started**, review the document, click **Complete**, and finally **Submit Signed Document**.

If Someone Else Sent the Package

If an assistant or processor initiated the send on behalf of the LO, the LO will receive a separate email notification. The LO must sign the document from their own eSign queue. The signing option will not be available to anyone who is not the licensed LO on the file.



STEP 10

Process Complete

Once the disclosures are sent and the LO eSignature is submitted, the disclosure workflow is fully complete. The borrower has received their package and the signed application is finalized on the LO side.



Borrower Notified

The borrower has received an email with the full disclosure package and instructions to review and eSign electronically.



LO Signature Complete

The loan officer has signed the application, meeting the lender's internal requirement and regulatory obligation.



e-Folder Updated

A merged PDF copy of the unsigned disclosures is saved in the e-folder for reference, audit, and borrower follow-up.

