



ECONSENT

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The guides below outline the steps to eConsent, Create New Account and acknowledge eDisclosures. Familiarize yourself with the sequence of steps and the recommendation of best practices.

LET'S GO DIGITAL

Upon issuing the eConsent, the customer will receive the following email to proceed to conduct business electronically.



Dear John Homeowner,

We hope you are finding the loan process easy and stress-free. Let us help you make things even easier by going digital.

We've created your own personal Loan Center where you can upload, sign, and view documents anywhere and anytime. This system is safe, secure and extremely convenient.

You'll receive email alerts with instructions and links to your Loan Center. As you complete and review each task, you become one step closer to finalizing your mortgage loan.

Simply follow the link below and start utilizing your Loan Center today!

[Click here to visit the website](#) and consent to receive the documents electronically.

Please contact me with questions regarding your loan or the electronic process.

CREATE NEW ACCOUNT

When the customer receives the email to "Let's Go Digital" they will follow the link provided to "Create New Account".

Welcome

Create New Account

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

*Please verify the following question.

Subject Property Address: Test Street
This must match the address in the loan file

Email:

*First Name:

*Last Name:

*New Password:

*Re-enter New Password:

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

*= Required

IMPORTANT: When entering the Subject Property Address, it is very important that the customer enter the first part of the property address as it reflects in Encompass. This detail must mirror exactly what is shown before the first space in the address. For instance, if the property address is "123 Test Street", they would enter "123". However, if the address has been entered *without* a space, for instance "123Test Street", then they would enter "123Test". A best practice for data entry is to always enter the numeric part of the street address followed by a space in Encompass before sending the eConsent.

After entering the fields the customer completes the process by clicking on the "Create New Account" button. Then the following message appears which identifies an email notification has been sent with instructions to activate their account.

Create New Account

An email has been sent to you at **sweeks@rpm-mortgage.com**.

Next steps:

1. Check your inbox for an email from "**eFolder@elliemae.com**" with the subject "**Loan Center Account Activation Request**". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.

A sample "Activation Request" is shown below. The link provided in the email notification will bring them back to the site to complete the activation of their account.

Loan Center Account Activation Request

Ellie Mae, Inc. - Loan Center [eFolder@elliemae.com]

To: [Scott Weeks](#)

Friday, Februar

- Retention Policy: Delete Inbox Emails over 90 Days (90 Days) Expires: 5/5/2016

Activate New Account

Scott Weeks is attempting to activate the **sweeks@rpm-mortgage.com** account.

[Click here to activate this account](#). The account password is required to complete the activation process.

By clicking the link, the customer arrives at the "Activate New Account" screen, where they need to enter the password they chose when they created the account and click the "Activate New Account" button.

Activate New Account

Name: Scott Weeks

Email: sweeks@rpm-mortgage.com

*Password:

*= Required

Activate New Account

ECONSENT

The customer is then taken to their Loan Detail screen and see "Electronic Signature Consent for Loan Documents". If there are multiple borrowers using the same email address, separate sections for each borrower will appear.

By clicking on the borrower name the window will expand and the customer will see the "View" button for the eConsent.

[Check Loan Status >](#)

[Printer-Friendly](#)

Loan Detail

Loan Number:	0001602RPM000318	Loan Program:	Fixed
Amount:	\$300,000.00	Purpose of Loan:	No Cash-Out Refi
Property Address:	123 Test Street Roseville, CA 95661	Borrower Names:	John Homeowner Mary Homeowner

▼ [Electronic Signature Consent for Loan Documents](#) 

02/05/2016

▶ [John Homeowner](#)

▼ [Mary Homeowner](#)

Agree To Receive Disclosures electronically

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.

Mary Homeowner

[View](#)

When the customer clicks "View" they will see the eConsent disclosure, and at the bottom of the screen they need to click "I Agree" in order to consent to receive disclosures electronically.

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

[I Agree](#)

[I Do Not Agree](#)

If they agree, they receive the following message and RPM can send disclosures electronically.

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

[Done](#)

INITIAL DISCLOSURES

When the initial disclosures are generated, the borrower receives a new email with a link to the Ellie Mae Loan Center where they can view and eSign the disclosures. They enter their email and their password and click the "Login" button.

