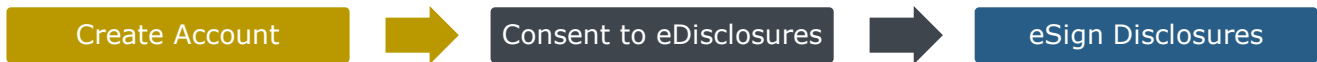


eSigning Disclosures

Broker and Consumer Resource Guide

Purpose: The resource guide is intended to provide support to brokers and consumers with instructions on how to create an eDisclosure Account, Consent to eDisclosures, and complete the eSign process for disclosures.



Consumer Process Flow










Create Account

When disclosures are processed, an email is automatically generated and sent to the consumer. The following steps are required for the consumer to create their account and review eSign Disclosures.

Step	Action
1.	<p>Open the email titled, <i>Your Mortgage Loan Application with <Broker> - Action Required</i>. The email sender is Disclosures@orionlending.com.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p>Your Mortgage Loan Application with DEMO BROKER - ACTION REQUIRED</p> </div>
2.	<p>The email includes a video tutorial to assist consumers with their account creation and eSign process.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto;"> <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 and electronically sign your loan disclosures. Do <u>not</u> upload any documents to this portal as those should be provided to your mortgage broker.</p> <p>Click here to view a short tutorial on the electronic signing process.</p> </div>

Step	Action
3.	<p>Review the instructions for creating the account. Pay special attention to number 5, which is the authorization code needed to complete the eSign step in the future.</p> <div data-bbox="367 365 1396 674" style="border: 1px solid black; padding: 10px;"> <ol style="list-style-type: none"> 1. Click here to visit the secure website to create your personal login credentials that enable access to your disclosures. 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 into the site using the credentials you created. 4. Click the "eSign" button under My Tasks in the center of the page. 5. Enter your Authorization Code, which is the Subject Property Zip Code, to review and eSign your disclosures. 6. For documents that require a physical signature, please click the print button, sign each document, and return to your mortgage broker. </div>
4.	<p>Click the Secure Website link to create the personal login.</p> <div data-bbox="367 816 1396 1125" style="border: 1px solid black; padding: 10px;"> <ol style="list-style-type: none"> 1. Click here to visit the secure website to create your personal login credentials that enable access to your disclosures. 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 into the site using the credentials you created. 4. Click the "eSign" button under My Tasks in the center of the page. 5. Enter your Authorization Code, which is the Subject Property Zip Code, to review and eSign your disclosures. 6. For documents that require a physical signature, please click the print button, sign each document, and return to your mortgage broker. </div>
5.	<p>In the <i>Create New Account</i> screen, enter the street number of the subject property. Note: If purchasing a multi-unit property, enter the first property address number.</p> <div data-bbox="451 1306 1312 1824" style="border: 1px solid black; padding: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  <p>AMERICAN FINANCIAL NETWORK INC. <small>FINANCING THE AMERICAN DREAM</small></p> </div> <div style="text-align: center;">  </div> </div> <p style="text-align: center; color: red; font-weight: bold; margin-top: 20px;">Create New Account</p> <p style="font-size: small; margin-top: 10px;">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 style="font-size: x-small; margin-top: 10px;">*Please verify the following question.</p> <div style="border: 1px solid gray; padding: 5px; margin-top: 5px;"> <p style="font-size: small; margin: 0;">Subject Property Street Number: <input style="width: 50px;" type="text"/> Cul de Sac Street, Placentia, CA 92870</p> <p style="font-size: x-small; margin: 0;">Please enter the house number. For example, if your address is 123 First Street, enter "123".</p> </div> </div>

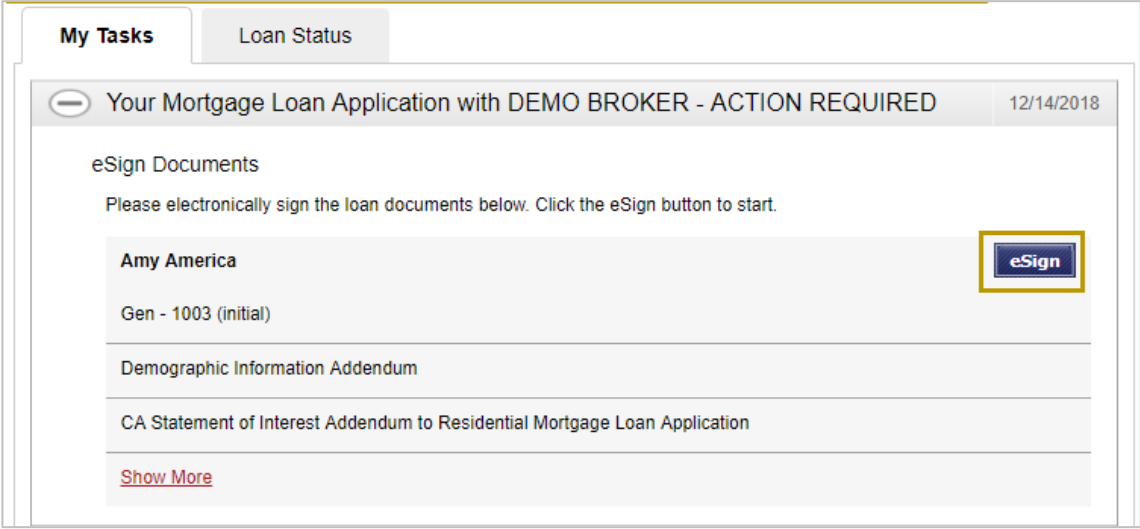
Step	Action
6.	<p>Enter the required fields of First Name, Last Name and the Password twice. The password requirements are on the right.</p> <div data-bbox="453 363 1308 604" style="border: 1px solid #ccc; padding: 10px;"> <p>Email: <input type="text" value="consumeremail@address.com"/></p> <p>*First Name: <input type="text"/></p> <p>*Last Name: <input type="text"/></p> <p>*New Password: <input type="password"/></p> <p>*Re-enter New Password: <input type="password"/></p> <div data-bbox="951 422 1279 512" style="border: 1px solid #ccc; padding: 5px; background-color: #f0f0f0;"> <p>The password must contain: Minimum password length is 6. Maximum password length is 20.</p> </div> </div>
7.	<p>Click the Create New Account button.</p> <div data-bbox="316 741 1446 997" style="border: 1px solid #ccc; padding: 10px;"> <p>* = Required Create New Account</p> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div data-bbox="316 842 591 936" style="font-size: 0.8em;"> <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="675 842 1092 961" style="font-size: 0.8em;"> <p>American Financial Network, Inc. 10 Pointe Drive Suite 330, Brea, CA 92821 Office: (714) 831-4000 info@afncorp.com Copyright © 2018 American Financial Network, Inc. Privacy Policy Security Statement Site Map</p> </div> <div data-bbox="1300 863 1430 997" style="text-align: center;">  EQUAL HOUSING LENDER </div> </div> </div>
8.	<p>Follow the instructions to access your Account Activation email.</p> <div data-bbox="375 1136 1390 1770" style="border: 1px solid #ccc; padding: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div data-bbox="399 1171 686 1230" style="font-size: 0.8em;">  AMERICAN FINANCIAL NETWORK INC. <small>FINANCING THE AMERICAN DREAM</small> </div> <div data-bbox="686 1171 873 1230" style="font-size: 1.2em;"> ORION LENDING </div> </div> <p style="color: red; font-weight: bold; text-align: center; margin-top: 10px;">Create New Account</p> <div data-bbox="399 1392 1133 1581" style="border: 2px solid orange; padding: 10px; margin-top: 10px;"> <p>An email has been sent to you at <code>consumeremail@address.com</code></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. </div> <div style="display: flex; justify-content: space-between; align-items: flex-start; margin-top: 10px;"> <div data-bbox="383 1598 621 1682" style="font-size: 0.8em;"> <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="691 1598 1057 1703" style="font-size: 0.8em;"> <p>American Financial Network, Inc. 10 Pointe Drive Suite 330, Brea, CA 92821 Office: (714) 831-4000 info@afncorp.com Copyright © 2018 American Financial Network, Inc. Privacy Policy Security Statement Site Map</p> </div> <div data-bbox="1239 1612 1352 1738" style="text-align: center;">  EQUAL HOUSING LENDER </div> </div> </div>

Step	Action
9.	<p>Open the email titled, <i>WebCenter Account Activation Request</i>, from the email sender, American Financial Network, Inc.</p> <p>Note: If the email does not arrive immediately, consumers should check their junk folder.</p> <div data-bbox="451 436 1308 564" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>• WebCenter Account Activation Request</p> <hr/> <p> American Financial Network, Inc. <eFolder@elliemae.com> To: consumeremail@address.com</p> </div>
10.	<p>Click the Activate This Account link.</p> <div data-bbox="441 697 1318 1018" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Activate New Account</p> <p>Consumer Name is attempting to activate the consumeremail@address.com account.</p> <p>Click here to activate this account The account password is required to complete the activation process.</p> <hr/> <p>If you experience problems opening the link, copy and paste the URL below into your Web browser. URL: http://webcenter.afncorp.com/myaccount/accountsignup.aspx?aid=F9C89D79-A511-492B-89BD-275FB070D00D</p> </div>
11.	<p>Enter the Password created previously in Step 6.</p> <div data-bbox="444 1161 1318 1499" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  <small>AMERICAN FINANCIAL NETWORK INC. FINANCING THE AMERICAN DREAM</small> </div> <div style="text-align: center;">  </div> </div> <p style="text-align: center; color: red; font-weight: bold; margin-top: 10px;">Activate New Account</p> <p>Name: <input type="text" value="Consumer Name"/></p> <p>Email: <input type="text" value="consumeremail@address.com account."/></p> <p>* Password: <input style="border: 2px solid orange;" type="password"/></p> </div>
12.	<p>Click the Activate New Account button.</p> <div data-bbox="441 1642 1318 1848" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>* = Required</p> <p style="text-align: center;">Activate New Account</p> <hr/> <div style="display: flex; justify-content: space-between; font-size: small;"> <div style="width: 45%;"> <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 style="width: 45%; text-align: center;"> <p>American Financial Network, Inc. 10 Pointe Drive Suite 330, Brea, CA 92821 Office: (714) 831-4000 info@afncorp.com Copyright © 2018 American Financial Network, Inc. Privacy Policy Security Statement Site Map</p> </div> <div style="width: 10%; text-align: center;">  </div> </div> </div>

Congratulations on creating the account. Consumers can now start the eSign process.

Consent to eDisclosures

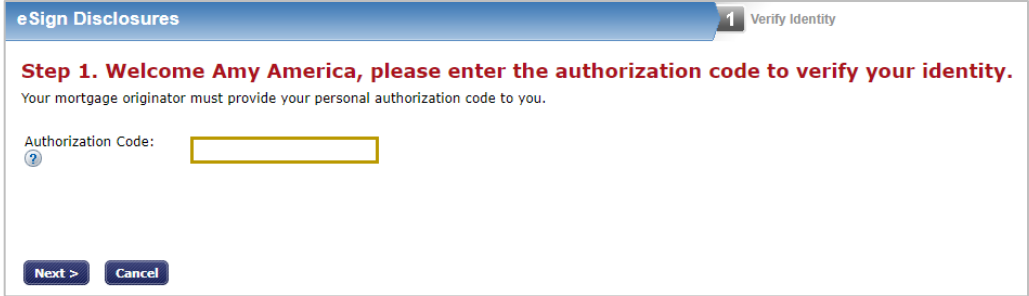
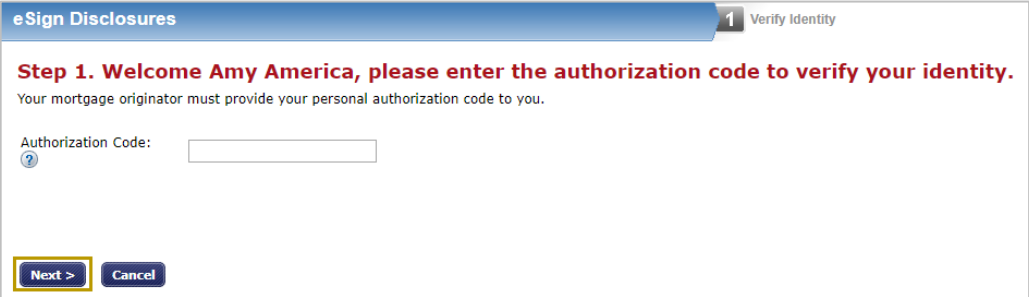

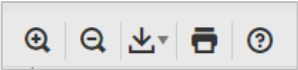
Consumers must consent to receive electronic disclosures the first time they initiate the eSign process. Once complete, the consumer will be able to complete eSigning disclosures without this step in the future.

