



## Borrower eDisclosure Signing Guide

This guide will help you instruct the borrowers on how to access, eConsent, and eSign their disclosures. Through this NDM Tool, they can also access their disclosures through a smart phone, tablet, or computer.

Please reach out to your Account Executive should you have further questions.

### **Borrower Disclosure Email**

All correspondence to the borrower regarding documents comes from the following sender: [NationsDirect@myndm.com](mailto:NationsDirect@myndm.com). If a borrower has trouble locating their email, we recommend first searching for that sender in their email provider's search bar.

For each disclosure package, **each borrower** receives their own email with their own unique document URL which provides access to their package. If borrower pairs have the same email address, they still each receive their own email with unique document URL. An example of the email they receive is below:

**Subject:** Your Purchase Loan Disclosures with Broker Company, LLC Are Enclosed

Hello TEST PILOT,

Loan Documents for your Purchase with Broker Company, LLC requiring your electronic signature can be found at the following link: [Doc Link](#).

If you would like to eSign your documents, be sure to select "Accept" when prompted on the Consent screen.

Should you have any questions regarding these documents please contact your Loan Officer, John Smith.

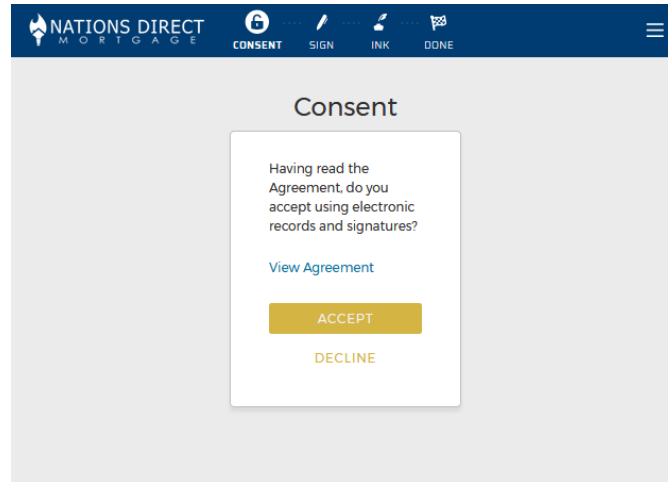
### **Borrower Authentication**

The borrower is required to complete a simple authentication to access their loan documents when clicking on the "Doc Link" URL above. The borrower must provide the Subject Property State and the Last Four Digits of their SSN to access their documents.

A screenshot of the Nations Direct Mortgage web application's sign-in page. The page has a dark blue header with the company logo and name. Below the header, the word "Sign in" is centered. A white form box contains a user icon, a "Property state" dropdown menu, a "Last 4 of SSN" input field, a yellow "SIGN IN" button, and a "Need help?" link.

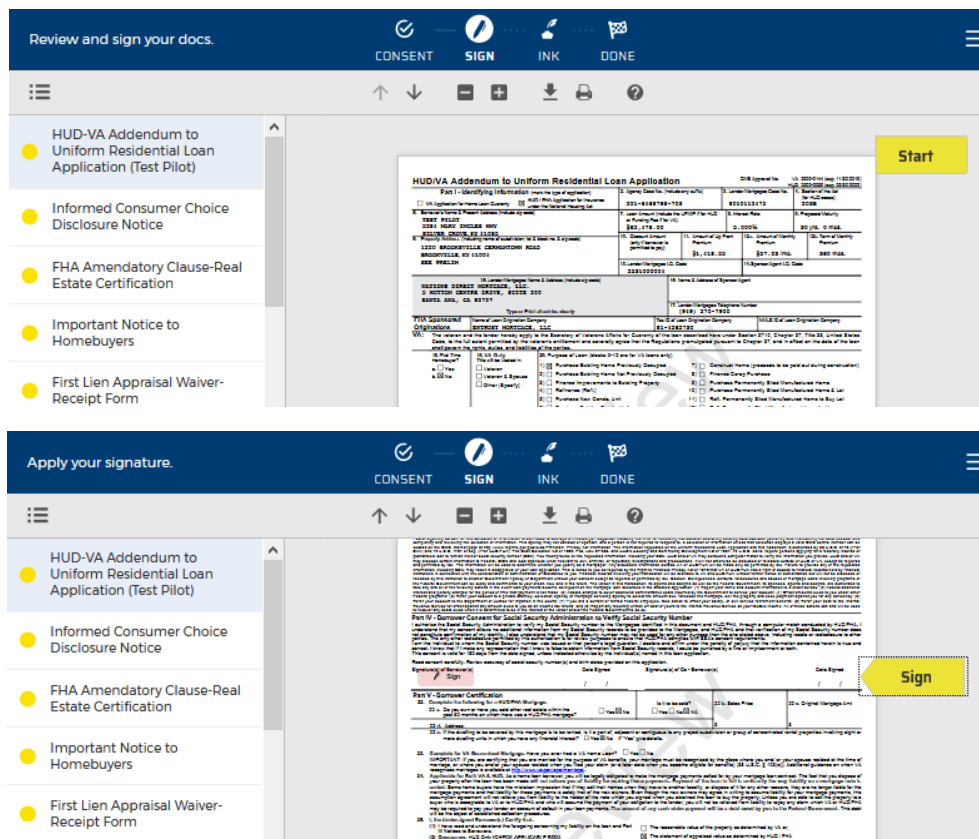
## Borrower eConsent

In order to eSign their documents, borrowers must eConsent. After authentication, the borrower is asked if they want to Accept eConsent. They must select Accept if they would like to eSign the loan documents. If they select Decline, they will no longer be able to eSign for the remainder of the loan. Each borrower is prompted to eConsent one time per loan.



## Borrower eSign

Once the borrower has eConsented, they advance to their documents for eSigning. On the right side of the screen, when they are ready, they select "Start" which prompts the program to automatically advance them to the next signature line. They are able to eSign simply by selecting Sign.



## Borrower Submit

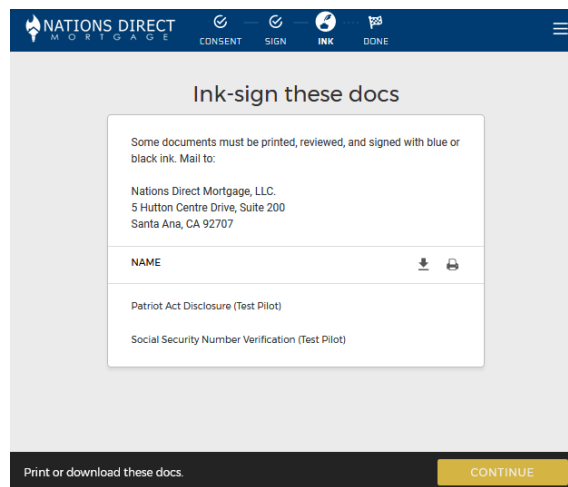


When the borrower has eSigned all required documents in the loan package, the Submit bar appears at the bottom of the window. By clicking the Submit button, the borrower has completed their eSign process.



### **Borrower Ink Sign**

Once submitting the eSign documents, the borrower is provided the opportunity to print off their Ink Sign documents to print, sign, and return. They can continue without downloading the Ink Sign documents but are required to confirm that action. They can always return to the original email and follow the link to access these Ink Sign documents later.



### **Borrower Save Docs**

The final screen allows the borrower to download their documents for their own personal records. This is optional. The borrower can then either click Sign Out to end the session or simply close out the browser or browser tab.

