




Topic: eDisclosure Delivery – Borrower Experience

- 1. This is a sample of the email the Borrower will receive to advise their initial disclosures are ready to review and eSign. They will click on **Click here to visit website**.

Subject: Fwd: Provident Bank Mortgage - Electronic Loan eDisclosure Available



3511801587
Tester, Comp

You have recently applied for a new real estate loan. We are looking forward to making this an easy and positive experience for you.

Your eDisclosures are now available. Provident Bank Mortgage's secure, password-protected website provides 24-hour access to the status and details of your application.

Please log in to view, sign, or return the requested documents listed below using your existing account (email & password) you created. *The authorization code to view your documents will be the last FOUR digits of your social security number.*

[Click here to visit the website](#)

If you have any questions, feel free to contact your Loan Officer tpoproc351 Tester at or tpoproc351@myprovident.com.

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

- * Your Home Loan Toolkit

Please sign and return the following documents:

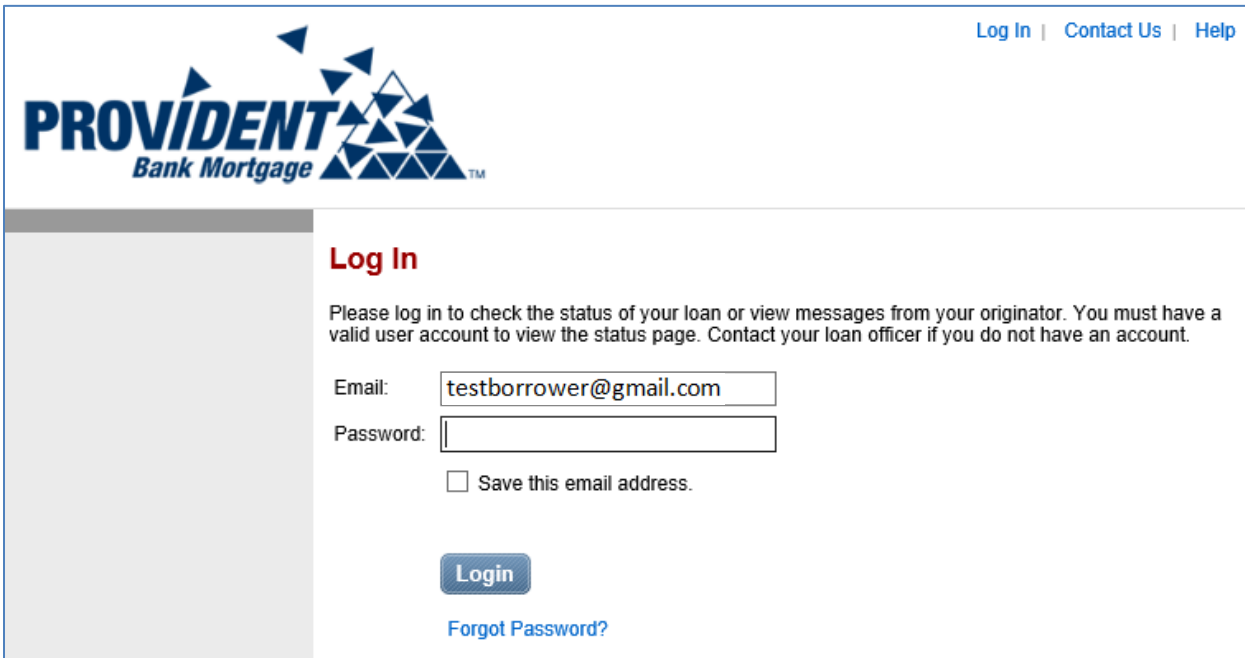
- * Loan Estimate
- * Acknowledgement of Receipt of Loan Estimate
- * Acknowledgement of Intent to Proceed
- * Occupancy and Financial Statement
- * Fair Credit Reporting Act
- * The Housing Financial Discrimination Act of 1977-Fair Lending Notice
- * CA Machine Copies Notice
- * CA Disclosure Receipt

[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.

