

MLO Portal Guide

Overview

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

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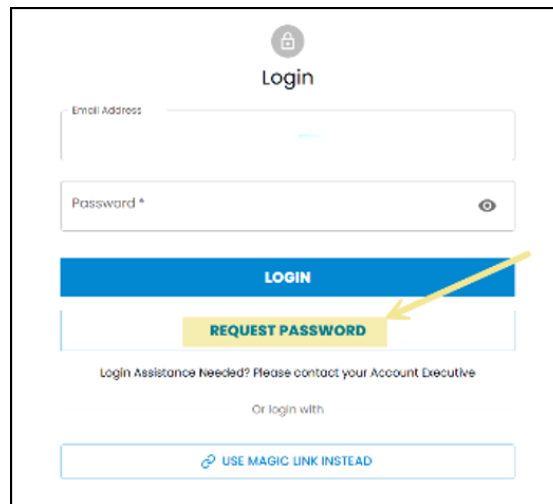
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Signing In

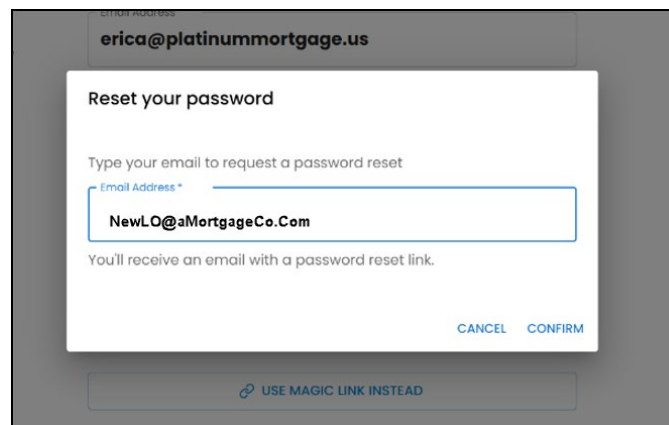
There are two sign-in methods: signing in as a new loan officer and signing in as an existing loan officer.

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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Reset your password

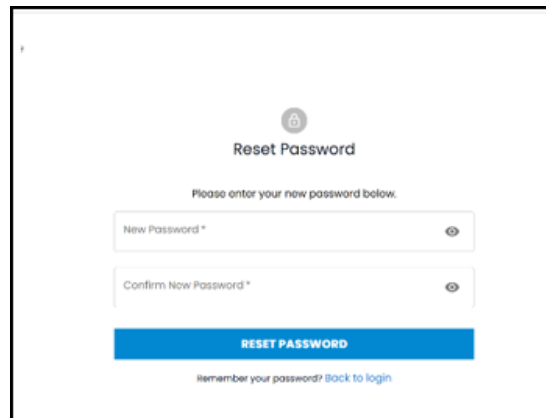
Hi there,
We received a request to reset the password for your Loan Officer account. If you didn't make this request, you can safely ignore this email.
To reset your password, click the button below.

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](#)

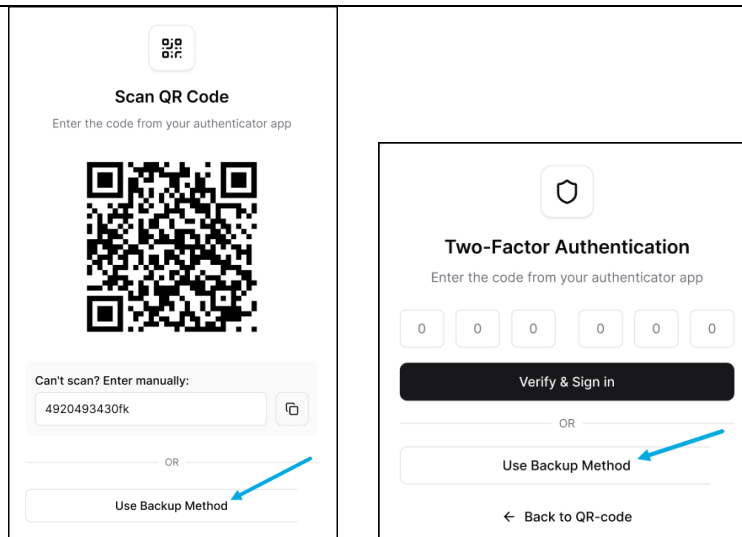
NOTE: If any issues occur, there's the option to use **Backup Method**

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

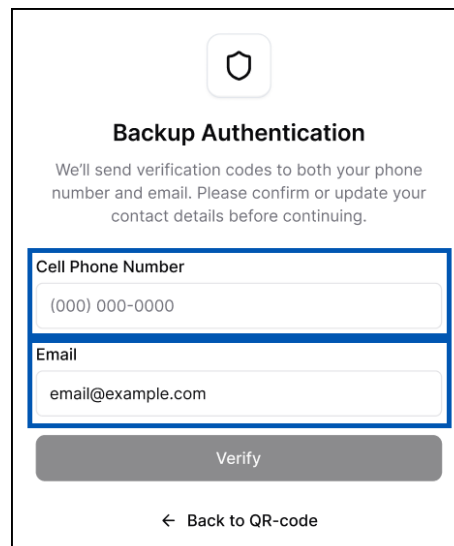
Verify & Sign in

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

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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

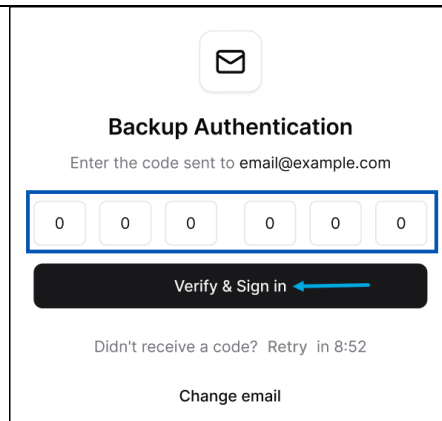
Verify & Sign in

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

Change email

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

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Backup Authentication

Enter the code sent to email@example.com

0 0 0 0 0 0

Verify & Sign in

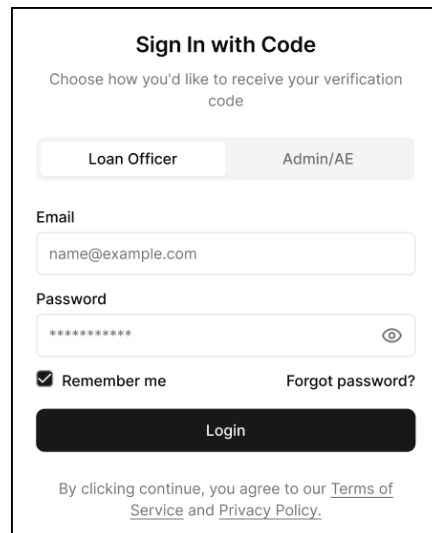
Didn't receive a code? Retry in 8:52

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](#).

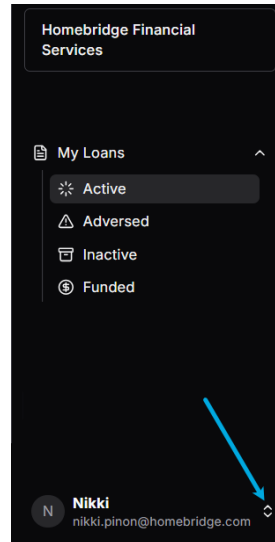
Understanding the Portal

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

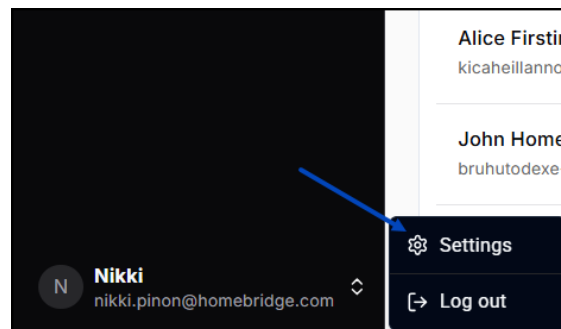
Profile

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



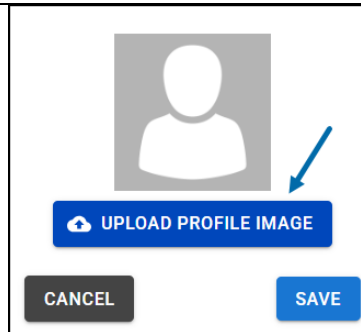
- Click on **Settings**



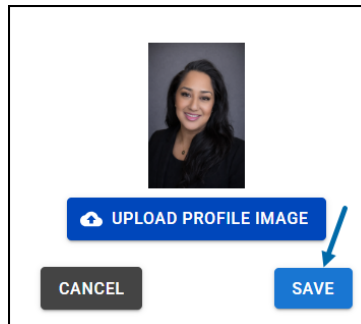
Anything greyed out cannot be changed in the profile

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

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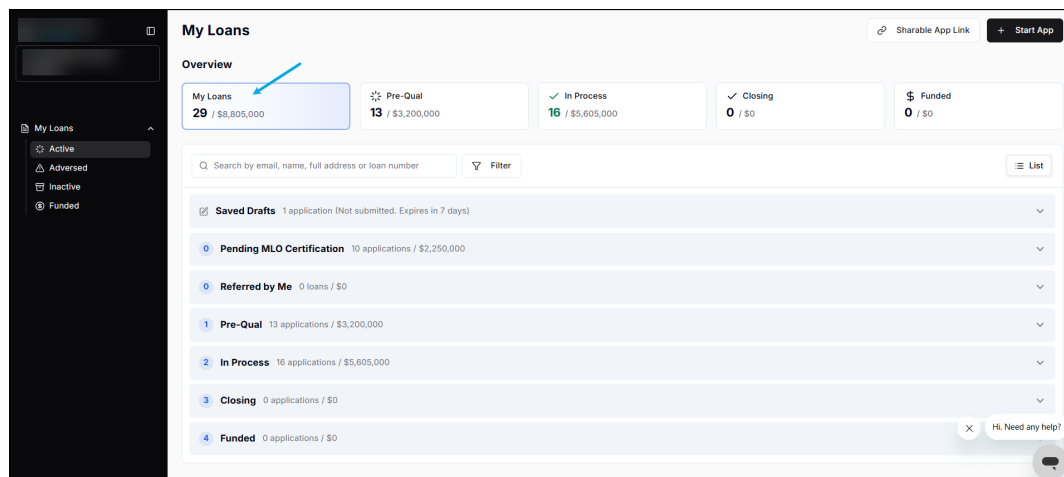
- Once uploaded, your profile picture will appear
 - Click **Save**



My Loans

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

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



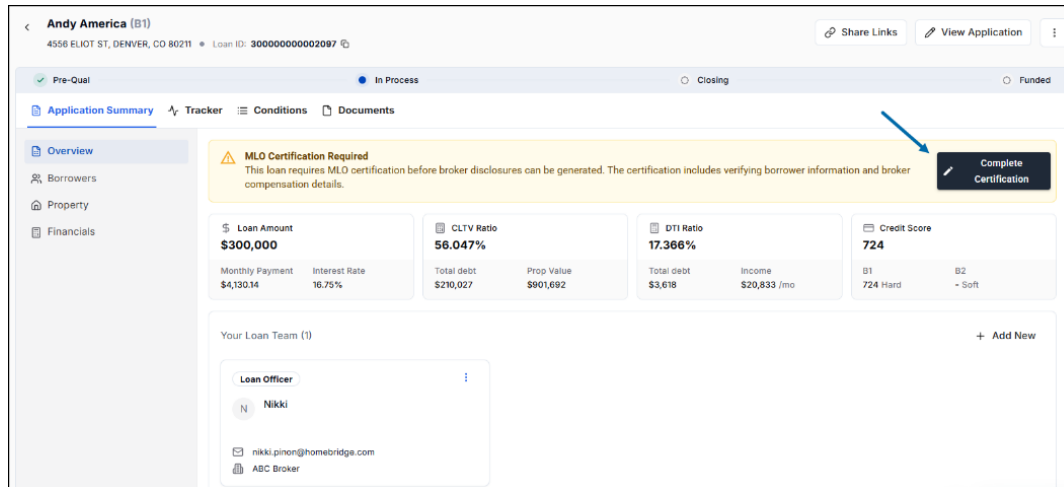
To see loans in the other statuses, click on the carrots:

1. **Saved Drafts**
2. **Pending MLO Certification**
3. **Referred by Me**
4. **Pre-Qual**

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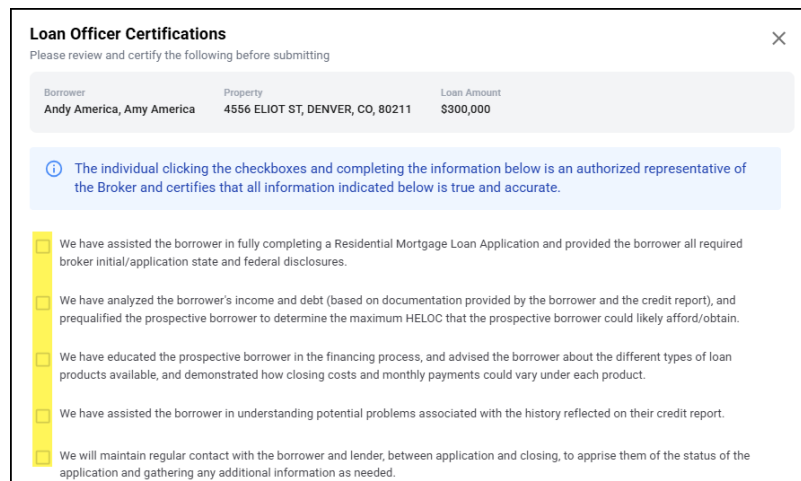
Option 1:

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



The screenshot shows the 'Andy America (B1)' loan page. The 'Complete Certification' button is highlighted with a blue arrow. The page displays loan details such as Loan Amount (\$300,000), CLTV Ratio (56.047%), DTI Ratio (17.366%), and Credit Score (724). A yellow banner at the top states: 'MLO Certification Required. This loan requires MLO certification before broker disclosures can be generated. The certification includes verifying borrower information and broker compensation details.'

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



The 'Loan Officer Certifications' form requires the user to review and certify the following information before submitting:

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

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.

- ☐ 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
- 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

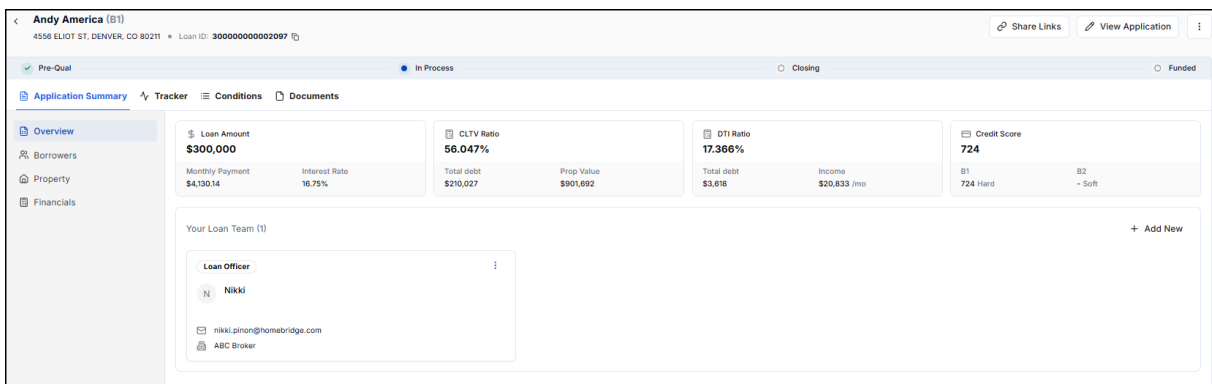
Entering your name and date below signifies your acknowledgement of the above.

Broker MLO Name MLO Name	Today's Date 05/14/2026
-----------------------------	----------------------------

CANCEL

SUBMIT

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



Andy America (B1)
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 Prop 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

N Nikki

nikki.piron@homebridge.com

ABC Broker

+ Add New

Option 2:

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

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Q 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

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- ☐ 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.
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- ☐ 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.

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

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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.

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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.

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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

Search

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

- Enter the information in the search bar

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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

Filter Applications By: ×

Company	File Owner
Loan Officer	Status
State	

CLEAR ALL FILTERS APPLY FILTERS

NOTE: The pipeline view will according to the filters until filters are cleared

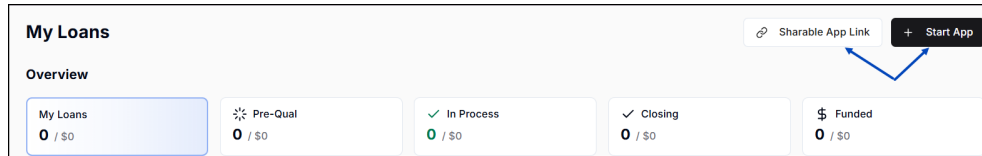
show
selected,

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Starting an Application

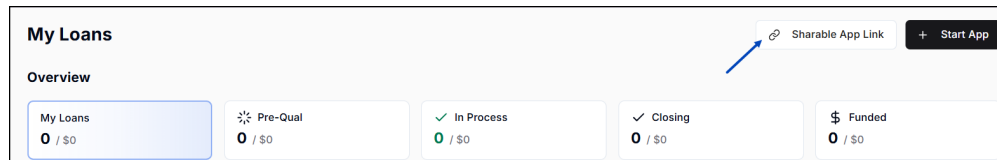
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



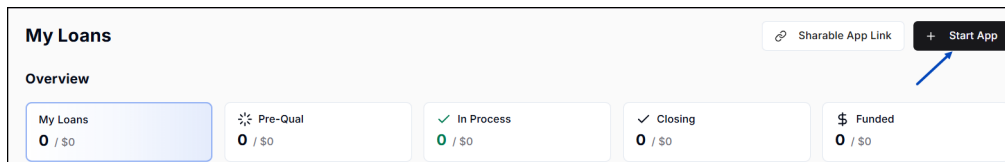
Sharable App Link

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

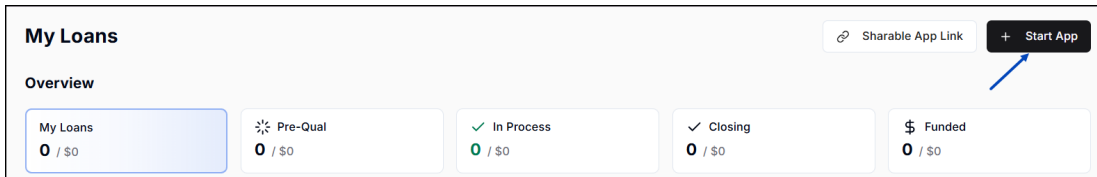


+Start App

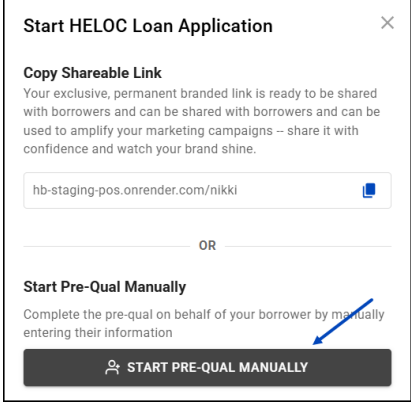
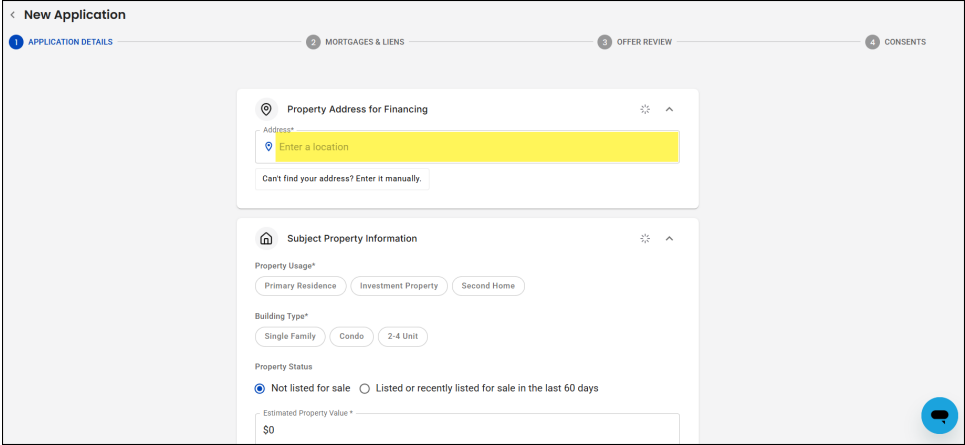
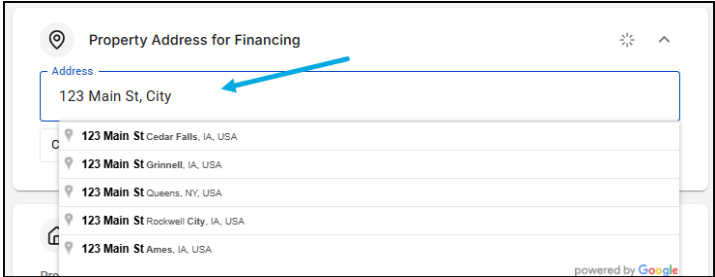
This button allows you to start an application on behalf of the customer



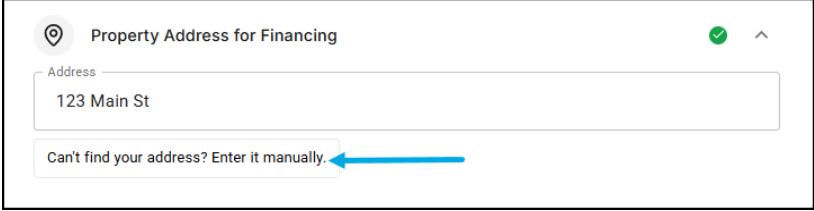
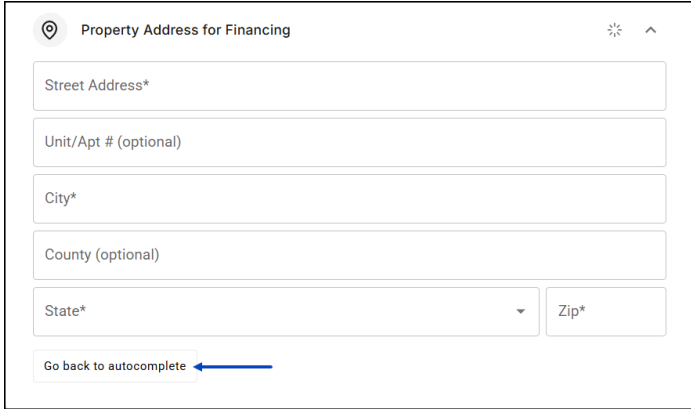
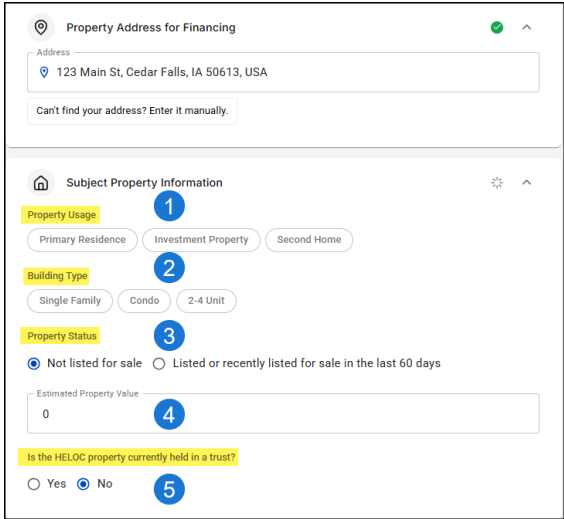
Start Pre-Qual Manually

Step	Action
1.	Click +Start App 
2.	Click Start Pre-Qual Manually

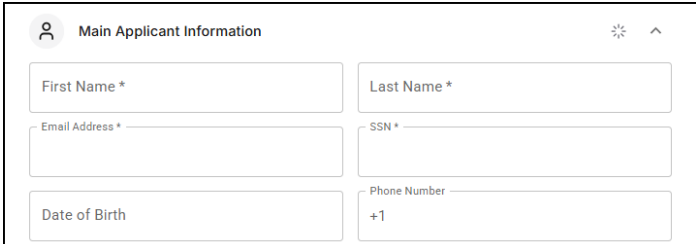
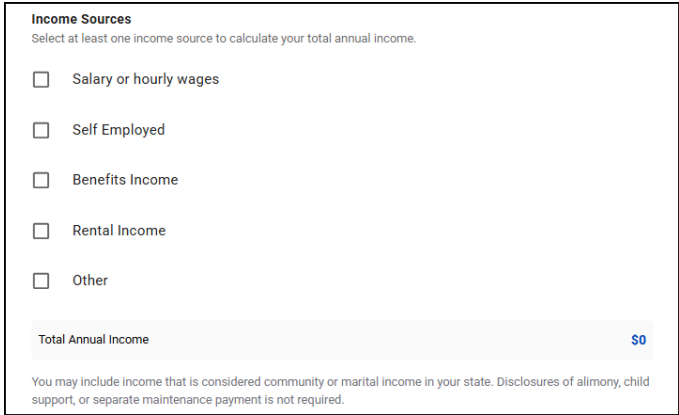
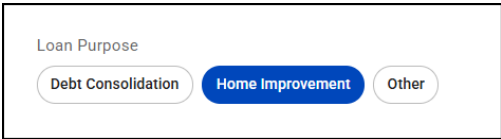
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		 Start HELOC Loan Application Copy Shareable Link Your exclusive, permanent branded link is ready to be shared with borrowers and can be shared with borrowers and can be used to amplify your marketing campaigns – share it with confidence and watch your brand shine. hb-staging-pos.onrender.com/nikki OR Start Pre-Qual Manually Complete the pre-qual on behalf of your borrower by manually entering their information START PRE-QUAL MANUALLY	
3.	The application opens for you to enter the borrower's info		
4.	Property Address Begin by entering the property address Select the address that matches the info given by the borrower		
5.	If the address doesn't match or one doesn't appear, click the button below to enter it manually		

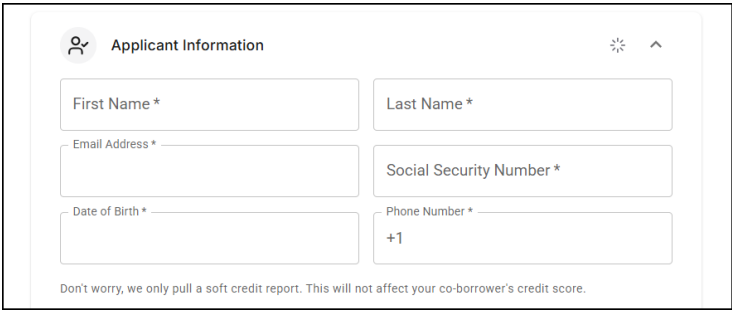
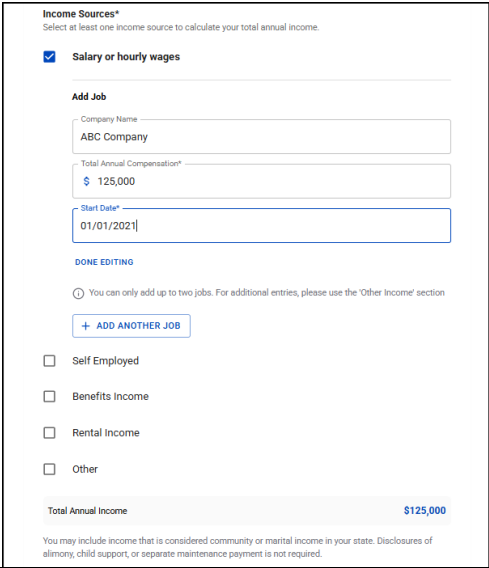
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6.	It will open fields for you to manually enter the address  NOTE: If you want to go back to the autocomplete function, click the button		
7.	Subject Property Information Select/Enter the following: 1. Property Usage 2. Building Type 3. Property Status 4. Estimated Property Value 5. Trust		
8.	Main Applicant Information		

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	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	

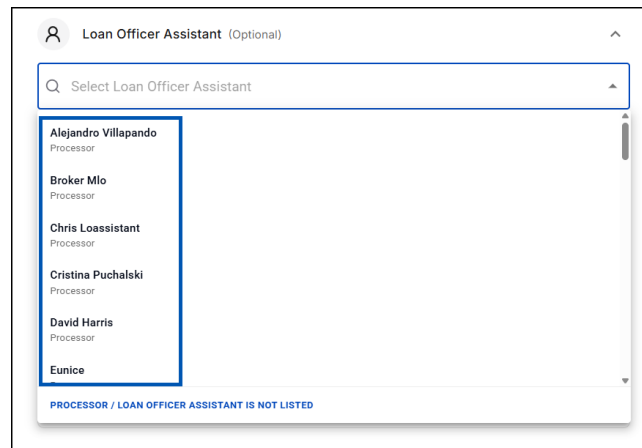
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	 Click Yes  Fill out the Co-Borrower's information  NOTE: The Co-Borrower's email address MUST be different than the Primary Borrower's - Enter their income - Click DONE EDITING if applicable to the income entry - You may add more than one income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

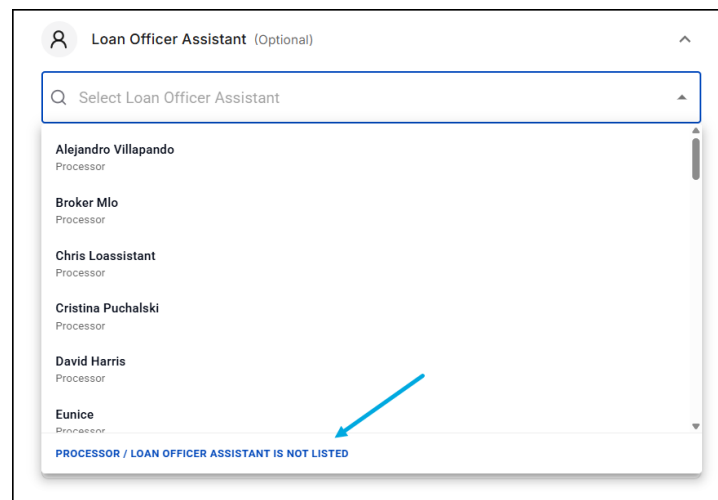
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If the assistant was already added, their name will appear on the list.



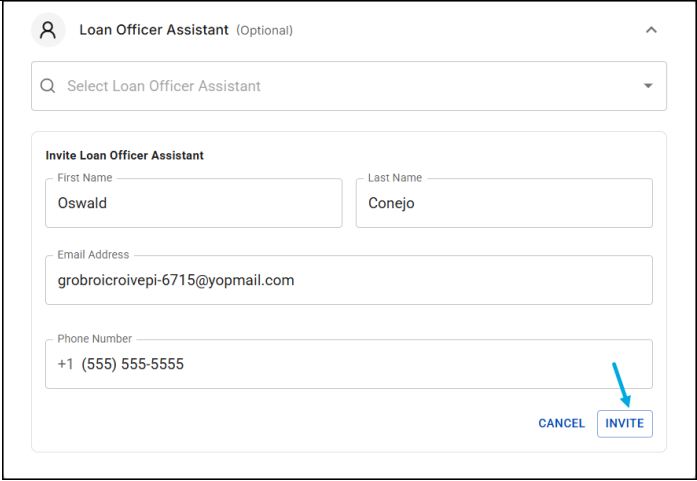
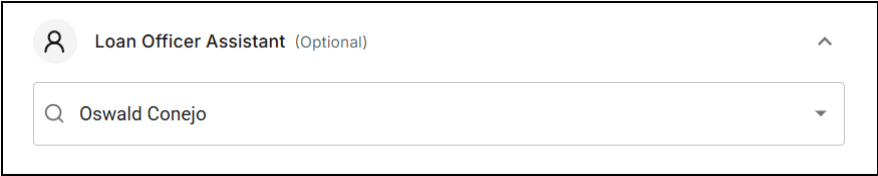
To add an assistant, click **Processor/Loan Officer Assistant is Not Listed** at the bottom of the drop down



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

- Click **INVITE**

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	 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 - Analyze credit profile

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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**

Manually Add Mortgage or Lien

CANCEL

ADD

to the
their

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
☐	BEST EVER MORTGAGE	03/31/2021	\$1,691	\$210,279	☐
☒	CALLABLE MORTGAGE	07/31/2019	\$1,671	\$210,027	☐

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

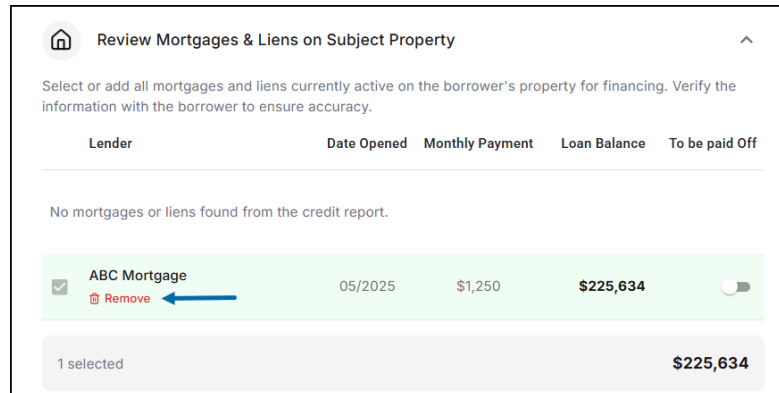
Once the link is clicked, enter the following:

1. Lender Name
2. Monthly Payment Amount

MLO Portal Guide

3. Loan Balance

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



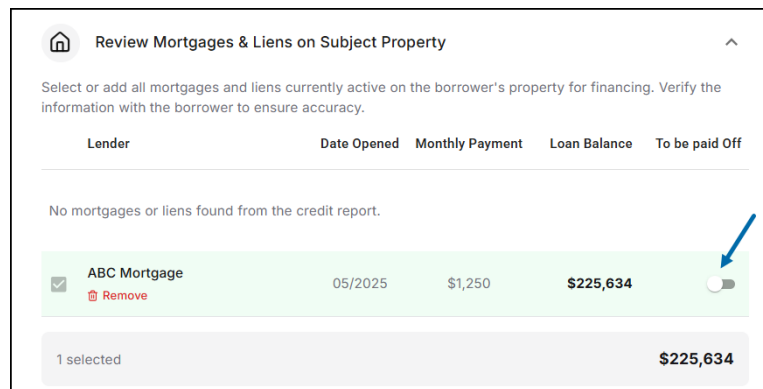
Review Mortgages & Liens on Subject Property

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.

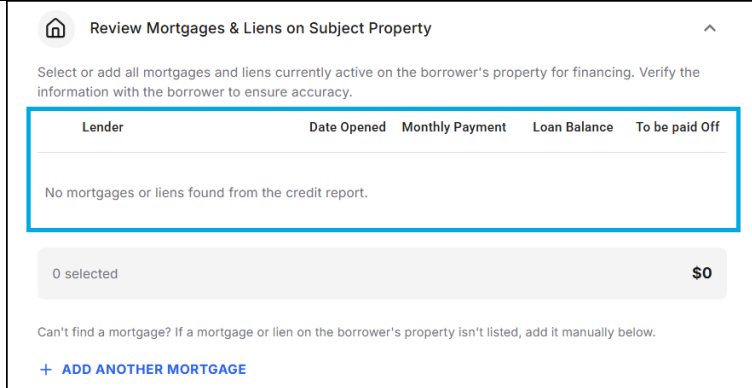
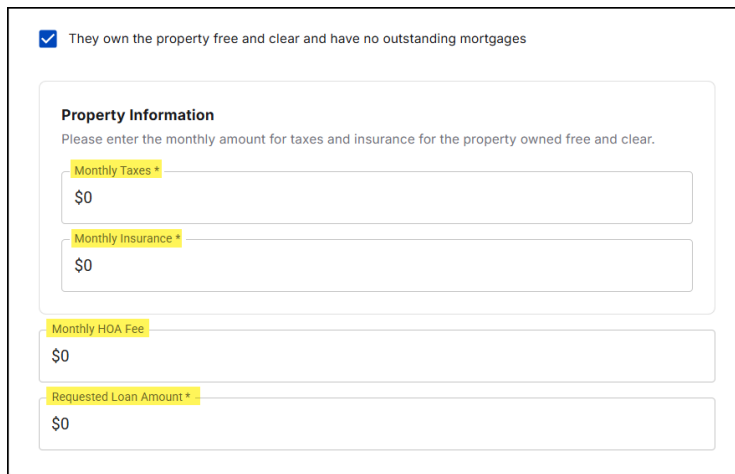
Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
☒ ABC Mortgage Remove	05/2025	\$1,250	\$225,634	☐

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.

Pre-Qual Summary

This will summarize the initial loan offer that will go out to the borrower

Pre-Qualification Summary

Requested Loan Amount

\$300,000

Max eligible \$680,000

Debt Payoffs Applied

MANAGE

-\$0

Initial Draw Amount

EDIT

\$300,000 / 100% of available funds

Interest Rate (Variable rate)

9.44%

Estimated Monthly Payment

\$2,360.00

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

Origination Fee (2.99%)

\$8,970.00

Other Fees

\$95.69

Estimated Cash You'll Receive at Funding

\$290,934.31

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%

*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.

1. **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

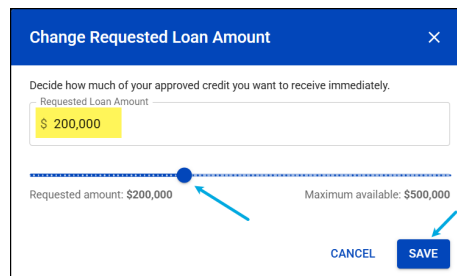
2. Requested Loan Amount

- 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

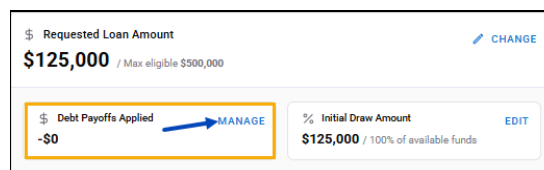
\$ 200,000

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

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

3. **Two sections include:**

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



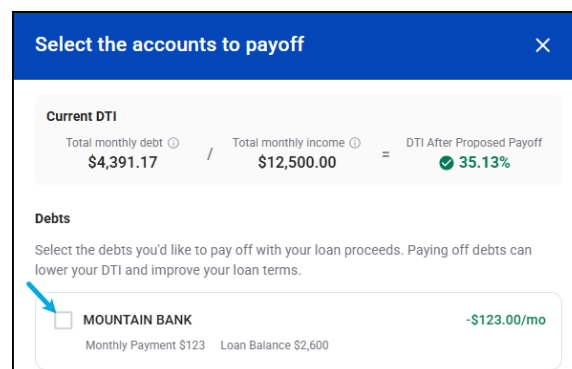
\$ Requested Loan Amount
\$125,000 / Max eligible \$500,000 [CHANGE](#)

\$ Debt Payoffs Applied [MANAGE](#) **-\$0**

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

- 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 $\textcircled{1}$ / Total monthly income $\textcircled{1}$ = DTI After Proposed Payoff

\$4,391.17 / **\$12,500.00** = **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 - \$0 MANAGE	% Initial Draw Amount \$125,000 / 100% of available funds EDIT
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

09/16/2026

31

MLO Portal Guide

Other Fees	\$89.19 ^
Credit Report	\$6.19
Property AVM	\$8.00
Recording	\$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

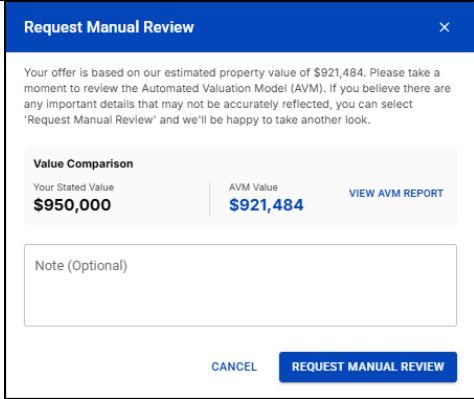
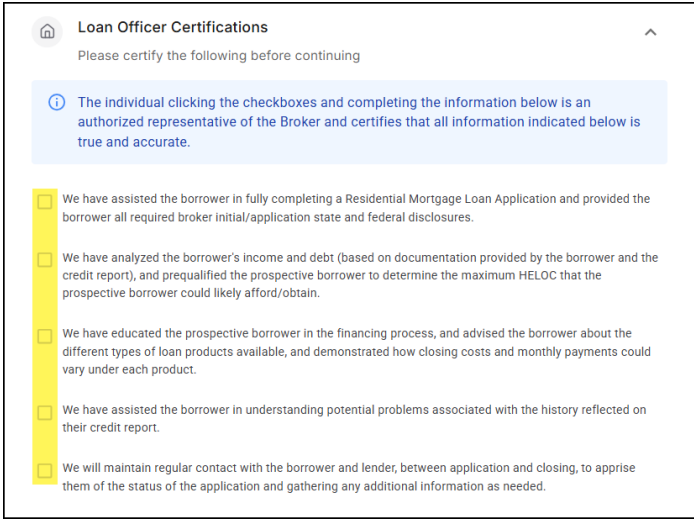
Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

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

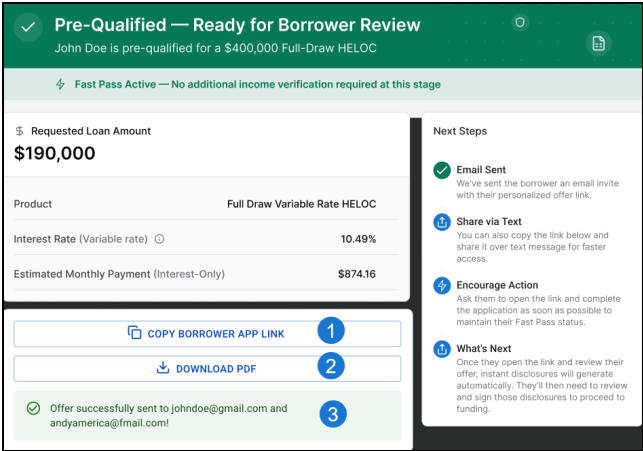
*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change 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 VIEW AVM REPORT</td> </tr> <tr> <td>\$950,000</td> <td>\$921,484</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 VIEW AVM REPORT	\$950,000	\$921,484
Value Comparison							
Your Stated Value	AVM Value VIEW AVM REPORT						
\$950,000	\$921,484						
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						

MLO Portal Guide

		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		

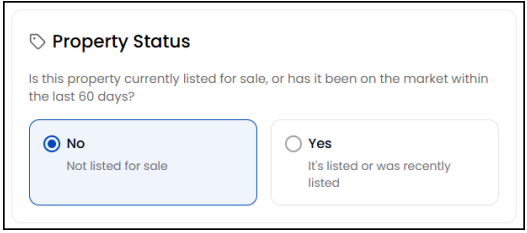
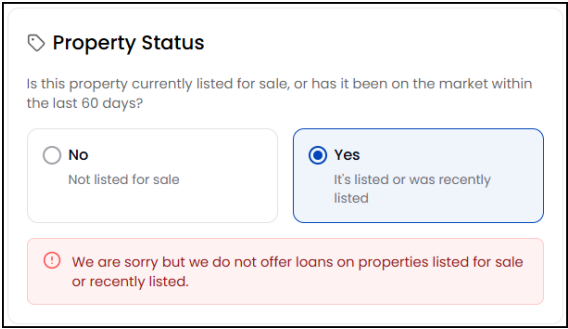
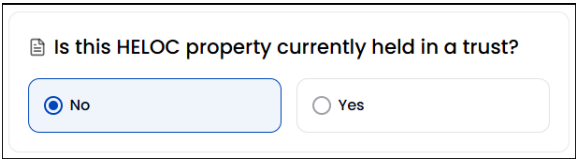
Borrower Using Shareable Link

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 Elliot 4556 Elliot Street Denver, CO, USA 4556 Elliot Avenue Middle Village, NY, USA 4556 Elliot Pl Raleigh, NC, USA 4556 Elliot Street Milton, MA, USA 4556 Elliot 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

	 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.  Your Primary Residence Since the HELOC property is not your primary residence, please provide the address where you currently live. Address* Enter a location Can't find your address? Enter it manually.
--	--

 **Your Primary Residence**
Since the HELOC property is not your primary residence, please provide the address where you currently live.
Street Address* *

Unit/Apt # (optional)

City* *

County* *

State*

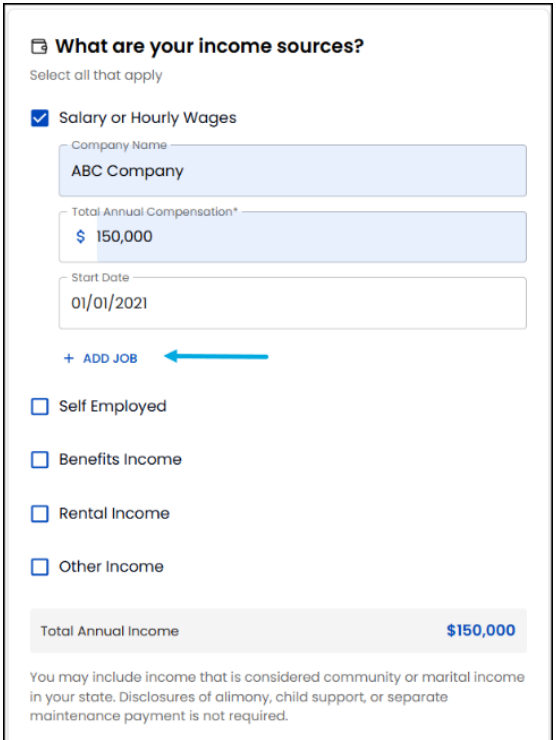
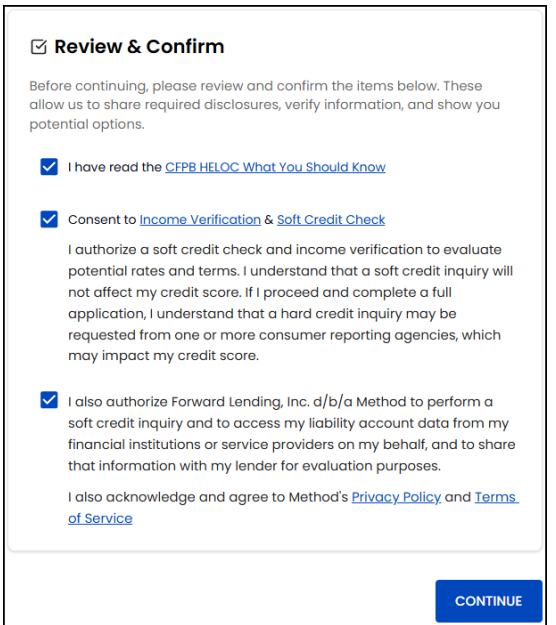
Zip* *

☐ Your data is safe ☒ No spam, we promise

MLO Portal Guide

	- Cell Phone Number - Password Tell us about yourself First Name* Last Name* Email Address* Cell Phone Number* Password*  X Length must be 9 characters X At least 1 number X At least 1 special character X At least 1 uppercase letter X At least 1 lowercase letter ☐ Consent to Electronic Records 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. NOTE: The borrower will need to provide Electronic Records consent by checking the box
9.	Check Your Eligibility Secure Identity Check The borrower will enter their SSN and Date of Birth ☐ 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

MLO Portal Guide

	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	
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 • 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	

MLO Portal Guide

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:

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

Co-Borrower

First Name*

Last Name*

Email Address*

Cell Phone Number*

(555) 555-5555

Social Security Number*



Date of Birth*

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

- The Work automatically borrower's SSN is entered
- If income needs to be manually entered, they can select more than one if applicable

co-borrower's income Number will run when the co-

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.

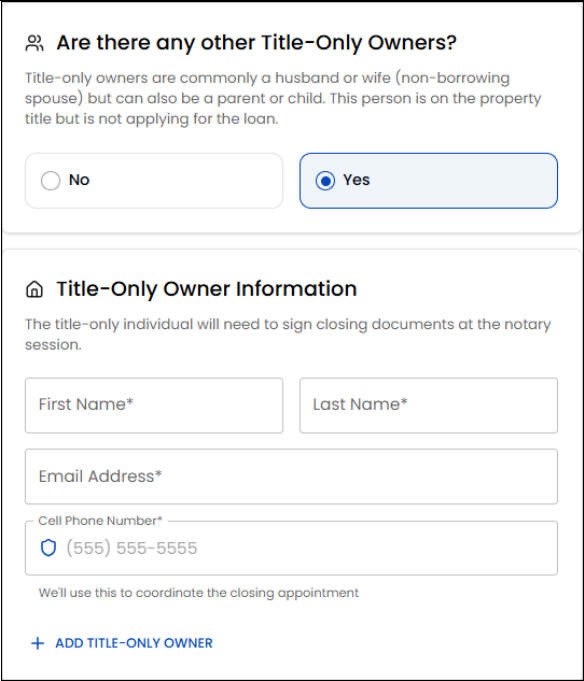
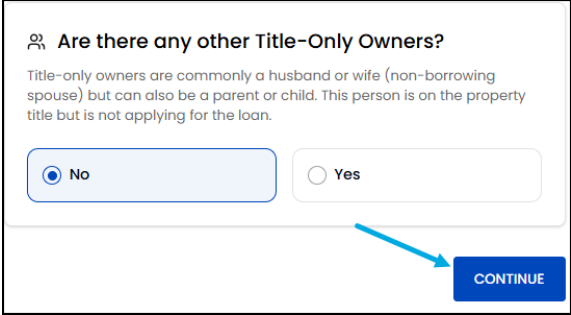
The borrower will need to indicate if the co-borrower lives with them or not

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

MLO Portal Guide

		Does the co-borrower live with you at 4556 ELIOT ST, DENVER, CO 80211? ☐ Yes ☒ No What is the co-borrower's current address? Address* Enter a location Can't find your address? Enter it manually.	
13.	Marital Status If the borrower selects that they are married, they will need to enter their spouse's information	Marital Status ☐ Unmarried ☒ Married ☐ Separated Who are you married to? Spouse's Full Name* Amy America Spouse's Email* alt.ew-labzmma@yopmail.com Spouse's Cell Phone Number* (512) 222-2222	
14.	Title Only Owners If there are no title-only owners, the borrower will click No	Are there any other Title-Only Owners? 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. ☒ No ☐ Yes	If the borrower clicks Yes, they will need to enter the Title-Only Owner's information as shown below:

MLO Portal Guide

		 Once done with their selection, whether Yes or No, they will click Continue	
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		

MLO Portal Guide

⑤ Select Mortgages & Liens on HELOC Property

Select or add all mortgages and liens currently active on the property for which you're requesting financing.

Property Address: 4556 Elliot St, Denver, CO 80211

	Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off?
☐	BEST EVER MORTGAGE	02/2021	\$1,691	\$210,279	☐
☒	CALLABLE MORTGAGE	06/2019	\$1,671	\$210,027	☒

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**

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

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**

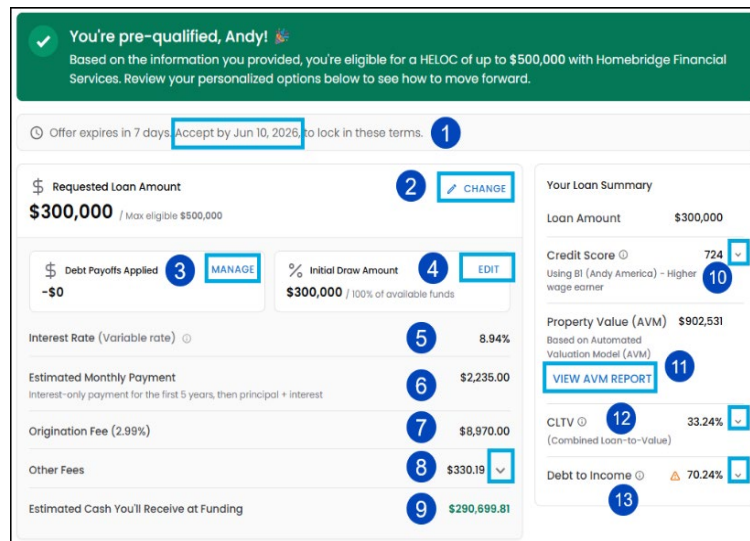
MLO Portal Guide

	☐ No existing mortgage, property is free and clear. Monthly HOA fees (if applicable) \$ 0 Requested Loan Amount \$ 0 Requested Loan Amount required They will need to enter: • Total Monthly Taxes • Total Monthly Insurance • Monthly HOA fees (if applicable) ☒ 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 1. They have 7 calendar days to accept the offer, or the system will auto archive it a. A date is indicated to let them know the date 2. They will always have visibility to their max eligible loan amount 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 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 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

MLO Portal Guide

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.

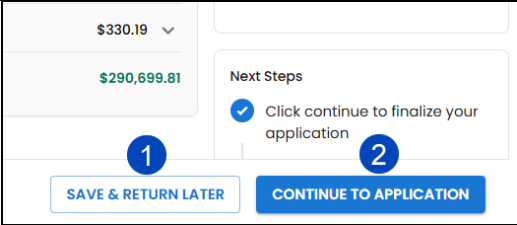
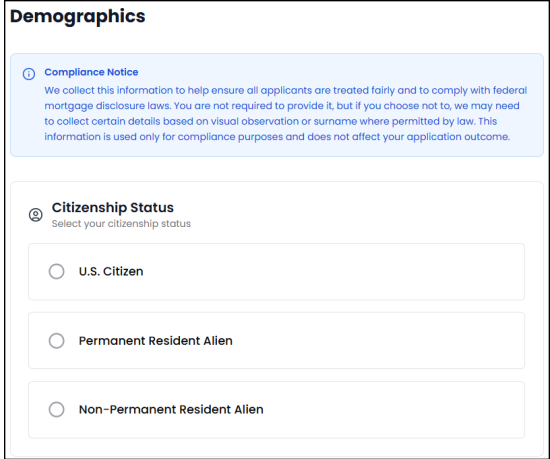
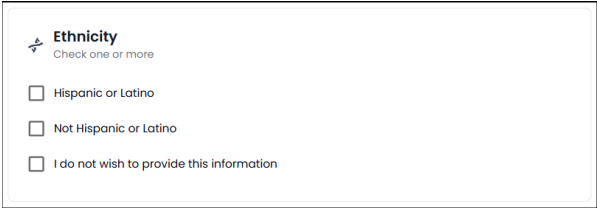
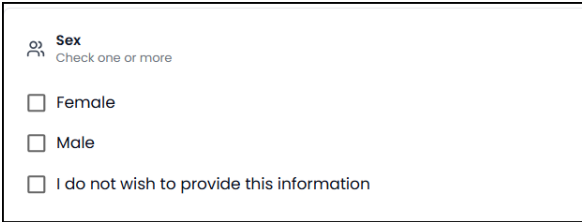


The screenshot displays a loan offer interface with a green header stating "You're pre-qualified, Andy!". Below this, a timeline shows "Offer expires in 7 days" and "Accept by Jun 10, 2026". The main section lists loan details: Requested Loan Amount (\$300,000), Debt Payoffs Applied (\$0), Initial Draw Amount (\$300,000), Interest Rate (8.94%), Estimated Monthly Payment (\$2,235.00), Origination Fee (\$8,970.00), Other Fees (\$330.19), and Estimated Cash at Funding (\$290,699.81). A sidebar on the right shows "Your Loan Summary" with fields for Loan Amount, Credit Score (724), Property Value (\$902,531), CLTV (33.24%), and Debt to Income (70.24%). A numbered guide overlay (1-13) points to various elements: 1. Accept button, 2. Change button, 3. Manage button, 4. Edit button, 5. Interest rate, 6. Monthly payment, 7. Origination fee, 8. Other fees, 9. Cash at funding, 10. Credit score, 11. View AVM Report button, 12. CLTV dropdown, and 13. Debt to Income dropdown.

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

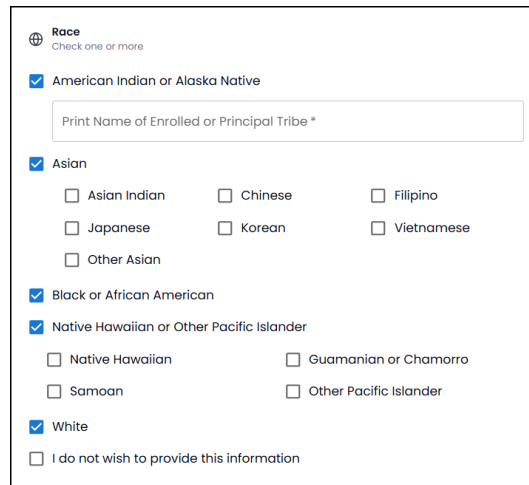
			
17.	Demographics Citizenship Status The borrower will select their citizenship status Ethnicity The borrower will choose their Ethnicity They can choose more than one if applicable Sex Demographic The borrower will need to select one by checking a box	  	

MLO Portal Guide

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

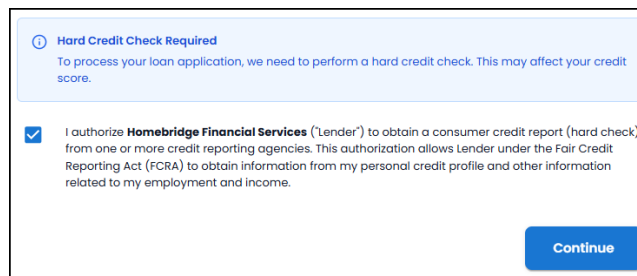
☒ White

☐ 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**



Hard Credit Check Required
To process your loan application, we need to perform a hard credit check. This may affect your credit score.

☒ 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.

Continue

Income Verification

Things to Remember:

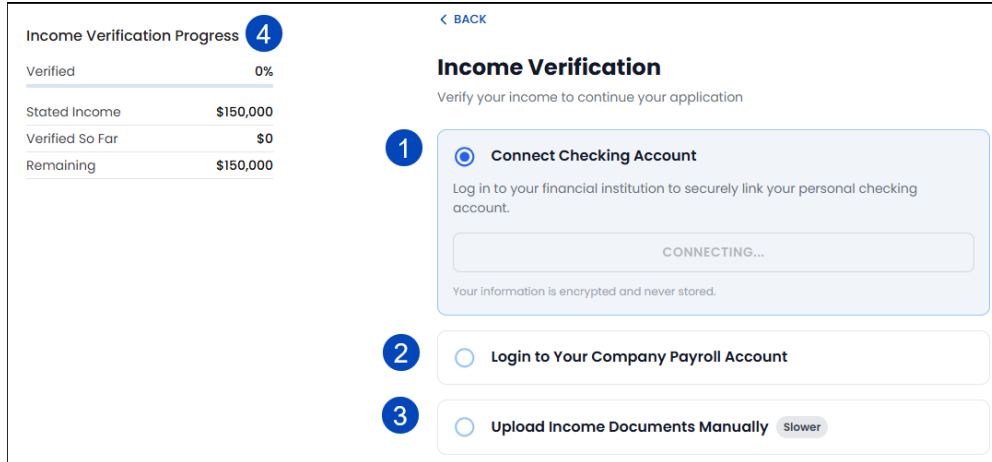
- If the borrower connected to The Work Number in the Pre-Qual stage, they will have the ability to skip this area
- If they did **NOT** connect to The Work Number, they have three different ways for us to verify their income/employment
 - Plaid** – Connection to their banking institution via their online 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

18.

MLO Portal Guide

income documentation manually

4. **Income Verification Process** – The verified progress bar will grow to show how much income has been verified



Income Verification Progress **4** [< BACK](#)

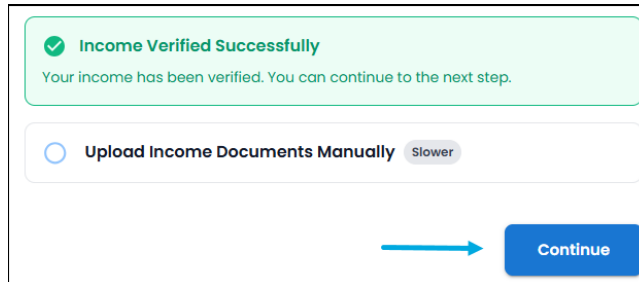
Verified	0%
Stated Income	\$150,000
Verified So Far	\$0
Remaining	\$150,000

Income Verification

Verify your income to continue your application

- 1** ☒ **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** ☐ **Login to Your Company Payroll Account**
- 3** ☐ **Upload Income Documents Manually** Slower

Once done, they will click **Continue**



☒ **Income Verified Successfully**
Your income has been verified. You can continue to the next step.

☐ **Upload Income Documents Manually** Slower

[Continue](#)

Funding Account

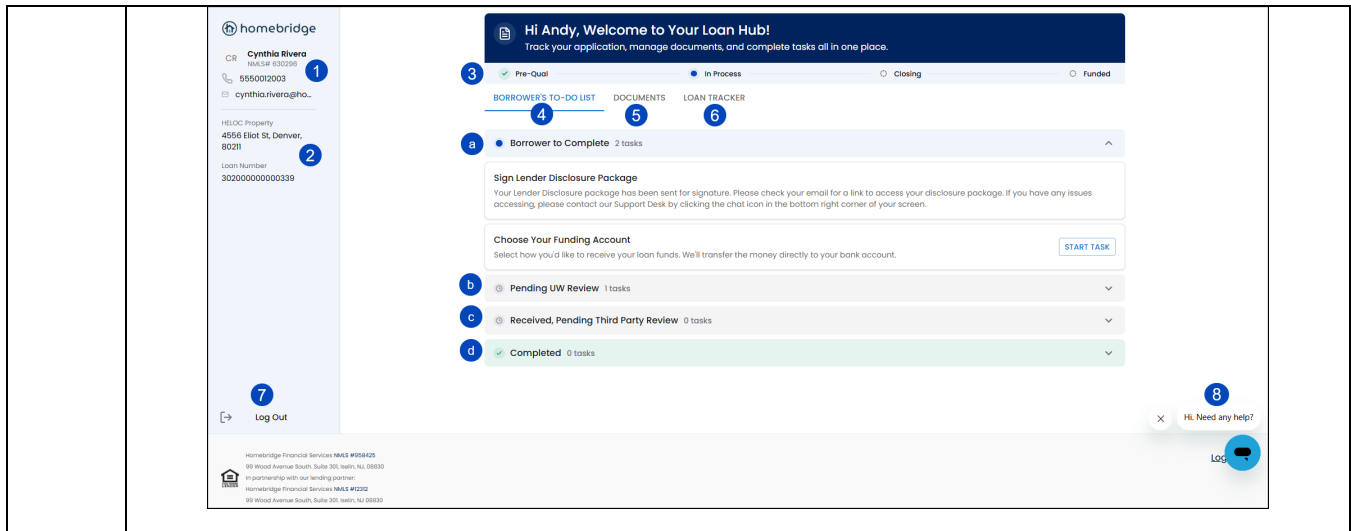
The borrower can complete this step in one of three ways:

- 19.
- 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.

MLO Portal Guide

	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
--	---

MLO Portal Guide



homebridge

CR Cynthia Rivera
555002003
cynthia.rivera@h...

HELOC Property
4556 (lot 5), Denver,
80201

Loan Number:
302000000000339

Log Out

Hi Andy, Welcome to Your Loan Hub!
Track your application, manage documents, and complete tasks all in one place.

Pre-Qual In Process Closing Funded

BORROWER'S TO-DO LIST DOCUMENTS LOAN TRACKER

Borrower to Complete 2 tasks

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.

Choose Your Funding Account
Select how you'd like to receive your loan funds. We'll transfer the money directly to your bank account.

Pending UW Review 1 tasks

Received, Pending Third Party Review 0 tasks

Completed 0 tasks

Hi, Need any help?

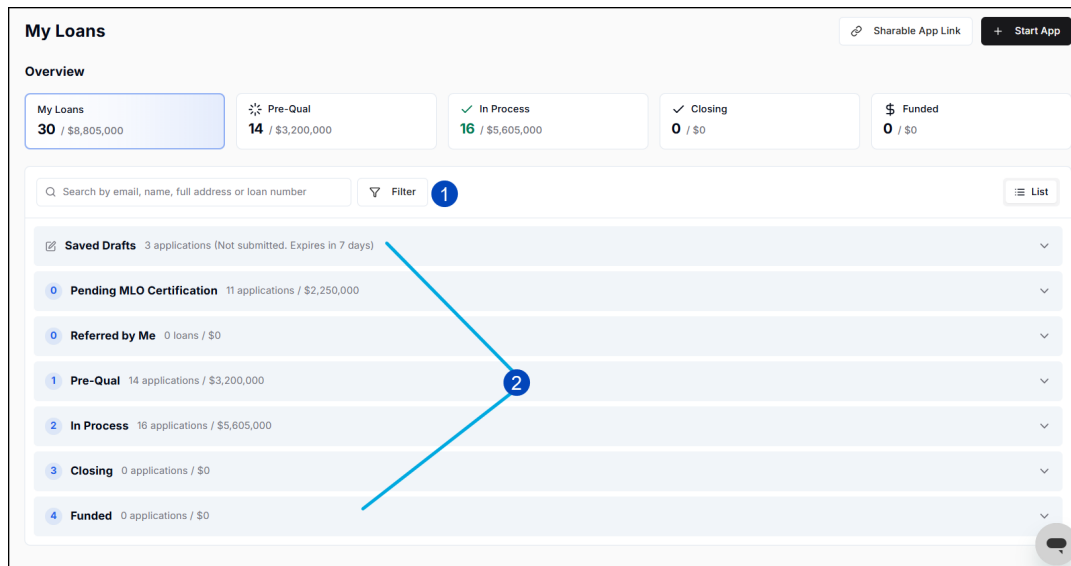
Log

Homebridge Financial Services NMLS #1958429
100 Wood Avenue South, Suite 300, Suite 300, NJ 07030
In partnership with our lending partner
Homebridge Financial Services NMLS #12332
100 Wood Avenue South, Suite 300, Suite 300, NJ 07030

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



My Loans

Sharable App Link + Start App

Overview

My Loans 30 / \$8,805,000

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

In Process 16 / \$5,605,000

Closing 0 / \$0

Funded 0 / \$0

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

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

In Process 16 applications / \$5,605,000

Closing 0 applications / \$0

Funded 0 applications / \$0

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 hanniselecri-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

☒ 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 hanniselecri-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

Pop-Up will appear:

- Click **Yes, archive it**

MLO Portal Guide

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

1. Borrower(s) on the loan
2. Property addy, Loan ID
3. Share Links
4. View Application (Read Only)
5. Shadow Borrower
6. Application Summary
7. Tracker
8. Conditions
9. Documents
10. Add an LOA

John Homeowner (B1) 1

4556 Elliot St, Denver, CO 80211 • Loan ID: 300000000009998 2

Share
View Application
Shadow Borrower
⋮

Pre-Qual
In Process
Closing
Funded

Application Summary 6

Tracker 7

Conditions 8

Documents 9

Overview

Borrowers

Property

Financials

Offer

Loan Amount

\$250,000

Monthly Paym... Interest Rate

\$1,716.67 8.24%

HCLTV Ratio

27.249%

Total Mtg debt Prop Value

\$0 \$917,469

Credit Score

760

B1 B2

760 Hard - Soft

Stated DTI

44.140%

Debt Income

\$3,192 /mo \$7,231 /mo

Verified DTI

Pending

Debt Income

- /mo - /mo

Your Loan Team (2)

Loan Officer

Nikki

nikki.pinon@homebridge.com

ABC Broker

Account Executive

Gg Account Executive

ggaccountexe@mailinator.com

1111111111

ABC Broker

+ Add New 10

Share Links

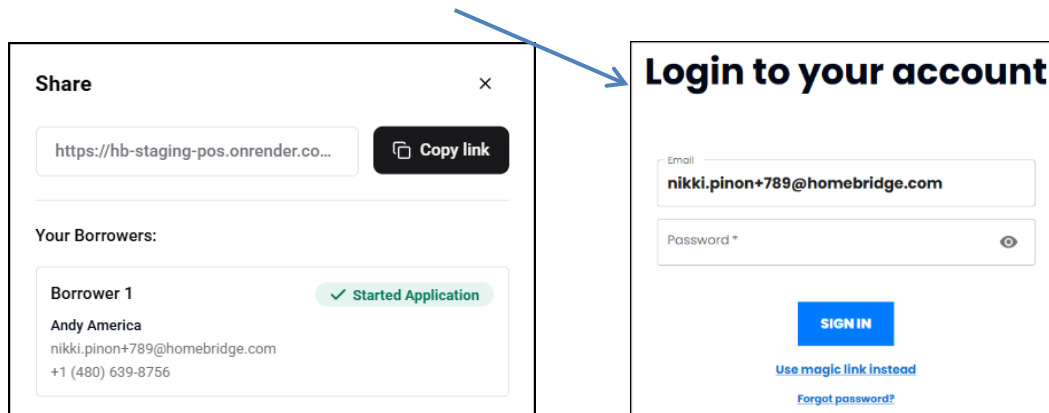
When clicked, there are some actions that can be made:

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

09/16/2026

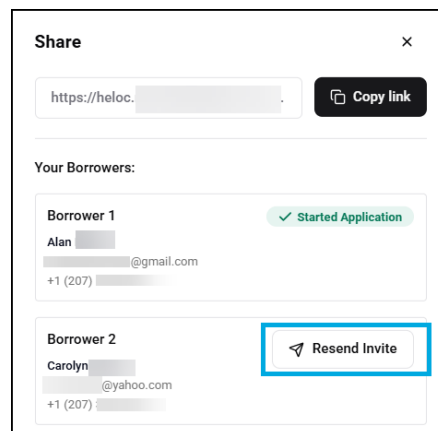
53

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 re-sent



View Application

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

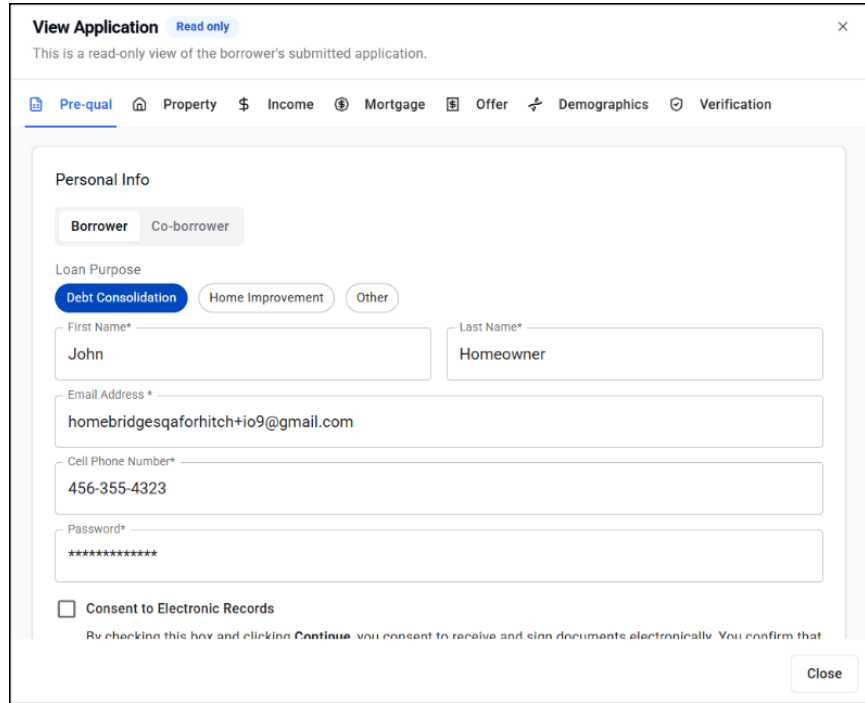
- Click **View Application**



- You can move through the different tabs along the top to go to the different sections:

MLO Portal Guide

- Pre-Qual
- Property
- Income
- Mortgage
- Offer
- Demographics
- Verification



View Application Read only ×

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*

☐ 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.

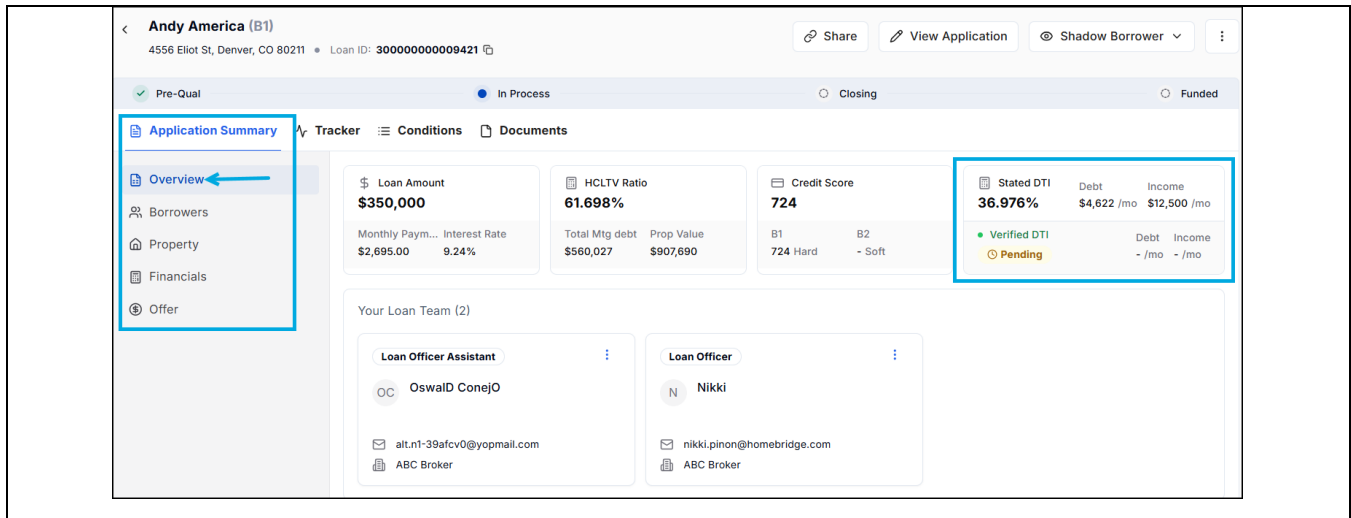
Application Summary

Overview

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

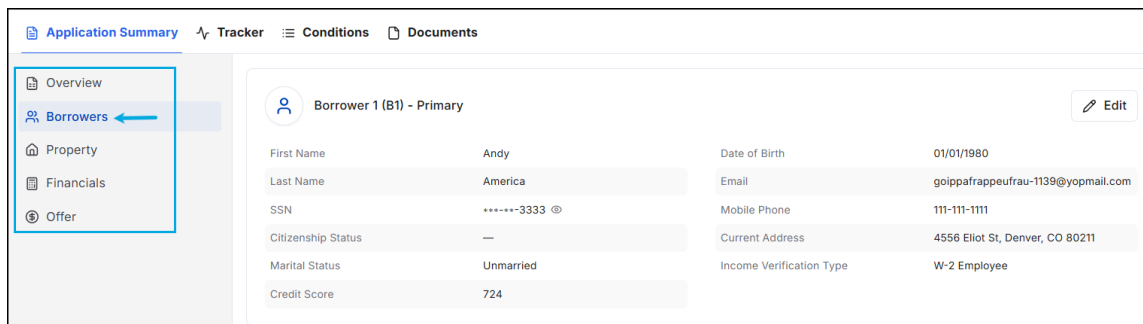
- Loan amount
 - Monthly payment
 - Interest rate
- CLTV Ratio
 - Total debt
 - Property value
- DTI Ratio
 - Total debt
 - Income amount
 - It will also state DTI is verified
 - You can find out more info on that within the Tracker tab
- Credit Score
 - B1 score
 - B2 score
- Loan Team (assigned loan officer name)

MLO Portal Guide

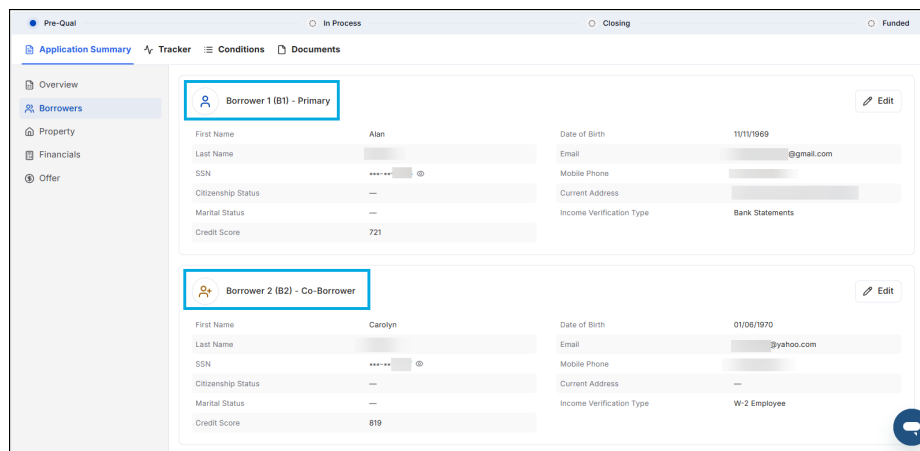


Borrowers

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

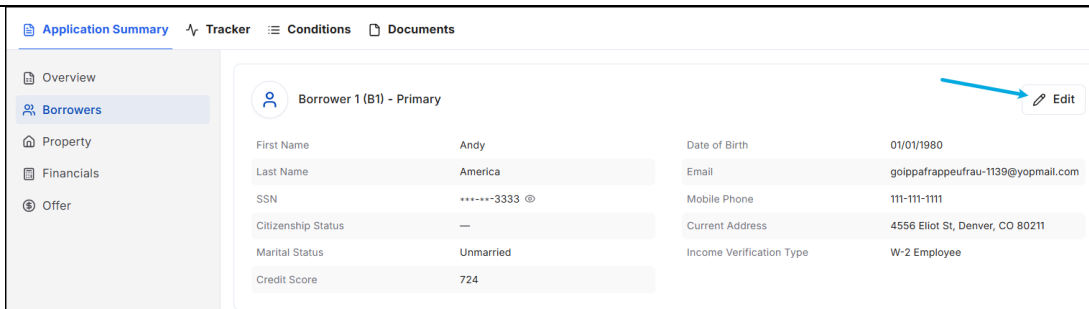


If there is more than one borrower, you will be able to see both B1 and B2.



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

MLO Portal Guide



Application Summary Tracker Conditions Documents

Overview
Borrowers
Property
Financials
Offer

Borrower 1 (B1) - Primary

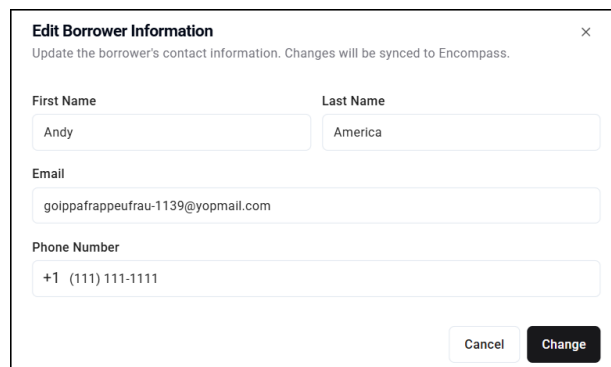
First Name	Andy	Date of Birth	01/01/1980
Last Name	America	Email	golppafrappeufrau-1139@yopmail.com
SSN	***--3333	Mobile Phone	111-111-1111
Citizenship Status	—	Current Address	4556 Eliot St, Denver, CO 80211
Marital Status	Unmarried	Income Verification Type	W-2 Employee
Credit Score	724		

Edit

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

- Borrower's Name
- Email address
- Phone number

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



Edit Borrower Information

Update the borrower's contact information. Changes will be synced to Encompass.

First Name: Andy

Last Name: America

Email: golppafrappeufrau-1139@yopmail.com

Phone Number: +1 (111) 111-1111

Cancel Change

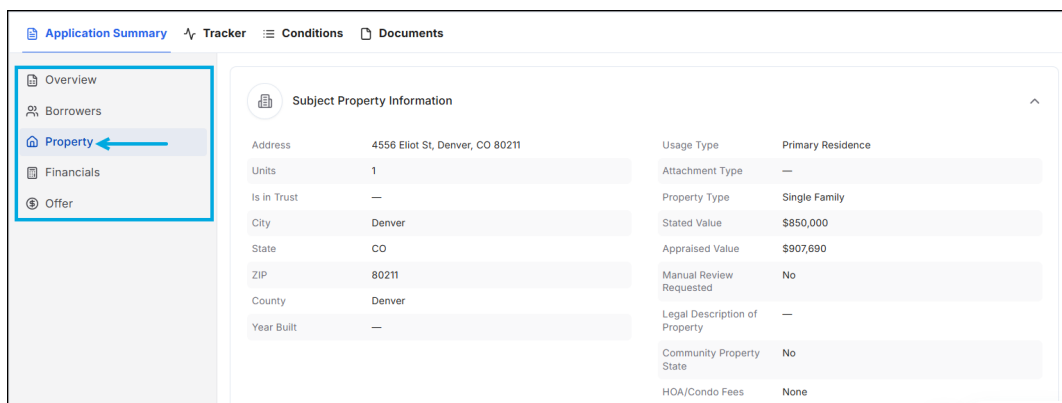
NOTE: Do **NOT** change the borrower's name to a different borrower altogether. The name field is to change it to their formal name, (e.g. Andy to Andrew).

Property

Property is broken into three categories:

1. Subject Property Information

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



Application Summary Tracker Conditions Documents

Overview
Borrowers
Property
Financials
Offer

Subject Property Information

Address	4556 Eliot St, Denver, CO 80211	Usage Type	Primary Residence
Units	1	Attachment Type	—
Is in Trust	—	Property Type	Single Family
City	Denver	Stated Value	\$850,000
State	CO	Appraised Value	\$907,690
ZIP	80211	Manual Review Requested	No
County	Denver	Legal Description of Property	—
Year Built	—	Community Property State	No
		HOA/Condo Fees	None

2. Mortgages

- The mortgages shown here are the ones pulling in from the soft pull credit report.
 - Click **View Application** at the top of the screen to see which mortgage is tied to

MLO Portal Guide

the property

- Overview
- Borrowers
- Property**
- Financials
- Offer

Subject Property Information

Address	4556 Elliot St, Denver, CO 80211	Usage Type	Primary Residence
Units	1	Attachment Type	—
Is in Trust	—	Property Type	Single Family
City	Denver	Stated Value	\$850,000
State	CO	Appraised Value	\$900,737
ZIP	80211	Manual Review Requested	No
County	Denver	Legal Description of Property	—
Year Built	—	Community Property State	No
		HOA/Condo Fees	\$0

Mortgages

Debtor	Creditor	Date	Type	Balance	High Credit	Monthly Payment	Monthly Tax & Insurance
B1 (Andy America)	BEST EVE...	04/2021	Mortgage	\$210,279	\$220,000	\$1,691	—
B1 (Andy America)	CALLABL...	08/2019	Mortgage	\$210,027	\$245,000	\$1,671	—

3. 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

4. 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 —

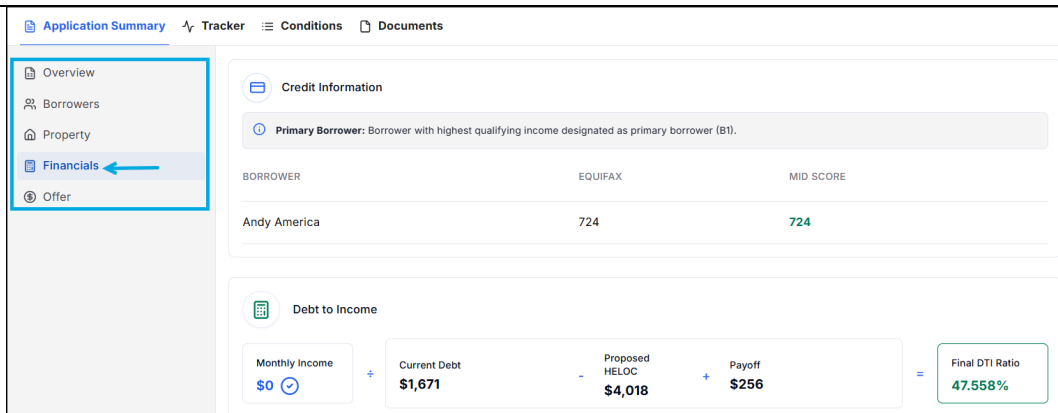
Financials

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** | Offer

Credit Information

Primary Borrower: Borrower with highest qualifying income designated as primary borrower (B1).

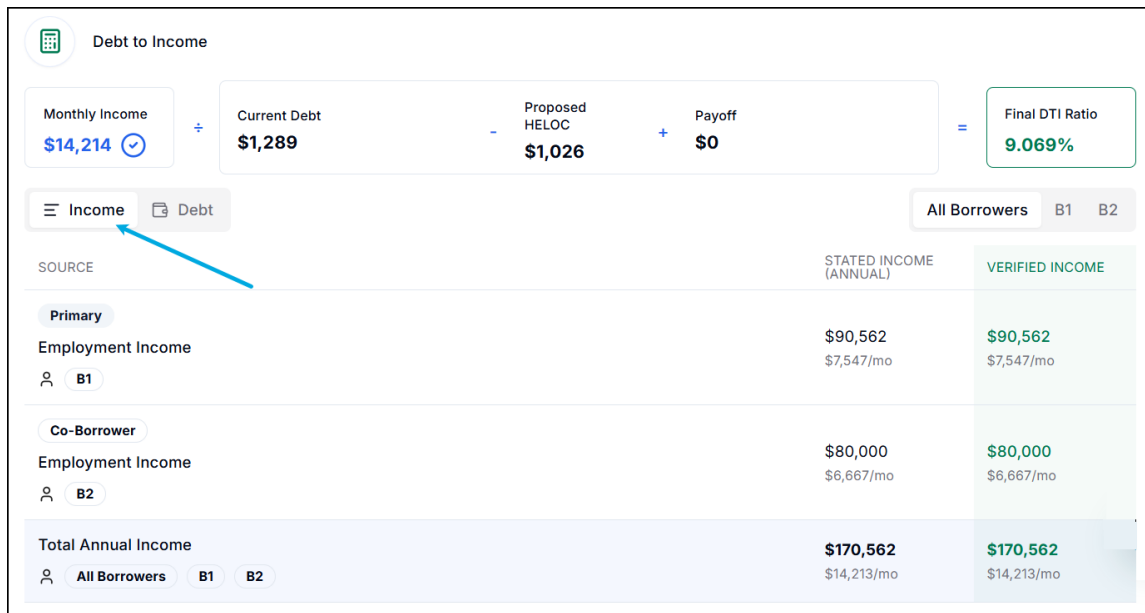
BORROWER	EQUIFAX	MID SCORE
Andy America	724	724

Debt to Income

Monthly Income: \$0 ☒ + Current Debt: \$1,671 - Proposed HELOC: \$4,018 + Payoff: \$256 = Final DTI Ratio: 47.558%

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

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		\$12,313 \$1,026/mo		\$12,313 \$1,026/mo			
Proposed HELOC							
Total Annual Debt		\$24,781 \$2,065/mo		\$24,781 \$2,065/mo			

Offer

Offer shows what was presented during the initial offer.

1. Click the carrot to see the estimated closing costs & fees
2. To download the offer, click **Download PDF**
3. To see the credit score, click carrot
4. Click **View AVM Report** to see the report that came back
5. To show the CLTV breakdown, click the carrot
6. Click the carrot to reveal their income either stated or verified (via TWN) and total monthly debts

Overview

Borrowers

Property

Financials

Offer

Current Offer

30-year HELOC · 25-year fixed, 5-year variable

Requested Loan Amount

\$495,000 / Max eligible \$510,563

Debt Payoffs Applied

-\$0

Initial Draw Amount

\$495,000 / 100% of available funds

Interest Rate (Variable rate)

9.74%

Estimated Monthly Payment

\$4,017.75

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

Estimated Closing Costs & Fees

\$14,886.69

Estimated Cash You'll Receive at Funding

\$480,113.31

Accepted by borrower

Download PDF

Your Loan Summary

Credit Score

Using B1 (Andy America) - Higher wage earner

724

Property Value (AVM)

Based on Automated Valuation Model (AVM)

\$900,737

VIEW AVM REPORT

CLTV

(Combined Loan-to-Value)

78.27%

Debt to Income

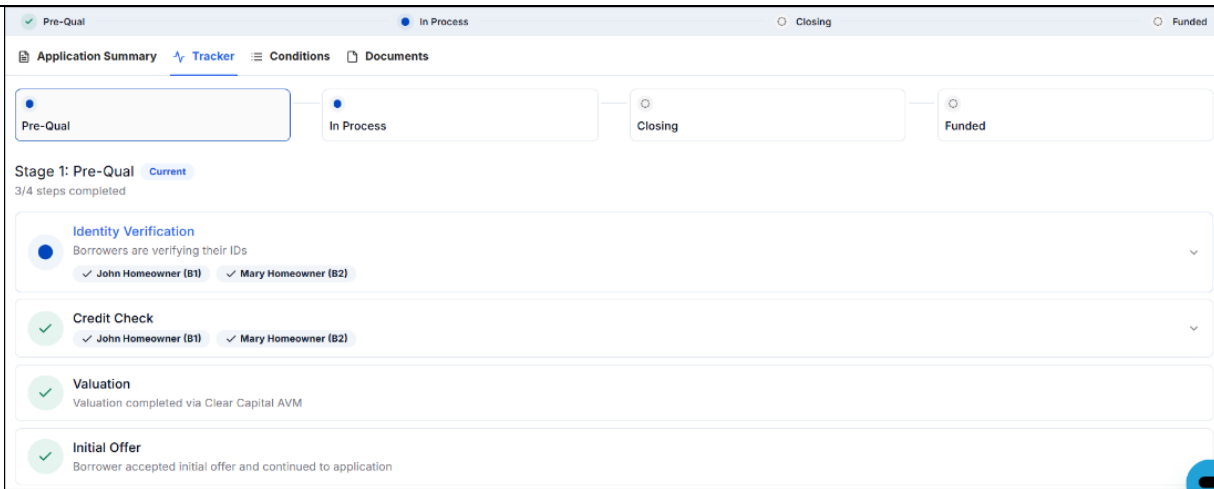
47.56%

Tracker

Tracker shows 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.

MLO Portal Guide



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)

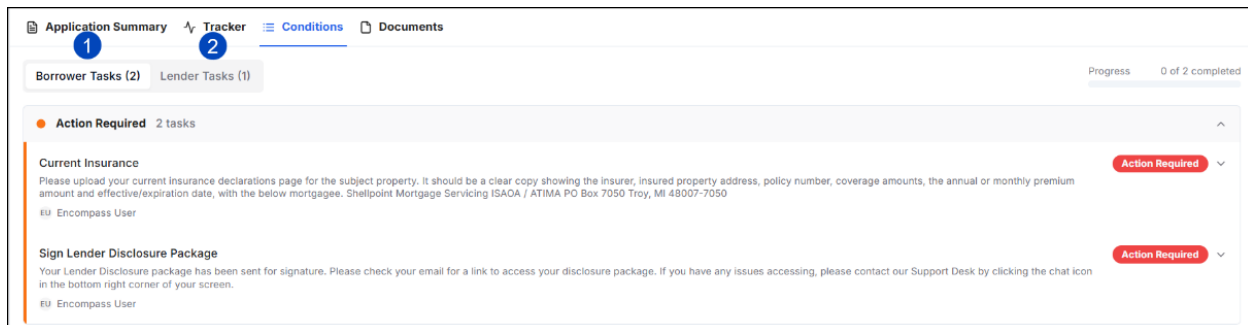
Valuation
Valuation completed via Clear Capital AVM

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:

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



Application Summary Tracker **Conditions** Documents

1 2

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 ISAOA / ATIMA PO Box 7050 Troy, MI 48007-7050
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 ISAOA / 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
ISAOA / 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

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

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

1 / 4

120%

EQUIFAX

VERIFICATION SERVICES

JOHN X. HOMEOWNER 300-00-5000

CURRENT AS OF: 06-01-2028

ORDER INFORMATION

Verified On: 06-05-2028

Verification Type: VDI

Permissible Purpose: Consumer's Application for Credit

Reference Number: 060947233857

Tracking Number: 0623056970960x4d5a6d5

EMPLOYER

Employer: Enterprise USA-Verifier Integrations Only (13170)

Employer Disclaimer: Image not found

employer>Please Note: The Ag of Date above reflects the employee's last WEEKLY date. However, the Employment 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.

09/16/2026

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