newrez

JOB AID

Automated ICD

Order the disclosure, fix a blocked order, and request a change

Last updated: October 1, 2026

PURPOSE

Verify the loan is eligible for an automated ICD, then generate the disclosure. This guide also covers what to do when the order option is unavailable and how to request an updated ICD for a Change of Circumstance.

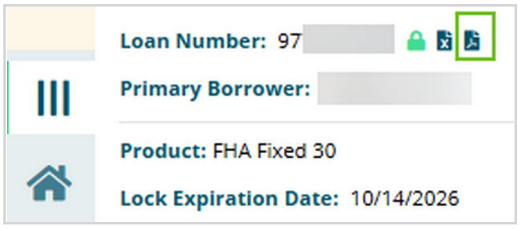
PART 1 Order the disclosure

Verify the loan is eligible for an automated ICD, then generate the disclosure.

1 Verify the loan is locked

Left panel

- Click the **left panel** and confirm the loan is **Locked**.
- The panel shows the lock icon next to the loan number and the Lock Expiration Date.



2 Verify the loan has been approved

Left panel → Loan Stage

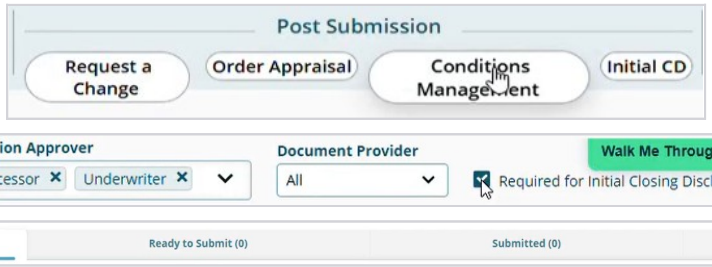
- Check the **Loan Stage** in the left panel.
- Any stage **past Approved** is OK.



3 Confirm required conditions are cleared

Post Submission → Conditions Management

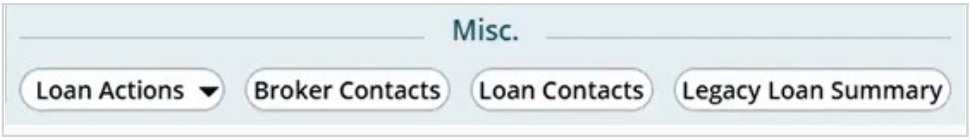
- Navigate to the **Conditions** tab.
- Select the **Required for Initial Closing Disclosure** filter and ensure all conditions are **Cleared**.



4 Open the loan contacts

Navigation bar → Misc. → Loan Contacts

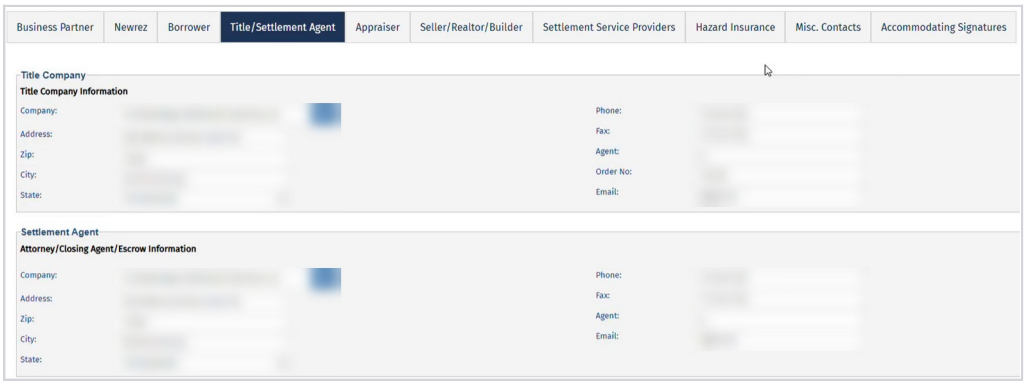
- Click **Loan Contacts** to fill out the title information.



5 Confirm the loan contacts

Loan Contacts

- Review and confirm all required contact information is accurate and complete.
- Verify:
  - Title and escrow information
  - Real estate agent information



6 Add accommodating signatures, if required

Loan Contacts → Accommodating Signatures tab

- If any accommodating signatures are required, add them **now**, before ordering the CD.



7 Review the fees

Initial CD tab

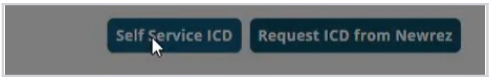
- Once all required conditions have been satisfied, navigate to the **Initial CD** tab and review the fees.



8 Start Self Service ICD

Preview CD screen

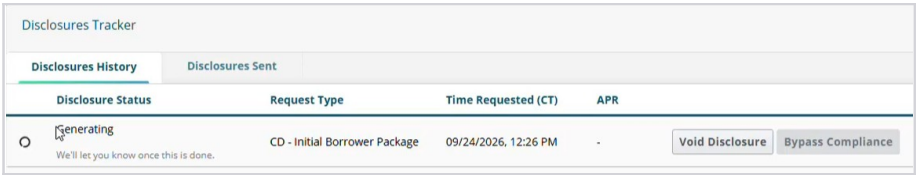
- Click **Self Service ICD**.



9 Generate the disclosure

Disclosure screen

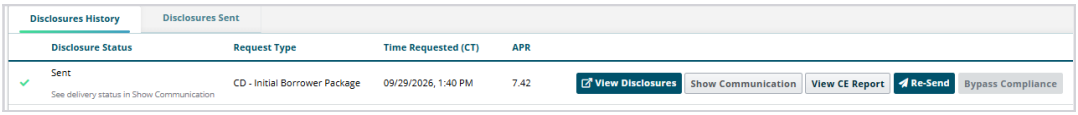
- Once the box is **blue**, click **Generate Disclosure**.
- The Disclosures Tracker shows the request as **Generating** while it processes.



10 Confirm the disclosure was sent

Disclosures Tracker

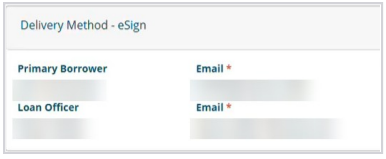
- When the disclosure has been generated and sent, the Disclosures Tracker shows **Sent** with a green check mark.
- Once sent, the button reads **Re-Send**. Before it is sent, the button reads **Send**.
- To see delivery status, click **Show Communication**.



11 Confirm delivery

Delivery Method – eSign

- Confirm the Initial Closing Disclosure was successfully delivered to **both the borrower and broker** using the email addresses associated with the loan.



IMPORTANT NOTES

- Verify all contact information is accurate before generating the disclosure. Incorrect contact information may prevent the borrower or broker from receiving the Initial Closing Disclosure.
- Add any required accommodating signatures before ordering the CD.
- The loan must be **locked** and **approved** before an automated ICD can be generated.
- All conditions listed under **Required for Initial Closing Disclosure** must be completed before proceeding.

PART 2 If the order option is unavailable

Use this flow when the ICD can't be ordered. Determine why the Initial Closing Disclosure (ICD) cannot be ordered and resolve the issue.

1 Try to order the disclosure

CD Collaboration screen

- Attempt to select **Order Closing Disclosure**.
- If the button is greyed out, continue to Step 2.



2 Hover over the button

Read the message

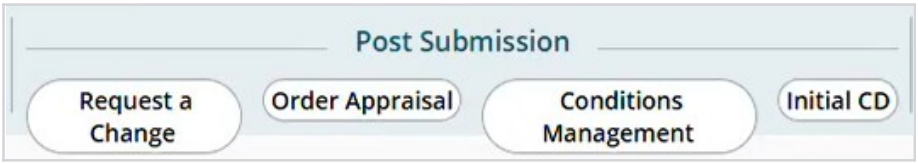
- If the option is greyed out, **hover over the button** to view the message explaining what must be corrected before an Initial Closing Disclosure can be ordered.



3 Open Conditions and filter

Post Submission → Conditions Management

- The most common issue is related to **Conditions Management**. Navigate to the **Conditions** section.
- Filter the conditions using **Required for Initial Closing Disclosure**.

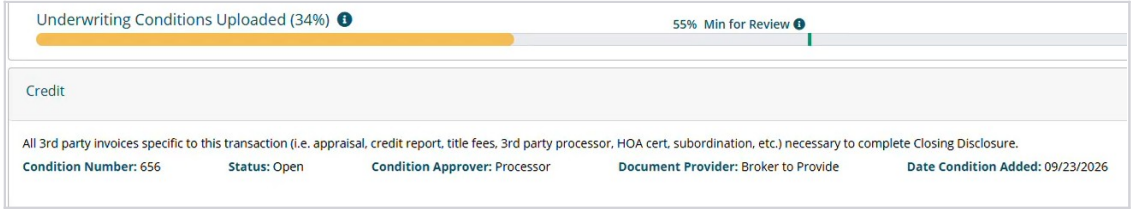




4 Review and complete the conditions

Open conditions

- Review all conditions listed and ensure every **Required for Initial Closing Disclosure** condition has been completed.



5 Order the disclosure

Initial CD screen

- Once all required conditions have been satisfied, return to the Initial CD process and proceed with ordering the disclosure.

IMPORTANT

The hover message will typically identify the specific issue preventing the disclosure from being ordered.

MOST COMMON CAUSE

Outstanding items within the **Required for Initial Closing Disclosure** condition group.

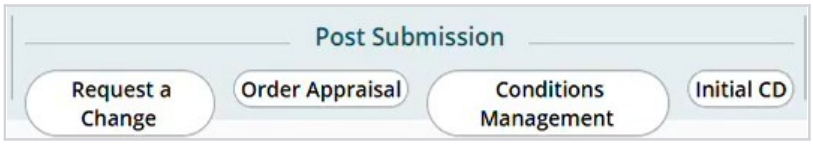
PART 3 Request an updated ICD (Change of Circumstance)

Request an updated Initial Closing Disclosure when a Change of Circumstance is identified.

1 Open the Initial CD screen

Initial CD → Preview CD

- Navigate to the **Initial CD** section and open the disclosure request screen.



2 Review the disclosure information

Preview CD screen

- Review the disclosure information.
- If you identify information that is incorrect or requires updating, proceed with the request.

3 Click Request ICD from Newrez

Top right of the Preview CD screen

- Click **Request ICD from Newrez**.



4 Add your notes

Additional Comments field

- In the **Additional Comments** field, provide detailed notes explaining:
  - What needs to be changed
  - Why the change is needed
  - Any supporting information that will help the disclosure team complete the request accurately



5 Submit the request

Additional Comments window

- Click **Request ICD from Newrez**.



IMPORTANT

The quality of the information entered in **Additional Comments** directly impacts how quickly and accurately the request can be completed.

BEST PRACTICE

Clearly identify each item requiring correction and include enough detail to avoid follow-up questions from the disclosure team.

Legal

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