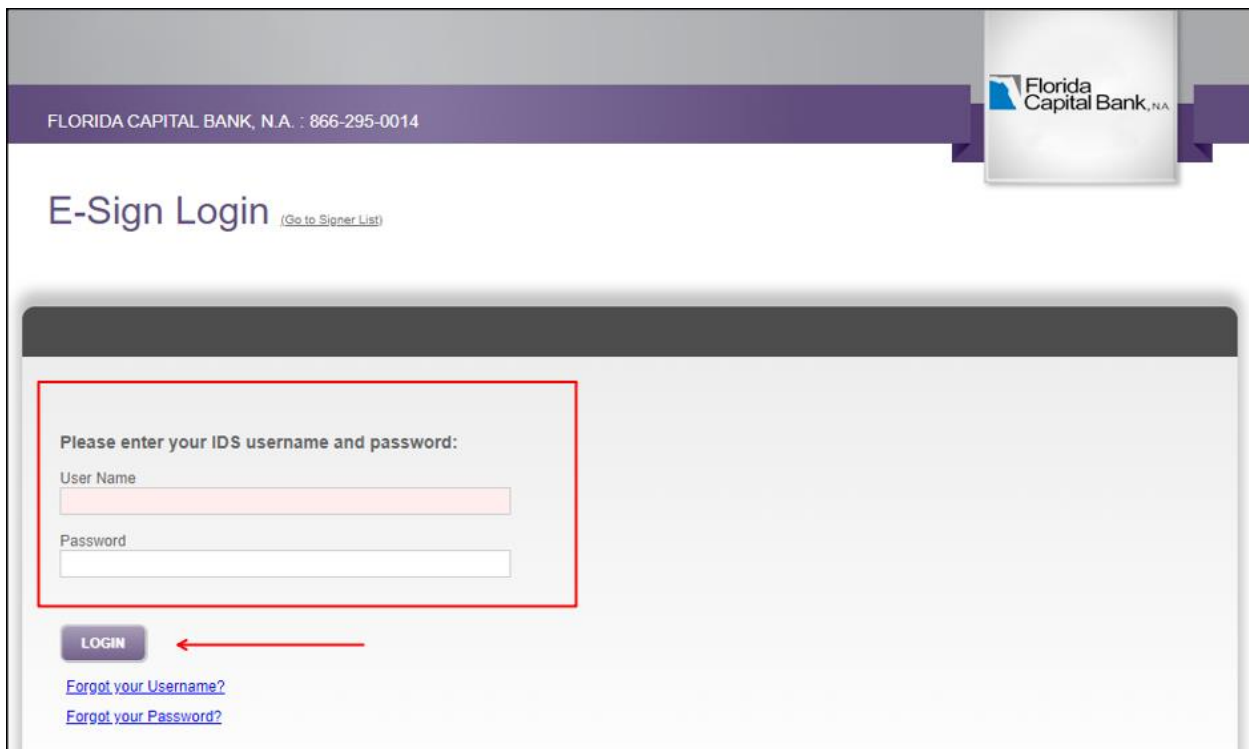


To utilize the E-Disclosures/Click Sign method, you must have a valid User ID. Florida Capital Bank (FLCB) will issue the Loan Originator (LO) a User ID. If you need help with your user ID; please contact your CRR via email - [ClientServices@flcb.com](mailto:ClientServices@flcb.com)

