



EAST WEST BANK

## **My Home Mortgage Online Portal User Guide**

East West Bank provides our mortgage borrowers access to an online portal, called “My Home Mortgage” (“the portal”), that allows you to upload, receive, review, and sign documents. It is a secure and fast way to communicate with you on our requests throughout the life of the loan.

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# EAST WEST BANK

## Establishing an Account

As a borrower, you must first establish an account within the portal before you can complete the eConsent or eDisclosure process.

**Each borrower must create a separate account, even if you and another person are applying together on the same application.**

1. Click on “Click Here” after receiving Electronic Signature Consent for Loan Documents email.



Thank you for choosing East West Bank for your loan.

We want to communicate with you more conveniently and provide you with up-to-date status on your application process at all times. To do that, we offer a secure, password-protected website where you'll receive your loan documents electronically. By clicking on the eConsent button below, you are authorizing electronic access to your documents which allows you to:

- Review the status and details of your application at any time
- Sign your loan application and documents
- Review the disclosure package at your convenience
- Reference important details on your loan transaction

If you agree to receiving your loan documents electronically, simply click below to complete this step. If you have any questions or concerns, please do not hesitate to contact your loan officer.

[Click Here](#)

New to eSigning? [Click here to watch a video](#) that walks you through the eSigning process and explains how to use this website to view, sign, and return the requested loan documents.

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If you experience problems opening the link, copy and paste the URL below into your Web browser.  
URL:  
<https://eastwestbank.mymortgage-online.com?authentication&token=9b01d751-4687-48ea-a15f-79d531aa48be&siteid=5232292307&ecc-bpname=CAPTAIN>

This service message was sent to you as an East West Bank customer to provide you with account updates and information. Please do not reply to this email address as this is an unmonitored mailbox. To contact East West Bank, please go to the bank's website at [www.eastwestbank.com](http://www.eastwestbank.com) for contact information. Do not include in your email any sensitive information such as Social Security number, account number, PIN, password or username.

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage customer information, please visit the East West Bank website to read our [Privacy Policy](#).

East West Bank  
Corporate Headquarters  
135 N. Los Robles Avenue, Pasadena, CA 91101  
Tel: 888.895.5650

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# EAST WEST BANK

2. At the Log In screen, click on "Create Account".

## Log In

We and our service providers use cookies to provide a secure authentication process. For more information, see our privacy policy published on this site.

Username

Password

 Remember me

[Log In](#)

[Forgot your username or password?](#)

Don't have an account?

[Create Account](#)

3. Complete the required fields and click on "Create Account".

## Create an Account

Your privacy is very important to us. Help us protect your personal information by setting up a secure account for your loan application. By continuing, you agree to our privacy policy published on this site.

First Name \*

Last Name \*

Email Address \*

Confirm Email Address \*

Phone Type \* Phone Number \* xxx-xxx-xxxx

Select One

Username \*

**Password Requirements**

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

Password \*

Confirm Password \*

[Create Account](#)

[Cancel](#)

Already have an account?

[Login](#)

4. You will see a popup window with instructions to verify your email address.

### Verify Your Email Address

A verification email has been sent to ewbmonte11@gmail.com

Follow the instructions in the email to finish creating your account.

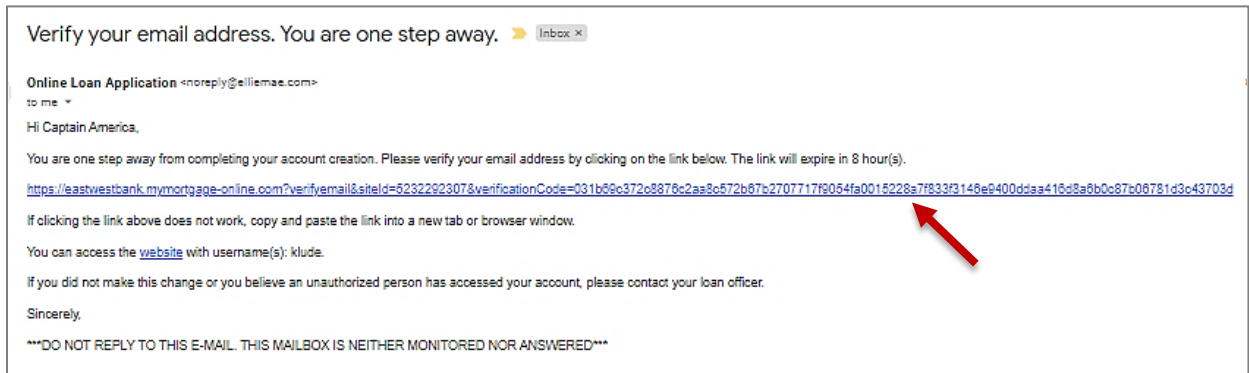
Didn't get an email? [Send again](#)

Already verified? [Login](#)



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5. Check your email inbox. Open the email from *Online Loan Application from Elliemae.com* and click on the link in the body of the email to complete the email verification process.



