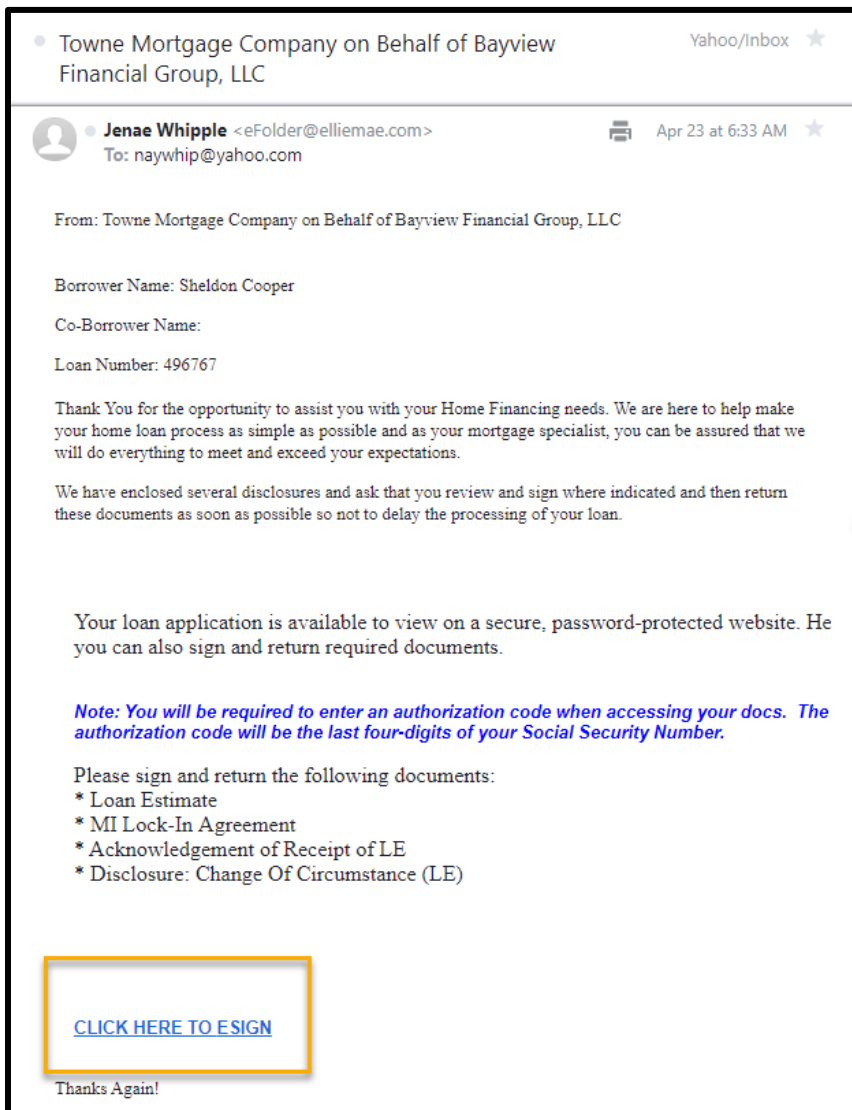




**To assist borrowers with our e-signing process, this will be a step by step of what the borrower is experiencing in the Portal when they e-sign.**

1. Borrower receives an e-mail from 'Towne Mortgage Company on Behalf of...\*insert your TPO Company name\*'
  - a. The 'CLICK HERE TO E SIGN' link is displayed after the list of disclosures.



# Step by Step on E-Signing

2. After the borrower clicks the link, they will be brought to our portal to create an account.
  - a. The required items for the borrower to complete are..
    - i. The digits for the subject property address (Example for the address, 126 Hill Dr. – the borrower will put in 126)
    - ii. Their first name
    - iii. Their last name
    - iv. Their own unique password for the portal (must enter it twice to confirm)
  - b. After the required fields are complete, the borrower will click Create New Account at the bottom.

**TOWNE**  
MORTGAGE COMPANY

### Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

\*Please verify the following question.

