

How To Use E-sign For Your Application:



Generate your Origination Documents

The screenshot shows a web browser window titled "Generate Documents - Windows Internet Explorer provided by Shore Mortgage". The address bar shows the URL: <https://vfo.shoreaffiliates.com/WebAgent.exe?VLO/LG/VLOGenerateDocsNew>. The page header includes the "Shore Affiliates" logo and navigation links for "Pipeline", "Loan Detail", "1003", and "Utilities".

The main content area displays loan information in a table-like format:

Loan ID:	Not Assigned	Borrower:	Lisa Scott
Property Address:	15489 Somewhere Dr, Somewhere, IN 61251	Current Status:	Lead
E-mail Docs:	<input type="radio"/> Yes <input checked="" type="radio"/> No	Packet Type:	-- SELECT ONE --
E-mail Address:	<input type="text" value="mnagy@shoremortgage.com"/>		-- SELECT ONE --

Below the table, a red warning message states: "No required documents have been generated. You cannot generate documents until you have generated the 'Does to be Returned' and 'Informational' documents!"

A notice below the warning reads: "NOTICE: RESUBMITTING THE SAME DOCUMENTS REPEATEDLY FOR GENERATION WILL NOT GENERATE THEM FASTER; DOING THIS WILL ONLY QUEUE UP THE SAME DOCUMENT SEVERAL TIMES PUTTING AN UNNECESSARY LOAD ON THE SERVER. IF A DOCUMENT IS NOT GENERATING AS QUICKLY AS YOU FEEL IT SHOULD, NOTE THAT MOST DOCUMENTS REQUIRE A LOAN AMOUNT BE SET IN THE SYSTEM - EVEN IF THE LOAN AMOUNT DOES NOT APPEAR ON THE DOCUMENT! IF YOU FEEL THERE IS A PROBLEM, PLEASE [SUBMIT A SUPPORT TICKET](#)."

At the bottom of the form, there are buttons for "Generate Selected", "Clear Selection", and "Generate ALL Documents". Navigation links include "<< Back", "Refresh", and "Continue >>".

The Windows taskbar at the bottom shows the Start button, several open applications (Inbox - Microsoft Outlook, Loan Officer Pipeline - Wi..., Generate Documents..., Untitled 1 - OpenOffice...), and the system clock showing 11:05 AM.

How To Use E-sign For Your Application:



Go to the Loan Detail Screen & Click on the Borrower Login link

Loan Detail - Windows Internet Explorer provided by Shore Mortgage
https://vlo.shoreaffiliates.com/WebAgent.exe?VLO/LG/VLOBackToStatus

Shore Affiliates
Pipeline | Loan Detail | 1003 | Utilities

Loan ID: Not Assigned Status: Lead Product: FHA 20 Year Fixed Loan FICO: 0 APR: 5.954	Loan Officer: Michael Nagy Phone: (219) 795-1741 Rate: 4.500% Loan Amount: \$180,000.00 Payment: N/A
Application Date: 05/27/2010 Source Flag: VLO - Status Date: 05/27/2010	Lock Status: UnLocked Lock Date: This Loan is not Locked. Lock Expiration: This Loan is not Locked.
Borrower: Lisa Scott E-Mail: lscott@yahoo.com SSN: 258-96-3147 Monthly Income: \$3,750.00 FICO Score: N/A Home Phone #: (666) 564-1236 Work Phone #: (254) 256-5231	Co-Borrower: E-Mail: SSN: Monthly Income: FICO Score: N/A Home Phone #: Work Phone #:
Property Address: 15489 Somewhere Dr. Somewher, IN 61251 Home Value: \$185,000.00 Refi Amt: \$0.00 Cash Out Amt: \$0.00	Loan Purpose: Purchase Home DOC Consent Date: No consent granted Borrower Login: lscott-198329 Password: LScott121 Note: passwords are case-sensitive!

