

RON, RIN, and IPEN (eClosing / Hybrid) Document Process

LHFSWholesale.com

Sign Up:

<https://www.esignroom.com/lhfs>

Digital Delivery Technical Support:

esupport@digitaldeliveryinc.com

877-834-4482

Sign in a Few Steps!

Bringing your Borrower(s) into the future! ...
Sign safely and securely with LHFS!



Receive email from LHFS Digital Delivery providing Borrower(s) with signing instructions.



Confirm Borrower(s) agree to e-sign. Access and review documents from link provided in email.



Download eSignPad from iTunes App Store or Google Play Store.



Notary reviews documents (agree on borrower's behalf). Provide eSignature code to Borrower(s).



Borrower(s) enter eSignature code into eSignPad and must select "Submit." Sign and then select "Apply Signatures." Multiple borrowers may use the same app on one phone.



ANDROID / APPLE DEVICE

Scan the appropriate QR Code (dependent on device type)



Due to the ever-changing nature of the Covid-19 pandemic and responses from various states, the content in this presentation is subject to change at any time based upon legislative changes.

DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

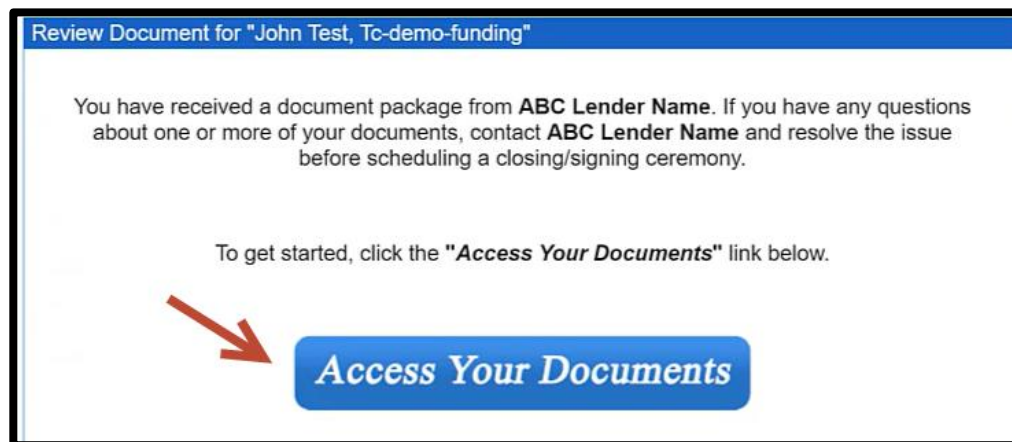
Email Notification

Receive email from LHFS:

Once loan is cleared to close, LHFS will send an email containing a link to access documents. This email notification will be sent to all parties attached to the loan (Settlement Agency, Borrower(s), and TPO Partner). TPO Partner must connect with borrower(s) and confirm Borrower(s) have read and agree to e-Signing documents.



Access Documents: Click on "Access Your Documents" button.



DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

Download eSignPad App

Borrower(s) must download the eSignPad application which is available from the Apple App Store or Google Play.

Option 1:

Open the Apple App Store or Google Play and search for “eSignPad”



Option 2:

Open mobile device camera. Hold camera up to the appropriate QR code and scan. Once scanned, borrower will be automatically directed to application download.



Apple / Android Device

Scan the appropriate QR Code (dependent on device type)



DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

eRoom - Login or Signup

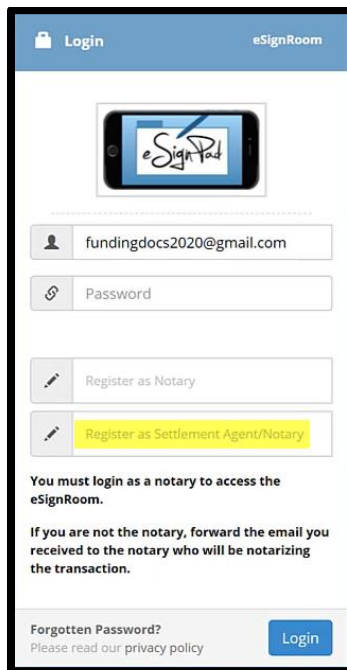
Sign in or Register:

Log into account or select "Register as Settlement Agent/Notary" to access documents.

