



Borrower eDisclosure Guide (Mobile)

A step by step guide on how to electronically sign eDisclosures through the app.

You can sign documents electronically through our web portal or on mobile for a more convenient, accessible experience.

For any questions concerning required tasks, document contents, or disclosure details, contact your Loan Officer or reference the Troubleshooting section at the end of this guide.

How to Electronically Sign eDisclosures (Mobile):

(Disclaimer: The screenshots in this guide are from an iOS device, however Android users can also follow the guide)

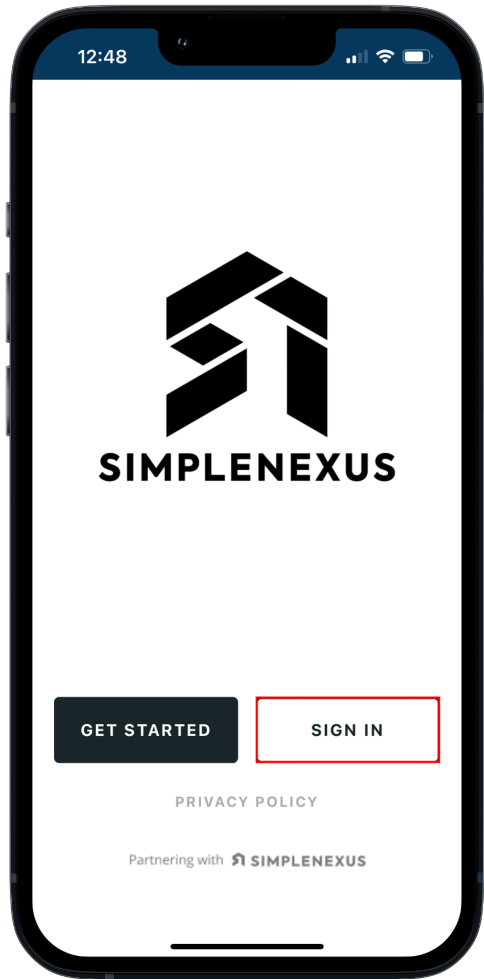
1. An email will be sent to you from notifications@simplenexus.com stating **Urgent Action Needed on Your Loan**. Open the email on your phone and tap **Get Started**.
 - a. **Tip!** If you cannot locate the email, please go to <https://simplenexus.com/login> in your mobile browser to log in.
 - b. If you already have the app installed and you are logged in, you may receive a **Push** notification within the app instead. Tap the notification to be brought to your task.

You've got new paperwork that is time sensitive and needs your signature. To move your loan forward, you'll want to make sure you review and sign soon.

GET STARTED

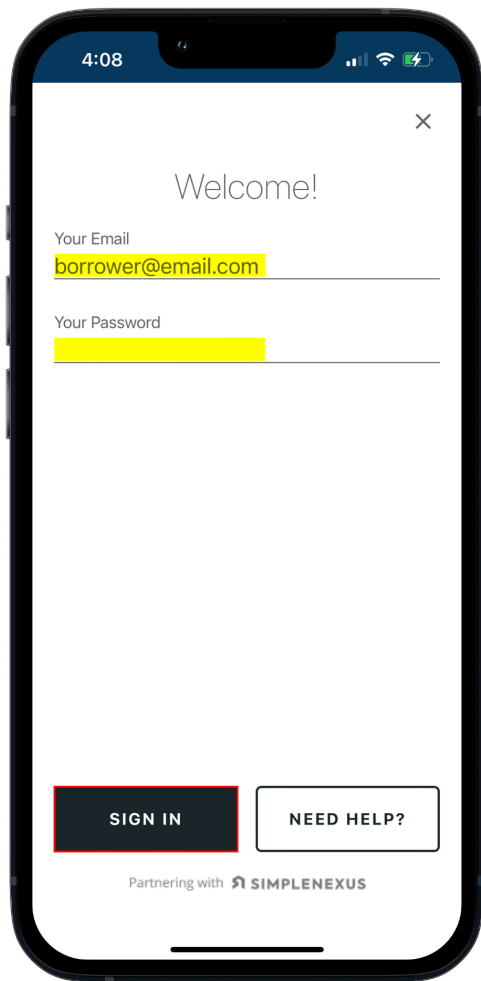


2. The mobile app will open. Tap **Sign In**.
 - a. If you have not created an account or installed the app, tap **Get Started** to create a new account using the email address you provided to your Loan Officer and download the app onto your device.



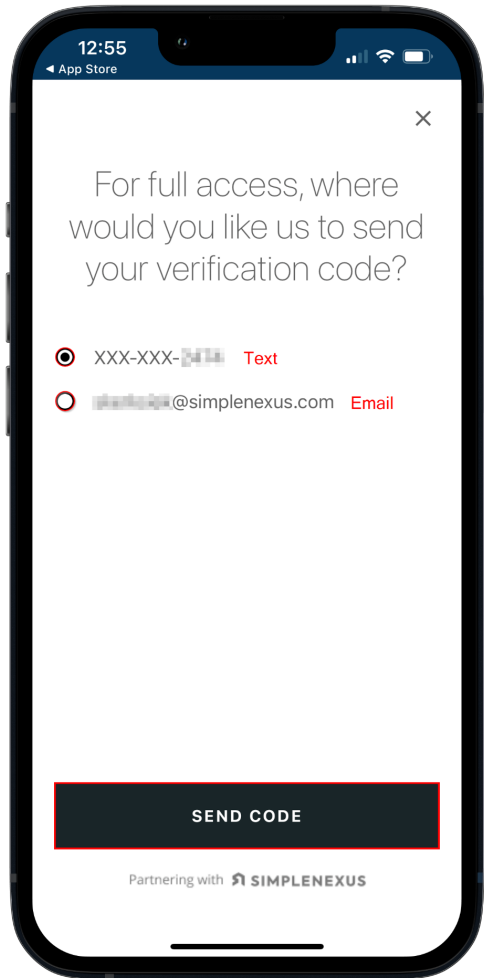


3. Enter your email address and password. Tap **Sign In**.
 - a. If you receive an error message, please retype your email and password and try again. If you need further assistance, tap **Need Help?**