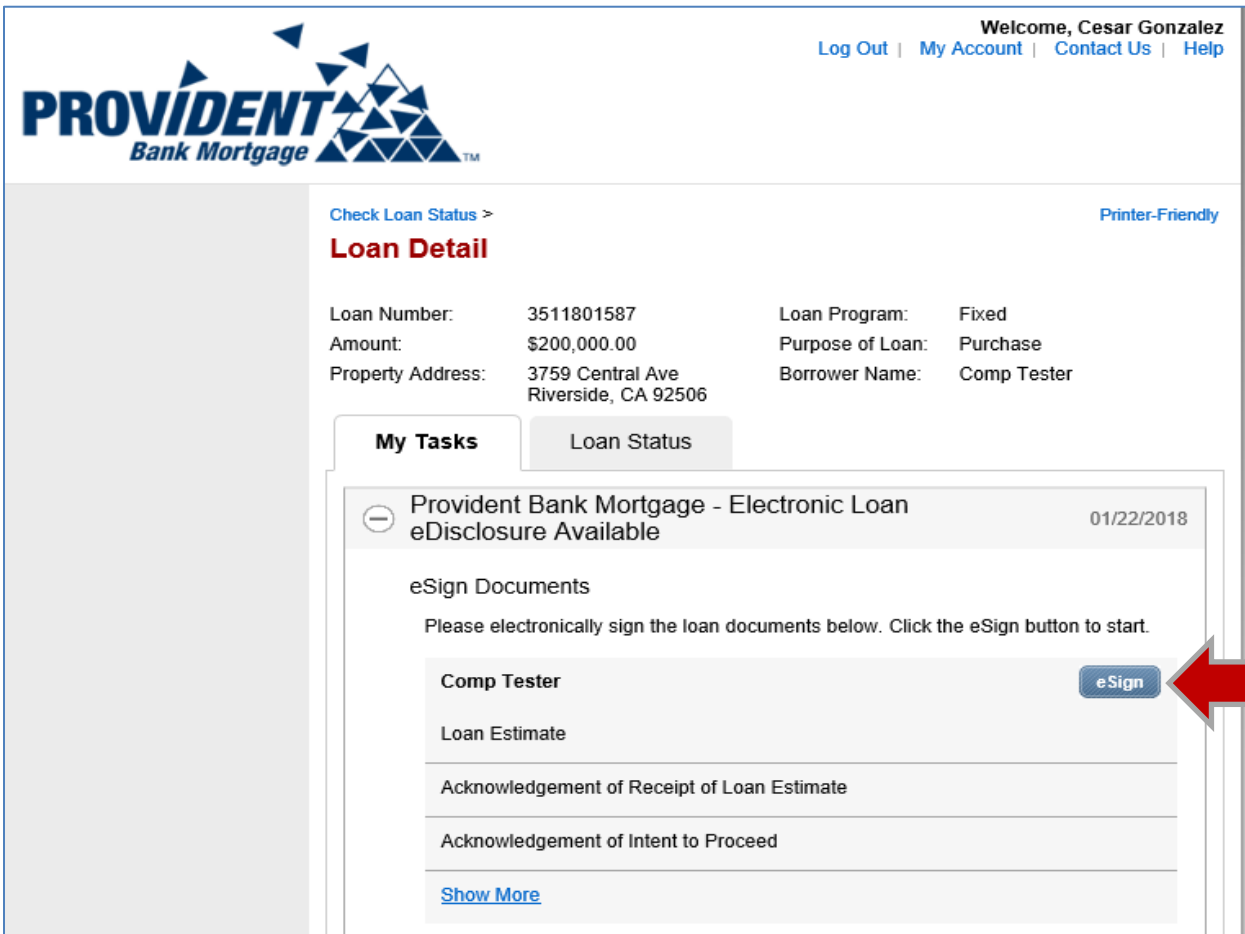


2. Borrower will enter the **email address they registered and password they created** and click **Login**.



The screenshot shows the login page for Provident Bank Mortgage. At the top right, there are links for "Log In", "Contact Us", and "Help". The Provident Bank Mortgage logo is on the left. The main heading is "Log In". Below it, a message states: "Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account." There are two input fields: "Email:" with the value "testborrower@gmail.com" and "Password:". Below the password field is a checkbox labeled "Save this email address." which is unchecked. A "Login" button is centered below the fields. At the bottom, there is a link for "Forgot Password?".

3. Borrower will click on **eSign**.



The screenshot shows the account dashboard for a user named Cesar Gonzalez. At the top right, there are links for "Log Out", "My Account", "Contact Us", and "Help". The Provident Bank Mortgage logo is on the left. The main heading is "Loan Detail". Below it, there is a table of loan information:

Loan Number:	3511801587	Loan Program:	Fixed
Amount:	\$200,000.00	Purpose of Loan:	Purchase
Property Address:	3759 Central Ave Riverside, CA 92506	Borrower Name:	Comp Tester

Below the table, there are two tabs: "My Tasks" and "Loan Status". The "My Tasks" tab is active. It shows a task titled "Provident Bank Mortgage - Electronic Loan eDisclosure Available" dated 01/22/2018. Underneath, it says "eSign Documents" and "Please electronically sign the loan documents below. Click the eSign button to start." There is a list of documents to be signed:

- Comp Tester
- Loan Estimate
- Acknowledgement of Receipt of Loan Estimate
- Acknowledgement of Intent to Proceed


At the end of the "Comp Tester" row, there is an "eSign" button, which is highlighted with a red arrow. A "Show More" link is at the bottom of the list.

4. The borrower will input Authorization Code (Last 4 digits of Social Security Number) then click on **Next**.

eSign Disclosures 1 Verify Identity

Step 1. Welcome Comp Tester, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code: 

Next > **Cancel**

5. Borrower will need to click on **Next**.

Loan Documents Powered by **DocuSign**

Please review and act on the documents below. **NEXT** OTHER ACTIONS ▾






Provident Savings Bank, F.S.B.
10370 Commerce Center Dr., Suite 200 · Rancho Cucamonga, CA *Save this Loan Estimate to compare with your Closing Disclosure.*

Loan Estimate

DATE ISSUED	1/22/2018	LOAN TERM	30 years
APPLICANTS	Comp Tester	PURPOSE	Purchase
		PRODUCT	Fixed Rate
		LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	3511801587

6. Borrower will click on **Start**.

Please review and act on the documents below. **FINISH** OTHER ACTIONS ▾

Provident Savings Bank, F.S.B.
10370 Commerce Center Dr., Suite 200 · Rancho Cucamonga, CA *Save this Loan Estimate to compare with your Closing Disclosure.*

Loan Estimate

DATE ISSUED	1/22/2018	LOAN TERM	30 years
APPLICANTS	Comp Tester	PURPOSE	Purchase
		PRODUCT	Fixed Rate
		LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	3511801587
PROPERTY	3759 Central Ave Riverside, CA 92506	RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 2/20/2018 at 11:59 PM PST <i>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/5/2018 at 5:00 PM PST</i>
SALE PRICE	\$250,000		

7. Borrower will click on yellow Required – Sign Here.

The screenshot shows a 'Confirm Receipt' form. On the left, there is a blue button labeled 'SIGN'. The main content area has a header 'Confirm Receipt' and a sub-header 'Required - Sign Here' which is highlighted with a red dashed box. Below this, there is a 'Sign' button with a downward arrow. The form includes fields for 'Applicant Signature' and 'Date', with the date '1/22/2018 | 17:44:12 PST' displayed. At the bottom, there is a barcode, a loan estimate reference 'LOAN ESTIMATE - GTRIDLEJ_S 1115 01/22/2018 05:29 PM PST', and page information 'Page 3 of 3 - LOAN ID # 3511801587 GTRIDLEJ (INI)' and '3 of 3'.

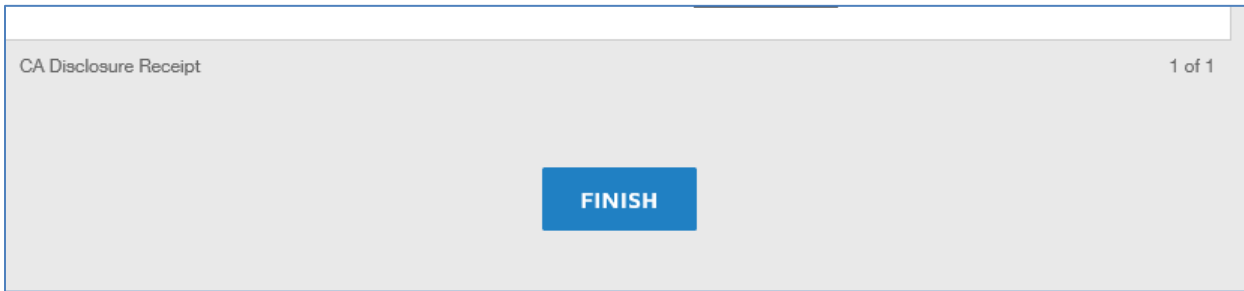
8. Borrower will be prompted to select a signature (they will have option to change style or draw their signature) once selected they will click on 'Adopt and sign'.

