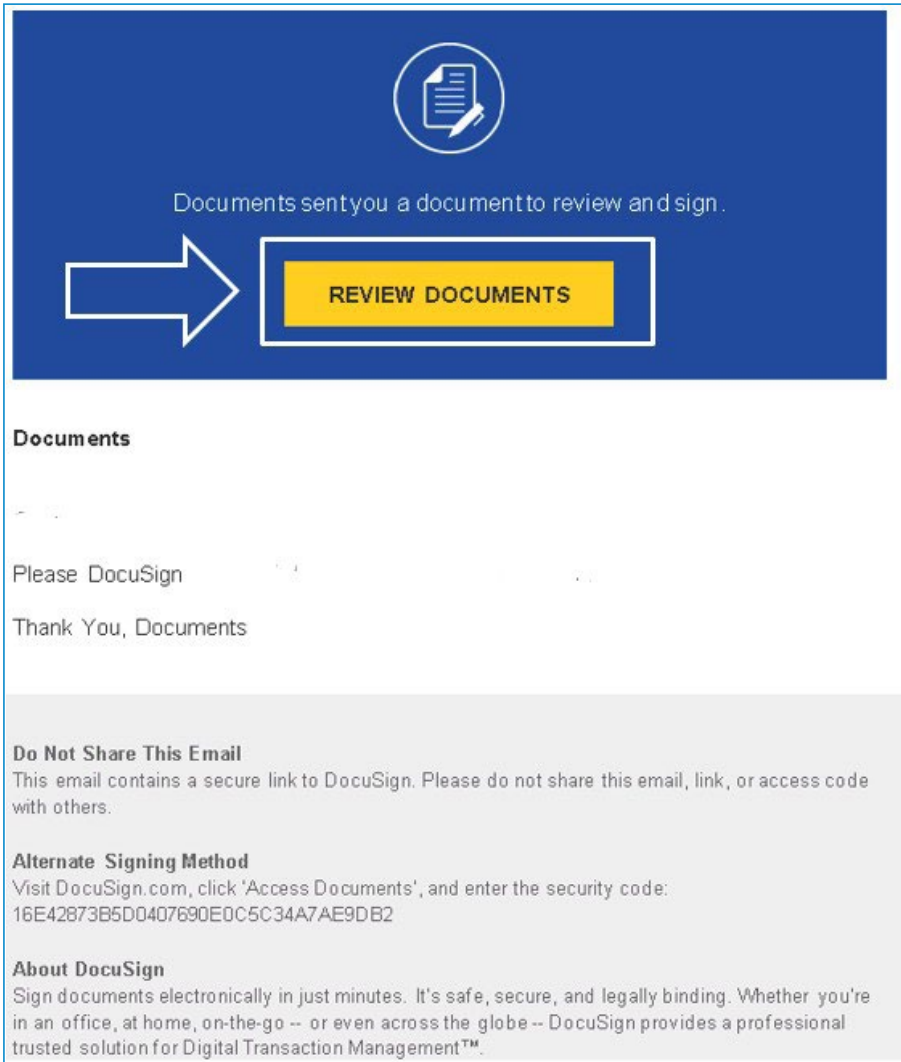


How Loan Officer Signs Origination 1003 Electronically:

1. Loan Officer listed in Loan Contacts will receive an email from "Documents via DocuSign" email address "dse_na2@docusign.net"
 - Open the email and click on the link **REVIEW DOCUMENTS**





LOAN CENTER

- Once you click on the link, you are taken to DocuSign Website. Click **"I AGREE TO USE ELECTRONIC RECORDS AND SIGNATURES"**, then click **CONTINUE**.

Please Review & Act on These Documents

Documents
American Financial Resources INC

Please read the Electronic Record and Signature Disclosure.
☒ I agree to use electronic records and signatures.

