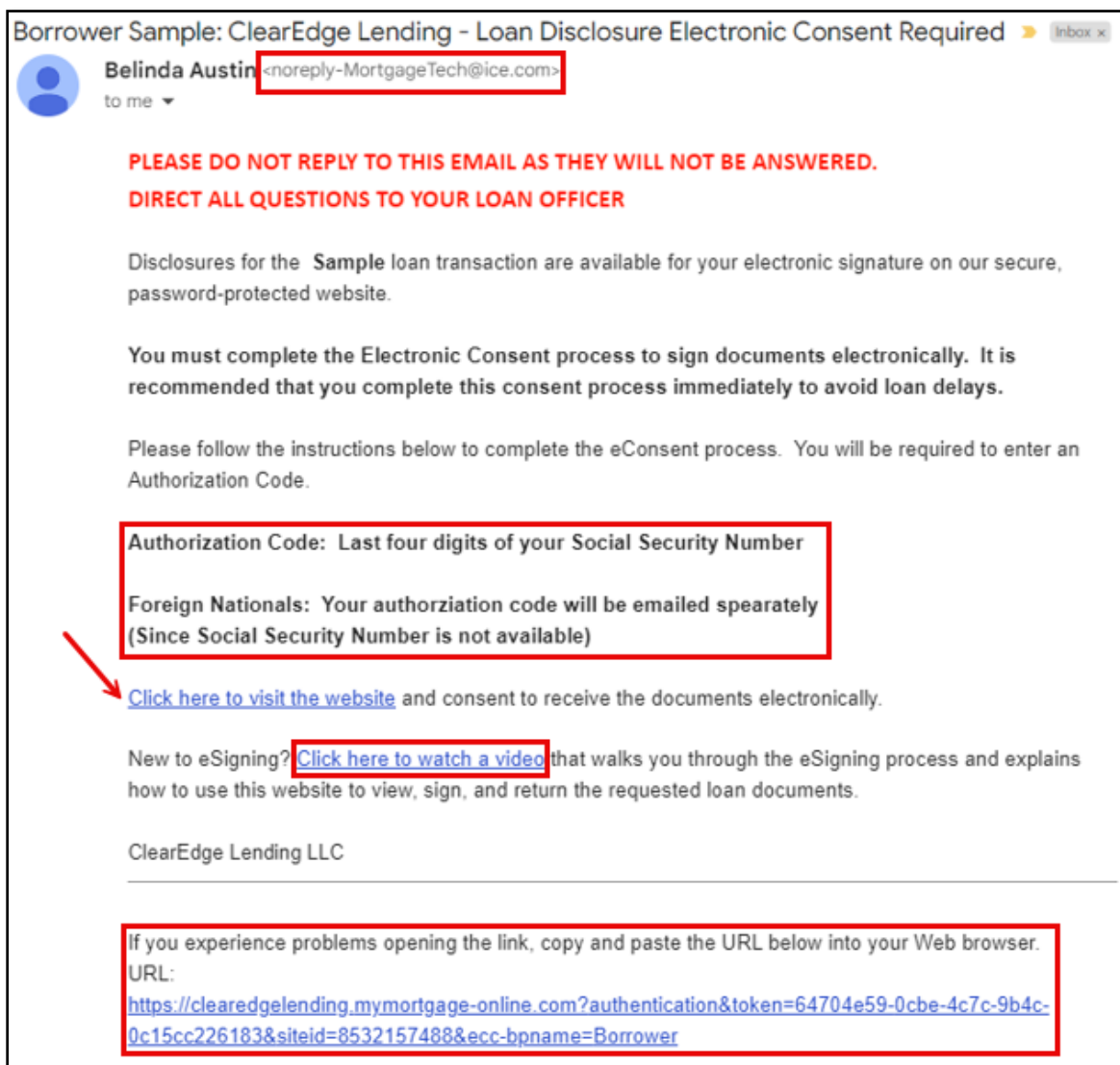


## Borrower Consumer Connect Process (eSigning, eConsent, & eDisclosure Process)

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](mailto: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

 **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](mailto:noreply-MortgageTech@ice.com).*

Primary Promotions Social

☆ > 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)

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] [Eye Icon]

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 \*  
[Input Field]

Last Name \*  
[Input Field]

Email Address \*  
[Input Field]

Confirm Email Address \*  
[Input Field]

Phone Number \* [Masked] Phone Type \*  
[Input Field] [Dropdown: Cell]

Username \*  
[Input Field]

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 \*  
[Input Field] [Eye Icon]

Password requirements met ⓘ

Confirm Password \*  
[Input Field] [Eye Icon]

I'm not a robot [reCAPTCHA Logo]

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.

