



REM N Wholesale Electronic Document Delivery Instructions

It is our goal to ensure that closing a loan with REMN Wholesale will be an efficient, pleasant, and ultimately rewarding experience. The issuance of federal and state disclosures is required as part of the mortgage loan process. If you would like your mortgage disclosures sent to you electronically via a secure website, your consent to do business electronically with REMN Wholesale is required. If your consent is not received, your documents will be sent via U.S.P.S. which may delay your closing date.

This guide provides instructions for:

Part 1.	eConsent	Accept or reject to consent to receive REMN Wholesale mortgage disclosures electronically.
Part 2.	eDisclosure	Review and electronically sign REMN Wholesale mortgage disclosures via the secure website.

Notes:

- The eConsent/eDisclosure process is accessible via desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.
- Consent to do business electronically with REMN Wholesale may be given at any time during the loan process. Documents will not be sent to you electronically until your consent has been provided.

Part 1: eConsent

Step 1: Start the Process

You will receive an email titled, “**Electronic Loan Document Request**”.

Open the email and click the link, “**Click here to visit the website**” or [click here to go to the website](#).

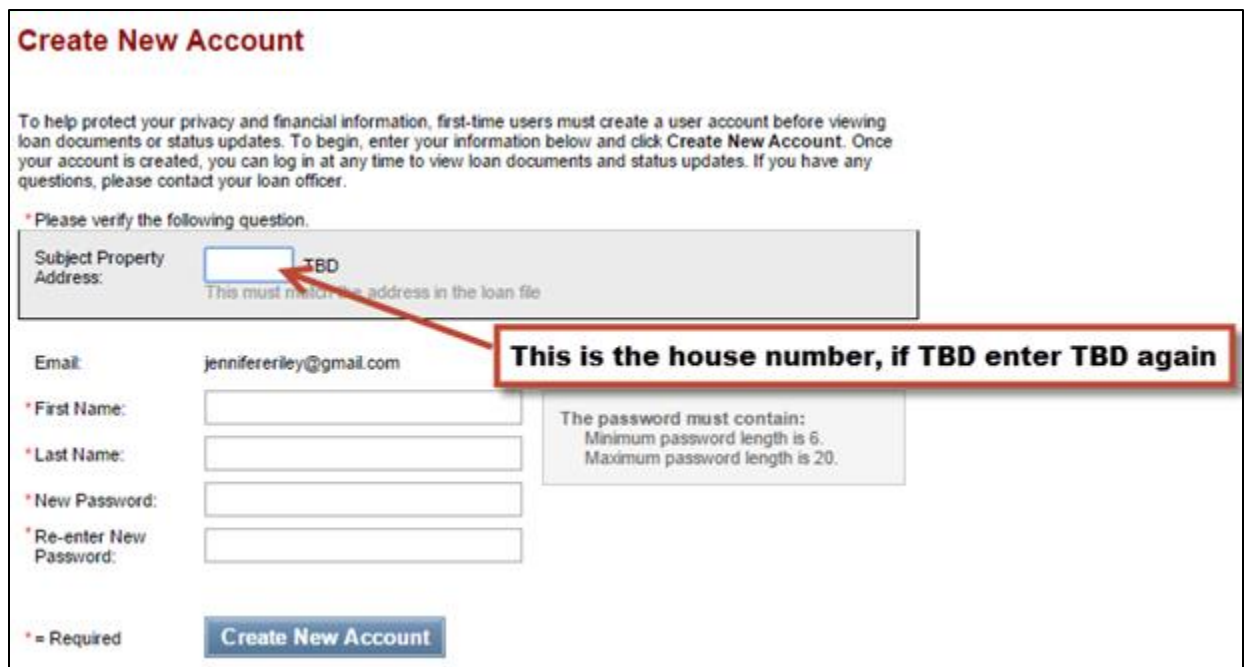
Documents for the **Sample** loan application will soon be available for your electronic signature on a secure, password-protected website. The Website provides convenient 24-hour access to the status and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

[Click here to visit the website](#) and consent to receive the documents electronically.

Step 2: Create Your Account

A **Create New Account** screen will appear.

