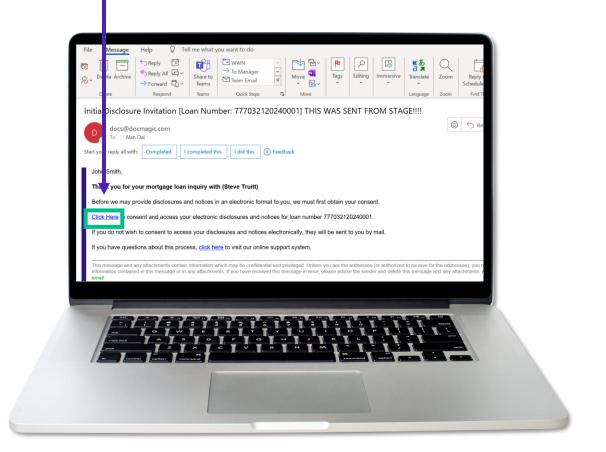
Initial Disclosures



Email Invite

You will get an email inviting you to access the signing portal for your set of initial disclosures.



The signing experience can also be done using a mobile device. Click <u>here</u> for that guide.

Please note that if you do not respond to this request within 24 hours, your document package may be printed out and mailed to you.



Logging In

Verification boxes include SSN and viewing code. The lender may add property zip code as a third option.

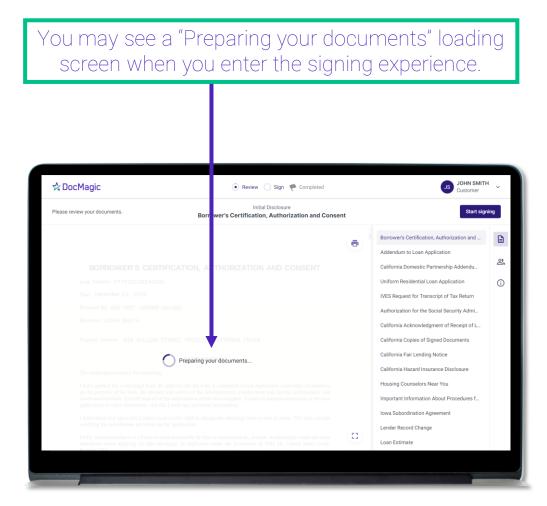
Complete the following information.
Lan (A) quiges of you 2004 Property 20 Code 90551 6797 Vexing Code 1370 1370
I have read 6 agree to the <u>sSign Disclosure and consent</u> in its entirely.

You must check the eSign Disclosure and Consent box to sign on.

If you get a "login error" message, close the tab and re-open this page from the link in your email.



Preparing Your Documents



The system will automatically take you to the first document that needs to be signed.



Page Features

Completed Completed Initial Disclosure Borrower's Certification, Authorization and Consent	R3 HOL Custome Start	
Borrower's Certification, Authorization and Consent	_	
DORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION Iunderstand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of: orginating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or orginating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or acknowledge the sensitive service providers and any of aforementioned parties' successors and assigns. The Under Includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or averagents of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or services	Borrower's Certification, Authorization and Addendum to Loan Application California Domestic Partnership Addendu Uniform Residential Loan Application IVES Request for Transcript of Tax Return Authorization for the Social Security Adml California Acknowledgment of Receipt of L California Copies of Signed Documents	
or acquirers of any beneficial or other interest in the ioan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns. Signature Borrower DHN SMITH Date Borrower Date	California Fair Lending Notice California Hazard Insurance Diaclosure Housing Counselors Near You Important Information About Procedures f. Iowa Subordination Agreement Lender Record Change Loan Estimate	

All documents are listed in this column on the right.



Page Features

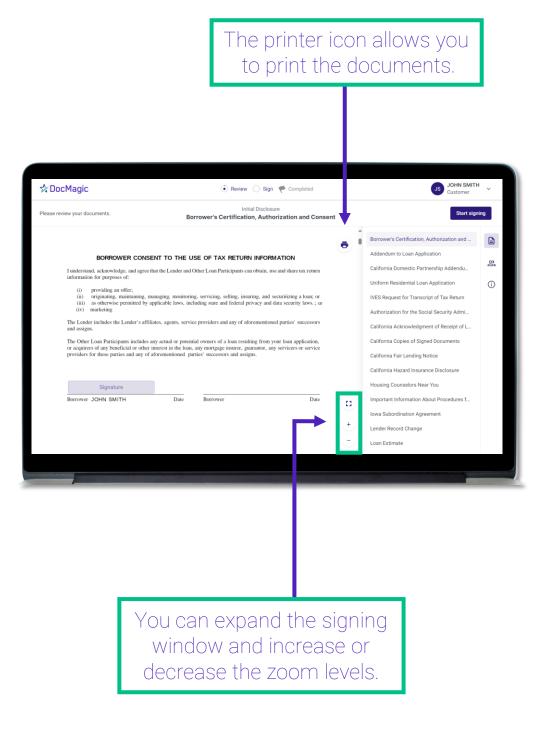
"Start signing" begins the signing process.

Please review your documents.	B		al Disclosure n, Authorization and C	onsent	Start sign	ing
			.,			
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BORROWER CONS	SENT TO THE U	JSE OF TAX RETURN	INFORMATION		Addendum to Loan Application	
I understand, acknowledge, and agree	that the Lender and	Other Loan Participants can	obtain, use and share tax retur	'n	California Domestic Partnership Addendu	00
information for purposes of:					Uniform Residential Loan Application	G
 (i) providing an offer; (ii) originating, maintaining, (iii) as otherwise permitted by 					IVES Request for Transcript of Tax Return	
(iv) marketing	apprecisie navis, no	ending suite and reterin pri	rucy and data security tars.,	01	Authorization for the Social Security Admi	
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The Other Loan Participants includes or acquirers of any beneficial or othe					California Copies of Signed Documents	
providers for these parties and any of				.c	California Fair Lending Notice	
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Signature					Housing Counselors Near You	
Borrower JOHN SMITH	Date	Borrower	Da	te	Important Information About Procedures f	
↓					Iowa Subordination Agreement	
				0	Lender Record Change	
					Loan Estimate	

You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



Page Features





Page Features

Your information can be viewed and edited here (click on your name).

		0.3 (My Documents
e review your documents.		nitial Disclosure tion, Authorization and Consent	Change Email Address
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Borrower JOHN SMITH	Date Borrower	Date	Important Information About Procedures f
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			Loan Estimate



Page Features

Please review your documents. Bor	Initial Disclosure rower's Certification, Authorization and Conse	ent		Start	signing
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Click the information icon to see document package metadata.



Page Features

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Please review your documents.	Initial Disclosure Borrower's Certification, Authorizat	ion and Consent	Sta	art signing
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		п		

Click here to view participants.



Page Features

This button brings you back to the list of Documents (selected by default).

DocMagic	۲	Review 🔵 Sign	Completed		JS JOHN SMIT Customer	1
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I understand, acknowledge, and agree	that the Lender and Other Loan Partici	pants can obtain, us	e and share tax return		California Domestic Partnership Addendu	
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Click Signing

There are three options for click-signing.

1. Clicking the pen icon JOHN SMITH Customer DocMagic 🞯 Review 💿 Sign 🌾 Completed Signatures to go 15 Borrower's Certification, Authorization and Consent BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION Borrower's Certification, Authorization ... understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return formation for purposes of: Addendum to Loan Application 0) providing an offer; originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or as otherwise permitted by applicable laws, including state and federal privacy and data security laws; or marketing California Domestic Partn Uniform Residential Loan Application (IVES Request for Transcript of Tax Ret The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors ion for the Social Security Ad... The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of a dorementioned parties' successors and assigns. nia Acknowledgment of Receipt ... lifornia Copies of Signed Documents California Fair Lending Notice Sign California Hazard Insurance Disclosure Date Borrower Date ng Counselors Near You Important Information About Procedur... Iowa Subordination Agreement Lender Record Change 53 Loan Estimate Settlement Services Pre 3. Clicking on the 2. Clicking Green Sign box will on the "Sign" automatically box directly. advance to the next task each time.



0 John Smith

O John Smith

Signature Options

You have the option to choose the preformed signatures available in this tab.

