evergreen™
HOME LOANS

2020

Borrower Online Application Guide

Table of Contents

Section 1: Introduction

Welcome to the Evergreen Home Loans Online Experience!

This guide will provide you with instructions regarding the Evergreen Home Loans secure online mortgage portal. Through this portal you can complete your online application, securely upload loan documentation, and eSign your loan disclosures. You may access the portal from your desktop computer, tablet or mobile device.

Once the mortgage application is completed and submitted, your Evergreen Mortgage Loan Officer will be notified. Throughout the application and loan process, you will receive automated emails regarding the status/stage of your loan application.

Let's get started!

Section 2: Completing the Application – Gathering Information

The online application will ask for some personal information as well as whether you are looking to purchase or refinance. It's a good idea to gather this information ahead of time and below is a list of recommended items you will need:

- Personal information including your email address, social security number, and date of birth.
- Employment and income information including the most recent two-year work history. You will want to provide your employers name, position you hold, start/end dates and monthly income amount for each job.
- If you currently own a home, you will need the current mortgage payment amount including the amounts for hazard insurance, property taxes, and any HOA dues.
- Bank Account information including bank name, account number, and current balance.

Section 3: Getting Started

Go to your Loan Officer's website (to be provided by your Loan Officer) and click the **Apply Now** button.
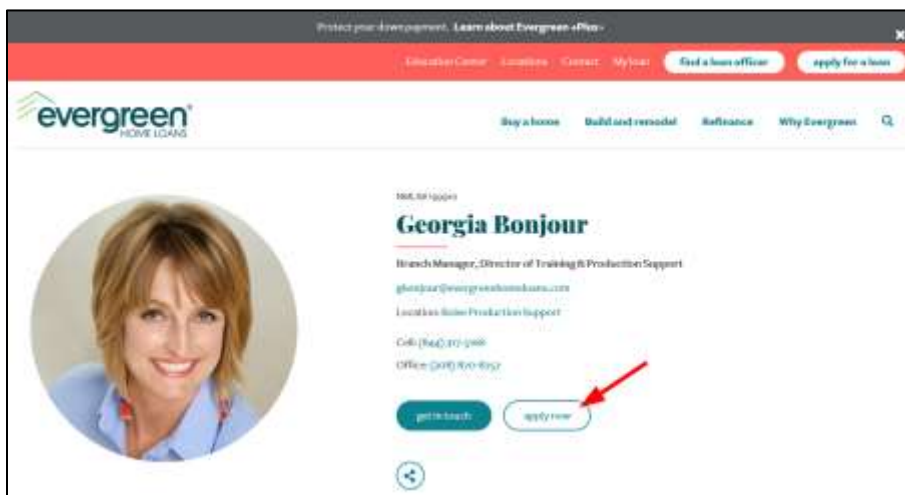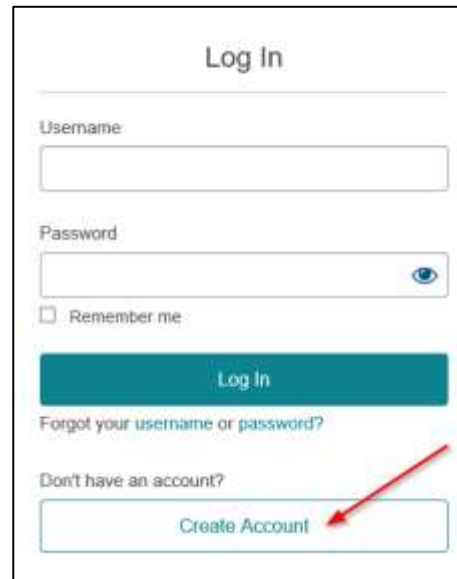

Please Note: If you do not have a link directly to your loan officer's website, go to www.evergreenhomeoans.com, click the **find a loan officer** link at the top right of the page, then

search for them by name. When you click their name, you will be taken to their website, where you can click the **Apply Now** button.

Creating a Username and Password

Use the steps below to create a username and password. You will use this username throughout the loan process.

Step 1: Click the **Create Account** button to setup your Username and Password.

Step 2: Complete the fields as follows:

First Name – enter your first name as you would like it to appear on your loan.

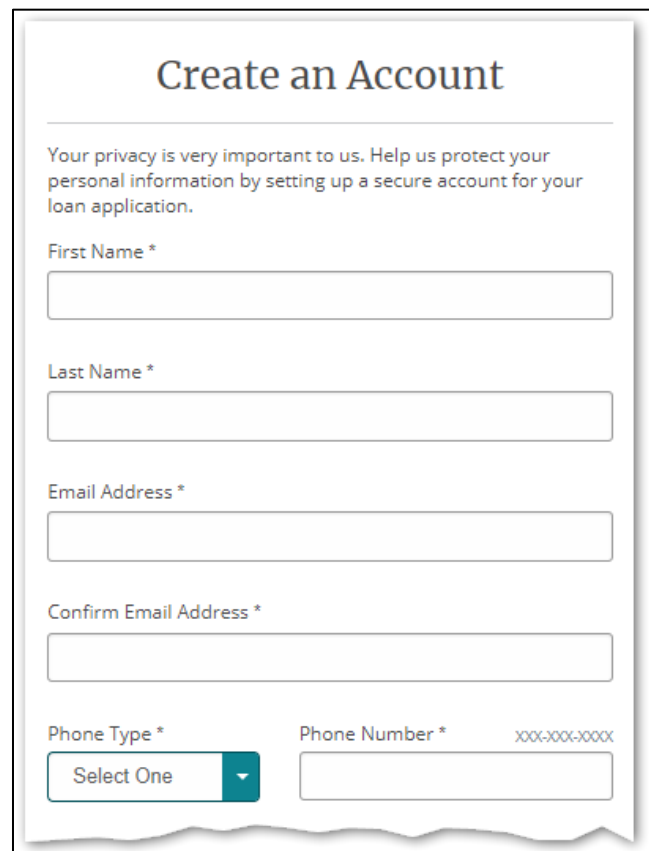**Last Name** – enter your last name as you would like it to appear on your loan.

Email Address – provide the email address where you wish to receive correspondence.

Confirm Email Address – retype your email address to verify.

Phone Type – click the drop-down arrow to select the type of phone number: either Cell or Home.

Phone Number – enter your phone number for the phone type selected.

Username – this will be the sign-in name you use to access your application.

Password – must contain at least 8 characters, one lowercase letter, one uppercase character, one number, and one special character.

Confirm Password – retype your password again.

Once all fields are completed, click **Create Account**. You will receive an email to verify the account and to continue with the process.

Username *

Password Requirements
• Between 8 and 64 characters
• At least one lowercase character
• At least one uppercase character
• At least one special character
• At least one numeric character

Password *

Confirm Password *

Create Account

Cancel

Already have an account?

Login

IMPORTANT: The username you create will be associated with the name you enter in the first and last name fields. It's a good idea to jot down the username, first name and last name for future reference. If you are applying with a co-borrower, then the co-borrower will need to create a user account as well. Your Loan Officer or someone on the Loan Officer's team will let the additional borrower know when it's time to create an account.

A message will display when you click the **Create Account** button.

Verify Your Email Address

A verification email has been sent to lrand@evergreenhomeloans.com
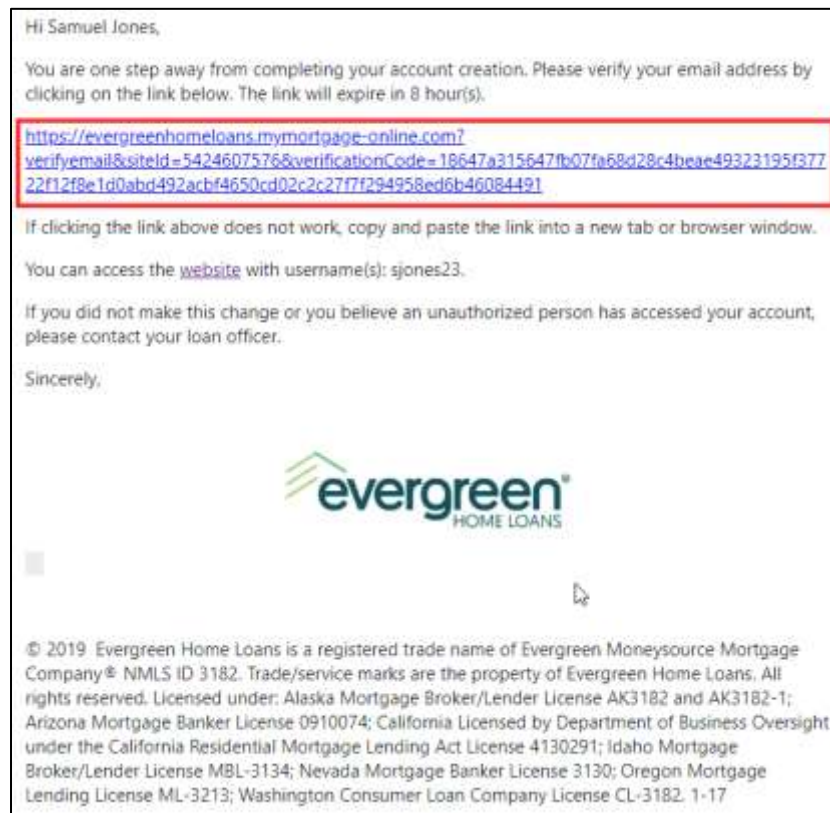
Follow the instructions in the email to finish creating your account.
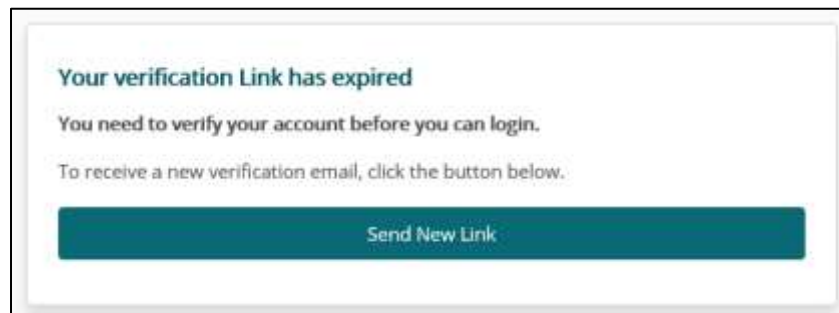
Didn't get an email? Send again

Already verified? Login

Step 4: Navigate to your email and look for the email from Evergreen Home Loans. Check your spam or junk folder if you do not see the email in your inbox.
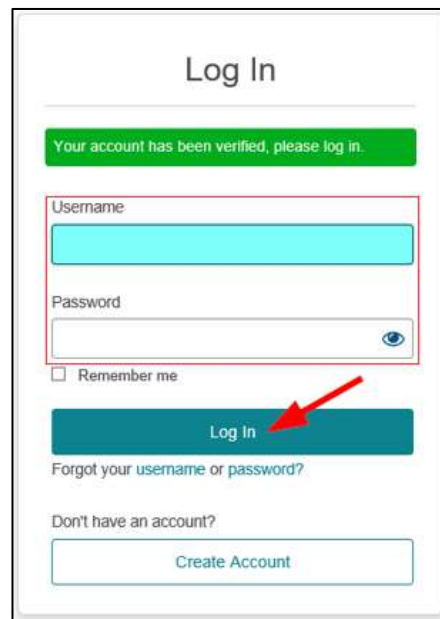
Step 5: Verify the account by **clicking on the link** in the body of the email. This will take you back to the logon screen where you can continue with your application.

