Borrower eDisclosure Guide (Web)

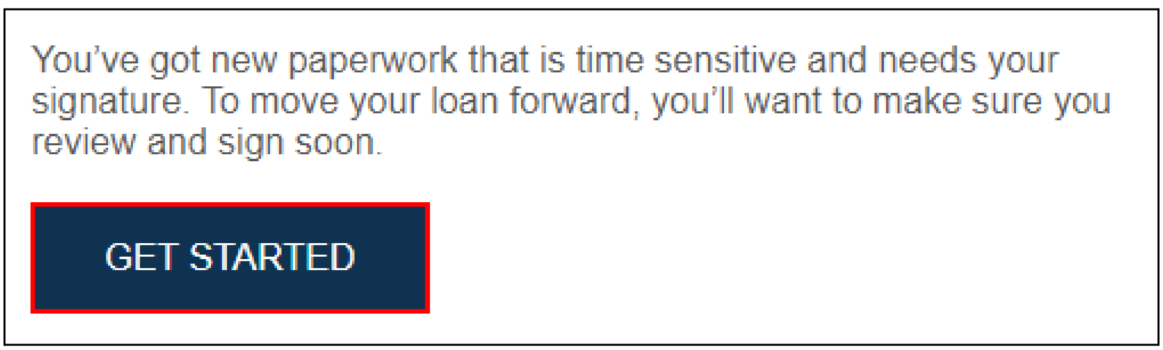
A step by step guide on how to electronically sign eDisclosures through the web portal.

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

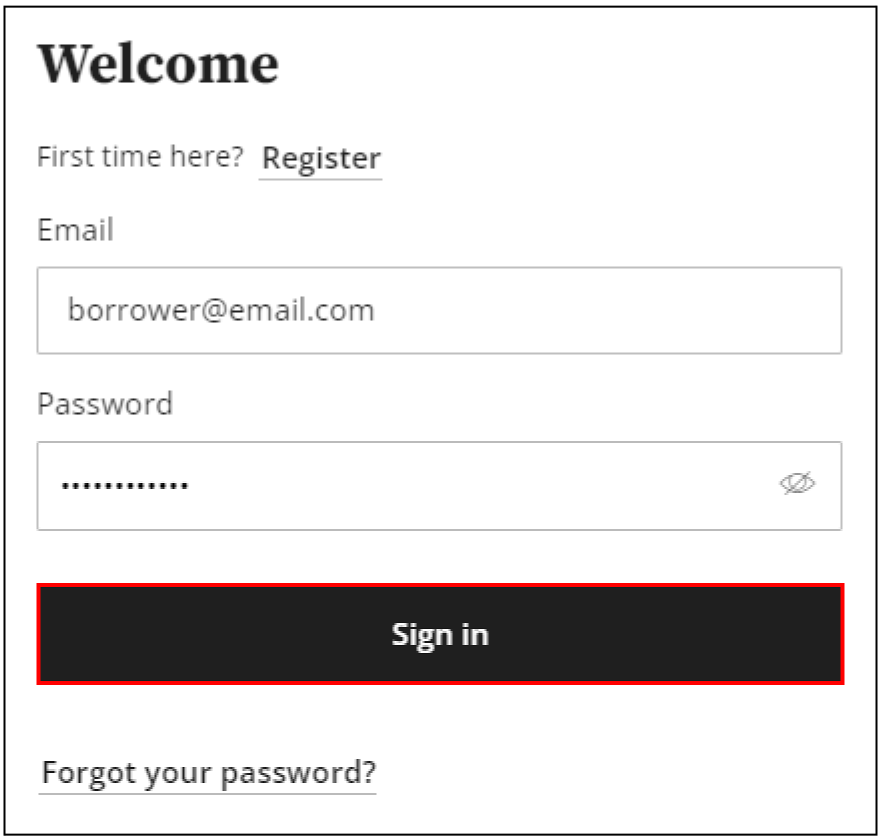
For any questions concerning required tasks, document contents, or disclosure details, contact your Loan Officer or reference the Troubleshooting section at the end of this guide.

How to Electronically Sign eDisclosures (Web):

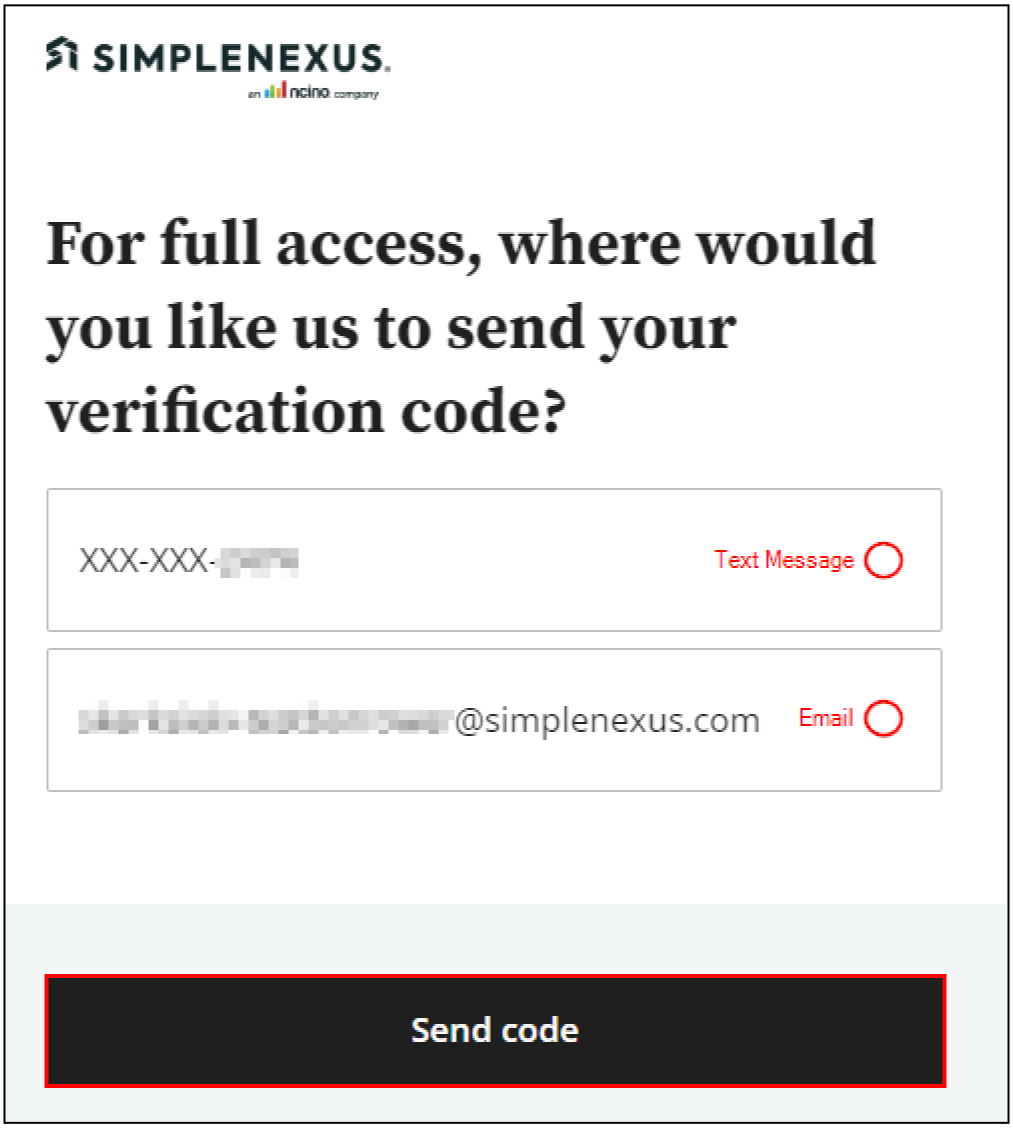
1. An email will be sent to you from notifications@simplenexus.com stating **Urgent Action Needed on Your Loan**. Open the email and click **Get Started**.
    a. **Tip**! If you cannot locate the email, please go to https://simplenexus.com/login to log in.



