			Payment		Rate	YSP	Closing	Lock
	Direct Mortgagete 30 Wholesale <sup>™</sup>	Loan Amount	PI	PITI	Rate	Tar	Status	LOCK
J								
చ		\$153,000.00	<u>\$869.61</u>	<u>\$1,183.36</u>	5.3750	-1.1190	Accept	Price Lock
		\$153,000.00	<u>\$1,020.33</u>	<u>\$1,311.13</u>	5.1250	-1.0740	Accept	<mark>) <u>Price</u> Lock</mark>

# Benefits of Direct Mortgage's eSignatures

# Benefit Now – Electronic Signature Process ✔

As a client of one of our approved brokers, you have the ability to electronically sign your early disclosures. This service allows you to quickly sign legal disclosures related to your mortgage application. It improves the speed of the application process. The incorporated state-ofthe-art Identity Authentication before signing helps protect your identity and your credit.

#### What is an eSignature? 🧪

An eSignature is a signature created by clicking your computer mouse rather than using the ink of a pen.

# Benefits 🎲

There are a number of benefits provided by electronically signing:

- Makes signing quick and easy.
- Helps protect your identity and credit.
- Helps ensure that there are no missing signatures, partially completed forms, or missing disclosure documents.
- Your loan may be funded more quickly.
- · Results in an easy-to-store document that is password-protected.

### How Is It Done? 💠

The eSigning is done over the Internet and requires access to an email account. This means you can sign at your broker's office or in another convenient location such as your home. If you don't have an email account, your loan officer can help you sign up for a free account.

Our technology shows you exactly where to sign or initial each document. Then all you have to do after reading the page is click the indicated spot. When you click a signature spot, your chosen signature or initial will appear in the appropriate place on the document along with a special number (next to signatures only) that identifies you and the eSign package.

### Still Have a Question?

If you have a question about electronic signatures, how to use them, or how they can benefit you, please contact your loan officer whose contact information is listed below.



Direct Mortgage Wholesale www.directmortgagewholesale.com

