

# INSTRUCTIONS TO GIVE EConsent

- 1) Receive an email from [eFolder@elliemae.com](mailto:eFolder@elliemae.com) showing a Mortgage 1 Team Member's first and last name with the subject "Electronic Signature Consent for Loan Documents".
- 2) Select the link "Click here to visit the website"



Documents for the **Lisa** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

[Click here to visit the website](#) and consent to receive the documents electronically.

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.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

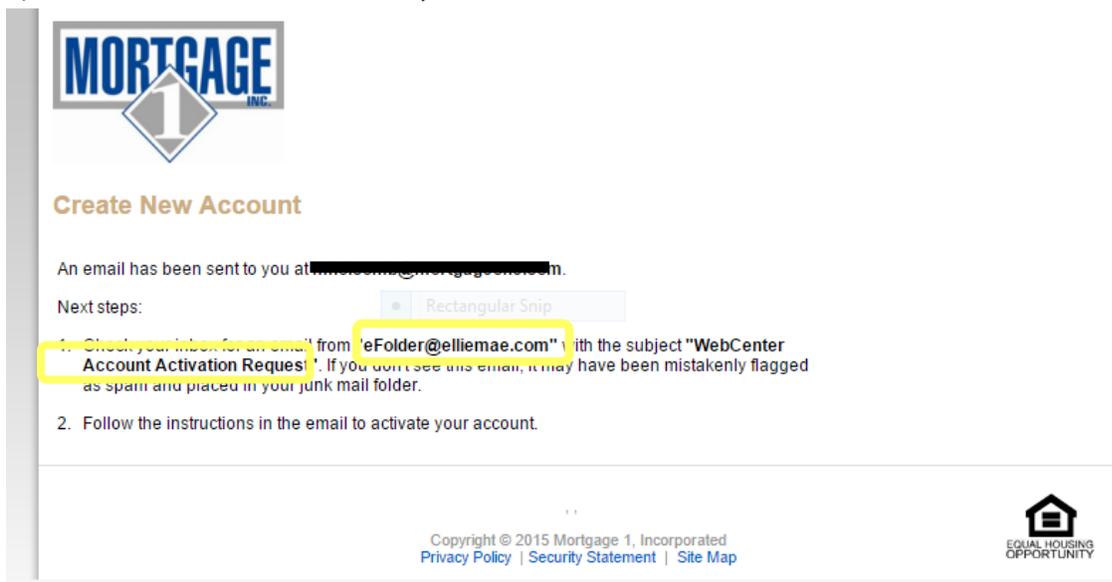
URL:

<https://4448299987.mortgage-application.net/myaccount/accountlogin.aspx?tgt=prod&nuid=57a1e7af-cd4b-4c5c-bf43-de6f46eec040>

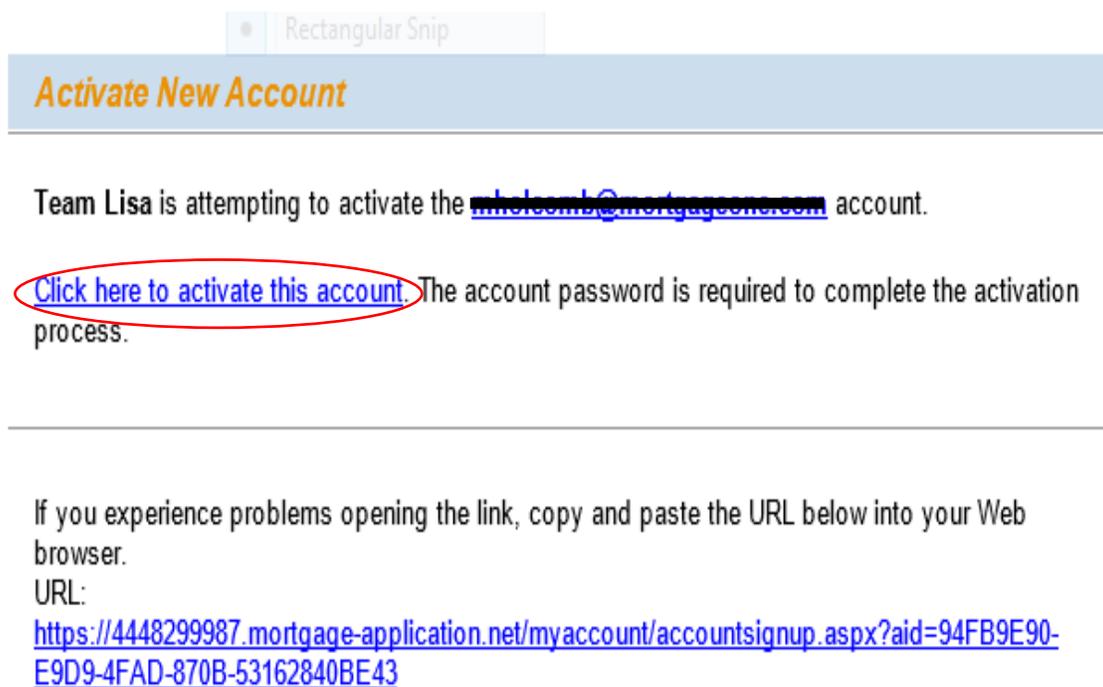
- 3) Create a New Account on our secure website. Please do the following steps:
  - a. Enter the Subject Property Address. *If you do not have one you will input TBD*
  - b. Complete your First & Last Name below your email address.
  - c. Create a Password.
  - d. Click "Create a New Account" button

