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## NOTES

## 1 - Introduction

### Introduction

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#### Summary

Mortgage Services III, LLC (MSI) has implemented a secure electronic mail system to provide the integrity and confidentiality needed to protect information transmitted via email.

This system provides a secure method for email communication between MSI employees and external recipients and senders.

This solution secures and encrypts all email communications when designated by the MSI email user.

- ✓ A designated MSI employee can initiate email to anyone with an Internet email address.
- ✓ Recipients of these emails can retrieve and reply securely to the messages by following the procedures in this document.
- ✓ The recipients can also initiate and send secure messages using the secure mail system.

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#### Why Secure Mail?

Email typically is delivered via the internet.

- ✓ Email that travels over the internet is inherently insecure; consequently, someone other than the recipient can read it fairly easily.
- ✓ In many cases, the fact that the email could be read by someone else may not be a cause for concern. However, when financial information, health care information, or other sensitive information travels by email, interception by an unauthorized person may compromise your privacy, violate the sending organization's internal security policies, and may violate state and federal privacy regulations.
- ✓ Because of these concerns, MSI requires that all private borrower (and loan) information must be delivered in a manner that ensures it security
  - Secure email allows email to be encrypted before it is sent over the internet so that only the intended recipient will be able to open the message.

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## Introduction, Continued

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### Which Emails Must Be Encrypted?

#### Receiving Email from MSI

- ✓ In some cases, the sender of the email will make the decision to encrypt the email before sending it. The sender may know that either the email or an attachment contains sensitive information and thus requires encryption.
- ✓ In other cases, after the email is sent, but before it travels over the internet, it will be scanned for special terms (such as a Social Security number) that indicate that the email likely contains sensitive information. In these cases, the MSI system determines whether or not to encrypt the email before sending it from the MSI Servers.
- ✓ There may be rare instances where you receive an email that has been encrypted, yet appears to contain no sensitive information.
  - When this happens, it is because the MSI email system has determined that the email contains sensitive information.
  - The system may simply be 'playing it safe' by encrypting an email that it thinks might have sensitive information, rather than letting it travel over the internet unsecured.

#### Sending Email to MSI

- ✓ When sending email to MSI, it is the **Seller's responsibility** to ensure that confidential information remains private.
    - MSI provides this secure email system to our Seller's as a vehicle to facilitate private communication.
-

## Using the Secure Email System

### Registration

The secure emails MSI sends are called Zixmail.

- ✓ To open a Zixmail the user must register with our secure email system.
- ✓ The registration process takes approximately one minute.

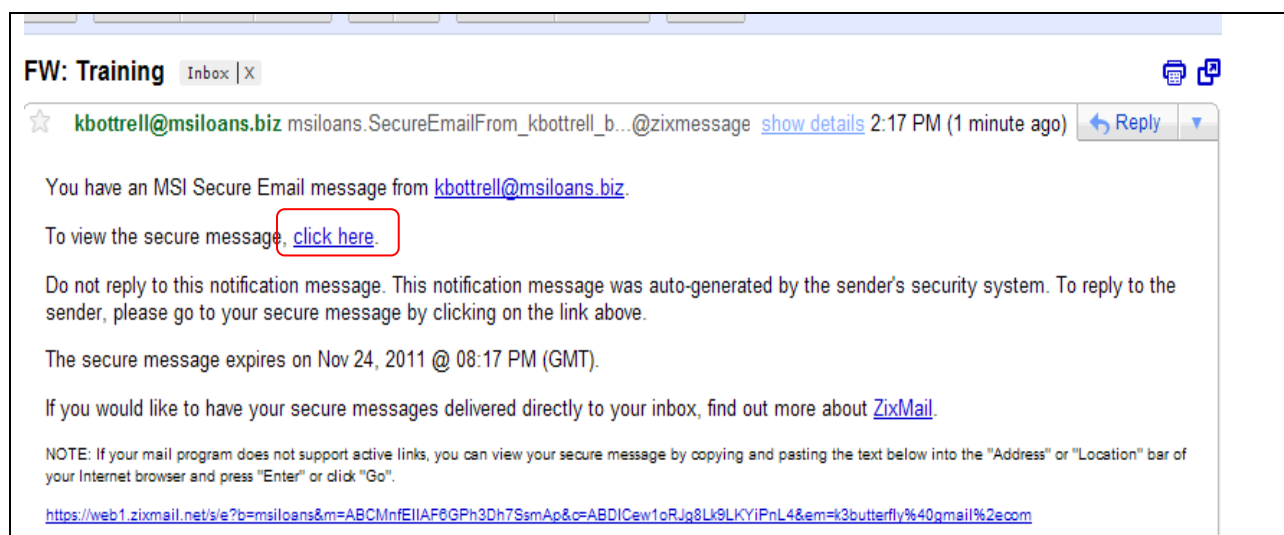
### Important Notes:

- ✓ All current secure email recipients MUST register with the new Mortgage Services III, LLC secure mail solution the first time you receive a secure message from MSI on or after May 25, 2011.
- ✓ You will need to register with the service by creating a password that authenticates you for the purposes of opening secure messages.
  - This new password can be the same as it was on the previous solution as long as it meets the requirements stated on the registration page (i.e. "Enter a minimum of 6 characters or numbers. Passwords are case-sensitive. Your password must contain both letters and numbers.).

### The Zixmail Greeting

When an MSI employee sends you an encrypted email message, you do not get the text of the message directly into your mailbox.

- ✓ To open the encrypted part of the message, double-click on the 'click here' link. The email looks similar to this:



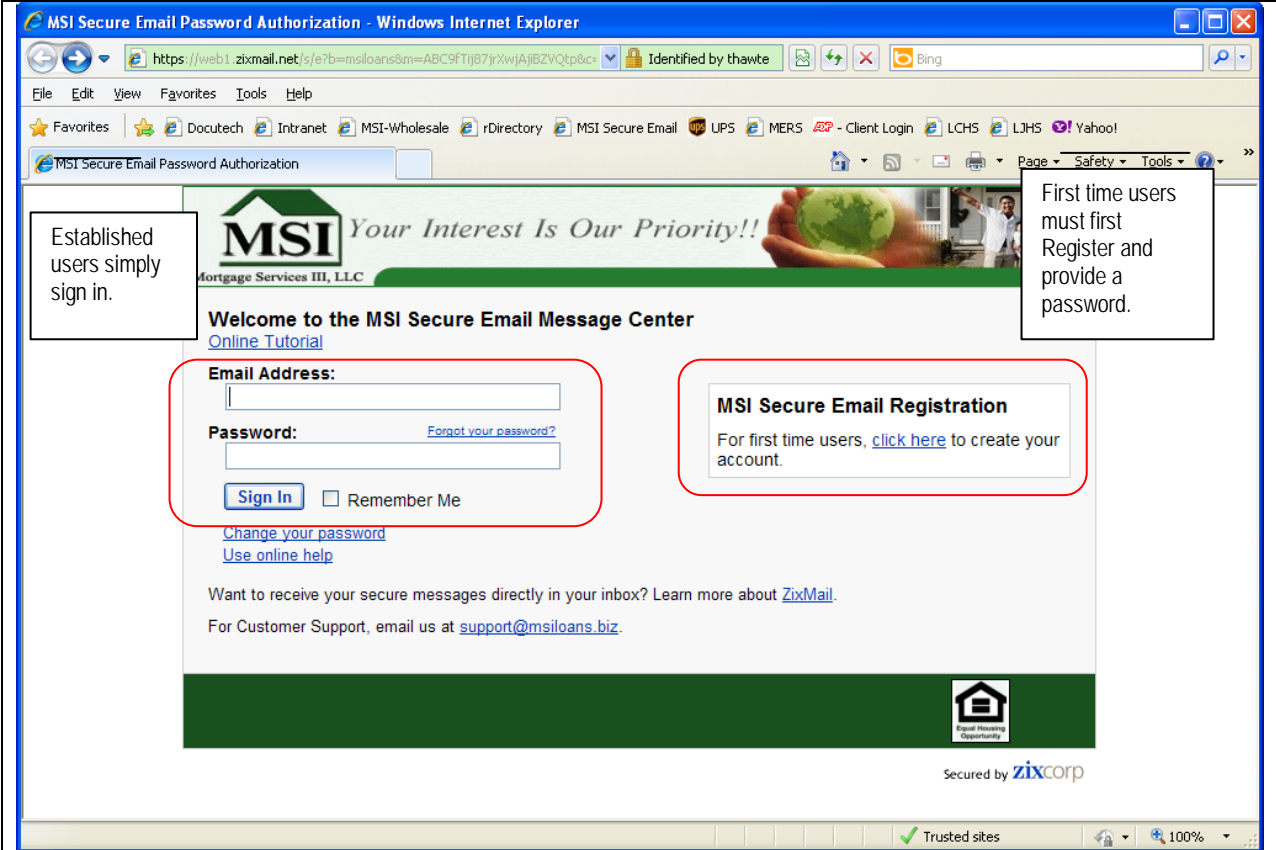
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## Using the Secure Email System, Continued

