

E-SIGN PROCESS FOR BORROWERS

The borrower will receive an email from "docs@springeq.com" They should Click "Initial Disclosure"

Your documents are ready to sign



docs@springeq.com
To [Redacted]

Retention Policy Spring EQ Mailboxes (7 years)

Expires 11/10/2032



You don't often get email from docs@springeq.com. [Learn why this is important](#)

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

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

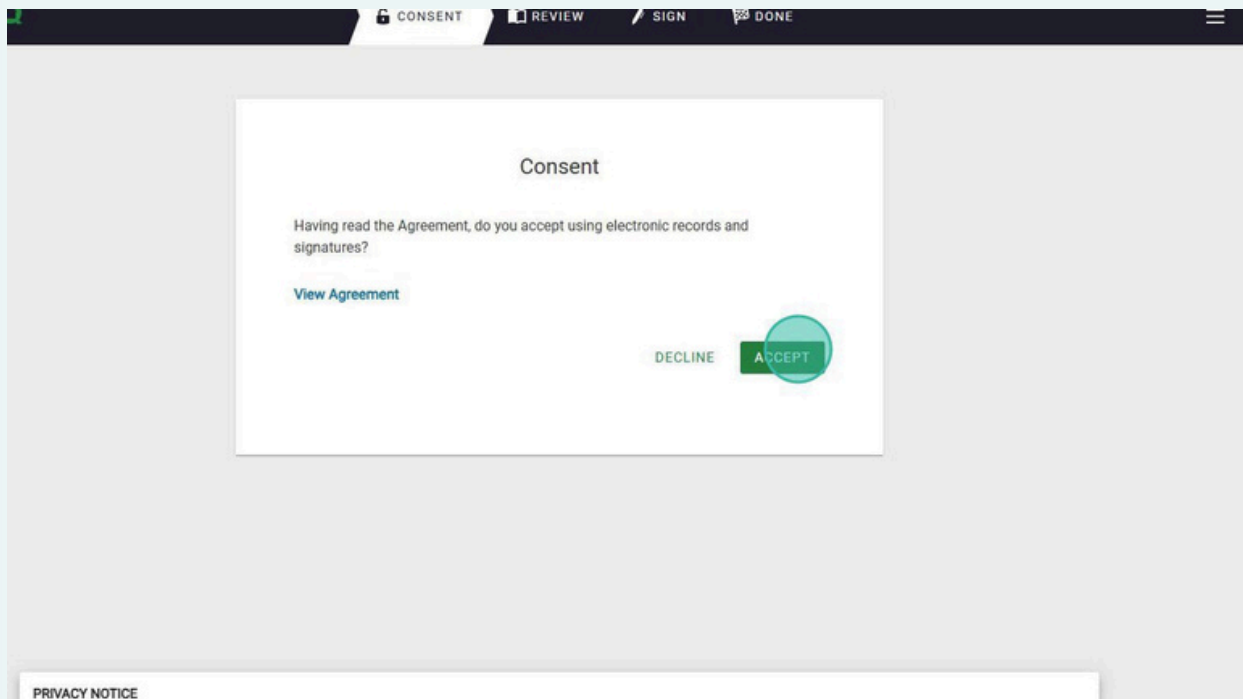
SIGN IN

Need help?

