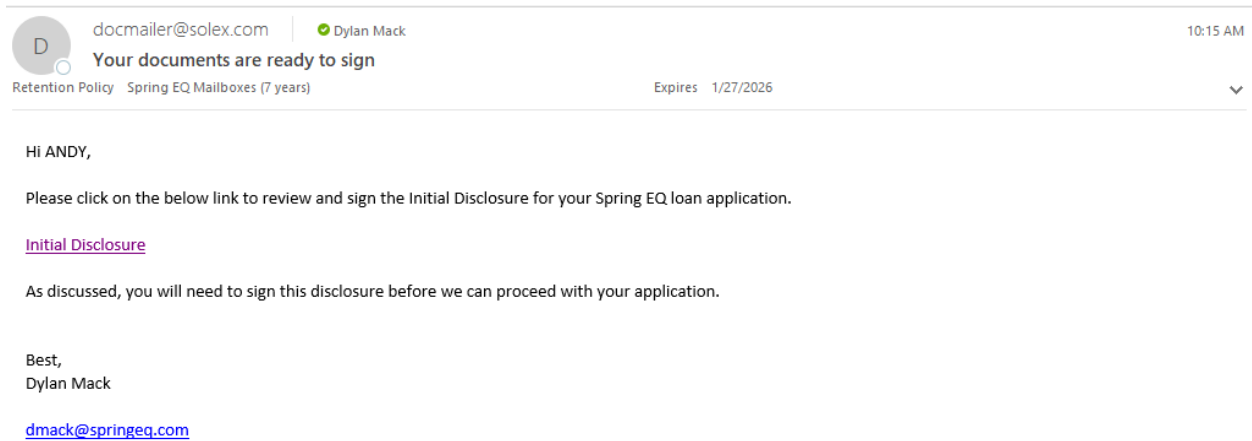
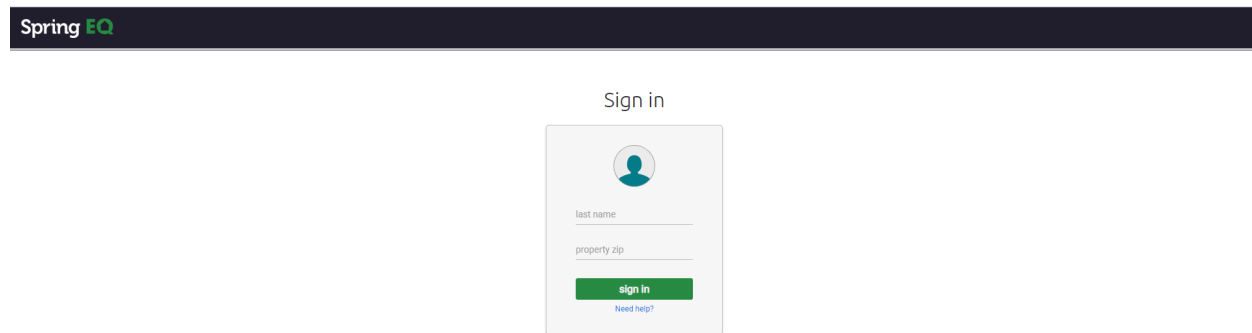


Spring EQ - Borrower E-sign Process

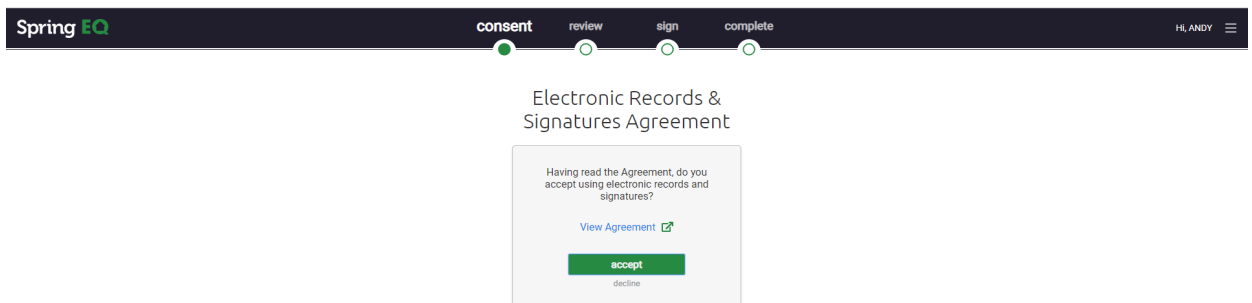
1. Borrower will receive email from docmailer@solex.com, click “Initial Disclosure” hyperlink:



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*:



- Borrower will now be on the *review* screen. All documents highlighted in **yellow** on the left side of the screen must be viewed to complete the review.

