



RBA Consumer Flow Write Up



RENEWAL by ANDERSEN

| A White Label Partner

Login Page:



Welcome!
Please login to get started.

Submit

This is the Login page a 'Design Consultant' will see once clicked on the **URL**.

A 'Design consultant' gets his user login credentials from the Merchant portal admin. The Merchant Portal admin can create as many users as they need in Merchant Portal.

Who is a Design Consultant: A design consultant offers expert advice on incorporating aesthetics and functionality into a space or product based on the

needs and audience of their clients. They work closely with other professionals, including graphic designers, fashion designers and architects, to help cater to their clients' requirements. They can help to improve existing designs or create entirely new designs.

Design Consultant works to make the consumer experience better and makes consumer effort less.

Design consultant logs in with his credentials:

Select a Payment Option

NO INTEREST, NO PAYMENT

| | | | |
|-----------------------|---------|--------|-----------|
| <input type="radio"/> | S101217 | 0% APR | 12 Months |
| <input type="radio"/> | S101817 | 0% APR | 18 Months |
| <input type="radio"/> | S102417 | 0% APR | 24 Months |

0%, NO PAYMENTS

| | | | |
|-----------------------|---------|------------|------------|
| <input type="radio"/> | H201205 | 0% APR | 12 Months |
| <input type="radio"/> | H201209 | 0% APR | 12 Months |
| <input type="radio"/> | R412007 | 7.49% APR | 120 Months |
| <input type="radio"/> | S100617 | 17.99% APR | 84 Months |

0%, EQUAL PAYMENTS

| | | | |
|-----------------------|---------|--------|-----------|
| <input type="radio"/> | Z303600 | 0% APR | 36 Months |
| <input type="radio"/> | Z304800 | 0% APR | 48 Months |
| <input type="radio"/> | Z306000 | 0% APR | 60 Months |
| <input type="radio"/> | Z307200 | 0% APR | 72 Months |

| REDUCED INTEREST LOAN | | |
|-----------------------|---------|----------------------|
| <input type="radio"/> | R412002 | 2.99% APR 120 Months |
| <input type="radio"/> | R412003 | 3.99% APR 120 Months |
| <input type="radio"/> | R412004 | 4.99% APR 120 Months |
| <input type="radio"/> | R412005 | 5.99% APR 120 Months |
| <input type="radio"/> | R412006 | 6.99% APR 120 Months |
| <input type="radio"/> | R418004 | 4.99% APR 180 Months |
| <input type="radio"/> | R418005 | 5.99% APR 180 Months |
| <input type="radio"/> | R418006 | 6.99% APR 180 Months |
| <input type="radio"/> | R418007 | 7.99% APR 180 Months |
| <input type="radio"/> | R418008 | 8.99% APR 180 Months |
| <input type="radio"/> | R418009 | 9.99% APR 180 Months |
| <input type="radio"/> | R424004 | 4.99% APR 240 Months |
| <input type="radio"/> | R424005 | 5.99% APR 240 Months |
| <input type="radio"/> | R424007 | 7.99% APR 240 Months |
| <input type="radio"/> | R424008 | 8.99% APR 240 Months |
| <input type="radio"/> | R424009 | 9.99% APR 240 Months |

\$ Enter Project Cost

\$ Enter Deposit Amount

\$ Financing Amount

Start Now

Send

After the Design consultant logs in, the DC sees the above page with different plans. DC selects one of the options of the consumer's choice.

DC explains the plans offered by the lenders to the consumer so he or she can choose the one most suitable for him/her.

There are various types of plans, as listed below:

1. No Interest, No Payment
2. Reduced Interest Loan
3. 0%, No Payments

4. 0%, Equal Payments

5. **Reduced Interest Loan:** These are different plans with different APRs and the number of months the consumer chooses to pay. Each plan has a number, and that number informs the details of the plan.

R412003:

R4- Represents the 'Reduced Interest Loan'

120- Number of Months

03 – Represents the APR **3.99%**, it would be **04** if the APR is **4.99%**.

1. **0%, No Payments:** This plan is also called **Same as Cash** (SAC), it allows the consumer to pay off the entire loan within 6 months without any interest. That means 0% interest rate. However, if the consumer fails to pay that complete loan within 6 months, he would be charged with 17.99% APR from day one.

S100617:

S1- Represents the SAC

006- The number of months consumer commits to pay

17- 17.99% is the APR consumer needs to pay if he misses paying the loan in 6 months.

