

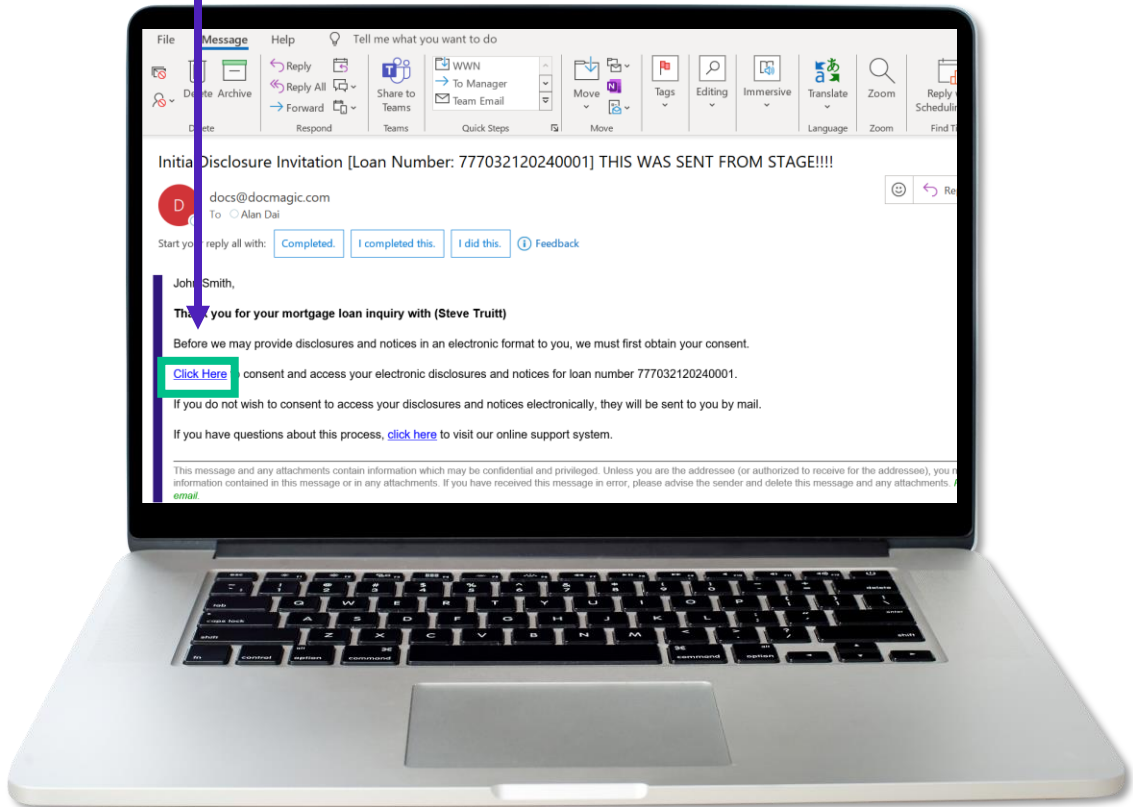
Initial Disclosures



eSign for Borrower – 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 [here](#) for that guide.

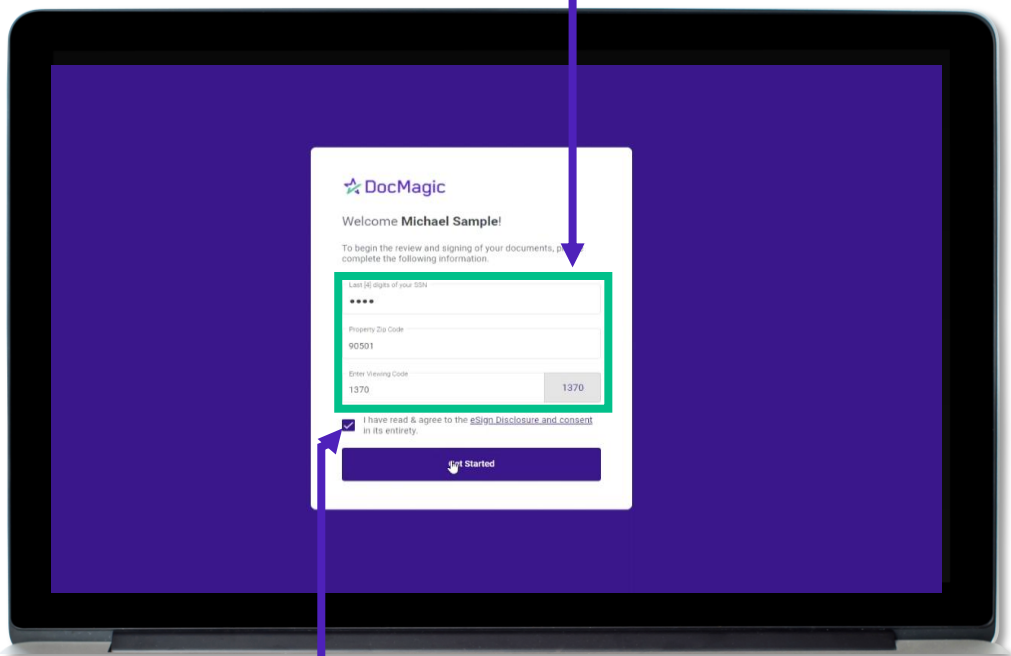
Please note that if you do not respond to this request within 24 hours, your document package may be printed out and mailed to you.



