

ACC Mortgage's Encompass Borrower's Portal

Encompass provides Borrowers access to an online portal. The portal allows Borrowers to upload, receive, review, and sign documents. The portal is a secure and fast way to communicate request to the Borrower throughout the life of the loan.

Establishing an Account

A consumer must first establish an account within the Borrower portal before you can complete the eConsent or eDisclosure process. **EACH borrower must create a separate account even if you are applying together on the same application.**

1. Click on Create Account.
2. Complete the Required Fields and Create Account

Log In

Hello Test.
If you are not **Test** please do not continue. Check the email you received to make sure you are logging into the appropriate account.

We and our service providers use cookies to provide a secure authentication process. For more information, see our privacy policy published on this site.

Username

Password

Remember me

Log In

Forgot your [username](#) or [password](#)?

Don't have an account?

Create an Account

Your privacy is very important to us. Help us protect your personal information by setting up a secure account for your loan application. By continuing, you agree to our privacy policy published on this site.

First Name *

Last Name *

Email Address *

Confirm Email Address *

Phone Type *
 Phone Number *

Username *

Password Requirements

- Between 10 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

Password *

Confirm Password *

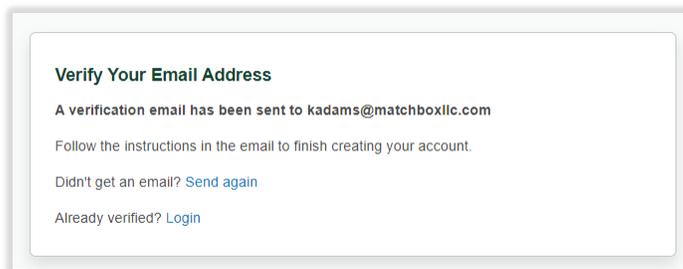
Security Question *

Answer *

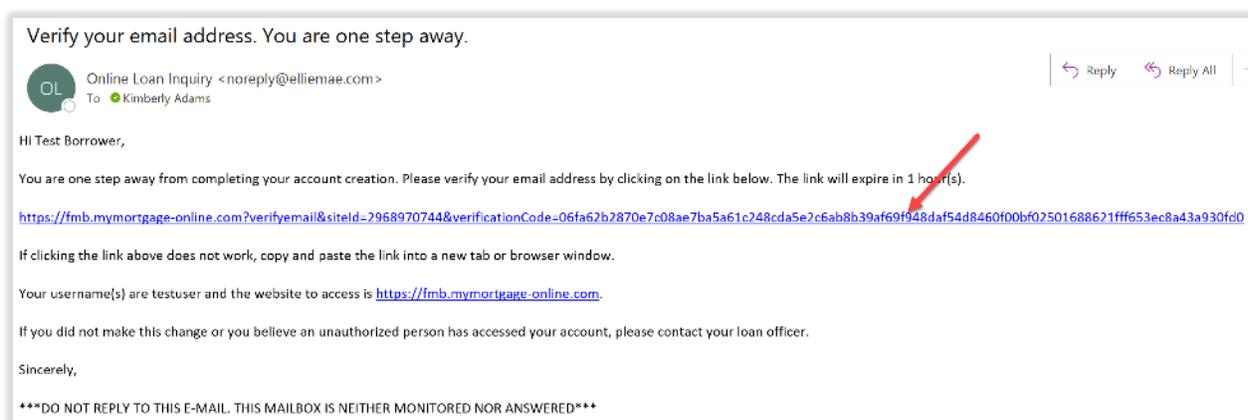
Create Account

Already have an account?

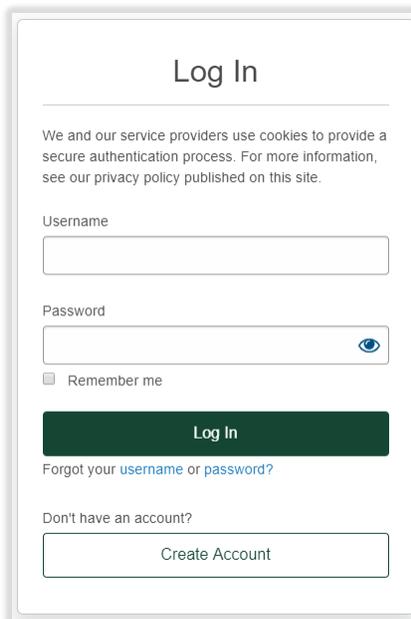
3. You will receive a popup notice that you need to Verify your email address.



4. Click on the web link in the body of the email.



5. Log In to the ACC Mortgage Borrower portal with the User ID and Password you just created.



6. Enter your Authorization Code as provided by your loan originator.

Enter Your Authentication Code

Enter the code you received from your Loan Officer.

