

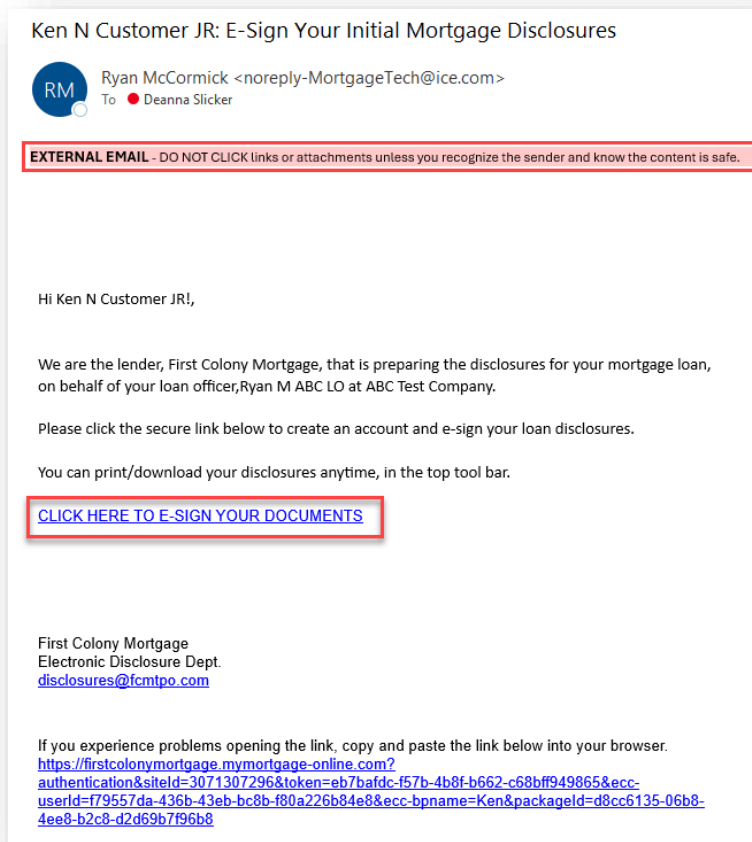


## Borrower Assistance – Initial Disclosures E-Sign Instructions -ICE

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 [noreply-MortgageTech@ice.com](mailto:noreply-MortgageTech@ice.com) based on the information provided on the loan application.  
*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?*

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  
\*\*\*\*\*7805

Text

Call

Don't have access to your phone? [Try another way](#)



2100 W. PLEASANT GROVE BLVD.  
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PLEASANT GROVE, UT 84062  
801-226-7456 | [fcmtpo.com](http://fcmtpo.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

Submit

This field is required.

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

Back

### 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 \*

Continue



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## 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


PURCHASE

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

Loan Estimate

VIEW FULL LIST

Assigned on 05/01/2025, 08:59 PM

Sign

## 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 notarizations ("RON") of such eDocuments ("eSign Events"). eSign Events is accessible via [www.simplifile.com](http://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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10. Changes to Services and Functionality
11. Representations and Warranties
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**

