



Borrower's Guide to Consumer Connect and Initial Disclosures

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Consumer Connect site is: <https://3264057515.mortgage-application.net/myaccount/accountlogin.aspx>

STEPS FOR CREATING AN ACCOUNT

1. An email will be sent to the Borrower once disclosures have been sent. The login is created during this initial step.

Email Subject will be as follows:

Change Lending, LLC - Electronic Loan Document Request Inbox x

Sample Email:

to me <Folder@elliemae.com> Thu, Aug 19, 9:59 AM (4 days ago) ☆ ↵

Change LENDING

Dear Alice:

On behalf of Change Lending, LLC., we would like to thank you for choosing us for your home finance needs.

Please use the link(s) listed below to access your disclosures. Upon logging in you will see the documents separated out as follows:

Sign Documents – those in which you are allowed to electronically sign and return without printing.
Print Documents – those requiring a wet signature therefore needing to be printed, signed and returned using one of the methods below.
For your security, we offer the following methods for returning your signed/printed documents:
Fax – Please use the fax cover sheet provided so that your documents will automatically route to your personal loan file and alert your loan team upon receipt.
Upload – Once you have your documents in electronic form, you can upload them directly into your personal web center using the same link below and login that you create. This too will automatically alert your loan team upon receipt.

Important Note: First Time Login
Your username is your e-mail address and password is the one you created. Your authorization code for accessing the Web Center is the last 4 digits of your SSN. If you are obtaining joint credit with a spouse, you will each have your own individual authorization code.
To access your electronic documents, please **CLICK HERE**. Should you have trouble opening this link, you can copy and paste the following URL into your web browser: <https://www.mortgage-application.net/MyAccount/AccountLogin.aspx>

Please note that all the terms previously discussed with your Loan Officer should match the documents being provided to you. If you have any questions about these forms or any other aspect of this, please direct all questions to the loan officer.

2. Borrower will login using their email address from the loan transaction. They will be asked to setup a password of their choice.

Change WHOLESALE Log In | Contact Us | Help

Company Info

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.

We and our service providers use cookies to provide a secure authentication process. For more information, see our [privacy policy](#) published on this site.

Email:

Password:

☐ Save this email address.

[Forgot Password?](#)

SIGNING INITIAL DISCLOSURES

The Borrower's dashboard will appear as follows. The loan documents will be broken into three sections:

- a. eSign documents
- b. Wet sign documents
- c. Review only documents (no action needed)

1. To start signing, the user will click on 'eSign' as shown below.

Welcome, Alice Firsttimer
Log Out | My Account | Contact Us | Help

Company Info

Check Loan Status > **Loan Detail** Printer-Friendly

Loan Number: 6000024274
Amount: \$408,500.00
Property Address: 3401 E WILTON ST 106
LONG BEACH, CA 90804

Loan Program: Fixed
Purpose of Loan: Purchase
Borrower Name: Alice Firsttimer

My Tasks Loan Status

Change Lending, LLC - Electronic Loan Document Request 08/19/2021

eSign Documents
Please electronically sign the loan documents below. Click the eSign button to start.

Alice Firsttimer eSign

Loan Estimate

2015 Settlement Service Provider List

Acknowledgement of Receipt of Loan Estimate

[Show More](#)

2. Next, the Borrower will enter an authorization code. This is **usually** the last 4 digits of their Social Security Number.

eSign Disclosures 1 Verify Identity

Step 1. Welcome Alice Firsttimer, please enter the authorization code to verify your identity.

Your mortgage originator must provide your personal authorization code to you.

Authorization Code:

Typically this is the last 4 of your SSN.

Next > Cancel

3. Click the 'Sign' button throughout the document after reviewing each page. The user will have the option to click 'Next' to jump to the next signature line.

believe that your financial records have been disclosed in violation of the Privacy Act of 1978 [12 USC Sections 3401 e

Privacy Act of 1978 [12 USC Sections 34

SIGN

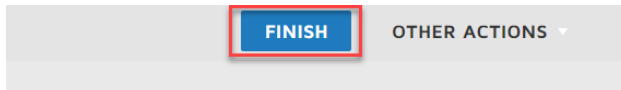
Sign
ALICE FIRSTIMER

NEXT

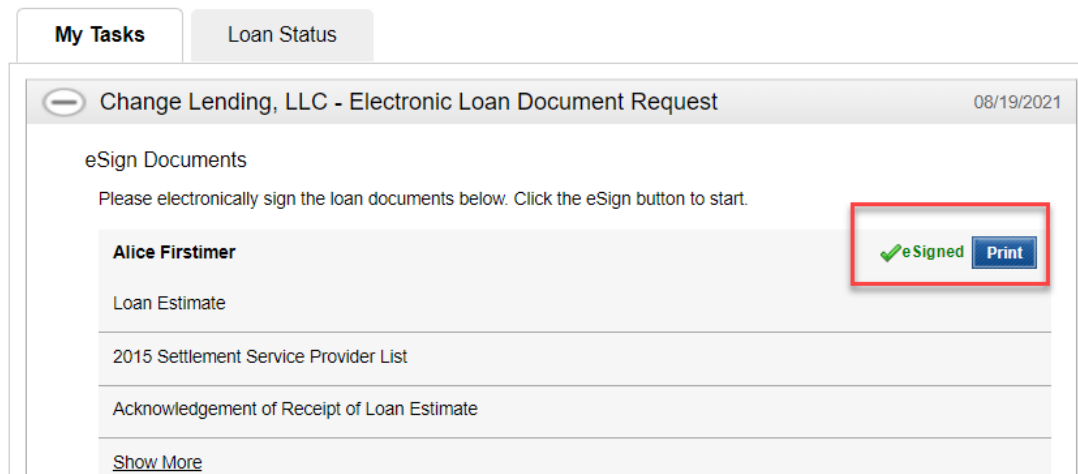
Declassified by:
Alice Firsttimer
ALICE FIRSTIMER



- Once all signatures are complete, click 'finish' at the top right corner of the screen.



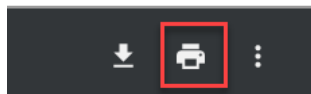
The eSign portion will appear as follows once DocuSign is finished.



- Next, complete the documents requiring wet signatures.
- Simply click on 'print' to print all documents. Select the printer icon to print.

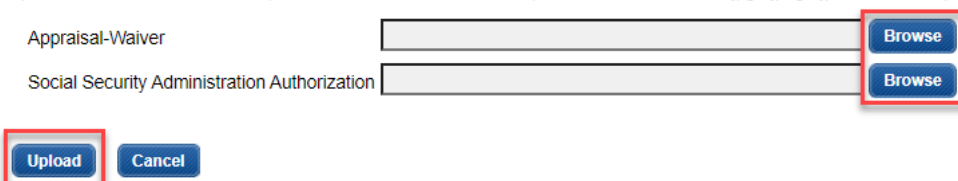
Print, Sign, and Upload Documents

Please print, sign, upload the documents below along with the cover sheets. Click the Upload button to upload the signed documents to the website.



- Upload the signed disclosures and save them locally for upload. Most preferred options are to scan them in or, take a photo using a mobile device.
- Once signed & saved, click 'upload' to bring up the following screen.
- Select 'browse' to retrieve the saved documents.
- Once ready, click 'upload'.

Upload one or more documents.(15MB max, 50 characters max, .pdf, .doc, .docx, .txt, .tif, .jpg, .jpeg, .jpe, .emf and .xps only)





The wet sign portion will appear as follows once all items are successfully uploaded.

Print, Sign, and Upload Documents

Please print, sign, upload the documents below along with the cover sheets. Click the Upload button to upload the signed documents to the website.

Alice Firstimer	Print	Upload
Appraisal-Waiver		✓ Uploaded
Social Security Administration Authorization		✓ Uploaded

The last portion on the dashboard lists the 'review only' documents. These are included in the primary Docusign package but do not require a signature.

Review Documents
Please review the documents below. Click on each link to confirm you have reviewed it.
[Notification of Name Change](#)
[Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property](#)
[Your Home Loan Toolkit](#)
[Notice of Incomplete Application - Wholesale ONLY](#)

RESETTING YOUR PASSWORD

1. Borrowers may reset their login by clicking 'forgot password' on the login screen. The link to the site is: <https://3264057515.mortgage-application.net/myaccount/accountlogin.aspx>



[Log In](#) | [Contact Us](#) | [Help](#)

Company Info

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.

We and our service providers use cookies to provide a secure authentication process. For more information, see our [privacy policy](#) published on this site.

Email:

Password:


☐ Save this email address.

Login

[Forgot Password?](#)



2. A confirmation page will appear as shown below.



Log In | Contact Us | Help

Company Info


Forgot Password

An email has been sent to you at [REDACTED]

Next steps:

1. Check your inbox for an email from "Change Lending, LLC Password Assistance" with the subject "WebCenter Password Change Request". If you don't see this email, it may have been mistakenly placed in your spam mail folder.
2. Follow the instructions in the email to reset your password.

Change Lending, LLC
16845 Von Karman Avenue, Suite 200, Irvine, CA 92606
Toll Free: (888) 684-4292
concierge@changewholesale.com
Privacy Policy | Security Statement | Site Map


EQUAL HOUSING
OPPORTUNITY

3. An email will be sent to the address on file in order to issue a new password. Click the link to access the account and reset your password.

WebCenter Password Change Request Inbox x


Change Lending LLC Password Assistance <WebCenter@elliemae.com>
to me ▾

Reset Password

[Click here to access your WebCenter account](#) and complete the steps to reset your password.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL:
<http://commercehm.com/MyAccount/ResetPassword.aspx?id=tVB2VZTf00mebNWDQAG/kjTdTREy/Q8vnufWal0jZ5lcvdGfVg/m2zz/WSscpNzl8pZID96wKeF4gzoavpVvaf4/IBk4yP8Rc+I/z7piln1HqtB9KZeLmnqAI+rmp8+6f++0llwTErzSwrA63GoKlwurr8oSnCxQer/4rwwBfPLMaRi1XXghgDdXHKrGIHB&>

4. Once logged in, click 'my account' or 'check loan status' to get to the main dashboard.



Log Out **Welcome, Alice Firsttimer** My Account | Contact Us | Help

Company Info

[Check Loan Status >](#) Printer-Friendly