



EAST WEST BANK

My Home Mortgage Online Portal User Guide

East West Bank provides our mortgage borrowers access to an online portal, called “My Home Mortgage” (“the portal”), that allows you to upload, receive, review, and sign documents. It is a secure and fast way to communicate with you on our requests throughout the life of the loan.

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Establishing an Account

As a borrower, you must first establish an account within the portal before you can complete the eConsent or eDisclosure process.

Each borrower must create a separate account, even if you and another person are applying together on the same application.

1. Click on “Click Here” after receiving Electronic Signature Consent for Loan Documents email.



Thank you for choosing East West Bank for your loan.

We want to communicate with you more conveniently and provide you with up-to-date status on your application process at all times. To do that, we offer a secure, password-protected website where you'll receive your loan documents electronically. By clicking on the eConsent button below, you are authorizing electronic access to your documents which allows you to:

- Review the status and details of your application at any time
- Sign your loan application and documents
- Review the disclosure package at your convenience
- Reference important details on your loan transaction

If you agree to receiving your loan documents electronically, simply click below to complete this step. If you have any questions or concerns, please do not hesitate to contact your loan officer.

[Click Here](#)

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.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL:
<https://eastwestbank.mymortgage-online.com?authentication&token=9b01d751-4687-48ea-a15f-79d531aa48be&siteid=5232292307&ecc-bpname=CAPTAIN>

This service message was sent to you as an East West Bank customer to provide you with account updates and information. Please do not reply to this email address as this is an unmonitored mailbox. To contact East West Bank, please go to the bank's website at www.eastwestbank.com for contact information. Do not include any sensitive information such as Social Security number, account number, PIN, password or username.

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage customer information, please visit the East West Bank website to read our [Privacy Policy](#).

East West Bank
Corporate Headquarters
135 N. Los Robles Avenue, Pasadena, CA 91101
Tel: 888.895.5650

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2. At the Log In screen, click on “Create Account”.

Log In

We and our service providers use cookies to provide a secure authentication process. For more information, see our privacy policy published on this site.

Username

Password

 Remember me

[Log In](#)

[Forgot your username or password?](#)

Don't have an account?

[Create Account](#)

3. Complete the required fields and click on “Create Account”.

Create an Account

Your privacy is very important to us. Help us protect your personal information by setting up a secure account for your loan application. By continuing, you agree to our privacy policy published on this site.

First Name *

Last Name *

Email Address *

Confirm Email Address *

Phone Type * Phone Number * xxx-xxx-xxxx

Select One

Username *

Password Requirements

- Between 5 and 54 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](#)

4. You will see a popup window with instructions to verify your email address.

Verify Your Email Address

A verification email has been sent to ewbmonte11@gmail.com

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

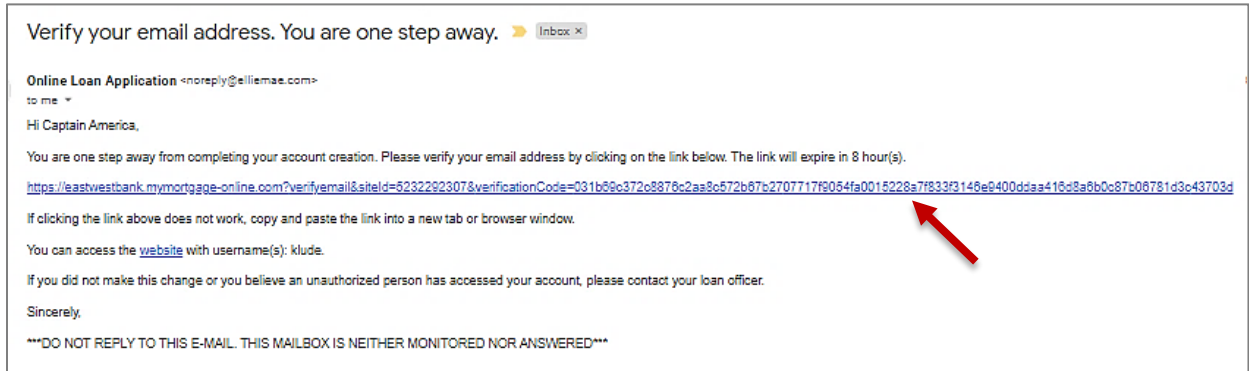
Didn't get an email? [Send again](#)

Already verified? [Login](#)



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5. Check your email inbox. Open the email from *Online Loan Application from Elliemae.com* and click on the link in the body of the email to complete the email verification process.



