



Objective

This guide will walk through the broker perspective for sending and completing disclosures electronically with Nations Direct Mortgage, LLC (NDM). This guide provides a step by step review with screenshots taken at each step in the process. To view the process from the borrower's perspective, please reference the Borrower eSign Guide.

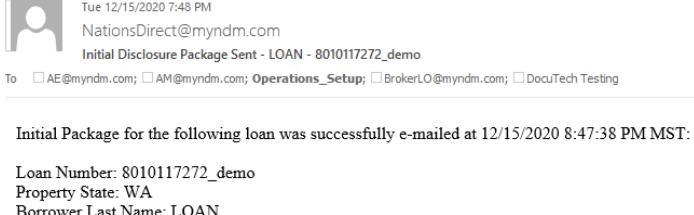
Please reach out to your Account Executive should you have further questions.

Broker Documents Sent Successfully Email

All disclosure correspondence between Nations Direct Mortgage and borrowers will come from the following sender: 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.

Each borrower on the loan will receive ***their own email with their own unique document link***. If one or more borrowers share a common email address, they will still each receive their own email with a unique document link.

When disclosures are generated, the Broker will receive the following email indicating that the disclosures were successfully sent to each borrower. The example below is for an Initial Disclosure, but the Broker would receive a similar email for LE/COC, CD, and CD/COC.

Tue 12/15/2020 7:48 PM
NationsDirect@myndm.com
Initial Disclosure Package Sent - LOAN - 8010117272_demo
To AE@myndm.com; AM@myndm.com; Operations_Setup; BrokerLO@myndm.com; DocuTech Testing

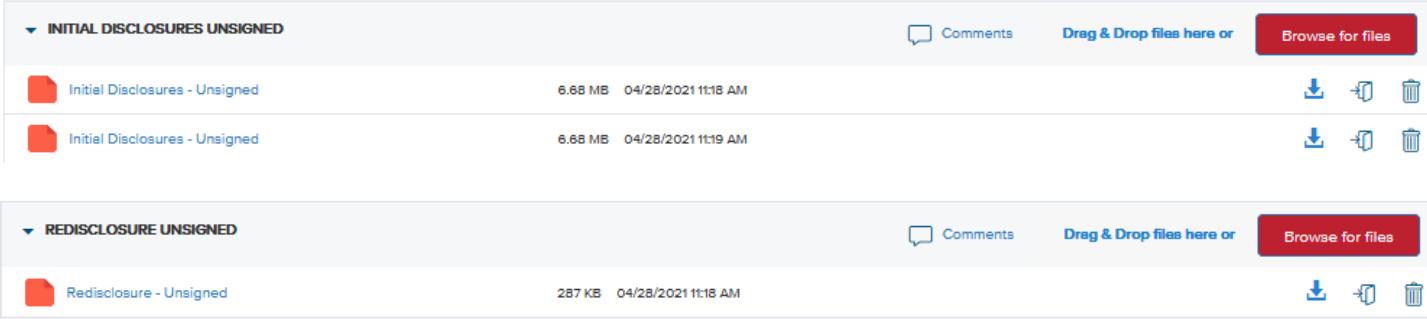
Initial Package for the following loan was successfully e-mailed at 12/15/2020 8:47:38 PM MST:
Loan Number: 8010117272_demo
Property State: WA
Borrower Last Name: LOAN

Loan Manager Unsigned Disclosure eFolder Pushback

After the disclosures have been successfully generated an object will appear in the eFolder and depending on the disclosure type will be titled:

1. Initial Disclosure Unsigned – Initial Disclosures
2. Redisclosure Unsigned – LE/COC
3. Pre-Closing Unsigned – CD and CD/COC
4. Closing Documents Unsigned – Closing Documents

The object contains an unsigned copy of the disclosure that was generated and acts as a receipt of what was sent to the borrower. If multiple iterations of a disclosure have occurred, all versions will compile within the Unsigned disclosure eFolder object.

