

E-Signing Process Instructions

Step One: OPEN YOUR DOC LINK

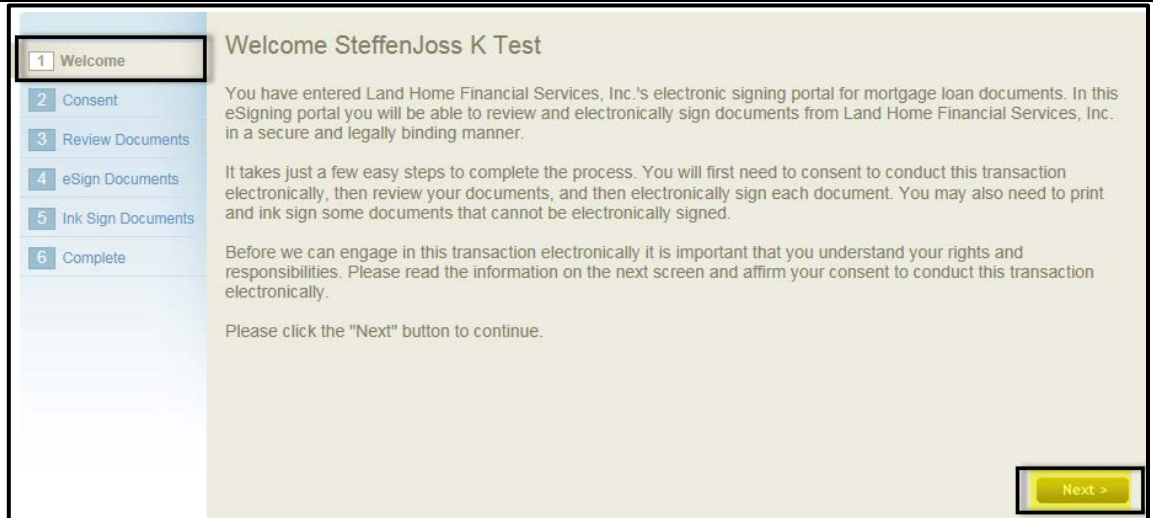
Click the **Doc Link** in the email you received from Setup@LHFSWholesale.com. To access your disclosures enter the zip code of the subject property.

Your initial loan disclosures can be accessed by clicking this **Doc Link**. In order to proceed with your home loan you must access the link immediately to consent to receive electronic documents. After consenting please review and electronically sign the disclosures.

Step Two: REVIEW DOCUMENTS

Section 1: Welcome

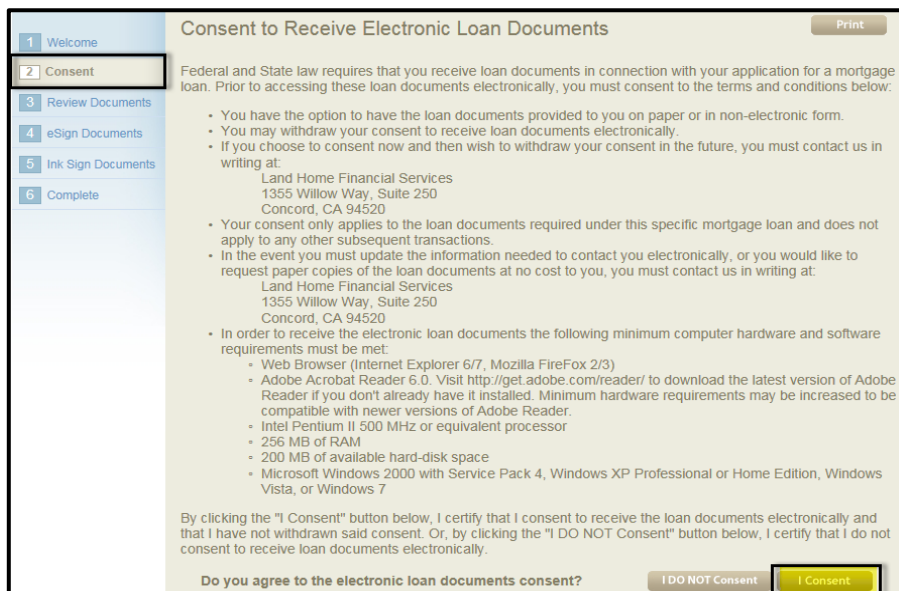
Read instructions and then click "Next" button.



