

# Standalone HELOC Borrower Application Experience Overview



A division of Homebridge Financial Services, Inc.

7/7/23

- MLO completes the **HELOC Eligibility and Analysis Certification** request and receives the borrower's unique application link
- MLO sends the unique HELOC application link to the borrower via email
- The borrower clicks the unique link to start the HELOC application process stages:
  - Basic Info
  - Select Offer
  - Provide More Info
  - Verify Identity
  - Link Income Sources
  - Sign Documents

# HELOC Application – Basic Info

The borrower will use their personalized application link to complete the HELOC application

Borrower must enter the property address in the **Search** field and select the correct address from list.

**Note:** The borrower must enter their Legal First and Last Name as it cannot be changed later in the application process

**Homebridge**

**Application Progress**  
Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info
- Verify Identity
- Link Income Sources
- Sign Documents

**One click to find your rate! Checking rates won't impact your credit score.**

**Property address for financing\***

774 HOMEWARD PL Apt, suite, unit

SAN JOSE CA 95123

**Occupancy type**  
Primary property

This is my primary residence, which I occupy.

**Financing purpose**  
Debt consolidation

**Financing Use**  
Personal use

**Legal first name** Terri **Legal last name** Testh **Suffix**

# HELOC Application – Basic Info

The borrower enters their personal email and creates a password that will be used to log into the HELOC Dashboard

Borrower agrees to the **Terms and Privacy** and consents to **Homebridge's Electronic Communication Policy**

When the borrower clicks “**I agree**” they are consenting to a pre-qualification soft credit pull

**Note:** Properties require 90-day seasoning for purchases and 45-day seasoning for refinances for HELOC eligibility

## Email

terri@home.com

## Create password

.....



## Confirm password

.....



- This is similar to a commonly used password.
- Add another word or two. Uncommon words are better.



I agree to the [Terms of Service](#) and [Privacy Policy](#).



I certify that by checking this box I have read Homebridge's [Electronic Communications Policy](#), and consent to receive all legally required notices and disclosures and other communications (“Communications”) from Homebridge electronically and not on paper. I also confirm I am able to access, view, retain and print all of the Communications Homebridge provides me in electronic form

By pressing the “I agree” button immediately following this notice, I am providing ‘written instructions’ to Homebridge under the Fair Credit Reporting Act authorizing Homebridge to obtain information from my personal credit profile or other information from Experian. I authorize Homebridge to obtain such information solely to conduct a pre-qualification for credit and acknowledge this will not affect my credit score.

I agree



Pre-qualification won't affect your credit score

- \* Properties that were purchased in the last 90 days are not eligible for a Homebridge HELOC.
- \*\* You may include income that is considered community or marital income in your state.
- \*\*\* Disclosure of alimony, child support, or separate maintenance payments is not required.

# HELOC Application – Basic Info

The borrower verifies the applicable mortgage from the Lender/Mortgage Type list or selects that the property is owned free and clear

**Note:** Borrower should NOT manually add a mortgage


Borrower must click the checkbox to confirm the accuracy of the lien information and must click **Continue** to proceed

Please review and confirm the open mortgage loans on your property.

**Unverified Mortgages**

- We have identified other potential mortgages on your property, below.
- Please verify any open mortgages on your property by selecting them.
- You may also add mortgages if an active loan is not displayed below, or if the loan amount is different than reflected.

Selected mortgages should be secured by the property used in your application:  
774 HOMEWARD PL, CA 95123

Lender / Mortgage Type	Orig. Date	Orig. Amount
<input checked="" type="checkbox"/> Lender	09/14/2021	\$665,000
<input type="checkbox"/> Add a mortgage 		

Or if you have no liens on the property please check the box below

I own my property free and clear and have no outstanding liens

**Continue**

I confirm that the lien information provided is accurate and covers all liens on my property at: 774 HOMEWARD PL, CA 95123

**Continue**

At this stage in the application process, the Basic Info section is complete. The borrower will then proceed to the Select Offer stage in the application process:

- ✓ **Basic Info**
- **Select Offer**
- Provide More Info
- Verify Identity
- Link Income Sources
- Sign Documents
- Schedule Notary Session

**Note:** Soft credit will be pulled after the borrower completes the Basic Info section

# HELOC Application – Select Offer

The available pre-qualification options can be viewed by the borrower

The options are dynamic; using the slider feature, the borrower can select the loan amount that meets their needs

**Note:** Available offers are subject to change based upon income validation and hard credit pull

**See slide 8 for additional details of available offers**

Congrats, Terri. You're pre-qualified!  
You can borrow up to \$240,746.

Your stated income qualifies you for a maximum initial draw amount of up to \$240,746. If you would like to review your income or use other assets such as investments, retirement and savings to see if you can pre-qualify for a higher loan amount, [click here](#).

Select the amount of cash you want

**\$240,746**

\$19,050 min

\$240,746 max

Customize your loan

Homebridge is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

# HELOC Application – Select Offer

The borrower can toggle between the origination fees to view the available offers

Borrower must click the radio button to select repayment term

The corresponding **APR** and **Estimated Monthly Payment** will display

*See slide 9 for additional details of available offers*

## Customize your loan

Homebridge is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

1.50%

2.99%

One-time origination fee

## Select Your Term

Fixed Term	APR	Est. Monthly Payment*
<input type="radio"/> 5 year	This term is available up to \$80,073. Set cash below \$80,073 to see details.	
<input type="radio"/> 10 year	This term is available up to \$134,078. Set cash below \$134,078 to see details.	
<input type="radio"/> 15 year	This term is available up to \$165,485. Set cash below \$165,485 to see details.	
<input checked="" type="radio"/> 30 year	8.950%	\$1,635