### The Zixmail

The secure message opens in a browser as a Secure Email Message Center.

- ✓ Since, Secure Email Message Centers require a password, first time users must register.
- ✓ A 'Registration' button appears on the right-hand side of the Secure Email Message Center that can be clicked to go to the registration page.
- ✓ The Secure Email Message Center looks something like this.
  - First time users must go to the registration Web Site; click [here](#) takes you there – See [The Registration Page](#) for details.
  - Established users should simply sign in.



Established users simply sign in.

First time users must first Register and provide a password.

**MSI** Your Interest Is Our Priority!!  
Mortgage Services III, LLC

Welcome to the MSI Secure Email Message Center  
[Online Tutorial](#)

**Email Address:**

**Password:** [Forgot your password?](#)

Remember Me

[Change your password](#)  
[Use online help](#)

Want to receive your secure messages directly in your inbox? Learn more about [ZixMail](#).  
For Customer Support, email us at [support@msiloans.biz](mailto:support@msiloans.biz).

Secured by **zixcorp**

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## MSI Secure Mail Tutorial

### Using the Secure Email System, Continued

#### The Registration Page

First time users must provide the information located on the Registration Page.

- ✓ If you forget your password, you'll be asked to enter your email address in order to reset your password.
- ✓ The Personal Security Phrase can be whatever you choose and is simply a method to assure you that any communication returned from the server are genuine. This is an anti-phishing mechanism.

**MSI** Your Interest Is Our Priority!!  
Mortgage Services III, LLC

Register below for your mailbox to send and receive secure messages.

**Email Address:**

**Password:**

**Re-enter Password:**

**Password Reminder Phrase:**  
Choose a word or phrase that will help you remember your password.

**Password Rules**  
Passwords must be at least 6 characters in length, and meet 2 of the following conditions:

- Contain both alphabetic and numeric characters
- Contain both uppercase and lowercase characters
- Contain at least one special character, such as: ~!@#\$\$%^&

Want to receive your secure messages directly in your inbox? Learn more about [ZixMail](#).

For Customer Support, email us at [support@msiloans.biz](mailto:support@msiloans.biz).