The screenshot shows the Simplifile web interface for document signing. At the top, the Event Name is '3a5edc77-8d28-4c60-8fce-6f168c174436\_esign' and the Participant is 'Ken N Customer JR'. A sidebar on the left lists documents to be signed, including 'Borrower's Certification', 'Notice of Right to R...', '1003 - URLA (Initial)...', 'Loan Estimate.pdf', '2015 Settlement Serv...', 'Acknowledgement o...', 'Acknowledgement o...', 'Appraisal Reconside...', 'IRS 4506T - Request...', 'IRS 4506T - Request...', 'IRS 4506T - Request...', 'IRS 4506T - Request...', 'Disclosure Notices...', 'Homeownership Co...', 'Homeownership Cou...', 'Privacy Policy.pdf', 'USA Patriot Act Info...', 'Notice of Furnishing...', 'Mortgage Fraud is I...', 'FACT Act Disclosure...', 'Toolkit Acknowledg...', and 'Privacy Policy'. The main document area displays 'Page 1 of 108 - Letter' and a blue button labeled 'Click to get started' with a dropdown arrow. The document title is 'BORROWER'S CERTIFICATION & AUTHORIZATION' with a Loan #: 10000187444. The section is titled 'Certification' and contains text stating: 'The undersigned certify the following: 1. I/We have applied for a mortgage loan from **First Colony Mortgage Corporation** ("Lender"). The Broker is **ABC Test Company** ("Broker"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. 2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution. 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014. Authorization to Release Information To Whom It May Concern: 1. I/We have applied for a mortgage loan from Lender with the assistance of Broker. As part of the application process, Broker, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control or assistance to your financial records involving your information may be shared without further notice or authorization, but will not be disclosed or released to another Government agency without your consent except as required or permitted by law. You are authorizing such disclosure in excess of three months. Prior to the time that your financial records are disclosed, you may at any time; however, your refusal to provide the information may cause your application to be denied. I believe that your financial records have been disclosed improperly, you may have legal rights under the Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

Click on **Click to Sign**

This applies the e-signature to the document location.

The screenshot shows the same Simplifile web interface, but now the document is titled 'KEN N CUSTOMER JR'. The 'Click to Sign' button is highlighted with a red box and a red arrow. The document content is the same as the previous screenshot, but the signature line is now visible. The text 'ICE Mortgage Technology, Inc.' is visible at the bottom of the document. A QR code is located in the bottom right corner of the document area.

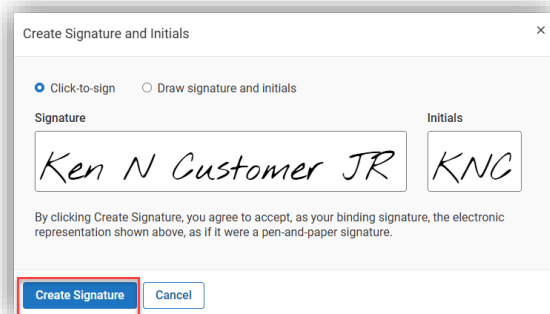


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## Create Signature and Initials

Click **Create Signature**



Create Signature and Initials

☒ Click-to-sign ☐ Draw signature and initials

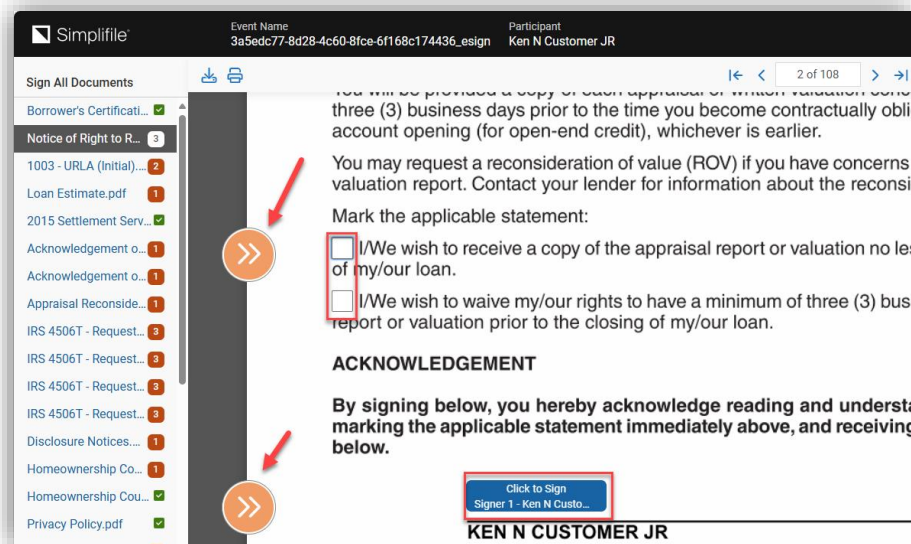
Signature: Ken N Customer JR

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

- Borrower's Certificati...
- Notice of Right to Re... 3
- 1003 - URLA (Initial)... 2
- Loan Estimate.pdf 1
- 2015 Settlement Serv...
- Acknowledgement o... 1
- Acknowledgement o... 1
- Appraisal Reconside... 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... ✓
- Privacy Policy.pdf ✓

you will be provided a copy of each appraisal or written valuation once three (3) business days prior to the time you become contractually obligated account opening (for open-end credit), whichever is earlier.