Enter Project Cost: After the discussion with the consumer, the merchant and consumer decide on the cost of the entire project. DC fills the entire project cost in this field.

Enter Deposit Amount: Out of the entire project cost, if the consumer is ready to pay some part of the money, then he/she may do so. The amount will be presented here in this field.

Financing Amount: After the consumer pays the partial amount, the remaining amount is for financing, so the consumer technically is looking for a lender for this

specific amount. Based on the eligibility of the consumer he/she gets different offers from the lender.

Start Now: This is the DC to start the application process. Most of the information is filled by the DC throughout the application. After clicking on the 'Start Now', the application process starts and takes to the next page 'Credit Freeze'.

Send: This is the option to send the application to the consumer directly if the consumer chooses to fill the application by himself. This will trigger an email and the consumer starts the application process from his device.



After selecting the 'Start Now' the first page would be about the Credit Freeze. The consumer needs to reach out to the TransUnion to get his Credit Profile unfreeze/unblock if the consumer blocked/froze it earlier.

Sometimes consumers freeze their Credit Profile and forget that they had done that. So, it would be ideal to check this well in advance before going any further on the application process. This eases the process and saves the time of the consumer and efforts of all.

Credit Freeze

What Is a Credit Freeze?

A credit freeze, also known as a security freeze, is an anti-fraud measure in which a credit bureau refrains from sharing a consumer's credit report with any third parties. Credit freezes are often initiated at the request of consumers who suspect that their identities may have been stolen.

To prevent thieves from using their credit information to open new accounts or make purchases, victims often prefer to freeze their credit in order to limit the damage from the theft. Until the credit freeze is lifted, no financial institutions or third parties will be able to access a consumer's credit information.

KEY TAKEAWAYS

- A credit freeze is a method used to protect consumers from identity theft.
- It consists of requesting the credit bureau to not share your credit information with any third parties.
- Credit freezes can help prevent theft because would-be thieves often need to access their victims' credit reports in order to open new credit accounts in their name.
- Once a credit freeze is in place, no financial institutions or third parties will be able to access your credit information.
- A credit freeze does not impact a person's credit score.

How a Credit Freeze Works

A credit freeze allows a consumer to control and restrict access to their credit report. This makes it more difficult for thieves, scammers, and other unauthorized parties to open credit in that consumer's name without their permission. Under federal law, the top three credit bureaus are required to comply with a consumer's credit freeze requests at no charge.² The practice has become one of the main tools used by victims of identity theft to protect themselves.

The importance of credit freezes in disrupting identity theft stems from the fact that thieves often seek to open new credit accounts using stolen information. For instance, they might apply for new credit cards and lines of credit, to then make large purchases and leave the victim to deal with the unpaid debts. In most cases, lenders will ask to see the borrower's credit report as part of the process for opening new accounts. Therefore, by freezing their credit, victims of identity theft can block thieves from opening new accounts in their name, potentially sparing themselves from significant financial harm.

One person Application Flow


Will there be a co-applicant?

On the credit freeze page, click on the 'Continue' to proceed to the next page.

Will there be a co-applicant?

☐ **Yes**

There is a co-applicant.

☒ **No**

Only one person is applying.

Continue



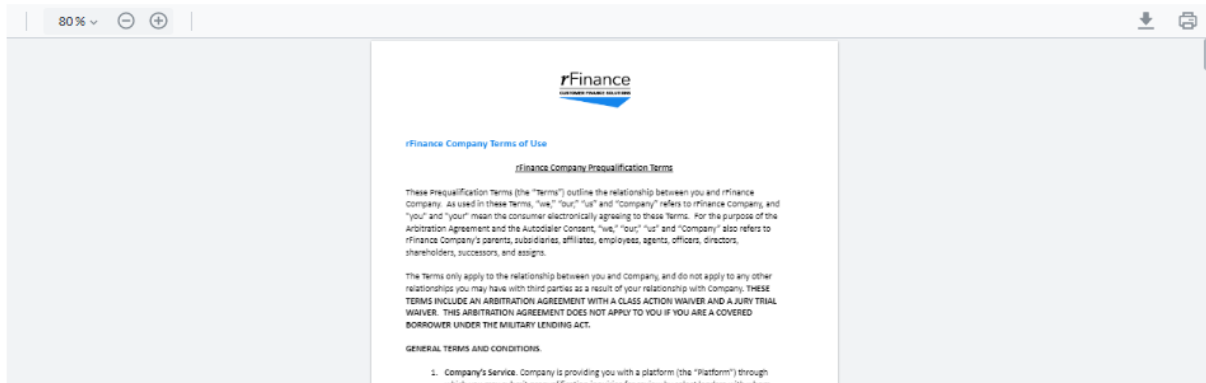
[Cancel](#)

The applicant can choose to go for a one person application or Co-applicant application.

Co-applicant: A co-applicant is a person who is jointly applying for a loan with the primary applicant. The co-applicant can be someone with good credit history who wants to share the responsibility of paying off the loan. The primary applicant can be someone who has average credit and needs help getting approved for the loan.

After choosing the single applicant, the application proceeds to the next step that is 'Terms and Conditions' page.

Terms & Conditions



Click to Sign

☐ Check here if the customer has agreed to the Terms and Conditions but is not present to sign.

Continue



[Cancel](#)

Terms & Conditions

The screenshot shows a digital signature interface. At the top, there is a header bar with a zoom level of 80% and navigation icons. Below this is a large white rectangular area for the signature, with a small 'YOUR SIGNATURE' label at the bottom center. To the left of the signature area is a dark button labeled 'Click to Sign'. To the right is a horizontal line with a stylized signature. Below the signature area, there is a checkbox followed by the text: 'Check here if the customer has agreed to the Terms and Conditions but is not present to sign.' At the bottom center is a green 'Continue' button with a right-pointing arrow.

In this page the consumer needs to read out the agreement to take the application process further. This is an agreement between **rFinance** and consumer.

After reading the 'Terms and Conditions' the consumer needs to sign the document. This is a digital signing facility.

Consumer clicks in '**Click to Sign**' that will open a pop up and that will allow the consumer to sign with a stylus or finger.

After signing consumer clicks on '**Accept and Sign**'. Then it reflects at the signature place like shown in the above picture.

There is also a checkbox that says, "**Check here if the customer has agreed to the Terms and Conditions but is not present to sign**".

Which means as the Design Consultant fills the application, even if the main applicant is unavailable to sign the document but agrees the Terms and Conditions DC would select the checkbox.

If the checkbox is selected, then there is no need for the signature. Both signature and check box cannot be performed at the same time. The Application would not move forward with both the actions.

ID Submission:

After clicking on 'Continue' the next page would be ID submission.

Customer needs to submit a personal ID card for verification.

