

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.

Contents

E-Consent: 2

E-Disclosure / E-Signing: 7

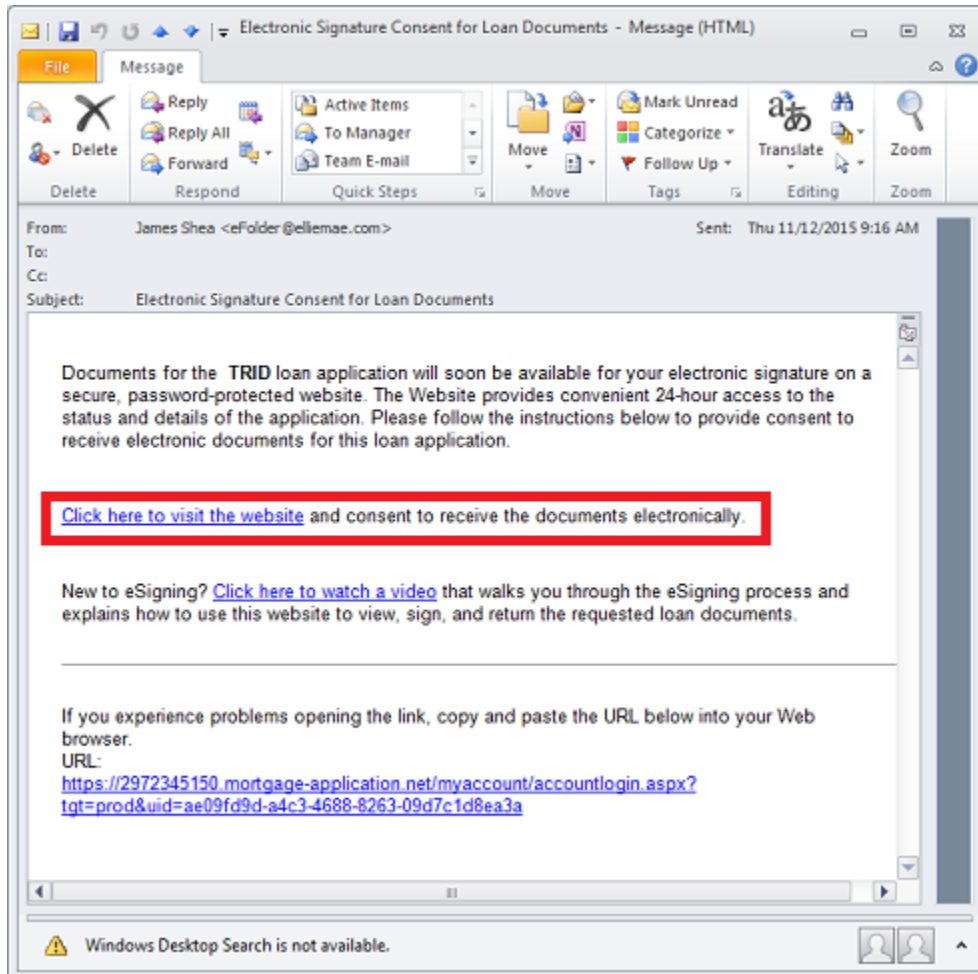
Forgot Password: 11

E-Consent and E-Disclosure Process

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 through out 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

E-Consent and E-Disclosure Process

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. **STEP 1**

Subject Property Address:	<input type="text" value="123"/>	st
<small>This must match the address in the loan file</small>		

Email:

STEP 2

*First Name:	<input type="text"/>
*Last Name:	<input type="text"/>
*New Password:	<input type="password"/>
*Re-enter New Password:	<input type="password"/>

The password must contain:
Minimum password length is 6.
Maximum password length is 20.

* = Required

Create New Account

STEP 3

3. You will receive another e-mail requesting for you to activate your account.
4. Click the link "Click here to activate this account":

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/accountsignup.aspx?aid=3EEE10F8-6B9B-4852-B84A-4B8A81090EC1>

E-Consent and E-Disclosure Process

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:

*= Required

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.

The screenshot shows a loan management webpage. The top navigation bar includes links for HOME and HOME PURCHASE BASICS. A banner image features a family and a house with the text "Responsible FHA Lending". Below the banner, there is a "Resources & Tools" section with a link to "Check Loan Status". The main content area displays "Loan Detail" with the following information:

Loan Number:	8010045582	Loan Program:	Fixed
Amount:	\$125,000.00	Purpose of Loan:	Purchase
Property Address:	123 st Brea, CA 92823	Borrower Name:	CONV TRID

Below the loan details, there is a link for "Electronic Signature Consent for Loan Documents" with a document icon, dated 11/12/2015. A dropdown menu is open, showing "CONV TRID". A dialog box titled "Agree To Receive Disclosures electronically" is displayed, containing the following text:

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the View button next to your name below.
2. Review the documents page by page, and then click "I Agree" or "I Do Not Agree" button.

