

## Consumer Connect

Encompass Consumer Connect is replacing our current version of Web Center for eSigning documents. This new product allows a borrower to securely eSign documents, offering more transparency and the ability to close loans faster while delivering a better borrower experience. This job aid walks through how to create an account and successfully eSign documents to FGMC using the Consumer Connect portal.

## Borrower Account Creation

Once your loan is ready for initial disclosures, a system-generated email is sent to the borrower containing a link to the Consumer Connect portal. The borrower(s) will need to create an account and verify their email address before they can eSign documents within the portal.

1. Access the email.
2. Click the link labeled: **Click here to visit the website.**

**Reminder:** Immediate attention is needed from the borrower. The link to create an account expires in 24 hours. Notify FGMC to resend the email if the borrower chooses to sign the disclosures electronically.

Greetings from First Guaranty Mortgage Corporation?! We are excited to be working with your loan originator, Jessica [REDACTED], to facilitate your mortgage application. To expedite your loan process, documents associated with your application will be delivered electronically via a secure, password-protected website. Before we can send your documents electronically, you must agree to receive them in this manner. Please follow the instructions below to provide consent to receive electronic documents for your loan application.

[Click here to visit the website](#) Written instructions are below, and a Video Link is also at the bottom of this email for your convenience.

Step 1: Click the "Create Account" button at the bottom of the Login Screen and then follow the prompts.

Step 2: Please store your Password as you will need this password every time you login to your loan record.

Step 3: Click the "Review Electronic Consent" button, Review the terms, if you agree, provide your consent to receive documents electronically by clicking the "I accept" button at the bottom of the screen. **Your Authentication code is the last four digits of your Social Security Number.**

Step 4: Complete any outstanding tasks by clicking on the Task icon in the left menu of the website.

For questions please contact Jessica Joyce Porter from Porter Financial Group, LLC.

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 requested loan documents.

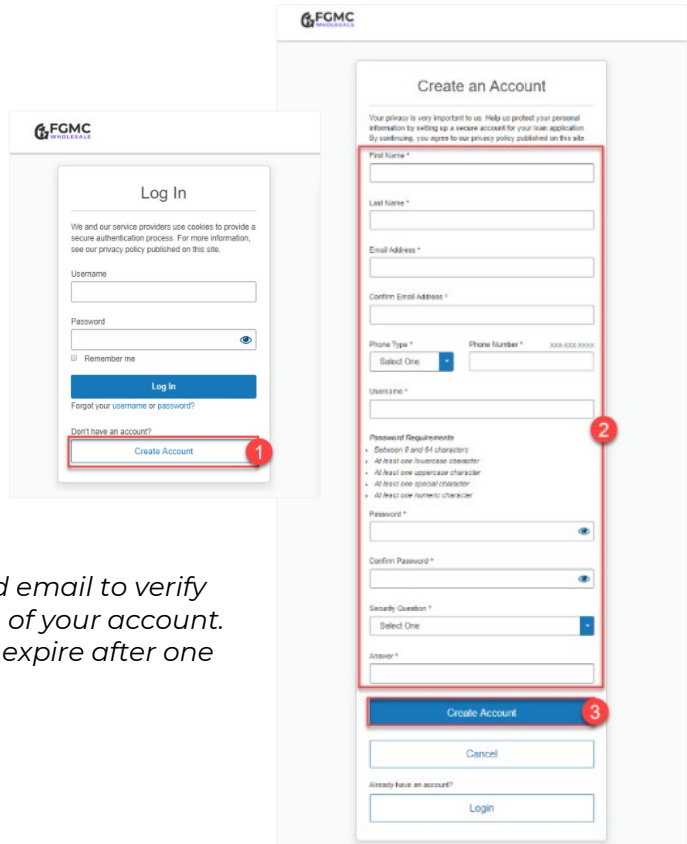
If you experience problems opening the link, copy and paste the below URL into your Web Browser:  
URL:  
<https://fgmcws1.mymortgage-online.com?authentication&token=9156a102-3c32-43a3-b108-4e6d9ca01c60&siteid=4363070048&ecc-bpname=Jena>

**Note:** The 2<sup>nd</sup> link contains a video that walks through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

### Creating a New Account

1. Click **Create Account**.
2. Complete all **required\*** fields.
  - First Name
  - Last Name
  - Email Address
  - Phone Type and phone number
  - Create a Username
  - Enter & Re-Enter Password
  - Select a Security Question
  - Enter the answer to the Security Question
3. Click **Create Account** when complete.

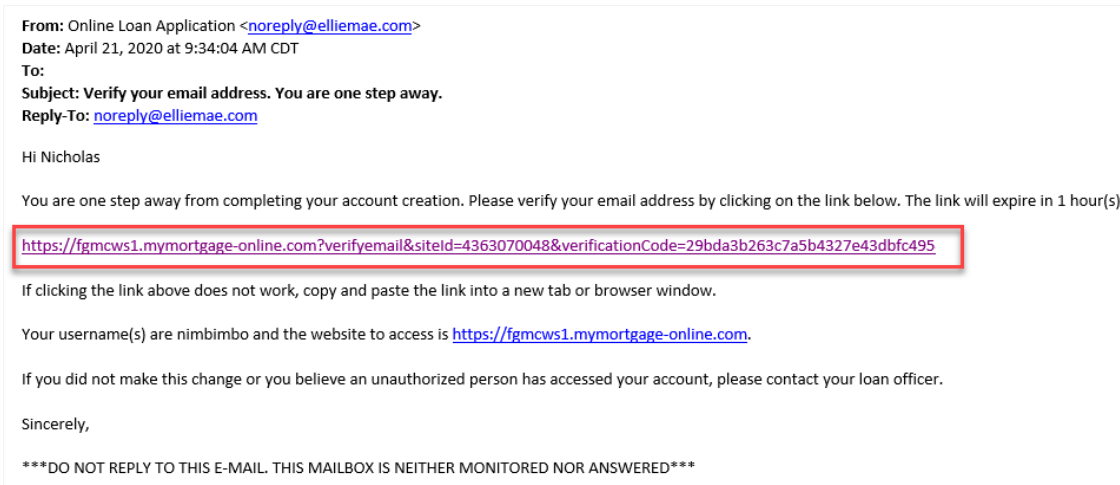
**Note:** You will receive a system-generated email to verify your email address following the creation of your account. Please note that the link in this email will expire after one hour.



### Email Verification

1. Click the **link** to activate your account.

**Note:** The email verification link expires after **one hour**.

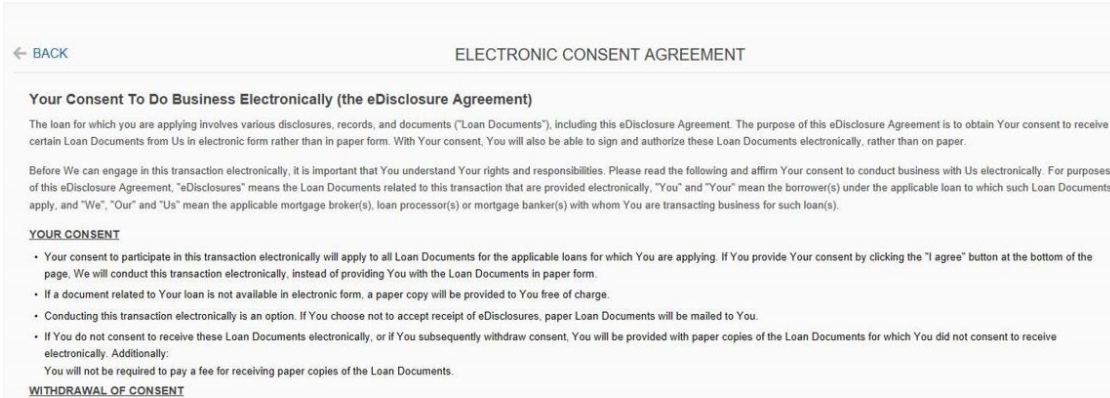


2. Log into your account using your Username and Password combination.
3. Enter your **Authentication Code**. (Last 4 digits of your Social Security Number)

### Borrower Adoption of eConsent

Once the borrower has created and verified their online account, the borrower must eConsent before they can receive and eSign electronic disclosures. The Electronic Consent Agreement automatically appears on the home screen.

1. Read the agreement and click **I Agree** at the bottom of the page.



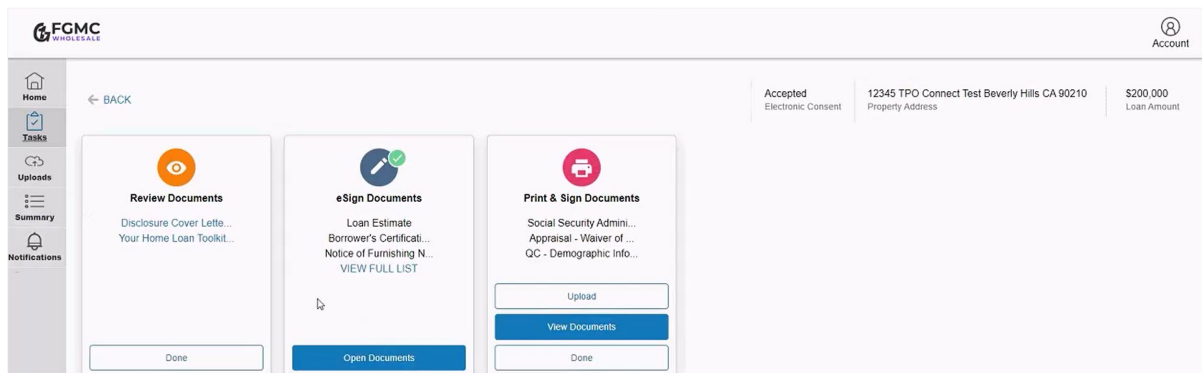
**Note:** This process will need to be completed for each additional co-borrower.

### My Task Screen

The My Task screen is broken down into three sections: Review Documents, eSign Document, Print & Sign Documents.

