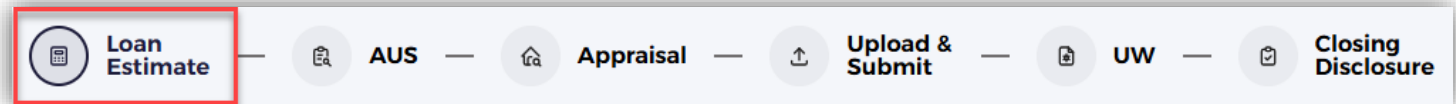


How to Request, E-Sign and View Initial Disclosures -ICE

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

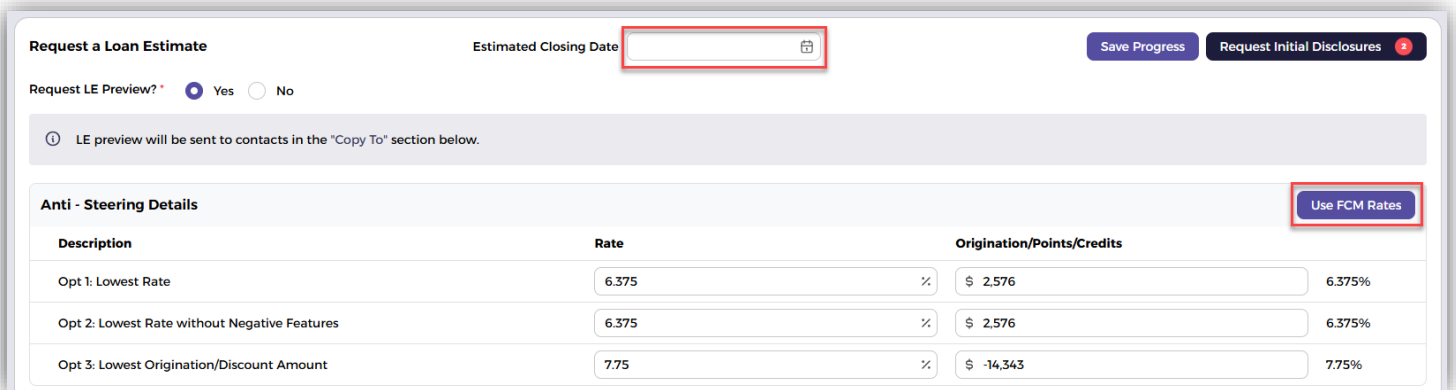
Submit Request to FIRST COLONY WHOLESALE through CODA.

Click on **Loan Estimate** tab



○ REQUEST A LOAN ESTIMATE:

- Enter Closing Date in the **Estimated Closing Date** field
- If loan is **LENDER PAID**, click the **Use FCM Rates** button to populate Anti Steering details



Request a Loan Estimate Estimated Closing Date

Request LE Preview? ☒ Yes ☐ No

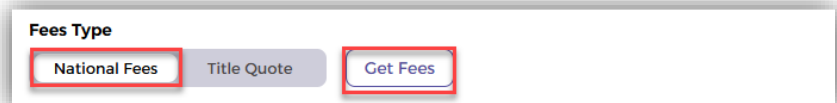
LE preview will be sent to contacts in the "Copy To" section below.

Anti - Steering Details [Use FCM Rates](#)

Description	Rate	Origination/Points/Credits
Opt 1: Lowest Rate	6.375	\$ 2,576 6.375%
Opt 2: Lowest Rate without Negative Features	6.375	\$ 2,576 6.375%
Opt 3: Lowest Origination/Discount Amount	7.75	\$ -14,343 7.75%

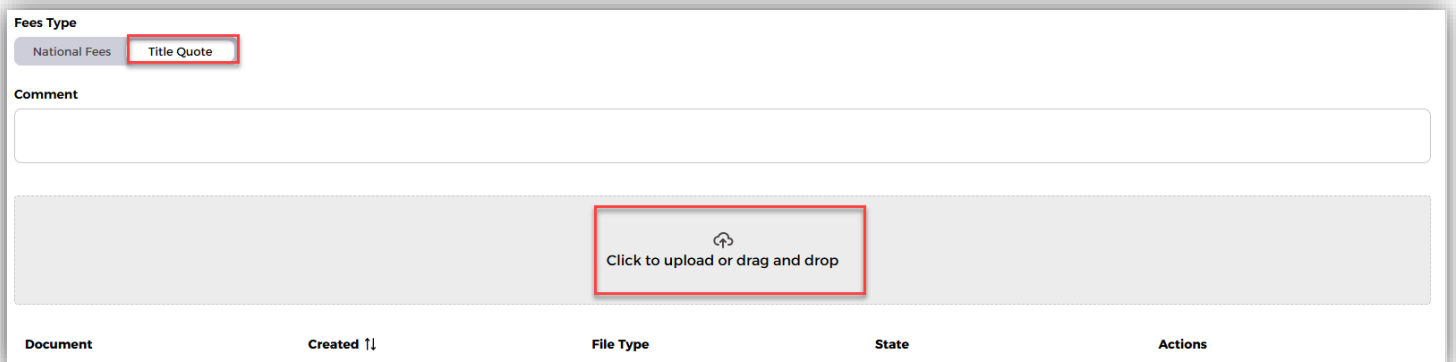
○ FEES TYPE:

- Select **National Fees** if you *do not* have a Title Quote
 - Click **Get Fees** button
- Select **Title Quote** if you have a Title Quote
 - Upload Title Quote in the **Click to Upload or drag and drop** section



Fees Type

[National Fees](#) [Title Quote](#) [Get Fees](#)



Fees Type

[National Fees](#) [Title Quote](#)

Comment

[Click to upload or drag and drop](#)

Document	Created	File Type	State	Actions



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



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- **FEES:**
 - Add applicable fees
 - If a fee is not listed, click **Add Custom Fee** to create a line for the fee

Description	Amount
3rd Party Processing Fee	\$ 0.00
Condominium Questionnaire	\$ 0.00
Credit Report	\$ 0.00
Verification of Employment Fee	\$ 0.00

Show more fees ▾ Add Custom Fee

- **COPY TO:**
 - Click **Add Recipient** to add additional contacts to receive a copy of the Initial Disclosures

Copy to Add recipient

Send Initial Disclosures to:

- [Ron Tintin \(Borrower\)](#)
- [Ryan McCormick Lo \(LO\)](#)

Name Email

Cancel

- Click **Request Initial Disclosures** to submit

Request a Loan Estimate Estimated Closing Date 5/29/2026 Save Progress **Request Initial Disclosures**

Request LE Preview? ☒ Yes ☐ No

Access the Initial Disclosures Portal:

- Once initial disclosures have been requested, an email is sent to the Loan Officer on loan from noreply-MortgageTech@ice.com titled “E-Sign Your Initial Mortgage Disclosures”.
- Click on **Click here to sign the documents**.

Ryan M ABC LO: E-Sign Your Initial Mortgage Disclosures

 Ryan McCormick <noreply-MortgageTech@ice.com>
To: Ryan McCormick

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

Borrower: Ken N Customer JR
Property Address: 10655 Birch St
eDisclosure package Sent Date/Time: 2025-09-08 18:13:54

Dear Ryan M ABC LO,

This email has been sent to notify you that your signature is required on the package sent on 2025-09-08 18:13:54. 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.

1003 - URLA (Initial)
CA Mortgage Brokerage Agreement
[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/251b23ab-53a2-4d12-bc9c-b1b539c367d5/esign?packageId=3a5edc77-8d28-4c60-8f6e-6f168c174436>

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

Sincerely,
Encompass eFolder Team
Ellie Mae, Inc.



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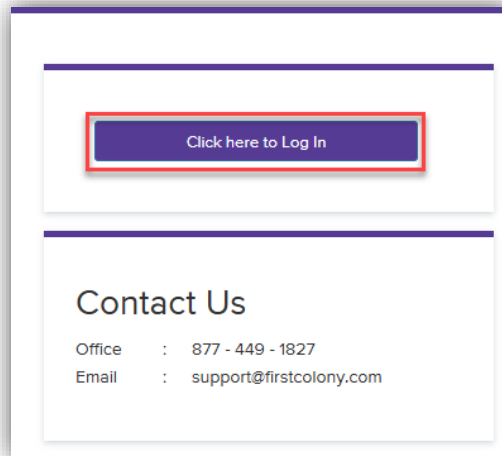
Logging In:

- You will be directed to:

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

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

PLEASE NOTE: This is a SEPARATE login from your CODA portal login.



