

The Standalone Digital HELOC Dashboard

The Standalone Digital HELOC Dashboard allows the MLO to manage their Digital HELOC pipeline in the following actions:

- Generate Prequalification Application
- Send Prequalification Offer and Disclosures to the borrower
- Customize Loan Officer Profile
- Copy Marketing Link to generate new leads
- View HELOC Pipeline Summary and Loan Stages under **MyLoans**
- View Rates
- Link to Training Resources

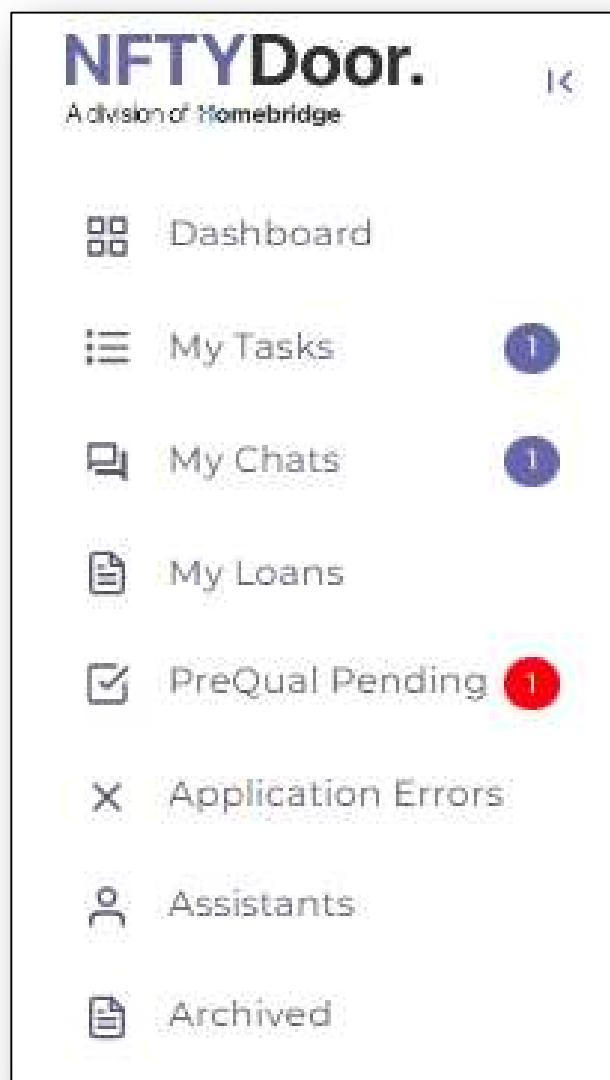
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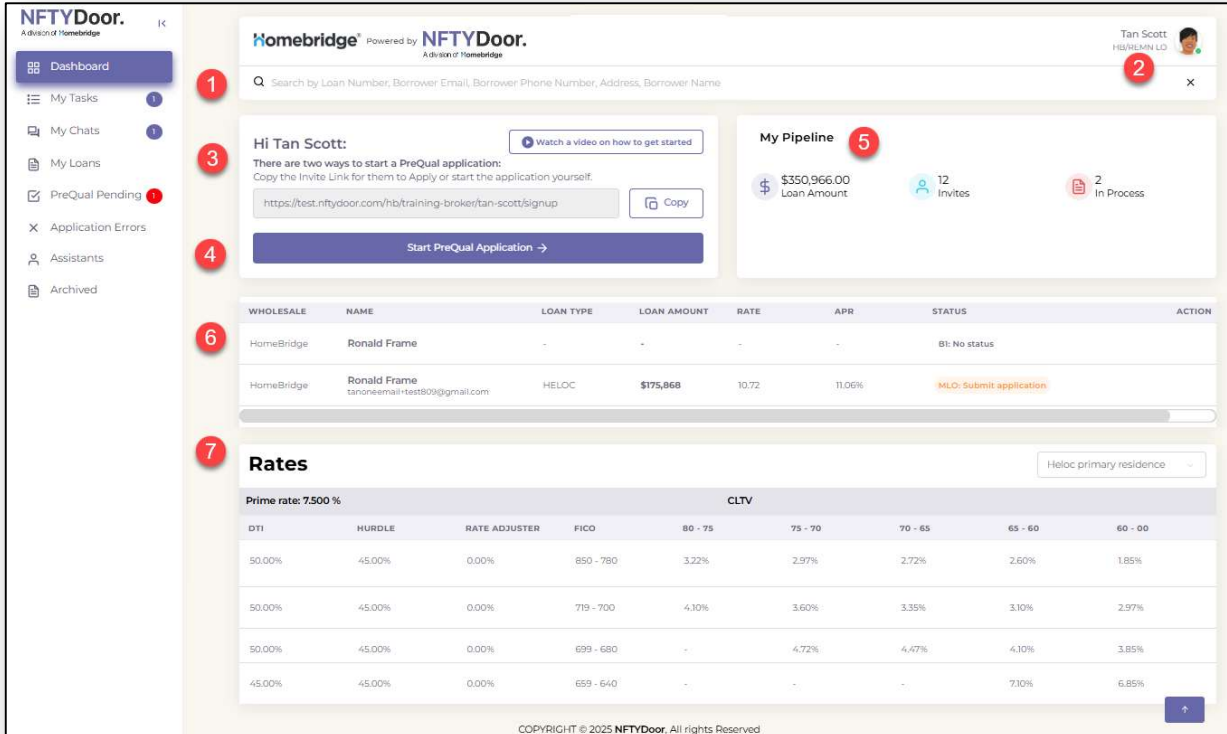
MLO Digital HELOC Dashboard Views

1. There are five (8) Pipeline View options in the MLO's Digital Dashboard:
 - Dashboard
 - My Tasks
 - MyChats
 - MyLoans
 - PreQual Pending
 - Application Errors
 - Assistants
 - Archived



Dashboard View

The **Dashboard** is the default view when the MLO enters their Digital HELOC Dashboard. The Dashboard view offers the details listed below:



The screenshot shows the Homebridge Digital HELOC Dashboard. It includes a search bar (1), a user profile (2), a personalized marketing link (3), a 'Start Prequal' button (4), a 'My Pipeline' summary (5), a HELOC pipeline table (6), and a 'Rates' section with a dropdown menu (7).

Search Bar

1. Locate loans by loan number, email, name, phone number, & property address

Profile Details

2. MLO Profile (top right corner by clicking on MLO Name)

PreQualification Application options

3. MLO Personalized Marketing Link (Consumer-initiated new leads)
4. MLO-initiated **Start Prequal** Link

Pipeline Snapshot

5. MLO **My Pipeline** Summary

HELOC Pipeline Entries

6. HELOC Pipeline with loan level **Status** displayed by borrower **Name/Loan Amount/Rate/APR/Statue** and an **Action** column, to be used as applicable

NAME	LOAN TYPE	LOAN AMOUNT	RATE	APR	STATUS	ACTION
Ronald Frame tanoneemail+test314@gmail.com	HELOC	\$380,000	10.88	11.25%	Reviewing Title	Resend disclosures
Ronald Frame tanoneemail+test8707@gmail.com	HELOC	\$200,001	10.88	11.25%	MLO: Submit	
Ronald Frame tanoneemail+test8007@gmail.com	HELOC	\$200,000	10.88	11.25%	MLO: Call borrower to accept offer (AVM)	

Rates

7. HELOC Rates (Prime + Margin per FICO score and CLTV)

The MLO will Use the drop down to toggle between the Primary, Second and Investment property rates

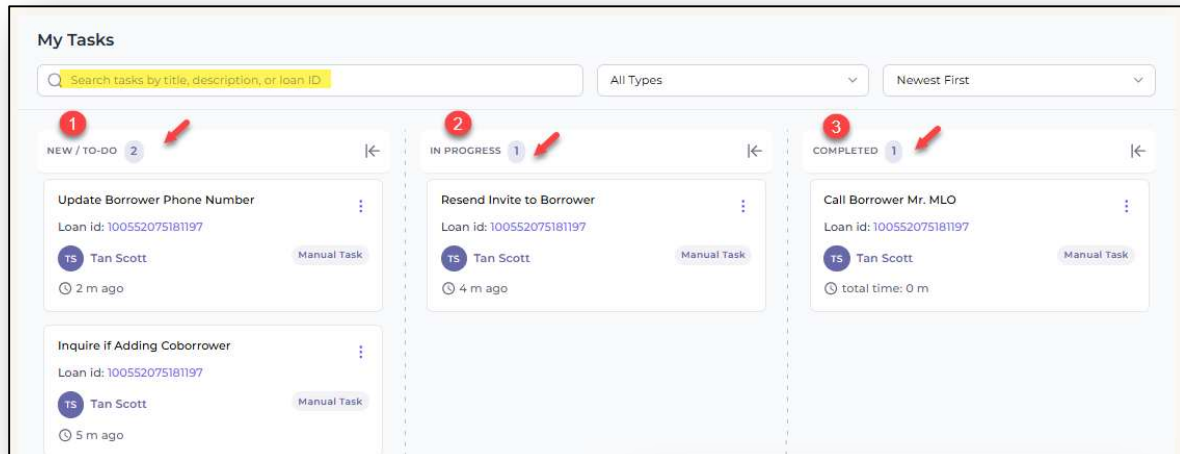
Rates									
Prime rate: 7.500 %									
CLTV									
DTI	HURDLE	RATE ADJUSTER	FICO	80 - 75	75 - 70	70 - 65	65 - 60	60 - 55	55 - 50
50.00%	45.00%	0.00%	850 - 780	3.22%	2.97%	2.72%	2.60%	2.48%	1.85%

Dropdown menu options: Heloc primary residence, Heloc primary residence, Heloc second home, Heloc investment property

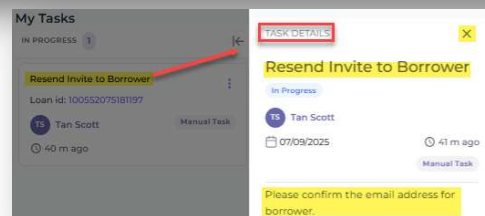
My Tasks View

My Tasks displays tasks assigned to the MLO. Each category will show the total number assigned and list the title and Loan ID for the specific task. The MLO can search by the task title, description or loan ID.

