

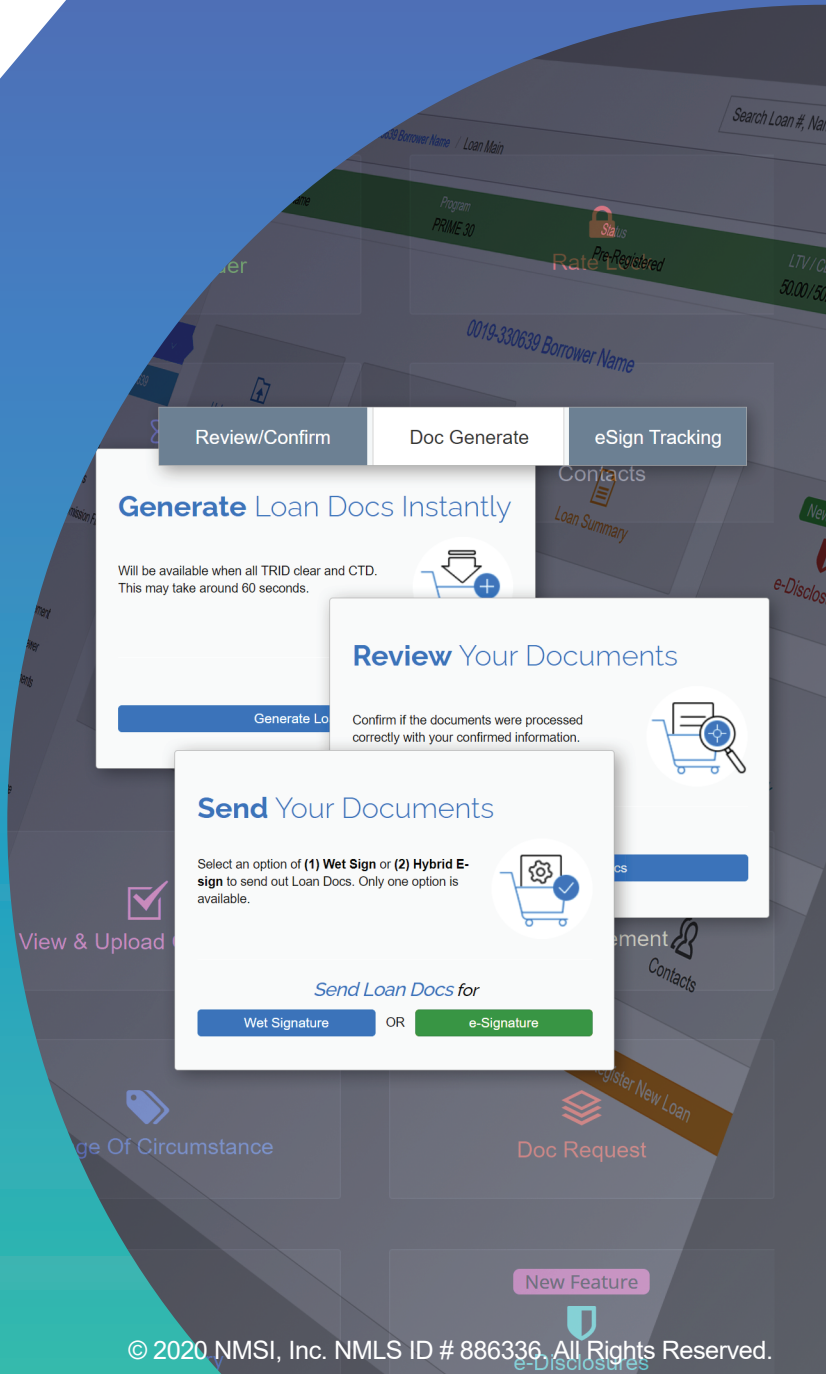
THE

Guide to E-Sign of TRIDs and Instant Doc Generator

TRIDs is no longer wet-signed, but **e-signed and automatically cleared.** You don't need to worry about following up with borrower signatures.

Additionally, **controls on Loan Docs on your fingertips** within a minute from CTC.

