

# Borrowers Experience for Initial Disclosures

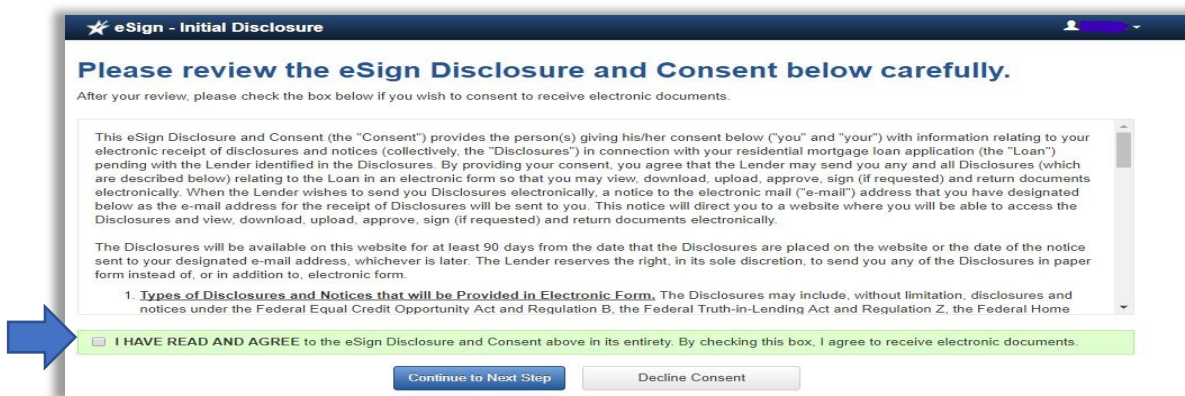
1. Initial email comes from DocMagic. Mega Capital is mentioned in the body of the email. Borrower must enable link to start the process.



2. The borrower will click the link and the Welcome Page will appear.



3. The borrower needs to check the box in the green section to receive electronic documents.



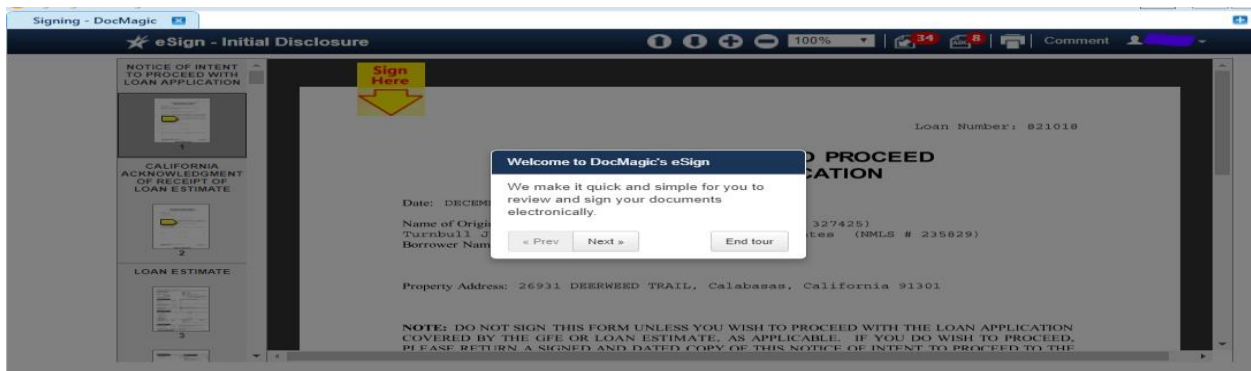
- The borrower and the broker will receive an email when the consent has been completed.



- The borrower will then select their default signature and initials.



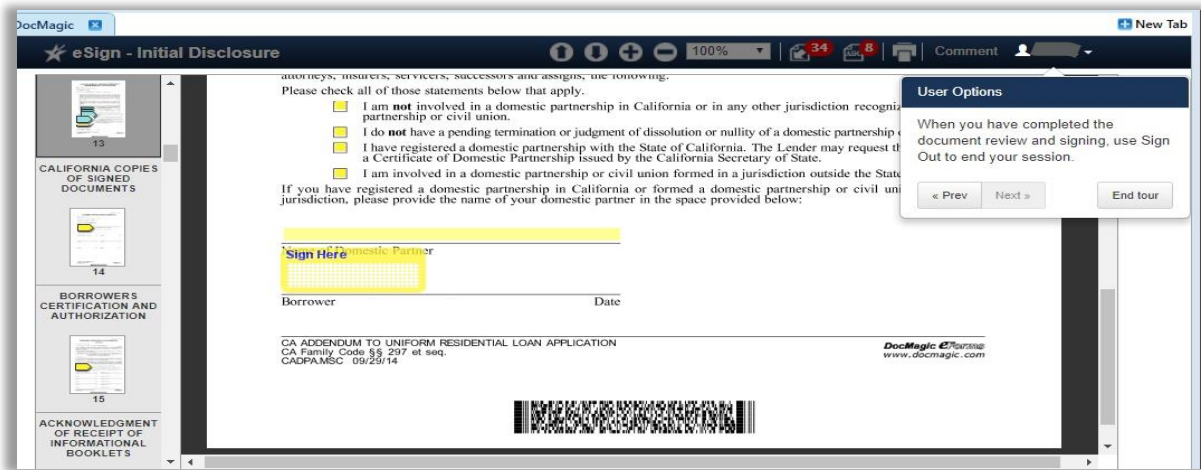
- The borrower will tour the following screens to understand the esign process. They can click End Tour anytime if they don't need the details.



