



E-SIGN DOCUMENTS TUTORIAL



Ignite Funding offers investors the ability to electronically sign investment documents, provided that we have received a signed Pre-Consent E-Sign Authorization Disclosure Form. You will need to submit a [Pre-Consent E-Sign Authorization Disclosure Form](#) for each account.

PRE-CONSENT E-SIGN AUTHORIZATION DISCLOSURE FORM

2140 E. Pebble Road, Suite 160, Las Vegas, NV 89123
PHONE 702.739.9034 | 877.739.9094
FAX 702.739.7193
IGNITFUNDING.COM

The Pre-Consent E-Sign Authorization Disclosure ("Disclosure"), applies to all Communications for those products and services offered through Ignite Funding, LLC that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. The words "we," "us," and "our" refer to the Ignite Funding entity with whom you have your Account, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

- Scope of Communications to be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to: (1) account setup paperwork and subsequent materials associated with the product or service available through Ignite Funding for your Account; (2) all legal and regulatory disclosures and communications associated with the product or service available through Ignite Funding for your Account; (3) notices or disclosures about a change in the terms with the product or service available through Ignite Funding for your Account; (4) privacy policies and notices.
- Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail; (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
- How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form by contacting us at 877.739.9094 or send an e-mail to info@IGNITFUNDING.COM. If our system may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications, any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.
- How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at 877.739.9094 or send an e-mail to info@IGNITFUNDING.COM.
- Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have: (1) an Internet browser that supports 128-bit encryption; (2) sufficient electronic storage capacity on your computer's hard drive or other data storage unit; (3) an e-mail account with an internet service provider and e-mail software in order to participate in our electronic Communications programs; (4) a personal computer (or PC), Pentium 120 Mhz or higher; for Macintosh, Power Mac 5500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or saving Communications received from us in electronic form via a plain text formatted e-mail or by access to our web site using one of the browsers specified above.
- Requesting Paper Copies.** We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.
- Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.
- Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
- Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.
- Consent.** By signing the Pre-Consent E-Sign Authorization Disclosure Form, I have read and accept the above agreement, you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

I have read and accept the above agreement, and hereby give Ignite Funding affirmative consent to provide electronic Communications as described herein. I further agree that my computer satisfies the hardware and software requirements specified above and that I have provided Ignite Funding with a current e-mail address at which Ignite Funding may send electronic Communications.

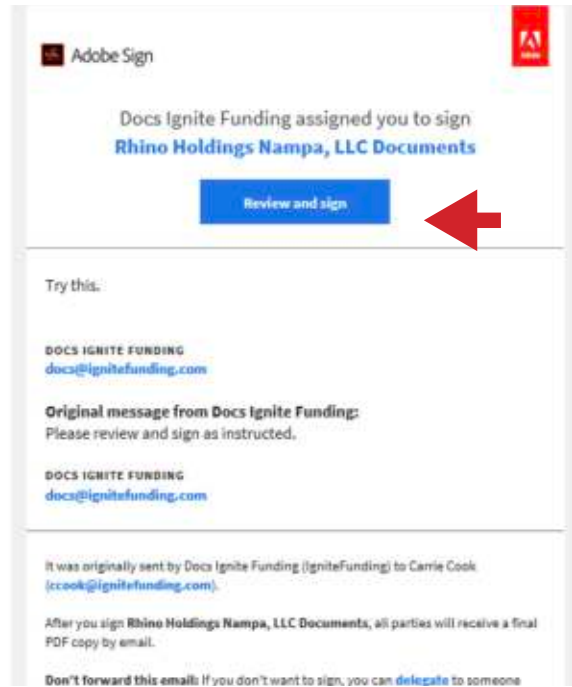
If this is a joint account, both parties must sign.

Signature _____
Print Name _____
Signature _____
Print Name _____

You will receive an email from "Docs Ignite Funding" (echosign@echosign.com) containing the links to electronically sign your loan documents. For security purposes, these links **EXPIRE 72 HOURS** from the time they hit your inbox. If they expire, please contact your Investment Representative to schedule a specific date & time for them to be resent. They can be completed on a computer or any mobile device. The email should look like the example on the right.

Click on the box that says "Review and Sign". This will open your browser directly to the investment document within the echosign website.

