

The Standalone Digital HELOC Dashboard

The Standalone Digital HELOC Dashboard allows the MLO to manage their Digital HELOC pipeline in the following actions:

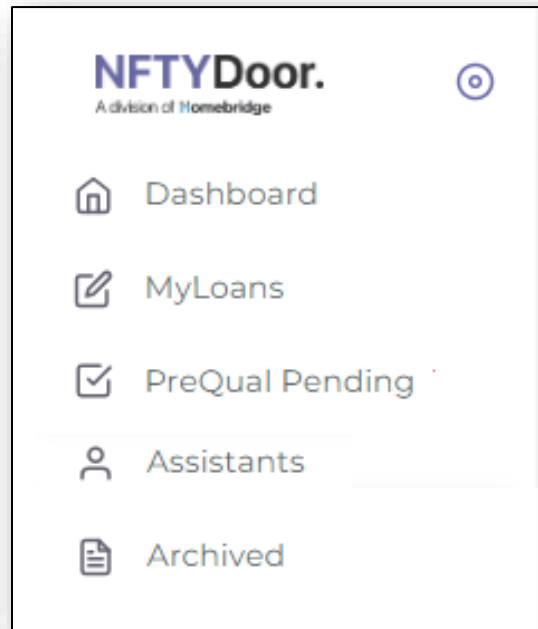
- Generate Prequalification Application
- Send Prequalification Offer and Disclosures to the borrower
- Customize Loan Officer Profile
- Copy Marketing Link to generate new leads
- View HELOC Pipeline Summary and Loan Stages under **MyLoans**
- View Rates
- Link to Training Resources

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MLO Digital HELOC Dashboard Views

- There are five (5) Pipeline View options in the MLO's Digital Dashboard:
 - Dashboard
 - MyLoans
 - PreQual Pending
 - Assistants
 - Archived



Dashboard View

Dashboard is the default view when the MLO enters their Digital HELOC Dashboard. The MLO will immediately see the following within the Dashboard view:

- **Search bar**
 - Locate loans by loan number, email, name, phone number, & property address
- MLO Profile (top right corner by clicking on MLO Name)
- PreQualification Application options:
 - MLO Personalized Marketing Link (Consumer-initiated new leads)
 - MLO-initiated **Start Prequal** Link
- MLO **My Pipeline** Summary
- HELOC Pipeline with loan level **Status** displayed by borrower **Name**
- HELOC Rates (Prime + Margin per FICO score and CLTV)

The screenshot shows the Homebridge Digital HELOC Dashboard. At the top, there is a search bar and a user profile for Tan Scott. The main content area is divided into several sections:

- Search Bar:** Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name.
- Hi Tan Scott:** A message with a video link and a 'Start PreQual' button.
- My Pipeline:** Summary showing Loan Amount (\$6,620,305.00), Invites (160), and In Process (42).
- Loans Table:**

NAME	LOAN TYPE	LOAN AMOUNT	RATE	APR	STATUS	ACTION
Ronald Frame	-	-	-	-	MLO: No status	
Ronald Frame tan.scott@homebridge.com	-	-	-	-	MLO: No status	
Ronald Frame tanoneemail+test314@gmail.com	HELOC	\$380,000	10.88	11.25%	Reviewing Title	
Ronald Frame tanoneemail+test8707@gmail.com	HELOC	\$200,001	10.88	11.25%	MLO: Submit application	⋮
Ronald Frame tanoneemail+test8007@gmail.com	HELOC	\$200,000	10.88	11.25%	MLO: Call borrower to accept offer (AVM)	⋮
- Rates Table:**

FICO	CLTV				
	80 - 75	75 - 70	70 - 65	65 - 60	60 - 00
850 - 780	2.99%	2.88%	2.75%	2.63%	2.38%
779 - 760	3.75%	3.63%	3.49%	3.38%	2.99%
759 - 740	3.75%	3.63%	3.49%	3.38%	2.99%
739 - 720	4.38%	4.25%	3.99%	3.75%	3.63%
719 - 700	4.38%	4.25%	3.99%	3.75%	3.63%
699 - 680	-	4.99%	4.75%	4.49%	4.25%
679 - 660	-	-	6.25%	5.99%	5.75%
659 - 640	-	-	-	7.49%	6.99%

The MLO will click the borrower's **Name** to view a loan, or click **Action** for additional options.

