



e-Consent Instructions

Upon receipt of your loan file you will receive an email requesting your consent for CFS to send the Loan Disclosures to you electronically. Click on the [RED LINK](#).

From: Jeanne Derr [eFolder@elliemae.com]
To: econsent@constructionfinancial.com
Cc:
Subject: CFS - Construction Loan eConsent Request

Welcome to Construction Financial Solutions [CFS]!

We have received your loan file from Construction Financial Solutions and look forward to helping you with the construction loan!

In order for CFS to work on the loan file we need your consent to communicate electronically.

Click on the link below and when prompted enter the numerical street address of the subject property [e.g. 123 Main St. would use code 123]. If a street address has not yet been assigned, enter the lot number.

[CLICK HERE TO PROVIDE YOUR E-CONSENT.](#)

Thank you, and we look forward to helping you create your new home!

CONSTRUCTION FINANCIAL SOLUTIONS
CONSTRUCTION LOANS FOR CUSTOM HOMES
NMLS# 1771431

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This communication from Libra Enterprises, LLC dba Construction Financial Solutions may contain privileged and/or confidential information. It is intended solely for the use of the addressee. If you are not the intended recipient, you are strictly prohibited from disclosing, copying, distributing or using any of this information. If you receive this communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy. This communication may contain nonpublic personal information about consumers subject to the restrictions of the Gramm-Leach-Bliley Act. You may not directly or indirectly reuse or re-disclose such information for any purpose other than to provide the services for which you are receiving the information.

If you experience problems opening the link, copy and paste the URL below into your Web browser.
URL: <http://cfs.mortgage-application.net/myaccount/accountlogin.aspx?tgt=prod&nuid=e4de42a5-50ee-4fc5-bc61-1bb492e9f145>



e-Consent Instructions

Upon clicking on the link, your computer will open your web browser window where you will be prompted to Create a New Account.

- Enter the subject property Street Number
- Enter your First and Last Name and create a password of your choosing

CONSTRUCTION FINANCIAL SOLUTIONS

Create New Account

To help protect your privacy and financial information, first-time users must create a user account before viewing loan documents or status updates. To begin, enter your information below and click **Create New Account**. Once your account is created, you can log in at any time to view loan documents and status updates. If you have any questions, please contact your loan officer.

*Please verify the following question.

Subject Property Street Number: Please enter the house number. For example, if your address is 123 First Street, enter "123".

Email:

*First Name:

*Last Name:

*New Password:

*Re-enter New Password:

The password must contain:
Minimum password length is 6.
Maximum password length is 20.

*= Required

Construction Financial Solutions
18568 Forty Six Parkway, Suite 3002, Spring Branch, TX 78070
Office: (830) 438-4558
Loans@ConstructionFinancial.com
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NMLS # 1771431

ACCREDITED BUSINESS

Lenders are required to provide the "Your Home Loan Toolkit", which has been provided by the Consumer Finance Protection Bureau created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g). This is for all loan transactions effective 10/3/2015.
http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf



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e-Consent Instructions

After entering your information you will receive confirmation your New Account has been created. The Confirmation Screen will instruct you that you will receive a new email from eFolder@elliemae.com. If you do not see the message in your email inbox, please check your SPAM folder.



CONSTRUCTION
FINANCIAL SOLUTIONS

Create New Account

An email has been sent to you at econsent@constructionfinancial.com.

Next steps:

1. Check your inbox for an email from "**eFolder@elliemae.com**" with the subject "**WebCenter Account Activation Request**". If you don't see this email, it may have been mistakenly flagged as spam and placed in your junk mail folder.
2. Follow the instructions in the email to activate your account.



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http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf

[Privacy Policy](#) | [Security Statement](#) | [Site Map](#)





e-Consent Instructions

In the email message from eFolder@elliemae.com you will be asked to click the link to activate your new account:

From: Construction Financial Solutions [eFolder@elliemae.com]
To: econsent@constructionfinancial.com
Cc:
Subject: WebCenter Account Activation Request

Activate New Account

Jeanne Derr is attempting to activate the econsent@constructionfinancial.com account.

[Click here to activate this account.](#) The account password is required to complete the activation process.

