# 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.
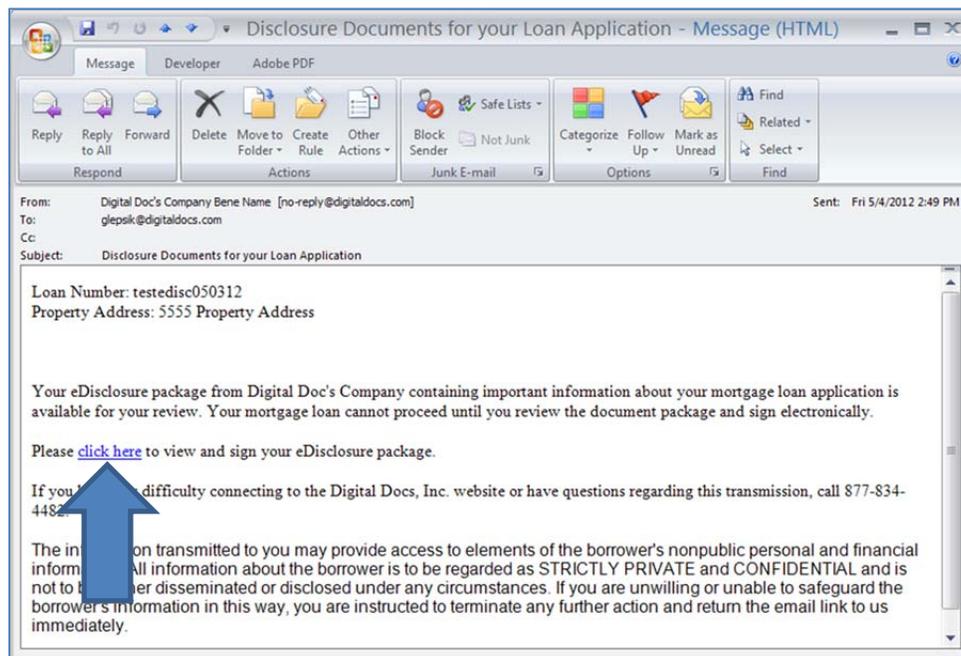
Select the email's "click here" link to be directed to the eDisclosure application inside your browser. **If it has been more than two days since you have been sent the email, then your link to the package has expired. Contact your lender to have a new email sent to you.**

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

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.
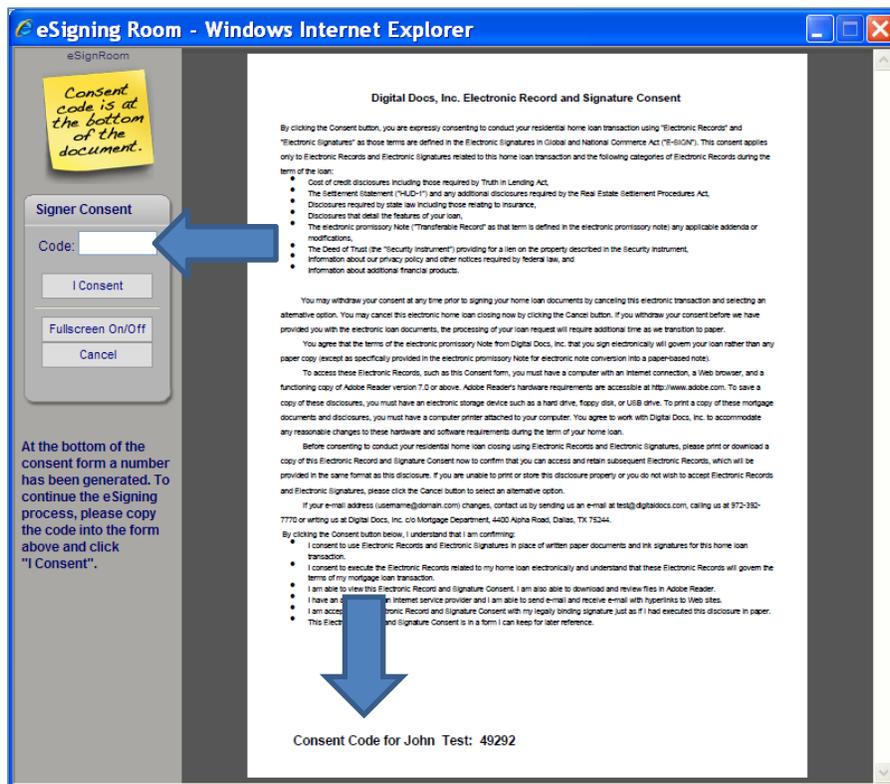