The dialog box shows the borrower name "CONV TRID" and a "View" button.

E-Consent and E-Disclosure Process

- 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.

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the “I Agree” button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents (“Loan Documents”), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, “eDisclosures” means the Loan Documents related to this transaction that are provided electronically, “You” and “Your” mean the borrower(s) under the applicable loan to which such Loan Documents apply, and “We”, “Our” and “Us” mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the “I agree” button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.
- If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.
- If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the “I do not agree” button, or by notifying Us at:
Phone: 949-270-7900
Address: 18200 Von Karman, Suite 250, Irvine, CA 92612
- If You originally consent to receive eDisclosures, but later withdraw Your consent: You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES

- After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:
Phone: 949-270-7900
Address: 18200 Von Karman, Suite 250, Irvine, CA 92612
- If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosures, You must have a computer with internet access and an internet email account and address; an internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.
- If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU

- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 949-270-7900
Address: 18200 Von Karman, Suite 250, Irvine, CA 92612
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or internet service provider filters the notification as “spam” or “junk mail”; there is a malfunction in Your computer, browser, internet service and/or software; or for other reasons beyond Our control.

Please click the “I agree” button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

- Click the “Done” button.

E-Consent and E-Disclosure Process

Thank you for reviewing the Electronic Consent Agreement.

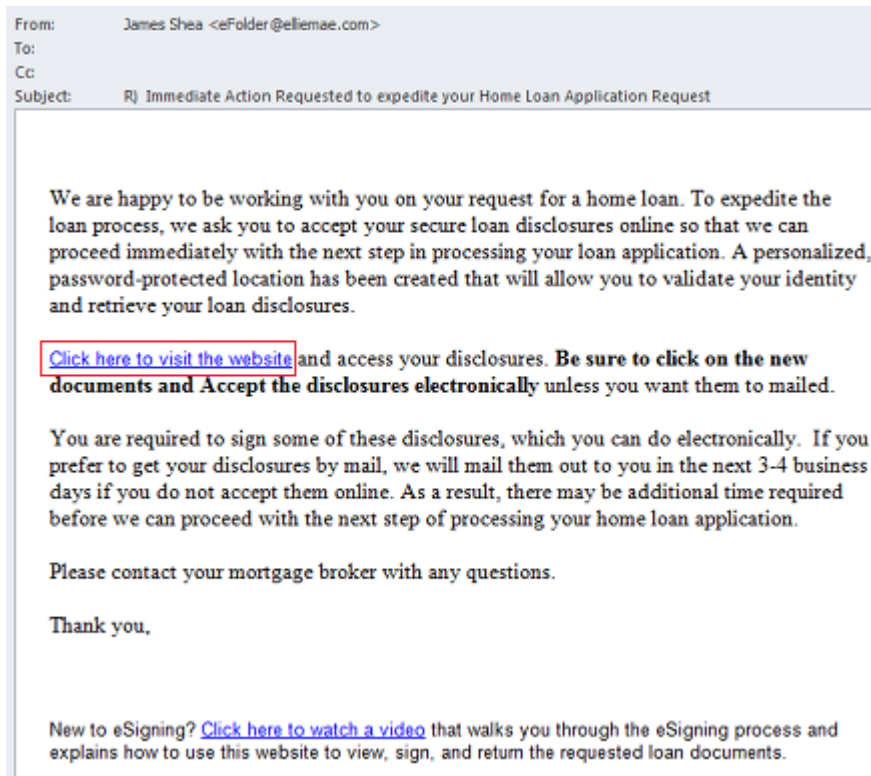
You will receive documents for this loan electronically.

