SIGNING DOCUMENTS ELECTRONICALLY



You will receive this email

Documents for the **Doe** 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.

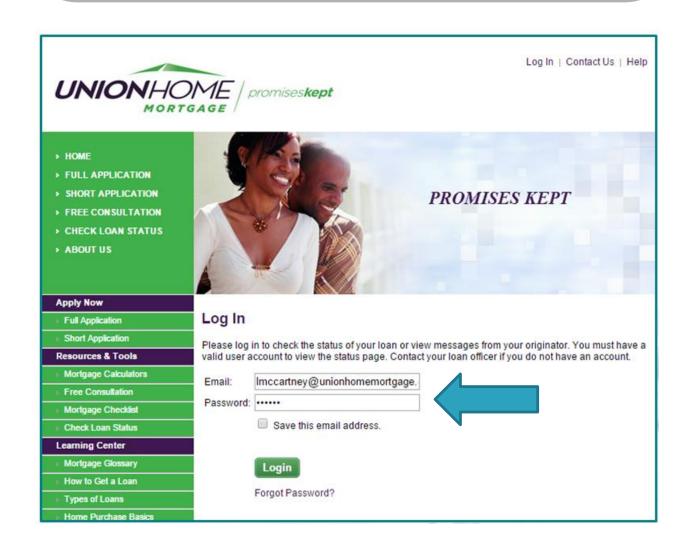
New to eSigning? <u>Click here to watch a video</u> that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

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

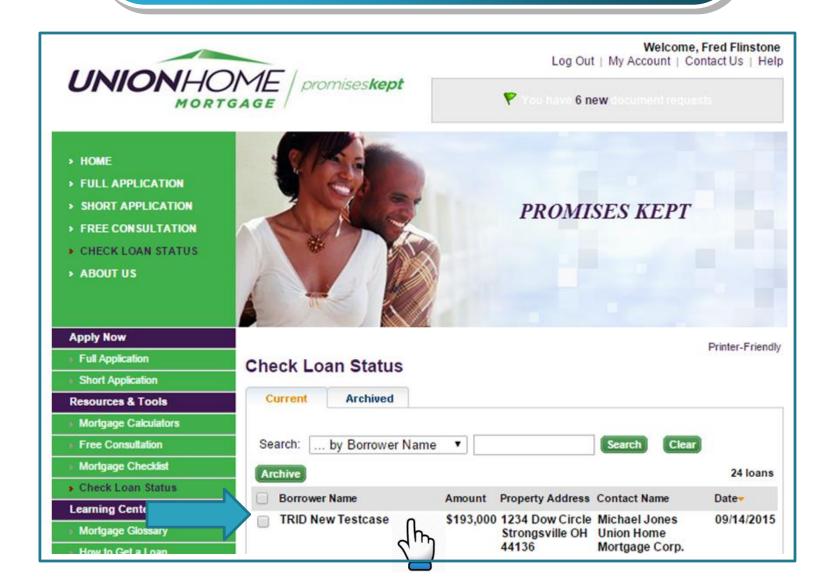
URL:

https://7247061464.secure-loancenter.com/myaccount/accountlogin.aspx?tgt=prod&uid=bb8deb95-e863-4bd7-afd1-b40827dbbb77