- Enter the **house number** of your Subject Property Address.
 - Example: if your Subject Property Address is 194 Wood Avenue, enter 194.
 - If you are purchasing and have not yet found a property, enter TBD.



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:

The password must contain:
Minimum password length is 6.
Maximum password length is 20.

* = Required

- Enter your **First and Last Name**.
- Enter a **password/re-enter the password**. The minimum password length is 6 characters and the maximum password length is 20.
- Click **Create New Account**.

You will receive a confirmation message:

An email has been sent to you at @.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.

Step 3: Activate Your Account

You will receive an email titled, **WebCenter Account Activation Request**.

- a) Click the link in the email to activate your account – “**Click here to activate this account**”.

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

- b) Enter the **password** you created in Step 2 and click “**Activate New Account**”.

Activate New Account

Name:

Email:

* Password:

* = Required

Activate New Account

Note: Remember or make note of your password; you will need it for future visits to the site.

Step 4: Agreement to eConsent

You will be directed to the REM N Wholesale secure system.

- a) Click “**Electronic Signature Consent for Loan Documents**”. The section will expand and will show your name (shown in our screenshot as Patrick Purchaser). Select **View** as shown below.

Electronic Signature Consent for Loan Documents

03/17/2017

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.

Patrick Purchaser

Patrick Purchaser

View

- c) Review the **Consent to Do Business Electronically** statement (the eDisclosure Agreement). At the bottom of the document on the left, click either **I Agree** or **I Do Not Agree**.

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)

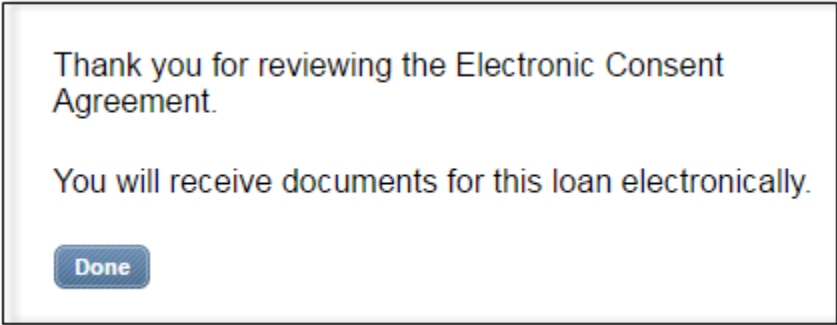
Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

I Agree

I Do Not Agree

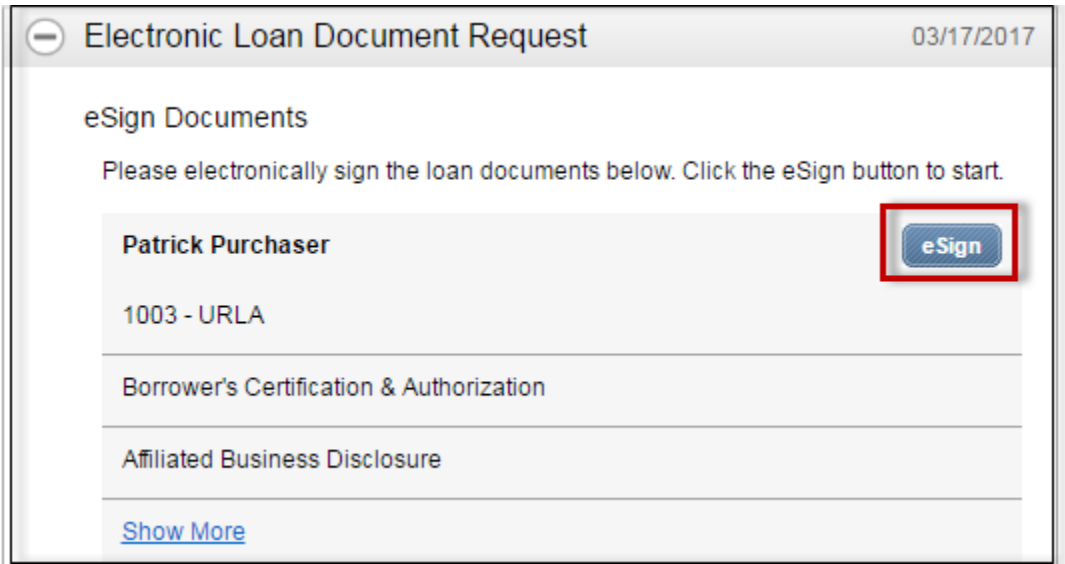
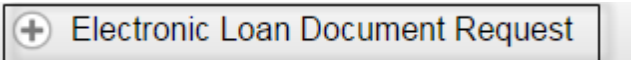
Step 5: Confirmation

