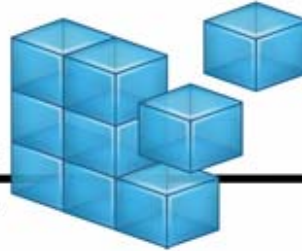


a la mode, inc.

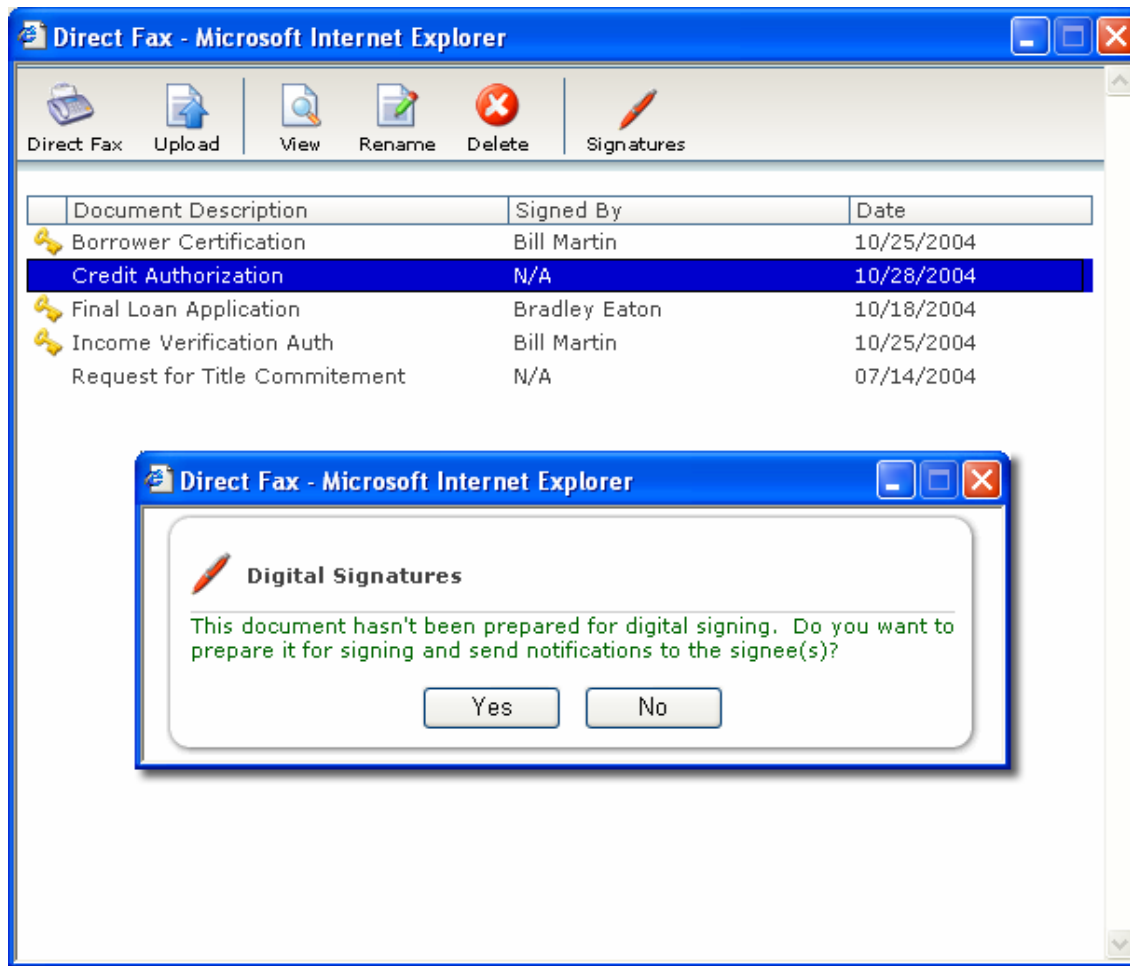
The leader in real estate technology



Sites Network

by a la mode

Our DirectFax™ Document Manager window houses the digital signature features. From this console, the mortgage broker and borrowers can convert paper documents to PDF and/or simply upload existing PDF documents. Once in the loan file, the broker tags the document for signing using the 'Signatures' button on the toolbar above.



Once the document has been 'tagged' for signing, an email is sent to the borrower informing them that a document needs to be signed with a link to get back their personal login area on the broker's website. The documents panel shows the borrower documents related to their loan. Instructions on the page tell the borrower that icons with the orange 'sign here' type marker need their digital signature. Clicking the 'sign' link begins runs the 'Document Signing Wizard'.



Customer Login - Microsoft Internet Explorer

Address: <http://demo.qamortgagesites.com/CustomerLogin>

Walker Mortgage
Your Home Mortgage Specialists

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Music: on / off

Choose your language
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Improve Credit Score
Getting an Appraisal
Fixed Vs. Adjustable
Financing Closing Costs
Yahoo
Custom Page
Inman News
Rate Lock Periods
Rate Sheet
Rates and A.P.R.
Refinancing Options

Should you buy points?
Site Map
The Loan Process
Types of Insurance
What is a credit score?
Mortgage Calculators
Refi Breakeven Calc

Staff Profiles

Loan Status

Loan Status shows each of the steps required to close your loan. Steps that have already been completed have a checkmark next to them along with the date that the step was completed. Documents contains a list of required documents you have provided using the DirectFax process.

Complete	Description	Ordered	Received
✓	Loan Application	n/a	n/a
✓	Credit Authorization	n/a	6/22/04
✓	Income Verification	n/a	6/30/04
	Appraisal Report		
	Title Report		
	Closing		n/a

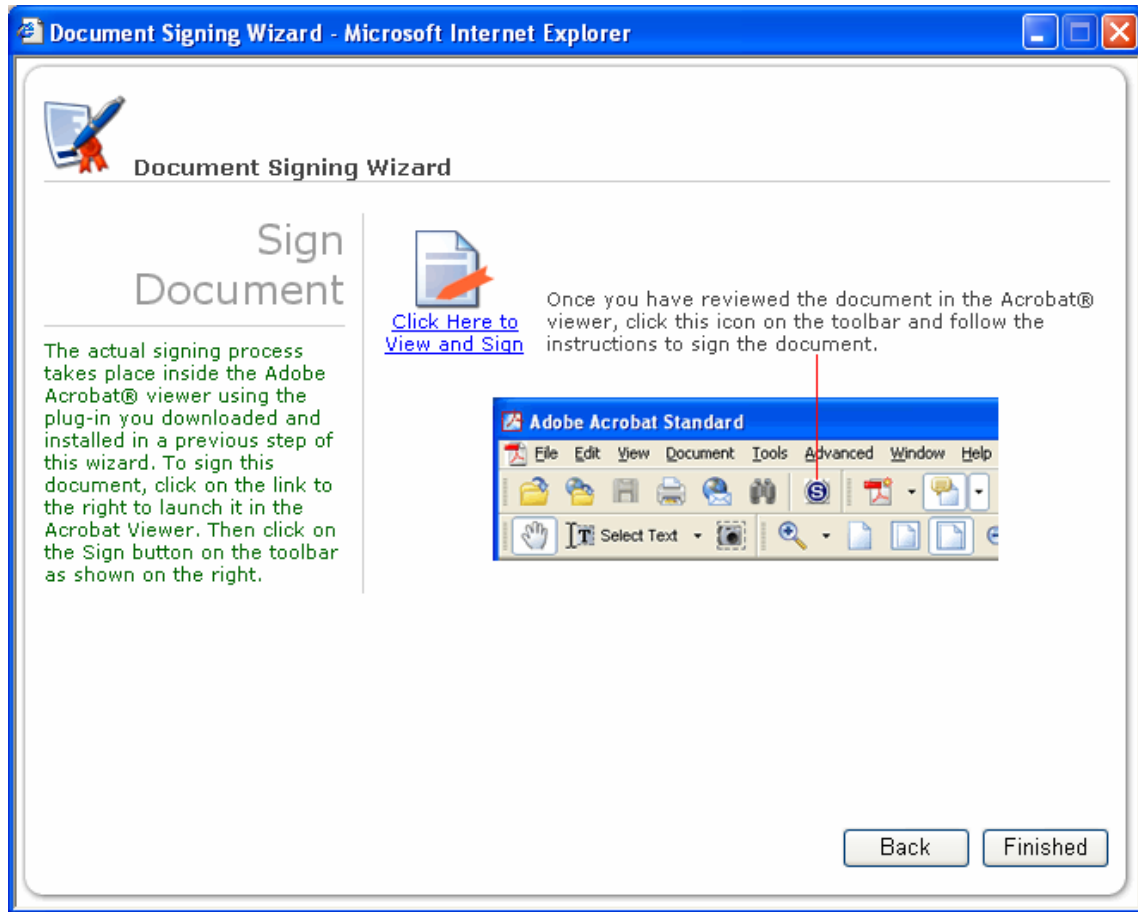
Documents

The following are documents related to your real estate transaction. Click the "View" link to view, sign and/or print a document. Documents that require your digital signature are marked with the  icon. If you don't already have a digital signature, you'll be walked through the process of getting one. To DirectFax, upload or manage existing documents, [click here](#).

 Request for Title Commitment View	 Final Loan Application 10/19/2004 View/Sign	 Borrower Certification 10/25/2004 View/Sign
 Income Verification Auth 10/25/2004 View/Sign	 Credit Authorization Signature Required View/Sign	

Done Internet

The Document Signing Wizard walks the borrower through the process of 1) making sure their computer has all the necessary software required for signing, 2) obtaining their own personal digital certificate if they don't already have one, and 3) launching the Acrobat viewer, where the signing actually takes place.



Once in the Acrobat viewer, the borrower clicks the 'Sign Online' button on the toolbar to start the signing ceremony. The borrower then selects one of the installed digital certificates and clicks the 'Sign Document' button. Once the PDF document has been signed, the borrower click the 'Submit Document' button to complete the ceremony and transmit the signed document back to the broker.

