

DIY Disclosures

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Overview

Flagstar Bank is responsible for issuing Loan Estimates (LE) and Closing Disclosures (CD) to borrowers on broker/table funded transactions. As part of the Do It Yourself (DIY) Disclosures program, originators have the ability to generate LE's and application disclosures. In addition, originators can append any custom disclosures to be included in the disclosure package, whether it's a loan specific document or generic for any loan such as a Privacy Policy. This user guide contains instructions on how to generate disclosures on tpo.flagstar.com as well as uploading your own documents.

Loan Estimate (LE)

Originators are required to generate an LE for eligible transactions promptly upon receipt of the six pieces of information that constitutes an application. For ineligible transactions, originators are required to request an LE promptly upon receipt of the six pieces of information that constitutes an application. If the LE hasn't been requested within 30 hours (for eligible transaction) or 18 hours (for ineligible transactions) of receipt of the six pieces of information that been six pieces of information. For ineligible transactions, originators are required to request an LE promptly upon receipt of the six pieces of information that constitutes an application. If the LE hasn't been requested within 30 hours (for eligible transaction) or 18 hours (for ineligible transactions) of receipt of the six pieces of information. Flagstar will generate the LE with the best information available.

Access

In order to generate a LE, users must have the DIYR resource. The resource is default for all ADM users and can be given to other users with non ADM roles.

Eligibility

The below transactions are not eligible and the LE will be disclosed by Flagstar's Disclosure Management team:

- Construction/Renovation loans
- Transactions with a property located in the Virgin Islands
- Redisclosed LE's

Delivery

There are two delivery methods available for the application disclosures.

- Electronic delivery The consumer portal is used to provide borrowers with the disclosures, including LE, application disclosures, valuations, and CD. Borrowers must consent to receive documents electronically.
- Regular mail

Application Disclosures

Originators may generate application disclosures in Flagstar's system. Originators utilizing this optional service are required to review the default disclosures for each transaction and determine which disclosures to provide to the borrower(s) based on the specific transaction and/or how the originator conducts business. Originators are solely responsible for any non-compliance with state, federal, investor requirements.

Access DGDW

In order to generate application disclosures, users must have the DGDW resource.



Delivery

There are two delivery methods available for the application disclosures.

- Electronic delivery The consumer portal used to provide borrowers with the LE, valuations, and CD will be used to send the borrower(s) the application disclosures provided that all borrowers have eConsented. The application disclosures are electronically signed by the borrower.
- Additional email alerts have been created for originators to receive notification when the borrower(s) have eSigned the disclosure(s).
 - When application disclosures are electronically sent to the borrower, loan officers (LO) may be required to eSign disclosures if the following criteria is met:
 - LO email must be present in the Loan Application and/or Edit Loan Officer and Additional Info page in the Disclosures, Generate/View module at the time disclosures are generated
 - A document requiring the LO's signature was selected
 - Signing is considered complete if the following is met:
 - If the LO email is present, the system will require the borrower(s) and LO to sign the documents for signing to be considered complete
 - If the LO email is NOT present, the system will only require the borrower to sign the documents for signing to be considered complete
- Print If at least one borrower has not eConsented, the disclosures will not be sent electronically to any borrower(s) that have eConsented. Originators are responsible for obtaining the disclosure package and providing it to the borrower(s).

Additional Disclosures

Originators have the following options to include custom disclosures/documents to the application package:

- Loan specific disclosures/documents can be uploaded at the loan level (instructions below)
- Disclosures/documents that do not contain any transaction specific documents such as a privacy policy, may be uploaded by an ADM user or any non ADM that has the PPM resource. The disclosures/documents can be uploaded by clicking on Settings as shown below.





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ADMIN MENU My Profile Search 4 Diff Over	Upload documents that will be available to select in the generated after the document is upla	application disclosure listing to be sent to your borre orded as reflected below.	even. These document will be available for selection of	on all transactions where application disclosures are	
Add New User Modily Resources For Multiple Users	Upload Documents			-	
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	PREVIEW POLICY	0340x2020-22377 pm			
	PRIVACY POLICY	036955326 23.37 pm			



Generating Disclosures

Prior to requesting an LE and/or application disclosures, the following must be completed:

- Mortgage Insurance module (if applicable)
- Government Lending module (if applicable)
- AUS
- Order Flood Cert/View Details To obtain flood disclosure (if applicable)

LE & Application Disclosures Module

When accessing the LE & Application Disclosures module, you have the following options to choose from:

- LE & Generate Application Disclosures Generate an LE and application disclosures
- Generate LE Generate an LE
- Generate Application Disclosures Generate application disclosures
- Add Custom Disclosures This allows users to append documents to the application disclosures at the transaction level and is only available if electronically delivering documents.