CONTINUE OTHER ACTIONS ▾

DocuSign Envelope ID: 2C23A078-ACC3-47F1-83EC-55A0AB0D1632

LOAN #: 92277196

DATE: October 27, 2017

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

**FEDERAL TRADE COMMISSION
EQUAL CREDIT OPPORTUNITY, 600 Pennsylvania Avenue, NW
Washington, DC 20580
202-326-2222**

- Click **SIGN**.

Select the sign field to create and add your signature.

FINISH OTHER ACTIONS

consumer reporting agency
Borrower's Signature Date 10/30/2017 Co-Borrower's Signature Date

☒ *None Listed*

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to ensure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☐ I do not wish to furnish this information. **CO-BORROWER** ☐ I do not wish to furnish this information.

Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino **Ethnicity:** ☐ Hispanic or Latino ☒ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American **Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander ☒ White ☐ Native Hawaiian or Other Pacific Islander ☐ White

Sex: ☐ Female ☒ Male **Sex:** ☐ Female ☒ Male

To be Completed by Loan Originator:
This information was provided:
☐ in a face-to-face interview
☐ in a telephone interview
☒ Required - Sign Here (initialed by fax or mail)
☐ (initialed via e-mail or the Internet)

Loan Originator's Signature ☒ *None Listed* Date 10/30/2017

Loan Originator's Name (print or type) **Loan Originator Identifier** **Loan Originator's Phone Number (including area code)**

AFR LC **987654321**

Loan Originator Company's Name **Loan Originator Company Identifier** **Loan Originator Company's Address**

AMERICAN FINANCIAL RESOURCES, INC. **2826 / State License # - MLD62** **9 Sylvan Way**

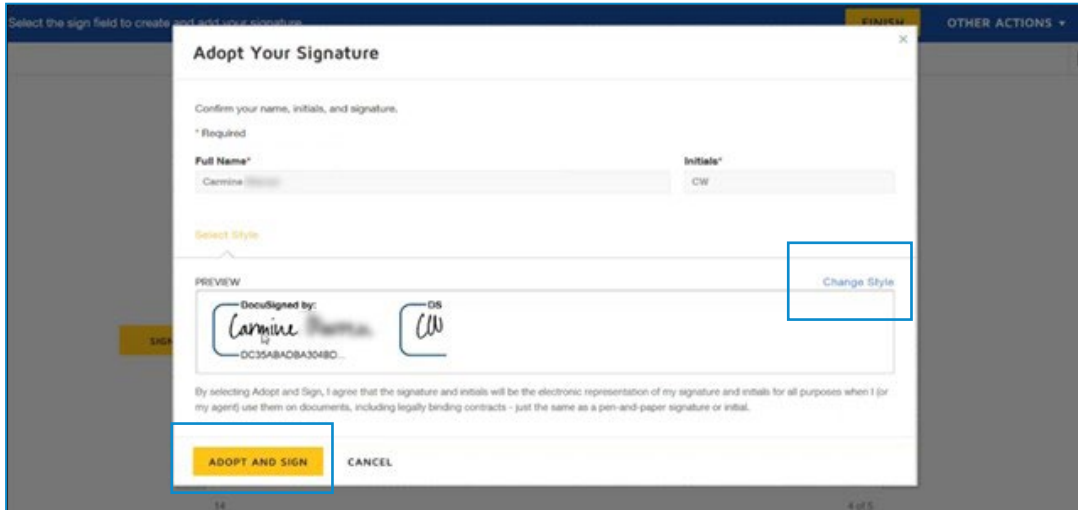
Parsippany, NJ 07054

Uniform Residential Loan Application
Fannie Mae Form 65 705 (rev.6/09)
Elle Mae, Inc.

Page 4 of 5

Fannie Mae Form 1003 705 (rev.6/09)
GURLA99.S 0817
GURLA99 (POC)
10/27/2017 11:04 AM PST

- Select signature style, then click **ADOPT AND SIGN**.



Select the sign field to create and add your signature.