IMPORTANT NOTE: For **JOINT ACCOUNTS**, the primary account holder will receive this email first to sign their copy of the loan documents. Once complete, a second email will automatically be sent to the second account holder for electronic signature. These links **EXPIRE 72 HOURS** from the time they hit the first inbox, so they both need to be completed before then. If you use a joint email address, make sure you are signing the documents with your name on it.



As you take your first look at the investment documents, there are several items that you should note.

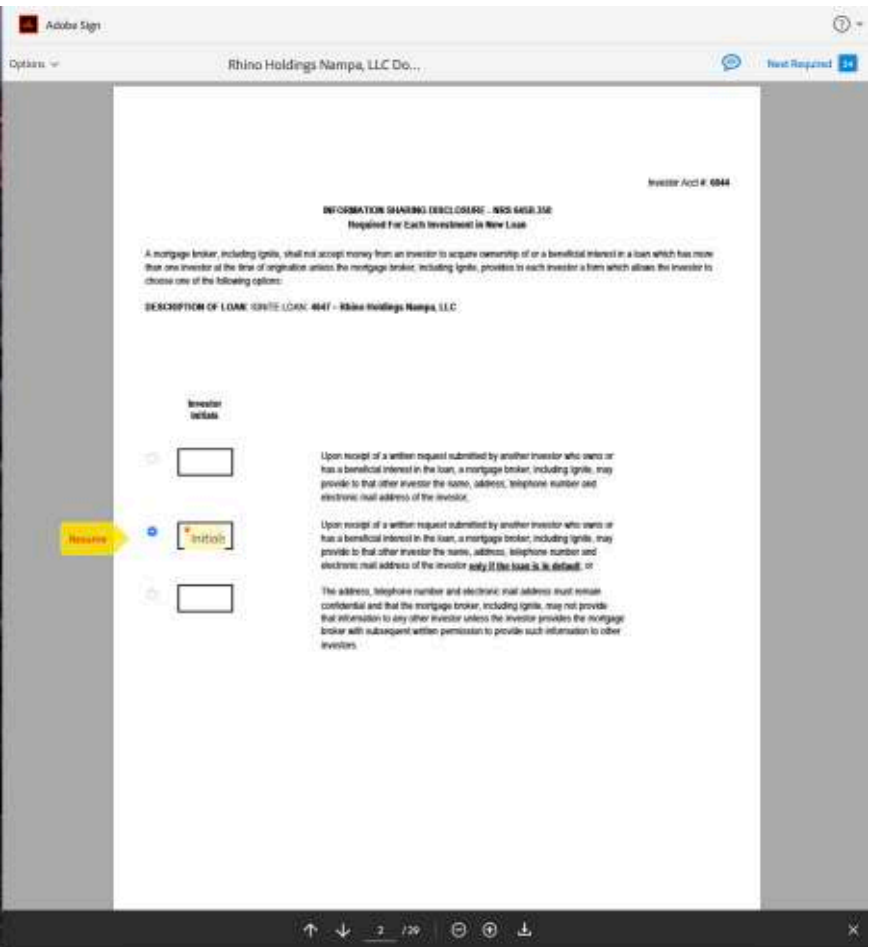
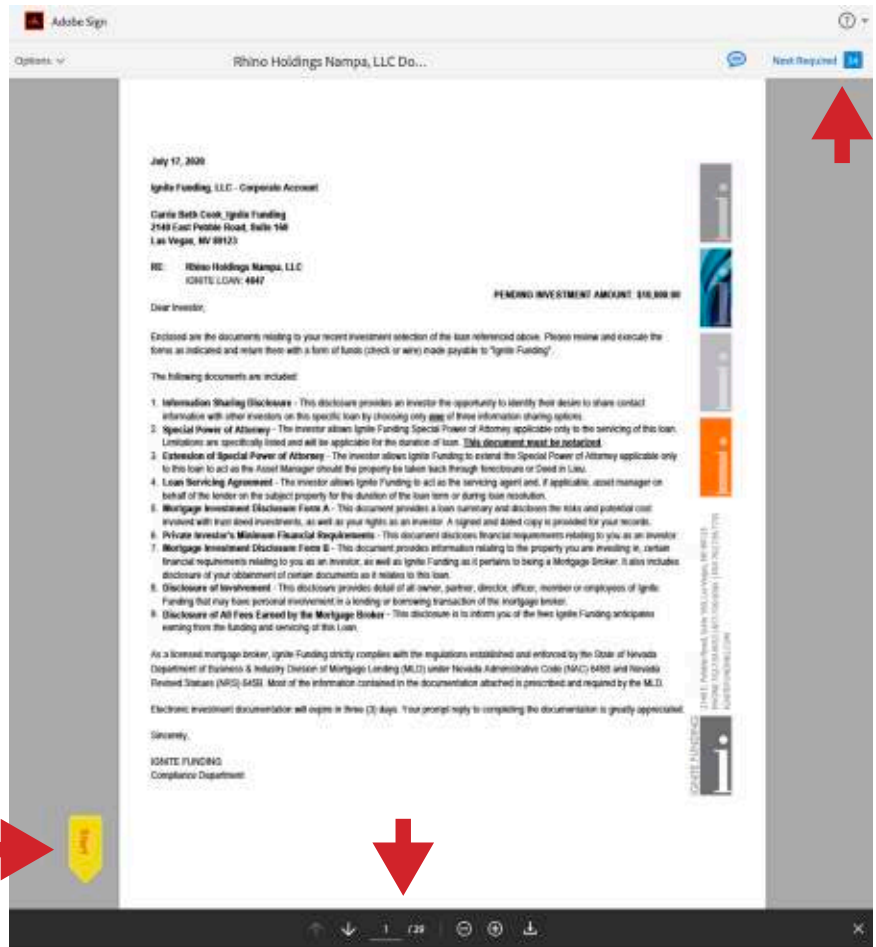
First, the top right of the page in blue, "Next required field" counts down the total number of signatures and initials as you move through the document.