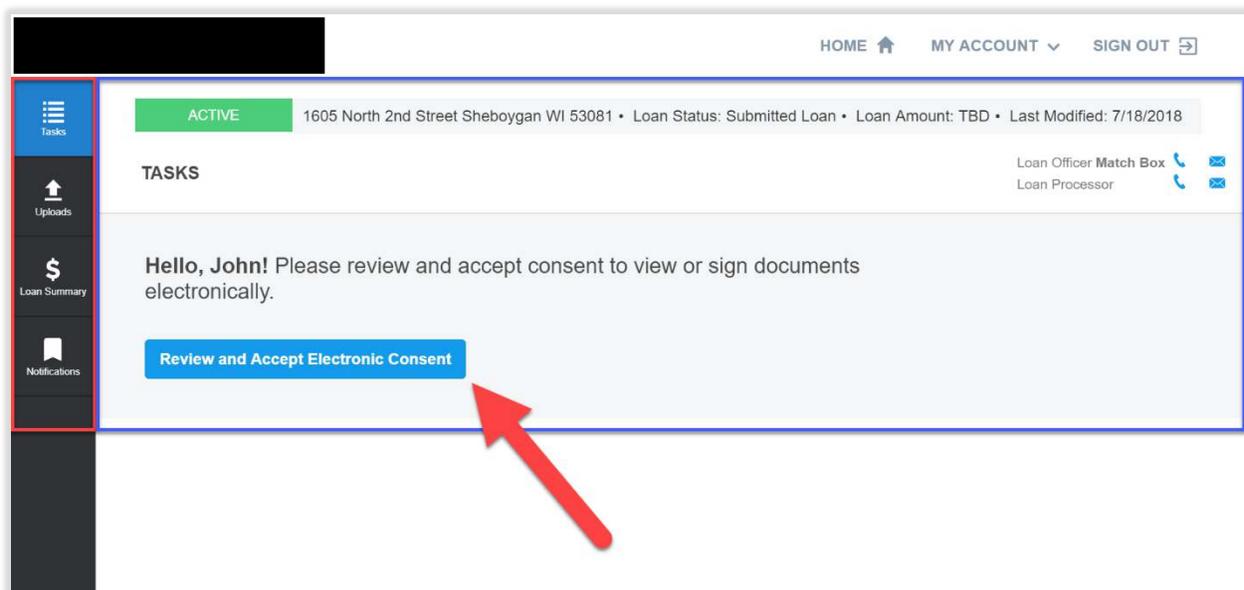
Don't have a code? Please contact your Loan Officer.

[Send](#)

7. You will be directed to the Borrower Portal Home page.

General Overview

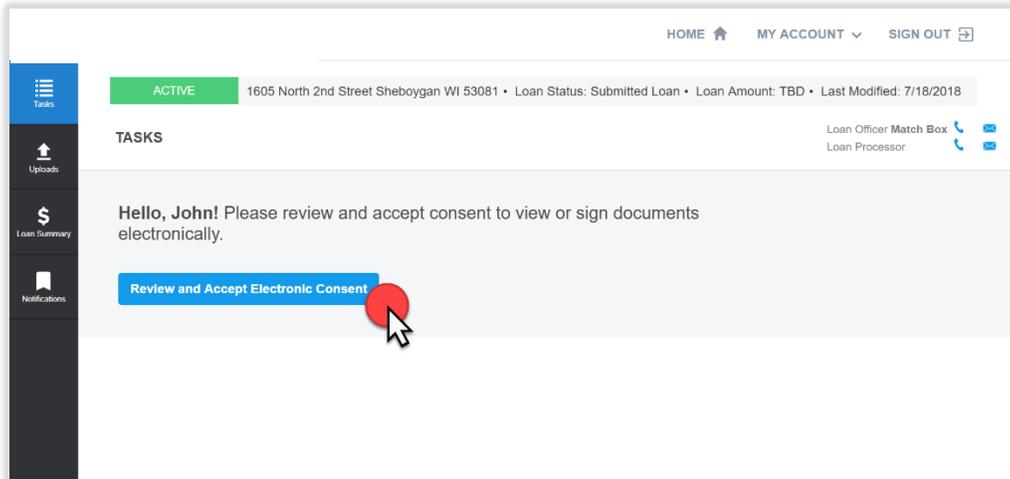
The home page of the Borrower's Portal is divided into two sections. The section box in **red** is the Tool Bar and allows Borrowers to pick which section of the portal they would like to use or review. The section boxed in **blue** will change depending on the selection in the Tool bar.



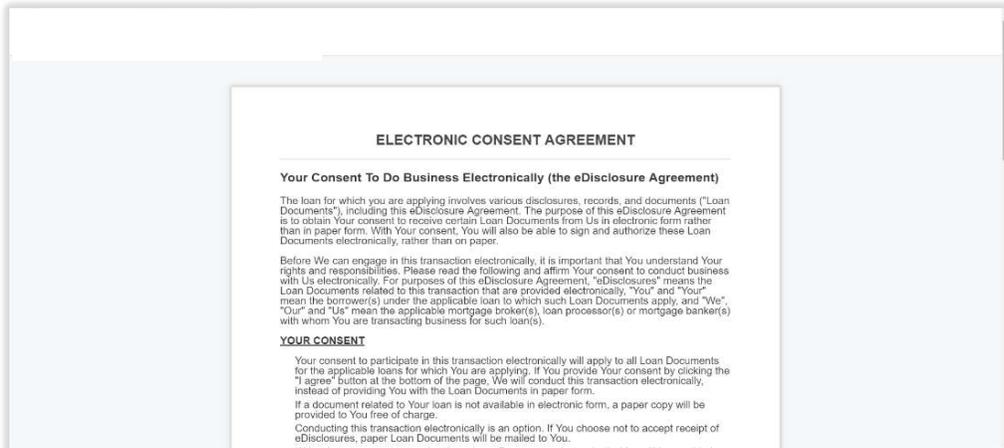
The first item Borrowers will need to review and complete is the Electronic Consent. Borrowers will not be able to use any area of the Portal until they complete this item.

eConsent

The Borrower must first click on the link to Review and Accept eConsent.



