

Upon receipt of your loan file you will receive an email requesting your consent for CFS to send the Loan Disclosures to you electronically. Click on the <u>RED LINK</u>.

From: Jeanne Derr [eFolder@elliemae.com]

To: econsent@constructionfinancial.com Cc:

Subject: CFS - Construction Loan eConsent Request

Welcome to Construction Financial Solutions [CFS]!

We have received your loan file from Construction Financial Solutions and look forward to helping you with the construction loan!

In order for CFS to work on the loan file we need your consent to communicate electronically.

Click on the link below and when prompted enter the numerical street address of the subject property [e.g. 123 Main St. would use code 123]. If a street address has not yet been assigned, enter the lot number.

CLICK HERE TO PROVIDE YOUR E-CONSENT.

Thank you, and we look forward to helping you create your new home!

CONSTRUCTION FINANCIAL SOLUTIONS CONSTRUCTION LOANS FOR CUSTOM HOMES NMLS# 1771431

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If you experience problems opening the link, copy and paste the URL below into your Web browser. URL: <u>http://cfs.mortgage-application.net/myaccount/accountlogin.aspx?tgt=prod&nuid=e4de42a5-50ee-</u> <u>4fc5-bc61-1bb492e9f145</u>



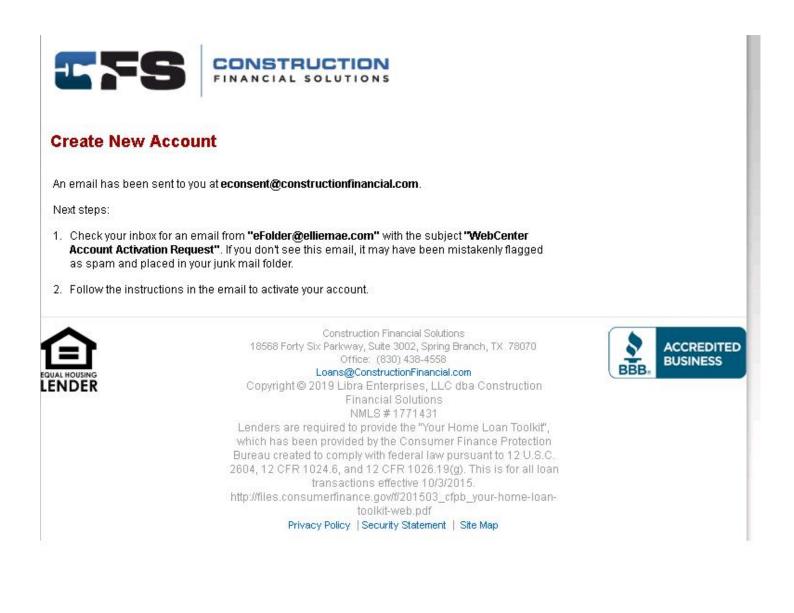
Upon clicking on the link, your computer will open your web browser window where you will be prompted to Create a New Account.

- Enter the subject property Street Number
- Enter your First and Last Name and create a password of your choosing

| before viewing loar Create New Accou | r privacy and financial information, first a decaments or status updates. To beg int. Once your account is created, you atus updates. If you have any questions | | |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------|
| *Please verify the | following question. | | |
| Subject Property Street Number: | | c h, TX 78070 nple, if your address is 123 First Street, enter | \mathbf{i} |
| Email: | econsent@constructionfinancial.cor | n | |
| *First Name: | l. | The password must contain: | |
| *Last Name: | | Minimum password length is 6. Maximum password length is 20. | |
| *New Password: | | | |
| *Re-enter New Password: | P | | |
| *= Required | Create New Account | | |
| Ê | 18568 Forty Six Par | nstruction Financial Solutions kway, Suite 3002, Spring Branch, TX 78070 Office: (830) 438-4558 s@ConstructionFinancial.com | |

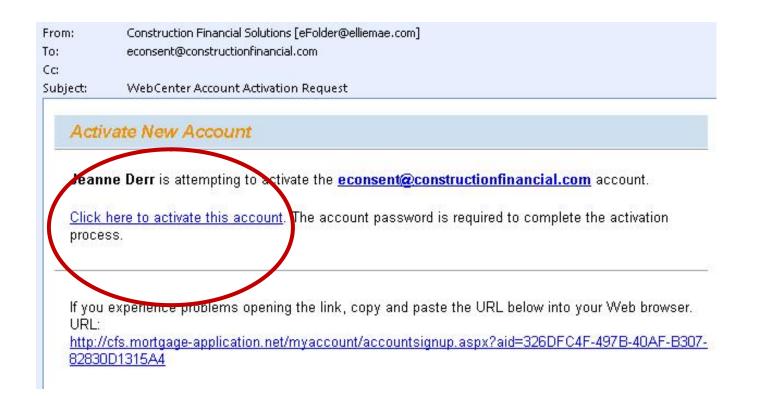


After entering your information you will receive confirmation your New Account has been created. The Confirmation Screen will instruct you that you will receive a new email from <u>eFolder@elliemae.com</u>. If you do not see the message in your email inbox, please check your SPAM folder.



