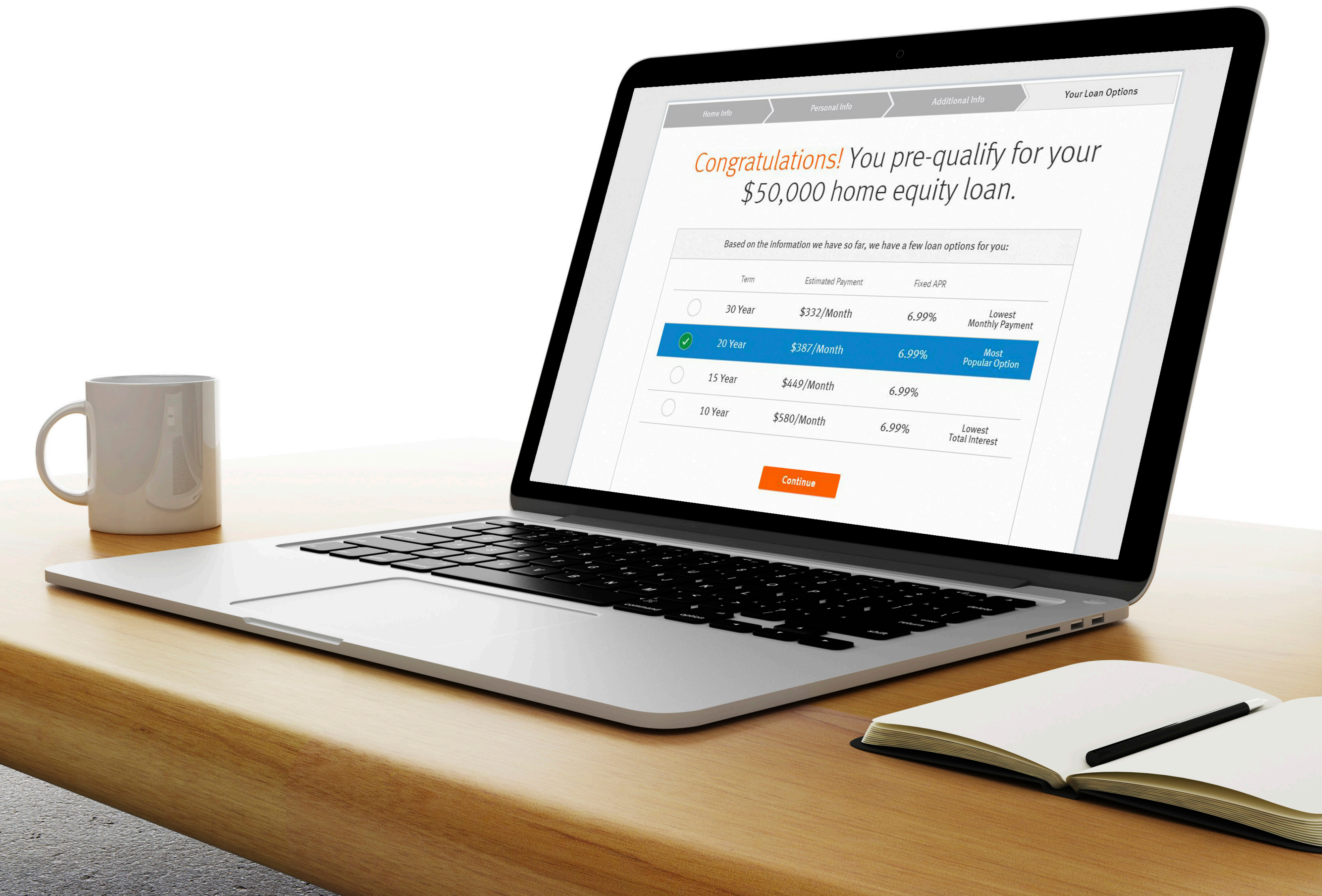
DISCOVER® | HOME LOANS

Managing your loan application online

USER GUIDE | Updated May 2020



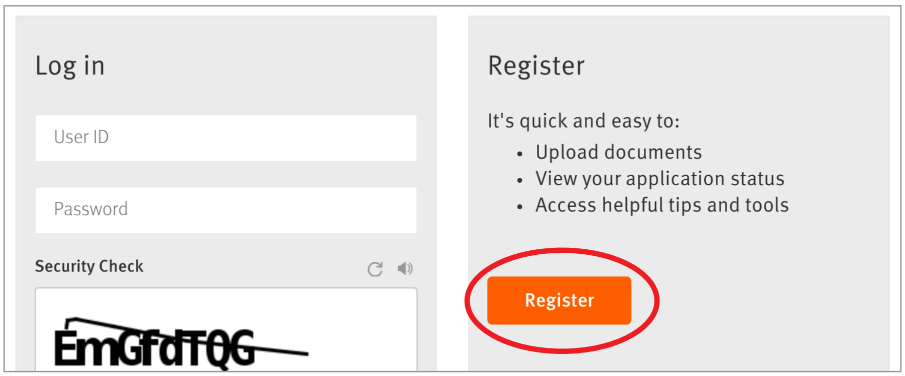
In this guide

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.

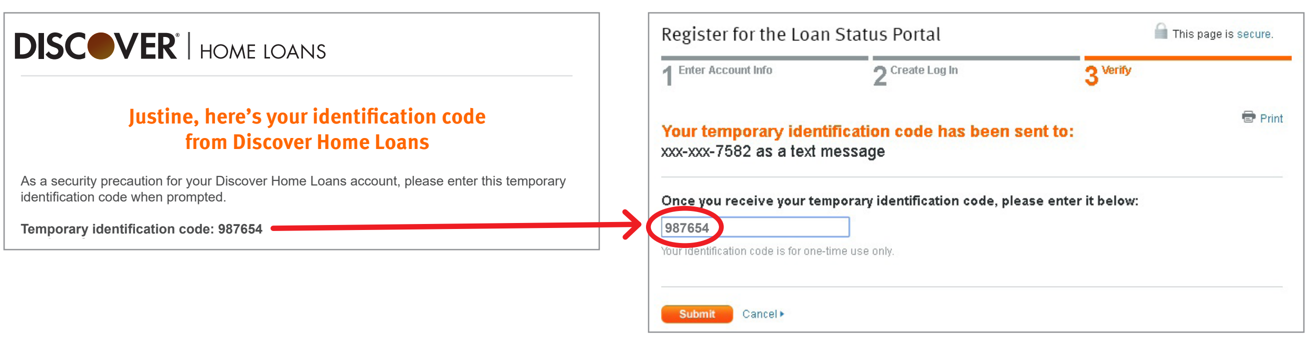


3. On the Enter Account Info screen, enter your Date of Birth, Social Security Number, Loan Number, and Zip Code. You can find your Loan Number in the Welcome Email if you don't know it. Then click **Continue**.

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**.

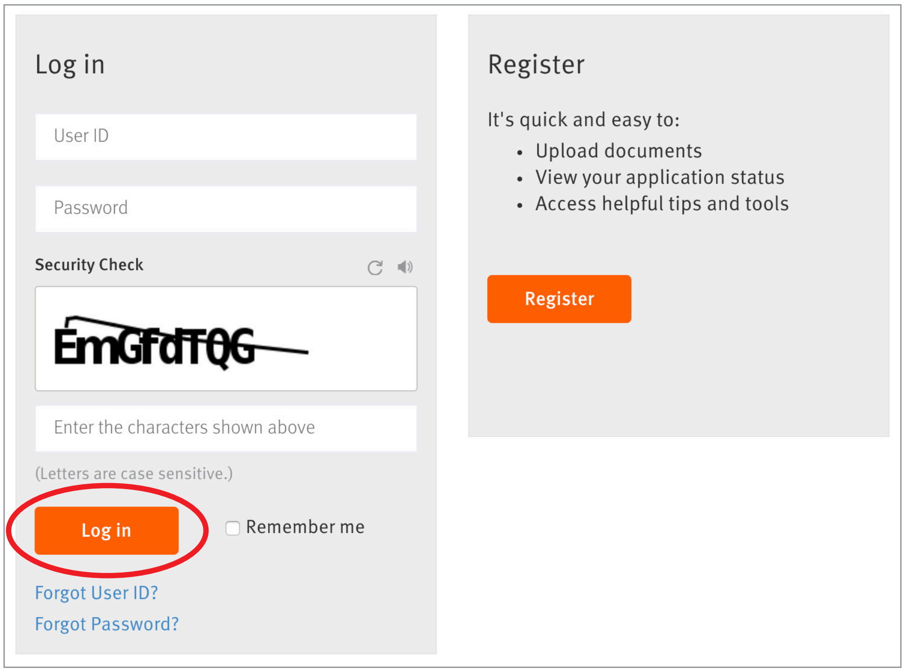
6. When you receive your code, type it in the verification field and click **Submit**.



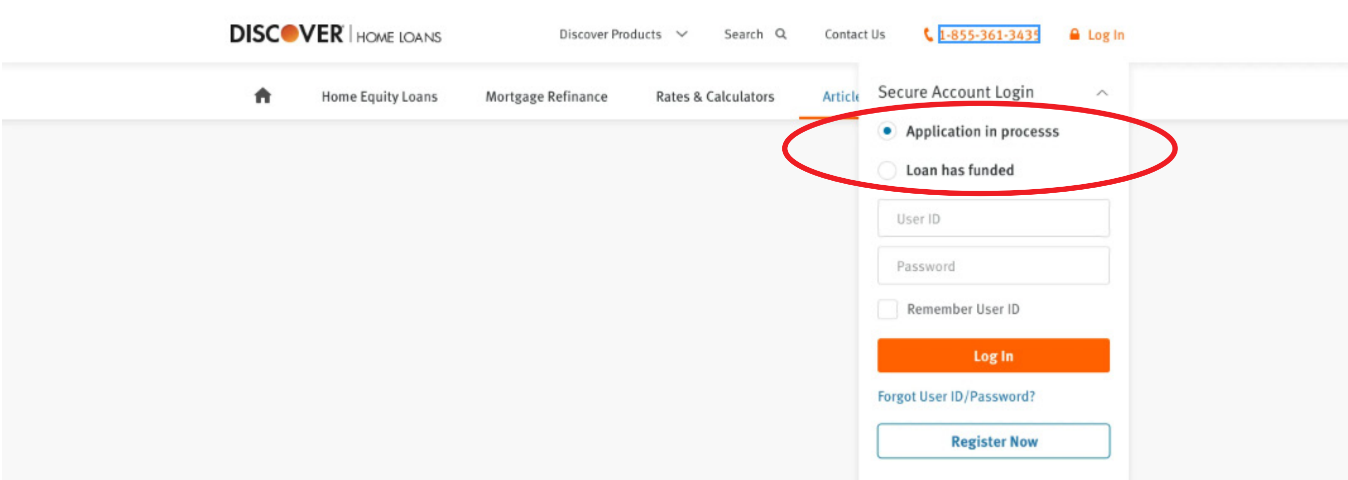
7. Read and accept disclosures to complete registration.

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.

