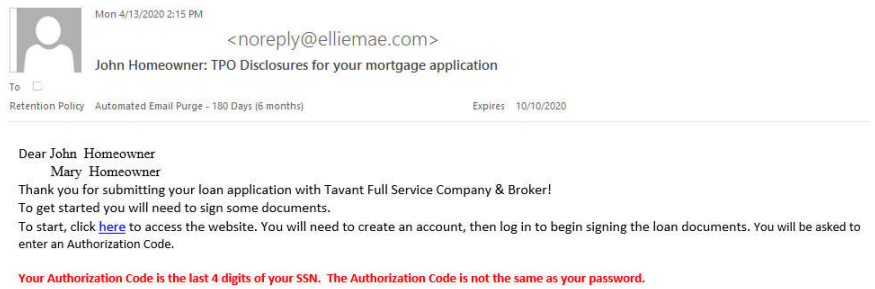


Consumer Connect – Borrower’s Guide

CREATING AN ACCOUNT

Borrowers will receive a welcome email from elliemae.com sent by a Fairway Team Member with instructions to create an account with Consumer Connect. Logging into their account allows the borrower access to eConsent as well as any loan documents and disclosures for review.

Click on the link provided in the email to access the secured website.



Log In

Hello John.

If you are not **John** 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 Account

A web browser will open bringing the borrower directly to the login screen for Consumer Connect.

Returning Users may enter their login credentials and click Log In to proceed.

New Users must select Create Account to establish a username and password prior to accessing the site.

When creating a new account, complete all required fields, and then click the **Create Account** button.

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.

First Name *

Last Name *

Email Address *

Confirm Email Address *

Phone Type * Phone Number * XXX-XXX-XXXX

Select One

Username *

Password Requirements

- Between 8 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 *

Select One

Answer *

Already have an account?



Mon 4/13/2020 2:32 PM

Online Loan Application <noreply@elliemae.com>

Verify your email address. You are one step away.

To

Retention Policy Automated Email Purge - 180 Days (6 months)

Expires 10/10/2020

Hi John Homeowner,

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://fairwaywholesalelending.com/stage/cc-app?verifyemail&siteId=4271209670&verificationCode=1a46c300249d385c826c5bce0f5f26a24b6ae8d716a16bda146267786ad6ab3640b42fc6fb5dcb56>

If clicking the link above does not work, copy and paste the link into a new tab or browser window.

Your username(s) are john12 and the website to access is <https://fairwaywholesalelending.com/stage/cc-app>.

If you did not make this change or you believe an unauthorized person has accessed your account, please contact your loan officer.

Sincerely,

An account verification email will be sent to the email address provided. Access the email in a separate browser window, and click the link provided to verify the email address.

Upon verification, clicking the link will return the user to the login screen. Enter the established **Username** and **Password** and click the **Log In** button.

Log In

Your account has been verified, please log in.

Username

Password

Remember me

Log In

[Forgot your username or password?](#)

[Don't have an account?](#)

[Create Account](#)

You will be prompted to enter an Authentication Code.

THE AUTHENTICATION CODE IS THE LAST 4 DIGITS OF THE BORROWER'S SSN.

Enter the Authentication Code and hit Send.

Enter Your Authentication Code

Enter the code you received from your Loan Officer.

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

Send

IMPORTANT NOTE: Multiple borrowers will receive individual emails to create and access documents. Each borrower must access their respective email attentioned to them, create their individual login, and use their respective Authentication Code to access and esign documents as needed.

AUTHORIZING ECONSENT

If accessing loan documents for the first time, you will be asked to provide electronic consent before proceeding.

Click the **Review Electronic Consent** link.

eConsent must be provided before the Document Signing Task becomes available.

If you wish to view or sign documents electronically, please review and accept consent below.

[Review Electronic Consent](#)

Fully review the Electronic Consent Agreement

[← BACK](#)

ELECTRONIC CONSENT AGREEMENT

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, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically. 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:
Address: 4750 S Biltmore LN, Madison, WI 53718
- If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically. 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:
Address: 4750 S Biltmore LN, Madison, WI 53718
- 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

Scroll to the bottom of the screen and click Agree to give eConsent.

Don't Agree

Agree

Hi John! Here are the tasks you need to complete for your loan application.

[Change Electronic Consent](#)

PENDING COMPLETED

Task List 1

Assigned 4/13/2020 02:15 PM

- eSign Documents
- Review Documents

[View List](#)

Upon successfully logging in and providing eConsent, the user will immediately be brought to the **Tasks** landing page.

SIGNING DISCLOSURES

On the documents signing task, click **View List**.

Hi John! Here are the tasks you need to complete for your loan application.

[Change Electronic Consent](#)

PENDING COMPLETED

Task List 1

Assigned 4/13/2020 02:15 PM

- eSign Documents
- Review Documents

[View List](#)

[← BACK](#)



eSign Documents

Loan Estimate
Acknowledgement of Rec...
Acknowledgement of Int...
[VIEW FULL LIST](#)

[Open Documents](#)



Review Documents

[Home Counseling Provid...](#)
[Your Home Loan Toolkit...](#)
[FW1a- Disclosure Cover...](#)
[VIEW FULL LIST](#)

[Done](#)

In the **eSign Documents** card, Click **Open Documents**.

NEXT

OTHER ACTIONS

To begin esigning documents, click the **Next** button.

Please review and act on the documents below.



