

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? [Click here to watch a video](#) 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 number** 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.



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:	<input type="text" value="abc"/>
	<small>This must match the address in the loan file</small>

Email: jshea@motiveending.com

*First Name:

*Last Name:

*New Password:

*Re-enter New Password:

The password must contain:
Minimum password length is 6.
Maximum password length is 20.

* = 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:

1. 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.

Subject: WebCenter Account Activation Request

Activate New Account

James Shea is attempting to activate the jshea@myndm.com account.

[Click here to activate this account](#). The account password is required to complete the activation process.

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

Activate New Account

Name: James Shea
Email: jshea@myndm.com

*Password:

*= Required

Activate New Account

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.

The screenshot shows a web interface for a mortgage lender. On the left is a navigation menu with 'HOME' and 'MORTGAGE CALCULATORS'. The main header features a house and money with the text 'HOME OWNERSHIP'. Below this is a 'Resources & Tools' section with a link to 'Check Loan Status'. The 'Loan Detail' section displays the following information:

Loan Number:	8010044619	Loan Program:	Fixed
Amount:	\$100,000.00	Purpose of Loan:	Purchase
Property Address:	123 abc Brea, CA 92823	Borrower Name:	CONV TILA TILA

Below the loan details is a dropdown menu for 'Electronic Signature Consent for Loan Documents' dated 10/01/2015. Underneath, there is a dropdown for the borrower 'CONV TILA TILA' and a section titled 'Agree To Receive Disclosures electronically'. The text in this section reads: 'These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents: 1. Click the View button next to your name below. 2. Review the documents page by page, and then click "I Agree" or "I Do Not Agree" button.' At the bottom of this section, the borrower's name 'CONV TILA TILA' is listed next to a '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

1. 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.

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.

The screenshot shows the Nations Direct Mortgage website interface. At the top, the logo for Nations Direct Mortgage is displayed, along with the text "Official Sponsor of Prosperity". Navigation links for "Log In", "Contact Us", and "Help" are visible in the top right corner. A sidebar on the left contains a menu with "HOME" and "HOME PURCHASE BASICS" under "Resources & Tools", and a "Check Loan Status" link. The main content area features a banner image of a family in front of a house with the text "Responsible FHA Lending". Below the banner, the "Forgot Password" section is active, prompting the user to enter their email address. The email field contains "jshea@myndm.com". "Submit" and "Cancel" buttons are located at the bottom of the form.