

1. Each borrower selected to receive the request for eConsent will receive the following email message. The message contains a link to the Ellie Mae Consumer Connect portal to complete the eConsent. The message also contains a link to an instructional video the borrower can watch to answer any questions they have about the process.

From: testloanofficer@university-bank.com
Sent: Friday, June 30, 2017 12:47 PM
To: testborrower@university-bank.com
Subject: Electronic Signature Consent for Loan Documents

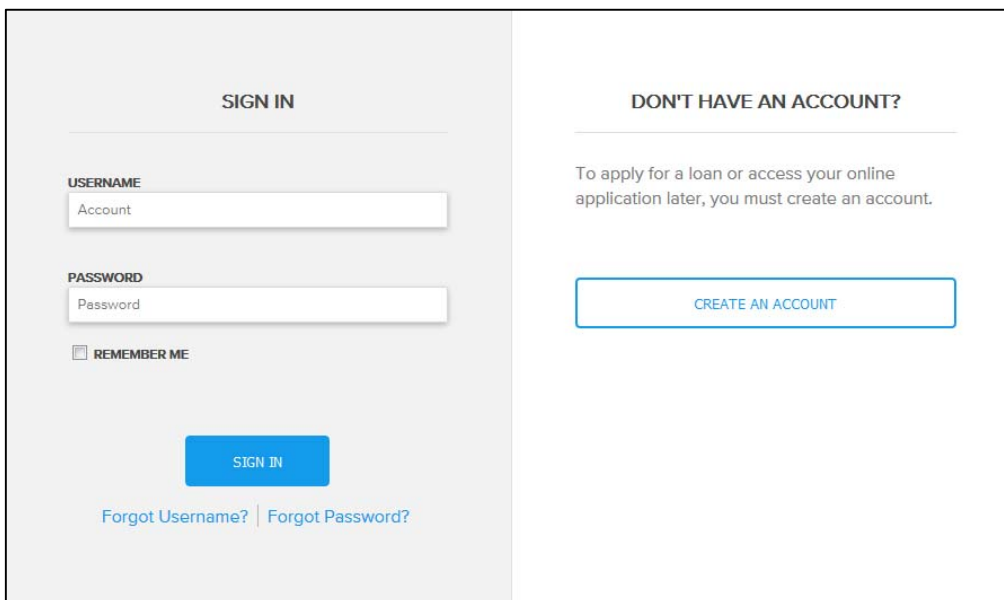
Documents for the **Test** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic 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://universitylendinggroup.mymortgage-online.com/?authentication&token=8904a0f5-a206-4553-b1db-1087d3e8cfe6&siteid=2016898143>

2. The link will take the borrower to the homepage in the Consumer Connect portal. The first time the borrower accesses the Consumer Connect portal from the link in the email, they will view the following screen. The borrower will need to select Create an Account.



The screenshot shows a web interface with two main sections. On the left, under the heading "SIGN IN", there are input fields for "USERNAME" (containing "Account") and "PASSWORD" (containing "Password"). Below these is a checkbox labeled "REMEMBER ME" and a blue "SIGN IN" button. At the bottom of this section are links for "Forgot Username?" and "Forgot Password?". On the right, under the heading "DON'T HAVE AN ACCOUNT?", there is a paragraph: "To apply for a loan or access your online application later, you must create an account." Below this is a blue button labeled "CREATE AN ACCOUNT".

3. The borrower will complete the fields on the Create an Account screen, as shown below, and select the Create button.

CREATE AN ACCOUNT

Your privacy is very important to us. Help us protect your privacy and the security of your personal information by creating your login credentials and security requirements.

USERNAME

Only letters, numbers, hyphens and underscore are allowed.

PASSWORD

Password must have:

- At most 64 characters
- At least one lowercase character
- At least one special character
- At least 8 characters
- At least one uppercase character
- At least one numeric character

FIRST NAME

Only letters, hyphens and spaces are allowed.

LAST NAME

Only letters, hyphens and spaces are allowed.

EMAIL ADDRESS

Must be a properly formatted email, e.g.: you@domain.com

SECURITY QUESTION

SECURITY QUESTION ANSWER

- The borrower will enter the Authentication Code that was communicated to them by the loan originator. This Authentication Code will be the last four digits of the borrower's SSN.

ENTER AUTHENTICATION CODE

If you do not have an Authentication Code, please contact your lender to obtain access.

- The borrower will receive the following email message containing an activation link for the Ellie Mae Consumer Connect portal. The borrower will click on this link to return to the Consumer Connect portal and complete their account activation.

From: University Lending Group [mailto:noreply@elliemae.com]
Sent: Friday, June 30, 2017 12:57 PM
To: testborrower@university-bank.com
Subject: Congratulations, your account has been created. Please verify your email address.

