Secure Document Portal User Guide

February 2015

Table of Contents

Introduction to the Secure Document Portal

The Secure Document Portal was created to meet two needs: to provide the loan processor with a way to request information from the borrower and to provide the borrower with a way to deliver documentation securely online. This guide describes the process of using the Secure Document Portal to upload loan documents electronically for review and approval by the loan processor. The portal's eSign functionality enables borrowers to electronically sign Welcome Package documents in order to expedite the first steps of processing the loan. In addition, the latest release of the Secure Document Portal enables borrowers to upload from their mobile device any loan documents requested by the processor.

Note: This guide contains special conditions and restrictions related to the initial release of the software, which is considered a pilot program. Once the pilot program ends, some special conditions may be removed and this documentation will be updated to reflect those changes.

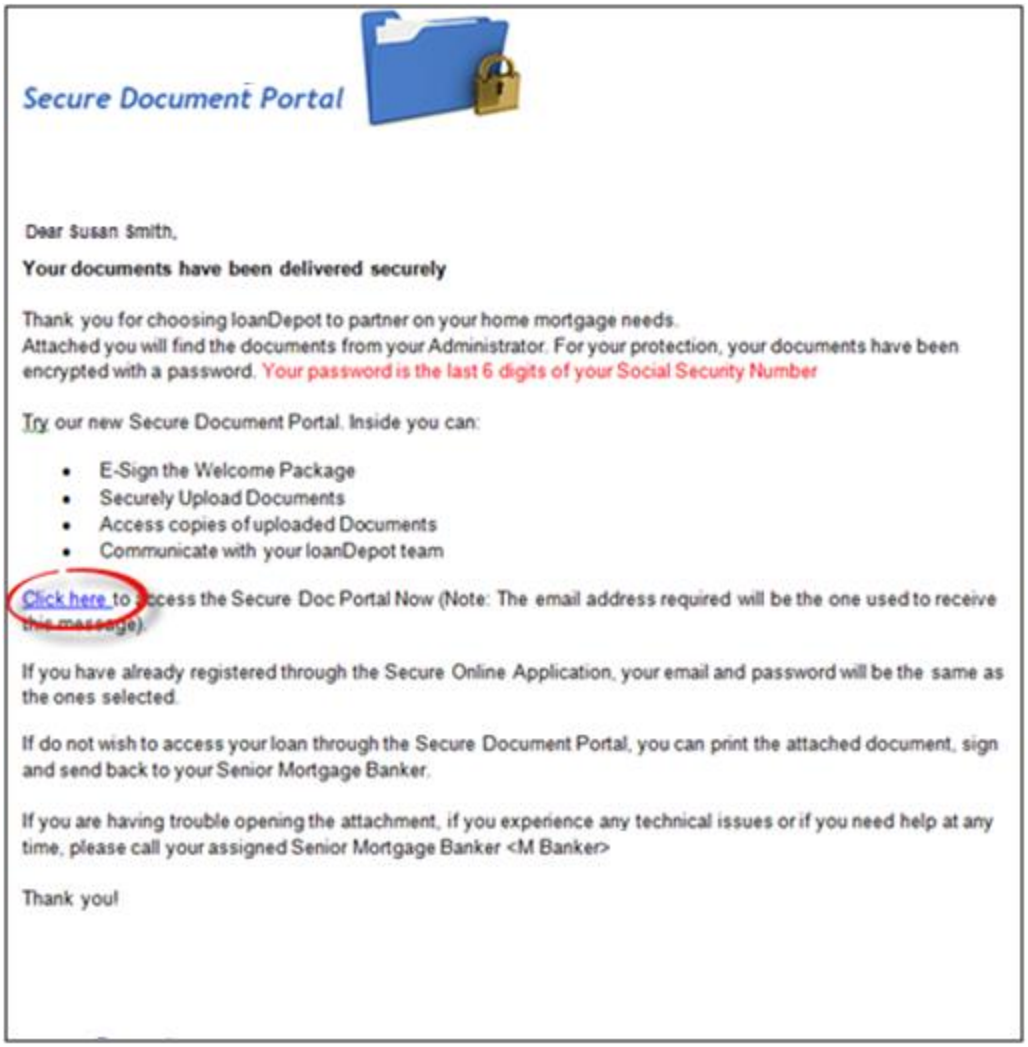
Invitation to the Secure Document Portal

When the SMB generates the Welcome Package, the borrower receives an email that includes the Welcome Package documents as attachments. The email also contains a link for the borrower to confirm and consent to use the Secure Document Portal. Once the borrower confirms registration and consents to use the Portal, the SMB and SAM can begin using the Portal to work with the borrower's loan documents. If the borrower does not confirm and consent to use the Portal, the SMB or SAM can send a reminder to the borrower. If the borrower does not respond to the reminder, the Welcome Package must be sent and processed using traditional methods.

Note: At this time, only SMB's participating in the pilot program can invite borrowers to use the Secure Document Portal. After the pilot program ends, all SMBs will be permitted to invite borrowers to use the Portal.

Only individual borrowers and co-borrowers who are designated as married on their 1003 application (URLA) may access their loan documents through the Secure Document Portal. For loans with co-borrowers, the borrowers are configured in Empower as Borrower 1 and Borrower 2, respectively. Each borrower must individually confirm registration and consent to use the Portal. Also, each borrower must use a different email address to confirm and consent to ensure that documents eligible for eSigning are delivered for signature to the correct borrower.

The following illustration shows the Welcome Package email sent to the borrower. The email includes a **Click here** link that takes the borrower to the Secure Document Portal Confirm Registration screen.



Secure Document Portal

Dear Susan Smith,

Your documents have been delivered securely

Thank you for choosing loanDepot to partner on your home mortgage needs.
Attached you will find the documents from your Administrator. For your protection, your documents have been encrypted with a password. Your password is the last 6 digits of your Social Security Number

Try our new Secure Document Portal. Inside you can:

- E-Sign the Welcome Package
- Securely Upload Documents
- Access copies of uploaded Documents
- Communicate with your loanDepot team

Click here to access the Secure Doc Portal Now (Note: The email address required will be the one used to receive this message).

If you have already registered through the Secure Online Application, your email and password will be the same as the ones selected.

If do not wish to access your loan through the Secure Document Portal, you can print the attached document, sign and send back to your Senior Mortgage Banker.

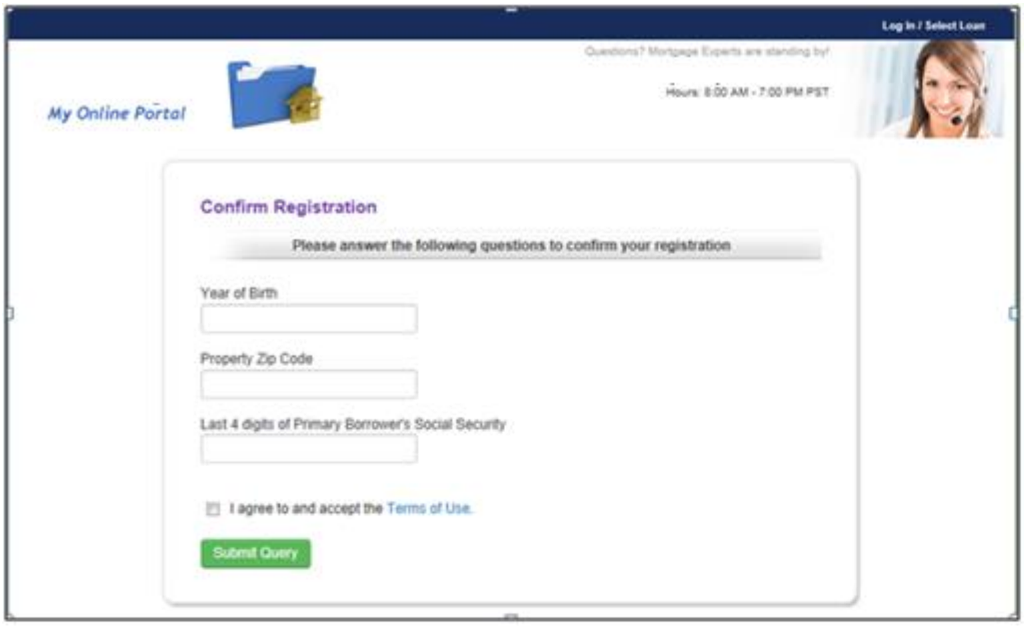
If you are having trouble opening the attachment, if you experience any technical issues or if you need help at any time, please call your assigned Senior Mortgage Banker <M Banker>

Thank you!

Confirm Registration and Consent to Use the Secure Document Portal

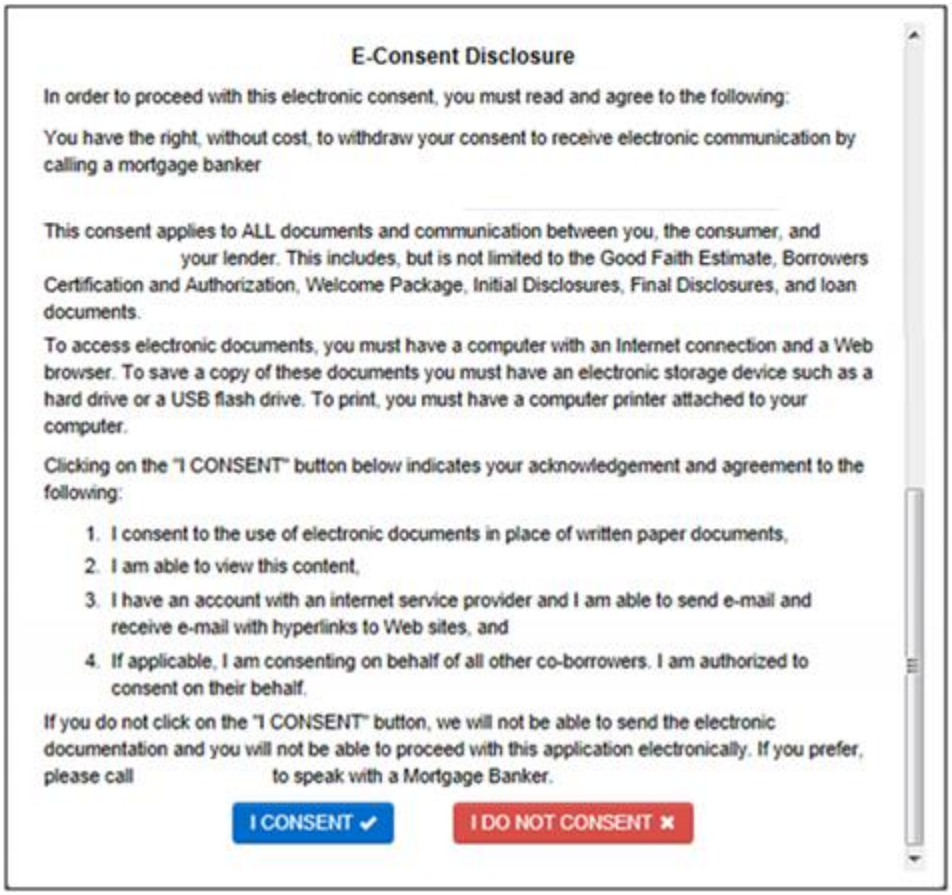
In order to access the Secure Document Portal, the borrower must confirm registration *and* consent to receive documents electronically. Answers to the security questions on this screen are also used in the event that the borrower needs a password reset.

Note: If the borrower has multiple properties, the zip code used here can be from any of the properties.



After confirming his or her identity, the borrower sets a password. The borrower uses the password set here and the email address entered on the loan application to log into the Secure Document Portal in the future.

Once the borrower sets a password, the E-Consent Disclosure screen is displayed.



E-Consent Disclosure

In order to proceed with this electronic consent, you must read and agree to the following:

You have the right, without cost, to withdraw your consent to receive electronic communication by calling a mortgage banker

This consent applies to ALL documents and communication between you, the consumer, and your lender. This includes, but is not limited to the Good Faith Estimate, Borrowers Certification and Authorization, Welcome Package, Initial Disclosures, Final Disclosures, and loan documents.

To access electronic documents, you must have a computer with an Internet connection and a Web browser. To save a copy of these documents you must have an electronic storage device such as a hard drive or a USB flash drive. To print, you must have a computer printer attached to your computer.

Clicking on the "I CONSENT" button below indicates your acknowledgement and agreement to the following:

1. I consent to the use of electronic documents in place of written paper documents,
2. I am able to view this content,
3. I have an account with an internet service provider and I am able to send e-mail and receive e-mail with hyperlinks to Web sites, and
4. If applicable, I am consenting on behalf of all other co-borrowers. I am authorized to consent on their behalf.

If you do not click on the "I CONSENT" button, we will not be able to send the electronic documentation and you will not be able to proceed with this application electronically. If you prefer, please call to speak with a Mortgage Banker.

I CONSENT ✔ I DO NOT CONSENT ✖

Clicking **I Consent** provides the borrower with immediate access to the Secure Document Portal. If the borrower clicks **I Do Not Consent**, the Welcome Package and all subsequent loan documents are processed using traditional means.

