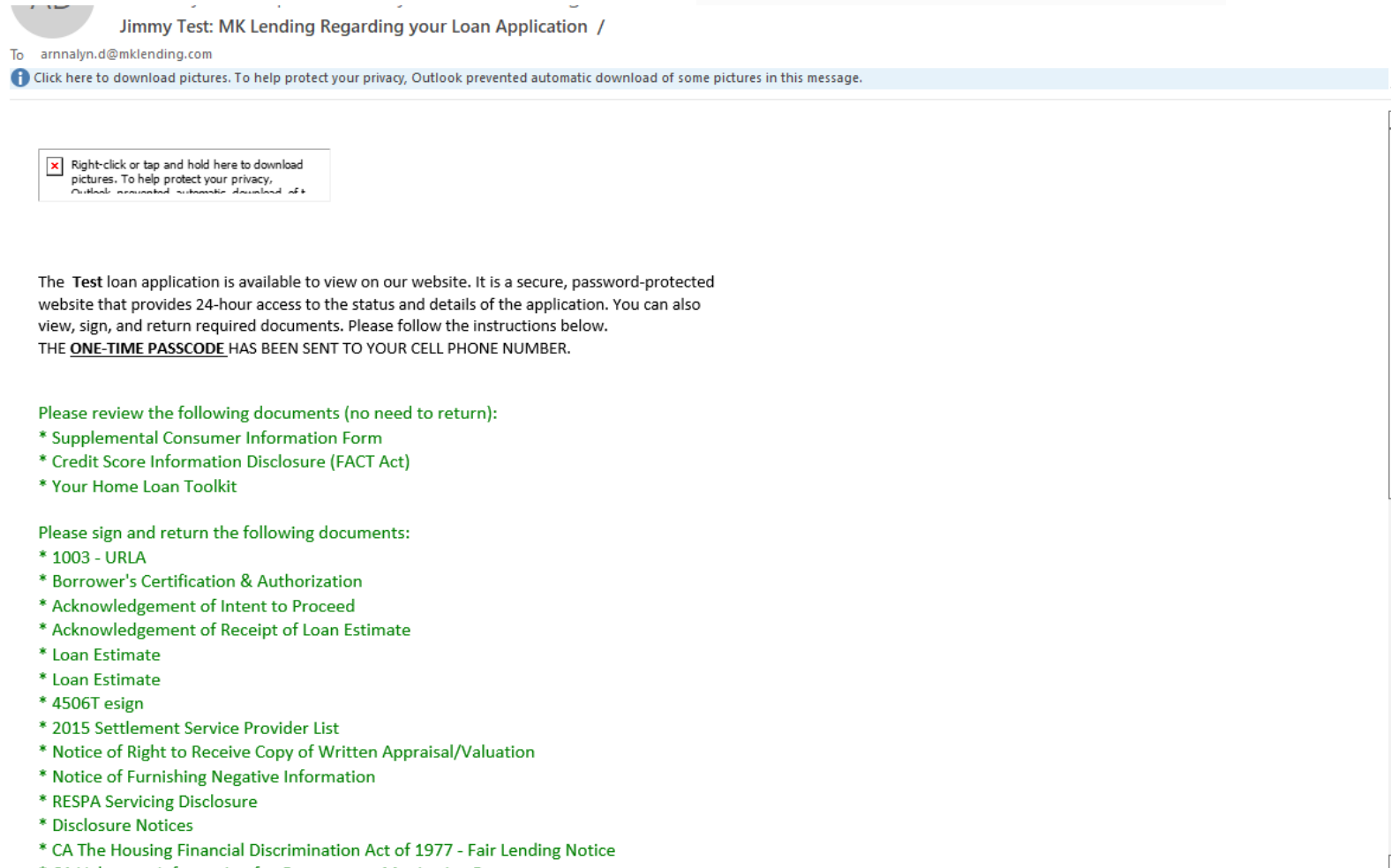




Disclosure E-sign (Borrower)

Step 1 : Look for the Email:




Step 2: Scroll down to the Email and click on “Click here to visit the website”:

* 1103 Supplemental consumer form

* 1103 Supplemental counsumer form

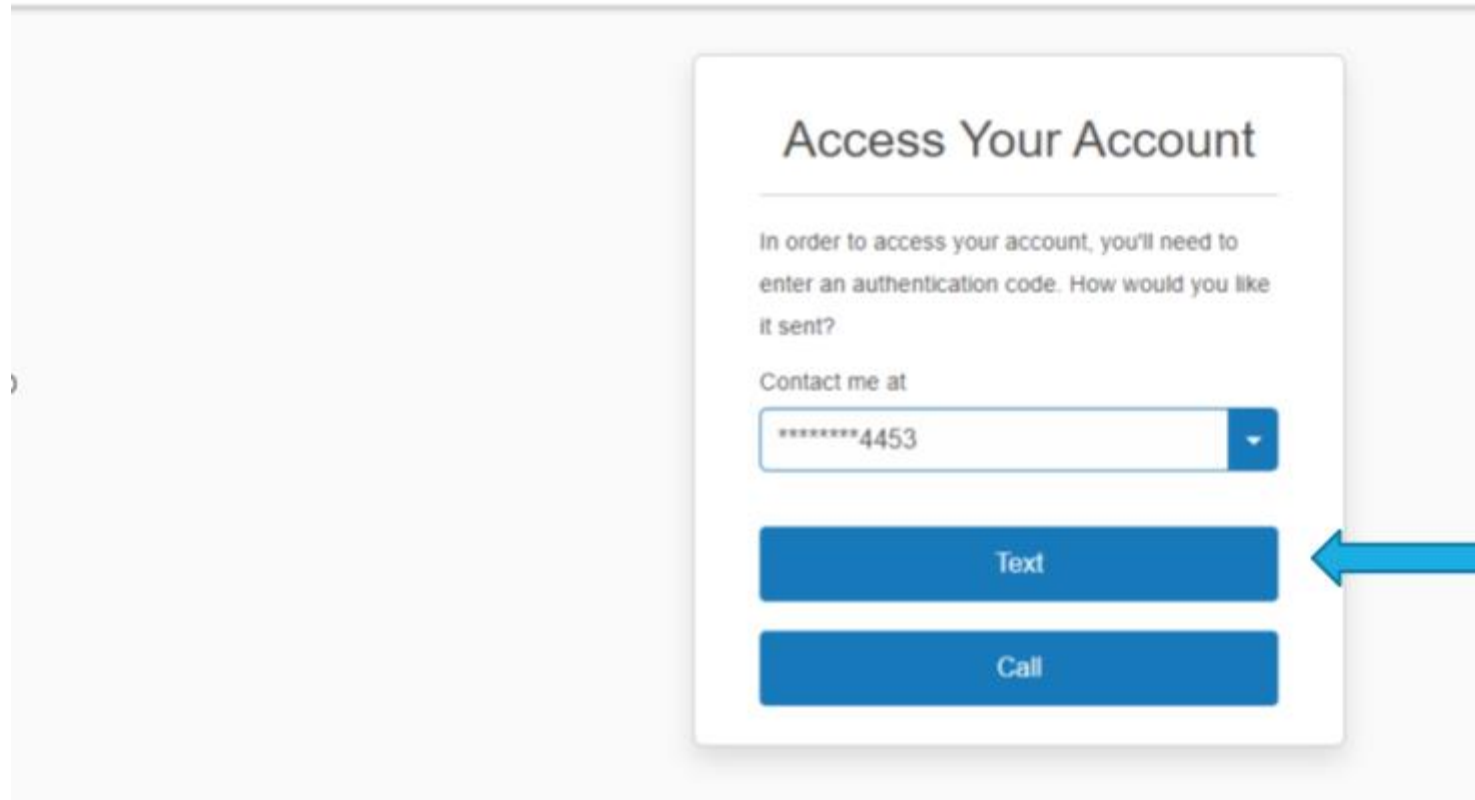
IF YOU HAVE ANY QUESTION, PLEASE CONTACT YOUR LOAN ORIGINATOR.

 [Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

New to eSigning? [Click here to watch a video](#) that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

Step 3:

The link will send you to the web page below. It will ask you how you would like to receive your authentication code. Either by a Text or Phone call (select one). If the phone number listed is incorrect, please contact your Broker or email us at submission@mkclending.com immediately.



The screenshot shows a web page titled "Access Your Account". Below the title, there is a horizontal line. The text reads: "In order to access your account, you'll need to enter an authentication code. How would you like it sent?". Below this text is a label "Contact me at" followed by a text input field containing "*****4453" and a dropdown arrow. Below the input field are two blue buttons: "Text" and "Call". A blue arrow points to the "Text" button.

Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

Step 4: If you click Call you will receive a call. If you click on Text, you will receive a Text (see below). Enter the code you have received. You will only have 15 minutes to use it.



