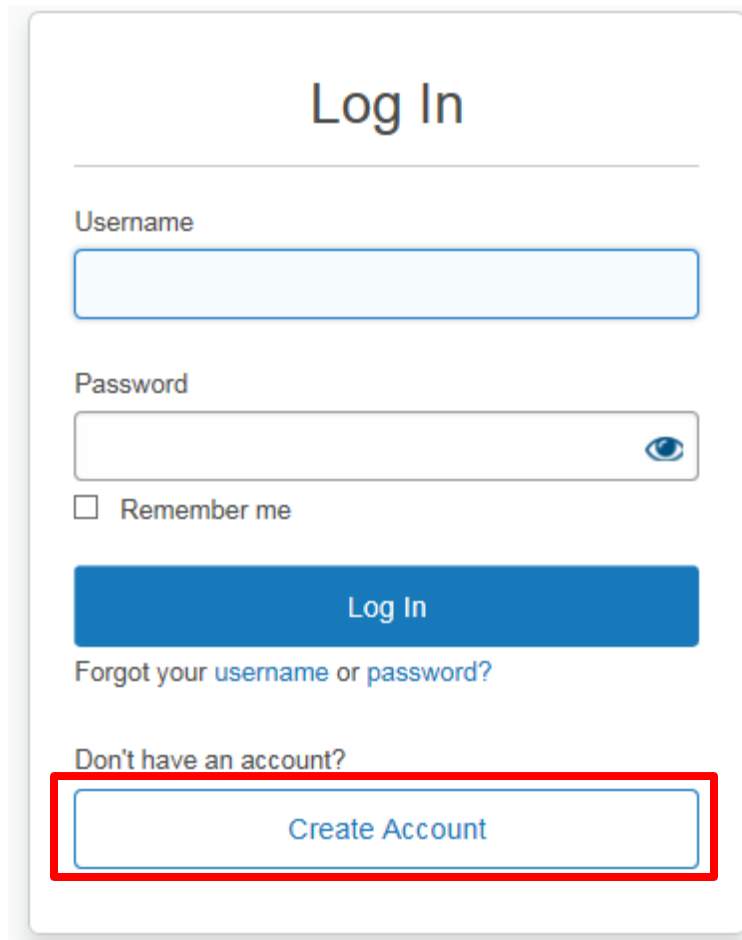


## Consumer Connect- The Borrower's Experience on the Borrower Portal

### 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:



The image shows a login form titled "Log In". It contains the following elements:

- A "Username" label above a text input field.
- A "Password" label above a text input field with a toggle eye icon.
- A checkbox labeled "Remember me".
- A blue "Log In" button.
- A link "Forgot your username or password?".
- A link "Don't have an account?" above a "Create Account" button.

The "Create Account" button is highlighted with a red rectangular border.

