

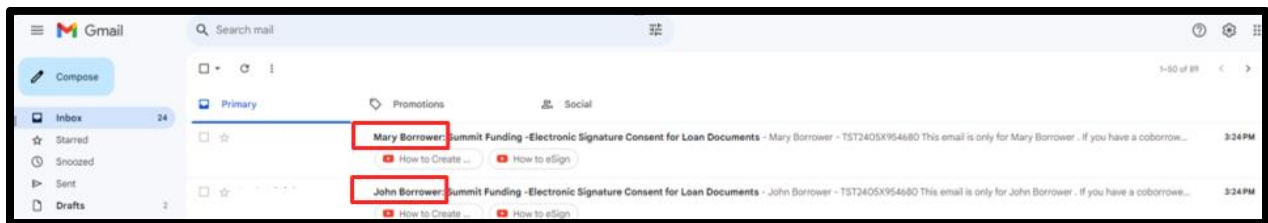
# Applicant Portal

## Create Account/Electronic Consent/eSigning Disclosures

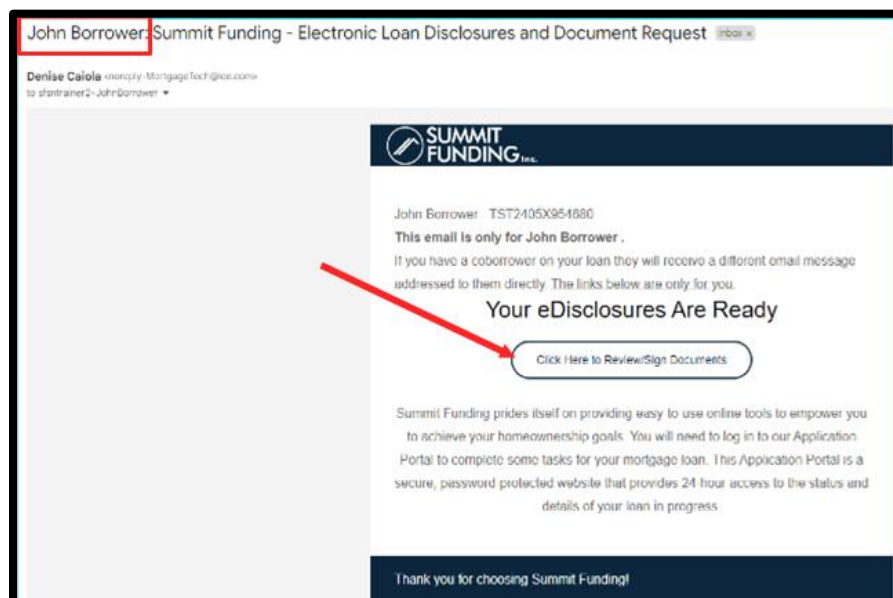
### Create Account:

You will receive an email from your Loan Officer

*\*If application has a co-borrower, each applicant will need to open the email addressed to them*



Confirm the email is addressed to you, open and **Click** the box "Click Here to Review/Sign Documents"



From the Log In screen **click** "Create Account"

Log In

Hello John.  
If you are not John please do not continue. Check the email you received to make sure you are logging into the appropriate account.

Username

Password

Remember me

Log In

[Forgot your username or password?](#)

Don't have an account?  
[Create Account](#)

**Enter;**

Your first and last name

Email address and confirm your email address

Phone number and **select** "Phone Type" from dropdown

Create an Account

Your privacy is very important to us. Help us protect your personal information by setting up a secure account. This will allow you to complete the application, provide documentation needed to process, sign important forms and communicate with us. By continuing, you agree to our privacy policy published on this site.

If you already have an account, [log in here](#)

First Name \*

Last Name \*

Email Address \*

Confirm Email Address \*

Phone Number \*  Phone Type \*



**Create** a Username and Password

**Check** "I'm not a robot"

**Click** "Create Account"

The screenshot shows a registration form with the following elements:

- Username \***: A text input field containing "JohnnBorrower".
- Password Requirements**: A list of requirements:
  - Between 8 and 64 characters
  - At least one lowercase character
  - At least one uppercase character
  - At least one special character
  - At least one numeric character
- Password \***: A text input field with a masked password "....." and an eye icon to toggle visibility.
- Confirm Password \***: A text input field with a masked password "....." and an eye icon to toggle visibility.
- Verification**: A box containing a green checkmark, the text "I'm not a robot", and a reCAPTCHA logo with links for "Privacy" and "Terms".
- Buttons**: A dark blue "Create Account" button and a white "Cancel" button.

Red boxes highlight the Username field, the Password and Confirm Password fields, and the reCAPTCHA box. Red arrows point to the "I'm not a robot" text and the "Create Account" button.

**Electronic Consent:**

From the Log In Screen;

**Enter** Username & Password

**Check** "Remember Me" if you prefer

**Click** "Log In"

\*If you have forgotten your Username or Password, click on the specific hyperlink to assist in retrieving the credentials

**Log In**

Hello John.

If you are not **John** please do not continue. Check the email you received to make sure you are logging into the appropriate account.

Username  
JohnBorrower

Password  
.....

Remember me

**Log In**

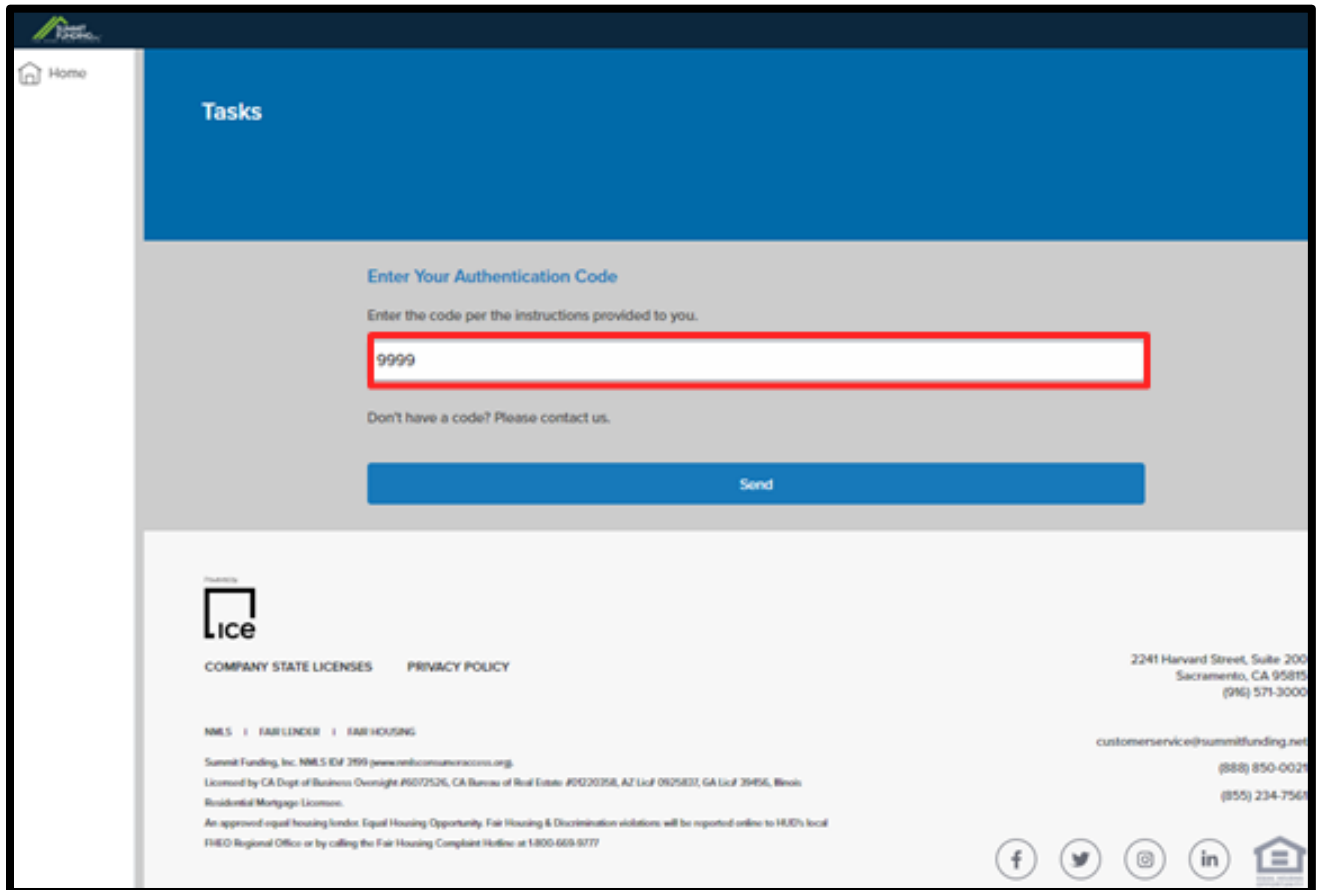
[Forgot your username or password?](#)

Don't have an account?

Create Account

Once logged in you will be prompted to **enter** your 4-digit authentication code (this is typically the last 4 digits of your S.S. number)

\*If you require assistance reach out to your Loan Officer



To agree to electronic consent, **read and review** the Electronic Consent Agreement

**Scroll** down to bottom and **select** "Agree."

**UPDATING YOUR CONTACT INFORMATION**  
It is your responsibility to provide us with an accurate and complete email address and other contact information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by contacting our representative that invited you to review Communications on the Platform or by contacting us at:

Phone: 855-234-7561  
Mailing Address: 2125 Butano Drive, Suite 150, Sacramento, CA 95825

We are not liable for your failure to receive notification of the availability of electronic Communications if your email address on file is invalid, your email or Internet service provider filters the notification as "spam" or "junk mail," there is a malfunction in your computer, browser, Internet service and/or software, or for other reasons beyond our control.

**REQUIRED HARDWARE/SOFTWARE**  
To create and receive electronic Communications using the Platform, you must have access to:

- A Current Version (defined below) of an Internet browser we support;
- A connection to the Internet;
- A Current Version of a program that accurately reads and displays PDF files;
- A Current Version of an email management program;
- A device (e.g., a computer, tablet, laptop, etc.) and an operating system capable of supporting all of the above; and
- If you are participating in a remote notarization session, you must have, and your device and operating system must support, a web camera, microphone and speakers.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address and an alternate means of second factor authentication.

By "Current Version," we mean a version of the software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with the Platform.

If the hardware or software requirements for the Platform change, and that change would create a material risk that you would not be able to access or retain electronic Communications, the changes will be described in an updated version of this E-Consent which will be made available to you when you next access the Platform. You may then elect to consent to such updated E-Consent and the revised requirements specified therein before receiving, viewing and/or executing any other Communications using the Platform. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such Communications will be mailed to you.

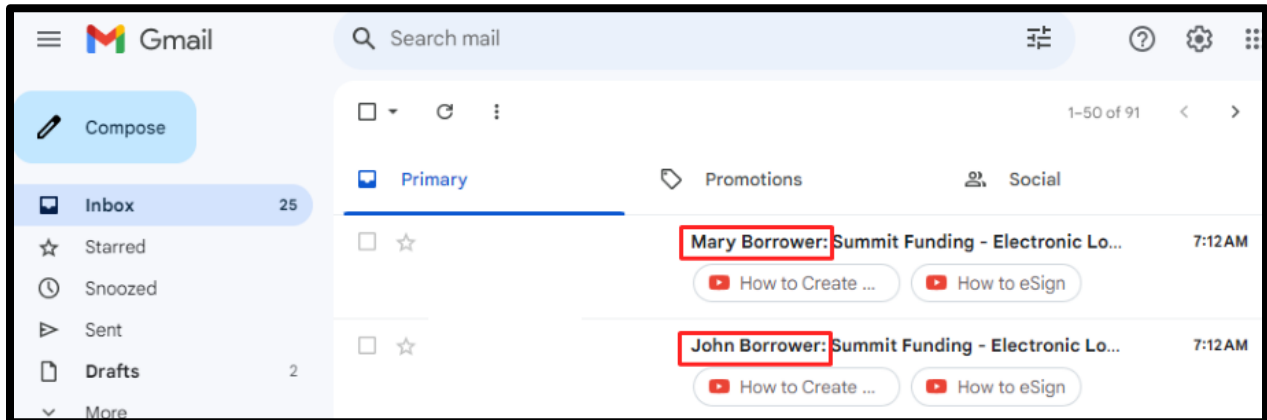
**AGREEMENT**  
By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this E-Consent and you understand this E-Consent;
- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

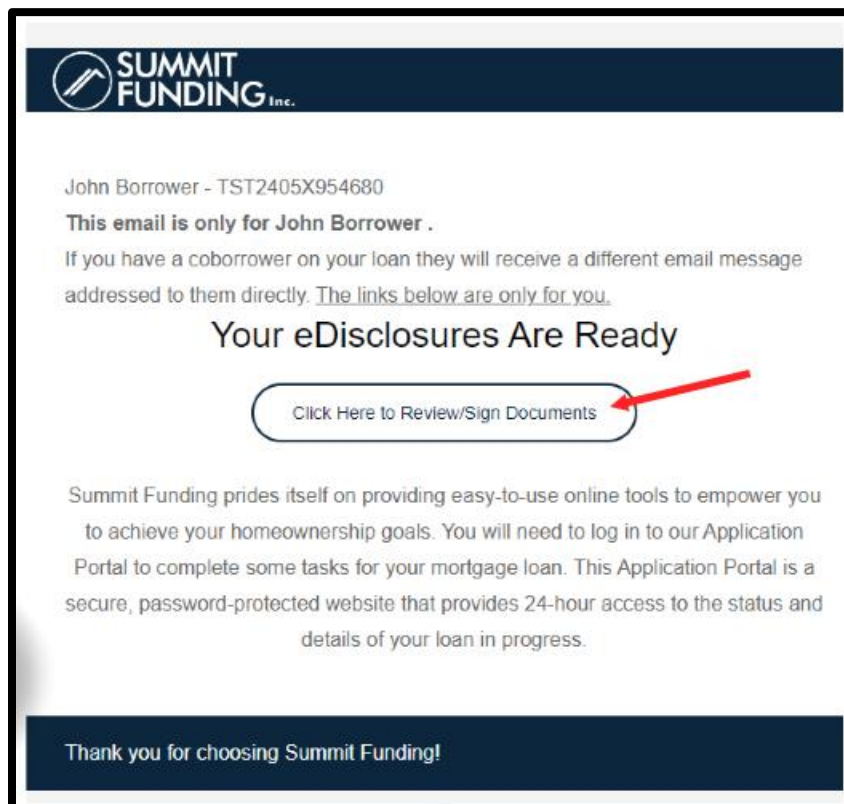
Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

**eSigning Disclosures:**

The borrower and co-borrower will each receive an email from the Loan Officer (or their team)



**Click** the “Click Here to Review/Sign Documents” button



**Enter** your login and password

**Click** “Log in”

**Log In**

**Hello John.**  
If you are not **John** please do not continue. Check the email you received to make sure you are logging into the appropriate account.

Username  
JohnBorrower

Password  
.....

Remember me

**Log In**

Forgot your [username](#) or [password](#)?

Don't have an account?

[Create Account](#)

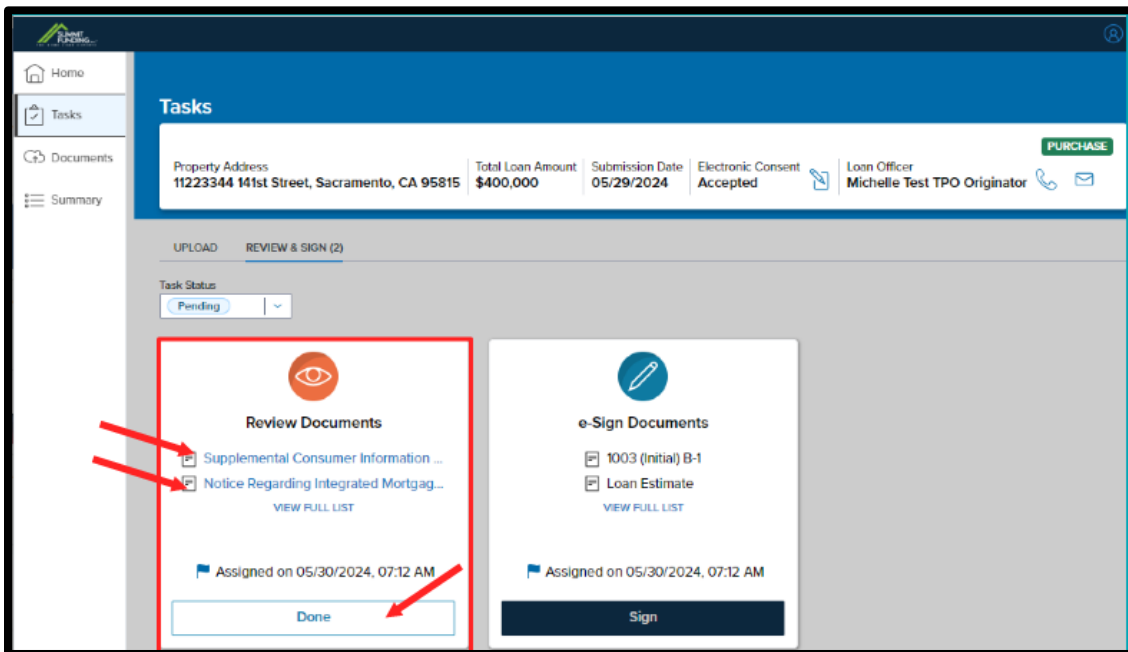


There will be two tiles present, one “Review Documents” and the other “e-Sign Documents”

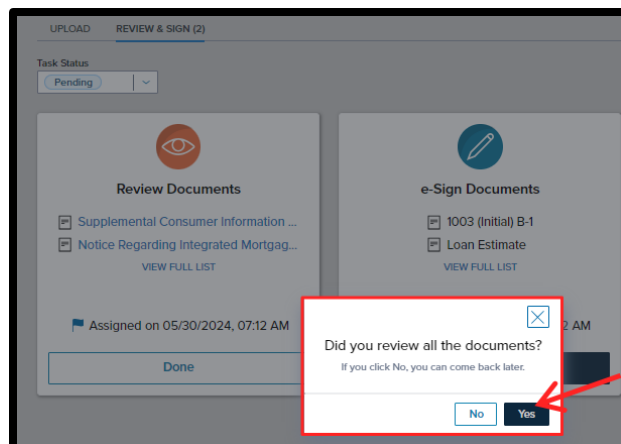
**“Review Documents”**

**Click** the hyperlink for each document to open and review (do this for all documents)

After all documents have been reviewed, **click** “Done”

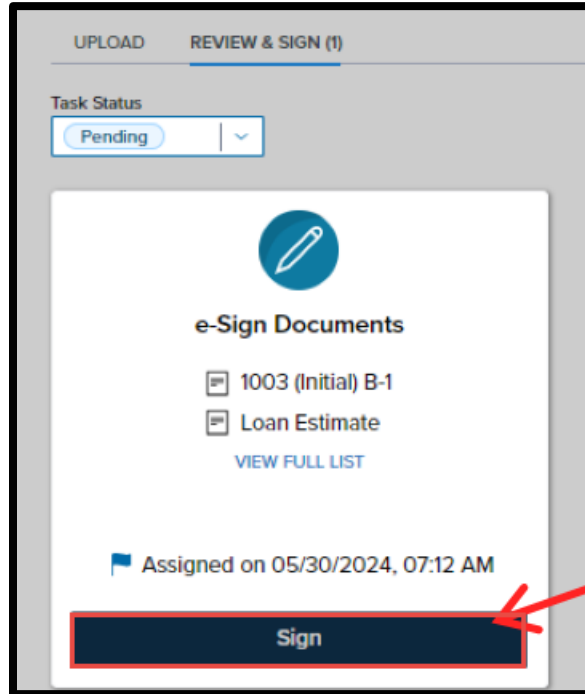


A pop up will ask if you have reviewed all the documents, **select** “Yes”

