

How to Complete E-Sign Disclosure

Step 1:

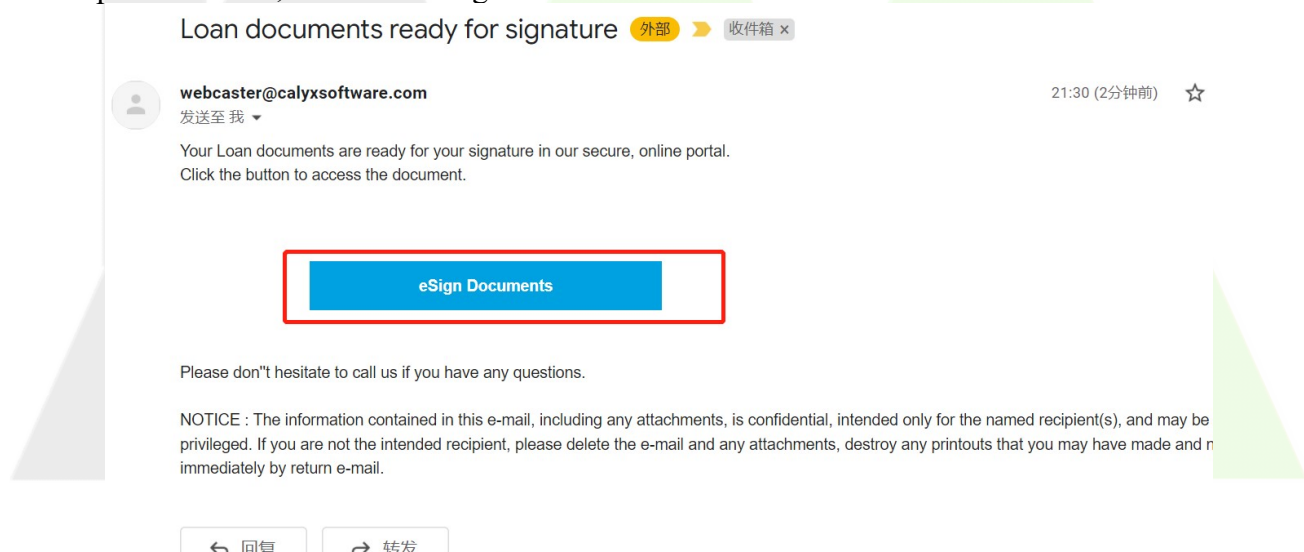
1. If the borrower(s) receives the eSign disclosure from "webcaster" for the first time, then they will receive two separate emails at the same time(See below picture 1). In this case, the borrower(s) need to open the second email only, for which the subject line is "loan documents ready for signature". As for the first email, it is webcaster's login email, just let it go:

webcaster	Loan documents ready for signature - Your Loan documents are ready for your signature in our secure, online p...	22:58
webcaster	We have loan documents to send you. - AAA Capital Investment has loan documents for you. Your consent mus...	22:57

Picture 1

2. If the borrower(s) is not the first time to receives the eSign disclosure from "webcaster", then they will receive one email only from sender "webcaster"(See below picture 2); the subject line is "loan documents ready for signature" as well.

Open this email, click the "eSign Documents" like below in the email.

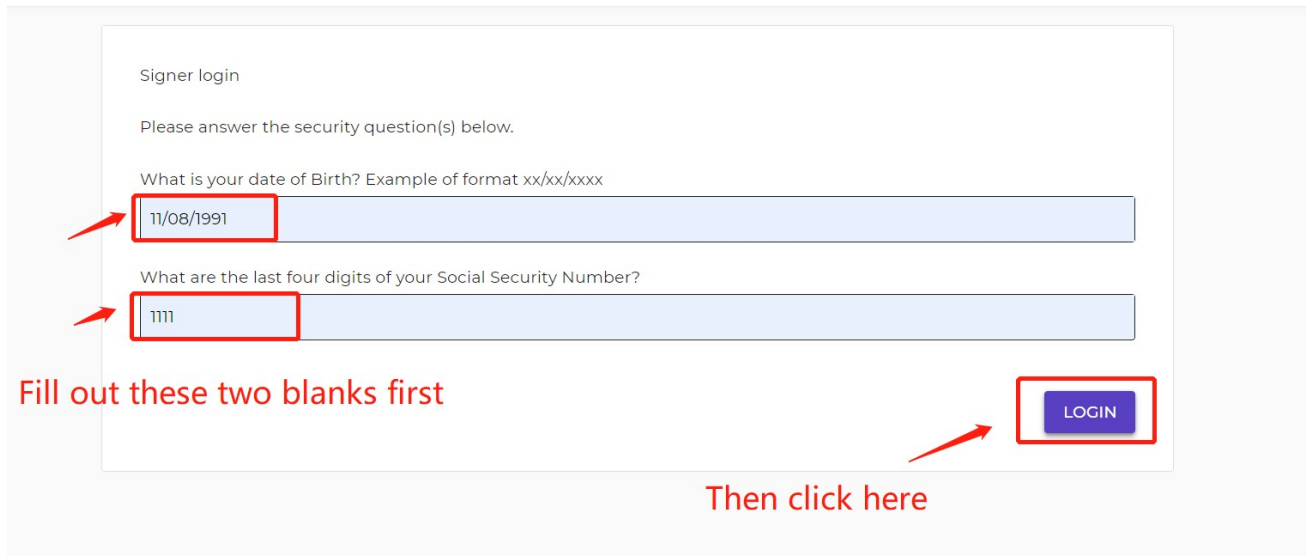


Picture 2

Step 2:

- When you see below screen, input the DOB and SSN with correct format. Then click the button "LOGIN" at bottom of the right corner.
- **DOB must be input with format MM/DD/YYYY. Otherwise you will fail do login to sign. Besides, if you're a foreigner, you can fill out SSN with 1111.**

MORE



Signer login

Please answer the security question(s) below.