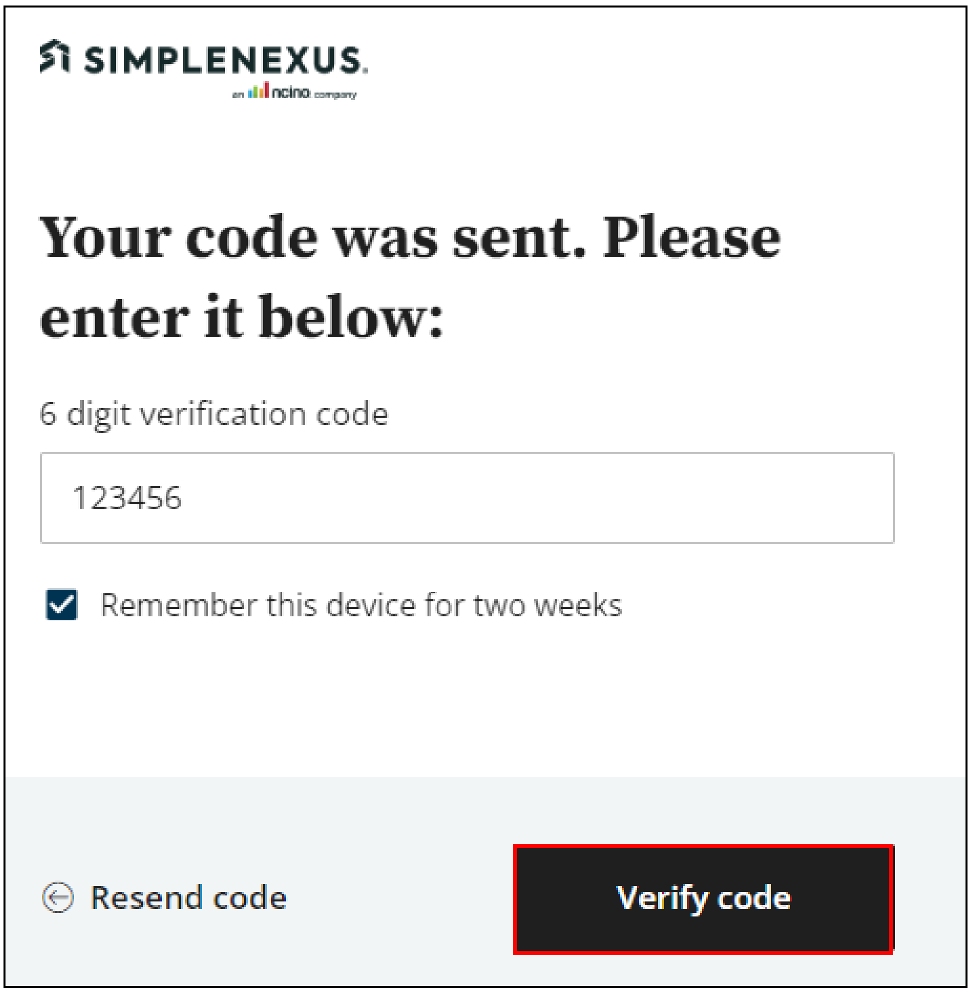
2. Enter your email address and password into the boxes. Click **Sign In**.
    a. **TIP!** Click on the **Eye Icon** ( ) to reveal your password and confirm it is correct.
    b. If you receive an error message, please retype your email and password and try again. If you need further assistance, click **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**.**



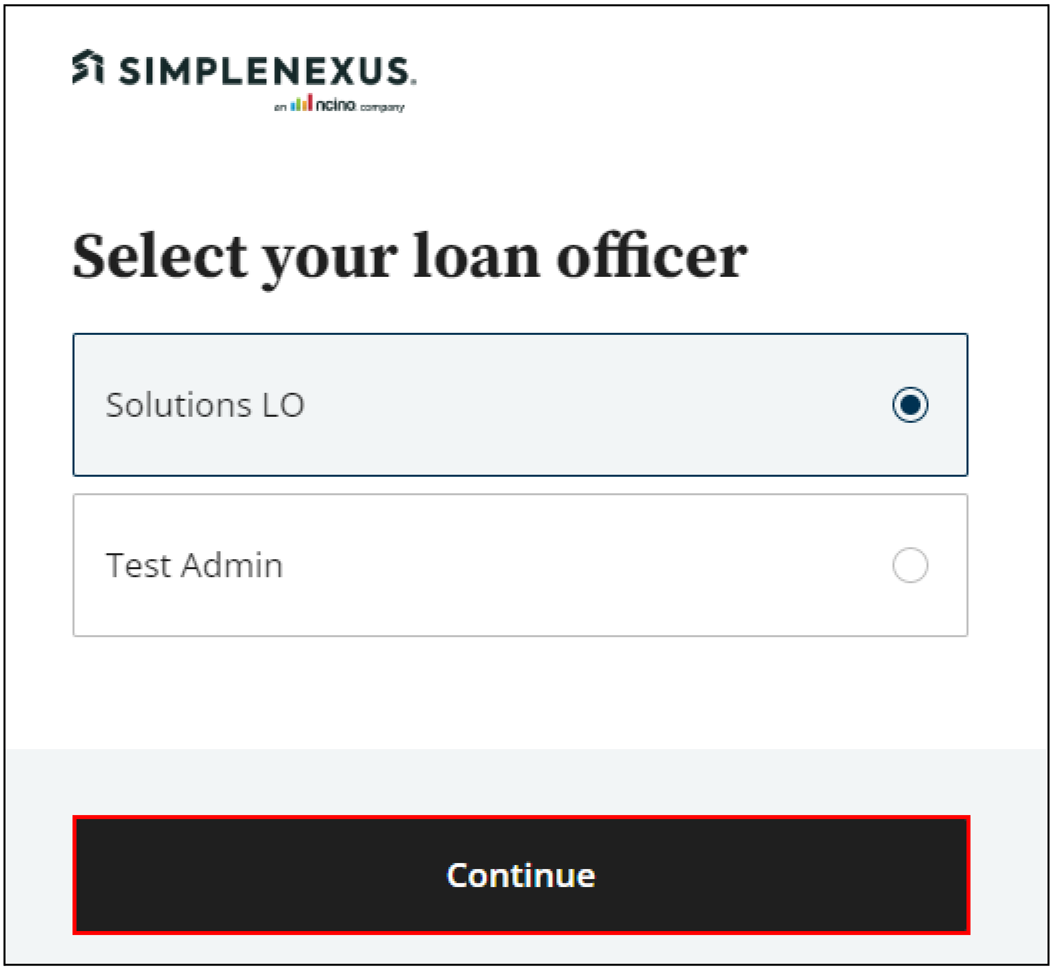
3. If prompted to send a verification code, select your preferred verification method (text or email) and click **Send code**.



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.

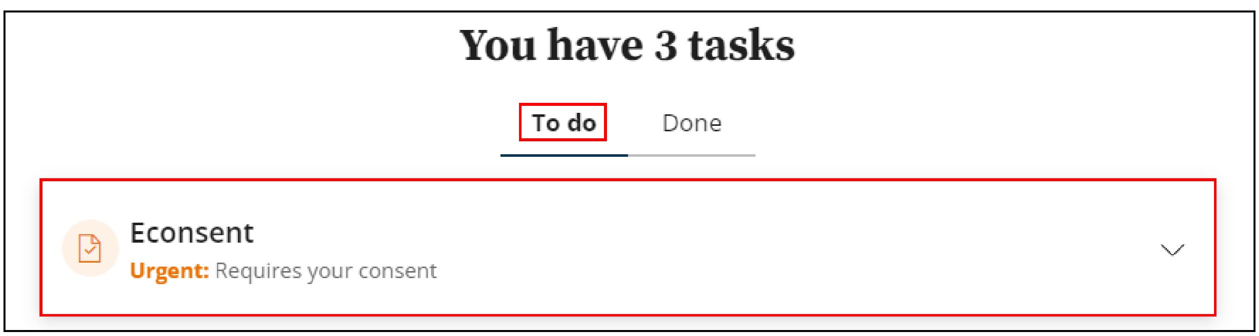


5. If you have an account under more than one Loan Officer, you may be prompted to **Select your loan officer**. Select the correct Loan Officer and click **Continue**.

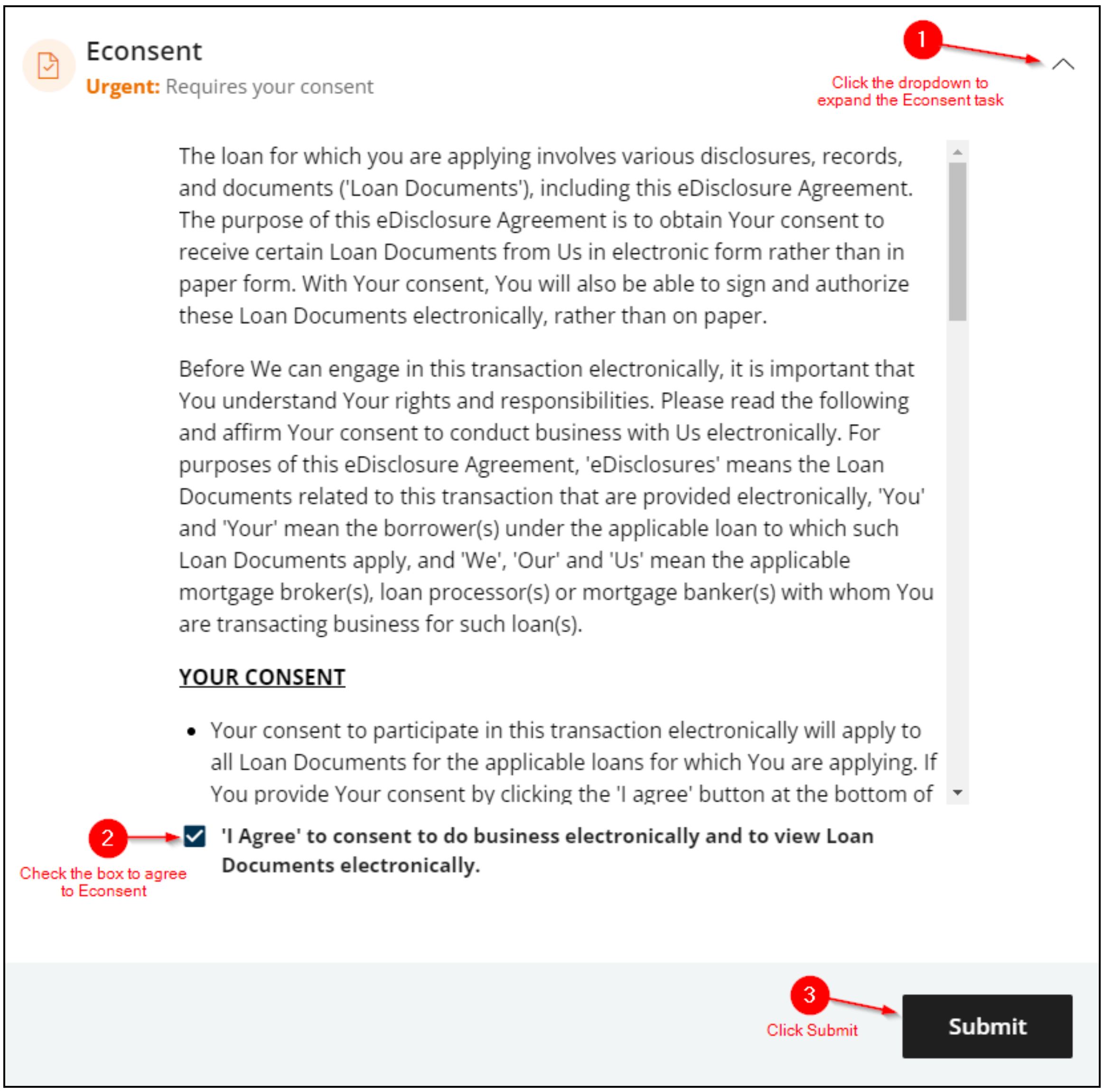


6. Similarly, if you have more than one loan file or loan application, choose the correct file under **Select a loan**.
    a. **TIP**! To identify the correct loan, look at the loan details, including the address, loan number, date started, or task alert bubble.

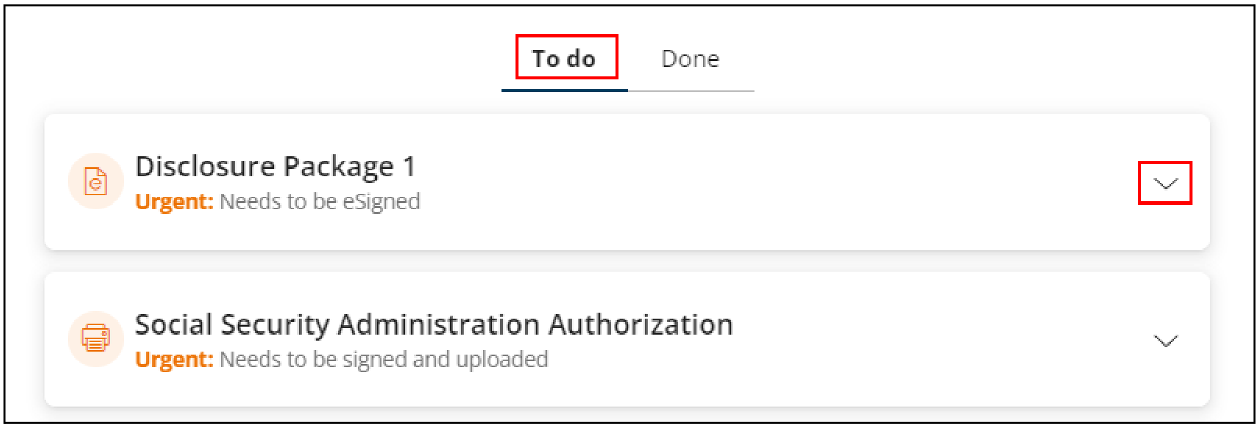
7. At the top of the page, you will see your tasks. Under **To do** tasks, locate any **Urgent** (**Urgent:**) tasks.
    a. If you have not provided Econsent**,** you will need to complete an **Econsent** task before you can access your Disclosure tasks.



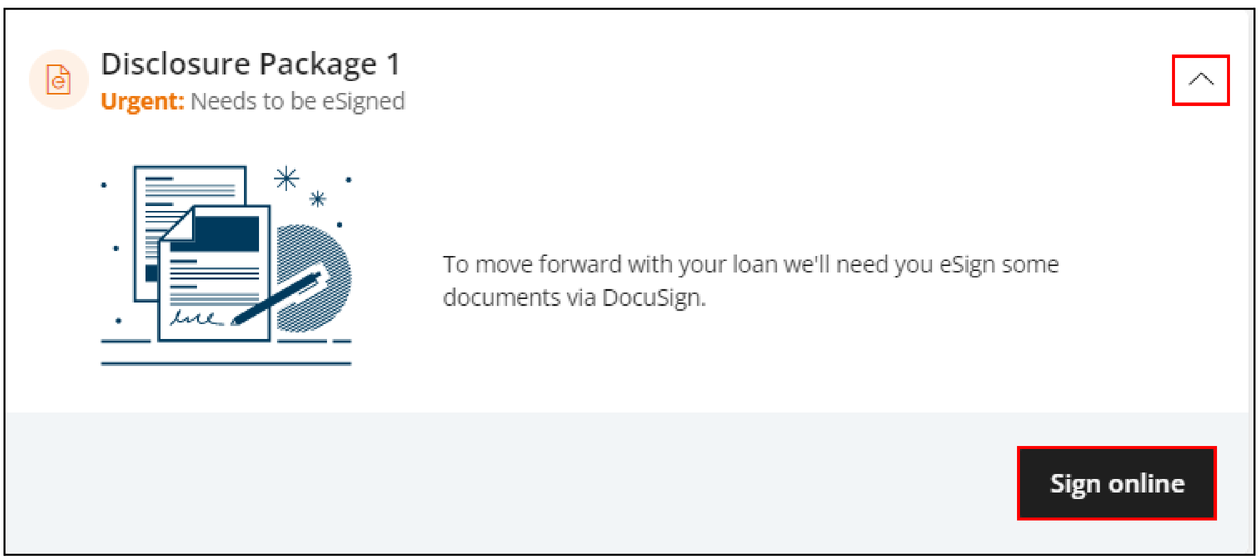
8. Click on the drop-down arrow to the right of the **Econsent** task to expand it.
    a. Read the **Econsent** agreement and click on the checkbox next to '**I Agree**' **to consent to do business electronically and to view Loan Documents electronically**.
    b. After you have checked the box, click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



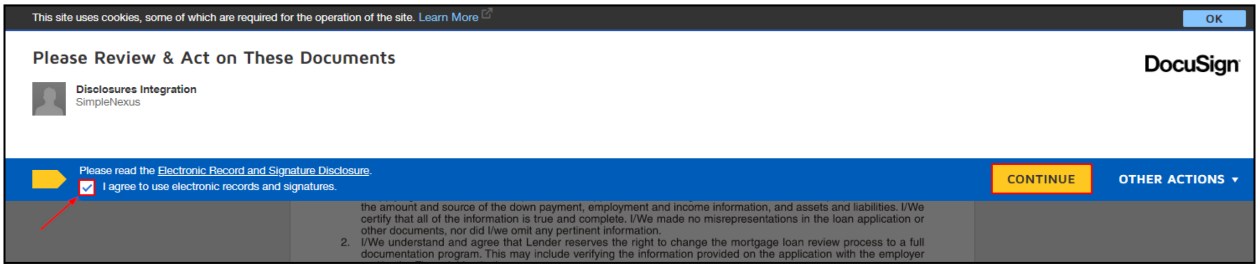
9. Your Disclosure Package will now appear under your tasks. Click the drop-down to expand the task.



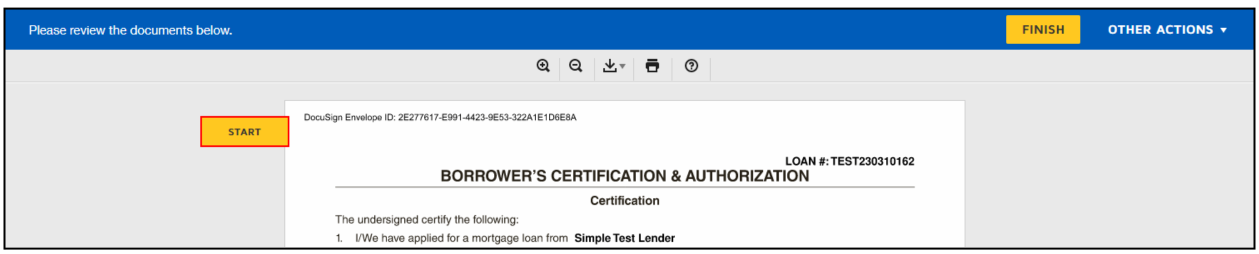
10. Click **Sign online**.