6. Log into the portal with the username and password you created in Step 3.

Log In

Your account has been verified, please log in.

We and our service providers use cookies to provide a secure authentication process. For more information, see our [privacy policy](#) published on this site.

Username

Password

Remember me

Log In

[Forgot your username or password?](#)

Don't have an account?

7. Enter the authorization code as provided by your loan officer.

Enter Your Authorization Code

Enter the code you received from your Loan Officer.

Don't have a code? Please contact your Loan Officer.

Send



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8. You will be directed to the portal's homepage.

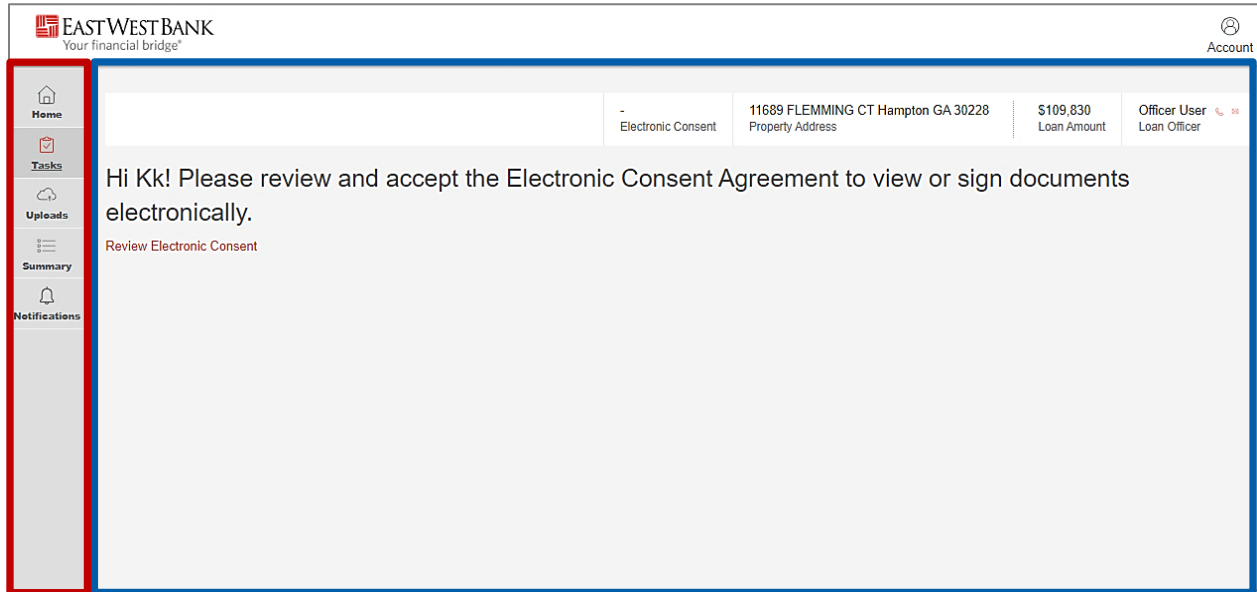
The screenshot shows the East West Bank portal homepage. At the top left is the logo with the tagline "Your financial bridge". At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The main content area features a header with a search bar and several data points: "Electronic Consent", "11689 FLEMMING CT Hampton GA 30228" (Property Address), "\$109,830" (Loan Amount), and "Officer User" (Loan Officer). The main message reads: "Hi Kk! Please review and accept the Electronic Consent Agreement to view or sign documents electronically." Below this message is a link labeled "Review Electronic Consent".



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General Overview

The homepage of the portal is divided into two sections. The section box in **red** (left side of screen) is the Tool Bar and allows you to pick which function or page you would like to use or review. The section box in **blue** (center) will change depending on the selection in the Tool Bar.



The first item you need to review and complete is the Electronic Consent (eConsent). You will not be able to use any area of the portal until you complete this item. Please continue to the next section to learn more about the eConsent.



