

eSignature Reference Guide

The following steps detail the review and eSignature of a CenterState disclosed Loan Estimate package from the borrower's point of view.

1. Borrower Notified of Documents via Email

Borrower(s) will receive an email from CenterState Bank with the list of documents sent for review and signature. Borrowers access documents by clicking the link provided in the email.

Dear JOHN DOE,

Your loan application is available to view on my website. It is a secure, password-protected website that provides 24-hour access to the status and details of the application. You can also view, sign, and return required documents. Please follow the instructions below.

Please review the following documents (no need to return):

- * DIS - PRIVACY POLICY CSB
- * DIS - Your Home Loan Toolkit

Please sign and return the following documents:

- * Borrower's Certification & Authorization
- * Acknowledgement of Intent to Proceed
- * Notice of Right to Receive Copy of Written Appraisal/Valuation
- * Hazard Insurance Authorization, Requirements and Disclosure
- * Notice of Furnishing Negative Information
- * Mortgage Fraud is Investigated by the FBI
- * Fair Credit Reporting Act
- * Equal Credit Opportunity Act Notice
- * USA Patriot Act Information Disclosure
- * Home-Ownership Counseling Acknowledgement
- * Homeownership Counseling Organization List
- * Loan Estimate
- * Acknowledgement of Receipt of Loan Estimate
- * GA Advance Fee/Application Fee Disclosure
- * GA Acknowledgement of Receipt of Georgia Advance Fee/Application Fee Disclosure
- * DIS - 4506-T TRANSCRIPT(S) REQUEST
- * DIS - 4506-T TRANSCRIPT(S) REQUEST
- * DIS - 4506-T TRANSCRIPT(S) REQUEST
- * DIS - 4506-T TRANSCRIPT(S) REQUEST
- * DIS - Acknowledgement of Receipt of CFPB Toolkit
- * DIS - GA Annotated Disc

[Click here to visit the website](#) and access the message above.

A few things to note when accessing the online portal:

1. Each borrower will receive a separate email (even if you are using the same email) with a unique link to provide E-consent. You must each create your own separate portal account to receive documents and provide E-consent, even if you are using the same email address.

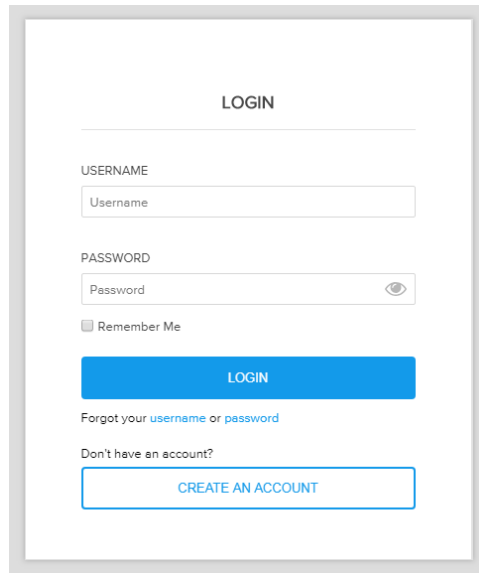
2. If each borrower has already created a portal account, please use that account's credentials to login and access your documents. Do not create additional accounts if you have already created one. Please use the "Forgot my username/ Forgot my password" links on the login page or contact your loan officer if you cannot remember your credentials.

New to eSigning? [Click here to watch a video](#) that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

2. Login

Borrowers without an existing account should select **Create An Account**.

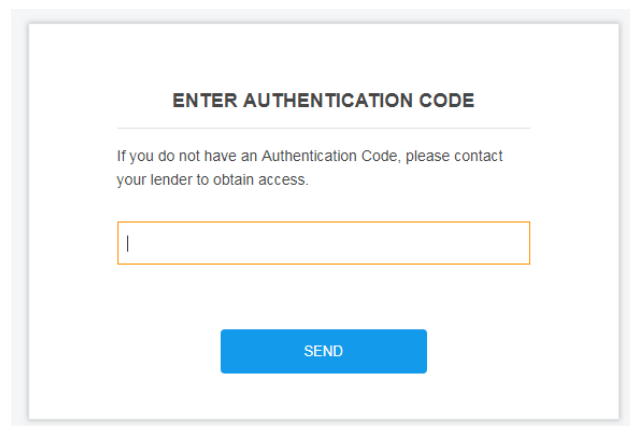
Note: Borrowers using the same email address will be provided separate links to access the portal. Each borrower will need to create their own individual portal accounts.



The screenshot shows a login form titled "LOGIN". It includes a "USERNAME" field with a placeholder "Username", a "PASSWORD" field with a placeholder "Password" and a toggle icon, and a "Remember Me" checkbox. Below the fields is a blue "LOGIN" button. Underneath the button are two links: "Forgot your username or password" and "Don't have an account?". At the bottom is a blue "CREATE AN ACCOUNT" button.