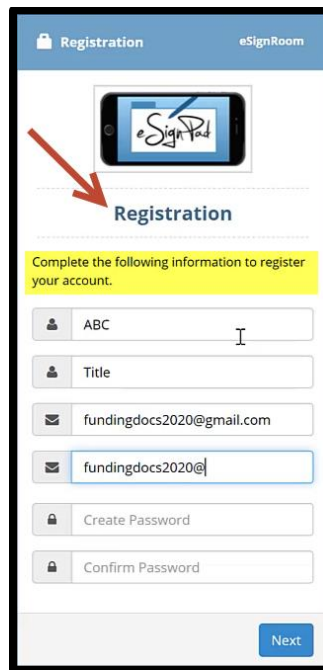
<https://www.esignroom.com/lhfs>

When Registering, make certain to check the box containing the following statement and click on "Submit."

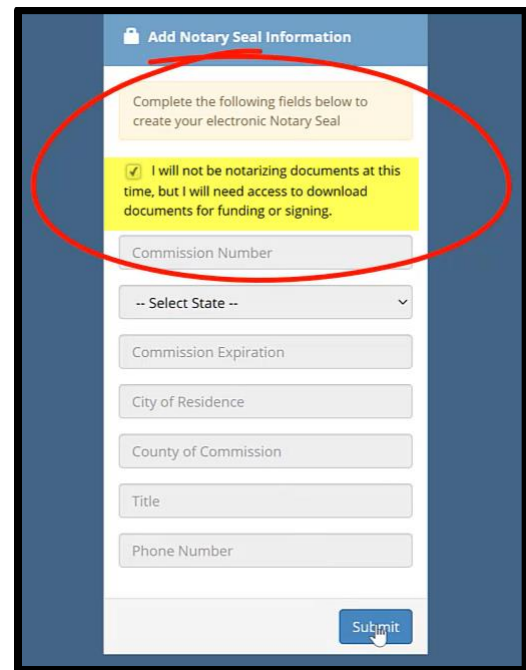
"I will not be notarizing documents at this time, but I will need access to download documents for funding or signing."



The login screen features a header with a lock icon and the text "Login" and "eSignRoom". Below is a graphic of a smartphone displaying the "eSignPad" app. The login form includes fields for email (pre-filled with "fundingdocs2020@gmail.com") and password. There are two buttons: "Register as Notary" and "Register as Settlement Agent/Notary" (highlighted in yellow). A note states: "You must login as a notary to access the eSignRoom. If you are not the notary, forward the email you received to the notary who will be notarizing the transaction." At the bottom, there is a "Forgotten Password?" link and a "Login" button.



The registration screen has a header with a lock icon and the text "Registration" and "eSignRoom". It features a graphic of a smartphone with the "eSignPad" app and a red arrow pointing to the "Registration" title. Below the title is a yellow box with the text: "Complete the following information to register your account." The form includes fields for Name (pre-filled with "ABC"), Title, Email (pre-filled with "fundingdocs2020@gmail.com"), and a new email address (pre-filled with "fundingdocs2020@"). There are also fields for "Create Password" and "Confirm Password". A "Next" button is at the bottom right.



The "Add Notary Seal Information" screen has a header with a lock icon and the text "Add Notary Seal Information". It includes a yellow box with the instruction: "Complete the following fields below to create your electronic Notary Seal." Below this is a checked checkbox with the text: "I will not be notarizing documents at this time, but I will need access to download documents for funding or signing." This checkbox is circled in red. The form continues with fields for "Commission Number", "-- Select State --" (a dropdown menu), "Commission Expiration", "City of Residence", "County of Commission", "Title", and "Phone Number". A "Submit" button is at the bottom right.

DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.