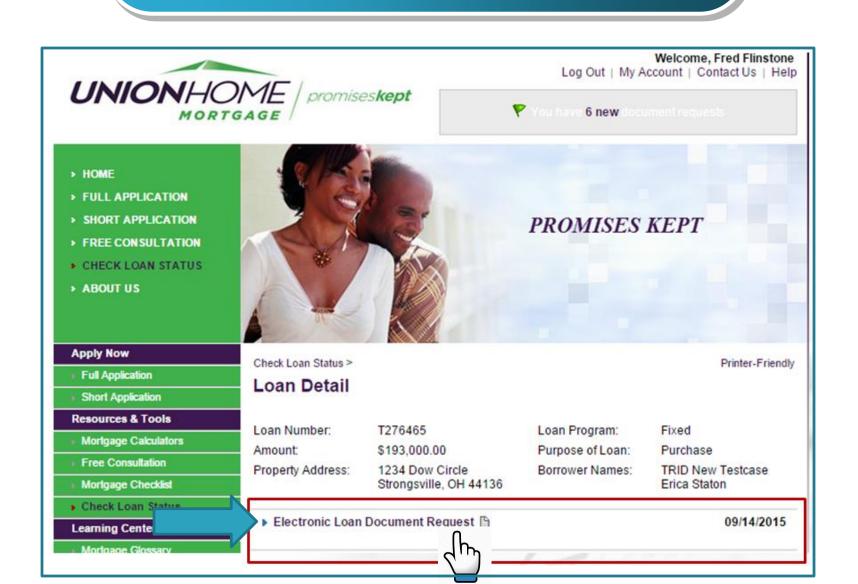
Please create a Password



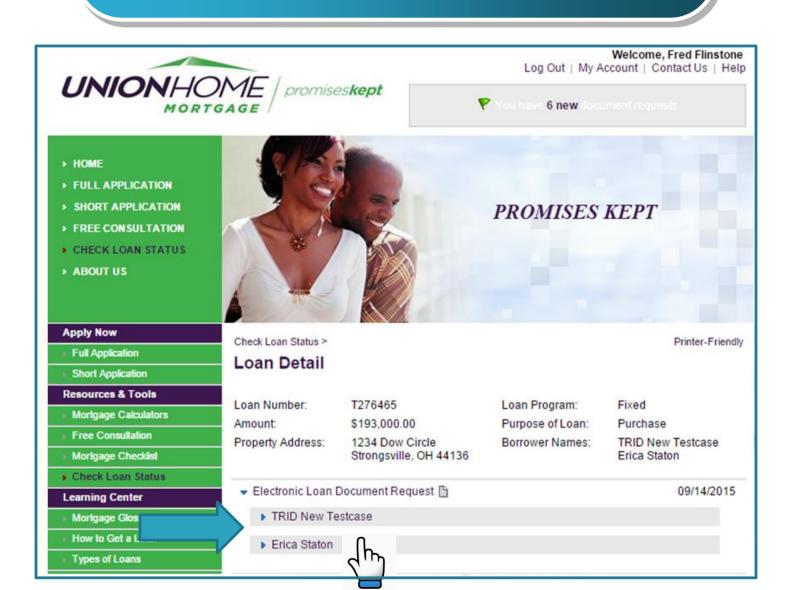
You will be directed to the Website



Documents available to be signed



Select Available Documents



Select Borrower or Co-Borrower



* Are you the Borrower or Co-Borrower?

Borrower (Mark Borrower)

Co-Borrower (Jessica Borrower)

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

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.

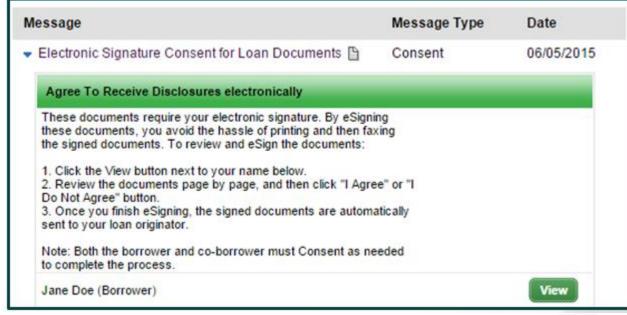
Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not concent to receive these Lean Documents electronically. You will be provided with conies of the Lean



I Agree I Do Not Agree

Agree to receive documents electronically







Documents to sign

Purpose of Loan: Amount: \$193,000.00 Purchase Property Address: 1234 Dow Circle Borrower Names: TRID New Testcase Strongsville, OH 44136 Erica Staton ▼ Electronic Loan Document Request <a>□ 09/14/2015 TRID New Testcase Documents to Sign (11 docs, 26 pages) ? These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents: Click the eSign button. 2. When prompted, enter the required password or answer the security questions. 3. Review the documents page by page, and then click the signature points to apply your electronic signature. 4. Once you finish eSigning, the signed documents are automatically sent to your loan originator. Note: Both the borrower and co-borrower must eSign as needed to complete the process. eSign Documents to Sign Disclosure - Acknowledgement of Intent To Proceed (LE) Disclosure - Acknowledgement of Receipt of LE Income - IRS 4506T Show More To decline to receive these documents electronically, click here. Erica Staton

Documents to be signed

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Closing Date

File#

10/5/2015 10/13/2015

Disbursement Date 10/17/2015 Settlement Agent MGIC 123456

Property 8241 Dow Circle Strongsville, OH 44136 Transaction Information

Borrower BETTY TESTCASE 8241 Dow Circle Strongsville, OH 44136

Lender Union Home Mortgage Corp.

Loan Information

Loan Term 30 years Purpose Refinance Product Fixed Rate

Loan Type

■ Conventional

FHA □VA □_

Loan ID# 300010

MIC#

Appraised Prop. Value \$400,000

	Can this amount increase after closing?
\$310,000	NO
4%	NO
\$1,479.99	NO
	Does the loan have these features?
	NO
	NO
	4%

Projected Payments				
Payment Calculation	Years 1-30			
Principal & Interest	\$1,479.99			
Mortgage Insurance	+	0		
Estimated Escrow Amount can increase over time	+	650.00		
Estimated Total Monthly Payment	\$2,129.99			

Click on Yellow Bar



3

< Previous Page

Next Page >

Cancel



Hit Finish Button







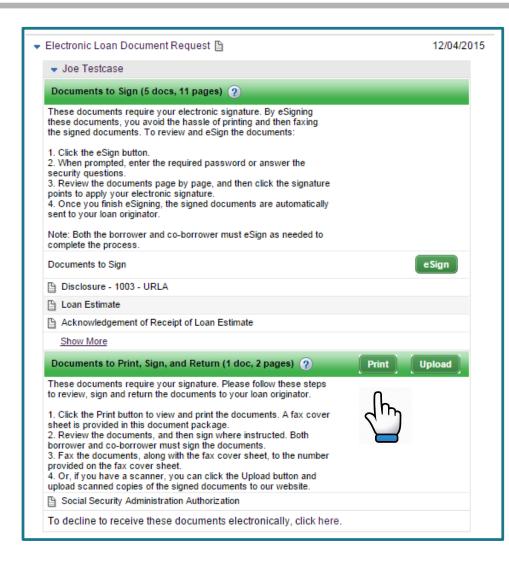


Congratulations! You've successfully finished eSigning.