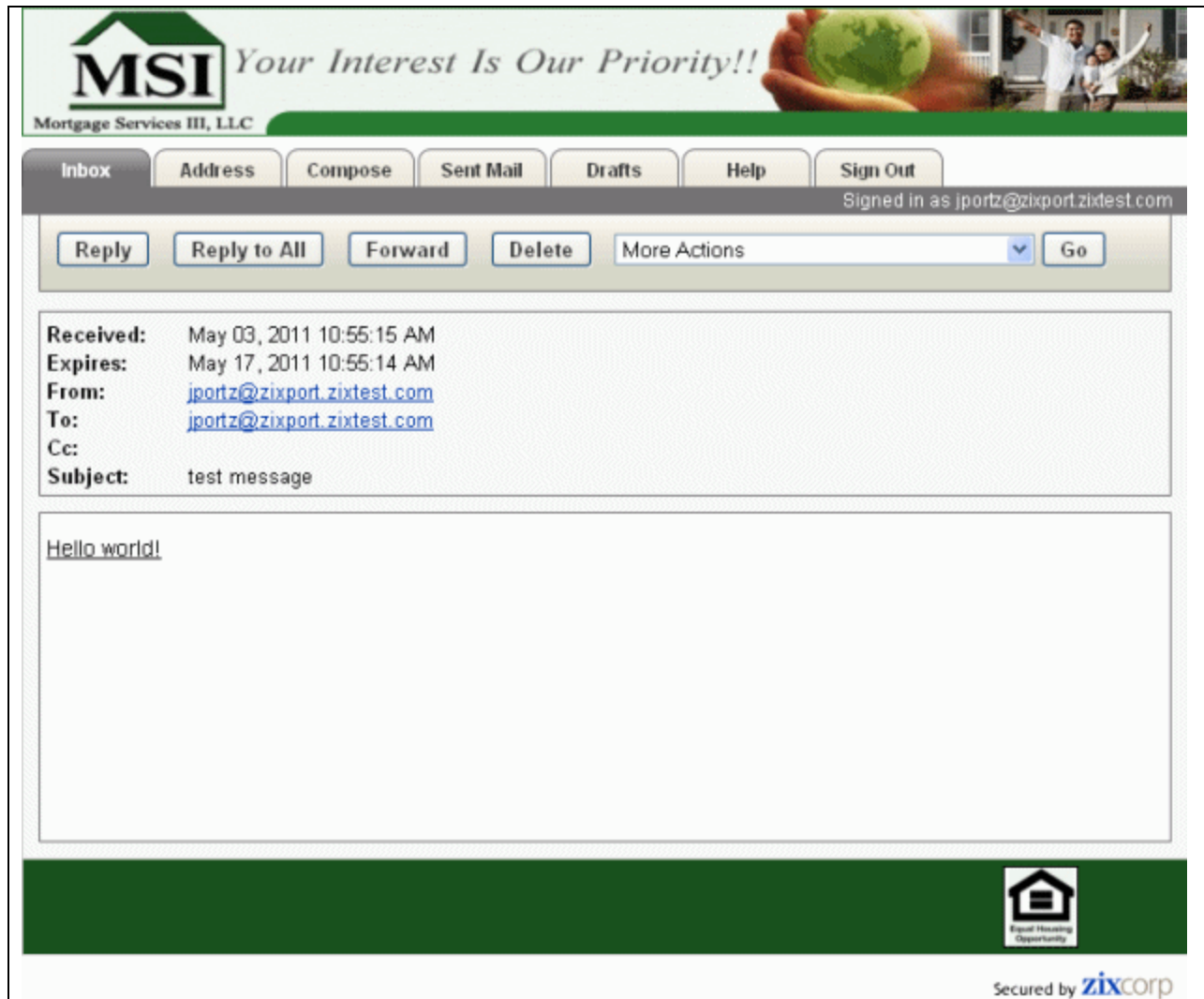
Secured by **zixcorp**

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## Using the Secure Email System, Continued

### The Secure Message Center

Once you are securely signed in, the Secure Message Center opens and displays your email message.



The screenshot displays the MSI Secure Mail interface. At the top, the MSI logo is accompanied by the slogan "Your Interest Is Our Priority!!" and a photograph of a family. Below this is a navigation bar with buttons for "Inbox", "Address", "Compose", "Sent Mail", "Drafts", "Help", and "Sign Out". The user is signed in as "jportz@zixport.zixtest.com". The interface shows an email with the following details:

- Received:** May 03, 2011 10:55:15 AM
- Expires:** May 17, 2011 10:55:14 AM
- From:** [jportz@zixport.zixtest.com](mailto:jportz@zixport.zixtest.com)
- To:** [jportz@zixport.zixtest.com](mailto:jportz@zixport.zixtest.com)
- Cc:**
- Subject:** test message

The email body contains the text "Hello world!". At the bottom of the interface, there is a green bar with the Equal Housing Opportunity logo and the text "Secured by zixcorp".

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## MSI Secure Mail Tutorial

### Using the Secure Email System, Continued

#### Viewing the Message

Once you open the Secure Message, you will see the contents of the original message, including any attachments.

