



MLO Portal Guide

Overview

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

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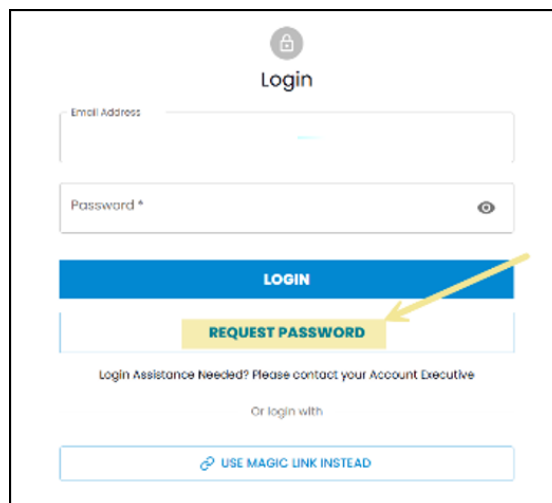
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Signing In

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

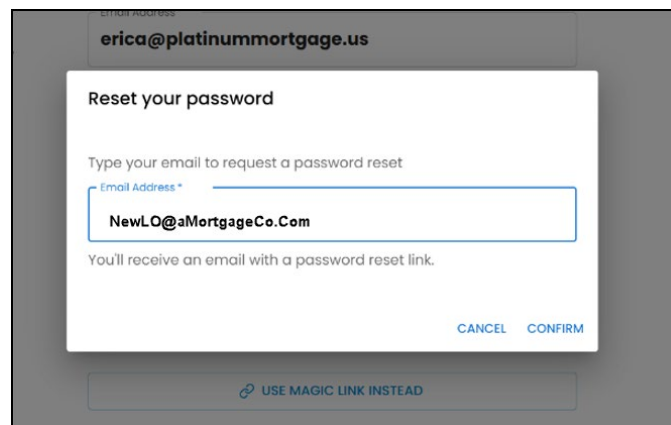
New Loan Officer Sign-In

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



The login screen features a 'Login' header with a lock icon. Below it are two input fields: 'Email Address' and 'Password *'. A blue 'LOGIN' button is positioned below the password field. A yellow box labeled 'REQUEST PASSWORD' is located below the 'LOGIN' button, with a yellow arrow pointing to it. Below this box, the text reads 'Login Assistance Needed? Please contact your Account Executive' and 'Or login with'. At the bottom, there is a button labeled 'USE MAGIC LINK INSTEAD' with a link icon.

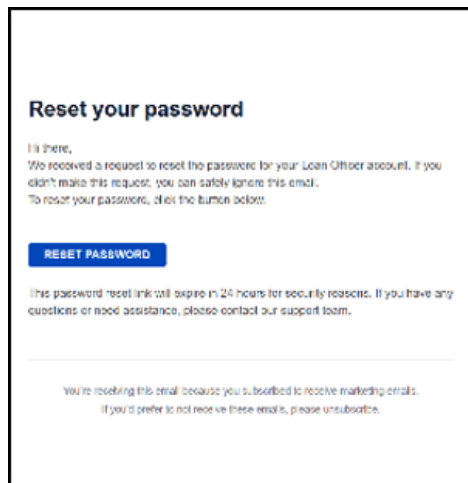
- Enter work email address



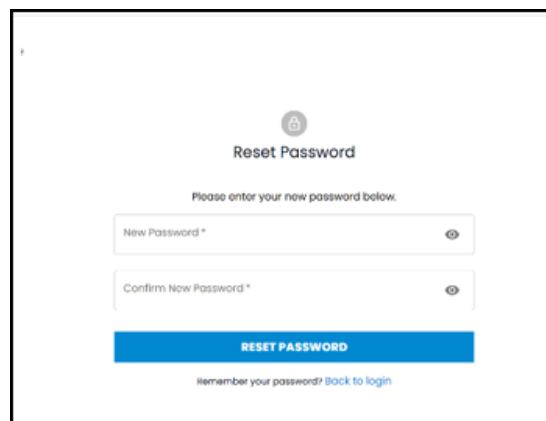
The reset password screen has a title 'Reset your password'. Below it, the text says 'Type your email to request a password reset'. There is an input field labeled 'Email Address *' containing the text 'NewLO@MortgageCo.Com'. Below the input field, the text reads 'You'll receive an email with a password reset link.' At the bottom right, there are two buttons: 'CANCEL' and 'CONFIRM'. At the bottom center, there is a button labeled 'USE MAGIC LINK INSTEAD' with a link icon.

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



- Create password
 - Click **Create Password**

A screenshot of a web form titled "Reset Password" with a lock icon. Below the title, it says "Please enter your new password below." There are two input fields: "New Password *" and "Confirm New Password *", both with eye icons for toggling visibility. Below the fields is a blue button labeled "RESET PASSWORD". At the bottom, there is a link: "Remember your password? [Back to login](#)".

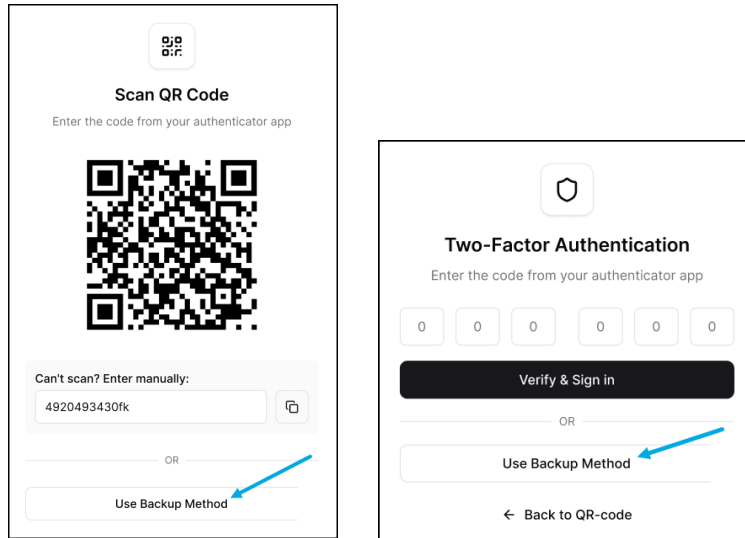
NOTE: If any issues occur, there's the option to use **Backup Method**

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Back Up Method

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

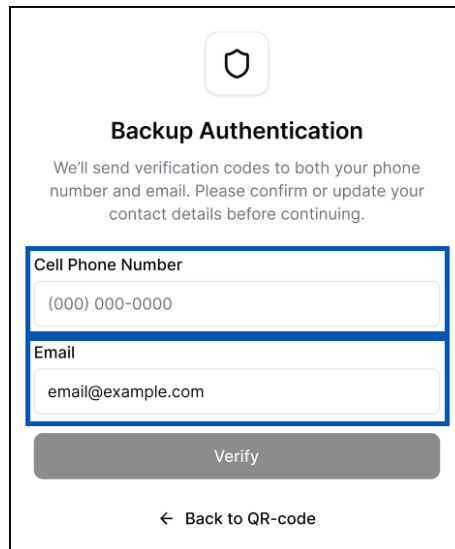
- Click **Use Backup Method**



The left screenshot shows the 'Scan QR Code' screen. It has a title 'Scan QR Code' and a subtitle 'Enter the code from your authenticator app'. Below this is a large QR code. Under the QR code, there is a section 'Can't scan? Enter manually:' with a text input field containing '4920493430fk' and a copy icon. Below this is an 'OR' separator and a 'Use Backup Method' link highlighted with a blue arrow.

The right screenshot shows the 'Two-Factor Authentication' screen. It has a title 'Two-Factor Authentication' and a subtitle 'Enter the code from your authenticator app'. Below this is a numeric keypad with six '0' buttons. Below the keypad is a 'Verify & Sign in' button. Below this is an 'OR' separator and a 'Use Backup Method' link highlighted with a blue arrow. At the bottom is a 'Back to QR-code' link.

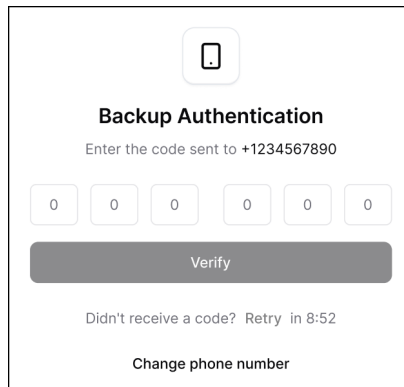
- Enter your cell phone number and email address
 - Auth codes will be sent to both places



The screenshot shows the 'Backup Authentication' screen. It has a title 'Backup Authentication' and a subtitle 'We'll send verification codes to both your phone number and email. Please confirm or update your contact details before continuing.' Below this are two input fields: 'Cell Phone Number' with a placeholder '(000) 000-0000' and 'Email' with a placeholder 'email@example.com'. Both fields are highlighted with a blue border. Below these fields is a 'Verify' button and a 'Back to QR-code' link.

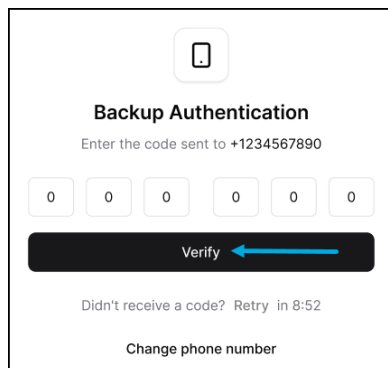
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- An authorization code is sent to the cell number entered first



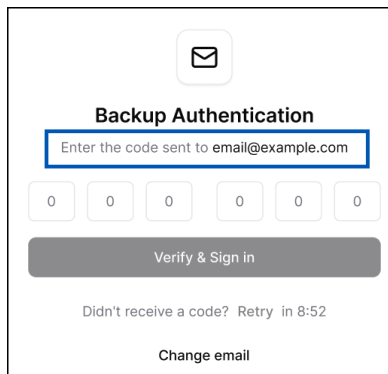
The screen displays a mobile phone icon at the top. Below it, the title "Backup Authentication" is followed by the instruction "Enter the code sent to +1234567890". A row of six input fields, each containing the digit "0", is provided for the code. Below the input fields is a grey button labeled "Verify". At the bottom, there is a link "Didn't receive a code? Retry in 8:52" and another link "Change phone number".

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



This screen is identical to the previous one, but the "Verify" button is now highlighted with a blue arrow pointing to it from the right.

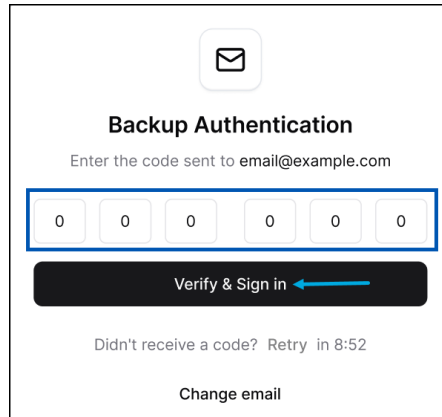
- The system will then send a code to the email address provided



The screen displays an email icon at the top. Below it, the title "Backup Authentication" is followed by the instruction "Enter the code sent to email@example.com". A row of six input fields, each containing the digit "0", is provided for the code. Below the input fields is a grey button labeled "Verify & Sign in". At the bottom, there is a link "Didn't receive a code? Retry in 8:52" and another link "Change email".

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

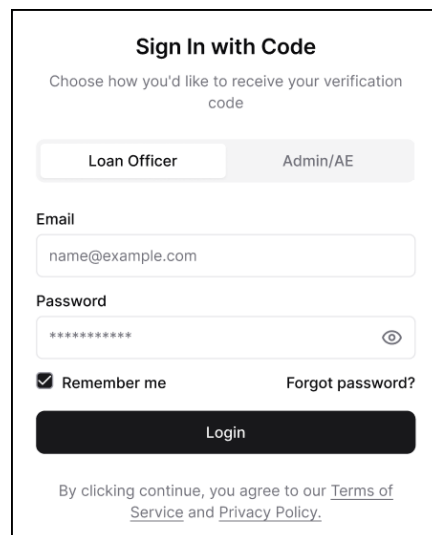


A screenshot of the 'Backup Authentication' screen. At the top is an envelope icon. Below it is the title 'Backup Authentication' and the instruction 'Enter the code sent to email@example.com'. In the center is a numeric input field with six boxes, each containing the digit '0'. Below the input field is a dark button labeled 'Verify & Sign in' with a blue arrow pointing to it. At the bottom, there is a link 'Didn't receive a code? Retry in 8:52' and a link 'Change email'.

- Once done, you will gain access to the portal

Existing Loan Officer Sign

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



A screenshot of the 'Sign In with Code' screen. At the top is the title 'Sign In with Code' and the instruction 'Choose how you'd like to receive your verification code'. Below this are two tabs: 'Loan Officer' (selected) and 'Admin/AE'. Under the 'Loan Officer' tab, there are fields for 'Email' (containing 'name@example.com') and 'Password' (containing '*****' with an eye icon). Below the password field are checkboxes for 'Remember me' (checked) and a link 'Forgot password?'. At the bottom is a dark button labeled 'Login'. At the very bottom, there is a line of text: 'By clicking continue, you agree to our [Terms of Service](#) and [Privacy Policy](#).'

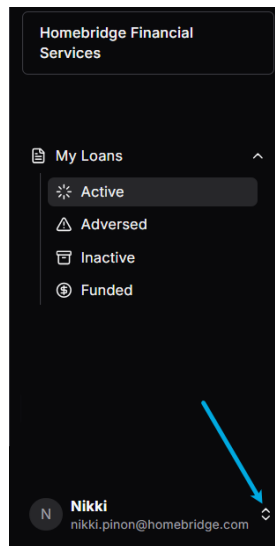
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Understanding the Portal

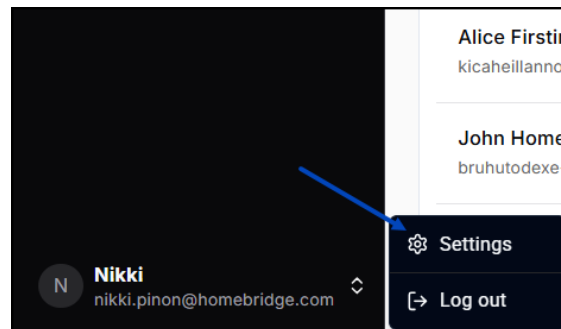
This section will cover the different areas of the portal and when to use the functions.

