


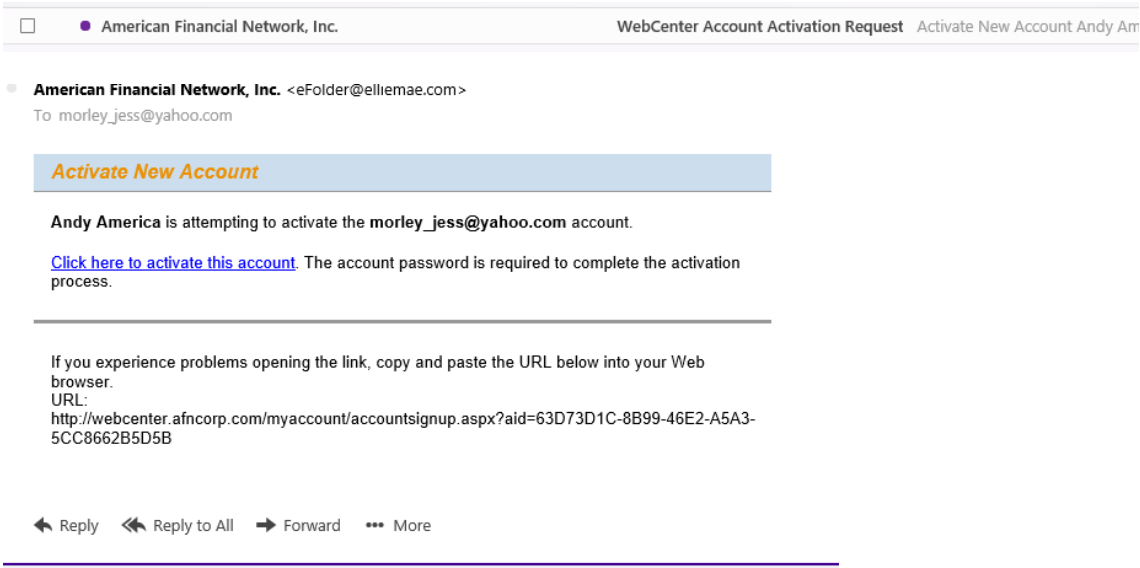



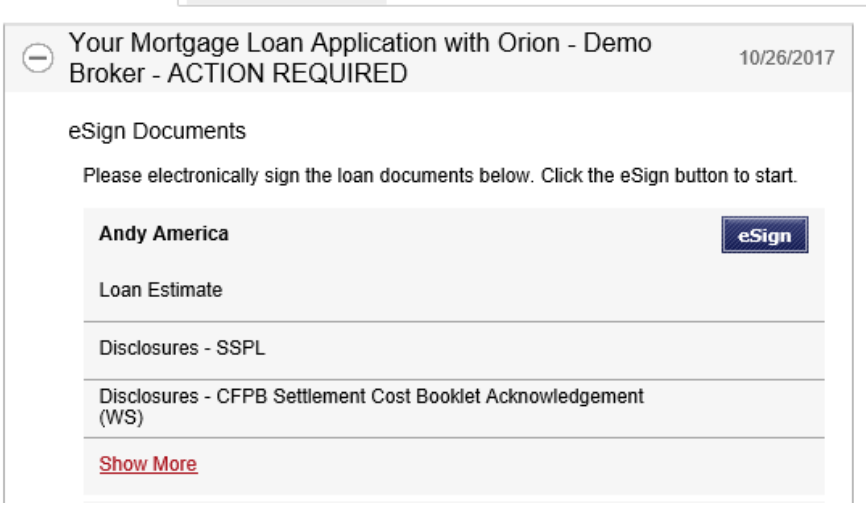
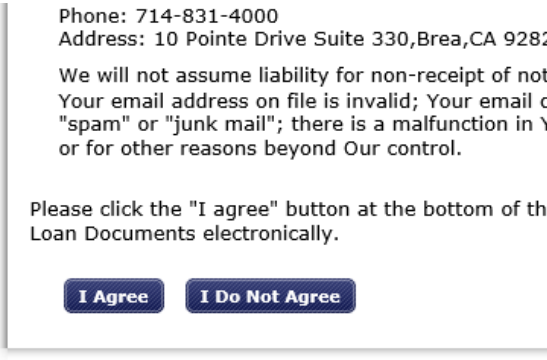
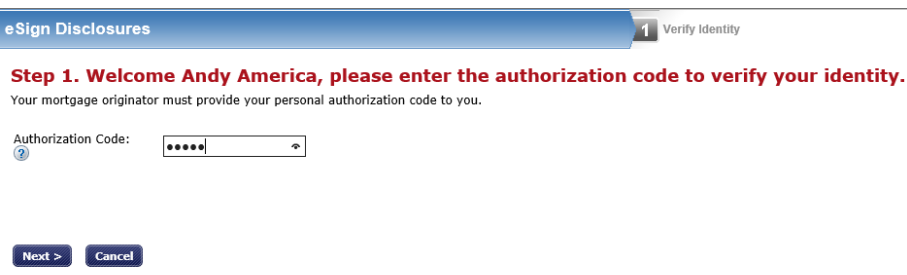
Consumer Electronic Consent Initial Disclosures

