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.

	Your privacy is very important to us. Heip 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 *
	Lasi Nenio
	Email Address.*
	Confirm Email Address *
Log in	
	Phone Type * Phone Number * XXX-XXX-XXX-XXX-XXX-XXX-XXX-XXXX-XXX
Hello Test.	Select One
f you are not Test please do not continue. Check the	Username *
email you received to make sure you are logging into the appropriate account.	
	Password Requirements
We and our service providers use cookies to provide a	Between 10 and 64 characters
secure authentication process. For more information,	Az least one jonerosse character Az least one joperosse character
see our privacy policy published on this site.	At least one special character
	An invariant one numeric character
Jsername	Password
	· · · · · · · · · · · · · · · · · · ·
	Confirm Password *
Password	۲
۲	Security Question*
Remember me	Select One
	Answer *
Log In	
Forgot your username or password?	Create Account
Don't have an account?	Cantel
Create Account	Already have an account?
orouto / locount	Login

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

Verify your email address. You are one step away.		
Online Loan Inquiry <noreply@elliemae.com> To @Kimberly Adams</noreply@elliemae.com>	← Reply	S Reply All
Hi Test Borrower,		
You are one step away from completing your account creation. Please verify your email address by clicking on the link below. The link will expire in 1 hour(s).		
https://fmb.mymortgage-online.com?verifyemail&siteId=2968970744&verificationCode=06fa62b2870e7c08ae7ba5a61c248cda5e2c6ab8b39af69f948daf54d8460f00bf0	2501688621fff6	53ec8a43a930fd0
If clicking the link above does not work, copy and paste the link into a new tab or browser window.		
Your username(s) are testuser and the website to access is <u>https://fmb.mymortgage-online.com</u> .		
If you did not make this change or you believe an unauthorized person has accessed your account, please contact your loan officer.		
Sincerely,		
DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED		

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

	Log In
We a secur see o	nd our service providers use cookles to provide a e authentication process. For more information, ur privacy policy published on this site.
Userr	name
Passi	word
	Log In
Forgo	ot your username or password?
	have an account?
Don't	



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

Enter Your Authenticatio	on Code		
Enter the code you received fro	m your Loan Officer.		
1234			
Don't have a code? Please con	tact your Loan Officer.		
		Send	i I

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.



Encompass | Borrower's Portal

eConsent

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





Then hit "I Accept"	
HIGHNEY / HIGHDBHOOD Address: 15442 Newport Ave, Tustin, CA 92780 We will not assess liability for non-receipt of notification of the availability of eDisclosures in the notification as "sparin" or "junk mail", there is a mailtandion of the availability of eDisclosures in the notification as "sparin" or "junk mail", there is a mailtandion of uncontrol. Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically. IDECLINE IACCEPT	



Encompass | Dorrower's Portal

HOME MY ACCOUNT Sign OUT ACTIVE 1605 North 2nd Street Sheboygan WI 53081 · Loan Status: Submitted Loan · Loan Amount: TBD · Last Modified: 7/18/2018 Loan Officer Match Box Loan Officer Match Box East Hello, John! You can now receive documents for this loan electronically. Decline Electronic Consent

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.

				номе 🕈	MY ACCOUNT 🗸	SIGN OUT 🕀
Tasks	UPLOADS					
1 Uploads					UPLOA	
\$ Loan Summary	NAME	DATE MO	DIFIED			13
Netifications		No Fil	es Uploaded			



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		The Borrower	can then browse the	e local files on th	neir c	computer.
				HOM	ne 角	MY ACCOUNT ∨ SIGN OUT ∋
		Open			×	
≣	UPLOADS	← → < ↑ ■ « W	orkstati 🔸 Sample Documents 🛛 🗸 🖏	Search Sample Documents	Q	
Tasks		Occupation . New folder				
±			Name ^	Date modified	^	
Jploads		Downloads	a Appraisal	10/5/2017 10:00 AM	-	UPLOAD
		S Computer 🖈	Bank Statement Sample	10/5/2017 10:00 AM		
Ś		Desktop 🖈	Credit Report Example	10/5/2017 10:00 AM		
n Summary	NAME	Music 📌	Paystub sample	10/5/2017 10:00 AM		
		Videos 🖈	Sample Credit Report	10/5/2017 10:00 AM		
_		Documents 🖈	sample 1003	10/5/2017 10:00 AM		
		Pictures 🖈	sample_Appraisal	10/5/2017 10:00 AM	-	
difications		1.50	🗾 sample_Bank Statements	10/5/2017 10:00 AM		
		ConeDrive	cample_Credit Report	10/5/2017 10:00 AM	-	
		S Computer	sample_Paystubs	10/5/2017 10:00 AM	 ~	
		A Natwork	<		>	
		File na	ne: "sample_Paystubs" "Bank Statement Sa	All Files	~	
				Open Cancel		
					-11-	
				-0		

