

EllieMae Disclosing Reference Guide

20
19



WARNING

eConsent Form **MUST** be sent prior to disclosing.

NOTE: A SEPARATE email address must be used for each Borrower.

1. Click the **eFolder** button in the top right corner.



2. Request the eConsent form via the **eConsent** button.



3. The **Authorization Code** will need to be entered. Always use the last 4 digits of the Soc Sec Number.

Message						
Sender Type		Name		Email		
Current User		Nicholas George Apostolakis		Nick.Apost@nationslending.com		
Recipient Type		Name	Email	eConsent Request		Authorization Code
				Sent	Accepted	Rejected
<input checked="" type="checkbox"/> Borrower		JOHN HOMEOWNEF	samsam77777@yahoo.			
<input type="checkbox"/> Co-Borrower						

4. Once the **Authorization Code** is entered you will then be able to click the **Send** button.



*** WARNING** *

Please take the time to check the price of the appraisals.

GO TO: Forms tab (highlighted below)

CLICK ON: NLC Appraisal Request (circled below)

For VA Loans: Go to the *Payment Method* box and click on the VA Pricing box for a VA loan. Then click on the State you are going to do the loan in as shown below.

For FHA, USDA or Conventional Loans: Click on the AMC box that you will be using and find the State that the loan will be in and price accordingly with any add-ons that may be needed.

Once you have the correct dollar amount please enter it on the 2015 Itemization Form **BEFORE** you disclose.

Forms Tools Services

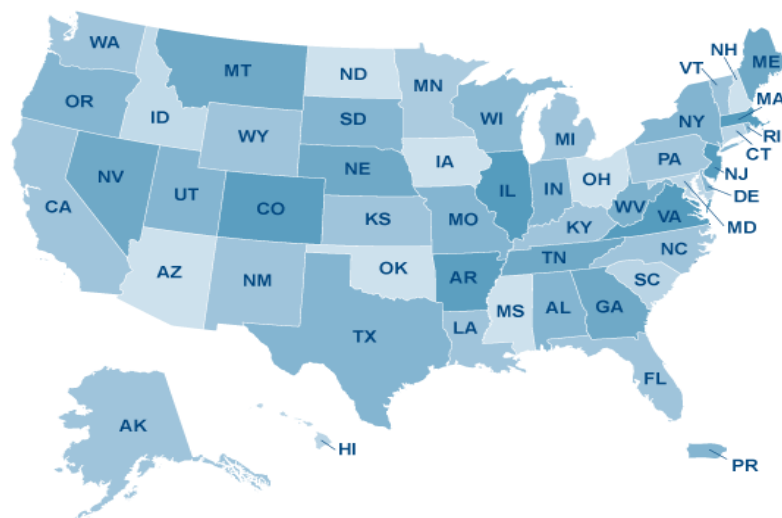
Branch Platform (Secondary Only)
Nations Appraisal Request
CD/Loan Closing Request Form
Reg Z - LE
Services
Income Calculation Worksheet
Nations go
FHA Management
USDA Management

Payment Method

☐ Invoice (Directors requests only)
☐ Check
☐ Credit/Debit Card

AMC Pricing Sheets

VA Pricing	AppraisalLinks	Collateral
Apex	AMC	NAN
Apple	VMG	1st National
Streetlinks	Appraisal Tek	NPAS
VA Pricing - Denver RLC		

