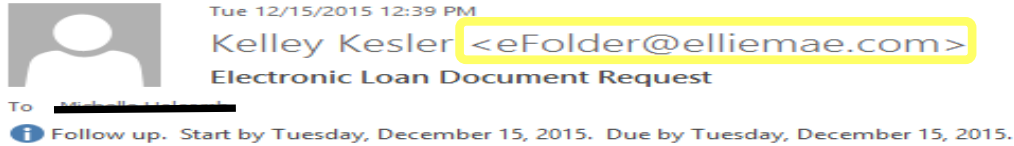


INSTRUCTIONS TO eSIGN APPLICATION DOCUMENTS

- 1) Receive an email from eFolder@elliemae.com showing a Mortgage 1 Team Member's first and last name with the subject "Electronic Loan Document Request".
- 2) Select the link "Click here to visit the website"



The Lita loan application is available to view on my website. It is a secure, password-protected website that provides 24-hour access to the status and details of the application. You can also view, sign, and return required documents. Please follow the instructions below.

Hello team Lisa,

Here are your initial application documents for your loan. Once you log in and set up your account and accept the e-consent form you will be able to electronically sign your package and also print out the docs that need to be wet signed.

Once you have successfully set you log in and created a password you will be asked for your [authorization code](#) and this will be the last 4 digits of your social security number to access the documents and electronically sign them.

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.

Thanks and have a great day!

REMINDER : YOUR AUTHORIZATION CODE IS THE LAST FOUR DIGITS OF YOUR SOCIAL SECURITY NUMBER.

Please review the following documents (no need to return):

- MI HUD Approved Housing Counseling Agencies in Michigan
- Your Home Loan Toolkit

Please sign and return the following documents:

- 1003 - UJLA
- Borrower's Certification & Authorization
- Loan Estimate
- Acknowledgement of Intent to Proceed
- Acknowledgement of Receipt of Loan Estimate
- Fair Credit Reporting Act
- Credit Report Certification and Acknowledgement
- Privacy Policy
- Social Security Administration Authorization
- Notice of Right to Receive Copy of Written Appraisal/Valuation
- Appraisal Report for Lender's Use Disclosure (Dodd-Frank)
- Acknowledgement of Receipt of Appraisal/Valuation
- Hazard Insurance Authorization, Requirements and Disclosure
- Flood Insurance Subject to Change
- Mortgage Fraud is Investigated by the FBI
- Equal Credit Opportunity Act Notice
- USA Patriot Act Information Disclosure
- MI Borrower's Bill of Rights
- Housing Counseling Agency Information Disclosure
- MI Consumer Caution and Home Ownership Counseling Notice
- 2015 Settlement Service Provider List
- Home-Ownership Counseling Acknowledgment

[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) Sign into your account on the secure Mortgage 1 website. *FYI* the password to login into the website is what you created when you gave your eConsent. If you cannot remember your password you can click "Forgot Password" and reset it. The account will be locked after 3 bad attempts.



- 4) Go into Loan Detail & follow below steps:
 - a. Select “Electronic Loan Document Request”
 - b. Select then your name (example shown is “Team Lisa”)
 - c. Select “eSign” button.

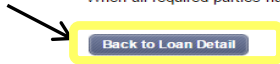
- d. Enter Authorization Code (*this is this the last 4 digits of your Social Security Number*)

- e. Once in here you can review your mortgage application documents. You will need to review every page & click the yellow arrows for “Borrower” or “Co-borrower” signature where each document is required to be signed. Should you have any questions and/or concerns on these please contact your Loan Officer/Branch Location you are working with. Their contact info is also listed at the very bottom Loan Detail Screen that you go into upon logging into Mortgage 1’s website.

f. Once complete you will receive this message:

Congratulations! You've successfully finished eSigning.

When all required parties have finished eSigning, the final signed disclosures will be returned to the sender.



Select "Back to Loan Detail"

g. After eSign has been completed there are documents that need to be printed, signed and returned.

- i. Select your Select then your name (example shown is "Team Lisa")
- ii. Select Print
- iii. Sign these by hand and you can return to your Loan Officer/Branch via email, fax, uploading directly on this site or in person - - whatever is easiest for you!

MORTGAGE ONE

Welcome, Team Lisa
Log Out | My Account | Contact Us | Help

You have 1 new document request

Check Loan Status > Printer-Friendly

Loan Detail

Loan Number: [REDACTED] Loan Program: [REDACTED]
Amount: [REDACTED] Purpose of Loan: [REDACTED]
Property Address: [REDACTED] Borrower Name: Team Lisa

▼ **Electronic Loan Document Request** 12/15/2015

▼ **Team Lisa**

Documents to Review (2 docs, 44 pages) ?

These documents are for your information only. You do NOT need to sign or return these documents.

- MI HUD Approved Housing Counseling Agencies in Michigan
- Your Home Loan Toolkit

Documents to Sign (20 docs, 27 pages) ?

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the eSign button.
2. When prompted, enter the required password or answer the security questions.
3. Review the documents page by page, and then click the signature points to apply your electronic signature.
4. Once you finish eSigning, the signed documents are automatically sent to your loan originator.

Note: Both the borrower and co-borrower must eSign as needed to complete the process.

Documents to Sign eSign

- 1003 - URLA
- Borrower's Certification & Authorization
- Loan Estimate

[Show More](#)

Documents to Print, Sign, and Return (2 docs, 3 pages) ?

These documents require your signature. Please follow these steps to review, sign and return the documents to your loan originator.

1. Click the Print button to view and print the documents. A fax cover sheet is provided in this document package.
2. Review the documents, and then sign where instructed. Both borrower and co-borrower must sign the documents.
3. Fax the documents, along with the fax cover sheet, to the number provided on the fax cover sheet.
4. Or, if you have a scanner, you can click the Upload button and upload scanned copies of the signed documents to our website.

- Social Security Administration Authorization
- Notice of Right to Receive Copy of Written Appraisal/Valuation

To decline to receive these documents electronically, click [here](#).

Print **Upload**

5) You can login into our secure website anytime: <https://4448299987.secure-loancenter.com>

Please do not hesitate to contact us with any questions and/or concerns you may have.

THANK YOU FOR CHOOSING MORTGAGE ONE!!