

How to eSign

You've signed the eConsent Agreement, which means we will be sending your loan disclosures electronically (via email). Follow these steps to eSign your loan documents quickly and easily! If you have any questions along the way, please reach out to your Loan Officer.

You may want to begin by looking through the [eSign Helpful Hints](#) on the last page of this document.

Step 1: Accessing Your Loan Documents

Once disclosures are sent, you will receive an email with the subject line: **Initial Loan Disclosures – On Behalf of Your Loan Officer**

Open the email and at the very bottom, select **Click here to visit the website**

IMPORTANT: In the next step you will be asked to enter your authorization code – enter **APMC** along with the **last 4 digits of your social security number**

Initial Loan Disclosures - On Behalf of Your Loan Officer

Doreen Ghusar <eFolder@elliemae.com>
 Sent: Mon 10/26/2015 5:17 PM
 To: Doreen Ghusar

Borrower: Testborrower
 Co Borrower:
 Loan Number: 000155753

Thank you for choosing for your home financing needs! You are receiving this email which is a request from your loan officer (Test Campaign) to sign documents associated with your loan.

This website is a secure, password-protected website that provides 24 - hour access. You can view, sign, and return required documents on this site. To access the site and view the documents, select the "Click here to visit the website" link below.

eSigning Disclosures:
 To complete the eSigning of your initial disclosures, you will be required to enter an authorization code in the format outlined below. ***The authorization code is case sensitive!***

When entering your authorization code, you will be required to enter APMC along with the last four digits of your social security number. There are no spaces in the authorization code. Example APMC4444

When eSigning
 CAPS)
 sign one at a time. Not doing so will cause issues
 our session to default back to the beginning.
 one sitting. The system doesn't allow you to

user ID – this could be due to an incompatible
 es Google Chrome to be downloaded to completed

user! If you want to backup to previous documents
 tions provided on the page. Using the back button
 it of your eSigning session.

ditional documents (**If Applicable**). If that's the case,
 n notated in your initial disclosure signing session or
 signing these disclosures, please fax or email them

back to the loan officer as soon as you are able.

Contact Support:
 If you need technical assistance during the e-sign process please contact Encompass support at 855-407-9724, or email [Encompass@apmortgage.com](#)

- * FHA Non-Borrowing Spouse Authorization and Certification
- * Energy-Efficient Mortgages Fact Sheet
- * FHA Lead Based Paint Disclosure
- * Vesting Form
- * Acknowledgement of Receipt of Your Home Loan Toolkit
- * HUD/V.A. Addendum to Uniform Residential Loan Application
- * Loans Where Credit Score is Not Available
- * FHA Electronic Signature Disclosure

[Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

Log in with the email and password you created when you first signed the eConsent Agreement

Log In

Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account.

Email:

Password:

Save this email address.

[Forgot Password?](#)

Click **Initial Loan Disclosures – On Behalf of Your Loan Officer**

Select your **name** and then click **eSign** to view and sign disclosures.

Loan Detail

Loan Number:	000155753	Loan Program:	Fixed
Amount:	\$186,000.00	Purpose of Loan:	Purchase
Property Address:	3000 Lava Ridge Court Roseville, CA 95661	Borrower Name:	John Testborrower

▼ **Initial Loan Disclosures - On Behalf of Your Loan Officer** 10/26/2015

▼ **John Testborrower**

Documents to Review (2 docs, 29 pages) ?

These documents are for your information only. You do NOT need to sign or return these documents.

- Initial Disclosure Letter
- Your Home Loan Toolkit

Documents to Sign (36 docs, 54 pages) ?

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the eSign button.
2. When prompted, enter the required password or answer the security questions.
3. Review the documents page by page, and then click the signature points to apply your electronic signature.
4. Once you finish eSigning, the signed documents are automatically sent to your loan originator.

Note: Both the borrower and co-borrower must eSign as needed to complete the process.

Documents to Sign

- Welcome Letter
- 1003 - URLA
- Loan Estimate

e Sign

You will be asked to enter an **authorization code** with the letters **APMC** and the **last 4 digits of your social security number** (e.g. APMC1234)

Then click **Next**

eSign Disclosures 1 Verify Identity

Step 1. Welcome John Testborrower, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code:

Next > **Cancel**

Step 2: eSigning

On all documents, click and type your name whenever you see this icon

eSign Disclosures 1 Verify Identity

Step 2. Review the documents below and click the signature point to apply your electronic signature.

Read the documents below and click all the signature points before you continue. Your name and today's date will be automatically populated. If you need to print or read the entire document prior to signing, click [Preview All Documents](#).

Viewing 1 of 41 pages 2% complete 1003 - URLA (Page 1)

**American Pacific Mtg Corp dba Ability Mortgage
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 **Sign Here** **Co-Borrower**

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			790

Click **Next Page** and repeat the process until completed

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev.6/09)
1003 Page 1 (Letter) ~ 04/2011 ~ Encompass360®

Page 1 of 5



Fannie Mae Form 1003 7/05 (rev.6/09)


< Previous Page **Next Page >** Cancel

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X Borrower Sign Here	Date	Co-Borrower's Signature: X	Date
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Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev.6/09)
1003 Page 5 (Letter) ~ 04/2010 ~ Encompass360®

Page 5 of 5



Fannie Mae Form 1003 7/05 (rev.6/09)

< Previous Page **Next Page >** Cancel

When all pages have been signed, click **Finish**

I/we acknowledge receipt of this disclosure by signing below.

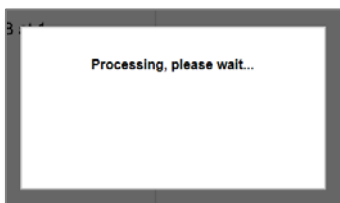
John Homeowner 1/29/2014

Borrower	Date
Co-Borrower	Date



Finish Cancel

Once you complete signing each page, a message will appear that it is processing and then a message will appear that you are finished



Congratulations! You've successfully finished eSigning.

The co-borrower must eSign to complete this process. Does the co-borrower want to eSign now?

Yes, Co-borrower eSign **No, Go Back to Loan Detail**

If there **IS** a co-borrower, they will need to click **Yes, Co-borrower eSign** and go through the process again to sign the documents.

If there **IS NOT** a co-borrower, click **No, Go Back to Loan Detail** and you are done! Repeat process for all loan documents.

Once the co-borrower completes the signing, the same message will appear again. Click **No, Go Back to Loan Detail** and you are done! Repeat process for all loan documents.

eSign: Helpful Hints

1. **Authorization Code** – Case sensitive (APMC in ALL CAPS) and last 4 digits of each borrower’s social security number
2. **Married Borrowers** – Each borrower must sign separately one at a time – not doing so will cause the session to default back to the beginning
3. **Complete the e-sign process in one sitting** – The system does not allow borrowers to stop and then re-start the process – once you start you must complete the eSign process
4. **Blank screen after creating a user ID** – This can occur if you have an incompatible version of Internet Explorer – try using Google Chrome to complete the eSign process (this will require that you download Google Chrome if you have not done so already – it’s free)
5. **DO NOT use the back button on your browser!** If you want to go to previous documents in your signing session, use the “Previous” button provided on the page; using the “Back” button on the browser will cause you to be locked out of your eSigning session

Wet Sign Disclosures:

In some instances, your Loan Officer may ask you to print, sign and date additional documents (we call this **wet signing**). Check with your Loan Officer to see if they would like you to go into the eSign portal to obtain the documents yourself, or if they will provide them for you. After signing these disclosures, please fax or upload them to the portal and notify your Loan Officer.

Technical Support

For technical support during the eSign process, contact Encompass Support at 855-407-9724 or e360support@apmortgage.com.