Subject Property Street Number:  ABC Dr, Grand Blanc, MI 48439  
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email:  naywhip@yahoo.com

\*First Name:

\*Last Name:

\*New Password:

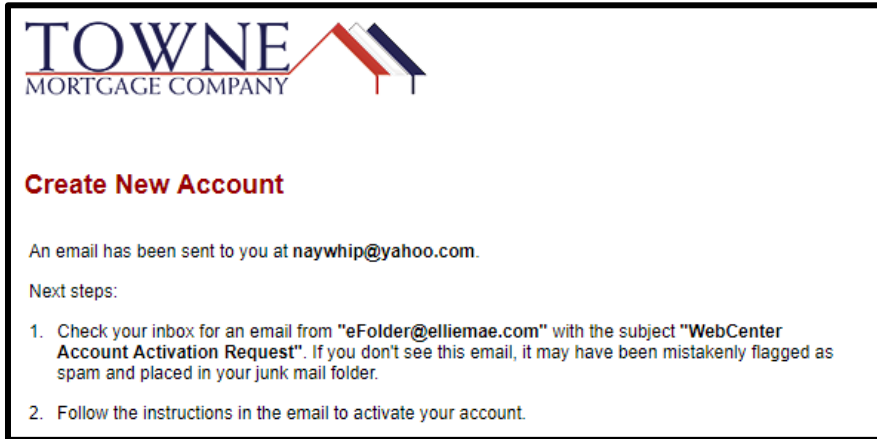
\*Re-enter New Password:

The password must contain:  
Minimum password length is 6.  
Maximum password length is 20.

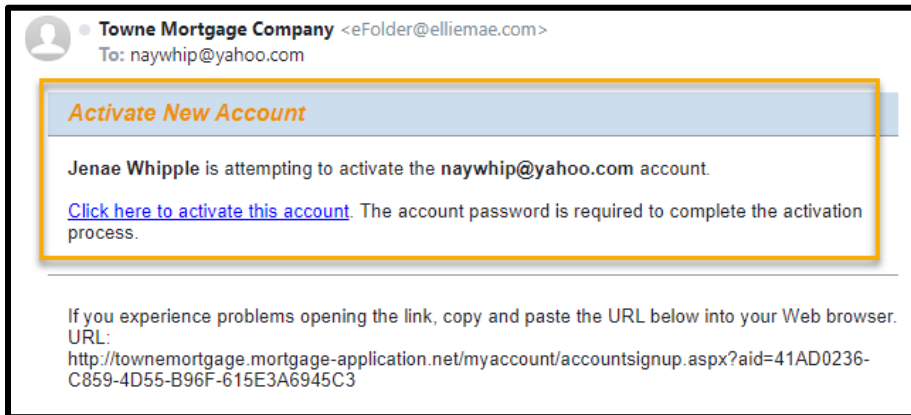
\*= Required

**Note:** Keep in mind, the borrower will need to choose their own password to log into the Portal each time. This is separate from the Authorization Code (last 4 of their Social Security Number) needed to sign the documents.

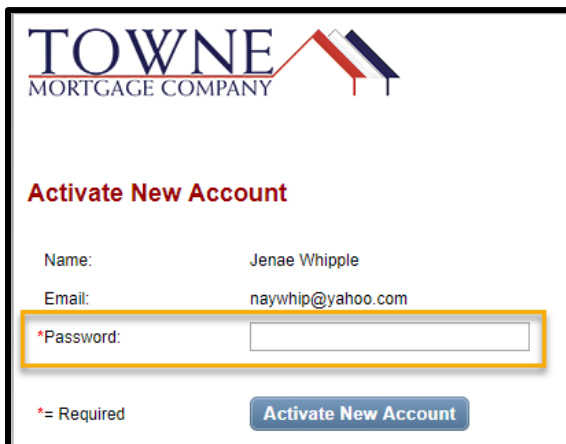
- The borrowers will be directed back to their e-mail to activate their account.



- The second e-mail they receive will have a link to activate.

