




Topic: eMail registration & eConsent Delivery – Borrower Experience

1. Borrower will receive an email with a link to follow and register.
2. Click on the **'Click here to visit the website'** link.

Subject: Fwd: Provident Bank Mortgage - Electronic Signature Consent

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From: Cesar Gonzalez <eFolder@elliemae.com>
Sent: Monday, January 22, 2018 4:58:19 PM
To: Testborrower@gmail.com
Subject: Provident Bank Mortgage - Electronic Signature Consent



3511801587
Tester, Comp

Thank you for choosing Provident Bank Mortgage. Your loan disclosures will soon be available for your electronic signature on our secure, password-protected website. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

Please log in and consent to receive your loan documents electronically. You will need to know the address of the property you are requesting financing on.
[Click here to visit the website.](#)

New to eSigning? [Click here to watch a video](#) that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

If you have any questions feel free to contact your Loan Officer tpoproc351 Tester at or tpoproc351@my Provident.com.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL:
<http://elliemae.providentbankmortgage.com/myaccount/accountlogin.aspx?tgt=prod&nuid=c3677114-5302-44d3-9009-b4fd2127add7>

- The borrower will have to enter their current **street address** for verification on a **refi** type loan and the **subject property address** on a **purchase** type loan on the 'Please verify the following question' section.
- The borrower will need to setup an account by registering their email address and choosing a password. (**Be sure the password the borrower chooses meets the requirements.**)
- Click the 'Create New Account' button.

PROVIDENT
Bank Mortgage

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 Street Number: TBD, Corona, CA 92881
Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email: **testborrower@gmail.com**

*First Name:

*Last Name:

*New Password:

*Re-enter New Password:

The password must contain:
At least one upper case letter.
At least one lower case letter.
At least one special character.
At least one number.
Minimum password length is 8.
Maximum password length is 20.

*= Required

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[Internet Privacy Policy](#) | [Security Statement](#)

MEMBER **FDIC** EQUAL HOUSING LENDER

- Borrower will receive the following notification.

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Create New Account

An email has been sent to you at **testborrower@gmail.com**

Next steps:

- 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.
- Follow the instructions in the email to activate your account.

7. This is the e-mail borrowers will receive. They will need to click on the link for 'Click here to activate this account'.


Subject: Fwd: WebCenter Account Activation Request

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From: Provident Savings Bank, F.S.B. <eFolder@elliemae.com>
Sent: Monday, January 22, 2018 5:09:26 PM
To: Testborrower@gmail.com
Subject: WebCenter Account Activation Request


Activate New Account

Cesar Gonzalez is attempting to activate the Testborrower@gmail.com account.

 [Click here to activate this account](#). The account password is required to complete the activation process.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL:
<http://elliemae.providentbankmortgage.com/myaccount/accountsignup.aspx?aid=63DB154F-8C56-4111-BB66-5F3339E763F0>

8. Borrower will need to enter the password they created. Borrower will then need to click **Activate New Account**.



Activate New Account

Name: Cesar Gonzalez
Email: testborrower@gmail.com
*Password:

*= Required

9. Borrower will need to click on **View**. At this point, the borrower could upload documentation for their loan. However, we cannot ask for any documentation until the LE has been issued AND the borrower has provided their intent to proceed.

The screenshot shows the Provident Bank Mortgage website interface. At the top left is the Provident Bank Mortgage logo. At the top right, it says "Welcome, Cesar Gonzalez" with links for "Log Out", "My Account", "Contact Us", and "Help". Below the logo is a navigation bar with "Check Loan Status >" and "Printer-Friendly". The main content area is titled "Loan Detail" and contains the following information:

Loan Number:	3511801587	Loan Program:	Fixed
Amount:	\$200,000.00	Purpose of Loan:	Purchase
Property Address:	CA 92506	Borrower Name:	Comp Tester

Below the loan details are two tabs: "My Tasks" and "Loan Status". The "Loan Status" tab is active and shows a notification titled "Provident Bank Mortgage - Electronic Signature Consent" dated 01/22/2018. The notification text reads: "Agree To Receive Disclosures electronically. Click on 'View' to review the consent to do business electronically. Once you review, you can click on 'I agree' or 'I do not agree'. If you agree, you'll be able to esign, wet sign, and review documents online." Below the text, there is a signature field with "Comp Tester" and a "View" button highlighted with a red dashed box.

Below the notification is an "Upload File" section with a "File Type" dropdown set to "Bank Statements", a "File Name" field, and "Browse" and "Remove" buttons. There is also an "Upload File" button and a note "* = Required".

At the bottom of the section is "Loan Contact Information" with the following details:

Name:		Company:	Provident Savings Bank, F.S.B.
Address:	3400 INLAND EMPIRE BLVD. #101 Ontario, CA 91764	Phone:	
Email:		Fax:	

10. Borrower will click on **I Agree** at the bottom of the E-Consent form.

NOTE: If the borrower does not wish to consent, they must click on '**I Do Not Agree**' and all Disclosures must be provided by mail or face to face.

The screenshot shows the "HOW WE CAN REACH YOU" section of the e-consent form. It contains the following text:

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:
Address: 3400 INLAND EMPIRE BLVD. #101, Ontario, CA 91764

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.

At the bottom of the section are two buttons: "I Agree" and "I Do Not Agree". The "I Agree" button is highlighted with a red dashed box.

11. They will receive the following notification. They will need to click on 'Done'.

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

[Done](#)

12. They will see **Consent Accepted** in green. They can **Log Out** at this point.

The screenshot shows the Provident Bank Mortgage user interface. At the top right, it says "Welcome, Cesar Gonzalez" with links for "Log Out", "My Account", "Contact Us", and "Help". The Provident Bank Mortgage logo is on the top left. Below the logo, there are links for "Check Loan Status >" and "Printer-Friendly". The main heading is "Loan Detail".

Loan Number:	3511801587	Loan Program:	Fixed
Amount:	\$200,000.00	Purpose of Loan:	Purchase
Property Address:	CA 92506	Borrower Name:	Comp Tester

Below the table are two tabs: "My Tasks" and "Loan Status". The "Loan Status" tab is active, showing a list of tasks. The first task is "Provident Bank Mortgage - Electronic Signature Consent" dated 01/22/2018. The task details include the heading "Agree To Receive Disclosures electronically" and a paragraph: "Click on 'View' to review the consent to do business electronically. Once you review, you can click on 'I agree' or 'I do not agree'. If you agree, you'll be able to esign, wet sign, and review documents online." Below this, there are two entries for "Comp Tester", with the second entry showing a green checkmark and the text "Consent Accepted".