



E-Consent and E- Disclosures Process

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

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.

[Click here to visit the website](#) and consent to receive the documents electronically.

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-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.



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.

The screenshot shows the 'theLender' account creation interface. At the top is the 'theLender' logo. Below it is a green heading 'Create New Account'. A paragraph explains that first-time users must create an account before viewing loan documents. A note asks users to verify a question about their subject property. A form field shows 'Schoolwood Court, Co Spgs, CO 80918' with a prompt to enter the street number. Below this are fields for email (james@thelender.com), first name, last name, new password, and re-enter new password. A password requirements box states: 'The password must contain: Minimum password length is 6. Maximum password length is 20.' A red 'Create New Account' button is at the bottom. The footer includes copyright information, links to privacy and security statements, and the Equal Housing Opportunity logo.

theLender

Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

*Please verify the following question.

Subject Property Street Number: Schoolwood Court, Co Spgs, CO 80918
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email: james@thelender.com

*First Name:

*Last Name:

*New Password:

*Re-enter New Password:

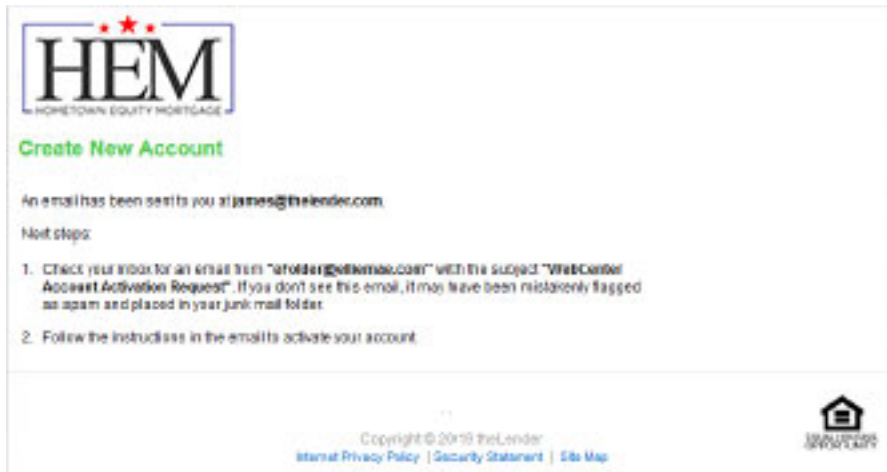
The password must contain:
Minimum password length is 6.
Maximum password length is 20.

*= Required

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[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 just created.

Activate New Account

James Shea is attempting to activate the james@thelender.com account.

[Click here to activate this account.](#) 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>



Step 4: Borrower(s) agree to Do Business Electronically

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.

The screenshot shows the HEM online portal interface. At the top left is the HEM logo. At the top right, it says "Welcome, James Shea" with links for "Log Out", "My Account", "Contact Us", and "Help". A red navigation bar on the left contains "HOME" and "HOME PURCHASE BASICS". Below this is a "Resources & Tools" section with a link to "Check Loan Status". The main content area is titled "Check Loan Status >" and "Print-Friendly". Under "Loan Detail", there is a table of loan information:

Loan Number:	420103718	Loan Program:	ARM
Amount:	\$950,000.00	Purpose of Loan:	No Cash-Out Refi
Property Address:	3845 Schoolwood Court Co Spgs, CO 80918	Borrower Name:	DSCR Process

Below the table are two tabs: "My Tasks" and "Loan Status". The "Loan Status" tab is active, showing a list of tasks. The first task is "Electronic Signature Consent for Loan Documents" dated 08/15/2019. It includes the text: "Agree To Receive Disclosures electronically. Click on 'View' to review the consent to do business electronically. Once you review, you can click on 'I agree' or 'I do not agree'. If you agree, you'll be able to sign, wet sign, and review documents online." Below this text are two entries for "DSCR Process" and a "View" button highlighted with a red box. Below this task is another task: "Electronic Signature Consent for Loan Documents" dated 08/15/2019, which is collapsed. At the bottom, there is an "Upload File" section with a dropdown menu set to "Bank Statements", a "File Name" field, "Browse" and "Remove" buttons, and an "Upload File" button marked as "Required".



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 "Your" 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

1. 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.
2. If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.
3. 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

1. 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.
2. 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
3. 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

1. 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
2. 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

1. 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

1. 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.