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lock Number US				Choose from the f	ollowing options		
son Information our Application Statuct & Pessag		Fannie Mae 30-Year Fixed 5151 CORPORATE DR, TROY	3125% PURCHASE MI, 48098-2639 5934	50			

Disclosure History

The Disclosure History section contains the documents generated and sent to the borrower along with the eSign history if applicable. If the LO was required to sign a particular application disclosure package, the LO's name will be listed by expanding the section for the document. If the LO cannot locate the email to perform electronic signing, a resend email option is available here.

Email Delivery / Intent to Proceed

The Email Delivery / Intent to Proceed section includes the following:

- Entering borrower(s), including non-obligated borrowers email information for electronic delivery (can also be done in the online loan application prior to submission to underwriting)
- View electronic delivery request date
- View electronic consent dates (if applicable)
- Viewing the date of borrower's Electronic Intent to Proceed (eITP) date, if applicable
- Resend the email to the borrower

Milestone Dates

Displays important dates regarding the loan such as LE/CD sent date, borrower reviewed date, earliest closing, appraisal expiration, income doc expiration, total asset expiration, valuation sent date etc.

To generate, perform the following steps:

- 1. Select LE & Generate Application Disclosures
- 2. The LO phone number and email address are required. If this is not input on the loan application page, you will be prompted to enter the information before being able to proceed. Enter the information, then click Next.



3. The SmartFees tool used to generate a title quote will load. Review each of the tabs to enter in any data that will generate a more accurate title quote. The default provider is the closing agent nearest to the property address of the transaction. To change the provider, simply click on Select Provider to perform a search.

If you are unable to locate a particular closing agent, please choose an alternative closing agent and work with your preferred provider to get setup on SmartFees. A link is available at the bottom of the page to submit a provider.

	My Files	_	_		-	-	_	12
	File Summary SmartFees ID: 25334133 Loan Purpose:	File Data Questions Fees Select a provider for each of the se exported to your system	SmartFees Reports	Audit Log s Transact	ion Detail Report	will be created	l once the data is	
	Purchase Lien Position: First Loan Number: 505279656	Title and Closing Services Title Insurance Settlement Services	eTitle Agency, Inc. Details Select Provid	ler)			\$1,996.00	
ement	Property Address: 5151 CORPORATE DR TROY, MI 48098 Map 1757-V7	Recording Fees/Transfer Tax Edit Recording Fees / Transfer Ta	Details Select Provid	ler þ	-	-	_	
		Recording Fees Total Deed Mortgage / Deed of Trust			\$35.00 \$30.00		\$65.00	
×t		Transfer Taxes Total Edit Sp County Tax Stamps Deed	IN B	luyer	Seller	Total	\$1,935.00	a) N
		Transfer Tax		\$0.00	\$247.50	\$247.50		

- 4. Once you are satisfied with the results, click Save & Exit.
- 5. You will be directed to the Fee Summary page to enter in any additional fees and/or review the fees. Fees generated from the title quote cannot be changed, with the exception of entering credits. Section C fees can only be altered by generating a title quote again. Click on +Get Smartfees at the bottom of Section C.



- 6. Once you are satisfied with the fees, click on Save and Exit
- 7. You will now be directed to the list of application disclosures that are applicable for the transaction. Review the list of disclosures and uncheck any that you do not want to include in the package. If the documents are delivered electronically via Flagstar's consumer portal, you will not have the ability to edit the package once it has been delivered. Certain documents/disclosures will be listed twice if the transaction includes more than one borrower and it is not a joint application.

If the Patriot Act document is selected, you will be required to complete the section to populate the data on the document. Once you have the desired documents select Generate.

