

Digital Home Equity Loans

The Homebridge Digital HELOC



homebridge
wholesale

POWERED BY NFTYDOOR

Digital HELOC – Now is the time!

- ✓ According to Core Logic, total homeowner equity in the US is currently \$17 trillion with \$11 trillion being tappable equity
- ✓ Credit card debt in the US is over \$1.1 trillion (according to the Federal Reserve)
- ✓ Average rate on those credit cards is 22% (according to the Federal Reserve)
- ✓ 76% of all 1st mortgages have a rate under 5%

This means millions of people are going to tap their equity using a HELOC rather than a 1st mortgage!

- ✓ Stop thinking about HELOCs are an accommodation
- ✓ Start thinking about HELOCs as a massive revenue stream with unlimited potential

Benefits to Mortgage Brokers

- ✓ Available in all 50 states
- ✓ Close in **DAYS**, not months
- ✓ The application is branded to you
- ✓ Your MLO Digital Dashboard provides complete transparency
- ✓ Proactive service to you and your borrowers

= GET TO YES!

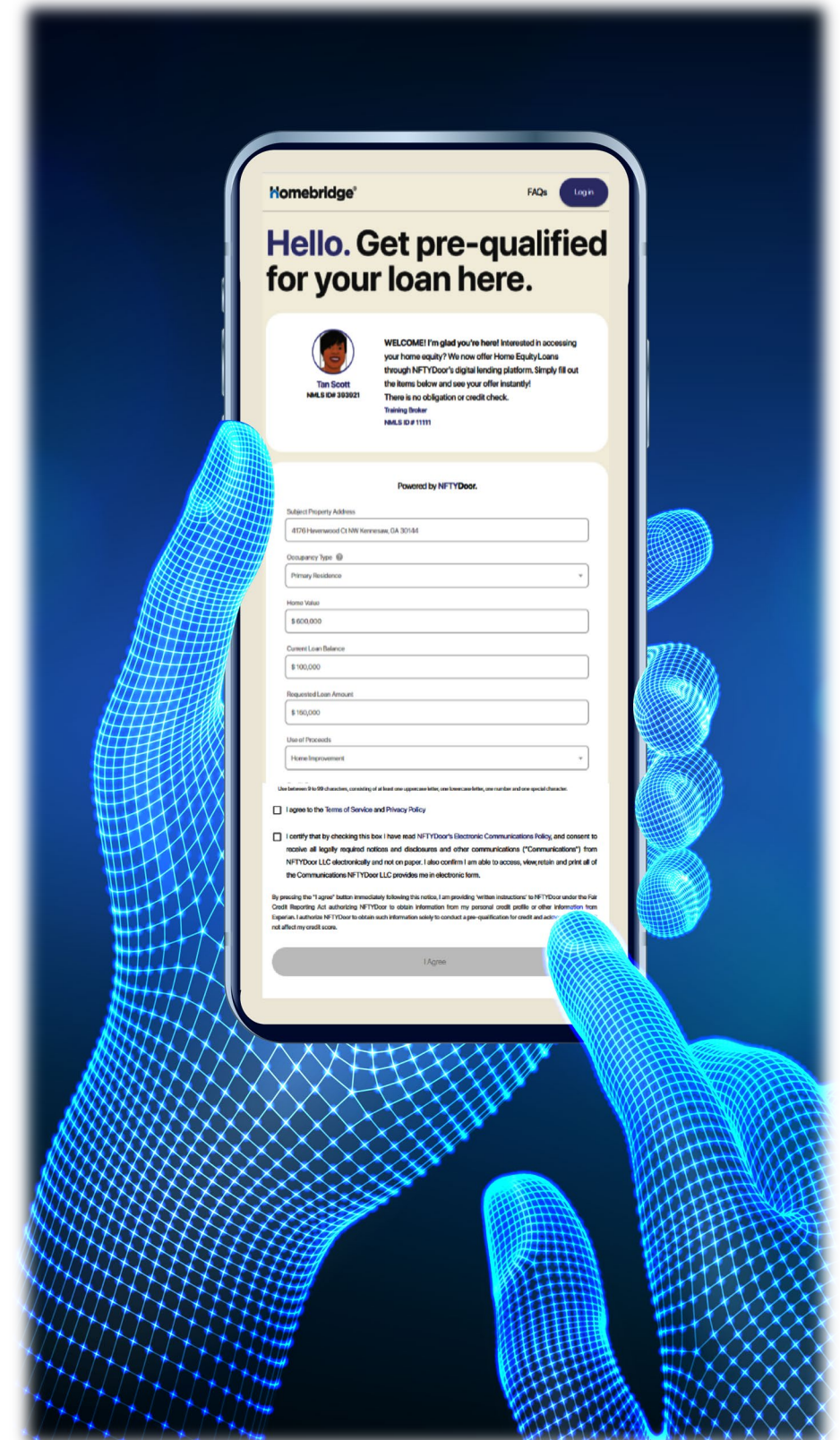
- ✓ No Processing required; our team will process your digital HELOC application
- ✓ Retain your customers today and invest in your future!



