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> Partner Alert

Alert 25-03 | March 31, 2025

Improved Wholesale and Correspondent Re-Disclosure Process

PHH Mortgage Corporation dba Liberty Reverse Mortgage (Liberty) continues to make improvements to enhance our Client's experience!

As part of Liberty's service to our clients, we offer re-disclosing on your behalf. If you prefer, you may continue to re-disclose on your own loans.

Effective April 1, 2025, Liberty will make it easier for Clients to re-disclose loans. For Clients that have a loan with a valid change of circumstance, Liberty will free up your time ensuring that your loans are re-disclosed accurately and timely.

If you'd like Liberty to re-disclose your loan on your behalf, Liberty will require an e-mail sent to your assigned Pipeline Manager or redisclosure@libertyreverse.com within 24 hours of the valid change of circumstance event occurring on the loan along with a completed [Valid Changed Circumstance \(VCC\) Worksheet](#) or an e-mail with the fees, amounts needing to be re-disclosed, and reason for re-disclosure. This is to ensure timely re-disclosure and compliance with RESPA.

Once the request is received, Liberty will adjust the fees in the loan origination system, generate a re-disclosure package, mail to borrower's mailing address, and e-mail it back to the loan contact listed on the loan within 48 business hours of receiving the request.

This change is applicable for Wholesale and Correspondent loans.

NOTE: This change is not applicable for Clients utilizing SNAPP or SNAPP+ processing services. The SNAPP and SNAPP+ re-disclosure process remains unchanged, and Liberty's Processor will continue to re-disclose on behalf of the Client.

If you have any questions, please contact your Account Manager or Lender Support.

The information provided in this communication is for real estate professionals only. This information is not intended for distribution to consumers, as defined by §226.2 of Regulation Z, which implements the Truth-In-Lending Act. Information is subject to change without notice. It is your responsibility to ensure your clients and or applicants understand the loan programs offered and consult appropriate government agencies for legal and compliance guidance. Affiliate partners and broker correspondents are independent entities and do not form legal partnership or agency relationships with Liberty Reverse Mortgage.



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Our address is 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409, United States

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