

1. Borrowers are notified by email that disclosures are available for them to access in MLS's Consumer Connect portal. The borrower should click on the link in this email message to be taken to the Consumer Connect portal.

The email also contains a link to a short tutorial video that illustrates the steps the borrower must complete to access and eSign their disclosures.

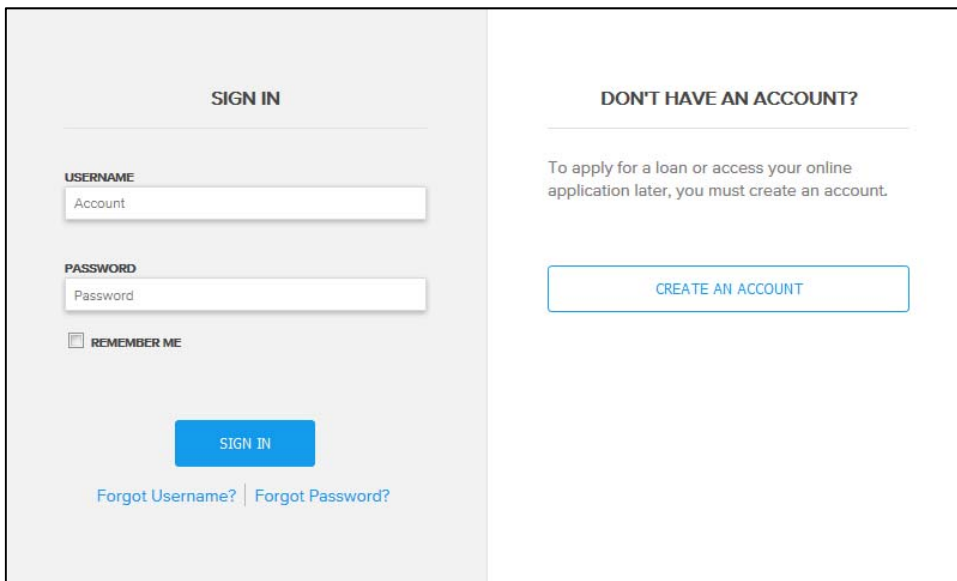


Note: The borrower will use the username and the password that they originally setup each time they access the Ellie Mae Consumer Connect portal.

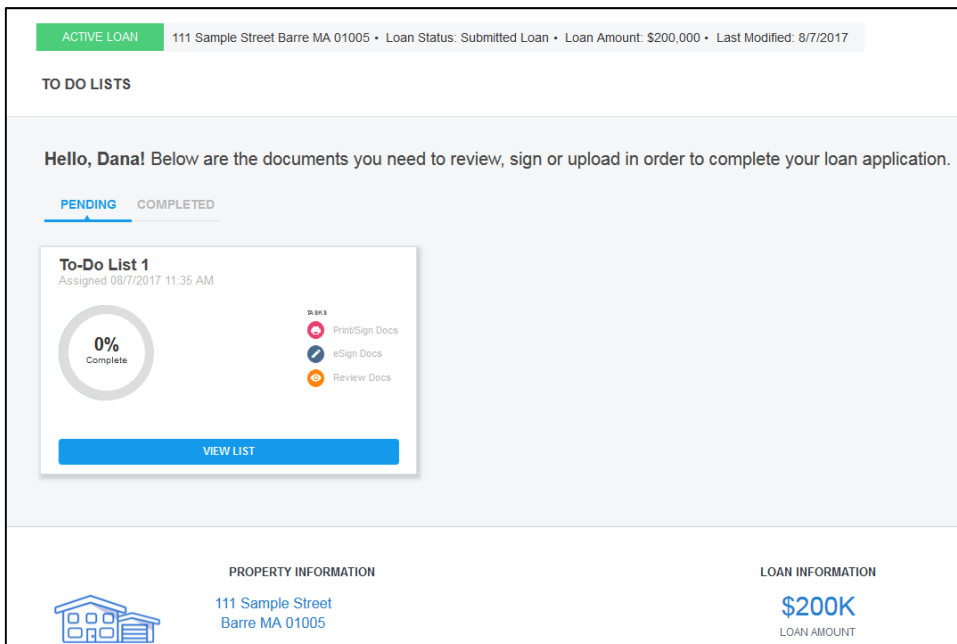
Note: If the borrower is not able to locate the disclosure email containing the link to the Consumer Connect portal, it may have been mistakenly flagged as spam and placed in their junk mail folder.

- The borrower will be taken to the homepage of the Consumer Connect portal. The borrower must input the username and password setup during the eConsent process to enter the Consumer Connect portal. Then, they will select "Sign In".

Note: Review the eConsent Process job aid for additional instructions on completing that process.