“If you’re not offering your clients this product, someone else is.”

Easy Borrower Experience

- ✓ Automated underwriting creates for fast and transparent process
- ✓ No need to request unnecessary documentation
 - Self-Employed Digital Income Validation -
 - Business Bank Statements – 680 FICO
 - Personal Bank Statements – 640 FICO
- ✓ Qualify on interest-only payment
- ✓ Title curative team – pay off judgement, liens, and existing HELOCs
- ✓ Alternative to AVM valuation
- ✓ Close in a Revocable Trust
- ✓ “Close Now” button for instant remote online closings
- ✓ Real-Time Payment (RTP) Funding, even on Saturdays



DIGITAL HELOC

- ✓ 5-Year, variable, interest-only draw period converts to 25-Year fully amortized*
- ✓ \$25,000 - \$750,000 loan amount
- ✓ Max 80% CLTV (70% CLTV Investment)
- ✓ Max 50% DTI (45%, <680 FICO)
- ✓ Debt Consolidation
- ✓ Non-Owner Occupants permitted
- ✓ Pay off debt to qualify
- ✓ Pay off existing 2nd
- ✓ Pay off high interest credit card
- ✓ No Prepayment Penalties/EPO/EPD
- ✓ Eligible Occupancy:
 - Primary, 2nd Home, & Investment**
- ✓ 75% Minimum Draw required at close
- ✓ No Seasoning
- ✓ Property Valuation:
 - AVM up to \$500,000
 - Full Appraisal >\$500,000, or if AVM fails with PreQual
- ✓ No hazard insurance required on 2nd liens

* Certain states have rate, term and guidelines restrictions.

** Texas – Primary Residence Only

MLO: Your Digital HELOC Dashboard

- ✓

Start a Digital HELOC application
- ✓

Personalized Marketing Link
- ✓

Pipeline Transparency
- ✓

Real-Time loan status
- ✓

Real-Time pricing
- ✓

Debt Consolidation
- ✓

Access to loan file and documentation
- ✓

Training Resources

NFTYDoor.
A division of Homebridge

Dashboard

MyLoans

PreQual Pending

Application Errors

Assistants

Archived

LOGO NAME

Powered by NFTYDoor.
A division of Homebridge

Tan Scott
Loan Officer Default

Q Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name

My Loans

Copy Marketing Link

See Rates

Training Center

Start PreQualification

Starred

Show 10 Entries

Status:

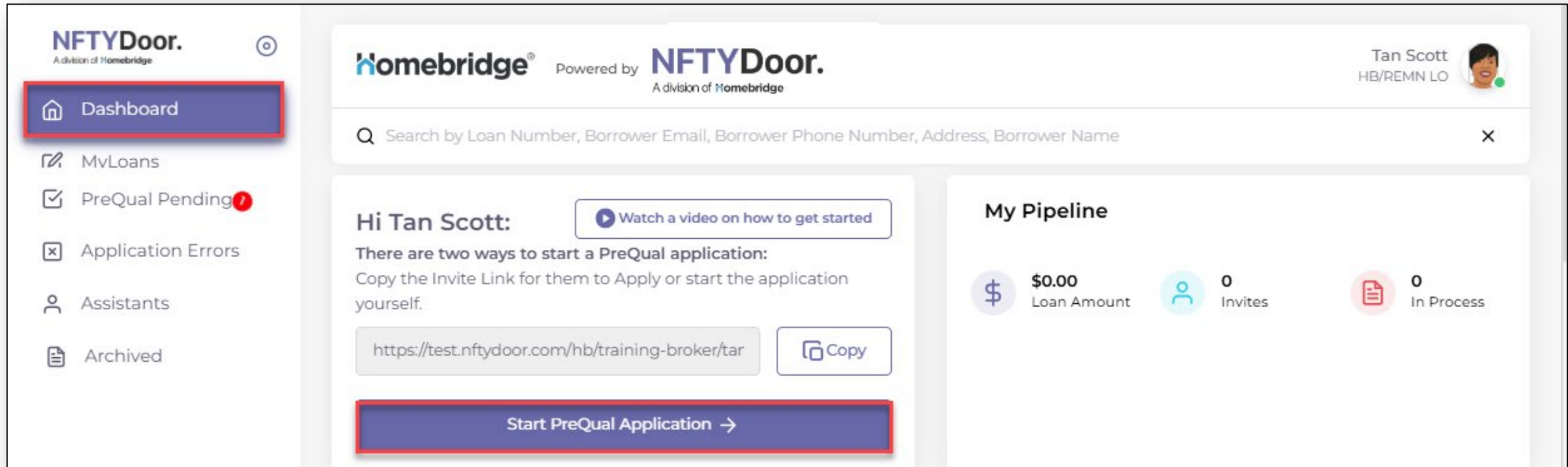
Select status...