**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 \*

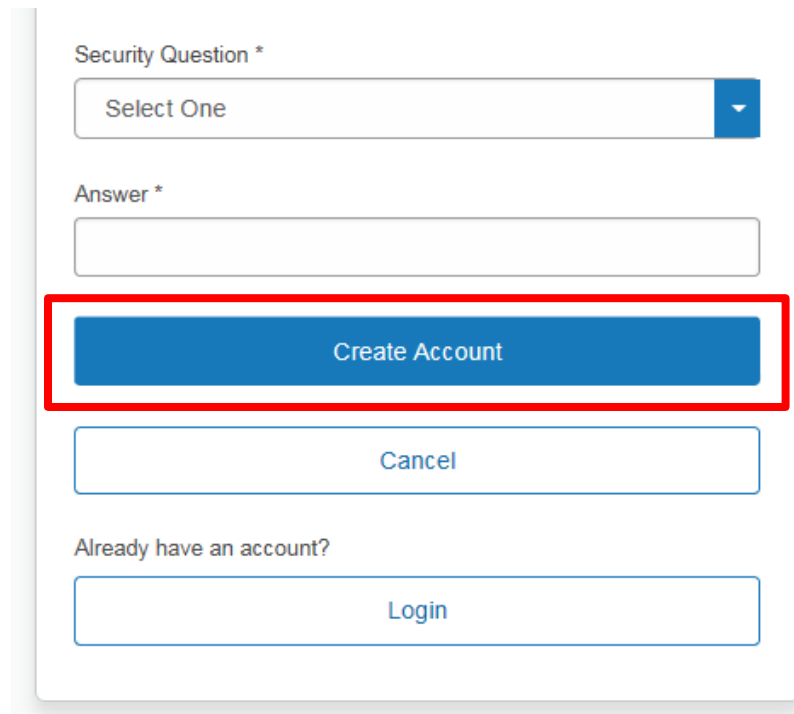
Password \*

Confirm Password \*



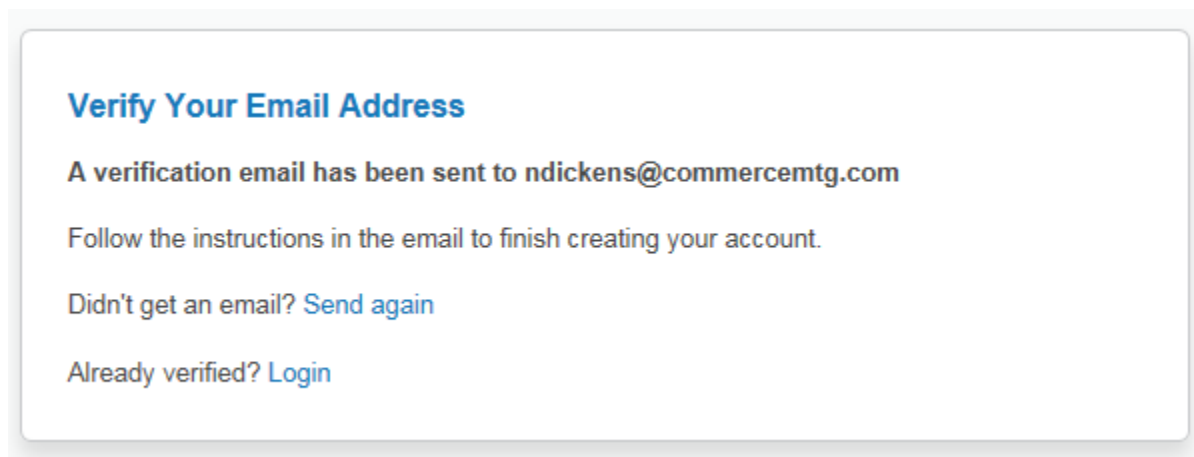
**Step 3:** Once completed, they will click on the Create Account button:



The image shows a registration form with the following elements:

- Security Question \***: A dropdown menu with the text "Select One" and a blue arrow icon on the right.
- Answer \***: A text input field.
- Create Account**: A blue button with white text, highlighted with a red rectangular border.
- Cancel**: A white button with a blue border and blue text.
- Already have an account?**: A text label above a button.
- Login**: A white button with a blue border and blue text.

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



The image shows a message box with the following content:

- Verify Your Email Address**: A blue heading.
- A verification email has been sent to ndickens@commercemtg.com**: A bold black line of text.
- Follow the instructions in the email to finish creating your account.**: A black line of text.
- Didn't get an email? [Send again](#)**: A black line of text with a blue link.
- Already verified? [Login](#)**: A black line of text with a blue link.

