



# DIY Disclosures

[tpo.flagstar.com](http://tpo.flagstar.com)

05/30/2023

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Est. 1987



Equal Housing Lender

Member FDIC



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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](https://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, 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
- Rediscovered 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

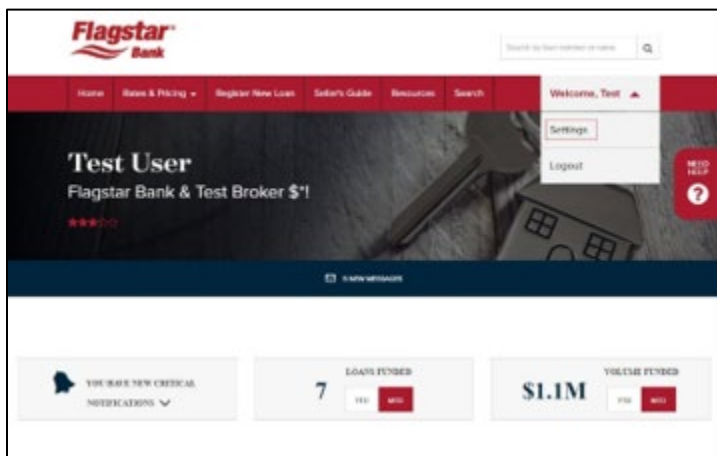
There are two delivery methods available for the application disclosures.

- 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.



DOCUMENT TYPE	UPLOADED ON	UPLOADED BY	DELETE FILE
COVER LETTER	03/09/2020 22:25 pm		
PRIVACY POLICY	03/09/2020 23:37 pm		

## Generating Disclosures

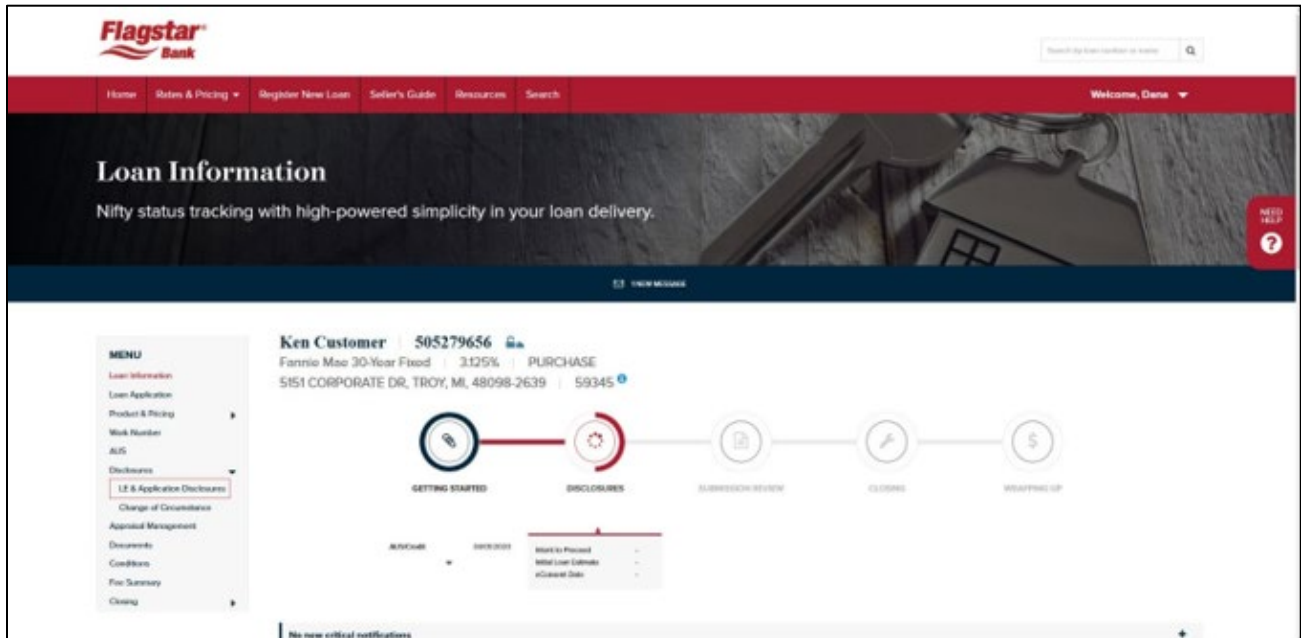
Prior to requesting an LE and/or application disclosures, the following must be completed:

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

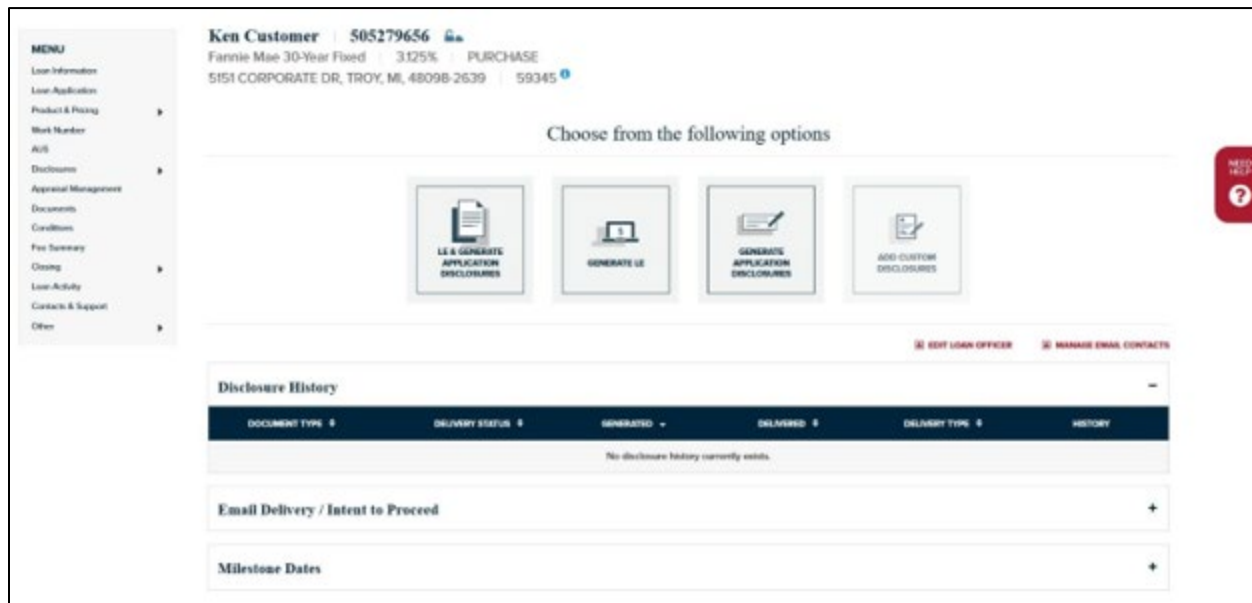
### LE & Application Disclosures Module

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.



The screenshot displays the Flagstar Bank user interface for the LE & Application Disclosures module. At the top, the Flagstar Bank logo is visible on the left, and a search bar is on the right. Below the logo is a navigation menu with items: Home, Rates & Pricing, Register New Loan, Seller's Guide, Resources, and Search. A user greeting "Welcome, Dana" is on the right. The main header area features the text "Loan Information" and "Nifty status tracking with high-powered simplicity in your loan delivery." Below this is a "NEW MESSAGE" button. The central content area shows a progress bar with five stages: GETTING STARTED, DISCLOSURES (highlighted in red), DISCLOSURE REVIEW, CLOSING, and WRAPPING UP. To the left of the progress bar is a "MENU" with various options, including "LE & Application Disclosures" which is highlighted. Below the progress bar, there is a table with columns for "AUS/Call", "DATE/DATE", and "What's Pending / What Loan Estimate / Keyword Data". At the bottom, a notification bar states "No new critical notifications".



## 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:

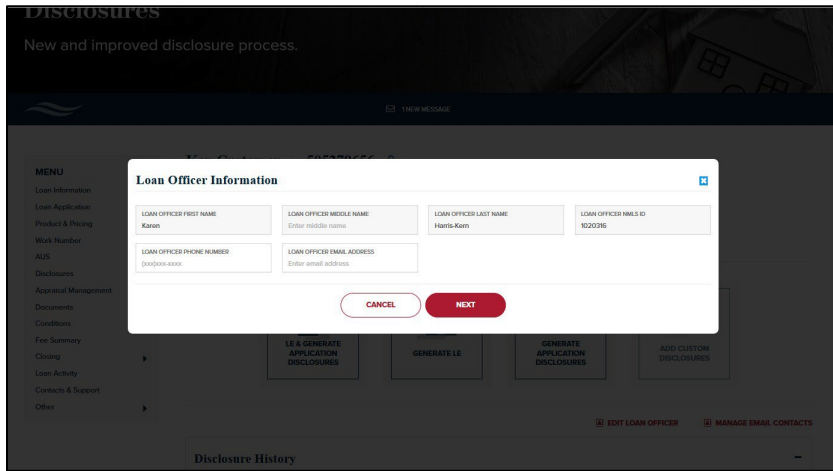
- Entering borrower(s), including non-obligated borrowers email information for electronic delivery (can also be done in the online loan application prior to submission to underwriting)
- View electronic delivery request date
- View electronic consent dates (if applicable)
- Viewing the date of borrower's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

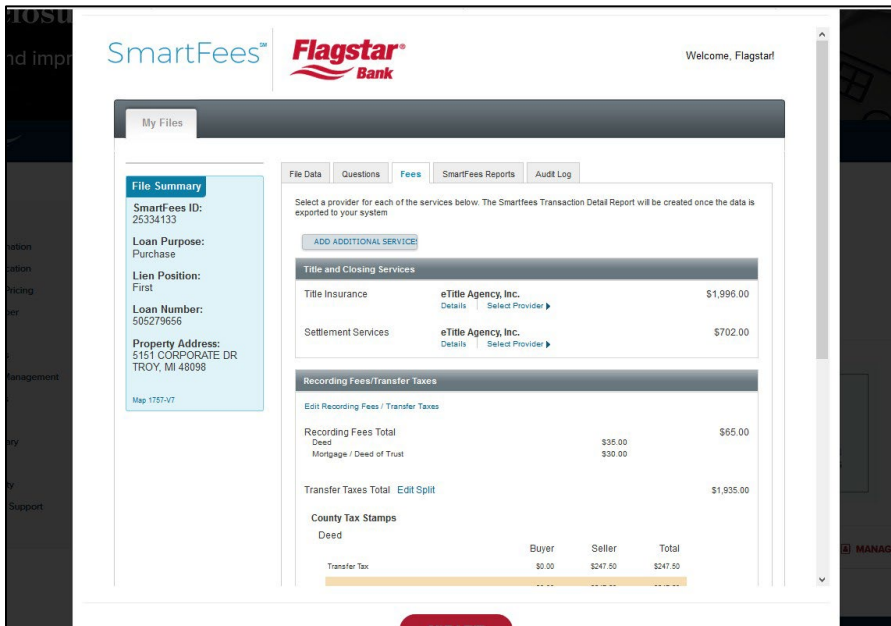
To generate, perform the following steps:

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.



