BORROWER PORTAL EXPERIENCE:
SETTING UP PROFILE AND SIGNING DISCLOSURES

open MORTGAGE WHOLESALE

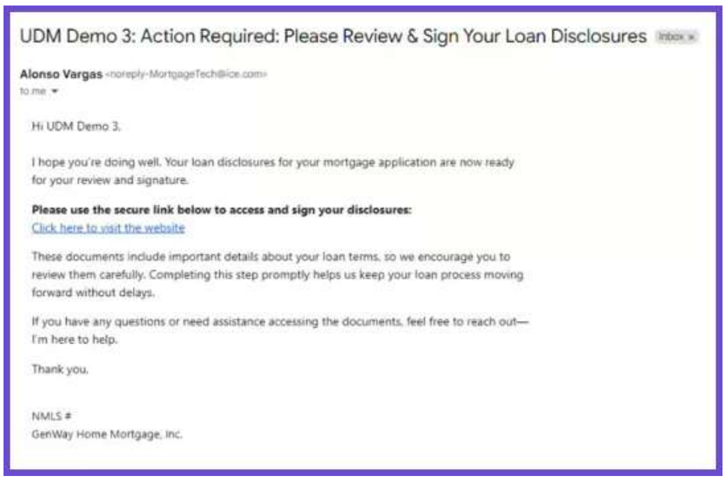
Purpose: This job aid provides step-by-step instructions on what a Borrower experiences when they receive loan disclosures, set up their portal profile, review pending tasks, electronically sign documents, and upload required files.

NOTE: If a borrower has multiple loans or properties, they will only need to create their profile once. The same profile will be used, and multiple property addresses will appear in their portal.

<table>
<tr><th>DESCRIPTION</th><th>STEP / ACTION</th></tr>
<tr><td>ACCESSING THE SECURE LINK</td><td>
The Borrower will receive an email notification indicating that loan disclosures are ready for review and signature.

1. The Borrower must click the secure link they receive via email that says: **Click here to visit the website** provided in the email to begin the process.

Note: The verification text message is only triggered after the borrower clicks the secure link in the email.



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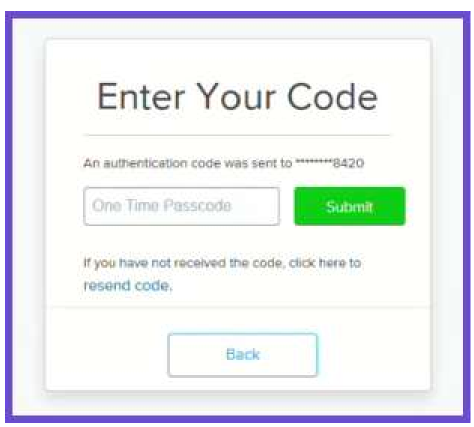
<tr><td>IDENTIFY VERIFICATION</td><td>

1. After clicking the secure link, the Borrower is taken to an authentication page
2. A one-time passcode will be sent via text message to the Borrower's mobile phone number on file.
3. The Borrower enters the passcode on the **Enter Your Code** screen and clicks **Submit.**



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<tr><th>DESCRIPTION</th><th>STEP / ACTION</th></tr>
<tr><td>SETTING UP THE ACCOUNT PROFILE</td><td>

1. First-time users will be prompted to create their portal account.
2. The system will display their username (usually their email address).
3. The Borrower must create and confirm a secure password, then click **Continue** to set up the profile.

