



Borrower Assistance - Initial Disclosures

E-Sign Instructions

The following instructions are how a Borrower will electronically sign their disclosures through IDS.

Step 1: Log in to sign disclosures through IDS.

- The borrower will receive an email from mortgage.disclosures@ghmc.com based on the information provided on the loan application.
Note: This may go to junk/spam email folders.
- Click on the link provided in the email.

Initial Disclosures for Ken N Customer JR

Your.Loan.Docs@ghmloans.com
To Michelle Kelly

Wed 7/21/2021 10:06 AM

CAUTION: External Email

Dear Ken N Customer JR,

PLEASE FOLLOW THE INSTRUCTIONS BELOW TO E-SIGN & PRINT/SAVE YOUR LOAN DISCLOSURES:

1. Click this link <https://esign.idsdoc.com/ESign.aspx?id=GHMC-C1D28C1BQ> (You may have to copy & paste this link in your browser).
2. Answer the security questions to verify your identity.
3. Review, then Select "Agree and Continue" on the Electronic Signature Disclosure & Select "OK" on the bottom left of the "Instructions" pop up window.
4. Review and E-Sign your loan documents by clicking in each signature area. You can print/save docs before and/or after E-Signing is completed.

Please contact your Loan Officer if you have any questions regarding your loan documents. They will be automatically emailed once you have completed E-Signing your documents.

We value your business and can be reached at the contact info below should you have any issues.

Sincerely,
Electronic Disclosure Dept.
GUARANTY HOME MORTGAGE CORPORATION
it@ghmloans.com
615-848-7700

Guaranty
HOME MORTGAGE



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800.467.3032 | ghmc.com





Step 2: Verify security information.

- The borrower will need to answer 3 questions to validate their identity.
- Click on **Validate Data**.

Note: If the borrower received an error and cannot validate the information, please have them email disclosures@ghmc.com.

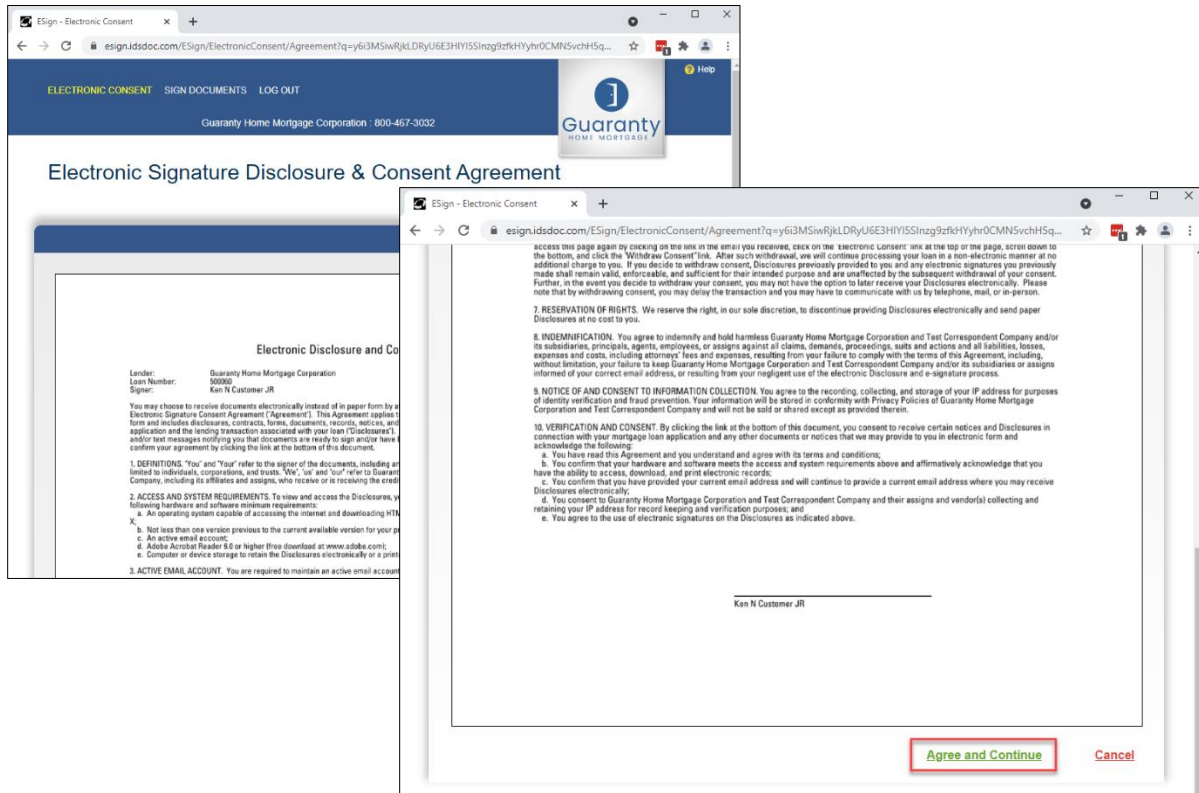
Step 3: Review the information page.

- Once the borrower has logged in, they will be taken to an **Electronic Signature Disclosure & Consent Agreement** page.
- Click on **Agree and Continue** at the bottom of the page.



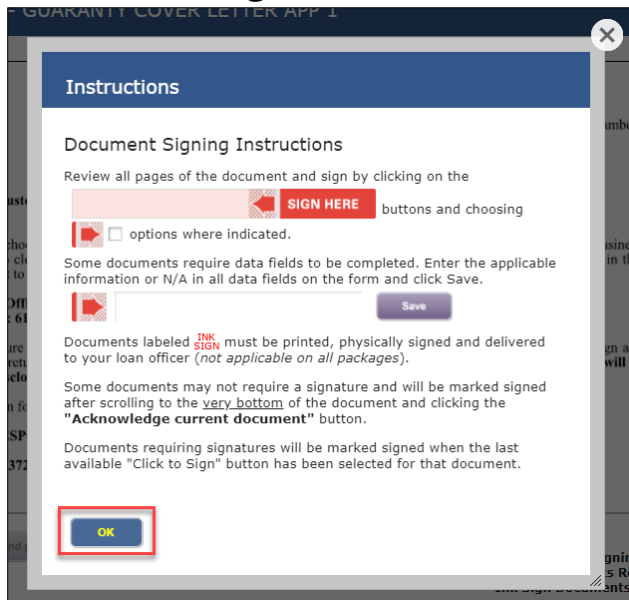
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Step 4: Review the Instructions Page.

- After reviewing the instructions click on **OK**.





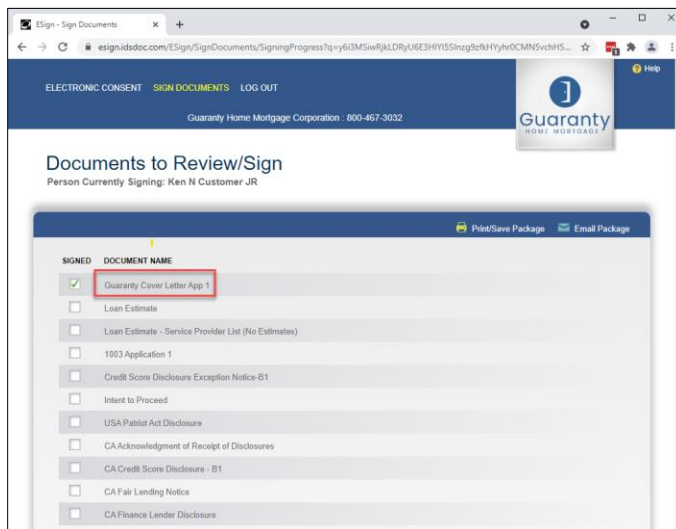
Step 5: View List of Documents to Review/Sign.

- To access the list of all documents to review/sign, click on **Close** or click on the **X**.



Step 6: Sign/Review the Documents.

- Click on the **Document Name**.



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- The signature line will be in red. Click on **SIGN HERE** to insert the electronic signature.

NOTE SIGNER - HOMEOWNERSHIP COUNSELING LIST Print Help

Services:
Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Home Improvement and Rehabilitation Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

By signing below, Borrower(s) acknowledge(s) receipt of a copy of this disclosure.

SIGN HERE

Ken N Customer JR _____ Date _____

Homeownership Counseling List Page 4 of 4
IDS, Inc. - 51845

[Jump to next signature item](#) [View next document to be signed](#) [Close](#)

Signature Items Remaining **1**

Currently signing as: Note Signer
Click-Sign Documents Remaining: 22 / 25
Ink Sign Documents Remaining: 0 / 0

- Click on **View next document to be signed** to review/sign the next document.

Homeownership Counseling List Page 4 of 4
IDS, Inc. - 51845

[Jump to next signature item](#) [View next document to be signed](#) [Close](#)

Signature Items Remaining **1**

Currently signing as: Note Signer
Click-Sign Documents Remaining: 22 / 25
Ink Sign Documents Remaining: 0 / 0




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*Note: Some documents will only need to be acknowledged. Review the document and scroll to the bottom of the page and click on **Acknowledge current and go to next document**.*

Service Provider List Page 1 of 1 IDS, Inc. - 68168



Acknowledge current and go to next document **Close**

Currently signing as: Note Signer
Click-Sign Documents Remaining: 22 / 25
Ink Sign Documents Remaining: 0 / 0

Note: Some documents, such as the Attorney and Insurance Preference form, will allow the borrower to select their own attorney and insurance company.

- Type the selections in the box and click on **Save**.

2. I (We) have been informed by the lender/mortgage broker that I (we) have a right to select an insurance agent to furnish required Home Owner's Insurance in connection with this mortgage transaction.

(a) I select (Insurance Company's Name): **Save**





Step 7: Complete signing the package.

- Once all documents have been signed/acknowledged, the borrower will see a notification stating the document package signing has been completed.
- Click on **Print/Save Package** or **Close**.

Document Package Signing Completed

Congratulations!

All forms requiring signatures in this document package have been signed.

Remember, if there were any documents labeled **INK SIGN**, they must be printed, physically signed and delivered to your loan officer.

Thank you for choosing to sign your documents through our electronic signing service.

[Print/Save Package](#)

[Close](#)



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