Second, the bottom black window shows you how many pages you will need to sign and/or initial.

And lastly, find the yellow tab on the bottom left of the document that says "Start". Click this tab and it will take you to every field that needs to be signed or initialed. Clicking this tab will prevent you from missing one of these fields.

So, let's walk through a couple of fields that you will see on your investment documents.

The yellow tab moves to the first field on this page that needs to be completed.



This is a group where you need to select the option you want. After reading through the choices, click on the bubble of the selection you wish to make. The box next to it will then populate "Initials" that you can click to sign your initials.

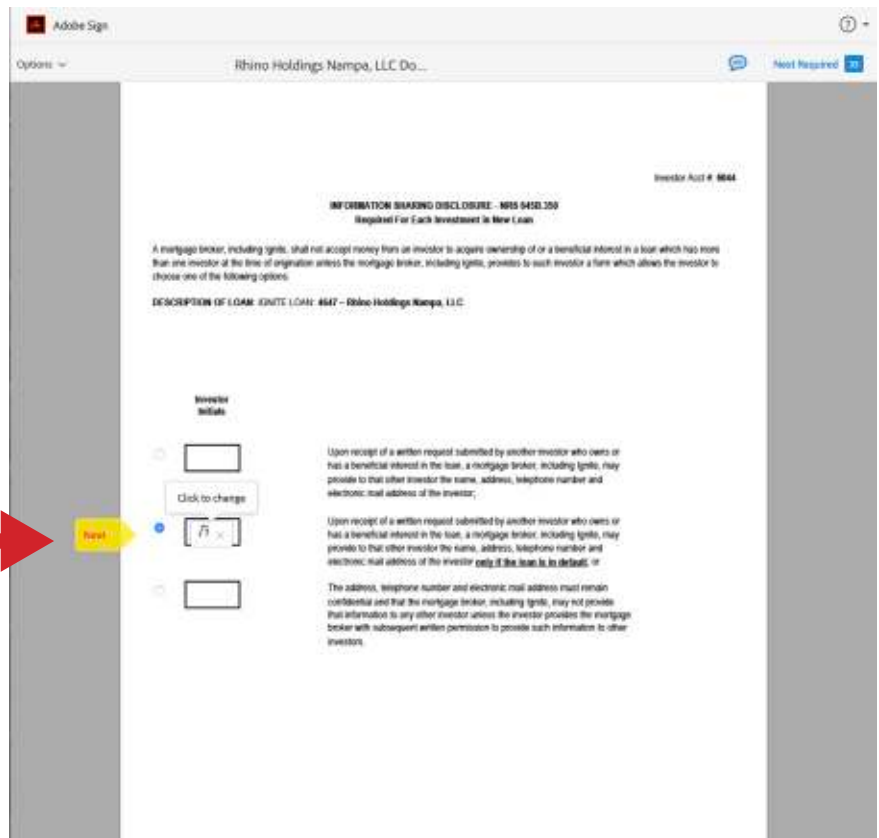
A window will pop-up giving you four ways to sign your initials. You can type, draw, upload a photo of your initials, or, if you aren't already signing on a mobile device, you can send the link to your phone to draw using your finger.



