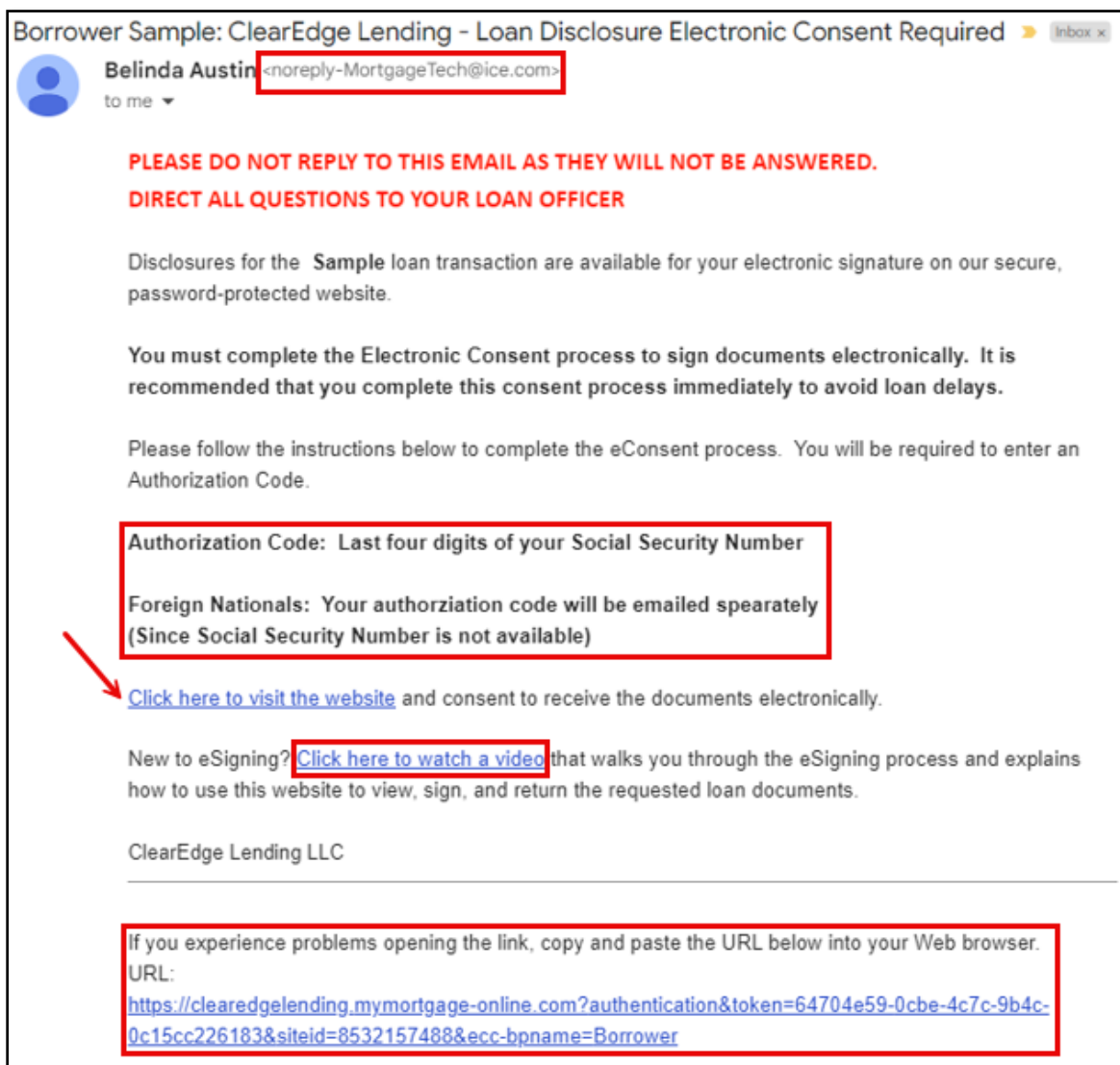


Borrower Consumer Connect Process (eSigning, eConsent, & eDisclosure Process)

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 noreply-MortgageTech@ice.com 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

**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 authorization code will be emailed separately (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>

Initial Disclosure Email Sample:

Borrower Sample: ClearEdge Lending - Loan Disclosure Action Required Inbox x

 **Belinda Austin** <noreply-MortgageTech@ice.com>
to me ▾

**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
- * 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.

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.

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 noreply-MortgageTech@ice.com.

