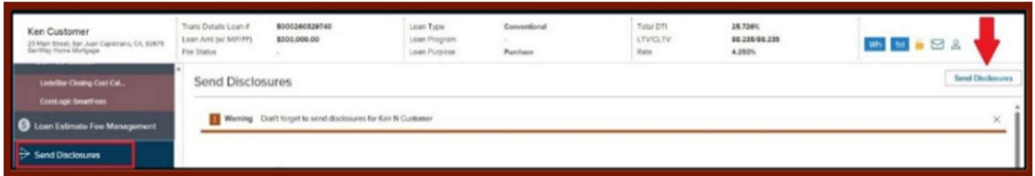


Purpose: This job aid explains how to review and complete the Loan Estimate, send disclosures, and resolve data audit errors in Arena Portal. It outlines how to validate fees, generate and send disclosure packages, and address missing or incorrect data before disclosures are issued.

DESCRIPTION	STEP / ACTION
LOAN ESTIMATE FEE MANAGEMENT	<ol style="list-style-type: none"> From the left navigation menu, click Loan Estimate Fee Management. 
	<ol style="list-style-type: none"> Review all fees that populated on the page and identify any missing information. <ul style="list-style-type: none"> To ensure all fees populate correctly, complete Product, Pricing & Lock first. Once pricing is returned, revisit this page to confirm items such as underwriting fees and broker compensation are populated. Adjust broker compensation if concessions are being provided. Enter any additional fees not automatically pulled, such as third-party processing fees. Review Sections A through J carefully. To add a fee, click + Additional Fee Item. To remove the fee, click Delete. Confirm Calculating Cash to Close is accurate. Click Save before moving to Send Disclosures.
PREPARING TO SEND DISCLOSURES	<ol style="list-style-type: none"> Confirm all loan information is complete; pricing has been obtained, and fees are validated in Loan Estimate Fee Management. If disclosures will be sent by the Open Mortgage Wholesale, select Request Loan Estimate. If the broker is sending disclosures, click Send Disclosures to proceed. 

DESCRIPTION

STEP / ACTION

SENDING DISCLOSURES

1. On the **Send Disclosures** page, review and accept the **Broker Disclosure Fee Acceptance**, then click **Save**.

2. If a first-time home buyer: Monitor the top-right status while the **Home Counseling Provider Search** runs.

- Once complete, the **Send Disclosures** button will become available.

3. Click **Send Disclosures**.
 - If errors exist, the system will prompt you to correct them before proceeding.
4. Select the appropriate **Plan Code** (document package) for the loan product and click **Next**.

INVESTOR	DESCRIPTION	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
Generic	All Fixed Rate Conventional 30 Year Loans	00000001	Both	Conventional	First Lien	Fixed	No	No	
Generic	TX Home Equity Fixed First 30 Years (30Mth)	00000076	Both	Conventional	First Lien	Fixed	No	No	
Generic	BI Weekly 30 Year Fixed With Conversion (Flexible Mort)	00000107	Both	Conventional	First Lien	Fixed	No	No	

5. Review the document generation screen.
 - Documents are created based on loan products and state requirements.
6. Review recipients and delivery details. The Loan Officer/Broker must sign 1003.

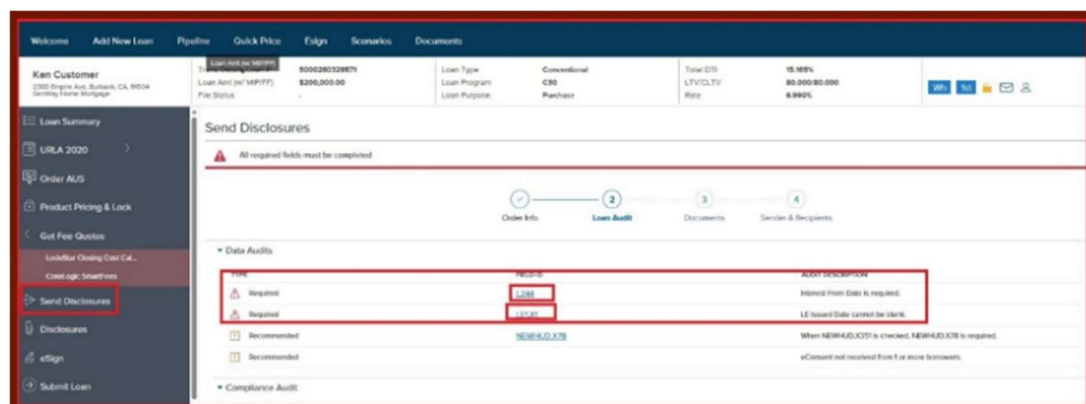
- If required fields are missing, an error icon will appear. Click Edit to correct the issue.
- 7. Select notification preferences, such as notifying the sender when disclosures are received or not accessed by a specific date.
- 8. Click **Send**.
- 9. Review the confirmation message indicating the disclosure package was sent successfully.
- 10. When prompted, choose whether to **sign documents now**:
 - If **yes**, you are directed to the eSign page and can complete signatures by clicking **Confirm Submission**.
 - If **No**, the broker will receive an email to complete signing.
- 11. Confirm signing status on the **Send Disclosures** screen.

DESCRIPTION

STEP / ACTION

RESOLVING DATA AUDIT ERRORS

1. During the Send Disclosures process, the system performs a data audit.
2. If a required item is missing or incomplete, an audit error message will appear.
3. Review all required items listed in the audit results.
4. Click the **Field ID** for most errors to navigate directly to the field and correct it without leaving the disclosure page.



5. Save updates and continue correcting errors until all required items are resolved.
6. Once all required errors are fixed, you may proceed with sending disclosures.

NOTE: Recommended items do not need to be resolved to continue.