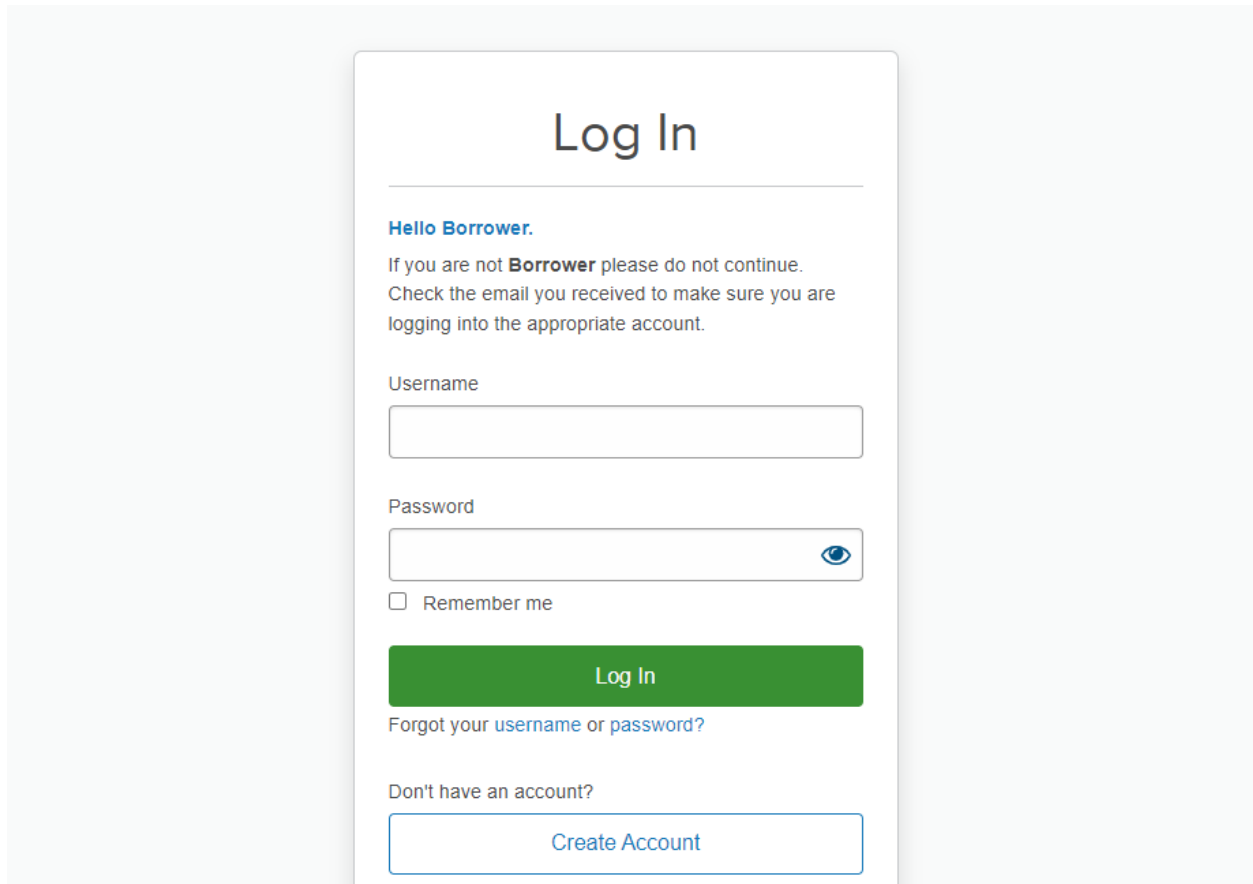


How - To Guide: Navigating the Borrower Portal

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.



