

DOING BUSINESS WITH RESMAC IS EASY AND EFFICIENT!

ResMac issues the full, initial disclosure package to your borrowers automatically through marti.

*PLEASE NOTE, OUR DISCLOSURE PACKAGE INCLUDES 1003, LOAN ESTIMATE AND ALL RESPA AND STATE-SPECIFIC DISCLOSURES. ONCE YOUR LOAN IS REGISTERED WITH RESMAC, YOUR COMPANY WILL NO LONGER SUBMIT YOUR OWN DISCLOSURES ON BROKERED TRANSACTIONS WITH THE EXCEPTION OF THE PATRIOT ACT AND ANTI-STEERING DISCLOSURE (LENDER PAID TRANSACTIONS).

Simply follow the steps below:

1. Upload your file into marti as usual and validate
2. Complete the Closing Costs & Escrows/Impounds screens
*The option to create a template in the Closing Costs screen has been added for your convenience.
3. If running DU through marti, initiate the Request/Update AUS link
4. Register your loan

*Upon registration, the complete initial disclosure package, including 1003 and LE, will be e-disclosed directly to your borrower(s) for e-signatures. A copy will also be sent to the MLO so the 1003 can be e-signed. If the e-signed package is not returned within 48 hours, a hard copy will be sent via U.S. mail.

TRACKING THE DISCLOSURE PACKAGE

- The Disclosure section on the main dashboard in marti will reflect the time and date the initial disclosure package was sent to the borrower(s)
- All COC Disclosures sent on the file will also be reflected in the Disclosure section.
- The MLO will receive an email notification when the disclosure package has been sent and again when the it is e-signed and returned.

ACCESS AND STORAGE OF DISCLOSURES

- Once the initial disclosure package has been sent, a copy of the unsigned initial disclosure package will be stored in the Document Management System (DMS) under the Menu tab at the top of the left navigation bar.
- An email containing a link to access the e-sign platform will be sent directly to the borrower(s) and MLO and be active for up to 7 days to execute disclosures.
- If for any reason your borrower(s) is not able to receive the e-disclosed package via email, you may access a copy of the unsigned package in the DMS. In this situation, the disclosure package may be wet signed, scanned and uploaded to marti along with your submission package.
- Once the e-signed disclosure package is received it will replace the unsigned disclosure package that was previously stored in the DMS.

(continued)

LOAN STATUS

- Once you have uploaded and submitted your loan package, it will be reviewed for completeness and compliance by our Loan Setup Department. In order to be eligible for a “Received Complete” status, advancing your file to underwriting, either the e-signed package must have been properly executed by all parties or your file submission must contain a complete ResMac-generated, wet-signed disclosure package. Please do not submit Non-ResMac-generated disclosures as they will not be accepted on all loans registered after October 10th. Loans submitted without complete disclosures properly executed will remain in a “Received Incomplete” status and you will be alerted via email.

***IMPORTANT ITEMS:**

VERIFY THE BORROWER’S EMAIL ADDRESS:

Please ensure that the borrower’s email address is correct. Inform the borrower they will be receiving the disclosure package and should complete the e-sign process as quickly as possible. “Initial Disclosure” will appear in the subject line of this email.

ORDERING THE APPRAISAL:

The appraisal may **NOT** be ordered until the signed **Intent to Proceed** has been received back from the borrower as part of the complete disclosure package. The MLO will receive an email notification when the e-signed disclosure package has been received.

4506T & SSA 89 FORMS:

The 4506T and SSA 89 forms are **NOT** included in the ResMac disclosure package. You will need to provide these ResMac specific forms to your borrower for signatures just as you have been doing. You may go onto the [ResMac B2B site](#) to access these forms, or simply go to the ordering screens on the dashboard in marti to access the pre-filled forms.

As always, we are here and available to answer any questions you may have. Simply call or email us.

877-855-7493 Option 1, 4

ProductionSupport@ResMac.com

Thank you!

We appreciate your business!