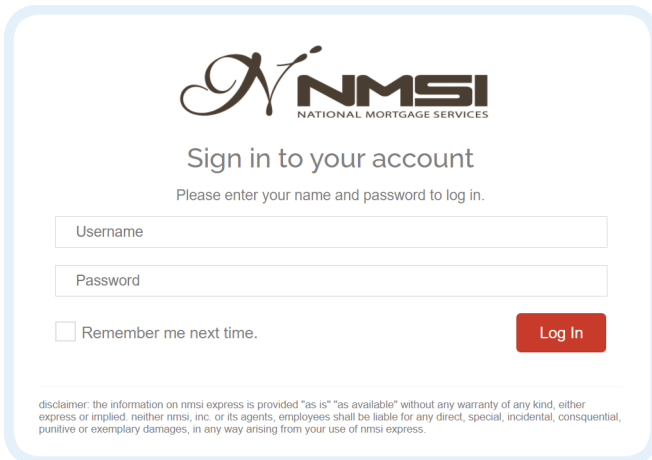
- 1. Why Electronic delivery TRID/Docs? 1
- 2. Introduction to the Updated Pipeline 2
- 3. Submit CD Request 3
- 4. Request of Updated Settlement Statement/Pre CD for Initial CD 4
- 5. Order Loan Docs Review/Confirm 5
- 6. Order Loan Docs Doc Generate 6
- 7. Track Loan Docs eSign 6



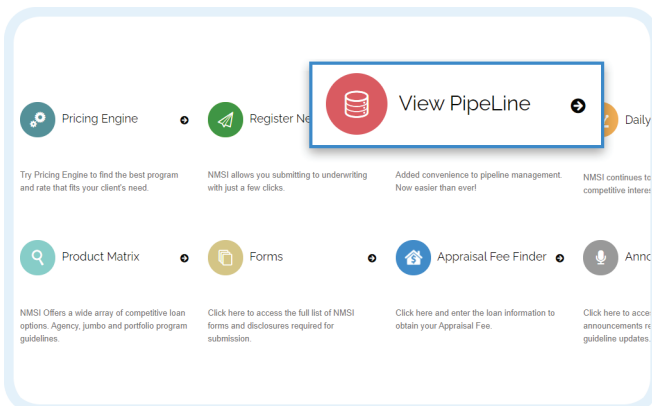
Disclaimer: This information is intended for general information purposes with the goal of assisting NMSI's customers in complying with the new RESPA-TILA regulations. This information is provided as a courtesy to NMSI's customers and NMSI makes no representation or warranty regarding the accuracy of the information set forth herein, and you may not rely on this information to ensure your company's compliance with the RESPA-TILA regulations. You are advised to consult your own compliance staff or attorney regarding your specific residential mortgage lending questions or situation to ensure your compliance with all applicable laws and regulations.

Broker Portal Eligibility E Sign of TRIDs and Instant Doc Generator

To E Sign of TRIDs and Instant Doc Generator, go to <http://broker.nmsgroup.com> and Login with your ID and PW.



Click "**View Pipeline**" and **select the loan** you are looking for.



Contents

1. **Why Electronic delivery TRID/Docs?**
2. **Introduction to the Updated Pipeline**
3. **Submit CD Request**
4. **Request of Updated Settlement Statement / Pre CD for Initial CD**
5. **Order Loan Docs – Review/Confirm**
(Currently available in CA & WA)
6. **Order Loan Docs – Doc Generate**
(Currently available in CA & WA)
7. **Track Loan Docs – eSign**

1. Why Electronic delivery TRID/Docs?

- **Fast**
No need to forward the documents to the borrower(s) anymore
- **Convenient**
No need to request borrower(s) to sign and return anymore
- **Less Work**
No need to upload the signed documents to the portal anymore
- **Efficient**
No need to follow up or track if the borrower(s) received or signed anymore