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

Mark the applicable statement:

- ☐ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.
- ☐ 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**

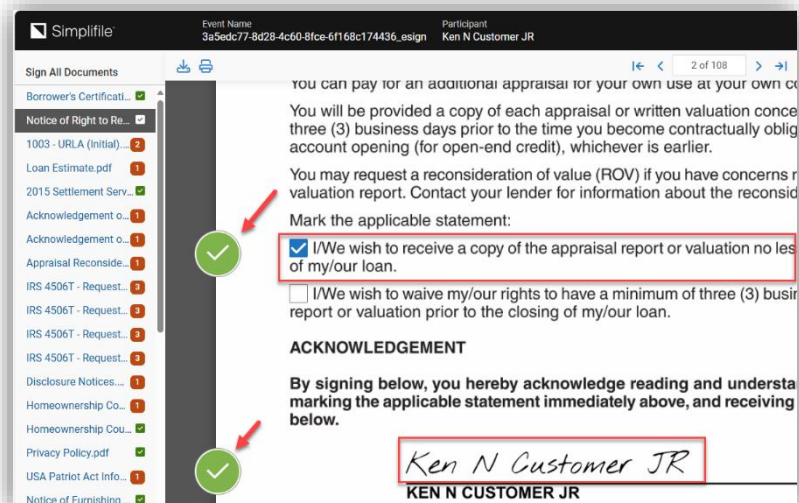
By signing below, you hereby acknowledge reading and understanding the applicable statement immediately above, and receiving a copy of the applicable statement.

**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...
- Notice of Right to Re... ✓
- 1003 - URLA (Initial)... 2
- Loan Estimate.pdf 1
- 2015 Settlement Serv...
- Acknowledgement o... 1
- Acknowledgement o... 1
- Appraisal Reconside... 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... ✓
- Privacy Policy.pdf ✓
- USA Patriot Act Info... 1
- Notice of Furnishing... ✓

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 once three (3) business days prior to the time you become contractually obligated account opening (for open-end credit), whichever is earlier.

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

Mark the applicable statement:

- ☒ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.
- ☐ 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 applicable statement.

**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.

The screenshot shows a document signing interface. At the top, it displays 'Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436\_esign' and 'Participant: Ken N Customer JR'. Below this is a green header bar with the text 'ACKNOWLEDGEMENT'. A red arrow points to a blue button labeled 'Submit Signed Documents'. To the right of the button, a message states: 'You have completed signing of all documents. Click to submit documents.' Below the button, the text reads: 'I, below, Borrower hereby acknowledges reading and understanding all of the above, and receiving a copy of this agreement on the date indicated below.' A green checkmark icon is visible on the left. The signature 'Ken N Customer JR' is shown, followed by the printed name 'KEN N CUSTOMER JR'.

### Confirm Submission

Click the **Confirm Submission** button.

The screenshot shows a confirmation dialog box titled 'Submit Signed Documents'. It contains the text: 'By clicking "Confirm Submission" below, you are indicating that you have reviewed the documents in their entirety.' At the bottom, there are two buttons: 'Confirm Submission' (highlighted with a red box) and 'Cancel'.

### Signing Complete

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

Otherwise, click **Leave Session**.

The screenshot shows a 'Signing Complete!' screen. It contains the text: 'You can download your signed documents using the link below.' Below this text are two options: a link labeled 'Download Documents' (with a download icon) and a blue button labeled 'Leave Session'. Red arrows point to both options.

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

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



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