- ✓ What you will see will look something like this.
- ✓ You can now read the message, and by clicking on the attachments, (if there are any you can open or save them.
- ✓ You can also reply to the message securely by choosing [reply](#), etc.

**MSI** Your Interest Is Our Priority!!  
Mortgage Services III, LLC

Inbox | Address | Compose | Sent Mail | Drafts | Help | Sign Out  
Signed in as k3butterfly@gmail.com


Reply | Reply to All | Forward | Delete | More Actions | Go

**Received:** Nov 10, 2011 02:21:25 PM  
**Expires:** Nov 24, 2011 02:21:25 PM  
**From:** [kbottrell@msiloans.biz](mailto:kbottrell@msiloans.biz)  
**To:** [k3butterfly@gmail.com](mailto:k3butterfly@gmail.com)  
**Cc:**  
**Subject:** Training  
**Attachments:** [Region 1 loans.xlsx](#)

zsecure

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-----  
This message was secured by [ZixCorp](#)<sup>(R)</sup>.



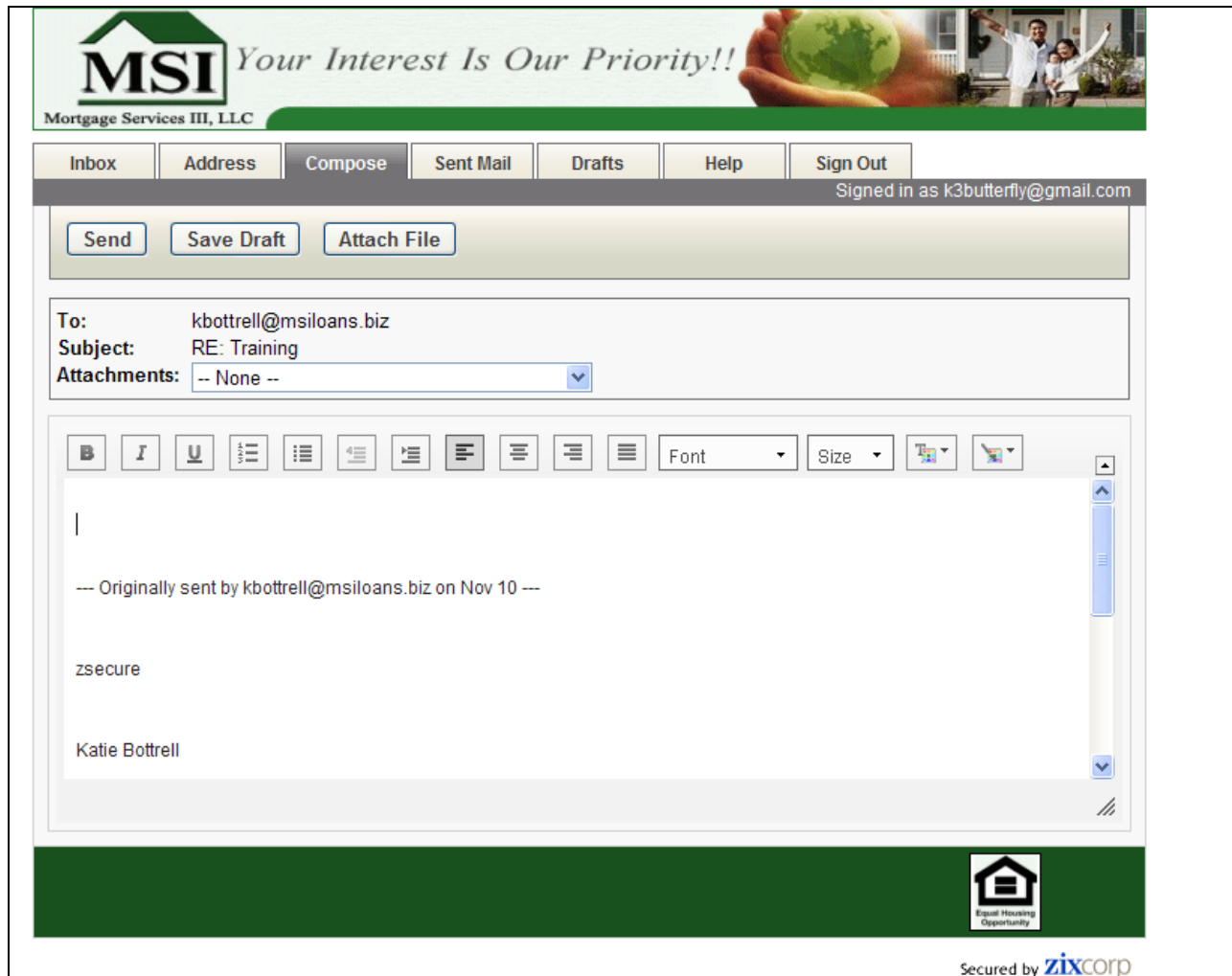
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## Using the Secure Email System, Continued

