

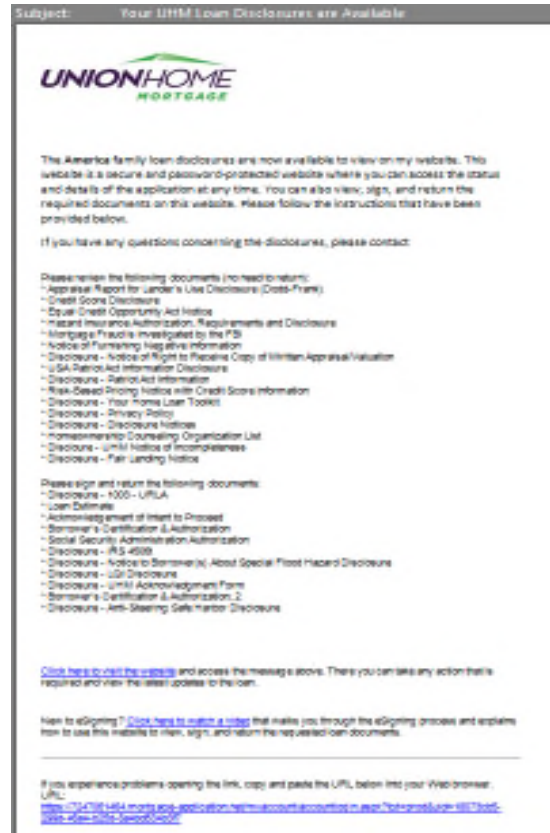
# COMPLETING THE DISCLOSURE PACKAGE

CUSTOMER INSTRUCTIONS

# UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

1. The borrower will receive the email advising them that their application package is ready for review and acknowledgement.



2. After accessing the link in the email, the borrower will be prompted to create a password login to access the loan package. After creating the login, the borrower will be taken to the following screen where they can select the loan package. **NOTE:** Once the borrowers access their account they will be prompted for the last 4 digits of their SSN to view the documentation.



# UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

3. After the borrower enters the loan file disclosure package they will see three sections.

The screenshot displays a web interface for loan details. At the top, it says 'Check Loan Status >' and 'Print-Friendly'. The 'Loan Detail' section includes: Loan Number: 355038, Amount: \$200,000.00, Property Address: 123 Fake Street, Grand Rapids, MI 49501, Loan Program: Fixed, Purpose of Loan: Purchase, and Borrower Names: Andy America, Amy America. Below this are 'My Tasks' and 'Loan Status' tabs. The main content area is titled 'Your UHM Loan Disclosures are Available' with a date of 03/20/2017. It is divided into three sections: 'eSign Documents' with a 'Sign' button, 'Print, Sign, and Upload Documents' with 'Print' and 'Upload' buttons, and 'Review Documents' with a list of document links. A footer note says 'To decline to receive these documents electronically for Andy America, click here.'

➤ eSign Documents: these docs are required to be electronically signed by the borrower and can be accessed by clicking on eSign.

➤ Print, Sign, and Upload Documents: are all documents that are required to be wet signed and uploaded by the borrower. They can be accessed by clicking Print, and then uploading.

➤ Review Documents: all documents that are required to be provided to the borrower but do not require signature. The borrower can review these documents by clicking on the document name. The eSign package contains a signable acknowledgement that the borrower received all Review Documents.

# UHM DISCLOSURE PROGRAM PROCESS

## How Does the Application Package Disclosure Appear to the borrower?

**Agree to receive disclosures electronically**  
 Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review this agreement, and select the 1 Agree button. This agreement is only for the receipt of disclosures, not for the content of associated documents.

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

The intent for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including the 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 in 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, "disclosures" means the Loan Documents related to the transaction that are provided electronically. "You" and "your" mean the borrower(s); "us" or the applicable party to which these Loan Documents apply, and "we", "our" and "us" mean the applicable mortgage lender(s), loan processor(s) or mortgage servicer(s) with whom you are conducting business for such terms.

**YOUR CONSENT**

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable terms for which you are applying. If you provide your consent by clicking the "I Agree" button at the bottom of this page, we will conduct this transaction electronically, instead of printing, 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 emailing us at: PHONE: 402-234-0302 ADDRESS: 1621 COLE CIRCLE W, BERGAVILLE, OH 44130

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 email this request to us at: PHONE: 402-234-0302 ADDRESS: 1621 COLE CIRCLE W, BERGAVILLE, OH 44130

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 a browser. An internet browser using 128-bit encryption is required. Adobe Acrobat 5.0 or higher, PDF, WordPerfect and Access is a plus or the ability to download information is clear to help copies of Your eDisclosures for Your records.

If the contents of these disclosures change in the future, and you are unable to continue receiving eDisclosures, paper copies of these Loan Documents will be mailed to you once you notify us that you are no longer able to receive the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify you before such requirements change. If you choose to provide 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: 402-234-0302 ADDRESS: 1621 COLE CIRCLE W, BERGAVILLE, OH 44130

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 blocks 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 this page to consent to do business electronically and to view Loan Documents electronically.

**Step 1. Welcome Andy America, please enter the authorization code to verify your identity.**  
 Your mortgage originator must provide your personal authorization code to you.

Authorization Code:

Please review and act on the documents below.  OTHER ACTIONS +

**11447**

**Paula Test Company**  
**Uniform Residential Loan Application**

**1. BORROWER INFORMATION**

Name:  Date of Birth:  Social Security Number:  Telephone:

**2. PROPERTY INFORMATION AND PURPOSE OF LOAN**

Property Address:  City:  State:  Zip:

**3. EMPLOYMENT AND INCOME**

Employer Name:  Address:  City:  State:  Zip:

**4. ASSETS**

Asset Type:  Value:

**5. LIABILITIES**

Debt Type:  Balance:

**6. SIGNATURES**

Borrower Signature:  Date:

**7. DISCLOSURES**

Disclosures:

**8. NOTES**

Notes:

**9. SUMMARY OF TRANSACTION**

Loan Amount:  Interest Rate:  Term:

**10. BORROWER'S ACKNOWLEDGEMENT**

I have read and understand the disclosures and agree to the terms of the loan.

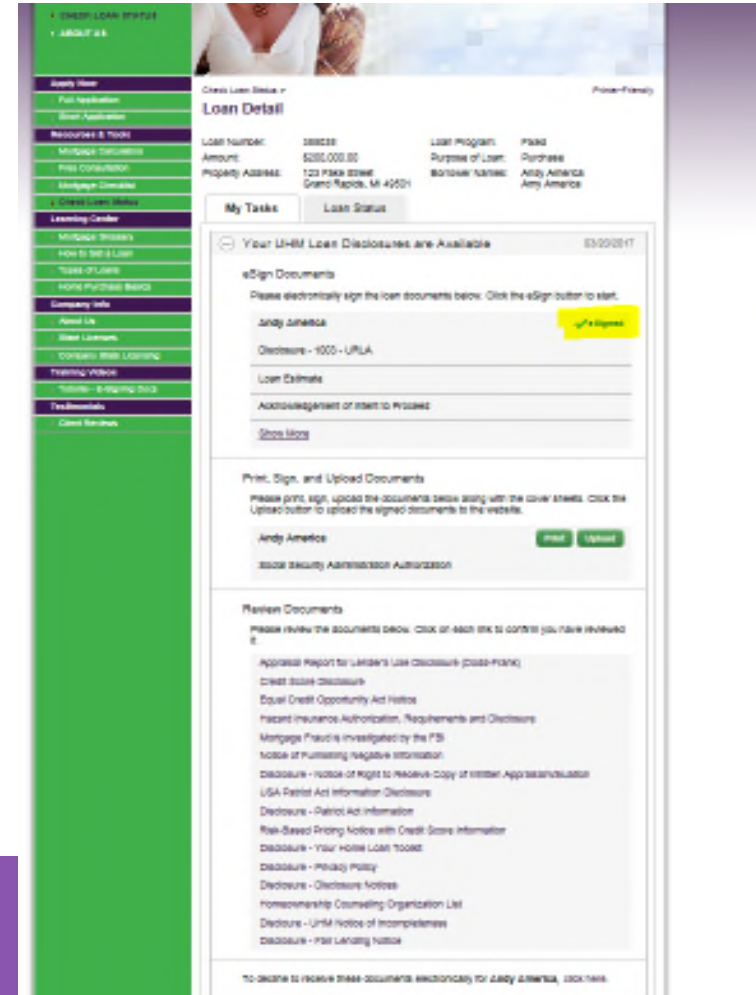
4. When the borrower goes into the eSign documents:
  - A. They will first be prompted to acknowledge the Electronic Disclosure Acknowledgement form
  - B. They will be prompted to enter authorization code which will be the last four of borrower social security number.
  - C. Borrower will then be taken to the e-signable documents where they will develop their e-signature and acknowledge all required documents.



# UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

5. After all documents that require electronic signature are complete the borrower will click FINISH. The Loan detail screen will then indicate that the eSign docs are complete with a check mark.

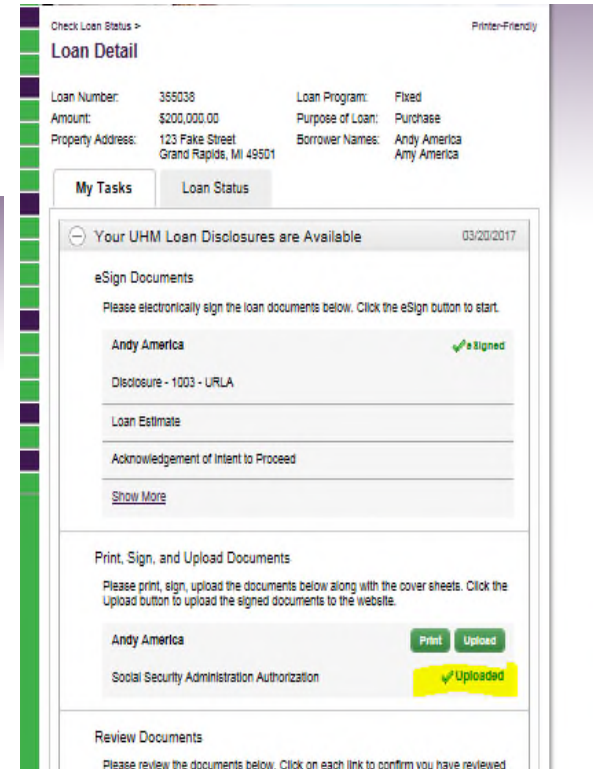
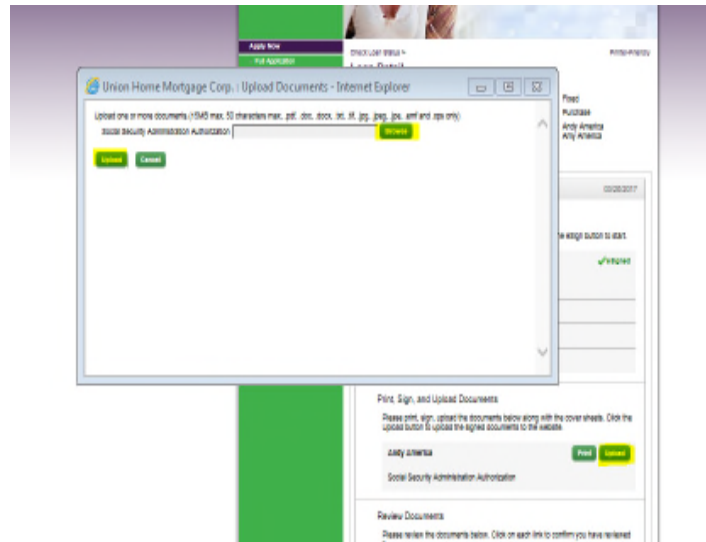
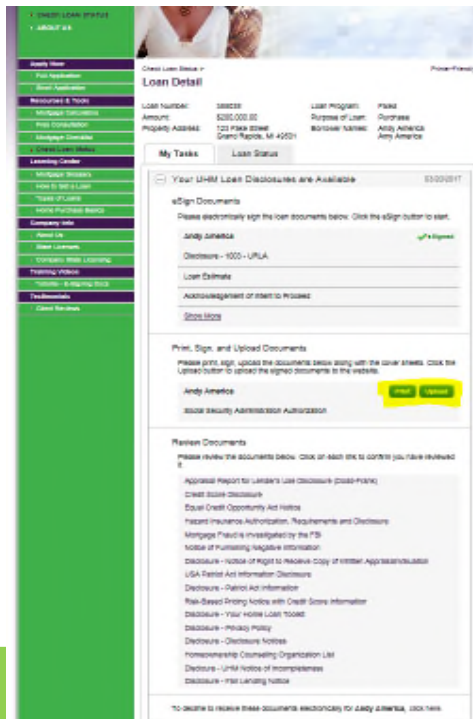


# UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

6. The borrower will then proceed to the Print, Sign, and Upload Documents.

- A. Press print
- B. Wet sign the documents
- C. Scan to their desktop
- D. Click upload, browse, and upload the doc
- E. Loan details will show this section complete with a check mark



# UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

7. The borrower will then proceed to the Review Documents where they will select each document to review it. These documents do not require signature.

8. After these documents are reviewed the Initial Application Disclosure package eSign process is complete.

The screenshot displays the 'Loan Detail' page for a borrower named Andy America. The page is divided into several sections:

- Loan Detail:** Loan number: 388028, Amount: \$200,000.00, Property Address: 123 First Street, Grand Rapids, MI 49504. Loan Program: Fixed, Purpose of Loan: Purchase, Borrower Name: Andy America, Amy America.
- My Tasks / Loan Status:** A notification states 'Your UHM Loan Disclosures are Available' with a timestamp of 03/28/2017. It indicates that eSign Documents are available and that the borrower has already signed the Disclosure - 1003 - URLA.
- Print, Sign, and Upload Documents:** A section for uploading documents, with a 'Print' button and a 'Upload' button.
- Review Documents:** A list of documents for review, including:
  - Appraisal Report for Lender's Use Disclosure (Good Faith)
  - Credit Score Disclosure
  - Equal Credit Opportunity Act Notice
  - Hazard Insurance Authorization, Requirements and Disclosure
  - Mortgage Fraud is Investigated by the FBI
  - Notice of Furnishing Negative Information
  - Disclosure - Notice of Right to Receive Copy of Written Appraisal/Valuation
  - USA Patriot Act Information Disclosure
  - Disclosure - Patriot Act Information
  - Risk-Based Pricing Notice with Credit Score Information
  - Disclosure - Total Home Loan Costs
  - Disclosure - Privacy Policy
  - Disclosures - Disclosure Notices
  - Homeownership Counseling Organization List
  - Disclosures - LHM Notice of Incompleteness
  - Disclosure - Fair Lending Notice

At the bottom, there is a note: 'To receive these documents electronically for Andy America, click here.'