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**.



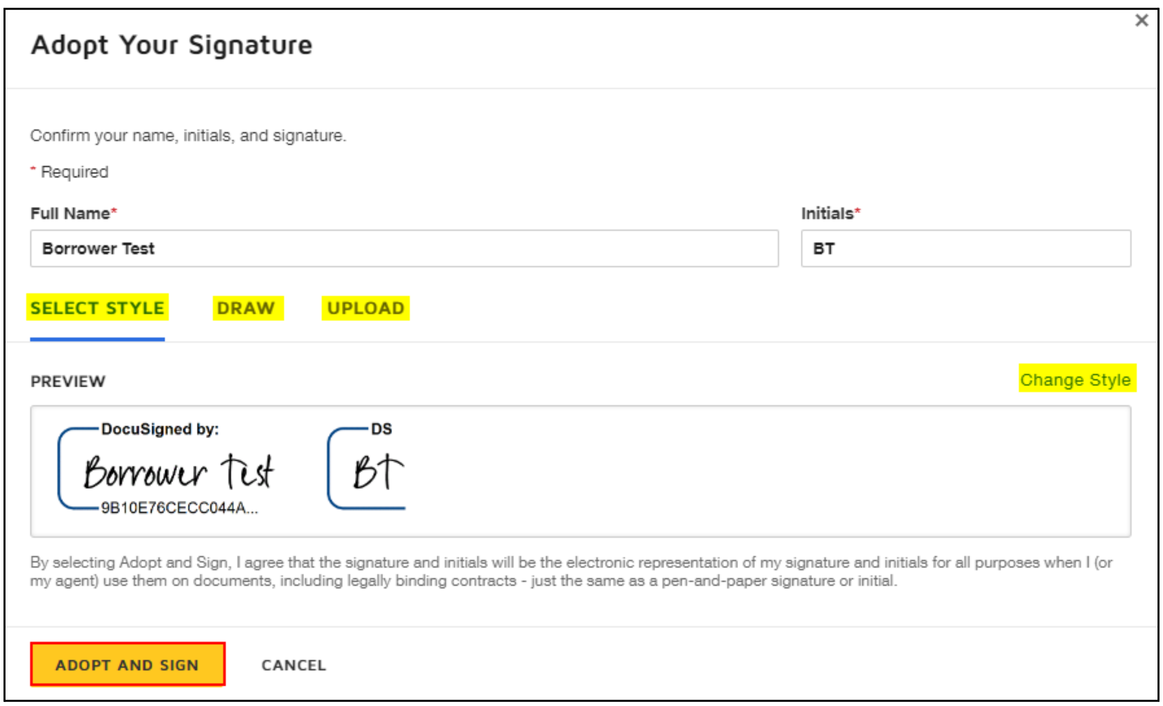
    a. **TIP**! DocuSign's top menu contains accessibility options if needed.

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

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

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**.



16. Continue clicking each **Required** - **Sign Here** button (Sign).
    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** (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.

Required - Sign Here

Sign

3/21/2023

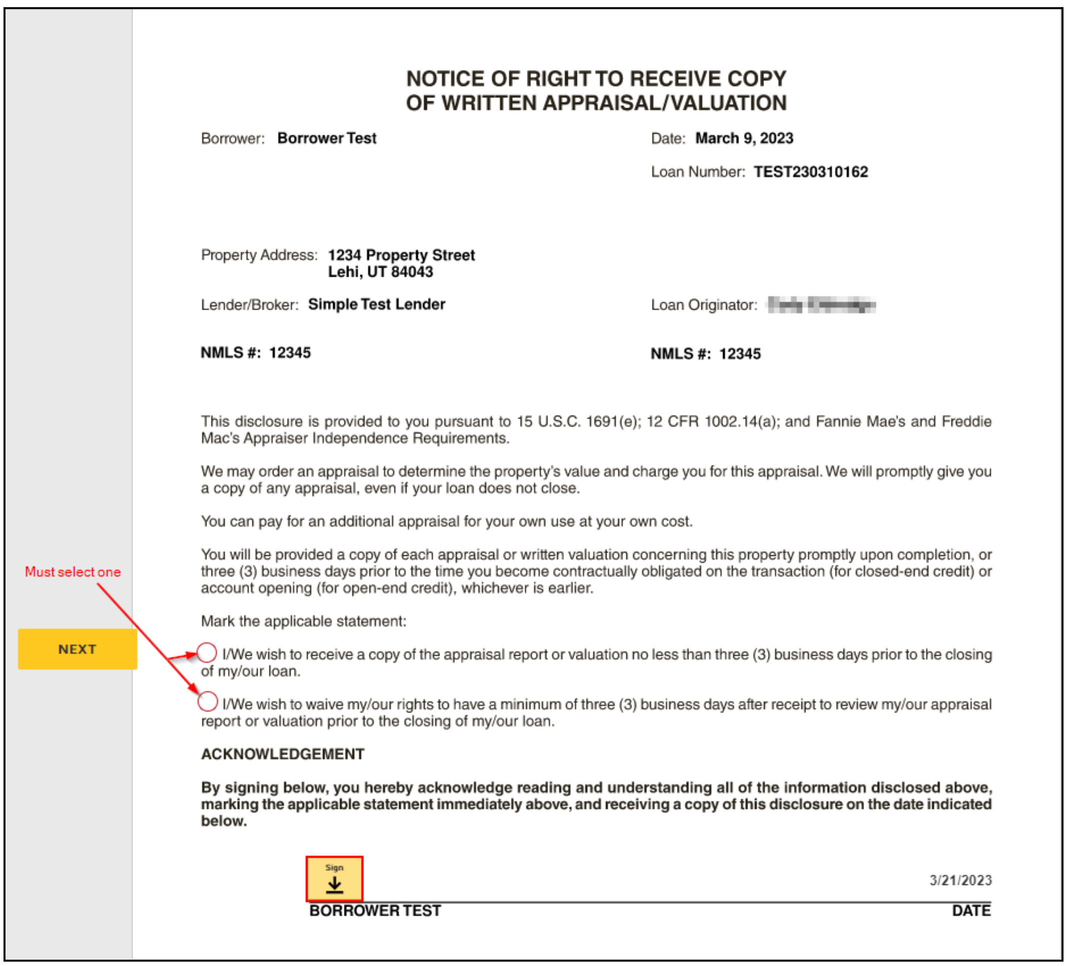
BORROWER TEST DATE

NEXT

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** ( ), 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.