Primary Promotions Social

<input type="checkbox"/>	☆	▶	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...
<input type="checkbox"/>	☆	▶	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)

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

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

Your privacy is very important to us. Help us protect your personal information by setting up a secure account. This will allow you to complete the application, provide documentation needed to process, sign important forms and communicate with us. By continuing, you agree to our privacy policy published on this site.

If you already have an account, log in [here](#)

First Name *

Last Name *

Email Address *

Confirm Email Address *

Phone Number * xxx-xxx-xxxx Phone Type * Cell

Username *

Password Requirements

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

Password *

Password requirements met ⓘ

Confirm Password *

I'm not a robot reCAPTCHA Privacy * Terms

Create Account

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.*

Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

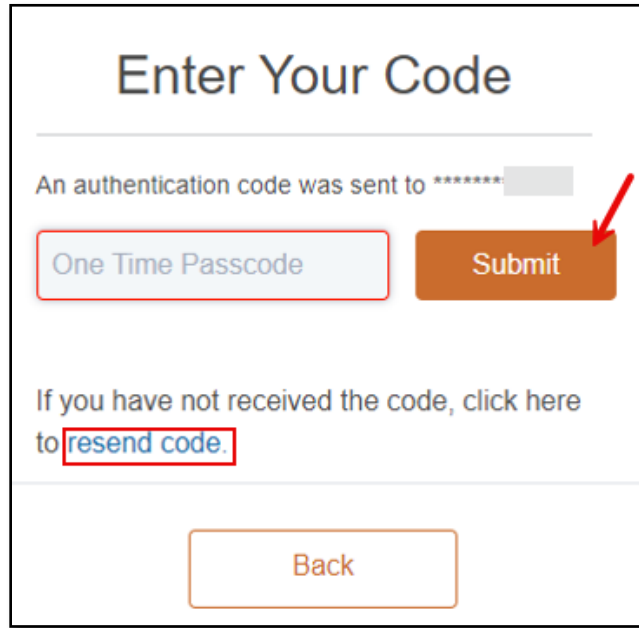
Text

OR

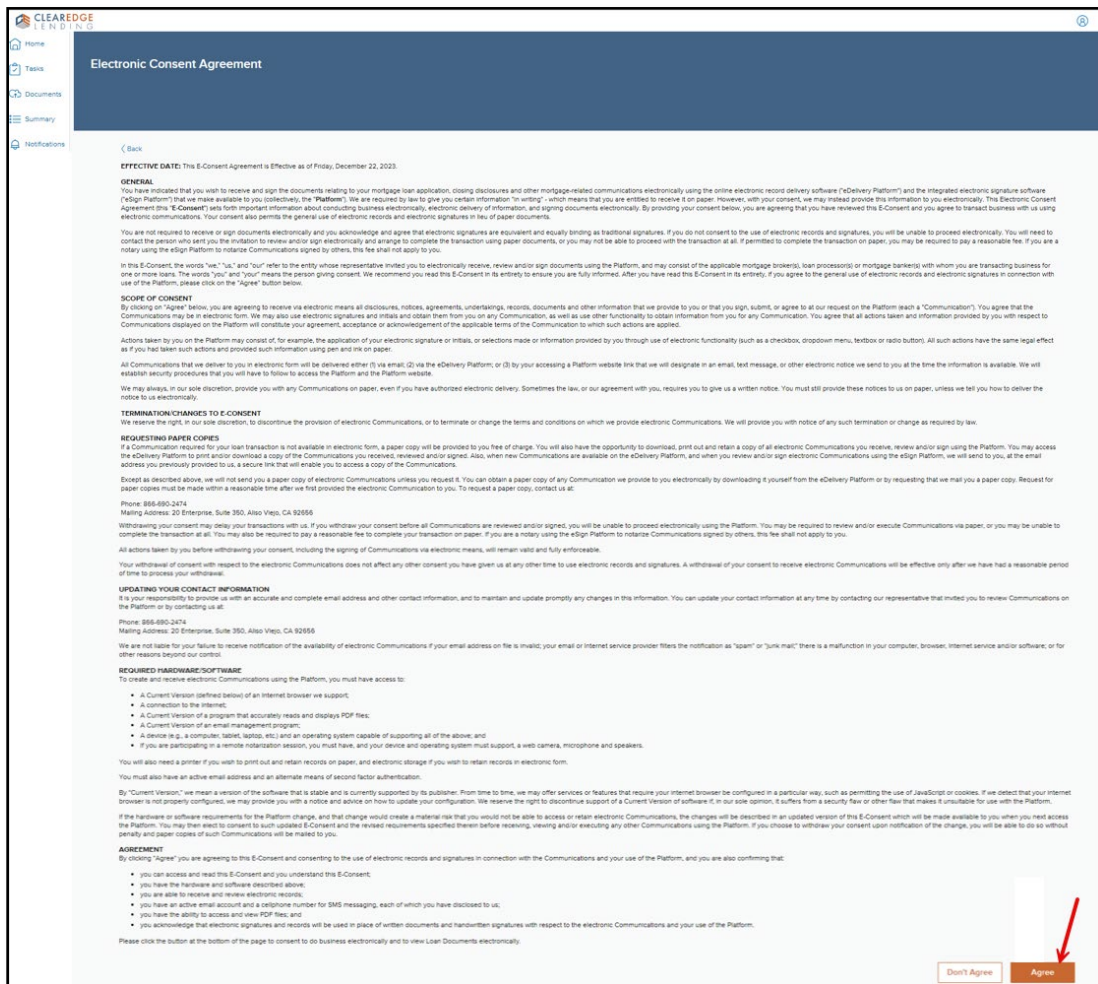
Call

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.



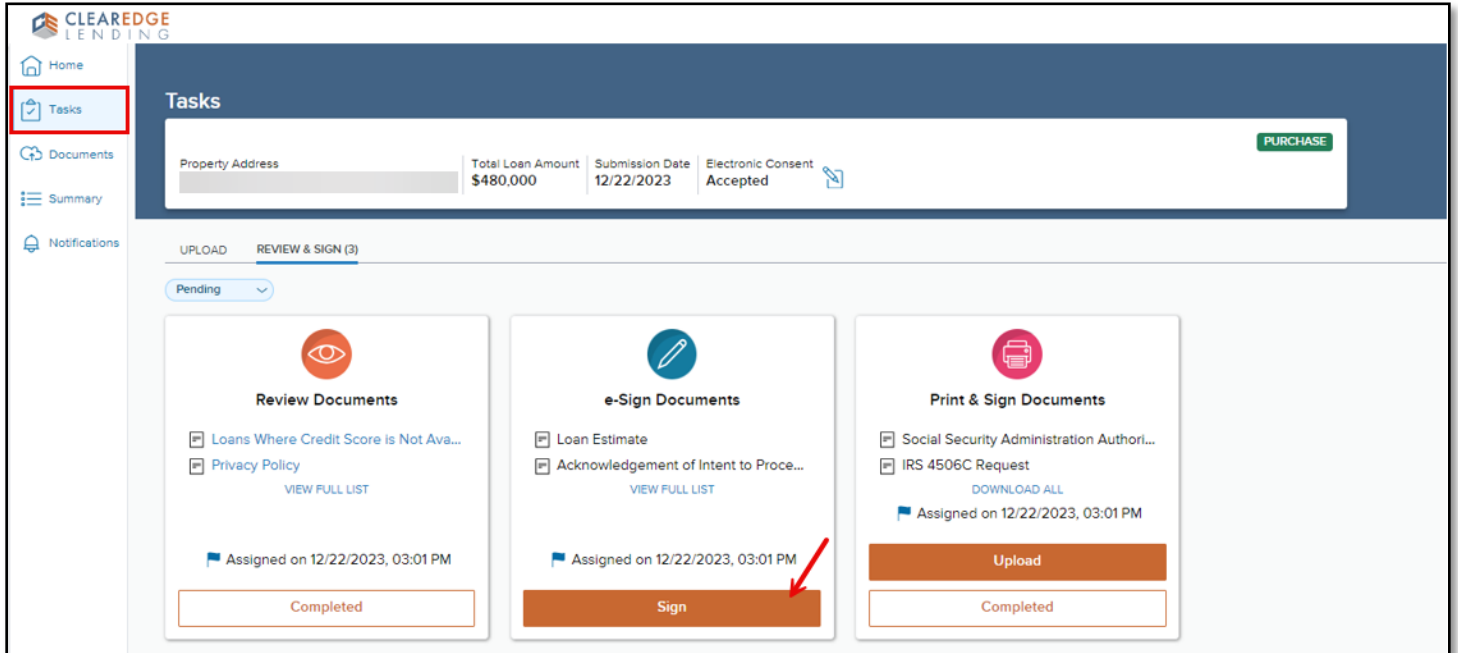
7. Borrower will immediately be directed to **Electronic Consent Agreement**, they must click **Agree** to proceed to eSigning.



