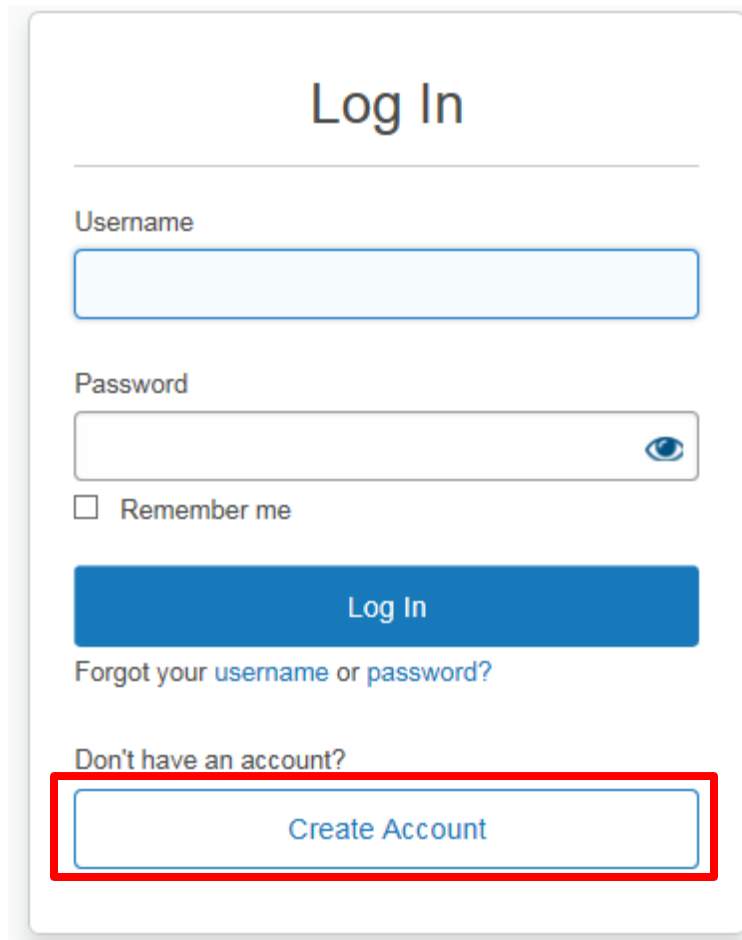# Consumer Connect- The Borrower's Experience on the Borrower Portal

Steps to Creating a Consumer Connect Account

Step 1: Borrowers will be required to create their account and will be directed to the Consumer Connect link in the body of the email when the disclosure package is sent. The first step is clicking on the *Create Account* button:

Step 2: They will input their information into the fields below, create a Username, Password and select a security question.

Create an Account

Your privacy is very important to us. Help us protect your personal information by setting up a secure account for your loan application.

