

# What is eConsent?

## And how does it work?



Beginning October 3, 2015, with the implementation of TRID, Borrower(s) who receive loan documentation electronically from Essex Mortgage must first consent to receiving information electronically by signing an eConsent.

It is only after the eConsent has been signed by the borrower, will Essex continue to send disclosures/documents by E-sign.

*The success of this procedure is dependent on an accurate email address for the borrower(s).*

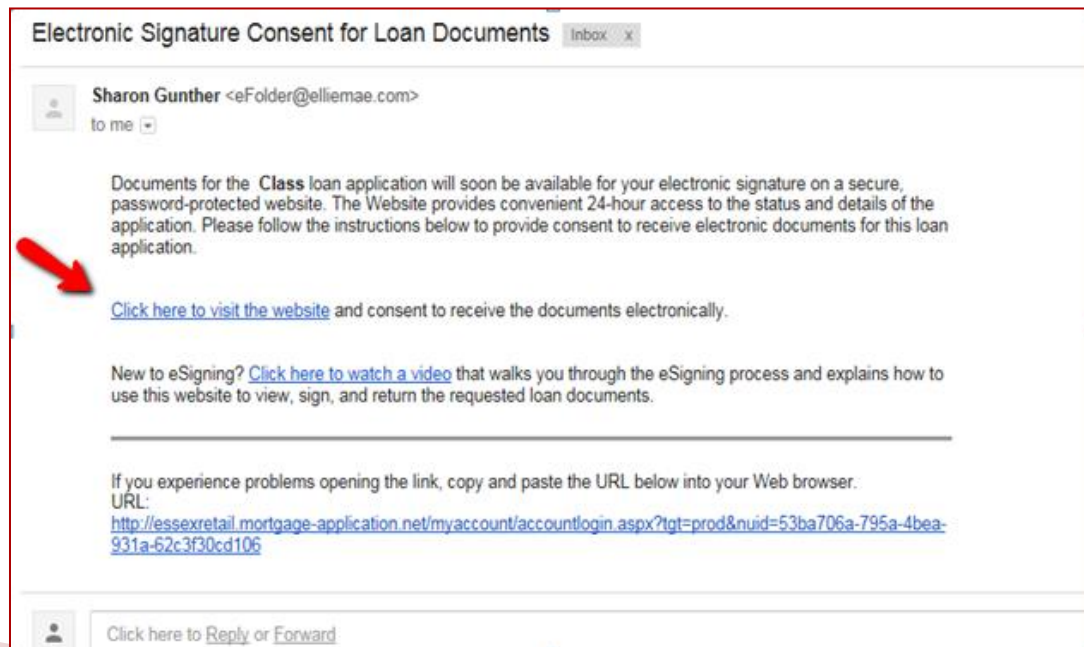
# eConsent with Essex Mortgage

In this tutorial you will learn:

- ▶ How we request the eConsent from the Borrower
- ▶ How the Borrower Consents through the WebCenter

## What the Borrower sees when they receive the eConsent request

- ▶ The Borrower(s) will receive an email that asks them to log in and create an account. They will need to click on the “Click here to visit the Website” link



When the Borrower clicks [Click here to visit the website](#) it will take him to this page where he will enter the property address, enter his name and create a password.

**Essex Mortgage**  
BRINGING FAMILIES HOME

### Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

\* Please verify the following question.

Subject Property Address:  This must match the address in the loan file.

Email:

\* First Name:

\* Last Name:

\* New Password:

\* Re-enter New Password:

\* = Required

**ESSEX MORTGAGE**  
1100 TOWN & COUNTRY RD, 100, ORANGE, CA 92868  
Toll Free: (888) 892-4070  
Office: (714) 935-2581  
[contact@essexmortgage.com](mailto:contact@essexmortgage.com)  
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Data Mortgage dba Essex Mortgage is an equal housing lender. The corporate office is located at: 1100 Town and Country Road, Suite 100, Orange, California 92868. Tel: 714.935.2581; California Bureau of Real Estate License No. 00936013 California Department of Business Oversight #603-G833 [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) NMLS #70377  
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If there is no Subject Property entered in Encompass this will ask for the Borrower's Current Address

This screen will automatically display asking the Borrower to check his email for an activation link:



### Create New Account

An email has been sent to you at [santaclaussample@gmail.com](mailto:santaclaussample@gmail.com).

