



FINANCE *of* AMERICA
— MORTGAGE™ —



SimpleEclose

Hybrid

Borrower User Guide



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How it Works

SimpleEclose allows eligible borrowers to electronically sign their closing documents. Most documents can be signed prior to closing in the comfort of your own home! Remaining documents that require a notary to present will be ink-signed at your closing appointment.

Review

Prior to closing, you will receive an email invitation from **docmailer.esign@financeofamerica.com** to preview your closing documents.

Each borrower will receive an individual email with a unique link.

To log in, select the **state** of the property you are financing and enter the **last four digits** of your social security number.

Sign in

Property state

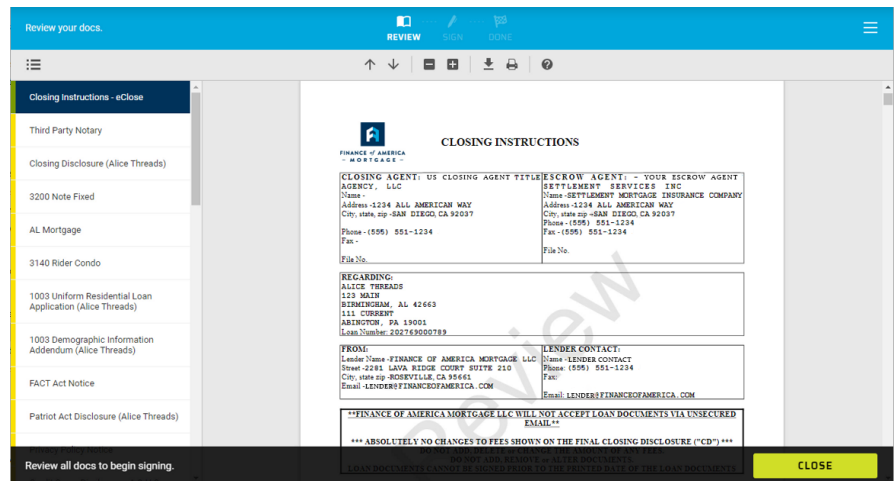
Last 4 of SSN

SIGN IN

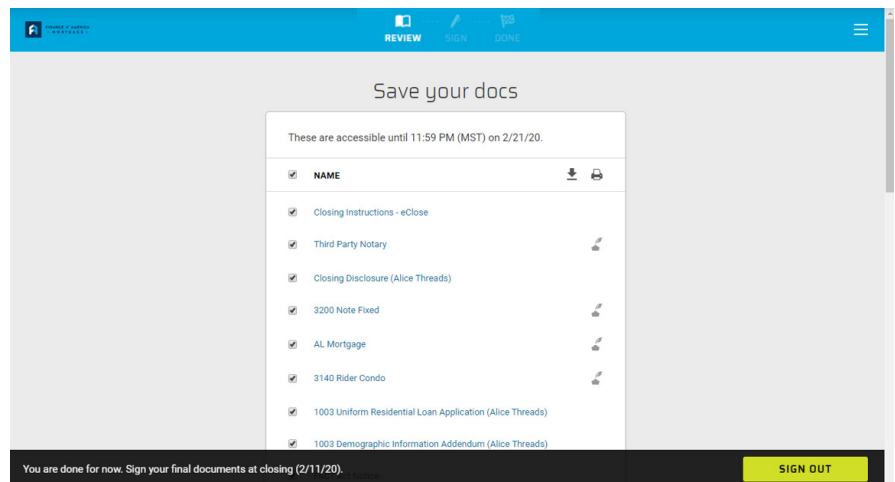
Need help?

Provide your consent to receive documents and sign electronically, then click continue.

You will now be able to review all of your closing documents in advance of the closing. You will not be able to sign documents until the day of closing. Review each document by selecting it from the menu on the left, or simply scroll down to review them all.



After you have reviewed all documents, you will also have the opportunity to download and save them to your computer. When finished, click Sign Out.



eSign Eligible Closing Documents

On the day of your scheduled closing, you can now electronically sign eligible documents from the comfort and safety of your home prior to your closing appointment.

You will receive an email letting you know it's time to sign. Each borrower will receive an individual email with a unique link.

Keep in mind that documents must be eSigned on the same day as your closing appointment.

To log in, select the **state** of the property you are financing and enter the **last four digits** of your social security number.