Purpose: This document is a guide to assist consumers with setting up an eDisclose Account and eSigning disclosures.

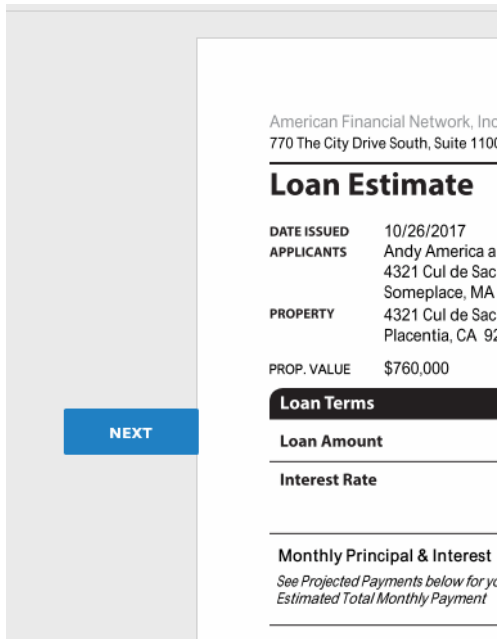
Step	Action
1.	<p>When Disclosures are processed a Link will be sent to the Consumer to the e-mail address provided on the loan application.</p> <p>The Consumer will need to Click on the link within the body of the e-mail</p> <div style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 5px; margin: 10px 0;"> <input type="checkbox"/> Guadalupe Gonzalez Your Mortgage Loan Application with Orion - Demo Broker - ACTION REQUIRED </div> <p>Hello Andy:</p> <p>Your recent home mortgage application with Orion - Demo Broker has been submitted to and received by American Financial Network, Inc, DBA Orion Lending.</p> <p>Please follow the instructions below to access your loan disclosures.</p> <ol style="list-style-type: none"> 1. Click here to visit the secure website to create your personal login credentials that enable access to our secure site. 2. Once you create the login information you will receive an "Account Activation" email. Follow the instructions in that email to activate your account. 3. Log in to the site using the credentials you created. 4. Once you have accessed the portal, click the "eSign" button to review and sign your disclosures. 5. Enter your Authorization Code, which is the Subject Property Zip Code. 6. Click "Next" and then click "Start" . 7. Click the Sign icon to sign each document . 8. A few documents require a "live" signature, please click the print button and sign each document. 9. Return these documents directly to your broker (Disregard fax coversheet). 10. Each borrower must complete this process.

