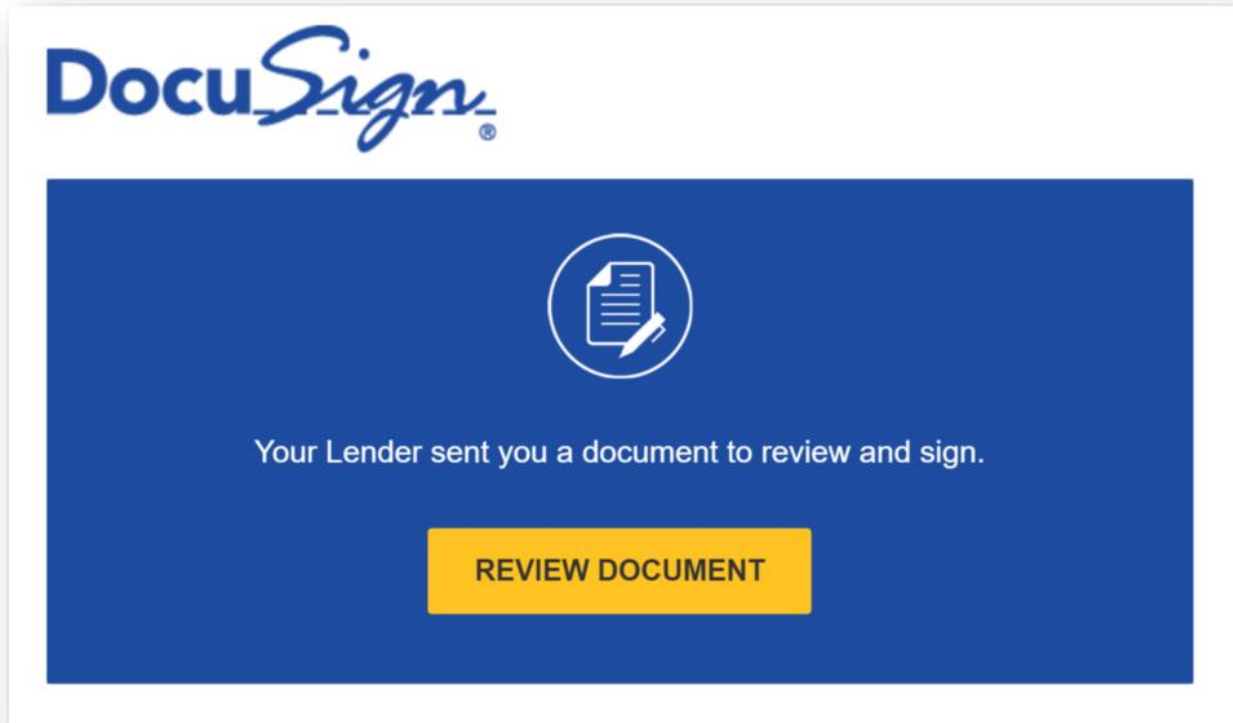



Electronic Signature Guide: Applicant

Your Lender will email you a package to review and sign the document(s). Click **Review Document**.



This next screen pops up if your lender requires that you have an **Access Code** to review and sign your documents. They should have sent you an **Access Code** in a separate email. However, if you didn't receive an **Access Code**, please contact your lender. Clicking on the "**I Never Received An Access Code**" will void the transaction. Enter your **Access Code** and click **Validate**.

Please enter the access code to view the document

From:  Your Lender
PPDocs

The sender has requested you enter a secret access code prior to reviewing the document. You should have received an access code in a separate communication. Please enter the code and validate it in order to proceed to viewing the document.

Access Code

[Show Text](#)

VALIDATE **I NEVER RECEIVED AN ACCESS CODE**

By selecting the checkbox on the left, you are agreeing to access and use your documents electronically. Click **Continue**. If you have consented previously to using eSign on the computer or device you are using, it will remember your choice and you may not be prompted.

Please read the [Electronic Records and Signature Disclosure](#).
☒ I agree to use electronic records and signatures.

CONTINUE

OTHER ACTIONS ▾

DocuSign Envelope ID: 7A35EEA5-45F3-4918-BD9D-C195B6197831

PeirsonPatterson
2310 W INTERSTATE 20 STE 100 • ARLINGTON, TX 76017

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
2/2/2016

APPLICANTS
John Doe
123 Street
Eules, TX 76039

PROPERTY
123 Property
Eules, TX 76039

SALE PRICE
\$119,000

LOAN TERM
30 years

PURPOSE
Purchase

PRODUCT
10 Year Interest Only, Fixed Rate

LOAN TYPE
☒ Conventional ☐ FHA ☐ VA ☐

LOAN ID #
1234567 (Cloned)

RATE LOCK
☒ NO ☐ YES

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/17/2016 5:00 PM CDT

Loan Terms

Can this amount increase after closing?