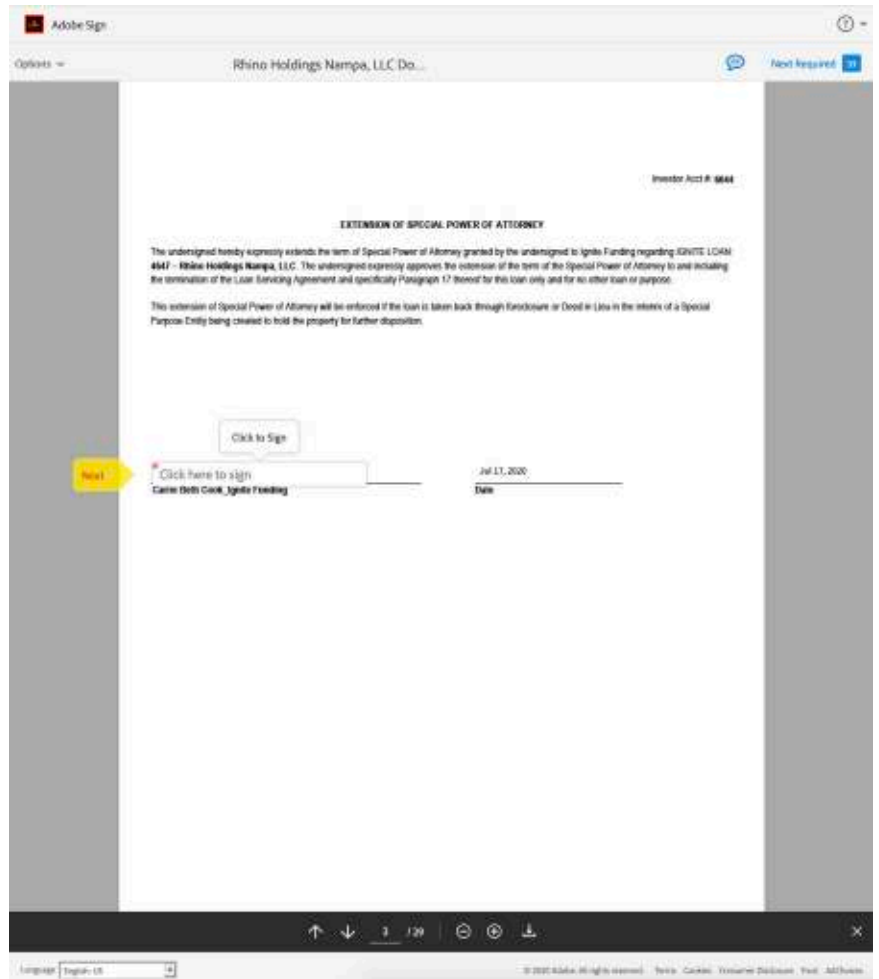
Choose your method, input your initials, and click apply.



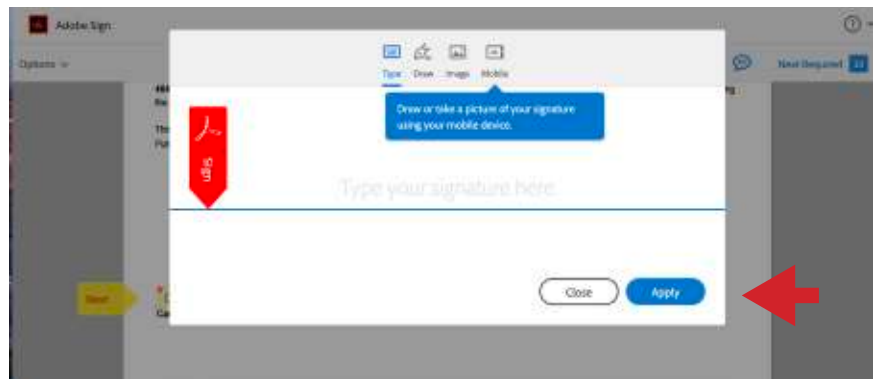
The document will then show initials in the box. If you need to revise your initials, you can click into the box again to make a change. Click on the Next button until it takes you to the next page for a signature.