Hi Samuel Jones,

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://evergreenhomeloans.mymortgage-online.com?
verifyemail&siteId=5424607576&verificationCode=18647a315647fb07fa68d28c4beae49323195f377
22f12f8e1d0abd492acbf4650cd02c2c27f7f294958ed6b46084491

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): sjones23.

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

Sincerely,

© 2019 Evergreen Home Loans is a registered trade name of Evergreen Moneysource Mortgage Company® NMLS ID 3182. Trade/service marks are the property of Evergreen Home Loans. All rights reserved. Licensed under: Alaska Mortgage Broker/Lender License AK3182 and AK3182-1; Arizona Mortgage Banker License 0910074; California Licensed by Department of Business Oversight under the California Residential Mortgage Lending Act License 4130291; Idaho Mortgage Broker/Lender License MBL-3134; Nevada Mortgage Banker License 3130; Oregon Mortgage Lending License ML-3213; Washington Consumer Loan Company License CL-3182. 1-17

Note: The verification link expires after eight hours. If you click the link and it has already expired, the message below will appear. Click the **Send New Link** button to receive a new verification link.

Your verification Link has expired

You need to verify your account before you can login.

To receive a new verification email, click the button below.

Send New Link

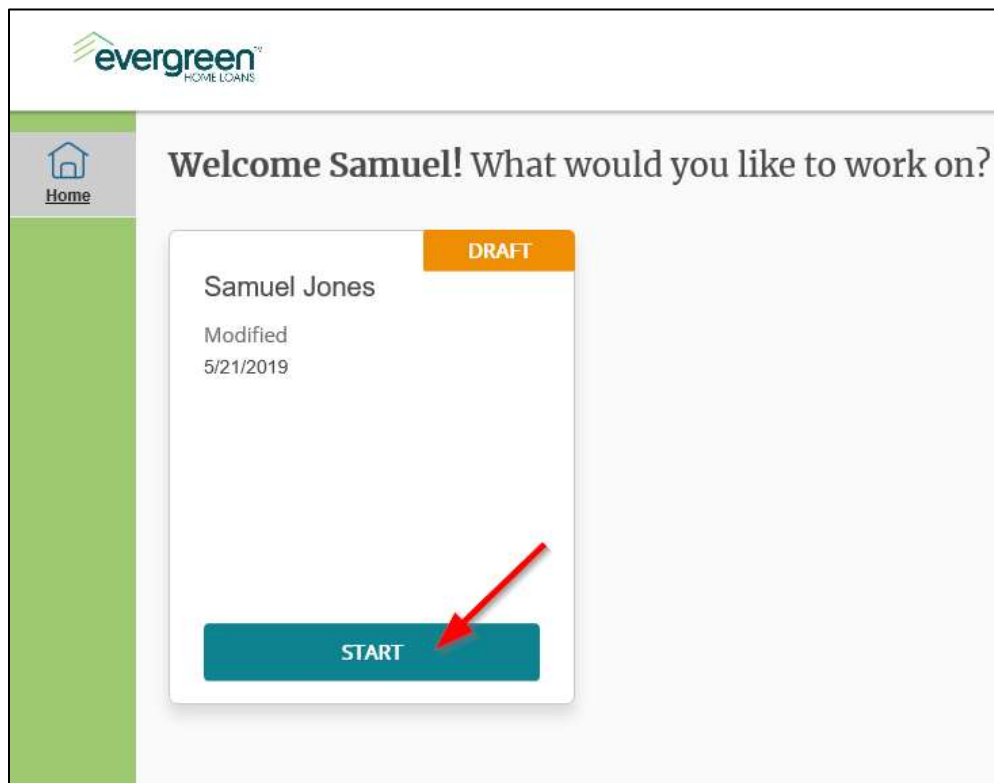**Step 6**: To log in, enter the **Username** and **Password** you created, then click the **Log In** button.

Section 4: Navigating Through the Application

Once you are logged in, you will have the option to start your application. Additional options will become available once your application is submitted.

To begin your application, click the **Start** button.

The system will walk you through the application input and will automatically save your information as you move through the various screens. You will want to provide as much information as possible before you move to the next screen.

Required fields are highlighted with an asterisk (*) and will need to be completed before you can move to the next screen. Any missing information will be displayed at the top of the screen and the field will display in red. Below is an example of how this will display.

Use the **Save** and **Next** buttons at the bottom of the page to move to the next section of the application. You can use the **Back** button if you want to return to a prior screen.

You can log out at any time by clicking on your name in the upper right hand corner and selecting **Log Out**. Use the URL below to come back to the application at a later time:

https://evergreenhomeloans.mymortgage-online.com

Note: Always use the URL above to get back to your application. You do not want to use your Loan Officer's **Apply Now** link again, as this will create another application within your account.

Section 5: Completing the Application

You are now ready to complete the loan application. Work your way through the application by filling in the information on each screen. When each screen is complete, click **Next** at the bottom right-hand side to continue.
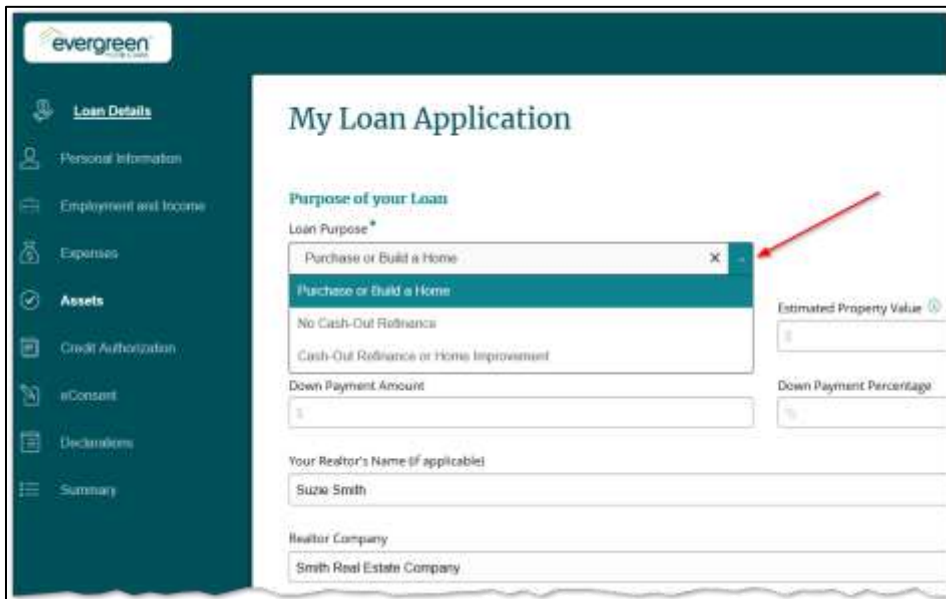
Continue through the screens until you get to the **Summary** section. Below, we have highlighted the important items/details and have included some tips for clarification.

Loan Details

You will start on the **Loan Details** screen. As you make selections, you'll notice that the fields will change dynamically.

For example, when you choose **Purchase or Build a Home** for **Loan Purpose**, the fields will update to ask about the details of your home purchase.
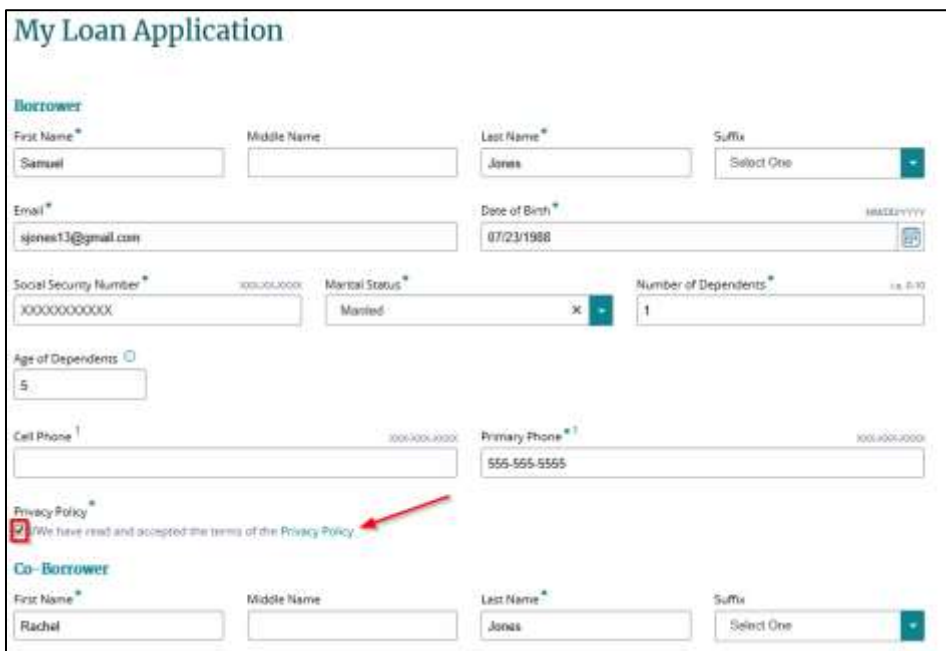

When you have completed this screen, scroll down and click **Next** to continue.

Continue to complete the screens and click **Next** when each screen is complete.

Personal Information – My Loan Application

This section is asking for information specific to each borrower. After entering the information for the primary borrower, you will have the opportunity to review our privacy policy. To view the policy, click the words **Privacy Policy**.

When you are ready to continue, click the checkbox to the left. This is a required field in order to continue.

If there is a co-borrower on the application, then enter their information and click **Next** to continue.

Continue with the application until you get to the **Assets** section.

Assets

The Asset section allows you to enter your bank account information and any additional properties that you own.