This close-up shows the 'ACTION' column of the loans table. A red box highlights the 'ACTION' header, and a red arrow points to the 'Resend disclosures' option in the dropdown menu for the first loan.

NAME	LOAN TYPE	LOAN AMOUNT	RATE	APR	STATUS	ACTION
Ronald Frame tanoneemail+test314@gmail.com	HELOC	\$380,000	10.88	11.25%	Reviewing Title	⋮ Resend disclosures
Ronald Frame tanoneemail+test8707@gmail.com	HELOC	\$200,001	10.88	11.25%	MLO: Submit application	⋮
Ronald Frame tanoneemail+test8007@gmail.com	HELOC	\$200,000	10.88	11.25%	MLO: Call borrower to accept offer (AVM)	⋮

MyLoans Dashboard View

MyLoans view displays loans in a specific stage of the loan process (i.e. DTI – Borrower Must Verify Income). The MLO can search, highlight a specific status, or access specific loans by clicking on the **Stage Name**.

The screenshot shows the MyLoans dashboard with a search bar and a dropdown menu for the Status column. The dropdown menu is open, showing various PreQual stages. The 'DTI' stage is highlighted with a red box, and a red arrow points to the 'Borrower Must Verify Income' option.

STAGE NAME	Amount	Days
PreQual		
Respond to new lead		
Submit application		
Call borrower to accept offer (BPO)		
Call borrower to accept offer (AVM)		
DTI		
Borrower Must Verify Income		
Reviewing DTI (TWN)		
DTI approved subject to BPO		

- A “breadcrumb” trail allows the MLO to click back on the previous screen link.
- The sorted loan stage bucket will display within the **Status** column as shown below.

The screenshot shows the MyLoans dashboard with a breadcrumb trail: **My Loans > Stages > DTI**. The Status column is highlighted in red, and the status for all loans is 'Borrower Must Verify Income'.

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
★ Ronald Frame	\$150,000.00	99.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	100.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$160,198.00	103.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	Esteban assi	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$150,000.00	106.0	Borrower Must Verify Income	Test assigne	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$175,600.00	140.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$75,000.00	148.0	Borrower Must Verify Income	TEST assigne	⋮

- The MLO will click on a borrower's **Name** to access a specific loan from the list of loans within the selected loan Stage.
- The MLO can also click in the **Action** column for available options.

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Tan Scott
HB/REMN LO

Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name

My Loans > Stages > DTI

Loans - DTI Show 10 Entries

Status: Borrower Must Verify Income

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
★ Ronald Frame	\$150,000.00	99.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	100.0	Borrower Must Verify Income	TEST assigne	View Loan
★ Ronald Frame	\$160,198.00	103.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	Esteban assi	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$150,000.00	106.0	Borrower Must Verify Income	Test assigne	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$175,600.00	140.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$75,000.00	148.0	Borrower Must Verify Income	TEST assigne	⋮

- **Status Filters Applied** displays sorted loans according to the filter applied as shown below.
- **Loan Details** defaults within the loan level view
- The MLO will click the **Documents** tab to view loan disclosures, AVM Estimate, and other loan documents.

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Tan Scott
HB/REMN LO

Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name

MyLoans

Dashboard

PreQual Pending 1

Assistants

Archived

My Loans > Stages > DTI > 6412 28th St N 1 of 71

STATUS FILTERS APPLIED: Borrower Must Verify Income, Co-Borrower Must Verify Income, Reviewing DTI (Tax Returns), Reviewing DTI (Plaid), Reviewing DTI (Truv), Reviewing DTI (TWN), DTI approved subject to paydown, DTI approved subject to BPO, Borrower Must Confirm Offer