First Time Sign-on:

- Type in User Name (**email address**) and click **Continue**.
- Do not click any boxes.

A screenshot of a "LOGIN" form. It has a title bar with "LOGIN" and a close button. The form contains a "User Name" input field with a password icon, two checkboxes labeled "Internal User" and "Remember Me", and a "Continue" button at the bottom.

- 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.*

A screenshot of a "LOGIN" form, similar to the previous one but with a "Forgot Password?" link highlighted by a red arrow and a red rectangular border. The form also includes "User Name" and "Password" input fields and a "Login" button.

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

A screenshot of a "FORGOT PASSWORD" form. It has a title bar with "FORGOT PASSWORD" and a close button. The form contains a "PLEASE ENTER THE LOGIN EMAIL ADDRESS FOR THE ACCOUNT." instruction, a "LOGIN EMAIL ADDRESS" label, an input field for "Login Email Address" with a password icon, and a "SUBMIT" button at the bottom.

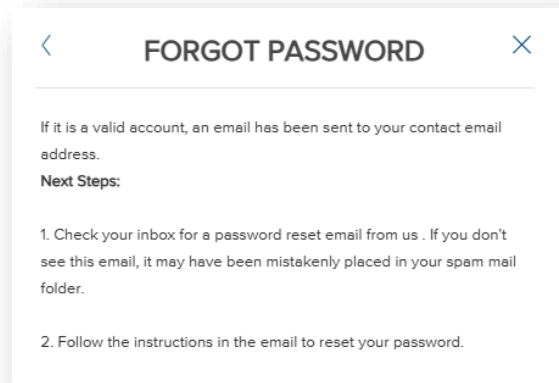
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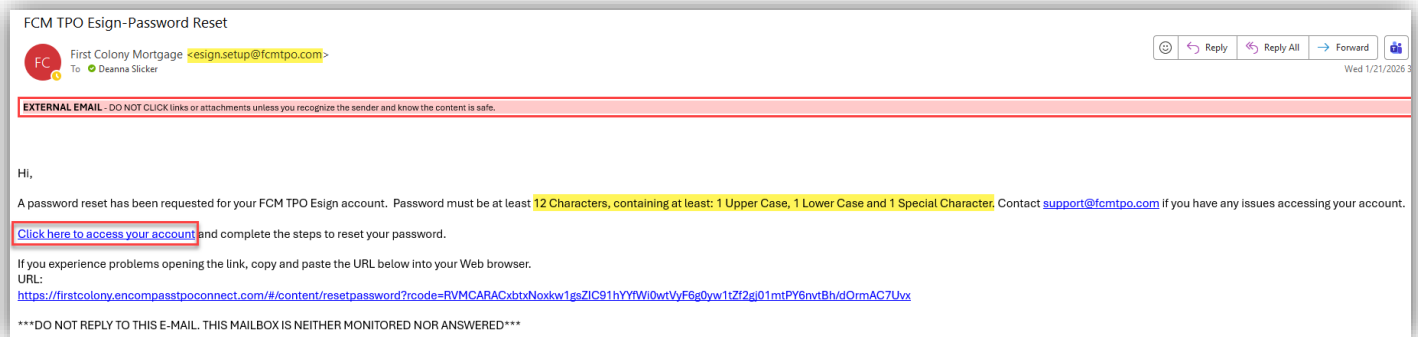
Forgot Password message pops up letting you know an email will be sent to you with password reset information if you have typed in the correct email address.



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@firstcolony.com for assistance.



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

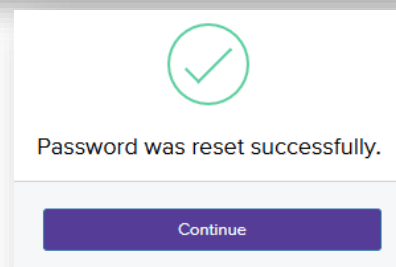
Type in Email address, and new password twice,
Then click **Reset Password.**

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'. The 'New Password' and 'Re-enter New Password' fields have a strength indicator on the right. At the bottom right is a 'Reset Password' button.

