



LOAN
STREAM
MORTGAGE

Electronic Disclosure Guide

LoanStream Mortgage

Copyright Information

LoanStream Mortgage provides this publication “as is” without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability or fitness for a particular purpose. Changes are periodically made to the information herein, and such changes will be incorporated in new editions of this publication. LoanStream Mortgage may make improvements and/or changes in the product and/or the programs described in this publication at any time without notice. This document and all information associated with it are the property of LoanStream Mortgage.

DOCUMENT HISTORY

VERSION	RELEASE DATE	AUTHOR	VERSION / REVISION SUMMARY
1.0	7.23.20	Marketing	First Release of Document

OVERVIEW

It is our goal to ensure that closing a loan with LoanStream will be an efficient, pleasant, and ultimately rewarding experience. The issuance of federal and state disclosures is required as part of the mortgage loan process. If you prefer your mortgage disclosures sent to you electronically via a secure website, your consent to do business electronically with LoanStream is required. If your consent is not received, your documents will be sent via U.S.P.S which may delay your closing date.



LoanStream Mortgage, 19000 MacArthur Blvd, Suite 200, Irvine, CA 92612. Copyright 2020 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID#2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only.





[Click here](#) for complete licensing information | [NMLS Consumer Access](#). Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed.

STEPS FOR BORROWERS FOR CONSUMER CONNECT PORTAL


- 1) **Initial Email and Creating an Account:** Borrowers will receive a website link, which will direct them to the LoanStream Portal. Here the borrower will create an account the first time they access this site.

Teste test: Your Loan Disclosures


Thu 7/16/2020 4:47 PM

 You forwarded this message on 7/17/2020 12:36 PM.


CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

The test loan application and disclosures are available for your review and e-signature. After you click on the link below, you will be directed to our secure website where you can view, sign and return the required documents. Many of the documents are available for e-signature.

Please note that we are your creditor however, your Loan Broker is [redacted] and your individual Loan Officer is CELESTE SIERRA. If you have questions for your Loan Officer, that phone number is 323-919-5660 and email is [redacted].

Your authorization code to acknowledge and sign your disclosures is the **last 4 digits of your Social Security number**. 

If you have any trouble opening the documents or creating your log in account, please call our office and ask for the Wholesale Loan Set Up Department: (800) 760-1833

 [Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

New to eSigning? [Click here to watch a video](#) that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

The documents which must be printed, signed and returned, can be scanned to disclosures_ls@lswholesale.com or faxed to (714) 619-0118.

Please sign and return these documents:

- 2) **Accessing the site:** Borrowers accessing the site need to make sure that their name displays on the Login Introduction page (see screenshot below for reference).

Note: When there are two borrowers who share the same email address, borrowers need to ensure they look at the name displayed on the Login Introduction page so they do not accidentally log into another borrower’s account.

After creating an account, the portal will send an email verification. The email contains a link to verify their email address for their account and expires within 8 hours.

If they do not receive an email within a few minutes, they can Click the “Send Again” link to receive a new email.

Verify Your Email Address

A verification email has been sent to [REDACTED]oo.com

Follow the instructions in the email to finish creating your account.

Didn't get an email? [Send again](#)

Already verified? [Login](#)

Sample Email Verification

Ellie Mae Online Loan Application <noreply@elliemae.com>
To: [REDACTED]o.com

Hi Jobaid Test,

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 8 hour(s).

<https://loanstreamwholesale.com/portal?verifyemail&siteId=9537558184&verificationCode=b2eda8787049b963548b5df70899c0f4dfe1a7c8a549adaa9b791786>

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

You can access the [website](#) with username(s): jobaid.

