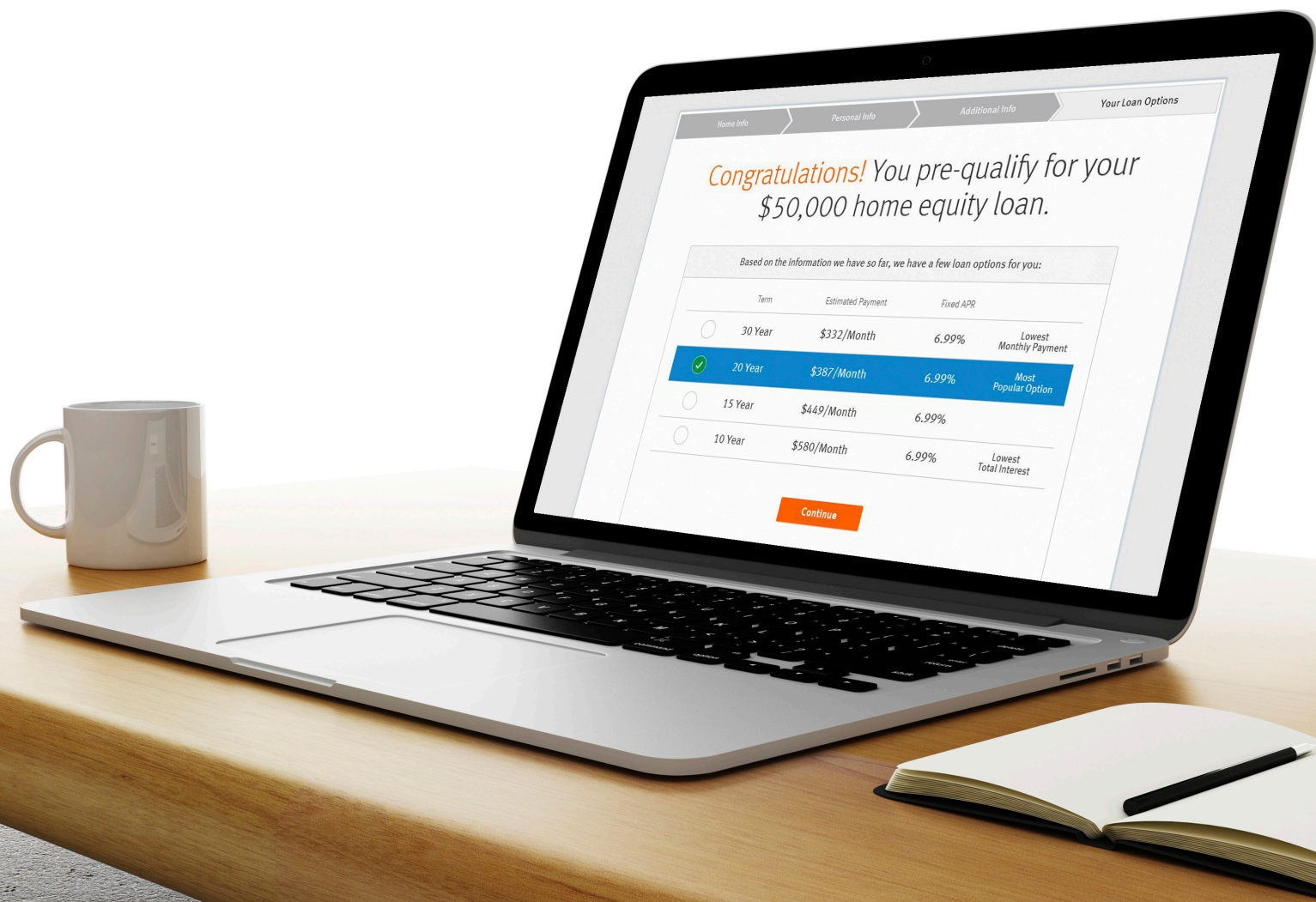


Managing your loan application online

USER GUIDE | Updated May 2020



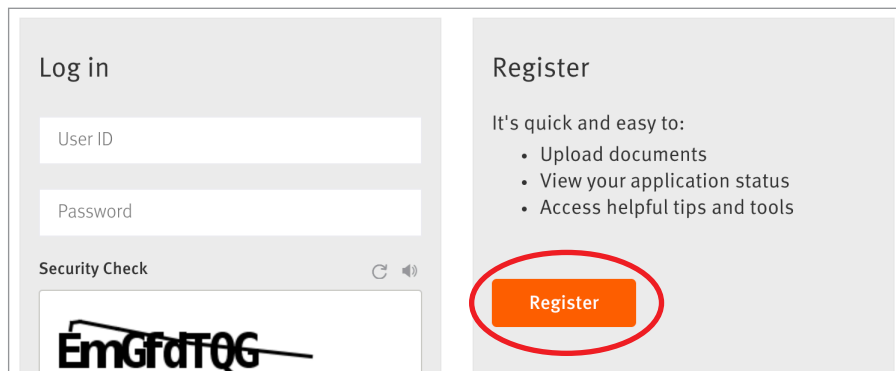
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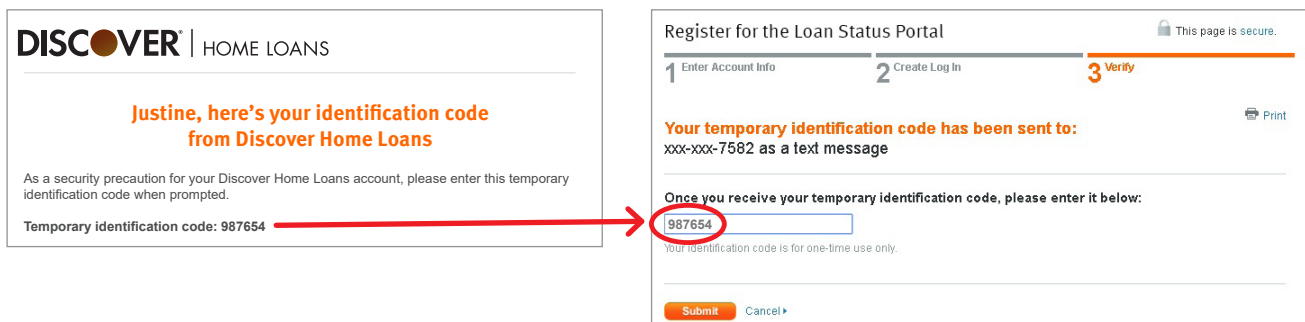
Registering Your Account