A screenshot of the "Create New Account" form on the Mortgage 1 website. The form includes a "Subject Property Address" field with "Canal Rd" entered. Below it are fields for "Email", "First Name", "Last Name", "New Password", and "Re-enter New Password". A "Create New Account" button is highlighted with a red circle. A red error message "Street address does not match." is visible below the password fields. The form also includes a note about password requirements: "The password must contain: Minimum password length is 6. Maximum password length is 20." The footer contains copyright information for 2015 Mortgage 1, Incorporated, and a logo for "EQUAL HOUSING OPPORTUNITY".

- 4) Receive confirmation to check your email



- 5) Retrieve email from [eFolder@elliemae.com](mailto:eFolder@elliemae.com) with the subject "WebCenter Account Activation Request"
- 6) Select the link "Click here to activate this account"



- 7) Enter password (created in Step 3c) and select “Activate Account”
- 8) Once in Loan Detail select “Electronic Signature Consent for Loan Documents”, then your name, then “view”

The screenshot displays the Mortgage 1 Inc. website interface. At the top right, it says "Welcome, Team Lisa" with links for "Log Out", "My Account", "Contact Us", and "Help". The left sidebar contains a navigation menu with options like "HOME", "FULL APPLICATION", "SHORT APPLICATION", "SPANISH APPLICATION", "FREE CONSULTATION", "CHECK LOAN STATUS", and "ABOUT US". The main content area features a banner with the text "If you have dreams ... we have the solutions." and a photo of a smiling woman. Below the banner, the "Loan Detail" section is visible, showing fields for Loan Number, Amount, Property Address, Loan Program, Purpose of Loan, and Borrower Name (Team Lisa). A yellow box highlights the "Electronic Signature Consent for Loan Documents" link, and a red circle highlights the "View" button next to the user name "Team Lisa".

- 9) Read terms of giving consent and choose “I Agree” or “I Do Not Agree”
- 10) If you selected “I Agree” a confirmation will pop up that you will receive documents for this loan electronically.
- 11) If you selected “I Do Not Agree”, you will not receive loan documents electronically; your documents for this loan will need to be done with hand signatures via mail, fax or in person. This will require that your date of consummation (or closing date) allows the additional time (2 full days that USPS mail is delivered compared with those borrowers who elect to do eConsent) in order to allow time for delivery of Preliminary Closing Documents that need to be received and acknowledged.

## Agree to receive disclosures electronically

Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

### Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

#### YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally:

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

#### WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.

If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:  
Address: 43456 Mound Rd Ste 100, Sterling Heights, MI 48314

If You originally consent to receive eDisclosures, but later withdraw Your consent:

You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

#### 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:  
Address: 43456 Mound Rd Ste 100, Sterling Heights, MI 48314

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:  
Address: 43456 Mound Rd Ste 100, Sterling Heights, MI 48314

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

Do Not Agree

12) Once the account is set up you can login into our secure website at anytime:

<https://4448299987.secure-loancenter.com>