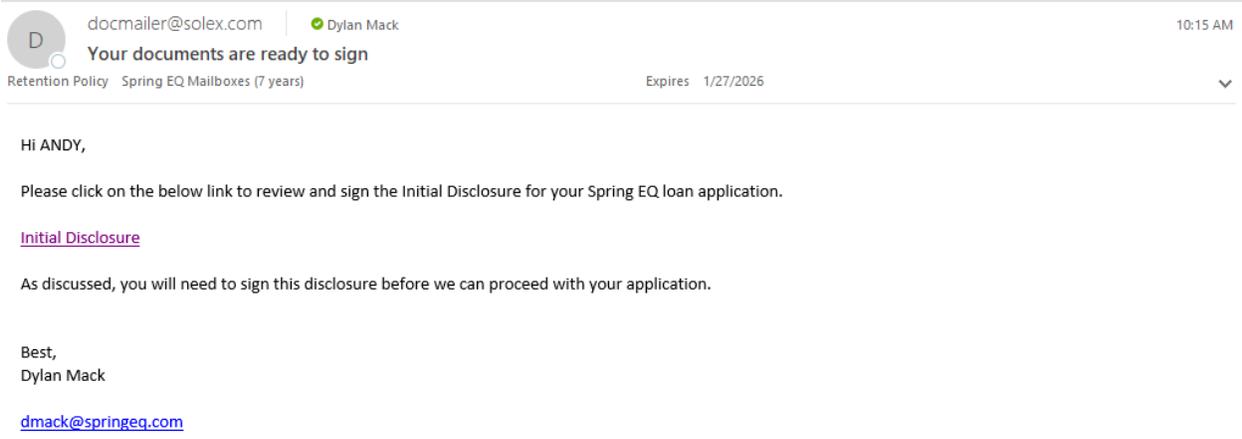
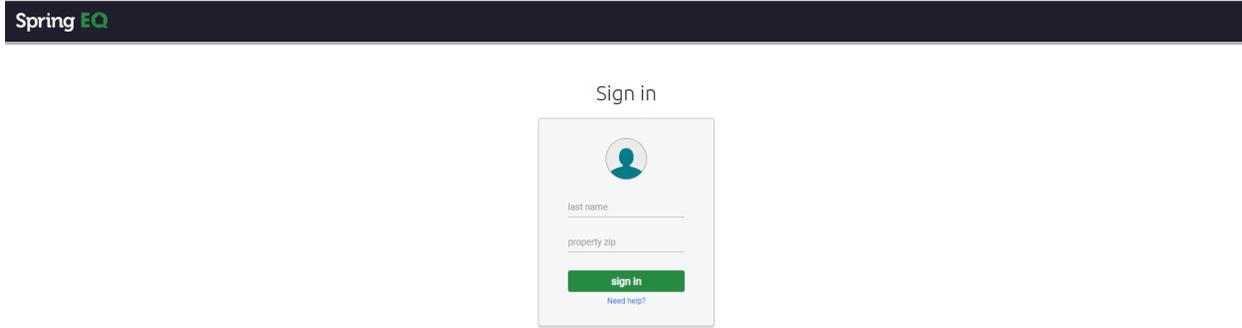


# Spring EQ - Borrower E-sign Process

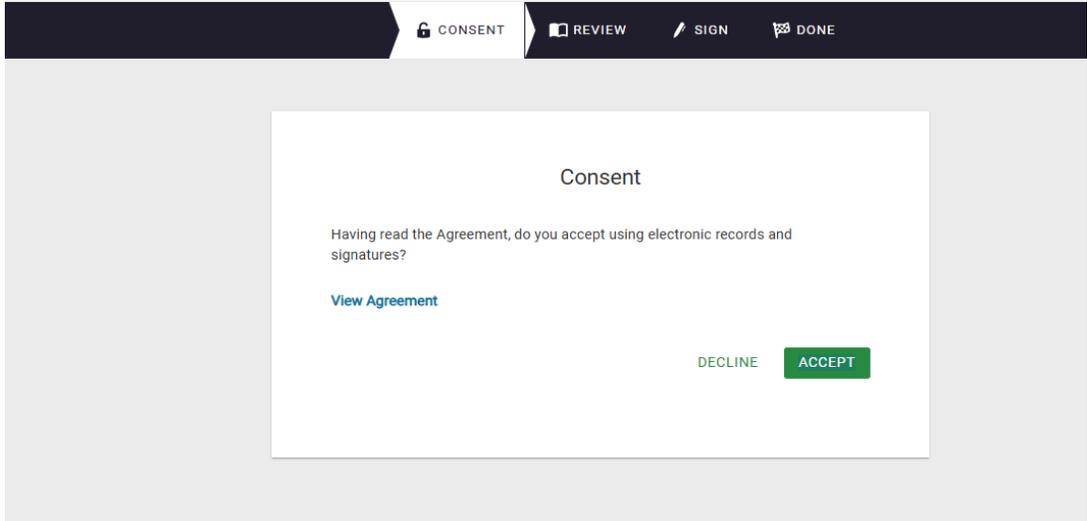
- 1. Borrower will receive email from [docmailer@solex.com](mailto:docmailer@solex.com), click "Initial Disclosure" hyperlink:



- 2. Borrower will be brought to disclosure website and must enter their last name and subject property zip code:



- 3. Borrower will "accept" the Electronic Records & Signatures Agreement to give consent:



4. Borrower will now be on the *review* screen. All documents highlighted in **yellow** on the left side of the screen must be viewed. Select the "Next Doc" to click through the package

Review your docs.

- 1003 Uniform Residential Loan Application - 1-2021 (Amy marie America)
- 1103 Supplemental Consumer Information Form (Andy Justin America)
- NJ Rate Lock - In Agreement
- Notice of Incomplete Application and Request for Additional Information
- Privacy Policy Notice
- Taxpayer Consent Form
- NJ Right to Choose Own Attorney
- NJ Choice of Insurer Notice
- Acknowledgment of Receipt of Loan Estimate
- Credit Inquiry Explanation Form (Andy Justin America)
- Credit Score Disclosure - A-3-H-3 (Andy Justin America)
- Credit Score Matrix
- 4506-C IVES Request for Transcript of Tax Return (Andy Justin America, 1040)
- Itemization of Fees (Spring EQ, LLC)
- ECOA Notice (Spring EQ, LLC)
- Written List of Providers
- Loan Estimate (Amy marie America)

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 4000012712 / 549300FIL8LFAQ04XC20400001271213 Agency Case No.

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

**1a. Personal Information**

<b>Name (First, Middle, Last, Suffix)</b> AMY MARIE AMERICA	<b>Social Security Number</b> 500-60-2222 <i>(or Individual Taxpayer Identification Number)</i>
<b>Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</b> RAINA PEREZ RAINA DIAZ	<b>Date of Birth (mm/dd/yyyy)</b> 01/01/1999
<b>Type of Credit</b> <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. <b>Your initials:</b> <i>AMA</i>	<b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	<b>Dependents (not listed by another Borrower)</b> Number <u>4</u> Ages <u>17, 11, 8, 3</u>
<b>Current Address</b> Street <u>27 BRIARWOOD DR</u>	<b>Contact Information</b> <b>Home Phone</b> _____ <b>Cell Phone</b> (334) 763-9393 <b>Work Phone</b> (334) 763-9393 Ext. _____ <b>Email</b> FWILKINSON@SPRINGEQ.COM

Unit # \_\_\_\_\_

Review all docs to begin signing. NEXT DOC

5. The navigation pane on the left side will be green when review is complete. Click "START"

Spring EQ

CONSENT REVIEW SIGN DONE

Click start to begin signing.

- Credit Inquiry Explanation Form (Andy Justin America)
- Credit Score Disclosure - A-3-H-3 (Andy Justin America)
- Credit Score Matrix
- 4506-C IVES Request for Transcript of Tax Return (Andy Justin America, 1040)
- Itemization of Fees (Spring EQ, LLC)
- ECOA Notice (Spring EQ, LLC)
- Written List of Providers
- Loan Estimate (Amy marie America)
- Notice of Intent to Proceed with Loan Application
- List of Homeownership Counseling Organizations
- Fair Credit Reporting Act Notice
- Certification and Authorization (Spring EQ, LLC)
- Method Consent Form
- Mortgage Broker Agreement
- Notice of Right to Request a Reconsideration of Value (ROV)
- Patriot Act Important Information About Procedures For Opening A New Account
- Second Lien Appraisal Receipt Form

### VERIFICATION OF RECEIPT OF APPRAISAL

AMERICA  
Loan #: 4000012712  
MIN: 101369840000127126

Date: **MAY 27, 2025**

Lender: **SPRING EQ, LLC**

Borrower(s): **AMY MARIE AMERICA  
ANDY JUSTIN AMERICA**

Property Address: **27 BRIARWOOD DR, VOORHEES, NJ 08043-4705**

The lender shall ensure that the borrower is provided a copy of any appraisal report concerning the borrower's subject property promptly upon completion at no additional cost to the borrower, and in any event no less than three business days prior to the closing of the loan. The borrower may waive this three-day requirement if such waiver is obtained at least three business days prior to the closing of the loan. Despite such waiver, the borrower may still receive a copy prior to closing, if required by law. The lender may require the borrower to reimburse the lender for the cost of the appraisal.

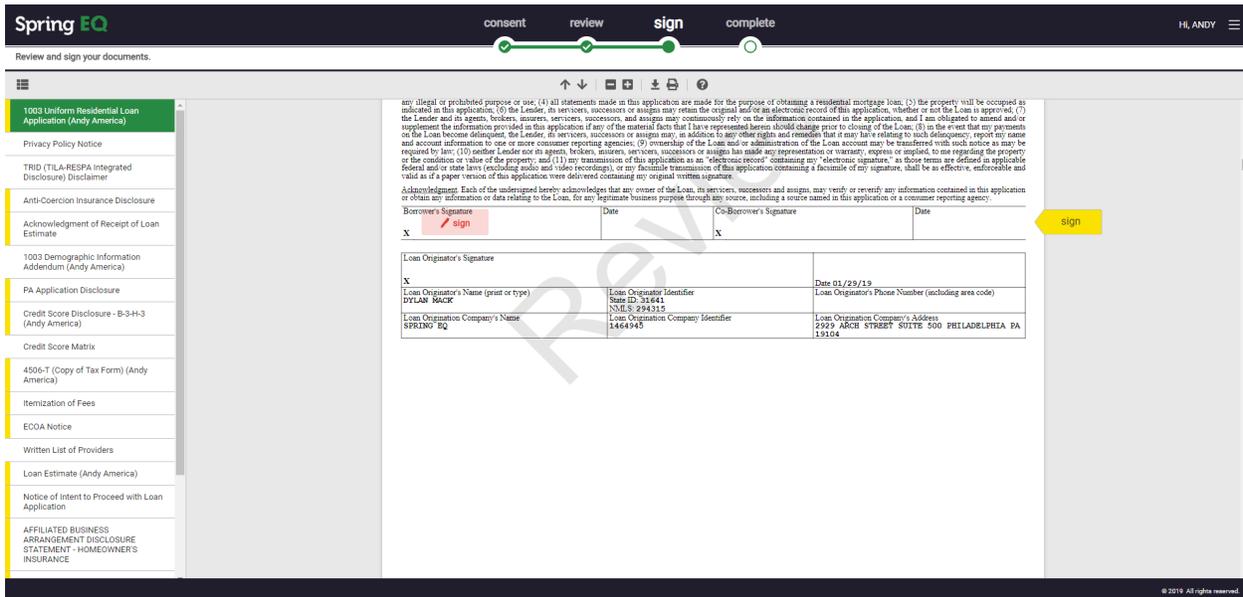
I/We the undersigned hereby acknowledge that I/we choose to receive a copy of any and all appraisal reports concerning the property listed above, no less than three business days prior to the closing of my/our mortgage loan.

To accommodate our scheduled closing date, I/we the undersigned hereby acknowledge that I/we wish to waive the requirement to receive a copy of any appraisal report concerning the property listed above no less than three business days prior to the closing of my/our mortgage loan. I/we are waiving the three-day requirement at least three business days prior to the closing of the loan. I/We understand that, despite this waiver, a copy of any appraisal report may still be provided to me/us before closing, if required by law.

**Appraiser Independence Requirements**

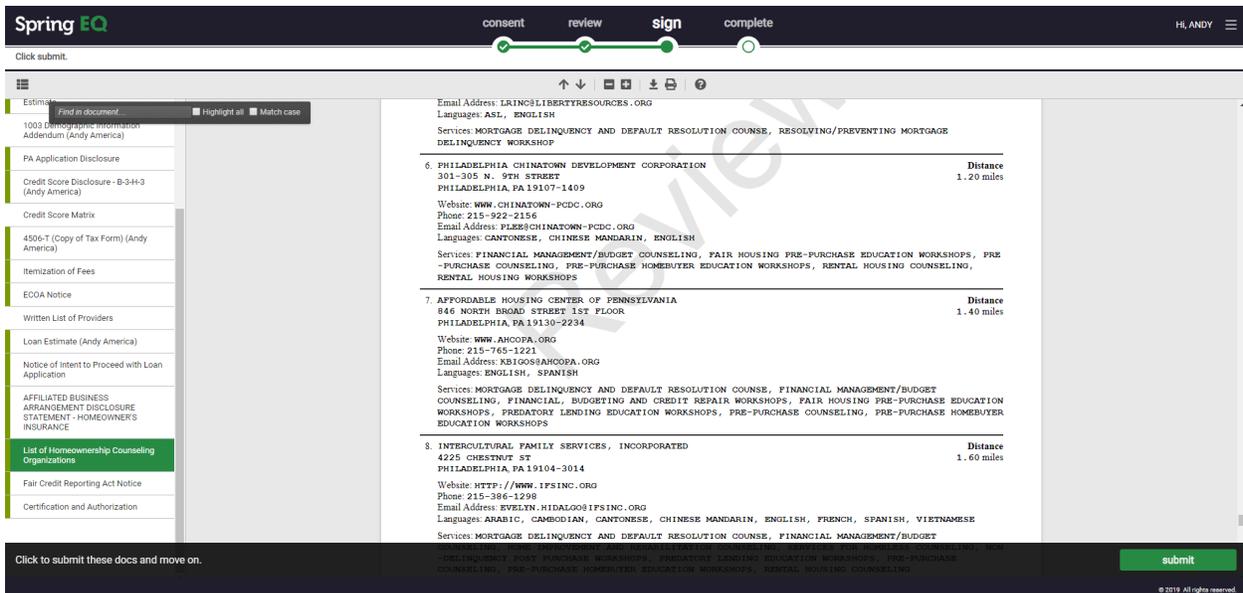
Click start to begin signing. START

6. The borrower will be brought to the *sign* screen. All documents requiring a signature are marked in yellow in the navigation pane on the left-hand side of the screen.
  - a. You will see a yellow sign flag where signatures are required
  - b. Borrower will need to click in the red box to apply the signature
  - c. As the borrower signs they will be automatically brought to the next document

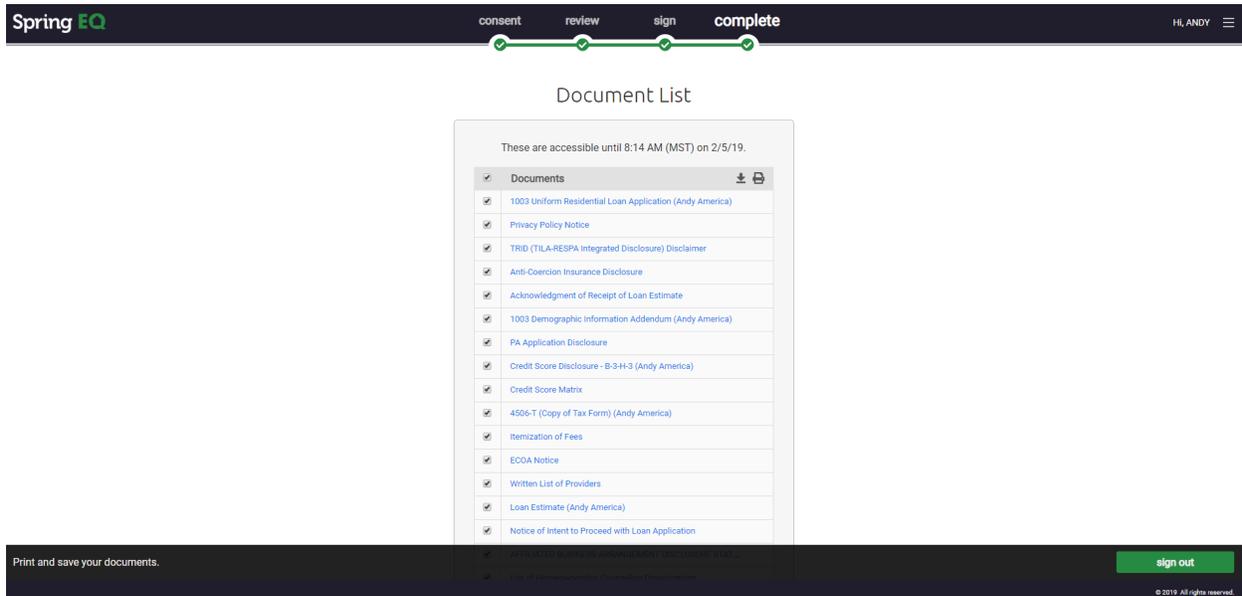


\*Please note - some documents such as the "credit inquiry form" may require the borrower to select a radio button and input an explanation.

7. Once all documents have been reviewed and all disclosures are signed, click the "submit" button will appear in the lower right-hand corner of the screen.



- Borrower will now be brought to the Document List screen where they will have the option to view, download, or print all or selected documents from the disclosures package.



- Please have the borrower click “Sign Out” to ensure that the documents are returned to Spring EQ with no issue.

**Congratulations! Your borrower has completed the Spring EQ E-sign Process!**