Welcome to Discover Home Loans! Your Personal Banker has sent you a Welcome Email containing your loan 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 status. Follow these steps to register your account:

- ① Click on the link in your Welcome Email, or [here](#). Be sure to bookmark the log in page for later.
- ② Click the **Register** button on your browser screen.



- 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**.



- 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.

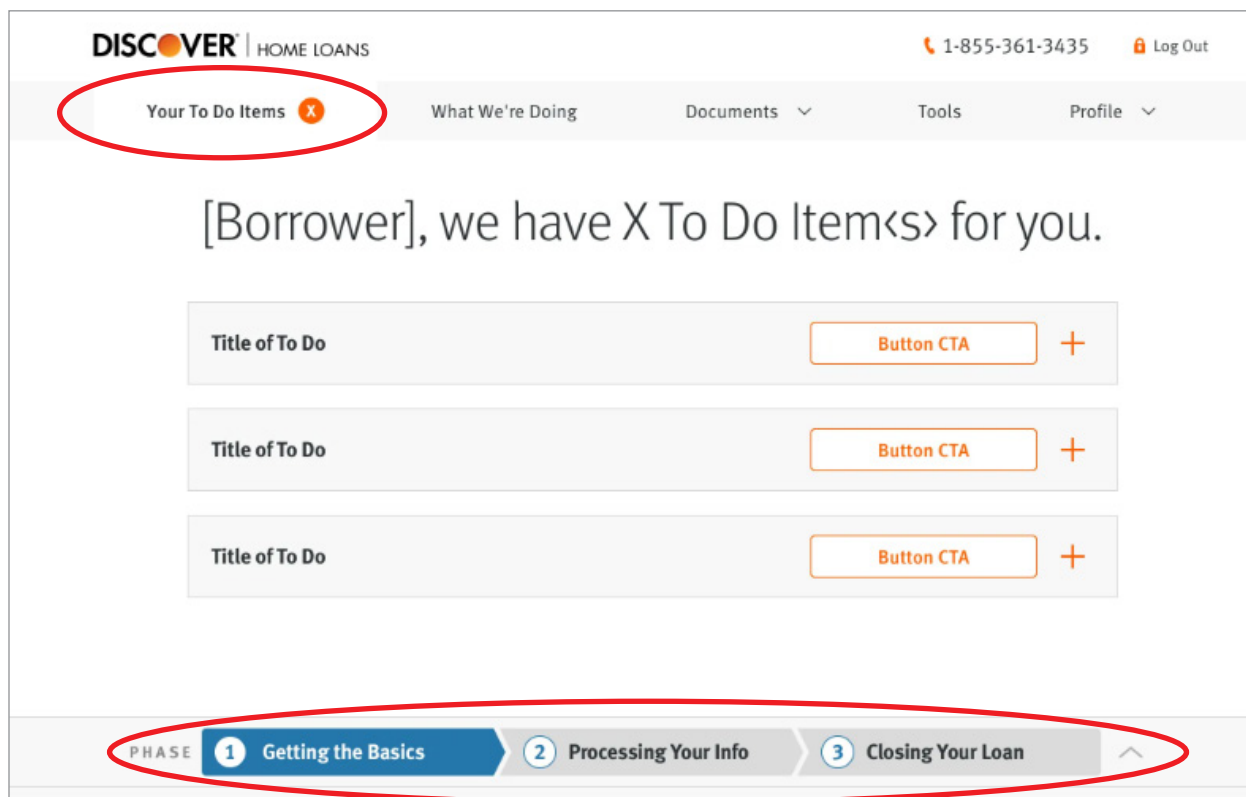
The screenshot shows two side-by-side panels. The left panel is titled 'Log in' and contains a 'User ID' input field, a 'Password' input field, and a 'Security Check' section. The security check displays a CAPTCHA image with the characters 'EmGfdTQG' and a text input field below it labeled 'Enter the characters shown above'. Below the input fields is a 'Log in' button, which is circled in red, and a 'Remember me' checkbox. At the bottom of the login panel are links for 'Forgot User ID?' and 'Forgot Password?'. The right panel is titled 'Register' and includes the text 'It's quick and easy to:' followed by a bulleted list: 'Upload documents', 'View your application status', and 'Access helpful tips and tools'. At the bottom of the register panel is a 'Register' button.

