# Procedure Document How Electronic Disclosures are delivered to Applicants from Nations Direct

#### Introduction

This procedure documents how early disclosures and re-disclosures are delivered to loan applicants from Nations Direct after receiving a loan submission from one of our approved mortgage brokers.

#### Step 1: Applicant gets an initial Email to setup an Account

Once Nations Direct receives a loan submission package from a mortgage broker, our Loan Setup Department will send initial RESPA –TILA disclosures to the applicant(s). If the broker has included the email address of the applicant(s), Nations Direct will deliver the Electronic Signature Consent for Loan Documents (via "eDisclosure").

The applicant(s) will receive an email with a link to Electronic Signature Consent for Loan Documents

**Subject:** Electronic Signature Consent for Loan Documents

Documents for the TILA loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

Click here to visit the website and consent to receive the documents electronically.

New to eSigning? <u>Click here to watch a video</u> that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

If you experience problems opening the link, copy and paste the URL below into your Web browser. URL:

https://9704942564.secure-loancenter.com/myaccount/accountlogin.aspx?tgt=prod&nuid=c19dd73c-641c-4c5f-ae1e-82fbede73c75

After clicking the "Click here to visit the website" link. The Borrower will be prompted to setup an account.

## **Step 2: Applicant Creates their Account**

When the applicant clicks the link, they will be prompted to create their account. They will only need setup their account once for this and any future disclosures delivered. They will need to know the **street address <u>number</u>** of the subject property (as it shows on the Loan Application). They will also input their First Name, Last Name, create a password, and acknowledge their ability to receive electronic disclosures.



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## **Create New Account**

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

*Please verify the following question.	
Subject Property Address:	abc This must match the address in the loan file
Email:	jshea@motivelending.com
*First Name:	The password must contain:
*Last Name:	Minimum password length is 6.  Maximum password length is 20.
*New Password:	
*Re-enter New Password:	
*= Required	Create New Account

### **Step 3: Applicant Activates their Account**

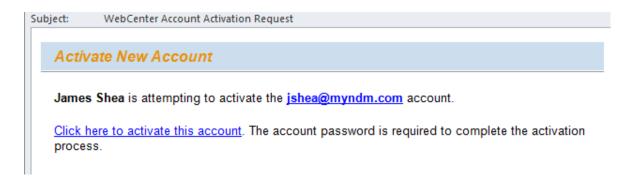
Once the applicant has completed the initial setup and clicked the Create New Account button, an Activation Request email will be sent to their email address. They get specific instructions on activating their account by clicking the Activation link in the email.

## **Create New Account**

An email has been sent to you at jshea@myndm.com.

#### Next steps:

- Check your inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
- 2. Follow the instructions in the email to activate your account.

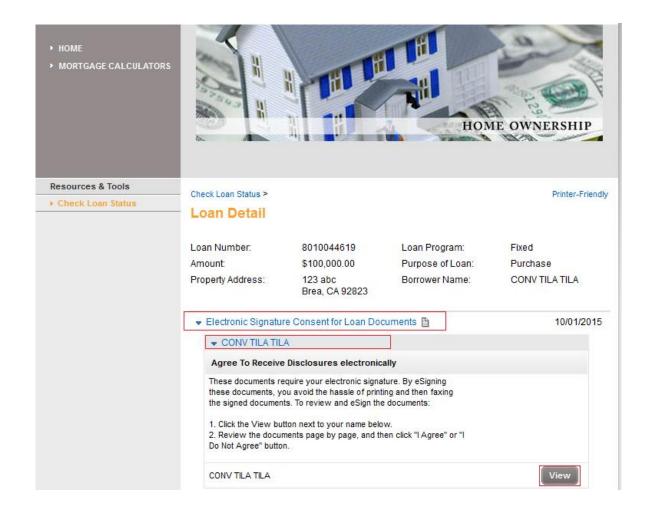


The link will bring them to the Activate New Account page which will ask for the applicant to input the password they just created.



## **Step 4: Applicant Can View the Electronic Signature Consent for Loan Documents**

As soon as the applicant activates their account, they will be able to view and Agree to the Electronic Signature Consent for Loan Documents . If the click the Electronic Signature Consent for Loan Documents link. They will see a link with their name. Click that link and they will see a view button to view the agreement. Click the view button.



**Step 5: Applicant agrees to Do Business Electronically** 

The "Your Consent To Do Business Electronically (the eDisclosure Agreement)" opens. Read through document and then click the agree button at the Disclosure. This will allow the Borrower to receive Disclosures electronically and speed up the mortgage process.

#### HOW WE CAN REACH YOU

 You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:

Phone: 949-270-7900

Address: 18200 Von Karman, Suite 250, Irvine, CA 92612

2. We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.



I Do Not Agree

#### Disclosures and Re-Disclosures

When Nations Direct sends any Disclosures or re-disclosures, the process is the same as detailed above except that the Applicant just needs to provide their password to view the disclosures.

#### **Forgotten Password**

If the Applicant has forgotten their password, they just need to click on the Forgot Password? Link and it will be emailed to them.