1. **New/To Do** are the outstanding tasks that are assigned and need to be started
2. **In Progress** are the tasks currently being worked on
3. **Completed** has all tasks that have been completed



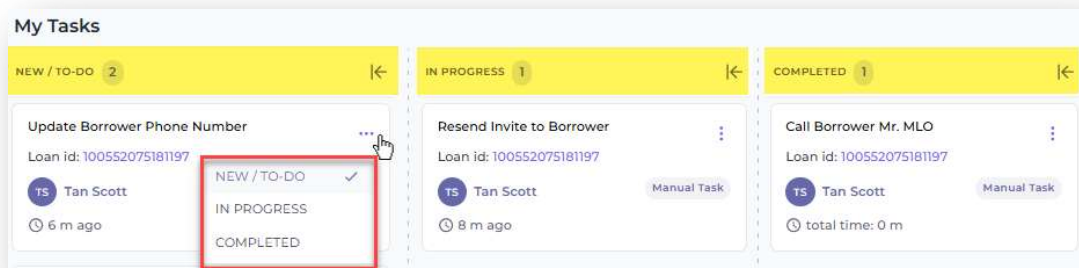
To view **Task Details** click inside the task box. Click **X** in top right corner to exist.



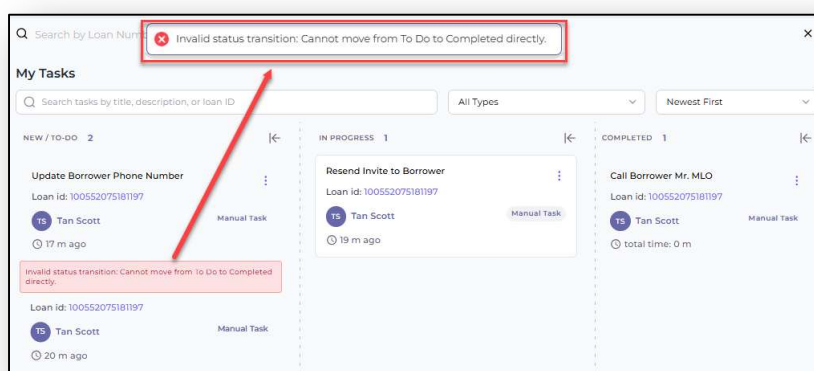
Updating Task Status

Each task displays how much time has elapsed since the time was assigned to the MLO. To update the current Task status, click the three-ellipses in the right corner, and advance the Task status as follows:

- **New/To Do** → **In Progress**
- **In Progress** → **Completed**



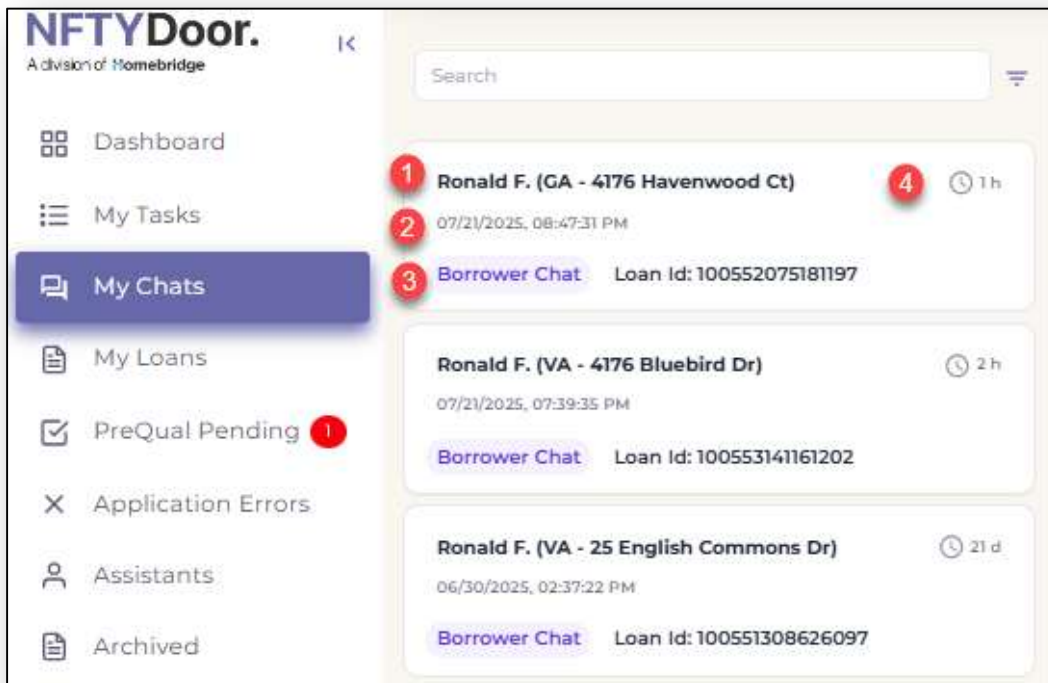
NOTE: A **New/To-Do** task cannot advance to **Completed** immediately. A warning will appear to the MLO with an attempt to skip the **In Progress** status. All tasks require manual advancement by MLO.



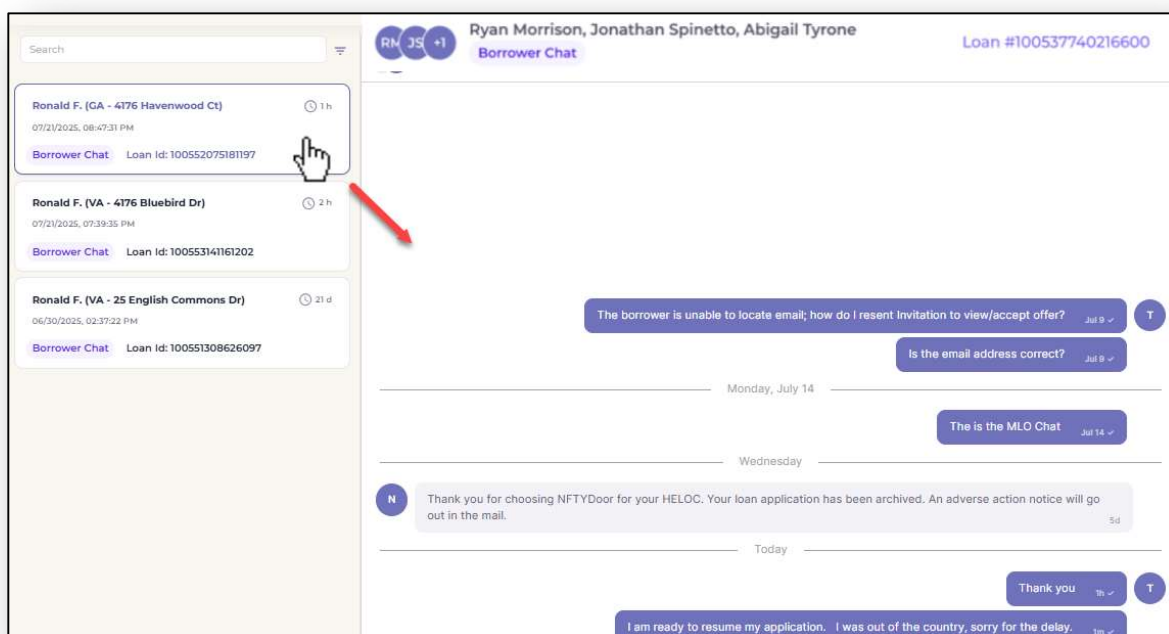
MyChats View

MyChats displays the Chat Thread that includes the Digital Dashboard user (MLO, MLO Assistant, POC, etc.). Each entry includes:

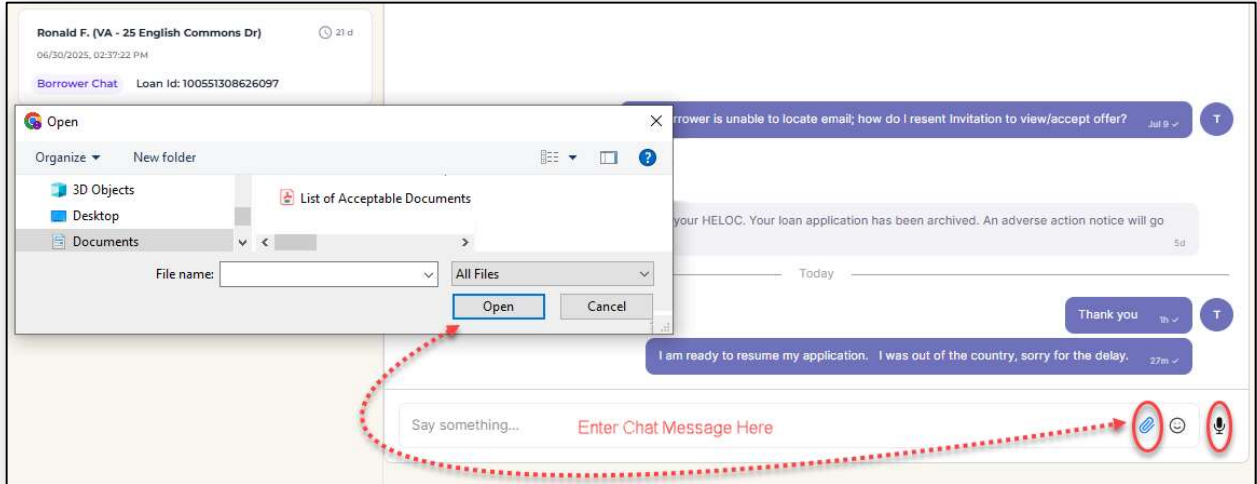
1. Borrower name, state abbreviation and street address
2. Date and time of last message
3. Indicator if it's a borrower or MLO chat
4. Notification of how much time has passed from the last message.
 1. The notification will be displayed in minutes up to 60, then in hours up to 24 and then in days



