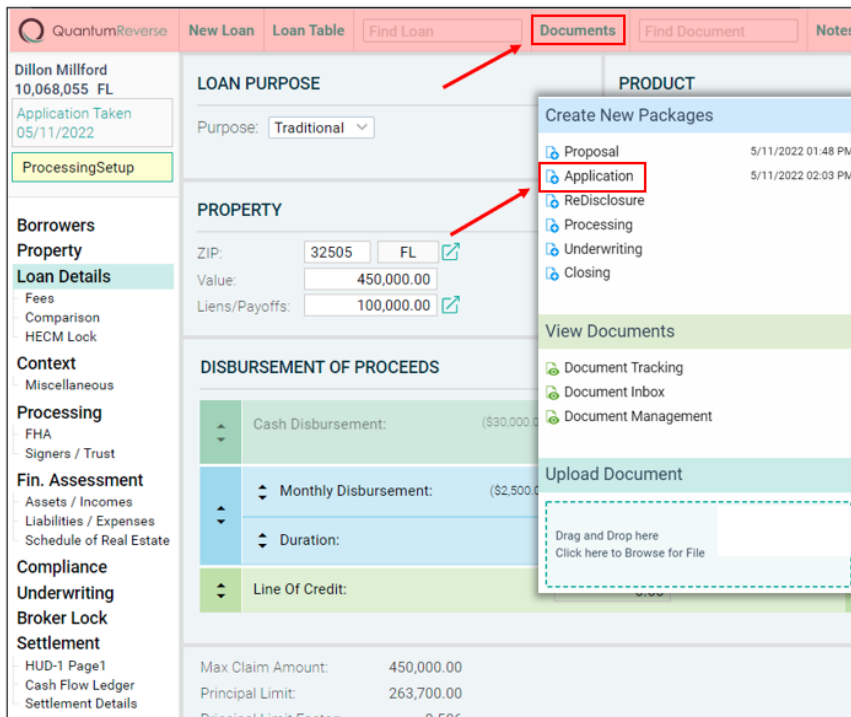


Generating and Sending Application for eSign

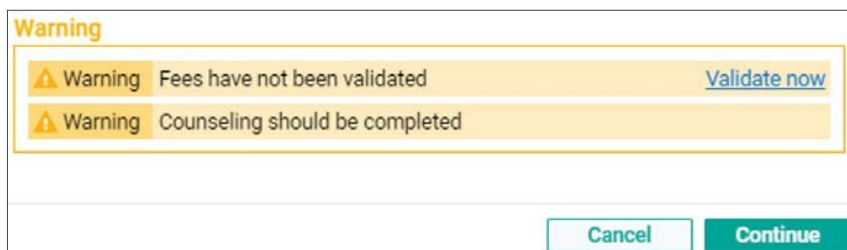
Please note if you do not create an e-sign package in Quantum when you create the package you cannot later turn it into an e-sign application.

1. Click “Documents” tab to open drop down list with available packages to create.
2. Click on “Application” from the drop-down menu.



A warning pop-up will appear for anything that has not been validated

- Fees must be validated by clicking “validate now”
- You can select “**Continue**” once fees have been validated or “**Cancel**” to return to the Context tab and upload the Counseling Certificate if available at this time. (Certificate is not required to be submitted at this time but it IS required to be submitted with the Application).



UPDATE
(08_01_2022):
This warning may or may not populate at this time. Either way, continue with the process.

Note: Once a GFE is pulled, the fee’s cannot change. Pulling a new application in the same file with a new GFE does not allow an increase in fees.

3. Click “Write Cover Letter” to add a cover letter if you would like.

If you do not want to add a cover letter, you can skip to step 6.

Note: Cover letters are automatically created by Mutual of Omaha Mortgage using your contact information.

New Application Package

+ Add Document **Write Cover Letter**

Name	Added by / Modified by / Removed by
Submission Checklist	
Loan Source Form	

4. A pop-up window will appear.

Hover slightly to the right of the “New Letter” verbiage. Click “Open” to review the Cover Letter.

