

eDisclosure Process for Borrowers

Thank you for using the eDisclosure signing application! This guide will take you step by step through the eDisclosure process, and give you some basic troubleshooting information if you run into any trouble.

First, you will receive an email notifying you that your eDisclosure package is available. The body of the email should include your loan number and property address. If for any reason you do not see the email in your mail box, check your email provider's spam folder to confirm that your email has not automatically been placed there.

$\overline{}$	Message D	eveloper	Adobe	PDF							
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Select the email's "click here" link to be directed to the eDisclosure application inside your browser. If it has been more than two days since you have been sent the email, then your link to the package has expired. Contact your lender to have a new email sent to you.

	http://www.digitaldeliveryinc.com/ Click to follow link
click h	ere

Before beginning the application, confirm that your browser has all pop-up blockers

disabled. Your browser will display the eSigning Challenge Response Access prompt.

Digital Docs	digitalDELIVERY	eSignRoom 🌾
Home		
	e Signing Challenge Response Access	
	To access or sign a loan in the system you must correctly provide at least 2 of the following fields:	
	Loan Amount	
	Primary Borrower Last Name: Test	
	Last 4 Digits of the Primary Borrower SSN:	
	Property ZipCode: 75244	
	Submit	

Individual L	oan Panel		Loan Actions
	Document Name:	Disclosure Package	
	Loan Number:	testedisc050312	
	Borrower:	John Test	View Documents
	Property:	5555 Property Address Dallas, TX 75244	1
	Pages:	23	
	Date Signed:		
	Status:	Walling for Signature(s) from: Primary Borower Lender	Decline Signature
			System Checklis

Select your personal role from the dropdown of Roles menu. If there are multiple borrowers signing the disclosure, make sure that your role is correct. The primary borrower will be first name to appear on the loan's documents and deeds, and the loan will be in the primary borrower's name. Be sure to select for your particular role, as selecting the wrong role will require the eDisclosure to be re-signed at a later time.



The Electronic Consent Disclosure form will be presented for your review. This will confirm that you have been able to review the documents and personally consent to signing each document electronically and not by paper.



Enter the unique consent code at the bottom of the form into the white field that is available in the "Signer Consent" panel on the left side of the screen. Then select "I consent" to continue.

The full disclosure package is presented for one final review before the signing process begins. You will be required to confirm that each document you are signing is acceptable to you. To begin the review process, select "Start" at the bottom of your screen.

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eSignRoom	1								^
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		TRUT	H IN LEND	ING DISCLOS	URE STATE	MENT			
Control Panel	BORROWER(S): John Test								
	CF	REDITOR: Digital Doc's Co ROPERTY: 5555 Property A	mpany Bene Name ddress, Dallas, TX 752	244					
Sign The Package		ANNUAL REDCENTACE DATE	FINANCE	Amount	Total of Poyments	Total Sale			
Fullscreen On/Off		The cost of your credit as a yearly rate.	The dollar amount the credit will cost	The amount of credit provided to you or on	The amount you will have paid after you have	The total cost of your purchase on credit,			
Abort			you.	your behalf.	made all payments as scheduled.	including your downpayment of			
		4.525%	\$124,040.50	S149,568.75	\$273,609.25	SN/A SN/A			
		INTEREST RATE AND PA	YMENT SUMMARY		Bat	6 Monthly Baymont			
	l.	Interest Rate			4.50	P%			
Note: Please read the	P	Principal + Interest Payment			\$760	.03			
package completely. By	E	Est. Taxes + Insurance (Escro	ws)		\$137	.84			
are agreeing to all of the	1	Total Est. Monthly Payment			5897	.87			
contents and your signature will be applied	The second se	here is no guarantee that you	will be able to refinance	e to lower your rate and pay	nents.				
to each page that requires a signature.	C.	onstruction Loan: 🗌 If ch	ecked, this loan provid	es for interest-only paymen	ts during the construction	period. Beginning			
	Va	ariable Rate:	s of principal and intere teked, this loan contain	st as scheduled above.	Disclosures about the var	iable rate feature were provid	nd		
		to you e Addendu ssumption: Someon	artier. 📋 Disclosures a m.	about the variable rate feature	re are provided in the att	acted variable Rate Disclosu	re		
		be allow	ed to assume the remain	der of the loan on the origin	al terms.	- may, suspect to contract	<u>`</u>		
		the pi	operty being purchased	your property.	data it is data some s ⁻¹⁰ b-	sharead \$ 000% of the surely			
	1.4	payment.	which have not received by	the end of 18 days after the	une n is oue, you will be	competences of the overtain	~		~
	Befor	re signing yo	ou must a	gree to eacl	n page that	your signat	ure is	5	
				required or					
				Start	\sim				

Each individual document will be displayed. After reviewing each document, select the "I agree to Sign This Page" button. If for any reason you do not wish to sign a document, select the "Abort" button and then contact your Lender to discuss your available options.