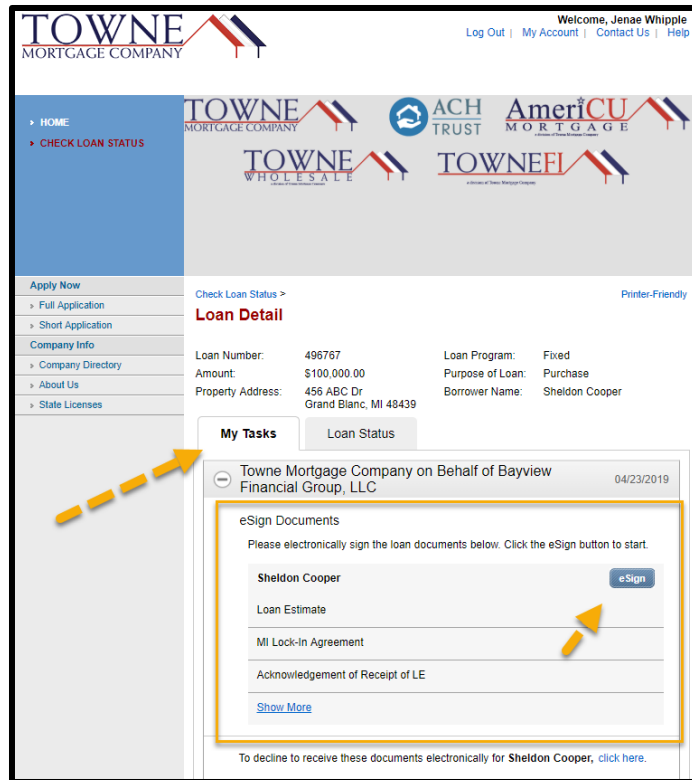


- Clicking the link will bring them back to the Portal to input their unique password.

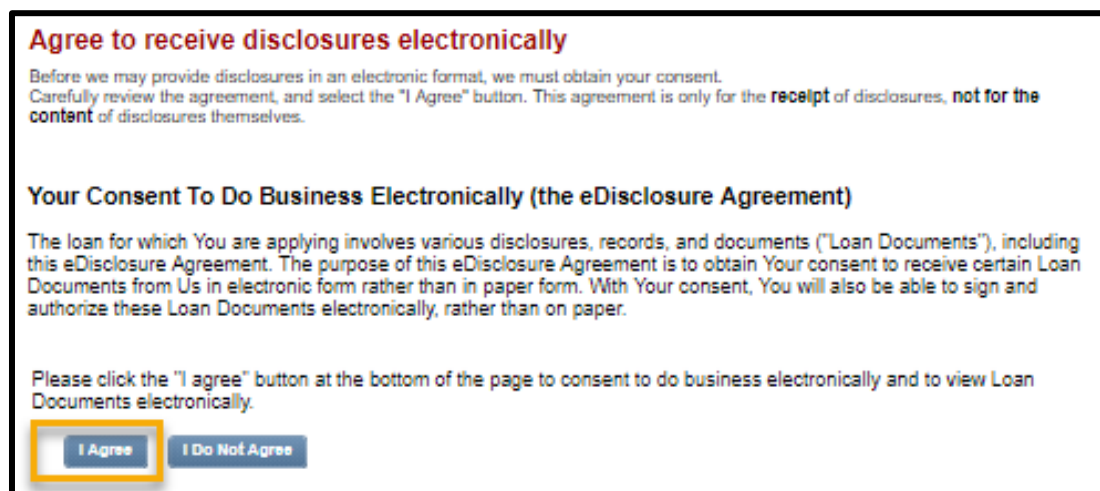


# Step by Step on E-Signing

6. Once signed in, the borrower will be brought to the Loan Detail section of the Portal. The 'My Tasks' tab will show any documents to be signed.
  - a. They will click the 'eSign' button.



- b. The first time the borrower goes to e-sign, they will need to agree to e-consent by clicking the 'I Agree' at the bottom of the e-consent disclosure.



# Step by Step on E-Signing

- Once the borrower agrees to e-consent, they will need to put their Authorization Code in to verify their identity. This will be the last 4 digits of their SSN.