Document Template Picker

Cover Letter
Please select a Template

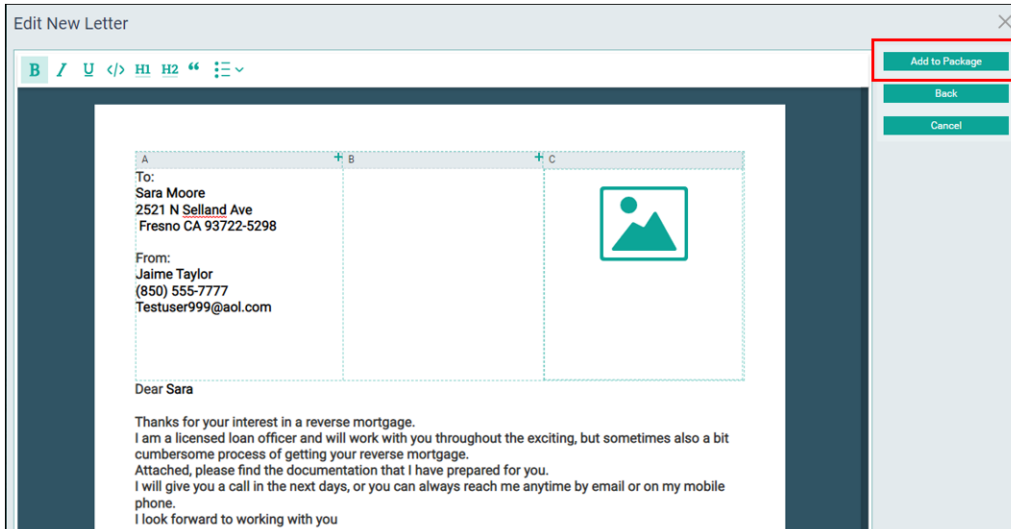
System Templates

New Letter Preview **Open**

Cancel

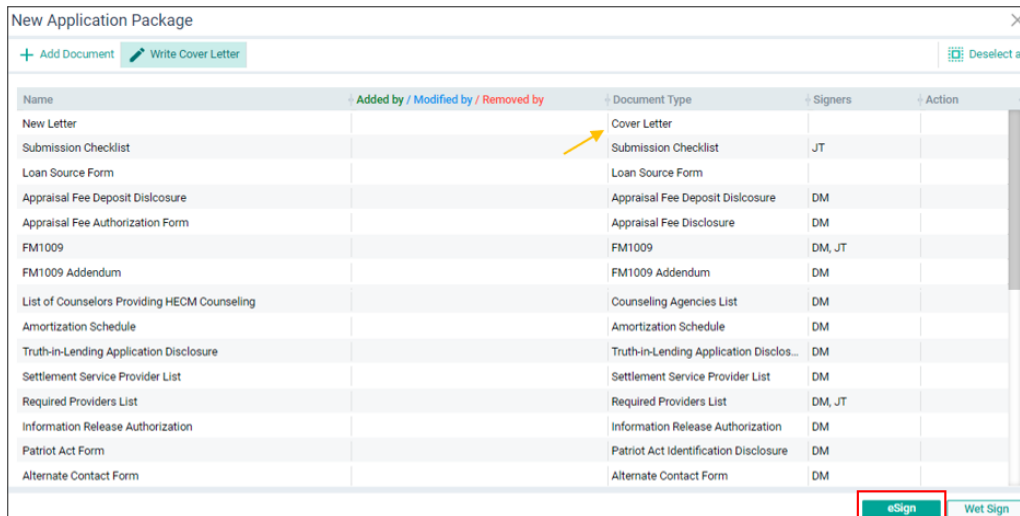
5. Click “Add to Package” to add the cover letter to the application package.

Note: You can modify the language in the cover letter if you wish.

