



HOW TO: Navigate a Borrower through eDisclosures

Step 1: Borrower will receive an email from the LO or LOA.

From: [Redacted]
Borrower: [Redacted]
Subject: Towne Mortgage Company on Behalf of [Redacted]
Read Receipt: Yes
From: Towne Mortgage Company on Behalf of [Redacted]

Borrower Name: [Redacted]
Co-Borrower Name:
Loan Number: [Redacted]

Thank You for the opportunity to assist you with your Home Financing needs. We are here to help make your home loan process as simple as possible and as your mortgage specialist, you can be assured that we will do everything to meet and exceed your expectations. We have enclosed several disclosures and ask that you review and sign where indicated and then return these documents as soon as possible so not to delay the processing of your loan.

Your loan application is available to view on a secure, password-protected website. Here, you can also sign and return required documents.

Note: You will be required to enter an authorization code when accessing your docs. The authorization code will be the last four-digits of your Social Security Number.

- Please sign and return the following documents:
- * Loan Estimate
 - * 2015 Settlement Service Provider List
 - * Disclosure: MDIA Disclosure
 - * Acknowledgement of Receipt of Loan Estimate
 - * Acknowledgement of Intent to Proceed
 - * Disclosure: TCPA Consent Form

[CLICK HERE TO ESIGN](#)

Thanks Again!

[Redacted Signature]
[Redacted Name]

Loan Officer NMLS: [Redacted]
Phone: [Redacted]
Email: [Redacted]

Step 2: The borrower will then need to click on the “Click here to esign” button.

Note: If the borrower does not see this icon ask them to scroll to the top of the email and right click on the download pictures verbiage.

[CLICK HERE TO ESIGN](#)

Step 3: This will then take them to the Portal to complete the eConsent by following these steps:

(If the borrower has already completed the eConsent, go to Step 6)

1. Enter in the Subject property Street number (only if eConsent was not sent previously)
2. Enter First Name
3. Enter Last Name
4. Enter New Password
5. Re-enter New Password

*The email displayed will be the email they use as their username.



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:	<input type="text"/>	TBD, Tallahassee, FL 32308
	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

[Create New Account](#)



Step 4: The borrower will receive notice that an email has been sent to them to activate their account.



Create New Account

An email has been sent to you at [REDACTED]

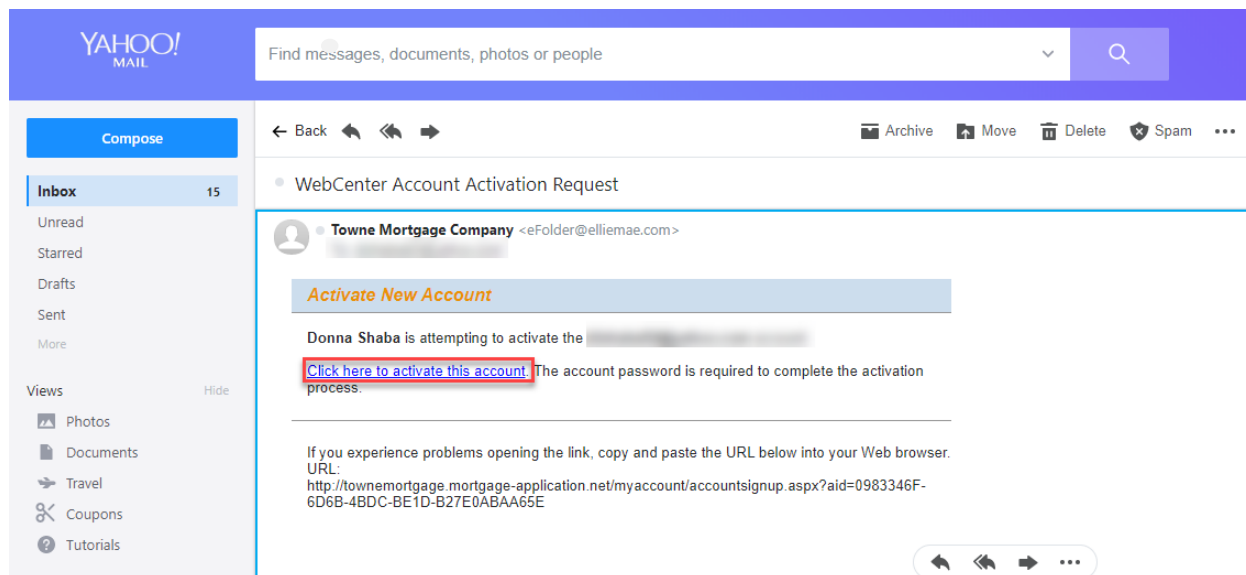
Next steps:

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.

Copyright © 2017
[Internet Privacy Policy](#) | [Security Statement](#) | [Site Map](#)



Step 5: The email will look like the example below and the borrower will need to click on the "Click here to activate this account" hyperlink.



Step 6: Borrower will be sent back to the portal to enter in Password for activation.

Log In

Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account.

Email:

Password:

Save this email address.