Profile

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



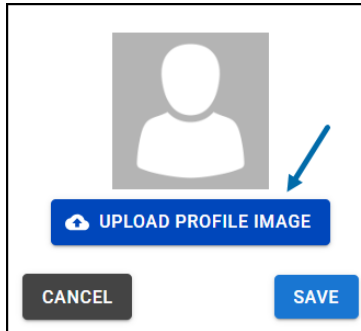
- Click on **Settings**



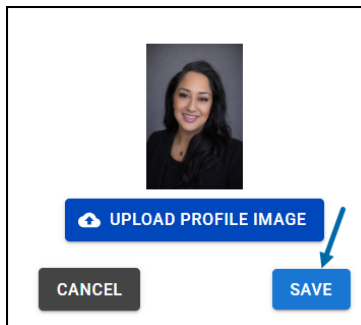
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Anything greyed out cannot be changed in the profile

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



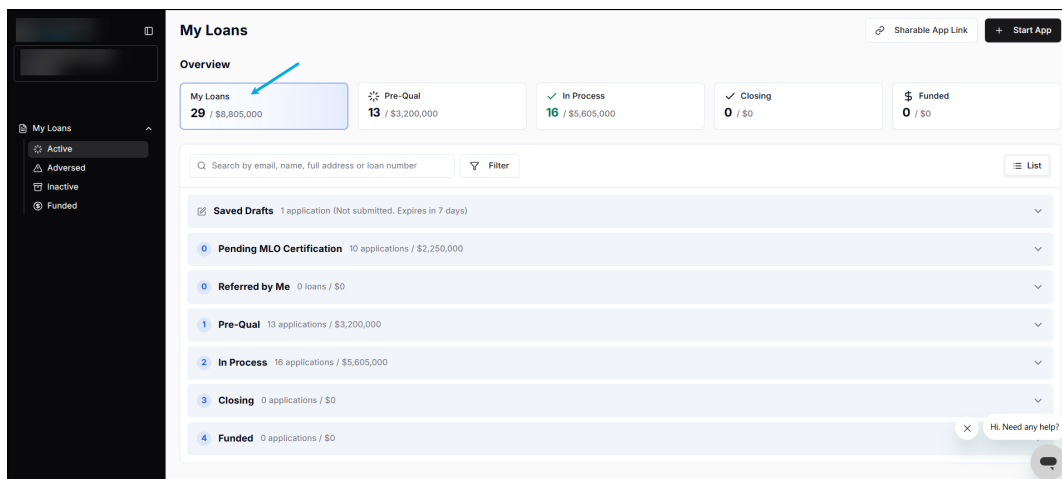
- Once uploaded, your profile picture will appear
 - Click **Save**



My Loans

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

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



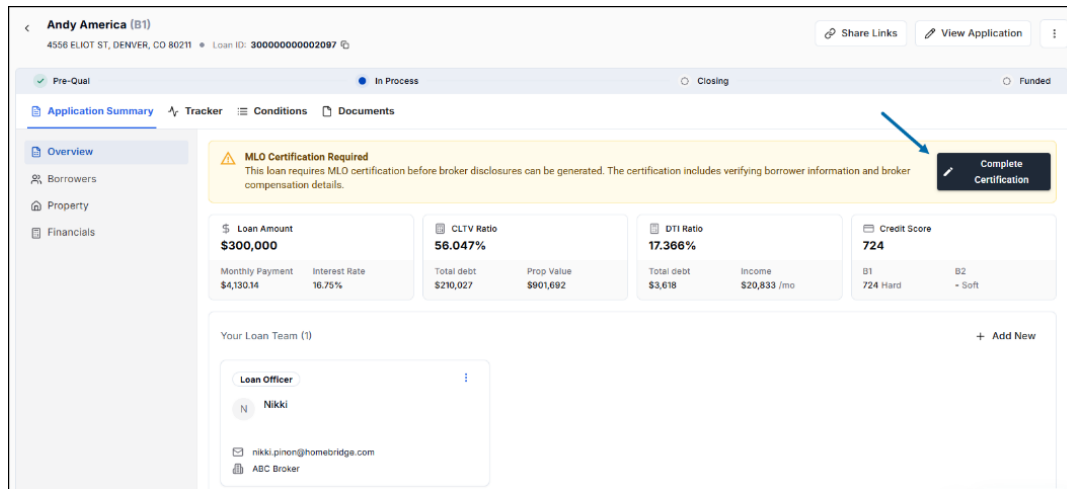
To see loans in the other statuses, click on the carrots:

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

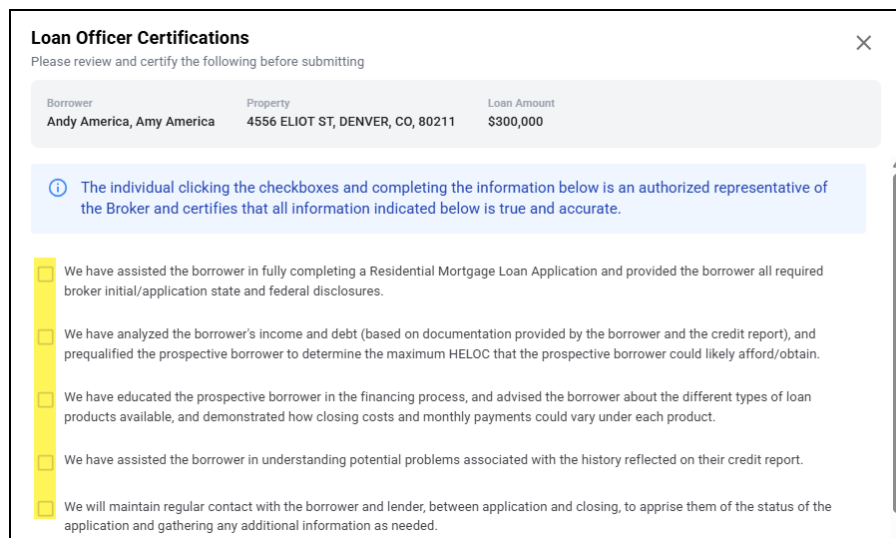
Option 1:

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



The screenshot shows the 'Andy America (B1)' loan application page. The status is 'In Process'. 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.' A blue arrow points to the 'Complete Certification' button in the top right corner of the banner. Below the banner, loan details are displayed: Loan Amount \$300,000, CLTV Ratio 56.047%, DTI Ratio 17.366%, Credit Score 724, Monthly Payment \$4,130.14, Interest Rate 10.75%, Total debt \$210,027, Prop Value \$901,692, Total debt \$3,618, Income \$20,833 /mo. The loan team includes Nikki, a Loan Officer, with contact information nikki.pinon@homebridge.com and ABC Broker.

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



The 'Loan Officer Certifications' form is displayed. It includes a header with the title and a close button. Below the header, the borrower information is shown: Borrower Andy America, Amy America; Property 4556 ELIOT ST, DENVER, CO, 80211; Loan Amount \$300,000. A blue box contains the instruction: 'The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker and certifies that all information indicated below is true and accurate.' Below this, there are five checkboxes, each followed by a statement of certification. The first checkbox is highlighted in yellow.

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.

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

Acknowledgement

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a "Mortgage Broker" under applicable State Law.

Section 1. Nature of Relationship

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate, total points and fees – will include our compensation.

In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.

Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.

We also may be paid by the lender based on:

- (i) the value of the Mortgage Loan or related servicing rights in the marketplace, or
- (ii) other services, goods, or facilities performed or provided by us to the lender.

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

Signature

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

CANCEL
SUBMIT

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

Andy America (B1)

4556 ELIOT ST, DENVER, CO 80211 • Loan ID: 30000000002097

Share Links

View Application

Pre-Qual

In Process

Closing

Funded

Application Summary

Tracker

Conditions

Documents

Overview

Borrowers

Property

Financials

Loan Amount

\$300,000

CLTV Ratio

56.047%

DTI Ratio

17.366%

Credit Score

724

Monthly Payment

\$4,130.14

Interest Rate

16.75%

Total debt

\$210,027

Prop Value

\$901,692

Total debt

\$3,618

Income

\$20,833 /mo

B1

724 Hard

B2

- Soft

Your Loan Team (1)

Loan Officer

Nikki

nikki.piron@homebridge.com

ABC Broker

+ Add New

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Option 2:

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

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@yahoo.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

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.

MLO Portal Guide

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

Acknowledgement

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a "Mortgage Broker" under applicable State Law.

Section 1. Nature of Relationship

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate, total points and fees – will include our compensation.

In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.

Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.

We also may be paid by the lender based on:

- (i) the value of the Mortgage Loan or related servicing rights in the marketplace, or
- (ii) other services, goods, or facilities performed or provided by us to the lender.

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

Signature

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

Broker MLO Name

Today's Date

CANCEL
SUBMIT

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

Andy America

4556 ELIOT ST, DENVER, CO 80211

Loan ID: 300000000002097

Share Links

View Application

Pre-Qual

In Process

Closing

Funded

Application Summary

Tracker

Conditions

Documents

Overview

Borrowers

Property

Financials

Loan Amount

\$300,000

CLTV Ratio

56.047%

DTI Ratio

17.366%

Credit Score

724

Monthly Payment

\$4,130.14

Interest Rate

16.75%

Total debt

\$210,027

Prop Value

\$901,692

Total debt

\$3,618

Income

\$20,833 /mo

B1

724 Hard

B2

- Soft

Your Loan Team (1)

Loan Officer

Nikki

nikki.piron@homebridge.com

ABC Broker

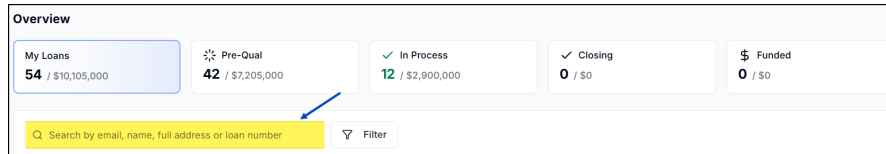
+ Add New

MLO Portal Guide

Search

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

- Enter the information in the search bar



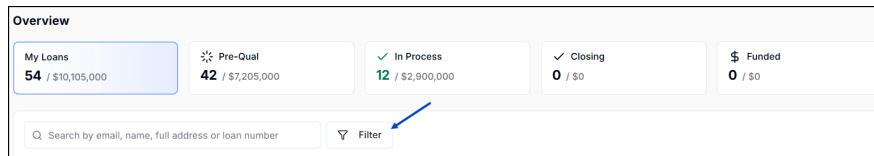
Overview

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**



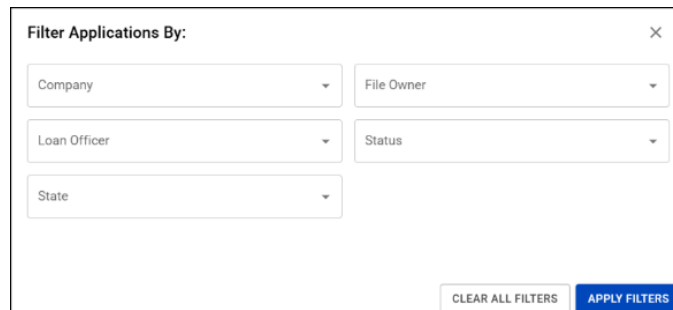
Overview

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: X

Company	File Owner
Loan Officer	Status
State	

CLEAR ALL FILTERS APPLY FILTERS

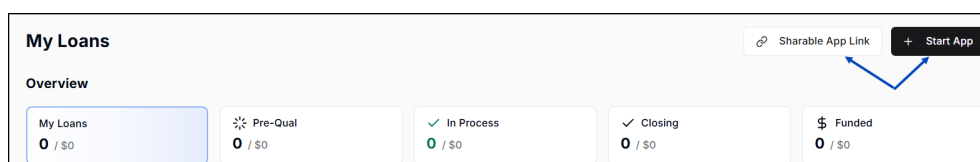
NOTE: The pipeline view will show according to the filters selected, until filters are cleared

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Starting an Application

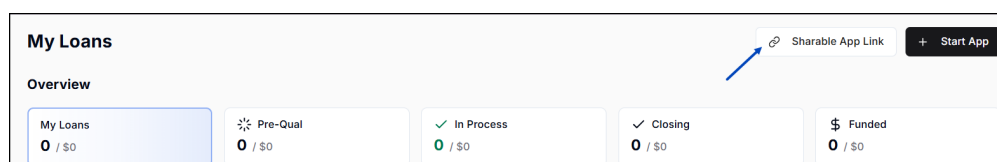
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