First Name *

Last Name *

Email Address *

Confirm Email Address *

Phone Type *   Phone Number *

Select One ▼   XXX-XXX-XXXX

Username *
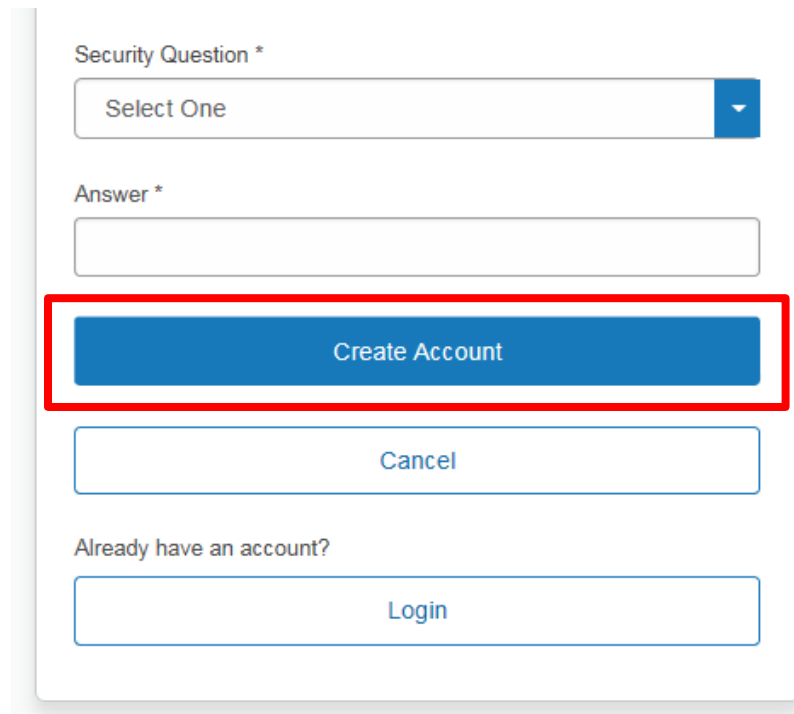
Password *

Confirm Password *
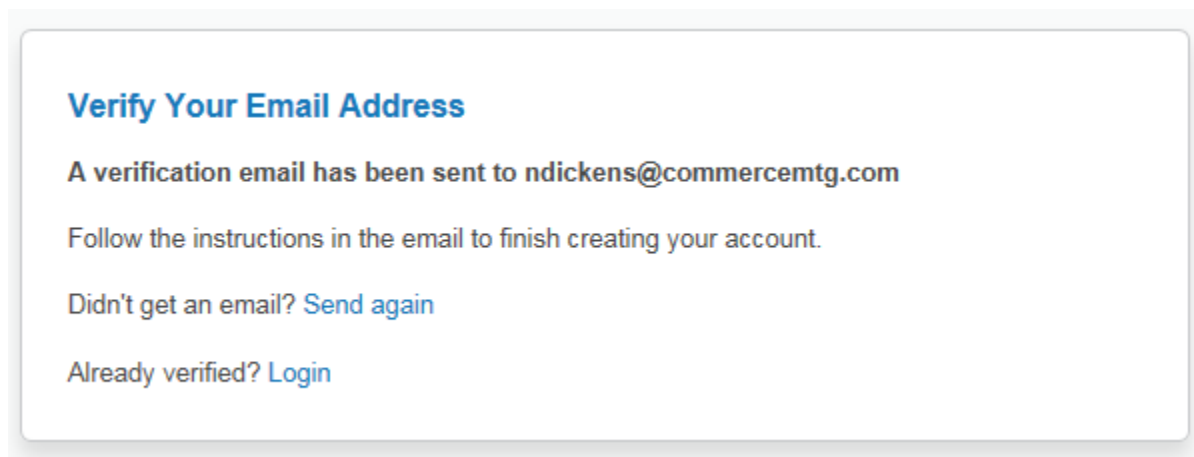
Step 3: Once completed, they will click on the Create Account button:

Security Question *

Select One ▾

Answer *

[   ]

Create Account

Cancel

Already have an account?

Login

Step 4: A message asking them to verify their email address will pop up:

Verify Your Email Address

A verification email has been sent to ndickens@commercemtg.com

Follow the instructions in the email to finish creating your account.

Didn't get an email? Send again

Already verified? Login

Step 5: The email received by the borrower will ask them to verify their email address by clicking on the link contained in the body of the email. The link is only valid for ONE HOUR:

Online Loan Application <noreply@elliemae.com>   Nikki Dickens
Verify your email address. You are one step away.

Hi Nikki Mouse,

You are one step away from completing your account creation. Please verify your email address by clicking on the link below. The link will expire in 1 hour(s).

https://commerce.mymortgage-online.com/?
verifyemail&siteId=2850568285&verificationCode=4f80b7c721bca0a0250dc58a9af98d115f820b63739676f865f34c946b2f2aba881728dc1da24104548f1b00ba4b2c0a

If clicking the link above does not work, copy and paste the link into a new tab or browser window.

Your username(s) are ndickens and the website to access is https://commerce.mymortgage-online.com/.

If you did not make this change or you believe an unauthorized person has accessed your account, please contact your loan officer.