<p>2.</p>	<p>The Consumer will need to complete all data identified by an asterisk (*) and create a password</p> <p>Create New Account</p> <p>To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click Create New Account. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.</p> <p>*Please verify the following question.</p> <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;"> <p>Subject Property Street Number: <input type="text" value="4321"/> Cul de Sac Street, Placentia, CA 92870 Please enter the house number. For example, if your address is 123 First Street, enter "123".</p> </div> <p>Email: morley_jess@yahoo.com</p> <p>*First Name: <input type="text" value="Andy"/></p> <p>*Last Name: <input type="text" value="America"/></p> <p>*New Password: <input type="password" value="••••••••"/></p> <p>*Re-enter New Password: <input type="password" value="••••••••"/></p> <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9; width: fit-content; margin-left: auto;"> <p>The password must contain: Minimum password length is 6. Maximum password length is 20.</p> </div> <p>* = Required Create New Account</p> <hr/> <div style="display: flex; justify-content: space-between; font-size: small;"> <div data-bbox="256 1119 557 1220"> <p>Loans made pursuant to CA Dept of Business Oversight (DBO) Finance Lender's License #6038771. CA Bureau of Real Estate (BRE) Broker License # 01317581. Nationwide Mortgage Licensing System (NMLS) ID #237341.</p> </div> <div data-bbox="641 1119 1109 1249" style="text-align: center;"> <p>American Financial Network, Inc. 10 Pointe Drive Suite 330, Brea, CA 92821 Office: (714) 831-4000 info@afncorp.com Copyright © 2017 American Financial Network, Inc. Privacy Policy Security Statement Site Map</p> </div> <div data-bbox="1328 1136 1474 1287" style="text-align: right;">  </div> </div>
<p>3.</p>	<p>Select "Create New Account"</p>
<p>4.</p>	<p>The Consumer will need to check their inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder. Follow the e-mail instructions to activate your account.</p> <p>Create New Account</p> <p>An email has been sent to you at morley_jess@yahoo.com.</p> <p>Next steps:</p> <ol style="list-style-type: none"> 1. Check your inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder. 2. Follow the instructions in the email to activate your account.

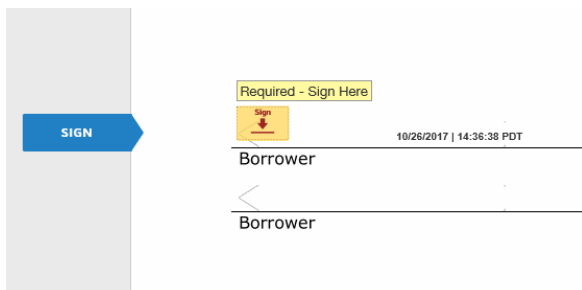
<p>5.</p>	<p>Select the link within body of e-mail “Click here to activate this account”</p> <div data-bbox="256 342 1390 905">  </div>
<p>6.</p>	<p>The Consumer will need to enter the password that was created in Step #2</p> <div data-bbox="256 1003 1227 1581">  </div>
<p>7.</p>	<p>Select Activate New Account</p>


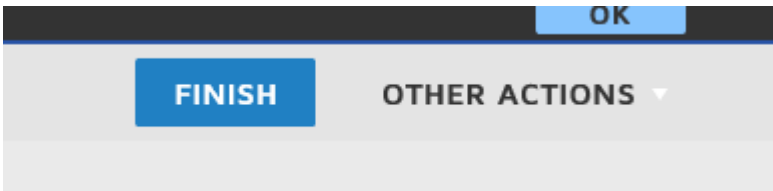
<p>8.</p>	<p>Select the link that shows eSign to Open and Review documents</p> 
<p>9.</p>	<p>Once Disclosures are read and agreed to, select "I agree"</p> <p>This step will provide Consent for the Consumer to receive Disclosures electronically.</p> <p>Phone: 714-831-4000 Address: 10 Pointe Drive Suite 330,Brea,CA 9282</p> <p>We will not assume liability for non-receipt of not Your email address on file is invalid; Your email c "spam" or "junk mail"; there is a malfunction in Y or for other reasons beyond Our control.</p> <p>Please click the "I agree" button at the bottom of th Loan Documents electronically.</p> 
<p>10.</p>	<p>An Authorization Code will be required. This will be the zip code of the Subject Property</p> 
<p>11.</p>	<p>Select Next</p>