8. Once eConsent granted, system navigates to **Tasks** screen. Borrower to click **Sign** in the **e-Sign Documents** box.

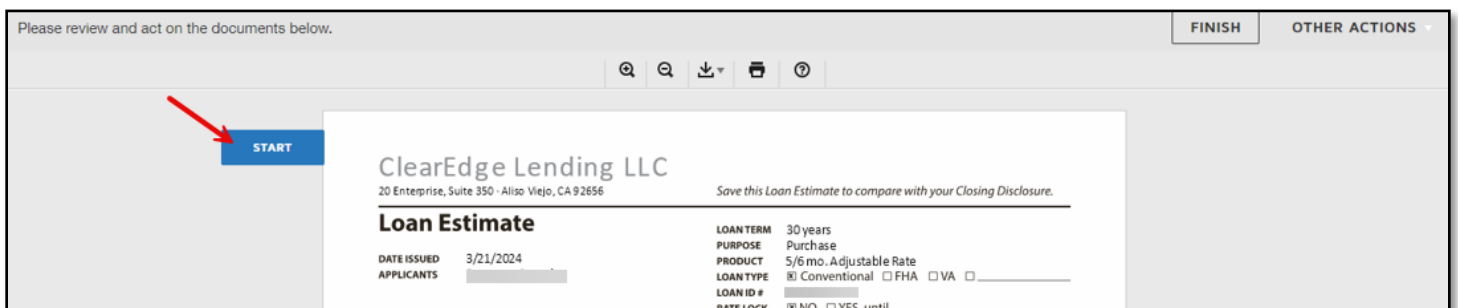
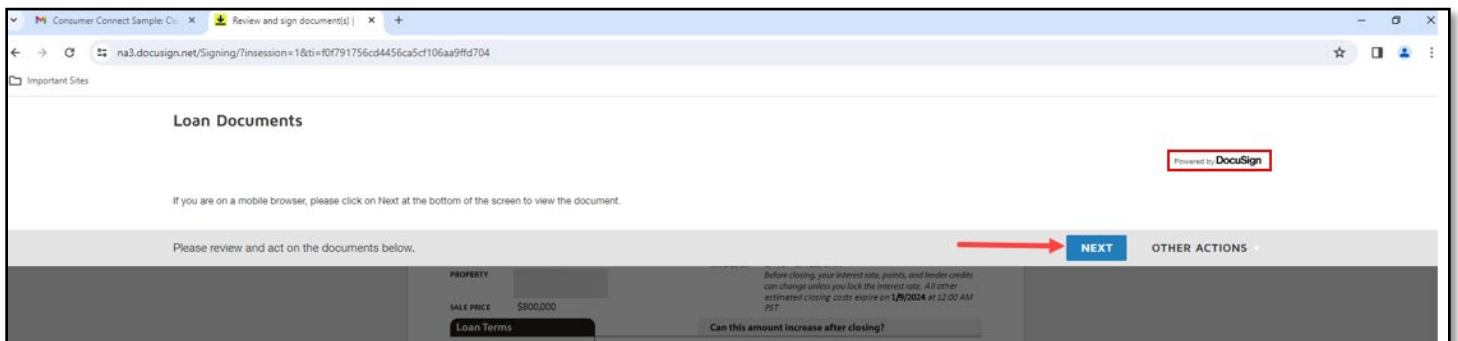
Task Types:

- **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)



9. Borrower eSign Process:

- Click **Sign** (as shown above)
- **DocuSign** page will launch
- Click **Next** to proceed
- Click **Start**



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



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.



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

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

Lender/Broker: [REDACTED] Loan Originator: [REDACTED]
License #: [REDACTED] License #: [REDACTED]
NMLS #: [REDACTED] NMLS #: [REDACTED]

This disclosure is provided to you pursuant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie Mac's Appraiser Independence Requirements.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.


Required - Select - receipt:

We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, marking the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.


BORROWER SAMPLE

3/21/2024 | 13:22:39 PDT
DATE

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

Lender/Broker: [REDACTED] Loan Originator: [REDACTED]
License #: [REDACTED] License #: [REDACTED]
NMLS #: [REDACTED] NMLS #: [REDACTED]

This disclosure is provided to you pursuant to CA Ins. Code §§ 770 & 772.