### Replying to a Secure Message

When you choose to reply to the secure email, when you click on a “reply” choice, you are brought to a page that looks like this.

- ✓ Simply type your response and choose, [send](#).



The screenshot displays the MSI Secure Mail web interface. At the top, the MSI logo and slogan "Your Interest Is Our Priority!!" are visible, along with the text "Mortgage Services III, LLC". Below this is a navigation bar with buttons for "Inbox", "Address", "Compose", "Sent Mail", "Drafts", "Help", and "Sign Out". The user is signed in as "k3butterfly@gmail.com".

The main composition area includes buttons for "Send", "Save Draft", and "Attach File". The email header shows:

- To: kbottrell@msiloans.biz
- Subject: RE: Training
- Attachments: -- None --

Below the header is a rich text editor with a toolbar containing icons for bold, italic, underline, bulleted list, numbered list, indent, outdent, link, unlink, font color, and background color. The text area contains the following content:

--- Originally sent by kbottrell@msiloans.biz on Nov 10 ---

zsecure

Katie Bottrell

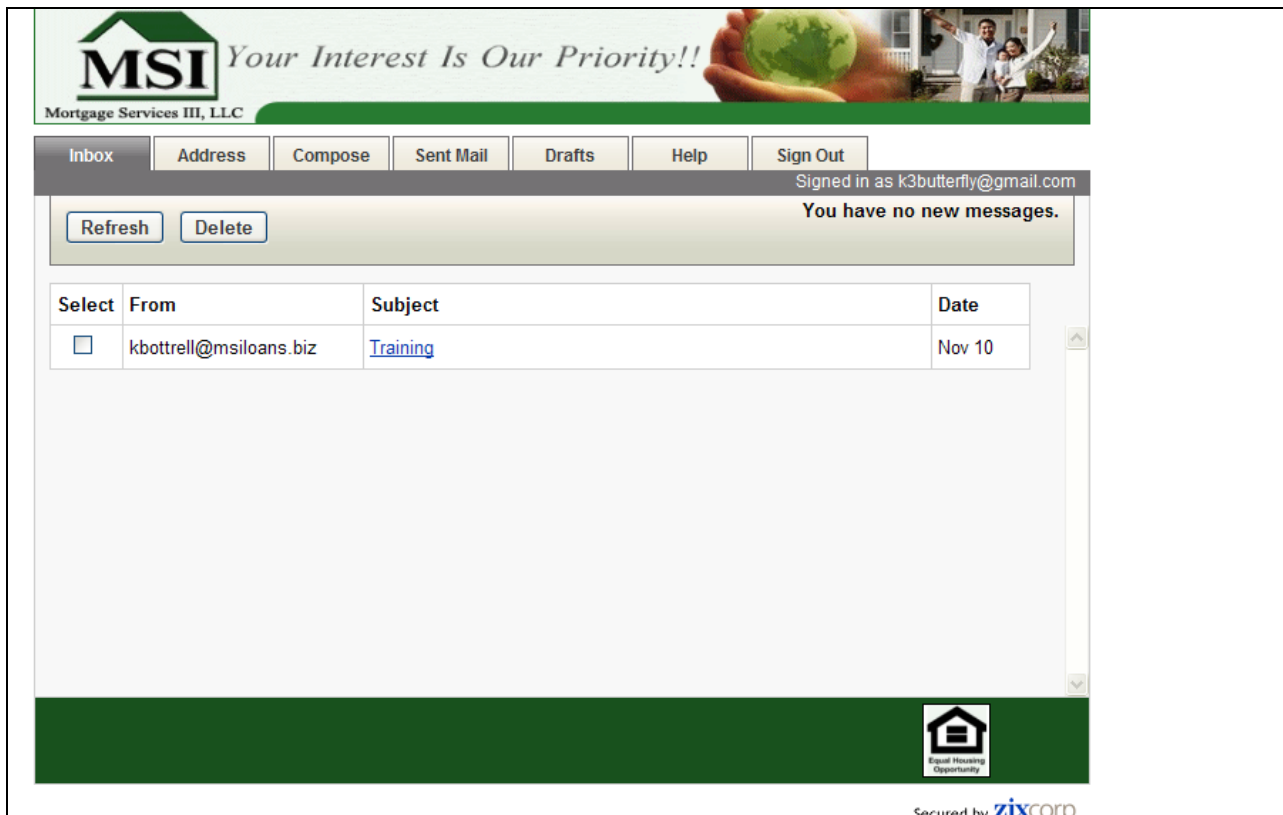
At the bottom right of the interface, there is a "Secured by zixcorp" logo and a small Equal Housing Opportunity logo.

