

Borrower Consumer Connect Process (eSigning, eConsent, & eDisclosure Process)

After the borrower follows the link they receive by email, they will create their own unique **Consumer Connect** account and password as shown below.

1. Email should be coming from <u>noreply-MortgageTech@ice.com</u> with subject line – ClearEdge Lending - Loan Disclosure Electronic Consent Required & ClearEdge Lending - Loan Disclosure Action Required.

eConsent Email Sample:

Borrower Sample: ClearEdge Lending - Loan Disclosure Electronic Consent Required 🔉 🔤
Belinda Austin <noreply-mortgagetech@ice.com> to me</noreply-mortgagetech@ice.com>
PLEASE DO NOT REPLY TO THIS EMAIL AS THEY WILL NOT BE ANSWERED. DIRECT ALL QUESTIONS TO YOUR LOAN OFFICER
Disclosures for the Sample loan transaction are available for your electronic signature on our secure, password-protected website.
You must complete the Electronic Consent process to sign documents electronically. It is recommended that you complete this consent process immediately to avoid loan delays.
Please follow the instructions below to complete the eConsent process. You will be required to enter an Authorization Code.
Authorization Code: Last four digits of your Social Security Number Foreign Nationals: Your authorziation code will be emailed spearately (Since Social Security Number is not available)
Click here to visit the website and consent to receive the documents electronically.
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.
ClearEdge Lending LLC
If you experience problems opening the link, copy and paste the URL below into your Web browser. URL:
https://clearedgelending.mymortgage-online.com?authentication&token=64704e59-0cbe-4c7c-9b4c- 0c15cc226183&siteid=8532157488&ecc-bpname=Borrower

	Borrower Sample: ClearEdge Lending - Loan Disclosure Action Required 🔉 🔤
•	Belinda Austin <norephy-mortgagetech@ice.com> to me 💌</norephy-mortgagetech@ice.com>
	PLEASE DO NOT REPLY TO THIS EMAIL AS THEY WILL NOT BE ANSWERED. DIRECT ALL QUESTIONS TO YOUR LOAN OFFICER
	Disclosures for the Sample loan transaction are now available for your electronic signature on our secure, password-protected website.
	Signature is not required although we recommend that you provide your electronic consent, review the disclosure package and complete the electronic signature process immediately to avoid delays.
	Please follow the instructions below to complete the eSignature process. You will be required to enter an Authorization Code.
	Authorization Code: Last four digits of your Social Security Number
	Foreign Nationals: Your authorization code will be emailed separately (Since Social Security Number is not available)
	Please review the following documents (no need to return): * Privacy Policy * Supplemental Consumer Information Form * Home Loan Toolkit
	Please sign and return the following documents: * Loan Estimate * Acknowledgement of Intent to Proceed * Borrower's Certification & Authorization * Acknowledgement of Receipt of Loan Estimate * 2015 Settlement Service Provider List * Homeownership Counseling Organization List * Social Security Administration Authorization * Notice of Right to Receive Copy of Written Appraisal/Valuation * Notice of Right to Receive Copy of Written Appraisal/Valuation * Hazard Insurance Authorization, Requirements and Disclosure * Mortgage Fraud is Investigated by the FBI * Fair Credit Reporting Act * Equal Credit Opportunity Act Notice * USA Patriot Act Information Disclosure * PA Fee Disclosure
	Click here to visit the website and access the message above. There you can take any action that is required and view the latest updates to the loan.
	explains how to use this website to view, sign, and return the requested loan documents.
	If you experience problems opening the link, copy and paste the URL below into your Web browser. URL:
	https://clearedgelending.mymortgage-online.com?authentication&token=64704e59-0cbe-4c7c- 9b4c-0c15cc226183&siteid=8532157488&ecc-bpname=Borrower&packageId=5cf2c493-beee- 4923-bbb7-aca15c7ba3ec

Note: The name of the ClearEdge Lending employee that sends eDisclosure & eConsent will appear as sender in front of <u>noreply-MortgageTech@ice.com</u>.