Please Submit Applicant's ID

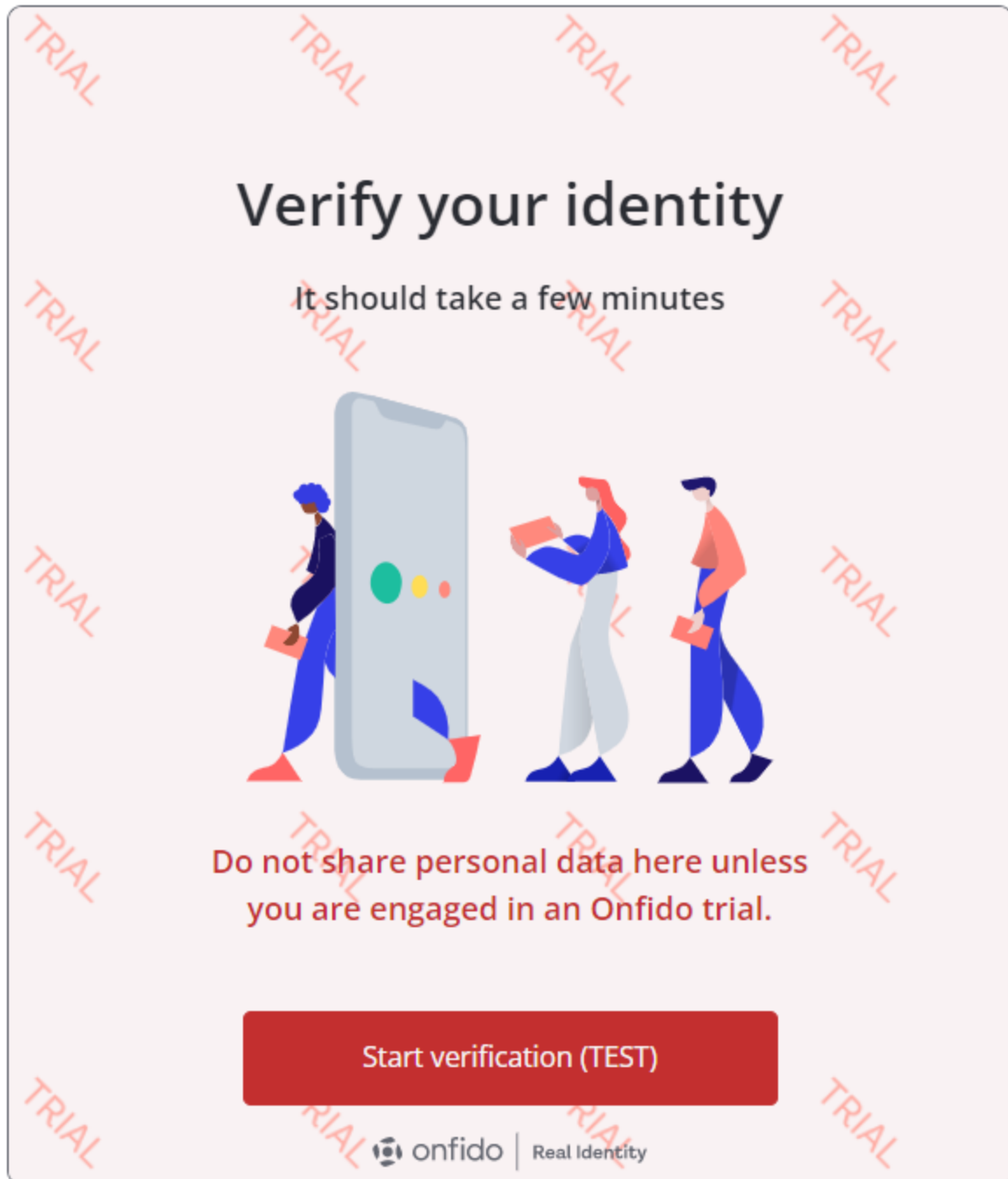
Click Continue below to scan Applicant's ID



Click Continue to allow Camera Access / ID Scan.

[Cancel](#)

Please Submit Applicant's ID



[Cancel](#)


Please Submit Applicant's ID


Select issuing country to see which documents we accept


Issuing country


United States of America

Accepted documents

 **Passport**
Photo page >

 **Driver's license**
Front and back >

 **Identity card**
Front and back >

 onfido | Real Identity

Please Submit Applicant's ID



Submit passport photo page

Take a photo with your phone



Continue on phone

or upload photo – no scans or photocopies

 onfido | Real Identity

[Cancel](#)

Please Submit Applicant's ID



Upload passport photo page

Scans and photocopies are not accepted



Show all details — including the bottom 2 lines



All details must be clear —
nothing blurry



Move away from direct light —
no glare



The photo should clearly show
your document

Upload photo



Cancel

Please Submit Applicant's ID



Check your image



Make sure your details are clear and unobstructed

Redo

Upload



Cancel

To start with, consumers need to click on 'Continue' that takes them to the next page that looks like the above picture.

On **Verify your Identity** page, consumers click on 'Start Verification'. This would take to the next page that asks for the issuing country. Currently, this facility is only for the US citizens, people who are US citizens can upload the documents issued by the US government.

Consumers can upload Passport, Driver's license or any other ID card issued by the US Government.

According to the above pictures, after uploading the above documents, the page would take to the next page where the contact information should be filled.

Contact Information:

In this page the consumer needs to fill in the contact information that is a valid phone number and an email address. Providing incorrect information here can lead to delay in the loan process. It is recommended that the consumer should provide the contact number that I use and make himself available to reach.

Enter Contact Information

Legal First Name

LAURA

Legal Last Name

MALSAM

Mobile Number

(888) 888-6191

Email

rajkumar.puchhakayala@finmkt.io

Continue



Cancel

Installation Address: After the contact information, the consumer needs to fill the installation address where he intends to have his project done.



- Terms & Conditions
- ID Scan
- **Installation Address**
- Billing Address
- Device Verification
- E-Consent
- Financial Information
- Offer
- Financing Documents

Enter Installation Address

Continue



[Cancel](#)

There are two questions on this page that confirm if he/she owns and resides at the installation address.