The tour is available at initial login only.

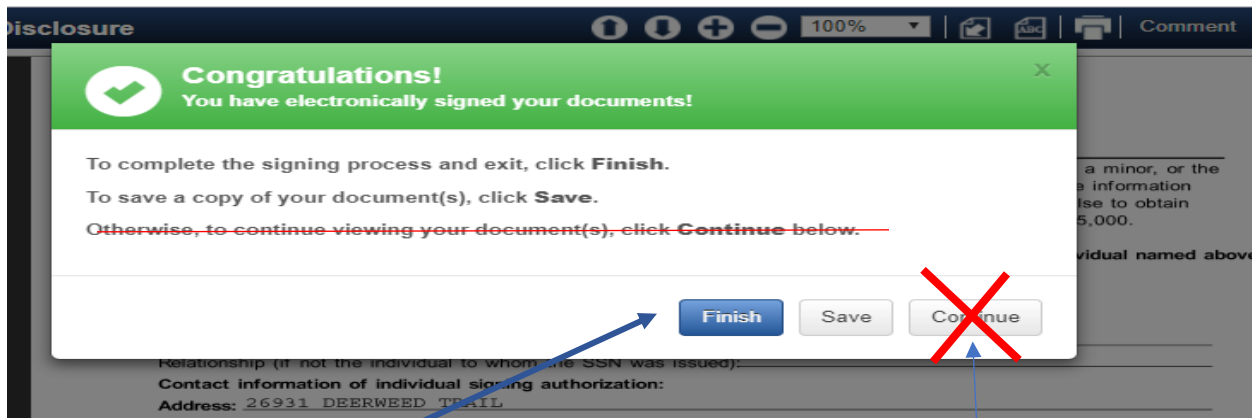
There are three forms in the disclosure package that need additional boxes checked in addition to signatures or initials: CA Domestic Partnership; Acknowledgement of Receipt of Informational Booklets and the 4506T.

**NOTE: The borrower needs to choose two of the four options on the CA Domestic Partnership form. Do not check all 4 boxes.**



The borrower can go direct to the forms with yellow squares to sign them or they can review each form in order by clicking – Continue to next page – at the bottom of each page.

7. After the borrower signs the last disclosure (SSA 889), they will receive this ***Congratulations when esigning is finished.***

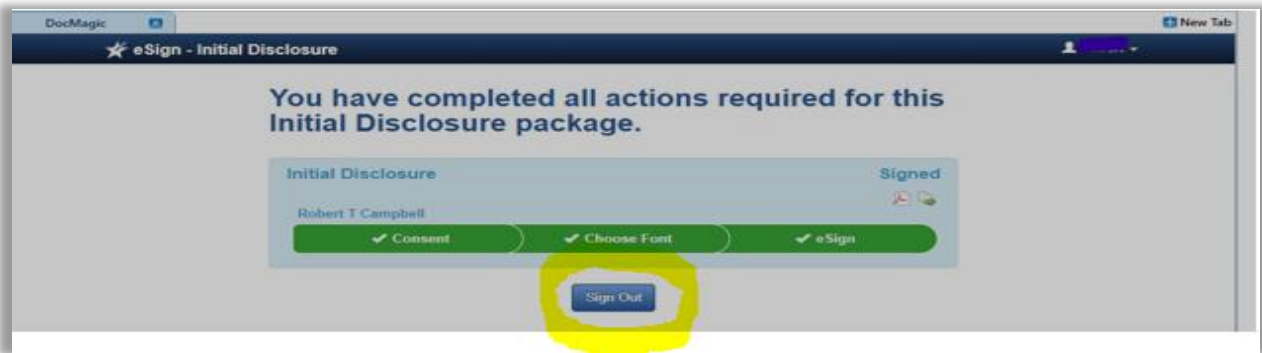


**Please instruct your borrower to stay away from the Continue button.**

By clicking **SAVE** a copy of all the disclosures will be saved as a pdf. The last page of the packet will be the esign certificate.

8. The borrower **MUST** click **FINISH** (see Step 7 above) for the system to recognize the completion. **If the borrower does not click FINISH, Mega Capital will not show completion in our system.**

***GIVE THE SYSTEM TIME TO PRESENT THIS SCREEN!***



9. Be sure the borrower clicks **Sign Out**.
10. The borrower will see that they are completely logged out.



**The system will then show the Initial Disclosures have been acknowledged.**

11. The broker and the borrower will receive an email from DocMagic letting them know the signing of the Initial disclosures is complete.

