

MLO Portal Guide

Overview	
This guide will walk you through the portal from signing in the portal to loan review.	

Table of Contents

- Signing In** 3
 - New Loan Officer Sign-In..... 4
 - Back Up Method 5
 - Existing Loan Officer Sign 8
- Understanding the Portal** 8
 - Profile..... 8
 - My Loans 10
 - Filter 11
 - Adversed..... 12
 - Inactive 12
 - Funded 13
 - Certification Required..... 13
- Starting an Application** 16
 - Sharable App Link..... 16
 - +Start App 16
- Start Pre-Qual Manually** 16
 - Property Address..... 17
 - Subject Property Information 18
 - Main Applicant Information..... 18
 - Income Sources 19
 - Loan Purpose 19
 - Co-Borrower Entry 19
 - Loan Officer Assistant..... 20
 - Soft Credit Check 22
 - Verification Run 22
 - Mortgages & Liens 23
 - Adding Another Mortgage 23

MLO Portal Guide

Free and Clear Properties	24
AVM Pull	25
Pre-Qual Summary	26
Loan Officer Certifications	31
Pre-Qual Ready for Borrower	32
Borrower Using Shareable Link	33
Estimated Value	35
Property Use	36
Personal Info	37
Check Your Eligibility	37
Secure Identity Check	37
Income	37
Review & Confirm	38
Application Participants.....	38
Co-Borrower	38
Marital Status	40
Title Only Owners	40
Selecting Mortgages & Liens	42
Mortgages Reported.....	42
Adding a Mortgage	42
Free and Clear	42
Initial Offer	43
Demographics	45
Ethnicity.....	45
Sex Demographic	45
Race Demographic.....	45
Hard Credit.....	46
Income Verification	46
Funding Account.....	47
Borrower Portal.....	47
Accessing a Loan	48

MLO Portal Guide

Archiving a Loan	49
Loan File Overview	50
Share Links.....	51
View Application.....	51
Application Summary	52
Overview	52
Borrowers	53
Property.....	53
Financials	54
Tracker.....	56
Conditions.....	56
Documents	57

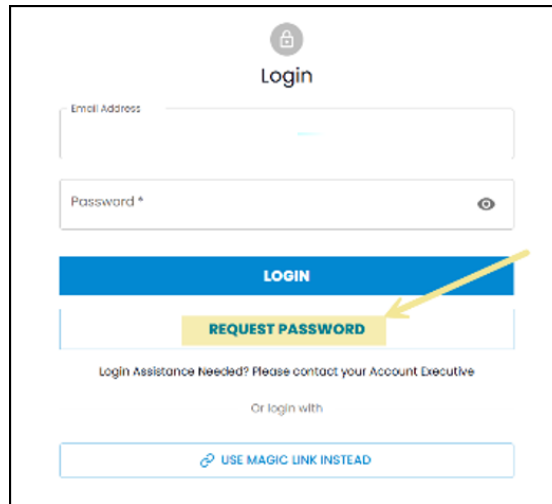
Signing In

There are two sign-in methods: signing in as a new loan officer and signing in as an existing loan officer.

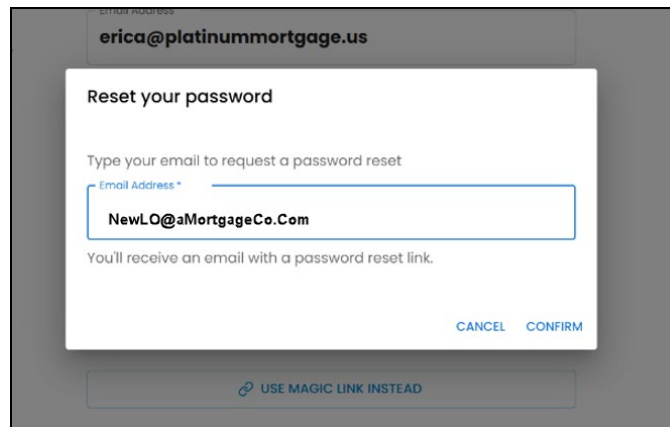
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New Loan Officer Sign-In

- Scan a QR Code or Click the Broker Site link
- Click **Request Password**

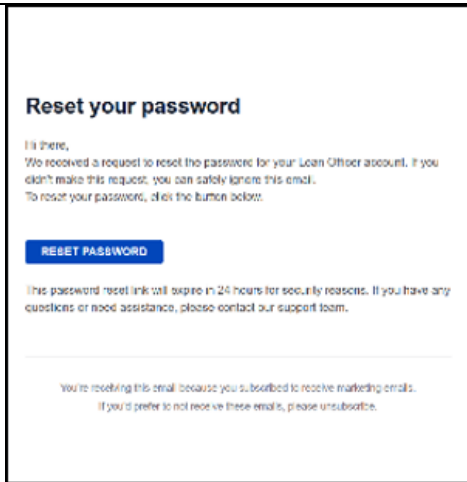


- Enter work email address

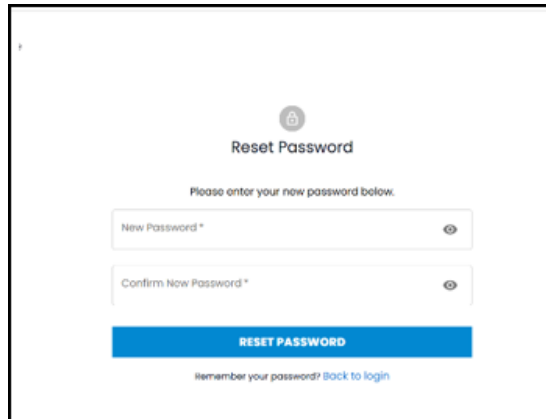


- An email will be received
 - Click **Reset Password**

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- Create password
 - Click **Create Password**



Reset Password

Please enter your new password below.

New Password *

Confirm New Password *

RESET PASSWORD

Remember your password? [Back to login](#)

NOTE: If any issues occur, there's the option to use **Backup Method**

Back Up Method

If you cannot connect using the QR code verification, this is another way to move forward

- Click **Use Backup Method**

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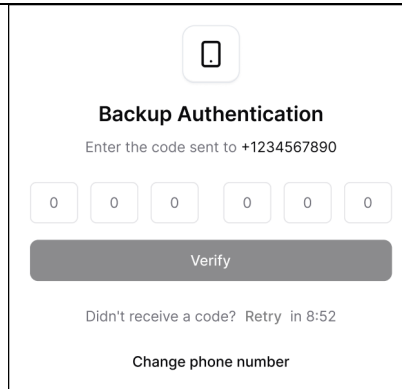
The left screenshot is titled "Scan QR Code" and includes a QR code and a manual entry field with the text "Can't scan? Enter manually:". The right screenshot is titled "Two-Factor Authentication" and features a numeric keypad, a "Verify & Sign in" button, and a "Use Backup Method" button. Blue arrows point to the "Use Backup Method" buttons in both screenshots.

- Enter your cell phone number and email address
 - Auth codes will be sent to both places

The "Backup Authentication" screen displays a message: "We'll send verification codes to both your phone number and email. Please confirm or update your contact details before continuing." Below this are two input fields: "Cell Phone Number" with the placeholder "(000) 000-0000" and "Email" with the placeholder "email@example.com". A "Verify" button and a "Back to QR-code" link are at the bottom.

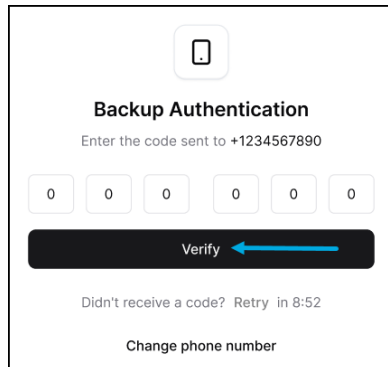
- An authorization code is sent to the cell number entered first

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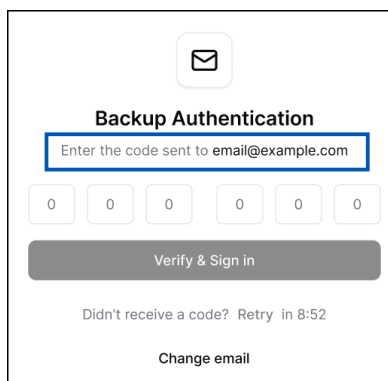
The screenshot shows a mobile interface for 'Backup Authentication'. At the top is a mobile phone icon. Below it, the text reads 'Backup Authentication' and 'Enter the code sent to +1234567890'. There are six input fields, each containing the digit '0'. Below the input fields is a grey button labeled 'Verify'. At the bottom, there is a link that says 'Didn't receive a code? Retry in 8:52' and another link that says 'Change phone number'.

- Enter the sent code, then click **Verify**



This screenshot is identical to the previous one, but the 'Verify' button is now highlighted in black with a blue arrow pointing to it from the right.

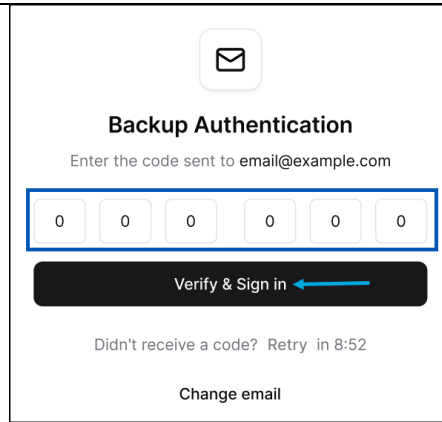
- The system will then send a code to the email address provided



The screenshot shows a mobile interface for 'Backup Authentication' with an email icon at the top. The text reads 'Backup Authentication' and 'Enter the code sent to email@example.com'. There are six input fields, each containing the digit '0'. Below the input fields is a grey button labeled 'Verify & Sign in'. At the bottom, there is a link that says 'Didn't receive a code? Retry in 8:52' and another link that says 'Change email'.

- Enter the code, then click **Verify & Sign in**

MLO Portal Guide

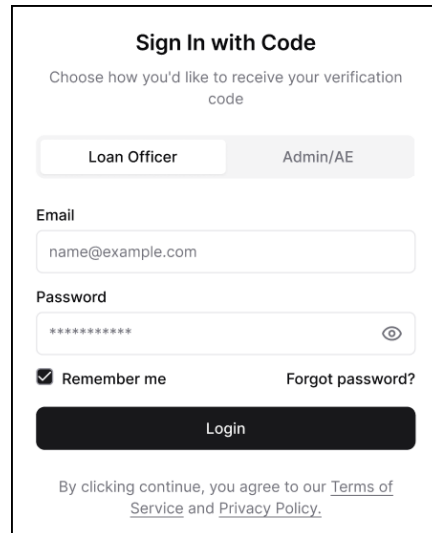


The screenshot shows a 'Backup Authentication' screen. At the top is an envelope icon. Below it, the text reads 'Backup Authentication' and 'Enter the code sent to email@example.com'. There is a row of six input boxes, each containing the digit '0'. Below the input boxes is a dark button labeled 'Verify & Sign in' with a blue arrow pointing left. Underneath the button, it says 'Didn't receive a code? Retry in 8:52' and 'Change email'.

- Once done, you will gain access to the portal

Existing Loan Officer Sign

- Enter your email and password, then click **Login**



The screenshot shows a 'Sign In with Code' screen. At the top, it says 'Sign In with Code' and 'Choose how you'd like to receive your verification code'. There are two tabs: 'Loan Officer' (selected) and 'Admin/AE'. Below the tabs are input fields for 'Email' (containing 'name@example.com') and 'Password' (containing '*****'). There is a 'Remember me' checkbox which is checked, and a 'Forgot password?' link. A dark 'Login' button is at the bottom. At the very bottom, it says 'By clicking continue, you agree to our [Terms of Service](#) and [Privacy Policy](#)'.

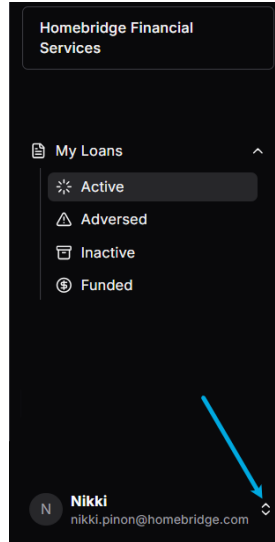
Understanding the Portal

This section will cover the different areas of the portal and when to use the functions.

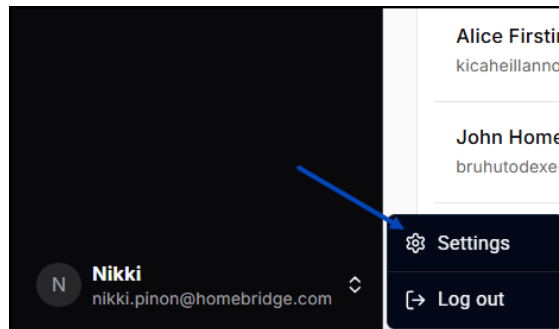
Profile

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- Click on the carrot in the lower left-hand corner to view/edit your profile



- Click on **Settings**



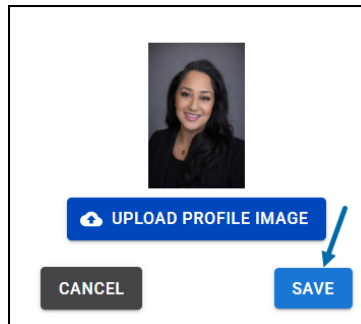
Anything greyed out cannot be changed in the profile

- To upload your profile image, click **Upload Profile Image**

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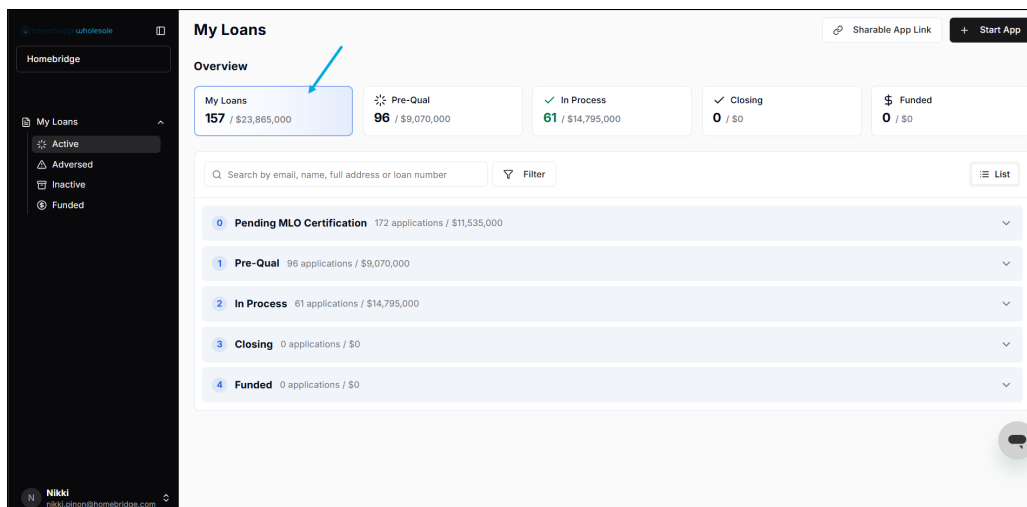
- Once uploaded, your profile picture will appear
 - Click **Save**



My Loans

My Loans is where you will go to see your Active pipeline

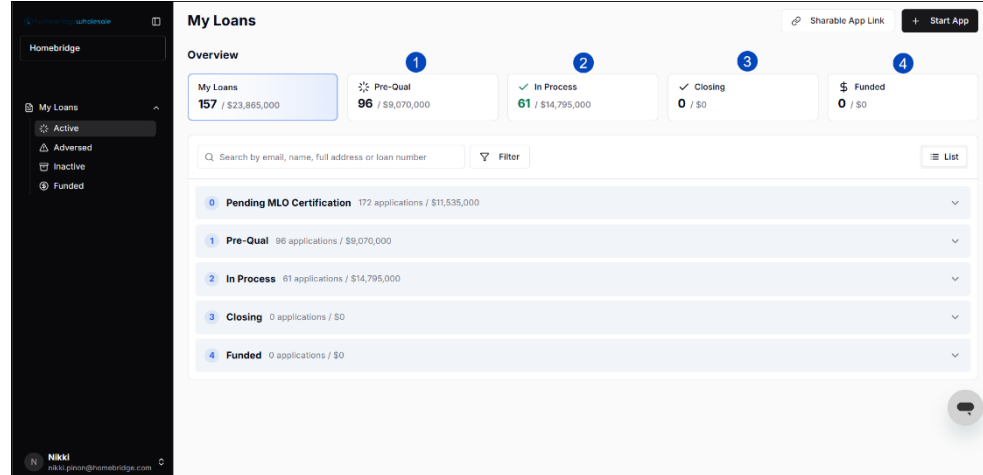
- Overview will default to the **My Loans** view