# HELOC Application – Select Offer

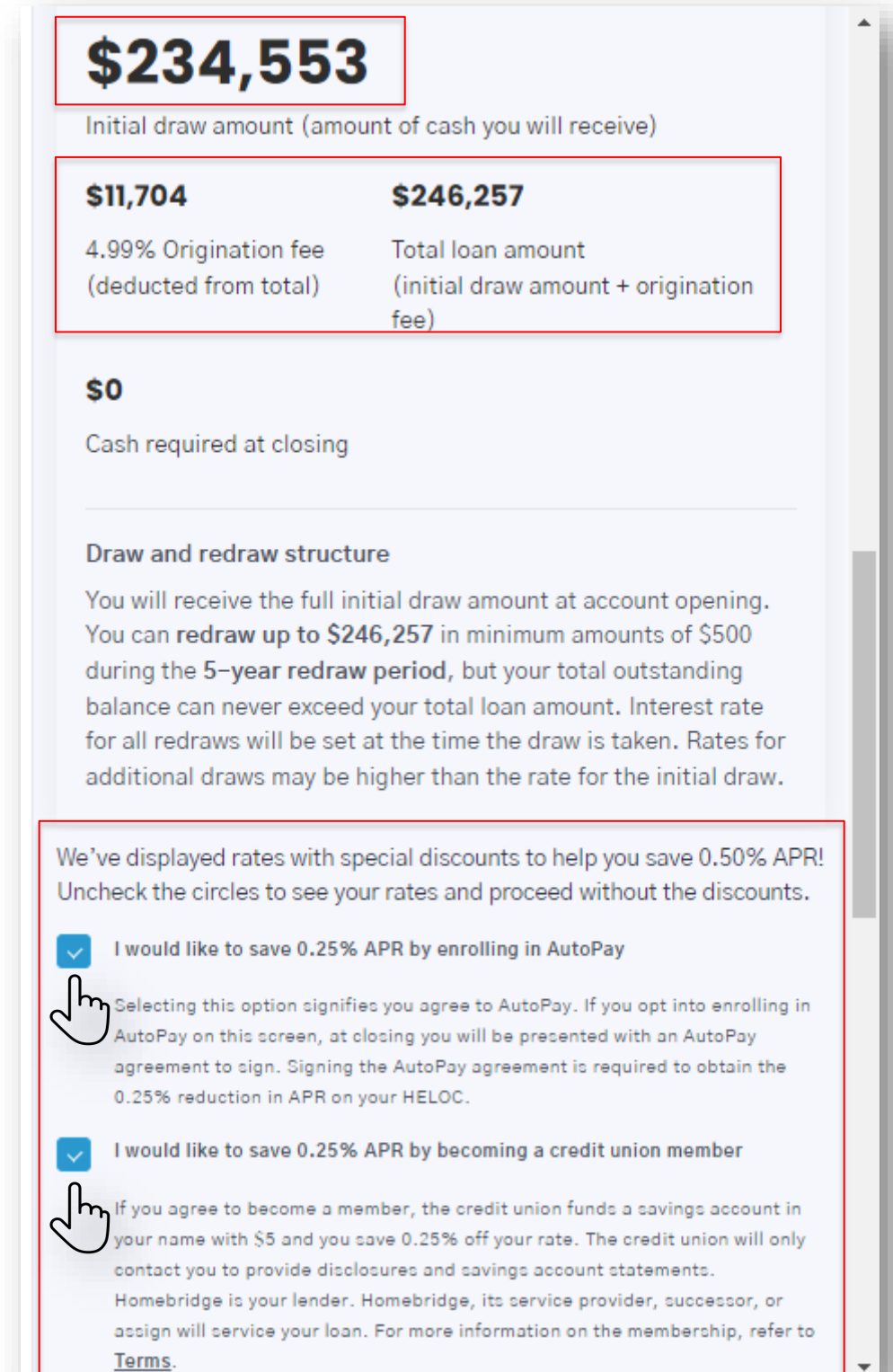
**Terms of your offer** display the dollar amount of the origination fee chosen

**Draw and redraw structure** details are shown

HELOC rates are fixed and include auto-selected discounts:

- .25% discount for enrolling in auto-pay
- **.25% discount for enrolling in credit union**

The borrower selects **Save and Continue** to retain the rate with the auto-selected discount



The screenshot displays the HELOC application offer details. At the top, the initial draw amount is \$234,553. Below this, a table shows the origination fee of \$11,704 and the total loan amount of \$246,257. The cash required at closing is \$0. The draw and redraw structure section explains that the borrower will receive the full initial draw amount and can redraw up to \$246,257 during a 5-year period. At the bottom, there are two checked options for saving 0.25% APR: enrolling in AutoPay and becoming a credit union member. Hand icons point to the checked boxes.

<b>\$234,553</b>	Initial draw amount (amount of cash you will receive)	
<b>\$11,704</b>	<b>\$246,257</b>	
4.99% Origination fee (deducted from total)	Total loan amount (initial draw amount + origination fee)	

**\$0**  
Cash required at closing

**Draw and redraw structure**


You will receive the full initial draw amount at account opening. You can redraw up to \$246,257 in minimum amounts of \$500 during the 5-year redraw period, but your total outstanding balance can never exceed your total loan amount. Interest rate for all redraws will be set at the time the draw is taken. Rates for additional draws may be higher than the rate for the initial draw.

We've displayed rates with special discounts to help you save 0.50% APR! Uncheck the circles to see your rates and proceed without the discounts.

- I would like to save 0.25% APR by enrolling in AutoPay
- I would like to save 0.25% APR by becoming a credit union member

# HELOC Application – Select Offer

Rates increase when the borrower deselects checkbox to remove discount(s) for auto-pay and/or enrolling in credit union

Select Your Term		
Fixed Term	APR	Est. monthly payment*
<input type="radio"/> 5 year		This term is available up to \$87,970. Set cash below \$87,970 to see details.
<input type="radio"/> 10 year		This term is available up to \$154,865. Set cash below \$154,865 to see details.
<input type="radio"/> 15 year		This term is available up to \$196,675. Set cash below \$196,675 to see details.
<input checked="" type="radio"/> 30 year	6.740%	

The borrower selects **Save and Continue** to retain revised offer

The borrower has 14 calendar days from submitting basic information for pre-qualification to complete HELOC application and continue with identity and income validation

Terms of your offer

**\$240,746**  
Initial draw amount (amount of cash you will receive)

<b>\$12,013</b> 4.99% Origination fee (deducted from total)	<b>\$252,759</b> Total loan amount (initial draw amount + origination fee)
---	--

**\$0**  
Cash required at closing

**Draw and redraw structure**

You will receive the full initial draw amount at account opening. You can **redraw up to \$252,759** in minimum amounts of \$500 during the **5-year redraw period**, but your total outstanding balance can never exceed your total loan amount. Interest rate for all redraws will be set at the time the draw is taken. Rates for additional draws may be higher than the rate for the initial draw.

We've displayed rates with special discounts to help you save 0.50% APR! Uncheck the circles to see your rates and proceed without the discounts.

I would like to save 0.25% APR by enrolling in AutoPay  
Selecting this option signifies you agree to AutoPay. If you opt into enrolling in AutoPay on this screen, at closing you will be presented with an AutoPay agreement to sign. Signing the AutoPay agreement is required to obtain the 0.25% reduction in APR on your HELOC.

I would like to save 0.25% APR by becoming a credit union member  
If you agree to become a member, the credit union funds a savings account in your name with \$5 and you save 0.25% off your rate. The credit union will only contact you to provide disclosures and savings account statements. Homebridge is your lender. Homebridge, its service provider, successor, or assign will service your loan. For more information on the membership, refer to [Terms](#).

**Save and continue**

At this stage in the application process, the Select Offer section is complete. The borrower will then proceed to the Provide More Info stage in the application process:


- ✓ **Basic Info**
- ✓ **Select Offer**
- **Provide More Info**
- Verify Identity
- Link Income Sources
- Sign Documents
- Schedule Notary Session


# HELOC Application – Provide More Info


Using the drop-down lists, the borrower selects their **Marital status**, **Ownership type**, and enters their **SSN**


- The borrower must confirm that they have read all required disclosures
- The borrower must consent to a hard credit pull (will be performed after the automated underwriting process) by clicking on the **Agree** button
- The required disclosures will then auto-display (see next slide for details)

Tell us more about you and your property.

Marital status  
**Unmarried** 


This option means you are single, divorced, or widowed 

Ownership type  
**Sole owner** 


Ownership type depends on your deed, not a finance document (e.g. Deed of Trust or Mortgage). An ownership type of sole means you are the only individual listed on your most recently recorded deed. 