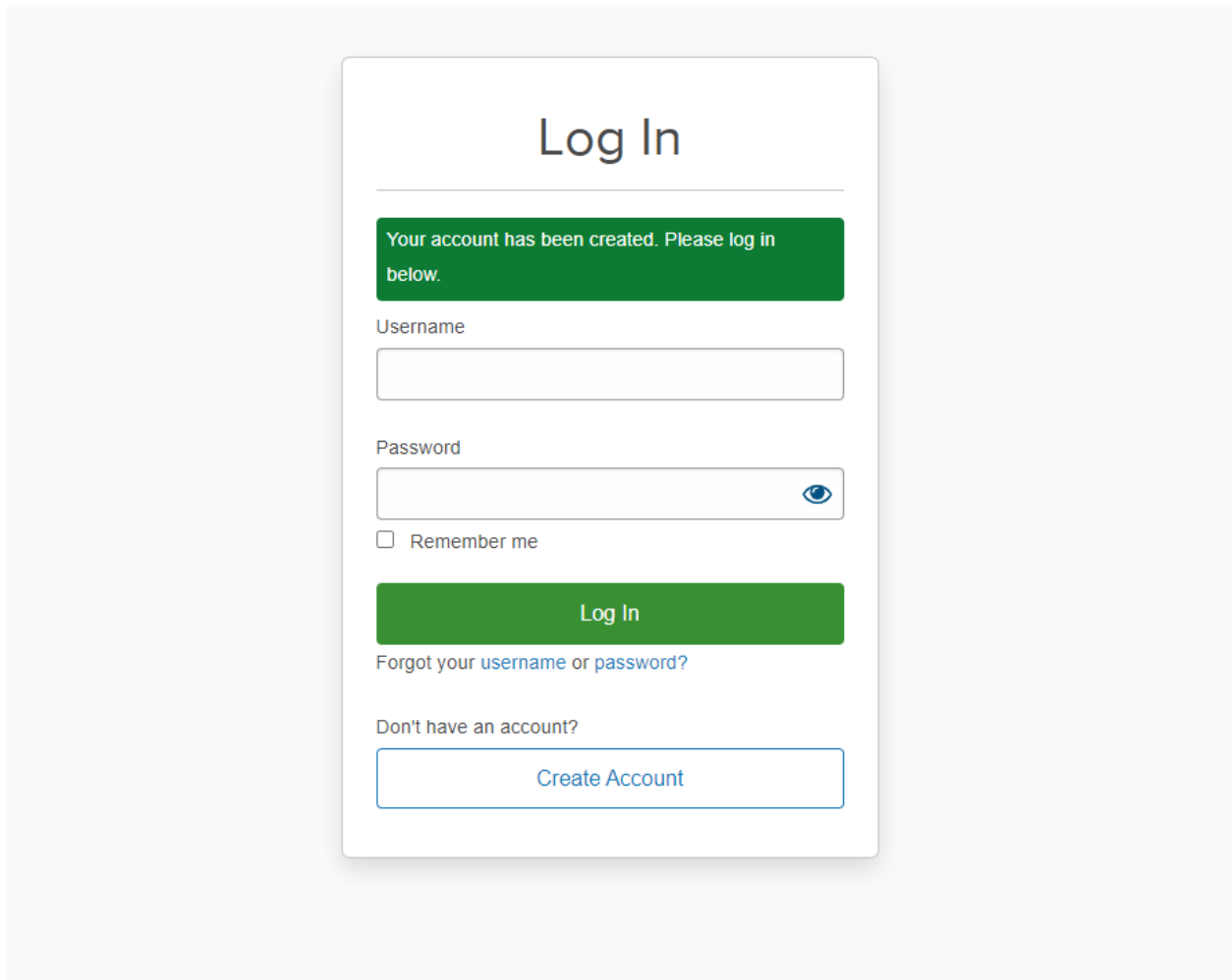
The screenshot shows a 'Log In' page for the Open Borrower Portal. At the top, it says 'Log In'. Below that, there is a message: 'Hello Borrower. If you are not Borrower please do not continue. Check the email you received to make sure you are logging into the appropriate account.' There are two input fields: 'Username' and 'Password'. The 'Password' field has a toggle icon for visibility. Below the password field is a checkbox labeled 'Remember me'. A green 'Log In' button is positioned below the checkbox. Underneath the button 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