Step 5: Create a new password. Please make sure to save this.

Set Up Your Account

Please note your username below and set up your password.

Username
jimmytest

Set Up Your Password

Password Requirements

- Between 8 and 32 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

New Password *

Confirm New Password *

Continue

Step 6: Click on “Review Electronic Consent”:



Step 7: Agree to the Electronic Consent Agreement (scroll down to click on agree) and the Consent Agreement

← BACK

ELECTRONIC CONSENT AGREEMENT

EFFECTIVE DATE: This E-Consent Agreement is Effective as of Friday, August 11, 2023.

GENERAL

You have indicated that you wish to receive and sign the documents relating to your mortgage loan application, closing disclosures and other mortgage-related communications electronically using the online electronic record delivery software ("eDelivery Platform") and the integrated electronic signature software ("eSign Platform") that we make available to you (collectively, the "Platform"). We are required by law to give you certain information "in writing" - which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. This Electronic Consent Agreement (this "E-Consent") sets forth important information about conducting business electronically, electronic delivery of information, and signing documents electronically. By providing your consent below, you are agreeing that you have reviewed this E-Consent and you agree to transact business with us using electronic communications. Your consent also permits the general use of electronic records and electronic signatures in lieu of paper documents.

You are not required to receive or sign documents electronically and you acknowledge and agree that electronic signatures are equivalent and equally binding as traditional signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically. You will need to contact the person who sent you the invitation to review and/or sign electronically and arrange to complete the transaction using paper documents, or you may not be able to proceed with the transaction at all. If permitted to complete the transaction on paper, you may be required to pay a reasonable fee. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

In this E-Consent, the words "we," "us," and "our" refer to the entity whose representative invited you to electronically receive, review and/or sign documents using the Platform, and may consist of the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom you are transacting business for one or more loans. The words "you" and "your" means the person giving consent. We recommend you read this E-Consent in its entirety to ensure you are fully informed. After you have read this E-Consent in its entirety, if you agree to the general use of electronic records and electronic signatures in connection with use of the Platform, please click on the "Agree" button below.

SCOPE OF CONSENT

By clicking on "Agree" below, you are agreeing to receive via electronic means all disclosures, notices, agreements, undertakings, records, documents and other information that we provide to you or that you sign, submit, or agree to at our request on the Platform (each a "Communication"). You agree that the Communications may be in electronic form. We may also use electronic signatures and initials and obtain them from you on any Communication, as well as use other functionality to obtain information from you for any Communication. You agree that all actions taken and information provided by you with respect to Communications displayed on the Platform will constitute your agreement, acceptance or acknowledgement of the applicable terms of the Communication to which such actions are applied.

Actions taken by you on the Platform may consist of, for example, the application of your electronic signature or initials, or selections made or information provided by you through use of electronic functionality (such as a checkbox, dropdown menu, textbox or radio button). All such actions have the same legal effect as if you had taken such actions and provided such information using pen and ink on paper.

All Communications that we deliver to you in electronic form will be delivered either (1) via email; (2) via the eDelivery Platform; or (3) by your accessing a Platform website link that we will designate in an email, text message, or other electronic notice we send to you at the time the information is available. We will establish security procedures that you will have to follow to access the Platform and the Platform website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still

- you have the ability to receive and sign documents electronically
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree

Agree



CONSENT AGREEMENT

Consent to Share my Personal Information with Third Parties

In the process of financing your purchase or refinance of a home, there may be other goods or services you may need to protect the value of your future home and personal assets such as homeowner's insurance. ICE Mortgage Technology, Inc. ("ICE MT"), the technology company powering this online application would like to enable you to connect to one or more licensed homeowner's insurance providers and/or other business partners ("Providers") whose services may assist you with closing your mortgage and protecting the value of your home or other valuable assets.

You are NOT required to use any of the Providers for your homeowner's insurance or such other services offered to you through this program; you may shop for and obtain homeowner's insurance or such other services from other providers outside of this program.

The information presented about the Providers and their services is supplied by third parties and does NOT constitute an endorsement or recommendation by ICE MT or your lender.

By clicking the "AGREE" button below, you expressly authorize ICE MT to share personal information about you to the Providers, so that the Providers may send you information about their products and services. The personal information we share with Providers may include but is not limited to the following types of information:

- First and last names of the borrowers;
- Property address;
- Current mailing address;
- Borrower phone numbers;
- Borrower email addresses; and
- Number of dependents in your household.

