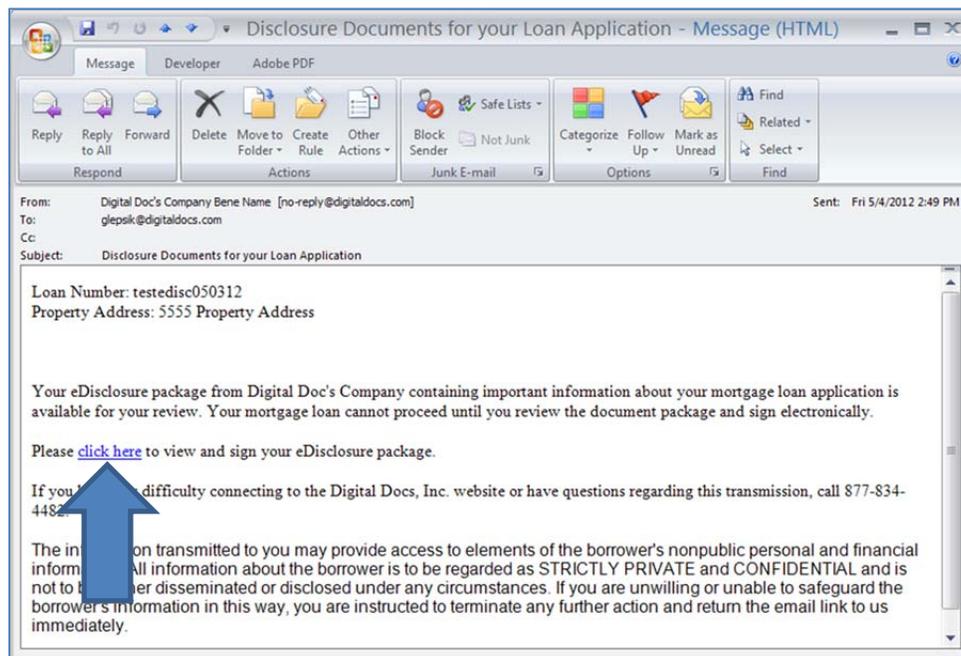




eDisclosure Process for Borrowers

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.



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.**



Before beginning the application, confirm that your browser has all pop-up blockers disabled. Your browser will display the eSigning Challenge Response Access prompt.

The screenshot shows the eSignRoom interface with a central prompt box titled "eSigning Challenge Response Access". The prompt instructs the user to provide at least two of the following fields to access or sign a loan:

- Loan Amount:
- Primary Borrower Last Name:
- Last 4 Digits of the Primary Borrower SSN:
- Property ZipCode:

A "Submit" button is located at the bottom of the prompt box. The interface also features the Digital Docs logo and a "Home" button in the top left, and the eSignRoom logo in the top right.

The screenshot displays the "Individual Loan Panel" and the "Loan Actions" menu. The loan details are as follows:

Field	Value
Document Name	Disclosure Package
Loan Number	testedisc050312
Borrower	John Test
Property	5555 Property Address Dallas, TX 75244
Pages	23
Date Signed	
Status	Waiting for Signature(s) from: Primary Borrower Lender

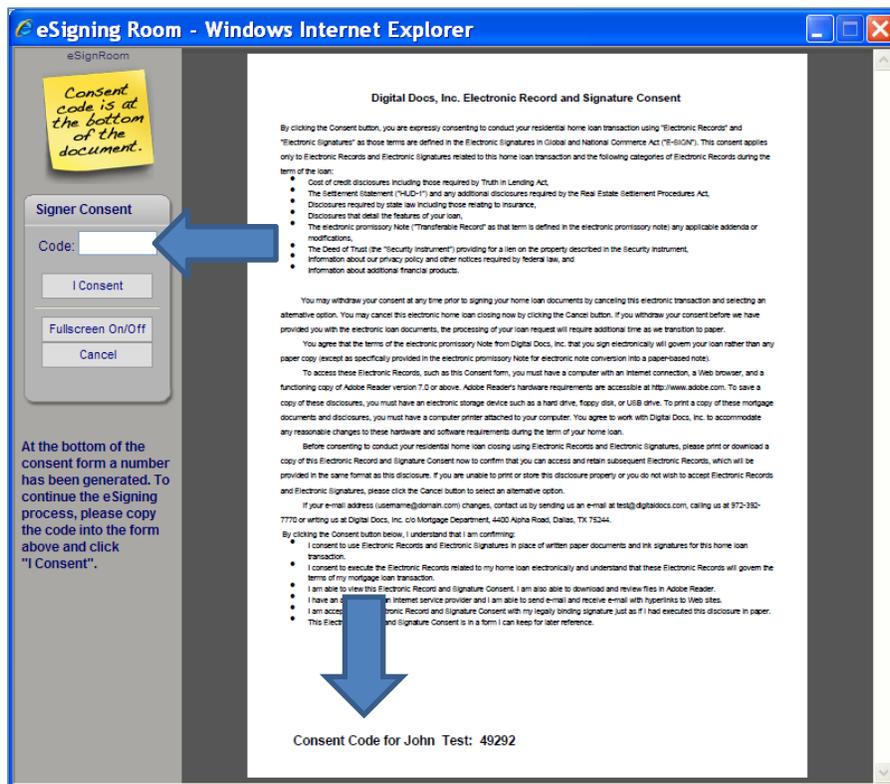
The "Loan Actions" menu includes the following options:

- View Documents
- Sign Documents (indicated by a blue arrow from the status field)
- Decline Signature (marked with a red X)
- System Checklist
- Quit

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.

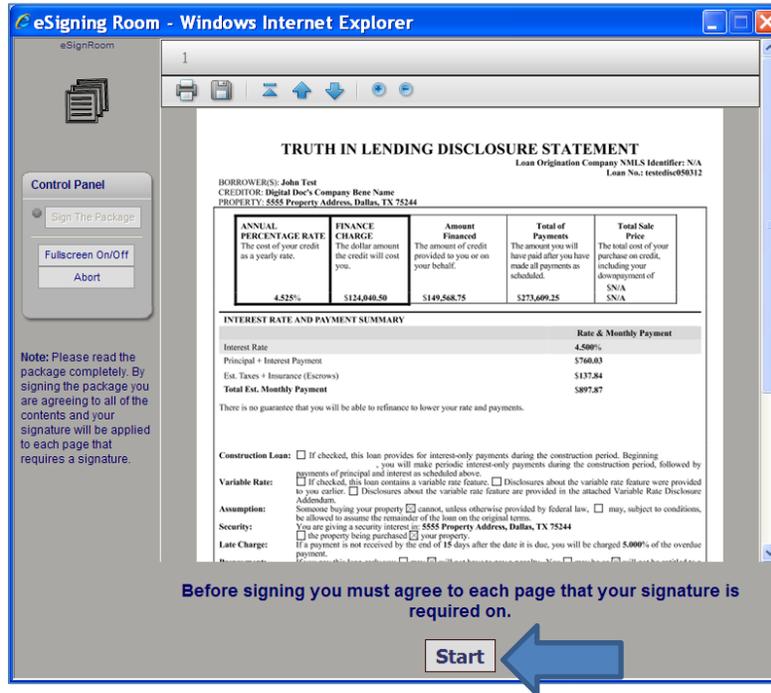


The Electronic Consent Disclosure form will be presented for your review. This will confirm that you have been able to review the documents and personally consent to signing each document electronically and not by paper.

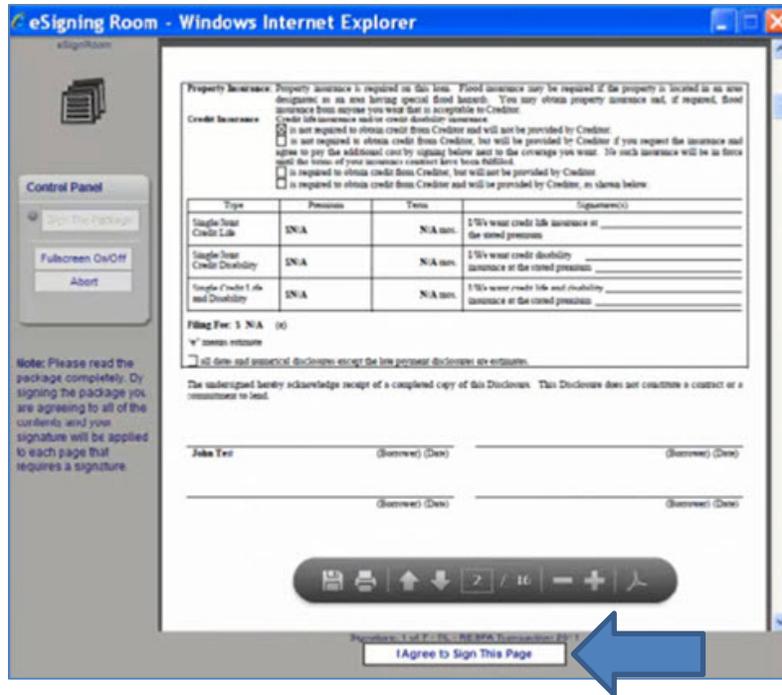


Enter the unique consent code at the bottom of the form into the white field that is available in the "Signer Consent" panel on the left side of the screen. Then select "I consent" to continue.

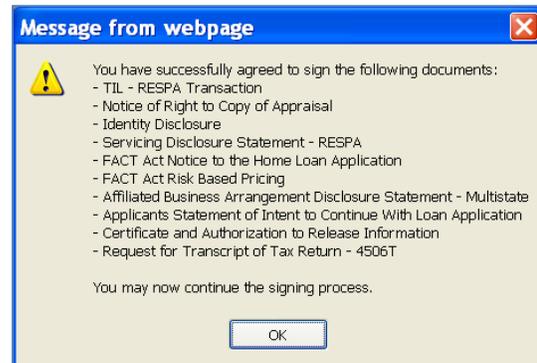
The full disclosure package is presented for one final review before the signing process begins. You will be required to confirm that each document you are signing is acceptable to you. To begin the review process, select “Start” at the bottom of your screen.



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.



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.



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

eSigning Room - Windows Internet Explorer

eSignRoom

TRUTH IN LENDING DISCLOSURE STATEMENT
 Loan Origination Company NMLS Identifier: N/A
 Loan No.: testedisc050312

BORROWER(S): John Test
 CREDITOR: Digital Doc's Company Bene Name
 PROPERTY: 5656 Property Address, Dallas, TX 75244

ANNUAL PERCENTAGE RATE The cost of your credit 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 scheduled.	Total Sale Price The total cost of your purchase on credit, including your downpayment of
4.525%	\$124,040.50	\$149,568.75	\$273,609.25	\$NA \$NA

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.500%
Principal + Interest Payment	\$760.03
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 payments.

Construction Loan: If checked, this loan provides for interest-only payments during the construction period. Beginning payments of principal and interest as scheduled above.

Variable Rate: If checked, this loan contains a variable rate feature. Disclosures about the variable rate feature were provided to you earlier. Disclosures about the variable rate feature are provided in the attached Variable Rate Disclosure Addendum.

Assumption: Someone buying your property cannot, unless otherwise provided by federal law, may, subject to conditions, be allowed to assume the remainder of the loan on the original terms.

Security: You are giving a security interest in: 5656 Property Address, Dallas, TX 75244
 the property being purchased your property.

Late Charge: If a payment is not received by the end of 15 days after the date it is due, you will be charged 5.000% of the overdue payment.

Prepayment: If you pay this loan early you may will not have to pay a penalty. You may be or will not be entitled to a refund of part of the finance charge.

Deposit: If checked, the annual percentage rate does not take into account your required deposit.

Demand: If checked, this loan has a demand feature.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application. See your contract documents for any additional information about non-payment, default, any required payment in full before the scheduled date, and any prepayment refunds and penalties.

Control Panel

Sign The Package

Fullscreen On/Off

Abort

Note: Please read the package completely. By signing the package you are agreeing to all of the contents and your signature will be applied to each page that requires a signature.

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. ELECTRONICALLY SIGNING THESE DOCUMENTS WILL RESULT IN AN ENFORCEABLE LEGAL CONTRACT, JUST AS IF YOU HAD SIGNED YOUR NAME TO THESE DOCUMENTS ON PAPER.

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.

Signatures - Windows Internet ...

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.

A screenshot of a web browser window titled "eSigning Room - Windows Internet Explorer". The main content area displays a "TRUTH IN LENDING DISCLOSURE STATEMENT" for a loan. The document includes borrower and creditor information, a table of key loan terms, an interest rate and payment summary, and various loan features with checkboxes.

TRUTH IN LENDING DISCLOSURE STATEMENT
Loan Origination Company NMLS Identifier: N/A
Loan No.: testedisc050312

BORROWER(S): John Test
CREDITOR: Digital Doc's Company Bene Name
PROPERTY: 5555 Property Address, Dallas, TX 75244

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 scheduled.	Total Sale Price The total cost of your purchase on credit, including your downpayment of
4.525%	\$124,040.50	\$149,568.75	\$273,609.25	\$N/A \$N/A

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.500%
Principal + Interest Payment	\$760.03
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 payments.