If you experience problems opening the link, copy and paste the URL below into your Web browser.

URL:

<http://cfs.mortgage-application.net/myaccount/accountsignup.aspx?aid=326DFC4F-497B-40AF-B307-82830D1315A4>



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e-Consent Instructions

Again, a new browser web page will open and you will be asked to enter the password you used to create your account.



CONSTRUCTION
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Activate New Account

Name: Jeanne Derr
Email: econsent@constructionfinancial.com
*Password:

*= Required

[Activate New Account](#)



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e-Consent Instructions

After entering your password the web site will provide you with a button for you to review the consent.



Welcome, Jeanne Derr

[Log Out](#) | [MyAccount](#) | [Contact Us](#) | [Help](#)



- ▶ HOME
- ▶ PRE-QUALIFICATION
- ▶ FULL APPLICATION
- ▶ APPROVAL PROCESS
- ▶ **CHECK LOAN STATUS**
- ▶ ABOUT US

- Apply Now**
- ▶ Pre-Qualification
- ▶ Full Application
- ▶ Spanish Application
- Resources & Tools**
- ▶ **Check Loan Status**
- ▶ Approval Process
- ▶ Document Checklist
- ▶ Printable Forms
- ▶ Free Consultation
- ▶ Draw Procedures
- ▶ Be Your Own Builder
- ▶ Construction Cost Mgt
- Learning Center**
- ▶ Frequent Questions
- ▶ Lending Glossary
- Company Info**
- ▶ About Us
- ▶ Testimonials
- ▶ Lending Regulations

[Check Loan Status >](#)

[Printer-Friendly](#)

Loan Detail

Loan Number:	190100765	Loan Program:	Fixed
Amount:	\$500,000.00	Purpose of Loan:	Construction
Property Address:	123 Main Street Spring Branch, TX 78070	Borrower Name:	Jeanne Derr

My Tasks

Loan Status

⊖ CFS - Construction Loan eConsent Request
01/24/2019

Agree To Receive Disclosures electronically

Click on "View" to review the consent to do business electronically. Once you review, you can click on "I agree" or "I do not agree". If you agree, you'll be able to esign, wet sign, and review documents online.

Jeanne Derr

Jeanne Derr

View



e-Consent Instructions

You will be provided with the terms of the Consent Agreement. If you agree to the terms, scroll down to the bottom of the page and click "I AGREE".

Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent.

Carefully review the agreement, and select the "I Agree" button. This agreement is only for the **receipt** of disclosures, **not for the content** of disclosures themselves.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which You are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page. We will

address on file is invalid; your email or internet service provider filters the notification as spam or junk mail; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the "I Agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

I Agree

I Do Not Agree



CONSTRUCTION
FINANCIAL SOLUTIONS

e-Consent Instructions

A Confirmation Message will appear to verify you have provided you eConsent successfully!

Thank you for reviewing the Electronic Consent Agreement.

You will receive documents for this loan electronically.

Done



e-Consent Instructions

When you click on the DONE button you will be re-directed back to your Loan Portal landing page. Here you can begin to upload documents to support your loan file, such as paystubs, bank statements, etc.

The screenshot displays the user interface of the CFS loan portal. On the left is a navigation menu with categories like Document Checklist, Printable Forms, Free Consultation, Draw Procedures, Be Your Own Builder, Construction Cost Mgt, Learning Center, Frequent Questions, Lending Glossary, Company Info, About Us, Testimonials, Lending Regulations, State Licenses, and Federal Licenses. The main content area has two tabs: 'My Tasks' (active) and 'Loan Status'. Under 'My Tasks', there is a task titled 'CFS - Construction Loan eConsent Request' dated 01/24/2019. The task details include the heading 'Agree To Receive Disclosures electronically' and instructions to click 'View' to review consent. Below this, the name 'Jeanne Derr' is listed twice. A green checkmark and the text 'Consent Accepted' are circled in red. Below the consent section is an 'Upload File' section, also outlined in red, which includes a 'File Type' dropdown menu set to 'Bank Statements', a required 'File Name' field with 'Browse' and 'Remove' buttons, and an 'Upload File' button.