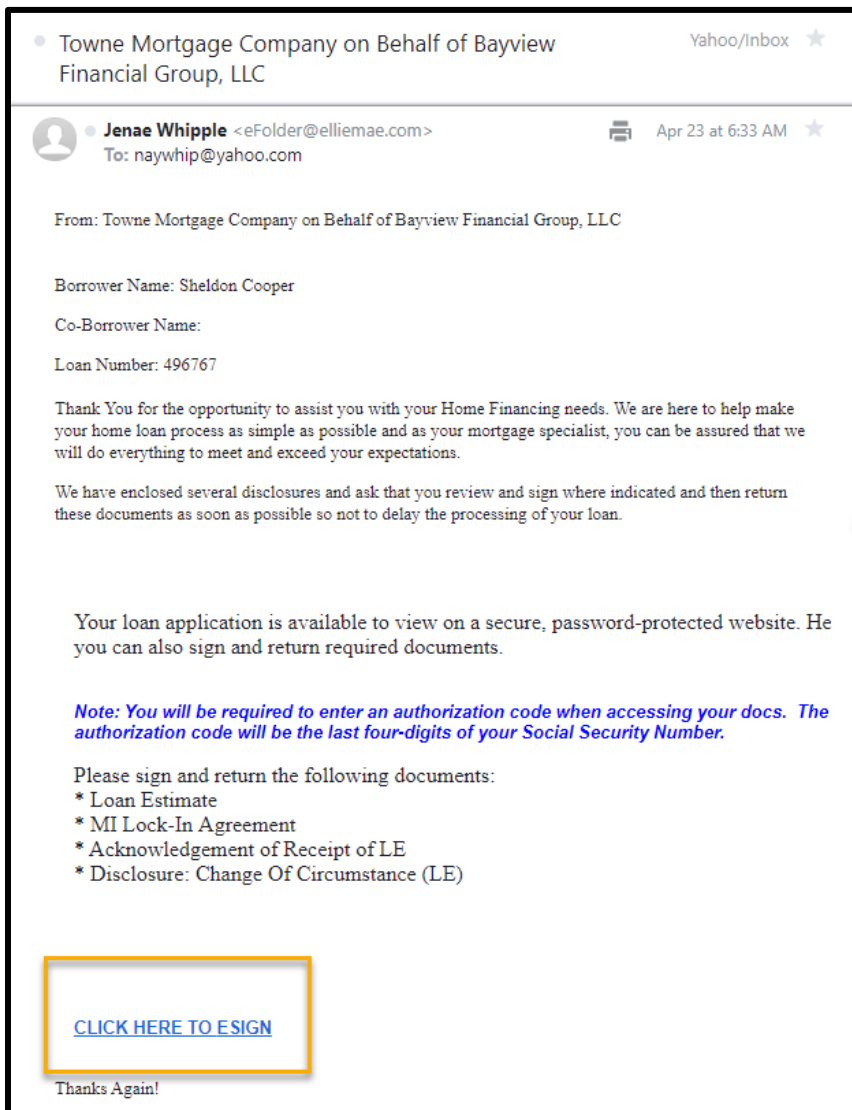**To assist borrowers with our e-signing process, this will is a step by step of what the borrower is experiencing in the Portal when they e-sign.**

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.

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.
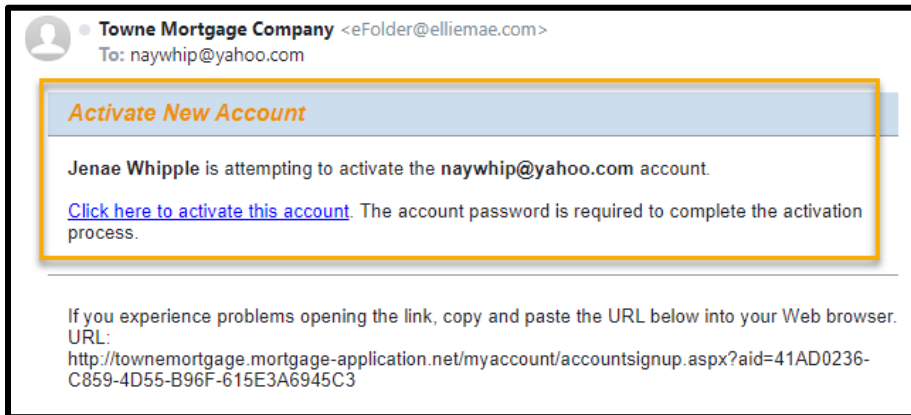