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eConsent

1. You must first click on “Review Electronic Consent”.

The screenshot shows the East West Bank user interface. At the top left is the logo and tagline "Your financial bridge". At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The main content area displays a table with columns for "Electronic Consent", "1004 MARVEL PLACE Burbank CA 91504-1937 Property Address", "\$350,000 Loan Amount", and "Officer User Loan Officer". Below the table, a message reads: "If you wish to view or sign documents electronically, please review and accept consent below." A red arrow points to the "Review Electronic Consent" link.

2. You will be taken to the below screen to review the eConsent. After review, click on “Agree”.

The screenshot shows the "ELECTRONIC CONSENT AGREEMENT" page. At the top left is the logo and tagline. At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The main content area has a "BACK" link and the title "ELECTRONIC CONSENT AGREEMENT". Below the title is the heading "Your Consent To Do Business Electronically (the eDisclosure Agreement)". The text explains the purpose of the agreement and the user's consent. Below the text are sections for "YOUR CONSENT", "WITHDRAWAL OF CONSENT", "OBTAINING PAPER COPIES", "SYSTEM REQUIREMENTS", and "HOW WE CAN REACH YOU". At the bottom right, there are two buttons: "Don't Agree" and "Agree". A red arrow points to the "Agree" button.



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3. After you have accepted the eConsent, you will then be taken back to the Tasks home screen and see the message below.

The screenshot shows the East West Bank mobile app interface. At the top left is the logo and tagline "EAST WEST BANK Your financial bridge". At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The "Tasks" icon is highlighted. The main content area displays a confirmation message: "You have accepted the Electronic Consent Agreement and can work on and sign documents electronically." Below this message is a link that says "Change Electronic Consent". At the top of the main content area, there is a summary bar with the following information: "Accepted Electronic Consent", "11689 FLEMMING CT Hampton GA 30228 Property Address", "\$109,830 Loan Amount", and "Officer User Loan Officer" with a phone icon and a "38" notification badge.