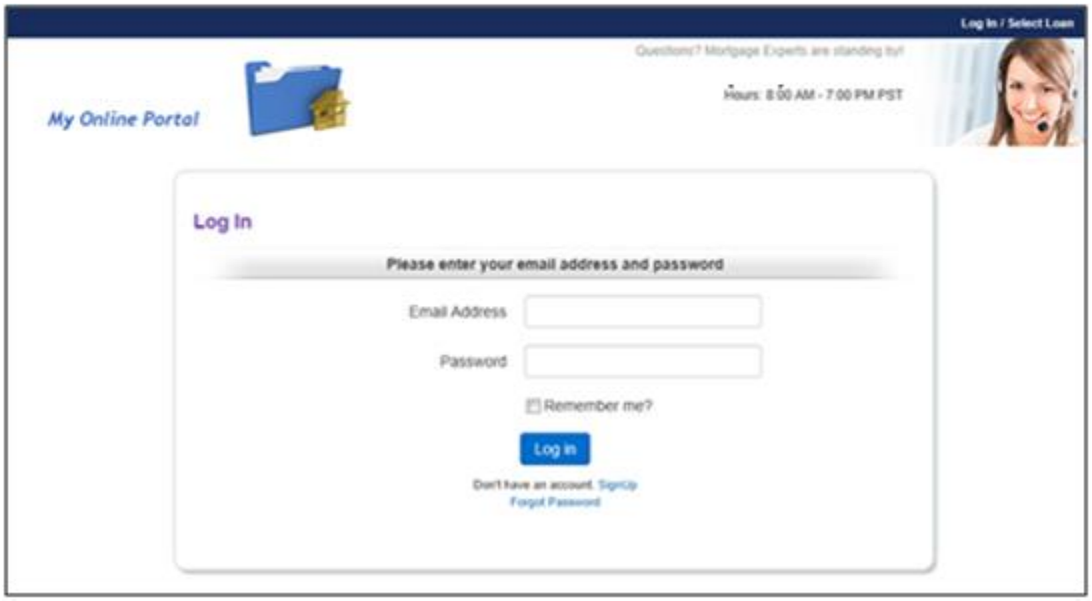
If the borrower does not make a selection, the E-Consent Disclosure screen will display each time the borrower logs in until the borrower chooses an option. In addition, the SMB will be notified that borrower has not yet consented to use the Secure Document Portal and can send the borrower a reminder to consent.

Note: To access electronic documents, you must have a computer with an internet connection and one of the following web browsers:

- Chrome version 20 or greater
- Firefox version 15 or greater
- Internet Explorer version 9 or greater (may not use compatibility view)
- Safari version 6 or later

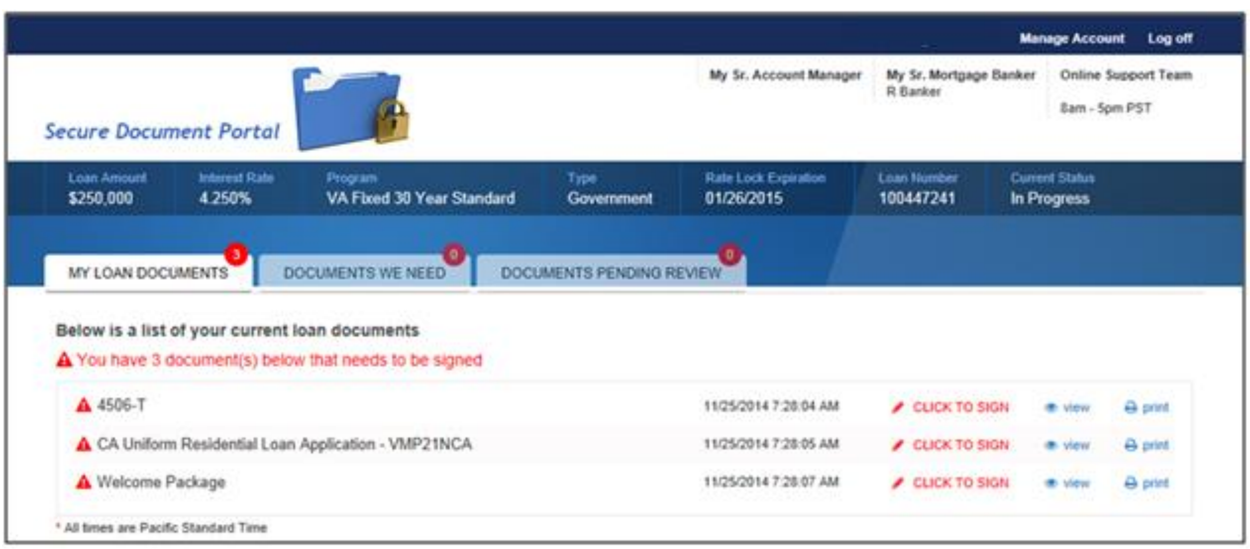
Logging into the Secure Document Portal

To log into the Portal, the borrower enters the email address used in the loan application and password set as part of Secure Document Portal confirm and consent process.



Note: After too many unsuccesful login attempts, the borrower is locked out of the Secure Document Portal for one hour.

If the borrower has only one loan in process, logging in takes the borrower directly to the Secure Document Portal, as shown below.

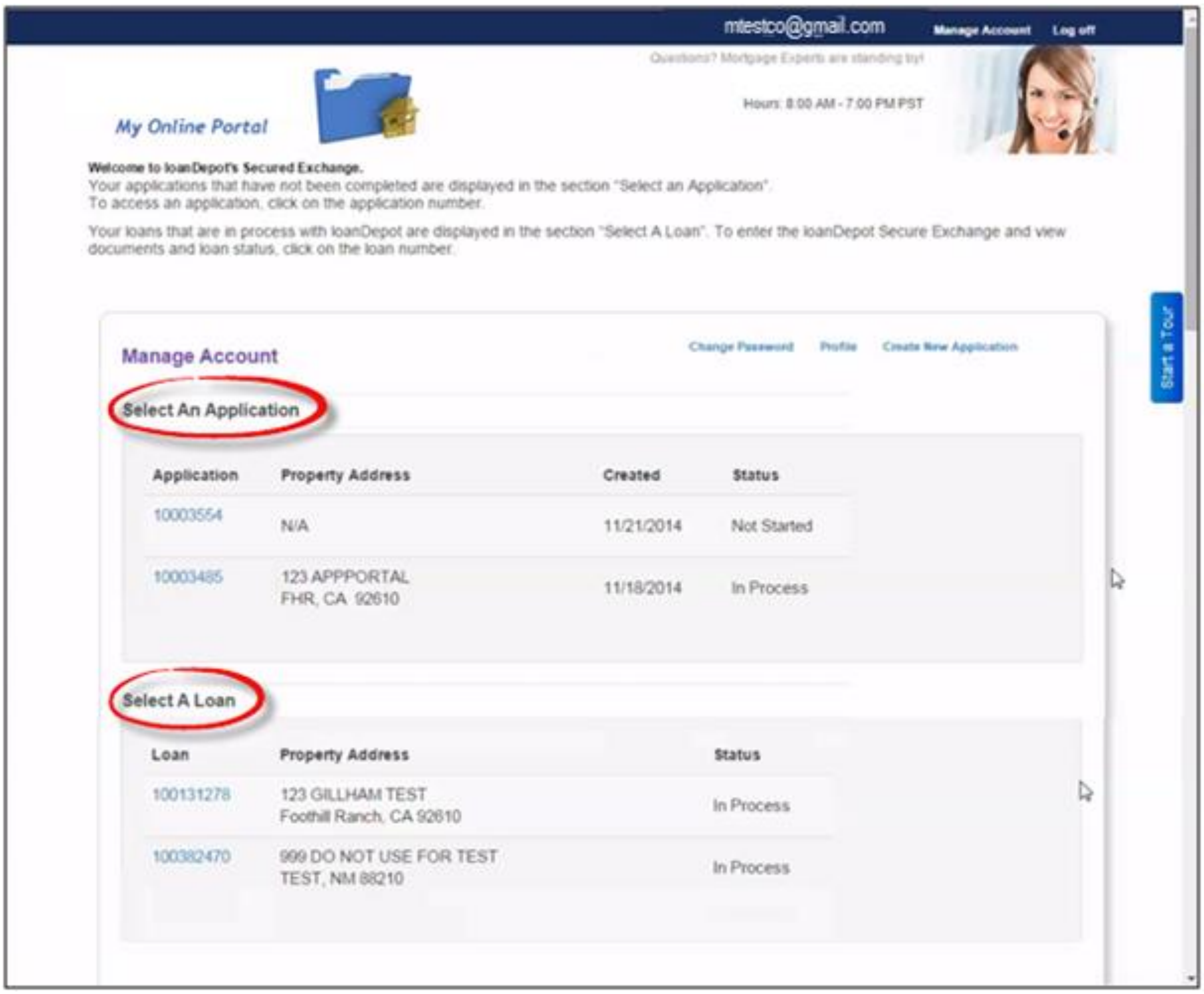


If the borrower has more than one application or loan in process, the Secured Exchange screen is displayed following login.

The Secured Exchange screen lists both loan applications that were started using the Online Application and the loans that are currently in process. In the example below, the borrower has initiated two applications and has two loans in process.

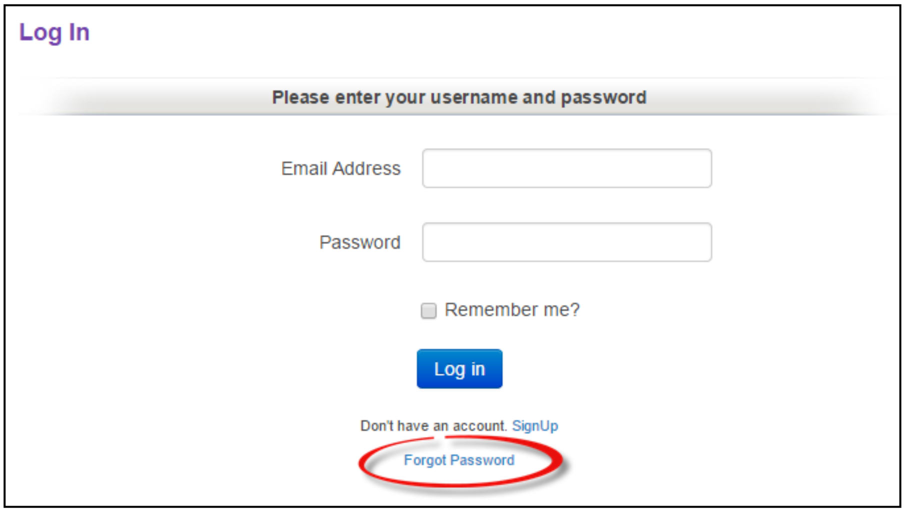
From this screen, the borrower can click one of the applications and go to My Online Application portal to view or complete the application. Or, the borrower can click one of the loans to view documents for that loan in the Secure Document Portal.

Note: If a borrower has more than one loan, the borrower can use the Secured Exchange to access *all* loans as long as long as the borrower entered *the same email address* when completing the application for each loan.

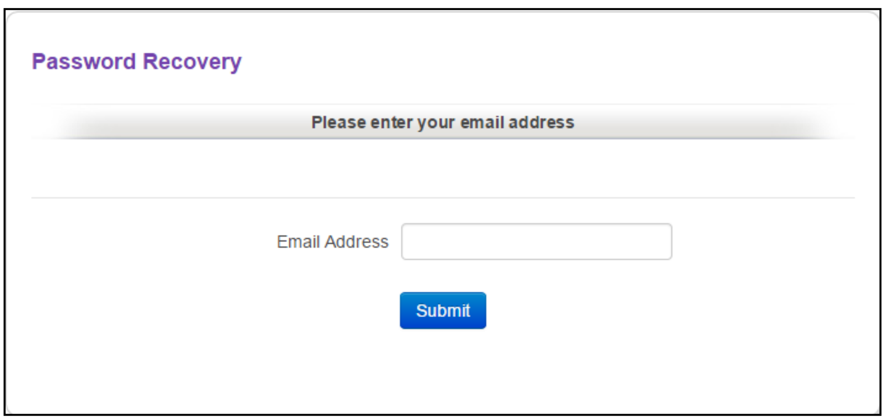


Resetting the Password

The Log In screen provides a link that you can you can use to reset or change your password. Click **Forgot Password**.