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🗌 📩 🍃 Belinda Austin		Borrower Sample: ClearEdge	Lending	- Loan Disclosure Action Required - PLEASE DO NOT REPLY TO THIS EMAIL AS THEY WILL NOT BE ANSWERED. DIRECT ALL QUESTIONS TO YOUR
🗌 🙀 🕨 Belinda Austin		Borrower Sample: ClearEdge	Lending	- Loan Disclosure Electronic Consent Required - PLEASE DO NOT REPLY TO THIS EMAIL AS THEY WILL NOT BE ANSWERED. DIRECT ALL QUESTIO

2. Clicking the link in the email will redirect borrower to Consumer Connect and prompt user to **Create Account** if account does not already exist. If borrowers have an existing account, they will use that **Username & Password**.

Note: Borrowers will be able to click the "Forgot your username or password" link for username or password reset. (For more details, see Consumer Connect – Troubleshooting section below on pages 11-15)

Hello Borrower.	
If you are not Bo	rrower please do not continue.
Check the email	you received to make sure you are
logging into the a	appropriate account.
Username	
Password	
Remember n	ne
	CONSTRUCTION OF
	Log In
Forgot your user	name or password?
Don't have an ac	count?

- 3. Borrower steps to **Create Account**:
 - Complete all required fields
 - Utilize and confirm Email Address that the initial email was sent to
 - Create a unique **Username**
 - Establish and confirm Password utilizing the requirements listed below
 - Click Create Account

Create an Account	Password Requirements
Create an Account	Between 8 and 64 characters
	At least one lowercase character
Your privacy is very important to us. Help us protect your personal	At least one uppercase character
Information by setting up a secure account. This will allow you to complete the application, provide documentation needed to process.	At least one special character
sign important forms and communicate with us. By continuing, you agree to our privacy policy published on this site.	At least one numeric character
If you already have an account, log in here	Password *
First Name *	
	Password requirements met 🕕
Last Name *	Confirm Password *
	(D)
Email Address *	V I'm not a robot
Phone Number* x000000000 Phone Type*	Create Account
Cell ×	
Username *	Cancel

4. Once account is created borrower will be directed back to Log In screen to enter Username & Password created and Log In.

Log In
Hello Borrower.
If you are not Borrower please do not continue. Check the email you received to make sure you are logging into the appropriate account.
Username
Password
Remember me
Log In
Forgot your username or password?
Don't have an account?
Create Account

5. Borrower to select number from drop down for **Authentication Code** to be sent. Select to receive code via **Text** or **Call.**

Note: If mobile number is not available, *Call* will be the only option eligible.

your account, you ation code. How v	u'll need to would you like
ation code. How v	would you like
	-
Text	
OR	
Call	
	Text OR Call

6. Borrower to enter **Authentication Code** received via **Text** or **Call**, then click **Submit.** *Note: Code only lasts 15 minutes. Utilize resend code option if expired.*

Enter Your Code				
An authentication code was sent to *******				
One Time Passcode Submit				
If you have not received the code, click here to resend code.				
Back				

7. Borrower will immediately be directed to **Electronic Consent Agreement**, they must click **Agree** to proceed to eSigning.