Hi Test Borrower,

Congratulations!

Your account has been created on <https://1.universitylendinggroup.mymortgage-online.com/> with the username testborrower|

Please verify your email address associated with this account by clicking on the link in this email.

<https://1.universitylendinggroup.mymortgage-online.com/?verifyemail&siteId=2016898143&verificationCode=0e0e495e765044ca981b38ca41e45e945226c5e4f5721898bdf3737ae053688e15402dd5c0e>

The above link will expire within 8 hour(s).

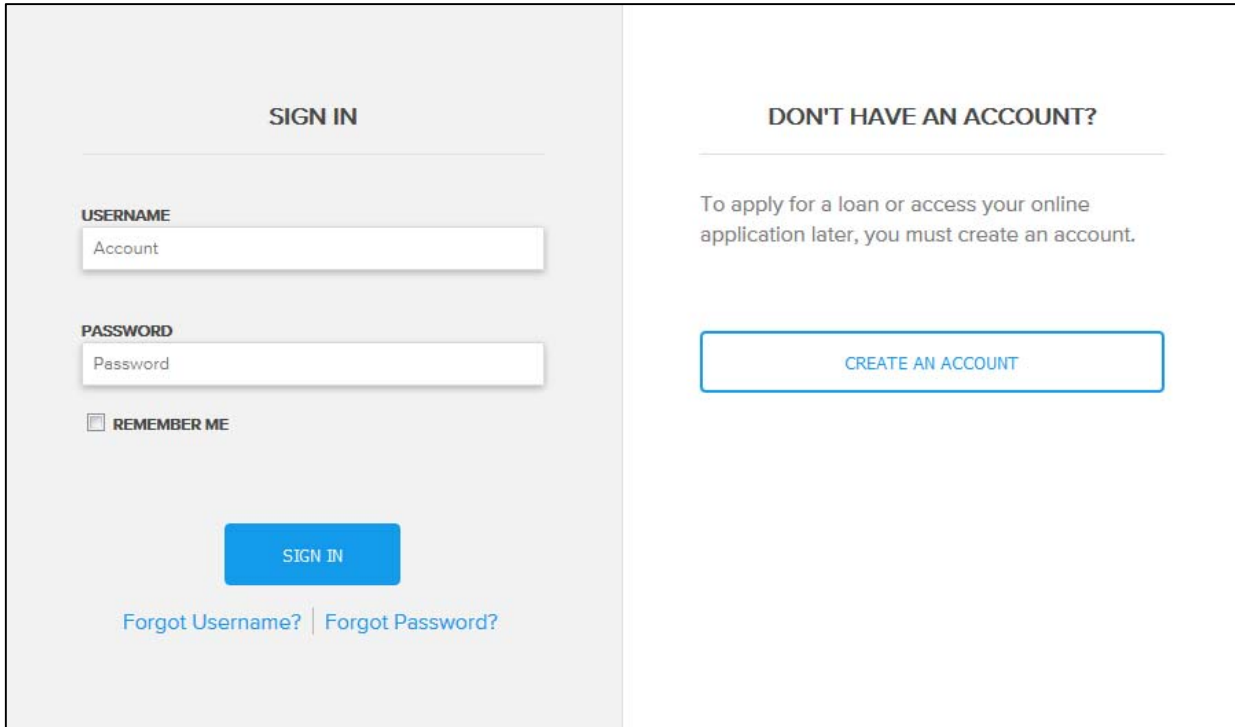
If you did not make this change or you believe an unauthorized person has accessed your account, please contact your loan officer.

Sincerely,

Your Loan Team

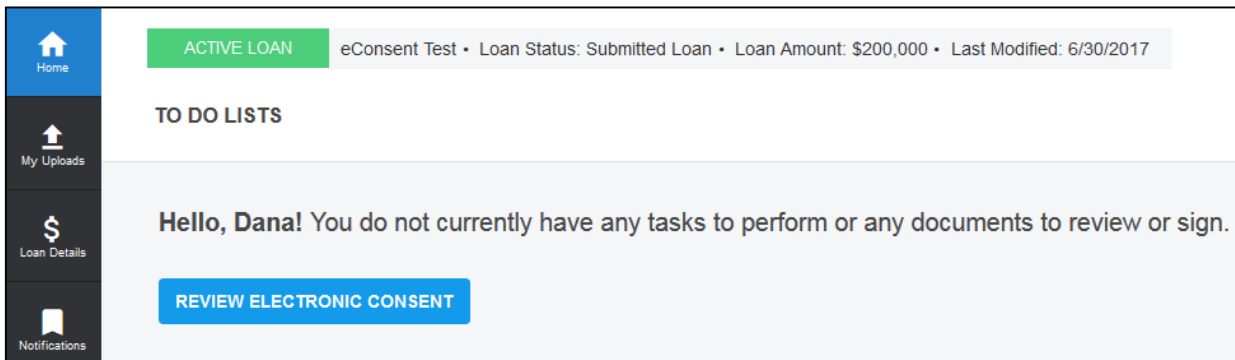
*****DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NOT MONITORED*****

- The link will return the borrower to the Consumer Connect portal. The borrower will be prompted to sign in using the username and password they previously setup.



