



Requesting Initial Disclosures

We need the following uploaded to the file before disclosure can go out:

- Service Provider list
- Fee Sheet
- Credit Authorization- must be dated on or prior to date credit report on file was requested. It can be e-signed or wet signed.

Once these items are all uploaded into the file you must email tpodisclose@corp.openmtg.com to request disclosures to be sent.

*The LO must have an IDS log-in before disclosures are requested. If your LO does not have one please have your AE go through the steps to request one for them.

If a loan is **FHA** then you need to send the FHA Case Number request once the disclosures are signed to tpodisclose@corp.openmtg.com

*We cannot order the case number until the 1003 is signed by all parties.

If a loan is a **DPA** program file you need to send the registration form to tpodisclose@corp.openmtg.com

*DPA is a little different because we have to go through and register the file with the DPA program before we can send disclosures. It will take longer for disclosures to go out on these files.

If the loan is a **VA** file we will automatically disclose the highest VA funding fee amount at 3.3%, unless the COE is uploaded showing a lower amount.

*Once a COE is provided showing the lower amount we will disclose a COC and LE lowering the fee.

E-signing Tips

- Once disclosures are sent you will get confirmation from the disclosure agent who worked your file.
- The LO and the borrowers will receive an email from IDS to log in and e-sign. **This email is very crucial because it contains the link to sign. This link cannot be resent.** It is important for them to watch for it and log in as soon as they receive it.
- If any parties have issues logging in please reach out to tpodisclose@corp.openmtg.com.
- If any party cannot e-sign for any reason then no parties will be able to e-sign. This is because the IDS system will not allow us to access the e-sign docs unless all parties have completed signing them. If one person is going to wet sign them then all borrowers and the LO will have to wet sign also.
- If you need to know what parties have completed signing and who has not you can email tpodisclose@corp.openmtg.com and they can check the system to see who we still needs to log in and sign.
- Once all parties have completed signing the documents will automatically upload to the file in LQB.
- Please note there are a few form that require wet signatures on each file. The e-signing site will prompt your borrower to print these off so they can be signed. Please make sure they understand this is required and ensure they complete these documents that are available on the e-signing site:
 - 4506t
 - Borrowers Cert and Authorization

****If your borrower does not wish to e-sign please include that information in your request for disclosures so we know to send you the package so your borrower can wet sign the disclosures.**