The screenshot shows a web interface with a sidebar on the left containing a numbered list: 1 Welcome, 2 Consent, 3 Review Documents, 4 eSign Documents, 5 Ink Sign Documents, and 6 Complete. The main content area is titled 'Welcome SteffenJoss K Test'. It contains three paragraphs of text explaining the e-signing process and a 'Next >' button in the bottom right corner.

Section 2: Consent

Read instructions and click the "I Consent" button.



The screenshot shows a web interface with a sidebar on the left containing a numbered list: 1 Welcome, 2 Consent, 3 Review Documents, 4 eSign Documents, 5 Ink Sign Documents, and 6 Complete. The main content area is titled 'Consent to Receive Electronic Loan Documents' and includes a 'Print' button in the top right. It contains a paragraph of text about federal and state law requirements, followed by a bulleted list of terms and conditions. At the bottom, there are two buttons: 'I DO NOT Consent' and 'I Consent'.

Section 3: Review Documents

Read instructions and then click **“Review Documents”** button.

Use the **scroll bar** on right side of window to review the document.

When you reach bottom of the page the **“Next”** button will appear, allowing you to click on it to proceed.

Important Note:

After thirty minutes in the same section you will be signed-out for security purposes. If this occurs open the email you received and click on the **“Doc Link”** again, as described above in **“Step One: OPEN YOUR DOC LINK.”**

1 Welcome

2 Consent

3 Review Documents

4 eSign Documents

5 Ink Sign Documents

6 Complete

Review Documents

Before you eSign, you first need to review all documents. Click the Review button below and a window will appear with all documents in your package.

Once you complete this review, click the OK button that will appear at the bottom of the screen when you reach the last document in the package.

If you prefer to review the documents offline, you may click the print button below. This will open your loan documents in Adobe Reader (or your installed PDF software). Once your loan documents have opened, click on the print icon in Adobe Reader (or your installed PDF software). Choose the printer you would like the documents sent to and click OK. Your documents will then print to the desired location. Upon returning to this online portal, you will be taken back to this “Review” step to complete the process.

Print

Review Documents

Review

Please review all of the documents displayed in this screen by scrolling using the scroll bar located on the right-hand side of this window. Once you reach the end of the documents, a **Next** button will appear that will allow you to move to the next step in the process.

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		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:
\$96,000.00	4.000%	360 / 360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units
TBD, CONCORD, CA 94520			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1970
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:	
	<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	(b) Cost of Improvements
			Total (a + b)
			\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
	\$	\$	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
			NO CASH OUT - OTHER
			Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:
STEFFEN K. JOSS			<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			<input type="checkbox"/> Leasehold (show expiration date)
III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
STEFFEN JOSS K TEST			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
123-45-6789	(999) 999-9999	02/13/1989	15
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages

You may click **Cancel** at any time to exit the review process.

Cancel

By clicking **Next**, you confirm that you have read and understand the documents displayed in this window.

Next >

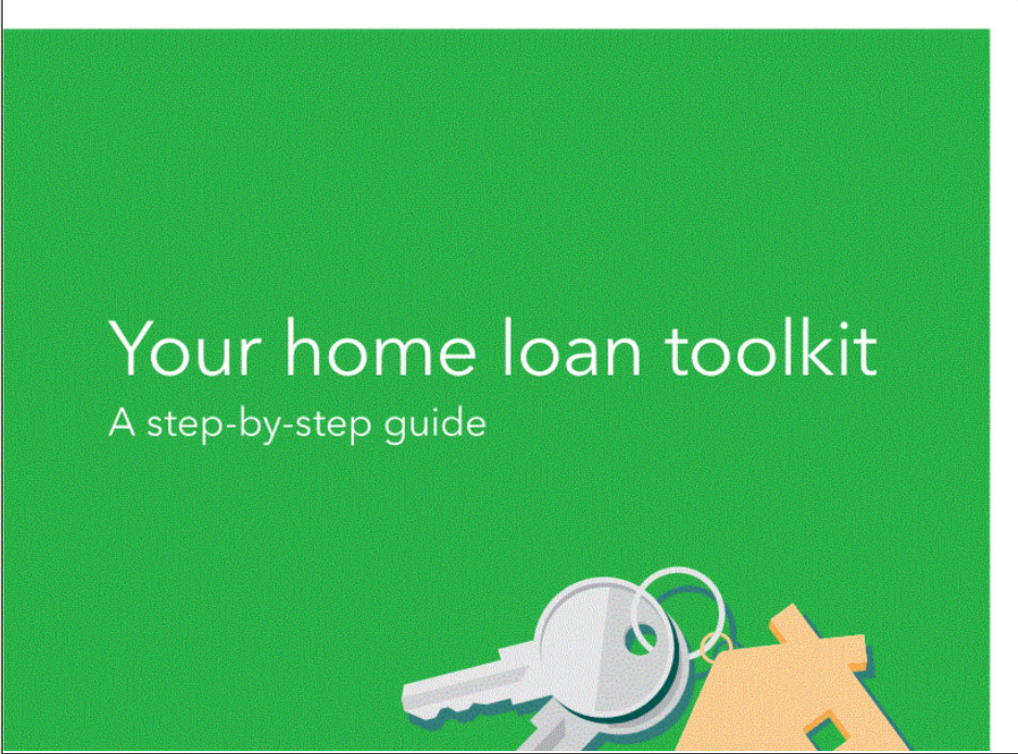
You may click **Cancel** at any time to exit the review process.