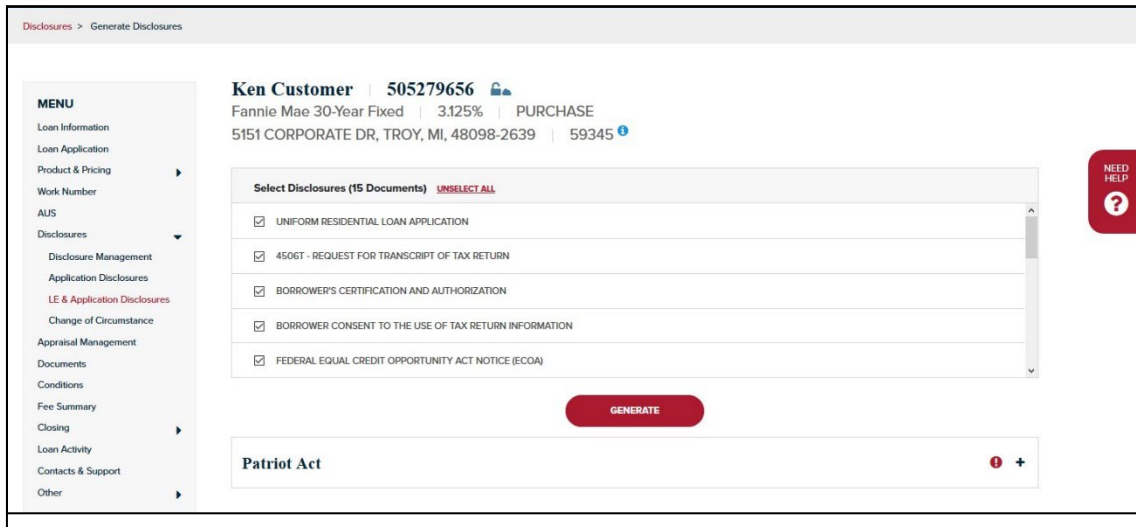
4. Once you are satisfied with the results, click Save & Exit.
5. You will be directed to the Fee Summary page to enter in any additional fees and/or review the fees. Fees generated from the title quote cannot be changed, with the exception of entering credits. Section C fees can only be altered by generating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



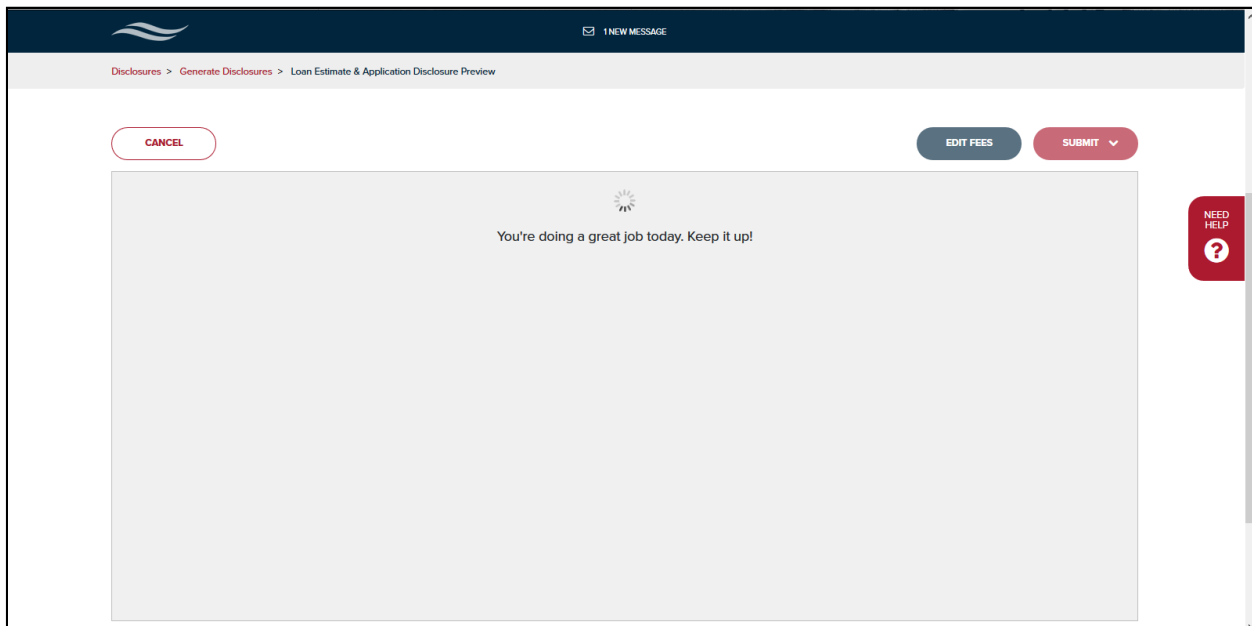


- Once you are satisfied with the fees, click on Save and Exit
- You will now be directed to the list of application disclosures that are applicable for the transaction. Review the list of disclosures and uncheck any that you do not want to include in the package. If the documents are delivered electronically 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.