**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\*\*

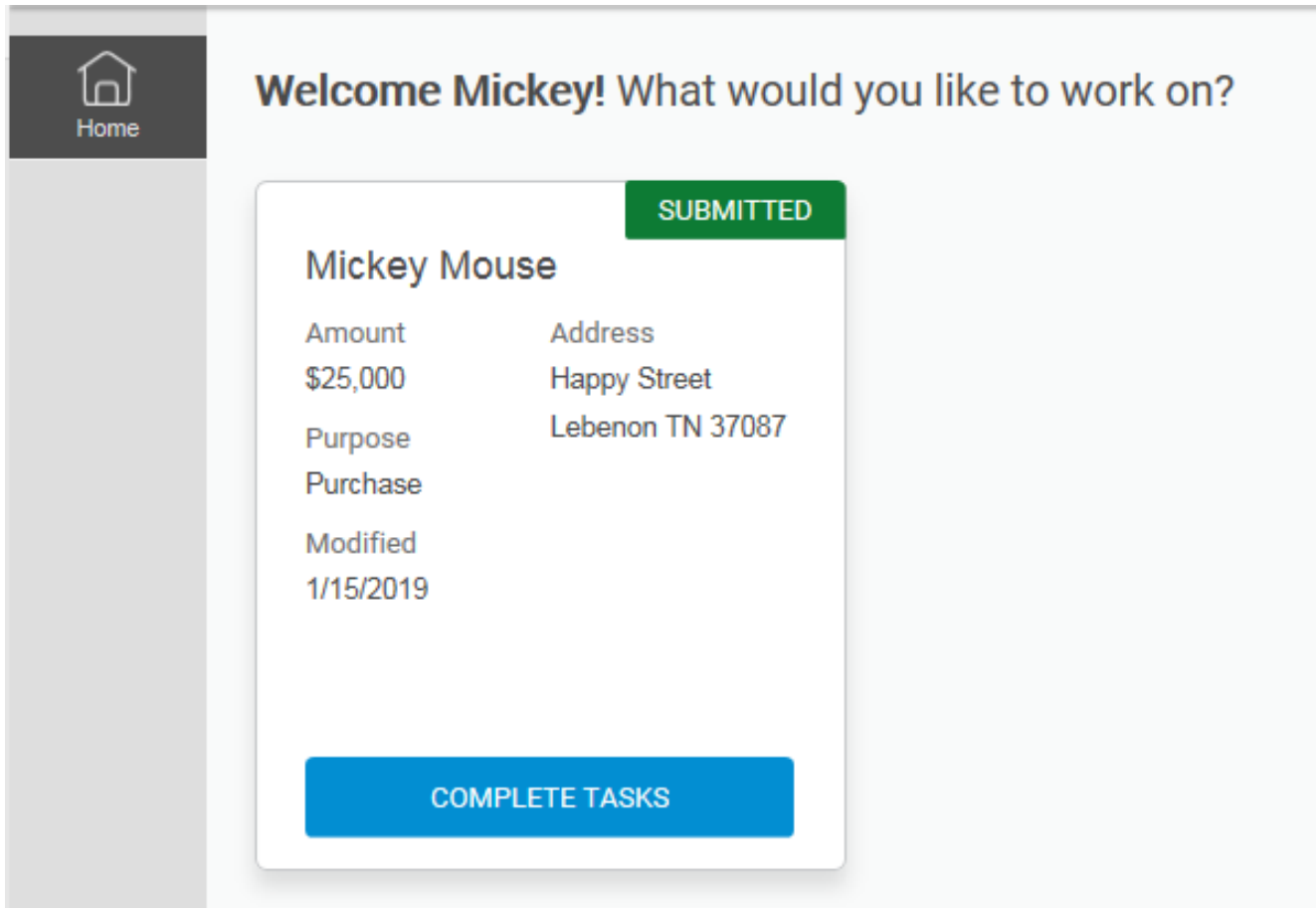
**Step 6:** Once the borrower validates their email address, they may log in by inputting the Username and Password they created and clicking the Log In button:

The image shows a 'Log In' form with the following elements:

- Header: **Log In**
- Message: **Your account has been verified, please log in.** (in a green box)
- Username field: A text input box labeled 'Username'.
- Password field: A text input box labeled 'Password' with an eye icon for visibility toggle.
- Remember me: A checkbox labeled 'Remember me'.
- Log In button: A blue button labeled 'Log In', which is highlighted with a red rectangular border.
- Forgot password: A link labeled 'Forgot your username or password?'.
- Don't have an account?: A link labeled 'Don't have an account?'.
- Create Account button: A blue button labeled '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.

