

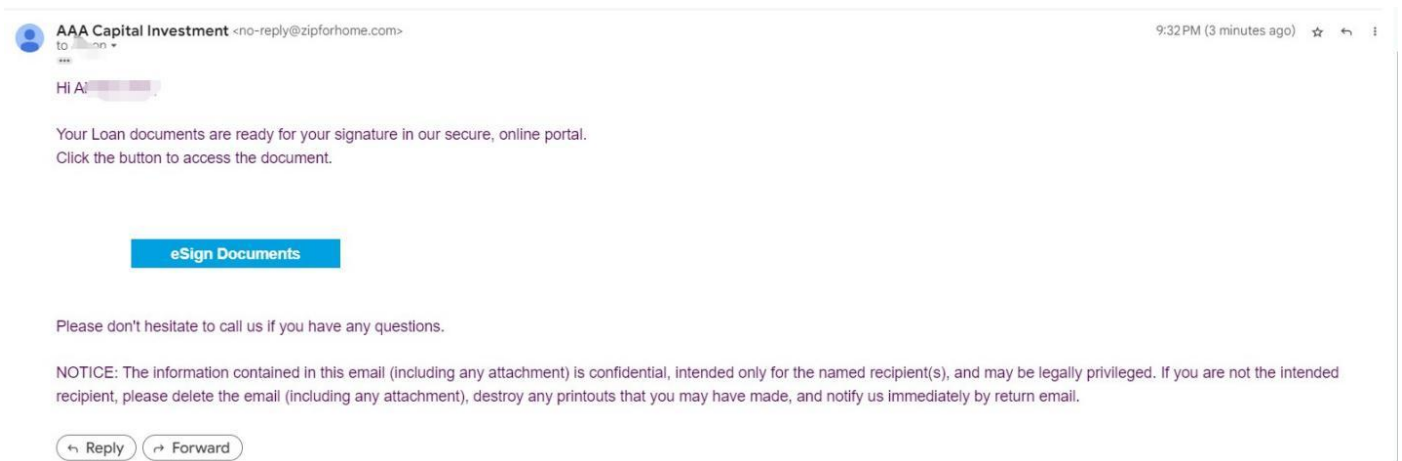
## How to Complete the eSign Disclosure

1. You will receive the eSign disclosure from "Zip" (*See picture 1 below*) and you need to open this email which the subject line is **“Loan documents ready for signature”**.



*Picture 1*

2. Open this email, click the **“eSign Documents”** and then click **“Sign”** like below. (*See picture 2 & 3 below*)



*Picture 2*

AAA Capital Investment is requesting the following eSign signature(s). Please sign the requested document(s).

If you create an account, you can check the loan progress with more details, such as outstanding and completed items or loan status.

