



Objective

This guide will walk through the borrower perspective for receiving, accessing, 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. Disclosures can be completed on a computer, phone, or tablet.

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

Borrower Disclosure 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. 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

Borrowers need to authenticate their eSign session by answering two questions relevant to their loan and identity. This step is for your safety to help keep your eSign session secure. Borrowers will need to authenticate each time they follow a document link.

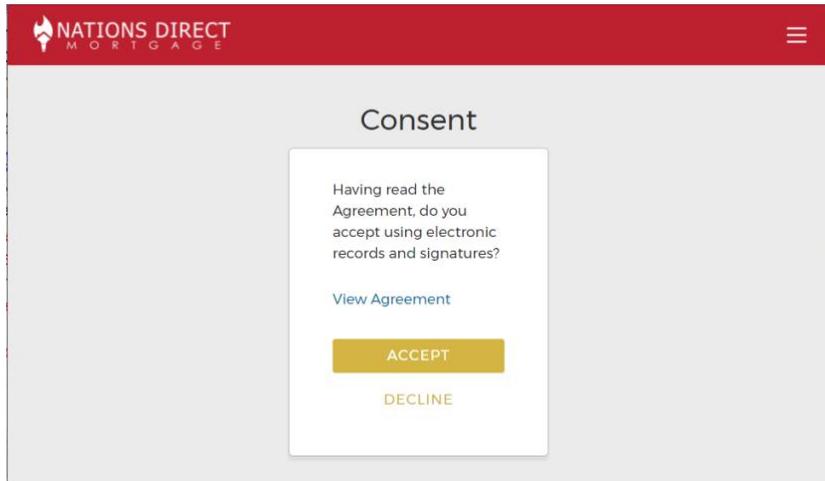
A screenshot of the Nations Direct Mortgage web application's sign-in page. The page has a red header with the logo. The main content area is light gray and contains a white sign-in form. The form has a title "Sign in" and a user icon. Below the icon are two input fields: "Property state" with a dropdown arrow and "Last 4 of SSN". A yellow "SIGN IN" button is positioned below the fields. At the bottom of the form, there is a "Need help?" link and a "PRIVACY NOTICE" link with the text "Learn more about why we collect this information and how we use it."



Borrower eConsent

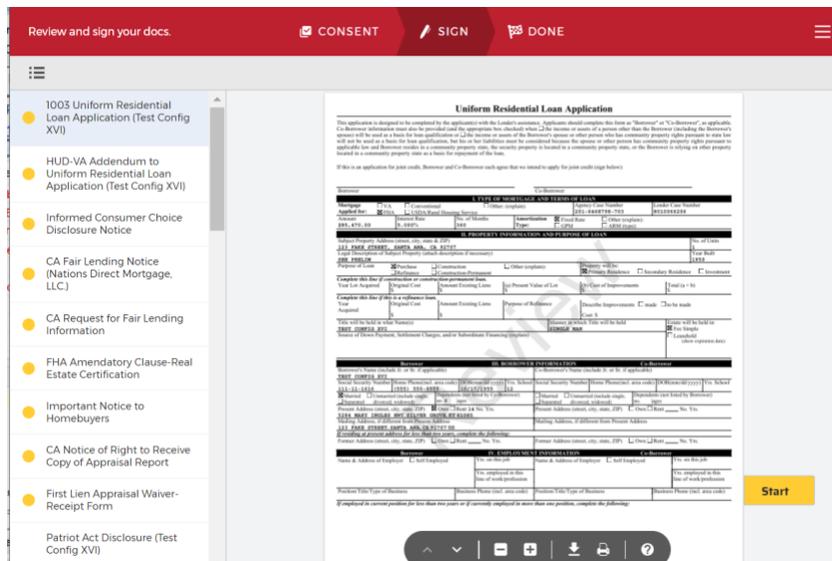
eConsent is the required way for a borrower to acknowledge and accept eSignature. By selecting “Accept” the borrower agrees to receive their disclosures electronically. By selecting “Decline” the borrower will no longer be eligible to receive their disclosures electronically. Any further documents will be mailed to the borrower via the United States Postal Service.

This election is made by each borrower, one time per loan.