The screenshot shows a dialog box titled 'Adopt Your Signature'. It prompts the user to 'Confirm your name, initials, and signature.' There are two input fields: 'Full Name*' with the value 'Comp Tester' and 'Initials*' with the value 'CT'. Below these are two tabs: 'SELECT STYLE' (active) and 'DRAW'. The 'PREVIEW' section shows a signature 'Comp Tester' and initials 'CT' with a DocuSigned ID '22860520E3AE46C...'. A red arrow points from the 'Change Style' link to the right. At the bottom, there is a blue button 'ADOPT AND SIGN' and a 'CANCEL' button. A red arrow points down to the 'ADOPT AND SIGN' button.

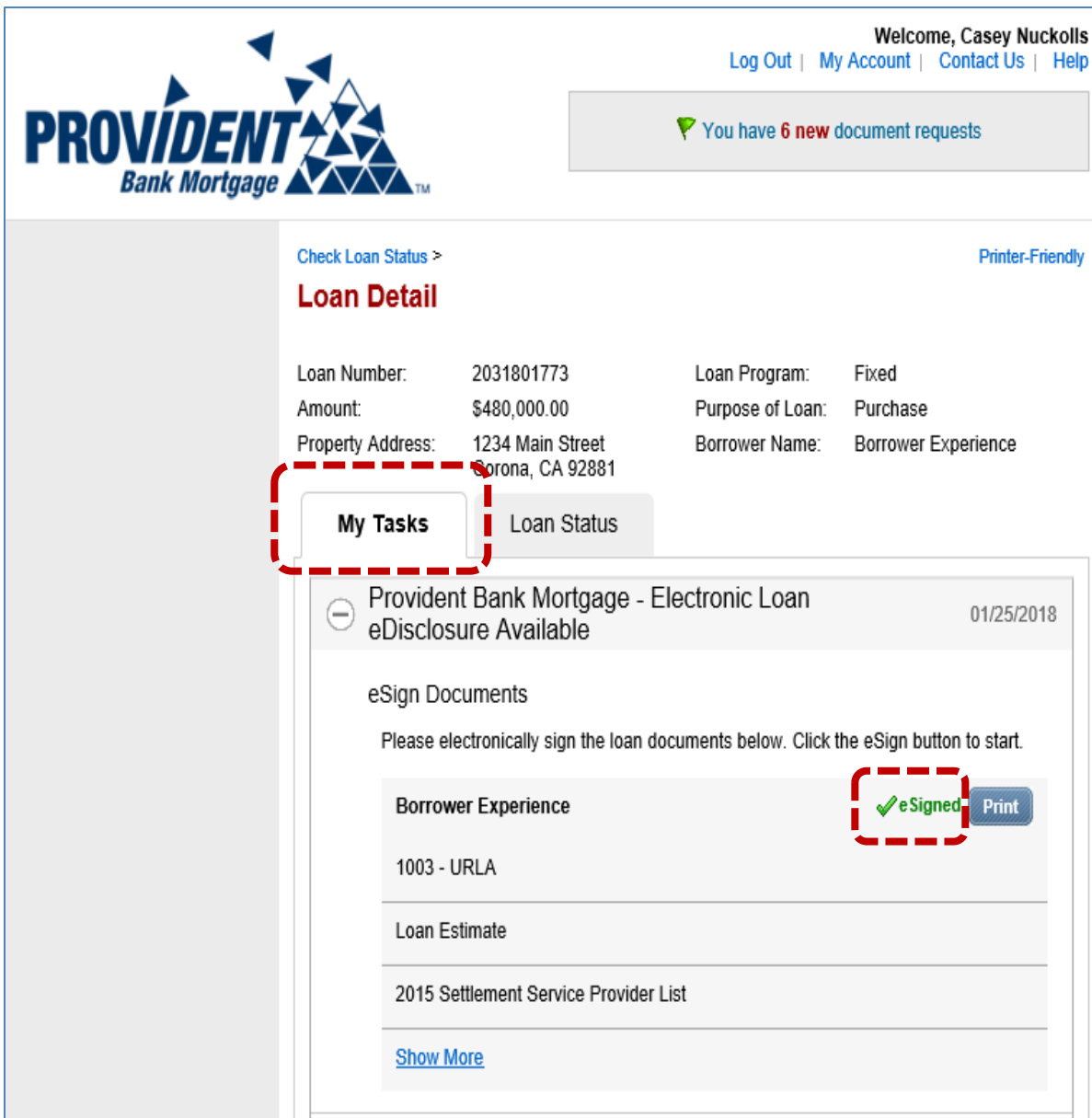
9. Borrower will click to sign all required signatures.

