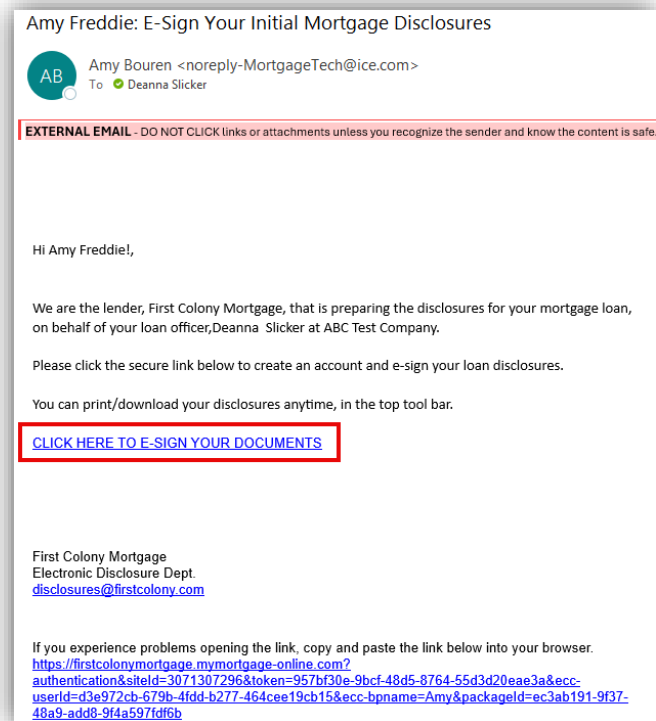


Borrower Assistance – Initial Disclosures E-Sign Instructions -ICE

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 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.

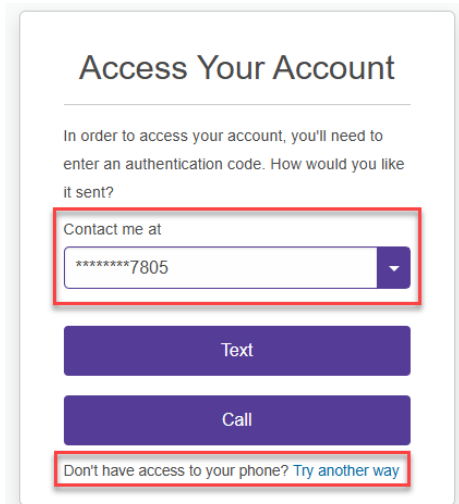


Access Your Account:

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](#)

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
4321 Cul de Sac Street, FITZGERALD, GA 31750

Total Loan Amount
\$188,000

Submission Date
06/26/2026

Electronic Consent
Accepted



PURCHASE

UPLOAD

REVIEW & SIGN (1)

Task Status

Pending

 e-Sign Documents

Assigned on 06/26/2026, 03:41 PM

 GA Fee Disclosure

 USDA 3555-21 Request for SF Loan Gu...

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 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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1. Parties
2. Relation to Other Agreements
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13. Transaction and Notarial Records
14. Feedback
15. Disclaimer
16. Limitation of Liability
17. Indemnification
18. Additional Terms Applicable to eNotary Users