If you have already reviewed your documents, click **START** to begin signing. Follow the on-screen prompts to complete required signatures.



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Click start to begin signing.

REVIEW SIGN DONE

Mailing Address Certification
Quality Control Authorization
Notice of Required Flood Insurance
W-9 Taxpayer ID (Alice Threads)
Compliance Agreement
Certification and Authorization
Tax and Insurance Information Sheet
Per Tax Return 4506-T (Copy of Tax Form) (Alice Threads, Finance of America Mortgage LLC, It's Successors and/or Assigns, C-O Data Verify)
Taxpayer Consent Form

TAXPAYER CONSENT FORM

788002
Loan # 20216000789

Date: FEBRUARY 11, 2020
Lender: FINANCE OF AMERICA MORTGAGE LLC
Borrower(s): ALICE THREADS
Property Address: 123 MAIN, BIRMINGHAM, AL 42663

I We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer, (ii) originating, maintaining, managing, monitoring, servicing, selling, assigning, and securitizing a loan, (iii) marketing, or (iv) an otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants include any actual or potential owners of a loan resulting from my loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any services or service providers for these parties and any of aforementioned parties' successors and assigns.

26 U.S.C.A. § 6103(d)

- BORROWER - ALICE THREADS - DATE -

Click start to begin signing. **START**

Third Party Notary

Closing Disclosure (Alice Firstimer)

3200 Note Fixed

Allonge to Note

PA Mortgage

1003 Uniform Residential Loan Application (Alice Firstimer)

1003 Demographic Information Addendum (Alice Firstimer)

FACT Act Notice

Patriot Act Disclosure (Alice Firstimer)

Privacy Policy Notice

Credit Score Disclosure - A-3-H-3 (Alice Firstimer)

Escrow Account Disclosure Enhanced Fees

Loan Calculations

Total Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and fees costs, as scheduled.	\$364,328.03
Finance Charge. The dollar amount the loan will cost you.	\$81,071.78
Amount Financed. The loan amount available after paying your upfront finance charge.	\$279,325.00
Annual Percentage Rate (APR). Your costs over the loan term represented as a rate. This is not your interest rate.	3.5%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	28.919%

Other Disclosures

Appraisal
If the property you appraised for your loan, your lender is required to give you a copy of no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your rate and security instrument for information about:
• what happens if you fail to make your payments,
• what is a default on the loan,
• situations in which your lender can require early repayment of the loan, and
• the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 your lender may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Refinance
Following this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Consequences
If you borrow more than the property is worth, the interest on the loan may not allow the property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

Lender	Settlement Agent
Name: FINANCE OF AMERICA MORTGAGE LLC	FOA TEST SETTLEMENT
Address: 833 WELSH ROAD, BUILDING 5, SUITE A HERSHARA, PA 12066	4025 WELSH RD
MMLS ID: 2071	WELDON GROVE, PA 20802
PA License ID: 123456	
Contact: CONTACT PERSON	FOA TESTAGIN@
Contact MMLS ID: 3456789	
Contact PA License ID: 9876543	FOA TESTAGIN@SIMPLIFILE.COM
Email: CONTACT.PE@FINANCEOFAMERICA.COM	(212) 111-1111
Phone: (212) 111-1111	

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Sign

ALICE FIRSTIMER Date: WARREN FIRSTIMER

When finished, click Sign Out.

Save your docs

These are accessible until 11:59 PM (MST) on 2/21/20.

NAME	
Closing Instructions - eClose	
Third Party Notary	
Closing Disclosure (Alice Threads)	
3200 Note Fixed	
AL Mortgage	
3140 Rider Condo	
1003 Uniform Residential Loan Application (Alice Threads)	
1003 Demographic Information Addendum (Alice Threads)	

You are done for now. Sign your final documents at closing (2/11/20). **SIGN OUT**



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If you are unable to sign prior to your appointment, you will still have an opportunity to eSign these documents at your closing appointment.

Ink Sign Documents that Require a Notary at Your Closing Appointment

At your scheduled closing appointment, your Settlement Agent or Notary will ensure that all documents from step 2 have been eSigned. If any signatures are incomplete, you'll eSign them now.

Some closing documents will still require an ink signature and notary. Your settlement agent will have these documents ready for you to sign at your closing appointment.

This is the final step. Congratulations!