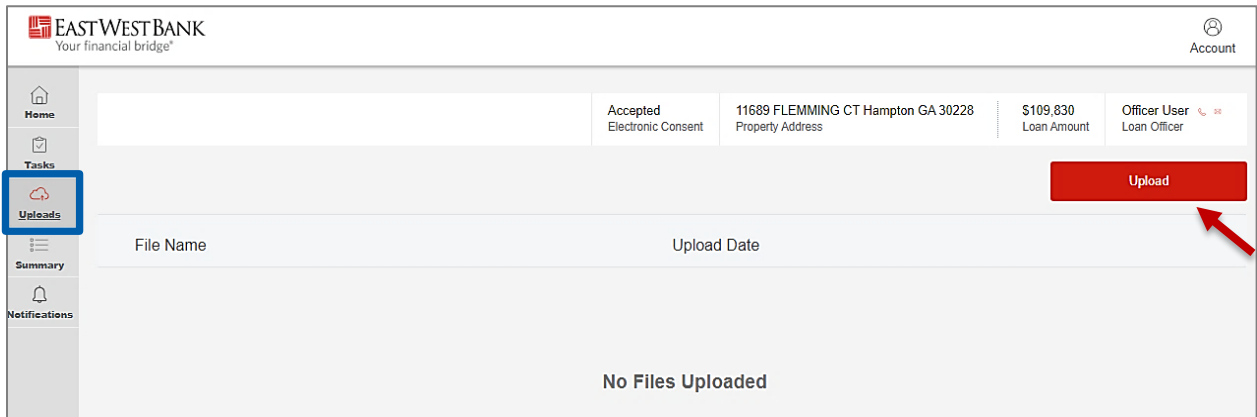


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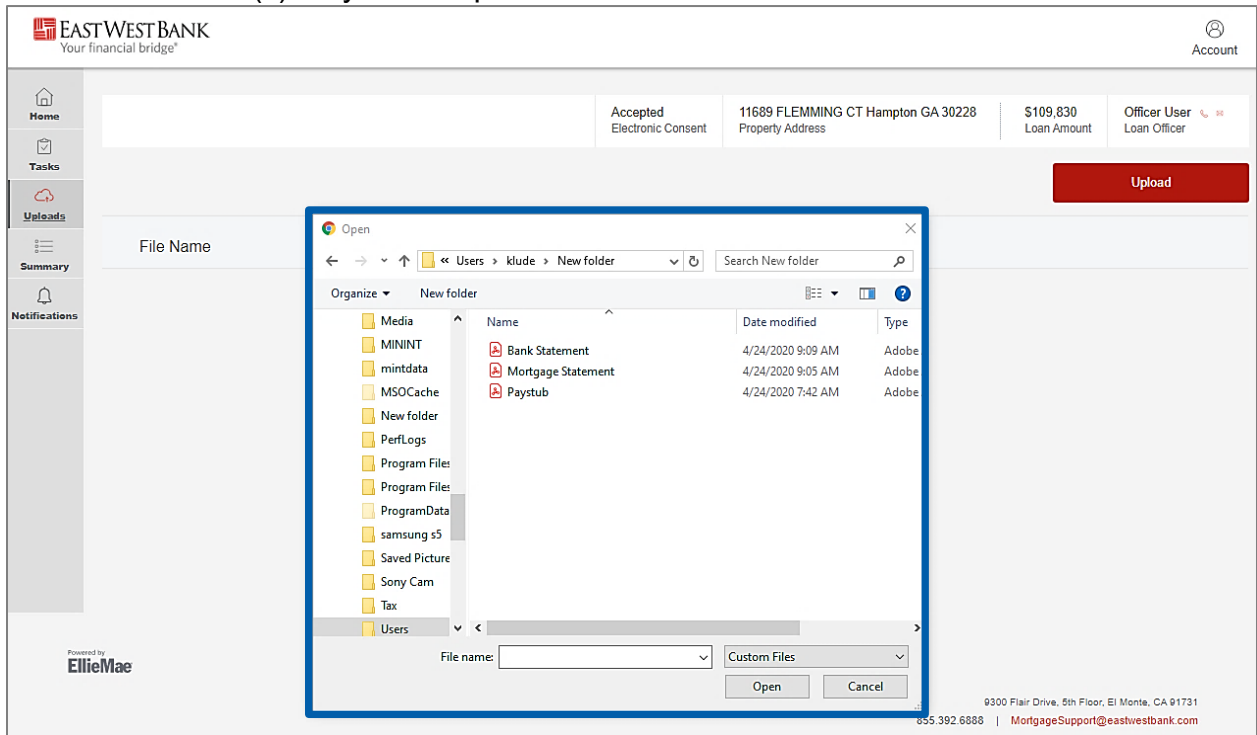
Uploading Documents

The Uploads tool allows you to upload documents at any time during the life of the loan. You can use this tool regardless of whether a request has been made or not.

1. A) Click on “Uploads” in the Tool Bar.
B) Then click on the “Upload” button to the right.



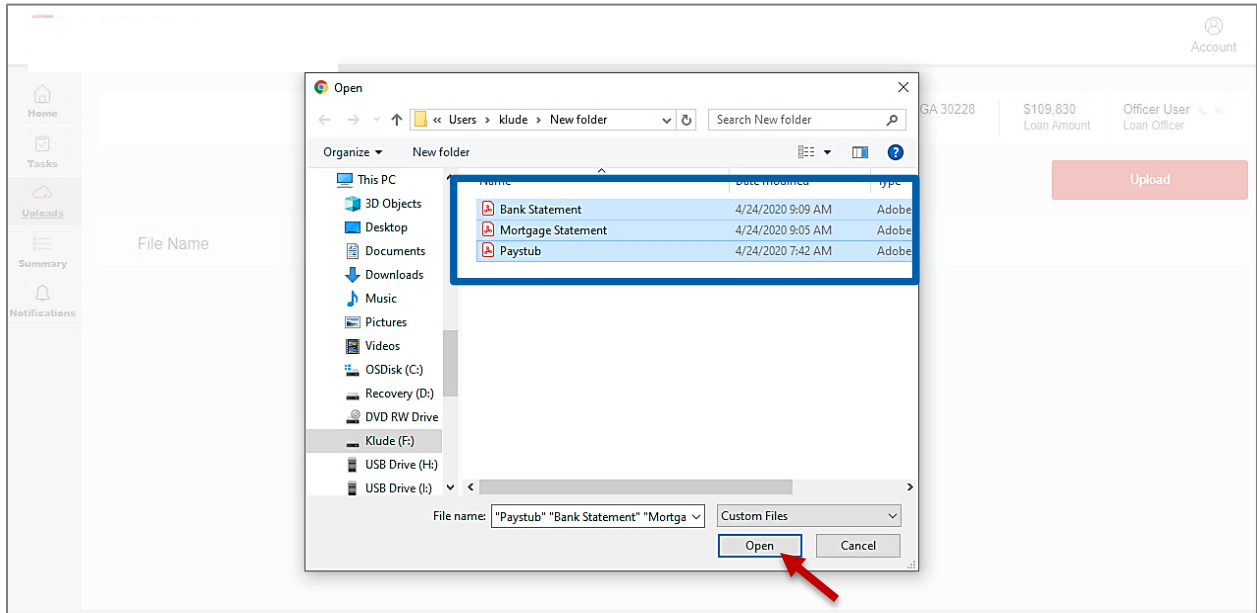
2. Locate the file(s) on your computer.



