

We have procured a function within Doc Magic that will allow borrower(s) the ability to e-Sign all Federal and State disclosures. We believe this function will bring us up to par with our competition and greatly improve the borrower and broker experience.

**Below are the key benefits:**

- Borrower will receive a CSC banded email with a link. Once the borrower accesses the link, it will provide them with the ability to view, review and e-sign all the disclosures sent. Content of the disclosure package will contain a revised intent to proceed and any other custom CSC document currently in use.
- Integration, this function is fully integrated within BytePro
- Real Time communication. The function allows us to inform the broker, TM, AE and any other department or person when a disclosure link is sent out to the borrower. In addition, the system is intuitive enough to also communicate when the borrower has confirmed receipt and when all the documents have been signed. This function also allows the borrower to respond to the email with any question they may have.
- This function records all of the borrower(s)' activities via a certificate that will be generated at every step of the transaction. This certificate will be uploaded onto DV to support the confirmation of receipt.
- This function will also notify us when the borrower has not opened the email containing the link within 48 hours of it being sent.
- All signed document packages will be uploaded onto DV

**Other factors to consider:**

- The link will only allow visibility to the document disclosed and signed to the individual department that generate these disclosures (Disclosure and Funding Departments). The unsigned PDF copy will be available on BytePro's "Stored Documents" page. It is not our intent to upload any of the unsigned document unless it is required to provide proof of the document package being sent. Ask your manager if you have any questions on this.
- Note that this process is contingent on the borrower providing a completed and executed CSC e-Consent form.
  - If the borrower does wish to provide this form and accept this type of communication, all disclosures will be sent via regular mail. If enacted, this process to has not changed.
- All e-Signatures have a date stamp. Be mindful that this will remove any instance where subjectivity of disclosures being sent and received is in play.

**Impacted Departments**

**Account Executives:**

AE's will be required to educate brokers, on this new process.

Key points of reference:

- Email notification at all stages
- All email will be branded with CSC logos
  - Email Sample that the borrower will receive

From: [docs@docmagic.com](mailto:docs@docmagic.com) <[docs@docmagic.com](mailto:docs@docmagic.com)>  
Sent: Wednesday, September 23, 2020 11:56 AM  
To: Stacy Jones <[stacyj@citadelservicing.com](mailto:stacyj@citadelservicing.com)>  
Subject: Initial Disclosure Invitation [Loan Number: Disclosure Test File J]

Lillian Sample,

Thank you for choosing your loan with CITADEL SERVICING CORPORATION (Jorge Martin)!

Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[Click here](#) to consent and access your electronic disclosures and notices for loan number Disclosure Test File J.

If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail.

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- Email Sample that broker, TM, AE will receive

From: Docs <[docs@docmagic.com](mailto:docs@docmagic.com)>  
Sent: Wednesday, September 23, 2020 11:56 AM  
To: Ayta Arbabi <[iytaa@citadelservicing.com](mailto:iytaa@citadelservicing.com)>  
Subject: Invitation Confirmation [Loan Number: Disclosure Test File J]

Lender: CITADEL SERVICING CORPORATION (Jorge Martin)  
Account: 417860  
Loan Number: Disclosure Test File J  
Recipient: Lillian Sample  
Package Type: Initial Disclosure (61628938)  
Version: 2  
Status: ACTIVE  
Worksheet: 33429

**Your DocMagic OnLine Worksheet has been successfully processed!**

eSign invitation(s) have been sent to:  
[stacyj@citadelservicing.com](mailto:stacyj@citadelservicing.com)  
ClickSign: Y

**Note: This message was created by an automated system, please do not reply to this email address as it is not monitored.**

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- Emails will have instruction for the borrower to contact the broker, MLO or Closing Agent (when applicable) if they have any question on the documents sent. The all the parties listed will not have access to retrieve these documents via the link provided. If a request is made by any of the parties listed, the request can be sent to the TM. The TM will have access to the unsigned documents within BytePro's "Stored Documents" page. From this page, the TM can send copies of the disclosures with the proper encryption via email.
- If the AE is notified by the broker that the email cannot be found or accessed, a request should be made to both the TM and Disclosure or Funding department (which ever is

applicable depending the stage of the loan). The corresponding department will resend the link and include all the appropriate parties.

- As a failsafe, if this function cannot be completed because the borrower is “Technically Challenged”, both the Disclosure and Funding Department will revert to the traditional process of sending the required disclosure via an encrypted email (previous process).
- It will be critical to communicate that all LE’s and ITPs can be signed by either borrowers or all borrower to confirm receipt and to move forward.
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### Transaction Managers:

Will be responsible for the following:

- Further educating brokers and processors of this new process
- Providing feed back to the appropriate parties when a question is raised of there is a concern.
- Provide the broker with a copy of the unsigned disclosures when necessary.
- Update the “Intent to Proceed” date field in BytePro once confirmed.
  - Note that the through out this revised process, BytePro will be documented when the disclosures are sent, and when the signed disclosures have been uploaded.
  - The processes and documentation of BytePro of when the disclosures have been sent to the borrower has not be changed. Ask your manager is you have any question on this.
  - When any initial or re-disclosures have been uploaded a comment will be placed on BytePro’s “Conversation Log” in addition a notification task will also be generated.
    - The task will be titled, “Review DV; Update ITP date In BytePro” See below:

Description	Assigned To	Assigned Role
Review DV; Update ITP date in Byt...	AOlson	Transaction ...

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- Escalate when there is an instance where the broker or borrower requests a copy of the link to be resent.
  - This process can be completed by contacting the corresponding department (Disclosures or Funding).
- Escalate if there is an instance where a copy of a Disclosure package needs to be sent to the borrower using the old process. Note that in these instances, we will be sending a copy and not a new set. This too must be document thoroughly in the BytePro “Conversation Log”.
- In the instances where a LE and then CD will be issued, the process remains the same. The borrower must acknowledge receipt (via signing the required disclosures) before CSC can proceed with sending the CD.
- Receipt on any of the LEs or CDs will be confirmed when the borrower e-signed the documents and a notification is given. This can be further validated when the documents are uploaded to DV.

- There will be instances where the borrower(s) have not acknowledged receipt of the disclosures within 48 hours. The Disclosure Department will be sending out a report that identifies the files and corresponding TM. The Funding Department will send an email identifying the specific file to the corresponding group that is managing the transaction. It will be up to the TM to contact the broker and notify them of the pending signature and to escalate (when necessary)

**Underwriters:**

- A new Intent to Proceed ("ITP") will be utilized for all TRID loans that were disclosed in this manner.
  - Note that the signature is accompanied by a signature date
  - The certificate following all the uploaded documents will also confirm sent and receipt dates