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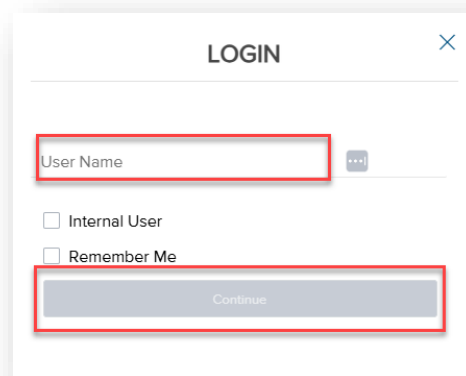
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You will then be prompted to login.

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

You are now logged in, and can continue with the e-signing

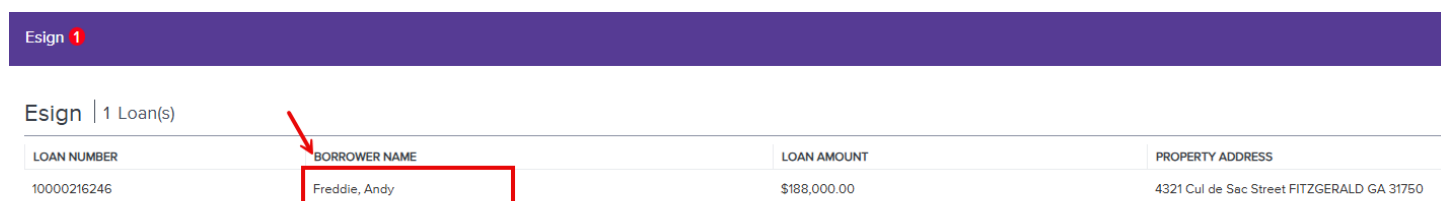
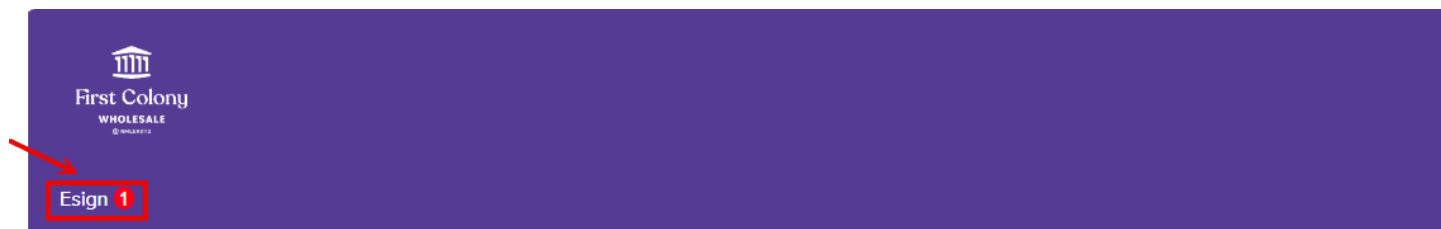
Process. **Please save your ICE password.**

A screenshot of a login window titled "LOGIN" with a close button (X) in the top right corner. It contains a "User Name" input field, two checkboxes labeled "Internal User" and "Remember Me", and a "Continue" button. Red boxes highlight the "User Name" field and the "Continue" button.

To e-sign Initial Disclosures:

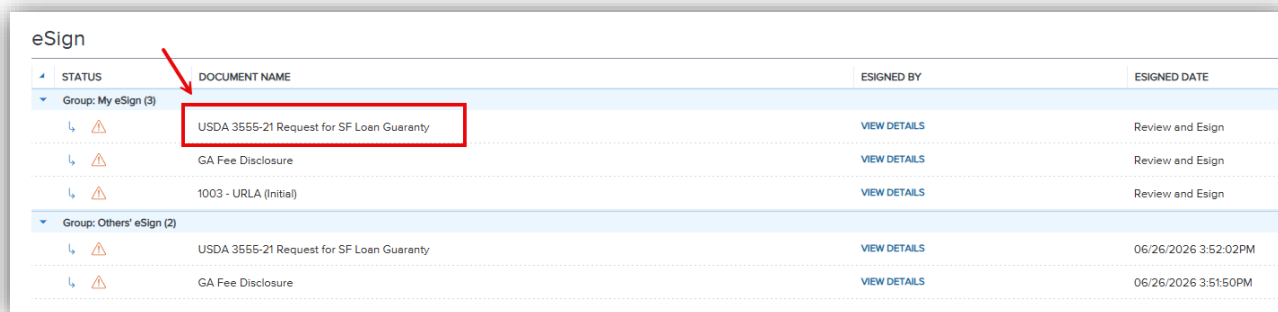
You will be brought to the Esign screen with loan documents to e-sign. If there are multiple borrowers to e-sign for, the number of applications will be indicated at the top left by Esign in a red circle.

1. Indicates the number of applications to e-sign – **click on Esign**
2. **Click on Borrower's Name** to start the signing process

A screenshot of the "Esign 1" screen. At the top left, it says "Esign 1". Below this, it says "Esign | 1 Loan(s)". A table with four columns: "LOAN NUMBER", "BORROWER NAME", "LOAN AMOUNT", and "PROPERTY ADDRESS". The "BORROWER NAME" cell, containing "Freddie, Andy", is highlighted with a red box and a red arrow points to it.

LOAN NUMBER	BORROWER NAME	LOAN AMOUNT	PROPERTY ADDRESS
10000216246	Freddie, Andy	\$188,000.00	4321 Cul de Sac Street FITZGERALD GA 31750

3. **Click anywhere on the first document to begin the e-signing process** (this is the only document you will need to e-sign)

A screenshot of the "eSign" screen showing a list of documents. The first document, "USDA 3555-21 Request for SF Loan Guaranty", is highlighted with a red box and a red arrow points to it. The table has four columns: "STATUS", "DOCUMENT NAME", "SIGNED BY", and "SIGNED DATE".

STATUS	DOCUMENT NAME	SIGNED BY	SIGNED DATE
Group: My eSign (3)			
	USDA 3555-21 Request for SF Loan Guaranty	VIEW DETAILS	Review and Esign
	GA Fee Disclosure	VIEW DETAILS	Review and Esign
	1003 - URLA (Initial)	VIEW DETAILS	Review and Esign
Group: Others' eSign (2)			
	USDA 3555-21 Request for SF Loan Guaranty	VIEW DETAILS	06/26/2026 3:52:02PM
	GA Fee Disclosure	VIEW DETAILS	06/26/2026 3:51:50PM



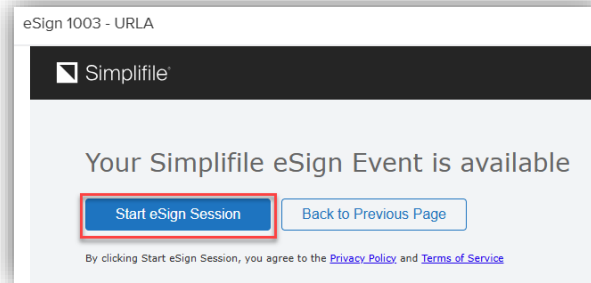
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A box will pop up pertaining to **esigning the 1003**.

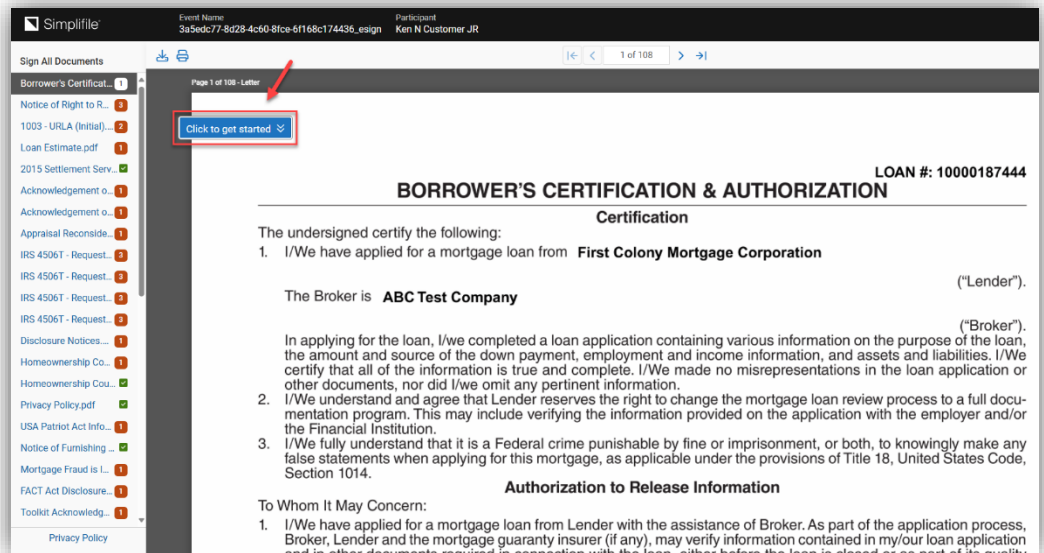
Click **Start eSign Session**.



Click **Start** button

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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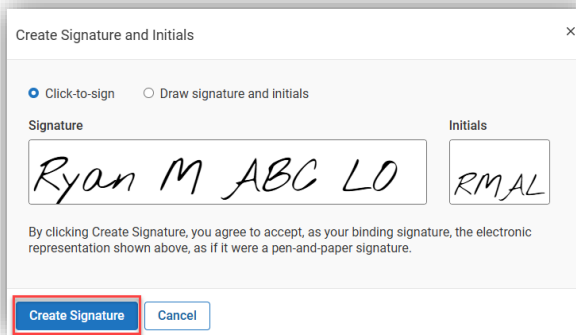


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Create Signature and Initials

Click **Create Signature**



Create Signature and Initials

☒ Click-to-sign ☐ Draw signature and initials

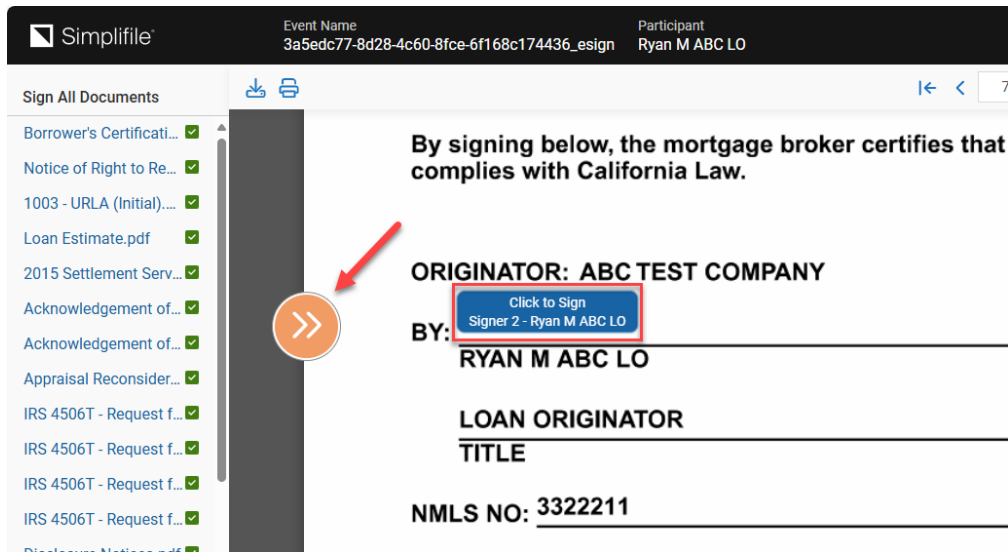
Signature: *Ryan M ABC LO*

Initials: *RMAL*

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



Simplifile

Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436_esign Participant: Ryan M ABC LO

Sign All Documents

- Borrower's Certificati... ✓
- Notice of Right to Re... ✓
- 1003 - URLA (Initial)... ✓
- Loan Estimate.pdf ✓
- 2015 Settlement Serv... ✓
- Acknowledgement of... ✓
- Acknowledgement of... ✓
- Appraisal Reconsider... ✓
- IRS 4506T - Request f... ✓
- IRS 4506T - Request f... ✓
- IRS 4506T - Request f... ✓
- IRS 4506T - Request f... ✓
- Disclosure Notices.pdf ✓

By signing below, the mortgage broker certifies that complies with California Law.

