

Borrower Dashboard Guide

Cardinal Financial Company - Wholesale

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Section 1: Borrower Steps

1.1 Borrower Welcome Email

Once the *Disclosure Preparation task* has been completed by the Broker, the borrower will receive an email similar to the following:

Your	r online loan access request intex x	0
-	noreply@cardinalfinancial.com via amazonses.com	14:22 (34 minutes ago) 🚖 🔸 💌
	Dear Alice,	
	Thank you for requesting online access to your loan.	
	To access your loan, you must first sign up for an account.	
	Click the following link or paste it into your web browser to complete your account:	
	https://online.cardinalfinancial.com/ri//e85/53abaf75	
	This link is only valid for 7 days.	
	After you've signed up, you'll enter the loan key one of our representatives gave you to access your loan. The key is only required the first time you access	es your loan. It is valid for 7 days.
	If you did not request online access, please notify us immediately.	
	Thank you,	
	Greatest Brokers 000-000-000 3225 Learnington Lane Suite 561, Charlotte, NC 28226	
	Company NMLS ID 9876	
	This email message is for the sole use of the intended recipient(s) and may contain privileged or confidential information. Unauthorized use, distribution, are not the intended recipient, please notify the sender and destroy all copies of the original message.	review or disclosure is prohibited. If you

The borrower should be instructed to **click the link** within the email; the link will direct them here:

C CARDIN	AL		Sign In
	Complete your	raccount	
	Create Password Passw	assword Again nd include at least one of eac vercase (a to z), numeric (0-9), terlously. For this reason we st rification add san additional i t to enter a verification code in account? Complete my account	for the and special for give of addition to for addition to



In order to set up their account successfully, the borrower should:

1. Create their own password (One upper case, lower case, number & symbol to be included)

2. Select and answer a Challenge Question

3. Select whether or not they wish to use a 2-step verification

NOTE: The 2-step verification is required for all Octane users, except borrowers. Since it is the borrower's personal information that is being secured, they are at liberty to elect whether or not they wish to have an extra layer of security in place when accessing their own dashboard. If they wish to forego the 2-step verification, the following additional check appears.

Set We rec sec you	t Up 2-Step Verification take your information privacy and security very seriously. For this reason we strongly ommend setting up 2-step verification. 2-Step verification adds an additional layer of urity to your dashboard account by requiring you to enter a verification code in addition to ir username and password when you sign in.
Wo	uld you like to set up 2-step verification for your account?
0	Yes O No
~	I understand that I will not have the added security level of 2-step verification.

4. Click Complete my account sign in

Once this page has been completed, the borrower will be directed to another screen which notes that a *Loan Key* is required. Click on the line item containing their property address and loan number.

NOTE: If the borrower has multiple loans in process, there will be a separate line item for each property address in this screen.





Once the appropriate loan is selected, the screen shown on the following page will appear. This page states that the borrower should be receiving their Loan Key in one of two ways:

1. The Loan Key will be texted to the mobile number provided in their loan file.

2. A representative can provide (Broker or CFW Client Care Team Member)

a. Guidance on where to find the Loan Key can be found in Section 2.3

Dans (Loan Key Required) To pour security, the first time you access your loan you mobile phone on the toan Key. Stol Arco Corporate Drive, Charlotte, NC Loan No 19000. Click the "Next" button to enter your Loan Key. Click the "Next" button to enter your Loan Key. Click the "Next" button to enter your Loan Key.	CARDINAL	•
or your security, the first time you access your loan you suit enter the Loan Key. 3701 Arco Corporate Drive, Charlotte, NC Loan No 14000. A text message containing the Loan Key, which is required to access your loan online. Is being sent to your mobile phone ending with: 1122 if you do not receive your Loan Key to good with the Loan Key to contacting a representative. Click the "Next" button to enter your Loan Key. Click the "Next" button to enter your Loan Key.	.oans (Loan Key Required)	Sending Loan Key
	or your security, the first time you access your loan you nust enter the Loan Key provided to you. Click on the loan to nter the Loan Key. 3701 Arco Corporate Drive, Charlotte, NC Loan No. 14000	A text message containing the Loan Key, which is required to access your loan online, is being sent to your mobile phone ending with: 1212. If you do not neceive your Loan Key soon, click the "Resend Loan Key" button to resend the Loan Key to your mobile phone of you may obtain the Loan Key by contacting a representative. Click the "Next" button to enter your Loan Key.