The **Import Assets** option provides you with a secure way to link your bank accounts directly to the application. Unlike the traditional way of providing bank statements, this method allows Evergreen Home Loans to retrieve your statements through a secure portal. You will need to be registered for online banking with your financial institution in order to use this method.
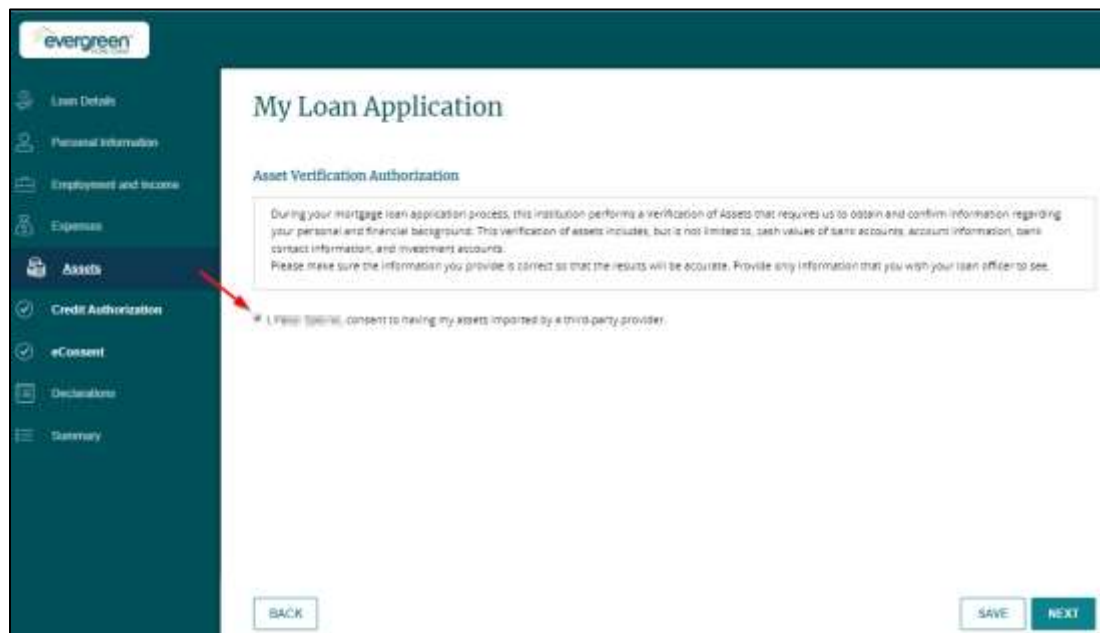
The **Manual Asset Entry** option allows you to type in your bank account and additional properties directly into the application.

When ready, click one of the **Add Asset buttons**. If you select the **Manual Asset Entry** option**,** skip the next section below and go to the Manual Asset Entry section of this document.
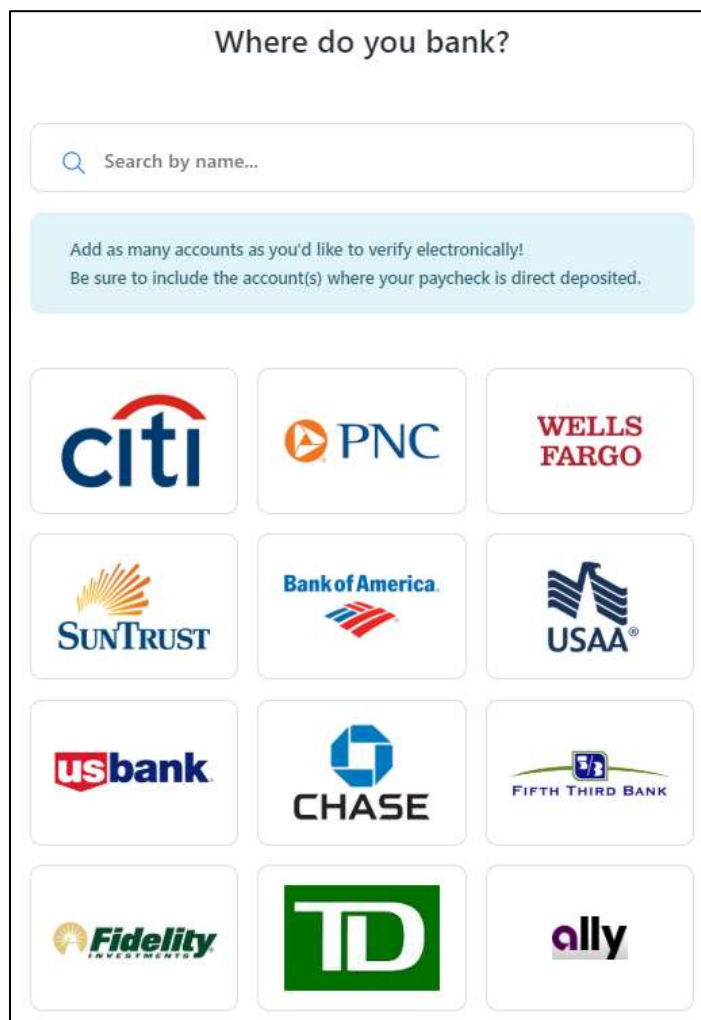
Import Assets

To link your bank accounts to the application, click **Add Assets** to the right of the words **Import Assets**.

Review the **Asset Verification Authorization** on the screen and click the checkbox next to the consent message. When ready, click Next at the bottom right hand corner to Continue.
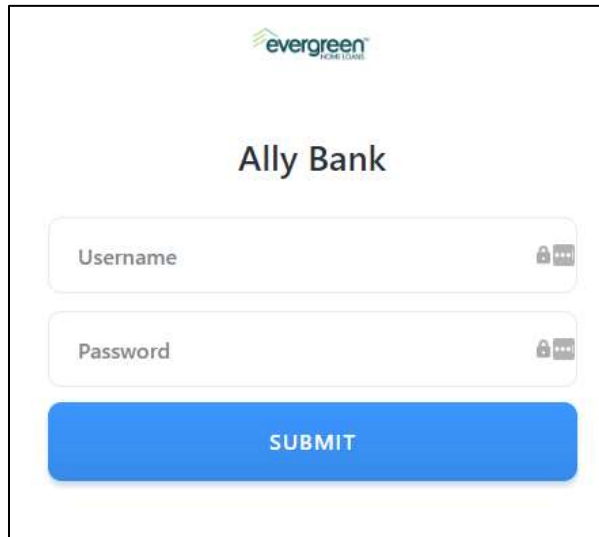
Choose your financial institution by clicking the **Banks Logo** or enter your bank name in the **Search by name**… field.

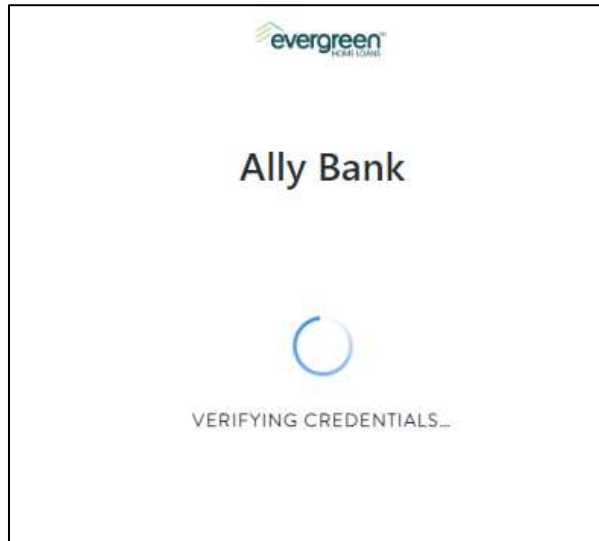Now that you have selected your financial institution, follow the steps below:

Step 1: Enter your online banking credentials.

When ready, click **Submit** to link your bank account to the loan application.

Step 2: AccountChek will authorize the connection to your financial institution. You will see updated status information as the connection is being established.

This process will take a few minutes.

Step 3: A list of your accounts at that financial institution will display. Check the box next to the account(s) you would like to share with Evergreen Home Loans.

Step 4: Use the **Add Another Account** option to link additional bank accounts to the application.

Step 5: After linking all banks and selecting the desired account(s), click **Finish & Share**.

Step 6: You will be taken back to the application. A message will display indicating that the asset information is being retrieved. You can continue with the remainder of the application while this is processing.

Your contact at Evergreen Home Loans will receive notification that your asset accounts have been verified once the loan application is submitted.

Please contact your Loan Officer with any questions about the asset enrollment process.
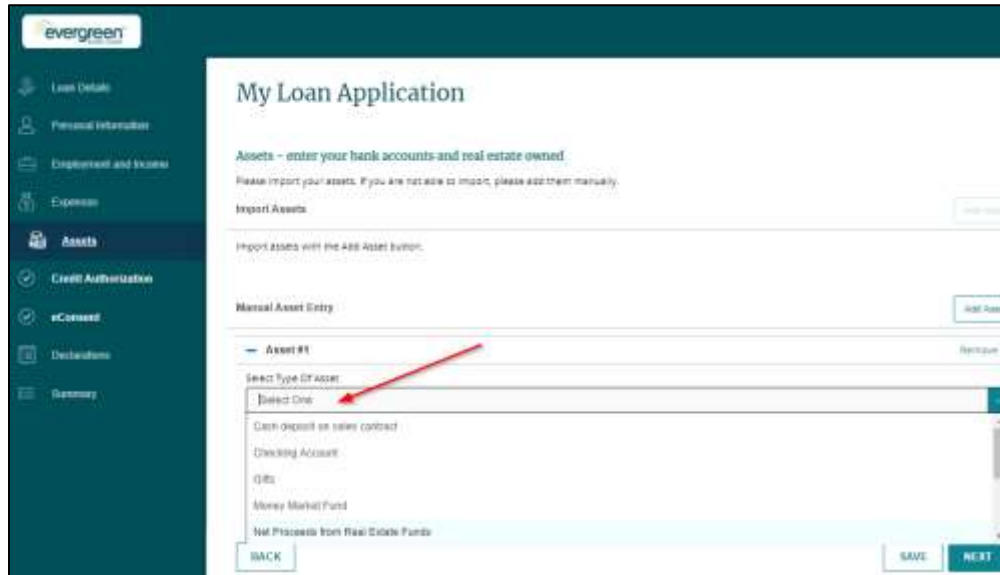
For technical assistance regarding AccountChek, please contact AccountChek Customer Support at helpdesk@accountchek.com or call (800)-225-9498. Customer Support hours are 9am-6pm Eastern Time, Monday-Friday.

Follow the instructions in the next section if you have additional assets to manually add to the application or if you own additional properties that you want to add.
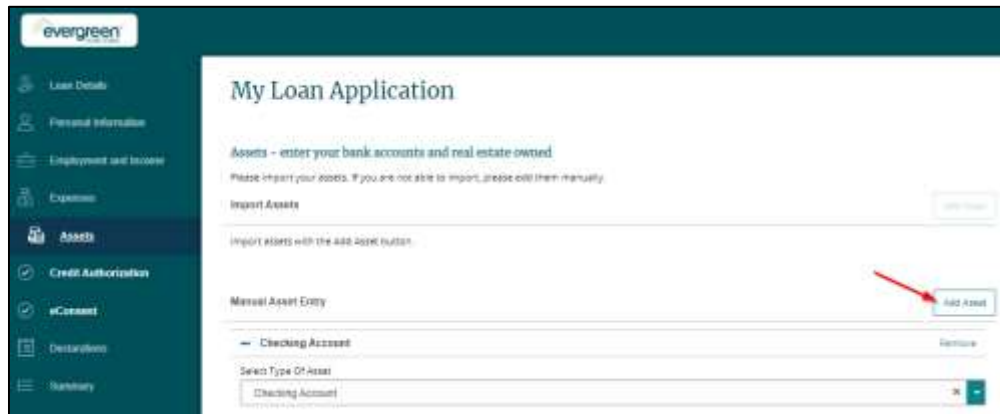
Manual Asset Entry

Select a choice from the **Select Type of Asset** dropdown to start your entry. To add an existing property that you already own, select the **Real Estate Owned** option.