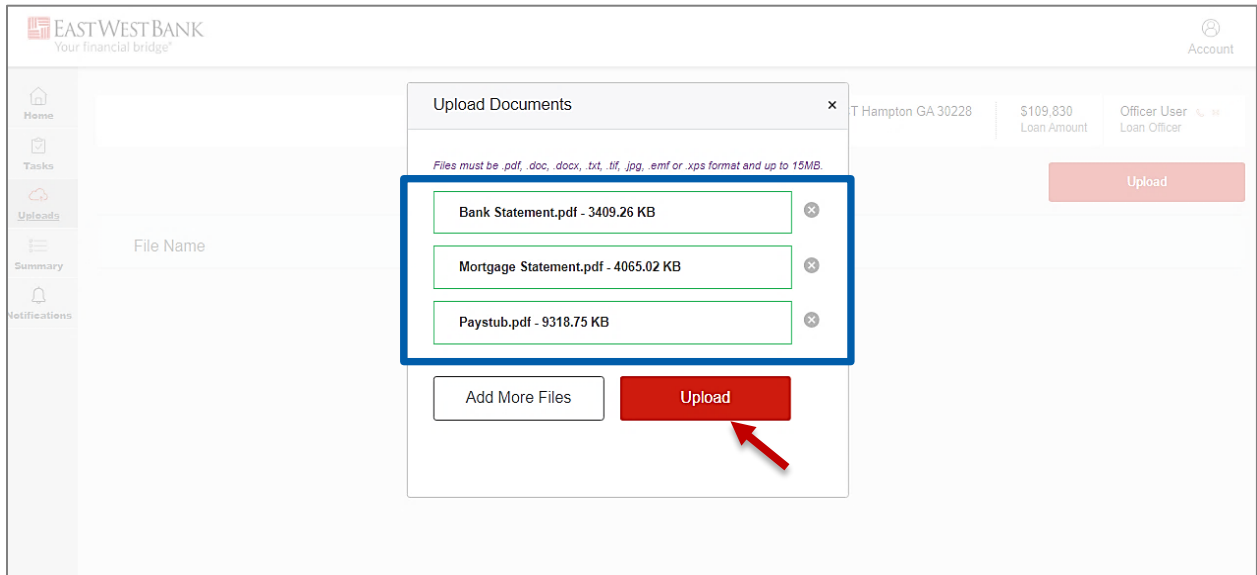


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3. You can select more than one file at a time. Once all files have been selected, click on “Open”.



4. Review and confirm the documents to be uploaded, then click on “UPLOAD”.





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5. Once the upload is complete, click on “DONE”.

Upload Documents

Files must be .pdf, .doc, .docx, .txt, .tif, .jpg, .emf or .xps format and up to 15MB

Bank Statement.pdf - 3409.26 KB	✓
Mortgage Statement.pdf - 4065.02 KB	✓
Paystub.pdf - 9318.75 KB	✓

Add More Files Done

6. You can always return to the Uploads tool to see a history of documents that have been uploaded.

File Name	Upload Date
Paystub.pdf	6/30/2020, 01:53 AM
Mortgage Statement.pdf	6/30/2020, 01:52 AM
Bank Statement.pdf	6/30/2020, 01:51 AM



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Summary

The Summary section allows you to review the status of your loan. Newly added information may take a few minutes to appear in the summary.