6. Log into the portal with the username and password you created in Step 3.

## Log In

**Your account has been verified, please log in.**

We and our service providers use cookies to provide a secure authentication process. For more information, see our [privacy policy](#) published on this site.

Username

Password

Remember me

**Log In**

[Forgot your username or password?](#)

Don't have an account?

7. Enter the authorization code as provided by your loan officer.

### Enter Your Authentication Code

Enter the code you received from your Loan Officer.

Don't have a code? Please contact your Loan Officer.

**Send**



# EAST WEST BANK

8. You will be directed to the portal's homepage.

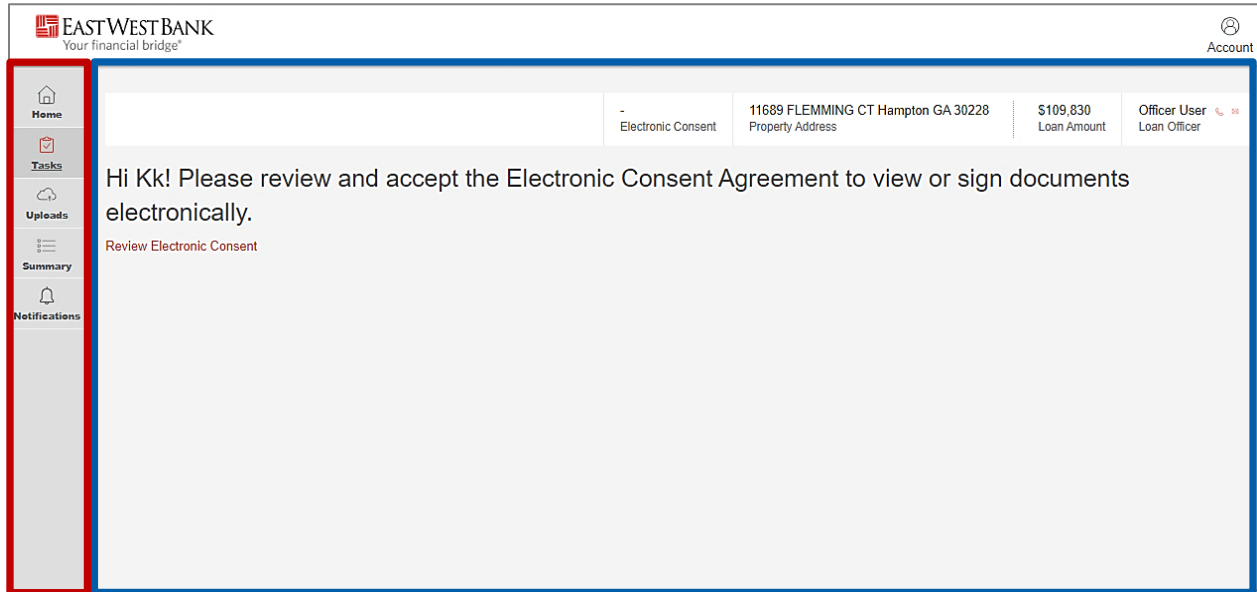
The screenshot shows the East West Bank portal homepage. At the top left is the logo with the tagline "Your financial bridge". At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The main content area features a header with a search bar and several data points: "Electronic Consent", "11689 FLEMMING CT Hampton GA 30228" (Property Address), "\$109,830" (Loan Amount), and "Officer User" (Loan Officer). The main message reads: "Hi Kk! Please review and accept the Electronic Consent Agreement to view or sign documents electronically." Below this message is a link labeled "Review Electronic Consent".



# EAST WEST BANK

## General Overview

The homepage of the portal is divided into two sections. The section box in **red** (left side of screen) is the Tool Bar and allows you to pick which function or page you would like to use or review. The section box in **blue** (center) will change depending on the selection in the Tool Bar.



