Managing your loan application online
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Registering your account

Welcome to Discover Home Equity Loans! Your Personal Banker has sent you a Welcome Email containing your loan application details, a list of documents we need from you, and a link to the online account where you can upload documents and check your loan application status. Follow these steps to register your account:

1. Click on the link in your Welcome Email (or click here). Be sure to bookmark the log in page for later.

2. Click the Register button on your browser screen.

   ![Register Button Image]

   

3. On the Enter Account Info screen, enter your Date of Birth, Social Security Number, Loan Number, and Zip Code. You can find your Loan Number in the Welcome Email if you don’t know it. Then click Continue.

4. On the Create Your Log In screen, type in a User ID and a Password of your choosing. Then click Continue.

5. On the Verify screen, select whether you would like to receive your temporary identification code by phone or email. Then click Continue.

6. When you receive your code, type it in the verification field and click Submit.

   ![Verify Screen Image]

7. Read and accept disclosures to complete registration.
Logging in to your account

Once you’ve verified your account, you’re ready to log in whenever you like. Simply visit the same link you used to register. Again, it’s a good idea to bookmark that page so you can access it easily moving forward.

Please note: The Log In function on the main Discover home page and Discover Home Equity Loans home page will also take you to your application account. Be sure to select My loan is in process. You will use the My loan has funded option after your loan funds to make monthly payments.
Checking your loan application status

As soon as you are logged in to your account, the first screen you see is your Account Summary page. This page shows you the Current Status of your loan application, as well as the loan terms you discussed with your Personal Banker.

You can also view upcoming statuses by clicking the arrow below your Current Status. This will give you an idea of what is next in your loan process.
Checking your to-dos

On your Account Summary page, in the white area below the loan application status, you will see a To-Do section with items assigned to you. These are documents that we need from you in order to process your loan application and payoffs that we need you to validate. Please provide them as soon as possible. Sometimes when we are reviewing your initial set of documents, we discover that more information is needed, so please check this To-Do section regularly to stay informed about documents we need.

When we need documents from you, the number of documents will appear in an orange circle to the left of the Documents tab in the menu.
Checking your to-dos (continued)

Clicking on **We Need** in the Documents dropdown menu will take you to a page where you can see all documents we need from you and upload them individually. You can see the status of documents you have already uploaded by clicking on **You Sent** in the dropdown menu. See page 12 for more information.

Clicking on the + sign next to **Submit documents** will expand a list of documents we need and allow you to upload them two different ways. See page 9 for a guide to uploading documents.
Checking your to-dos (continued)

Clicking on the + sign next to **Validate payoffs** will expand a list of the debts you want to pay off with your Discover Home Equity Loan. Here you can view the information we have on the debts is correct and submit any corrections that might be needed. See page 11 for a guide to validating payoffs.
Entering your income

1. Click on the + sign to expand the Income drawer.

![Image of Income drawer]

2. Click to select any income types that apply to the selected borrower, and click ‘Continue’.

![Image of Income types]

3. If the selected borrower doesn’t receive a separate income, check the box at the bottom of the section.

![Image of Additional income check]

4. Enter the details for all of your current jobs and income sources.

![Image of Job details]

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Entering your income (continued)

5 Add any additional jobs or income sources by clicking the “Add Another Job” or “Add Other Income” buttons. Remove any jobs or income sources by clicking the ‘Remove’ icon.

6 Click the ‘Submit’ button at the bottom of the section.
Uploading documents

You can upload documents two different ways.

1. **If your file only contains one document:**

   a. Click the name of the document type you are trying to upload in the to-do list. 

   Or click the **Upload** button for the document type if you are on the We Need page.

   b. Click **Select files to upload**. You can upload more than one file for each document type, but each file must be 7 MB or less. Acceptable formats are PDF, JPEG, GIF, or bitmap.

     ![Select files to upload](image)

2. When you have selected all necessary files for the document type, click **Submit documents**.

   ![Submit documents](image)
Uploading documents (continued)

2 If your file contains more than one document:

a Click the Select file button in your to-do list or on the We Need page.

b When you have selected the file you wish to upload, click all checkboxes next to the document types included in the file. You may click Other and type in the document type if it is not on the list.

c Click Submit documents.
Validating payoffs

1. Click on the + sign next to Validate payoffs to expand the payoff field.

2. Verify the Payment Address and Account number by clicking the Yes checkbox.

   ✔ Yes   ☐ No

3. Click the No checkbox if you need to correct the information displayed. This will bring up entry fields for you to input new, correct information. Please note that if you need to change the creditors you are paying off, call your Personal Banker right away.

   
   Account Number: ********7890
   Correction: Account Number
   Re-enter Account Number

4. Click Next validation and Previous validation to rotate through your payoffs and verify that all the information is correct. You can change, move on, and come back to any payoff to review your information before submission.

   Previous validation   Next validation   Submit

5. Once you have viewed all payoffs and either verified that the information is correct or entered new information, the Submit button will turn orange and you will be allowed to submit your changes.

   Previous validation   Submit
Viewing what has been uploaded

You can see what you have uploaded by clicking on You Sent in the Documents dropdown menu.

This page shows you all requested document types that you have submitted sorted into 3 different statuses: **Received, Reviewed, and Not Accepted**. Please check the We Need page for any documents we may need you to resend. Please keep in mind, we may need to ask for more information about any of these documents or we may request additional documents from you. In some cases, if you submit a document with incomplete information, we may need to ask you to resubmit it.
Viewing your user profile

You can see your user profile by clicking on the **Profile** tab in the main menu, and then **Profile and Preferences** in the Profile dropdown menu.

This page shows the names, contact information, and loan number for you and any co-borrower on your loan application. If you see an error on this page, please contact your Personal Banker immediately to make sure it is corrected.
Viewing your Loan Team

You can see your loan team profile by clicking on the Profile tab in the main menu, and then Loan Team in the Profile dropdown menu.

This page shows the names and contact information for your Personal Banker and Processor.

Meet your loan team.
We’re here to help you throughout the home equity loan process. Feel free to contact us Monday through Friday from 8am–10pm ET with any questions you might have.

Jacqueline Black
Personal Banker
1-800-973-5054 ext. 1005
jacquelineblack@discoverhomeequityloans.com

Leah Dryer
Processor
1-800-973-5054 ext. 1047
leahdryer@discoverhomeequityloans.com
Changing your password

You can change your password on the Profile page. Simply scroll down below your profile information, type in your current password and new password, and click Save.

If you forget your password, please click the Forgot password? link on the log in page.

The system will ask you to verify your identity for security purposes and then will allow you to reset your password.

Please note: If you type your password incorrectly on the log in screen more than six times in a row, the system will lock you out of your account. You will need to contact your Personal Banker to reset your password.
Getting help

If you need help troubleshooting your online account and cannot find answers in this guide, please call 1-855-361-3435 and someone will assist you. You may also contact your Personal Banker directly using their four-digit extension.