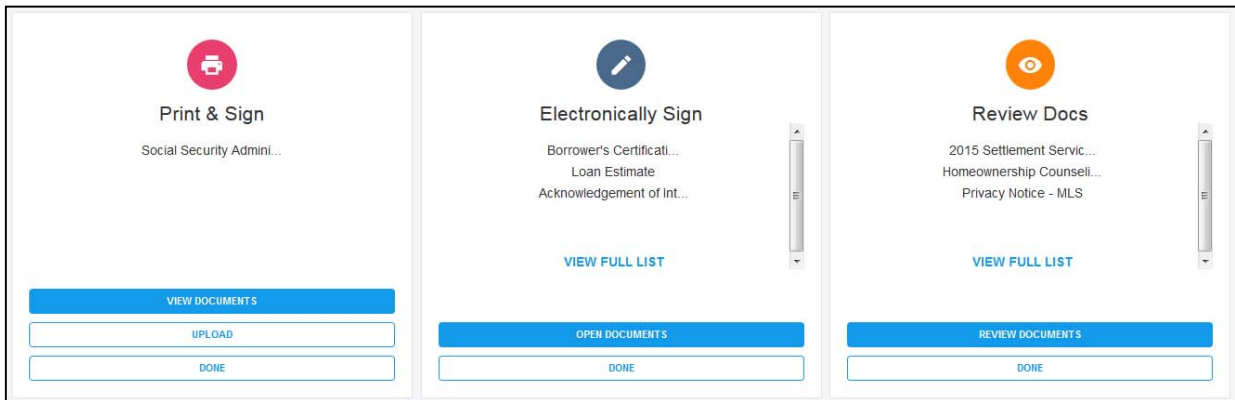


- From the main login page of the Consumer Connect portal, the borrower is able to view a summary of their loan file. The borrower will click on the "View List" button to view the disclosures that are pending review and signature.



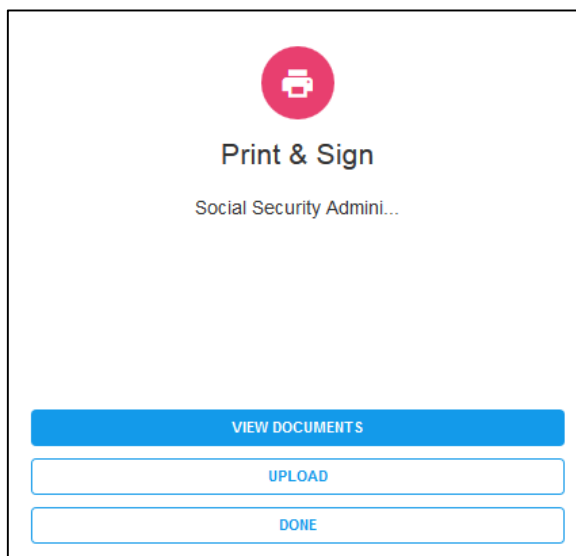
4. At this point, the borrower will see the following three disclosure sections:
- Print & Sign (Disclosures that must be printed for wet signatures.)
 - Electronically Sign (Disclosures available for eSignatures.)
 - Review Docs (Informational disclosures that do not need to be signed and returned.)

The borrower should proceed to each section to review the disclosure packages and complete the action needed.



5. Print & Sign

- A. From the “Print & Sign” section of the screen, the borrower will be able to view and print their wet sign disclosures, if applicable. To view the wet sign disclosures, the borrower should choose the “View Documents” button located in this section.



- B. The wet sign disclosures will appear in a new internet tab in one scrollable screen along with a Fax Cover Sheet.

The borrower should utilize their default printer settings to print this disclosure package. All pages in this document must be completed and returned. Once the document has been printed, the borrower may close the window and return to the Loan Details screen of the Consumer Connect portal.

Note: The borrower may need to turn off their pop-up blocker to allow the tab to open.

Note: If the borrower returns the signed disclosures through fax without using the fax cover sheet, the disclosures will not upload to their loan file and cannot be retrieved through the system.



Fax Cover Sheet

Use this cover sheet when faxing documents back to your loan officer. Faxes that do not contain this cover sheet will not be processed or received by the intended recipient.

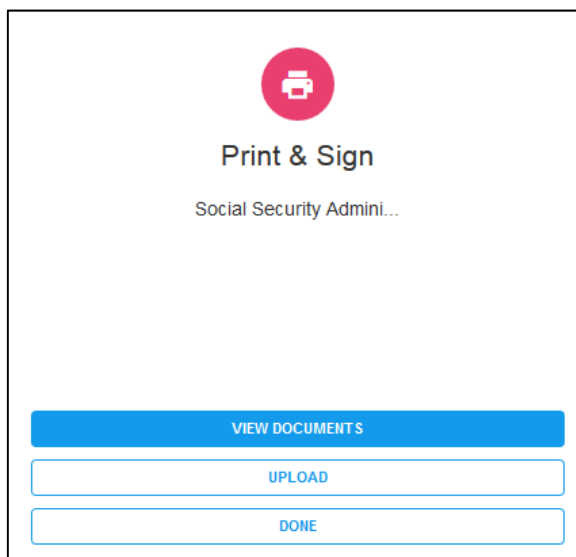
Fax # 800-704-0852


TO: Dana Jones
800-704-0852

FROM: Sample Sample
111 Sample Street
Barre, MA 01005



- C. The borrower also has the option to return the disclosures through the Consumer Connect portal. Once the borrower has wet signed the disclosures and scanned the files back to their computer or device, the borrower should choose the “Upload” button.