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.

CLEAREDGE LENDING

Home Tasks Documents Summary Notifications

Electronic Consent Agreement

Back

**EFFECTIVE DATE:** This E-Consent Agreement is Effective as of Friday, December 22, 2023.

**GENERAL.** You have indicated that you wish to receive and sign the documents relating to your mortgage loan application, closing disclosures and other mortgage-related communications electronically using the online electronic record delivery software ("Delivery Platform") and the integrated electronic signature software ("eSign Platform") that we make available to you collectively, the "Platform". We are required by law to give you certain information "in writing", which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. This Electronic Consent Agreement (the "E-Consent") sets forth important information about conducting business electronically, electronic delivery of information, and signing documents electronically. By providing your consent below, you are agreeing that you have received this E-Consent and you agree to transact business with us using electronic communications. Your consent also permits the general use of electronic records and electronic signatures in lieu of paper documents.

You are not required to receive or sign documents electronically and you acknowledge and agree that electronic signatures are equivalent and equally binding as traditional signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically. You will need to contact the person who sent you the invitation to review and/or sign electronically and arrange to complete the transaction using paper documents, or you may not be able to proceed with the transaction at all. If permitted to complete the transaction on paper, you may be required to pay a reasonable fee. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

In this E-Consent, the words "we," "us," and "our" refer to the entity whose representative invited you to electronically receive, review and/or sign documents using the Platform, and may consist of the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom you are transacting business for one or more loans. The words "you" and "your" means the person giving consent. We recommend you read this E-Consent in its entirety to ensure you are fully informed. After you have read this E-Consent in its entirety, if you agree to the general use of electronic records and electronic signatures in connection with use of the Platform, please click on the "Agree" button below.

**SCOPE OF CONSENT**

By clicking on "Agree" below, you are agreeing to receive via electronic means all disclosures, notices, agreements, undertakings, records, documents and other information that we provide to you or that you sign, submit, or agree to at our request on the Platform (each a "Communication"). You agree that the Communications may be in electronic form. We may also use electronic signatures and initials and obtain them from you on any Communication, as well as use other functionality to obtain information from you for any Communication. You agree that all actions taken and information provided by you with respect to Communications displayed on the Platform will constitute your agreement, acceptance or acknowledgment of the applicable terms of the Communication to which such actions are applied.

Actions taken by you on the Platform may consist of, for example, the application of your electronic signature or initials, or elections made or information provided by you through use of electronic functionality (such as a checkbox, dropdown menu, textbox or radio button). All such actions have the same legal effect as if you had taken such actions and provided such information using pen and ink on paper.

All Communications that we deliver to you in electronic form will be delivered either (i) via email, (2) via the eDelivery Platform, or (3) by your accessing a Platform website link that we will designate in an email, text message, or other electronic notice we send to you at the time the information is available. We will establish security procedures that you will have to follow to access the Platform and the Platform website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. 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 how to deliver the notice to us electronically.

**TERMINATION CHANGES TO E-CONSENT**

We reserve the right, in our sole discretion, to discontinue the provision of electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

**REQUESTING PAPER COPIES**

If a Communication required for your loan transaction is not available in electronic form, a paper copy will be provided to you free of charge. You will also have the opportunity to download, print out and retain a copy of all electronic Communications you receive, review and/or sign using the Platform. You may access the eDelivery Platform to print and/or download a copy of the Communications you receive, review and/or sign. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

Except as described above, we will not send you a paper copy of electronic Communications unless you request it. You can obtain a paper copy of any Communication we provide to you electronically by downloading it yourself from the eDelivery Platform or by requesting that we mail you a paper copy. Request for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us at:

Phone: 866-690-2474  
Mailing Address: 20 Enterprise, Suite 390, Aliso Viejo, CA 92656

Withdrawing your consent may delay your transactions with us. If you withdraw your consent before all Communications are reviewed and/or signed, you will be unable to proceed electronically using the Platform. You may be required to review and/or execute Communications via paper, or you may be unable to complete the transaction at all. You may also be required to pay a reasonable fee to complete your transaction on paper. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

All actions taken by you before withdrawing your consent, including the signing of Communications via electronic means, will remain valid and fully enforceable.