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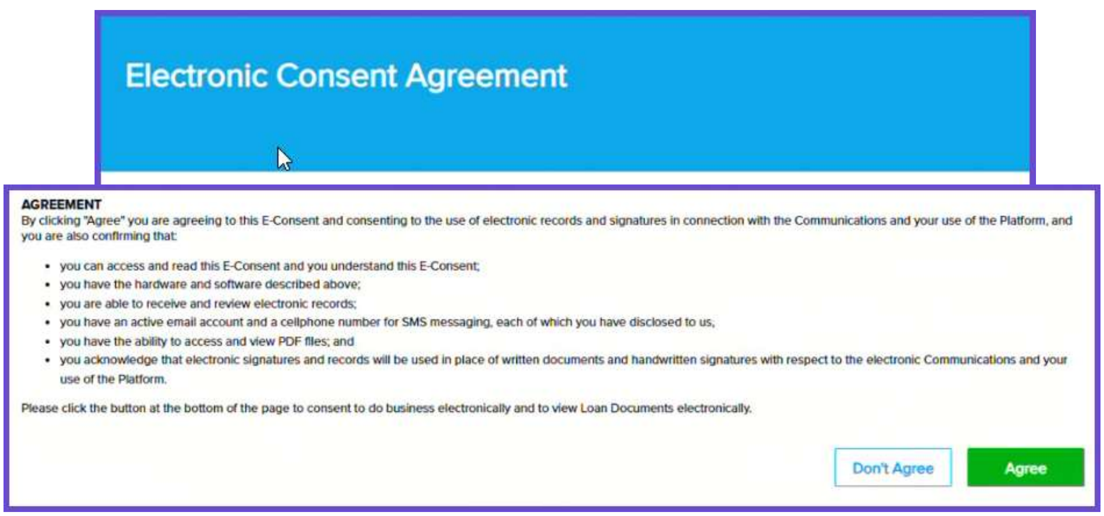
<tr><td>ELECTRONIC CONSENT AGREEMENT</td><td>

1. Upon first logging in, the Borrower is presented with the **Electronic Consent Agreement**.
2. The Borrower must scroll to review the terms and click **Agree** to proceed into the portal.



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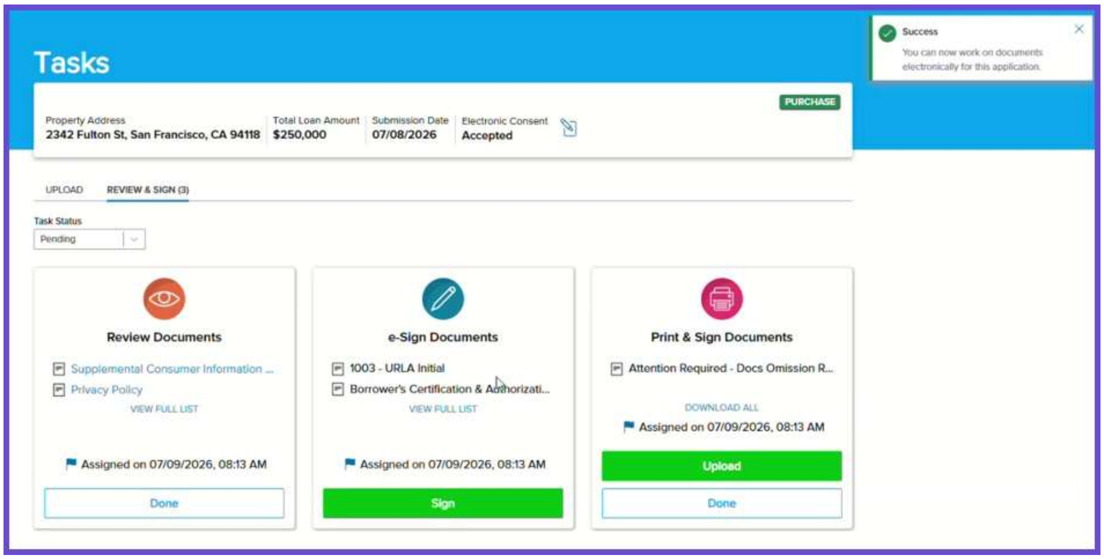
<tr><td>REVIEWING THE TASK DASBOARD</td><td>

1. The main **Tasks** dashboard displays the property address, total loan amount, and the status of their Electronic Consent.
2. The dashboard shows action cards for pending items:
    - **Review Documents:** Informational notices that do not require a signature.
    - **e-Sign Documents:** Documents requiring an electronic signature.
    - **Print & Sign Documents / Upload:** Documents that must be printed, physically signed, and uploaded.



NOTE: Borrowers should be encouraged to complete the eSign Documents task first to avoid holding up the disclosure process while searching for documents to upload.