Construction Loan: If 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: If checked, this loan contains a variable rate feature. Disclosures about the variable rate feature were provided to you earlier. Disclosures about the variable rate feature are provided in the attached Variable Rate Disclosure Addendum.

Assumption: Someone buying your property cannot, unless otherwise provided by federal law, may, subject to conditions, be allowed to assume the remainder of the loan on the original terms.

Security: You are giving a security interest in: 5555 Property Address, Dallas, TX 75244
 the property being purchased your property.

Late Charge: If a payment is not received by the end of 15 days after the date it is due, you will be charged 5.000% of the overdue payment.

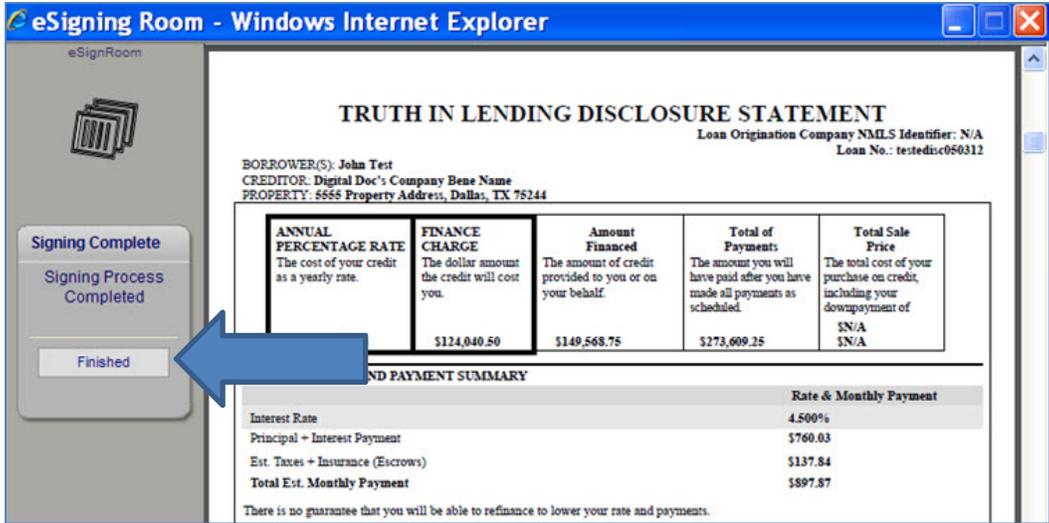
Prepayment: If you pay this loan early you may will not have to pay a penalty. You may be or will not be entitled to a refund of part of the finance charge.

Deposit: If checked, the annual percentage rate does not take into account your required deposit.

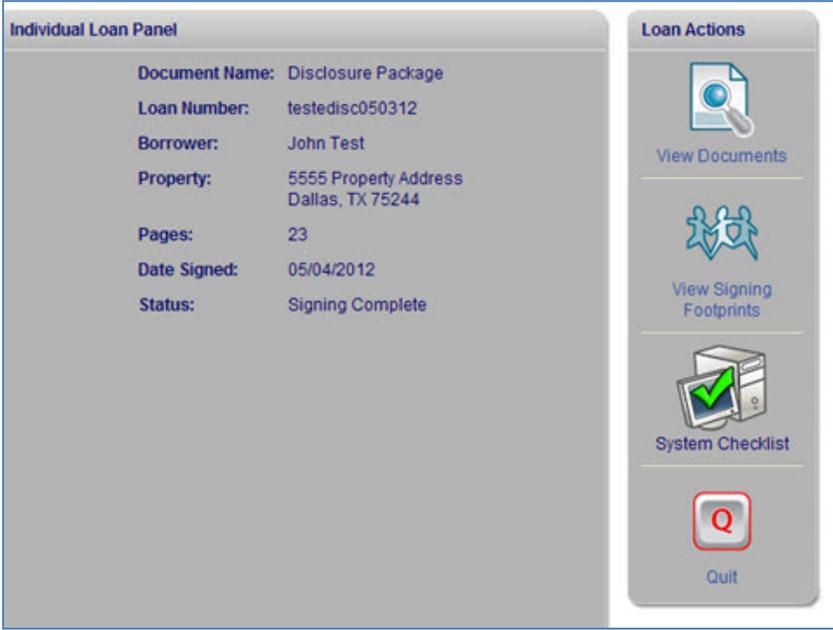
Demand: If checked, this loan has a demand feature.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application. See your contract documents for any additional information about non-payment, default, any required payment in full before the scheduled date, and any prepayment refunds and penalties.

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



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.



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