Login

[Forgot Password?](#)

Step 7: Borrower will be routed to the Loan Detail Screen, in which they will be able to eSign their documents by clicking on the “eSign” Button

Welcome, Donna Shaba
[Log Out](#) | [My Account](#) | [Contact Us](#) | [Help](#)

TOWNE
FAMILY OF COMPANIES

ACH TRUST | GREAT LAKES HOME LOAN FUNDING | AmeriCU

HOMEOWNERS MORTGAGE | GUARANTY HOME MORTGAGE

HOME | CHECK LOAN STATUS

Apply Now | Full Application | Short Application | Company Info | Company Directory | About Us | State Licenses

Check Loan Status > [Printer-Friendly](#)

Loan Detail

Loan Number: 474082 | Loan Program: Fixed
Amount: \$160,000.00 | Purpose of Loan: Purchase
Property Address: 123 TBD | Borrower Name: Suzy Builder
Tallahassee, FL 32308

My Tasks | Loan Status

Initial Disclosure Package 11/27/2017

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

Suzy Builder **eSign**

Loan Estimate
Acknowledgement of Receipt of Loan Estimate
Acknowledgement of Intent to Proceed
[Show More](#)

Print, Sign, and Upload Documents

Please print, sign, upload the documents below along with the cover sheets. Click the Upload button to upload the signed documents to the website.

Suzy Builder **Print Upload**

Social Security Administration Authorization

Encompass How To – Navigate a Borrower through eDisclosures

Note: If the borrower is to Print, Sign and upload any documents, then they will be placed in a separate section underneath the eSign docs. Borrower(s) will be able to Print and upload the documents back into the portal.

The case above is one where the borrower was sent the eConsent and eDisclosures together.

Step 8: Upon clicking on the eSign button the borrower will be prompted to enter in a 4 digit authorization code. (This is the 4 digit SSN Code you entered in when sending disclosures to the borrower) The Verbiage within the initial email informs the borrower to enter in last 4 digits of their SSN for the authorization code.

Example:


Note: You will be required to enter an authorization code when accessing your docs. The authorization code will be the last four-digits of your Social Security Number.

Step 9: Once the Authorization code is entered, the borrower will then be directed to DocuSign.

The borrower will need to perform the following:

1. Click on Next
2. Click on Start
3. Adopt a Signature
4. Click on all Yellow Sign boxes
5. Click Finish when all documents have been signed.

Loan Documents

Powered by 

Please review and act on the documents below. NEXT OTHER ACTIONS

Towne Mortgage Company

2170 E. Big Beaver Road, Ste A Troy, MI 48063 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	10/25/2017	LOAN TERM	30 years
APPLICANTS	Suzi Builder 5404 Pawnee Trail Bellevue, KY 40207	PURPOSE	Purchase
PROPERTY	123 TBD Tallahassee, FL 32308	PRODUCT	Fixed Rate
SALE PRICE	\$200,000	LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	474082
		RATE LOCK	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES, until <small>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 11/8/2017 at 5:00 PM EST</small>

Loan Terms		Can this amount increase after closing?
Loan Amount	\$160,000	NO
Interest Rate	4.375 %	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$798.86	NO
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation		Years 1-30
Principal & Interest		\$798.86
Mortgage Insurance	+	0
Estimated Escrow <small>Amount can increase over time</small>	+	160

Encompass How To – Navigate a Borrower through eDisclosures

Please review and act on the documents below.

START

Towne Mortgage Company
2170 E. Big Beaver Road, Ste A - Troy, MI 48063 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	10/25/2017	LOAN TERM	30 years
APPLICANTS	Suzi Builder 5404 Pawnee Trail Bellewood, KY 40207	PURPOSE	Purchase
PROPERTY	123 TBD Tallahassee, FL 32308	PRODUCT	Fixed Rate
SALE PRICE	\$200,000	LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	474082
		RATE LOCK	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES, until <small>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 11/8/2017 at 5:00 PM EST</small>

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$160,000		NO
Interest Rate	4.375 %		NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$798.86		NO
Prepayment Penalty		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments		Years 1-30	
Payment Calculation			
Principal & Interest			\$798.86
Mortgage Insurance	+		0
Estimated Escrow <small>Amount can increase over time</small>	+		160
Estimated Total Monthly Payment			\$959
Estimated Taxes, Insurance & Assessments	\$160	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance	In escrow? YES YES

Signing this acknowledgement does not constitute an obligation on your part to proceed with the transaction offered in the Loan Estimate. The Loan Estimate as provided to you expires on **November 6, 2017**, unless you contact us by **November 6, 2017**, indicating your intention to proceed with the transaction.

Read and Acknowledged on the date indicated below.

Required - Sign Here

SUZIE BUILDER 11/27/2017 | 08:12:23 PST **DATE**

FINISH

When the borrower has clicked Finish, the disclosures will be ready for the LO or LOA to retrieve in the eFolder. They will only be able to be retrieved if all parties have signed which means all the borrowers have signed their docs and LO has signed the 1003.

Step 10: The borrower can go back into the portal at any time, using the same URL they used to get in the first time, which is clicking on the Green Click Here sign.

Note: If there are two borrowers on the loan with two different emails they need to sign their docs each using their own email address, otherwise it will not work.

The borrower should be informed to upload all files through the portal as well. This is a secure way of receiving documents. Everything and anything can be uploaded within the portal (if the file type does not exist then they can use other and describe what they are uploading. The borrower will be able to Browse and attach the file)

Upload File

File Type:

* Description:

* File Name:

* = Required

Loan Contact Information

Name: Great Lakes Test LO User Company: Towne Mortgage Company
Address: 2170 E. Big Beaver Road, Ste A Phone:
 Troy, MI 48083
Email: Fax: (248) 247-1891



NOTE: Documents are delivered using the industry standard Adobe Acrobat format. Adobe Acrobat 6.0 or above is required to view, print, or save documents.