

Newfi Wholesale provides initial disclosures to its borrowers electronically for signing and delivery. If you are choosing to e-sign the initial disclosure package, please follow the instructions below in order to fully complete the process.

Note that each borrower listed on the loan application will receive a separate email inviting them to sign the initial disclosure package.

Signing is not considered to be complete until ALL borrowers have finished signing.

Upon receiving the email for initial disclosures, please click the link embedded in the email to take you to the document portal. For security purposes, you will be required to enter validating information that was included in the loan application provided to Newfi Wholesale by your broker.

Nexera Holding LLC : 844-547-5108

IDS

Hello, Blustream Test-1 (not Blustream Test-1?)

Please verify the following information:

What are the last 4 digits of your social security number?

What is the house number of your present mailing address? For example, for "123 Dearborn Street," you would respond "123" or "PO" if it is a PO Box.

What are the last 4 digits of your phone number used for your loan application?

In what year were you born?

What is your email address where you received this notification?

VALIDATE DATA **CANCEL**

Please complete all five verification fields before clicking "Validate Data"
Note the the phone number filed represents the last 4 digits of the HOME phone number used on the 1003 loan appllication submitted by your broker.

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In order to proceed with signing the initial disclosures electronically, you must acknowledge the “Electronic Disclosure and Consent Agreement”. Please review and click “Agree and Continue” to proceed to initial disclosure packet.

Electronic Signature Disclosure & Consent Agreement
Person Currently Signing: Blustream Test-1 (not Blustream Test-17)

Electronic Disclosure and Consent Agreement

Lender: Nexera Holding LLC dba Blustream Lending
Loan Number: [REDACTED]
Consumer: [REDACTED]

This Electronic Disclosure and Electronic Signature Consent Agreement (the "Agreement") applies to this Agreement and to all other documents that we may provide you in electronic form. You have the right to receive your documents on paper; however, by accepting the terms of this Agreement you consent that we may send you only electronic records of any and all information, notices, disclosures, contracts, forms, documents, records, and other information associated with and/or relating to your application and the lending transaction associated with your loan ("Disclosures"). Please read this information carefully and print a copy and/or retain this information electronically for your future reference.

1. **DEFINITIONS.** "You" and "Your" refer to the consumer who submits or who is submitting a credit application, "We", "us" and "our" refer to Nexera Holding LLC dba Blustream Lending and Test Broker Company, including its affiliates and assigns, who receive or is receiving the credit application.

2. **ACCESS AND SYSTEM REQUIREMENTS.** To view and retain the Disclosures that we make available to you in electronic form, you must have access to a computer or other device that has the following hardware and software:
An operating system capable of accessing the Internet and downloading HTML, ASPX, 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 128-bit encryption). An active email account. Adobe Acrobat Reader 6.0 or higher (download free of charge at www.adobe.com). Computer or device storage to retain the Disclosures electronically or a printer to retain paper copies.

3. **UPDATED EMAIL ACCOUNT.** You are required to maintain an active email account. If your email address changes, please notify us.

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.

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.** If you should choose at some point in the future, you have the right to withdraw your consent after agreeing to this Electronic Disclosure and Electronic Signature Consent Agreement and require that we provide your Disclosures in paper form. To do this, contact us or come back to this page by accessing the link in your email and select "Withdraw Consent". After such withdrawal, please note that we will continue to process your loan transaction in a non-electronic manner at no charge. Please note that in the event you decide to withdraw your consent, you may forfeit the later option to receive electronic Disclosures. By withdrawing consent you may delay the transaction and you may have to communicate with us by telephone or by appearance.

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

8. **VERIFICATION.** By continuing, you (1) acknowledge receipt of this Electronic Disclosure and Electronic Signature Consent Agreement, (2) affirmatively demonstrate your ability to access electronic records, (3) affirmatively acknowledge that your computing device has the capacity to download and print the Disclosures, (4) agree to the use of your electronic signature on the Disclosures, (5) confirm that you have provided and will continue to provide a current email address where we may send you electronic Disclosures, and (6) agree to this Agreement's terms, conditions and requirements.

Blustream Test-1

Click Agree and Continue to accept the Electronic Disclosure and Consent Agreement.