What is your date of Birth? Example of format xx/xx/xxxx

11/08/1991

What are the last four digits of your Social Security Number?

1111

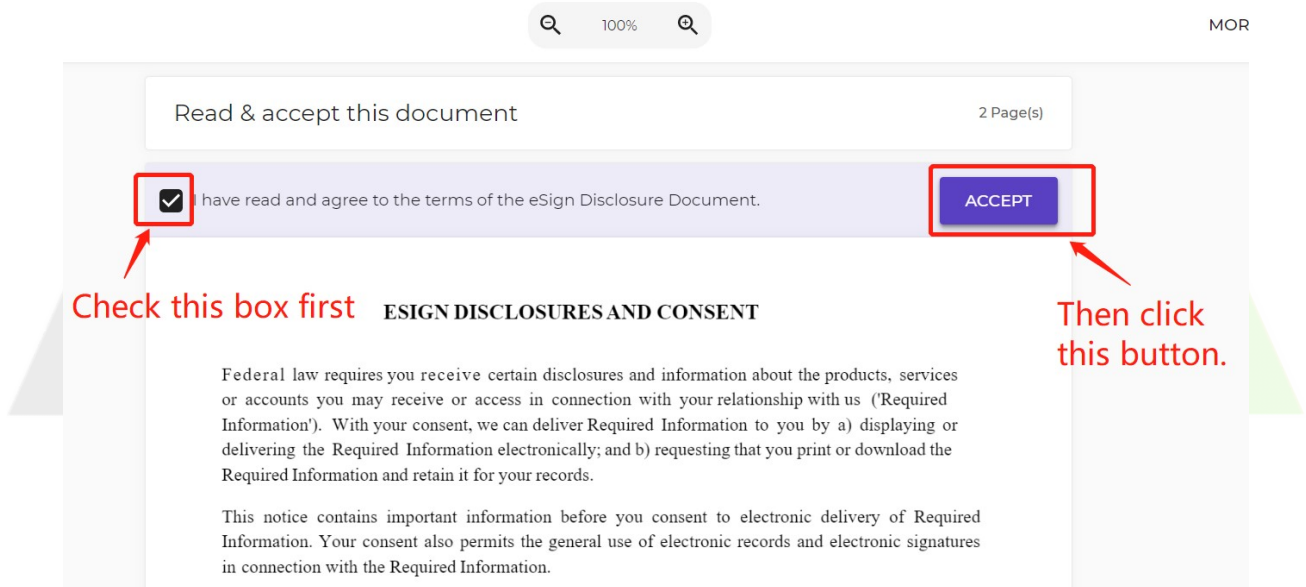
Fill out these two blanks first

Then click here

LOGIN

Step 3:

- Below are normal procedures to sign the whole disclosures.



Read & accept this document 2 Page(s)

☒ have read and agree to the terms of the eSign Disclosure Document.

ACCEPT

Check this box first

Then click this button.

ESIGN DISCLOSURES AND CONSENT

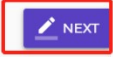
Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ('Required Information'). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

- Then click button "NEXT", the box needed you to sign will show on the right, click "SIGN", then going on this procedure. Every time you click "NEXT", you will see the box needed to sign, click all to complete this disclosures.

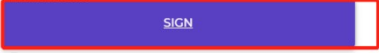
Required Actions 0 of 25

Click here first



I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Then click "SIGN"



Borrower: _____ Date: _____
Aimee Qiu


Borrower: _____ Date: _____


- Take care of below places, both two boxes are needed to sign.

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Initial the applicable statement:

____ I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above.






____ I/We wish to waive the timing requirements described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this notice.

Take care, these two boxes are both needed to sign



Borrowers Signature _____ Date _____ Co-Borrowers Signature _____ Date _____

Borrowers Signature _____ Date _____ Co-Borrowers Signature _____ Date _____

- When you complete all signatures, you'll see below screen. Double check the number in the upper right corner, it's OK only if the two numbers are the same. If not, then find out which one is missing and check box to complete then.

confirm

Borrowers: Aimee Qin Date: Co-Borrowers: Signature: Date:

Done 25 of 25

✓ DONE

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Please confirm to complete signing

CONFIRM

The numbers must be same for the front one and back one.

Then click below box "CONFIRM"

- At last, after you click “CONFIRM”, then you’ll see below screen, then we can say the borrower complete the whole disclosures.
- When all borrowers and the Mortgage Loan Officers finished signatures, we can then retrieve the signed documents.

Thank you, Aimee Qin

Signing complete! You may now view or download your signed documents.

We have everything we need at this stage and you may close this window.

REVIEW DOCUMENTS

DOWNLOAD DOCUMENTS

- Finally, when all parties finished the disclosures, the borrower will receive below email, it’s only a note, no need to do anything.

eSignature Document Package is Completed

外部



收件箱 x



webcaster@calyxsoftware.com

发送至 我 ▾

文A 英语 ▾ > 中文 ▾ [翻译邮件](#)

Hello Aimee Qin,

All parties have completed the eSignature 123 package. To view, download or print the completed document click

[Download Documents](#)

If you have any questions, feel free to contact us.

