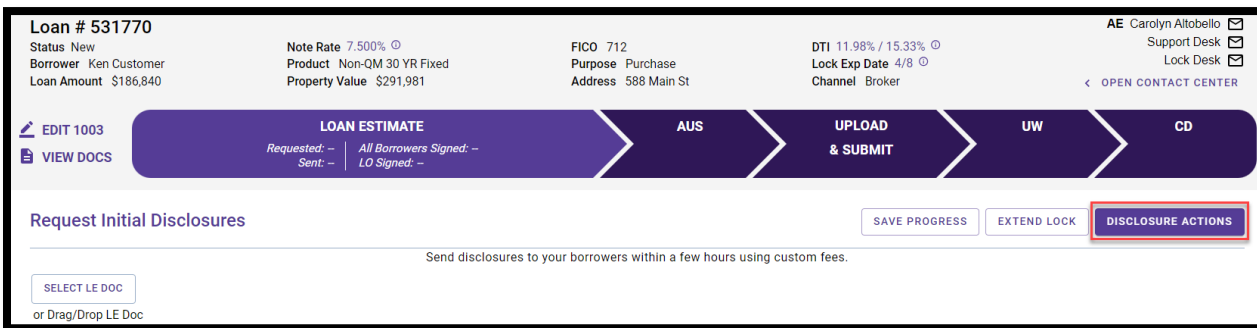


## Broker Assistance – How to Request, E-Sign and View Initial Disclosures

The following instructions are how a Broker will request the initial disclosures package and electronically sign their disclosures.

### Step 1: Submit Request to FCM TPO through G Connect.

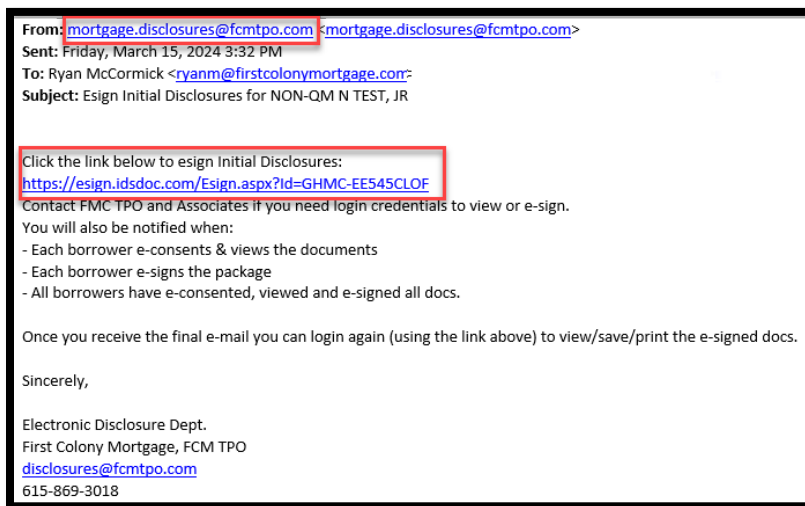
- Click on **Loan Estimate** tab on the Loan Tracker.
- When you are ready to request the **Loan Estimate**, click the **Disclosure Actions** button.



The screenshot shows the Loan Tracker interface for Loan # 531770. Key details include: Status New, Borrower Ken Customer, Loan Amount \$186,840, Note Rate 7.500%, Product Non-QM 30 YR Fixed, Property Value \$291,981, FICO 712, Purpose Purchase, Address 588 Main St, DTI 11.98% / 15.33%, Lock Exp Date 4/8, and Channel Broker. The interface features a progress bar with steps: EDIT 1003, VIEW DOCS, LOAN ESTIMATE (Requested: --, All Borrowers Signed: --, Sent: --, LO Signed: --), AUS, UPLOAD & SUBMIT, UW, and CD. Below the progress bar, there are buttons for 'Request Initial Disclosures', 'SAVE PROGRESS', 'EXTEND LOCK', and 'DISCLOSURE ACTIONS' (highlighted with a red box). A 'SELECT LE DOC' button is also visible.

### Step 2: Access the IDS website.

- The Broker will receive an email from [mortgage.disclosures@fcmtpo.com](mailto:mortgage.disclosures@fcmtpo.com).  
*Note: This may go to junk/spam email folders.*
- Click on the link provided in the email.