Borrower eSign

Once the borrower has eConsented, the portal will advance to their documents to eSign. When the borrower is ready, they select “Start” which prompts the program to automatically advance them to the next signature line. They can eSign simply by selecting Sign. In some instances, they may be prompted to check a box or enter text, but the program will still guide them to the next step with prompts.



Apply your signature. CONSENT SIGN DONE

- 1003 Uniform Residential Loan Application (Test Config XVII)
- HUD-VA Addendum to Uniform Residential Loan Application (Test Config XVII)
- Informed Consumer Choice Disclosure Notice
- CA Fair Lending Notice (Nations Direct Mortgage, LLC)
- CA Request for Fair Lending Information
- FHA Amending Clause-Real Estate Certification

1. Are you applying for a new mortgage?	Yes	No
2. Are you applying for a refinance?	Yes	No
3. Are you applying for a reverse mortgage?	Yes	No
4. Are you applying for a second mortgage?	Yes	No
5. Are you applying for a home equity loan?	Yes	No
6. Are you applying for a home equity line of credit?	Yes	No
7. Are you applying for a cash-out refinance?	Yes	No
8. Are you applying for a cash-out refinance with a new lender?	Yes	No
9. Are you applying for a cash-out refinance with the same lender?	Yes	No
10. Are you applying for a cash-out refinance with a new lender and a new loan?	Yes	No
11. Are you applying for a cash-out refinance with a new lender and a new loan and a new property?	Yes	No
12. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan?	Yes	No
13. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property?	Yes	No
14. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property and a new loan?	Yes	No
15. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property and a new loan and a new property?	Yes	No
16. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property and a new loan and a new property and a new loan?	Yes	No
17. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property and a new loan and a new property and a new loan and a new property?	Yes	No
18. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan?	Yes	No
19. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan and a new property?	Yes	No
20. Are you applying for a cash-out refinance with a new lender and a new loan and a new property and a new loan?	Yes	No

Sign

Borrower Submit

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

Review and sign your docs. CONSENT SIGN DONE

- Election
- Social Security Number Verification (Test Config XVI, I)
- For Your Protection Get a Home Inspection
- CA Impound Account Statement
- Notice to Homeowner - Assumption of FHA Mortgages
- FBI Fraud Warning
- FHA Identity of Interest Certification
- Lead Based Paint Poisoning

I, signing these two expressions or my rights as set forth herein, hereby authorize NATIONS DIRECT MORTGAGE, LLC, to disclose my name, address, and other information to the lender and to the lender's agents, including but not limited to, agents of property, credit reports, tax returns, and financial account such as a savings or money market account statements to the Department of Housing and Urban Development Federal Housing Agency, or any other state or federal agency, including NATIONS DIRECT MORTGAGE, LLC, may use my name, and to a mortgage guaranty insurer if any of the loan for the following purposes:

- Verification that the information contained in the loan application and other documents are correct;
- Conducting any reasonable organizing, processing, underwriting, or closing mortgage lending practice essential pursuant to making the loan;
- To act as part of a quality control program; and/or
- Any other lawful purpose permitted under the Right to Financial Privacy Act of 1976.

Statement of Consumer Rights Under the Right to Financial Privacy Act of 1976

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This is notice to you as required by the Right to Financial Privacy Act of 1976 (the "RFPA"). The RFPA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the RFPA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

TEST CONFIG XVII

Click to submit your docs and move on. SUBMIT

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.

NATIONS DIRECT MORTGAGE CONSENT SIGN DONE

Save your docs

These are accessible until 11:49 AM (MDT) on 5/5/21.

- DOCUMENT NAME
- 1003 Uniform Residential Loan Application (Test Config XVII)
- HUD-VA Addendum to Uniform Residential Loan Application (L...
- Informed Consumer Choice Disclosure Notice
- CA Fair Lending Notice (Nations Direct Mortgage, LLC)
- CA Request for Fair Lending Information
- FHA Amending Clause-Real Estate Certification
- Important Notice to Homebuyers
- CA Notice of Right to Receive Copy of Appraisal Report
- First Lien Appraisal Waiver-Receipt Form
- Patriot Act Disclosure (Test Config XVII)

View, print, or download your docs. SIGN OUT