SOLVE™
MORTGAGE

E-signing Process for the borrowers:

1. Borrower will receive an email from Elliemae (eFolder@elliemae.com)

2. Click on, on the bottom of the email.

From: Admin User [mailto:eFolder@elliemae.com]
Sent: Wednesday, September 14, 2011 10:22 AM
To: BorrowerOne@priorityfinancial.net
Subject: Priority Financial Network - Electronic Loan Document Request

Please sign and return the following documents:
* *Letter of Authorization to use Electronic Signatures
* 1003 - URLA
* 2010 GFE
* 4506T - Request for Transcript of Tax Return
* Client Agreement
* Credit Authorization
* Flood Hazard Notice
* Homeownership Counseling Acknowledgement
* Homeownership Counseling Organization List
* Itemized GFE Fee Worksheet
* PFN NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)
* Privacy Policy
* Settlement Service Provider List
* Federal Truth-in-Lending Disclosure Statement
* Borrower's Certification & Authorization
* Fair Credit Reporting Act
* Acknowledgement of Intent to Proceed
* Equal Credit Opportunity Act Notice
* Acknowledgement of Receipt of Good Faith Estimate
* Social Security Administration Authorization
* Servicing Disclosure Statement
* CA Notice to Home Loan Applicant
* USA Patriot Act Information Disclosure

NOTE:
Once you have successfully logged in to the webcenter the system will require an authorization code. That authorization code will be the *primary borrower's last 4 digits social security number.*

Click here to visit the website and access the message above. There you can take any action that is required and view the latest updates to the loan.

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

3. Type in the subject property **street number** inside the Subject property box

Subject Property Address:
Sample Street
This must match the address in the loan file

4. Complete all the required information marked with an asterisk (*)

Encompass® Loan Center

Welcome

Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

*Please verify the following question.

Subject Property Address:	[ ] Sample Street
	This must match the address in the loan file

Email: BorrowerOne@priorityfinancial.net

*First Name: [_____]

*Last Name: [_____]

*New Password: [_____]

*Re-enter New Password: [_____]

*Accept Electronic Documents: ☐ I acknowledge the ability and intent to receive documents electronically through this site.

The password must contain:
At least one upper case letter.
At least one lower case letter.
Minimum password length is 6.
Maximum password length is 20.

*= Required   [**Create New Account**]

5. After completing all the required information. Click   [**Create New Account**]

6. Once the new account has been completed, the borrower will receive another email from Elliemae to complete the registration.

Ellie Mae, Inc.

Create New Account

An email has been sent to you at Borrower@priorityfinancial.net

Next steps:

1. Check your inbox for an email from **"eFolder@elliemae.com"** with the subject **"WebCenter Account Activation Request"**. If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.

2. Follow the instructions in the email to activate your account.

7. When the borrower receives the email from Elliemae, click on

<u>Click here to activate this account</u>.

From: Ellie Mae, Inc. [mailto:eFolder@elliemae.com]
Sent: Thursday, June 09, 2011 9:54 AM
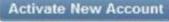**To:** Borrower@priorityfinancial.net
Subject: WebCenter Account Activation Request

Activate New Account

Borrower is attempting to activate the **Borrower@priorityfinancial.net** account.

<u>Click here to activate this account</u>. The account password is required to complete the activation process.

8. Type in the new password that was created from the account registration.

9. Then click on   **Activate New Account**

Ellie Mae, Inc.

Activate New Account

Name:	Borrower
Email:	Borrower@priorityfinancial.net
* Password:	••••••••

* = Required   **Activate New Account**

10. Click on ▸ Electronic Loan Document Request 🗋

11. Then click on [eSign]

Loan Detail

Loan Number:		Loan Program:	Fixed
Amount:	$1,000,000.00	Purpose of Loan:	Cash-Out Refi
Property Address:		Borrower Name:	The Only Sample

My Tasks   Loan Status

⊖ Electronic Loan Document Request   08/30/2017

eSign Documents

Please electronically sign the loan documents below. Click the eSign button to start.

The Only Sample   eSign

*Letter of Authorization to use Electronic Signatures

1003 - URLA

Client Agreement

Show More

12. The borrower will need to click on   I Agree   to accept the eSign consent.

OBTAINING PAPER COPIES

After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:
Phone: 818-223-9999
Address: 5016 N. Parkway Calabasas Suite 200,Calabasas,CA 91302

If You request paper copies of the Loan Documents:
You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 818-223-9999
Address: 5016 N. Parkway Calabasas Suite 200,Calabasas,CA 91302

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

I Agree   I Do Not Agree

13. The borrower will be required to type in the Authorization Code.

** The authorization code will **ALWAYS** be the primary borrower's last 4 digits of the Social Security Number (unless it's a co-mortgagor, then that will be their own last 4 digits of the SS#) **

eSign Disclosures

Step 1. Welcome Mrs Sample, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code: (?) [   ]

[Next >] [Cancel]

14. The borrower will need to click on [Next >]

15. Inside the Loan Documents screen, click on [NEXT]

Loan Documents

Powered by **DocuSign**

Please review and act on the documents below.   [NEXT]   OTHER ACTIONS

Letter of Authorization to use Electronic Signatures and
Electronic Delivery of Disclosures and Notices

Federal Electronic Disclosure and Consent

Priority Financial Network permits you to fill out and sign certain forms using this web site. This Federal E-Sign
Disclosure and Consent describes Priority Financial Network's process so that you can decide whether you wish to
continue with your request through our web site. Please read this page carefully and print a copy of this page for your
records.

By placing your e-signature at the bottom of this page, you consent to use electronic communications, electronic
records, and electronic signatures rather than paper documents for the forms provided on this web site. Those forms
include

16. Click on [START]

[START]

Letter of Authorization to use Electronic Signatures and
Electronic Delivery of Disclosures and Notices

Federal Electronic Disclosure and Consent

Priority Financial Network permits you to fill out and sign certain forms using this web site. This Federal E-Sign
Disclosure and Consent describes Priority Financial Network's process so that you can decide whether you wish to
continue with your request through our web site. Please read this page carefully and print a copy of this page for your
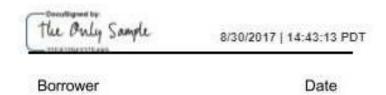records.

17. The system should take you to the signature points for all the disclosures. The borrower will be able to electronically sign all the disclosures.

Here's what the signature line would look like before eSigning.

Required - Sign Here - BSignHere

Sign

8/30/2017 | 14:15:01 PDT

Borrower   Date

This is what it would look like after eSigning.

DocuSigned by:

The Only Sample   8/30/2017 | 14:43:13 PDT

Borrower   Date

18. Complete all the signature tabs until you reach the last page, then click on

LOAN ESTIMATE · GTRIDLENSJ_S 1115   LOAN ID #
                                           GTRIDLEJ (INI)

Loan Estimate (Alternate)   4 of 4

FINISH

19. Let the system load, and that will complete your eSign process. The loan detail will show that all the documents are already eSigned.

Loan Detail

Loan Number:		Loan Program:	Fixed
Amount:	$1,000,000.00	Purpose of Loan:	Cash-Out Refi
Property Address:		Borrower Name:	The Only Sample

My Tasks   Loan Status

⊖ **Electronic Loan Document Request**   08/30/2017

eSign Documents

Please electronically sign the loan documents below. Click the eSign button to start.

The Only Sample	✓ eSigned **Print**

*Letter of Authorization to use Electronic Signatures

1003 - URLA

Client Agreement

Show More