

e-Signing Mortgage Loan Documents



**MORTGAGE
INVESTORS GROUP**

www.migonline.com

NMLS Unique Identifier # 34391, Tennessee License # 109111



How To e-Sign Mortgage Loan Documents

MIG will be sending your loan application documents to you for your review and signature through a secure mailbox service that has e-Signature capability. These emails may reflect the address Docs@DocMagic.com. Each borrower on the loan will receive a separate email containing a link to e-Sign their loan documents. It is important for each applicant to open the link in their individual email in order to e-Sign the documents as soon as they are received.

1: You will receive an email from MIG as stated below. If there are 2 borrowers then they must each complete the following steps using the emails sent to them individually.

Dear Customer,

Thank you for your mortgage loan inquiry with Mortgage Investors Group, (Loan Officer's Name)!

Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[Click here](#) to access your electronic disclosures and notices for **loan number xxxxx**

If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail.

At MIG, it is our goal to provide the highest level of customer service. If at any point you have questions or need additional information, please contact your loan officer.

2: The [Click here](#) screen below will open and you will need to fill in the 2 items as requested.

MORTGAGE INVESTORS GROUP Initial Disclosure
Documents provided by MORTGAGE INVESTORS GROUP
April 16th, 2014 - 6:00 AM

Help

Welcome Cathy!

Congratulations on your decision to access your documents in an electronic format.

So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:

Your Email Address:
Your Loan Number:

- 1 Enter last [4] digits of your SSN:
- 2 Enter the Viewing Code displayed below:

VIEWING CODE
5884

Continue to Next Step »

3: You will then choose to **Consent & Accept** to the e-Signing or Electronic Signature Notice of the documents.

MORTGAGE INVESTORS GROUP Initial Disclosure
Documents provided by MORTGAGE INVESTORS GROUP
April 16th, 2014 - 6:00 AM

Print Exit Help

Please review the eSign Disclosure and Consent below carefully.

After your review, please check the box below if you wish to consent to receive electronic documents.

This eSign Disclosure And Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the above-named Lender ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures. This notice will direct you to a website where you will be able to access the Disclosures. The Disclosures will be available on our website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. We reserve the right, in our sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

1. **Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Home Mortgage Disclosure Act and Federal Reserve Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Department of Housing and Urban Development 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 Federal Reserve 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 applicable federal, state and local laws, rules, regulations and ordinances. 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 a paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 7 below.
3. **Your Right To Withdraw Your Consent.** You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in Section 7 below.
4. **Scope of Your Consent.** Your Consent applies only to your electronic receipt of Disclosures in connection with the origination, closing and servicing of the Loan. Your Consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates.
5. **Procedures to Withdraw Your Consent.** You can withdraw your Consent by using the consent withdrawal feature at our website at: www.docmagic.com/esign/. Your withdrawal of Consent will be effective as of the end of the following Business Day. For purposes of this Consent, a "Business Day" means any day from Monday through Friday, excluding Saturdays, Sundays and federal holidays.
6. **Change Of Your Designated E-Mail Address.** If you change your designated e-mail address, you must notify us by using the change of designated e-mail address feature at our website at: www.docmagic.com/esign/. Your change of designated e-mail address will be effective as of the end of the following Business Day.

I HAVE READ AND AGREE to the eSign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents.

Decline Continue to Next Step »

4: You will then choose the style of the **font** for the e-Signature and e-Initial and then click “Continue to Next Step”.

MORTGAGE INVESTORS GROUP Initial Disclosure
Documents provided by MORTGAGE INVESTORS GROUP
April 8th, 2014 - 7:30 AM

Signature Request for:
Docmagic Cathy Sample

Please select a signature style from the options below. Once you find a style that you like, check the box below to approve it.

Full Name: Docmagic Cathy Sample Initials: DS

Phoenix Script Alakob Brushscript Forte Frscript Gigi

Pick Style: Hanford Harlowisi I Did This Lhandw Magnetob Scriptbl VinerITC

Docmagic Cathy Sample

SIGNATURE

DS

INITIAL

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

[Continue to Next Step >](#)

5: You are now ready to proceed with the e-Signing of the documents. Click “Start Signing” button.

