



## Borrower Assistance – Initial Disclosures E-Sign Instructions -ICE

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

### Login to sign disclosures through ICE:

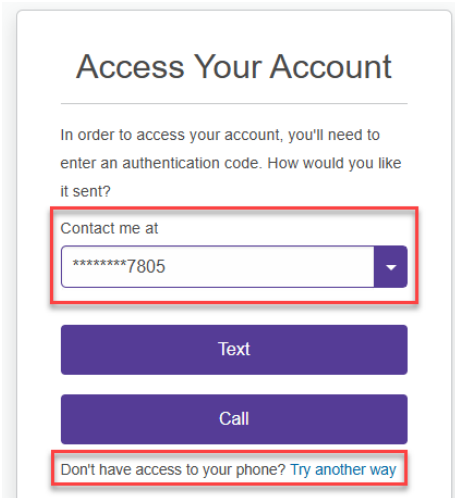
- The borrower will receive an email from a First Colony employee with the email domain of **@fcmtpo.com**.
- The subject line will be titled: *E-Sign Your Initial Mortgage Disclosures*  
*NOTE: This may go to junk/spam folders.*
- Click on **CLICK HERE TO E-SIGN YOUR DOCUMENTS** within the email.



### Access Your Account:

You will need to either enter your phone # to receive a code by Text or alternatively, you can click receive by email:

- **To receive a text:** confirm the last 4 digits of your phone # in the “Contact Me” box is correct, and click **Text**.
- **To receive an email:** Click **Try another way** listed after *Don't have access to your phone?*



2100 W. PLEASANT GROVE BLVD.  
SUITE 100 PLEASANT GROVE, UT 84062  
[firstcolonywholesale.com](http://firstcolonywholesale.com)

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### Enter Your Code:

Key in the **passcode** that was sent by text or email in **One Time Passcode** box and click **Submit**.

## Enter Your Code

An authentication code was sent to \*\*\*\*\*7805

*This field is required.*

If you have not received the code, click here to [resend code](#).

### Set Up Your Account:

You will need to set up a password to view your disclosures.

### Password Requirements:

8 Characters or more containing at least:

- 1 Upper Case
- 1 Lower Case
- 1 Special Character
- 1 Numeric Character

Type in **new password**, and again in the **confirm new password** box and click **Continue**.

## Set Up Your Account

Please note your username below and set up your password.

**Username**  
deslick

**Set Up Your Password**

**Password Requirements**

- Between 8 and 64 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 \*



# Electronic Consent Agreement

Scroll to bottom of page and click **Agree**.

### AGREEMENT

By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this E-Consent and you understand this E-Consent;
- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- 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

## Tasks

Click the **Sign** button

### Tasks

Property Address 10655 Birch St, Murfreesboro, TN 37129	Total Loan Amount \$475,000	Submission Date 05/01/2025	Electronic Consent Accepted	<a href="#">PURCHASE</a>
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UPLOAD    **REVIEW & SIGN (2)**

Task Status  
Pending

**Review Documents**    [FHA For Your Protection: Get a Home I...](#)    [Done](#)  
Assigned on 05/01/2025, 08:59 PM

**e-Sign Documents**    [TPO Borrower Cover Letter](#)    [Sign](#)  
Assigned on 05/01/2025, 08:59 PM    [Loan Estimate](#)

[VIEW FULL LIST](#)

## Terms, Conditions, & Privacy Policy

Click **Accept**

### Terms, Conditions, & Privacy Policy

**eSIGN EVENTS TERMS OF SERVICE**

**EFFECTIVE DATE:** These Terms of Service are Effective as of February 1, 2024.

Please read these Terms of Service ("Terms") carefully. When you click to accept, you will be confirming you have reviewed, understood, and consented to these Terms.

The following Terms govern your use of the Simplifile product and service known as eSign Events, a platform which may be used to prepare, send, review, execute and retain electronic documents, disclosures, notices and agreements ("eDocuments") and to perform in-person electronic notarization ("IPEN") and remote online notarization ("RON") of such eDocuments ("eSign Events"). eSign Events is accessible via [www.simplifile.com](#) (the "Website"). These Terms relate solely to eSign Events. Please see other terms, conditions and agreements for the proper use and operation of other services offered or accessible on the Website.

You may print or download a copy of these Terms and these Terms will also be available for your review using the Print or Download icons at the top of the Terms and Conditions page. If you do not want to agree to these Terms, do not accept these Terms, exit eSign Events and make no use of eSign Events.