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





- 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.

- 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.

DOCUMENT TYPE	DELIVERY STATUS	GENERATED	DELIVERED	DELIVERY TYPE	HISTORY
Loan Estimate	Pending	04/01/2020, 1:41 am		Email / Mail	
Application Disclosures	Pending	04/01/2020, 1:41 am		Email	



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

**Ken Customer** | 505279656 | Fannie Mae 30-Year Fixed | 3.125% | PURCHASE  
5151 CORPORATE DR, TROY, MI, 48098-2639 | 59345

Choose from the following options

- LE & GENERATE APPLICATION DISCLOSURES
- GENERATE LE
- GENERATE APPLICATION DISCLOSURES
- ADD CUSTOM DISCLOSURES

[EDIT LOAN OFFICER](#) [MANAGE EMAIL CONTACTS](#)

DOCUMENT TYPE	DELIVERY STATUS	GENERATED	DELIVERED	DELIVERY TYPE	HISTORY
Loan Estimate	Pending	04/01/2020, 1:41 am		Email	
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.

**Ken Customer** | 505279656 | Fannie Mae 30-Year Fixed | 3.125% | PURCHASE  
5151 CORPORATE DR, TROY, MI, 48098-2639 | 59345

Choose from the following options

- LE & GENERATE APPLICATION DISCLOSURES
- GENERATE LE
- GENERATE APPLICATION DISCLOSURES
- ADD CUSTOM DISCLOSURES

[EDIT LOAN OFFICER](#) [MANAGE EMAIL CONTACTS](#)

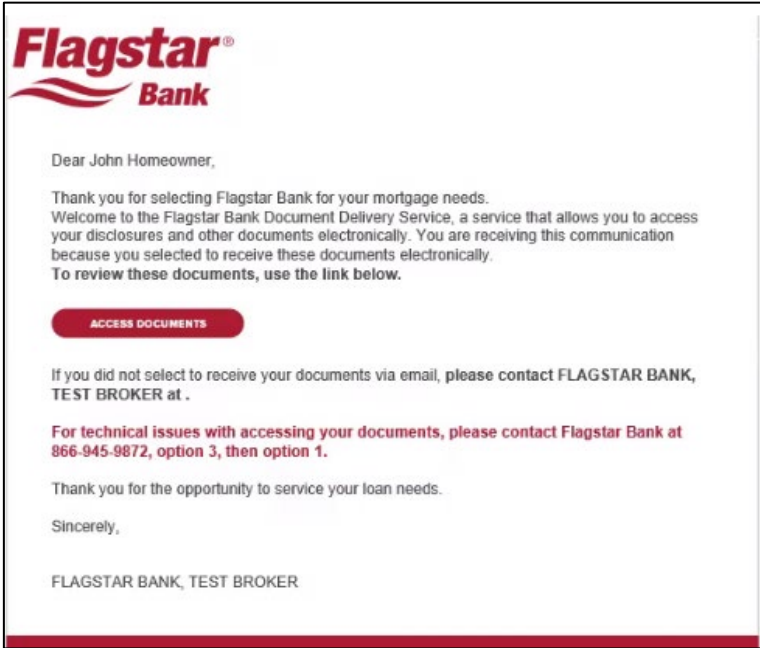
DOCUMENT TYPE	DELIVERY STATUS	GENERATED	DELIVERED	DELIVERY TYPE	HISTORY
Loan Estimate	Complete	04/01/2020, 1:41 am	04/01/2020, 1:44 am	Email	
Application Disclosures	Complete	04/01/2020, 1:41 am	04/01/2020, 2:01 am	Email	

**KEN CUSTOMER - Unsigned**  
Karen Harris-Kern - Unsigned [RESEND LO E-SIGN EMAIL](#)

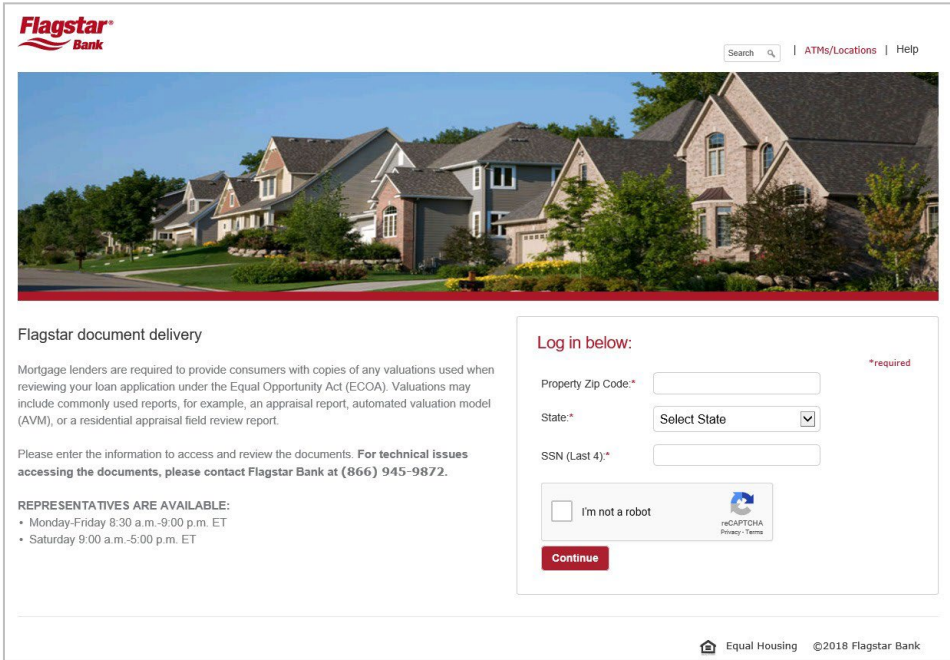


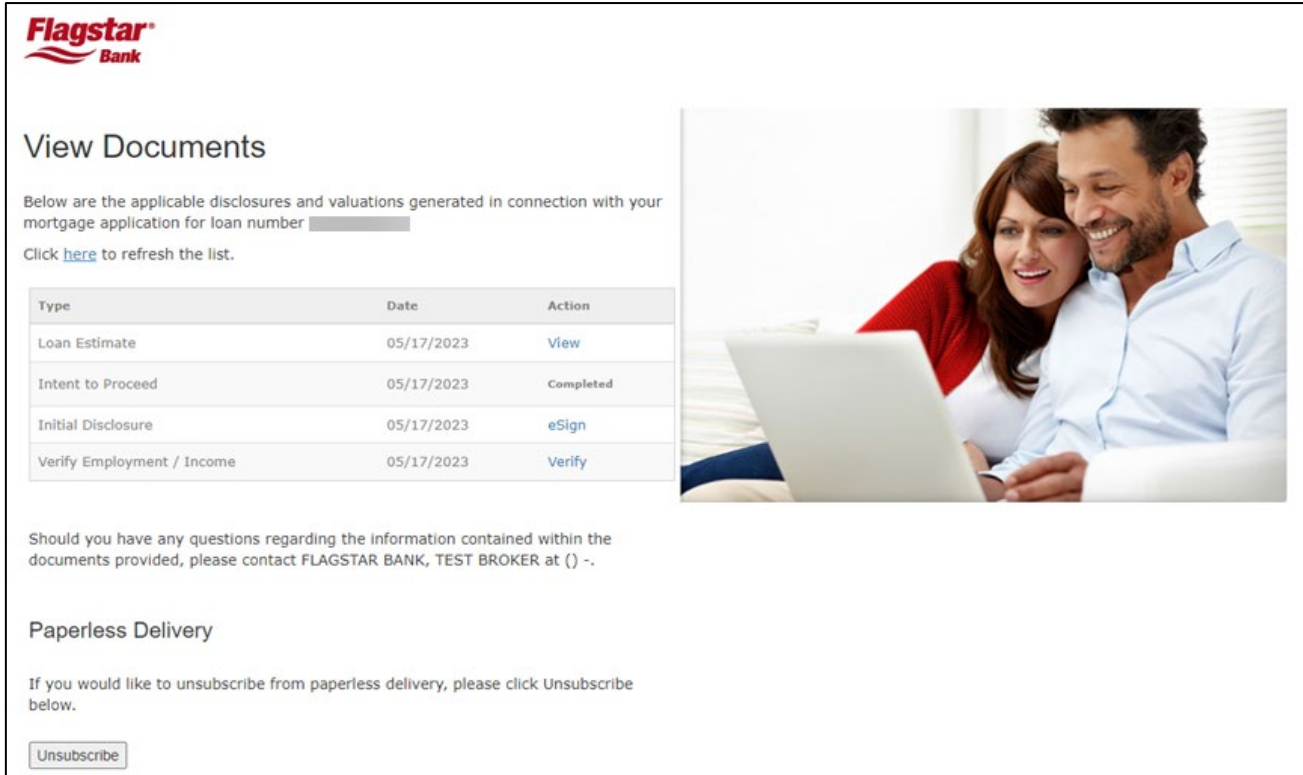
# Borrower eSign Process

- 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**

## View Documents

Below are the applicable disclosures and valuations generated in connection with your mortgage application for loan number [REDACTED].  
Click [here](#) to refresh the list.