Accept

Decline



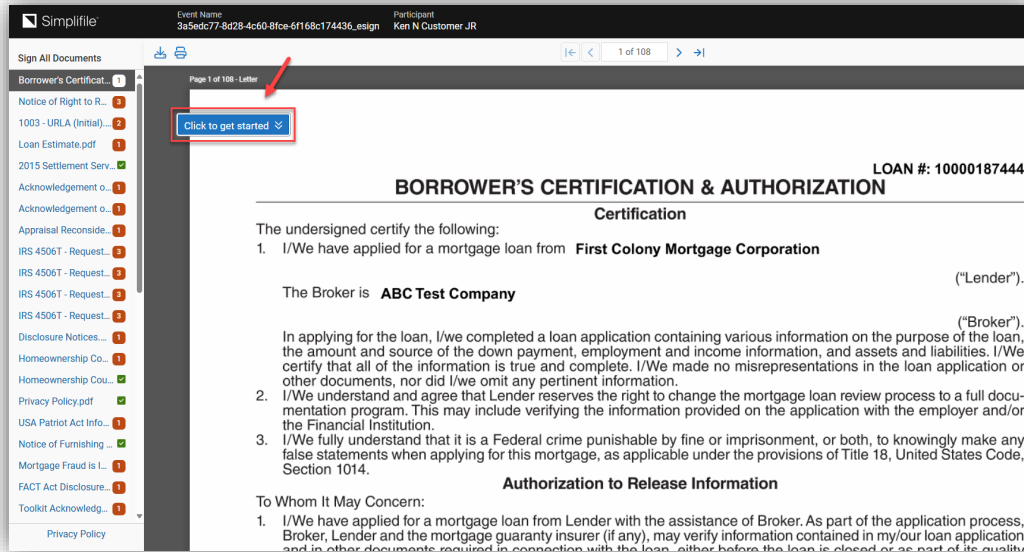
500 East Park Avenue,
Suite 900, Orem, Utah 84097



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Sign All Documents

Click on **Click to get started**



Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436_esign Participant: Ken N Customer JR

Sign All Documents

Page 1 of 108 - Letter

Click to get started

BORROWER'S CERTIFICATION & AUTHORIZATION LOAN #: 10000187444

Certification

The undersigned certify the following:

- 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.

- 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.
- 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.

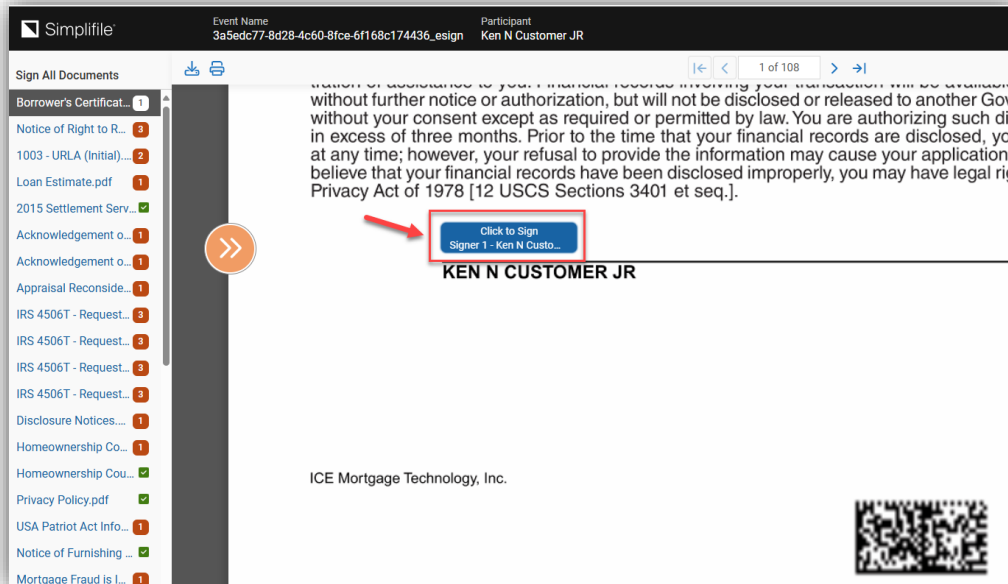
Authorization to Release Information

To Whom It May Concern:

- 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

Click on **Click to Sign**

This applies the e-signature to the document location.



Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436_esign Participant: Ken N Customer JR

Sign All Documents

Page 1 of 108

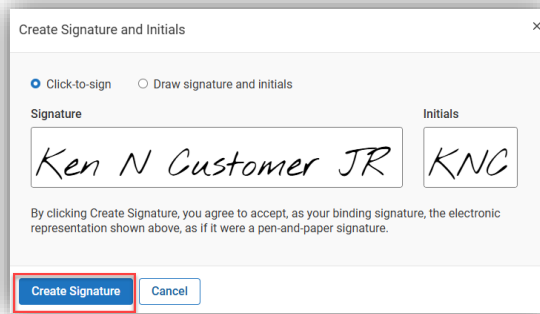
Click to Sign
Signer 1 - Ken N Custo...

KEN N CUSTOMER JR

ICE Mortgage Technology, Inc.

Create Signature and Initials

Click **Create Signature**



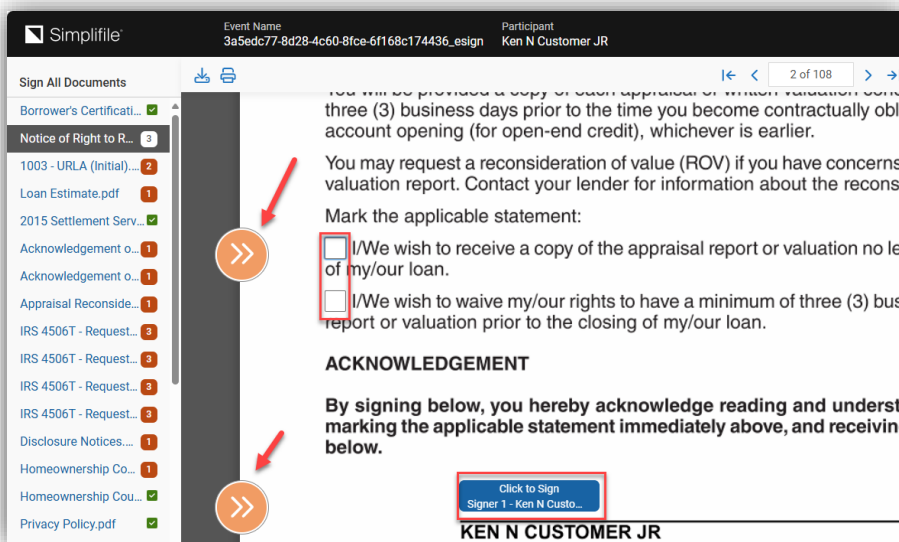
Create Signature and Initials

☒ 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.

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... [x]
- Notice of Right to Re... [3]
- 1003 - URLA (Initial)... [2]
- Loan Estimate.pdf [1]
- 2015 Settlement Serv... [x]
- 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... [x]
- Privacy Policy.pdf [x]

Two orange arrows point to the 'Notice of Right to Re...' and 'Homeownership Cou...' documents.

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 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.

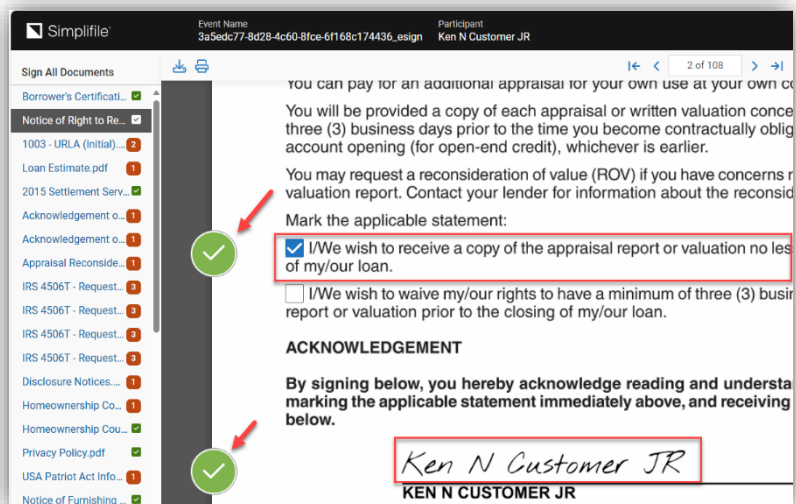
ACKNOWLEDGEMENT

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

Signer 1 - 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... [x]
- Notice of Right to Re... [x]
- 1003 - URLA (Initial)... [2]
- Loan Estimate.pdf [1]
- 2015 Settlement Serv... [x]
- Acknowledgement o... [1]
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- IRS 4506T - Request... [3]
- IRS 4506T - Request... [3]
- Disclosure Notices... [1]
- Homeownership Co... [1]
- Homeownership Cou... [x]
- Privacy Policy.pdf [x]
- USA Patriot Act Info... [1]
- Notice of Furnishing... [x]

Two green arrows point to the 'Notice of Right to Re...' and 'Homeownership Cou...' documents.