The screenshot shows an email from [mortgage.disclosures@fcmtpo.com](mailto:mortgage.disclosures@fcmtpo.com) sent on Friday, March 15, 2024 at 3:32 PM to Ryan McCormick. The subject is 'Esign Initial Disclosures for NON-QM N TEST, JR'. The email body contains the following text:

Click the link below to esign initial Disclosures:  
<https://esign.idsdoc.com/Esign.aspx?id=GHMC-EE545CLOF>

Contact FMC TPO and Associates if you need login credentials to view or e-sign.  
 You will also be notified when:

- Each borrower e-consents & views the documents
- Each borrower e-signs the package
- All borrowers have e-consented, viewed and e-signed all docs.

Once you receive the final e-mail you can login again (using the link above) to view/save/print the e-signed docs.

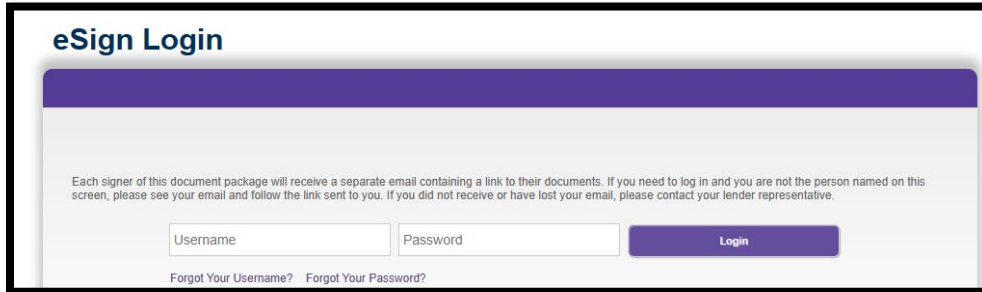
Sincerely,  
 Electronic Disclosure Dept.  
 First Colony Mortgage, FCM TPO  
[disclosures@fcmtpo.com](mailto:disclosures@fcmtpo.com)  
 615-869-3018

### Step 3: Log in to the IDS website.

- Enter the **IDS** username and password.

*Note: This username and password will be different from the G Connect credentials. For assistance with Login information please contact the Support Department at [support@fcmtpo.com](mailto:support@fcmtpo.com).*

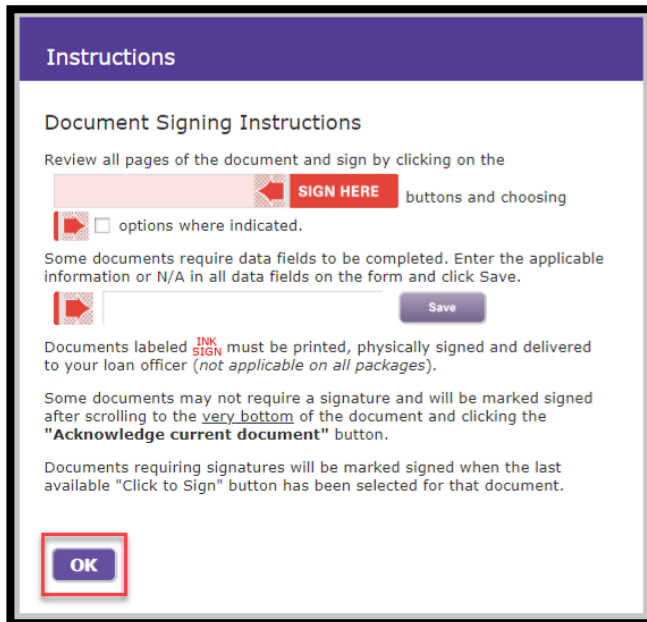
- Click on **Login**.



The image shows a screenshot of the 'eSign Login' page. At the top, it says 'eSign Login'. Below that is a purple header bar. The main content area has a paragraph of text: '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.' Below the text are two input fields: 'Username' and 'Password'. To the right of the 'Password' field is a purple 'Login' button. At the bottom of the form, there are two links: 'Forgot Your Username?' and 'Forgot Your Password?'.