3. Enter Authentication Code

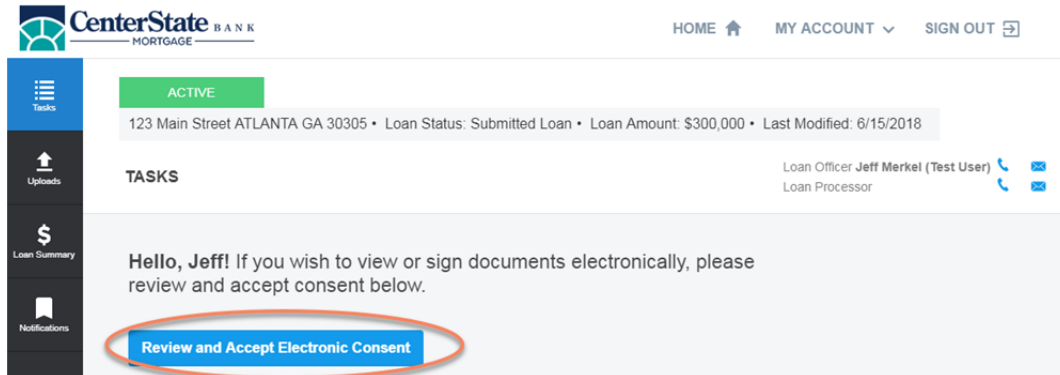
The default authentication code is the Subject Property Zip Code.



The screenshot shows a form titled "ENTER AUTHENTICATION CODE". It contains a message: "If you do not have an Authentication Code, please contact your lender to obtain access." Below the message is a text input field with a vertical cursor. At the bottom is a blue "SEND" button.

4. Electronic Consent

Click **Review and Accept Electronic Consent** to access the Electronic Consent Agreement. Borrowers can indicate their consent by clicking **Accept**. Borrowers wishing to stop the eSign process may select **Decline**.



ELECTRONIC CONSENT AGREEMENT

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form (rather than in paper form). With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically. You and Your mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We," "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally, You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.

If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:
Phone: 855-291-3800
Address: 1101 First Street South, Winter Haven, FL 33880

If You originally consent to receive eDisclosures, but later withdraw Your consent, You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES

After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:

Phone: 855-291-3800
Address: 1101 First Street South, Winter Haven, FL 33880

If You request paper copies of the Loan Documents, You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an internet email account and address, an internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

If the software or hardware requirements change in the future, We will use commercially reasonable efforts to notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

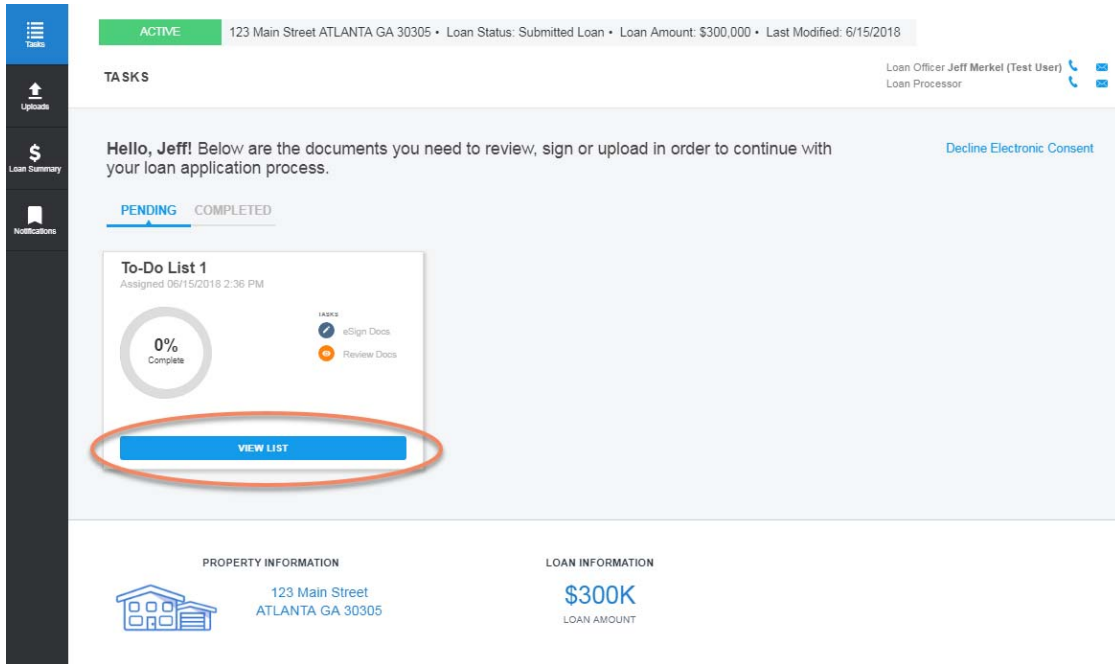
HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 855-291-3800
Address: 1101 First Street South, Winter Haven, FL 33880

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

5. Click View List to access the list of documents



ACTIVE 123 Main Street ATLANTA GA 30305 • Loan Status: Submitted Loan • Loan Amount: \$300,000 • Last Modified: 6/15/2018