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* Carmine [Redacted]

Initials* CW

Select Style

PREVIEW

DocuSigned by: Carmine [Redacted] DC35ABAOBA3048D...

Change Style

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

- Click **FINISH** to continue.



Done! Select Finish to send the completed document.

FINISH OTHER ACTIONS

consumer reporting agency

Business Signature ☒ New Deal

Date 10/30/2017

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, the lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. Lender must review the above material to ensure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.

BORROWER ☐ I do not wish to furnish this information.

CO-BORROWER ☐ I do not wish to furnish this information.

Ethnicity: ☒ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☒ White ☐ Native Hawaiian or Other Pacific Islander

Sex: ☐ Female ☒ Male

To be Completed by Loan Originator:

☐ In a face-to-face interview ☐ In a telephone interview ☒ Required - Signature Applied via email or the Internet

Loan Originator's Signature: Carmine [Redacted] Date: 10/30/2017

Loan Originator's Name (print or type): AFR LC Loan Originator Identifier: 987654321 Loan Originator's Phone Number (including area code):

Loan Originator Company Name: AMERICAN FINANCIAL RESOURCES, INC. Loan Originator Company Identifier: 2026 / State License #: ML062 Loan Originator Company's Address: 9 Sylvan Way Parsippany, NJ 07054

Uniform Residential Loan Application Freddie Mac Form 66 1006 (rev. 6/06) Page 4 of 5 Fannie Mae Form 1003 1006 (rev. 6/06)

Elise Mae, Inc. GURLAGS S DE17 GURLAGS (POD) 10/27/2017 11:04 AM PST

- Before you click "Continue" You have the option to "Download" or "Print" 1003. Click on the icons.

Done! Select Finish to send the completed document.

You're Done Signing

You may download or print using the icons above.

CONTINUE

consumer reporting agency
☒ **Howie Lend**

The following information is provided to you for your information only. It is not a loan offer. It may check more than one box. Please check all that apply.

BORROWER ☒ **Individual**

Ethnicity: ☐ Hispanic or Latino ☐ Asian ☐ Black or African American ☒ White ☐ American Indian or Alaska Native ☐ Native Hawaiian or Other Pacific Islander

Sex: ☐ Female ☒ Male

To be Completed by Loan Originator:
 This information was provided:
☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☒ By the applicant and submitted via e-mail or the Internet


Loan Originator's Signature
☒ **Howie Lend**

Date 10/30/2017

Loan Originator's Name (print or type) AFR LC **Loan Originator Identifier** 987654321 **Loan Originator's Phone Number (including area code)**

Loan Originator Company's Name AMERICAN FINANCIAL RESOURCES, INC. **Loan Originator Company Identifier** 2826 / State License # - ML062 **Loan Originator Company's Address** 9 Sylvan Way, Parsippany, NJ 07054

- Once the 1003 has been signed, Loan Center will be updated as **SIGNED**.


LOAN CENTER
100.00%
Administratio

Name	eSignable
Equal Credit Opportunity Act Notice	Yes
Hazard Insurance Authorization, Requirements and Disclosure	Yes
Notice of Right to Receive Copy of Written Appraisal/Valuation	Yes
Fair Credit Reporting Act	Yes

[Show Full List](#)

[Download Disclosure Packet](#)

[Download Signed Disclosure Packet](#)

Howie Lend eSignable Disclosure Status

Sent 10/27/17 2:14 PM

Viewed 10/30/17 7:56 PM IP: 207.99.43.38

Signed 10/30/17 7:58 PM IP: 207.99.43.38

Loan Officer eSignable Disclosure Status

Sent 10/27/17 2:14 PM

Viewed 10/30/17 8:11 PM IP: 67.8.39.100

Signed 10/30/17 8:11 PM IP: 67.8.39.100

- DocuSign will send an email to the Loan Officer listed in Loan Contracts when the signing is completed.

