



W09-36

ISSUE DATE 9/16/09

EFFECTIVE 9/16/09

## Introducing eDisclosures for Borrowers

Reunion Mortgage is pleased to introduce our new eDisclosure process, to speed up the wait time so you can order the appraisal sooner!

eDisclosures eliminate the 3-day mailing period for initial disclosures by allowing the appraisal to be ordered as soon as Reunion receives confirmation from the borrower. eDisclosures can also be used for re-disclosures to reduce the wait time to closing.

### **eDisclosure Process**

1. Broker submits an [eCommunication Disclosure Consent](#) form, signed and dated by the borrower, along with the initial loan submission
2. Reunion will send an email to the borrower that contains a link to the borrower's secure eDisclosures
3. As soon as Reunion receives either a Read Receipt from the borrower opening the email, or acknowledgement that the borrower retrieved the initial disclosures, an email will be sent to the broker notifying him that he can order the appraisal

If borrower acknowledgment is not received within 24 hours of the eDisclosures being emailed, traditional disclosures will be sent by regular mail and the 3-day waiting period will begin.

Reunion now has a single [Submission Checklist](#) for all products that includes instructions for using the new [eCommunication Disclosure Consent](#) form. Click the links to view the new forms, which are also available on our website on the *Forms* and *Reunion Direct Login* pages.

If you have any questions, please contact your Account Executive or local branch.