

## **E-Consent and E- Disclosures Process**

### Step 1: Borrower(s) will receive an initial Email to setup an Account

Hometown Equity Mortgage receives submission package from a mortgage broker, our Loan Setup Department will send initial disclosures to the applicant(s). If the broker has included the email address of the applicant(s), Hometown Equity Mortgage will deliver the Electronic Signature Consent form to the borrower allowing us to send Disclosures and Document requests electronically.

The borrower(s) will receive an email with a link to Electronic Signature Consent for Loan Documents

Subject: Electronic Signature Consent for Loan Documents

Documents for the **Process** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

<u>Click here to visit the website</u> and consent to receive the documents electronically.

New to eSigning? <u>Click here to watch a video</u> that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

https://0416692278.mortgage-

application.net/myaccount/accountlogin.aspx?tgt=prod&nuid=10fa2a0d-ad1a-4cfb-beb1-8b275a9adeae

After clicking the "Click here to visit the website" link. The Borrower will be prompted to setup an account.

# **E-Consent and E- Disclosures Process**



### Step 2: Borrower(s) Creates their Accounts

When the Borrower(s) click the link, they will be prompted to create their account. They will need to know the **street address number** of the subject property (as it shows on the Loan Application). They will also input their First Name, Last Name, create a password, and acknowledge their ability to receive electronic disclosures.

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*Re-enter New Password:						
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Copyright © 2019 theLender Internet Privacy Policy   Security Statement   Site Map						



### Step 3: Borrower(s) Activate their Accounts



Once the Borrower(s) have completed their initial setup and clicked the Create New Account button, an Activation Request email will be sent to their email address. They should click the "Activation link" in the email. The link will open a web page to the Activate New Account page which will ask for the borrower to input the password they justcreated.

Activate New Account

James Shea is attempting to activate the jshea@htem.com account.

<u>Click here to activate this account</u>. The account password is required to complete the activation process.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

https://0416692278.mortgage-application.net/myaccount/accountsignup.aspx?aid=7312FB04-21E7-481E-9151-BAAA74529941



Click View button in the Immediate Action Requested E-Consent box. The "Your Consent To Do Business Electronically (the eDisclosure Agreement)" opens. Read through document and then click the agree button at the Disclosure. This will allow the Borrower(s) to receive Disclosures electronically and expedite the mortgage process.

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#### Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

#### Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which You are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "You" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

#### YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.
- If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.
- 4. If You do not consent to receive these Loan Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically. You will not be required to pay a fee for receiving paper copies of the Loan Documents.

#### WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at: Address: 25531 Commercentre, Suite 110,Lake Forest,CA 92630
- If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.

#### OBTAINING PAPER COPIES

- After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this
  request to Us at:
- Address: 25531 Commercentre, Suite 110,Lake Forest,CA 92630
- If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

#### SYSTEM REQUIREMENTS

- In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.
- 2. If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent..

#### HOW WE CAN REACH YOU

- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You
  electronically. You can contact Us at:
- Address: 25531 Commercentre, Suite 110, Lake Forest, CA 92630
- 2. We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.





### Step 5: E-Disclosures

All Disclosures or re-disclosures the Borrower(s) receive during the Loan Process can be found for electronic signing in this portal. The process is the same as detailed above except that the Applicant just needs to provide their password to view the disclosures.

When E-Disclosures are sent, the Borrower(s) will receive an e-mail. Borrower(s) click the "Click here to visit the website" link in the middle of the page.



Wed 9/18/2019 12:07 PM



James Shea <eFolder@elliemae.com>

Additional Disclosures: Immediate Action Requested to expedite your Home Loan Application Request

James Shea То

> theLender is working with your mortgage broker to process your request for a home loan. To expedite the loan process, we ask you to esign your secure loan disclosures online so that we can proceed immediately with the next step in processing your loan application. A personalized, password-protected location has been created that will allow you to validate your identity, econsent to receive documents electronically, retrieve and e-sign your loan disclosures.

Please review the following documents (no need to return):

\* DSCR Cover Letter

\* Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real

Property Flood Notice

\* Privacy Policy

Please sign and return the following documents:

- \* Fair Credit Reporting Act \* Social Security Administration Authorization
- \* Equal Credit Opportunity Act Notice
- \* Mortgage Fraud is Investigated by the FBI \* USA Patriot Act Information Disclosure
- \* Hazard Insurance Authorization, Requirements and Disclosure
- \* Notice of Furnishing Negative Information
- \* CO Prepayment Penalty Disclosure
- \* CO Right to Choose Insurance Provider
- \* CO Refinance Disclosure
- \* Civil Union/Domestic Partnership Addendum to Uniform Residential Loan Application
- \* Borrower Disclosure Certification and Acknowledgement for business Purpose Loans
- \* Business Purpose Loan Credit Authorization Form Borrower
- \* Business Purpose Important Privacy Choices \* Business Purpose Servicing Disclosure Statement
- \* Commercial Loan Application \* Credit Score Disclosure
- \* NONI ARM Program Disclosure
- \* Occupancy Affidavit
- \* Occupancy and Financial Statement
- \* Social Security Number Certification
- \* Business Purpose Loan Credit Authorization Form Co-Borrower

Click here to visit the website and access your disclosures. Be sure to click on the new documents and e-sign the disclosures electronically unless you want them to mailed.

If you prefer to get your disclosures by mail, we will mail them out to you in the next 3-4 business days if you do not accept them online. As a result, there may be additional time required before we can proceed with the next step of processing your home loan application.

Please contact your mortgage broker with any questions.

Thank you,

theLender

New to eSigning? Click here to watch a video that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

If you experience problems opening the link, copy and paste the URL below into your Web browser. URL: https://0416692278.mortgage-ap 388e-4647-82fb-7a35aa43594e ation.net/myaccount/accountlogin.aspx?tgt=prod&uid=e7abad42-

Once the Borrower(s) sign into the Portal as they had done in Section 4, they will see the Disclosures. They can then click the e-sign button.

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# **E-Consent and E- Disclosures Process**



Borrower(s) will be prompted for an authorization code provided by the Lender (usually the last 4 digits of the Borrower's social security number).

eSign Disclosures	1 Verify Identity
Step 1. Welcome DSCR Process, please enter the authorization code to ver Your mortgage originator must provide your personal authorization code to you.	rify your identity.
Authorization Code: ②	
Next> Cancel	

Each Disclosure page requiring ESign will open. Click "Next Button", then Click on each yellow "Sign Here" tab (This will automatically add your e-signature). The first time you Click on sign button, you will be prompted to ADOPT and SIGN. Click the "ADOPT AND SIGN button", then click next to go to the next document. Repeat this process for each page.

NOTE: If there is no Yellow "Sign Here" tab on a page, it does not require e-signing. Click the "Next Page" button.

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HOMETOWN EQUITY MORTGAGE			
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### **Step 6: Document Wet Sign and Upload Process**

Document which cannot be e-signed can still be done through the portal. On the home screen there is a Print, Sign, and Upload Documents section. Borrower(s) can click the "Print button" to print out the wet sign documents. Once documents are signed, the Borrower(s) and scan them to their computer and click the "Upload button" A pop up screen will allow the Borrower(s) to browse to the files on their computer, and upload into the portal.

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