Your withdrawal of consent with respect to the electronic Communications does not affect any other consent you have given us at any other time to use electronic records and signatures. A withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal.

**UPDATING YOUR CONTACT INFORMATION**

It is your responsibility to provide us with an accurate and complete email address and other contact 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 invited you to receive Communications on the Platform or by contacting us at:

Phone: 866-690-2474  
Mailing Address: 20 Enterprise, Suite 390, Aliso Viejo, CA 92656

We are not liable for your failure to receive notification of the availability of electronic Communications if 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.

**REQUIRED HARDWARE/SOFTWARE**

To create and receive electronic Communications using the Platform, you must have access to:

- A Current Version (defined below) of an Internet browser we support;
- A connection to the internet;
- A Current Version of a program that accurately reads and displays PDF files;
- A Current Version of an email management program;
- A device (e.g., a computer, tablet, laptop, etc.) and an operating system capable of supporting all of the above; and
- If you are participating in a remote notarization session, you must have, and your device and operating system must support, a web camera, microphone and speakers.

You will also need a printer if you wish 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 software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with the Platform.

If the hardware or software requirements for the Platform change, and that change would create a material risk that you would not be able to access or retain electronic Communications, the change will be described in an updated version of this E-Consent which will be made available to you. Under no circumstances may you be required to consent to such updated E-Consent and the revised requirements specified therein before receiving, viewing and/or executing any other Communications using the Platform. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such Communications will be mailed to you.

**AGREEMENT**

By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also certifying that:

- You can access and read this E-Consent and you understand this E-Consent;
- You have the hardware and software described above;
- You are able to receive and review electronic records;
- You have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- You have the ability to access and view PDF files; and
- You acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

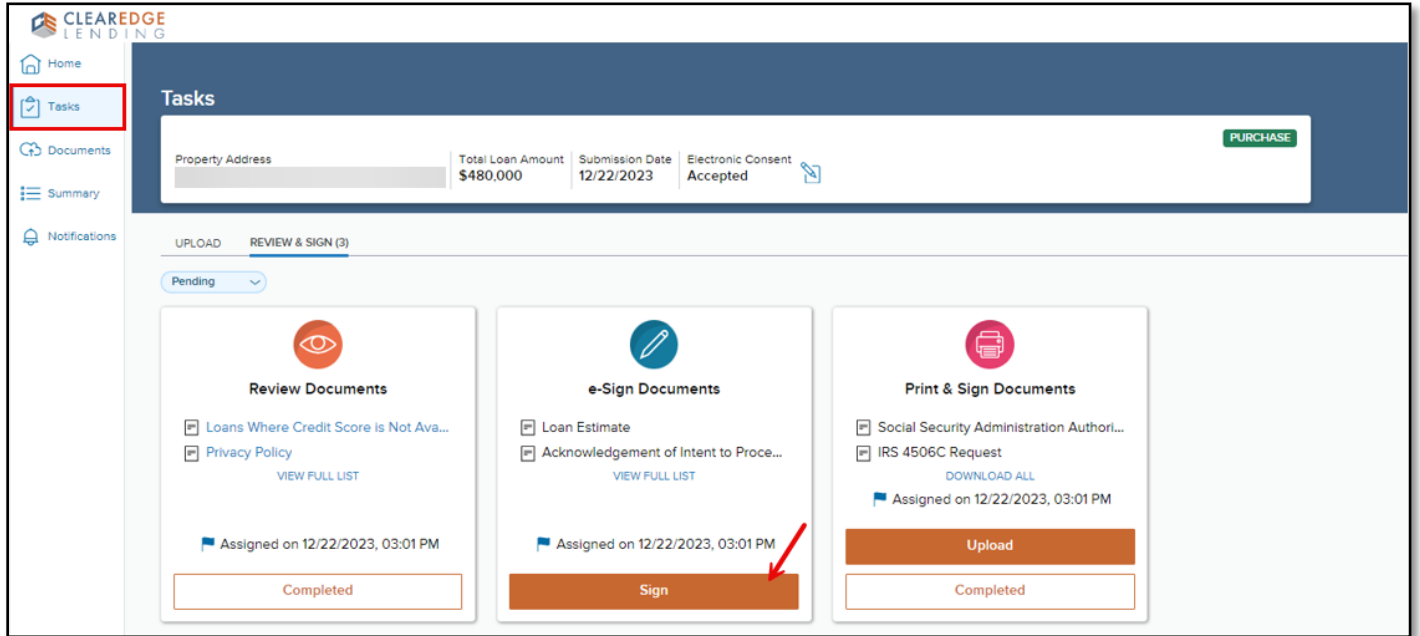
Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree Agree