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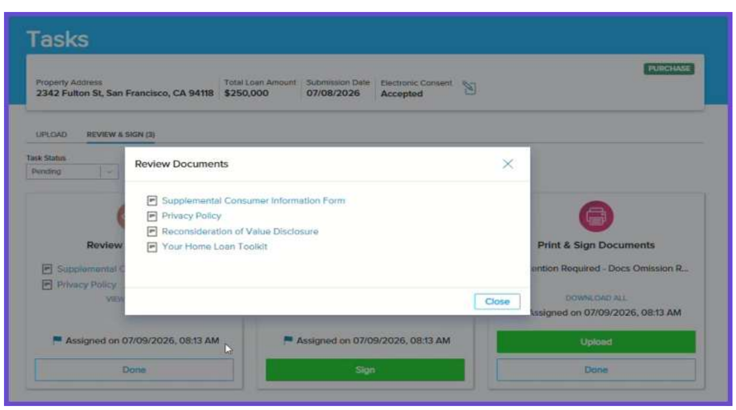
<tr><td>REVIEWING DOCUMENTS</td><td>

1. The Borrower can click **View Full List** under the **Review Documents** task section to see all documents included in the package.

These documents do not require signatures and are for the Borrower's records.



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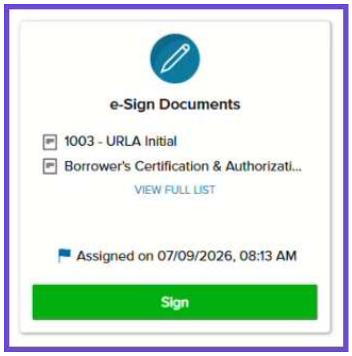
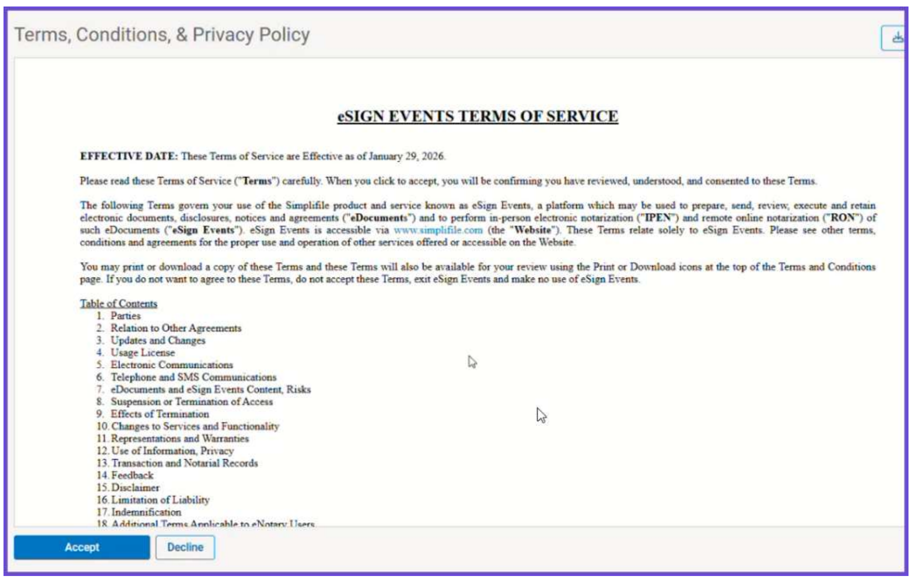
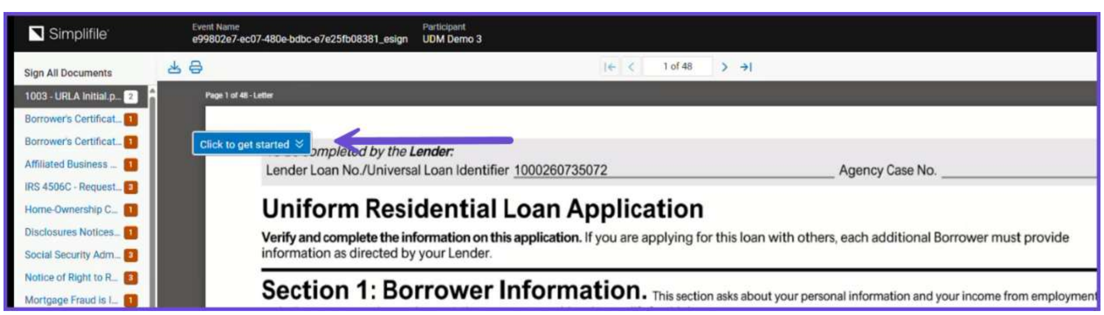
<td>ELECTRONICALLY SIGNING DISCLOSURES</td>
<td>
1. The Borrower can click View Full List under the eSign Documents if they want to see all the items that they need to eSign.
2. Under the eSign Documents task section, select the Sign button to get started



3. When the Borrower clicks to begin the e-Sign task, they enter the secure signing room and will be prompted to Accept the eSign terms and conditions.