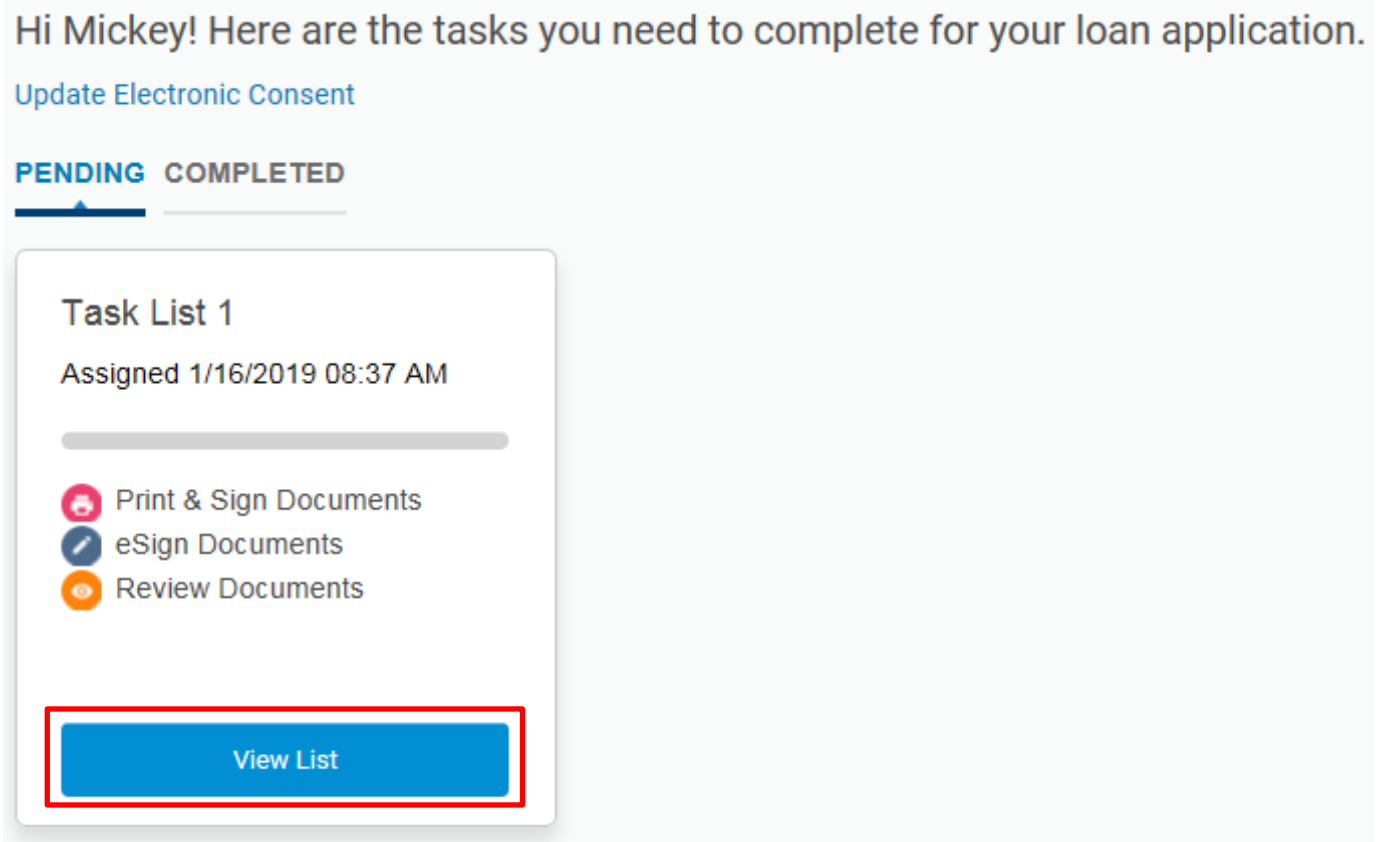


The screenshot displays the 'Home' section of the Consumer Connect Portal. A dark grey sidebar on the left contains a home icon and the text 'Home'. The main content area has a light grey background with the heading 'Welcome Mickey! What would you like to work on?'. A white card with a green 'SUBMITTED' tag in the top right corner displays loan details for 'Mickey Mouse'. The details include: Amount (\$25,000), Address (Happy Street, Lebenon TN 37087), Purpose (Purchase), and Modified date (1/15/2019). A blue 'COMPLETE TASKS' button is located at the bottom of the card.

Mickey Mouse	
Amount	Address
\$25,000	Happy Street
Purpose	Lebenon TN 37087
Purchase	
Modified	
1/15/2019	

**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:



**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.

 <b>eSign Documents</b> Loan Estimate Acknowledgement of Int... Acknowledgement of Rec... <a href="#">VIEW FULL LIST</a>  <a href="#">Open Documents</a>	 <b>Review Documents</b> <a href="#">Demographic Informatio...</a> <a href="#">Your Home Loan Toolkit...</a>  <a href="#">Done</a>	 <b>Print &amp; Sign Documents</b> Social Security Admini... Appraisal-Waiver  <a href="#">Upload</a> <a href="#">View Documents</a> <a href="#">Done</a>
--	--	---

**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.

FILENAME	UPLOAD DATE
<a href="#">FAQs.pdf</a>	1/15/2019 02:06 PM
<a href="#">FAQs.pdf</a>	1/14/2019 03:44 PM
<a href="#">Borrower e-Signing Experience.pdf</a>	1/4/2019 03:39 PM

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

**Summary**  
Please review your application before submitting.

Question	Answer
Who can we thank for referring you to us?	Nikki Dickens
Would you like to purchase or refinance the property?	Purchase a home
Loan Type	Conventional
What is the price of the home?	\$525,000
What is the highest amount that you are looking to borrow?	\$25,000
How much do you have for a down payment?	\$500,000
Where is the money for the down payment coming from?	Checking/Savings

Powered by **EllieMae**

The Notifications Section: This section is not currently utilized:

