

How to Request, E-Sign and View Initial Disclosures -ICE

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

Submit Request to FCM TPO through FCM FUEL.

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

Loan # 545395
 Status New
 Borrower Ken DSCR
 Loan Amount \$153,675

Note Rate 7.500%
 Product Conv - 30 Year Fixed
 LTV 75.00

FICO 750
 Purpose Purchase
 Address 122 Test Court

DTI 100% / 954.46%
 Lock Info 12/23
 Channel Broker

AE Ryan McCormick AE Test Act
 Support Desk
 Lock Desk
 < OPEN CONTACT CENTER

EDIT 1003
 VIEW DOCS

LOAN ESTIMATE
 Requested: -- Sent: --
 All Borrowers Signed: --
 LO Signed: --

AUS

APPRaisal

UPLOAD
& SUBMIT

UW

CD

Request Initial Disclosures


SAVE PROGRESS
 EXTEND LOCK
 DISCLOSURE ACTIONS

SELECT LE DOC
 or Drag/Drop LE Doc

Access the Initial Disclosures Portal.

- Once initial disclosures have been requested, an email is sent to the Loan Officer on loan from an @fcmtpo.com email address titled *"Important Task for your Mortgage Disclosures"*.
- Click on **Click here to sign the documents**.

EasyTest User: Important Task for your Mortgage Disclosures


 Taylor Paulista <taylor.paulista@fcmtpo.com>
 To deanna.slicker+99@fcmtpo.com

EXTERNAL EMAIL - DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe.

Borrower: **Ken N Test JR**
 Property Address: **10655 Birch St**
 eDisclosure package Sent Date/Time: **2024-11-18 16:11:55**

Dear EasyTest User,

This email has been sent to notify you that your signature is required on the package sent on 2024-11-18 16:11:55. It is recommended that you sign the documents as soon as possible. The documents cannot be retrieved to the eFolder until both you and the borrowers sign them.

If you have already completed signing, please ignore this email.

DSCR 1003 URL A

[Click here to sign the documents.](#)

If you experience problems opening the link, copy and paste the URL below into your Web browser.
 URL: <https://firstcolony.encompasspoconnect.com/#/home/pipeline/4a4a0bf9-37d6-45e8-b563-fbee15b16c96/esign?packageId=ebcf59c0-7576-43bf-9f4b-bcf96a2637d5>

If you have any questions, please contact your system administrator.

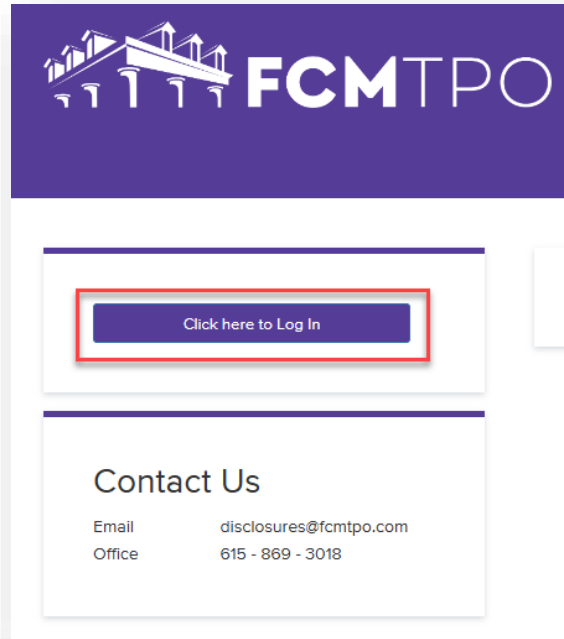
Sincerely,
 Encompass eFolder Team
 Ellie Mae, Inc.

