



DIGITAL PROCESS

Client Overview

Why Digital?

Greetings Client!

Click n' Close, Inc. utilizes a digital process to share important documents and disclosures related to your mortgage transaction. Our electronic “eSign” platform allows you to complete the signing process online, which enables us to provide you with faster service with less impact on the environment.

This slide show will take you through the simple steps to begin the document signing process.

If you have any questions, please don't hesitate to reach out to your lender contact. We'll be glad to help you!

Technical Requirements

The technical requirements to use our system are minimal.

- Our secure, electronic environment is compatible with both Mac and Windows workstations.
- Although dial-up internet is not recommended, eSigning can be successfully facilitated with broadband or high-speed internet connection, and works well with most modern browsers.

How does it work?

This is an automatically generated notification. Please do not reply to this email.

Dear Jennifer Homeowner,

Welcome! You have been invited to participate in a private eSignRoom on behalf of your mortgage lender. This room has been established as a secure space for you to conduct business. Once you login you will find document(s) to review and/or electronically sign.

1. If this is your first visit to your eSignRoom, you will need to create an account to login and agree to conduct the transaction electronically.
2. If you are asked for an access code, use the last four digits of your social security number.
3. Select the document(s) to sign or review.
4. After reviewing, click Sign Document.
5. Submit the document after you are finished signing by choosing Finalize.
6. Repeat steps 3-5 for additional documents.

To access the eSignRoom you will need to log in through the following URL:

[Click Here to Access your eSignRoom](#)

If you have any questions or need further instructions, please feel free to contact your *Loan Originator*.

Regards,

For support, please visit our [support page](#), or call 972-861-0248

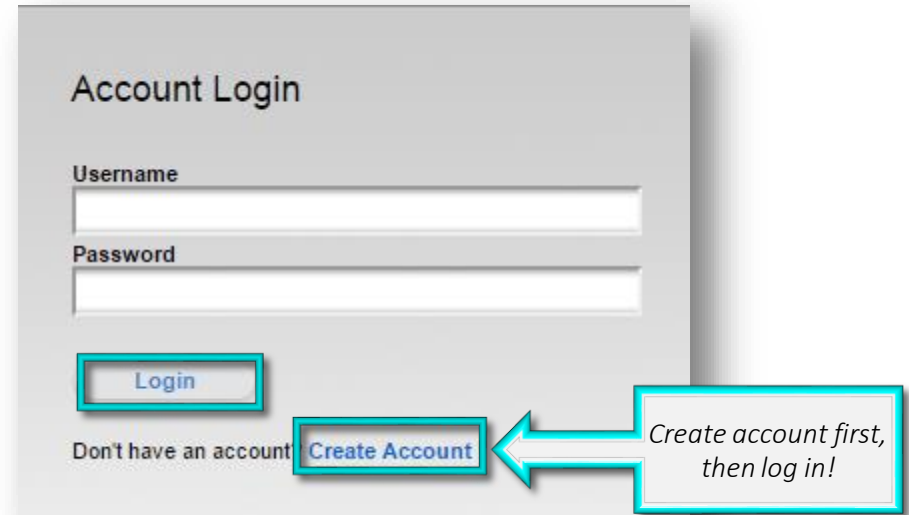
You will first receive a link through email from “Mortgage Signing”. This link will take you to the sign in screen where you will create your login account.

Create Your Account and Log In

You will first click “[Create Account](#)”, and follow the steps to create your user id and password. After setting up your account, you will be able to click “[Login](#)” from this screen and enter the site using those credentials.

As we send you additional disclosures and documents, you will be able to access them through this same channel and account credentials.

When creating your account, you will be asked for an “**Access Code**”. This code will be the last 4 digits of your social security number. This is required in order for the system to confirm your identity for the eSigning process.



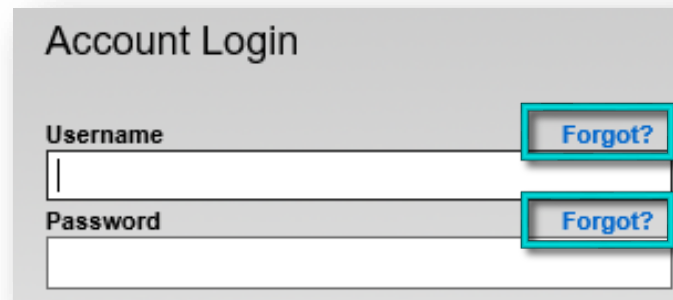
The image shows a screenshot of an "Account Login" form. The form has a title "Account Login" at the top. Below the title are two input fields: "Username" and "Password". Below the "Password" field is a "Login" button. To the left of the "Login" button is the text "Don't have an account" followed by a "Create Account" link. A red arrow points from a callout box on the right to the "Create Account" link. The callout box contains the text "Create account first, then log in!".

