

E-SIGN PROCESS FOR BORROWERS

The borrower will receive an email from "SpringEQdocs@springeq.com." Click "Initial Disclosure" to start the E-sign process.

Your documents are ready to sign



To

Retention Policy Spring EQ Mailboxes (7 years)

Expires 11/10/2032



WARNING: Do not click links or open attachments unless you recognize the source of the email and know the content is safe.

Hi ANDY,

Please click on the below link to review and sign the Initial Disclosure for your Spring EQ loan application.

[Initial Disclosure](#)

As discussed, you will need to sign this disclosure before we can proceed with your application.

Best,
Ben Bacca
NMLS ID: 294315
(555) 555-5555
bbacca@springeq.com

1

Borrower will type in their last name and the subject property zip code. Then Click "SIGN IN".

Sign In

Last name
America

Subject Property Zip Code
08054

[SIGN IN](#)

[Need help?](#)

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[I Understand](#)

2

The borrower must Click "ACCEPT" to agree to electronic disclosures in order to proceed.

Consent

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

[View Agreement](#)

DECLINE ACCEPT

PRIVACY NOTICE

3

The borrower must indicate their understanding of the privacy policy and system notice by Clicking "I Understand".

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I Understand

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4

The borrower must continue to Click on "Next Doc" for each document to review them before signatures can be completed.

view your docs. ←

- Credit Score Matrix
- 4506-C IVES Request for Transcript of Tax Return (Andy America, 1040)
- Itemization of Fees (Spring EQ, LLC)
- ECOA Notice (Spring EQ, LLC)
- Written List of Providers
- Loan Estimate (Andy America)
- Notice of Intent to Proceed with Loan Application
- List of Homeownership Counseling Organizations
- Fair Credit Reporting Act Notice
- Certification and Authorization (Spring EQ, LLC)
- 1008 Uniform Underwriting and Transmittal Summary - 12-2018
- Method Consent Form
- Notice of Right to Request a Reconsideration of Value (ROV)
- Patriot Act Important Information About Procedures For Opening A New Account**
- Second Lien Appraisal Receipt Form

**USA PATRIOT ACT
IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT**

AMERICA
Loan #: 2000019298
MIN: 101369820000192981

Loan Number: 2000019298
Date: **NOVEMBER 12, 2025**
Provided By: **SPRING EQ, LLC (NMLS # 1464945)**
Applicant(s): **ANDY AMERICA**
Property Address: **300 FELLOWSHIP ROAD
MOUNT LAUREL TOWNSHIP, NJ 08054-1201**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will require two forms of identification for each borrower to comply with section 326 of the Act.

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

- BORROWER - **ANDY AMERICA** - DATE -

Review all docs to begin signing.

NEXT DOC

5

After all of the documents have been viewed, the E-sign process will start. The borrower will simply click on the "Sign" icon and it will move them through all pages that need to be signed.

**Form Residential Loan Application
(Andy America)**

mental Consumer Information
(America)

Lock - In Agreement

Incomplete Application and
for Additional Information

Notice

Consent Form

To Choose Own Attorney

Notice of Insurer

Receipt of Loan

Explanation Form (Andy
America)

Disclosure - A-3-H-3 (Andy
America)

Matrix

By signing below, in addition to the representations and agreements above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application information and documentation, (ii) a consumer credit report, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report application and other information supporting my loan;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquency; determine any assistance that may be available to me;
- (g) other actions permissible under applicable law.

Required

Sign

Borrower Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: **ANDY AMERICA**
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Page 5 of 10

6

On the Credit Inquiry letter, the borrower must select "Yes" or "No" to indicate if they opened up new credit for any inquiry listed. If "Yes" is select, a brief explanation is required, such as "new credit opened".

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Borrower Name: **ANDY AMERICA** Loan #: **2000019298**

The credit inquiries below are showing on your credit report within the past 120 days. Please indicate whether the inquiry resulted in new debt or not, by selecting yes or no for each corresponding inquiry listed. Also, please provide a brief explanation explaining the reason for the inquiry.
NOTE: Any newly opened account(s) is considered to be new debt, even if the account currently has a zero balance.

Inquiry From	Date of Inquiry	New Debt?	Brief Explanation
PRIME VISA	04/01/2028	☐ Yes ☒ No	
ATT PHONE	03/01/2028	☒ Yes ☐ No	new cell phone

ANDY AMERICA 11/13/2025
- BORROWER - ANDY AMERICA - DATE -

Click to submit your docs and move on.

SUBMIT

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7

On the transcript form, the borrower must not only Click to sign, they must ALSO Click on the two red acknowledgement boxes to move forward.

Signature Form

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Caution: This tax transcript is being sent to the third party entered on Line 2a and/or 2b. Ensure that lines 3 through 6 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts
1040

a. Return Transcript ☐ b. Account Transcript ☐ c. Record of Account ☒

7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) ☐

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers
Line 1a ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)
12 / 31 / 2024 **12 / 31 / 2023** / / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or other party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the request.

☒ Sign **Required** he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions

Signature for Line 1a (see instructions) ☒ Sign **Date** **Phone number of taxpayer on line 1a or 2 (999) 888-7777**

☐ Form 4506-C was signed by an Authorized Representative ☒ Signatory confirms document was electronically signed

Print/Type name
Andy America

Title (if line 1a above is a corporation, partnership, estate, or trust)

Sign Here

Spouse's signature (required if listed on Line 2a) **Date**

☐ Form 4506-C was signed by an Authorized Representative ☐ Signatory confirms document was electronically signed

Print/Type name

Catalog Number 72627P www.irs.gov **Form 4506-C (Rev. 10-2023)**

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Instructions for Form 4506-C IVES Request for Transcript of Tax Return

8

On the Appraisal form, the borrower must select a box regarding receipt of appraisal. It is recommended they select the second box so that the loan can close quickly.

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Form

Request a
of Value (ROV)

Loan #: 2000019298
MIN: 101369820000192981

Date: **NOVEMBER 12, 2025**

Lender: **SPRING EQ, LLC**

Borrower(s): **ANDY AMERICA**

Property Address: **300 FELLOWSHIP ROAD, MOUNT LAUREL TOWNSHIP, NJ 08054-1201**

The lender shall ensure that the borrower is provided a copy of any appraisal report concerning the borrower's subject property promptly upon completion at no additional cost to the borrower, and in any event no less than three business days prior to the closing of the loan. The borrower may waive this three-day requirement if such waiver is obtained at least three business days prior to the closing of the loan. Despite such waiver, the borrower may still receive a copy prior to closing, if required by law. The lender may require the borrower to reimburse the lender for the cost of the appraisal.

Required I/we the undersigned hereby acknowledge that I/we choose to receive a copy of any and all appraisal reports concerning property listed above, no less than three business days prior to the closing of my/our mortgage loan.

☒ To accommodate our scheduled closing date, I/we the undersigned hereby acknowledge that I/we wish to waive the requirement to receive a copy of any appraisal report concerning the property listed above no less than three business days prior to the closing of my/our mortgage loan. I/we are waiving the three-day requirement at least three business days prior to the closing of the loan. I/We understand that, despite this waiver, a copy of any appraisal report may still be provided to me/us before closing, if required by law.

Appraiser Independence Requirements

- BORROWER - ANDY AMERICA - DATE -



Alert! The next step is the most common error. BORROWER MUST CLICK THE SUBMIT BUTTON IN THE BOTTOM RIGHT HAND CORNER TO COMPLETE THE DISCLOSURES!

9

After all disclosures have been signed, there will be a green "Submit" button instead of a next button. THIS MUST BE CLICKED IN ORDER TO COMPLETE THE DISCLOSURE PROCESS.

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Borrower Name: **ANDY AMERICA** Loan #: **2000019298**

The credit inquiries below are showing on your credit report within the past 120 days. Please indicate whether the inquiry resulted in new debt or not, by selecting yes or no for each corresponding inquiry listed. Also, please provide a brief explanation explaining the reason for the inquiry.

NOTE: Any newly opened account(s) is considered to be new debt, even if the account currently has a zero balance.

Inquiry From	Date of Inquiry	New Debt?	Brief Explanation
PRIME VISA	04/01/2028	☐ Yes ☒ No	
ATT PHONE	03/01/2028	☒ Yes ☐ No	new cell phone

ANDY AMERICA 11/13/2025
 - BORROWER - ANDY AMERICA - DATE -

Click to submit your docs and move on.

SUBMIT

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From here the borrower can download or print their disclosures.

Save your docs

These are accessible until 3:08 PM (MST) on 11/26/25.

Download

☒ DOCUMENT NAME
☒ 1003 Uniform Residential Loan Application - 1-2021 (Andy America)
☒ 1103 Supplemental Consumer Information Form (Andy America)
☒ NJ Rate Lock - In Agreement
☒ Notice of Incomplete Application and Request for Additional Information
☒ Privacy Policy Notice
☒ Taxpayer Consent Form
☒ NJ Right To Choose Own Attorney
☒ NJ Choice of Insurer Notice
☒ Acknowledgment of Receipt of Loan Estimate
☒ Credit Inquiry Explanation Form (Andy America)

11 To complete the process, the borrower should Click "SIGN OUT".

These are accessible until 3:08 PM (MST) on 11/26/25.

☒ DOCUMENT NAME	 
☒ 1003 Uniform Residential Loan Application - 1-2021 (Andy America)	
☒ 1103 Supplemental Consumer Information Form (Andy America)	
☒ NJ Rate Lock - In Agreement	
☒ Notice of Incomplete Application and Request for Additional Information	
☒ Privacy Policy Notice	
☒ Taxpayer Consent Form	
☒ NJ Right To Choose Own Attorney	
☒ NJ Choice of Insurer Notice	
☒ Acknowledgment of Receipt of Loan Estimate	
☒ Credit Inquiry Explanation Form (Andy America)	
☒ Credit Score Disclosure - A-3-H-3 (Andy America)	



[SIGN OUT](#)

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12 Borrower will then see a screen stating the E-Sign process has been completed successfully.

Signed out

Thanks for electronically completing your documents.