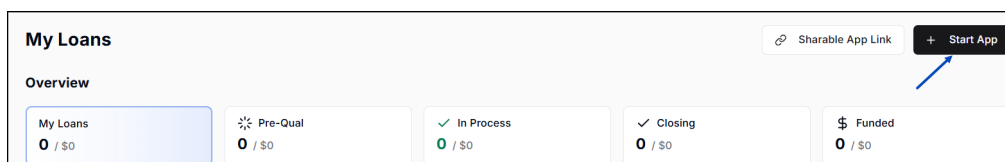
Sharable App Link

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

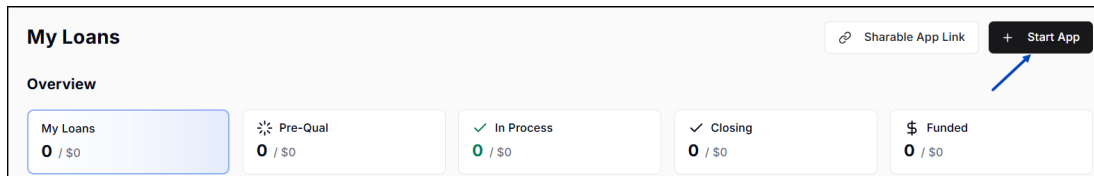


+Start App

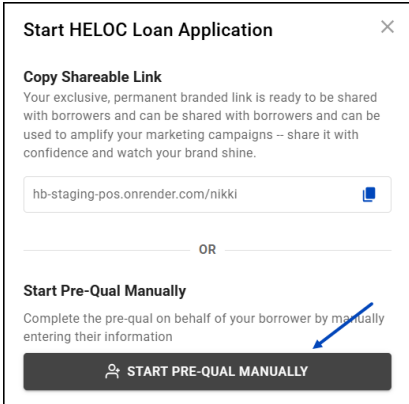
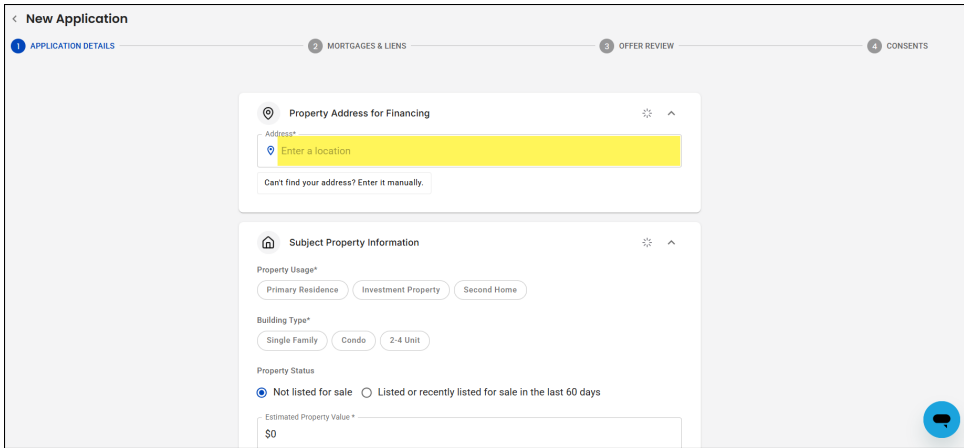
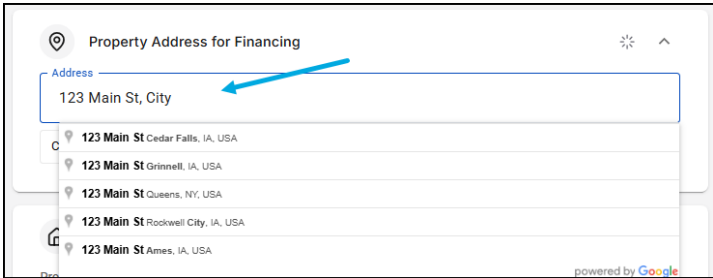
This button allows you to start an application on behalf of the customer



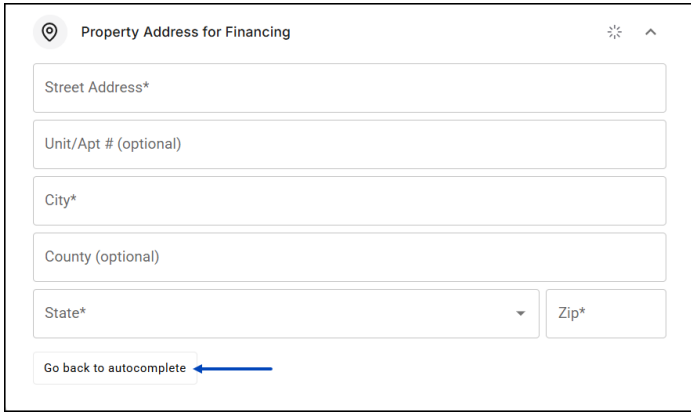
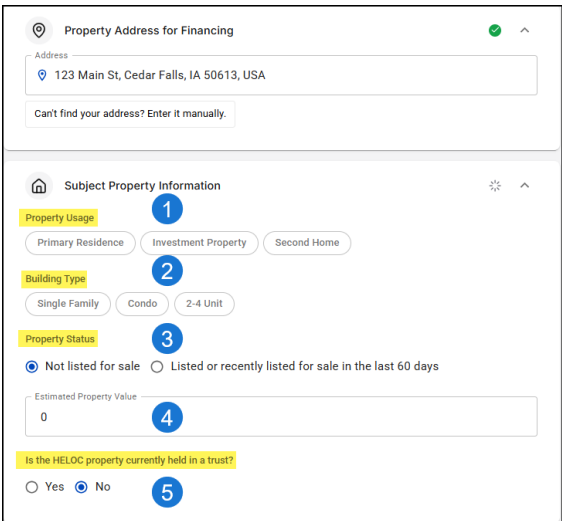
Start Pre-Qual Manually

Step	Action
1.	Click +Start App 

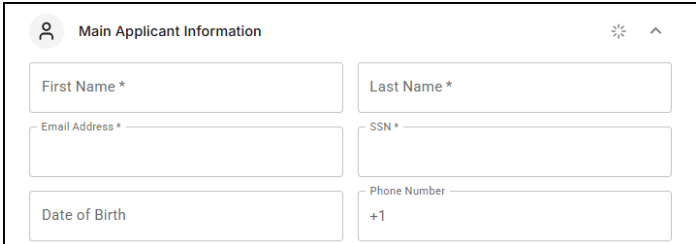
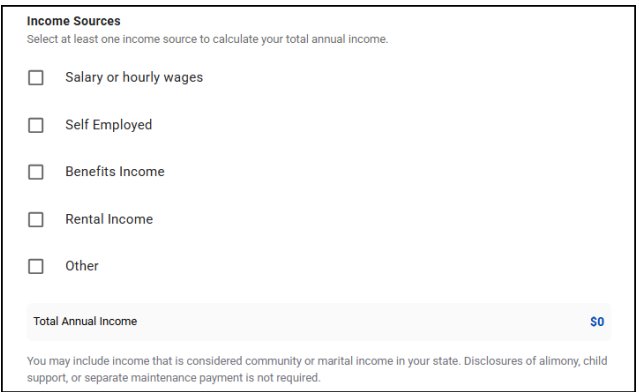
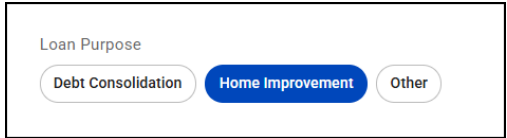
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2.	Click Start Pre-Qual Manually 
3.	The application opens for you to enter the borrower's info 
4.	Property Address Begin by entering the property address Select the address that matches the info given by the borrower 

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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  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

MLO Portal Guide

	Enter the following: • First Name • Last Name • Email Address • SSN • Date of Birth • Phone Number	
9.	Income Sources 1. 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 2. 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	

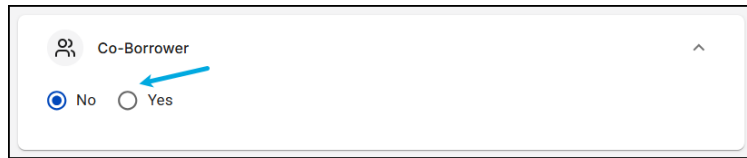
MLO Portal Guide

Co-Borrower Entry

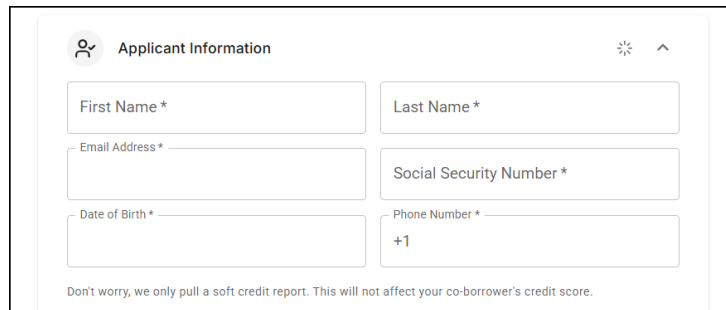
To add a co-borrower, expand the box



Click **Yes**

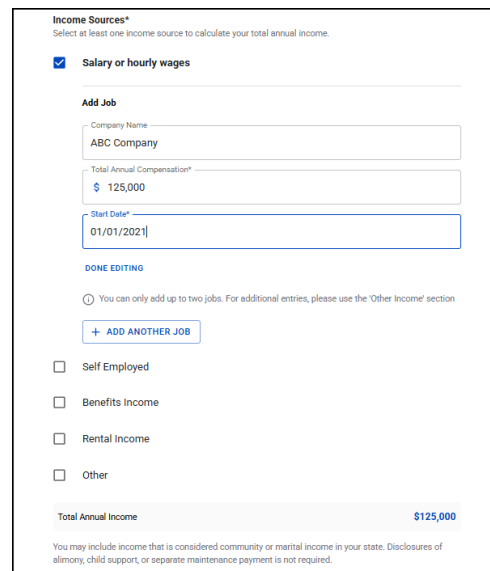


Fill out the Co-Borrower's information



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



11.

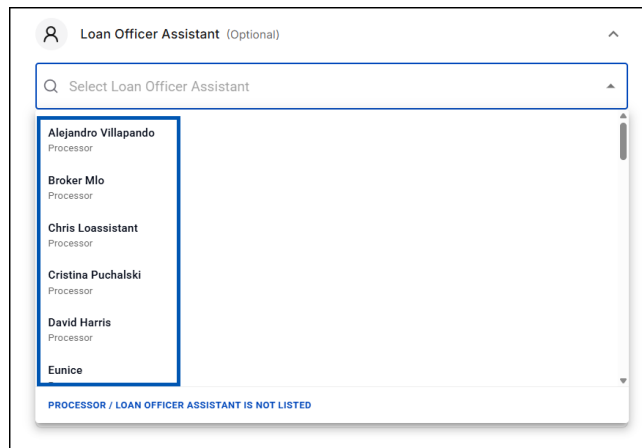
MLO Portal Guide

Loan Officer Assistant

To assign or select an assistant, click the arrow

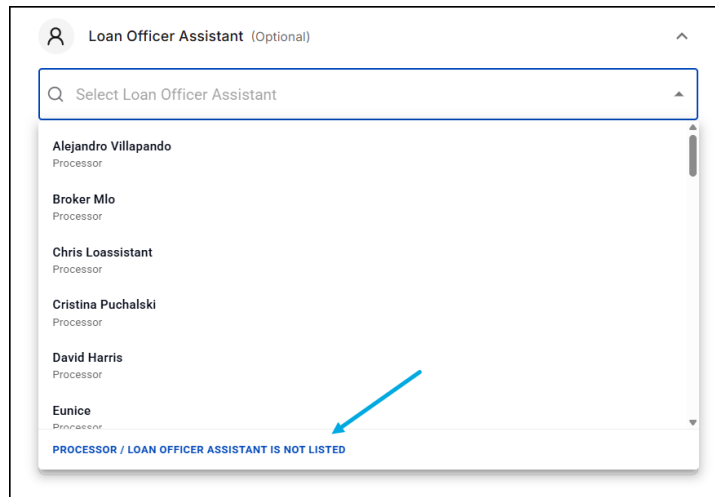


If the assistant was already added, their name will appear on the list.



12.

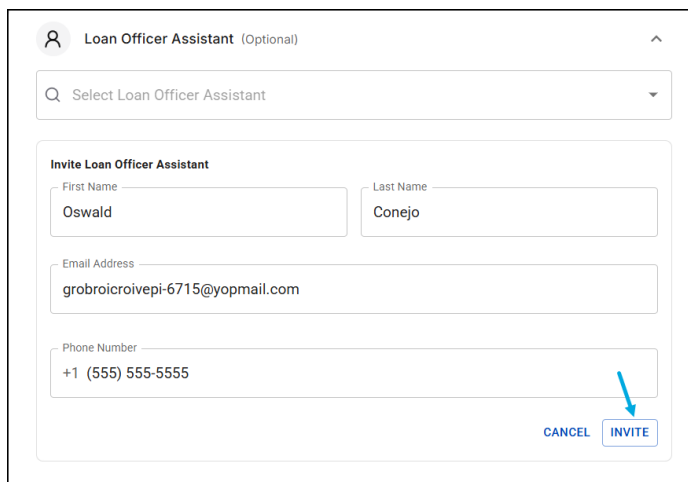
To add an assistant, click **Processor/Loan Officer Assistant is Not Listed** at the bottom of the drop down



MLO Portal Guide

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

- Click **INVITE**



Once selected/added, their name will appear



Soft Credit Check

Ensure you advise the borrower about the soft credit check.

- Once they consent, check mark the box

13.



Consent to Soft Credit Check

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](#)

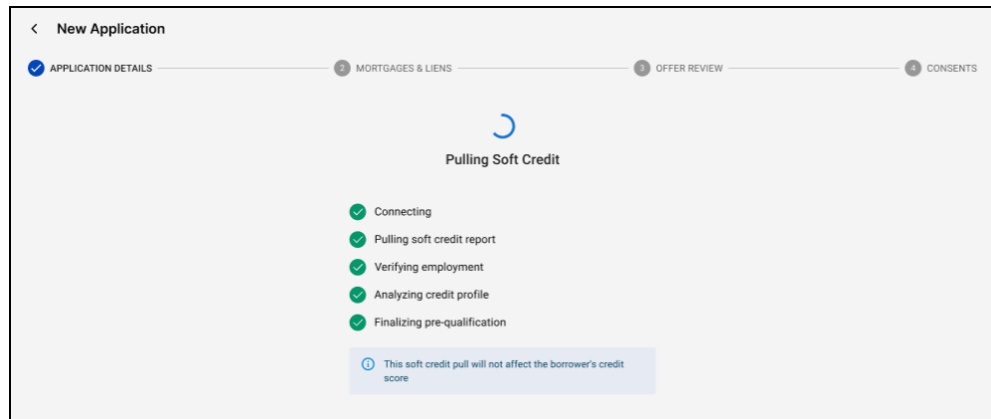
MLO Portal Guide

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

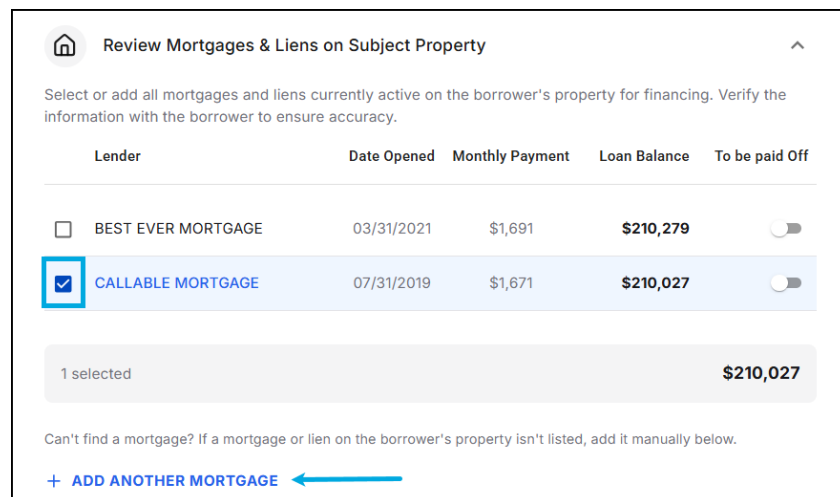


15.