Log In to the Loan Center

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?](#)

What is the Loan Center?
The Loan Center is a personalized, password-protected site that provides you with 24-hour access to information and requests related to your loan application.

What makes this Web site secure?
128bit SSL encryption and unique URL tied directly to the loan data provide a double layer of security. Only parties directly involved with this particular loan and only individuals who were sent the link to this site can login and view the confidential loan data.

Who is Ellie Mae?
Ellie Mae is a mortgage industry pioneer dedicated to facilitating communications between mortgage brokers, their partners, and their clients, all in a secure and compliant environment. Ellie Mae creates the tools needed to conduct business and truly automate the loan process from origination through closing.

The borrower can then access their disclosure documents for eSignature. The documents are separated into three types: Review (only need to read, no action to take); eSign (click the button to go through that process); and Print, Sign and Return (for wet sign docs)

[Check Loan Status >](#)

[Printer-Friendly](#)

Loan Detail

Loan Number:	0001602RPM000318	Loan Program:	Fixed
Amount:	\$300,000.00	Purpose of Loan:	No Cash-Out Refl
Property Address:	123 Test Street Roseville, CA 95661	Borrower Names:	John Homeowner Mary Homeowner

▼ [Electronic Loan Document Request](#)

02/05/2016

▼ [John Homeowner](#)

Documents to Review (2 docs, 30 pages) ?

These documents are for your information only. You do NOT need to sign or return these documents.

- [CA Credit Score Disclosure](#)
- [Your Home Loan Toolkit](#)

Documents to Sign (21 docs, 54 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 [eSign](#)

- [Borrower's Certification & Authorization](#)
- [Equal Credit Opportunity Act Notice](#)
- [USA Patriot Act Information Disclosure](#)

[Show More](#)

Documents to Print, Sign, and Return (4 docs, 7 pages) ? [Print](#) [Upload](#)

These documents require your signature. Please follow these steps to review, sign and return the documents to your loan originator.

1. Click the Print button to view and print the documents. A fax cover sheet is provided in this document package.
2. Review the documents, and then sign where instructed. Both borrower and co-borrower must sign the documents.
3. Fax the documents, along with the fax cover sheet, to the number provided on the fax cover sheet.
4. Or, if you have a scanner, you can click the Upload button and upload scanned copies of the signed documents to our website.

- [Social Security Administration Authorization](#)
- [Notice of Right to Receive Copy of Written Appraisal/Valuation](#)
- [CA Voluntary Information for Government Monitoring Purposes](#)

[Show More](#)

To decline to receive these documents electronically, click [here](#).

When the borrower clicks the “eSign” button, they will first be prompted to enter an authorization code. This will be the LAST 4 DIGITS OF THEIR SOCIAL SECURITY NUMBER.

eSign Disclosures 1 Verify Identity

Step 1. Welcome John Homeowner, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code: 

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

They have 5 chances to enter the code correctly; if they are unsuccessful then their ability to eSign the documents will be locked out and they will need to print, wet sign, and return. The first page will be a fax cover sheet that (if they use it) will bring the disclosures into the eFolder.

eSign Disclosures 1 Verify Identity

Step 1. Welcome Mary Homeowner, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code: 

Please check the caps lock on your keyboard and re-enter your authorization code.
You have 4 attempts left.

If you forgot your personal authorization code, please contact your mortgage originator.

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

Sorry, we could not verify your identity. Print, sign, and fax the documents.

Print and fax the documents using the provided fax coversheet. Please note that the documents must have wet signatures from both borrower and co-borrower.

[Back to Loan Detail](#)

Fax Cover Sheet

Use this cover sheet when faxing documents back to your loan officer. Faxes that do not contain this cover sheet will not be processed or received by the intended recipient.

Fax # 800-704-0852

TO: Scott Weeks
800-704-0852

FROM: John Homeowner
123 Test Street
Roseville, CA 95661



When they enter the authorization code correctly they will receive a success message that they are Finished eSigning. The loan officer (or other Encompass user) will be able to Retrieve the disclosures into the eFolder.