

Home Point Financial Borrower Experience “The eConsent Process”

Objectives

By the end of this module you will be able to:

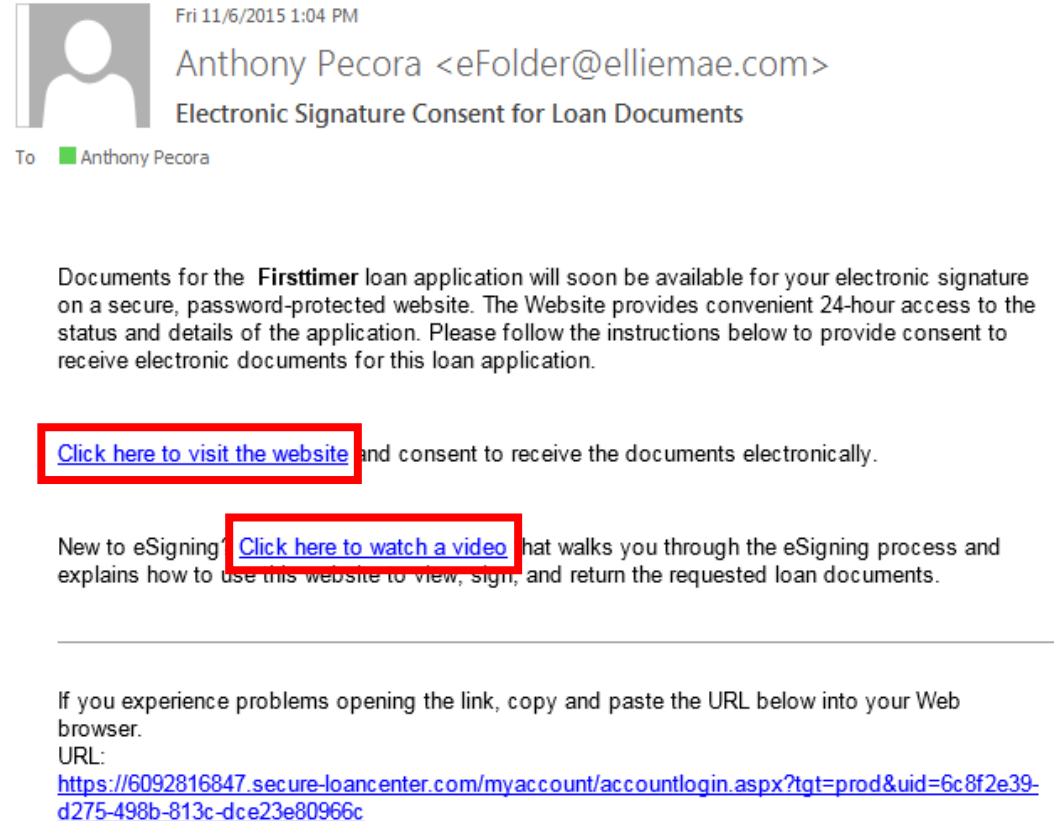
- 1) Understand the emails received for Electronic Documents.
- 2) Understand how to create a New Account to receive Electronic Documents.
- 3) Understand how to locate the eSign Consent Form.
- 4) Understand the process of consenting to receive Electronic Documents.



Receiving emails for Electronic Documents

The borrower will receive the email pictured here when a request for eSign Consent is made.

At this point, the borrower can click the link to proceed or the link to watch a short instructional video about the eSign process.



Fri 11/6/2015 1:04 PM
Anthony Pecora <eFolder@elliemae.com>
Electronic Signature Consent for Loan Documents

To: Anthony Pecora

Documents for the **Firsttimer** 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.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL:
<https://6092816847.secure-loancenter.com/myaccount/accountlogin.aspx?tgt=prod&uid=6c8f2e39-d275-498b-813c-dce23e80966c>

Creating a New Account

- When the borrower is accessing the website for the first time and clicks the link to proceed, they will be directed to the Create New Account Page.
 - Enter the **Subject Property Street Number**.
 - The borrower will then complete all required fields and click the Create New Account button.



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: South Main Street
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email: cmorris@homepointfinancial.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.

* = Required

[Create New Account](#)

Home Point Financial - NMLS #7706 NMLS #7706
1194 Oak Valley Drive, Suite 80, Ann Arbor, MI 48108
Toll Free: (888) 616-6866

info@homepointfinancial.com

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New Account Confirmation

Once the borrower has completed setting up their new account, the following screen appears with instructions.



Create New Account

An email has been sent to you at cmorris@homepointfinancial.com.

