

To utillize the E-Disclosures/Click Sign method, you must have a valid User ID. Florida Capital Bank (FLCB) will issue the Loan Originator (LO) a User ID. If you need help with your user ID; please contact your CRR via email - <u>ClientServices@flcb.com</u>

The LO will receive an email like the one below. To begin the E-Sign process the LO will need to click the hyperlink. **Important:** The LO will also receive emails that indicate the borrower(s) have received the eSign package. Once the borrower(s) have completed eSigning the package another email is also received.

Initial Disclosures for KEN N TEST JR - 9366122860 Index x	X 🖶 🖸
notifications@idsdoc.com to me * Dear BROKER TEST,	1:33 PM (2 minutes ago) 📩 🔦 🤸 🗄
The Initial Disclosures that have been requested for KEN N TEST JR have been sent. If you would like to review these documents or sign the lender portion of the documents click on this link: https://esign.idsdo will be directed to the sign-in page.	c.com/Esign.aspx?ld=FLCB-C0C643LOE and you
You will also be notified when:	
- Each borrower associated with the loan consents to receiving the document(s) electronically and views the document(s) - The borrower e-signs the package - All borrowers have e-consented, viewed and e-signed all applicable documents	
If you have any questions, please feel free to contact your Account Executive.	
Sincerely,	

The LO will need to enter the User ID and password and click login

FLORIDA CAPITAL BANK, N.A. : 866-295-0014	- Florida Capital Bank, MA
E-Sign Login (Go to Signer List)	
Please enter your IDS username and password: User Name	
Password	
Eorgot your Username? Eorgot your Password?	



The LO will need to read and follow the E-Sign instructions on the next screen and then click "OK" when ready to proceed with the E-Sign process.

		\sim	
To be completed by the Lender: Lender Loan No./Universal Loan	Instructions	22222222	
Uniform Resider			
Verify and complete the i	Document Signing Instructions	Borrower must provide	
Section 1: Borro employment and other s	Review all pages of the document and sign by clicking on the SIGN HERE buttons and choosing	r income from	
1a. Personal Informatio	ptions where indicated.		
Name (First, Middle, Last,	Some documents require data fields to be completed. Enter the applicable information or N/A in all data fields on the form and click Save.	507000_ (umber)	
Alternate Names – List an	Save		
K TEST and KEN TEST	Documents labeled INK must be printed, physically signed and delivered	en at Resident Alien	
Type of Credit O I am applying for individ I am applying for joint c	to your loan officer (not applicable on all packages). Some documents may not require a signature and will be marked signed after scrolling to the <u>very bottom</u> of the document and clicking the "Acknowledge current document" button.	plying for this Loan rator between names	
Marital Status	Documents requiring signatures will be marked signed when the last available "Click to Sign" button has been selected for that document.		
O Married O Separated	Do not show again		
(Single, Divorced, Widov		_ Ext	
Current Address	ок		
Street 4321 CULDESAC		Unit #	

The documents to be signed will now appear; the LO will need to read the document(s) and if they agree click the "Sign Here" button. Also, there are buttons at the bottom of each document that allow you to do the following:

- 1. Jump to the next signature item
- 2. View next document to be signed
- 3. Close

Iniform Residential Loan Application reddie Mac Form 65 • Fannie Mae Form 1003 //ective 1/2021	
age 7 of 8	
Section 9: Loan Originator Int	formation. To be completed by your Loan Originator.
Loop Originator Information	
Loss Originator Internation WHOLES	SALE BROKER INSTITUTION (T1)
LOAD I INCIDATOR I TOTAL TRIDUCES	
Address 10151 DEERWOOD, JACKSONVILLE	E. FL 32256-1234
Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 555	E, FL 32256-1234 5 State License ID# 7677689
Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator Name BROKER TEST	E, FL 32256-1234 5 State License ID# 7677689
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NAMLSR ID# 99999	E, FL 32256-1234 5 State License ID# _7677689 State License ID# _
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NALSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# _7677689 State License ID# Phone (866) 2950014
Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator Name <u>BROKER TEST</u> Loan Originator NMLSR ID# <u>99999</u> Email <u>brokertest621@gmail.com</u>	E, FL 32256-1234 5 State License ID# _7677689 State License ID# Phone (<u>866) 295014</u>
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# 7677689 State License ID# Phone (866) 295 _ 0014 SIGN HERE Date (mm/dd/yyyy) 03/30/2021
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# 7677689 State License ID# Phone (<u>866</u>) 295 _ 0014 SIGN HERE Date (mm/dd/yyyy) 03/30/2021
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Name BROKER TEST Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# 7677689 State License ID# Phone (866) 295 - 0014 SIGN HERE Date (mm/dd/yyyy) 03/30/2021
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
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Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Name BROKER TEST Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# 7677689 State License ID# Phone (<u>866</u>) 295 - 0014 SIGN HERE Date (mm/dd/yyyy) 03/30/2021
Address 10151 DEERWOOD, JACKSONVILLE Address 10151 DEERWOOD, JACKSONVILLE Loan Originator Organization NMLSR ID# 5555 Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	E, FL 32256-1234 5 State License ID# 7677689 State License ID# Phone (866) 295 - 0014 SIGN HERE Date (mm/dd/yyyy) 03/30/2021



The document will show the LO the document with the E-Signature on it. When you are ready to proceed; click on the "View next document to be signed" button.

AN OFFICER - 1003 APPLICATION 1		🖶 Print	
Freddie Mac Form 65 - Fannie Mae Form 1003 Effective 1/2021 Page 7 of 8			
			_
Section 9: Loan Originator Information	 To be completed by your Loan Originator. 		
Loan Originator Organization Name WHOLESALE BROKER Address 10151 DEERWOOD, JACKSONVILLE, FL 32256-123	INSTITUTION (T1) 34		
Loan Originator Organization NMLSR ID# 5555	State License ID# 7677689		
Loan Originator NMLSR ID# 99999 Email brokertest621@gmail.com	State License ID# Phone (866) 295	0014	
Signature Broker Test	Date (mm/dd/yyyy)03/30	/2021	

Applicable states will have documents that require all data fields to be completed. You will see "Specific Signing Instructions" on the document when this occurs. Answer all the questions yes or no first. An additional field will require an answer regardless how you answered.

- 1. If all no answers; you will indicate N/A in the field for the response and then click SAVE.
- 2. If yes to any; you must answer appropriately; then click Save.

Click the OK button on the Instructions to proceed.

LOAN OFFICER - TANGIBL	E BENEFIT WORKSHEET	🖶 Print 🕜 Help			
	Loar	a Number: 9366122860			
ANTI	MINNESOTA ANTI-FLIPPING / TANGIBLE NET BENEFIT WORKSHEET				
For Minnesota, th Date: July Borrower(s): K	is form is utilized for all refinances. (All occupancy types.) 8, 2021	<u>≫</u>			
Property: 1: N	Instructions				
Lender: F It J. Please complete	Specific Document Signing Instructions This document requires all data fields to be completed. Enter the applicable information or N/A in the data fields. Mark the appropriate checkbox or click Save on each field after completing the information.	No_			
 Will it take associated v Is this a refi 	Please Note: Once a checkbox is marked or Save button is clicked, entered information is not modifiable.				
 Is this loar refinanced? Could this I 	ok Ok				
5. Is the inter Jump to next signature item	View next document to be signed Close	Currently signing as: Loan Officer			
Signature Items Remaining	20	Ink Sign Documents Remaining: 3 / 8			



An example is below of where all answers are "No": N/A is added as the answer; click Save for the answer. Then click the "Sign Here" icon.

LOAN OFFICER - TANGIBLE BENEFIT WORKSHEET				😝 Print	🕜 Help	>
2. Is this a refinance of a loan that was originated less than 12 months ago?	Yes		No			^
3. Is this loan refinancing the prepayment penalty due on the loan being refinanced?	Yes		No			
4. Could this loan result in negative amortization?	Yes		No	\mathbf{N}		
5. Is the interest rate on this loan higher than the rate on the loan being	Yes		No	\mathbf{N}		
 Is the borrower's mortgage payment increasing? 	Yes		No			
7. Is this loan refinancing a fixed rate to an ARM, balloon or neg am?	Yes		No			- 14
 Is this a refinance of a "special mortgage" (i.e. Habitat for Humanity, state bond program, etc.)? 	Yes		No			
9. Is the maturity term of this loan greater than the original term of the loan being refinanced?	Yes		No	∎		
It the answer to any of the above questions is Yes, please explain below how the l	oan is :	sign	HERE	wer.		
MINNESOTA Tangible Benefit Worksheet IDS, Inc 32918 Page 1 of 1			Rev: 5/	13/2010		-
Jump to next signature item View next document to be signed Close Currently signing as: Loan Officer Signature Items Remaining: 2 Close C						

A **<u>completed</u>** example is below:

LOAN OFFICER	- TANGIBLE BENEFIT WORKSHEET			🖶 Print	🕐 Help
2.	Is this a refinance of a loan that was originated less than 12 months ago? Is this loan refinancing the prepayment penalty due on the loan being refinanced?	Yes Yes		No 🗹 No 🗹	
4. 5. 6. 7. 8. 9.	Could this loan result in negative amortization? Is the interest rate on this loan higher than the rate on the loan being refinanced? Is the borrower's mortgage payment increasing? Is this loan refinancing a fixed rate to an ARM, balloon or neg am? Is this a refinance of a "special mortgage" (i.e. Habitat for Humanity, state bond program, etc.)? Is the maturity term of this loan greater than the original term of the loan being refinanced?	Yes Yes Yes Yes Yes		No 🗹 No 🗹 No 🗹 No 🗹 No 🗹	
If t	he answer to any of the above questions is Yes, please explain below how the I (A me of person completing this worksheet: <u>Broker Test</u>	oan is :	a benefit to the l	B/2021	
View next document	to be signed Close		Cu Click-Sig Ink Sig	rrently signing as: L n Documents Remai n Documents Remai	oan Officer ning: 2 / 8 ning: 0 / 0