Next steps:

1. Check your inbox for an email from "eFolder@elliemae.com" with the subject "WebCenter Account Activation Request!". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.



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The email will come from ESSEX MORTGAGE [efolder@elliemae.com](mailto:efolder@elliemae.com). The Borrower will [Click here to activate this account](#)

WebCenter Account Activation Request Inbox x


 ESSEX MORTGAGE <efolder@elliemae.com>  
to me ▾

**Activate New Account**

Upper Class is attempting to activate the [santaclaussample@gmail.com](mailto:santaclaussample@gmail.com) account.  
[Click here to activate this account](#). The account password is required to complete the activation process.

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If you experience problems opening the link, copy and paste the URL below into your Web browser.  
URL:  
<http://essexretail.mortgage-application.net/myaccount/accountsignup.aspx?aid=545D1D04-BCD6-4960-87E1-5045C9C8D208>

 Click here to [Reply](#) or [Forward](#)

The Borrower will follow the link to activate and will enter the password he just created



### Activate New Account

Name: Upper Class  
Email: [santaclaussample@gmail.com](mailto:santaclaussample@gmail.com)  
\* Password:

\* = Required

[Activate New Account](#)



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# The Borrower will see his Loan Details. They will need to click on **Electronic Signature Consent for Loan Documents**


Check Loan Status > Printer-Friendly **APPLY NOW**

**Loan Detail**

Loan Number:	90011091	Loan Program:	Fixed
Amount:	\$196,000.00	Purpose of Loan:	Purchase
Property Address:	1500 Avolencia Fullerton, CA 92835	Borrower Names:	Upper Class Senior Class

Select a loan application: Full Application

**Questions?**  
Request a Free Consultation

 [» Electronic Signature Consent for Loan Documents](#)  12/17/2015

**Upload File**


File Type: Bank Statements

\* File Name:

\* = Required

**Loan Contact Information**

Name:	Sharon Gunther	Company:	Data Mortgage Inc., dba Essex Mortgage
Address:	1100 Town and Country Rd., Suite 100 Orange, CA 92868	Phone:	7149352851x233
Email:	sgunther@essexmortgage.com	Fax:	(800) 948-3096

 **NOTE:** Documents are delivered using the industry standard Adobe Acrobat format. Adobe Acrobat 6.0 or above is required to view, print, or save documents.

[Full Application](#) | [Short Application](#) | [Mortgage Calculators](#) | [Printable Forms](#) | [Free Consultation](#) | [Check Loan Status](#) | [Your Mortgage Checklist](#) | [Mortgage Glossary](#) | [How to Get a Loan](#) | [LOAN PROGRAMS](#) | [Home Purchase Basics](#) | [Company Directory](#) | [About Essex Mortgage](#) | [Essex State Licenses](#)


When the Borrower clicks on **Electronic Signature Consent for Loan Documents** he will see his name. (Yes. This Borrower is named Upper Class!)

Check Loan Status > Printer-Friendly **APPLY NOW**


**Loan Detail**

Loan Number:	90011091	Loan Program:	Fixed
Amount:	\$196,000.00	Purpose of Loan:	Purchase
Property Address:	1500 Avolencia Fullerton, CA 92835	Borrower Names:	Upper Class Senior Class

Select a loan application:  
Full Application

 **Questions?**  
Request a Free Consultation

Electronic Signature Consent for Loan Documents  12/17/2015

 Upper Class

**Upload File**


File Type:

\* File Name:

\* = Required

**Loan Contact Information**

Name:	Sharon Gunther	Company:	Data Mortgage Inc., dba Essex Mortgage
Address:	1100 Town and Country Rd., Suite 100 Orange, CA 92668	Phone:	7149352851x233
Email:	sgunther@essexmortgage.com	Fax:	(800) 948-3098


 **NOTE:** Documents are delivered using the industry standard Adobe Acrobat format. Adobe Acrobat 6.0 or above is required to view, print, or save documents.


When the Borrower clicks on their name they will see instructions and then they will click **View**. If there are two Borrowers, they will each click on their own name.