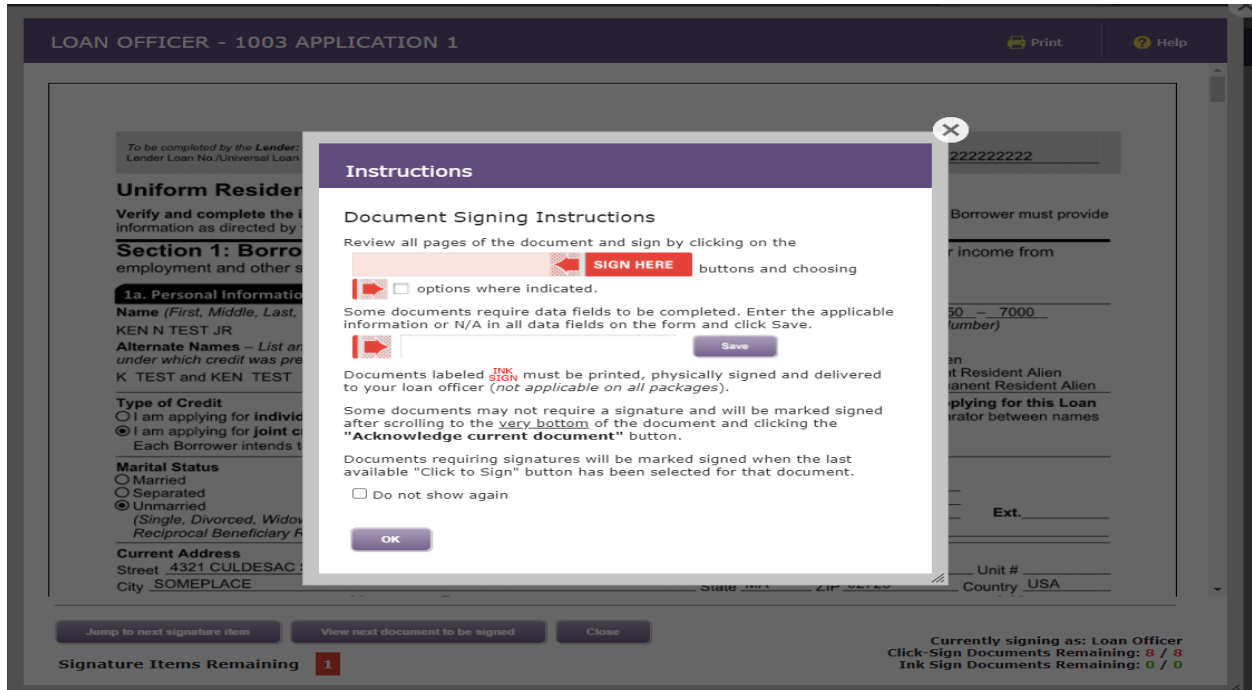
The LO will receive an email like the one below. To begin the E-Sign process the LO will need to click the hyperlink. **Important:** The LO will also receive emails that indicate the borrower(s) have received the eSign package. Once the borrower(s) have completed eSigning the package another email is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



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

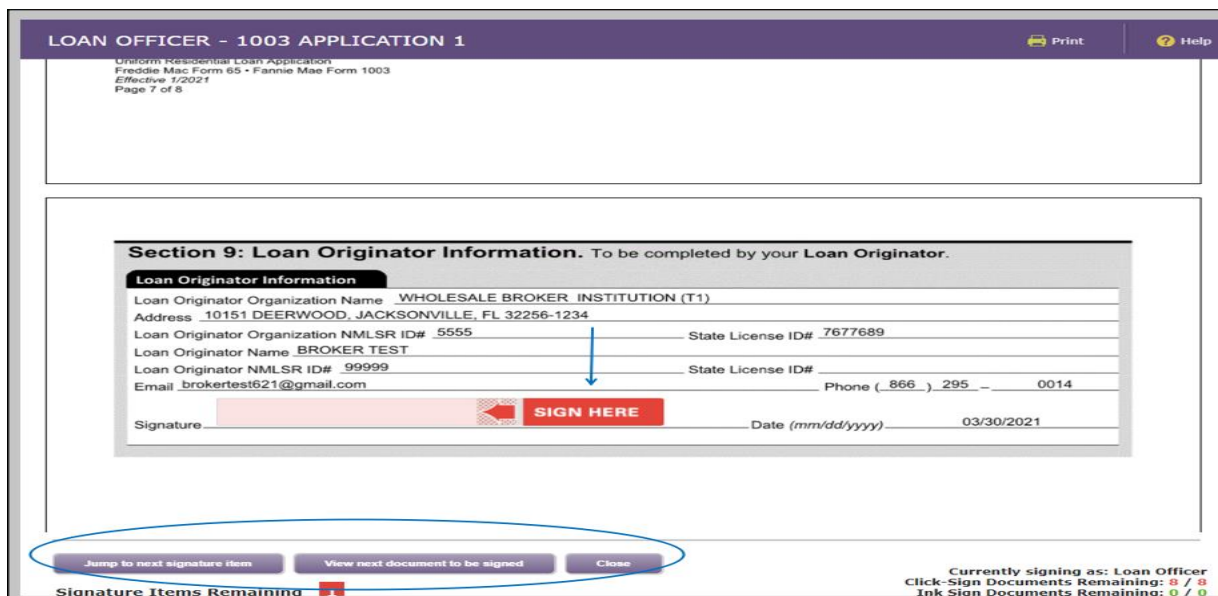


The LO will need to read and follow the E-Sign instructions on the next screen and then click “OK” when ready to proceed with the E-Sign process.



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



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.

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.

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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
3.	Is this loan refinancing the prepayment penalty due on the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
4.	Could this loan result in negative amortization?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
5.	Is the interest rate on this loan higher than the rate on the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
6.	Is the borrower's mortgage payment increasing?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
7.	Is this loan refinancing a fixed rate to an ARM, balloon or neg am?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
8.	Is this a refinance of a "special mortgage" (i.e. Habitat for Humanity, state bond program, etc.)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
9.	Is the maturity term of this loan greater than the original term of the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

If the answer to any of the above questions is Yes, please explain below how the loan is a benefit to the borrower.

Save SIGN HERE

Name of person completing this worksheet: \_\_\_\_\_

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

Signature Items Remaining ➔ Currently signing as: Loan Officer  
Click-Sign Documents Remaining: 3 / 8  
Ink Sign Documents Remaining: 0 / 0

A **completed** 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?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
3.	Is this loan refinancing the prepayment penalty due on the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
4.	Could this loan result in negative amortization?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
5.	Is the interest rate on this loan higher than the rate on the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
6.	Is the borrower's mortgage payment increasing?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
7.	Is this loan refinancing a fixed rate to an ARM, balloon or neg am?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
8.	Is this a refinance of a "special mortgage" (i.e. Habitat for Humanity, state bond program, etc.)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
9.	Is the maturity term of this loan greater than the original term of the loan being refinanced?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

If the answer to any of the above questions is Yes, please explain below how the loan is a benefit to the borrower.

N/A

Name of person completing this worksheet: Broker Test Date: 07/08/2021

MINNESOTA Tangible Benefit Worksheet  
IDS, Inc. - 32918 Page 1 of 1 Rev: 5/13/2010

View next document to be signed Close

Document Signed  Currently signing as: Loan Officer  
Click-Sign Documents Remaining: 2 / 8  
Ink Sign Documents Remaining: 0 / 0

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

LOAN OFFICER - MN RESIDENTIAL MORTGAGE ORIGINATOR CERTIFICATION

Print Help

Digitally signed by IDS - A: T5125F409AC2028FF7E1043  
Reason: Client Digitally Signed File  
Location: 98.231.83.128  
07/08/2021 11:44:58  
Loan Number: 9366122860

### MINNESOTA RESIDENTIAL MORTGAGE ORIGINATOR CERTIFICATION

Date: July 8, 2021  
Borrower Name(s): KEN N TEST JR, and KATIE K TEST  
Property Address: 1223 RODMAN  
MINNEAPOLIS, MN 55408  
Lender: F  
1  
J  
8

The undersigned here purpose in relation to  
We understand that disclosures. Any liat any advanced or upfi application and/or tak Proceed is signed by

*Broker Test*  
BROKER TEST

any kind or for any  
consumer related  
Originator should  
pose of taking an  
ces or an Intent to

**Document Package Signing Completed**

**Congratulations!**

All forms requiring signatures in this document package have been signed.

Remember, if there were any documents labeled **INK SIGN**, they must be printed, physically signed and delivered to your loan officer.

Thank you for choosing to sign your documents through our electronic signing service.

Print/Save Package Close

Close

Document Signed

Currently signing as: Loan Officer  
Click-Sign Documents Remaining: 0 / 8  
Ink Sign Documents Remaining: 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”

FLORIDA CAPITAL BANK, N.A. : 866-295-0014

Documents to Review/Sign

Print/Save Package | Email Package

SIGNED	DOCUMENT NAME
<input checked="" type="checkbox"/>	1003 Application 1
<input checked="" type="checkbox"/>	1003 Application 2
<input checked="" type="checkbox"/>	HUD 92900-A (Effective 8-1-2016) 1
<input checked="" type="checkbox"/>	HUD 92900-A (Effective 8-1-2016) 2
<input checked="" type="checkbox"/>	Counseling Checklist for Military Homebuyers - Form 26-0592 - June 1995
<input checked="" type="checkbox"/>	Tangible Benefit Worksheet
<input checked="" type="checkbox"/>	Mortgage Loan Origination Agreement
<input checked="" type="checkbox"/>	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.

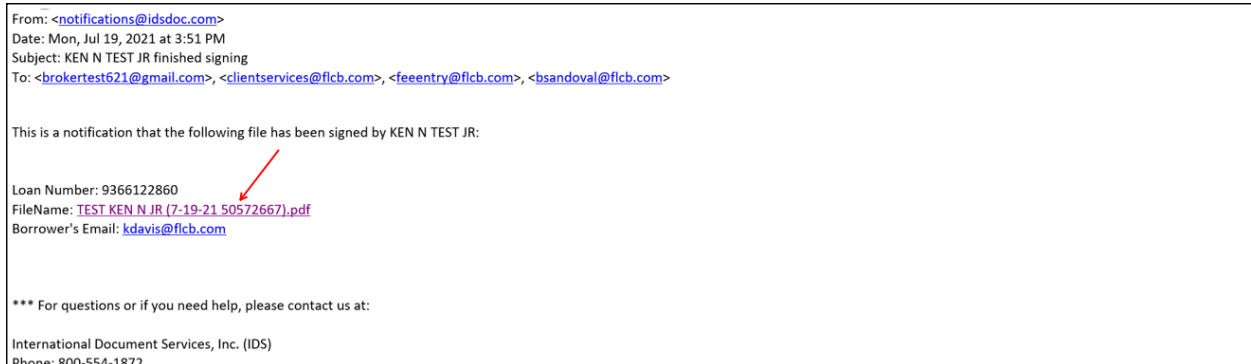
FLORIDA CAPITAL BANK, N.A. : 866-295-0014

Signing Progress

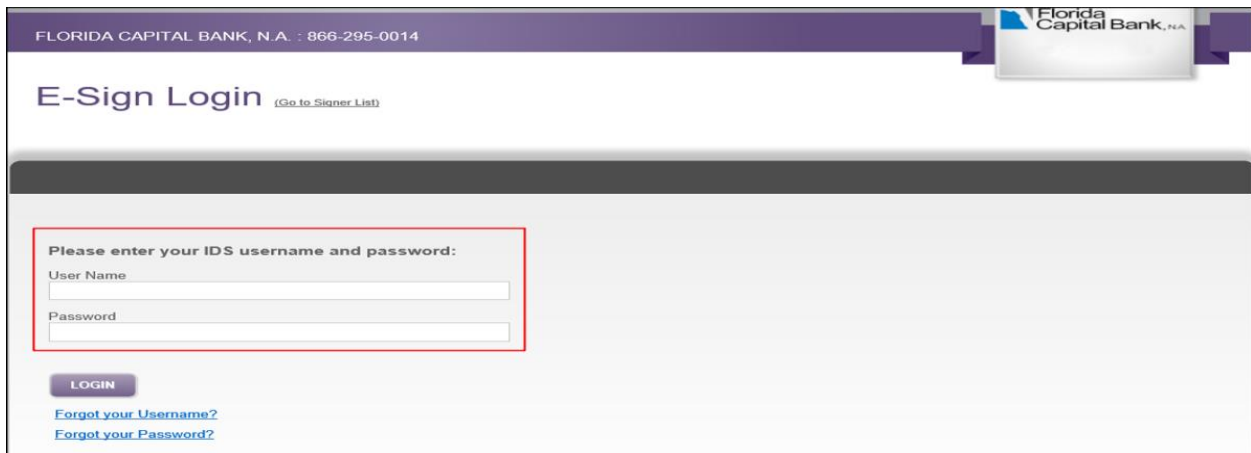
View/Print All | Email Package

<input type="checkbox"/>	Loan Officer	Completed: 8 of 8
<input type="checkbox"/>	Borrower - KEN N TEST JR	Completed: 0 of 30
<input type="checkbox"/>	Borrower - KATIE K TEST	Completed: 0 of 28

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.



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



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

