



## E-Consent and E- Disclosures Process

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**Category:** Loan Connect  
**Responsible Department:** Sales

**Date Established:** 2/21/2019  
**Date of Last Revision:** N/A

### **Step 1: Borrower(s) will receive an initial Email to setup an Account**

PCF Wholesale receives submission package from a mortgage broker, our Loan Setup Department will send initial disclosures to the applicant(s). If the broker has included the email address of the applicant(s), PCF Wholesale will deliver the Electronic Signature Consent form to the borrower allowing us to send Disclosures and Document requests electronically.

The borrower(s) will receive an email with a link to Electronic Signature Consent for Loan Documents

**Subject:** Immediate Action Requested- E-Consent

Prime Choice Funding Inc. will be sending Documents for the Borrower's loan application soon. Documents will be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

[Click here to visit the website](#) and consent to receive the documents electronically.

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.

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If you experience problems opening the link, copy and paste the URL below into your Web browser.  
URL:  
<http://www.mypcfloan.com/myaccount/accountlogin.aspx?tgt=prod&nuid=017cf8d0-4a6e-43a7-b96a-cd7d33982c81>



After clicking the “Click here to visit the website” link. The Borrower will be prompted to setup an account.

## **Step 2: Borrower(s) Creates their Accounts**

When the Borrower(s) click the link, they will be prompted to create their account. They will need to know the **street address number** of the subject property (as it shows on the Loan Application). They will also input their First Name, Last Name, create a password, and acknowledge their ability to receive electronic disclosures.



### **Create New Account**

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

\*Please verify the following question.

Subject Property  
Street Number:  31st St Ct E, Edgewood, WA 98371  
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email:  james@primechoicefunding.com

\*First Name:

\*Last Name:

\*New Password:

\*Re-enter New Password:


The password must contain:  
Minimum password length is 6.  
Maximum password length is 20.

\*= Required

**Create New Account**



### **Step 3: Borrower(s) Activate their Accounts**




#### Create New Account

An email has been sent to you at [james@primechoicefunding.com](mailto:james@primechoicefunding.com).


Next steps:

1. Check your inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.



Prime Choice Funding, Inc.  
17852 E. 17th Street., Tustin, CA 92780  
Toll Free: (877) 787-7463  
[jshea@primechoicefunding.com](mailto:jshea@primechoicefunding.com)

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[Internet Privacy Policy](#) | [Security Statement](#) | [Site Map](#)



Once the Borrower(s) have completed their initial setup and clicked the Create New Account button, an Activation Request email will be sent to their email address. They should click the "Activation link" in the email. The link will open a web page to the Activate New Account page which will ask for the borrower to input the password they just created.

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#### ***Activate New Account***

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**James Shea** is attempting to activate the [james@primechoicefunding.com](mailto:james@primechoicefunding.com) account.

[Click here to activate this account](#). The account password is required to complete the activation process.

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If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

<http://www.mypcfloan.com/myaccount/accountsignup.aspx?aid=036BBE8C-283A-4B64-8061-B2361DE4F281>

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#### **Step 4: Borrower(s) agree to Do Business Electronically**

Click View button in the Immediate Action Requested E-Consent box.  
The “Your Consent To Do Business Electronically (the eDisclosure Agreement)” opens. Read through document and then click the agree button at the Disclosure.  
This will allow the Borrower(s) to receive Disclosures electronically and expedite the mortgage process.

