



Amplify Credit Union

Signing Disclosures in Consumer Connect: A Step By Step Guide

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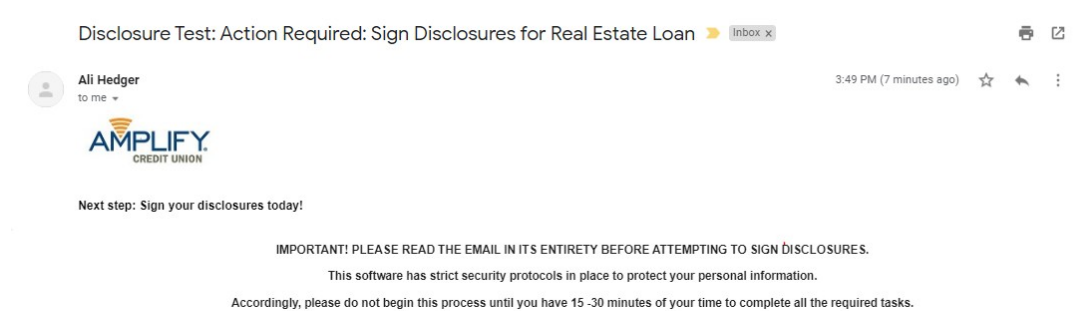
1 OVERVIEW

Use this job aide for assisting the borrower(s) with the disclosure signing process using the Consumer Connect disclosure platform. Effective with all new loans submitted 04/11/2022 and after, disclosures will be sent out through this platform.

2 ACCOUNT CREATION

2.1 Initial Email

The email will appear as though it is coming from the employee at Amplify that has sent the disclosure package.



The borrower(s) must read the entire instructions prior to creating an account.

2.2 Example Email Template

An example of the email template with account creation and esigning instructions that the borrower(s) will receive is included on the next page.



Next step: Sign your disclosures today!

IMPORTANT! PLEASE READ THE EMAIL IN ITS ENTIRETY BEFORE ATTEMPTING TO SIGN DISCLOSURES.

This software has strict security protocols in place to protect your personal information.

Once you click on the login link below, you will be prompted to authenticate your identity. You will need to select either a text, or a phone call so that the service provider can authenticate the account.

Once the authentication is completed, you will be prompted to create a password for the borrower portal. **Do not allow your personal device to assign the password for your account** as you will have to login to this account again in the future, it is important to assign a password that you will remember.

Additional requirements:

- Each borrower must authenticate their own account. You cannot share the same cell phone for authentication.
- Once you have signed the documents, click on the BACK language on the top left corner of the screen to confirm that all tasks have been completed.

Review your browser settings before attempting to sign disclosures:

- Select Chrome as your browser. The disclosure process is not fully supported by any other browser;
- Ensure that "Allow Third Party Cookies" is enabled;
- Ensure that the Cache has been cleared of all history;

You can now view and sign your initial loan disclosure package on our password-protected, secure website.

Your disclosure package may include up to 3 sets of documents: documents for electronic signature, informational documents for review, and *documents to print, sign and upload. Please complete all tasks to ensure the timely processing of your loan.

[Log in now](#)

Thank you for choosing Amplify Credit Union for your lending needs!

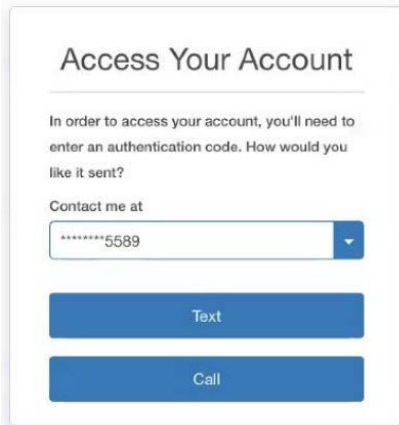
Amplify Credit Union
Product Assistant Team
productionassistant@goamplify.com
512-874-7181

* If you do not have a document in your package that requires your physical signature, it is because Amplify has determined it is not required at this time.

**If you run into any issues with setting up your account, or signing the documents please do not hesitate to reach out to Amplify for assistance at: productionassistant@goamplify.com to request for the disclosures to be resent.

3 AUTHENTICATION PROCESS

1. The borrower must click on the "Log In Now" link included in the above email to begin the account creation and authentication process to login and access the initial disclosure package. The portal will display the authentication screen where the borrowers' phone number is pre-populated.



Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

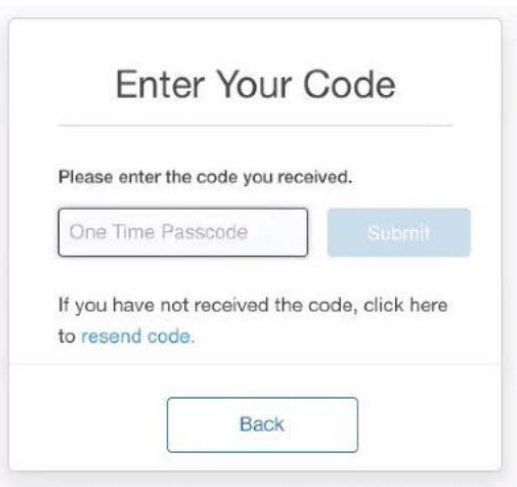
Contact me at

*****5589

Text

Call

2. The borrower selects the mode of communication through which to receive the passcode. Options are Text or Call. The passcode is sent immediately to the borrower and a new screen appears where the borrower will enter the passcode.



Enter Your Code

Please enter the code you received.

One Time Passcode

Submit

If you have not received the code, click here to [resend code](#).

Back

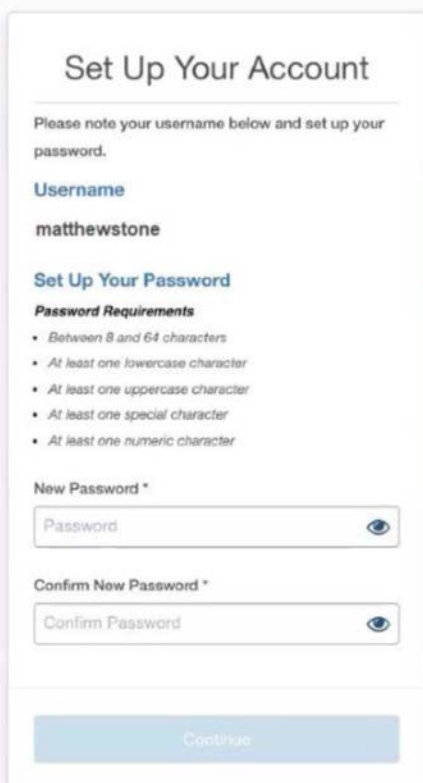
Note: The passcode is valid for 15 minutes.

3. The borrower enters the passcode and clicks Submit. Consumer Connect checks to see if another account already exists with the borrower's email and first and last name.
4. If no other account exists, the Set Up Your Account screen appears with the borrower's username pre-populated. The borrower should note the username. It cannot be changed.

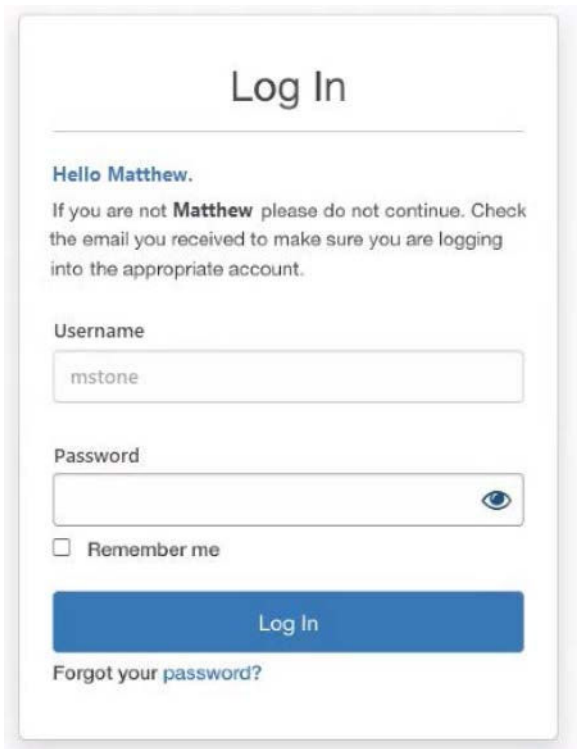
About the User Name

Consumer Connect generates the user name using the first and last name of the borrower. User names cannot be changed. If an account already exists with the same first and last name combination, Consumer Connect will append a sequential number (1, 2, 3, and so on) to the user name until the user name is unique on the instance. For example, if there are borrowers with the first and last name of Matthew Stone, the user names would be matthewstone, matthewstone1, and matthewstone2.

