



Borrower eDisclosure Guide (Web)

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

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 (Web):

1. An email will be sent to you from notifications@simplenexus.com stating **Urgent Action Needed on Your Loan**. Open the email and click **Get Started**.
 - a. **Tip!** If you cannot locate the email, please go to <https://simplenexus.com/login> to log in.

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. Enter your email address and password into the boxes. Click **Sign In**.
 - a. **TIP!** Click on the **Eye Icon** () to reveal your password and confirm it is correct.
 - b. If you receive an error message, please retype your email and password and try again. If you need further assistance, click **Forgot your password?**
 - c. If you have not created an account, click **Register** to create a new account using the email address you provided to your Loan Officer.

Welcome

First time here? [Register](#)

Email

Password



Sign in

[Forgot your password?](#)





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

 **SIMPLENEXUS.**
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For full access, where would you like us to send your verification code?

XXX-XXX-XXXX Text Message


XXXXXXXXXXXX@simplenexus.com Email

Send code





4. Enter the six digit verification code and click **Verify code**.
 - a. **TIP!** If you receive a **Verification code was not valid** error, click **Resend Code** to send a new code or try a different verification method (e.g. send code through text instead of email or vice versa)
 - b. **!** **IMPORTANT!** Do **not** leave the **Verify code** page to retrieve your six digit code. Leaving will refresh the page, making your code invalid. Instead, access the code in a new browser tab/window or on a different device.



Your code was sent. Please enter it below:

6 digit verification code

Remember this device for two weeks

[← Resend code](#) [Verify code](#)



5. If you have an account under more than one Loan Officer, you may be prompted to **Select your loan officer**. Select the correct Loan Officer and click **Continue**.

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Select your loan officer

Solutions LO

Test Admin

Continue




6. 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.

Select a loan:


Loan ending in 1011
New Purchase >
Started on 20.MAR.2023 • Loan ending in 1011

Loan Street, Test City, Utah 6 >
N/A
Started on 19.SEP.2022 • Loan ending in 3456

7. At the top of the page, you will see your tasks. Under **To do** tasks, 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.

You have 3 tasks

To do Done

 **Econsent**
Urgent: Requires your consent





8. Click on the drop-down arrow to the right of the **Econsent** task to expand it.
 - a. Read the **Econsent** agreement and click on the checkbox next to **'I Agree' to consent to do business electronically and to view Loan Documents electronically**.
 - b. After you have checked the box, click **Submit**.

The screenshot shows the 'Econsent' task interface. At the top left, there is a document icon and the title 'Econsent' with a sub-header 'Urgent: Requires your consent'. A red circle with the number '1' points to a dropdown arrow in the top right corner, with the text 'Click the dropdown to expand the Econsent task'. The main content area contains two paragraphs of text explaining the loan documents and the purpose of the eDisclosure Agreement. Below the text is a section titled 'YOUR CONSENT' with a bulleted list. A red circle with the number '2' points to a checked checkbox next to the text 'I Agree' to consent to do business electronically and to view Loan Documents electronically. A red circle with the number '3' points to a 'Submit' button at the bottom right of the interface, with the text 'Click Submit'.



9. Your Disclosure Package will now appear under your tasks. Click the drop-down to expand the task.

To do Done

Disclosure Package 1
Urgent: Needs to be eSigned

Social Security Administration Authorization
Urgent: Needs to be signed and uploaded

10. Click **Sign online**.


Disclosure Package 1
Urgent: Needs to be eSigned

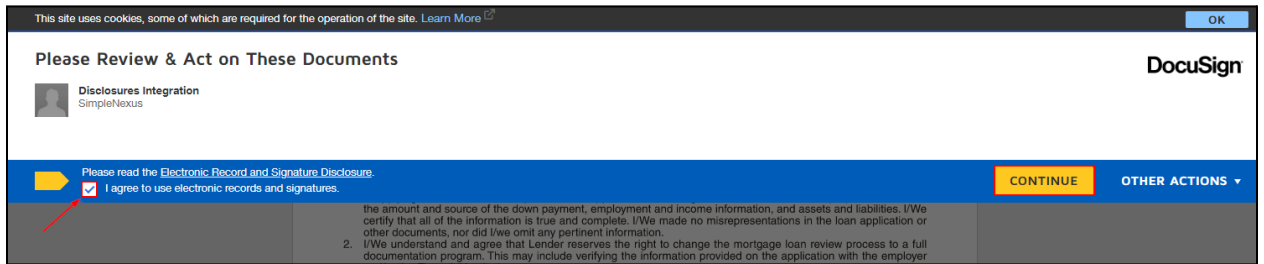
To move forward with your loan we'll need you eSign some documents via DocuSign.

