CREDITOR/LOAN OFFICER INSTRUCTIONS

Technical Requirements for Creditor/Loan Officer

Confirm your device can support the following requirements.

- Internet Connectivity
- Internet Browser Microsoft Internet Explorer (IE10 or greater), Safari, Google Chrome or Firefox. Using another version of IE or another web browser may impede application functionality and your ability to access your loan documents.
- Adobe Reader (if using Internet Explorer Browser)

IMPORTANT

ALL PARTIES MUST COMPLETE EXECUTION AND NOTARIZATION EITHER BEFORE OR ON THE DAY OF CLOSING-Consumer, Notary, Settlement Agent and Lender. Failure to do so may result in redrawing or re-signing documents. All electronic signatures must be inside the signature block.

Closing documents for your Borrower have been delivered to the eSign Room, ready for your electronic signature. As a Creditor or Loan Officer, you may access the eSign Room <u>any time</u> prior to the scheduled closing in order to execute your documents. The notary will not be able to complete the eClosing and deliver <u>final</u> <u>loan documents to the borrower</u> until you have executed the URLA (Loan Application) and any other lender related documents that require lender execution.

To Begin:

- 1. Download the appropriate free App from the iTunes App Store or Google Play Store (follow instructions on the next page)
- 2. On the email, select "Click here to sign your documents"
- 3. Enter your email address and password.
- 4. Select "Unsigned Docs"
- 5. Select "Actions" tab to start the process to sign electronically

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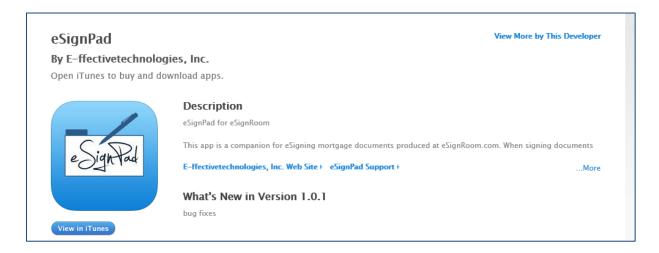
Download Application

If you are conducting the electronic closing through a desktop computer, the use of a smart phone device is required, please review the following instructions. To get started, download the appropriate App from the iTunes App Store or Google Play Store.

Smartphone Device— Download the *eSignPad* App from the App Store or Google Play Store.

iTunes App Store:

https://itunes.apple.com/us/app/esignpad/id910608666?mt=8



Google play

Store: https://play.google.com/store/apps/details?id=com.effectivetechnologies.esignpad