2. Introduction to the Updated Pipeline

| Loan ID | Borrower | Status | Program | Loan Amount | Pre-Registered | Registered | Submitted | Approval | TRID | Doc Out | Doc In | Funded | Lock Exp. |
|----------------------|-----------------------|--------------|----------------|----------------------|----------------------|------------------|--------------------------|----------------|-------------------------|---------|--------|--------|------------|
| 0012-345678 | LAST1, FIRST1 | Clear to Doc | SLP 30 | \$590,000.00 | 12/02/2020 15:34 | 12/11/2020 17:18 | 12/13/2020 | 12/15/2020 | ✖ | | | | 01/09/2021 |
| 0099-999999 | LAST2, FIRST2 | Clear to Doc | PRIME 20 | \$318,000.00 | 08/26/2020 10:58 | 12/15/2020 14:49 | 12/15/2020 | 12/16/2020 | ✔ | | | | 01/10/2021 |
| Locked 12/11/2020 | Lock LE 12/15/2020 | LE RCVD ✔ | Appraisal ✔ | CD Req 12/18/2020 | Req SS 12/18/2020 | SS RCVD ✔ | Initial CD 12/21/2020 | Condition ✔ | Doc Order Go to page | | | | |

- By clicking (✔), your current status for loan docs are available
- By clicking (**CD Req**), moving to CD Request page
 - ✳ TRID mark turns green (✔), once all steps are fulfilled
- Once status is Clear To Doc and TRID mark is (✔), self Doc Order can be made by clicking (**Go to page**)

< Definitions of each stage >

- **Lock LE** : Date of Revised Loan Estimate out
- **LE RCVD** : Fulfilled if Revised LE is acknowledged
- **Appraisal** : Appraisal received or PIW exercised
- **CD Req** : Date of Initial CD requested click ()
- **Req SS** : After 'CD Req ' completed, Document dept. requests updated Settlement Statement or Prelim CD
- **SS RCVD** : Fulfilled if updated SS or Prelim CD is received/uploaded from Escrow/Title
- **Initial CD** : Date of Initial CD issued
- **Condition** : Fulfilled if all Closing Documents conditions and COC are signed off

3. Submit CD Request

CD Request 0123-456789 FIRST LAST

Heads up! Primary escrow contact, current vesting and applicable fees for this transaction are as of follows. Please update below for changes if needed. Please upload invoice(s) for appraisal & credit report should such be paid through closing. Click "Go to COC", request for fee changes.

Information

Settlement Agent
 Contact Person
 Contact Phone
 Email for Loan Doc
 Est. Signing Date
 First Payment Date: 02/01/2021
 Vesting As

Vesting

| Type | Name | POA | Action |
|-----------------|------------|-----|--------|
| Borrower | FIRST LAST | | Edit |
| Vesting to Read | | | Edit |

Fee

A. Origination Charges

| Description | Pay To | Fee |
|----------------------|------------|------------|
| Loan Discount Points | NMSI, Inc. | \$0.00 |
| Loan Origination Fee | NMSI, Inc. | \$0.00 |
| Underwriting Fee | NMSI, Inc. | \$1,070.00 |

B. Service Borrower Did Not Shop For

| Description | Pay To | Fee | Before Closing |
|-------------------|--------|--------|-------------------------------------|
| Appraisal Fee | | \$0.00 | <input checked="" type="checkbox"/> |
| Credit Report Fee | | \$0.00 | <input checked="" type="checkbox"/> |

J. Lender Credit

| Description | Pay To | Fee |
|---------------|------------|-----|
| Lender Credit | FIRST LAST | |

A redraw fee(\$150.00) will be assessed for ANY changes made to the closing documents AFTER the closing documents have been prepared.

Submit

1 Section A & B cannot be increased or newly disclosed without a valid COC by clicking [Go to COC](#)

2 Any fees paid outside of closing(POC), 'Before Closing' must be check () marked

❖ Confirm vesting to read – **Vesting Amendment** is separately required for finalization

3 Borrower's middle name can be added (if applicable)



4 Complete "Vesting To Read"
 Select Vesting and Final Relation by clicking down arrows. These will display a list of the vesting options



Borrower's middle name can be added(if applicable)

Title Only may be added E mail address are optional (only required for CD e sign for the Title only)