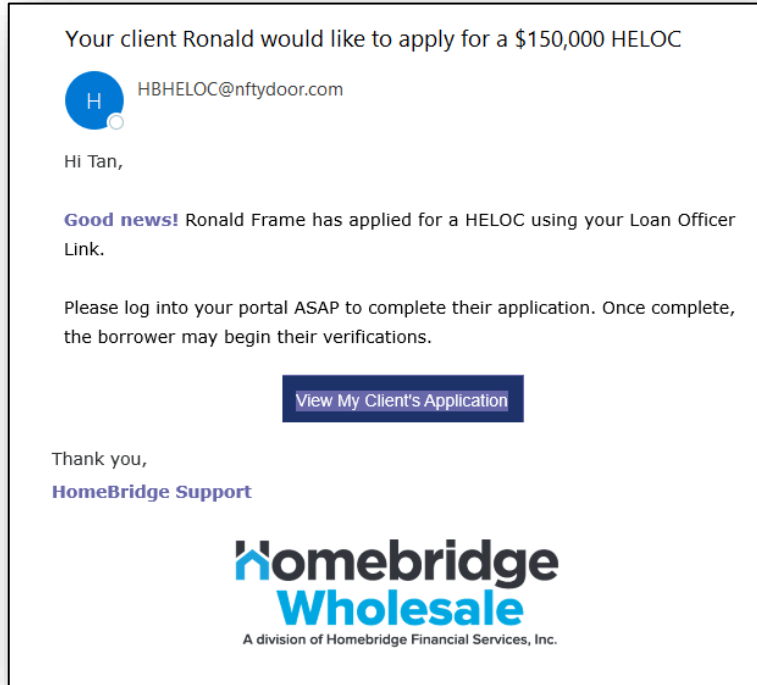
Loan Details Documents

Loan information

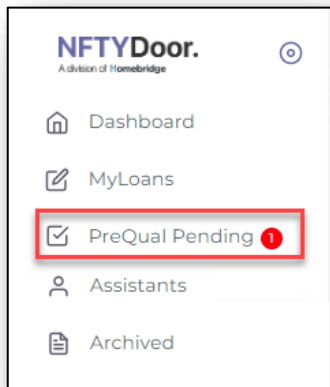
Loan number:	100420631972066	Loan type:	HELOC
Total credit line:	\$200,000.00	eRecording:	Not Supported
Initial draw:	\$200,000.00	Prime rate:	8.50%
Closing date:	N/A	Margin:	2.38%
Property address:	6412 28th St N, Arlington, VA, 22207	Interest rate:	10.88%
Occupancy:	Primary Residence	Disbursement date:	N/A
Loan Status:	DTI approved subject to BPO	DTI:	32.44%
Borrower Status:	DTI approved subject to BPO		
Stale Loan Status:	Processing		
Stale Borrower Status:	Waiting on Borrower(s) to sign		

PreQual Pending – New Lead

The MLO may copy and paste their personalized Marketing Link in their email signature or social media platforms. When a New Lead is started using the MLO’s personalized Marketing Link, the MLO will receive an email notification of the interest in applying for a HELOC.



To view the PreQual Lead, the MLO will log into the Digital Dashboard, or click **View My Client’s Application** in the email notification. The **PreQual Pending** tab will display the number of new leads the MLO needs to attend to by contacting the applicant.



The name, loan amount, and #of days expired since the applicant submitted the new lead will display. The MLO will click the **Name** or the **Action** option to enter the new lead and complete the PreQual.

My Loans Stages > PQL

Loans - PQL Show 10 Entries

Status: Respond to new lead

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
Ronald Frame	\$200,001.00	5.0	MLO: Respond to new lead	No Note found.	View Loan
Ronald Frame	\$65,000.00	8.0	MLO: Respond to new lead	No Note found.	View Loan
Ronald Frame	\$200,001.00	37.0	MLO: Respond to new lead	No Note found.	View Loan
Ronald Frame	\$200,001.00	71.0	MLO: Respond to new lead	No Note found.	View Loan

Completing the PreQual Application for a Pending New Lead:

There are four pieces of information that will need to be entered to complete the PreQualification Application on a new lead:

- Date of Birth
- SSN
- Current Mortgage Payment
- Any other Monthly Debts
 - If there are no other monthly debts, enter \$0

Pre-Qualification Application

Applicant completed this form on
 Aug 8, 2024 11:06 PM

Property Address ✔

Estimated Home Value ✔

Current Mortgage Balance ✔

Requested Loan Amount ✔

CLTV

Occupancy Type ✔

Credit Score Range ✔

Primary Borrower

Legal First Name ✔

Legal Last Name ✔

Email ✔

Marital Status ✔

Cell Phone ✔

Date Of Birth

SSN

Annual Income (Include all types such as Rental, Fixed, etc) ✔

Income Type ✔

Employer Name ✔

Start Date ✔

Is there a co-borrower?

Yes No

DTI

Total Household Income - Please include all sources of Income. This includes Rental, Social Security, Fixed Benefits, etc

Current Mortgage Payment

Any other Monthly Debts

Annual Debts

DTI

Is this a trust?

Yes No

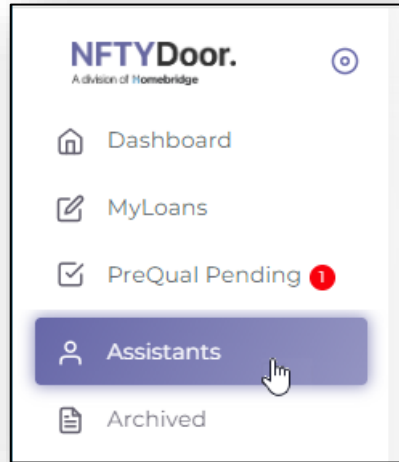
Use of Proceeds ✔

Type your name below to acknowledge the above

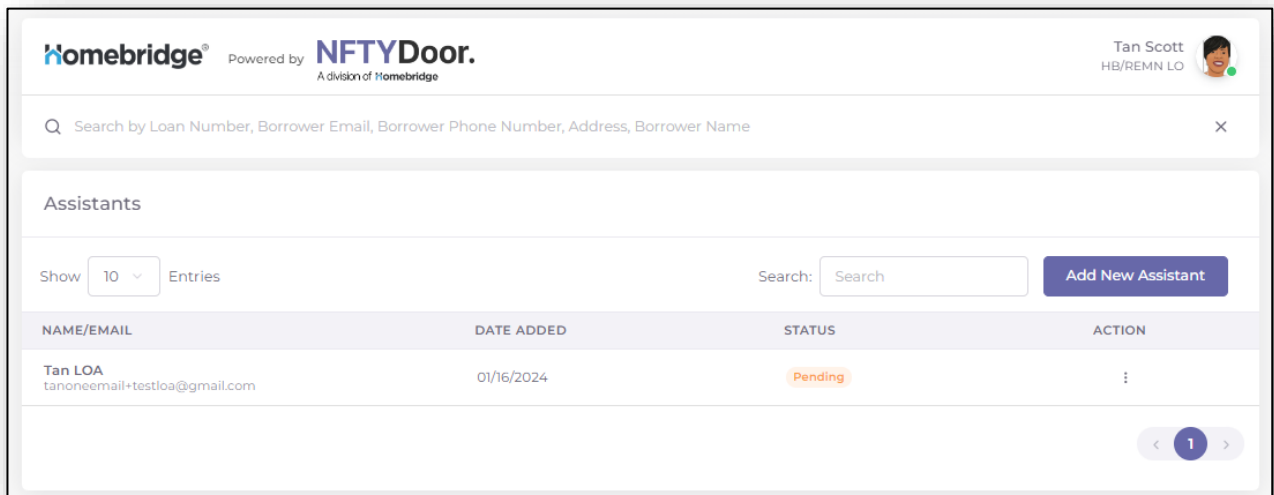
Once all information is entered and verified with the applicant, the prequalification process will continue when the MLO clicks **Submit & Proceed**.

Assistants

To add an assistant, the MLO will click the **Assistants** tab on the menu tree. The assistant's Dashboard permissions allow them to view the MLO's HELOC Pipeline for existing HELOC applications, to start a new prequalification, and to complete a new lead. **Note: The Assistant's email address must be unique and not associated to any other Dashboard profile.**



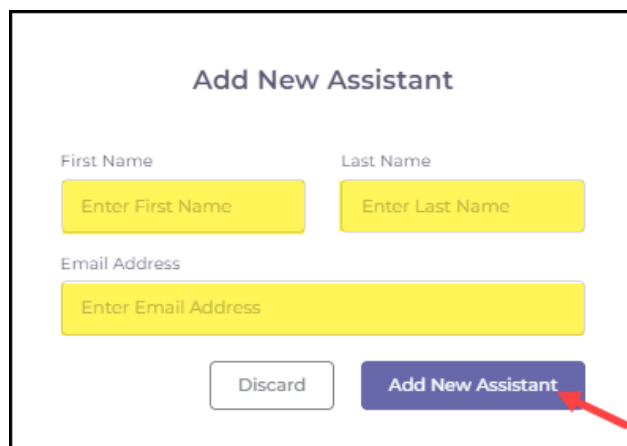
Click **Add New Assistant**.



Enter the assistant's information as shown in yellow.

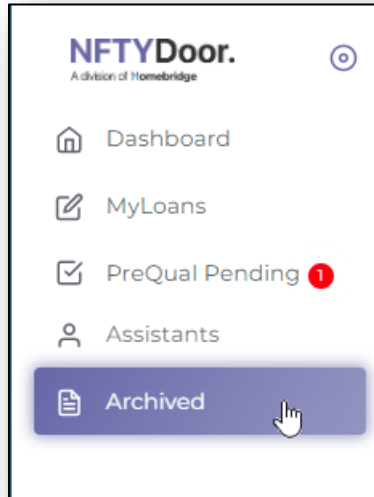
Click **Add New Assistant**.

See the [MLO Guide to Adding A New Assistant](#) for more information.

A screenshot of the 'Add New Assistant' form. The form has the following fields: 'First Name' (input field highlighted in yellow), 'Last Name' (input field highlighted in yellow), and 'Email Address' (input field highlighted in yellow). At the bottom, there are two buttons: 'Discard' and 'Add New Assistant' (with a red arrow pointing to it).

Archived

Click the **Archived** tab on the menu tree.



The reason the loan was archived will be displayed under the **Status** column for each loan.

The screenshot shows the Homebridge NFTYDoor dashboard. At the top, there is a search bar and a 'Show 10 Entries' dropdown. Below is a table with the following columns: NAME, LOAN AMOUNT, RATE, APR, and STATUS. The STATUS column is highlighted with a red box. The table contains three rows of data for 'Ronald Frame'.

NAME	LOAN AMOUNT	RATE	APR	STATUS
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied
Ronald Frame tanoneemail+222@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive

To resubmit the PreQualification App for a borrower from an Archive loan:

- Click in the **Action Column** of the Archived loan
- Select **Reapply**

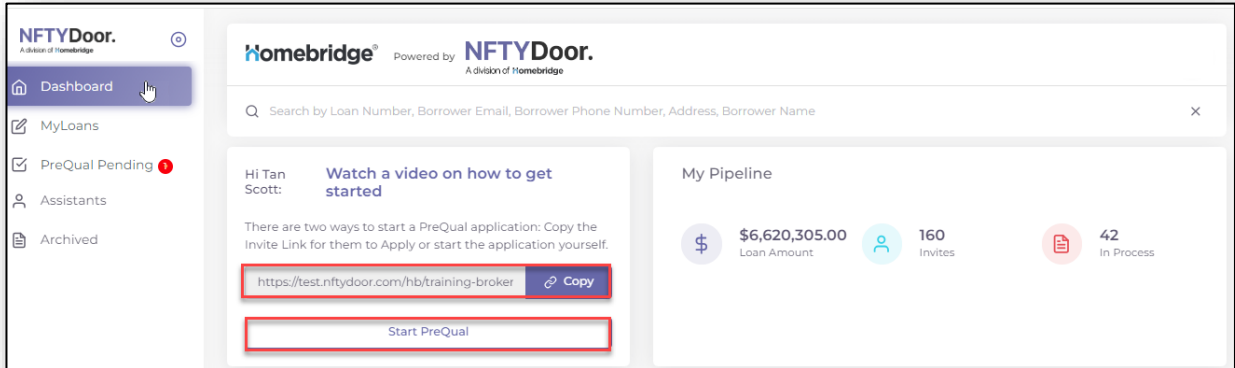
The screenshot shows the Homebridge NFTYDoor dashboard with the same table as above. The 'ACTION' column is highlighted with a red box. The 'Reapply' button is highlighted with a red box and a red arrow. The 'STATUS' column is also highlighted with a red box.

NAME	LOAN AMOUNT	RATE	APR	STATUS	ARCHIVED DATE	ACTION
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied	-	Reapply
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied	-	
Ronald Frame tanoneemail+222@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive	-	

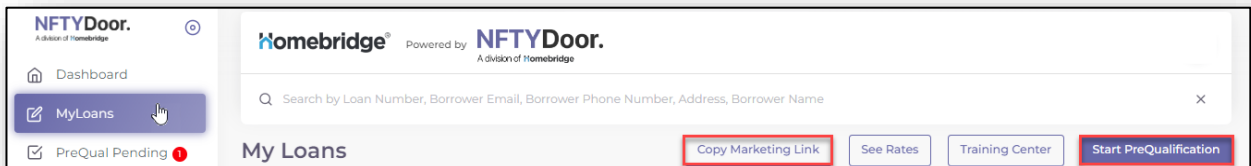
- Complete the PreQual application and proceed as usual.

Invite a Borrower to Complete the Standalone Digital HELOC

- The MLO can start Prequalification directly by clicking the **Start PreQual** button from the **Dashboard** view.
- The MLO can capture their personalized **Marketing Link** by clicking **COPY**. The personalized marketing link may be shared to the MLO's database of leads and past clients, social media, marketing materials, and included in the MLO's email signature.



- The MLO can start Prequalification directly by clicking the **Start PreQualification** button from the **MyLoans** view.
- The MLO can capture their personalized link for new leads by clicking **Copy Marketing Link**. The marketing link may be shared to the MLO's database of leads and past clients, social media, marketing materials, and included in the MLO's email signature.



Check Rates

Check daily HELOC rates (WSJ Prime + Margin) *. The rate table is available for viewing by clicking the **See Rates** button.

[Copy Marketing Link](#)
[See Rates](#)
[Training Center](#)
[Start PreQualification](#)

✕

Rates

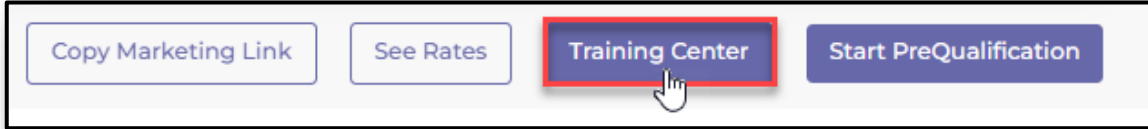
Prime rate: 8.50%		CLTV			
FICO	80 - 75	75 - 70	70 - 65	65 - 60	60 - 00
850 - 780	2.99%	2.88%	2.75%	2.63%	2.38%
779 - 760	3.75%	3.63%	3.49%	3.38%	2.99%
759 - 740	3.75%	3.63%	3.49%	3.38%	2.99%
739 - 720	4.38%	4.25%	3.99%	3.75%	3.63%
719 - 700	4.38%	4.25%	3.99%	3.75%	3.63%
699 - 680	-	4.99%	4.75%	4.49%	4.25%
679 - 660	-	-	6.25%	5.99%	5.75%
659 - 640	-	-	-	7.49%	6.99%

*This chart is for training purposes. Check rates daily.

*Please note the only adjustments to the rates are for second homes and investment properties.

Training Center

The MLO can access the video training library, and other HELOC resources by clicking the **Training Center** button.



Standalone Digital HELOC

Rate Sheet

Standalone Digital HELOC Rate Sheet	DOWNLOAD
Rate Cap Restrictions	DOWNLOAD

Quick Reference Guide & FAQ

Standalone Digital HELOC Quick Reference Guide	DOWNLOAD
Standalone Digital HELOC FAQ	DOWNLOAD

Video Training Series

- [How to Create the Standalone Digital HELOC Prequalification Invite](#)
- [The Standalone Digital HELOC Dashboard Overview](#)
- [Borrower Experience - Getting Started, The Standalone Digital HELOC Offer](#)
- [Borrower Experience - Closing Instructions for the Enhanced Digital HELOC](#)
- [Borrower Experience - Debt Consolidation with the Standalone Digital HELOC](#)
- [How to use your MLO Link to Generate and Manage a New Lead](#)
- [Home Valuation Options with the Digital HELOC Application](#)

Reference Guides

Standalone Digital HELOC Debt Consolidation	DOWNLOAD
Introducing the Standalone Digital HELOC	DOWNLOAD
The Standalone Digital HELOC Application - Getting Started	DOWNLOAD
ACH Set Up Form	DOWNLOAD