Print & Sign

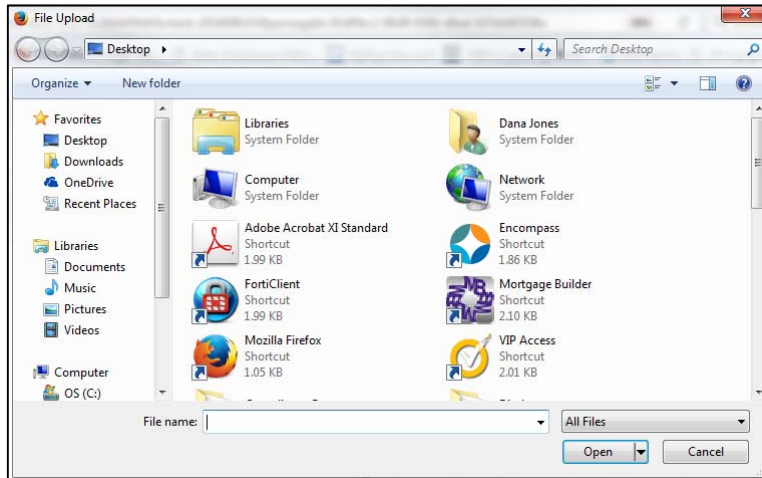
Social Security Admini...

VIEW DOCUMENTS

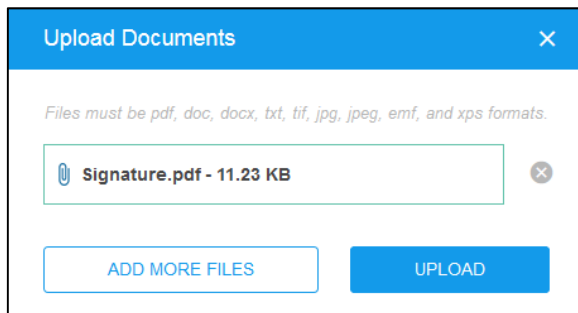
UPLOAD

DONE

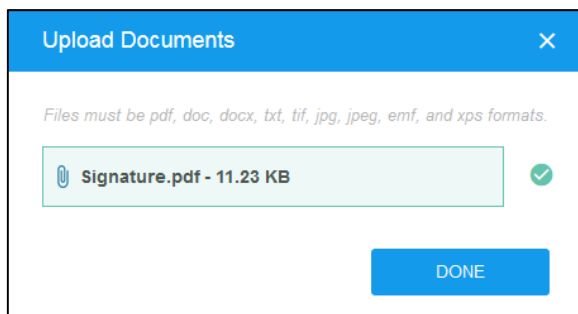
- D. The borrower’s “File Upload” window will open allowing the borrower to choose the file in which they saved their signed disclosures. Once they select the file name, they will choose the “Open” button.



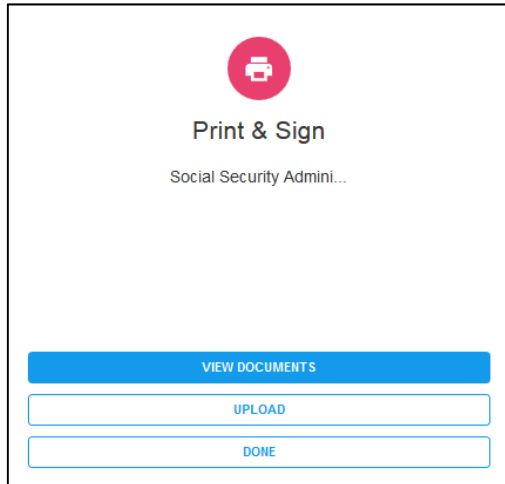
- E. The “Upload Documents” window will open allowing the borrower to choose additional files to upload by selecting the “Add More Files” button. Once the borrower has added all of the wet signed disclosures for upload, they should choose the “Upload” button.



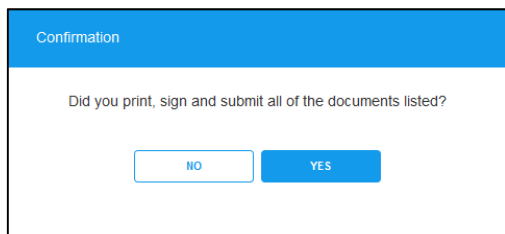
- F. Once the documents have completed uploading, the window will display a “Done” button. The borrower should click this button to be taken back to the Loan Details screen in the Consumer Connect portal.



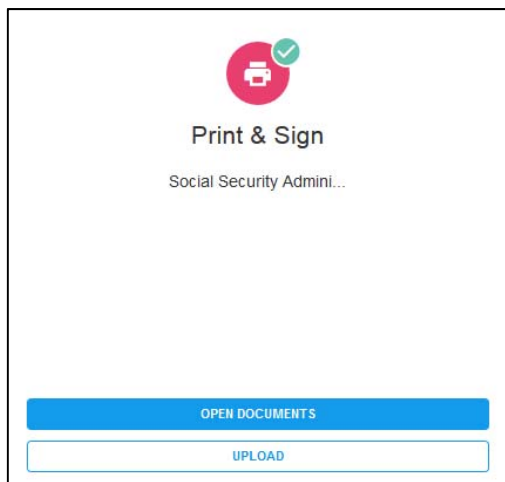
- G. Once the borrower has viewed, printed, signed and uploaded their wet signed disclosures, they will choose the “Done” button in the “Print & Sign” section of the screen.