Loan Officer: Jeff Merkel (Test User)
Loan Processor

TASKS

Hello, Jeff! Below are the documents you need to review, sign or upload in order to continue with your loan application process. [Decline Electronic Consent](#)

PENDING COMPLETED

To-Do List 1
Assigned 05/15/2018 2:36 PM

0% Complete

TASKS

- eSign Docs
- Review Docs

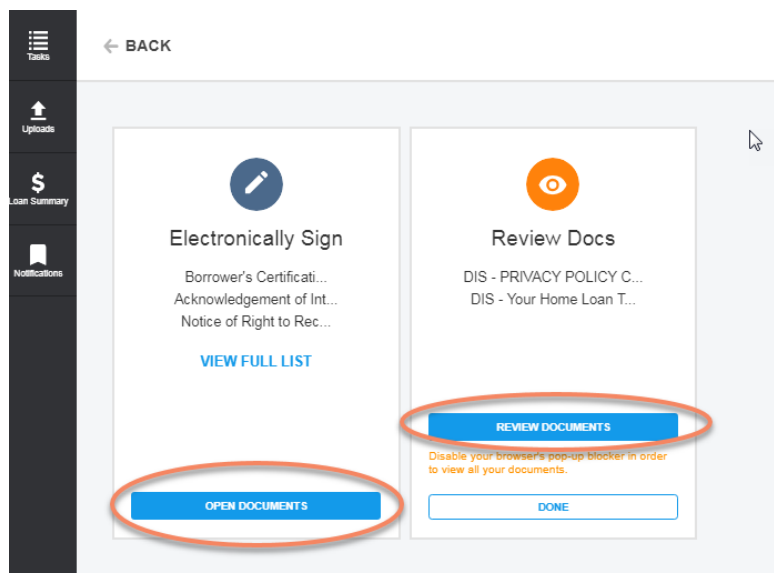
VIEW LIST

PROPERTY INFORMATION
123 Main Street
ATLANTA GA 30305

LOAN INFORMATION
\$300K
LOAN AMOUNT

6. Document Lists

Documents are organized into two sections – Electronically Sign and Review Docs. Documents only requiring review are accessed via the **Review Documents** button. Documents requiring signature and review are accessed via the **Open Documents** button within the Electronically Sign section.



← BACK

Electronically Sign

Borrower's Certificati...
Acknowledgement of Int...
Notice of Right to Rec...

VIEW FULL LIST

OPEN DOCUMENTS

Review Docs

DIS - PRIVACY POLICY C...
DIS - Your Home Loan T...

REVIEW DOCUMENTS

Disable your browser's pop-up blocker in order to view all your documents.

DONE

7. Review and Sign Documents

The **Next** button will help the borrower navigate between documents.

Please review and act on the documents below.

NEXT OTHER ACTIONS

LOAN #: 1111803874

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

- I/We have applied for a mortgage loan from **CenterState Bank, N.A.** (Lender).

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

- I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

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8. Adopt Your Signature

Borrowers will be prompted to adopt a signature when electronically signing for the first time.

✕

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* Initials*

SELECT STYLE DRAW

PREVIEW Change Style

DocuSigned by: DS

JOHN DOE JD

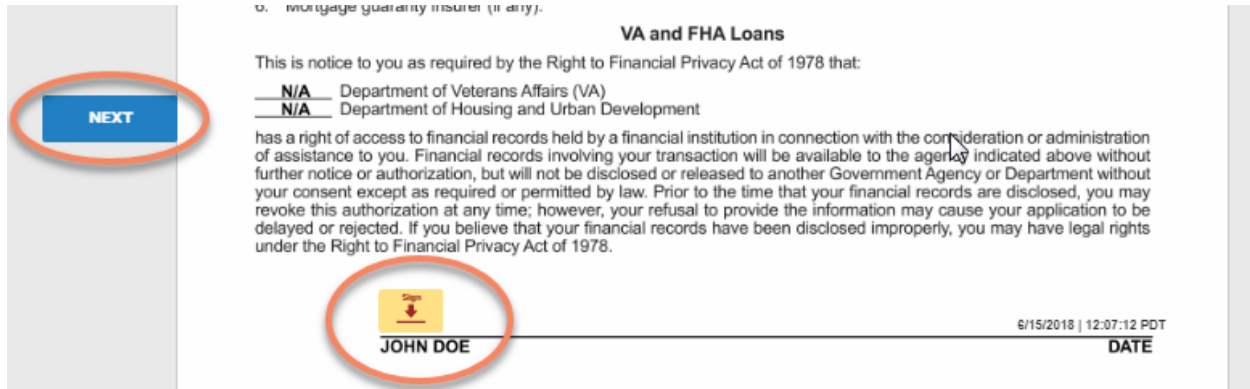
000AAA07D0F7405...

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

9. Sign Document

Select the **Sign** button to electronically sign a document. Clicking the **Next** button will take the borrower to the next document for review and signature.



10. Complete

The Electronically Sign and Review Docs sections will show a green checkmark when all documents have been reviewed and signed accordingly.

In addition, the Tasks section will indicate the To-Do List at 100% Complete.