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Your financial bridge

Account

Summary

PURPOSE OF YOUR LOAN

LOAN PURPOSE
CASH-OUT REFINANCE

LOAN TYPE
HELOC

ESTIMATED VALUE
\$520,000

CURRENT LOAN AMOUNT
\$0

REQUESTED LINE OF CREDIT
\$125,000

INITIAL DRAW AMOUNT
\$0

SOURCE OF DOWN PAYMENT
CHECKING/SAVINGS

EXPLANATION OF GIFT
MERRILL LYNCH MONEY MARKET FUNDS

PROPERTY DETAILS

WHEN DID YOU ACQUIRE THIS PROPERTY?
2014

WHAT WAS THE ORIGINAL PRICE OF THE HOME?
\$475,000

ADDRESS LINE 1
6040 LA GRANGE LANE

CITY
NEW YORK

COUNTY
NEW YORK

STATE
NY

ZIP CODE
10011

PROPERTY TYPE
CONDOMINIUM

PROPERTY USE

Notifications

This section will show any automatic notification that are emailed from the system. For history of requests or tasks, please go to Tasks section.

EAST WEST BANK
Your financial bridge

Account

Accepted Electronic Consent	6040 LA GRANGE LANE New York NY 10011 Property Address	\$125,000 Loan Amount	Officer User Loan Officer
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You do not have any notifications at this time.



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Tasks

The Tasks section is the most used section of the portal. This section shows all the items that still need to be completed, as well as those you have already completed.

There are three types of tasks – e-Signing, uploading documents, and reviewing documents. **Below is the demonstration of a e-Signing task.**

1. To complete a task, you must first select “VIEW LIST” within the task.

The screenshot shows the East West Bank portal interface. At the top, the logo and tagline 'Your financial bridge' are visible. The user's account information is displayed in the top right corner, including the name 'Officer User' and role 'Loan Officer'. The main content area shows a greeting 'Hi Captain! Here are the tasks you need to complete for your loan application.' Below this, there is a section for 'Change Electronic Consent' with a progress bar indicating '66% Complete'. A 'Task List 1' is shown with a progress bar and a 'View List' button. A red arrow points to the 'View List' button.

2. For an eSigning task, you will see the below options. Selecting “Open Documents” to see the documents to be signed.

The screenshot shows the East West Bank portal interface with a modal window open for 'eSign Documents'. The modal window lists the following documents: '1003 - URLA', 'CA Addendum to Residen...', 'CA Statement of Intere...', 'Affiliated Business Ar...', 'Certification of Non-B...', 'USA Patriot Act Inform...', 'Mortgage Fraud is Inve...', and 'Fair Credit Reporting ...'. A red arrow points to the 'Open Documents' button at the bottom of the modal window.



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3. Click on "NEXT".

Loan Documents

Powered by DocuSign

Please review and act on the documents below:

NEXT OTHER ACTIONS

I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service					
Amount	\$ 350,000.00	Interest Rate	3.750 %	No. of Months	360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state, & ZIP) 1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles							No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Prelim							Year Built 1954
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:			
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
	\$	\$	\$	\$	\$		
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
2016	\$ 1,410,000.00	\$ 496,765.00	Cash-Out Home Improvement	Cost: \$			
Title will be held in what Name(s) CAPTAIN AMERICA							
Manner in which Title will be held				Estate will be held in:			
				<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)			
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							
III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) CAPTAIN AMERICA				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
891-19-0742	818-934-2131	06/15/1925					
<input checked="" type="checkbox"/> Married (include registered domestic partner) <input type="checkbox"/> Single				<input type="checkbox"/> Married (include registered domestic partner) <input type="checkbox"/> Single			
<input type="checkbox"/> Unmarried (include spouse, domestic partner) <input type="checkbox"/> Divorced				<input type="checkbox"/> Unmarried (include spouse, domestic partner) <input type="checkbox"/> Divorced			

4. Click on "START" to review the document and begin the signing process.

Please review and act on the documents below:

FINISH OTHER ACTIONS

🔍 🔍 📄 🖨️ 🔄

START

East West Bank LOAN #: T9200810

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

6/27/2020 | 08:48:57 PDT

I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service					
Amount	\$ 350,000.00	Interest Rate	3.750 %	No. of Months	360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state, & ZIP) 1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles							No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Prelim							Year Built 1954
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:			
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
	\$	\$	\$	\$	\$		
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
2016	\$ 1,410,000.00	\$ 496,765.00	Cash-Out Home Improvement	Cost: \$			
Title will be held in what Name(s) CAPTAIN AMERICA							
Manner in which Title will be held				Estate will be held in:			
				<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)			
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							



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5. You will need to click on the yellow “Sign” boxes to sign the forms.