Done

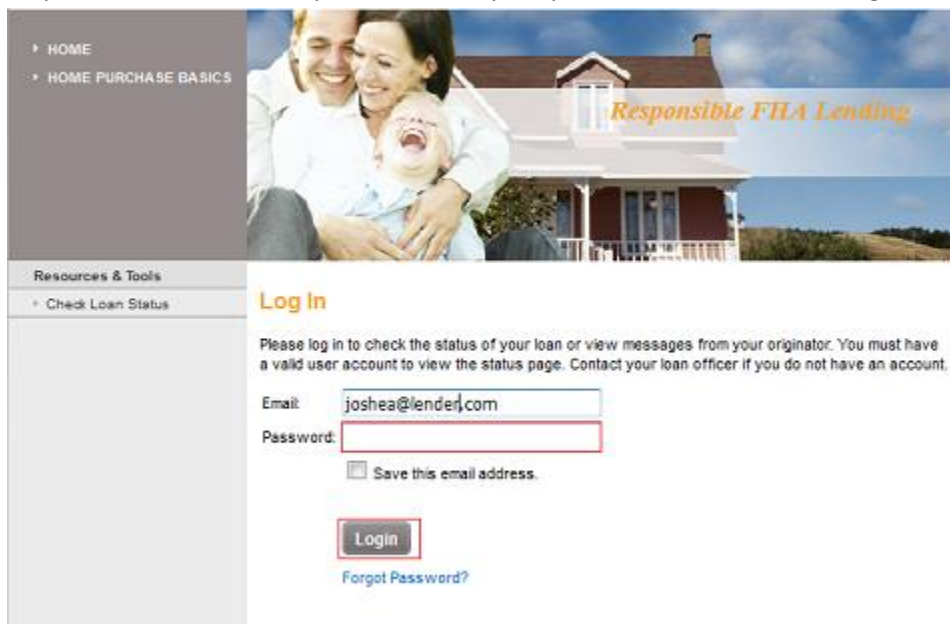
E-Consent and E-Disclosure Process

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.



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.



E-Consent and E-Disclosure Process

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.

The screenshot displays a web portal interface. At the top left, there is a navigation menu with 'HOME' and 'HOME PURCHASE BASICS'. Below this is a 'Resources & Tools' section with a link for 'Check Loan Status'. The main content area features a header image of a family in front of a house with the text 'Responsible FHA Lending'. Below the header, there is a 'Loan Detail' section with the following information:

Loan Number:	8010045582	Loan Program:	Fixed
Amount:	\$125,000.00	Purpose of Loan:	Purchase
Property Address:	123 st Brea, CA 92823	Borrower Name:	CONV TRID

Below the loan details, there is a link labeled '(R) Immediate Action Requested to expedite your Home Loan Application Request' with a date of 11/12/2015. This link is highlighted with a red box. Below this link, there is a section titled 'CONV TRID' and a box labeled 'Documents to Review (29 docs, 63 pages)'. This box contains a list of documents for review, including:

- Appraisal Report for Lender's Use Disclosure (Dodd-Frank)
- Equal Credit Opportunity Act Notice
- Fair Credit Reporting Act
- Mortgage Fraud is Investigated by the FBI
- Notice of Furnishing Negative Information
- Notice of Right to Receive Copy of Written Appraisal/Valuation
- USA Patriot Act Information Disclosure
- Social Security Administration Authorization
- CA Notice to Home Loan Applicant
- CA Voluntary Information for Government Monitoring Purposes
- CA Hazard Insurance Authorization, Requirements and Disclosure

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.

E-Consent and E-Disclosure Process




Documents to Sign (19 docs, 32 pages) ?

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the eSign button.
2. When prompted, enter the required password or answer the security questions.
3. Review the documents page by page, and then click the signature points to apply your electronic signature.
4. Once you finish eSigning, the signed documents are automatically sent to your loan originator.

Note: Both the borrower and co-borrower must eSign as needed to complete the process.

Documents to Sign

-  Borrower's Certification & Authorization
-  FHA Amendatory Statement and Real Estate Certification
-  FHA/V.A. Notice to Applicants

[Show More](#)

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 is your Home Phone #?
() - Ext.
2. How many years have you been employed at your current job?
 5
 7
 9
 11
3. What is 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 is the purpose of loan?
 Purchase
 Re-fi (Cash-Out Refi and No Cash-Out Refi)
 Construction (Construction and Construction - Perm)
 Other

E-Consent and E-Disclosure Process

- 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.**

Step 2. Review the documents below and click the signature point to apply your electronic signature.

Read the documents below and click all the signature points before you continue. Your name and today's date will be automatically populated. If you need to print or read the entire document prior to signing, click [Review All Documents](#).

Viewing 1 of 32 pages

3% complete

Borrower's Certification & Authorization (Page 1)

LOAN #: 8010045582

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

- I/We have applied for a mortgage loan from **Mortgage, LLC.**
("Lender").
In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:


- I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
- A copy of this authorization may be accepted as an original.
- Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- Mortgage guaranty insurer (if any): **Department of Housing
VA and FHA Loans**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:
 N/A Department of Veterans Affairs (VA)
 X Department of Housing and Urban Development

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978.

<div style="display: flex; justify-content: space-between; align-items: center;">BorrowerSign Here</div> <hr/> <p>CONV TRID</p>	<p>DATE</p>
--	-------------

Elle Mae, Inc.



