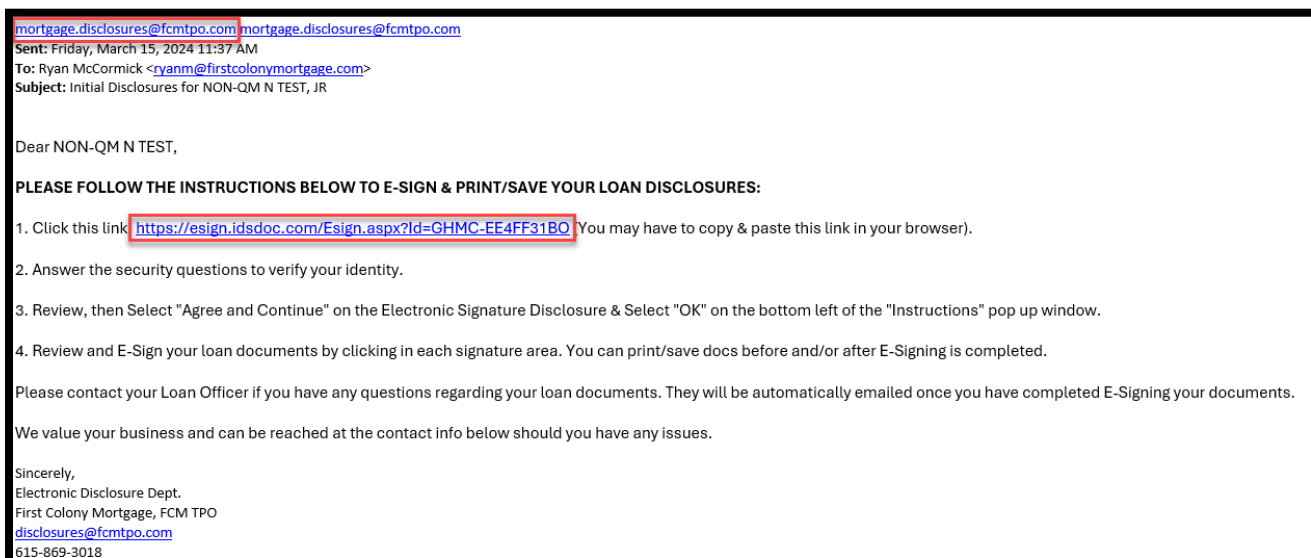


Borrower Assistance – Initial Disclosures E-Sign Instructions

The following instructions are how a Borrower will electronically sign their disclosures through IDS.

Step 1: Log in to sign disclosures through IDS.

- The borrower will receive an email from mortgage.disclosures@fcmtpo.com based on the information provided on the loan application.
Note: This may go to junk/spam email folders.
- Click on the link provided in the email.




Step 2: Verify security information.

- The borrower will need to answer 3 questions to validate their identity.
- Click on **Validate Data**.
Note: If the borrower received an error and cannot validate the information, please have them email disclosures@fcmtpo.com.



First Colony Mortgage Corporation : 855-463-2630



Hello,

Each signer of this document package will receive a separate email containing a link to their documents. If you need to log in and you are not the person named on this screen, please see your email and follow the link sent to you. If you did not receive or have lost your email, please contact your lender representative.

Please verify the following information:

What are the last 4 digits of your social security number?

In what year were you born?

What is your email address where you received this notification?

VALIDATE DATA

Web | ZUSE2PIDSWEB11 | CLIENT ID | GHMC | 24.10.180.0 | ©2014 IDS - All Rights Reserved

Step 3: Review the information page.

- Once the borrower has logged in, they will be taken to an **Electronic Signature Disclosure & Consent Agreement** page.
- Click on **Agree and Continue** at the bottom of the page.

Electronic Disclosure and Consent Agreement

Lender: FIRST COLONY MORTGAGE CORP
 Loan Number: S31633
 Signer: Ken N Customer

You may choose to receive documents electronically instead of in paper form by affirmatively consenting to this Electronic Disclosure and Electronic Signature Consent Agreement ("Agreement"). This Agreement applies to all documents and/or notices we provide to you in electronic form and includes disclosures, contracts, forms, documents, records, notices, and any other information associated with and/or relating to your application and the lending transaction associated with your loan ("Disclosures"). By signing this agreement, you also consent to receive email and/or text messages notifying you of Disclosures. After reading the information below, please confirm your agreement by clicking the link at the bottom of this page.