- H. A “Confirmation” window will open asking the borrower to confirm that they have printed, signed and submitted all of the documents listed in the section. The borrower should select the “Yes” button to complete the section.

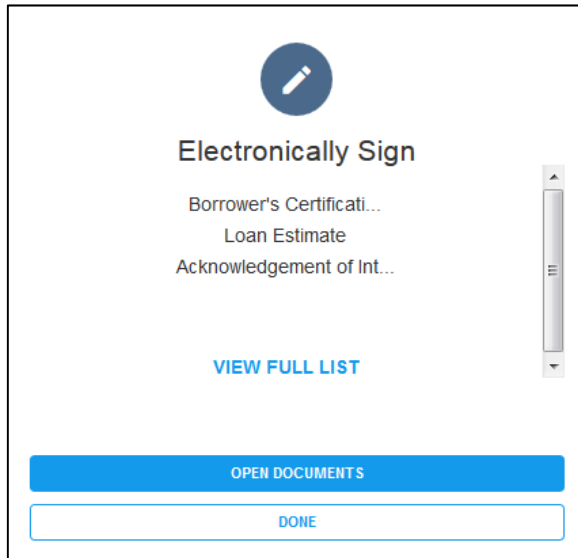


- I. The Print & Sign section of the screen no longer offers the borrower the “Done” option. A green checkmark will appear in the printer icon indicating that the section has been completed.



6. Electronically Sign

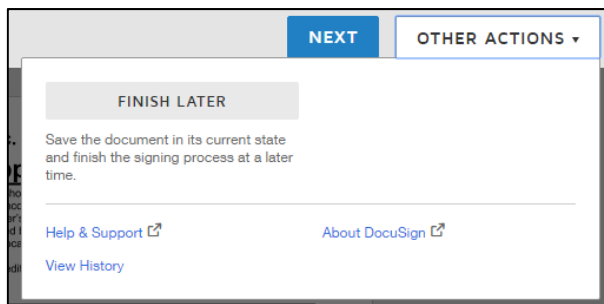
- A. To complete the eSignatures on the eSignable disclosures, the borrower will click the “Open Documents” button in the “Electronically Sign” section of the screen.



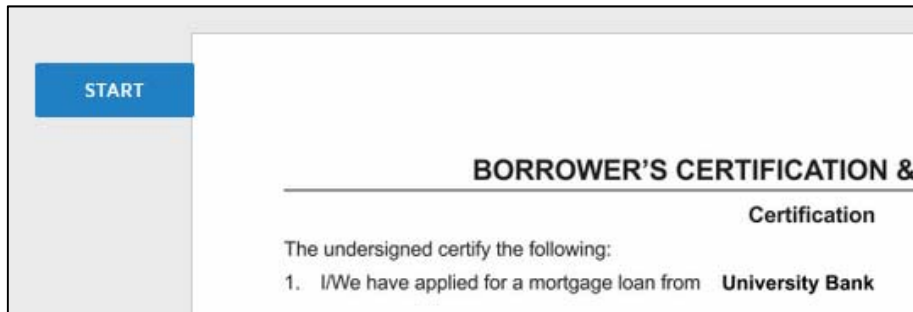
- B. At this point, the borrower will be taken to the DocuSign portal. The top portion of the page will provide the borrower with instructions for completing the eSignatures of their disclosures. The borrower will click “Next” to begin the eSigning process.



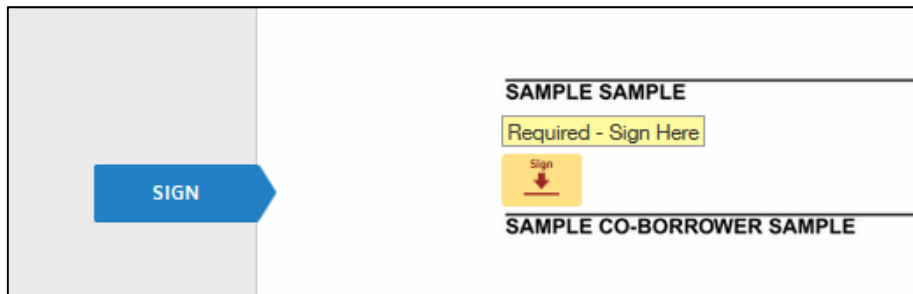
- C. The borrower also has the option to “Finish Later” by choosing the “Other Actions” button.



- D. The borrower will then click on the “Start” arrow.



