

DocUTech – Release June 15, 2023



Sierra Pacific is pleased to announce the release of our new document and eSigning vendor – DocUTech.

This new process offers added enhancements to the Initial Disclosure, Re-Disclosure and CD experience including:

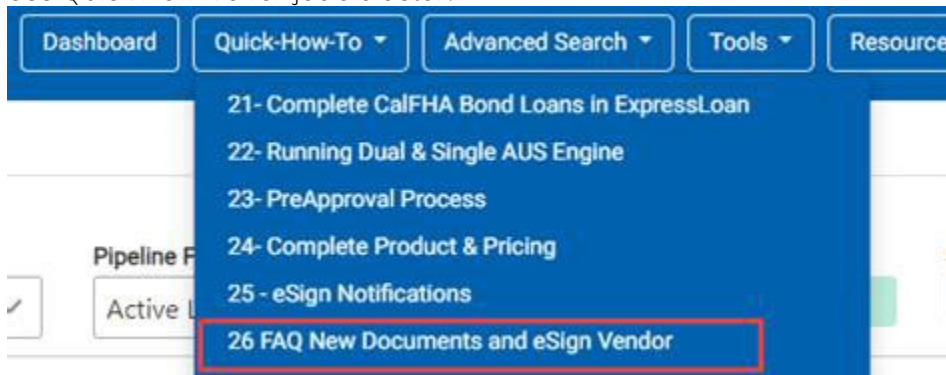
- **eSigning Experience** – All disclosures are now going to all borrowers. Initials are going to the loan originator for LO signing needs.
- Allows borrowers to interact with forms including Appraisals Waiver, SSA-89, and others.
- **Supports increased turn time** - At least one borrower must review the entire disclosure package and then **START** the signing process to populate the LE and CD acknowledged dates. (CD's on Refinances are required to be reviewed by all borrowers)
- Early eConsent process has been removed and is no longer required to Self-Disclose on the 3rd day. The document vendor will 'paper-out' those packages through their fulfillment department on the 3rd day if the borrower(s) does not acknowledge.
- **Note** – Loans required to be disclosed by Sierra Operations center (Bonds, Jumbos and Buydowns) must still be submitted for disclosure by the 2nd day.
- Lock-In Agreement will be included in disclosure, redisclosure, and CD packages when a lock event has occurred. Rate Lock Agreements will only print for states that require.
- Sierra Pacific Operations center specific users including Management, Set Up, CD and Funding have the ability to unlock a link when users enter incorrect MFA info as well as resend a link to a borrower. Users can reach out to applicable center staff and do not need to file an IT ticket.

ExpressLoan has been updated

- Documents and Submission > eSign event screen to track individual actions for Initial Disclosure, most recent Re-Disclosure, and most recent CD for all Borrower(s).



See Quick How-To for job aid detail.



- Net Tangible Benefit screen now only displays on refinance transactions located in states requiring the form. Arkansas, California, Connecticut, Georgia, Maine, Minnesota, New Mexico, New York, Ohio, Oklahoma, Tennessee, Virginia, Wisconsin, Colorado, Illinois, North Carolina, Rhode Island, Maryland, Massachusetts, South Carolina, and West Virginia