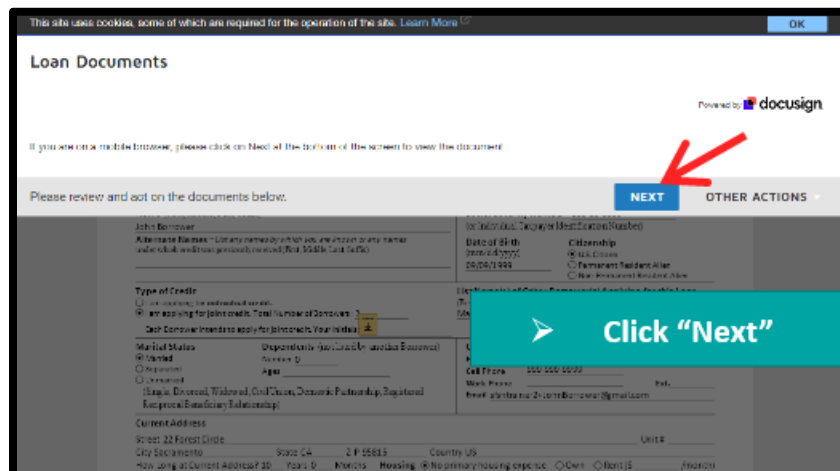


**“e-Sign Documents”**

Click “Sign” button to open the disclosure package



Click “Next”



Click "Start"

The screenshot shows the top of the 'Uniform Residential Loan Application' form. A red box highlights the 'START' button in the top left corner, with a red arrow pointing to it. The form header includes the text 'To be completed by the Lender:' followed by 'Lender Loan No./Universal Loan Identifier TST2405X954680/' and 'Agency Case No.'. Below this is the title 'Uniform Residential Loan Application' and a sub-section 'Section 1: Borrower Information'.

Click the first yellow box to "Initial"

This screenshot shows the '1a. Personal Information' section of the form. A blue arrow points to the 'INITIAL' button at the bottom left. A yellow box highlights a 'Required - Initial Here' label next to a dropdown menu, with a red arrow pointing to it. The form contains fields for Name (John Borrower), Social Security Number (999-99-9999), Date of Birth (09/09/1999), and Citizenship (U.S. Citizen). There are also radio buttons for 'Type of Credit' and a section for 'List Name(s) of Other Borrower(s) Applying for this Loan'.

Select/draw signature and click "Adopt and Initial"

The screenshot shows a dialog box titled 'Adopt Your Initials'. It prompts the user to 'Confirm your name, initials, and signature.' The 'Full Name' field contains 'John Borrower' and the 'Initials' field contains 'JB'. Below these fields are three buttons: 'SELECT STYLE', 'DRAW', and 'UPLOAD', with 'SELECT STYLE' highlighted by a red box. A preview section shows a signature 'John Borrower' and initials 'JB' with a DocuSigned ID. At the bottom, there is a red box around the 'ADOPT AND INITIAL' button, with a red arrow pointing to it. A 'CANCEL' button is also visible.

**Scroll** through and **sign/initial** by **clicking** on the yellow boxes throughout the disclosure package

\*Some documents require additional information/input

When complete, **click** “Finish”

This screenshot shows a digital document for a loan application. At the top right, there is a blue button labeled "FINISH" and a link for "OTHER ACTIONS". The document contains several sections of text, including:
 

- Knowledge and belief regarding the real estate transaction.
- Property's Security: The loan will be secured by a mortgage or deed of trust.
- Property's Appraisal, Value, and Condition: The lender has not made any representation or warranty about the property.
- Electronic Records and Signatures: The lender and other participants may keep a paper or electronic record.

 Below the text, there is a signature line for "John Borrower" with a date field. A yellow box highlights a "Required - Sign Here" icon next to the signature line. At the bottom of the document, there is a "Section 7: Military Service" section with a form for "Military Service of Borrower".

**Log Out:**

**Click** the silhouette in top right corner and **select** “Logout”

This screenshot shows a user profile menu. At the top right, there is a small silhouette icon representing the user. A dropdown menu is open, showing three options: "Change Password", "Contact Information", and "Logout". A red arrow points to the "Logout" option. At the bottom of the screen, there is a status bar that says "Electronic Consent Accepted" and "Loan Officer Michelle Test TPO ...".