Log in to your Account

The same username and password will be used each time you log in.

Please note, the username and password are case sensitive.

If you forget the login details, you can use the “[Forgot?](#)” option to reset your credentials. The email address entered to reset your username or password should be the same address set up with your account. This should also be the address where you received the email notification indicating that you had documents ready to sign.



The image shows a screenshot of a web form titled "Account Login". It features two input fields: "Username" and "Password". Each field has a corresponding "Forgot?" link to its right, which is highlighted with a red rectangular border. The "Username" field is currently empty, and the "Password" field is also empty.


eSign Consent

ESIGN Consent

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 this transaction electronically.

1. Conducting this transaction electronically requires your consent. Your consent will apply to all your [Click n' Close, Inc.](#) online transactions.
2. Conducting this transaction electronically is an option to do business with [Click n' Close, Inc.](#) Please contact your *Loan Originator* to revert to the traditional, paper-based process.
3. You have the right to withdraw your consent at any time. If you decide to later withdraw your consent, you can do so by contacting your *Loan Originator*.
4. If you require paper copies of your signed documents, you will be able to download them from your eSignRoom. To print the documents, you will need access to a printer. If you have difficulty printing out the documents, you may obtain copies by contacting your *Loan Originator*.
5. If you need to update your e-mail address or other contact information with us, you may do so by contacting your *Loan Originator*. You may also update your eSignRoom account information at any time by logging in using the link provided in the email.

Please click the "I Consent" button below if you would like to continue this transaction electronically.



When your first log in, you will see a request to confirm whether you consent to conduct the signing transaction electronically. Please read this notice carefully. If you would like to proceed with the digital process, choose “[I Consent](#)”. You will still be able to download and print copies of all documents for your records. If you prefer not to move forward with the paperless process, choose “[I DO NOT Consent](#)”, and disclosures can be mailed to you.

eSign Room

The screenshot displays the eSign Room interface. At the top, a purple header contains the text: "Welcome John Smith", "SigningRoom Name: 2002096350", and "SigningRoom Status: 7 documents to review | 13 documents to sign". Below this, a navigation bar includes buttons for "Comments", "Download ESIGN Consent", "Edit Profile", "eSignRoom Support", and "Logout". The "Edit Profile" button is highlighted with a red box, and a red arrow points to the "Edit Profile" modal window that is open over it. The modal window has tabs for "Profile", "Password", and "Signature Font". The "Signature Font" tab is active, showing a dropdown menu set to "Playball", a signature preview field containing "John Smith", and an initial field containing "JS". A "Save" button is highlighted with a red box at the bottom right of the modal. In the background, the "SigningRoom Actions" section lists five documents with checkboxes and buttons for "ESIGN" or "REVIEW".

After consenting to the eSign process, you will be taken into to the Signing Room. You will see options at the top of the screen to download the eSign consent agreement, a link for support issues, logout, and an option to “**Edit Profile**”. Selecting “*Edit Profile*” will open another screen where you can edit basic account details, change your password and select a signature font. The font selected here will determine the appearance of your eSignature on documents. This is optional, and you are welcome to stay with the system default already in place. If you make any adjustments in this section, click “**Save**” to activate the changes.

Document List

The screenshot displays the eSignRoom user interface. At the top, a purple header contains the text "Welcome John Smith", "SigningRoom Name: 2002096350", and "SigningRoom Status: 7 documents to review | 13 documents to sign". A navigation bar below the header includes links for "Comments", "Download ESIGN Consent", "Edit Profile", "eSignRoom Support", and "Logout".

The main content area is divided into two sections: "SigningRoom Actions" and "Completed Actions". The "SigningRoom Actions" section features a list of documents with the following details:

| Document Name | Action | Download Icon | Print Icon |
|--|--------|--------------------------|------------|
| 4506t - Request For Transcript Of Tax Return-2-1.pdf | ESIGN | <input type="checkbox"/> | |
| Additional Details For Services You Can Shop For-1-1.pdf | REVIEW | <input type="checkbox"/> | |
| Borrowers Certification And Authorization-1-1.pdf | ESIGN | <input type="checkbox"/> | |
| Esign Cover Letter-1-1.pdf | REVIEW | <input type="checkbox"/> | |
| Federal Equal Credit Opportunity Act Notice (ecoa)-1-1.pdf | ESIGN | <input type="checkbox"/> | |

Red boxes and arrows in the screenshot highlight the "Use check boxes to select documents to download" instruction, the checkboxes for the first document, the "REVIEW" button, and the download icon for the first document.