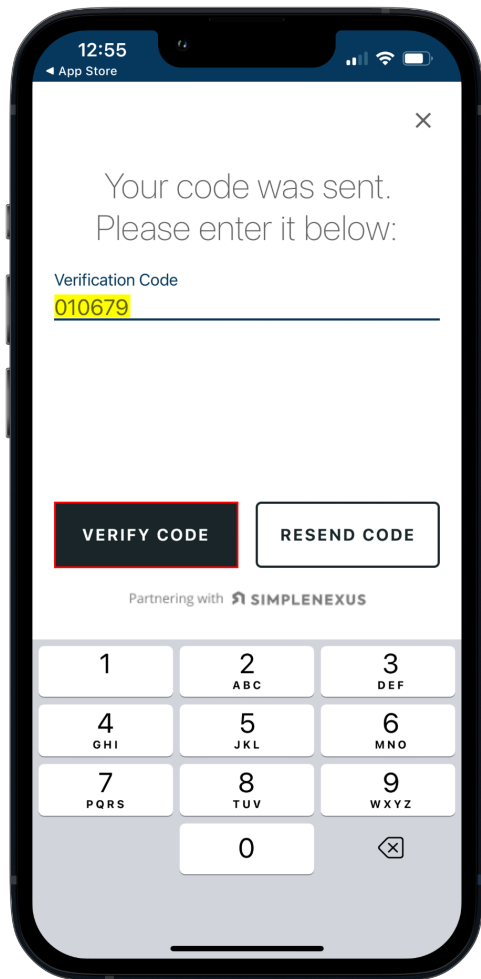


4. If prompted to send a verification code, select your preferred verification method (text or email) and tap **Send code**.



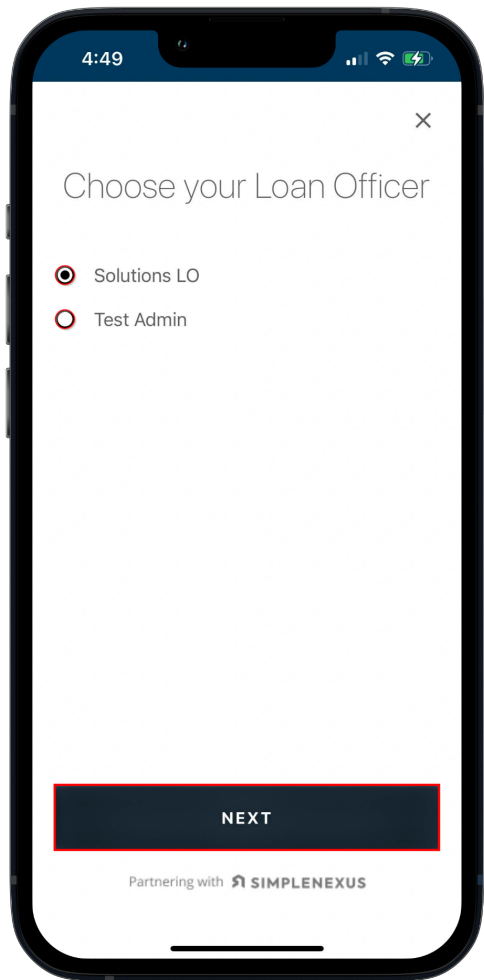


5. Enter the six digit verification code and tap **Verify code**.
 - a. **TIP!** If you receive a **Verification code was not valid** error, click **Resend Code** to send a new code, try a different verification method (e.g. send code through text instead of email or vice versa), or access the code on another device.



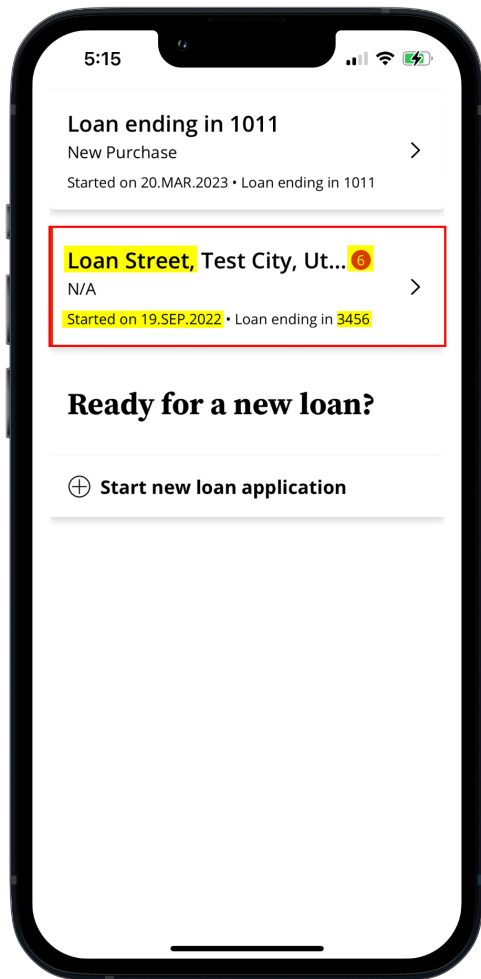


6. If you have an account under more than one Loan Officer, you may be prompted to **Choose your loan officer**. Select the correct Loan Officer and tap **Next**.