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Logging In

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



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

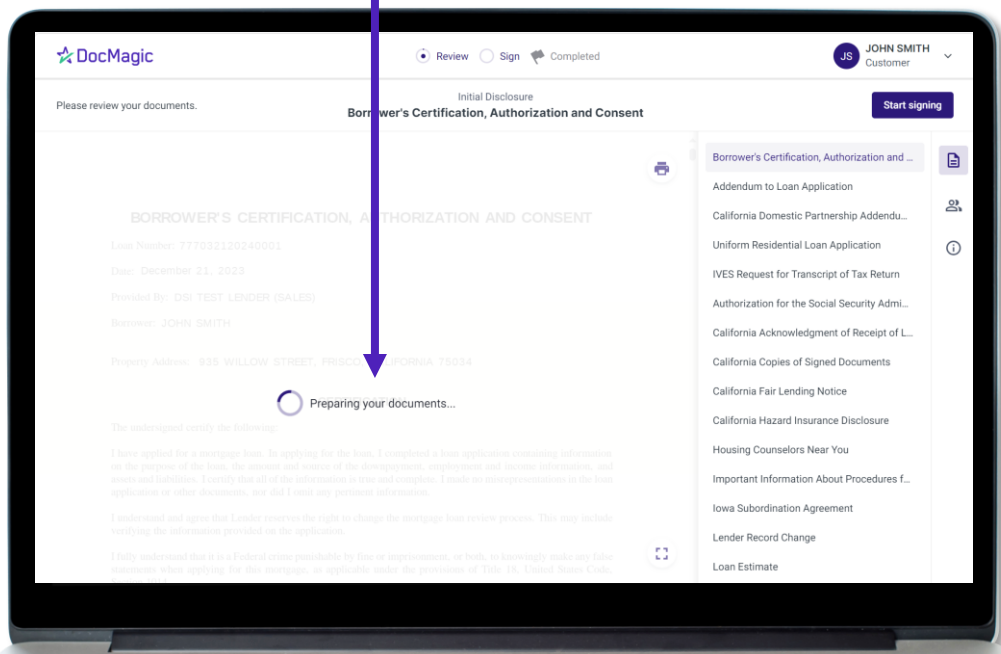
If you get a "login error" message, close the tab and re-open this page from the link in your email.



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Preparing Your Documents

You may see a “Preparing your documents” loading screen when you enter the signing experience.



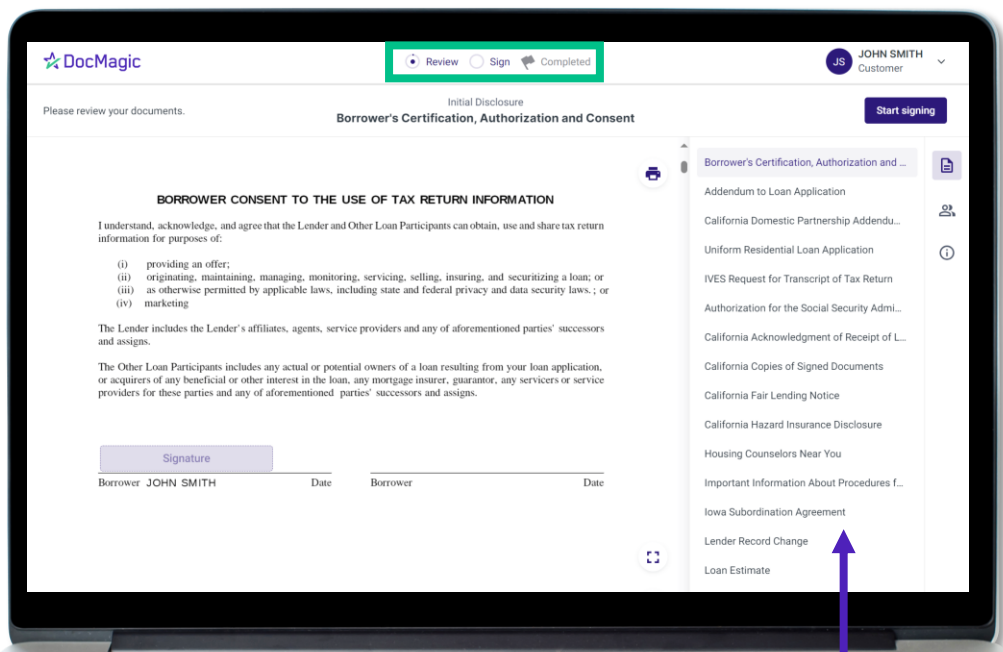
The system will automatically take you to the first document that needs to be signed.



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Page Features

Along the top, you will find indicators that show progress of the Review and Sign processes.