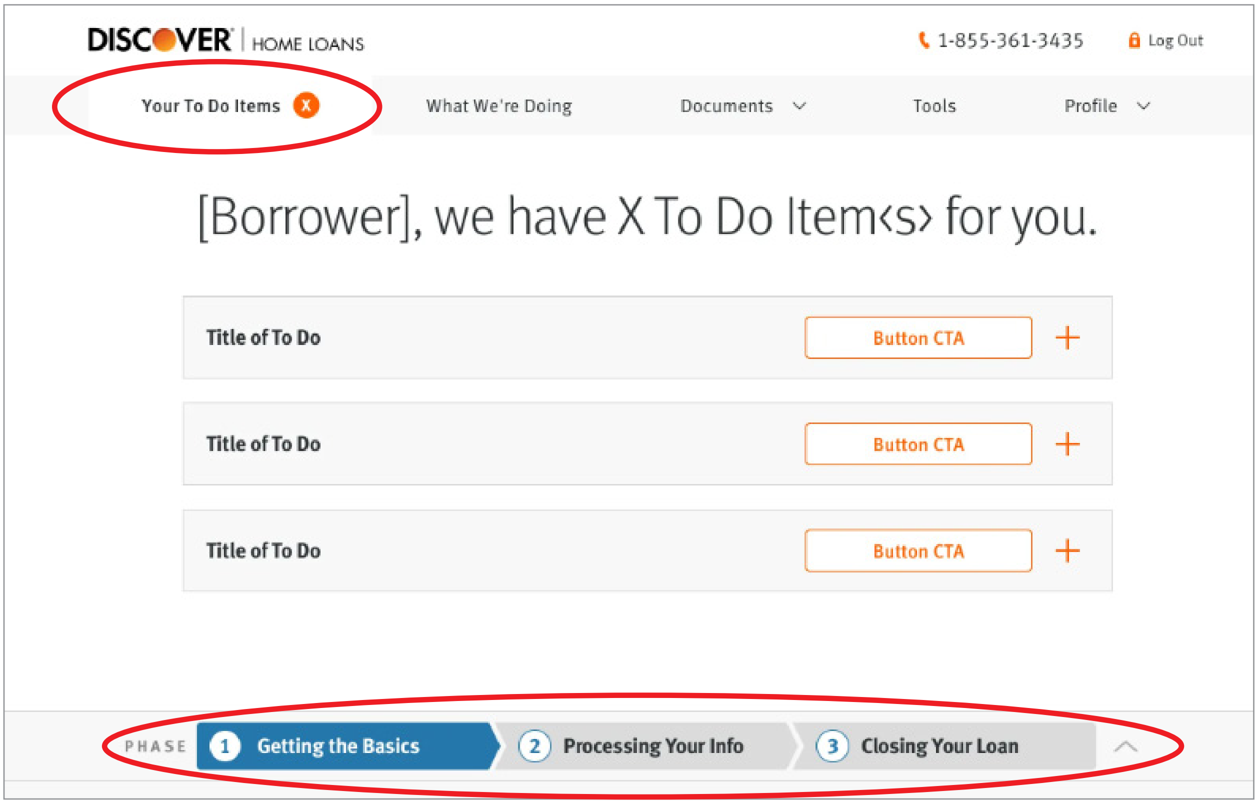


Please note: The Log In function on the main Discover home page and Discover Home Loans home page will also take you to your application account. Be sure to select **Application in process**. You will use **Loan has funded** after your loan funds to make monthly payments.

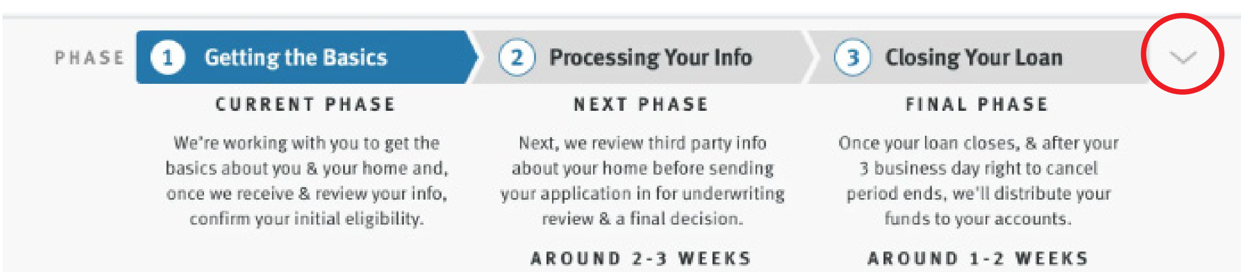


Checking Your Loan Application Status

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.



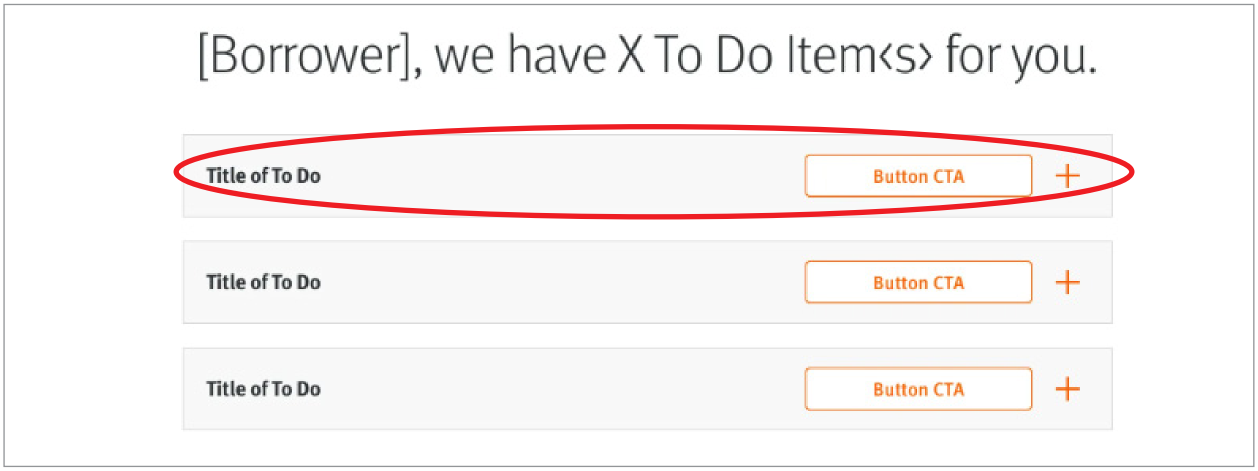
At the bottom of the page is a milestone tracker bar that shows you where you are in the loan process. Click the arrow icon to expand the bar and see explanations of what is happening in the current and future phases.



