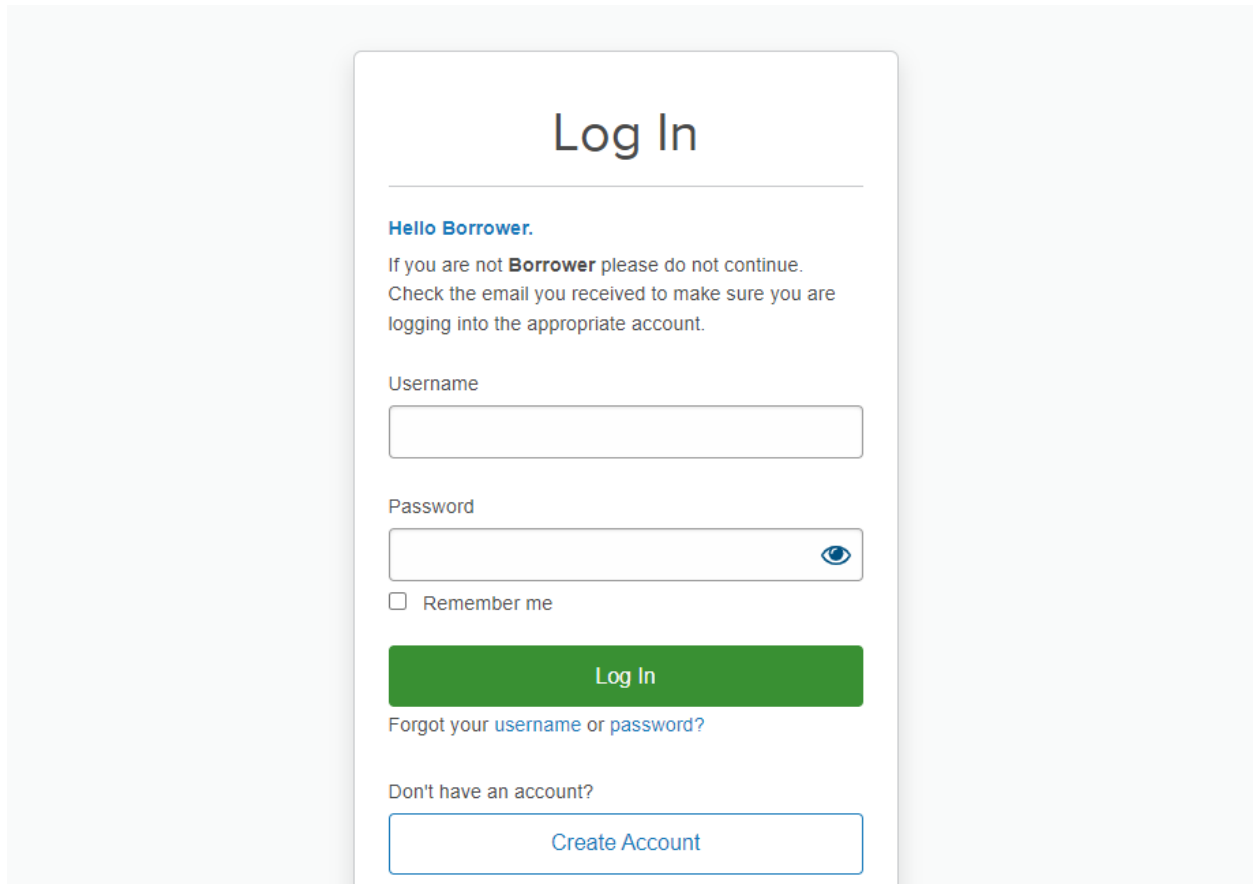


How - To Guide: Navigating the Borrower Portal

1. The borrower receives email notice that tasks have been assigned.
2. Once the borrower clicks the link, they will get taken to the Sign-In for the portal.