4. After accepting, they click the Click to Get Started button



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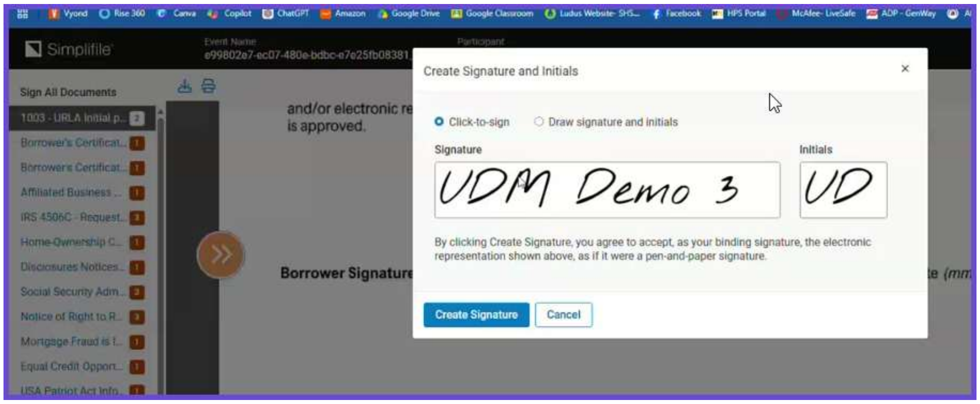
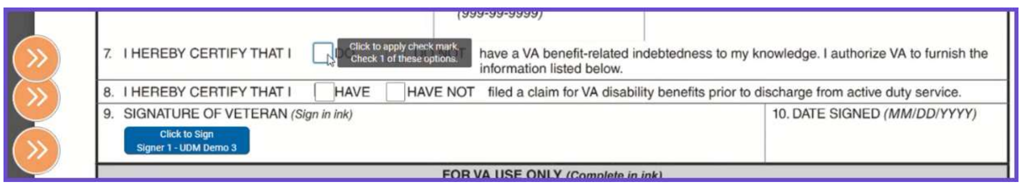
5. The system will prompt the Borrower to **Create Signature and Initials**. They can accept the auto-generated signature or draw their own, then click **Create Signature**.



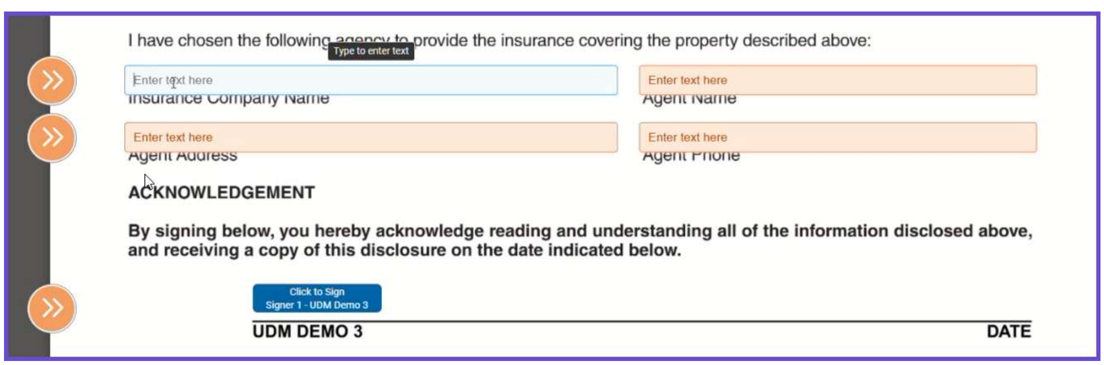
6. The Borrower will navigate through the document package on the left menu bar, clicking on the highlighted blue **Click to Sign** fields to apply their signature or initials.

Note: You will continue to select **Click to Sign** as the system navigates through all the documents.

7. Some fields may require you to select specific check boxes that state **HAVE** or **HAVE NOT or** require initials, but the system will lead you to those fields.