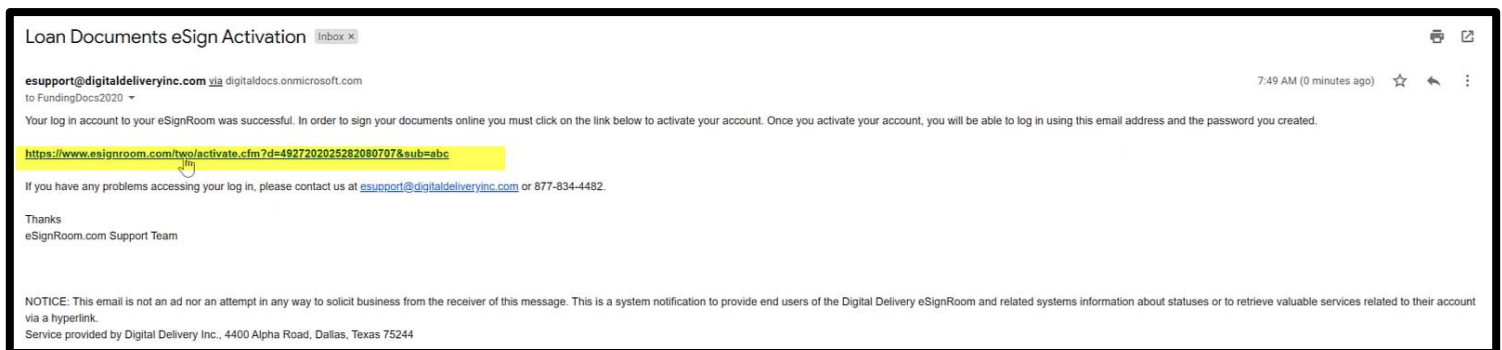
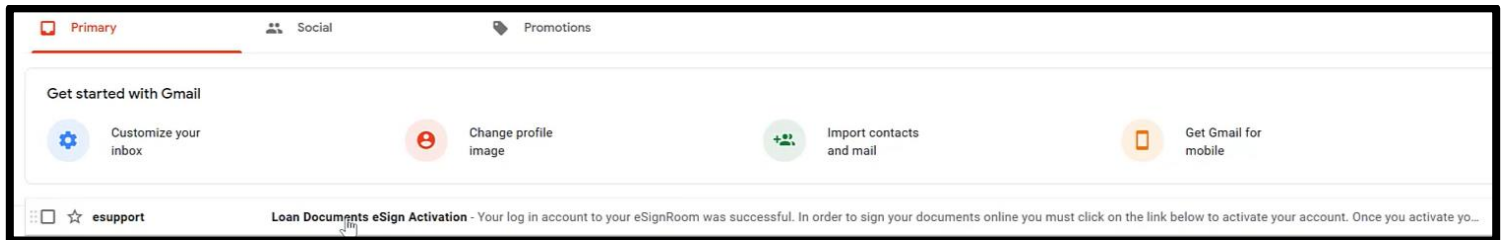


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

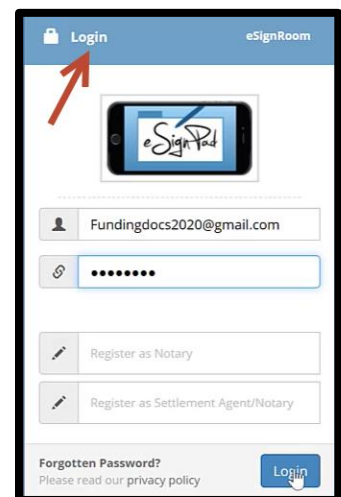
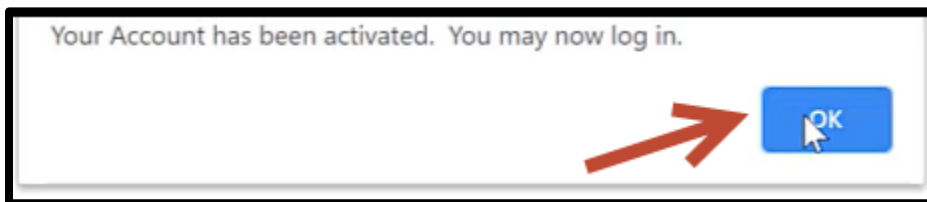
Successful Account Creation

Complete Account Activation:

Return to user email and complete account activation. Open email from "eSupport" and click on the activation link sent.



Hit "OK" once the account activation pop up appears. Log in with newly created credentials.