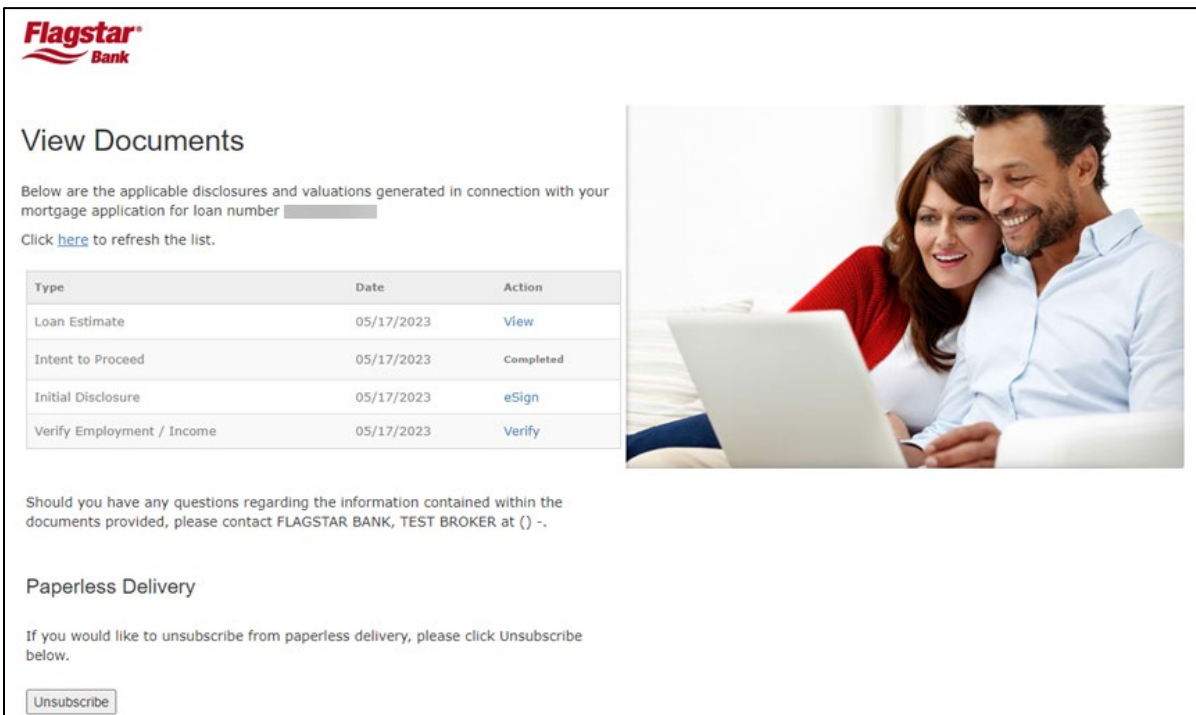
Type	Date	Action
Loan Estimate	05/17/2023	<a href="#">View</a>
Intent to Proceed	05/17/2023	Completed
Initial Disclosure	05/17/2023	<a href="#">eSign</a>
Verify Employment / Income	05/17/2023	<a href="#">Verify</a>

Should you have any questions regarding the information contained within the documents provided, please contact FLAGSTAR BANK, TEST BROKER at ( ) -.

### Paperless Delivery

If you would like to unsubscribe from paperless delivery, please click Unsubscribe below.

- 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.



**Flagstar Bank**

## View Documents

Below are the applicable disclosures and valuations generated in connection with your mortgage application for loan number [REDACTED].  
Click [here](#) to refresh the list.

Type	Date	Action
Loan Estimate	05/17/2023	<a href="#">View</a>
Intent to Proceed	05/17/2023	Completed
Initial Disclosure	05/17/2023	<a href="#">eSign</a>
Verify Employment / Income	05/17/2023	<a href="#">Verify</a>

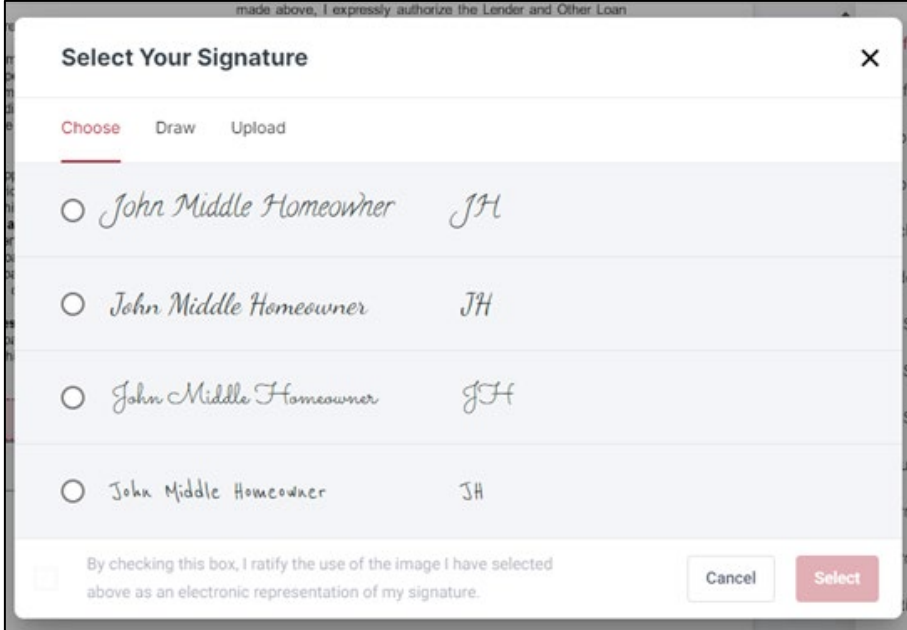
Should you have any questions regarding the information contained within the documents provided, please contact FLAGSTAR BANK, TEST BROKER at ( ) -.