	Ken Customer 505279656 🔒		
ENU	Fannie Mae 30-Year Fixed 3.125% PURCHASE		
an Information	5151 CORPORATE DR, TROY, MI, 48098-2639 59345 9		
an Application			6
oduct & Pricing	Select Disclosures (15 Documents) UNSELECT ALL		
IS		^	
sclosures 🖕	UNIFORM RESIDENTIAL LOAN APPLICATION		
Disclosure Management	450GT - REQUEST FOR TRANSCRIPT OF TAX RETURN		
Application Disclosures			
LE & Application Disclosures	BORROWER'S CERTIFICATION AND AUTHORIZATION		
Change of Circumstance	BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION		
praisal Management			
ocuments	FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	~ ~	
nditions			
e Summary	GENERATE		
an Activity			
an Activity	Patriot Act	0 +	

8. A draft of the LE and application disclosure package will be generated and visible on the page for review.

	Â
Disclosures > Generate Disclosures > Loan Estimate & Application Disclosure Preview	
CANCEL EDIT FEES SUBMIT ~	
You're doing a great job today. Keep it up!	NEED HELP ?



9. If you would like to make changes to fees, click on Edit Fees. If you are satisfied with the contents of the documents, select the appropriate delivery option. Please note that the Submit options are only applicable for the application disclosures. The LE will always be sent by Flagstar. If an email exists, we will send the consent invite and document availability to the borrower via email. If consent does not exist when the document is generated, it will be sent via regular mail but will also be available electronically should the borrower subsequently consent to receive documents electronically.

~		☑ 1NEW MESSAGE	
Disclosures > Generate Disclosures > Loan Estimate & Application I	Disclosure Preview		
		- + Sironali Zion 1	EDIT FEES SUBMIT V
	Flagstar Bank 5151 Corporate Drive, Troy, MI 48098	Save this Loan Estimate to compare with your Closing Diclosure.	Veiner Application Liticopules Mytel
	Loan Estimate APPLICAMS APPLICA	LOAN TIRM 30 years PURCASE Purchase PRODUCT Field Rate LOANTYPE B2 Conventional	
	Loan Terms	Can this amount increase after closing?	
	Loan Amount \$175, Interest Rate 3.125	5,000 NO 2596 NO	
The produce of the	Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment \$749 w loan estimate is generated besed on the Input provided data	9.66 NO	

10. The Disclosure history will be updated to reflect the documents sent. The below example reflects a scenario where econsent did not exist when the LE was generated, however an email address was present in the file.

~			ĥ	1 NEW MESSAGE			
MENU Losn Information Losn Application Product & Pricing Work Number AUS		Ken Customer 505 Fannie Mae 30-Year Fixed 5151 CORPORATE DR, TRO Flagstar will deliver the Loan Esti	279656 PURCHASE 3.125% PURCHASE (, MI, 48098-2639 59345 nate and Application Disclosures electr	0 onically. Please see Disclosure H	listory for status and additional o	details.	o
Disclosures Disclosure Management Application Disclosures	•		C	Thoose from the fo	llowing options		
LE & Application Disclosur Change of Circumstance Appraisal Management Documents Conditions Fee Summary Closing Loan Activity			LE & GENERATE APPLICATION DECLOSURES	GENERATE LE	GENERATE APPLICATION DISCLOSURES	ADD CUSTOM DISCLOSURES	
ontacts & Support ther						EDIT LOAN OFFICER	A MANAGE EMAIL CONTACTS
		Disclosure History					-
		DOCUMENT TYPE \$	DELIVERY STATUS	GENERATED 🗸	DELIVERED \$	DELIVERY TYPE \$	HISTORY
		Loan Estimate	Pending	04/01/2020, 1:41 am	¥	Email / Mail	8
		Application Disclosures	Pending	04/01/2020, 1:41 am	×	Email	a

1111	Flagstar®

11. In the same transaction, the borrower consented after the disclosure was generated and the delivery type was updated to reflect that.