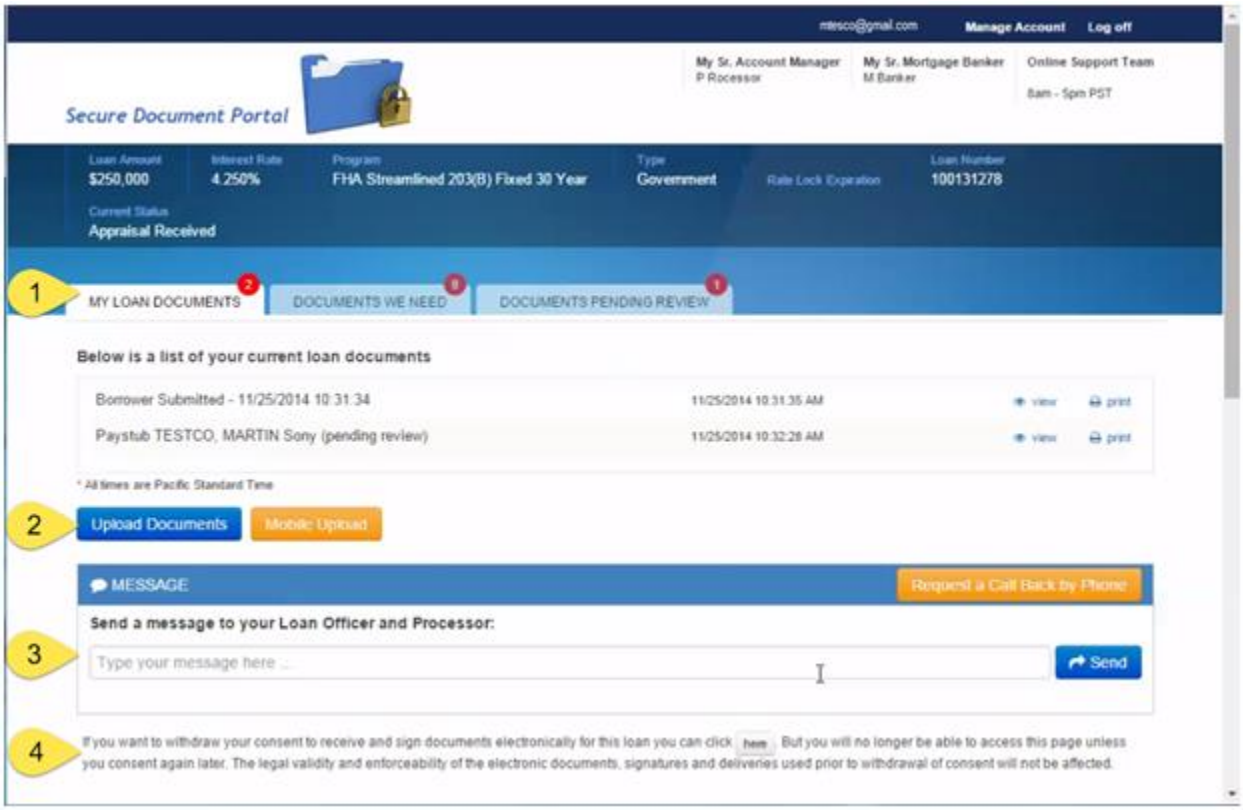
Enter the email address used to set up your account and click **Submit**.



An email containing a link to the Change Password option is sent to the email address entered. Enter and re-enter the new password and click **Change password**.

Overview of the Secure Document Portal

The Secure Document Portal displays contact information for the SMB and SAM, the current loan status, and provides a tab structure to indicate which documents require signature, are still needed for processing, and are currently pending review. Note that if the borrower has more than one loan in process, each loan must be accessed separately in the Portal.



The Secure Document Portal screen is divided into the following basic areas:

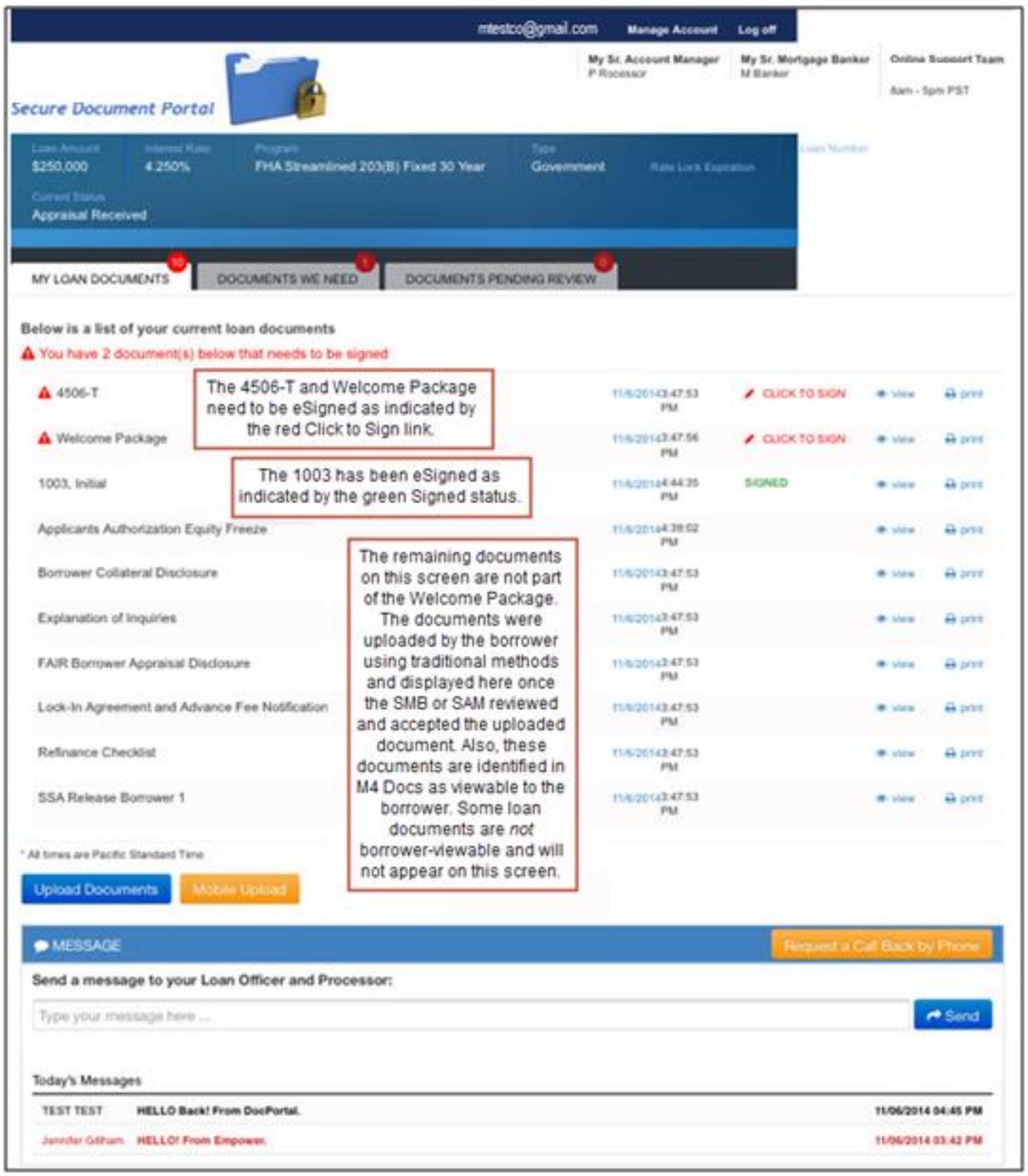
1. Tabbed Headings – **My Loan Documents**, **Documents We Need**, and **Documents Pending Review**. Each tab also displays a red circle depicting the current number of documents in the category.
2. Buttons to **Upload Documents** or use the **Mobile Upload** function.
3. An SMS field that the borrower can use to send a message to the SMB or SAM. The title bar also provides a button that the borrower can use to **Request a Call Back by Phone**.
4. This area provides a link for the borrower to withdraw consent to receive and sign documents electronically.

The following sections describe in detail each function of the Portal.

My Loan Documents

This screen displays a *filtered* list of the documents for the loan; filtering is based on the DocType field in M4Docs, and not all types of loan documents are displayed to the borrower. Documents displayed on this tab include signed and unsigned documents, documents requiring an eSignature, and documents uploaded by the borrower and approved by the loan processor.

For each document listed, the borrower has options to **view** and **print** the document. If a document is eligible to be eSigned, there is also a **Click to Sign** option that changes to **Signed** once the document is eSigned by the borrower.

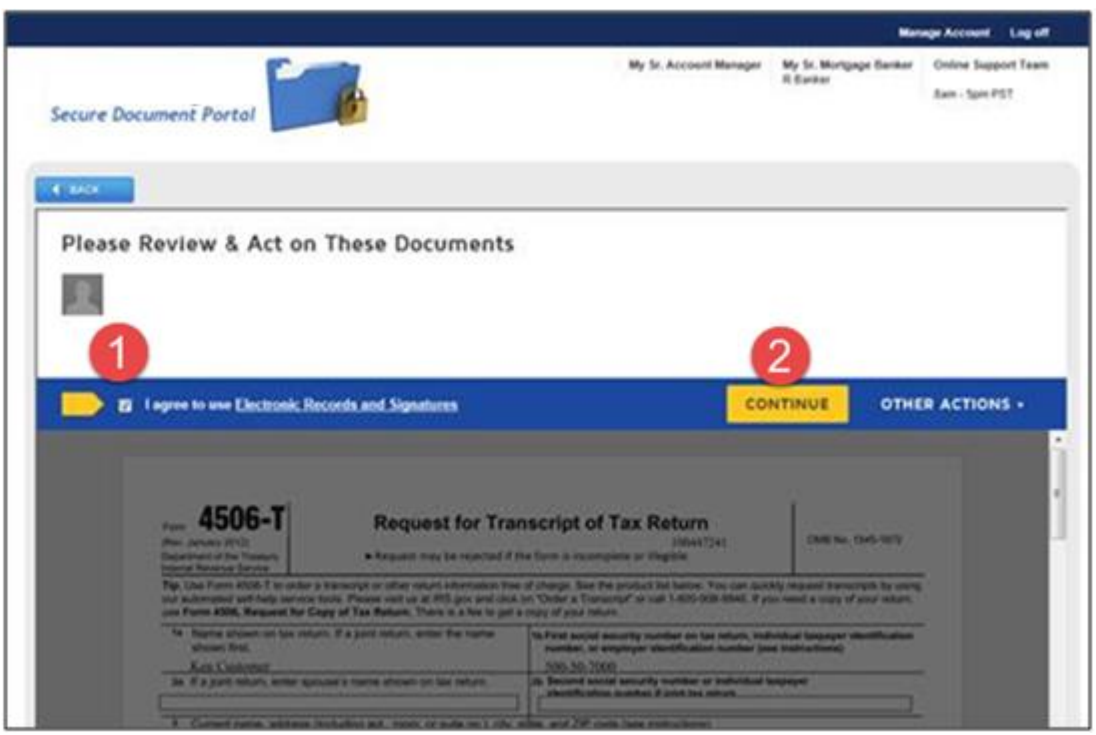


eSigning a Document

Currently, only the Welcome Package (WP) documents may be eSigned by the borrower. All other documents requiring signatures must be signed by the borrower and then uploaded to the Portal.

To eSign a WP document, the borrower clicks the **Click to Sign** link for the document.

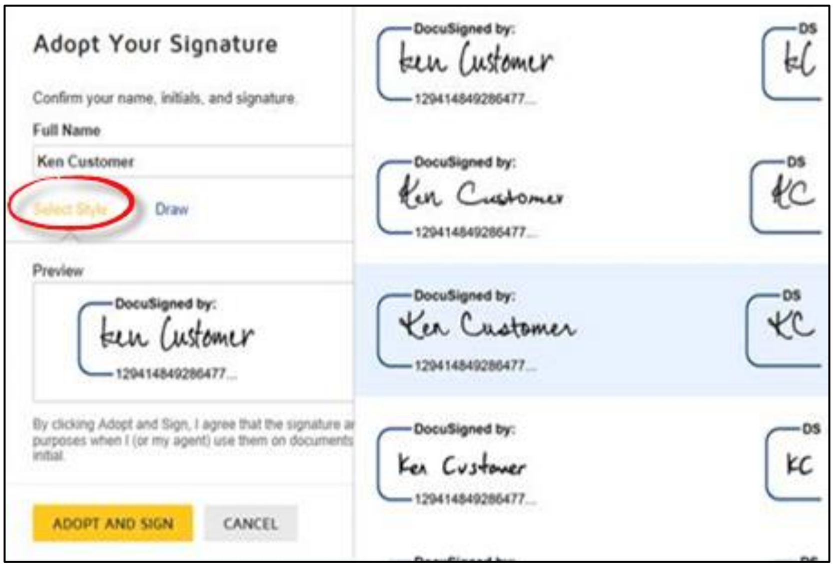
The document opens in a DocuSign window, and the borrower must click the checkbox: **I agree to use Electronic Records and Signatures**. Then the borrower clicks **Continue**.



Adopting an eSignature

Once the borrower clicks **Continue**, a new window opens enabling the borrower to select or draw a signature and set of initials that will be used throughout the eSign process.

The Select Style screen contains four different signature/initial combinations, each in a different cursive font.



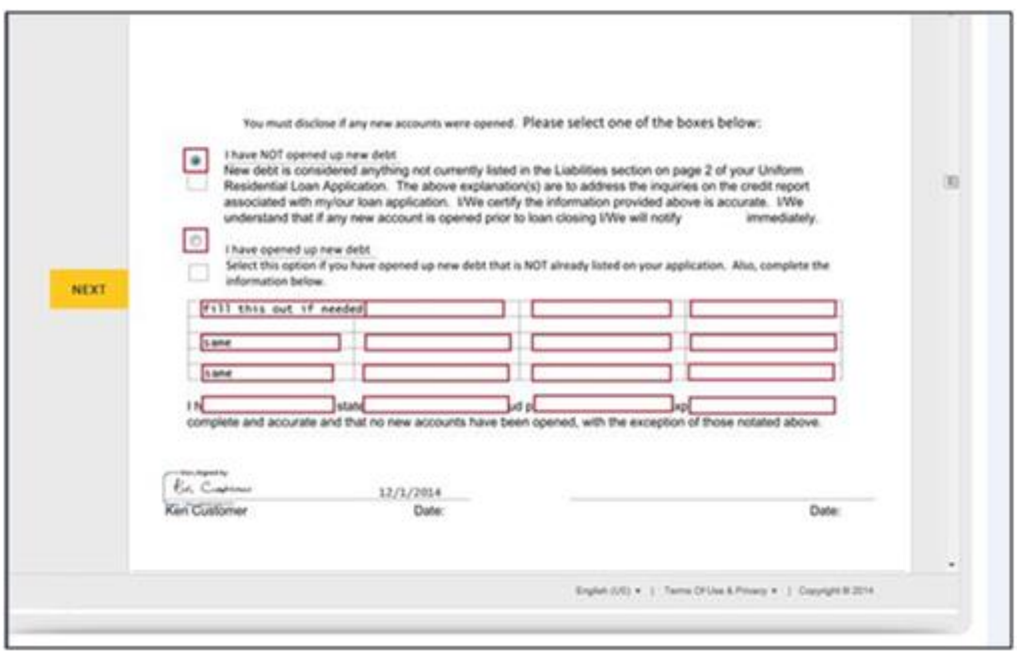
The Draw screen provides a field that the borrower can use to draw a signture, using a mouse or stylus.

The borrower then clicks **Adopt and Sign** to use the selected or drawn signature.

Applying eSignatures and Initials

Once the borrower has adopted an eSignature, the document requiring signatures opens in a new window. The window provides a series of prompts indicating where the borrower should eSign or initial the document.

In addition, any fields requiring a selection or data entry are hightlighted in red (as shown in the following screen capture.



If there are two borrowers on the loan, each borrower must log into the Secure Document Portal (using the email and password used to confirm and consent) and eSign the document; this ensures that each borrower is presented with the correct set of signature fields when eSigning the document.

Once a document is eSigned by all required borrowers, the document status changes to **Pending** while the signature is reviewed and accepted. This status is displayed for approximately 30 seconds. After the signture is accepted, the status changes to a green **Signed**. In addition, the SMB or SAM receives an email notification that the document has been eSigned by the borrower. In the following screen shot, the eSigned Welcome Package documents are broken out and displayed individually in the list of documents with a status of Signed.

Below is a list of your current loan documents

You have 1 document(s) below that needs to be signed

Uniform Residential Loan Application - VMP21N	11/24/2014 1:08:26 PM	CLICK TO SIGN	view	print
Appraisal - Collateral Disclosure	12/5/2014 12:26:21 PM	SIGNED	view	print
Appraisal - FAIR Waiver Disclosure, Signed	12/5/2014 12:26:18 PM	SIGNED	view	print
Authorization to Release Personal Information	12/5/2014 12:26:18 PM	SIGNED	view	print
Letter of Explanation - Inquiries	12/5/2014 12:26:20 PM	SIGNED	view	print
Lock Agreement	12/5/2014 12:26:21 PM	SIGNED	view	print

Decline to sign the document

If the borrower clicks **Decline**, a window opens enabling the borrower to provide a reason for declining. The declined document is then removed from the portal and returned to M4Docs with a status of orange. Also, the word *Declined* is appended to the document name. The SMB or SAM receives an email notification that the document has been declined, and if the borrower provided a reason for declining, the SMB or SAM can hover a mouse over the document in M4Docs to read the note.

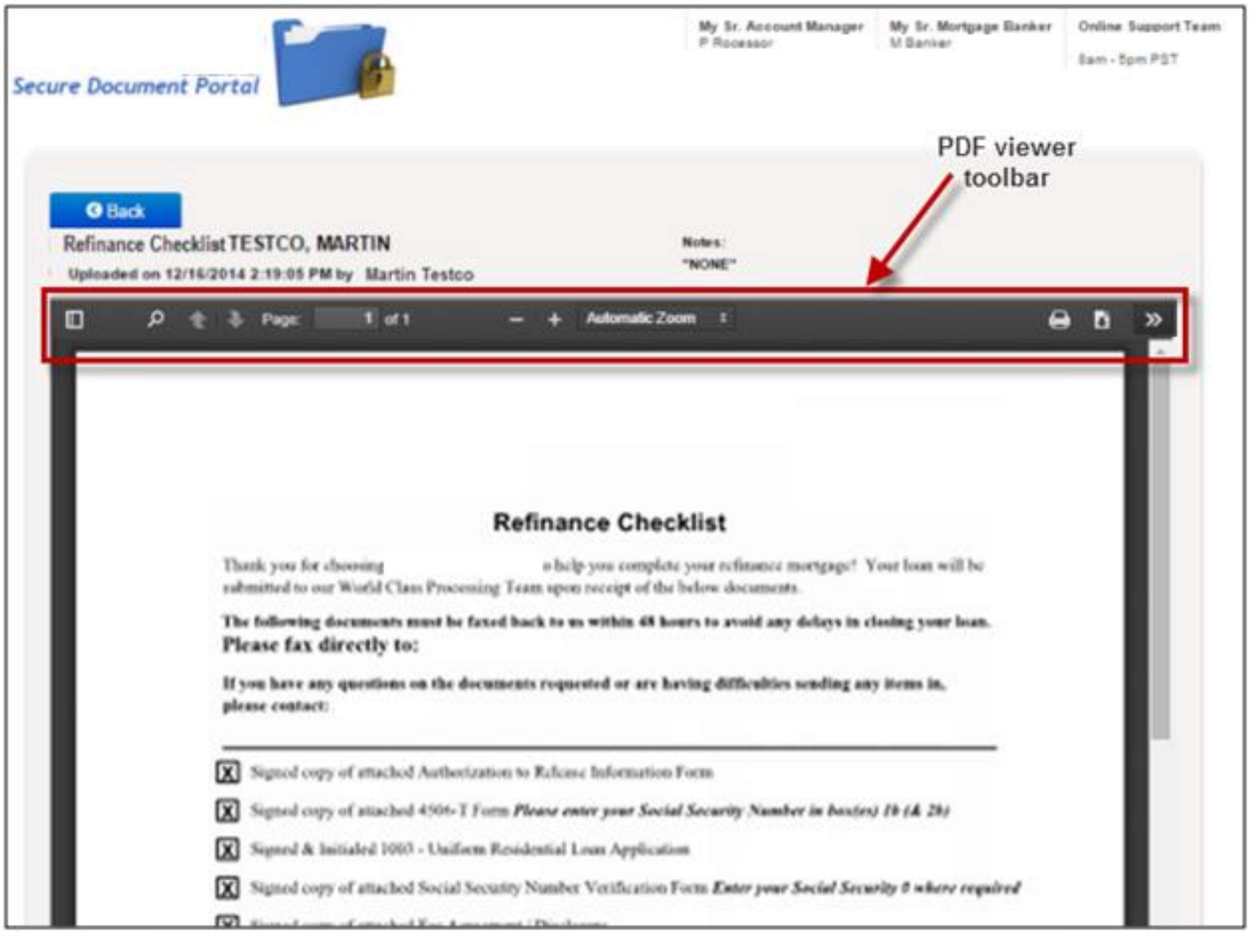
Note: If there are two borrowers on the loan and *either* borrower declines to eSign a document, the document is removed from the portal for both borrowers, not just the borrower who declined.

Cancel and go back

If the borrower clicks **Cancel/GoBack**, the eSign window closes and the borrower is returned to the Secure Document Portal.

Viewing a Document

If the borrower clicks **view**, the document opens in a PDF viewer. The top of the viewer window includes a standard toolbar that the borrower can use to change viewing options as well as print or download the document being viewed. To close the viewer, the borrower clicks the **Back** button in the top left corner of the window.

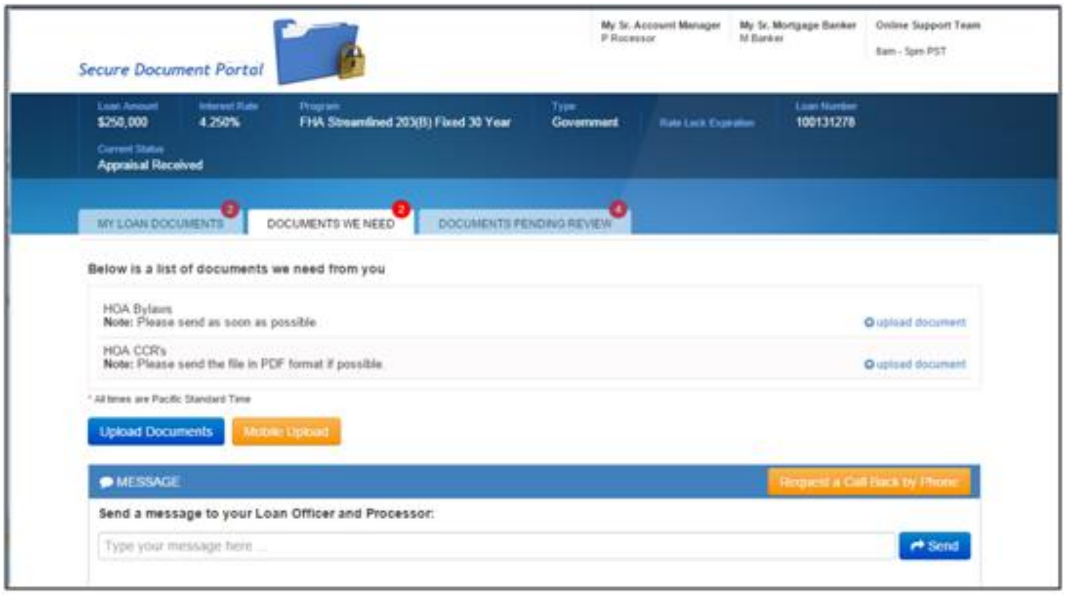


Printing a Document

If the borrower clicks **print**, the document opens in a standard printer window. The borrower can use various options to customize printing the document.

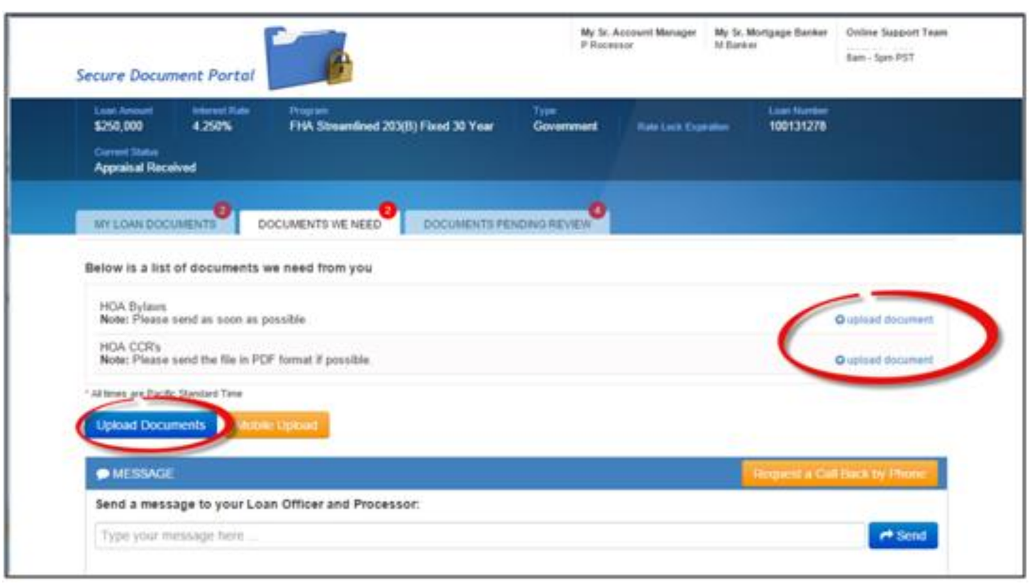
Documents We Need

This screen displays a list of loan documents needed by the processor. To provide the requested document, the borrower may upload the file from a computer *or* upload a photo from a mobile device.