MORTGAGE INVESTORS GROUP Initial Disclosure
Documents provided by MORTGAGE INVESTORS GROUP
Version 3 of 3 | April 16th, 2014 - 6:00 AM

Signing In Progress

	Total	Left
ClickSign	29	29
Ink Sign	5	5

Electronic Signing is Easy!

When you click on a signature marker like the one to the right, the system will apply your ratified electronic signature to the document you are viewing.

Sign Here

When you click on an initials marker like the one to the right, the system will apply your ratified electronic initials to the document you are viewing.

Initial

Click below to start signing your documents.

[Start Signing](#)

COVER LETTER, LOAN ORIGINATOR

1

UNIFORM RESIDENTIAL LOAN APPLICATION

2

3

4

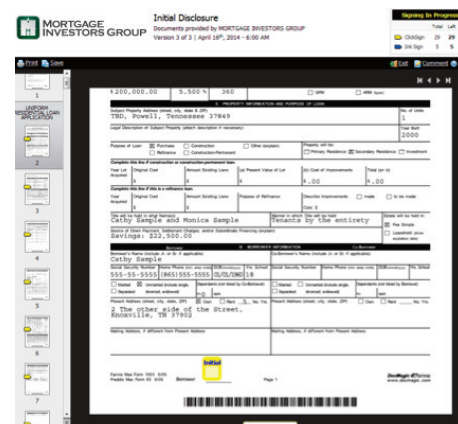
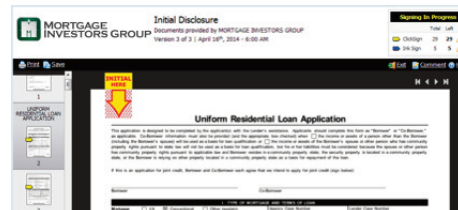
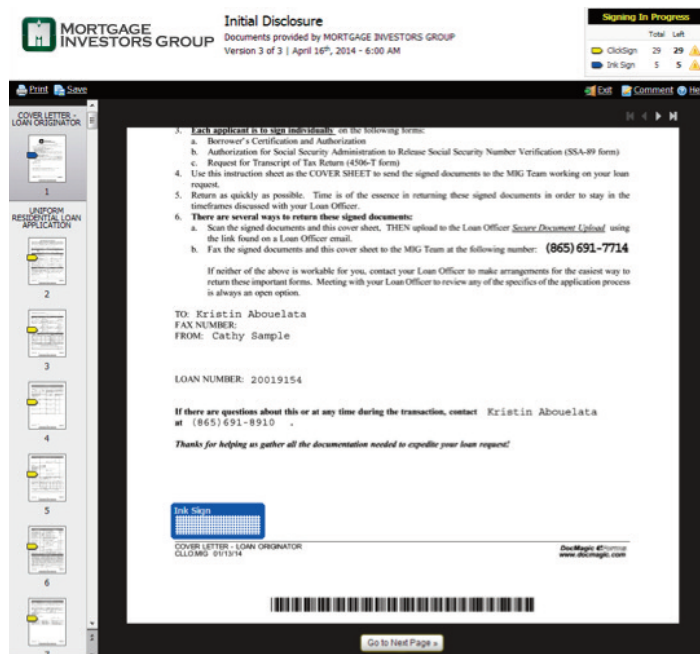
5

6

6: The first set of documents to populate will be the INK signed disclosures. You can choose to print them immediately or continue through to the e-Signing of the loan documents.



7: If you choose the “Continue”, you will then follow all prompts using a “click” to **Sign Here** on each of the **Yellow Tabs** for either the e-Signature documents or an e-Initial. **Blue Tabs** indicate the “Ink Signed” forms. You will also have an option to print the ink signed forms at the end of the e-Signing process.



8: After you have e-Signed or e-Initialed the page, you will need to click to **“Go To Next Page”**.

