

## Answers to Frequently Asked Questions by Loan Officers

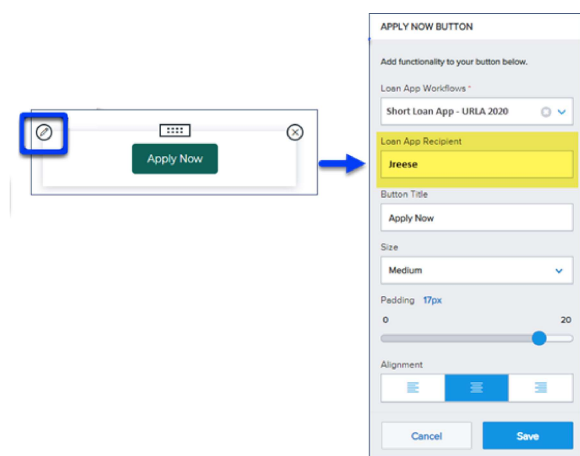
The questions displayed here are the most popular we have received lately. If your question is not listed, please search the Encompass Consumer Connect online help (<https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/Welcome.htm>) or Ellie Mae Resource Center (<https://resourcecenter.elliemae.com/resourcecenter/welcomeonefive.aspx>).

### How do I get a direct link to the loan application?

Getting a direct link to the loan application is easy, but there are a few important things you should know about the link. We created this topic in the Encompass Consumer Connect online help to make you aware of those things and to step you through, [Get a Link to the Loan Application](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/FAQ-LinktoLoanApp.htm) ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan\\_officer\\_help/FAQ-LinktoLoanApp.htm](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/FAQ-LinktoLoanApp.htm)).

### Can I create an **Apply Now** button for each LAR?

Yes, **Apply Now** buttons on your website can be assigned to different loan application recipients. A lender administrator can create an **Apply Now** button for each loan application recipient. The **Apply Now** button widget in the Website Builder allows you to assign a LAR and loan application workflow to each button.



To link the borrower's user ID to that loan application, the borrower clicks the link, and logs in to the borrower portal using their existing user ID. For detailed instructions, see the [Add an Apply Now Button](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website_builder/Widgets.htm) ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website\\_builder/Widgets.htm](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website_builder/Widgets.htm)) topic in the Encompass Consumer Connect online help ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website\\_builder/Widgets.htm?Highlight=%22Add%20an%20Apply%20Now%20Button%22](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website_builder/Widgets.htm?Highlight=%22Add%20an%20Apply%20Now%20Button%22)).

### I have a borrower and co-borrower that are sharing the same email address and getting confused. How can I help?

If a borrower and co-borrower are sharing the same email address, they are getting twice as many email notifications from Encompass Consumer Connect and it can get confusing. Here are a couple suggestions to help make the loan application process go more smoothly for your borrower pair:

1. Make sure the borrower and co-borrower have separate Encompass Consumer Connect user IDs. Loan submissions from Encompass Consumer Connect websites are submitted as the **borrower**. The co-borrower must be sent an eConsent request or an eDisclosure package to receive the email that contains the link to setup their own unique user ID. The link contains a "token" that links the loan to the newly created user ID. If the co-borrower attempts to login using the link sent to the borrower, it will not work.
2. Make sure your Consumer Connect email template contains the Encompass field **Recipient Full Name** so that when sending out eConsent or eDisclosure packages, the name of the intended recipient is displayed in the first line of the message.  
An Encompass administrator can add edit the email template in **Encompass > Settings > eFolder Setup > HTML Email Templates**.
3. If there is a mix-up with the package links and your borrower and co-borrower are not sure which link to use. You can simply resend the package link to the borrower and co-borrower using the Package Link icon on the Borrower Lookup page. For instructions, see the [Resend a Borrower Package Link](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/LO-BorrowerLookup.htm) ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan\\_officer\\_help/LO-BorrowerLookup.htm?Highlight=%22Borrower%20Package%20Link%22](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/LO-BorrowerLookup.htm?Highlight=%22Borrower%20Package%20Link%22)).

### Can I link a borrower's user ID to an existing loan application?

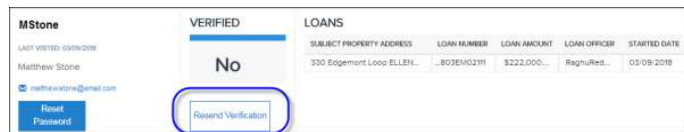
Yes, you can link (or bind) a borrower's user ID to an existing loan application. This can be done when you send an eDisclosure, eFolder Document Request, or Document to the loan. Whenever an eDisclosure, eFolder Document Request, or Document is sent, your borrowers are notified by email that a document or package is available in the borrower portal. The email contains a link to the borrower portal. The link is bound to that loan application.

## A borrower who has already created and verified their account is being asked to verify the account again and cannot move forward. What can the borrower do to move forward with the loan application?

A borrower experiencing this issue should open the lender's website directly through a browser, instead of using the email notification link. When they click the **Log In** button on the site, they should be able to access the borrower portal.

If their user ID is not associated (or bound) to the loan application, then an error will be returned.

**Note:** To be sure the borrower has verified their account, check the Borrower Lookup page in the administration portal. Look up the borrower, then check the **Verified** status. A status of **Yes** indicates the borrower has verified their account. If the status is **No**, then confirm the borrower's email address and then resend the verification email by clicking the **Resend Verification** button.



## A borrower did not receive the verification email after creating an account. Can I resend it?

Yes, as mentioned in the previous entry, you can resend the verification email from the Borrower Lookup page in the administration portal.

When a borrower creates an account, an email verification notice is sent to the email address the borrower provided. If a borrower cannot locate the email, even after checking the Spam folder, you can resend it. For detailed instructions, see the Resend a Verification Email to a Borrower ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan\\_officer\\_help/LO-ResendVerificationEmail.htm](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/LO-ResendVerificationEmail.htm)) topic in the Encompass Consumer Connect online help ([https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan\\_officer\\_help/LO-ResendVerificationEmail.htm](https://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/loan_officer_help/LO-ResendVerificationEmail.htm)).

### Overview:

Answers to Frequently Asked Questions by Loan Officers