Loan Amount	\$80,000	NO
-------------	----------	----

Click the **Start** tag and the document will move to the first **Signature** placeholder.

Please review the documents below.

OTHER ACTIONS ▾

START

DocuSign Envelope ID: A9120965-0F2C-469D-925A-F6409274D99B

PeirsonPatterson
2310 W INTERSTATE 20 STE 100 • ARLINGTON, TX 76017

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
2/2/2016

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LOAN TYPE
☒ Conventional ☐ FHA ☐ VA ☐

LOAN ID #
1234567

RATE LOCK
☒ NO ☐ YES

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/17/2016 5:00 PM CDT

Loan Terms

Can this amount increase after closing?

Loan Amount	\$80,000	NO
Interest Rate	4%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$263.01	YES <ul style="list-style-type: none">• Can go as high as \$485 in year 11• Includes only interest and no principal until year 11• See AP table on page 2 for details
Prepayment Penalty		Does the loan have these features? NO

If you do wish to sign, click the yellow **Sign** box to apply a signature. If you click the **Sign** arrow tag on the left, it will move to the next signature placeholder without leaving a signature.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

SIGN

Signature Date

John Doe

LOAN ESTIMATE Page 3 of 3 LOAN ID # 1234567

Type your full name into **Full Name** and initials into **Initials**, if they are not already there. The **Preview** section will show your **Full Name** and **Initials** in a Signature format.

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name **Initials**

Select Style **Draw**

PREVIEW

DocuSigned by:
John Doe
1F675B629EB9424...

DS
JD

[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**

You can choose another Signature style by clicking **Change Style** on the right.

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name

John Doe

Initials

JD

Select Style

Draw

PREVIEW

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

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

A menu of the various styles offered will be displayed to your right. The highlighted style in blue is your current Signature style.

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name

John Doe

Select Style

Draw

PREVIEW

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

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

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

DocuSigned by:

John Doe

1F675B629EB9424...

DS

JD

You also have the option to draw your Signature using your mouse. Select the **Draw** link above the **Preview** box, hold down the mouse and write your Signature in the **Draw Your Signature** box. When you are satisfied, click **Adopt and Sign**. If you are not satisfied, you can click **Clear** on the right hand side of the box and try again.

×

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name

John Doe

Initials

JD

Select Style

Draw

DRAW YOUR SIGNATURE

Clear

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

When you settle upon a Signature style it will appear in the Signature placeholder. From now on, whenever you click a yellow **Sign** placeholder, this Signature will now be automatically placed.

NEXT

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received

this form.

Signed by:

1F675B629EB9424

Signature

John Doe

3/22/2016

Date

When you reach the bottom of the package there will be two links. **Finish** will complete the signing process and send the package back to the lender. **Other Actions** contains the same options as above: **Finish Later**, **Print & Sign** and **Decline to Sign**.

DocuSign Envelope ID: A9120965-0F2C-469D-925A-F6409274D998

DocuSigned by
John Doe
3/23/2016
[Signature]
John Doe
Date

[Sign Originals Only]

Done! Click Finish to send the completed document.

FINISH OTHER ACTIONS ▾

After you've clicked **Finish**, a window will ask if you want to save a copy of your signed documents. **Separate PDF's** gives you two files: **Separate PDFS** will give you two files, **Summary** and **Package**. **Summary** contains the details of the transaction, **Package** contains the signed document(s). **Combined PDF** will only give you the signed document(s).

Save a Copy of Your Document

COMBINED PDF
SEPARATE PDFS

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email
applicantname1@gmail.com

