

# Signing Your Loan Documents with



Congratulations on the approval of your home improvement loan from EnerBank USA! This document guides you through the process of signing your loan documents.

**ExpressDocs** securely delivers a link to sign loan documents directly to the email you provided. You can also visit [enerbank.com/homeowner](http://enerbank.com/homeowner) to sign your loan documents.

We recommend you sign your loan documents as soon as you're approved.

A screenshot of the ExpressDocs login page. At the top is the EnerBankUSA ExpressDocs logo. Below it is a blue header bar. The main content area is white and contains a 'Login' section. It prompts the user to 'Enter your username to access your account.' There is a text input field for the username, which currently contains 'ebtestbor6@gmail.com'. Below the input field is a checkbox labeled 'Remember Me'. At the bottom of the login section is a blue button labeled 'NEXT'.

Once you click the provided link in the email or website, you'll be directed to the ExpressDocs website.

To begin, enter the email address you used to apply for your loan.

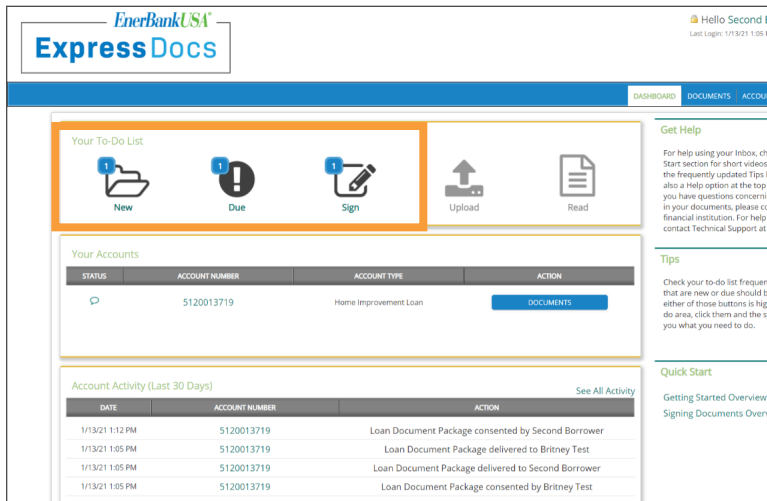
The account creation process consists of four easy steps:

- 1** Enter the **last four digits of your social security number, state, and zip code of your property.**
- 2** Create a password.
- 3** For security purposes, you'll provide answers to two security questions and choose a security image to be associated with your profile.
- 4** Review and agree to terms and conditions.



**Please note:** For joint applicants, both parties will need to register and sign separately. If you share an email address with a co-applicant, you'll each create an account using that same email address. If you share a computer, **ensure the other co-applicant is signed out**, then go to the login page, select your name, and follow the previous instructions to create your account.

# Steps for Signing Loan Documents



After your account is created and you're logged in, you'll see the ExpressDocs dashboard.

A blue notification at the top of each **To-Do List** icon will indicate an outstanding task to sign your loan documents.



Select any of the icons, **New**, **Due**, or **Sign**, to access your loan documents.

Please read through the documents, then sign the **Consumer Note and Disclosure Page**. You'll simply click in the red box to sign electronically.

After signing, you can submit the documents for review.

I/we agree that any modifications I may attempt to make to this Note will not be binding on you and that any such modifications are rejected. By signing this Note, I/we agree to the terms of this Note as originally written and provided to me.

<div style="border: 1px solid red; padding: 2px; display: inline-block;">SIGN HERE</div>	Borrower	_____ Date
<b>Britney Test</b>		
<div style="border: 1px solid red; padding: 2px; display: inline-block;">Second Borrower</div>	Borrower	01/13/2021 _____ Date
<b>Second Borrower</b>		

Commitment Period Expiration Date: June 14, 2021

Once you've signed your loan documents, you'll receive a confirmation email. You can click on the link in the confirmation email to view your signed loan documents on the ExpressDocs website. They'll be available for 90 days. We encourage you to print and save a copy for your records.

Your contractor can now request funds, so be prepared to receive and respond to funding request notifications.

**The loan signing process is all done!**