Purpose of Loan Purchase Construction Other (explain):
 Refinance Construction-Permanent

Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.
 Year Lot Acquired: Original Cost \$, Amount Existing Loans \$, (a) Present Value of Lot \$, (b) Cost of Improvements \$, Total (a + b) \$ 1,00

Complete this line if this is a refinance loan.
 Year Acquired: Original Cost \$, Amount Existing Loans \$, Purpose of Refinance, Describe Improvements made to be made, Cost \$

Title will be held in (what names): Cathy Sample and Monica Sample **Escrow will be held in:** Tenants by the entirety Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (interest): Savings: \$22,500.00

Borrower Information:
 Borrower's Name (include Jr. or Sr. if applicable): Cathy Sample
 Social Security Number: 555-55-5555, Home Phone (not area code): (865) 555-5555, DOB (mm/dd/yyyy): 01/01/1960, Yrs. School: 18
 Co-Borrower's Name (include Jr. or Sr. if applicable):
 Social Security Number: , Home Phone (not area code): , DOB (mm/dd/yyyy): , Yrs. School:

Present Address (street, city, state, ZIP): 2 The other side of the Street, Knoxville, TN 37902

Mailing Address, if different from Present Address:

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 5/09 Borrower: [Signature] Page 1 DocuSign eForms www.docuform.com

Go To Next Page >

9: Some documents included in the loan package, do not require an e-Signature or an e-Initial. You will need to read the page and click **“Go To Next Page”**.

SHOPPING FOR YOUR LOAN
 Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

IMPORTANT DATES
 1. The interest rate for this GFE is available through APRIL 16, 2014 10:07 AM. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
 2. This estimate for all other settlement charges is available through APRIL 30, 2014.
 3. After you lock your interest rate, you must go to settlement within 30 days (your rate lock period) to receive the locked interest rate.
 4. You must lock the interest rate at least 5 days before settlement.

SUMMARY OF YOUR LOAN

Your initial loan amount is	\$ 200,000.00
Your loan term is	30 years
Your initial interest rate is	5.500 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,135.58 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of % The first change will be in
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years

ESCROW ACCOUNT INFORMATION
 Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ 1,135.58
 Do we require you to have an escrow account for your loan?
 No, you do not have an escrow account. You must pay these charges directly when due.
 Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

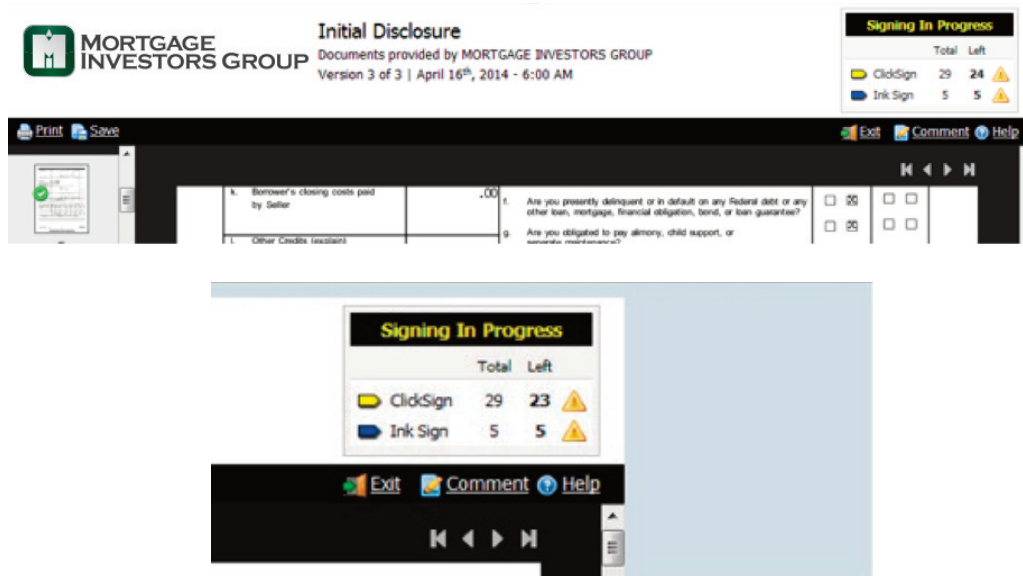
SUMMARY OF YOUR SETTLEMENT CHARGES

A	Your Adjusted Origination Charges (See page 2.)	\$ -1,233.85
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 4,652.89
A + B	Total Estimated Settlement Charges	\$ 3,419.04

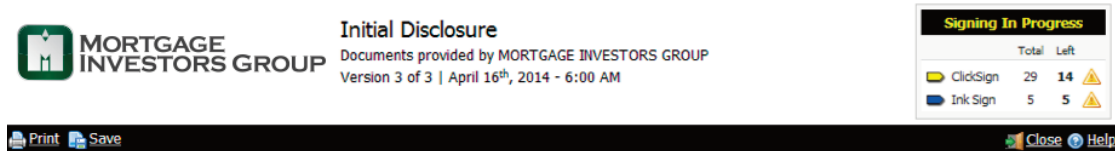
GOOD FAITH ESTIMATE (HUD-GFE) GFE1TR 10/31/11 Page 1 of 3 DocuSign eForms www.docuform.com

Go To Next Page >

10: You can also see in the top right hand corner of the page the number of documents left to sign.



11: The entire e-Signing process should take approximately 30 minutes from start to finish. If you are unable to finish, you can log out. The below message will appear.



Cathy,

Please note:


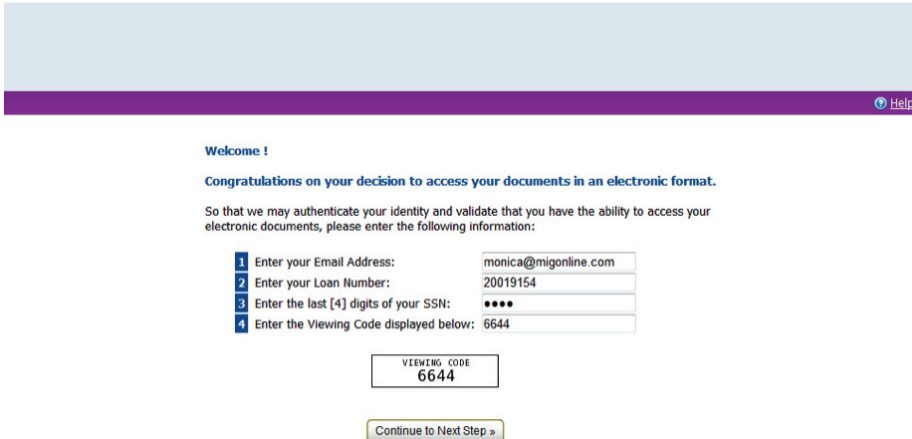
You have 14 documents left to eSign.
You have 5 documents left to ink-sign and return via upload or fax.

In the future, simply visit <https://www.docmagic.com/esign/> for any of the following options:

- [View/Sign electronic documents >](#)
- [Receive paper copies of your electronic documents >](#)
- [Change your designated email address >](#)
- [Change the status of your consent >](#)