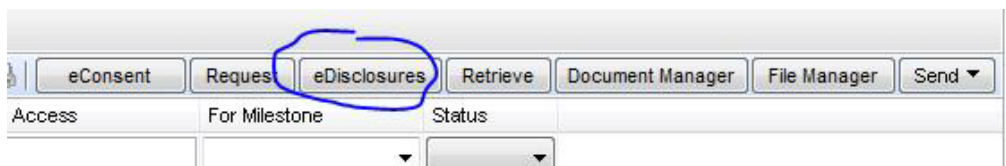


Disclosing with EllieMae

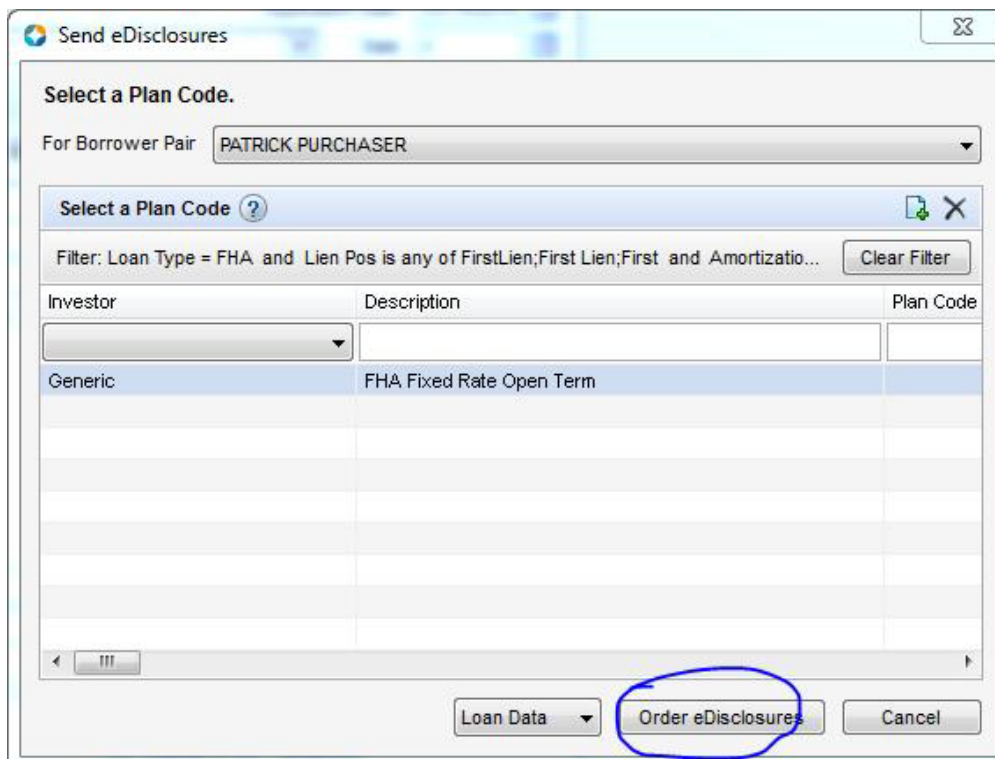
1. Click the **eFolder** button in the top right corner.



2. Request the initial disclosure package via the **eDisclosures** button.



3. When the **Select a Plan Code** window is presented highlight the program you would like and click the **Order eDisclosures** button.



- [illegible]

5. When the **Select Documents** box appears click the **Send** button.

The screenshot shows a window titled "Select Documents" with a "Stacking Template" dropdown set to "NLC Initial Disclosure Stacking Template - Default". Below this is a section for "eDisclosures (23)" with an "Add Additional Docs" button. A table lists various documents with their types and signature requirements. At the bottom, there are buttons for "Preview", "Print...", "Send" (circled in blue), "Add to eFolder", and "Close".

Document Title	Document Type	Signature Type
Nations New Client Welcome Letter	Custom Form	Informational
Nations Loan Document Checklist	Custom Form	Informational
Nations Let's Crunch the Numbers - Purchase	Custom Form	eSignable
Nations Borrowers Authorization and Certification	Custom Form	eSignable
Nations Undisclosed Debt Form (3270)	Custom Form	eSignable
1003 - URLA	Standard Form	eSignable
Nations Occupancy and Financial Statement	Custom Form	eSignable
Nations Obligation To Continue With Payments	Custom Form	eSignable
Nations Appraisal Disclosure	Custom Form	eSignable
CO Tangible Net Benefit Disclosure	eDisclosure	Wet Sign Only
Affiliated Business Disclosure	Standard Form	eSignable
IRS 4506T - Request for Transcript of Tax Return CI	Standard Form	eSignable
Acknowledgement of Intent to Proceed	eDisclosure	eSignable
Nations Items For Your Review	Custom Form	Informational
Disclosure Notices	Standard Form	Informational
Home Counseling Form 2	Standard Form	eSignable

6. Next the **Send eDisclosures** box will appear and click the **Send** box.

Send eDisclosures

Message

Sender Type	Name	Email
Current User	Nicholas George Apostola	Nick.Apostola@nationslending.com

Recipient Type	Name	Email	Authorization Code
<input checked="" type="checkbox"/> Borrower	JOHN HOMEOWNER	samsam77777@yahoo.com	5000
<input checked="" type="checkbox"/> Originator	Nicholas George Apostola	Nick.Apostola@nationslending.com	

* Subject Nations Lending - eSign Document Request Initial Disclosures

Corbel

Hello <<Recipient Full Name>>,

We're looking forward to processing your home loan, but first, we'll need you to sign a few documents. Below are instructions to help you navigate through the portal.