The screenshot shows a login interface with two main sections. The left section is titled "SIGN IN" and contains a "USERNAME" field with the placeholder text "Account", a "PASSWORD" field with the placeholder text "Password", and a "REMEMBER ME" checkbox. Below these fields is a blue "SIGN IN" button and two links: "Forgot Username?" and "Forgot Password?". The right section is titled "DON'T HAVE AN ACCOUNT?" and contains the text "To apply for a loan or access your online application later, you must create an account." and a blue "CREATE AN ACCOUNT" button.

- Once the borrower logs in to the Consumer Connect portal, the Loan Overview screen will be displayed. The borrower should click on the message titled "Review Electronic Consent".



The screenshot shows the Loan Overview screen. On the left is a navigation sidebar with icons for Home, My Uploads, Loan Details, and Notifications. The main content area has a green "ACTIVE LOAN" status bar with the text "eConsent Test • Loan Status: Submitted Loan • Loan Amount: \$200,000 • Last Modified: 6/30/2017". Below this is a "TO DO LISTS" section with a message: "Hello, Dana! You do not currently have any tasks to perform or any documents to review or sign." and a blue "REVIEW ELECTRONIC CONSENT" button.

- The borrower will be taken to the Electronic Consent Agreement screen to review the eConsent agreement verbiage.

ELECTRONIC CONSENT AGREEMENT

Your Consent To Do Business Electronically (the eDisclosure Agreement)

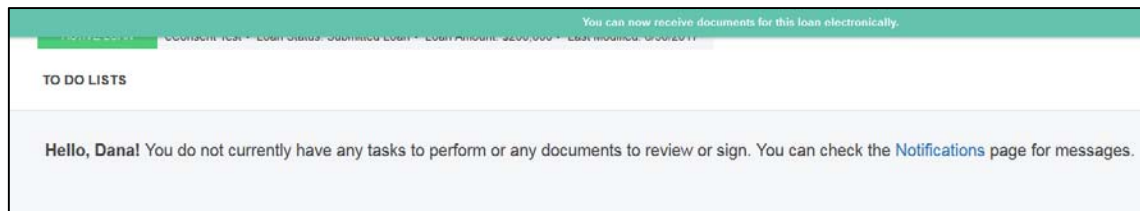
The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. 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).

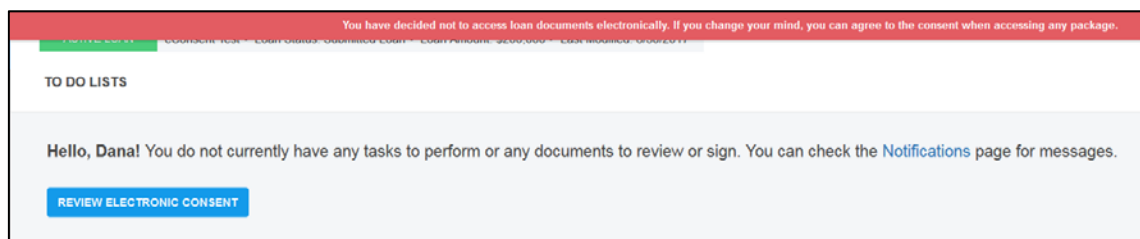
YOUR CONSENT

- The borrower will need to make a selection on this screen. They will need to select "I Decline" or "I Accept".

- A. If the borrower agrees, they will receive the following message on the next screen.



- B. If the borrower does not agree, a red banner will appear on the top of the Loan Detail screen advising that the borrower has selected not to access loan documents electronically.



- C. Once the borrower has made their selection, they will receive the option to choose "Done" to take them back to the Loan Detail page in the Consumer Connect portal.

Note: If a borrower that has previously rejected the eConsent changes their mind and would like to proceed with the receipt of eDisclosures, the Operations Department may send an additional eSign Consent Request email message.

Send an email to the assigned Processor containing the loan number and borrower name(s) requesting an additional Request for eConsent.

Note: If the loan file has multiple borrowers that share an email address, all of the borrowers will create their own account through the Consumer Connect portal. Each borrower must complete the eConsent process individually. This must be completed for all borrowers before electronic disclosures may be sent for the loan file.