START

Tavant Full Service Company & Broker LOAN #: 1120501581

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If you are applying for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

4/15/2020 | 12:43:41 PDT

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage VA Conventional Other (explain): Agency Case Number
 Applied for: FHA USDA/Rural Housing Service Lender Case Number
1120501581

Amount: \$189,999.00 Interest Rate: 2.875 % No. of Months: 360 Amortization Fixed Rate Other (explain):
 Type: GPM ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP):
 432 Park Avenue, New York, NY 10022 County: New York No. of Units: 2

Legal Description of Subject Property (attach description if necessary):
 SEE PRELIM TITLE Year Built:

Click **Start**.

Click the **Signature Point** to begin esigning.

law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person who has community property rights pursuant to applicable law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Required - Sign Here

If you are applying for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

4/15/2020 | 12:43:41 PDT

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage VA Conventional Other (explain): Agency Case Number

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*

John Homeowner

Initials*

JH

SELECT STYLE

DRAW

PREVIEW

Change Style

DocuSigned by:

 C81D789F8D28441... DS


By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN

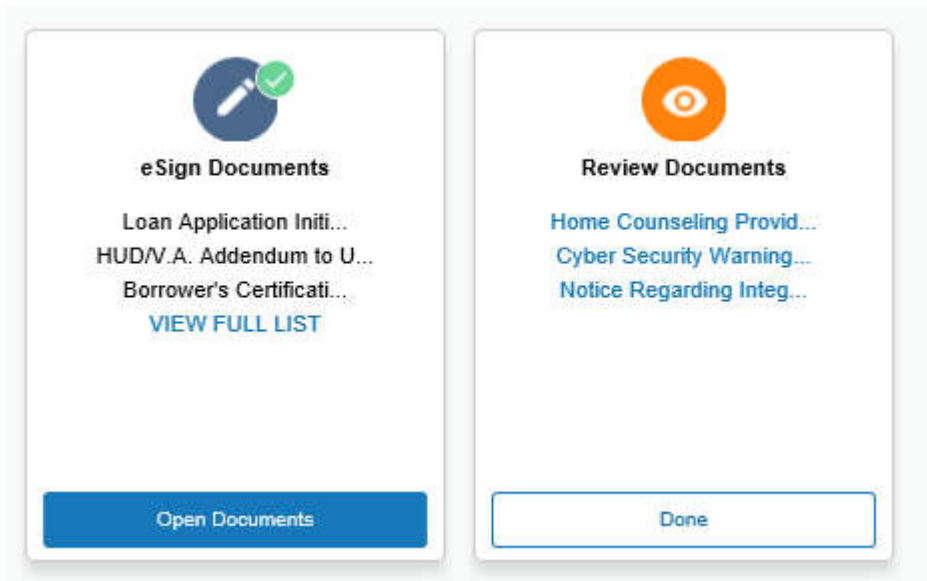
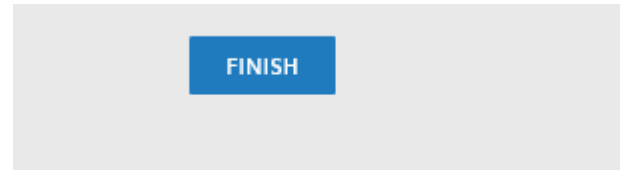
CANCEL

Upon clicking the first signature point, the **Adopt Your Signature** window displays. A computer-generated signature is automatically selected. Click the **Adopt and Sign** button.

A signature using the draw feature cannot be edited. It is recommended to not use the **Draw** function; if the signature is not legible, or is created using only initials, the eSigned documents will not be acceptable and ink signed documents will be required.

Click the signature points to eSign the remaining documents.

Once the final document is esigned, scroll to the bottom of the screen and click **Finish**. User will be brought back to the **Tasks** screen.

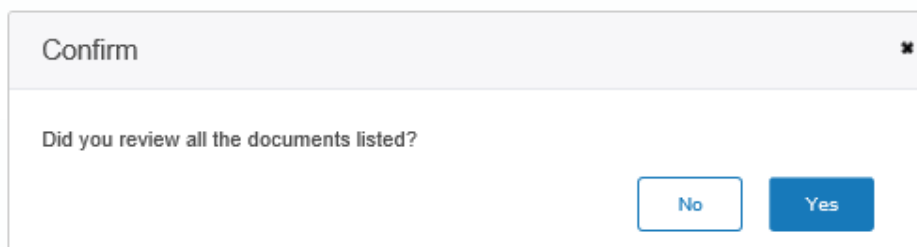


A green check mark confirms the eSign Documents task has been completed.

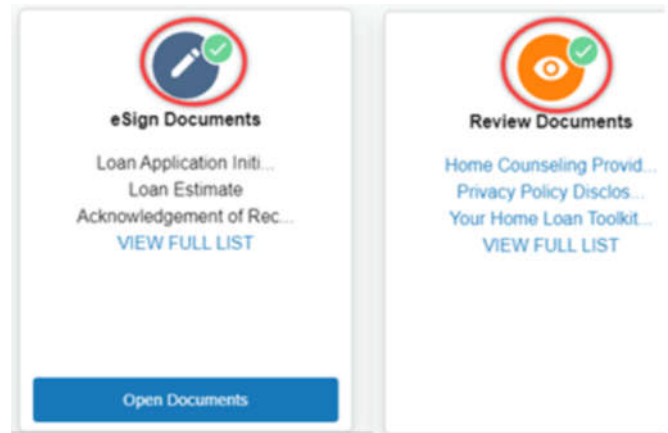
Review each individual document listed under **Review Documents** by clicking on each hyperlink. Once all documents are reviewed, click the **Done** button to complete the task.

NOTE: There is nothing to sign or send back from this task.

Borrower will be asked to reconfirm documents have all been reviewed. Click Yes to continue.



Green check marks appear in each task card to confirm completion.



Borrower may log out by clicking on the **Account** icon in the top right corner of the webpage and selecting **Log Out**.