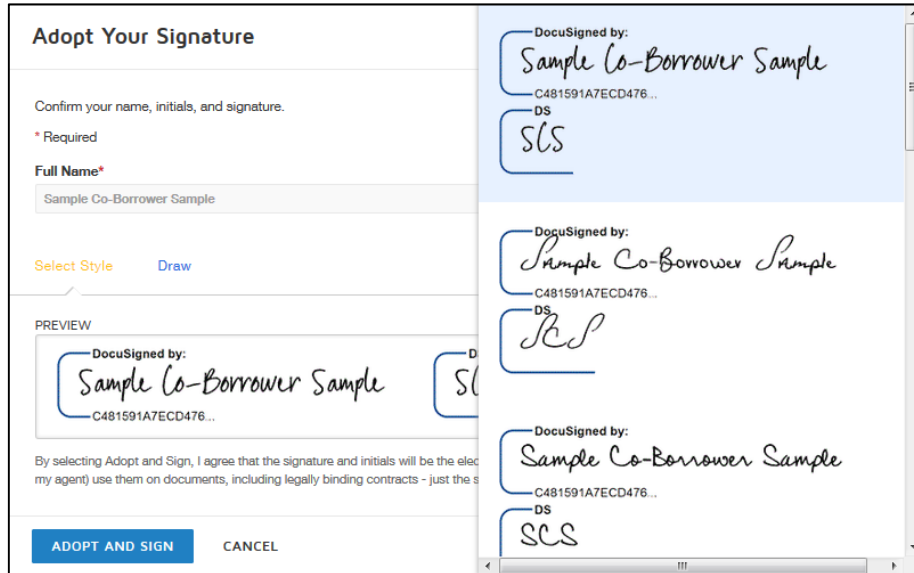
- E. The first time the borrower eSigns disclosures, they will have the option to choose the style with which their eSignatures will appear on the disclosures. The borrower will click on the yellow “Sign” box to open the “Adopt Your Signature” window.



- F. From this window, the borrower has the option to change the style of the font by choosing the “Change Style” option.



- G. The font options will appear in a scrollable list on the right hand side of the pop-up window. The options will display the way the borrower’s name and initials will appear, if selected.



Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*

Select Style Draw

PREVIEW

DocuSigned by:
 Sample Co-Borrower Sample
 C481591A7ECD476...
 DS
 SCS

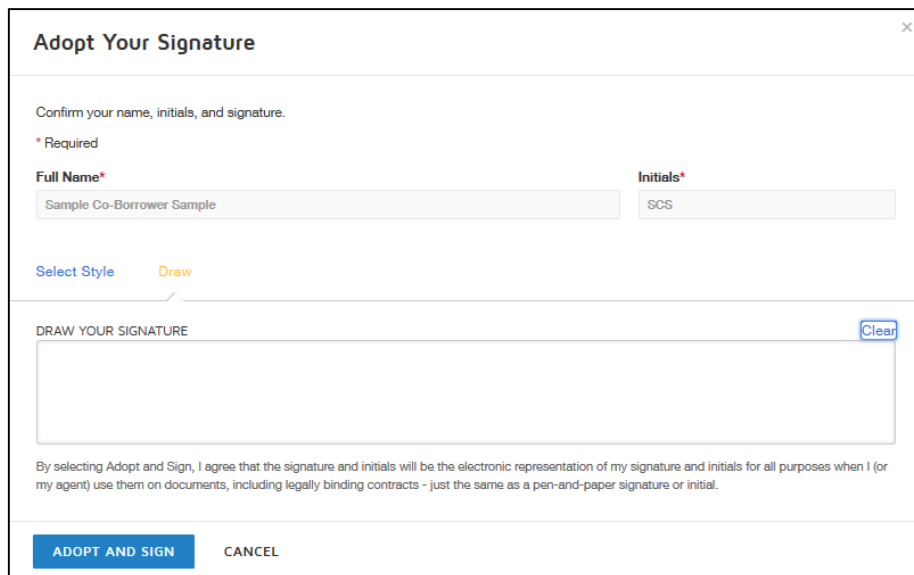
DocuSigned by:
 Sample Co-Borrower Sample
 C481591A7ECD476...
 DS
 SCS

DocuSigned by:
 Sample Co-Borrower Sample
 C481591A7ECD476...
 DS
 SCS

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

- H. The borrower may also choose the “Draw” option to use their mouse to create their signature.



Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*

Initials*

Select Style **Draw**

DRAW YOUR SIGNATURE Clear

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

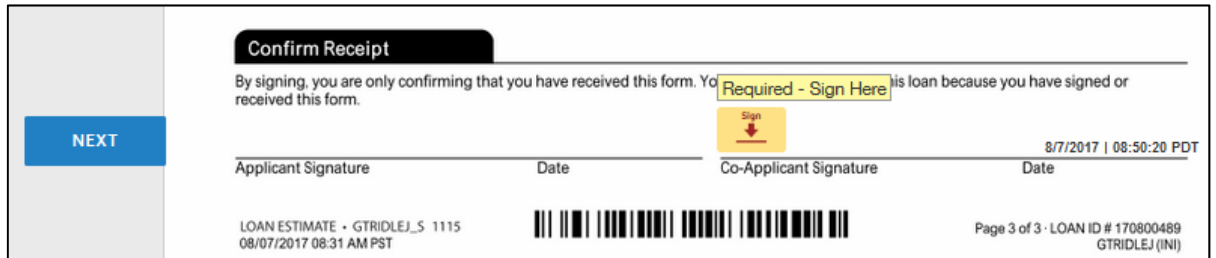
ADOPT AND SIGN CANCEL

- I. Once the borrower is satisfied with the appearance of the eSignature, they will choose the “Adopt and Sign” button to return to the disclosure package.