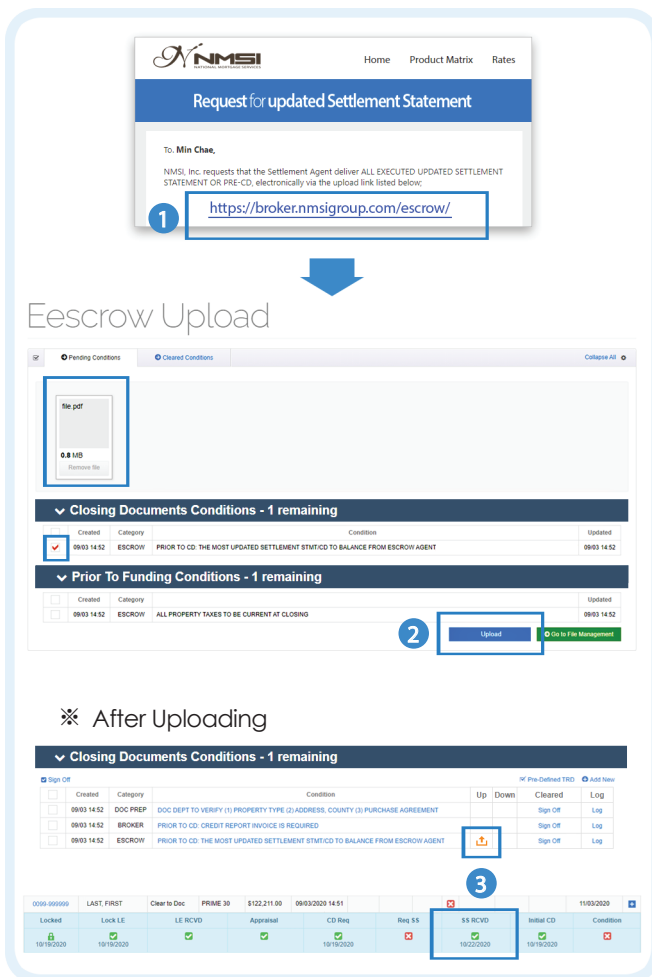
4. Request of Updated Settlement Statement / Pre-CD for Initial CD

1 Escrow/Title officer to upload Updated Settlement Statement or Pre-CD on the link

2 Select the condition by clicking () for Updated SS and/or vesting documents, and drop or drag the document and click the () button

3 Once successfully uploaded, Pipeline will show it's received with () and () icons

(This is available on the files Pre registered after Dec 8 th, 2020)



The screenshot shows the NMSI web portal interface. At the top, there is a navigation bar with 'Home', 'Product Matrix', and 'Rates'. Below this is a header for 'Request for updated Settlement Statement'. The main content area contains an email notification to 'Min Chae' from NMSI, Inc., requesting the Settlement Agent to deliver an updated settlement statement or pre-CD. A blue box highlights the URL 'https://broker.nmsigroup.com/escrow/' with a circled '1' next to it. Below the email is a blue arrow pointing to the 'Escrow Upload' section. This section has tabs for 'Pending Conditions' and 'Cleared Conditions'. A file upload area shows a 'file.pdf' (0.8 MB) being uploaded. Below this are two sections: 'Closing Documents Conditions - 1 remaining' and 'Prior To Funding Conditions - 1 remaining'. In the 'Closing Documents Conditions' section, a checkbox is checked for the condition 'PRIOR TO CD: THE MOST UPDATED SETTLEMENT STATEMENT TO BALANCE FROM ESCROW AGENT'. A blue box highlights the 'Upload' button with a circled '2'. Below this is the 'After Uploading' section, which shows the same condition now with an 'Up' icon and a 'Cleared' status. A blue box highlights the 'Up' icon with a circled '3'. At the bottom of the screenshot is a table with various columns including 'Locked', 'Last LE', 'Clear to Doc', 'PRIME 30', '\$122,211.00', '09/30/2020 14:51', 'Reg 55', '55 RCVD', 'Initial CD', and 'Condition'. The '55 RCVD' cell has a green checkmark and a circled '3' next to it.