Once the Loan Key has been received, the borrower can click **Next** and it will route the borrower to **input the Loan Key** then click the **Submit Key button**.

C CARDINAL	Q-
Loans (Loan Key Required)	Loan Key
For your security, the first time you access your loan you must enter the Loan Key provided to you. Click on the loan to enter the Loan Key. 3701 Arco Corporate Drive, Charlotte, NC Loan No. 14000	Please enter the Loan Key which was either sent by text message to your mobile phone ending with: 1212 or provided to you by a representative.
	Resend Loan Key Cancel Submit Key

Once the Loan Key has been successfully submitted, the screen will confirm the same and give the borrower the option to go directly to their **Borrower Dashboard**. At this point, the borrower will receive an email stating they have successfully activated their account.

C CARDINAL	ð-
Loans (Loan Key Required) For your security, the first time you access your loan you must enter the Loan Key provided to you. Click on the loan to enter the Loan Key. 3701 Area Corporate Drive, Charlotte, NC Loan No. 14000.	Loan Key Accepted Your loan key was accepted and you may now access your loan. You may discard the loan key as it is no longer needed.
	OK Go To Laan



1.2 Borrower Dashboard

Once the borrower successfully logs into their Borrower Dashboard, they will see a screen similar to the following.



1. **Packages to E-Sign:** This item indicates whether there are any packages waiting for the borrower to e-signature. If there are no pending packages, this section will state *O Packages to E-Sign*.

2. **Documents to Complete:** This item indicates how many e-sign documents need to be addressed by the borrower.

3. **Documents to Provide:** This item indicates how much income, asset, and other miscellaneous documents the borrower needs to provide..

4. **Updates:** This section provides a running list of recent updates that occurred in the file.

5. **Estimated Closing Date:** This icon provides the borrower with a quick at-a-glance reference point for their proposed closing date.

6. **<u>Rate Lock:</u>** This icon confirms whether or not the rate has been locked. If it has, the icon will show how many days are left on the lock.

7. **Loan Details:** This section provides a snapshot of the borrower's loan: program, loan amount, cash to close, etc. This section will update in real time as changes are made in Octane and disclosed to the borrower.



To-Do Tab

The To-Do tab houses all packages that have to be e-signed. In order for the borrower to e-sign, they must take the following steps:

1. Access their Dashboard and navigate to the **To-Do tab**

2. Click on the **Application Disclosures (Complete) package** under the **E-Sign section**

3. In the bottom right-hand corner, click the **Review/E-Sign button**





4. At this point another tab should open showing the initial disclosures **in DocuSign**; should this not occur, the borrower should check to make sure they do not have pop-up blockers turned on. If they do, they **will need to deactivate the pop-up blocker** and click the Review/E-Sign button once more. Then they need only **check the acceptance box** and hit **Continue**.

Please R	Please Review & Act on These Documents					
Pleas	e read the <u>Electronic F</u> agree to use electronic	lecord and Signature Disclosure. c records and signatures.		CONTINUE	OTHER ACTIONS -	
	DocuSign Envelope ID:	5243C275-AD5C-4223-8899-9C8F4A480D65				
	ACKNOWLEDGEMENT OF RIGHT TO REQUEST CREDIT REPORTS					
	Date Issued Borrowers	10/12/2017 Alice Firstimer	Loan No. Property	1400027593 3701 Arco Corporate Drive Charlotte, NC 28273		
	Lender Originator	Cardinal Financial Company, Limited Partn NMLS ID: 66247 State License: L-103184 Lauren Robinson Broker, NMLS ID: 99999	ership State MLO ID	Mecklenburg County		
	As part of Lend and concurrent qualification for	er's internal controls and processes to ensu t with the closing of the subject mortgage a r the subject mortgage loan. Borroward bar	re that all of t re disclosed	the debts of Borrower(s) incurre on the final loan application an	ed or closed up to d included in the	
DocuSign			6	🕒 Change Language - English (US) 🔻	Copyright @ 2017 DocuSign Inc.	