### Step 4: Review the Instructions Page.

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



The image shows a screenshot of the 'Instructions' page. The title is 'Instructions'. Below the title is a section titled 'Document Signing Instructions'. The text reads: 'Review all pages of the document and sign by clicking on the **SIGN HERE** buttons and choosing  options where indicated.' Below this is a paragraph: 'Some documents require data fields to be completed. Enter the applicable information or N/A in all data fields on the form and click Save.' Below this is a 'Save' button. The next paragraph says: 'Documents labeled **INK SIGN** must be printed, physically signed and delivered to your loan officer (not applicable on all packages).' The following paragraph says: 'Some documents may not require a signature and will be marked signed after scrolling to the very bottom of the document and clicking the **"Acknowledge current document"** button.' The final paragraph says: 'Documents requiring signatures will be marked signed when the last available "Click to Sign" button has been selected for that document.' At the bottom left of the page is a red-bordered 'OK' button.

### Step 5: Sign the Documents.

- Scroll down to review the document.
- Click on **Jump to next signature item** to go to signature line of document.



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

LOAN OFFICER - 1003 APPLICATION 1 Print Help

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To be completed by the Lender:  
 Lender Loan No./Universal Loan Identifier: 531009 / 5493003V40VGMZYDFM5453100921 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**


<b>Name</b> (First, Middle, Last, Suffix) NON-QM N TEST, JR <b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		<b>Social Security Number</b> 500 – 50 – 7000 (or Individual Taxpayer Identification Number)
<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. <b>Your initials:</b> _____		<b>Date of Birth</b> (mm/dd/yyyy) 07 / 04 / 1966 <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> <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number 0 Ages _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) – Use a separator between names
<b>Current Address</b> Street 1246 MATHEUS DRIVE Unit # _____ City Murfreesboro State TN ZIP 37128 Country USA How Long at Current Address? 3 Years 7 Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ 3,500.00 /month)		<b>Contact Information</b> Home Phone ( 818 ) 222 – 2222 Cell Phone ( 818 ) 444 – 1234 Work Phone ( ) – – Ext. _____ Email ryanm@firstcolonymortgage.com

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

Signature Items Remaining On This Document **1** Currently signing as: Loan Officer  
Click-Sign Documents Remaining: 2 / 2

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

**Loan Originator Information**

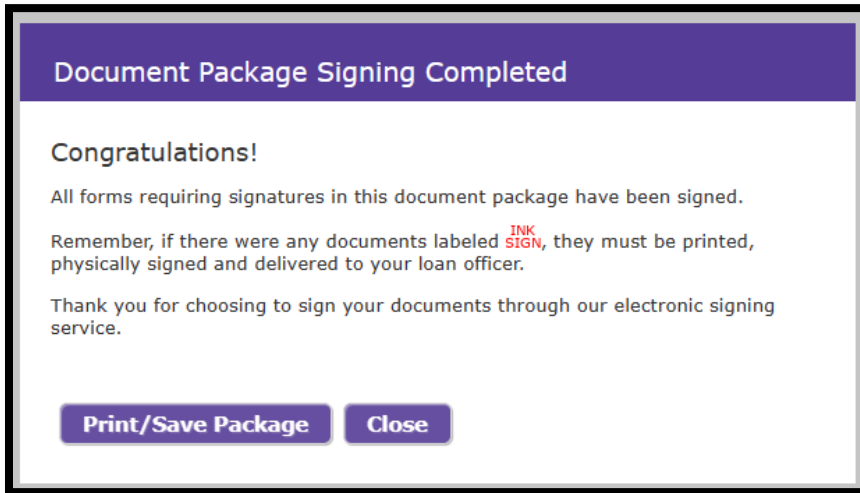
Loan Originator Organization Name	Bean TPO Test Company		
Address	123 Test Street, Murfreesboro, TN 37129		
Loan Originator Organization NMLSR ID#	123456	State License ID#	
Loan Originator Name	Ryan Wholesale-LO		
Loan Originator NMLSR ID#	385678	State License ID#	12345
Email	ryan.mccormick+874623763@ghmc.com	Phone ( 615 )	895 – 5101
Signature			Date (mm/dd/yyyy) 02/23/2024

