

## Details:

Consumer Connect uses authentication tokens within links to bind loan files to Consumer Connect accounts. In order for the borrower to bind a Consumer Connect account to a loan file, the borrower will have to leverage one of the three following options:

### - Use a Consumer Connect account to submit an initial loan application:

If a borrower **creates** or **logs into** a Consumer Connect account to create and submit their loan application, then the account they authenticated into to fill out the application will be tied to **Primary Borrower** position on the loan file in Encompass. In this scenario, there will not be any further action required from the primary borrower.

### - Send a request for eConsent:

If the loan file was originated within Encompass or if the borrower submitted their loan application **without signing into** a Consumer Connect account, then an **eConsent request** can be sent to the borrower's email so the borrower can bind their Consumer Connect account to the loan. This eConsent request can be sent from the loan file within Encompass. The resulting email that the borrower receives contains an **eConsent link** that references that specific Encompass loan file. Using that link, the borrower can bind a Consumer Connect account to the loan by **logging in** to the Consumer Connect site with an **existing account** or by **creating** a new account.

### - Send an eDisclosure, eFolder Document Request, or Document:

If the borrower submits a loan application through Consumer Connect--without creating or logging into an existing Consumer Connect account--and accepts eConsent on the application, then the borrower can use the email link from an **eDisclosure package, eFolder Document Request, or eFolder Document** sent to them, to bind their Consumer Connect account to the loan. Similar to an eConsent link, the resulting **email** that the borrower receives when an **eDisclosure package, Document Request, or Document** is sent to them, contains an **link** that references that specific Encompass loan file. Using that link, the borrower can bind a Consumer Connect account to the loan by **logging into** the Consumer Connect site with an **existing account** or by **creating** a new account.

If a borrower loses the eDisclosure email, a new link can be generated by sending something from the eFolder. The entire disclosure package does not need to be resent. It can be a doc request, informational document, etc. Once the borrower successfully enters the authentication code, any documents sent previously will be available in the portal.

Borrowers can create many Consumer Connect accounts on a Consumer Connect site. However, unless they submit an application through an account or authenticate into one of their accounts through an **eConsent** or **eDisclosure link** sent to their email, there will be no loan files associated with any of their Consumer Connect accounts.

Only one Consumer Connect account can be associated with the loan file for each individual borrower. Once a Consumer Connect account is tied to a loan file, the borrower must use that same account for the life of the loan. Once bound, the Consumer Connect account for that borrower can not be changed on the loan file.