Create Account

### 1 eSign Signature Request(s)

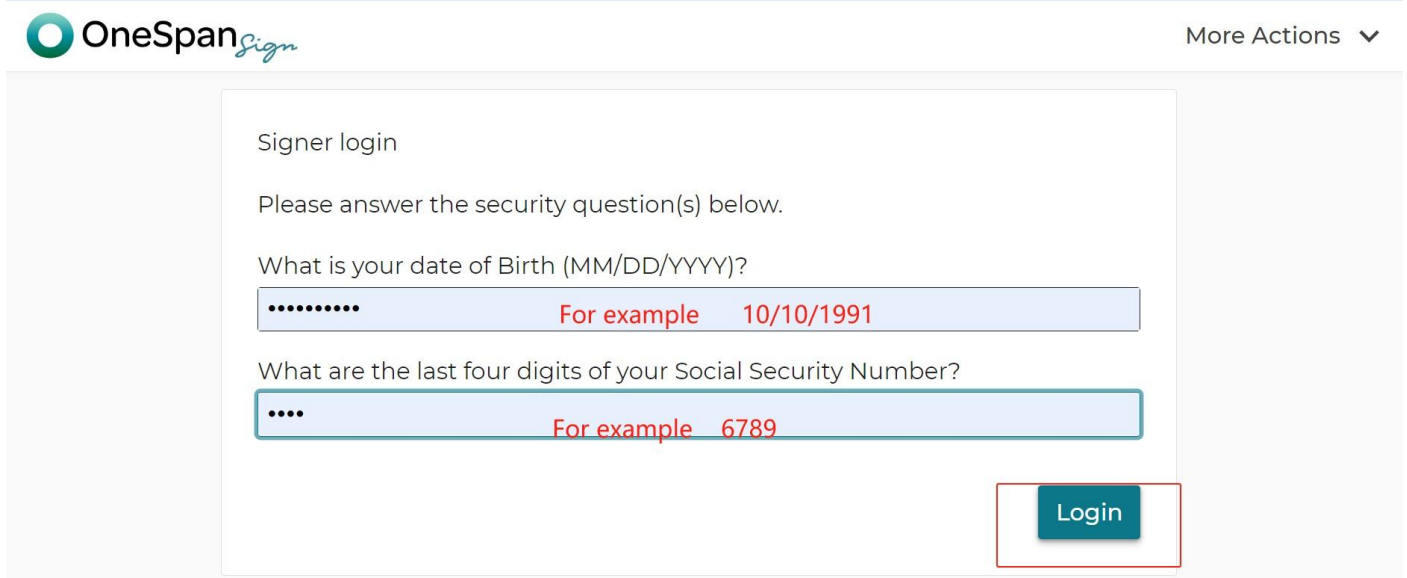
eSign  
Test1  
Due By 03/02/2024

Sign

*Picture 3*

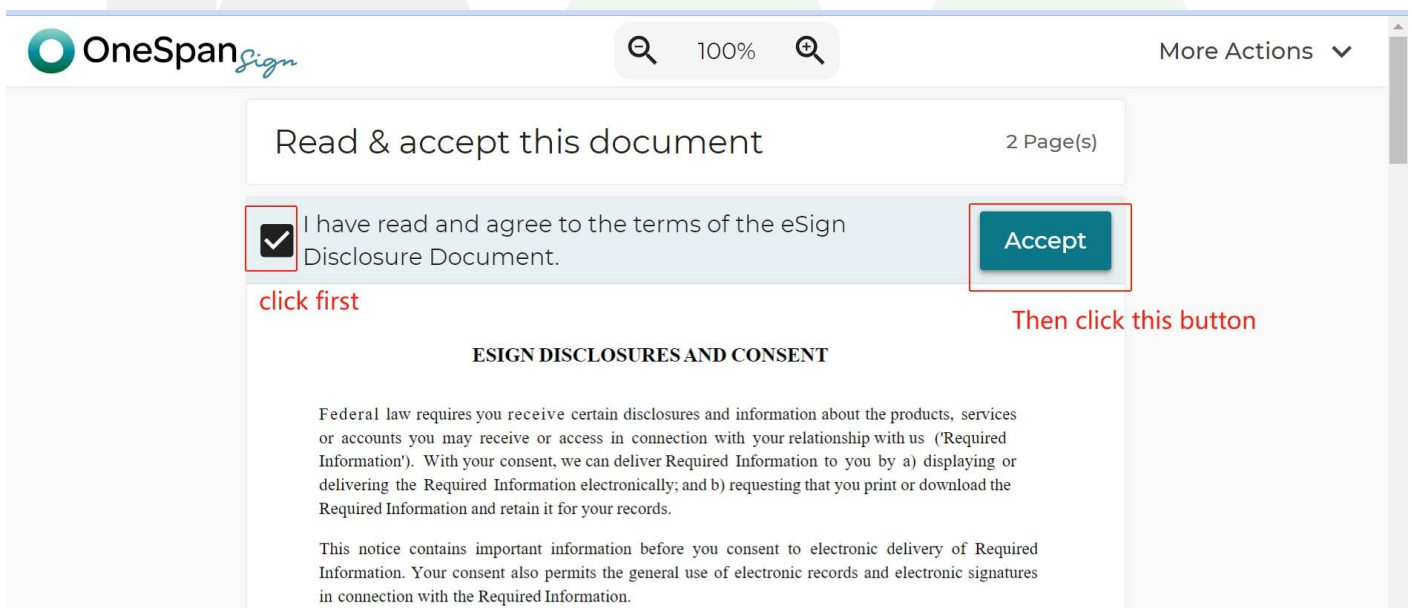
3. When you see the below screen, please input the DOB and SSN with correct format. Then click the button **“LOGIN”** at bottom of the right corner. (*See picture 4 below*)

