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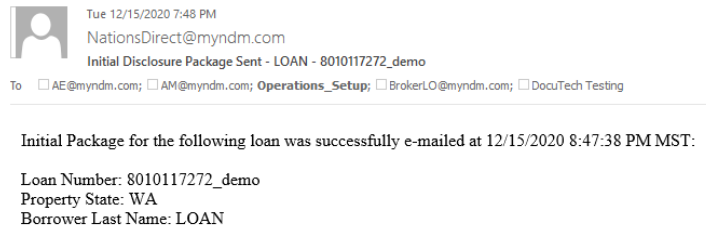
Please reach out to your Account Executive should you have further questions.

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.
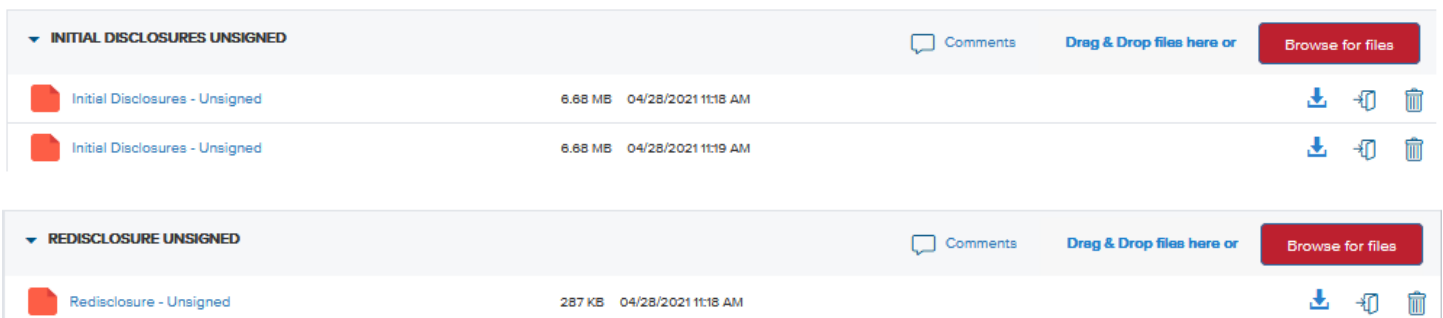

Loan Manager Unsigned Disclosure eFolder Pushback

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
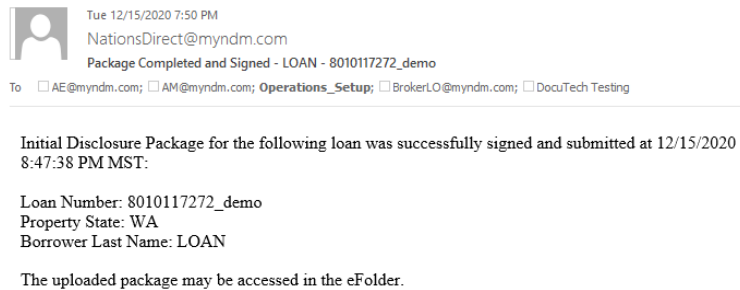4. Closing Documents Unsigned – Closing Documents

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.

▼ PRE-CLOSING UNSIGNED			Comments	Drag & Drop files here or	Browse for files
🟥 Pre-Closing - Unsigned	563 KB	04/28/2021 11:17 AM			⬇ ⭾ 🗑

▼ CLOSING DOCUMENTS UNSIGNED			Comments	Drag & Drop files here or	Browse for files
🟥 Closing Documents - Unsigned	10.76 MB	04/28/2021 11:17 AM			⬇ ⭾ 🗑

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.

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/COC

*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/COC

▼ INITIAL DISCLOSURES SIGNED			Comments	Drag & Drop files here or	Browse for files
🟥 Initial Disclosures Signed	6.87 MB	04/28/2021 11:16 AM			⬇ ⭾ 🗑
▼ INITIAL DISCLOSURES SIGNED AUDIT LOG			Comments	Drag & Drop files here or	Browse for files
🟥 Initial Disclosures - Signed Audit Log	230 KB	04/28/2021 11:15 AM			⬇ ⭾ 🗑

▼ **REDISCLOSURE AUDIT LOG - SIGNED**		💬 Comments	**Drag & Drop files here or**	**Browse for files**
🔶 Rediclosure - Audit Log - Signed	112 KB 04/28/2021 11:27 AM			⬇ ⟜ 🗑
▼ **REDISCLOSURE SIGNED**		💬 Comments	**Drag & Drop files here or**	**Browse for files**
🔶 Rediclosure - 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			⬇ ⟜ 🗑