The creditor shall not require that you, upon financing the purchase of real property or lending money on the security of real or personal property, and no trustee, director, officer, agent or other employee, or affiliate of, any such person shall require, as a condition precedent to financing the purchase of such property or to lending money upon the security thereof, or as a condition prerequisite for the renewal or extension of any such loan or for the performance of any other act in connection therewith, negotiate any policy of insurance, or renewal thereof through a particular insurer, agent, solicitor or broker. The creditor may, for reasonable cause, refuse to accept the insurance provided by you based on the financial ratings and strength of the insurer.

The creditor shall not require the borrower, as a condition of receiving a loan secured by real property, to provide hazard insurance coverage against risk to the improvements on that real property in an amount exceeding the replacement value of the improvements on that property.


I have chosen the following agency to provide the insurance covering the property described above:

[REDACTED] [REDACTED]
Insurance Company Name Agent Name

[REDACTED] [REDACTED]
Agent Address Agent Phone

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

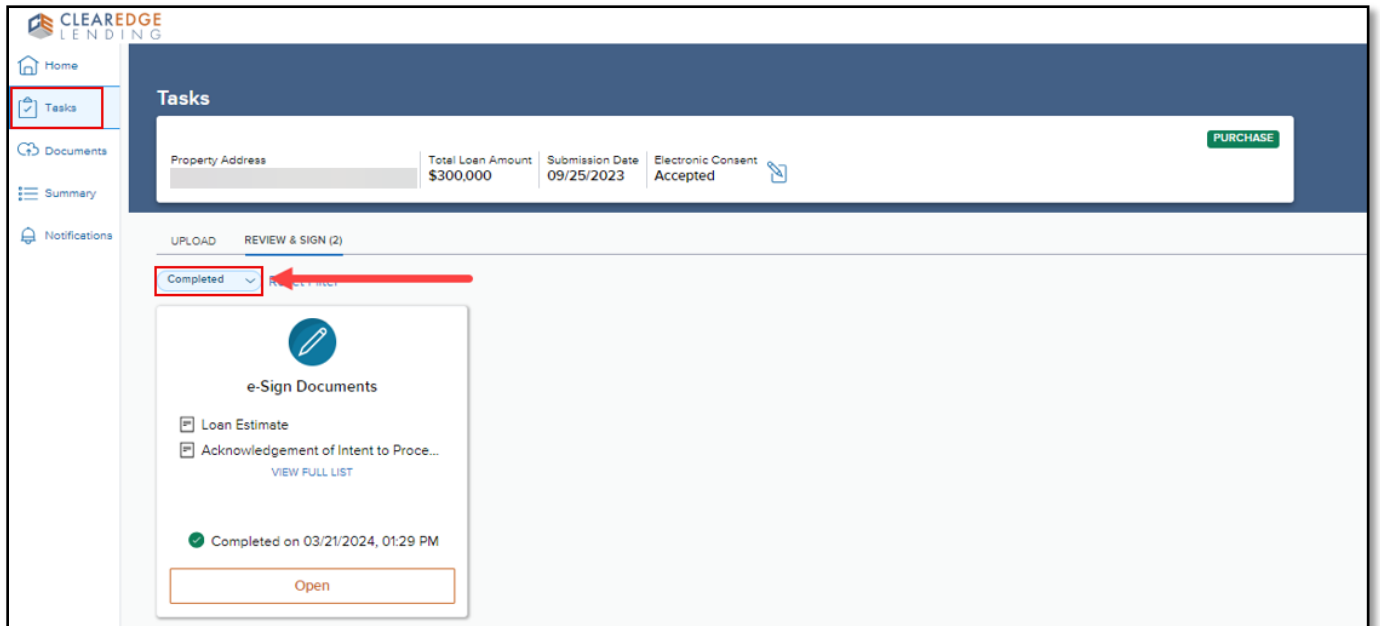

BORROWER SAMPLE

3/21/2024 | 13:25:09 PDT
DATE

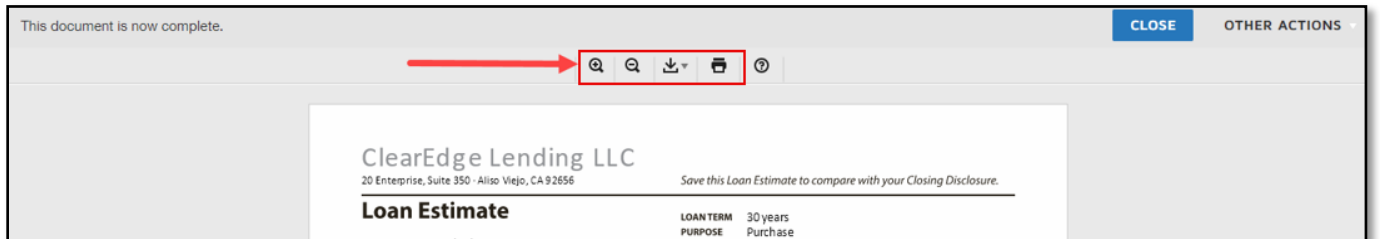
13. Borrower to click **Finish** once all signature boxes are complete.