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

Sincerely,

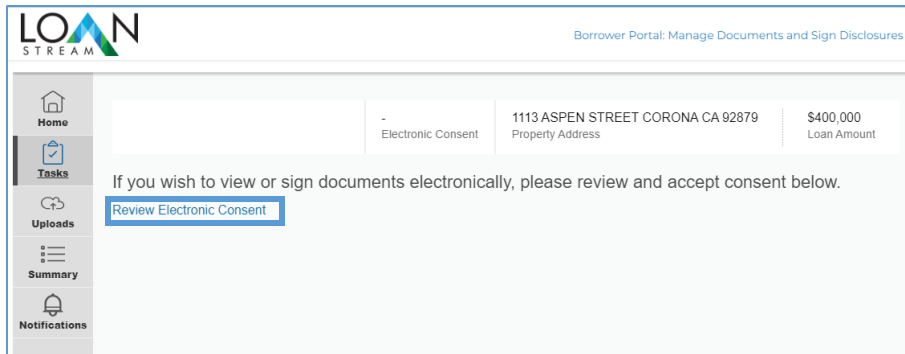
DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED

- 3) The borrower can login for the first time into and the requests for action that were sent to them.

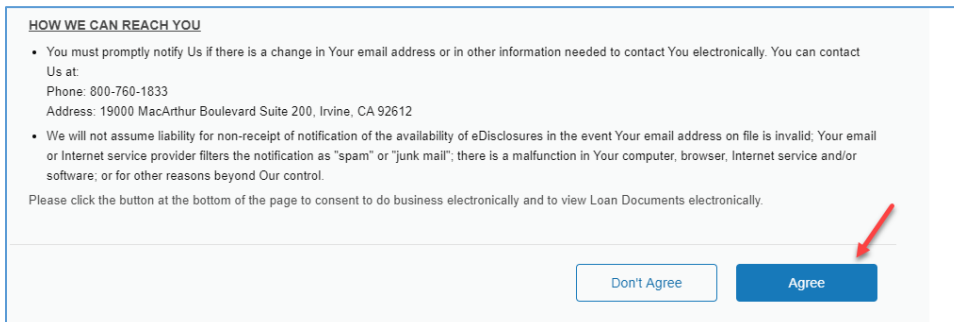
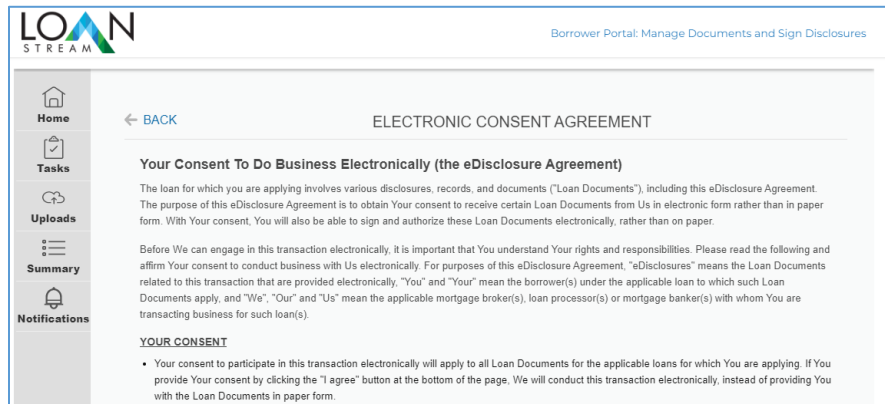
- 4) Once logged in, the borrower will be prompted to enter an Authorization Code. **The Authorization Code will be the last four digits of their Social Security Number.**

- 5) The borrower must review the Electronic Consent, in order to electronically sign their documents.

Review Electronic Consent – Click the Link as shown on the screen below.



Review and agree to the Electron Consent Agreement to receive electronic disclosures.



6) Once the borrower has agreed to eConsent, they will be directed to their Loan information.

The screenshot displays the Borrower Portal interface. At the top right, it says "Borrower Portal: Manage Documents and Sign Disclosures". A green notification box with a checkmark states "electronically for this application." Below this, a table lists document types and their statuses:

Accepted	118 ASPEN STREET CORONA CA 92879	\$400,000
Electronic Consent	Property Address	Loan Amount

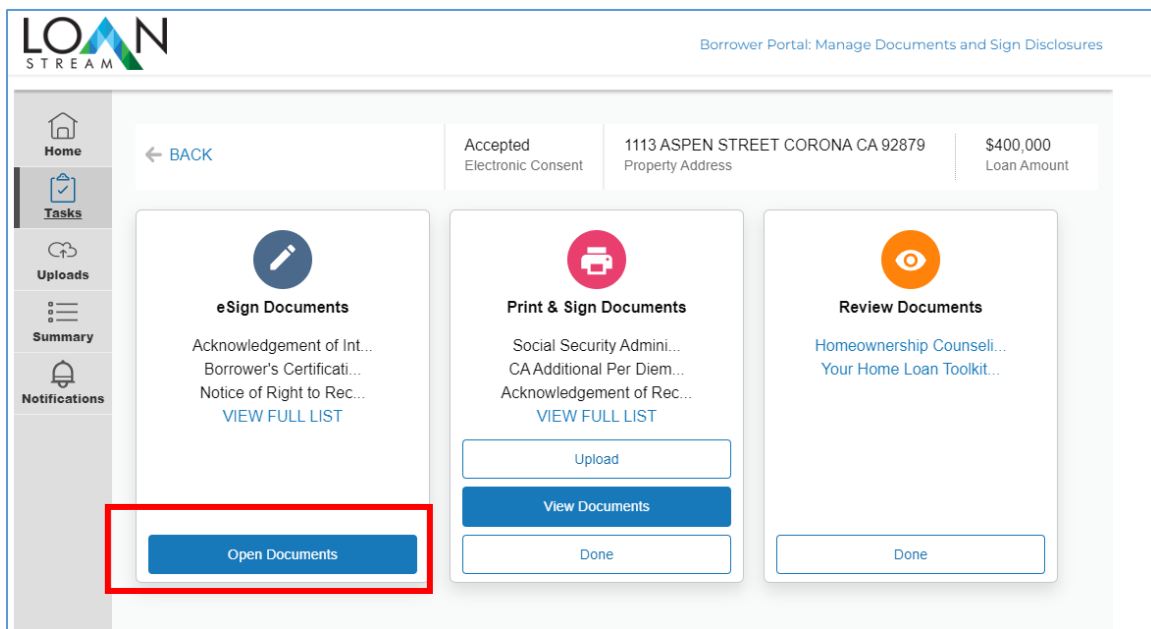
Below the table, a message reads: "Hi Jobaid! Here are the tasks you need to complete for your loan application." A link "Change Electronic Consent" is provided. There are two tabs: "PENDING" (active) and "COMPLETED". A "Task List 1" is shown, assigned on 7/20/2020 at 10:08 AM. The tasks are:

- Print & Sign Documents
- eSign Documents
- Review Documents

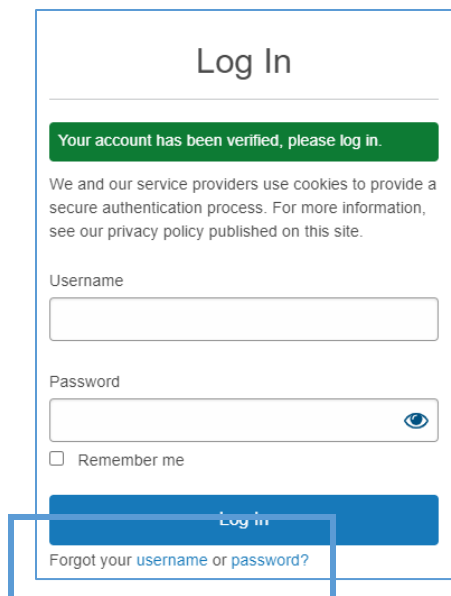
A blue "View List" button is highlighted with a red box at the bottom of the task list.

7) The borrower now can complete the tasks, as noted in the menu.

Click the OPEN DOCUMENTS Button under the eSign Documents box.



8) Once documents are electronically signed, they may be downloaded for files. If a borrower has a problem accessing their account, start with the "Forgot Username or Password" and proceed throughout the process it will be easier and faster than contacting LoanStream.



LoanStream Mortgage, 19000 MacArthur Blvd, Suite 200, Irvine, CA 92612. Copyright 2020 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID#2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only.

[Click here](#) for complete licensing information | [NMLS Consumer Access](#). Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed.