

# Digital HELOC Application

Getting Started



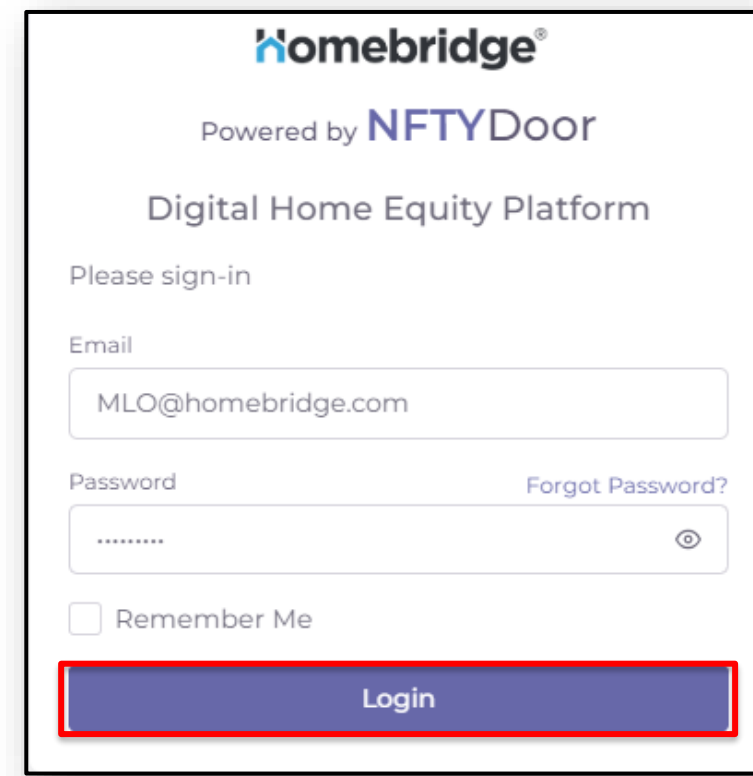
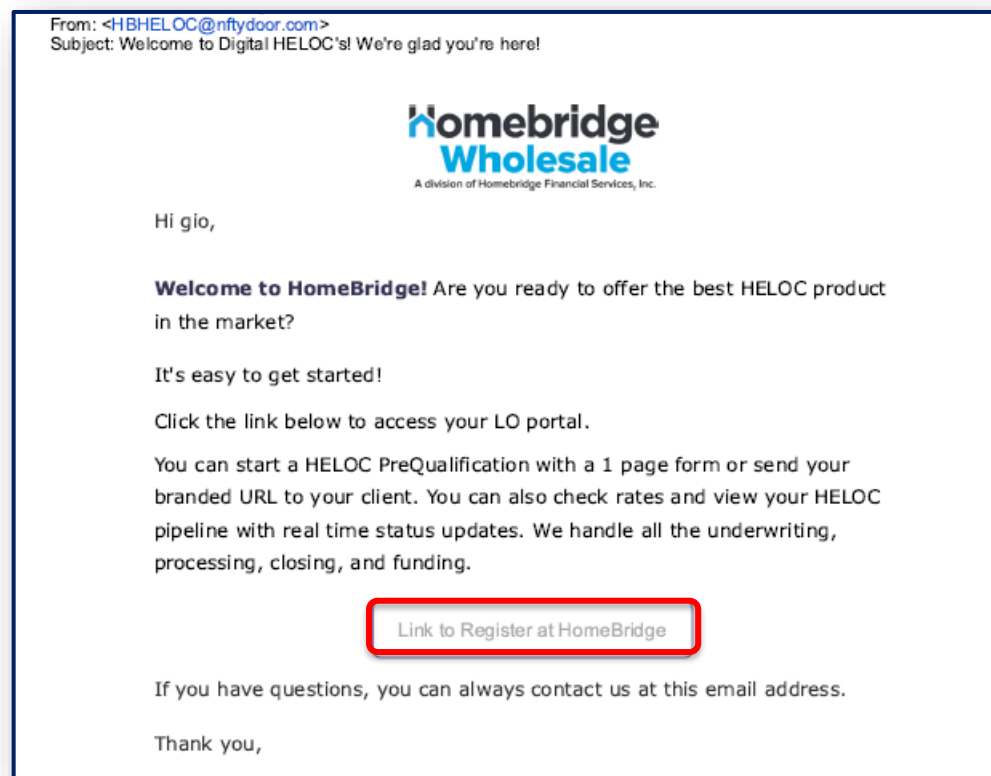
homebridge  
wholesale

- ✓ 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 1<sup>st</sup> mortgages have a rate under 5%

