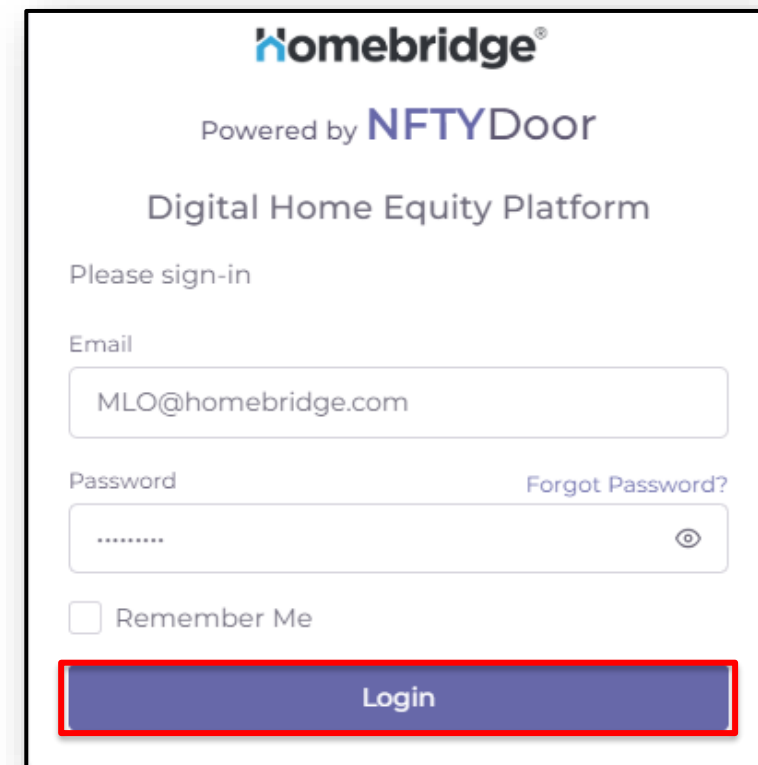
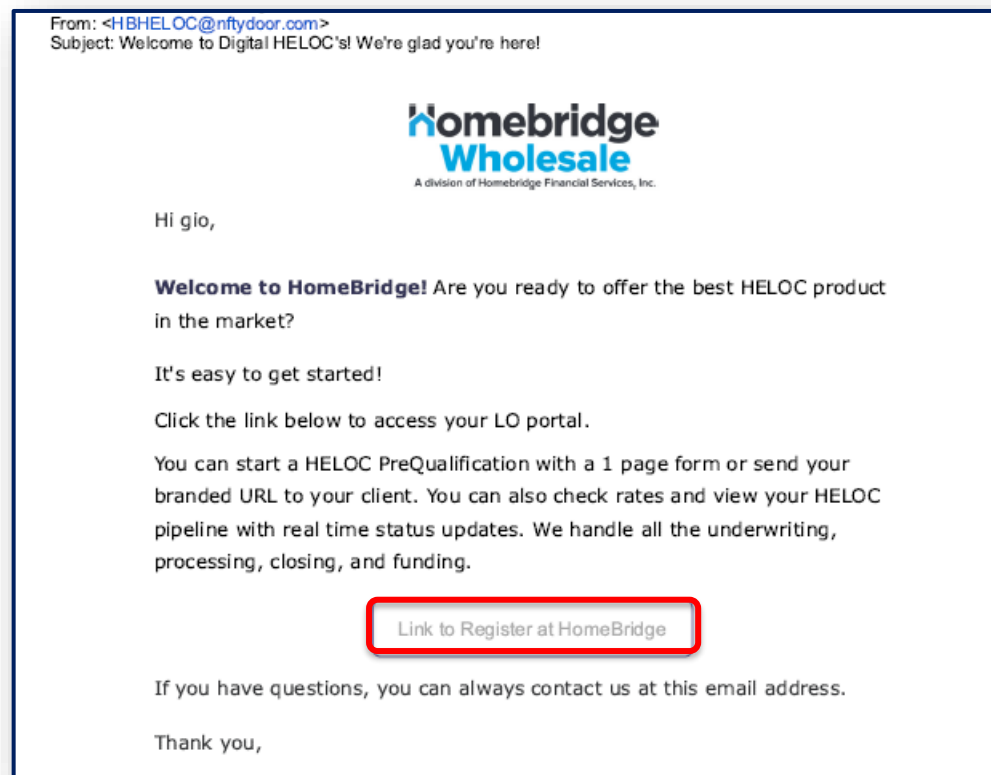


The Standalone Digital HELOC Application - Getting Started



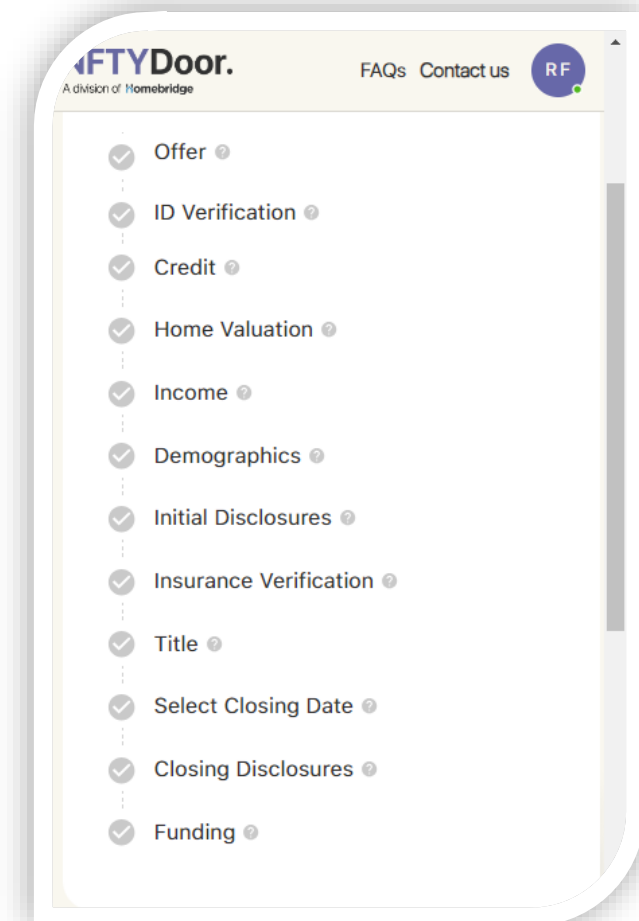
Logging into the Standalone Digital Dashboard

- ❑ MLO receives an Invitation to activate their Digital Dashboard from hbheloc@nftydoor.com.
 - MLO may need to check SPAM or Junk folder
 - Click **Link to Register at Homebridge** to complete activation
- ❑ The MLO will click **STANDALONE HELOC** on homebridgewholesale.com or click homebridge.nftydoor.com/login to sign into the *Digital HELOC Dashboard*
Note: Save as Favorite for easy access to Digital Dashboard
- ❑ MLO will enter their email address and password, then click **Login** to access the Digital Dashboard



- ❑ MLO completes **the HELOC Pre-Qualification Invitation** in the *Digital HELOC Dashboard to start Offer/ID Verification/Credit PreQual Processing*
- ❑ The borrower receives an Invitation via email to complete a HELOC application
- ❑ The borrower clicks the **Click Here to Get Started** Link to begin the Standalone Digital HELOC application process stages:

- Offer (Pre-Qualification)
- ID Verification
- Credit
- Home Valuation
- Income
- Demographics
- Broker Disclosures
- Initial Disclosures
- Insurance Verification
- Title
- Select Closing Date
- Closing Disclosures
- Funding



Standalone HELOC Pre-Qualification Invitation

- ❑ The MLO can copy/paste their personalized Marketing Link to their social media or email signature for borrower-initiated Leads
- ❑ For MLO-initiated HELOC applications, the will MLO **click *Start PreQual*** to complete **the HELOC Pre-Qualification Invitation** in the *Digital HELOC Dashboard*

The screenshot displays the 'My Loans' dashboard. At the top, there are logos for Homebridge and NFTYDoor, and a user profile for Tan Scott. Below the header, there are four buttons: 'Copy Marketing Link', 'See Rates', 'Training Center', and 'Start PreQualification' (which is highlighted with a red border). The main content is a table titled 'Stages' with the following data:

STAGE NAME	#	\$	DAYS
PreQual	135	\$20.49m	141.32
Respond to new lead	3	\$0.00	31.67
Submit application	54	\$8.65m	150.54
MLO: Fix ID typos	0	\$0.00	0.00
DTI	71	\$9.10m	205.77

Step 1 – Pre-Qualification Information

- ❑ The MLO will enter **Pre-Qualification Information** to include the property address, requested loan information, occupancy, and credit score range

Pre-Qualification Application

Property Address

Estimated Home Value

Current Mortgage Balance

Requested Loan Amount

CLTV

Occupancy Type

Credit Score Range

Step 2 – Borrower Information

- ❑ The MLO will enter **Borrower Information** to include the borrower's name, email address, marital status, cell phone number for verification codes, and income/employment details

Primary Borrower

Legal First Name	Legal Last Name
<input type="text"/>	<input type="text"/>
Legal Middle Name (optional)	Suffix (optional)
<input type="text"/>	<input type="text"/>
Email	Marital Status
<input type="text"/>	<input type="text"/>
Cell Phone	<input type="text"/>
<input type="text"/>	
Date Of Birth	SSN
<input type="text"/>	<input type="text"/>
Annual Income (Include all types such as Rental, Fixed, etc)	Income Type
<input type="text" value="\$85,000"/>	<input type="text" value="Full Time Employed/ W2"/>
Employer Name	Start Date
<input type="text" value="NFTYDoor"/>	<input type="text" value="mm/dd/yyyy"/>
Is there a co-borrower?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	

Step 3 – DTI Information & Use of Proceeds

- The MLO will enter **DTI Information** and **Use of Proceeds** using the drop-down list
- The MLO will use the ratio button to indicate if the property is in a **Trust**

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

Home Improvement

Step 5 – MLO Attestation & Submission

- ❑ For attestation, the MLO will **click the checkboxes** to the left of each statement
- ❑ Then, the MLO will **enter their name** to acknowledge *the Mortgage Loan Origination Agreement*
- ❑ Once complete, the MLO will **click Submit** to begin processing the **Pre-Qualification Invite**

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.

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 HomeBridge HELOC (Home Equity Line of Credit) program, the lender will pay us a fee of 1.5% of the initial draw on your line of credit.

Type your name below to acknowledge the above


Marvin MLO

Save for Later ? Archive ? **Submit & Proceed**

Processing Loan Application – Offer/ID Verification/Credit

- ❑ The Offer/ID Verification/Soft Credit, and Home Valuation analysis will display prequalification results prior to sending the Digital HELOC Invitation to the borrower

Homebridge® Powered by **NFTYDoor.**
A division of Homebridge

Tan Scott
HB/REMN LO 

Processing Loan Application

✔ Prescreening the application. Please review the results below and then click submit | Dismiss

Last update: Aug 6, 2024 9:36 PM
Application #: 100422994588873

- ✔ Offer ?
Based on Credit and CLTV the new offer is \$200,001 loan with an interest rate of 10.88% and an APR of 11.25%
30 year term (payments of \$1,813.34)
- ✔ ID Verification ?
Completed! Looks good
- ✔ Credit ?
Completed! 836 FICO Score!
- ✔ Home Valuation ?
Success, your AVM came back at \$1,043,397.00

Processing Loan Application - PreQual Comparison

- ❑ The Pre-Qual Comparison includes MLO data input, results, and offer calculations
- ❑ The MLO will **click Send Invitation Email** to deliver the Pre-Qualification Offer to the borrower

Note: Offer is valid for 7 days

Prequal comparison

Your Inputs:		PreQual Results:	
Home Value:	\$800,000.00	Home Value:	Appraisal needed
FICO:	720 - 739	FICO:	836
Loan Balance:	\$100,000.00	Loan Balance:	\$56,326.00
Loan Amount:	\$200,001.00	Loan Amount:	\$157,386.80
Monthly Debt Load:	\$950.00	Monthly Debt Load:	\$1,092.00
NFTYDoor Payment:	\$2,021.68	NFTYDoor Payment:	\$1,506.98
Annual Income BI:	\$85,000.00	Annual Income BI:	\$85,000.00

Option: Use Stated Home Value of \$800,000 ?

Option: Use Stated Loan Balance of \$100,000 ?