Cancel

You will then be asked to review the HUD booklet “Your Home Loan Toolkit” or, in some cases, the “Consumer Handbook on Adjustable-Rate Mortgages (CHARM)” Booklet.

Repeat the process by scrolling to the bottom and selecting the “OK” button when it appears.

Review Please review all of the **Toolkit Booklet** displayed in this screen by scrolling using the scroll bar located on the right-hand side of this window. Once you reach the end of the documents, a **OK** button will appear that will allow you to move to the next step in the process.



By clicking **OK**, you confirm that you have read and understand the **Toolkit Booklet** displayed in this window. You may click **Cancel** at any time to exit the review process or to start the review process over from the beginning.

OK **Cancel**

Step Three: E-SIGN DOCUMENTS

Section 4: eSign Documents

Read the instructions and click the “eSign Documents” button.

eSign Documents

1 Welcome
2 Consent
3 Review Documents
4 **eSign Documents**
5 Ink Sign Documents
6 Complete

You are now ready to electronically sign your documents. Click the “eSign Documents” button below to bring up a new window and sign all the documents by clicking the “Click to Sign” button located on each signature line. This window will automatically navigate you to your next eSign signature line when you click the “Click to Sign” button.

No signature is final until all signatures are applied. Once you are finished, click the “Submit” button that will appear after the final signature.

If you prefer to ink sign the documents, you may click the print button below and complete the signing process offline. This will open your loan documents in Adobe Reader (or your installed PDF software). Once your loan documents have opened, click on the print icon in Adobe Reader (or your installed PDF software). Choose the printer you would like the documents sent to and click OK. Your documents will then print to the desired location.

Print **eSign Documents**

“Click to Sign” each document where indicated. Clicking on the “Click to Sign” button will take you the next signature line that’s required.

eSign: Click the button above each signature line in order to eSign on that line. Click Cancel to remove all your electronic signatures from the documents.

any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X Click to Sign	Date	Co-Borrower's Signature X	Date
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II. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input checked="" type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
This information was provided:
☐ In a face-to-face interview
☒ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X		Date APRIL 30, 2015
Loan Originator's Name (print or type) MARIA PORTNOFF	Loan Originator Identifier NMLS: 1796	Loan Originator's Phone Number (including area code) (925) 338-8336
Loan Origination Company's Name LAND HOME FINANCIAL SERVICES, INC.	Loan Origination Company Identifier 1796 NMLS: 1796	Loan Origination Company's Address 1760 CHURN CREEK ROAD REDDING CA 96002

LAND HOME FINANCIAL SERVICES, INC. (NMLS #: 1796) | MARIA PORTNOFF (NMLS #: 1796)

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)

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

Cancel

Important Notes:

There are some places where you are required to check one or multiple boxes. You must check the box or boxes before you are able to click the “Next” button to proceed to next signature.

In some cases there are blank spaces where it asks you to type-in information. You can click “Next” without filling anything in if the information is not required.

In some cases you are asked to initial a page. Type-in your initials and then click “Next.”

eSign: Click the button above each signature line in order to eSign on that line. Click Cancel to remove all your electronic signatures from the documents.

12 CFR § 1002.14(a)

Election

☐ By signing below, you hereby elect to receive a copy of any and all appraisal and/or valuation reports concerning the subject property listed above, upon completion of such reports and valuations, but in no event less than three business days prior to the closing of your mortgage.

☐ To accommodate the scheduled closing date, you hereby elect to waive the timing requirements to receive a copy of any and all appraisal reports and valuations concerning the subject property listed above and that you are waiving such at least three business days prior to the closing of the loan, as indicated by the date below. You will obtain copies of such at the closing of the loan.