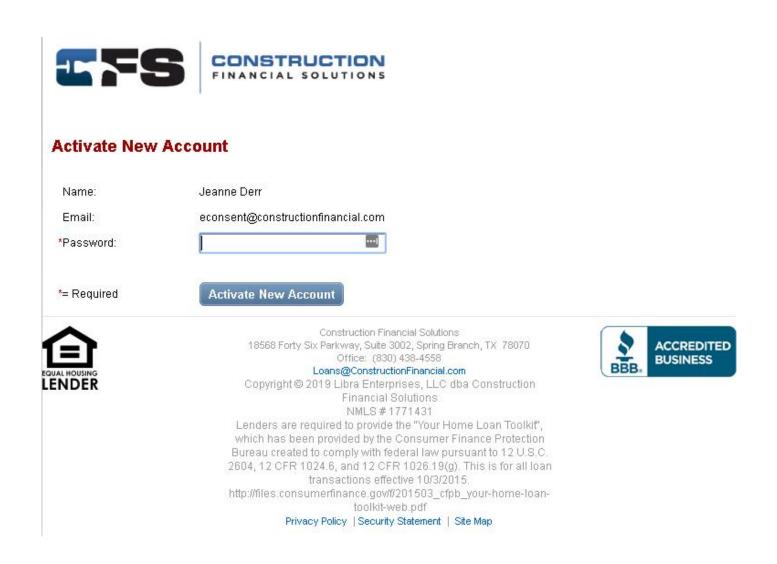


In the email message from <u>eFolder@elliemae.com</u> you will be asked to click the link to active your new account:





Again, a new browser web page will open and you will be asked to enter the password you used to create your account.





After entering your password the web site will provide you with a button for you to review the consent.

| L FS | CONSTRUCT | | Log Out My | Welcom Account Con | e, Jeanne Derr tact Us Hel | |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--|
| | | Custor | tion Loans for n Homes iout Texas | HOME PRE-QUALIFI FULL APPLIC APPROVAL I CHECK LOAI ABOUT US | CATION PROCESS | |
| Apply Now | and the second second | | _ | | 100000000 | |
| Pre-Qualification | Check Loan Status > | | | | Printer-Friendly | |
| Full Application | Loan Detail | | | | | |
| Spanish Application | | | | | | |
| Resources & Tools | Loan Number: | 190100765 | Loan Program: | Fixed | | |
| Check Loan Status | Amount: | \$500,000.00 123 Main Street Spring Branch, TX 78070 | Purpose of Loan: Borrower Name: | Construction Jeanne Derr | | |
| Approval Process | Property Address: | | | | | |
| Document Checklist | | | | | | |
| Printable Forms | My Tasks | Loan Status | | | | |
| Free Consultation | | | | | | |
| Draw Procedures | ⊖ CFS-C | onstruction Loan eCon | sent Request | | 01/24/2019 | |
| Be Your Own Builder | | | | | | |
| Construction Cost Mgt | Agree To Receive Disclosures electronically | | | | | |
| Learning Center | Click on "View" to review the consent to do business electronically. Once you review, you can click on "I agree" or "I do not agree". If you agree, you'll be able to esign, wet | | | | | |
| Frequent Questions | | lick on "I agree" or "I do not a review documents online. | igree". If you agree, y | ou'll be able to e | isign, wet | |
| Lending Glossary | sign, and | | | | | |
| Company Info | Jeanne | Jeanne Derr | | | | |
| About Us | | | | | | |
| Testimonials | Jeanne | Dell | | | View | |
| Lending Regulations | | | | | | |



You will be provided with the terms of the Consent Agreement. If you agree to the terms, scroll down to the bottom of the page and click "I AGREE".

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the **receipt** of disclosures, **not for the content** of disclosures themselves.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which You are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "Lagree" button at the bottom of the page. We will

audress on mension value; your email or internet service provider intersidie notification as spam or junk mail ; diere is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Rease click the "hagree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.





A Confirmation Message will appear to verify you have provided you eConsent successfully!

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

Done



When you click on the DONE button you will be re-directed back to your Loan Portal landing page. Here you can begin to upload documents to support your loan file, such as paystubs, bank statements, etc.

| Document Checklist | | | | | |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------|--|--|
| Printable Forms | My Tasks | Loan Status | | | |
| Free Consultation | | | | | |
| > Draw Procedures | CFS - Construction Loan eConsent Request 01/24/2019 | | | | |
| Be Your Own Builder | | | | | |
| Construction Cost Mgt | Agree To Receive Disclosures electronically | | | | |
| Learning Center | | iew" to review the consent to do business elec | | | |
| Frequent Questions | you can click on "I agree" or "I do not agree". If you agree, you`II be able to esign, wet sign, and review documents online. | | | | |
| Lending Glossary | | | | | |
| Company Info | Jeanne [|)err | | | |
| About Us | | | Consent | | |
| Testimonials | Jeanne Derr Accepted | | | | |
| Lending Regulations | | | | | |
| State Licenses | | | | | |
| Federal Licenses | Upload File | | | | |
| | File Type: Bank | Statements 🔹 | | | |
| | * File Name: | | 0 | | |
| | | | Browse | | |
| | * = Required Uploa | d File | | | |