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

**1**

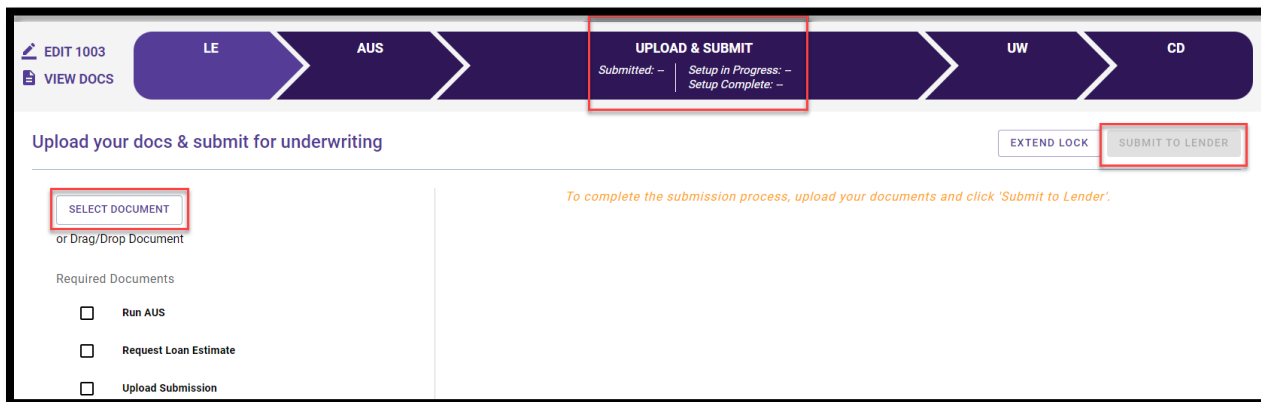
**Step 6: Complete signing the package.**

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



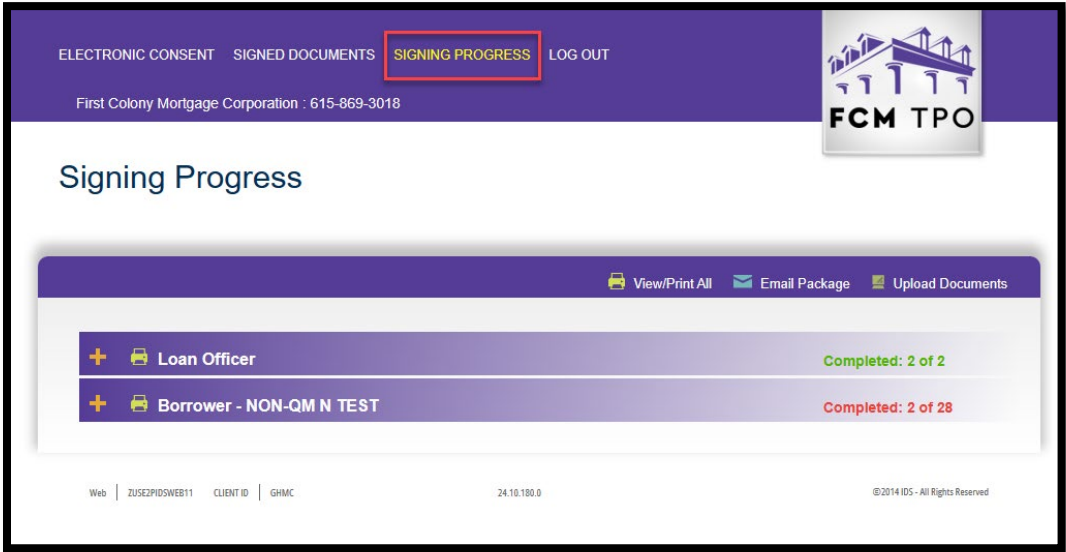
### Step 7: Upload Remainder of Loan Package.

- The remainder of the loan package will need to be uploaded into G Connect.
  - From within the loan, click on the **Upload and Submit** tab on the Loan Tracker.
  - Click on **Upload Document** or drag and drop the documents into the screen.
  - Click on **Submit to Lender**.




### Step 8: Viewing the Status of the Signing Process

- To view the status of the Signing Process, click on the link provided in the email that was initially received from IDS.
- After you have signed into IDS, Click on **Signing Process**.





