



JOB AID: Disclosures-borrowers experience

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 08/28/2025

Community Wholesale Lending
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JOB AID: Disclosures (borrowers experience)

Version: 1.0 Date: 08/28/2025

1. Overview

This job aid provides step-by-step guidance on the borrower's experience when receiving loan disclosures, including how to review and sign.

2. Step-by-Step Instructions

1. Disclosures are issued

- Disclosures are issued through PARC and emailed to the borrower
- The borrower will receive an email from notifications@idsdoc.com
- The borrower will select the link received in the email

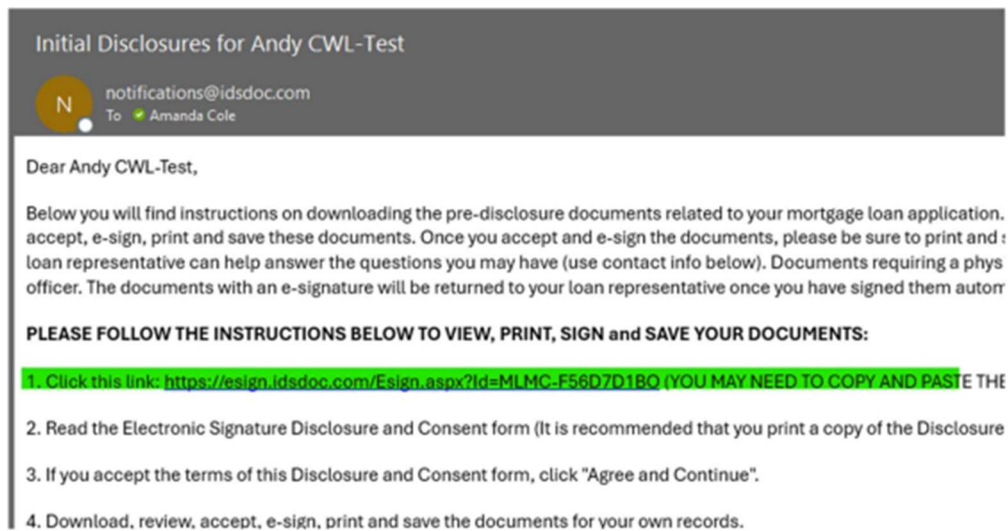


Figure 1. Borrower email

2. Borrowers open disclosures

- The borrower will enter the last 4 digits of their social security number
- Borrower selects validate data

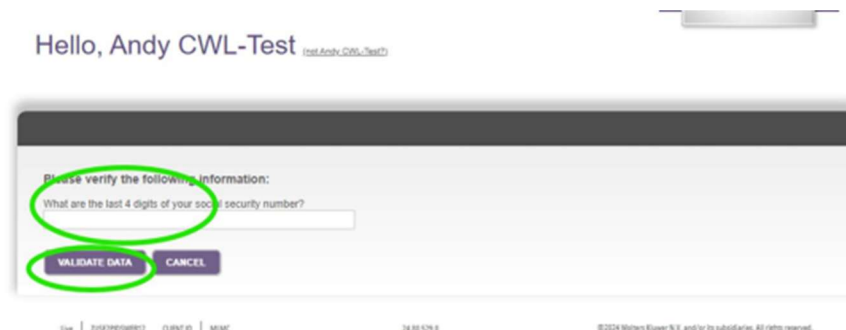


Figure 2. Data Validation

3. E-consent

- The borrower will need to consent to receiving disclosures electronically when prompted

Electronic Signature Disclosure & Consent Agreement
Person Currently Signing: Andy CWL-Test (Not Andy CWL-Test)

Electronic Disclosure and Consent Agreement

Lender: ML Mortgage Corp. dba Community Wholesale Lending
Loan Number: 20240104
Signer: Andy CWL-Test

You may choose to receive documents electronically instead of a paper form by affirmatively consenting to this Electronic Disclosure and Electronic Signature Consent Agreement ("Agreement"). This Agreement applies to all documents and notices as provided to you in electronic form and includes disclosures, contracts, forms, documents, notices, notices, and any other information associated with online closing in your application and the pending transaction associated with your loan ("Disclosures"). By signing this agreement, you also consent to receive email and/or text messages, including you that documents are ready to sign and/or have been completed. After reading the information below, please confirm your agreement by clicking the link at the bottom of this document.

1. DEFINITIONS. "You" and "Your" refer to the signer of the documents, including anyone on whose behalf the signer is acting including but not limited to individuals, corporations, and trusts. "We" and "us" refer to ML Mortgage Corp. dba Community Wholesale Lending and My Lucky Test Broker, including its affiliates and assigns, who make use of the credit application.

2. ACCESS AND SYSTEM REQUIREMENTS. To view and access the Disclosures, you must have access to a computer or other device that has the following hardware and software minimum requirements:

- An operating system capable of accessing the Internet and downloading (HTML, ASP, and/or PDF files, e.g., Microsoft Windows or Mac OS X).
- Not less than one version previous to the current available version for your preferred web browser (must support CSS 3.0 and JavaScript).
- An active email account.
- Adobe Acrobat Reader 6.0 or higher (free download at www.adobe.com).
- Computer or device storage to receive the Disclosures electronically or a printer to obtain paper copies.

3. ACTIVE EMAIL ACCOUNT. You are required to maintain an active email account. Please notify us if your email address changes.

4. PAPER COPIES. We recommend that you print each electronic record for your files; however, at your request, we will provide you with a paper copy of any electronic record at no cost. If you would like to request a paper copy of your documents, please contact your mortgage loan officer and/or mortgage loan broker.

5. ELECTRONIC SIGNATURES ON DOCUMENTS. You agree to the use of electronic signatures on the Disclosures and understand that your electronic signature on the Disclosures has the same effect as if you signed them in ink.

6. WITHDRAWING CONSENT. You have the right to withdraw consent and to require that we provide your Disclosures in paper form. To do this, email this page again by clicking on the link in the email you received, click on the "Electronic Consent" link at the top of the page, scroll down to the bottom, and click the "Withdraw Consent" link. After such withdrawal, we will continue processing your loan in a non-electronic manner at no additional charge to you. If you decide to withdraw consent, Disclosures previously provided to you and any electronic signatures you previously made shall remain valid, enforceable, and sufficient for their intended purpose and are unaffected by the subsequent withdrawal of your consent. Further, in the event you decide to withdraw your consent, you may not have the option to later receive your Disclosures electronically. Please note that by withdrawing consent, you may delay the transaction and you may have to communicate with us by telephone, mail, or in person.

7. RESCINATION OF RIGHTS. We reserve the right, in our sole discretion, to discontinue providing Disclosures electronically and send paper Disclosures at no cost to you.

8. INDEMNIFICATION. You agree to indemnify and hold harmless ML Mortgage Corp. dba Community Wholesale Lending and My Lucky Test Broker and/or its subsidiaries, providers, agents, employees, or assigns against all claims, demands, proceedings, suits and actions and all liabilities, losses, expenses and costs, including attorney's fees and expenses, resulting from your failure to comply with the terms of this Agreement, including, without limitation, your failure to keep ML Mortgage Corp. dba Community Wholesale Lending and My Lucky Test Broker and/or its subsidiaries or assigns informed of your correct email address, or resulting from your negligent use of the electronic Disclosure and e-signature process.

9. NOTICE OF AND CONSENT TO INFORMATION COLLECTION. You agree to the recording, collecting, and storage of your IP address for purposes of identity verification and fraud prevention. Your information will be stored in conformity with the Privacy Policies of ML Mortgage Corp. dba Community Wholesale Lending and My Lucky Test Broker and will not be sold or shared except as provided therein.

10. VERIFICATION AND CONSENT. By clicking the link at the bottom of this document, you consent to receive certain notices and Disclosures in connection with your mortgage loan application and any other documents or notices that we may provide to you in electronic form and acknowledge the following:

- You have read this Agreement and you understand and agree with its terms and conditions;
- You confirm that your hardware and software meet the access and system requirements above and affirmatively acknowledge that you have the ability to access, download, and print electronic records;
- You confirm that you have provided your current email address and will continue to provide a current email address where you may receive Disclosures electronically;
- You consent to ML Mortgage Corp. dba Community Wholesale Lending and My Lucky Test Broker and their assigns and vendors collecting and retaining your IP address for record keeping and verification purposes; and
- You agree to the use of electronic signatures on the Disclosures as indicated above.

Andy CWL-Test

[Agree and Continue](#) [Cancel](#)

Figure 3.E-consent

4. Signing Disclosures

-The borrower will receive instructions on how to sign disclosures

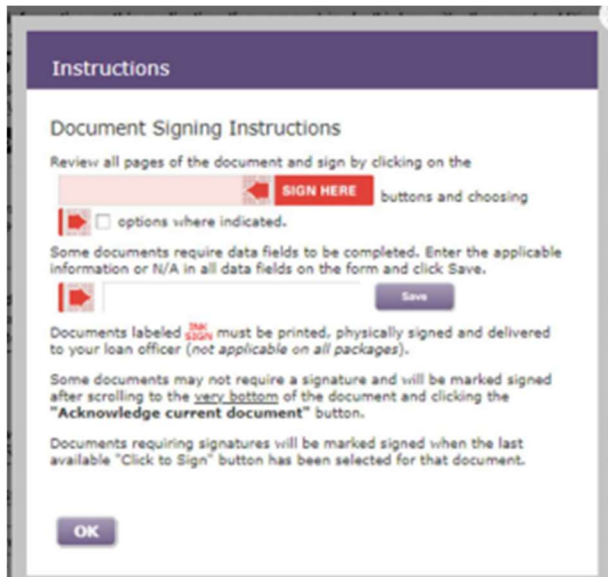


Figure 4. Signing Instructions

5. Confirmation of signed disclosures

-Once the signing is complete, the borrower will receive the below confirmation and have the option to print and/or save disclosures

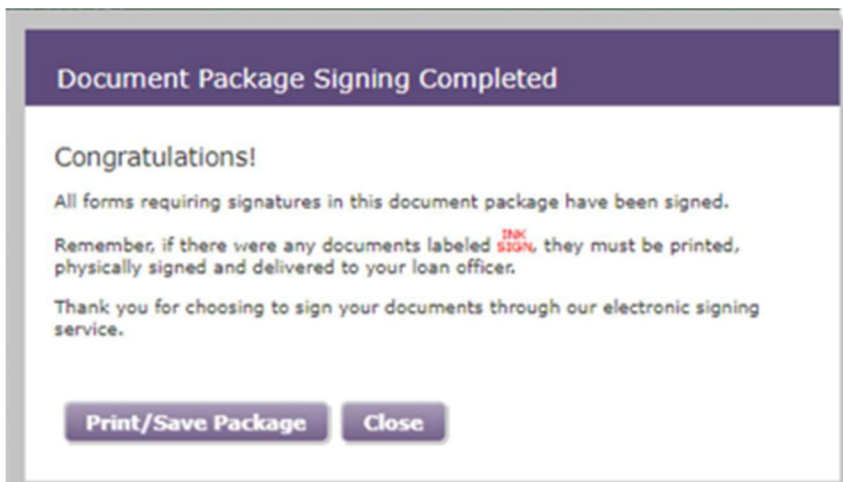


Figure 5. Signing Confirmation

3. Quick Tips / Common Errors to Avoid

✓ Always confirm the borrowers email address is correct prior to sending disclosures.

4. Support

Need help? Contact parcsupport@cwblend.com