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

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

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

7. Enter the authorization code as provided by your loan officer.
8. You will be directed to the portal's homepage.

Hi Kk! Please review and accept the Electronic Consent Agreement to view or sign documents electronically.
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.
1. You must first click on “Review Electronic Consent”.

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

- If you wish to view or sign documents electronically, please review and accept consent below.

   **Electronic Consent Agreement**

   Your Consent To Do Business Electronically (the eDisclosure Agreement)

   The Loan for which you are applying involves various documents, records, and statements (“Loan Documents”), including this eDisclosure Agreement. The purpose of the eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from us in electronic form rather than in paper form. With your consent, you will also agree to sign and authenticate these Loan Documents electronically, rather than on paper.

   Before you agree to do business electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of the eDisclosure Agreement, “eDisclosure” means the Loan Documents related to the transaction that are provided electronically; “You” and “Your” mean the applicable borrower under the applicable loan or such Loan Documents apply; and “Us”, “We” and “Our” mean the applicable mortgage lender (i.e., a loan servicer or mortgage bank), with whom you are transacting business for such loan.

   **Your Consent:**

   - By signing and returning this eDisclosure, you consent to do business electronically. You will receive and assume all applicable Loan Documents in electronic form.
   - “Us” and “Our” mean the applicable mortgage lender (i.e., a loan servicer or mortgage bank), with whom you are transacting business for such loan.

   **Understand Your Options:**

   - You have the right to choose whether to accept this eDisclosure. If you opt out, you will receive a paper copy of the Loan Documents.
   - If you originally consented to receive eDisclosures, but later choose to withdraw your consent, you may call us at the number below or by writing to us at:
   - Address: 104 MARVEL PLACE, Buitenkloof, CA 91059-2497
   - Phone: (855) 555-5555
   - If you originally consented to receive eDisclosures, but later withdraw your consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. Additionally, you will not be required to pay a fee for receiving paper copies of the Loan Documents.

   **When Paper Copies Are Required:**

   - After your consent is given, you may request paper copies of your Loan Documents. Please call the number below at:
   - Address: 104 MARVEL PLACE, Buitenkloof, CA 91059-2497
   - Phone: (855) 555-5555
   - You will not be required to pay a fee for receiving paper copies of the Loan Documents.

   **EDisclosure Agreement: **

   - In order to receive eDisclosures, you must have a computer with Internet access and an internal Internet address and an Internet browser using a 128-bit encryption or higher. Adobe Acrobat® or higher, SSL encryption and access to a printer or the ability to download information in order to print copies of Your eDisclosures for Your records.
   - If you or your hardware requirements change in the future, We will notify you of the change. If you choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if you choose to withdraw your consent.

   **How We Can Reach You:**

   - You must promptly notify Us if there is a change in your email address or in other information needed to contact you electronically. You can contact Us at:
   - Address: 104 MARVEL PLACE, Buitenkloof, CA 91059-2497
   - Phone: (855) 555-5555
   - We would not assume liability for non-receipt of notification of the availability of eDisclosures in the event your email address is not valid. You must ensure that Your email or Internet service provider filters the notification as “spam” or “junk mail.” There is a difference in your computer browser’s Internet services and/or software, or in other reasons beyond Our control.

   Please click the box at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.
3. After you have accepted the eConsent, you will then be taken back to the Tasks home screen and see the message below.

You have accepted the Electronic Consent Agreement and can work on and sign documents electronically.
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.
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”.

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

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

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.
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.

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

4. Click on “START” to review the document and begin the signing process.
5. You will need to click on the yellow “Sign” boxes to sign the forms.

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”.

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**Uniform Residential Loan Application**

**6. PROPERTY OF CLAIMED AND PURPOSE OF LOAN**

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**Review Documents**

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**Account**

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**Start**

**Start**

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**FINISH**

**FINISH**

**FINISH**

**FINISH**

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

7. The task should appear as COMPLETED.