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12. Use of Information, Privacy
13. Transaction and Notarial Records
14. Feedback
15. Disclaimer
16. Limitation of Liability
17. Indemnification
18. Additional Terms Applicable to eNotary Users

[Accept](#)    [Decline](#)

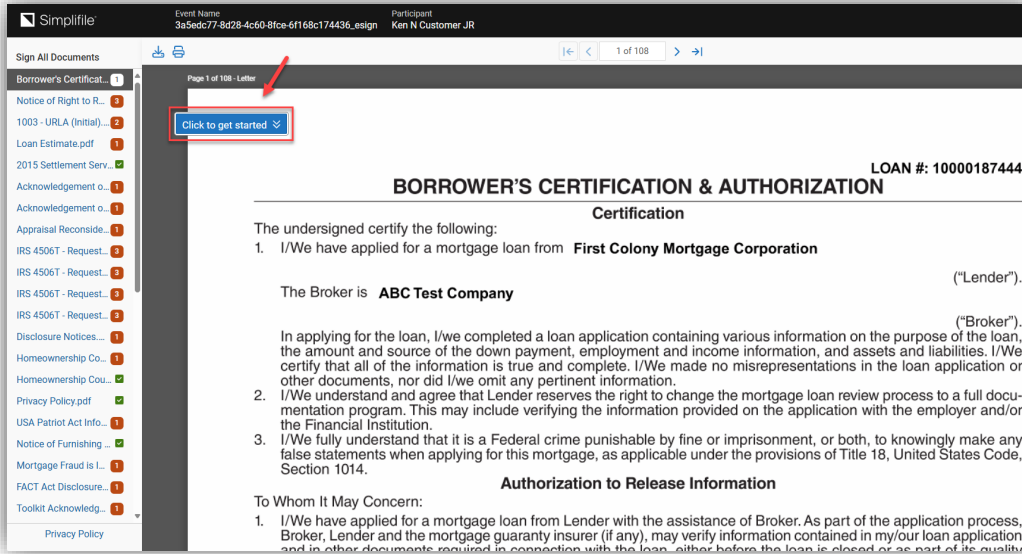


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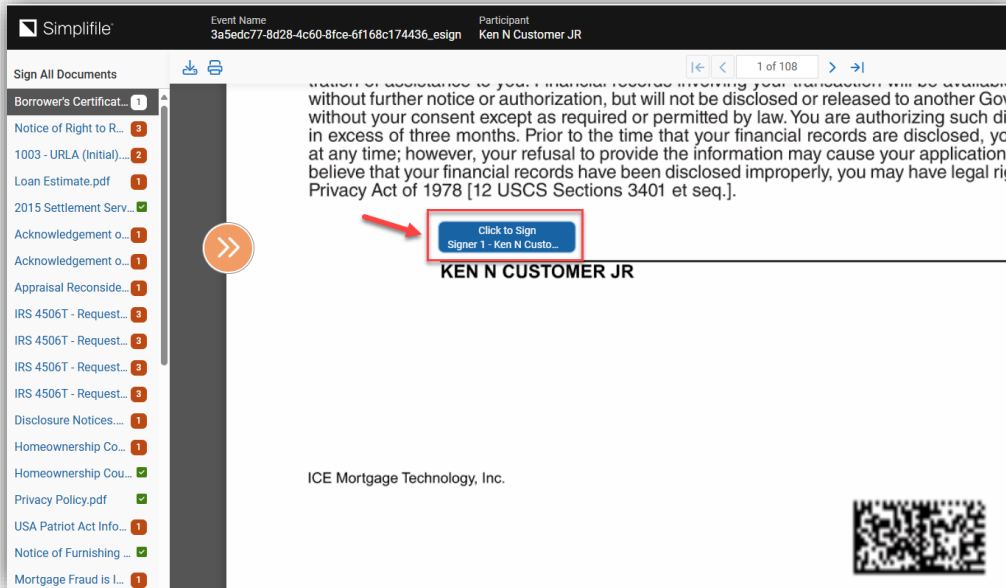
## Sign All Documents

Click on **Click to get started**



## Click on **Click to Sign**

This applies the e-signature to the document location.



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## Create Signature and Initials

Click **Create Signature**

Create Signature and Initials

Click-to-sign  Draw signature and initials

Signature: Ken N Customer JR Initials: KNC

By clicking Create Signature, you agree to accept, as your binding signature, the electronic representation shown above, as if it were a pen-and-paper signature.

Create Signature Cancel

The **Orange** arrows will indicate each location you need to sign, and/or click checkboxes.

Simplifile Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436\_esign Participant: Ken N Customer JR

Sign All Documents

1003 - URLA (Initial) 2

Loan Estimate.pdf 1

2015 Settlement Serv... 1

Acknowledgement o... 1

Acknowledgement o... 1

Appraisal Reconsider... 1

IRS 4506T - Request... 3

IRS 4506T - Request... 3

IRS 4506T - Request... 3

IRS 4506T - Request... 3

IRS 4506T - Request... 3

Disclosure Notices... 1

Homeownership Co... 1

Homeownership Cou... 1

Privacy Policy.pdf 1

You will be provided a copy of each appraisal or written valuation report no later than three (3) business days prior to the time you become contractually obligated to open an account opening (for open-end credit), whichever is earlier.

You may request a reconsideration of value (ROV) if you have concerns regarding the valuation report. Contact your lender for information about the reconsideration process.

Mark the applicable statement:

I/We wish to receive a copy of the appraisal report or valuation no later than three (3) business days prior to the time you become contractually obligated to open an account opening (for open-end credit), whichever is earlier.

I/We wish to waive my/our rights to have a minimum of three (3) business days prior to the closing of my/our loan.