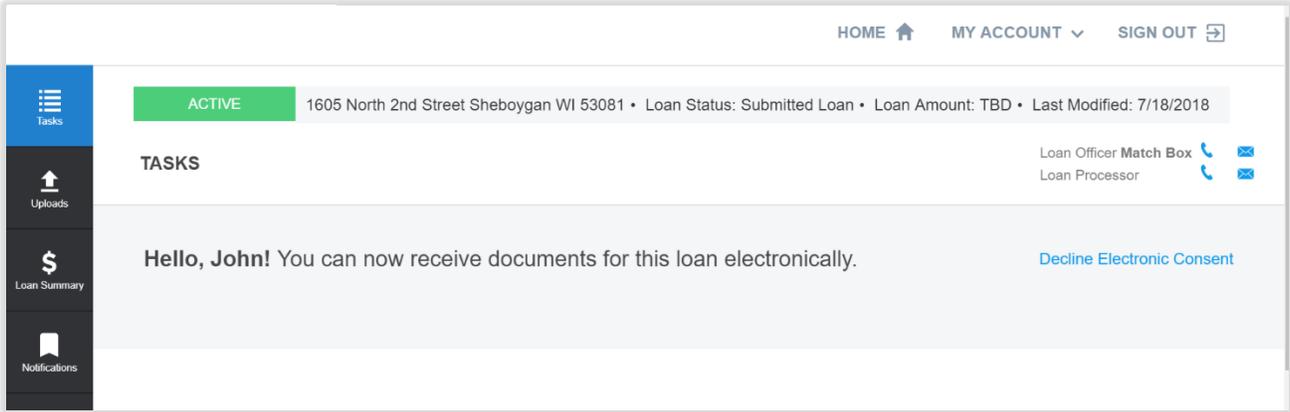
Borrowers will be taken to the below screen where they can review eConsent.



Then hit "I Accept"



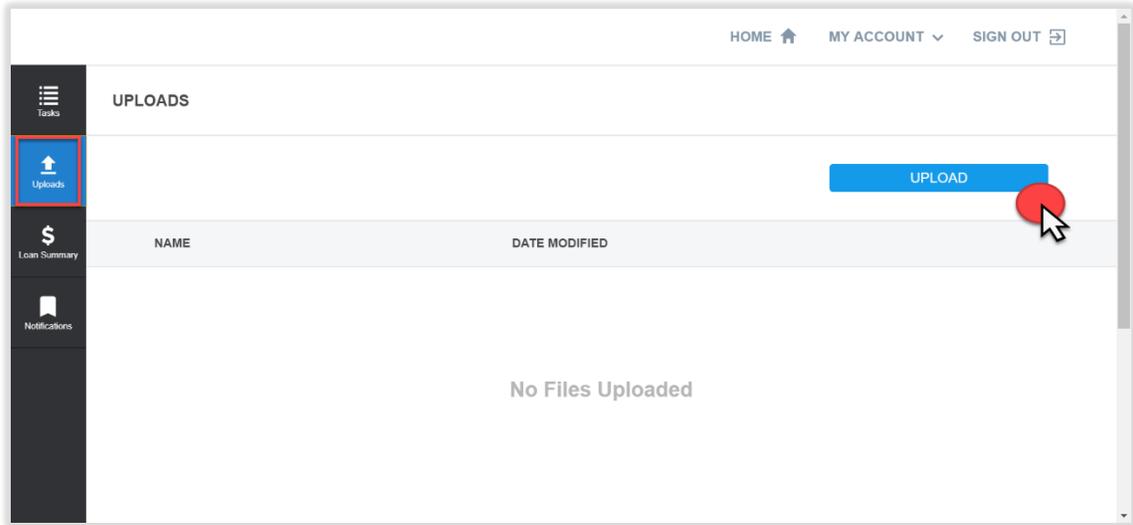
The Borrower is then taken back to the Task Home screen and will see the below message.



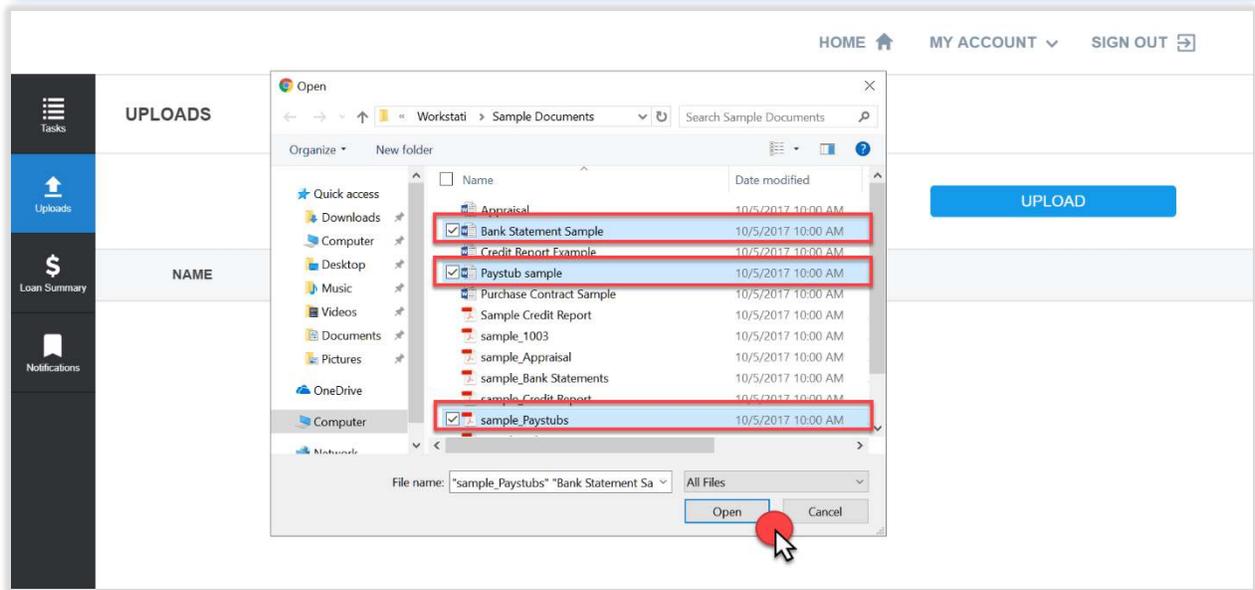
Uploads

The Uploads tool allows Borrowers to upload documents at any time during the life of the loan. Borrowers can use this tool REGARDLESS of whether a request has been made or not.

