



# **HOW TO SIGN YOUR MORTGAGE OFFER AND COMPLETE THE DIRECT DEBIT MANDATE USING DOCUSIGN**

Keystone Property Finance require the signature of the applicant(s) on the mortgage offer using DocuSign. We also require one applicant to complete and sign the Direct Debit Mandate. This handy how to guide has been created to help you sign and submit your mortgage offer and Direct Debit Mandate electronically.

Firstly, you will receive an email from DocuSign which will have been sent to you by Keystone Property Finance. Please see the example email below:



Keystone Property Finance sent you a document to review and sign.

[REVIEW DOCUMENTS](#)

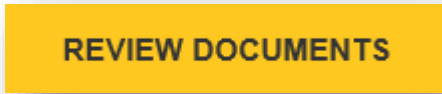
Please review, complete and sign the Mortgage Offer documentation where indicated. A 'How to sign your Mortgage Offer and Complete the Direct Debit Mandate using DocuSign' guide has also been included.

If you have any queries in relation to the Mortgage Offer or associated documentation, please liaise with your solicitor or Independent Financial Advisor.

Regards


Keystone Property Finance

To review and sign your Mortgage Offer, you will need to click on the orange button "Review Documents" (as shown below):



You will then be presented with the following:

### Security Requests from Sender

 **Keystone Property Finance**  
Keystone Property Finance

**SMS Authentication**

In order to access this document, you need to confirm your identity using your mobile phone.

1. Choose a phone number below and click the "Send SMS" button to receive a text message.
2. Enter the access code on the following page.

Authenticating Signer Name:

Please select a phone that can receive text messages so you can authenticate:


+44 78

If you do not have access to your mobile phone at this time, click "Cancel" and try again when you have access.

To agree click on send SMS

You will receive an SMS with a code that will need to be entered into the SMS Authentication verification box, as shown in the example below:

### Security Requests from Sender

 **Keystone Property Finance**  
Keystone Property Finance

**SMS Authentication**

SMS messages sent to your mobile phone. You should receive it momentarily.

Enter the code you received in the SMS message in the field below and press "Confirm Code".

If you do not receive an SMS message, select 'Cancel', verify the mobile phone number and try sending the SMS message again.

Once you have clicked the confirm code button the document will open.

Click on the continue button that appears the on blue banner across the page.

Please review the documents below.

CONTINUE

By clicking on the start tab this will then open the documents for you to review. You can move through the pages by clicking on the next tab or by scrolling through the documents.

NEXT

Once reviewed click the finish button on the blue banner across the top of the screen

FINISH

This will take you directly to the signature field within the mortgage offer for you to complete. You will need to click on 'Sign', as shown in the example below:

**Acceptance of Offer**

I/We understand that if the mortgage is, either in whole or in part, held on an interest only basis I/we will only be paying off the interest and the original amount borrowed on that basis will still be outstanding at the end of the mortgage term. I/We understand that my/our mortgage payments do not include the costs of any savings plan or other investment I/we may have arranged to build up a lump sum to repay the amount borrowed. I/We understand that it is important to check regularly that my/our savings plan or other investment is on track to repay this mortgage at the end of the term. I/We understand that this offer has an expiry date and I/we understand and agree that I/we will complete the mortgage transaction on or before the expiry date. I/we understand that Keystone Property Finance Limited is not obliged to extend or renew this offer if I/we have not completed the mortgage transaction before the expiry date. I/We understand that Keystone Property Finance Limited may also withdraw the Offer after I/we have accepted it but before completion in the circumstances set out in the Mortgage Conditions.

I/We understand that my/our property may be repossessed if I/we do not keep up repayments on my/our mortgage. I/We acknowledge receipt of, and accept, the current edition of the Mortgage Conditions and the Offer dated . I/We confirm that I/we have read and understood all the terms of the Offer and agree to be bound by them.

By signing this declaration and accepting the Offer I/we confirm all of the items set out in the sections above.

Signature of Applicant 1 ..... **Required - Sign Here** ..... Dated.....28-Nov-2019.

**SIGN**

You can type in your signature by simply typing your name and initials *into the boxes entitled "Full Name" and "Initials" and click adopt and sign.*

**Adopt Your Signature** [X]

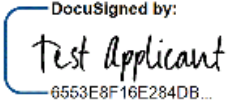
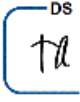
Confirm your name, initials, and signature.

