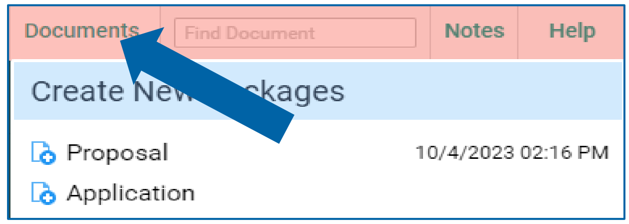
Mutual of Omaha
REVERSE WHOLESALE

3131 Camino Del Rio North Suite 1100
San Diego, CA, 92108

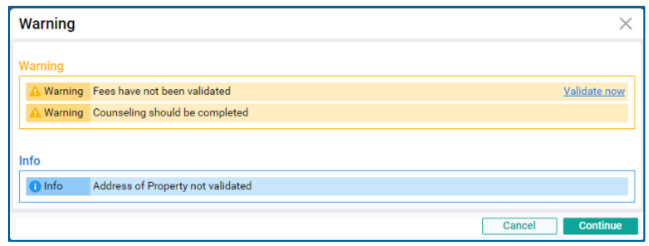
Using Sign Now in Quantum Reverse

1. Complete all required fields for each borrower. When E-signing an application, remember to:
   - Include all phones, addresses, SS #s, and email addresses.
   - Include at least one Alternate Contact
   - Choose at least three products on the Comparison screen (5 Cap, 10 Cap, and Fixed)

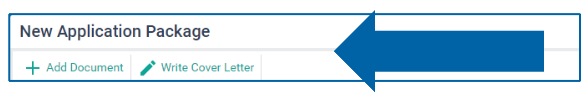
2. Go to **Documents** on Quantum's menu bar and choose **Application**.



3. A **Warning** window may appear. These warning or information alerts should be followed prior to generating the application but you may still click **Continue**.



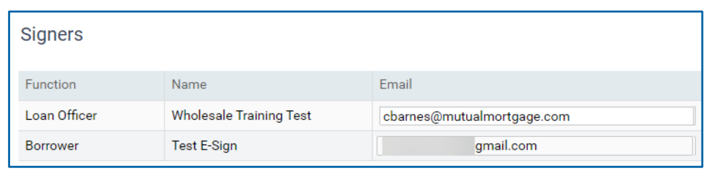
4. **OPTIONAL**: Before creating the application package, click **Add Documents** when additional disclosures need to be added. A cover letter may also be added and edited by clicking **Write Cover Letter**.



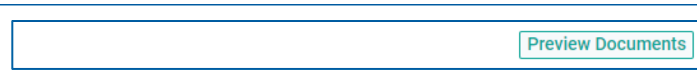
5. Click the **eSign** button and then click the **Continue** button when the eSign window appears.

6. Verify the email addresses are correct. *Only the borrower's email address(s) can be edited here.*

Before sending e-signed docs, BORROWER email addresses MUST be entered for each borrower.
Coborrowers should have separate email addresses.
E-signed docs can only be sent to borrowers – originator or other email addresses should never be used.

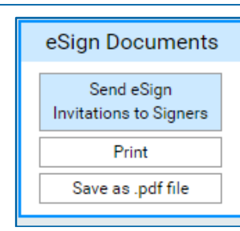


7. Click **Preview Documents**.

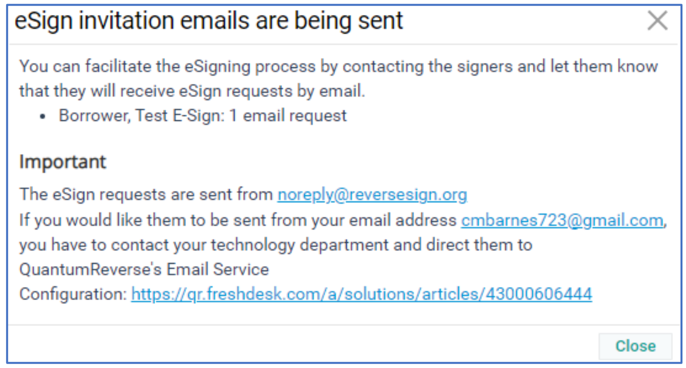


8. Click **Send eSign.** You may also print and or save the package as a pdf.

Depending on the state and product a second box may appear to print docs that are not able to be e-signed.



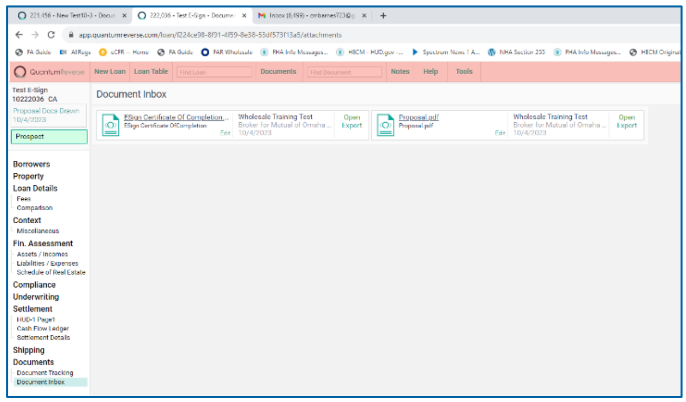
9. Remind your borrower to look out for an email. Click **Close**.

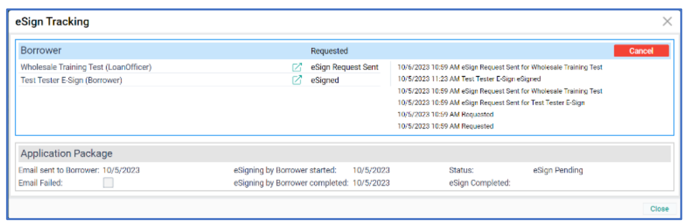


10. **AFTER THE BORROWER HAS E-SIGNED**

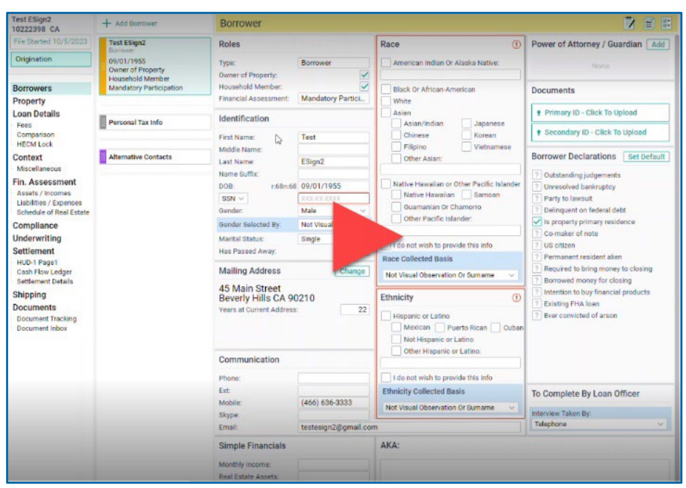
Shortly after the borrower has signed the documents and clicked finish, the package can be viewed in the Document Inbox including the ESign Certificate of Completion.

Users can also view the E-signed package by going to Documents…Application...E-Sign.





Watch a live demonstration



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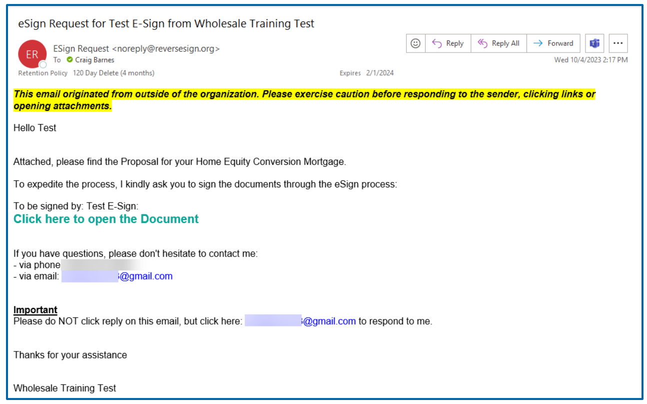
What your borrower sees?

Borrower Email

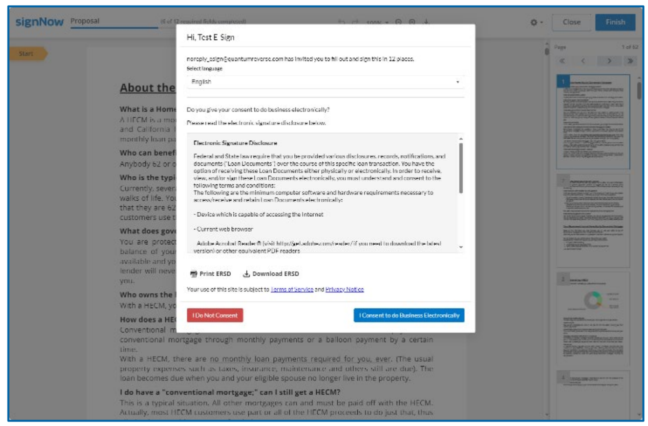


After you send the ESign request via Quantum, an email is sent to your borrower.

The email may be from E-Sign Request, so inform your borrower to look out for the email!

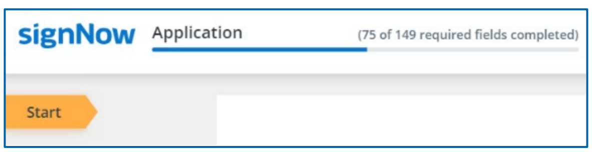
The borrower simply clicks on the link in the body of the email. The originator's email and phone number are also included in the body of the email.

Borrower Consent



The borrower must click **I Consent to do Business Electronically** to continue.

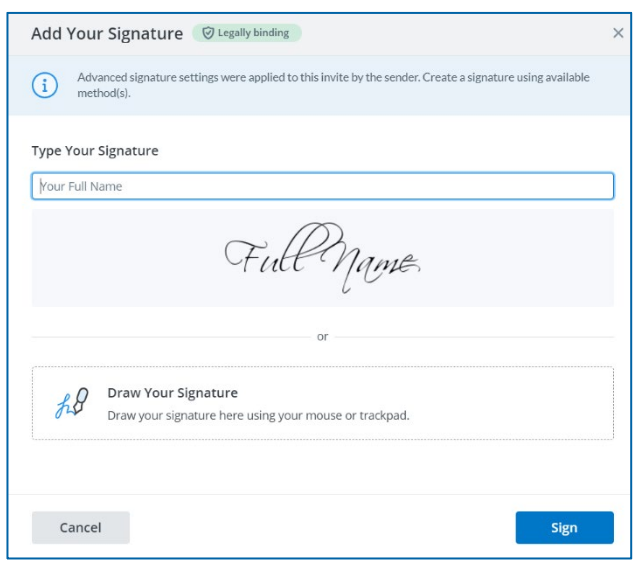
After the window closes, they click **Start**.



Begin Signing

If the Signature Field appears, click the **Signature Field** and see Add a Signature below.

Add a Signature



When the window appears (it will appear for both co-borrowers), click the box and enter their full name (as it appears on the application docs) and click **Sign.**

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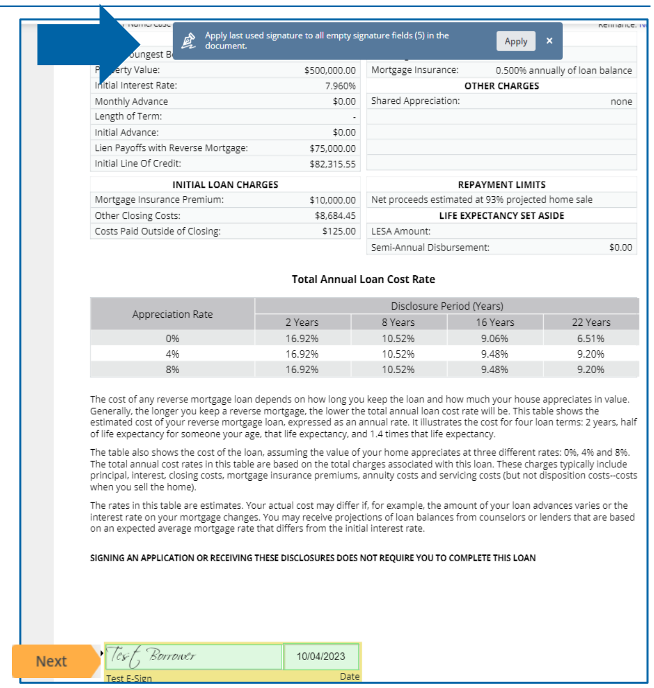
Review and Sign All Documents

Borrowers can use the **Next** button to sign the document and move to the next doc to review and sign.

To sign all documents at once, click **Apply** at the top of the page.

When all docs are signed, click the **Finish** button at the top of the screen (it may also appear as a green bar at the bottom, either can be clicked)



Apply last used signature to all empty signature fields (5) in the document. Apply ×

Property Value:	$500,000.00
Initial Interest Rate:	7.960%
Monthly Advance	$0.00
Length of Term:	-
Initial Advance:	$0.00
Lien Payoffs with Reverse Mortgage:	$75,000.00
Initial Line Of Credit:	$82,315.55

Mortgage Insurance:	0.500% annually of loan balance
OTHER CHARGES	
Shared Appreciation:	none

INITIAL LOAN CHARGES	
Mortgage Insurance Premium:	$10,000.00
Other Closing Costs:	$8,684.45
Costs Paid Outside of Closing:	$125.00

REPAYMENT LIMITS	
Net proceeds estimated at 93% projected home sale	
LIFE EXPECTANCY SET ASIDE	
LESA Amount:	
Semi-Annual Disbursement:	$0.00

Total Annual Loan Cost Rate

Appreciation Rate	Disclosure Period (Years)			
	2 Years	8 Years	16 Years	22 Years
0%	16.92%	10.52%	9.06%	6.51%
4%	16.92%	10.52%	9.48%	9.20%
8%	16.92%	10.52%	9.48%	9.20%

The cost of any reverse mortgage loan depends on how long you keep the loan and how much your house appreciates in value. Generally, the longer you keep a reverse mortgage, the lower the total annual loan cost rate will be. This table shows the estimated cost of your reverse mortgage loan, expressed as an annual rate. It illustrates the cost for four loan terms: 2 years, half of life expectancy for someone your age, that life expectancy, and 1.4 times that life expectancy.

The table also shows the cost of the loan, assuming the value of your home appreciates at three different rates: 0%, 4% and 8%. The total annual cost rates in this table are based on the total charges associated with this loan. These charges typically include principal, interest, closing costs, mortgage insurance premiums, annuity costs and servicing costs (but not disposition costs--costs when you sell the home).

The rates in this table are estimates. Your actual cost may differ if, for example, the amount of your loan advances varies or the interest rate on your mortgage changes. You may receive projections of loan balances from counselors or lenders that are based on an expected average mortgage rate that differs from the initial interest rate.

SIGNING AN APPLICATION OR RECEIVING THESE DISCLOSURES DOES NOT REQUIRE YOU TO COMPLETE THIS LOAN

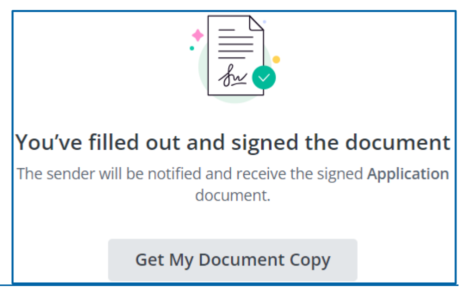
Next | Test Borrower | 10/04/2023
Test E-Sign | Date

Other Fields

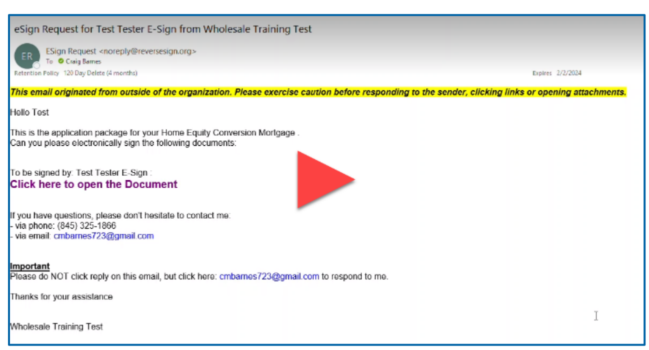
In some circumstances, there may be radio buttons or checkboxes that must be selected. In that case, borrowers must click **View Fields** and follow the prompts. After the required field(s) are completed the Finish button will reappear.

Save or Print a Copy

Borrowers should print or save their docs by clicking **Get My Document Copy**.



Watch a Live Demonstration



eSign Request for Test Tester E-Sign from Wholesale Training Test

ESign Request <noreply@reversesign.org>
To Craig Barnes
Retention Policy 120 Day Delete (4 months) Expires 2/2/2024

This email originated from outside of the organization. Please exercise caution before responding to the sender, clicking links or opening attachments.

Hello Test

This is the application package for your Home Equity Conversion Mortgage .
Can you please electronically sign the following documents:

To be signed by: Test Tester E-Sign :
Click here to open the Document

If you have questions, please don't hesitate to contact me:
- via phone: (845) 325-1866
- via email: cmbarnes723@gmail.com

Important
Please do NOT click reply on this email, but click here: cmbarnes723@gmail.com to respond to me.

Thanks for your assistance

Wholesale Training Test