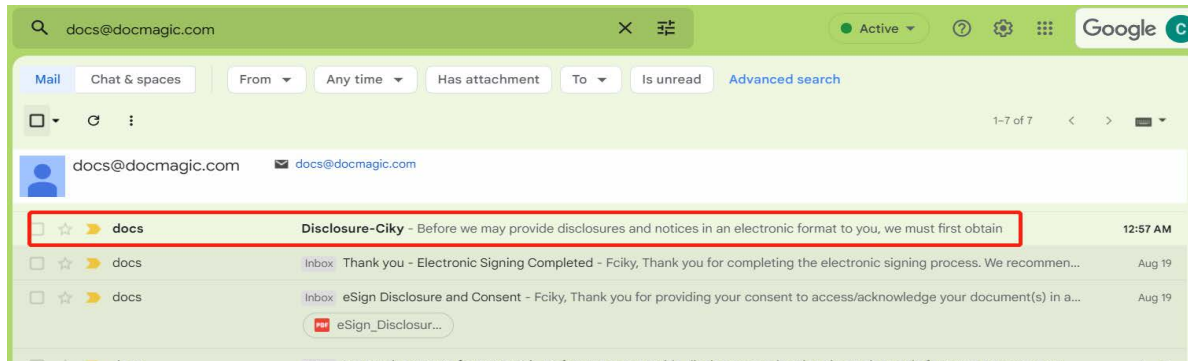


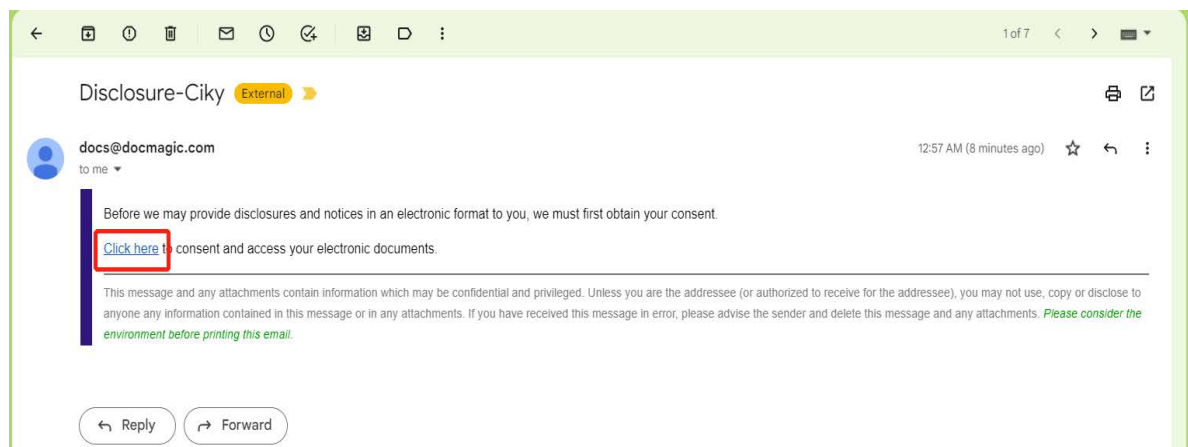
How to sign the disclosure?

When you receive the wet sign email which means that the AAA submission part has sent the disclosure to you , you can e-sign it in your email box.

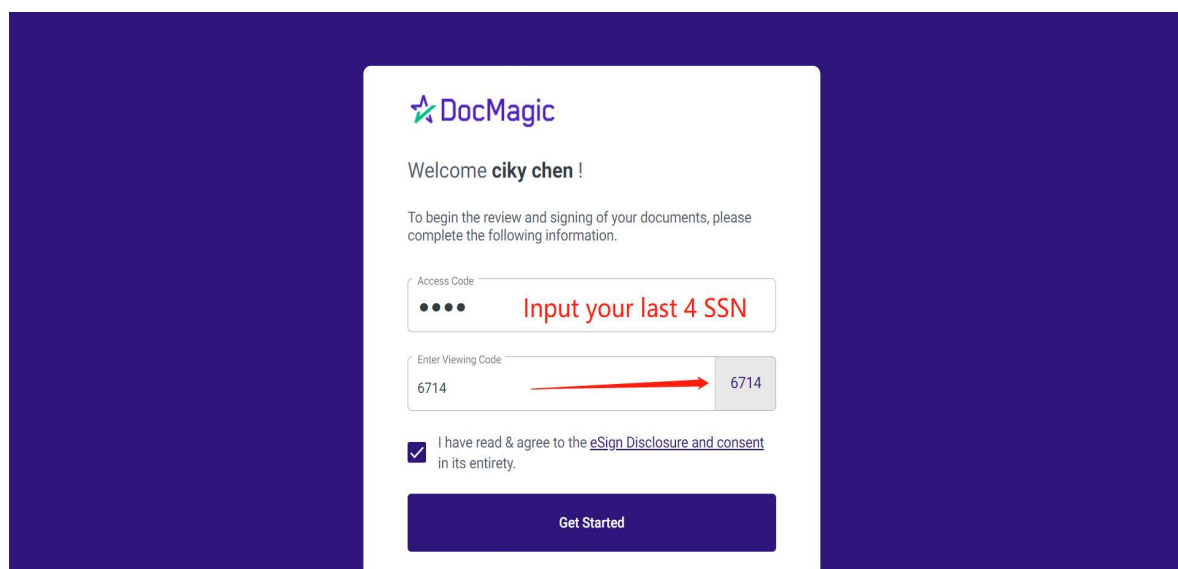
1, You may receive an email from the **docs**, like this.



