

Complete your Loan Application

Using the Online Customer Portal

The Carrington Customer Portal provides a convenient and secure way to receive, sign and upload loan documents that are needed throughout the mortgage process. You can access the Customer Portal from either a computer or a mobile device.

This fast and efficient tool makes the mortgage process easier, helps us complete your mortgage application faster, and gets you ready to close as quickly as possible.

Please contact your Loan Officer with any questions or help you may need using the portal.

This guide will show you how to:

- ✔ Set up your Carrington user account
- ✔ Sign your loan application and disclosures – both electronically and with ink
- ✔ Upload documentation needed to complete your application



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Create Your Account and Log In

Each applicant will need to independently sign their own documents related to the loan application. To accomplish this via eSign, Carrington Mortgage Services, LLC will send an email separately to each applicant. Each individual’s email will contain a unique link that is specific to them, to access the documents they need to sign. Save this email with your specific link in case you need to refer to it later. As in the email example below, you will click your individual link to connect to your Carrington account.

1. Click the link **“Click here to visit the website”** to sign in or set up your account
2. If there are any issues with the links, **copy and paste the URL** into your web browser

To expedite the loan process, we have sent important loan documents for your review on a personalized, password-protected location that will allow you to validate your identity and retrieve your loan disclosures. By accepting your secure loan disclosures online, we can proceed immediately with the next step in processing your loan application.

The website link and instructions are identified below. Thanks for your prompt attention to this request.

1

[Click here to visit the website](#) and access the message above. There you can take any action that is required and view the latest updates to the loan.

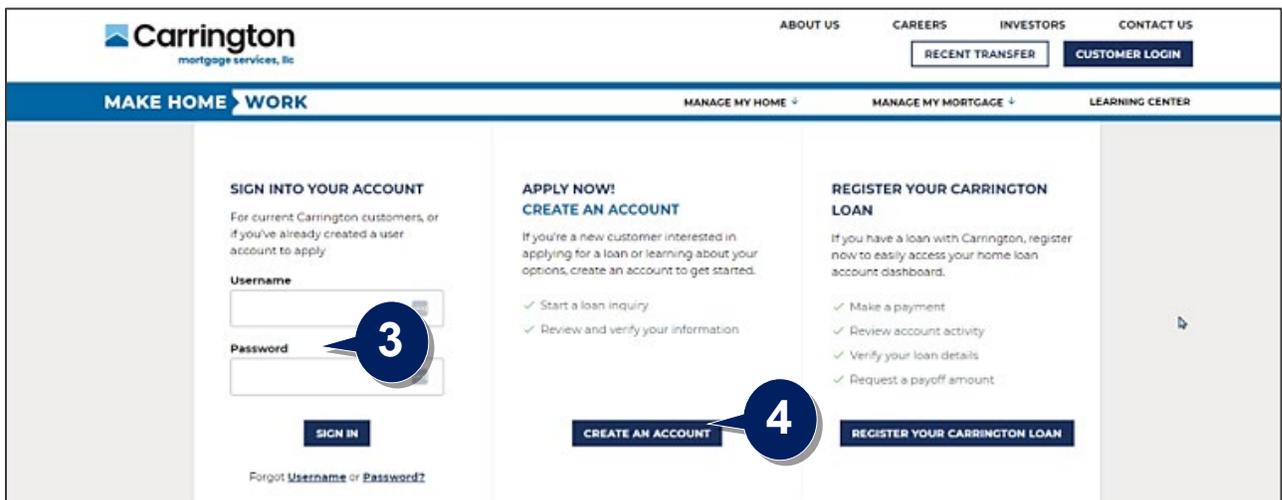
“Sign Into Your Account” for current customers who are registered with Carrington
 Click the **“Create An Account”** button for NEW customers who are not previously registered with Carrington.

[Click here to watch a video](#) that walks you through the eDisclosure process and explains how to use this website to view, sign, and return the requested loan documents.

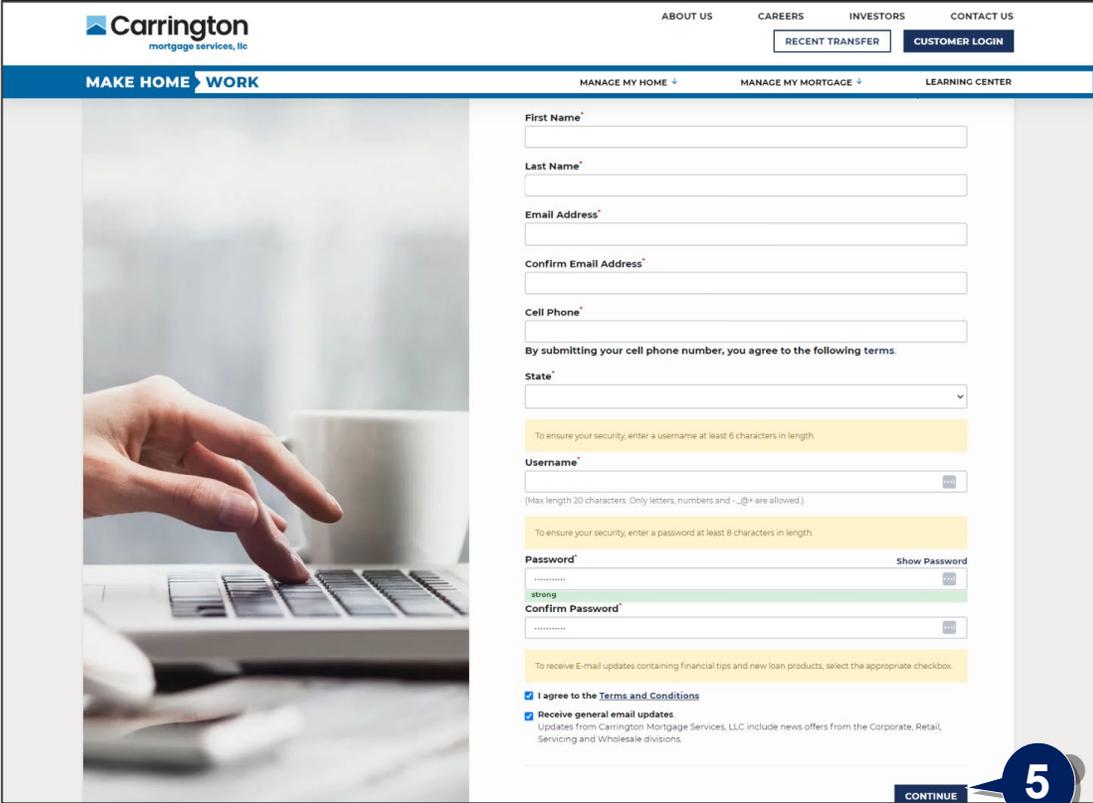
If you experience problems opening the link, copy and paste the URL below into your Web browser.
 URL:
<https://qa.carringtonmortgage.com/consumerconnect?authentication=>

2

3. Once on the log in page, you can enter your existing account credentials and click **Log In – OR –**
4. Click **Create Account** to set up a new account



5. Fill out **all the required fields** with an asterisk (*) and **Click Continue**



6. You will receive an email to activate your account – **Click the Link** provided and follow the steps
If there are any issues with the links, **copy and paste the URL** into your web browser

To complete sign-up, you must click the following link to activate your account.

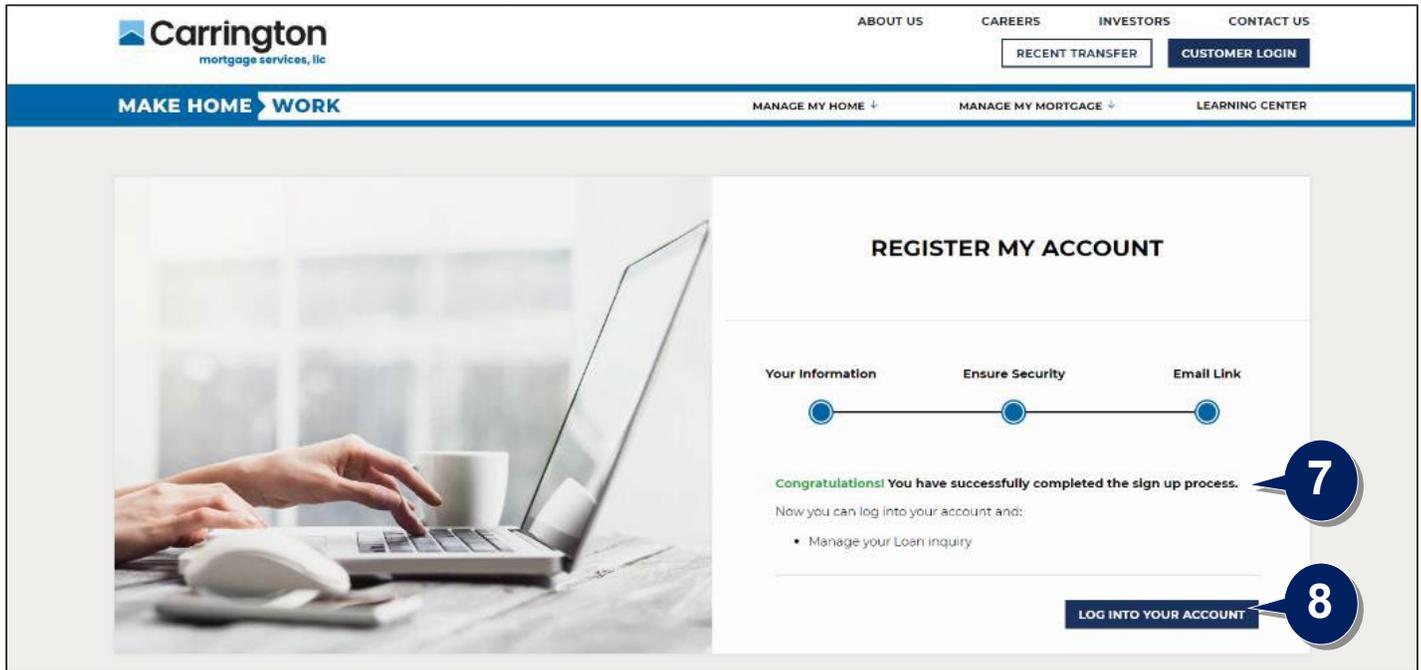
<https://qa.carringtonmortgage.com/UserRegistration/ActivateRegistration?userId=debfca74-6111-4111-9111-111111111111>

If the above link is inactive, highlight and copy the text, then paste it into your web browser's address bar.

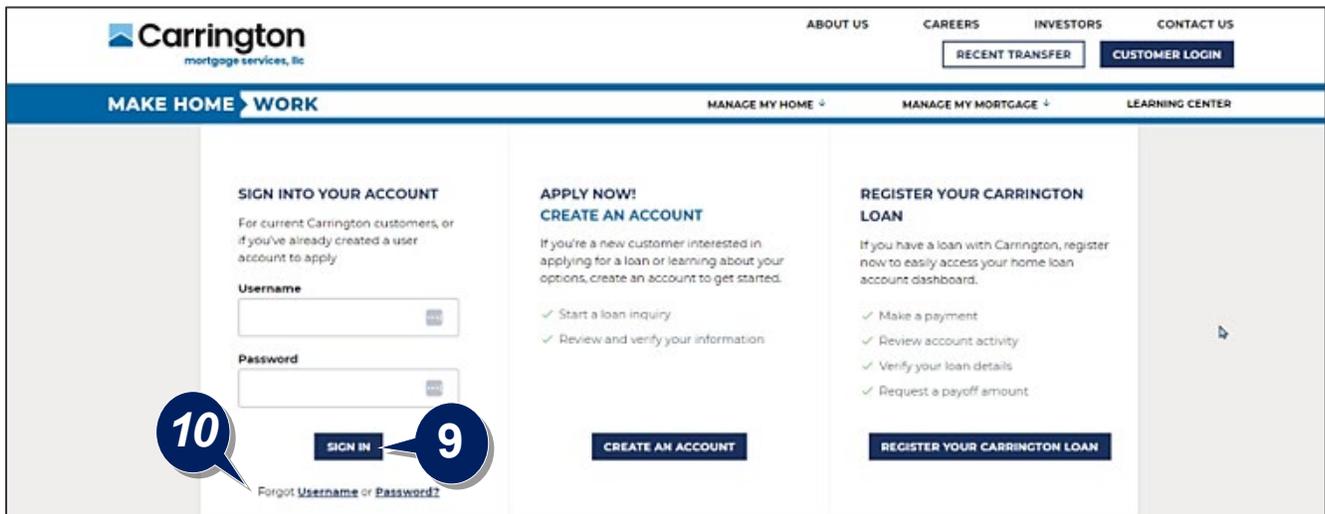
Thank you,
Customer Support
Carrington Mortgage Services, LLC

Note: This is a system generated e-mail. Please do not reply.

7. Once all steps are complete you will see the **“Congratulations!”** message
8. Click **Log into Your Account**



9. **Sign into your Account** Using the Username and Password you have set up
10. If you do not have your username or password, click the **recovery links** provided

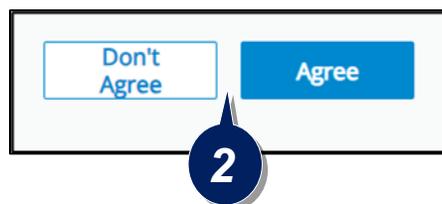
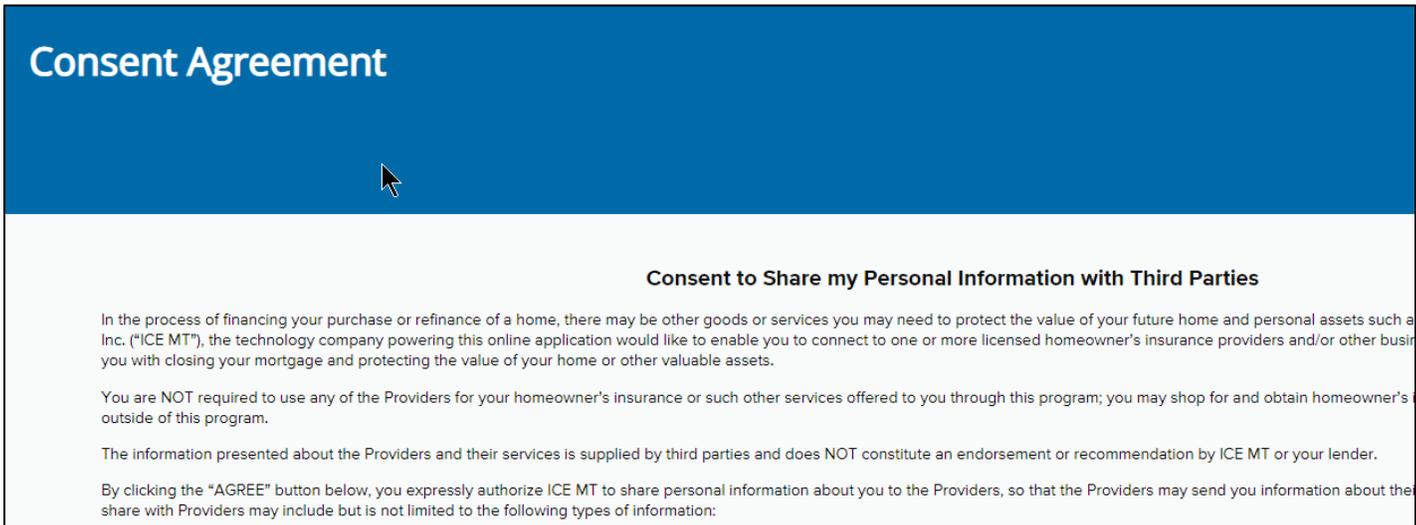


Provide Consent to Sign Electronically

1. Click **Agree** to the eConsent Form to continue



2. Click **Agree** or **Don't Agree** to the Third Party Consent Agreement

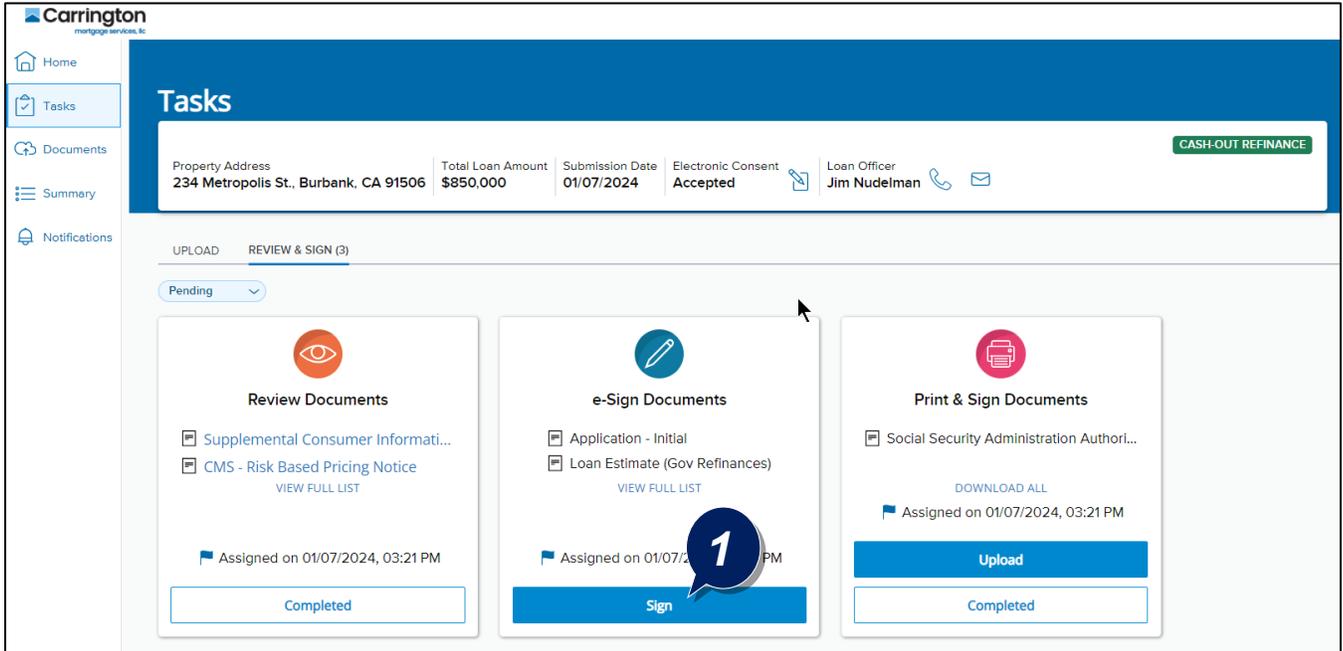


eSign your Loan Documents

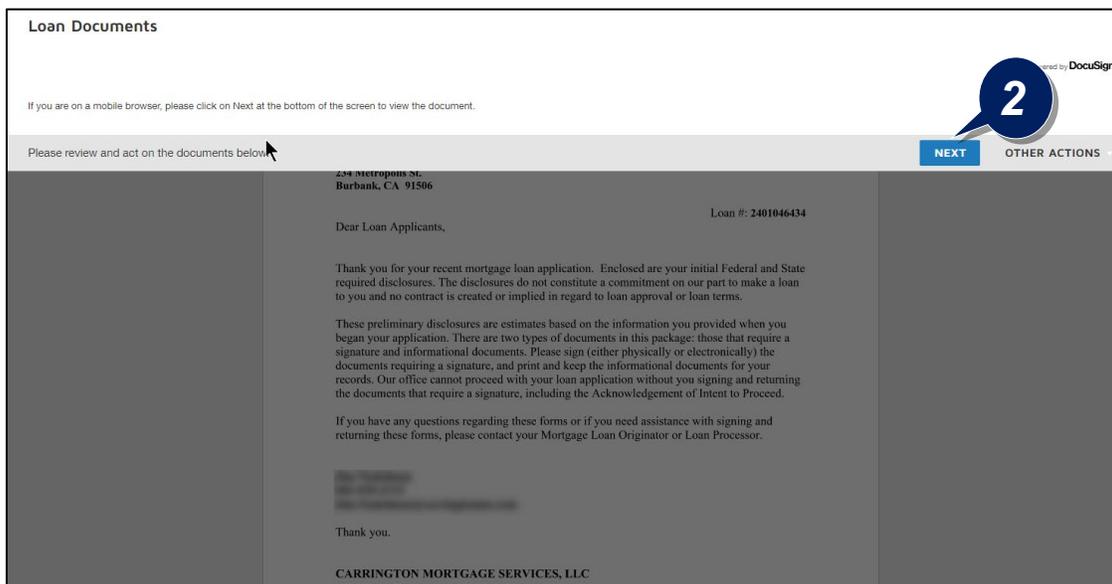
Once you complete eConsent, you will be directed to your task list which includes three categories:

- **Review Documents** – Documents to review or read, but do not need to be eSigned or ink signed
- **e-Sign Documents** – Documents that must be e-Signed
- **Print & Sign Documents** – Documents that must be printed, ink signed, and uploaded

1. Click **Sign** in the e-Sign Documents box



2. This will open your electronic documents for signature - Review and click **Next**



3. Click **Start**

START

1600 South Douglass Road, Suites 110 & 200-A Anaheim, CA 92806
(888) 267-2440

1/7/2024

Clark Kent
234 Metropolis St.
Burbank, CA 91506

Dear Loan Applicants, Loan #: 2401046434

Thank you for your recent mortgage loan application. Enclosed are your initial Federal and State required disclosures. The disclosures do not constitute a commitment on our part to make a loan to you and no contract is created or implied in regard to loan approval or loan terms.

These preliminary disclosures are estimates based on the information you provided when you began your application. There are two types of documents in this package: those that require a signature and informational documents. Please sign (either physically or electronically) the documents requiring a signature, and print and keep the informational documents for your records. Our office cannot proceed with your loan application without you signing and returning the documents that require a signature, including the Acknowledgement of Intent to Proceed.

If you have any questions regarding these forms or if you need assistance with signing and returning these forms, please contact your Mortgage Loan Originator or Loan Processor.

Thank you.

CARRINGTON MORTGAGE SERVICES, LLC

4. Click the Yellow Sticky Note that says “**Sign**” for all documents that require eSignature

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

(2) The Property's Security
The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition
• Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
• The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

Required - Sign Here

SIGN → **Sign** ↓

Borrower Signature: Clark Kent Date (mm/dd/yyyy): 1/7/2024 11:32:17 PST

4

Borrower Name: Clark Kent
Uniform Residential Loan Application
Freddie Mac Form 65 - Fannie Mae Form 1003
Effective 1/2021

5 of 11

GURLA20_S 0718
GURLA20S (POD)
01/07/2024 03:16 PM PST

Application - Initial 5 of 11

- For your first document, you have the option to click **Change Style** to open a side panel and choose a different signature style then the one displayed
- Click **Adopt and Sign** to eSign the document

- Click **Sign** for all documents where you see the yellow 'sign' box – there are several to complete
- There are a few instances where you will be asked to choose **Yes or No**

9. Fill in or initial the appropriate Equal Credit Opportunity Law Information if requested

Borrower(s): **Clark Kent** Date: **January 7, 2024**
 Loan Number: **2401046434**

Property Address: **234 Metropolis St.
 Burbank, CA 91506**

Lender/Broker: **Carrington Mortgage Services, LLC** Loan Originator: **[REDACTED]**

License #: **4130904** License #: **4130904**
 NMLS #: **2600** NMLS #: **2600**

This disclosure is provided to you pursuant to Cal. Code Regs. tit. 21, § 7114.1.

If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the Federal government to monitor the financial institution's compliance with the Housing Financial Discrimination Act, the Equal Credit Opportunity Law, and the Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you choose not to furnish this information, please initial below. *

Borrower: I do not wish to furnish this information (Initials) **9** Borrower: I do not wish to furnish this information (Initials) _____

<p>Race / National Origin</p> <p><input type="checkbox"/> American Indian, Alaskan Native</p> <p><input type="checkbox"/> Asian, Pacific Islander</p> <p><input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White</p> <p>Other (specify): _____</p> <p>Marital Status</p> <p><input checked="" type="radio"/> Married <input type="radio"/> Unmarried <input type="radio"/> Separated</p> <p>Sex</p> <p><input checked="" type="radio"/> Female <input type="radio"/> Male</p>	<p>Race / National Origin</p> <p><input type="checkbox"/> American Indian, Alaskan Native</p> <p><input type="checkbox"/> Asian, Pacific Islander</p> <p><input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White</p> <p>Other (specify): _____</p> <p>Marital Status</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated</p> <p>Sex</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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* If you choose not to provide the information, Federal law requires us to note to the extent possible, the race or national origin and sex of the applicant(s) on the basis of visual observation or surname.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

SEE 'SIGNATURE ADDENDUM' ATTACHED HERETO, AND MADE A PART HEREOF

10. Fill in your Home Owner's Insurance information when requested

Property Address: **234 Metropolis St.
 Burbank, CA 91506**

Lender/Broker: **Carrington Mortgage Services, LLC** Loan Originator: **Jim Nudelman**

License #: **4130904** License #: **4130904**
 NMLS #: **2600** NMLS #: **2600**

This disclosure is provided to you pursuant to CA Ins. Code §§ 770 & 772.

The creditor shall not require that you, upon financing the purchase of real property or lending money on the security of real or personal property, and no trustee, director, officer, agent or other employee, or affiliate of, any such person shall require, as a condition precedent to financing the purchase of such property or to lending money upon the security thereof, or as a condition prerequisite for the renewal or extension of any such loan or for the performance of any other act in connection therewith, negotiate any policy of insurance, or renewal thereof through a particular insurer, agent, solicitor or broker. The creditor may, for reasonable cause, refuse to accept the insurance provided by you based on the financial ratings and strength of the insurer.

The creditor shall not require the borrower, as a condition of receiving a loan secured by real property, to provide hazard insurance coverage against risk to the improvements on that real property in an amount exceeding the replacement value of the improvements on that property.

I have chosen the following agency to provide the insurance covering the property described above:

ABC Insurance	Joe Smith
Insurance Company Name	Agent Name
123 W. Main Street, Burbank, CA 91506	818-5555557
Agent Address	Agent Phone

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Digitally signed by: Clark Kent 1/7/2024 | 15:37:01 PST
CLARK KENT DATE

ICE Mortgage Technology, Inc. CAACL 0923

11. Once all Documents are signed, click the **Finish** button in the top right corner to complete the process and return to your account tasks dashboard

FINISH

Lender/Broker: Carrington Mortgage Services, LLC Loan Originator: Jim Nudelman
License #: 4130904 NMLS #: 2600 License #: 4130904 NMLS #: 2600

This disclosure is provided to you pursuant to Section 1102.6g of the CA Civil Code.

Any appraisal of the property is required to be unbiased, objective, and not influenced by improper or illegal considerations, including, but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver's license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information, or age. If a buyer or seller believes that the appraisal has been influenced by any of the above factors, the seller or buyer can report this information to the lender or mortgage broker that retained the appraiser and may also file a complaint with the Bureau of Real Estate Appraisers at <https://www2.brea.ca.gov/complaint/> or call (916) 552-9000 for further information on how to file a complaint.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below

Required - Signature Applied

 1/7/2024 | 15:37:33 PST
CLARK KENT DATE

ICE Mortgage Technology, Inc. CAAPLDSNTCJ 1121
CAAPLDSNTCJ (IN) 01/07/2024 03:16 PM PST

12. You will now notice a green **Completed** check mark under your Completed Tasks

Tasks

CASH-OUT REFINANCE

Property Address: 234 Metropolis St., Burbank, CA 91506 | Total Loan Amount: \$850,000 | Submission Date: 01/07/2024 | Electronic Consent: Accepted | Loan Officer: Jim Nudelman

UPLOAD REVIEW & SIGN (2)

Completed Reset Filter

 **e-Sign Documents**

- Application - Initial
- Loan Estimate (Gov Refinances)

[VIEW FULL LIST](#)

 Completed on 01/07/2024, 03:38 PM

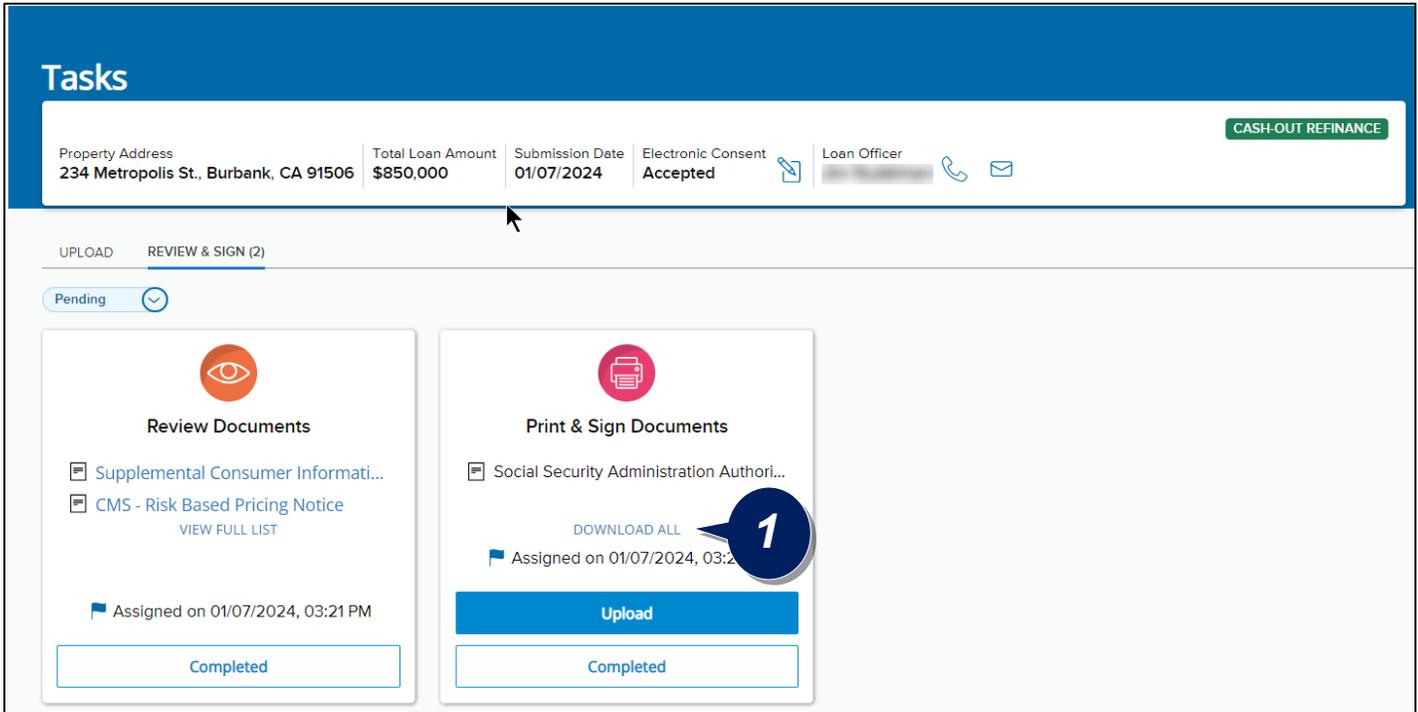
[Open](#)

Print, Ink Sign and Upload Documents

In some cases, there are documents that require an ink signature to complete your loan file. This requires you to print the document, sign it with an ink pen, and then scan and upload the document.

Follow the steps in this section to complete the process of ink signing documents.

1. Click the **Down Load All** link from the Print & Sign Documents Task section



2. When the document opens, click the **Printer Icon** in the top right of the page

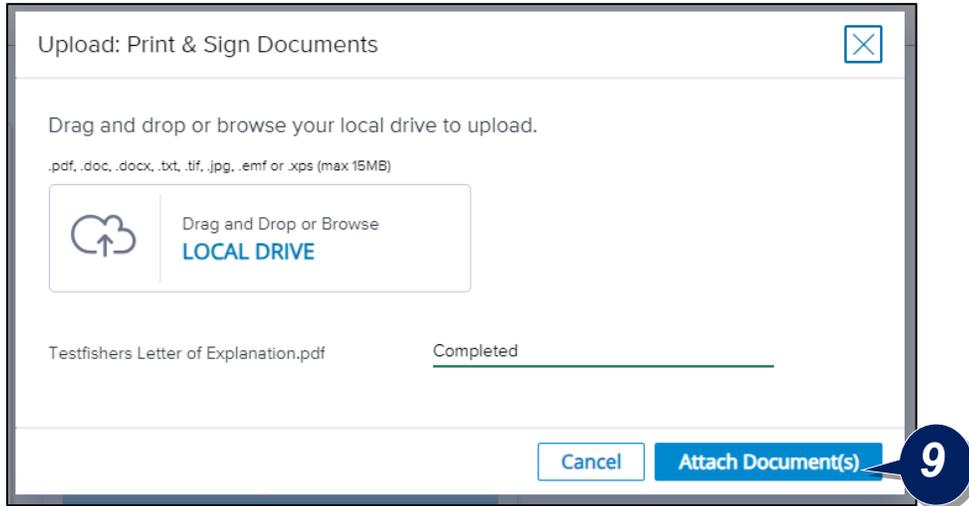


3. *Independent step:* Print and sign the document with an ink pen
4. *Independent step:* Scan the signed document to your device and save in a folder you can locate or fax it to the number provided

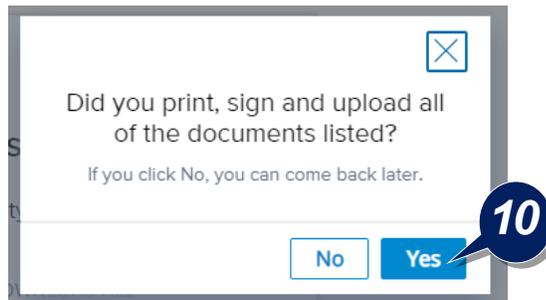
5. Click the **"Borrower Portal" tab** in your browser to return to your account Task Dashboard
6. If scanned to your device, click **Upload** from the Print & Sign Documents task

7. Drag and Drop the Document from your computer folder, or click **LOCAL DRIVE** to Browse for it
8. Once the document is shown, click **Ready to Upload**

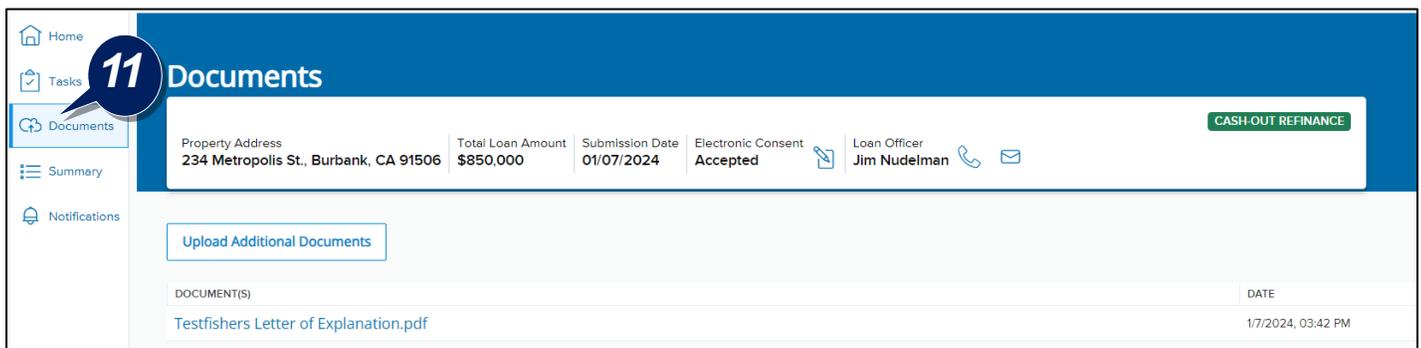
- Once the Document is uploaded, you can click **Attach Documents** to provide additional items that may have been requested by your Loan Officer



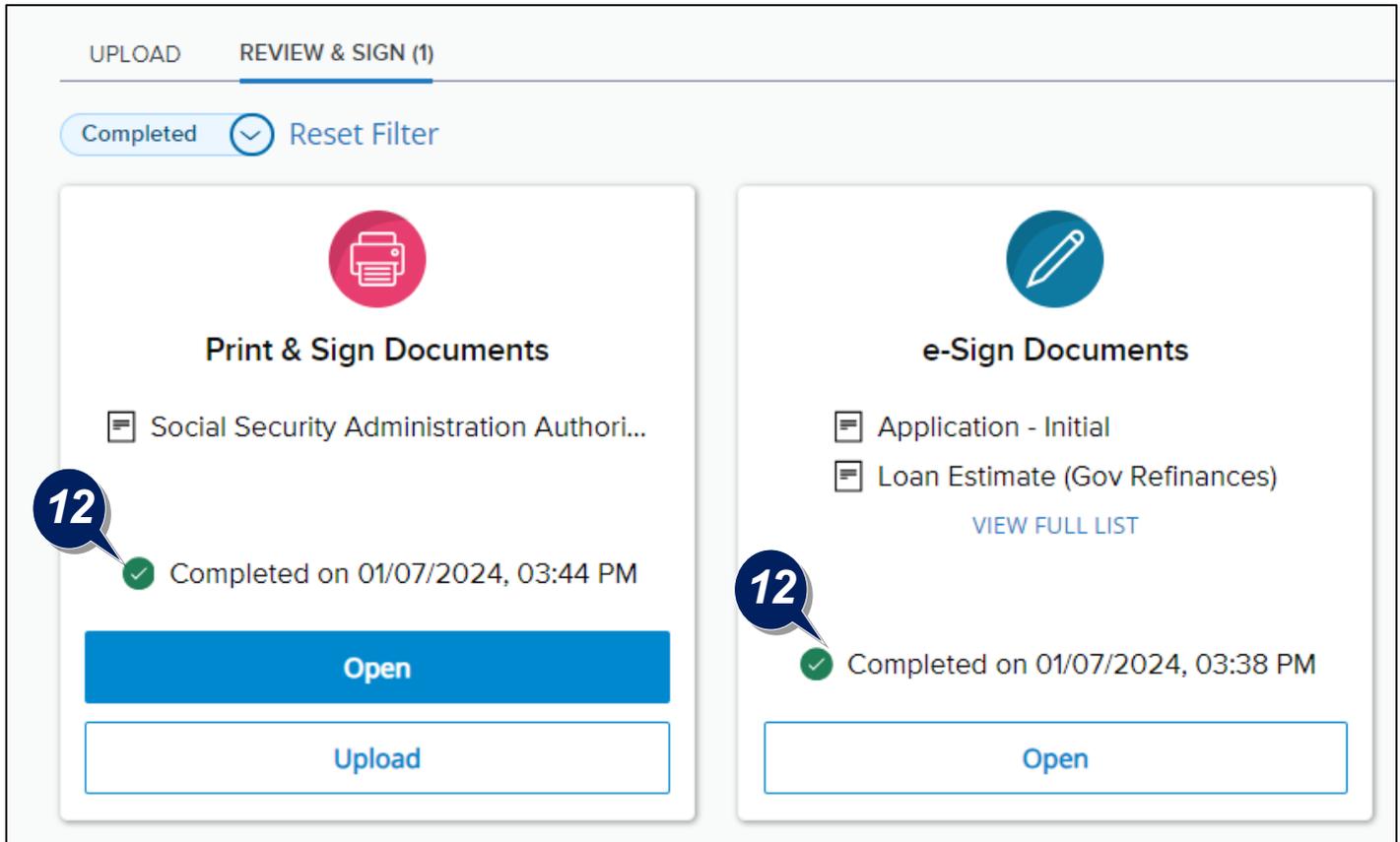
- When all Documents have been Uploaded, click **Yes**



- You can view your uploaded Documents by clicking **Documents** on the left side panel



12. You will know you have completed the process when both the **Print & Sign Documents** and **e-Sign Documents** show as **Completed** with the green check mark



The screenshot displays the 'REVIEW & SIGN (1)' section of the Carrington Customer Portal. At the top, there are tabs for 'UPLOAD' and 'REVIEW & SIGN (1)'. Below the tabs, a filter is set to 'Completed' with a 'Reset Filter' option. Two document categories are shown:

- Print & Sign Documents:** Contains one document titled 'Social Security Administration Authori...'. It is marked as 'Completed' with a green checkmark and a callout bubble containing the number '12'. The completion date and time are 'Completed on 01/07/2024, 03:44 PM'. Below the document list are two buttons: a blue 'Open' button and a white 'Upload' button.
- e-Sign Documents:** Contains two documents: 'Application - Initial' and 'Loan Estimate (Gov Refinances)'. It also has a 'VIEW FULL LIST' link. It is marked as 'Completed' with a green checkmark and a callout bubble containing the number '12'. The completion date and time are 'Completed on 01/07/2024, 03:38 PM'. Below the document list is a white 'Open' button.

Please contact your Loan Officer with any questions or help you may need completing this process through the Carrington Customer Portal.