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

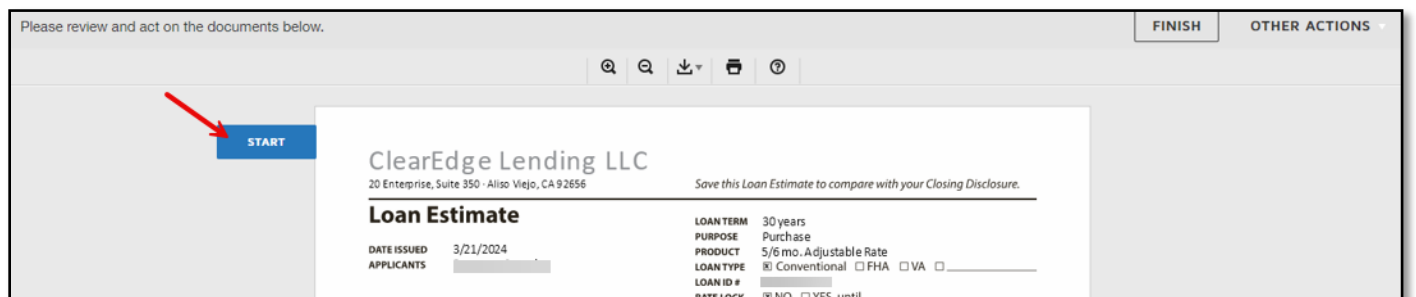
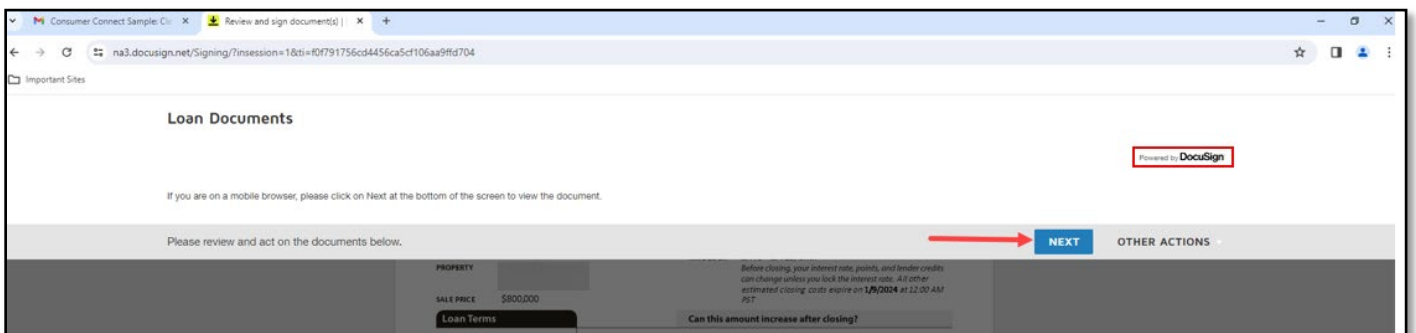
**Task Types:**

- **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)



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.

**Confirm Receipt**

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 · [REDACTED]      [QR CODE]      [QR CODE]      [QR CODE]      Page 3 of 3 · LOAN ID # [REDACTED]

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.