Once all the documents have been E-Signed; the LO will get a "Document Package Signing Competed" popup message. You will have an option to **Print/Save Package or Close.**

LOAN OFFICER - MN R	ESIDENTIAL MORTGAGE ORIGINATOR CERTIFICATION	🖨 Print	() Help
		Details server to US-1: REUEFARRACECONFT/REAL Basance Cless Depuids Spare File Icoder: 8270-018 UTBEZZ: THANS Loan Number: 9366122860	
MINNESO	TA RESIDENTIAL MORTGAGE ORIGINATOR CE	RTIFICATION	
Date: Ju Borrower Name(s): KI	ly 8, 2021 EN N TEST JR, and KATIE K TEST		
Property Address: 12 M Lender: F 1 J	23 RODMAN INNEAPOLIS, MN 55408 Document Package Signing Completed		
The undersigned here purpose in relation to We understand that disclosures. Any liak any advanced or upfi application and/or tak Proceed is signed by <u>Broken Test</u>	Congratulations! All forms requiring signatures in this document package have been signed. Remember, if there were any documents labeled to solve the printed, physically signed and delivered to your loan officer. Thank you for choosing to sign your documents through our electronic signin service.	ny kind or for any consumer related Originator should pose of taking an ees or an Intent to	
Close Document Signed		Currently signing as: Loa Click-Sign Documents Remaini Ink Sign Documents Remaini	n Officer ng: 0 / 8 ng: 0 / 0



Once the LO clicks "Close"; you will see the following screen. You will have the option to Click on each document if you want to see what you have signed again.

- **1.** To see the borrowers progress the LO can click on Signing Progress. The LO will also receive emails indicating the eSign process has been completed for the borrower(s). Examples below:
- 2. Once the LO has finished the eSign process then you can click on "Log Out"

ELECTRONIC	CONSENT SIGN DOCUMENTS SIGNING PROGRESS CHANGE SIGNER	LOG OUT				
FLORIDA CAPITAL BANK, N.A.: 866-295-0014						
Documents to Review/Sign						
		🖶 Print/Save Package 🛛 🎽 Ernail Package				
SIGNED	DOCUMENT NAME					
	1003 Application 1					
	1003 Application 2					
	HUD 92900-A (Effective 8-1-2016) 1					
\checkmark	HUD 92900-A (Effective 8-1-2016) 2					
	Counseling Checklist for Military Homebuyers - Form 26-0592 - June 1995					
\checkmark	Tangible Benefit Worksheet					
	Mortgage Loan Origination Agreement					
\checkmark	MN Residential Mortgage Originator Certification					

Example of the borrower's signing process after the LO has completed their eSign process. For this example, both borrowers have completed 0 pages via eSign. So, still waiting for the borrower(s) to eSign.





The LO will also receive an email for each borrower when they have finished eSigning the documents. The LO will perform the same function when that email is received by clicking on the link to review the eSigned completed initial disclosures.

From: <notifications@idsdoc.com></notifications@idsdoc.com>
Uate: Mon, Jul 19, 2021 at 3:52 PM Subject: KEN N TEST JR finished signing
To: <brokertest621@gmail.com>, <clientservices@flcb.com>, <feeentry@flcb.com>, <bsandoval@flcb.com></bsandoval@flcb.com></feeentry@flcb.com></clientservices@flcb.com></brokertest621@gmail.com>
This is a notification that the following file has been signed by KEN N TEST JR:
Loan Number: 9366122860 FileName: <u>TEST KEN N JR (7-19-21 50572667).pdf</u> Borrower's Email: <u>kdavis@flcb.com</u>
*** For questions or if you need help, please contact us at: International Document Services, Inc. (IDS)
LPhone: 800-554-1872

After clicking the link in the finished email; the LO is taken to the Login Page; enter your LO User ID and Password.

FLORIDA CAPITAL BANK, N.A. : 866-295-0014	- Florida Capital Bank, MA
E-Sign Login (Go to Signer List)	
Please enter your IDS username and password: User Name	
Password	
LOGIN	
Forgot your Username? Forgot your Password?	

Once the LO logs in; click the + sign for each borrower package. You can view/print/save to your system.

ELECTRONIC CONSENT	SIGNED DOCUMENTS K, N.A. : 866-295-0014	SIGNING PROGRESS	CHANGE SIGNER	LOG OUT	Florida Capital Bank, NA
Signing Pro	gress				
				6	View/Print All 🛛 Email Package
🕂 📑 Loan Of	ficer				Completed: 12 of 12
+ Borrowe	r - KEN N TEST JR		-		Completed: 32 of 32
+ 🖶 Borrowe	er - KATIE K TEST				Completed: 30 of 30