Spring EQ consent **review** sign complete HI, ANDY

Review your documents.

1003 Uniform Residential Loan Application (Andy America)

Privacy Policy Notice

TRID (TILA-RESPA Integrated Disclosure) Disclaimer

Anti-Coercion Insurance Disclosure

Acknowledgment of Receipt of Loan Estimate

1003 Demographic Information Addendum (Andy America)

PA Application Disclosure

Credit Score Disclosure - B-344-3 (Andy America)

Credit Score Matrix

4506-T (Copy of Tax Form) (Andy America)

Itemization of Fees

ECOA Notice

Written List of Providers

Loan Estimate (Andy America)

Notice of Intent to Proceed with Loan Application

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

Review all documents to enable signing.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when: the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification, or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage: VA Conventional Other (explain): _____ Agency Case Number: _____ Lender Case Number: 2000004129

Applied for: FHA USDA Rural Housing Service

Amount: \$50,000.00 Interest Rate: 6.999% No. of Months: 360 Amortization Type: Fixed Rate Other (explain): _____ GPM ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): 1234 MARKET STREET, PHILADELPHIA, PA 19103 No. of Units: 1

Legal Description of Subject Property (attach description if necessary): _____ Year Built: 0

LOAN PURPOSE:

Purpose of Loan: Purchase Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment

Refinance Construction-Permanent Home Equity Loan

Complete this line if construction or construction-permanent loan.

Year Lot Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____ (a) Present Value of Lot: \$ _____ (b) Cost of Improvements: \$ _____ Total (a + b): \$ _____

Complete this line if this is a refinance loan.

Year Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____ Purpose of Refinance: _____ Describe Improvements: made to be made

Cost: \$ _____

Title will be held in what Name(s): _____ Manner in which Title will be held: Sole Joint

Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): _____

III. BORROWER INFORMATION

Borrower: _____ Co-Borrower: _____

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

close

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- The navigation pane on the left side will be green when review (sign) is complete. Click "Continue":

Spring EQ consent **review** sign complete HI, ANDY

Click continue to begin signing.

1003 Uniform Residential Loan Application (Andy America)

Privacy Policy Notice

TRID (TILA-RESPA Integrated Disclosure) Disclaimer

Anti-Coercion Insurance Disclosure

Acknowledgment of Receipt of Loan Estimate

1003 Demographic Information Addendum (Andy America)

PA Application Disclosure

Credit Score Disclosure - B-344-3 (Andy America)

Credit Score Matrix

4506-T (Copy of Tax Form) (Andy America)

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Loan Estimate (Andy America)

Notice of Intent to Proceed with Loan Application

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Click continue to begin signing.

Uniform Residential Loan Application

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Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): _____

