MLO Portal Guide

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

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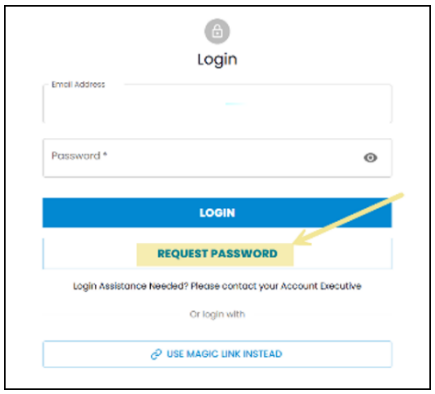
Signing In

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

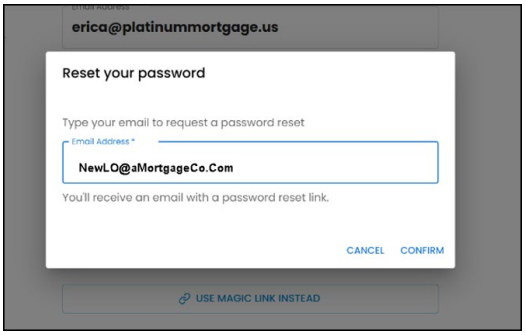
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New Loan Officer Sign-In

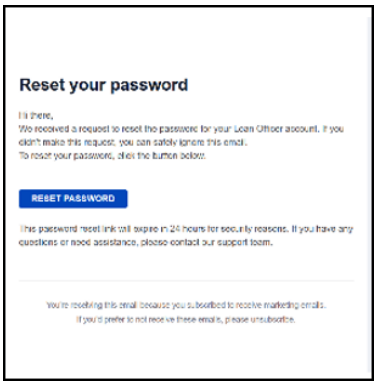
- Scan a QR Code or Click the Broker Site link
- Click **Request Password**



  - Enter work email address

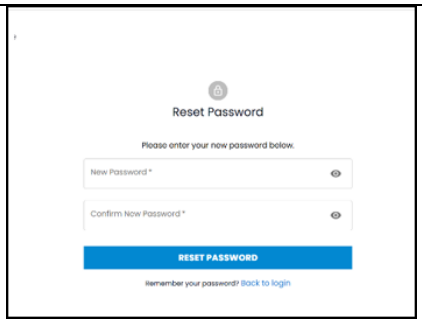


- An email will be received
  - Click **Reset Password**



- Create password
  - Click **Create Password**

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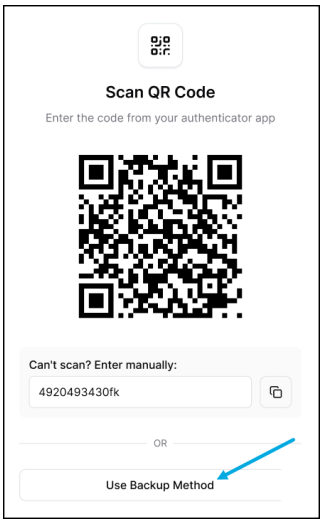


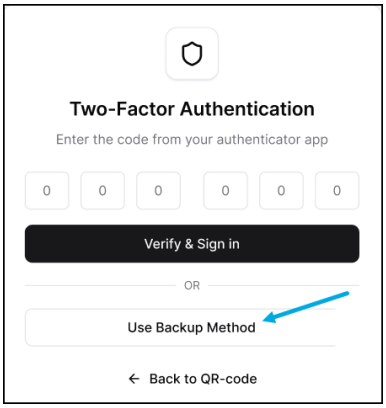
NOTE: If any issues occur, there's the option to use **Backup Method**

Back Up Method

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

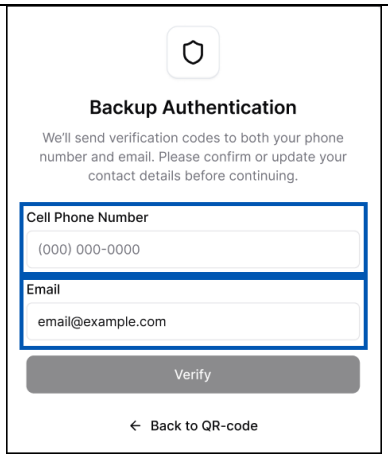
- Click **Use Backup Method**



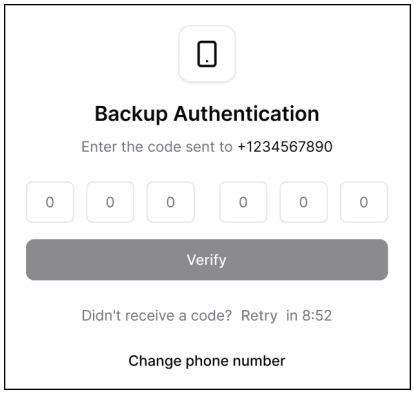


- Enter your cell phone number and email address
  - Auth codes will be sent to both places

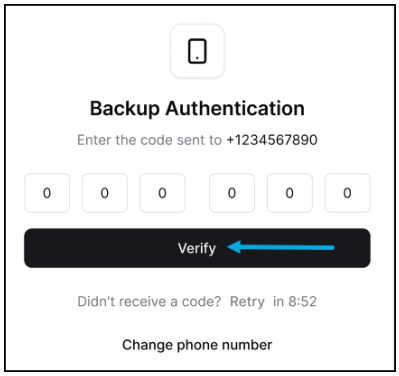
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- An authorization code is sent to the cell number entered first

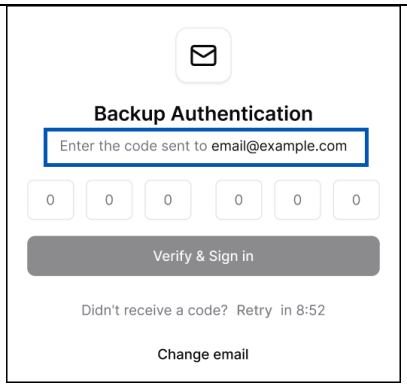


- Enter the sent code, then click **Verify**

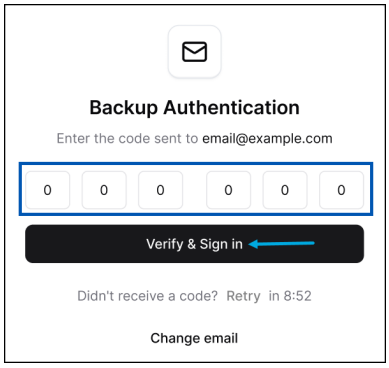


- The system will then send a code to the email address provided

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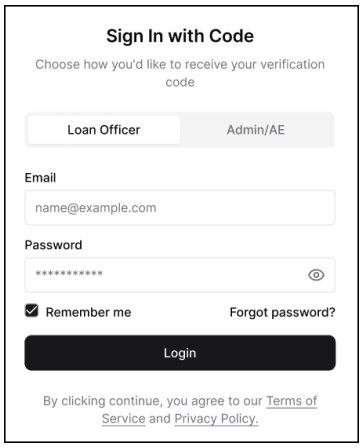
- Enter the code, then click **Verify & Sign in**



- Once done, you will gain access to the portal

Existing Loan Officer Sign

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



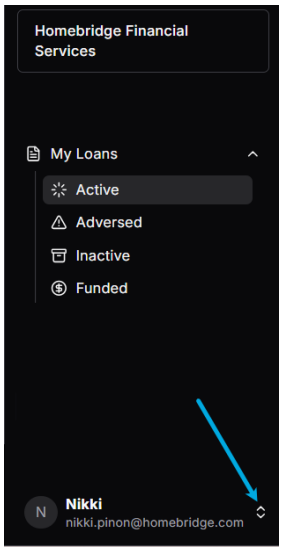
Understanding the Portal

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

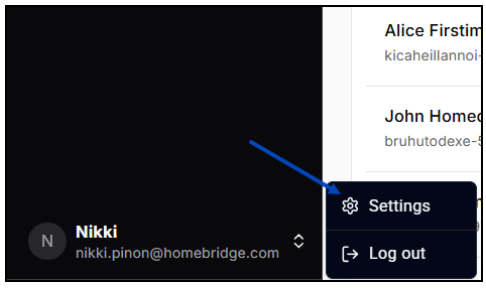
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Profile

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



- Click on **Settings**



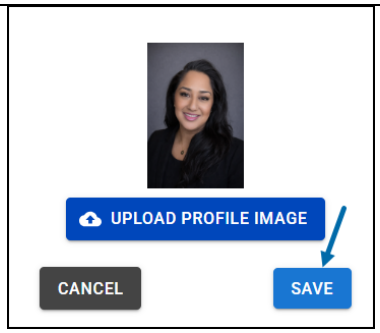
Anything greyed out cannot be changed in the profile

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



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

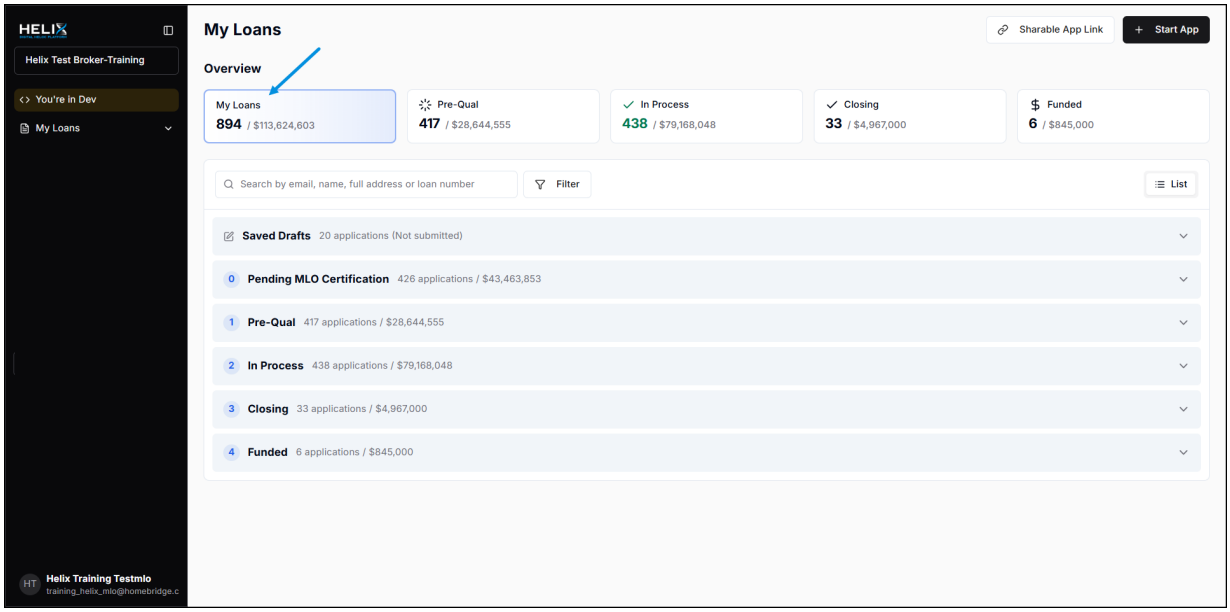
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My Loans

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

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

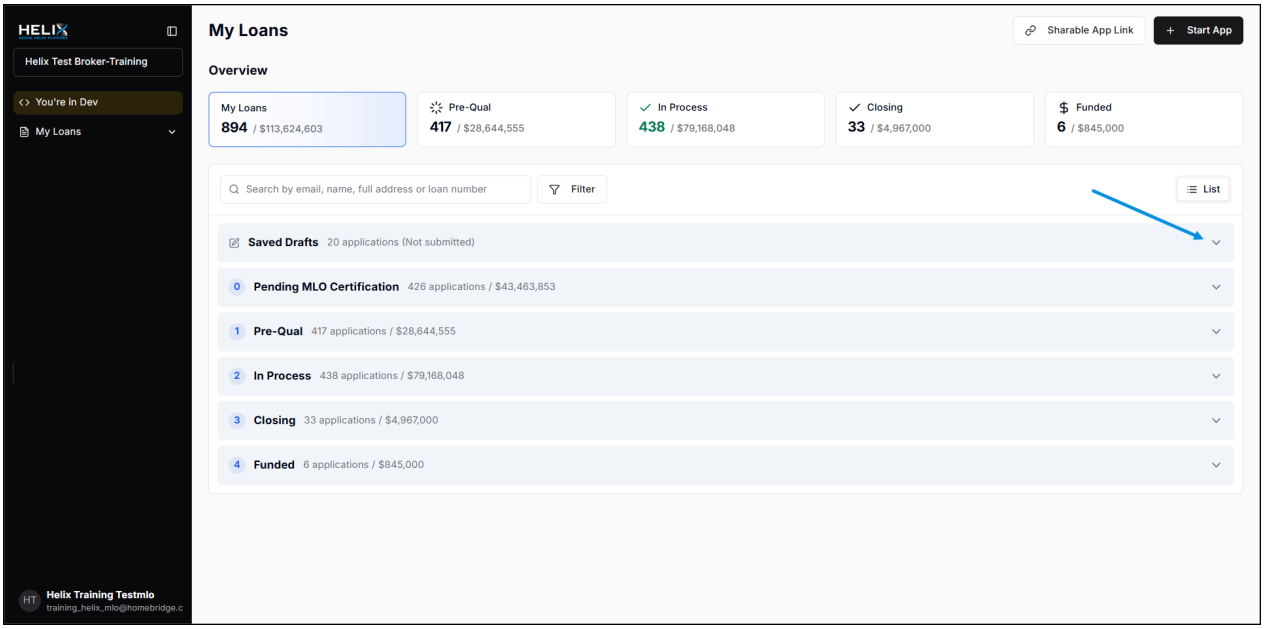


To see loans in the other statuses, click on the carets:

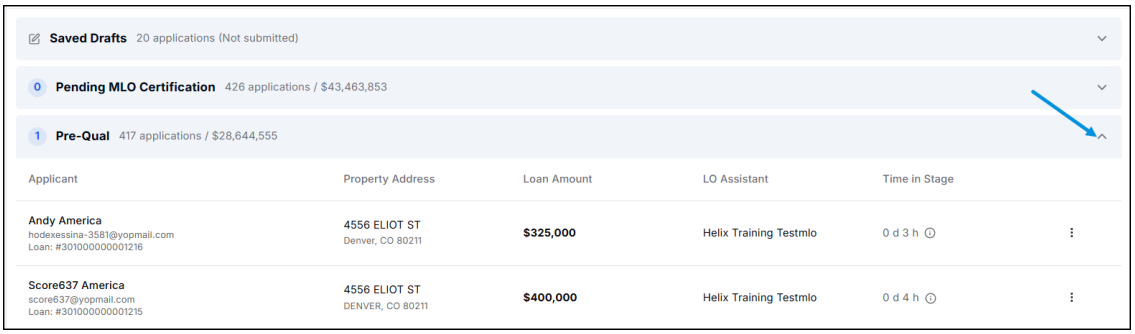
1. **Saved Drafts**
2. **Pending MLO Certification**
3. **Pre-Qual**

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4. **In Process**
5. **Closing**
6. **Funded**



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



Pending MLO Certification

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

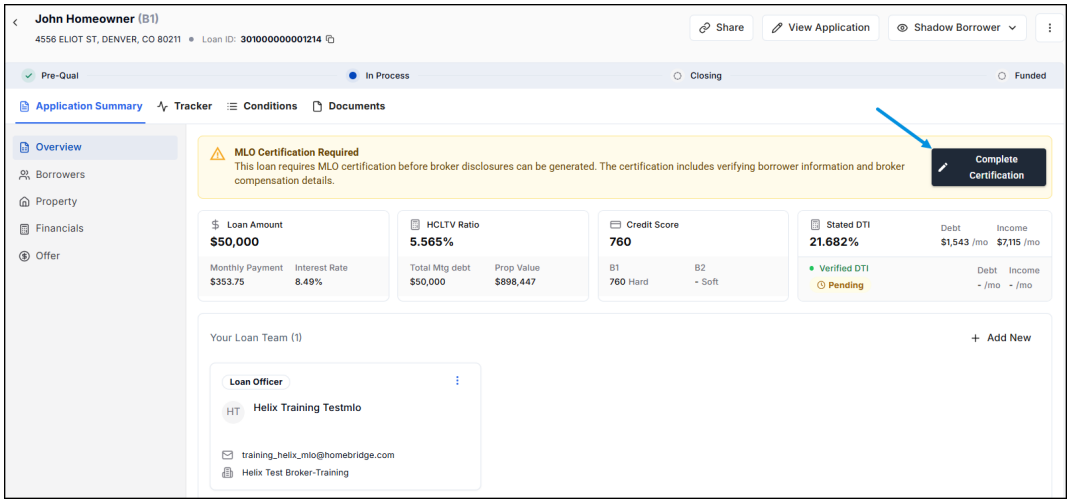
NOTE: For all Broker loans, the initial disclosures cannot go out until this has been completed.