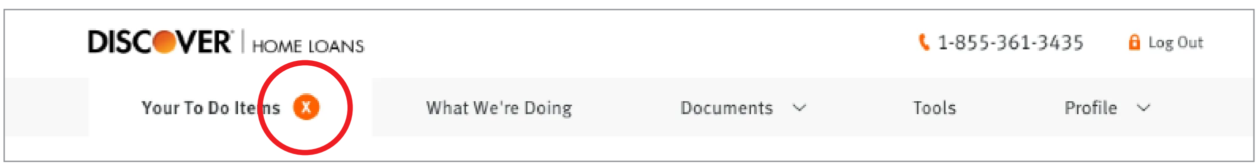
Checking Your To Dos

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.



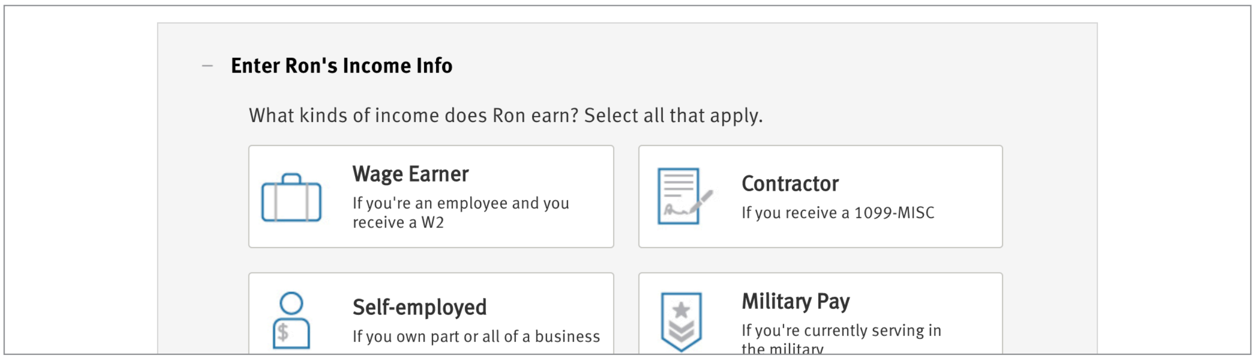
When we ask for documents from you, an orange circle with the number of documents we need will appear in to the left of the Your To Do Items tab in the menu.



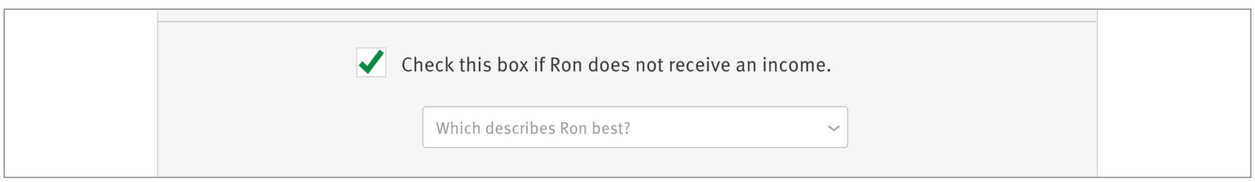
Entering Your Income

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

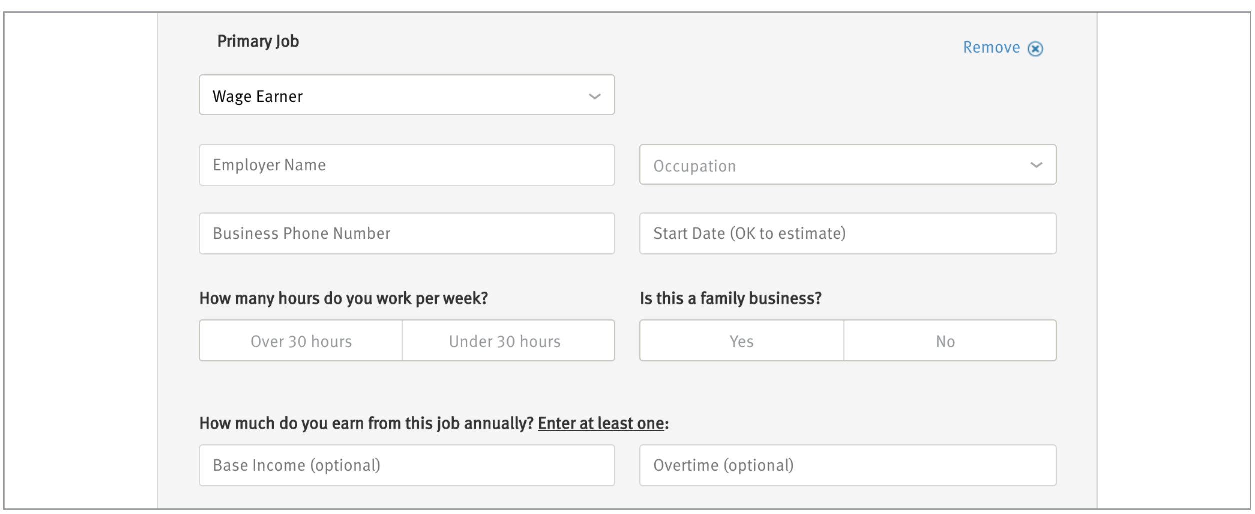
2. Click to select any income types that apply to the selected borrower, and click **Continue**.



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

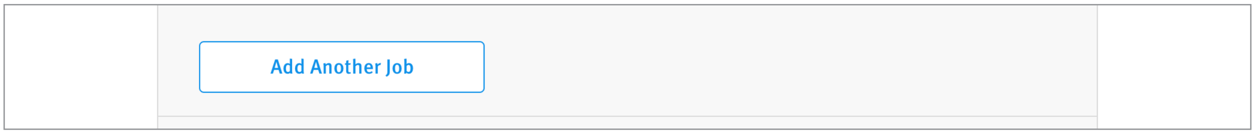


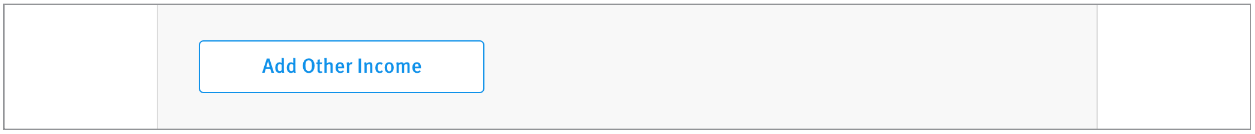
4. Enter the details for all of your current jobs and income sources.