7. Similarly, if you have more than one loan file or loan application, choose the correct file under **Select a loan.**
 - a. **TIP!** To identify the correct loan, look at the loan details, including the address, loan number, date started, or task alert bubble.

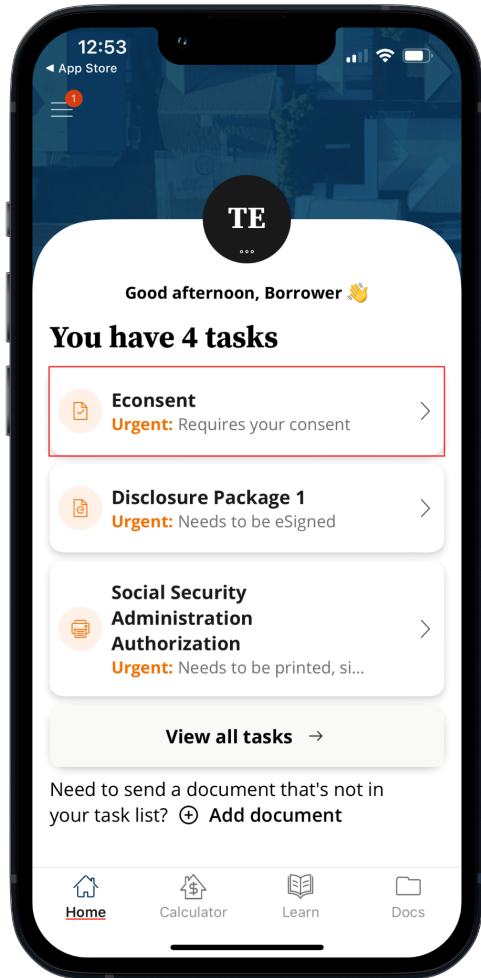




8. At the bottom of the screen, you will see your tasks on the **Home** tab.

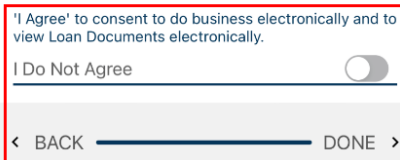
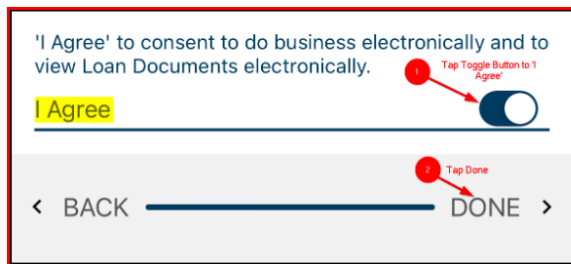
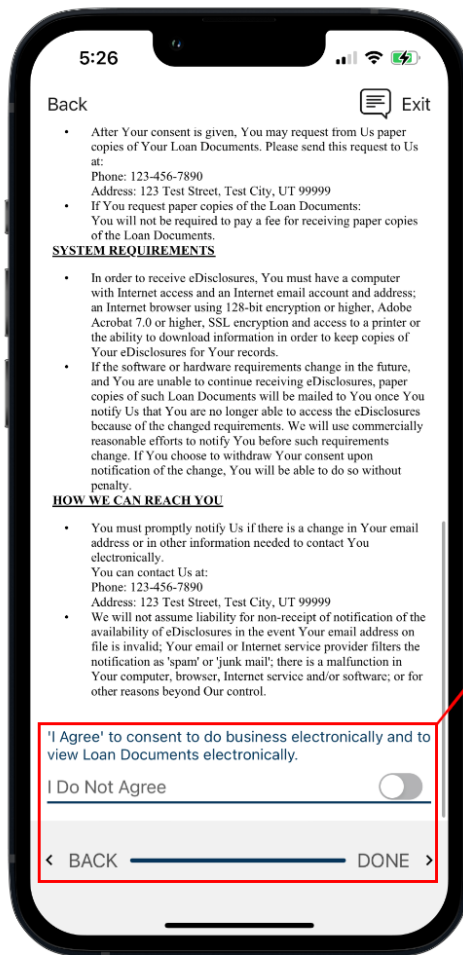
Locate any **Urgent** ( **Urgent:**) tasks.

- a. If you have not provided Econsent, you will need to complete an **Econsent** task before you can access your Disclosure tasks.



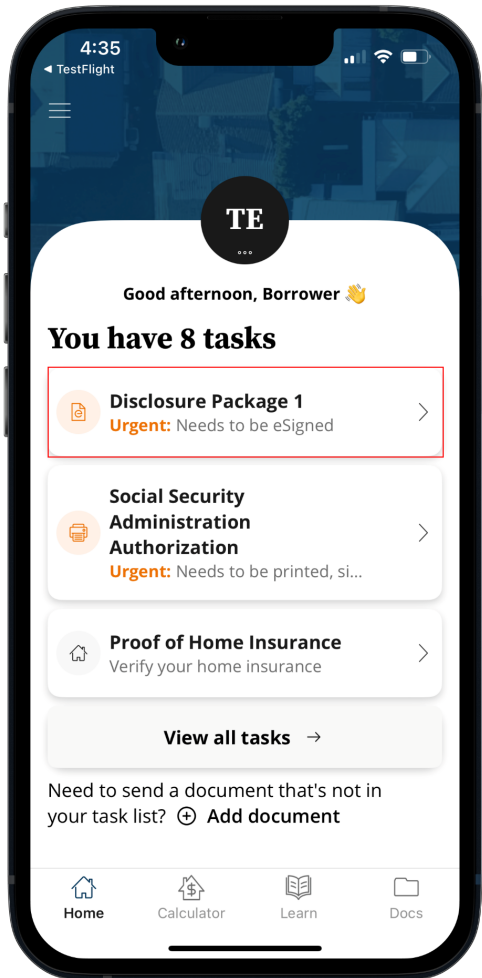


9. Tap on the **Econsent** task to open and read the **Econsent** agreement.
 - a. Scroll to the bottom and tap the **Toggle Button** to switch **I Do Not Agree** to **I Agree**.
 - b. Tap **Done**.