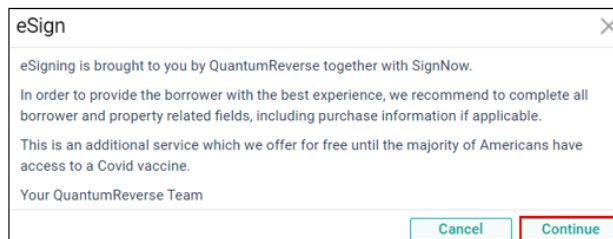


6. Click “eSign” to have the customer sign the Application electronically.

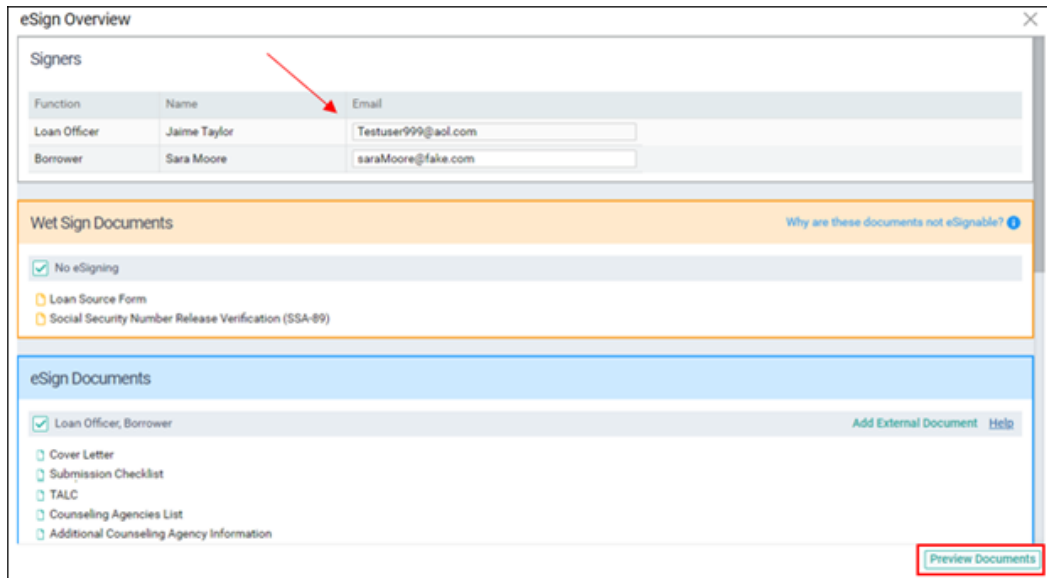
Note: The cover letter will show as the first document in the application package.



A pop-up window will appear
Regarding using SignNow, click
the “Continue” button



7. Enter the email for the borrower(s) and loan officer if they do not auto-populate.
Then click the “Preview Document” button.



The screenshot shows the 'eSign Overview' window. It contains a 'Signers' table with the following data:

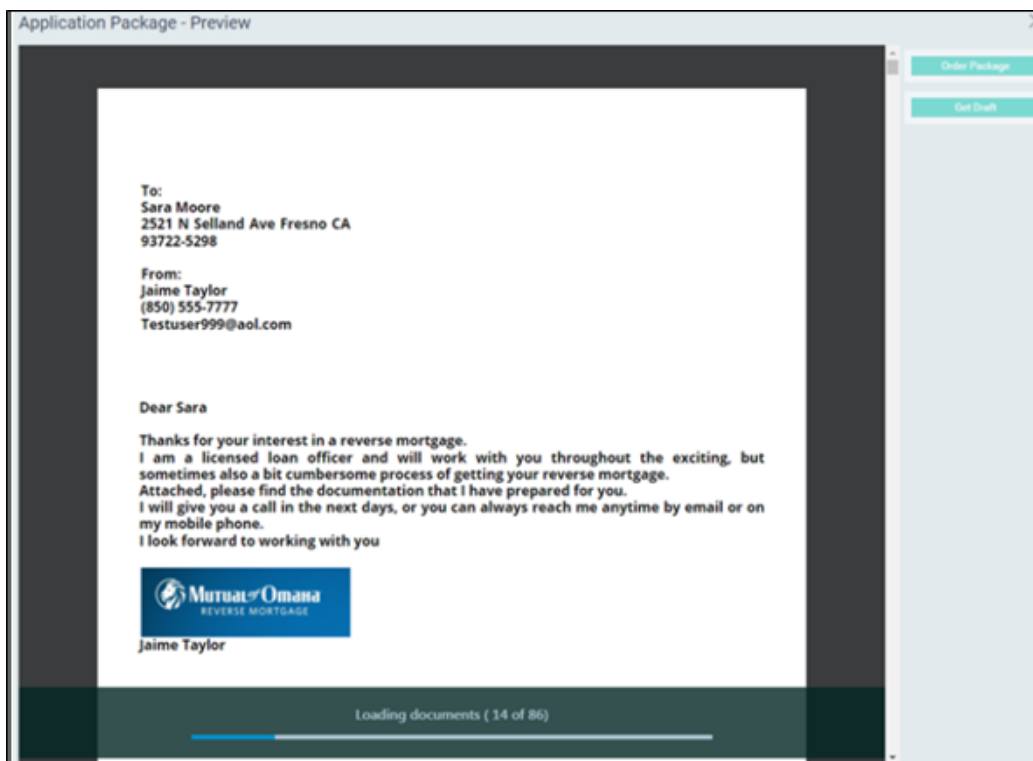
Function	Name	Email
Loan Officer	Jaime Taylor	Testuser999@aol.com
Borrower	Sara Moore	saraMoore@fake.com

Below the signers table, there are two sections for document selection:

- Wet Sign Documents:** Includes options for 'No eSigning' (checked), 'Loan Source Form', and 'Social Security Number Release Verification (SSA-89)'.
- eSign Documents:** Includes options for 'Loan Officer, Borrower' (checked), 'Cover Letter', 'Submission Checklist', 'TALC', 'Counseling Agencies List', and 'Additional Counseling Agency Information'.

A red arrow points to the 'Email' column in the signers table. A red box highlights the 'Preview Documents' button at the bottom right of the window.

Allow the documents to process.




The screenshot shows the 'Application Package - Preview' window. It displays a letter with the following content:

To:
Sara Moore
2521 N Selland Ave Fresno CA
93722-5298

From:
Jaime Taylor
(850) 555-7777
Testuser999@aol.com

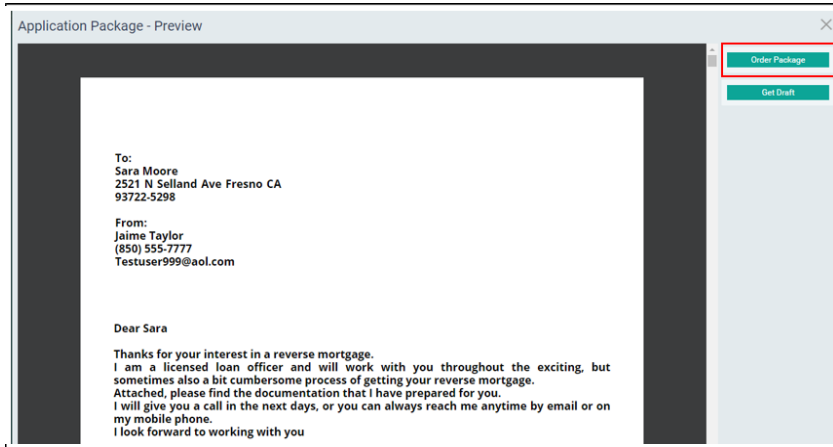
Dear Sara

Thanks for your interest in a reverse mortgage.
I am a licensed loan officer and will work with you throughout the exciting, but sometimes also a bit cumbersome process of getting your reverse mortgage.
Attached, please find the documentation that I have prepared for you.
I will give you a call in the next days, or you can always reach me anytime by email or on my mobile phone.
I look forward to working with you

