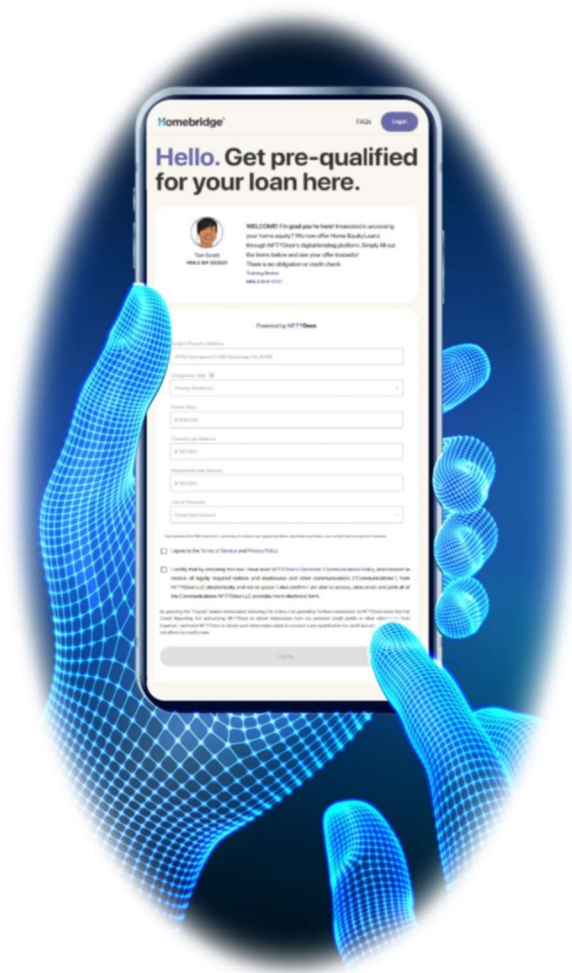


# Digital HELOC Application Borrower Experience Guidebook



# DIGITAL HELOC QUICK COMPLETE GUIDE

## Overview

This guide shows the step-by-step process of the Borrower Application Flow. As the borrower completes the required milestones, the borrower can move to the next step in the application process. The borrower will also receive emails and text notifications as they move through the Digital HELOC application, to remain informed about their application status.

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# DIGITAL HELOC QUICK COMPLETE GUIDE

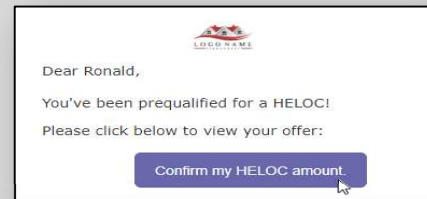
## Borrower Registration

1. Locate the "You have been prequalified" email received from [support@nftydoor.com](mailto:support@nftydoor.com)
2. Click, **Confirm my HELOC amount**
3. Review prequal details, edit allowable data, as needed to include:
  - Add a Coborrower
  - Legal Middle Name + Suffix
  - Marital Status
  - Annual Income source and amount
4. Create a password to use with the email address to log into the HELOC application
5. Agree to **Privacy Policy, E-Communication Policy**, and **authorization** for Homebridge to obtain a **Credit Report** by clicking the checkbox to the left of each
6. Click **I Agree**
7. Enter **Identify Code** texted on cell phone

**Note: The borrower is also presented with additional loan amount and rate options, when applicable. The borrower will select the radio to the left of the offer to update loan terms, as desired.**

Here are some additional loan amount and rate options

Max Loan	Rate	Est. Monthly Payment*
<input checked="" type="radio"/> \$200,000.00	12.13%	\$2,021.67
<input type="radio"/> \$339,198.00	12.13%	\$3,428.73
<input type="radio"/> \$379,198.00	12.25%	\$3,870.98
<input type="radio"/> \$400,000.00	12.49%	\$4,163.33



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 prequalification results instantly. There is no obligation or credit check at this stage of the process, only if you choose to accept and move forward!

Tan Scott  
NMLS ID # 399921  
Training Broker  
NMLS ID # 11111

Powered by NFTYDoor.

