

eConsent in 3 Quick Steps

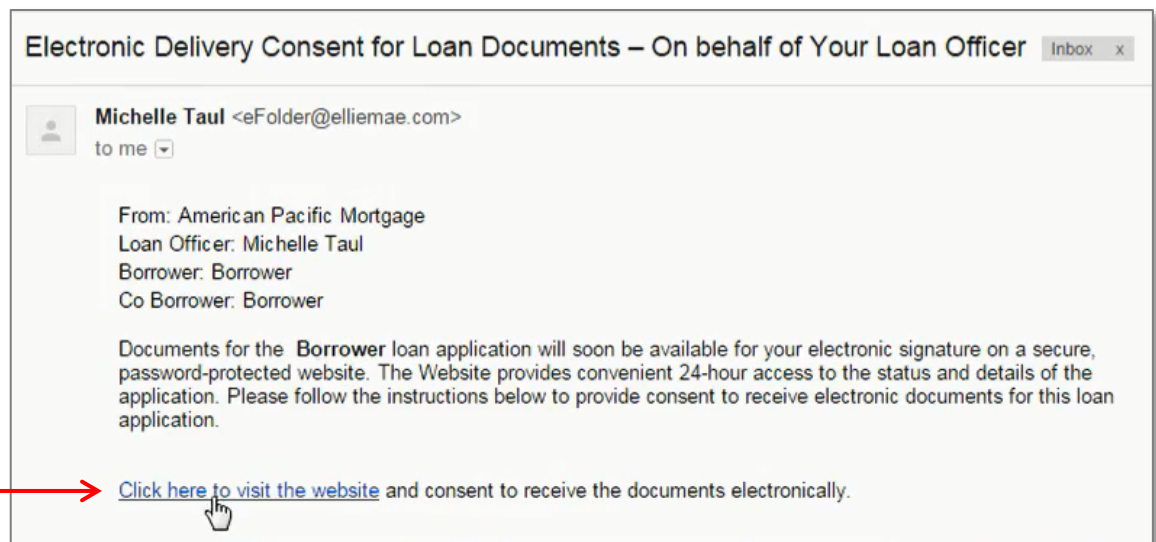
Know Before You Owe, or TRID, is a new rule from the Consumer Financial Protection Bureau (CFPB) that is designed to simplify the loan process and help consumers choose the mortgage that is best for them. One of the new regulations requires that we get consent from borrowers before sending any disclosures electronically.

We call this **eConsent**, and below we'll show you how to do it in 3 quick steps.

Step 1: Create an Account

You will receive an email with the subject line: **Electronic Delivery Consent for Loan Documents – On behalf of Your Loan Officer**

Open the email and select **Click here to visit the website**



Create a New Account

Enter the **house number**, or if the property is unknown, type **TBD**

Fill in your **name** and **create a password** you will remember

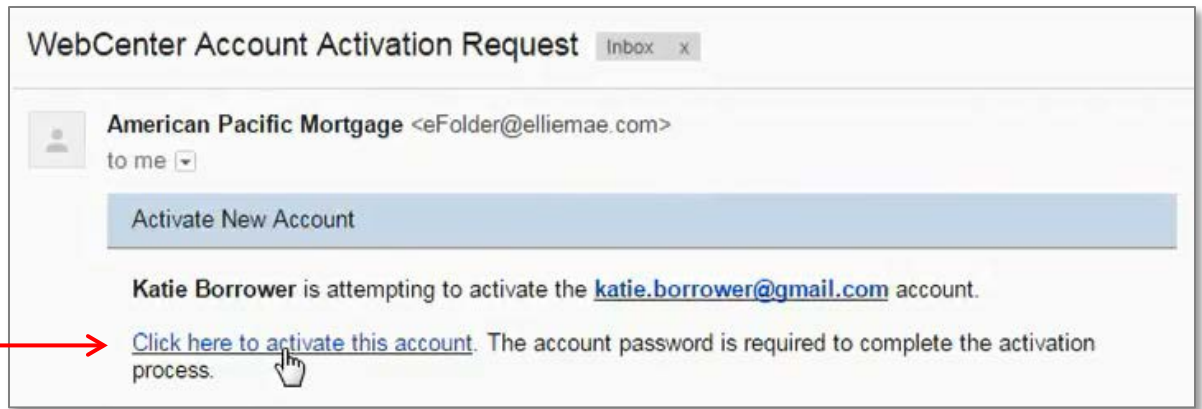
Then click, **Create New Account**

If you decide to accept electronic delivery, you'll use this same password when your Loan Officer emails you the loan disclosures.

Step 2: Activate New Account

You will receive a new email with the subject line: **WebCenter Account Activation Request**

Open the email and select **Click here to activate this account**



Enter the password you created in Step 1 and click **Activate New Account**

Activate New Account

Name: Katie Borrower

Email: katie.borrower@gmail.com

*Password:

* - Required

[Activate New Account](#)

Step 3: Review Electronic Delivery Consent (eConsent)

Click **Electronic Delivery Consent for Loan Documents**

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Welcome, Katie Borrower
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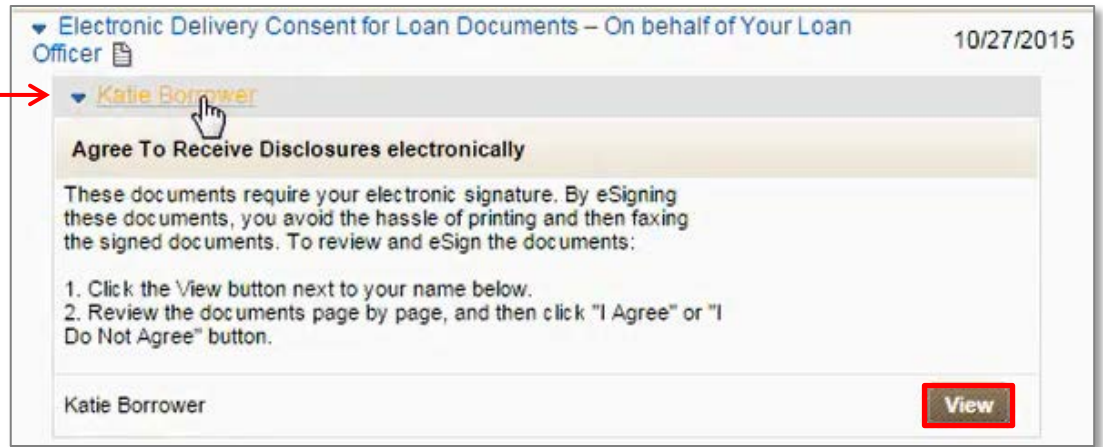
[Check Loan Status >](#) Printer-Friendly

Loan Detail

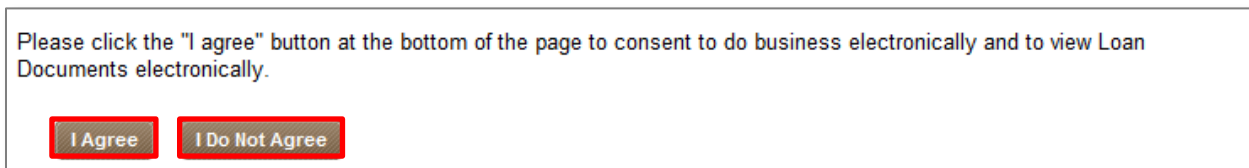
Loan Number:	Loan Program:	Fixed
Amount:	Purpose of Loan:	Purchase
Property Address:	Borrower Names:	Sarah Borrower Katie Borrower

[Electronic Delivery Consent for Loan Documents - On behalf of Your Loan Officer](#) 10/27/2015

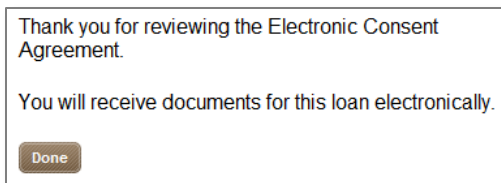
Select your **name** and then click **View** to go to the details of eConsent



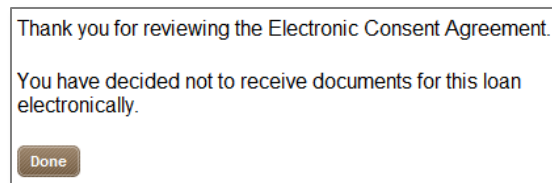
Review the Agreement thoroughly and select **I Agree** or **I Do Not Agree** at the bottom



If you **AGREE**, you will receive this message



If you **DO NOT AGREE**, you will receive this message



That's it!

If you have questions, please reach out to your Loan Officer. And don't worry, whichever option you choose, you can always go back and change your mind later.