

## Working with Electronic Documents and eSigning

The Encompass loan origination system enables loan officers and other loan team members to send you, the borrower, electronic loan forms and documents using the Internet instead of mailing or faxing them. Here's how it works: Your loan officer uploads your loan documents to one of their websites (either the Loan Center or the WebCenter). You will receive an email from the loan officer notifying you that your loan documents are ready to be viewed and, if required, signed. Click the link in the email to open the website and view your documents. There you can sign the documents electronically (a process known as "eSigning") and send them back to the loan officer using the tools on the website. Follow the steps below to start viewing and eSigning your loan documents.

**Note:** In addition to loan documents that need to be viewed or signed, your loan officer may also request documents they need from you such as copies of paystubs or tax forms. They may also send you status updates about your loan. You can use the Loan Center or WebCenter website to send the documents to them or view loan status updates.

### Uploading Documents That the Loan Officer Has Requested From You

Your loan officer may email you a request for documents they need such as paystubs or bank statements. You can fax or mail these documents back to them, or upload electronic versions that you have saved on your computer to the website.

1. In the email message, click the link that says, "**Click here to access your application**".
2. Enter your password to enter the website.
3. In the Message section, click the message subject/title (it's blue) to open the message.
4. Click the **Upload** button.
5. Click the **Browse** button, and then select the file to upload. Repeat this step to add additional files.
6. Click the **Upload** button to upload the documents to the website.
  - Your loan officer is automatically notified via email that the documents they need have been uploaded. They will retrieve them inside their Encompass software.

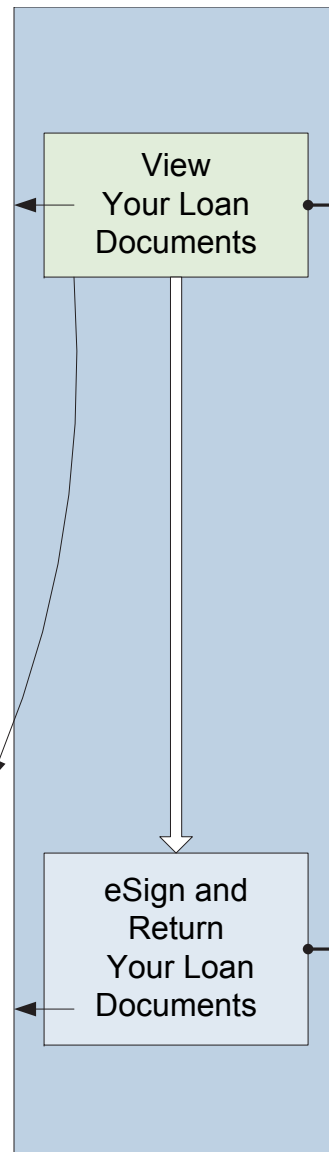
### Status Updates

Your loan officer may use Encompass to email you updates about your loan. Open the email message to view the update. Each time your loan officer sends you a status update, an entry is added to the Message list on the Loan Detail page on the website. Each entry is simply a generic description of the status update such as *Credit Ordered* or *Loan is Funded*.

### Can I Print and Sign Documents Instead?

If a document can be printed and physically signed instead of eSigned, a Print button displays.

1. Click the **Print** button to open the documents.
2. Print and sign the documents, and then return the documents (and the coversheet provided) via fax or mail.



### Step 1: View Your Loan Documents

After your loan officer uploads your loan documents to the Loan Center or WebCenter website, your loan officer will send you an email with instructions for viewing them.

1. In the email message, click the link that says, "**Click here to access your application**". Clicking this link takes you to the Loan Center or WebCenter website.
2. Enter your email address and website password, and then click the **Login** button.

#### First Time Viewing your Documents on the Website? You'll Need a New Password.

1. If this is the first time you are visiting the website, you first need to verify your property and contact information, create a password that you will use to enter the website on future visits, and select the **Accept Electronic Documents** check box. Then click the **Create New Account** button.
  - An email is then sent to your Inbox with instructions for activating your website account.
2. Open the email and click the link that says, "**Click here to activate this account**".
  - Clicking the link takes you back to the Loan Center or WebCenter website.
3. Enter your password, and then click the **Activate New Account** button.
3. On the Loan Detail page, locate the Message section. Emails sent to you by your loan officer are listed here (the subject of each email is listed). Click the message subject/title (it's blue) to open the message. Common message titles are *Electronic Loan Document Request* or *Please sign these*.
  - When opened, the borrower and co-borrower (if applicable) names are listed, along with the documents that your loan officer uploaded to the website.
4. Click the appropriate **eSign** button to start viewing these documents.

### Step 2: eSign and Return Your Loan Documents

1. When you click the **eSign** button, the eConsent agreement displays. Before you can accept loan documents electronically, you must read the agreement and click the **I Agree** option. If you agree, all loan documents are sent electronically. If you do not agree, you are not able to access documents electronically. At any point, you can change your mind and accept or decline the agreement.
2. After accepting the agreement, enter the authorization code your loan officer provided to you to view your documents. If your loan officer has not provided a password, contact your loan officer and request one.
 

**OR**

Answer the five security questions.
3. The first page of the first loan document displays. Click the **Next Page** button at the bottom of the screen to view the next page or document.
4. If a document requires your signature, a big yellow arrow displays on the document's signature line. Click this arrow to apply your electronic signature to the form. (This process is called eSigning.)
5. When you reach the end of the last document, click the **Finish** button.
6. Click the **Yes, Co-borrower eSign** button so the co-borrower can repeat this process and apply their electronic signature to the documents (if applicable). Or click the **Back to Loan Detail** button.
  - Once the borrower and co-borrower have eSigned all the required documents, your loan officer is automatically notified via email that your signed documents are available for review. They will retrieve them using a link in the notification email.
8. Back on the Loan Detail page, click the **Log Out** link to exit the website.