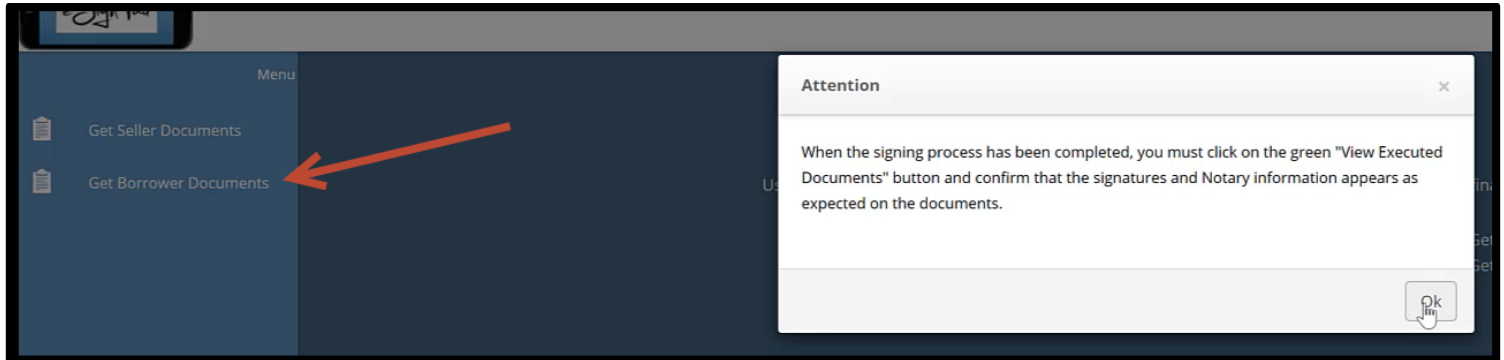
DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

Retrieve Documents

Select "Get Borrower Documents" from the menu bar. A notification will appear, read, and select "OK."




Additional security questions will appear. Complete accordingly.

Only Three
Answers
Need to be
Entered

Challenge Response

Cancel



tc-demo-4

Borrower Last Name

Property Zip Code

Property County

For security purposes you must answer **at least 3 of the 4 fields** to access the loan documents.

Settlement Agent: Gaye Reed
Phone Number: (888) 888-8888

Submit

DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

Review Documents

Review Borrower(s) Documents:


Notary must click through the e-docs to agree on borrower's behalf. Once completed, provide the eSignature code to borrower(s).

eSignPad:

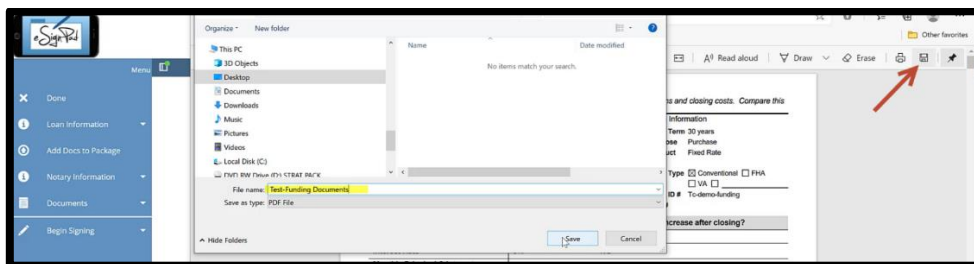
The "Apply Signature" page will display an "eSignature Code," which is not case sensitive. Notary must provide the "eSignature Code" to Borrower(s). The Borrower(s) will open the app and enter the "eSignature Code" on their Smart Device and select "Submit". The name shown above the "eSignature Code" is the name that appears on the documents. If borrower's name is not accurate, please inform Digital Delivery Technical Support immediately (877-834-4482). Do not proceed. If it is correct, the Borrower will sign the signature pad exactly as the name is shown. Then select "Apply Signature." Multiple borrowers may use the same app on one phone.

Save Documents:

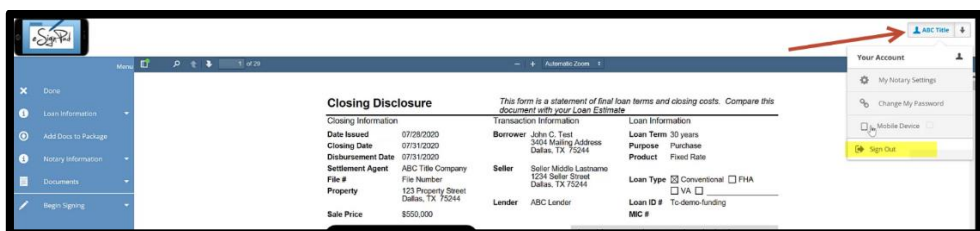
Select the print icon to review documents.

Save the documents by selecting the  icon.

Name file and hit "OK."



Sign out once documents have been saved.



DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

Empower your Borrower, Close with LHFS!

Contact Us

Ask questions or Learn More Today!

LHFS Wholesale Website:

LHFSWholesale.com

Digital Delivery Technical Support:

esupport@digitaldeliveryinc.com

877-834-4482

DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.