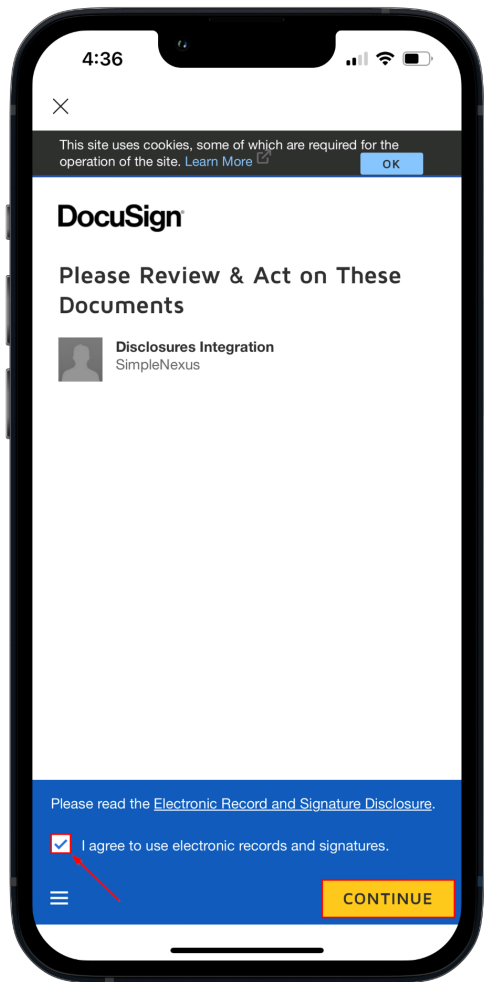


10. Your Disclosure Package will now appear under your tasks. Tap on the task.



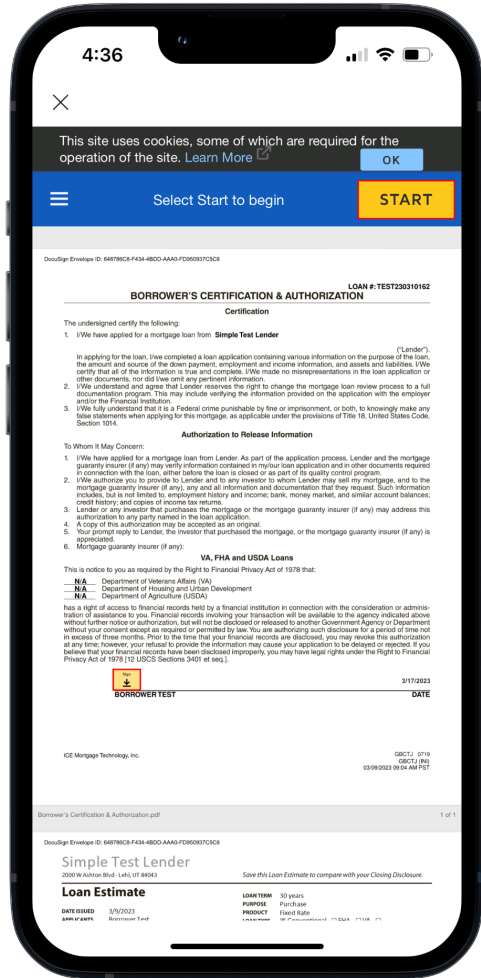


11. DocuSign will open. At the bottom of the screen, check the box to confirm **I agree to use electronic records and signatures**.
 - a. After checking the box, tap **Continue**.





12. Tap **Start**.



- a. **TIP!** You can **Zoom In** by pinching two fingers together on the screen. Separate the two fingers to **Zoom Out**.

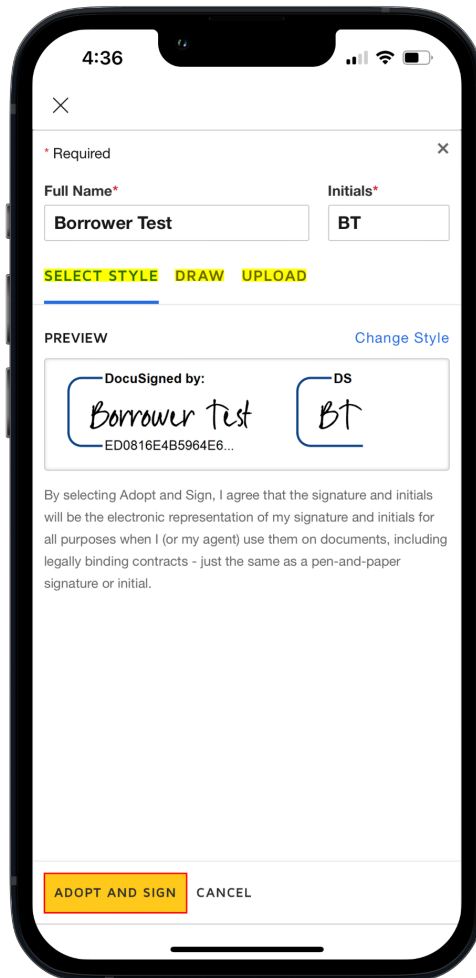
13. Tap the first **Required - Sign Here** button ().