**ACKNOWLEDGEMENT**

By signing below, you hereby acknowledge reading and understanding the applicable statement immediately above, and receiving a copy of the appraisal report or valuation report.

Click to Sign  
Signer 1 - Ken N Customer JR

KEN N CUSTOMER JR

Each arrow will turn green once you have performed the task it requires and it will take you to the next orange arrow.

Repeat until all locations have been signed.

Simplifile Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436\_esign Participant: Ken N Customer JR

Sign All Documents

Borrower's Certificati... 1

Notice of Right to Re... 1

1003 - URLA (Initial) 2

Loan Estimate.pdf 1

2015 Settlement Serv... 1

Acknowledgement o... 1

Acknowledgement o... 1

Appraisal Reconsider... 1

IRS 4506T - Request... 3

IRS 4506T - Request... 3

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IRS 4506T - Request... 3

IRS 4506T - Request... 3

Disclosure Notices... 1

Homeownership Co... 1

Homeownership Cou... 1

Privacy Policy.pdf 1

USA Patriot Act Info... 1

Notice of Furnishing... 1

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation report no later than three (3) business days prior to the time you become contractually obligated to open an account opening (for open-end credit), whichever is earlier.

You may request a reconsideration of value (ROV) if you have concerns regarding the valuation report. Contact your lender for information about the reconsideration process.

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I/We wish to receive a copy of the appraisal report or valuation no later than three (3) business days prior to the time you become contractually obligated to open an account opening (for open-end credit), whichever is earlier.

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Ken N Customer JR

KEN N CUSTOMER JR

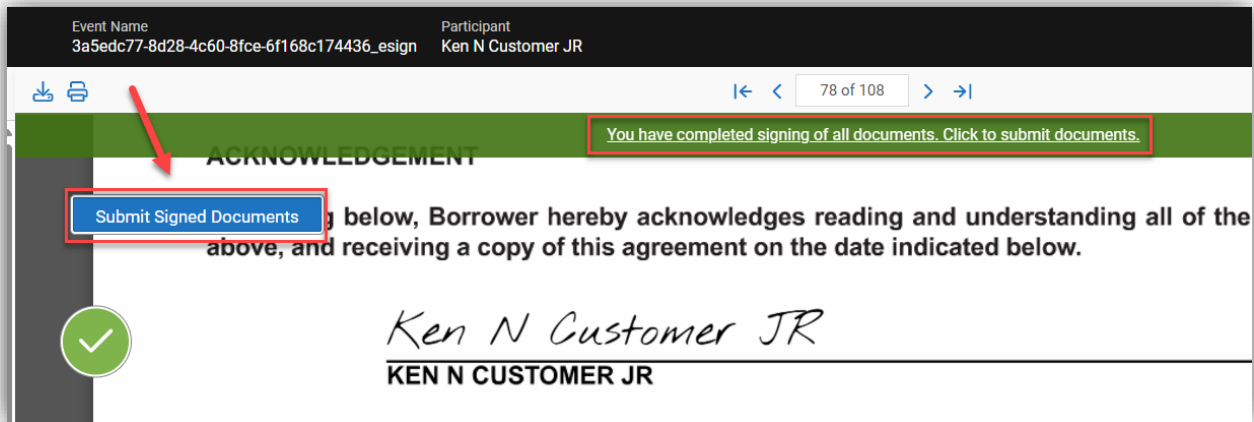


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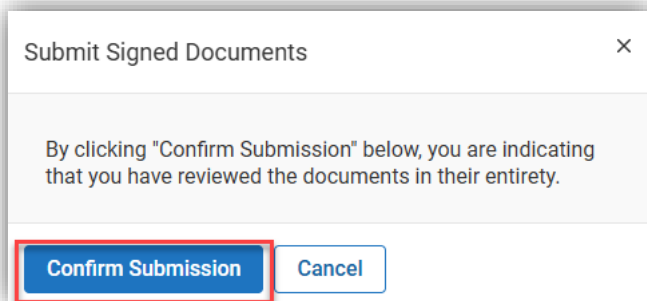
**You have completed signing of all documents.**

Click the blue **Submit Signed Documents** button.



### Confirm Submission

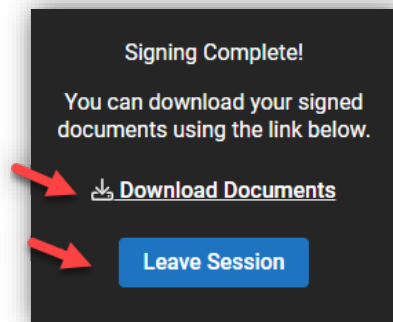
Click the **Confirm Submission** button.



### Signing Complete

Click **Download Documents** if you'd like to download the e-signed package.

Otherwise, click **Leave Session**.



Questions regarding **logging in or the e-sign process** should be sent to [support@firstcolony.com](mailto:support@firstcolony.com).

Questions regarding the **disclosure data** should be sent to [disclosures@firstcolony.com](mailto:disclosures@firstcolony.com).



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