ENDING		8
	Electronic Consent Agreement	
ments		
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ons	(flues	
	EFFECTIVE DATE: This 8-Consent Agreement is Effective as of Prices, December 22, 2023.	
	ORECALL You have based but you with seeme and optime documents relating to your motigges take apolication, coording disclasures and other motigges-related communications electronication and the extension is not your contract, we may instant provide the integrated electronic graduate software (high inflam) take in team walking to you based, but you based to you based to you and grade and the you and grade to be extension. You contract, we may instant provide the integrated electronic graduate software (high inflam) take in team walking to you based, but you based to you and grade to you and grad	
	You are not required to receive or sign documents electronically and you advocavinge and agree that electronic appruases are equivalent and equival binding as traditional agrautures. Tyou do not connect to be use of electronic records and signatures, you will be unable to proceed electronically. You will need to conduct the presenvitor serves and/or to rever and/or using electronically and agree that electronic approximation are appendixed. Tyou and need to conduct the presenvitor serves and/or using electronically read and/or using agree documents, or you may not be able to proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all. Tyermitted to complete the transaction on page, you may be expanded by proceed with the transaction at all transmitted to an opport to the transaction at a strain transmitted to the transaction at a strain transmitted to transmitted to transmitted to the transaction at a strain transmitted to the transaction at a strain transmitted to transmitted to the transaction at a strain transmitted to the transaction at a strain transmitted to transmitt	
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	Actions taken by you on the Parlishm may consist of, for example, the application of your electronic signature or initials, or selectron make or information provided by you through use of electronic functionality (such as a checkbox, dropdown menu, textbox or inado buttor). All such actions have the same legal effect as if you had taken such actions and provided such information using per and inic on paper.	
	All Communications that use dates to go us exections from all by extended other (1) use and (2) use the dates (but to provide the states) and	
	We neg sharps, in our viel doctoritin, provide you with any Communications on paper, even if you have subtracted electronic oelivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you have to othere the notice to us on paper.	
	TERMINATION/CLANNES TO E-CONSENT We reare the fully full, no used interprets to standards the provision of electronic Communications, or to terminate or change the terms and consistons on which we provide electronic Communications. We will provide you with refer of any such termination or change as required by law.	
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	You introllised to be extended with indexts to be extended communications and a metric any other transmission connect you have given usit any other time to use extended exten	
	UPDATING VOID CONTECT INFORMATION It is your response to the information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by contacting our representative that index you to review Communications on the Platform of by contracting us at	
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	A current version of a program that accurately reads and appays PDM flex: A current version of a semigram transporter program.	
	 A device to gue, aconstant, tablet, tablet, and an operating system capable of huppoting all of the above, and	
	You will also need a printer if you with to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.	
	You must also have an active email address and an alternate means of second factor authentication.	
	By "Current Version," we mean a version of the southwee that stable and is currently supported by SubJalant. From the bitms, we may off services or features that energy sour interest browset in a close of advectory source of advectory source or features that energy interest browset in a close of advectory source of advectory source or features that energy interest browset in a close of advectory source of advectory source of advectory source of advectory source or features that energy interest browset in a close of advectory source of advectory interest advectory source or features that energy interest advectory in a close of advectory feature of the that energy interest advectory features that energy interest advectory features of the interest interest advectory features of the interest interest advectory features that energy interes	
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	you can access and read this E-Consent and you understand this E-Consent;	
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	 por visit of acting a substance on or the most set of a substance of the subst	
	Prese did the butter at the botter of the page to consert to do business electronically and to view Loan Documents electronically.	
	Bont Agree Agree	

- 8. Once eConsent granted, system navigates to **Tasks** screen. Borrower to click **Sign** in the **e-Sign Documents** box. **Task Types:**
 - Review Documents: Informational Disclosures for borrower to review, no signatures required
 - e-Sign Documents: Documents to be reviewed and eSigned
 - **Print & Sign Documents**: Disclosures that require wet signature (borrower to use Upload option once complete)

	G			
Home				
🖉 Tasks	Tasks			
C Documents	Property Address To \$4	tal Loan Amount Submission Date Electronic Consent 80,000 12/22/2023 Accepted		PURCHASE
Q Notifications	UPLOAD REVIEW & SIGN (3)			
	Pending ~			
	O			
	Review Documents	e-Sign Documents	Print & Sign Documents	
	Loans Where Credit Score is Not Ava	🖻 Loan Estimate	Social Security Administration Authori	
	Privacy Policy	Acknowledgement of Intent to Proce	IRS 4506C Request	
	VIEW FULL LIST	VIEW FULL LIST	DOWNLOAD ALL Assigned on 12/22/2023, 03:01 PM	
	Assigned on 12/22/2023, 03:01 PM	Assigned on 12/22/2023, 03:01 PM	Upload	
	Completed	Sign	Completed	

- 9. Borrower eSign Process:
 - Click Sign (as shown above)
 - DocuSign page will launch
 - Click Next to proceed
 - Click Start



Please review and act on the documents below.			FINISH OTHER ACTIONS
	ଭ ର	¥- 😐 ()	
START	ClearEdge Lending LLC 20 Enterprise, Suite 350 - Aliso Viejo, CA 92656 Loan Estimate APPLICANTS	Save this Loan Estimate to compare with your Closing Disclosure.	

