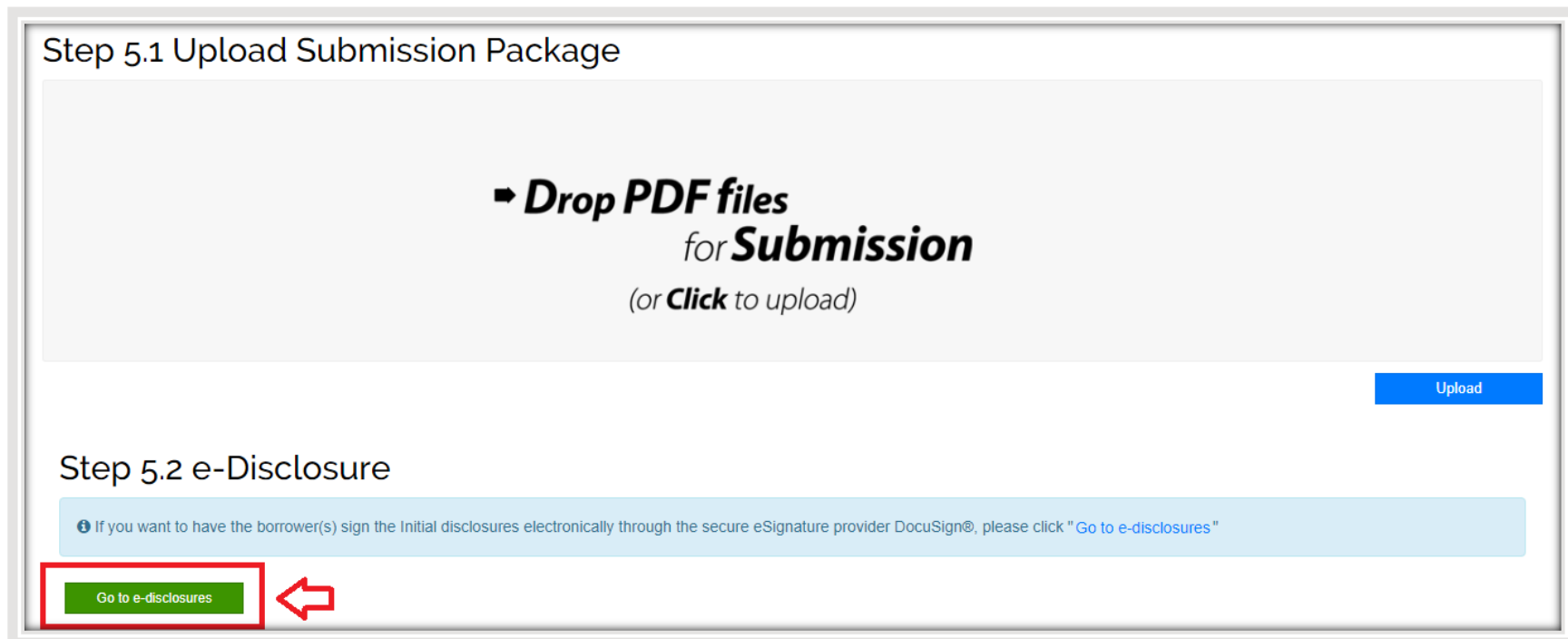


Send initial disclosures and get e-signatures via NPRESS

NMSI provides initial disclosures to its borrowers electronically for delivery and signing. If you are choosing to e-sign the initial disclosure package, please follow the below instructions in order to fully complete the process.

It is the quickest, simplest, and most secure way to sign and return documents to NMSI, Inc.

Step 1. Click e-Disclosure Button after Registering



Step 5.1 Upload Submission Package

→ **Drop PDF files**
for **Submission**
(or **Click** to upload)

Upload

Step 5.2 e-Disclosure


🔗 If you want to have the borrower(s) sign the Initial disclosures electronically through the secure eSignature provider DocuSign®, please click "Go to e-disclosures"

Go to e-disclosures

Step 2. Enter Recipients' Email

Please ensure that the borrower's **email address** is correct. Inform the borrower they will be receiving the disclosure package and should complete the e-sign process as quickly as possible.