The first item you need to review and complete is the Electronic Consent (eConsent). You will not be able to use any area of the portal until you complete this item. Please continue to the next section to learn more about the eConsent.



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## eConsent

1. You must first click on “Review Electronic Consent”.

The screenshot shows the East West Bank account dashboard. The header includes the bank logo and 'Your financial bridge' tagline. The account information section displays: Electronic Consent, 1004 MARVEL PLACE Burbank CA 91504-1937, \$350,000 Loan Amount, and Officer User Loan Officer. A navigation sidebar on the left contains Home, Tasks, Uploads, Summary, and Notifications. The main content area features a message: 'If you wish to view or sign documents electronically, please review and accept consent below.' Below this message is a red link labeled 'Review Electronic Consent', which is highlighted by a red arrow.

2. You will be taken to the below screen to review the eConsent. After review, click on “Agree”.

The screenshot displays the 'ELECTRONIC CONSENT AGREEMENT' page. It features a navigation sidebar on the left and a main content area with a 'BACK' link. The page title is 'ELECTRONIC CONSENT AGREEMENT'. The content includes sections for 'Your Consent To Do Business Electronically (the eDisclosure Agreement)', 'YOUR CONSENT', 'WITHDRAWAL OF CONSENT', 'OBTAINING PAPER COPIES', 'SYSTEM REQUIREMENTS', and 'HOW WE CAN REACH YOU'. At the bottom of the page, there are two buttons: 'Don't Agree' and 'Agree'. A red arrow points to the 'Agree' button.



# EAST WEST BANK

3. After you have accepted the eConsent, you will then be taken back to the Tasks home screen and see the message below.

The screenshot shows the East West Bank mobile app interface. At the top left is the logo and tagline "EAST WEST BANK Your financial bridge". At the top right is an "Account" icon. Below the header is a navigation sidebar with icons for Home, Tasks, Uploads, Summary, and Notifications. The "Tasks" icon is highlighted. The main content area displays a confirmation message: "You have accepted the Electronic Consent Agreement and can work on and sign documents electronically." Below this message is a link that says "Change Electronic Consent". At the top of the main content area, there is a summary bar with the following information: "Accepted Electronic Consent", "11689 FLEMMING CT Hampton GA 30228 Property Address", "\$109,830 Loan Amount", and "Officer User Loan Officer" with a phone icon and a red "x" icon.