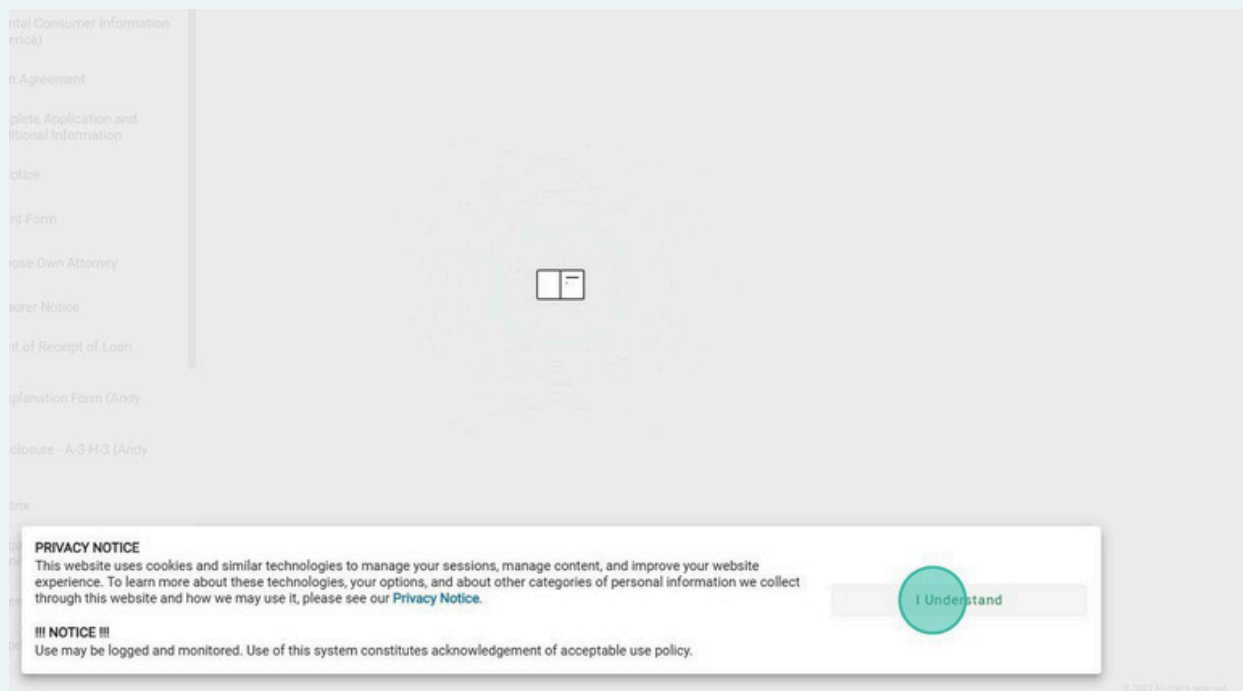
PRIVACY NOTICE
This website uses cookies and similar technologies to manage your sessions, manage content, and improve your website experience. To learn more about these technologies, your options, and about other categories of personal information we collect through this website and how we may use it, please see our [Privacy Notice](#).

I Understand

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



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



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

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.

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".

Inquiry From	Date of Inquiry	New Debt?	Brief Explanation
PRIME VISA	04/01/2028	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
ATT PHONE	03/01/2028	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	new cell phone

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

Click to submit your docs and move on. **SUBMIT**

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.

Caution: This tax transcript is being sent to the third party entered on Line 1a and/or 2a. Ensure that lines 1 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. 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 date of signature.

Sign Here 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) 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)

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. 10-2019)
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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.

Request for Transcript of Tax Return (Form 1040)
 Lender: Spring EQ, LLC
 Borrower: Spring EQ, LLC
 Borrower: Andy America
 Proceed with Loan
 Appraisal Counseling
 Appraisal Act Notice
 Authorization (Spring EQ, LLC)
 Appraisal Writing and Transmittal
 Form
 Request a Request for Value (RFV)

Date: NOVEMBER 12, 2025
 Lender: SPRING EQ, LLC
 Borrower(s): ANDY AMERICA
 Property Address: 300 FELLOWSHIP ROAD, MOUNT LAUREL TOWNSHIP, NJ 08054-1201

Loan #: 2000019298
 MIN: 101369820000192981

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.

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.

The screenshot shows a loan application interface. On the left is a sidebar with a list of documents, including 'Explanation Form (Andy America)'. The main content area displays a 'Borrower Name: ANDY AMERICA' and 'Loan #: 2000019298'. Below this is a table of credit inquiries:

Inquiry From	Date of Inquiry	New Debt?	Brief Explanation
PRIME VISA	04/01/2028	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
ATT PHONE	03/01/2028	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	new cell phone

Below the table, the borrower's name 'ANDY AMERICA' and the date '11/13/2025' are displayed. At the bottom right, a green 'SUBMIT' button is visible. A large 'Review' watermark is overlaid on the page.