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

<i></i>					нс	ME 🕇	MY ACCOUNT ∨ SIGN OUT ∋
		Open				×	
L	UPLOADS	← → ~ ↑]	« Works	tati > Sample Documents ~	C Search Sample Documents	P	
		Organize • N	ew folder		II • 🔲	0	
		Concession (1997)	<u>^</u>] Name	Date modified	^	
2		★ Quick access		Appraisal	10/5/2017 10:00 AM		UPLOAD
		Downloads	*	Bank Statement Sample	10/5/2017 10:00 AM		
		S Computer	*	Credit Report Example	10/5/2017 10:00 AM		
	NAME	e Desktop	*	Paystub sample	10/5/2017 10:00 AM		
iary		Music	*	di Purchase Contract Sample	10/5/2017 10:00 AM		
		🖀 Videos	*	🔁 Sample Credit Report	10/5/2017 10:00 AM		
		🛅 Documents	1	🗾 sample_1003	10/5/2017 10:00 AM		
ns		🗽 Pictures	*	🔁 sample_Appraisal	10/5/2017 10:00 AM		
		ConeDrive		sample_Bank Statements	10/5/2017 10:00 AM		
				sample_Credit Report	10/5/2017 10:00 AM		
		Computer		sample_Paystubs	10/5/2017 10:00 AM	~	
		Motwork	~ <			>	
			File name:		~ All Files	~	
					Open Cancel		



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

		HOME 🏫 MY ACCOUNT 🗸 SIGN OUT 🕀	
Tasks	UPLOADS	Upload Documents ×	
1 Upleads		Files must be pdf, doc, docx, txt, tif, jpg, emf, and xps formats and up to 15MB.	
\$ Loan Summary	NAME	Bank Statement Sample.docx - 35.28 KB	
Notifications		Paystub sample.docx - 150.59 KB	
		🔋 sample_Paystubs.pdf - 395.06 KB	
		ADD MORE FILES UPLOAD	

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

		HON	ie 🕈	MY ACCOUNT 🗸	SIGN OUT 🕣
Tasks	UPLOADS	Upload Documents	×		
Luploads		Files must be pdf, doc, docx, txt, tif, jpg, emf, and xps formats and up to	15MB.	UPLOA	D
\$ Loan Summary	NAME	Bank Statement Sample.docx - 35.28 KB	0		
Notifications		Paystub sample.docx - 150.59 KB	0		
		sample_Paystubs.pdf - 395.06 KB	0		
		ADD MORE FILES DONE			
				3	



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

			HOME 🏫 MY ACCOUNT 🗸 SIGN OUT 🔁
Tasks	UPLÕADS		
1 Uploads			UPLOAD
\$ Loan Summary	NAME	DATE MODIFIED	
	Paystub sample.docx	07/19/2018 7:29 AM	OPEN IN NEW TAB
Notifications	sample_Paystubs.pdf	07/19/2018 7:29 AM	OPEN IN NEW TAB
	Bank Statement Sample.docx	07/19/2018 7:29 AM	OPEN IN NEW TAB

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.

			HOME 🏫 MY ACCOUNT 🗸 SIGN OUT 🔁
Tasks	LOAN SUMMARY		
£	Loan Purpose	Loan Purpose	Purchase a Home
Uploads		Loan Type	Conventional
ė	Subject Property Details	Amortization Type	Fixed
ې Loan Summary		Estimated Purchase Value	
		Purchase Price	
		Down Payment Amount	
Notifications		Your Loan Amount	
		Source of Down Payment	





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.



<u>Tasks</u>

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.