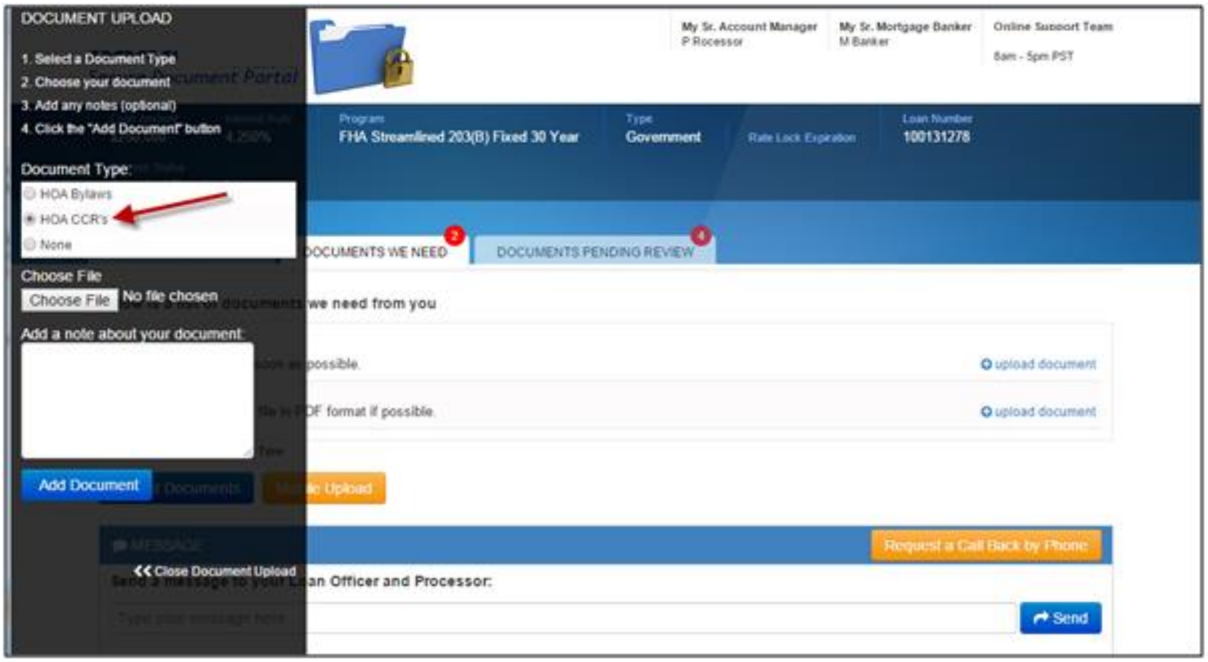


Uploading Documents from a Computer

To upload a file from a computer, the borrower has two options. Each file listed has an **upload document** link to the right of the file name that the borrower can click to upload that specific document. Or, the borrower can click the **Upload Documents** button.



Once the borrower clicks the upload link or the button, the **Document Upload** overlay is displayed.

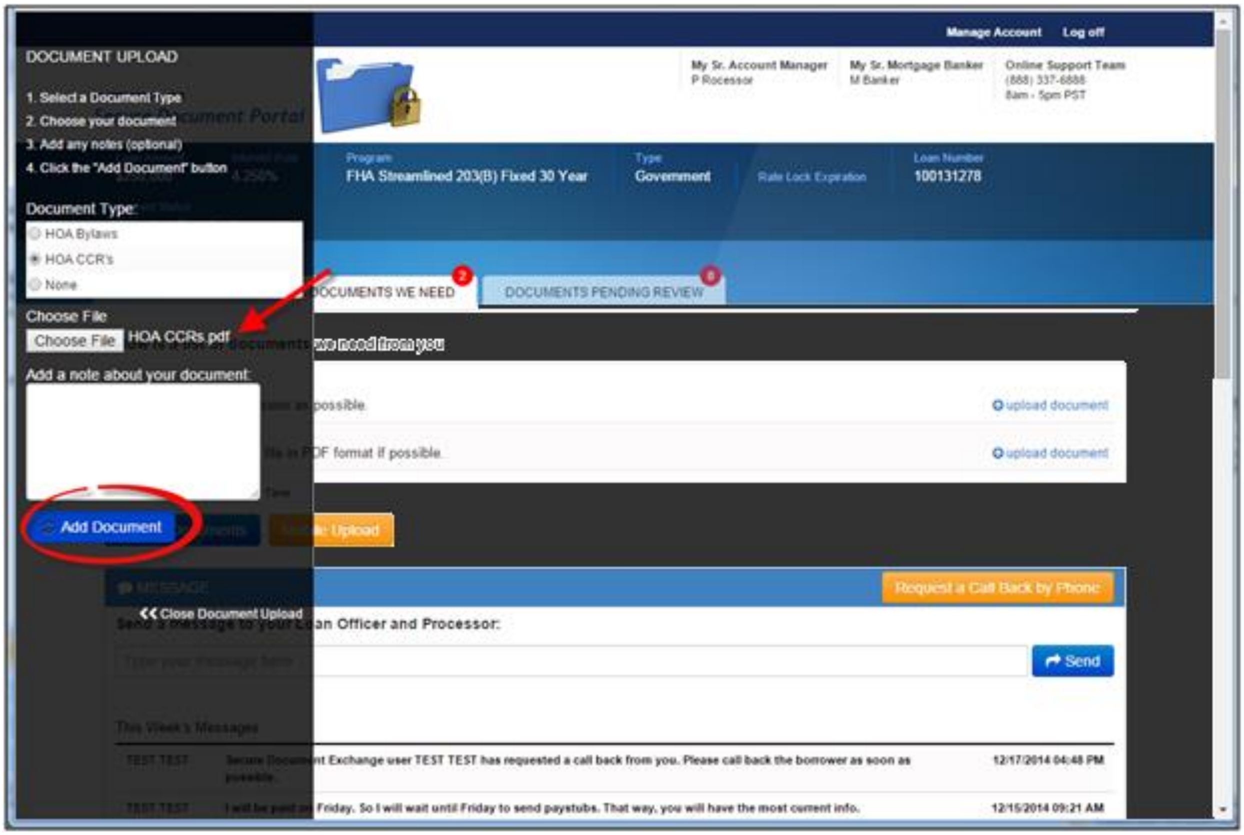


If there is more than one document listed and the borrower clicked the **Upload Documents** *button*, the Document Type field defaults to **None**, and the borrower must select the type of document being uploaded. In the screenshot above, the borrower has selected **HOA CCRs**.

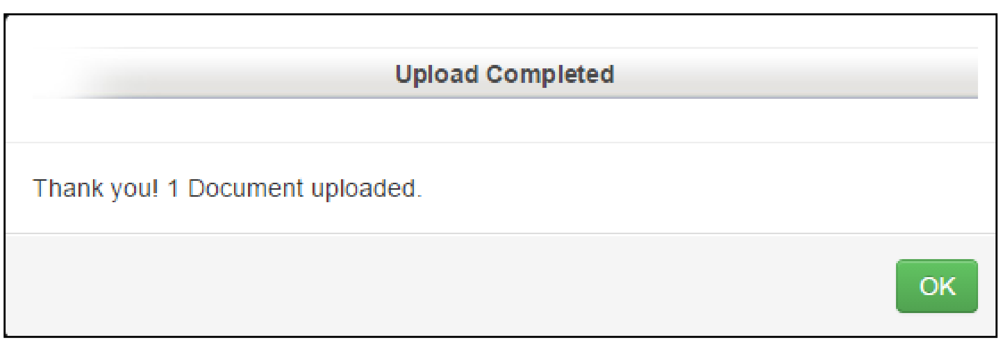
If more than one document is listed and the borrower clicked the **upload document** *link* for a requested document, the Document Type field automatically defaults to the selected document type.

To select a file from the computer, the borrower clicks the **Choose File** button. Once a file is selected, the abbreviated file name appears next to the **Choose File** button. The borrower can optionally add a note about the document being uploaded in the field provided.

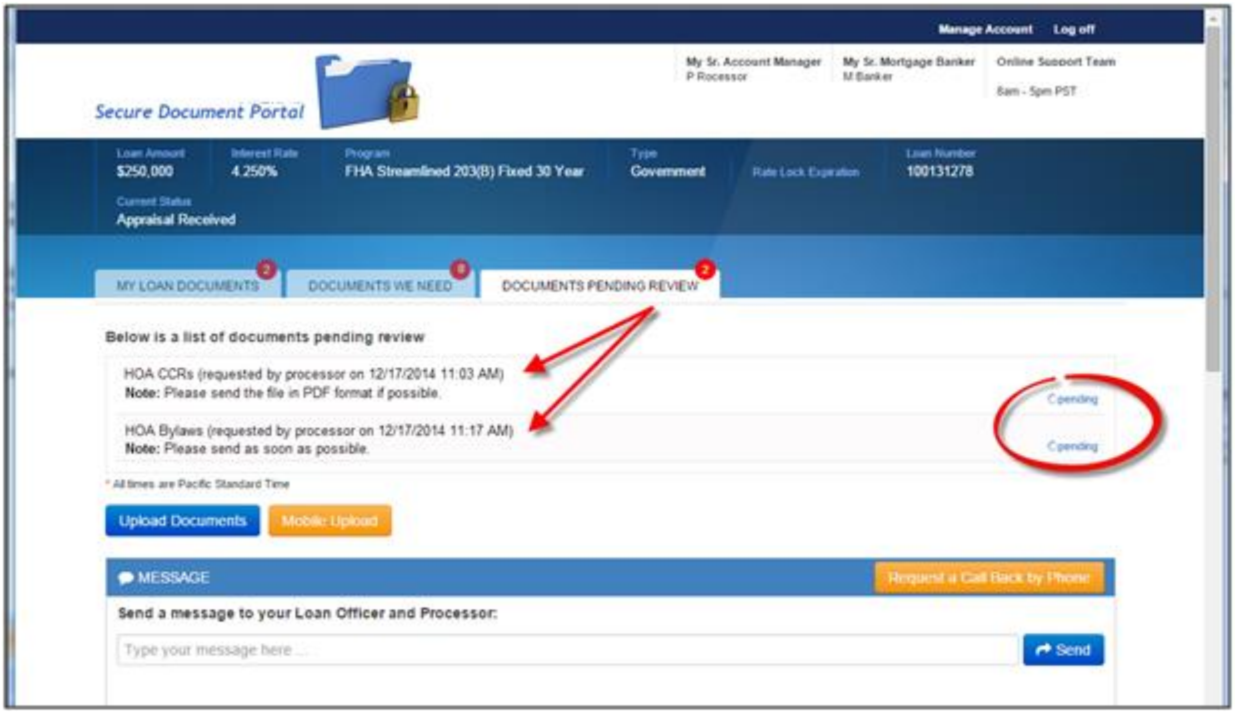
To initiate the upload of the document, the borrower clicks **Add Document**.



The following conformational message is displayed:



Once the borrower has finished uploading documents, the number of **Documents We Need** is reduced, and the number of **Documents Pending Review** increases. The newly uploaded documents are listed with a status of *pending*, and the processor receives an email notification that the borrower has uploaded documents.

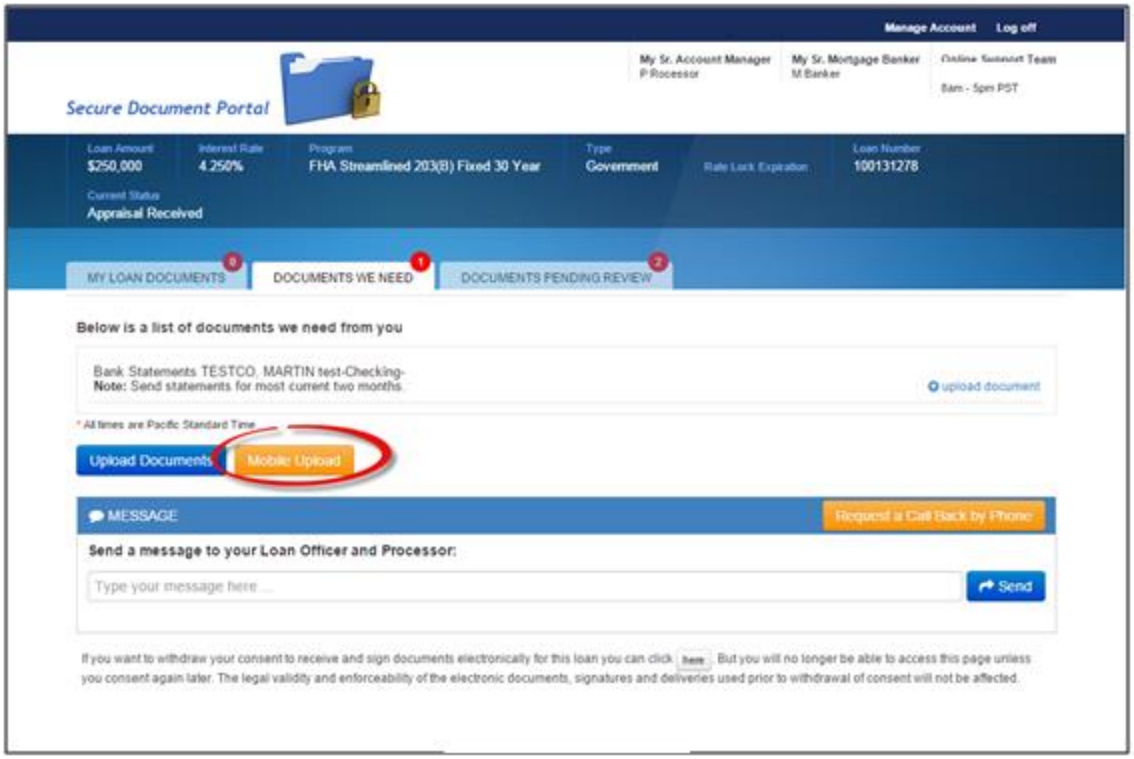


After the processor views and accepts the uploaded files, the documents are removed from the **Documents Pending Review** tab and appear under **My Loan Documents** tab, provided that the documents are eligible for display to the borrower.

