

How to eConsent

One of the first steps to conducting business electronically is to agree to do so through the eConsent process. By following the steps below, you will create your secured account and provide your consent.

Step 1: You will receive an email that looks like the example below. Upon receipt of the email, you will click on the blue link contained in the email titled *Click here to visit the website*:

Electronic Signature Consent for Loan Documents Inbox x

 **to me** > <eFolder@elliemae.com> 2:02 PM (0 minutes ago) 

Documents for the **Customer** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

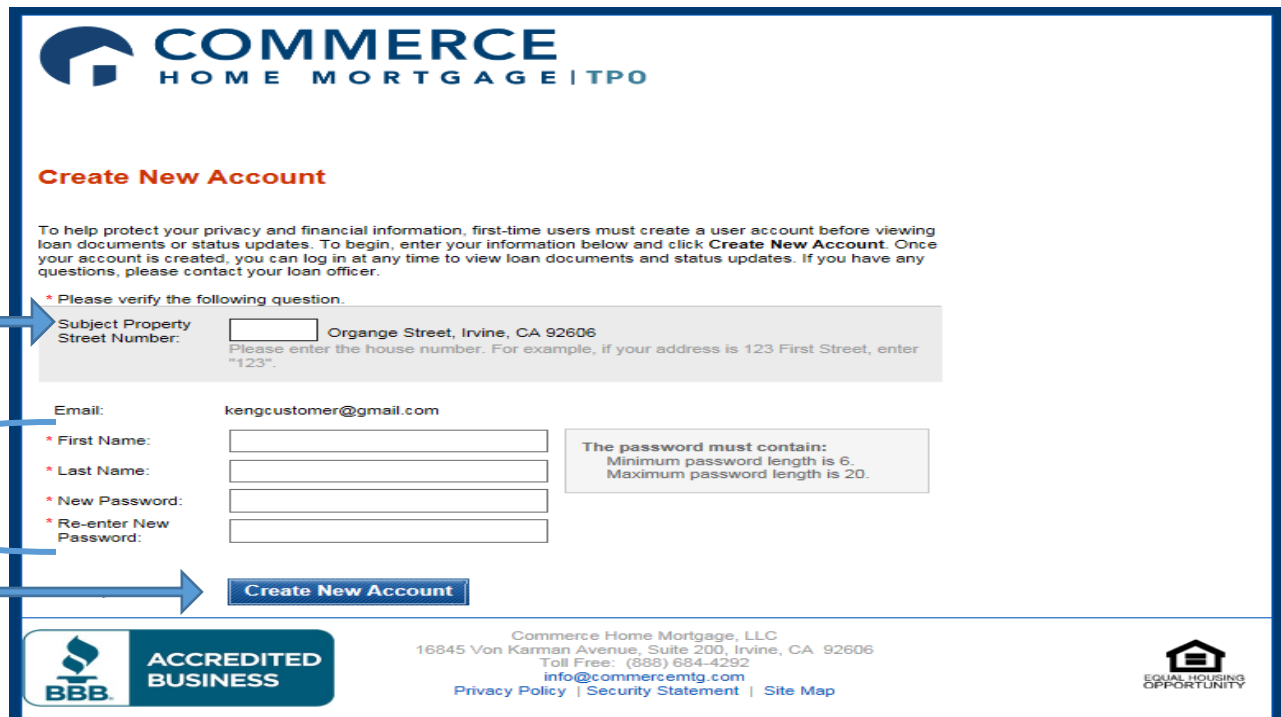


[Click here to visit the website](#) and consent to receive the documents electronically.

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.

 Reply  Forward

Step 2: After clicking on the link, you will create your secured, private account by inputting the number portion of the subject property address, your first and last name and create your own unique password. We recommend taking this down so you have it handy when you eSign your loan disclosures later in the process. After you have completed the information, click on the *Create New Account* button:



COMMERCE HOME MORTGAGE | TPO

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 Street Number: Organge Street, Irvine, CA 92606
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email: kengcustomer@gmail.com

* First Name:


* Last Name:

* New Password:


* Re-enter New Password:

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

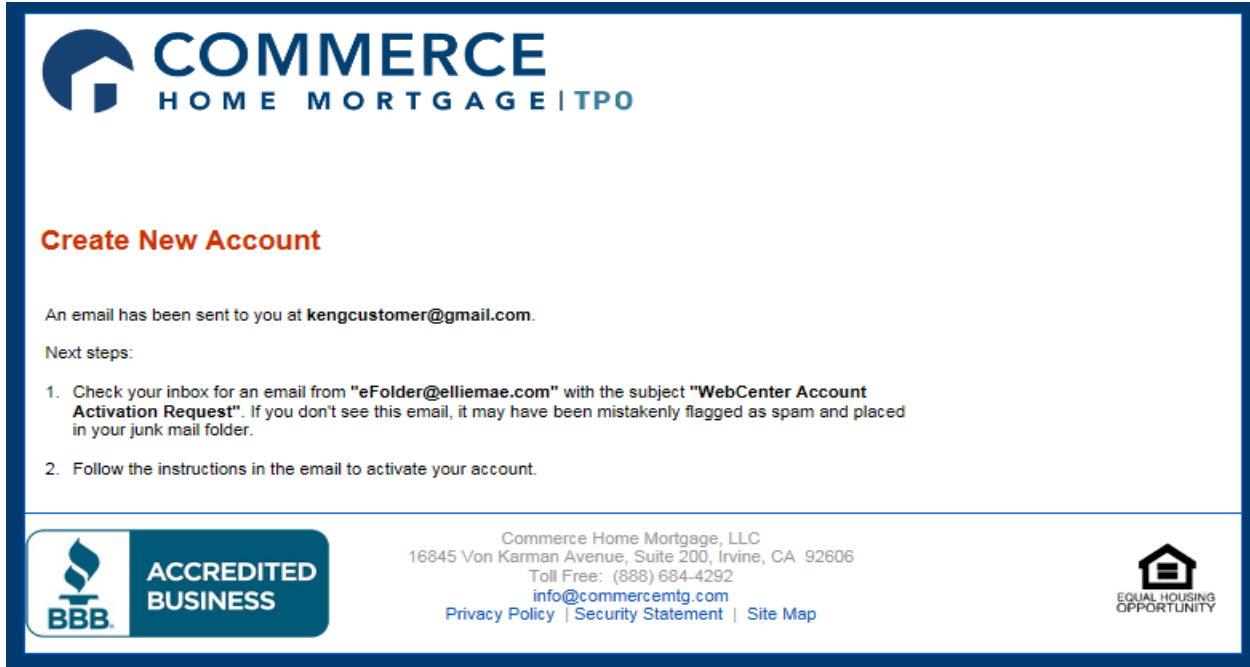
Create New Account

 **ACCREDITED BUSINESS**

Commerce Home Mortgage, LLC
16845 Von Karman Avenue, Suite 200, Irvine, CA 92606
Toll Free: (888) 684-4292
info@commercemtg.com
Privacy Policy | Security Statement | Site Map

 **EQUAL HOUSING OPPORTUNITY**

Step 3: Upon clicking the [Create New Account](#) button, a message will appear notifying you that an activation email will be sent to email address attached to your account:



Step 4: Upon receipt of the Activation Request email, you will click on the blue link titled [Click here to activate this account](#):

WebCenter Account Activation Request Inbox x




Commerce Home Mortgage, LLC <eFolder@elliemae.com>
to me ▾

2:06 PM (0 minutes ago)

[Activate New Account](#)

Ken Customer is attempting to activate the kengcustomer@gmail.com account.

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

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

<http://commercehm.com/myaccount/accountsignup.aspx?aid=32E29E42-221A-4041-A591-0FD575040BD2>

← Reply

➔ Forward

Step 5: In the activation screen, enter the password you created in Step 2 and click on the Activate New Account:



Activate New Account

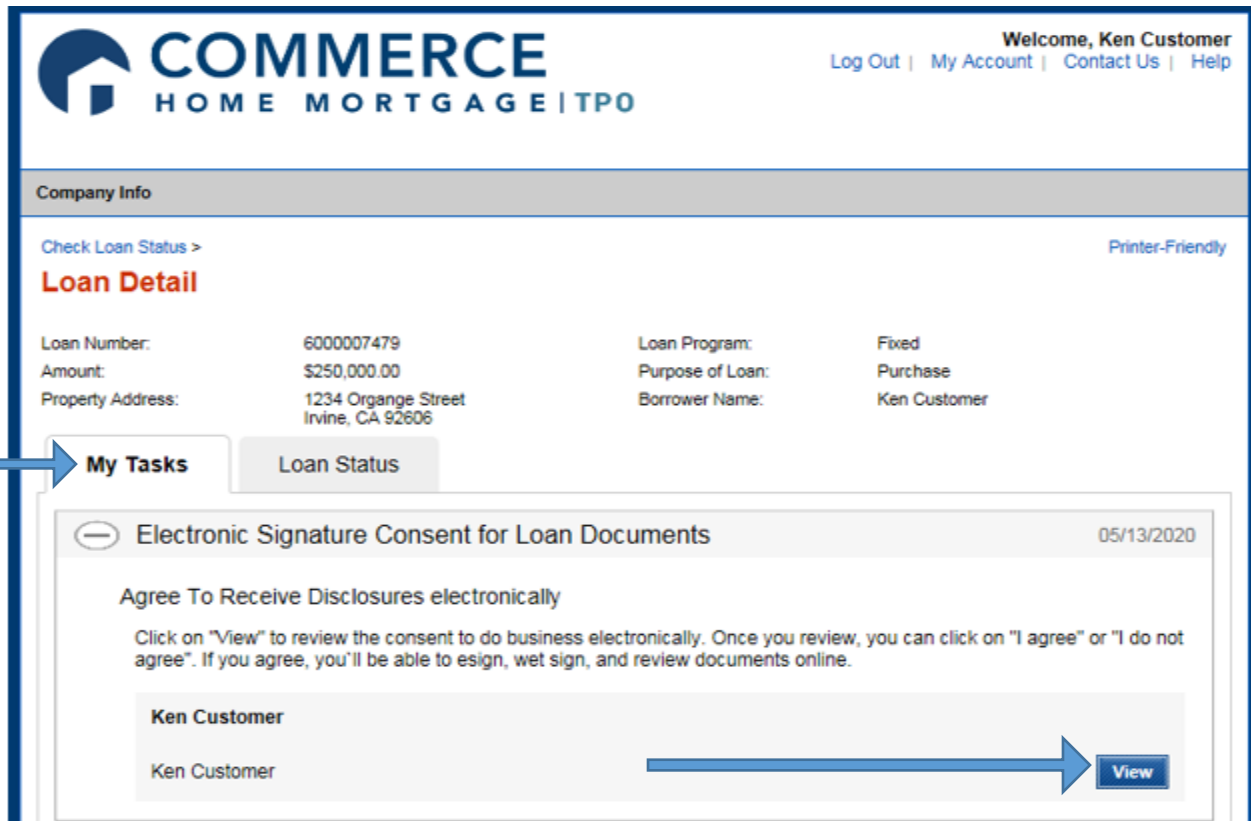
Name: Ken Customer
Email: kengcustomer@gmail.com
Password: [masked]

[Activate New Account](#)

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BBB ACCREDITED BUSINESS
EQUAL HOUSING OPPORTUNITY

Step 6: From the *My Tasks* tab, click on the *View* button located in the Electronic Signature Consent for Loan Documents section:



Company Info

Check Loan Status > Printer-Friendly

Loan Detail

Loan Number:	600007479	Loan Program:	Fixed
Amount:	\$250,000.00	Purpose of Loan:	Purchase
Property Address:	1234 Organge Street Irvine, CA 92606	Borrower Name:	Ken Customer

My Tasks | Loan Status

Electronic Signature Consent for Loan Documents 05/13/2020

Agree To Receive Disclosures electronically

Click on "View" to review the consent to do business electronically. Once you review, you can click on "I agree" or "I do not agree". If you agree, you'll be able to esign, wet sign, and review documents online.

Ken Customer

Ken Customer [View](#)

Step 7: You will review the document and click on the *I Agree* button at the bottom of the page:

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the **receipt** of disclosures, **not for the content** of disclosures themselves.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which You are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically. You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.

If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:

Phone: 888-684-4292

Address: 16845 Von Karman Avenue, Suite 200, Irvine, CA 92606

If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.

OBTAINING PAPER COPIES

After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:

Phone: 888-684-4292

Address: 16845 Von Karman Avenue, Suite 200, Irvine, CA 92606

If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.

OBTAINING PAPER COPIES

After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:

Phone: 888-684-4292

Address: 16845 Von Karman Avenue, Suite 200, Irvine, CA 92606

If You request paper copies of the Loan Documents:

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent..

HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:

Phone: 888-684-4292

Address: 16845 Von Karman Avenue, Suite 200, Irvine, CA 92606

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event 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.

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



Step 8: A popup message will appear and you will click on the *Done* button. In the *My Tasks* tab you will see that the *Consent Accepted* message in your account:

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.



Company Info

[Check Loan Status >](#)


Printer-Friendly

Loan Detail

Loan Number:	6000007479	Loan Program:	Fixed
Amount:	\$250,000.00	Purpose of Loan:	Purchase
Property Address:	1234 Organge Street Irvine, CA 92606	Borrower Name:	Ken Customer

My Tasks

Loan Status

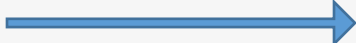
 **Electronic Signature Consent for Loan Documents** 05/13/2020

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Ken Customer

Ken Customer

 **Consent Accepted**

Upload File

File Type:

* File Name:

* = Required

Loan Contact Information

Name:		Company:	Commerce Home Mortgage, LLC
Address:	123 Main Street Jacksonville, CA 32257	Phone:	
Email:		Fax:	



NOTE: Documents are delivered using the industry standard Adobe Acrobat format. Adobe Acrobat 6.0 or above is required to view, print, or save documents.

Congratulations! You are on your way to being able to execute your loan disclosures electronically.