

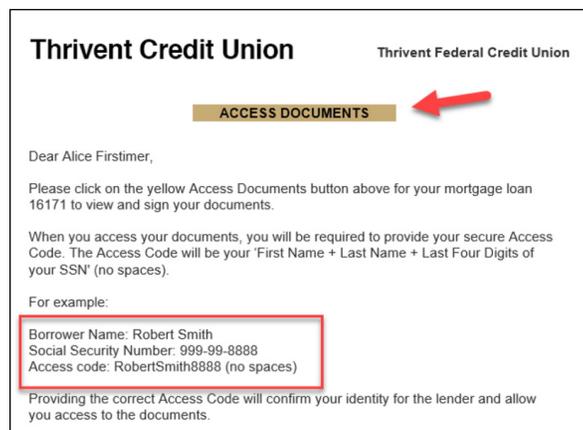
How to receive and sign documents electronically

1. Once the initial disclosure package is generated, you will receive an email which will contain a unique link that will take you to the secure loan document portal. Each borrower will receive a separate email, including a unique link to access the loan documents.
 - A Secure "Access Code" will be required to sign the documents, which will be a combination of first name + last name + last four digits of SSN. Please make note of this access code.
 - For example: If the borrowers name is Robert Smith and his SSN is 999-99-8888. His access code would be: RobertSmith8888.

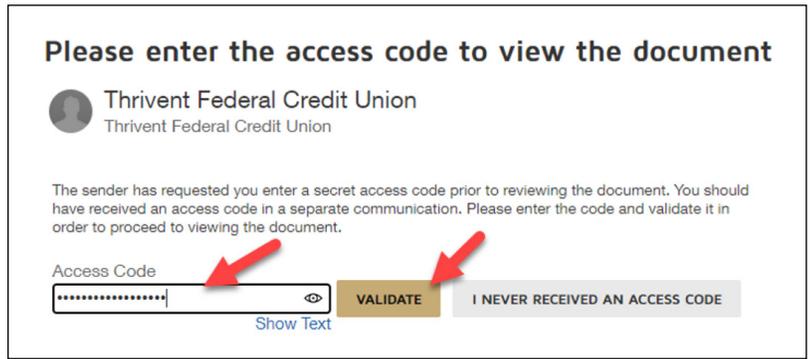
2. Once you receive the email, click and open the email.

3. When the email opens, there will be a gold box link labeled "Access Documents," along with instruction on how to log in to view and sign the disclosures. (See below screen example.)

4. Click on "Access Documents."



- Please enter in the access code and click "Validate." A secure access code will be required to sign the documents. Your access code will always be your first name + last name + last four digits of SSN.



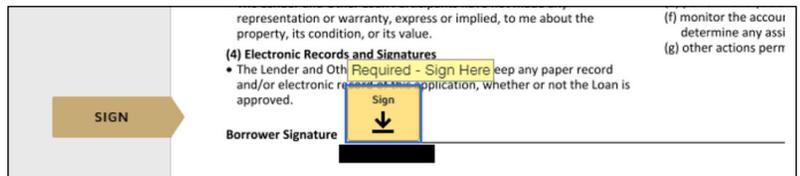
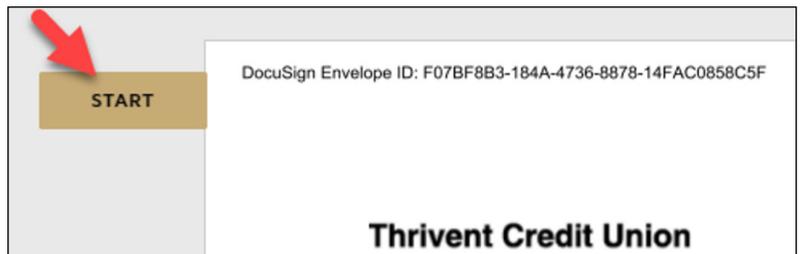
- After you have validated your access code, you will need to agree to use electronic records and signature.

- Click on the link to read the "Electronic Record and Signature Disclosure."

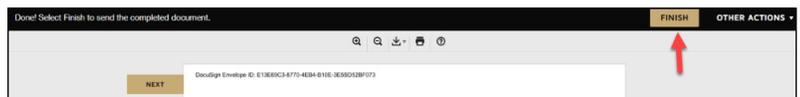
- Check the box to agree and then click "Continue."



- Use the scroll bar to read and review your documents. When ready to sign, click on the "Start" button and you will be taken to each location in the document where you are required to sign.



- Once you are done signing, click "Finish."



- A pop-up will appear and you will have the option to print/save a copy of the documents for your records. (You will also receive an email with a copy of the signed disclosures.) Click "Continue" to close the pop-up.