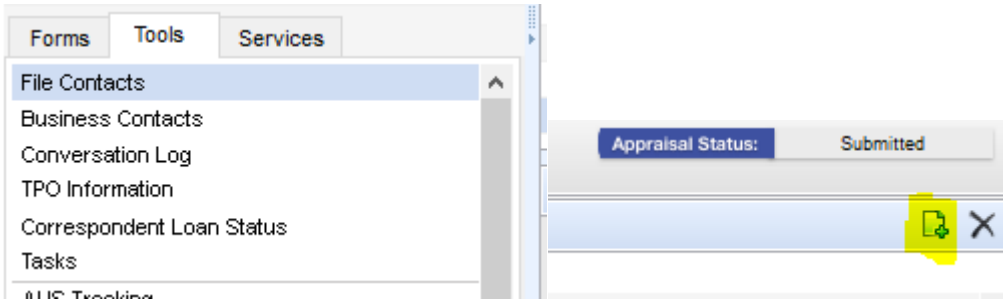


How to get e-consent for non-borrowing spouses and title holders

If you need to get e-consent for a non-borrowing spouse or title holder for the purpose of having them e-sign the initial CD or for hybrid e-closing, please follow the below steps.

1. You will need the following information: The non-borrowers full name, phone number, e-mail address, and last 4 of their SSN.
2. Go to Tools -> File Contacts and hit the paper plus icon in the top right corner



3. Scroll all the way to the bottom of the file contacts and you should now see a line that says "Non-Borrowing Owner." Click this line, and put the non-borrowers information into the field below. Make sure all highlighted fields are filled in.

62	Custom Category #1		
63	Buyer Agent Assistant		
64	Seller Agent Assistant		
65	Custom Category #4		
66	Non-Borrowing Owner		


Non-Borrowing Owner	
Foreign Address	<input type="checkbox"/>
First Name	<input type="text" value="REDACTED"/>
Middle	<input type="text"/>
Last Name	<input type="text" value="REDACTED"/> Suffix <input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/>
Country	<input type="text"/>
Vesting Type	Title only <input type="button" value="v"/>
Home Phone	517-REDACTED <input type="button" value="phone"/>
Email	REDACTED@gmail.com <input type="button" value="email"/>
	<input type="checkbox"/> No Third-Party Email
Business Phone	<input type="text"/> <input type="button" value="phone"/>
Cell	<input type="text"/> <input type="button" value="phone"/>
Fax	<input type="text"/> <input type="button" value="fax"/>
DOB	// <input type="button" value="calendar"/>

- You should now see in the Alerts and Messages tab that you have an e-consent warning. Click on this

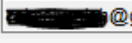
Alerts & Messages		Log
 eConsent Not Yet Received		04/29/21
 Discrepancy in Cash to Close		04/30/21
 Compliance Review - Had Alerts		06/22/21
 eConsent Accepted - Thomas		04/29/21
 Documents esigned		06/01/21
 Documents esigned		06/18/21

- Your newly entered non-borrower should appear in this screen. Click on this line, and click Request eConsent

Trigger Fields	
Field ID	Description
3984	Borrower 1 eConsent Status
NBOC0117	Non-Borrowing Owner eConsent Status



- You will see that the non-borrowers information is now here, but they do not have an Auth Code to access their request for e-consent. This is where you will enter the last 4 of their SSN.

<input type="checkbox"/> Co-Borrower			
<input checked="" type="checkbox"/> Non-Borrowing Owner		 @gmail.com	<input type="text" value=""/>

- Once this is complete, you may hit Send in the bottom right corner. Once they have accepted, they can be sent the initial CD for e-signature, or closing documents for hybrid e-closing.