5. The borrower will then apply their initials and e-signature **wherever there is a yellow flag** and once completed, hit **Flnish**.

CALCENTRY DocuSign Envelope ID: 5243C275-AD5C-4223-4895-9C474A480085 ACKNOWLEDGEMENT OF RIGHT TO REQUEST CREDIT Date issued 10/12/2017 Learn Frog Lender Cardinal Financial Company, Limited Partnership Originator Lauren Robinson Broker, NMLS ID: 99999 State M DocuSign, Select the sign field to create and add your signature. Required - Sign Here Tecenving a copy of this disclosure on the date indicated below. Required - Sign Here Alice Firstimer 10		FINISH	OTHER ACTIONS +
AcknowLebsener D. 5043C275-ADSC-4223-8899-9C8F4A480085 ACKNOWLEDGEMENT OF RIGHT TO REQUEST CREDIT Date issues: 10/12/2017 Loar Berrows: Alice Firstimer Prof MILS ID: 66247 State License: 1-103188 Originator Lauren Robinson Broker, NMLS ID: 59999 State M DocuSon: elect the sign field to create and add your signature. Required - Sign Here Required - Sign Here Alice Firstimer 10	ð 0		
ACKNOWLEDGEMENT OF RIGHT TO REQUEST CREDIT Date issued 10/12/2017 Lear Borrowers Alice Firstimer Prog Lender Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: L-103184 Originator Lauren Robinson Broker, NMLS ID: 99999 State M DocuSign, elect the sign field to create and add your signature. Required - Sign Here Tecenning a copy of this disclosure on the date indicated below. Proguined - Sign Here Tecenning a Copy of this disclosure on the date indicated below. Proguined - Sign Here Tecenning a Copy of this disclosure on the date indicated below. Proguined - Sign Here Tecenning a Copy of this disclosure on the date indicated below.			
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Lender Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lense: L-103184 Originator Lauren Robinson Broker, NMLS ID: 99999 State M DocuSigne: elect the sign field to create and add your signature.	Loan No. 1400027 Property 3701 Arc Charlotte Meckleri	593 to Corporate Drive e, NC 28273 burg County	
Hect the sign field to create and add your signature.	hip ite MLO ID: 4654		
Alect the sign field to create and add your signature.	@ Change La	nguage - English (US) 🔻	Copyright @ 2017 DocuSign Inc.
elect the sign field to create and add your signature.			
CQ L+		FINISH	OTHER ACTIONS +
receiving a copy of this disclosure on the date indicated below. Required - Sign Here I Alice Firstimer	ð 0	1	
Alice Firstimer	L.	/	
Alice Firstimer			
Alice Firstimer			
	10/13/2017		
	10/13/2017 Date		
	10/13/2017 Date		
	10/13/2017 Date		
	10/13/2017 Date Date		



6. The user can check to see who has e-signed by following the steps in Section 1.3

E-sign session complete.

You can close this tab and return to the Dashboard tab.

7. The initial disclosures will be imported to Octane **once all parties have applied their e-signature.**

a. The User can check to see who has signed their disclosures by following the steps in Section 1.3.

1.3 Common Issues

Borrower Cannot Access Their Account

1. Borrower should navigate to: https://online.cardinalfinancial.com/#/p/signon

2. Confirm they are using their **email address** as their username

3. Confirm they are using their personally-created password as their password **(not the loan key)**

4. The Loan Key should only be required *the first time* the borrower accesses their dashboard; once they have accessed the dashboard once, they will only need a username and password to log in.



