E-Consent and E-Disclosure Process

You will receive mortgage disclosure documents at various points during both the mortgage loan application and funding process, providing you with key details of your mortgage loan. To assist you in making this process easier, we have included the steps and process as a helpful walk through. Please make sure your loan officer has a valid e-mail address for you to expedite your loan process.

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E-Consent:
The first e-mail you will receive is consent to do business electronically. This allows your Lender to send you Disclosures via e-mail rather than the postal service.

1. Click on the link “Click here to visit the website”

2. You will be taken to a webpage where you can access, manage, and consent to your loan documents throughout the process. First step will be to setup your account.
   a. In the first box enter just the numbers of your street address.
   b. Below that enter your First, and Last name.
   c. Then enter a password you would like to use throughout your loan process (enter the same password in the next 2 boxes).
   d. When all this is completed, click the “Create Account” button at the bottom of the screen.
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Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click Create New Account. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

*Please verify the following question.

Subject Property Address: 123 st

Email: jshea@ndmloan.com

*First Name: 

*Last Name: 

*New Password: 

*Re-enter New Password: 

* = Required

Create New Account

STEP 1

Subject: WebCenter Account Activation Request

Activate New Account

Jim OShea is attempting to activate the joshea@lender.com account.

Click here to activate this account The account password is required to complete the activation process.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL: https://2972345150_mortgage-application.net/myaccount/accounts_signup.aspx?aid=3EEE10F8-5B9B-4852-B84A-4B8A81090EC1
5. You will be directed back to the website and prompted to login with the password you setup in step #2. Enter your password and click the “Activate New Account” button.

**Activate New Account**

Name: Jim OShea
Email: joshea@lender.com
*Password: [Redacted]

* = Required

[Activate New Account]

6. You are now in your personal Loan Management Webpage.
   a. In the middle of the page please click on the “Electronic Signature Consent for Loan Documents” link, then the link that appears below showing your name.
   b. Once you click on these two links a box will open showing the “Agree To Receive Disclosures electronically” dialog. Click on the “View” button.
7. The Agree to receive disclosures electronically form will open. Please read through the form and click the “Agree” button at the bottom of the form.

8. Click the “Done” button.
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Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

Done
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E-Disclosure / E-Signing:

1. If you have E-consented to receive documents electronically. You will receive an e-mail when your Disclosures are ready. Please click the “Click here to visit the website” link in the middle of the page.

   ![Email Example]

   We are happy to be working with you on your request for a home loan. To expedite the loan process, we ask you to accept your secure loan disclosures online so that we can proceed immediately with the next step in processing your loan application. A personalized, password-protected location has been created that will allow you to validate your identity and retrieve your loan disclosures.

   [Click here to visit the website] and access your disclosures. Be sure to click on the new documents and Accept the disclosures electronically unless you want them to mailed.

   You are required to sign some of these disclosures, which you can do electronically. If you prefer to get your disclosures by mail, we will mail them out to you in the next 3-4 business days if you do not accept them online. As a result, there may be additional time required before we can proceed with the next step of processing your home loan application.

   Please contact your mortgage broker with any questions.

   Thank you,

   ![E-Signing Video Link]

   New to eSigning? [Click here to watch a video] that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

2. You will be directed back to the website and prompted to login with the password you setup in step # 2 of the E-Consent process. Enter your password and click the “Login” button.

   ![Login Page Example]
3. In the middle of the page please click on the “(R) Immediate Action Requested to expedite your Home Loan Application Request” link, then the link that appears below showing your name. You will now see links to each individual Disclosure. Please read through all your Disclosures.

4. Below the Disclosure list you will find a box labeled “Documents to Sign”. Click the eSign button in the lower right corner of this box.
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5. You will be prompted with a series of security questions taken from your Loan Application. Please answer them and click the "Next button.

Step 1. Answer the questions below to verify your identity.
You must provide at least four correct answers out of the five questions below.

1. What's your Home Phone #?
   (_____)-_____ Ext. _____

2. How many years have you been employed at your current job?
   ○ 5
   ○ 7
   ○ 9
   ○ 11

3. What's the property type of the subject property?
   ○ Primary
   ○ Secondary
   ○ Investment

4. Is the name of your Mortgage Broker/ Lender Mortgage, LLC?
   ○ Yes
   ○ No

5. What's the purpose of loan?
   ○ Purchase
   ○ Re-fi (Cash-Out Refi and No Cash-Out Refi)
   ○ Construction (Construction and Construction - Ferm)
   ○ Other

Next > Cancel
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6. Each Disclosure page requiring ESign will open. Click on each yellow “Sign Here” tab (This will automatically add your e-signature). Then click next to go to the next document. Repeat this process for each page.
   - NOTE: If there is no Yellow “Sign Here” tab on a page, it does not require e-signing. Click the “Next Page” button.

7. Click the “Finish” button once to get to the last page.
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Forgot Password:

1. If you forget your password, click the “Forgot Password” link on the login page of the website.

2. Enter the e-mail address associated with your Home Loan Application and click the “Submit” button.
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3. You will receive an e-mail to reset your password. Click the “Click here to access your WebCenter account” link.

   ![Email screenshot]

   **Reset Password**

   Click here to access your WebCenter account and complete the steps to reset your password.

   If you experience problems opening the link, copy and paste the URL below into your Web browser.

   **URL:**
   [https://2972345156.mortgage-application.net/MyAccount/ResetPassword.aspx?id=TgRm0WkJCu815ef%21ifK1lM0c77%2bXg6I250cy6U1V95mP5Y7Yr5FYo4kkBJjG6%21f61LLu2lZ9rkhzq0Wzy9xMB6nfbEIpudyh8ctbVdpzMK5ZaoXHL9PqQT6QBCjmDfbcP61LgjA5np%21f6n0vTuD9K08g441KGipZGyNChAdhzAlvruw9BkPUD28](https://2972345156.mortgage-application.net/MyAccount/ResetPassword.aspx?id=TgRm0WkJCu815ef%21ifK1lM0c77%2bXg6I250cy6U1V95mP5Y7Yr5FYo4kkBJjG6%21f61LLu2lZ9rkhzq0Wzy9xMB6nfbEIpudyh8ctbVdpzMK5ZaoXHL9PqQT6QBCjmDfbcP61LgjA5np%21f6n0vTuD9K08g441KGipZGyNChAdhzAlvruw9BkPUD28)

4. Enter your new password in the 2 boxes. Click the “Submit” button.