**eSign Disclosures** 1 Verify Identity

**Step 1. Welcome Sheldon Cooper, please enter the authorization code to verify your identity.**

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

Authorization Code: ?

[Next >](#) [Cancel](#)

- Borrowers will need to click Next to view the disclosures.

**Loan Documents** Powered by DocuSign

Please review and act on the documents below. [NEXT](#) [OTHER ACTIONS](#)

**Towne Mortgage Company**  
2170 E. Big Beaver Road, Suite A - Troy, MI 48083 Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

LOAN TERM	30 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
DATE ISSUED	2/28/2019

- Then they will click Start on the left side to guide them to each place to sign.

Please review and act on the documents below. [FINISH](#) [OTHER ACTIONS](#)

[START](#)

**Towne Mortgage Company**  
2170 E. Big Beaver Road, Suite A - Troy, MI 48083 Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

LOAN TERM	30 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
LOAN ID #	496767
DATE ISSUED	2/28/2019
APPLICANTS	Sheldon Cooper

# Step by Step on E-Signing

10. The borrower will need to click on the yellow box above their name on the signature line to 'create' their e-signature.

Select the sign field to create and add your signature. **FINISH** OTHER ACTIONS

Lock-in Fee Amount: **N/A** Rate of Interest: **5.000 %**  
This Rate of Interest is guaranteed through the following Expiration Date: **April 5, 2019**  
Additional Terms and Conditions applicable to this guarantee:

This agreement shall not extend beyond the Expiration Date listed above unless the agreement is extended in writing by all the parties.

**ACKNOWLEDGEMENT**  
By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Required - Sign Here  
Sign  
SHELDON COOPER

4/23/2019 | 07:29:36 PDT  
DATE

**SIGN**

- a. A default signature will appear, but they can click Change Style to edit.

**Adopt Your Signature**

Confirm your name, initials, and signature.

\* Required

**Full Name\*** Sheldon Cooper **Initials\*** SC

**SELECT STYLE** DRAW

**PREVIEW** [Change Style](#)

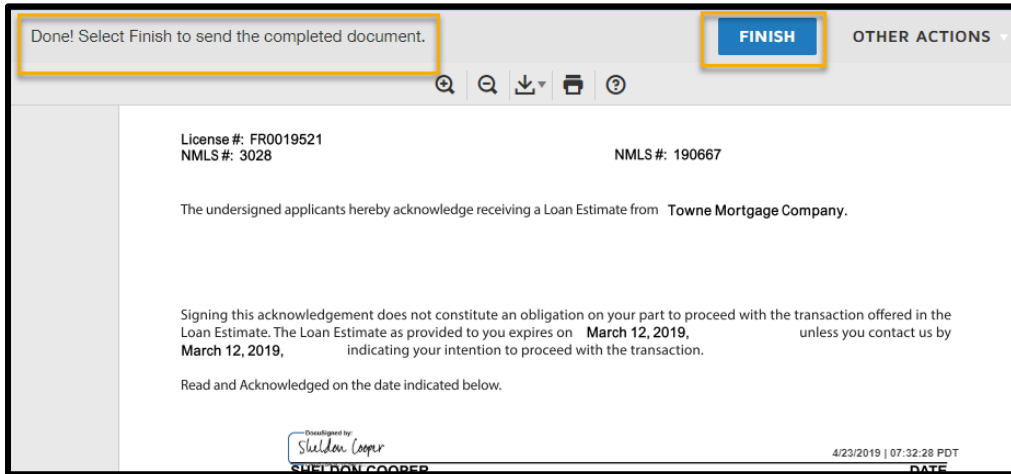
DocuSigned by:  
Sheldon Cooper  
DA052B43C1E54FE... DS  
SC

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN** CANCEL

# Step by Step on E-Signing

11. Once they have clicked 'Adopt and Sign' – the borrower will need to click sign until all the required yellow boxes are signed. After all are completed, click Finish at the top.



12. After clicking Finish, the borrower will be brought back to the My Tasks tab in the Portal to complete any remaining tasks. If a package has been signed successfully, it will display 'eSigned' with a green check mark.

