

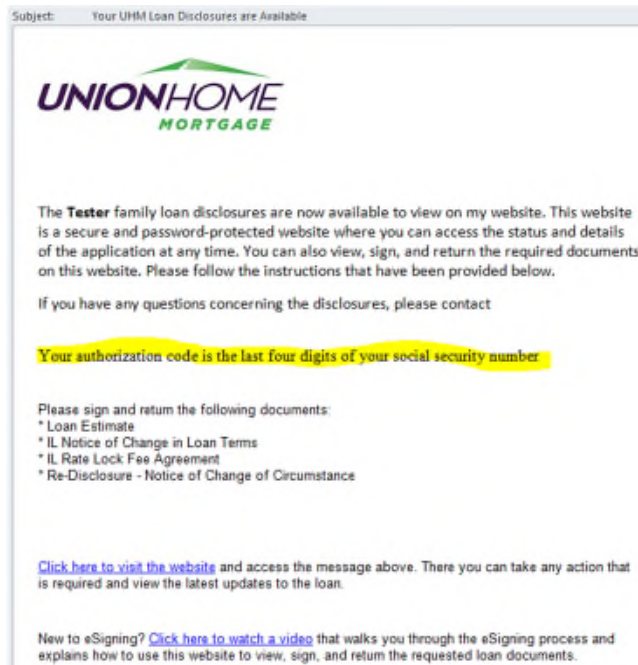
COMPLETING THE DISCLOSURE PACKAGE

CUSTOMER INSTRUCTIONS

UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

1. The borrower will receive an email advising them that their application package is ready for review and acknowledgement. The subject line will be "Your UHM Loan Disclosures Are Available". The borrower will click the link at the bottom of the email "Click here to visit the website". **NOTE:** Once the borrowers access their account they will be prompted for the last 4 digits of their SSN to view the documentation.



2. After accessing the link in the email, the borrower will be prompted to create a new account. They will be asked to enter the Subject Property Street Number, First Name, Last Name and create a password login to access the loan package. After clicking the "Create New Account", they will be issued an email to activate this account and will need to enter the password they just set up.

The screenshot shows the "Create New Account" form with the following fields and elements:

- Logo:** UNIONHOME MORTGAGE | promiseskept
- Section:** Create New Account
- Text:** "To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer."
- Text:** "*Please verify the following question."
- Form:** "Subject Property Street Number" with a dropdown menu showing "WOODBRIDGE DR, CARY, IL 60013". Below it, a note says "Please enter the house number. For example, if your address is 123 First Street, enter '123'."
- Form:** "Email" with the value "psulak@unionhomemortgage.com"
- Form:** "First Name", "Last Name", "New Password", and "Re-enter New Password" fields.
- Text:** "The password must contain: Minimum password length is 6. Maximum password length is 20."
- Text:** "* Required" and a green "Create New Account" button.

Create New Account

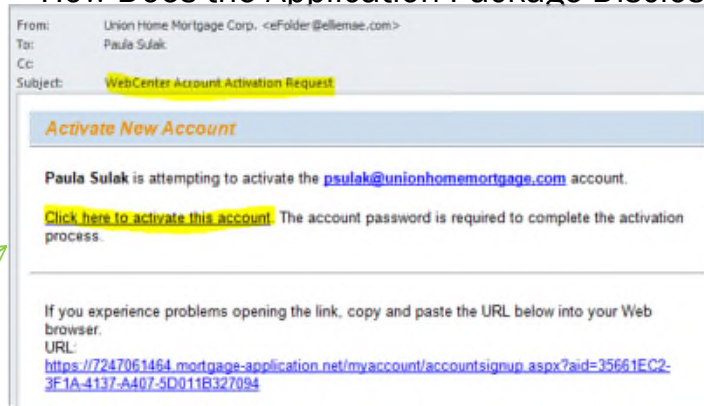
An email has been sent to you at psulak@unionhomemortgage.com.

Next steps:

1. Check your inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.

UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?