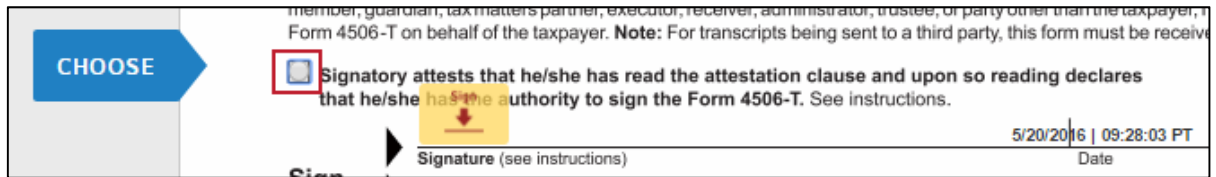


ADOPT AND SIGN CANCEL

- J. To apply the eSignature, the borrower will click on the “Sign” box. The action will apply the eSignature and date. The screen will automatically scroll to the next signature placeholder in the disclosure package.



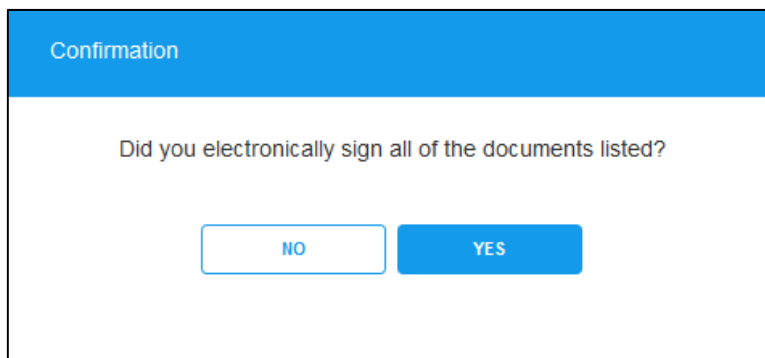
- K. Fields requiring a checkbox will be indicated by the “Choose” arrow. The borrower will click on the checkbox within the red square to complete the checkbox.



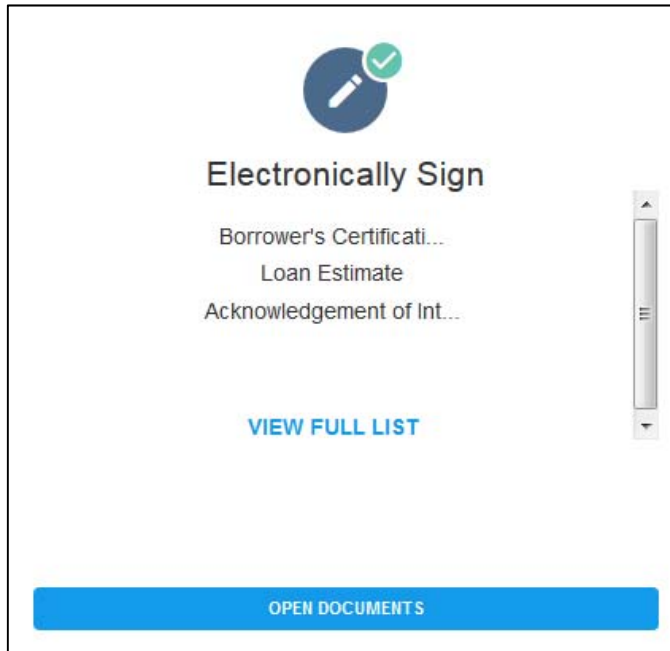
- L. Once all signatures and dates have been completed by the borrower, they will receive the following message along the bottom of the screen. The borrower will select “Finish” to be taken back to the Loan Detail screen.



- M. The borrower will be returned to the Loan Detail screen. A pop-up Confirmation window will appear asking the borrower to confirm that they have electronically signed all of the documents listed. The borrower should select the “Yes” button to complete the section.

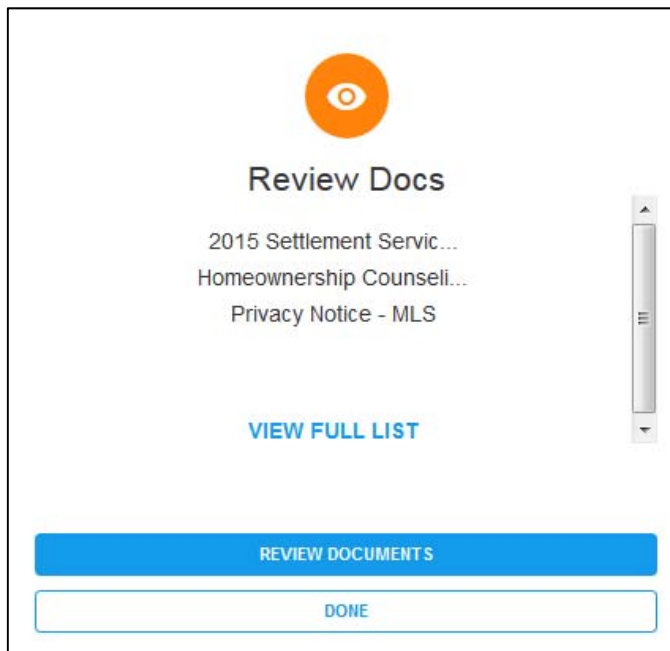


- N. The “Electronically Sign” section of the screen no longer offers the borrower the “Done” option. A green checkmark will appear in the pencil icon indicating that the section has been completed.