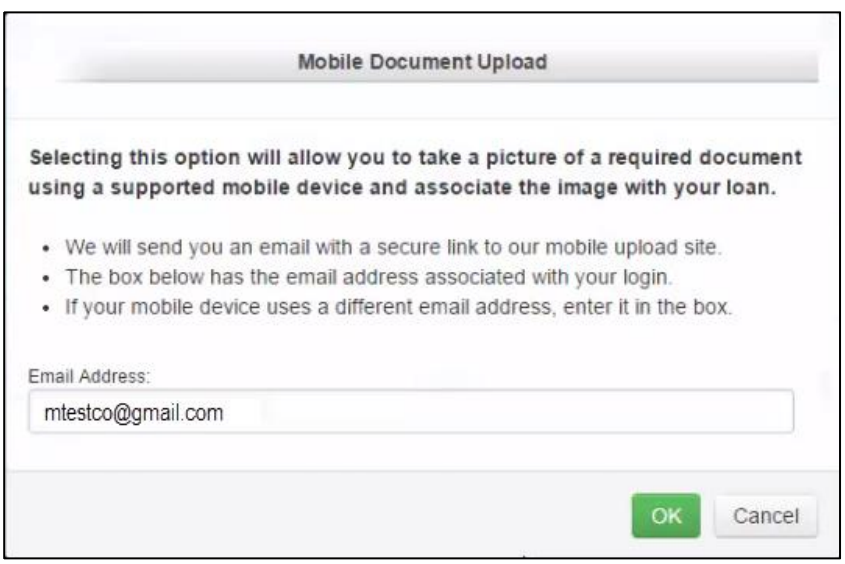
Note: Documents are displayed on the **My Loan Documents** tab based on the DocType field in M4Docs. As a result, not all loan documents uploaded by the borrower may be included in the list.

Uploading Documents from a Mobile Device

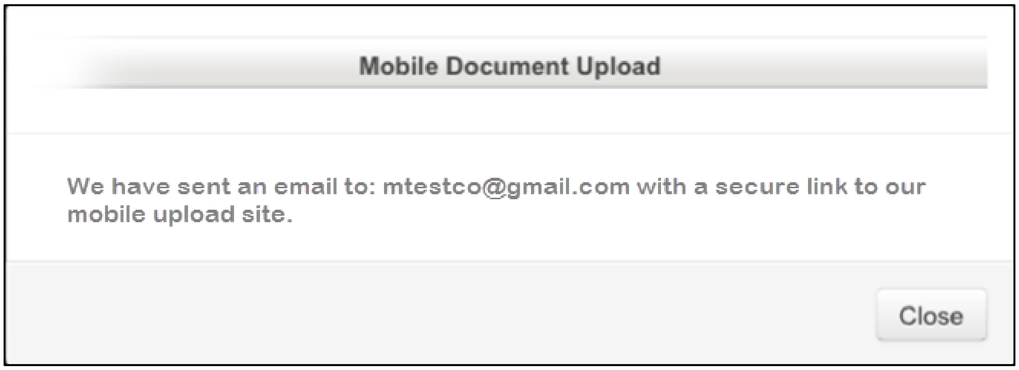
In addition to uploading files from a computer, the borrower can also upload a photo from a mobile device. Before the borrower can use a device, the device must be authenticated as an upload source. To begin this process, the borrower clicks the **Mobile Upload** button.



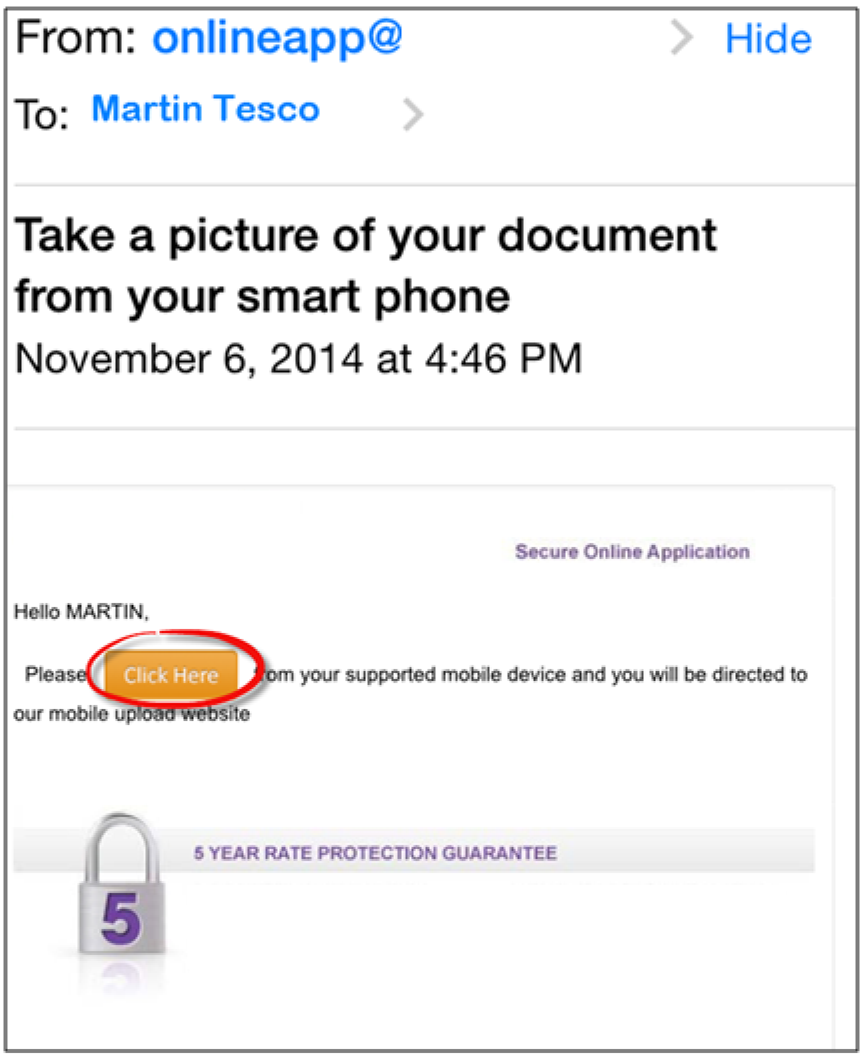
The following screen displays, providing a brief explanation of the mobile upload function and the steps required to authenticate the borrower's mobile device. The borrower may use their portal login email address or enter a different email address for their mobile device.



Once the borrower enter the email address, the following confirmational prompt appears.



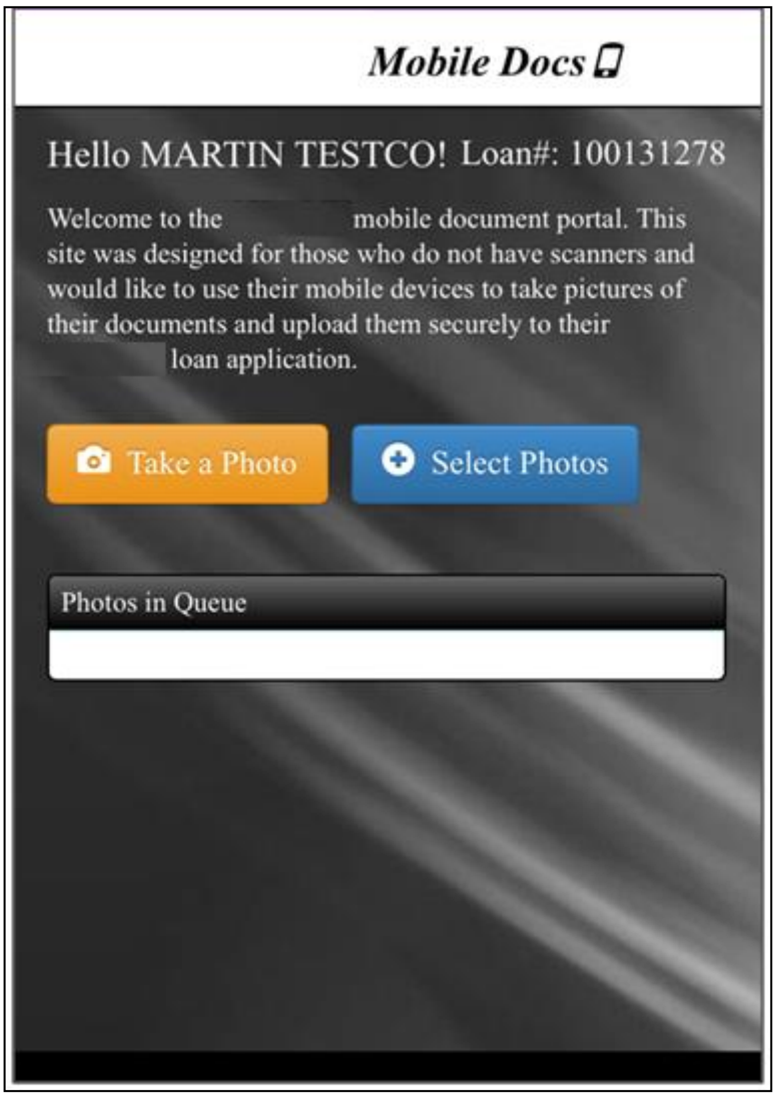
An email containing a link to the mobile upload website is sent to the borrower's mobile device.



The borrower clicks the **Click Here** link and is directed to the **Mobile Docs** website. The website is encrypted and is automatically assigned to the specific loan that the borrower was accessing through Secure Document Portal when the **Mobile Upload** button was clicked.

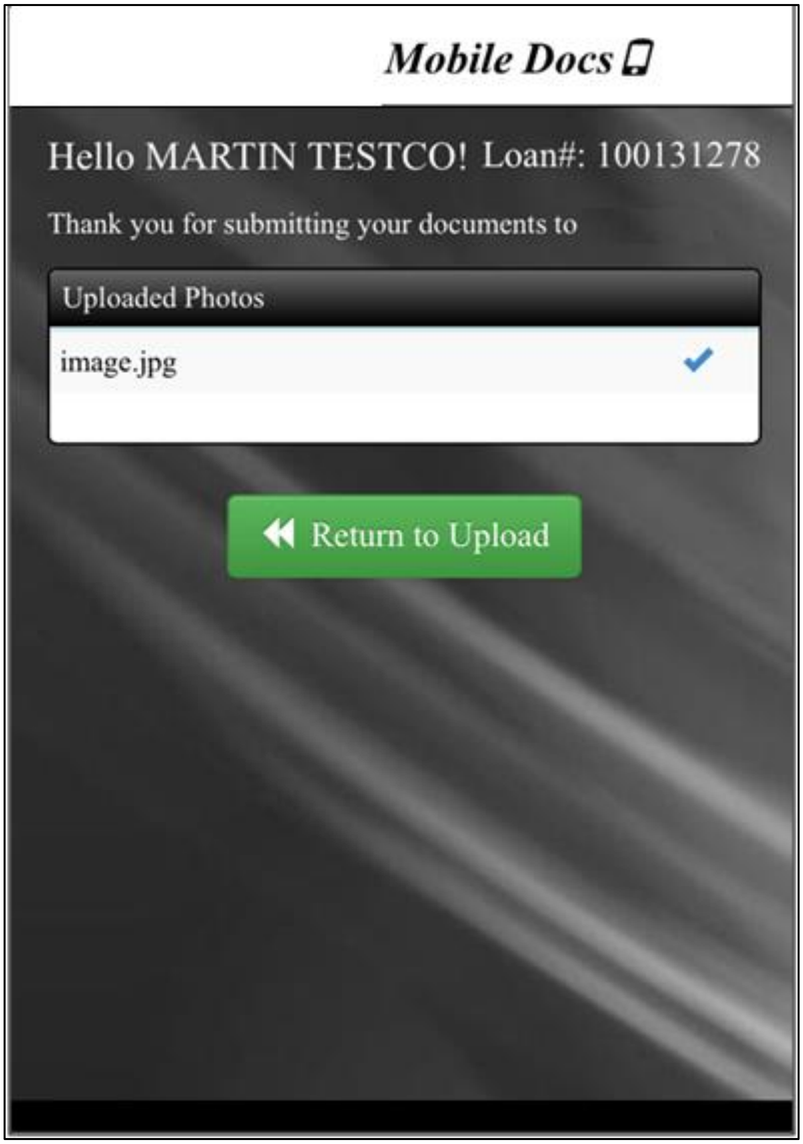
From the **Mobile Docs** website, the borrower can **Take a Photo** of a document or **Select Photos** stored on the mobile device. Once the borrower uploads a document from the mobile device, the SMB or SAM receives an email notification that the upload is complete.

Note: If the borrower is using the native internet browser on an Android device, the **Select Photos** option might not be displayed. To use the Mobile Upload option, the borrower must take a new photo which will be automatically uploaded to M4 Docs. In addition, the uploaded photo is not stored on the mobile device after the uploaded is complete.



Taking a Photo with a Mobile Device

If the borrower clicks **Take a Photo**, the mobile device's camera is activated. Once the borrower takes the photo, the file is automatically uploaded to M4Docs as a .jpg file, and a copy of the file is stored on the borrower's mobile device. From this screen, the borrower clicks **Return to Upload** to display the home screen of the **Mobile Docs** website.



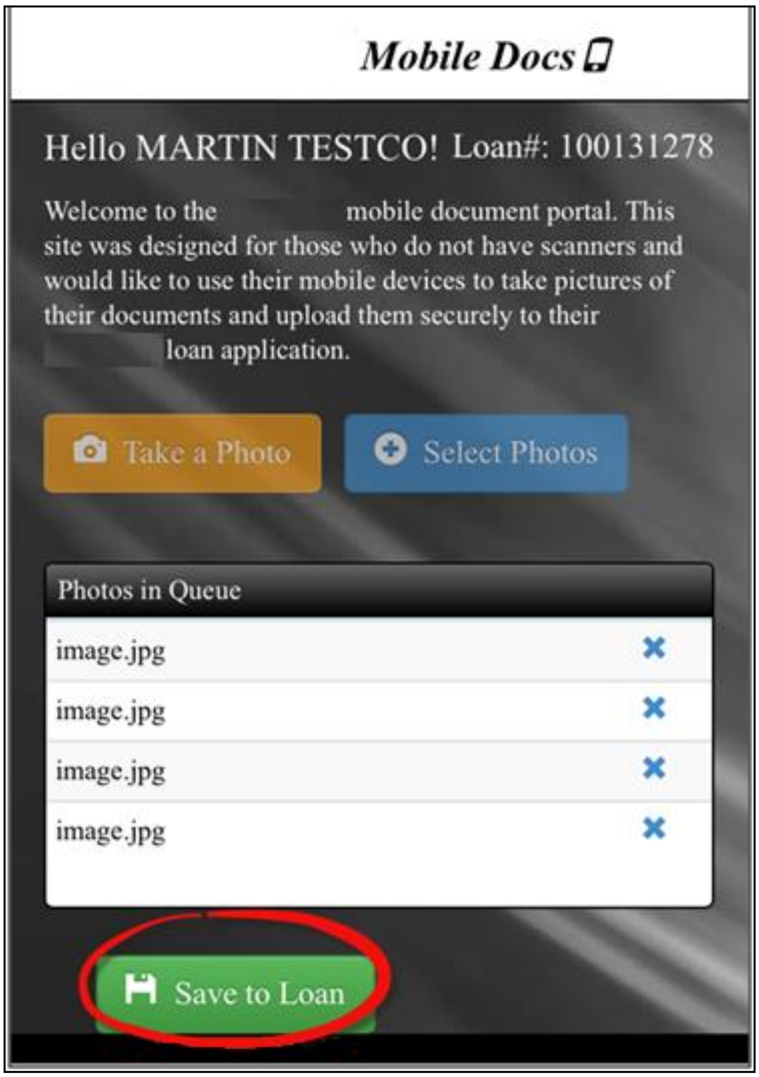
The SMB and SAM (if assigned) receive an email when the borrower submits a document using mobile upload. Documents uploaded from the borrower's mobile device are displayed in M4Docs under the name Borrower Submitted; the filename also includes the date and time of the upload, e.g. **Borrower Submitted – 11/06/2014 16:48:35:607**. Once the upload is accepted, the file is renamed to match the requested document type.

Selecting Photos from a Mobile Device

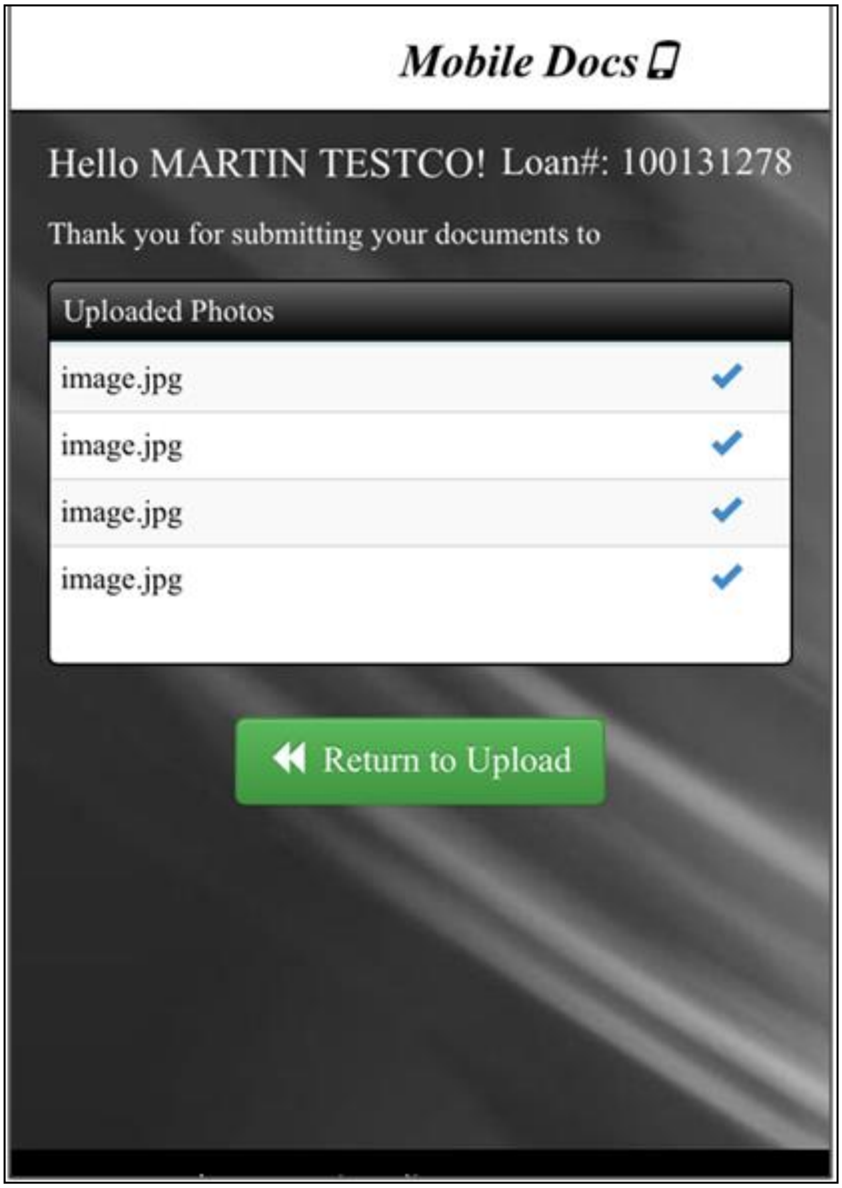
In addition to taking a new photo, the borrower can also upload existing document photos stored on the mobile device.

Note: If the borrower is using the native internet browser on an Android device, the **Select Photos** option might not be displayed. To use the Mobile Upload option, the borrower must take a new photo which will be automatically uploaded to M4 Docs. In addition, the uploaded photo is not stored on the mobile device after the uploaded is complete.

To upload existing photos, the borrower clicks **Select Photos**. The borrower is directed to the phone's photo library and can select multiple files for upload. The selected files are added to the upload queue as .jpg files, as shown in the following screen. To proceed with the upload, the borrower clicks **Save to Loan**.



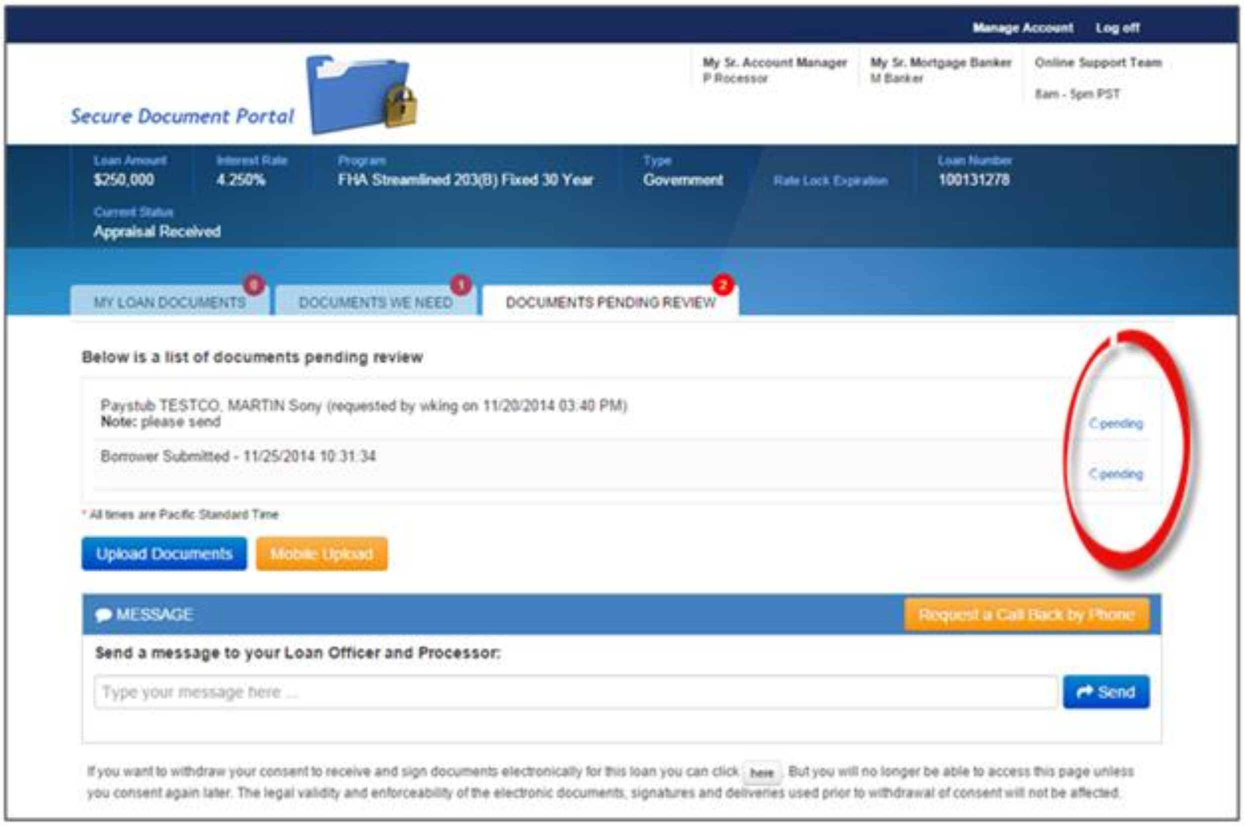
The following confirmational screen displays to indicate the files were successfully uploaded to M4 Docs.



The SMB and SAM (if assigned) receive an email when the borrower submits a document using mobile upload. Documents uploaded from the borrower's mobile device are displayed in M4Docs under the name Borrower Submitted; the filename also includes the date and time of the upload, e.g. **Borrower Submitted – 11/06/2014 16:48:35:607**. Once the upload is accepted, the file is renamed to match the requested document type.

Documents Pending Review

This screen displays a list of documents that have been uploaded to the Portal by the borrower and are now awaiting review by the processor. Each document displays a status of pending to the right of the document name, as shown in the screen shot below.

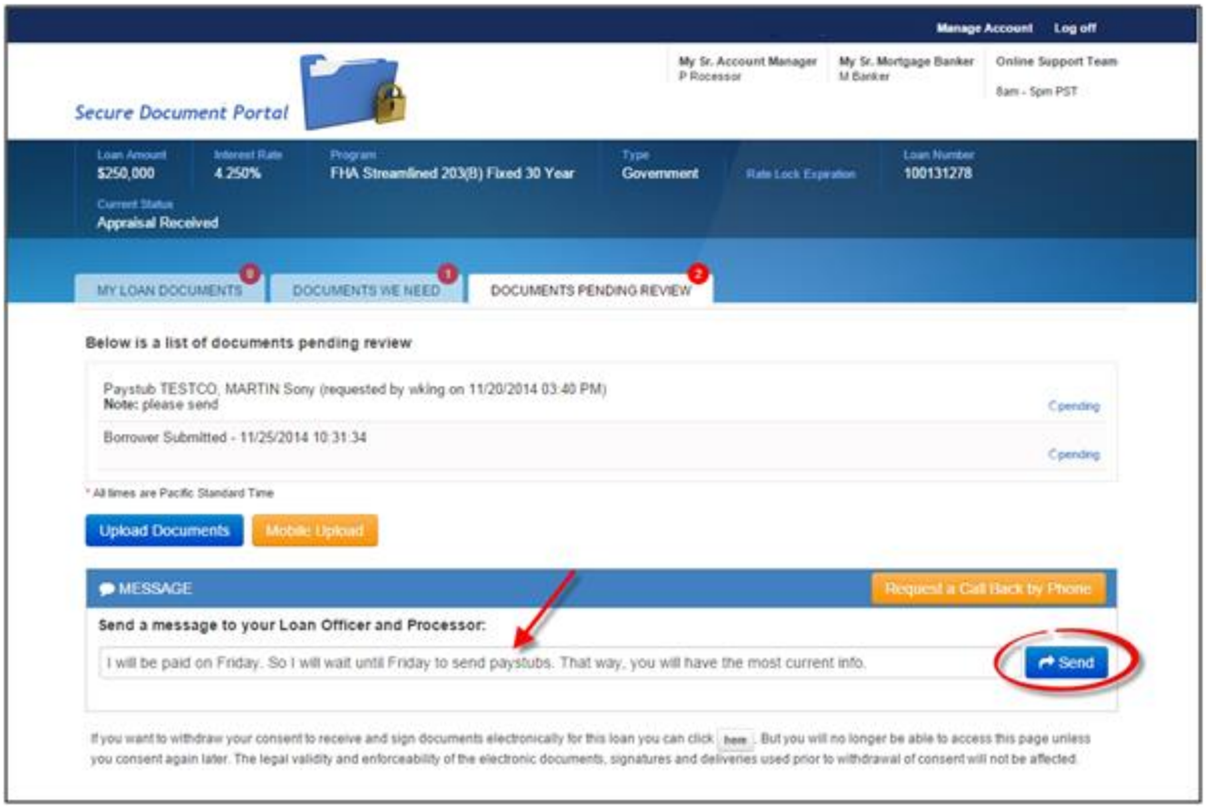


Once the processor reviews and approves an uploaded document, the document is removed from this screen and displayed under the **My Loan Documents** tab. If the processor does not accept an uploaded document (for example, perhaps the image is blurry), the processor re-requests the document and it is added back to the **Documents We Need** tab.

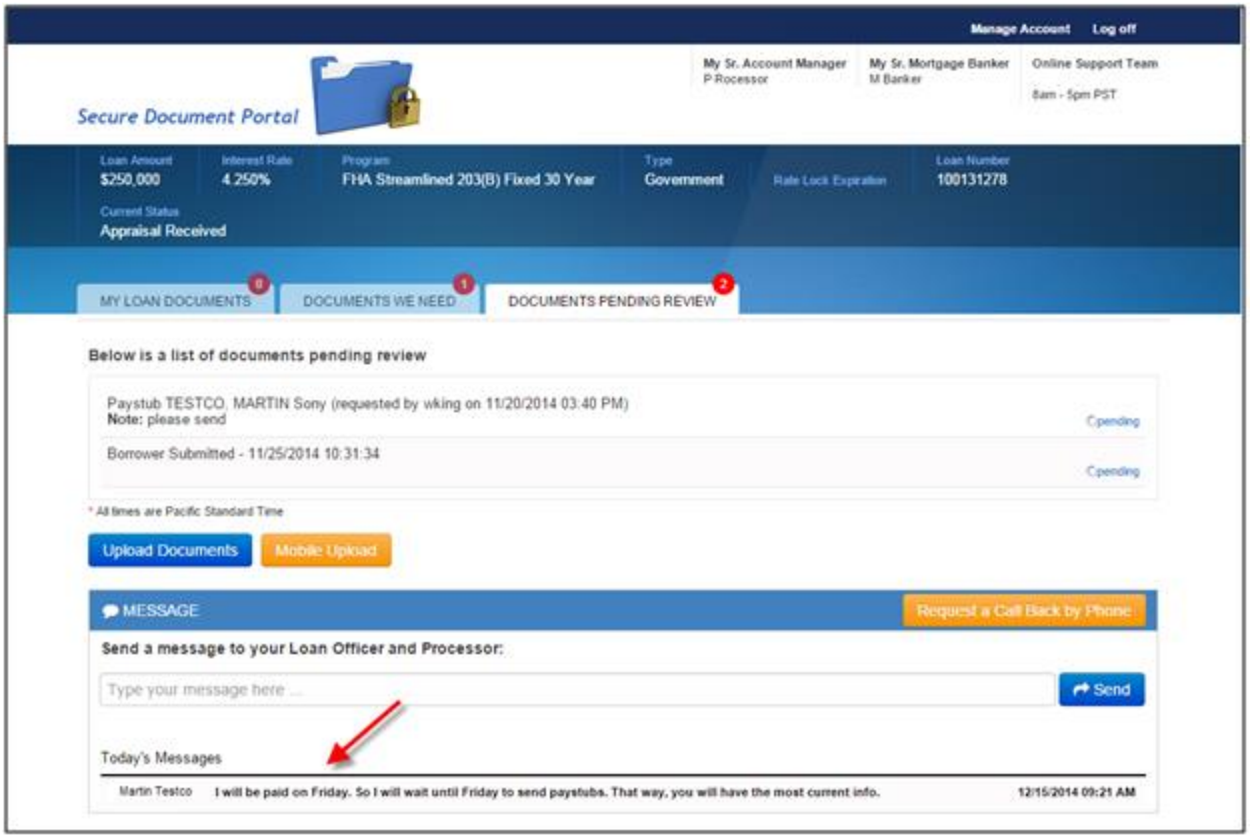
Note: Documents are displayed on the **My Loan Documents** tab based on the DocType field in M4Docs. As a result, not all loan documents uploaded by the borrower may be included in the list.

Send a Message or Request a Call Back

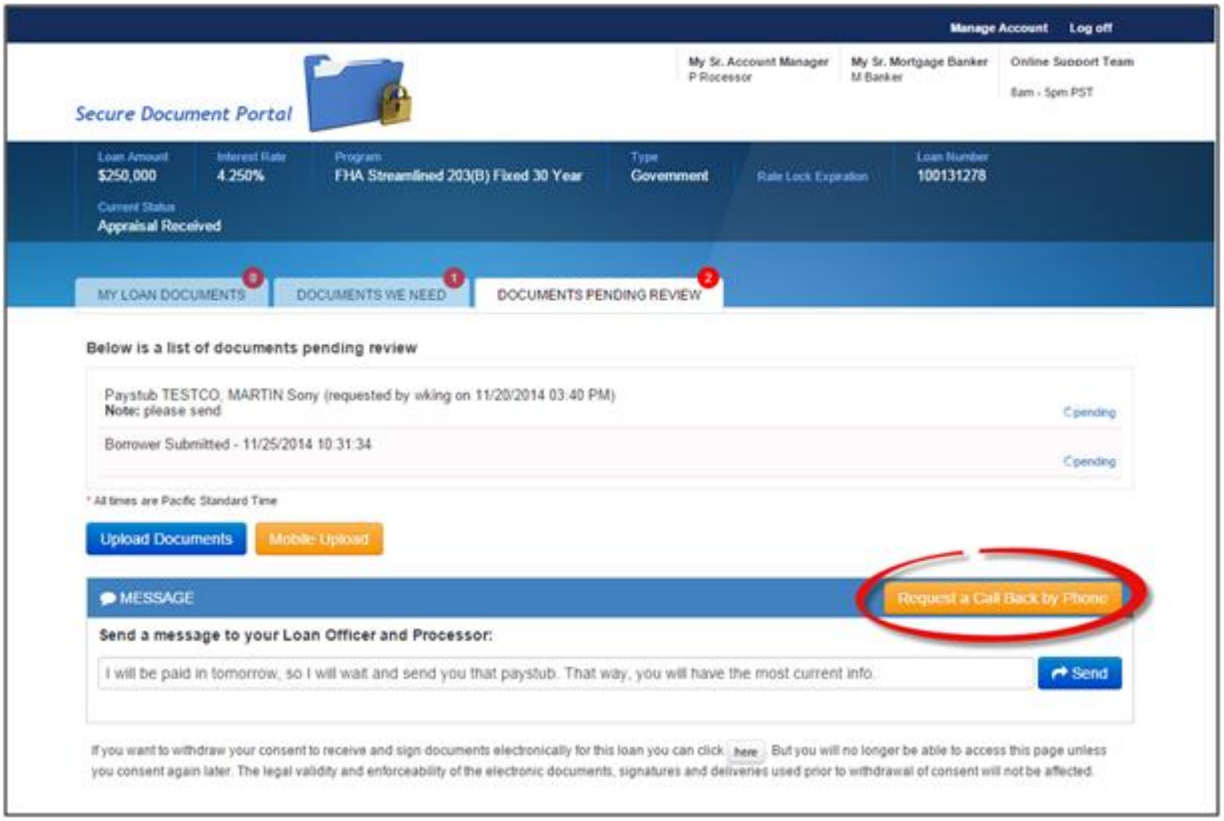
The **Message** area of the Secure Document Portal screen enables the borrower to send a short message to the SMB or SAM or to request a call back by phone. To send a message, the borrower types a message in the field provided and clicks **Send**. The SMB or SAM is notified via email that the borrower has sent a new message.



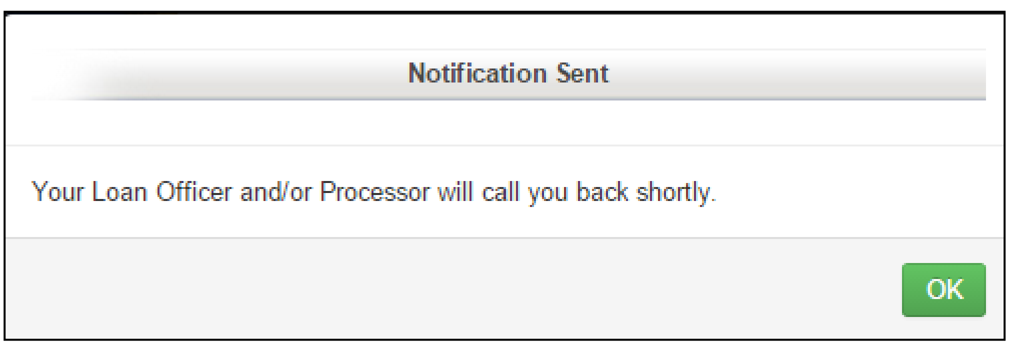
After the message is sent, it is added to the Today's Messages area as shown in the next screen capture.



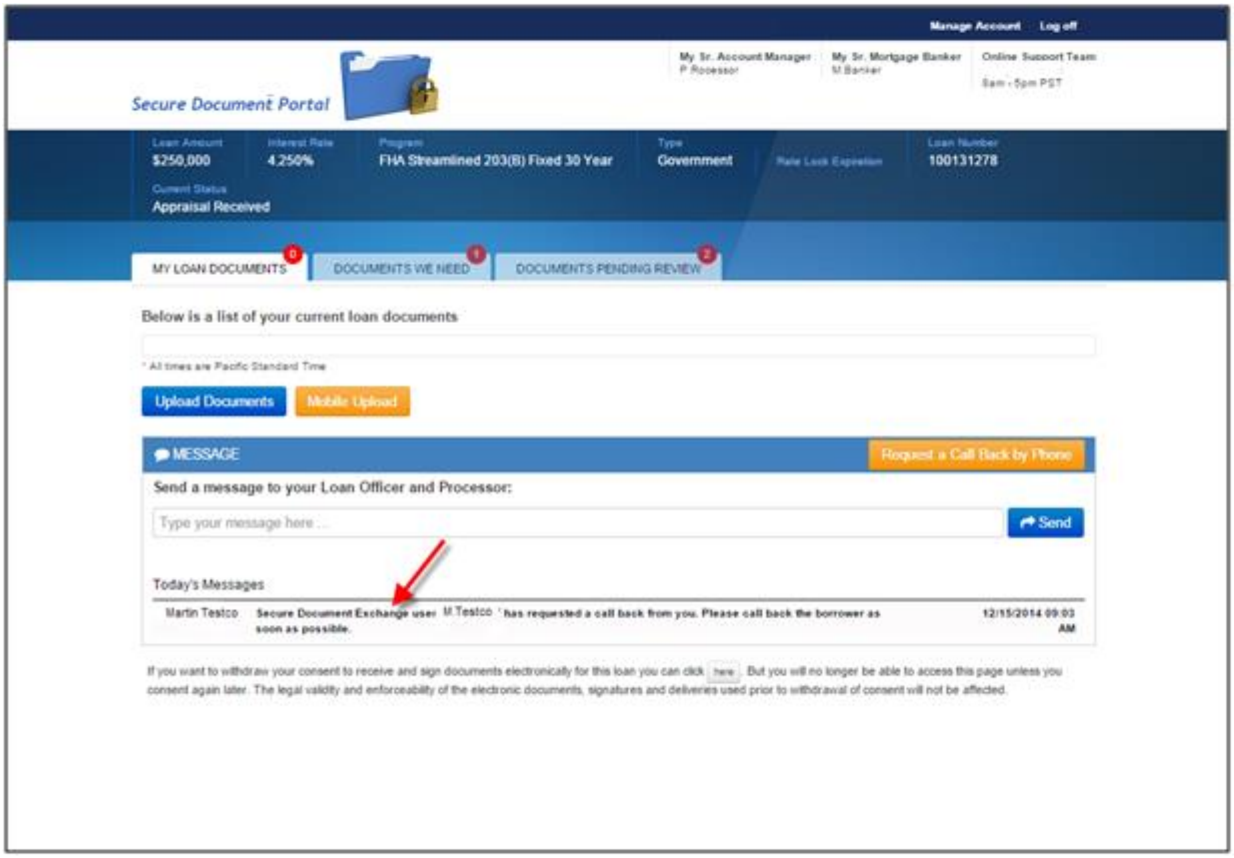
The borrower can click **Request a Call Back by Phone** to have the SMB or SAM call them.



Once the borrower clicks the button, the following confirmational message is displayed:



The request for a call back is also displayed under Today's Messages, as shown below. As with a standard message, the SMB or SAM is notified via email that the borrower has requested a call back.



Rescind Consent to Use the Secure Document Portal

The Secure Document Portal screen provides a way for a borrower to rescind consent to electronically receive and sign loan documents. A borrower may decide to rescind for several reasons, ranging from apprehension about using the Portal to eSign documents to preferring a more traditional way of handling the documents. Once the borrower rescinds consent, all loan documents must be submitted via fax, as email attachments, etc. To resume using the Secure Document Portal, the Welcome Package and Portal invitation must be re-sent to the borrower, who must re-confirm and re-consent to use the Portal.

Note: Any documents sent or signed *prior to withdrawing consent* are unaffected by this change, but the SMB or SAM can no longer use the Portal to process loan documents.

The borrower may click the **here** button included in the opt-out message to rescind consent.