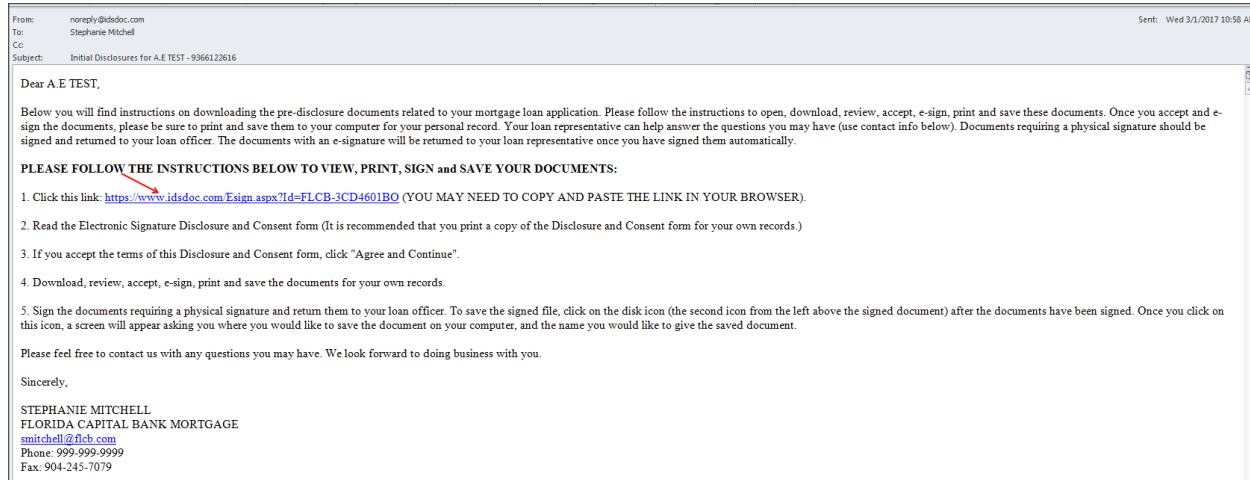


To utilize the E-Disclosures/Click Sign method, you must have a valid e-mail address for all borrowers. This information is required to be entered on the Borrowr Tab in the 1003 screen

The borrower(s) will get an e-mail like the one below. To begin the E-Sign Process the borrower(s) will need to click the hyperlink in #1 of the instructions.



Each borrower will be asked several security questions related to the application to verify authorization. Once all questions are answered click on “Validate Data”

Please verify the following information:

What are the last 4 digits of your social security number?

What is the zip code of your present mailing address?

What are the last 4 digits of your phone number used for your loan application?

In what year were you born?

What is your email address where you received this notification?

VALIDATE DATA **CANCEL**

The next page is the Electronic Disclosure and Consent Agreement. Please instruct your borrowers to read and if they agree click on “Agree and Continue” at the bottom of the page. If they would like to print before they agree there is a “Print” icon to click on at the top of the page.

Electronic Signature Disclosure & Consent Agreement

Person Currently Signing: A.E TEST (not A.E TEST?)



Electronic Disclosure and Consent Agreement

Lender: FLORIDA CAPITAL BANK MORTGAGE
Loan Number: 9366122616
Consumer: A.E TEST

You may choose to receive documents electronically instead of in paper form by affirmatively consenting to this Electronic Disclosure and Electronic Signature Consent Agreement ("Agreement"). This Agreement applies to all documents and/or notices we provide to you in electronic form and includes disclosures, contracts, forms, documents, records, notices, and any other information associated with and/or relating to your application and the lending transaction associated with your loan ("Disclosures"). After reading the information below, please confirm your agreement by clicking the link at the bottom of this document.

1. **DEFINITIONS.** "You" and "Your" refer to the consumer who submits or who is submitting a credit application. "We", "us" and "our" refer to FLORIDA CAPITAL BANK MORTGAGE and WHOLESALER BROKER TEST INSTITUTION (T1), including its affiliates and assigns, who receive or is receiving the credit application.
2. **ACCESS AND SYSTEM REQUIREMENTS.** To view and access the Disclosures, you must have access to a computer or other device that has the following hardware and software minimum requirements:
 - a. An operating system capable of accessing the internet and downloading HTML, ASPX and/or PDF files, e.g., Microsoft Windows or Mac OS X;
 - b. Not less than one version previous to the current available version for your preferred web browser (must support 128-bit encryption), e.g., Microsoft Internet Explorer 8.0 or higher or Safari 4.0 or higher;
 - c. An active email account;
 - d. Adobe Acrobat Reader 6.0 or higher (free download at www.adobe.com);
 - e. Computer or device storage to retain the Disclosures electronically or a printer to retain paper copies.
3. **ACTIVE EMAIL ACCOUNT.** You are required to maintain an active email account. Please notify us if your email address changes.
4. **PAPER COPIES.** We recommend that you print each electronic record for your files; however, at your request, we will provide you with a paper copy of any electronic record at no cost.
5. **ELECTRONIC SIGNATURES ON DOCUMENTS.** You agree to the use of electronic signatures on the Disclosures and understand that your electronic signature on the Disclosures has the same effect as if you signed them in ink.
6. **WITHDRAWING CONSENT.** You have the right to withdraw consent and to require that we provide your Disclosures in paper form. To do this, access this page again by clicking on the link in the email you received, click on the "Electronic Consent" link at the top of the page, scroll down to the bottom, and click the "Withdraw Consent" link. After such withdrawal, we will continue processing your loan in a non-electronic manner at no additional charge to you. If you decide to withdraw consent, Disclosures previously provided to you and any electronic signatures you previously made shall remain valid, enforceable, and sufficient for their intended purpose and are unaffected by the subsequent withdrawal of your consent. Further, in the event you decide to withdraw your consent, you may not have the option to later receive your Disclosures electronically. Please note that by withdrawing consent, you may delay the transaction and you may have to communicate with us by telephone, mail, or in-person.
7. **RESERVATION OF RIGHTS.** We reserve the right, in our sole discretion, to discontinue providing Disclosures electronically and send paper Disclosures at no cost to you.

8. INDEMNIFICATION. You agree to indemnify and hold harmless FLORIDA CAPITAL BANK MORTGAGE and WHOLESale BROKER TEST INSTITUTION (T1) and/or its subsidiaries, principals, agents, employees, or assigns against all claims, demands, proceedings, suits and actions and all liabilities, losses, expenses and costs, including attorneys' fees and expenses, resulting from your failure to comply with the terms of this Agreement, including, without limitation, your failure to keep FLORIDA CAPITAL BANK MORTGAGE and WHOLESale BROKER TEST INSTITUTION (T1) and/or its subsidiaries or assigns informed of your correct email address, or resulting from your negligent use of the electronic Disclosure and e-signature process.

9. VERIFICATION. By clicking the link at the bottom of this document, you consent to receive certain notices and Disclosures in connection with your mortgage loan application and any other documents or notices that we may provide to you in electronic form and acknowledge the following:

- a. You have read this Agreement and you understand and agree with its terms and conditions;
- b. You confirm that your hardware and software meets the access and system requirements above and affirmatively acknowledge that you have the ability to access, download, and print electronic records;
- c. You confirm that you have provided your current email address and will continue to provide a current email address where you may receive Disclosures electronically; and
- d. You agree to the use of electronic signatures on the Disclosures as indicated above.

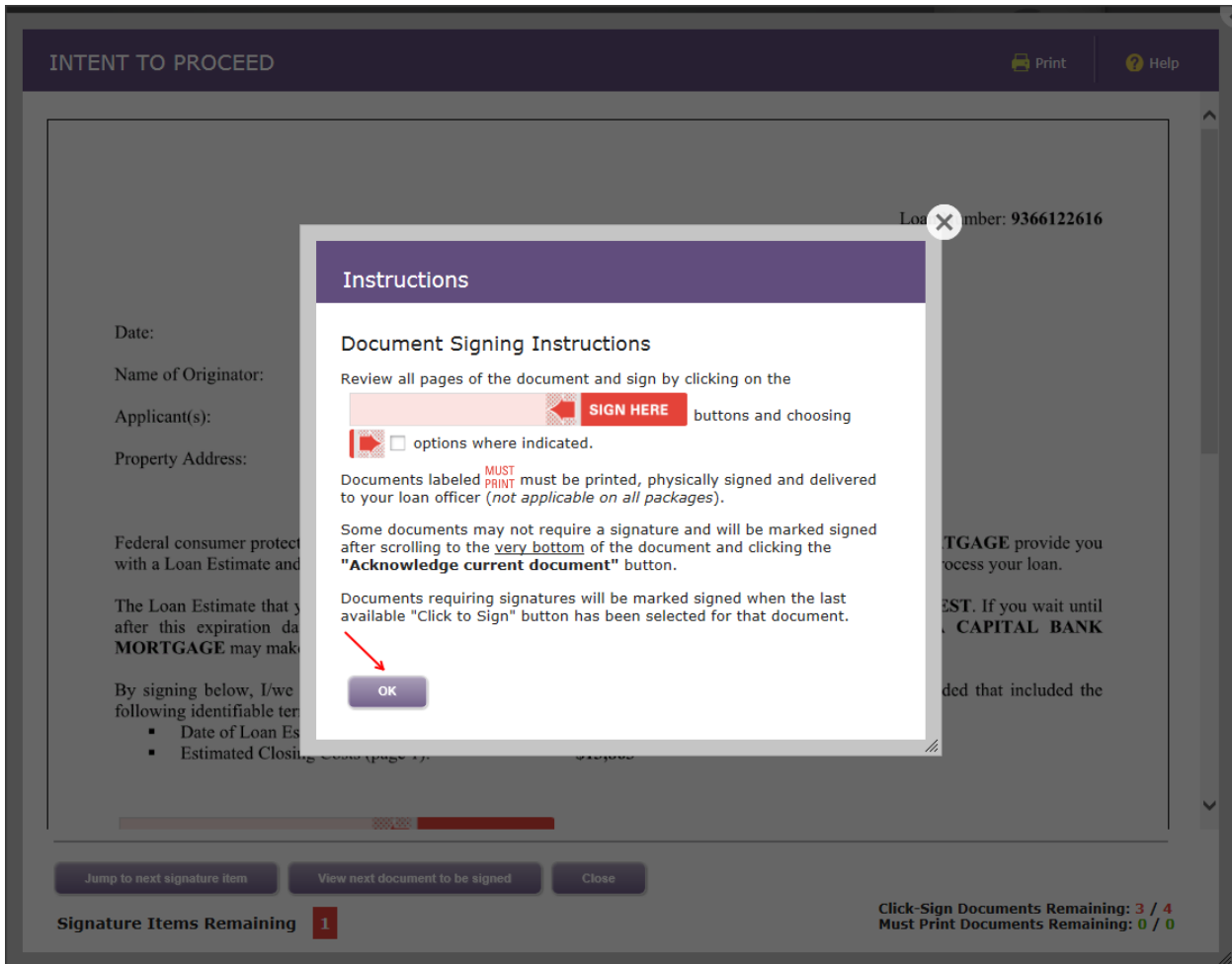
A.E TEST



[Agree and Continue](#)

[Cancel](#)

Please have the borrowers read and follow the E-Sign instructions on the next screen and then click "OK" when ready to proceed.



The documents to be signed will now appear and they 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

INTENT TO PROCEED Print Help

Loan Number: **9366122616**

INTENT TO PROCEED WITH APPLICATION

Date: **March 1, 2017**

Name of Originator: **WHOLESALE BROKER TEST INSTITUTION (T1)**

Applicant(s): **A.E TEST and A.E TEST2**


Property Address: **1212 TEST ROAD
JACKSONVILLE, FL 32233**

Federal consumer protection law, Regulation Z (12 C.F.R. 1026), requires **FLORIDA CAPITAL BANK MORTGAGE** provide you with a Loan Estimate and obtain your consent prior to charging you for any costs (other than a credit report) to process your loan.

The Loan Estimate that you received states that your estimated closing costs expire on **2/10/2017 at 5:00 PM EST**. If you wait until after this expiration date and time to express your intent to proceed with the application, **FLORIDA CAPITAL BANK MORTGAGE** may make changes to the estimated closing costs and provide you with a revised Loan Estimate.

By signing below, I/we express intent to proceed with the application for which a Loan Estimate was provided that included the following identifiable terms:

- Date of Loan Estimate: **3/1/2017**
- Estimated Closing Costs (page 1): **\$13,863**

 **SIGN HERE**

A.E TEST _____ Date **A.E TEST2** _____ Date

[Jump to next signature item](#) [View next document to be signed](#) [Close](#)

Signature Items Remaining **1**

Click-Sign Documents Remaining: **3 / 4**
Must Print Documents Remaining: **0 / 0**

It will then show the borrower(s) the document with the E-Signature on it. When they are ready to proceed click on the “View next document to be signed” button.

INTENT TO PROCEED Print Help

Loan Number: 9366122616

INTENT TO PROCEED WITH APPLICATION

Date: **March 1, 2017**

Name of Originator: **WHOLESALE BROKER TEST INSTITUTION (TI)**

Applicant(s): **A.E TEST and A.E TEST2**

Property Address: **1212 TEST ROAD
JACKSONVILLE, FL 32233**

Federal consumer protection law, Regulation Z (12 C.F.R. 1026), requires **FLORIDA CAPITAL BANK MORTGAGE** provide you with a Loan Estimate and obtain your consent prior to charging you for any costs (other than a credit report) to process your loan.

The Loan Estimate that you received states that your estimated closing costs expire on **2/10/2017 at 5:00 PM EST**. If you wait until after this expiration date and time to express your intent to proceed with the application, **FLORIDA CAPITAL BANK MORTGAGE** may make changes to the estimated closing costs and provide you with a revised Loan Estimate.

By signing below, I/we express intent to proceed with the application for which a Loan Estimate was provided that included the following identifiable terms:

- Date of Loan Estimate: **3/1/2017**
- Estimated Closing Costs (page 1): **\$13,863**