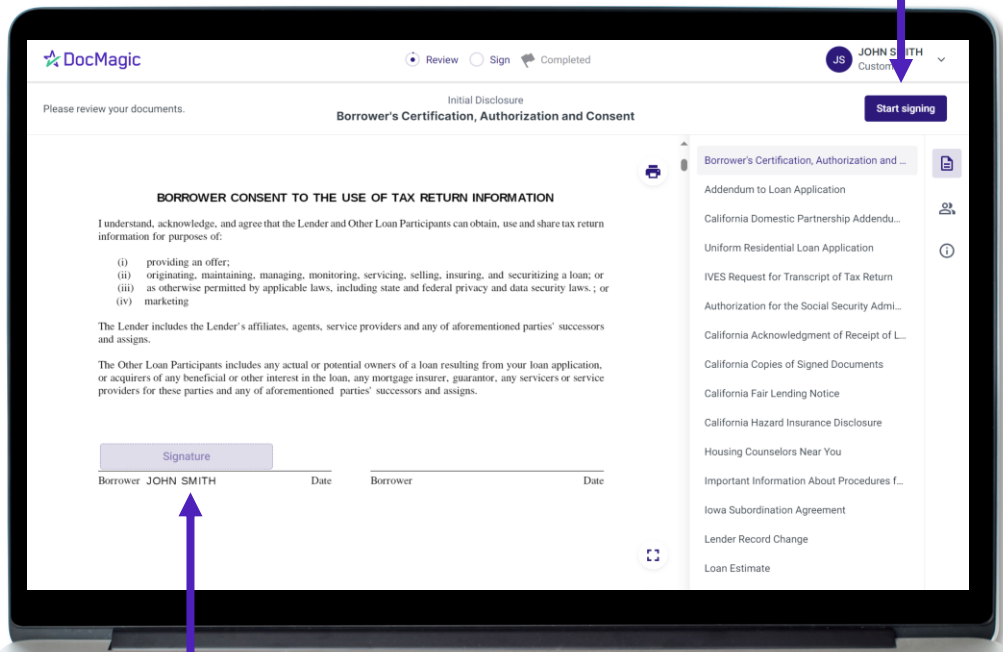
All documents are listed in this column on the right.



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Page Features

“Start signing” begins the signing process.



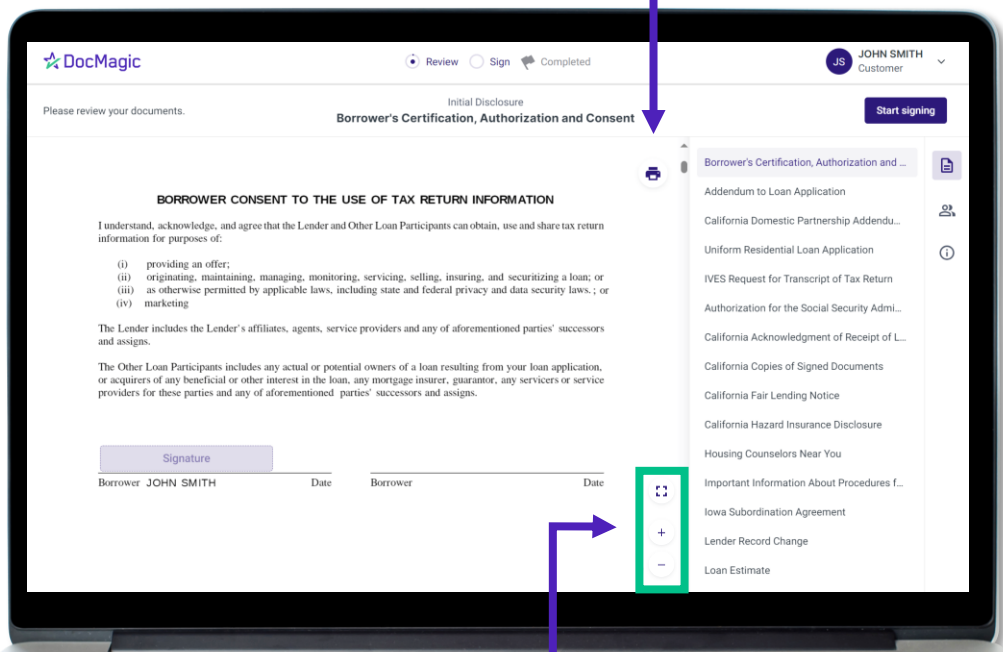
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



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Page Features

The printer icon allows you to print the documents.