PreQual	2	\$0.45m	7.00
Submit application	1	\$0.23m	7.00
Call borrower to accept offer (BPO)	1	\$0.23m	7.00

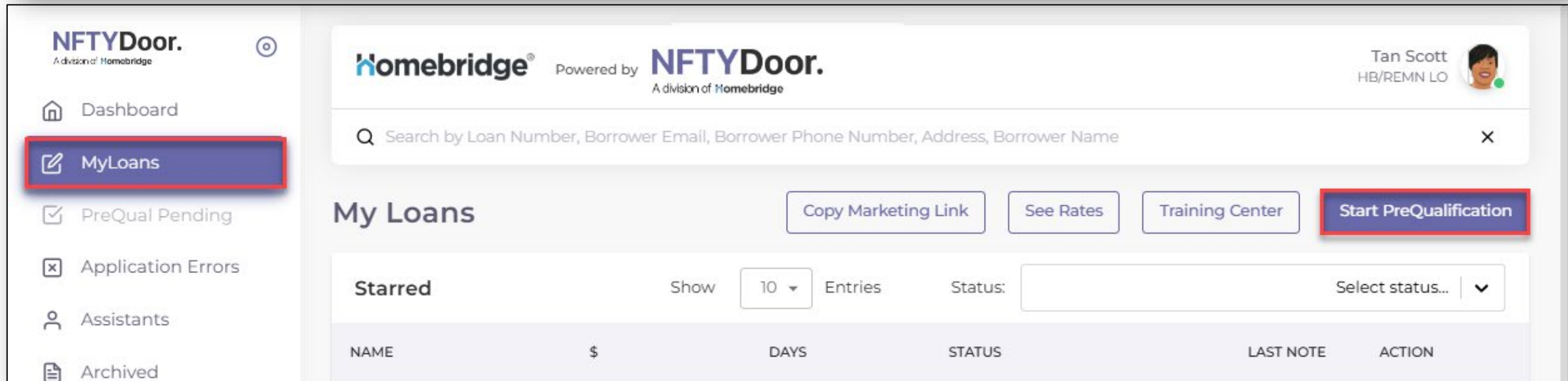
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MLO: To get started with Digital HELOC Application PreQual

Click **Start PreQualification** under the **Dashboard** or **MyLoans** view of the MLO Portal



The screenshot shows the NFTYDoor MLO Portal Dashboard. The left sidebar contains a navigation menu with the following items: Dashboard (highlighted with a red box), MyLoans, PreQual Pending (with a red notification icon), Application Errors, Assistants, and Archived. The main content area features the Homebridge logo and the text "Powered by NFTYDoor. A division of Homebridge". Below this is a search bar with the placeholder text "Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name". A greeting "Hi Tan Scott:" is followed by a video link "Watch a video on how to get started". Below this, a message states: "There are two ways to start a PreQual application: Copy the Invite Link for them to Apply or start the application yourself." An invite link "https://test.nftydoor.com/hb/training-broker/tar" is displayed with a "Copy" button. At the bottom of the main content area, a large blue button labeled "Start PreQual Application →" is highlighted with a red box. On the right side, a "My Pipeline" section shows three metrics: "\$0.00 Loan Amount", "0 Invites", and "0 In Process".