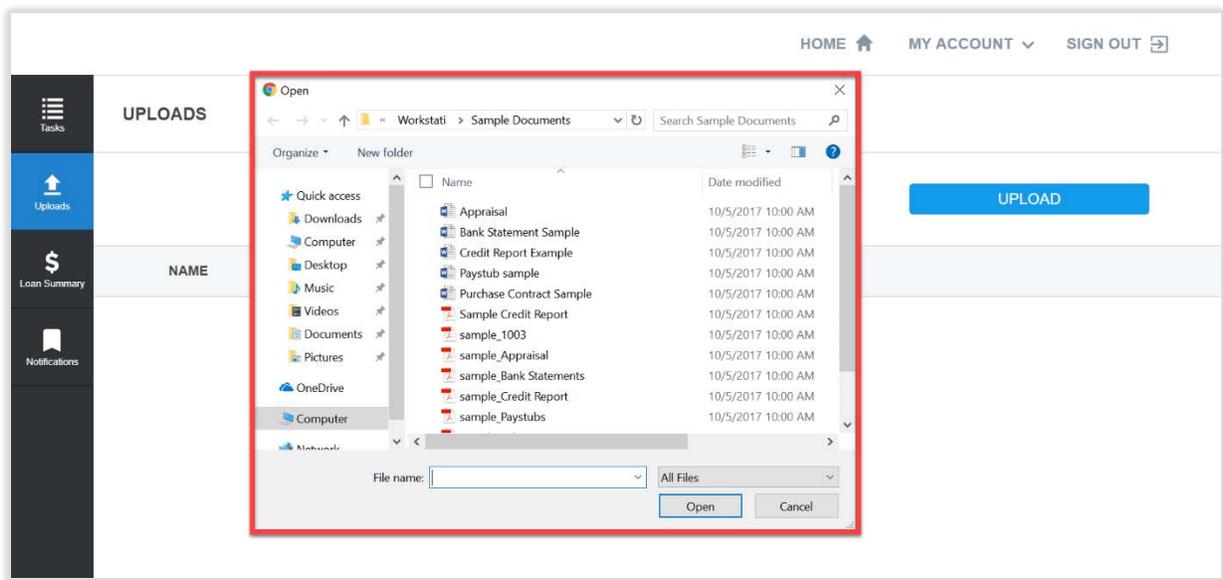
Click the Upload option.



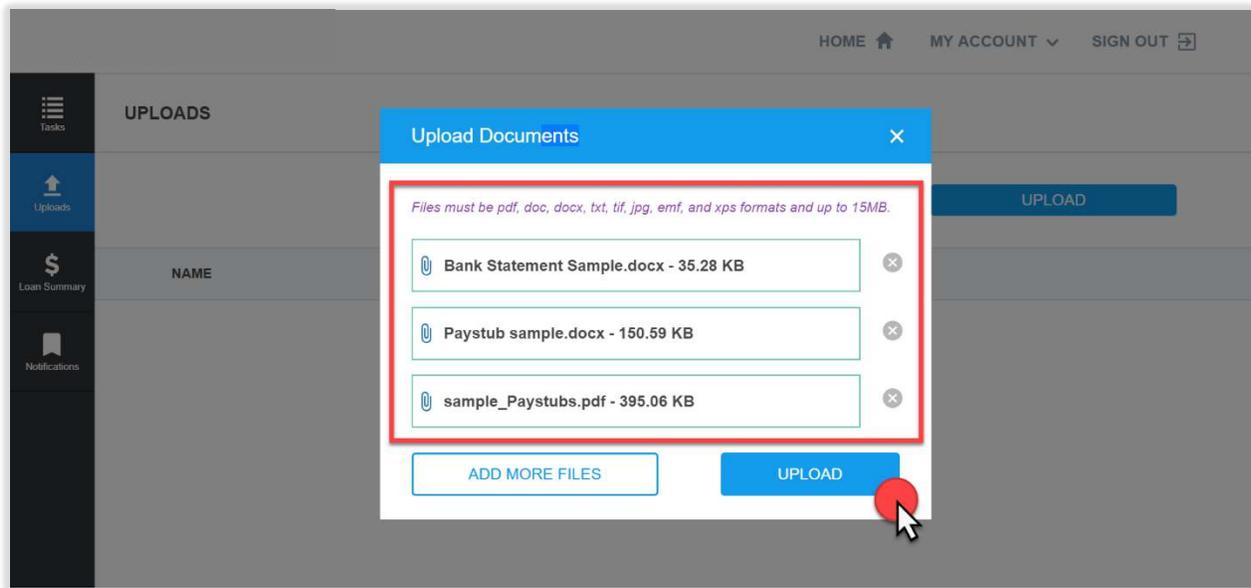
The Borrower can then browse the local files on their computer.



