

## HOW TO DISCLOSE THRU TPO PORTAL

1.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (1)

Conditions (2)

Order Services

Important Loan Dates

Application Date

Registration Date

Intent to Proceed

Estimated Closing

Deadlines

Loan Estimate

Closing Disclosure

ORDER INITIAL LOAN ESTIMATE

Activity Log

Time ^	User	Description
5/28/2020 9:35:23 PM PDT	Haidy Ibrahim	Loan Registered - Disclosures Required

Click on the "lock" to enter the "Application Date"

Click on the "lock" to enter the "Intent to Proceed" Date

2.

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Important Loan Dates

Application Date

Registration Date

Intent to Proceed

Estimated Closing

Deadlines

Loan Estimate

Closing Disclosure

ORDER INITIAL LOAN ESTIMATE

Loan Estimates

No Loan Estimates currently on file.

Closing Disclosures

No Closing Disclosures currently on file.

Activity Log

Time ^	User	Description
5/28/2020 9:35:23 PM PDT	Haidy Ibrahim	Loan Registered - Disclosures Required

Once the dates are entered, click on "Order Initial loan Estimate"

3.

- Status and Agents
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- Disclosures
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- Conditions (2)
- Order Services

Disclosures

[Disclosures](#) > Order Initial Loan Estimate

1. Enter ASD
2. Request Review
3. Vendor Audit
4. Document Preview
3. Vendor Audit

[CANCEL ORDER](#)

Loan Comparison

Risky Features include Negative amortization, Prepayment penalty, Interest-only payments, Balloon payment within 7 years, Demand feature, Shared equity, and Shared appreciation.

	Loan with the lowest rate with risky features	Loan with the lowest rate without risky features	Loan with the lowest total discount points, origination points, or origination fees	Current Loan
Interest Rate	0.000%	0.000%	0.000%	3.375%
Total Discount points, Loan Origination Fees or Points				\$4,105.00

COPY FROM CURRENT LOAN
COPY FROM CURRENT LOAN
COPY FROM CURRENT LOAN

[NEXT - REQUEST REVIEW](#)

1 - Complete the form

2 - Once the form is completed, click Next

4.

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[Disclosures](#) > Order Initial Loan Estimate

1. Enter ASD
2. Request Review
3. Vendor Audit
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Please review the information below. All requirements must pass to proceed with the order.

[CANCEL ORDER](#)

Requirements Checklist

Borrower Information

Name	Email
Marisol Testcase	

Loan Officer Information

Name	
NMLS#	
License ID	
Email	
Phone Number	

[NEXT - DOCUMENT VENDOR AUDIT](#)

5.

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1. Enter ASD
2. Request Review
3. Vendor Audit
4. Document Preview
3. Vendor Audit

Please review the results of the audit from our document vendor below. If there are any false audit results, you will need to submit to the lender for disclosure.

[CANCEL ORDER](#)

Document Vendor Audit Findings

Type	Message
Warning	Vesting To Read does not match default
Warning	Rate lock date is missing; Defaulted to the Document Date of 05/28/2020 to run the CA HPML audit.
Warning	Rate Set Date is missing; Defaulted to the Rate Lock Date of to run the HPML audit
Warning	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.
Warning	Rate Set Date and Rate Lock Date are missing; The Document Date of 05/28/2020 from your worksheet has been used to run the Section 32 Test.
Warning	Mortgage Broker is missing Contact. Email.
Warning	No settlement agent found.

[NEXT - ORDER DOCUMENT PREVIEW](#)

Review all the warnings and Click Next

[illegible]

**BORROWER'S CERTIFICATION AND AUTHORIZATION**

**CERTIFICATION**

The undersigned certify the following:

- I/We have applied for a mortgage loan from ROYAL PACIFIC FUNDING CORP. ("Lender"). In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