\* Required

**Full Name\***  **Initials\***

**SELECT STYLE** **DRAW**

**PREVIEW** [Change Style](#)

DocuSigned by:   DS  
6553E8F16E284DB...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN** CANCEL

Or if you would prefer to can draw your signature onto the mortgage offer by selecting draw *and click adopt and sign.* (Please note that you will have to type your name into the boxes entitled "Full Name" and "Initials"):

**Adopt Your Signature** [X]

Confirm your name, initials, and signature.

\* Required

**Full Name\***  **Initials\***

**SELECT STYLE** **DRAW**

**DRAW YOUR SIGNATURE** [Clear](#)

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN** CANCEL

Once you have either typed or drawn your signature on the mortgage offer, click the Finish button on the banner across the page.



You will then be taken to the Direct Debit Mandate, if you are the Direct Debit Mandate Contact, where you will need to enter your bank details. All fields highlighted in red will need to be completed before you can click on 'Sign', as shown in the example below:

If you are applying for this mortgage with other people only one of you need to complete the Direct Debit Mandate. If you have not been selected to complete the Direct Debit Mandate you will not see this step.

Please note: if you are applying for this loan as a company the account holder field must be completed using the company name that the bank account is set up in.

**Keystone**  
Property Finance

### Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Keystone Property Finance Limited  
42 Kings Hill Avenue  
West Malling  
Kent  
ME19 4AJ

Service user number  
1 7 1 8 0 5

Reference

**Instruction to your bank or building society**  
Please pay Keystone Property Finance Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Keystone Property Finance Limited and, if so, details will be passed electronically to my bank/building society.

**Required** account holder(s)

Bank/building society account number

Branch sort code

**Name and full postal address of your bank or building society**  
To: The Manager Bank/building society  
Address  
Postcode

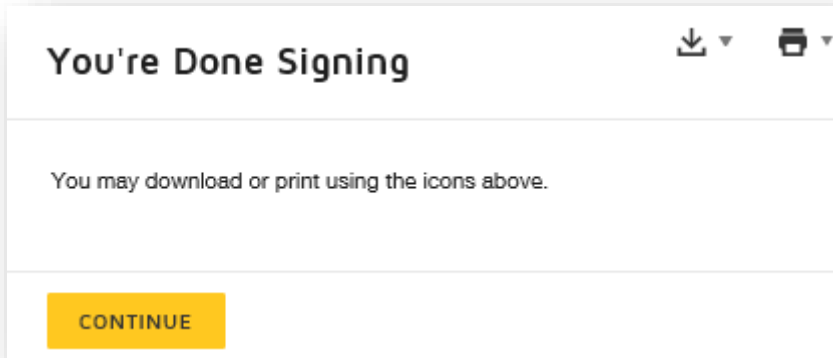
Signature(s) **Sign**

Date  
28-Nov-2019

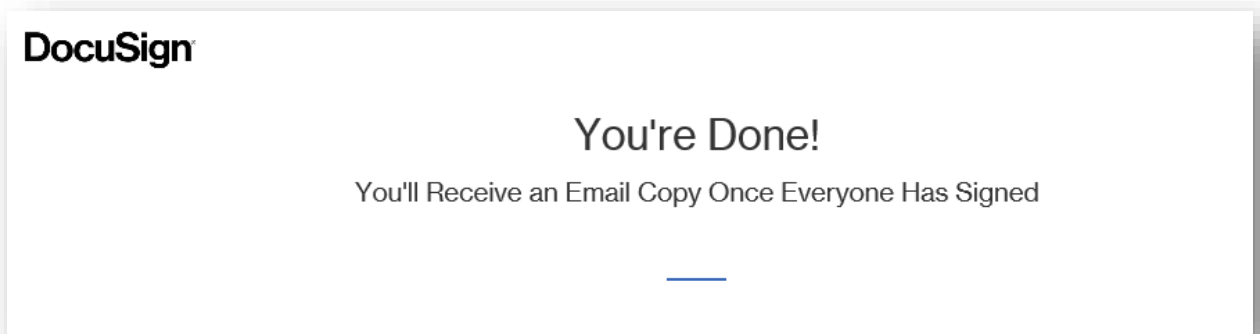
Once you have completed and signed the Direct Debit Mandate, click the Finish button on the banner across the page.

**FINISH**

You will then be displayed with



Once you have clicked on the "Continue" button, it will then complete the signature and display the below confirmation. If you are applying with other applicants they will also need to sign the mortgage offer.



Once everyone has signed the offer you will receive an email to confirm the mortgage offer has been successfully signed and returned to the completions team at Keystone Property Finance.



Your document has been completed

[VIEW COMPLETED DOCUMENTS](#)

If you have any problems when signing the document, please do not hesitate to call our broker hotline on 0345 148 9086 and press 4 to speak to a member of our IT department.