### Paperless Delivery

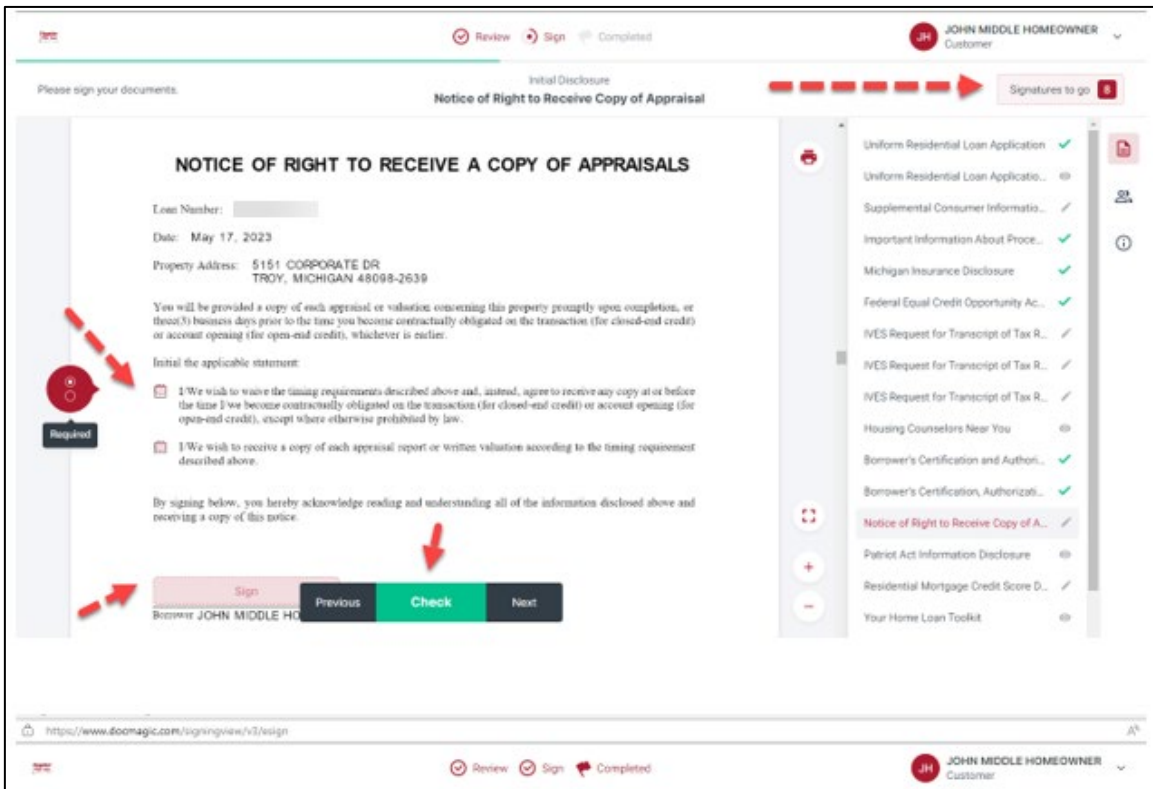
If you would like to unsubscribe from paperless delivery, please click Unsubscribe below.



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



- 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.





- As documents are eSigned, a checkmark will appear on the document in the right side pane.
- 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.

Initial Disclosure  
**IVES Request for Transcript of Tax Return**

Please sign your documents.

5d. Client name, telephone number, and address (this field cannot be blank or not applicable (N/A))

Flagstar Bank  
5151 Corporate Drive  
Troy MI 48098  
Telephone number: (800) 945-7700

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts  
1040

a. Return Transcript  b. Account Transcript  c. Record of Account

7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.)

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)  
12 / 31 / 2022

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

Signature for Line 1a (see instructions) John Middle Homeowner  
05/17/23 07:51:17 AM PDT (202) 555-1210

Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

Print/Type name  
JOHN MIDDLE HOMEOWNER  
Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature (required if listed on Line 2a) \_\_\_\_\_ Date \_\_\_\_\_

Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

Print/Type name \_\_\_\_\_

All documents signed ✓

Done

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

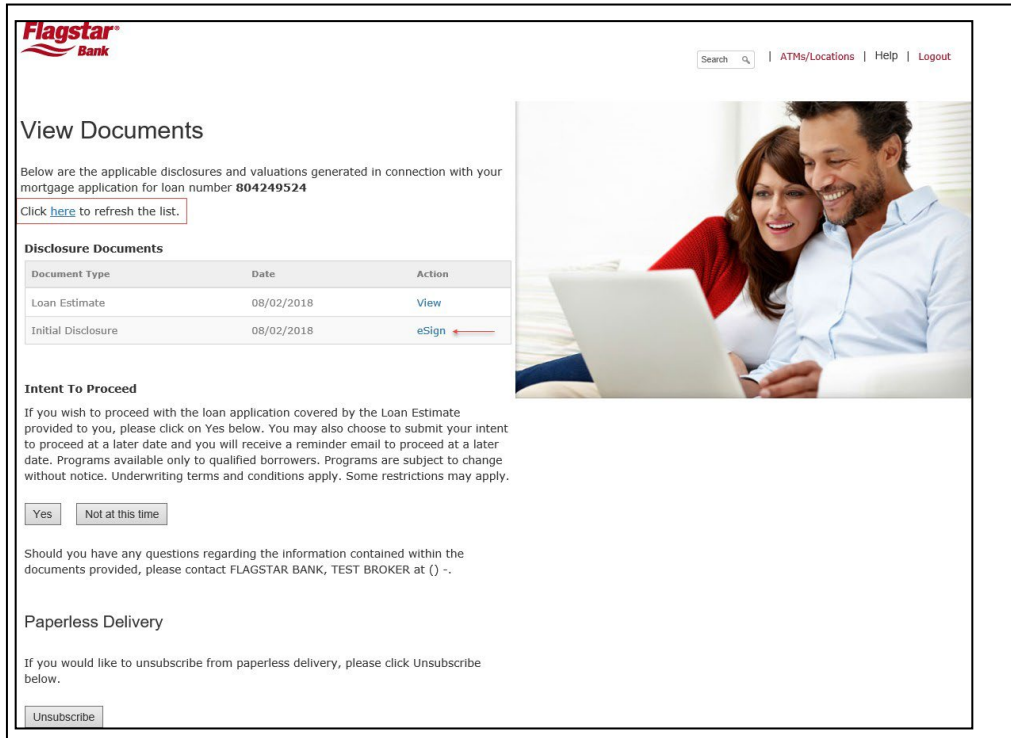
You're all done!