Additional fields will display and will allow you to enter the bank account or the additional property information.

To add additional assets, click the Add Asset button.

Review the information and click **Next** when you are ready to continue.

Credit Authorization

This section provides you with the opportunity to authorize Evergreen Home Loans to run a credit check. Review the information on the screen and select either **Yes** or **No**. When you are ready to continue, click **Next**.
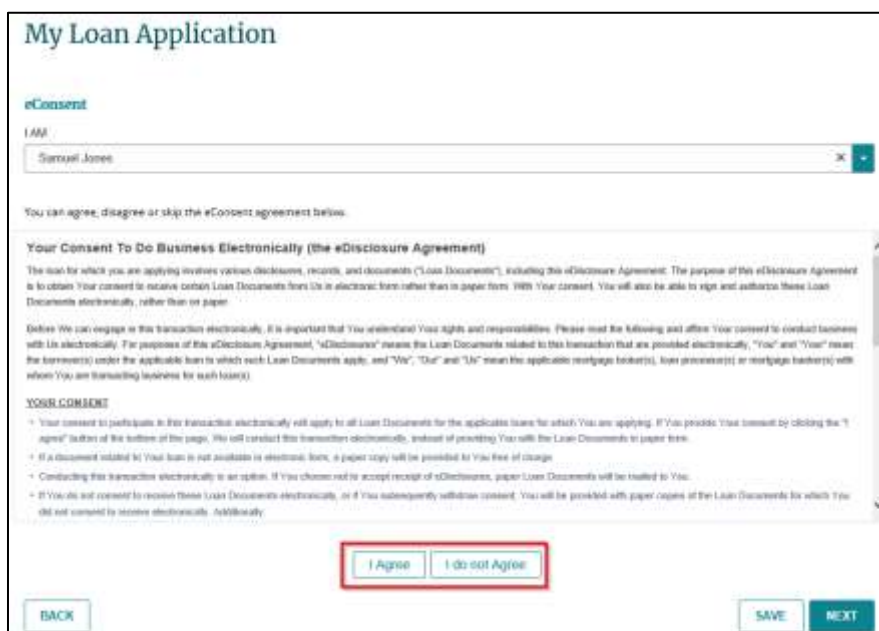

eConsent

We are required to provide you with certain documentation throughout the loan process. This documentation can either be sent electronically or in paper form. If you choose to receive your documentation electronically, then you will use this secure borrower portal to receive and view the documentation.

The purpose of the **eConsent** is to obtain your authorization to receive the documentation electronically.

- If you wish to receive your documentation electronically, click **I Agree**.

- If you wish to receive your documentation in paper form, click **I do not Agree**.

After you have made a selection, click **Next**. If there is a co-borrower, then an additional screen will appear for the co-borrower to make their selection.

Borrower Declarations and Borrower Demographic Information

Answer each question by clicking either **Yes** or **No**, then click **Next** to continue. If there is a co-borrower, then the next screen will display the same questions for the co-borrower.

My Loan Application

Borrower Declarations

a. Are there any outstanding judgements against you? — Yes / No

b. Have you been declared bankrupt within the past 7 years? — Yes / No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? — Yes / No

d. Are you a party to a lawsuit? — Yes / No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? — Yes / No

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? — Yes / No

g. Are you obligated to pay alimony, child support, or separate maintenance? — Yes / No

h. Is any part of the down payment borrowed? — Yes / No

i. Are you a co-maker or endorser on a note? — Yes / No

j. Are you a U.S. citizen? — Yes / No

k. Are you a permanent resident alien? — Yes / No

l. Do you intend to occupy the property as your primary residence? — Yes / No

For the Declarations section, you are required to explain any "Yes" answers to questions a through i.

Answer each section on the demographic page and when ready, click **Next**. If applicable, the co-borrower will be asked the same information on the next screen.

My Loan Application

Borrower Demographic Information

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity - Check one or more

☐ Hispanic or Latino

☐ Mexican   ☐ Puerto Rican   ☐ Cuban

☐ Other Hispanic or Latino - Enter Origin

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

☐ Not Hispanic or Latino

☐ I do not wish to provide this information.

Race - Check one or more

☐ American Indian or Alaska Native

Enter name of enrolled or principal tribe:

Summary

From here, you can review your application and identify any missing information. A red exclamation icon ⊙ will display next to any section that is missing required information. Click the section name to jump to that section within the application. Complete any missing information and then return to the **Summary** section.
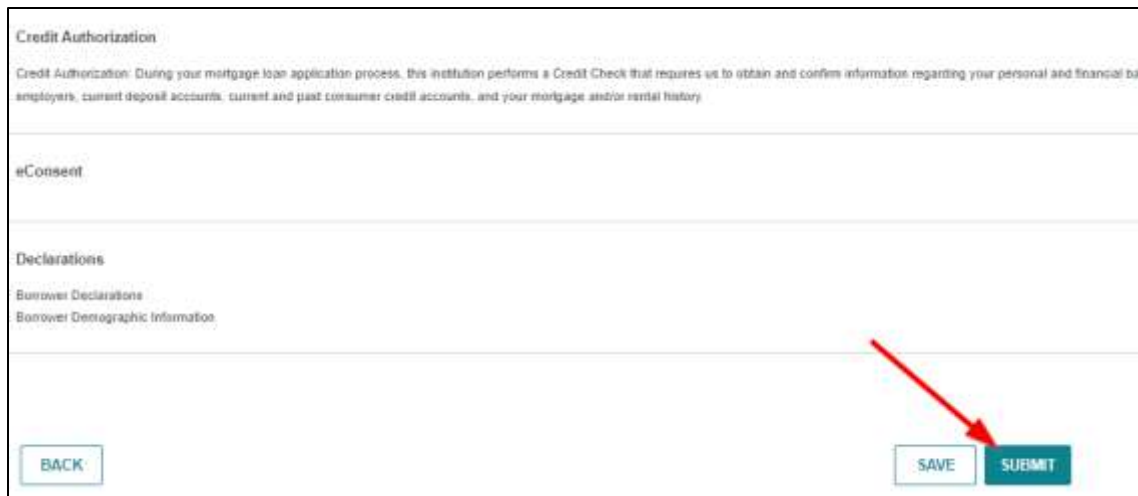
You can also use the **Edit** buttons to the right if you would like to easily review and jump to that section.
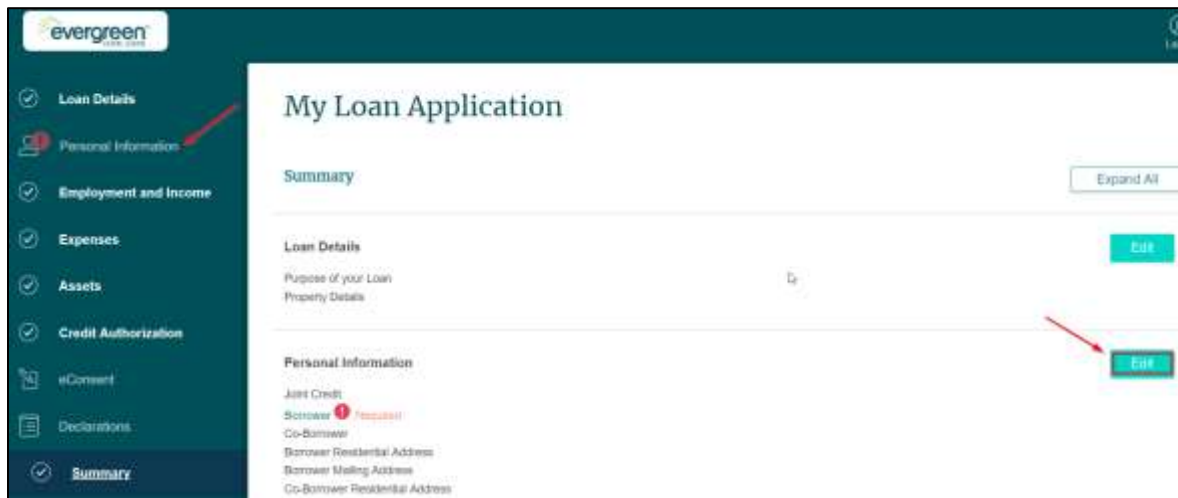
When you are ready and your application is complete, click the **Summary** section name to take you to that screen.
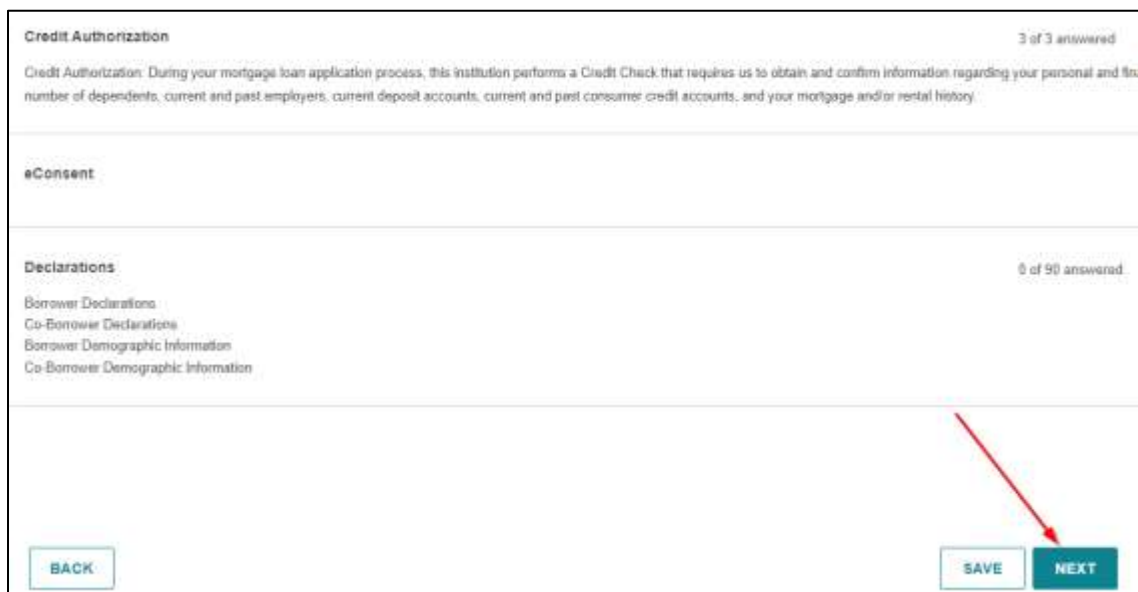
If you are applying on your own with no co-borrower and you are ready to submit your application, click the **Submit** button. You can then proceed to the **Application Submission** section of this guide.