I Agree

I Do Not Agree



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

To James Shea

theLender is working with your mortgage broker to process your request for a home loan. To expedite the loan process, we ask you to e-sign 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, e-consent 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://0418692278.mortgage-application.net/myaccount/accountlogin.aspx?qt=prod&uid=e7abad42-388e-4647-82fb-7a35aa43594e>

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.



- HOME
- HOME MORTGAGE BASICS

- Documents & Tools
- Check Loan Status

Check Loan Status > [Download Documents](#)

Loan Detail

Loan Number:	422103710	Loan Program:	ARM
Amount:	\$180,000.00	Purpose of Loan:	NO CASH-OUT REF
Property Address:	3345 BROWNWOOD COURT CO SPRS, CO 80910	Borrower Name:	DISCR PROCESS

My Tasks

Loan Status

Additional Disclosures: Immediate Action Requested to expedite your Home Loan Application Request 09/10/2019

eSign Documents
Please electronically sign the loan documents below. Click the eSign button to eSign.

DISCR PROCESS	eSign
Fair Credit Reporting Act	
Equal Credit Opportunity Act Notice	
Mortgage Fraud is Investigated by the FBI	

[SHOW MORE](#)

Print, Sign, and Upload Documents
Please print, sign, upload the documents below along with the cover check. Click the Upload button to upload the signed documents to the website.

DISCR PROCESS	Print	Upload
Social Security Administration Authorization		
Civil Union/Domestic Partnership Addendum to Uniform Residential Loan Agreement		
Business Purpose/Important Privacy Choices		

[SHOW MORE](#)

Review Documents
Please review the documents below. Click on each link to confirm you have reviewed it.

DISCR Cover Letter
Credit Score Disclosure: Exception for Loans Secured by One to Four Units of Residential Real Property
Fraud Notice
Money Money

TO DECLINE TO RECEIVE THESE DOCUMENTS ELECTRONICALLY FOR DISCR PROCESS, [CLICK HERE](#)

Electronic Signature Consent for Loan Documents	09/10/2019
Electronic Signature Consent for Loan Documents	09/10/2019



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 verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code: 

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.

This site uses cookies, some of which are required for the operation of the site. [Learn More](#)

Loan Documents Powered by DocuSign

Please review and act on the documents below.

LOAN #: 420103718

FAIR CREDIT REPORTING ACT

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

9/18/2019 | 12:15:37 P.DT

DSCR PROCESS DATE

This site uses cookies, some of which are required for the operation of the site. [Learn More](#)

Select the sign field to create and add your signature. FINISH OTHER ACTIONS

DATE: July 29, 2019

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against a borrower on the basis of race, color, religion, national origin, sex, marital status, or because all or part of a binding contract; or because all or part of a binding contract was obtained through a third party (such as a guarantor, agent, or broker) because the applicant has in good faith exercised the right to receive credit from an agency that administers compliance with the Equal Credit Opportunity Act.

Equal Credit Opportunity Act

Alimony, child support, or separate maintenance payments are not to be considered as a basis for reporting.

NEXT

Sign
DSCR PROCESS

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* **Initials***

SELECT STYLE **DRAW**

PREVIEW [Change Style](#)

DocuSigned by:
DSCR Process
zFD54815974A4B8...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

Powered by DocuSign Change Language - English (US) | Copyright © 2019 DocuSign Inc. | VOR

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.

The screenshot displays the HEM (Hometown Equity Mortgage) application interface. On the left, a navigation sidebar includes 'Reviews & Alerts' and 'My Home Loan Status'. The main content area is titled 'Loan Detail' and shows loan information such as 'Loan Number', 'Amount', 'Interest Rate', 'Loan Program', 'ARM', 'APR', and 'Origination Date'. Below this, a 'My Tasks' section lists several tasks: 'Additional Disclosures: Immediate Action Requested to expedite your Home Loan Application Request', 'eSign Documents', 'Print, Sign, and Upload Documents', and 'Review Documents'. The 'Additional Disclosures' task has a red 'Upload' button. Overlaid on the right is a browser window titled 'theLender: Upload Documents - Mozilla Firefox' at the URL 'https://0416592273.mortgage-application.net/LoanStats'. This window shows a form with four rows, each containing a text input field and a red 'Upload' button. The rows correspond to: 'Send Security Administration Authorization', 'Call Lender/Complet... Partnership... Uniform Residential Loan Application', 'Business Purpose (mortgage/primary/other)', and 'Occupancy (Rental)'.