Sign online

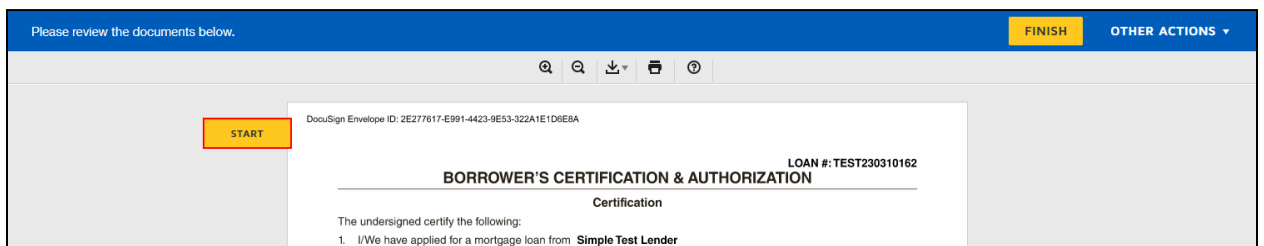







11. DocuSign will open. Locate the **Yellow Tab** icon () and check the box to confirm **I agree to use electronic records and signatures**.
- a. After checking the box, click **Continue**.



12. Click **Start**.



- a. **TIP!** DocuSign's top menu contains accessibility options if needed.

-  = **Zoom In**
-  = **Zoom Out**
-  = **Download**
-  = **Print**
-  = **Help**

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



14. A pop-up menu will appear, prompting you 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 cursor and mouse.
- c. **Upload:** Upload a file containing your signature (Image must be 400 x 145 pixels)

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

Adopt Your Signature ✕

Confirm your name, initials, and signature.

* Required

Full Name* **Initials***

SELECT STYLE **DRAW** **UPLOAD**


PREVIEW Change Style


DocuSigned by:
9B10E76CECC044A...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL



16. Continue clicking 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, click the **Next** () button. DocuSign will return to the remaining required signatures or fields.

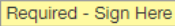

DocuSign Envelope ID: 2E277617-E991-4423-9E53-322A1E1D6E8A


LOAN #: TEST230310162

The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

 	3/21/2023
BORROWER TEST	DATE







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.
- For a **radio button** () select your choice. A blue dot () will appear within the red circle, signifying it has been selected.
 - For a **text box** (), click 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.

DATE



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

Done! Select Finish to send the completed document. FINISH OTHER ACTIONS ▾

Loan Number: **TEST230310162**

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

Lender/Broker: **Simple Test Lender** Loan Originator: **Cody Eldredge**


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

This disclosure is provided to you pursuant to Utah Code Ann. § 700-2-302.

Please be advised that we may sell or assign the loan or line of credit that you are applying for as well as the right to service the loan or line of credit. In addition, the mortgage loan or line of credit may not necessarily be held or serviced by the lender who originates it.

ACKNOWLEDGEMENT

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

DocuSigned by:

BORROWER TEST 3/21/2023
DATE

ICE Mortgage Technology, Inc. UTLSTJ 1214
UTLSTJ (INI)
03/09/2023 09:04 AM PST

UT Notice of Loan Sale, Assignment or Servicing.pdf 1 of 1

FINISH



20. You can now view your **Completed eDisclosure Task** under your **Done** tasks.

- a. **Tip!** You can click the completed task to **View** and print for your own records.

To do **Done**

Loan Application
Completed on Mar 9, 2023

Disclosure Package 1
Completed on Mar 21, 2023

Disclosure Package 1 **View**



Borrower Wet Sign Guide (Web)

A step by step guide on how to complete and upload a Wet Sign Task through the web portal.