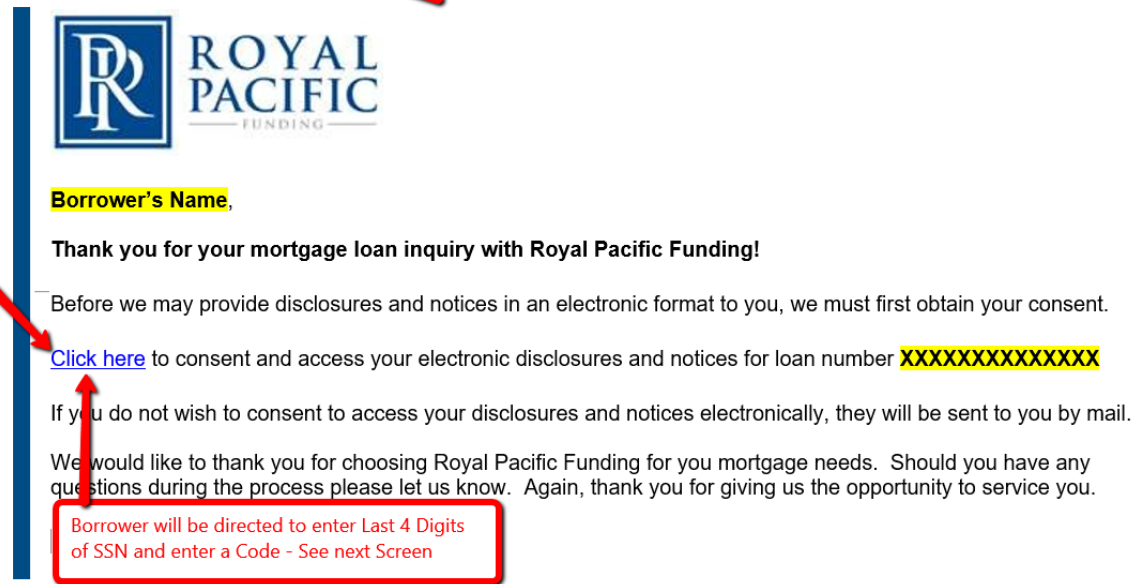
- I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- I/We further authorize Lender to order a consumer credit report and verify other credit information.

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[illegible]

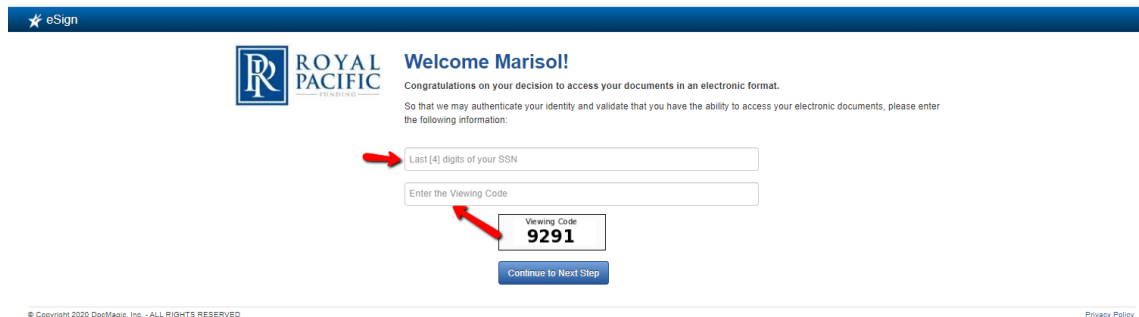
8.

Subject: EDisclosure Invitation from Royal Pacific Funding



The image shows an email invitation from Royal Pacific Funding. At the top is the company logo. Below it, the text reads: "Borrower's Name," "Thank you for your mortgage loan inquiry with Royal Pacific Funding!", and "Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent." A red arrow points to a blue link that says "Click here". Below this, it says "If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail." and "We would like to thank you for choosing Royal Pacific Funding for you mortgage needs. Should you have any questions during the process please let us know. Again, thank you for giving us the opportunity to service you." A red box highlights the instruction: "Borrower will be directed to enter Last 4 Digits of SSN and enter a Code - See next Screen".

9. Once the borrower "Click Here"

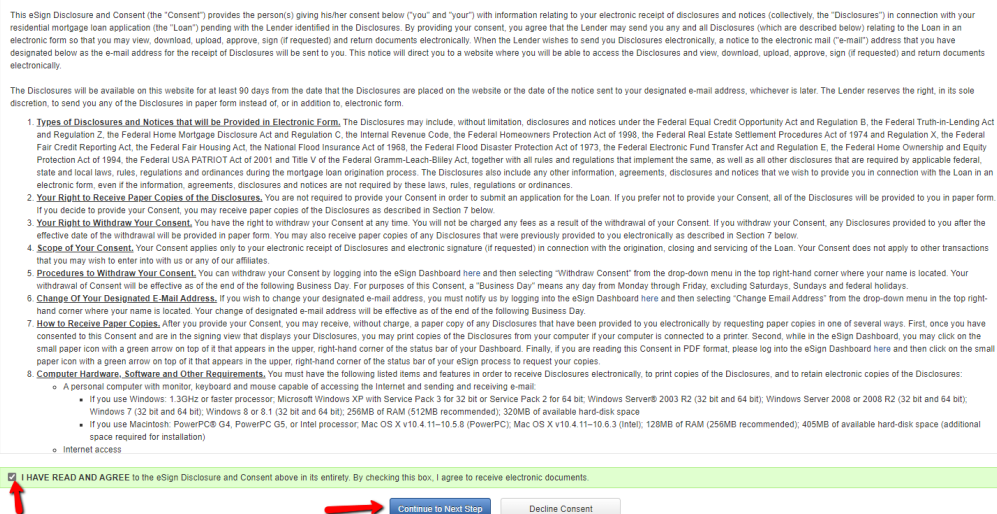


The image shows a web page titled "Welcome Marisol!" with the Royal Pacific Funding logo. It says "Congratulations on your decision to access your documents in an electronic format." and "So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:". There are two input fields: "Last [4] digits of your SSN" and "Enter the Viewing Code". Below the second field is a box showing the "Viewing Code" as "9291". A "Continue to Next Step" button is at the bottom. Red arrows point to the input fields and the viewing code box.

