

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
Pending MLO Certification	11
Option 1:	12
Option 2:	13
Search	15
Filter	16
Starting an Application	17
Sharable App Link	17
+Start App	17
Start Pre-Qual Manually	17
Property Address	18
Subject Property Information	19
Main Applicant Information	19
Income Sources	20
Loan Purpose	20
Co-Borrower Entry	20
Loan Officer Assistant	21
Soft Credit Check	23
Verification Run	23
Mortgages & Liens	24
Adding Another Mortgage	24

MLO Portal Guide

Free and Clear Properties	25
AVM Pull	26
Pre-Qual Summary	27
Loan Officer Certifications	33
Pre-Qual Ready for Borrower	34
Borrower Using Shareable Link	34
Estimated Value	37
Property Use	37
Personal Info	38
Check Your Eligibility	38
Secure Identity Check	38
Income	39
Review & Confirm	39
Application Participants	40
Co-Borrower	40
Marital Status	41
Title Only Owners	42
Selecting Mortgages & Liens	43
Mortgages Reported	43
Adding a Mortgage	43
Free and Clear	44
Initial Offer	45
Demographics	46
Ethnicity	46
Sex Demographic	47
Race Demographic	47
Hard Credit	47
Income Verification	48
Funding Account	49
Borrower Portal	49
Accessing a Loan	50

MLO Portal Guide

- Archiving a Loan..... 51
- Loan File Overview 52
 - Share Links..... 52
 - View Application..... 53
 - Application Summary 53
 - Overview 53
 - Borrowers 54
 - Property..... 55
 - Financials 56
 - Tracker..... 58
 - Conditions..... 58
 - Documents 59

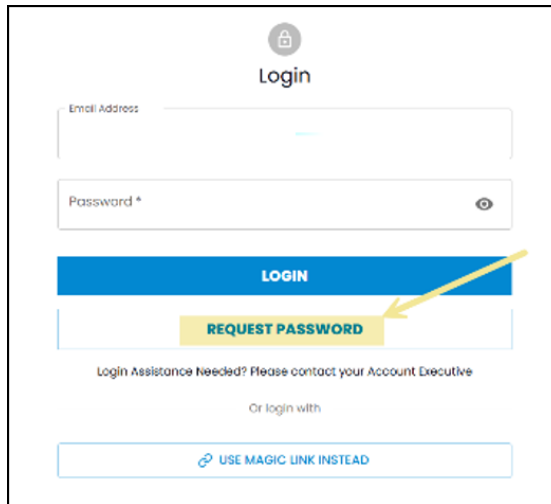
Signing In

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

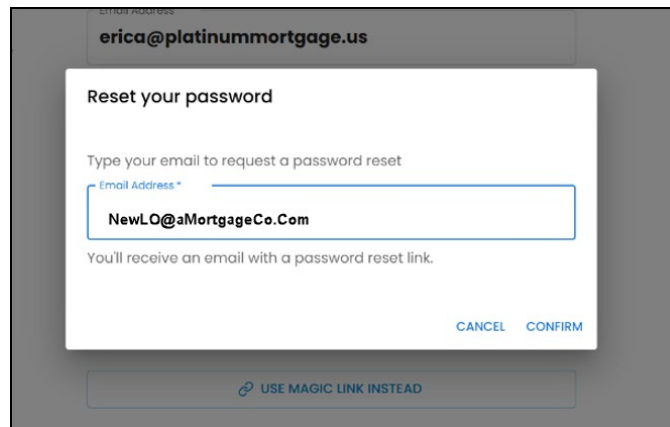
MLO Portal Guide

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**

MLO Portal Guide

Reset your password

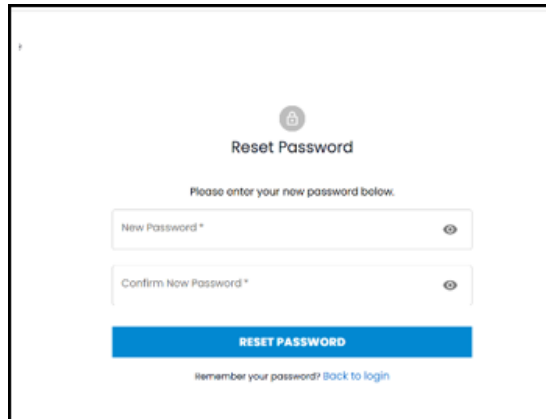
Hi there,
We received a request to reset the password for your Loan Officer account. If you didn't make this request, you can safely ignore this email.
To reset your password, click the button below.

RESET PASSWORD

This password reset link will expire in 24 hours for security reasons. If you have any questions or need assistance, please contact our support team.

You're receiving this email because you subscribed to receive marketing emails.
If you'd prefer to not receive these emails, please unsubscribe.

- 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](#)

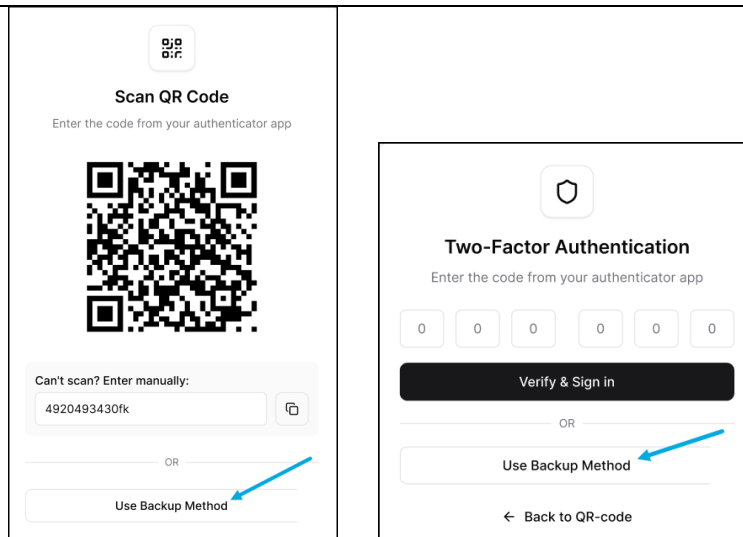
NOTE: If any issues occur, there's the option to use **Backup Method**

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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Scan QR Code
Enter the code from your authenticator app

Can't scan? Enter manually:
4920493430fk

OR

Use Backup Method

Two-Factor Authentication
Enter the code from your authenticator app

0 0 0 0 0 0

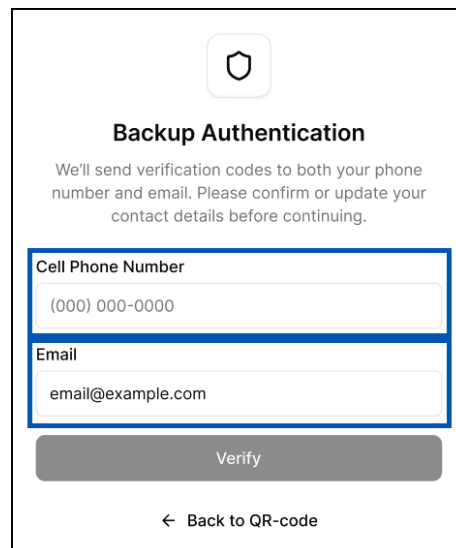
Verify & Sign in

OR

Use Backup Method

← Back to QR-code

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



Backup Authentication
We'll send verification codes to both your phone number and email. Please confirm or update your contact details before continuing.

Cell Phone Number
(000) 000-0000

Email
email@example.com

Verify

← Back to QR-code

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

MLO Portal Guide



Backup Authentication

Enter the code sent to +1234567890

0 0 0 0 0 0

Verify

Didn't receive a code? Retry in 8:52

[Change phone number](#)

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



Backup Authentication

Enter the code sent to +1234567890

0 0 0 0 0 0

Verify

Didn't receive a code? Retry in 8:52

[Change phone number](#)

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



Backup Authentication

Enter the code sent to email@example.com

0 0 0 0 0 0

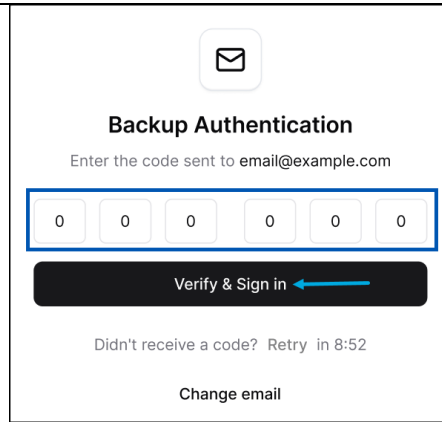
Verify & Sign in

Didn't receive a code? Retry in 8:52

[Change email](#)

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

MLO Portal Guide



Backup Authentication

Enter the code sent to email@example.com

0 0 0 0 0 0

Verify & Sign in

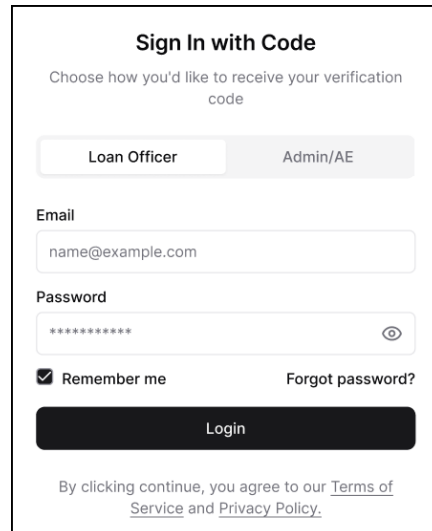
Didn't receive a code? Retry in 8:52

Change email

- Once done, you will gain access to the portal

Existing Loan Officer Sign

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



Sign In with Code

Choose how you'd like to receive your verification code

Loan Officer Admin/AE

Email

name@example.com

Password

☒ Remember me [Forgot password?](#)

Login

By clicking continue, you agree to our [Terms of Service](#) and [Privacy Policy](#).

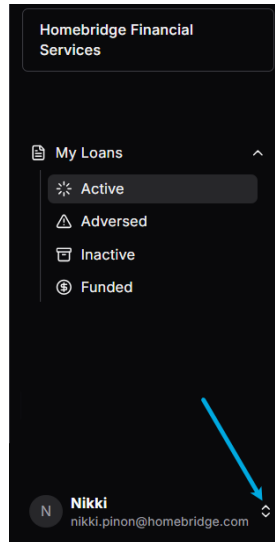
Understanding the Portal

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

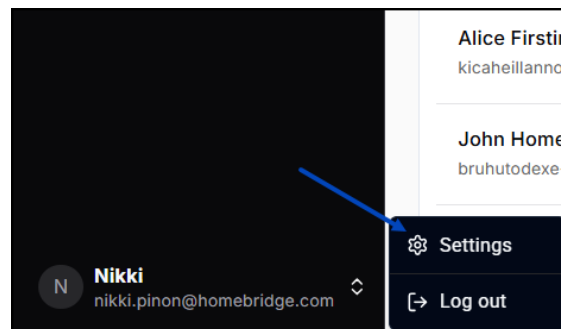
Profile

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



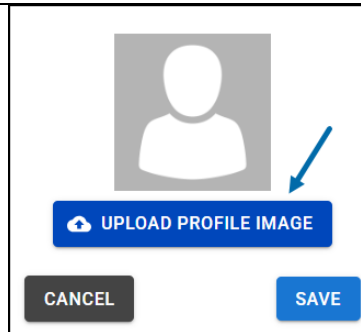
- Click on **Settings**



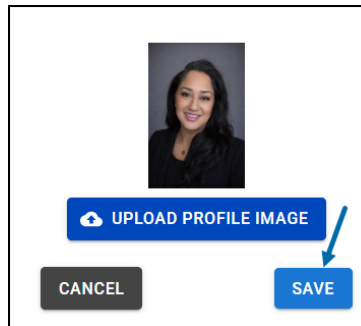
Anything greyed out cannot be changed in the profile

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

MLO Portal Guide



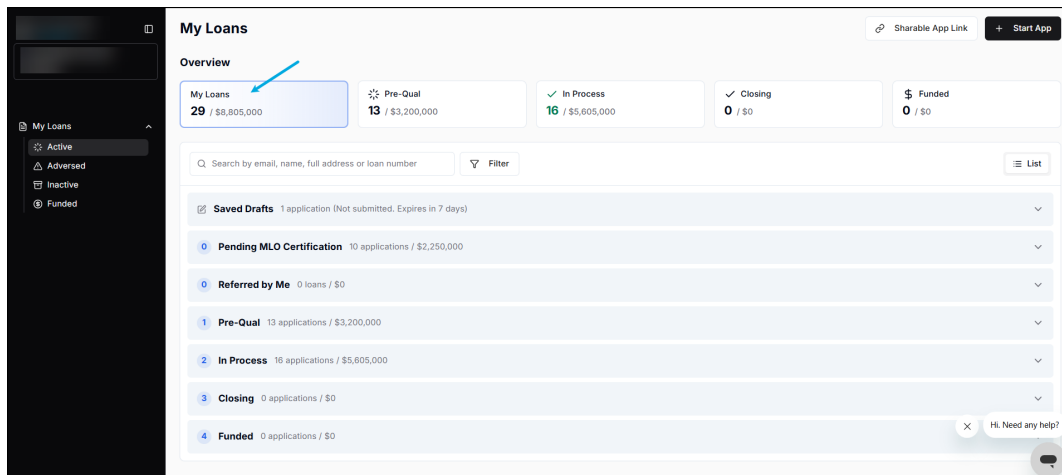
- Once uploaded, your profile picture will appear
 - Click **Save**



My Loans

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

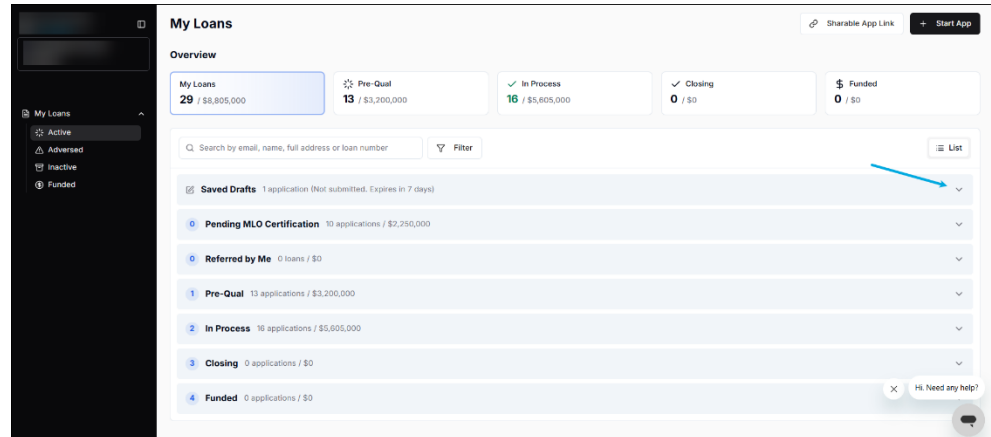
- Overview will default to the **My Loans** view



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

MLO Portal Guide

1. Saved Drafts
2. Pending MLO Certification
3. Referred by Me
4. Pre-Qual
5. In Process
6. Closing
7. Funded



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

Saved Drafts 1 application (Not submitted. Expires in 7 days)				
Pending MLO Certification 10 applications / \$2,250,000				
Referred by Me 0 loans / \$0				
Pre-Qual 13 applications / \$3,200,000				
Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage
Andy America eunice+78500@usehitch.com Loan: #300000000008453	4556 ELIOT ST DENVER, CO 80211	\$0	Nikki	12 d 13 h
Andy America yojyoubroko+2562@yopmail.com Loan: #300000000007716	4556 Eliot St Denver, CO 80211	\$450,000	Nikki	19 d 2 h
Andy America nikki.plinton+25@homebridge.com Loan: #300000000006940	4556 Eliot St Denver, CO 80211	\$300,000	Nikki	24 d 5 h

Pending MLO Certification

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

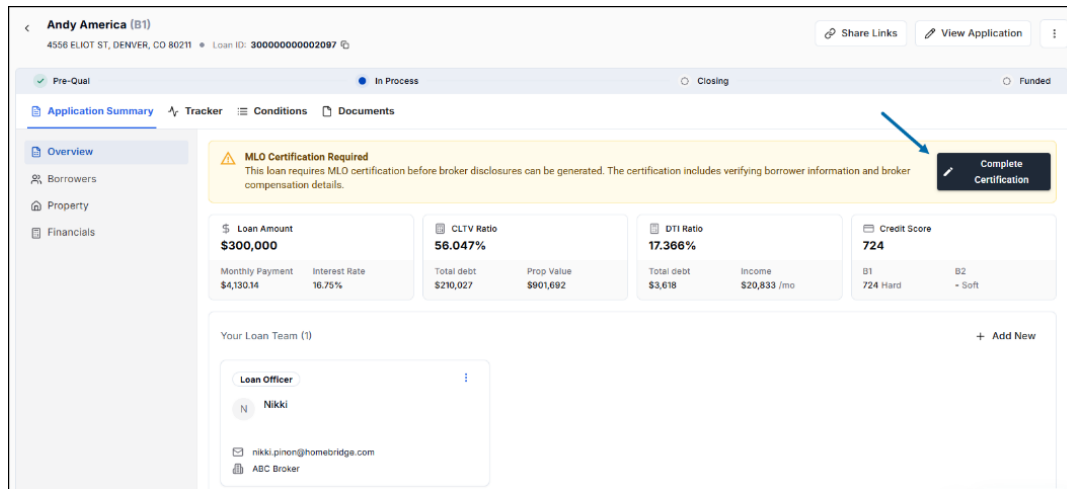
NOTE: For all Broker loans, the initial disclosures cannot go out until this has been completed.

There are two ways to complete this, follow the steps below:

MLO Portal Guide

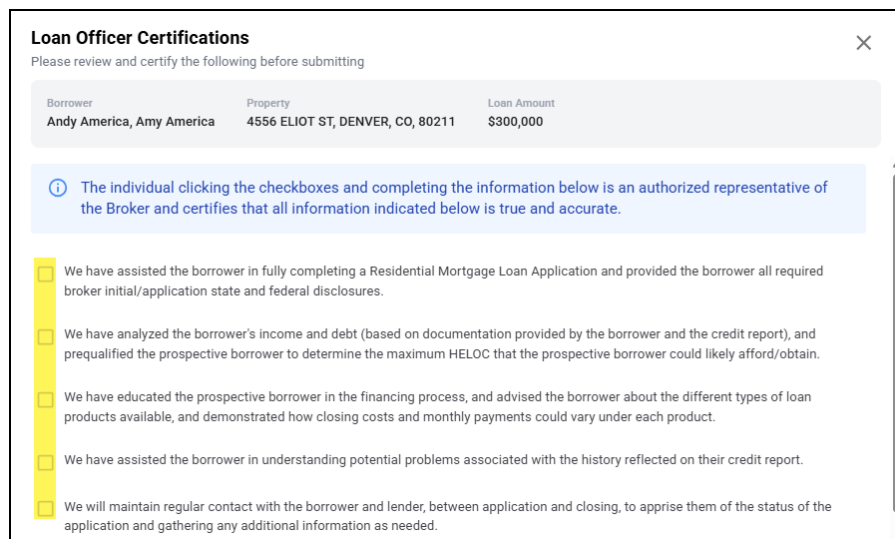
Option 1:

- Look up the loan
- In the loan, click **Complete Certification**



The screenshot shows the MLO Portal interface for a loan application. The loan is titled "Andy America (B1)" with address "4556 ELIOT ST, DENVER, CO 80211" and loan ID "300000000002097". The status is "In Process". The interface includes tabs for "Pre-Qual", "Tracker", "Conditions", and "Documents". A sidebar on the left shows "Overview", "Borrowers", "Property", and "Financials". A central panel displays loan details: Loan Amount (\$300,000), CLTV Ratio (56.047%), DTI Ratio (17.366%), and Credit Score (724). A yellow banner at the top right contains the text "MLO Certification Required" and a "Complete Certification" button, which is highlighted with a blue arrow. Below the banner, there is a section for "Your Loan Team (1)" listing a "Loan Officer" named Nikki.

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



The screenshot shows the "Loan Officer Certifications" form. It includes a header with the title "Loan Officer Certifications" and a close button. Below the header, there is a section for "Please review and certify the following before submitting" with a table containing the following information:

Borrower	Property	Loan Amount
Andy America, Amy America	4556 ELIOT ST, DENVER, CO, 80211	\$300,000

Below the table, there is a blue box with the text: "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." Below this, there are five checkboxes, each followed by a statement of certification:

- ☐ We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all required broker initial/application state and federal disclosures.
- ☐ We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), and prequalified the prospective borrower to determine the maximum HELOC that the prospective borrower could likely afford/obtain.
- ☐ We have educated the prospective borrower in the financing process, and advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payments could vary under each product.
- ☐ We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report.
- ☐ We will maintain regular contact with the borrower and lender, between application and closing, to apprise them of the status of the application and gathering any additional information as needed.

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

MLO Portal Guide

- Click Submit

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

MLO Name

Today's Date

05/14/2026

CANCEL SUBMIT

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

Andy America

4556 ELIOT ST, DENVER, CO 80211

Loan ID: 300000000002097

Share Links

View Application

Pre-Qual

In Process

Closing

Funded

Application Summary

Tracker

Conditions

Documents

Overview

Borrowers

Property

Financials

Loan Amount

\$300,000

Monthly Payment

\$4,130.14

Interest Rate

16.75%

CLTV Ratio

56.047%

Total debt

\$210,027

Prpp Value

\$901,692

DTI Ratio

17.366%

Total debt

\$3,618

Income

\$20,833 /mo

Credit Score

724

B1

724 Hard

B2

- Soft

Your Loan Team (1)

Loan Officer

Nikki

nikki.phron@homebridge.com

ABC Broker

+ Add New

Option 2:

- Click the carrot under **Pending MLO Certification**
- Click **Certify**

MLO Portal Guide

Search by email, name, full address or loan number Filter List					
☒ Saved Drafts 18 applications (Not submitted. Expires in 7 days)					
☐ Pending MLO Certification 201 applications / \$16,276,899					
Applicant	Property Address	Loan Amount	Status	LO Assistant	Time in Stage
Nabel Shehata nabelshehata@myyahoo.com Loan: #300000000001784	108 Madison Mill Dr, Nolensville, TN 37135	\$205,000	Pending MLO Certification	Meriana Messiha Saber	0d 0h
					: Certify

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

Loan Officer Certifications

Please review and certify the following before submitting

Borrower	Property	Loan Amount
Andy America, Amy America	4556 ELIOT ST, DENVER, CO, 80211	\$300,000

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.

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- ☐ We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), and prequalified the prospective borrower to determine the maximum HELOC that the prospective borrower could likely afford/obtain.
- ☐ We have educated the prospective borrower in the financing process, and advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payments could vary under each product.
- ☐ We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report.
- ☐ We will maintain regular contact with the borrower and lender, between application and closing, to apprise them of the status of the application and gathering any additional information as needed.

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

MLO Portal Guide

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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
MLO Name

Today's Date
05/14/2026

CANCEL SUBMIT

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

Andy America

4556 ELIOT ST, DENVER, CO 80211

Loan ID: 300000000002097

Share Links

View Application

Pre-Qual

In Process

Closing

Funded

Application Summary

Tracker

Conditions

Documents

Overview

Borrowers

Property

Financials

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

\$20,433 /mo

B1

724 Hard

B2

- Soft

Your Loan Team (1)

Loan Officer

N Nikki

nikki.pinon@homebridge.com

ABC Broker

+ Add New

Search

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

- Enter the information in the search bar

MLO Portal Guide

Overview

My Loans 54 / \$10,105,000	Pre-Qual 42 / \$7,205,000	In Process 12 / \$2,900,000	Closing 0 / \$0	Funded 0 / \$0
-------------------------------	------------------------------	--------------------------------	--------------------	-------------------

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

Filter

Click **Filter**

Overview

My Loans 54 / \$10,105,000	Pre-Qual 42 / \$7,205,000	In Process 12 / \$2,900,000	Closing 0 / \$0	Funded 0 / \$0
-------------------------------	------------------------------	--------------------------------	--------------------	-------------------

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

You can filter by:

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

NOTE: The pipeline according to the filters are cleared

Filter Applications By: ×

Company	File Owner
Loan Officer	Status
State	

CLEAR ALL FILTERS APPLY FILTERS

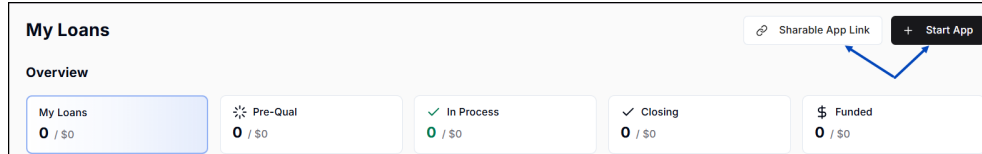
view will show selected, until filters

MLO Portal Guide

Starting an Application

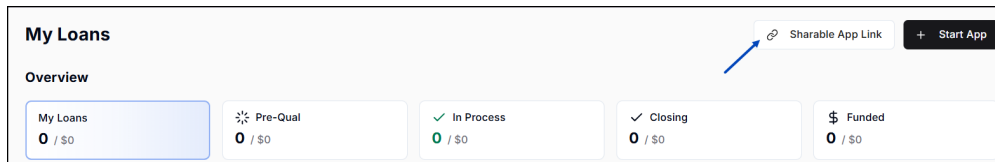
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



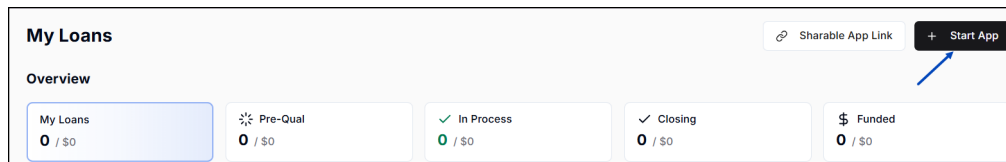
Sharable App Link

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

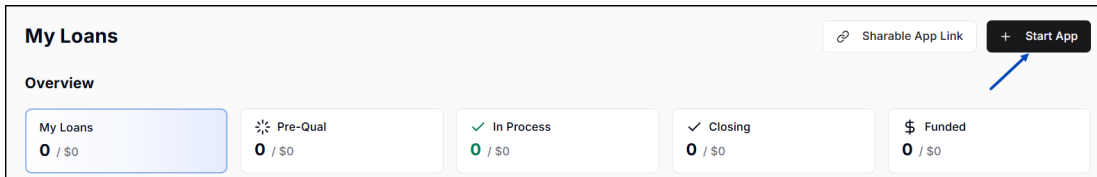


+Start App

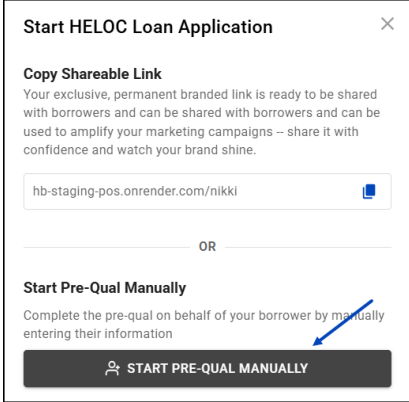
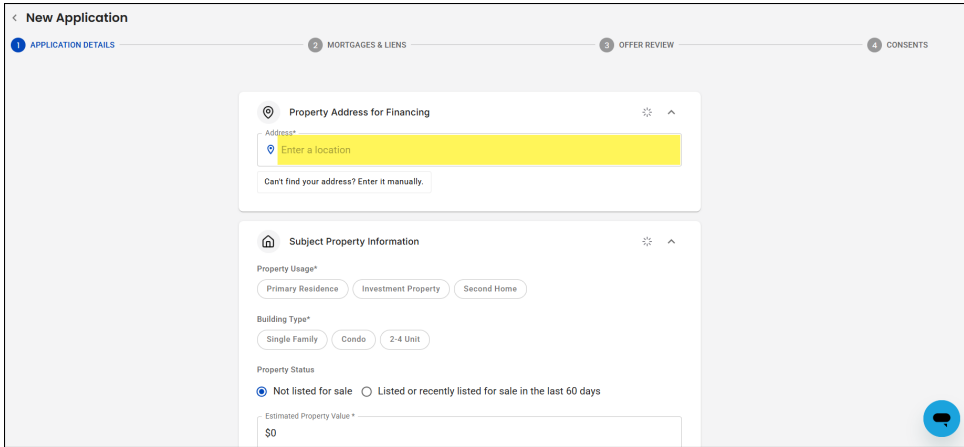
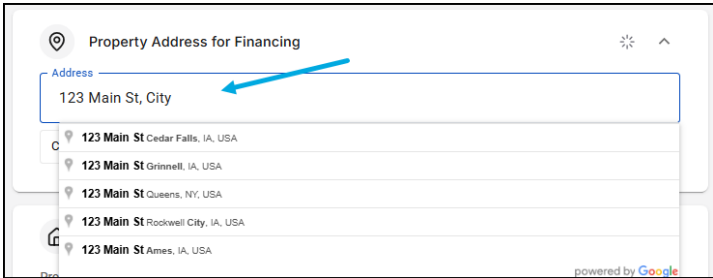
This button allows you to start an application on behalf of the customer



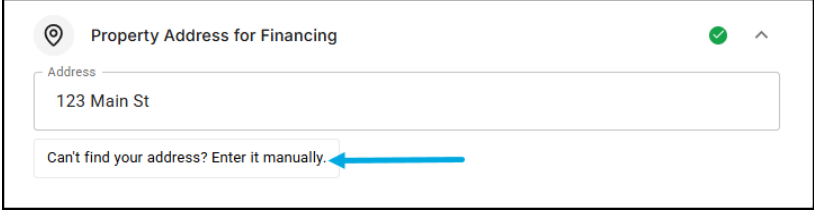
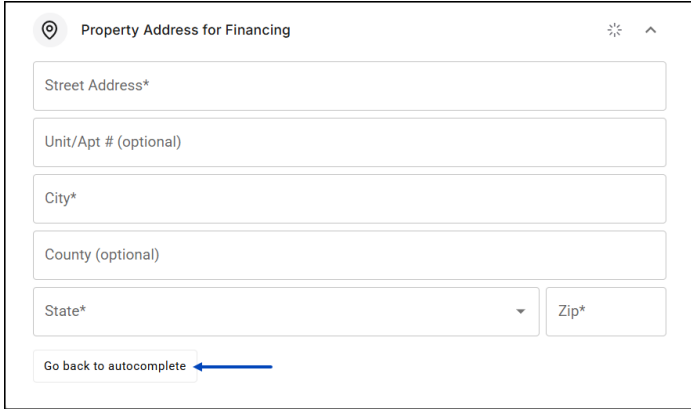
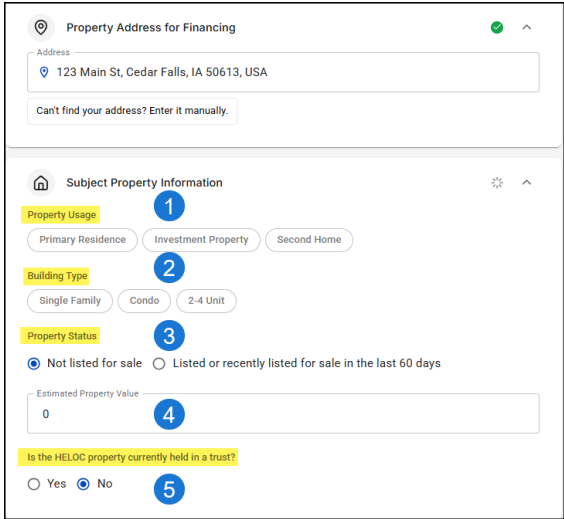
Start Pre-Qual Manually

Step	Action
1.	Click +Start App  The screenshot shows the 'My Loans' dashboard with an 'Overview' section. A blue arrow points to the '+ Start App' button in the top right corner.

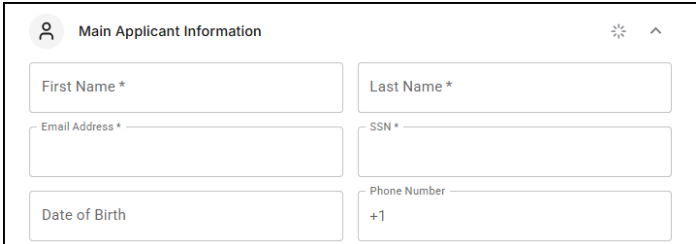
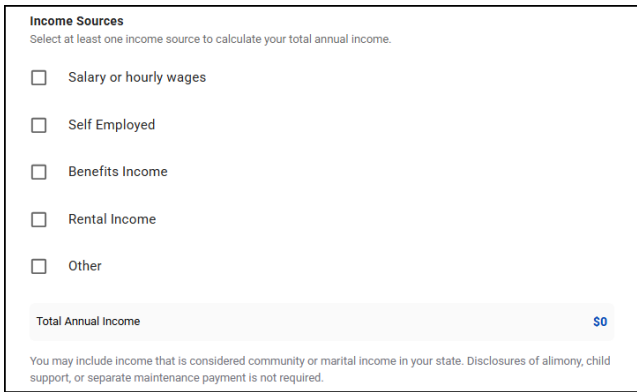
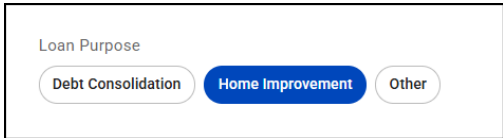
MLO Portal Guide

2.	Click Start Pre-Qual Manually  The modal window titled 'Start HELOC Loan Application' contains a 'Copy Shareable Link' section with a text input field showing 'hb-staging-pos.onrender.com/nikki' and a copy icon. Below this is an 'OR' separator. The 'Start Pre-Qual Manually' section includes the text 'Complete the pre-qual on behalf of your borrower by manually entering their information' and a button labeled 'START PRE-QUAL MANUALLY' with a person icon. A blue arrow points to the button.
3.	The application opens for you to enter the borrower's info  The 'New Application' form has a progress bar with four steps: 1. APPLICATION DETAILS, 2. MORTGAGES & LIENS, 3. OFFER REVIEW, and 4. CONSENTS. The first step is active. The form includes sections for 'Property Address for Financing' with an address input field and a location picker, 'Subject Property Information' with dropdowns for Property Usage (Primary Residence, Investment Property, Second Home), Building Type (Single Family, Condo, 2-4 Unit), and Property Status (Not listed for sale, Listed or recently listed for sale in the last 60 days). There is also an 'Estimated Property Value' field.
4.	Property Address Begin by entering the property address Select the address that matches the info given by the borrower  The dropdown menu for 'Property Address for Financing' shows a search input with '123 Main St, City' and a list of suggestions: '123 Main St Cedar Falls, IA, USA', '123 Main St Grinnell, IA, USA', '123 Main St Queens, NY, USA', '123 Main St Rockwell City, IA, USA', and '123 Main St Ames, IA, USA'. A blue arrow points to the first suggestion.
5.	If the address doesn't match or one doesn't appear, click the button below to enter it manually

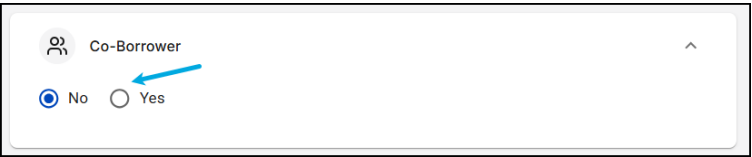
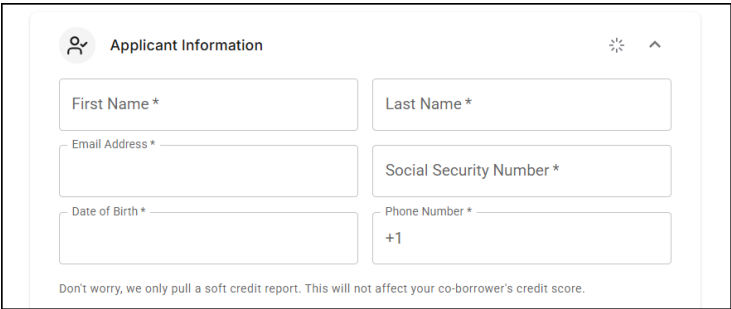
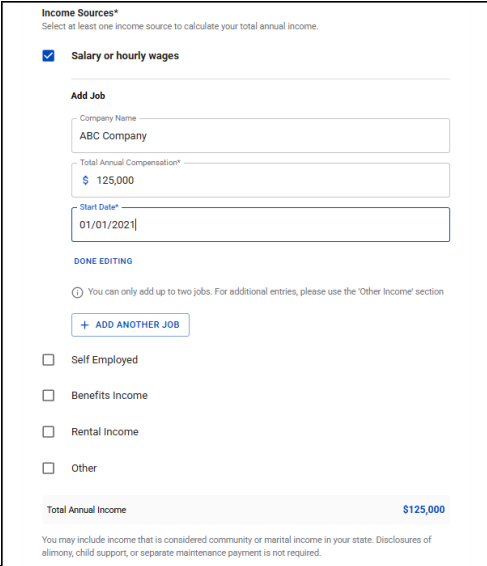
MLO Portal Guide

	
6.	It will open fields for you to manually enter the address  NOTE: If you want to go back to the autocomplete function, click the button
7.	Subject Property Information Select/Enter the following: - Property Usage - Building Type - Property Status - Estimated Property Value - Trust 
8.	Main Applicant Information

MLO Portal Guide

	Enter the following: - First Name - Last Name - Email Address - SSN - Date of Birth - Phone Number	
9.	Income Sources Salary/Hourly: The system may receive income information, via The Work Number (TWN), when the borrower's SSN is entered - If the employer does not participate with TWN, proceed to step two - Enter in the borrower's income source(s) - The system will total all of the income at the bottom - If the income source has DONE EDITING, click it	 
	NOTE: More than one income source is allowed	
10.	Loan Purpose Select the loan purpose	
	NOTE: Please ensure to review the rate sheet for any pricing adjustments tied to the Loan Purpose	
11.	Co-Borrower Entry To add a co-borrower, expand the box	

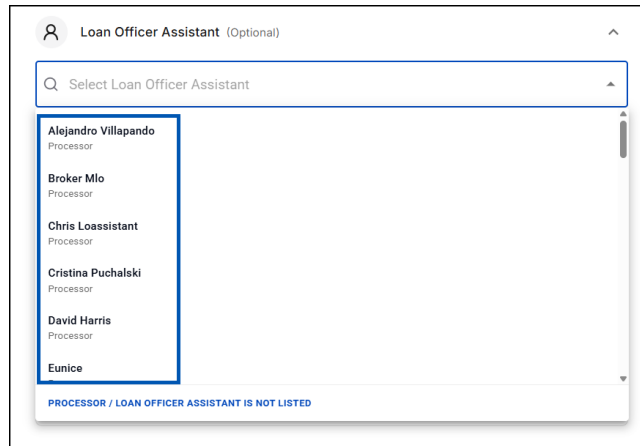
MLO Portal Guide

	 Click Yes  Fill out the Co-Borrower's information  NOTE: The Co-Borrower's email address MUST be different than the Primary Borrower's - Enter their income - Click DONE EDITING if applicable to the income entry - You may add more than one income source if applicable 
12.	Loan Officer Assistant To assign or select an assistant, click the arrow

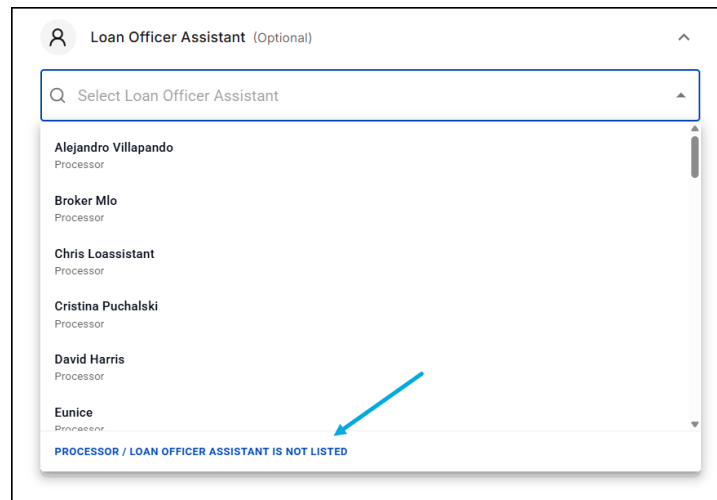
MLO Portal Guide



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



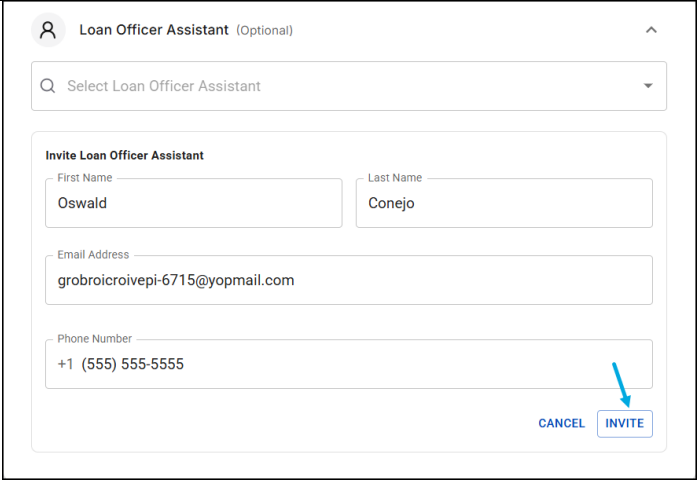
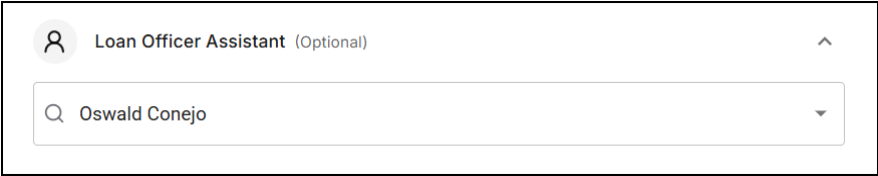
To add an assistant, click **Processor/Loan Officer Assistant is Not Listed** at the bottom of the drop down



Enter the assistant's name, email address, and phone number

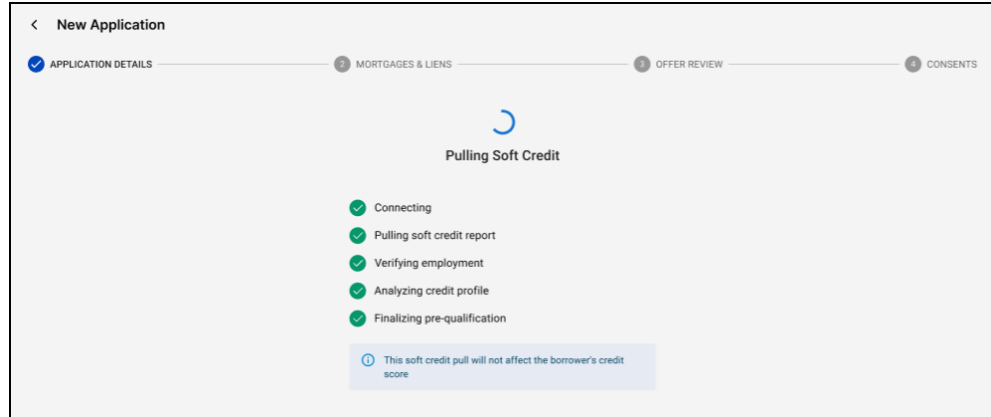
- Click **INVITE**

MLO Portal Guide

	 Once selected/added, their name will appear 
13.	Soft Credit Check Ensure you advise the borrower about the soft credit check. Once they consent, check mark the box ☒ Consent to <u>Soft Credit Check</u> 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). 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). 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. I also acknowledge and agree to Method's Privacy Policy and Terms of Service
14.	Verification Run The system will start verification runs in the background: - Soft credit pull - Employment verification information pulling through from previous screen

MLO Portal Guide

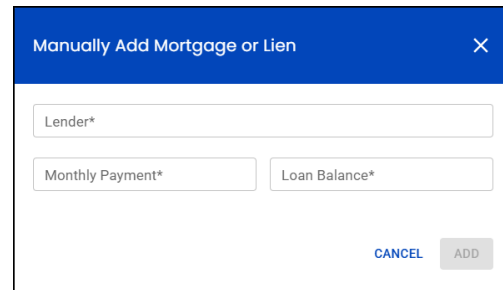
- Analyze credit profile



Mortgages & Liens

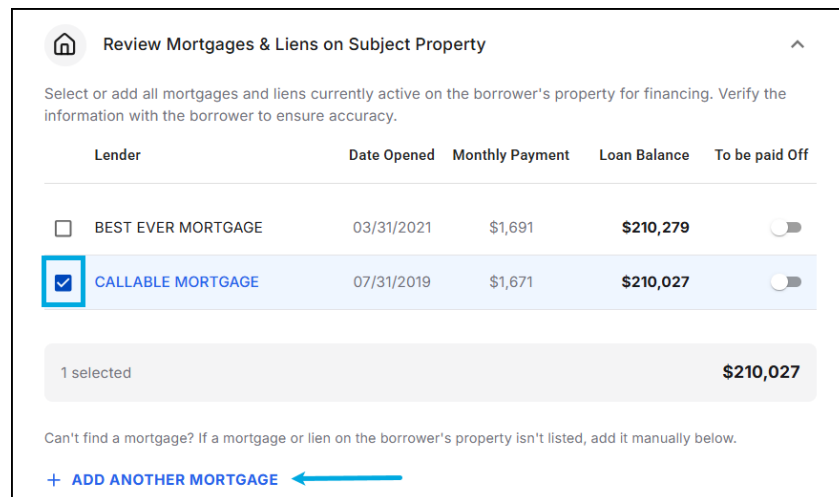
A list of all mortgages and liens on the borrower's credit will appear

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



to the
their

15.



Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
☐ BEST EVER MORTGAGE	03/31/2021	\$1,691	\$210,279	☐
☒ CALLABLE MORTGAGE	07/31/2019	\$1,671	\$210,027	☐

Adding Another Mortgage

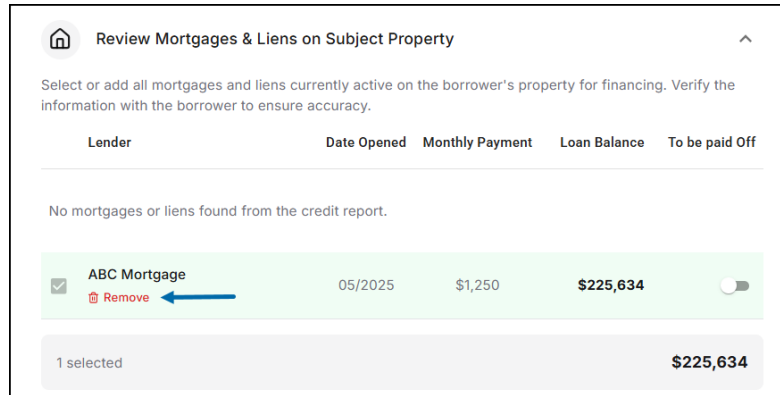
Once the link is clicked, enter the following:

- Lender Name

MLO Portal Guide

2. Monthly Payment Amount
3. Loan Balance

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



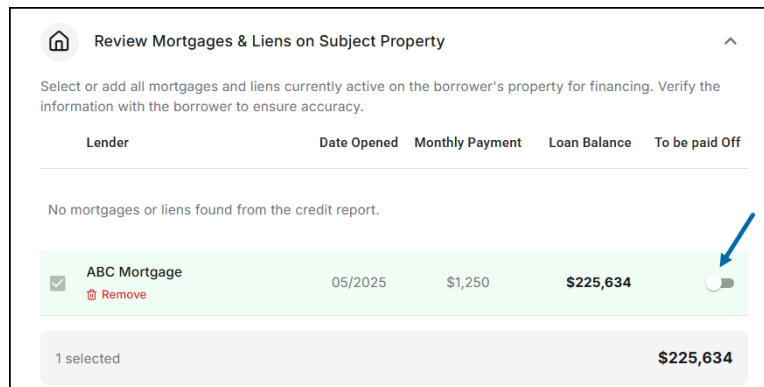
Review Mortgages & Liens on Subject Property

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
☒ ABC Mortgage Remove	05/2025	\$1,250	\$225,634	☐

1 selected \$225,634

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



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.

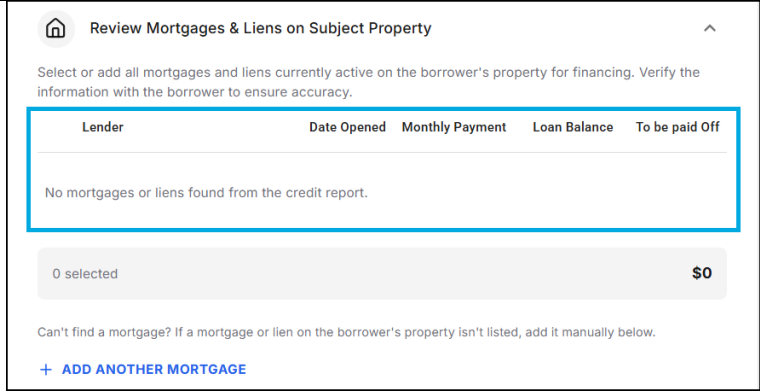
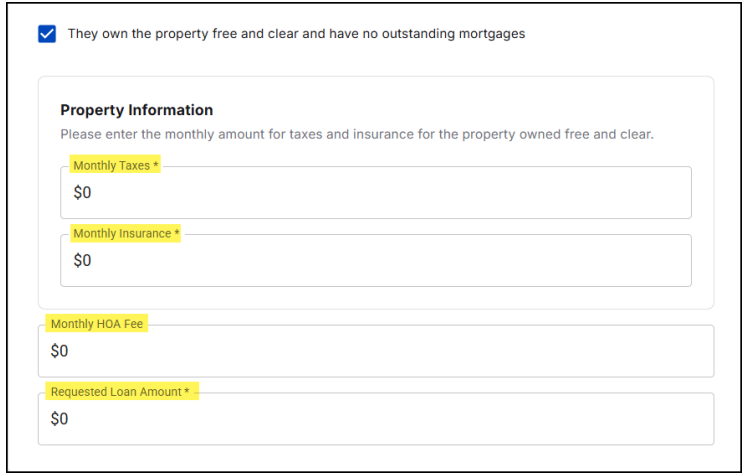
Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
☒ ABC Mortgage Remove	05/2025	\$1,250	\$225,634	☒

1 selected \$225,634

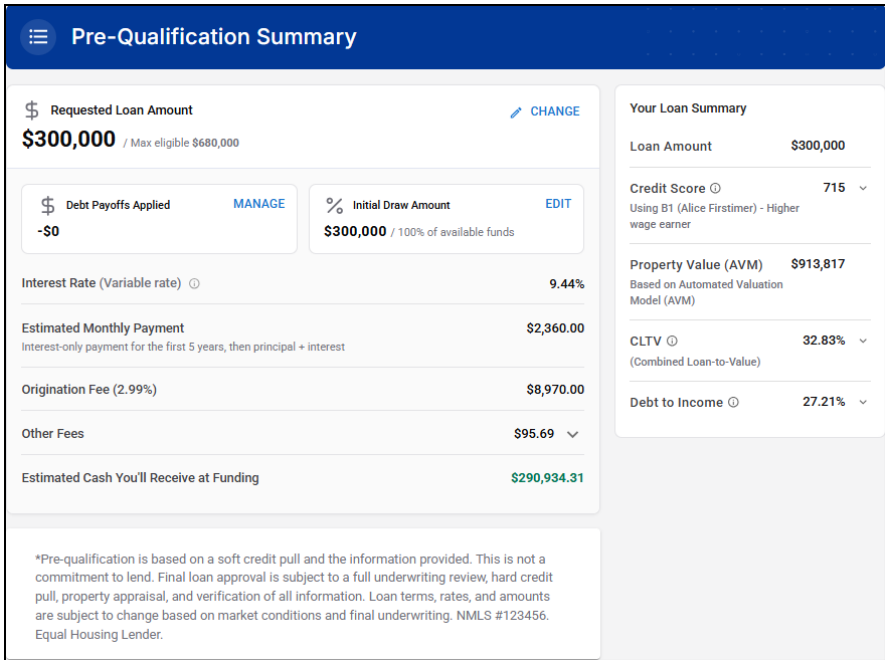
Free and Clear Properties

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

MLO Portal Guide

	 - 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  NOTE: Be sure to enter in the Monthly HOA Fee (if applicable) and Requested Loan amount.
16.	AVM Pull The system will run the AVM and will generate the Pre-Qual offer

MLO Portal Guide

		Processing Application Running automated verifications... ✓ Running AVM (Automated Valuation Model) ✓ Processing AVM file ○ Calculating maximum loan amount ✦ Calculating loan options ✦ Generating personalized offer ○ We're performing a soft credit inquiry that will not impact your credit score.	
17.	Pre-Qual Summary This will summarize the initial loan offer that will go out to the borrower  The screenshot shows a 'Pre-Qualification Summary' page. It includes fields for Requested Loan Amount (\$300,000), Debt Payoffs Applied (-\$0), Initial Draw Amount (\$300,000), Interest Rate (9.44%), Estimated Monthly Payment (\$2,360.00), Origination Fee (\$8,970.00), Other Fees (\$95.69), and Estimated Cash You'll Receive at Funding (\$290,934.31). A 'Your Loan Summary' sidebar on the right lists Loan Amount (\$300,000), Credit Score (715), Property Value (AVM) (\$913,817), CLTV (32.83%), and Debt to Income (27.21%). A disclaimer at the bottom states that pre-qualification is based on a soft credit pull and is not a commitment to lend. Your Loan Summary will house an overview of the Loan Amount, Credit Score(s), Property Value (AVM), CLTV, and Debt to Income		

MLO Portal Guide

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

MLO Portal Guide

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: (Loan Amount + Mortgage Balance) ÷ 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

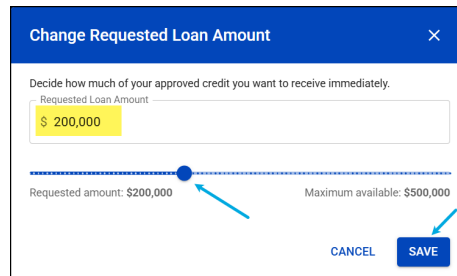
2. Requested Loan Amount

- a. To edit, click the pencil icon

MLO Portal Guide

\$ Requested Loan Amount
\$200,000 / Max eligible \$500,000 [CHANGE](#)

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



Change Requested Loan Amount [X]

Decide how much of your approved credit you want to receive immediately.

Requested Loan Amount

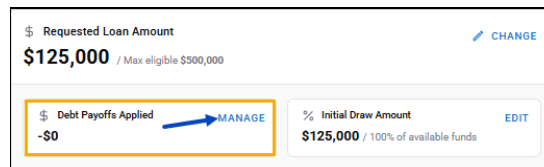
\$ 200,000

Requested amount: \$200,000 Maximum available: \$500,000

[CANCEL](#) [SAVE](#)

3. **Two sections include:**

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



\$ Requested Loan Amount
\$125,000 / Max eligible \$500,000 [CHANGE](#)

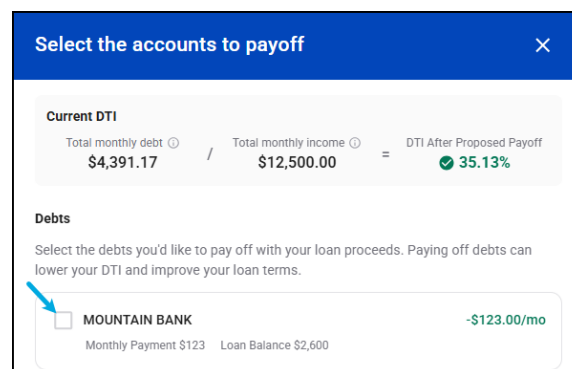
\$ Debt Payoffs Applied [MANAGE](#)

-\$0

% Initial Draw Amount
\$125,000 / 100% of available funds [EDIT](#)

- 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



Select the accounts to payoff [X]

Current DTI

Total monthly debt \$4,391.17 / Total monthly income \$12,500.00 = DTI After Proposed Payoff 35.13%

Debts

Select the debts you'd like to pay off with your loan proceeds. Paying off debts can lower your DTI and improve your loan terms.

☒ MOUNTAIN BANK -\$123.00/mo

Monthly Payment \$123 Loan Balance \$2,600

- ii. Once done, click **Save Debt Payoff Plan**

MLO Portal Guide

Select the accounts to payoff

Current DTI

Total monthly debt

\$4,268.17

Total monthly income

\$12,500.00

=

DTI After Proposed Payoff

34.15%

Debts

Select the debts you'd like to pay off with your loan proceeds. Paying off debts can lower your DTI and improve your loan terms.

☒ MOUNTAIN BANK

- \$123.00/mo

Monthly Payment \$123 Loan Balance \$2,600

☐ HEMLOCKS

- \$44.00/mo

Monthly Payment \$44 Loan Balance \$18,667

Summary

Debts Selected	Total to Pay Off	Monthly Savings	Cash to You
1	\$2,600	- \$123.00	\$347,400

\$2,600 used

\$350,000 loan amount

CANCEL

SAVE DEBT PAYOFF PLAN

b. Interest Rate (variable – not fixed)

\$ Debt Payoffs Applied

MANAGE

-\$0

% Initial Draw Amount

EDIT

\$125,000 / 100% of available funds

Interest Rate (Variable rate)

8.24%

Estimated Monthly Payment

\$858.33

Interest-only payment for the first 5 years, then principal + interest

4. Estimated Monthly Payment

Interest Rate (Variable rate)

8.24%

Estimated Monthly Payment

\$858.33

Interest-only payment for the first 5 years, then principal + interest

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

Estimated Monthly Payment

\$858.33

Interest-only payment for the first 5 years, then principal + interest

Origination Fee (2.99%)

\$3,737.50

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

07/22/2026

31

MLO Portal Guide

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

8. **Property AVM**

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

Credit Score ⓘ 724 v
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

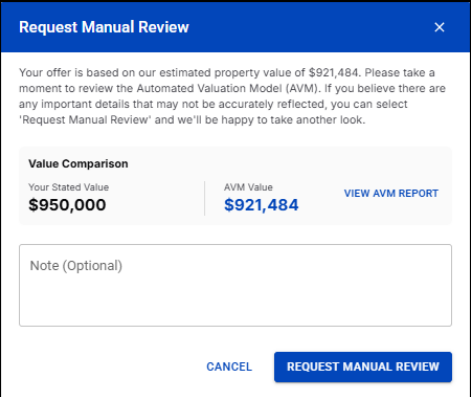
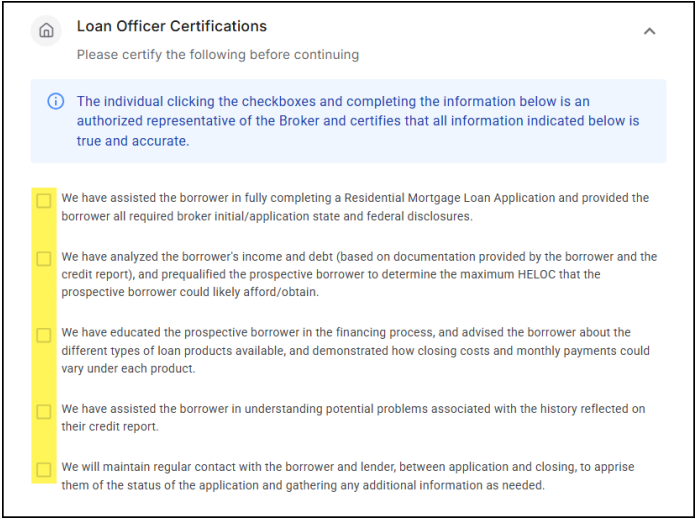
Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

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

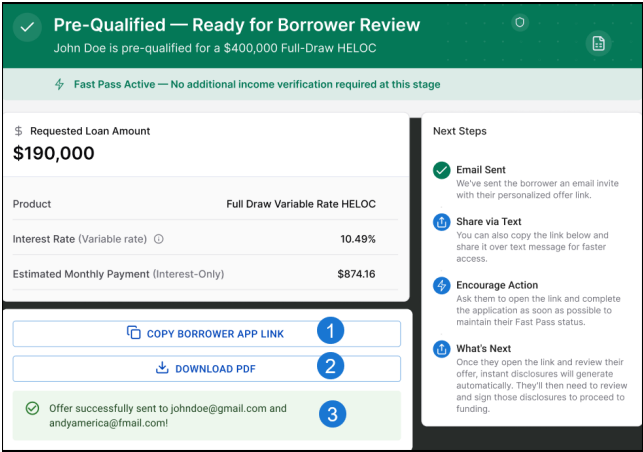
*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change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

MLO Portal Guide

	 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. <table border="1"> <thead> <tr> <th colspan="2">Value Comparison</th> </tr> </thead> <tbody> <tr> <td>Your Stated Value</td> <td>AVM Value</td> </tr> <tr> <td>\$950,000</td> <td>\$921,484 VIEW AVM REPORT</td> </tr> </tbody> </table> Note (Optional) CANCEL REQUEST MANUAL REVIEW NOTE: Once done reviewing the Pre-Qual Summary, click Next	Value Comparison		Your Stated Value	AVM Value	\$950,000	\$921,484 VIEW AVM REPORT
Value Comparison							
Your Stated Value	AVM Value						
\$950,000	\$921,484 VIEW AVM REPORT						
18.	Loan Officer Certifications Clicking the boxes confirms the application was completed accurately based on the customer's information.  Loan Officer Certifications Please certify the following before continuing <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> ☐ We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all required broker initial/application state and federal disclosures. ☐ We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), and prequalified the prospective borrower to determine the maximum HELOC that the prospective borrower could likely afford/obtain. ☐ We have educated the prospective borrower in the financing process, and advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payments could vary under each product. ☐ We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report. ☐ We will maintain regular contact with the borrower and lender, between application and closing, to apprise them of the status of the application and gathering any additional information as needed. • Read the information • Enter your first and last name at the bottom • Enter the date • Click Next						

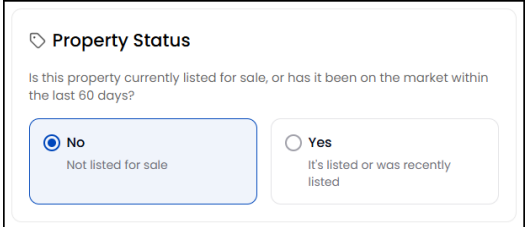
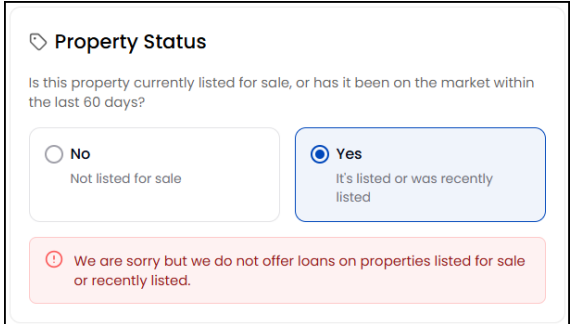
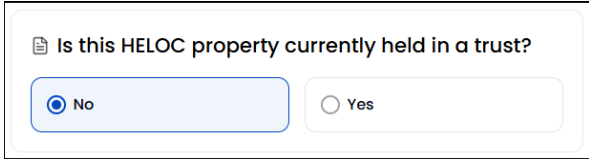
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		Acknowledgement You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which 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 06/10/2026	
19.	Pre-Qual Ready for Borrower 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 Things to Remember: - 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 - Have the borrower check their junk or SPAM inbox - Once they click their invite link, they will continue the application process	 The screenshot shows a green header with a checkmark and the text "Pre-Qualified — Ready for Borrower Review". Below this, it says "John Doe is pre-qualified for a \$400,000 Full-Draw HELOC". A green banner indicates "Fast Pass Active — No additional income verification required at this stage". The main content area displays loan details: Requested Loan Amount of \$190,000, Product of Full Draw Variable Rate HELOC, Interest Rate of 10.49%, and Estimated Monthly Payment of \$874.16. On the right, a "Next Steps" sidebar lists: Email Sent, Share via Text, Encourage Action, and What's Next. At the bottom, there are three numbered buttons: 1. COPY BORROWER APP LINK, 2. DOWNLOAD PDF, and 3. Offer successfully sent to johndoe@gmail.com and andyamerica@gmail.com!	
Borrower Using Shareable Link			
1.	Borrower will click on the link and be taken to the application They begin their journey by Selecting Property Type:		

MLO Portal Guide

	- Single Family 2-4 Unit - Condo Select Property Type Single Family 2-4 Unit Condo
2.	They will then select the Loan Purpose: - Debt Consolidation - Home Improvement - Other Loan Purpose Debt Consolidation Home Improvement Other
3.	The borrower will enter the property address Tell us about your property What is the address of the HELOC property? Address* Enter a location Can't find your address? Enter it manually. Google will suggest a list of addresses - The borrower will need to select an address from the drop down What is the address of the HELOC property? Address* 4556 Eliot 4556 Eliot Street Denver, CO, USA 4556 Eliot Avenue Middle Village, NY, USA 4556 Eliot Pl Raleigh, NC, USA 4556 Eliot Street Milton, MA, USA 4556 Eliot Circle Westminster, CO, USA powered by Google - If the addresses suggested do not match OR an address does not appear, the borrower can manually enter their address

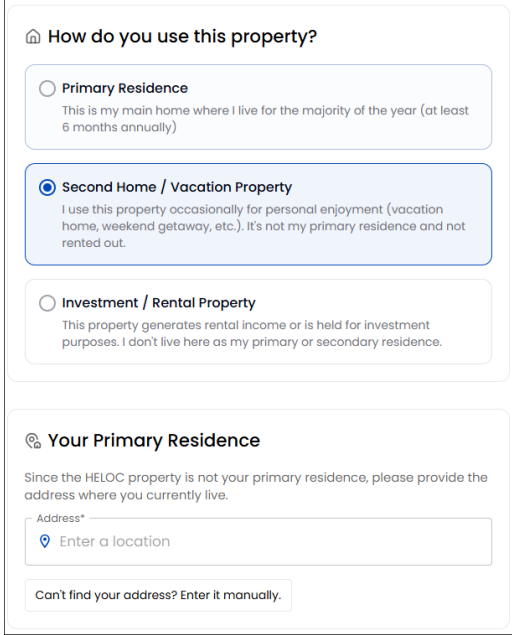
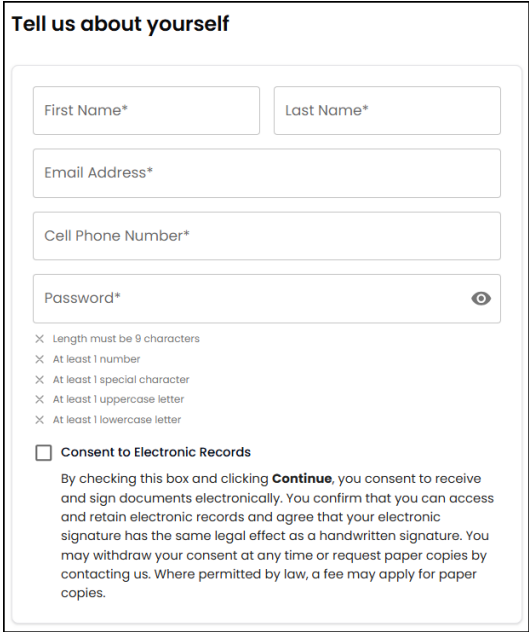
MLO Portal Guide

			
4.	The borrower will need to identify the Property Status  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 The system will generate the below message if the property is in one of those states 		
5.	Property held in a trust - The borrower will be prompted to advise if they are vesting in a trust  - If they select Yes, they will be given the options of: - Revocable Trust - Irrevocable Trust - LLC		

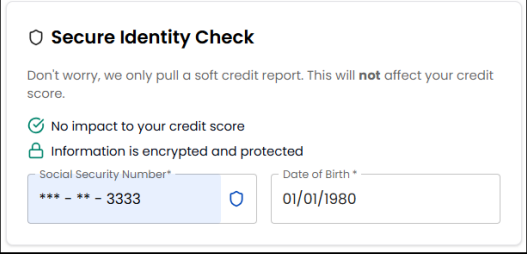
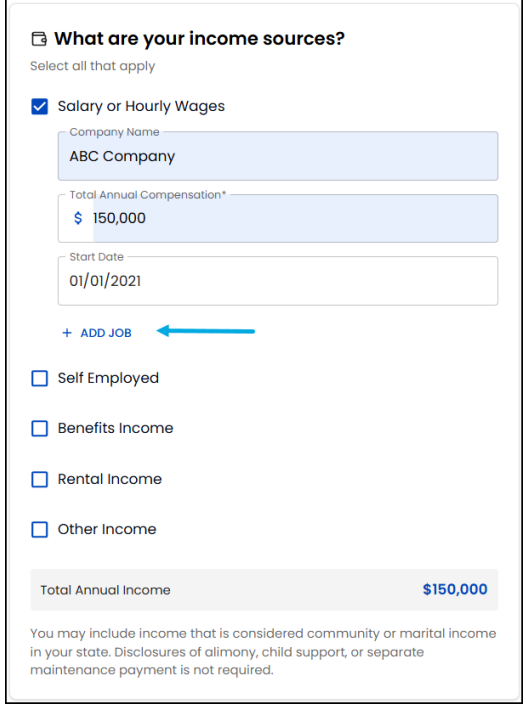
MLO Portal Guide

	Is this HELOC property currently held in a trust? ☐ No ☒ Yes What type of trust holds this property? ☐ Revocable Trust Can be changed or revoked ☐ Irrevocable Trust Cannot be changed ☐ LLC (Limited Liability Company) Business structure with limited liability NOTE: We ONLY allow Revocable Trusts
6.	Estimated Value They will enter their property's value What's the estimated value of your home? Estimated Home Value \$ 0
7.	Property Use allows them to advise if the property is their Primary, Second or Investment home How do you use this property? ☒ Primary Residence This is my main home where I live for the majority of the year (at least 6 months annually) ☐ 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. ☐ 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. If the borrower indicates Second Home or Investment, the system will require them to enter their primary home address

MLO Portal Guide

		 Once the borrower is done, they will click Done	
8.	Personal Info The borrower will need to enter the following: • First Name • Last Name • Email Address • Cell Phone Number • Password They will also need to consent to Electronic Records		
9.	Check Your Eligibility Secure Identity Check The borrower will enter their SSN and Date of Birth		

MLO Portal Guide

		 Secure Identity Check Don't worry, we only pull a soft credit report. This will not affect your credit score. ☒ No impact to your credit score ☒ Information is encrypted and protected Social Security Number* *** - ** - 3333 Date of Birth * 01/01/1980	
	NOTE: If the borrower is hourly/salary, the system will automatically run The Work Number behind the scenes		
10.	Income If the borrower needs to enter their income or add more, they will click in the check mark box, and add the information in - They can add more than one income source - If they need to add an additional hourly/salary job, they will click Add Job	 What are your income sources? Select all that apply ☒ Salary or Hourly Wages Company Name ABC Company Total Annual Compensation* \$ 150,000 Start Date 01/01/2021 + ADD JOB ← ☐ Self Employed ☐ Benefits Income ☐ Rental Income ☐ Other Income Total Annual Income \$150,000 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.	
11.	Review & Confirm 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		

MLO Portal Guide

	☒ Review & Confirm Before continuing, please review and confirm the items below. These allow us to share required disclosures, verify information, and show you potential options. ☒ I have read the CFPB HELOC What You Should Know ☒ Consent to Income Verification & Soft Credit Check I authorize a soft credit check and income verification to evaluate potential rates and terms. I understand that a soft credit inquiry will not affect my credit score. If I proceed and complete a full application, I understand that a hard credit inquiry may be requested from one or more consumer reporting agencies, which may impact my credit score. ☒ I also authorize Forward Lending, Inc. d/b/a Method to perform a soft credit inquiry and to access my liability account data from my financial institutions or service providers on my behalf, and to share that information with my lender for evaluation purposes. I also acknowledge and agree to Method's Privacy Policy and Terms of Service CONTINUE Once done, they will click Continue
12.	Application Participants Co-Borrower The borrower would advise if they were going to apply with a co-borrower or not  Are you applying with a co-borrower? 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.  No I am applying by myself  Yes I have a co-borrower who will apply with me If Yes is indicated, borrower will enter Co-Borrower's:

MLO Portal Guide

- First Name
- Last Name
- Email Address
- Cell Number
- SSN
- Date of Birth

 **Co-Borrower**

Don't worry, we only pull a soft credit report. This will not affect your co-borrower's credit score.

They will then enter the co-borrower's income

- The Work Number will 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

 **What are the co-borrower's income sources?**

Select all that apply

☐ Salary or Hourly Wages

☐ Self Employed

☐ Benefits Income

☐ Rental Income

☐ Other Income

Total Annual Income \$0

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.

The borrower will need to indicate if the co-borrower lives with them or not

- If not, the co-borrower's current address needs to be entered

Does the co-borrower live with you at 4556 ELIOT ST, DENVER, CO 80211?

☐ Yes
 ☒ No

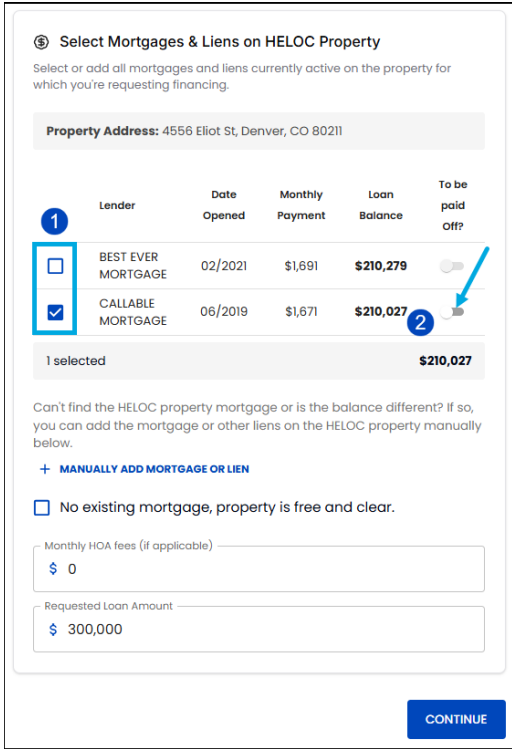
What is the co-borrower's current address?

13.

Marital Status

If the borrower selects that they are married, they will need to enter their spouse's information

MLO Portal Guide

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

MLO Portal Guide

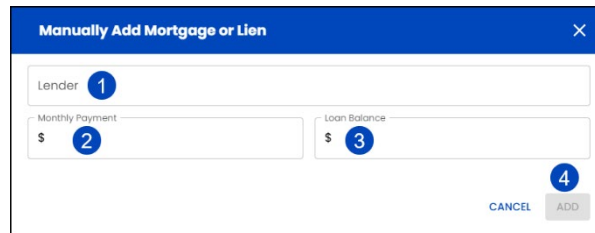
Can't find the HELOC property mortgage or is the balance different? If so, you can add the mortgage or other liens on the HELOC property manually below.

+ **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

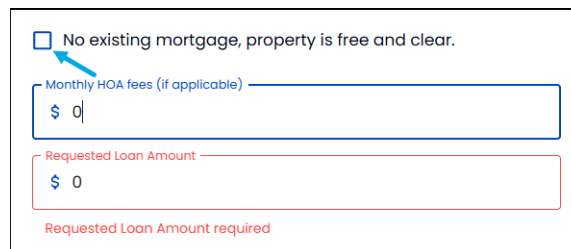


The form is titled "Manually Add Mortgage or Lien" and contains the following fields:

- Lender** (1): A text input field.
- Monthly Payment** (2): A text input field with a dollar sign prefix.
- Loan Balance** (3): A text input field with a dollar sign prefix.
- ADD** (4): A button to submit the form.
- CANCEL**: A button to cancel the form.

Free and Clear

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**



The form contains the following fields:

- ☐ No existing mortgage, property is free and clear. (An arrow points to this checkbox.)
- Monthly HOA fees (if applicable)**: A text input field with a dollar sign prefix and the value "0".
- Requested Loan Amount**: A text input field with a dollar sign prefix and the value "0".
- Requested Loan Amount required**: A red error message below the Requested Loan Amount field.

They will need to enter:

- **Total Monthly Taxes**
- **Total Monthly Insurance**
- **Monthly HOA fees** (if applicable)

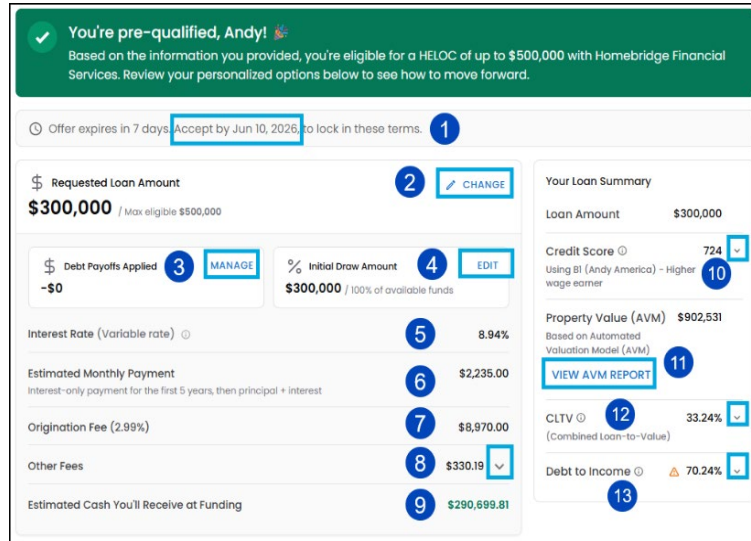
MLO Portal Guide

	☒ No existing mortgage, property is free and clear. Property Information Please provide the following information for the property owned free and clear: Total Monthly Taxes \$ 0 Total Monthly Insurance \$ 0 Monthly HOA fees (if applicable) \$ 0 Requested Loan Amount \$ 0 Requested Loan Amount required They will enter the Requested Loan Amount then click Continue
16.	Initial Offer The borrower will be taken to their initial offer where they have access to numerous things - They have 7 calendar days to accept the offer, or the system will auto archive it - A date is indicated to let them know the date - They will always have visibility to their max eligible loan amount - Using the Change button, they can lower or increase their loan amount Debt Payoffs Applied – by clicking Manage, the borrower can select liabilities to pay off with the HELOC funds - The DTI will adjust in real time as they make their selections Initial Draw Amount – This will always default to 100%. By clicking Edit the borrower can lower it down to the minimum - 75% Interest Rate – This shows the borrower's interest rate - This is adjustable – NOT fixed Estimated Monthly Payment 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. Other Fees – By using the drop down, the borrower can see the other fees charged (i.e. title, credit, etc.) Estimated Cash at Funding – This is the total amount of what is to be expected to receive at closing after all fees. Credit Score – By using the drop-down, the borrower can see the credit score retrieved during the soft pull, and the credit vendor Property Value – This will show the value of the home and or the value the AVM came in at - The borrower can view the AVM report, by clicking View AVM Report - If the AVM was unsuccessful, there would be no link to view CLTV – By clicking on the drop-down arrow, they will be able to see how it is

MLO Portal Guide

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 **2** **\$300,000** / Max eligible \$500,000 **CHANGE**

Debt Payoffs Applied **3** **MANAGE** **-\$0**

% Initial Draw Amount **4** **EDIT** **\$300,000** / 100% of available funds

Interest Rate (Variable rate) **5** **8.94%**

Estimated Monthly Payment **6** **\$2,235.00**
Interest-only payment for the first 5 years, then principal + interest

Origination Fee (2.99%) **7** **\$8,970.00**

Other Fees **8** **\$330.19** **VIEW**

Estimated Cash You'll Receive at Funding **9** **\$290,699.81**

Your Loan Summary

Loan Amount **\$300,000**

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

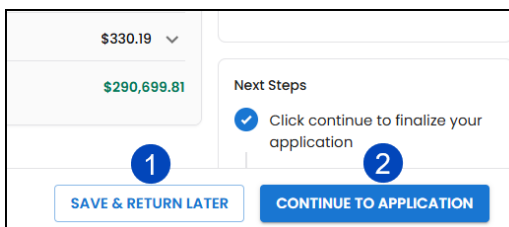
Property Value (AVM) **\$902,531**
Based on Automated Valuation Model (AVM) **11** **VIEW AVM REPORT**

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

Debt to Income **13** **70.24%** **VIEW**

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



\$330.19 **VIEW**

\$290,699.81

Next Steps

1 **SAVE & RETURN LATER**

2 **CONTINUE TO APPLICATION**

Demographics Ethnicity

17.

The borrower will choose their Ethnicity

- They can choose more than one if applicable

MLO Portal Guide

Demographics

 We collect this information to help ensure all applicants are treated fairly and to comply with federal mortgage disclosure laws. You are not required to provide it, but if you choose not to, we may need to collect certain details based on visual observation or surname where permitted by law. This information is used only for compliance purposes and does not affect your application outcome.

Ethnicity Check one or more

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex Demographic

The borrower will need to select one by checking a box

Sex Check one or more

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race Demographic

The borrower can choose more than one race if applicable

- Depending on the selection, the borrower may have to provide more info

Race Check one or more

☒ American Indian or Alaska Native

Print Name of Enrolled or Principal Tribe *

☒ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino

☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian

☒ Black or African American

☒ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian or Chamorro

☐ Samoan ☐ Other Pacific Islander

☒ White

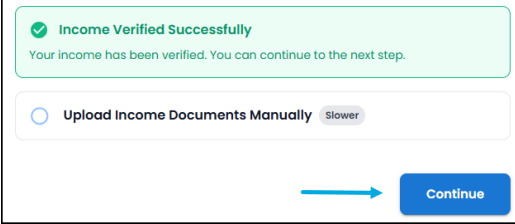
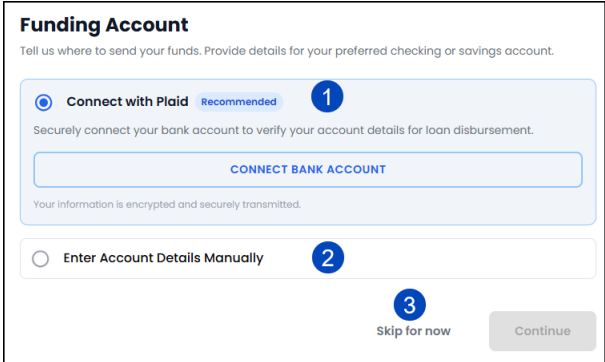
☐ I do not wish to provide this information

Hard Credit

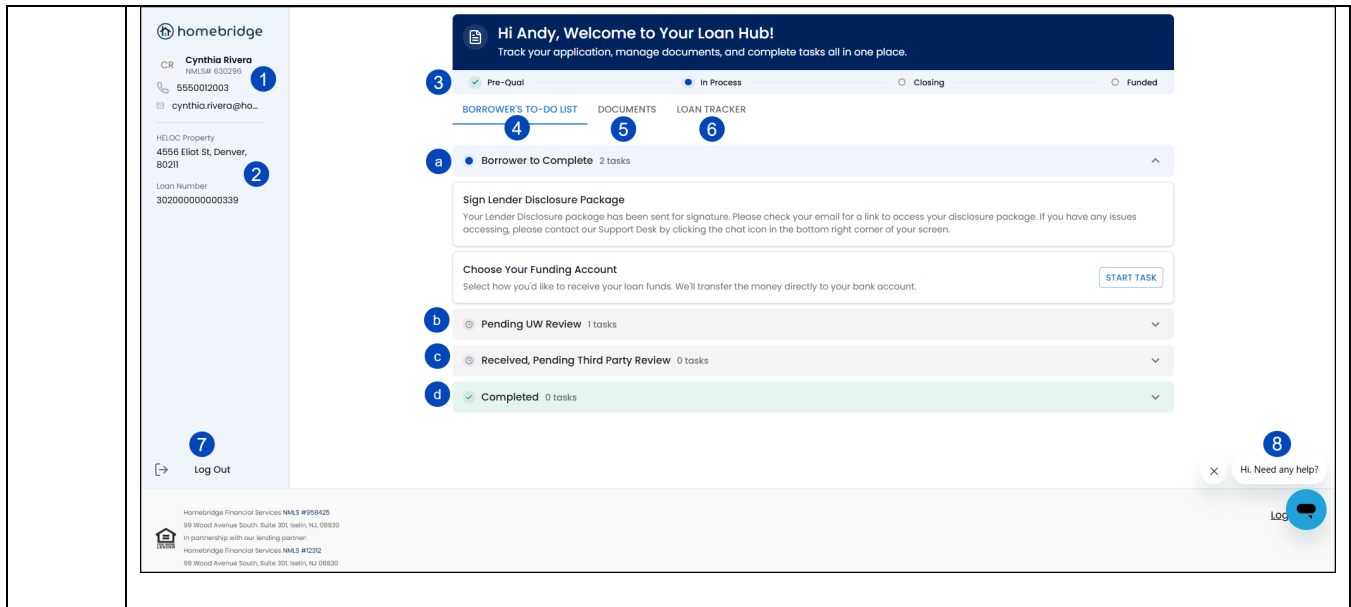
At the bottom of the page, the borrower must check the box to authorize a hard credit pull.

- They will click **Continue**

MLO Portal Guide

		 Income Verified Successfully Your income has been verified. You can continue to the next step. ☐ Upload Income Documents Manually Slower Continue	
19.	Funding Account The borrower can complete this step in one of three ways: Connect their account with Plaid – This is similar to what to income verification step 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. 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.	 Funding Account Tell us where to send your funds. Provide details for your preferred checking or savings account. ☒ Connect with Plaid Recommended 1 Securely connect your bank account to verify your account details for loan disbursement. CONNECT BANK ACCOUNT Your information is encrypted and securely transmitted. ☐ Enter Account Details Manually 2 3 Skip for now Continue	
20.	Borrower Portal The borrower's portal is where they will go for everything they need to know about their loan: MLO Name and Contact Subject Property Address and Loan Number Visual Tracker Bar To-Do List Borrower to Complete – Any new tasks/conditions will be listed here for them to complete Pending UW Review – Any tasks that have been completed will flow here and will be reviewed by a Loan Analyst Pending Third Party Review – Any documents that need to be reviewed by a third-party vendor will flow here Completed – All tasks completed will flow to this section Documents Loan Tracker Log Out Support		

MLO Portal Guide

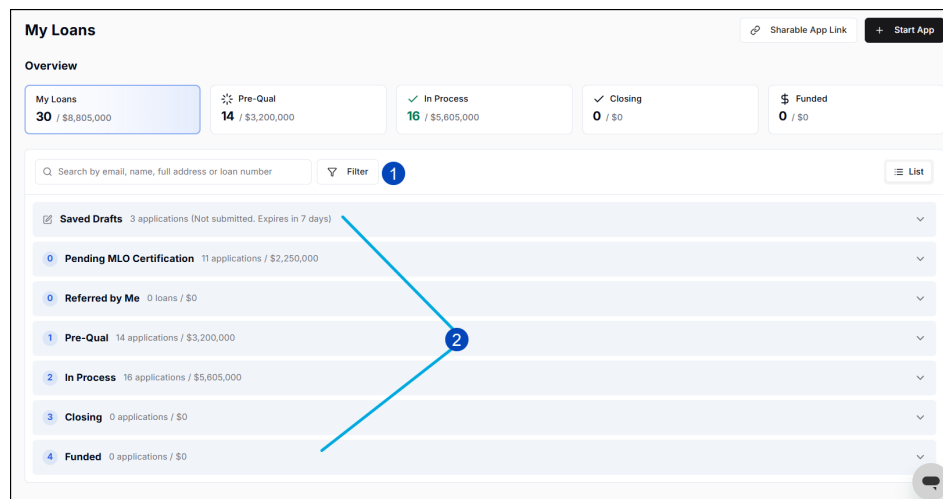


The screenshot shows the MLO Portal interface. On the left is a sidebar with user information and a 'Log Out' button. The main area displays a welcome message and a progress bar with stages: Pre-Qual, In Process, Closing, and Funded. Below the progress bar are tabs for 'BORROWER'S TO-DO LIST', 'DOCUMENTS', and 'LOAN TRACKER'. The 'BORROWER'S TO-DO LIST' is active, showing tasks like 'Sign Lender Disclosure Package', 'Choose Your Funding Account', 'Pending UW Review', 'Received, Pending Third Party Review', and 'Completed'. A chat bubble 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



The screenshot shows the 'My Loans' interface. At the top, there's a 'Filter' button (callout 1) and a 'List' button. Below the filter is a search bar. The main area displays a list of loan stages: 'Saved Drafts', 'Pending MLO Certification', 'Referred by Me', 'Pre-Qual', 'In Process', 'Closing', and 'Funded'. Each stage has a dropdown arrow. A blue arrow points from the 'In Process' stage to the 'Borrower Name' column, indicating how to access a loan (callout 2).

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

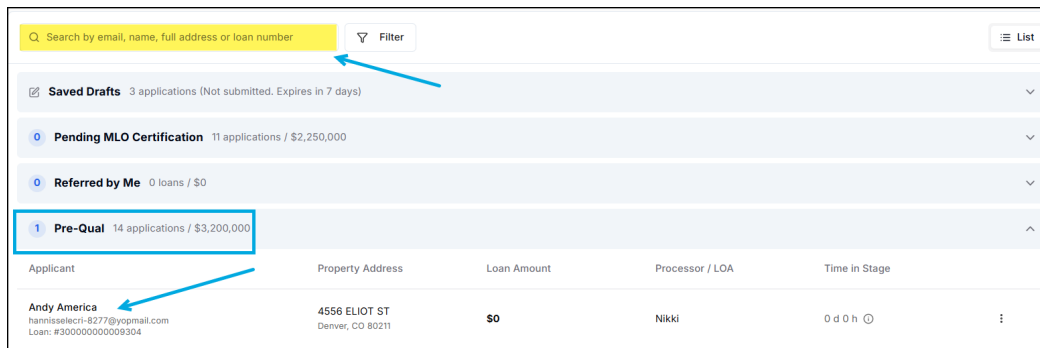
MLO Portal Guide

1 Pre-Qual 14 applications / \$3,200,000					
Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
Andy America hannisselecrl-8277@yopmail.com Loan: #300000000009304	4556 ELIOT ST Denver, CO 80211	\$0	Nikki	0 d 0 h	:
Andy America eunice+78500@usehitch.com Loan: #300000000008453	4556 ELIOT ST DENVER, CO 80211	\$0	Nikki	14 d 14 h	:

Archiving a Loan

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

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



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

☒ Saved Drafts 3 applications (Not submitted. Expires in 7 days)

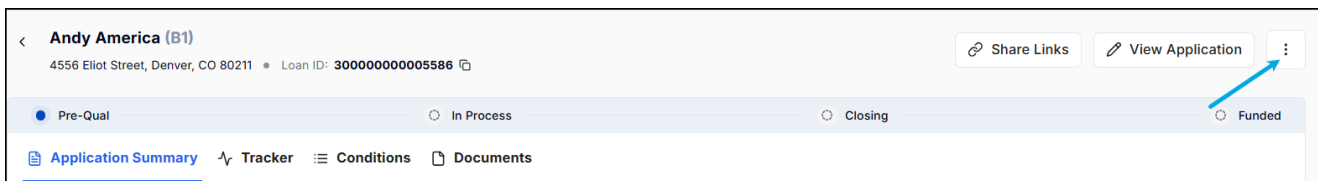
☐ Pending MLO Certification 11 applications / \$2,250,000

☐ Referred by Me 0 loans / \$0

1 Pre-Qual 14 applications / \$3,200,000

Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
Andy America hannisselecrl-8277@yopmail.com Loan: #300000000009304	4556 ELIOT ST Denver, CO 80211	\$0	Nikki	0 d 0 h	:

Click the ellipsis button on the upper right-hand corner



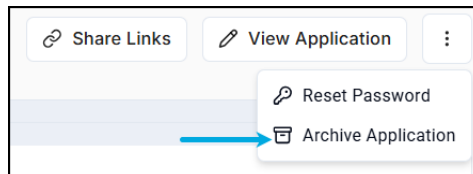
< Andy America (B1)
4556 Eliot Street, Denver, CO 80211 • Loan ID: 300000000005586

Share Links View Application

Pre-Qual In Process Closing Funded

Application Summary Tracker Conditions Documents

Click **Archive Application**



Share Links View Application

Reset Password

Archive Application

MLO Portal Guide

Pop-Up will appear:

- Click **Yes, archive it**

Are you sure you want to archive this application?

No, go back

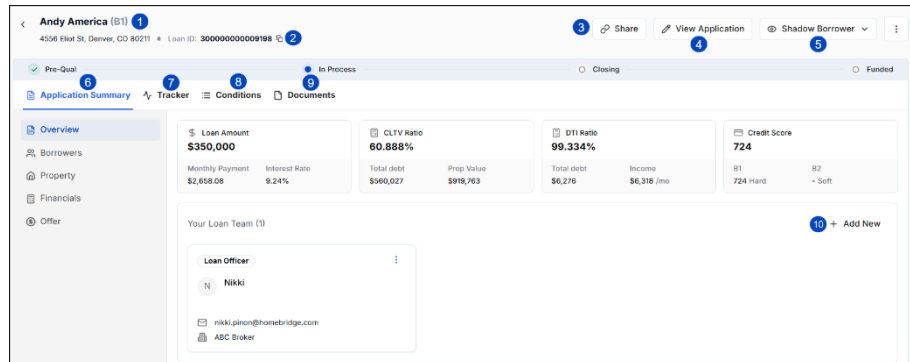
Yes, archive it

Loan File Overview

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

Loan File Overview

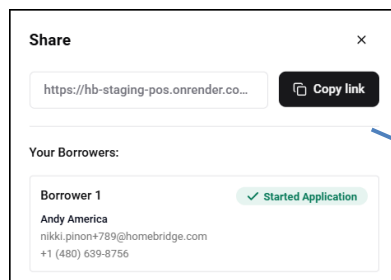
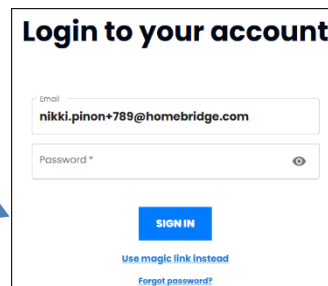
- Borrower(s) on the loan
- Property addy, Loan ID
- Share Links
- View Application (Read Only)
- Shadow Borrower
- Application Summary
- Tracker
- Conditions
- Documents
- Add an LOA



Share Links

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

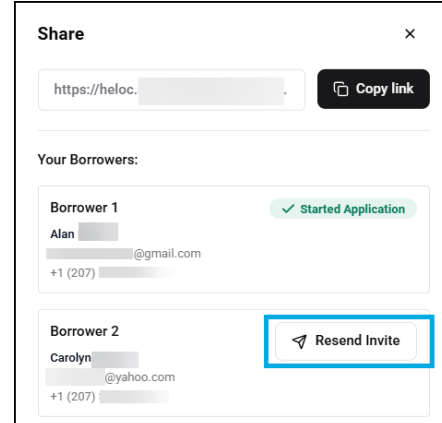
- Copy Link allows the borrower to log into their portal
 - When the borrower clicks on the link, it will take them to the log in page

MLO Portal Guide

2. Resend Invite

- If the borrower needs the invite and never receives it, click the button and they will receive the link via email
- If there are multiple borrowers, as shown below, and one is still needing to go in and start the application, the invite can be resent



Share [X]

https://heloc. [redacted] [Copy link]

Your Borrowers:

Borrower 1 [Started Application]

Alan [redacted]@gmail.com
+1 (207) [redacted]

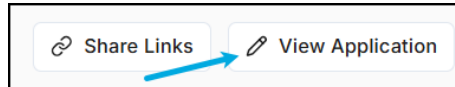
Borrower 2 [Resend Invite]

Carolyn [redacted]@yahoo.com
+1 (207) [redacted]

View Application

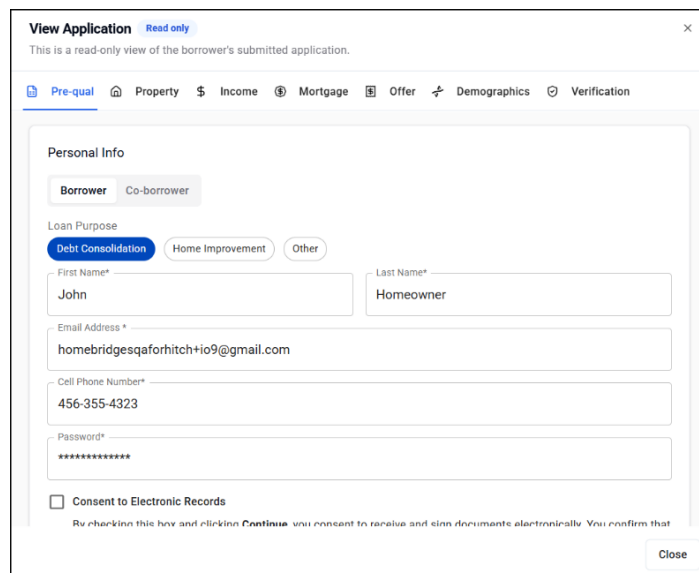
You have visibility to see where the borrower is at in their Pre-Qual Application Journey or what they filled out

- Click **View Application**



[Share Links] [View Application]

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



View Application [Read only] [X]

This is a read-only view of the borrower's submitted application.

[Pre-qual] [Property] [Income] [Mortgage] [Offer] [Demographics] [Verification]

Personal Info

Borrower Co-borrower

Loan Purpose

[Debt Consolidation] [Home Improvement] [Other]

First Name* John Last Name* Homeowner

Email Address* homebridgesqaforhitch+io9@gmail.com

Cell Phone Number* 456-355-4323

Password* [redacted]

☐ Consent to Electronic Records

By checking this box and clicking **Continue**, you consent to receive and sign documents electronically. You confirm that

[Close]

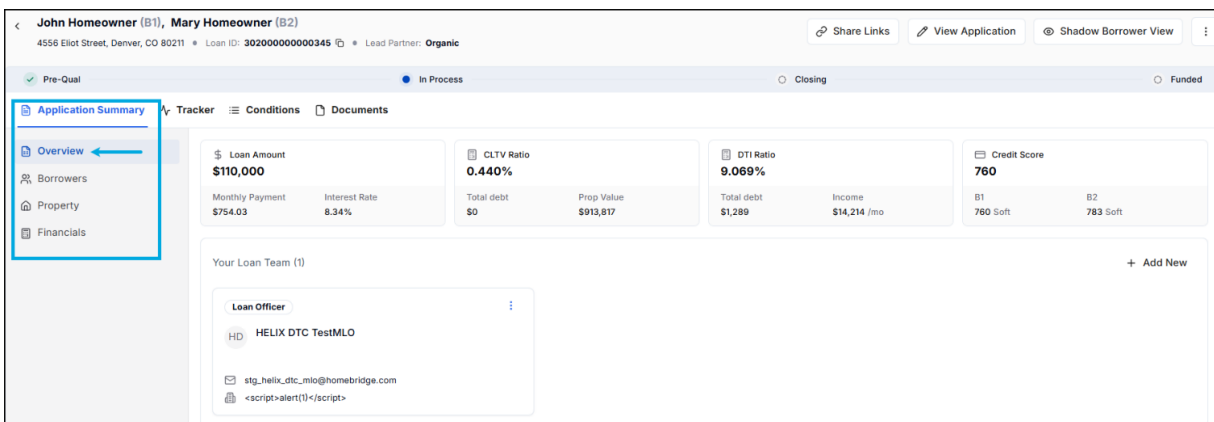
NOTE: This will always be **VIEW ONLY**. You cannot make any corrections on behalf of the borrower.

Application Summary Overview

MLO Portal Guide

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
- Loan Team (assigned loan officer name)

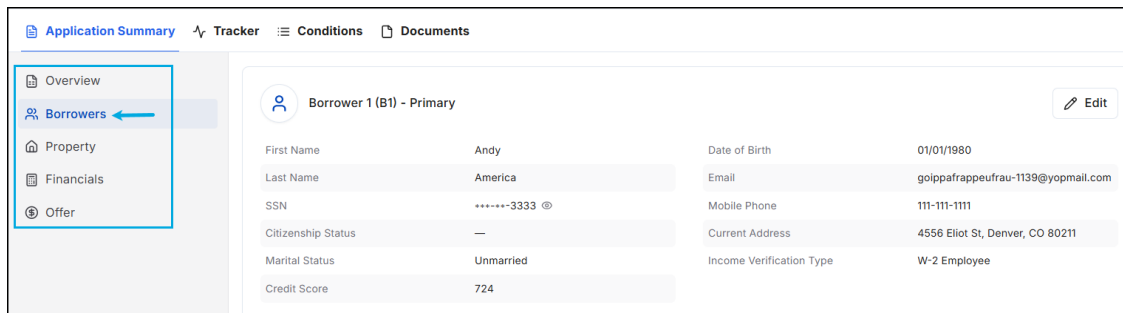


The screenshot shows the 'Overview' page of the MLO Portal. The top navigation bar includes 'Share Links', 'View Application', and 'Shadow Borrower View'. The main content area is divided into several sections:

- Application Summary:** A sidebar menu with 'Overview' (selected), 'Borrowers', 'Property', and '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):** A list of loan officers, currently showing 'HELI DTC TestMLO' with contact information.

Borrowers

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



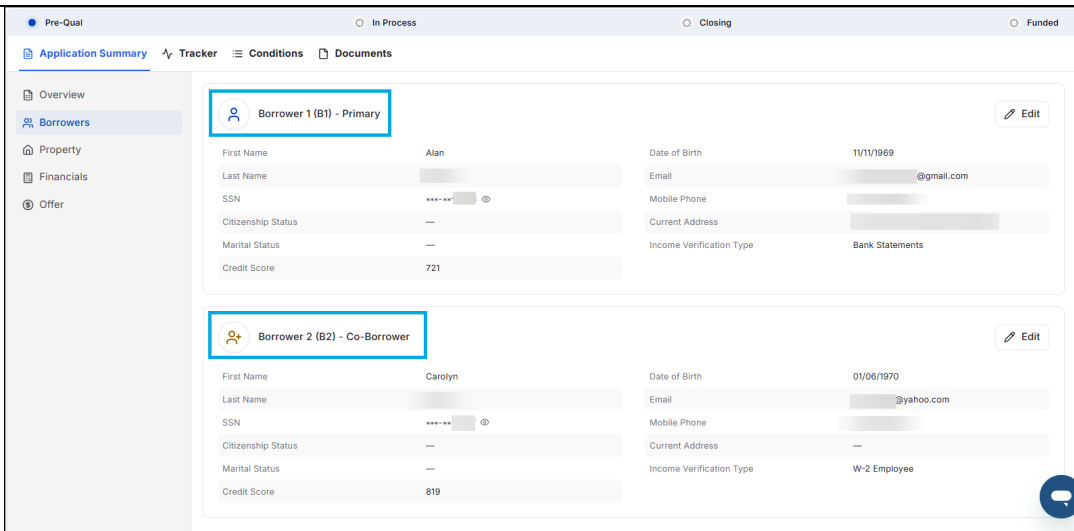
The screenshot shows the 'Borrowers' page of the MLO Portal. The top navigation bar includes 'Application Summary', 'Tracker', 'Conditions', and 'Documents'. The main content area is divided into several sections:

- Application Summary:** A sidebar menu with 'Overview', 'Borrowers' (selected), 'Property', 'Financials', and 'Offer'.
- Borrower 1 (B1) - Primary:** A profile card with an 'Edit' button.
- Borrower Information:** A table of borrower details.

Field	Value	Field	Value
First Name	Andy	Date of Birth	01/01/1980
Last Name	America	Email	goippafrageufrau-1139@yopmail.com
SSN	*****-3333 @	Mobile Phone	111-111-1111
Citizenship Status	—	Current Address	4556 Eliot St, Denver, CO 80211
Marital Status	Unmarried	Income Verification Type	W-2 Employee
Credit Score	724		

If there is more than one borrower, you will be able to see both B1 and B2.

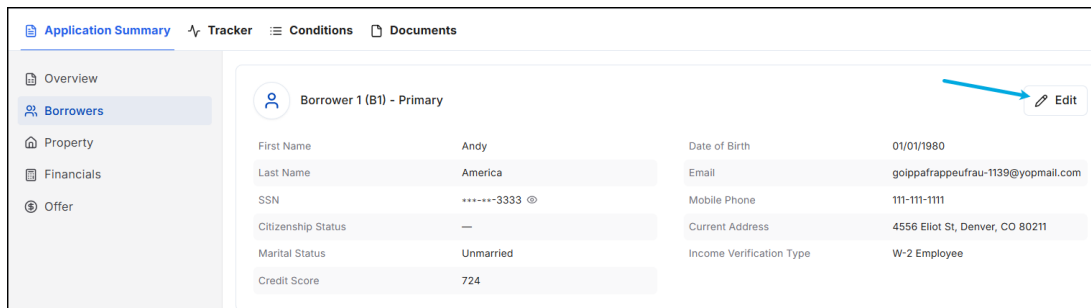
MLO Portal Guide



The screenshot shows the 'Borrowers' section of the MLO Portal. It displays two borrower profiles:

- Borrower 1 (B1) - Primary:**
 - First Name: Alan
 - Last Name: [Redacted]
 - SSN: [Redacted]
 - Citizenship Status: --
 - Marital Status: --
 - Credit Score: 721
 - Date of Birth: 11/11/1969
 - Email: [Redacted]@gmail.com
 - Mobile Phone: [Redacted]
 - Current Address: [Redacted]
 - Income Verification Type: Bank Statements
- Borrower 2 (B2) - Co-Borrower:**
 - First Name: Carolyn
 - Last Name: [Redacted]
 - SSN: [Redacted]
 - Citizenship Status: --
 - Marital Status: --
 - Credit Score: 819
 - Date of Birth: 01/06/1970
 - Email: [Redacted]@yahoo.com
 - Mobile Phone: [Redacted]
 - Current Address: --
 - Income Verification Type: W-2 Employee

If the borrower's information needs to be edited, click **Edit**



The screenshot shows the 'Borrower 1 (B1) - Primary' profile with the following information:

- First Name: Andy
- Last Name: America
- SSN: [Redacted]
- Citizenship Status: --
- Marital Status: Unmarried
- Credit Score: 724
- Date of Birth: 01/01/1980
- Email: goippafrappeufrau-1139@yopmail.com
- Mobile Phone: 111-111-1111
- Current Address: 4556 Eliot St, Denver, CO 80211
- Income Verification Type: W-2 Employee

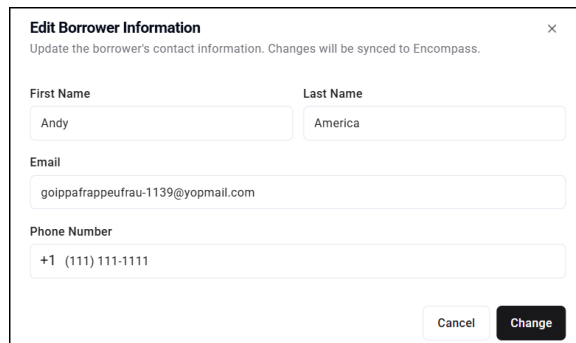
An arrow points to the 'Edit' button in the top right corner of the profile card.

Within the pop-up screen, the following can be updated:

- Borrower's Name
- Email address
- Phone number

Once done with the change, click **Change**.

NOTE: Do **NOT** change the borrower's name to a different borrower altogether. The name field is change it to their formal name, (e.g. Andy to Andrew).



The 'Edit Borrower Information' pop-up screen contains the following fields:

- First Name:** Andy
- Last Name:** America
- Email:** goippafrappeufrau-1139@yopmail.com
- Phone Number:** +1 (111) 111-1111

At the bottom right, there are 'Cancel' and 'Change' buttons.

to

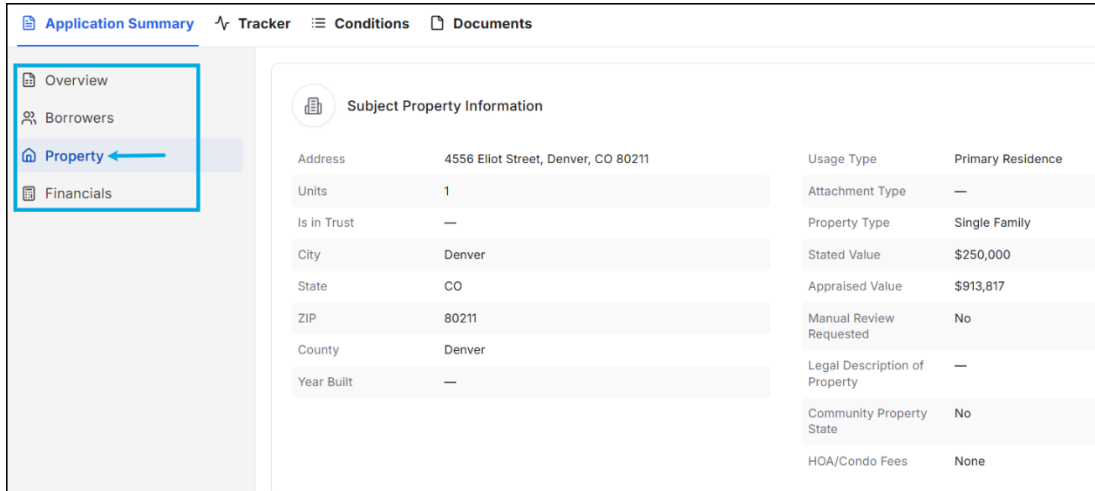
Property

Property is broken into three categories:

MLO Portal Guide

1. Subject Property Information

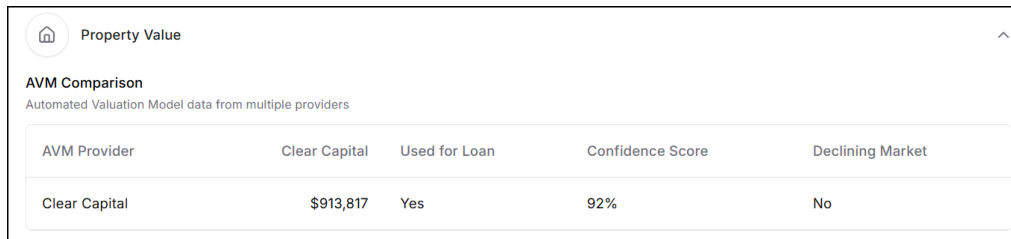
- This will house the property address, usage type, stated & appraised value, etc.



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

2. Property Value

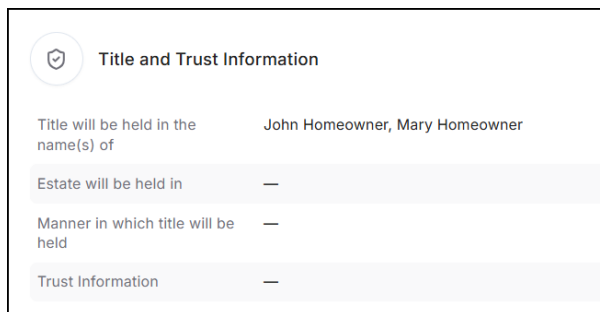
- All of the property value information will be shown in this section



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 flow in once the loan has been updated by Ops.



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	—

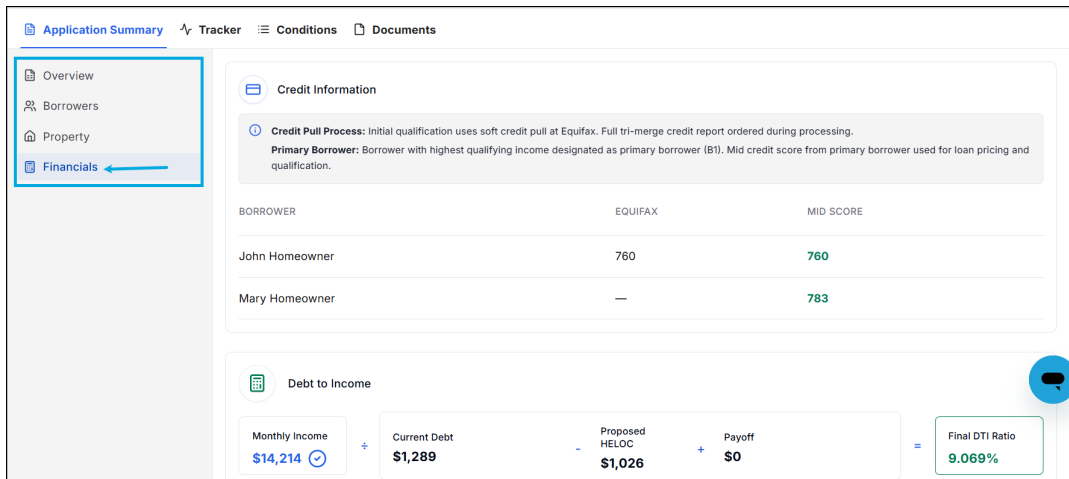
Financials

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

Overview | Borrowers | Property | **Financials**

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.

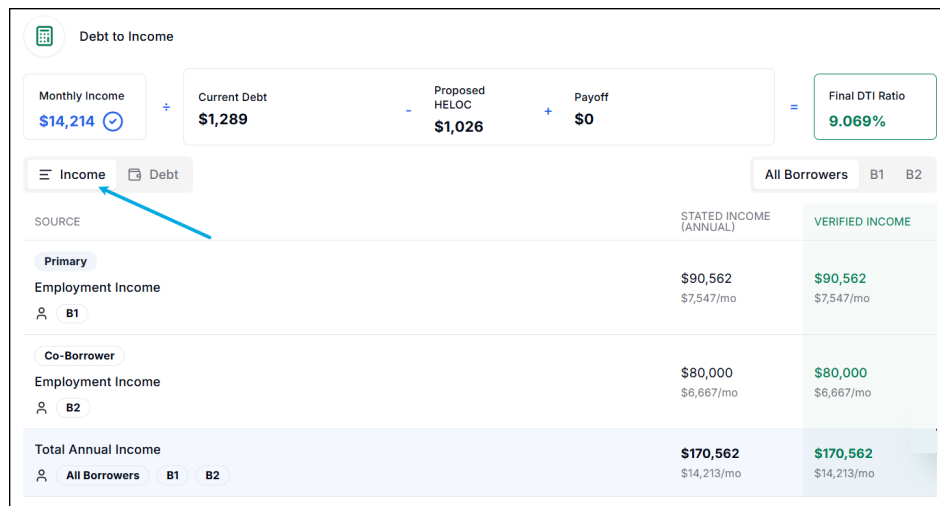
BORROWER	EQUIFAX	MID SCORE
John Homeowner	760	760
Mary Homeowner	—	783

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 | 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

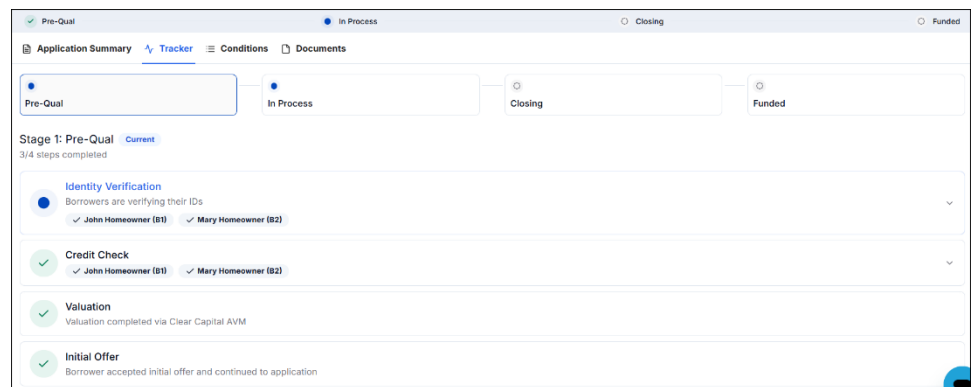
- Under the Debt tab, you will see all the liabilities pulled from the credit report (including the proposed HELOC)

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 \$2,065/mo	\$24,781 \$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.



Pre-Qual In Process Closing Funded

Application Summary Tracker Conditions Documents

Pre-Qual In Process Closing Funded

Stage 1: Pre-Qual Current
3/4 steps completed

Identity Verification
Borrowers are verifying their IDs
✓ John Homeowner (B1) ✓ Mary Homeowner (B2)

Credit Check
✓ John Homeowner (B1) ✓ Mary Homeowner (B2)

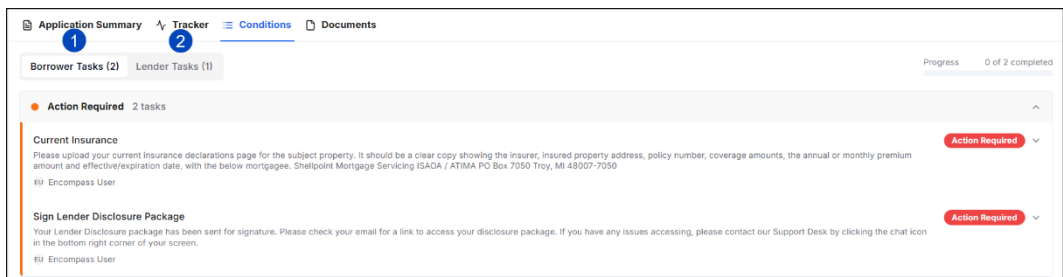
Valuation
Valuation completed via Clear Capital AVM

Initial Offer
Borrower accepted initial offer and continued to application

Conditions

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

- Borrower Tasks**
- Lender Tasks**



Application Summary Tracker Conditions Documents

Borrower Tasks (2) Lender Tasks (1)

Progress 0 of 2 completed

Action Required 2 tasks

Current Insurance
Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee. Shellpoint Mortgage Servicing (SACA / ATMA PO Box 7050 Troy, MI 48067-7050)
Encompass User **Action Required**

Sign Lender Disclosure Package
Your Lender Disclosure package has been sent for signature. Please check your email for a link to access your disclosure package. If you have any issues accessing, please contact our Support Desk by clicking the chat icon in the bottom right corner of your screen.
Encompass User **Action Required**

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.

MLO Portal Guide

Borrower Tasks (2)

Lender Tasks (1)

Progress 0 of 2 completed

Action Required

2 tasks

Current Insurance

Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee. Shellpoint Mortgage Servicing ISACA / ATIMA PO Box 7050 Troy, MI 48007-7050

EU Encompass User

Description

Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee.
Shellpoint Mortgage Servicing
ISACA / ATIMA
PO Box 7050
Troy, MI 48007-7050

Documents

Add documents

Documents

Any and all documents that have been either generated by the system or uploaded will be viewed here.

Application Summary

Tracker

Conditions

Documents

Refresh

The Work Number Report

1

homebridgesqaforhitch+io9@gmail.com/employmentReports/twn-voe-1780680136350.pdf

Download

Soft Credit Pull Consent

2

CFPB Acknowledgement

2

esigned_income_verification_...

2

esigned_method_consent

2

Borrower Consent

2

Soft Credit Report

1

Paystubs

1

Hard Pull Credit Consent

1

AVM Report

1

Other Documents

17

1 / 4

120%

EQUIFAX

VERIFICATION SERVICES

JOHN X. HOMEOWNER xxx-xx-9000

CURRENT AS OF: 06-01-2026

ORDER INFORMATION

Verified On:

06-05-2026

Verification Type:

VCI

Permissible Purpose:

Consumer's Application for Credit

Reference Number:

6694723387

Tracking Number:

6a235cd870950efcd9a8d5

EMPLOYER

Employer:

Enterprise USA-Verifier Integrations Only (13170)

Employer Disclaimer:

Enterprise USA-Verifier Integrations Only (13170)

employer>Please Note: The Age of Data above reflects the employee's last 120 days. However, the Employer Status that appears is updated past 7 days.

Please use the information as it is available on this verification. Different and/or additional data will not be provided by the employer.