Note: Keep in mind, the borrower will need to choose their own password to log into the Portal each time. This is seperate from the Authorization Code (last 4 of their Social Security Number) needed to sign the documents.
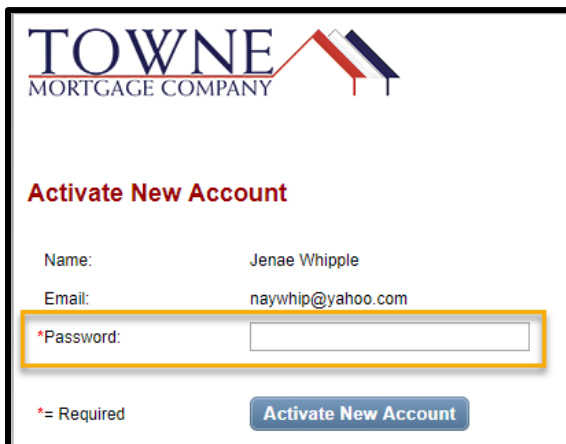
3. The borrowers will be directed back to their e-mail to activate their account.
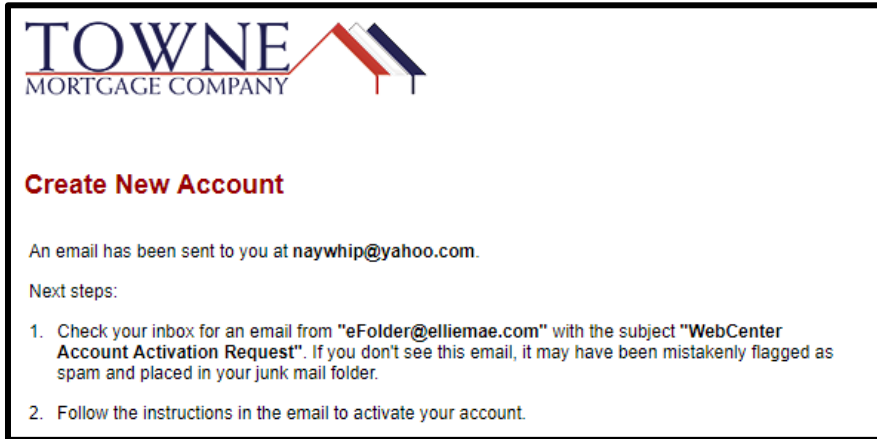
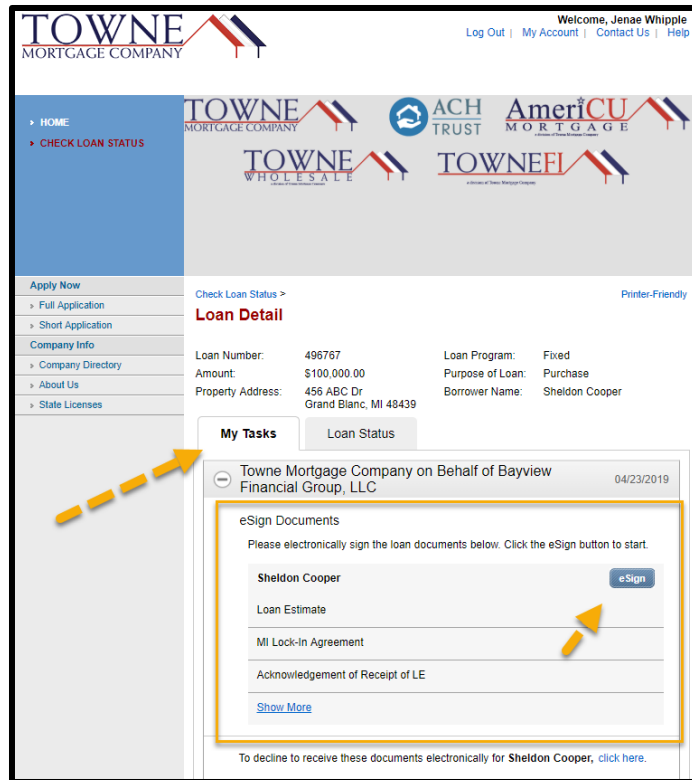4. The second e-mail they receive will have a link to activate.