Next steps:

1. Check your inbox for an email from "eFolder@elliemae.com" with the subject "**WebCenter 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.

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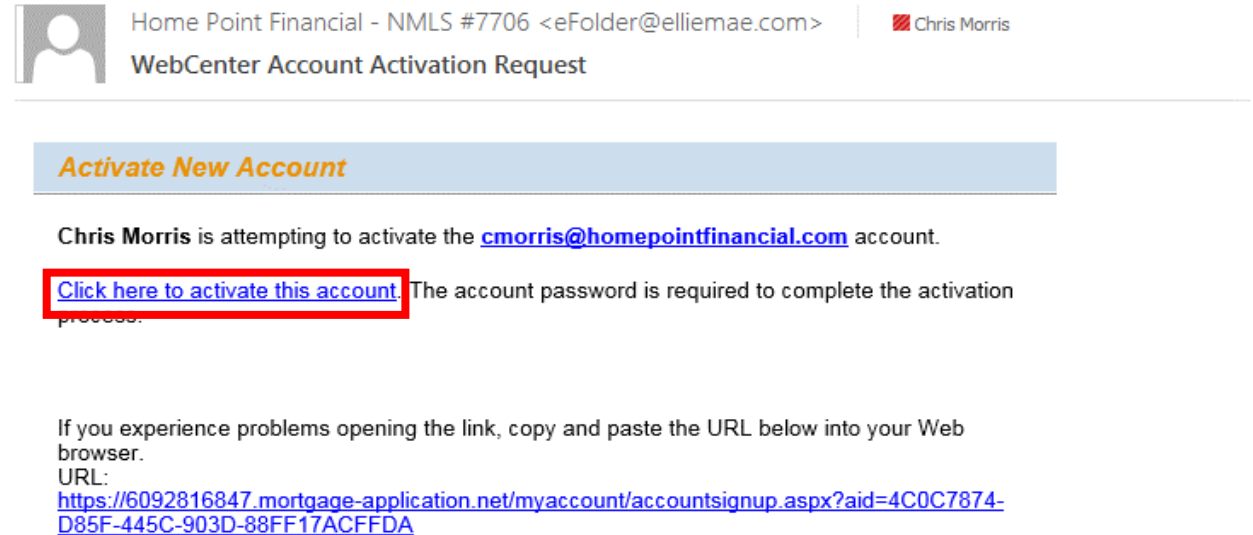
info@homepointfinancial.com

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Email for Activating New Account

The borrower will receive the email pictured here after creating their new account. At this point they will need to simply click the link to proceed.



Activating New Account

Following the link on the previous screen will bring the borrower to the screen pictured here.

To complete the activation process, enter the password created at setup and click the Activate New Account button.



Activate New Account

Name: Chris Morris
Email: cmorris@homepointfinancial.com
* Password:

* = Required

[Activate New Account](#)

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Locating the eSign Consent Form

Upon activating the account, the borrower will be directed to the page pictured here.

To consent to receive documents electronically, the borrower will need to click the View button.

The screenshot displays a web interface for loan management. At the top left, there is a link 'Check Loan Status >' and a 'Printer-Friendly' link at the top right. The main heading is 'Loan Detail'. Below this, loan information is presented in two columns: Loan Number (1111081959), Amount (\$288,750.00), and Property Address (600 South Main Street, Randolph, MA 02368) on the left; and Loan Program (Fixed), Purpose of Loan (Cash-Out Refi), and Borrower Name (Portal Test Loan 2) on the right. There are two tabs: 'My Tasks' and 'Loan Status'. The 'Loan Status' tab is active, showing a task titled 'Electronic Signature Consent for Loan Documents' dated 05/24/2016. The task content includes the heading 'Agree To Receive Disclosures electronically' and a paragraph: '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.' Below this text, there is a list item 'Portal Test Loan 2' with a 'View' button next to it. A red arrow points from the text 'Click on "View"' to the 'View' button, which is highlighted with a red box.

Accepting the eSign Consent Form

Clicking the View button from the previous page will open the eSign Consent Form.

The borrower will need to click the I Agree button to proceed.



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, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

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: 973-585-6100

Address: 1194 Oak Valley Drive, Suite 80, Ann Arbor, MI 48108

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.

eSign Consent Form Confirmation

Once the borrower has clicked the I Agree button to proceed, the eSign Confirmation is displayed.

Click the Done button to complete the process and be returned to the main page.

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

Done

Questions?

Contact

ClientServices@Homepointfinancial.com