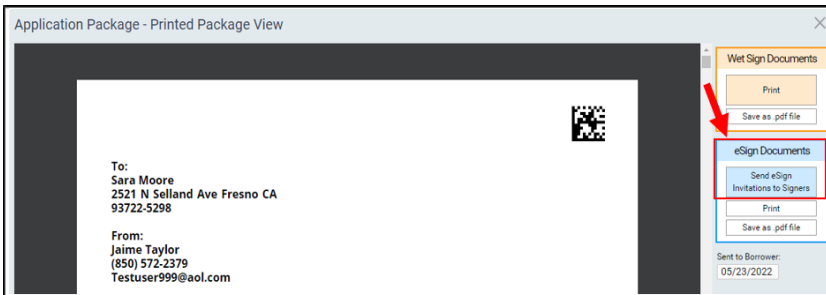

Jaime Taylor

At the bottom of the window, there is a progress bar and the text 'Loading documents (14 of 86)'.

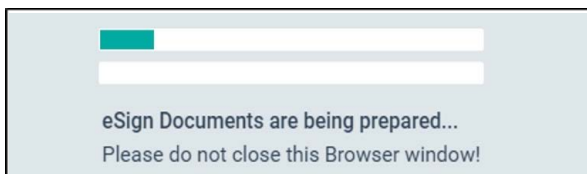
8. Click the “Order Package” button.



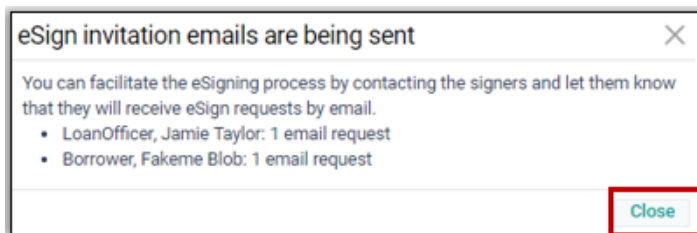
9. Click "Send eSign invitations to Signers"



The system will process the request.



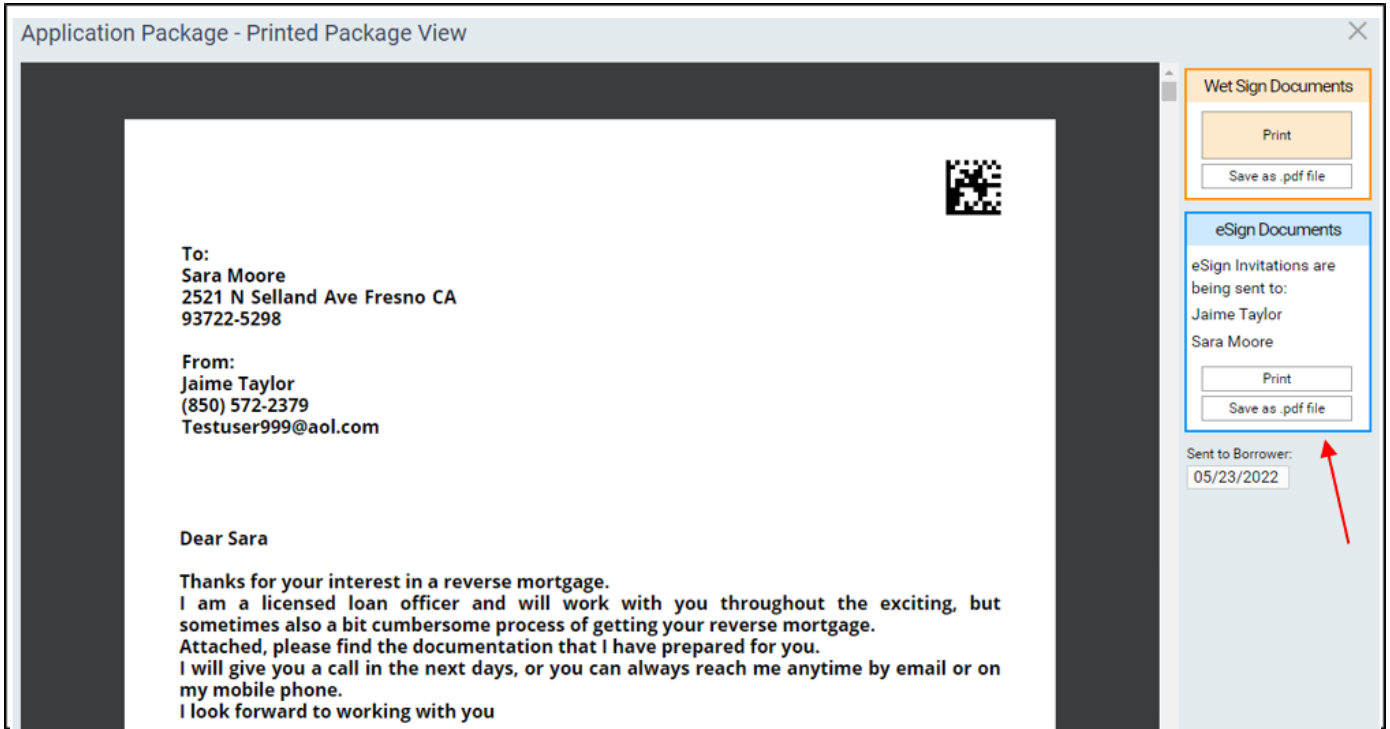
Once completed, the system will provide confirmation. Click “Close”