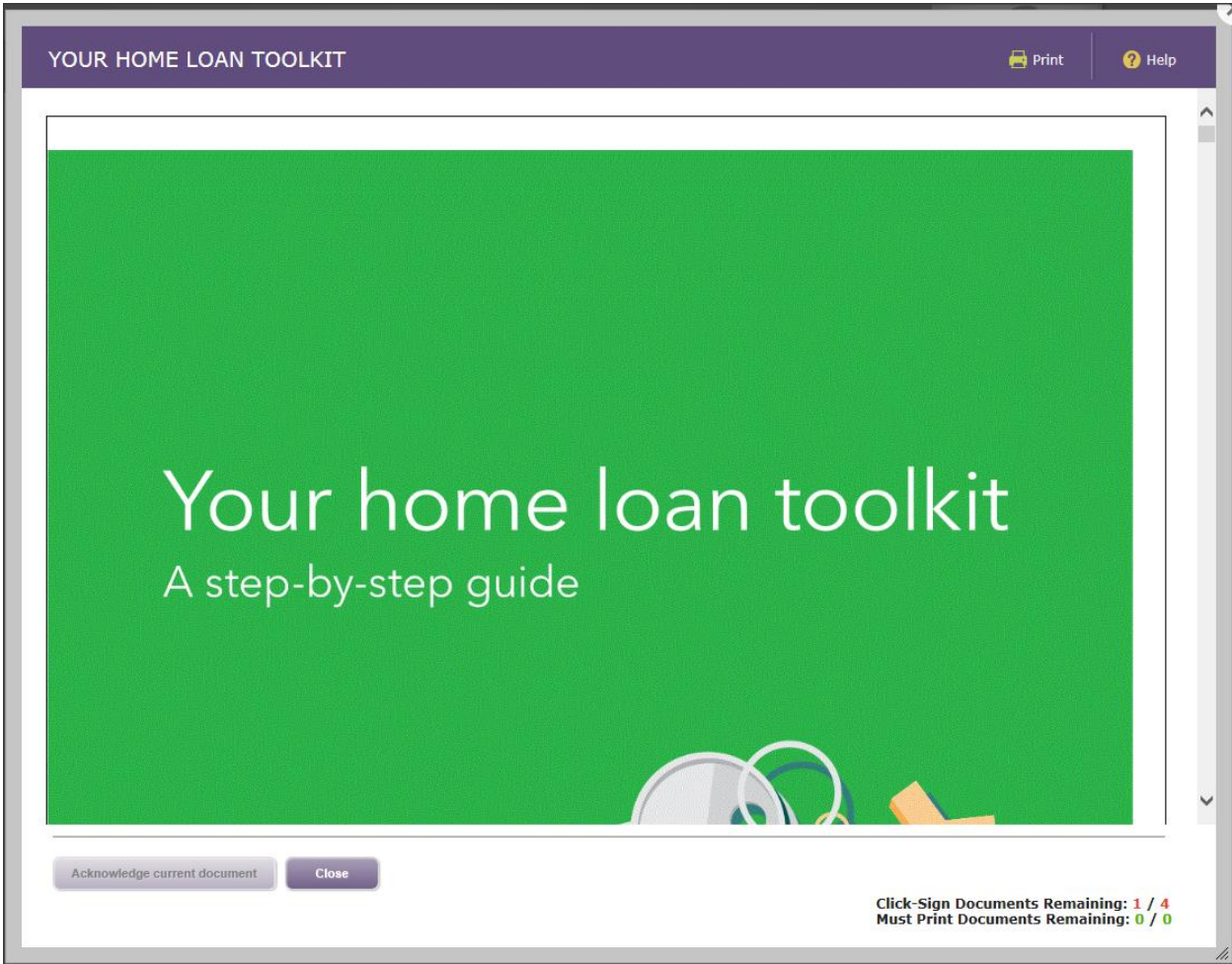
A.E TEST _____ *3/1/2017* _____
A.E TEST Date A.E TEST2 Date

[View next document to be signed](#) [Close](#)

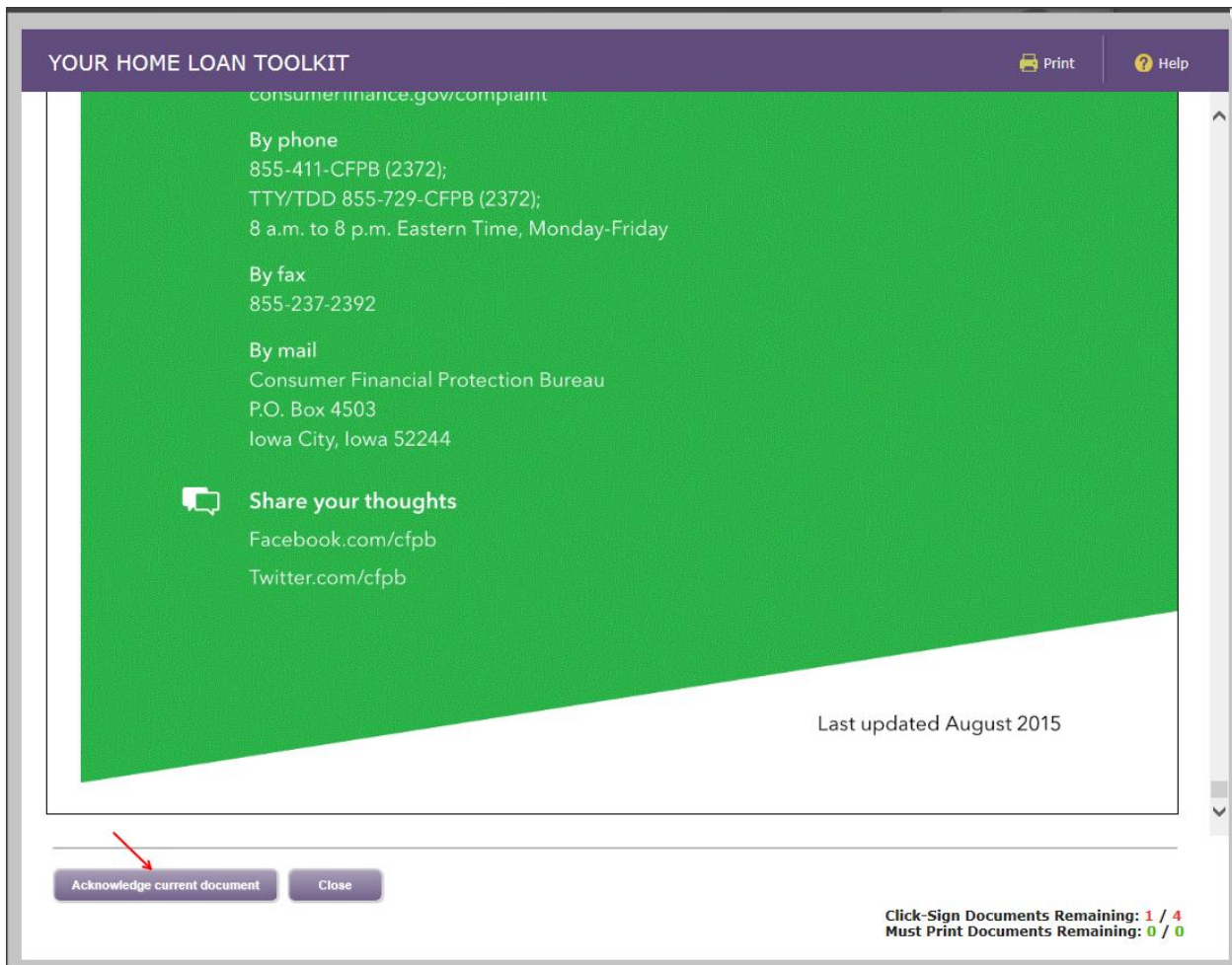
Document Signed

Click-Sign Documents Remaining: 2 / 4
Must Print Documents Remaining: 0 / 0

For documents that don't require signatures the borrower(s) will need to scroll to the bottom of the document and the click on the "Acknowledge current document" button.



The screenshot shows a web browser window with a purple header bar containing the text "YOUR HOME LOAN TOOLKIT" on the left, and "Print" and "Help" icons on the right. The main content area has a green background with the text "Your home loan toolkit" in large white font, and "A step-by-step guide" in smaller white font below it. At the bottom of the green area, there is a small illustration of a stack of papers and a pen. Below the green area, there are two buttons: "Acknowledge current document" and "Close". In the bottom right corner of the window, there is a status bar that reads "Click-Sign Documents Remaining: 1 / 4" and "Must Print Documents Remaining: 0 / 0".




YOUR HOME LOAN TOOLKIT Print Help

consumerfinance.gov/complaint

By phone
855-411-CFPB (2372);
TTY/TDD 855-729-CFPB (2372);
8 a.m. to 8 p.m. Eastern Time, Monday-Friday