If the "I Agree" button is selected, a confirmation will appear stating the eConsent process is complete:



****If "I Do Not Agree" is selected, your documents will be sent via U.S.P.S.****

- a) Click the **Done** button.
- b) You will be returned to the Loan Detail (home page). **Save this URL as a Favorite in your browser** so that you have it for easy access throughout the loan process. On the Loan Detail screen, select the + sign next to **Electronic Loan Document Request** to review and **eSign** your loan documents



Next Step:

Future disclosures will be sent via email titled **Electronic Loan Document Request** and then you can proceed to [Part 2 - eDisclosure](#).

Note:

The eConsent process is accessible on desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.

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Part 2: eDisclosure

Step 1: Start the Process

An email titled, “**Electronic Loan Document Request**” notifies you that you have loan disclosures available via the secure website.

Open the email and click the link in the email or click here - “[Click here to visit the website](#)”

[Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

Note: You may also use the url/link you saved as a Favorite in Step 5 above.

Step 2: Log In

A **Log In** screen will appear. Enter your **email address** and the **password** you created in [Part 1, Step 2](#) above when you provided eConsent and signed previous disclosures sent by REM N Wholesale.

Log In

Please log in to check the status of your loan or view messages from your originator. You must have a valid user account to view the status page. Contact your loan officer if you do not have an account.

Email:

Password:

☒ Save this email address.

Login

[Forgot Password?](#)

If you have forgotten your password, click the Forgot Password link. A password reset email will be sent to your email box from EllieMae.com (not HomeBridge). Check your spam folder if you do not receive the password reset email in your inbox.


Step 3: Reviewing and Signing the Disclosures

The Loan Detail page will show **Electronic Loan Document Request** and expand the section to view and eSign.

- a) The section will expand and will show your name. **Click your name.** **Note:** If there are multiple borrowers on the loan, all borrowers can sign during the same log-in session, however, the primary borrower must sign every document prior to the co-borrower(s) signing. All borrowers must complete the eSign process individually.
- b) The section will expand again and will show three sections:

Documents to Review (1 doc, 28 pages) ?

These documents are for your information only. You do NOT need to sign or return these documents.

 [Your Home Loan Toolkit](#)

Documents to Sign (28 docs, 49 pages) ?

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 eSign button.

2. When prompted, enter the required password or answer the security questions.


3. Review the documents page by page, and then click the signature points to apply your electronic signature.


4. Once you finish eSigning, the signed documents are automatically sent to your loan originator.


Note: Both the borrower and co-borrower must eSign as needed to complete the process.

Documents to Sign

eSign

 Welcome Letter

 1003 - URLA

 HUD/V.A. Addendum to Uniform Residential Loan Application

[Show More](#)

Documents to Print, Sign, and Return (3 docs, 7 pages) ?

These documents require your signature. Please follow these steps to review, sign and return the documents to your loan originator.

1. Click the Print button to view and print the documents. A fax cover sheet is provided in this document package.

Print

Upload

Documents to Review	Documents for your information only.
Documents to Sign	Documents which require your electronic signature (eSign)
Documents to Print, Sign and Return	Documents which must be printed and signed by hand (wet signature).


REM N Wholesale Electronic Document Delivery Instructions

Step 3a: Documents to Review

Click the link for document(s) to be reviewed. You do not need to sign or return these documents.




Documents to Review (1 doc, 28 pages) ?



These documents are for your information only. You do NOT need to sign or return these documents.

 [Your Home Loan Toolkit](#)

Step 3b: Documents to eSign

The documents in this section require your electronic signature. **Note:** If there are multiple borrowers on the loan, all borrowers can sign during the same log-in session, however, the primary borrower must sign every document prior to the co-borrower(s) signing.