The screenshot shows the PrimeChoice FUNDING web application. At the top right, it says "Welcome, James Shea" with links for "Log Out", "My Account", "Contact Us", and "Help". The left sidebar contains a green menu with "HOME", "CHECK LOAN STATUS", and "MORTGAGE GLOSSARY". Below this is a "Apply Now" section with links for "Short Application", "Resources & Tools", "Check Loan Status", "Company Info", and "Company Directory". The main content area has a "Click to enable Adobe Flash Player" message. Below that, the "Loan Detail" section shows loan information: Loan Number: 171100074, Amount: \$320,900.00, Property Address: 8273 31st St Ct E, Edgewood, WA 98371, Loan Program: Fixed, Purpose of Loan: Purchase, and Borrower Name: Test Anne1. There are tabs for "My Tasks" and "Loan Status". A box titled "Immediate Action Requested- E-Consent" dated 02/21/2019 contains the text "Agree To Receive Disclosures electronically" and instructions to click "View" to review the consent. Below this, the name "Test Anne1" is displayed twice. A red box highlights the "View" button. At the bottom, there is an "Upload File" section with a "File Type" dropdown set to "Bank Statements", a "File Name" field, and "Browse", "Remove", and "Upload File" buttons. A legend indicates that "\*" denotes required fields.

PrimeChoice FUNDING

Welcome, James Shea  
[Log Out](#) | [My Account](#) | [Contact Us](#) | [Help](#)

HOME  
CHECK LOAN STATUS  
MORTGAGE GLOSSARY

Apply Now  
Short Application  
Resources & Tools  
Check Loan Status  
Company Info  
Company Directory

Click to enable Adobe Flash Player

Check Loan Status > [Printer-Friendly](#)

**Loan Detail**

Loan Number: 171100074      Loan Program: Fixed  
Amount: \$320,900.00      Purpose of Loan: Purchase  
Property Address: 8273 31st St Ct E      Borrower Name: Test Anne1  
Edgewood, WA 98371

My Tasks      Loan Status

Immediate Action Requested- E-Consent      02/21/2019

Agree To Receive Disclosures electronically

Click on "View" to review the consent to do business electronically. Once you review, you can click on "I agree" or "I do not agree". If you agree, you'll be able to esign, wet sign, and review documents online.

Test Anne1

Test Anne1

**View**

**Upload File**

File Type: Bank Statements  
\* File Name:

\* = Required

**Browse**      **Remove**      **Upload File**



### **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, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.

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:

Address: 17852 E. 17th St. Suite 107, Tustin, CA 92780

If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.

#### **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:

Address: 17852 E. 17th St. Suite 107, Tustin, CA 92780

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 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:

Address: 17852 E. 17th St. Suite 107, Tustin, CA 92780

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 "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

**I Agree**

**I Do Not Agree**



### **Step 5: E-Disclosures**

All Disclosures or re-disclosures the Borrower(s) receive during the Loan Process can be found for electronic signing in this portal. The process is the same as detailed above except that the Applicant just needs to provide their password to view the disclosures.

When E-Disclosures are sent, the Borrower(s) will receive an e-mail. Borrower(s) click the “Click here to visit the website” link in the middle of the page.



Wed 11/8/2017 8:47 AM



James Shea <eFolder@elliemae.com>

## Electronic Loan Document Request

To James Shea

The **Do 2** 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):

- \* Loans Where Credit Score is Not Available
- \* Your Home Loan Toolkit

Please sign and return the following documents:

- \* Borrower's Certification & Authorization
- \* 2015 Settlement Service Provider List
- \* 2015 Settlement Service Provider List
- \* Acknowledgement of Intent to Proceed
- \* Acknowledgement of Receipt of Loan Estimate
- \* Home-Ownership Counseling Acknowledgement
- \* Homeownership Counseling Organization List
- \* Privacy Policy
- \* Social Security Administration Authorization
- \* Notice of Right to Receive Copy of Written Appraisal/Valuation
- \* 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
- \* CA Addendum to Residential Mortgage Loan Application - Notice of Separate Credit/Account
- \* CA Hazard Insurance Authorization, Requirements and Disclosure
- \* CA Loan Impound Disclosure and Waiver
- \* CA Machine Copies Notice
- \* CA Notice to Home Loan Applicant
- \* CA Privacy Policy Disclosure
- \* CA Statement of Interest Addendum to Residential Mortgage Loan Application
- \* CA The Housing Financial Discrimination Act of 1977 - Fair Lending Notice
- \* CA Voluntary Information for Government Monitoring Purposes
- \* Loan Estimate (Alternate)
- \* 1003 Application
- \* IRS 4506T - Request for Transcript of Tax Return

[Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

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.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

<https://2085816345.mortgage-application.net/myaccount/accountlogin.aspx?lg=prod&uid=14ad4db4-c332-4ec7-87f6-edfedeaff7b7>

Once the Borrower(s) sign into the Portal as they had done in Section 4, they will see the Disclosures. They can then click the e-sign button.



[Check Loan Status >](#)

Print-Friendly

### Loan Detail

Loan Number:	171000027	Loan Program:	Fixed
Amount:	\$300,000.00	Purpose of Loan:	No Cash-Out Refi
Property Address:	789 abc street Placenta, CA 92870	Borrower Name:	John Doe 2

#### My Tasks

#### Loan Status

Electronic Loan Document Request

11/08/2017

eSign Documents

Please electronically sign the loan documents below. Click the eSign button to start.

John Doe 2

eSign

Borrower's Certification & Authorization

2015 Settlement Service Provider List

2015 Settlement Service Provider List

[Show More](#)

Print, Sign, and Upload Documents

Please print, sign, upload the documents below along with the cover sheets. Click the Upload button to upload the signed documents to the website.

John Doe 2

Print

Upload

Social Security Administration Authorization

Review Documents

Please review the documents below. Click on each link to confirm you have reviewed it.

[Loans Where Credit Score is Not Available](#)  
[Your Home Loan Toolkit](#)

To decline to receive these documents electronically for **John Doe 2**, [click here](#).

Electronic Signature Consent for Loan Documents

11/08/2017

#### Upload File

File Type:

\* File Name:  [Browse](#) [Remove](#)

\* = Required [Upload File](#)

Borrower(s) will be prompted with a series of security questions taken from their Loan Application. Please answer them and click the "Next button."

## E-Consent and E- Disclosures Process





## eSign Disclosures

1 Verify Identity

### Step 1. Answer the questions below to verify your identity.

You must provide at least four correct answers out of the five questions below.

1. Which year were you born?

2. Please type in your Email address.

3. Please type in the Zip code of your current employer.

4. How many years have you been employed at your current job?

- ☐ 5  
☐ 7  
☐ 9  
☐ 11

5. What is the purpose of loan?

- ☐ Purchase  
☐ Re-fi (Cash-Out Refi and No Cash-Out Refi)  
☐ Construction (Construction and Construction - Perm)  
☐ Other

Next >

Cancel

Each Disclosure page requiring ESign will open. Click “Next Button”, then Click on each yellow “Sign Here” tab (This will automatically add your e-signature). The first time you Click on sign button, you will be prompted to ADOPT and SIGN. Click the “ADOPT AND SIGN button”, then click next to go to the next document. Repeat this process for each page.

**NOTE:** If there is no Yellow “Sign Here” tab on a page, it does not require e-signing. Click the “Next Page” button.



This site uses cookies, some of which are required for the operation of the site. [Learn More](#)

OK

## Loan Documents

Powered by DocuSign

Please review and act on the documents below.

NEXT

OTHER ACTIONS

### BORROWER'S CERTIFICATION & AUTHORIZATION

LOAN #: 171000027

#### Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Prime Choice Funding, Inc.**

(“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.

2. 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.

3. 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:

1. 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.
2. 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.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **Prime Choice Funding**

#### VA and FHA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

- ☐ **VA** Department of Veterans Affairs (VA)
- ☐ **FHA** Department of Housing and Urban Development

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978.



JOHN DOE 2

11/3/2017 10:40:55 PST

DATE

Electronic Signature



GRCTJ 5102  
GRCTJ 4918

Borrower's Certification & Authorization

1 of 1



This site uses cookies, some of which are required for the operation of the site. [Learn More](#)

OK

Select the sign field to create and add your signature.

