



***Disclosure E-Sign Manual (Loan Officer)***

# 1. Click **ESIGN**

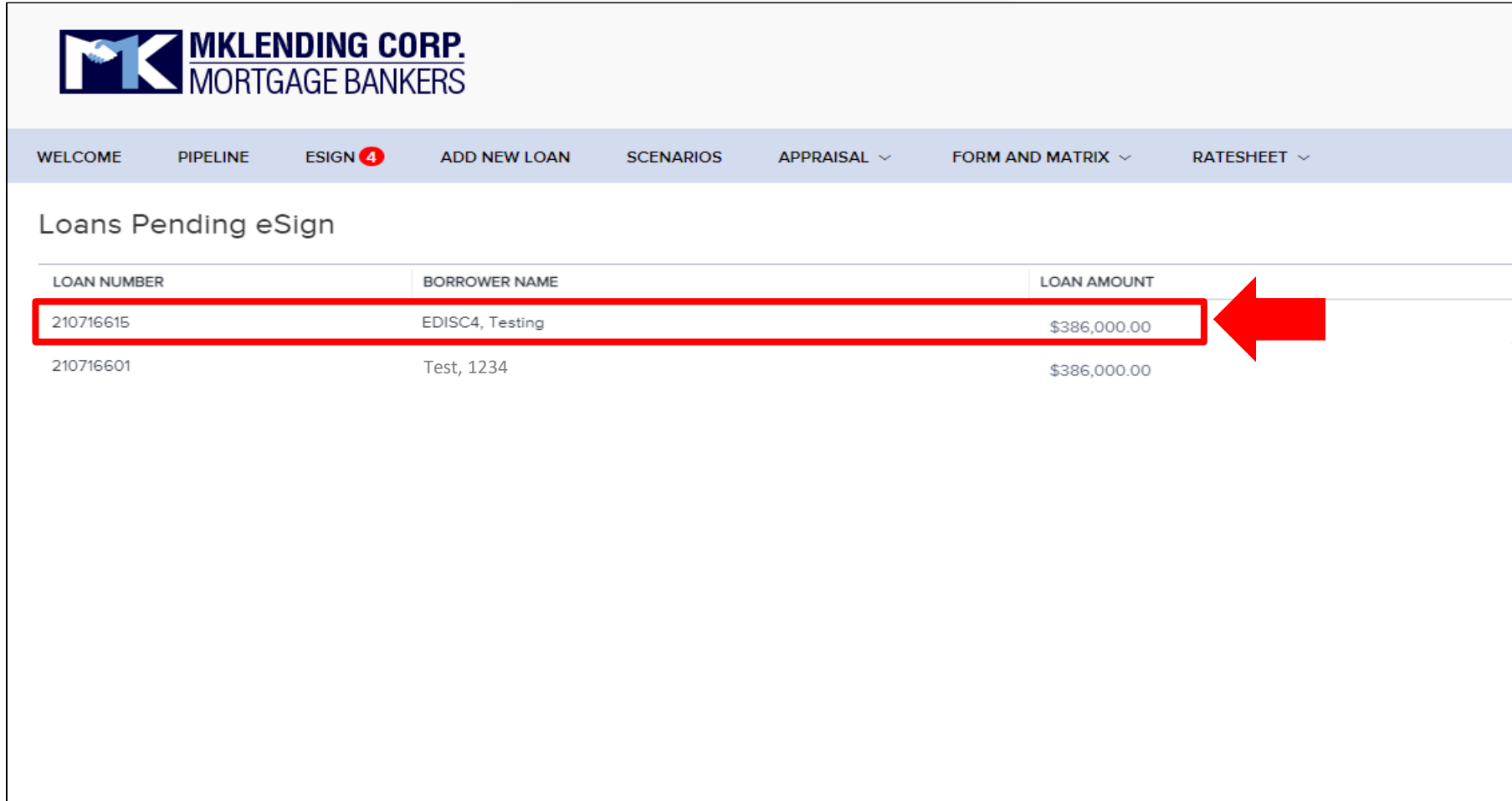
The screenshot shows the MKLENDING CORP. MORTGAGE BANKERS dashboard. The navigation bar includes the following items: WELCOME, PIPELINE, ESIGN (highlighted with a red box and a red arrow pointing to it), [unreadable], SCENARIOS, APPRAISAL, FORM AND MATRIX, and RATESHEET. The main content area is divided into two columns. The left column is titled 'Recently Accessed Loans' and contains three entries:

Loan ID	Details
200309331	6, test \$550,000.00, Conventional, Detached
200309335	3, Test & 3, test co bor \$428,000.00, Conventional, Detached
210616095	File, Dummy \$170,000.00, Conventional, Detached

The right column is titled 'Company Announcements' and contains four entries:

Announcement Title	Date
[Announcement] New Refinance Option Available	05/06/2021 05:34 PM
Redesigned Uniform Residential Loan Application (URLA)	01/13/2021 04:22 PM
December Holiday Schedule	12/29/2020 09:34 AM
2021 Holiday Schedule	12/29/2020 09:29 AM
[Announcement] Jumbo Is Back!	12/16/2020 05:56 PM

## 2. Select the *Loan*



The screenshot displays the MKLENDING CORP. MORTGAGE BANKERS dashboard. The navigation menu includes WELCOME, PIPELINE, ESIGN (with a red circle containing the number 4), ADD NEW LOAN, SCENARIOS, APPRAISAL (with a dropdown arrow), FORM AND MATRIX (with a dropdown arrow), and RATESHEET (with a dropdown arrow). The main content area is titled "Loans Pending eSign" and contains a table with the following data:

LOAN NUMBER	BORROWER NAME	LOAN AMOUNT
210716615	EDISC4, Testing	\$386,000.00
210716601	Test, 1234	\$386,000.00

The first row of the table is highlighted with a red border, and a red arrow points to it from the right side.