By fax
855-237-2392

By mail
Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

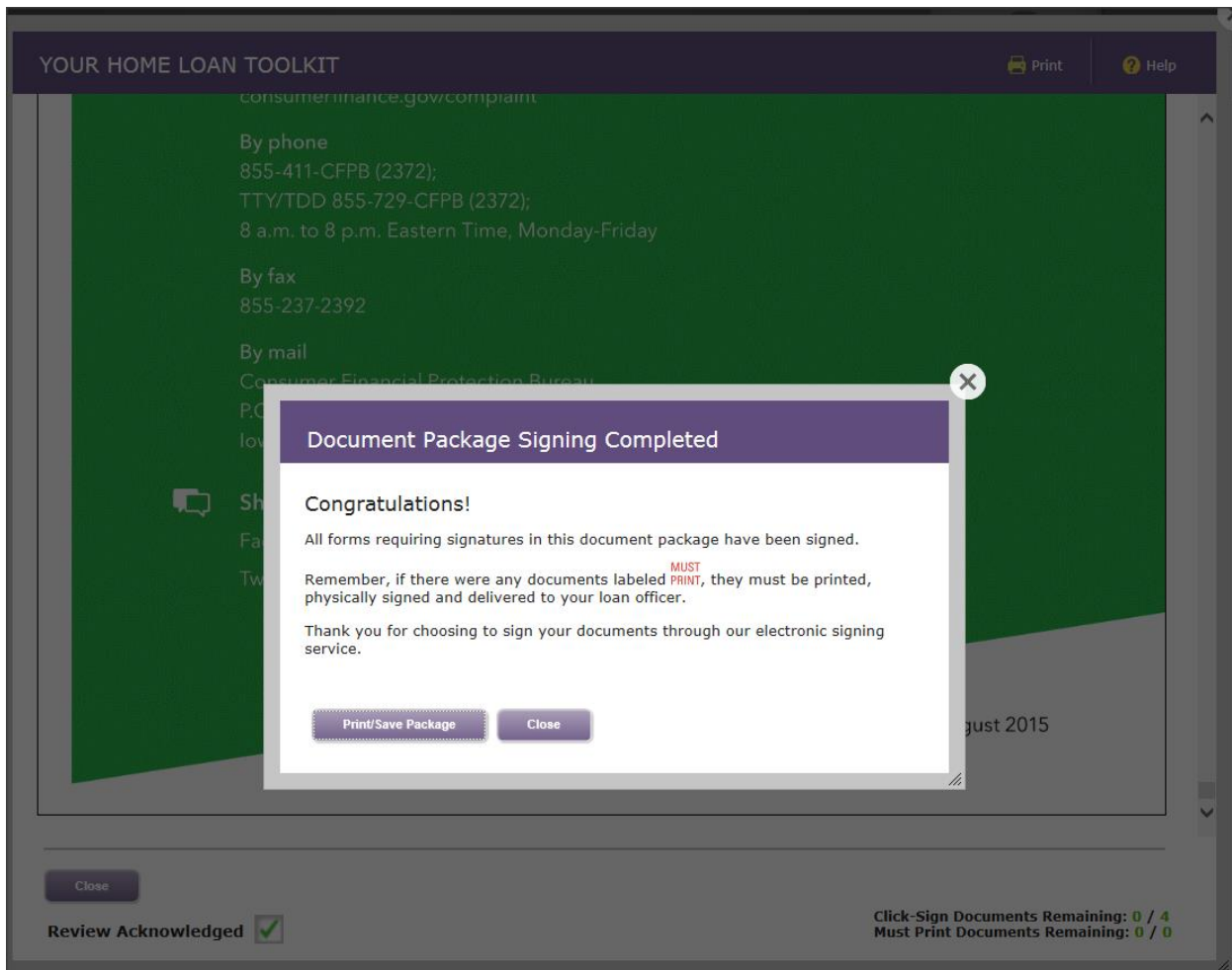
 **Share your thoughts**
Facebook.com/cfpb
Twitter.com/cfpb

Last updated August 2015

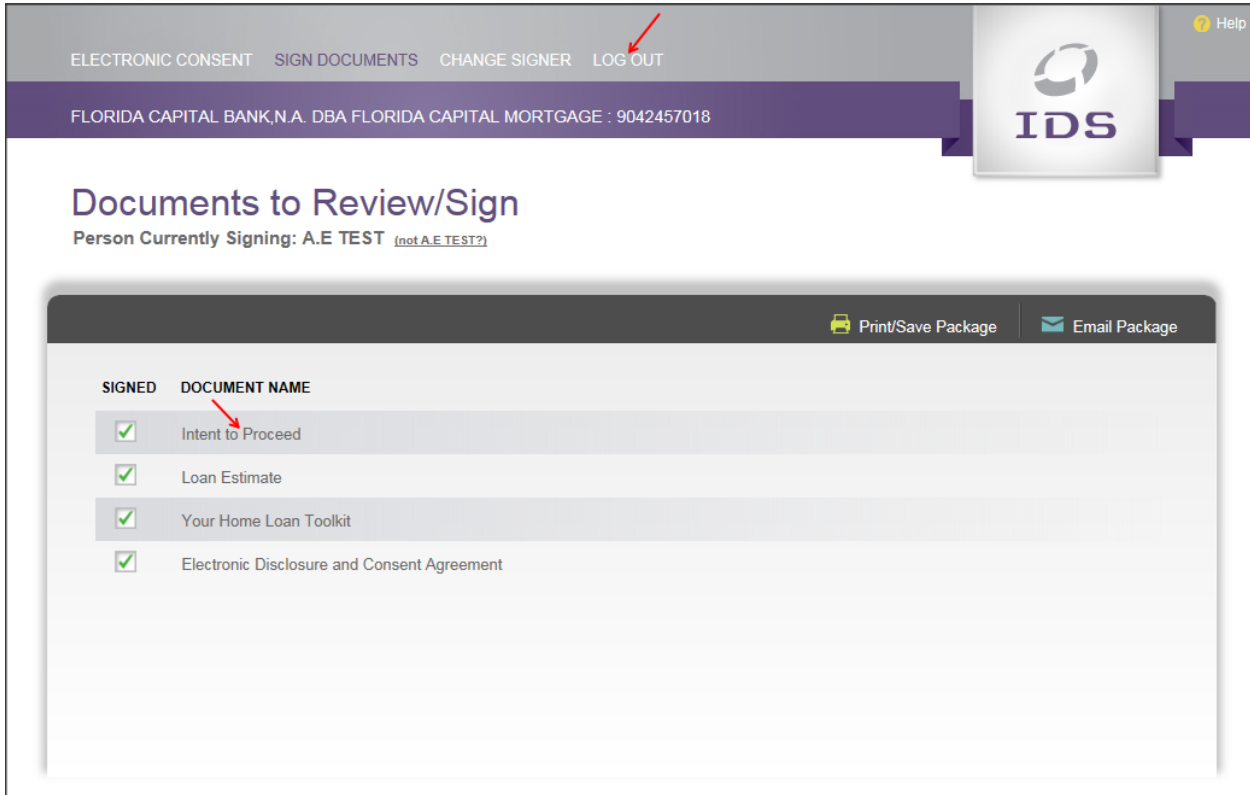
Acknowledge current document **Close**

Click-Sign Documents Remaining: 1 / 4
Must Print Documents Remaining: 0 / 0

Once all documents have been signed the borrower(s) will get a “Document Package Signing Completed” pop up message and then you will have the option to “Print/Save Package” or “Close”



Once the borrower(s) click on “Close” they will see the following screen and will have the option to click on each document if they want to see what they signed again. Once completely finished the borrower(s) and “LOG OFF”.



ELECTRONIC CONSENT SIGN DOCUMENTS CHANGE SIGNER LOG OUT

FLORIDA CAPITAL BANK N.A. DBA FLORIDA CAPITAL MORTGAGE : 9042457018

IDS

Documents to Review/Sign

Person Currently Signing: A.E TEST (not A.E TEST?)

Print/Save Package Email Package

SIGNED	DOCUMENT NAME
<input checked="" type="checkbox"/>	Intent to Proceed
<input checked="" type="checkbox"/>	Loan Estimate
<input checked="" type="checkbox"/>	Your Home Loan Toolkit
<input checked="" type="checkbox"/>	Electronic Disclosure and Consent Agreement

Please Note: Each borrower will have to separately E-Sign the documents through their individual e-mail notifications.