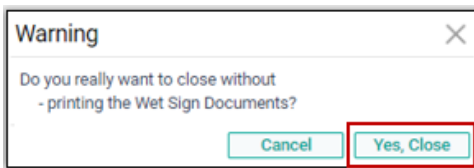
Note: The email will be sent through Quantum via non-reply email with your information in the body of the email.

10. You can now choose to:

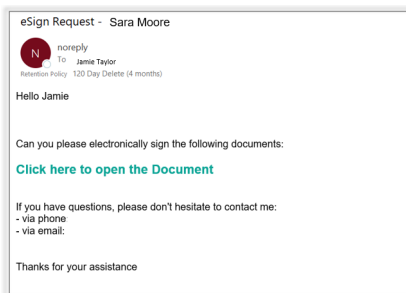
- To print the Wet Sign documents that are not allowed to be signed electronically, click **“Print”** in the Wet Sign Document box.
- If you do not need to print the Wet Sign documents and you close this page, you will be shown a warning pop-up which you can then close.
- You can also click **“Print”** or **“Save as pdf file”** OR ...



- Close the window and return to the Dashboard



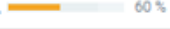
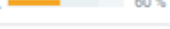
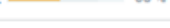




- Broker Participation Disclosure Document will be sent to the broker via email for electronic signature.



Note:

- When documents have been signed by the borrower and sent back to Quantum, the signature verification in the tracker will only display 60% completed regardless of the actual completion progress.
- Open and view the scanned document to ensure signature is present before submitting to lender
- The missing 60% warning does not hinder the process, you can move forward with the loan

Documents			
Application	Step	Progress	Actions
Broker Participation Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Finance Lender Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Impound Account Statement	MissingSignatu...	 60%	View Printed View Scanned
Cooling-Off Period Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Reverse Mortgage Interest Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Domestic Partnership Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Face to Face Counseling Form	MissingSignatu...	 60%	View Printed View Scanned

Looking at the loan card on the dashboard, the status will have changed to "Processing Setup"

Sara Moore
10,070,723 CA 2
ProcessingSetup

LOAN DOCUMENTS

Closing Date: 06/22/2022
Principal Limit: \$217,350
Max Claim Amount: \$450,000
Upb: \$81,717
Product: HECM CMT Monthly 5%
Broker: Broker for Mutual of Omaha Mortgage
Loan Officer: Jaime Taylor

5/23/2022 02:00 PM
Application Package Created

Note: "Processing Setup" will only display if the Counseling Certificate has been uploaded.