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

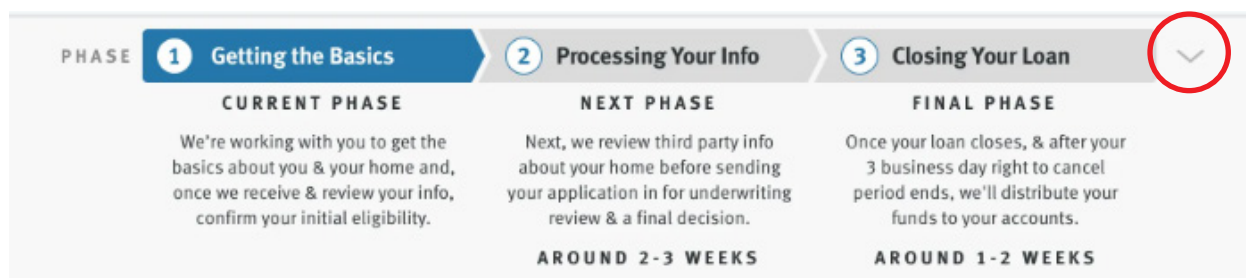
The screenshot shows the Discover Home Loans website. The top navigation bar includes the 'DISCOVER | HOME LOANS' logo, 'Discover Products' with a dropdown arrow, a search bar, 'Contact Us', a phone number '1-855-361-3433', and a 'Log In' button. Below the navigation bar is a horizontal menu with links: 'Home Equity Loans', 'Mortgage Refinance', 'Rates & Calculators', and 'Article'. A dropdown menu is open under the 'Article' link, titled 'Secure Account Login'. This dropdown menu contains two radio button options: 'Application in process' (which is selected and circled in red) and 'Loan has funded'. Below these options are input fields for 'User ID' and 'Password', a 'Remember User ID' checkbox, a 'Log In' button, a 'Forgot User ID/Password?' link, and a 'Register Now' button.

Checking Your Loan Application Status

As soon as you are logged in to your account, the first screen you see is Your To Do Items. This page shows you a list of items you need to complete in order for us to move your loan forward in the process.



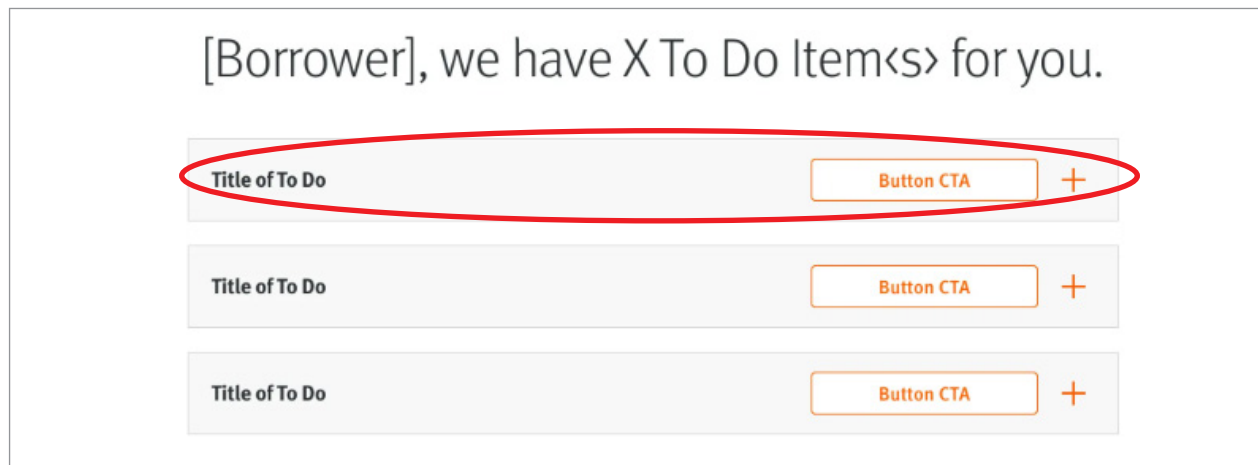
At the bottom of the page is a milestone tracker bar that shows you where you are in the loan process. Click the arrow icon to expand the bar and see explanations of what is happening in the current and future phases.



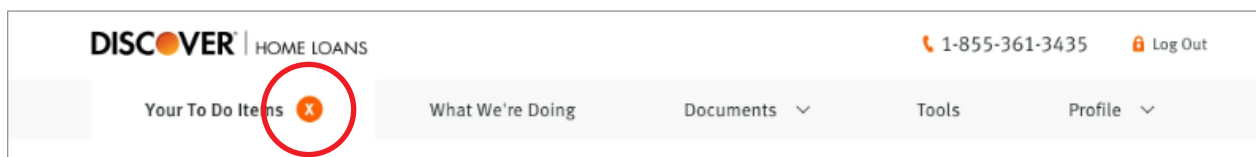
Checking Your To Dos

On the Your To Do Items page, you will see all To Do items that have been assigned to you. These may be requests for documents, verification of information, or other actions. Please complete them as soon as possible.

Sometimes as we learn about you and your home, we discover that more documents and information is needed. Please check Your To Do Items regularly to stay informed about what new things we might need. Click on the plus sign to expand each section.



When we ask for documents from you, an orange circle with the number of documents we need will appear in to the left of the Your To Do Items tab in the menu.