3. This is the email notification the borrower will receive when they initially set up their account. By clicking the link “Click here to activate this account”, they will be taken to a webpage where they will enter the password they just set up and click “Activate New Account”

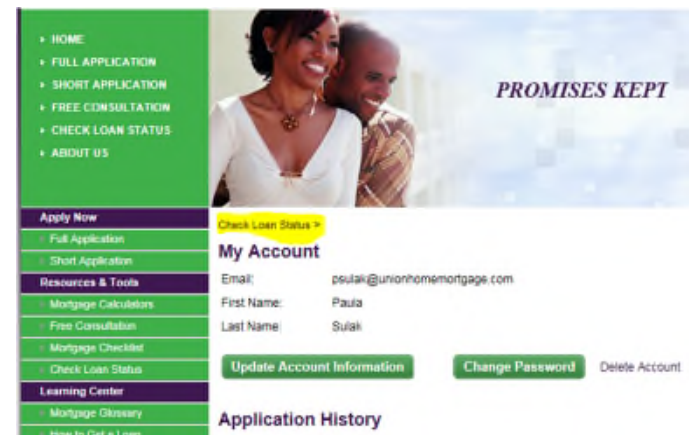
UNIONHOME MORTGAGE | *promiseskept*

Activate New Account

Name: Paula Sulak
Email: psulak@unionhomemortgage.com
*Password:

* = Required

4. After logging into the system, the borrower will click “Check Loan Status” to view what they need to sign. The borrower has the ability to review each document and e-sign those documents that can be electronically sign and print and upload any disclosures required to be wet signed and upload to the file (borrowers can always print, sign and email to their LO).



UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

5. If they opt to e-sign they will be taken to the e-consent screen to agree to sign electronically. They will need to scroll to the bottom of the screen and click the “I Agree” button to continue.

The screenshot shows a web interface for a loan application. At the top, there are navigation links for 'Check Loan Status' and 'Printer-Friendly'. The main heading is 'Loan Detail'. Below this, loan information is displayed: Loan Number: 373698, Amount: \$250,000.00, Property Address: 909 WOODBRIDGE DR CARY, IL 60013, Loan Program: Fixed, Purpose of Loan: Purchase, and Borrower Name: Susan Tester. A 'My Tasks' section includes 'Loan Status'. A notification banner states 'Your UHM Loan Disclosures are Available' dated 09/27/2017. The 'eSign Documents' section lists documents for Paula Tester with an 'eSign' button. The 'Print, Sign, and Upload Documents' section lists documents for Paula Tester with 'Print' and 'Upload' buttons. The 'Review Documents' section lists documents for review.

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically. "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

I Agree

I Do Not Agree

UHM DISCLOSURE PROGRAM PROCESS

How Does the Application Package Disclosure Appear to the borrower?

6. Step 1: Prompt to enter the authorization code the UHM Team provided to the borrower in their initial request.

The screenshot shows the 'Verify Identity' step of the eSign Disclosures process. A blue header bar contains the text 'eSign Disclosures' and '1 Verify Identity'. Below the header, a message reads: 'Step 1. Welcome Paula Tester, please enter the authorization code to verify your identity. Your mortgage originator must provide your personal authorization code to you.' There is a text input field labeled 'Authorization Code' with a yellow highlight on the label. At the bottom, there are two buttons: 'Next >' and 'Cancel'.

7. Step 2: Accessing the Loan Documents. First they have the opportunity to choose their signature font style. Next they will review all of the documents and be prompted by the yellow “Sign” post-it where to click to sign. The system will advance to each page where a signature or initials is required. The borrower always has the option to scroll to review the document. Once all post-its are completed, the system will provide a “Finish” button at the top of the screen to click. The borrower will be taken back to the Loan Status screen and the system will show the documents have been e-signed and the borrower can print for their files.

8. Step 3: As soon as the borrower clicks the “Finish” button, an email notification is sent to the UHM Disclosure Desk, LO, Processor, AE and Broker Coordinator. The UHM Team will review and upload the signed documents to the E-folder.

The top screenshot, titled 'Adopt Your Signature', shows a 'REVIEW' stage. It displays a signature 'Paula Tester' and initials 'PT' with a yellow 'Sign' post-it. Below the signature, there is a table for 'Borrower's Signature' and 'Date'. The signature is marked with an 'X' and a yellow 'Sign' post-it. The date is '9/28/2017 03:25:06 PDT'. Below the table, it says 'X. INFORMATION FOR GOVERNMENT'. At the bottom, there are 'SIGN' and 'FINISH' buttons.

The bottom screenshot shows the 'My Tasks' section of the user interface. It has a tab for 'Loan Status'. A notification box titled 'Your UHM Loan Disclosures are Available' (dated 09/27/2017) is displayed. Inside the notification, it says 'eSign Documents' and 'Please electronically sign the loan documents below. Click the eSign button to start.' Below this, there is a list of documents: 'Paula Tester' (with a green checkmark and 'eSigned' button), 'Disclosure - 1003 - URLA', 'Loan Estimate', and 'Acknowledgement of Intent to Proceed'. A 'Show More' link is at the bottom of the list.