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

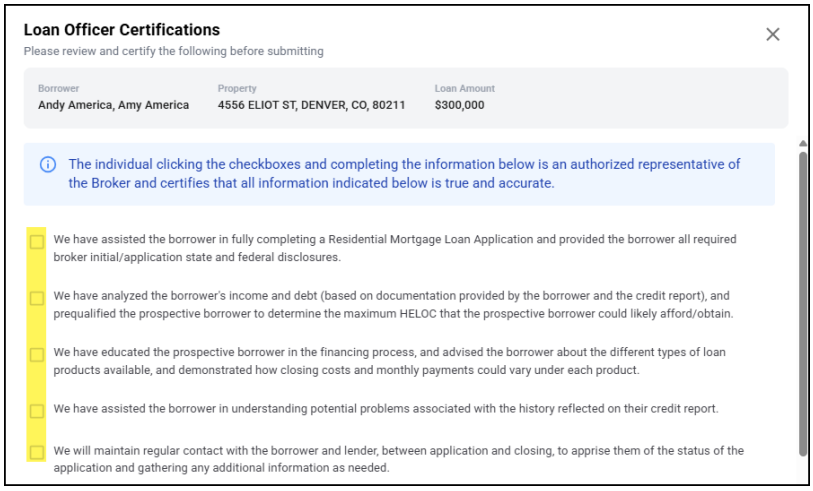
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Clearing Certification Option 1

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

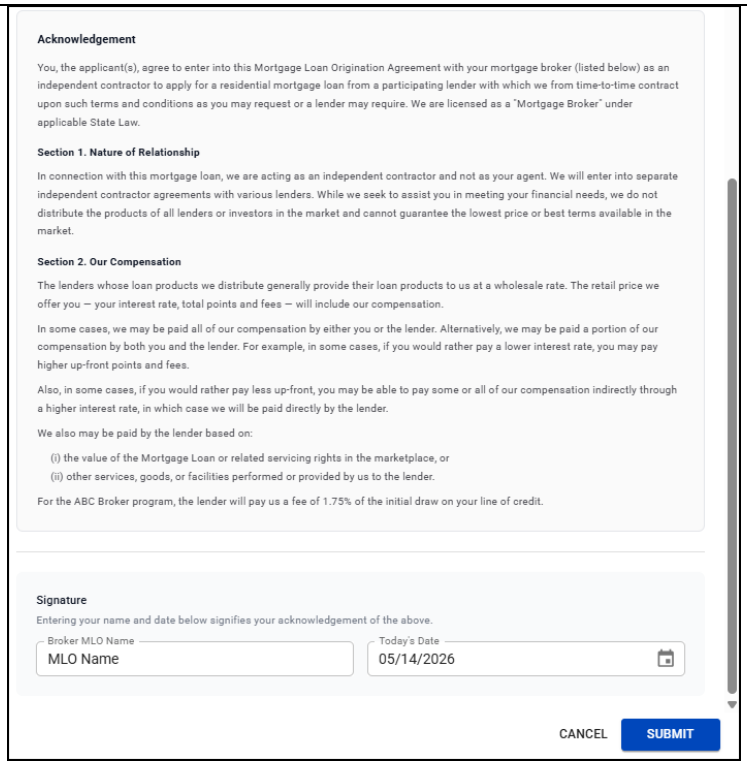


- Read through verbiage
- Click in the check mark boxes once read and agreed

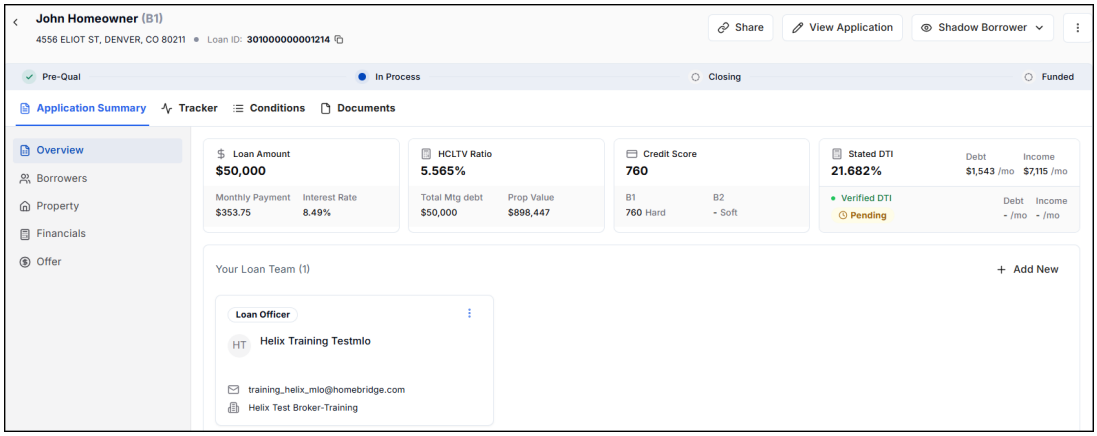


- Scroll down
- Read the information
- Enter your name at the bottom
- "Today's Date" will automatically be filled
- Click **Submit**

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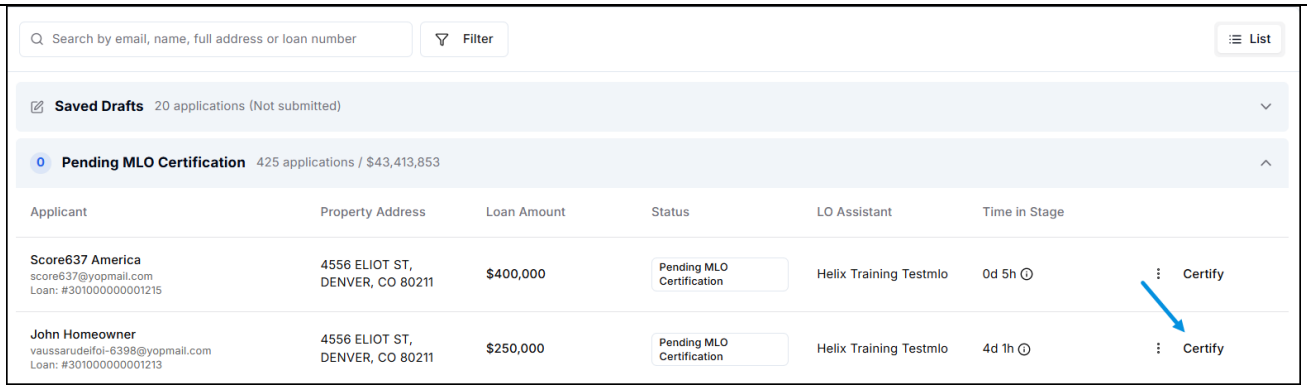
Once complete, the certification message will go away in the loan



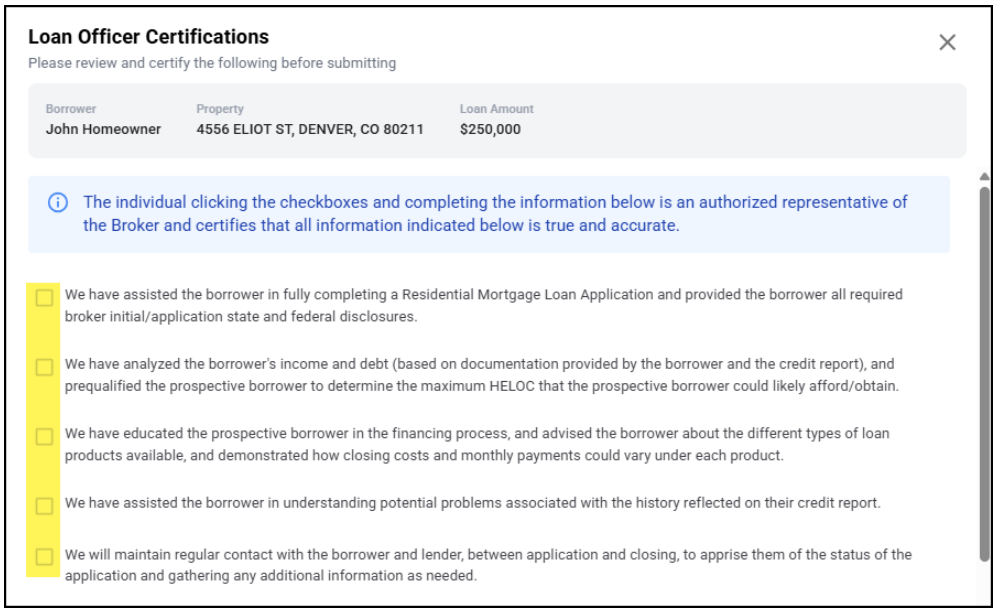
Clearing Certification Option 2

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

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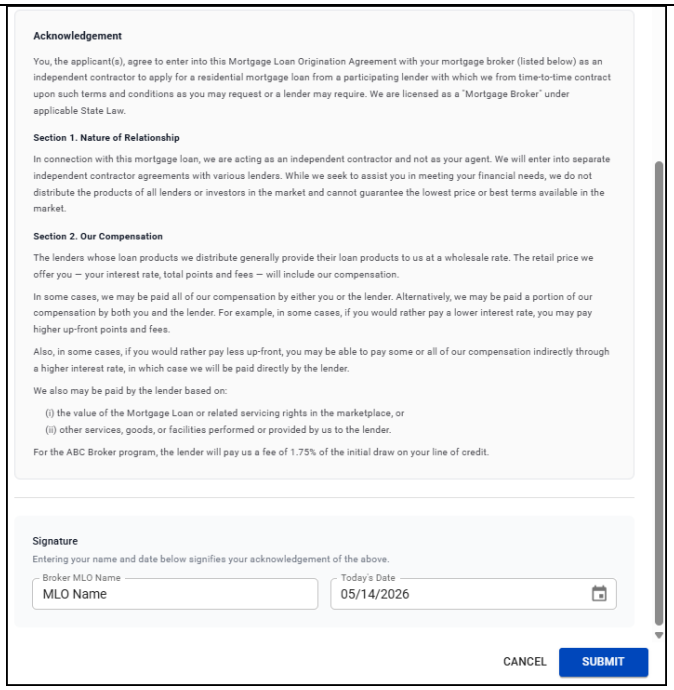


- Read through verbiage
- Click in the check mark boxes once read and agreed



- Scroll down
- Read the information
- Enter your name at the bottom
- "Today's Date" will automatically be filled
- Click **Submit**

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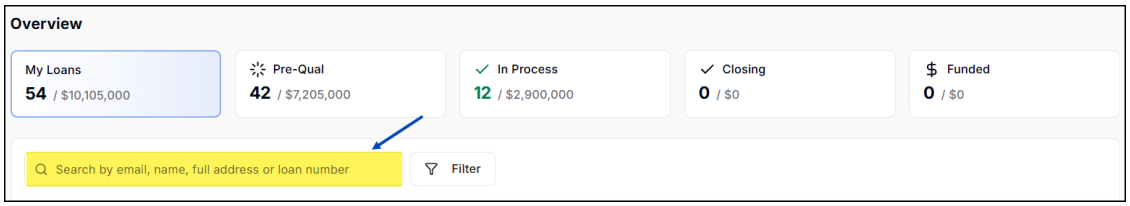


NOTE: Once complete, the certification message will go away in the loan

Search

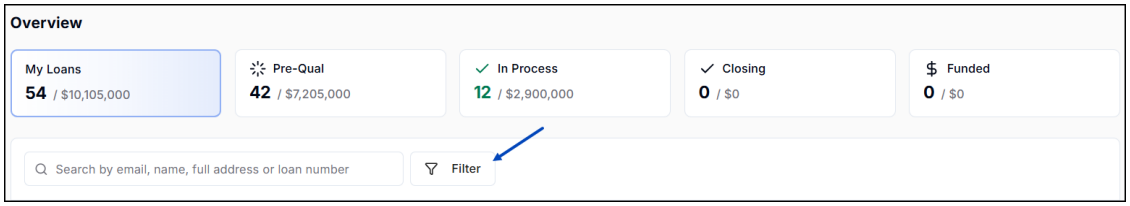
To search for a loan via email, name, full address or loan number

- Enter the information in the search bar



Filter

Click **Filter**

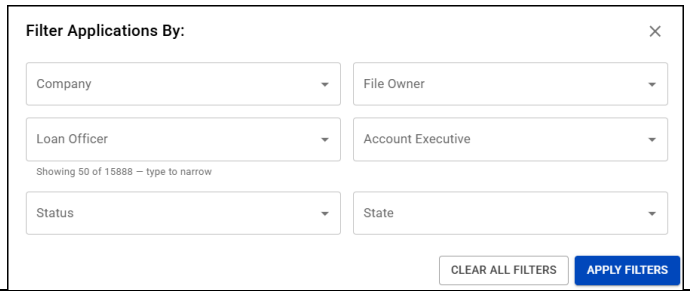


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You can filter by:

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

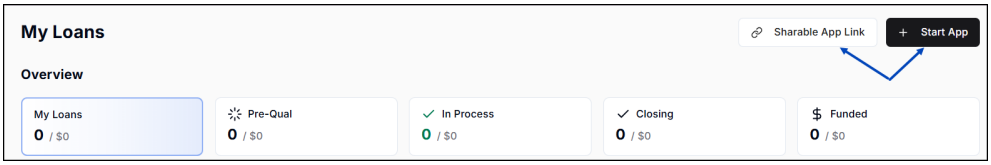
NOTE: The pipeline view will show according to the filters selected, until filters are cleared



Starting an Application

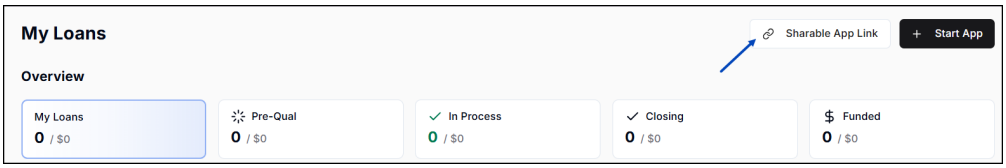
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



Sharable App Link

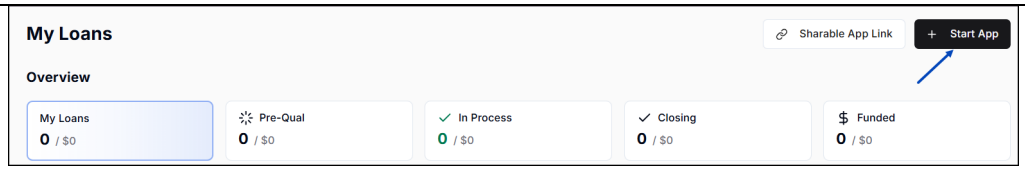
This link allows you to send to the customer to apply for a HELOC at their own leisure



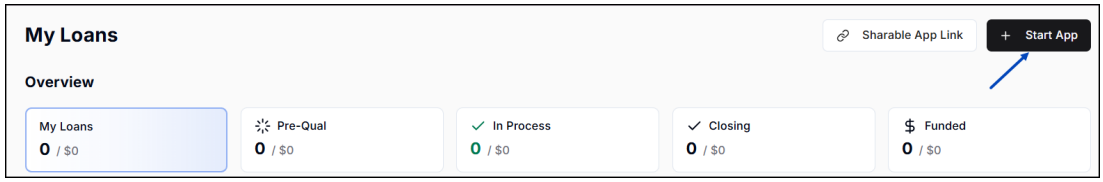
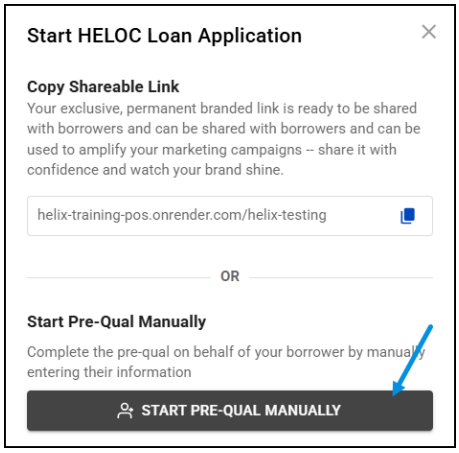
+Start App

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

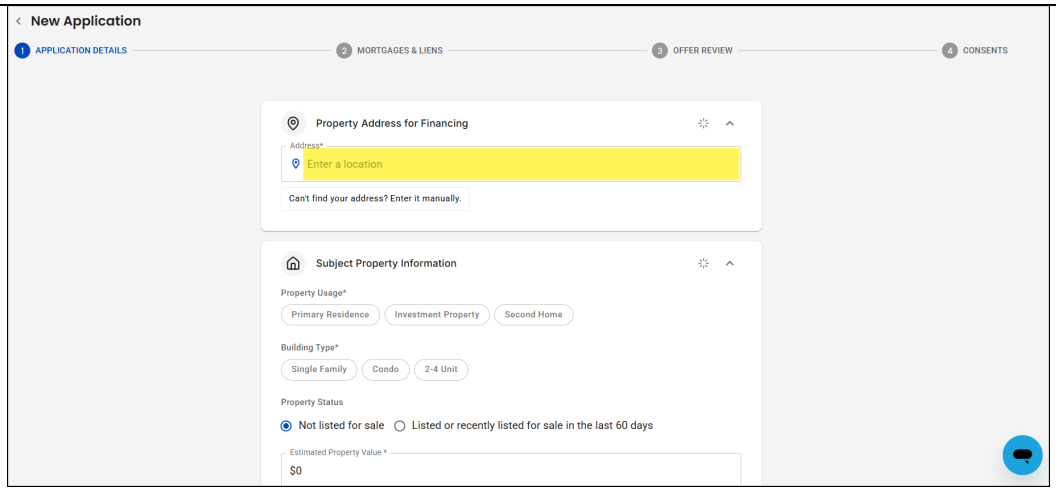
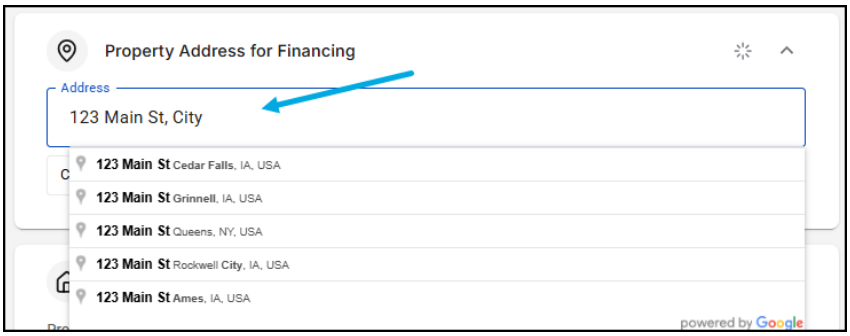
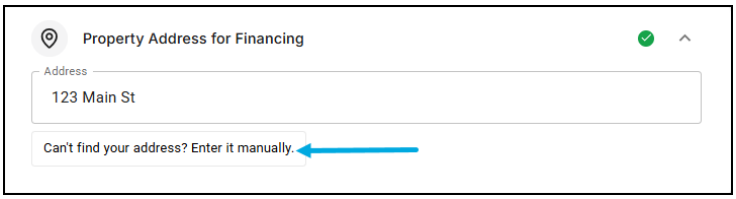
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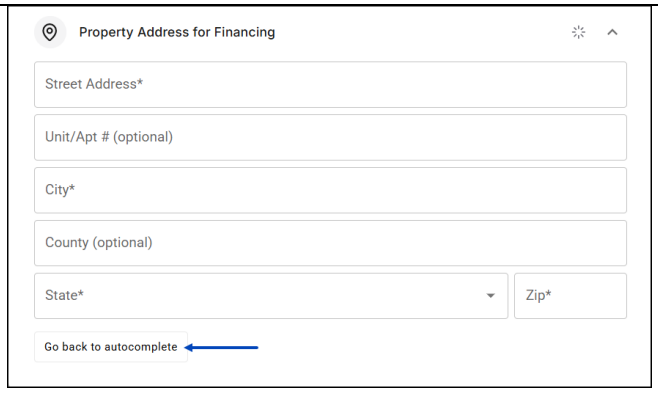
Start Pre-Qual Manually

Step	Action
1.	Click **+Start App** 
2.	Click **Start Pre-Qual Manually** 
3.	The application opens for the borrower's info to be entered

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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 
6.	It will open fields for you to manually enter the address

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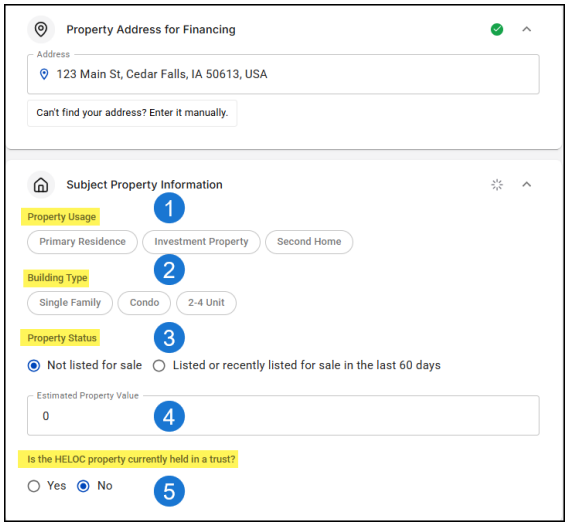
NOTE: If you want to go back to the autocomplete function, click the button

7.

Subject Property Information

Select/Enter the following:

1. Property Usage
    a. If Investment Property or Second Home is selected, the system will require the entry of the borrower's Primary Residence address
2. Building Type
3. Property Status
    a. Please see UW Guidelines for allowable states
4. Estimated Property Value
5. Trust
    a. Revocable Trusts only allowed

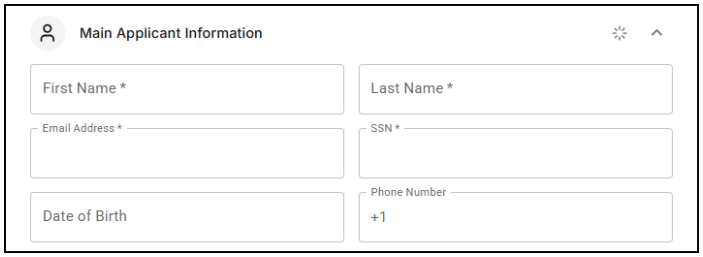


8.

Main Applicant Information

Enter the following:

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



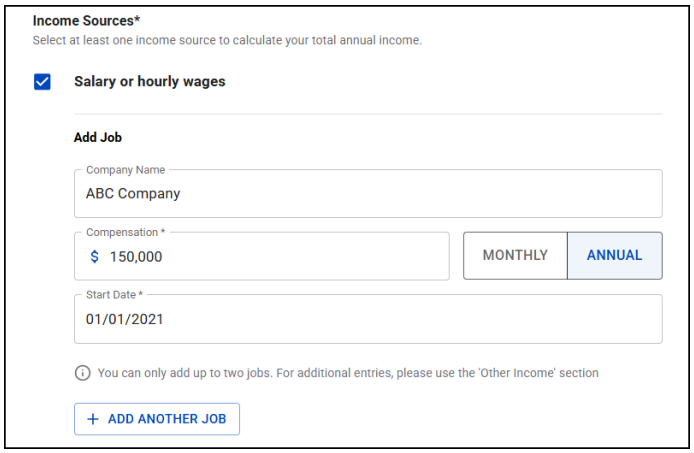
9.

Income Sources

Salary or Hourly Wages

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1. 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
2. Enter in the borrower's income source(s) either Monthly or Annually
   - The system will total all of the income at the bottom
   - If another job needs to be entered, click **Add Another Job**



Self-Employed

1. Add income from business either Monthly or Annually
2. Another business income can be added by clicking **Add Another Business**

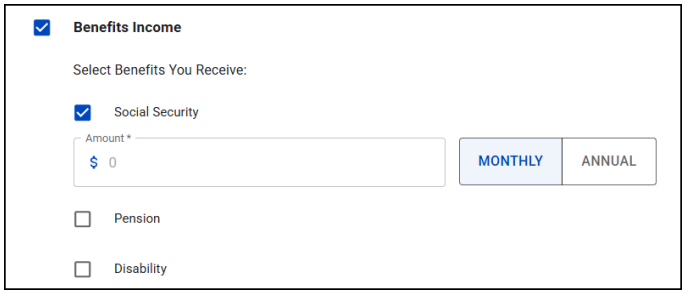


Benefits Income

1. Select the benefits the borrower receives
   a. More than one source is allowed
2. Enter the income, whether Monthly or Annually

Rental Income

1. Enter the number of rental properties
2. Enter the total rental amount (for all properties) monthly or annually

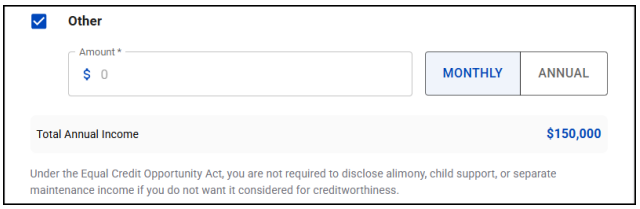


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Other Income

1. If the borrower receives "other income" (e.g. royalties, child support, alimony, etc.) enter the amount
2. Indicate if the amount entered is the Monthly amount or Annual amount

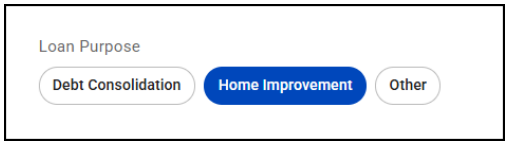


NOTE: More than one income source **is** allowed

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

Applicant Information

- To add a co-borrower, expand the box



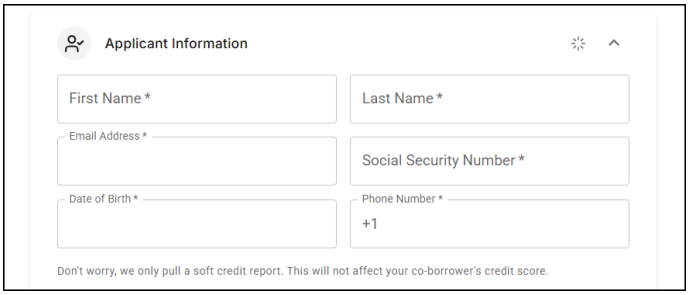
- Click **Yes**



- Fill out the Co-Borrower's information

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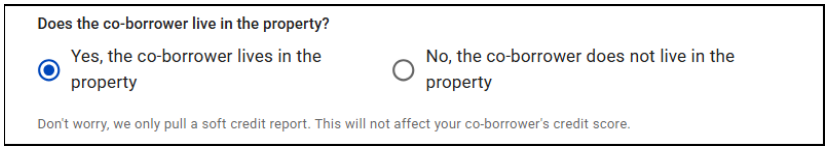
- The SSN entry will trigger The Work Number to run
  - If the employer participates with The Work Number, the information will be retrieved and shown in the Income section



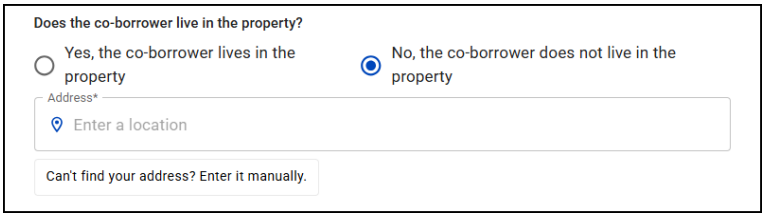
NOTE: The Co-Borrower's email address **MUST** be different than the Primary Borrower's

Co-Borrower Property Residence Status

- Click the radio button to indicate if the co-borrower lives in the property or not

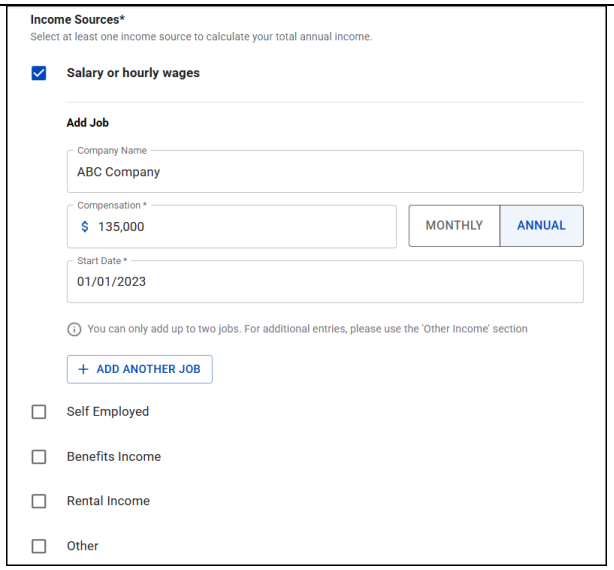


- If not, click **No** and enter the Co-Borrower's residence address
  - The address entry works the same way as the subject property



- Enter the income
  - More than one income source entry is allowed if applicable

MLO Portal Guide



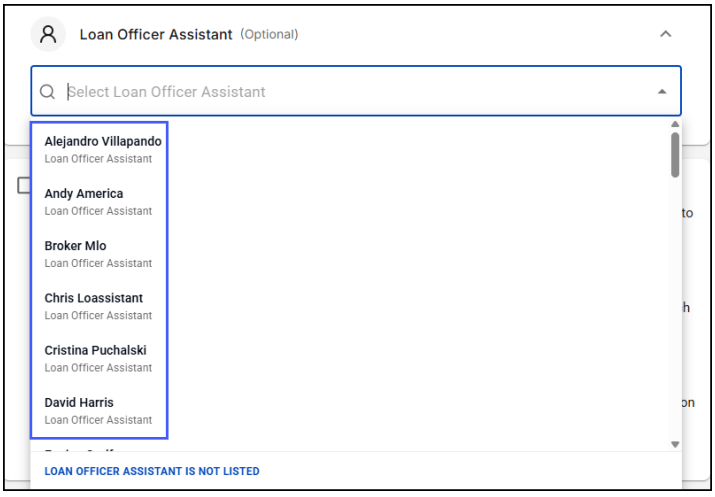
12.

Loan Officer Assistant

- To assign or select an assistant, click the arrow



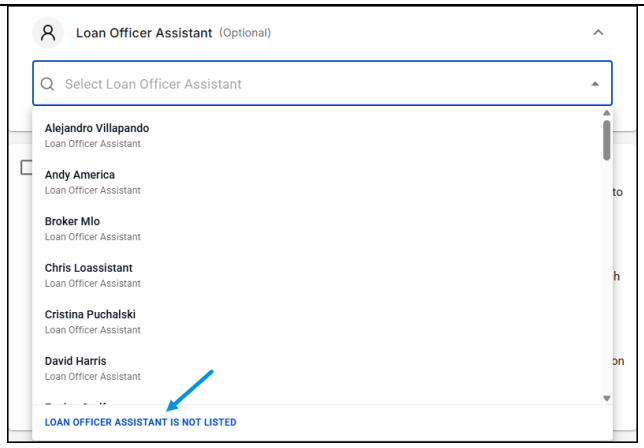
- If the assistant was already added, their name will appear on the list.



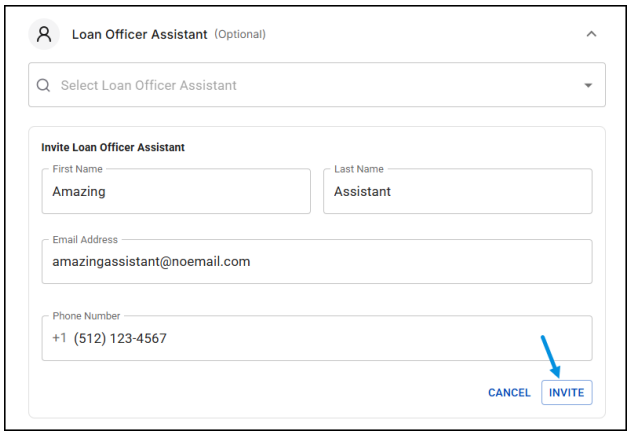
Adding a Loan Officer Assistant

- To add an assistant, click **Loan Officer Assistant Is Not Listed** at the bottom of the drop down

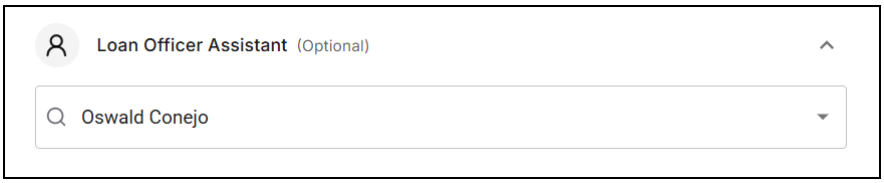
MLO Portal Guide



- Enter the assistant's name, email address, and phone number
  - Click **INVITE**

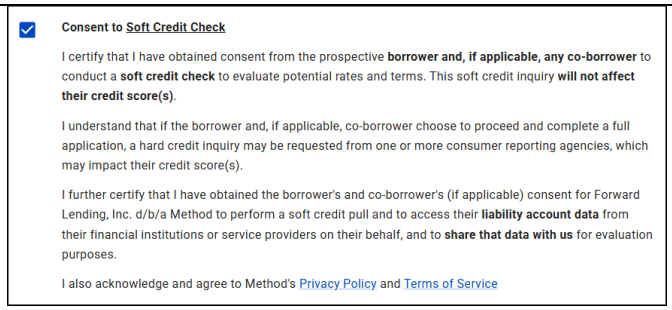


- Once selected/added, their name will appear



13.	**Soft Credit Check** Ensure you advise the borrower (and co-borrower, if applicable) about the soft credit check • Once they consent, check mark the box

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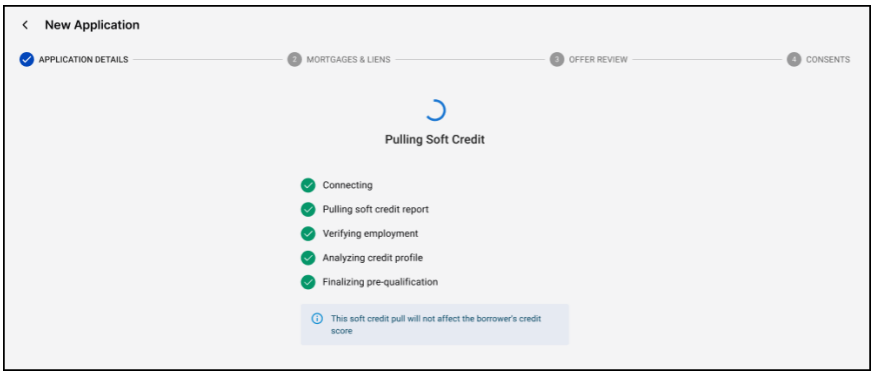


14.

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

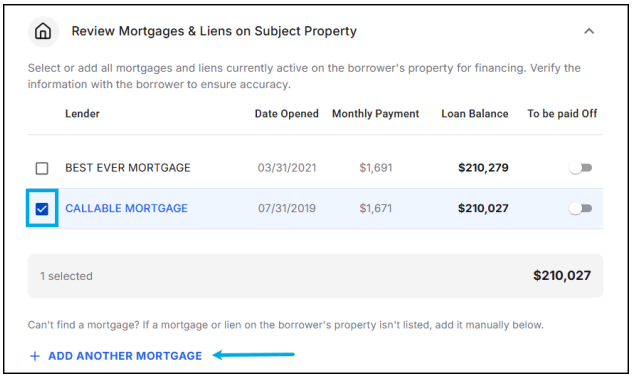


15.

Mortgages & Liens

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

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

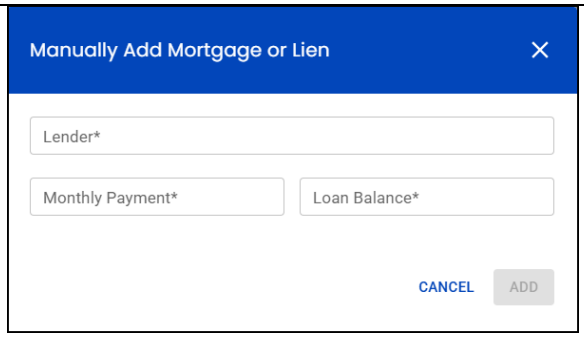


Adding Another Mortgage

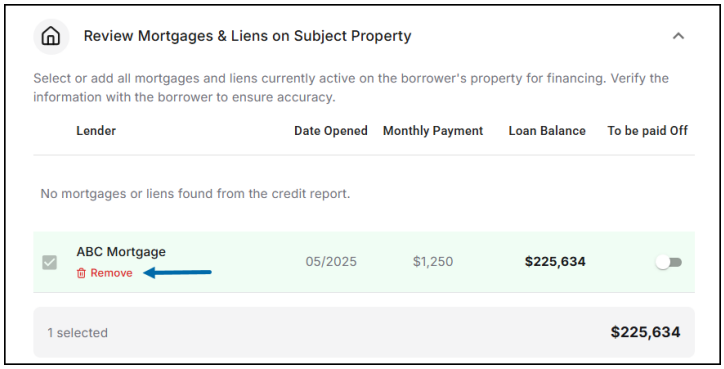
Once the link is clicked, enter the following:

1. Lender Name
2. Monthly Payment Amount
3. Loan Balance

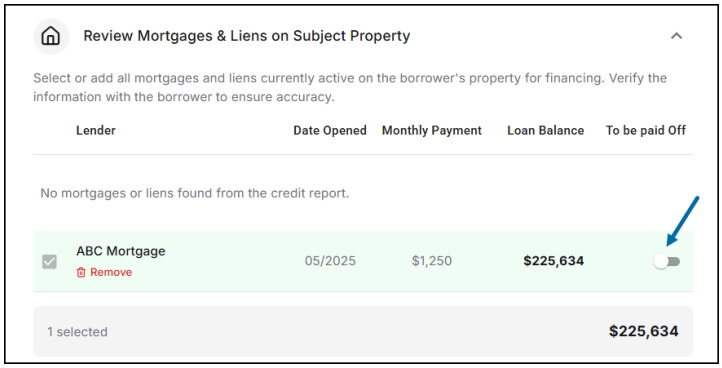
MLO Portal Guide



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



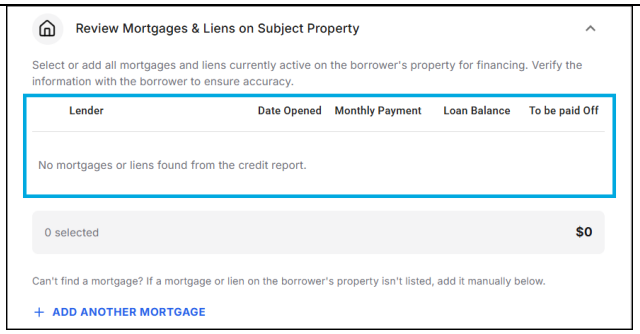
If the lien needs to be paid off with HELOC funds, use the toggle switch to mark it "to be paid off"



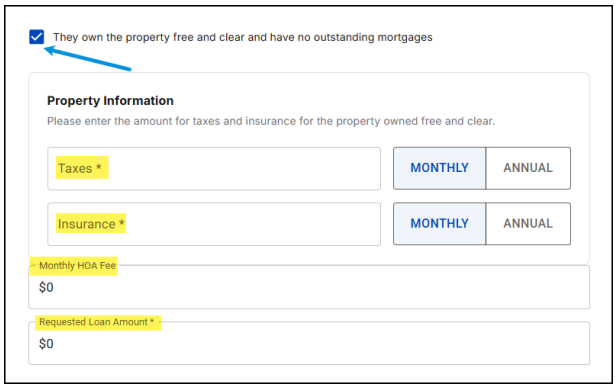
Free and Clear Properties

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 taxes and insurance either monthly or annually

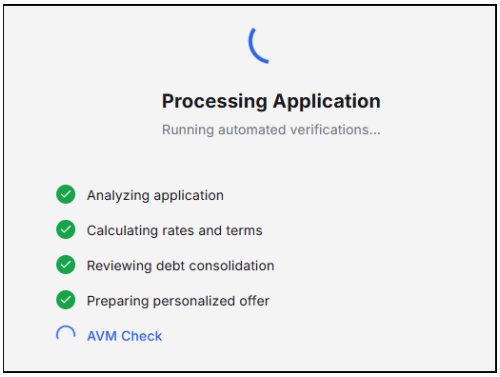


NOTE: Be sure to enter in the Monthly HOA Fee (if applicable) and Requested Loan amount.

16.

AVM Pull

The system will run the AVM and will generate the Pre-Qual offer

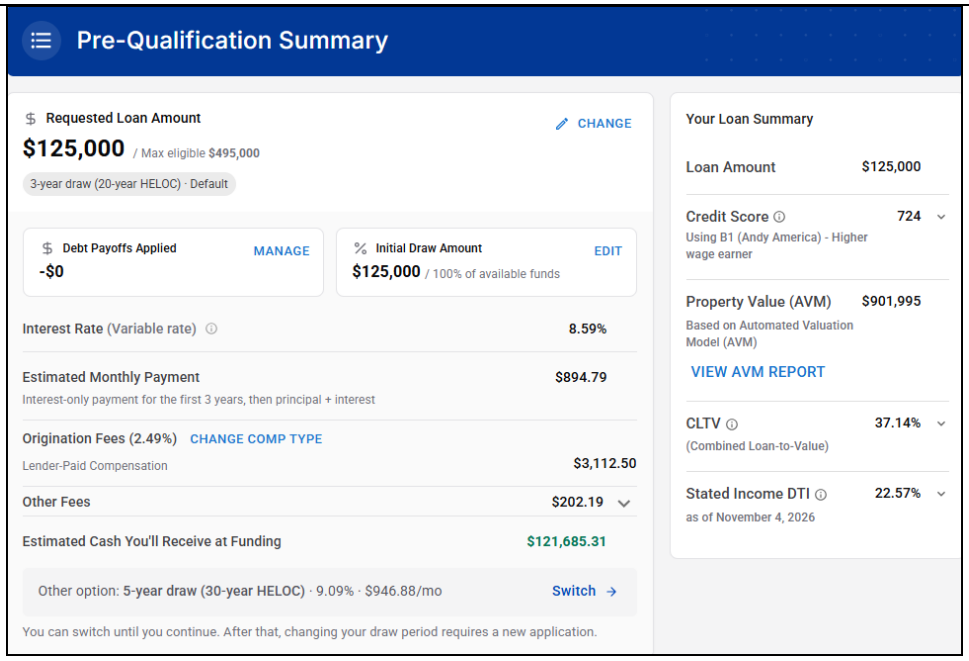


17.

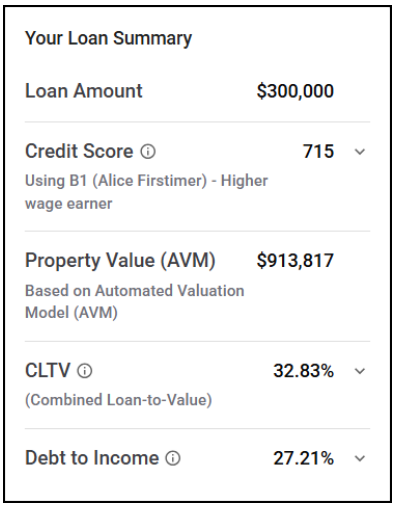
Pre-Qual Summary

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

MLO Portal Guide

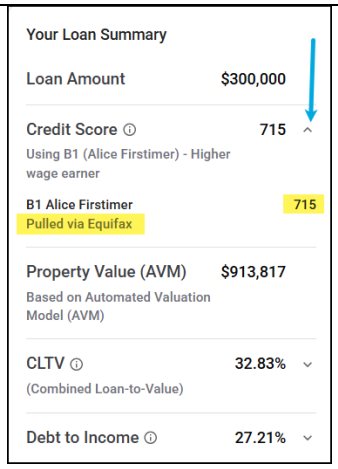


1. **Your Loan Summary** will house an overview of the Loan Amount, Credit Score(s), Property Value (AVM), CLTV, and Debt to Income

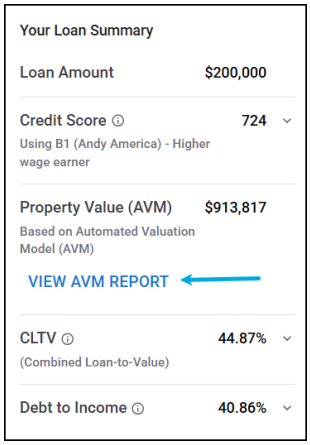


   a. **Loan Amount** – using the carrot, the area will expand to show the soft credit score

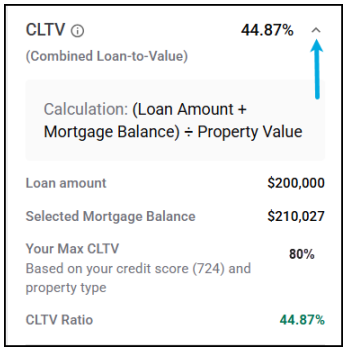
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b. **Property Value (AVM)** – click on the **View AVM Report** to view it

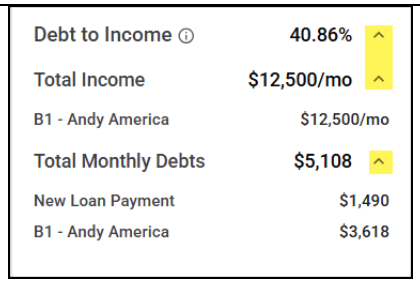


c. **CLTV** – Click the carrot to see the CLTV calculation



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.

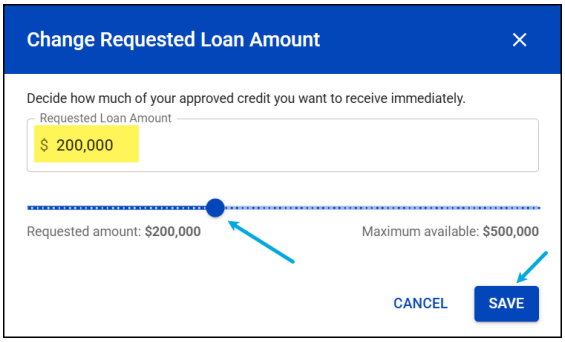
MLO Portal Guide



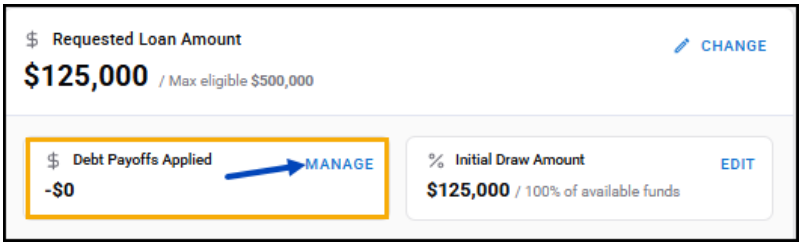
2. **Change Requested Loan Amount**
   a. To edit, click the pencil icon



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

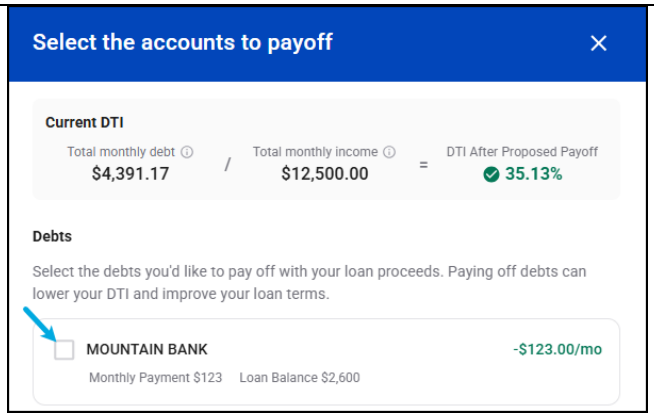


3. **Debt Payoffs Applied**
   a. To manage, click the link

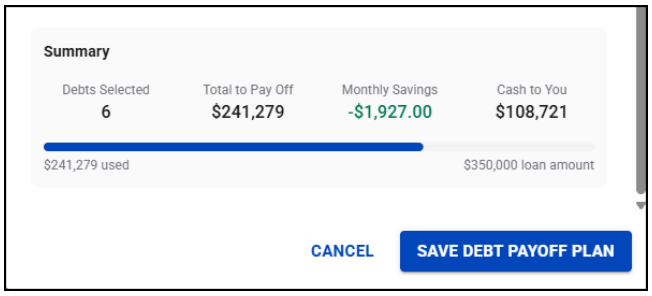


      i. If debts need to be selected for the borrower to pay off, click in the check boxes

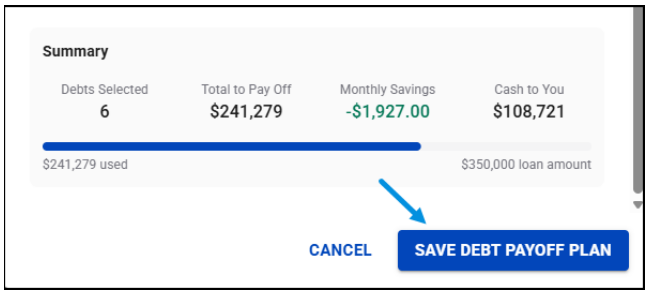
MLO Portal Guide



ii. All debts selected will be included in the summary at the bottom of the box

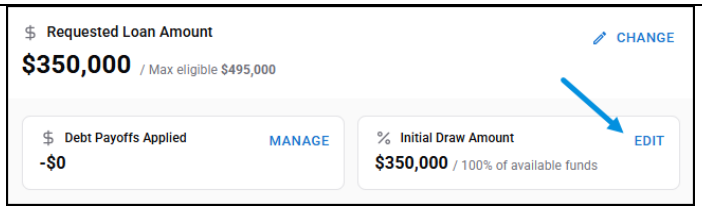


iii. Once done, click **Save Debt Payoff Plan**

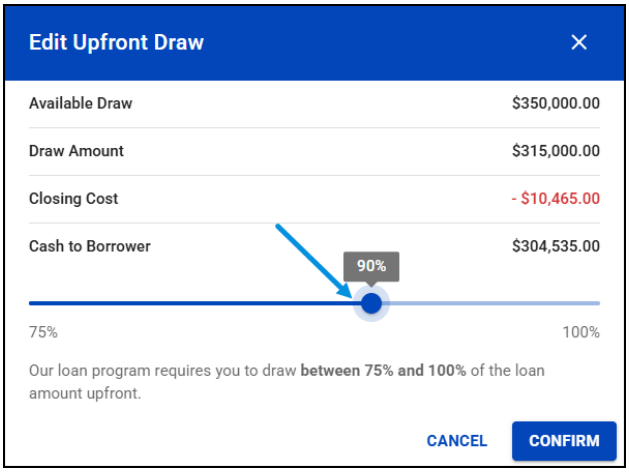


4. **Initial Draw Amount**
   a. To change the initial draw amount, click **Edit**

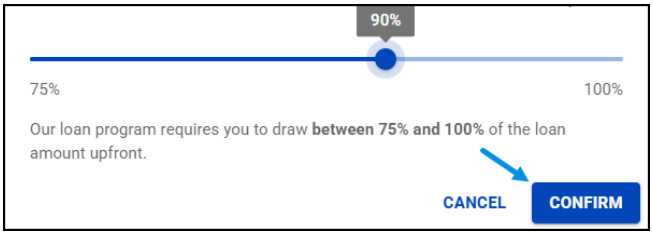
MLO Portal Guide



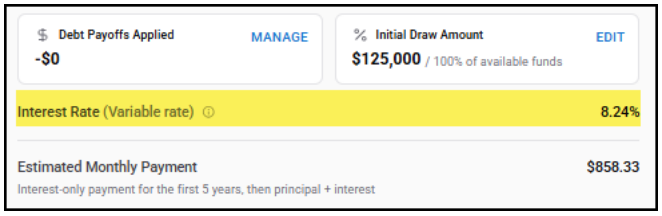
b. Use the slider bar to indicate a lesser draw amount



c. Click **Confirm** when done

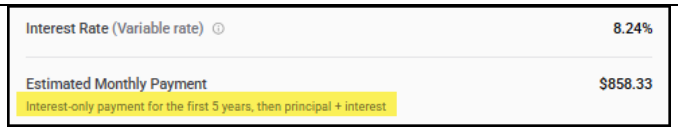


5. **Interest Rate** (variable – not fixed)



6. **Estimated Monthly Payment**
   a. The first 5 years are interest only, after that, the loan repayment will include principal and interest

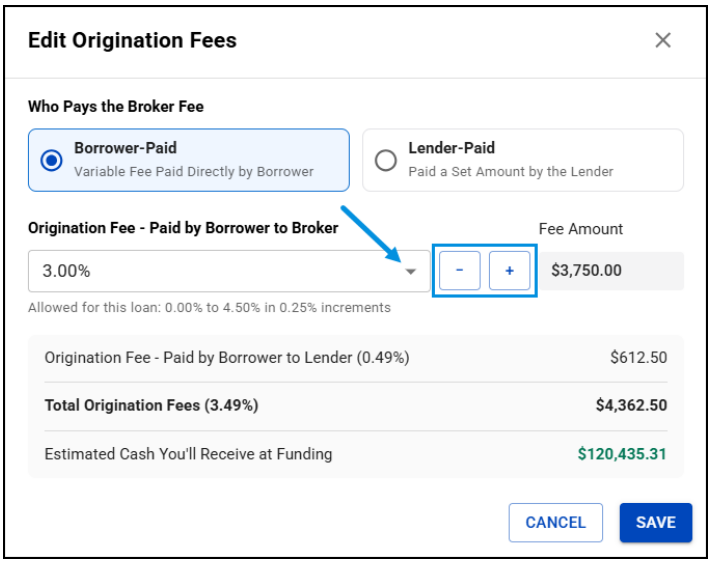
MLO Portal Guide



7. **Origination Fee**
    a. If there is a state cap on origination fees, or it's not allowed, it will be reflected accurately
    b. It will automatically default to Lender Paid
        i. To change it, click **Change Comp Type**

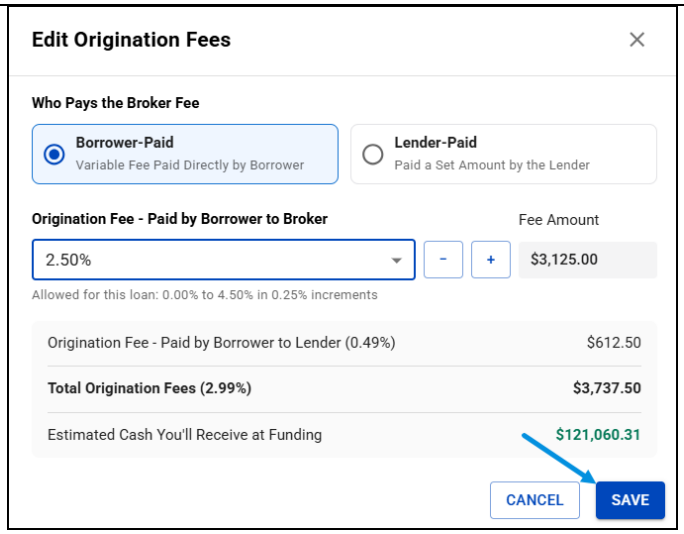


        ii. The pop-up will show the Lender-Paid fees itemized out
        iii. To change to Borrower-Paid, click the radio button
        iv. To change the fee percentage, you can click the drop-down button **OR** adjust it by clicking the plus or minus buttons



        v. Once done, click **Save**

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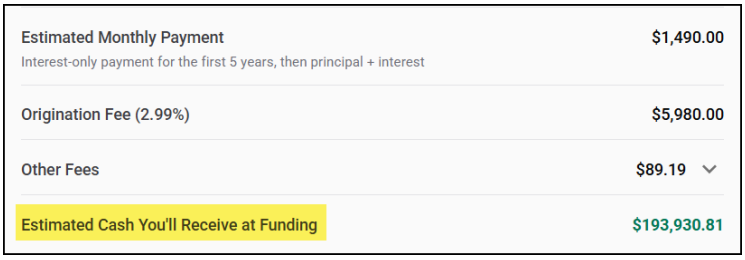


NOTE: Once the offer is sent to the borrower, the Origination Fee cannot be changed - not even in Ops. If it needs to be changed, the loan will need to be re-app'd.

8. **Other Fees**
    a. The closing costs will be shown once the carrot is clicked

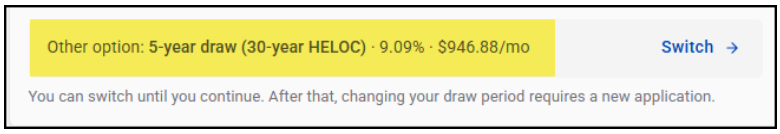


9. **Estimated Cash**
    a. This will show the estimated cash to the borrower at the time of funding.
    b. Any debts that were selected to pay off will be subtracted from the total

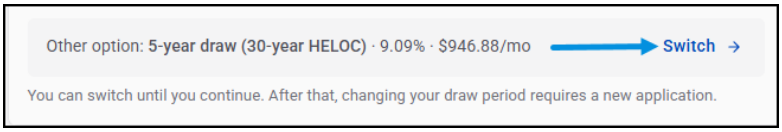


10. **Changing HELOC Option**
    a. The system will default to the 20-year option (3-yr IO/ 17-yr repayment)
        i. The 30-yr option interest rate and estimated monthly payment will be advised

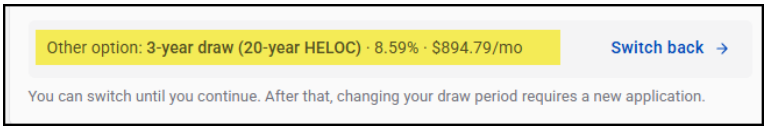
MLO Portal Guide



ii. If the borrower wants the 30-year option (5-yr IO/ 25-yr repayment), click **Switch**



iii. This can be switched back **BEFORE** the Continue button is clicked
   1. The system will show the 20-year HELOC info as shown below
   2. Once the application is moved forward, this **<u>cannot</u>** be changed

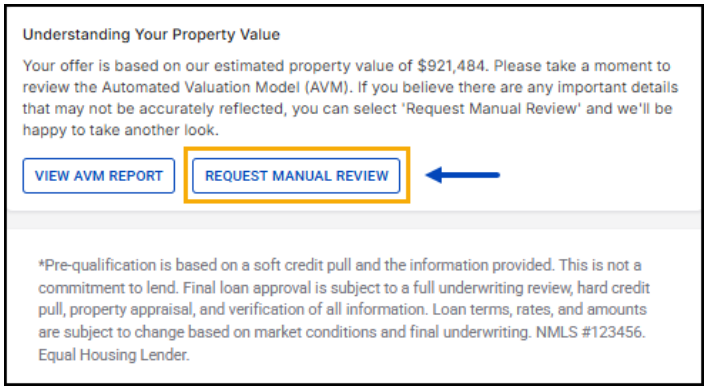


18.

Request Manual Review

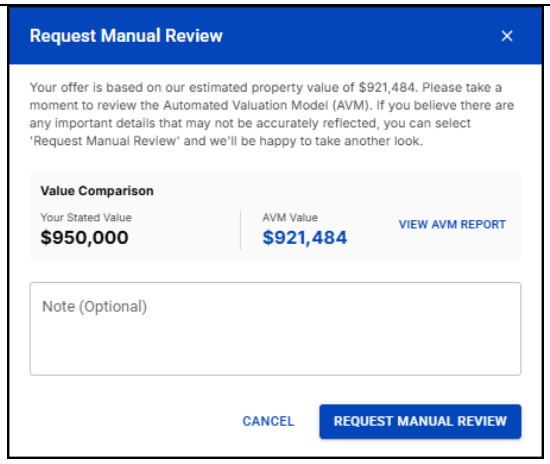
If the AVMs did not come back successfully, a manual review can be requested

- Click **Request Manual Review** to initiate



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

MLO Portal Guide

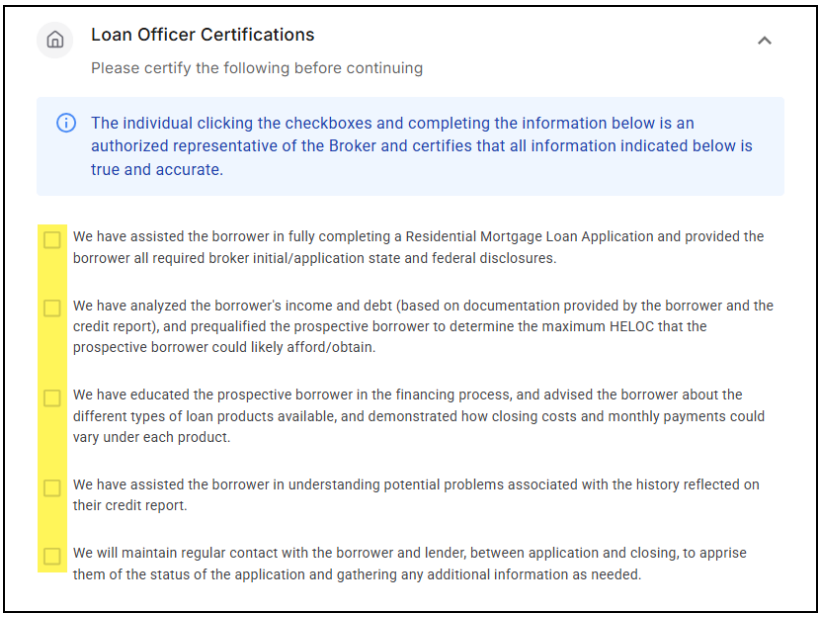


NOTE: Once done reviewing the Pre-Qual Summary, click **Next**

19.

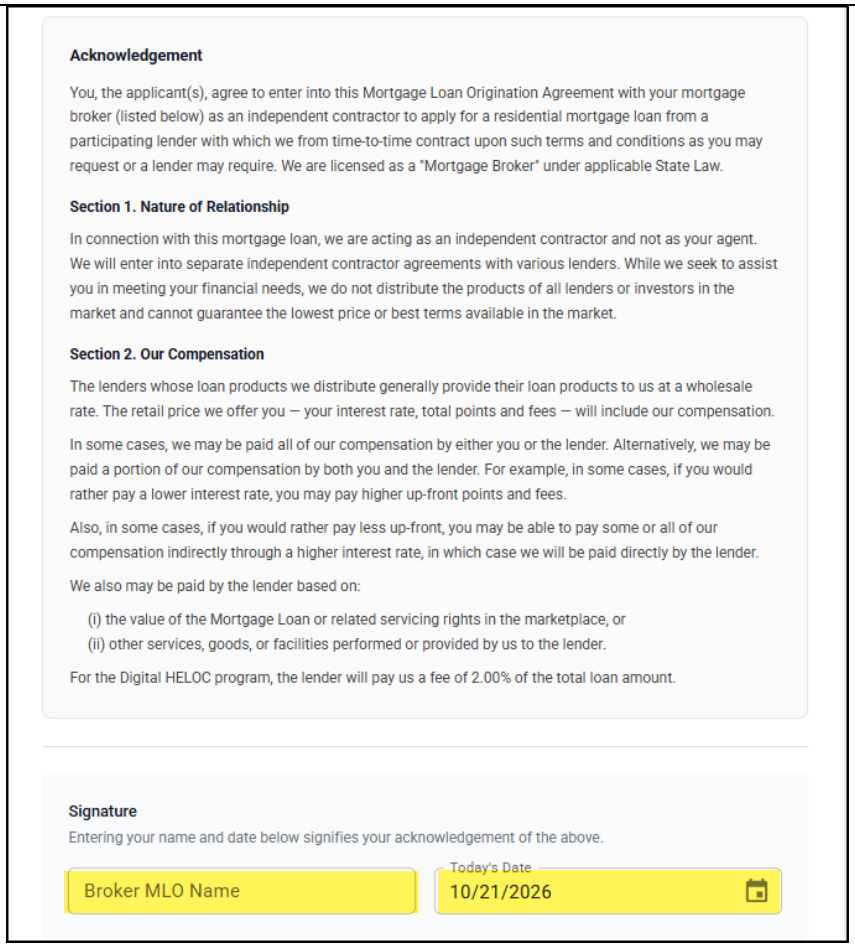
Loan Officer Certifications

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



- 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 Digital HELOC program, the lender will pay us a fee of 2.00% of the total loan amount.

Signature

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

Broker MLO Name

Today's Date 10/21/2026

20.

Pre-Qual Ready for Borrower

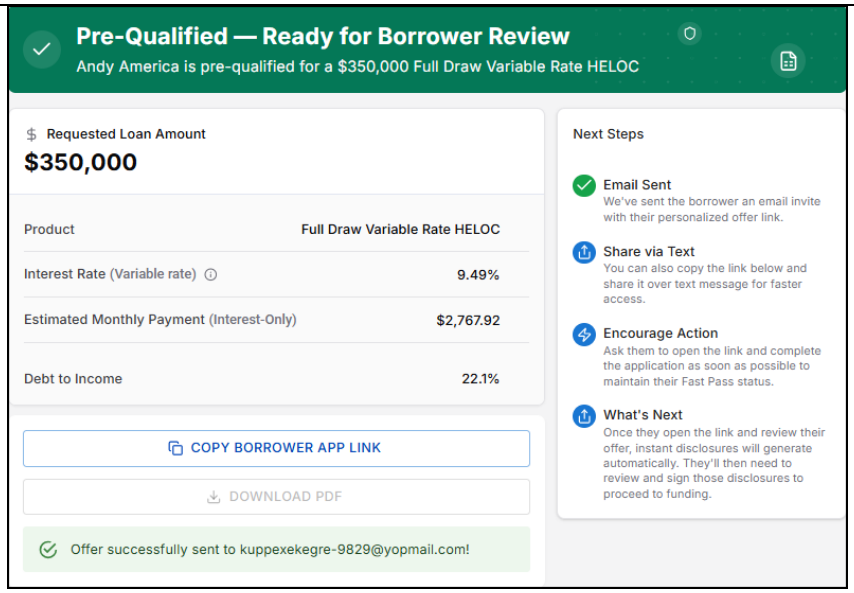
This will give you a high-level overview of what is being offered to the borrower

- If the borrower wants the app link right away, click **Copy Borrower App Link**

Things to Remember:

- An email will be sent to the borrower with their offer 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

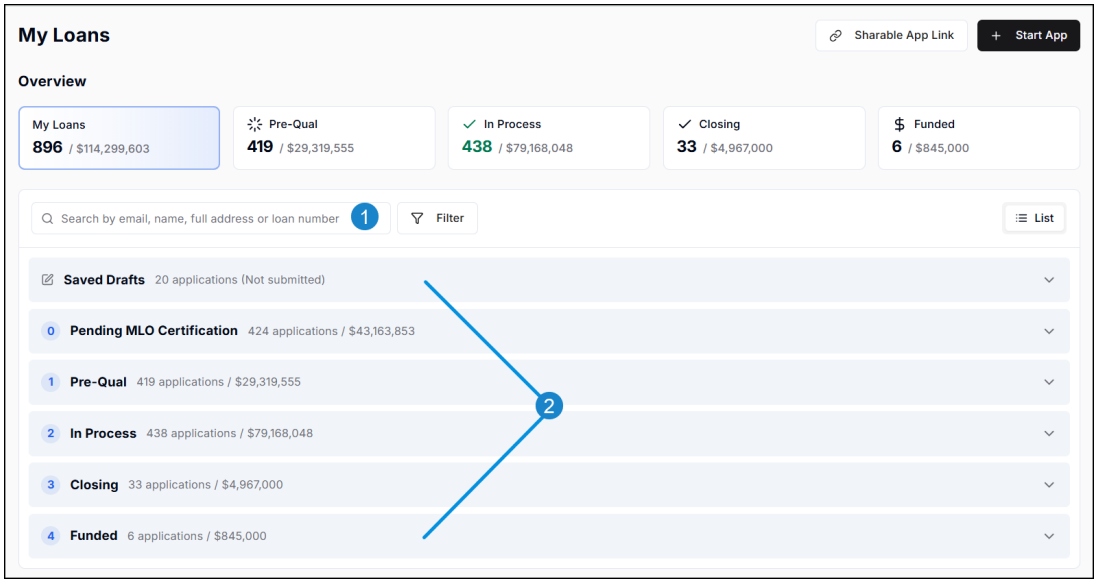
MLO Portal Guide



Accessing a Loan

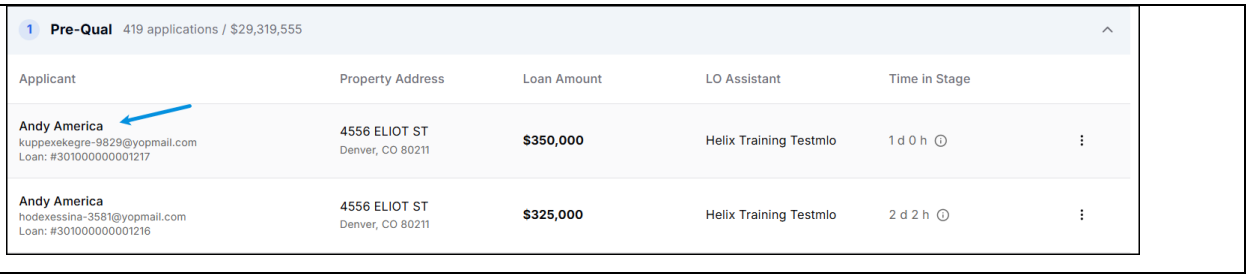
There are two ways to access a loan:

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



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

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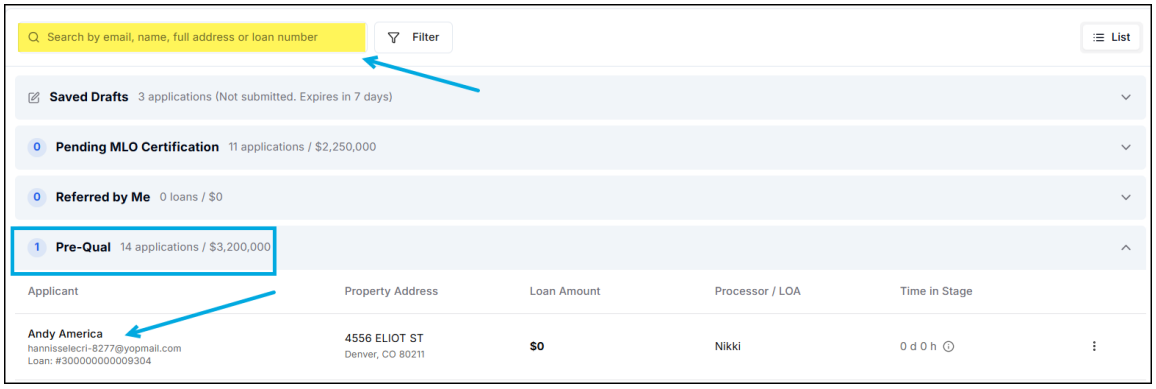


Archiving a Pre-Qual Loan

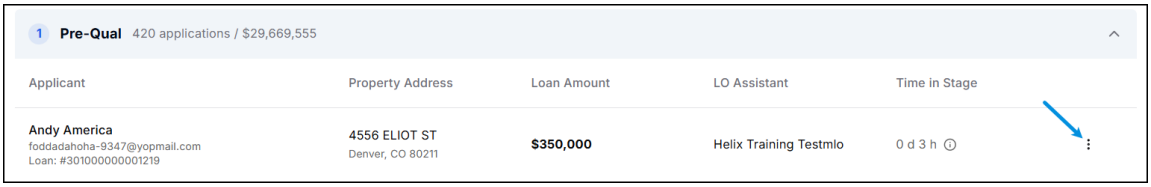
There are two ways to archive a pre-qual loan. The steps below, outline both.

Archiving from the Loan List

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

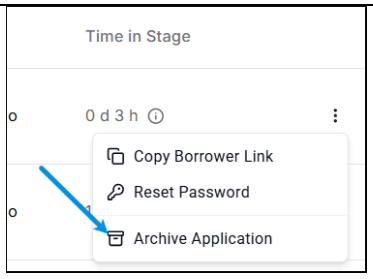


Click the ellipsis button on the upper right-hand corner from the loan list

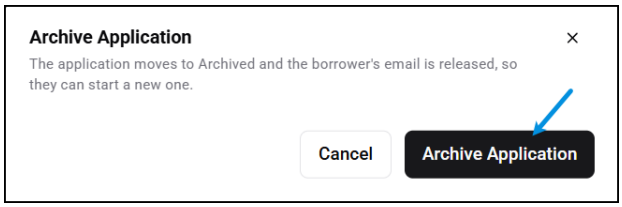


Click **Archive Application**

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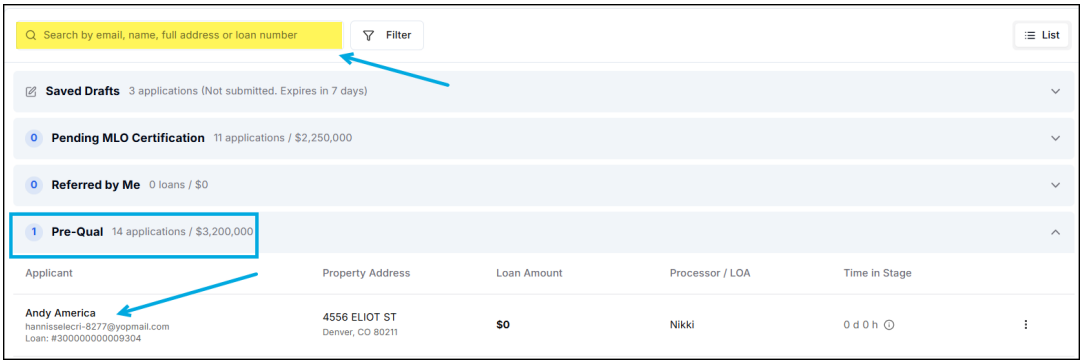


Click **Archive Application** to complete

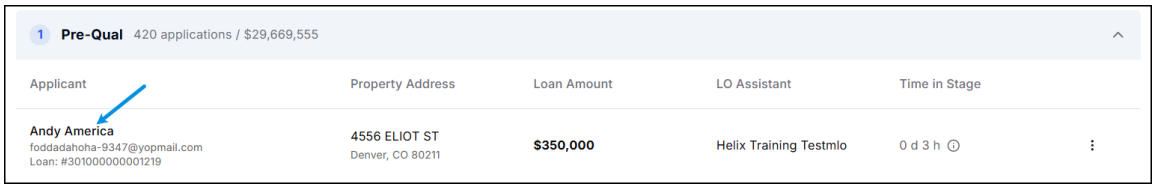


Archiving from Inside the Loan

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

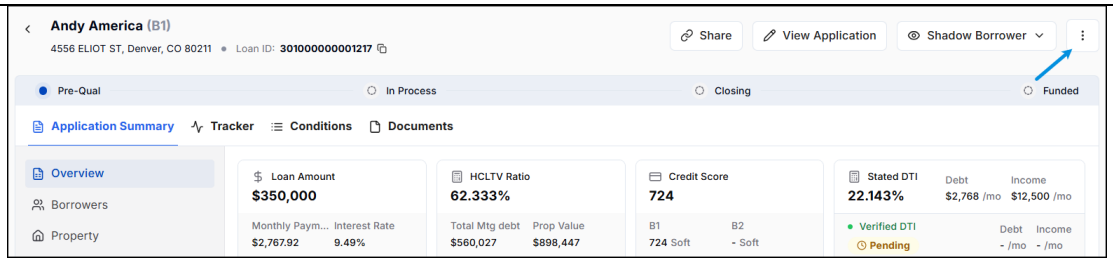


Click on the borrower's name

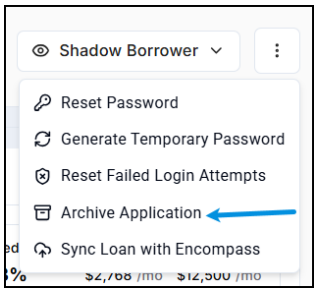


Click on the ellipsis

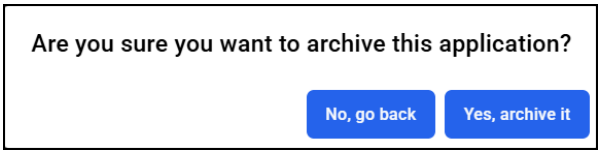
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Click **Archive Application**

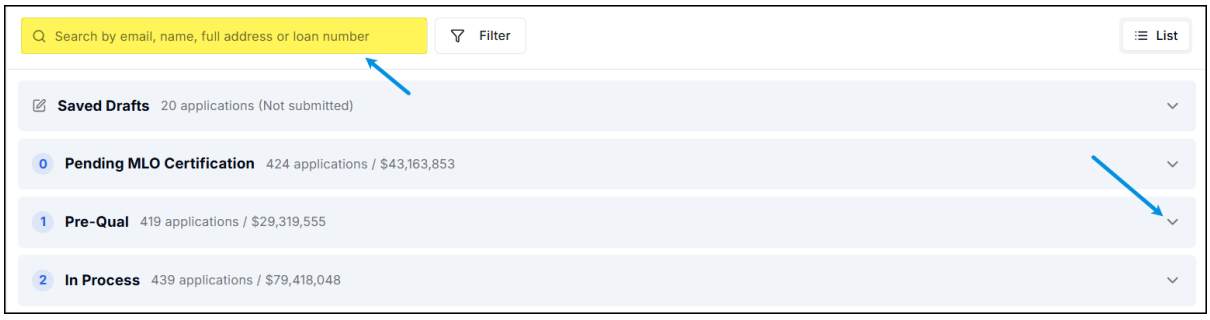


Click **Yes, archive it** (or you can click the other choice if it was clicked by mistake.



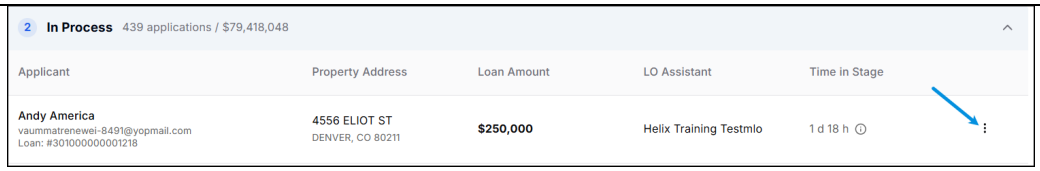
Archiving an In Process Loan

To archive a loan, expand **In Process** or look up the loan in the search bar

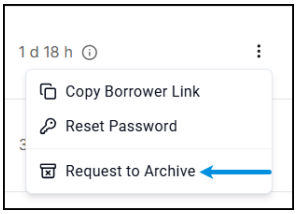


Click the ellipses

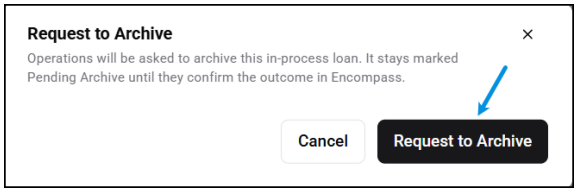
MLO Portal Guide



Click **Request to Archive**



Click **Request to Archive** or cancel if it is a mistake.

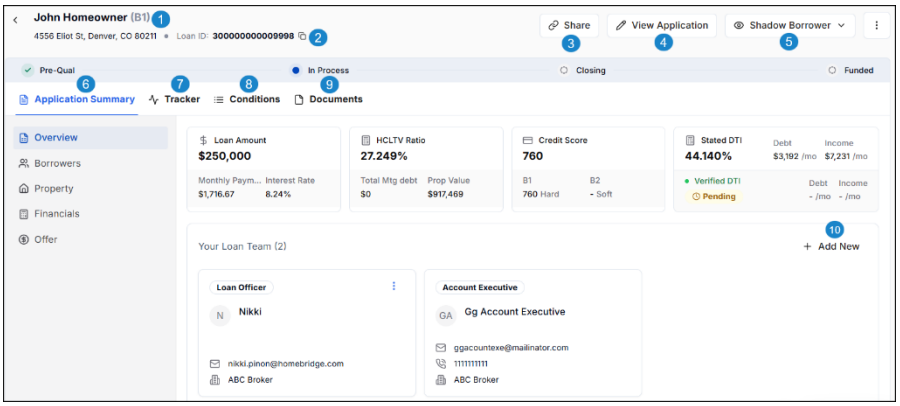


Loan File Overview

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 (View Only)
6. Application Summary
7. Tracker
8. Conditions
9. Documents
10. Add an LOA

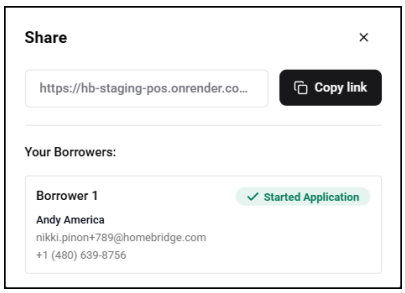


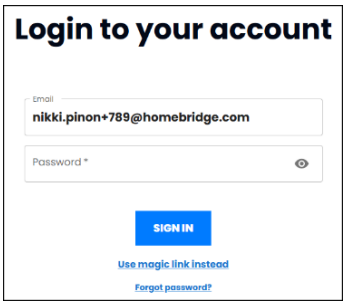
Share Links

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

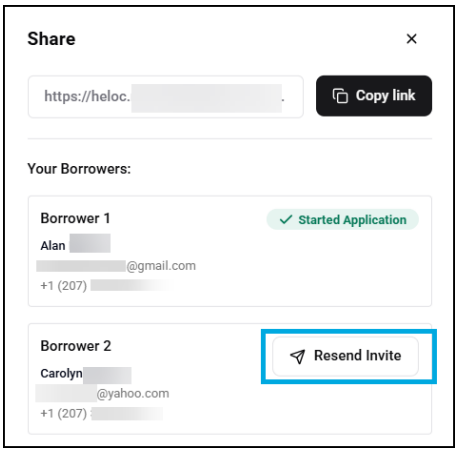
MLO Portal Guide

2. Resend 

a. If 

and Invite the borrower needs the invite never receives it, click the button and they will receive the link via email

b. 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

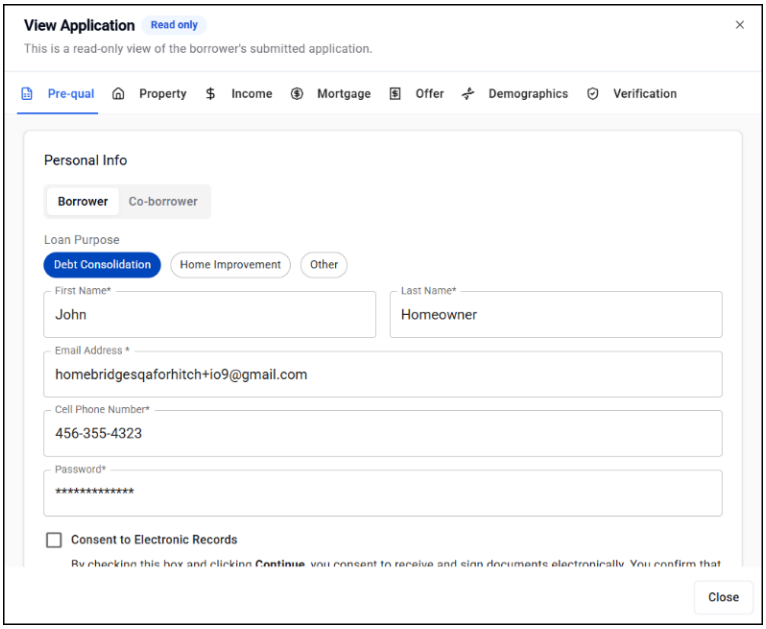
- Click **View Application**



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

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- Offer
- Demographics
- Verification



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

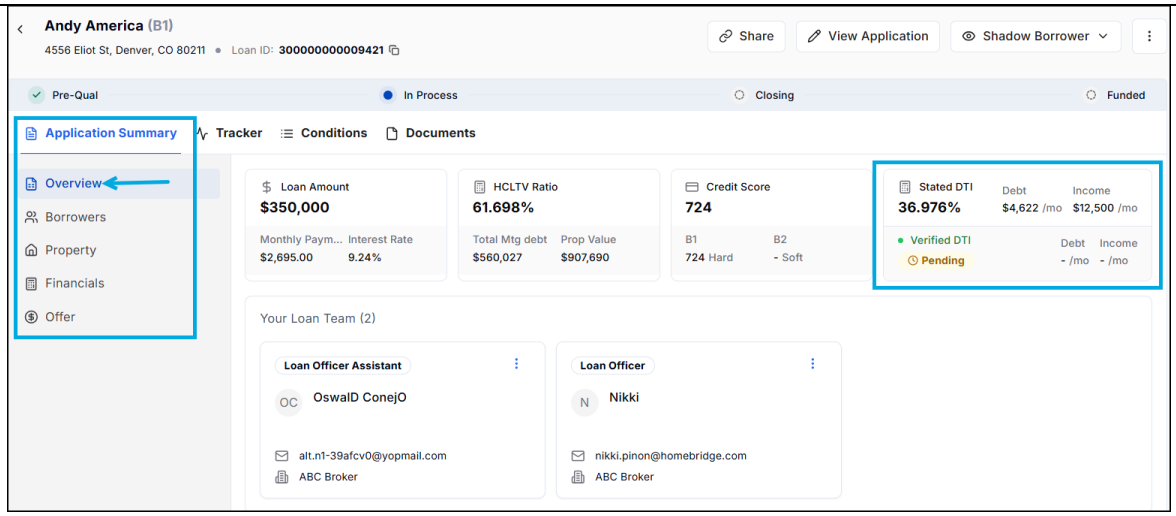
Application Summary

Overview

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

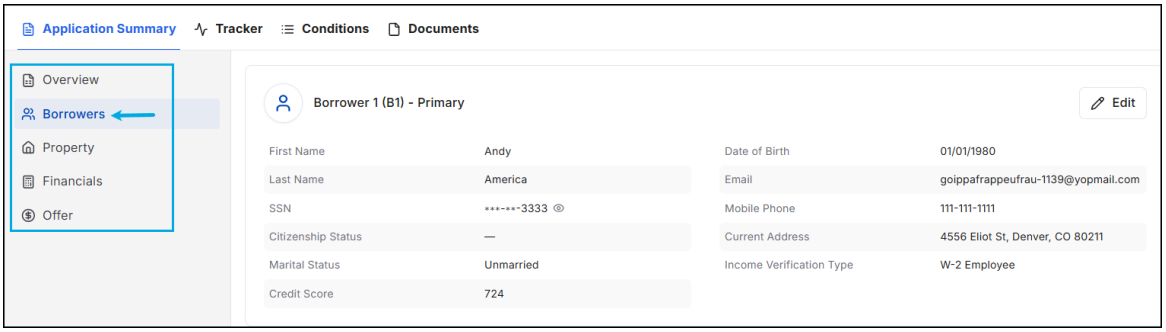
- Loan amount
  - Monthly payment
  - Interest rate
- CLTV Ratio
  - Total debt
  - Property value
- DTI Ratio
  - Total debt
  - Income amount
    - It will also state DTI is verified
      - You can find out more info within the Tracker tab
- Credit Score
  - B1 score
  - B2 score
- Loan Team (assigned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

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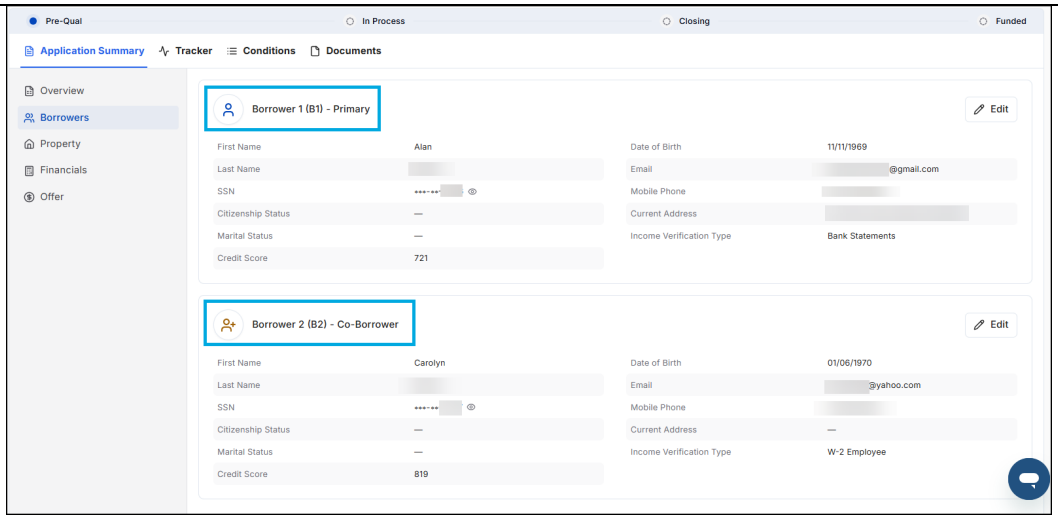
Borrowers

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

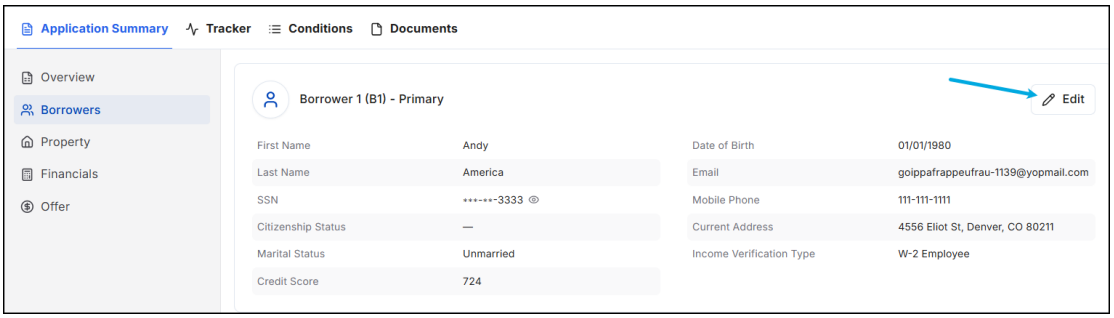


If there is more than one borrower, you will be able to see both B1 and B2.

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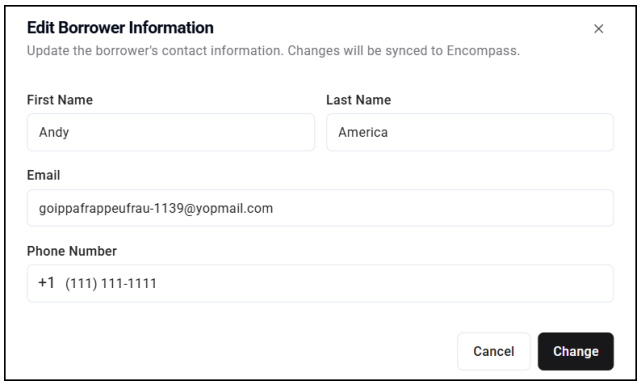


If the borrower's information needs to be edited, click **Edit**



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

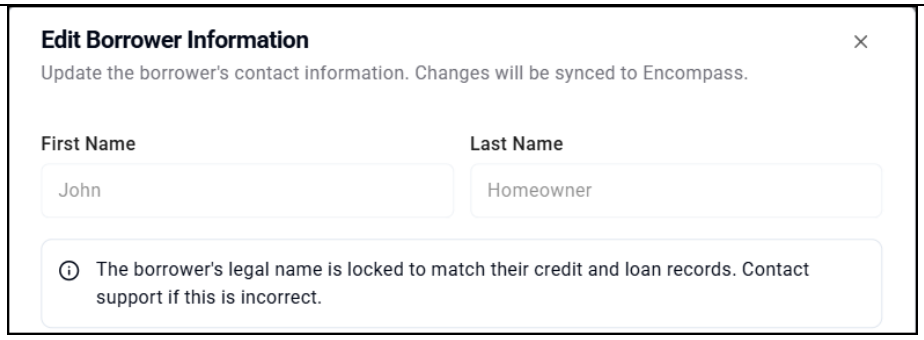
- Borrower's Name
- Email address
- Phone number



If the borrower accepts their initial offer, the First and Last Name fields will be locked for editing

- Contact support if the name needs to be changed

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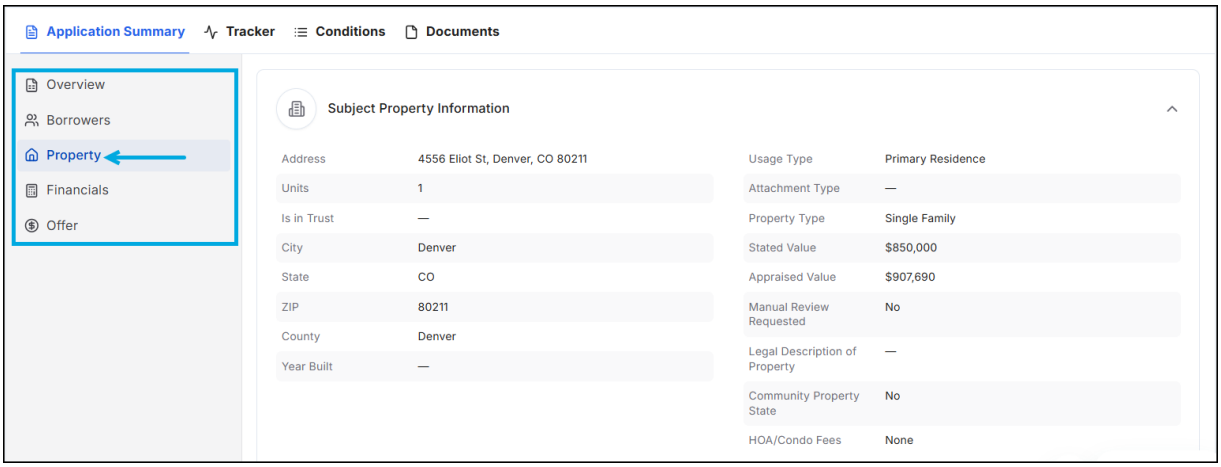
- Once done, click **Change**

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

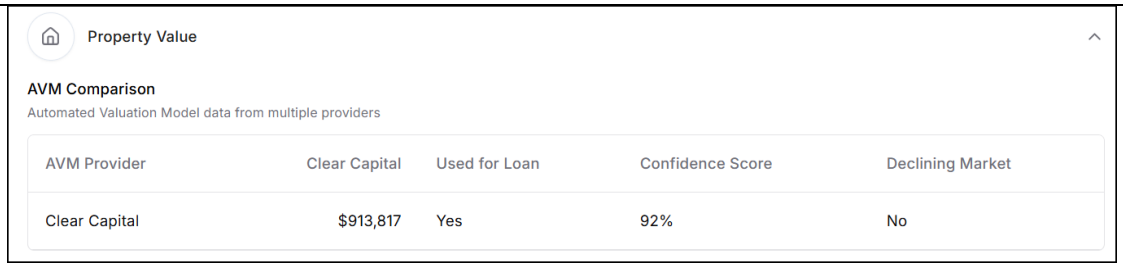
Property is broken into three categories:

1. **Subject Property Information**
   - This will house the property address, usage type, stated & appraised value, etc.

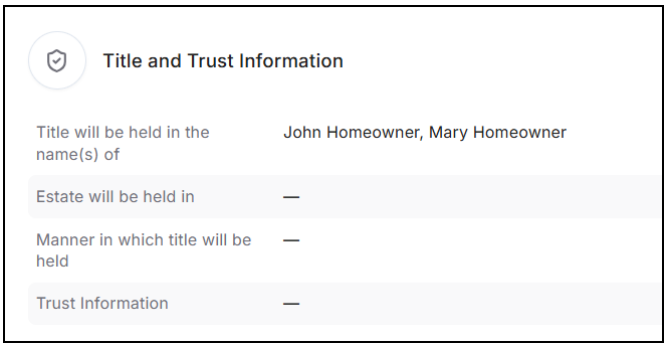


2. **Property Value**
   - All of the property value information will be shown in this section

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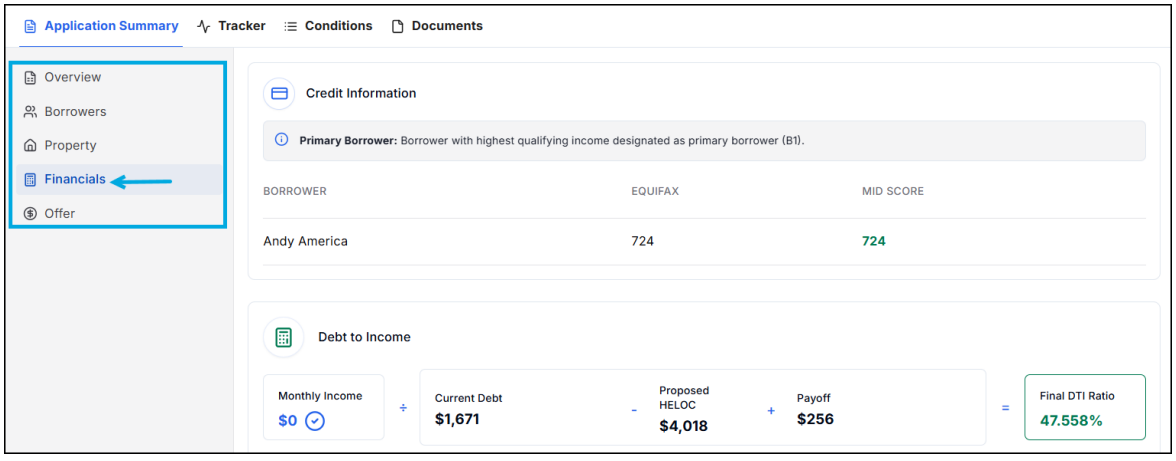
3. **Title and Trust Information**
   - All title information will flow in once the loan has been updated by Ops



Financials

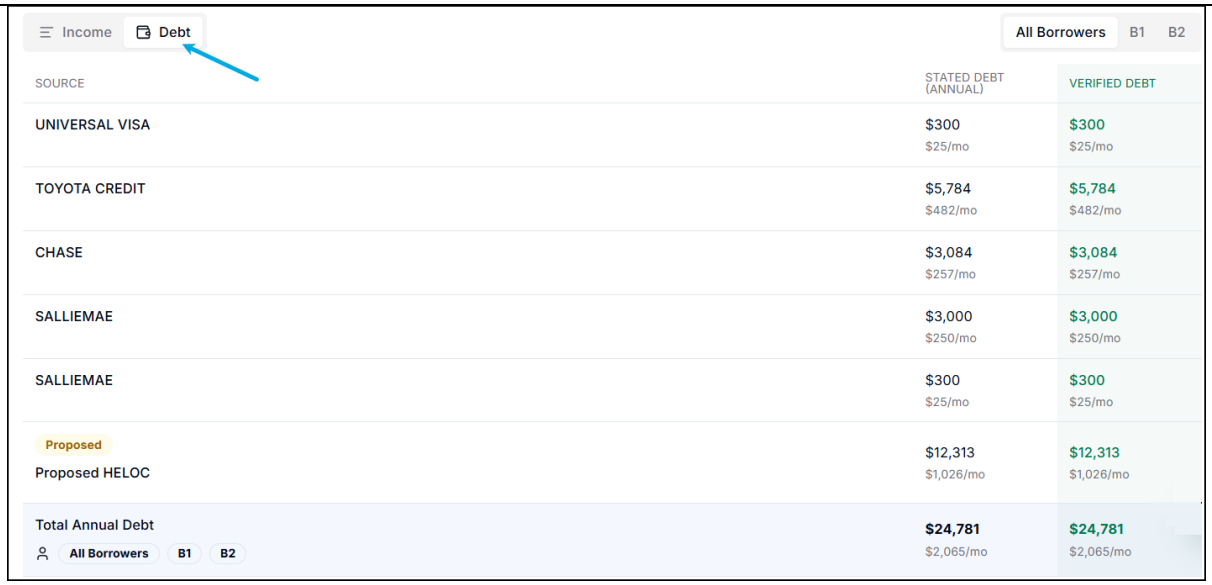
Financials are broken into two categories:

1. **Credit Information**
   - The borrower's credit score(s) will show here



2. **Debt to Income**
   - This will have all debt-to-income related information
     - Under the Debt tab, you will see all the liabilities pulled from the credit report (including the proposed HELOC)

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Any liabilities selected to be paid off during the Pre-Qual will be indicated as such

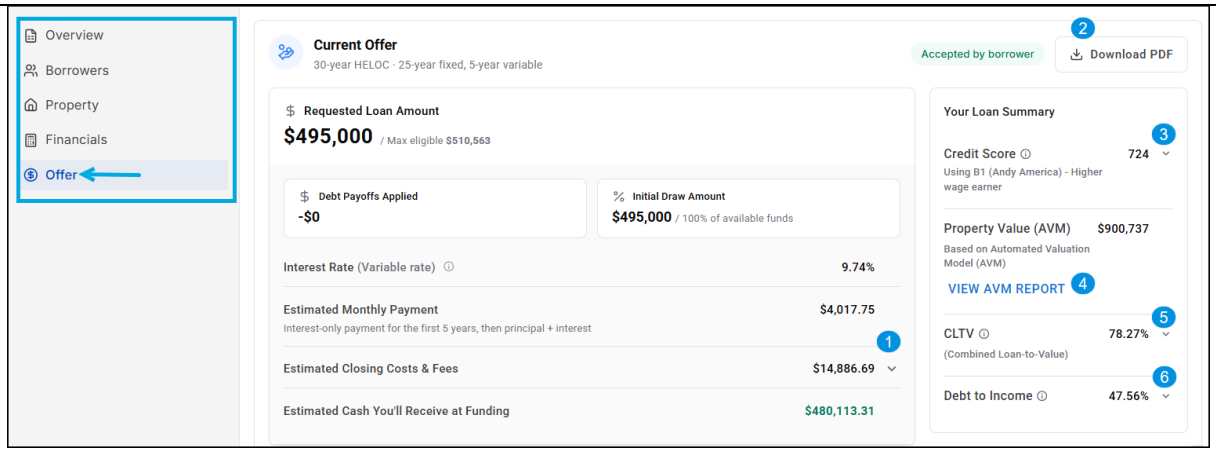


Offer

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

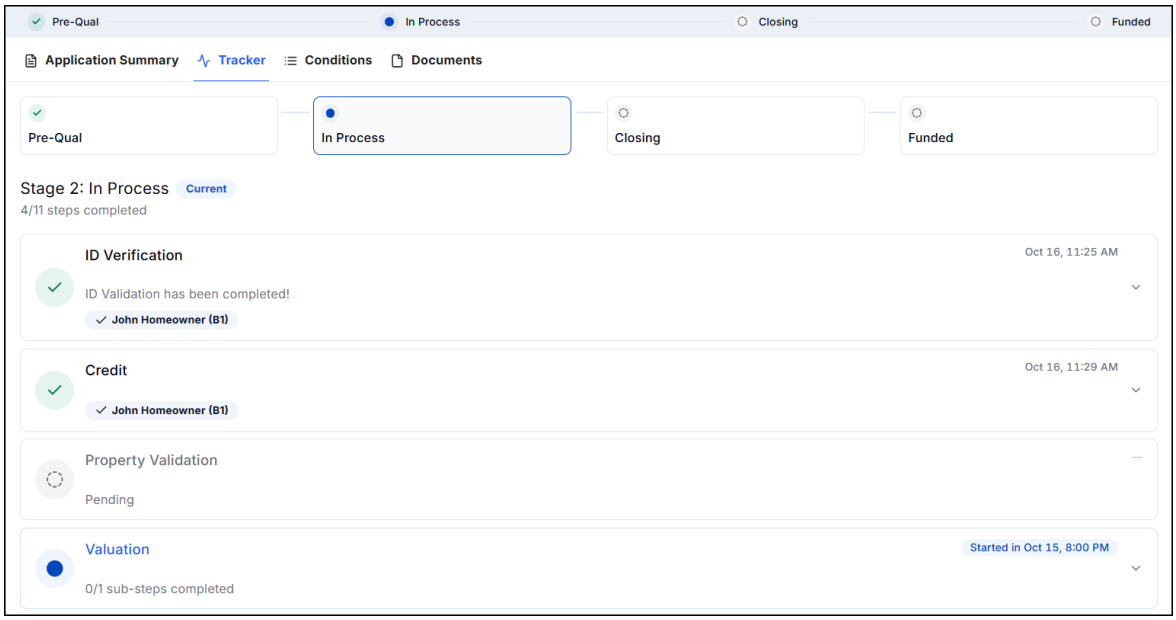
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Tracker

Tracker shows where the borrower is in the process: Pre-Qual, In Process, Closing, and Funded.

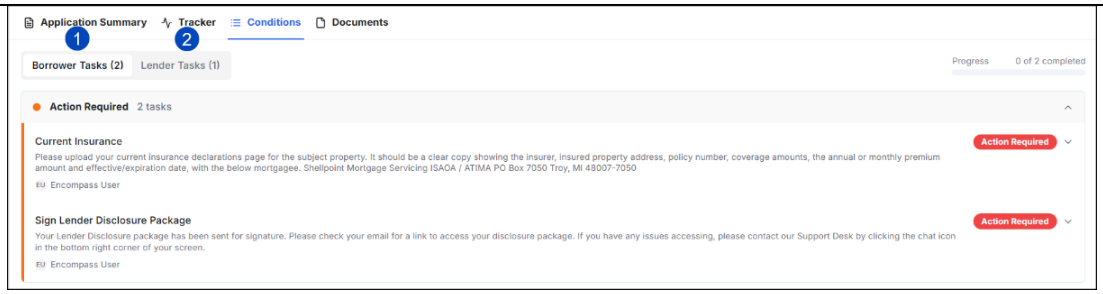
- Click any tab to view the borrower's current status and remaining open items for that section
  - Green check marks indicate everything has been cleared for that section
  - Blue dots indicate ops is currently working on things for that section
  - Grey dots indicate that stage has not started or is next to start



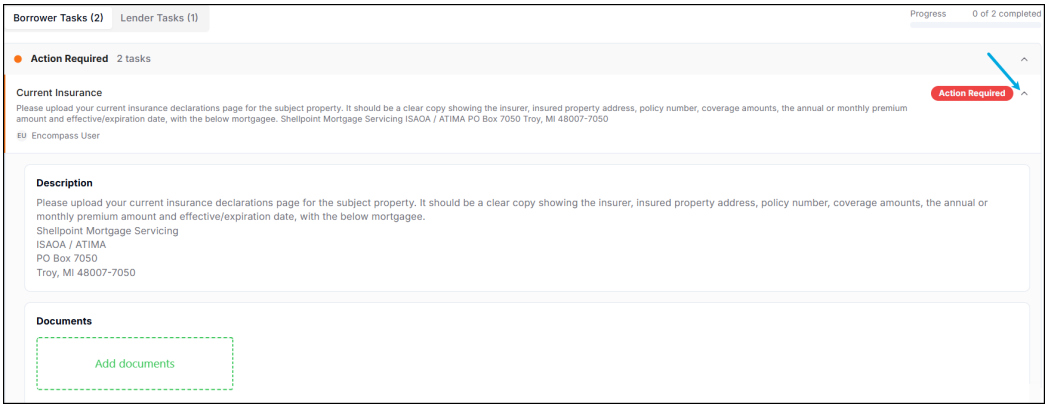
Conditions

Any outstanding conditions for the borrower will be visible here.

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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.



Documents

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

- To download all documents, click **Download ZIP**

