

Frequently Asked Questions (FAQs)

What is the Electronic Documents (e-Docs) program?

e-Docs is an electronic document program that allows you to access your loan account billing statement and loan documents on your schedule, from anywhere, at any time. Your mortgage loan documents are created electronically and made available to you over the Internet. It is safe, convenient, and offers you the flexibility to manage your account 24/7, no matter where you are.

How does it work?

Once you've enrolled in e-Docs, your loan account billing statement and other loan correspondence will be created electronically and will be available to you online. You will no longer receive a paper loan account billing statement by mail. You will receive an e-mail notification when your documents are available online and then you can simply login to our website with your username and password to view them. Due to regulations you may also receive certain correspondence by mail periodically.

How do I sign up?

Signing up for e-Docs is simple. Choose the "e-Docs Signup & Settings" link and follow the instructions. Be sure to have the following information when you register: your first name, last name and an e-mail address. It's that easy! Your e-Docs enrollment request will be processed and you will receive a confirmation by e-mail within two business days with the status of your request.

Is there any reason why my request to sign-up for e-Docs would be denied?

Here are a few reasons your request may be denied:

- You may have a loan product not yet supported by e-Docs. HELOC and Construction loans are examples of such product types not supported by the e-Docs program.
- Your loan status or set-up may require paper loan account billing statements.

Am I able to sign up to receive some chosen documents electronically but request others via paper?

No, there is not an option to receive only chosen documents electronically. This program includes all documents that we would have mailed to you, although with the e-Docs program, regulations require that you will still receive certain paper statements or letters from time to time.

What documents will I receive through e-Docs?

The documents that will be available to you electronically will be: Billing Statements, 1098 Year End Statement, Escrow Analysis, and Delinquency Notices.

How do I unregister from e-Docs?

Unregistering from e-Docs is simple. Just click on the "e-Docs Signup & Settings" link and follow the instructions. Processing your request will take 24 - 48 business hours to go into effect. If we are unable to process your request to unregister for the current billing cycle, you may receive a final billing statement through e-Docs and your request will then take effect with the next billing cycle.

I made a request to unregister from e-Docs and then I received a notification that an e-Docs item is now ready. What do I do?

If you received a notification after you made a request to unregister from e-Docs, then it means we were unable to process your request to stop e-Docs for the current billing cycle. Rest assured that your request will take effect with the next billing cycle.

How do I change my e-mail address or name associated with e-Docs?

To change your e-mail address or name, simply click on the "e-Docs Signup & Settings" link and follow the instructions. Once you have entered and validated your new e-mail address or name then click on the 'update contact' information button. You will receive an e-mail confirming your request.

- It is important to note that any e-mail address changes made via the e-Docs link will only change the address associated with the e-Docs service and will NOT update the e-mail address that we have on record for your loan.
- Changes made to your name through the e-Docs link will only update your contact name information for the e-Docs program and will NOT change your loan information.

If I am Already Registered for E-Bill, will my service continue?

Yes, the E-Bill program will continue if you are already registered to receive billing statements electronically. However, we encourage you to take advantage of this new opportunity to go paperless and retrieve your other loan documents electronically as well.

What if I have additional questions related to e-Docs?

For additional questions related to e-Docs click on the “Contact Us” link and submit your questions regarding the e-Docs program through our e-mail site. Be sure to include your loan number with your inquiry. You will receive an e-mail response from us within 24-48 hours of receipt.