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Credit Instrum	Property insurance is no designates; as as as as insurance from suprase y Conduction insurances and in not required to obta- ingree to pay the addition multiple to strain of its net required to obtain of its required to obtain of its required to obtain of	quired on this ions sering special fixed i via wear that is accept or credit those credits in credit from Credit ad cont by signing bei contact control from Credits, tredit from Credits, or credit from Credits, or	Find assumes may be required if the property in located in an area acards. Two may obvia property assumes and, if required, fixed the occedence. r and will anote provided by Condence from request the incursace and new next to the coverage year want. No such incursace will be in force toos fulfilled, or the provided by Condence from request the incursace or will not be provided by Condence for a will not be provided by Condence at domain below.
7.94	Pression	Tena	Signature(s)
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		(Botriver) (Dek)	(Bacewer) (Date)

Once you have agreed to sign all the documents, a final confirmation window displaying all the individual document names will appear. Select "Ok" to begin the signing process.

Messa	ge from webpage 🛛 🗙
⚠	You have successfully agreed to sign the following documents: - TIL - RESPA Transaction - Notice of Right to Copy of Appraisal - Identity Disclosure - Servicing Disclosure Statement - RESPA - FACT Act Notice to the Home Loan Application - FACT Act Notice to the Home Loan Application - FACT Act Notice to the Home Loan Application - Affiliated Business Arrangement Disclosure Statement - Multistate - Applicants Statement of Intent to Continue With Loan Application - Certificate and Authorization to Release Information - Request for Transcript of Tax Return - 4506T You may now continue the signing process.

The control panel will now activate the "Sign The Package" button as active. Select it to continue.

CeSigning Room -	Windows Internet Explor	er				×
eSignRoom	TRUTH IN LEND BORROWER(5): John Test CREDITOR: Digital Doc's Company Bene Name PROPERTY: 5555 Property Address, Dallas, TX 75	ING DISCLOS	URE STATE Loan Origination Co	MENT mpany NMLS Identifier: N Loan No.: testedisc050.	N/A 312	~
Control Panel Sign The Package	ANNUAL PERCENTAGE RATE The cost of your credit rate. 4.525% \$124,040.50	Amount Financed The amount of credit provided to you or on your behalf. \$149,568.75	Total of Payments The amount you will have paid after you have made all payments as schedhled \$273,609.25	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$N/A \$N/A		
Abort	INTEDECT DATE AND DAVA (ENT CID O (ADV		•	· · · · · · · · ·	- 1	
	INTEREST RATE AND FATMENT SUMMARY		Rate	e & Monthly Payment	- L L	
	Interest Rate		4.500	196		
	Principal + Interest Payment		\$760	.03	- 1	
	Est. Taxes + Insurance (Escrows)		\$137	.84		
Note: Please read the	Total Est. Monthly Payment		\$897	.87		
signing the package you are agreeing to all of the contents and your	There is no guarantee that you will be able to refinance	e to lower your rate and payr	ments.			
to each page that requires a signature.	Construction Loan: I f checked, this loan provi you w payments of principal and inter Variable Rate: I f checked, this loan contain to you earlier. D Disclosures	des for interest-only paymeni ill make periodic interest-oni est as scheduled above. as a variable rate feature. about the variable rate featur	ts during the construction ly payments during the co Disclosures about the vari re are provided in the atta	period. Be <u>ginning</u> onstruction period, followed iable rate feature were provia ached Variable Rate Disclos	by ded are	
	Assumption: Someone buying your property be allowed to assume the remai	⊠ cannot, unless otherwise nder of the loan on the origina	provided by federal law, al terms.	may, subject to condition	ons,	
	Late Charge: I ou are giving a security intere the property being purchase I a payment is not received by	d 🛛 your property. the end of 15 days after the	date it is due, you will be	charged 5.000% of the over	due	
	Prepayment: If you pay this loan early you refund of part of the finance chi] may 🔀 will not have to pay	y a penalty. You 🗌 may I	be or 🔀 will not be entitled t	to a	
	Deposit: If checked, the annual perce Demand: If checked, this loan has a d	ntage rate does not take into a emand feature.	account your required depo	osit.		
	You are not required to complete this agreement mere contract documents for any additional information ab- any prepayment refunds and penalties.	ly because you have received out non-payment, default, any	these disclosures or signe required payment in full	d a loan application. See yo before the scheduled date, an	ur nd	
						*

After clicking the button, one final window will appear confirming that you fully understand the terms and conditions of signing electronically. Select "Ok" to continue.

Message from webpage	
NOTICE: BY CLICKING ON THE "OK" BUTTON BELOW, YOU ARE AGREEING THAT YOU REVIEWED ALL THE TERMS AND CONDITIONS DESCRIBED IN YOUR LOAN DOCUMENTS. ELECTRONIC SIGNING THESE DOCUMENTS WILL RESULT IN AN ENFORCEABLE LEGAL CONTRACT, JUST AS IF YOU HAD SIGNED YOUR NAME TO THESE DOCUMENTS ON PAPER.	ALLY
OK Cancel	

The signing window will appear with your name will appear above the signature field. Type your name exactly as it appears and then click the "Apply Signature" button.