Logging In:

You will be directed to:

<https://firstcolony.encompasstpoconnect.com/>

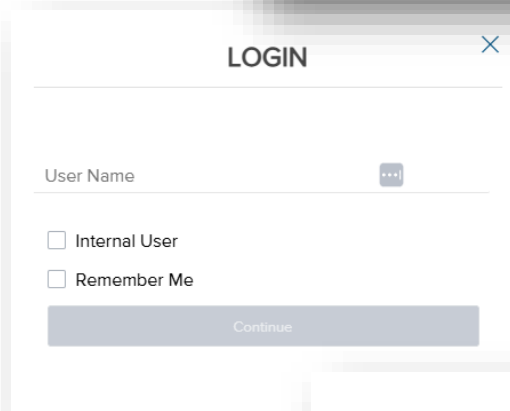
Click on **Click here to Log In**.



First Time Sign-on:

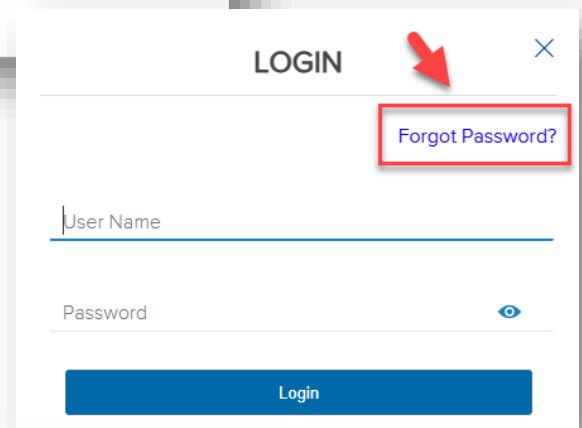
Type in User Name (**email address**) and click **Continue**.

Do not click any boxes.

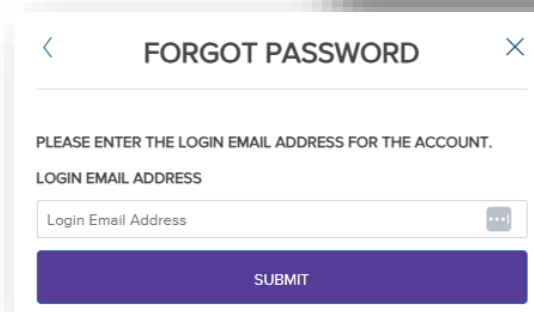


From next pop up, Click **Forgot Password**

NOTE: *If you have already reset your password, type in user name (email address) & password and click Login. Next step is on page 4.*



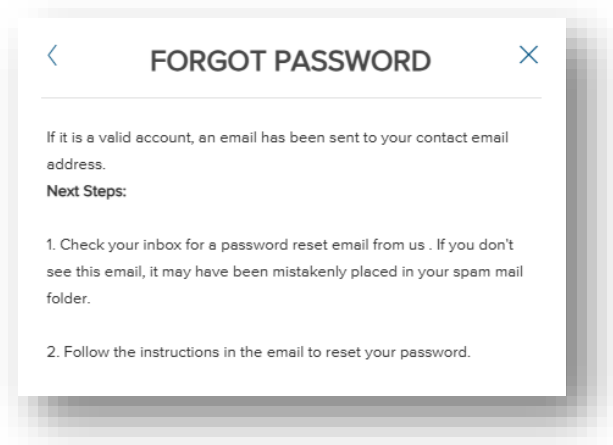
On Forgot Password pop up, type in **Email Address** and click **Submit**.