Target Property Address: 12345 Main St, Tampa, FL 33604

Requested Loan Amount: \$400,000

Primary Borrower: [Add Co-Borrower]

Legal First Name: [Greg] Legal Last Name: [Burkett]

Marital Status: Unmarried

Annual Income: \$800,000

Salary or hourly wages [checked] Initial Annual Compensation - Salary or hourly wages

Create Password: [Type in text]

Legal First Name: [Greg] Legal Last Name: [Burkett]

Legal Middle Name: [ ] Suffix: [ ]

Phone Number: +15555555555

Marital Status: Unmarried

Create Password: [ ]

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's 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 clicking "I Agree", I am providing "written instructions" to Homebridge Financial Services, Inc. under the Fair Credit Reporting Act authorizing Homebridge Financial Services, Inc. to obtain information from my personal credit profile or other information related to my employment and income information.

I Agree

In order to verify your identity, we will send you a verification code to your phone number.

Code sent to +1555-555-5555

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Resend code

Verify with my email instead

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Review & Customize Initial Offer

1. Review details of **Initial Offer**
2. Customize allowable offer details, by clicking **Edit** to the right of applicable loan terms:
  - Loan Request
  - Draw, Occupancy
  - Use of Proceeds
3. Navigate to and view **Est. Points & Fees** by clicking **Show Details**
4. Navigate to and click **Edit**, to customize **Draw Request** using slider bar
5. Click, **Confirm Draw**

**Congrats Ronald!**  
You've been pre-qualified for a HELOC for up to **\$329,237!** View your options below.

⚠ Please be advised that this offer is based on doing a debt consolidation.

Property:	10701 Millars Dr, Tampa, FL, 33604
Loan Request:	\$300,001.00 <a href="#">Edit</a>
Interest Rate:	12.38% (\$3,000.00 est. monthly payment)
Draw:	\$300,001.00 (100% draw) <a href="#">Edit</a>
Est. Points and Fees:	\$9,087.53 <a href="#">Show details</a>
Est. Net Proceeds:	\$290,913.47
Occupancy:	Primary Residence <a href="#">Edit</a>
Use of proceeds:	Debt Consolidation <a href="#">Edit</a>

**Enter in your desired loan amount** ✕

Loan Amount

\$325,000

[Change Loan Amount](#) ←

[Cancel](#)

**Draw Request** ✕

Available Draw: \$300,001

75% 100%

[Confirm Draw](#) ←

[Cancel](#)

**Estimated Fees**

**Origination Fee (2.99%): \$8,970.03**

**Fees:**  
Credit Report: \$2.70  
Compliance / Doc Prep / Enote: \$23.00  
Property AVM / Inspection: \$12.00  
ID Verification: \$1.92  
eRecording: \$5.25  
Legal and Vesting: \$65.00  
Taxes: \$52.50

**Total: \$9,087.53**

[Close Details](#)

**Enter in your desired occupancy** ✕

Occupancy

Primary Residence

Primary Residence  
Second Home  
Investment Property

[Save changes](#) ←

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Demographic Information & Accept Offer

1. Click **Demographic**
2. Make selections for Ethnicity, Race, Sex, or select, "I do not wish to provide the information"
3. Select one of 3 radio buttons for **Citizenship**

**Note: Citizenship is required**

4. Click **Submit Application** to accept offer

### Demographics



#### Demographic Information



##### Ethnicity

Check one or more

- Hispanic or Latino
- Not Hispanic or Latino
- I do not wish to provide this Information

##### Race

Check one or more

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- I do not wish to provide this Information

##### Sex

Check one or more

- Female
- Male
- I do not wish to provide this Information

##### Citizenship

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Save



Once you Accept Offer, we will confirm your debt-to-income ratio to ensure its under 50% by verifying your income electronically either by accessing your payroll system or you can connect to your online bank account.

By clicking "Accept Offer & Start Income Verification", I am providing "written instructions" to Homebridge Financial Services, Inc. under the Fair Credit Reporting Act authorizing Homebridge Financial Services, Inc. to obtain information from my personal credit profile or other information related to my employment and income information.

Submit Application



This letter is solely a pre-qualification for terms of a loan with NiftyDoor. NMLS #9521, that you may be eligible for based on your stated information. This pre-qualification is not a commitment to lend or approval of an application for credit with NiftyDoor. A written commitment to make a mortgage loan has not yet been issued. This is not a rate lock, and the APR, interest rate, and other related terms and conditions shown on this pre-qualification are sample terms only and are subject to change until you are approved for a loan and a commitment or loan offer is issued. In order for NiftyDoor to review your application for credit, you will need to submit a complete loan application and provide the information detailed above. Please note that the final terms and conditions of any loan offered to you will be based on NiftyDoor underwriting of and verification of the provided information. You are not required to obtain a loan from NiftyDoor just because you have received this pre-qualification.