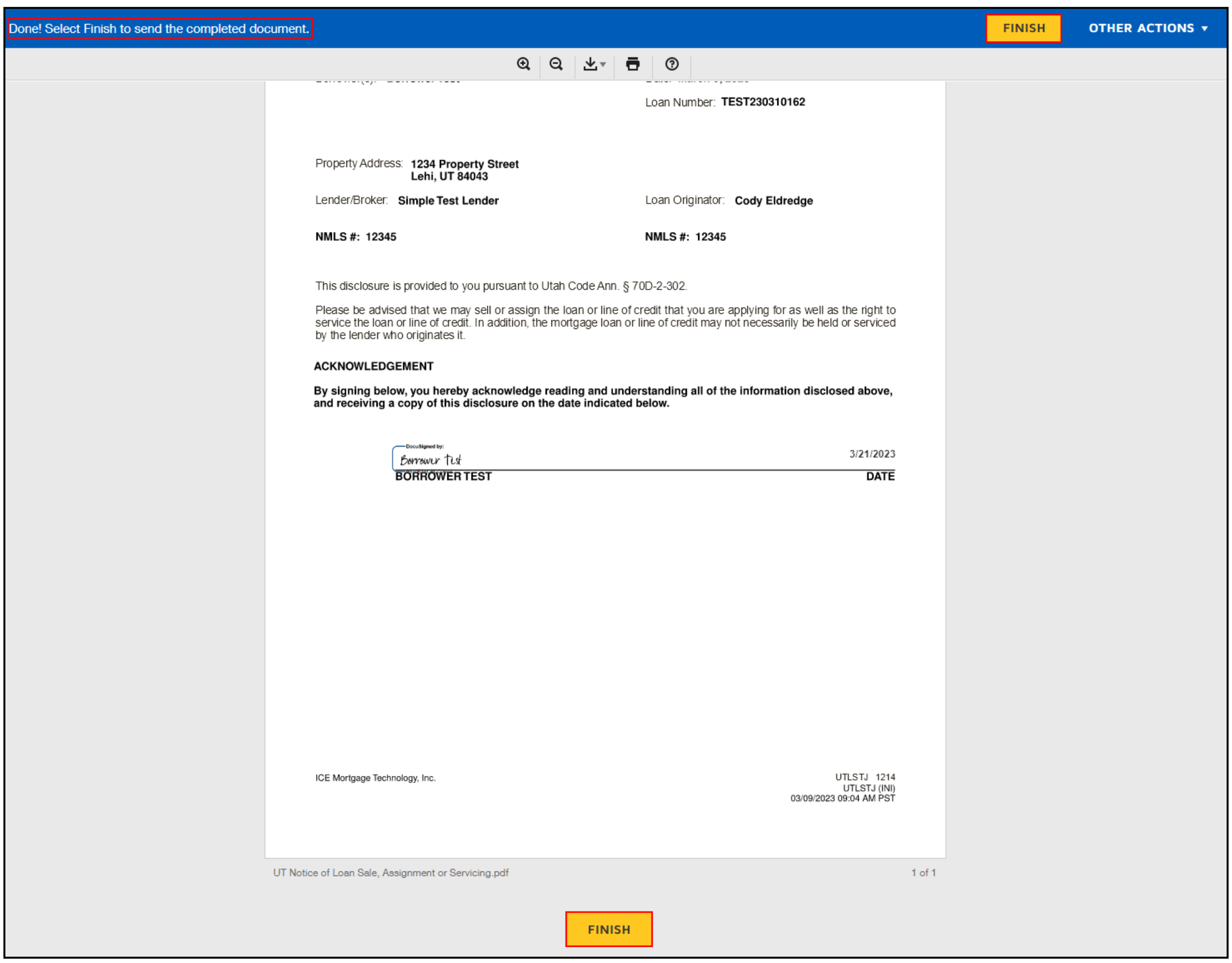
ACKNOWLEDGEMENT

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.

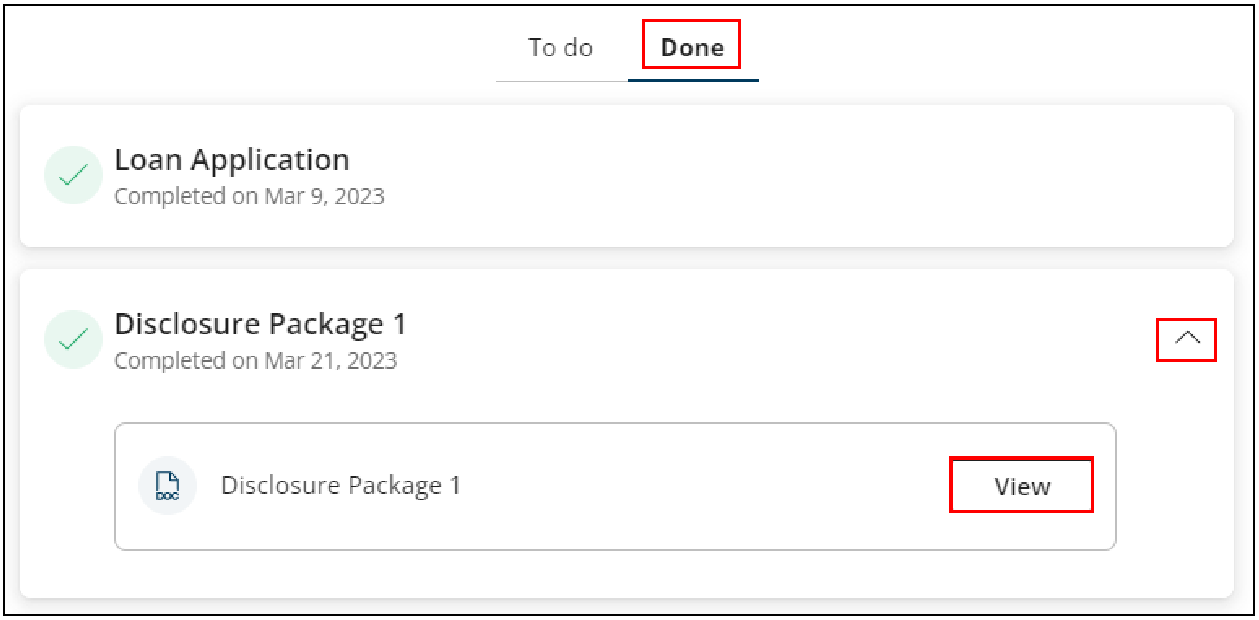
3/21/2023

BORROWER TEST **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** (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.



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.