8. Some fields also may have you type free form information, like the example below regarding insurance information



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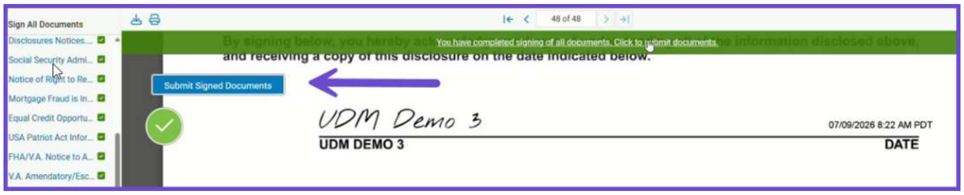
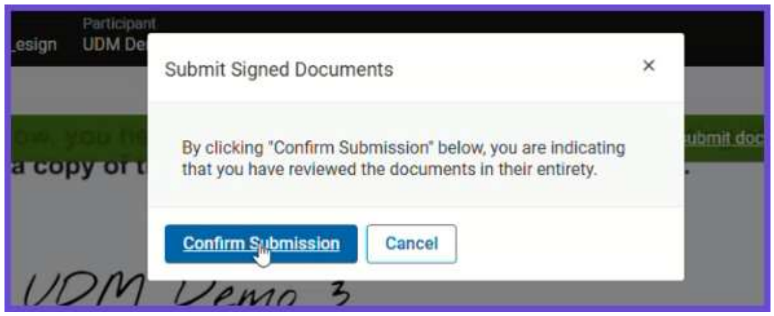
<tr><td>SUBMITTING AND DOWNLOADING DOCUMENTS</td><td>

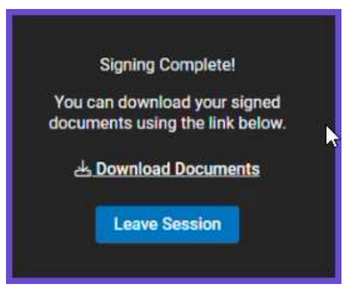
1. Once all required signature fields are completed, a blue **Submit Signed Documents** button will appear at the top or bottom of the screen. The Borrower must click this to finalize the signing process.



2. You will see a pop up that states: Submit Signed Documents, click **Confirm Submission**

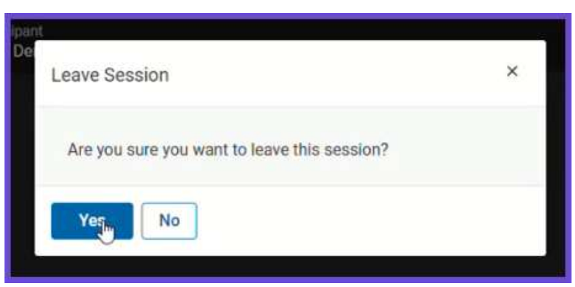


3. After submission, a **Signing Complete** screen will appear.



Note: The Borrower must click **Download Documents** at this stage if they wish to keep a copy of their signed disclosures. The completed disclosures may not remain available for review later in the portal.