5. Clicking the link will bring them back to the Portal to input their unique password.
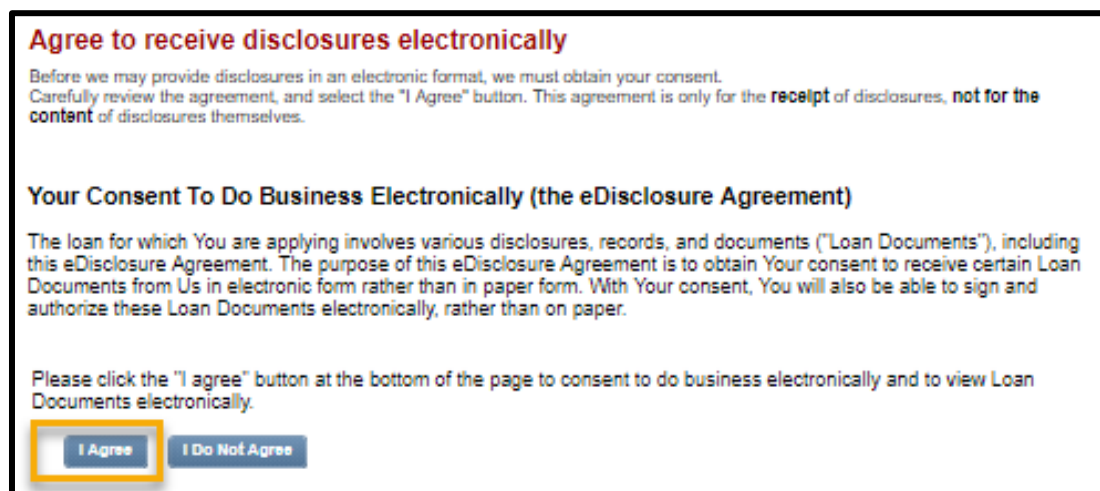
6. Once signed in, the borrower will be brought to the Loan Detail section of the Portal. The 'My Tasks' tab will show any documents to be signed.
   a. They will click the 'eSign' button.

   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.

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

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

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

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

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

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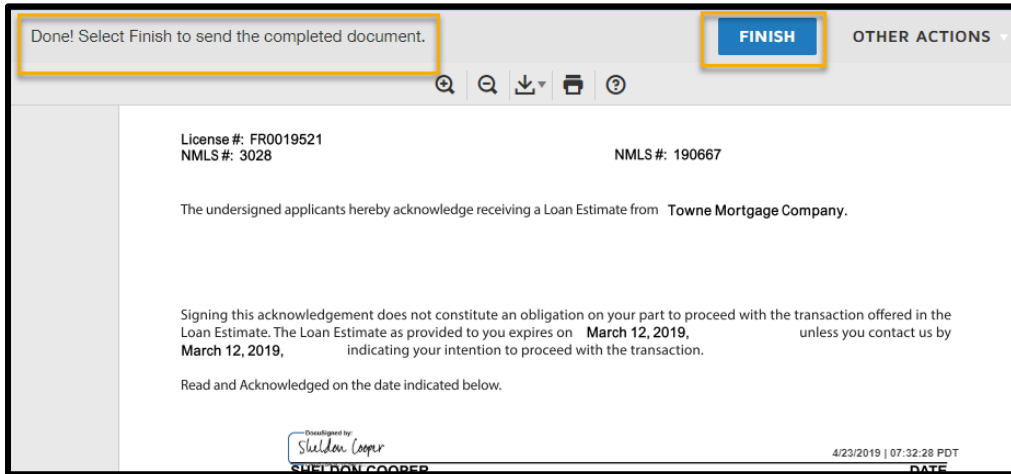
12. After clicking Finish, the borrower will be brought back to the My Tasks tab in the Portal to complete any remaining tasks. If a package has been signed successfully, it will display 'eSigned' with a green check mark.