



## E-Signing Your Electronic Disclosures

Keystone Funding utilizes DocuTech as their Document Vendor – You can expect to complete the signature process for your mortgage loan’s disclosures via their platform: Solex

Below is guidance on how to navigate your eSigning session in Solex.

1. You will receive an email from [Docmailer@solex.com](mailto:Docmailer@solex.com). Please check your spam or junk folder if you do not receive it in your inbox.
  - a. For the Initial Disclosure Package, the Subject Line will read, “Hi \_\_\_\_\_, please e-sign your initial disclosures”
2. Within the body of the email, there will be a link for you to select. Please click this link to navigate to the login page of the Solex portal.
3. You will be prompted to enter your **Last Name** and the **Last 4 of your SSN** to enter your signing session.
4. Once logged in, you will have the opportunity to Accept or Decline the consent to electronically sign your loan disclosures.
  - a. Selecting the Accept button will allow you to proceed to the signing room.
5. While in the signing room, you can manually scroll through each page to read the disclosures and sign the pages using the blue rectangle on the signature line. You also have the option to select the yellow “Sign” tab on the right-hand side of the page to quickly jump to each signature line within the disclosure package and place your signature.
6. After signing all pages within the package, an orange Submit button will become available. Please select the Submit button to return your signed package.
7. The following screen will allow you to print and download your signed package. Please keep these for your records.
  - a. If there are any pages that require a wet/ink signature, please print these pages and hand sign them. You can return these to your Loan Officer.
8. Sign Out when finished.



Hi JOHN, please e-sign your initial disclosures



docmailer@solex.com

To [redacted]

This sender docmailer@solex.com is from outside your organization.

Reply Reply All Forward [Share] [More]

Thu 5/25/2023 2:31 PM

Hi JOHN,

We have prepared the initial disclosures for you to e-sign, for your home loan at 123 Anywhere Dr, Tampa, FL 33592

Please click the link below to e-sign your documents:

[Disclosure Link](#)



We cannot begin working on your file until these disclosures are signed, so please complete as soon as possible.

If you have any questions on these documents, please follow up with your Loan Officer, Jessica, at [redacted]

Sincerely,

Keystone Funding  
519 S Red Haven Ln  
Dover, DE 19901  
NMLS ID: 144760

Links contained in this email have been replaced. If you click on a link in the email above, the link will be analyzed for known threats. If a known threat is found, you will not be able to proceed to the destination. If suspicious content is detected, you will see a warning.

The image shows a screenshot of the Keystone Funding website's sign-in page. At the top left is the Keystone Funding logo. The main heading is "Sign In". Below it are two input fields: "Last name" and "Last 4 of SSN". To the right of the second field is an orange "SIGN IN" button. Below the fields is a blue link that says "Need help?". At the bottom of the page is a "PRIVACY NOTICE" section with a link to "I Understand".

### Sign In

Last name  
Homeowner

---

Last 4 of SSN  
5000

---

**SIGN IN**

[Need help?](#)

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CONSENT SIGN DONE

### Consent

Electronic Records and Signatures Agreement

Consent to Receive Electronic Loan Documents

Federal and State law require that you be provided various disclosures, records, notifications, and documents ("Loan Documents") over the course of this specific loan transaction. You have the option of receiving these Loan Documents either physically or electronically. In order to receive, view, and/or sign these Loan Documents electronically, you must understand and consent to the following terms and conditions:

The following are the minimum computer software and hardware requirements necessary to access/receive and retain Loan Documents electronically:

- Personal computer or other device which is capable of accessing the Internet
- Web browser (Current versions of Mozilla Firefox, Chrome, Edge, Safari)
- Adobe Acrobat Reader® (visit <http://get.adobe.com/reader/> if you need to download the latest version) or other equivalent software
- An active internet email address
- A printer or the ability to download and save information to your personal computer or device

Your consent only applies to Loan Documents associated with this specific loan transaction, and this consent does not apply to any other subsequent loan transaction(s).

- You may withdraw your consent to receive these Loan Documents electronically at any time, without charge. In the event you wish to withdraw this consent or you need to update your contact information, including your email address, send the information in writing to:

Having read the Agreement, do you accept using electronic records and signatures?

DECLINE **ACCEPT**

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CONSENT SIGN DONE

Apply your signature.