Social Security Number or Individual Taxpayer Identification Number  
**222-55-7999**

We will pull your credit only after you complete identity and income verification.

 Click to confirm you have read these [important disclosures](#) and that the information included in your application is accurate.

By pressing “Agree,” you authorize Homebridge to obtain your consumer credit report to evaluate your application and Homebridge account. We will not pull your credit until you complete the underwriting process. This hard credit pull may affect your credit score.

**Agree** 

# HELOC Application – Provide More Info

- The borrower must click **“I accept”** on each disclosure
- After all disclosures have been acknowledged, the borrower must click **Agree** at the bottom of the screen

Name: Terri Testh  
Application ID: 1-22256-067  
Property Address: 774 HOMEWARD PL, SAN JOSE, CA 95123  
Date: 09/13/2022


**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977  
FAIR LENDING NOTICE**

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, GENDER, GENDER IDENTITY, GENDER EXPRESSION, SEXUAL ORIENTATION, MARITAL STATUS, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN, ANCESTRY, FAMILIAL STATUS, SOURCE OF INCOME, DISABILITY, VETERAN OR MILITARY STATUS, OR GENETIC INFORMATION.


IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

By pressing “I accept,” I agree to be bound by the terms of the above document.

I accept 

- ✓ Click to confirm you have read these [important disclosures](#) and that the information included in your application is accurate.

By pressing “Agree,” you authorize Homebridge to obtain your consumer credit report to evaluate your application and Homebridge account. We will not pull your credit until you complete the underwriting process. This hard credit pull may affect your credit score.

Agree 

# HELOC Application – Provide More Info

The borrower can download all disclosures by clicking the **Important disclosures** hyperlink

A complete list of disclosures will display

The borrower will click **Download** to access each document

Once complete, the borrower must click **Back** at the bottom of the screen



Click to confirm you have read these Important disclosures and that the information included in your application is accurate.

**Download Disclosures**

Important disclosures regarding your application

Prequalification Property Valuation Report	<a href="#">Download</a>
Home Secured Loan Notice	<a href="#">Download</a>
Homeownership Counseling Organizations	<a href="#">Download</a>
Initial TILA Disclosure	<a href="#">Download</a>
CFPB HELOC Booklet	<a href="#">Download</a>
GLBA Privacy Notice Form	<a href="#">Download</a>
FBI Mortgage Fraud Notice	<a href="#">Download</a>
Notice to Home Applicant	<a href="#">Download</a>
Privacy Notice	<a href="#">Download</a>
Fair Lending Notice	<a href="#">Download</a>
Additional Mortgage Disclosures	<a href="#">Download</a>
Hazard Disclosure	<a href="#">Download</a>

[Back](#)

At this stage in the application process, the Provide More Info section is complete. The borrower will then proceed to the Verify Identity stage in the application process:

- ✓ **Basic Info**
- ✓ **Select Offer**
- ✓ **Provide More Info**
- **Verify Identity**
- Link Income Sources
- Sign Documents
- Schedule Notary Session

# HELOC Application – Verify Identity

The borrower must select from the available options for compliance with Government Monitoring:

- + Ethnicity
- + Race
- + Gender

The borrower must then click **Submit** at the bottom of the screen

Just a few more details are needed before submitting your application

The information below is being requested by the Federal Government for the purpose of monitoring compliance with statutes that prohibit lenders from discriminating against applicants. You are not required to provide this information and it will not impact your rate or approval.

Ethnicity

+ View all ethnicity options

Race

+ View all race options

Gender

+ View all gender options

Submit



# HELOC Application – Verify Identity

Once the Verify Identity step is complete, the borrower will confirm the HELOC application information is accurate by clicking **Submit Application** at the bottom on the screen

- If changes are required, the borrower should contact Customer Support at 1-888-321-4032
- Certain changes can be made by Customer Support on the borrower's behalf
- Certain changes will require the application to be cancelled and the borrower must reapply

Please confirm your application information.

**Homebridge**

Home Equity Line Application

Application Date	09/13/2022
Loan Number	1-22256-067
Legal First Name	Terri
Legal Last Name	Testh
Property Address	774 HOMEWARD PL
Broker Fee	\$0.00
Phone Number	4042129999
Email Address	homebridetes.t+2abc@figure.com
Race	I do not wish to provide this information
Ethnicity	MEXICAN, HISPANIC_OR_LATINO
Sex	MALE
Marital Status	SINGLE
Broker MLO Name	Clifford Cernek
Broker MLO NMLS ID	39814
Broker MLO Signature	Clifford Cernek
Lender Name	Homebridge Wholesale a division of Homebridge Financial Services, INC
Lender NMLS ID	6521

The purpose of this loan is to open an account for open-end credit and is not a refinance of a prior loan secured by the same property.

I represent to Homebridge and acknowledge that the information provided in this application is true and correct as of today's date (09/13/2022).

If anything is incorrect, contact customer support at 1-888-321-4032.

By pressing "Continue", I confirm that the information I have provided is true and correct.

**Submit Application**

The borrower must verify their identity by providing one of the following by either requesting an email link with instructions for sharing their identification or by uploading a photocopy:

- Valid US Driver's License *or*
- State ID *or*
- Passport *or*
- Perm Resident Card

The borrower must click **Continue** at the bottom of the screen

See next slide for additional details

Now let's quickly verify your identity.

Please select a method below to share a copy of your photo identification. Supported ID types include **valid** US Driver's License, State ID, Passport, or Permanent Resident Card.

Make sure to provide a clear picture of your ID, with good lighting, and a plain background to avoid processing delays for your application.

Select an option

Upload file  
Provide an image (jpeg/png) of your ID.

Provide via email  
We will email you a link for you to respond and share your ID.

Remind me later  
Return to this screen later to provide your ID, which is required.