**\*\*DOB must be input with format MM/DD/YYYY. Otherwise you will fail to login to sign the Disclosure.**



Picture 4

4. Below are normal procedures to sign the whole disclosures. (See picture 5 below)



Picture 5

5. Then click the “NEXT” button. The box where you need to sign will appear on the right. Click “SIGN”, and continue with the process. Each time you click “NEXT”, a new box that requires your signature will appear. Continue clicking and signing to complete all the disclosures. (See picture 6 & 7 below)

AAA CAPITAL INVESTMENT INC., LIC# 123456, NMLS# 295075 | Originator: Harold Yang, LIC# 01201162, NMLS# 248857

To be completed by the Lender:  
 Lender Loan No./Universal Loan Identifier **254900IEGKUDRDS23V26230412000019** Agency Case No. \_\_\_\_\_

**Uniform Residential Loan Application**  
 Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

Picture 6

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

**Acknowledgment of Mortgage Loan Applicant(s)**  
 I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below:

**Sign**

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

Picture 7

6. Please make sure to sign both boxes, as both require your signature. (See picture 8 below)

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

Initial the applicable statement:

\_\_\_\_\_ I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above.

**Initial** \_\_\_\_\_ I/We wish to waive the timing requirements described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this notice.

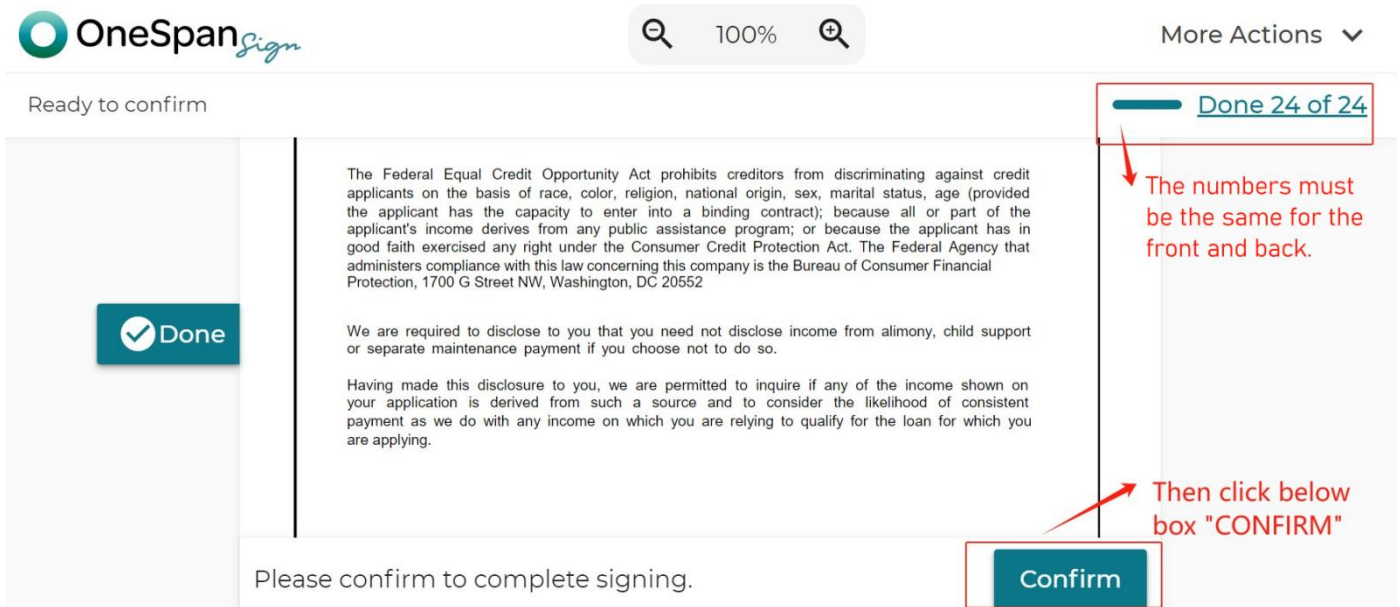