The screenshot shows the NFTYDoor MLO Portal MyLoans view. The left sidebar contains a navigation menu with the following items: Dashboard, MyLoans (highlighted with a red box), PreQual Pending, Application Errors, Assistants, and Archived. The main content area features the Homebridge logo and the text "Powered by NFTYDoor. A division of Homebridge". Below this is a search bar with the placeholder text "Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name". A "My Loans" section is displayed with four buttons: "Copy Marketing Link", "See Rates", "Training Center", and "Start PreQualification" (highlighted with a red box). Below the buttons, there is a "Starred" section with a "Show" dropdown set to "10" and a "Status:" dropdown set to "Select status...". A table with the following columns is shown: NAME, \$, DAYS, STATUS, LAST NOTE, and ACTION.

Pre-Qualification Application

Property Address

Property Address

Estimated Home Value

\$100,000

Current Mortgage Balance

\$20,000

Requested Loan Amount

\$250,000

CLTV

Occupancy Type

Primary Residence

Credit Score Range

700 - 719

Primary Borrower

Legal First Name

Legal Last Name

Legal Middle Name (optional)

Suffix (optional)

Email

Marital Status

Unmarried

Cell Phone

Phone (Cell Preferred)

Date Of Birth

mm/dd/yyyy

SSN

SSN

Annual Income

Please select all that apply for Borrower 1

☐ Salary or hourly wages

☐ Self Employment

☐ Social security, pension, disability

☐ Other

Total Primary Borrower Annual Income: \$0.

Is there a co-borrower?

☐ Yes

☒ No

DTI

Total Household Income - Please include all sources of income. This includes Rental, Social Security, Fixed Benefits, etc

\$0

Current Mortgage Payment

Any other Monthly Debts

\$0

Annual Debts

DTI

Is this a trust?

☐ Yes

☒ No

Use of Proceeds

Home Improvement

☐ We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all require and federal disclosures.

☐ We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), are borrower to determine the maximum HELOC that the prospective borrower could likely afford/obtain.

☐ We have educated the prospective borrower in the financing process, and advised the borrower about the different types of loanrnsrated how closing costs and monthly payments could vary under each product.

☐ We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report.

☐ We will maintain regular contact with the borrower and lender, between application and closing, to apprise them of the status og any additional information as needed.

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractoe loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a "Mortg&Law.

Section 1. Nature of Relationship

In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contracts. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best te:

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you - your interest rate our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you ae cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay somctly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related ser (ii) other services, goods or facilities performed or provided by us to the lender. For the HomeBridge HELOC (Home Equity Line of Credit) program, the lender will pay us a fee of 1.5% ofilt.

Type your name below to acknowledge the above

Type your Name

Save for Later ?

Archive ?