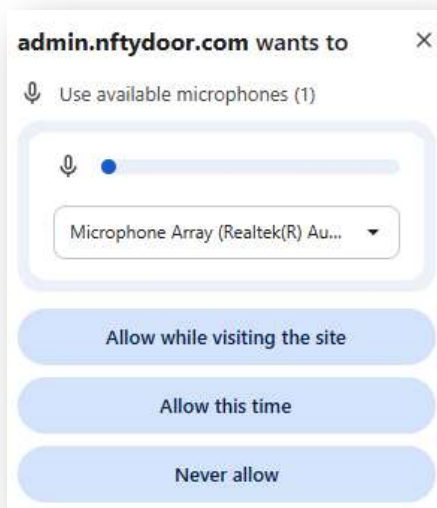
The MLO will click on a chat entry to view the full Chat history in the window to the right. Each Chat displays all participants, Chat Type indicator (MLO or Borrower), and the Loan ID.



The MLO is prompted with **"Say Something"** to add messages to the Chat thread, and/or can upload a document by clicking the **paperclip icon**. **Voice Message** can also be recorded and added to the Chat thread.

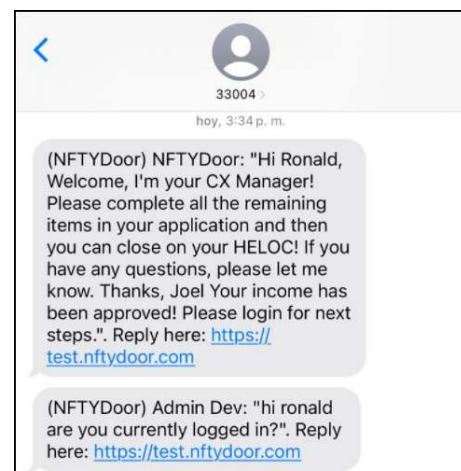
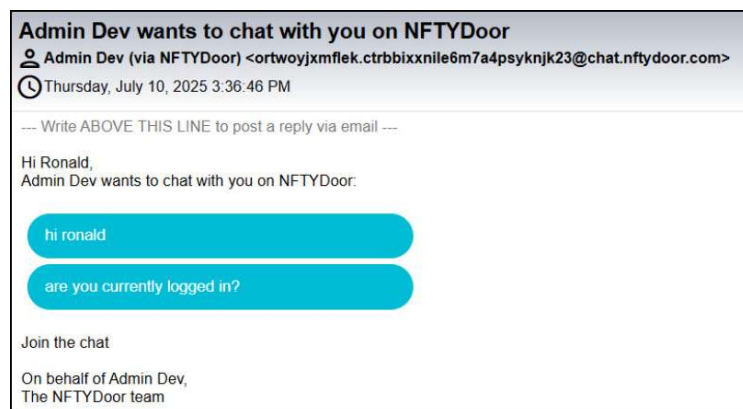


NOTE: The MLO may be required to authorize access to their internal microphone use when using the voice message option on a laptop or desktop.



Offline Borrower

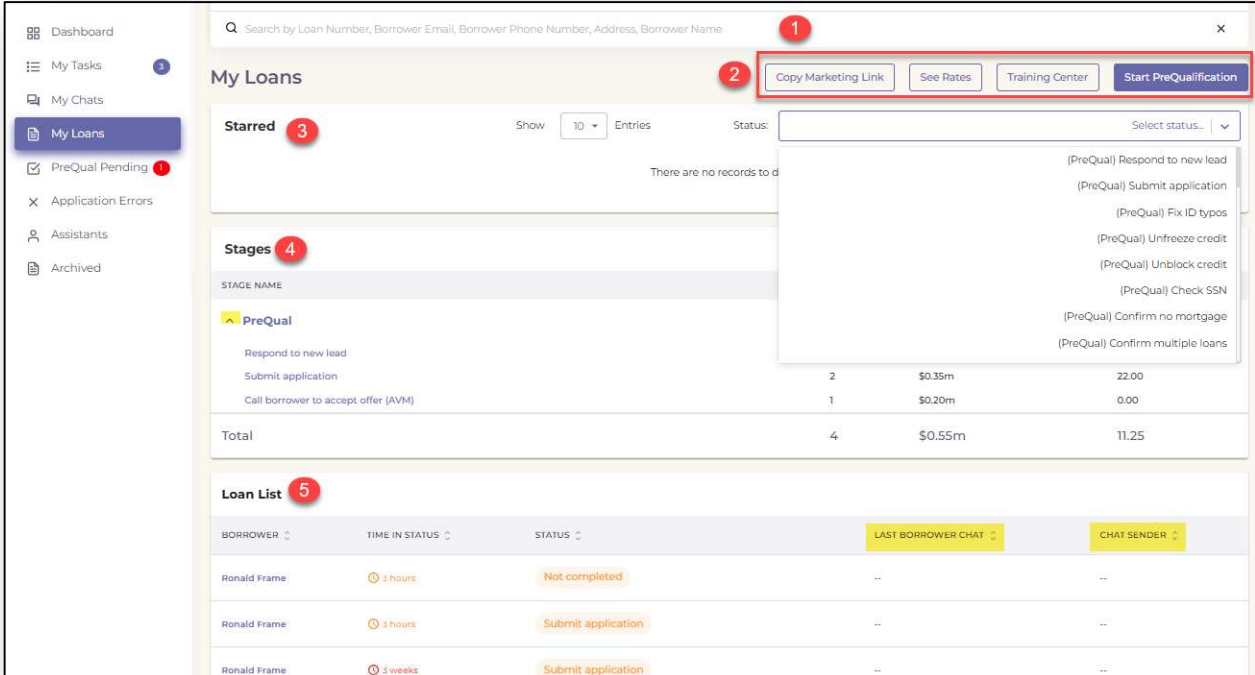
If the borrower is offline, the system will notify the borrower of the Chat conversation via email and text.



MyLoans View

MyLoans view displays loans in a specific stage of the loan process <i.e. (DTI) – Reviewing DTI (Tax Returns)>. The MLO can:

1. **Search** with Loan Number, Borrower Email/Phone Number/Address/Borrower
2. Access the MLO **Marketing Link**, **Rates**, the **Training Center**, and the link to **Start PreQualification**
3. View **Starred** Loan for easy access
4. Access Pipeline by specific loan status, by clicking on the (loan) **Stage Name**
5. Full Pipeline **Loan List** by borrower name, time in loan status/stage, status title and Chat History, as applicable



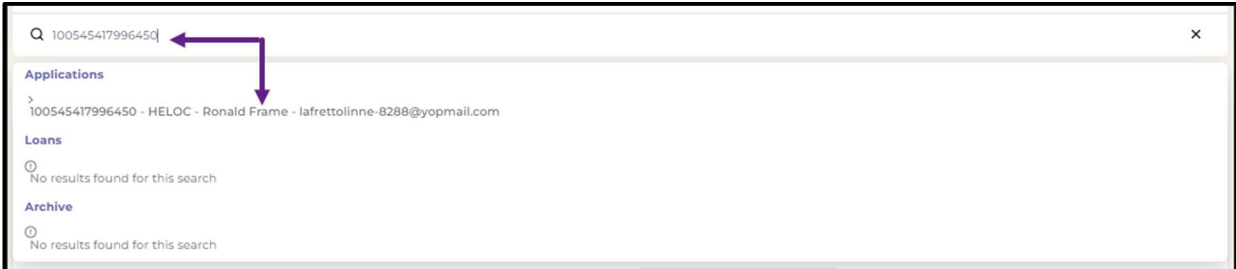
The screenshot shows the MyLoans dashboard interface. Callout 1 points to the search bar at the top. Callout 2 points to the navigation buttons: Copy Marketing Link, See Rates, Training Center, and Start PreQualification. Callout 3 points to the Starred section. Callout 4 points to the Stages section, which includes a dropdown menu for selecting a status. Callout 5 points to the Loan List table below.

STAGE NAME	Count	Amount	Value
Respond to new lead	2	\$0.35m	22.00
Submit application	1	\$0.20m	0.00
Call borrower to accept offer (AVM)			
Total	4	\$0.55m	11.25

BORROWER	TIME IN STATUS	STATUS	LAST BORROWER CHAT	CHAT SENDER
Ronald Frame	5 hours	Not completed	--	--
Ronald Frame	5 hours	Submit application	--	--
Ronald Frame	5 weeks	Submit application	--	--

Loan Search - Enter the borrower's loan number, email address, phone number or borrower name

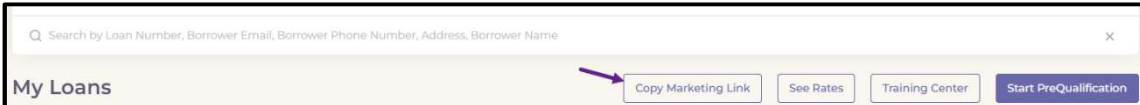
- When the info is entered, **DO NOT** hit enter on your keyboard
 - The loan must be selected from the search results drop down as seen below




The screenshot shows a search bar with the text '10054541799645d'. A dropdown menu is open, showing search results under three categories: Applications, Loans, and Archive. The 'Applications' section shows a result for '100545417996450 - HELOC - Ronald Frame - lafrettolinne-8288@yopmail.com'. The 'Loans' and 'Archive' sections show 'No results found for this search'.