Agree and Continue **Cancel**

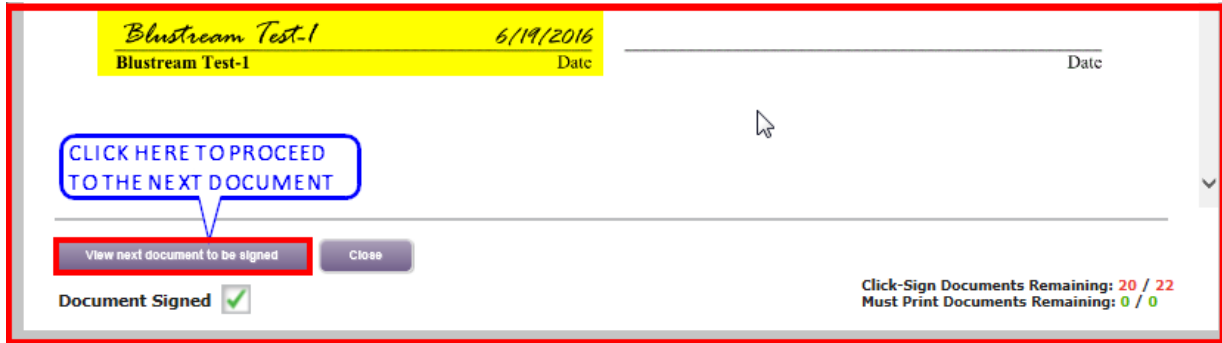
After completing the “Electronic Disclosure and Consent Agreement” document, signing instructions will appear on your screen. Please review and then click “OK” to continue to the initial disclosure packet.

The screenshot shows a window titled "Instructions" with a purple header. Below the header is the section "Document Signing Instructions". The first paragraph is highlighted in yellow and reads: "Review all pages of the document and sign by clicking on the [red arrow pointing left] SIGN HERE buttons and choosing [red arrow pointing right] options where indicated." The second paragraph states: "Documents labeled ^{MUST} _{PRINT} must be printed, physically signed and delivered to your loan officer (not applicable on all packages)." The third paragraph is also highlighted in yellow and reads: "Some documents may not require a signature and will be marked signed after scrolling to the very bottom of the document and clicking the **\"Acknowledge current document\"** button." The fourth paragraph says: "Documents requiring signatures will be marked signed when the last available \"Click to Sign\" button has been selected for that document." At the bottom left of the window is a purple button with the text "OK".

The first disclosure will appear on the screen for signing. Complete the signing to proceed to the next document. Note the counter in the bottom right corner of the screen which keeps track of how many documents are remaining to be signed.

The screenshot shows a web interface for "LOAN APPLICANTS ATTESTATION". At the top right, there are "Print" and "Help" icons. The main content area is titled "Loan Applicant's Attestation" and includes fields for "MERS Min #:", "Borrower(s):", and "Property:". Below these fields is a paragraph: "By signing below, I/we attest that, since the date of my/our original loan application:" followed by two numbered points regarding employment status and debt obligations. A "WARNING" section follows, detailing legal consequences for providing false information. At the bottom of the main content area, there is a signature line with a red "CLICK" button and a "Date" field. A red box highlights the "CLICK" button, with a blue callout bubble stating "CLICK THIS BUTTON TO PLACE YOUR SIGNATURE ON THE CURRENT DOCUMENT". Another blue callout bubble points to the signature line, stating "CLICK HERE TO JUMP TO EACH SIGNATURE LINE". Below the signature line, there are three buttons: "Jump to next signature item" (highlighted with a red box), "View next document to be signed", and "Close". At the bottom left, a "Signature Items Remaining" counter shows "1". At the bottom right, a "COUNTER OF DOCUMENTS REMAINING TO BE SIGNED" callout bubble points to a status box that reads "Click-Sign Documents Remaining: 21 / 22" and "Must Print Documents Remaining: 0 / 0".

Once the document is signed, you can click the button below to proceed to the next document.



Certain documents will not allow you to proceed until you have scrolled to the bottom of the page. Utilize the scroll bar to the right of the document to complete the review.

The screenshot shows a web interface for a "CREDIT SCORE DISCLOSURE EXCEPTION NOTICE-B1". At the top right, there are "Print" and "Help" icons. The main content area displays the following information:

Loan Number: [REDACTED]

Nexera Holding LLC dba Blustream Lending
Your Credit Score and the Price You Pay for Credit

Date: [REDACTED] **Borrower:** [REDACTED]
Lender: Nexera Holding LLC dba Blustream Lending **Property Address:** [REDACTED]
2200 Powell Street, Suite 340
Emeryville, CA 94608

Your Credit Score	
Your credit score	800
Source: Experian/FICO Risk Model V2	Date: [REDACTED]

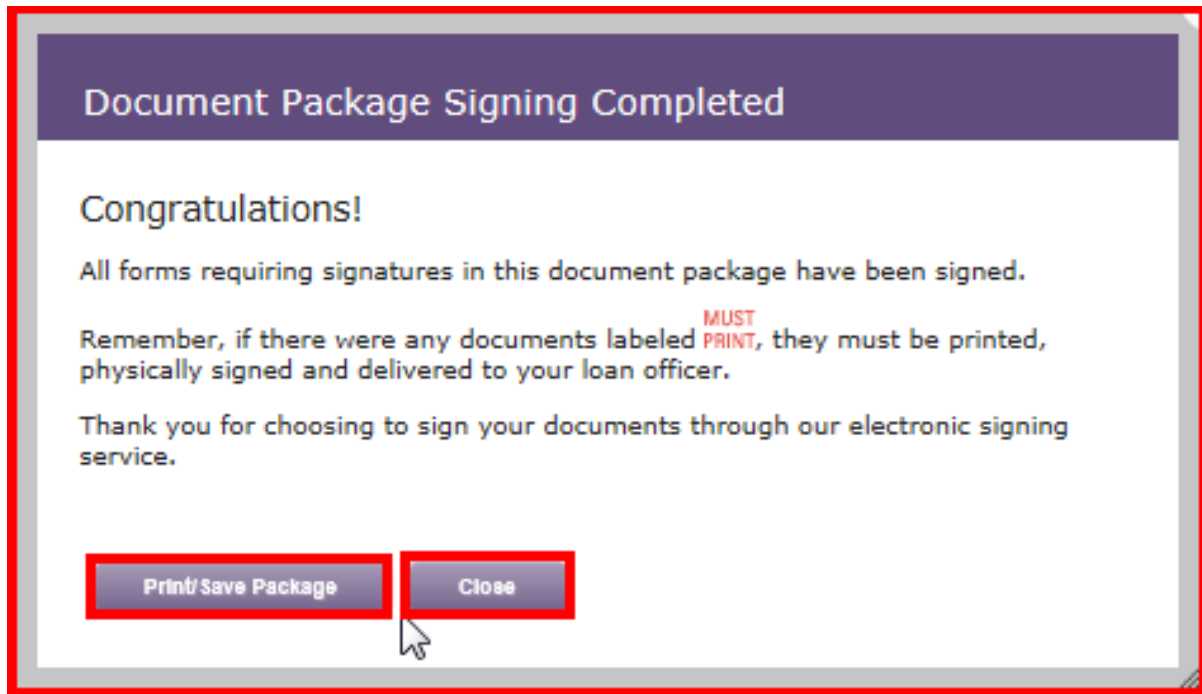
Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan. Scores range from a low of 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.

A blue callout box on the left contains the text: "CERTAIN DOCUMENTS WILL NOT ALLOW YOU ACKNOWLEDGE UNTIL YOU SCROLL TO THE BOTTOM OF THE DOCUMENT". A red arrow points from this box to the bottom of the scroll bar on the right side of the document content area.

At the bottom of the page, there are two buttons: "Acknowledge current and go to next document" and "Close".

At the bottom right, there is a status bar: "Click-Sign Documents Remaining: 12 / 22" and "Must Print Documents Remaining: 0 / 0".

Once all documents have been signed, you will see the message below. You have the option to print or save the signed documents to your computer. Click close to leave this window.





Verify that the counter shows zero (0) documents remaining to be signed. If not, you will have an opportunity to sign the required documents on the next screen.



Verify that each disclosure has a green checkmark next to it. If a checkmark is missing, click on the document name to open the document and complete the signing. Note that the documents listed below are an example and might not be an accurate representation of the documents in your specific disclosure package.

Documents to Review/Sign

Person Currently Signing: [Blustream Test-1](#) (not [Blustream Test-17](#))

 Print/Save Package
  Email Package

SIGNED	DOCUMENT NAME
✓	Loan Applicants Attestation
✓	1003 Application 1
✓	AIR Appraisal Report Delivery Waiver
✓	Borrowers Certification and Authorization
✓	CA Addendum to Loan Application
✓	CA Credit Score Disclosure - B1
✓	CA Fair Lending Notice
✓	CA Hazard Insurance Disclosure
✓	CA Impound Disclosure - Waiver
✓	CA Notice to Make Copies of Loan Application Documents
✓	Credit Score Disclosure Exception Notice-B1
✓	Equal Credit Opportunity Act
✓	Flood Insurance Coverage Subject to Change Disclosure
✓	Homeownership Counseling List
✓	Initial Fees Worksheet TRID
✓	Intent to Proceed
✓	Loan Estimate
✓	Notice of Updated References
✓	Patriots Act Disclosure B1
✓	Privacy Notice - 2011 (With Mail-In Opt Out)
✓	USA Patriot Act Disclosure
✓	Electronic Disclosure and Consent Agreement

Once you have verified that all documents have been signed, you may log out of the document portal.

This completes the electronic signing of the initial disclosures.