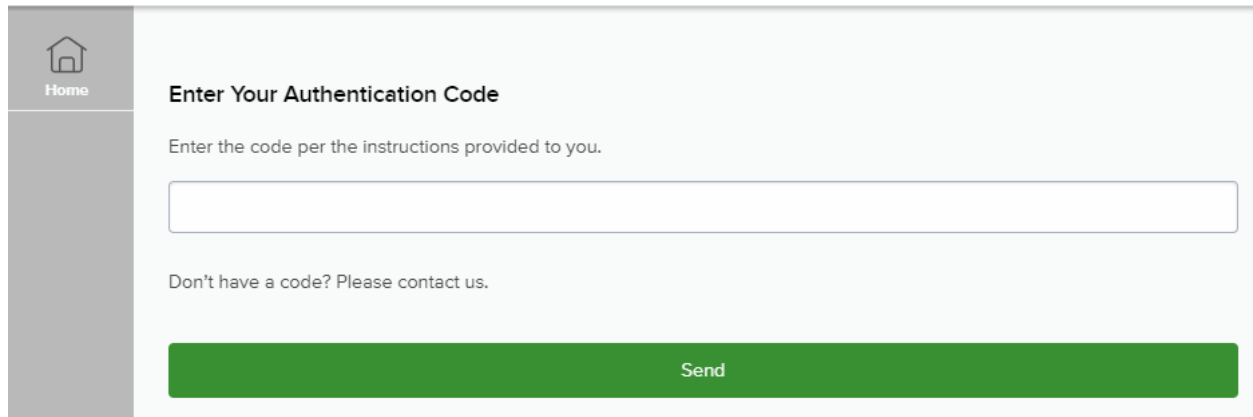
4. After the borrower creates their account, they will be prompted back to the Log In screen and be prompted to sign-in.



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 input fields for 'Username' and 'Password' (with a toggle icon). There is a 'Remember me' checkbox and a green 'Log In' button. At the bottom, there are links for 'Forgot your username or password?' and 'Don't have an account?' with a 'Create Account' button.

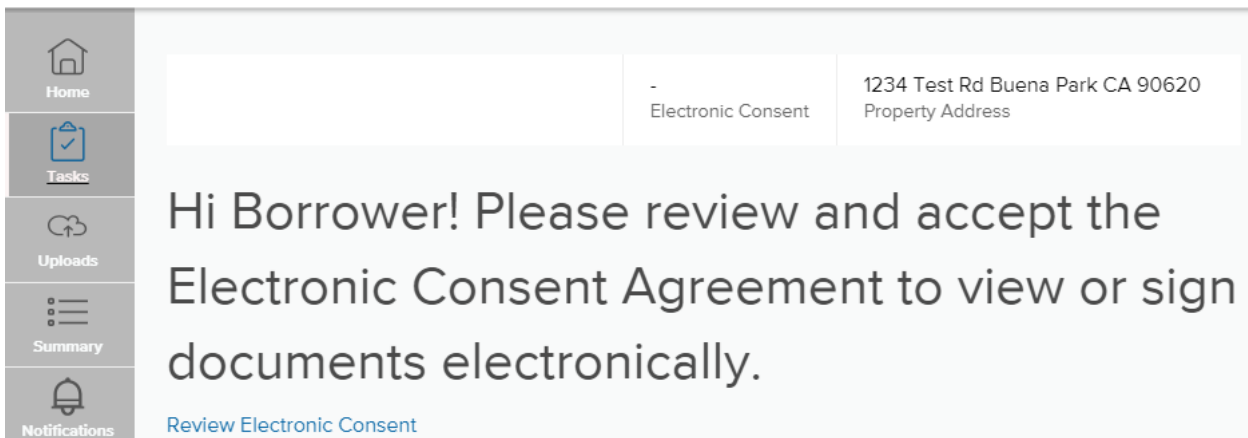
----- Continue to next page for Step 5 -----

- 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 and label. 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 the 'Tasks' tab selected in the sidebar. 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 heading: '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** – Shows prior uploads and allows them to reupload documents.
 - Summary** – Shows a summary of their loan's details.
 - Notifications** – Shows any notifications tied to their files.