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The Borrower then hits "Next"

¦‰oən Documents				Powered by Docu Sign
Please review and act on the docu	ments below.	-	NEXT	OTHER ACTIONS
	15442 Newport Ave - Tustin, CA 9270	30	Save this Loan Estimate to compare with your Closing Disclosure.	
	DATE ISSUED 7/19/2018 APPLICANTS John Warmus	Street	PURPOSE Purchase PRODUCT Fixed Rate LOANTYPE BI Conventional □FHA □VA □ LOANID # 2000007749 RATELOCK BI NO □YES, until Before derive user interesting and lander coefficient	
	SALE PRICE \$562,500	53081	can change unless you look the interest trace points can change unless you look the interest rate. All other estimated closing costs expire on 8/3/2018 at 5:00 PM PDT Can this amount increase after closing?	
	Loan Amount	\$450,000	NO	

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

Please review and act on the docu	ments below.			FINISH	OTHER ACTIONS	
		Q. Q.	±∗ = ③			Ŀ
START	15442 Newport Ave - Tustin, CA 92780 Loan Estimate DATE ISSUED APPLICANTS John Warmus PROPERTY 1605 North 2nd St Sheboygan, WI 53 SALE PRICE \$562,500) Irret 1081	Save this Loan Estimate to compare with your Closing Discloss PURPOSE Purchase PRODUCT Fixed Rate LOANTPPE © Conventional □FHA □ VA □ LOANTPPE © Conventional □FHA □ VA □ RATELOCK © NO □ YES, until Before closing, your interest rate, points, and lender cr crachange unies you look the interest rate. All other estimated closing costs expire on 8/3/2016 at 5:00	edits		•
	Loan Terms		Can this amount increase after closing?			
	Loan Amount	\$450,000	NO			
	Interest Rate	4%	NO			
	Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$2,148.37	NO			
			Does the loan have these features?			



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

Select the sign field to create and a	idd your signature.							FINISH	OTHER ACTIONS	
5		€.	Q	<u>₩</u> *	Ð	0				Ľ
	Assumption	If you sell or transfer this p will allow, under certai will not allow assumpt	roperty n cond ion of t	to anol itions, the his loan	ther per his per on the	rson, we on to assume this loan o original terms.	n the original terms.			*
	Homeowner's Insurance	This loan requires homeov company of your choice th	vner's i nat we	nsuranc	e on th eptable	e property, which you ma	ay obtain from a			
	Late Payment	If your payment is more th	an d	ays late	we wi	I charge a late fee of				
	Refinance	Refinancing this loan will o market conditions. You ma	depend ay not l	on you	r future o refin	financial situation, the p ance this loan.	roperty value, and			
	Servicing	We intend It is service your loan. If to transfer servicing of	so, you your le	will ma ban.	ke you	payments to us.				
NEXT										
	Confirm Receipt							_		
	Required - Sign Here	firming that you have received th	iis form	You do r	not hav	to accept this loan because	e you have signed or			
	John Warms	7/19/2018 06 Date	56:34 F	TDT						
	LOAN ESTIMATE · GTRIDLEJ_S	0118				Pag	e 3 of 3 - LOAN ID # 2000007	49		

The next steps are important and often forgotten!!

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

≡ ←	BACK	
Tasks		
1 Uploads		
\$ an Summary	0	
	Review Docs	
otifications	Appraisal	
	REVIEW DOCUMENTS	
	DONE	



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

			HOME 🛉 MY ACCOUNT 🗸 SIGN OUT 🖭
	← BACK		
Lands - S Lands Convery Hard Convery Hard Convery		Confirmation Did you review all the documents listed?	

		HOME 🏫 MY ACCOUNT 🗸 SIGN OUT 🗗
Tasks	ACTIVE 1605 North 2nd Street Sheboygan WI 53081 • Loan Status: Submitted Loan • Loan Amount: \$450,000 • Last Modified: 7/19/2018	
± uploads	TASKS	Loan Officer Match Box 📞 📼 Loan Processor 📞 📼
S Lati Conterno Robustorio	Hello, John! You can be your completed To-Do Lists below. PENDING COMPLETED To-Do List 1 Assigned 07/196018 BIS2 AM Biss Pender birss Pender birss Pe	Decline Electronic Consent

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.

