

Spring EQ - Borrower E-sign Process

1. Borrower will receive email from <u>docmailer@solex.com</u>, click "Initial Disclosure" hyperlink:

D docmailer@solex.com Opylan Mack		10:15 AM
o rour documents are ready to sign		
Retention Policy Spring EQ Mailboxes (7 years)	Expires 1/2//2026	~
HI ANDY.		
Please click on the below link to review and sign the Initial Disclosur	e for your Spring EQ loan application.	
C C	, , , , , , , , , , , , , , , , , , , ,	
Initial Disclosure		
As discussed, you will need to sign this disclosure before we can pro	ceed with your application.	
Best,		
Dylan Mack		
dmack@springeq.com		

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*:

G CONSENT	REVIEW	🖊 SIGN	₩ DONE	
	Consent			
Having read the Agreement, c signatures?	lo you accept using (electronic record	Is and	
View Agreement				
		DECLINE	ACCEPT	

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	To be completed by the Lender	
- 1-2021 (Amy marie America)	Lender Loan No./Universal Loan Identifier 4000012712 / 549300PIL8LFAQ04XC204	400001271213 Agency Case No.
1103 Supplemental Consumer Information Form (Andy Justin America)	Uniform Residential Loan Application	
NJ Rate Lock - In Agreement	Verify and complete the information on this application. If you are applying for t directed by your Lender.	his loan with others, each additional Borrower must provide information as
Notice of Incomplete Application and Request for Additional Information		
Privacy Policy Notice	Section 1: Borrower Information. This section asks about your person as retirement, that you want considered to qualify for this loan.	al information and your income from employment and other sources, such
Taxpayer Consent Form	1a. Personal Information	
NJ Right To Choose Own Attorney	Name (First, Middle, Last, Suffix) AMY MARIE AMERICA	Social Security Number 500-60-2222 (or Individual Taxpayer Identification Number)
NJ Choice of Insurer Notice	Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth Citizenship (mm/dd/yyyy) Image: U.S. Citizen
Acknowledgment of Receipt of Loan Estimate	RAINA PEREZ RAINA DIAZ	01/01/1999 O Permanent Resident Alien O Non-Permanent Resident Alien
Credit Inquiry Explanation Form (Andy Justin America)	Type of Credit	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
Credit Score Disclosure - A-3-H-3 (Andy Justin America)	I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your initials: AMA	ANDY JUSTIN AMERICA
Credit Score Matrix	Marital Casture Descendants (ast lists day another Descendants)	
4506-C IVES Request for Transcript of Tax Return (Andy Justin America, 1040)	Marriad Status Dependents (not listed by another Borrower) Married Separated Ages 17, 11, 8, 3	Contact Information Home Phone
Itemization of Fees (Spring EQ, LLC)	O Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered	Cell Phone (334) 763-9393 Work Phone (334) 763-9393 Ext.
ECOA Notice (Spring EQ, LLC)	Reciprocal Beneficiary Relationship)	Email FWILKINSON@SPRINGEQ.COM
Written List of Providers	Current Address	≛ ⇔ 0
Loop Estimate (Amu marie America)	Street 27 BRIARWOOD DR	Unit #

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)		VERIFICATION OF RECEIPT OF APPRAISAL MBRICA Loan #: 4000012712	
Credit Score Matrix		Date: MAY 27, 2025	
4506-C IVES Request for Transcript of Tax Return (Andy Justin America, 1040)		Lender SPRING EQ. LLC	
Itemization of Fees (Spring EQ, LLC)			
ECOA Notice (Spring EQ, LLC)		Borrower(s): AMY MARIE AMERICA ANDY JUSTIN AMERICA	
Written List of Providers		Property Address: 27 BRIARWOOD DR, VOORHEES, NJ 08043-4705	
Loan Estimate (Amy marie America)			
Notice of Intent to Proceed with Loan Application		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	
List of Homeownership Counseling Organizations		closing of the loan. Ine borrower may waive this three-day requirement it 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.	
Fair Credit Reporting Act Notice		The fender may require the borrower to remindurse the render for the cost of the appraisal.	
Certification and Authorization (Spring EQ, LLC)		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.	
Method Consent Form		To accommodate our scheduled closing date, I/we the undersigned hereby acknowledge that I/we wish to waive the	
Mortgage Broker Agreement		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	
Notice of Right to Request a Reconsideration of Value (ROV)		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.	
Patriot Act Important Information About Procedures For Opening A New Account		Appraiser Independence Requirements	
Second Lien Appraisal Receipt Form	Click start to beg	in 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