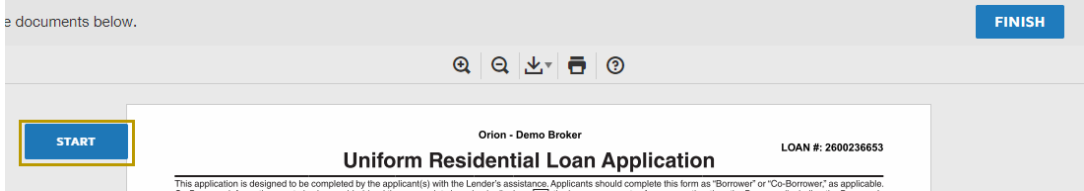
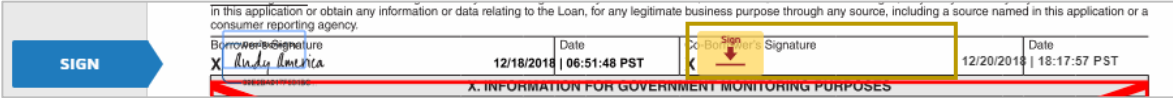

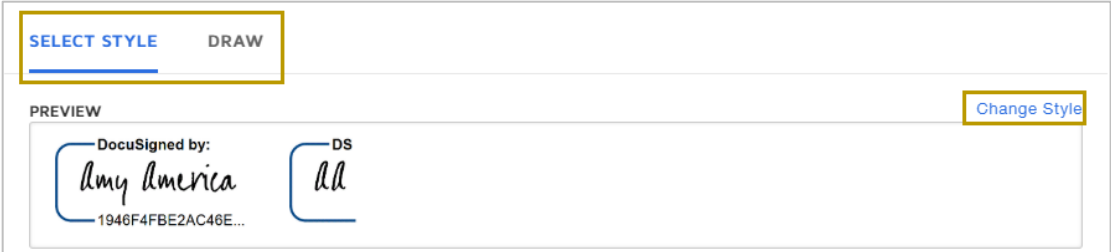
Step	Action
1.	<p>Click the eSign button in the My Tasks tab.</p> 

Step	Action
2.	<p>The Consent page populates on the screen. Review the consent form and scroll to the bottom of the screen. Click the I Agree button.</p> <div data-bbox="474 363 1286 1873" style="border: 1px solid black; padding: 10px;"> <p>Agree to receive disclosures electronically</p> <p>Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.</p> <p>Your Consent To Do Business Electronically (the eDisclosure Agreement)</p> <p>The loan for which You are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.</p> <p>Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).</p> <p><u>YOUR CONSENT</u></p> <p>Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.</p> <p>If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.</p> <p>Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.</p> <p>If You do not consent to receive these Loan Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.</p> <p>You will not be required to pay a fee for receiving paper copies of the Loan Documents.</p> <p><u>WITHDRAWAL OF CONSENT</u></p> <p>You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.</p> <p>If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at: Phone: 714-831-4000 Address: 10 Pointe Drive Suite 330, Brea, CA 92821</p> <p>If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.</p> <p><u>OBTAINING PAPER COPIES</u></p> <p>After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at: Phone: 714-831-4000 Address: 10 Pointe Drive Suite 330, Brea, CA 92821</p> <p>If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.</p> <p><u>SYSTEM REQUIREMENTS</u></p> <p>In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.</p> <p>If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent..</p> <p><u>HOW WE CAN REACH YOU</u></p> <p>You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at: Phone: 714-831-4000 Address: 10 Pointe Drive Suite 330, Brea, CA 92821</p> <p>We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.</p> <p>Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.</p> <p style="text-align: center;"> <input type="button" value="I Agree"/> <input type="button" value="I Do Not Agree"/> </p> </div>
<p>Congratulations on completing the consent. It's time to eSign disclosures!</p>	

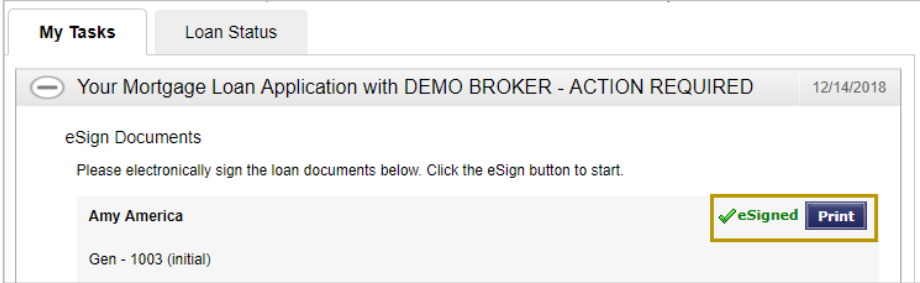
eSign Disclosures

Consumers will now complete the eSign process to acknowledge loan terms. Disclosure requirements may vary according to the terms of the disclosure.