<<< Back Refresh Continue >>>

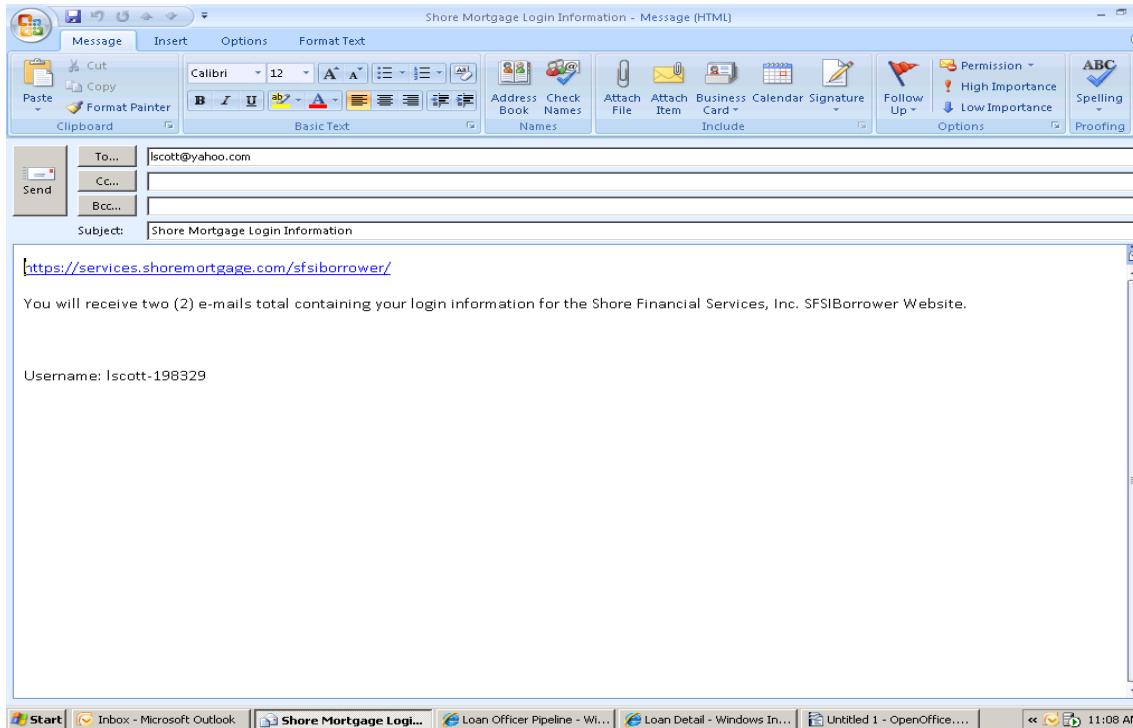
mailto:lscott@yahoo.com?subject=Shore Mortgage Login Information&body=https://services.shoremortgage.com/sfsborro Internet 100%
Start | Inbox - Microsoft Outlook | Loan Officer Pipeline - Wi... | Loan Detail - Window... | Untitled 1 - OpenOffice... | 11:08 AM

It will prompt you (through Outlook Email) to send the borrower their log-in & Link to take them to the E-sign page. You may also CC: yourself. Go back to the Loan Detail screen & click on the password & email that also to your borrower.

How To Use E-sign For Your Application:



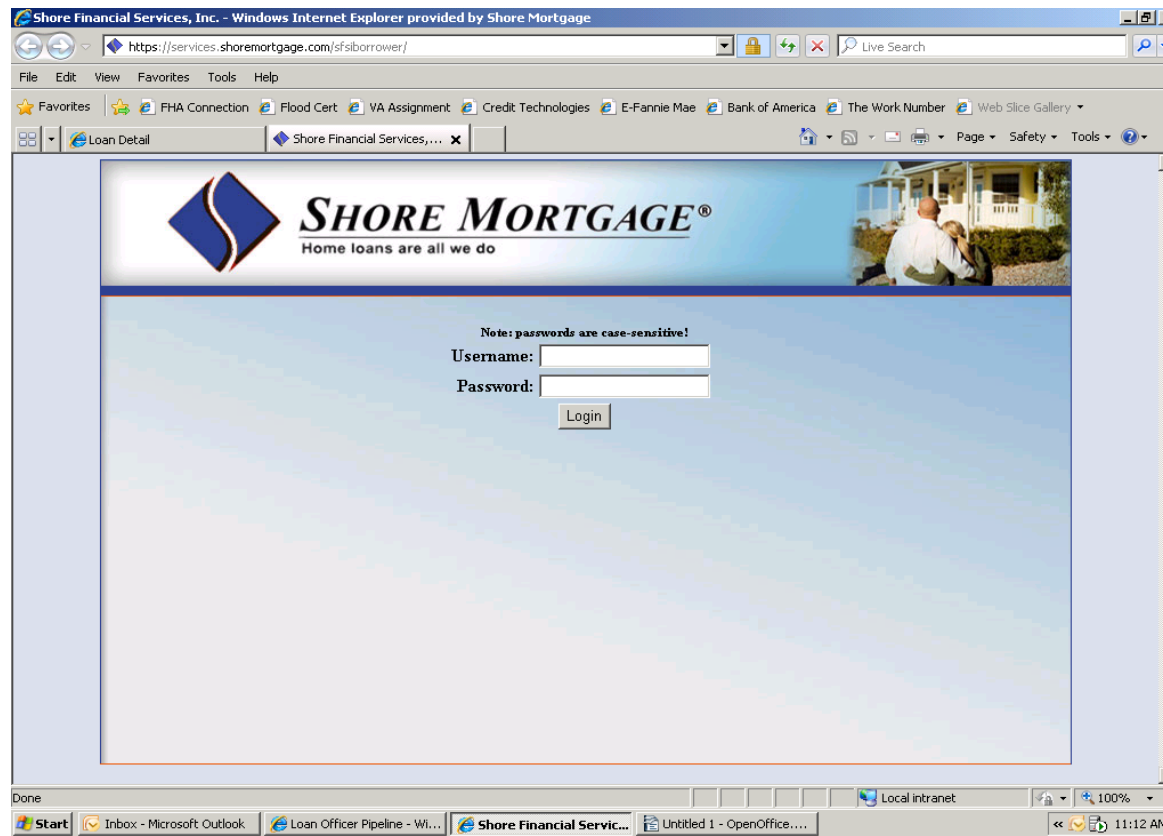
Now have the borrower click on the http link to take them to the log in screen for E-sign:



How To Use E-sign For Your Application:



Have the borrower log in with their designated log-in & password.



How To Use E-sign For Your Application:



Have the borrower click “Documents”

The screenshot shows a Windows Internet Explorer browser window displaying the Shore Mortgage Client Resource Center. The browser's address bar shows the URL <https://services.shoremortgage.com/sfsborrower/>. The page features the Shore Mortgage logo and the tagline "Home loans are all we do". A navigation menu includes links for Home, Documents, Change Password, and Logout. The main content area is personalized for Lisa Scott, with her address: 15489 Somewhere Dr., Somewher, IN 61251. The page contains a welcome message and information about the Client Resource Center, including a thank you for choosing Shore Mortgage and details on how to manage the account and view loan applications.

Shore Financial Services, Inc. - Windows Internet Explorer provided by Shore Mortgage

<https://services.shoremortgage.com/sfsborrower/>

File Edit View Favorites Tools Help

Loan Detail | Shore Financial Services, Inc. | Page Safety Tools

SHORE MORTGAGE®
Home loans are all we do

Home - Documents - Change Password - Logout

Lisa Scott
15489 Somewhere Dr.
Somewher, IN 61251

Welcome to the Shore Mortgage Client Resource Center.

Thank you for choosing Shore Mortgage as your mortgage lender of choice. By becoming a member of the Shore Family you will be entitled to some benefits. First and foremost, this resource center will keep you informed of the progress of your mortgage loan application from start to finish.

Once you sign in to this secure site you will be able to manage your account. You can view your mortgage loan application as well as any loan conditions that have not been met, make secure credit card or e-check transactions and much more.

Now that you are a member of the Shore Family we will keep you informed of mortgage industry trends and changes in the market. You will be notified when changes occur that may be beneficial to you.

Again, welcome to the Shore Family, we trust that your mortgage experience will be pleasant that this is the beginning of a great relationship.

Done | Local intranet | 100% | Start | Inbox - Microsoft Outlook | Loan Officer Pipeline - Wi... | Shore Financial Servic... | Untitled 1 - OpenOffice... | 11:13 AM

How To Use E-sign For Your Application:



Now they will need to pick "I Agree" at the bottom of the page.

Shore Financial Services, Inc. - Windows Internet Explorer provided by Shore Mortgage

https://services.shoremortgage.com/sf/sborrower/

File Edit View Favorites Tools Help

Home loans are all we do

Home - Documents - Change Password - Logout

Documents Generated for your loan

(Documents are in PDF format - you may download a free reader [here](#) or [here](#))

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 this transaction electronically.

- 1 Conducting this transaction electronically requires your consent. Your consent will apply to all your *Shore Mortgage* online transactions.
- 2 Conducting this transaction electronically is an option to do business with *Shore Mortgage*. Please [contact your loan officer](#) to revert to the traditional, paper-based process.
- 3 You have the right to withdraw your consent at any time. If you decide to later withdraw your consent, you can do so by [contacting your loan officer](#).