10. Borrower to click **Sign** on the first signature page.

	Confirm Receipt
SIGN	By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form. Sign 3/21/2024 13:18:54 PDT Applicant Signature Date
	LOAN ESTIMATE • Page 3 of 3 · LOAN ID #

11. Once first signature is clicked, an **Adopt Your Signature** box will open. Confirm name, initials, and signature. Once satisfied with the information click **Adopt and Sign**. Signature Style selected will be used throughout the remainder of DocuSign disclosure package. Borrower to follow the prompts to complete all required signature points.

Adopt Your Signature	
Confirm your name, initials, and signature.	
Full Name*	Initials*
Borrower Sample	BS
SELECT STYLE DRAW UPLOAD	Observe Chile
PREVIEW	Change Style
BORROWER Sample BS 0C0630BE383042F	
By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation when I (or my agent) use them on documents, including legally binding contracts.	n of my signature and initials for all purposes
ADOPT AND SIGN CANCEL	

12. Some forms require additional information from borrower before eSigning.

Example 1 – Borrower must make a selection before eSigning disclosure.

Lender/Broker:	Loan Originator:
License #: NMLS #:	License #: NMLS #:
This disclosure is provided to you pursu Mac's Appraiser Independence Requiren	ant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie nents.
We may order an appraisal to determine a copy of any appraisal, even if your loar	the property's value and charge you for this appraisal. We will promptly give you a does not close.
You can pay for an additional appraisal for	or your own use at your own cost.
You will be provided a copy of each appra three (3) business days prior to the time y account opening (for open-end credit), w	aisal or written valuation concerning this property promptly upon completion, or you become contractually obligated on the transaction (for closed-end credit) or hichever is earlier.
Required - Select - receive ent:	
We wish to receive a copy of the appr of my/our loan.	raisal report or valuation no less than three (3) business days prior to the closing
UWe wish to waive my/our rights to have report or valuation prior to the closing of	ve a minimum of three (3) business days after receipt to review my/our appraisal my/our loan.
ACKNOWLEDGEMENT	
By signing below, you hereby acknow marking the applicable statement imme below.	ledge reading and understanding all of the information disclosed above, ediately above, and receiving a copy of this disclosure on the date indicated
Sign ¥	3/21/2024 13:22:39 PDT
BORROWER SAMPLE	DATE

Example 2 – Borrower must complete missing information before eSigning disclosure.

Lender/Broker:	Loan Originator:
License #: NMLS #:	License #: NMLS #:
This disclosure is provided to you pursuant The creditor shall not require that you, upor or personal property, and no trustee, direct as a condition precedent to financing the p condition prerequisite for the renewal or ex therewith, negotiate any policy of insurance creditor may, for reasonable cause, refuse strength of the insurer.	t to CA Ins. Code §§ 770 & 772. In financing the purchase of real property or lending money on the security of real or, officer, agent or other employee, or affiliate of, any such person shall require, urchase of such property or to lending money upon the security thereof, or as a tension of any such loan or for the performance of any other act in connection e, or renewal thereof through a particular insurer, agent, solicitor or broker. The a to accept the insurance provided by you based on the financial ratings and
The creditor shall not require the borrower insurance coverage against risk to the imp of the improvements on that property.	, as a condition of receiving a loan secured by real property, to provide hazard rovements on that real property in an amount exceeding the replacement value
I have chosen the following agency to prov	ide the insurance covering the property described above:
Insurance Company Name	Agent Name
Agent Address	Agent Phone
ACKNOWLEDGEMENT	
By signing below, you hereby acknowle and receiving a copy of this disclosure	edge reading and understanding all of the information disclosed above, on the date indicated below.
Sign <u> ↓</u>	3/21/2024 13:25:09 PD1
BORROWER SAMPLE	DATE

13. Borrower to click **Finish** once all signature boxes are complete.

Done! Select Finish to send the completed document.				FINISH	OTHER ACTIONS
	Q Q 2	Ł. Ə	0		