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

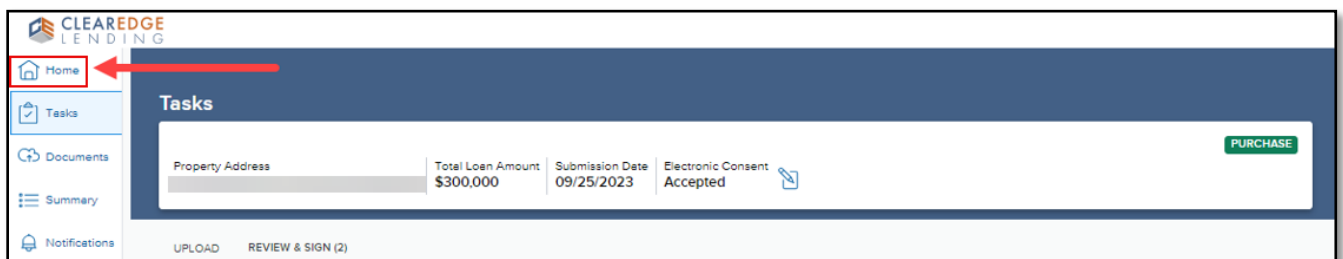


15. Once **Open** clicked, borrower has options to **View**, **Download** or **Print** signed disclosure package.

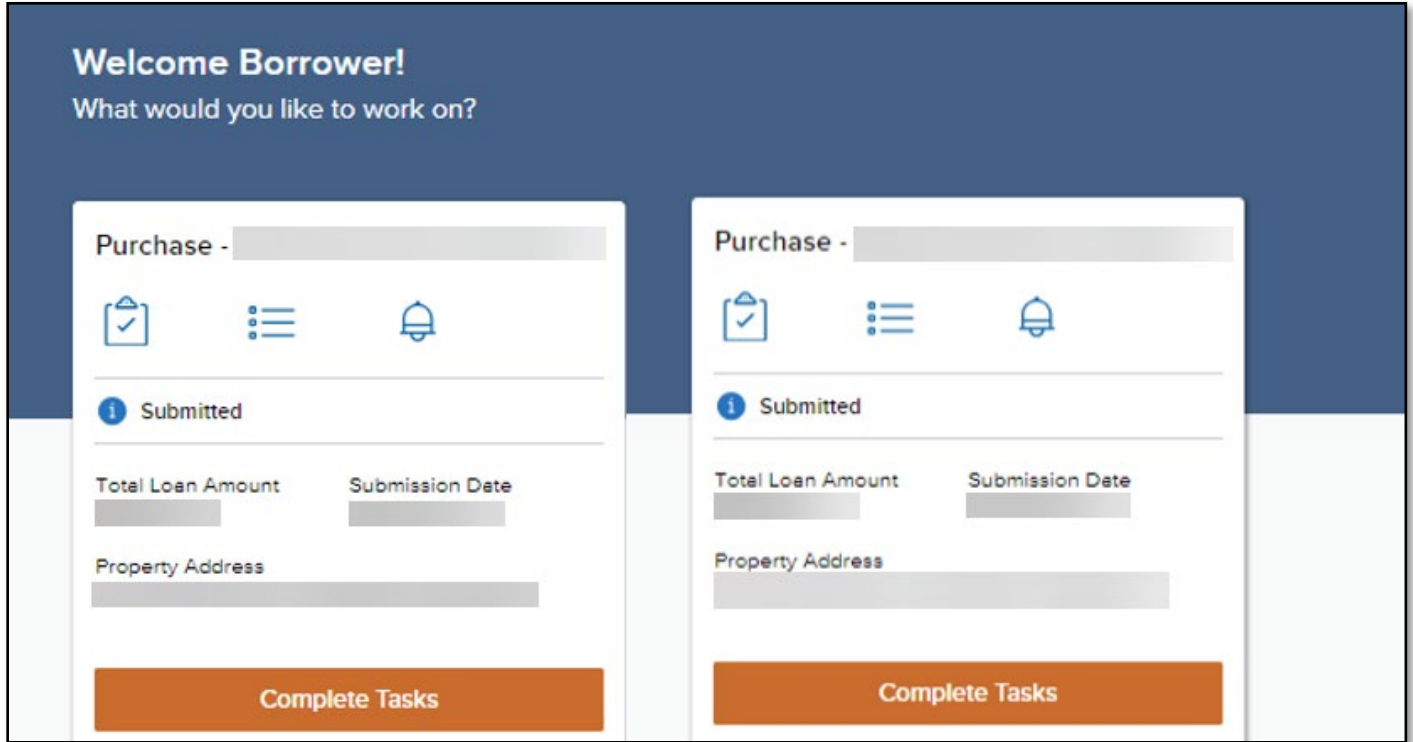


Consumer Connect Menu:

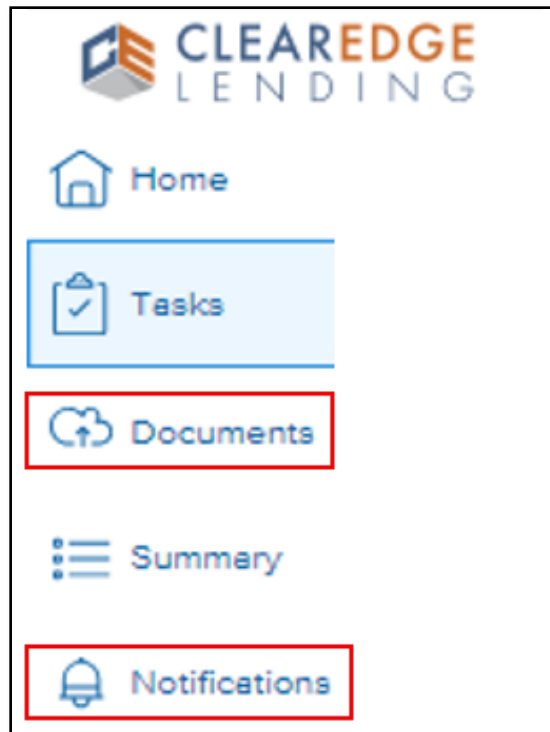
- **Home:** Borrowers with multiple transactions can see and access all loan disclosures via this page.



- **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.



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



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

CLEAREDGE LENDING

Summary

Home
Tasks
Documents
Summary
Notifications

Purpose of your Loan

Loan Purpose Purchase a Home	Loan Type Conventional	Source of Down Payment Checking/Savings	Down Payment Amount \$40,000	Down Payment Percentage 11.77%	Your Loan Amount \$300,000
Estimated Purchase Price \$340,000	Estimated Property Value \$340,000				

Property Details

Address Line 1 [Redacted]	City [Redacted]	County [Redacted]	State [Redacted]	Zip Code [Redacted]
Property Type Single Family Residence	Property Use Primary Home	Construction Method Type Site Built	Number of Units 1	Year Built 1965
What is the contract closing date? 05/01/2024	Will you set aside space within the property to operate your own business? No			

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 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
[Input Field]

Password
[Input Field]

Remember me

Log In

Forgot your username or password?

Don't have an account?
Create 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.