GBCTJ 0112
GBCTJ
11/12/2015 10:03AM PST

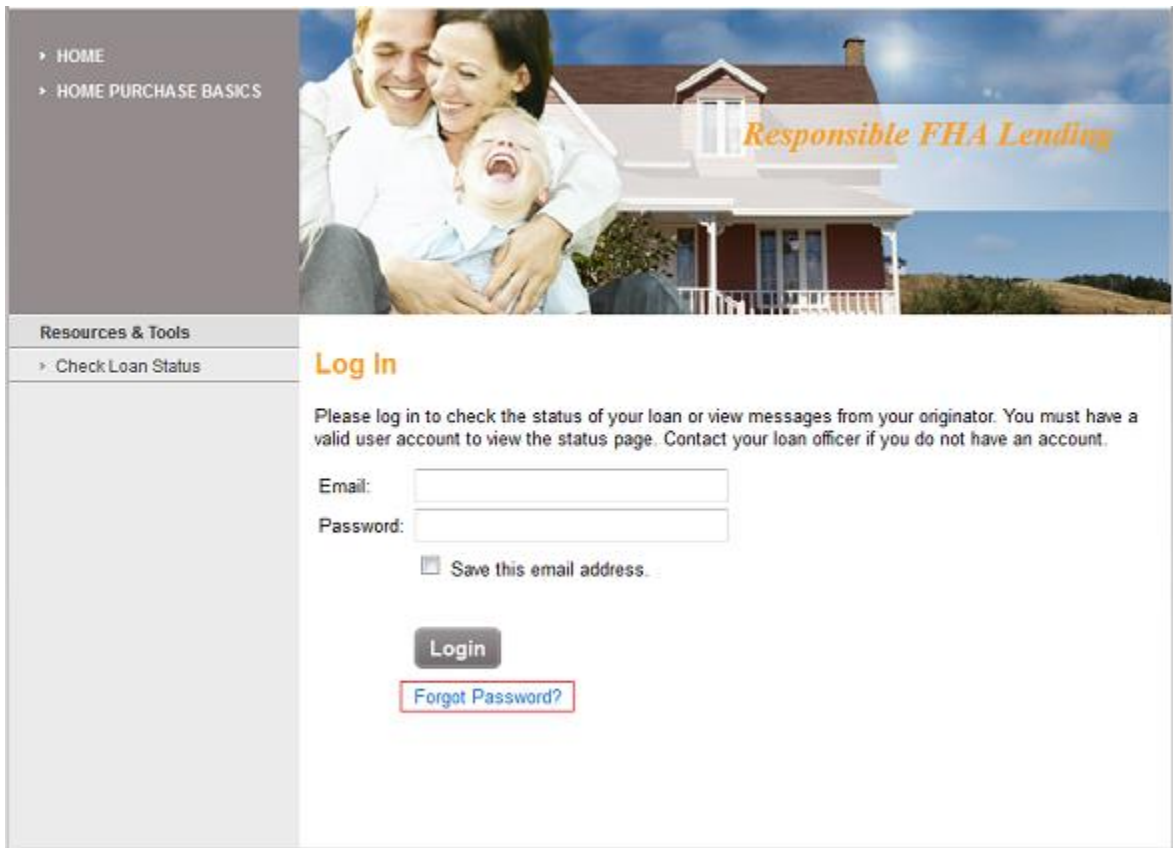
[Previous Page](#) [Next Page](#) [Cancel](#)

- Click the "Finish" button once to get to the last page.

E-Consent and E-Disclosure Process

Forgot Password:

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



Responsible FHA Lending

Log In

Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account.

Email:

Password:

Save this email address.

Login

[Forgot Password?](#)

2. Enter the e-mail address associated with your Home Loan Application and click the “Submit” button.



Responsible FHA Lending

Forgot Password

Please enter the email address you used when you registered.

Email:

Submit Cancel

E-Consent and E-Disclosure Process

- You will receive an e-mail to reset your password. Click the “Click here to access your WebCenter account” link.

From: Password Assistance <WebCenter@elliemae.com>
To:
Cc:
Subject: WebCenter Password Change Request

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://2972345150.mortgage-application.net/MyAccount/ResetPassword.aspx?id=TPGm0WKJCu815ef%2fdRk1M0c7Z%2bXpGF4j250cvr6U195mPSYrgYE55BVO4lokBJqlC6%2ff61LLu2lzBwfkzq0Wwz9xMB6nfb4BcPudchb8ctlvdpBMKSZaoXHL6PqQTB2IOBCjmDfbCp61LgJA5np%2f6noiVTuD9K08g44iIKGipZGyNCnAdhzAlvwuBkPUO2&>

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

▶ HOME
▶ HOME PURCHASE BASICS



Resources & Tools
▶ Check Loan Status

Reset Password

Email: jshea@ndmloan.com

* New Password: Six characters minimum

* Re-enter New Password:

* = Required