Submit & Proceed

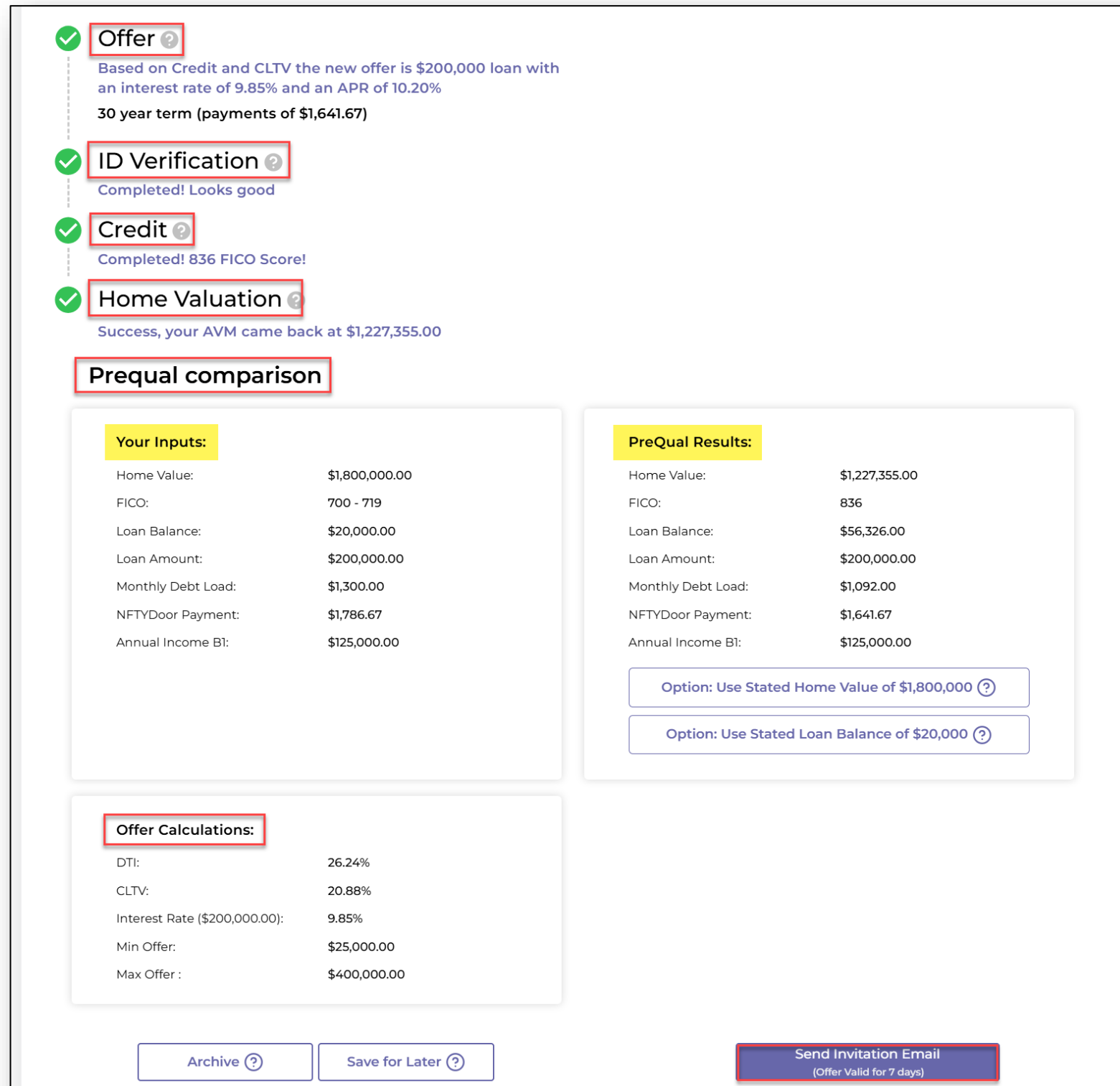
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Application Prescreening Process!

- ✓ Offer displayed with terms and payments
- ✓ ID Verification confirmed upfront
- ✓ Credit soft pull prior to sending disclosures
- ✓ Immediate Home Valuation analysis
- ✓ Streamlined borrower process
- ✓ Comparison of stated vs. verified values/input

“You are all set! Broker disclosures are on the way! Please continue to check the status of this application in your portal. We will also email with any important updates.”



The screenshot displays the application prescreening process interface. It features a vertical progress bar on the left with four steps: Offer, ID Verification, Credit, and Home Valuation, each marked with a green checkmark. The Offer step is highlighted with a red box and includes details about a \$200,000 loan with a 9.85% interest rate and a 30-year term. The ID Verification step is marked 'Completed! Looks good'. The Credit step is marked 'Completed! 836 FICO Score!'. The Home Valuation step is marked 'Success, your AVM came back at \$1,227,355.00'. Below these steps is a 'Prequal comparison' section with two columns: 'Your Inputs' and 'PreQual Results'. The 'Your Inputs' column lists: Home Value (\$1,800,000.00), FICO (700 - 719), Loan Balance (\$20,000.00), Loan Amount (\$200,000.00), Monthly Debt Load (\$1,300.00), NFTYDoor Payment (\$1,786.67), and Annual Income B1 (\$125,000.00). The 'PreQual Results' column lists: Home Value (\$1,227,355.00), FICO (836), Loan Balance (\$56,326.00), Loan Amount (\$200,000.00), Monthly Debt Load (\$1,092.00), NFTYDoor Payment (\$1,641.67), and Annual Income B1 (\$125,000.00). Below the comparison are two buttons: 'Option: Use Stated Home Value of \$1,800,000' and 'Option: Use Stated Loan Balance of \$20,000'. At the bottom is an 'Offer Calculations' section with: DTI (26.24%), CLTV (20.88%), Interest Rate (\$200,000.00) (9.85%), Min Offer (\$25,000.00), and Max Offer (\$400,000.00). At the very bottom are three buttons: 'Archive', 'Save for Later', and 'Send Invitation Email (Offer Valid for 7 days)'.