Broker Needs to Confirm if Borrower Has E-Signed

1. In order to confirm whether or not the borrower has e-signed, navigate to the

Documents Screen > Packages tab

2. Click on the most recent **Application Disclosures (Complete)** package.

Documents Packages					
Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures (Complete)	Requested	10/11/17 4:35 pm ET	10/11/17 4:35 pm ET	Signing	Not Signed
•					Generate Package

3. Within this package, in the top right hand corner, there is an E-Sign box; if the package still says Signing, the user can click on this hyperlink and review the package signing details as displayed below

Documents > Packages > App	blication Disclosures (Complete)				Status Requested 1	Request Date 0/11/17 4:35 pr	Time E-Sign n ET Signing
Filter Documents							1
Name	For	Category	Prior To	Incl. Files	Fulfilled	Decision	File Status
E-Sign						-	
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's Ioan	Compliance	Approval	0 of 1	 Unfulfilled 	Pending	Requested
Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Compliance	Approval	0 of 1	 Unfulfilled 	Pending	Requested
			Cancel	Del	lete Force	E-Sign Import	E-Sign

4. If a user still needs to E-Sign, their name will be paired with a **Sent** result; if the user has e-signed the result will say **Completed**



Documents > Packages > App	olication Disclosures (Complete)		Status Request De Requested 10/12/17 6:55	ate/Time Delivered or Mailed Date/Time E-3 pm ET 10/12/17 7:20 pm ET Sign
Filter Documents		[DocuSign Status	
Name	For	Cat	Summary	
E-Sion		-	Envelope Name	Application Disclosures (complete)
		_	Envelope Status	Sent
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's Ioan	Cor	Sent Date	10/12/17
Contraction and	all and all an		Signers	Sent
Authorization (E-Sign)	Alice Hisomer	Coe	Alice Firstimer	Completed
Change Summary (LE)	Alice Firstimer's loan	Cor	Lauren Robinson Broker	Sent
Choice of Insurance Notice - North Carolina	Alice Firstimer's Ioan	Con		Close

5. Once all required parties have Completed result, the initial disclosures package will be automatically imported to Octane

Documents > Packages > App	olication Disclosures (Co	mplete) Status Request Date/1 Requested 10/12/17 6:55 pm	Time Delivered or Mailed Date/Time E-Sig ET 10/12/17 7:20 pm ET Importe	n Signed Dat d 10/13/1
Filter Documents		DocuSign Status		
Name	For	Summary		File Status
E-Sign		Envelope Name	Application Disclosures (complete)	
		Envelope Status	Completed	
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's loan	Sent Date	10/12/17	Received
And the second sec		Signers	Completed	-
Authorization (E-Sign)	Alice Hirstimer	Alice Firstimer	Completed	Received
Change Summary (LE)	Alice Firstimer's loan	Lauren Robinson Broker	Completed	Received
Choice of Insurance Notice - North Carolina	Alice Firstimer's loan		Close	Received

Section2: Broker Steps

2.1 Complete the Disclosure Preparation Task

In order for the borrower to receive an activation email prompting them to log into their dashboard, the Broker will first need to complete the *Disclosures Preparation task* in Octane. This can be completed on the **Workflow screen** by visiting the task and clicking **Complete Step > Complete**, as shown on the following page.

NOTE: If the user does not see this task in the Workflow screen, please reach out to Customer Care at **855-399-6242** for assistance.



Workflow					Running	Elapsed Time Phase 32 minutes Production
List Graph _{beta} Step Status Started or Halted						Status Started or Halted 📝
Process	Step	Outcome	Who	Started	Completed	Elapsed Time
Process Disclosure Preparation	115.500 - Disclosure Preparation [Work]			10/11/17 4:23 pm ET		5 minutes
Main	100.015 - Disclosure Preparation - Wholesale [Fork]			10/11/17 3:56 pm ET		32 minutes
 Started, but not cor Halted 	mplete					Eorce Update

Workflow >	115.500 - Disclosure Preparation [W	rk] Critical Warning 0 0	Status Pending Tasks Started 0
Work Details	s Notes		
Tasks			Status
	N	Tasks	
Checks			
	N	Findings	
Outcomes			
	Outcome	Next Steps	
	Send Disclosures	116.000 - Disclosure Delivery [Fork]	
		Cancel Add Task Refresh Check	s <u>C</u> omplete Step

As soon as this task is completed, the system will automatically generate the initial disclosures package and post it to the Borrower Dashboard for review and e-signature. The borrower will also receive an email contained in their Dashboard. An example of this email can be found in <u>Section 1.1</u>

2.2 Confirming the Disclosures Have Been Posted

Should the user wish to confirm if and when the initial disclosures package was posted on the Borrower Dashboard, they need only follow these steps:

1. Open the desired loan and navigate to the **Documents screen > Packages Tab**

2. On the Packages tab, the following package should be listed. The user can confirm the date and time the package was requested by looking at the boxes highlighted below; this will coincide when the package was posted on the Borrow Dashboard.



Documents > Packages					
Documents Packages Stacks Dropbox Archive				_	
Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures (Complete)	Requested	10/11/17 4:35 pm ET	10/11/17 4:35 pm ET	Signing	Not Signed
					Generate Package

3. If the package is listed as Unrequested in the Request Date/Time column then the package was not sent to the Borrower Dashboard. For questions regarding this scenario, please reach out to our Customer Care team at **855-399-6242**.

2.3 Providing a Loan Key to the Borrower

A representative can access the borrower's Loan Key by navigating to the **Borrowers screen > Click on borrower's name > Personal tab** and locate the **Loan Key link** as shown below. By clicking the Loan Key link, a pop-out box will be generated and therein the user can confirm the **5 digit loan key**.

2Verview	Personal Residences	HMDA Power Of Attorney	Aliases Counseling	Tax Filing		
ctivity	General	General			onses	
issets						
lus	First Name	Alice	Middle	a. Are there any outstanding judgr	nents against you?	Yes No
forrowers	Last Name *	Firstimer	Suffix	b. Have you been declared bankru	pt within the past 7 years?	Yes No
harges & Credits	Titleholder	Yes No		c. Have you had property foreclose thereof in the last 7 years?	ed upon or given title or deed in lieu	Yes No
losing	Applicant Role	Borrower		d. Are you a party to a lawsuit?		Yes No
Compliance	Marital Status	Unmarried		e. Have you directly or indirectly be foreclosure, transfer of title in lie	een obligated on any loan which resulted su of foreclosure, or judgment? More	in Yes No
redit	SSN			f. Are you presently delinquent or	in default on any Federal debt or an other	Yes No
ocuments	Date of Birth	1/31/1950 Age: 37 Years		g. Are you obligated to pay alimon	ry, child support, or separate maintenance	T Yes No
raud / Risk	Home Phone	(888) 555-1212		i. Are you a co-maker or endorser	on a note?	Yes No
ncome	Mobile Phone	(888) 555-1212		j.k. What is your citizenship status	a	
fismatch	Office Phone		Ext.	U.S. Citizen		
Assesses	Home Fax			I. Do you intend to occupy the pro	operty as your primary residence?	Yes No
4otes	Email	edamxkazcgawxzMK0@nwead.mjw	Change Email	m. Have you had an ownership inte	rest in a property in the last three years?	Yes No
roperty	Dashboard Access	No, waiting for Loan Key	3 Loan Key	(1) What type of property did you o	own? 🖾 Primary Residence	
eam	Schooling (Years)	16		(2) How did you hold title to the ho	me? 🔝 Solely by self	
erms	Ages of Dependents	0				
ransaction	On LDP List	Yes No				
Vorkflow	On GSA List	Yes No				
	First-time E	No 🧹 Automatic				