The screenshot shows two sections of an eFolder interface. The top section is titled "INITIAL DISCLOSURES UNSIGNED" and contains two entries: "Initial Disclosures - Unsigned" (6.68 MB, 04/28/2021 11:18 AM) and another identical entry. The bottom section is titled "REDISCLOSURE UNSIGNED" and contains one entry: "Redisclosure - Unsigned" (287 KB, 04/28/2021 11:18 AM). Each entry includes standard file management icons for download, edit, and delete, along with "Comments" and "Drag & Drop files here or Browse for files" buttons.



▼ PRE-CLOSING UNSIGNED

Pre-Closing - Unsigned 563 KB 04/28/2021 11:17 AM

Comments Drag & Drop files here or Browse for files

▼ CLOSING DOCUMENTS UNSIGNED

Closing Documents - Unsigned 10.76 MB 04/28/2021 11:17 AM

Comments Drag & Drop files here or Browse for files

Broker Disclosure was Signed and Submitted by All Signers Email

When disclosures have been successfully signed by all borrowers, the Broker will receive the following email indicating that the disclosures were successfully eSigned by all borrowers. The example below is for an Initial Disclosure, but the Broker would receive a similar email for LE / COC, CD, and CD / COC.

Tue 12/15/2020 7:50 PM
NationsDirect@myndm.com
Package Completed and Signed - LOAN - 8010117272_demo
To AE@myndm.com; AM@myndm.com; Operations_Setup; BrokerLO@myndm.com; DocuTech Testing

Initial Disclosure Package for the following loan was successfully signed and submitted at 12/15/2020 8:47:38 PM MST:

Loan Number: 8010117272_demo
Property State: WA
Borrower Last Name: LOAN

The uploaded package may be accessed in the eFolder.

Loan Manager Signed Disclosure eFolder Pushback

After the disclosures have been signed and submitted by all signers, the full package with any added eSignatures will appear in the eFolder and depending on the disclosure type will be titled:

1. Initial Disclosure Signed – Initial Disclosures
2. Redisclosure Signed – LE/COC
3. Pre-Closing Signed – CD and CD/CO

**Closing Documents are not eSigned and as a result do not follow this same procedure*

The object contains the entire package with any eSignatures that occurred added to the specific document. If multiple iterations of a disclosure have occurred, all versions will compile within the disclosure eFolder object.

Additionally, an audit log for each signed disclosure type will appear in the eFolder and depending on the disclosure type will be titled:

1. Initial Disclosure Signed Audit Log – Initial Disclosures
2. Redisclosure Signed Audit Log – LE/COC
3. Pre-Closing Signed Audit Log – CD and CD/CO

▼ INITIAL DISCLOSURES SIGNED

Initial Disclosures Signed 6.87 MB 04/28/2021 11:16 AM

Comments Drag & Drop files here or Browse for files

▼ INITIAL DISCLOSURES SIGNED AUDIT LOG

Initial Disclosures - Signed Audit Log 230 KB 04/28/2021 11:15 AM

Comments Drag & Drop files here or Browse for files



▼ REDISCLOSURE AUDIT LOG - SIGNED		Comments	Drag & Drop files here or	Browse for files	
	Redisclosure - Audit Log - Signed	112 KB 04/28/2021 11:27 AM			
▼ REDISCLOSURE SIGNED		Comments	Drag & Drop files here or	Browse for files	
	Redisclosure - Signed	293 KB 04/28/2021 11:27 AM			
▼ PRE-CLOSING SIGNED		Comments	Drag & Drop files here or	Browse for files	
	Pre-Closing - Signed	568 KB 04/28/2021 11:27 AM			
▼ PRE-CLOSING SIGNED AUDIT LOG		Comments	Drag & Drop files here or	Browse for files	
	Pre-Closing - Signed Audit Log	112 KB 04/28/2021 11:27 AM			