Underneath the “**SigningRoom Actions**” header, you will see your documents listed. If you wish to download the unsigned documents, use the checkboxes on the left of each form to select, and click on the “download” icon to download the forms. Clicking the box next to the “download” icon will select all of the forms. To print the documents, simply click the printer icon to the right of each form.

To the left of each document name, you will see a button labeled either “*Review*” or “*eSign*”. This indicates whether the document is just for your review, or if a signature is requested. Clicking on each button or on the form name itself will open a document for viewing.

Review Documents

Welcome John Smith
SigningRoom Name: 2002096350
SigningRoom Status: 7 documents to review | 12 documents to sign

Document List Next Document Current User: John Smith No annotations.

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

You can select these providers or shop for your own providers.

| Service | Estimate | Provider We Identified | Contact Information |
|---------------------------|-------------|------------------------|--|
| Title - Owner's Coverage | \$ 1,200.00 | ARCLand Title | Brenda Nieto 5300 Memorial, Ste 460 Houston, Texas 77007 brenda@arclandtitle.com (281)822-4111 |
| Title - Attorney | \$ 200.00 | ARCLand Title | Brenda Nieto 5300 Memorial, Ste 460 Houston, Texas 77007 brenda@arclandtitle.com (281)822-4111 |
| Title - Lender's Coverage | \$ 200.00 | ARCLand Title | Brenda Nieto 5300 Memorial, Ste 460 Houston, Texas 77007 brenda@arclandtitle.com (281)822-4111 |
| Survey | \$ 400.00 | Gruller Surveying | Gruller Surveying 5599 San Felipe St. #1420 Houston, Texas 77056 (713)333-1466 |

When a document is opened, you will notice options on the left to advance to the next page or go back to the Document List. For documents that do not need a signature or initial, you will see “No Annotations” in the upper right corner.

eSign Documents

Welcome John Smith
SigningRoom Name: 2002096350
SigningRoom Status: 6 documents to review | 12 documents to sign

Document List **Next Document** Current User: John Smith **1 annotations.** **Next >**

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 2002096350
Date: SEPTEMBER 23, 2016
Provided By: MID AMERICA MORTGAGE, INC. (NMLS # 150009)
Borrower(s): Jennifer Homeowner, John Smith

Property Address: 2505 S Creek ST, Mesa, Florida 85208

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:
Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Sign

Borrower Jennifer Homeowner Date Borrower John Smith Date

To advance to the next signing location

Example of "Initial" prompt:

| | |
|-----------------------------------|-----------------------------------|
| How can you get more information? | For more information, click here. |
| <input type="text"/> | <input type="text"/> |
| Initial: | Barcode: |

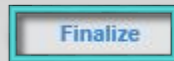
Click "Sign" or "Initial"

Any forms that need a signature or initial will have a prompt for "Sign" or "Initial". You will also notice an indicator in the upper right corner with the number of "Annotations" needed (signatures, initials). To sign, click the "Sign" or "Initial" indicator.

eSign Documents

Finalize Signing

You are now ready to finalize the eSignature process. To complete the eSignature process click the **Finalize** button below.



By clicking the Finalize button, you acknowledge and understand that your eSignature(s) are legally binding for this document.



Cancel eSigning. Your eSignature(s) for this document will be discarded. By clicking Cancel you will be returned to the Document List. If you wish to eSign this document again in the future select it from the Document List.

After clicking each time to eSign, you will be asked to confirm that you do wish to sign. Click "**Finalize**" to complete signing of the form.

eSign Documents

Document List | Next Document | Current User: John Smith | No annotations.