Spring EQ		consent rev	iew sign	complete				HI, ANDY 😑
Review and sign your documents.		o(•	0				
:=		^ ↓	= 0 ± 0	0				
1003 Uniform Residential Loan Application (Andy America)	•	any illegal or prohibited purpose or use; (4) all stateme indicated in this application; (6) the Lender, its serviceri the Lender and its agents, brokers, insurers, servicers, supplement the information provided in this application or the Loop honome delicourte the Londer di actioner	nts made in this application are n , successors or assigns may retain successors, and assigns may conti if any of the material facts that I h	ade for the purpose of obtaining the original and/or an electronic nuously rely on the information ave represented herein should ch	ig a residential mortgage loan; (3) to c record of this application, whether n contained in the application, and sange prior to closing of the Loan; (8	the property will be occupied as or not the Loan is approved; (7) am obligated to amend and/or) in the event that my payments delinearing areas		
Privacy Policy Notice		and account information to one or more consumer repo- required by law; (10) neither Lender nor its agents, brok or the condition or value of the property; and (11) my the federal and/or state laws (exclusions autos and video rec-	, successors of anight may, in au rting agencies; (9) ownership of t ers, insurers, servicers, successors ansmission of this application as a ardines), or my facamile transmis	he Loan and/or administration of or assigns has made any represent in "electronic record" containing sion of this amplication containing	of the Loan account may be transfer ntation or warranty, express or impli g my "electronic signature," as those or a facsimile of my signature, shall	red with such notice as may be ad, to me regarding the property terms are defined in applicable be as effective, enforceable and		
Disclosure) Disclaimer		valid as if a paper version of this application were delive <u>Acknowledgment</u> . Each of the undersigned hereby acknow or obtain any information or data relating to the Loan, for a	red containing my original writter ledges that any owner of the Loan, my legitimate business purpose thro	a signature. its servicers, successors and assig- ugh any source, including a source	ns, may verify or reverify any informa te named in this application or a const	tion contained in this application mer reporting agency.		
Acknowledgment of Receipt of Loan Estimate		Borrower's Signature	Date	Co-Borrower's Signature	D	ate	sign	
1003 Demographic Information Addendum (Andy America)		Loan Originator's Signature	0.					
PA Application Disclosure		X Loan Originator's Name (print or type) DYLAN MACK	Loan Originator Identifier State ID: 31641		Date 01/29/19 Loan Originator's Phone Numbe	r (including area code)		
Credit Score Disclosure - B-3-H-3 (Andy America)		Loan Origination Company's Name SPRING EQ	NMLS: 294315 Loan Origination Company 1464945	Identifier	Loan Origination Company's Ad 2929 ARCH STREET SUITE 19104	dress 500 PHILADELPHIA PA		
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 STATEMENT - HOMEOWNER'S INSURANCE								
								© 2019 All rights reserved.

*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.



8. 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	conser	t review	sign (omplete	Hi, ANDY 🗮
	·	· ·	•	•	
		Docum	nent List		
	Th	ese are accessible until	I 8:14 AM (MST) on 2/	5/19.	
	× 1	ocuments		± 🖶	
	2 1	003 Uniform Residential Loa	an Application (Andy Ameri	:a)	
	e F	rivacy Policy Notice			
	e 1	RID (TILA-RESPA Integrated	Disclosure) Disclaimer		
	e 4	nti-Coercion Insurance Discl	losure		
	e 4	cknowledgment of Receipt of	of Loan Estimate		
	e 1	003 Demographic Informatio	on Addendum (Andy Ameri	ca)	
		A Application Disclosure			
	e c	redit Score Disclosure - B-3-I	H-3 (Andy America)		
	e (redit Score Matrix			
	e 4	506-T (Copy of Tax Form) (A	Andy America)		
	e 1	emization of Fees			
	Ø 6	COA Notice			
	✓ V	/ritten List of Providers			
	e 1	oan Estimate (Andy America	8)		
	4 🔊	otice of Intent to Proceed w	vith Loan Application		
Print and save your documents.	4 🗵	FFILIATED BUSINESS ARRAI	NGEMENT DISCLOSURE S	'AT	sian out
					© 2019 All rights reserved.

9. 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!