Invite Borrower - Loan Key	
Below is the Loan Key for Alice Firstimer. For security, the bor be required to enter the Loan Key when accessing the loan t	rower will he first time.
Loan Key: 93434	
You must provide the key to the borrower verbally, via text m via email to a second email account.	tessage, or
Do not email the key to	
ок	Send Text

2.4 Confirming Who Needs to E-Sign

In the event the initial disclosures package has not yet been imported and the user needs to confirm who has yet to e-sign the package, they need only follow these steps:

1. Access the loan in question and navigate to the **Documents screen > Packages** tab

2. Click into the most recent **Application Disclosures (Complete)** package; the most recent package will always be at the top of the packages list

ocuments Packages Status Diopbox Archive					
ackage	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
pplication Disclosures (Complete)	Requested	10/11/17 4:35 pm ET	10/11/17 4:35 pm ET	Signing	Not Signed
(ppilcation Disclosures (Complete)	Requested	10/11/17 4:35 pm EI	10/11/17 4:35 pm E1	Signing	Not signe

3. Once the package opens, the user should look at the following part of the screen, the E-sign box will either say **Signing** or **Imported**.



Documents > Packages > App	blication Disclosures (Comple	te)			Status Requested 10	Request Date/ 0/11/17 4:35 pm	Time E-S n ET Signi
Filter Documents							
Name	For	Category	Prior To	Incl. Files	Fulfilled	Decision	File Status
E-Sign							
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's loan	Compliance	Approval	0 of 1	 Unfulfilled 	Pending	Requested
Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Compliance	Approval	0 of 1	 Unfulfilled 	Pending	Requested
			Cancel	Del	ete Force	E-Sign Import	E-Sign

4. If the package is still in a **Signing phase**, the user can **click on this link** and the following box will generate. It is in this box the user can confirm who has e-signed and who still needs to apply their e-signature.

Documents > Packages > App	lication Disclosures (Complete)		Status Request Dat Requested 10/12/17 6:55 p	te/Time Delivered or Mailed Date/Time E- om ET 10/12/17 7:20 pm ET Sign
Filter Documents		[DocuSign Status	
Name	For	Cat	Summary	
E-Sign		_	Envelope Name	Application Disclosures (complete)
- orgin		_	Envelope Status	Sent
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's Ioan	Cor	Sent Date	10/12/17
			Signers	Sent
Authorization (E-Sign)	Alice Firstimer	Cor	Alice Firstimer	Completed
Change Summary (LE)	Alice Firstimer's Ioan	Cor	Lauren Robinson Broker	Sent
Choice of Insurance Notice - North Carolina	Alice Firstimer's Ioan	Cor		Close

5. If the individual has **Sent** result next to their name, e-signatures **still need to be completed**. If the user has a **Completed** result next to their name, they **have completed their e-signature** portion and no further action is needed from this user to import the disclosure package.

2.5 Loan Officer to Complete E-Signatures

In order for the Loan Officer to complete their e-signatures, they must first answer the following question: **Do they have E-Sign only credentials or do they have full access credentials?**



E-Sign Only Credentials

If the Loan Officer has E-Sign only credentials, there will be no need for them to log into Octane to e-sign. Whenever a package is disclosed that requires the Loan Officer's e-signature, they will receive an email similar to the following.

Appl	ation Disclosures (Complete) [4]		15	
+	Cardinal Financial via Docu Sign <dse_na2@docusign net-<br="">to me 💿</dse_na2@docusign>	* 📩 (a	*	
	Docu Sign.			
	Cardinal Financial sent you a document to review and sign.			
	Lauren Robinson Broker,			
	Please DocuSign Uniform Residential Loan Application (FNMA 1003) - Initial for Ken Customer's Ioan			
	Thank You, Cardinal Financial			

In order to complete the e-signing process the Loan Officer should follow these steps:

1. Open the email from **Cardinal Financial via DocuSign** and click the **Review Documents button**

a. **NOTE:** If clicking the *E-Sign button* does not open up a new tab with the DocuSign documents, please make sure the user's internet browser does not have Pop-Up Blockers turned on. **Pop-Up Blockers should be turned OFF** when working in Octane.