Sincerely,

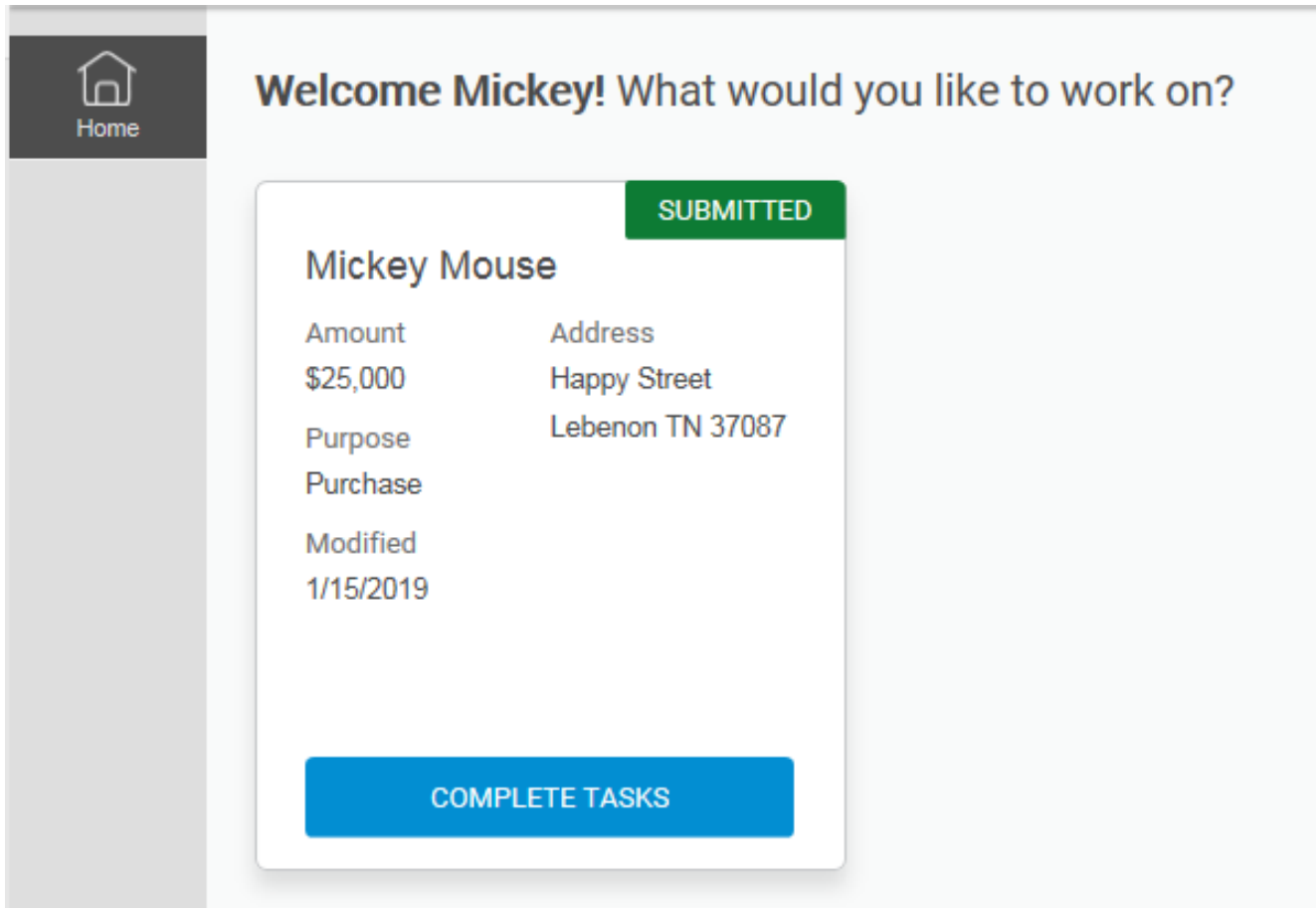***DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED**

Step 6: Once the borrower validates their email address, they may log in by inputting the Username and Password they created and clicking the Log In button:

Log In

Your account has been verified, please log in.

Username

Password

☐ Remember me

Log In

Forgot your username or password?

Don't have an account?