Borrower Wet Sign Guide (Web)

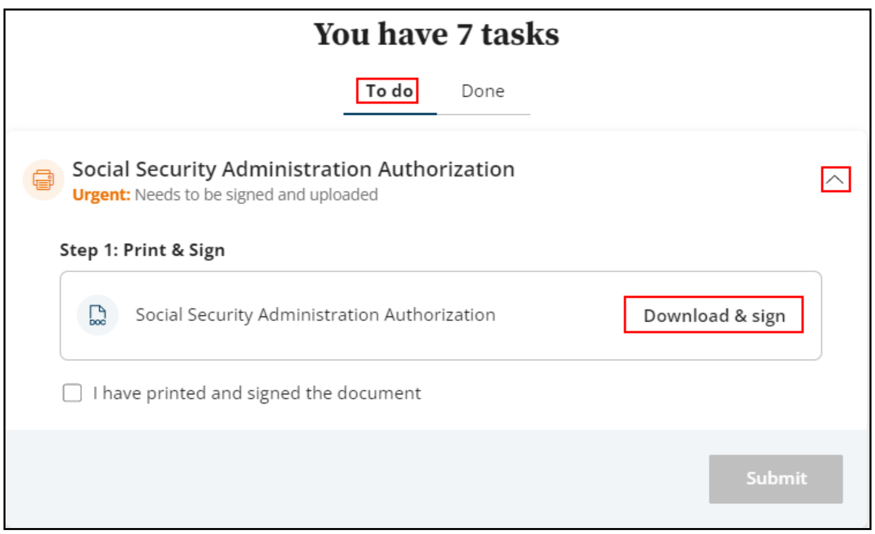
A step by step guide on how to complete and upload a Wet Sign Task through the web portal.

Documents that require wet signatures can be printed, signed, and uploaded through the SimpleNexus web portal or on mobile through a few easy steps.

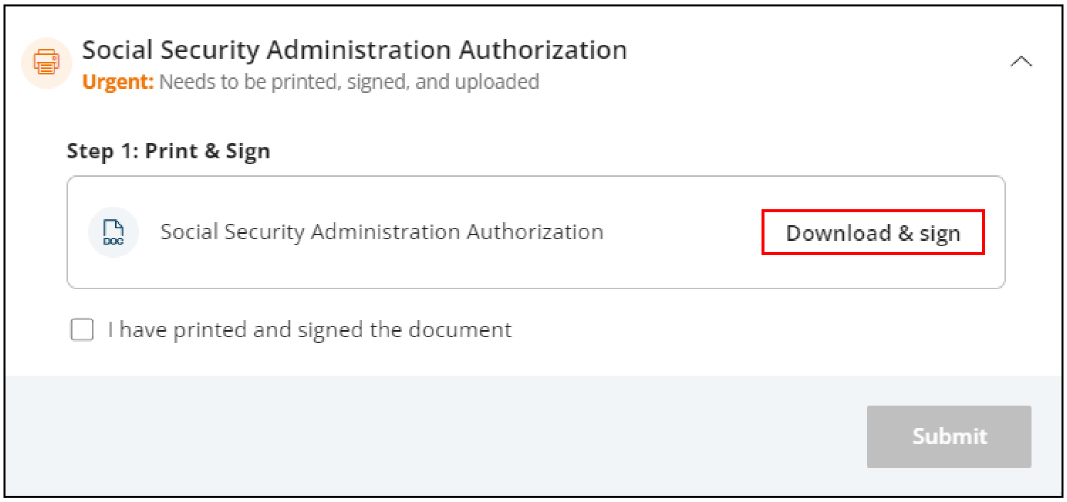
For any questions concerning required tasks, document contents, or disclosure details, contact your Loan Officer.

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

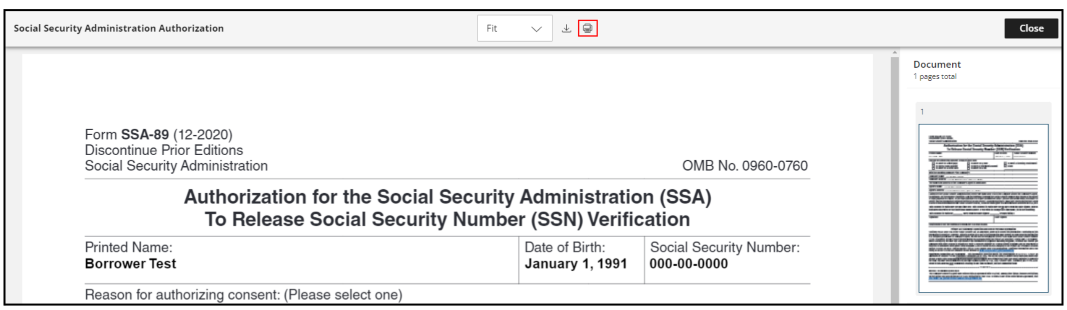
1. Under your **To do** tasks, click the **Urgent** (Urgent:) **Wet Sign** task.
   a. **Tip**! A **Wet Sign** task will have the words **Needs to be printed, signed, and uploaded** beneath it for easy identification.



2. Click **Download & sign**.

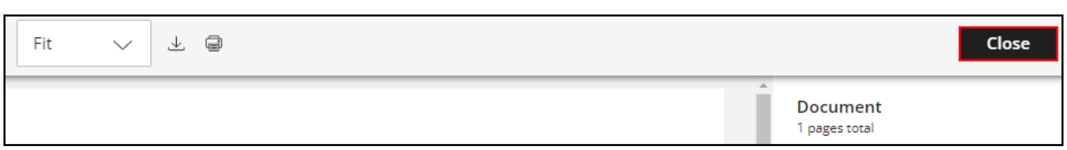


3. The document will open in a PDF Viewer. Use the **Print** icon ( ) to choose your printer and print settings. Print the document and sign all required fields using a pen.

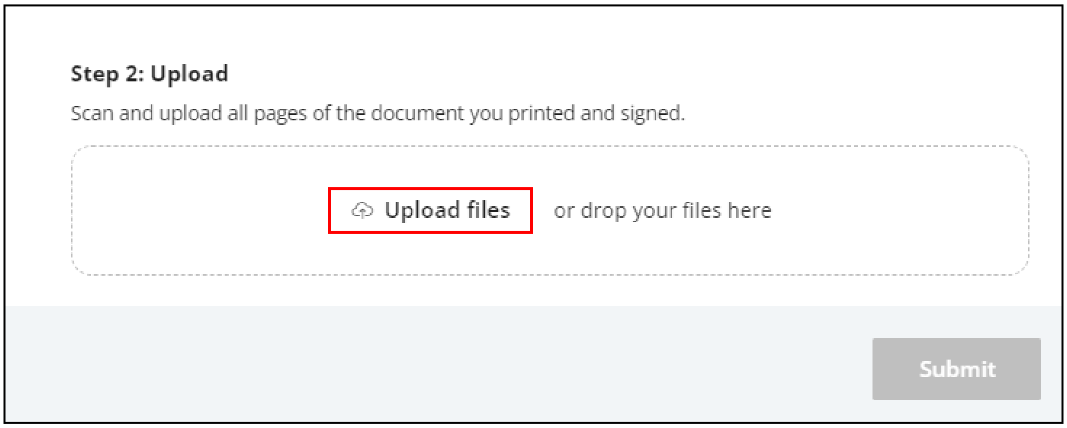


4. Use a scanner to scan the signed document. Save the scanned file to a folder on your computer so that you can easily find and upload it.

