



How to Access E-disclosures for Borrowers

Loan disclosure documents are sent electronically and can be eSigned, viewed, saved and printed from the electronic document portal.

This is a step-by-step guide on how to create an account and access these documents.

****Please use a laptop or desktop to complete these steps! The process will NOT work on a phone**

Step 1. First, you will receive an email notification indicating documents are available to view. If you do not receive the email, check the spam folder for it.

Open the email and click on the blue link to access the documents.

Primary **Social** **Promotions**

☆ **Brian Quinn** **eSign Loan Application Documents - Thank you for completing a**

eSign Loan Application Documents Inbox x

Brian Quinn <eFolder@elliemae.com>
to me ▾

Thank you for completing a loan application with TestTPOCompanyDBA. We lo

For your benefit, we have prepared loan disclosures in accordance with Federa documents to eSign and which documents to Print, Wet Sign and return to you

IMPORTANT: [Click here to visit the website](#) to access your documents. If you h eSignature. **It is the zip code of the Subject Property.**

If you have not previously established a User Name and Password, you will be i

Step 2. If you do not already have an account, you will be prompted to create one. Enter the street number of the Subject Property Address and the information beside the *.

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: Poplar Street, Atlanta, GA 30305
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email:

*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

**The address of the property in question- For example:
Address: 1234 Poplar St
Enter: 1234**

***Write this password down- you will need it later!**

If you have already created an account through the Encompass Loan Center, you can access the system using your existing username and password.

Step 3. After clicking the “Create New Account” button you will receive the following message:

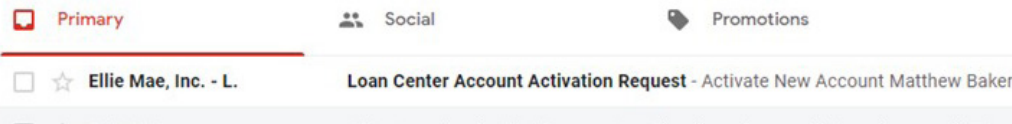
Create New Account

An email has been sent to you at mhbaker501@gmail.com.

Next steps:

1. Check your inbox for an email from “eFolder@elliemae.com” with the subject “Loan Center 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.

Check your email box for the Activation Email



Step 4. Click on the link to activate your account.

Loan Center Account Activation Request Inbox x

Ellie Mae, Inc. - Loan Center <eFolder@elliemae.com>
to me ▾

Activate New Account

Matthew Baker is attempting to activate the mhbaker501@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:

<https://www.mortgage-application.net/myaccount/accountsignup.aspx?aid=95B477ED-621F-43B5-BDEB-F0ED9C5A7D58>

Step 5. Enter the password you created (in step 3) and click “Activate New Account”

Activate New Account

Name: Matthew Baker
Email: mhbaker501@gmail.com
*Password:
* = Required

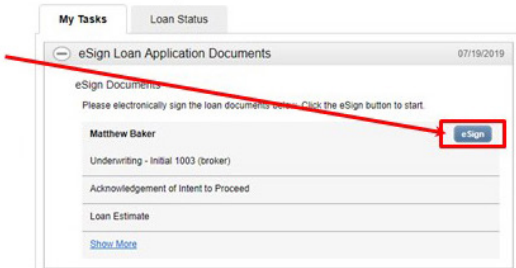
*Note, if you have already created an account through the Encompass Loan Center, you will access the system using your existing username and password and will see multiple loans in the display.

You should then click on the property address/transaction relevant to the loan you would like to access.