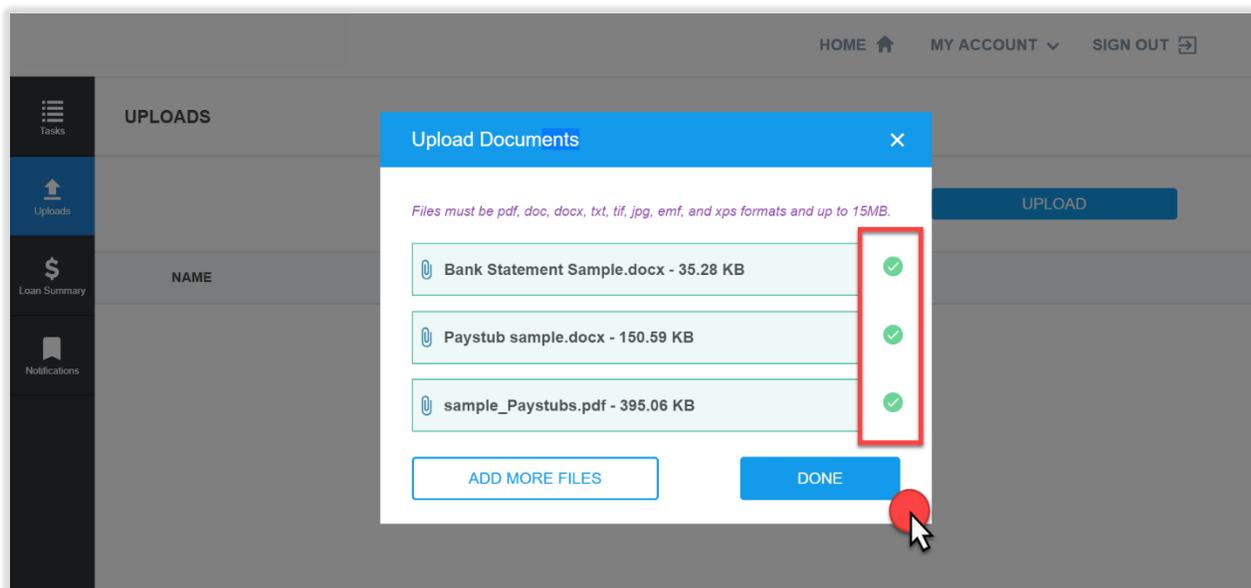
Borrowers can select more than one file at a time, once all files have been selected Borrowers will need to hit "Open".



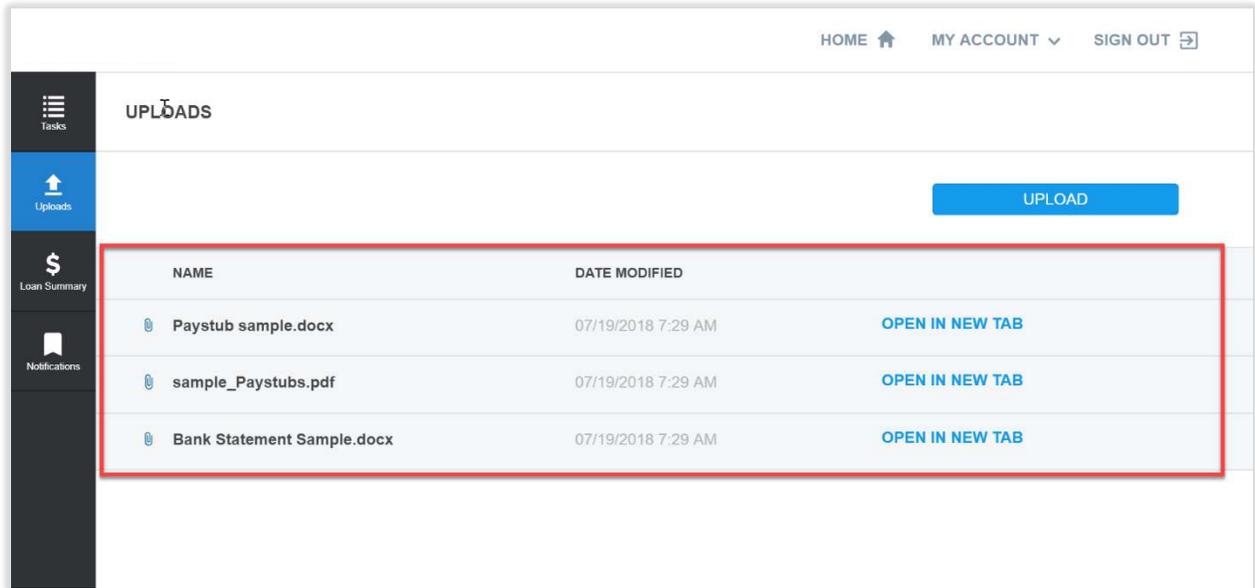
Borrowers then confirm what documents are going to be uploaded then click "Upload".



Once the Upload is complete Borrowers will need to hit "Done".