~			INEW MESSAGE	an han dana berdara mang da ang kitelan karang seriang sa pang sa pang sa kanang sa	ar colored to a contra to a Colored a	1940
MENU Loan Information Loan Application Product & Pricing Work Number	Ken Customer 5052 Fannie Mae 30-Year Fixed 5151 CORPORATE DR, TROY, I	79656 🔒 3.125% PURCHASE WI, 48098-2639 59345	5 0 Choose from the fo	ollowing options		
Disclosure Management Disclosure Management Application Disclosures LE & Application Disclosures Change of Circumstance Appraisal Management Documents Conditions		LE & GENERATE APPLICATION DISCLOSURES	GENERATE LE	GENERATE APPLICATION DISCLOSURES	ADD CUSTOM DISCLOSURES	
Fee Summary Closing					EDIT LOAN OFFICER	A MANAGE EMAIL CONTACTS
Loan Activity Contacts & Support	Disclosure History					-
	DOCUMENT TYPE \$	DELIVERY STATUS \$	GENERATED 🚽	DELIVERED \$	DELIVERY TYPE \$	HISTORY
	Loan Estimate	Pending	04/01/2020, 1:41 am	¥	Email	e
	Application Disclosures	Pending	04/01/2020, 1:41 am	×	Email	
	Email Delivery / Intent to)	Proceed				+

12. Expand the section containing the application disclosures to determine who is required to electronically sign the documents or click on the history to view status. If electronic delivery was not selected, you can download the documents by clicking on each link.

MENU		Ken Customer 50527	9656							
MENO		Fannie Mae 30-Year Fixed 3.125% PURCHASE								
Loan Internation 5151 CORPORATE DR, TROY, MI, 48098-2639 59345 5										
Loan Application										
Product & Pricing	•									
Work Number		Choose from the following options								
AUS		6 1								
Disclosures	-									
Disclosure Management Application Disclosures LE & Application Disclosures Change of Circumstance Appraisal Management Documents Conditions Fee Summary	ires		LE & GENERATE APPLICATION DISCLOSURES	GENERATE LE	GENERATE APPLICATION DISCLOSURES	ADD CUSTOM DISCLOSURES				
Closing						EDIT LOAN OFFICER	A MANAGE EMAIL CONTACTS			
Loan Activity										
Contacts & Support		Disclosure History					-			
outr	•	DOCUMENT TYPE \$	DELIVERY STATUS 💠	GENERATED 🚽	DELIVERED \$	DELIVERY TYPE \$	HISTORY			
		Loan Estimate	Complete	04/01/2020, 1:41 am	04/01/2020, 1:44 am	Email				
		✓ Application Disclosures	Complete	04/01/2020, 1:41 am	04/01/2020, 2:01 am	Email				
		KEN CUSTOMER - Unsigned Karen Harris-Kern - Unsigned	ESEND LO E-SIGN EMAIL							



Borrower eSign Process

1. If all borrowers have eConsented, they will receive an email from Flagstar Bank when the application disclosures have been generated and delivered. Please note that the below screenshots vary if you have published your TPO Branded Consumer Portal information.



2. If there is more than one borrower, each borrower will receive a separate email to access the documents to complete the eSign.





Flagstar [®] ^{Bank}		
/iew Documents		
elow are the applicable disclosures a nortgage application for loan number	nd valuations generated in	connection with your
lick here to refresh the list.		
Туре	Date	Action
Loan Estimate	05/17/2023	View
Intent to Proceed	05/17/2023	Completed
Initial Disclosure	05/17/2023	eSign
Verify Employment / Income	05/17/2023	Verify
Initial Disclosure Verify Employment / Income Should you have any questions regard documents provided, please contact F	05/17/2023 05/17/2023 05/17/2023 ding the information contai	Completed eSign Verify ined within the DKER at ()

3. The application disclosure will be listed with an action of eSign. Once the borrower clicks eSign, a separate window will be launched where they will need to enter in the last 4 digits of their SSN and the viewing code displayed on the screen.

/iew Documents elow are the applicable disclosures fortgage application for Ioan number	and valuations generated in	connection with your	C	150
lick here to refresh the list.			6 14	STAN !!
Туре	Date	Action		
Loan Estimate	05/17/2023	View		
Intent to Proceed	05/17/2023	Completed		
Initial Disclosure	05/17/2023	eSign		
Verify Employment / Income	05/17/2023	Verify		-
	2 12 12 N 10	ned within the		
Should you have any questions rega locuments provided, please contact Paperless Delivery	arding the information contai t FLAGSTAR BANK, TEST BRC	OKER at ()		

- 4. They will then be required to consent to perform the eSign.
- 5. The borrower will then choose the style for the signature and continue.