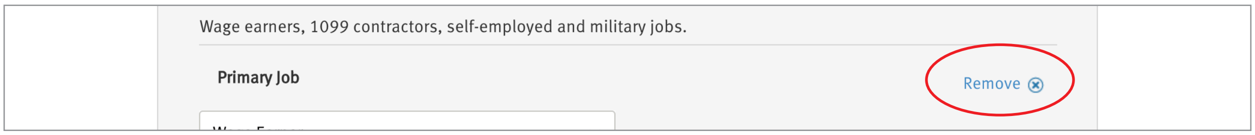


Entering Your Income

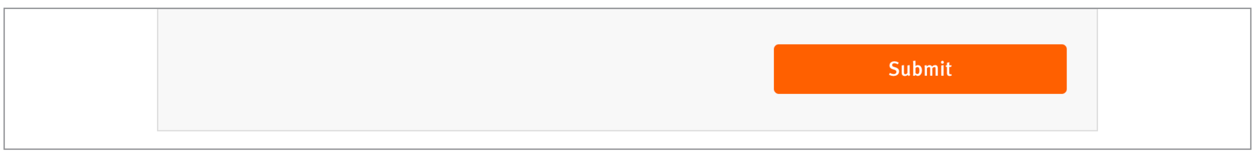
5 Add any additional jobs or income sources by clicking the **Add Another Job** or **Add Other Income** buttons. Remove any jobs or income sources by clicking the **Remove** icon.







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

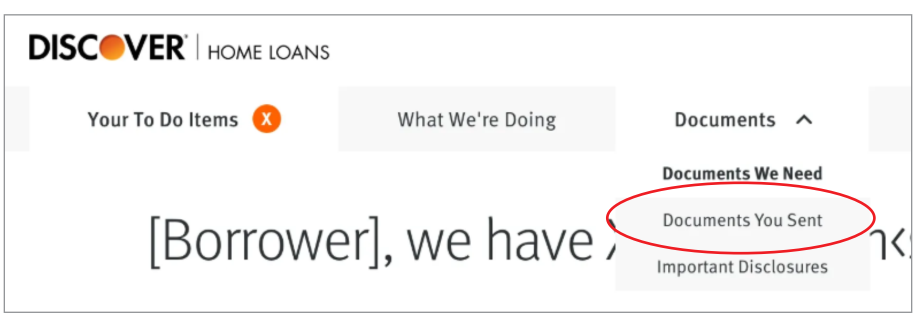


Uploading Documents

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

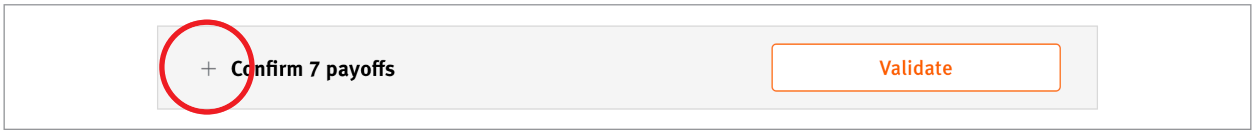
A box will pup up listing all documents you need to upload. Click each document title to see a description of the document and what requirements we have for it. Click the **Upload** button in the lower right to submit each document. You can upload more than one file for each document type, but each file 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.

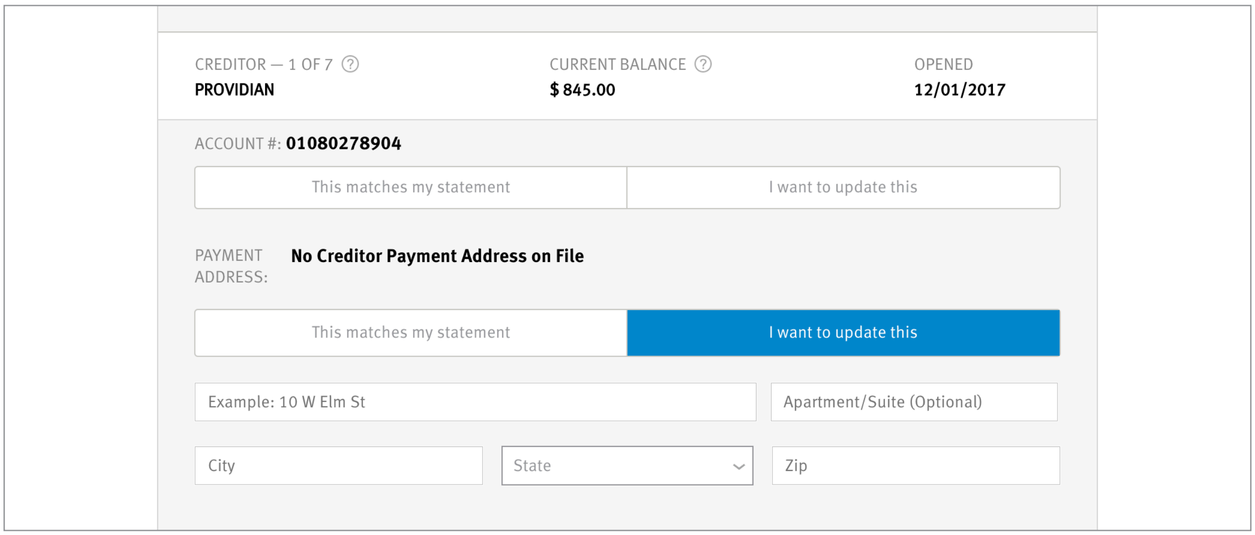


Confirming Your Payoffs

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



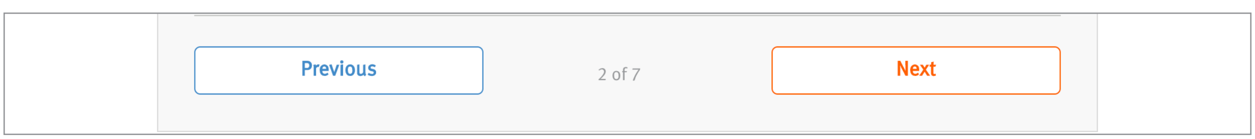
2. Verify the account number and payment address by clicking **This matches my statement.**