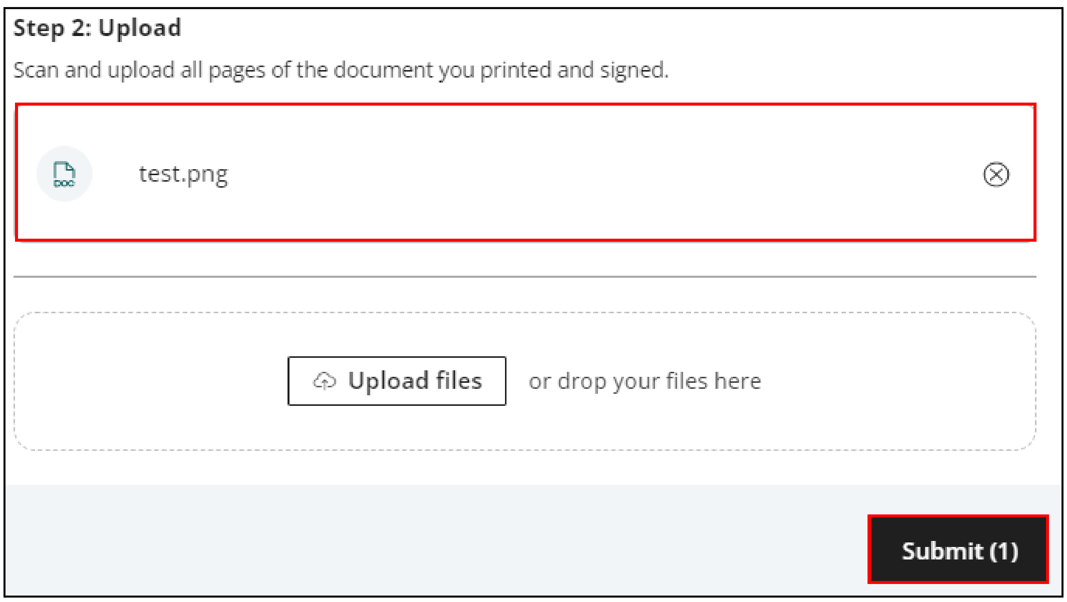
5. Click **Close** to return to your tasks.



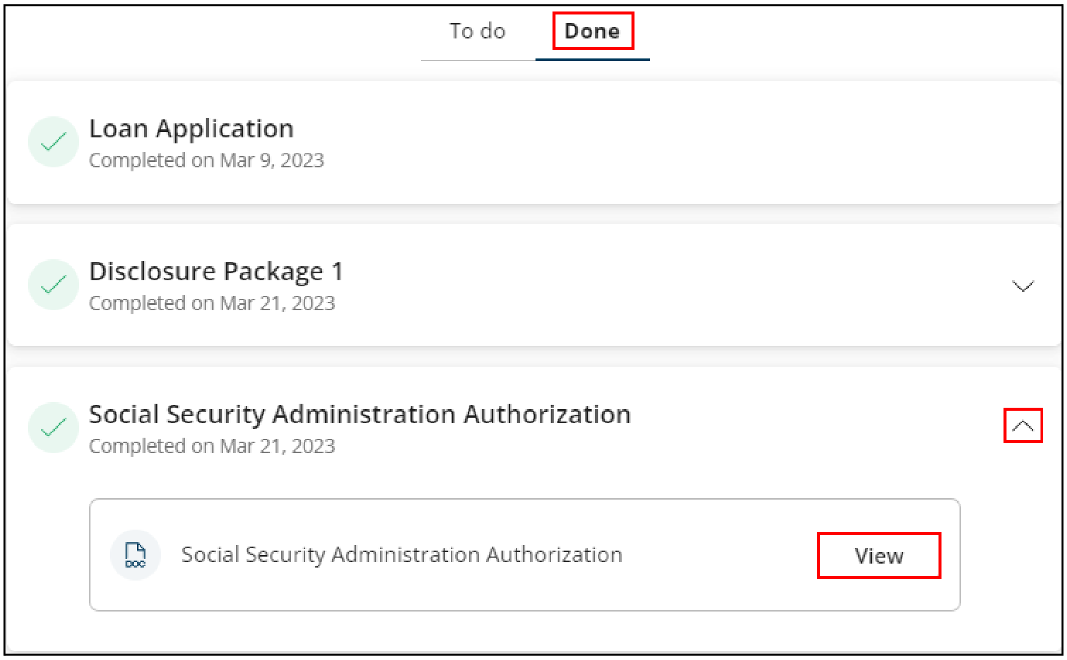
6. Click **Upload files** to upload your signed document.



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



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.

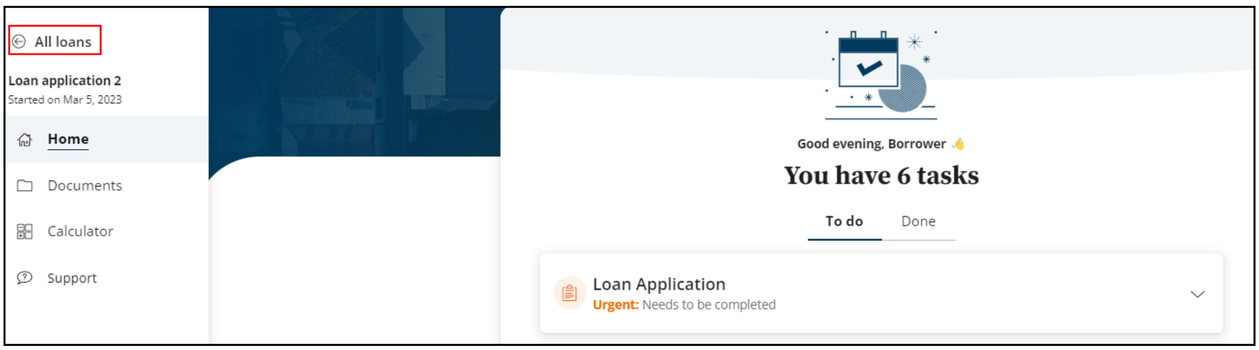


Troubleshooting

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.