Login/Create Account

[Click here to login or create an account to access your borrower portal \(link\).](#)

☐ Notify Additional Users (1 Users selected)

☒ Notify me when borrower receives the package.

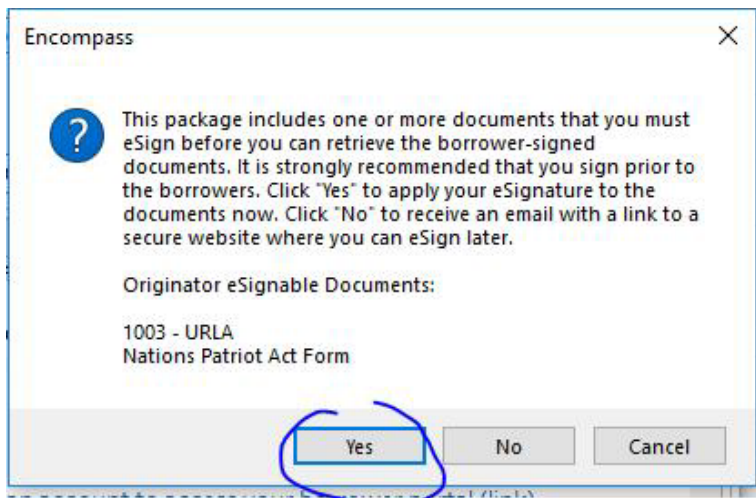
☐ Notify me when borrower does not access by 02/19/2018

Borrower Signing Options

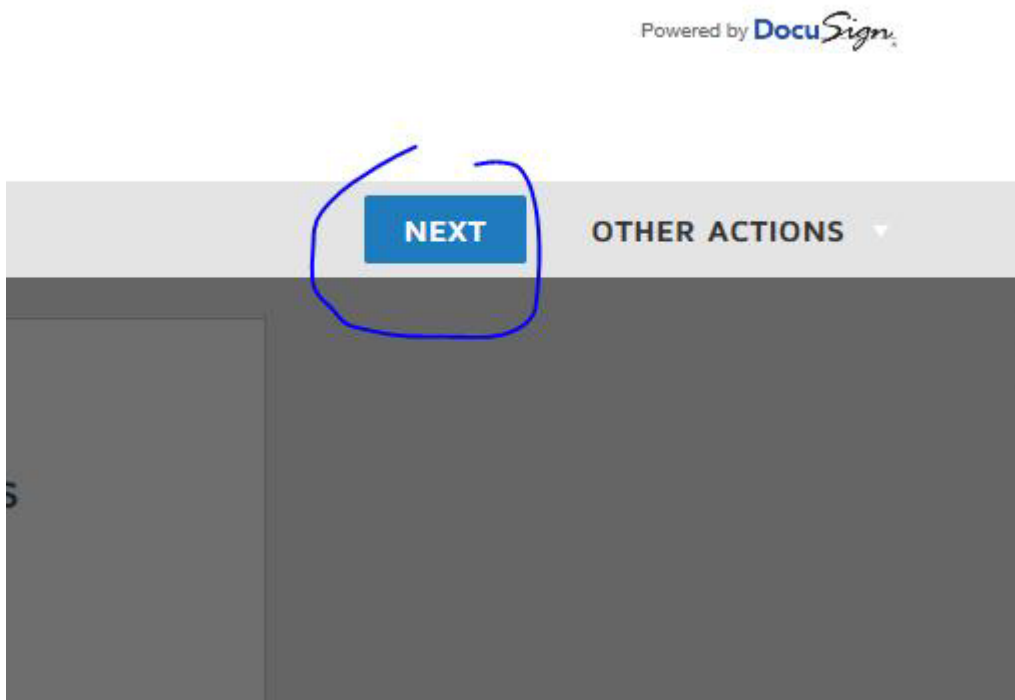
* Borrower Signing Option eSign (electronically sign and return)

Send Cancel

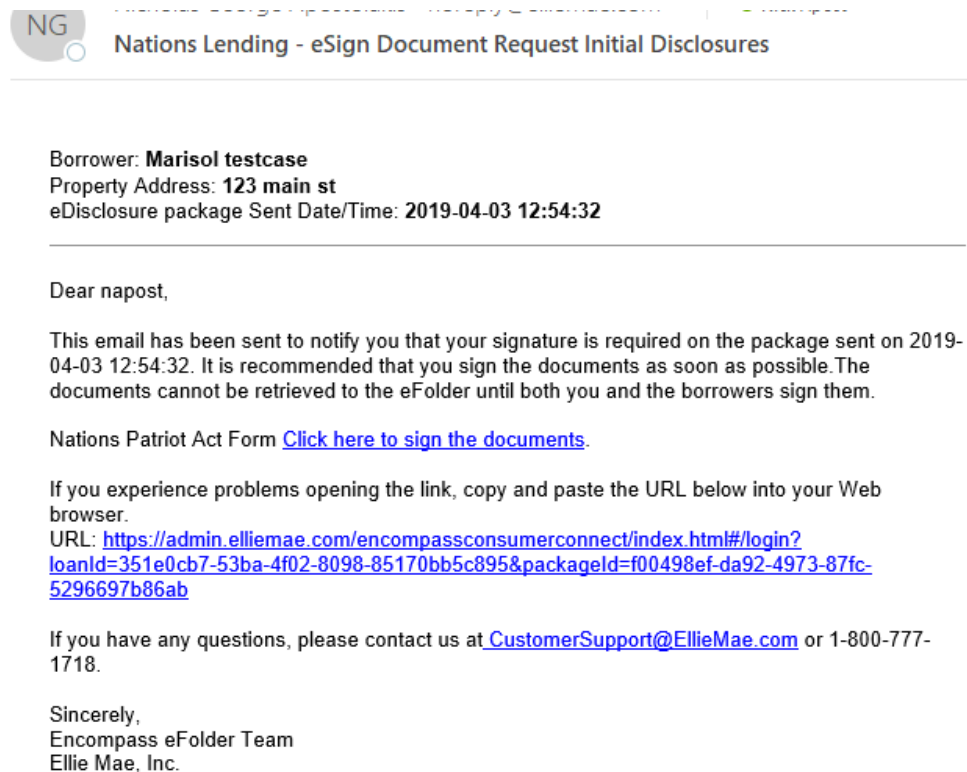
7. Once the signature warning box is presented please click **Yes** to sign the disclosures now.



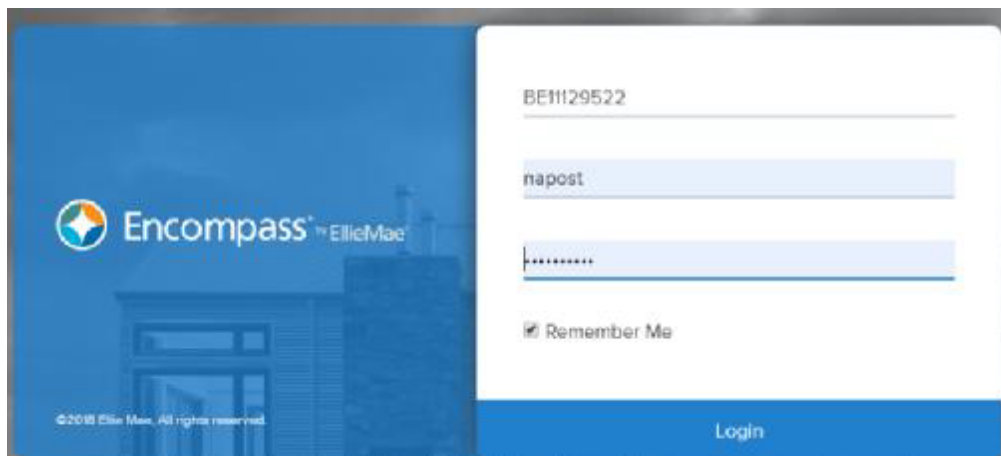
8. The EllieMae system will send you directly to DocuSign to sign your disclosures.



9. If you have chosen, NO on step 5 above please follow steps 9 & 10. The Loan Officer will need to refer to this email requesting them to sign.

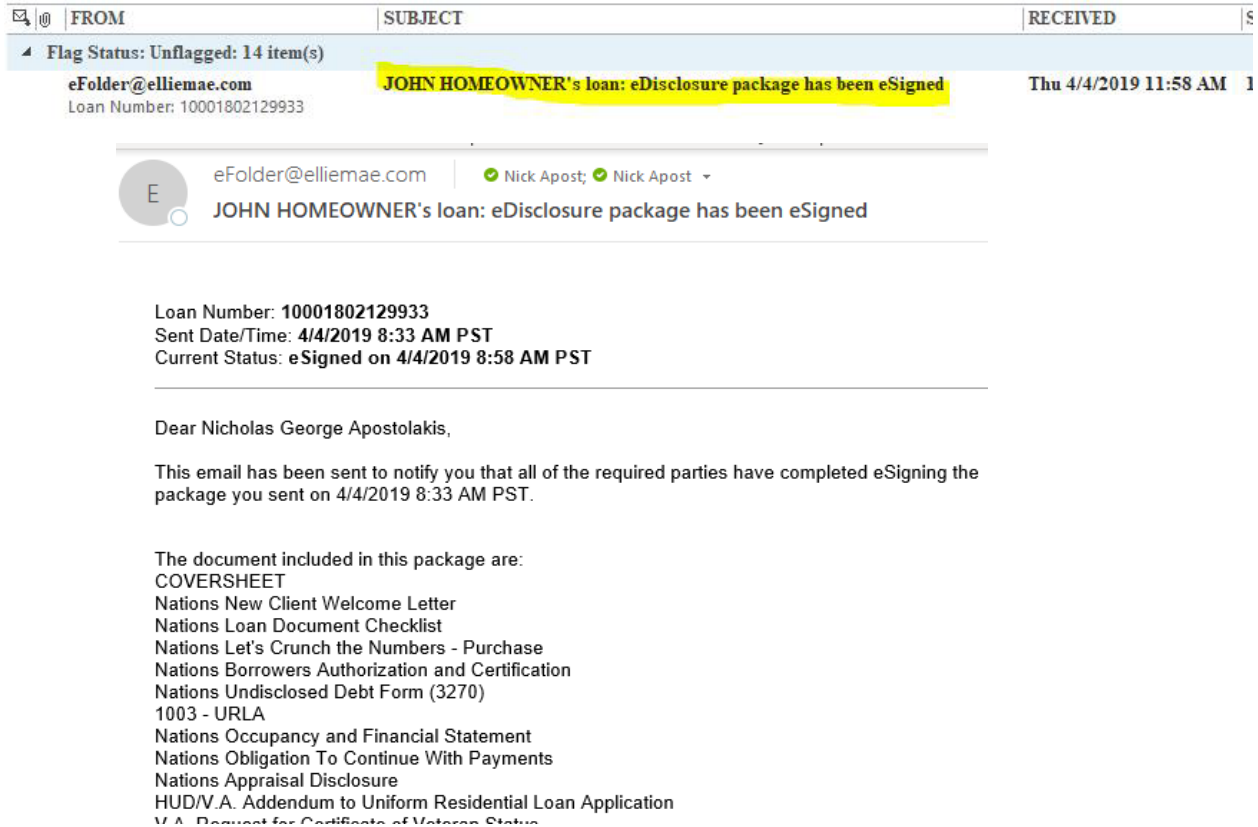


10. The Loan Officer will then log into their EllieMae account using their Encompass log in credentials and follow the prompts to eSign their portion of the disclosures.



Retrieving the Signed Disclosures

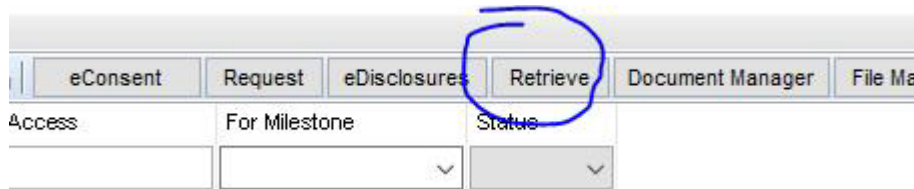
11. Once the Borrower has eSigned the Loan Officer will receive the email below showing that the disclosures have been signed. At which point the Loan officer can go into the file and retrieve the disclosures.