### 3. Click **1003 - URLA**

The screenshot shows the MKLENDING CORP. MORTGAGE BANKERS interface. The top navigation bar includes: WELCOME, PIPELINE, ESIGN 4, ADD NEW LOAN, SCENARIOS, APPRAISAL, FORM AND MATRIX, and RATESHEET. The left sidebar contains sections for LOAN SUMMARY, LOAN ACTIONS, and various document categories. The main content area is titled 'eSign' and displays a table of documents. The first row, '1003 - URLA', is highlighted with a red box and a red arrow pointing to it.

STATUS	DOCUMENT NAME	ESIGNED
⚠	1003 - URLA	
⚠	Borrower's Certification & Authorization	
⚠	Acknowledgement of Intent to Proceed	
⚠	Acknowledgement of Receipt of Loan Estimate	
⚠	Loan Estimate	
⚠	Loan Estimate	
⚠	Notice of Right to Receive Copy of Written Appraisal/Valuation	
⚠	Notice of Furnishing Negative Information	
⚠	RESPA Servicing Disclosure	
⚠	Disclosure Notices	
⚠	CA The Housing Financial Discrimination Act of 1977 - Fair Lending Notice	
⚠	CA Voluntary Information for Government Monitoring Purposes	
⚠	CA Hazard Insurance Authorization, Requirements and Disclosure	

4. If disclosures were resent, please click **DOCUMENT NAME** and select **1003-URLA** that shows **ESIGNED BY** the borrower

**MKLENDING CORP.**  
MORTGAGE BANKERS

WELCOME PIPELINE **ESIGN 2** ADD NEW LOAN SCENARIOS APPRAISAL ▾ FORM AND MATRIX ▾ RATESHEET ▾

LOAN #: TOTAL LOAN ... **\$370,000.00** LOAN TYPE: Conventional  
LOAN PURPO... No Cash-Out Refin...

**LOAN SUMMARY**

- URLA
- PRODUCT PRICING & LOCK
- DOCUMENT UPLOAD
- ESIGN**
- UNDERWRITING CONDITIONS
- DISCLOSURE TRACKING

**eSign**

STATUS	DOCUMENT NAME ▾	ESIGNED BY
✓	1003 - URLA	Test LO
✓	1003 - URLA	Test Borrower A
⚠	2015 Settlement Service Provider List	
⚠	2015 Settlement Service Provider List	
⚠	4506T esign	
⚠	4506T esign	

## 5. Click **NEXT**


eSign

### Loan Documents

Powered by **DocuSign**

If you are on a mobile browser, please click on Next at the bottom of the screen to view the document.

Please review and act on the documents below.

**NEXT**  **ACTIONS** ▾

1a. Personal Information	
<b>Name</b> <i>(First, Middle, Last, Suffix)</i> Testing EDISC4	<b>Social Security Number</b> 123-45-1234 <i>(or Individual Taxpayer Identification Number)</i>
<b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received <i>(First, Middle, Last, Suffix)</i>	<b>Date of Birth</b> <i>(mm/dd/yyyy)</i> 01/28/1977
<b>Type of Credit</b> <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <i>Your initials:</i> _____	<b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Marital Status</b>	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> <i>(First, Middle, Last, Suffix) - Use a separator between names</i>
<b>Dependents</b> <i>(not listed by another Borrower)</i>	<b>Contact Information</b>

## 6. Click **START**

eSign

Please review and act on the documents below.

**FINISH** OTHER ACTIONS ▾

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**START** ←

Information completed by the **Lender**:  
Lender Loan No./Universal Loan Identifier 549300CXZHD50TAISA9121051580002 Agency Case No. \_\_\_\_\_

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

#### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

##### 1a. Personal Information

Name (First, Middle, Last, Suffix) Testing EDISC4	Social Security Number 123-45-1234 (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 01/28/1977
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

List Name(s) of Other Borrower(s) Applying for this Loan  
(First, Middle, Last, Suffix) - Use a separator between names

# 7. Click *Sign* if all information is correct

eSign

Select the sign field to create and add your signature. **FINISH** OTHER ACTIONS ▾

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### Section 9: Loan Originator Information. To be completed by your Loan Originator.

**Loan Originator Information**

Loan Originator Organization Name MK Lending Corp

Address 11023 McCormick Street #100, North Hollywood, CA 91601

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone 213-351-9911

Required - Sign Here

Signature **Sign** ↓ Date (mm/dd/yyyy) 05/14/2021 7/13/2021 | 09:55:00 PDT

**SIGN**



## 8. Click **FINISH**

eSign

Select the sign field to create and add your signature.

**FINISH** ← ACTIONS ▾

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**Loan Originator Information**

Loan Originator Organization Name MK Lending Corp

Address 11023 McCormick Street #100, North Hollywood, CA 91601

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone 213-351-9911

**Test Loan Originator**

Signature \_\_\_\_\_ Date (mm/dd/yyyy) 05/14/2021 7/13/2021 | 09:55:00 PDT

**SIGN**