



eDisclosure Guide For Borrowers

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1 Overview

The eDisclosure Guide for Borrowers provides detailed instructions for to review and signature of documents on line.

The eDisclosure software product uses advanced technology to provide easy, efficient and safe way for borrowers to electronically review, sign and execute their eMortgage documents. This technology enables home buyers to save time, money and speed up the mortgage loan application process.

2 Minimum Requirements

The following is a list of minimum requirements to use eDisclosure software. Contact Encomia Technical Support by email at support@encomia.com if you need assistance with validating these requirements.

Minimum Requirements

Your system must meet the following minimum system requirements:

- Internet access
- 50 MB free disk space
- 256 MB RAM (512 MB RAM recommended)
- Microsoft® Windows® 2000, XP (SP2), or Windows® Server 2003
- Microsoft® Internet Explorer® 5.5 or higher
- Email address

Optional Installation Prerequisites

The following third-party software applications are optional, but provide greater value if installed prior to using the eDisclosure web application.

- Adobe® Reader®
- PCL Viewer
- TIFF Viewer
- Microsoft® Office®

Encomia also recommends that you apply all appropriate Microsoft® Windows® recommended system and security updates and patches.

3 Creating an account

You will receive an email in your in box, similar to the one provided below:

New Borrower Notification [Inbox](#)

★ "Paula.bowers+33@gmail.com" to Paula.bowers+0.

Dear Marion Wormly,

Thank you for applying for your loan, in order to confirm your identity and ensure a secure process for you, we will need to approve your identity via a secure verification process.

Please follow this link to run through these steps:

<https://esign.encomia.com/eSign/Signup/Signup.aspx?token=9a0ba23d-e4ed-4168-9054-4058ce7a49a4>

You will then be allowed to view your mortgage documents online prior to closing and also electronically sign them up-front to allow for a faster and smoother closing.

Encomia eMortgage System

Please do not reply to this automated message. For customer inquiries or questions, please contact Encomia Support at support@encomia.com.

New Borrower Notification Activation

Once you're Lender or Broker has processed your initial loan disclosure package you will receive a **New Borrower Notification** in your e-mail similar to the one above. To gain access to your loan documents you will need to follow the steps listed below:

1. Click on the link provided in your e-mail to confirm your identity.



Please provide your email address and new password you would like to use.

Your email address
This email should match address you received invitation email to.

Email:

Create new password
Password must be no less than 8 characters length.

New Password:

Confirm Password:



2. Enter your e-mail address and type in a password
3. Click the blue arrow key when completed



In order to allow you to electronically sign documents, we need to validate your identity.

Your name and address

You must provide your real name and address. If we do receive part of your personal information beforehand, you will not be able to change it during the validation process.

First Name:

Last Name:

Street Address:

City:

State:

Zip:

Year of birth and 4 digits of SSN

Please provide year of birth and/or last 4 digits of SSN. It is recommended to provide both.

Year of Birth:

Last 4 digits of SSN:

On the next few screens, you will be asked a series of questions. Your answers will validate your identity.

Help

Fill in all of the fields with your most current information.

You must use your residential address.

This information will be used to validate your identity and log you into the system.

4. Verify your name and address information on the screen.
5. Enter either your year of birth or the last 4 digits of your social security number.
6. Click the blue arrow key.
7. You will be prompted with a short series of questions to answer.



Please answer identity verification question below.

Which number goes with your address on NIAGARA RD?

5110
 2055
 11925
 14812
 539
 None of the above

Please select an appropriate answer and click Next button

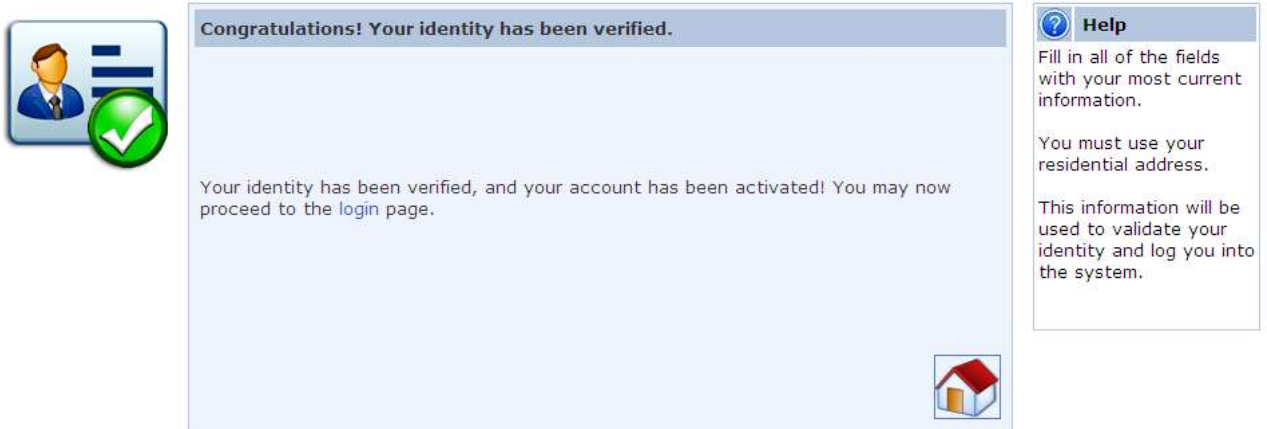
Help

Fill in all of the fields with your most current information.

