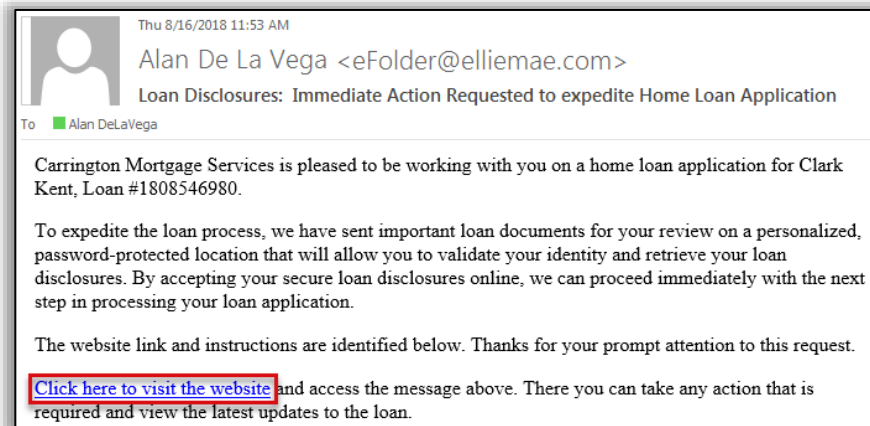


Accepting eDisclosures for a fast and efficient start to your loan...

Step 1 – View the email message

When electronic documents are sent to you for electronic signature, you will receive an email like the one below. To proceed with eSigning, click the “**Click here to visit the website**” link to setup your online account.



Step 2 – Create an account and log in to the WebCenter website

- Once you have clicked the link above, you will be directed to **Create New Account**.

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: Default Test Dr, Beverly Hills, CA 90210
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email:

* First Name:

* Last Name:


* New Password:

* Re-enter New Password:

* = Required

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

Follow the instructions to set up your password and create your account

 Set a password that will be easy for you to remember. You will need this password to log in to your eDisclosures on the next step.

- After creating a new account, you will receive an email to **Activate New Account**.
- Click the link in the email to activate your account, and enter your email address with the password you created in the previous steps. Then click the **Login** button.

Log In

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.

Email:

Password:

Save this email address.

[Forgot Password?](#)

Forgot Password?

Click the **Forgot Password** link to use the self-help options. Or contact your Mortgage Broker to request Carrington help desk to unlock the account and issue a temporary password.

Step 3 – Review the loan details and access your eSign acknowledgement

- The Loan Details page provides details about your loan. Under the My Tasks Tab you will find the disclosures associated with your loan in 3 sections:
 - eSign Documents** – Documents that can be electronically signed
 - Print, Sign & Upload documents** – Documents that need to be printed and ink signed
 - Review Documents** – Documents that just need to be reviewed
- Under the eSign Documents, click the **eSign** button (1) to display and complete the Acknowledgement of Electronic Signature Consent for Loan Documents.

Check Loan Status > Printer-Friendly

Loan Detail

| | | | |
|-------------------|--|------------------|------------------|
| Loan Number: | 1802469106 | Loan Program: | Fixed |
| Amount: | \$82,000.00 | Purpose of Loan: | No Cash-Out Refi |
| Property Address: | 234 Metropolis St Burbank, CA 91506 | Borrower Names: | Clark Kent |

My Tasks | Loan Status

Loan Disclosures: Immediate Action Requested to expedite Home Loan Application 03/09/2018

eSign Documents

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

Clark Kent **1** eSign

Step 4 – Agree to receive documents electronically

- Before you can view documents, you will be prompted to agree to the terms of the *Consent to Do Business Electronically* (the eConsent Agreement). Read the document, and then click on “**I Agree**” to accept.

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

Note: The use of eDisclosures allows Carrington to deliver documents to you electronically, which may reduce closing timelines!

Step 5 – Verify your identity

- After the electronic consent, you will need to verify your identity before viewing the loan documents. When prompted, enter the **Authorization Code (2)** and then click **Next**
 - Your Authorization code was provided in a separate email from a Carrington representative with the subject line: “Immediate Action Requested to expedite your Home Loan Application”
 - Your Authorization Code is NOT the password you created to sign into the website

eSign Disclosures | 1 Verify Identity | 2 Review Disclosures and Sign Electronically

Step 1. Welcome Clark Kent, please enter the authorization code to verify your identity.

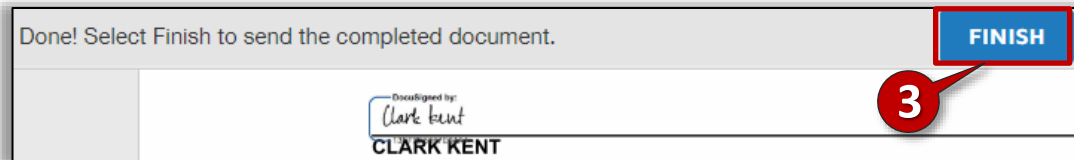
Your mortgage originator must provide your personal authorization code to you.

Authorization Code: **2**

Step 6 – Read & eSign documents that can be electronically signed

You will be redirected to the DocuSign screen. Follow the screen prompts and complete all required eSignatures.

- The DocuSign system will automatically highlight all required sections that require an eSignature
- Click on the highlighted area, to jump to the next eSignature point
- Click **Finish (3)** to complete eSigning all disclosures



Step 7 – Print and sign documents that require to be ink signed and uploaded

1. A green check mark will appear in the eSigned section to indicate that all required eSign documents have been reviewed and completed with electronic signature.
2. Click the **Print** button (4) to access the documents that require you to sign in ink. You can then scan and save your ink signed documents to your computer, and use the **Upload** button (5) to submit them.