MLO Marketing Link - MLOs can direct borrowers to the PreQual Application to complete on at their desired time

- MLOs can use their marketing link on social media platforms, and/or create QR codes, etc.



This is a close-up of the 'Copy Marketing Link' button in the MyLoans dashboard, with a purple arrow pointing to it from the left.

This is a preview of the borrower view when clicking the MLO Marketing Link. 

Hello. Get pre-qualified for your loan here.



Nikki Loanofficer
NMLS ID# 695373

WELCOME! I'm glad you're here! Interested in accessing your home equity? We now offer Home Equity Loans through NIFTYDoor 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!

West Coast Mortgages
NMLS ID # 5089

Subject Property Address

Start typing your home address and please select from the dropdown,

Occupancy Type

Primary Residence

Home Value

\$200,000

Current Loan Balance

\$100,000

See Rates – The MLO can check real time rates for Primary, Second and Investment properties

- Click **See Rates**

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

My Loans Copy Marketing Link See Rates Training Center Start PreQualification

- The prime rate will always be updated according to the WSJ published rate
- To toggle between Primary, Second and Investment use the drop down

Rates									
Prime rate: 7.50%				CLTV					
DTI	HURDLE	RATE ADJ...	FICO	80 - 75	75 - 70	70 - 6			
50.00%	45.00%	0.00%	650 - 780	3.22%	2.97%	2.72%	2.60%	1.85%	

Heloc primary residence

Heloc primary residence

Heloc second home

Heloc investment property

NOTE: According to the Hurdle and Rate Adjuster, if the DTI is above 45% (Hurdle), the Digital Dashboard will add the rate adjuster to the CLTV margin rate.

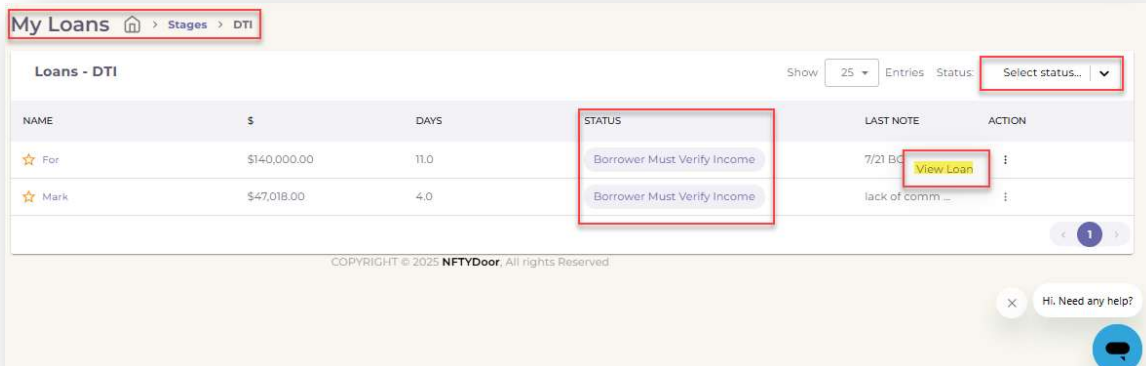
Start PreQual – the MLO will start the PreQual Application on behalf of the customer

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

My Loans Copy Marketing Link See Rates Training Center Start PreQualification

Click [here](#) to see a video on a PreQual app walk-through

1. The MLO will click on a borrower's **Name** to access a specific loan from the list of loans within the selected loan Stage.
2. The MLO can also click in the **Action** column for available options.



My Loans > Stages > DTI

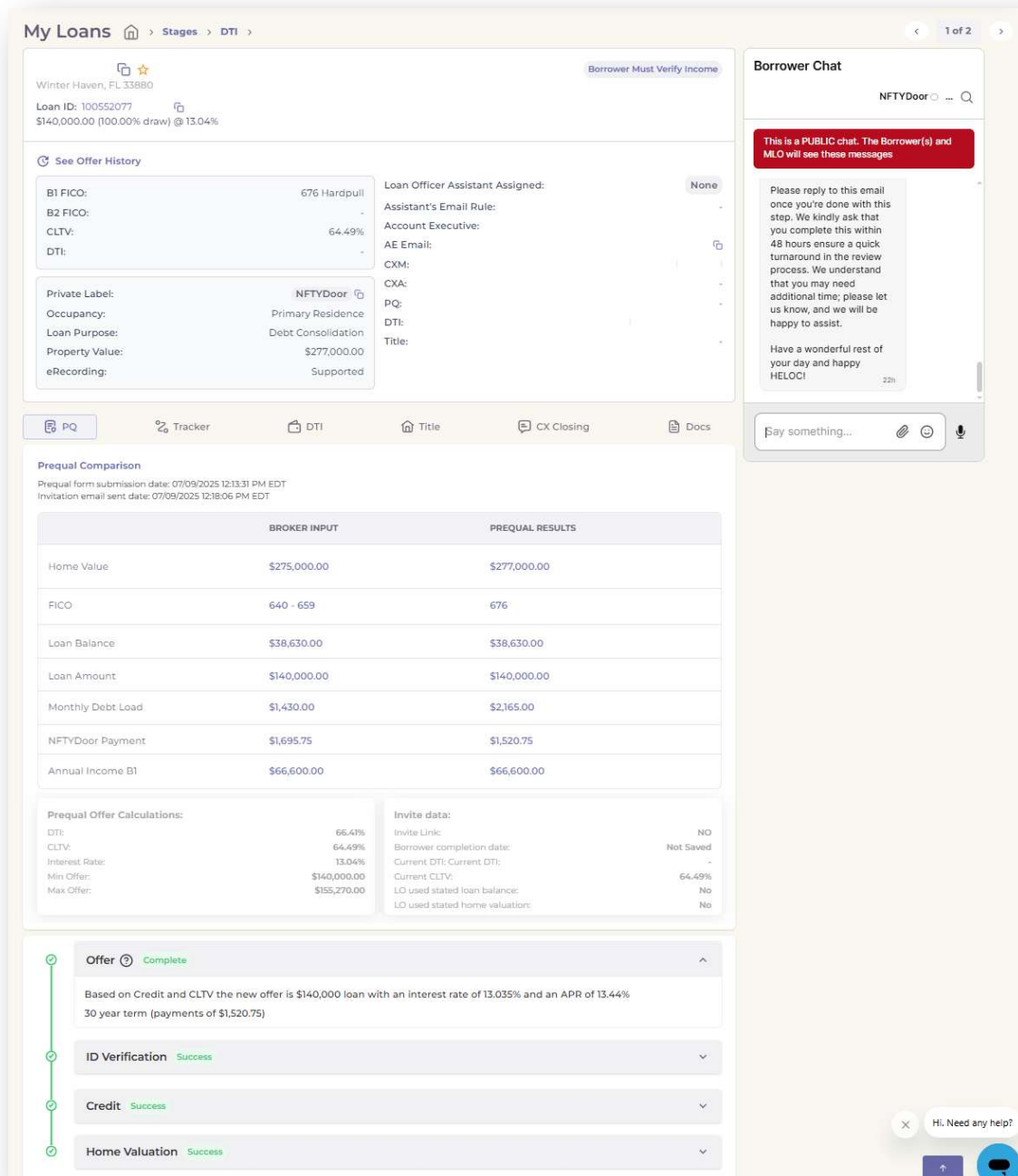
Loans - DTI

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
For	\$140,000.00	11.0	Borrower Must Verify Income	7/21 B...	View Loan
Mark	\$47,018.00	4.0	Borrower Must Verify Income	lack of comm ...	

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Hi. Need any help?

3. When a Loan Status filter is applied, sorted loans will display as shown above.
4. Click the **Borrower's Name** or use the **View Loan** Action to for the loan level view
5. All loan details and Chat, as applicable is visible in the loan level view.



My Loans > Stages > DTI

Winter Haven, FL 33880

Borrower Must Verify Income

Loan ID: 100552077

\$140,000.00 (100.00% draw) @ 13.04%

See Offer History

B1 FICO:	676 Hardpull	Loan Officer Assistant Assigned:	None
B2 FICO:	-	Assistant's Email Rule:	-
CLTV:	64.49%	Account Executive:	-
DTI:	-	AE Email:	
		CXM:	-
		CXA:	-
		PQ:	-
		DTI:	-
		Title:	-

Private Label: NFTYDoor

Occupancy: Primary Residence

Loan Purpose: Debt Consolidation

Property Value: \$277,000.00

eRecording: Supported

Prequal Comparison

Prequal form submission date: 07/09/2025 12:13:31 PM EDT

Invitation email sent date: 07/09/2025 12:18:06 PM EDT

	BROKER INPUT	PREQUAL RESULTS
Home Value	\$275,000.00	\$277,000.00
FICO	640 - 659	676
Loan Balance	\$38,630.00	\$38,630.00
Loan Amount	\$140,000.00	\$140,000.00
Monthly Debt Load	\$1,430.00	\$2,165.00
NFTYDoor Payment	\$1,695.75	\$1,520.75
Annual Income B1	\$66,600.00	\$66,600.00

Prequal Offer Calculations:

DTI:	66.47%	Invite Link:	NO
CLTV:	64.49%	Borrower completion date:	Not Saved
Interest Rate:	13.04%	Current DTI; Current DTI:	-
Min Offer:	\$140,000.00	Current CLTV:	64.49%
Max Offer:	\$155,270.00	LO used stated loan balance:	No
		LO used stated home valuation:	No

Invite data:

Offer Complete

Based on Credit and CLTV the new offer is \$140,000 loan with an interest rate of 13.035% and an APR of 13.44% 30 year term (payments of \$1,520.75)

ID Verification Success

Credit Success

Home Valuation Success

Borrower Chat

NFTYDoor

This is a PUBLIC chat. The Borrower(s) and MLO will see these messages

Please reply to this email once you're done with this step. We kindly ask that you complete this within 48 hours ensure a quick turnaround in the review process. We understand that you may need additional time; please let us know, and we will be happy to assist.

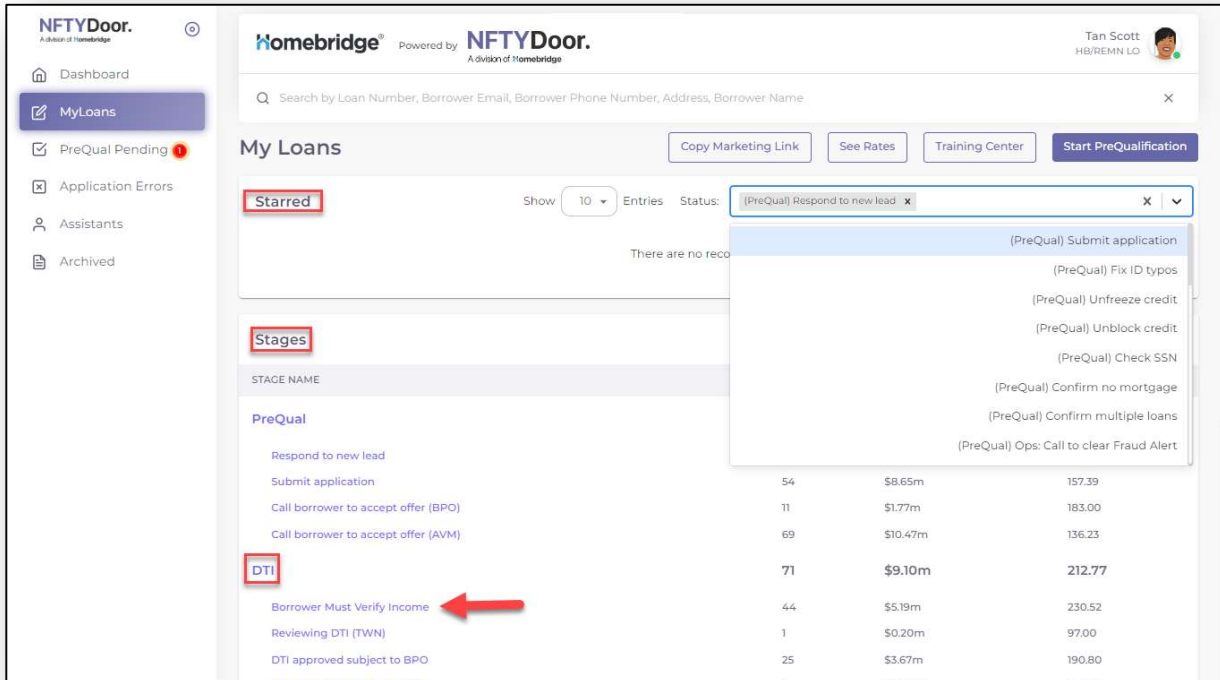
Have a wonderful rest of your day and happy HELOC!

22h

Hi. Need any help?

PreQual Pending View

PreQual Pending displays loans in a specific stage of the loan process (i.e. DTI – Borrower Must Verify Income). The MLO can search, highlight a specific status, or access specific loans by clicking on the **Stage Name**.

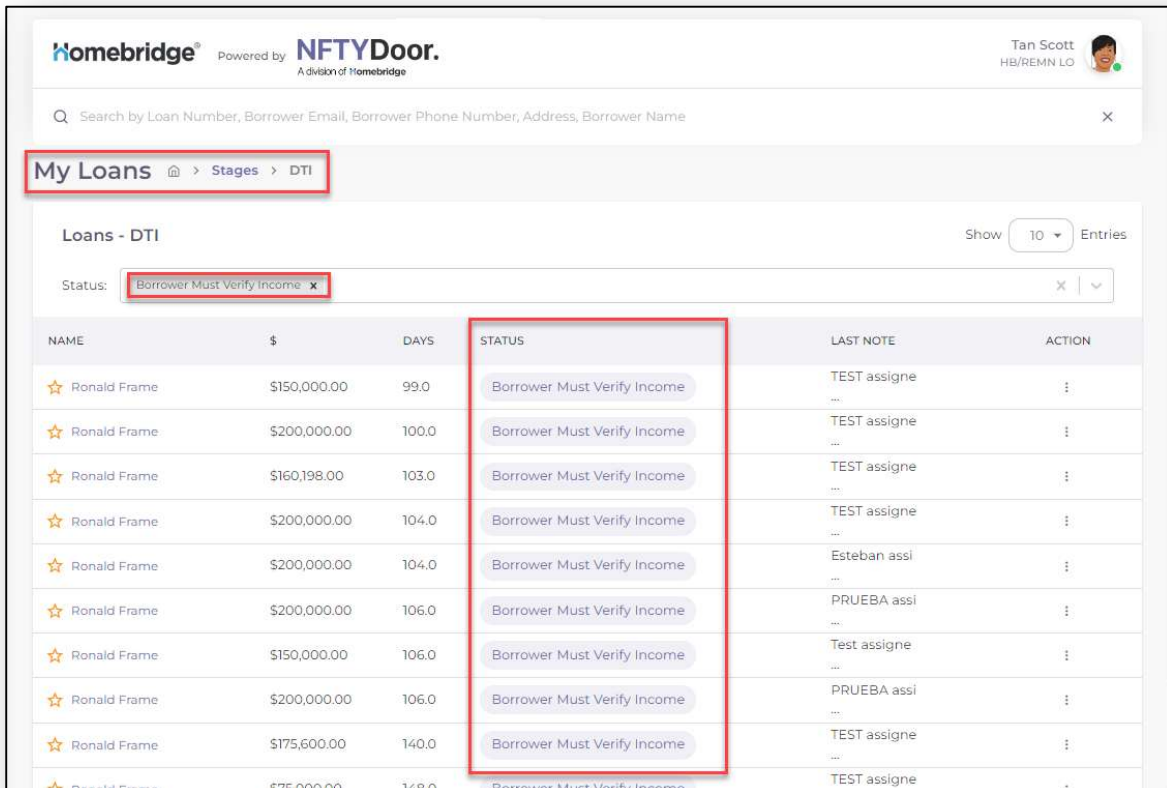


The screenshot shows the 'My Loans' dashboard with a search bar and navigation options. The 'Staged' filter is active, and a dropdown menu is open, listing various PreQual stages. The 'DTI' stage is highlighted, and a red arrow points to the 'Borrower Must Verify Income' status in the list below.

STAGE NAME	Count	Amount	Days
PreQual			
Respond to new lead	54	\$8.65m	157.39
Submit application	11	\$1.77m	183.00
Call borrower to accept offer (BPO)	69	\$10.47m	136.23
Call borrower to accept offer (AVM)	71	\$9.10m	212.77
Borrower Must Verify Income	44	\$5.19m	230.52
Reviewing DTI (TWN)	1	\$0.20m	97.00
DTI approved subject to BPO	25	\$3.67m	190.80

6. A "breadcrumb" trail allows the MLO to click back on the previous screen link.

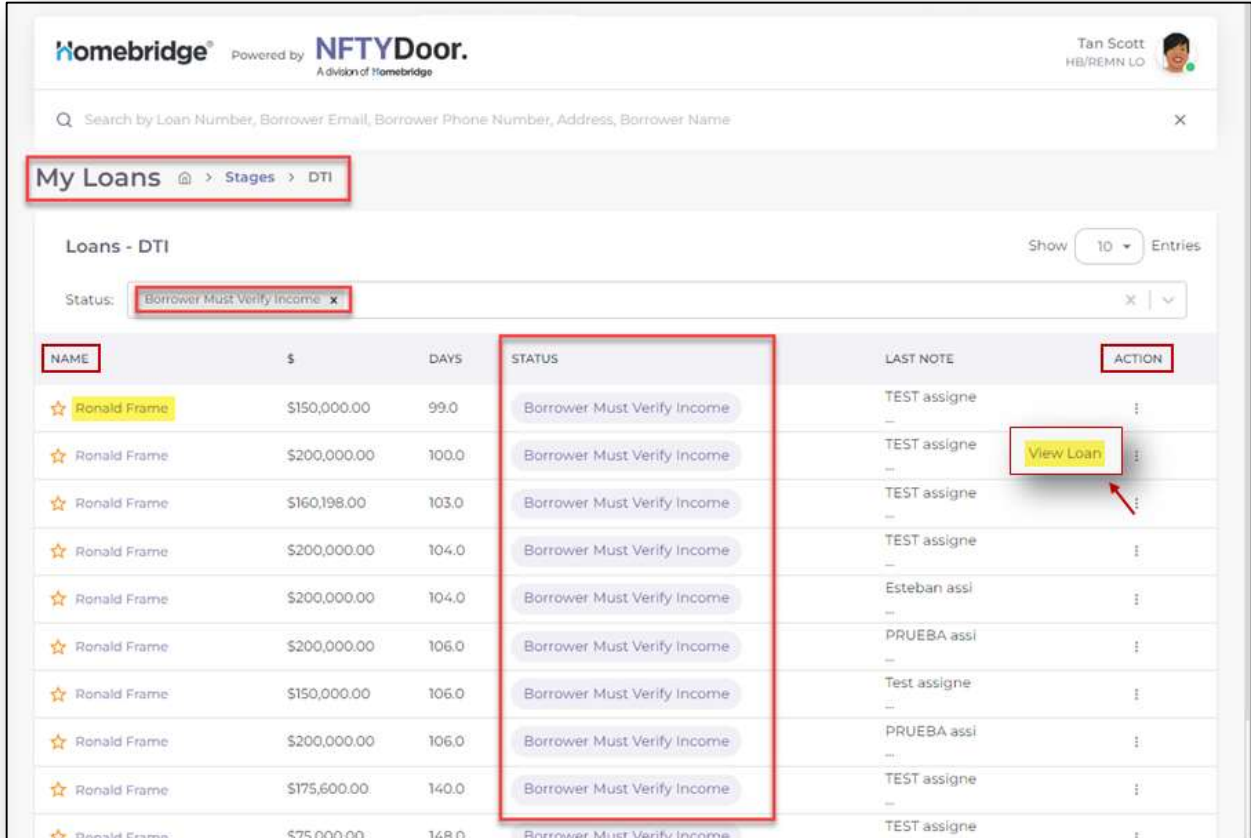
7. The sorted loan stage bucket will display within the **Status** column as shown below.



The screenshot shows the 'My Loans' dashboard with a breadcrumb trail: 'My Loans > Stages > DTI'. The 'Loans - DTI' section is active, and the 'Status' filter is set to 'Borrower Must Verify Income'. The table below shows a list of loans with their details and status.

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
★ Ronald Frame	\$150,000.00	99.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	100.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$160,198.00	103.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	Esteban assi	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$150,000.00	106.0	Borrower Must Verify Income	Test assigne	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$175,600.00	140.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$75,000.00	148.0	Borrower Must Verify Income	TEST assigne	⋮

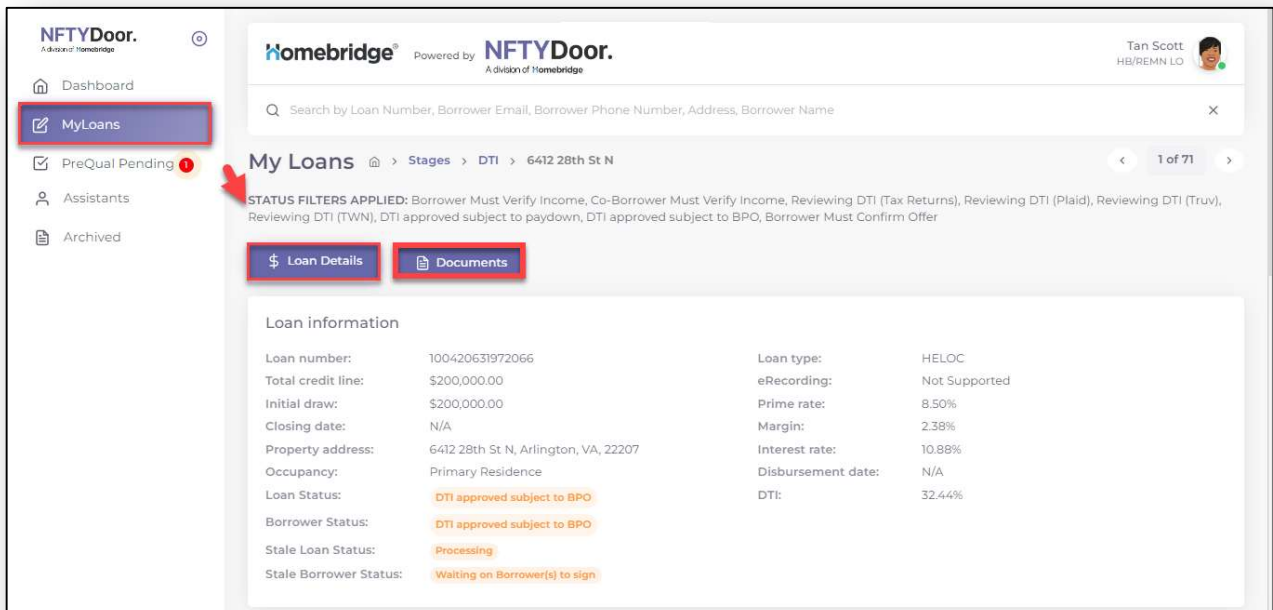
8. The MLO will click on a borrower's **Name** to access a specific loan from the list of loans within the selected loan Stage.
9. The MLO can also click in the **Action** column for available options.



The screenshot shows the 'My Loans' dashboard for a user named Tan Scott. The page is titled 'Loans - DTI' and has a search bar at the top. A filter for 'Borrower Must Verify Income' is applied. The main content is a table of loans with columns: NAME, \$, DAYS, STATUS, LAST NOTE, and ACTION. The STATUS column is highlighted with a red box, and the ACTION column for the second row has a 'View Loan' button highlighted with a red box and an arrow.

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
Ronald Frame	\$150,000.00	99.0	Borrower Must Verify Income	TEST assigne	⋮
Ronald Frame	\$200,000.00	100.0	Borrower Must Verify Income	TEST assigne	View Loan
Ronald Frame	\$160,198.00	103.0	Borrower Must Verify Income	TEST assigne	⋮
Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	TEST assigne	⋮
Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	Esteban assi	⋮
Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
Ronald Frame	\$150,000.00	106.0	Borrower Must Verify Income	Test assigne	⋮
Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
Ronald Frame	\$175,600.00	140.0	Borrower Must Verify Income	TEST assigne	⋮
Ronald Frame	\$75,000.00	148.0	Borrower Must Verify Income	TEST assigne	⋮

10. **Status Filters Applied** displays sorted loans according to the filter applied as shown below.
11. **Loan Details** defaults within the loan level view
12. The MLO will click the **Documents** tab to view loan disclosures, AVM Estimate, and other loan documents.



The screenshot shows the 'My Loans' dashboard for a user named Tan Scott. The page is titled 'My Loans' and has a search bar at the top. A filter for 'Borrower Must Verify Income' is applied. The main content is a card for a specific loan with tabs for 'Loan Details' and 'Documents'. The 'Loan Details' tab is selected, showing loan information.

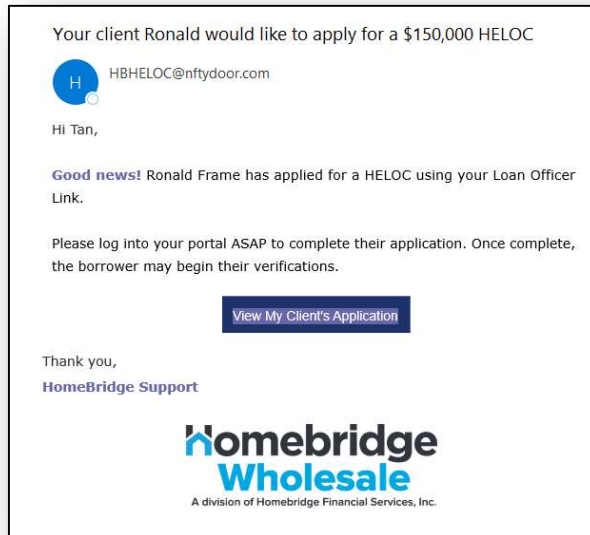
STATUS FILTERS APPLIED: Borrower Must Verify Income, Co-Borrower Must Verify Income, Reviewing DTI (Tax Returns), Reviewing DTI (Plaid), Reviewing DTI (Trux), Reviewing DTI (TWN), DTI approved subject to paydown, DTI approved subject to BPO, Borrower Must Confirm Offer

Loan information

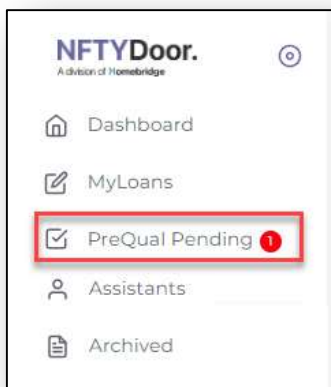
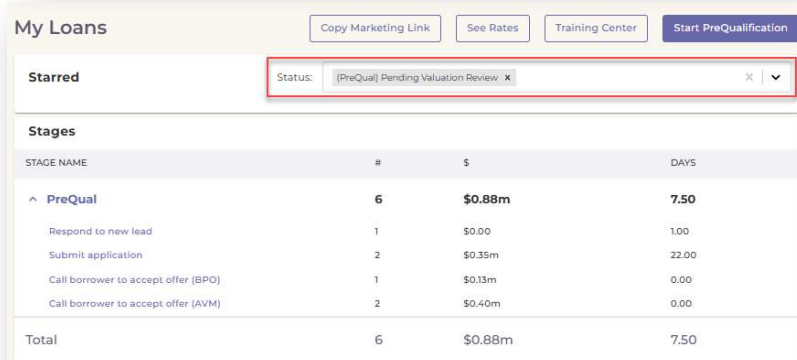
Loan number:	100420631972066	Loan type:	HELOC
Total credit line:	\$200,000.00	eRecording:	Not Supported
Initial draw:	\$200,000.00	Prime rate:	8.50%
Closing date:	N/A	Margin:	2.38%
Property address:	6412 28th St N, Arlington, VA, 22207	Interest rate:	10.88%
Occupancy:	Primary Residence	Disbursement date:	N/A
Loan Status:	DTI approved subject to BPO	DTI:	32.44%
Borrower Status:	DTI approved subject to BPO		
Stale Loan Status:	Processing		
Stale Borrower Status:	Waiting on Borrower(s) to sign		

PreQual Pending – New Lead

The MLO may copy and paste their personalized Marketing Link in their email signature or social media platforms. When a New Lead is started using the MLO’s personalized Marketing Link, the MLO will receive an email notification of the interest in applying for a HELOC.



To view the PreQual Lead, the MLO will log into the Digital Dashboard or click **View My Client’s Application** in the email notification. The **PreQual Stage** under **MyLoans** or **PreQual Pending** tab on the Menu will display the number of new leads the MLO needs to attend to by contacting the applicant.

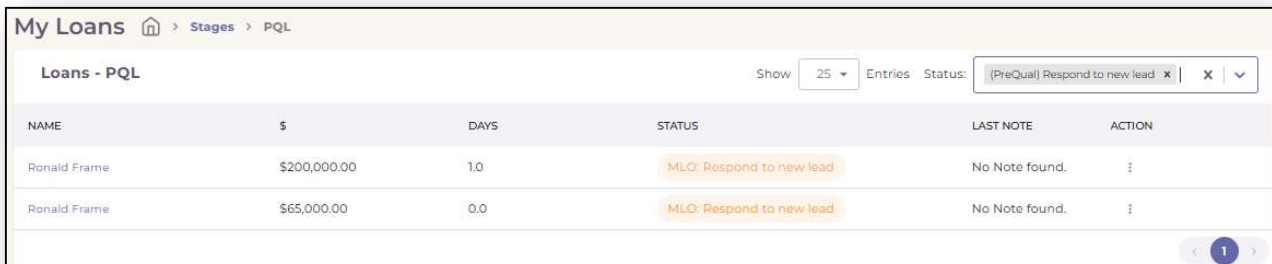



My Loans Copy Marketing Link | See Rates | Training Center | Start PreQualification

Starred Status: (PreQual) Pending Valuation Review x

STAGE NAME	#	\$	DAYS
PreQual	6	\$0.88m	7.50
Respond to new lead	1	\$0.00	1.00
Submit application	2	\$0.35m	22.00
Call borrower to accept offer (BPO)	1	\$0.13m	0.00
Call borrower to accept offer (AVM)	2	\$0.40m	0.00
Total	6	\$0.88m	7.50

The name, loan amount, and #of days expired since the applicant submitted the new lead will display. The MLO will click the **Name** or the **Action** option to enter the new lead and complete the PreQual.



My Loans Stages > PQL

Loans - PQL Show 25 Entries Status: (PreQual) Respond to new lead x

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
Ronald Frame	\$200,000.00	1.0	MLO: Respond to new lead	No Note found.	⋮
Ronald Frame	\$65,000.00	0.0	MLO: Respond to new lead	No Note found.	⋮

1

Completing the PreQual Application for a Pending New Lead:

If the borrower entered "I don't know" for their Credit Score Range, the MLO will need to verify and select from list when completing the PreQual information. There are four pieces of information that must be entered to complete the PreQualification Application on a new lead:

- Date of Birth
- SSN
- Current Mortgage Payment
- Any other Monthly Debts
 - If confirmed that the borrower has no other monthly debts on the credit report, enter \$0

Pre-Qualification Application

This icon marks incomplete fields

Applicant completed this form on Jul 21, 2025 7:42 PM

Property Address

Estimated Home Value

Requested Loan Amount

Occupancy Type

Use of Proceeds

Current Mortgage Balance

CLTV

Credit Score Range

PreQual Offer Summary

\$200,000.00

Max Loan Amount: \$240,000.00

10.47% Interest Rate, with 5 year interest only, 25 year amortization, and 2.99% origination points
Rate as low as 10.72%

Primary Borrower

Legal First Name Legal Last Name

Legal Middle Name (optional) Suffix (optional)

Email Marital Status

Cell Phone

Date Of Birth SSN

Annual Income

Please select all that apply for Borrower 1

Salary or hourly wages

\$ Total Annual Compensation - Primary Borrower

Employer Name

Start Date

Total Primary Borrower Annual Income: \$125,500.00

Is there a co-borrower? Yes No

DTI

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

Current Mortgage Payment Any other Monthly Debts

Annual Debts DTI

Is this a trust? Yes No

Type your name below to acknowledge the above

Date: 07/22/2025

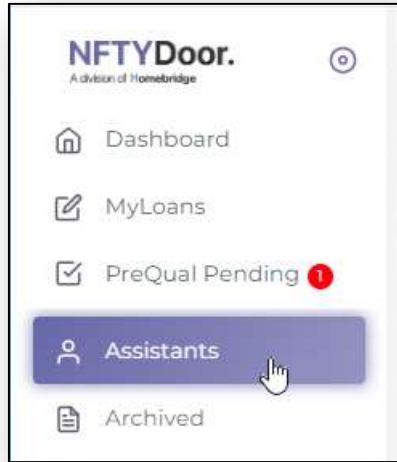
Save for Later
Archive
Submit & Proceed

Once all information is entered and verified with the applicant and MLO completes certifications, the prequalification process will continue when the MLO clicks **Submit & Proceed**.

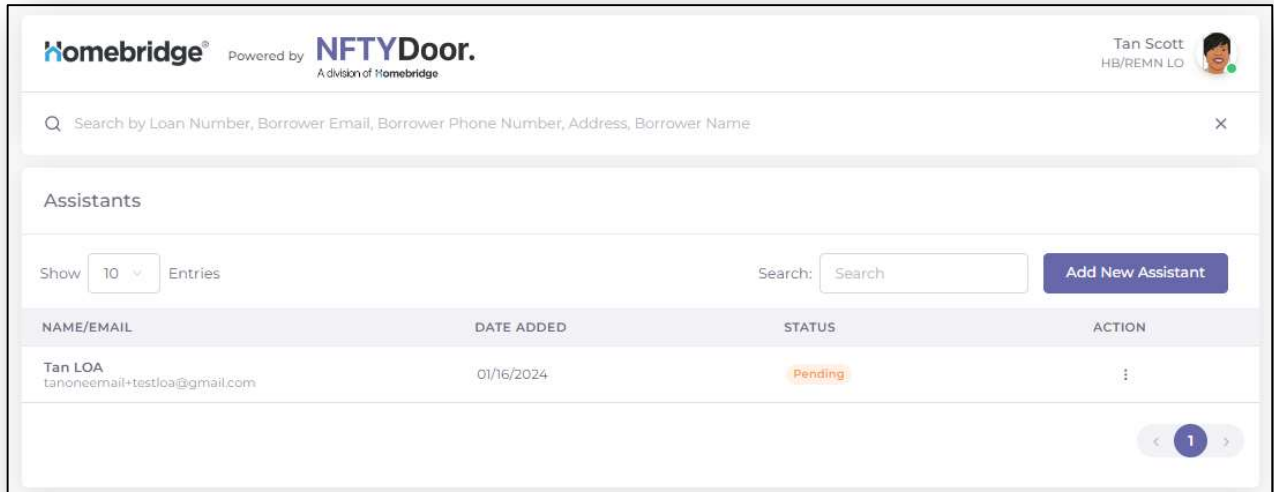
Click [here](#) for a video on PreQual pending

Assistants

To add an assistant, the MLO will click the **Assistants** tab on the menu tree. The assistant's Dashboard permissions allow them to view the MLO's HELOC Pipeline for existing HELOC applications, to start a new prequalification, and to complete a new lead. **Note: The Assistant's email address must be unique and not associated to any other Dashboard profile.**



Click **Add New Assistant**.



Enter the assistant's information as shown in yellow.

Click **Add New Assistant**.

See the [MLO Guide to Adding A New Assistant](#) for more information.

Add New Assistant

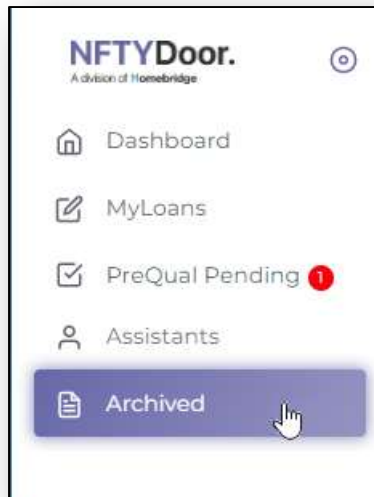
First Name

Last Name

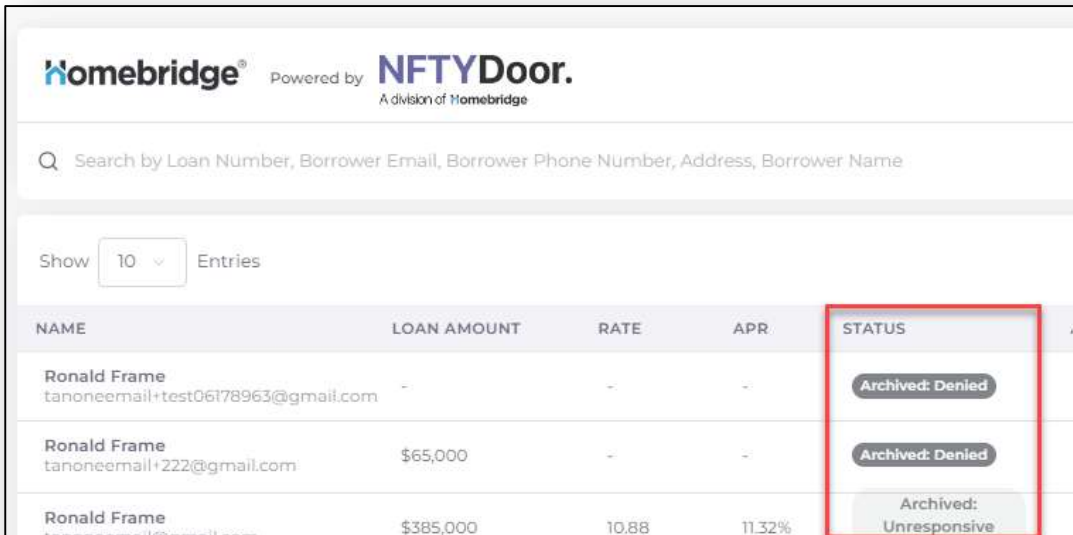
Email Address

Archived

Click the **Archived** tab on the menu tree.



The reason the loan was archived will be displayed under the **Status** column for each loan.

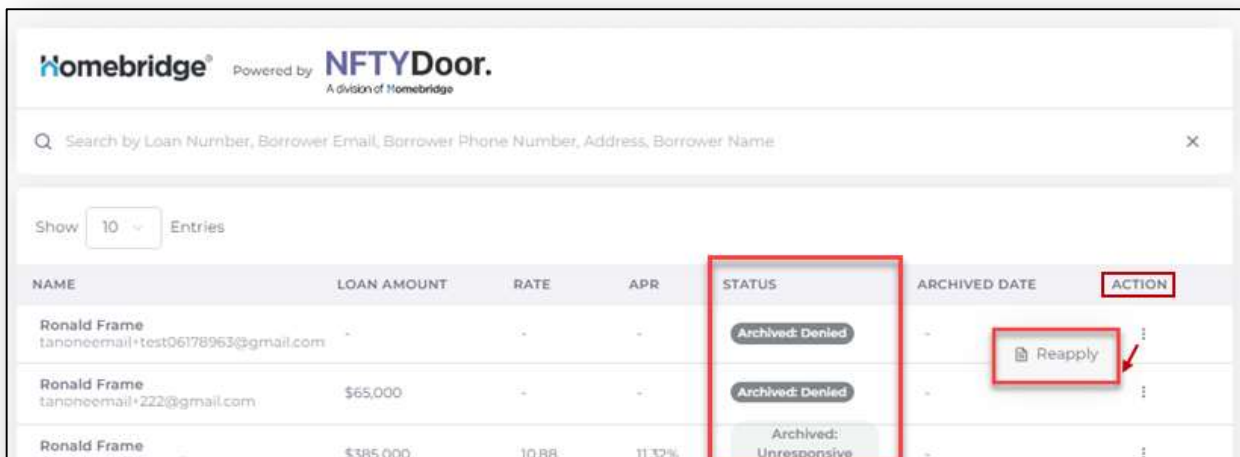


The screenshot shows the Homebridge loan dashboard. At the top, it says 'Homebridge® Powered by NFTYDoor. A division of Homebridge'. Below that is a search bar and a 'Show 10 Entries' dropdown. The main part of the dashboard is a table with the following columns: NAME, LOAN AMOUNT, RATE, APR, and STATUS. The STATUS column is highlighted with a red box. The table contains three rows of data for 'Ronald Frame'.

NAME	LOAN AMOUNT	RATE	APR	STATUS
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied
Ronald Frame tanoneemail@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive

To resubmit the PreQualification App for a borrower from an Archive loan:

13. Click in the **Action Column** of the Archived loan
14. Select **Reapply**



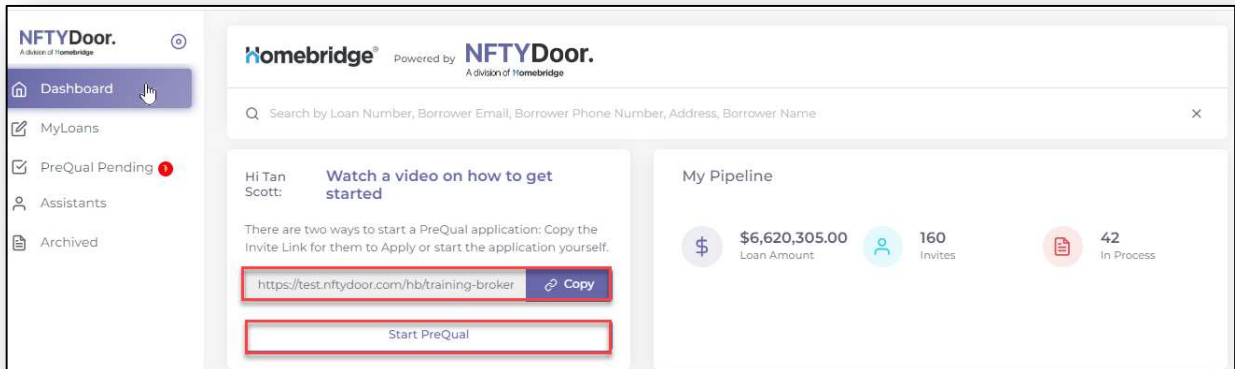
The screenshot shows the Homebridge loan dashboard with the 'ACTION' column highlighted in a red box. The 'Reapply' button is also highlighted in a red box. The table is the same as in the previous screenshot, but now includes an 'ACTION' column.

NAME	LOAN AMOUNT	RATE	APR	STATUS	ARCHIVED DATE	ACTION
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied	-	Reapply
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied	-	
Ronald Frame tanoneemail@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive	-	

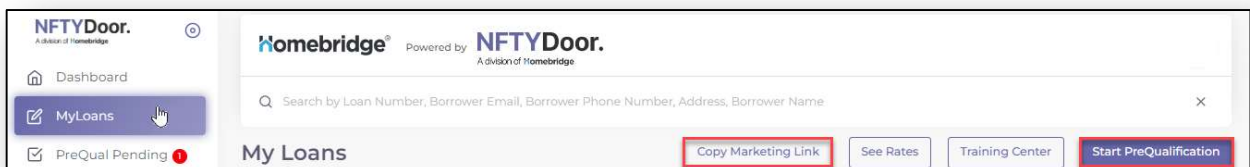
- Complete the PreQual application and proceed as usual.

Invite a Borrower to Complete the Standalone Digital HELOC

15. The MLO can start Prequalification directly by clicking the **Start PreQual** button from the **Dashboard** view.
16. The MLO can capture their personalized **Marketing Link** by clicking **COPY**. The personalized marketing link may be shared to the MLO's database of leads and past clients, social media, marketing materials, and included in the MLO's email signature.



17. The MLO can start Prequalification directly by clicking the **Start PreQualification** button from the **MyLoans** view.
18. The MLO can capture their personalized link for new leads by clicking **Copy Marketing Link**. The marketing link may be shared to the MLO's database of leads and past clients, social media, marketing materials, and included in the MLO's email signature.





Check Rates

Check daily HELOC rates (WSJ Prime + Margin) *. The rate table is available for viewing by clicking the **See Rates** button.

[Copy Marketing Link](#)
[See Rates](#)
[Training Center](#)
[Start PreQualification](#)

✕

Rates

Prime rate: 8.50%		CLTV			
FICO	80 - 75	75 - 70	70 - 65	65 - 60	60 - 00
850 - 780	2.99%	2.88%	2.75%	2.63%	2.38%
779 - 760	3.75%	3.63%	3.49%	3.38%	2.99%
759 - 740	3.75%	3.63%	3.49%	3.38%	2.99%
739 - 720	4.38%	4.25%	3.99%	3.75%	3.63%
719 - 700	4.38%	4.25%	3.99%	3.75%	3.63%
699 - 680	-	4.99%	4.75%	4.49%	4.25%
679 - 660	-	-	6.25%	5.99%	5.75%
659 - 640	-	-	-	7.49%	6.99%

*This chart is for training purposes. Check rates daily.

*Please note the only adjustments to the rates are for second homes and investment properties.



Training Center

The MLO can access the video training library, and other HELOC resources by clicking the **Training Center** button.

Copy Marketing Link See Rates **Training Center** Start PreQualification

Standalone Digital HELOC

Rate Sheet

Standalone Digital HELOC Rate Sheet	DOWNLOAD
Rate Cap Restrictions	DOWNLOAD

Quick Reference Guide & FAQ

Standalone Digital HELOC Quick Reference Guide	DOWNLOAD
Standalone Digital HELOC FAQ	DOWNLOAD

Video Training Series

- [How to Create the Standalone Digital HELOC Prequalification Invite](#)
- [The Standalone Digital HELOC Dashboard Overview](#)
- [Borrower Experience - Getting Started, The Standalone Digital HELOC Offer](#)
- [Borrower Experience - Closing Instructions for the Enhanced Digital HELOC](#)
- [Borrower Experience - Debt Consolidation with the Standalone Digital HELOC](#)
- [How to use your MLO Link to Generate and Manage a New Lead](#)
- [Home Valuation Options with the Digital HELOC Application](#)

Reference Guides

Standalone Digital HELOC Debt Consolidation	DOWNLOAD
Introducing the Standalone Digital HELOC	DOWNLOAD
The Standalone Digital HELOC Application - Getting Started	DOWNLOAD
ACH Set Up Form	DOWNLOAD