12. The Loan Officer will then go back into the file and click on **eFolder**.

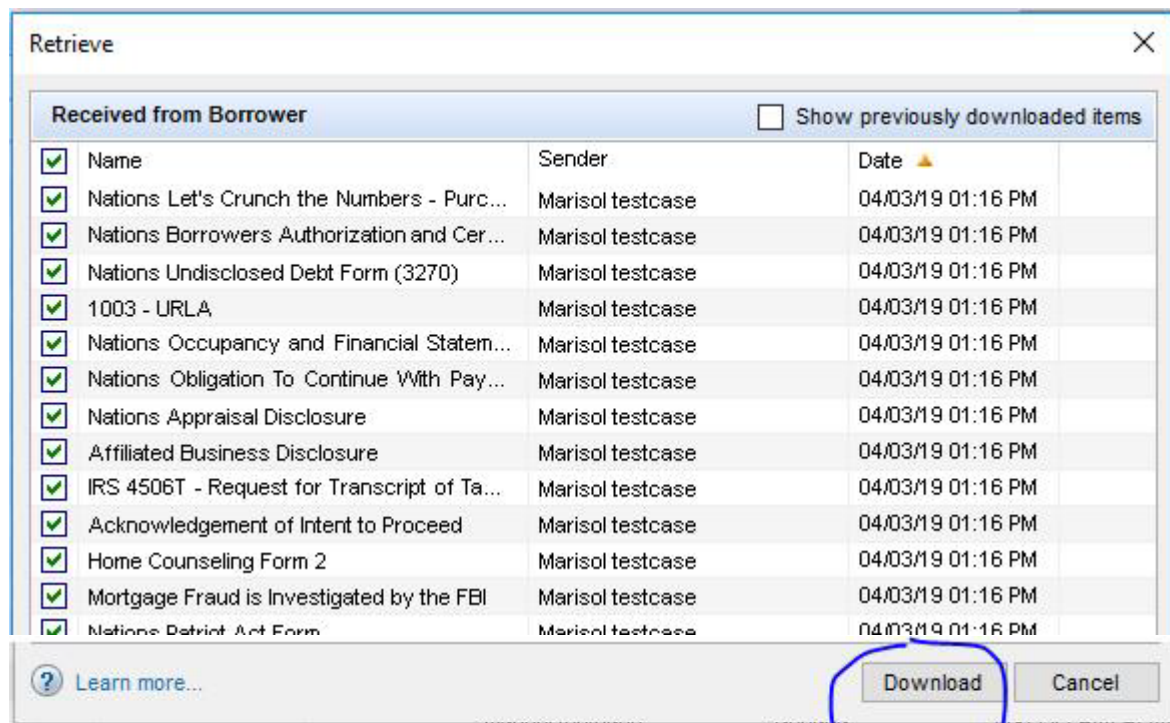


13. Once in the eFolder click on the **Retrieve** button at the top right of the screen.



The screenshot shows a horizontal menu bar with buttons: eConsent, Request, eDisclosures, Retrieve, Document Manager, and File Ma. Below the menu bar are three dropdown menus labeled Access, For Milestone, and Status. The 'Retrieve' button is circled in blue.

14. The Retrieve box will appear, and you will click the **Download** button. All the disclosures will load into their respective folders in the eFolder.



The screenshot shows a 'Retrieve' dialog box with a close button (X) in the top right corner. It contains a section titled 'Received from Borrower' with a checkbox 'Show previously downloaded items'. Below this is a table with columns: Name, Sender, and Date. The table lists 14 items, all with a green checkmark in the first column. At the bottom of the dialog box, there are two buttons: 'Download' and 'Cancel'. The 'Download' button is circled in blue.

<input checked="" type="checkbox"/>	Name	Sender	Date
<input checked="" type="checkbox"/>	Nations Let's Crunch the Numbers - Purc...	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Borrowers Authorization and Cer...	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Undisclosed Debt Form (3270)	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	1003 - URLA	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Occupancy and Financial Statem...	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Obligation To Continue With Pay...	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Appraisal Disclosure	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Affiliated Business Disclosure	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	IRS 4506T - Request for Transcript of Ta...	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Acknowledgement of Intent to Proceed	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Home Counseling Form 2	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Mortgage Fraud is Investigated by the FBI	Marisol testcase	04/03/19 01:16 PM
<input checked="" type="checkbox"/>	Nations Detriot Act Form	Marisol testcase	04/03/19 01:16 PM