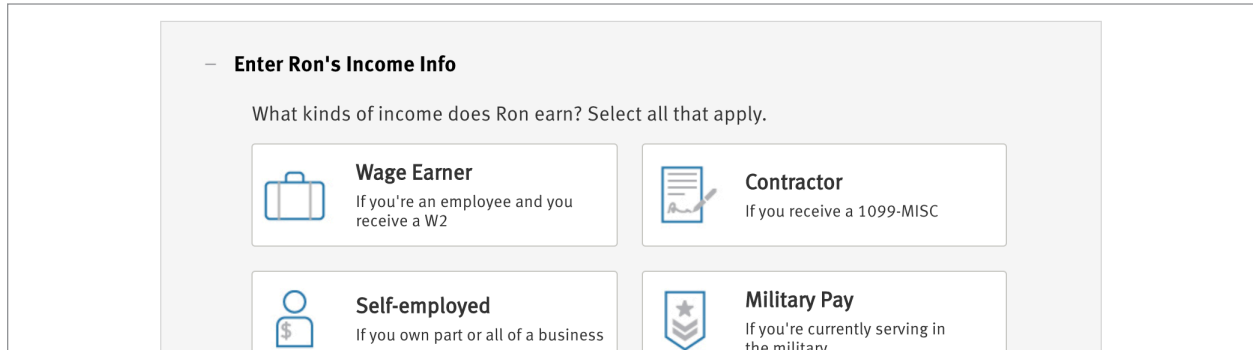
Entering Your Income

- ① Click on the + sign to expand the Income To Do.



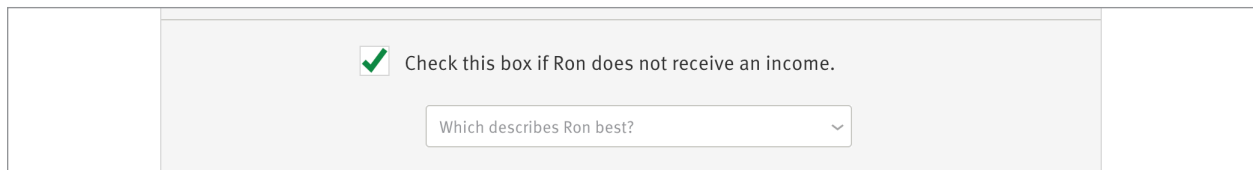
A horizontal bar with a grey background. On the left, there is a plus sign (+) inside a red circle, followed by the text "Enter Ron's Income Info". On the right, there is an orange button with the text "Enter Income".

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



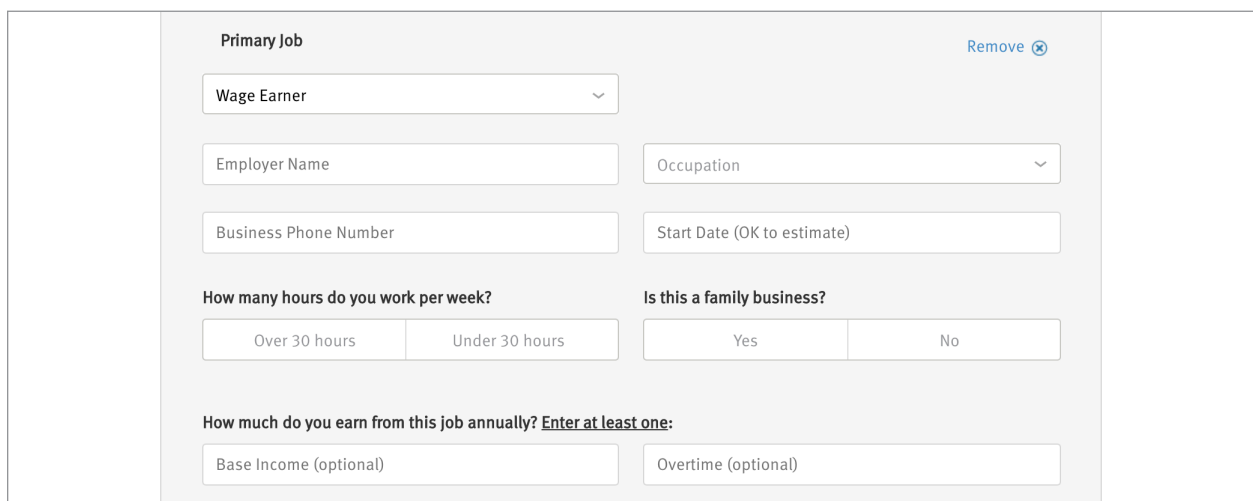
A grey box titled "Enter Ron's Income Info" with a minus sign on the left. Below the title is the text "What kinds of income does Ron earn? Select all that apply." There are four white boxes with icons and text: "Wage Earner" (briefcase icon) with subtext "If you're an employee and you receive a W2", "Contractor" (document icon) with subtext "If you receive a 1099-MISC", "Self-employed" (person with dollar sign icon) with subtext "If you own part or all of a business", and "Military Pay" (military star icon) with subtext "If you're currently serving in the military".

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



A grey box containing a checked checkbox with a green checkmark and the text "Check this box if Ron does not receive an income." Below this is a dropdown menu with the text "Which describes Ron best?" and a downward arrow.

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



A grey box titled "Primary Job" with a "Remove" button and a close icon. It contains several input fields: "Wage Earner" (dropdown), "Employer Name" (text), "Occupation" (dropdown), "Business Phone Number" (text), "Start Date (OK to estimate)" (text), "How many hours do you work per week?" (radio buttons for "Over 30 hours" and "Under 30 hours"), "Is this a family business?" (radio buttons for "Yes" and "No"), "How much do you earn from this job annually? Enter at least one:" (text), "Base Income (optional)" (text), and "Overtime (optional)" (text).

Entering Your Income

- 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.

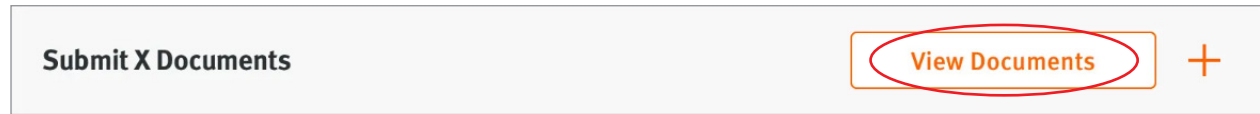
| | | |
|--|---|--|
| | <div>Add Another Job</div> | |
| | <div>Add Other Income</div> | |
| | <div>Wage earners, 1099 contractors, self-employed and military jobs.</div> <div>Primary Job</div> <div><div>Remove</div></div> | |

- ⑥ Click the **Submit** button at the bottom of the section.

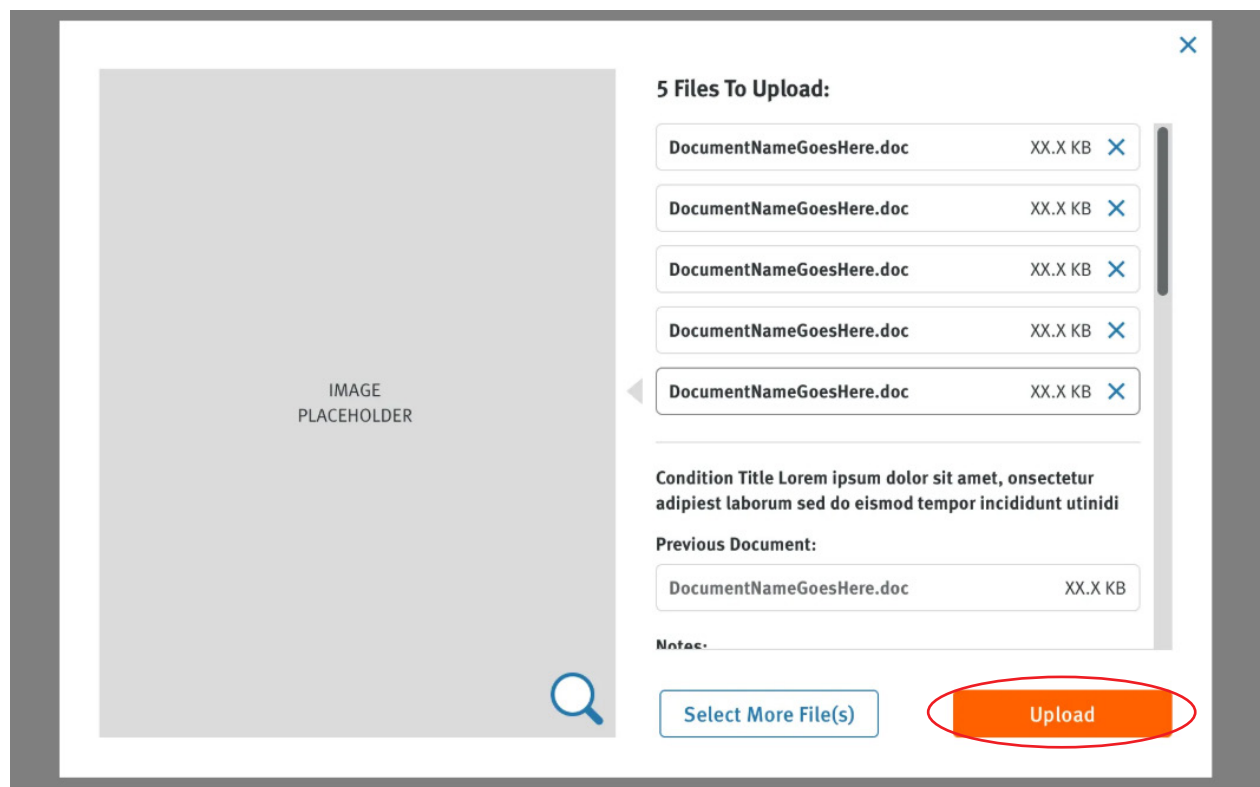
| | | |
|--|-------------------|--|
| | <div>Submit</div> | |
|--|-------------------|--|

Uploading Documents

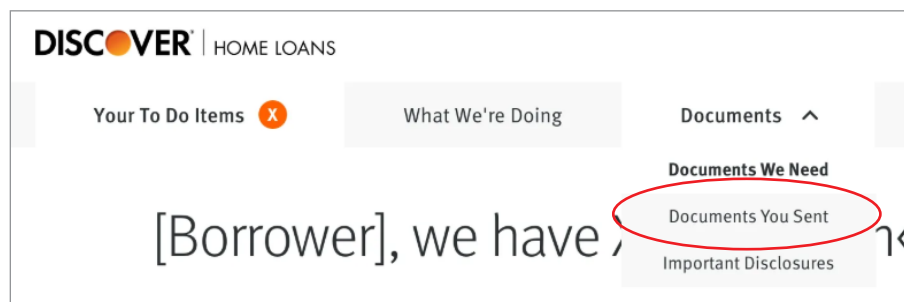
Click on **View Documents** on the Submit Documents To Do Item.



A box will pop up listing all documents you need to upload. Click each document title to see a description of the document and what requirements we have for it. Click the **Upload** button in the lower right to submit each document. You can upload more than one file for each document type, but each file must be **20 MB** or less. Acceptable formats are PDF, JPEG, GIF, or bitmap.

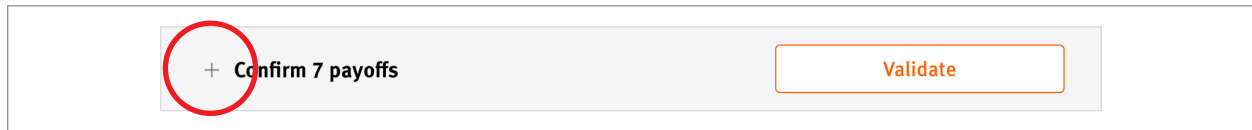


You may view documents you have already submitted by selecting **Documents You Sent** under the Documents tab on the main menu.



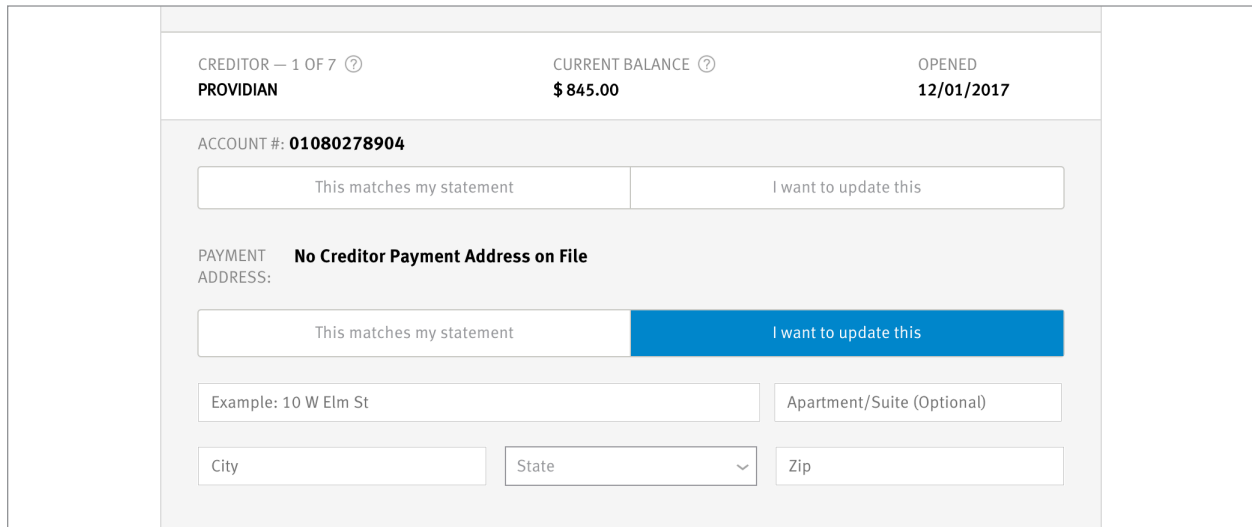
Confirming Your Payoffs

- 1 Click on the + sign to expand the Confirm payoffs To Do.



A horizontal bar with a light gray background. On the left, there is a button with a red circle around a plus sign and the text "Confirm 7 payoffs". On the right, there is a button with an orange border and the text "Validate".

- 2 Verify the account number and payment address by clicking **This matches my statement**.

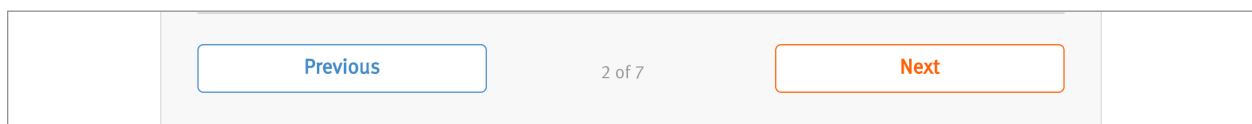


A form for verifying account information. At the top, it shows "CREDITOR — 1 OF 7 ? PROVIDIAN", "CURRENT BALANCE ? \$ 845.00", and "OPENED 12/01/2017". Below this, it says "ACCOUNT #: 01080278904". There are two buttons: "This matches my statement" and "I want to update this". Underneath, it says "PAYMENT ADDRESS: No Creditor Payment Address on File". There are two buttons: "This matches my statement" and "I want to update this". Below these are input fields for "Example: 10 W Elm St", "Apartment/Suite (Optional)", "City", "State", and "Zip".

Click **I want to update this** if you need to correct the information displayed. This will bring up entry fields for you to input new, correct account number and payment address information. If no information is on file, we will ask you to update the fields by default.

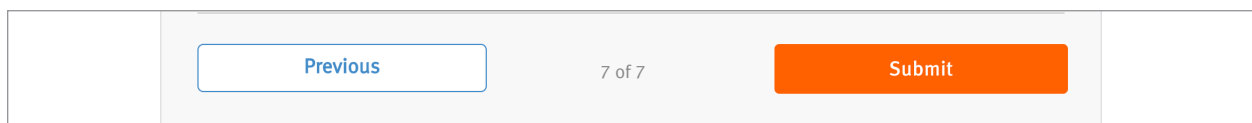
Please note: If you need to change the creditors you're paying off, please call your Personal Banker right away

- 3 Click **Next** and **Previous** to move through your payoffs and confirm all account information. You can change, move on, and come back to any payoff account to review the information before you submit it.



A horizontal bar with a light gray background. On the left, there is a button with a blue border and the text "Previous". In the center, it says "2 of 7". On the right, there is a button with an orange border and the text "Next".

- 4 Once you have viewed all payoffs and either verified that the information is correct or entered new information, you will be able to use the **Submit button** to submit your changes.



A horizontal bar with a light gray background. On the left, there is a button with a blue border and the text "Previous". In the center, it says "7 of 7". On the right, there is a button with an orange border and the text "Submit".

Confirming Your Mortgages

- 1 Click on the + sign to expand the Confirm your mortgages To Do.

+ Confirm your mortgages Confirm Mortgages

– Confirm your mortgages

Link each of the mortgages below, to the address of the property it is on. If any of these mortgages are not yours, please call your [Personal Banker](#).

AMEX
Acct #: ****8700 [Show](#) **Balance:** \$2,478 What property is this mortgage on?

ACS/WELLS
Acct #: *****2951 [Show](#) **Balance:** \$4,049 What property is this mortgage on?

Submit

- 2 Use the dropdown to the right of each mortgage's information to select the property address for the mortgage. If none of the options are correct, select **Enter a new address** from the dropdown and fields for you to enter new address information will be shown to you.

CITI
Acct #: 1111 [Show](#) **Balance:** \$1,932 Enter a new address

If any of the mortgages listed are not yours, please call your Personal Banker for assistance.

- 3 Click **Submit**.

Where To Send Your Funds

- ① Click on the + sign to expand the Where to send your funds To Do.

+ Where to send your funds Enter Your Bank Info

— Where to send your funds

After we settle your payoffs, we'll deposit your money to the account you enter below.

Routing Number

Bank Name

Account Number

Confirm Account Number

DATE 100

Pay TO THE ORDER OF \$ DOLLARS

MEMO

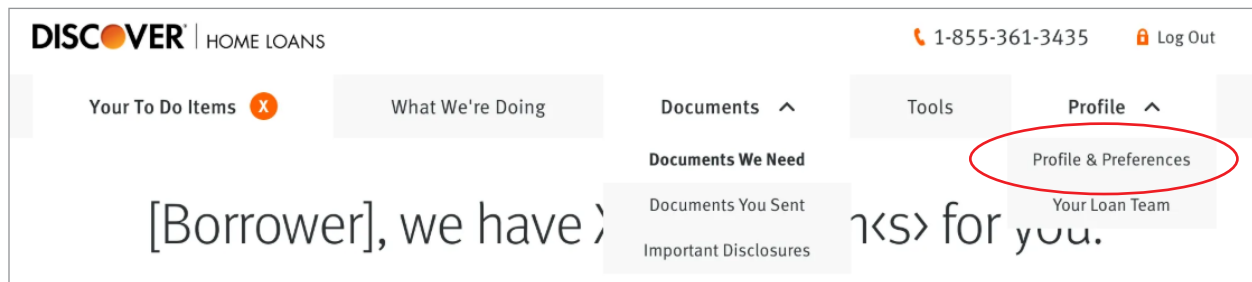
⑆0 ⑆234568⑆ 0 ⑆23456789⑆ ⑆00 ⑆

Submit

- ② Enter your account information, starting with your routing number. Your bank's name will be displayed in the field underneath. If the wrong bank is displayed or if your bank is not found, please call your Personal Banker for assistance.
- ③ Enter and confirm your account number.
- ④ Click **Submit**.

Viewing Your User Profile

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



This page shows the names, contact information, and loan number for you and any co-borrower on your loan application, as well as your loan terms. It also allows you to change your account password. If you see an error on this page, please contact your Personal Banker immediately to make sure it is corrected.

Your Profile and Preferences.

Loan Summary

| LOAN AMOUNT | TERM | ESTIMATED PAYMENT | FIXED APR |
|-------------|---------|-------------------|-----------|
| \$XXX,XXX | XX Year | \$X,XXX /mo | XX.XX% |

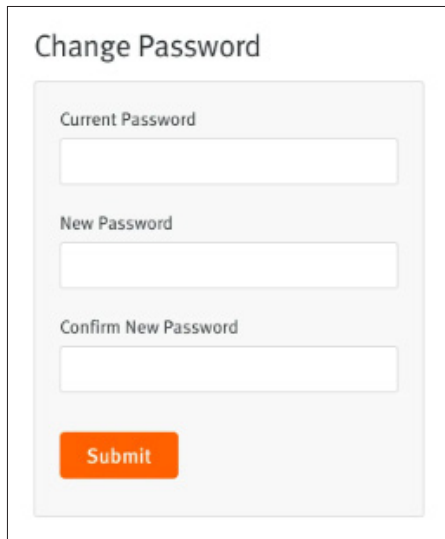
Account Information

Below is the information we have on file for you. If you need to update your information, please [contact your Personal Banker](#). Incorrect information could cause delays in processing your application.

| | | | |
|-------------------------|----------------------------------|-------------------------|----------------------------------|
| Borrower: | <Borrower name> | Co-borrower: | <Co-borrower name> |
| Application #: | 123456789 | Application #: | 123456789 |
| Mailing Address: | PO Box 789 Chicago, IL 60601 | Mailing Address: | PO Box 789 Chicago, IL 60601 |
| Email Address: | xxxxxx@xxxxxxxxxxxxxxxxxxxxx.com | Email Address: | xxxxxx@xxxxxxxxxxxxxxxxxxxxx.com |
| Home Phone: | 1-XXX-XXX-XXXX | Home Phone: | 1-XXX-XXX-XXXX |
| Cell Phone: | 1-XXX-XXX-XXXX | Cell Phone: | 1-XXX-XXX-XXXX |
| Other Phone: | 1-XXX-XXX-XXXX | Other Phone: | 1-XXX-XXX-XXXX |