14. Borrower will be brought back to Task page. To review signed disclosures, click Completed then click Open.

CLEARED LENDI	DGE N G
Home	
🖉 Tasks	Tasks
Documents	Property Address Total Loan Amount Submission Date Electronic Consent Accepted
Q Notifications	UPLOAD REVIEW & SIGN (2)
	Completed V Report and
	e-Sign Documents
	Loan Estimate
	Acknowledgement of Intent to Proce
	VIEW FULL LIST
	Completed on 03/21/2024, 01:29 PM
	Open

15. Once **Open** clicked, borrower has options to **View**, **Download** or **Print** signed disclosure package.

This document is now complete.			CLOSE	OTHER ACTIONS
	ର ସ	±, ⊑ ()		
	ClearEdge Lending LLC 20 Enterprise, Suite 350 - Aliso Viejo, CA 92656	Save this Loan Estimate to compare with your Closing Disclosure.		
	Loan Estimate	LOAN TERM 30 years PURPOSE Purchase		

Consumer Connect Menu:

• Home: Borrowers with multiple transactions can see and access all loan disclosures via this page.

	N G		
Home 🗲			
🖍 Tasks	Tasks		
	Property Address	Total Loan Amount Submission Date Electronic Consent	PURCHASE
E Summery		\$300,000 09/25/2023 Accepted	
Q Notifications	UPLOAD REVIEW & SIGN (2)		

• **Tasks:** Borrowers with multiple transactions will see each transaction displayed. Borrowers can click on **Complete Tasks** to navigate to outstanding requirements for each transaction or view previous eSigned disclosures.

Velcome Borrower! /hat would you like to work on?	
Purchase -	Purchase -
Submitted Total Loan Amount Submission Date	Submitted Totel Loan Amount Submission Date
Property Address	Property Address
Complete Tasks	Complete Tasks

• **Documents & Notifications:** Not currently in use.

LENDING
Home
Tesks
Cr Documents
: Summary
Q Notifications

• **Summary:** Provides basic loan details (not editable).

CLEAREDGE LENDING Home	Summary				
Cr Documents E Summary Q Notifications	Purpose of your Loan Loan Purpose Purchase a Home Estimated Purchase Price \$340,000	Loan Type Conventional Estimated Property Value \$340,000	Source of Down Payment Checking/Savings Down Payment Amount \$40,000	Down Payment Percentage 11.77%	Your Loan Amount \$300,000
	Property Details Address Line 1 Property Type Single Family Residence What is the contract closing date 05/01/2024	City Property Use Primary Home ?	County Construction Method Type Site Built Will you set aside space within the No	State Number of Units 1 s property to operate your own busi	Zip Code Year Built 1965 iness?

Consumer Connect – Troubleshooting:

• Username Issues: If borrower forgets the Username they created, they can click "Forgot your username or password?" on the Log In page. "

	Log In
Hello Bo	rrower.
If you are Check th logging in	e not Borrower please do not continue. e email you received to make sure you are nto the appropriate account.
Usernam	e
Passwor	a
	۲
Rem	ember me
	Log In
Forgot yo	our username or password?
Don't hav	e an account?
-	

• Forgot Username window will open borrower will be prompted to enter all required details then to click **Submit**.

Forgot Username
Complete the form below to get an email with your username.
First Name *
Last Name *
Email *
Cancel Submit

 Consumer Connect will immediately send an email from <u>noreply-MortgageTech@ice.com</u> confirming the borrower's username.



• **Password Issues**: If borrower forgets the **Password** they created, they can click "Forgot your username or **password?"** on the Log In page.

Log In		
Hello Boi	rower.	
If you are Check the logging in	not Borrower please do not continue. e email you received to make sure you are to the appropriate account.	
Username	5	
Password	۲	
Reme	mber me	
	Log In	
Forgot yo	ur username or password?	
Don't hav	e an account?	
	Create Account	

• **Reset Your Password** window will open, borrower will be prompted to enter all required details and then click **Next**.