- Loan Estimate (JOHN HOMEOWNER)
- Notice of Intent to Proceed with Loan Application
- 1003 Uniform Residential Loan Application - 1-2021 (JOHN HOMEOWNER)
- 4506-C IVES Request for Transcript of Tax Return (JOHN HOMEOWNER, 1)
- Affiliated Business Disclosure
- Certification and Authorization (Keystone Funding Inc.)
- Credit Score Disclosure - A-3-H-3 (JOHN HOMEOWNER)
- ECOA Notice (Keystone Funding Inc.)
- First Lien Appraisal Waiver-Receipt Form
- FL Anti-Coercion Insurance Notice (Keystone Funding Inc.)
- List of Homeownership Counseling Organizations
- Privacy Policy Notice
- Taxpayer Consent Form
- Written List of Providers
- Fair Credit Reporting Act - Credit Score Notice (JOHN HOMEOWNER)
- Notice of Required Flood Insurance
- Patriot Act Important Information About

### Other Considerations

**Appraisal**  
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Assumption**  
If you sell or transfer this property to another person, we  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Homeowner's Insurance**  
This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

**Late Payment**  
If your payment is more than 15 days late, we will charge a late fee of 5% of the overdue monthly principal and interest payment.

**Refinance**  
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Servicing**  
We intend  to service your loan. If so, you will make your payments to us.  to transfer servicing of your loan.

### 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.

JOHN HOMEOWNER \_\_\_\_\_ Date

18565.1024 LOAN ESTIMATE
PAGE 3 OF 3 - LOAN ID # 59000540

### 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.

*JOHN HOMEOWNER* 05/25/2023

JOHN HOMEOWNER \_\_\_\_\_ Date

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CONSENT SIGN DONE

Click submit.

- Return (JOHN HOMEOWNER, 1)
- Affiliated Business Disclosure
- Certification and Authorization (Keystone Funding Inc.)
- Credit Score Disclosure - A-3-H-3 (JOHN HOMEOWNER)
- ECOA Notice (Keystone Funding Inc.)
- First Lien Appraisal Waiver-Receipt Form
- FL Anti-Coercion Insurance Notice (Keystone Funding Inc.)
- List of Homeownership Counseling Organizations
- Privacy Policy Notice
- Taxpayer Consent Form
- Written List of Providers
- Fair Credit Reporting Act - Credit Score Notice (JOHN HOMEOWNER)
- Notice of Required Flood Insurance
- Patriot Act Important Information About Procedures For Opening A New Account

**HOMEOWNER**  
Loan #: 59000540  
MIN: 10124710059000656

519 S. RED HAVEN LANE • DOVER, DE 19901 • Tel: 302-508-6100 6104 • Toll Free: • Fax: •

I have received the document, Your Home Loan Toolkit.

*JOHN HOMEOWNER* 05/25/2023  
- BORROWER - JOHN HOMEOWNER - DATE -

To view this document online, visit  
[http://files.consumerfinance.gov/f/201503\\_cfpb\\_your-home-loan-toolkit-web.pdf](http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf)

Once completed signing, the Submit button will become available for selection.

Click to submit your docs and move on.
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CONSENT SIGN DONE


### Download Your Documents

Congratulations!

All forms requiring signatures in this document package have been signed.

Remember, if there are any documents labeled INK SIGN, they must be printed, physically signed and delivered to your Loan Officer or Loan Processor.

You can download the below documents until 1:30 PM (MDT) on 6/4/23.

<input checked="" type="checkbox"/>	DOCUMENT NAME	Download
<input checked="" type="checkbox"/>	Loan Estimate (JOHN HOMEOWNER)	
<input checked="" type="checkbox"/>	Notice of Intent to Proceed with Loan Application	
<input checked="" type="checkbox"/>	1003 Uniform Residential Loan Application - 1-2021 (JOHN HOMEOWNER)	
<input checked="" type="checkbox"/>	4506-C IVES Request for Transcript of Tax Return (JOHN HOMEOWNER, 1)	
<input checked="" type="checkbox"/>	Affiliated Business Disclosure	
<input checked="" type="checkbox"/>	Certification and Authorization (Keystone Funding Inc.)	

You'll be able to print and download your disclosure package from this screen.

Once completed, you can sign out.

View, print, or download your docs. [SIGN OUT](#)

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### Signed out

Thanks for electronically completing your documents.