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 2002096350
Date: SEPTEMBER 23, 2016
Provided By: MID AMERICA MORTGAGE, INC. (NMLS # 150009)
Borrower(s): Jennifer Homeowner, John Smith

Property Address: 2505 S Creek ST, Mesa, Florida 85208

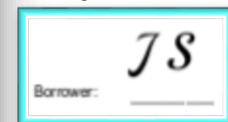
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:
Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

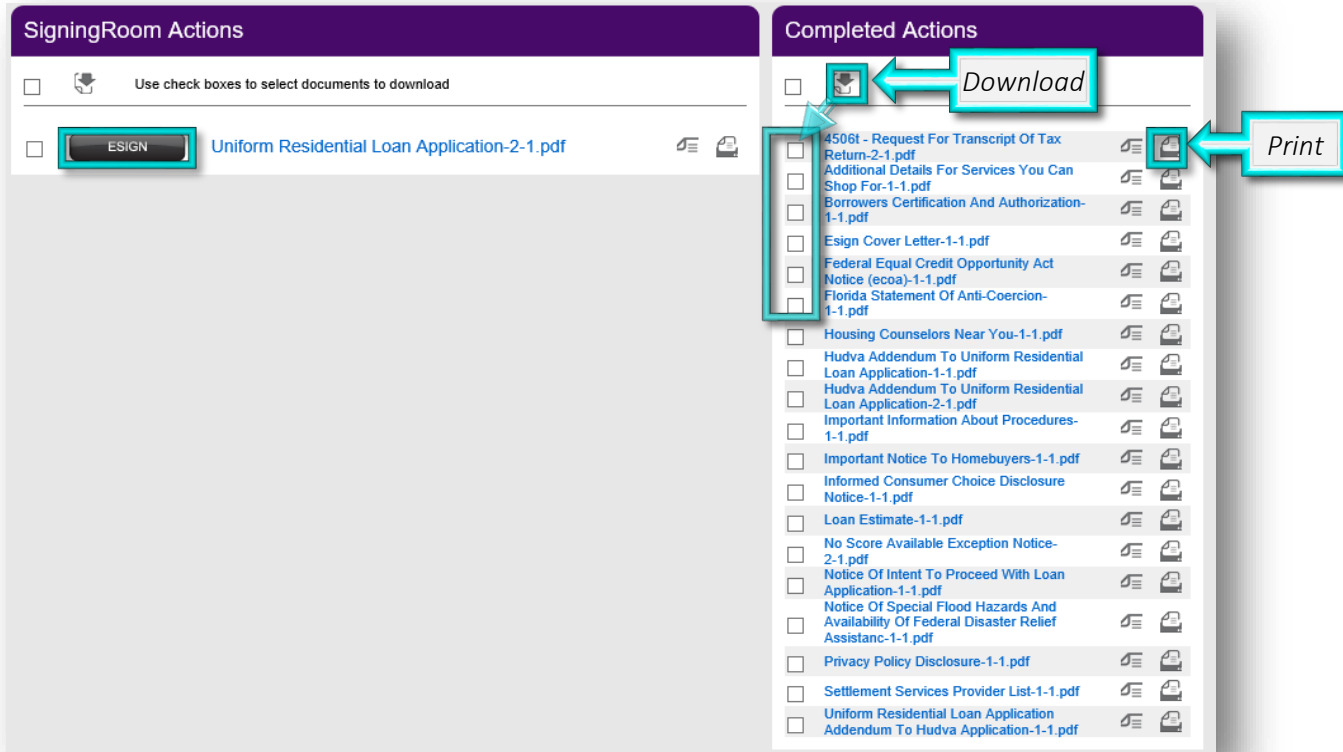
Borrower Jennifer Homeowner Date _____
Borrower John Smith Date John Smith 9/26/2016 12:54:51 PM

Example of
eSigned Initial:



After you finalize the signature, a stamp is generated on the form, showing the eSignature, as well as the date and time it was signed. Initials will also be stamped in the applicable spaces.

Document List



As you complete the signing process for each form, they are be moved from the left side to the right side of the document list. Any that you might have missed will remain on the left. Once all documents have been signed/reviewed, the left side of the screen will be empty. Some documents do not support eSigning, such as certain FHA/VA/USDA forms. You can download or print any forms by clicking the applicable icons on the "Completed Actions" side.

eSign Completion

Document Successfully eSigned

Your electronically signed document has been received successfully.

You have completed all required tasks in the SigningRoom.

Click an option below to continue.

[Back To Document](#)

Back to the document, allowing any additional signers that are present to eSign as well.

[Document List](#)

Return to the Document List.

Once all documents have been signed/reviewed, you will see this message. You can click the first button to go back to the document you were just reviewing, or you can go back to the Document List to review your signed forms. When you are complete, you can click the “Logout” option in the upper right menu on the Document List screen.

Questions?

Please let us know
what we can do to
help you!