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

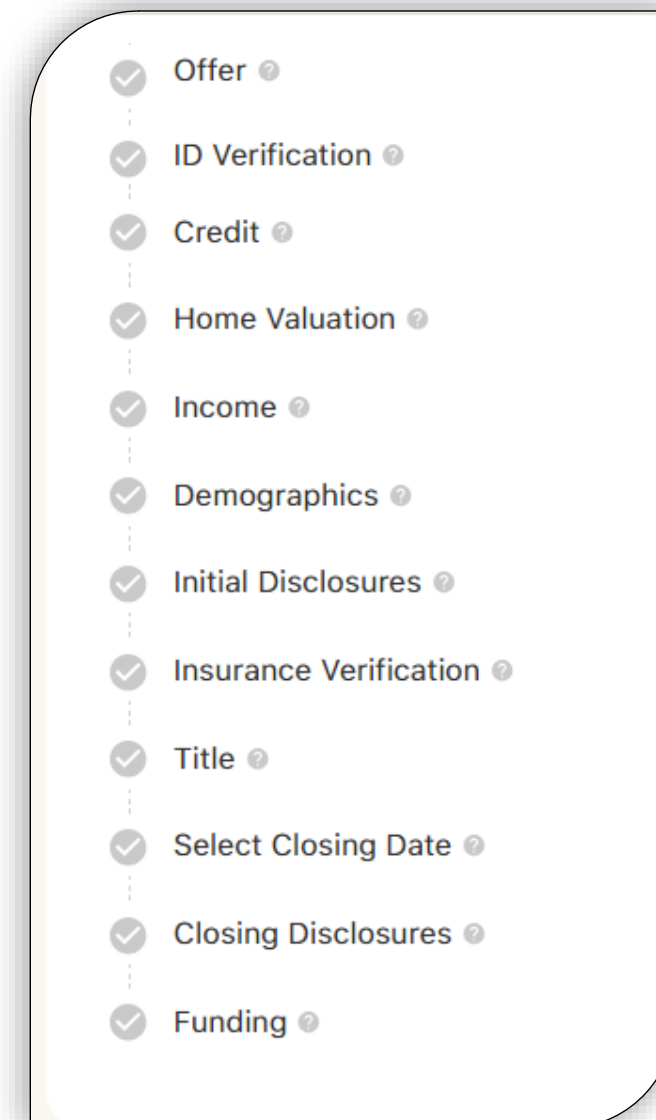
- ✓ Stop thinking about HELOCs are an accommodation
- ✓ Start thinking about HELOCs as a massive revenue stream with unlimited potential

- ❑ MLO receives an Invitation to activate their Digital Dashboard from [hbheloc@nftydoor.com](mailto:hbheloc@nftydoor.com).
  - ✓ MLO may need to check SPAM or Junk folder
  - ✓ Click **Link to Register at Homebridge** to complete activation
- ❑ The MLO will **click** [STANDALONE HELOC](#) on [homebridgewholesale.com](https://homebridgewholesale.com) or **click** [homebridge.nftydoor.com/login](https://homebridge.nftydoor.com/login) to sign into the *Digital HELOC Dashboard*  
*Note: Save as Favorite for easy access to Digital Dashboard*
- ❑ MLO will enter their email address and password, then **click Login** to access the Digital Dashboard

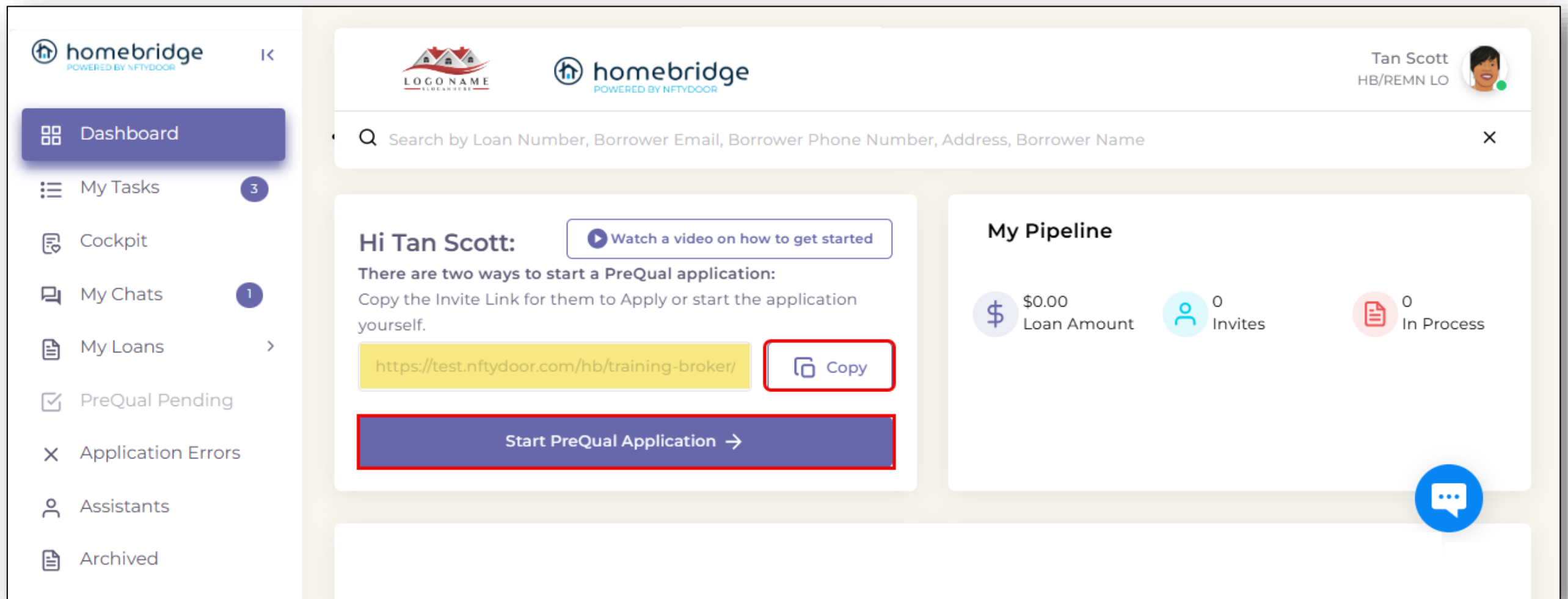


- ❑ MLO completes **the HELOC Pre-Qualification Invitation** in the *Digital HELOC Dashboard* to start *Offer/ID Verification/Credit PreQual Processing*
- ❑ The borrower receives an Invitation via email to complete a HELOC application
- ❑ The borrower clicks the **Click Here to Get Started** Link to begin the Standalone Digital HELOC application process stages:

- Offer (Pre-Qualification)
- ID Verification
- Credit
- Home Valuation
- Income
- Demographics
- Broker Disclosures
- Initial Disclosures
- Insurance Verification
- Title
- Select Closing Date
- Closing Disclosures
- Funding



- ❑ The MLO can copy/paste their personalized MLO link to their social media or email signature for borrower-initiated Leads
- ❑ For MLO-initiated HELOC applications, the will MLO **click *Start PreQual Application*** to complete **the HELOC Pre-Qualification Invitation** in the *Digital HELOC Dashboard*



The screenshot displays the Homebridge Digital HELOC Dashboard. On the left is a navigation sidebar with options: Dashboard, My Tasks (3), Cockpit, My Chats (1), My Loans, PreQual Pending, Application Errors, Assistants, and Archived. The main content area features a search bar at the top with the text "Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name". Below the search bar, a personalized greeting "Hi Tan Scott:" is followed by a "Watch a video on how to get started" button. 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." Below this, a yellow box contains the URL "https://test.nftydoor.com/hb/training-broker/" with a "Copy" button next to it. A large blue button labeled "Start PreQual Application →" is prominently displayed. To the right, a "My Pipeline" section shows three metrics: "\$0.00 Loan Amount", "0 Invites", and "0 In Process". A chat bubble icon is visible in the bottom right corner.

# Step 1 – Pre-Qualification Information

- ❑ The MLO will enter **Pre-Qualification Information** to include the property address, estimated home value, current mortgage balance, requested loan amount, occupancy, credit score range, and use of proceeds
- ❑ Red **X** indicates incomplete fields

### Pre-Qualification Application

⊗ This icon marks incomplete fields

Property Address ⊗

Estimated Home Value ⊗

Current Mortgage Balance ⊗

Requested Loan Amount ⊗

CLTV

Occupancy Type

 ▾  
  

Credit Score Range

 ▾  
  

Use of Proceeds ⊗

 ▾

# Step 2 – Primary Borrower Information

- ❑ The MLO will enter **Primary Borrower Information** to include the borrower's name, email address, marital status, cell phone number for verification codes, DOB, and SSN

## Primary Borrower

Legal First Name <input type="text"/>	Legal Last Name <input type="text"/>
Legal Middle Name (optional) <input type="text"/>	Suffix (optional) <input type="text"/>
Email <input type="text"/>	Marital Status Unmarried <input type="button" value="v"/>
Cell Phone <input type="text"/> Phone (Cell Preferred)	
Date Of Birth <input type="text"/> <input type="button" value="calendar"/>	SSN <input type="text"/>

# Step 3 – Annual Income & Co-Borrower Indicator

- The MLO will select all applicable **Annual Income** source(s) and corresponding income information
- The MLO will use the ratio button to indicate if there is a **Co-Borrower**

### Annual Income

Please select all that apply for Borrower 1

Salary or hourly wages  
\$ Total Annual Compensation - Primary Borrower   
Employer Name   
Start Date

Self Employment  
\$ Total Annual Compensation - Primary Borrower

Social security, pension, disability  
\$ Total Annual Compensation - Primary Borrower

Rental Income  
 Other

**Total Primary Borrower Annual Income: \$0.00**

Is there a co-borrower?  
 Yes  No


# Step 4 – DTI Information & Trust


- The MLO will enter **DTI Information** to include Current Mortgage Payment and Any other Monthly Debts
- DTI will auto-calculate using Monthly Debts & Total Household Income
- The MLO will use the ratio button to indicate if the property is in **Trust**

**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

# Step 5 – MLO Attestation & Submission

- ❑ For attestation, the MLO will **click the checkboxes** to the left of each statement
- ❑ Then, the MLO will **enter their name** to acknowledge *the Mortgage Loan Origination Agreement*
- ❑ Once complete, the MLO will **click Submit & Proceed** to begin processing the **Pre-Qualification Invite**

- We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all required broker initial/application state and federal disclosures.
- We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), and prequalified the prospective 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 loan products available, and demonstrated 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 of the application and gathering 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 contractor to apply for a residential mortgage 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 "Mortgage Broker" under applicable State 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 contractor agreements with various lenders. 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 terms available in the market.

#### 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, total points and fees – will include 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 and the lender. For example, in some 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 some or all of our compensation indirectly 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 servicing rights in the marketplace or (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% of the initial draw on your line of credit.

Type your name below to acknowledge the above 

Marvin MLO

Save for Later 

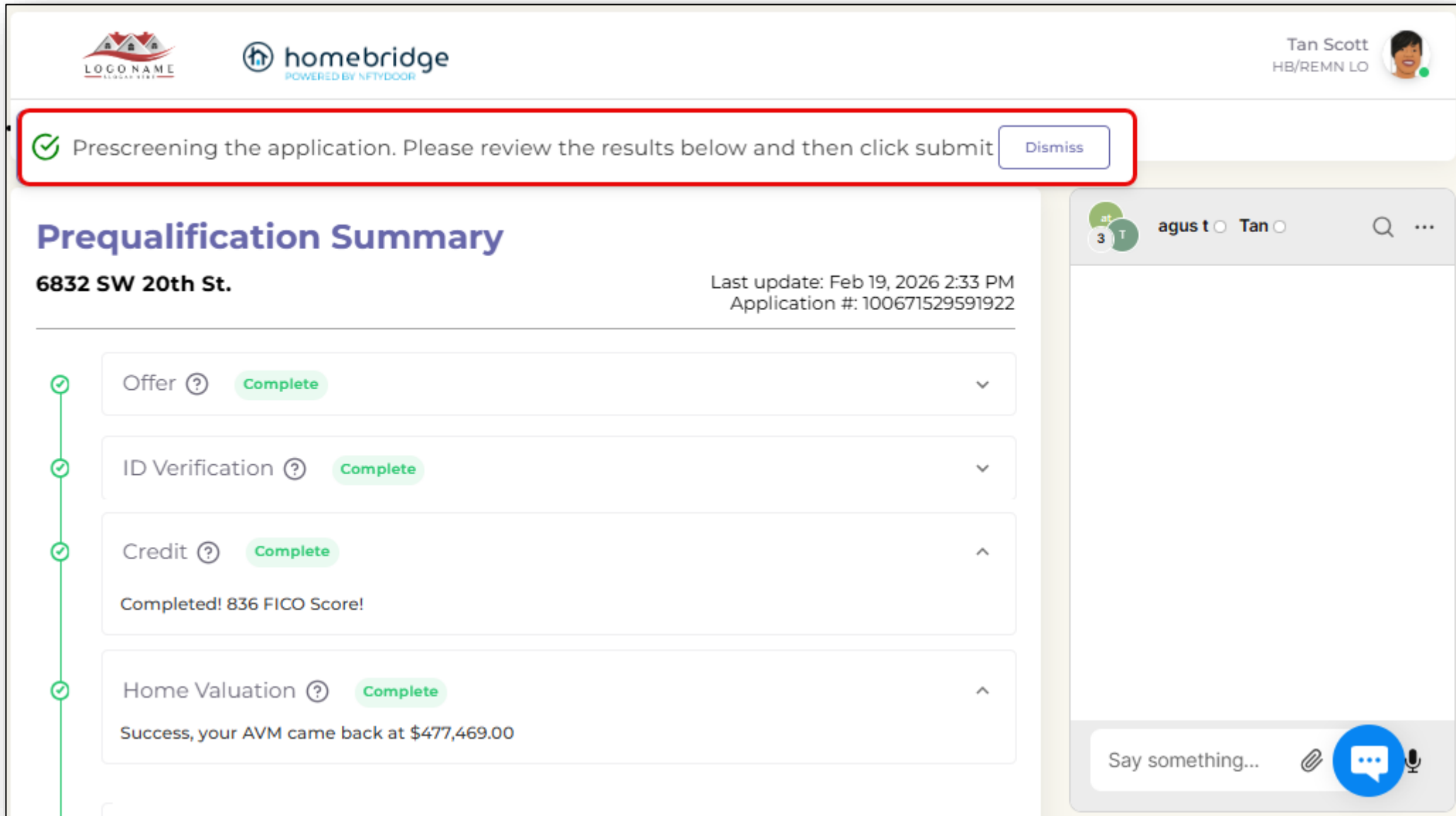
Archive 

Submit & Proceed



## Processing Loan Application – Offer/ID Verification/Credit

- ❑ The **Offer/ID Verification/Soft Credit** and **Home Valuation** analysis will display prequalification results prior to sending the Digital HELOC Invitation to the borrower
- ❑ **Chat** is available for any MLO questions



The screenshot displays the user interface for a HELOC application. At the top left, there is a logo for 'LOGO NAME' and the 'homebridge' logo with the tagline 'POWERED BY NFTYDOOR'. On the top right, the user's name 'Tan Scott' and role 'HB/REMN LO' are shown next to a profile picture. A red-bordered notification bar at the top contains a green checkmark icon and the text: 'Prescreening the application. Please review the results below and then click submit', with a 'Dismiss' button to its right. Below the notification is the 'Prequalification Summary' section for the address '6832 SW 20th St.'. It includes the text 'Last update: Feb 19, 2026 2:33 PM' and 'Application #: 100671529591922'. A vertical progress indicator on the left shows four steps, all marked as 'Complete': 'Offer', 'ID Verification', 'Credit', and 'Home Valuation'. The 'Credit' step includes the text 'Completed! 836 FICO Score!' and the 'Home Valuation' step includes 'Success, your AVM came back at \$477,469.00'. On the right side, a chat window is open with participants 'agus t' and 'Tan'. The chat area is currently empty, and the bottom of the window features a text input field with the placeholder 'Say something...', a paperclip icon for attachments, and a blue speech bubble icon with a microphone.

## Processing Loan Application - PreQual Comparison

- ❑ The Pre-Qual Comparison includes MLO data input, results and offer calculations
- ❑ The MLO will **click Send Invitation Email** to deliver the Pre-Qualification Offer to the borrower

**Note:**

- The MLO may use **Stated Home Value** and/or **Stated Loan Balance**, as applicable
- The **Loan Amount** can be changed before Pre-Qualification Offer is delivered to the borrower
- Offer is valid for **7 days**

**Prequal comparison**

	STATED VALUE	PREQUAL RESULTS	ACTIONS
Home Value	\$800,000.00	\$477,469.00	Use Stated Home Value of \$800,000
FICO	700 - 719	836	
Loan Balance	\$100,000.00	\$56,326.00	Use Stated Loan Balance of \$100,000
Loan Amount	\$200,000.00	\$200,000.00	Change Loan Amount
Monthly Debt Load	\$900.00	\$1,092.00	
NFTYDoor Payment	\$1,573.33	\$1,356.67	
Annual Income BI	\$83,000.00	\$83,000.00	

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

## Processing Loan Application - MLO Dashboard Notification to sign broker disclosures

- NOTE: For states that require the broker to sign initial disclosures, the MLO will be prompted to eSign within the Digital HELOC Application

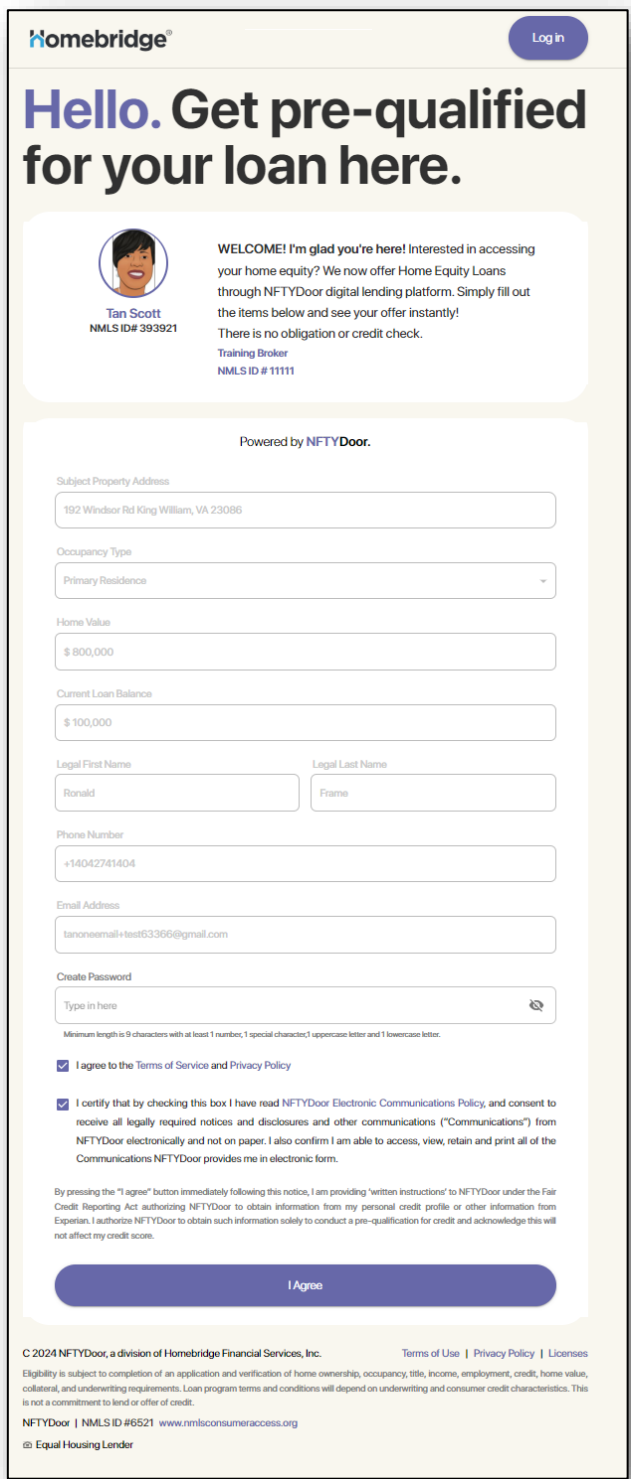
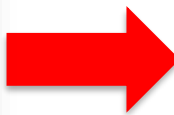
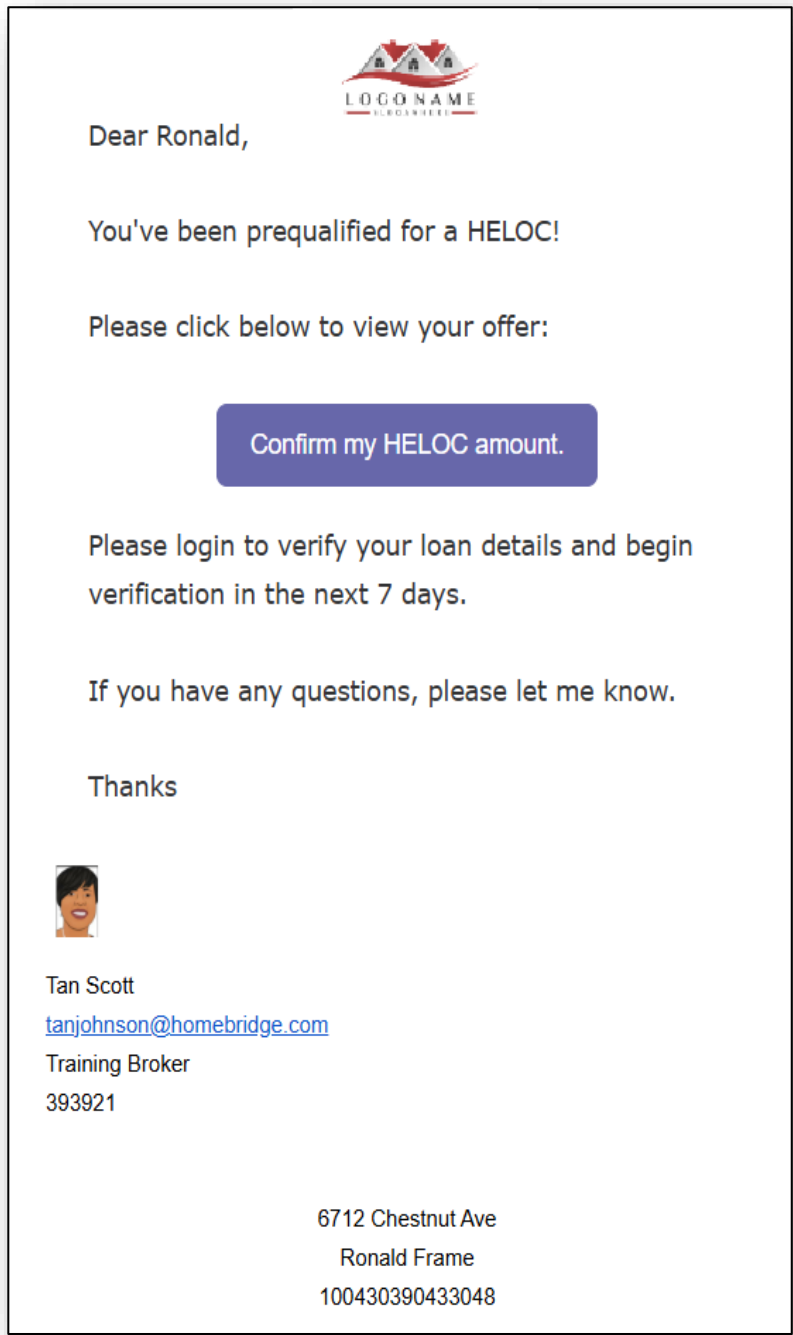
The screenshot shows the MLO Dashboard interface. At the top, there are logos for 'LOGO NAME' and 'homebridge POWERED BY NFTYDOOR'. The user's name 'Tan Scott' and role 'HB/REMNL' are displayed in the top right corner. A notification banner at the top states: 'You are all set! Broker disclosures are on the way! Please continue to check the status of this application in your portal. We will also email with any important updates.' Below the notification, a modal dialog box prompts the user to sign documents: 'Your signature is required for this loan to proceed. Please click the link below to complete. Warning, if you do not complete your borrower will not be able to continue.' The dialog box contains two buttons: 'Discard' and 'Link to sign documents'. The main dashboard area displays a table of loan details:

FICO			
Loan Balance			
Loan Amount	\$200,000.00	\$200,000.00	Change Loan Amount
Monthly Debt Load	\$900.00	\$1,092.00	
NFTYDoor Payment	\$1,573.33	\$1,356.67	
Annual Income B1	\$83,000.00	\$83,000.00	

At the bottom of the dashboard, there are three buttons: 'Archive', 'Save for Later', and 'Send Invitation Email (Offer Valid for 7 days)'. A chat icon is visible in the bottom right corner.

## Borrower Notification

- ❑ Borrower receives an invitation to complete the HELOC application
- ❑ Subject – **“Your HELOC is here!”** Inviting You to Complete a HELOC Application”
- ❑ The Borrower must, **Click Confirm HELOC Amount** to begin the Home Equity application process by completing borrower registration



# Borrower Process 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
- Demographics ⓘ
- 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

# 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 2<sup>nd</sup> 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 [Impersonate Borrower](#) to view what the borrower is seeing in their HELOC Application Tracker, real time

## 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.

- 🔄 Select Closing Date ⓘ  
You can schedule your closing after all steps are complete.

Schedule Notary Visit ←

- 🔄 Closing ⓘ  
Close Now ←

You may close after all steps are complete.

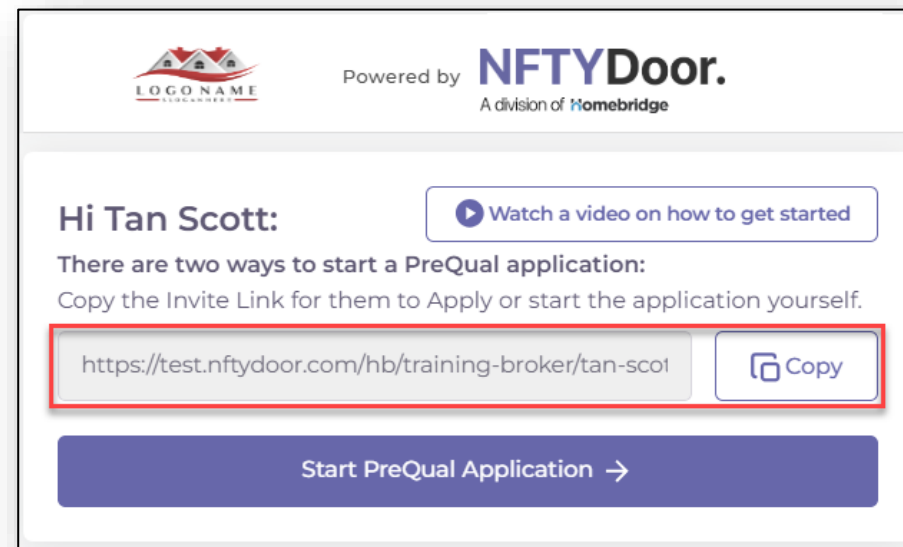
- ✓ Closing Disclosures ⓘ
- ⚙️ Funding ⓘ  
You've successfully connected your bank account for funding. Funding will occur on July 30, 2024

\* See state eligibility for RON closing.

# 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



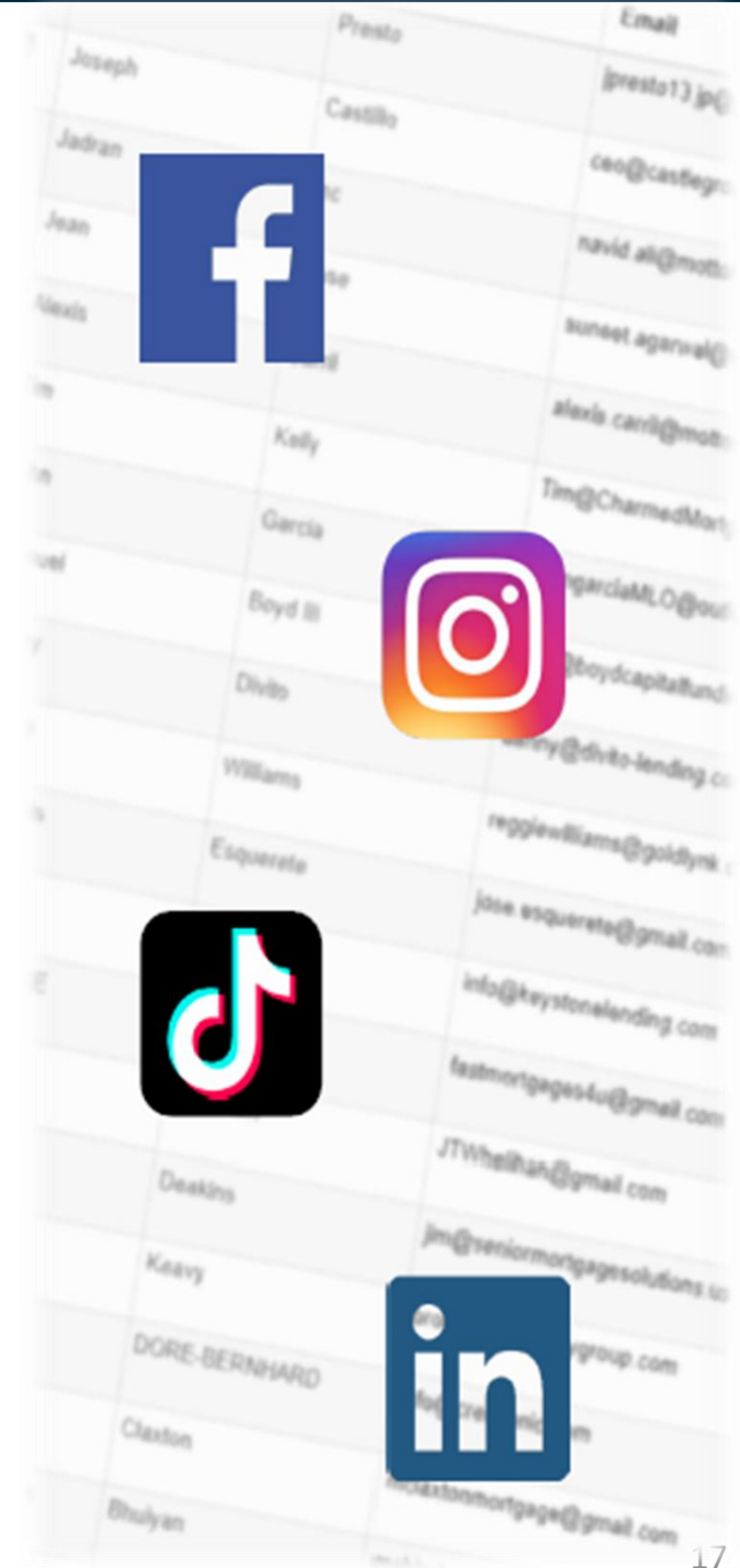
My Loans

Copy Marketing Link

See Rates

Training Center

Start PreQualification



Name	Phone	Email
Joseph	Presto	[presto13]@c...
Jadran	Castillo	ceo@castley...
Jean		navid.ali@mot...
Nesit		sunset.agarwal@...
		alexia.carli@mot...
	Kelly	Tim@CharmedMor...
	Garcia	garciaMLO@ou...
	Boyd III	BoydCapitalFund...
	Divito	divito@divito-lending.c...
	Williams	reggiewilliams@goldlynk...
	Esquerete	jose.esquerete@gmail.com
		info@keystonelending.com
		fastmortgages4u@gmail.com
		JTWheilan@gmail.com
	Deakins	jim@seniormortgagesolutions.c...
	Kaavy	kaavy@seniormortgagesolutions.c...
	DORE-BERNHARD	bernhard@seniormortgagesolutions.c...
	Claxton	claxtonmortgage@gmail.com
	Shulyan	shulyanmortgage@gmail.com

# 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

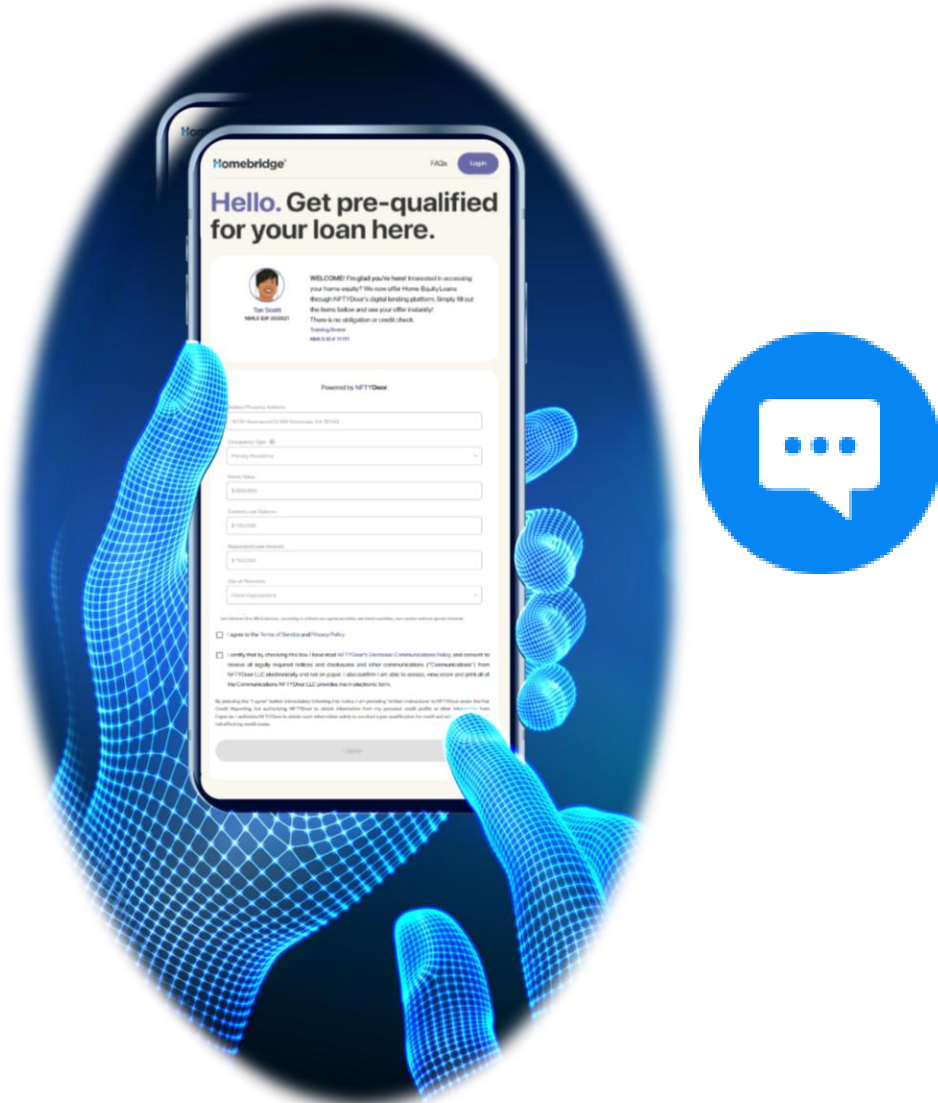
I certify that by checking this box I have read "NFTYDoor's" [Electronic Communications Policy](#), and consent to receive all legally required notices and disclosures and other communications ("Communications") from NFTYDoor electronically and not on paper. I also confirm I am able to access, view,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

## The Digital HELOC – *Application Support*

- ❑ Borrower and Broker Support is available from 11 AM ET – 8 PM ET, M-F
- ❑ Use the **Chat** icon located in the bottom right corner within the borrower application portal, **and** within the *Digital HELOC Dashboard* for assistance



Broker Support:  
Email - [hbheloc@nftydoor.com](mailto:hbheloc@nftydoor.com)

Text - 844-925-5102

Or

Contact your  
Account Executive today!