Documents that require wet signatures can be printed, signed, and uploaded through the SimpleNexus web portal or on mobile 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 (Web):

1. Under your **To do** tasks, click 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.

The screenshot shows a task management interface. At the top, it says "You have 7 tasks". Below this, there are two tabs: "To do" (which is selected and highlighted with a red box) and "Done". The main task listed is "Social Security Administration Authorization" with a document icon and a status of "Urgent: Needs to be signed and uploaded". To the right of the task title is a red square icon with a white upward-pointing arrow. Below the task title, it says "Step 1: Print & Sign". Underneath this, there is a card containing a document icon, the text "Social Security Administration Authorization", and a button labeled "Download & sign" (highlighted with a red box). Below the card, there is a checkbox labeled "I have printed and signed the document". At the bottom right of the interface is a "Submit" button.



2. Click **Download & sign**.

Social Security Administration Authorization
Urgent: Needs to be printed, signed, and uploaded

Step 1: Print & Sign

Social Security Administration Authorization **Download & sign**

I have printed and signed the document

Submit

3. The document will open in a PDF Viewer. Use the **Print** icon () to choose your printer and print settings. Print the document and sign all required fields using a pen.

Social Security Administration Authorization

Fit [v] [Print] [Close]

Form SSA-89 (12-2020)
Discontinue Prior Editions
Social Security Administration

OMB No. 0960-0760

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

Printed Name: Borrower Test	Date of Birth: January 1, 1991	Social Security Number: 000-00-0000
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Reason for authorizing consent: (Please select one)

Document
1 pages total

4. Use a scanner to scan the signed document. Save the scanned file to a folder on your computer so that you can easily find and upload it.
5. Click **Close** to return to your tasks.


Fit [v] [Print] **Close**

Document
1 pages total



6. Click **Upload files** to upload your signed document.



Step 2: Upload
Scan and upload all pages of the document you printed and signed.

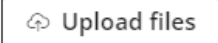
 or drop your files here

Submit

7. After uploading the file, click **Submit**.

Step 2: Upload
Scan and upload all pages of the document you printed and signed.

 test.png 

 or drop your files here

Submit (1)



8. You can now view your completed **Wet Sign Document** under your **Done** tasks.
 - a. **Tip!** You can click the completed task to **View** and print for your own records.

The screenshot shows a task management interface with two tabs: 'To do' and 'Done'. The 'Done' tab is selected and highlighted with a red box. Below the tabs, there are three task cards, each with a green checkmark icon on the left. The first card is 'Loan Application' with the subtitle 'Completed on Mar 9, 2023'. The second card is 'Disclosure Package 1' with the subtitle 'Completed on Mar 21, 2023' and a downward arrow on the right. The third card is 'Social Security Administration Authorization' with the subtitle 'Completed on Mar 21, 2023' and an upward arrow on the right. Below the third card, there is a document icon and the text 'Social Security Administration Authorization', followed by a 'View' button highlighted with a red box.

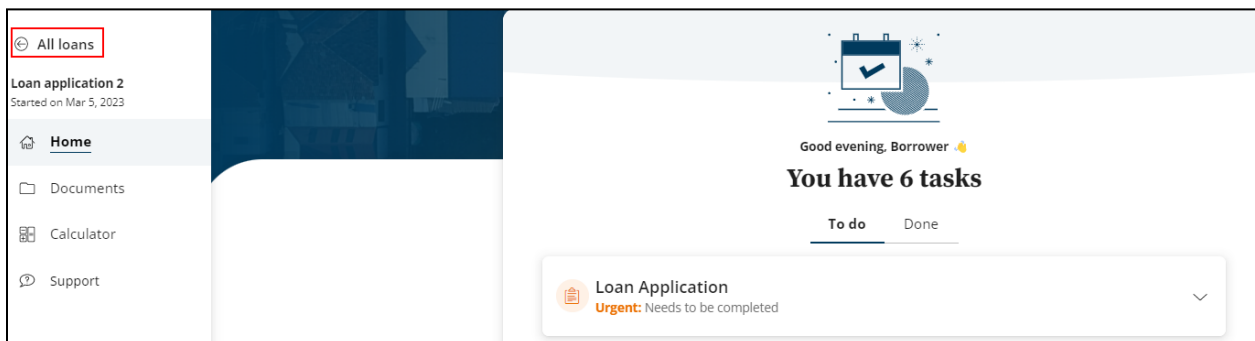


Troubleshooting

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, click **All loans**. Select your loan to confirm you are in the correct 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.