# DIGITAL HELOC QUICK COMPLETE GUIDE

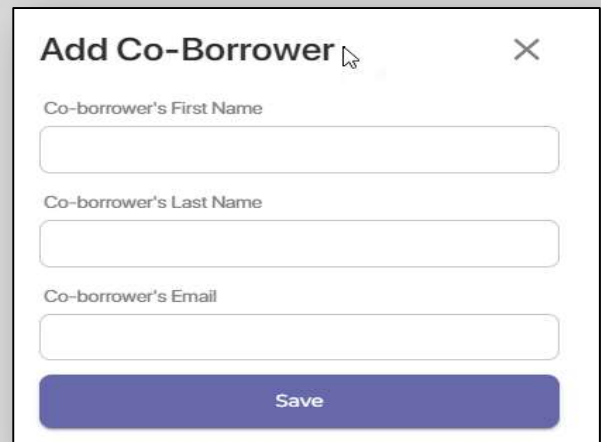
## Non-Borrower Spouse/NPE

1. If applicable, click **YES** to add additional owner/spouse as a **co-borrower** **OR**
2. Click **No** to add additional owner/spouse as **Non-Purchasing Entity (NPE)**
3. Enter required information per selection made

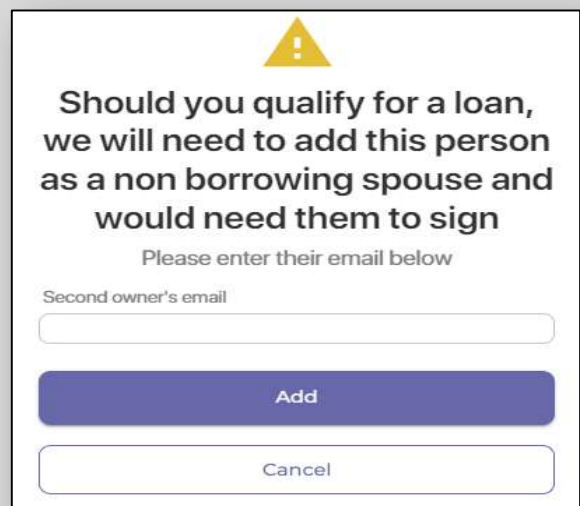
**Note: Email address must be different than primary borrower's email. This is particularly important for Community Property States**



A warning dialog box with a yellow triangle icon containing an exclamation mark. The text reads: "We've noticed **BN FL HOLDINGS LLC** as another owner on your property. Will you be adding this person as a co-borrower?" Below the text are two buttons: a blue "Yes" button and a white "No" button with a grey border.



An "Add Co-Borrower" form with a close button (X) in the top right corner. It contains three input fields: "Co-borrower's First Name", "Co-borrower's Last Name", and "Co-borrower's Email". At the bottom is a blue "Save" button.



A warning dialog box with a yellow triangle icon containing an exclamation mark. The text reads: "Should you qualify for a loan, we will need to add this person as a non borrowing spouse and would need them to sign. Please enter their email below". Below the text is an input field labeled "Second owner's email". At the bottom are two buttons: a blue "Add" button and a white "Cancel" button with a grey border.

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Milestones – Track Your App

The “Track Your Application” view displays completed and remaining milestones as the HELOC application is processed:

- Successful verifications have a **green checkmark** to the left of the milestone
- **Purple actions buttons** direct the borrower to the next steps in the process; click to **purple action button** to proceed
- **Grey buttons** indicate that there are remaining actions needed before the borrower can access that milestone; there is nothing for the borrower to do until such time as this action is active or marked as complete
- The **green progress bar** indicates the amount of income verified compared with the dollar amount of income entered on the PreQual Application

## Reviewing the Application Progress

1. Track the progress of the Digital HELOC Application via **Track Your Loan Application**
2. The **Offer**, **ID Verification**, & **Credit** are likely complete and show with a **green checkmark** when the borrower starts the verification process
3. **Home Valuation** may be complete with a successful *AVM*, or require an additional step (If applicable, a *BPO* will be ordered once the income verification process starts; the cost is \$95 and netted from the HELOC loan proceeds at Closing)
4. **Income** may be the *next* borrower Milestone

**Note:** For the DTI Builder, additional income can be added using **Add a Co-Borrower** and/or **Add Additional Income**