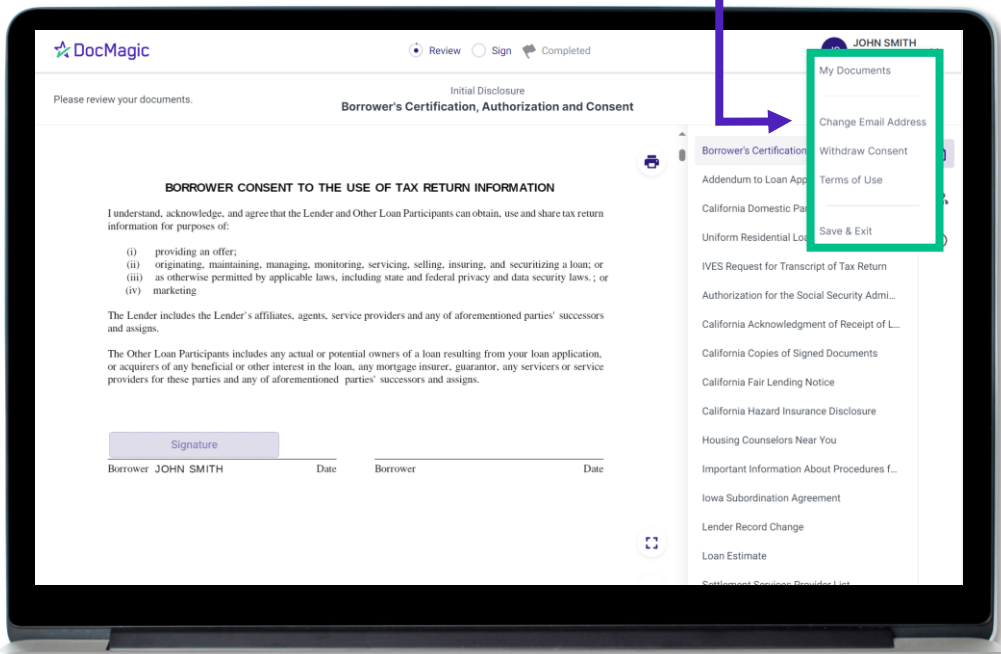
You can expand the signing window and increase or decrease the zoom levels.



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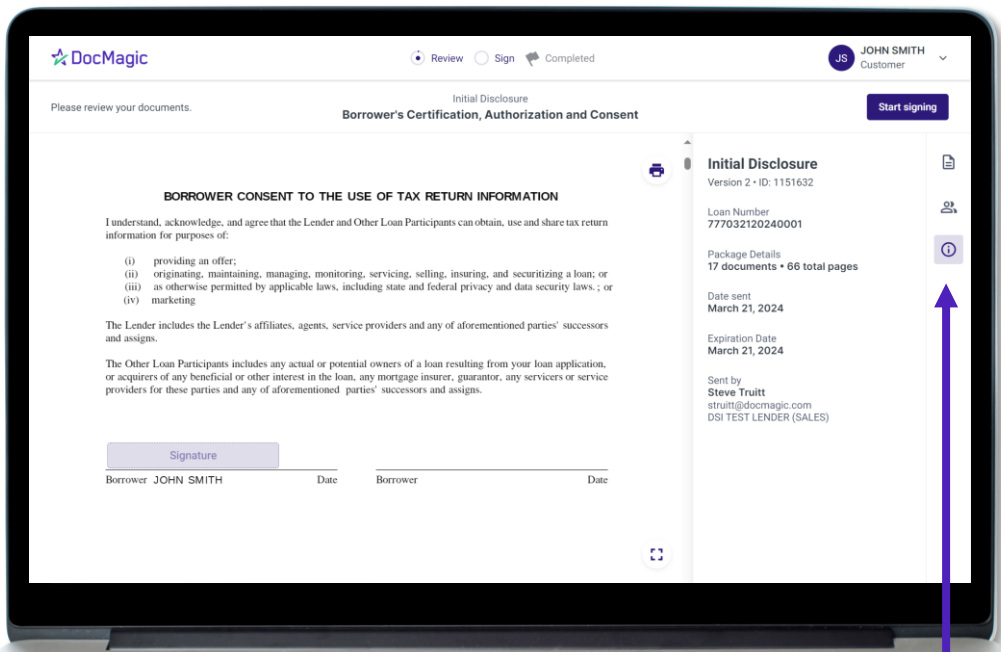
Page Features