Click-based Signature	
John Test, please Type your full name and click "Apply Signature" John Test Apply Signature	

A window will confirm that you have finished signing the document set.



If your package is ready to be generated, a spinning blue arrow will appear on the left side of the screen, letting you know that the program is busy applying your signature and the execution date throughout the package. This will usually take 30 seconds to a minute.

You must wait until the process is complete before shutting your browser.

CeSigning Room	- Windows Inter	net Explore	er				×	
eSignRoom	TRUT BORROWER(5): John Test CREDITOR: Digital Doc's Co PROPERTY: 5555 Property A	TRUTH IN LENDING DISCLOSURE STATEMENT Loan Origination Company NMLS Identifier: N// BORROWER(5): John Test CREDITOR: Digital Doc's Company Bene Name PROPERTY: 5555 Property Address, Dallas, TX 75244						
Please wait while the closing package is completed.	ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as schechuled	Total Sale Price The total cost of your purchase on credit, including your downpayment of SN/A			
	4.52576	\$124,040.50	\$149,508.75	\$273,009.25	3N/A	_		
This process can take a	INTEREST RATE AND PA	IMENI SUMMARI		Pat	& Monthly Payment	_ 11		
few minutes to complete.	Internet Date			1500	e ce stontny rayment			
Please do not navigate from this nage, close, or	Drincipal + Interest Dayment			4.500	03			
refresh this window.	Principal + Interest Payment			\$700	.05			
	Est. Taxes + Insurance (Escre	(WS)		\$137	.84			
	Iotal Est. Monthly Paymen	t .		3897	.87			
	There is no guarantee that you will be able to refinance to lower your rate and payments. Construction Loan: I f checked, this loan provides for interest-only payments during the construction period. Beginning , you will make periodic interest-only payments during the construction period, followed by payments of principal and interest as scheduled above. Variable Rate: I f checked, this loan contains a variable rate feature were provided							
	Addends Assumption: Someon	m.	Cannot unless otherwise	nrouided by federal law	may subject to condi	itions		
	be allow	ed to assume the remain	der of the loan on the origin	l terms.	any, surject to could			
	becurity: You are	groung a security interes roperty being purchased	your property.	, 17anais, 1A 75244				
	Late Charge: If a payr payment	nent is not received by t	the end of 15 days after the	date it is due, you will be	charged 5.000% of the ov	verdue		
	Prepayment: If you parefund o	y this loan early you □ f part of the finance cha	may 🔀 will not have to pay rge.	a penalty. You 🗌 may	be or 🔀 will not be entitle	ed to a		
	Deposit: If ch Demand: If ch	ecked, the annual percen ecked, this loan has a de	itage rate does not take into a mand feature.	ccount your required depo	osit.			
	You are not required to comple contract documents for any add any prepayment refunds and pe	te this agreement merel; litional information abo nalties.	y because you have received ut non-payment, default, any	these disclosures or signe required payment in full	d a loan application. See before the scheduled date,	your , and	~	

Once the process is complete, the control panel will display a "Finished" button. You will then be returned to the eDisclosure signing lobby.

CeSigning Room	Windows Internet	Explore	r			
eSignRoom	TRUTH I BORROWER(5): John Test CREDITOR: Digital Doc's Company PROPERTY: 5555 Property Address	N LEND Bene Name , Dallas, TX 752	ING DISCLOS	SURE STATE Loan Origination Co	MENT mpany NALS Identifier: Loan No.: testedisc050	N/A 0312
Signing Complete Signing Process Completed	ANNUAL FIN PERCENTAGE RATE CH. The cost of your credit as a yearly rate.	ANCE ARGE dollar amount credit will cost	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$273.609.25	Total Sale Price The total cost of your purchase on credit, including your downpayment of SN/A SN/A	
Finished	ND PAYMEN	T SUMMARY				-11
				Rate	& Monthly Payment	
	Interest Rate Principal + Interest Payment			4.500 \$760.	96 03	
	Est. Taxes + Insurance (Escrows)			\$137.	84	
	Total Est. Monthly Payment			\$897.	87	
	There is no guarantee that you will be	able to refinance	to lower your rate and pay	ments.		

The lobby will now show a status that the signing is complete. The "Individual Loan Panel" will display the date the documents were signed as well as the status "Signing Complete." You may view the documents again by selecting the "View Documents" button. The documents will be displayed in a PDF format for you to save or print. You can also view the entire history of the process by selecting "View Signing Footprints." If you are finished, select the "Quit" button and the application will close.

Individual Loan Panel	Loan Actions	
Documen	t Name: Disclosure Package	
Loan Num	ber: testedisc050312	
Borrower	: John Test	View Documents
Property:	5555 Property Address Dallas, TX 75244	
Pages:	23	经 税
Date Sign	ed: 05/04/2012	V V
Status:	Signing Complete	View Signing Footprints
		System Checklist

Thank you for using Digital Delivery for your eDisclosure signing process!