Select Your Signature		×
Choose Draw Upload		
🔾 John Middle Homeowner	JH	
O John Middle Homeowner	JH	
O John Middle Homeowner	JH	
O John Middle Homeowner	ZH	
By checking this box, I ratify the use of the ima above as an electronic representation of my si	ge i have selected gnature.	Cancel Select

6. All the documents that must be signed, initialed, and/or acknowledged are identified. There is also a total of signatures/acknowledgements that are remaining at the top of the page.





- 7. As documents are eSigned, a checkmark will appear on the document in the right side pane.
- 8. Once all documents are eSigned, the borrower will receive the below message and will have the opportunity to save the documents. They may also view the signed documents in Flagstar's portal.

https://www.do	magic.com/signingview/v3/esign							A»
Pagetar			JOHN MIDDLE HOMEOWNER Customer					
Please sign your d	ocuments.	Initial D IVES Request for Tra	isclosure anscript of Tax Retu	rn	-	>	Don	ie
5b. Cus 5d. Clien	ormer file number (if applicable) (see instructions) It name, telephone number, and address (this field cannot be blank or not application of the second sec	per zoo	•	Uniform Residential Loan Application	~			
Flag iii. Stre 515 Cautio	tard resolution (including apt, room, or suite no.) Corporate Drive : This tax transcript is being sent to the third party entered on Line 5a and/or 5d. I	IV. City Troy Ensure that lines 5 through 8 are comple	(800) 945 State vi. ZIP code 1 48098 ted before signing. (see instruction)	-//00		Uniform Residential Loan Applicatio Supplemental Consumer Informatio	✓	8
6. Tran trans 104	 Transcript requested. Enter the tax form number here (1040, 1066, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 frame/dys 1040 					Important Information About Proce	~	i
a. Retu 7. Wag a. Ente	a. Return Transcript X b. Account Transcript c. Record of Account 7. Wage and Income transcript (W-2, 108-E, 108-6, etc.) A. Enter a max of three from numbers here: (In one) in standa. all forms will be sent.					Federal Equal Credit Opportunity Ac	ž	
b. Mark Line 1a 8. Year	the checkbox for taxpayer(s) requesting the wage and income transcripts. If no but in a case of the tax least income transcripts is the order of the tax least or period using the mm			IVES Request for Transcript of Tax	~			
12) Cautio	31 /2022 / / / Do not sign this form unless all applicable lines have been completed.			IVES Request for Transcript of Tax	×.			
signation signation of party signation of the signation o	re of taxpayer(s), I declare that I am either the taxpayer whose name is shown of d. If the request applies to a join return, at least one spouse must sign; however request. If signed by a corporate officer, 1 percent or more shareholder, partner, other than the taxpayer, I certify that I have the authority to execute Form 4506-C e date.	Information 1 spouses must inistrator, trustee, 1 120 days of the		Housing Counselors Near You	•			
	natory attests that he/she has read the above attestation clayse and upon so Signature for Line 1a (see instructions) John Middle He	eading declares that he/she has the au	thority to sign the Form 4606-C. Phone number of taxpayer on II	See instructions. ne 1a or 2a		Borrower's Certification and Authori	~	
	05/17/23 07:51:17 AM PI	Signatory confirms door	ument was electronically signed			Borrower's Certification, Authorizati	~	
Sigr	Title (if line tabove is a corporation, partnership, estate, or frust) Title (if line ta above is a corporation, partnership, estate, or frust)					Notice of Right to Receive Copy of	~	
Here	Spouse's signature (required if listed on Line 2a)		Date	+		Patriot Act Information Disclosure Residential Mortgage Credit Score	•	
	Form 4508-C was signed by an Authorized Represe All documer	its signed 🗸 confirms doo	I ument was electronically signed			Your Home Loan Toolkit	0	
					-		-	•

9. Once they click Finish, they will be directed to the next screen and can then Download signed documents and close the tab.





10. The Action will remain as eSign and will not be updated on the portal unless the page is refreshed. Once that is completed, the Action will update to "View".









View Signed Documents

Once the borrower(s) have eSigned the documents, the documents are available for viewing in the Document Generation module for 60 days from the date they are signed. The eSigned disclosures are also available for viewing in Paperless File Manager, however they are indexed and can be found under their respective document headers. This does not automatically route the loan to Underwriting, therefore originators will still be required to submit the loan to underwriting.

View eSign History

Originators may view the history in the LE & Application Disclosure module.