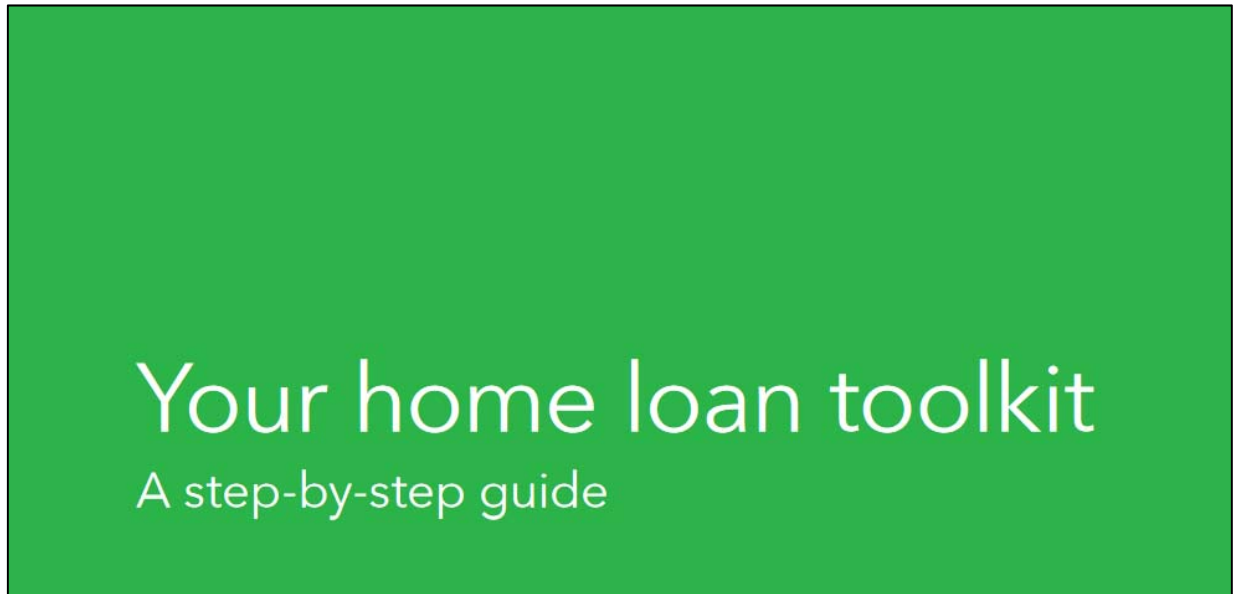


7. Review Documents

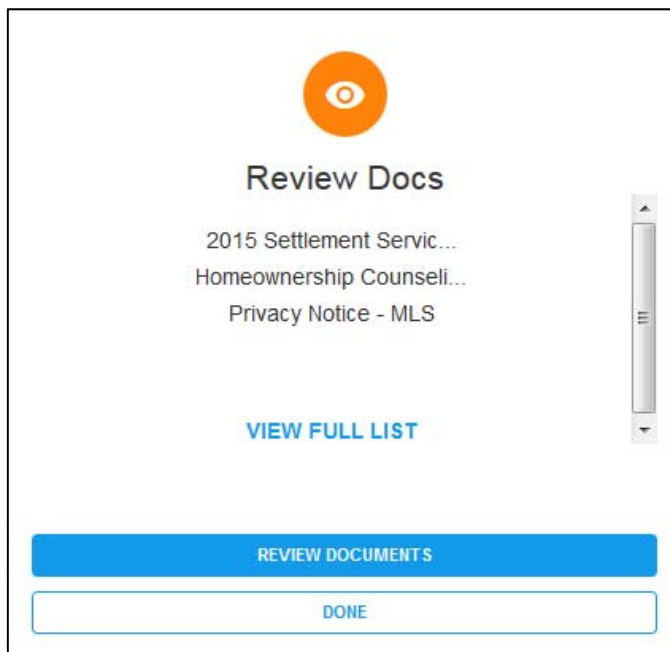
- A. To review the informational disclosures, the borrower will click the “Review Documents” button in the “Review Docs” section of this screen.



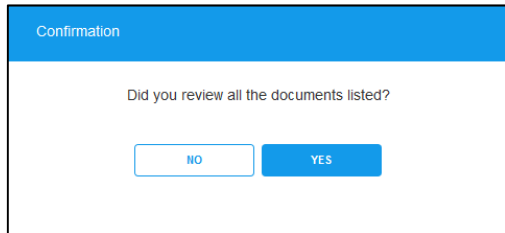
- B. This will open a .pdf copy of the disclosures for the borrower to save or print as they wish. Each disclosure will open in a new internet tab. The borrower does not need to take any further action with these disclosures.



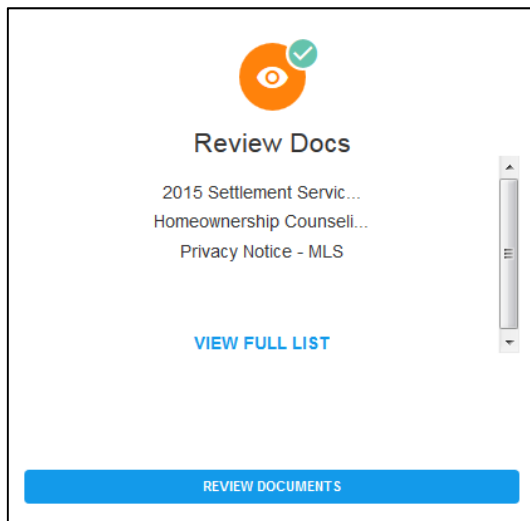
- C. Once the borrower has reviewed the informational disclosures, they will choose the “Done” button in the “Review Docs” section of the screen.



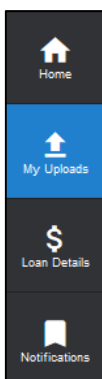
- D. A “Confirmation” window will open asking the borrower to confirm that they have reviewed all of the documents listed in the section. The borrower should select the “Yes” button to complete the section.



- E. The “Review Docs” section of the screen no longer offers the borrower the “Done” option. A green checkmark will appear in the eye icon indicating that the section has been completed.



8. Borrowers are also able to upload verification documentation for their loan file through the Consumer Connect portal. To access this screen, the borrower should click on the “My Uploads” button on the left-hand side of the screen. These menu options are available from any screen within the Consumer Connect portal.



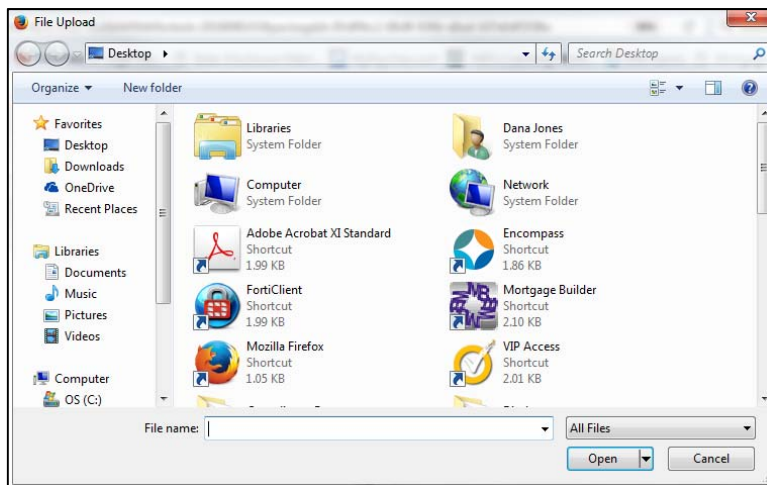
9. From this screen, the borrower is able to view the documents that have been previously uploaded. The borrower may click the “Open in New Tab” option to view these documents.

NAME	DATE MODIFIED	
Signature.pdf	08/8/2017 9:45 AM	OPEN IN NEW TAB

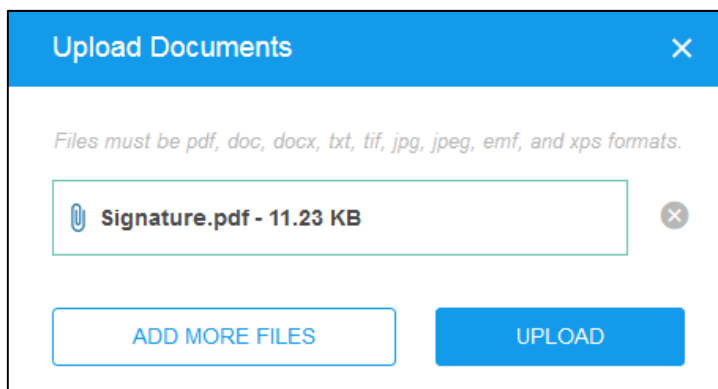
10. To upload additional supporting documentation, the borrower will select the “Upload” button on the right hand side of the screen.



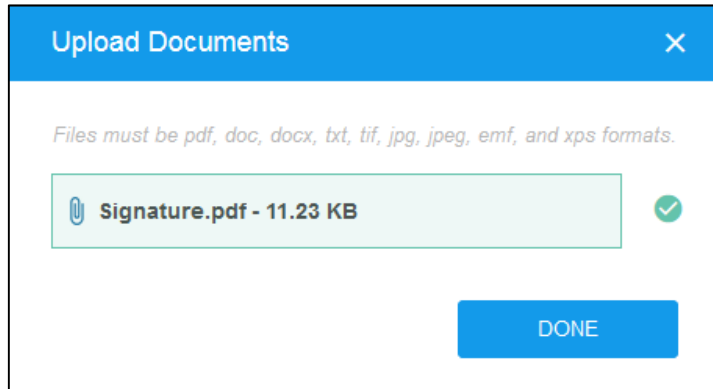
11. The borrower’s “File Upload” window will open allowing the borrower to choose the file in which they saved their signed disclosures. Once they select the file name, they will choose the “Open” button.



12. The “Upload Documents” window will open allowing the borrower to choose additional files to upload by selecting the “Add More Files” button. Once the borrower has added all of the wet signed disclosures for upload, they should choose the “Upload” button.



13. Once the documents have completed uploading, the window will display a “Done” button. The borrower should click this button to be taken back to the Loan Details screen in the Consumer Connect portal.



14. Once the borrower has completed these processes, they can log out of the Consumer Connect portal by choosing the “Sign Out” icon on the top right hand side of the screen.