- DEFINITIONS.** "You" and "Your" refer to the signer of the documents, including anyone on whose behalf the corporations, and trusts. "We", "us" and "our" refer to FIRST COLONY MORTGAGE CORP and Bean TPO Test Company and will not be sold or shared except as provided therein.
- ACCESS AND SYSTEM REQUIREMENTS.** To view and access the Disclosures, you must have access to a computer with the following minimum requirements:
 - An operating system capable of accessing the internet and downloading HTML, ASPX and/or PDF files, e.g. Windows 7 or later, or Mac OS X 10.6 or later.
 - Not less than one version previous to the current available version for your preferred web browser (must be the latest version).
 - An active email account.
 - Adobe Acrobat Reader 6.0 or higher (free download at www.adobe.com).
 - Computer or device storage to retain the Disclosures electronically or a printer to retain paper copies.
- ACTIVE EMAIL ACCOUNT.** You are required to maintain an active email account. Please notify us if your email address changes.
- PAPER COPIES.** We recommend that you print each electronic record for your files; however, at your request we will provide a paper copy of your documents, please contact your lender representative for more information.
- ELECTRONIC SIGNATURES ON DOCUMENTS.** You agree to the use of electronic signatures on the Disclosures and you agree that the use of electronic signatures on Disclosures has the same effect as if you signed them in ink.
- WITHDRAWING CONSENT.** You have the right to withdraw consent and to require that we provide your Disclosures in paper form by clicking on the link in the email you received, click on the "Electronic Consent" link at the top of the page, select "Withdraw Consent" link. After such withdrawal, we will continue processing your loan in a non-electronic manner at no additional cost. Disclosures previously provided to you and any electronic signatures you previously made shall remain valid and are unaffected by the subsequent withdrawal of your consent. Further, in the event you decide to later receive your Disclosures electronically, please note that by withdrawing consent, you may delay the transmission of your Disclosures electronically. Please note that by withdrawing consent, you may delay the transmission of your Disclosures electronically, by telephone, mail, or in-person.
- RESERVATION OF RIGHTS.** We reserve the right, in our sole discretion, to discontinue providing Disclosures electronically and send paper Disclosures at no cost to you.
- INDEMNIFICATION.** You agree to indemnify and hold harmless FIRST COLONY MORTGAGE CORP and Bean TPO Test Company and/or its subsidiaries, principals, agents, employees, or assigns against all claims, demands, proceedings, suits and actions and all liabilities, losses, expenses and costs, including attorneys' fees and expenses, resulting from your failure to comply with the terms of this Agreement, including, without limitation, your failure to keep FIRST COLONY MORTGAGE CORP and Bean TPO Test Company and/or its subsidiaries or assigns informed of your correct email address, or resulting from your negligent use of the electronic Disclosure and e-signature process.
- NOTICE OF AND CONSENT TO INFORMATION COLLECTION.** You agree to the recording, collecting, and storage of your IP address for purposes of identity verification and fraud prevention. Your information will be stored in conformity with Privacy Policies of FIRST COLONY MORTGAGE CORP and Bean TPO Test Company and will not be sold or shared except as provided therein.
- VERIFICATION AND CONSENT.** By clicking the link at the bottom of this document, you consent to receive certain notices and Disclosures in connection with your mortgage loan application and any other documents or notices that we may provide to you in electronic form and acknowledge the following:
 - You have read this Agreement and you understand and agree with its terms and conditions;
 - You confirm that your hardware and software meets the access and system requirements above and affirmatively acknowledge that you have the ability to access, download, and print electronic records;
 - You confirm that you have provided your current email address and will continue to provide a current email address where you may receive Disclosures electronically;
 - You consent to FIRST COLONY MORTGAGE CORP and Bean TPO Test Company and their assigns and vendor(s) collecting and retaining your IP address for record keeping and verification purposes; and
 - You agree to the use of electronic signatures on the Disclosures as indicated above.