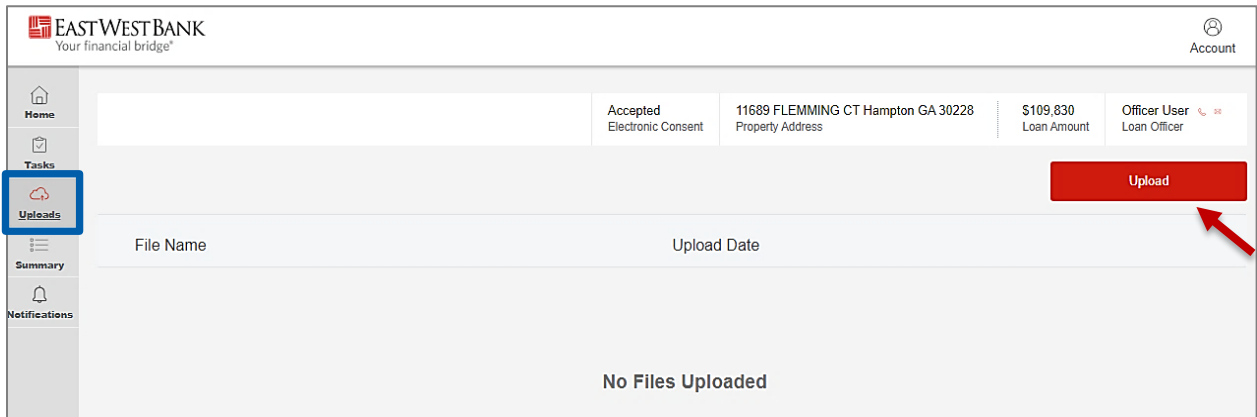


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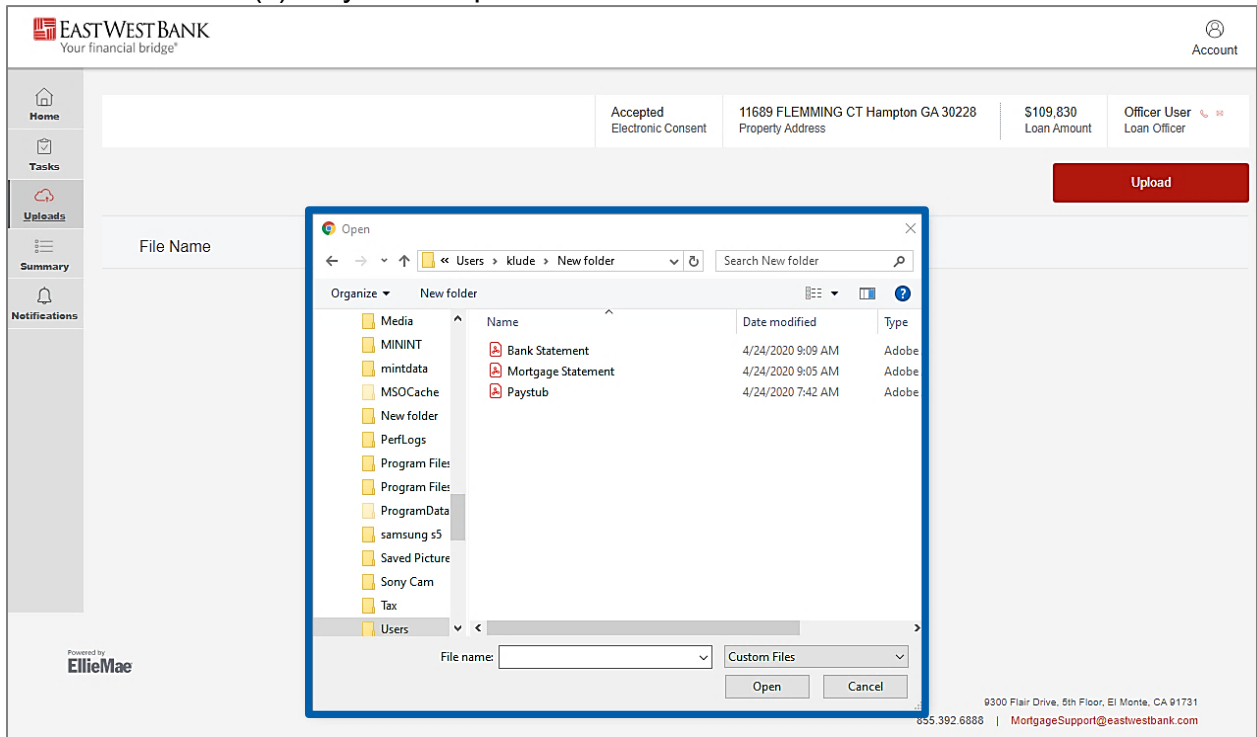
## Uploading Documents

The Uploads tool allows you to upload documents at any time during the life of the loan. You can use this tool regardless of whether a request has been made or not.

1. A) Click on “Uploads” in the Tool Bar.  
B) Then click on the “Upload” button to the right.



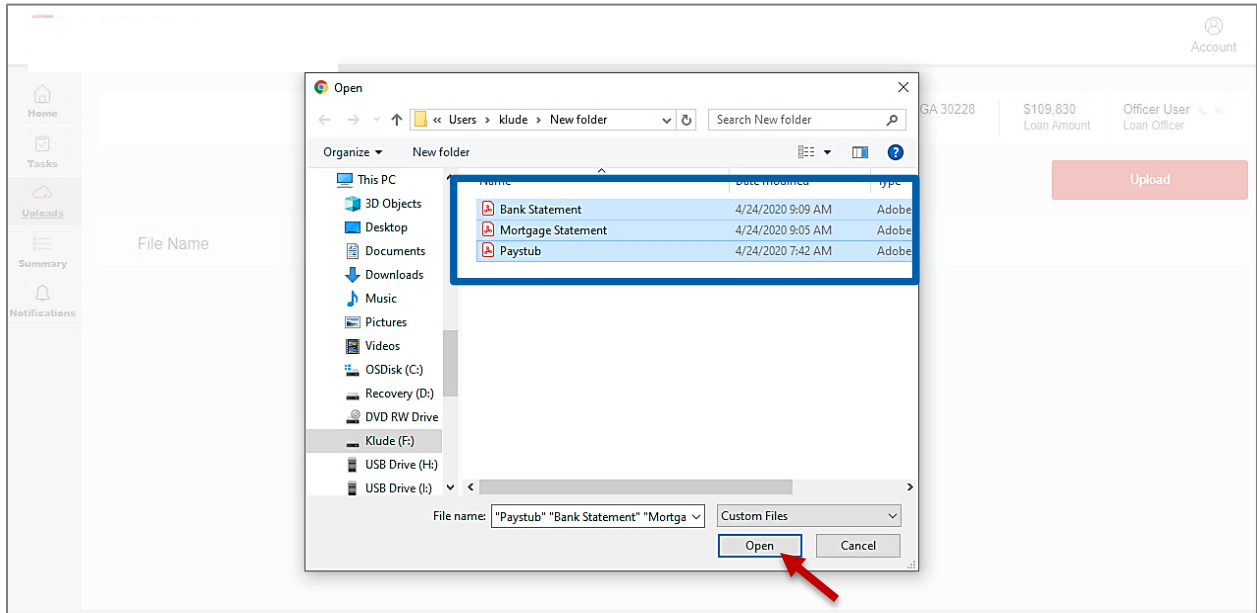
2. Locate the file(s) on your computer.