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



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Page Features

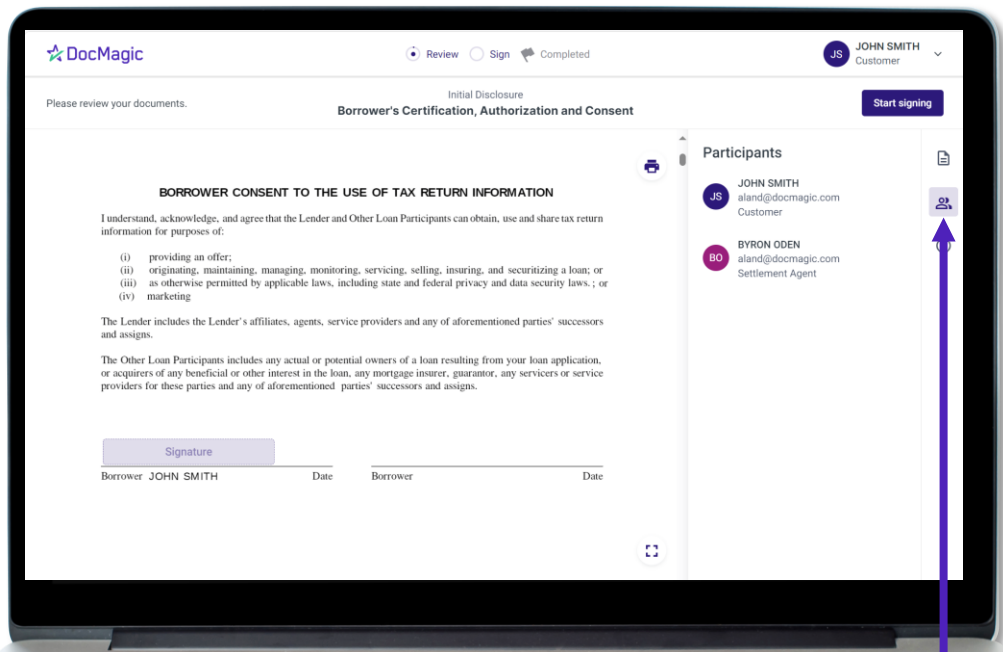


Click the information icon to see document package metadata.



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Page Features



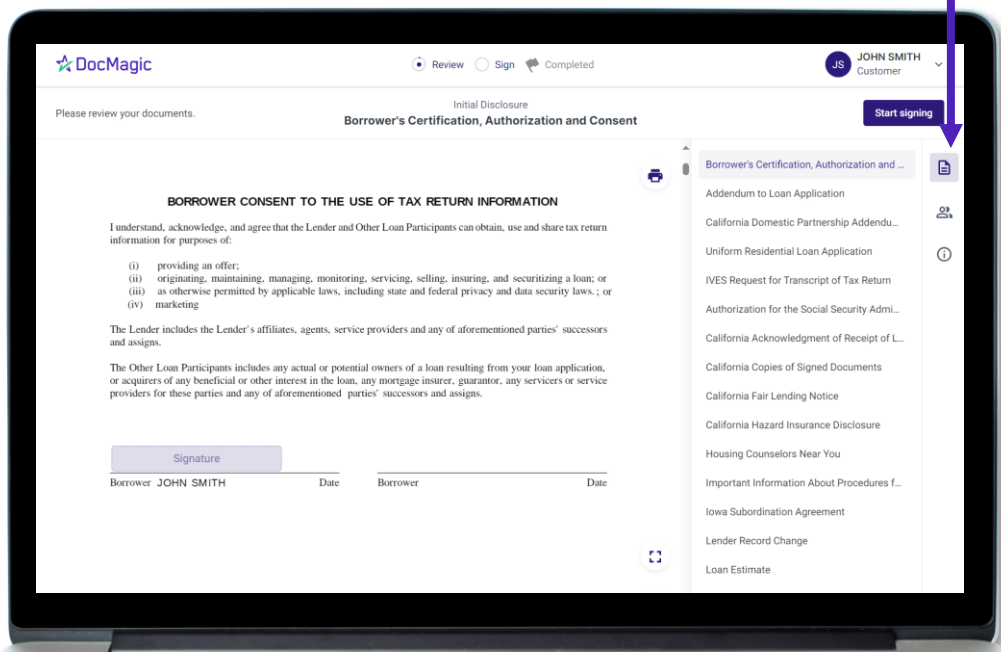
Click here to view participants.



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Page Features

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

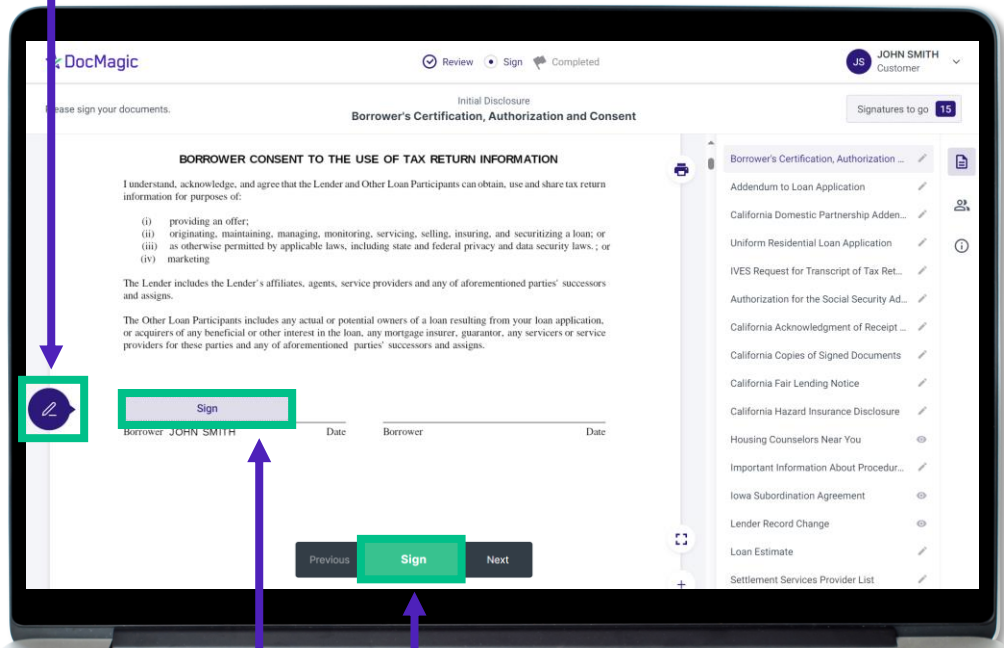


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Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