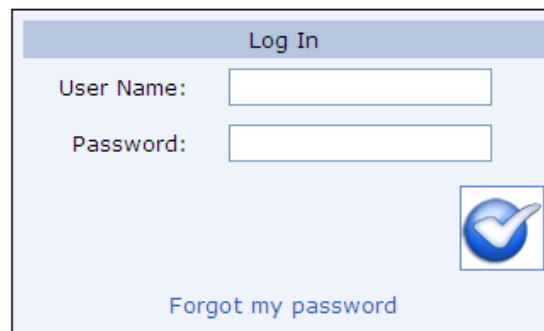
You must use your residential address.

This information will be used to validate your identity and log you into the system.

1. Answer each question by clicking the radio button next to the appropriate answer. Click the blue arrow key when completed.
2. Once you have successfully completed the questions a confirmation screen will appear congratulating you on your identity verification.



3. Click login.
4. The User sign-in screen will appear.



5. Type in your user name (email address) & password you created in step 1 above.
6. Click the blue check mark.

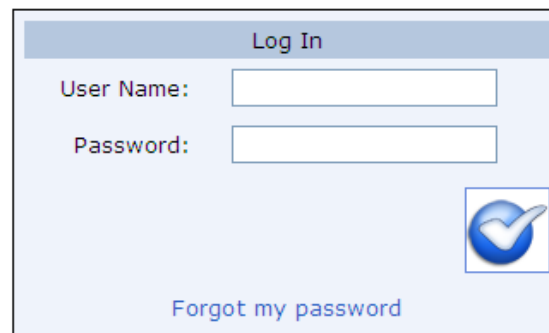
4 Viewing and Signing Documents

Once you have created your login account you will have access to review and sign your documents on-line at your leisure. This will give you the ability to ensure that the information contained in the documents is accurate and speed up the closing process.

After you have successfully logged into the eDisclosure application a screen will appear similar to “Signing documents” below with information pertaining to the property you wish to purchase.

Login into eDisclosure application

1. Open Internet explorer
2. Type in the URL to access the site.
3. The User sign-in screen will appear.



The screenshot shows a login form with the following elements:

- Title: Log In
- Fields: User Name: [input field], Password: [input field]
- Icon: A blue circular button with a white checkmark.
- Link: [Forgot my password](#)

4. Type in your user name (email address) & password you created in step 1 above.
5. Click blue check mark.
6. Congratulations, you have successfully logged in. Now the welcome screen will appear.

Signing Documents



Welcome to eSign-on-the-web!

Now you can view and electronically sign your loan documents online just with a few clicks of your mouse! It's convenient, secure, and easy!

Quickstart




To begin, click the **View your loan documents** button below. You can sign several documents at once by scrolling to the bottom of each document, and clicking **I want to sign this document**. You can click the **Finish** button to confirm and finalize your signatures.



If you wish to Opt-out of the electronic process click [here](#).

1. Click the View your loan documents icon
2. An Agreement and consent form to sign electronic will appear. Read through and you agree click the I Agree button.


Web Signable Documents List	Help
<ul style="list-style-type: none"> Good Faith Estimate - Lenders Truth-In-Lending Section 32 Disclosure Encomia Print2SMARTDoc Loan Application Encomia Print2SMARTDoc Good Faith Estimate - Brokers Itemization of Amount Financed Encomia Print2SMARTDoc Truth-In-Lending Encomia Print2SMARTDoc Borrower Signature Authorization(Bor) 	<ol style="list-style-type: none"> 1. Use the arrows below or document list to to the left, to go forwards and backwards in your document list. 2. When you are ready to sign a document, scroll to the bottom and click I want to sign this document. 3. When you've navigated through all your documents (or you click on Finish), you will be prompted to confirm the documents you wish to sign.


 **You need to sign this document.**  

<p>Applicants: Paula Bowers / Jake Bowers Property Addr: 78 Seventy First Street, San Bruno, CA 94098</p>	<p>GOOD FAITH ESTIMATE</p>	<p>Application No: 321BYDWN Date Prepared: 04/07/2004</p>
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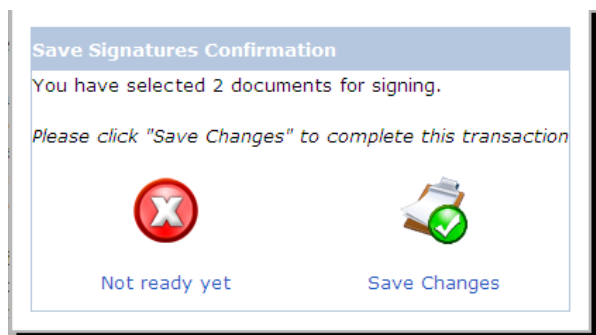
3. A listing of your documents will appear in the top of your screen.
4. Use the arrow keys to navigate through your document list.
5. Use your scroll bar to navigate to the bottom of each document.

6. At the bottom of each document you will be given options:

- a.  **I want to sign this document** – Click if in agreement with document
- i. Automatically takes you to the next document for review/signing

- b.  **Finish Signing** – Click once completed review/signing of all documents
- i. Click to complete process

7. When you click Finish Signing, a confirmation box will appear listing the documents you have agreed to sign



8. Click save changes if in agreement

Congratulations!

You have signed 2 documents. You have 5 documents remaining to sign.



Sign Documents
You may continue signing your documents at any time.

Please retain your username and password used to access this website. If you are sent any documents in the future, you will need to enter them again.

To print a copy for your records or to review your signed loan documents, please see the links below.



View All Documents
Now that you have signed all your documents, you may review them online at any time.



Print a copy
To Print a copy you must have Adobe Acrobat PDF Reader. [Get Acrobat Reader.](#)

9. Congratulations, you have successfully reviewed and signed documents.

10. After completion you will be able to:

- a. Continue signing documents
- b. View your signed documents

- c. Print a hard copy for your records

Notes
