

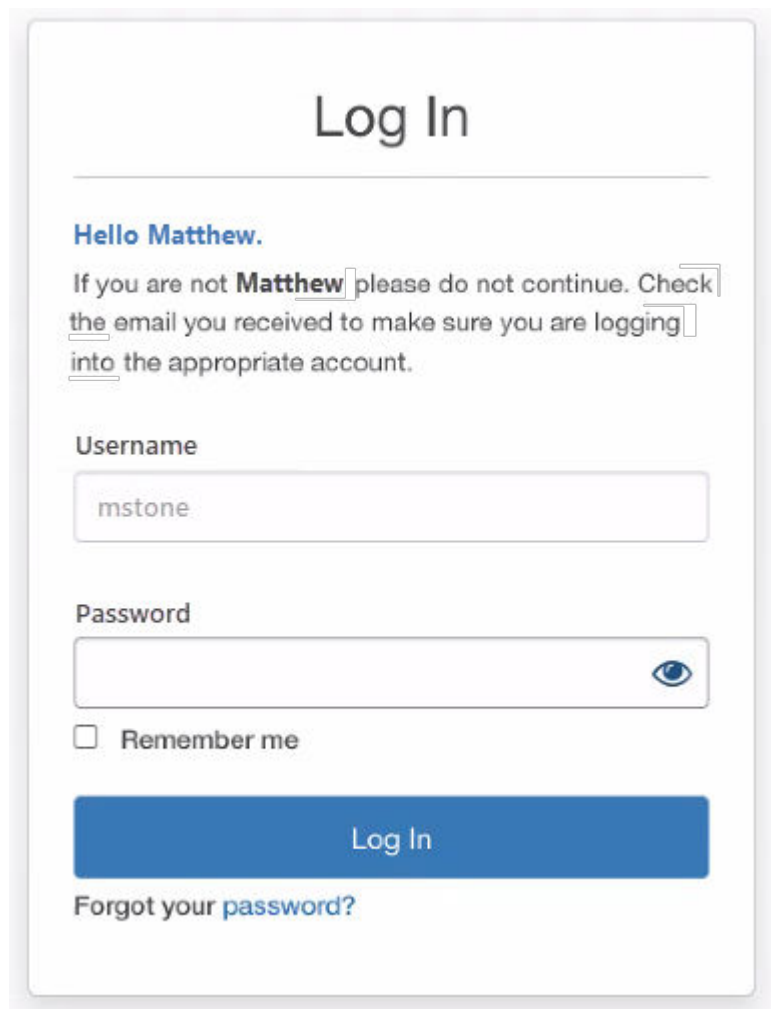
Borrower Authentication

Logging In to an Existing Borrower Portal Account

This document is for borrowers who have an existing borrower portal account.

To log in to an existing borrower portal account:

1. Open the borrower portal. If you received an email notification from your loan officer, it may contain a link to the borrower portal website. You can click the link to open the borrower portal.
2. A Log In screen will appear with your user name is pre-populated.

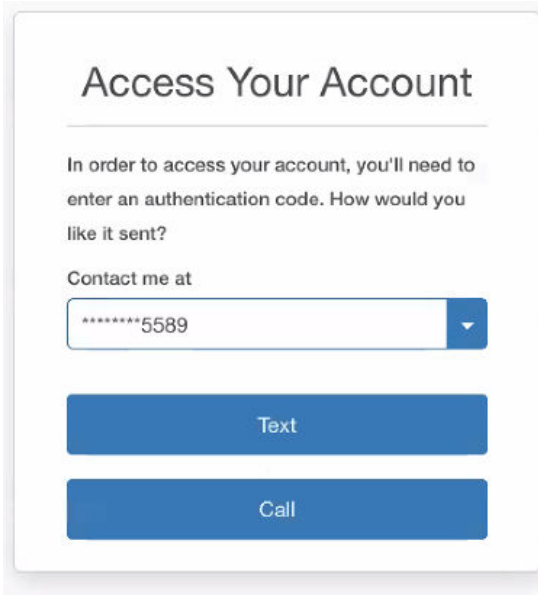


The screenshot shows a "Log In" screen with the following elements:

- Log In** (Title)
- Hello Matthew.** (Personalized greeting)
- Text: "If you are not **Matthew** please do not continue. Check the email you received to make sure you are logging into the appropriate account."
- Username** field: Pre-populated with "mstone"
- Password** field: Empty, with a toggle icon (eye) to show/hide the password
- Remember me**
- Log In** button
- [Forgot your password?](#) link

3. Enter your password, then click **Log In**.
4. Before the borrower portal opens, you'll need to authenticate by entering a code sent to your phone.

On the authentication screen, ensure the last four digits of your phone number are correct, then click **Text** or **Call** to receive your code. Or, if enabled, click **Try another way** to receive your code via email.



Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

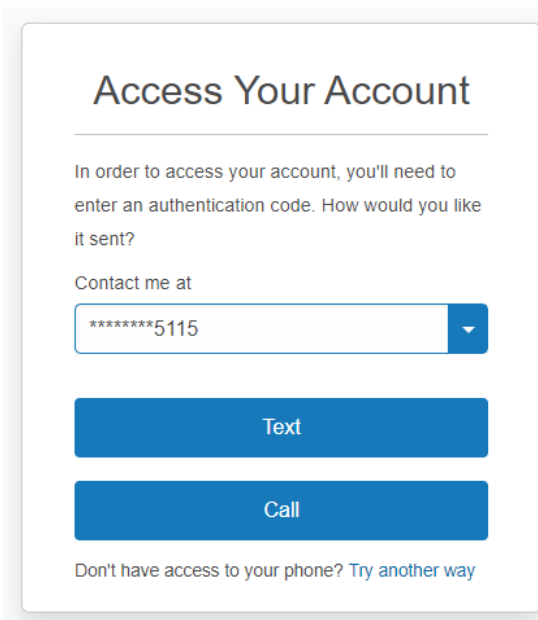
Contact me at

*****5589

Text

Call

or



Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

*****5115

Text


Call

Don't have access to your phone? [Try another way](#)

The code will be sent immediately. It will be valid for only 15 minutes.

5. Enter the code and then click **Submit**.

Gain Access



An authentication code was just sent as a text message to the phone number you selected.

Please enter your code.

If you have not received the code, click [here](#) to resend code.

6. After you are authenticated, the borrower portal will open.

The next time you open the borrower portal, you will only need to provide your user name and password.