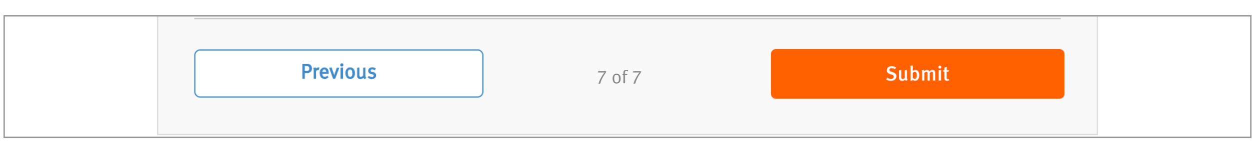
Click **I want to update this** if you need to correct the information displayed. This will bring up entry fields for you to input new, correct account number and payment address information. If no information is on file, we will ask you to update the fields by default.

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.

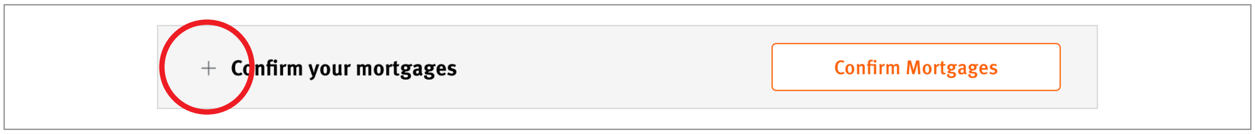


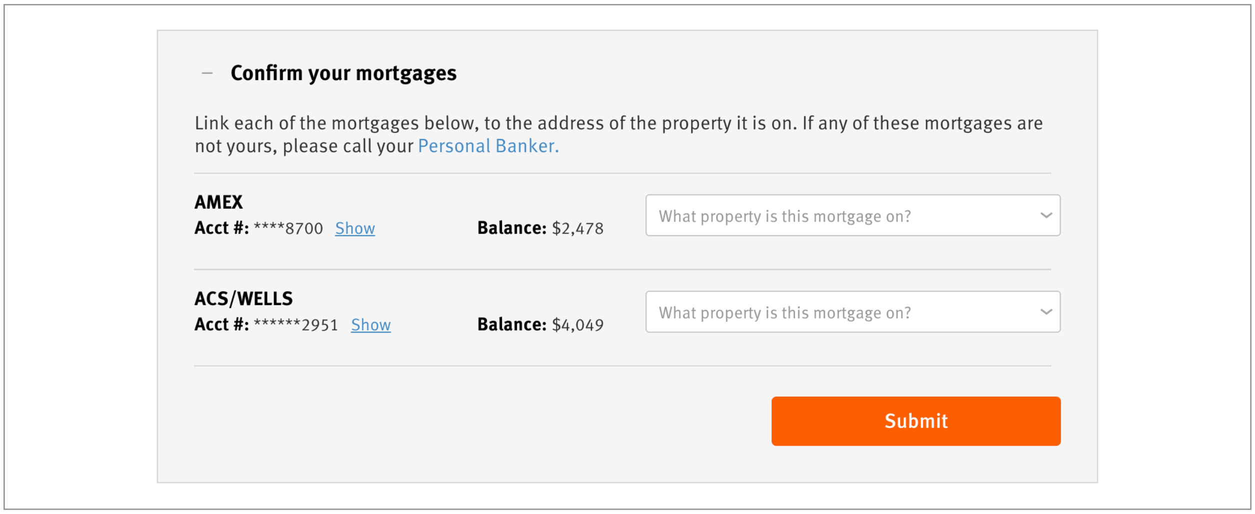
4. Once you have viewed all payoffs and either verified that the information is correct or entered new information, you will be able to use the **Submit button** to submit your changes.



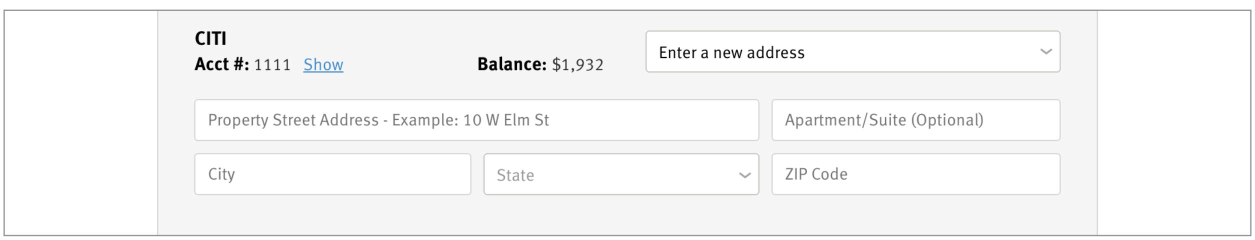
Confirming Your Mortgages

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





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.