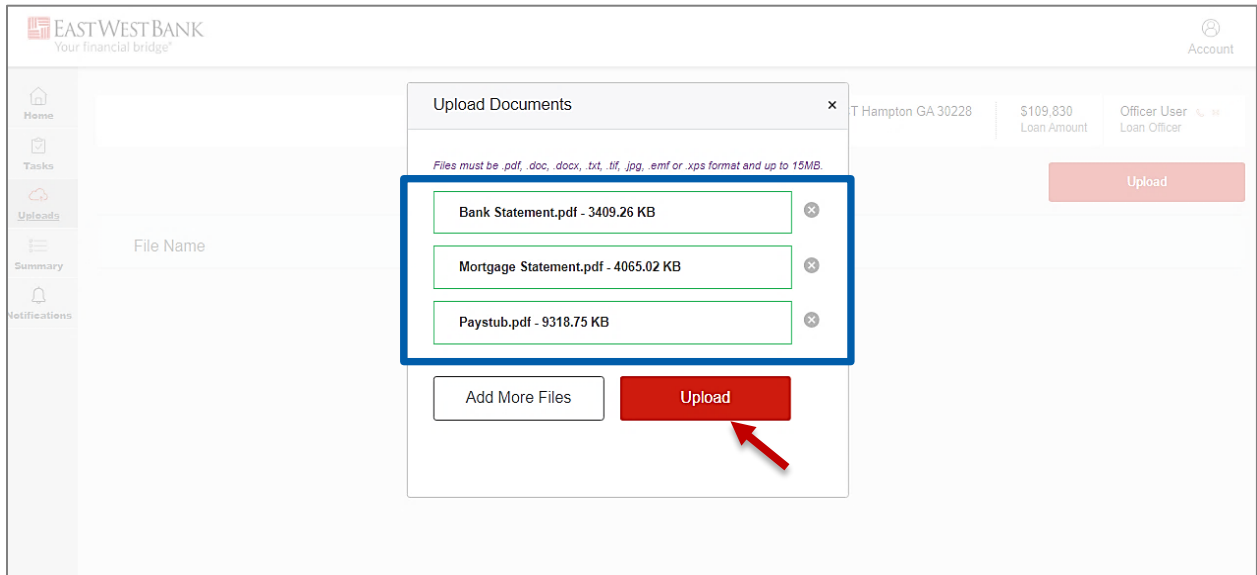


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3. You can select more than one file at a time. Once all files have been selected, click on “Open”.



4. Review and confirm the documents to be uploaded, then click on “UPLOAD”.





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5. Once the upload is complete, click on “DONE”.

Upload Documents

Files must be .pdf, .doc, .docx, .txt, .tif, .jpg, .emf or .xps format and up to 15MB

Bank Statement.pdf - 3409.26 KB	✓
Mortgage Statement.pdf - 4065.02 KB	✓
Paystub.pdf - 9318.75 KB	✓

Add More Files Done

6. You can always return to the Uploads tool to see a history of documents that have been uploaded.

File Name	Upload Date
Paystub.pdf	6/30/2020, 01:53 AM
Mortgage Statement.pdf	6/30/2020, 01:52 AM
Bank Statement.pdf	6/30/2020, 01:51 AM



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## Summary

The Summary section allows you to review the status of your loan. Newly added information may take a few minutes to appear in the summary.

**EAST WEST BANK**  
Your financial bridge

**Summary**

**PURPOSE OF YOUR LOAN**

LOAN PURPOSE  
CASH-OUT REFINANCE

LOAN TYPE  
HELOC

ESTIMATED VALUE  
**\$520,000**

CURRENT LOAN AMOUNT  
**\$0**

REQUESTED LINE OF CREDIT  
**\$125,000**

INITIAL DRAW AMOUNT  
**\$0**

SOURCE OF DOWN PAYMENT  
**CHECKING/SAVINGS**

EXPLANATION OF GIFT  
**MERRILL LYNCH MONEY MARKET FUNDS**

**PROPERTY DETAILS**

WHEN DID YOU ACQUIRE THIS PROPERTY?  
**2014**

WHAT WAS THE ORIGINAL PRICE OF THE HOME?  
**\$475,000**

ADDRESS LINE 1  
**6040 LA GRANGE LANE**

CITY  
**NEW YORK**

COUNTY  
**NEW YORK**

STATE  
**NY**

ZIP CODE  
**10011**

PROPERTY TYPE  
**CONDOMINIUM**

PROPERTY USE

## Notifications

This section will show any automatic notification that are emailed from the system. For history of requests or tasks, please go to Tasks section.

**EAST WEST BANK**  
Your financial bridge

**Notifications**

Accepted Electronic Consent	6040 LA GRANGE LANE New York NY 10011 Property Address	\$125,000 Loan Amount	Officer User Loan Officer
You do not have any notifications at this time.			