5. The borrower will now set up their account. Borrower will enter and confirm their new password, then click **Continue**.

A screenshot of a mobile application screen titled "Set Up Your Account". The screen has a white background with a light blue header bar. Below the title, there is a paragraph of text: "Please note your username below and set up your password." followed by a blue link "Username" and the text "matthewstone". Below this is another blue link "Set Up Your Password". Underneath is a section titled "Password Requirements" with a list of five bullet points: "Between 8 and 64 characters", "At least one lowercase character", "At least one uppercase character", "At least one special character", and "At least one numeric character". Below the requirements are two input fields: "New Password *" and "Confirm New Password *". Each field has a placeholder text "Password" and "Confirm Password" respectively, and a blue eye icon to the right of the input field. At the bottom of the screen is a large blue button with the text "Continue" in white.

6. When an account with the borrower's email, first name, and last name, is authenticated then the Log In screen is displayed.

A screenshot of a web application's login page. At the top, the text "Log In" is centered. Below it, a message says "Hello Matthew." followed by a warning: "If you are not Matthew please do not continue. Check the email you received to make sure you are logging into the appropriate account." There are two input fields: "Username" with the text "mstone" and "Password" which is empty and has a toggle eye icon. Below the password field is a checkbox labeled "Remember me". A large blue button with the text "Log In" is positioned below the checkbox. At the bottom, there is a link that says "Forgot your password?".

Log In

Hello Matthew.

If you are not **Matthew** please do not continue. Check the email you received to make sure you are logging into the appropriate account.

Username

mstone

Password

☐ Remember me

Log In

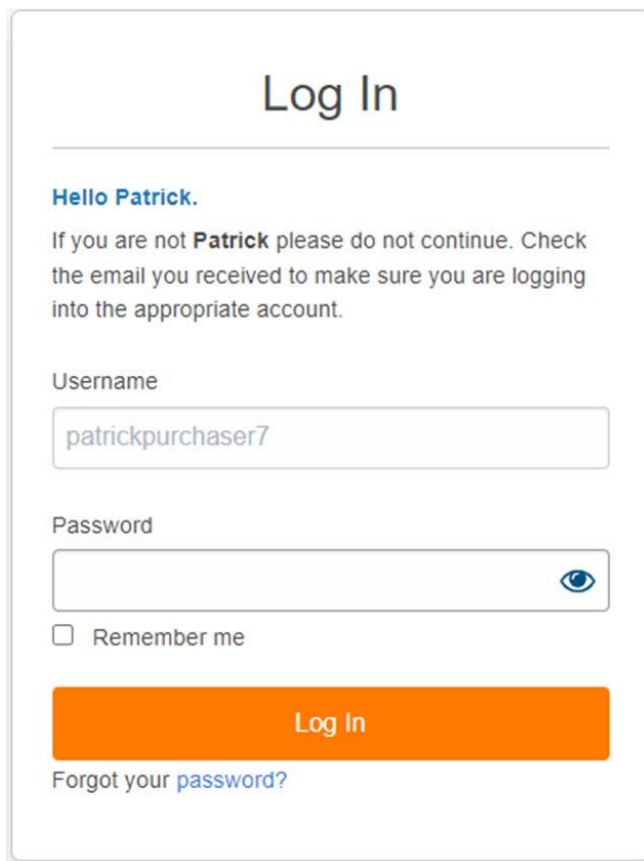
[Forgot your password?](#)

The borrower is now able to log in and will either be asked to accept eConsent, or taken to the notification, package, or request. The next time the borrower enters the borrower portal, they will only be prompted to enter their username and password.

*For prior borrowers with existing accounts, the borrower will be prompted to reauthenticate their account. In this case, they will follow the same steps as documented above.

4 LOGGING IN TO ACCOUNT

Once the account creation and authentication process has been completed, the borrower can login using the username and password that they set up.

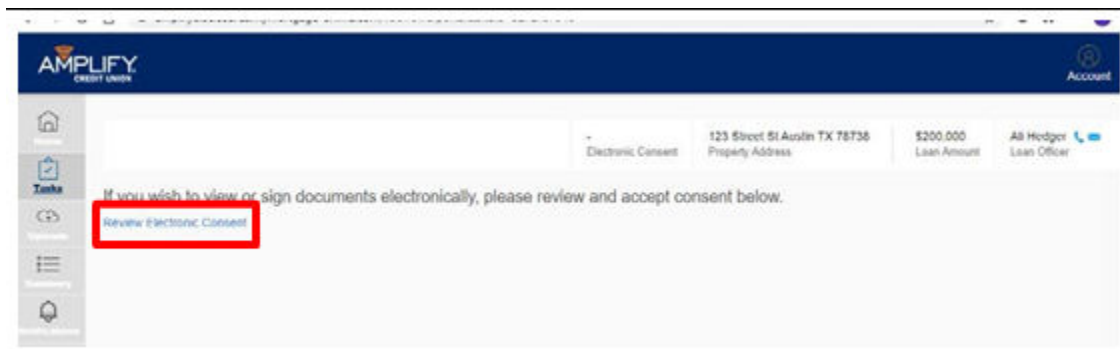


The image shows a 'Log In' form for Amplify Credit Union. At the top, it says 'Log In'. Below that, it says 'Hello Patrick.' and provides instructions: 'If you are not Patrick please do not continue. Check the email you received to make sure you are logging into the appropriate account.' There are two input fields: 'Username' with the text 'patrickpurchaser7' and 'Password' which is currently empty. To the right of the password field is an eye icon. Below the password field is a checkbox labeled 'Remember me'. At the bottom is an orange 'Log In' button. Below the button is a link that says 'Forgot your password?'.

5 ECONSENT AND ESIGNING

5.1 Econsent

1. Next, the borrower will need to provide their econsent by clicking on the Review Electronic Consent link below.



The image shows a screenshot of the Amplify Credit Union website. The header includes the Amplify Credit Union logo and an 'Account' link. The main content area displays a message: 'If you wish to view or sign documents electronically, please review and accept consent below.' Below this message is a red box containing the text 'Review Electronic Consent'. To the right of the message, there is a table with the following information:

Electronic Consent	123 Street St Austin TX 78738	\$200,000	All Hedger
Property Address	Loan Amount	Loan Officer	

2. At the bottom of the consent disclosure, click on **Agree**

Phone: 512-636-5901
Address: 3600 West Farmer Ln, Austin, TX 78727

- If You request paper copies of the Loan Documents:
You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.
- If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

HOW WE CAN REACH YOU

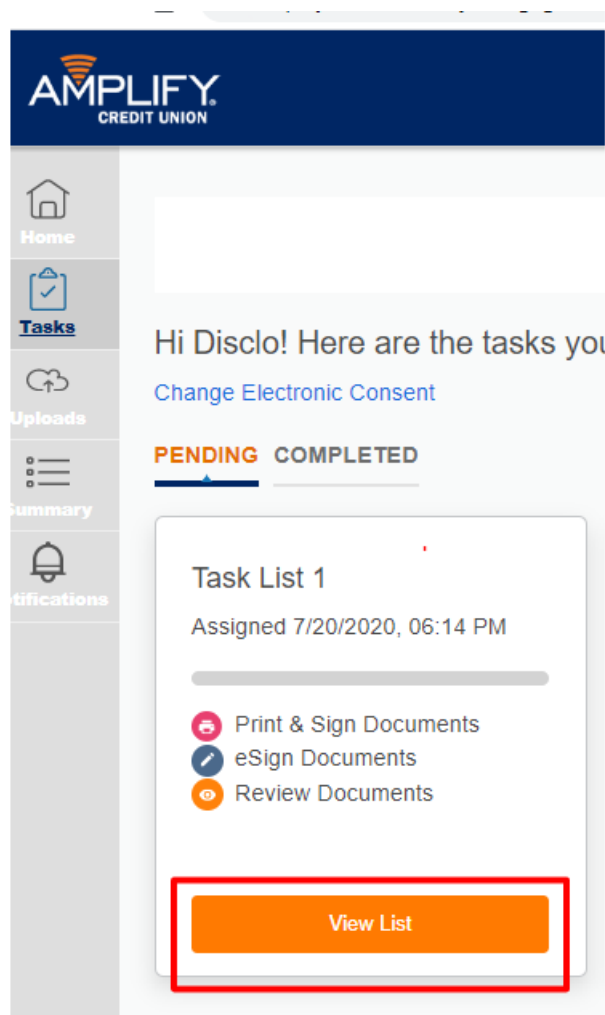
- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 512-636-5901
Address: 3600 West Farmer Ln, Austin, TX 78727
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the button at the bottom of this page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree **Agree**

5.2 Accessing the Disclosures Task List

Once the borrower has consented, the borrower must click on **View List** to view the disclosure tasks.



AMPLIFY CREDIT UNION

Home

Tasks

Uploads

Summary

Notifications

Hi Disclø! Here are the tasks you

[Change Electronic Consent](#)

PENDING COMPLETED

Task List 1

Assigned 7/20/2020, 06:14 PM

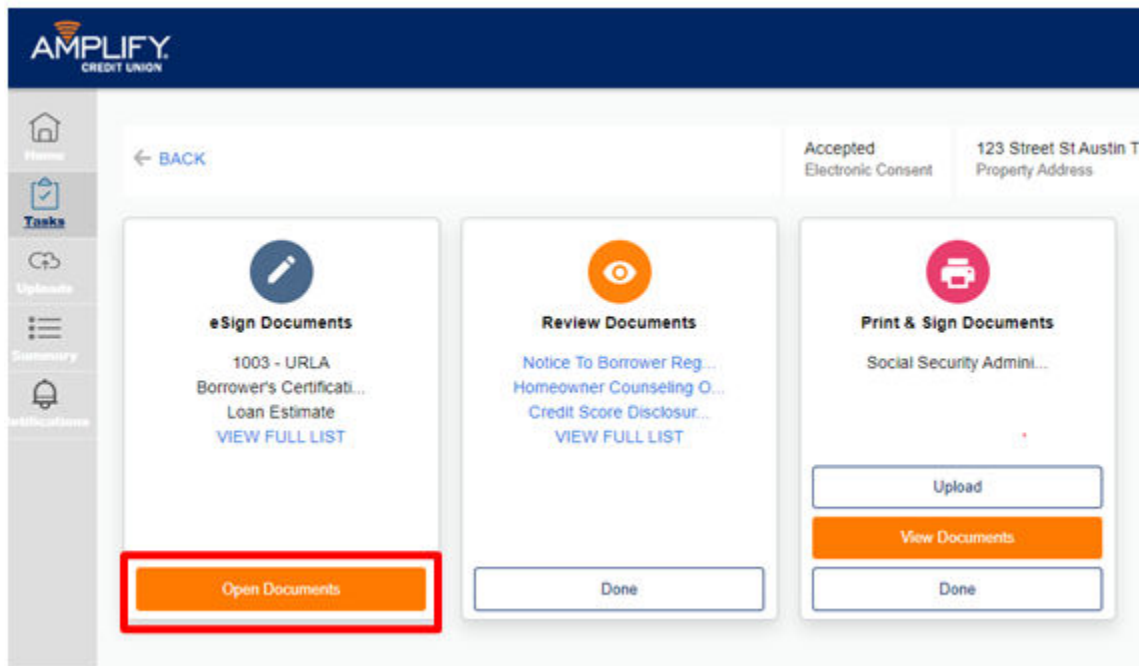
- Print & Sign Documents
- eSign Documents
- Review Documents

View List

5.3 Signing the Disclosures

Once the borrower has selected the View Task List, the following screen will now appear. The following steps must be followed to electronically sign the documents.

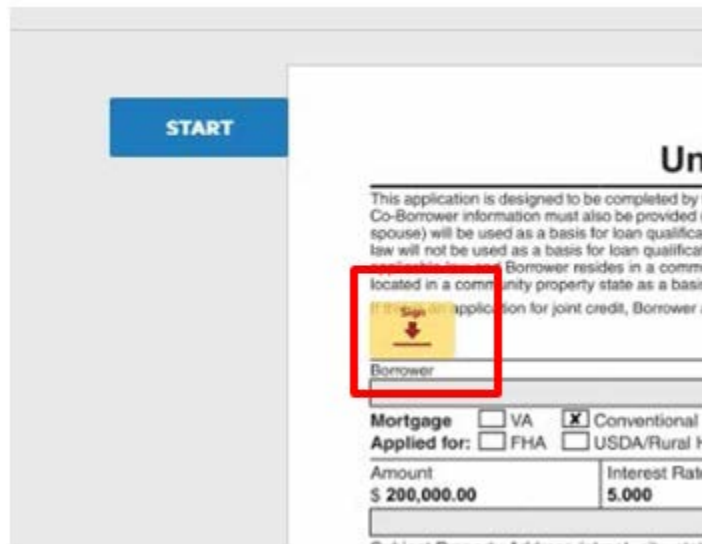
1. Click on **Open Documents** in the first column.



2. Click on **Next**.



- Click on Sign and confirm the preferred signature font.



START

Un

This application is designed to be completed by If Co-Borrower information must also be provided (i spouse) will be used as a basis for loan qualification. Borrower resides in a community property state as a basis for joint credit, Borrower a

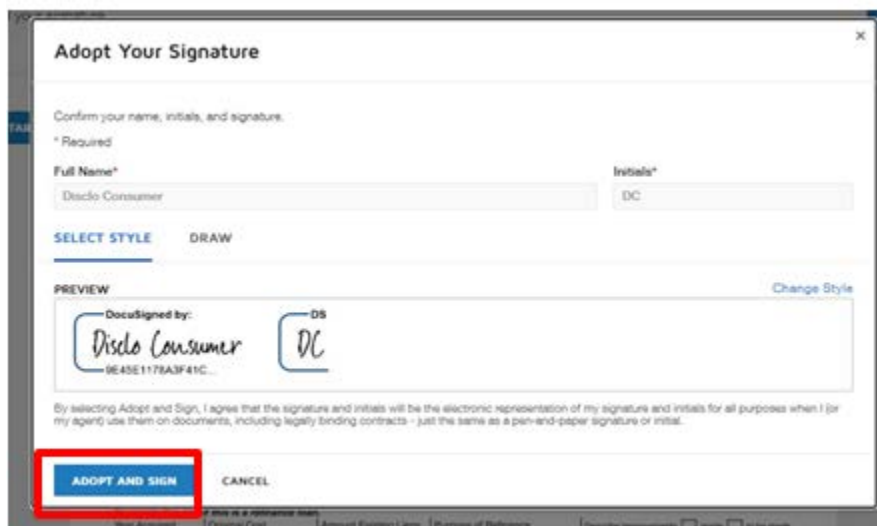
Sign

Borrower

Mortgage ☐ VA ☒ Conventional
 Applied for: ☐ FHA ☐ USDA/Rural H

Amount \$ 200,000.00 Interest Rate 5.000

- Once the font is selected, click on **Adopt and Sign**



Adopt Your Signature


Confirm your name, initials, and signature.

* Required

Full Name* Diselo Consumer Initials* DC

SELECT STYLE DRAW

PREVIEW

DocuSigned by:  DC
 9E45E1178A3F41C...

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

If this is a replacement page:
 Your Account | Original Cost | Amount Existing Users | Purpose of Reference | Describe improvements ☐ made ☐ to be made

- Continue to click on the Sign Here icons and sign. The system will automatically take the borrower to each signature point throughout the disclosure package.



START

Required - Sign Here

Sign

- The Appraisal Disclosure will require for the borrower to make a selection on the appraisal delivery method. Click on one of the radial buttons depending on the preferred delivery method. Then **Sign**.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Required Select - receive ent:

☐ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

☐ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, marking the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.

DISCLO CONSUMER **DATE** 7/21/2020 | 08:38:31 PDT

Sign

- The 4506C disclosure will require for the borrower to attest that the directions on the form have been read. Click on the radial button and then **Sign**.

Required - Check Here - True

☐ I, the undersigned, am the partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

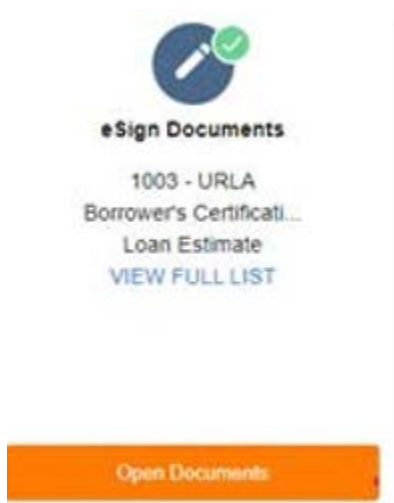
☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Sign **Signature (see instructions)** **Date** 7/21/2020 | 08:54:28 PDT **Phone number of taxpayer on line 1a or 2a** 925-699-8451

8. Once all documents have been signed Click on **Finish**

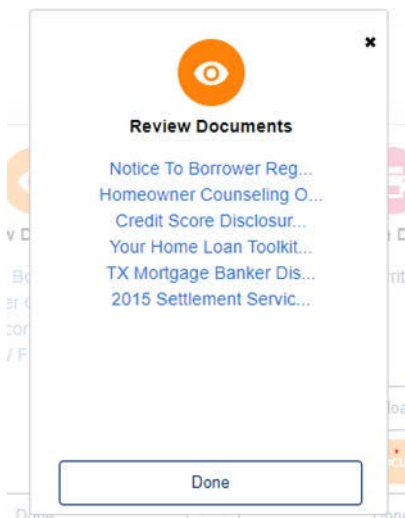


A green checkmark will appear when all signing points have been completed.

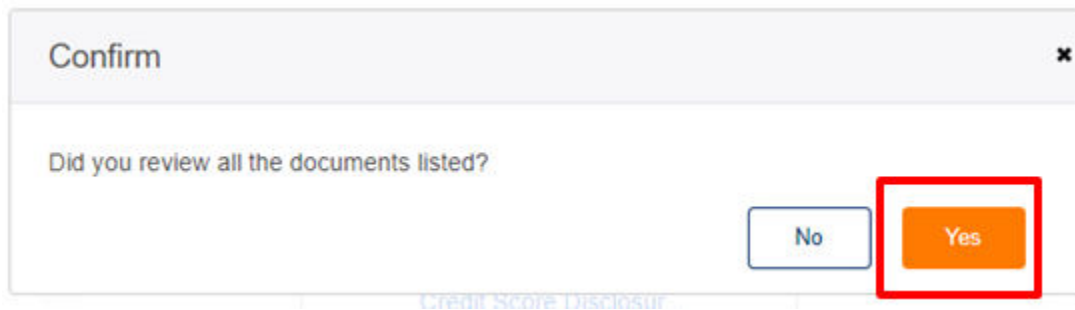


6 INFORMATIONAL DISCLOSURES

The initial disclosure package will include informational disclosures for review. The borrower must click on each link to view the document.

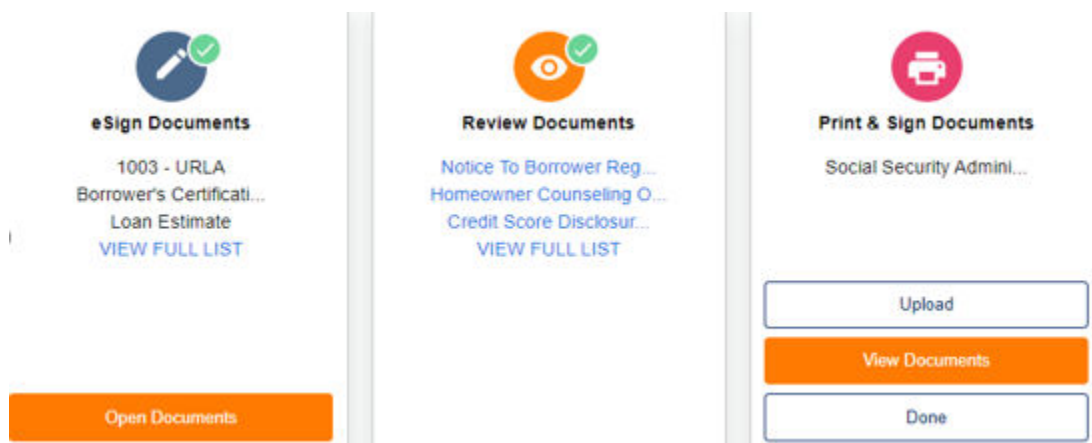


The borrower will click **Done** when finished reviewing. The screen below will appear, the borrower will click **Yes** to move on to another screen.



A modal dialog box titled "Confirm" with a close button (X) in the top right corner. The main text asks, "Did you review all the documents listed?". At the bottom right, there are two buttons: "No" and "Yes". The "Yes" button is highlighted with a red rectangular border.

Again, a green check box will appear when all documents have been viewed.

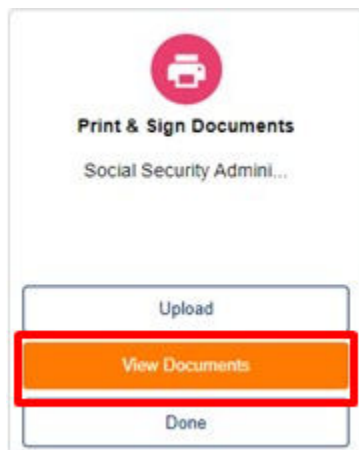


A dashboard interface with three main sections, each featuring a circular icon with a green checkmark:

- eSign Documents**: Includes a list of documents (1003 - URLA, Borrower's Certificati..., Loan Estimate) and a "VIEW FULL LIST" link. An orange "Open Documents" button is at the bottom.
- Review Documents**: Includes a list of documents (Notice To Borrower Reg..., Homeowner Counseling O..., Credit Score Disclosur...) and a "VIEW FULL LIST" link.
- Print & Sign Documents**: Includes a document (Social Security Admini...). Below this are three buttons: "Upload", "View Documents" (orange), and "Done".

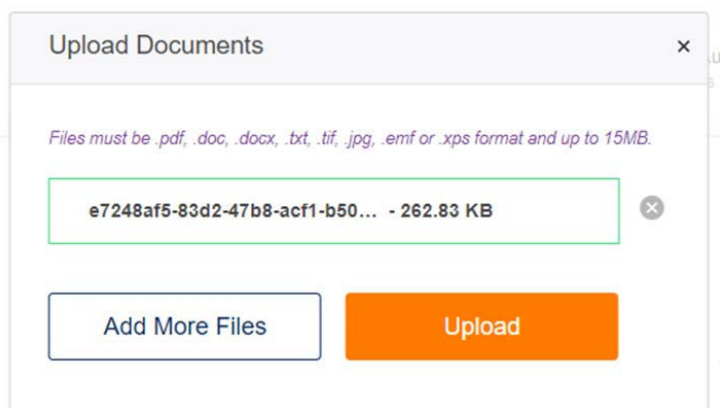
7 WET SIGN DOCUMENTS

The initial disclosure package may include one or more document(s) that require(s) a wet signature and cannot be electronically signed. To access the document(s), the borrower must click on **View Documents**.

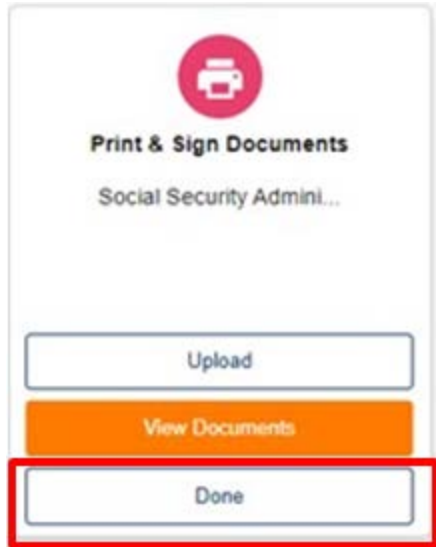


The borrower must then follow the steps below :

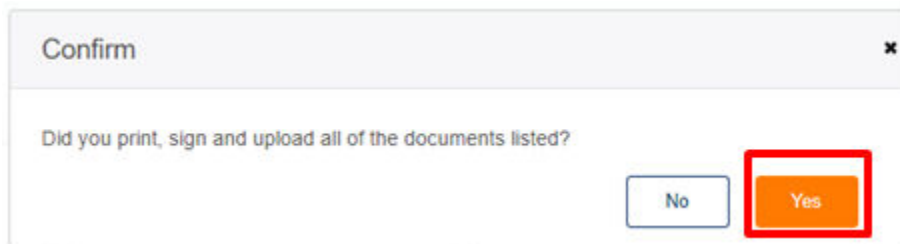
1. Print the entire form(s) (not just the signature page), sign, and date the document.
2. Upload the document to the portal by clicking on the **Upload** button.



3. Click **Done**



4. This pop up will appear. If all documents have been completed, click **Yes**



5. The borrower should now see 3 green check marks for all the columns. Click the **Back** button.

BACK

Accepted Electronic Consent

123 Street St Austin
Property Address

eSign Documents

1003 - URLA
Borrower's Certificati...
Loan Estimate
[VIEW FULL LIST](#)

Open Documents

Review Documents

[Notice To Borrower Reg...](#)
[Homeowner Counseling O...](#)
[Credit Score Disclosur...](#)
[VIEW FULL LIST](#)

Print & Sign Documents

Social Security Admini...

Upload

Open Documents

The borrower will see the message below. They have completed the signing process.

Home

Tasks

Uploads

Summary

Hi Disclo! Congratulations! You've completed all your tasks.

[Change Electronic Consent](#)

PENDING COMPLETED