



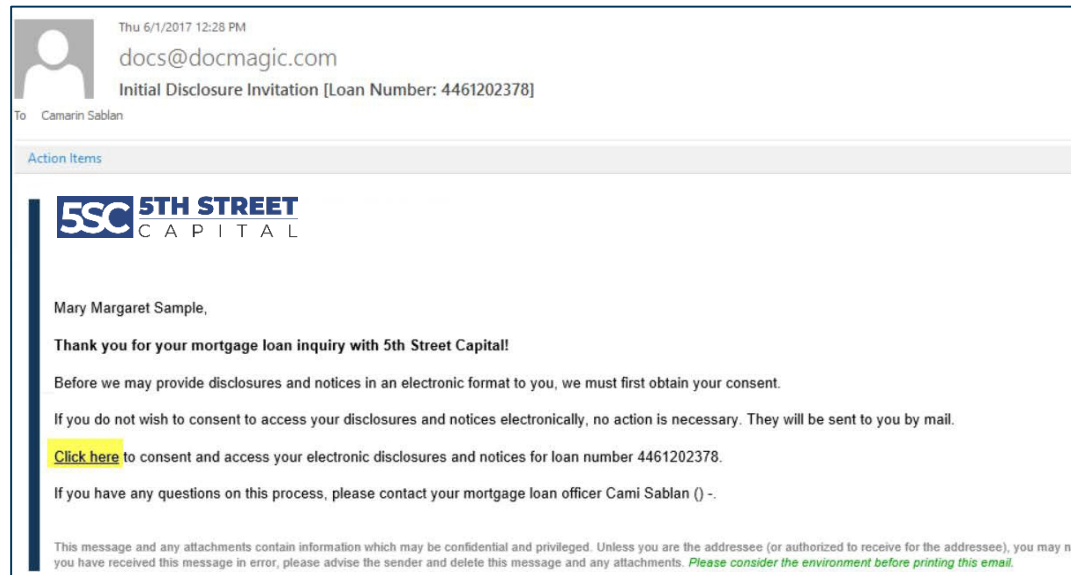
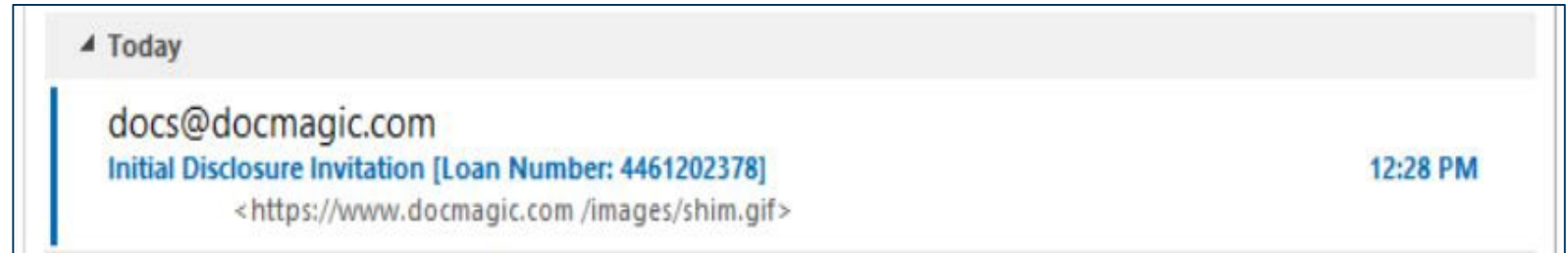
## DocMagic E-sign (Initial Disclosure)

Version 3.0 CS - Dated 7/13/2017

Borrower receives email for an  
'Initial Disclosure Invitation' from  
[docs@docmagic.com](mailto:docs@docmagic.com)

Click on link:

- Enter the last 4 of your SSN
- Enter the viewing code
- Click "Continue to Next Step"

This is a screenshot of a web form titled 'Welcome Mary!'. The form is for accessing documents in an electronic format. It asks for the user's email, loan number, and the last four digits of their SSN. The SSN field is highlighted in yellow. It also asks for a viewing code, which is '7926'. The viewing code is displayed in a box below the input field. A green button labeled 'Continue to Next Step' is at the bottom of the form.

- Check the box and agree to the terms
- Click 'Continue to Next Step'

Select a signature from the dropdown list:

- Check the box
- Click 'Continue to Next Step'

eSign - Initial Disclosure

Mary

Please review the eSign Disclosure and Consent below carefully.

After your review, please check the box below if you wish to consent to receive electronic documents.

This eSign Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the Lender identified in the Disclosures. By providing your consent, you agree that the Lender may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form so that you may view, download, upload, approve, sign (if requested) and return documents electronically. When the Lender wishes to send you Disclosures electronically, a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures will be sent to you. This notice will direct you to a website where you will be able to access the Disclosures and view, download, upload, approve, sign (if requested) and return documents electronically.

The Disclosures will be available on this website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. The Lender reserves the right, in its sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

1. **Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the

☒ I HAVE READ AND AGREE to the eSign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents.

Continue to Next Step
Decline Consent

Please select a signature style.

Once you find a style that you like, check the box below to approve it.

Full Name:

Initials:

Style:

☐ By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

Continue to Next Step

Please select a signature style.

Once you find a style that you like, check the box below to approve it.

Full Name:

Initials:

Style:

☐ By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

Continue to Next Step

Read/Click thru the informational pop ups:






Welcome to DocMagic's eSign

We make it quick and simple for you to review and sign your documents electronically.

« Prev


Next »


End tour


25% |  35 |  1 |  28 |  | 

Document Mark Status

This area displays the remaining document marks requiring action.

 - Clicksign Document Marks

 - Ink Sign Documents Marks


 - PostFill Document Marks

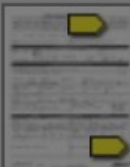
« Prev

Next »

End tour

eSign - Initial

1

2

UNIFORM  
RESIDENTIAL LOAN  
APPLICATION

Document Thumbnails

This pane provides a preview of the pages in your document set. Simply click on the image to view the page.

« Prev

Next »

End tour

Please note the difference between “Yellow” and “Blue” Icon requirements:

**eSign - Initial**

### Clicksign Documents

A yellow icon indicates the page contains one or more items requiring your electronic signature or initials.

« Prev **Next »**

1

UNIFORM RESIDENTIAL LOAN APPLICATION

**eSign - Initial**

### Ink Sign Documents

A blue icon indicates the page contains an item that requires an "Ink" signature. These documents must be printed and signed by hand. After signing, these documents can be uploaded or returned via fax.

« Prev **Next »** End tour

49

50

To E-sign the documents, simply click on the highlighted area to insert your signature

Click 'continue to next page' or chose the next page from the bookmarked column on the left

**SIGN HERE**

**FHA LOANS ONLY**  
IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

**GOVERNMENT LOANS ONLY**  
RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

**Sign Here**

APPLICANT SIGNATURE

APPLICANT SIGNATURE

APPLICANT SIGNATURE

APPLICANT SIGNATURE

DISCLOSURE NOTICES  
DN6.MSC 09/01/10

Page 2 of 2

DocMagic eSignatures  
www.docmagic.com

[Continue to next page >>](#)

**eSign - Initial Disclosure**

29

EVIDENCE OF JOINT APPLICATION

30

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)

31

FIRST LIEN/TITLE CLEARANCE LETTER

32

HOUSING COUNSELORS NEAR YOU

33



There is 1 form that requires an ink signature:

- 'Download'
- 'Open'
- 'Print'

**Print/Upload Documents**

First, download documents to be signed by hand

Download Ink Sign Documents

Then, click below to upload your signed documents

Browse No file selected.

Cancel Upload

7\_07\_13\_5967bd8cc7a29\_Inksign.pdf from docmagic.com?

Open Save Cancel

Form **SSA-89** (04-2017)  
Social Security Administration

OMB No. 0960-0760

**Authorization for the Social Security Administration (SSA)  
To Release Social Security Number (SSN) Verification**

Printed Name:

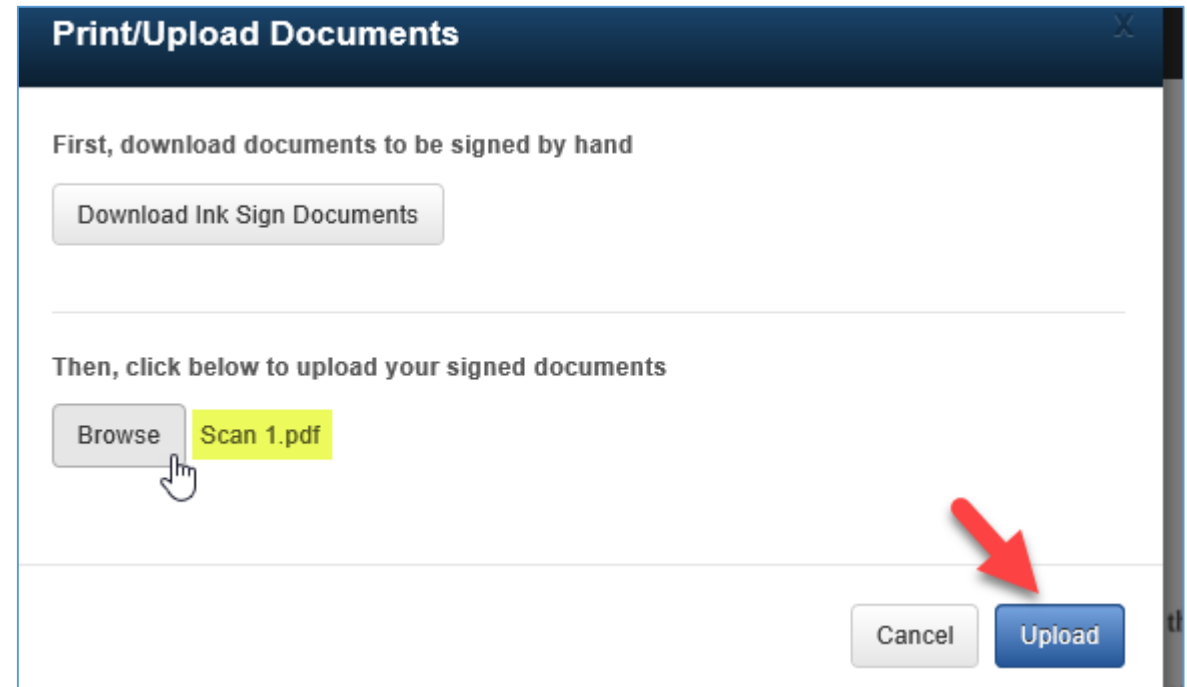
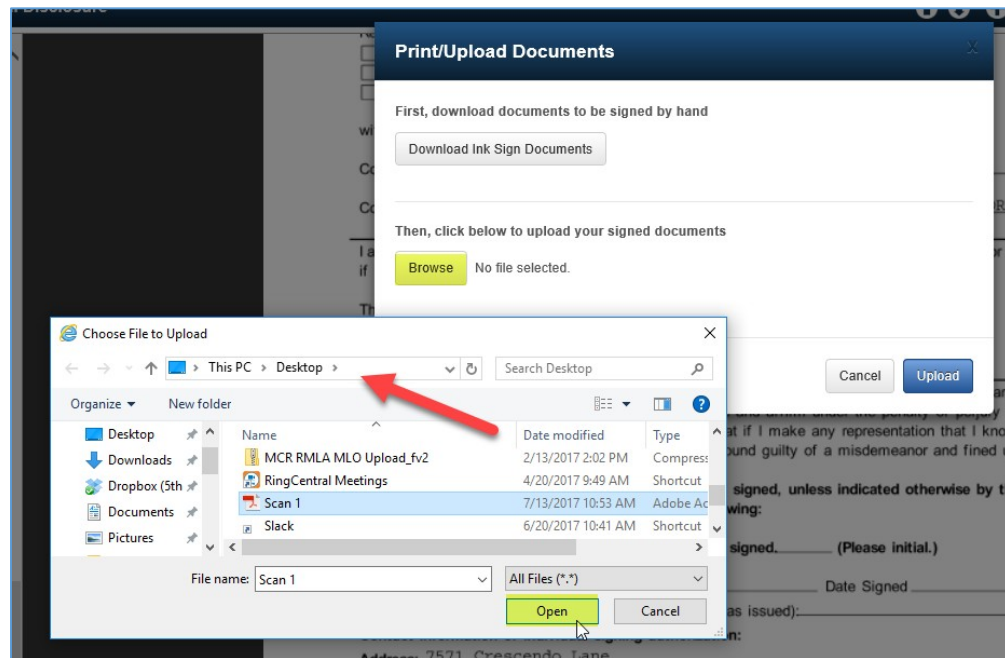
Date of Birth:

Social Security Number:

I want this information released because I am conducting the following business transaction:

After signing, you will need to scan the document and save it to your computer.

- 'Browse' and find where the doc is saved
  - 'Open' the saved doc
  - 'Upload' the executed doc
- OR you can fax to the provided #



## RETURN INSTRUCTIONS

### Document Upload:

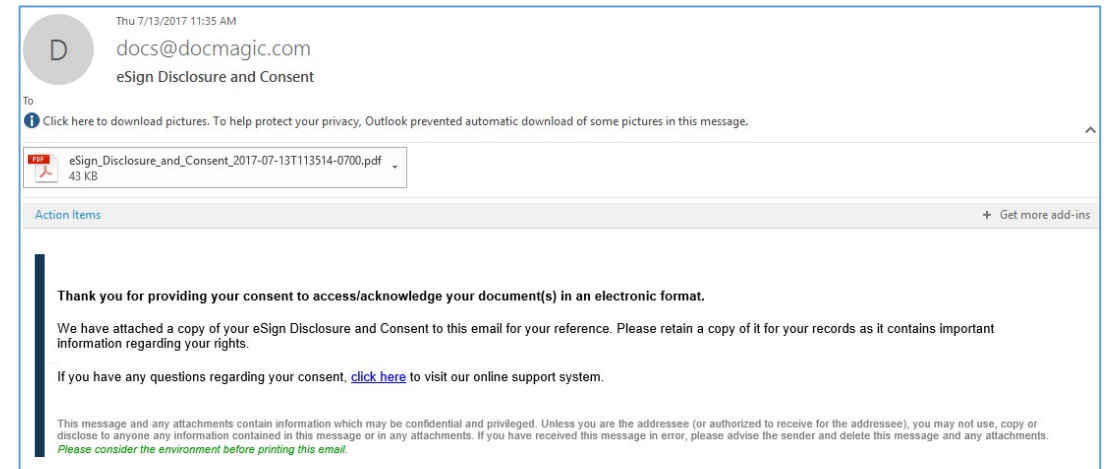
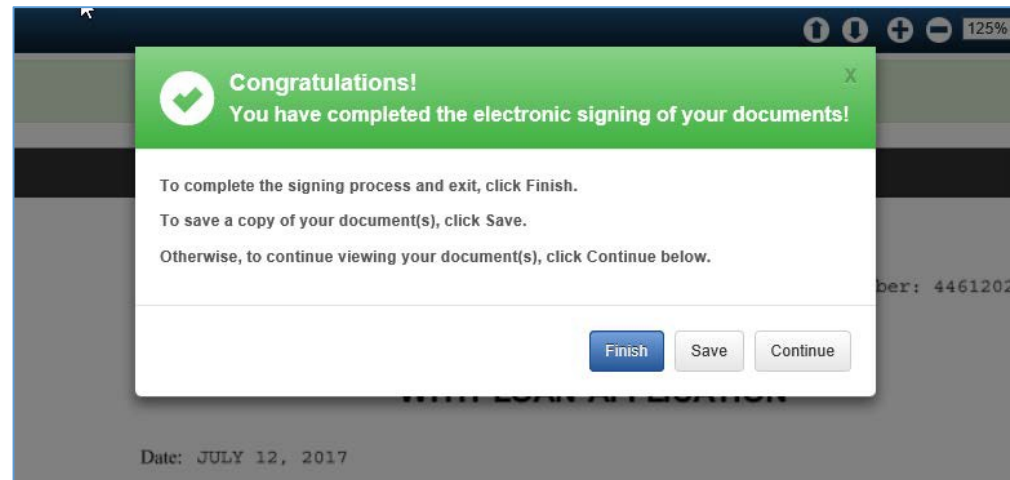
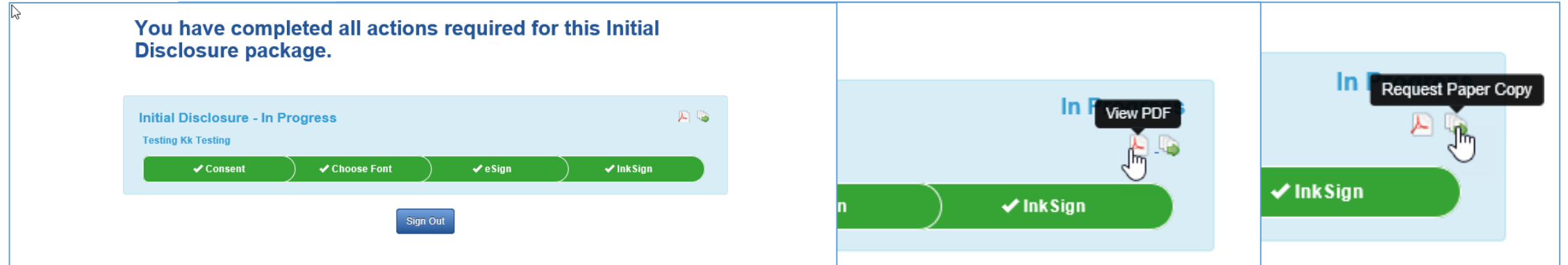
- Scan signed documents to PDF file
- Use Upload link within eSign session and follow on-screen prompts

### Facsimile:

- FAX to 1-866-620-1583



## Verify confirmation of completion



End of Document