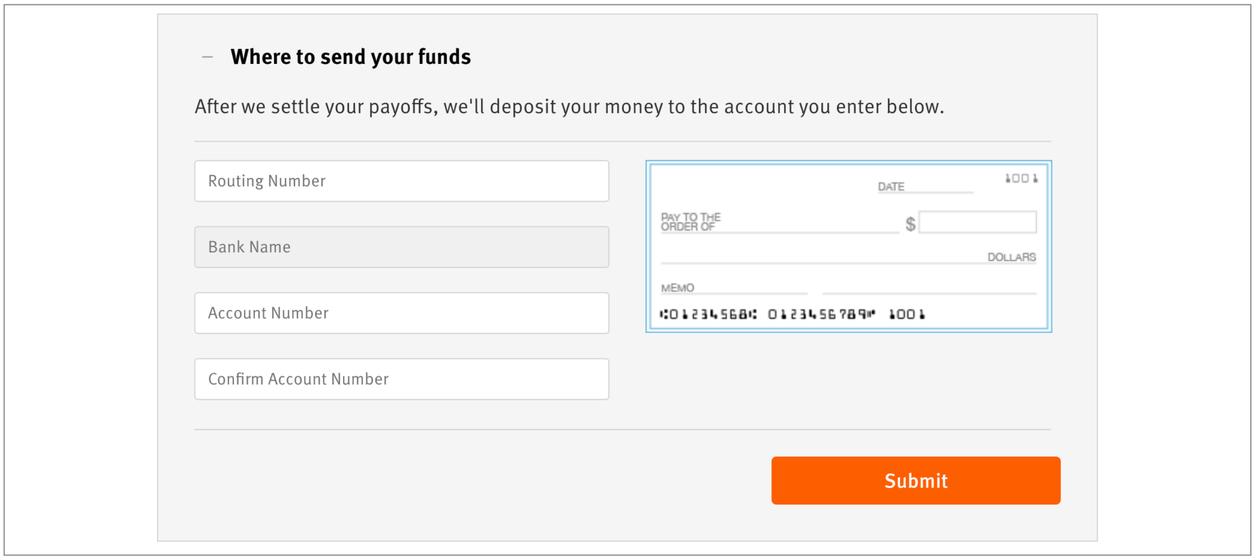


If any of the mortgages listed are not yours, please call your Personal Banker for assistance.

3. Click **Submit**.

Where To Send Your Funds

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



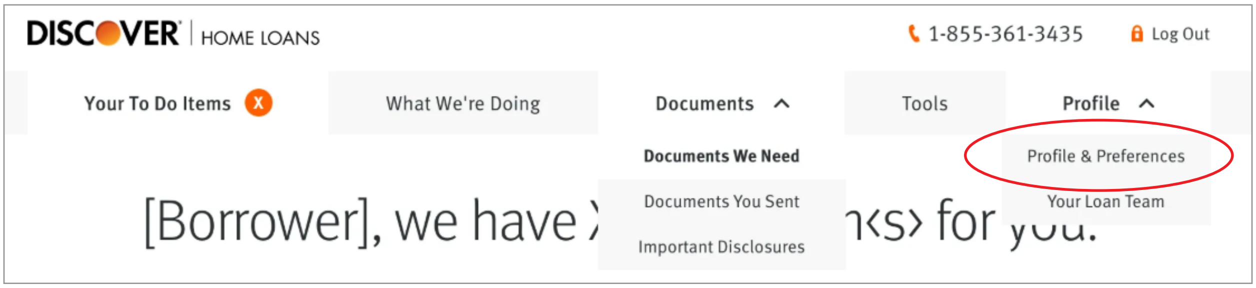
② Enter your account information, starting with your routing number. Your bank's name will be displayed in the field underneath. If the wrong bank is displayed or if your bank is not found, please call your Personal Banker for assistance.

③ Enter and confirm your account number.

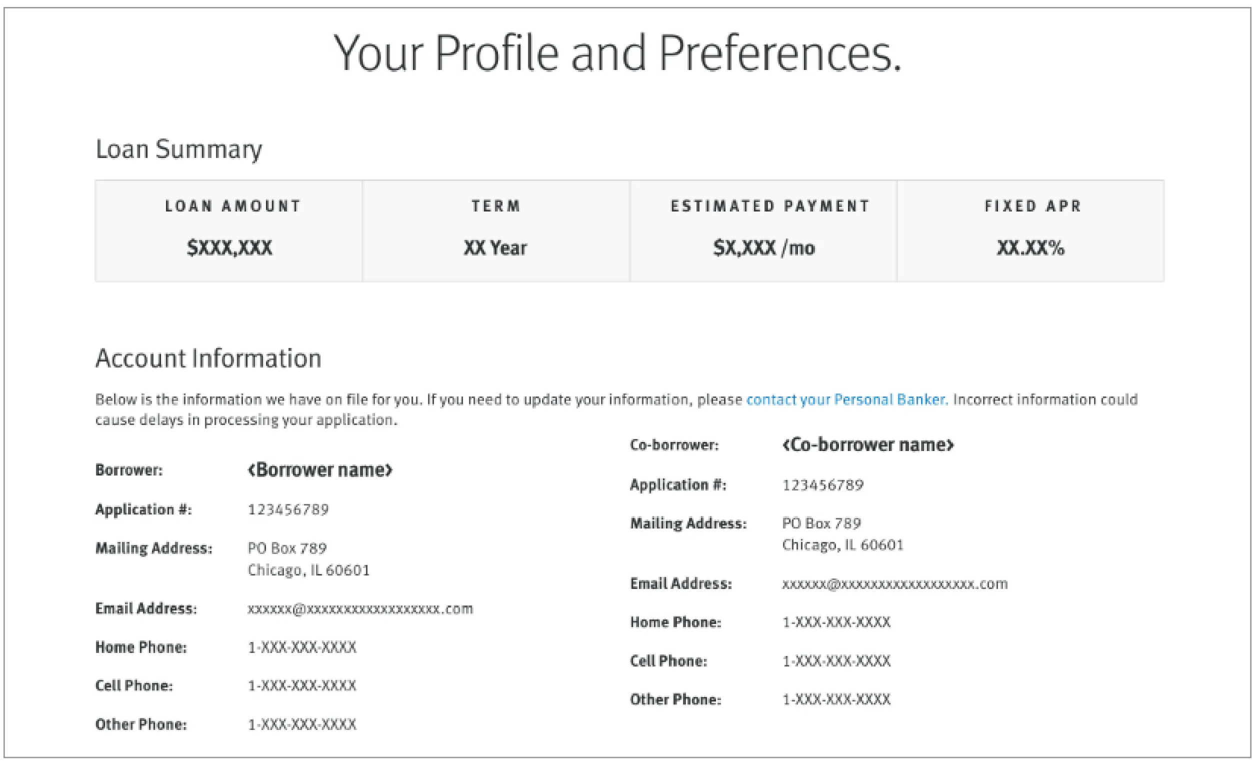
④ Click **Submit**.