14. You will be prompted to adopt a **signature**. Below are the options for adopting a signature in DocuSign:





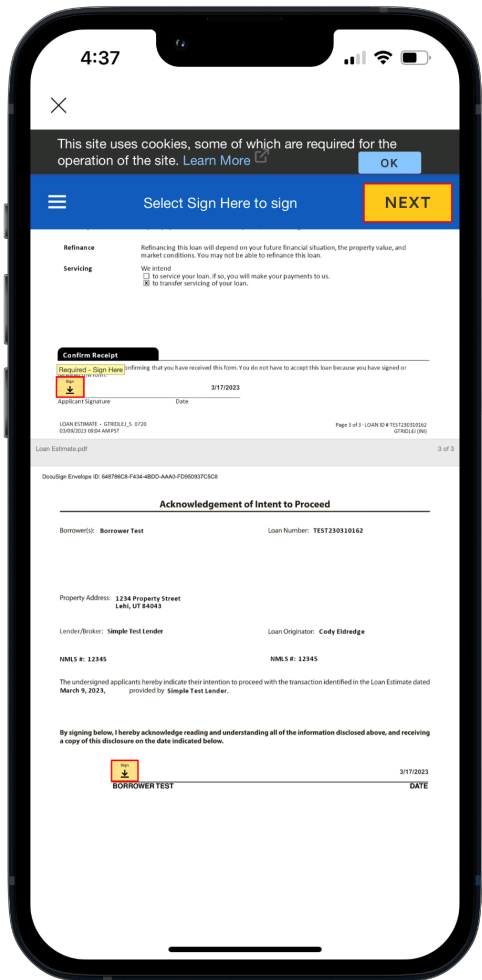
- a. **Select Style:** Use the signature DocuSign has generated for you.
- b. **Draw:** Draw your own signature out using your finger.
- c. **Upload:** Upload a file containing your signature (Image must be 400 x 145 pixels)

15. After choosing your desired signature adoption method, tap **Adopt and Sign.**





16. Continue tapping each **Required - Sign Here** button ().
 - a. **TIP!** If you want to confirm DocuSign placed your signature, you can scroll up to the previous field.
17. If you do not see any more **Required - Sign Here** points, tap the **Next** () button. DocuSign will return to the remaining required signatures or fields.





18. If you do not see a **Required - Sign Here** point, there may be a different required field type (e.g. a **text box** or **radio button**) that needs to be completed.

- a. For a **radio button** () select your choice. A blue dot () will appear within the red circle, signifying it has been selected.
- b. For a **text box** (), tap within the box and enter the required text using your keyboard. If you are unsure of what to enter into the box, please ask your Loan Officer.

NOTICE OF RIGHT TO RECEIVE COPY OF WRITTEN APPRAISAL/VALUATION

Borrower: **Borrower Test** Date: **March 9, 2023**
 Loan Number: **TEST230310162**

Property Address: **1234 Property Street
Lehi, UT 84043**

Lender/Broker: **Simple Test Lender** Loan Originator: **[Redacted]**

NMLS #: 12345 **NMLS #: 12345**

This disclosure is provided to you pursuant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie Mac's Appraiser Independence Requirements.

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.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Mark the applicable statement:

I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

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

Sign
↓

3/21/2023
DATE

BORROWER TEST
DATE

Must select one

NEXT




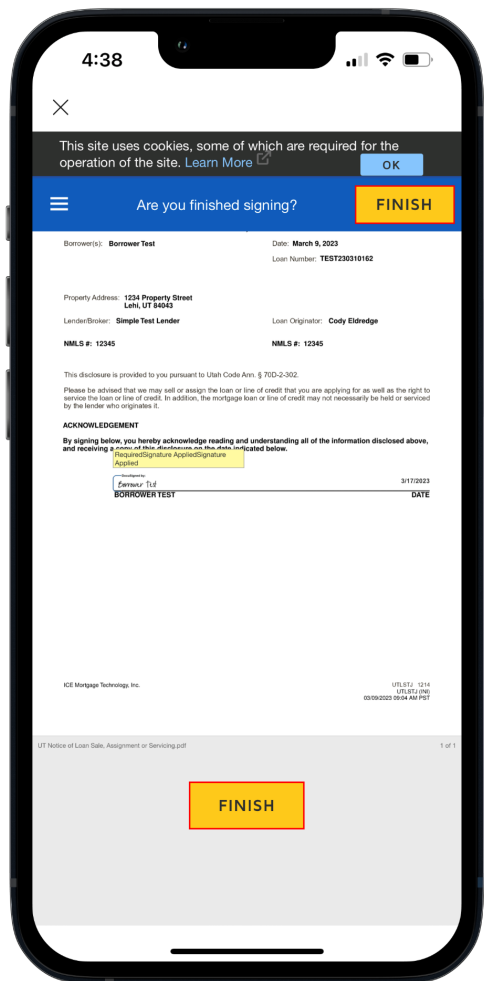
3/21/2023

BORROWER TEST

DATE



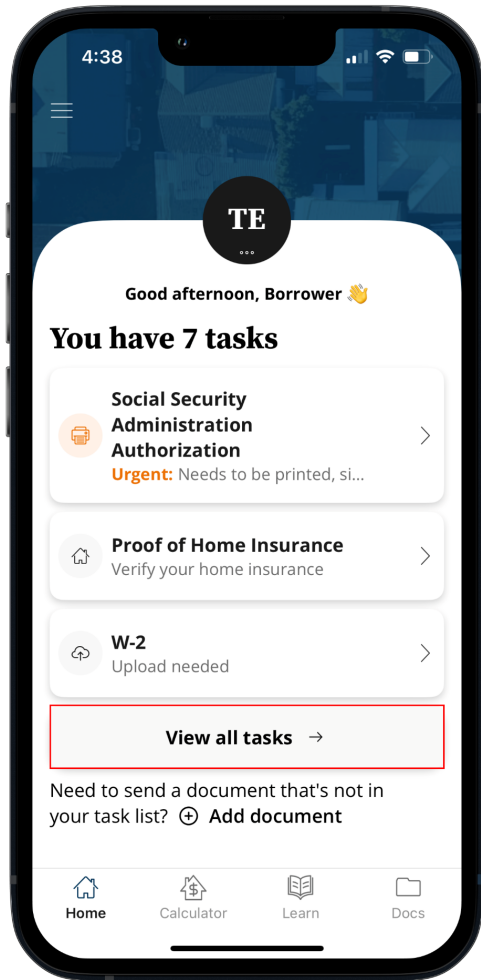
19. After completing all required fields (including any initials, radio buttons, text boxes, etc.), tap **Finish** to complete the eSign assignment. DocuSign will close and return you to your task list.
- Tip!** If tapping **Finish** does not close DocuSign, tap the **Next** () button to be brought to any missing required signatures, initials, radio buttons, text boxes, etc.
 - You will need to complete **all** required fields before you can finish the Disclosure Task.