12. Select Next to review each document

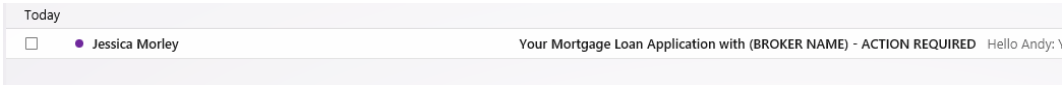



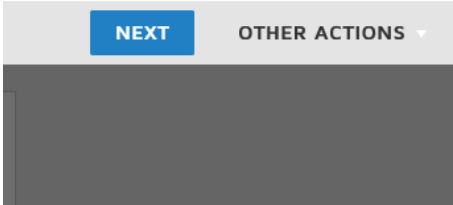
13. When a Disclosure requires a signature, a prompt will pop up showing Required - Sign Here. To eSign select the Sign box



14.	<p>Select Adopt and Sign Confirm your name, initials, and signature.</p> <p>* Required</p> <p>Full Name* <input type="text" value="Andy America"/> Initials* <input type="text" value="AA"/></p> <p>Select Style Draw</p> <p>PREVIEW Change Style</p>  <p>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.</p> <p>ADOPT AND SIGN CANCEL</p>						
15.	<p>Complete eSign steps on the remaining documents by selecting the Sign box. Once selected, it will be eSigned and you will be prompted to the next form requiring signature</p>						
16.	<p>Once eSign is complete and Sign Prompts are gone- Select Finished</p> 						
17.	<p>You will be directed to Homepage and Disclosures will now reflect eSigned</p> <p>My Tasks <input type="text" value="Loan Status"/></p> <div style="border: 1px solid #ccc; padding: 10px;"> <p>⊖ Your Mortgage Loan Application with Orion - Demo Broker - ACTION REQUIRED 10/26/2017</p> <p>eSign Documents</p> <p>Please electronically sign the loan documents below. Click the eSign button to start.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Andy America</td> <td style="text-align: right; padding: 5px;">✔ eSigned</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Loan Estimate</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Disclosures - SSPL</td> </tr> </table> </div>	Andy America	✔ eSigned	Loan Estimate		Disclosures - SSPL	
Andy America	✔ eSigned						
Loan Estimate							
Disclosures - SSPL							
18.	<p>eConsent has now been provided and Disclosures are signed</p>						

Electronic Consent - Re-Disclosures

<p>1.</p>	<p>When re-disclosures are processed a Link will be sent to the Consumer to the e-mail address provided on the loan application.</p> <p>The Consumer will need to Click on the link within the body of the e-mail</p>  <p>● Your Mortgage Loan Application with (BROKER NAME) - ACTION REQUIRED</p> <hr/> <p>● Jessica Morley <eFolder@elliemae.com> To morley_jess@yahoo.com</p> <p>Hello Andy:</p> <p>Your recent home mortgage application with Orion - Demo Broker has been submitted to and received by American Financial Network, Inc, DBA Orion Lending.</p> <p>Please follow the instructions below to access your loan disclosures.</p> <ol style="list-style-type: none"> 1. Click here to visit the secure website to create your personal login credentials that enable access to our secure site. 2. Once you create the login information you will receive an "Account Activation" email. Follow the instructions in that email to activate your account. 3. Log in to the site using the credentials you created. 4. Once you have accessed the portal, click the "eSign" button to review and sign your disclosures. 5. Enter your Authorization Code, which is the Subject Property Zip Code. 6. Click "Next" and then click "Start" . 7. Click the Sign icon to sign each document . 8. A few documents require a "live" signature, please click the print button and sign each document. 9. Return these documents directly to your broker (Disregard fax coversheet). 10. Each borrower must complete this process.
<p>2.</p>	<p>Enter the password used at time of Account Activation</p>

3.	<p>Select on eSign</p> 
4.	<p>Enter Authorization Code which will always be Subject Property Zip Code</p> <hr/> <p>Step 1. Welcome Andy America, please enter the authorization code to verify your identity. Your mortgage originator must provide your personal authorization code to you.</p> <p>Authorization Code: <input type="text" value="....."/></p> <p>Next > Cancel</p>
5.	<p>Select Next</p>
6.	<p>Select Next to review all re-disclosures</p> 
7.	<p>Click on the Sign Box</p>
8.	<p>Once the prompts are gone, select Finished</p>

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