Signature boxes are very similar to initial boxes. Click on the field that needs to be signed.



A window will pop-up giving you the four ways to input you signature. Type, draw, upload a photo of your signature, or send the link to your phone to draw using your finger, and then click apply.



The document will then show a signature in the box. As with the initials, you can edit your signature if needed.



Now that you have completed the first initial and signature fields, with any consecutive fields you can just click and it will auto-fill. Continue clicking the Next button until all initials and signatures have been completed.

On "Mortgage Investment Disclosure Form B", you will be asked if you wish to receive a copy of Ignite Funding's annual financial statement. If you select yes, please be aware that the statement will be sent to you via email from the Nevada State Mortgage Lending Division in 7-14 business days from the date of your submitted documents.

Ignite Funding annual financial statements are also posted annually for clients to review in their online portal.

MORTGAGE INVESTMENT DISCLOSURE FORM B
Required to be Provided Before Each Investment in a New Loan
(To Be Completed By Mortgage Broker & Private Investor)

*****IMPORTANT NOTICE TO INVESTOR*****

- The mortgage broker with whom you are dealing is not a depository financial institution and your investment is not insured by any depository insurance and is not insured or guaranteed by any agency of the State of Nevada or the Federal Government.
- There is not any guarantee that you will receive your interest or principal payments. You could lose the entire amount of your principal investment. If the property is foreclosed upon, you may still lose some or all of your investment.
- A second trust deed or second mortgage is subordinate to, and has a higher degree of risk than, a first deed of trust or first mortgage investment.
- If you are investing in a fractionalized interest in a deed of trust or mortgage loan, investors holding 51% or more of the outstanding principal balance or ownership interests may act on behalf of all investors in matters which require the action of the holders of beneficial or ownership interests.
- Be cautious if you are encouraged to borrow money in order to invest in a deed of trust or mortgage loan. You could lose the entire amount of your investment and still be required to re-pay the amount you borrowed.
- Before investing in deed of trust or mortgage, consider consulting with an independent financial advisor and/or attorney to assess the risks involved.

Additional IMPORTANT information may be found in Mortgage Investor Disclosure Form A

PART I
About the Mortgage Broker (To be completed by the Mortgage Broker)

MORTGAGE BROKER NAME: Ignite Funding MORTGAGE BROKER LICENSE/NMLS NO.: 311 / 863026

1. Does the mortgage broker with whom the private investor is dealing, or any relative of the mortgage broker, acting in any capacity, or have any other interest in the mortgage loan, other than as a mortgage broker?

Yes No

If yes, explain: **Ignite Funding may act as an investor alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.**

2. Has any disciplinary action been taken by the Commissioner against the mortgage broker or any general partner, officer or director of the mortgage broker within the preceding 12 months?

Yes No

If yes, explain the nature of any such disciplinary action: **Not applicable.**

3. Has the mortgage broker or any general partner, officer or director of the mortgage broker been convicted within the immediately preceding 12 months for violating any law, ordinance or regulation that involves fraud, misrepresentation or a deceitful, fraudulent or dishonest business practice?

Yes No

If yes, explain: **Not applicable.**

4. You may obtain a copy of the mortgage broker's most recent financial statement by completing and submitting the attached Authorization to Release Financial Statement form. Do you wish to obtain a copy of the mortgage broker's financial statement?

Yes No

CHECK BOX **INITIAL & DATE**

Mortgage Investment Disclosure Form B (NRS 645B.185 & NAC 645B.080 & 255) Investor's Initials & Date _____
 MLD Form 204 Rev. 7/30/2015
 Page 1 of 5



There is one more selection that you will encounter that we are going to walk through, the "Certification of Minimum Financial Requirements".

There are two questions on this page. For the first question, you need to select the corresponding circle to the answer that applies to you.

Adobe Sign
Rhino Holdings Nampa, LLC Do...
Next Required

PART B
Certification of Minimum Financial Requirements
(To be Completed by the Private Investor)

Hawaii law requires a private investor to certify that they meet the following minimum financial requirements before they enter into a transaction with a mortgage broker to invest money to acquire ownership of or a beneficial interest in a loan secured by a lien on real property.