2100 W. PLEASANT GROVE BLVD.
SUITE 100
PLEASANT GROVE, UT 84062
801-226-7456 | fcmtpo.com

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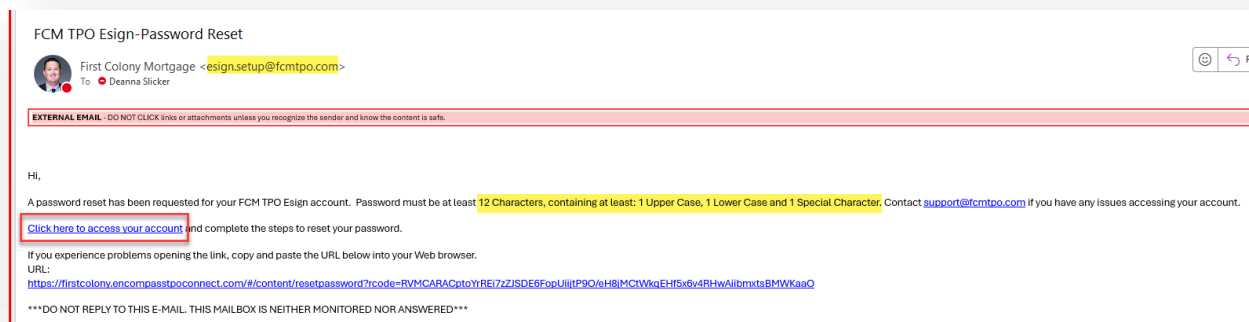
Forgot Password message pops up letting you know an email will be sent to you with password reset information if you have typed in the correct email address.



Password Reset Email

You will receive an email from esign.setup@fcmtpo.com with password reset instructions.

If you do not receive an email, contact support@fcmtpo.com for assistance.



From the email, click on **Click here to access your account.**

Type in Email address, and new password twice,

Then click **Reset Password.**

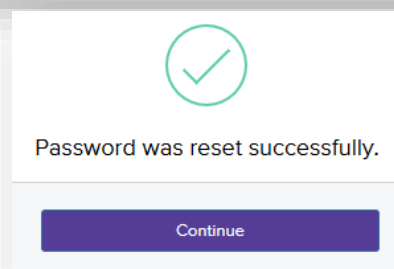
Password Requirements:

12 Characters containing at least:

1 Upper Case, 1 Lower Case, and 1 Special Character

Once your password has been reset, a pop up will appear

That the password was reset successfully.

A white rectangular box titled 'Reset Password'. It contains three input fields: 'Email', 'New Password', and 'Re-enter New Password'. Each field has a yellow label to its left. The 'New Password' and 'Re-enter New Password' fields have a strength indicator (three dots) to their right. A 'Reset Password' button is located at the bottom right of the form.

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You will then be prompted to login.

Type in User Name (**email address**) and click **Continue**.

You are now logged in, and can continue with the e-signing Process. **Please save your ICE password.**

LOGIN

User Name

☐ Internal User

☐ Remember Me

Continue

To e-sign Initial Disclosures:

You will be brought to the Esign screen with loan documents to e-sign. If there are multiple borrowers to e-sign for, the number of applications will be indicated at the top left by Esign in a red circle.

1

FCMTPO

Esign 2

2

Ken Customer

10655 Birch St, Burbank, CA, 91502

ABC Test Company

Loan #

1025175969

DTI - Top

17.853%

LTV

88.235%

Loan Purpose

Purchase

Loan Type

Conventional

Interest Rate

8.125%

Loan Amount \$

\$300,000.00

FICO

-

Cash to Close

\$34,747.90

Initial Disclosures

3

eSign

| STATUS | DOCUMENT NAME | ESIGNED BY | ESIGNED DATE |
|----------------------|---|------------------------------|------------------|
| Group: My eSign (42) | | | |
| | Anti-Steering Safe Harbor Disclosure | VIEW DETAILS | Review and Esign |
| | Your Home Loan Toolkit - Esign | VIEW DETAILS | Review and Esign |
| | CA Voluntary Information for Government Monitoring Purposes | VIEW DETAILS | Review and Esign |

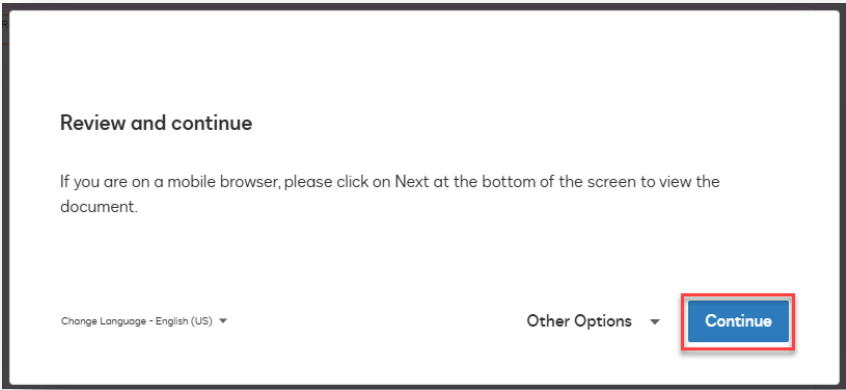
- 1. Indicates the number of applications to e-sign
- 2. Borrower Name of disclosure package to e-sign
- 3. Click anywhere on the first document to begin the e-signing process (this is the only document you will need to e-sign)



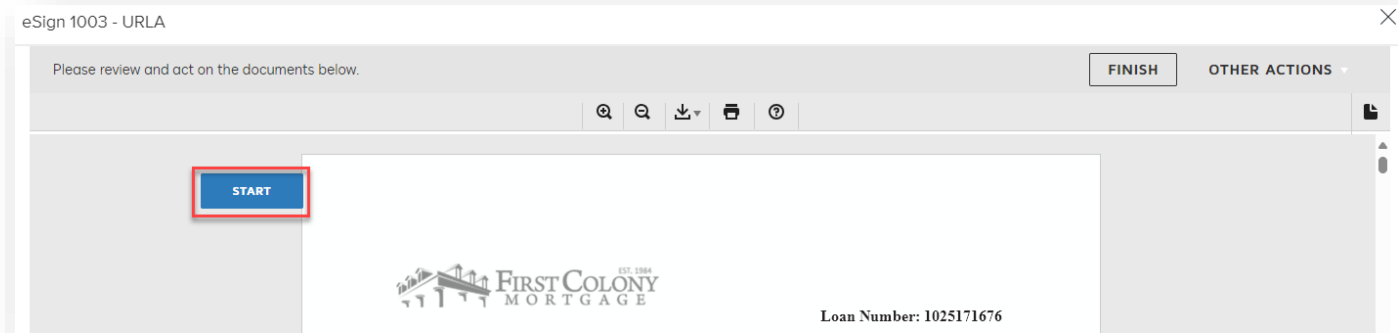
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A box will pop up pertaining to **Review and continue**. Click **Continue**.

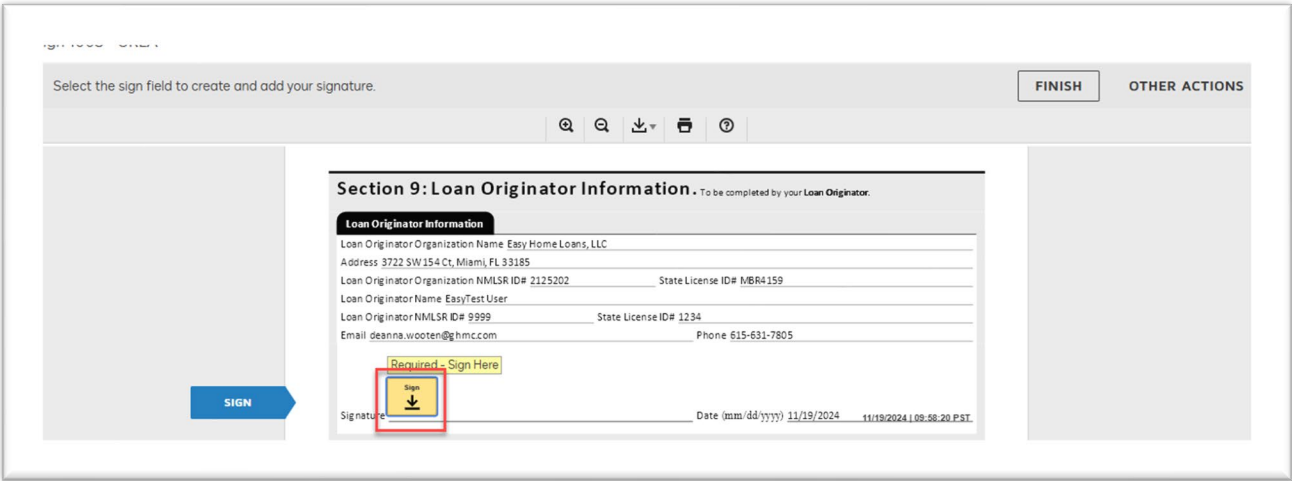


Click **Start** button



Adding Signature:

It will take you to the signature line. Click the **Sign icon**



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Click **Adopt and Sign** button

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*

EasyTest User

Initials*

EU

SELECT STYLE

DRAW

UPLOAD

PREVIEW

Change Style

Signed by:

EasyTest User

D9C423BC593F4D9...

Initial

EU

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts.

ADOPT AND SIGN

CANCEL

Click **Finish** button

eSign 1003 - URLA

Done! Select Finish to send the completed document.

FINISH

OTHER ACTIONS

Section 9: Loan Originator Information

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Easy Home Loans, LLC

Address 3722 SW 154 Ct, Miami, FL 33185

Loan Originator Organization NMLS ID# 2125202

State License ID# MBR4159

Loan Originator Name EasyTest User

Loan Originator NMLS ID# 9999

State License ID# 1234

Email deanna.wooten@ghmc.com

Phone 615-631-7805

Required - Signature Applied

Signed by:

EasyTest User

D9C423BC593F4D9...


Signature

Date (mm/dd/yyyy) 11/19/2024


11/19/2024 1:09:58:20 PST

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It will bring you back to the main screen. To see the signed disclosures and E-SIGNED DATE on screen, click the **Refresh** button  at the top of your Internet Browser.

Date and Time will be reflected under **ESIGNED DATE**.



esign 5

Gen Customer
3655 Birch St, Burlingame, CA 94002
ABC Test Company

Loan #
DTI - Top
LTV

1025174347
14.87%
101.010%

Loan Purpose
Loan Type
Interest Rate

Purchase
USDA-RHS
5.625%


Loan Amount \$
FICO
Cash to Close

\$303,030.00
775
-\$4,411.24


Initial Disclosures

eSign

| STATUS | DOCUMENT NAME | ESIGNED BY | ESIGNED DATE |
|---------------------|---|------------------------------|-----------------------|
| Group: My eSign (5) | | | |
| | TPO Borrower Cert and Auth | VIEW DETAILS | 04/04/2025 11:11:18AM |
| | RDA 3555-21 Request for SF Loan Guaranty | VIEW DETAILS | 04/04/2025 11:11:18AM |
| | NO NEW DEBT DISCLOSURE | VIEW DETAILS | 04/04/2025 11:11:18AM |
| | 2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-2317-2318-2319-2320-2321-2322-2323-2324-2325-2326-2327-2328-2329-2330-2331-2332-2333-2334-2335-2336-2337-2338-2339-2340-2341-2342-2343-2344-2345-2346-2347-2348-2349-2350-2351-2352-2353-2354-2355-2356-2357-2358-2359-2360-2361-2362-2363-2364-2365-2366-2367-2368-2369-2370-2371-2372-2373-2374-2375-2376-2377-2378-2379-2380-2381-2382-2383-2384-2385-2386-2387-2388-2389-2390-2391-2392-2393-2394-2395-2396-2397-2398-2399-2400-2401-2402-2403-2404-2405-2406-2407-2408-2409-2410-2411-2412-2413-2414-2415-2416-2417-2418-2419-2420-2421-2422-2423-2424-2425-2426-2427-2428-2429-2430-2431-2432-2433-2434-2435-2436-2437-2438-2439-2440-2441-2442-2443-2444-2445-2446-2447-2448-2449-2450-2451-2452-2453-2454-2455-2456-2457-2458-2459-2460-2461-2462-2463-2464-2465-2466-2467-2468-2469-2470-2471-2472-2473-2474-2475-2476-2477-2478-2479-2480-2481-2482-2483-2484-2485-2486-2487-2488-2489-2490-2491-2492-2493-2494-2495-2496-2497-2498-2499-2500-2501-2502-2503-2504-2505-2506-2507-2508-2509-2510-2511-2512-2513-2514-2515-2516-2517-2518-2519-2520-2521-2522-2523-2524-2525-2526-2527-2528-2529-2530-2531-2532-2533-2534-2535-2536-2537-2538-2539-2540-2541-2542-2543-2544-2545-2546-2547-2548-2549-2550-2551-2552-2553-2554-2555-2556-2557-2558-2559-2560-2561-2562-2563-2564-2565-2566-2567-2568-2569-2570-2571-2572-2573-2574-2575-2576-2577-2578-2579-2580-2581-2582-2583-2584-2585-2586-2587-2588-2589-2590-2591-2592-2593-2594-2595-2596-2597-2598-2599-2600-2601-2602-2603-2604-2605-2606-2607-2608-2609-2610-2611-2612-2613-2614-2615-2616-2617-2618-2619-2620-2621-2622-2623-2624-2625-2626-2627-2628-2629-2630-2631-2632-2633-2634-2635-2636-2637-2638-2639-2640-2641-2642-2643-2644-2645-2646-2647-2648-2649-2650-2651-2652-2653-2654-2655-2656-2657-2658-2659-2660-2661-2662-2663-2664-2665-2666-2667-2668-2669-2670-2671-2672-2673-2674-2675-2676-2677-2678-2679-2680-2681-2682-2683-2684-2685-2686-2687-2688-2689-2690-2691-2692-2693-2694-2695-2696-2697-2698-2699-2700-2701-2702-2703-2704-2705-2706-2707-2708-2709-2710-2711-2712-2713-2714-2715-2716-2717-2718-2719-2720-2721-2722-2723-2724-2725-2726-2727-2728-2729-2730-2731-2732-2733-2734-2735-2736-2737-2738-2739-2740-2741-2742-2743-2744-2745-2746-2747-2748-2749-2750-2751-2752-2753-2754-2755-2756-2757-2758-2759-2760-2761-2762-2763-2764-2765-2766-2767-2768-2769-2770-2771-2772-2773-2774-2775-2776-2777-2778-2779-2780-2781-2782-2783-2784-2785-2786-2787-2788-2789-2790-2791-2792-2793-2794-2795-2796-2797-2798-2799-2800-2801-2802-2803-2804-2805-2806-2807-2808-2809-2810-2811-2812-2813-2814-2815-2816-2817-2818-2819-2820-2821-2822-2823-2824-2825-2826-2827-2828-2829-2830-2831-2832-2833-2834-2835-2836-2837-2838-2839-2840-2841-2842-2843-2844-2845-2846-2847-2848-2849-2850-2851-2852-2853-2854-2855-2856-2857-2858-2859-2860-2861-2862-2863-2864-2865-2866-2867-2868-2869-2870-2871-2872-2873-2874-2875-2876-2877-2878-2879-2880-2881-2882-2883-2884-2885-2886-2887-2888-2889-2890-2891-2892-2893-2894-2895-2896-2897-2898-2899-2900-2901-2902-2903-2904-2905-2906-2907-2908-2909-2910-2911-2912-2913-2914-2915-2916-2917-2918-2919-2920-2921-2922-2923-2924-2925-2926-2927-2928-2929-2930-2931-2932-2933-2934-2935-2936-2937-2938-2939-2940-2941-2942-2943-2944-2945-2946-2947-2948-2949-2950-2951-2952-2953-2954-2955-2956-2957-2958-2959-2960-2961-2962-2963-2964-2965-2966-2967-2968-2969-2970-2971-2972-2973-2974-2975-2976-2977-2978-2979-2980-2981-2982-2983-2984-2985-2986-2987-2988-2989-2990-2991-2992-2993-2994-2995-2996-2997-2998-2999-3000-3001-3002-3003-3004-3005-3006-3007-3008-3009-3010-3011-3012-3013-3014-3015-3016-3017-3018-3019-3020-3021-3022-3023-3024-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