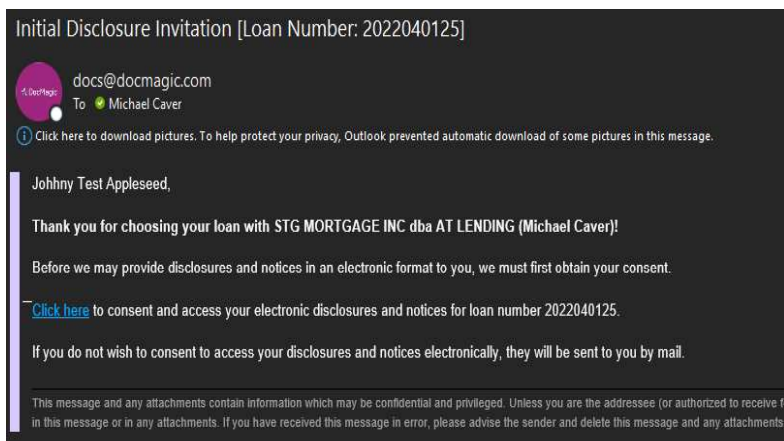




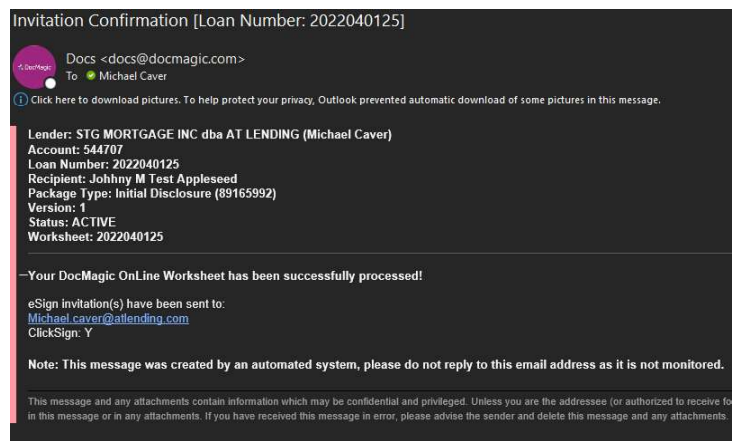
How to e-Sign Disclosures

1. Once Disclosures have been sent to the borrower, they will receive an email invitation to consent to electronic disclosures and e-Sign their disclosure package(A). As the Loan Officer, you will also receive a notification email stating disclosures have been sent to the borrower(B).

ex. A



ex. B



2. Once the Borrower has clicked on "Click Here", they will be directed to this welcome screen to verify their identity as well as consent for e-disclosures. The Borrower will need to enter in the last 4 digits of their social, the viewing code, as well as read and click on the agreement box.

DocMagic

Welcome **Johnny M TEST Applesseed** !

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN

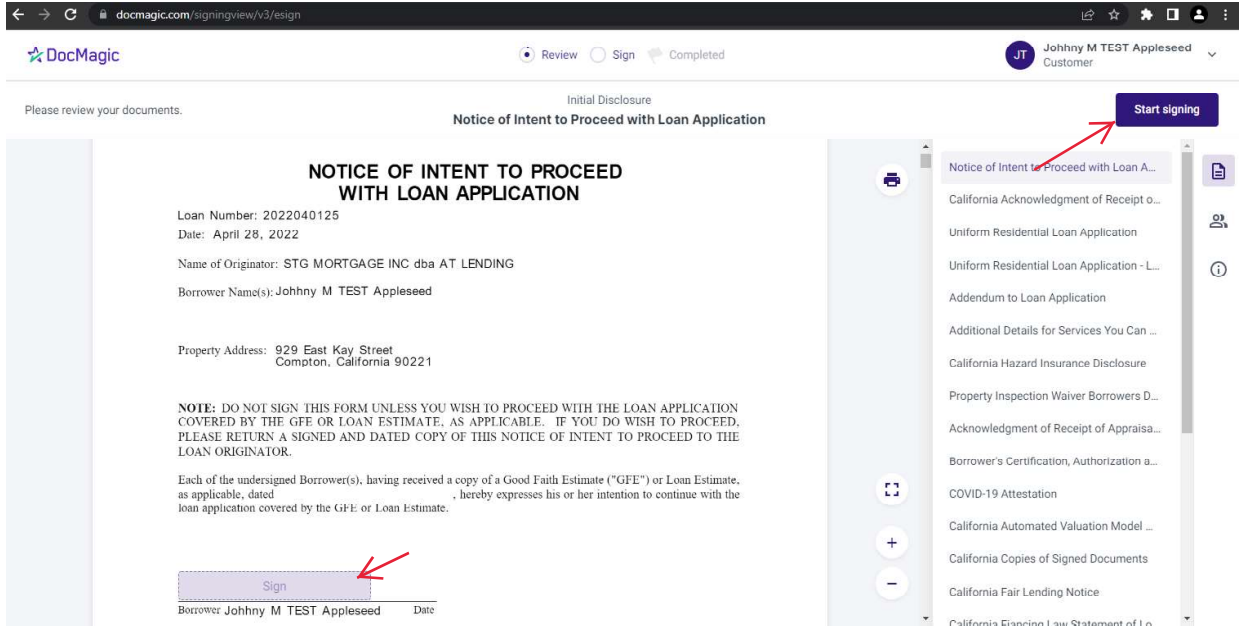
Enter Viewing Code 8512

I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

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3. Once they have consented, they will be presented with their disclosure package, which they may begin to start signing by clicking "Start Signing" at the top right corner and then clicking on the signature lines.



4. The borrower will be given a selections of signatures to choose from, or they can draw/ upload their own signature as well.



5. Once a signature has been selected, the borrower will click on each highlighted signature line to fill out their signature. Doc Magic will scroll to each signature line, but the borrower can and should scroll to the beginning of each document to review in it's entirety.

6. Once all disclosures have been signed, a notification will pop up advising all documents have been signed. Once this pop up shows, the borrower is clear to select "Done" on the upper right hand side of the screen.

DocMagic

Review Sign Completed

JT Johnny M TEST Appleseed Customer

Please sign your documents. Initial Disclosure **Loan Estimate** Done

Appraisal
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption
If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Homeowner's Insurance
This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment
If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue payment of principal and interest.

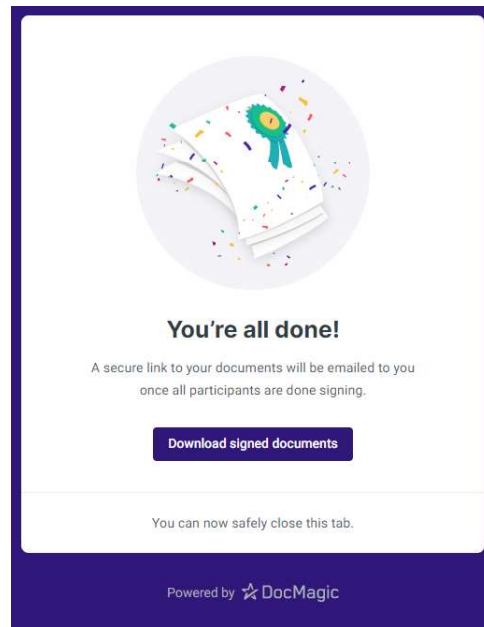
Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing
We intend:
 to service your loan, if so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.
Johnny M TEST Appleseed
04/28/22 12:57:54 PM PDT
All documents signed ✓
DocMagic

Borrower's Certification, Authorizati... ✓
COVID-19 Attestation ✓
California Automated Valuation Mo... ✓
California Copies of Signed Docum... ✓
California Fair Lending Notice ✓
California Financing Law Statement ... ✓
California Loan Brokerage Agree... ✓
Disclosure of Right to Receive a Co... ✓
Fair Lending Notice ✓
Federal Equal Credit Opportunity Ac... ✓
Housing Counselors Near You
IVES Request for Transcript of Tax... ✓
Important Information About Proce... ✓
Loan Estimate ✓
Your Home Loan Toolkit

7. Once the borrower has clicked "Done" they will be redirected to a signing complete screen where they will have the option to download their signed disclosures and close out Doc Magic.



Equal Housing Lender | Turn time estimates are subject to change without notice at STG Mortgage dba AT Lending's sole discretion. Program rates and parameters are subject to change without notice. Turn times are estimates and are not or guaranteed. STG Mortgage dba AT Lending | 765 The City Drive S, Suite 200, Orange, CA 92868 | 855.528.5363 | NMLS ID# 2091912, BRE# 02139403.