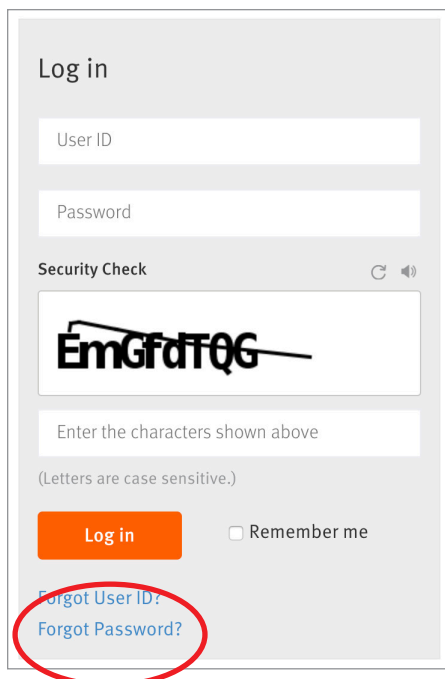
Changing Your Password

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 **Submit**.



The 'Change Password' form is a light gray rectangular box. At the top, it has the title 'Change Password' in a bold, dark gray font. Below the title are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Each field is a simple white rectangle with a thin gray border. At the bottom of the form is an orange button with the word 'Submit' in white text.

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



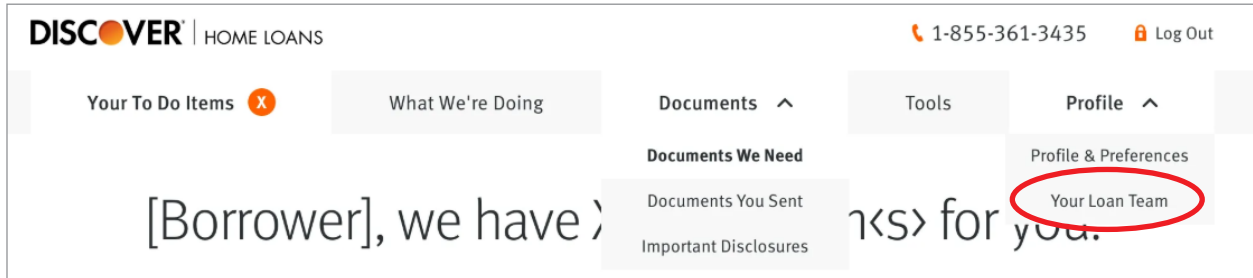
The 'Log in' form is a light gray rectangular box. It contains several sections: 'Log in' (title), 'User ID' (input field), 'Password' (input field), 'Security Check' (section header with a refresh icon), a CAPTCHA image showing the text 'EmGfdTQG', an input field for the CAPTCHA, and a note '(Letters are case sensitive.)'. At the bottom, there is an orange 'Log in' button, a 'Remember me' checkbox, and two links: 'Forgot User ID?' and 'Forgot Password?'. The 'Forgot Password?' link is circled in red.

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

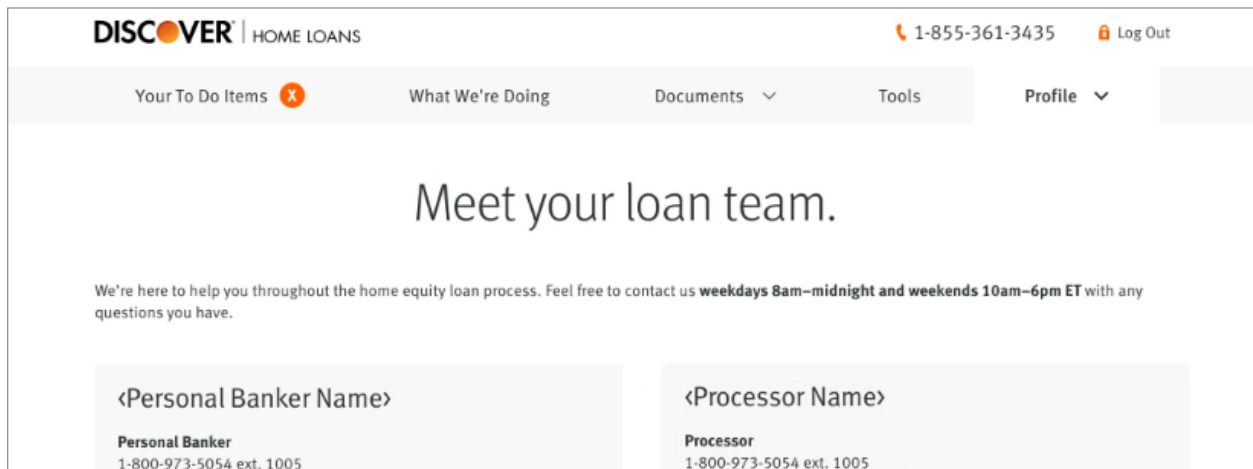
Please note: If you type your password incorrectly on the log in screen more than six times in a row, the system will lock you out of your account. You will need to contact your Personal Banker to reset your password.

Viewing Your Loan Team

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



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



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.