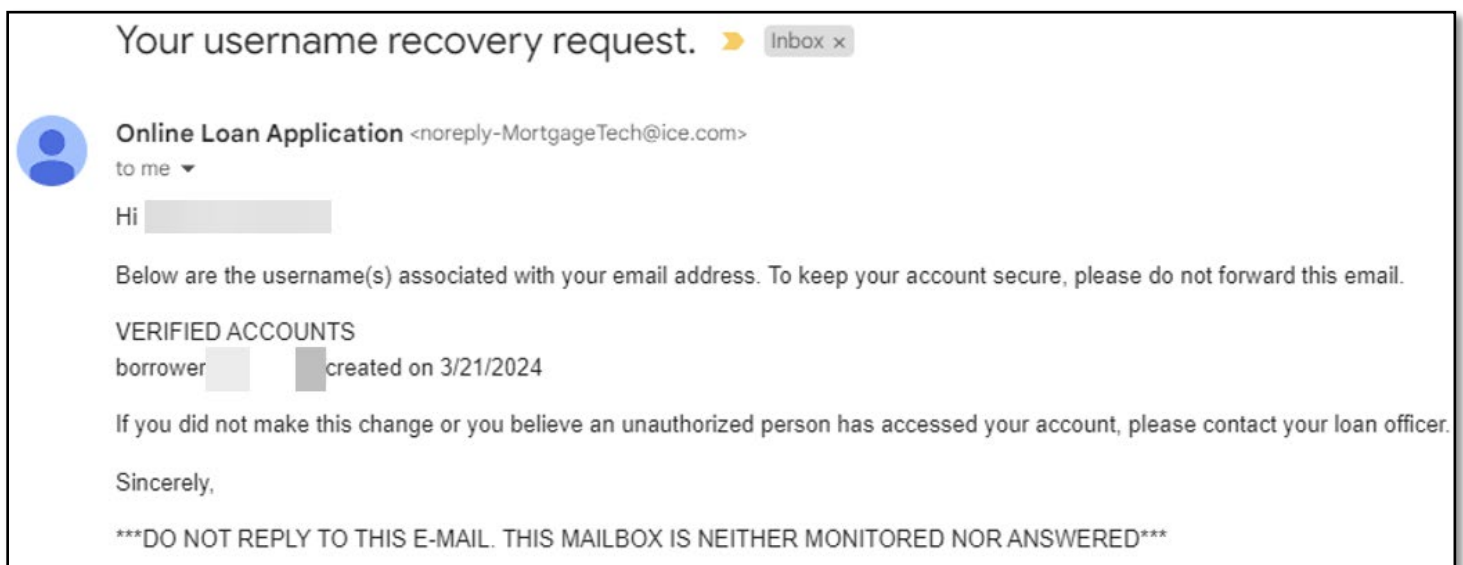
First Name *

Last Name *

Email *

Cancel Submit

- **Consumer Connect** will immediately send an email from noreply-MortgageTech@ice.com 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 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](#)

- **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?](#)

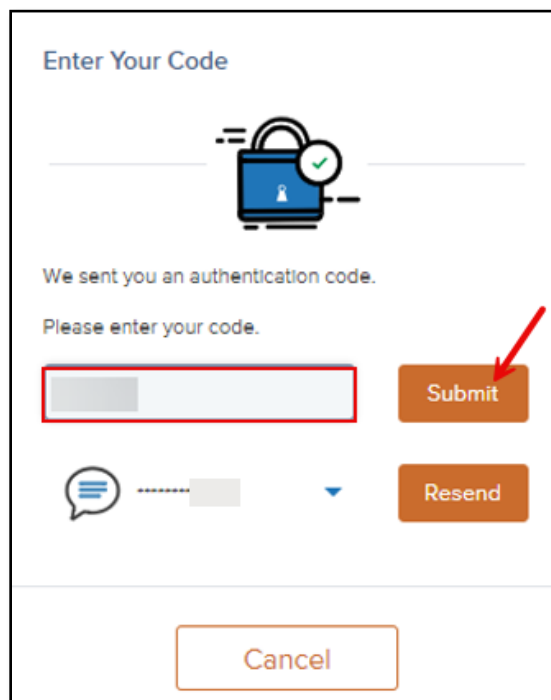
Email Address *

[Cancel](#) [Next](#)

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



- 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.



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

Reset Your Password

Password Requirements

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

New Password *

Confirm New Password *

Cancel
Submit

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
Appraisal
Requests

The following information was last updated on 03/13/2024.
If you have any questions about the status of your loan, please contact your account executive.

Application Dates	TRID Dates	Closing Dates
1003 Date: 04/08/24 Document Dates Approval Date: 04/08/24 Approval Expiration: 09/29/25	<div style="border: 2px solid red; padding: 5px; margin-bottom: 5px;"> Intent To Proceed: 04/08/24 LE Sent: 04/08/24 LE Received: 04/08/24 </div> Revised LE Sent: Revised LE Received: CD Sent: CD Received: Revised CD Sent: Revised CD Received:	Clear To Close Date: Estimated Closing Date: 06/03/24 First Payment Date: 08/01/24 Closing Date: Funded Date:

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.