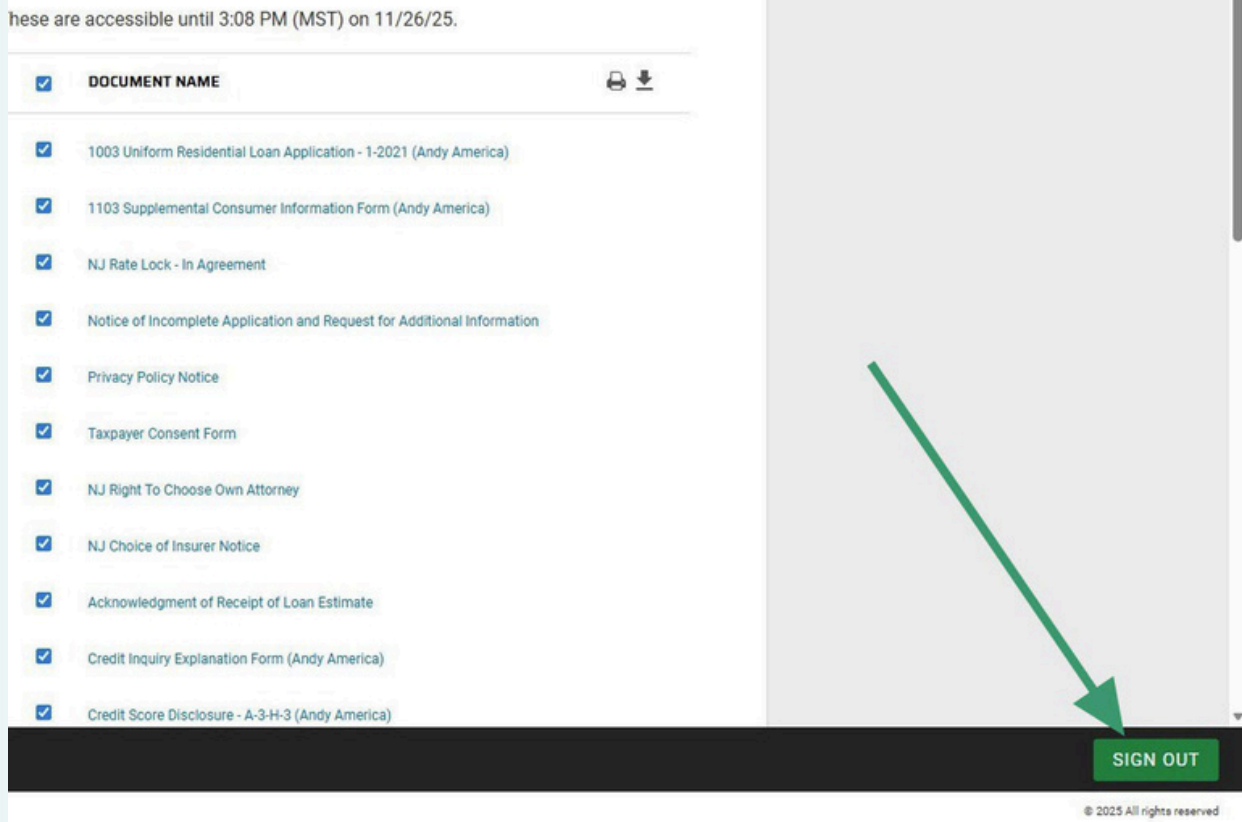
10

From here the borrower can download or print their disclosures.