\* Required

Full Name\*      Initials\*

Borrower Sample      BS

**SELECT STYLE**      DRAW      UPLOAD

PREVIEW Change Style

DocuSigned by:  
Borrower Sample      DS  
0C0630BE383042F...      BS

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.

**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: [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 - receive ment:

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:

Insurance Company Name Agent Name

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.

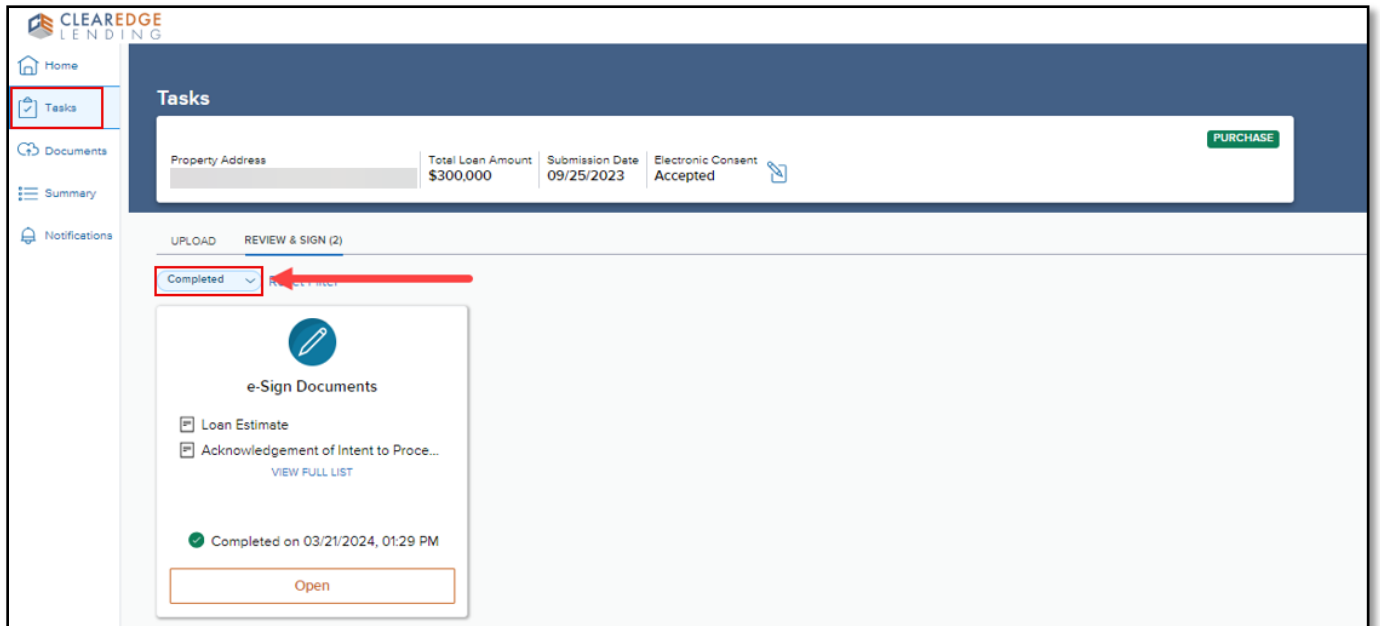
 **BORROWER SAMPLE** 3/21/2024 | 13:25:09 PDT  
DATE



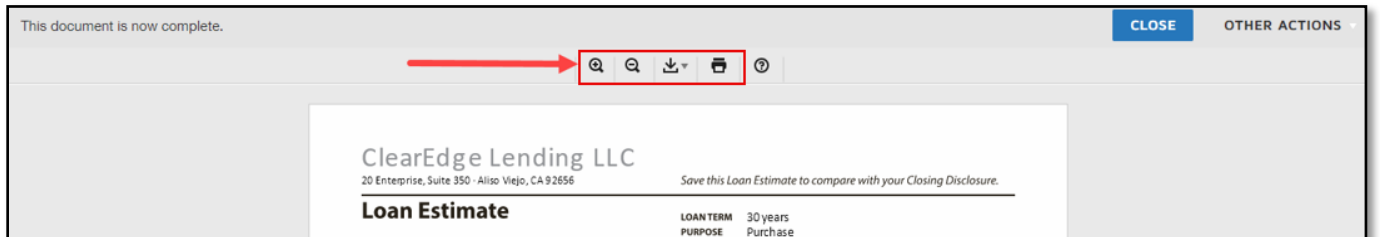
13. Borrower to click **Finish** once all signature boxes are complete.