Check Loan Status > Printer-Friendly **APPLY NOW**

**Loan Detail**

Loan Number:	90011091	Loan Program:	Fixed
Amount:	\$196,000.00	Purpose of Loan:	Purchase
Property Address:	1500 Avolencia Fullerton, CA 92835	Borrower Names:	Upper Class Senior Class



Electronic Signature Consent for Loan Documents  12/17/2015

▼ Upper Class

**Agree To Receive Disclosures electronically**

These documents require your electronic signature. By eSigning these documents, you avoid the hassle of printing and then faxing the signed documents. To review and eSign the documents:

1. Click the View button next to your name below.
2. Review the documents page by page, and then click "I Agree" or "I Do Not Agree" button.

Upper Class **View**

**Upload File**

File Type:  ▼

\* File Name:  **Browse** **Remove**

\* = Required **Upload File**

**Loan Contact Information**

Name:	Sharon Gunther	Company:	Data Mortgage Inc., dba Essex Mortgage
Address:	1100 Town and Country Rd., Suite 100 Orange, CA 92668	Phone:	7149352851x233

# There is a full page disclosure with I Agree and I Do Not Agree at the bottom

## Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

## Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically. "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

### YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally:

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

### WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.

If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:

Phone: 714-935-2851 x233

Address: 1100 Town and Country Rd., Suite 100, Orange, CA 92868

If You originally consent to receive eDisclosures, but later withdraw Your consent:

Phone: 714-935-2851 x233

Address: 1100 Town and Country Rd., Suite 100, Orange, CA 92868

If You originally consent to receive eDisclosures, but later withdraw Your consent:

You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

### OBTAINING PAPER COPIES

After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:

Phone: 714-935-2851 x233

Address: 1100 Town and Country Rd., Suite 100, Orange, CA 92868

If You request paper copies of the Loan Documents:

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

### SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

### HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:

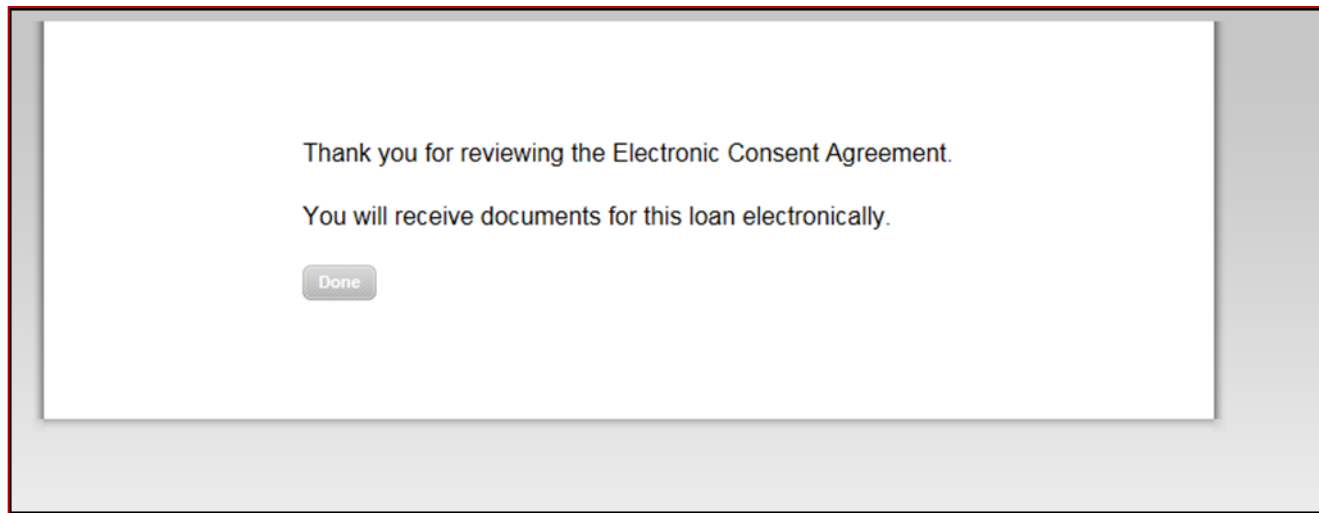
Phone: 714-935-2851 x233

Address: 1100 Town and Country Rd., Suite 100, Orange, CA 92868

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid, Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software, or for other reasons beyond Our control.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Once the Borrower has clicked **I Agree** the following message will display:



**If the Borrowers do not agree to eConsent then the disclosures must be sent by U.S. Mail**

**If you have any questions or issues please contact  
your Account Executive.**