Offer Calculations:	
DTI:	36.69%
CLTV:	80.00%
Interest Rate (\$157,386.80):	11.49%
Min Offer:	\$25,000.00
Max Offer :	\$157,386.80

Archive ? Save for Later ? **Send Invitation Email (Offer Valid for 7 days)** ↑

Processing Loan Application - MLO Dashboard Notification to sign broker disclosures

- ❑ NOTE: For states that require the broker to sign initial disclosures, the MLO will be prompted to eSign within the Digital HELOC Application

The screenshot displays the NFTYDoor MLO dashboard. The top navigation bar includes the Homebridge logo, the text 'Powered by NFTYDoor. A division of Homebridge', and the user's name 'Tan Scott HB/REM N LO' with a profile picture. The left sidebar contains navigation items: 'Dashboard', 'Application E', and 'Assistants'. The main content area features three notifications:

- Notification 1: "You are all set! Broker disclosures are on the way! Please continue to check the status of this application in your portal. We will also email with any important updates." with a 'dismiss' button.
- Notification 2: "Prescreening the application. The results are below. Once you review and SUBMIT we will send disclosures." with a 'dismiss' button.
- Modal Prompt: "Your signature is **required** for this loan to proceed. Please click the link below to complete. Warning, if you do not complete your borrower will not be able to continue." with two buttons: 'Discard' and 'Link to sign documents' (highlighted with a red border).


At the bottom of the dashboard, there are buttons for 'Archive' and 'Save for Later', and a chat icon in the bottom right corner.


Standalone Digital HELOC – HELOC Application (con't)

Borrower Notification

- ❑ Borrower receives an invitation to complete the HELOC application
- ❑ Subject – **“Your HELOC is here!”** Inviting You to Complete a HELOC Application”
- ❑ The Borrower must, **Click Get Started** to begin the Home Equity application process by completing borrower registration

Your HELOC is here! [Inbox x](#)

 support@nftydoor.com



Hi Ronald,

Great News! You have been pre-qualified for a HELOC!

Please click below to view your offer:

[Get Started!](#)


Once you accept, you will go on to verify your income, insurance and sign disclosures. After that, like magic, your title order will be placed. **NFTYDoor** handles the underwriting, closing and funding of the loan! We'll provide you updates along the way.

For Income Verification you will either be prompted to enter a payroll verification flow or enter into a Tax Return Review.


Most mixed income and self employed borrowers will connect via Plaid, then upload your tax returns for a tax return review. Those with a W2 employer will go through a payroll verification if The Work Number doesnt locate your income immediately.

If you have any questions, you can always contact us.



 [Log in](#)

Hello. Get pre-qualified for your loan here.

 **Tan Scott**
NMLS ID# 393921
Training Broker
NMLS ID # 11111

WELCOME! I'm glad you're here! Interested in accessing your home equity? We now offer Home Equity Loans through NFTYDoor digital lending platform. Simply fill out the items below and see your offer instantly! There is no obligation or credit check.

Powered by **NFTYDoor**.

Subject Property Address
192 Windsor Rd King William, VA 23086

Occupancy Type
Primary Residence

Home Value
\$ 800,000

Current Loan Balance
\$ 100,000

Legal First Name
Ronald

Legal Last Name
Frame

Phone Number
+14042741404

Email Address
tanoneemail+test63366@gmail.com

Create Password
Type in here
Minimum length is 9 characters with at least 1 number, 1 special character, 1 uppercase letter and 1 lowercase letter.

I agree to the Terms of Service and Privacy Policy

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

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

[I Agree](#)

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Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Loan program terms and conditions will depend on underwriting and consumer credit characteristics. This is not a commitment to lend or offer of credit.
NFTYDoor | NMLS ID #6521 www.nmlsconsumeraccess.org
Equal Housing Lender

The Standalone Digital HELOC – *Broker Support*

- ❑ Borrower and Broker Support is available from 11 AM ET – 8 PM ET, M-F
- ❑ Use the **Call-Out Icon** located in the bottom right corner within the borrower application portal, and within the *Digital HELOC Dashboard* for assistance



Broker Support:
Email - hbheloc@nftydoor.com
Text - 844-925-5102
Or
Contact your
Account Executive today!