10.

#### Please review the eSign Disclosure and Consent below carefully.

After your review, please check the box below if you wish to consent to receive electronic documents.



The image shows a detailed "eSign Disclosure and Consent" screen. It contains a long paragraph of legal text regarding the use of electronic documents. Below the text is a green box with a checkbox and the text: "I HAVE READ AND AGREE to the eSign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents." A red arrow points to this checkbox. To the right of the checkbox are two buttons: "Continue to Next Step" and "Decline Consent".

11.

**Select your signature.**

Once you find a style that you like, check the box below to approve it.

Testcase Initials

Style: *Marisol Testcase*

Testcase MT

☒ By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

Continue to Next Step

12.

**eSign - Initial Disclosure**

MAY APPLY FOR A SEPARATE ACCOUNT.\*

I (WE) RECEIVED A COPY OF THIS NOTICE, WHICH IS PART OF MY/OUR CREDIT APPLICATION.

**Sign Here**

May 28, 2020

Borrower: Marisol Testcase Date: Borrower: Date

Borrower: Date Borrower: Date

Borrower: Date Borrower: Date

ADDENDUM TO LOAN APPLICATION  
NCAMSC 01/17/20 DocMagic eSign

Continue to next page

13.

**eSign - Initial Disclosure**

58 PRIVACY FORM - OPT OUT

59

60 TRID ANTI-STEERING LOAN OPTIONS DISCLOSURE

61

62

63 UNDISCLOSED DEBT OBLIGATION ACKNOWLEDGEMENT

64

65 Waiver Regarding Appraisal Report

**Sign Here**

Provide an explanation for any inquiry appearing on the credit report

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

Inquiring Creditor: \_\_\_\_\_

Explanation of Inquiry: \_\_\_\_\_

**Sign Here**

Borrower Marisol Testcase Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

**Borrower to complete the inquiry letter and sign it**

14.

**eSign - Initial Disclosure**

58 PRIVACY FORM - OPT OUT

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60 TRID ANTI-STEERING LOAN OPTIONS DISCLOSURE

61

62

63 UNDISCLOSED DEBT OBLIGATION ACKNOWLEDGEMENT

64

65 Waiver Regarding Appraisal Report

**Congratulations!**  
You have electronically signed your documents!

To complete the signing process and exit, click **Finish**.  
To save a copy of your document(s), click **Save**.  
Otherwise, to continue viewing your document(s), click **Continue** below.

**Finish** **Save** **Continue**

**Once completed, borrower have the ability to save a copy and click finish -**

Borrower \_\_\_\_\_

Property \_\_\_\_\_

I understand the value of the property securing this loan promptly upon completion of the appraisal. I understand that I may waive this three (3)-day requirement.

I hereby waive the above-referenced three (3)-day requirement related to my right to receive a copy of any appraisal report concerning the value of the property securing this loan.

*Marisol Testcase*  
Borrower Marisol Testcase Date May 28, 2020

15. Once signing is completed, the Activity log will be updated.

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Deadline to Mail or Deliver Initial LE  
6/2/2020

Deadline for Borrower to Receive Revised LE  
6/10/2020

Closing Disclosure

Deadline to Mail Initial CD  
6/8/2020

Deadline for Borrower to Receive Initial CD  
6/11/2020

ORDER INITIAL LOAN ESTIMATE

Loan Estimates

Issued Date	Delivery Method	Received Date	Type
5/28/2020	Email	5/28/2020	Initial LE

Closing Disclosures

No Closing Disclosures currently on file.

Activity Log

Time	User	Description
5/28/2020 9:35:23 PM PDT		Loan Registered - Disclosures Required
5/28/2020 10:06:07 PM PDT		Initial Disclosures Created - E-Disclosure Sent
5/28/2020 10:06:13 PM PDT	System Notification	E-Sign package created.
5/28/2020 10:16:08 PM PDT	System Notification	START_ESIGN
5/28/2020 10:17:03 PM PDT	System Notification	E-Consent Received for All Parties
5/28/2020 10:17:03 PM PDT	System Notification	E-Consent Received for Marisol Testcase
5/28/2020 10:18:00 PM PDT	System Notification	VIEW_SIGREQ
5/28/2020 10:25:53 PM PDT	System Notification	COMPLETE_ESIGN
5/28/2020 10:26:06 PM PDT	System Notification	E-Sign Completed

**CONGRATULATIONS MISSION ACCOMPLISHED**

Any questions, please reach out to your account manager or your AE.

Thank you.

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