✓ **Offer** ?
Based on Credit and CLTV the new offer is \$200,000 loan with an interest rate of 9.85% and an APR of 10.20%
30 year term (payments of \$1,641.67)

✓ **ID Verification** ?
Completed! Looks good

✓ **Credit** ?
Completed! 836 FICO Score!

✓ **Home Valuation** ?
Success, your AVM came back at \$1,227,355.00

Prequal comparison

Your Inputs:	
Home Value:	\$1,800,000.00
FICO:	700 - 719
Loan Balance:	\$20,000.00
Loan Amount:	\$200,000.00
Monthly Debt Load:	\$1,300.00
NFTYDoor Payment:	\$1,786.67
Annual Income B1:	\$125,000.00

PreQual Results:	
Home Value:	\$1,227,355.00
FICO:	836
Loan Balance:	\$56,326.00
Loan Amount:	\$200,000.00
Monthly Debt Load:	\$1,092.00
NFTYDoor Payment:	\$1,641.67
Annual Income B1:	\$125,000.00

Option: Use Stated Home Value of \$1,800,000 ?

Option: Use Stated Loan Balance of \$20,000 ?

Offer Calculations:


DTI:	26.24%
CLTV:	20.88%
Interest Rate (\$200,000.00):	9.85%
Min Offer:	\$25,000.00
Max Offer :	\$400,000.00

Archive ? Save for Later ? Send Invitation Email (Offer Valid for 7 days)

Your Personalized HELOC Application Link

- ✓ Borrower completes PreQual application
- ✓ **Copy and Paste** link to social media accounts
- ✓ Include in email signatures
- ✓ Share link with marketing database of past clients and new prospects
- ✓ Include in marketing materials

CLICK HERE TO ACCESS MY
PERSONALIZED MARKETING LINK

 Powered by **NFTYDoor.**
A division of Homebridge

Hi Tan Scott: [▶ Watch a video on how to get started](#)

There are two ways to start a PreQual application:
Copy the Invite Link for them to Apply or start the application yourself.

<https://test.nftydoor.com/hb/training-broker/tan-sco1> [Copy](#)

[Start PreQual Application →](#)

My Loans

[Copy Marketing Link](#)

[See Rates](#)

[Training Center](#)

[Start PreQualification](#)



Option 2: Borrower-initiated PreQual Application (using marketing link)

Hello. Get pre-qualified for your loan here.



Tan Scott
NMLS ID# 393921

WELCOME! I'm glad you're here! Interested in accessing your home equity? We now offer Home Equity Loans through NFTYDoor digital lending platform. Simply fill out the items below and see your prequalification results instantly. There is no obligation or credit check at this stage of the process, only if you choose to accept and move forward!

Call me at [+4042741404](tel:+4042741404) if you have any questions
Training Broker
NMLS ID # 11111
[+4042741404](tel:+4042741404)

Subject Property Address

123 Maison PI NW Atlanta, GA 30327

Occupancy Type

Primary Residence

Home Value

\$800,000

Current Loan Balance

\$100,000

Requested Loan Amount

\$125,000

Use of Proceeds

Debt Consolidation

Credit Score

740 - 759

PreQual Offer Summary

\$125,000

Max Loan Amount

\$380,000

Rates as low as

10.22%

\$400,000

10.47%

Primary Borrower

[+ Add Co-Borrower](#)

Legal First Name

John

Legal Last Name

Doe

Legal Middle Name (Optional)

Paul

Suffix (Optional)

JR, SR

Marital Status

Married

Cell Phone

+4045551212

Email Address

borrower@email.com

Annual Income

Please provide more details

☒ Salary or hourly wages

\$ Total Annual Compensation - Salary or hourly wages

\$125,000

This will be verified via online payroll systems.

Employer Name

NFTYDoor

Start Date

mm/dd/yyyy

☐ Self Employment

☐ Social security, pension, disability

☐ Other

Total Annual Income: \$125,000.00

Create Password

.....

Minimum length is 9 characters with at least 1 number, 1 special character, 1 uppercase letter and 1 lowercase letter.

☒ I agree to the [Terms of Service and Privacy Policy](#)

☒ I certify that by checking this box I have read "NFTYDoor's" [Electronic Communications Policy](#), and consent to receive all legally required notices and disclosures and other communications ("Communications") from NFTYDoor electronically and not on paper. I also confirm I am able to access, view, retain and print all of the Communications NFTYDoor provides me in electronic form.

By pressing the "I agree" button immediately following this notice, I am providing 'written instructions' to NFTYDoor under the Fair Credit Reporting Act authorizing NFTYDoor to obtain information from my personal credit profile or other information from Experian. I authorize NFTYDoor to obtain such information solely to conduct a pre-qualification for credit and acknowledge this will not affect my credit score.

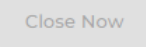
I Agree

Borrower View - Application Processing Tracker!

- ✓ Streamlined borrower application tracking
- ✓ The Work Number and Plaid instantly verify income
- ✓ Complete remaining steps, if any
- ✓ No HOI required for 2nd liens
- ✓ **Close Now!** to activate Remote On-line Closing (RON*) or schedule on-site Notary Closing



Note: From the Digital Dashboard, the MLO can click  to see what the borrower is seeing in their HELOC Application Tracker

Track Your Loan Application

- ✓ Offer ?
\$65,000 Line of credit with an initial interest rate of 10.88%
Initial draw amount of \$65,000 5 year interest only draw period followed by 25 year fully amortized repayment period
- ✓ ID Verification ?
Completed! Looks good.
- ✓ Credit ?
Completed! 836 FICO Score!
- ✓ Home Valuation ?
\$1,056,813
- ✓ Income ?
We verified \$101,400 of annual income.
We detected \$11,136 of annual debts from your credit report.
The final offer is confirmed.
DTI:17.96% Great Job! Your DTI looks good
- ✓ Demographics ?
- ✓ Broker Disclosures ?
We received your signed documents!
- ✓ Lender Disclosures ?
We received your signed documents!
- ✓ Insurance Verification ?
- ✓ Title ?
Documents were generated correctly.
- 🔄 Closing ?
 You may close after all steps are complete.
- ✓ Closing Disclosures ?
- ⚙️ Funding ?
You've successfully connected your bank account for funding. Funding will occur on July 30, 2024

Select Closing Date ?

You can schedule your closing after all steps are complete.

* See state eligibility for RON closing.

Borrower Processor is easy as 1...2...3!

Step 1: INVITE



Dear Ronald,

You've been prequalified for a HELOC!

Please click below to view your offer:

Confirm my HELOC amount.

Please login to verify your loan details and begin verification in the next 7 days.

If you have any questions, please let me know.

Thanks



Tan Scott
tanjohnson@homebridge.com
Training Broker
393921

6712 Chestnut Ave
Ronald Frame
100430390433048

Step 2: Digital Underwriting

- ✓ Offer ?
\$65,000 Line of credit with an initial interest rate of 10.88%
Initial draw amount of \$65,000 5 year interest only draw period followed by 25 year fully amortized repayment period
- ✓ ID Verification ?
Completed! Looks good.
- ✓ Credit ?
Completed! 836 FICO Score!
- ✓ Home Valuation ?
\$1,056,813
- ✓ Income ?
We verified \$101,400 of annual income.
We detected \$11,136 of annual debts from your credit report.
The final offer is confirmed.
DTI:17.96% Great Job! Your DTI looks good
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- ✓ Broker Disclosures ?
We received your signed documents!
- ✓ Lender Disclosures ?
We received your signed documents!
- ✓ Insurance Verification ?
- ✓ Title ?
Documents were generated correctly.
- 🔄 Closing ?

Close Now

You may close after all steps are complete.
- ✓ Closing Disclosures ?
- ⚙️ Funding ?
You've successfully connected your bank account for funding. Funding will occur on July 30, 2024

Step 3: CTC



Hi Ronald,

Please login to select your closing date. Your file is officially cleared to close.

We'll contact you with signing logistics next!

You're set to sign virtually! This is our fastest and most flexible option. You'll sign virtually with a Notary at any time on closing day! A link will be sent to you from our Proof partner once you select your closing date. You can view documents immediately, but cannot sign til your closing date.

As a reminder, please be sure to connect your bank account for funding. If a bank is not on file funding date, a paper check will be mailed and can take 7-10 days to arrive.

If you need any assistance, please feel free to reply here!



Tan Scott
tanjohnson@homebridge.com
Training Broker
393921

MLO, this is where you start...

[Home](#) [Rate Sheet](#) [Products and Guidelines](#) [Forms](#) [Broker Resources](#) [Working With Us](#) [Events](#) [About Us](#)

SPEED

VISIBILITY

OPTIONS

Available in All States!

Standalone Digital HELOC

Applications Can Close As Fast As The Same Day! *

CLICK HERE FOR MORE INFORMATION

* While the majority of applicants are not prepared to close so fast, the platform operates at that speed. As a borrower directed journey, the process will go as fast as they complete their activities.

[BECOME AN APPROVED BROKER](#)

[P.A.T.H.](#)

[STANDALONE DIGITAL HELOC](#)

Your Experience Is Our Top Priority

RECENT BULLETINS

Homebridge®

Powered by NFTYDoor

Digital Home Equity Platform

Please sign-in

Email

john@example.com

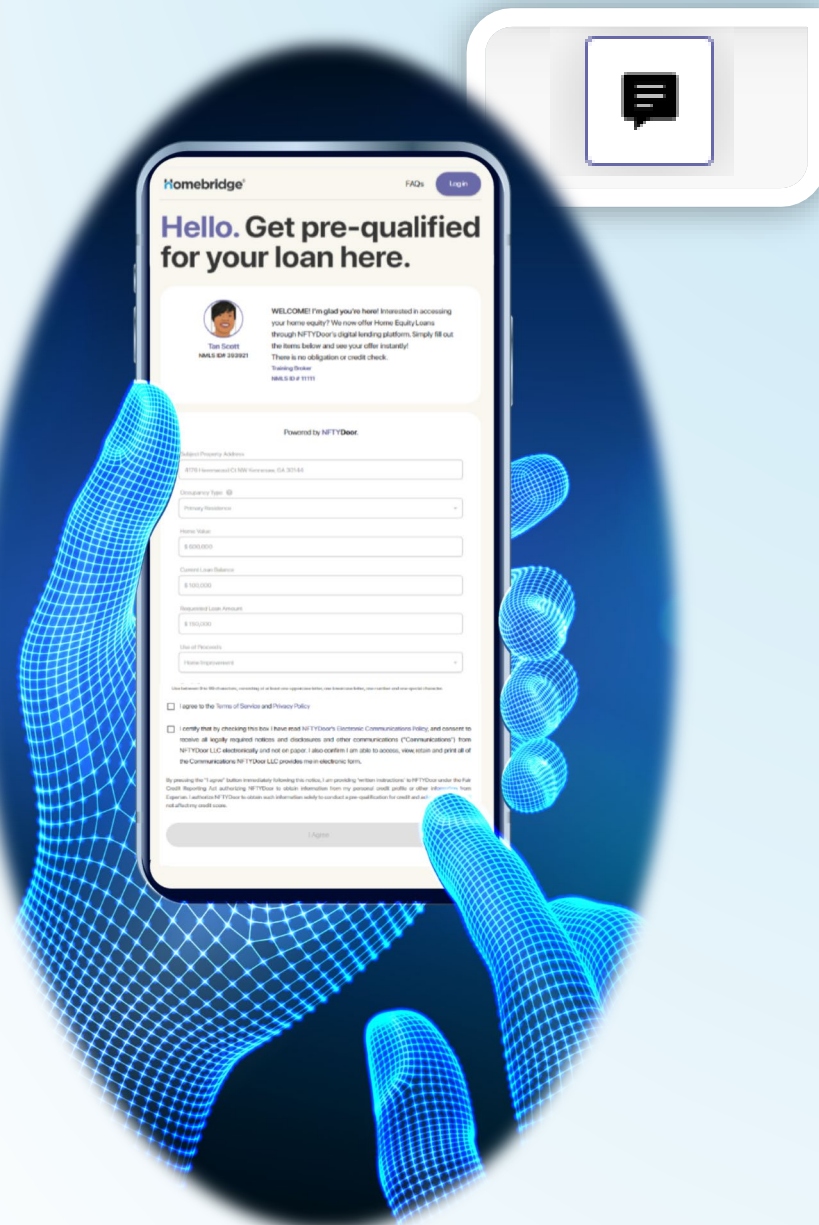
Password


Forgot Password?

☐ Remember Me

Login

The borrower and the MLO can get help using the **CHAT** feature in the bottom right corner of the Digital HELOC Platform




Powered by **NFTYDoor**

Digital Home Equity Platform

Please sign-in


Email

Password

[Forgot Password?](#)

☐ Remember Me

Login

**HB Wholesale Support**
Ask us anything

11:56 AM

HB Wholesale Mortgage Bot

Hi there. Got a question? I'm here to help.

11:56 AM

Talk to an Agent

Submit a Request

View Rate Sheet and Guides

Built with Zendesk