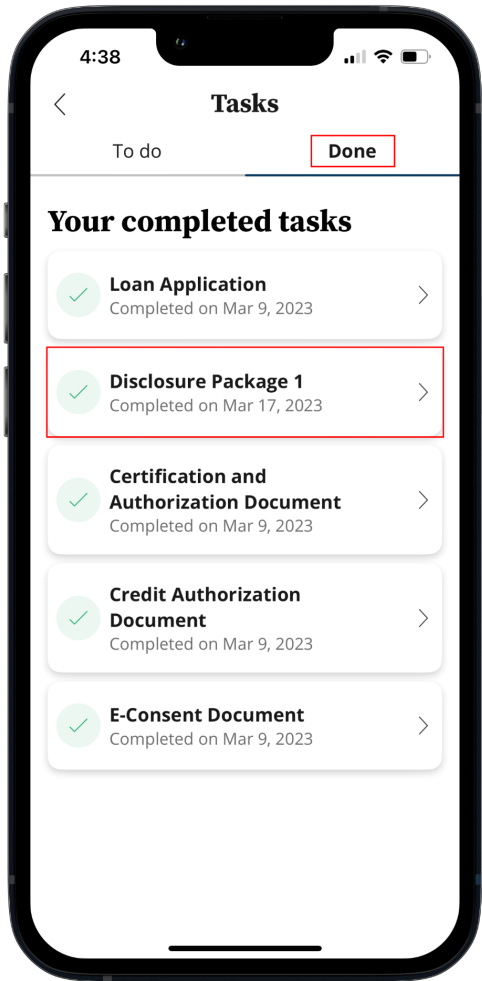




20. You can now view your **Completed eDisclosure Task** by tapping on **View all tasks**. Tap the **Done** tab.

- a. **Tip!** You can tap on the completed task to download for your own records.







Borrower Wet Sign Guide (Mobile)

A step by step guide on completing and uploading a Wet Sign Task through the app.

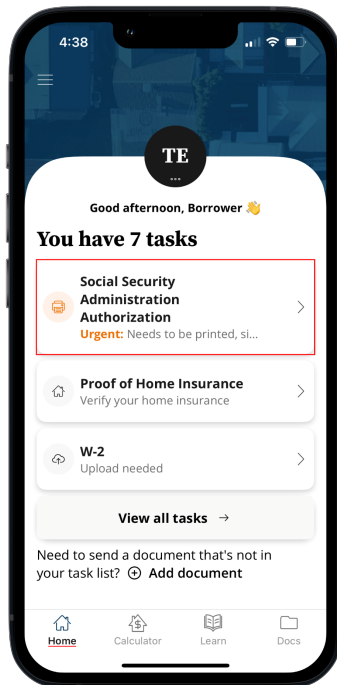
Documents that require wet signatures can be printed, signed, and uploaded through the app through a few easy steps.

For any questions concerning required tasks, document contents, or disclosure details, contact your Loan Officer.

How to Print, Sign, and Upload a Wet Sign Task (Mobile):


(Disclaimer: The screenshots in this guide are from an iOS device, however Android users can also follow the guide)

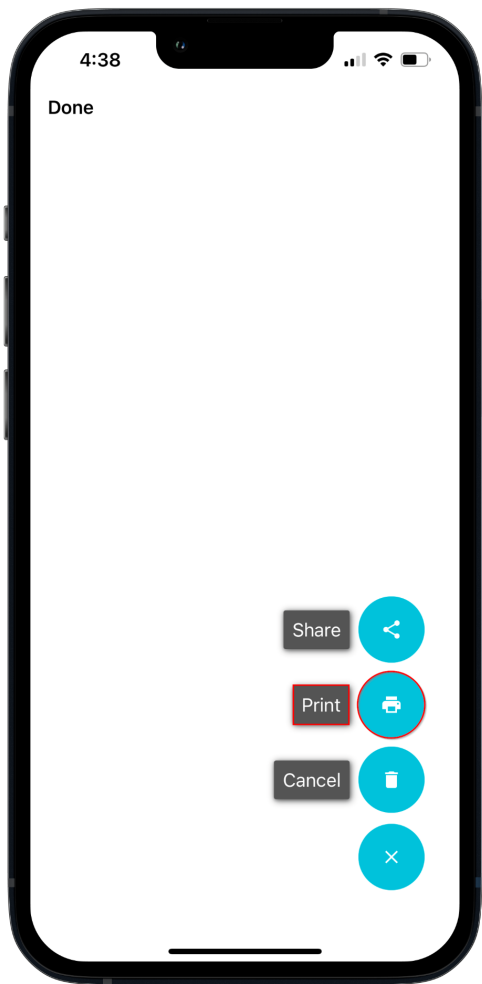
1. Under your tasks, tap the **Urgent** (📄 **Urgent:**) **Wet Sign** task.
 - a. **Tip!** A **Wet Sign** task will have the words **Needs to be printed, signed, and uploaded** beneath it for easy identification.





