Solution Details:

When Borrowers create their Consumer Connect accounts incorrectly and how to resolve the issue

Scenario 1

The borrower and co-borrower have separate email addresses. The borrower however, has accessed the co-borrowers email inbox, clicked the co-borrowers Authentication Token link and created an account. Using this account, the borrower accepts eConsent and eSigns a package. The borrower communicates that they've done such with the lender. When the lender opens the loan file within Encompass and looks in disclosure tracking, they see that the co-borrower is the only one who has accepted eConsent/eSigned.

Solution 1

The co-borrower (or the borrower) can create a new Consumer Connect account from the borrower's Authentication Token link. After an account has been created, the new account will be the borrower's Consumer Connect account. The account that the borrower originally created account will be the co-borrowers Consumer Connect account.

Solution 2

The Encompass loan file can be duplicated from the Pipeline. New electronic document requests (eConsent/eDisclosures) can then be sent to each borrower to start the account tying process again.

Scenario 2

The borrower and co-borrower use the same email address on their loan application. In this scenario, the Authentication Token link for each individual borrower will be sent to the same email inbox. One of the borrowers accesses the email inbox, opens the Authentication Token link for the other borrower, and creates their Consumer Connect account. Using this account, the borrower accepts eConsent and eSigns a package. The borrower communicates that they've done such with the lender. When the lender opens the loan file within Encompass and looks in disclosure tracking, they see that the co-borrower is the only one who has accepted eConsent/eSigned.

Solution 1

Send an electronic document request to ***only*** the ***borrower*** who has not yet accepted eConsent/eSigned. The resulting email will have an Authentication Token link for the borrower who has not yet accepted eConsent/eSigned. That same borrower will need to use this think to create a new Consumer Connect account. Once complete, the original Consumer Connect account will belong to the borrower who first accepted eConsent/eSigned and the new account will belong to the other borrower.

Solution 2

The Encompass loan file can be duplicated from the Pipeline. New electronic document requests (eConsent/eDisclosures) can then be sent to each borrower to start the account tying process again.

Scenario 3

The borrower and co-borrower have both created accounts and accepted eConsent. Everything looks great in disclosure tracking. One day the borrower and/or co-borrower call in requesting that the password for their Consumer Connect account be reset. When the lender logs into the Consumer Connect administration portal, accesses the Borrower Lookup page, and searches for the borrower's account by email address, no accounts are found.

Solution 1

Search within the Borrower Lookup page by the ***Loan Number*** for the borrower's loan. You will see the Consumer Connect account(s) that are tied to the loan file and email address associated with the account(s).

Solution 2

Ask the borrower what the username is of the Consumer Connect account they used to accept eConsent/eSign. Search within the Borrower Lookup page by the ***Username***.