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

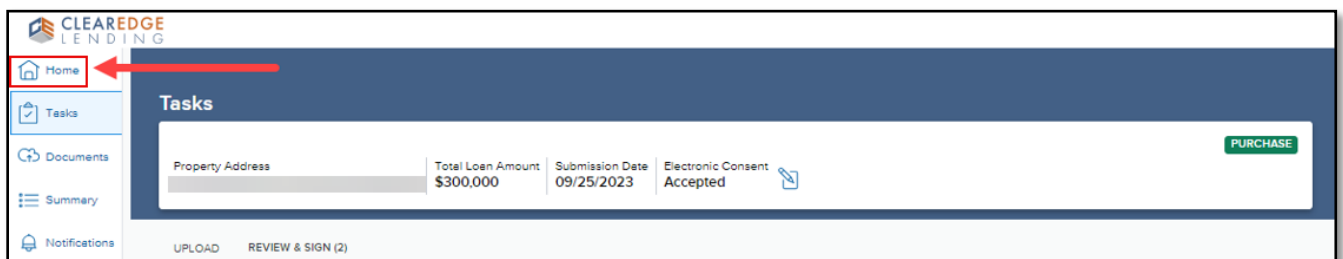


15. Once **Open** clicked, borrower has options to **View**, **Download** or **Print** signed disclosure package.

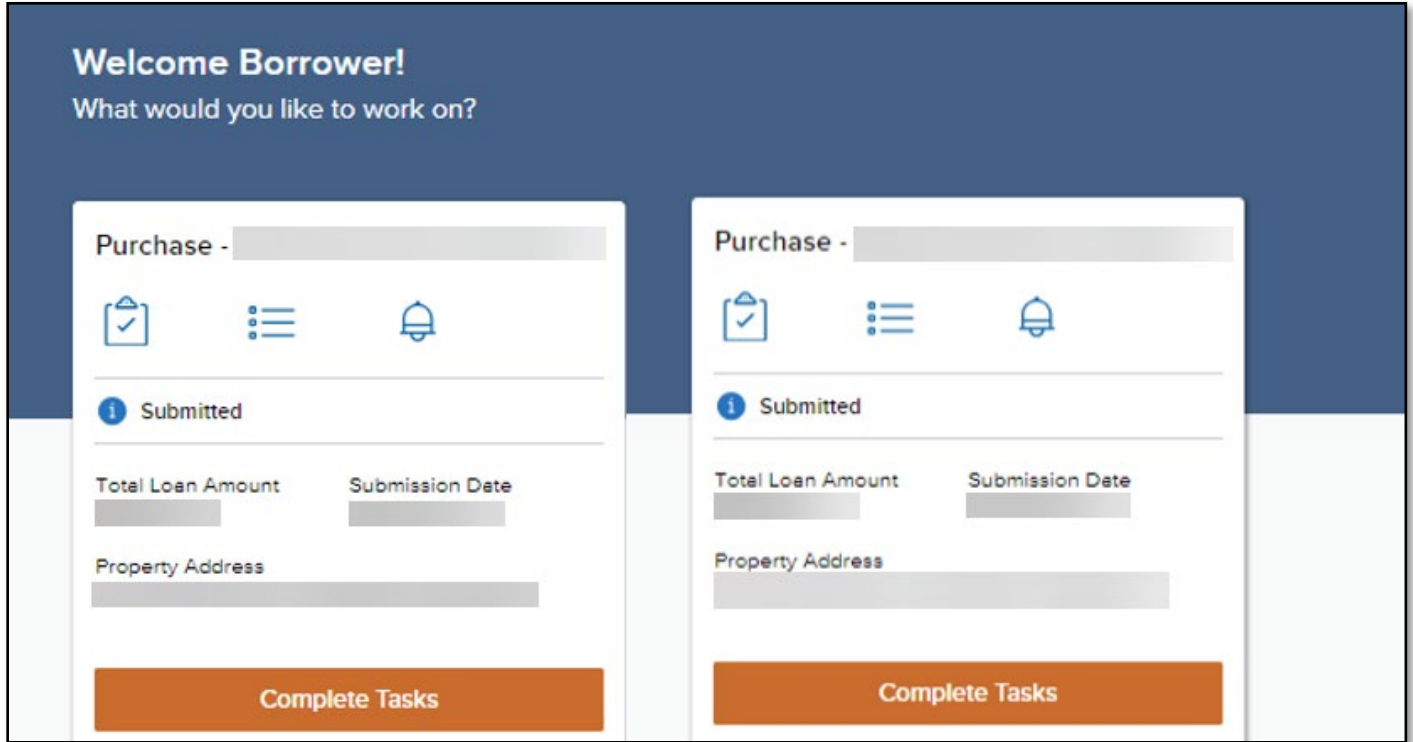