If you are applying with a co-borrower, you will need to complete one additional step. Click **Next** at the bottom of the **Summary** screen.

All borrowers on the application will need a username & password in order to access the portal at a later time. At this point, only the borrower that created the username in the **Getting Started** section above has an account. On this screen, you will tie the created username and the borrower together.

In the example below, Samuel Jones would be selected since the initial logon was created for Samuel.

Note: You may need to link the user account to the 2nd borrower; if applicable. For example, if Rachel had created the initial user account and completed the application, then the radio button next to Rachel's name would be selected (see example screen shot below).

This is an important step as it ties the username to the borrower on the application. The additional borrower will need to create their own account at some point. They will receive an email from us when it's time to do so. There is nothing they need to do at this point.

Click the **radio button** next to the name that should be linked to the username. When ready, click **Submit** to submit your application.

Application Submission

Upon submission, a confirmation message will appear. In addition, you will receive a confirmation email that your application has been submitted. The email will also contain a link that you may use to get back into the Borrower Portal going forward.

The co-borrower will receive an email as well. Samples of these emails are below.
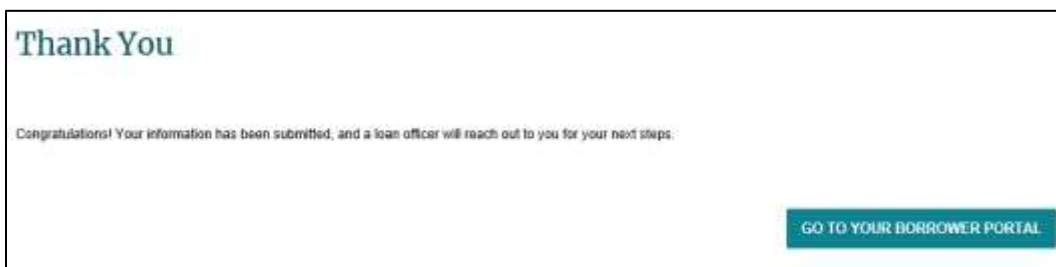
Primary borrower email:

Co-borrower email:
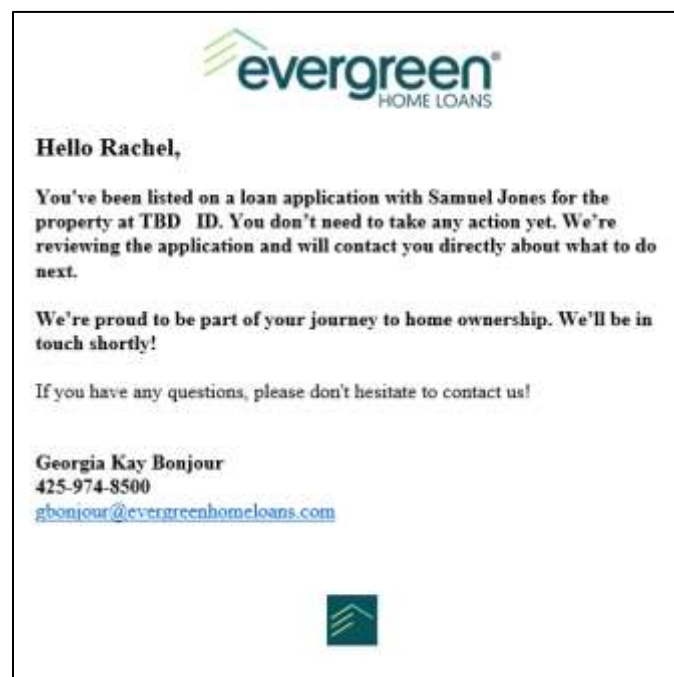
Use the **Go to Your Borrower Portal** button if you are ready to submit documentation for your loan.

Section 6: Borrower Portal

The Borrower Portal will allow you to manage your choice about eConsent and to securely upload documentation to your loan file, such as paystubs and bank statements. This will also be the place where you will access your loan disclosures when they are ready for your review.

Once you log out of the portal, you can return to the portal to upload documentation. Use the link below to return to the portal:

<div align="center">https://evergreenhomeloans.mymortgage-online.com/</div>

Note: When loan disclosures are ready to be eSigned, you will receive an email from us. Please use the link in the email to access the portal for eSigning rather than the link above. For further instructions on eSigning, please navigate to the eSigning Loan Disclosures section in this manual.
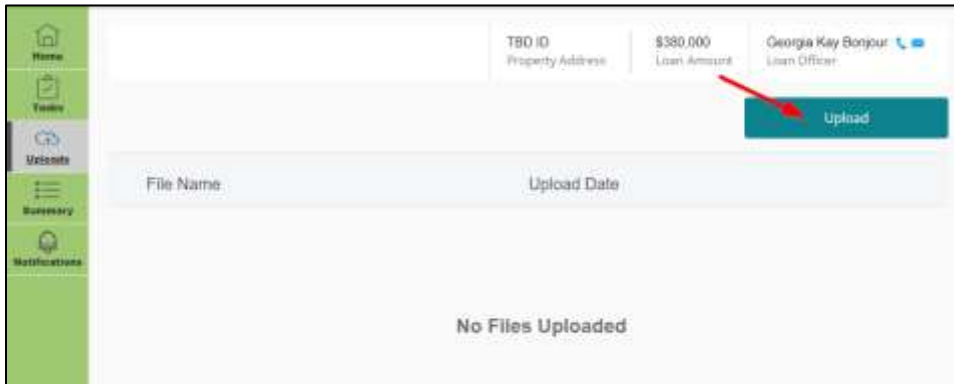
Tasks Tab

You will be taken to the tasks tab when you first enter the Borrower Portal. It's here that you can review your consent to receive documents electronically (eConsent). Click the **Update Electronic Consent** if you would like to review or change your selection.

Uploads

You can use the **Uploads** tab to securely upload documentation to your loan file. Before you begin, you will need to save the documents on your computer or tablet. Click **Upload** when you are ready.
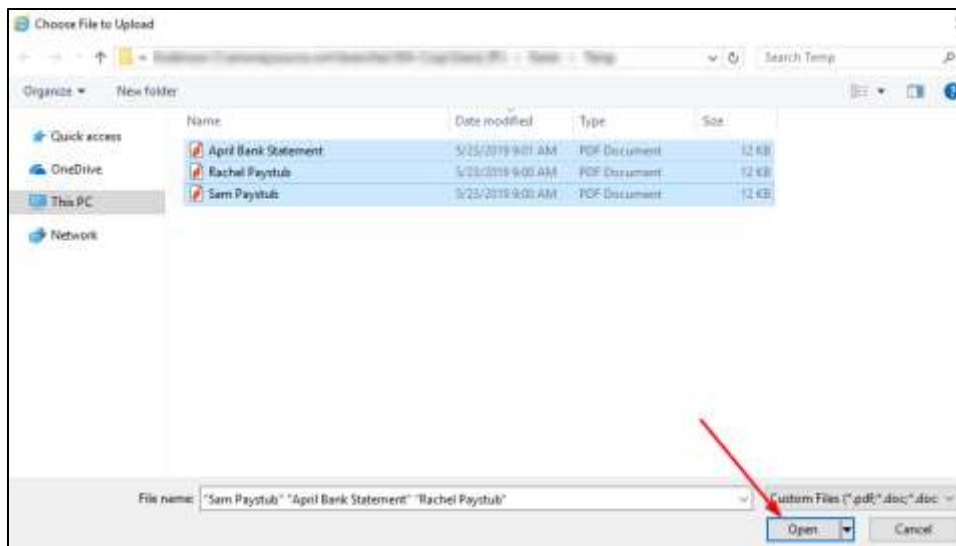
Note: The documents must be in one of the following formats: .pdf, .doc, .docx, .txt, .tif, .jpg, .emf or .xps. Also, the file size is limited to 15 MB's or less.
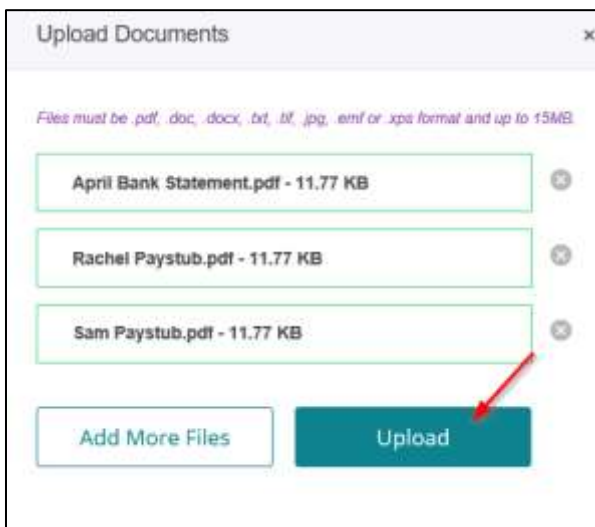
Browse and locate the documentation from the **Choose File to Upload** screen. Select the files and click **Open**.

TIP: You can select multiple files by holding the Ctrl key down and clicking on each document.

When you are ready, click **Upload**.

When done, click 'x' at the top to close the upload window. You will receive a confirmation message that the files were uploaded successfully.

Section 7: eSigning Loan Disclosures

During the loan process, you may receive documents from us electronically. You can use the borrower portal to eSign these documents as they are received. We will notify you by email when the documents are ready to be eSigned.

Instructions for opening, reviewing and eSigning your electronic disclosures are below. If you have any questions during the process, please contact your Loan Officer.

Opening Your Disclosures

You will be notified via email when your loan disclosures are ready for eSigning. In your email box, locate and open the email from Evergreen Home Loans. The subject line of the email will read, **Electronic Loan Document Request**.