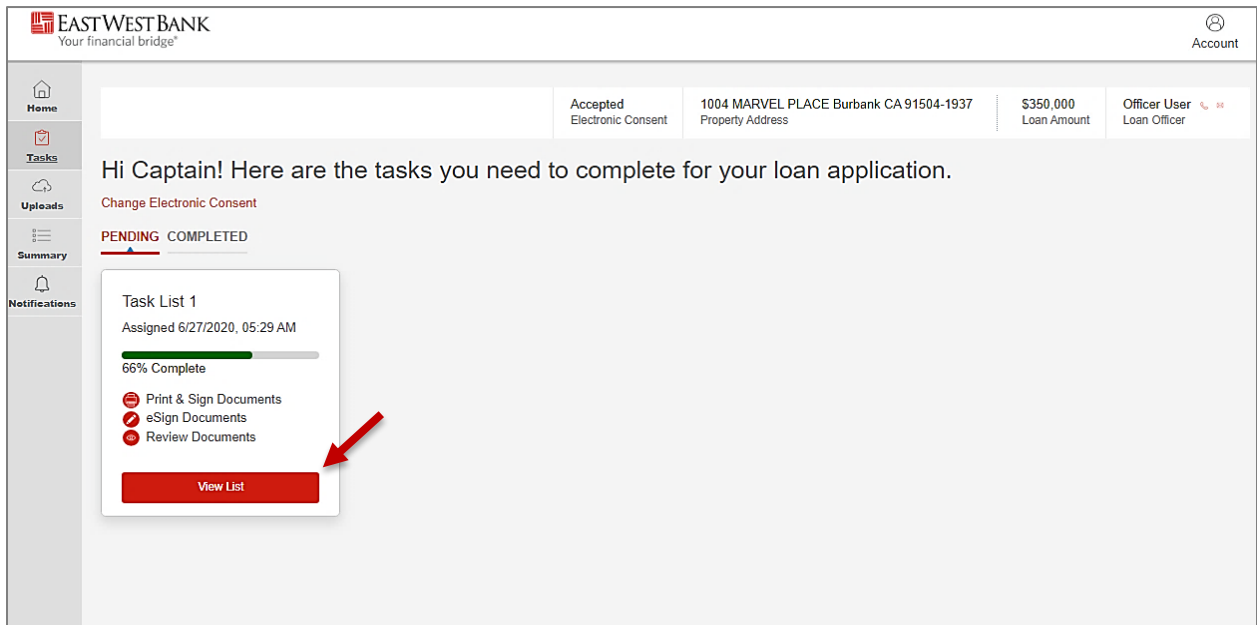
# EAST WEST BANK

## Tasks

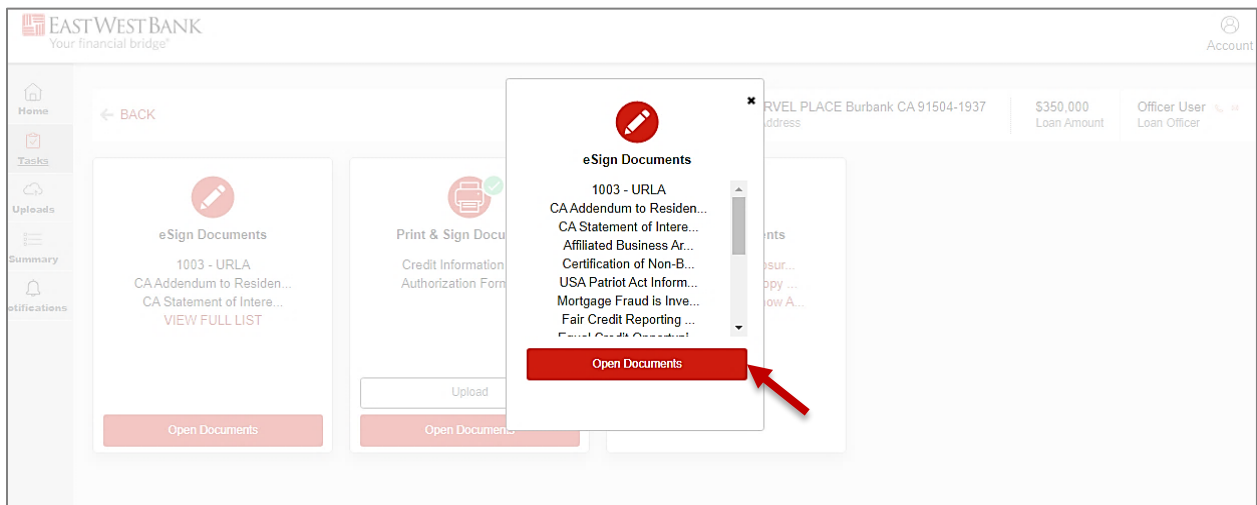
The Tasks section is the most used section of the portal. This section shows all the items that still need to be completed, as well as those you have already completed.

There are three types of tasks – e-Signing, uploading documents, and reviewing documents. **Below is the demonstration of a e-Signing task.**

1. To complete a task, you must first select “VIEW LIST” within the task.



2. For an eSigning task, you will see the below options. Selecting “Open Documents” to see the documents to be signed.





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3. Click on "NEXT".

Loan Documents

Powered by DocuSign

Please review and act on the documents below:

**NEXT** OTHER ACTIONS

I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service					
Amount	\$ 350,000.00	Interest Rate	3.750 %	No. of Months	360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> ARM (type): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state, & ZIP)							No. of Units
1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles							1
Legal Description of Subject Property (attach description if necessary)							Year Built
See Prelim							1954
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:			
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
	\$	\$	\$	\$	\$		
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
2016	\$ 1,410,000.00	\$ 496,765.00	Cash-Out Home Improvement	Cost: \$			
Title will be held in what Name(s)							
CAPTAIN AMERICA							
Manner in which Title will be held							
<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)							
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							
III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
CAPTAIN AMERICA							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
891-19-0742	818-934-2131	06/15/1925					
<input checked="" type="checkbox"/> Married (include registered domestic partner) <input type="checkbox"/> Dependents (not listed by Co-Borrower)				<input type="checkbox"/> Married (include registered domestic partner) <input type="checkbox"/> Dependents (not listed by Borrower)			
<input type="checkbox"/> Unmarried (include spouse, domestic partner) <input type="checkbox"/> Ex. Liens				<input type="checkbox"/> Unmarried (include spouse, domestic partner) <input type="checkbox"/> Ex. Liens			

4. Click on "START" to review the document and begin the signing process.

Please review and act on the documents below:

**FINISH** OTHER ACTIONS

🔍 📄 📁 🖨️ 🔄

**START**

East West Bank LOAN #: T9200810

### Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

6/27/2020 | 08:48:57 PDT

I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service					
Amount	\$ 350,000.00	Interest Rate	3.750 %	No. of Months	360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> ARM (type): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state, & ZIP)							No. of Units
1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles							1
Legal Description of Subject Property (attach description if necessary)							Year Built
See Prelim							1954
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:			
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
	\$	\$	\$	\$	\$		
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
2016	\$ 1,410,000.00	\$ 496,765.00	Cash-Out Home Improvement	Cost: \$			
Title will be held in what Name(s)							
CAPTAIN AMERICA							
Manner in which Title will be held							
<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)							
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							



