



www.uhwholesale.com

Date: August 14, 2017

Attention: Third Party Origination Approved Partners

Topic: IMPORTANT: New UHM Disclosure Program Rollout

Union Home Mortgage Corp is continuously improving the work flow making it easier to conduct business with us. Over the past few months we have been piloting a new program with many of our partners where UHM discloses the Loan Estimate and initial application disclosures on your behalf.

We are now ready to roll this new program out to all partners! **Effective with new submissions on September 11th we will require you to begin using our new program as detailed below...**

The **UHM Disclosure Program** will consist of two options so you have a choice on how you would like to work with us.

- **Option 1:** UHM will disclose the Loan Estimate and Initial Application Disclosures to your borrower(s) (*includes all state and federal required forms*). **Note:** Using this option requires submission of the broker signed application & other required items within 24 hours of application date.
- **Option 2:** You will disclose the Loan Estimate and Initial Application Disclosures to your borrower(s) (*includes all state and federal required forms*). This option is the current work flow for UHM.

We are consolidating the Loan Submission Forms into 2 versions and based on the version you upload with your loan package our team will know which option to proceed with. You also have the ability to select the option on a loan by loan basis, but will not be able to switch options after the loan is submitted.

In addition to this new program, UHM will be completing the LDP/GSA searches and all written and verbal VOEs as needed on all loans.

The new program training materials and loan submission forms are available on our website located at <http://www.uhwholesale.com/uhm-disclosure-program.html>.

If you have any questions or would like to set up a training call, please contact your Account Executive. As always we appreciate your continued partnership and business!

Loans sold to Union Home Mortgage Corp. Wholesale must comply with all federal and state regulations as well as Union Home Mortgage Corp. Wholesale guidelines. This information is for guidance purposes only and should not replace consultation with your Legal and Compliance resources. Equal Housing Lender: Union Home Mortgage Corp. Wholesale. Corporate Office: 8241 Dow Circle West, Strongsville, OH 44136. All rates and programs are subject to change at any time without notice.

Union Home Mortgage Corp.
NMLS ID 2229

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