By clicking "AGREE", I/we consent to the transfer of my/our personal information to the Providers to enable such Providers to send me/us information about an insurance quote or other information about their products and services, and I/we agree to the Disclosure listed below.

By clicking "DON'T AGREE", I/we decline participation in this program.

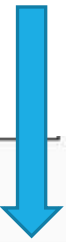
Please see additional state-specific and/or other Disclosures relating to the homeowner's insurance products of the Providers.

If you reside in:	This is your Disclosure
FL	<p>The Providers and their property insurance company partners may use information from you to calculate your premium and underwrite your policy. This information and additional information, such as your claims history and credit report or credit-based insurance score, may be used by the Providers and their partners now and for future policy terms. The Providers' partners may use a third party in connection with the development of your insurance score. The Providers privacy policy is located on their website. The privacy policy and disclosures of each partner are available on their websites.</p> <p>The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com</p>

For more information about how ICE Mortgage Technology may collect, process share or lease your personal information to third parties or withdraw your consent to participate in this offer or similar offers provided by ICE MT, please refer to our privacy policy at <https://www.icemortgage.com/privacy-policy>

Don't Agree

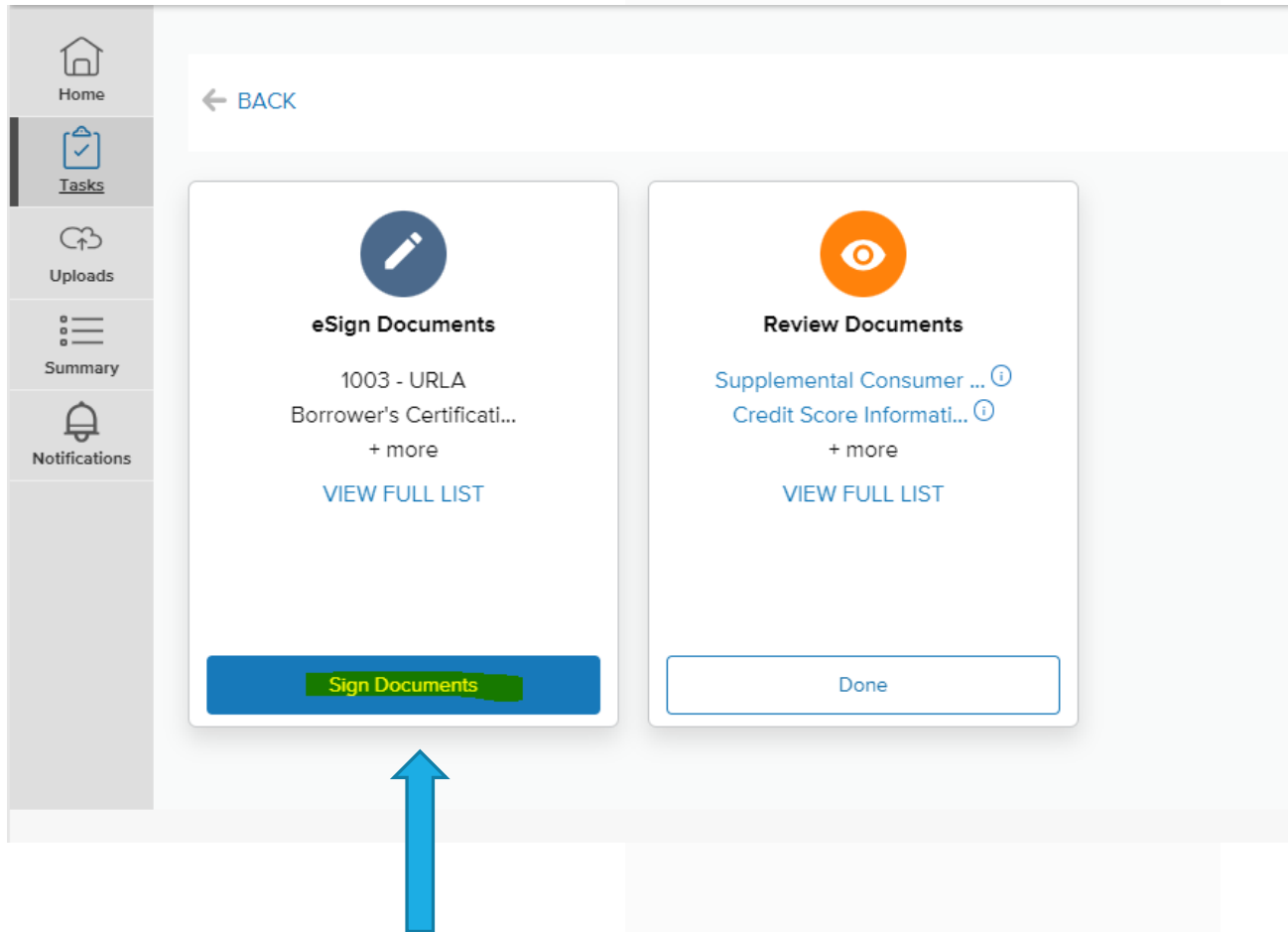
Agree



Step 8: Click on View List – This should be on the Task List 1

The screenshot displays a web application interface. On the left is a vertical sidebar with navigation icons: Home, Tasks, Uploads, Summary, and Notifications. The main content area shows a greeting: "Hi Jimmy! Here are the tasks you need to complete for your loan application." Below this is a link for "Change Electronic Consent". A filter bar contains "PENDING", "COMPLETED", and "INACTIVE", with "PENDING" selected. A task card titled "Task List 1" is shown, with the assignment time "Assigned 8/11/2023, 04:52 PM". The card lists two tasks: "eSign Documents" and "Review Documents". At the bottom of the card is a blue button labeled "View List", which is pointed to by a blue arrow from the right.

Step 9: On e-Sign Documents, click on Sign Documents:



Step 10: It will take you to DocuSign. Click on Next.

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 OTHER ACTIONS ▾

<p>Alternate Names <small>Use any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</small></p> <p>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: _____</p> <p>Each Borrower intends to apply for joint credit. Your initials: _____</p> <p>Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small></p> <p>Current Address Street: 11028 McCormick Street Unit: 100 City: North Hollywood State: CA ZIP: 91601 Country: US How Long at Current Address? 4 Years Months Housing <input checked="" type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month) If at Current Address for LESS than 2 years, list Former Address: <input checked="" type="checkbox"/> Does not apply.