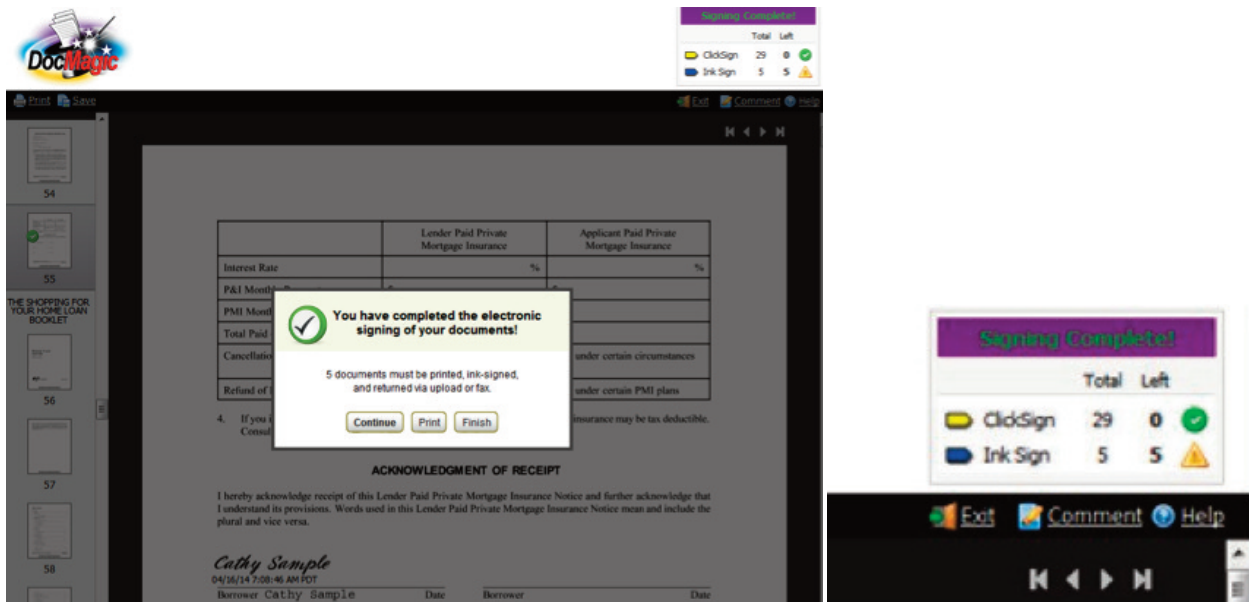
Thank you for using DocMagic eSign.

12: To log back in, you can copy the above email address into your browser or go to <https://www.docmagic.com/esign/>. You will then need to enter the 4 items below: (email address, loan number, last [4] digits of your SSN, and viewing code)

Loan number (can be located on your email about obtaining your consent – see page #1)

13: Once you have completed the e-Signing process, a confirmation will populate stating you have completed electronically signing and the only item left is to **INK SIGN** a few misc. documents. You can also see the number of items left in the top right hand corner of the page as well.



The screenshot shows the DocMagic e-signing interface. A confirmation dialog box is displayed in the center, stating: "You have completed the electronic signing of your documents! 5 documents must be printed, ink-signed, and returned via upload or fax." The dialog has buttons for "Continue", "Print", and "Finish". In the background, a document titled "ACKNOWLEDGMENT OF RECEIPT" is visible, with a signature of "Cathy Sample" and the date "04/16/14 7:08:46 AM PDT". The borrower's name is listed as "Cathy Sample".

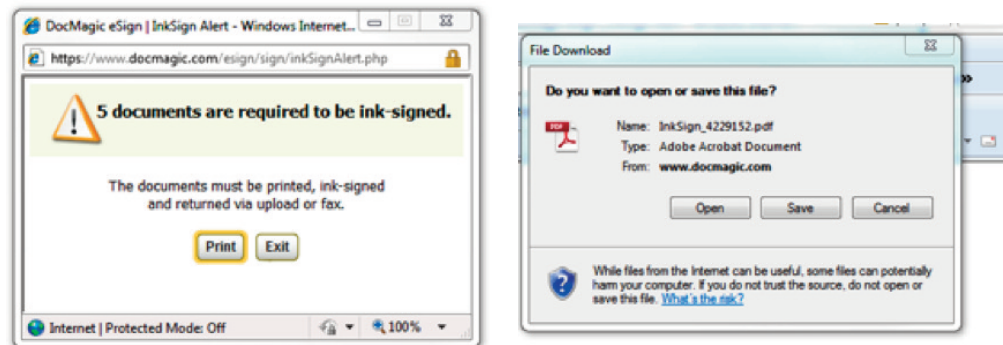
In the top right corner, a "Signing Complete!" overlay is visible, showing a table of document counts:

	Total	Left	
ClidSign	29	0	✓
Ink Sign	5	5	⚠

At the bottom of the interface, there are buttons for "Exit", "Comment", and "Help".