2, Enter it and click the blue button.

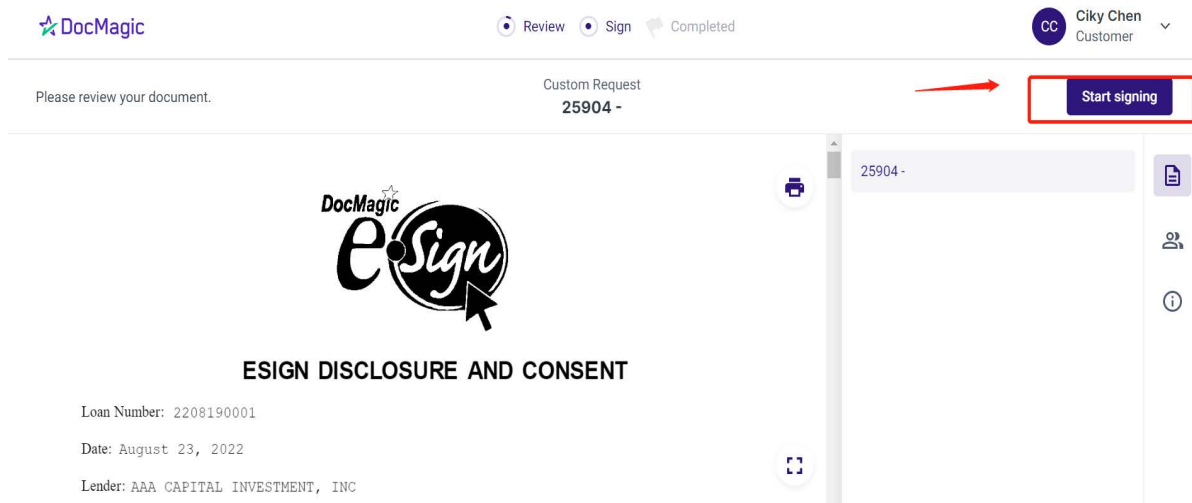


3 , Fill in your last four digits of your SSN.



The screenshot shows the DocMagic welcome screen. It says: 'Welcome ciky chen !'. Below this, it says: 'To begin the review and signing of your documents, please complete the following information.' There are two input fields: 'Access Code' with a red prompt 'Input your last 4 SSN' and 'Enter Viewing Code' with the value '6714' and a red arrow pointing to the '6714' label. Below these fields is a checkbox that is checked, with the text: 'I have read & agree to the eSign Disclosure and consent in its entirety.' At the bottom is a 'Get Started' button.

4 ,Click the "Start signing"to start the signature.



DocMagic

Review Sign Completed

CC Ciky Chen Customer

Please review your document.