By affixing my signature below, I hereby certify that I meet the minimum financial requirements and my response to following questions is true and correct.

1. I meet one or both of the following minimum financial requirements (initial all that apply):

- Initials My household net worth exceeds \$250,000.00, excluding any equity that I have in my primary residence at the time of this investment.
- Initials My household net annual income (gross income less taxes) was more than \$70,000.00 for each of the previous 2 tax years, and there is a reasonable expectation of attaining or exceeding the same income for the current year.

2. The total investments I have in mortgage loans transacted by a mortgage broker are not valued at more than 50% of one of the following, whichever is greater (initial one):

- Initials My household net worth
- Initials My household net annual income (gross income less taxes)

Investor's Signature (required): [Click here to sign](#) Date: Jul 17, 2020
Name of Private Investor (printed): Carrie Beth Cook, Igeila Funding

Name of Mortgage Broker (Igeila Funding, LLC)
Name of Authorized Signatory (printed): Carrie Cook MLO Lic./AMLIC ID: 48247
By: Date: 7/17/2020
Authorized Signer (required)

Mortgage Investment Disclosure Form C (9473 9435 185 & NAC 9438 080 & 250)
MLO Form 285 Rev. 7/200915 Page 4 of 4 Investor's Initials & Date: Initials Jul 17, 2020

You can either select the top or the bottom answer, and click to initial; or if both answers apply, you can click the middle circle and you will then initial **both** boxes.

1. I meet one or both of the following minimum financial requirements (initial all that apply):

- Initials My household net worth exceeds \$250,000.00, excluding any equity that I have in my primary residence at the time of this investment.
- Initials My household net annual income (gross income less taxes) was more than \$70,000.00 for each of the previous 2 tax years, and there is a reasonable expectation of attaining or exceeding the same income for the current year.

Click Next until you get to the next question. Here you will click the circle for the best answer that applies to you, and then you will be prompted to initial.

2. The total investments I have in mortgage loans transacted by a mortgage broker are not valued at more than 50% of one of the following, whichever is greater (initial one):

- Initials My household net worth
- Initials My household net annual income (gross income less taxes)

Whichever options you select, there is also a signature field and initial field that needs to be completed on this page.

Investor's Signature (required): [Click here to sign](#) Date: Jul 17, 2020
Name of Private Investor (printed): Carrie Beth Cook, Igeila Funding

In total, there should be two circle buttons/initials, one signatures, and three initials to complete this page.

Adobe Sign
Rhino Holdings Nampa, LLC Do...

PART II
Certification of Minimum Financial Requirements
(To be Completed by the Private Investor)

Nevada law requires a private investor to certify that they meet the following minimum financial requirements before they enter into a transaction with a mortgage broker to invest money to acquire ownership of or a beneficial interest in a loan secured by a lien on real property.

By affixing my signature below, I hereby certify that I meet the minimum financial requirements and my response to following questions is true and correct:

1. I meet one or both of the following minimum financial requirements (check all that apply):

- Initials** My net worth exceeds \$250,000.00, excluding any equity that I have in my primary residence at the time of this investment.
- Initials** My household net annual income (gross income less taxes) was more than \$70,000.00 for each of the previous 2 (two) years, and there is a reasonable expectation of attaining or exceeding the same income for the current year.

2. The total investments I have in mortgage loans originated by a mortgage broker are not valued at more than 50% of the following, whichever is greater (check one):

- Initials** My household net worth.
- Initials** My household net annual income (gross income less taxes).

Investor's Signature (required): [Click here to sign](#) Date: Jul 17, 2020
Name of Private Investor (printed): **Carlie Beth Cook, Ignite Funding**

Name of Mortgage Broker: **Ignite Funding, LLC** MLD Lic./MMLS ID: **48247**
Name of Authorized Signatory (printed): **Carlie Cook**
By: Date: **7/17/2020**
Authorized Signer (required)

Mortgage Investment Disclosure Form C (MFD) 8436 186 & FMC 8438 080 & 256
MLD Form 203 Rev. 10/09/15
Page 4 of 4

Investor's Initials & Date: **Initials** Jul 17, 2020

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Once you have completed all the signature and initial fields, you will then be prompted at the bottom of the page with a red arrow to "Click to Sign" the document. This will finalize all of your initials and signatures, and automatically submit your completed documents directly to Ignite Funding.