**Sign**

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

These two boxes are both needed to sign

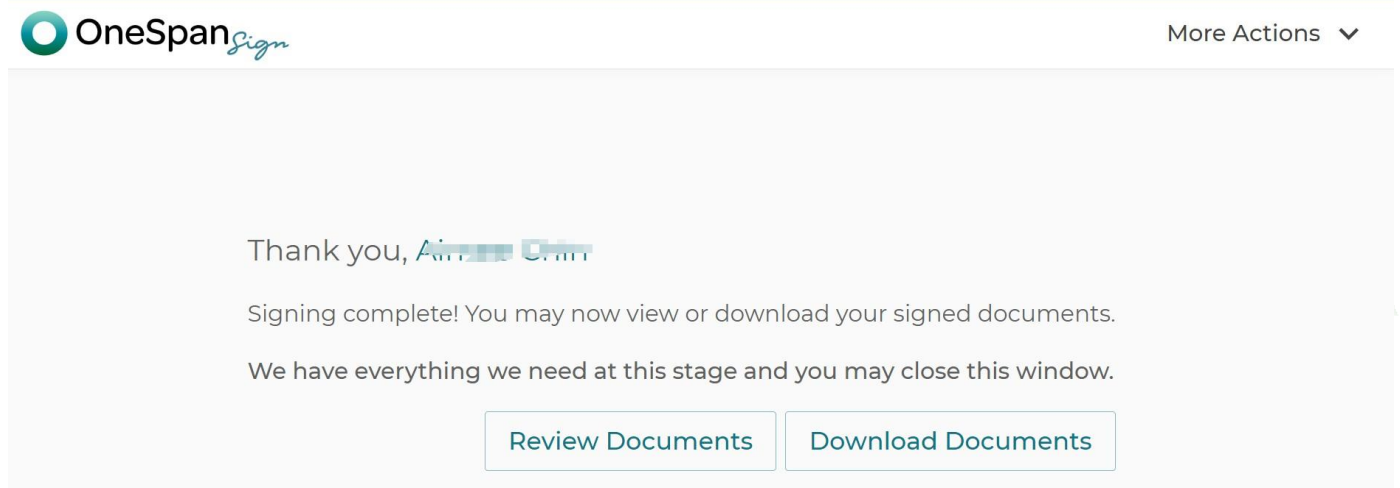
Picture 8

7. When you complete all the signatures, you'll see the screen below. Double-check the number in the upper right corner; it's only correct if the two numbers are the same. If they are not, find out which signature is missing and check the box to complete it. *(See picture 9 below)*



Picture 9

8. Finally, after you click “CONFIRM”, you’ll see the screen below, and the borrower will have successfully completed the entire disclosure process. *(See picture 10 below)*




Picture 10

9. Once all borrowers and the Mortgage Loan Officers have completed the signatures, the borrower will receive a second email with the subject line '{eSignature Document Package is Completed}'. This email is for notification purposes only, and no further action is required. After that, we can retrieve the signed documents. *(See picture 11 & 12 below)*

- AAA Capital I... 2 eSignature Document Package is Completed - Hello A... All part... 10:05 PM
- AAA Capital In... 2 Loan documents ready for signature - Hi A... Your Loan documents ... 9:32 PM

Picture 11

 **AAA Capital Investment** <no-reply@zipforhome.com> 10:05 PM (5 minutes ago) ☆ ↶ ⋮

to [redacted]

Hello [redacted]

All parties have completed the eSignature Test1 package. To view, download or print the completed document click below.

[Download Documents](#)

[↶ Reply](#) [↷ Forward](#)

Picture 12