# EAST WEST BANK

5. You will need to click on the yellow “Sign” boxes to sign the forms.

Please review and act on the documents below. FINISH OTHER ACTIONS

START

East West Bank  
**Uniform Residential Loan Application** LOAN #: T9200810

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but for or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower 0/27/2020 | 08:48:57 PDT Co-Borrower

**I. TYPE OF MORTGAGE AND TERMS OF LOAN**

Mortgage Applied for:  VA  Conventional  Other (explain): Agency Case Number Lender Case Number  
 FHA  USDA/Rural Housing Service

Amount: \$ 350,000.00 Interest Rate: 3.750 % No. of Months: 360 Amortization:  Fixed Rate  Other (explain):  
Type:  GPM  ARM (type):

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN**

Subject Property Address (street, city, state, & ZIP):  
1004 MARVEL PLACE, Burbank, CA 91504-1937 County: Los Angeles No. of Units: 1  
Year Built: 1954  
Legal Description of Subject Property (attach description if necessary):  
See Prelim

Purpose of Loan:  Purchase  Construction  Other (explain): Property will be:  Primary Residence  Secondary Residence  Investment  
 Refinance  Construction-Permanent

Complete this line if construction or construction-permanent loan.  
Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b)  
\$ \$ \$ \$ \$

Complete this line if this is a refinance loan.  
Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements  made  to be made  
2016 \$ 1,410,000.00 \$ 496,765.00 Cash-Out Home Improvement Cost: \$

Title will be held in what Name(s): CAPTAIN AMERICA Manner in which Title will be held:  Fee Simple  Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

6. **The next steps are important and often forgotten.** All tasks have a two-step action to mark them complete. If you don't complete both steps, the task will appear as an open To-Do task.

A) When you are taken back to the Tasks screen, click on “Done”.

EAST WEST BANK Your financial bridge Account

Home ← BACK Accepted Electronic Consent 11689 FLEMMING CT Hampton GA 30228 \$109,830 Loan Amount Officer User Loan Officer

Tasks

Uploads

Summary

Notifications

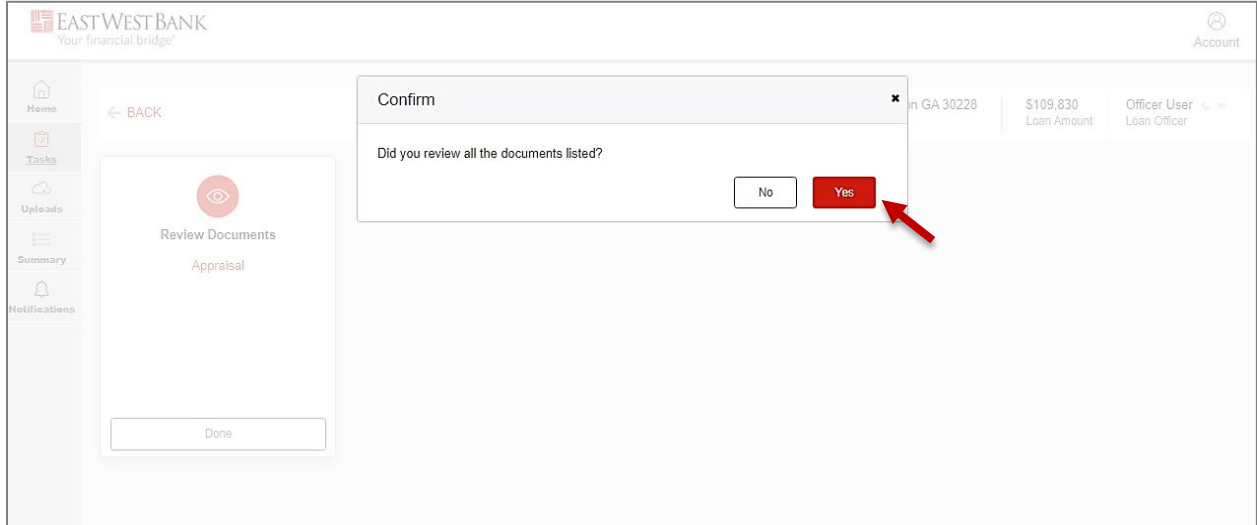
**Review Documents**  
Appraisal

Done



# EAST WEST BANK

B) Then click on “Yes” to ensure the task is marked as completed.



7. The task should appear as COMPLETED.