</p>	<p>(or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) 01/01/1990</p> <p>Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien</p> <p>List Name(s) of Other Borrower(s) Applying for this Loan <small>First, Middle, Last, Suffix. Use a separator between names.</small></p> <p>_____</p>	<p>Contact Information Home Phone _____ Cell Phone: 212-351-9911 Work Phone _____ Ext. _____ Email: gromalynd@mk lending.com</p>
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Step 11: Click on Start:

Please review and act on the documents below.

FINISH OTHER ACTIONS

START

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 230823052/549800CXZHD5QTAISA9123082305266 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) Jimmy Test	Social Security Number 111-11-1111 (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) 01/01/1990
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: _____ Each Borrower intends to apply for joint credit. Your initials: _____	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____
Current Address Street 11023 McCormick Street _____ Unit 100 City, State, Zip, and Country	Contact Information Home Phone _____ Cell Phone 213-351-9911 Work Phone _____ Ext. _____ Email amnalynd@mkilending.com

Step 12: Once you click on Start it will take you to the parts where you will need to e-sign. Click on the Yellow Box. You can change the signature style and then click Adopt and Sign. You will do this for the rest of the documents.

NEXT

(4) **Electronic Records and Signatures**
•The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

(g) other actions permissible under applicable law.

Borrower Signature  _____ Date (mm/dd/yyyy) 8/11/2023 1:17:12:51 PDT
Jimmy Test

Adopt Your Signature

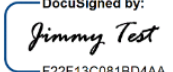

Confirm your name, initials, and signature.

* Required

Full Name* **Initials***

SELECT STYLE **DRAW** **UPLOAD**

PREVIEW [Change Style](#)

DocuSigned by:  
F22F13C081BD4AA...

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.

ADOPT AND SIGN CANCEL

Step 13: Once done, click Finish and you are all set.

Documents are required for the operation of the site. [Learn More](#)

Completed document.

FINISH

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If YES:

(1) **What format was it in:** (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) **Who provided it:**
If a HUD-approved agency, provide Housing Counseling Agency ID # _____
For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc
If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Counseling Agency: _____

(3) **Date of Completion** _____ mm/dd/yyyy

Language Preference

Language Preference - Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:


English Chinese Korean Spanish Tagalog Vietnamese Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

Supplemental Consumer Information Form
Fannie Mae/Freddie Mac Form 1103
5/2022
ICE Mortgage Technology, Inc.



GSCIF1103_5_0622
GSCIF1103S (POD)

1103 Supplemental consumer form 1 of 1

FINISH