The screenshot shows a form titled 'I (WE) RECEIVED A COPY OF THIS NOTICE.'. On the left, there is a blue button labeled 'NEXT'. The main content area has a 'DATE:' field with the value 'Janua' and a 'Required - Sign Here' button highlighted with a red dashed box. Below this, there is a 'Sign' button with a downward arrow and the name 'COMP TESTER'. The date '1/22/2018 | 17:47:28 PST' is displayed on the right, along with a 'DATE' label.

10. Once all required signatures are received borrower will click on **Finish**.





11. The My Task tab will be changed to show **eSigned**.



12. Borrower will need to **scroll down farther** to see if any forms need to be printed and wet signed.
13. The borrower will need to click on **Print**. They can sign the printed form then **upload** it back into the web center.

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.

Borrower Experience		<input type="button" value="Print"/>	<input type="button" value="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](#)

[Privacy Policy](#)

[Your Home Loan Toolkit](#)

To decline to receive these documents electronically for **Borrower Experience**, [click here](#).

14. The Borrower will also have the option to upload documentation needed for the loan. They can choose the file type and then **Browse** and Attach the documentation. Once attached then click on Upload File. When done they will go up to top and click log out.

Upload File


File Type:

* File Name:

* = Required

Loan Contact Information

Name: Casey Nuckolls	Company: Provident Savings Bank, F.S.B.
Address: 3756 Central Ave Riverside, CA 92506	Phone: (951) 686-6060
Email: cnuckolls@myprovident.com	Fax: (951) 276-8739



NOTE: Documents are delivered using the industry standard Adobe Acrobat format. Adobe Acrobat 6.0 or above is required to view, print, or save documents.

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MEMBER
FDIC
EQUAL HOUSING
LENDER

IMPORTANT NOTES:

1. If the Borrowers have their own individual email address, they will each have to log in and follow this exact same process to eSign their disclosures.
2. Borrower's on the same application, i.e. Husband and Wife that have the same email address and once logged in will need to complete their corresponding eSign process.

The screenshot displays the Provident Bank Mortgage user interface. At the top left is the Provident Bank Mortgage logo. At the top right, it says "Welcome, Casey Nuckolls" with links for "Log Out", "My Account", "Contact Us", and "Help". A notification banner indicates "You have 6 new document requests". Below this, there are links for "Check Loan Status >" and "Printer-Friendly". The main section is titled "Loan Detail" and contains the following information:

Loan Number:	2031801779	Loan Program:	Fixed
Amount:	\$480,000.00	Purpose of Loan:	Purchase
Property Address:	555 Main Street Corona, CA 92881	Borrower Names:	Borrower Experience Test Experience

Below the loan details are two tabs: "My Tasks" and "Loan Status". The "My Tasks" tab is active and shows a document titled "Provident Bank Mortgage - Electronic Signature Consent" dated 01/26/2018. The document content includes the heading "Agree To Receive Disclosures electronically" and instructions: "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." There are two sections: "Borrower Experience" and "Test Experience". Each section has a "View" button circled in red. Two large red arrows point from the left towards the "View" buttons.