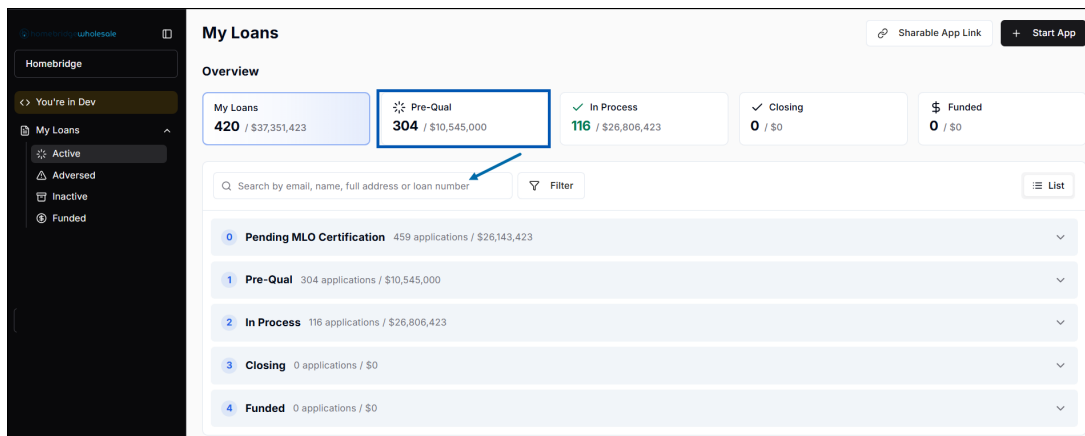
To see loans in the other statuses, click on the tabs:

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1. Pre-Qual
2. In Process
3. Closing
4. Funded

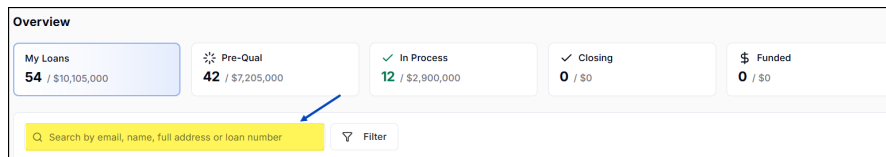


Once a tab is clicked, it will only show the loans associated in that stage



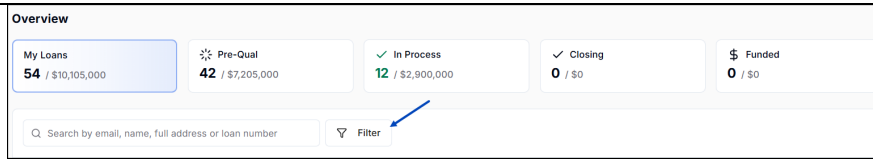
To search for a loan via email, name, full address or loan number

- Enter the information in the search bar



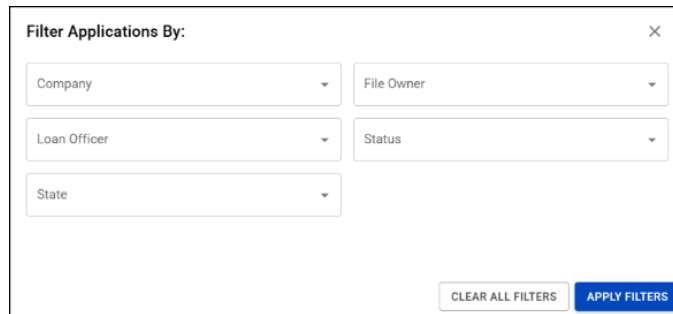
Filter
Click **Filter**

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You can filter by:

- Company
- File Owner
- Loan Officer
- Status
- State



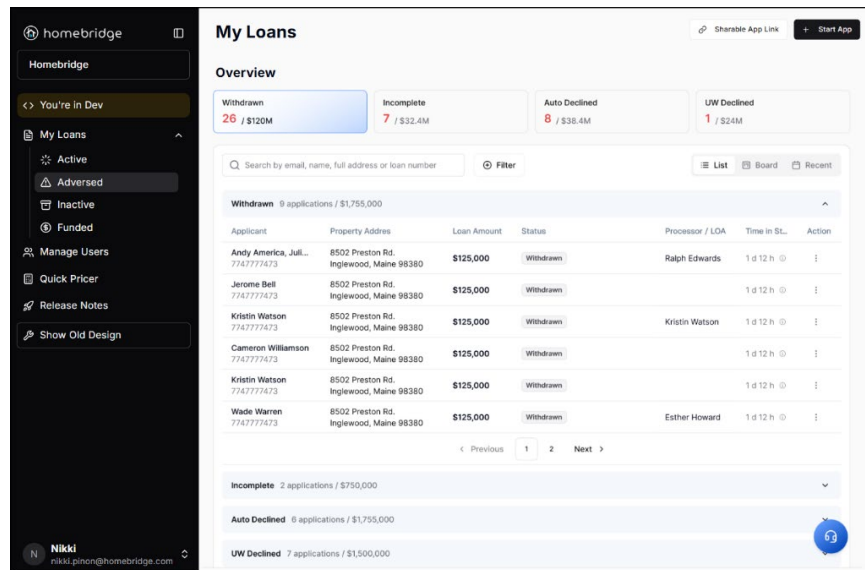
NOTE: The pipeline according to the filters selected, until filters are cleared

view will show

Adversed

This tab will house all loans in the following categories:

- **Withdrawn** – Borrower initiated the adverse
- **Incomplete** – Loan App never completed
- **Auto Declined** – System auto-declined loans
- **UW Declined** – Loan declined due to reasons such as DTI, FICO, etc. from underwriting

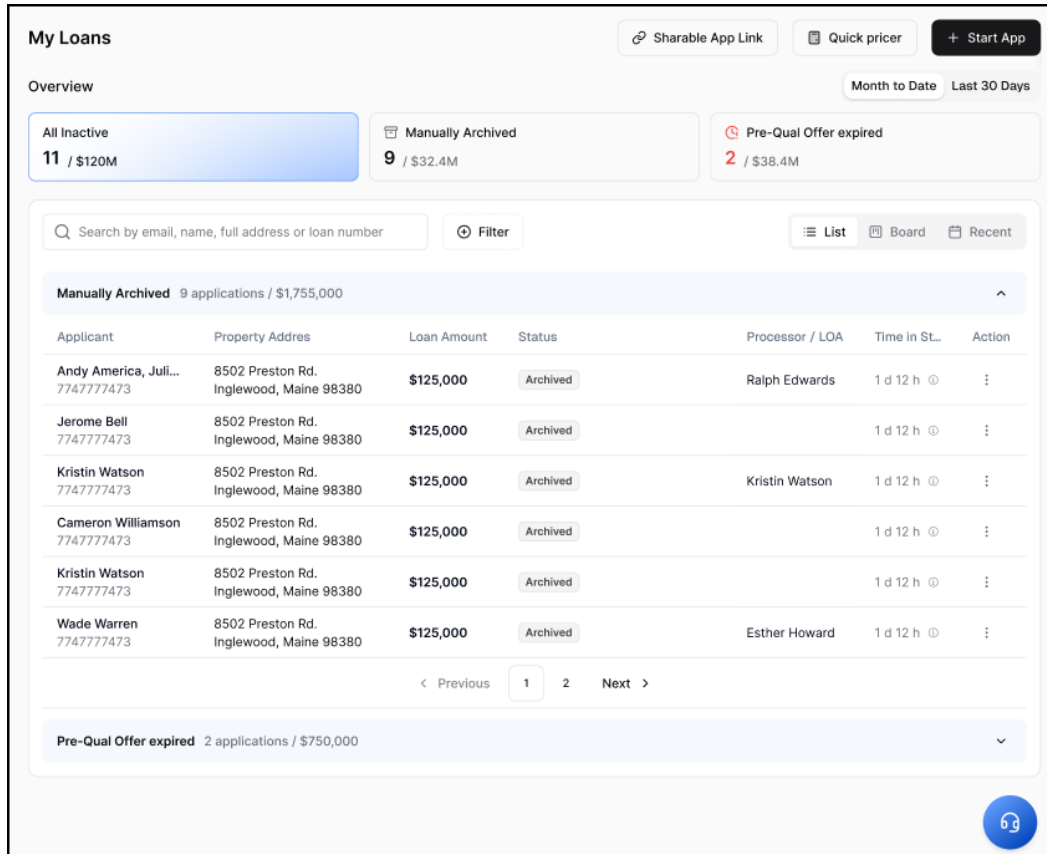


Inactive

The overview will automatically default to **All Inactive** view. There are two categories that make up All Inactive loans:

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- **Manually Archived** – manually archived by either sales or ops.
- **Pre-Qual Offer Expired** – if the initial offer is not accepted by the end of the 7th calendar day, the system will auto-archive the loan as the offer has expired.



My Loans Sharable App Link Quick pricer + Start App

Overview Month to Date Last 30 Days

All Inactive **11** / \$120M

Manually Archived **9** / \$32.4M

Pre-Qual Offer expired **2** / \$38.4M

Search by email, name, full address or loan number Filter List Board Recent

Manually Archived 9 applications / \$1,755,000

Applicant	Property Address	Loan Amount	Status	Processor / LOA	Time in ST.	Action
Andy America, Juli... 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Ralph Edwards	1 d 12 h	:
Jerome Bell 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	:
Kristin Watson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Kristin Watson	1 d 12 h	:
Cameron Williamson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	:
Kristin Watson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	:
Wade Warren 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Esther Howard	1 d 12 h	:

< Previous **1** 2 Next >

Pre-Qual Offer expired 2 applications / \$750,000

Funded

All funded loans can be viewed in that tab. These are loans that are closed due to being funded.

Certification Required

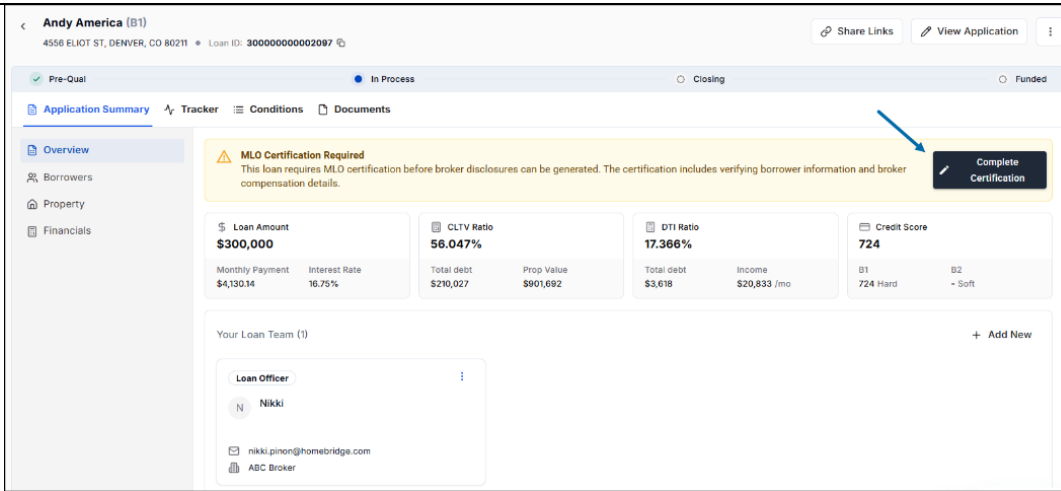
If the borrower applied through the Sharable Link, the system notifies the assigned Loan Officer via email to complete the certification.

NOTE: For all Broker loans, the initial disclosures cannot go out until this has been completed.

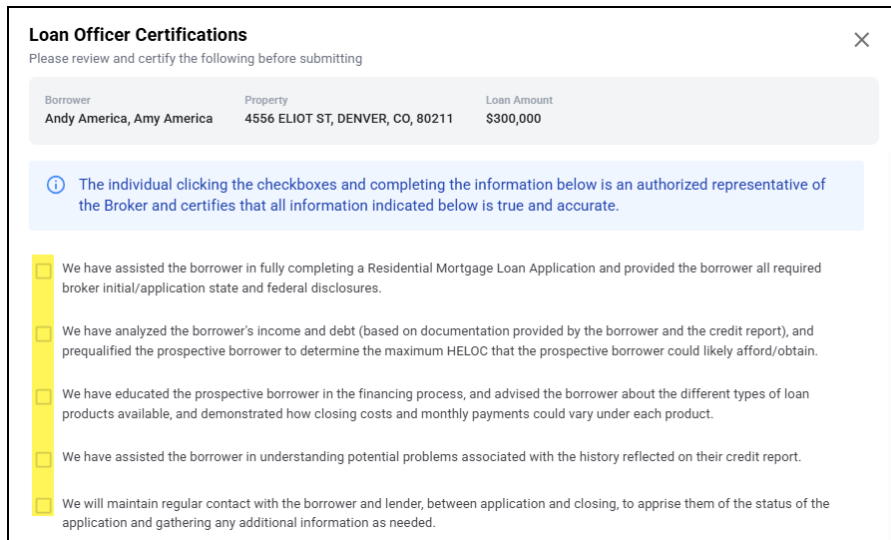
To complete this, follow the steps below:

- Look up the loan
- Click **Complete Certification**

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- Read through verbiage
- Click in the check mark boxes once read and agreed



- Scroll down
- Enter your name at the bottom
- Enter today's date
- Click Submit

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Acknowledgement

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 ABC Broker program, the lender will pay us a fee of 1.75% of the initial draw on your line of credit.

Signature

Entering your name and date below signifies your acknowledgement of the above.

Broker MLO Name

Today's Date

CANCEL SUBMIT

Once complete, the certification message will go away in the loan

Andy America (B1)
 4556 ELIOT ST, DENVER, CO 80211 • Loan ID: 30000000002097

Share Links View Application

Pre-Qual In Process Closing Funded

Application Summary Tracker Conditions Documents

Overview

\$ Loan Amount \$300,000	CLTV Ratio 56.047%	DTI Ratio 17.366%	Credit Score 724
Monthly Payment \$4,130.14	Interest Rate 16.75%	Total debt \$210,027	Prop Value \$901,692
		Total debt \$3,618	Income \$20,833 /mo

Your Loan Team (1) + Add New

Loan Officer

N **Nikki**

nikki.piron@homebridge.com

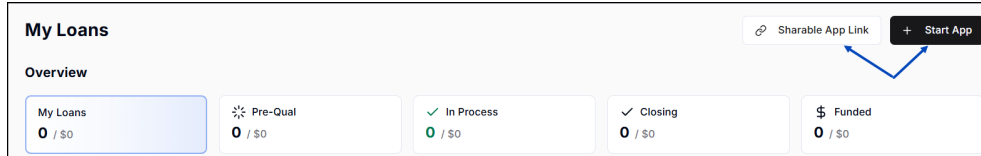
ABC Broker

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Starting an Application

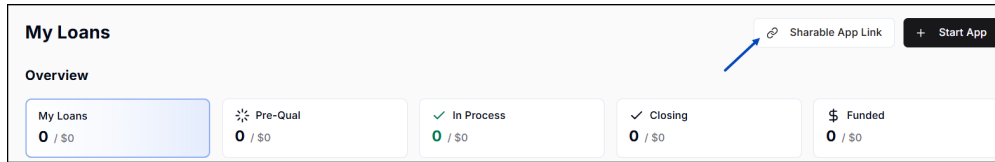
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



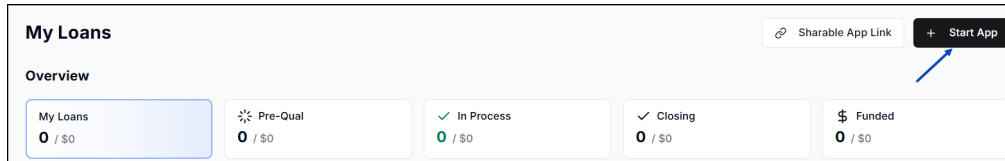
Sharable App Link

This link allows you to send to the customer to apply for a HELOC at their own leisure

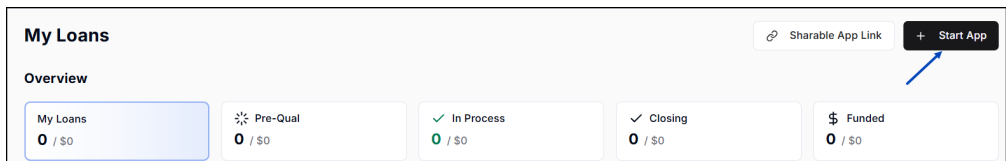


+Start App

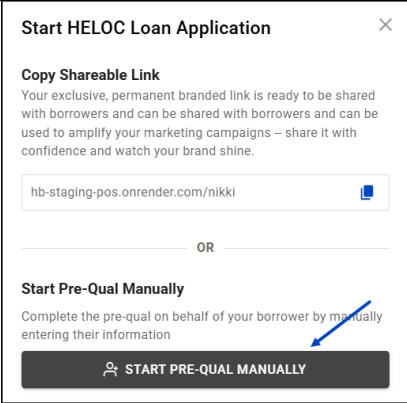
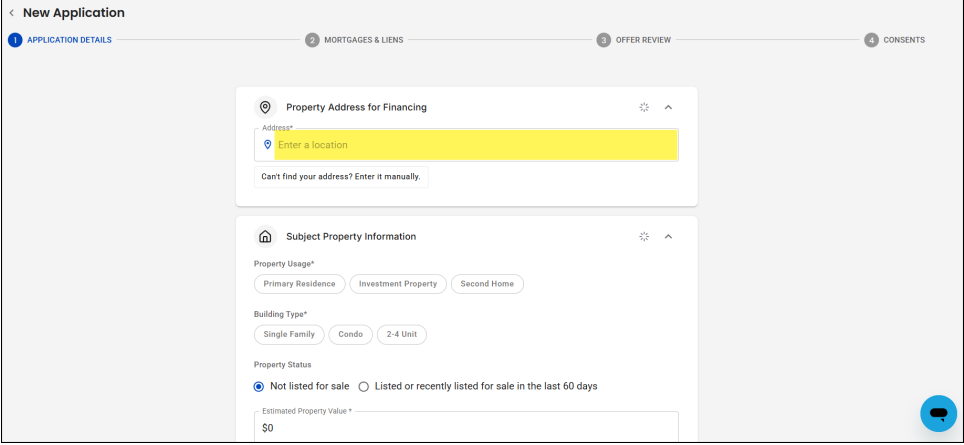
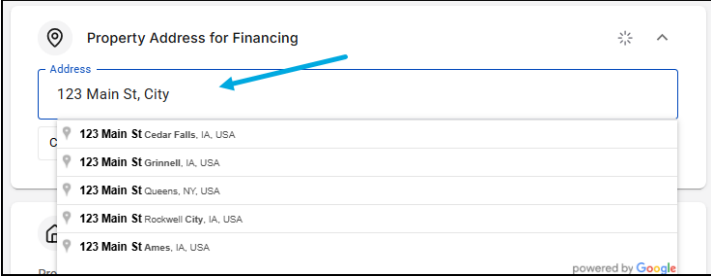
This button allows you to start an application on behalf of the customer



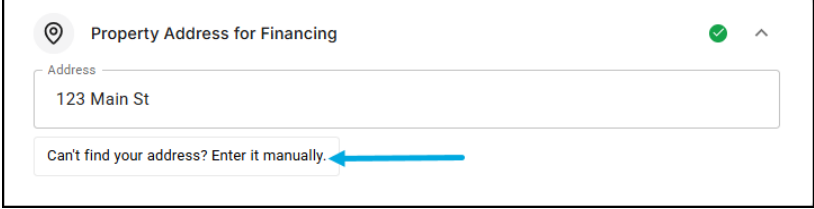
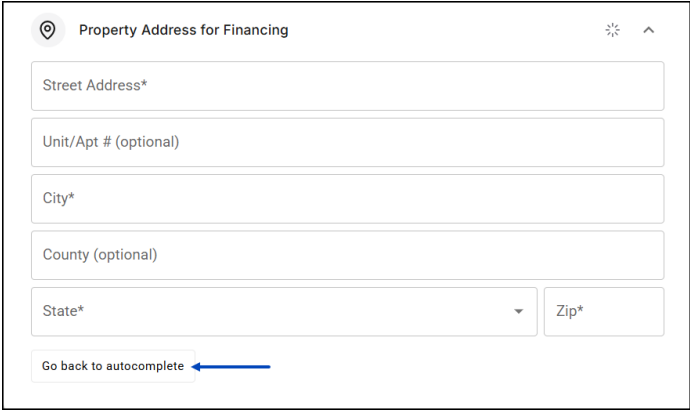
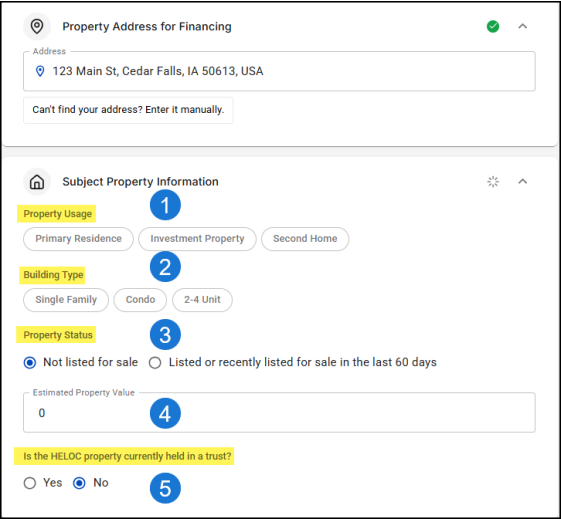
Start Pre-Qual Manually

Step	Action
1.	<p>Click +Start App</p> 
2.	<p>Click Start Pre-Qual Manually</p>

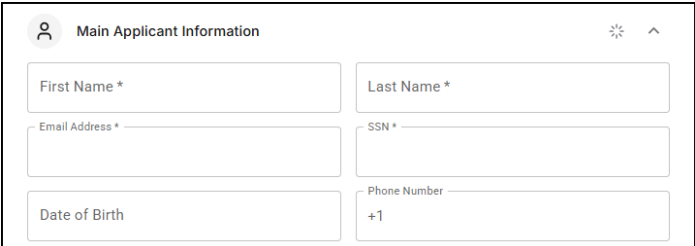
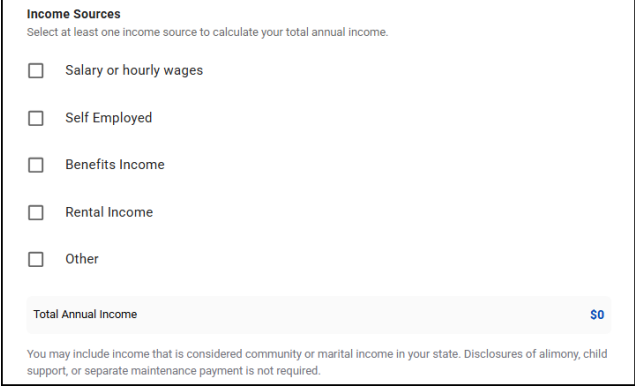

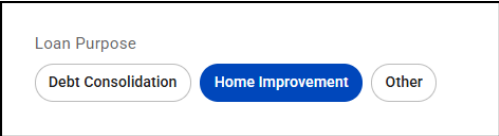
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<p>3.</p>	<p>The application opens for you to enter the borrower's info</p> 	
<p>4.</p>	<p>Property Address Begin by entering the property address</p> <ul style="list-style-type: none"> Select the address that matches the info given by the borrower 	
<p>5.</p>	<p>If the address doesn't match or one doesn't appear, click the button below to enter it manually</p>	

MLO Portal Guide

	
<p>6.</p>	<p>It will open fields for you to manually enter the address</p>  <p>NOTE: If you want to go back to the autocomplete function, click the button</p>
<p>7.</p>	<p>Subject Property Information Select/Enter the following:</p> <ol style="list-style-type: none"> 1. Property Usage 2. Building Type 3. Property Status 4. Estimated Property Value 5. Trust 
<p>8.</p>	<p>Main Applicant Information</p>

MLO Portal Guide

	<p>Enter the following:</p> <ul style="list-style-type: none"> • First Name • Last Name • Email Address • SSN • Date of Birth • Phone Number 
<p>9.</p>	<p>Income Sources</p> <ol style="list-style-type: none"> 1. Salary/Hourly: The system may receive income information, via The Work Number (TWN), when the borrower's SSN is entered <ul style="list-style-type: none"> • If the employer does not participate with TWN, proceed to step two 2. Enter in the borrower's income source(s) <ul style="list-style-type: none"> • The system will total all of the income at the bottom • If the income source has DONE EDITING, click it   <p>NOTE: More than one income source is allowed</p>
<p>10.</p>	<p>Loan Purpose Select the loan purpose</p>  <p>NOTE: Please ensure to review the rate sheet for any pricing adjustments tied to the Loan Purpose</p>
<p>11.</p>	<p>Co-Borrower Entry To add a co-borrower, expand the box</p>

MLO Portal Guide

	<div data-bbox="477 321 1268 411" data-label="Form"> </div> <p data-bbox="277 453 394 485">Click Yes</p> <div data-bbox="570 485 1175 642" data-label="Form"> </div> <p data-bbox="277 663 764 695">Fill out the Co-Borrower's information</p> <div data-bbox="509 716 1235 1020" data-label="Form"> </div> <p data-bbox="277 1062 1414 1094">NOTE: The Co-Borrower's email address MUST be different than the Primary Borrower's</p> <ul data-bbox="375 1146 1219 1293" style="list-style-type: none"> • Enter their income <ul style="list-style-type: none"> ○ Click DONE EDITING if applicable to the income entry ○ You may add more than one income source if applicable <div data-bbox="919 1241 1406 1797" data-label="Form"> </div>
<p>12.</p>	<p>Loan Officer Assistant To assign or select an assistant, click the arrow</p>

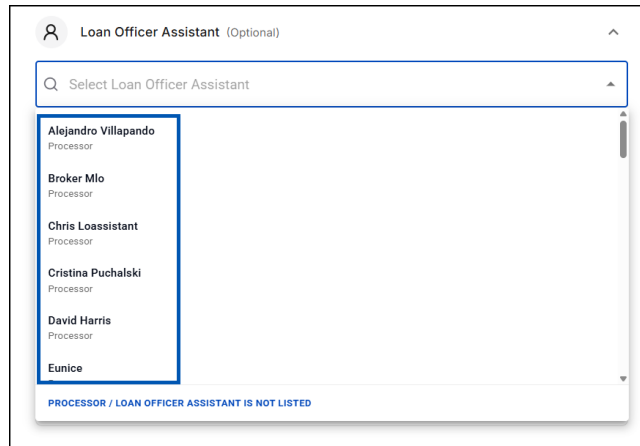
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Loan Officer Assistant (Optional)

Select Loan Officer Assistant

If the assistant was already added, their name will appear on the list.



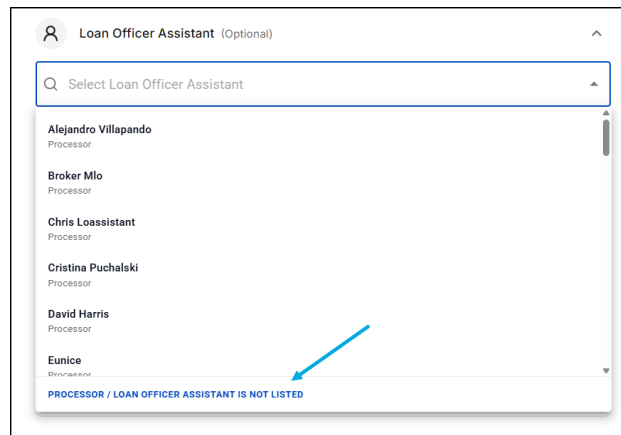
Loan Officer Assistant (Optional)

Select Loan Officer Assistant

- Alejandro Villapando
Processor
- Broker Mlo
Processor
- Chris Loassistant
Processor
- Cristina Puchalski
Processor
- David Harris
Processor
- Eunice
Processor

[PROCESSOR / LOAN OFFICER ASSISTANT IS NOT LISTED](#)

To add an assistant, click **Processor/Loan Officer Assistant is Not Listed** at the bottom of the drop down



Loan Officer Assistant (Optional)

Select Loan Officer Assistant

- Alejandro Villapando
Processor
- Broker Mlo
Processor
- Chris Loassistant
Processor
- Cristina Puchalski
Processor
- David Harris
Processor
- Eunice
Processor

[PROCESSOR / LOAN OFFICER ASSISTANT IS NOT LISTED](#)

Enter your assistant's Name, email address, and phone number

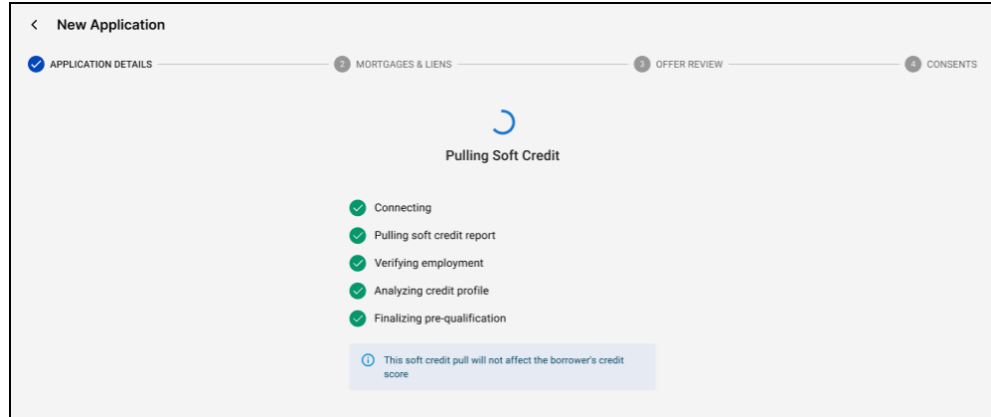
- Click **INVITE**

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	<div data-bbox="526 319 1216 795" data-label="Form"> </div> <p data-bbox="277 842 854 873">Once selected/added, their name will appear</p> <div data-bbox="435 913 1308 1087" data-label="Form"> </div>
<p data-bbox="180 1430 228 1461">13.</p>	<p data-bbox="277 1138 540 1169">Soft Credit Check</p> <p data-bbox="277 1178 1040 1209">Ensure you advise the borrower about the soft credit check.</p> <ul data-bbox="375 1220 927 1251" style="list-style-type: none"> • Once they consent, check mark the box <div data-bbox="393 1289 1349 1724" data-label="Form"> <div data-bbox="393 1289 1349 1724" style="border: 1px solid black; padding: 10px;"> <p data-bbox="407 1310 711 1331"><input checked="" type="checkbox"/> Consent to Soft Credit Check</p> <p data-bbox="469 1352 1328 1430">I certify that I have obtained consent from the prospective borrower and, if applicable, any co-borrower to conduct a soft credit check to evaluate potential rates and terms. This soft credit inquiry will not affect their credit score(s).</p> <p data-bbox="469 1451 1325 1528">I understand that if the borrower and, if applicable, co-borrower choose to proceed and complete a full application, a hard credit inquiry may be requested from one or more consumer reporting agencies, which may impact their credit score(s).</p> <p data-bbox="469 1549 1328 1661">I further certify that I have obtained the borrower's and co-borrower's (if applicable) consent for Forward Lending, Inc. d/b/a Method to perform a soft credit pull and to access their liability account data from their financial institutions or service providers on their behalf, and to share that data with us for evaluation purposes.</p> <p data-bbox="469 1682 1105 1703">I also acknowledge and agree to Method's Privacy Policy and Terms of Service</p> </div> </div>
<p data-bbox="180 1829 228 1860">14.</p>	<p data-bbox="277 1780 521 1812">Verification Run</p> <p data-bbox="277 1820 1003 1852">The system will start verification runs in the background:</p> <ul data-bbox="375 1860 1382 1923" style="list-style-type: none"> • Soft credit pull • Employment verification information pulling through from previous screen

MLO Portal Guide

- Analyze credit profile



Mortgages & Liens

A list of all mortgages and liens on the borrower's credit will appear

- Select the current mortgage tied to the subject property
- If there is another mortgage, or their mortgage is not listed, click **Add Another Mortgage**

New mortgage ✕

Lender	Date Opened
<input type="text" value="Enter Lender Name"/>	<input type="text" value="MM/YYYY"/>
Monthly Payment	Loan Balance
<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>

CANCEL
ADD

15.

Review Mortgages & Liens on Subject Property
⤴

Select or add all mortgages and liens currently active on the borrower's property for financing. Verify the information with the borrower to ensure accuracy.

	Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
<input type="checkbox"/>	BEST EVER MORTGAGE	03/31/2021	\$1,691	\$210,279	<input type="checkbox"/>
<input checked="" type="checkbox"/>	CALLABLE MORTGAGE	07/31/2019	\$1,671	\$210,027	<input type="checkbox"/>

1 selected
\$210,027

Can't find a mortgage? If a mortgage or lien on the borrower's property isn't listed, add it manually below.

+ ADD ANOTHER MORTGAGE
←

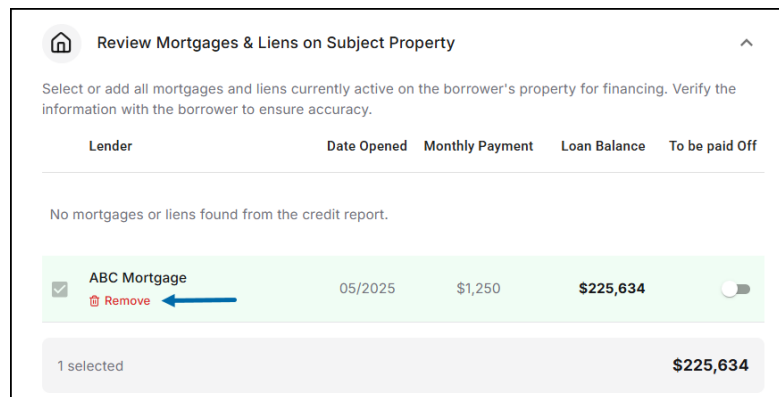
Adding Another Mortgage

Once the link is clicked, enter the following:

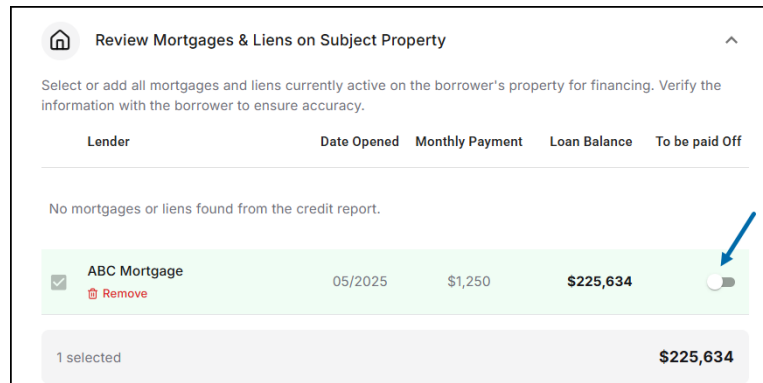
MLO Portal Guide

1. Lender Name
2. Date Opened
3. Monthly Payment Amount
4. Loan Balance

The mortgage can be deleted if needed by clicking the red **Remove** link



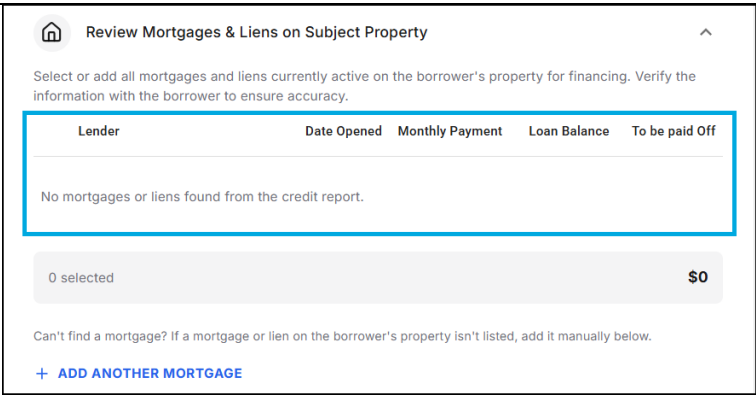
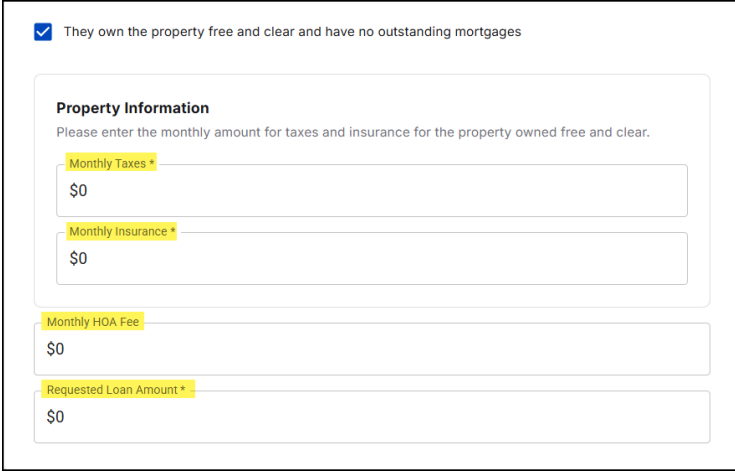
If the lien needs to be paid off with HELOC funds, use the toggle switch to mark it for payoff



Free and Clear Properties

If the borrower owns their property free and clear, the system will display as shown below:

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	 <ul style="list-style-type: none"> • Click the box to confirm the borrower has no mortgage tied to the property • The system will open up to enter the monthly taxes and insurance  <p>NOTE: Be sure to enter in the Monthly HOA Fee (if applicable) and Requested Loan amount.</p>	
<p>16.</p>	<p>AVM Pull The system will run the AVM and will generate the Pre-Qual offer</p>	

MLO Portal Guide

	<div data-bbox="597 321 1143 737" style="border: 1px solid black; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center;">Processing Application Running automated verifications...</p> <ul style="list-style-type: none"> ✔ Running AVM (Automated Valuation Model) ✔ Processing AVM file ○ Calculating maximum loan amount ✳ Calculating loan options ✳ Generating personalized offer <p style="margin-top: 10px;">○ We're performing a soft credit inquiry that will not impact your credit score.</p> </div>														
17.	<p>Pre-Qual Summary This will summarize the initial loan offer that will go out to the borrower</p> <div data-bbox="431 903 1312 1556" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <div style="background-color: #0056b3; color: white; padding: 5px;">Pre-Qualification Summary</div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; padding: 5px;"> <p>Requested Loan Amount CHANGE</p> <p>\$300,000 / Max eligible \$680,000</p> </td> <td style="width: 40%; padding: 5px;"> <p>Your Loan Summary</p> <p>Loan Amount \$300,000</p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Debt Payoffs Applied MANAGE</p> <p>-\$0</p> </td> <td style="padding: 5px;"> <p>Initial Draw Amount EDIT</p> <p>\$300,000 / 100% of available funds</p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Interest Rate (Variable rate) 9.44%</p> </td> <td style="padding: 5px;"> <p>Credit Score 715</p> <p><small>Using B1 (Alice Firstimer) - Higher wage earner</small></p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Estimated Monthly Payment \$2,360.00</p> <p><small>Interest-only payment for the first 5 years, then principal + interest</small></p> </td> <td style="padding: 5px;"> <p>Property Value (AVM) \$913,817</p> <p><small>Based on Automated Valuation Model (AVM)</small></p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Origination Fee (2.99%) \$8,970.00</p> </td> <td style="padding: 5px;"> <p>CLTV 32.83%</p> <p><small>(Combined Loan-to-Value)</small></p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Other Fees \$95.69</p> </td> <td style="padding: 5px;"> <p>Debt to Income 27.21%</p> </td> </tr> <tr> <td style="padding: 5px;"> <p>Estimated Cash You'll Receive at Funding \$290,934.31</p> </td> <td></td> </tr> </table> <p style="font-size: 0.8em; margin-top: 10px;"><small>*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change based on market conditions and final underwriting. NMLS #123456. Equal Housing Lender.</small></p> </div> <p style="margin-top: 20px;">1. Your Loan Summary will house an overview of the Loan Amount, Credit Score(s), Property Value (AVM), CLTV, and Debt to Income</p>	<p>Requested Loan Amount CHANGE</p> <p>\$300,000 / Max eligible \$680,000</p>	<p>Your Loan Summary</p> <p>Loan Amount \$300,000</p>	<p>Debt Payoffs Applied MANAGE</p> <p>-\$0</p>	<p>Initial Draw Amount EDIT</p> <p>\$300,000 / 100% of available funds</p>	<p>Interest Rate (Variable rate) 9.44%</p>	<p>Credit Score 715</p> <p><small>Using B1 (Alice Firstimer) - Higher wage earner</small></p>	<p>Estimated Monthly Payment \$2,360.00</p> <p><small>Interest-only payment for the first 5 years, then principal + interest</small></p>	<p>Property Value (AVM) \$913,817</p> <p><small>Based on Automated Valuation Model (AVM)</small></p>	<p>Origination Fee (2.99%) \$8,970.00</p>	<p>CLTV 32.83%</p> <p><small>(Combined Loan-to-Value)</small></p>	<p>Other Fees \$95.69</p>	<p>Debt to Income 27.21%</p>	<p>Estimated Cash You'll Receive at Funding \$290,934.31</p>	
<p>Requested Loan Amount CHANGE</p> <p>\$300,000 / Max eligible \$680,000</p>	<p>Your Loan Summary</p> <p>Loan Amount \$300,000</p>														
<p>Debt Payoffs Applied MANAGE</p> <p>-\$0</p>	<p>Initial Draw Amount EDIT</p> <p>\$300,000 / 100% of available funds</p>														
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<p>Estimated Monthly Payment \$2,360.00</p> <p><small>Interest-only payment for the first 5 years, then principal + interest</small></p>	<p>Property Value (AVM) \$913,817</p> <p><small>Based on Automated Valuation Model (AVM)</small></p>														
<p>Origination Fee (2.99%) \$8,970.00</p>	<p>CLTV 32.83%</p> <p><small>(Combined Loan-to-Value)</small></p>														
<p>Other Fees \$95.69</p>	<p>Debt to Income 27.21%</p>														
<p>Estimated Cash You'll Receive at Funding \$290,934.31</p>															

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		<p>Your Loan Summary</p> <p>Loan Amount \$300,000</p> <hr/> <p>Credit Score ⓘ 715 ▾ Using B1 (Alice Firsttimer) - Higher wage earner</p> <hr/> <p>Property Value (AVM) \$913,817 Based on Automated Valuation Model (AVM)</p> <hr/> <p>CLTV ⓘ 32.83% ▾ (Combined Loan-to-Value)</p> <hr/> <p>Debt to Income ⓘ 27.21% ▾</p>	
	<p>a. Loan Amount – using the carrot, the area will expand to show the soft credit score</p>	<p>Your Loan Summary</p> <p>Loan Amount \$300,000</p> <hr/> <p>Credit Score ⓘ 715 ▲ Using B1 (Alice Firsttimer) - Higher wage earner</p> <p>B1 Alice Firsttimer 715 Pulled via Equifax</p> <hr/> <p>Property Value (AVM) \$913,817 Based on Automated Valuation Model (AVM)</p> <hr/> <p>CLTV ⓘ 32.83% ▾ (Combined Loan-to-Value)</p> <hr/> <p>Debt to Income ⓘ 27.21% ▾</p>	
	<p>b. Property Value (AVM) – click on the View AVM Report to view it</p>		

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Your Loan Summary	
Loan Amount	\$200,000
Credit Score ⓘ	724 ▾ Using B1 (Andy America) - Higher wage earner
Property Value (AVM)	\$913,817 Based on Automated Valuation Model (AVM)
VIEW AVM REPORT ←	
CLTV ⓘ	44.87% ▾ (Combined Loan-to-Value)
Debt to Income ⓘ	40.86% ▾

- c. CLTV – Click the carrot to see the CLTV calculation

CLTV ⓘ	44.87% ▲
(Combined Loan-to-Value)	
Calculation: $(\text{Loan Amount} + \text{Mortgage Balance}) \div \text{Property Value}$	
Loan amount	\$200,000
Selected Mortgage Balance	\$210,027
Your Max CLTV	80%
Based on your credit score (724) and property type	
CLTV Ratio	44.87%

- d. DTI – Click the carrots to reveal the information that makes up the DTI. If the income was instantly verified, it will be advised below the borrower’s name.

Debt to Income ⓘ	40.86% ▲
Total Income	\$12,500/mo ▲
B1 - Andy America	\$12,500/mo
Total Monthly Debts	\$5,108 ▲
New Loan Payment	\$1,490
B1 - Andy America	\$3,618

2. Requested Loan Amount

- a. To edit, click the pencil icon

\$ Requested Loan Amount	→ CHANGE
\$200,000 / Max eligible \$500,000	

- b. The loan amount can be changed via entering it or using the slider below

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3. **Two sections include:**

- a. Debt Payoffs Applied – to manage, click the link

- i. If debts need to be selected for the borrower to pay off, click in the check boxes
 - 1. Any debts selected will be included in the summary at the bottom of the box
- ii. Once done, click **Save Debt Payoff Plan**

- b. Interest Rate (variable – not fixed)

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\$ Debt Payoffs Applied -\$0	MANAGE	% Initial Draw Amount \$125,000 / 100% of available funds	EDIT
Interest Rate (Variable rate) ⌵		8.24%	
Estimated Monthly Payment		\$858.33	
<small>Interest-only payment for the first 5 years, then principal + interest</small>			

4. Estimated Monthly Payment

Interest Rate (Variable rate) ⌵	8.24%
Estimated Monthly Payment	\$858.33
<small>Interest-only payment for the first 5 years, then principal + interest</small>	

5. Origination Fee – If there is a state cap on origination fees, it will be reflected

Estimated Monthly Payment	\$858.33
<small>Interest-only payment for the first 5 years, then principal + interest</small>	
Origination Fee (2.99%)	\$3,737.50

6. Other Fees – The closing costs will be shown once the carrot is clicked

Other Fees	\$89.19	⌵
Credit Report	\$6.19	
Property AVM	\$8.00	
Erecording	\$30.00	
Legal and Vesting	\$40.00	
Title Property Snapshot	\$5.00	

7. Estimated Cash – This will show the estimated cash to the borrower at the time of funding.

- a. Any debts that were selected to pay off will be subtracted from the total

Estimated Monthly Payment	\$1,490.00
<small>Interest-only payment for the first 5 years, then principal + interest</small>	
Origination Fee (2.99%)	\$5,980.00
Other Fees	\$89.19
Estimated Cash You'll Receive at Funding	\$193,930.81

8. Property AVM

- a. To view the AVM Report – click the link

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Credit Score ⓘ 724 ▾
Using B1 (Andy America) - Higher wage earner

Property Value (AVM) \$913,817
Based on Automated Valuation Model (AVM)

[VIEW AVM REPORT](#) ←

b. **Request Manual Review** – click the button to initiate the manual review

Understanding Your Property Value

Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

[VIEW AVM REPORT](#) [REQUEST MANUAL REVIEW](#) ←

*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change based on market conditions and final underwriting. NMLS #123456. Equal Housing Lender.

- i. The pop-up box will have an option note area to allow you to enter information that the review team should consider
- Once done, click **Request Manual Review**

Request Manual Review ×

Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

Value Comparison	
Your Stated Value	AVM Value VIEW AVM REPORT
\$950,000	\$921,484

Note (Optional)

[CANCEL](#) [REQUEST MANUAL REVIEW](#)

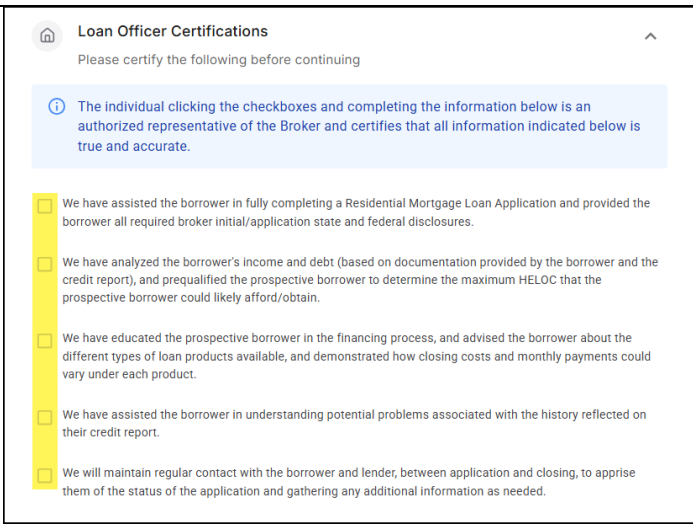
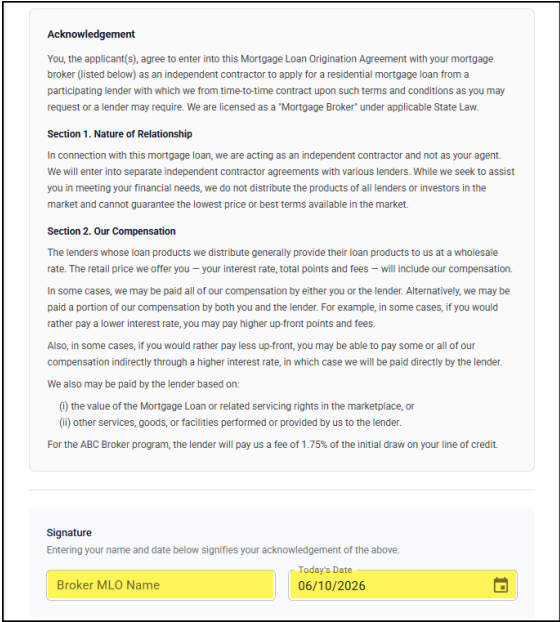
NOTE: Once done reviewing the Pre-Qual Summary, click **Next**

18.

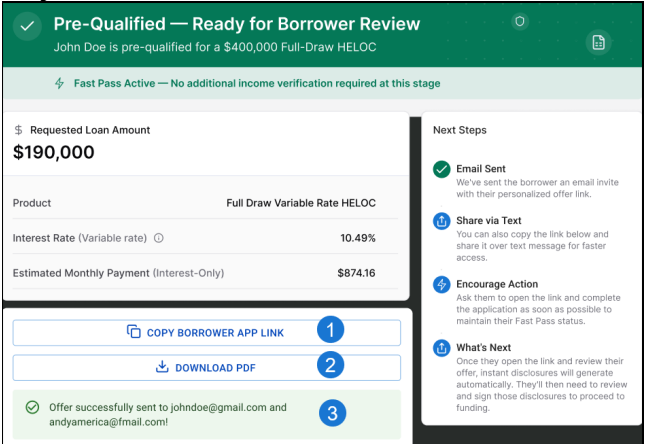
Loan Officer Certifications

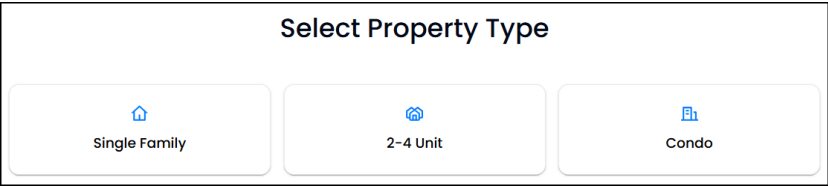
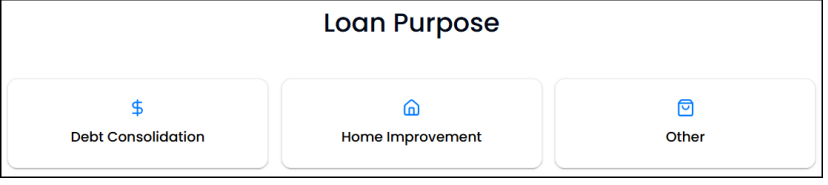
Clicking the boxes confirms the application was completed accurately based on the customer's information.

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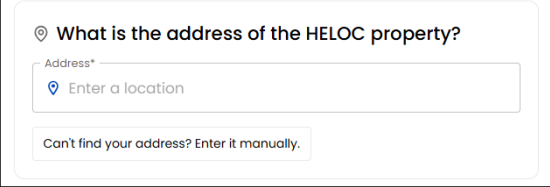
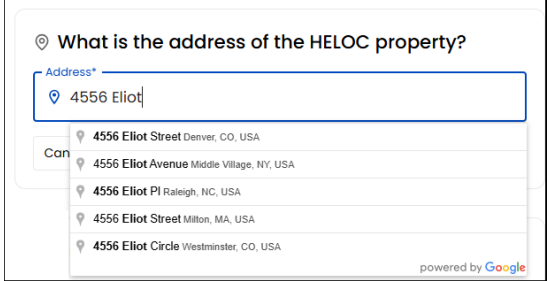
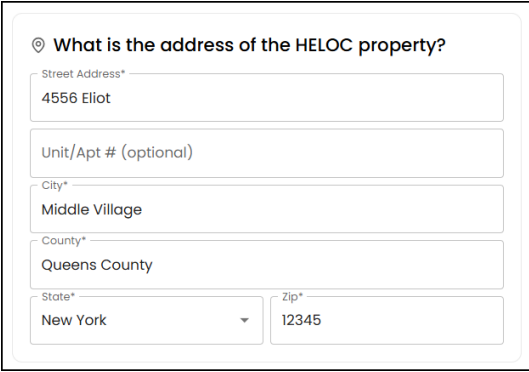
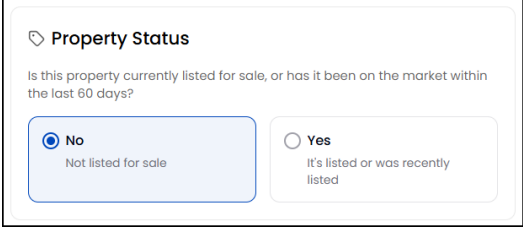
		<div data-bbox="526 315 1214 835" data-label="Form">  <p>Loan Officer Certifications Please certify the following before continuing</p> <p><i>The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker and certifies that all information indicated below is true and accurate.</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report. <input type="checkbox"/> 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. </div> <ul style="list-style-type: none"> • Read the information • Enter your first and last name at the bottom • Enter the date • Click Next <div data-bbox="592 1066 1149 1684" data-label="Form">  <p>Acknowledgement</p> <p>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.</p> <p>Section 1. Nature of Relationship</p> <p>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.</p> <p>Section 2. Our Compensation</p> <p>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.</p> <p>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.</p> <p>We also may be paid by the lender based on:</p> <ul style="list-style-type: none"> (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. <p>For the ABC Broker program, the lender will pay us a fee of 1.75% of the initial draw on your line of credit.</p> <p>Signature Entering your name and date below signifies your acknowledgement of the above.</p> <p>Broker MLO Name: <input type="text"/> Today's Date: <input type="text" value="06/10/2026"/></p> </div>	
<p>19.</p>	<p>Pre-Qual Ready for Borrower</p> <p>This will give you a high-level overview of what is being offered to the borrower If you want to download the offer as a PDF, click Download PDF</p>		

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	<p>Things to Remember:</p> <ul style="list-style-type: none"> • An email will be sent to the borrower with their offer link • If needed, you can send the borrower their link via the Copy Borrower App Link • Encourage the borrower to check their email inbox to retrieve the invite <ul style="list-style-type: none"> ○ Have the borrower check their junk or SPAM inbox • Once they click their invite link, they will continue the application process 	 <p>The screenshot shows a 'Pre-Qualified — Ready for Borrower Review' screen for John Doe, pre-qualified for a \$400,000 Full-Draw HELOC. It displays a 'Fast Pass Active' status, a requested loan amount of \$190,000, a product of Full Draw Variable Rate HELOC, an interest rate of 10.49%, and an estimated monthly payment of \$874.16. Action buttons include 'COPY BORROWER APP LINK', 'DOWNLOAD PDF', and a confirmation message: 'Offer successfully sent to johndoe@gmail.com and andyamerica@gmail.com!'. A 'Next Steps' sidebar lists: 'Email Sent', 'Share via Text', 'Encourage Action', and 'What's Next'.</p>
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Borrower Using Shareable Link	
1.	<p>Borrower will click on the link and be taken to the application</p> <p>They begin their journey by Selecting Property Type:</p> <ul style="list-style-type: none"> • Single Family • 2-4 Unit • Condo 
2.	<p>They will then select the Loan Purpose:</p> <ul style="list-style-type: none"> • Debt Consolidation • Home Improvement • Other 
3.	<p>The borrower will enter the property address</p>

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	<p>Tell us about your property</p>  <p>Google will suggest a list of addresses</p> <ul style="list-style-type: none"> The borrower will need to select an address from the drop down  <p style="text-align: center;">OR</p> <p>They can manually enter their address if the addresses suggested do not match OR an address does not appear</p> 
<p>4.</p>	<p>The borrower will need to identify the Property Status</p>  <p>NOTE: We cannot move forward with the loan if the property has been listed for sale in the following states: DC, IL, IN, IA, LA, ME, NC, PA, RI, TN, TX, VT, WA</p> <ul style="list-style-type: none"> The system will generate the below message if the property is in one of those states

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		<p> Property Status</p> <p>Is this property currently listed for sale, or has it been on the market within the last 60 days?</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input type="radio"/> No Not listed for sale </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input checked="" type="radio"/> Yes It's listed or was recently listed </div> </div> <div style="border: 1px solid #f8d7da; padding: 5px; margin-top: 5px; text-align: center; color: #dc3545; font-size: 0.8em;"> <p> We are sorry but we do not offer loans on properties listed for sale or recently listed.</p> </div>	
<p>5.</p>	<p>Property held in a trust</p> <ul style="list-style-type: none"> The borrower will be prompted to advise if they are vesting in a trust 	<div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p> Is this HELOC property currently held in a trust?</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input checked="" type="radio"/> No </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input type="radio"/> Yes </div> </div> </div> <ul style="list-style-type: none"> If they select Yes, they will be given the options of: <ul style="list-style-type: none"> Revocable Trust Irrevocable Trust LLC <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> Is this HELOC property currently held in a trust?</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input type="radio"/> No </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; text-align: center;"> <input checked="" type="radio"/> Yes </div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p> What type of trust holds this property?</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 5px; width: 30%; text-align: center;"> <input type="radio"/> Revocable Trust <small>Can be changed or revoked</small> </div> <div style="border: 1px solid #ccc; padding: 5px; width: 30%; text-align: center;"> <input type="radio"/> Irrevocable Trust <small>Cannot be changed</small> </div> <div style="border: 1px solid #ccc; padding: 5px; width: 30%; text-align: center;"> <input type="radio"/> LLC (Limited Liability Company) <small>Business structure with limited liability</small> </div> </div> </div> </div> <p>NOTE: We ONLY allow Revocable Trusts</p>	
<p>6.</p>	<p>Estimated Value</p> <p>They will enter their property's value</p>		

MLO Portal Guide

	<div data-bbox="607 321 1133 464"> <p>🌐 What's the estimated value of your home?</p> <p>Estimated Home Value</p> <p>\$ 0</p> </div>
<p>7.</p>	<p>Property Use allows them to advise if the property is their Primary, Second or Investment home</p> <div data-bbox="630 579 1110 940"> <p>🏠 How do you use this property?</p> <p><input checked="" type="radio"/> Primary Residence This is my main home where I live for the majority of the year (at least 6 months annually)</p> <p><input type="radio"/> Second Home / Vacation Property I use this property occasionally for personal enjoyment (vacation home, weekend getaway, etc.). It's not my primary residence and not rented out.</p> <p><input type="radio"/> Investment / Rental Property This property generates rental income or is held for investment purposes. I don't live here as my primary or secondary residence.</p> </div> <p>If the borrower indicates Second Home or Investment, the system will require them to enter their primary home address</p> <div data-bbox="618 1058 1122 1692"> <p>🏠 How do you use this property?</p> <p><input type="radio"/> Primary Residence This is my main home where I live for the majority of the year (at least 6 months annually)</p> <p><input checked="" type="radio"/> Second Home / Vacation Property I use this property occasionally for personal enjoyment (vacation home, weekend getaway, etc.). It's not my primary residence and not rented out.</p> <p><input type="radio"/> Investment / Rental Property This property generates rental income or is held for investment purposes. I don't live here as my primary or secondary residence.</p> <p>📍 Your Primary Residence</p> <p>Since the HELOC property is not your primary residence, please provide the address where you currently live.</p> <p>Address*</p> <p>📍 Enter a location</p> <p>Can't find your address? Enter it manually.</p> </div> <p>Once the borrower is done, they will click Done</p>

MLO Portal Guide

<p>8.</p>	<p>Personal Info The borrower will need to enter the following:</p> <ul style="list-style-type: none"> • First Name • Last Name • Email Address • Cell Phone Number • Password <p>They will also need to consent to Electronic Records</p> <div data-bbox="919 359 1442 982" style="border: 1px solid black; padding: 10px;"> <p>Tell us about yourself</p> <p>First Name* Last Name*</p> <p>Email Address*</p> <p>Cell Phone Number*</p> <p>Password* 👁</p> <p> <small> × Length must be 9 characters × At least 1 number × At least 1 special character × At least 1 uppercase letter × At least 1 lowercase letter </small> </p> <p><input type="checkbox"/> Consent to Electronic Records</p> <p><small>By checking this box and clicking Continue, you consent to receive and sign documents electronically. You confirm that you can access and retain electronic records and agree that your electronic signature has the same legal effect as a handwritten signature. You may withdraw your consent at any time or request paper copies by contacting us. Where permitted by law, a fee may apply for paper copies.</small></p> </div>
<p>9.</p>	<p>Check Your Eligibility Secure Identity Check The borrower will enter their SSN and Date of Birth</p> <div data-bbox="609 1203 1131 1457" style="border: 1px solid black; padding: 10px;"> <p>Secure Identity Check</p> <p><small>Don't worry, we only pull a soft credit report. This will not affect your credit score.</small></p> <p><input checked="" type="checkbox"/> No impact to your credit score</p> <p><input checked="" type="checkbox"/> Information is encrypted and protected</p> <p>Social Security Number* Date of Birth *</p> <p>*** - ** - 3333 01/01/1980</p> </div> <p>NOTE: If the borrower is hourly/salary, the system will automatically run The Work Number behind the scenes</p>
<p>10.</p>	<p>Income If the borrower needs to enter their income or add more, they will click in the check mark</p>

MLO Portal Guide

	<p>box, and add the information in</p> <ul style="list-style-type: none"> • They can add more than one income source • If they need to add an additional hourly/salary job, they will click Add Job <div data-bbox="657 455 1081 1033" data-label="Form"> </div>
<p>11.</p>	<p>Review & Confirm</p> <p>The borrower will review the CFPB HELOC document, Income Verification & Soft Credit Check, and authorization for the soft credit check to update any liability balances, if needed</p> <div data-bbox="652 1197 1088 1696" data-label="Form"> </div> <p>Once done, they will click Continue</p>
<p>12.</p>	<p>Application Participants</p> <p>Co-Borrower</p> <p>The borrower would advise if they were going to apply with a co-borrower or not</p>





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	<p>If Yes is indicated, borrower will enter Co-Borrower's:</p> <ul style="list-style-type: none"> • First Name • Last Name • Email Address • Cell Number • SSN • Date of Birth <p>They will then enter income</p> <ul style="list-style-type: none"> • The Work automatically run when the co-borrower's SSN is entered • If income needs to be manually entered, they can select more than one if applicable <p>The borrower will need to indicate if the co-borrower lives with them or not</p> <ul style="list-style-type: none"> • If not, the co-borrower's current address needs to be entered 	<div data-bbox="592 321 1149 674"> <p>Are you applying with a co-borrower?</p> <p>Applying with a co-borrower can help you qualify for a larger loan by combining income and credit profiles. Please note the co-borrower must be on the subject properties title.</p> <p><input type="radio"/> No I am applying by myself</p> <p><input type="radio"/> Yes I have a co-borrower who will apply with me</p> </div> <div data-bbox="592 932 1149 1335"> <p>Co-Borrower</p> <p>First Name* Last Name*</p> <p>Email Address*</p> <p>Cell Phone Number* (555) 555-5555</p> <p>Social Security Number* Date of Birth*</p> <p><small>Don't worry, we only pull a soft credit report. This will not affect your co-borrower's credit score.</small></p> </div>	<p>the co-borrower's Number will</p> <div data-bbox="854 1423 1446 1837"> <p>What are the co-borrower's income sources?</p> <p>Select all that apply</p> <p><input type="checkbox"/> Salary or Hourly Wages</p> <p><input type="checkbox"/> Self Employed</p> <p><input type="checkbox"/> Benefits Income</p> <p><input type="checkbox"/> Rental Income</p> <p><input type="checkbox"/> Other Income</p> <p>Total Annual Income \$0</p> <p><small>You may include income that is considered community or marital income in your state. Disclosures of alimony, child support, or separate maintenance payment is not required.</small></p> </div>
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MLO Portal Guide

	<p>Does the co-borrower live with you at 4556 ELIOT ST, DENVER, CO 80211?</p> <p> <input type="radio"/> Yes <input checked="" type="radio"/> No </p> <p>What is the co-borrower's current address?</p> <p>Address*</p> <p><input type="text" value="Enter a location"/></p> <p><input type="text" value="Can't find your address? Enter it manually."/></p>
<p>13.</p>	<p>Marital Status If the borrower selects that they are married, they will need to enter their spouse's information</p> <div data-bbox="651 800 1088 1255"> <p>Marital Status</p> <p> <input type="radio"/> Unmarried <input checked="" type="radio"/> Married <input type="radio"/> Separated </p> <p>Who are you married to?</p> <p>Spouse's Full Name* <input type="text" value="Amy America"/></p> <p>Spouse's Email* <input type="text" value="alt.ew-labzmma@yopmail.com"/></p> <p>Spouse's Cell Phone Number* <input type="text" value="(512) 222-2222"/></p> </div>
<p>14.</p>	<p>Title Only Owners If there are no title-only owners, the borrower will click No</p> <div data-bbox="618 1421 1122 1619"> <p>Are there any other Title-Only Owners?</p> <p>Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan.</p> <p> <input checked="" type="radio"/> No <input type="radio"/> Yes </p> </div> <p>If the borrower clicks Yes, they will need to enter the NPE's information as shown below</p>

MLO Portal Guide

		<p> Are there any other Title-Only Owners?</p> <p>Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan.</p> <p><input type="radio"/> No <input checked="" type="radio"/> Yes</p> <hr/> <p> Title-Only Owner Information</p> <p>The title-only individual will need to sign closing documents at the notary session.</p> <p>First Name* <input type="text"/> Last Name* <input type="text"/></p> <p>Email Address* <input type="text"/></p> <p>Cell Phone Number* <input type="text"/></p> <p><input checked="" type="radio"/> (555) 555-5555</p> <p>We'll use this to coordinate the closing appointment</p> <p>+ ADD TITLE-ONLY OWNER</p>	
<p>Once done with their selection, whether Yes or No, they will click Continue</p>		<p> Are there any other Title-Only Owners?</p> <p>Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan.</p> <p><input checked="" type="radio"/> No <input type="radio"/> Yes</p> <p></p> <p>CONTINUE</p>	

MLO Portal Guide

Selecting Mortgages & Liens

Mortgages Reported

The borrower will have the opportunity to identify the mortgage lien attached to their property

- These liens are coming from the credit soft pull

To select the loan, they will:

1. Click in the check mark box
2. If they want to pay off the lien with this HELOC, they can use the toggle button

1	Lender	Date Opened	Monthly Payment	Loan Balance	To be paid off?
<input type="checkbox"/>	BEST EVER MORTGAGE	02/2021	\$1,691	\$210,279	<input type="checkbox"/>
<input checked="" type="checkbox"/>	CALLABLE MORTGAGE	06/2019	\$1,671	\$210,027	<input checked="" type="checkbox"/>

1 selected \$210,027

Can't find the HELOC property mortgage or is the balance different? If so, you can add the mortgage or other liens on the HELOC property manually below.

+ MANUALLY ADD MORTGAGE OR LIEN

No existing mortgage, property is free and clear.

Monthly HOA fees (if applicable)
\$ 0

Requested Loan Amount
\$ 300,000

CONTINUE

Adding a Mortgage

If the borrower needs to add a mortgage due to it not coming up from the soft credit pull (this is to tie it to the subject property), they will click **Manually Add Mortgage or Lien**

15.

Can't find the HELOC property mortgage or is the balance different? If so, you can add the mortgage or other liens on the HELOC property manually below.

+ MANUALLY ADD MORTGAGE OR LIEN

No existing mortgage, property is free and clear.

The borrower will need to add:

1. Lender Name
2. Monthly Payment
3. Loan Balance
4. Click **Add** when done

Manually Add Mortgage or Lien

Lender 1

Monthly Payment \$ 2

Loan Balance \$ 3

CANCEL ADD 4

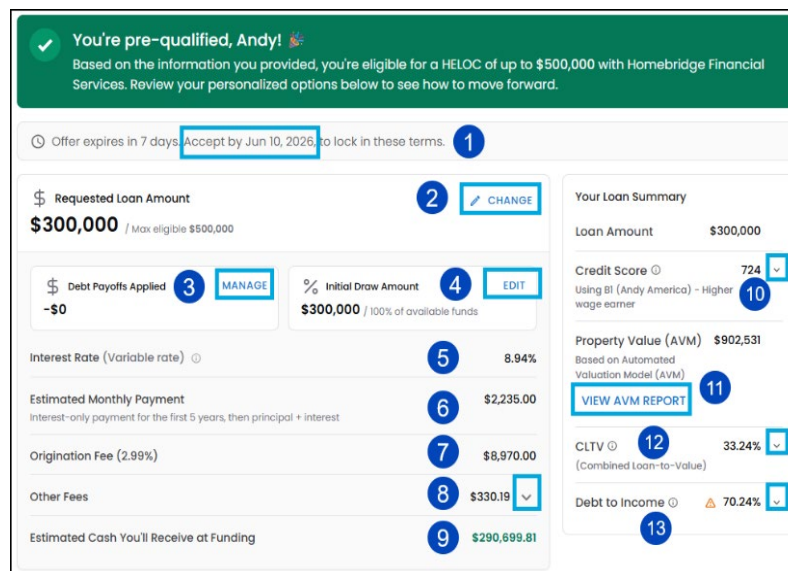
Free and Clear

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	<p>If the borrower owns their home free and clear, they will need to check mark the box No existing mortgage, property is free and clear</p> <div data-bbox="583 436 1156 682" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p><input type="checkbox"/> No existing mortgage, property is free and clear.</p> <p>Monthly HOA fees (if applicable) <input type="text" value="\$ 0"/></p> <p>Requested Loan Amount <input type="text" value="\$ 0"/></p> <p style="color: red; font-size: small;">Requested Loan Amount required</p> </div> <p>They will need to enter:</p> <ul style="list-style-type: none"> • Total Monthly Taxes • Total Monthly Insurance • Monthly HOA fees (if applicable) <div data-bbox="634 915 1102 1331" style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p><input checked="" type="checkbox"/> No existing mortgage, property is free and clear.</p> <p>Property Information Please provide the following information for the property owned free and clear:</p> <p>Total Monthly Taxes <input type="text" value="\$ 0"/></p> <p>Total Monthly Insurance <input type="text" value="\$ 0"/></p> <p>Monthly HOA fees (if applicable) <input type="text" value="\$ 0"/></p> <p>Requested Loan Amount <input type="text" value="\$ 0"/></p> <p style="color: red; font-size: small;">Requested Loan Amount required</p> </div> <p>They will enter the Requested Loan Amount then click Continue</p>
<p>16.</p>	<p>Initial Offer</p> <p>The borrower will be taken to their initial offer where they have access to numerous things</p> <ol style="list-style-type: none"> 1. They have 7 calendar days to accept the offer, or the system will auto archive it <ol style="list-style-type: none"> a. A date is indicated to let them know the date 2. They will always have visibility to their max eligible loan amount <ol style="list-style-type: none"> a. Using the Change button, they can lower or increase their loan amount 3. Debt Payoffs Applied – by clicking Manage, the borrower can select liabilities to pay off with the HELOC funds <ol style="list-style-type: none"> a. The DTI will adjust in real time as they make their selections 4. Initial Draw Amount – This will always default to 100%. By clicking Edit the borrower can lower it down to the minimum - 75% 5. Interest Rate – This shows the borrower’s interest rate

MLO Portal Guide

- a. This is adjustable – **NOT** fixed
6. **Estimated Monthly Payment**
7. **Origination Fee** – This may change based on state allowances. For example, Louisiana doesn't allow Origination Fees and Texas is capped at 2%. The system will reflect the correct fee.
8. **Other Fees** – By using the drop down, the borrower can see the other fees charged (i.e. title, credit, etc.)
9. **Estimated Cash at Funding** – This is the total amount of what is to be expected to receive at closing after all fees.
10. **Credit Score** – By using the drop-down, the borrower can see the credit score retrieved during the soft pull, and the credit vendor
11. **Property Value** – This will show the value of the home and or the value the AVM came in at
 - a. The borrower can view the AVM report, by clicking **View AVM Report**
 - i. If the AVM was unsuccessful, there would be no link to view
12. **CLTV** – By clicking on the drop-down arrow, they will be able to see how it is calculated, loan amount, mortgage balance (if applicable), the max CLTV allowed, and the calculated CLTV ratio
13. **Debt to Income** – Once the drop-down is clicked, the borrower can see their total income (verified or stated) and the total monthly debts, including the proposed HELOC monthly payment.



You're pre-qualified, Andy!
Based on the information you provided, you're eligible for a HELOC of up to \$500,000 with Homebridge Financial Services. Review your personalized options below to see how to move forward.

Offer expires in 7 days. **Accept by Jun 10, 2026** to lock in these terms. **1**

Requested Loan Amount	\$300,000 / Max eligible \$500,000	2 CHANGE
Debt Payoffs Applied	-\$0	3 MANAGE
Initial Draw Amount	\$300,000 / 100% of available funds	4 EDIT
Interest Rate (Variable rate)	8.94%	5
Estimated Monthly Payment	\$2,235.00	6
Origination Fee (2.99%)	\$8,970.00	7
Other Fees	\$330.19	8
Estimated Cash You'll Receive at Funding	\$290,699.81	9

Your Loan Summary

Loan Amount: \$300,000

Credit Score: 724
Using BI (Andy America) - Higher wage earner **10**

Property Value (AVM): \$902,531
Based on Automated Valuation Model (AVM) **11**
[VIEW AVM REPORT](#)

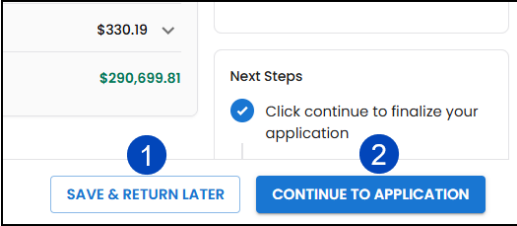
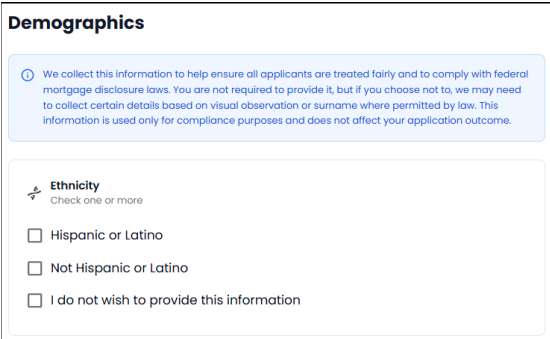
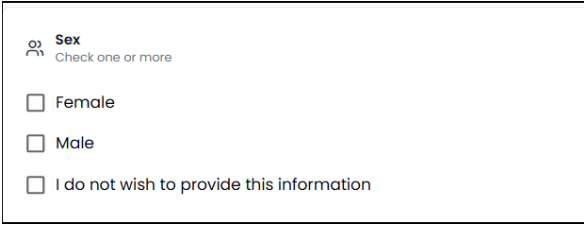
CLTV: 33.24%
(Combined Loan-to-Value) **12**

Debt to Income: 70.24% **13**

After reviewing the initial offer, the borrower can:

1. **Save & Return Later** – In doing this, the system will save everything that has been entered. When the borrower returns, they will be taken to where they last left off.
2. **Continue to Application** – Clicking this button takes the borrower to the next step in the application – Demographics

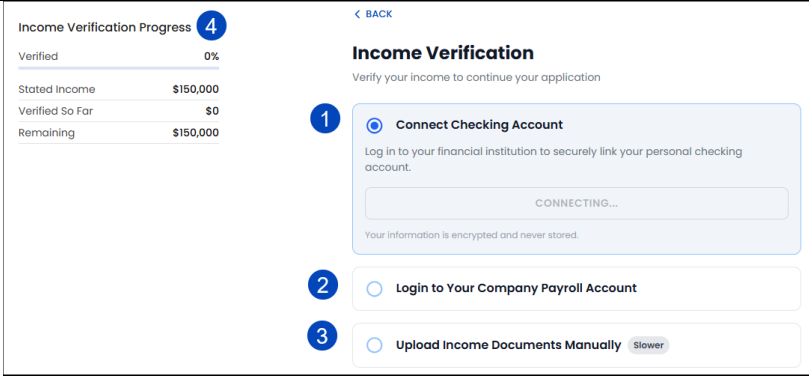
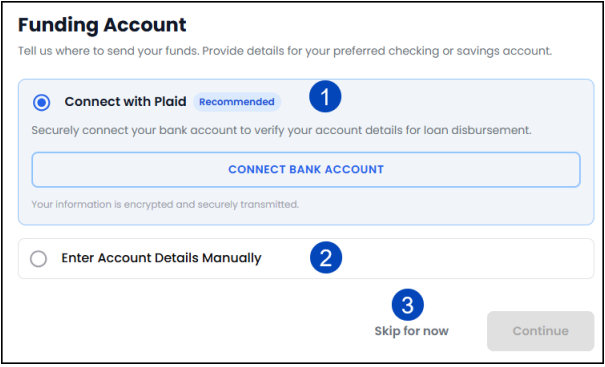
MLO Portal Guide

	
<p>17.</p>	<p>Demographics</p> <p>Ethnicity The borrower will choose their Ethnicity</p> <ul style="list-style-type: none"> • They can choose more than one if applicable  <p>Sex Demographic The borrower will need to select one by checking a box</p>  <p>Race Demographic The borrower can choose more than one race if applicable</p> <ul style="list-style-type: none"> • Depending on the selection, the borrower may have to provide more info

MLO Portal Guide

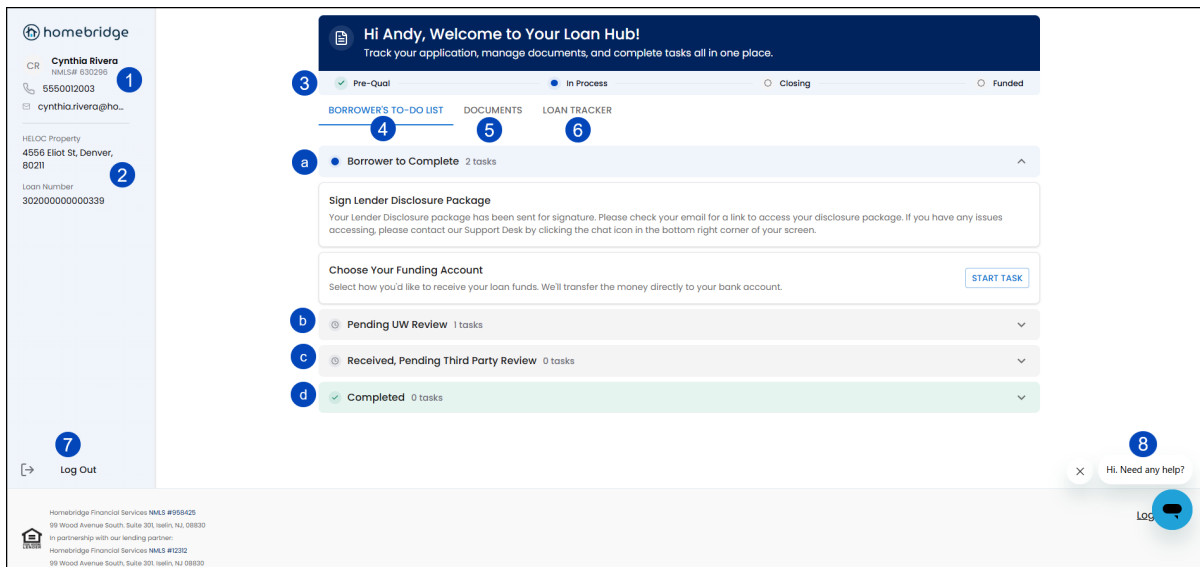
	<div data-bbox="592 321 1149 825" data-label="Form"> <p>Race Check one or more</p> <p><input checked="" type="checkbox"/> American Indian or Alaska Native</p> <p>Print Name of Enrolled or Principal Tribe *</p> <p><input checked="" type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian</p> <p><input checked="" type="checkbox"/> Black or African American</p> <p><input checked="" type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander</p> <p><input checked="" type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> </div> <p>Hard Credit</p> <p>At the bottom of the page, the borrower must check the box to authorize a hard credit pull.</p> <ul style="list-style-type: none"> They will click Continue <div data-bbox="553 1031 1190 1299" data-label="Form"> <p>Hard Credit Check Required To process your loan application, we need to perform a hard credit check. This may affect your credit score.</p> <p><input checked="" type="checkbox"/> I authorize Homebridge Financial Services ("Lender") to obtain a consumer credit report (hard check) from one or more credit reporting agencies. This authorization allows Lender under the Fair Credit Reporting Act (FCRA) to obtain information from my personal credit profile and other information related to my employment and income.</p> <p>Continue</p> </div>
<p>18.</p>	<p>Income Verification</p> <p>Things to Remember:</p> <ul style="list-style-type: none"> If the borrower connected to The Work Number in the Pre-Qual stage, they will have the ability to skip this area If they did NOT connect to The Work Number, they have three different ways for us to verify their income/employment <ol style="list-style-type: none"> Plaid – Connection to their banking institution via their online credentials will allow Plaid to deliver the income information needed Truework – This connection allows the borrower to connect to their HR platform for us to receive their employment and income information (similar to The Work Number) Uploading Documents – The borrower will still have the option to upload their income documentation manually Income Verification Process – The verified progress bar will grow to show how much income has been verified

MLO Portal Guide

	 <p>Income Verification Progress 4</p> <table border="1"> <tr><td>Verified</td><td>0%</td></tr> <tr><td>Stated Income</td><td>\$150,000</td></tr> <tr><td>Verified So Far</td><td>\$0</td></tr> <tr><td>Remaining</td><td>\$150,000</td></tr> </table> <p>Income Verification Verify your income to continue your application</p> <ol style="list-style-type: none"> 1 <input checked="" type="radio"/> Connect Checking Account Log in to your financial institution to securely link your personal checking account. CONNECTING... Your information is encrypted and never stored. 2 <input type="radio"/> Login to Your Company Payroll Account 3 <input type="radio"/> Upload Income Documents Manually <small>Slower</small> 	Verified	0%	Stated Income	\$150,000	Verified So Far	\$0	Remaining	\$150,000	
Verified	0%									
Stated Income	\$150,000									
Verified So Far	\$0									
Remaining	\$150,000									
<p>19.</p>	<p>Funding Account</p> <p>The borrower can complete this step in one of three ways:</p> <ol style="list-style-type: none"> 1. Connect their account with Plaid – This is similar to what to income verification step 2. Enter Account Details Manually – This is still done with Plaid, but the borrower will enter their Account and Routing Numbers. This step takes 1-2 business days to complete due to the verification process. 3. Skip for now – The borrower can skip, but they will need to connect prior to funding if they want their funds deposited into their account. This will show up as a task in their portal to complete.  <p>Funding Account Tell us where to send your funds. Provide details for your preferred checking or savings account.</p> <ol style="list-style-type: none"> 1 <input checked="" type="radio"/> Connect with Plaid <small>Recommended</small> Securely connect your bank account to verify your account details for loan disbursement. CONNECT BANK ACCOUNT Your information is encrypted and securely transmitted. 2 <input type="radio"/> Enter Account Details Manually 3 <input type="radio"/> Skip for now <small>Continue</small> 									
<p>20.</p>	<p>Borrower Portal</p> <p>The borrower’s portal is where they will go for everything they need to know about their loan:</p> <ol style="list-style-type: none"> 1. MLO Name and Contact 2. Subject Property Address and Loan Number 3. Visual Tracker Bar 4. To-Do List <ol style="list-style-type: none"> a. Borrower to Complete – Any new tasks/conditions will be listed here for 									

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- them to complete
- b. **Pending UW Review** – Any tasks that have been completed will flow here and will be reviewed by a Loan Analyst
 - c. **Pending Third Party Review** – Any documents that need to be reviewed by a third-party vendor will flow here
 - d. **Completed** – All tasks completed will flow to this section
5. **Documents**
 6. **Loan Tracker**
 7. **Log Out**
 8. **Support**



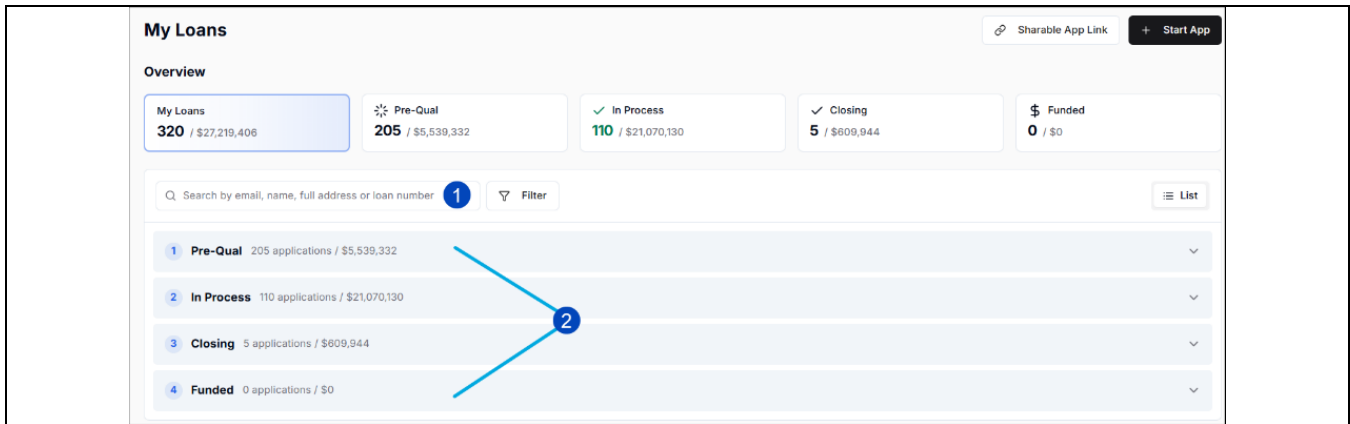
The screenshot displays the MLO Portal interface for a user named Cynthia Rivera. The interface includes a sidebar on the left with user information and a main content area on the right. The main content area is titled "Hi Andy, Welcome to Your Loan Hub!" and features a progress bar at the top with stages: Pre-Qual, In Process, Closing, and Funded. Below the progress bar are three tabs: BORROWER'S TO-DO LIST, DOCUMENTS, and LOAN TRACKER. The BORROWER'S TO-DO LIST tab is active, showing a list of tasks categorized by status: Borrower to Complete (2 tasks), Pending UW Review (1 task), Received, Pending Third Party Review (0 tasks), and Completed (0 tasks). The Borrower to Complete section includes tasks like "Sign Lender Disclosure Package" and "Choose Your Funding Account". The Pending UW Review section is highlighted with a blue circle 'b'. The Received, Pending Third Party Review section is highlighted with a blue circle 'c'. The Completed section is highlighted with a blue circle 'd'. The sidebar on the left contains user information, including the user's name, contact details, and a "Log Out" button. A support chat icon is visible in the bottom right corner.

Accessing a Loan

There are two ways to access a loan:

1. Search for it using the search bar functions
2. Using the stages drop downs

MLO Portal Guide



My Loans Sharable App Link + Start App

Overview

My Loans **320** / \$27,210,406

Pre-Qual **205** / \$5,539,332

In Process **110** / \$21,070,130

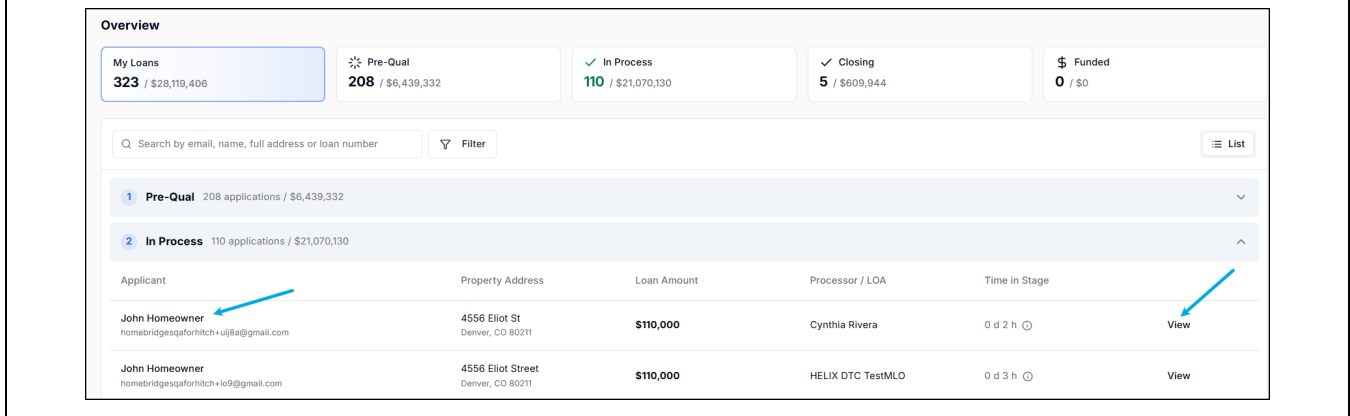
Closing **5** / \$609,944

Funded **0** / \$0

Q Search by email, name, full address or loan number **1** Filter List

- 1 Pre-Qual** 205 applications / \$5,539,332
- 2 In Process** 110 applications / \$21,070,130
- 3 Closing** 5 applications / \$609,944
- 4 Funded** 0 applications / \$0

When a stage is opened, a loan can be opened by clicking on the **Borrower Name** or **View**



Overview

My Loans **323** / \$28,119,406

Pre-Qual **208** / \$6,439,332

In Process **110** / \$21,070,130

Closing **5** / \$609,944

Funded **0** / \$0

Q Search by email, name, full address or loan number Filter List

- 1 Pre-Qual** 208 applications / \$6,439,332
- 2 In Process** 110 applications / \$21,070,130

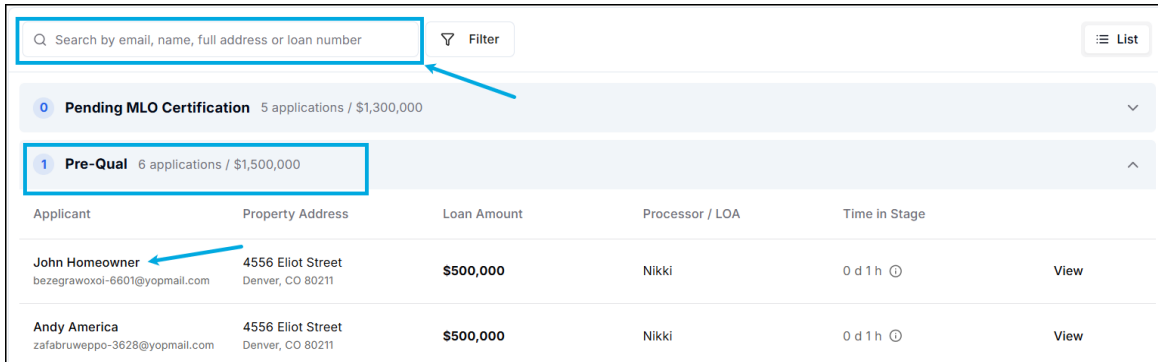
Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
John Homeowner homebridgesqforhitch+uj8a@gmail.com	4556 Elliot St Denver, CO 80211	\$110,000	Cynthia Rivera	0 d 2 h ⌚	View
John Homeowner homebridgesqforhitch+io9@gmail.com	4556 Elliot Street Denver, CO 80211	\$110,000	HELIX DTC TestMLO	0 d 3 h ⌚	View

Archiving a Loan

You can **ONLY** archive a loan when it is in Pre-Qual.

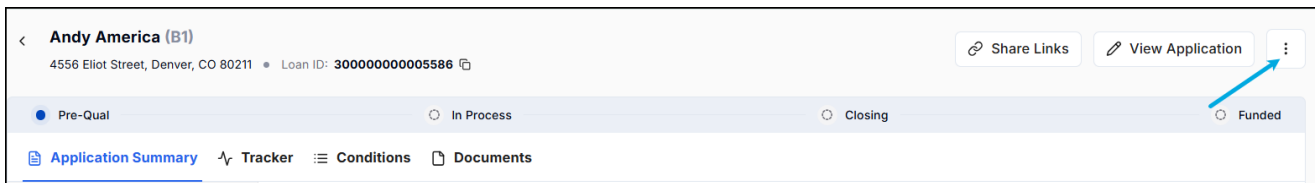
MLO Portal Guide

To archive a loan, expand Pre-Qual or look up the loan in the search bar

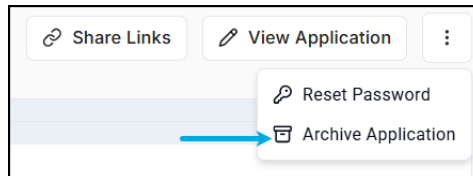


Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
John Homeowner bezegrawoxoi-6601@yopmail.com	4556 Elliot Street Denver, CO 80211	\$500,000	Nikki	0 d 1 h	View
Andy America zafabruweppo-3628@yopmail.com	4556 Elliot Street Denver, CO 80211	\$500,000	Nikki	0 d 1 h	View

Click the ellipsis button on the upper right-hand corner



Click **Archive Application**



Pop-Up will appear:

- Click **Yes, archive it**



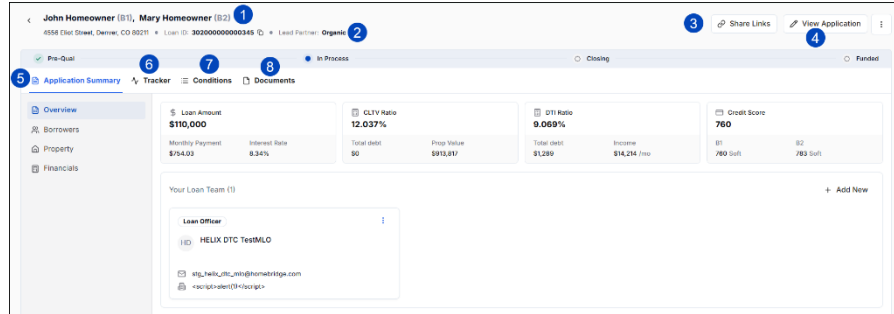
Loan File Overview

This section will go over what is in the loan file, and where to find information

Loan File Overview

MLO Portal Guide

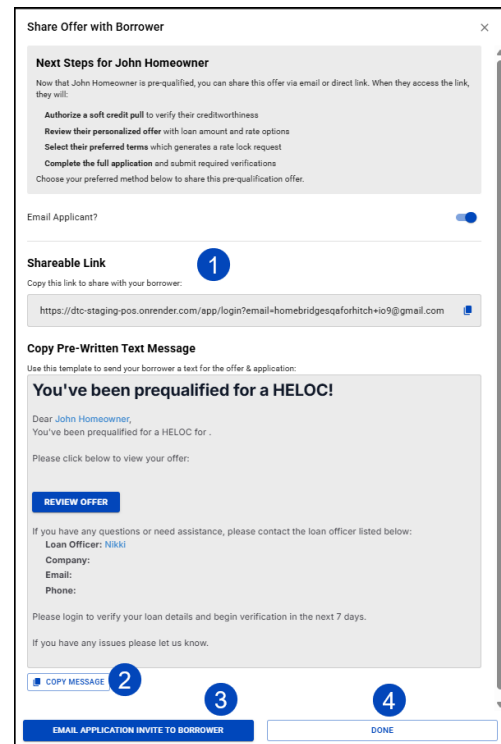
1. Borrower(s) on the loan
2. Property addy, Loan ID, Lead Partner
3. Share Links
4. View Application (Read Only)
5. Application Summary
6. Tracker
7. Conditions
8. Documents



Share Links

When clicked, there are some actions that can be made:

1. Send the Shareable Link for the borrower to log into their portal
2. Copy Message allows you to copy the Pre-Written Text and send it to your borrower via text message
 - a. They will be able to review their offer within that text
3. Email the application invite to the borrower
4. Done allows you to close out of the window



View Application

You have visibility to see where the borrower is at in their Pre-Qual Application Journey or what they filled out

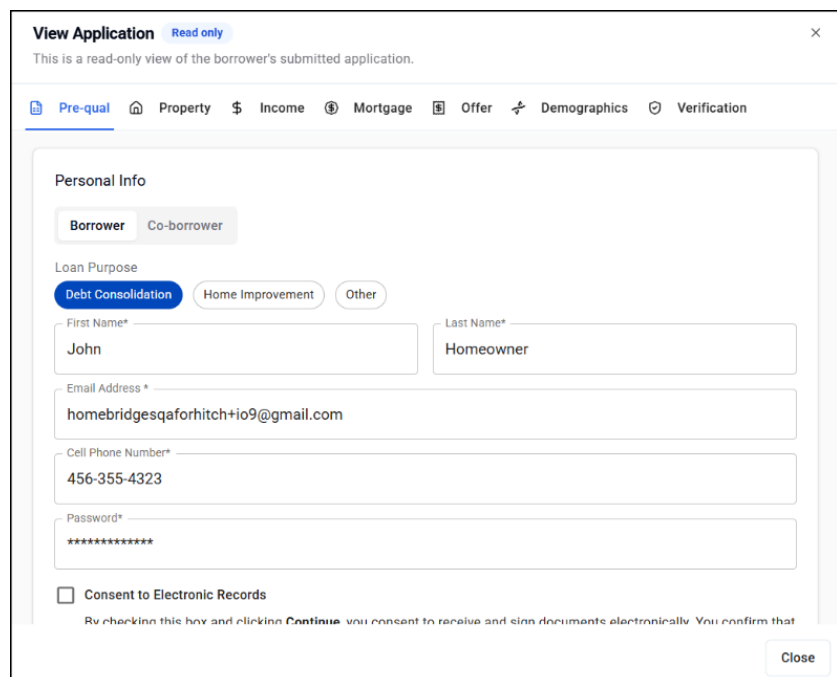
- Click **View Application**



MLO Portal Guide

- You can move through the different tabs along the top to go to the different sections:
 - Pre-Qual
 - Property
 - Income
 - Mortgage
 - Offer
 - Demographics
 - Verification

NOTE: This will always be **VIEW ONLY**. You cannot make any corrections on behalf of the borrower.



Application Summary

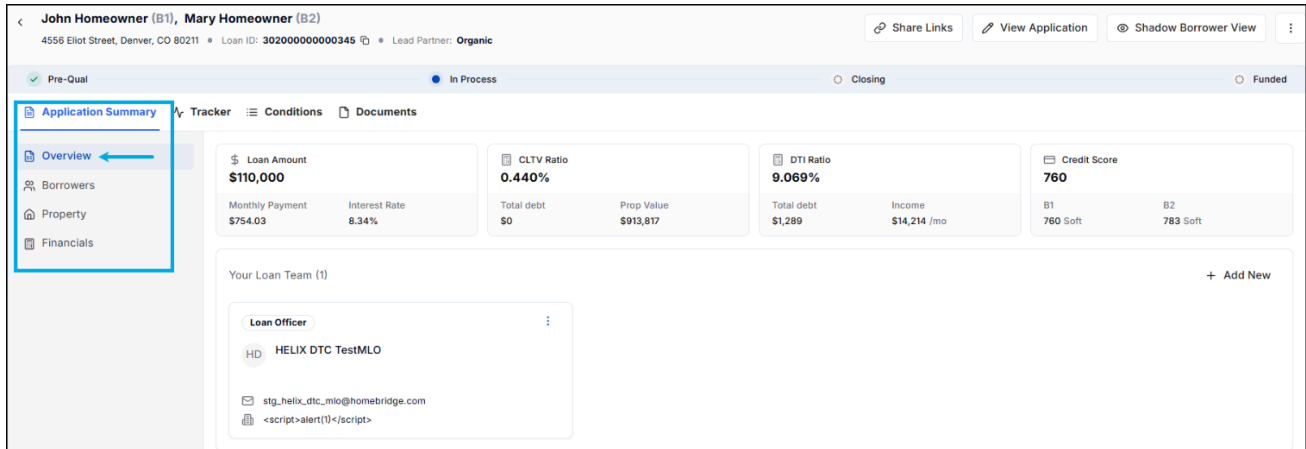
Overview

Overview is where you will see the high-level overview of the loan including:

- Loan amount
 - Monthly payment
 - Interest rate
- CLTV Ratio
 - Total debt
 - Property value
- DTI Ratio
 - Total debt
 - Income amount
- Credit Score
 - B1 score
 - B2 score

MLO Portal Guide

- Loan Team (assigned loan officer name)



John Homeowner (B1), Mary Homeowner (B2)
4556 Eliot Street, Denver, CO 80211 • Loan ID: 302000000000345 • Lead Partner: Organic

Pre-Qual | In Process | Closing | Funded

Application Summary | Tracker | Conditions | Documents

Overview | Borrowers | Property | Financials

Loan Amount: \$110,000
Monthly Payment: \$754.03
Interest Rate: 8.34%

CLTV Ratio: 0.440%
Total debt: \$0
Prop Value: \$913,817

DTI Ratio: 9.069%
Total debt: \$1,289
Income: \$14,214 /mo

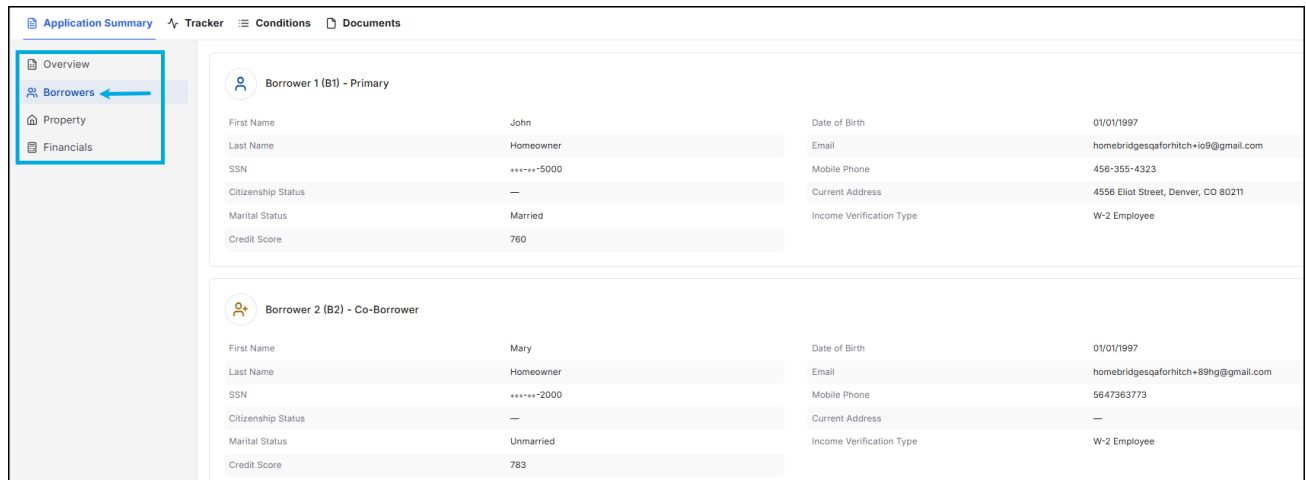
Credit Score: 760
B1: 760 Soft
B2: 783 Soft

Your Loan Team (1) + Add New

Loan Officer: HELIX DTC TestMLO
stg_helix_dtc_mlo@homebridge.com
<script>alert(1)</script>

Borrowers

This area allows you to see high-level overview of the borrower's information



Application Summary | Tracker | Conditions | Documents

Overview | Borrowers | Property | Financials

Borrower 1 (B1) - Primary

First Name	John	Date of Birth	01/01/1997
Last Name	Homeowner	Email	homebridgesqaforhitch+io9@gmail.com
SSN	*****5000	Mobile Phone	456-355-4323
Citizenship Status	—	Current Address	4556 Eliot Street, Denver, CO 80211
Marital Status	Married	Income Verification Type	W-2 Employee
Credit Score	760		

Borrower 2 (B2) - Co-Borrower

First Name	Mary	Date of Birth	01/01/1997
Last Name	Homeowner	Email	homebridgesqaforhitch+89hg@gmail.com
SSN	*****2000	Mobile Phone	5647363773
Citizenship Status	—	Current Address	—
Marital Status	Unmarried	Income Verification Type	W-2 Employee
Credit Score	783		

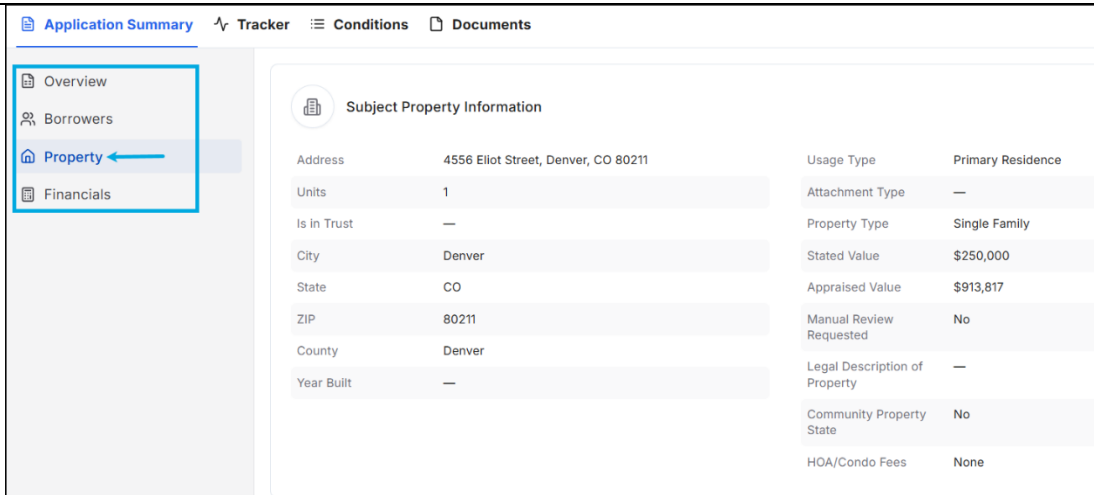
Property

Property is broken into three categories:

1. Subject Property Information

- This will house the property address, usage type, stated & appraised value, etc.

MLO Portal Guide

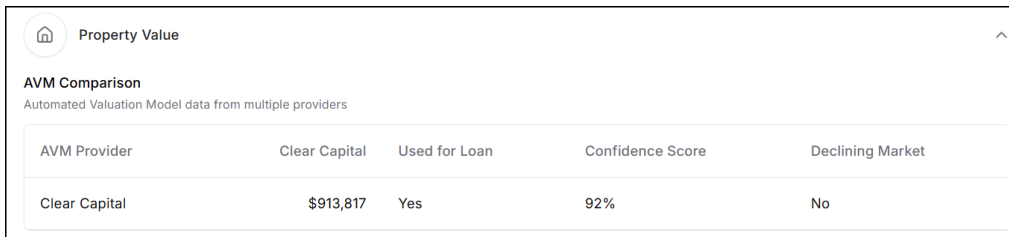


Subject Property Information

Address	4556 Eliot Street, Denver, CO 80211	Usage Type	Primary Residence
Units	1	Attachment Type	—
Is in Trust	—	Property Type	Single Family
City	Denver	Stated Value	\$250,000
State	CO	Appraised Value	\$913,817
ZIP	80211	Manual Review Requested	No
County	Denver	Legal Description of Property	—
Year Built	—	Community Property State	No
		HOA/Condo Fees	None

2. Property Value

- All of the property value information will be shown in this section



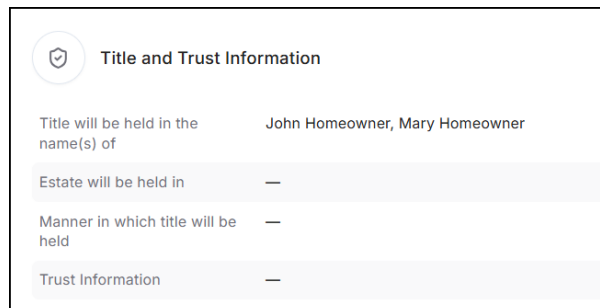
Property Value

AVM Comparison
Automated Valuation Model data from multiple providers

AVM Provider	Clear Capital	Used for Loan	Confidence Score	Declining Market
Clear Capital	\$913,817	Yes	92%	No

3. Title and Trust Information

- All title information will be listed here



Title and Trust Information

Title will be held in the name(s) of	John Homeowner, Mary Homeowner
Estate will be held in	—
Manner in which title will be held	—
Trust Information	—

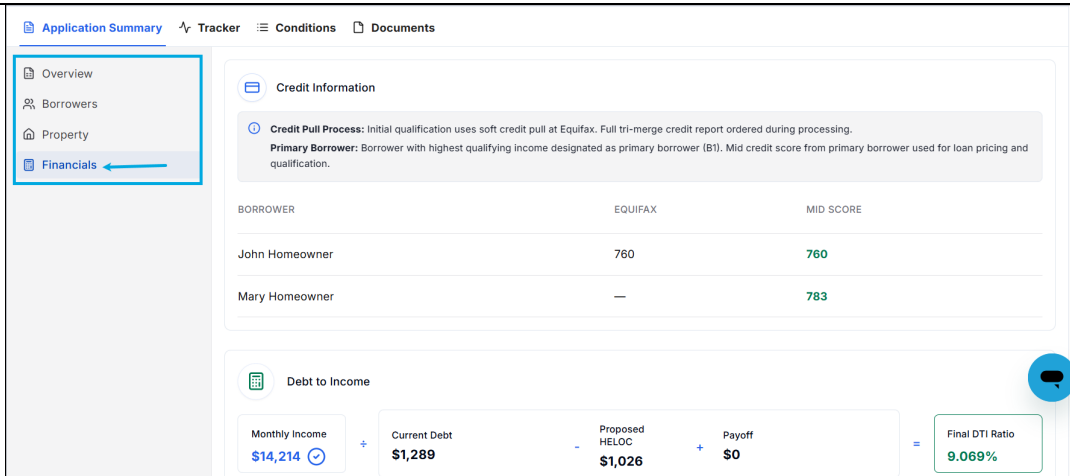
Financials

Financials are broken into two categories:

1. Credit Information

- The borrower's credit score(s) will show here

MLO Portal Guide



Application Summary | Tracker | Conditions | Documents

Financials (selected)

Credit Information

Credit Pull Process: Initial qualification uses soft credit pull at Equifax. Full tri-merge credit report ordered during processing.
Primary Borrower: Borrower with highest qualifying income designated as primary borrower (B1). Mid credit score from primary borrower used for loan pricing and qualification.

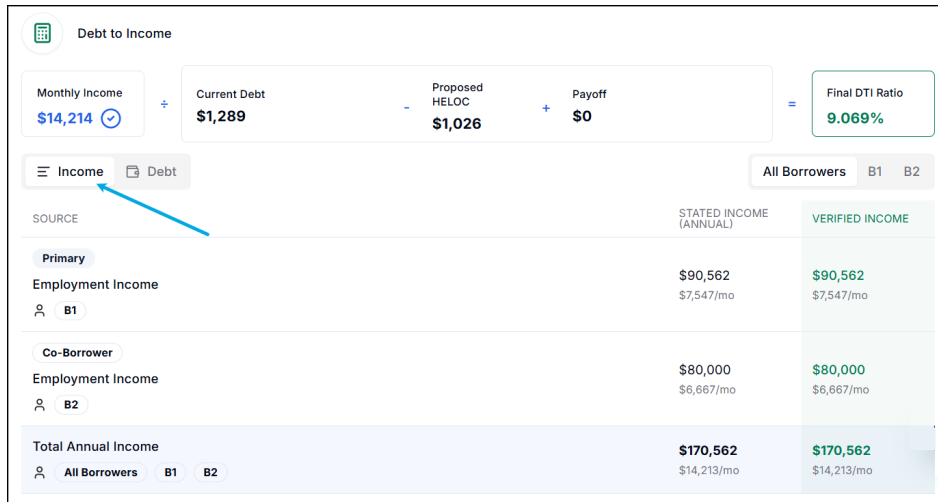
BORROWER	EQUIFAX	MID SCORE
John Homeowner	760	760
Mary Homeowner	—	783

Debt to Income

Monthly Income: \$14,214 + Current Debt: \$1,289 - Proposed HELOC: \$1,026 + Payoff: \$0 = Final DTI Ratio: 9.069%

2. Debt to Income

- This will have all debt-to-income related information
 - Under the **income** tab you will find all of the employment information – including all verified income



Debt to Income

Monthly Income: \$14,214 + Current Debt: \$1,289 - Proposed HELOC: \$1,026 + Payoff: \$0 = Final DTI Ratio: 9.069%

Income (selected) | Debt

All Borrowers: B1 | B2

SOURCE	STATED INCOME (ANNUAL)	VERIFIED INCOME
Primary		
Employment Income	\$90,562 \$7,547/mo	\$90,562 \$7,547/mo
Co-Borrower		
Employment Income	\$80,000 \$6,667/mo	\$80,000 \$6,667/mo
Total Annual Income	\$170,562 \$14,213/mo	\$170,562 \$14,213/mo

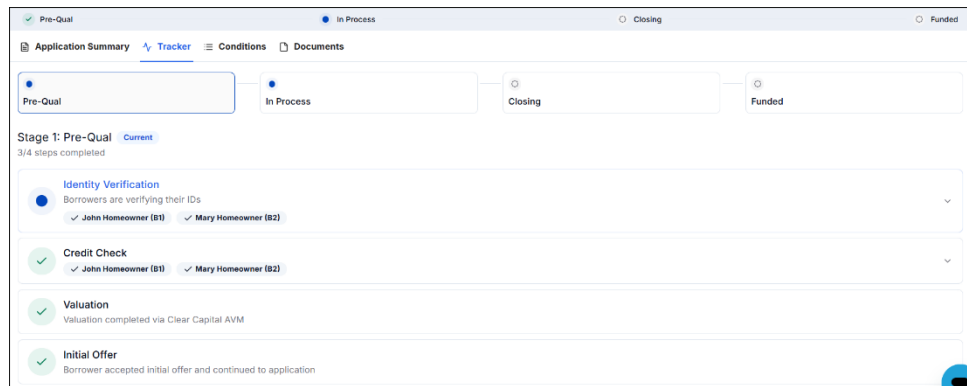
- Under the Debt tab, you will see all the liabilities pulled from the credit report (including the proposed HELOC)

MLO Portal Guide

Income		Debt		All Borrowers		B1	B2
SOURCE		STATED DEBT (ANNUAL)	VERIFIED DEBT				
UNIVERSAL VISA		\$300 \$25/mo	\$300 \$25/mo				
TOYOTA CREDIT		\$5,784 \$482/mo	\$5,784 \$482/mo				
CHASE		\$3,084 \$257/mo	\$3,084 \$257/mo				
SALLIEMAE		\$3,000 \$250/mo	\$3,000 \$250/mo				
SALLIEMAE		\$300 \$25/mo	\$300 \$25/mo				
Proposed							
Proposed HELOC		\$12,313 \$1,026/mo	\$12,313 \$1,026/mo				
Total Annual Debt		\$24,781	\$24,781				
		\$2,065/mo	\$2,065/mo				

Tracker

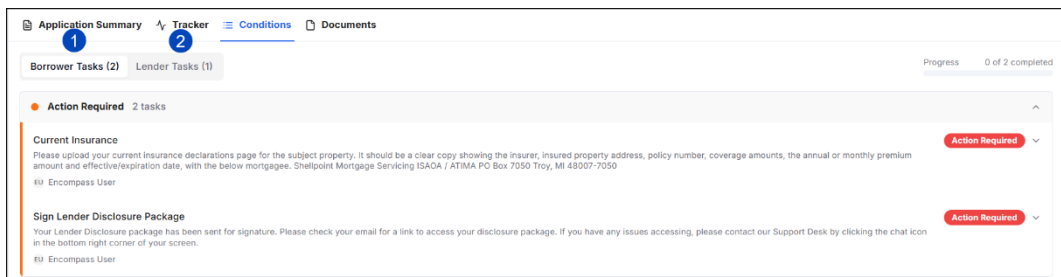
Tracker shows you where the borrower is in the process: Pre-Qual, In Process, Closing, and Funded. Clicking on each of the tabs will show you where the borrower is in those areas and what is still outstanding.



Conditions

Any outstanding conditions for the borrower will be visible here. They are broken into two different categories:

1. **Borrower Tasks**
2. **Lender Tasks**



For any **Action Required** condition, click the carrot to see the description of the condition. If you have the document, you can upload it on behalf of the borrower.