There is a possibility that consumers might or might not own the property. Also, consumers might or might not reside at the property.

So, it is important for the consumer to confirm at this stage to go further.

Billing Address: Consumer needs to confirm if the installation address and billing address is the same.

Enter Billing Address

☒ Billing address is same as installation address.

Billing Address 1

15518 Dracena Avenue

Billing Address 2

City

Moorpark

State

California



Zip

93021

Continue



[Cancel](#)


There is a checker where the consumer clicks if the billing address and the installation is the same. If the Billing address and the installation address are

different, then the consumer needs to fill the Billing Address separately and click on 'Continue' once done.

Device Verification:

Device Verification


We need to verify your device.
A one-time passcode was sent to:



Phone Number
(888) 888-6191

Edit Number

Send



Your One-Time Passcode has been
successfully sent to your mobile
phone.

OK

Skip OTP

[Cancel](#)

Device Verification

We need to verify your device.
A one-time passcode was sent to:



Phone Number
(888) 888-6191

Edit Number



Resend



Please enter the one-time passcode:

1

2

3

4

5

Verify



[Skip OTP](#)

Consumer needs to verify his device with an OTP. Consumer will get an OTP and that needs to be filled and click on 'Verify'. The device gets verified with these steps. However, consumers have the option to skip the verification at this stage.

Skip Verification:

If the consumer 'Skips' the verification he/she needs to verify identity with few questions as shown below:

Skip One Time Passcode



If you skip the OTP step you will be asked a series of questions to verify your identity.
Click Continue to skip the OTP.

Back to OTP



Continue



Identity Verification

We need to verify the applicant's identity.
Please answer the questions below.

If you have a current auto loan or lease, what was the original amount financed?

- ☐ \$16000
- ☐ \$9000
- ☐ None of the Above
- ☐ \$25000
- ☐ \$31000

In which of the following states have you had a drivers license?

- ☐ Georgia
- ☐ Oregon
- ☐ None of the Above
- ☐ Florida
- ☐ California

Which of the following people lives or owns property in Dallas?

- ☐ Paul Webb
- ☐ Evan Peters
- ☐ None of the Above
- ☐ Kevin Bettany
- ☐ Carol Cain

Continue



Consumer needs to answer these three questions correctly to verify the identity.
After consumer verifies the identity, an email is sent to the consumer to move further on the application.

A link has been sent to your customer to review and consent to Andersen's Consent to Electronic Records and Communication and to enter their financial information.

Once the customer has completed these steps, the Continue button below will be active.



[Cancel](#)

At this stage the 'Continue' button is disabled. This button gets activated only after the consumer enters the financial Information. Once the consumer completes the necessary steps the 'Continue' button gets activated.

On this page there is a refresh button next to the 'Continue' button. Once a consumer completes his steps, DC needs to refresh the page by clicking the 'refresh' button. Then the Continue button gets activated and takes to the next part of the application.

Consumer's Email for Consent form and Financial Information:



Hello!

You've received a link from rFinance to complete steps of your financing application securely from your own device.

Please click the secure link below to get started.

My Application

If you have any questions, please do not hesitate to contact us at 855-894-7125 or by email at Support@rFinance.com.

Sincerely,

The rFinance Team

E-Sign Consent and Disclosure:

After clicking on the 'My Application' link, the consumer gets to see the next page and he needs to e-sign the document with a stylus or with hand on the touchpad.

E-SIGN Consent and Disclosure

Please read the following important information carefully and retain a copy for future reference.

To consent and continue with your application for financing, please electronically sign below.

A copy of the signed document will be emailed to you.

80% v - +

rFinance
FINANCIAL MARKETS SOLUTIONS

E-SIGN Consent and Disclosure

Please read the following important information carefully and retain a copy for future reference.

To consent and continue with your application for financing, please electronically sign below.

A copy of the signed document will be emailed to you.

By electronically signing below, you agree to the Consent to Electronic Records and Communication and you confirm your agreement to the Prequalification Terms.

CONSENT TO ELECTRONIC RECORDS AND COMMUNICATION:

1. **Scope.** This Consent to Electronic Disclosures ("Consent") applies to any and all interactions between you and rFinance (the "Company"), and between you and any Participating Creditors, in connection with any prequalifications or applications for credit or any resulting extensions of credit (individually an "Account" and collectively "Accounts"), as well as your dealings with Company and any third-party creditors in the future in connection with your Accounts, such as matters related to the servicing of any Account.