Adobe Sign
Rhino Holdings Nampa, LLC Do...

Required fields completed

maintaining adequate insurance coverage and coordinate foreclosure proceedings. The mortgage broker with whom you are dealing is authorized by Nevada law to act as the servicing agent for the mortgage loan it originates. It is recommended that all persons investing in a mortgage loan which will be serviced by a servicing agent execute a written servicing agreement that clearly specifies the authority granted to the servicing agent. The servicing agreement should address issues such as: (1) the fees for servicing and how they are to be paid; (2) the person who has the authority to instruct the trustee under the deed of trust to commence foreclosure proceedings in the event of a default; (3) how, in the case of a "horizontalized" note and deed of trust with multiple parties owning beneficial interests, the parties are to determine and direct the actions to be taken in the event of default or with respect to other matters that involve the enforcement of terms of the promissory note and/or deed of trust (Nevada law requires that the documentation pertaining to a note and deed of trust owned initially by more than one natural person include a provision that for actions requiring investor approval, unless otherwise agreed in writing, investors holding 51% or more of the outstanding principal balance may decide options on behalf of all investors); (4) the identity of the person responsible for holding the original promissory note and deed of trust; (5) how the loan servicing agreement may be terminated by the investors in the mortgage loan; (6) the right to obtain the names, addresses and phone numbers of other persons with beneficial interests in the loan; and (7) the recording of any vector items.

6. **Loan Documents** - If a loan is made, the mortgage broker is required to provide to each private investor a copy of the (1) promissory note, (2) recorded deed of trust securing the loan, and (3) policy of title insurance on the property securing the loan.

The provision of the above information and disclosures is intended to provide each private investor with the necessary information that they will need to make an informed decision concerning making an investment with a mortgage broker and on a particular loan.

A mortgage broker may provide you with the opportunity to waive the above disclosures. The decision as to whether to waive or receive any disclosure or to invest money with a mortgage broker must be made by the private investor. A mortgage broker or mortgage agent is prohibited from acting as the attorney-in-fact for purposes of signing or filing any disclosure or waiver thereof.

Proposed Loan No./Project Name: **IGNITE, LOAN: 4647 - Rhino Holdings Nampa, LLC**
Mortgage Broker Name: **Ignite Funding, LLC**
Mortgage Broker License/MMLS No.: **311 / 80306**
Name of Authorized Signatory (printed): **Carlie Cook** MLD Lic./MMLS ID: **48247**

By: Date: **7/17/2020**
Authorized Signer (required)


Name of Private Investor (printed): **Carlie Beth Cook, Ignite Funding**
Investor's Signature (required): _____ Date: _____

Mortgage Investment Disclosure Form A (MFD) 8436 186
MLD Form 203 Rev. 10/09/17
Page 4 of 4

Investor's Initials & Date: **Initials**

Agree to the Terms of Use and Consumer Disclosure of this document [Click to Sign](#)

You will then be emailed a copy of your signed documents to keep for your records.



Attached is your copy of the Rhino Holdings Nampa, LLC Documents

Attached is your copy of the Rhino Holdings Nampa, LLC Documents between Carrie Cook and Docs Ignite Funding, for your records.

[Click here](#) to view this document online in your Adobe Sign account.

Why use Adobe Sign:

- Exchange, Sign, and File Any Document. In Seconds!
- Set-up Reminders. Instantly Share Copies with Others.
- See All of Your Documents, Anytime, Anywhere.

To ensure that you continue receiving our emails, please add ocesign@adobe.com to your address book or safe list.

DON'T FORGET THERE IS ONE MORE STEP!

You will receive a separate email containing the Special Power of Attorney document that needs to be printed, signed and notarized, and then returned to Ignite Funding.

As with all types of investments there are inherent risks when investing in Trust Deeds. Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing, investors will be provided applicable disclosures. Past performance does not guarantee future results or success. Ignite Funding requires a \$10,000 minimum investment. Ignite Funding recommends that investors meet minimum suitability standards to ensure that the investor's financial conditions and investment goals warrant the risk of the investment. Ignite Funding | 6700 Via Austi Parkway, Suite 300, Las Vegas NV, 89123 | P 702.739.9053 | 877.739.9094 | NV MBL #311 | AZ CMB-0932150.