If you require paper copies of your signed documents, you will be able to do so by downloading them from this website. You will need software capable of displaying and printing Adobe PDF documents. Examples of such software are [Adobe PDF Reader](#) or [Font Reader](#).

- 4 Your computer hardware must be able to connect to an Internet Service Provider and run all the required software. To print the documents, you will need access to a printer compatible with your hardware and the required software. If you have difficulty printing out the copies of the documents, you may obtain copies by [contacting your loan officer](#).
- 5 If the software or hardware requirements change in the future, you will notified by e-mail. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty.
- 6 If you need to update your e-mail address or other contact information with us, you may do so by [contacting your loan officer](#).

Please click the "I Agree" button below if you would like to continue this transaction electronically.

I Agree

Local intranet 100%

Start | Inbox - Microsoft Outlook | Loan Officer Pipeline - Wi... | Shore Financial Servic... | Untitled 1 - OpenOffice... | 11:14 AM

How To Use E-sign For Your Application:



They will need to click OK to consent to disclosing with E-sign.

The screenshot shows a Windows Internet Explorer browser window displaying the Shore Financial Services website. The page title is "Documents Generated for your loan". A modal dialog box titled "Message from webpage" is overlaid on the page, asking "Are you sure you wish to consent to electronic document signing?" with "OK" and "Cancel" buttons. The background page contains the following text:

Home loans are all we do

Home - Documents - Change Password - Logout

Documents Generated for your loan

(Documents are in PDF format - you may download a free reader [here](#) or [here](#))

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 this transaction electronically.

- 1 Conducting this transaction electronically is subject to the terms and conditions of our [Shore Mortgage](#) online transactions.
- 2 Conducting this transaction electronically is subject to the terms and conditions of our [Shore Mortgage](#) online transactions. [Contact your loan officer](#) to revert to the traditional, paper-based process.
- 3 You have the right to withdraw your consent at any time. You can do so by [contacting your loan officer](#).

If you require paper copies of your signed documents, you will be able to do so by downloading them from this website. You will need software capable of displaying and printing Adobe PDF documents. Examples of such software are [Adobe PDF Reader](#) or [Foxit Reader](#).

- 4 Your computer hardware must be able to connect to an Internet Service Provider and run all the required software. To print the documents, you will need access to a printer compatible with your hardware and the required software. If you have difficulty printing out the copies of the documents, you may obtain copies by [contacting your loan officer](#).
- 5 If the software or hardware requirements change in the future, you will be notified by e-mail. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty.
- 6 If you need to update your e-mail address or other contact information with us, you may do so by [contacting your loan officer](#).

Please click the "I Agree" button below if you would like to continue this transaction electronically.

I Agree

How To Use E-sign For Your Application:



They will now see the screen below. The Top 3 documents will need to be signed & returned to the LO, the disclosures at the bottom are not required to be sent back at all.

Shore Financial Services, Inc. - Windows Internet Explorer provided by Shore Mortgage

https://services.shoremortgage.com/sfs/borrower/

File Edit View Favorites Tools Help

Home - Documents - Change Password - Logout

Consent successfully given at 06/08/2010 11:16:59

Documents Generated for your loan

(Documents are in PDF format - you may download a free reader [here](#) or [here](#))

The following documents **MUST** be printed, signed and returned to your Loan Officer.

- [Borrower's Certification & General Authorization](#)
- [Standard Request for Transcript of Tax Return - IRS form 4506T](#)
- [State Specific Documents Needed Acknowledgement](#)

The following documents may be printed for your records. If an actual signature is required you will be requested to sign these documents at Closing.

- [FHA Important Notice to Homebuyer](#)
- [MultiState Standard Good Faith Estimate](#)
- [MultiState Standard Servicing Disclosure Statement](#)
- [Privacy Policy Statement](#)
- [Providers of Services](#)
- [Truth-in-Lending Disclosure for Real Estate Mortgage Loans](#)
- [Uniform Residential Loan Application \(07/05\)](#)

Done

Local intranet 100%

Start | Inbox - Microsoft Outlook | Loan Officer Pipeline - Wi... | Shore Financial Servic... | Untitled 1 - OpenOffice... | 11:15 AM

**The borrower can go into this link & re-review any documents that they would like to review at anytime. Also, if you need to re-disclose a TIL or any other documents, you will need to have the borrower sign the documents. E-sign is for the initial package disclosure only.