Custom Request
25904 -

Start signing

DocMagic eSign

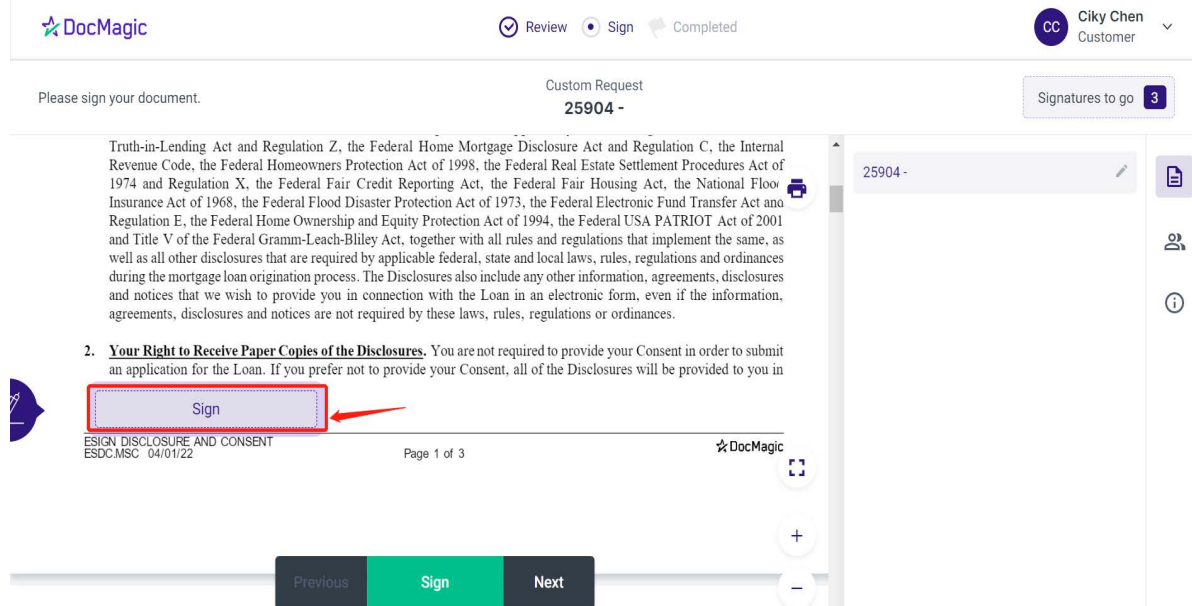
ESIGN DISCLOSURE AND CONSENT

Loan Number: 2208190001

Date: August 23, 2022

Lender: AAA CAPITAL INVESTMENT, INC

5 , Click" Sign"



DocMagic

Review Sign Completed

CC Ciky Chen Customer

Please sign your document.

Custom Request
25904 -

Signatures to go 3

Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

2. **Your Right to Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in

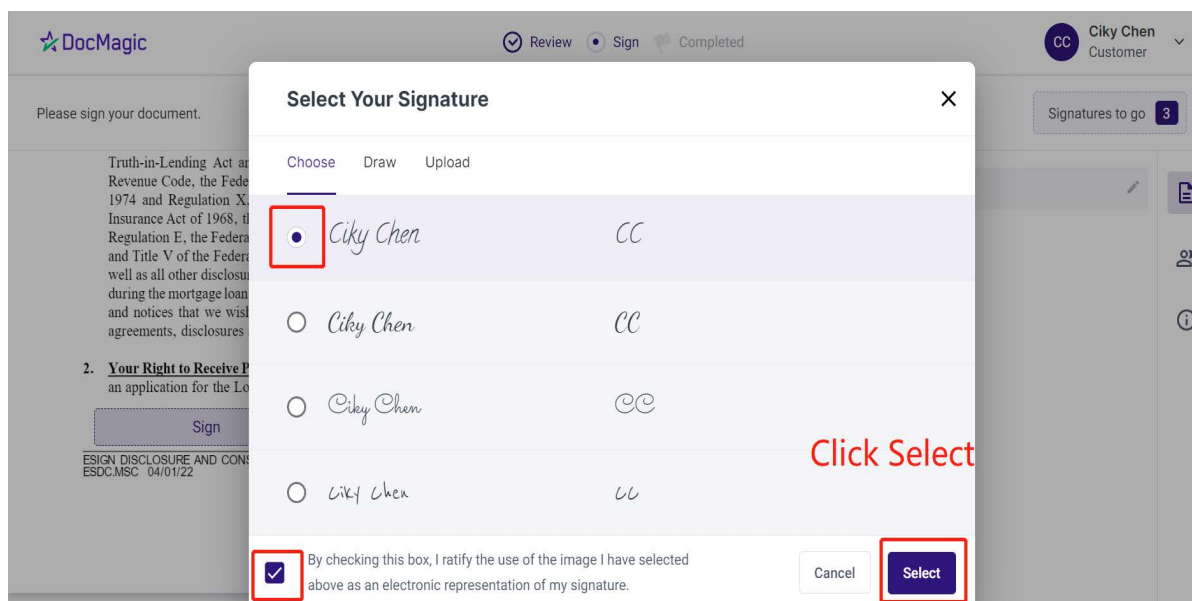
Sign

ESIGN DISCLOSURE AND CONSENT
ESDC.MSC 04/01/22 Page 1 of 3

DocMagic

Previous Sign Next

6 , Choose one type signature



DocMagic

Review Sign Completed

CC Ciky Chen Customer

Please sign your document.

Signatures to go 3

Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

2. **Your Right to Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in

Sign

ESIGN DISCLOSURE AND CONSENT
ESDC.MSC 04/01/22

Select Your Signature

Choose Draw Upload

☒ Ciky Chen CC

☐ Ciky Chen CC

☐ Ciky Chen CC


☐ Ciky Chen CC




☒ By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.


Cancel **Select**

Click Select

7 , If complete, "Click Done"



 Review
  Sign
  Completed

 Ciky Chen
Customer

Please sign your document.

Custom Request
25904 -

Done

The name and address of the Company's Agent (if applicable):

Agent's Name: Automation Research Inc. (d/b/a DataVerify)

Agent's Address: 250 E. Broad St., Suite 2100, Columbus, OH 43215

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature: Ciky Chen Date Signed: 08/24/22 01:30:41 AM PDT

Relationship (if not the individual to whom the SSN was issued): _____

Release of Statement Collection and Use of Personal Information

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