III. BORROWER INFORMATION

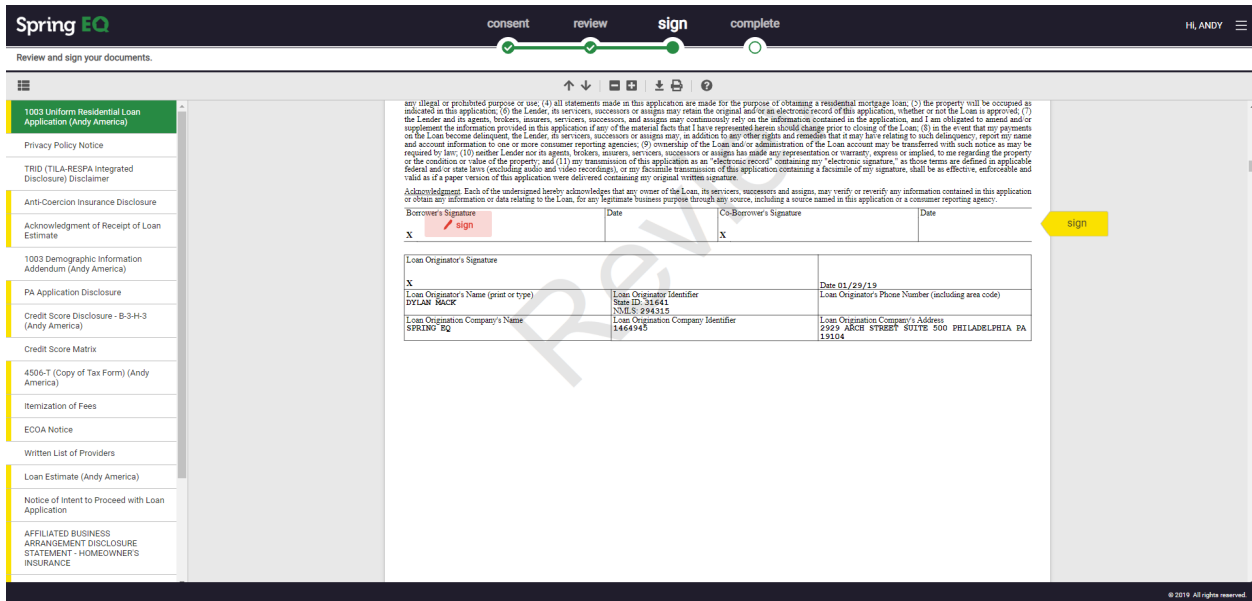
Borrower: _____ Co-Borrower: _____

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

continue

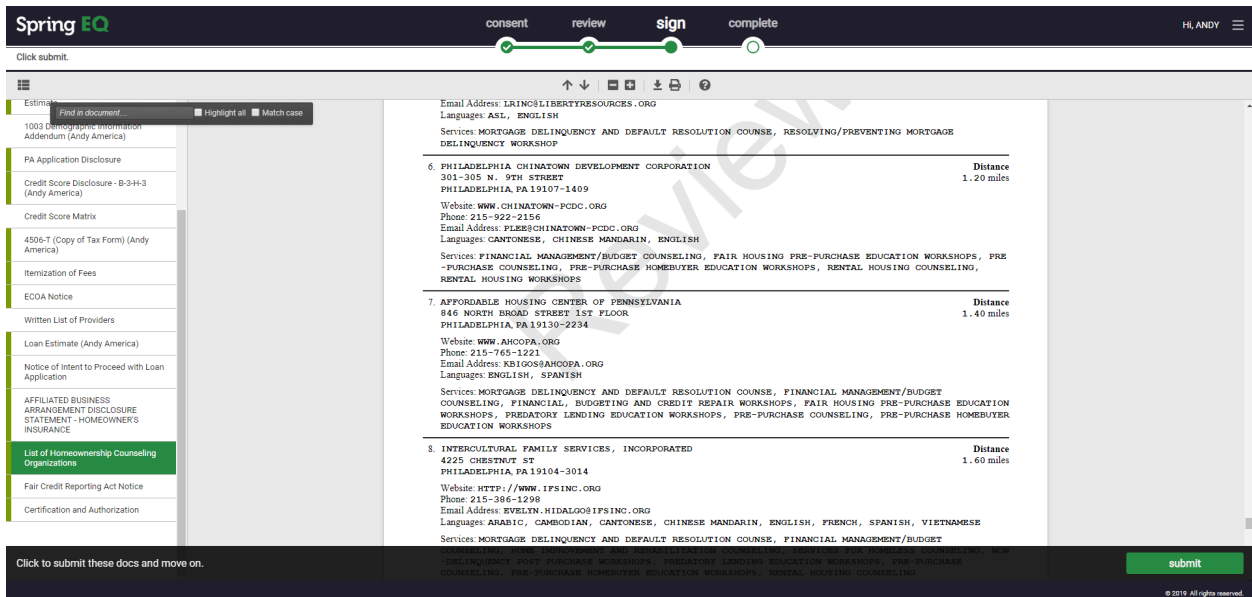
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6. The borrower will be brought to the *sign* screen. All documents requiring a signature are marked in yellow in the navigation pane on the left-hand side of the screen.
 - a. You will see a yellow sign flag where signatures are required
 - b. Borrower 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.

Spring EQ

consent review sign complete

Hi, ANDY

Document List

These are accessible until 8:14 AM (MST) on 2/5/19.

<input checked="" type="checkbox"/>	Documents	
<input checked="" type="checkbox"/>	1003 Uniform Residential Loan Application (Andy America)	
<input checked="" type="checkbox"/>	Privacy Policy Notice	
<input checked="" type="checkbox"/>	TRID (TILA-RESPA Integrated Disclosure) Disclaimer	
<input checked="" type="checkbox"/>	Anti-Coercion Insurance Disclosure	
<input checked="" type="checkbox"/>	Acknowledgment of Receipt of Loan Estimate	
<input checked="" type="checkbox"/>	1003 Demographic Information Addendum (Andy America)	
<input checked="" type="checkbox"/>	PA Application Disclosure	
<input checked="" type="checkbox"/>	Credit Score Disclosure - B-3-H3 (Andy America)	
<input checked="" type="checkbox"/>	Credit Score Matrix	
<input checked="" type="checkbox"/>	4506-T (Copy of Tax Form) (Andy America)	
<input checked="" type="checkbox"/>	Itemization of Fees	
<input checked="" type="checkbox"/>	ECOA Notice	
<input checked="" type="checkbox"/>	Written List of Providers	
<input checked="" type="checkbox"/>	Loan Estimate (Andy America)	
<input checked="" type="checkbox"/>	Notice of Intent to Proceed with Loan Application	

Print and save your documents.

sign out

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- 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!