Reset Your Password				
Please enter your username and email address to				
reset your password.				
Username *				
Forgot your username?				
Email Address *				
\				
Cancel				

- Borrower to select delivery method to send authentication code from the Get Your Code screen.
 - Options:
 - Text
 - Call
 - Email

Get Y	ur Code				
You'll need to enter an authentication code. How should we send it to you?					
	Text				
Ø	Call				
\square	Email				
	Cancel				

• Borrower to enter authentication code in the Enter Your Code screen, then click Submit. Note: Borrower to utilize Resend option if original code not received.

Enter Your Code
We sent you an authentication code.
Please enter your code.
Submit
Resend
Cancel

 Borrower will then be able to set and confirm New Password using the Password Requirements shown below, then click Submit.

Decemand Dequirements				
Batwaan 2 and 64 characters				
Detween 8 and 64 characters				
At least one lowercase character				
At least one opportase charac	ler.			
At least one special character	-			
Acreast one numeric character				
New Password *				
	Č			
Confirm New Password *				
	0			
	۲			
	٢			

Consumer Connect Notifications & Dates:

- The following LON notifications require action:
 - LE Receipt Pending
 - Initial Disclosures Receipt Pending
 - Initial CD Receipt Pending
- Status of LE and CD can be found in LON Loan Summary screen. The dates populate as follows:
 - LE and CD Sent Dates: Auto populate in real time
 - LE and CD Received Dates: Auto populate in real time but only once borrowers view or eSign

Note: Intent to Proceed date does not auto populate, this will be manually input by the **Operations** team once confirmation of **Intent to Proceed** received. Manual input will then populate date into **LON Loan Summary** screen under **TRID Dates**.

Loan Summary Documents Document Upload Lock e following information was last updated on 03/13/2024. out have any questions about the status of your loan, please coan Summary	Appraisal Requests	
Loan Status: Initial Disclosure Pending Loan Purpose: Refi Purpose: Occupancy: PrimaryResidence Impound Acct. Not Waived Doc Type: Full Doc Doc Type: FullDocumentation Interest Only: N Prepay Term: No PPP	Property Address:	Lock Status: Locked Lock Date: 03/12/24 Lock Expiration: 04/10/24 Lock Rate: 6.875% Lock Price: 100.020
Application Dates	TRID Dates	Closing Dates
1003 Date: 04/08/24	Intent To Proceed: 04/08/24	Clear To Close Date:
Document Dates	LE Sent: 04/08/24	Estimated Closing Date: 06/03/24
Approval Date: 04/08/24 Approval Expiration: 09/29/25	LE Received: 04/08/24 Revised LE Sent:	First Payment Date: 08/01/24 Closing Date:
	Revised LE Received:	Funded Date:
	CD Sent:	
	Revised CD Sent:	
	Revised CD Received:	

Consumer Connect FAQs:

- **Question 1:** When creating account, borrower made a typo when entering their phone number. Can Systems Department update the inaccurate information in Consumer Connect account?
- Answer: No, the Systems Department does not have access to update any borrower data. The only way to
 update is for borrower to provide email permission for the data to be updated. Systems Department can then
 submit a ticket to Encompass to fix (please reach out to Systems for more details before requesting from broker)
 or have borrower provide a new email address so they can begin process again from scratch.
- Question 2: Borrower did not receive their disclosure email. Can I resend the disclosure package?
- Answer: No, it is recommended that the employee confirm accuracy of the borrower's email address. If it is accurate, make sure borrower checks junk or spam folders. If they still cannot locate, Systems recommends sending an eConsent request from the eFolder so borrower can view a fresh email. Once link is clicked in the eConsent email, it will bring them to their home page of Consumer Connect so they can Create Account or log in to eSign any disclosure packages waiting.
- Question 3: Borrower forgot their Username; can Systems advise what it is?
- Answer: Systems can only see the borrower's Username if they have eConsented/eSigned a package previously. If the borrower has not performed any eSigning Tasks, Systems has no eyes on borrower account.
- Question 4: Can Systems reset the borrowers Consumer Connect password?
- Answer: Provided the borrower has performed eSigning Tasks previously, Systems is able to reset the borrower's password for them, however we recommend they follow the "Forgot Password" prompt from log in page. If Systems resets the password, they will provide a system generated temporary password for borrower to enter upon log in. They will then be prompted to update their password.