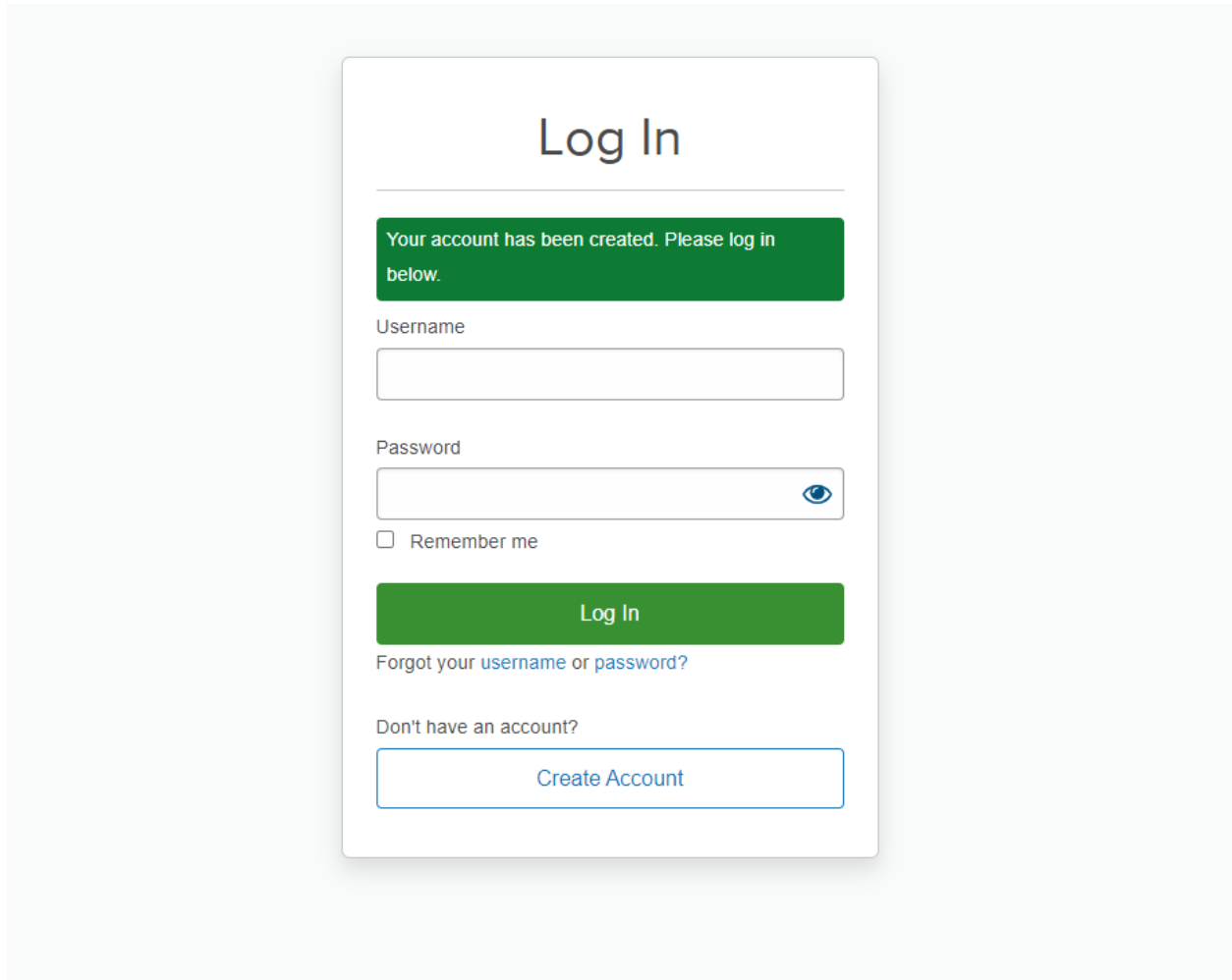
The screenshot shows a "Log In" page for the Open Borrower Portal. At the top, it says "Log In". Below that, there is a message: "Hello Borrower. If you are not **Borrower** please do not continue. Check the email you received to make sure you are logging into the appropriate account." There are two input fields: "Username" and "Password". The "Password" field has a toggle icon for visibility. Below the fields is a checkbox labeled "Remember me". A green "Log In" button is positioned below the checkbox. Underneath the button, there is a link: "Forgot your [username](#) or [password](#)?". At the bottom, there is a link: "Don't have an account?" and a "Create Account" button.

3. Most borrowers won't have credentials so they will need to hit the "Create Account" button and provide all the required information. This will be **First/Last Name, Email Address, Phone Number, Phone Type, Username, and Password**.

Don't have an account?

Create Account

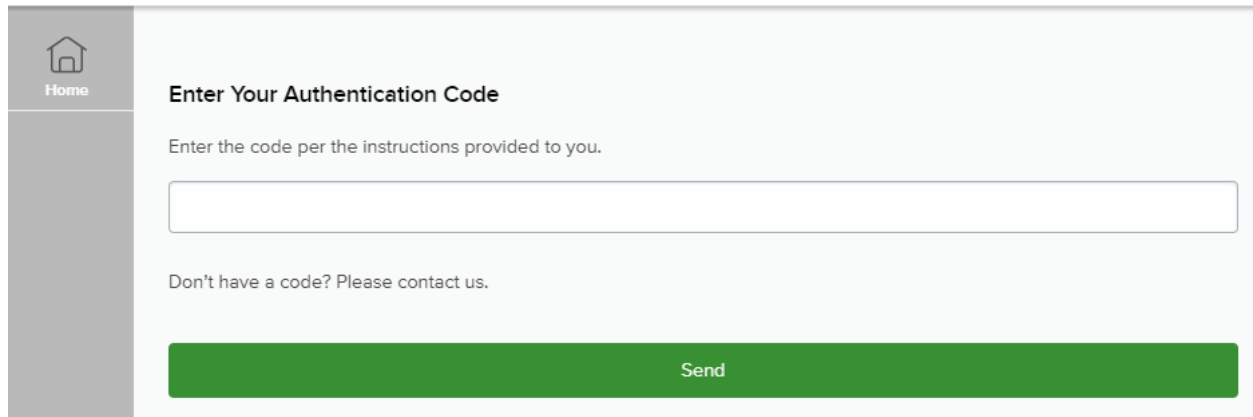
4. After the borrower creates their account, they will be prompted back to the Log In screen and be prompted to sign-in.



The screenshot shows a 'Log In' form with a green success message at the top: 'Your account has been created. Please log in below.' Below this are fields for 'Username' and 'Password' (with a toggle icon). There is a 'Remember me' checkbox, a green 'Log In' button, a link for 'Forgot your username or password?', and a 'Don't have an account?' section with a 'Create Account' button.

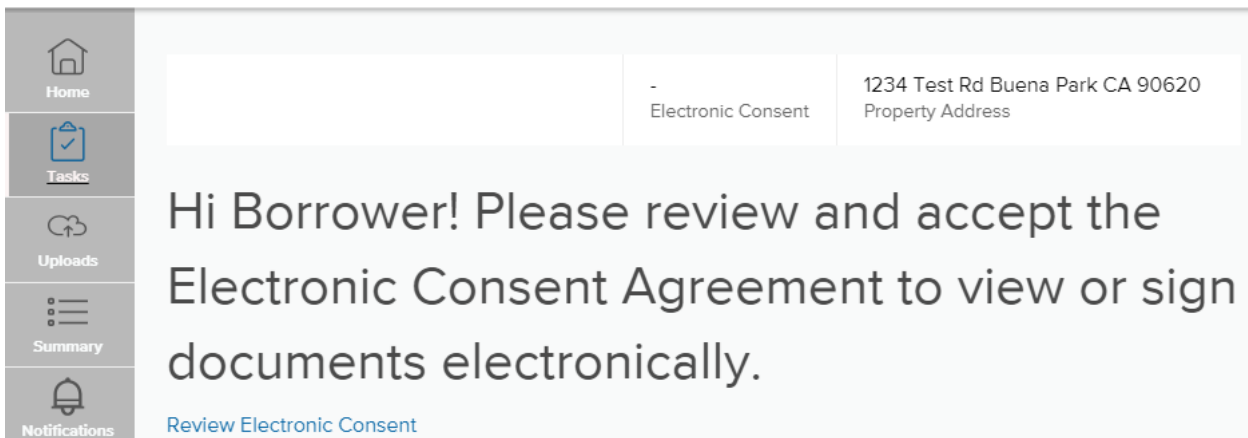
----- Continue to next page for Step 5 -----

- Once the borrower enters the portal, they will be prompted for an authentication code. This will be notated in their email – the authentication code is the last 4 digits of their SSN.



The screenshot shows a web interface with a sidebar on the left containing a 'Home' icon. The main content area is titled 'Enter Your Authentication Code'. Below the title, there is a text prompt: 'Enter the code per the instructions provided to you.' followed by a large empty text input field. Below the input field, there is a link: 'Don't have a code? Please contact us.' At the bottom of the main content area, there is a prominent green button labeled 'Send'.

- From there, borrowers will be taken directly to the **Tasks** tab and will be able to complete any pending items.



The screenshot shows a dashboard with a sidebar on the left containing icons for 'Home', 'Tasks', 'Uploads', 'Summary', and 'Notifications'. The 'Tasks' icon is highlighted. The main content area displays a table with two columns: 'Electronic Consent' and '1234 Test Rd Buena Park CA 90620 Property Address'. Below the table, there is a large text message: 'Hi Borrower! Please review and accept the Electronic Consent Agreement to view or sign documents electronically.' and a blue link: 'Review Electronic Consent'.

- From the Navigation Side-Bar Menu, borrowers will be able to access:
 - Tasks** – Shows any pending tasks to the loan file.
 - Uploads** – Please DO NOT upload documents here, email your Loan Officer.
 - Summary** – Shows a summary of their loan's details.
 - Notifications** – Shows any notifications tied to their files.