Title	Name	Email	Action
Set1 - Borrower	JOHN DOE	clearwine@gmail.com	Need to Sign
Set1 - Co-Borrower	SUSAN DOE	email2danny@yahoo.com	Need to Sign
Loan Officer	Tom Officer	danny@nmsgroup.com	Need to Sign (1003 Pg.4)
Loan Processor	Kathy Processor	brian.choi@nmsgroup.com	View Only
Loan Associate	Jimmy Associate	2132495002@outlook.com	View Only

 [Update](#)

Step 3_1. Upload Your Loan Estimate

If you are preparing your own Loan Estimate, click **“YES”** and upload your Loan Estimate to be attached with initial disclosures.

Step 2. Would you like to provide your own Loan Estimate?

- Drop files to upload
(or click)

Step 3_2. Complete Loan Estimate in Npress

If you want to prepare the Loan Estimate in Npress, click “NO” and adding all fees in n the **Loan Costs & Other Costs** tab.

The screenshot displays the Npress Loan Estimate interface. The top bar shows "Loan Estimate 17-179298 JOHN DOE" and an "Expand All" link. The main content is divided into two columns: "Loan Costs" and "Other Costs".

Loan Costs

- A. Origination Charges** (Expanded):

Description	PayTo	Fee	APR	POC	Seller
Loan Discount Points	NMSI Inc.	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Origination Fee	Test Broker	\$1,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Fee	NMSI Inc.	\$1,070.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- B. Services You Cannot Shop For**
- C. Services You Can Shop For**
- D. Total Loan Costs (A+B+C)**

Other Costs

- E. Taxes and Other Government Fees**
- F. Prepays**
- G. Initial Escrow Payment at Closing**
- H. Other**
- I. Total Other Costs (E+F+G+H)**
- J. Total Closing Costs**

Calculating Cash to Close

Total Closing Costs (J)	\$8,187
Closing Costs Financed (Paid from your Loan Amount)	-\$8,187

Step 4. Download & Review Disclosures Before You Send

The screenshot shows a question: "Step 2. Would you like to provide your own Loan Estimate?" with a dropdown menu set to "Yes". Below the question is a large grey area with the text: "Drop files to upload (or click)". At the bottom right, there are two buttons: "Review Disclosures" and "Send e-Disclosures". A red arrow points to the "Review Disclosures" button.

Step 5. Send e-Disclosures

After uploading LE or adding fees, you can send initial disclosures by clicking “send e-Disclosures”

Step 2. Would you like to provide your own Loan Estimate? Yes

- Drop files to upload
(or click)

Review Disclosures Send e-Disclosures

Step 6. Tracking e-Disclosures

Tracking Section on e-Disclosure in Npress will reflect the time and date the initial disclosure was sent and completed by all borrower(s) and loan officer.

DocumentType	From	To	Date Sent	Date Signed	Status
Initial Disclosure (DocuSign)	Broker	View	09/11/2017 05:49		Processing

Refresh Start

- cleanwine@gmail.com
- email2danny@yahoo.com
- danny@nmsigroup.com
- brian.choi@nmsigroup.com

Note that each borrower & loan officer listed on Recipients' Email will receive a separate email inviting them to sign the initial disclosure package. The Processor, Loan Officer, Loan Associate & Account Executive will also receive a delivery confirmation email notifying initial disclosures sent.

[Status = Processing]

Signing is not considered to be complete until ALL borrowers & loan officer have finished signing.

The screenshot shows a document signing interface. On the left, a 'Status' dropdown menu is highlighted in green and set to 'Processing'. A red box is drawn around the 'Processing' text. A red arrow points from this box to the 'Signer Events' table on the right. The table has three columns: 'Signer Events', 'Signature', and 'Timestamp'. It lists three signers: JOHN DOE, Loan Officer, and SUSAN DOE. The Loan Officer's signature is handwritten and circled in red. The 'Timestamp' column shows 'Sent' and 'Signed' times for each signer, with the Loan Officer's 'Signed' time also circled in red.

Signer Events	Signature	Timestamp
JOHN DOE clearwine@gmail.com Security Level: Email, Account Authentication (None), Access Code Electronic Record and Signature Disclosure: Not Offered via DocuSign		Sent: 9/10/2017 3:39:08 PM view & sign are pending
Loan Officer email2danny@yahoo.com Security Level: Email, Account Authentication (None), Access Code Electronic Record and Signature Disclosure: Not Offered via DocuSign	<i>Loan Officer</i> Using IP Address: 104.172.51.66	Sent: 9/10/2017 3:39:09 PM Viewed: 9/10/2017 4:00:43 PM Signed: 9/10/2017 4:01:36 PM
SUSAN DOE 2132495002@outlook.com Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via DocuSign	<i>SUSAN DOE</i> Using IP Address: 104.172.51.66	Sent: 9/10/2017 3:39:08 PM Viewed: 9/10/2017 4:05:03 PM Signed: 9/10/2017 4:06:10 PM

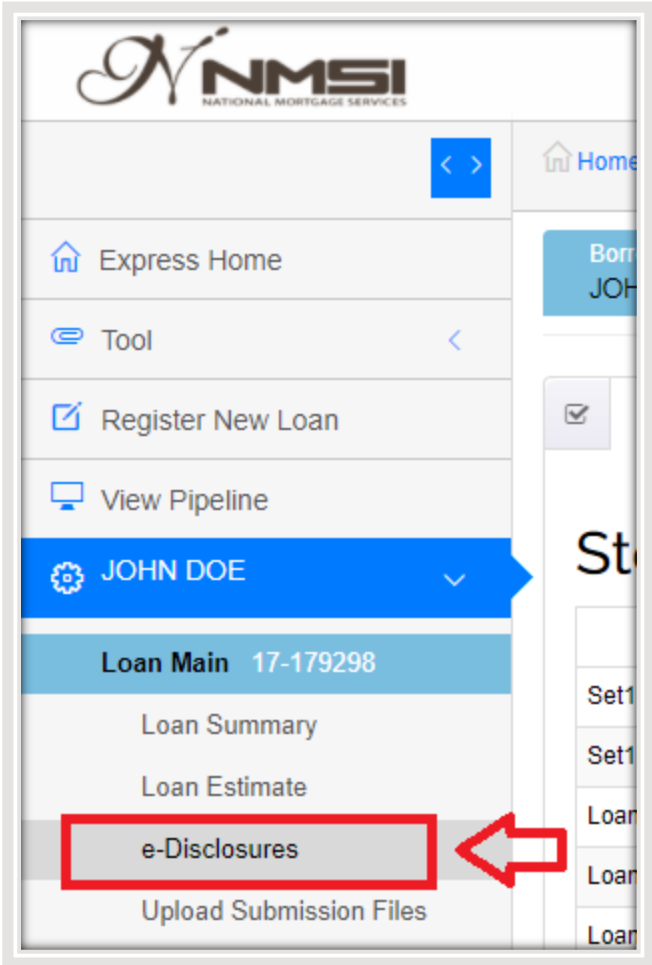
[Status = Completed]

Once the document is signed by all borrower(s) and loan officer, the signed initial disclosures are automatically uploaded to our file management and will notify the loan officer and our set-up team for submission.

The screenshot shows a 'File Management' interface. At the top, it says 'File Management'. Below that, a dark blue bar indicates 'Submission - 1 uploaded files'. A table below lists the uploaded files. The first row has a checkbox, a file icon, the file ID '446981', the category 'INITIAL DISCLOSURES - DocuSign Upload', a 'Note' column, and an 'Uploaded Date' of '9/8/2017 21:35'. A red arrow points to the file name.

<input type="checkbox"/>	File ID	Category	Note	Uploaded Date
<input type="checkbox"/>	446981	INITIAL DISCLOSURES - DocuSign Upload		9/8/2017 21:35

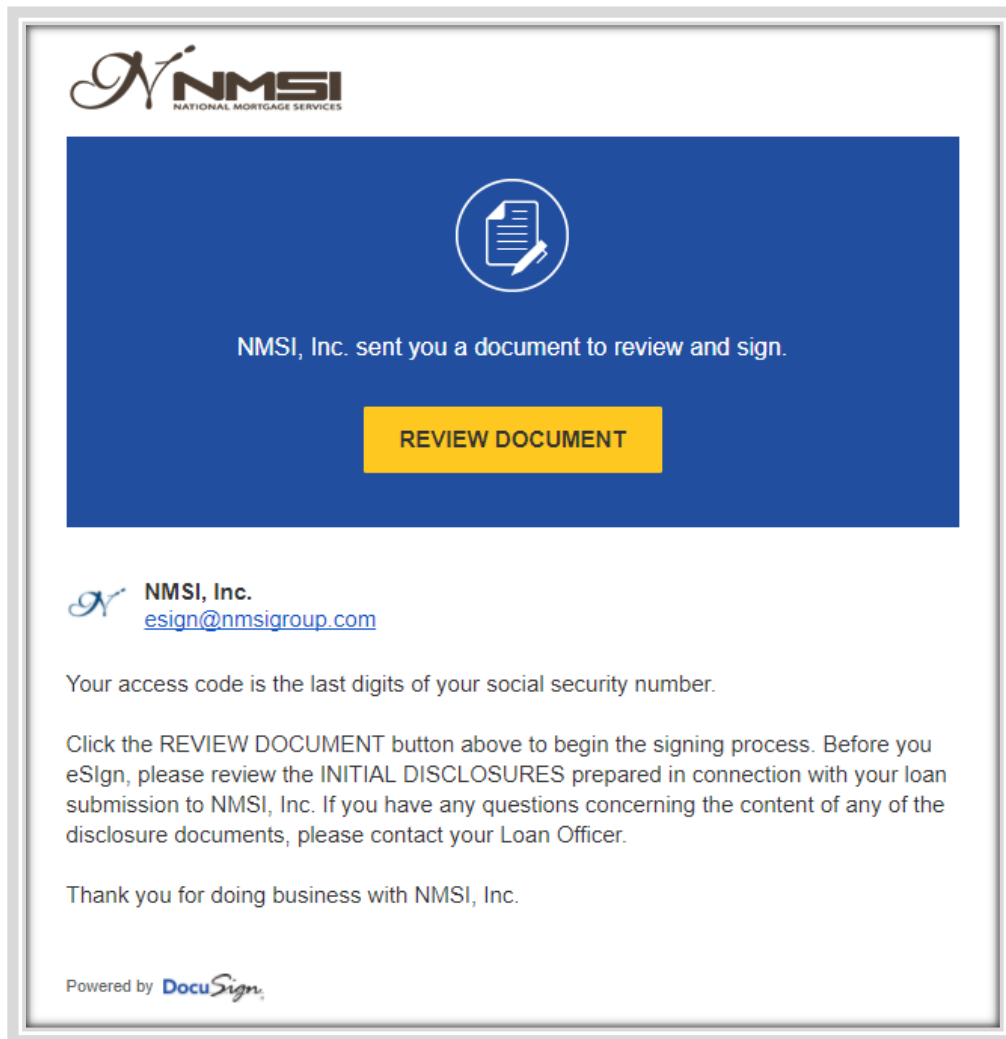
Option – Click e-Disclosure from Loan Main and repeat step 2 to 6



HOW to e-Sign

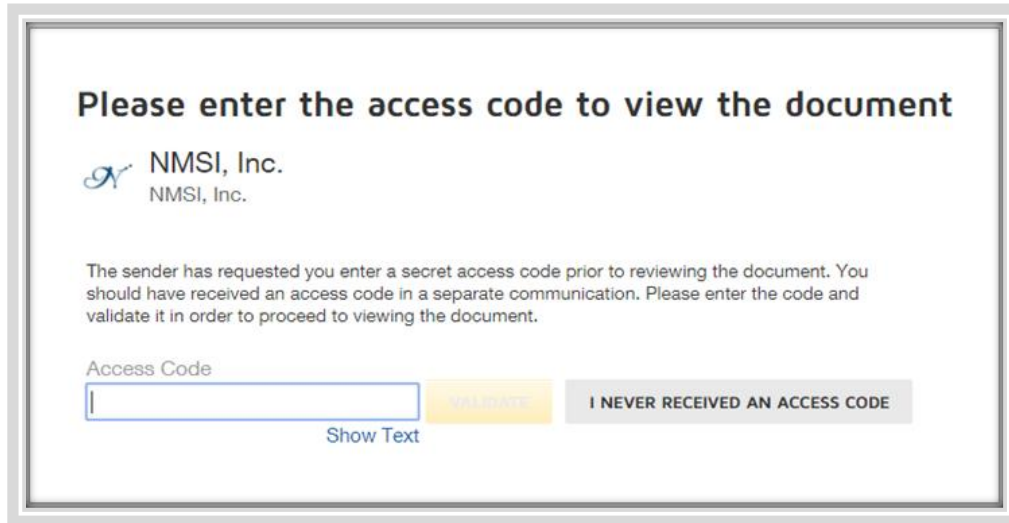
Step 1 Review the DocuSign email

Open the email and review the message from the sender. Click **REVIEW DOCUMENT** to begin the signing process.




Step 2. Enter the access code

You should have received an access code in a separate email.



Please enter the access code to view the document

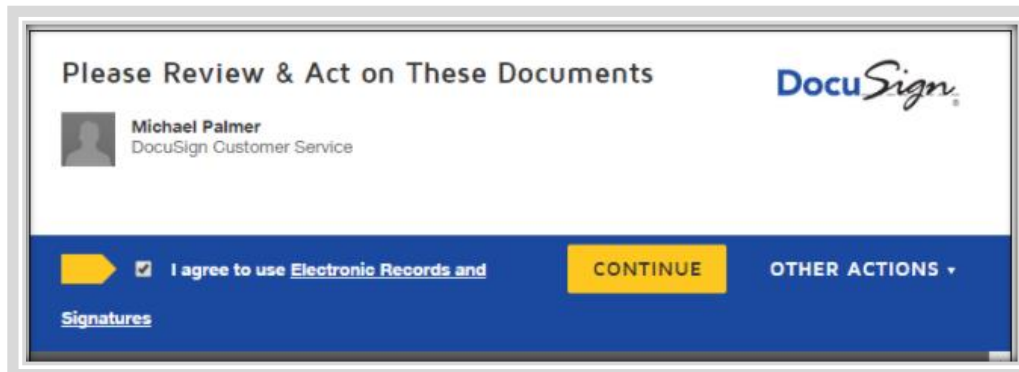
 **NMSI, Inc.**
NMSI, Inc.


The sender has requested you enter a secret access code prior to reviewing the document. You should have received an access code in a separate communication. Please enter the code and validate it in order to proceed to viewing the document.


Access Code

Show Text

Step 3. Agree to sign electronically



Please Review & Act on These Documents 

 **Michael Palmer**
DocuSign Customer Service

I agree to use Electronic Records and

Signatures

Step 4. Click the START tag on the left and Click the SIGN tag

Please review the documents below. **FINISH** OTHER ACTIONS ▾

DocuSign Envelope ID: 4D7FFD71-D46F-408B-820A-283B97A51FE5

START

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other (explain): _____ Agency Case Number _____ Lender Case Number **17-179311**

FHA USDA/Rural

Step 5. Click ADOPT AND SIGN to save your signature

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* Initials*

Select Style Draw

PREVIEW [Change Style](#)

SUSAN DOE SD

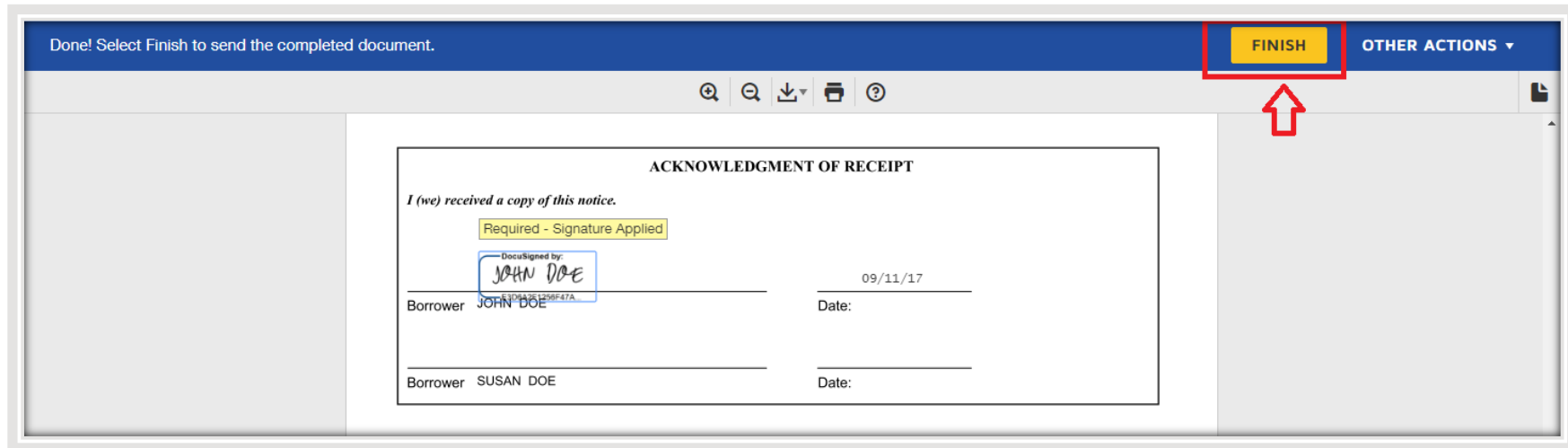
By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

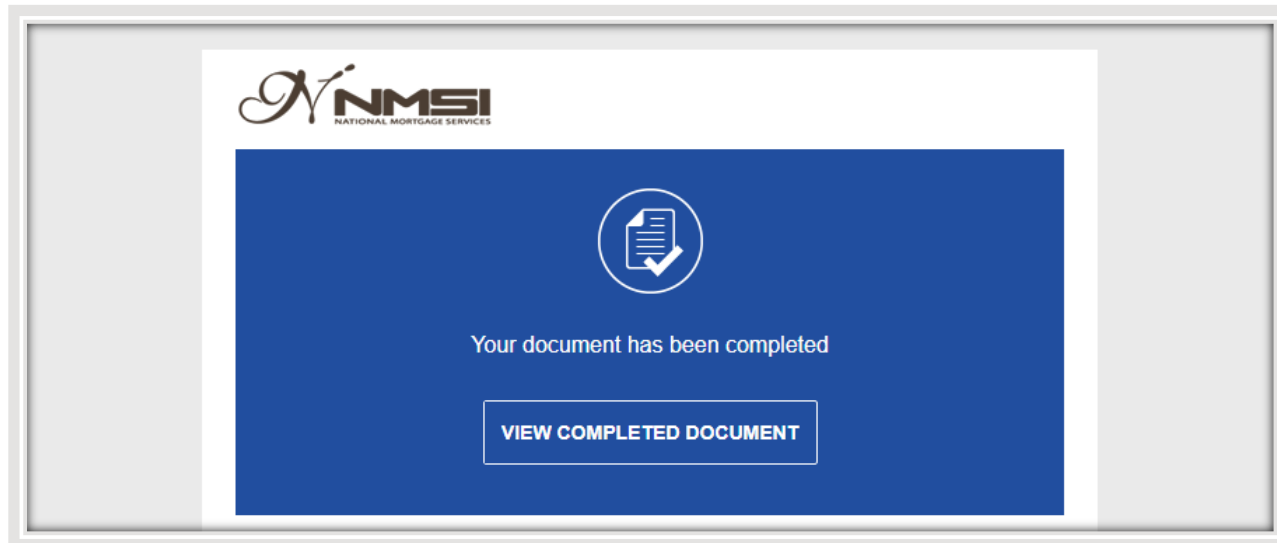
- Verify that your name and initials are correct. If not, change them as needed.
- Accept the default signature and initial style, and go to the next step or Click Change Style, and select a different signature option.

Step 7. Confirm signing

When you finish clicking all signature tags in the document, confirm signing by clicking **FINISH**.



