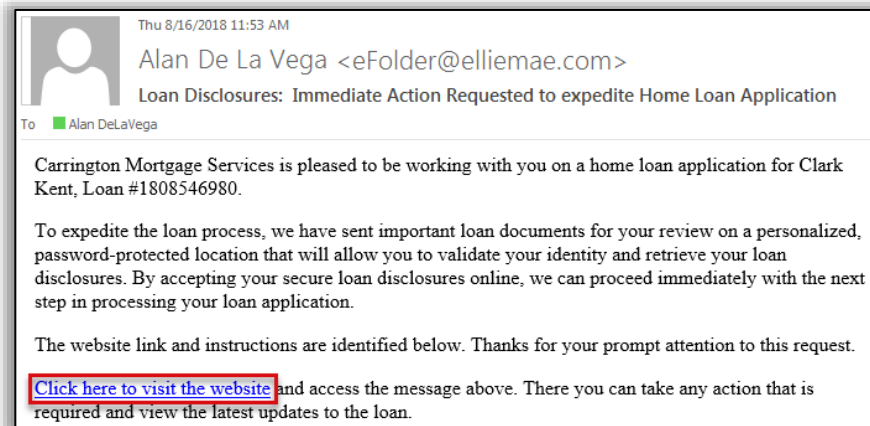## Accepting eDisclosures for a fast and efficient start to your loan…

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

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

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.

2. After creating a new account, you will receive an email to **Activate New Account**.
3. 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.

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

1. 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

2. Under the eSign Documents, click the **eSign** button (**1**) to display and complete the Acknowledgement of Electronic Signature Consent for Loan Documents.

Step 4 – Agree to receive documents electronically

1. 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.

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

Step 5 – Verify your identity

1. 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

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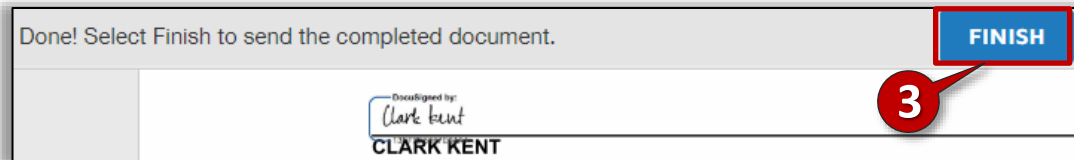
Step 7 – Print and sign documents that require to be ink signed and uploaded

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.