FINISH OTHER ACTIONS

**NEXT**

**BORROWER'S CERTIFICATION**

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Prime Choice Funding.
2. In applying for the loan, I/we completed a loan application, and I/we certify that all of the information is true and complete. I/we understand that all documents, nor did I/we omit any pertinent information.
3. I/We understand and agree that Lender reserves the right to verify the information provided. This may include verifying the information with the Financial Institution.
4. I/We fully understand that it is a Federal crime punishable by fine and/or imprisonment to make false statements when applying for this mortgage, as applicable under Section 1014.

**Authorization to Release Information**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As guaranty insurer (if any) may verify information contained in connection with the loan, either before the loan is closed.
2. I/We authorize you to provide to Lender and to any investor or guaranty insurer (if any), any and all information and documents not limited to, employment history and income, bank, and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the loan to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchases the mortgage, is appreciated.
6. Mortgage guaranty insurer (if any): Prime Choice Funding.

**VA and FHOCCS810**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

- N/A — Department of Veterans Affairs (VA)
- N/A — Department of Housing and Urban Development

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978.

**Required - Sign Here**

JOHN DOE 2

11/9/2017 18:46:38 PST DATE

DocuSign, Inc.

GBCTJ 0112  
GBCTJ (N)

**Adopt Your Signature**

Confirm your name, initials, and signature.

\* Required

Full Name\* John Doe 2

Initials\* JD2

Select Style Draw

PREVIEW

DocuSign by: John Doe 2

JD2

+934+7 37034100..

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

Borrower's Certification & Authorization 1 of 1

## Step 6: Document Wet Sign and Upload Process

Document which cannot be e-signed can still be done through the portal. On the home screen there is a Print, Sign, and Upload Documents section. Borrower(s) can click the "Print button" to print out the wet sign documents. Once documents are signed, the Borrower(s) and scan them to their computer and click the "Upload button" A pop up screen will allow the Borrower(s) to browse to the files on their computer, and upload into the portal.

## E-Consent and E- Disclosures Process



PrimeChoice FUNDING

Welcome, Jenna S. Shaw

Log Out | My Account | Contact Us | Help

HOME  
LOAN STATUS  
MORTGAGE GLOSSARY

Resources & Tools  
Check Loan Status

**Loan Detail**

Loan Number: 171000027  
Amount: \$300,000.00  
Property Address: 789 abc street  
Placerville, CA 95670

Loan Program: First  
Purpose of Loan: No Cash-Out Refi  
Borrower Name: John Doe 2

**My Tasks** | Loan Status

**Electronic Loan Document Request**

**eSign Documents**

Please electronically sign the loan documents below. Click the eSign button to start.

**John Doe 2** [eSign]

Borrower's Certification & Authorization

2015 Settlement Service Provider List

2015 Settlement Service Provider List

[Show More](#)

**Print, Sign, and Upload Documents**

Please print, sign, upload the documents below along with the cover sheets. Click the Upload button to upload the signed documents to the website.

**John Doe 2** [Print] [Upload]

Social Security Administration Authorization

**Review Documents**

Please review the documents below. Click on each link to confirm you have reviewed it.

[Loans Where Credit Score is Not Available](#)

[Your Home Loan Toolkit](#)

To decline to receive these documents electronically for **John Doe 2**, click [here](#).

**Electronic Signature Consent for Loan Documents** 11/08/2017

Prime Choice Funding, Inc : Upload Documents...

https://2085816345.mortgage-application.net/LoanStatus/UploadDocum

Upload one or more documents (15MB max, 50 characters max, pdf, doc, docx, xls, xlsx, ppt, pptx, jpeg, png, gif, eps, tiff, and xps only)

Social Security Administration Authorization [Browse]

[Upload] [Cancel]