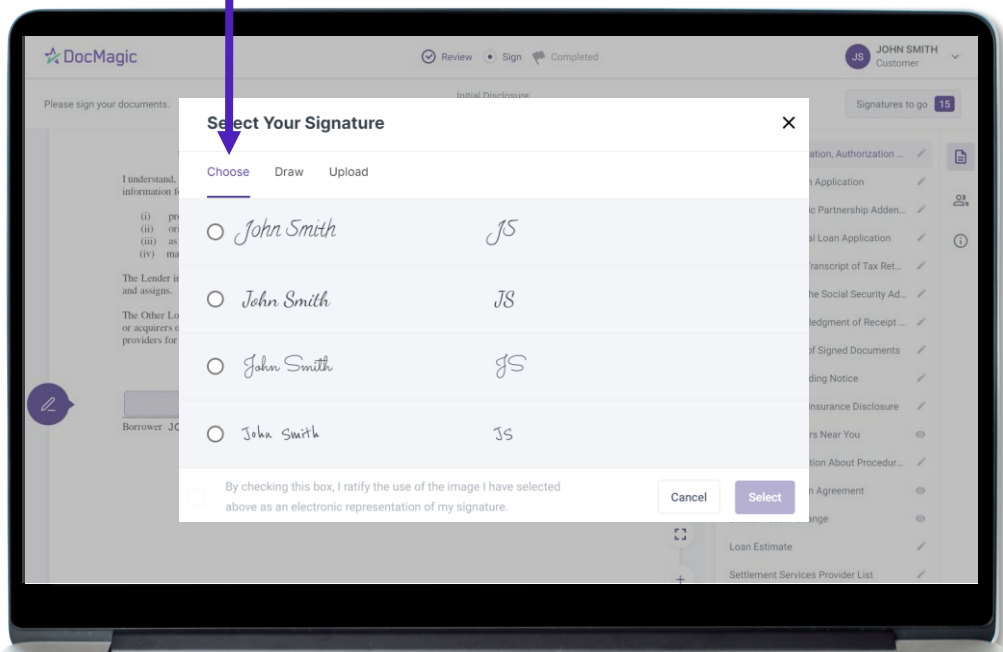
3. Clicking on the Green Sign box will automatically advance to the next task each time.



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Signature Options

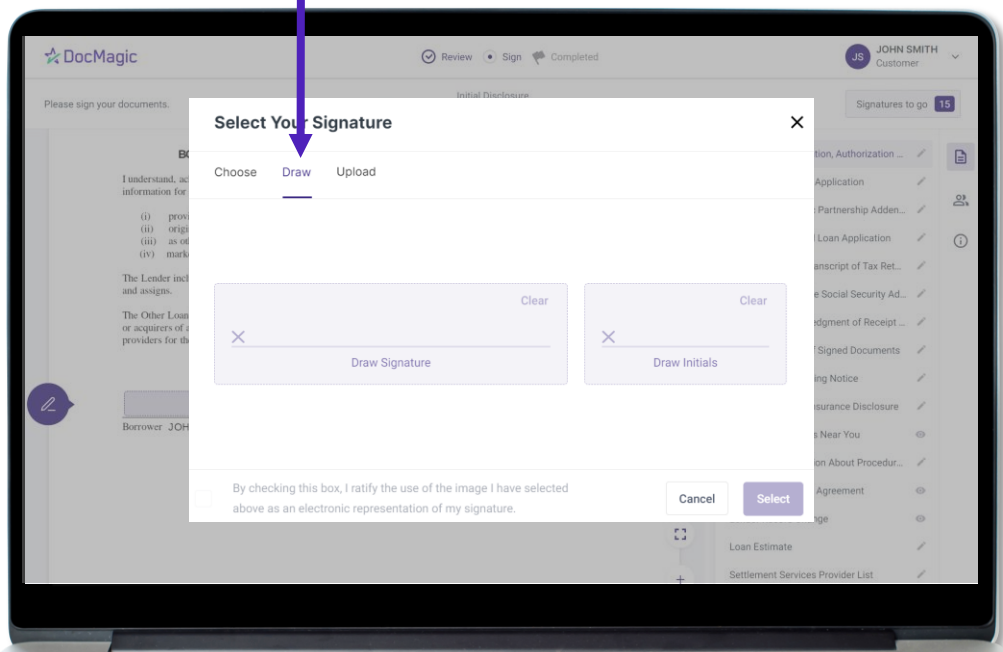
You have the option to choose the pre-formed signatures available in this tab.



