

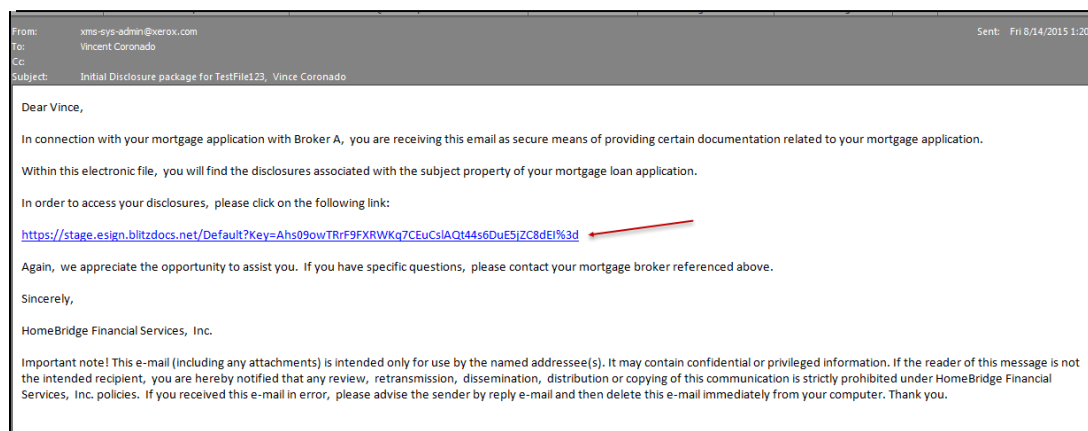
Broker Guide to Borrower E-Consent and Electronic Disclosure Experience

This document is intended to provide Brokers with a guide to answer potential borrower questions regarding the retrieval process for E-consent and electronic disclosures. HomeBridge [Bulletin 15-37](#) provides additional details.

It is important to note that in the event the borrower declines E-consent, or if there is no borrower activity within 48 hours from receipt of the HomeBridge email, paper disclosures will be mailed. In those cases, the property valuation documents, subsequent re-disclosures and Closing Disclosure are also required to be mailed. Documents that are mailed to the borrower may impact wait periods.

It is also important to note for files with E-Consent, the borrower must electronically acknowledge receipt of the Closing Disclosure as soon as possible, or wait periods will be adversely impacted.

STEP ONE: The borrower will receive an email notification from Blitz Docs. Upon receipt, the borrower clicks on the link within the email to access the documentation.



STEP TWO: After clicking on the link the borrower will be brought to an authentication screen. The borrower is required to enter the last four digits of the primary borrower's social security number and then clicks "**Next**" to continue.



STEP THREE: The borrower creates a user name and password and then clicks “Next” again.

Login

Please create a password for your account

User Name: Vince Coronado (vcoronado0713@gmail.com)

Password:

Password (verify):

Borrowers will create their own password

Password must have a minimum length of 8 characters, include at least one upper case, lower case and a digit or special character.

- Must be at least 8 characters (a mix of alpha, numeric or special characters) ✓
- Must contain at least 1 Uppercase alpha character (A, B, C...Z) ✓
- Must contain at least 1 Lowercase alpha character (a, b, c...z) ✓
- Must contain at least 1 Numeric (0, 1, 2...9) or Special character (#, !,...^) ✓

Both password fields must match ✓

Next, you will confirm that you can view PDF files

Next Cancel

STEP FOUR: The borrower will be asked to confirm they have the ability to view PDF files by typing the image shown in the box below and clicks “Next” to continue.

Overview

Enter these letters below:
DB

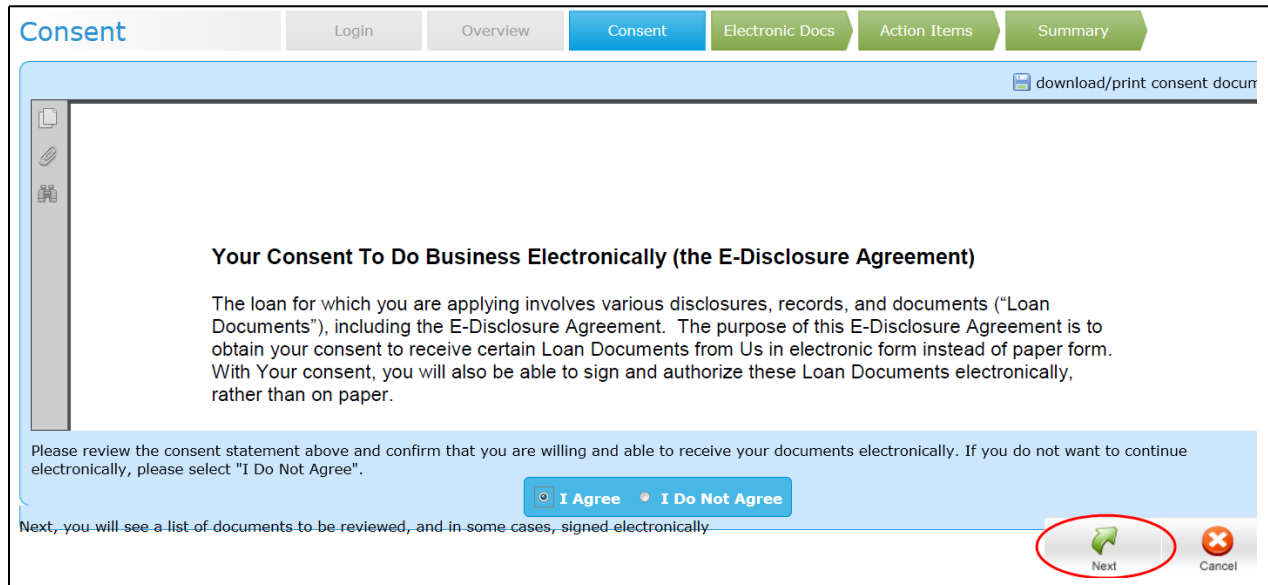
In order to verify that you can view PDF files, please enter the two letters in the window above and click "Next". If you cannot see the letters in the window above, please verify you have Adobe Reader installed ([help](#)).

Enter Letters from Above (letters are not case-sensitive):

Next, you will confirm that you want to continue electronically

Next Cancel

STEP FIVE: The borrower will be asked to read the consent statement and either clicks **"I Agree"** to continue or **"I Do Not Agree"** to stop the process and the clicks **"Next"** to continue.



The screenshot shows the 'Consent' screen in the HomeBridge system. The navigation bar at the top includes 'Consent', 'Electronic Docs', 'Action Items', and 'Summary'. The main content area displays the title 'Your Consent To Do Business Electronically (the E-Disclosure Agreement)' and a paragraph of text explaining the purpose of the agreement. Below the text, there are two radio buttons: 'I Agree' (selected) and 'I Do Not Agree'. At the bottom right, there are 'Next' and 'Cancel' buttons, with the 'Next' button circled in red.

Consent

download/print consent docum

Your Consent To Do Business Electronically (the E-Disclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including the E-Disclosure Agreement. The purpose of this E-Disclosure Agreement is to obtain your consent to receive certain Loan Documents from Us in electronic form instead of paper form. With Your consent, you will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

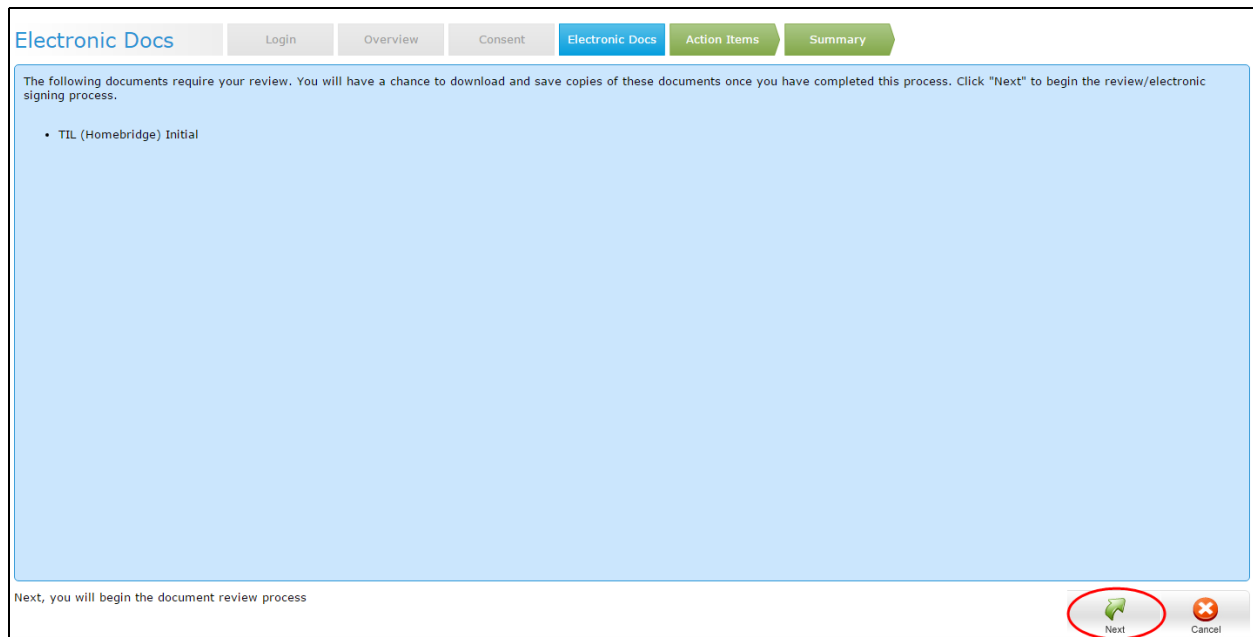
Please review the consent statement above and confirm that you are willing and able to receive your documents electronically. If you do not want to continue electronically, please select "I Do Not Agree".

I Agree I Do Not Agree

Next, you will see a list of documents to be reviewed, and in some cases, signed electronically.

Next Cancel

STEP SIX: A list of the documents to be reviewed will be listed on the Electronic Docs screen. Once the list is reviewed, the borrower clicks **"Next"** to continue.



The screenshot shows the 'Electronic Docs' screen in the HomeBridge system. The navigation bar at the top includes 'Electronic Docs', 'Action Items', and 'Summary'. The main content area displays a message about document review and a list of documents, including 'TIL (Homebridge) Initial'. At the bottom right, there are 'Next' and 'Cancel' buttons, with the 'Next' button circled in red.

Electronic Docs

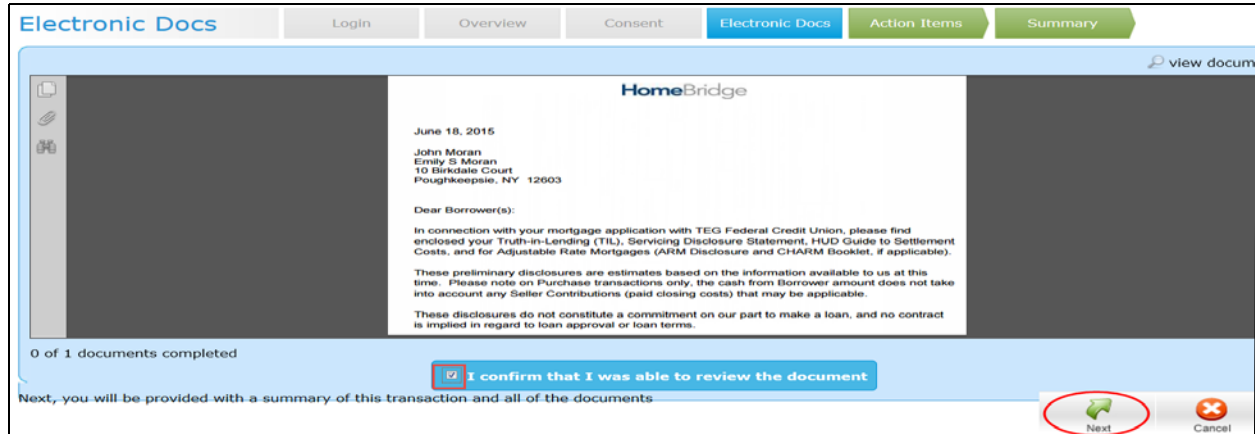
The following documents require your review. You will have a chance to download and save copies of these documents once you have completed this process. Click "Next" to begin the review/electronic signing process.

- TIL (Homebridge) Initial

Next, you will begin the document review process

Next Cancel

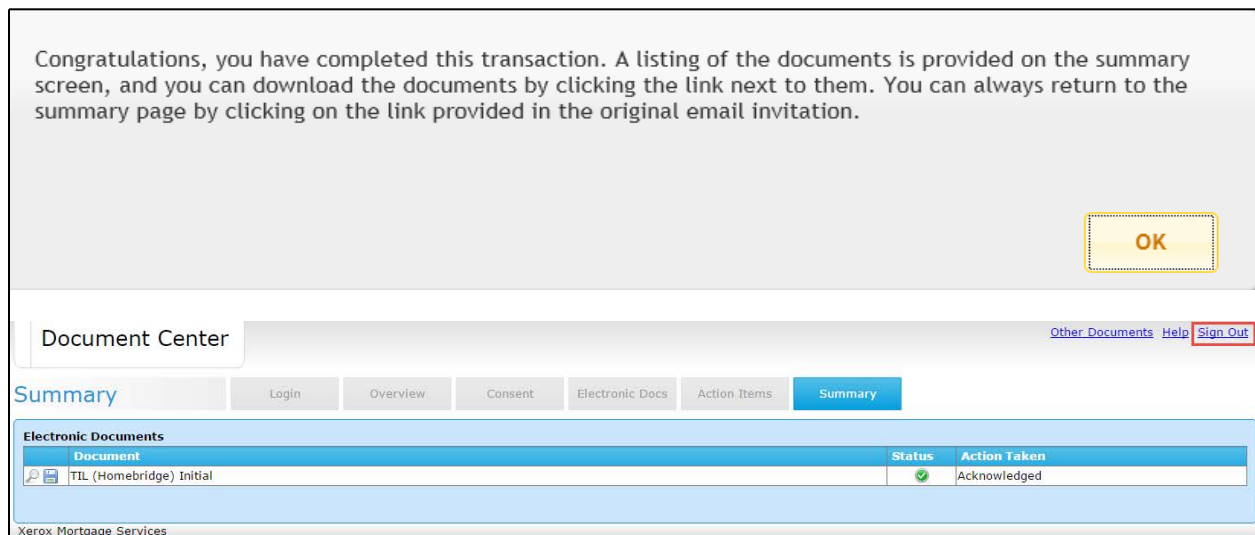
STEP SEVEN: The borrower reviews the documents received and confirms receipt by checking the box next to “I confirm that I was able to review the document” (see below). The borrower clicks “Next” to continue.



The screenshot shows the 'Electronic Docs' section of the HomeBridge portal. The page displays a letter from HomeBridge dated June 18, 2015, addressed to John Moran at 10 Birkdale Court, Poughkeepsie, NY 12603. The letter text reads: 'Dear Borrower(s): In connection with your mortgage application with TEG Federal Credit Union, please find enclosed your Truth-in-Lending (TIL), Servicing Disclosure Statement, HUD Guide to Settlement Costs, and for Adjustable Rate Mortgages (ARM Disclosure and CHARM Booklet, if applicable). These preliminary disclosures are estimates based on the information available to us at this time. Please note on Purchase transactions only, the cash from Borrower amount does not take into account any Seller Contributions (paid closing costs) that may be applicable. These disclosures do not constitute a commitment on our part to make a loan, and no contract is implied in regard to loan approval or loan terms.'


At the bottom of the screen, there is a confirmation checkbox: I confirm that I was able to review the document. Below this is the text: 'Next, you will be provided with a summary of this transaction and all of the documents'. In the bottom right corner, there are two buttons: 'Next' (circled in red) and 'Cancel'.

STEP EIGHT: A notice of successful completion will be received. The borrower then clicks “OK” to proceed to the Summary page where the borrower can view or download the documents. The borrower clicks “Sign Out” when finished.



The screenshot shows a confirmation message: 'Congratulations, you have completed this transaction. A listing of the documents is provided on the summary screen, and you can download the documents by clicking the link next to them. You can always return to the summary page by clicking on the link provided in the original email invitation.' A yellow 'OK' button is highlighted with a dashed border.

Below the message is the 'Document Center' section with a 'Sign Out' link highlighted in red. The navigation bar shows 'Summary' as the active page.

| Electronic Documents | | |
|--|--------|--------------|
| Document | Status | Action Taken |
|  TIL (Homebridge) Initial | ✓ | Acknowledged |

Xerox Mortgage Services