In this Consent, the words "you" and "your" refer to each person applying for or on an Account; "us," "we," and "our" refer to Company, any Participating Creditor, and one of their affiliates, agents, independent contractors, licensors, service providers,

Click to Sign

[Click to review Terms & Conditions](#)

Accept



Clear



Accept & Sign



On this page, consumers need to scroll down completely to sign the doc. If the scroll is not drawn completely down, then the consumer wouldn't be able to sign the doc as it would disabled/inactive.

This is an agreement between Finmkt and the consumer to take the application process further as this will take sensitive financial information from the consumer.

Consumer signs the consent of his will to allow us to use the information.

Credit Freeze:

What Is a Credit Freeze?

A credit freeze, also known as a security freeze, is an anti-fraud measure in which a credit bureau refrains from sharing a consumer's credit report with any third parties. Credit freezes are often initiated at the request of consumers who suspect that their identities may have been stolen.

To prevent thieves from using their credit information to open new accounts or make purchases, victims often prefer to freeze their credit in order to limit the damage from the theft. Until the credit freeze is lifted, no financial institutions or third parties will be able to access a consumer's credit information.

Financial Information: Consumer fills in the financial Information which includes:

Financial Information

Please enter your financial information in the secure form below.

| | |
|-----------------------------------|---|
| Employment Status | ✓ |
| \$ Monthly Mortgage/Rent | |
| \$ Individual Annual Gross Income | |
| \$ Household Annual Gross Income | |
| 📅 Date Of Birth | |
| 🔒 SSN | 🔍 |
| Citizenship | ✓ |

Continue



Employment Status: There are six options in this drop down, Consumer chooses one of the options.

1. Employed
2. Not Employed
3. Military
4. Self Employed
5. Retired

6. Other

Monthly Mortgage/Rent – The Amount consumer commits as EMIs on a monthly basis.

Individual Annual Gross Income – Total Amount that a consumer earns in a year.

Household Annual Gross Income – Total Amount that a consumer and his entire household earns via different sources.

Date of Birth – Date of Birth as per the documents.

Social Security Number - In the United States, a Social Security number (SSN) is a nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents under section 205(c)(2) of the Social Security Act, codified as 42 U.S.C. § 405(c)(2). The number is issued to an individual by the Social Security Administration, an independent agency of the United States government. Although the original purpose for the number was for the Social Security Administration to track individuals, the Social Security number has become a de facto national identification number for taxation and other purposes.

Citizenship: US Citizen and other

After this, there would be a thank you page. Once a consumer confirms completing these steps, DC takes the next action steps.

Thank You!

Your application has been received.

Your design consultant will assist you with the next steps of your application.

DC Refresh Page:

A link has been sent to your customer to review and consent to Andersen's Consent to Electronic Records and Communication and to enter their financial information.

Once the customer has completed these steps, the Continue button below will be active.



[Cancel](#)

After the consumer completes filling the form, DC needs to refresh the page by clicking here to enable the 'Continue' button. It remains disabled until then.

Offers Page: Once it is refreshed the page is refreshed and takes to the 'Offers Page'. Offers are created for the consumer. Consumers move forward by clicking on '**Continue**'.

Confirm Offer

You've been approved for up to \$18,000 for your project.

The monthly payment shown below
is for your requested amount of \$18,000.

REDUCED INTEREST LOAN

\$182.16 /Month
for 120 months

3.99% APR
10 Years

Subject to credit approval. 120 month loan. 120 equal payments from the origination date. No prepayment penalty.
The APR stated in your loan agreement is fixed for the life of the loan.

Continue



It's Approved: The offer is accepted and it gets approved. The next step has to be completed by the consumer. An email is sent to the consumer to proceed further.

This page confirms that the loan is approved by the lender and the next step would be signing the docs by the consumer.

Approved!



The applicant will receive an email and SMS message with a link to sign their financing documents.

Once signed you will receive an email and SMS confirming documents have been signed successfully.

Consumer's Email to e-sign documents.



Hello LAURA, ,

Congratulations! Your financing for your project with RBA-N-1 is approved!

To complete the financing process, please click this secure link to electronically sign your documents.

[Sign Documents](#)

If you have any questions, please do not hesitate to contact us at 855-894-7125 or by email at Support@rFinance.com.

Sincerely,

The rFinance Team

Consumer clicks on 'Sign Documents' to take the financing process further.

Please Review & Act on These Documents

DocuSign



Dorothy Diehl
FoundationFinance-Demo

Please review and sign the documents by clicking on the review documents button.

Please read the [Electronic Record and Signature Disclosure](#).

☐ I agree to use electronic records and signatures.

CONTINUE

OTHER ACTIONS ▼

| | | | | | | | |
|---|------------------------------|-----------|-----------------------|----------|----------------|--------------------------------|-------|
| 15518 DHACENA AVENUE | | MOORPAK | | CA | 93021 | (888)888-6191 | () - |
| <input checked="" type="checkbox"/> OWN | How Long at Current Address? | | Mortgage or Rent Pmt. | | Email Address | | |
| <input type="checkbox"/> RENT | 0 | Years | 0 | Mos. | \$ 0.00 | AJKUMAR.PUCHHAKAYALA@FINMKT.IC | |
| Current Employer | | How Long? | | Position | Employer Phone | Gross Mo. Income | |
| UNKNOWN | | 0 | | EMPLOYED | () - | 16,666.66 | |

CO-APPLICANT INFORMATION

| | | | | | | |
|-------------------------------|------------------------------|------------|-----------------------|-----------------------|----------------|------------------|
| First Name | Last Name | DOB | SSN | Drivers' Lic. #/State | | |
| Home Address/City/State/Zip | | Home Phone | | Cell Phone | | |
| | | () - | | () - | | |
| <input type="checkbox"/> OWN | How Long at Current Address? | | Mortgage or Rent Pmt. | | Email Address | |
| <input type="checkbox"/> RENT | | Years | Mos. | \$ 0.00 | | |
| Current Employer | | How Long? | | Position | Employer Phone | Gross Mo. Income |
| | | | | | () - | .00 |

OTHER MONTHLY INCOME

(Alimony, child support or other income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Source: Other

Amount: \$ 8,333.00

Source:

Amount: \$

OPTIONAL ACH (AUTOMATIC WITHDRAWALS)

You hereby authorize dealer or any assignee of dealer to initiate any electronic fund transfers by debit entries to the below-listed bank account. By enrolling in Automatic Withdrawals, you authorize dealer or any assignee to initiate electronic fund transfers in the amount of your regularly scheduled monthly payments on or after the payment due date. You have the right to receive notice of all electronic fund transfers from your bank account that vary in amount. You understand and acknowledge that you may terminate this authorization by notifying dealer or any assignee in writing at least three (3) business days before any scheduled transfer. Please allow 10 days for all changes to be effective. You understand that you are not required to agree to Automatic Withdrawals. Automatic Withdrawals must comply with applicable laws and rules.

BANK NAME:

CITY/STATE: ☐ CHECKING ☐ SAVINGS

ROUTING #: ACCT #:

****PLEASE ATTACH A VOIDED CHECK OR DEPOSIT SLIP****

DocuSign

Change Language - English (US) ▼ | Copyright © 2023 DocuSign Inc. | V2R

Hit continue button once the agreement is submitted.

Continue



Please read the [Electronic Record and Signature Disclosure](#).

☒ I agree to use electronic records and signatures.

CONTINUE

OTHER ACTIONS ▼

Consumer clicks on the checker as shown in the above picture and clicks on 'Continue' that is highlighted. '**Continue**' gets activated after the checkbox gets selected.

Please review the documents below.

FINISH
OTHER ACTIONS

START

DocuSign Envelope ID: 1650D347-FE61-48A7-BFA7-8ADBC700321A

APPLICATION FOR CREDIT

This is an application for credit with Dealer. You understand there is no agreement between us until we approve your credit application and accept all other required documents for funding.

PLEASE PRINT CLEARLY AND COMPLETE ALL REQUESTED INFORMATION.