ELECTRONIC CONSENT | SIGNED DOCUMENTS | **SIGNING PROGRESS** | LOG OUT

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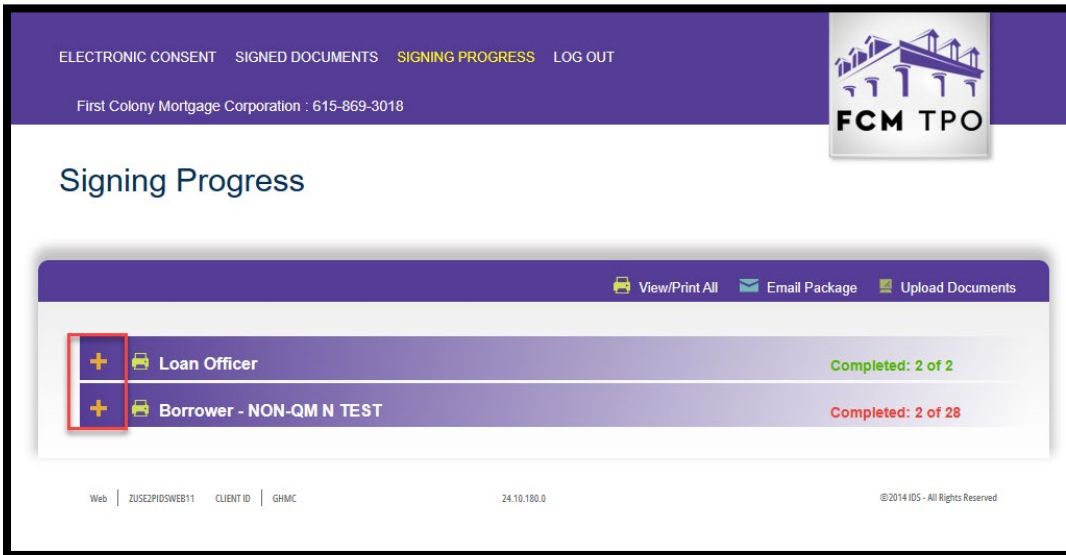
## Signing Progress

View/Print All | Email Package | Upload Documents

<b>+</b>  Loan Officer	Completed: 2 of 2
<b>+</b>  Borrower - NON-QM N TEST	Completed: 2 of 28


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

- To view the remaining documents that need to be signed by the Loan Officer or the Borrower(s), expand the lists by clicking on the + symbol.





ELECTRONIC CONSENT | SIGNED DOCUMENTS | **SIGNING PROGRESS** | LOG OUT

First Colony Mortgage Corporation : 615-869-3018



## Signing Progress

View/Print All | Email Package | Upload Documents

<b>+</b>  Loan Officer	Completed: 2 of 2
<b>+</b>  Borrower - NON-QM N TEST	Completed: 2 of 28

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



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- The lists will show you which documents have been signed/acknowledged and which documents still need to be completed.

ELECTRONIC CONSENT   SIGNED DOCUMENTS   **SIGNING PROGRESS**   LOG OUT

First Colony Mortgage Corporation : 615-869-3018

**FCM TPO**

## Signing Progress

View/Print All   Email Package   Upload Documents

Loan Officer <span>Completed: 2 of 2</span>		
SIGNED	DOCUMENT NAME	COMPLETED METHOD
<input checked="" type="checkbox"/>	1003 Application 1	eSigned
<input checked="" type="checkbox"/>	TN Application Disclosure	eSigned

Borrower - NON-QM N TEST <span>Completed: 2 of 28</span>		
SIGNED	DOCUMENT NAME	COMPLETED METHOD
<input type="checkbox"/>	Loan Estimate	
<input checked="" type="checkbox"/>	Loan Estimate - Service Provider List (No Estimates)	Acknowledged
<input type="checkbox"/>	1003 Application 1	
<input type="checkbox"/>	1103 Supplemental Consumer Information Form B1	

Should you have any questions during this process, you can contact the Initial Docs Dept at 615-869-3000 or [disclosures@fcmtpo.com](mailto:disclosures@fcmtpo.com).



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