### Consumer Connect Menu:

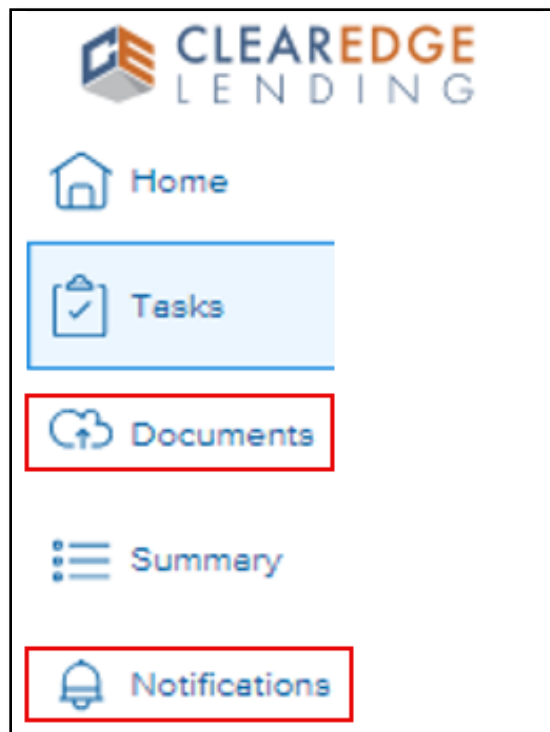
- **Home:** Borrowers with multiple transactions can see and access all loan disclosures via this page.



- **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.