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**



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.

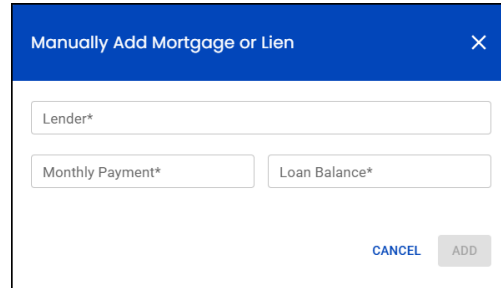
[+ ADD ANOTHER MORTGAGE](#) ←

Adding Another Mortgage

MLO Portal Guide

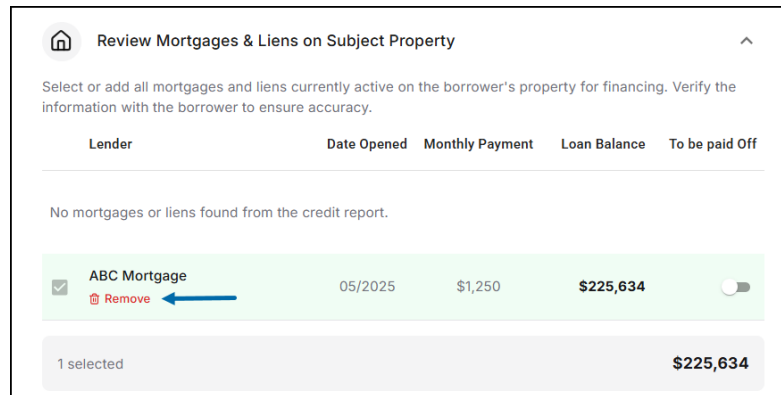
Once the link is clicked, enter the following:

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

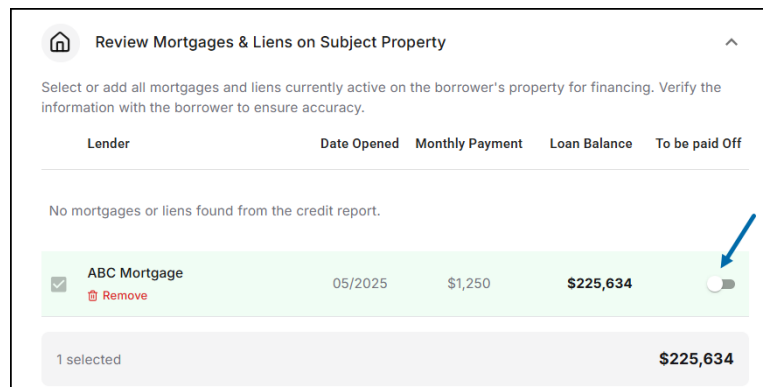


The mortgage can be deleted if needed clicking the red **Remove** link

by



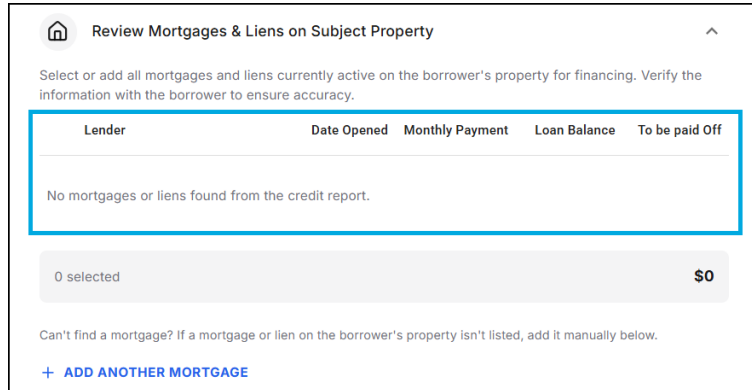
If the lien needs to be paid off with HELOC funds, use the toggle switch to mark it for payoff



Free and Clear Properties

MLO Portal Guide

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



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.

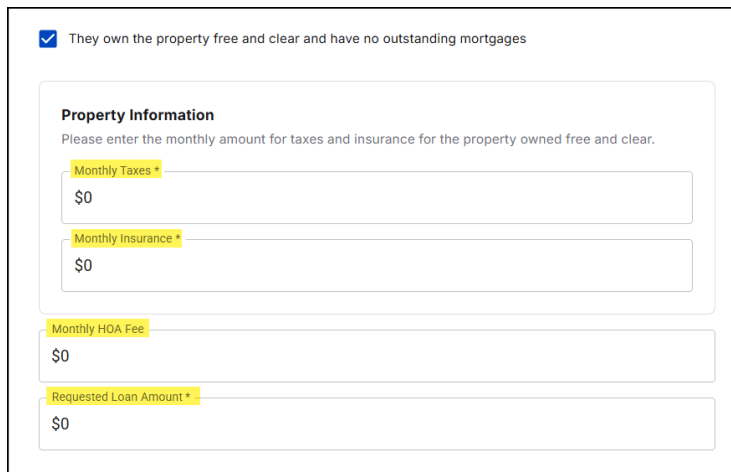
Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
No mortgages or liens found from the credit report.				

0 selected \$0

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](#)

- 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



☒ They own the property free and clear and have no outstanding mortgages

Property Information

Please enter the monthly amount for taxes and insurance for the property owned free and clear.

Monthly Taxes *
\$0

Monthly Insurance *
\$0

Monthly HOA Fee
\$0

Requested Loan Amount *
\$0

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

MLO Portal Guide

16.

AVM Pull

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

Processing Application
Running automated verifications...

- ✔ Running AVM (Automated Valuation Model)
- ✔ Processing AVM file
- 🔄 Calculating maximum loan amount
- ⚙️ Calculating loan options
- ⚙️ Generating personalized offer

📘 We're performing a soft credit inquiry that will not impact your credit score.

17.

Pre-Qual Summary

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

Pre-Qualification Summary

\$ Requested Loan Amount CHANGE

\$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**

*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.

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%** ▼

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

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 Pulled via Equifax	715
Property Value (AVM)	\$913,817
Based on Automated Valuation Model (AVM)	
CLTV ⓘ	32.83% ▾
(Combined Loan-to-Value)	
Debt to Income ⓘ	27.21% ▾

MLO Portal Guide

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

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	

MLO Portal Guide

2. Requested Loan Amount

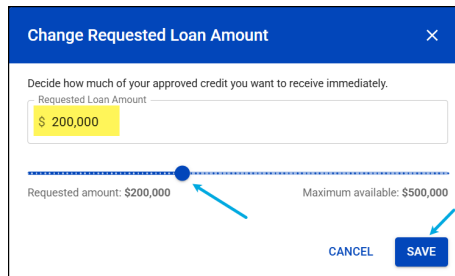
- a. To edit, click the pencil icon



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

[CHANGE](#)

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



Change Requested Loan Amount X

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

Requested Loan Amount

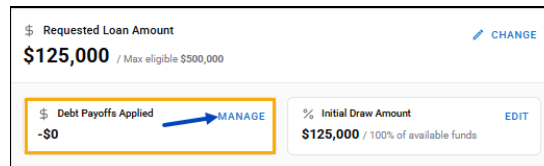
\$ 200,000

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

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

3. Two sections include:

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



\$ Requested Loan Amount
\$125,000 / Max eligible \$500,000

[CHANGE](#)

\$ Debt Payoffs Applied [MANAGE](#)

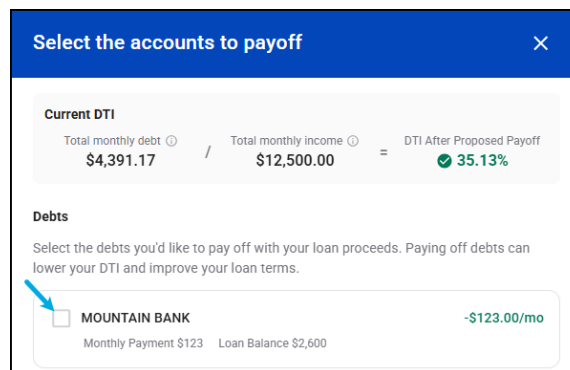
-\$0

% Initial Draw Amount
\$125,000 / 100% of available funds

[EDIT](#)

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

1. Any debts selected will be included in the summary at the bottom of the box



Select the accounts to payoff X

Current DTI

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

Debts

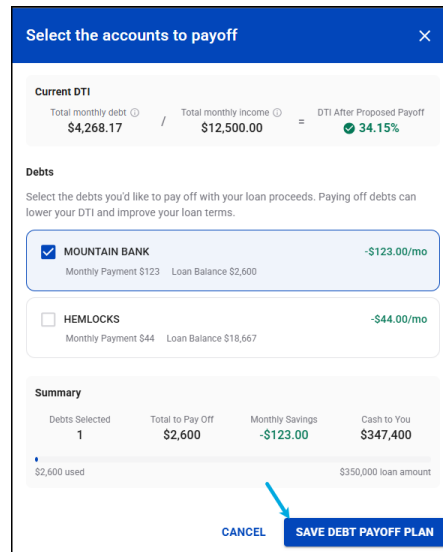
Select the debts you'd like to pay off with your loan proceeds. Paying off debts can lower your DTI and improve your loan terms.

☐ MOUNTAIN BANK -\$123.00/mo

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

MLO Portal Guide

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



Select the accounts to payoff

Current DTI
 Total monthly debt \$4,268.17 / Total monthly income \$12,500.00 = DTI After Proposed Payoff 34.15%

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

☒ **MOUNTAIN BANK** - \$123.00/mo
 Monthly Payment \$123 Loan Balance \$2,600

☐ **HEMLOCKS** - \$44.00/mo
 Monthly Payment \$44 Loan Balance \$18,667

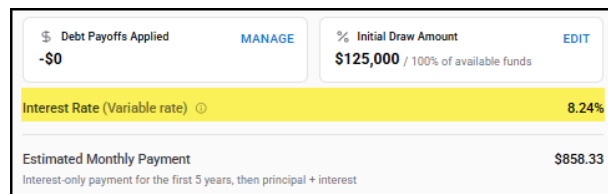
Summary

Debts Selected	Total to Pay Off	Monthly Savings	Cash to You
1	\$2,600	-\$123.00	\$347.400

\$2,600 used \$350,000 loan amount

[CANCEL](#) [SAVE DEBT PAYOFF PLAN](#)

b. Interest Rate (variable – not fixed)

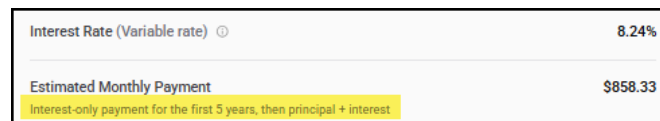


Debt Payoffs Applied [MANAGE](#) **% Initial Draw Amount** [EDIT](#)
 -\$0 \$125,000 / 100% of available funds

Interest Rate (Variable rate) 8.24%

Estimated Monthly Payment \$858.33
 Interest-only payment for the first 5 years, then principal + interest

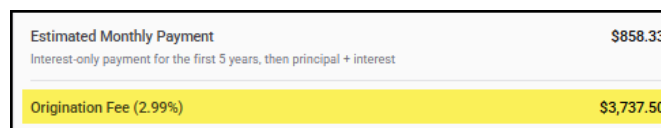
4. Estimated Monthly Payment



Interest Rate (Variable rate) 8.24%

Estimated Monthly Payment \$858.33
 Interest-only payment for the first 5 years, then principal + interest

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



Estimated Monthly Payment \$858.33
 Interest-only payment for the first 5 years, then principal + interest

Origination Fee (2.99%) \$3,737.50

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

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

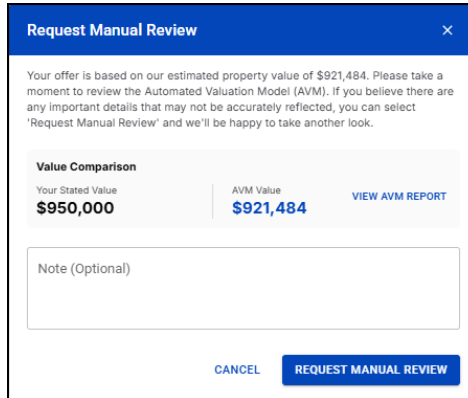
Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

[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.

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- i. 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**



Request Manual Review [X]

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

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

Note (Optional)

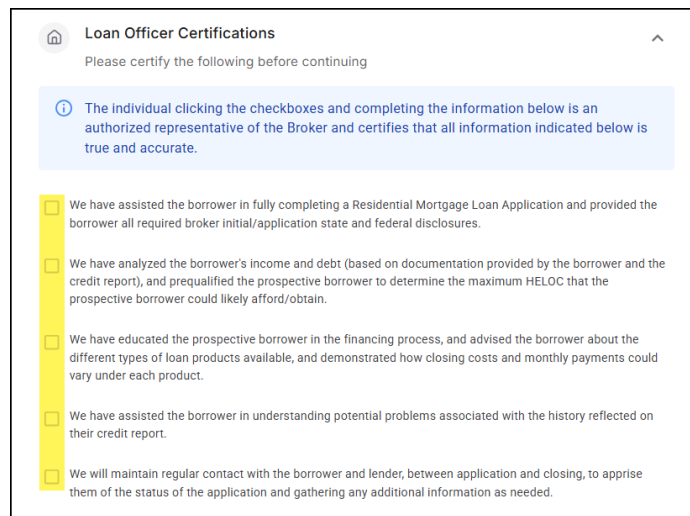
[CANCEL](#) [REQUEST MANUAL REVIEW](#)

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

Loan Officer Certifications

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

18.



Loan Officer Certifications

Please certify the following before continuing

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.

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- Read the information
- Enter your first and last name at the bottom
- Enter the date
- Click **Next**

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.

Today's Date



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

✓ **Pre-Qualified — Ready for Borrower Review**

John Doe is pre-qualified for a \$400,000 Full-Draw HELOC

⚡ **Fast Pass Active** — No additional income verification required at this stage

Requested Loan Amount	\$190,000
Product	Full Draw Variable Rate HELOC
Interest Rate (Variable rate)	10.49%
Estimated Monthly Payment (Interest-Only)	\$874.16

 COPY BORROWER APP LINK 1

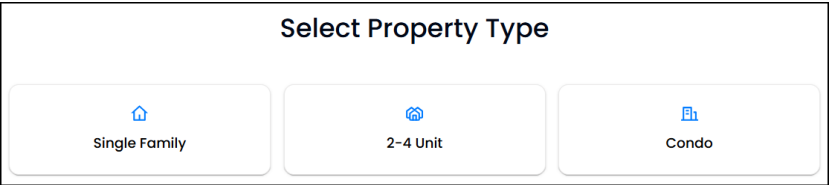
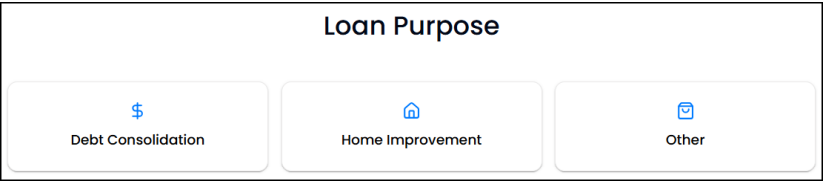
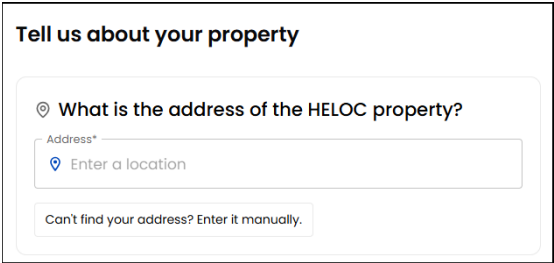
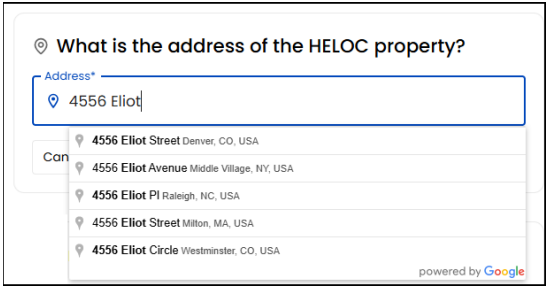
 DOWNLOAD PDF 2

✓ Offer successfully sent to johndoe@gmail.com and andyamerica@gmail.com! 3

Next Steps

- ✓ **Email Sent**
We've sent the borrower an email invite with their personalized offer link.
-  **Share via Text**
You can also copy the link below and share it over text message for faster access.
-  **Encourage Action**
Ask them to open the link and complete the application as soon as possible to maintain their Fast Pass status.
-  **What's Next**
Once they open the link and review their offer, instant disclosures will generate automatically. They'll then need to review and sign those disclosures to proceed to funding.

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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: - Single Family 2-4 Unit - Condo 
2.	They will then select the Loan Purpose: - Debt Consolidation - Home Improvement - Other 
3.	The borrower will enter the property address  Google will suggest a list of addresses - The borrower will need to select an address from the drop down  - If the addresses suggested do not match OR an address does not appear, the

MLO Portal Guide

	borrower can manually enter their address 📍 What is the address of the HELOC property? Street Address* 4556 Eliot Unit/Apt # (optional) City* Middle Village County* Queens County State* New York Zip* 12345
4.	The borrower will need to identify the Property Status 📄 Property Status Is this property currently listed for sale, or has it been on the market within the last 60 days? ☒ No Not listed for sale ☐ Yes It's listed or was recently listed 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 📄 Property Status Is this property currently listed for sale, or has it been on the market within the last 60 days? ☐ No Not listed for sale ☒ Yes It's listed or was recently listed ⚠️ We are sorry but we do not offer loans on properties listed for sale or recently listed.
5.	Property held in a trust - The borrower will be prompted to advise if they are vesting in a trust 📄 Is this HELOC property currently held in a trust? ☒ No ☐ Yes - If they select Yes, they will be given the options of:

MLO Portal Guide

	○ Revocable Trust ○ Irrevocable Trust ○ LLC 📄 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

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	enter their primary home address  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. Once the borrower is done, they will click Done
8.	Personal Info The borrower will need to enter the following: • First Name • Last Name • Email Address • Cell Phone Number • Password They will also need to consent to Electronic Records Tell us about yourself First Name* Last Name* Email Address* Cell Phone Number* Password*  ☒ Length must be 9 characters ☒ At least 1 number ☒ At least 1 special character ☒ At least 1 uppercase letter ☒ 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.
9.	Check Your Eligibility

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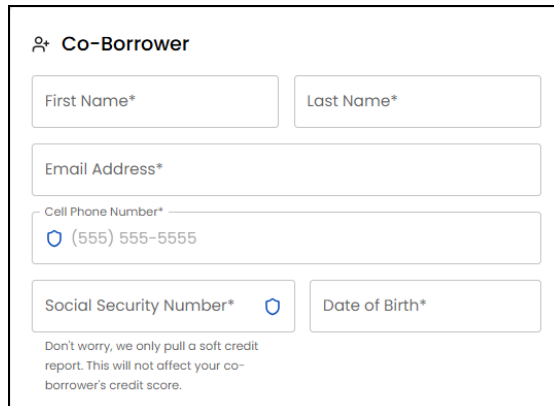
	Secure Identity Check The borrower will enter their SSN and Date of Birth Secure Identity Check Don't worry, we only pull a soft credit report. This will not affect your credit score. ☒ No impact to your credit score ☒ Information is encrypted and protected Social Security Number* *** - ** - 3333 Date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

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

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



Co-Borrower

First Name* Last Name*

Email Address*

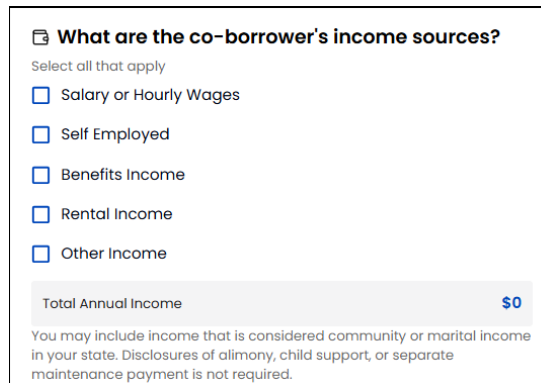
Cell Phone Number* (555) 555-5555

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 co-borrower's income

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



What are the co-borrower's income sources?

Select all that apply

☐ Salary or Hourly Wages

☐ Self Employed

☐ Benefits Income

☐ Rental Income

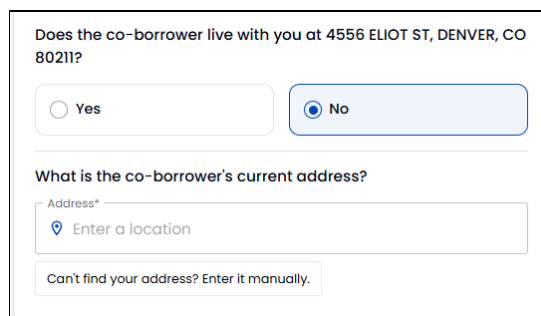
☐ Other Income

Total Annual Income \$0

You may include income that is considered community or marital income in your state. Disclosures of alimony, child support, or separate maintenance payment is not required.

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

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



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

☐ Yes ☒ No

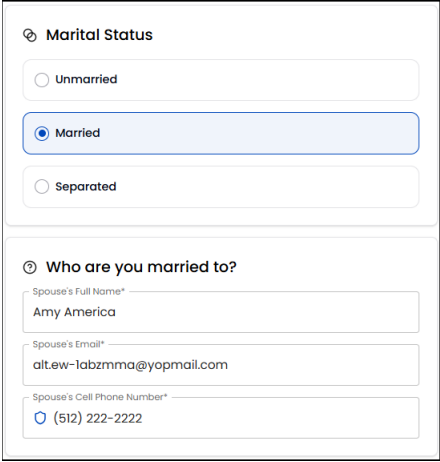
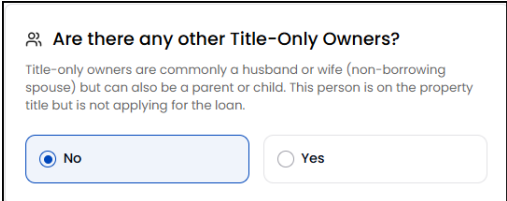
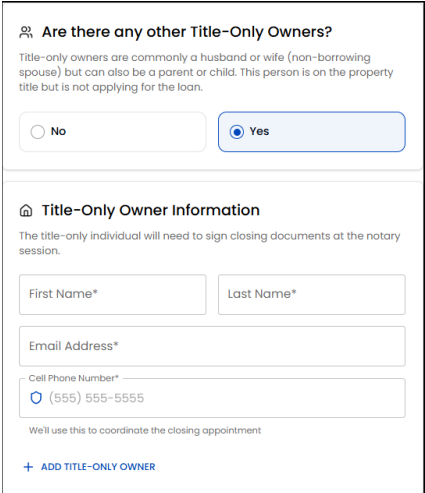
What is the co-borrower's current address?

Address* Enter a location

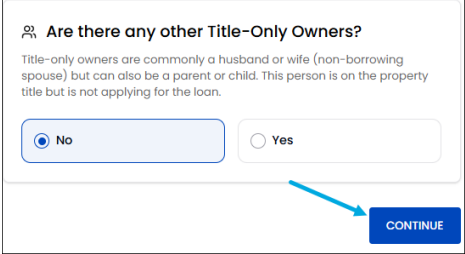
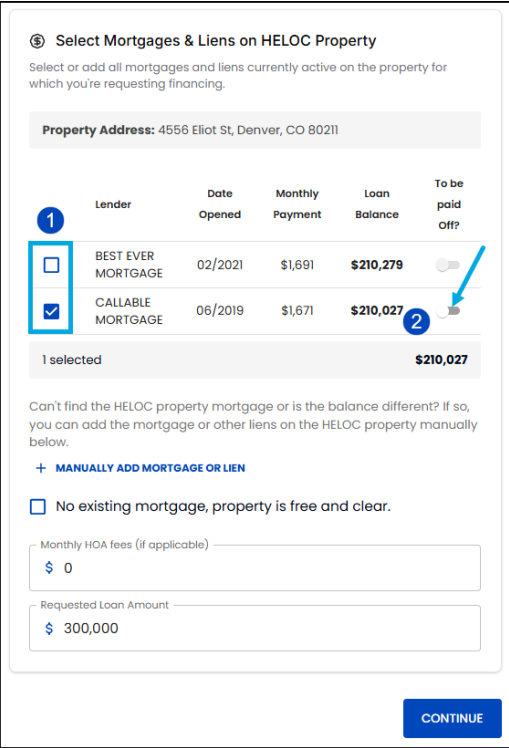
Can't find your address? Enter it manually.

13. Marital Status

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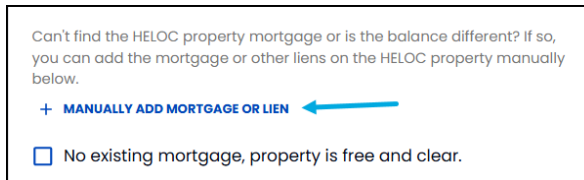
	If the borrower selects that they are married, they will need to enter their spouse's information 
14.	Title Only Owners If there are no title-only owners, the borrower will click No  If the borrower clicks Yes, they will need to enter the NPE's information as shown below  Once done with their selection, whether Yes or No, they will click Continue

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15.	Selecting Mortgages & Liens Mortgages Reported The borrower will have the opportunity to identify the mortgage lien attached to their property - These liens are coming from the credit soft pull To select the loan, they will: - Click in the check mark box - If they want to pay off the lien with this HELOC, they can use the toggle button		Adding a Mortgage

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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**



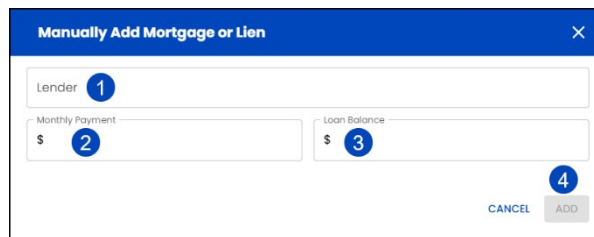
Can't find the HELOC property mortgage or is the balance different? If so, you can add the mortgage or other liens on the HELOC property manually below.

[+ 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**

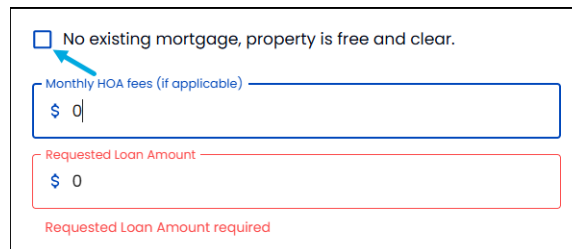
Loan Balance **3**

4

CANCEL ADD

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**



☐ 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:

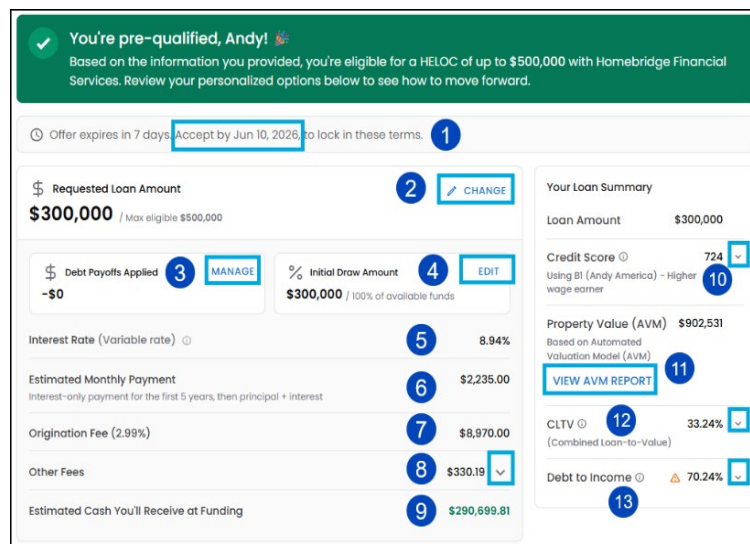
- **Total Monthly Taxes**

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	• 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 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

MLO Portal Guide

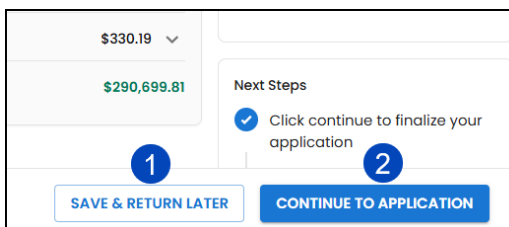
11. **Property Value** – This will show the value of the home and or the value the AVM came in at
 - a. The borrower can view the AVM report, by clicking **View AVM Report**
 - i. If the AVM was unsuccessful, there would be no link to view
12. **CLTV** – By clicking on the drop-down arrow, they will 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 summary for a borrower named Andy. At the top, a green banner states: "You're pre-qualified, Andy! Based on the information you provided, you're eligible for a HELOC of up to \$500,000 with Homebridge Financial Services. Review your personalized options below to see how to move forward." Below this, a note indicates the offer expires in 7 days, with a deadline of June 10, 2026. The main section lists loan details: Requested Loan Amount of \$300,000 (max eligible \$500,000), Debt Payoffs Applied of \$0, Interest Rate of 8.94%, Estimated Monthly Payment of \$2,235.00, Origination Fee of \$8,970.00, and Other Fees of \$330.19. The estimated cash received at funding is \$290,699.81. On the right, a "Your Loan Summary" section shows the Loan Amount (\$300,000), Credit Score (724), Property Value (AVM) (\$902,531), CLTV (33.24%), and Debt to Income (70.24%). A blue button labeled "VIEW AVM REPORT" is highlighted with a blue circle and number 11.

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



The screenshot shows the bottom of the loan offer page. It features a "Next Steps" section with a blue checkmark and the text "Click continue to finalize your application". Below this are two buttons: "SAVE & RETURN LATER" (highlighted with a blue circle and number 1) and "CONTINUE TO APPLICATION" (highlighted with a blue circle and number 2). Above the buttons, the loan amount (\$300.19) and the estimated cash received (\$290,699.81) are displayed.

17.

Demographics
Ethnicity

MLO Portal Guide

The borrower will choose their Ethnicity

- They can choose more than one if applicable

Demographics

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

 **Ethnicity**
Check one or more

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

Sex Demographic

The borrower will need to select one by checking a box

 **Sex**
Check one or more

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

Race Demographic

The borrower can choose more than one race if applicable

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

 **Race**
Check one or more

☒ American Indian or Alaska Native

Print Name of Enrolled or Principal Tribe *

☒ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian

☒ Black or African American

☒ Native Hawaiian or Other Pacific Islander

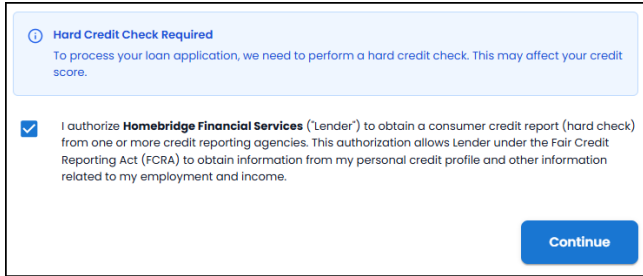
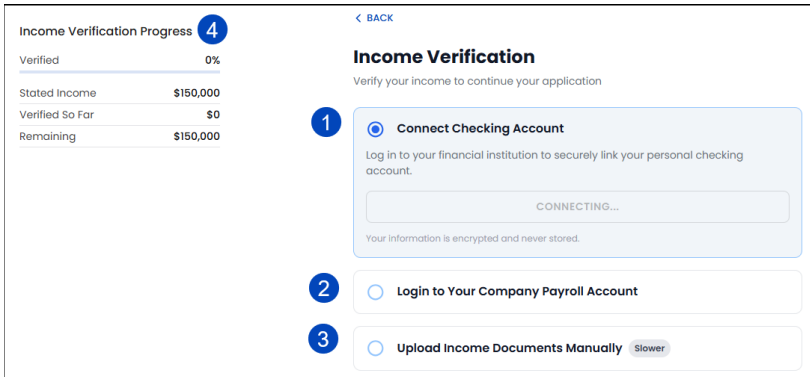
☐ Native Hawaiian ☐ Guamanian or Chamorro
☐ Samoan ☐ Other Pacific Islander

☒ White
☐ I do not wish to provide this information

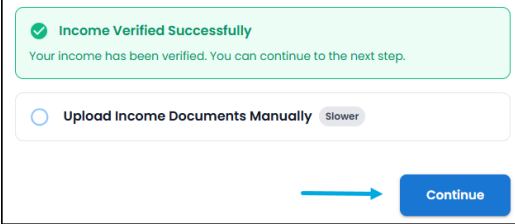
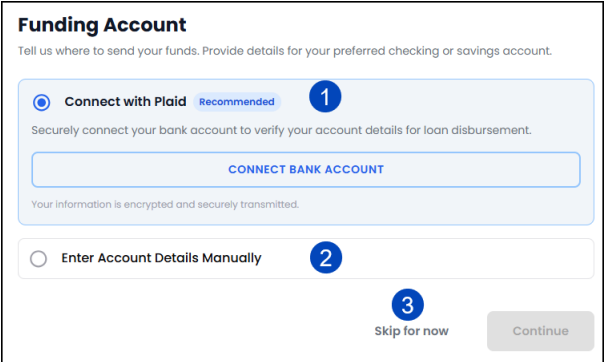
Hard Credit

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

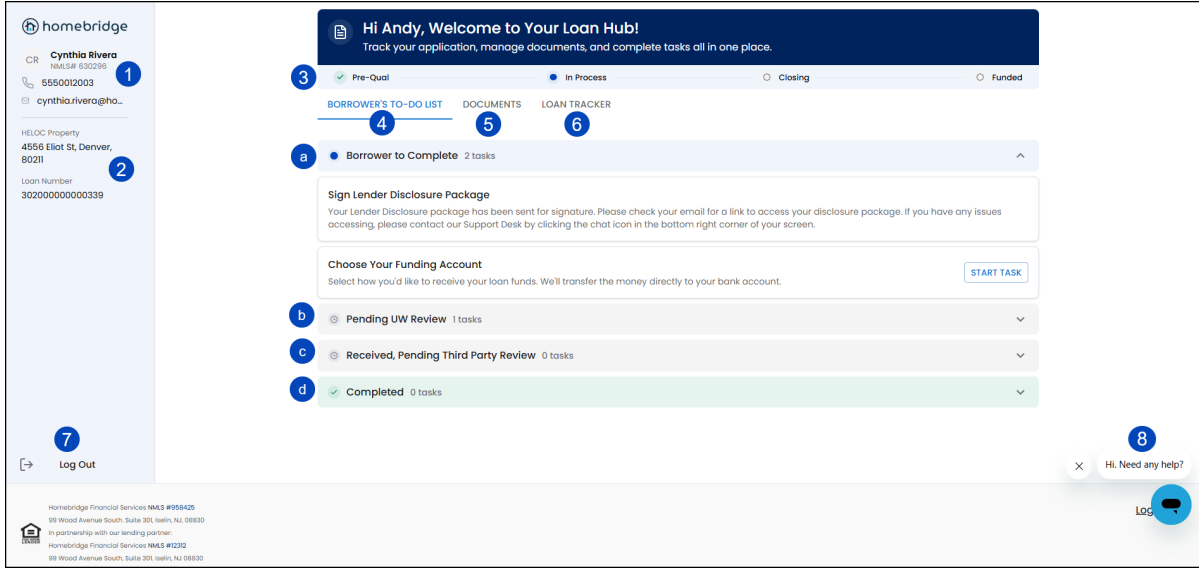
MLO Portal Guide

	They will click Continue 
18.	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 income documentation manually Income Verification Process – The verified progress bar will grow to show how much income has been verified  Once done, they will click Continue

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19.	Funding Account The borrower can complete this step in one of three ways: Connect their account with Plaid – This is similar to what to income verification step Enter Account Details Manually – This is still done with Plaid, but the borrower will enter their Account and Routing Numbers. This step takes 1-2 business days to complete due to the verification process. Skip for now – The borrower can skip, but they will need to connect prior to funding if they want their funds deposited into their account. This will show up as a task in their portal to complete.		
20.	Borrower Portal The borrower's portal is where they will go for everything they need to know about their loan: MLO Name and Contact Subject Property Address and Loan Number Visual Tracker Bar To-Do List Borrower to Complete – Any new tasks/conditions will be listed here for them to complete Pending UW Review – Any tasks that have been completed will flow here and will be reviewed by a Loan Analyst Pending Third Party Review – Any documents that need to be reviewed by a third-party vendor will flow here Completed – All tasks completed will flow to this section Documents Loan Tracker Log Out Support		

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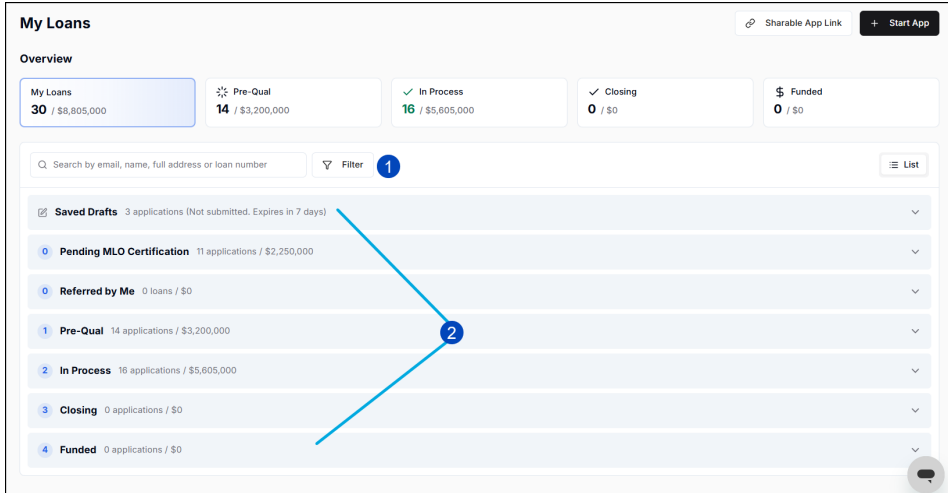


The screenshot shows the HomeBridge MLO Portal interface. On the left is a sidebar with user information for Cynthia Rivera (1), including her contact details and address (2). At the bottom of the sidebar is a 'Log Out' button (7). The main content area is titled 'Hi Andy, Welcome to Your Loan Hub!' and includes a progress bar with stages: Pre-Qual, In Process, Closing, and Funded (3). Below this are tabs for 'BORROWER'S TO-DO LIST', 'DOCUMENTS', and 'LOAN TRACKER' (4, 5, 6). The 'BORROWER'S TO-DO LIST' is expanded, showing tasks like 'Sign Lender Disclosure Package', 'Choose Your Funding Account', 'Pending UW Review', 'Received, Pending Third Party Review', and 'Completed' (a, b, c, d). A 'START TASK' button is visible. In the bottom right corner, there is a chat icon and a 'Hi, Need any help?' message (8).

Accessing a Loan

There are two ways to access a loan:

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



The screenshot shows the 'My Loans' page. At the top, there's a 'Sharable App Link' and a 'Start App' button. Below is an 'Overview' section with filters for 'My Loans', 'Pre-Qual', 'In Process', 'Closing', and 'Funded'. The 'In Process' filter is selected, showing 16 applications. Below the overview is a search bar (1) and a 'Filter' dropdown (2). The 'Filter' dropdown is open, showing a list of stages: 'Saved Drafts', 'Pending MLO Certification', 'Referred by Me', 'Pre-Qual', 'In Process', 'Closing', and 'Funded'. A blue arrow points from the 'In Process' filter to the 'In Process' stage in the list.

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

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1 Pre-Qual 14 applications / \$3,200,000					
Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
Andy America hannisselechi-8277@yopmail.com Loan: #300000000009304	4556 ELIOT ST Denver, CO 80211	\$0	Nikki	0 d 0 h	:
Andy America eunice+78500@usehitc.com Loan: #3000000000008453	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

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

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

Click the ellipsis button on the upper right-hand corner

Andy America (B1) 4556 Eliot Street, Denver, CO 80211 • Loan ID: 300000000005586		Share Links	View Application	:
☒ Pre-Qual		☐ In Process		
☐ Closing		☐ Funded		
Application Summary		Tracker		
Conditions		Documents		

Click **Archive Application**

Share Links	View Application	:
☐ Reset Password		
☒ Archive Application		

MLO Portal Guide

Pop-Up will appear:

- Click **Yes, archive it**

Are you sure you want to archive this application?

No, go back

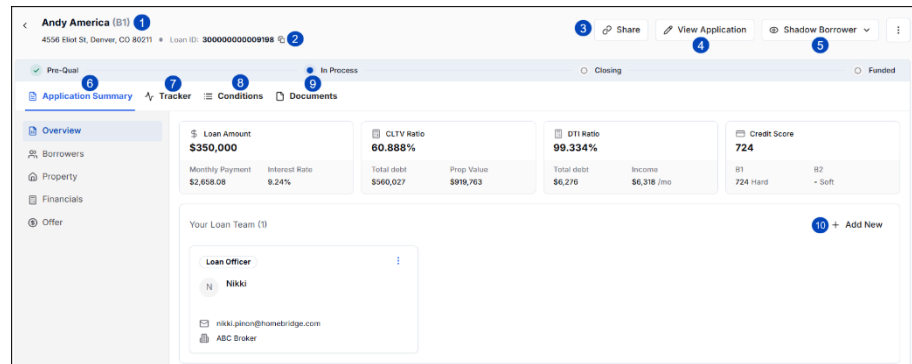
Yes, archive it

Loan File Overview

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

Loan File Overview

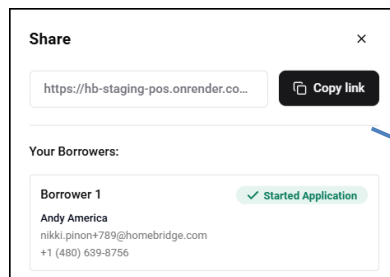
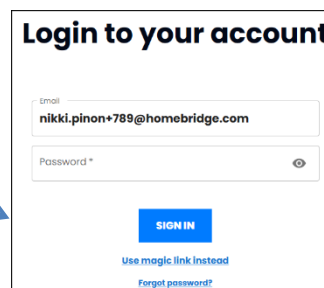
- Borrower(s) on the loan
- Property addy, Loan ID
- Share Links
- View Application (Read Only)
- Shadow Borrower
- Application Summary
- Tracker
- Conditions
- Documents
- Add an LOA



Share Links

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

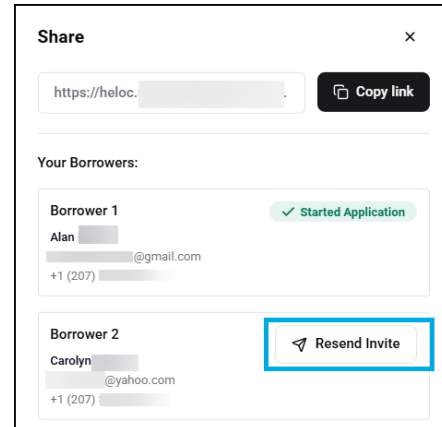
- Copy Link allows the borrower to log into their portal
 - When the borrower clicks on the link, it will take them to the log in page

MLO Portal Guide

2. Resend Invite

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



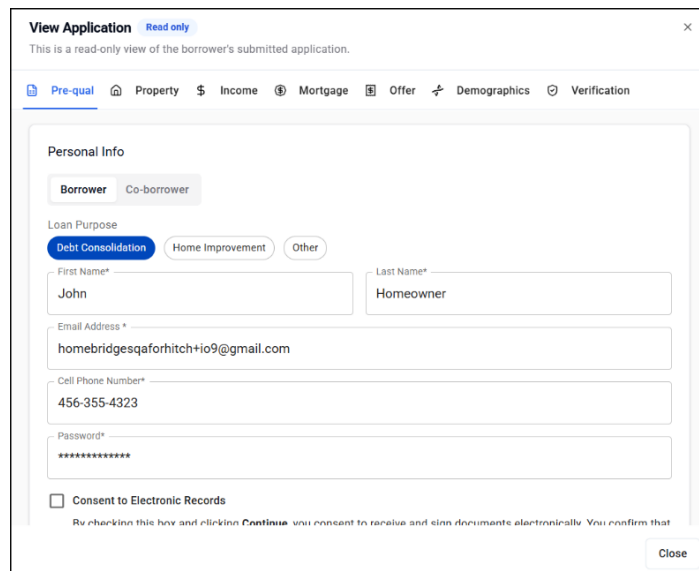
View Application

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
 - Offer
 - Demographics
 - Verification



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

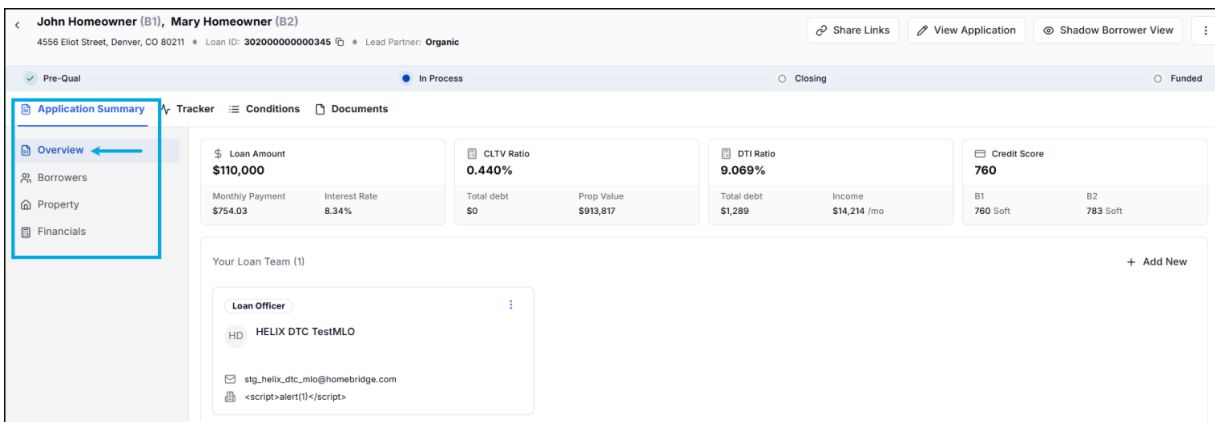
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Application Summary

Overview

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

- Loan amount
 - Monthly payment
 - Interest rate
- CLTV Ratio
 - Total debt
 - Property value
- DTI Ratio
 - Total debt
 - Income amount
- Credit Score
 - B1 score
 - B2 score
- Loan Team (assigned loan officer name)



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

Pre-Qual In Process Closing Funded

Application Summary Tracker Conditions Documents

Overview ← Borrowers Property Financials

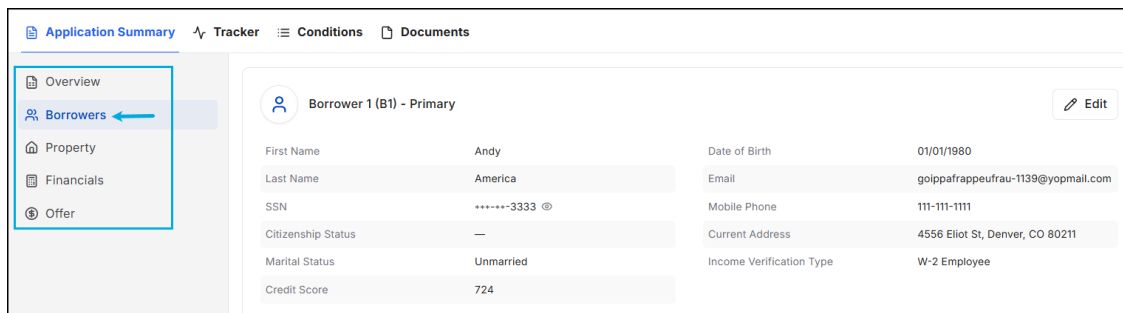
Loan Amount \$110,000	CLTV Ratio 0.440%	DTI Ratio 9.069%	Credit Score 760
Monthly Payment \$754.03	Interest Rate 8.34%	Total debt \$0	Prop Value \$913,817
		Total debt \$1,289	Income \$14,214 /mo
		B1 760 Soft	B2 783 Soft

Your Loan Team (1) + Add New

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

Borrowers

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



Application Summary Tracker Conditions Documents

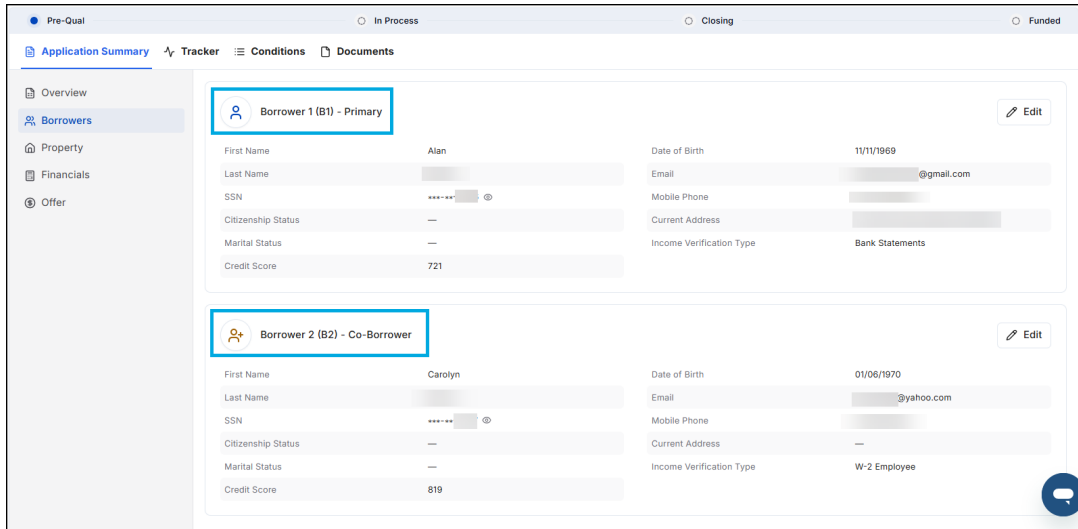
Overview Borrowers ← Property Financials Offer

Borrower 1 (B1) - Primary Edit

First Name	Andy	Date of Birth	01/01/1980
Last Name	America	Email	goipapfragefrau-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		

MLO Portal Guide

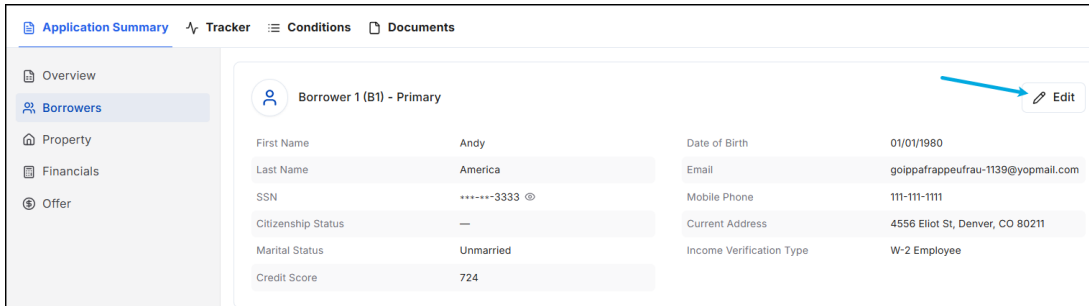
If there is more than one borrower, you will be able to see both B1 and B2.



Borrower 1 (B1) - Primary			
First Name	Alan	Date of Birth	11/11/1969
Last Name	[REDACTED]	Email	[REDACTED]@gmail.com
SSN	****-**-****	Mobile Phone	[REDACTED]
Citizenship Status	—	Current Address	[REDACTED]
Marital Status	—	Income Verification Type	Bank Statements
Credit Score	721		

Borrower 2 (B2) - Co-Borrower			
First Name	Carolyn	Date of Birth	01/06/1970
Last Name	[REDACTED]	Email	[REDACTED]@yahoo.com
SSN	****-**-****	Mobile Phone	[REDACTED]
Citizenship Status	—	Current Address	—
Marital Status	—	Income Verification Type	W-2 Employee
Credit Score	819		

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

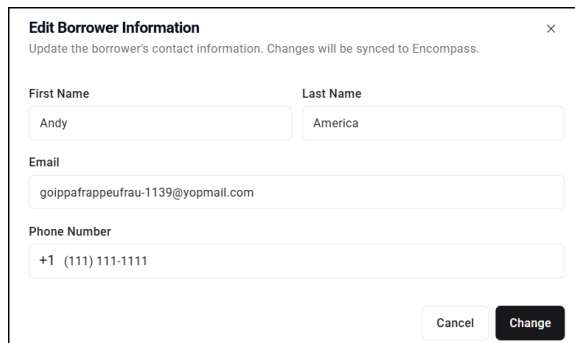


Borrower 1 (B1) - Primary			
First Name	Andy	Date of Birth	01/01/1980
Last Name	America	Email	golppafrappeufrau-1139@yopmail.com
SSN	*****-3333	Mobile Phone	111-111-1111
Citizenship Status	—	Current Address	4556 Eliot St, Denver, CO 80211
Marital Status	Unmarried	Income Verification Type	W-2 Employee
Credit Score	724		

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: Last Name:

Email:

Phone Number:

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).

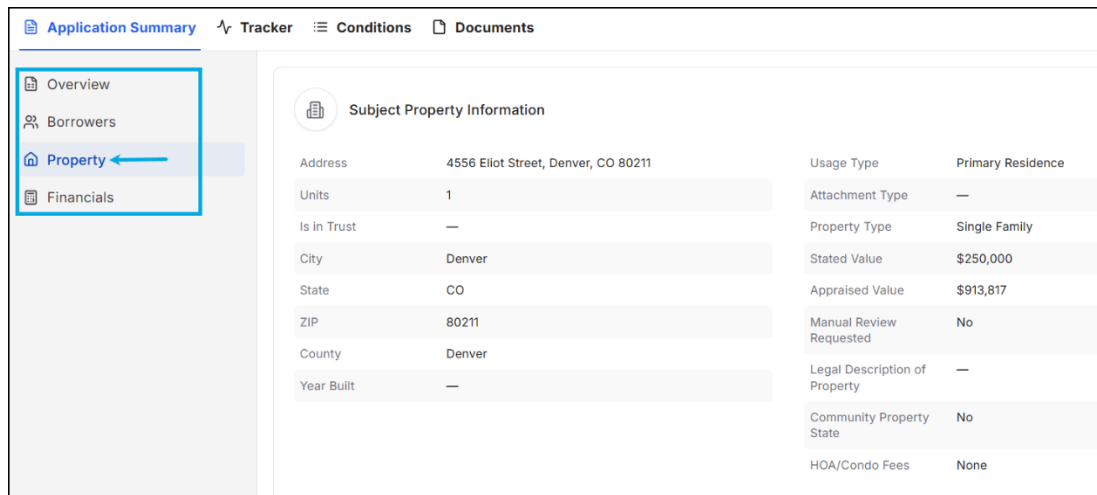
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Property

Property is broken into three categories:

1. Subject Property Information

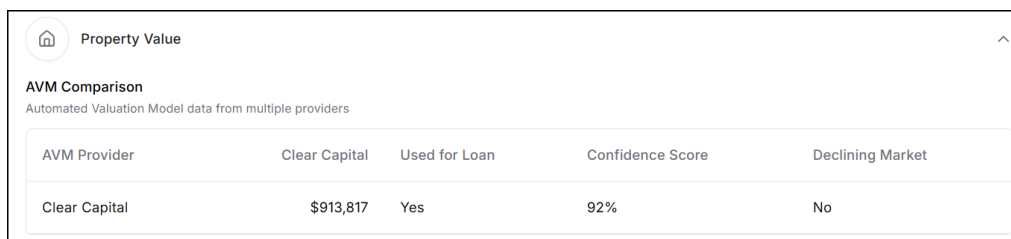
- This will house the property address, usage type, stated & appraised value, etc.



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

2. Property Value

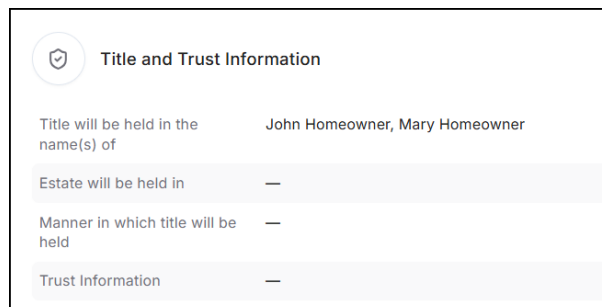
- All of the property value information will be shown in this section



Property Value				
AVM Comparison				
Automated Valuation Model data from multiple providers				
AVM Provider	Clear Capital	Used for Loan	Confidence Score	Declining Market
Clear Capital	\$913,817	Yes	92%	No

3. Title and Trust Information

- All title information will flow in once the loan has been updated by Ops.



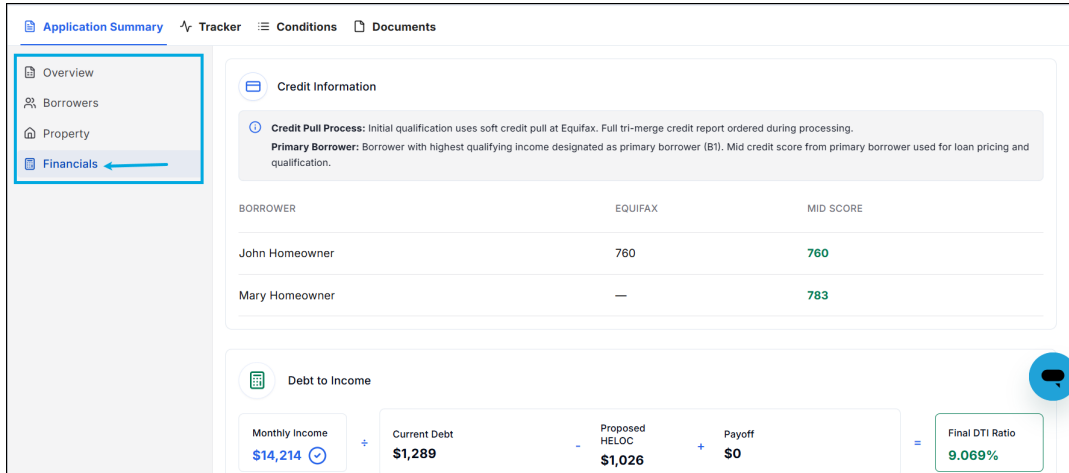
Title and Trust Information	
Title will be held in the name(s) of	John Homeowner, Mary Homeowner
Estate will be held in	—
Manner in which title will be held	—
Trust Information	—

MLO Portal Guide

Financials

Financials are broken into two categories:

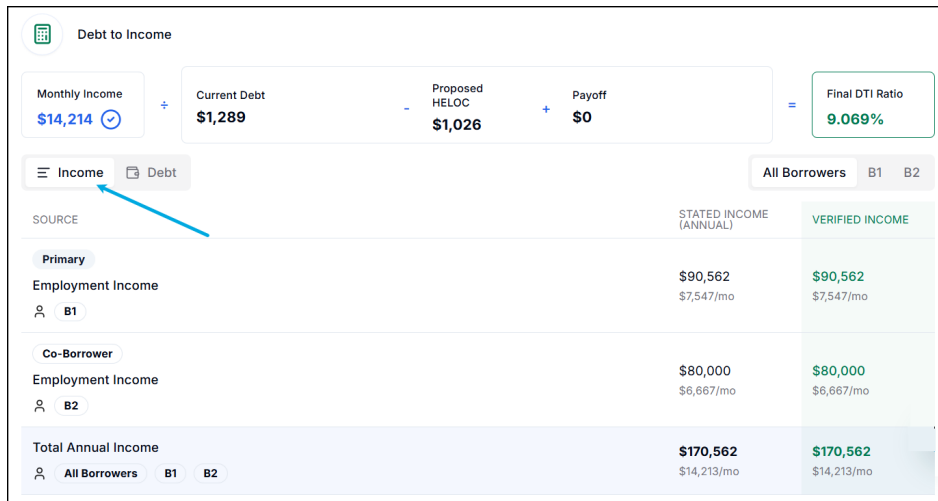
1. **Credit Information**
 - The borrower's credit score(s) will show here



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

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

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



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

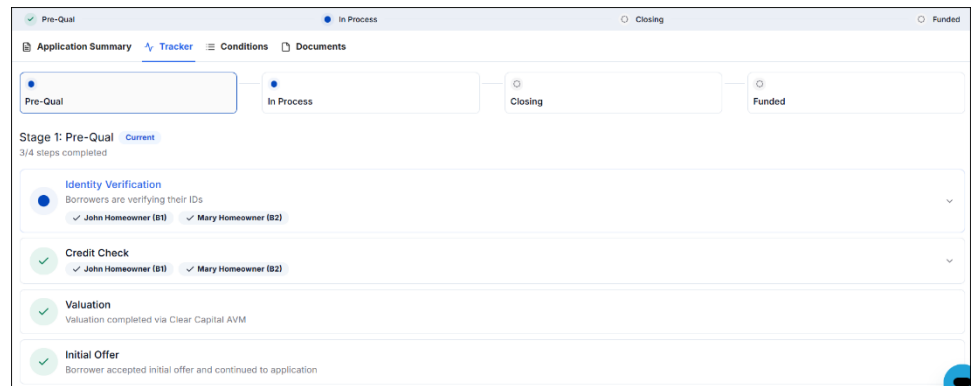
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- Under the Debt tab, you will see all the liabilities pulled from the credit report (including the proposed HELOC)

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

Tracker

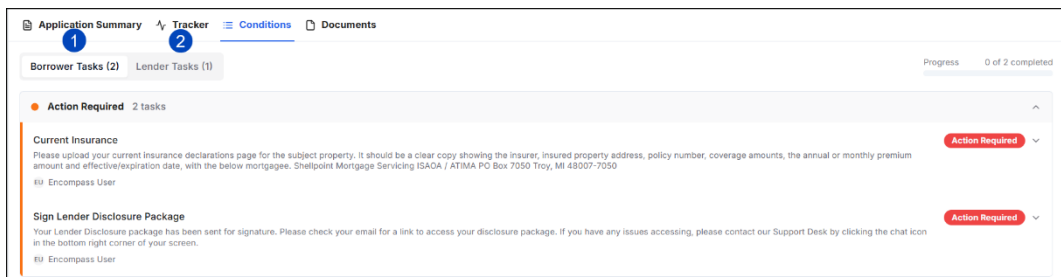
Tracker shows you where the borrower is in the process: Pre-Qual, In Process, Closing, and Funded. Clicking on each of the tabs will show you where the borrower is in those areas and what is still outstanding.



Conditions

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

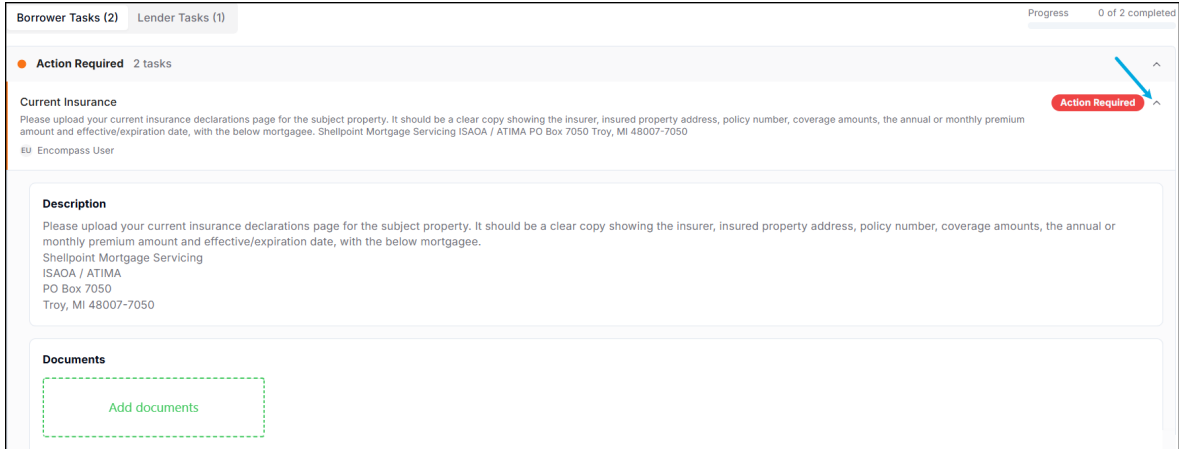
1. **Borrower Tasks**
2. **Lender Tasks**



For any **Action Required** condition, click the carrot to see the description of the condition. If you

MLO Portal Guide

have the document, you can upload it on behalf of the borrower.



Borrower Tasks (2) Lender Tasks (1) Progress 0 of 2 completed

Action Required 2 tasks

Current Insurance

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

EU Encompass User

Description

Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee.

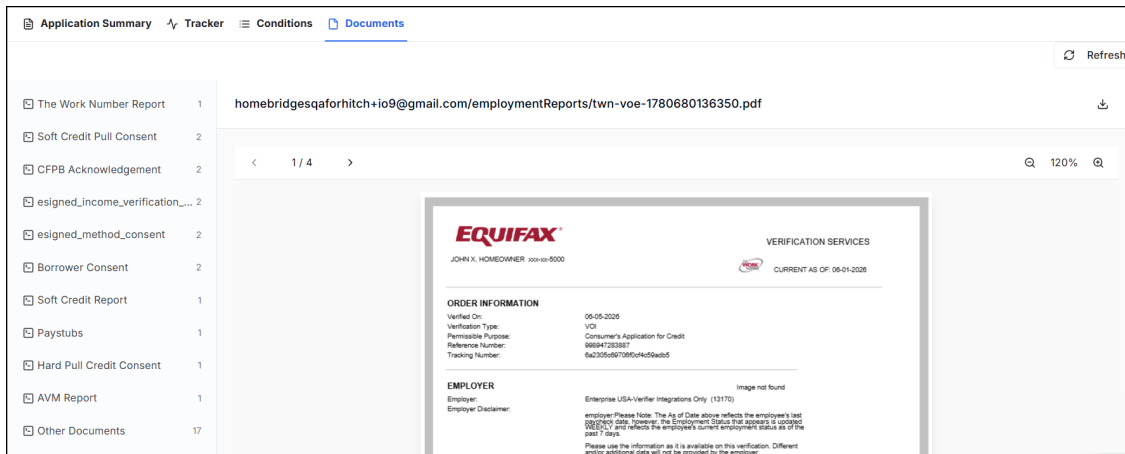
Shellpoint Mortgage Servicing
ISACA / ATIMA
PO Box 7050
Troy, MI 48007-7050

Documents

Add documents

Documents

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



Application Summary Tracker Conditions **Documents** Refresh

The Work Number Report 1 homebridgesqaforhitch+io9@gmail.com/employmentReports/twn-voe-1780680136350.pdf

Soft Credit Pull Consent 2

CFPB Acknowledgement 2

signed_income_verification_... 2

signed_method_consent 2

Borrower Consent 2

Soft Credit Report 1

Paystubs 1

Hard Pull Credit Consent 1

AVM Report 1

Other Documents 17

1 / 4 120%

EQUIFAX VERIFICATION SERVICES

JOHN X. HOMEOWNER xxx-xx-9000 CURRENT AS OF: 06-01-2028

ORDER INFORMATION

Verified On: 06-05-2028
Verification Type: VIO
Permissible Purpose: Consumer's Application for Credit
Reference Number: 66041723387
Tracking Number: 6a2305d87095cf4c59adb5

EMPLOYER

Employer: Enterprise USA-Verifier Integrations Only (13170)
Employer Disclaimer: Image not found

employer Please Note: The Age of Date above reflects the employee's last
06/01/2028 only. However, the Employment Status that appears is verified
06/01/2028 and reflects the employee's current employment status as of the
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.