A secure link to your documents will be emailed to you once all participants are done signing.

Download signed documents

You can now safely close this 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".



**Flagstar Bank** Search | ATMs/Locations | Help | Logout

### View Documents

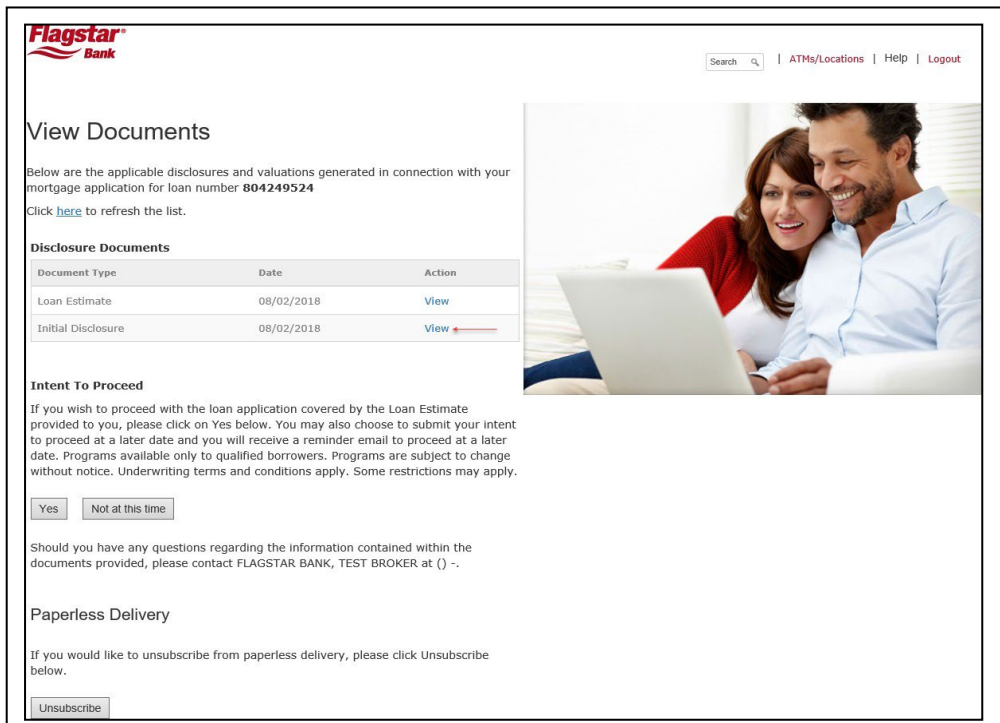
Below are the applicable disclosures and valuations generated in connection with your mortgage application for loan number **804249524**.  
Click [here](#) to refresh the list.

Document Type	Date	Action
Loan Estimate	08/02/2018	<a href="#">View</a>
Initial Disclosure	08/02/2018	<a href="#">eSign</a>

**Intent To Proceed**  
If you wish to proceed with the loan application covered by the Loan Estimate provided to you, please click on Yes below. You may also choose to submit your intent to proceed at a later date and you will receive a reminder email to proceed at a later date. Programs available only to qualified borrowers. Programs are subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

Should you have any questions regarding the information contained within the documents provided, please contact FLAGSTAR BANK, TEST BROKER at () -.

**Paperless Delivery**  
If you would like to unsubscribe from paperless delivery, please click Unsubscribe below.



**Flagstar Bank** Search | ATMs/Locations | Help | Logout

### View Documents

Below are the applicable disclosures and valuations generated in connection with your mortgage application for loan number **804249524**.  
Click [here](#) to refresh the list.

Document Type	Date	Action
Loan Estimate	08/02/2018	<a href="#">View</a>
Initial Disclosure	08/02/2018	<a href="#">View</a>

**Intent To Proceed**  
If you wish to proceed with the loan application covered by the Loan Estimate provided to you, please click on Yes below. You may also choose to submit your intent to proceed at a later date and you will receive a reminder email to proceed at a later date. Programs available only to qualified borrowers. Programs are subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

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**Paperless Delivery**  
If you would like to unsubscribe from paperless delivery, please click Unsubscribe below.





## **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.