APPLICANT INFORMATION ☒ **INDIVIDUAL APPLICATION** ☐ **JOINT APPLICATION**

| | | | | |
|--|----------------------------|---|-----------------------------|---|
| First Name LAURA | Last Name MALSAM | DOB 11/01/1987 | SSN 666-25-2437 | Drivers' Lic. #/State waived CA |
| Home Address/City/State/Zip 15518 DRACENA AVENUE MOORPARK CA 93021 | | Home Phone (888)888-6191 | | |
| <input checked="" type="checkbox"/> OWN How Long at Current Address? <input type="checkbox"/> RENT 0 Years 0 Mos. | | Mortgage or Rent Pmt. \$ 0.00 | | |
| Current Employer UNKNOWN | | How Long? 0 | Position EMPLOYED | Gross Mo. Income 16,666.66 |

CO-APPLICANT INFORMATION

| | | | | |
|---|-----------|----------------------------------|----------|-----------------------|
| First Name | Last Name | DOB | SSN | Drivers' Lic. #/State |
| | | | | |
| Home Address/City/State/Zip | | Home Phone | | |
| | | | | |
| <input type="checkbox"/> OWN How Long at Current Address? <input type="checkbox"/> RENT Years Mos. | | Mortgage or Rent Pmt. \$ 0.00 | | |
| Current Employer | | How Long? | Position | Gross Mo. Income |
| | | | | |

OTHER MONTHLY INCOME
 (Alimony, child support or other income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

 Source: Other
 Amount: \$ 8,333.00

OPTIONAL ACH (AUTOMATIC WITHDRAWALS)
 You hereby authorize dealer or any assignee of dealer to initiate any electronic fund transfers by debit entries to the below-listed bank account. By enrolling in Automatic Withdrawals, you authorize dealer or any assignee to initiate electronic fund transfers in the amount of your regularly scheduled monthly payments on or after the payment due date. You have the right to receive notice of all electronic fund transfers from your bank account that vary in amount. You understand and acknowledge that you may terminate this authorization by notifying dealer or any assignee in writing at least three (3) business days before any scheduled transfer. Please allow 10 days for all changes to be effective. You understand that you are not required to agree to Automatic Withdrawals. Automatic Withdrawals must comply with applicable laws and rules.

DocuSign
Change Language - English (US) | Copyright © 2023 DocuSign Inc. | V2R

Hit continue button once the agreement is submitted.

Continue

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*

LAURA MALSAM

Initials*


LM


SELECT STYLE

UPLOAD

PREVIEW

Change Style

DocuSigned by:

F6F84269264A4CE...

DS


By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN

CANCEL

DocuSign Envelope ID: 1650D347-FE61-48A7-BFA7-8AC

I acknowledge receipt of 2 completed copies

Buyer's Signature DocuSigned by:

LAURA MALSAM

F6E84260264A4CE

NOTICE OF CANCELLATION **Date of Transac**

There is a 'Start' button that pops up. Consumer clicks on 'Start' button and that takes the consumer to the page where he adopts the signature. Consumer clicks on '**ADOPT and SIGN**'.

After this step there would be a sign of 'Down arrow' that locates the place where the consumer needs to sign the documents. Once a consumer clicks on the down arrow the signature appears automatically as consumer already adopted the signature.

Done! Select Finish to send the completed document.
FINISH
OTHER ACTIONS ▾

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| <p>your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.</p> <p>How to Cancel If you decide to cancel this transaction, you may do so by notifying us in writing at: Renewal by Andersen of Central PA 4856 Carlisle Pike, Mechanicsburg, PA 17050</p> <p>You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.</p> <p>If you cancel by mail or telegram, you must send the notice no later than midnight of <u>4/8/2023</u> (midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.</p> <p>I WISH TO CANCEL.</p> <p>_____ Buyer's Signature</p> <p>_____ Date</p> | <p>your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.</p> <p>How to Cancel If you decide to cancel this transaction, you may do so by notifying us in writing at: Renewal by Andersen of Central PA 4856 Carlisle Pike, Mechanicsburg, PA 17050</p> <p>You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.</p> <p>If you cancel by mail or telegram, you must send the notice no later than midnight of _____ (midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.</p> <p>I WISH TO CANCEL.</p> <p>_____ Buyer's Signature</p> <p>_____ Date</p> |
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ALL STATES except AR COPY 1 (White) – Original COPY 2 (Yellow) – Dealer Copy COPY 3 (Pink) – Buyer Copy COPY 4 (Gold) – Buyer Copy RTC-HM-GN Rev 01-07-21

Notice_of_Right_to_Cancel_-_General.pdf 1 of 1

FINISH

Ready to Finish?

You've completed the required fields. Review your work, then select **FINISH**.

FINISH

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At the end consumer sees the '**Finish**' button to complete the signing process. After completing the signing process consumer sees the last update as '**You're all**

Set'

You're all set!

You will receive an email with important information regarding your financing including a link to set up automatic payments