5. Order Loan Docs Review/Confirm

Review/Confirm | Doc Generate | eSign Tracking

1

Property Information and Purpose/Terms of Loan

| | |
|-----------------------|---|
| Property Address | 1001 Western Boulevard, Los Angeles, CA 90015 |
| County | LOS ANGELES |
| Initial Note Rate | 3.00% |
| Loan Amount | \$121,215.00 |
| Appraisal Value | \$550,000 |
| Property Type | SFR |
| Loan Purpose | Purchase |
| Loan Term | FIXED 30YR |
| Occupancy | Owner Occupied |
| Subordinate Financing | \$0.00 |

Confirmed

Important Dates

| | |
|-----------------------|------------|
| Closing/Note Date | 10/15/2018 |
| Rescission Date | |
| Earliest Funding Date | 10/15/2018 |
| First Payment Date | 10/15/2018 |

Confirmed

Vesting

| Type | Name | POA | Action |
|-----------------------|------------|-----|-------------|
| Borrower (Note/Title) | XXXXXXXXXX | | Edit |
| Title Only | XXXXXXXXXX | | Edit Delete |
| Vesting to Read | XXXXXXXXXX | | Edit |

Confirm Add Title-Only

2

Recipients

| Type | Name | Email Address |
|-----------------------|------------|---------------|
| Borrower (Note/Title) | XXXXXXXXXX | XXXXXXXXXX |
| Title Only | XXXXXXXXXX | XXXXXXXXXX |
| Loan Officer | XXXXXXXXXX | XXXXXXXXXX |
| Loan Processor | XXXXXXXXXX | XXXXXXXXXX |

Confirm Edit

Review/Confirm important information for Loan Documents

1 Important information for Loan Documents

- Property Information and Purpose/Terms of Loan

- Important Dates

- Note Date: Current date or earliest Note date available (if 3 days from Initial CD is not passed) / Release is only available from the Note date
- Closing Date (if Wet Funding State)
- Rescission Date (if applicable)
- Earliest Funding Date (it doesn't guarantee your funding date)
- First Payment Date

- Vesting

- : Review if the borrower(s) are correctly vested
- POA may be added if applicable (not permitted for Cash Out transaction). Fully executed POA form must be submitted to Doc. Dept.

- Recipients : Confirm email address of loan doc recipients

- Title Only's email address is required on delivery of loan docs for e signature (Currently **NOT** available)

2 2. Click 'Confirm' if the information is accurate.

Once 'Confirmed', it **CANNOT** be undo.


COC must be submitted to update the information already confirmed.

6. Order Loan Docs - Doc Generate

Step 1. DOC IN CART

Generate Loan Docs Instantly

Will be available when all TRID clear and CTD. This may take around 60 seconds.




Generate Loan Docs

Step 2. REVIEW CART

Review Your Documents

Confirm if the documents were processed correctly with your confirmed information.




1 View-Only Loan Docs

Step 3. PROCEED CHECKOUT

Send Your Documents

Select an option of (1) **Wet Sign** or (2) **Hybrid E-sign** to send out Loan Docs. Only one option is available.



Send Loan Docs for

Wet Signature

OR

e-Signature

2

* Hybrid e-sign: Note and notary documents will be wet-signed. The other documents will be sent through DocuSign® to the borrower(s).

1 Please review the generated loan docs by clicking  View-Only Loan Docs

2 There are two ways of delivery:

- **Wet Signature** : All documents are wet signed in Escrow/Title office (conventional Way)
- **Hybrid E Signature** : Only Note, Deed of Trust/Riders, and notary documents are wet signed in Escrow/Title office. The rest of documents are e signed by borrower through DocuSign. **This Hybrid eSign is not available for the file with Title Only.** Upon completion, fully executed e sign documents will be automatically uploaded on 'File Management' - 'PTF Uploaded'

※ Re-send is available if the docs are not yet e signed. Re-send will void the current package.

7. Track Loan Docs - eSign

Review/Confirm
Doc Generate
eSign Tracking 1

eSign Console

Closing Doc Package (Current): (12/14/2020 1:40:10 PM) ▼

| Order ID | Document Type | Envelope Status | eSign Package Sent |
|------------|---------------------|-----------------|-----------------------|
| 1234567890 | Closing Doc Package | Sent | 12/14/2020 1:43:38 PM |

| Name | Current Status | eSign Package Opened | eSign Package Signed | eSign Declined |
|----------------------------|----------------|----------------------|----------------------|----------------|
| (Loan Officer) Joe Smith | Sent | | | |
| (Main Borrower) Firat Last | Sent | | | |
| (Other) Processor One | Created | | | |

2
Download Proof of Delivery
Download eSigned Document

1 eSign Loan Docs are trackable on 'eSign Tracking' tab

2 eSigned Loan Docs can be downloaded once the documents are signed by all parties