JS

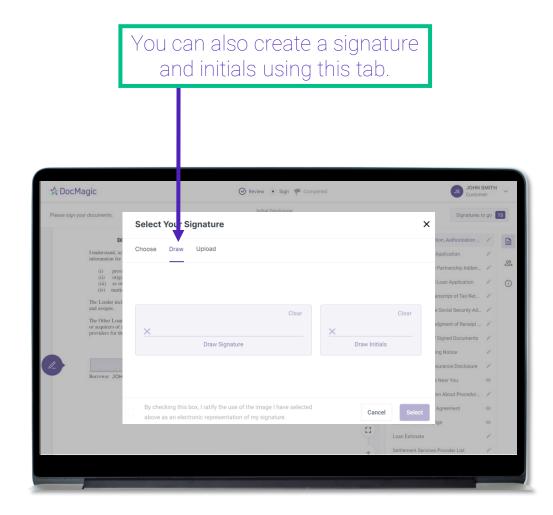
JS

Cancel

By checking this box, I ratify the use of the image I have selected

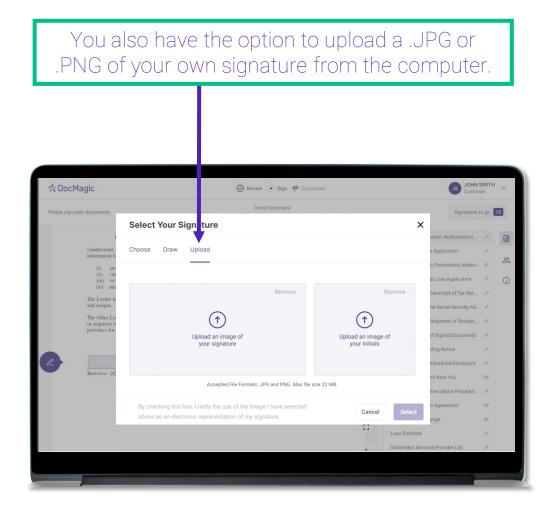


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Signature Options

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Signature Options

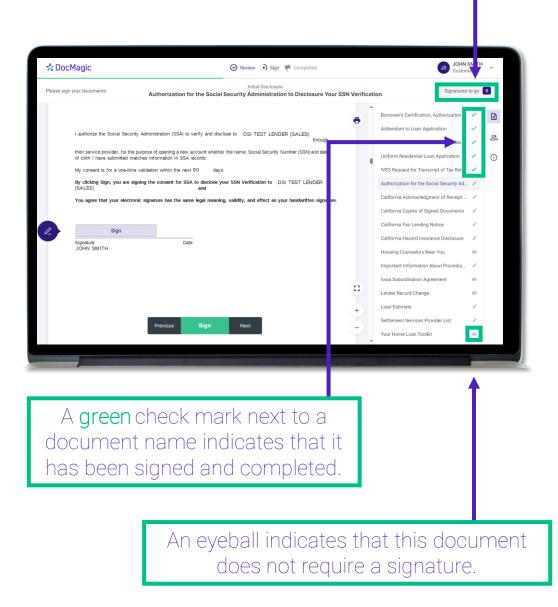
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You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



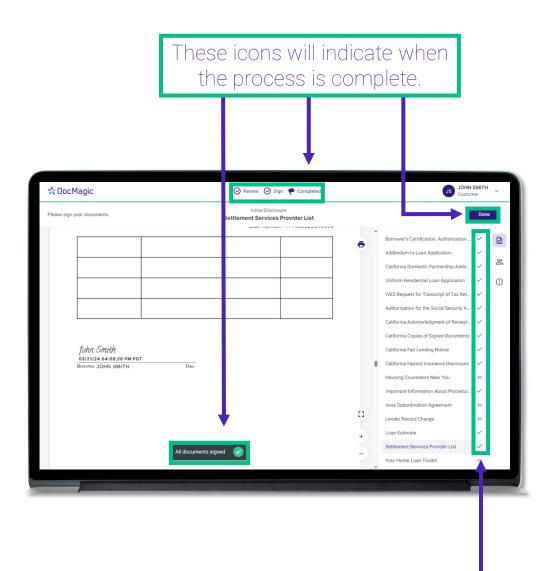
Keeping Track of Progress

The countdown feature shows how many signatures remain.





When Complete



All applicable checkmarks will be green.



When Complete

After you click Done on the previous screen, you may download the completed set of documents.