The screenshot shows the Encompass Loan Center interface. At the top, it says 'Encompass Loan Center™' and 'Welcome, Alysse Prosnick'. There are links for 'Help', 'My Account', and 'Log Out'. Below that, it says 'Check Loan Status' and 'Printer-Friendly'. A table displays two loans:

Borrower Name	Amount	Property Address	Contact Name	Date
I'm TesterMcTest	\$145,000	3726 Poplar St Dawson GA 31406	Angel Oak Mortgage Solutions LLC	11/28/2016
Happy TestHappyLady	\$150,000	1234 Happy Street Houston TX 30305	Angel Oak Mortgage Solutions LLC	10/20/2016

Step 6. Consent to receive documents electronically by clicking on the View button under My Tasks.



eConsent by selecting the "I Agree" button

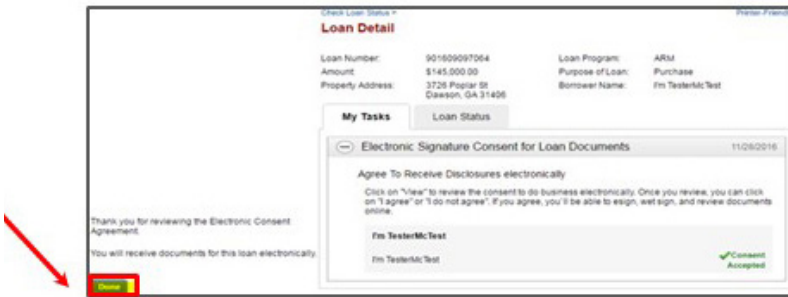
HOW WE CAN REACH YOU

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: 855-539-4910
Address: 960 Hammond Drive, Suite 850, Sandy Springs, GA 30328

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 7. You will receive the following message and see "Consent Accepted" under the My Tasks tab.



eSign Loan Application Documents Inbox x



Brian Quinn <efolder@elliemae.com>
to me

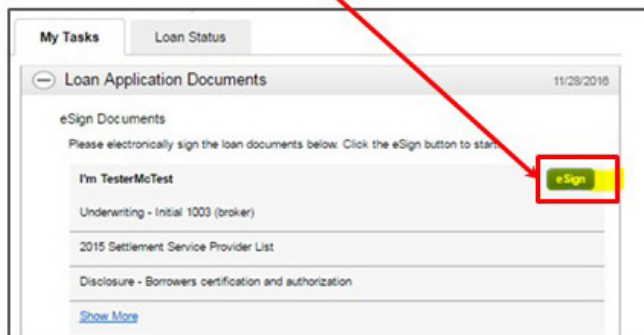
Thank you for completing a loan application with TestTPOCompanyDBA. We look forward to your benefit, we have prepared loan disclosures in accordance with Federal law for your documents to eSign and which documents to Print, Wet Sign and return to your Loan Origin

IMPORTANT: [Click here to visit the website](#) to access your documents. If you have not already eSigned, it is the zip code of the Subject Property.

If you have not previously established a User Name and Password, you will be prompted to your account and obtain the electronic disclosures.

When the Loan Application Documents are issued, you will receive an email notification.

Step 8. The Documents will be displayed in 3 separate sections.



eSign Documents the documents in the first section-you must click the eSign button to access and electronically sign these docs

Step 9. After clicking eSign, you will be prompted to enter an Authorization Code, this is the street number of the subject property

Step 1. Welcome Matthew H Baker, please enter
Your mortgage originator must provide your personal authorization code to you

Authorization Code:

Step 10. Click Next and then Start to begin the eSign process

Click on the signature flag to apply an eSignature.

Clicking the blue sign button will not sign the document.

Step 11. On the first eSignature you will be prompted to adopt a signature.

You will not be able to select the "Finish" button until all signatures have been applied. You will be directed to any missing signature lines which will be outlined in a red line.

Step 12. Once complete this task will show as eSigned.

My Tasks | Loan Status

eSign Loan Application Documents 07/19/2019

eSign Documents

Please electronically sign the loan documents below. Click the eSign button to start.

Matthew Baker ✔ eSigned Print

Underwriting - Initial 1003 (broker)

Acknowledgement of Intent to Proceed

Loan Estimate

[Show More](#)

*The broker will receive an automatic notification when you eSign.

Congratulations! You can now access your loan disclosure documents!



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