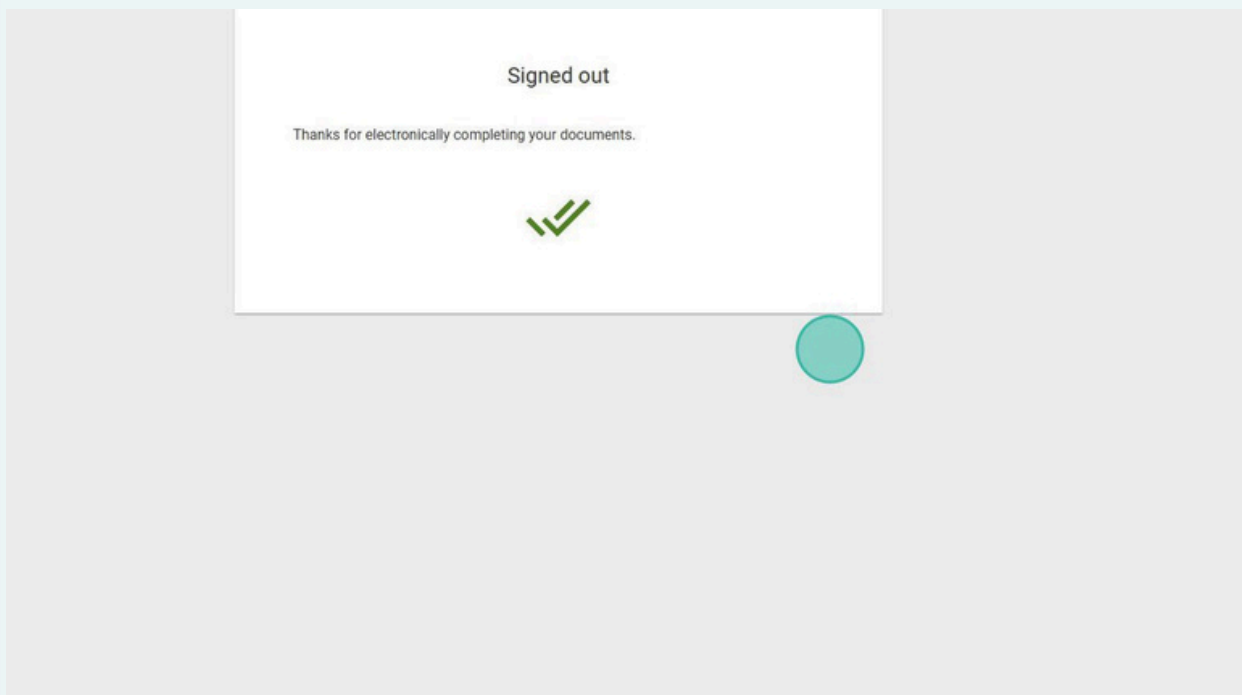
The screenshot shows a 'Save your docs' page. It states that the documents are accessible until 3:08 PM (MST) on 11/26/25. A 'Download' button is located at the top right. Below is a list of documents, each with a checked checkbox and a download icon:

- 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".



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



The following ACH form will be required on any HELOC product



1 West Elm St. Suite 450
Conshohocken, PA 19428-4152
855-463-7407

ANDY AMERICA
Loan #: 2000018721

Authorization for Direct Deposit of Draw Funds

1 Borrower Authorization for Direct Deposit of Draw Funds

ANDY AMERICA by signing this form, I hereby authorize Spring EQ LLC, and its successors, assigns and any servicer or sub-servicer of the loan to electronically credit funds for requested draws made on my Home Equity Line of Credit and if necessary, initiate debits to the deposit account on file with Spring EQ, LLC to correct any erroneous credits to the same account.

2 Provide Bank and Account Information for Direct Deposit

Account Type: Checking Savings

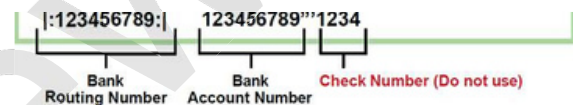
Name on Account: _____

Bank Name: _____

Routing Number: _____

Account Number: _____

How to Find Your Routing and Account Numbers:



3 Confirm Your Information

If not correct, please call 888-910-6311 for assistance

Property Address: 1851 THREE MILE DR
City, State, Zip: RENO, NV 89509-3994

Phone Number: (856) 503-5992
Email:

JESSICA.HAWKS+BORROWER@SPRINGEQ.COM

I understand that this authorization will remain in effect until I notify Spring EQ LLC or its successor, assign or any servicer or sub-servicer of the loan of any changes or revocation of this authorization. I agree to notify Spring EQ, LLC, by phone: 855-463-7407 or by mail to: 1 West Elm St, Ste 450 Conshohocken, PA 19428-4152 or the applicable successor, assign, servicer or sub-servicer of any changes in my account information or termination of this authorization at least 3 business days prior to any draw request made on my Home Equity Line of Credit. I understand that from time to time any successor, assign, servicer or sub-servicer may require that I verify the selected account information to confirm account ownership and authenticity. Changes to account information shall be subject to account and identity verification procedures for your security. If any draw request for additional funds falls on a weekend or a federal holiday, I understand that the deposit may be executed on the next business day or otherwise in accordance with the terms of my credit agreement. I acknowledge that the origination of ACH transactions into my account must comply with the provisions of applicable law. By signing this authorization, I certify that the information provided on this form is correct.

- BORROWER - ANDY AMERICA - DATE -