- **Review Documents** – This tab only contains informational documents for your review that do not require an eSignature.
- **eSign Documents** – This tab contains documents requiring an eSignature.
- **Print & Sign Documents** – This tab contains a document requiring a wet signature.

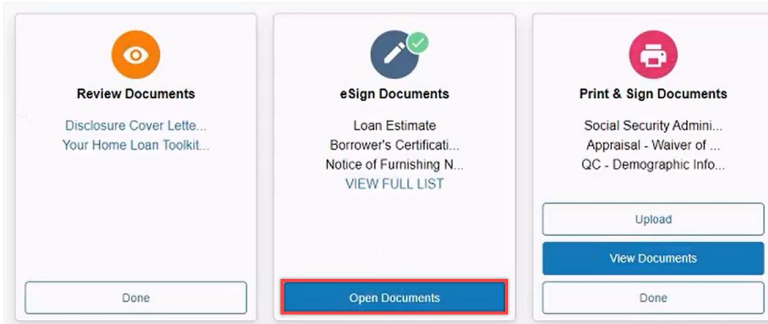
**Note:** The Upload function is only intended for wet signed disclosures.



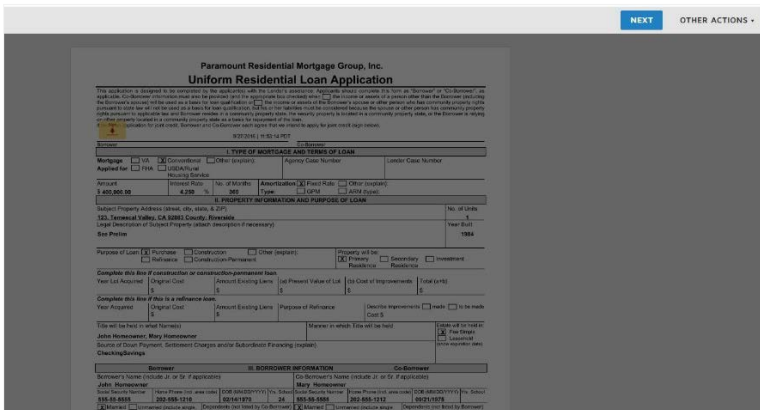
### eSigning Disclosures

When you are ready to sign your disclosure documents electronically, follow the steps below to complete the eSign process.

1. Click **Open Documents** from the eSign Documents tab.



2. Follow the directions on the screen and complete the eSign Process.



**Note:** Yellow rectangle boxes with red arrows appear for each section requiring a signature.

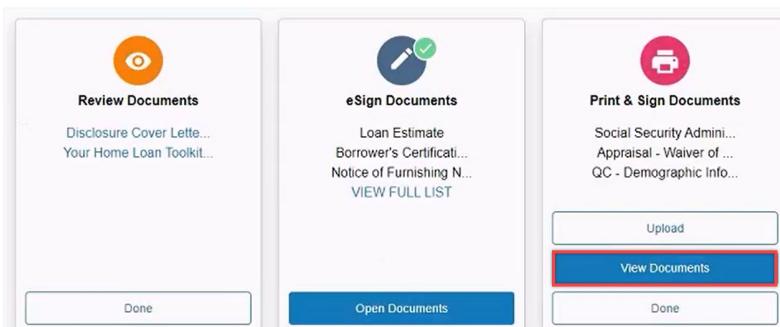
3. Click **Finish** once complete.



### Print and Sign Documents

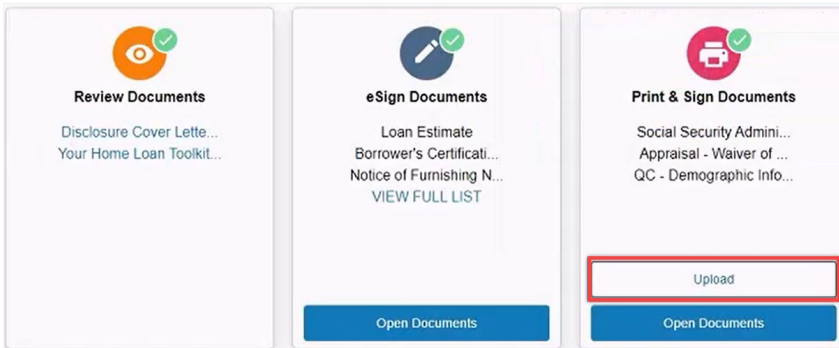
Some documents may require a “wet signature.” Follow the steps below to print and sign these documents.

1. Click **View Documents** from the Print & Sign Documents tab.

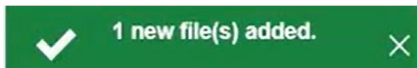


2. Select the document you wish to print & sign.
3. Click the **Print icon** (🖨️) in the top right corner.
4. Sign the document and scan the document to your computer.
5. Click **Upload** from the Print & Sign Documents tab.

**Note:** The Upload function is only intended for wet signed disclosures.



6. Select the signed document you wish to upload. (A confirmation message appears when the upload is complete.)



**Note:** The document is now viewable from the Uploads tab from the menu on the left-hand side.