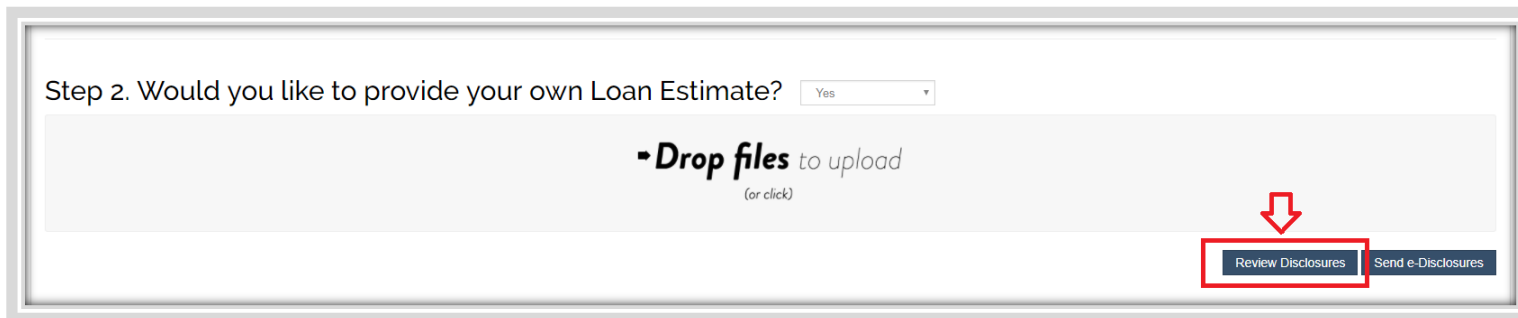
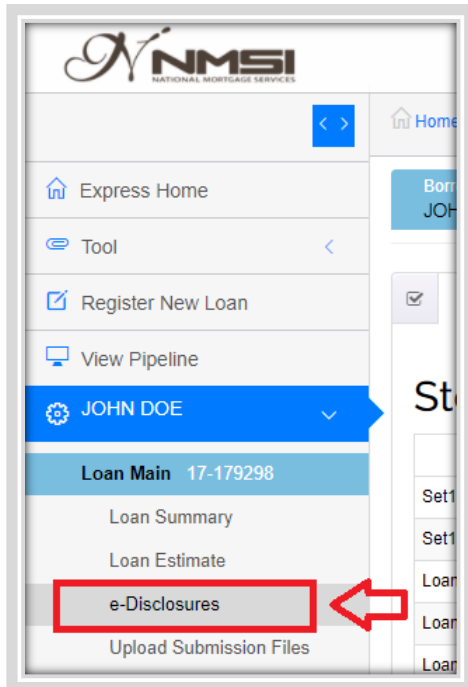
You will receive an email notification when the document is complete. You can now download a PDF copy or print a copy of the document. The signed initial disclosures are automatically upload to our file management and notify to our set-up team for submission.



Option to sign disclosures using pen on paper and upload

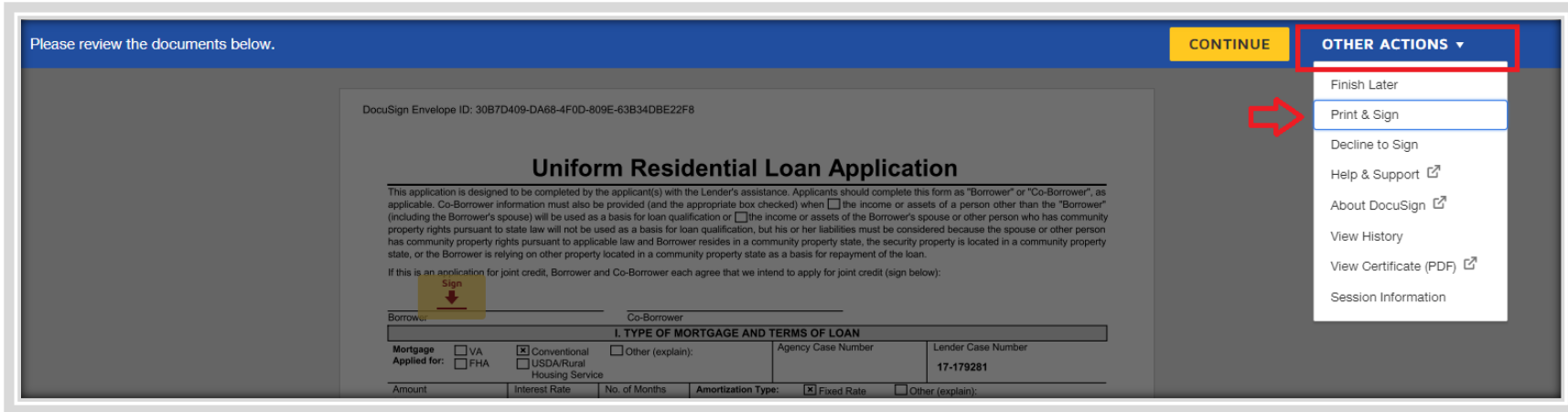
In some cases you might prefer to sign disclosures using pen on paper. The Print & Sign feature allows you to sign disclosures on paper and then return them by upload.

