

RBFCU MORTGAGE LENDING BORROWER PORTAL GUIDE

An Instructional Guide for Borrowers

This guide is intended to provide guidance on navigating the RBFCU Borrower Portal. You can easily complete an online mortgage application, instantly engage with your loan officer and securely upload and eSign documents.

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Overview

Thank you for choosing RBFCU for your home financing. Our secure borrower portal is available 24/7, mobile friendly and provides the quickest and most convenient way to apply for a loan, check loan status, identify key contacts, upload documents and complete pending tasks.

This guide and FAQs will help you navigate our borrower portal and the functions you'll be utilizing throughout the progression of your loan.

Applying for an RBFCU Mortgage Loan

1. Open your web browser and navigate to rbfcu.org.
2. At the top of the page, *click* the "Home Loans & Realty" tab.



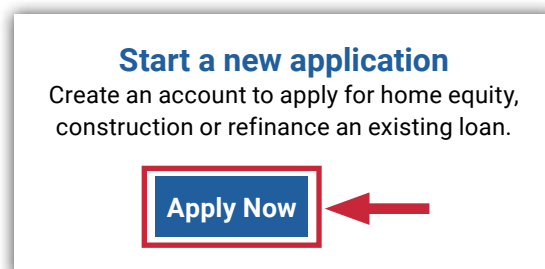
3. From the drop-down menu, *Select* the type of loan you're interested in applying for. You will be directed to a webpage which provides current rates and product details.



4. *Click* the "Apply Now/Check Status" button. You will be directed to our mortgage application page.

Apply now/Check Status

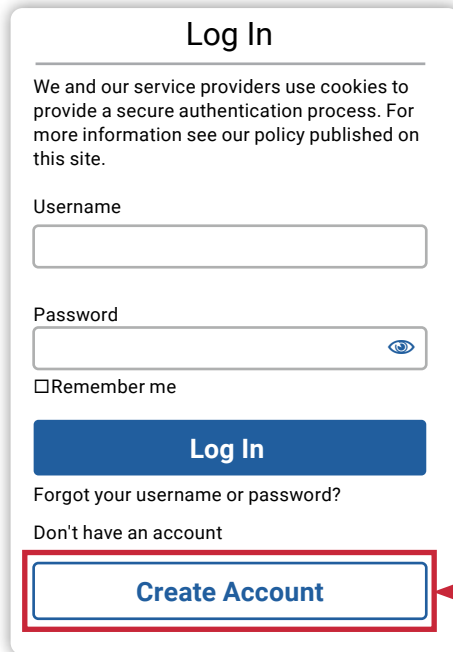
5. When you are ready to begin the application process, *click* the "Apply Now" button to access our borrower portal and create an account.



Creating an Account

1. [Click here to visit our borrower portal.](#)

2. Once you are on the site, *click* "Create Account."



Log In

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

Username

Password

Remember me

Log In

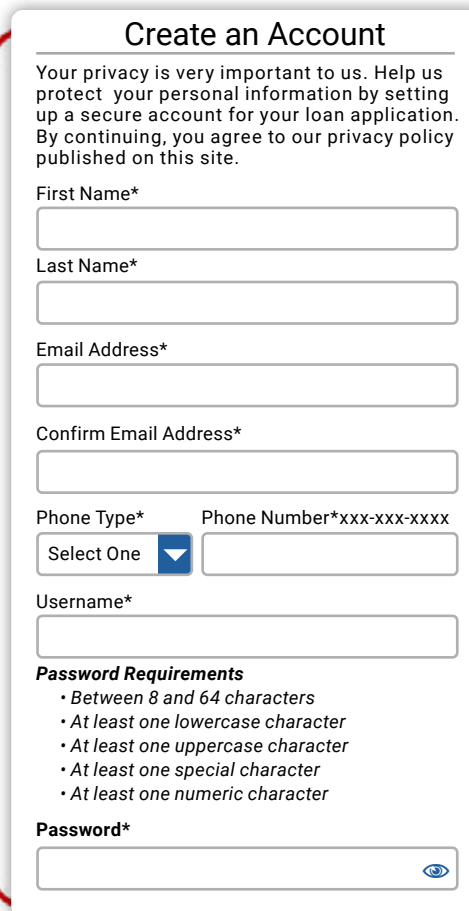
Forgot your username or password?

Don't have an account

Create Account

2

3. Enter the required information, create a username, password and select a security question.



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*

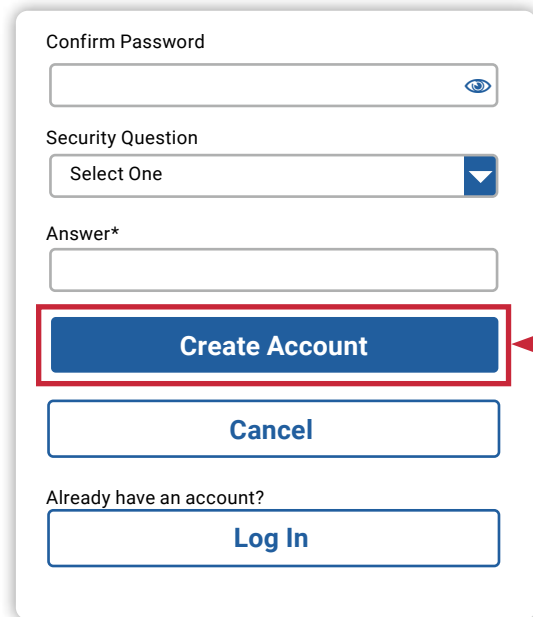
Password Requirements

- Between 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*

3

4. When you are finished, select "Create Account."



Confirm Password

Security Question
Select One

Answer*

Create Account

Cancel

Already have an account?
Log In

4

5. You'll be sent a verification email from "Online Loan Application" (noreply@elliemae.com) with the subject line: "Verify your email address, you are one step away." **You must click on the link in the email and verify your account within one hour.** The link will direct you back to our borrower portal where you can log in with the username and password you created.

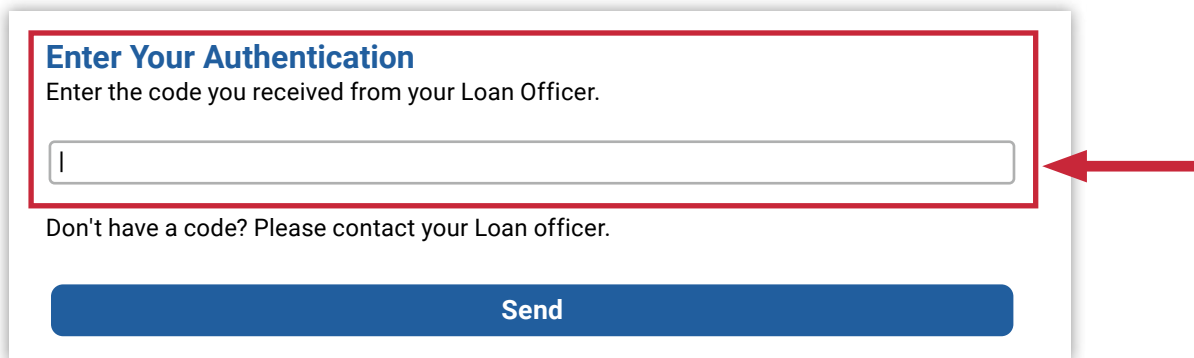
PLEASE NOTE: Each borrower, even if you are married, must create an account for our borrower portal (the email address may be shared). Throughout the process, emails will be sent to each borrower with links to access their specific documents. It is important to access the emails addressed with your name to ensure you retrieve and sign the correct documents.

For more information, [click here](#).

eConsent

The eConsent process is typically completed when you apply for a loan through our borrower portal. However, if you submitted an application in person or via phone, your loan officer will have to initiate the eConsent process on your behalf. Below are the instructions to complete eConsent when instructed by your loan officer.

1. Your loan officer will send you an email with instructions to establish your account through our borrower portal. The email will be sent from your loan officer with the subject line: **"Your Name: RBFCU – eConsent."**
2. Click on the link within the email titled **"Click here to visit the website."** You will be directed to the borrower portal.
3. Log in to the borrower portal with the username and password you created during the original application process.
4. You will be instructed to enter the code you received from your Loan Officer. *Click* the **"Send"** button.



Enter Your Authentication
Enter the code you received from your Loan Officer.

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

Send

5. A verification email with the subject line: "Verify your email address, You are one step away" will be sent to your email address from **"Online Loan Application"** (noreply@elliemae.com). **You must click on the link in the email and verify your account within one hour.**
6. The link will direct you back to our borrower portal where you can log in with the username and password you created.
7. A **"task"** notification to complete eConsent will be displayed once you have logged in.
8. *Click* on **"Review Electronic Consent."**

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

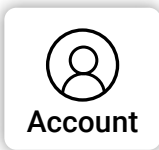
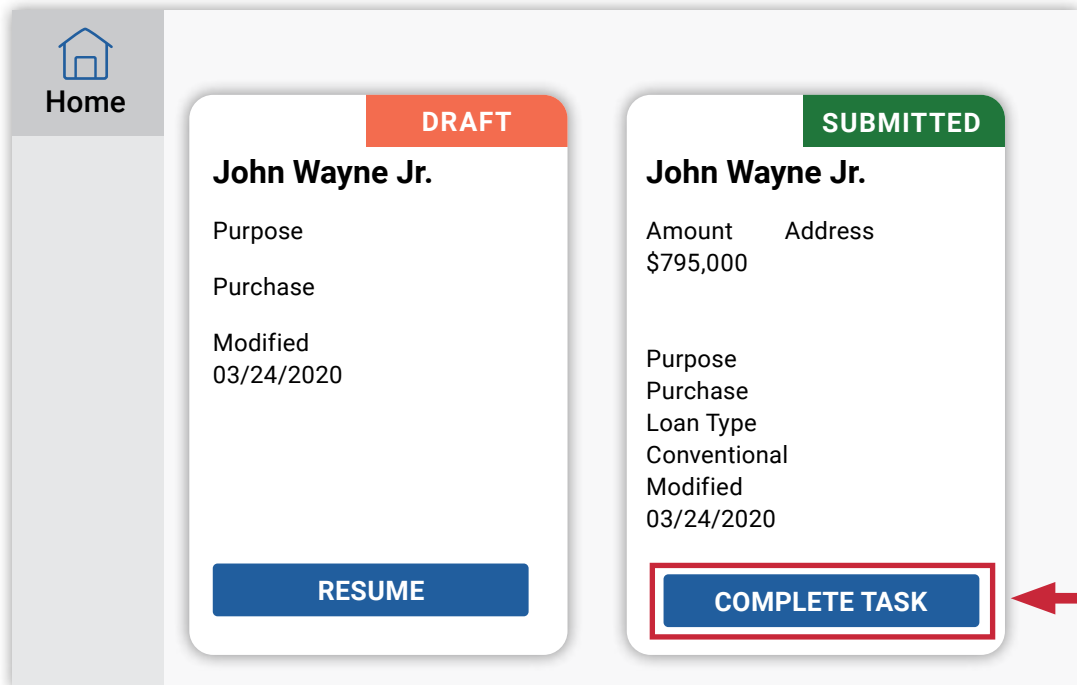
[Review Electronic Consent](#)

9. Read through our **"Electronic Consent Agreement" (eDisclosure Agreement)** and select **"Agree"** if you consent to do business electronically.
10. You can now work on documents electronically for your loan.

Home Page Navigation



The home page within the borrower portal will list the loan(s) you have applied for and give you the opportunity to complete tasks or resume a pending application.



In the top, right-hand corner of the home page, you can change your password or update your contact information by *clicking* on the **"Account"** icon.

COMPLETE TASKS

When you are ready to complete tasks within your loan, view your loan status or upload documents, *click* on the **"Complete Tasks"** button.

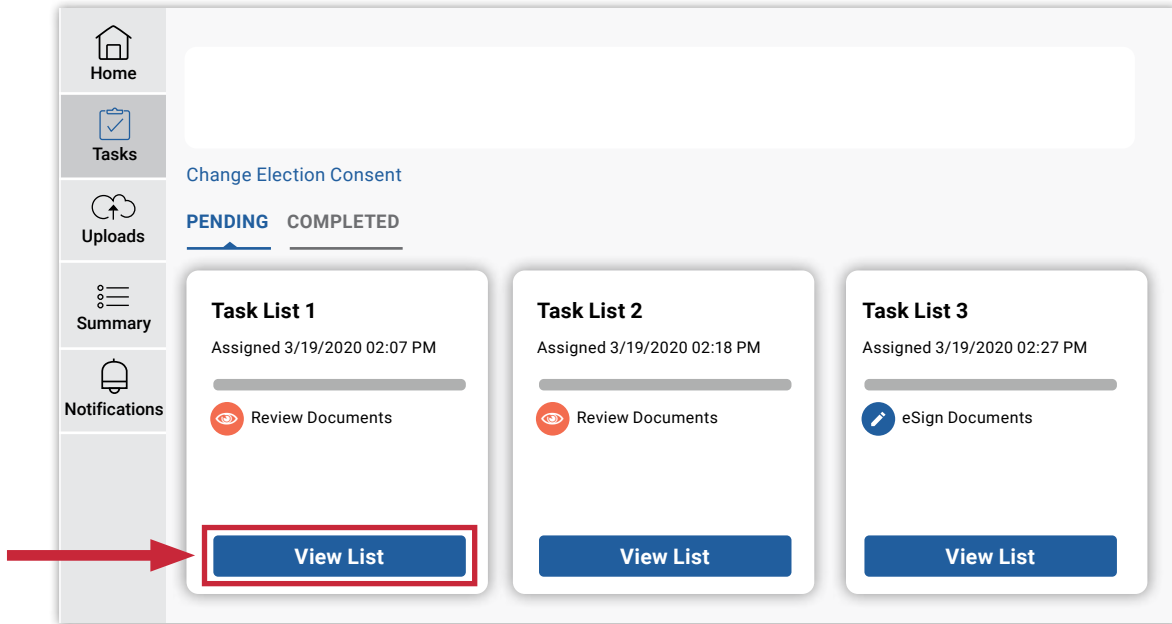
In the next section, you will learn how to complete tasks for your loan.

Completing Tasks



After clicking the **“Complete Tasks”** button on the loan you wish to view, you will be directed to the **“Tasks”** section of the portal. Here, you can complete any tasks your loan officer, processor or closer has assigned to you.

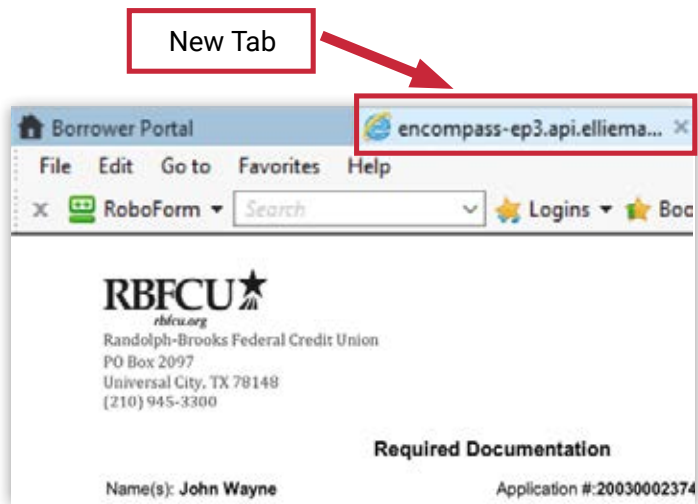
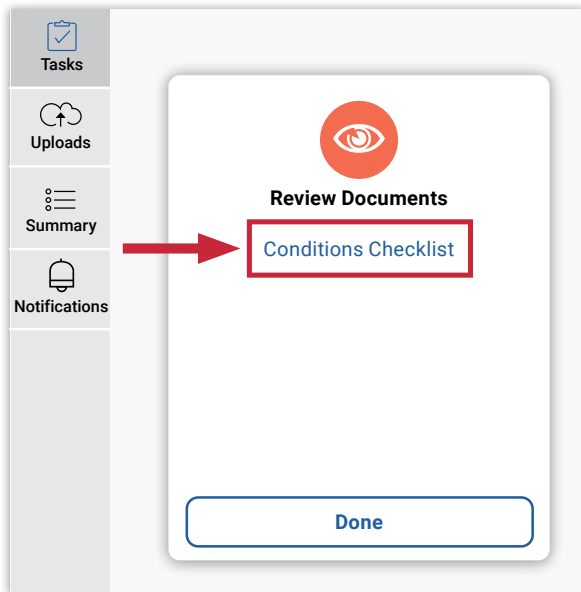
Click the **“View List”** button to view the documents for your loan.



Reviewing Documents

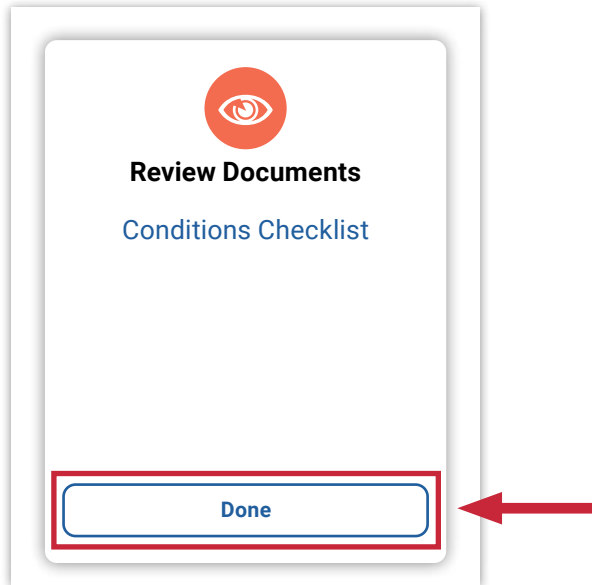
Any documents that need review (**no signature required**) will be listed in the **“Review Documents”** box within the Tasks section. To review these documents, *click* on the name of the document (i.e. Conditions Checklist).

The document will open in a new tab within your internet browser.

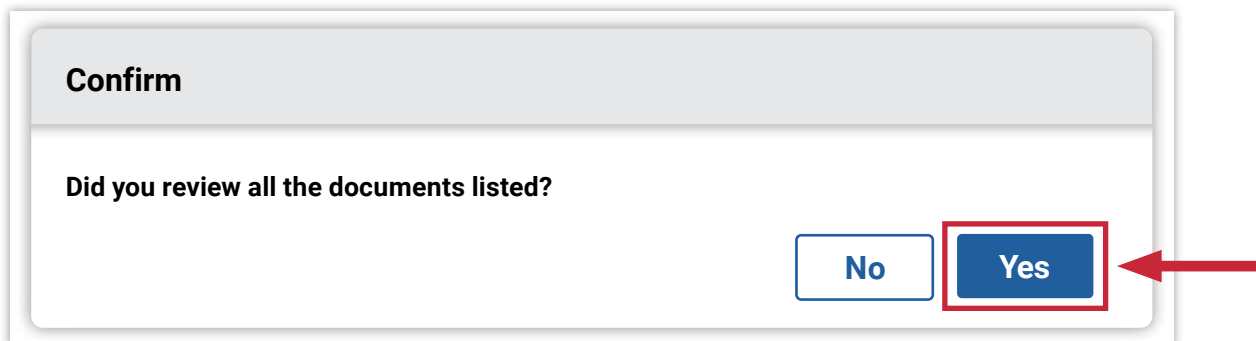


When you have finished reviewing the document(s), you can close the tab where the document(s) was displayed.

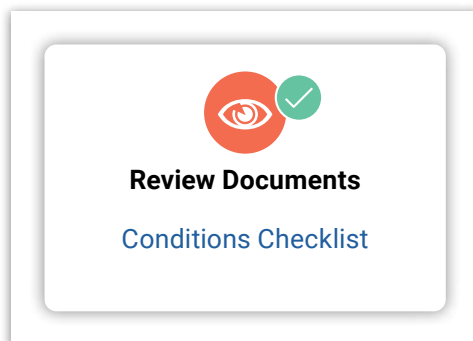
The borrower portal window will still be open in your internet browser. Once you have reviewed each document listed, *click* the **“Done”** button.



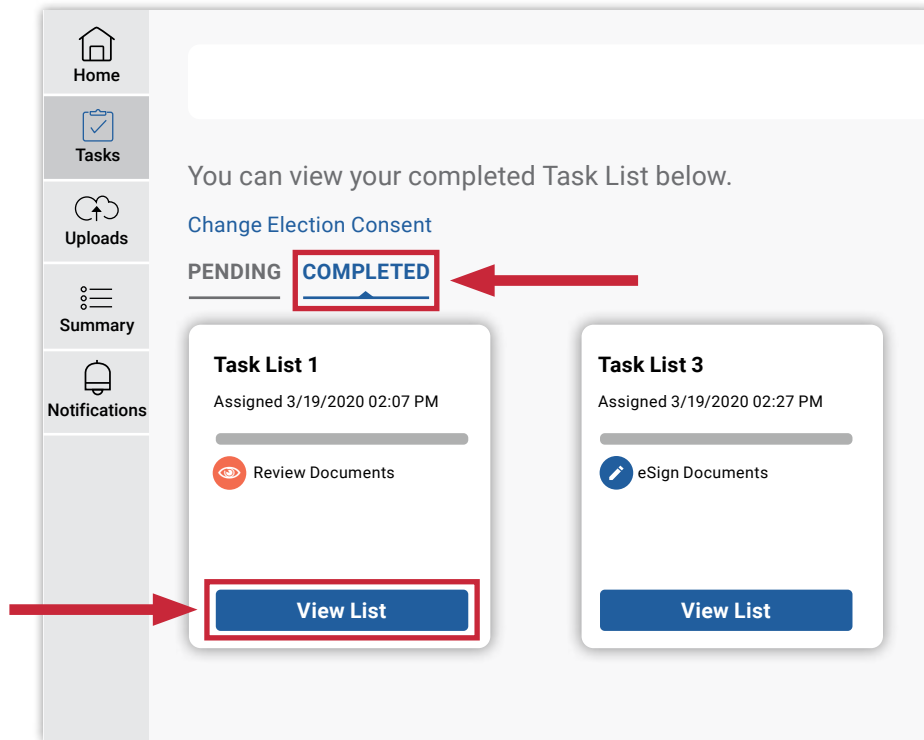
A pop up will display confirming that you have reviewed the documents for your loan. When you have completed your review of the documents, *click* the **“Yes”** button.



The **Tasks** section will now display a green check on the **Review Documents** box to show you have completed reviewing the documents listed.

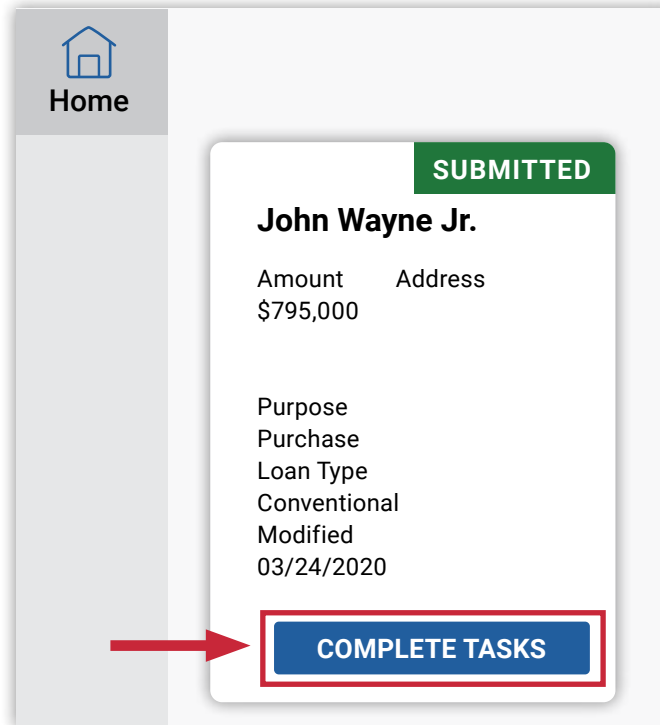


To review documents at any time, navigate to the **Tasks** section and *click* the **“Completed”** option. From there, select the **“View List”** button.

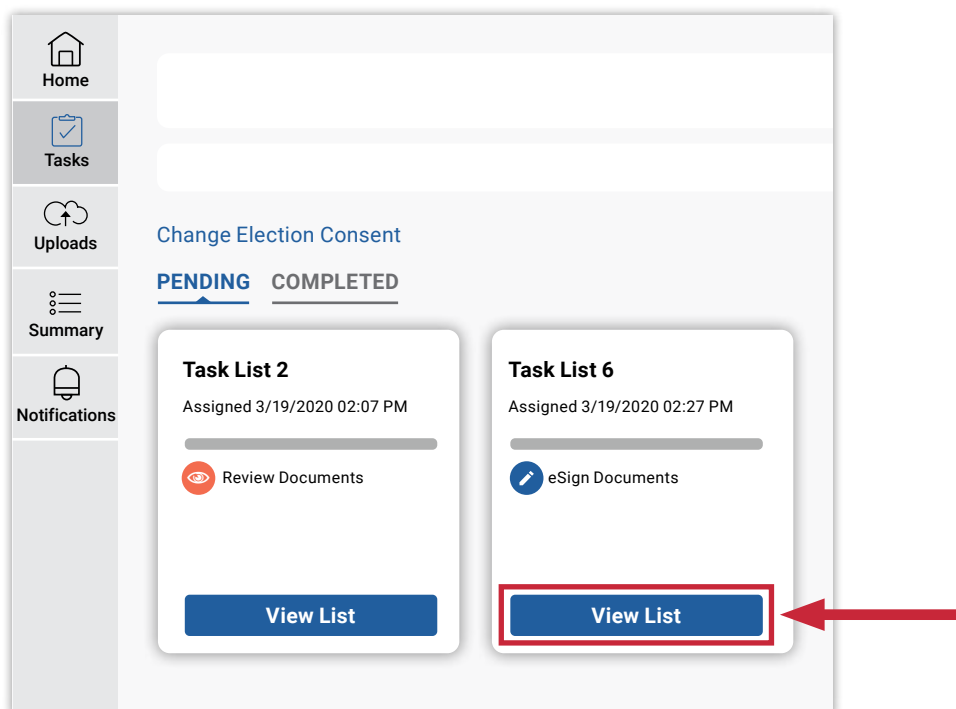


eSigning Documents

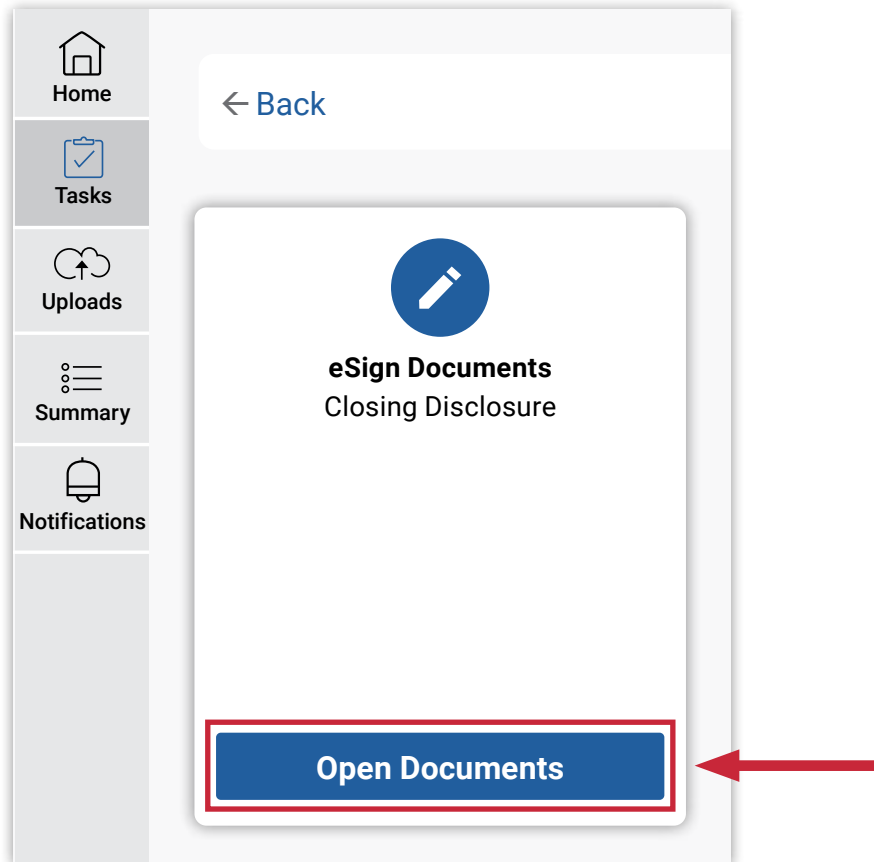
Any documents requiring a signature will be located within the **“Tasks”** section. Log into your account and select the **“Complete Tasks”** button on the loan you would like to work on.



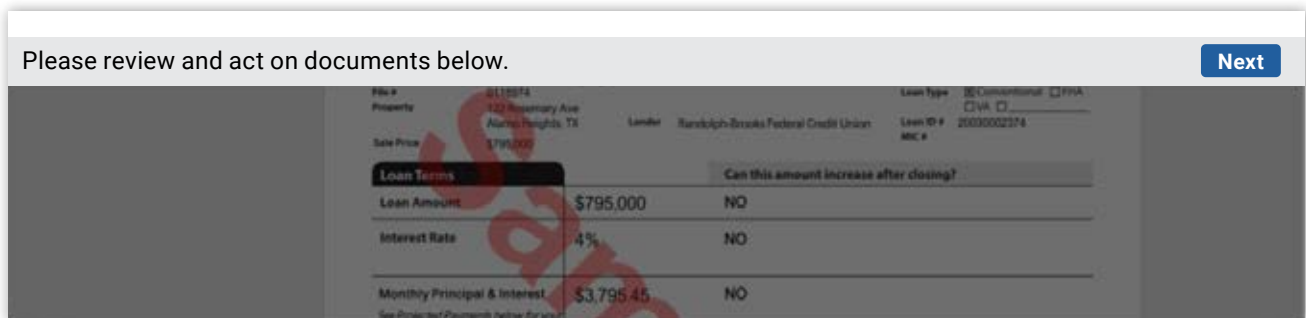
Once you are in the **“Tasks”** section, navigate to the task which lists **“eSign Documents.”** Click on the **“View List”** button.



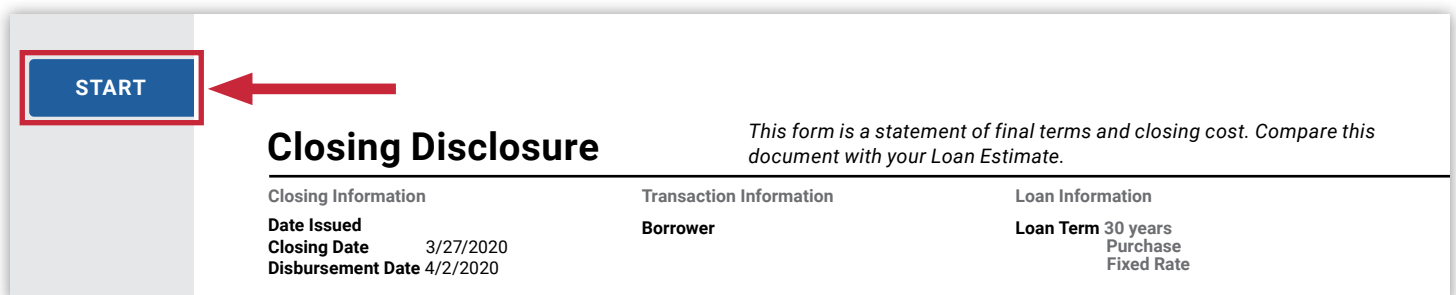
To open the documents and begin signing, *click* on **“Open Documents.”**



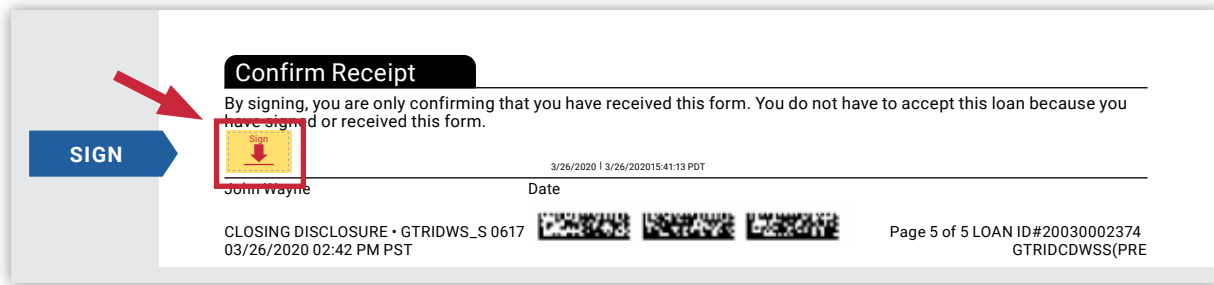
Your loan documents will load in the portal via DocuSign. *Click* **“NEXT”** to review the documents.



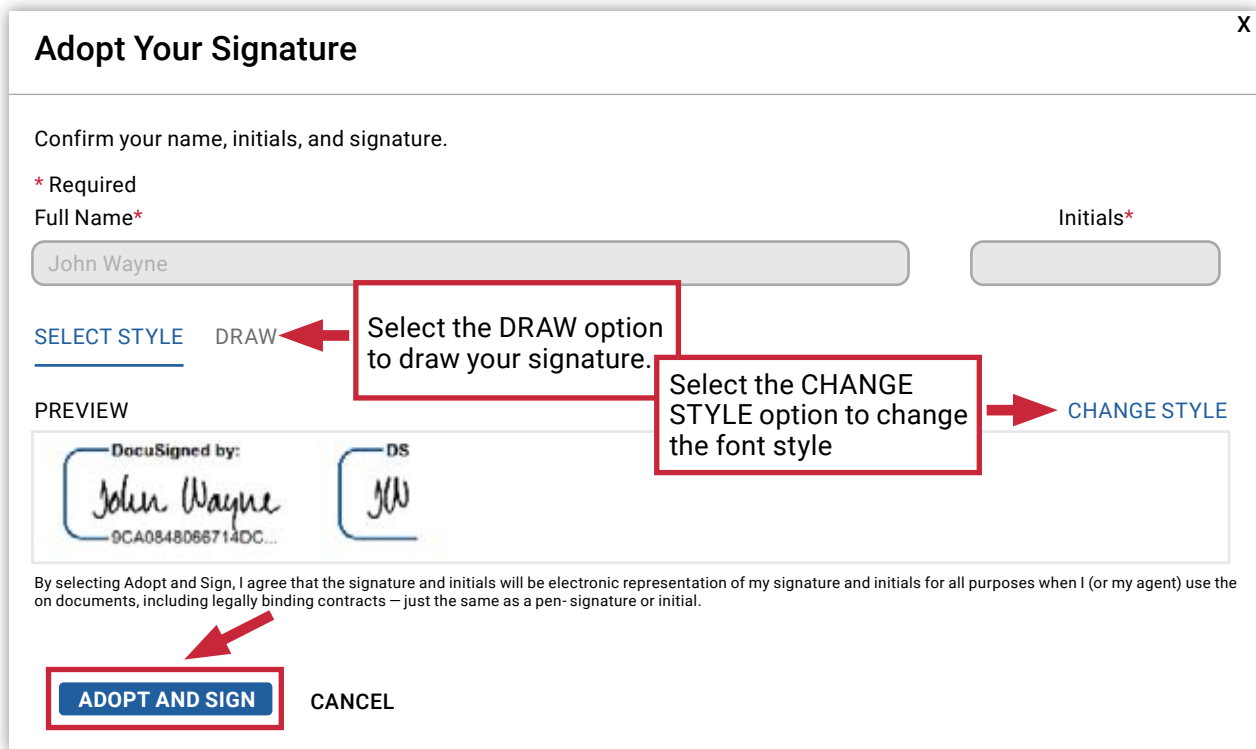
The documents will load and when you are ready to begin signing, *click* the **“Start”** button. The document will scroll to the areas where your signature is required.



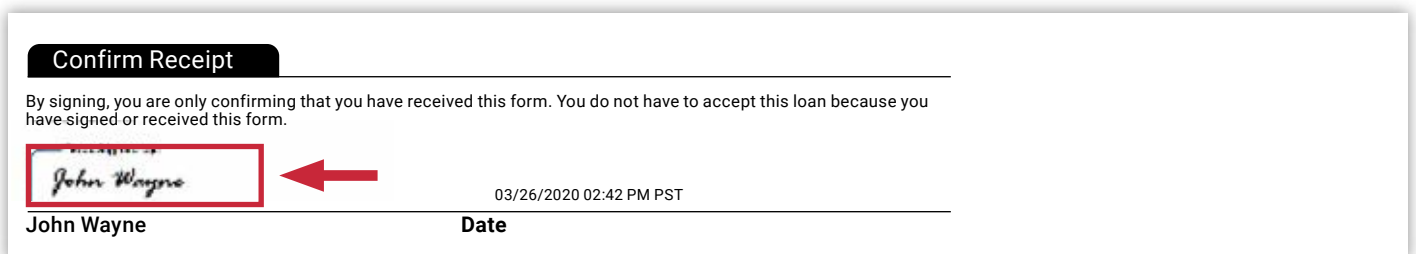
Select the yellow **“Sign”** icon to begin signing.



A template signature will populate for your document. You also have the option to draw your own signature or change the font style. Click the **“Adopt and Sign”** button when you have selected the signature you wish to use.

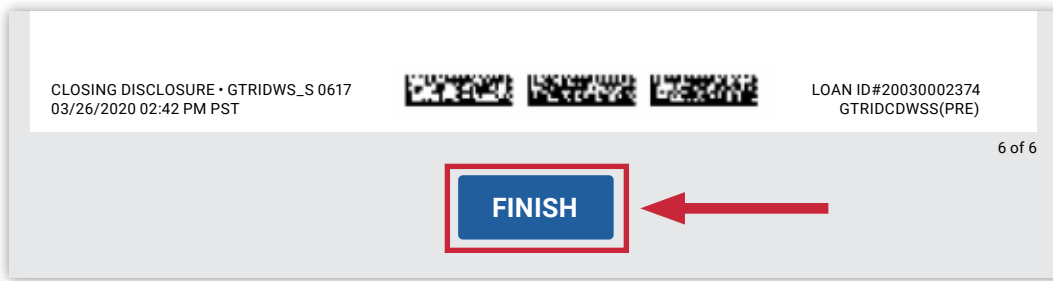


The signature you selected will populate on the signature line within the document.

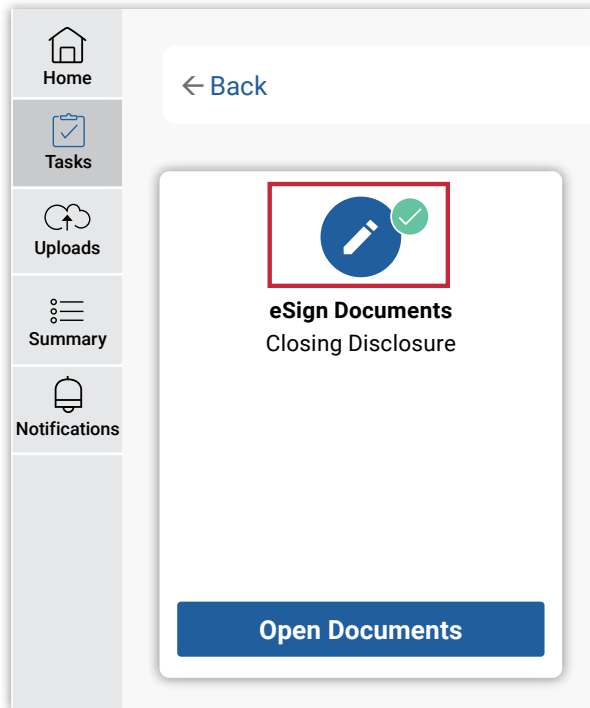


The yellow **“Sign”** icon will display on each area that requires a signature. Continue to *click* on the yellow **“Sign”** icon until you reach the end of the document.

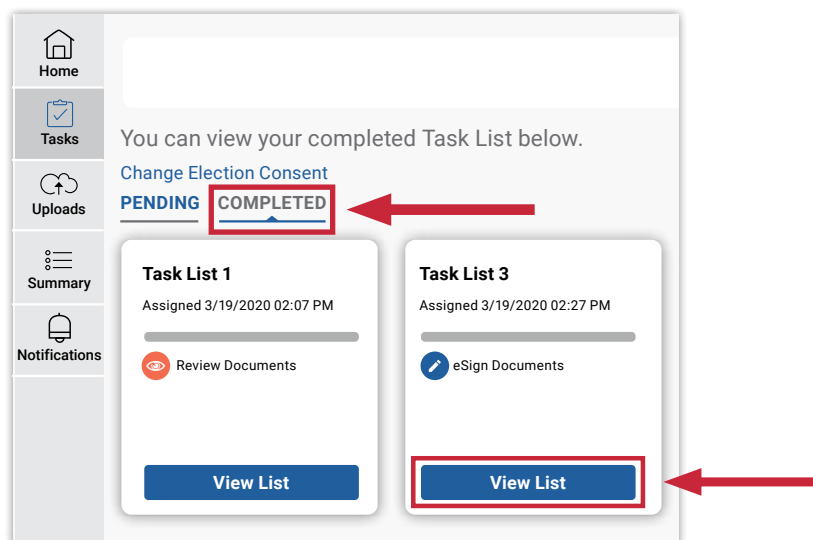
Once you are done signing, *click* the **“Finish”** button.



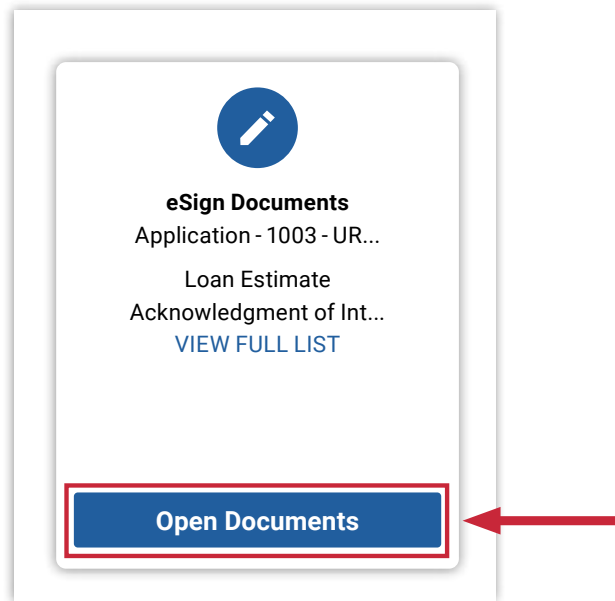
After you have completed signing your documents, the portal will display a green check mark next to the **“eSign Documents”** box in the **“Tasks”** section.



You can access any previously signed documents by navigating to the **“Tasks”** section within the portal and selecting the **“Completed”** tab. From there, *click* on the **“View List”** button.

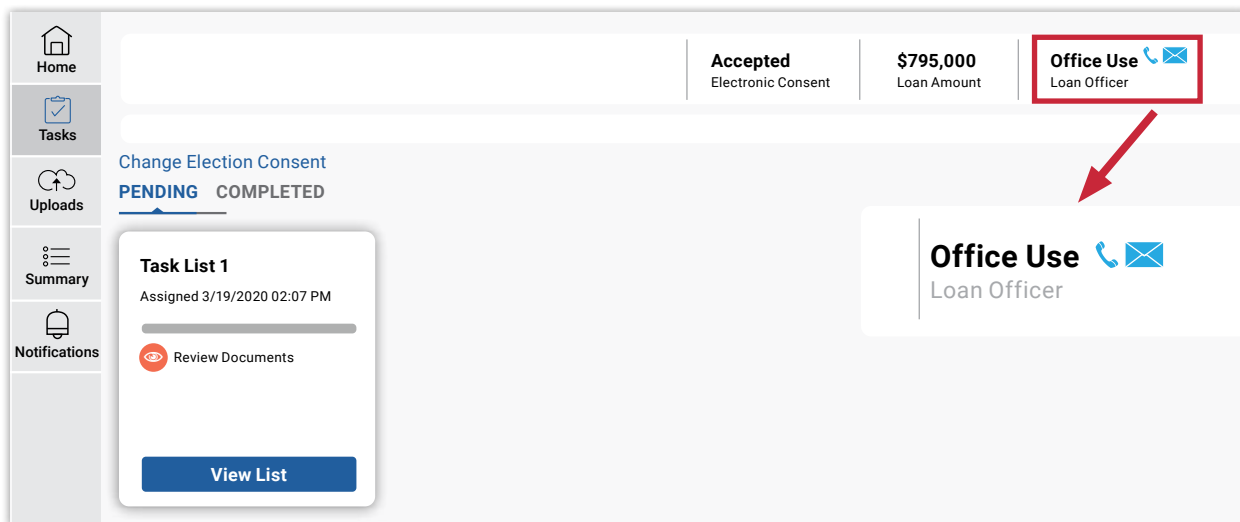


Your list of **eSign** documents will display. *Click* on the **“Open Documents”** button to bring up the documents you previously signed. Once you have finished reviewing, *click* the **“Close”** button.

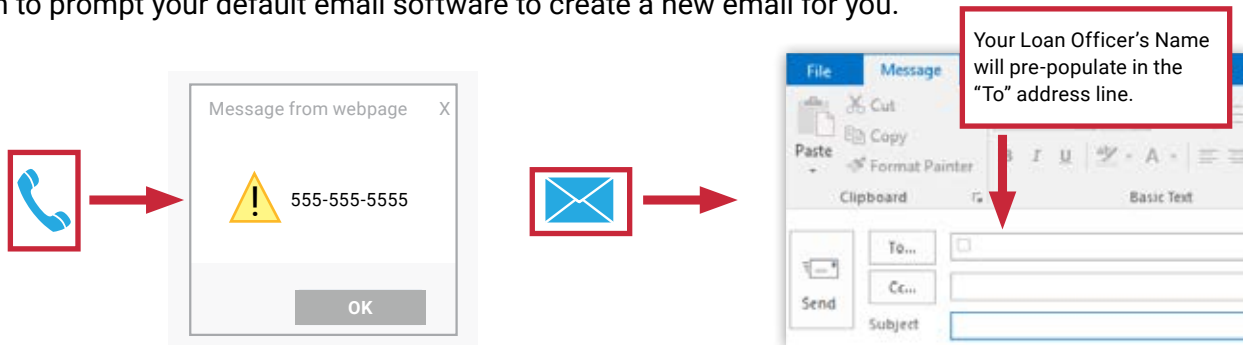


Key Contacts

Within the **“Tasks, Uploads and Notifications”** section, you will find contact information for each person that is working on your loan as it progresses through each phase. In each of these sections, the representative assigned to your loan during that phase will be shown in the top right-hand corner of the portal.

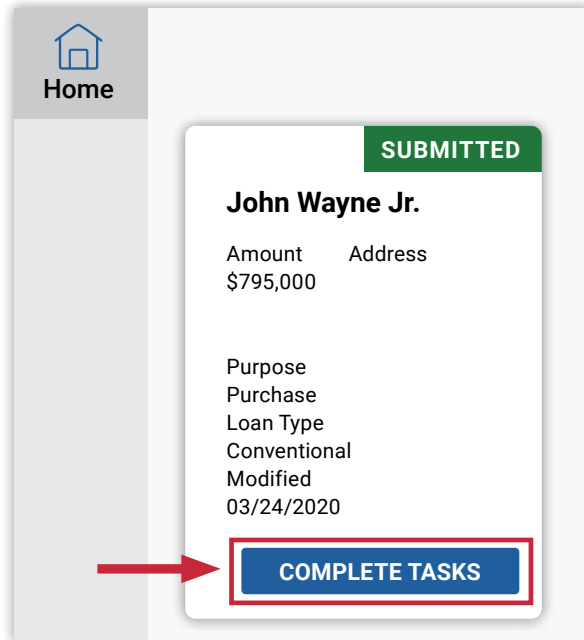


Click on the phone icon to display the phone number for your assigned representative. *Click* on the envelope icon to prompt your default email software to create a new email for you.

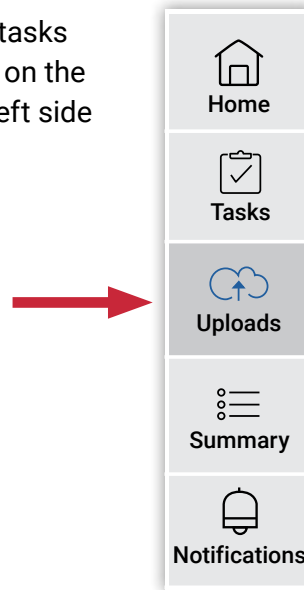


Uploads

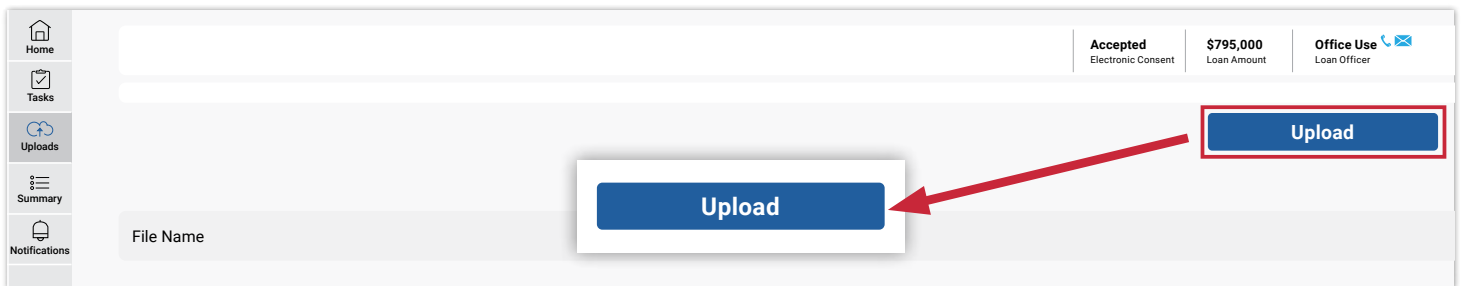
Log in to the borrower portal and *click* on the **“Complete Tasks”** button on your loan application.



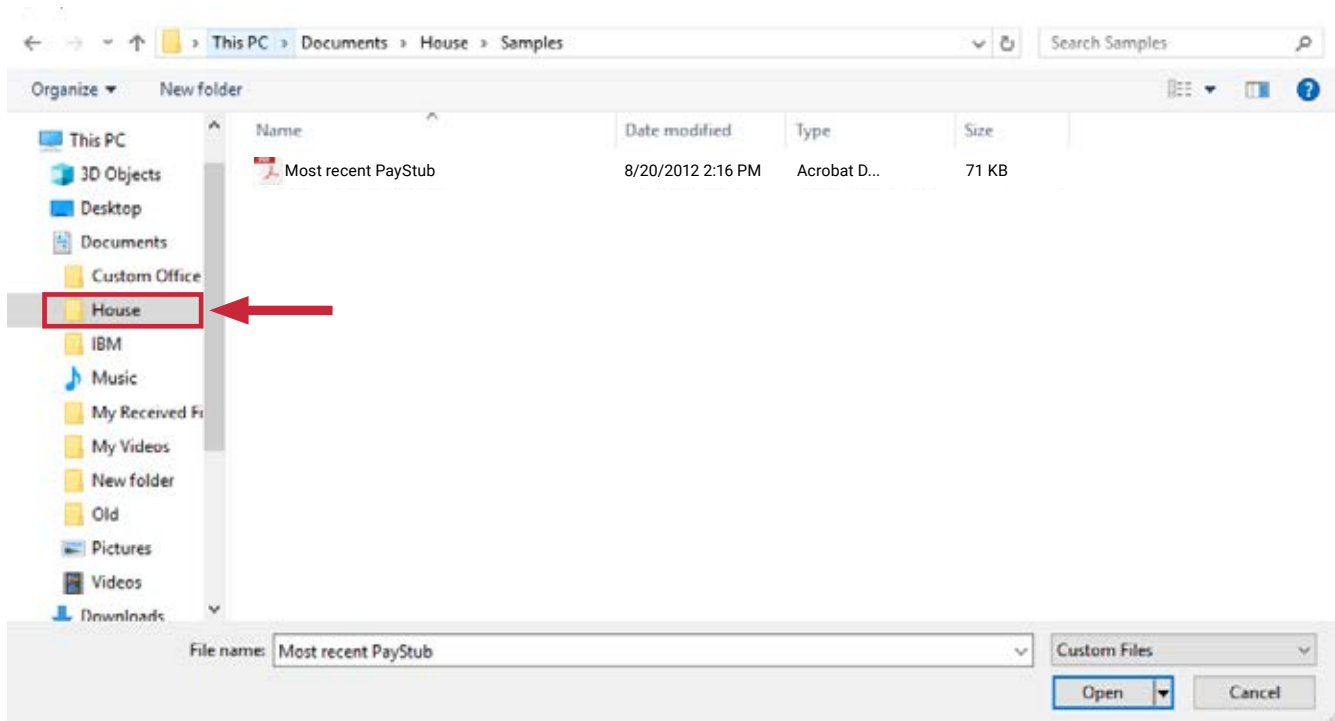
You will be directed to the tasks section of the portal. *Click* on the **“Uploads”** section on the left side of the dashboard.



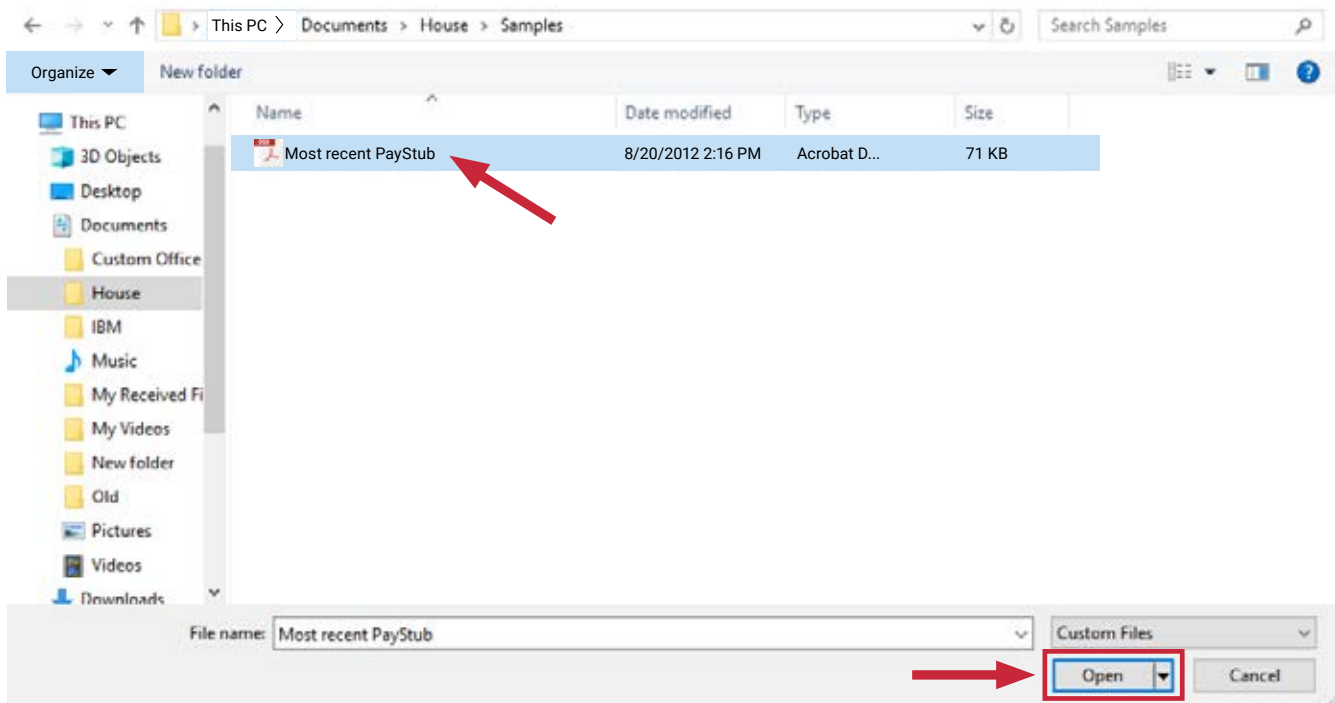
To begin uploading documents to the portal, *click* on the **“Uploads”** button on the right side of your dashboard.



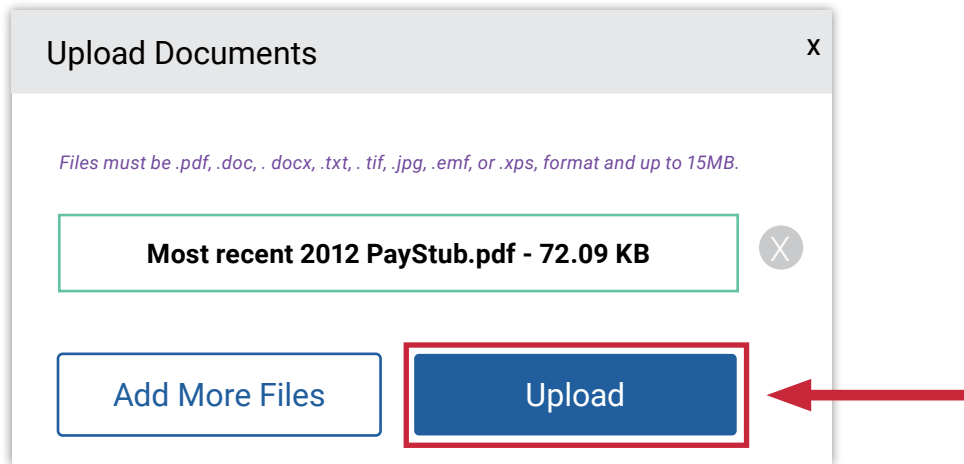
A window will open for you to begin selecting documents to upload (**Please note:** The process for uploads may vary depending on the type of computer you are using).



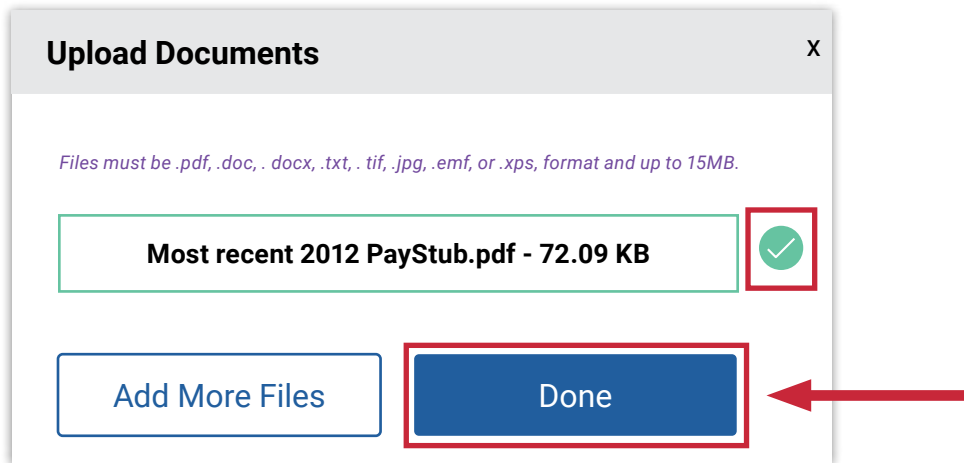
Navigate to the folder or document(s) you would like to upload, *click* on the file and then select **“Open”**.



The document you select will display in the **“Upload Documents”** box. To continue adding files, *click* on the **“Add More Files”** button and follow the previous steps. When you have selected all the documents you want to upload to your loan file, *click* on the **“Upload”** button.



The **“Upload Documents”** box will display a green check mark when your documents have successfully uploaded. Select the **“Done”** button when finished.



Your uploaded files will now display in the **“Uploads”** section of the portal. You can upload any additional documents at any time during the loan process.

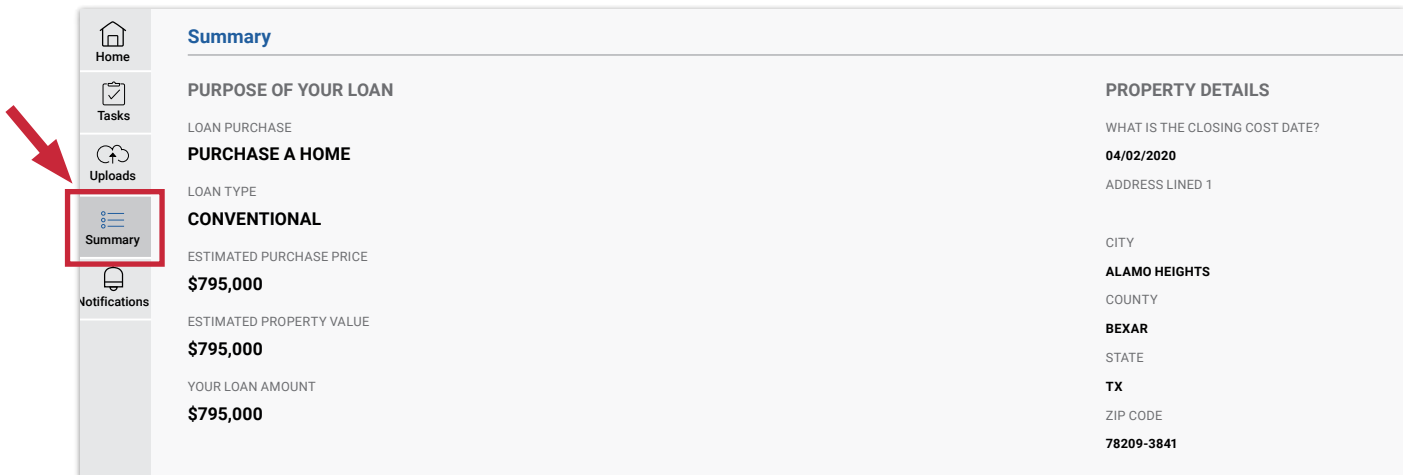
The portal will now display all uploaded documents in the **“Uploads”** section with the file name, upload date and time.

File Name	Upload Date
@ Most recent PayStub 2012 Paystub. pdf	8/20/2012 2:16 PM
@ Most recent PayStub 2012 Paystub. pdf	8/20/2012 2:16 PM

Accepted Electronic Consent

Summary

The “**Summary**” section displays all of the details of your current loan application.



Summary

PURPOSE OF YOUR LOAN
LOAN PURCHASE
PURCHASE A HOME

LOAN TYPE
CONVENTIONAL

ESTIMATED PURCHASE PRICE
\$795,000

ESTIMATED PROPERTY VALUE
\$795,000

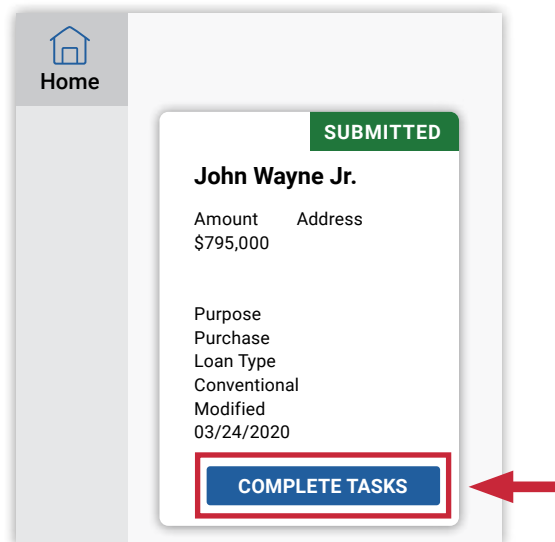
YOUR LOAN AMOUNT
\$795,000

PROPERTY DETAILS
WHAT IS THE CLOSING COST DATE?
04/02/2020
ADDRESS LINED 1

CITY
ALAMO HEIGHTS
COUNTY
BEXAR
STATE
TX
ZIP CODE
78209-3841

Notifications – Check Your Loan Status

To check the status of your loan, log in to the portal and select the “**Complete Tasks**” button on the loan application you need a status for.



Home

SUBMITTED

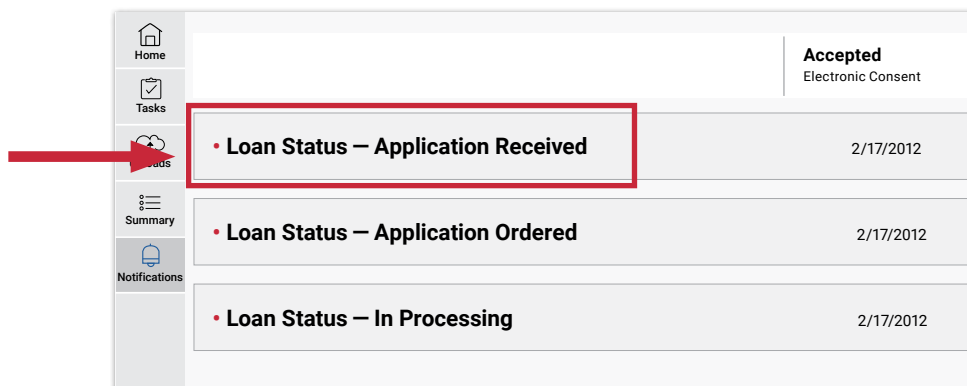
John Wayne Jr.

Amount Address
\$795,000

Purpose
Purchase
Loan Type
Conventional
Modified
03/24/2020

COMPLETE TASKS

Navigate to the “**Notifications**” section to view the status of your loan. Your status will update when your application is received, when an appraisal is ordered, when your file has moved into the processing phase and when it has reached the closing phase.



Home

Tasks

Uploads

Summary

Notifications

Accepted
Electronic Consent

- Loan Status – Application Received** 2/17/2012
- Loan Status – Application Ordered** 2/17/2012
- Loan Status – In Processing** 2/17/2012

Videos

The following videos have been provided by Ellie Mae to assist when using the borrower portal or **eSigning** documents.

Welcome to the Borrower Portal

In the video tutorial below, you will learn how to:

- Access the borrower portal
- Manage your loan application
- View tasks from your loan officer
- View your loan summary and notifications

[Borrower Portal Overview Video](#)

Working with Electronic Documents and eSigning

The video tutorial below demonstrates how the **eSigning** process works and explains what you will need to do in order to successfully sign and return the documents electronically to your loan officer or other representative.

[Working with Electronic Documents and eSigning Video](#)

Borrower Portal FAQs

How do I access the borrower portal?

[Click here to visit our borrower portal.](#)

Who will have access to the documents I upload to the portal?

Any information you send or receive through the borrower portal is private and secure and will only be accessed by individuals assigned to review or approve your loan.

Can I use the borrower portal to upload documents without creating an account?

No. You need to create an account for our borrower portal to upload documents to your loan application.

I applied for my loan over the phone, how do I get access to the borrower portal?

The loan officer assigned to your loan will send you an email with instructions to establish your account on our borrower portal. You can view step-by-step instructions in the [eConsent section](#) of our Borrower Portal Guide.

I am applying with a co-borrower. Can we use the same log in for the portal?

No. Borrowers cannot share borrower portal accounts to eConsent or eSign their documents.

Each borrower, even if they are married, must set up individual accounts on the portal with their own username and password to eConsent and eSign their disclosures.

The username is not tied to an email address, so there can be multiple accounts using the same email address. If they try to access another user's account to eConsent, an error will occur.

I applied for a certain loan amount and now I want to change it. Do I need to complete a new application?

No. Please contact your loan officer if you wish to modify your loan amount.

I applied through the borrower portal. Do I have to use the portal throughout my loan process?

No. However, our borrower portal is the quickest, most convenient way to check your loan status, identify key contacts, upload required documents and complete pending tasks as requested by your loan officer, processor or closer. Contact your loan officer to discuss the options for communicating, reviewing and signing documents throughout the loan process.

Will I receive a notification when my loan officer, processor or closer sends me documents for review?

Notifications will be emailed to you when your loan officer has uploaded documents to the portal for you to review and/or sign. You will also receive a status update when an appraisal has been ordered, when your loan is in processing and when your loan is in closing.

When will my loan status be updated?

Your loan status will update when your application is received, when an appraisal is ordered, when your file has moved into the processing phase and again when it has reached the closing phase. You can view step-by-step instructions on checking the status of your loan in the [Notifications – Checking Your Loan Status section](#) of our Borrower Portal Guide.

Will I have access to previous loan documents I reviewed or eSigned?

Yes. Any documents you reviewed or signed in the “**Tasks**” section of the borrower portal will be available to view by clicking on the “**Completed**” tab within the “**Tasks**” section of the portal. To view instructions on how to view completed documents, read through the [Completing Tasks section](#) of our Borrower Portal Guide.

Can I send a message to my loan officer, processor or closer through the borrower portal?

No. However, your loan officer, processor or closer's information is listed within the borrower portal. Please follow the step-by-step instructions in the [Key Contacts section](#) to learn how to view your representative's information.

What is my authentication code?

Your loan officer can provide you with your authentication code.

Can I access the portal through my mobile device (cell phone, iPad, Tablet)?

Yes. Our borrower portal has been designed to be compatible on mobile devices. You can access the borrower portal the same way you would through a desktop or laptop computer.

Troubleshooting

I have not received a verification email from noreply@elliemae.com.

First, check your junk/spam/quarantine folder. If you are using a business email address, check with your email administrator to ensure that messages from noreply@elliemae.com are not being blocked. If you are still not receiving emails, contact your loan officer to ensure the email address listed in your loan file is accurate.

I am getting an error message that says an account has already been created.

You will only need to create one account for any mortgage loan requests submitted in your name. If you wish to apply for more than one loan, you may use your existing credentials. If you created an account any time after Nov. 2018, you will use that same account to log in. If you share an email address with a co-borrower, make sure you have opened the correct email. Each borrower will receive a separate email with a unique link.

I forgot my username.

You can use the "**Forgot your username**" link on the borrower portal login page to retrieve your username.

I forgot my password.

You can use the "**Forgot your password**" link on the borrower portal login page to reset your password.

I can open the borrower portal, but I cannot complete eSigning.

This is most often linked to portions of the website being blocked by a corporate firewall. If you're accessing the borrower portal from a work network, you can either contact your company network administrator to ensure nothing is being blocked, or wait and try again from a home network.

I am receiving a "timed out" error when trying to access the portal.

If you are trying to access the borrower portal through a browser that is unsupported, you may receive a timed out error. Borrowers have reported problems accessing the site through the Safari browser. Our borrower portal is most compatible with Chrome, Firefox or Edge. We suggest downloading one of the compatible browsers and re-launching the borrower portal through the new browser. If you are still receiving an error, or cannot access the portal through your browser, contact your loan officer. Please view the [Ellie Mae Consumer Connect System Requirements and Compatibility](#) for a complete listing of supported devices, operating systems and browsers.

I am having issues accessing the portal on my mobile device.

Some mobile browsers may be limited to the functionality of certain websites. We recommend downloading a different browser or try on a desktop or laptop computer. Please view the [Ellie Mae Consumer Connect System Requirements and Compatibility](#) for a complete listing of supported devices, operating systems and browsers. If you are still receiving an error, or cannot access the portal through your browser, contact your loan officer.

Ellie Mae Consumer Connect System Requirements and Compatibility

Our Borrower Portal works best when accessed using the following devices, operating systems and browsers.

Desktops & Laptops	Windows 8.X or higher <ul style="list-style-type: none"> • Internet Explorer (current version) • Edge (current version) • Chrome (current version) • Firefox (current version) 	Recommended
Tablets (in Portrait and Landscape modes)	Mac OS X (current Version) <ul style="list-style-type: none"> • Safari (current version) • Chrome (current version) 	Recommended
	Apple iPad and iPad Pro running iOS 11 or higher <ul style="list-style-type: none"> • Safari • Chrome 	Recommended
Phones	Samsung Galaxy tablets running Android 8 or higher <ul style="list-style-type: none"> • Chrome (current version) 	Recommended
	Apple iPhone X running on 11 or higher	Recommended
	Samsung Galaxy S8 or higher running on Android 8 or higher	Supported

For complete details on Ellie Mae's system requirements, view the full [Product System Requirements and Compatibility Matrix](#).

Revised: December 1, 2020