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Signature Options

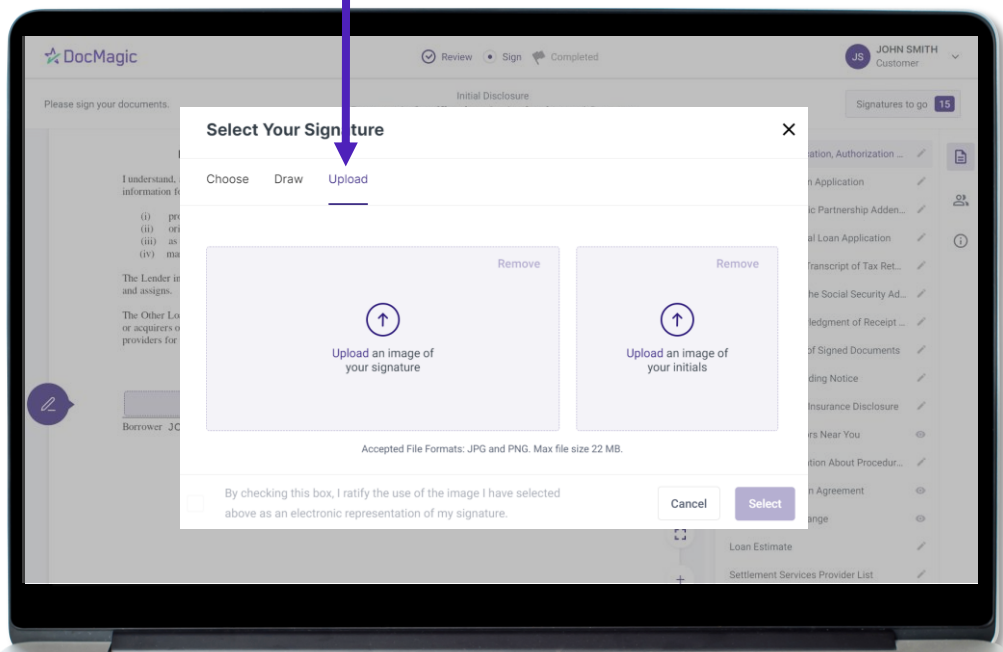
You can also create a signature and initials using this tab.

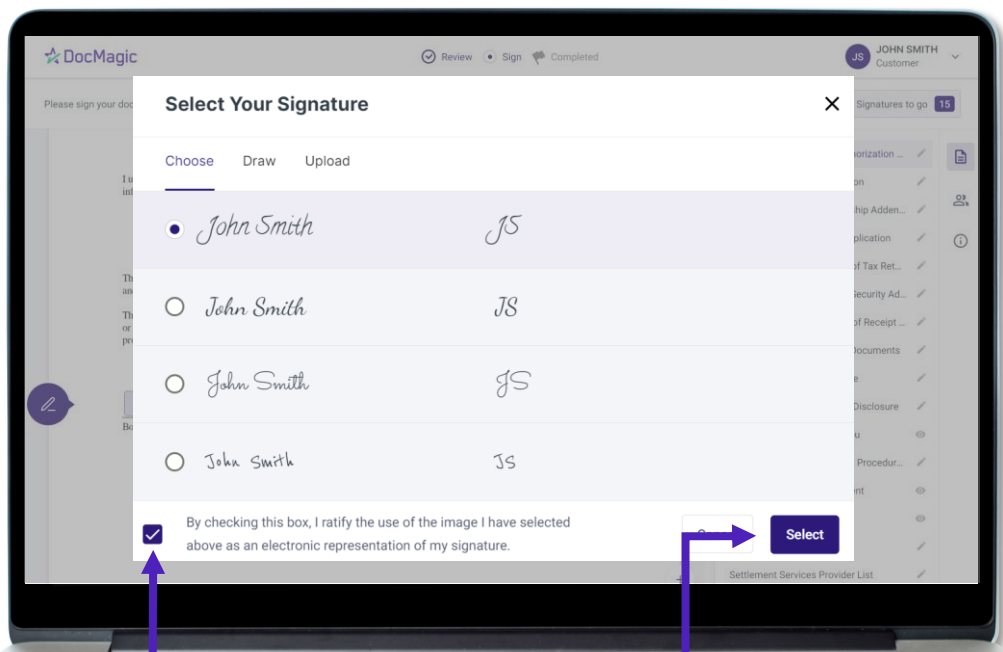


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Signature Options

You also have the option to upload a .JPG or .PNG of your own signature from the computer.





Regardless of what option is chosen, you must check the box authorizing the use of an electronic signature and then hit Select.



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Signature Options

The screenshot shows a DocMagic e-signature interface. At the top, there's a navigation bar with 'Review', 'Sign', and 'Completed' buttons. The user is identified as 'JOHN SMITH Customer'. The main heading is 'Initial Disclosure' and 'IVES Request for Transcript of Tax Return'. The form is for 'DSI TEST LENDER (SALES)' with address '1800 W. 213TH STREET, TORRANCE, CA 90501'. The taxpayer information includes '1040' and '12/31/2022'. The signature section is titled 'Signature of taxpayer(s)' and includes a 'Required' checkbox, a 'Sign Here' button, and fields for 'PrintType name' (JOHN SMITH) and 'Date'. A blue arrow points to the 'Required' checkbox. The bottom of the form has 'Previous', 'Check', and 'Next' buttons. On the right side, there's a list of documents to be signed, including 'Borrower's Certification, Authorization...', 'Addendum to Loan Application', 'California Domestic Partnership Adde...', 'Uniform Residential Loan Application', 'IVES Request for Transcript of Tax Ret...', 'Authorization for the Social Security Ad...', 'California Acknowledgment of Receipt...', 'California Copies of Signed Documents', 'California Fair Lending Notice', 'California Hazard Insurance Disclosure', 'Housing Counselors Near You', 'Important Information About Procedur...', 'Iowa Subordination Agreement', 'Lender Record Change', 'Loan Estimate', 'Settlement Services Provider List', and 'Your Home Loan Toolkit'.

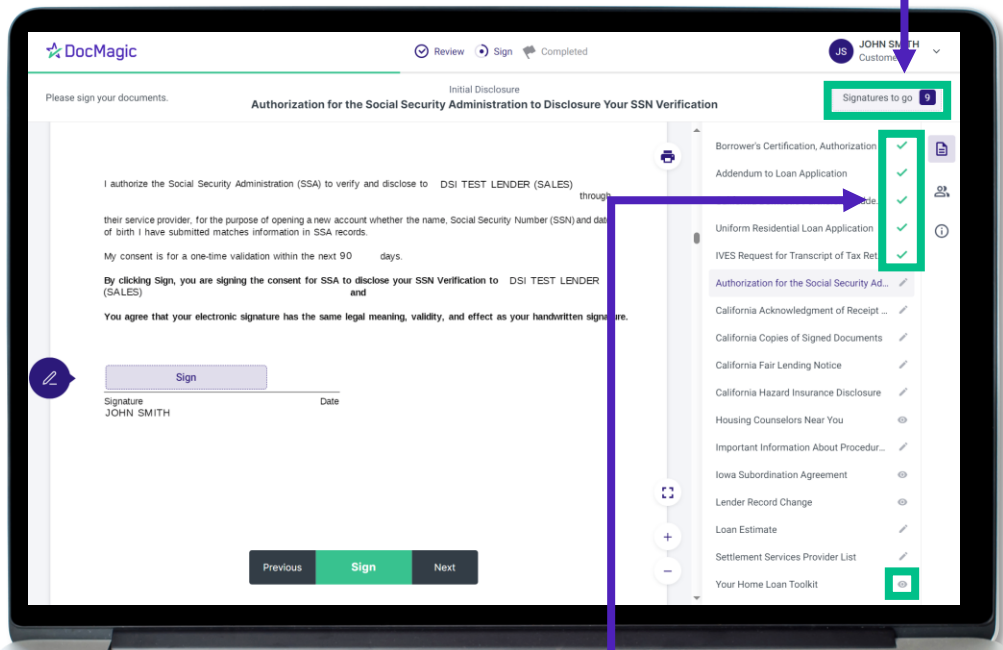
You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



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Keeping Track of Progress

The countdown feature shows how many signatures remain.



A green check mark next to a document name indicates that it has been signed and completed.

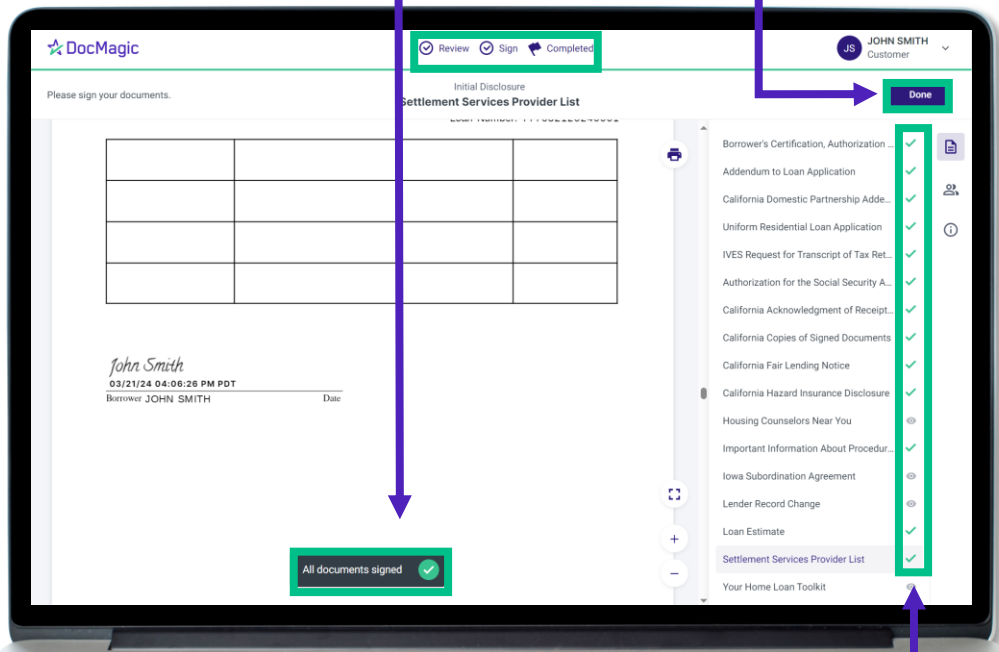
An eyeball indicates that this document does not require a signature.



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When Complete

These icons will indicate when the process is complete.



All applicable checkmarks will be green.



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When Complete

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