**Continue**

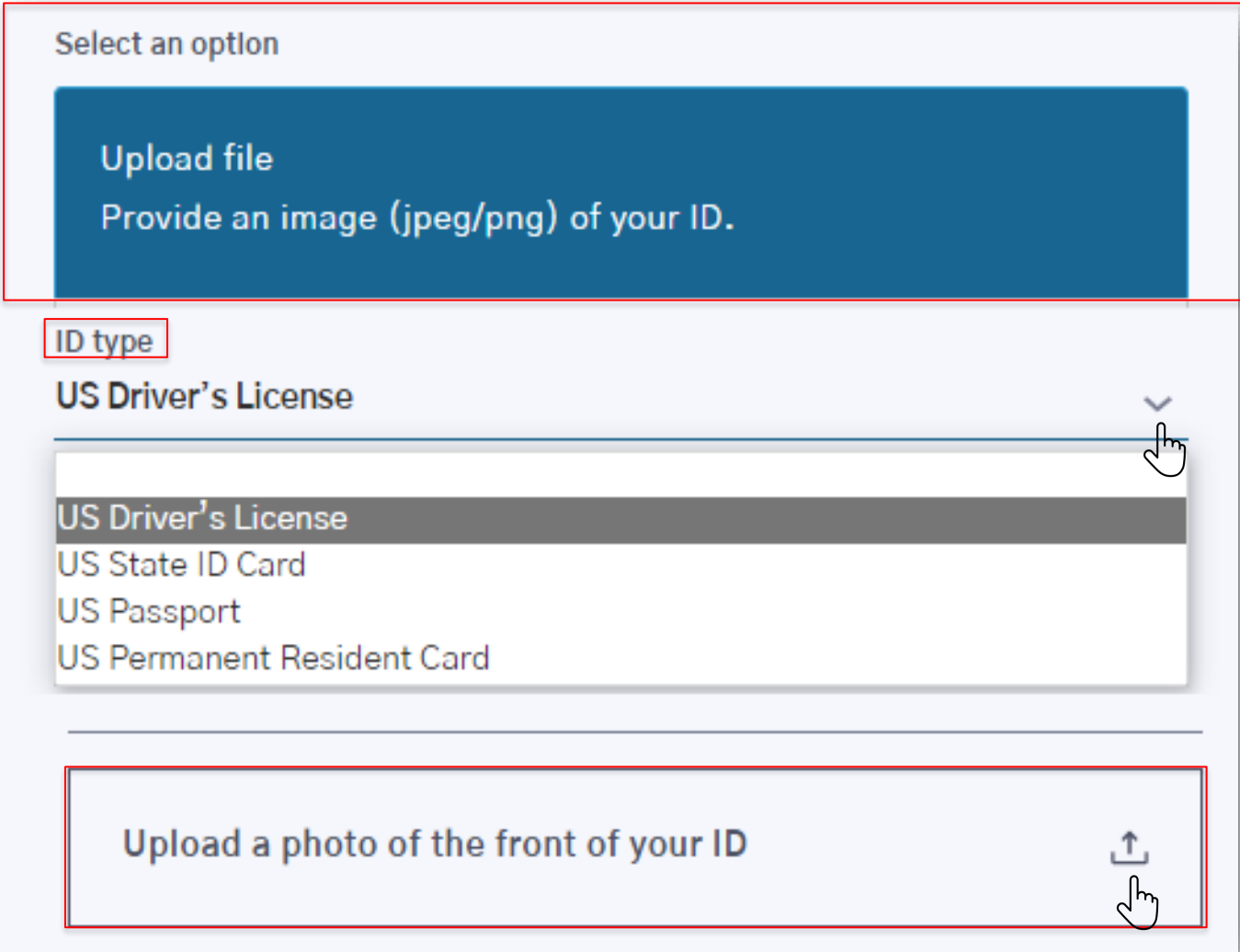
[Terms of Service](#) | [Privacy Policy](#) | [Licenses](#)

# HELOC Application – Verify Identity

To use the upload option, the borrower must click **Upload file**, then using the drop-down list, select **ID type**

Next, the borrower must click **Upload a photo of the front of your ID**

Once identification is attached, the borrower must click **Upload and Continue**



Select an option

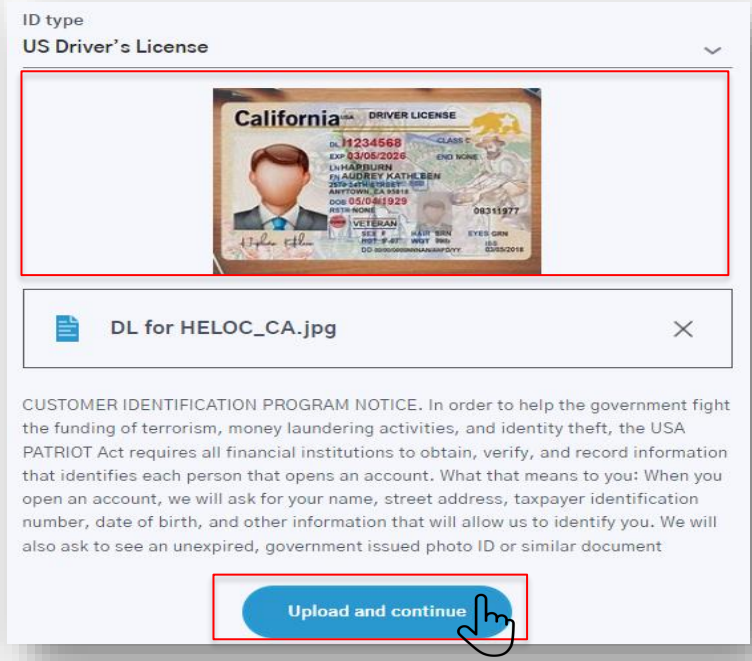
Upload file  
Provide an image (jpeg/png) of your ID.

ID type

US Driver's License

US Driver's License  
US State ID Card  
US Passport  
US Permanent Resident Card

Upload a photo of the front of your ID



ID type

US Driver's License

California DRIVER LICENSE

DL 1234568 CLASS C  
EXP 03/05/2026 EYES NONE  
LN HANDELIN FN AUDREY KATHLEEN  
DOB 05/08/1928 POST NONE 08341977  
VETERAN SEX M HAIR BRN EYES GRN  
HT 5-07 WT 150 DOB 03/05/2018

DL for HELOC\_CA.jpg

CUSTOMER IDENTIFICATION PROGRAM NOTICE. In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person that opens an account. What that means to you: When you open an account, we will ask for your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you. We will also ask to see an unexpired, government issued photo ID or similar document

Upload and continue

To request an email link with instructions for attaching identification, the borrower will click **Provide via email**, then select **Continue**

- An email link will be sent to the email address associated with the application
- The borrower must respond to the email and attach a copy of their photo identification

**Note:** Be sure to check Spam folder if email is not received

Now let's quickly verify your identity.

Please select a method below to share a copy of your photo identification. Supported ID types include **valid** US Driver's License, State ID, Passport, or Permanent Resident Card.

Make sure to provide a clear picture of your ID, with good lighting, and a plain background to avoid processing delays for your application.

Select an option

- Upload file  
Provide an image (jpeg/png) of your ID.
- Provide via email**  
We will email you a link for you to respond and share your ID.
- Remind me later  
Return to this screen later to provide your ID, which is required.

**⚠ We will send you an email to the account associated with your application. Simply respond to this email with a photo or file attachment of your ID. Not seeing the email? Please check your spam folder.**

**Continue**

At this stage in the application process, the Verify Identity section is complete. The borrower will then proceed to the Link Income Sources stage in the application process:

- ✓ **Basic Info**
- ✓ **Select Offer**
- ✓ **Provide More Info**
- ✓ **Verify Identity**
- **Link Income Sources**
- Sign Documents
- Schedule Notary Session

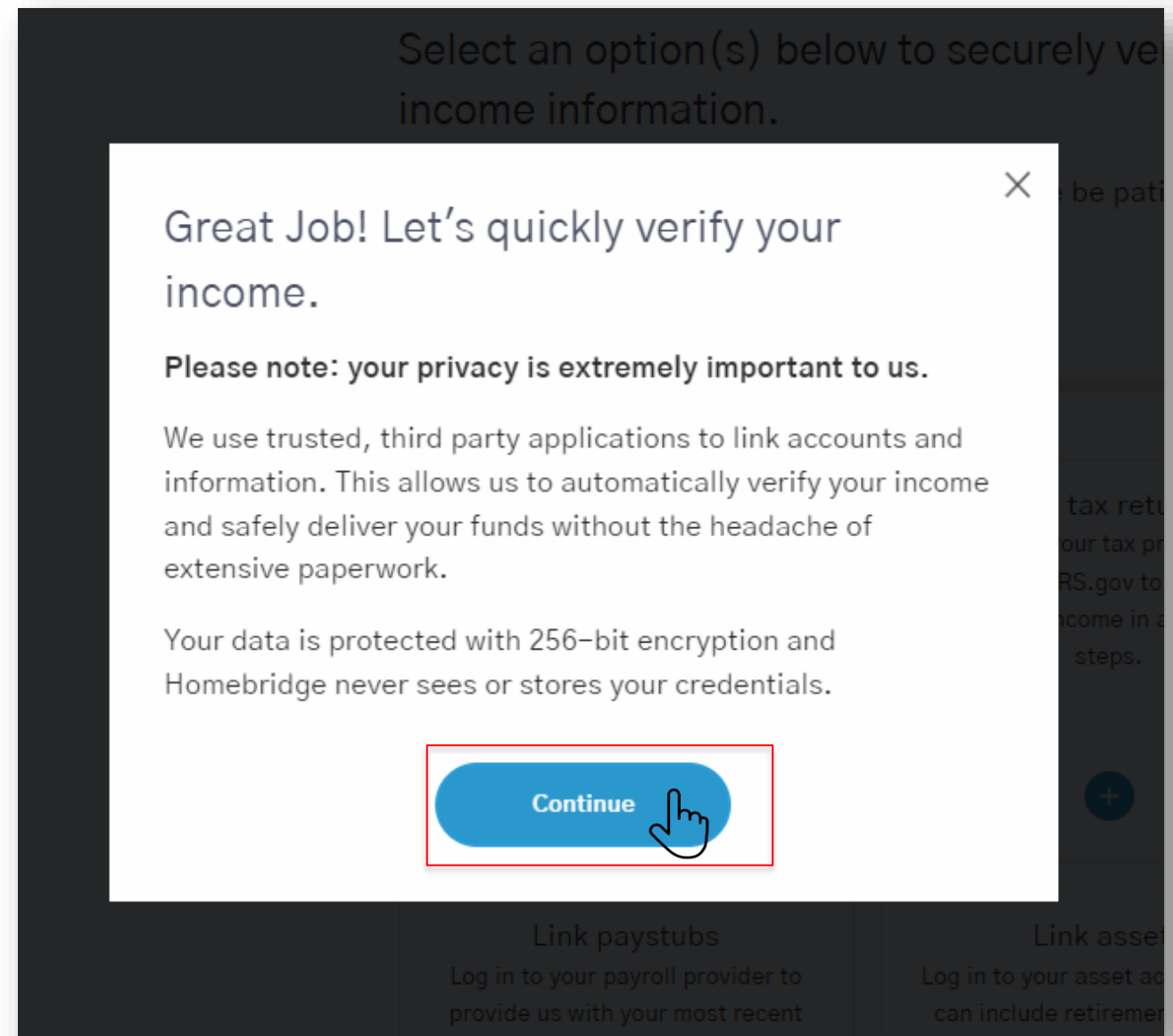
# HELOC Application – Link Income Sources

After the Verify Identity step is complete, the borrower must link income sources

In this step of the HELOC application process, a message is provided to the borrower giving assurance of privacy and explaining the efficiency of verifying income and safe delivery of HELOC funds by linking financial account information

Borrower must link their account to manage auto-pay if the borrower opted-in when customizing their rate with the .25% auto-pay incentive

The borrower must click **Continue** to proceed with linking income sources



# HELOC Application – Link Income Sources

Income must be validated by one of the following options:

- + Link Checking *or*
- + Link Paystubs *or*
- + Link Tax Returns *or*
- + Link Assets *or*
- + By manually uploading the most recent paystub and/or award letter

**Note:** Household income from a spouse or domestic partner can be considered in certain states

Select an option(s) below to securely verify your income information.

We'll help guide you through the process. Please be patient -- verifications can take up to a minute.

Income verified \$0 / \$180,000



**Link Checking**  
Log in to your financial institution to securely link your personal checking account. Business accounts are not eligible.

**Link Tax Returns**  
Log in to your tax preparation service or IRS.gov to provide us your gross income in a few simple steps.

**Link Paystubs**  
Log in to your payroll provider to provide us with your most recent paystubs.

**Link assets**  
Log in to your asset accounts. This can include retirement, savings, and investment accounts.

[I would like to manually upload my most recent paystub](#)

Your data is protected with 256-bit encryption and Homebridge never sees or stores your credentials

See additional details on slides 24-28

To link a financial institution for income verification, the borrower must provide account log in credentials

The borrower must click **Link Checking Account** to get started with this application step

## Personal Checking Account

Log in to your financial institution to securely link your personal checking account. Business accounts are not eligible.

### What you'll need:

1. Online account(s) for your financial institution where you receive your income
2. Account login credentials

**Important:** Once directed to your financial institution, please authorize Plaid to access account information for ALL of the accounts you would like to link. If access is not granted, we will be unable to verify your income through this method.

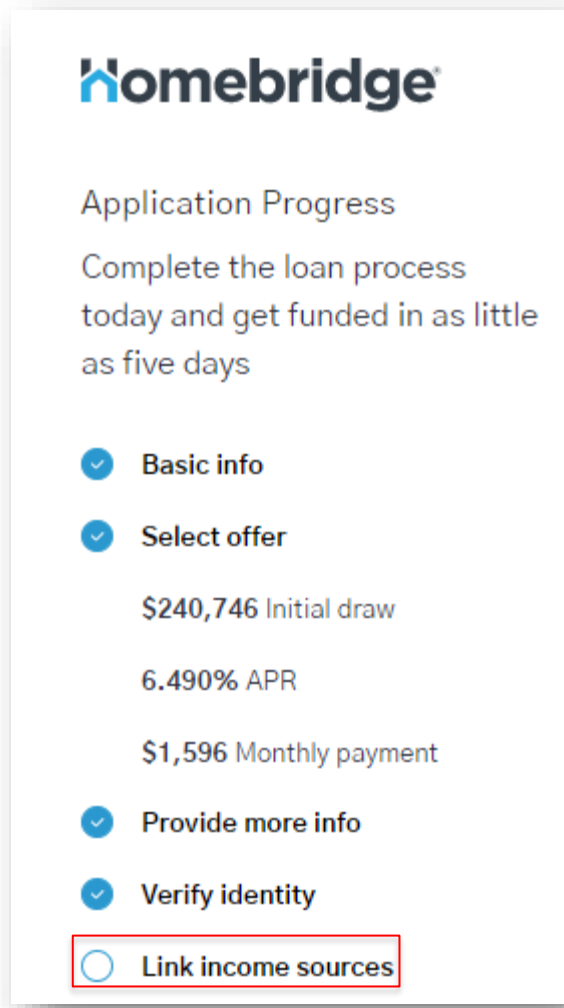
Go back

Link checking account 



# HELOC Application – Link Income Sources

Borrower follows prompts to link their personal checking account using Plaid

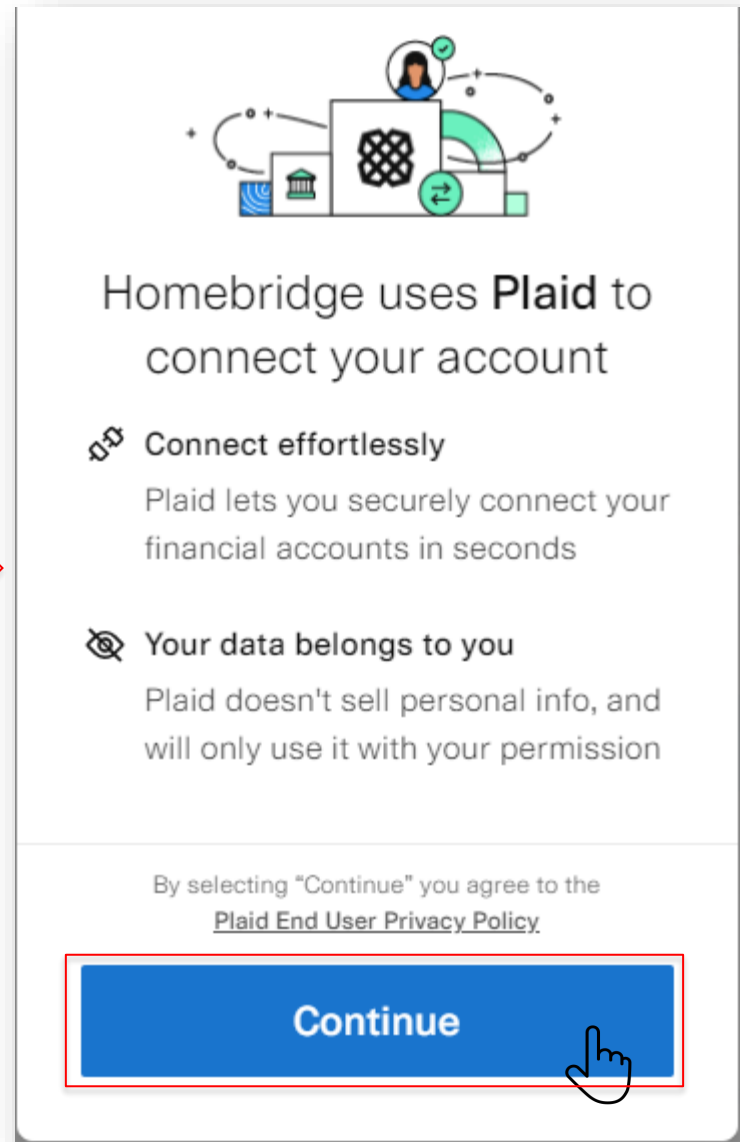


Homebridge

Application Progress

Complete the loan process today and get funded in as little as five days

- Basic info
- Select offer
  - \$240,746 Initial draw
  - 6.490% APR
  - \$1,596 Monthly payment
- Provide more info
- Verify identity
- Link income sources**

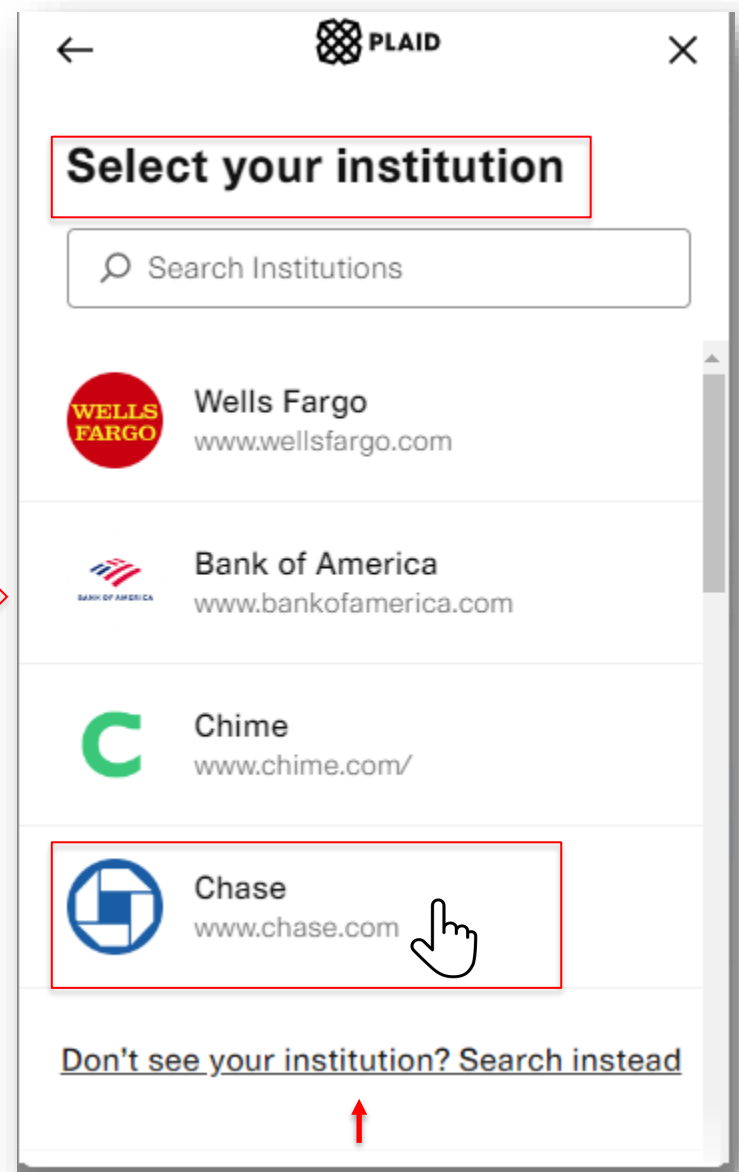


Homebridge uses Plaid to connect your account

- Connect effortlessly  
Plaid lets you securely connect your financial accounts in seconds
- Your data belongs to you  
Plaid doesn't sell personal info, and will only use it with your permission

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#).

**Continue**



PLAID

Select your institution

Search Institutions

- Wells Fargo  
www.wellsfargo.com
- Bank of America  
www.bankofamerica.com
- Chime  
www.chime.com/
- Chase**  
www.chase.com

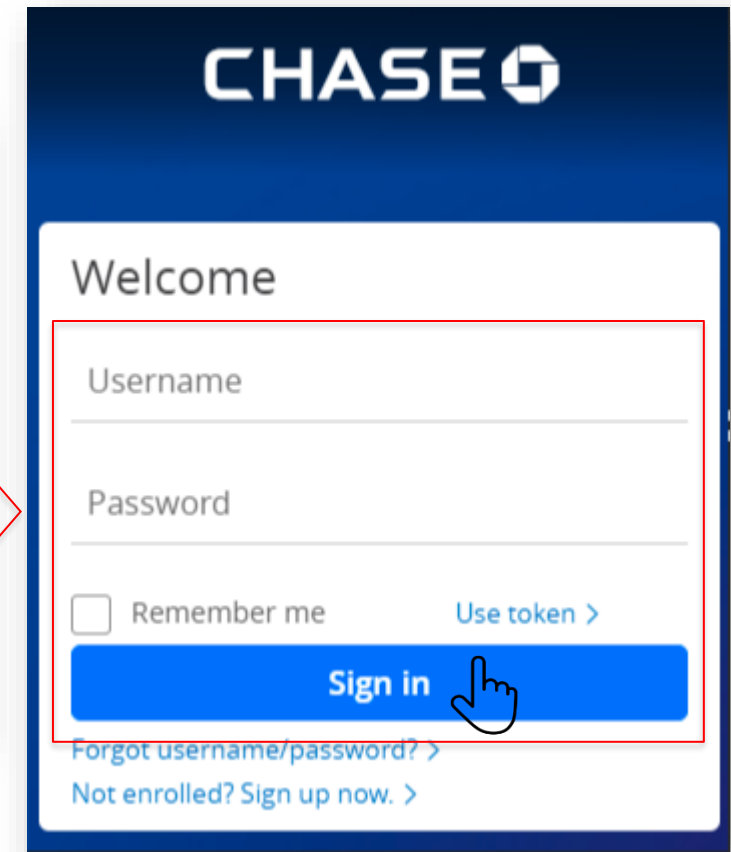
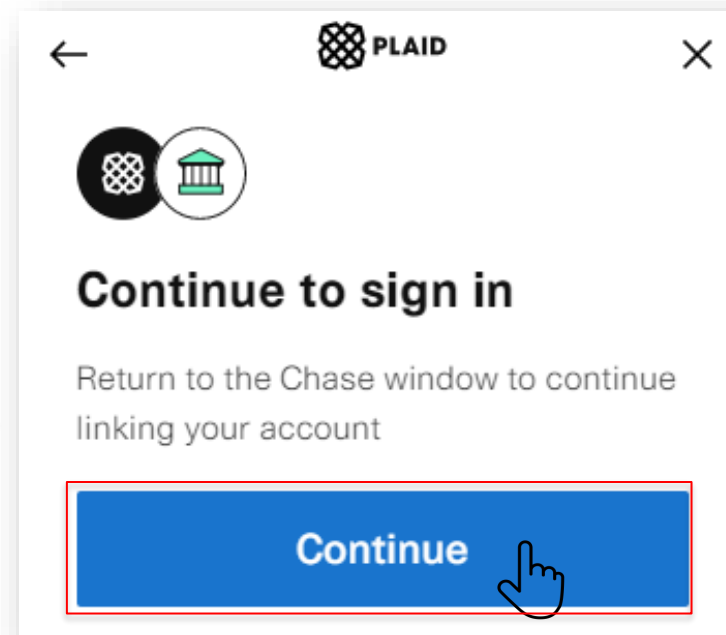
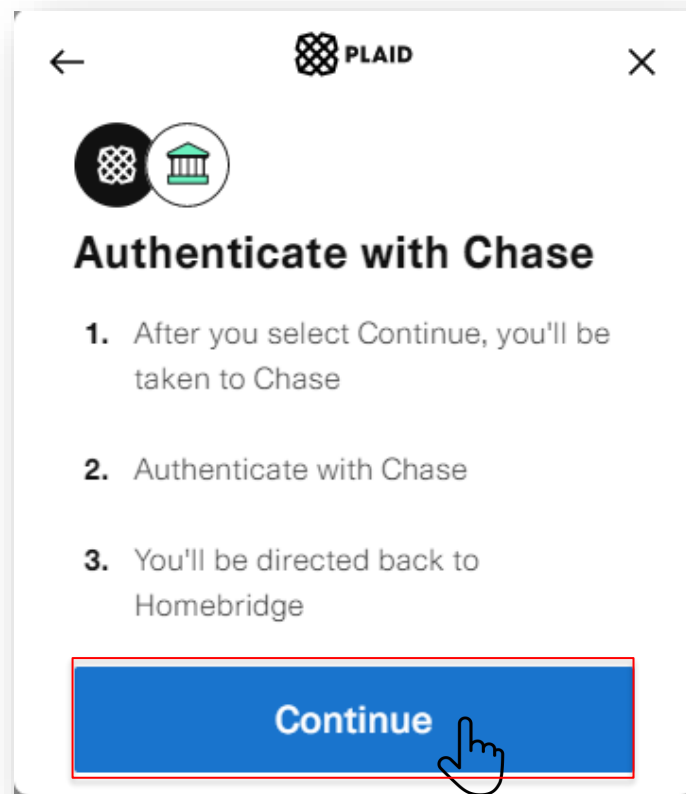
Don't see your institution? [Search instead](#)

See additional details on slides 26-28

Partners for the Path Ahead

# HELOC Application – Link Income Sources

Borrower follows prompts to link their personal checking account using Plaid



See additional details on slides. 27-28

*Partners for the Path Ahead*

# HELOC Application – Link Income Sources

Borrower follows prompts to link their personal checking account using Plaid

### Connect account information

Select account(s) to share

<input type="checkbox"/>	Checking account ... .. 0000	\$100.00
<input type="checkbox"/>	Savings account ... .. 1111	\$200.00
<input type="checkbox"/>	CD ... .. 2222	\$1,000.00
<input type="checkbox"/>	Credit Card ... .. 3333	\$410.00
<input type="checkbox"/>	Money Market ... .. 4444	\$43,200.00



Borrower must consent to sharing account data with Plaid during the application process to continue



WonderWallet will access the following standard information:

Account Name, Description, Balance, Account, Transactions, Statement Date, Payment Details

Select additional information you want to share

- Account holder name(s) & Role(s) (Data necessary to verify account ownership)
- Account number and routing number (Data necessary to enable money movement across financial institutions)

**Continue**

See additional details on slide 28

# HELOC Application – Link Income Sources

- Account connection confirmed
- Borrower must review and accepts Terms and Conditions
- Borrower must click **Connect Account Information** to continue
- Borrower must grant Homebridge access to account details

### Connect account information - Confirm

You have selected the following account information to connect with Plaid. To confirm, select **Connect Account Information**. You will be returned to the 3rd party service.

**Cash accounts:**

Checking	...	...	0000
Savings	...	...	1111
Money Market	...	...	4444

**Statements**

All of your checking, savings, mortgage, home equity, lines of credit, and credit card statements will be shared with the authorized third party as they become available online.


**Profile Information**

Account ownership, name, primary address, email, and phone number will be shared with the authorized third party.

**Terms and Conditions**

I have read and accept the Terms and Conditions

**Connect account information**




### Your accounts

Homebridge requires access to all these Chase accounts.

Plaid Checking .....0000	\$100.00
Plaid Saving .....1111	\$200.00

**Continue**



### Homebridge is requesting access to your...

**Chase account(s)**

- Transaction history
- Account holder info
- Account balances

[Review the detailed info you'll be sharing](#)

**Allow**

# HELOC Application – Link Income Sources

Borrower must click the radio button for the account they would like the HELOC funds distributed to and then click **Save and Continue**

Select the checking account where you'd like to receive your funds.

Chase

Plaid Checking XXXXXXXX0000

By pressing "Save and continue," you authorize Homebridge to disburse your funds to the account provided.

[Connect account](#) [Save and continue](#)

If auto-pay was selected, the borrower must click the radio button for the account they would like debited for the monthly payment and then click **Save and Continue**

Authorize your monthly payment.

Your monthly payment will be debited from the account below.

Chase

Checking 011401533 - XXXXXXXXXXXXX0000



I authorize Homebridge to automatically debit the selected account for the amount due on each due date.

Save and continue

At this stage in the application process, the Link Income Source section is complete. A hard credit pull will be processed. Once the HELOC loan documents are generated; the borrower will be notified to Sign Documents:

- ✓ **Basic Info**
- ✓ **Select Offer**
- ✓ **Provide More Info**
- ✓ **Verify Identity**
- ✓ **Link Income Sources**
- **Sign Documents**
- **Schedule Notary Session**

This is where the borrower can:

- Review updates to the offer *and/or*
- Revise offer selection

Select your revised offer.

There was an update to your pre-qualified offer. This is due to a change in your qualifications at final review. Please re-select a new offer.

Select the amount of cash you want

**\$234,553**

\$19,050 min \$234,553 max

Customize your loan

Homebridge is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

1.50% 3.99% **4.99%**

One-time origination fee



# HELOC Application – Review Final Offer

Selected final HELOC terms will be displayed here

**\$234,553**

Initial draw amount (amount of cash you will receive)

**\$11,704**

4.99% Origination fee  
(deducted from total)

**\$246,257**

Total loan amount  
(initial draw amount + origination  
fee)

**\$0**

Cash required at closing

### Draw and redraw structure

You will receive the full initial draw amount at account opening. You can **redraw up to \$246,257** in minimum amounts of \$500 during the **5-year redraw period**, but your total outstanding balance can never exceed your total loan amount. Interest rate for all redraws will be set at the time the draw is taken. Rates for additional draws may be higher than the rate for the initial draw.

We've displayed rates with an AutoPay discount to help you save 0.25% APR! Uncheck the circle to see your rates and proceed without the discount.

I would like to save 0.25% APR by enrolling in AutoPay

Selecting this option signifies you agree to AutoPay. If you opt into enrolling in AutoPay on this screen, at closing you will be presented with an AutoPay agreement to sign. Signing the AutoPay agreement is required to obtain the 0.25% reduction in APR on your HELOC.

Save and continue

# HELOC Application – Review Final Offer

Borrower can click **Modify** to update the offer selections

Once the HELOC application is submitted, the borrower is notified to **Sign Documents**

The borrower must click **Continue**

Please review your final offer. Once you continue, your offer will be approved subject to the below closing conditions!

Offer Details		Modify
APR	<b>6.750%</b>	
Initial Draw	<b>\$234,553</b>	
Monthly Payment	<b>\$1,597</b>	
Term	<b>30 Year Fixed Term</b>	

**Closing conditions:**

**Review and sign your loan documents**  
Now that your application is complete, it is time to review the disclosures and sign your loan documents. Final documents will be available on your dashboard.

**Verify your Employment**  
If you indicated that your income source is employment, a Homebridge Customer Success Associate will contact you to obtain your employer's contact information. Homebridge will then verify your employment directly with your employer. If verified, you can proceed to Notary. If we're unable to verify employment we will not be able to fund your loan.

**Schedule an appointment with a local Notary**  
Your county requires your mortgage to be signed and notarized in person. Schedule an appointment for Homebridge to send a local Notary to your location of choice free of charge. If you are married or there is an additional owner of the property, they will need to be present during the signing session.

**Continue**

You have 14 calendar days to finish your loan process.

The HELOC application stages are complete; and the application has been submitted. Once the HELOC loan application is approved; the borrower will be notified to Sign Documents and schedule appointment with Notary:

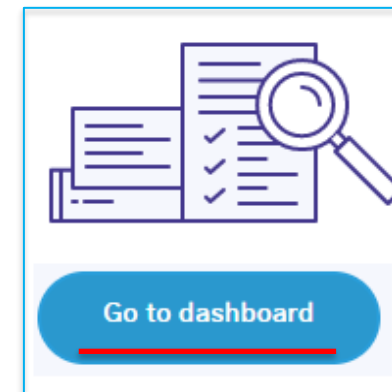
- ✓ **Basic Info**
- ✓ **Select Offer**
- ✓ **Provide More Info**
- ✓ **Verify Identity**
- ✓ **Link Income Sources**
- **Sign Documents**
- **Schedule Notary Session**

# HELOC Application Complete

- The borrower reviews and signs closing documents
- The borrower either schedules an on-line eNotary (available in certain locations) or schedules an in-person Notary appointment

Thank you for submitting an application for a Homebridge HELOC.

We are in the process of reviewing your application. You can check the status of your application on the dashboard.



▶ Dev Tools

- To view if additional action is required on the application, the borrower must select **Continue** and will then be prompted to complete any applicable next steps
- In addition, the following can be accessed from the Dashboard:
  - ✓ Loan terms
  - ✓ Copies of documents/disclosures associated with the transaction

Good afternoon, Terri!

Home Equity Line #1-22285-041

774 Homeward Pl San Jose, CA 95123

Term 30 years fixed  
APR 8.33%

**\$216,878**  
Requested loan amount

More options  
Documents

Continue

# Homebridge HELOC Reference Materials

The screenshot shows a web browser window at [homebridgewholesale.com/training-room/](http://homebridgewholesale.com/training-room/). The page features a navigation menu with 'Guidelines', 'Forms', 'Resources', and 'Tan Scott'. The 'Resources' dropdown menu is open, showing 'Training Room', 'Bulletins', and 'PDF Printer'. The main content area lists several topics: 'How to Submit a Loan', 'Submitting Loan Conditions', 'How to Lock a Loan Using Lock Management', 'How to ESign Mortgage Documents', 'MI Quotes in the P.A.T.H. Portal', and 'LPA Submission - With Approved Sponsorship'. A 'Working With Us' section is highlighted with a blue box, containing a 'VISIT' button. Below this, a 'Homebridge Standalone HELOC' section is also highlighted with a blue box, featuring three download links: 'Standalone HELOC FAQ', 'Standalone HELOC Overview', and 'Standalone HELOC Borrower Application Experience Overview', each with a 'DOWNLOAD' button.

NMLS ID#: \_\_\_\_\_  
Broker ID#: \_\_\_\_\_  
Approved For: \_\_\_\_\_

Guidelines Forms Resources Tan Scott

Training Room  
Bulletins  
PDF Printer

How to Submit a Loan

Submitting Loan Conditions

How to Lock a Loan Using Lock Management

How to ESign Mortgage Documents

MI Quotes in the P.A.T.H. Portal

LPA Submission - With Approved Sponsorship

**Working With Us**

Working With Us (Submission Checklists & Reference Material) [VISIT](#)

**Homebridge Standalone HELOC**

Standalone HELOC FAQ [DOWNLOAD](#)

Standalone HELOC Overview [DOWNLOAD](#)

Standalone HELOC Borrower Application Experience Overview [DOWNLOAD](#)