Important: If there is a co-borrower on the loan, a separate email notification will be sent to them. Make sure each borrower locates and uses the email which is addressed to them. For example, Samuel Jones would use the link in the body of the email addressed to him (see screen shot below). Other borrowers, on the same loan as Samuel, should not use this link. They will want to locate their email and use the link in the email that is addressed to them.
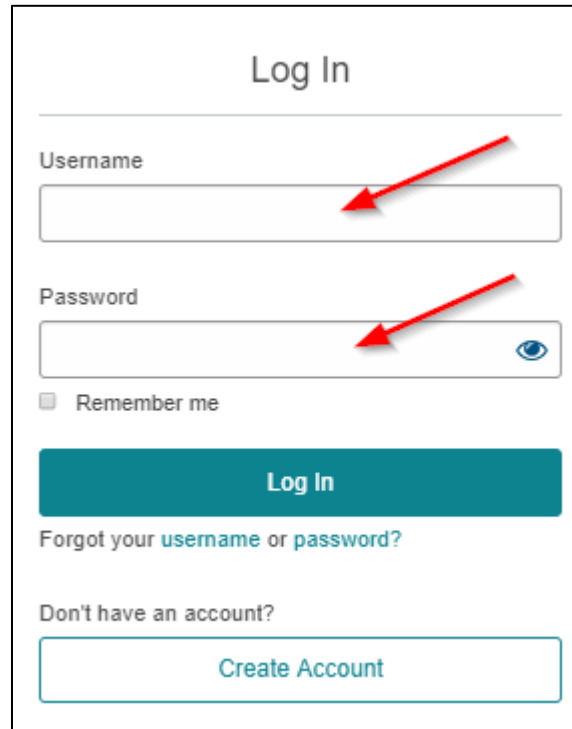
Once you have located your email, click the link in the body of the email.
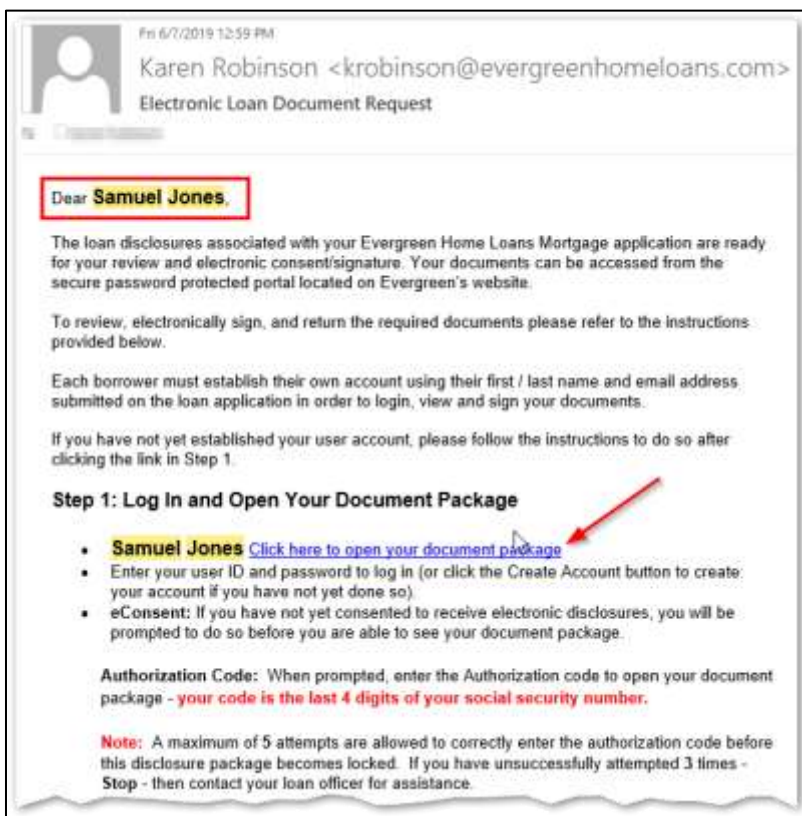
When you get to the Log In screen, you may need to create an account if you have never signed in previously.

If there is a co-borrower on the loan, they may need to create an account at this point. Each borrower on the loan will have their own username and password. A username is created for a specific individual and cannot be shared with another borrower on the same loan.
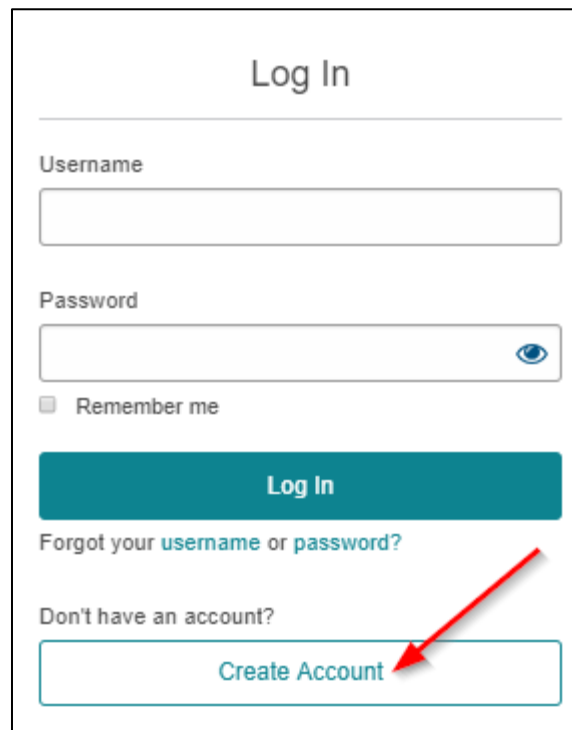
If you have previously entered the borrower portal or created a username during the application process, then enter your Username and password to **Log In** to the borrower portal.

If you have never created a username and password, click Create Account.
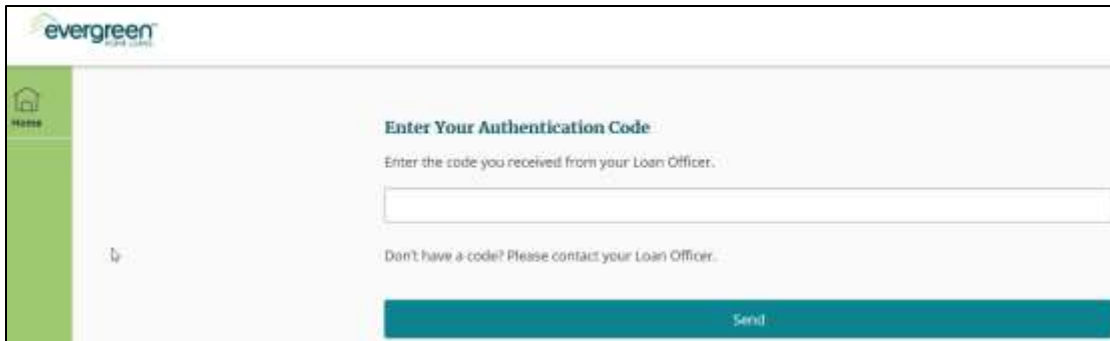
For additional instructions on how to create an account, navigate to the Creating a Username and Password section of this manual. Then, return here to continue with the eSigning process.
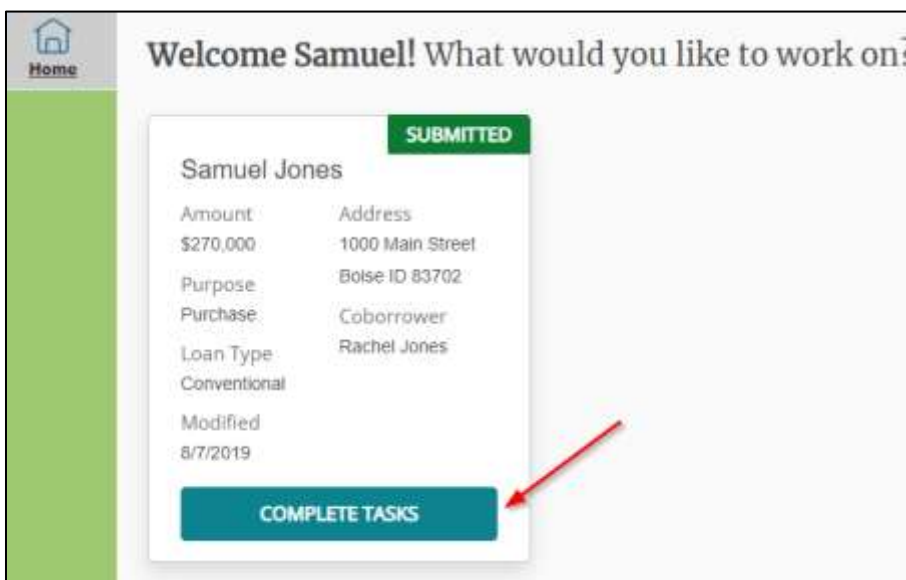
The Authentication Code will be the last four digits of your social security number. Enter the number and click **Send**.
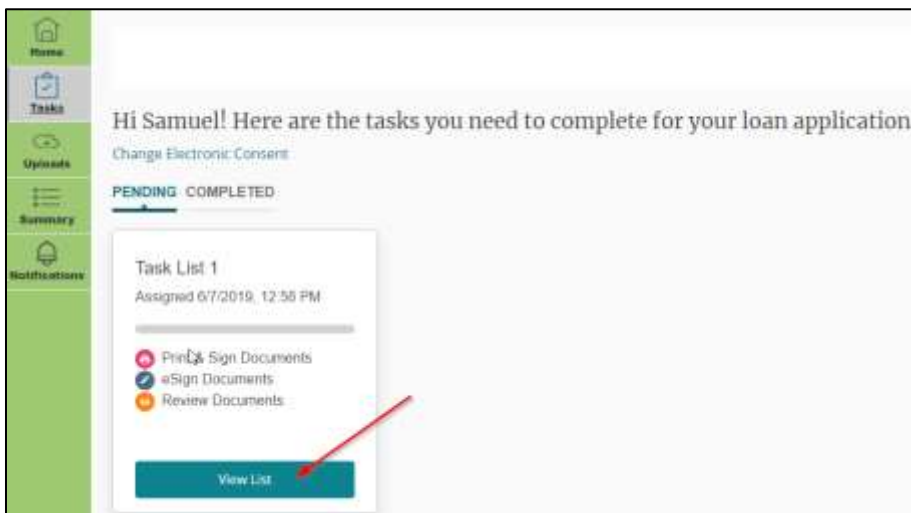
Note: A maximum of 5 attempts are allowed to correctly enter the authorization code before the disclosure package becomes locked. If you are unable to successfully enter the authorization code after 3 attempts, then stop and contact your Loan Officer.

On the Welcome screen, click **Complete Tasks** to see the tasks you need to complete.

The pending task list will display. In the example below, there are 3 things to be completed - Print & Sign Documents, e-Sign Documents and Review Documents. Click **View List** to continue.

There are 3 types of document tasks that appear:

1. Print & Sign Documents – these documents cannot be e-Signed and therefore, must be printed, signed, and returned to us. They may be scanned and uploaded to us, faxed back to us, mailed back to us or hand delivered to your Loan Officer.

2. e-Sign Documents – these documents can be signed electronically.

3. Review Documents – these documents are for your information only. They do not need to be signed or returned to us.

Let's get started with the Print & Sign Documents! Click **View Documents** to continue.
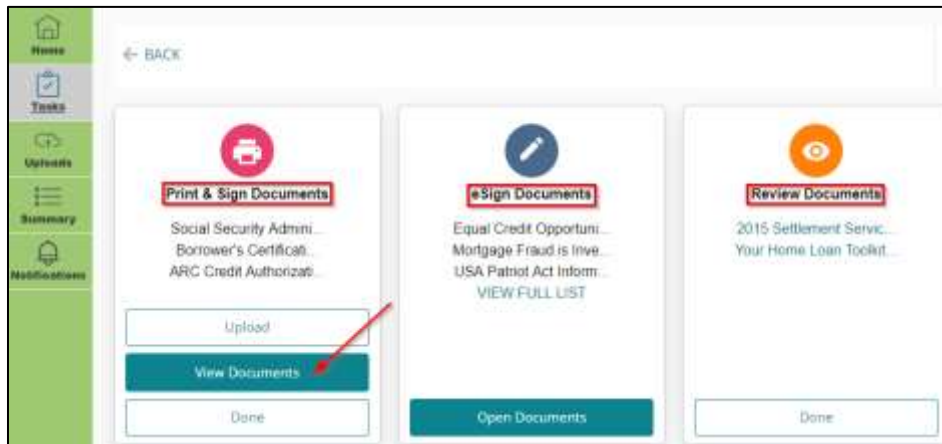
Print & Sign Documents

The documents in this section cannot be signed electronically. They need to be printed, signed, and returned to us. From the View window, print the documents to your printer. The documents will come with a Fax Cover Sheet that you can use if you choose to fax the documents back to us. The Fax Cover Sheet is the first document in the set.

There are several ways to return the documents after they have been printed and signed:

- Scan the documents and save them to your computer. Then, use the Upload option to securely send back to us.
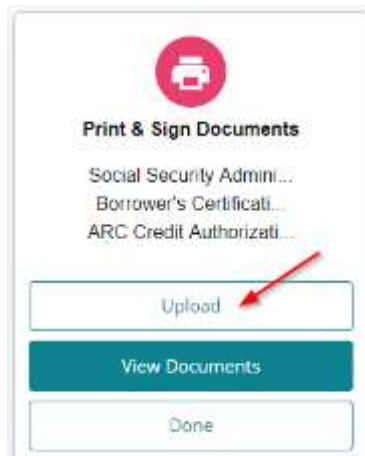
- Use the included fax cover sheet to fax the documents to the toll-free number shown at the top of the fax cover sheet. Make sure this is the first document in the stack of documents you are faxing back.

- Mail the documents to your Loan Officer. Contact your Loan Officer for the correct address.

- Personally deliver the documents to your Loan Officer.

Once you have completed this section, click **Done**. This will complete the Print & Sign Documents section. Continue to the next section, **eSign Documents**.
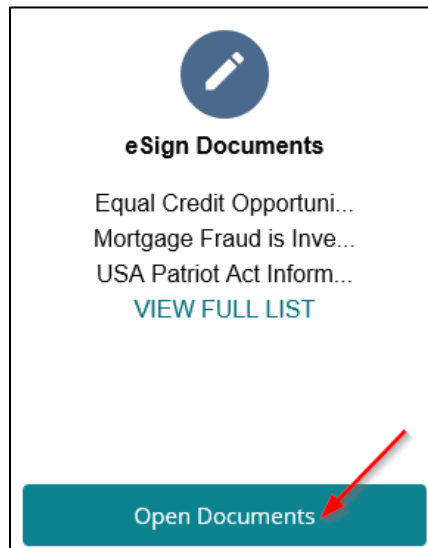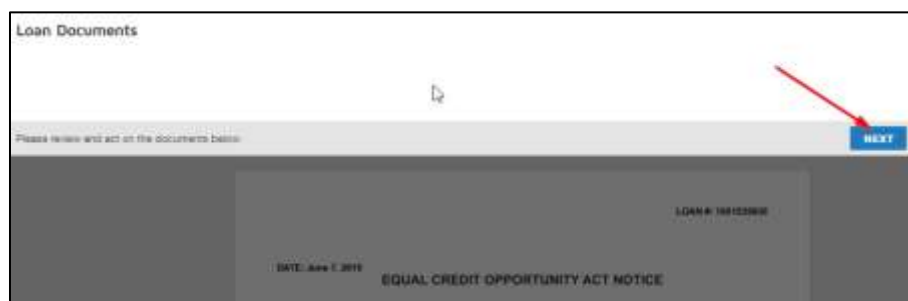

eSign Documents

The documents in this section require electronic signatures. Click **Open Documents** to get started.

We use DocuSign to securely capture your electronic signature on the documents. As you transition to the documents, you will see the DocuSign logo.

Click **Next** to continue.

Before starting, you can use the buttons at the top of the screen to increase or decrease the size of the documents, download a copy of the documents, print a copy of the documents, or get help.

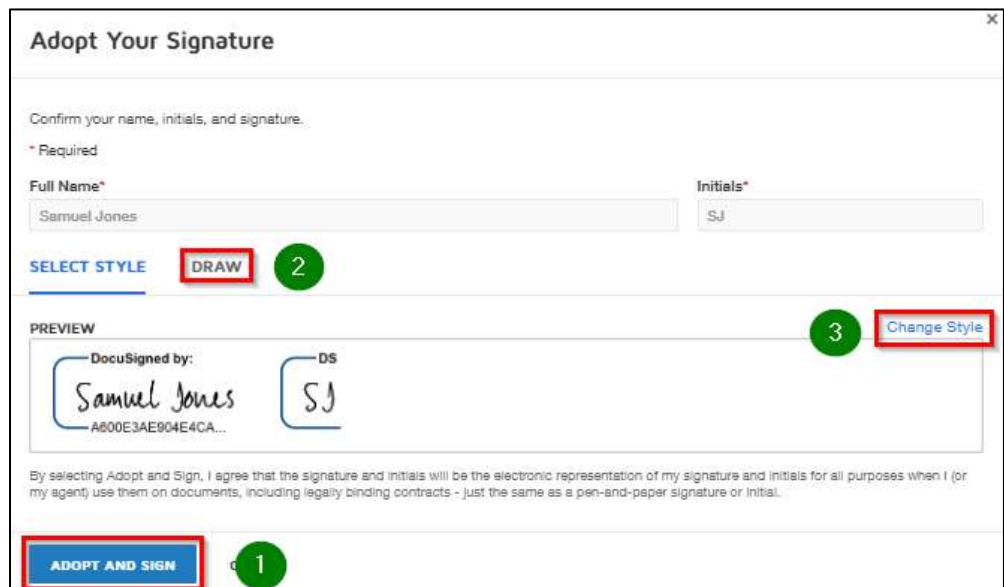Note: You will have the option to download or print the documents through-out the signing process.

When you are ready, click **Start**.

Review the first document that appears. When you are ready to electronically sign the document, click the yellow **Sign** tag. You will be asked to **Adopt Your Signature** on the next screen.

Complete one of the following to confirm the electronic style of your signature and initials:

1. If you like the default signature and initial style, click **Adopt and Sign**. The signature and initial style in the preview window will be used.

2. If you would like to create your own signature and initial style, click **Draw**. Draw your signature and initials using your mouse, or if you have a touchscreen you may use your finger. When ready, click **Adopt and Sign**.

3. If you would like to change your signature and initials to another style, click **Change Style**. Additional styles will appear that you can chose from. Select a style and when ready, click **Adopt and Sign**.

Continue reviewing and signing the documents by clicking the yellow Sign tag.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

18 U.S.C. § 1001 - Statements or entries generally
18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
18 U.S.C. § 1014 - Loan and credit applications generally
18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
18 U.S.C. § 1341 - Frauds and swindles by Mail
18 U.S.C. § 1342 - Fictitious name or address
18 U.S.C. § 1343 - Fraud by wire
18 U.S.C. § 1344 - Bank Fraud
42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

Required - Sign Here

8/7/2018 | 14:51:00 PDT

SAMUEL JONES   DATE

When you have electronically signed all the documents, you can download or print the documents by using the **icons** in the middle of the screen. When you are ready, click **Finish**. You can click either the Finish button at the top-right or at the bottom of the screen.
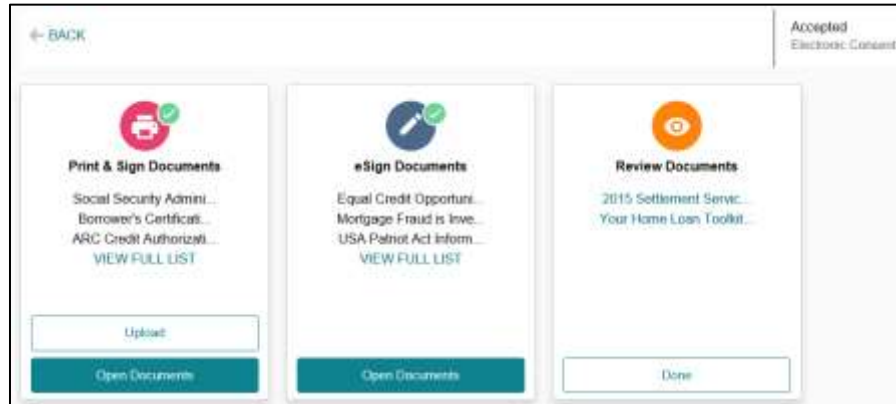

You will be returned to the list of tasks and should see a green checkmark next to both the Print & Sign Document task, and the eSign Documents task. If you do not see the green checkmarks next to these tasks, proceed to the sections above to complete those tasks.
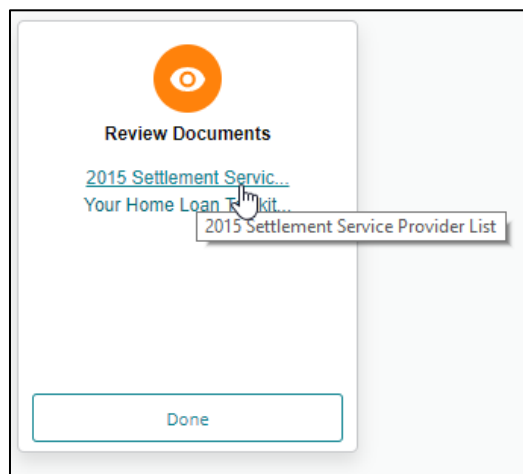
If you do see the two green checkmarks, proceed to the next section, **Review Documents**.
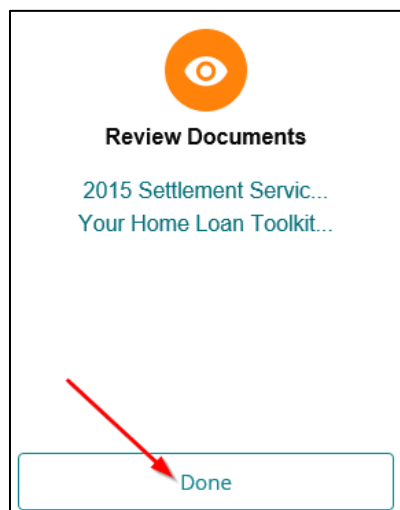

Review Documents

The documents in this section need to be reviewed, no signature is required. To view the documents, click on each one listed. This will open a .pdf version of the document where you can review, then print or save.

Note: You will need to open each document individually.

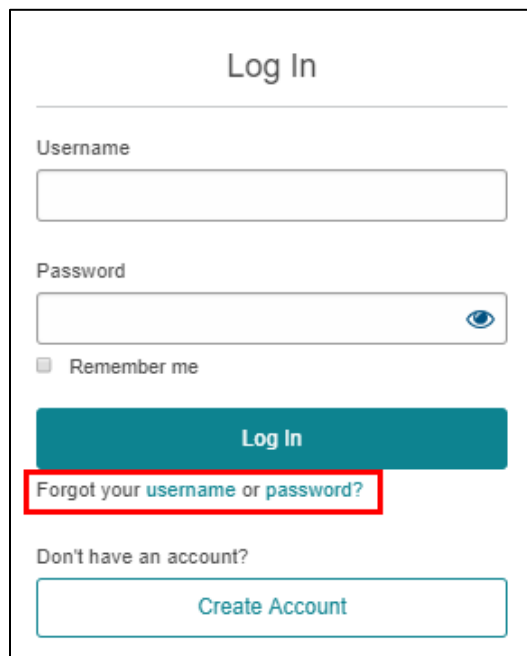When you have reviewed each document, click **Done**.

You will see a **green checkmark** next to the icon in each section indicating that section is complete. If there isn't a green checkmark in one or more of the sections, then use the directions above to complete that section.

Once all sections have a green checkmark, the eDisclosure process is complete.
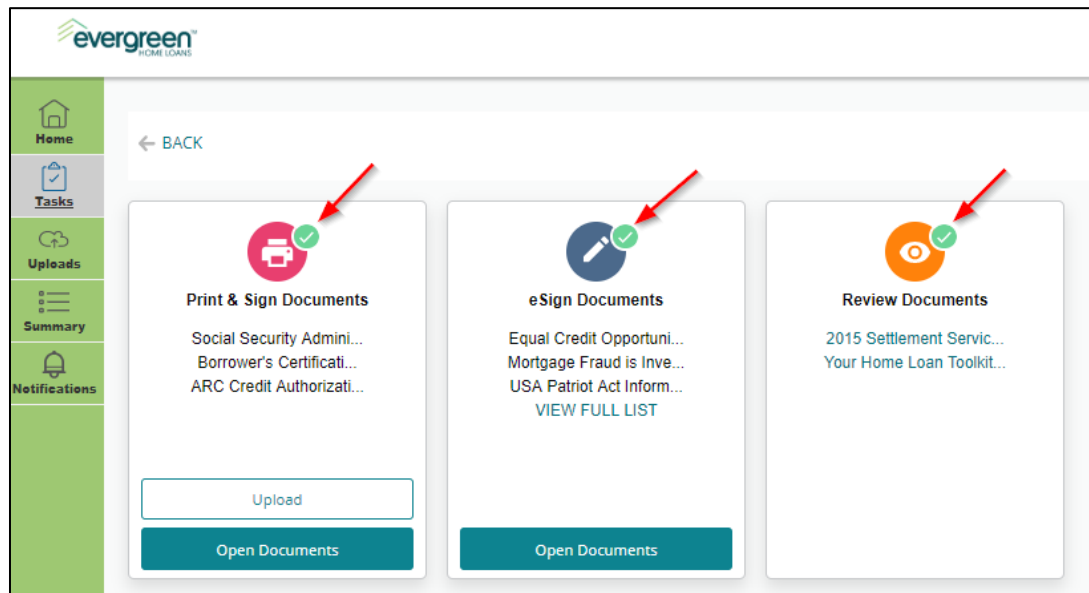
Section 8: Username and Password Resets

You can use the options available on the logon screen if you have forgotten your username or password. If you have forgotten your username, click **username**. To reset your password, click **password**.
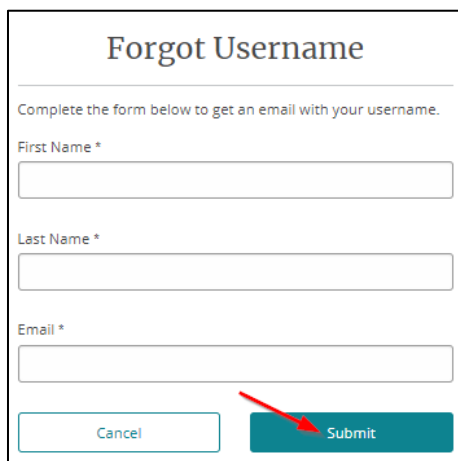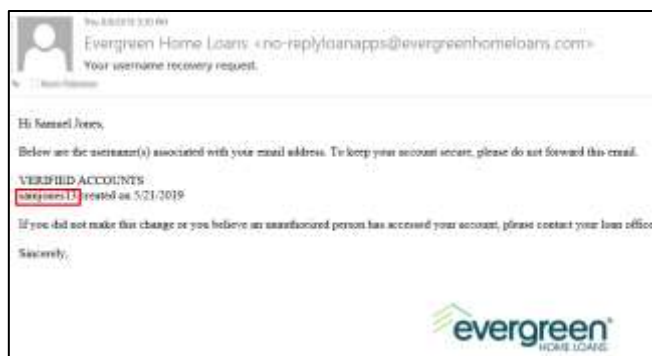
Forgot Username

Follow the steps below if you have forgotten your username.

Step 1: Complete the **Forgot Username** form and click **Submit**.

An email will be sent to you from Evergreen Home Loans which will include your username.
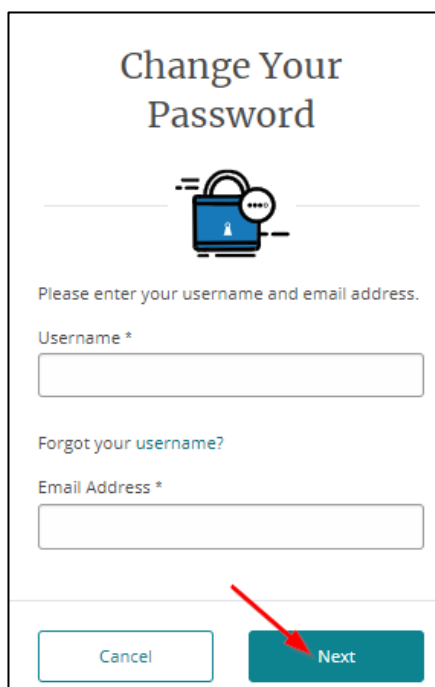

Step 2: Navigate to your email to retrieve your username. A sample email is shown here.
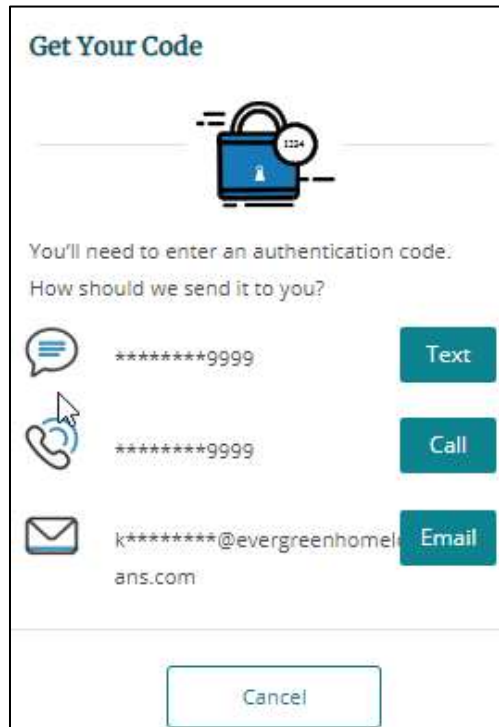

Forgot Password

Follow the steps below if you have forgotten your password.

Step 1: Complete the Change Your Password form and click **Next**.

Step 2: From the **Get Your Code** screen, select how you want to receive your authorization code.

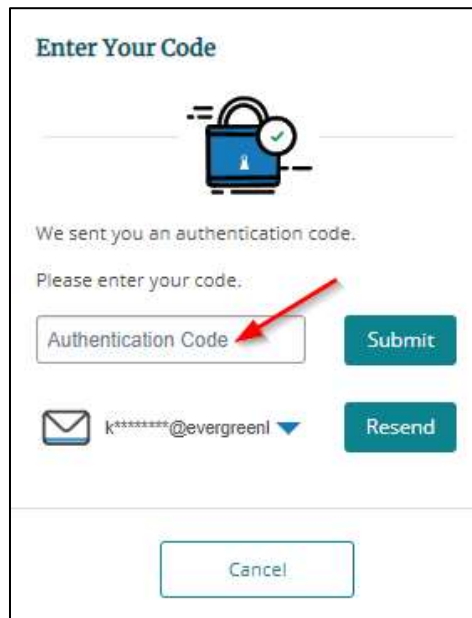Evergreen Home Loans will forward an authentication code by text, phone, or email.

Get Your Code

You'll need to enter an authentication code. How should we send it to you?

✉ ********9999 **Text**

📞 ********9999 **Call**

✉ k********@evergreenhomeloans.com **Email**

Cancel

Note: The authentication code for password resets is valid for only 15 minutes. You will need to generate another authentication code if you do not reset your password within this timeframe.

Step 3: Retrieve the authentication code from your preferred method.
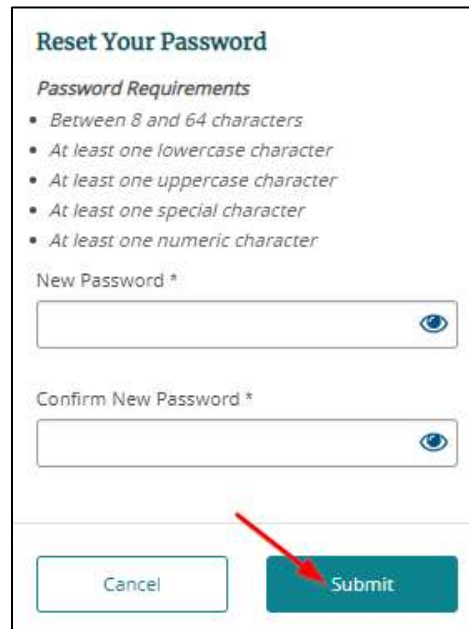
Return to the **Enter Your Code** screen, enter the code, and click **submit**.

Enter Your Code

We sent you an authentication code. Please enter your code.

Authentication Code **Submit**

✉ k********@evergreenl ▼ **Resend**

Cancel

Step 4: Create a new password, then click **Submit**.

The password must contain at least 8 characters, one lowercase letter, one uppercase character, one number, and one special character.

Reset Your Password

Password Requirements
- *Between 8 and 64 characters*
- *At least one lowercase character*
- *At least one uppercase character*
- *At least one special character*
- *At least one numeric character*

New Password *

Confirm New Password *

Cancel   Submit