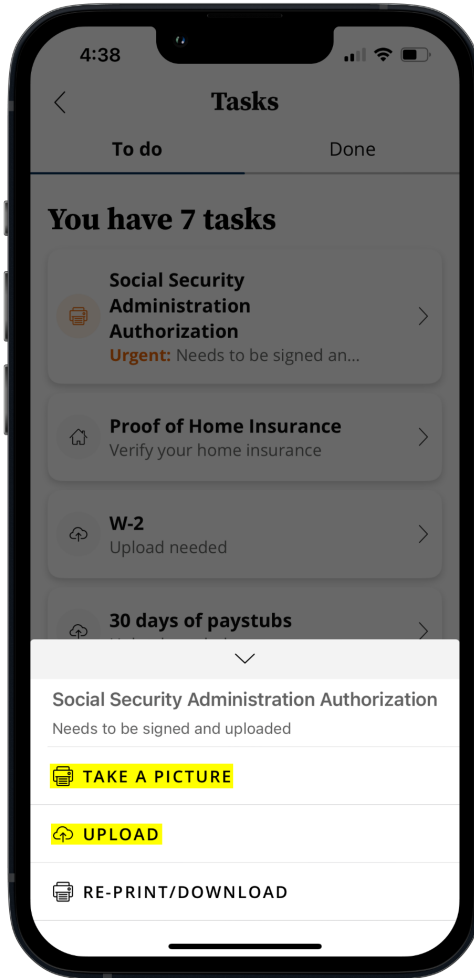
2. A document preview will appear with the option to **Share, Print, or Cancel**.

3. Tap the **Print** icon () to choose your printer and print settings. Print the document and sign all required fields using a pen.



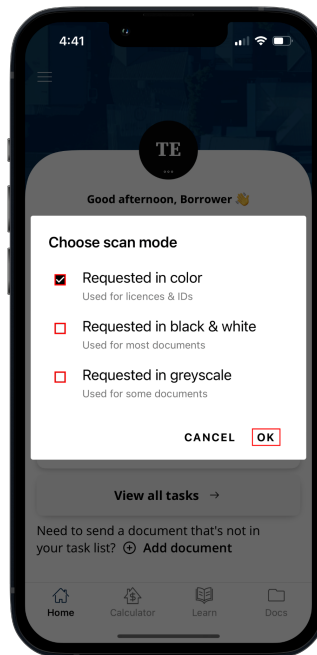
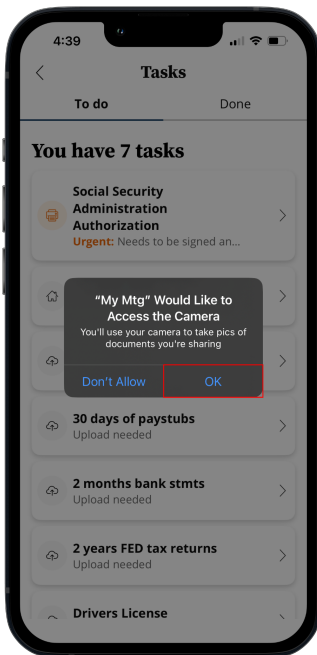


4. In the app, tap **Done** to return to your tasks.



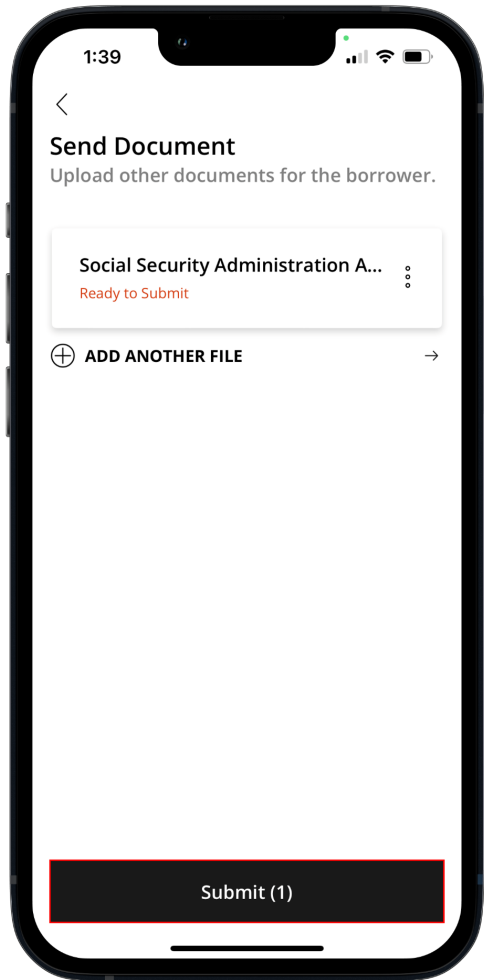


5. To submit the signed document, tap on the Wet Sign task. Select your method of upload: **Take a Picture** of the document with your phone's camera or **Upload** a scanned file of the document.
 - a. **Tip!** If you are taking a picture of the signed document, click **OK** to allow access to the camera.
 - b. After allowing access, choose a **Scan Mode**. The app will then guide you through the steps of taking a photo.



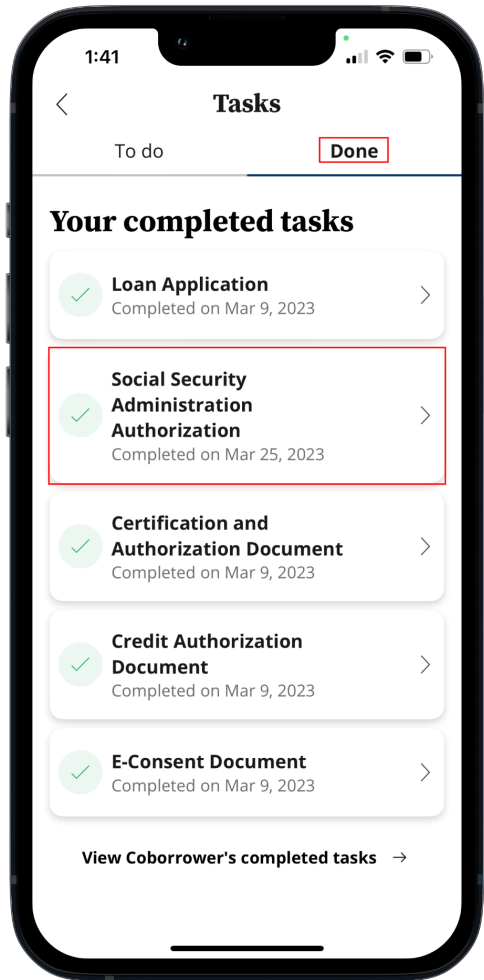


6. After taking a photo or uploading a file, tap **Submit** to upload your signed document.
 - a. **Tip!** If you receive an error trying to upload, check your internet connection and try again.





7. You can now view your completed **Wet Sign Document** under your **Done** tasks.
 - a. **Tip!** You can tap the completed task to download for your own records.



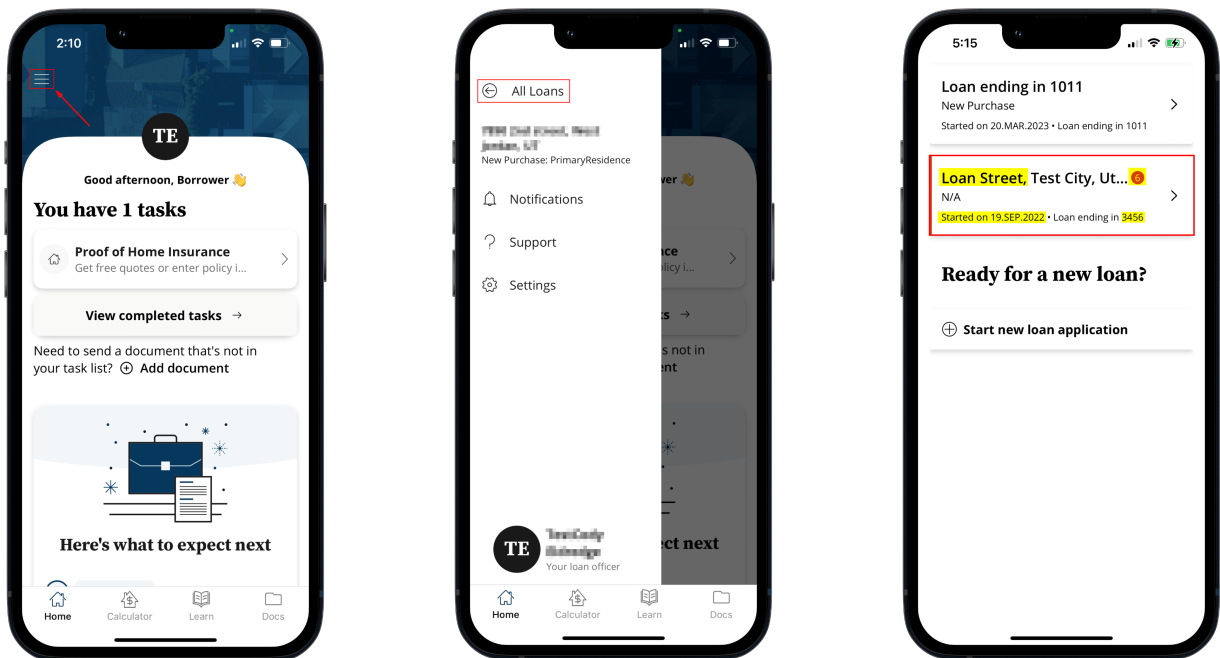


Troubleshooting

Common troubleshooting tips and tricks for Disclosure, eConsent, and Wet Sign tasks.

Q: I do not see any Urgent Tasks when I log in. I am seeing “X” instead (i.e. old tasks, a new Loan Application, a “You are all caught up!” message).

A: In the upper left corner of the screen, tap the three lines. Tap **All loans** to select the correct loan file.



If you do not see the loan file or tasks, please log out and back in to confirm you are using the correct email address and selecting the correct Loan Officer.

If you have confirmed that your email address, Loan Officer, and loan file are correct, contact your Loan Officer.



Q: There is a “lock” symbol next to my eSign task. I cannot open the package to complete it.

A: Please sign out and sign back in using your email address. The “lock” symbol appears when viewing a task assigned to a different account/email address. Typically, this happens if a borrower and co-borrower share a device but have individual accounts and tasks.

Q: I accidentally declined the package, or I declined the package due to incorrect information. What happens next?

A: Please contact your Loan Officer so they can correct the information or reset the package if it was declined by accident.

Q: I finished all my tasks! Do I need to let my Loan Officer know?

A: Your Loan Officer will receive a notification that you completed your tasks. You can reach out to your Loan Officer if you would like, but they will be informed through our system when you have finished signing.

Q: I do not have the app installed. How do I install it?

A: In the email notification, tap **Get Started**. You will be brought to the mobile browser where you can download the app onto your phone. Or, ask your Loan Officer to share their link through text.

Q: I am having trouble with the app but I don’t have a computer. What should I do?





A: On your device, navigate to <https://simplenexus.com/login> . You can log in using your email address and password to complete all tasks through the mobile browser instead of the app.