Step	Action
1.	<p>Enter the Authorization Code from the initial email (See Step 3 in Create Account). This is the subject property's zip code. Note: This is not the consumer's current zip code.</p> 
2.	<p>Click the Next button.</p> 
3.	<p>Click the Next button to start reviewing the disclosures.</p> 
4.	<p>Consumers can use additional functionality to assist with reviewing the disclosures: zoom in, zoom out, download, print or access the help screen.</p> 

Step	Action
5.	<p>Consumers can scroll down and review the details of each disclosure, or click the buttons to automatically proceed to sign, initial or complete specific disclosures, as is required.</p> <p>Note: The next steps demonstrate the quick-click buttons for completing the eSign process.</p>
6.	<p>Click the Start button.</p> 
7.	<p>Click the electronic sign tab to populate the name. These areas are identified by the blue Sign arrow on the left side of the disclosure.</p> 
8.	<p>The first time a consumer signs a disclosure, the font style or signature drawing must be identified. Review the Full Name and Initials.</p>  <p>If the default style in the preview pane is undesired, the consumer can click Change Style to select a different font style, or draw the signature and initials using the mouse.</p> 

Step	Action
9.	<p>Once the style has been selected, click the Adopt and Sign button.</p> <div data-bbox="302 331 1468 483"> <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> </div>
10.	<p>Continue the signing process by selecting Start for the beginning of new disclosures, and Next for disclosures that require multiple signature or initials.</p> <p>The Choose or Next button will prompt for required selections to be identified by the consumer.</p> <div data-bbox="315 768 1446 1045"> <p>BORROWER & CO-BORROWER STATEMENT</p> <p>Can anyone, other than you, claim a homestead interest, community property interest, survivorship right, any spousal rights, or other interest, in the property that will secure repayment of the loan?</p> <p>Borrower:</p> <p><input checked="" type="checkbox"/> NO <input type="checkbox"/> YES Required - 3 Select - No</p> <p><input type="radio"/> NO <input type="radio"/> YES</p> <p>If YES, who may be able to claim such interest? If YES, who may be able to claim such interest?</p> <p>Name: Name:</p> <p>NEXT</p> </div>
11.	<p>Once all disclosures requirements have been completed, click the Finish button at the top of the screen or the bottom of the disclosures.</p> <div data-bbox="302 1220 1461 1864"> <p>Done! Select Finish to send the completed document.</p> <p>FINISH OTHER ACTIONS</p> <p>Creditor Total Obligation Monthly Payment</p> <p>Creditor Total Obligation Monthly Payment</p> <p>I (we), _____, acknowledge and certify that I (we), have no other debt obligations or undisclosed properties including any con-current transactions not yet closed that are expected to exist at or around the time of this transaction closing beyond what I (we) provided on my (our) loan application and what is provided above on this document. I (we) acknowledge and certify that I (we) understand and knowingly withholding debt obligation information is mortgage fraud, which is punishable by law.</p> <p>Signature Signature</p> <p>Date Date</p> <p><small>This document is limited to current Orion Lending policy and practice and should not be construed as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice is subject to change. The recipient should contact its legal counsel for legal advice. For business and professional use only. Not for consumer distribution. All loans subject to approval. Certain conditions and fees apply. Orion Lending is a registered DBA of American Financial Network, Inc. NMLS ID# 237341.</small></p> <p><small>Elie Mae, Inc. Page 1 of 1 L11026175UDFJ 1118 L11026175UDFJ (IN)</small></p> <p>Undisclosed Debt Form 1 of 1</p> <p>FINISH</p> </div>

Step	Action
12.	<p>The dashboard now indicates the eSign is complete. Consumers can print signed disclosures at any time.</p>  <p>The screenshot shows a user interface with two tabs: 'My Tasks' and 'Loan Status'. Under 'My Tasks', there is a task titled 'Your Mortgage Loan Application with DEMO BROKER - ACTION REQUIRED' dated 12/14/2018. Below this, the section 'eSign Documents' contains the instruction: 'Please electronically sign the loan documents below. Click the eSign button to start.' A document entry for 'Amy America' is shown with the status 'Gen - 1003 (initial)'. To the right of this entry, a green checkmark icon is followed by the text 'eSigned' and a blue 'Print' button, both of which are highlighted with a yellow border.</p>