Enter the unique consent code at the bottom of the form into the white field that is available in the "Signer Consent" panel on the left side of the screen. Then select "I consent" to continue.
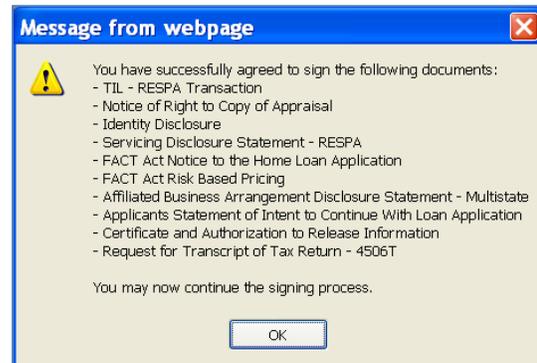
The full disclosure package is presented for one final review before the signing process begins. You will be required to confirm that each document you are signing is acceptable to you. To begin the review process, select "Start" at the bottom of your screen.
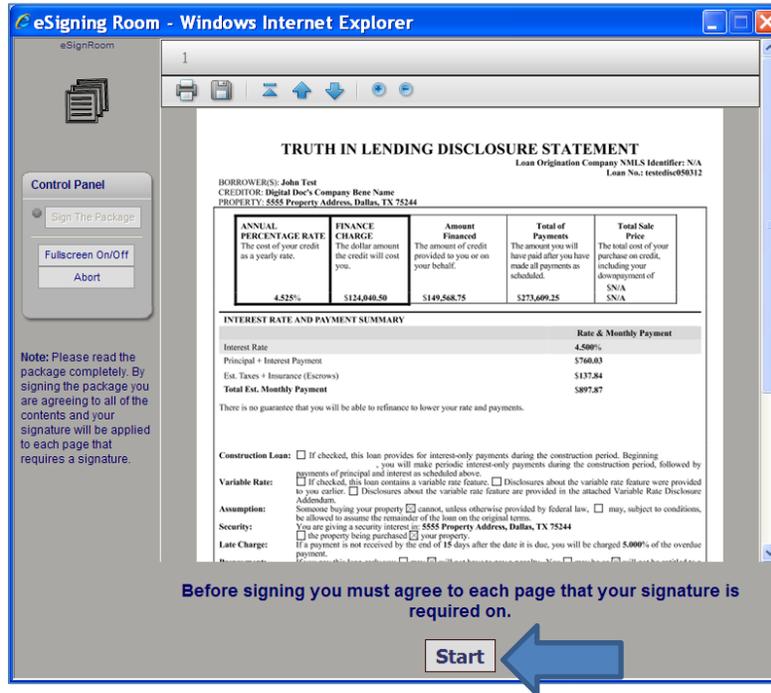
Each individual document will be displayed. After reviewing each document, select the "I agree to Sign This Page" button. If for any reason you do not wish to sign a document, select the "Abort" button and then contact your Lender to discuss your available options.
.
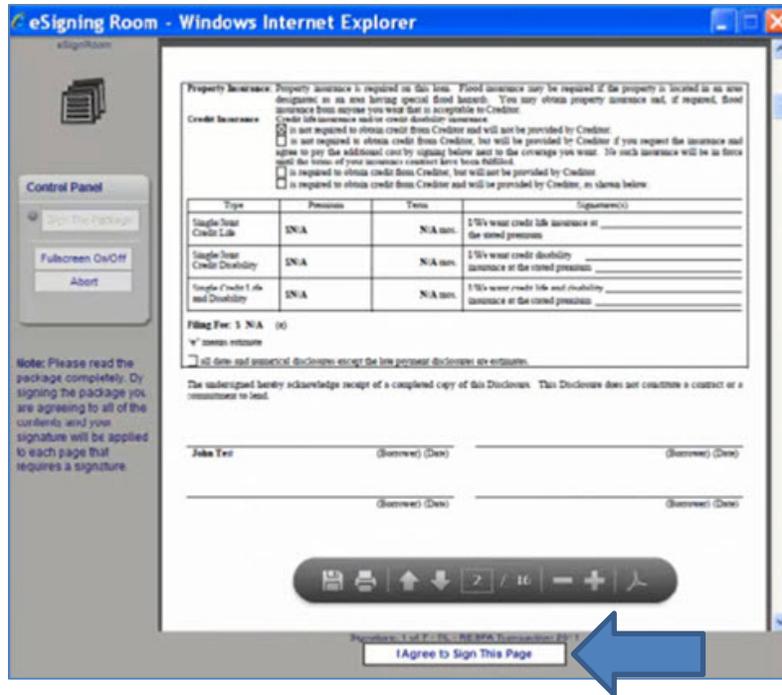
Once you have agreed to sign all the documents, a final confirmation window displaying all the individual document names will appear. Select "Ok" to begin the signing process.

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

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.

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.

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

Message from webpage

Congratulations, you have finished signing the document set. Once everyone has signed, the package will be finalized.

OK

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.

Once the process is complete, the control panel will display a "Finished" button. You will then be returned to the eDisclosure signing lobby.
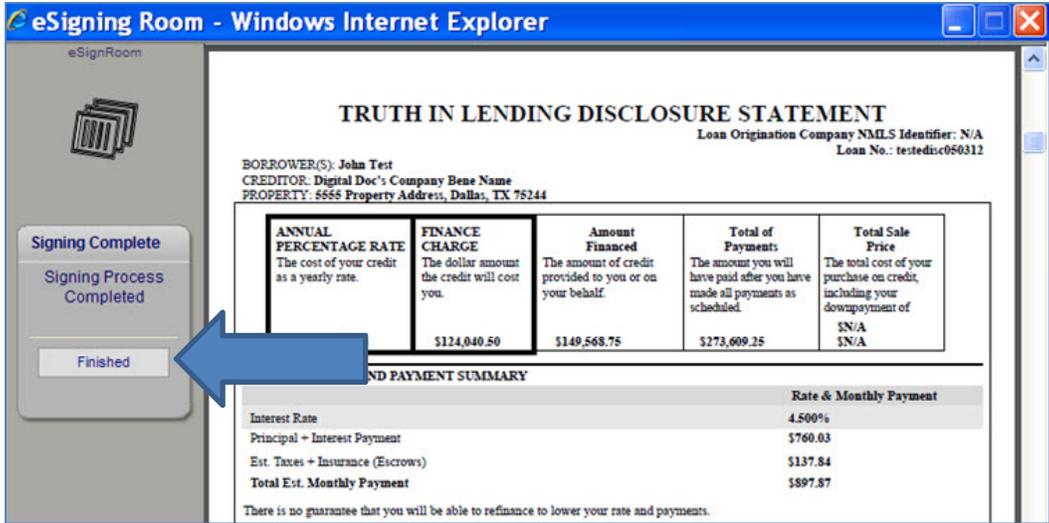
The lobby will now show a status that the signing is complete. The "Individual Loan Panel" will display the date the documents were signed as well as the status "Signing Complete." You may view the documents again by selecting the "View Documents" button. The documents will be displayed in a PDF format 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.
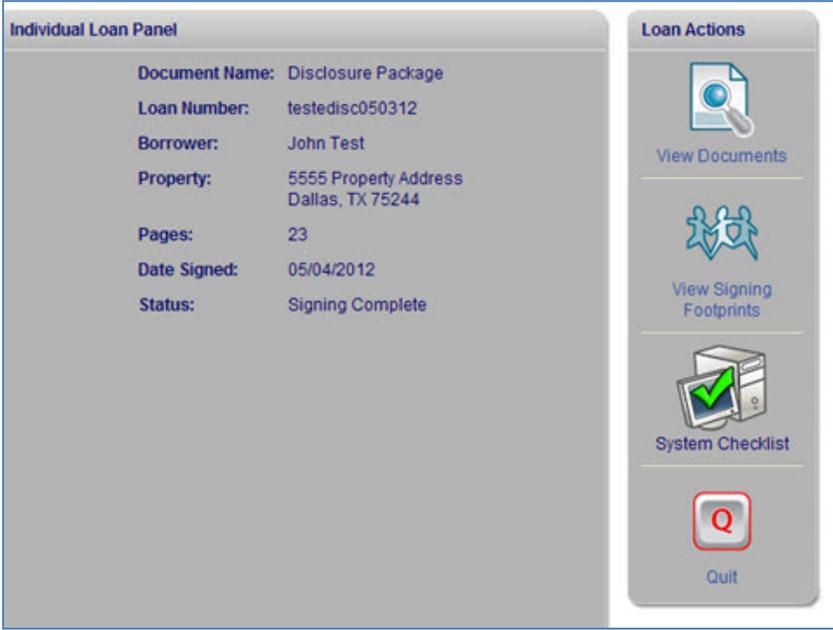
Thank you for using Digital Delivery for your eDisclosure signing process!