4. After downloading, the Borrower clicks **Leave Session**.



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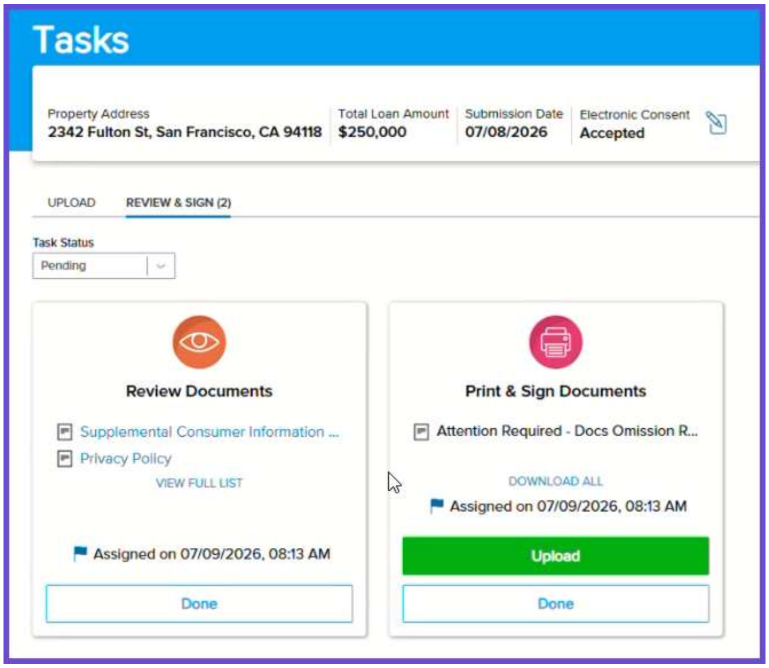
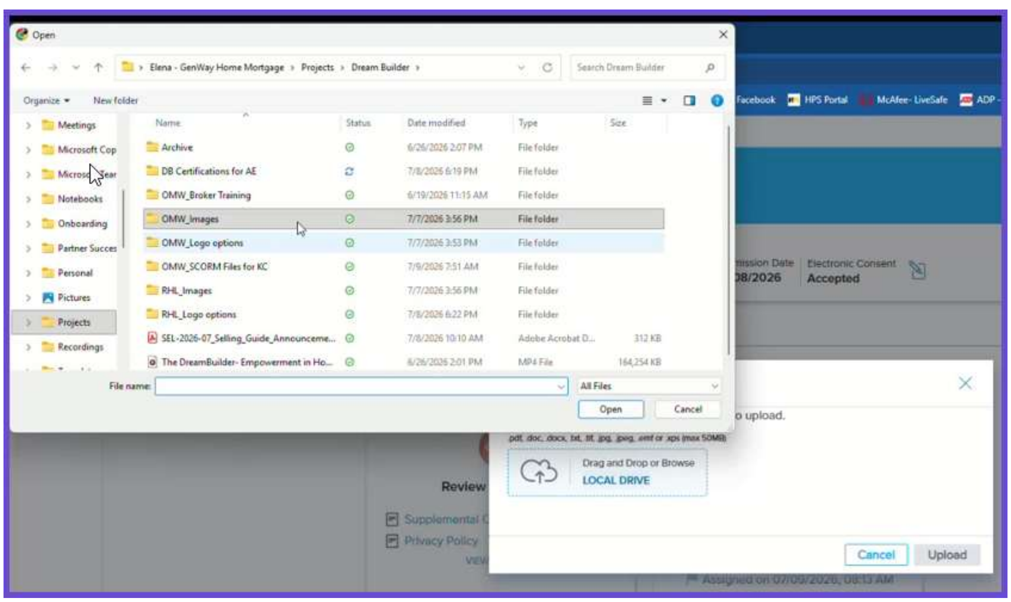
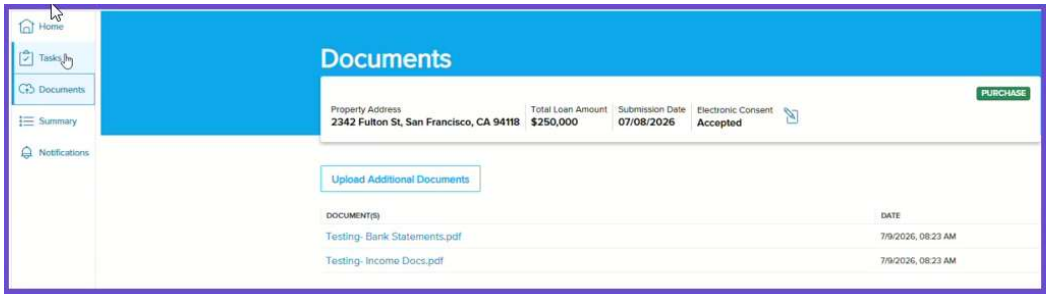
DESCRIPTION	STEP / ACTION
UPLOADING ADDITIONAL DOCUMENTS	See steps below

1. Back on the Tasks dashboard, the Borrower can complete any required uploads by clicking the **Upload** button on the relevant task card.



2. A dialog box will appear allowing the Borrower to **drag and drop files** or browse their local drive to select the required documents.



DESCRIPTION	STEP / ACTION
REVIEWING UPLOADS AND COMPLETING TASKS	1. The Borrower can navigate to the **Documents** tab on the left-side menu to view a list of all files they have successfully uploaded.  2. Once all tasks are completed, the pending items will disappear from the Tasks dashboard. 3. If the Borrower filters the Task Status to **All**, they will see a confirmation message stating, **You do not have any tasks at the moment.**