eSign Borrower Experience

Below is a step-by-step guide of the borrower experience during the eSign process.

Borrower receives greeting message from docs@primelending.com with a link to their documents.

⚠️ This is also where the borrower(s) can access the HUD Settlement Costs Booklet and CHARM booklet.

**Borrower clicks here to get started.**

Dear HARVEY HOMELOAN,

Congratulations on your decision to buy a home! You're ready to take another step towards completing your home loan - signing your mortgage documents.

**How To Review and Sign Mortgage Documents**

To review and electronically sign your mortgage documents, start here. At the login screen, you will need to enter:

- The postal state abbreviation of the property you are financing (example: TX)
- Your last name
- The five digit zip code of the property you are financing

Once you login, follow the instructions to complete the review and signature process. You can save and/or print these documents after you sign them. Please complete this process as soon as possible to ensure your loan stays on schedule.

**Act Now to Keep Your Loan on Schedule**

Our goal is to make the loan process as fast, simple and secure as possible. We need your signature to keep your home loan on track for closing as scheduled.

**Additional Disclosure for Purchase Loan**

Since you are buying a home, you will need to review the CFPB Home Loan Toolkit: [http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf](http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf)

Thank you for choosing PrimeLending, a PlainsCapital Company as your mortgage lender. If you have any questions regarding any of the documents, please contact your Loan Officer to discuss. Please read and understand every document before signing.

Daniel002 0002 Grey
Mortgage Loan Officer
224159
18111 Test Branch, Ste 2222, DALLAS, TX 75252
Direct:
Branch: (972) 713-3214
Branch Fax: (866) 453-4515
Email Address: dgrey@primelending.com

Borrower clicks the document link.
The **Sign in** screen displays asking the borrower to confirm their identity.

Borrower will need to enter:

1. Subject Property State Abbreviation
2. Borrower Last Name
3. Property Zip (Without Extension)

⚠️ *All fields are specific to the individual completing the eSign process.*

Borrower clicks **sign in** after completing required fields.

The consent page appears and the borrower has the option to consent to receive disclosures electronically or to decline and receive their disclosures via mail or face-to-face.

Borrower should click **accept** to move forward or **View Agreement** to read the agreement.
If Borrower clicks **View Agreement**, they will see the below screen. Borrower should then click **accept**.

The Review screen appears. Borrower will need to scroll through the pages using the scroll bar on the far right until they reach the very bottom of the documents.
The button in the bottom right corner will change from **close** to **start**. Borrower should then click **start**.

The sign page appears. Borrower will click the **sign button** on the signature line OR the **sign tab** on the right to eSign documents. The system will automatically take the borrower to the next required signature.
Once the borrower reaches the **Credit Inquiry Disclosure**, they will need to select one of the options.

**CREDIT INQUIRY DISCLOSURE**

**Borrower:** HARVEY HOMELOAN

**Please check one and include more information as applicable:**

- I certify that none of the inquiries on my credit report resulted in any additional debt.

**OR**

- **Borrower will need to select one of these options.**

I have provided an explanation for the inquiries below that did result in additional debt:

*(Please enter explanation next to inquiry below if applicable)*

<table>
<thead>
<tr>
<th>Date</th>
<th>Company Name</th>
<th>Account Number</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

After the borrower has electronically signed each required document, the **continue** button will appear confirming that the documents have been electronically signed. The borrower must click **continue** to move forward.
The ink-sign page appears. The borrower should click either the **Print** or the **Save** button.

**Print** – Documents will open in a new internet browser tab so that the borrower print them to their local printer.

**Save** – Documents will automatically download on the computer that the borrower is using. Where the documents are saved will depend on the browser and the settings that on the borrower’s computer.

Afterwards, the borrower will be able to click **continue**, which will complete their eSign process.
Loan officers will have a conversation with their borrowers about where to return these documents.

A message will be presented to the borrower letting them know how long the electronic signing room will be available.

Borrowers have the option to print or save a copy of all documents for their records.

The borrower has now completed the signing process and can close the window whenever they are ready.
All loans subject to credit approval. Rates and fees subject to change. Mortgage financing provided by PrimeLending, a PlainsCapital Company. Equal Housing Lender.

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