Step	Action
1.	<div>Click the eSign button.</div> <div><div>Documents to Sign</div><div> Welcome Letter</div><div> 1003 - URLA</div><div>e Sign</div></div>
2.	<div>Enter the Authorization Code (last four digits of your social security number), this is different than the password created in Part 1, Step 2 above.</div> <div>Click Next.</div>
3.	<div>The documents will appear. Use the navigation buttons at the bottom of each screen to navigate to the previous or next page.</div> <div><div>< Previous Page</div><div>Next Page ></div><div>Cancel</div></div>
4.	<div>Review the documents and click the yellow arrow (signature point) to apply your electronic signature. Example:</div> <div><div>application of a consumer reporting agency.</div><div>Borrower's Signature</div><div></div><div>X</div><div>X- INFO</div></div> <div>After you click the yellow arrow (signature point), your signature will appear:</div> <div><div>Borrower's Signature</div><div>Patrick Purchaser</div><div>X</div><div>3/20/2017</div></div> <div>Each arrow must be selected individually to complete the signing process or an error message stating a signature point has been missed will appear.</div>

	 <p>You must sign all the signature points before you continue.</p> <p>OK</p>
5.	<p>After all necessary pages are completed a Finish and a Cancel button will appear. Click Finish.</p> <div> <div>Finish</div> <div>Cancel</div> </div>
6.	<p>A confirmation screen appears:</p> <div> <p>Congratulations! You've successfully finished eSigning.</p> <p>When all required parties have finished eSigning, the final signed disclosures will be returned to the sender.</p> <div>Back to Loan Detail</div> </div> <p>Or, if applicable, an option for the co-borrower to complete the eSign process will appear:</p> <div> <p>Congratulations! You've successfully finished eSigning.</p> <p>The co-borrower must eSign to complete this process. Does the co-borrower want to eSign now?</p> <div> <div>Yes, Co-borrower eSign</div> <div>No, Go Back to Loan Detail</div> </div> </div>
7.	<p>The signed documents are electronically sent to REM N Wholesale</p>
8.	<p>Click Back to Loan Detail.</p> <p>The Documents to Sign section will show a confirmation that the eSign process for this section is completed.</p> <div> <div> <p>Documents to Sign (27 docs, 45 pages) ?</p> <p>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:</p> <ol style="list-style-type: none"> 1. Click the eSign button. 2. When prompted, enter the required password or answer the security questions. 3. Review the documents page by page, and then click the signature points to apply your electronic signature. 4. Once you finish eSigning, the signed documents are automatically sent to your loan originator. <p>Note: Both the borrower and co-borrower must eSign as needed to complete the process.</p> <p>Documents to Sign</p> </div> <div> <div>Print</div> <div>  eSigned </div> </div> </div> <p>You may print the electronically signed disclosures by clicking the Print icon.</p>

Notes:

- The Disclosure process is not complete, you must proceed to the next step to print, sign and return additional disclosures that require your handwritten signature.
- The eDisclosure process is accessible on desktop computers and most tablets or handheld devices. If a system issue occurs while using a tablet or handheld device it may be necessary to access via a desktop computer.

Step 3c: Documents to Print, Sign and Return

The documents in this section must be printed and signed by hand (wet signature).

Step	Action
1.	<p>After e-signing the disclosures, the Loan Detail page may have collapsed the disclosure section. If so, you will need to expand the section again:</p> <p>The page will show Electronic Loan Document Request. Click the + sign to expand the section.</p> <div> <div>+</div> <div>Electronic Loan Document Request</div> </div> <p>a) The section will expand again and will show the three sections.</p>
2.	<p>Go to the third (3rd) section, Documents to Print, Sign and Return. Click Print.</p> <div> <div>Documents to Print, Sign, and Return (5 docs, 8 pages) ?</div> <div>Print</div> <div>Upload</div> </div>
3.	<p>Print, sign and return the disclosures.</p> <p>Select the "Print" icon next to your name and the required documents will appear on the screen. Note: Do not use the Fax cover sheet to return your documents. Return all required wet signature documents to your Mortgage Broker who will return them to REMN Wholesale</p>