When all required parties have finished eSigning, the final signed disclosures will be returned to the sender.

Back to Loan Detail

Return to the Website



Make sure you are connected to a printer

Print out the required forms

Sign Documents

Fax Cover Sheet

Use this cover sheet when faxing documents back to your loan officer. Faxes that do not contain this cover sheet will not be processed or received by the intended recipient.

Fax # 800-704-0852

TO: Laura Training 800-704-0852 FROM: Joseph Testcase 123 river

Chesterfield, MI 48047



3011130756

{9cf3c0d4-6a49-4001-b29f-158f2980dacf}

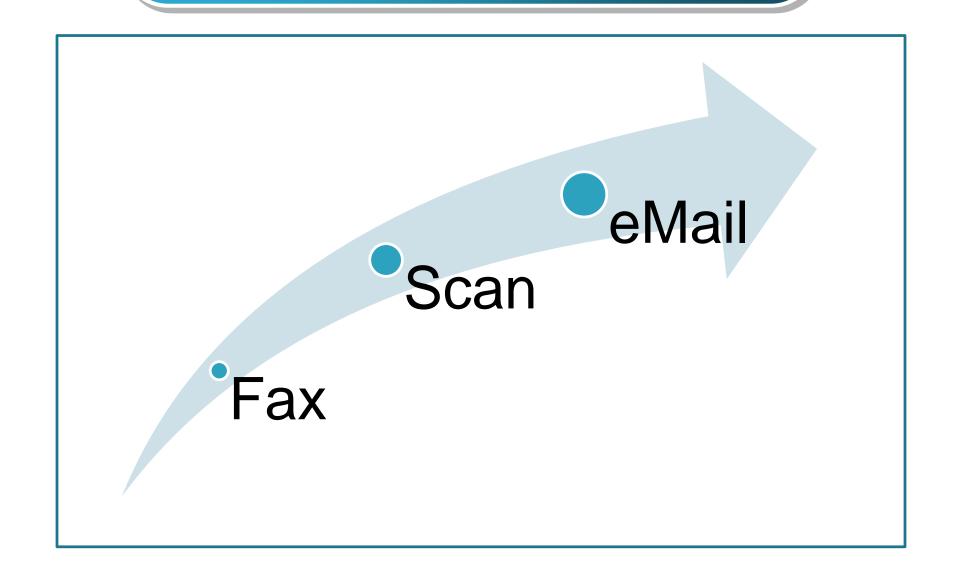
Imccartney@unionhomemortgage.com Joseph Testo



Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential and is intended only for the use of the intended recipient. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately destroy the original message and any copy of it in your possession.

Social Security Administrat	ion			Form Approved OMB No. 0960-0760
Authorization for	the Social Security Ad Security Number (S			To Release Social
Printed Name: Joseph Testcase			Date of Birth: January 16, 1964	Social Security Number: 000-00-0016
I want this information releaseeking a mortgage loan	ased because I am conducting the	ollowing	business transaction	n:
Reason (s) for using CBSV	: (Please select all that apply)			
□ Mortgage Service □ Background Check □ Credit Check	☐ Banking Service ☐ License Requirement ☐ Other			
with the following company	("the Company"):			
Company Name: Union H	ome Mortgage Corp.			
Company Address: 8241 [Dow Circle W, Strongsville, OH 44	136		
if applicable, for the purpos The name and address of tage and the solution of the properties of the p	rity Administration to verify my name se I identified. the Company's Agent is: Corelogic the Social Security number was issupetent adult. I declare and affirm unacknowledge that if I make any repuild be found guilty of a misdemea or for 90 days from the date signedinge this timeframe, fill in the folloge this timeframe, fill in the folloge this timeframe, fill in the folloge this timeframe, fill in the folloge.	ued or the nder the p resentation	e parent or legal gua enalty of perjury tha on that I know is fals ined up to \$5,000.	rdian of a minor, or the lega at the information containee e to obtain information fron
This consent is valid for	60 days from the date sign	ied	(Please initia	l.)
Signature			Date Signed	
Relationship (if not the indi	vidual to whom the SSN was issued	J):		
Contact information of in	dividual signing authorization:			
Address 1234 Colony				
City/State/Zip Clay, MI 48	3001			
Phone Number <u>586-557-1</u>	1990			

Options to Return the Documents



THE END