ORIGINATOR: ABC TEST COMPANY

BY: **Click to Sign**
Signer 2 - Ryan M ABC LO

RYAN M ABC LO

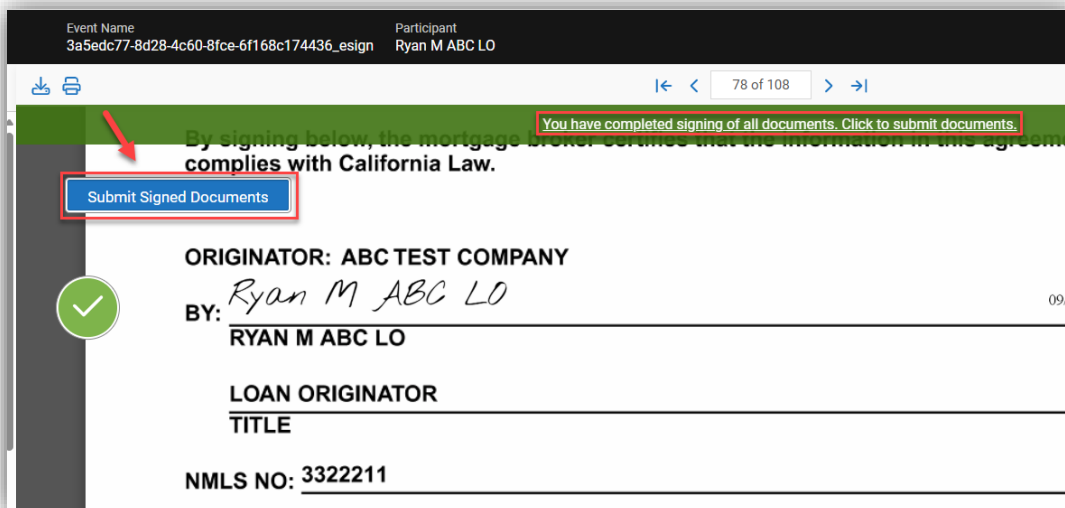
LOAN ORIGINATOR

TITLE

NMLS NO: 3322211

You have completed signing of all documents.

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



Event Name: 3a5edc77-8d28-4c60-8fce-6f168c174436_esign Participant: Ryan M ABC LO

78 of 108

Submit Signed Documents

By signing below, the mortgage broker certifies that the information in this agreement complies with California Law.

ORIGINATOR: ABC TEST COMPANY

BY: *Ryan M ABC LO*
RYAN M ABC LO

LOAN ORIGINATOR

TITLE

NMLS NO: 3322211



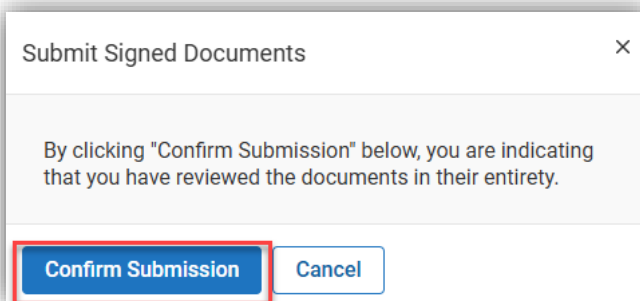
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Confirm Submission

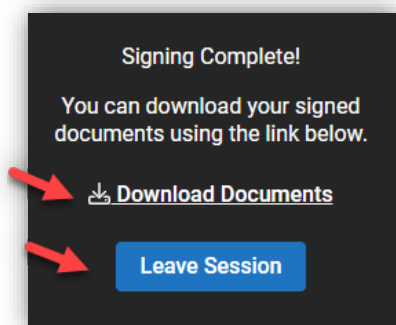
Click the **Confirm Submission** button.



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.



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