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## Using the Secure Email System, Continued

### Replying to a Secure Message, Continued

- ✓ Once you click send, Zixmail will show the following screen to indicate a successfully sent email.



The screenshot displays the MSI Secure Mail web interface. At the top, there is a banner with the MSI logo and the slogan "Your Interest Is Our Priority!!". Below the banner is a navigation menu with tabs for "Inbox", "Address", "Compose", "Sent Mail", "Drafts", "Help", and "Sign Out". The user is signed in as "k3butterfly@gmail.com". A message status bar indicates "You have no new messages." and includes "Refresh" and "Delete" buttons. The main area shows a table of messages:

Select	From	Subject	Date
<input type="checkbox"/>	kbottrell@msiloans.biz	<a href="#">Training</a>	Nov 10

At the bottom right of the interface, there is a logo for "Equal Housing Opportunity" and a security notice: "Secured by zixCORP".

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## Using the Secure Email System, Continued

### Resetting Your Secure Mail Password

If you forget your password, you can reset it by going to a web-page for resetting passwords.

- ✓ MSI does not administer the passwords; the system is designed for the user to be able to reset it.
- ✓ To reset your password, Go to the secure email portal link, <https://web1.zixmail.net/s/login?b=msiloans>
  1. Click on change password,
  2. Type in your e-mail address
  3. Type in your new password twice.
- ✓ An activation link will be e-mailed to the e-mail address you entered.
  - Click on the activation link in that e-mail and you will then be able to login using the new password.



The screenshot shows the MSI Secure Email Message Center login page. At the top left is the MSI logo with the tagline "Your Interest Is Our Priority!!" and "Mortgage Services III, LLC". Below this is a navigation bar with "Welcome to the MSI Secure Email Message Center" and a link to "Online Tutorial". The main content area has two input fields: "Email Address:" and "Password:" with a "Forgot your password?" link. Below the password field is a "Sign In" button and a "Remember Me" checkbox. There are also links for "Change your password" and "Use online help". A "MSI Secure Email Registration" box on the right contains text for first-time users and a "click here" link. At the bottom, there is a footer with a "ZixCorp" logo and the text "Secured by ZixCorp".

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### Using the Secure Email System, Continued

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#### Activating Your Password

You must activate your password if you registered without an email invitation **or** if you change your password at any time.

- ✓ To activate your password:
  - Go to your email Inbox and find the new email message with "Secure Email Notification" in the Subject. (**Note:** In some cases it may take up to 10 minutes to receive the notification; if you do not receive it, check your junk or blocked mail.)
  - Open the email, which contains two links:
  - [ACTIVATE](#) your new password.
  - [DECLINE](#) your new password.
- ✓ To activate your password, click the [ACTIVATE](#) link.  
(**Note:** If your email program does not support active links, copy and paste the link into the Address field of your Internet browser and press [ENTER](#).)
- ✓ The Activation Successful page opens.
  - Click [Continue](#).  
The Sign In page displays.
- ✓ You can now [sign in](#) and have access to the Secure Message Center.

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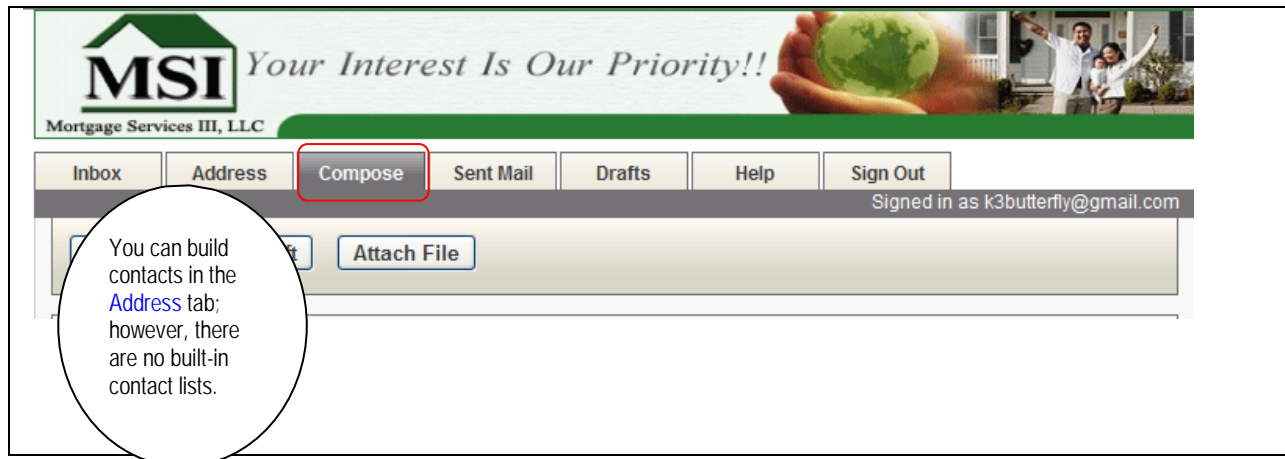
## Using the Secure Email System, Continued

### External Users – Sending Secure Email

MSI provides the Zixmail system to all approved Sellers to facilitate their compliance with MSI's policy that requires Sellers to ensure the confidentiality and privacy of borrower information.

Sellers may use the Zixmail (Secure Mail System) to initiate and send emails to MSI.

- ✓ Sellers must be an activated user on Zixmail. See [Resetting Your Secure Mail Password](#); the steps here may be used for new users that have not received a secure email from MSI.
  - Once activated, the Seller may enter the Zixmail system via this link, <https://web1.zixmail.net/s/login?b=msiloans>
  - Securely sign in
  - Click on the [Compose](#) box, compose and send your email
  - **Note**, you must know the email address of the person to whom you are sending, there are no "contacts listing" within the system, unless you "build" it yourself in the [Address](#), tab.



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### Using the Secure Email System, Continued

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#### Frequently Asked Questions

**Q-**What information do I need to provide when an email encryption does not appear to be working?

**A-**Sender email address, Recipient Email address and Time that the message was sent.

**Q-**I can't log in using my username and password. What's wrong?

**A-**For security reasons, you will be locked out of your Email Encryption account for 30 minutes if an incorrect username and/or password is entered three times. After the lockout period, you will be allowed to try and login again.

**Q-**I receive a Java error when I attempt to access the Login page. What's wrong?

**A-**EMX requires a Java-enabled internet browser (Recommended: Internet Explorer 7 or higher, Firefox 3.0 or higher)

**Q-**How many attachments can I include with an encrypted message?

**A-**You can send a maximum of five (5) attachments with an Email Encryption message.

**Q-**What is the maximum size for attachments included with an encrypted message?

**A-****The maximum size of all attachments cannot exceed 10 MB.**

**Q-**I've deleted a file from the Deleted Items folder. Can I recover it?

**A-**No. All files deleted from the Deleted Items folder are permanently deleted.