Please review and act on the documents below. FINISH OTHER ACTIONS

START

East West Bank
Uniform Residential Loan Application LOAN #: T9200810

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Application for past credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower 0/27/2020 | 08:48:57 PDT Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other (explain): Agency Case Number Lender Case Number
 FHA USDA/Rural Housing Service

Amount: \$ 350,000.00 Interest Rate: 3.750 % No. of Months: 360 Amortization: Fixed Rate Other (explain):
Type: GPM ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP):
1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles No. of Units: 1
Year Built: 1954
Legal Description of Subject Property (attach description if necessary):
See Prelim

Purpose of Loan: Purchase Construction Other (explain): Property will be: Primary Residence Secondary Residence Investment
 Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.
Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b)
\$ \$ \$ \$ \$

Complete this line if this is a refinance loan.
Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made to be made
2016 \$ 1,410,000.00 \$ 496,765.00 Cash-Out Home Improvement Cost: \$

Title will be held in what Name(s): CAPTAIN AMERICA Manner in which Title will be held: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

6. **The next steps are important and often forgotten.** All tasks have a two-step action to mark them complete. If you don't complete both steps, the task will appear as an open To-Do task.

A) When you are taken back to the Tasks screen, click on “Done”.

EAST WEST BANK
Your financial bridge

Account

Home
Tasks
Uploads
Summary
Notifications

← BACK

Accepted Electronic Consent 11689 FLEMMING CT Hampton GA 30228 Property Address \$109,830 Loan Amount Officer User Loan Officer

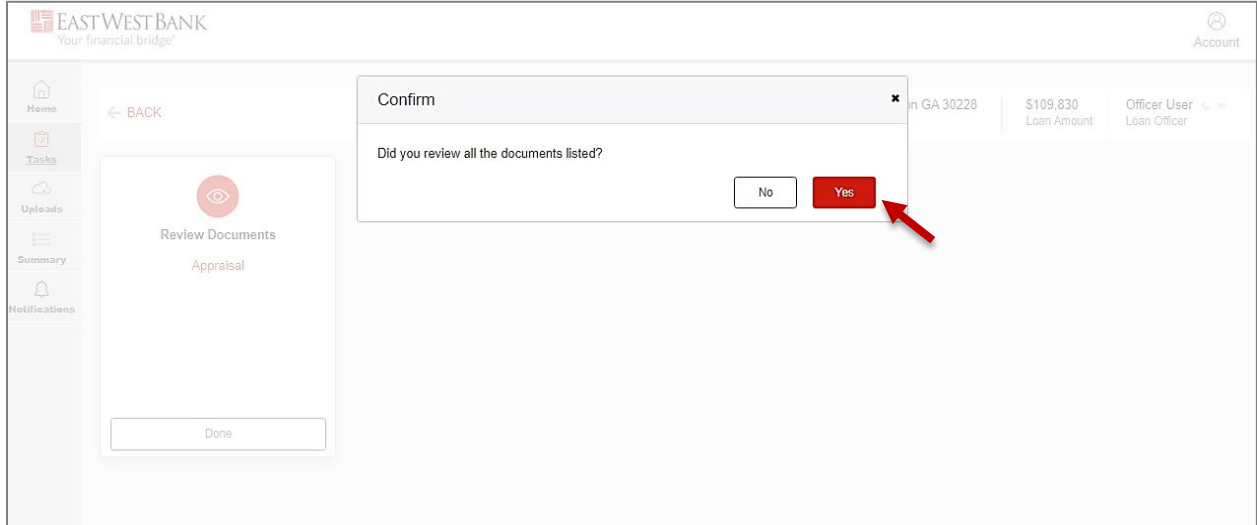
Review Documents
Appraisal

Done



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B) Then click on “Yes” to ensure the task is marked as completed.



7. The task should appear as COMPLETED.