☐ To accommodate the scheduled closing date, you hereby elect to waive the timing requirements to receive a copy of any and all appraisal reports and valuations concerning the subject property listed above which only contain clerical changes. You will obtain copies at the c

Instructions

Please review the text associated with the checkboxes outlined in blue. After reviewing the text, please select one of the checkboxes. When finished, click the “Next” button to continue.

Click to Sign
- BORROWER - STEFFI

Next >

eSign: Click the button above each signature line in order to eSign on that line. Click Cancel to remove all your electronic signatures from the documents.

Lender is a California Finance Lender licensed by the Department of Business Oversight. In order to determine whether your loan is a consumer loan (the loan proceeds are intended primarily for personal, family or household purposes), Lender relies on your written statement of intended purposes. Below please state how you intend to use the loan proceeds:

Cal. Fin. Code §§ 22203 & 22204

By signing below, you acknowledge receipt of this disclosure.

Instructions

Please review the text associated with the textbox outlined in blue. After reviewing the text, you may edit the outlined textbox. When finished, click the “Next” button to continue.

Click to Sign
- BORROWER -

Next >

Once you have reached the end of the documents select **"Submit"** to complete the eSignature process.

Submit Signatures

You have electronically signed the following documents:

- 1003 Uniform Residential Loan Application (SteffenJoss K Test)
- CA Notice of Right to Receive Copy of Appraisal Report
- First Lien Appraisal Waiver-Receipt Form
- Patriot Act Information Disclosure
- CA Fair Lending Notice
- Affiliated Business Arrangement Disclosure Statement
- Acknowledgment of Receipt of GFE and TIL 01-01-10
- Addendum to Loan Application (SteffenJoss K Test)
- CA Addendum to Uniform Residential Loan Application
- Notice of Intent to Proceed 01-01-10
- CA Credit Score Disclosure (SteffenJoss K Test)
- CA Credit Score Notice
- 4506-T (Copy of Tax Form) (SteffenJoss K Test)
- Initial Truth-In-Lending Disclosure (SteffenJoss K Test)

Submit **Cancel**

Step Four: INK SIGN DOCUMENTS

Section 5: Ink Sign Documents (if applicable)

Your **handwritten signature** may be needed for some documents. (Wet signature not required, it can be scanned and emailed or faxed to your Loan Officer.)

You will be required to click the **"Print"** button before you can click the **"Next"** button to proceed.

Once the ink sign document is opened you can print, sign and return to your Loan Officer. **They cannot proceed with loan until this document is received.**

Documents That Can Not Be eSigned

the address shown below.

If returning by facsimile please sign and fax the ink signed documents listed below to: (925)890-0544

If returning by mail please sign and mail the ink signed documents listed below to this address:
Land Home Financial Services, Inc.
1355 Willow Way, Suite 250, Concord, CA 94520, Attn: QC Dept.

Please click the "Print" button to print these documents. Once you click the "Print" button the "Next" button will be enabled to take you to the next screen.

Print

DOCUMENTS

- SOCIAL SECURITY NUMBER VERIFICATION (STEFFENJOSS K TEST)

Next >

Do you want to open or save 223658_Test.pdf (49.8 KB) from conformx.com?

Open **Save** **Cancel**

Step Five: SIGNING PROCESS COMPLETE

Section 6: Signing process is complete

You're done! You can choose to print or save the disclosures for your own records. By clicking "Print" you have the option to print the disclosures or save them as a PDF document.

Thank you for your choosing Land Home Financial Services, Inc.

Signing Process Complete

To print a copy of the documents for your records, click on the "Print" button below. This will open your loan documents in Adobe Reader (or your installed PDF software). Once your loan documents have opened, click on the print icon in Adobe Reader (or your installed PDF software). Choose the printer you would like the documents sent to and click OK. Your documents will then print to the desired location.

To save a compressed file containing your documents, click on the "Save Zipped File" button below. When the file download box appears, choose the "Save" button. This will open a box for you to specify where on your computer you would like to save the documents. Choose the location you would like the documents saved and click the Save button. Your documents will now be saved to the desired location.

This electronic signing room will be accessible until 8/1/2015 11:59:59 PM MDT.

Print **Save Zipped File**

☒ PRINTABLE DOCS

- ☒ 1003 UNIFORM RESIDENTIAL LOAN APPLICATION (STEFFENJOSS K TEST)
- ☒ CA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

Question? Email CustomerService@LHFSWholesale.com or call (800) 398-0865