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 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

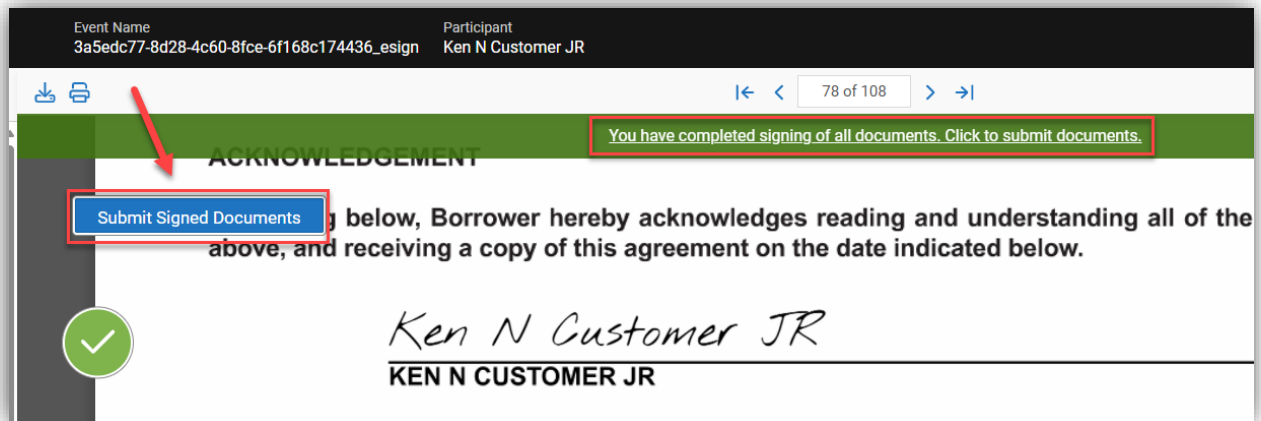
By signing below, you hereby acknowledge reading and understanding the applicable statement immediately above, and receiving a copy of the applicable statement below.

Ken N Customer JR

KEN N CUSTOMER JR

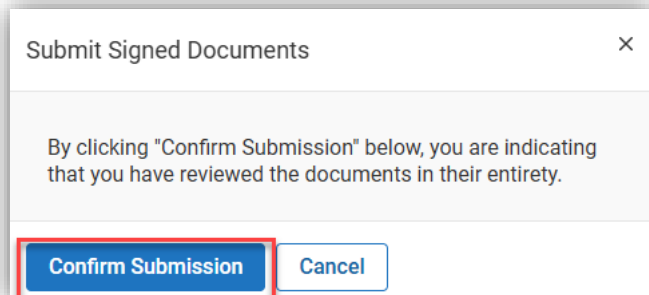
You have completed signing of all documents.

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



Confirm Submission

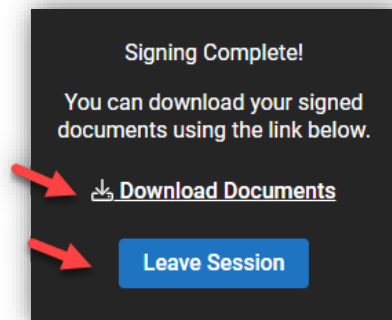
Click the **Confirm Submission** button.



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.

Questions regarding the **disclosure data** should be sent to disclosures@firstcolony.com.



**500 East Park Avenue,
Suite 900, Orem, Utah 84097**



NMLS #3112

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