Password

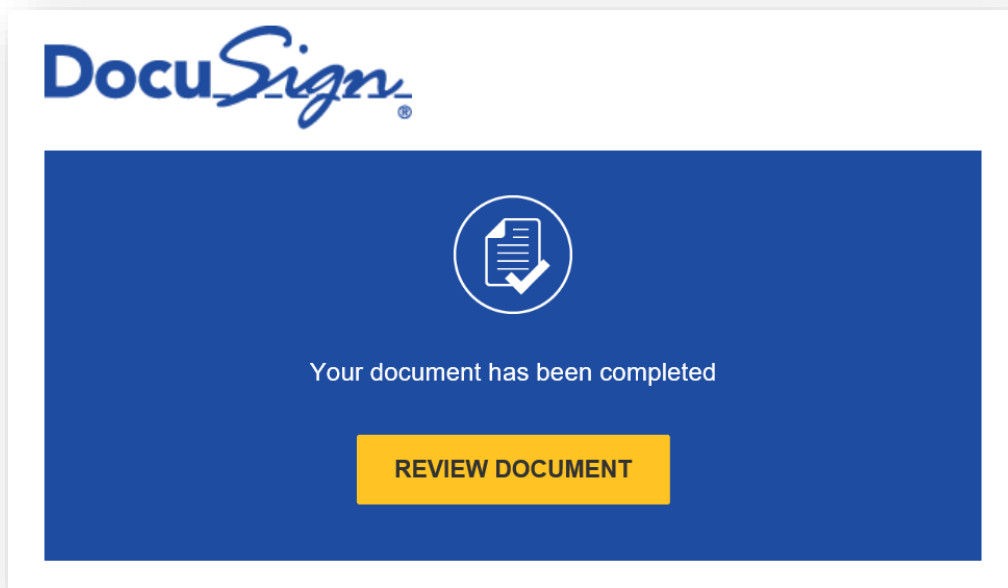
Confirm Password

By clicking SIGN UP, you agree to DocuSign [Terms and Conditions](#)

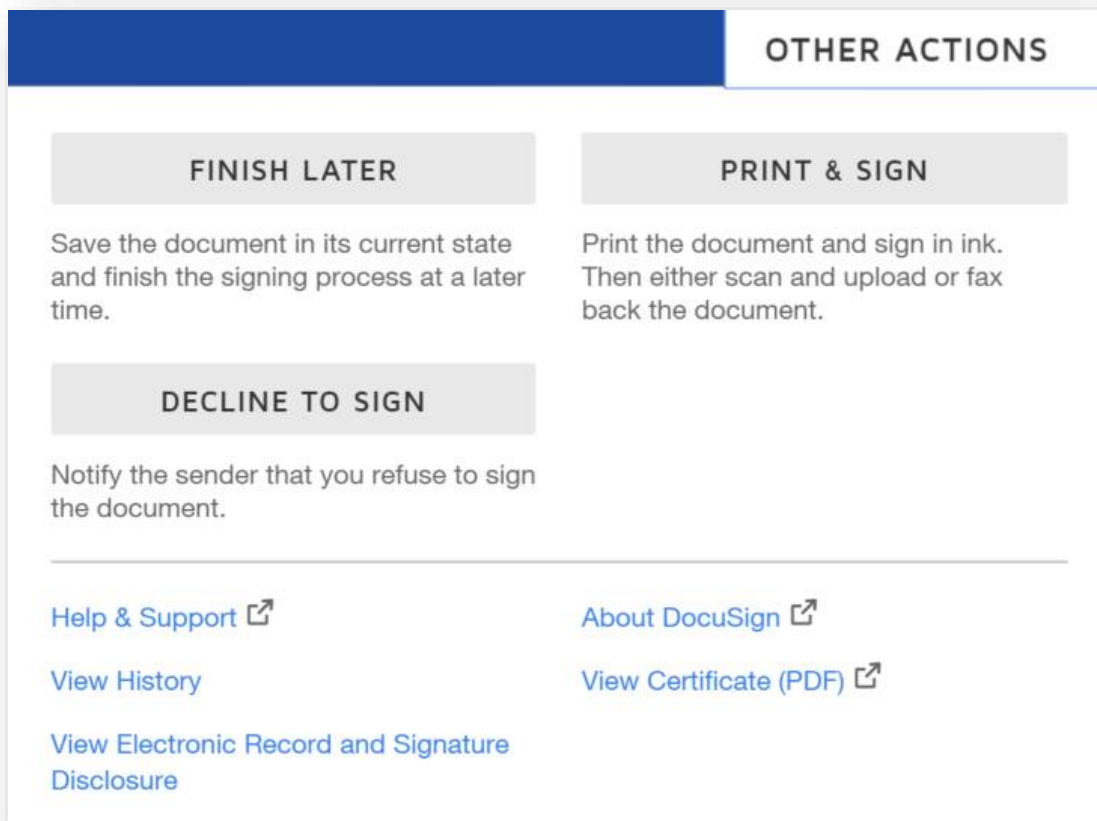
SIGN UP NO THANKS

Electronically sign any document.
Get signatures from others.
Sign on the go with DocuSign Mobile!