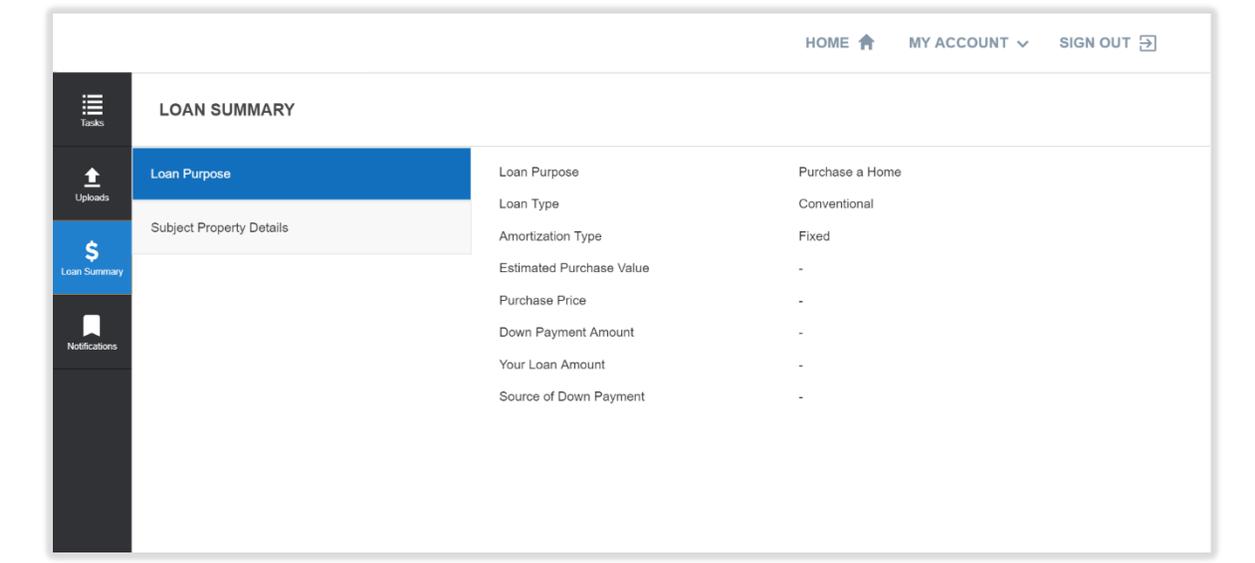


The Borrower can always come back to the Uploads tool, which will display a history of documents that have been uploaded.



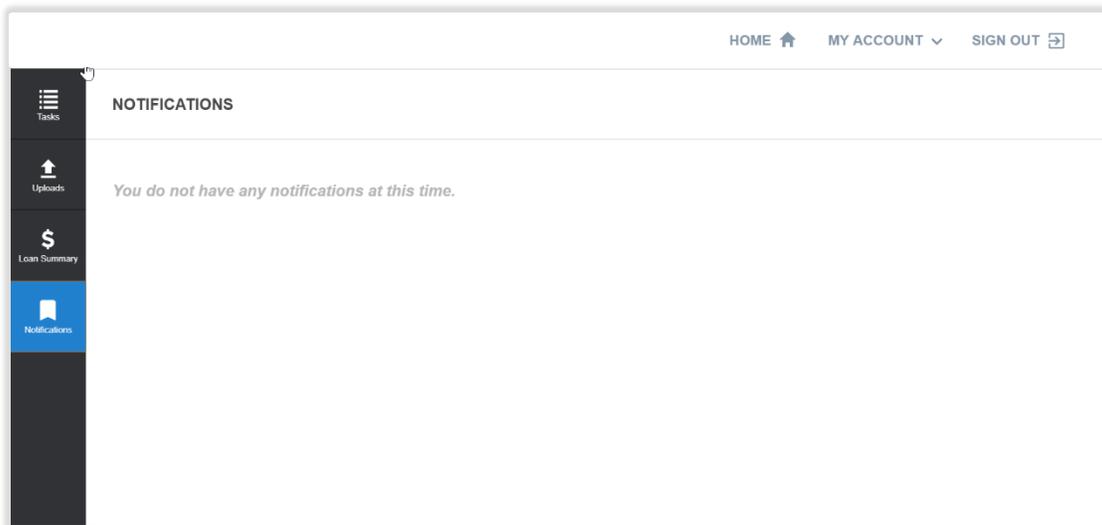
Loan Summary

The Loan Summary section allows the Borrower to see a review of the loan set up. These data points are a replication of the data points within Encompass. Updates may take a handful of minutes; however, the data is usually UpToDate.



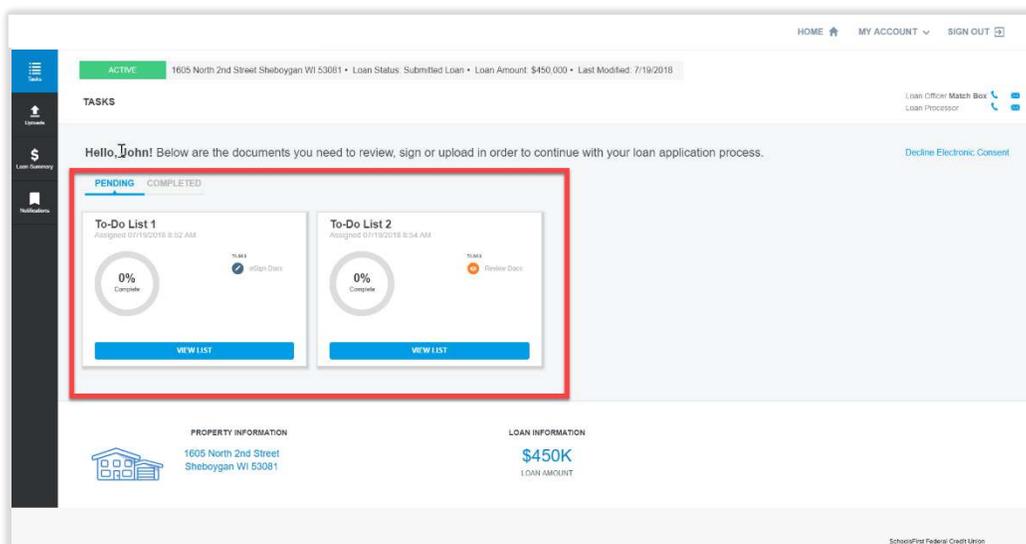
Notifications

This section will show any auto notification emails that are sent from the system. This section **WILL NOT** show a history of request or tasks, that is located in a different section.

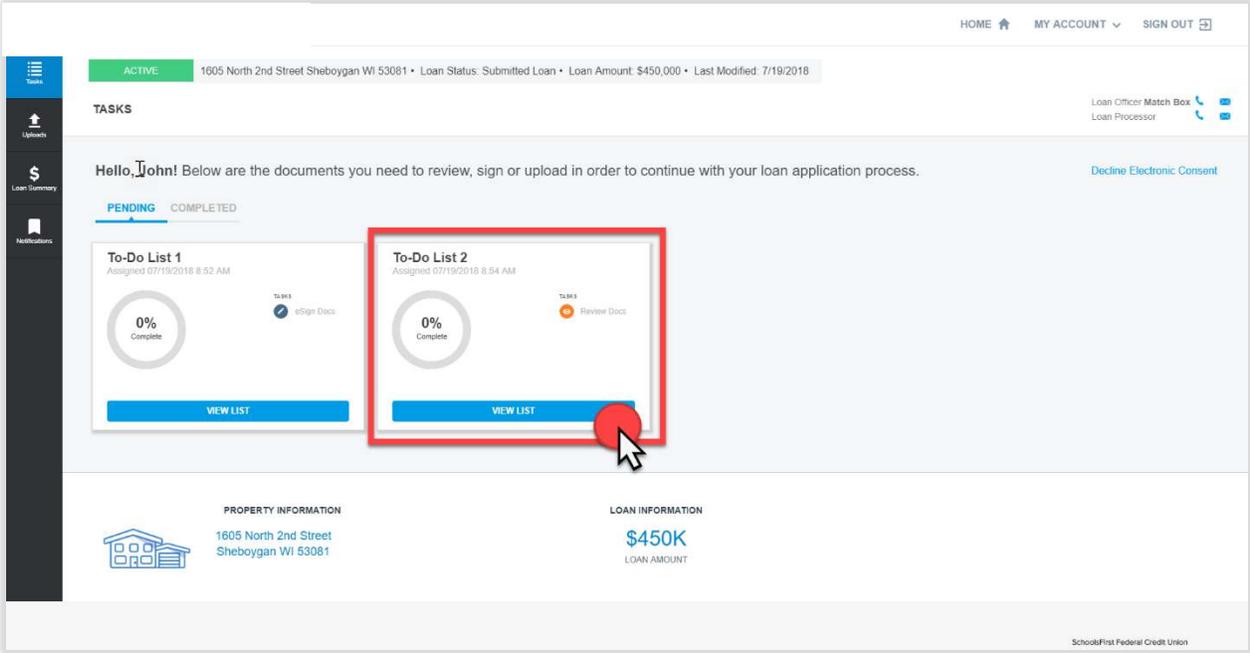


Tasks

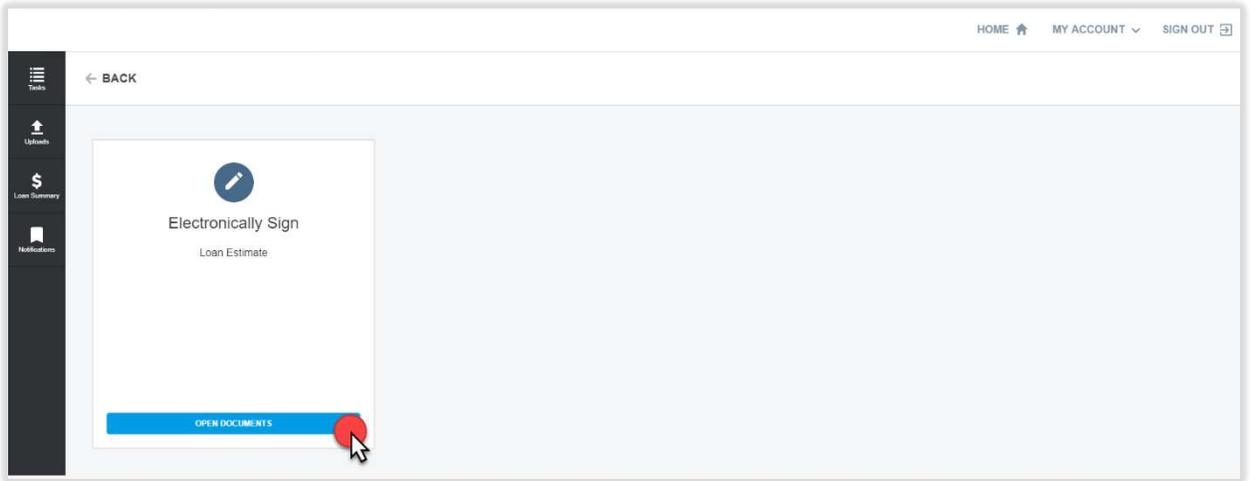
The Task section is the most used section of the Borrower's Portal. This section shows all documents upload requests, disclosures, and documents to be reviewed. All of these appear as To-Do-List boxes shown below.



To complete a task the Borrower must first select the "VIEW LIST" option within the Task.



For an eSigning task the Borrower will see the below options. Selecting 'Open Document' will bring the Borrower to DocuSign to complete the signing of the document.



The Borrower then hits "Next"

Loan Documents Powered by **DocuSign**

Please review and act on the documents below. **NEXT** OTHER ACTIONS ▾

15442 Newport Ave · Tustin, CA 92780 *Save this Loan Estimate to compare with your Closing Disclosure.*

Loan Estimate

DATE ISSUED	7/19/2018	LOAN TERM	30 years
APPLICANTS	John Warmus	PURPOSE	Purchase
		PRODUCT	Fixed Rate
		LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
		LOAN ID #	2000007749
PROPERTY	1605 North 2nd Street Sheboygan, WI 53081	RATE LOCK	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES, until
SALE PRICE	\$562,500	<small>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/3/2018 at 5:00 PM PDT</small>	

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$450,000	NO
Interest Rate	4%	NO

Clicking "Start" allows the Borrower to begin the signing process.

Please review and act on the documents below. **FINISH** OTHER ACTIONS ▾

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START

15442 Newport Ave · Tustin, CA 92780 *Save this Loan Estimate to compare with your Closing Disclosure.*

Loan Estimate

DATE ISSUED	7/19/2018	LOAN TERM	30 years
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Loan Terms	Can this amount increase after closing?	
Loan Amount	\$450,000	NO
Interest Rate	4%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$2,148.37	NO

Does the loan have these features?

All Borrowers need to click on the **Yellow** "Sign Here" boxes to sign the forms.

Select the sign field to create and add your signature. FINISH OTHER ACTIONS

Assumption
If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Homeowner's Insurance
This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment
If your payment is more than _____ days late, we will charge a late fee of _____

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing
We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

Confirm Receipt
Required - Sign Here I am confirming that you have received this form. You do not have to accept this loan because you have signed or

LOAN ESTIMATE - GTRIDLEJ_S 0118 Page 3 of 3 - LOAN ID # 2000007749

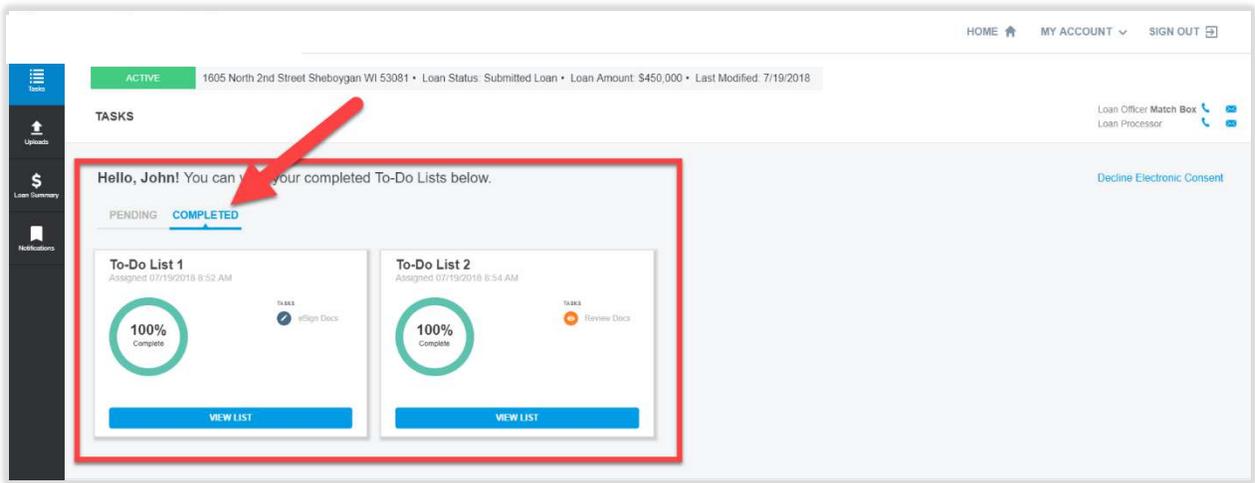
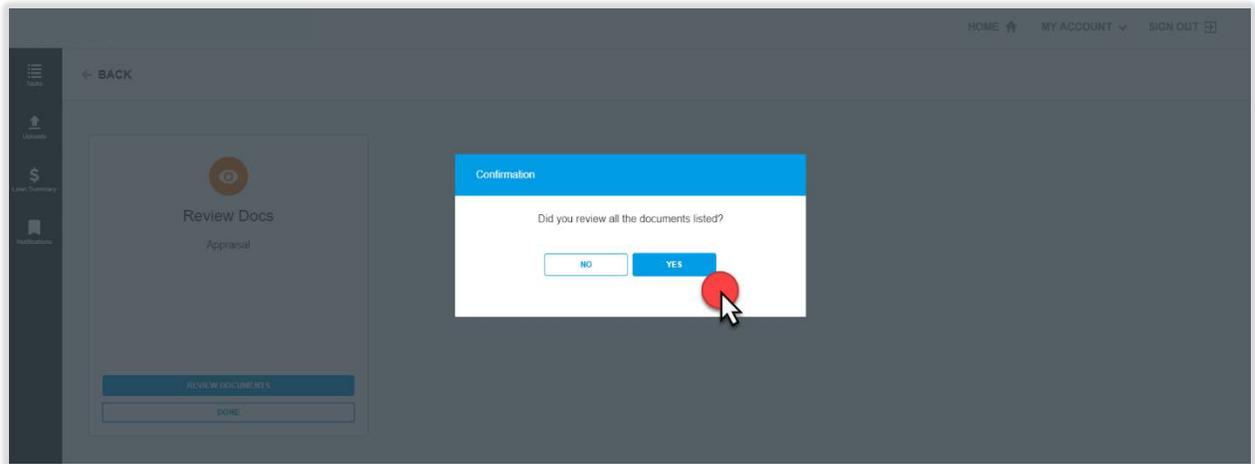
The next steps are important and often forgotten!!

The Borrower is taken back to the Task and must click 'Done'

← BACK

Review Docs
Appraisal

Then click "Yes" to ensure the Task gets marked complete.



All Tasks have this two-step action to mark them complete.
If the Borrower doesn't complete both the task will still appear as an open To-Do.
The above is one example of a task, the other two types of tasks are upload and review documents.