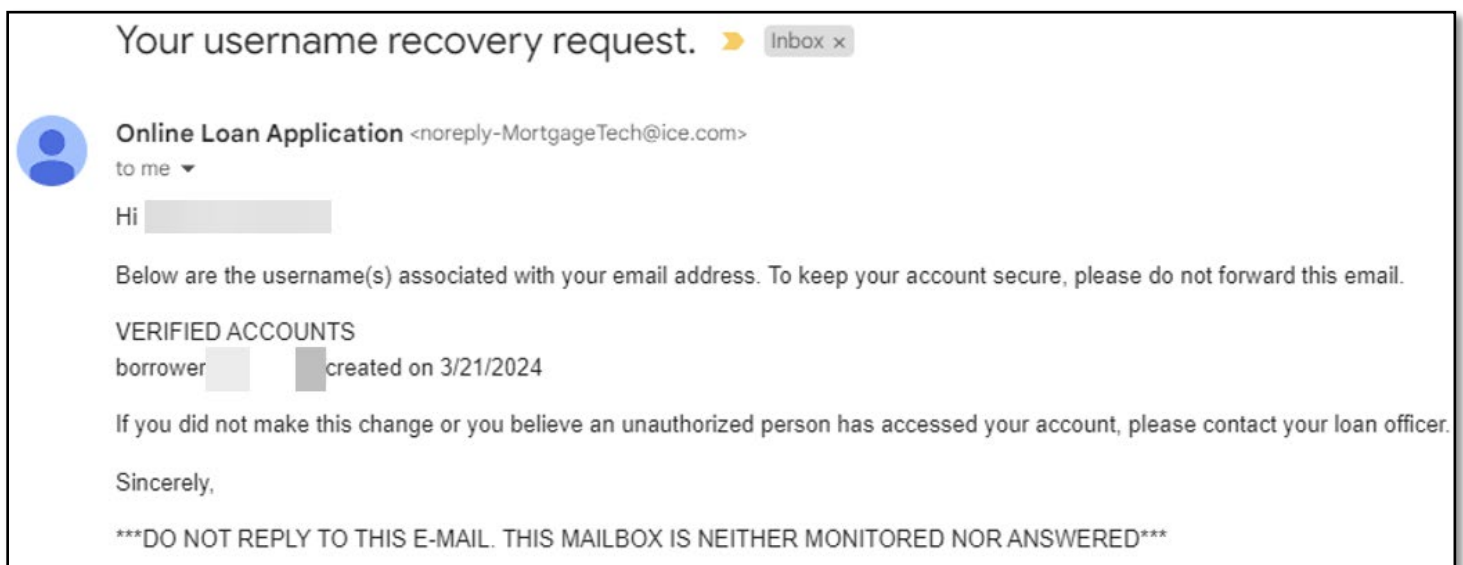
First Name \*

Last Name \*

Email \*

Cancel Submit

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

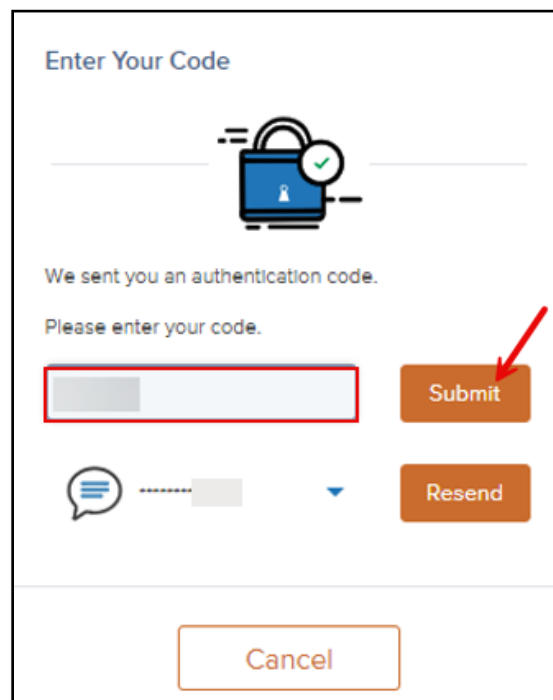
Email Address \*

[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

- **Suspended Account:** If account gets **Suspended**, reach out to your **CEL AE** or **LAM** and they will contact the **CEL Systems Team** to unlock and provide a new temporary password.
  - Or wait 24 hours and try to login again as the message suggests.

**CLEAREDGE LENDING**

**Access Your Account**

Your account has been suspended. Please come back after 24 hours and try again.

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

Contact me at

\*\*\*\*\*9999

Text

Call

### 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.**

The screenshot displays the 'Loan Summary' screen with the following information:

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.

**Loan Summary**

Loan Status: Initial Disclosure Pending	Property Address: [REDACTED]	Lock Status: Locked
Loan Purpose: Refinance	Property Type: Attached	Lock Date: 03/12/24
Refi Purpose:		Lock Expiration: 04/10/24
Occupancy: Primary/Residence		Lock Rate: 6.875%
Impound Acct: Not Waived		Lock Price: 100.020
Doc Type: Full Doc		
Doc Type: Full Documentation		
Interest Only: N		
Prepay Term: No PPP		

Application Dates	TRID Dates	Closing Dates
1003 Date: 04/08/24	Intent To Proceed: 04/08/24	Clear To Close Date:
	LE Sent: 04/08/24	Estimated Closing Date: 06/03/24
	LE Received: 04/08/24	First Payment Date: 08/01/24
	Revised LE Sent:	Closing Date:
	Revised LE Received:	Funded Date:
	CD Sent:	
	CD Received:	
	Revised CD Sent:	
	Revised CD Received:	

**Document Dates**

Approval Date: 04/08/24
Approval Expiration: 09/29/25

## 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.