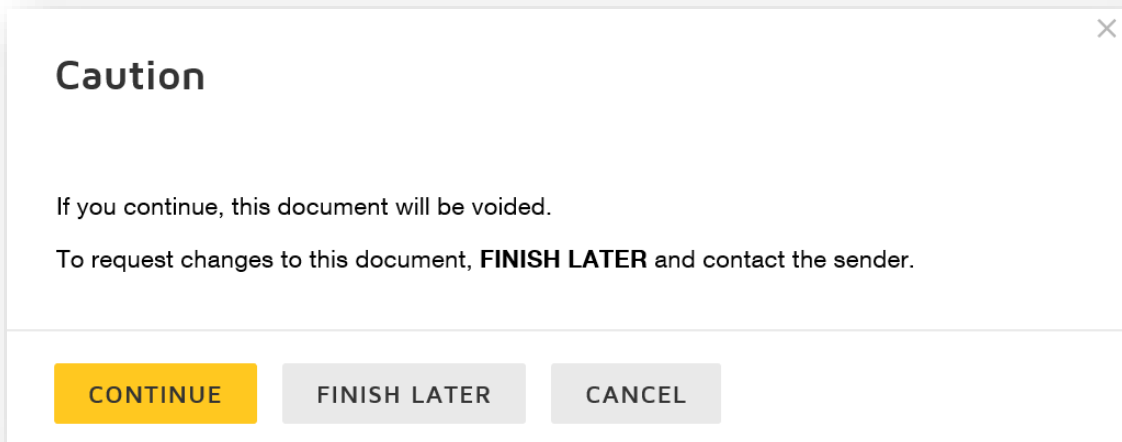
DocuSign® will email you and the lender that the signing process is complete.



The **Other Actions** tab also contains options such as **Finish Later**, **Print & Sign** and **Decline to Sign**.



If you do **Decline to Sign** the document, the entire transaction will be voided and your lender will be notified. Selecting **“Finish Later”** does not void the document(s).

A white dialog box with a close button (X) in the top right corner. The title is "Caution". The text inside says: "If you continue, this document will be voided." and "To request changes to this document, **FINISH LATER** and contact the sender." At the bottom, there are three buttons: "CONTINUE" (yellow), "FINISH LATER" (gray), and "CANCEL" (gray).

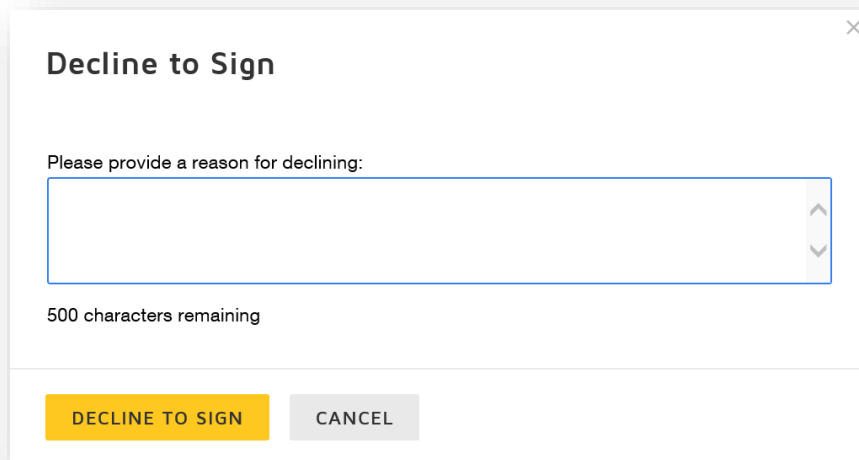
Caution

If you continue, this document will be voided.

To request changes to this document, **FINISH LATER** and contact the sender.

CONTINUE **FINISH LATER** **CANCEL**

When you click **Continue** to decline signing, the next pop-up window will request to provide a reason. It is not required, but is recommended. You can continue by clicking **Decline To Sign**.

A white dialog box with a close button (X) in the top right corner. The title is "Decline to Sign". The text says: "Please provide a reason for declining:" followed by a text input field with a vertical scrollbar. Below the input field, it says "500 characters remaining". At the bottom, there are two buttons: "DECLINE TO SIGN" (yellow) and "CANCEL" (gray).

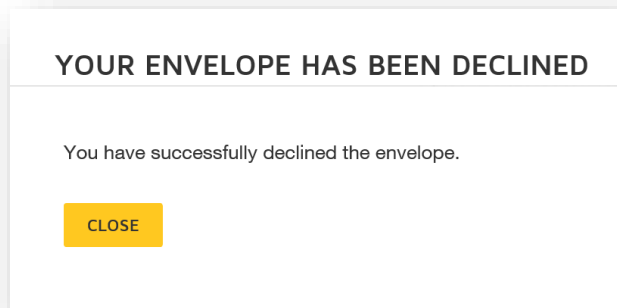
Decline to Sign

Please provide a reason for declining:

500 characters remaining

DECLINE TO SIGN **CANCEL**

You will see a confirmation that you have declined.

A white dialog box with a title bar that says "YOUR ENVELOPE HAS BEEN DECLINED". The text inside says: "You have successfully declined the envelope." At the bottom, there is a yellow button labeled "CLOSE".

YOUR ENVELOPE HAS BEEN DECLINED

You have successfully declined the envelope.

CLOSE

DocuSign® will also send an email notifying you and the lender.



John Doe declined to sign.

REVIEW DOCUMENT