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.

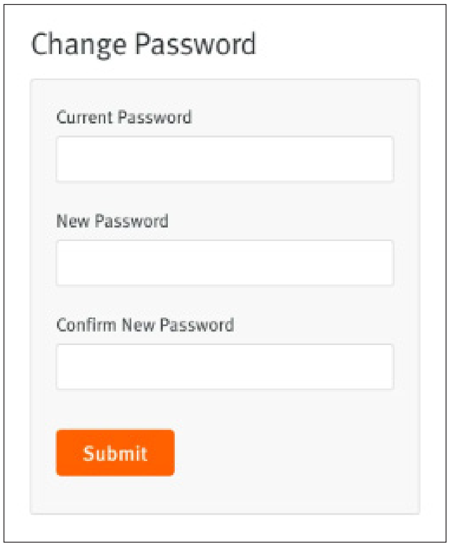


This page shows the names, contact information, and loan number for you and any co-borrower on your loan application, as well as your loan terms. It also allows you to change your account password. If you see an error on this page, please contact your Personal Banker immediately to make sure it is corrected.

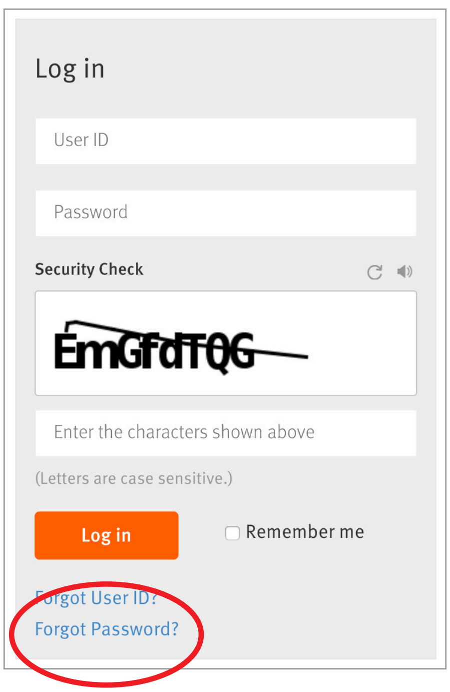


Changing Your Password

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**.



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

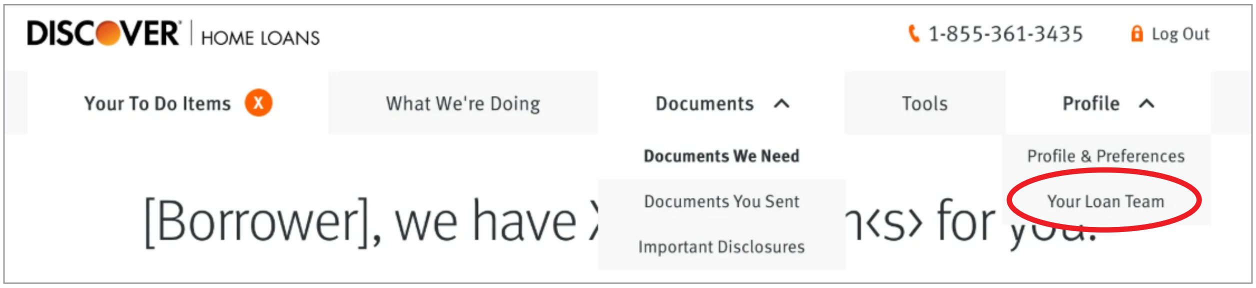


The system will ask you to verify your identity for security purposes and then will allow you to reset your password.

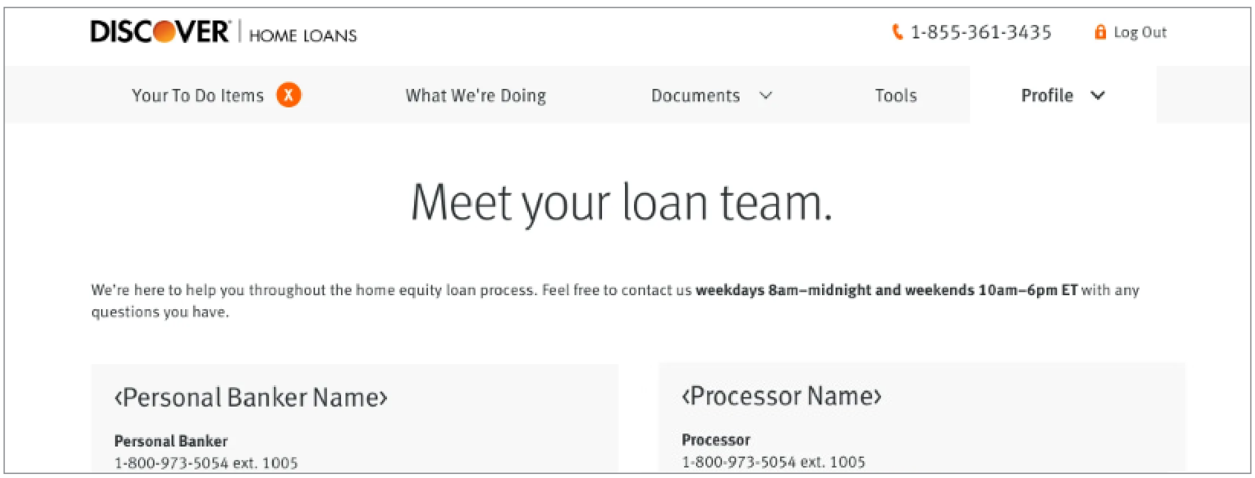
Please note: If you type your password incorrectly on the log in screen more than six times in a row, the system will lock you out of your account. You will need to contact your Personal Banker to reset your password.

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.