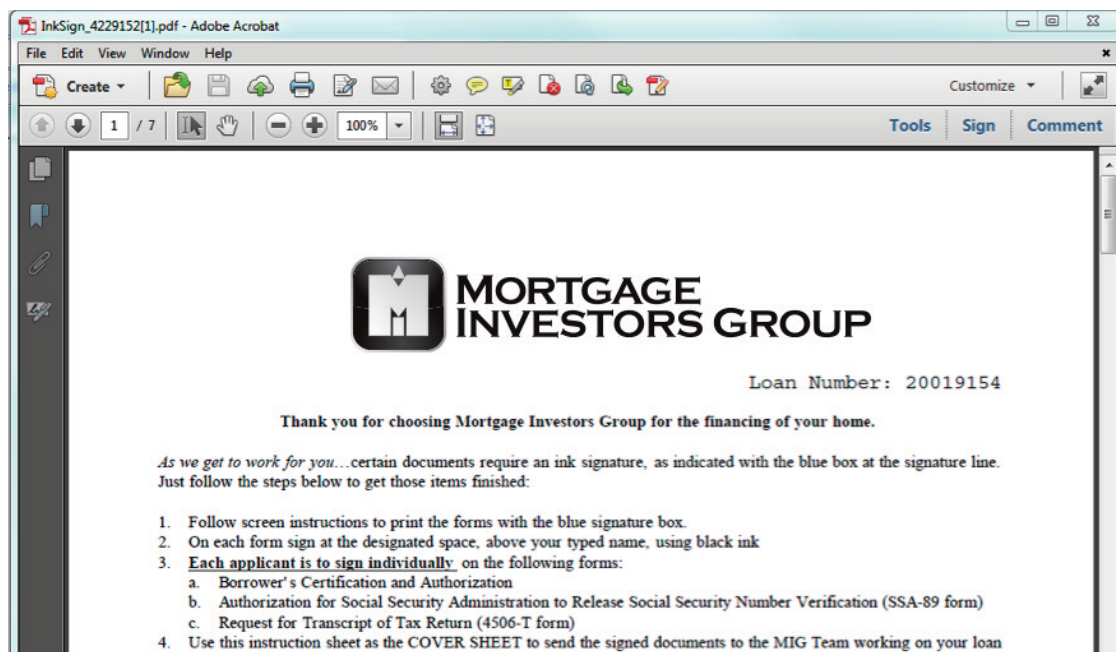
14: Print the required “Ink Signed” documents at this time.

- Click “Print”
- Click “Open”



15: Your personal signature is required by a few sources and to assure your permission is granted by you for certain highly confidential verifications to take place. You need to print these and sign them. These forms are set to letter size for convenience.

The first page in package provides the instructions for returning the ink signed forms to your MIG Loan Officer. After signing the may be faxed for uploaded directly to your MIG Loan Officer Team.



The **'Successful Completion'** of the e-signing process indicates that your signature has been applied by you in a manner that provides a **tamper-evident digital seal** has been applied to ensure the integrity of your electronic document.

Upon completion, all signers are provided instant, secure access to their fully-executed documents. For easy convenient storage of your application documents, the ability to print to PDF is provided as an option on the screen. The ability to return to the site to save at a future time is available to you for 30 days.

Documents executed for MIG utilizing DocMagic e-Sign are as legally effective, valid and enforceable as documents printed and signed in ink. MIG's secure e-Sign mailbox system, preserves the integrity of documents and enhances the security of signatures. Unlike printed documents, MIG's e-Sign minimizes fraud as documents cannot be changed, and the intended signatory putting their electronic signature on a document is optimized.

Contact your MIG Loan Officer with any questions or concerns regarding your mortgage loan documents.

Thank you for participating in this progressive opportunity to expedite your transaction and for doing business with Mortgage Investors Group.