2. Click Continue

3. Click Next and Sign to move through all required signatures then click Finish once complete

Select the sign field to cr	eate and add your signature.	FINISH	OTHER ACTIONS +
	ର ର	주 😐 ③	6
	BORROWER Ld once wish to furnish this information Ethnicity: Hispanic or Lation Not Hispanic or Lation Race: American Indian or Asian Black or African American Abada Native	CO-BORBOWER I do net with to furnish this information Ethnikity: Happenic or Latino Race: American Indian or Axian Black or African American Ameri	
	Native Havailan or Other Pacific Islander Set: □Fenale □ Male Ta be Consider the Lange Deletator	Native Havasian or White Other Pacific Islander Sen: Female Male	
_	The indomation was provided: a face-to-face intervise Required - Sign Hore was by face or multi- plane replicant and submitted via ensail or the intervet	las.	
SIGN	Loan Originator's Name (print or type) Laan Originator Identifier Laaren Rubinson Besker	10/13/2017 Loan Originator's Phone Number (including area code)	
Docu Sign:		Change Language - English (US) V Terms Of Use & Privacy V	Copyright @ 2017 DocuSign Inc.

4. Once all parties have completed their e-signatures the disclosures will be automatically imported into Octane.

Full Access Credentials

Loan Officers with **Full Access credentials** will need to log into Octane in order to complete their e-signatures.

In order for the Loan Officer to complete their e-signatures in Octane, they must navigate to the **Documents screen > Package tab > select the Application Disclosures (Complete) package.**



< LOAN	Documents > Packages					
Overview	Document Packages Stacks Dropbox Archive					
Activity	Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Assets	3 Application Disclosures (Complete)	Requested	9/29/17 2:22 pm ET	9/29/17 2:32 pm ET	Signing	Not Signed
Borrowers						
Charges & Credits						
Closing						
Compliance						
Credit					_	
1 Documents						Generate Package

Once in the loan package, the Loan Officer should locate the teal E-Sign button in the bottom right-hand corner of the screen.

LOAN	1	Documents > Packages > App	olication Disclosures (Complete)		Status	Request 9/29/17 2:3	Date/Time Deli	vered or Mailed Date 9/29/17 3:32 pr	Time E-Sign n ET Signing
Overview		Filter Documents							
Activity		Name	For	Category	Prior To	Incl. Files	Fulfilled	Decision	File Status
AUS		E-Sign							
Borrowers	ų	Acknowledgement of Right to Request Credit Reports	Alice Firstimer's Ioan	Compliance	Approval	0 of 1	 Unfulfilled 	 Pending 	Requested
Charges & Credits		Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Compliance	Approval	0 of 1	 Unfulfilled 	• Pendin	Requested
Closing		Change Summary (LE)	Alice Firstimer's Ioan	Compliance	Approval	0 of 1	 Unfulfilled 	· Pending	Requested
Compliance		Choice of Insurance Notice - North	Alice Firstimer's Ioan	Compliance	Approval	0 of 1	• Unfulfilled	· Pending	uested ,
Documents					Cancel	Del	ete Force	E-Sign Import	E-Sign

By clicking the **E-Sign button**, the Loan Officer opens up the **DocuSign screen** which shows the initial disclosures in their entirety and allows the user to e-sign each applicable field.

NOTE: If clicking the *E-Sign button* does not open up a new tab with the DocuSign documents, please make sure the user's internet browser does not have Pop-Up Blockers turned on. **Pop-Up Blockers should be turned OFF when working in Octane.**





The initial disclosures package will be imported into Octane automatically once all parties have applied their e-signatures.

As Always, should you have any questions, please reach out to Customer Care at 855-399-6242

References



Revision History

Date	Description	Approver
10.9.20	Initial Release	Nyreen Huyser
12.1.2020	Change Summary	Stephanie Simon
3.4.2021	Change Summary	Timothy Williams