Ken N Customer, JR

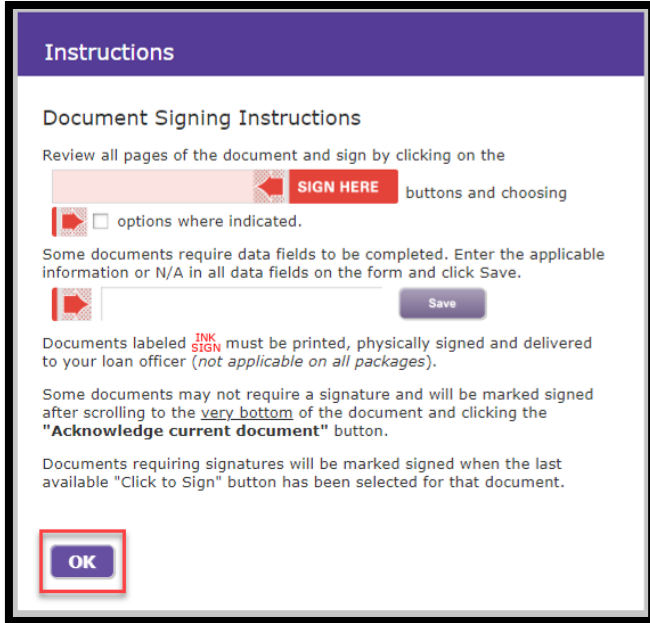
Agree and Continue **Cancel**

accordance with applicable eligibility and regulatory requirements.

NMLS#3112

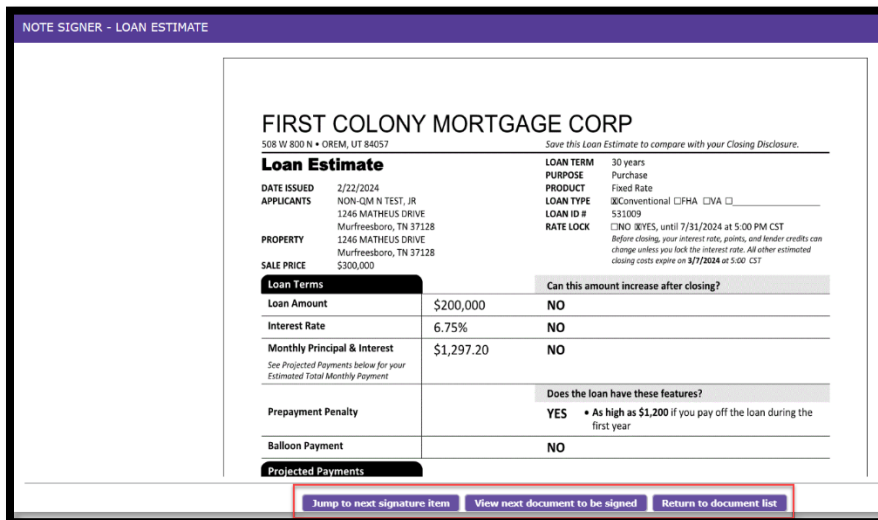
Step 4: Review the Instructions Page.

- After reviewing the instructions click on **OK**.

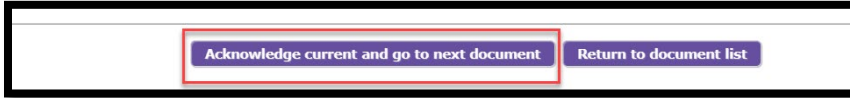


Step 5: View List of Documents to Review/Sign.

- Review document and click **View next document to be signed** or **Jump to next signature item**.



- Click **Acknowledge current** and go to next document to review the next document.



Step 6: Sign/Review the Documents.

- The signature line will be in red. Click on **SIGN HERE** to insert the electronic signature.

NOTE SIGNER - 1003 APPLICATION 1

belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.

- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security
The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(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.

Will likely affect my credit score.

- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature SIGN HERE _____ Date (mm/dd/yyyy) _____

Borrower Name: NON-QM N TEST, JR
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003

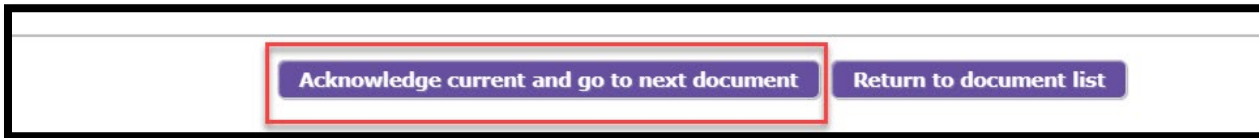
[Jump to next signature item](#)
[View next document to be signed](#)
[Return to document list](#)

Signature Items Remaining On This Document **1**

- Click on **View next document to be signed** to review/sign the next document.



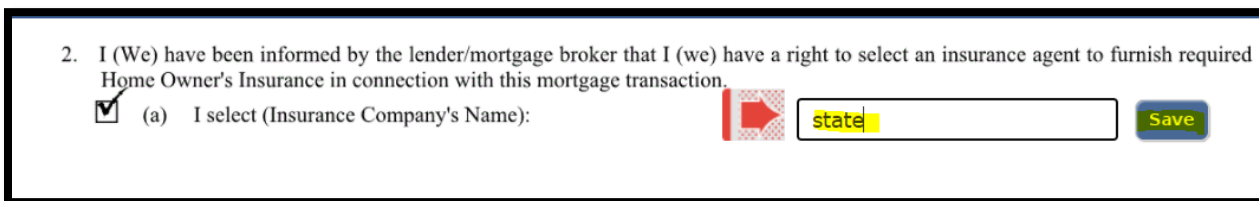
*Note: Some documents will only need to be acknowledged. Review the document and scroll to the bottom of the page and click on **Acknowledge current and go to next document**.*



A screenshot of a document interface showing two buttons: "Acknowledge current and go to next document" (highlighted with a red box) and "Return to document list".

Note: Some documents, such as the Attorney and Insurance Preference form, will allow the borrower to select their own attorney and insurance company.

- Type the selections in the box and click on **Save**.

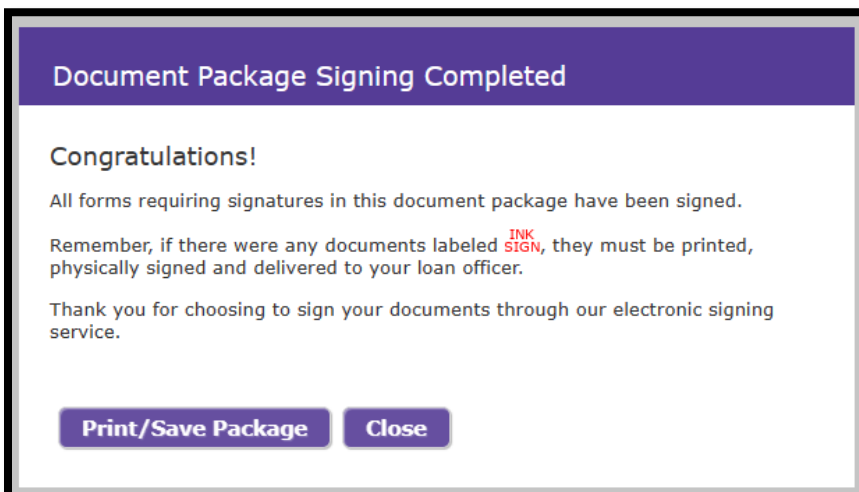


2. I (We) have been informed by the lender/mortgage broker that I (we) have a right to select an insurance agent to furnish required Home Owner's Insurance in connection with this mortgage transaction.

(a) I select (Insurance Company's Name):

Step 7: Complete signing the package.

- Once all documents have been signed/acknowledged, the borrower will see a notification stating the document package signing has been completed.
- Click on **Print/Save Package** or **Close**.



Document Package Signing Completed

Congratulations!

All forms requiring signatures in this document package have been signed.

Remember, if there were any documents labeled **INK SIGN**, they must be printed, physically signed and delivered to your loan officer.

Thank you for choosing to sign your documents through our electronic signing service.