Create Account

Sections in the Consumer Connect Portal

The Home Section: The borrower will be taken to the Home section of the Borrower Portal any time they enter the site. If there are any disclosures the borrower needs to act on the *Complete Tasks* button will appear.
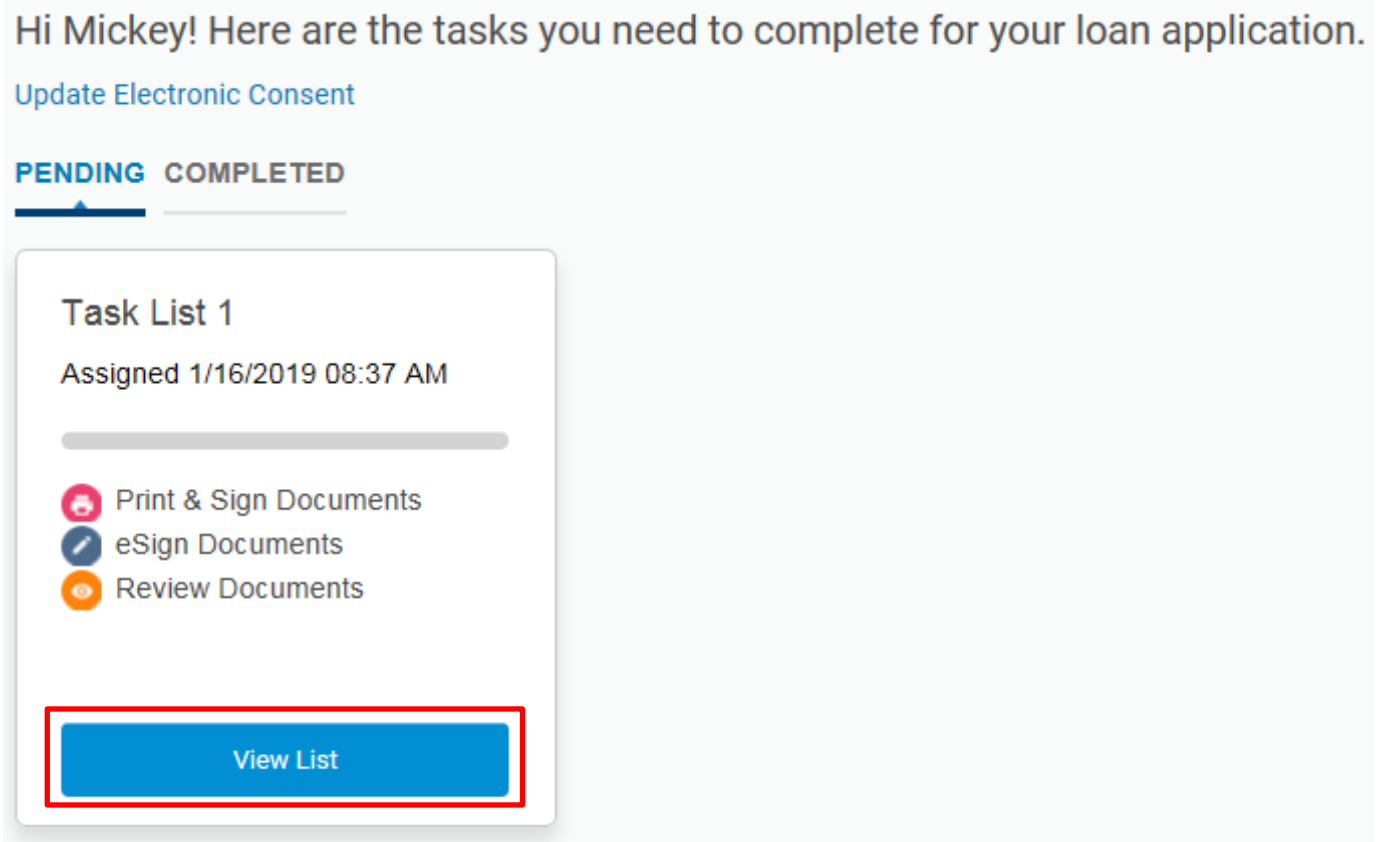
The Tasks Section: The Tasks section is the disclosure portal for the borrower. ALL loan disclosures will be located in this section for eSignature, Review and Printing and Uploading for a wet signature documents.

Step 1: To access the disclosures the borrower will click on the *View List* button:

Hi Mickey! Here are the tasks you need to complete for your loan application.

Update Electronic Consent

PENDING COMPLETED

Task List 1

Assigned 1/16/2019 08:37 AM

Print & Sign Documents
eSign Documents
Review Documents

View List

Step 2: The borrower will input in their Authentication Code which is the last four digits of their social security number. If the application is joint the Authentication Code will be the last four digits of their respective social security number.

Enter Your Authentication Code

Enter the code you received from your Loan Officer.

Don't have a code? Please contact your Loan Officer.

Send

Step 3: Once the code is entered, the disclosure sections will open up for the borrower to act on them.

- The eSign Documents section is launched by clicking on the *Open Documents* button.
- The Review Documents section requires that the borrower click on the blue disclosure title links and then click *Done.*
- The Print & Sign Documents section allows the borrower to View, Print and Upload any disclosures that require a wet signature.

eSign Documents

Loan Estimate
Acknowledgement of Int...
Acknowledgement of Rec...
VIEW FULL LIST

Open Documents

Review Documents

Demographic Informatio...
Your Home Loan Toolkit...

Done

Print & Sign Documents

Social Security Admini...
Appraisal-Waiver

Upload

View Documents

Done

Step 4: Once the borrower has successfully completed the tasks located in each category there will be a green checkmark that appears:

eSign Documents ✓

Loan Estimate
Acknowledgement of Int...
Acknowledgement of Rec...
VIEW FULL LIST

Open Documents

Review Documents ✓

Demographic Informatio...
Your Home Loan Toolkit...

Print & Sign Documents ✓

Social Security Admini...
Appraisal-Waiver

Upload

Open Documents

Step 5: The Task List will then appear under the "Completed" tab:

Home

Tasks

Uploads

Summary

Notifications

You can view your completed Task Lists below.

Update Electronic Consent

PENDING **COMPLETED**

Task List 1

Assigned 1/16/2019 08:37 AM

🖶 Print & Sign Documents
✎ eSign Documents
👁 Review Documents

View List

The Uploads Section: The Uploads section gives the borrower a secured portal to upload their non-public documentation. Any documentation uploaded will go directly into their Encompass file.

The Summary Section: The summary section provides a high-level overview of the loan purpose and subject property details.

The Notifications Section: This section is not currently utilized: