



How to E-Sign Documents

Overview

We make it quick and easy for you to electronically review and sign your documents in one simple and convenient process.

Enter the information requested in the log in screen (shown below) to begin the process of reviewing and signing your documents:

Email Address: If prompted, enter your email address or the email address you provided to your lender. In most cases, this information will be provided automatically.

Loan Number: If prompted, enter your loan number. Again, in most cases, this information will be provided automatically.

Last four digits of your SSN: Enter the last four digits of your social security number.

Viewing Code: Enter the code displayed in the viewing code box below. The viewing code ensures that your computer is capable of viewing the documents that have been sent to you.

Once all of the fields have been accurately filled in, click the Continue to Next Step button at the bottom of the screen.

The screenshot shows a login interface with the following elements:

- Company Logo** (with a house icon)
- Welcome Frank!**
- Message: "Congratulations on your decision to access your documents in an electronic format. So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:"
- Fields for: Email (ron@docmagic.com), Loan Number (HUD2010-002), Last [4] digits of your SSN (****), and Viewing Code (7418).
- A box displaying the Viewing Code **7418**.
- A blue button labeled "Continue to Next Step".

You will now be presented with the eSign Disclosure and Consent Agreement which explains your rights and responsibilities under the Federal E-Sign Act.

Please review the eSign agreement in its entirety and if it is acceptable, check the box labeled I HAVE READ AND UNDERSTAND... and click the Continue to Next Step button at the bottom of your screen.

Please note: a copy of the eSign Disclosure and Consent Agreement will be automatically emailed to you for your records.



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If the agreement is NOT acceptable, click the Decline button and your documents will be mailed to you.

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 above-named Lender ("we", "us" and "our"). By providing your consent, you agree that we 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 and return documents electronically. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures. This notice will direct you to a website where you will be able to access the Disclosures and view, download, upload, approve, sign and return documents electronically. The Disclosures will be available on our 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. We reserve the right, in our 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 Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Home Mortgage Disclosure Act and Federal Reserve Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Department of Housing and Urban Development Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules

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](#)

To eSign, or electronically sign your documents, you must first adopt an electronic signature.

Begin by confirming that your name is spelled correctly and select a font for your electronic signature. Once you are satisfied with your selection, check the box at the bottom to approve your choice and click the Continue to Next Step button to proceed.

Please select a signature style.

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

Full Name:

Initials:

Style:



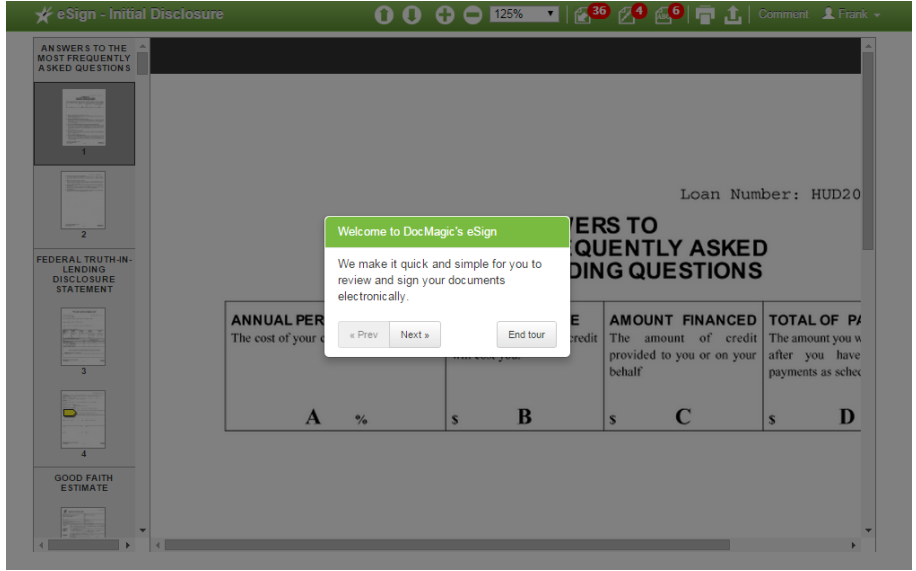
By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

[Continue to Next Step](#)



How to E-Sign Documents

Take a moment to tour the helpful prompts that explain Electronic signing and then, when you're ready to begin the document review/signing process, click the End Tour button to get started.



When displayed, documents requiring an electronic signature will contain a "Sign Here" tab at the top of the document. Clicking the "Sign Here" tab will scroll the document directly to the location of the signature box.

The preview pane shows the disposition of any required signature marks. Click on an image to view the page.



Review and sign each document as indicated by clicking the yellow Sign Here box. Your electronic signature will appear in the font you selected. Repeat this process with each document requiring your signature.



How to E-Sign Documents

Certain documents may ask you to add information or check a box. Below are examples where the signer has made a selection, checked a box and added information. The additional information cannot be changed once the signature box is clicked and the signature is on the document.

eSign - Initial Disclosure | 100% | 35 | 4 | 5 | Comment | Frank

ADDENDUM TO LOAN APPLICATION 18

ADDENDUM TO LOAN APPLICATION 19

CALIFORNIA DOMESTIC PARTNERSHIP ADDENDUM TO URLA 20

EVIDENCE OF JOINT APPLICATION 21

UNIFORM RESIDENTIAL LOAN APPLICATION 22

UNIFORM RESIDENTIAL LOAN APPLICATION 23

UNIFORM RESIDENTIAL LOAN APPLICATION 24

Loan Number: HUD2010-002

CALIFORNIA DOMESTIC PARTNERSHIP ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Date: DECEMBER 11, 2009
 Provided by: DSI TEST LENDER
 Borrower: FRANK J SAMPLE, TINA W SAMPLE
 Property Address: 12 SOUTH MAIN STREET, MCLEAN, CALIFORNIA 22102

On and after January 1, 2005, California law extends the same rights, protections, benefits, and duties of marriage to persons registered as domestic partners in the State of California. Thus, a non-borrowing domestic partner whose domestic partnership is registered in California will be presumed to have a community property interest in the real property of the borrowing domestic partner that will secure repayment of this loan transaction regardless of whether the non-borrowing partner holds, or will hold, legal title to that property.

Furthermore, a legal union of two persons of the same sex, other than marriage, that is validly formed in another jurisdiction and that is substantially equivalent to a domestic partnership under California law is recognized as a valid domestic partnership in California regardless of whether it bears the name domestic partnership.

Accordingly, if you, as the Borrower, indicate that you are involved in a domestic partnership registered with the State of California or part of a legal union formed in another jurisdiction, the Lender will require that your domestic partner also sign the deed of trust or other security instrument (and perhaps other related loan documents) that secures repayment of this loan.

You should consult an attorney for specific legal advice regarding community property rights and for specific legal advice regarding rights, protections, benefits, and duties under California law.

The undersigned Borrower hereby represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, the following:
 Please check all of those statements below that apply.

- I am **not** involved in a domestic partnership in California or in any other jurisdiction recognizing a domestic partnership or civil union.
- I do **not** have a pending termination or judgment of dissolution or nullity of a domestic partnership or civil union.
- I have registered a domestic partnership with the State of California. The Lender may request that you provide a Certificate of Domestic Partnership issued by the California Secretary of State.
- I am involved in a domestic partnership or civil union formed in a jurisdiction outside the State of California.

If you have registered a domestic partnership in California or formed a domestic partnership or civil union in another jurisdiction, please provide the name of your domestic partner in the space provided below:

Tina Sample
 Sign Here domestic Partner

Borrower FRANK J SAMPLE Date



How to E-Sign Documents

In order to edit the information you must first click on your signature. This unlocks the check boxes and allows you to edit typed information. Once you have made changes, click the signature box to “re-lock” your selections and edited information.

eSign - Initial Disclosure

100% 35 4 6 Comment Frank

ANSWERS TO THE MOST FREQUENTLY ASKED QUESTIONS

1

2

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

3

4

GOOD FAITH ESTIMATE

Loan Number: HUD2010-002

NO OBLIGATION: You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

PROPERTY INSURANCE: You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

SECURITY: You are giving a security interest in: 12 SOUTH MAIN STREET, MCLEAN, CALIFORNIA 22102
 The goods or property being purchased Real property you already own.

FILING FEES: \$ 244.00

LATE CHARGE: If payment is more than 15 days late, you will be charged 5.000 % of the payment.

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

e means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Frank Sample
 11/3/14 3:24:17 PM PST Nov 3, 2014

Applicant FRANK J SAMPLE Date Applicant TINA W SAMPLE Date

Documents containing a blue Ink Sign box require an ink/pen signature. To print your ink/pen sign documents, click the print icon in the upper right-hand corner of your screen. NOTE: The documents will print with a cover sheet (for returning your documents).

eSign - Initial Disclosure

100% 42 2 4 Comment Sammy

7

ITEMIZATION OF AMOUNT FINANCED

8

9

10

BORROWER'S CERTIFICATION AND AUTHORIZATION

11

456ET - REQUEST FOR TRANSCRIPT OF TAX RETURN

12

SIGN HERE

Loan Number: 4284650

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

- I/We have applied for a mortgage loan from DSI TEST LENDER ("Lender"). In applying for the loan, I've completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
- I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- I/We further authorize Lender to order a consumer credit report and verify other credit information.
- Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.

5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is:

Borrower SAMMY J SAMPLE Date 111-33-2222 Social Security Number

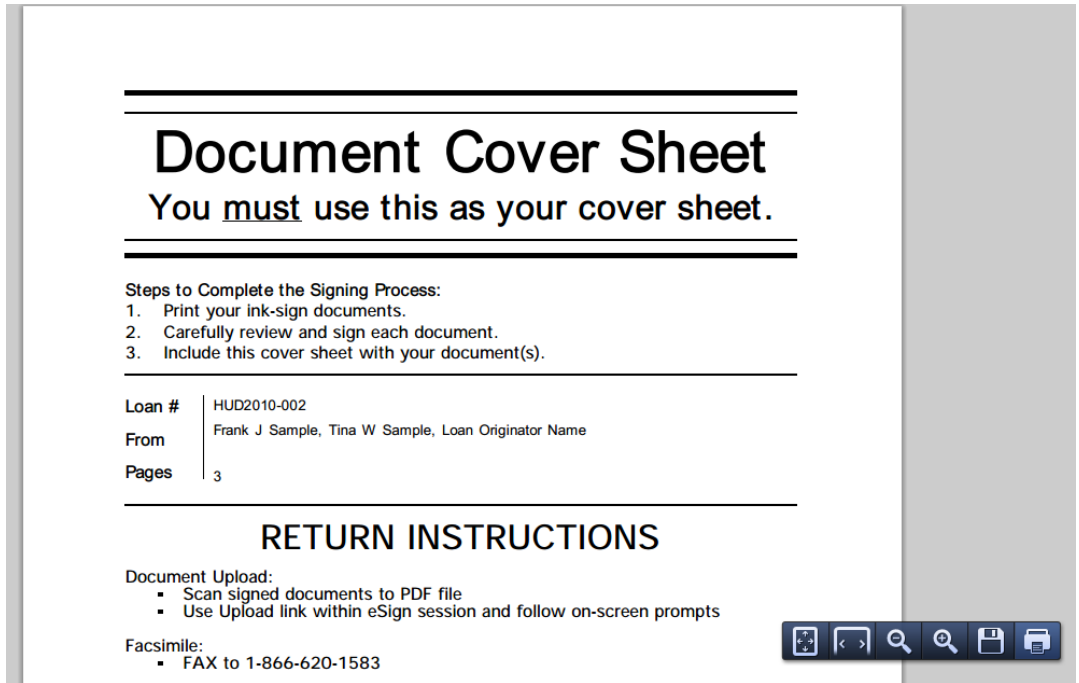
Borrower Date Social Security Number

Borrower Date Social Security Number



How to E-Sign Documents

Once ink signed, you can scan and upload the documents to the eSign system, or Fax them back to the number indicated on the cover sheet. Whichever method you use, you **MUST** attach the cover sheet to the ink/pen signed documents.



At the top right-hand corner of the page is a Signing Status legend that conveniently displays the number of documents you have left to electronically sign, ink/pen sign and documents that require additional information or selection of a check box. Signing Status will 'count down' until the signing process is complete.





How to E-Sign Documents

Once the process is complete, you will have access to a pdf copy of the documents or you may request that a paper copy be sent to you.

The control panel below indicates completion of the signing process.

The screenshot shows a user interface for "eSign - Initial Disclosure". At the top, there is a green header bar with a star icon, the text "eSign - Initial Disclosure", and a user profile icon labeled "Frank". Below this is a light blue box titled "Initial Disclosure - In Progress" with a document icon and a refresh icon. Inside this box is a progress bar with four steps: "Consent", "Choose Font", "eSign", and "InkSign", each with a checkmark. Below the progress bar, the text reads: "You have completed all actions required for this Initial Disclosure package." This is followed by instructions: "To access your documents in the future, simply visit www.docmagic.com/esign." and a thank you message: "Thank you for using DocMagic eSign." A "Sign Out" button is located at the bottom right of the panel.