Option 1. Download from e-Disclosure menu



Option 2. Download from e-Disclosure menu

1. From the document you are signing, open the menu OTHER ACTIONS & click **PRINT & SIGN**.



Please review the documents below.

DocuSign Envelope ID: 30B7D409-DA68-4F0D-809E-63B34DBE22F8

CONTINUE **OTHER ACTIONS ▾**

- Finish Later
- Print & Sign**
- Decline to Sign
- Help & Support ↗
- About DocuSign ↗
- View History
- View Certificate (PDF) ↗
- Session Information

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Sign

Borrower _____ Co-Borrower _____

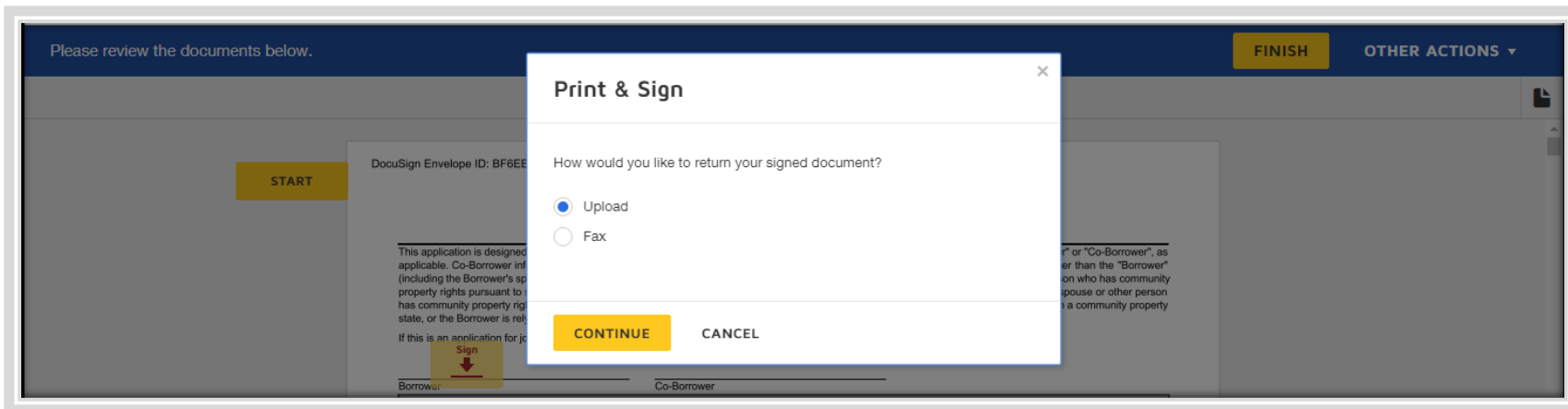
I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other (explain): _____ Agency Case Number _____ Lender Case Number **17-179281**
 FHA USDA/Rural Housing Service

Amount _____ Interest Rate _____ No. of Months _____ Amortization Type: Fixed Rate Other (explain): _____

2. **Select UPLOAD** and click **CONTINUE**:

You download the documents, complete them with pen on paper, scan them, and then upload to NPress



Please review the documents below.

DocuSign Envelope ID: BF6EE...

START **FINISH** **OTHER ACTIONS ▾**

Print & Sign

How would you like to return your signed document?

Upload
 Fax

CONTINUE **CANCEL**