## Track Your Loan Application

OTIS HARRIS JR.  
Tampa, FL, 33604

Last update: Sep 25, 2024 3:17 PM  
Training Broker | NMLS ID #11111  
Tan Scott | NMLS ID #393921  
Application #: 100427291629983

- ✓ Offer ⓘ  
\$300,001 Line of credit with an initial interest rate of 12.38%  
Initial draw amount of \$300,001 5 year interest only draw period followed by 25 year fully amortized repayment period
- ✓ ID Verification ⓘ  
Completed! Looks good.
- ✓ Credit ⓘ  
Completed! 836 FICO Score!
- ✓ Home Valuation ⓘ  
\$481,954
- ✓ Income ⓘ  
We verified \$101,582.47 of annual income.  
We detected \$11,136 of annual debts from your credit report.  
Analyzing payroll data.  
**DTI:47.52%** Great Job! Your DTI looks good

Your application stated you earn \$300,000.00. We have verified \$101,582.47 so far.  
To hold your current loan request, you need to verify at least **\$198,417.53 more**.



You may be able to lower your DTI by paying off debt(s) from the list below

Pay off your debts Available Balance: \$290,711.60

Tradeline name	Type	Monthly	Balance	
<input type="checkbox"/> SYNCB/EXXON MOBIL	Revolving charge account	\$8.00	\$8.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$64.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$2,808.00	EDIT
<input type="checkbox"/> ULSTER SAVINGS BANK	Conventional real-estate ...	\$920.00	\$56,326.00	EDIT

Confirm and proceed to next step

Cancel

I need help

Or you can add more income

Add a Co-Borrower

Add Additional Income

- ✓ Demographics ⓘ
- ⚙️ Broker Disclosures ⓘ  
Sign your Broker Documents
- ✓ Lender Disclosures ⓘ
- ✓ Insurance Verification ⓘ
- ✓ Title ⓘ
- ✓ Closing ⓘ  
Close Now
- ✓ Closing Disclosures ⓘ
- ✓ Funding ⓘ

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Income Verification

- Income is verified digitally for the borrower via:
  - The Work Number** – Salaried/Wage earner
  - TRUV**- Paystub/W2 documents uploaded
  - Plaid CRA** – Self-employed/Other via bank deposit verification
- The applicable digital verification module will present according to the employment type
- If income is verified via **The Work Number (TWN)**, nothing more is needed
- Once the DTI is verified, no additional documentation is needed for income verification. A green **checkmark** will display next to the **Income** milestone
  - Maximum DTI:
    - ✓ FICO < 680 = 45% DTI
    - ✓ FICO ≥ 680 = 50% DTI

## Track Your Loan Application

### Income

We cannot offer a loan because DTI exceeds 50% based on actual debt from soft pull. Please email your loan officer nikki+mlo@nftydoor.com or reapply in the future.

**DTI: 53.17%**

Your DTI Score is still too high, it needs to be at 50% or below

Your application stated you earn \$300,000.00. We have verified \$101,582.47 so far. To hold your current loan request, you need to verify at least \$198,417.53 more.



## Track Your Loan Application

### Income

We verified \$101,582.47 of annual income.

We detected \$11,136 of annual debts from your credit report.

Analyzing payroll data.

**DTI: 47.88%**

Great Job! Your DTI looks good

Your application stated you earn \$125,000.00. We have verified \$101,582.47 so far. To hold your current loan request, you need to verify at least \$23,417.53 more.





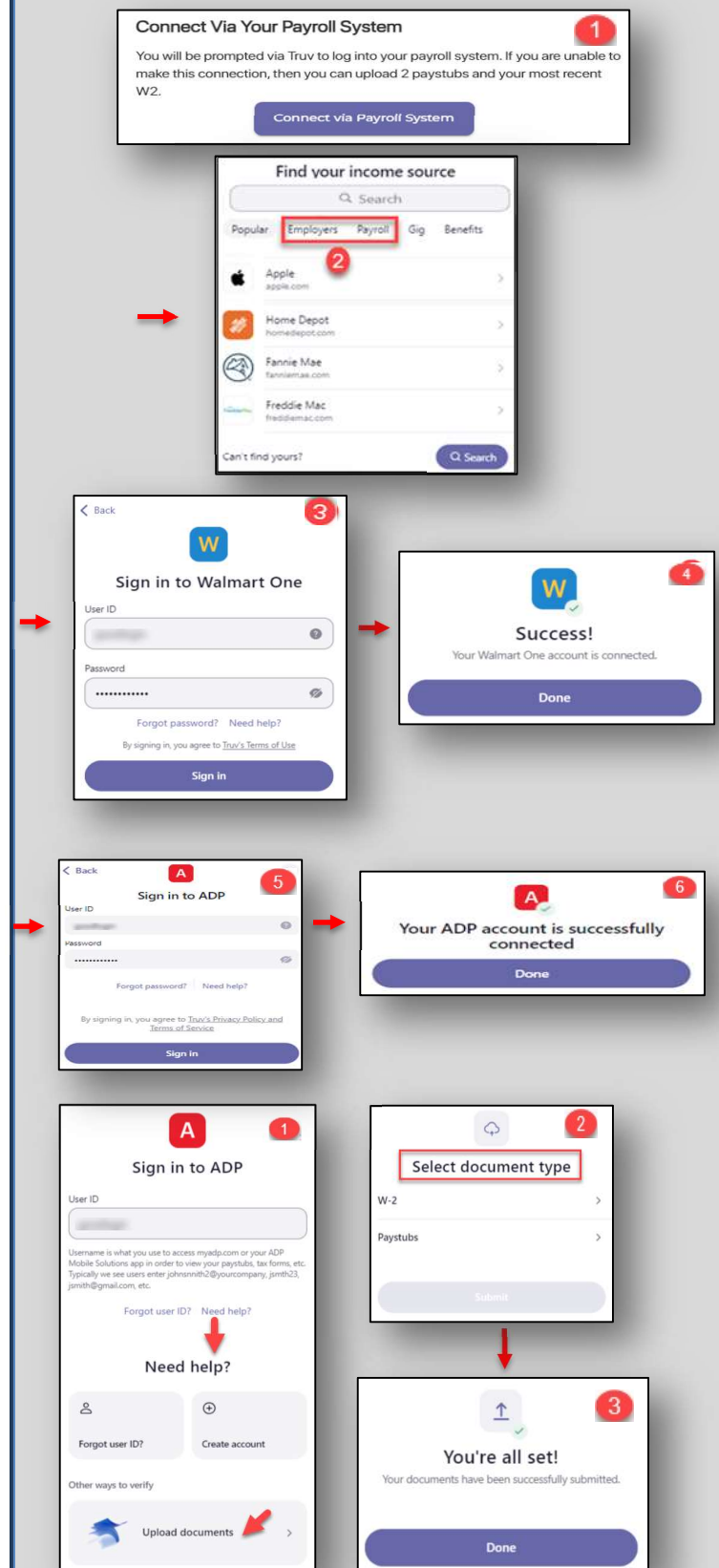
# DIGITAL HELOC QUICK COMPLETE GUIDE

## TRUV Wage Earner

1. If **TWN** is unsuccessful, click **Connect via Payroll System**
2. Search **Employers**, or **Payroll Provider**
3. Follow the prompts for digital verifications via employer search or payroll provider,
4. Enter credentials as applicable
5. Once complete a confirmation message will appear
6. Click **Done**

### Unable to Log into Payroll or Employer?

1. If Log In credentials cannot be obtained, paystubs and W-2's may be manually uploaded
  - Click **Unable to login?**
  - Under **Need Help**, click **Upload documents**
  - Follow the prompts to upload income documents
2. Documents must be in PDF format; ensure documents are legible and are the most current for digital income analysis
3. A confirmation message, "You're all set!" once complete



# DIGITAL HELOC QUICK COMPLETE GUIDE

## Self-employed/Other Borrowers

1. Select **Link Personal Account**, to connect to **Plaid, CRA** for bank deposit verification from the personal bank account(s)

**NOTE: Business accounts are ineligible**

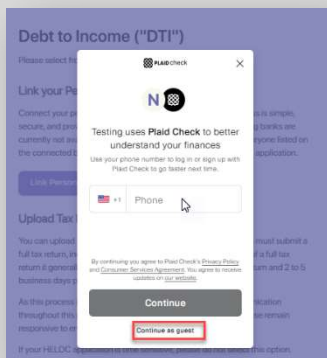
2. Review links for *Privacy Policy* and *Customer Service Agreements*, then click **Continue**

3. **Search** for financial institution then follow prompts to connect to bank account

**NOTE: The login process varies by bank, credentials are never stored or used outside the borrower's consent**

4. Once complete, click, **Connect and finish**

**Note:** if prompted the borrower can add their phone number to sign up with **Plaid**, for faster sign-in next time, or continue as a guest before completing steps to log into their bank account.



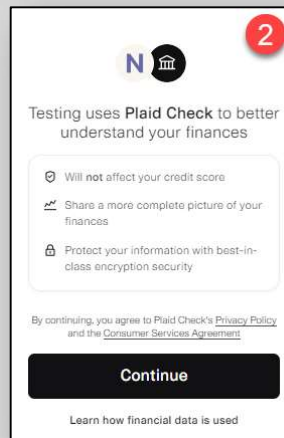
### Debt to Income ("DTI")

Please select from the following options to verify your DTI:

Link your Personal Checking Account (Fast!)

Connect your personal checking account(s) via Plaid. The process is simple, secure, and provides instant results! Please note that the following banks are currently not available: Cit, TD Bank, and Citizens. Everyone listed on the connected bank account must also be added to your HELOC application.

Link Personal Account



### Connect account information

Select the accounts you want First Platypus to connect with Plaid. Please note that not all account information may be available for connecting at this time.

Select account(s) to share

checking

Testing 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

### 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:

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.

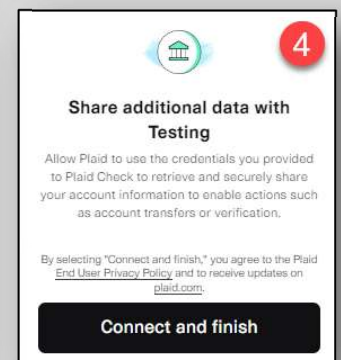
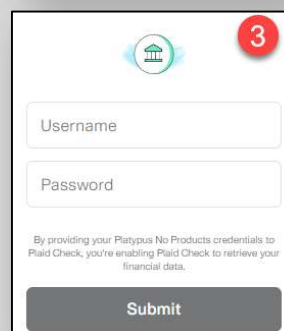
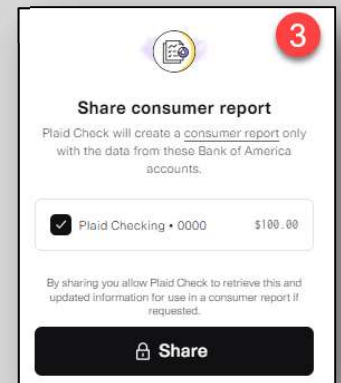
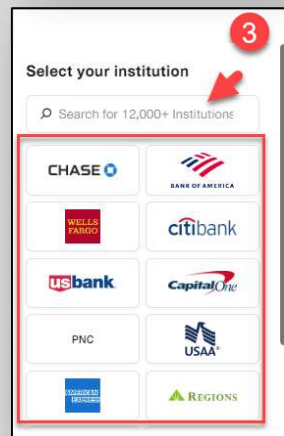
Profile Information

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



# DIGITAL HELOC QUICK COMPLETE GUIDE

## Self-employed/Other Borrowers

1. If bank deposit verification is unsuccessful, click **Upload Tax Returns**
2. Upload Tax Return 1 and Tax Return 2 (repeat for each tax year)
  - **Select** Tax Year using the drop list
  - Click **Choose File** to upload tax documents
  - Click **Upload**

**NOTE: The tax returns review can take two business days upon receipt for response**
3. Once complete, a confirmation message will display

**Debt to Income ("DTI")** 1

You will be prompted via Plaid to log into your financial institution to securely link your personal checking account. Please note that all account owners will also have to be on your HELOC application and business accounts are not allowed.

Link your Personal Checking Account (Automated)

You can upload 2 years of personal tax returns. Please note that everyone listed on the tax return must be on your HELOC application. Tax return analysis is a manual process and generally takes 2 to 5 business days upon receipt.

If this HELOC application is time sensitive, you should not use this option.

Link Personal Account

Upload Tax Returns Manually (Manual Review, expect delays)

Please, upload the following document:

Upload Tax return 1

Please, upload the following document:

Upload Tax return 2

**Debt to Income ("DTI")**

Please select from the following options to verify your DTI:

Link

Ca

sec

cur

con

is

ca

Up

You

full

ret

bus

As

the

resp

If your HELOC application is time sensitive, please do not select this option.

Please, upload the following document:

Upload Tax return 1

Maximum file size allowed: 100MB

**Upload Missing Document**

Please upload your document in PDF format.

Tax return 1 Borrower

Tax Year

2021

Choose File | No file chosen

Maximum file size allowed: 100MB

Discard Upload

**Debt to Income ("DTI")**

Please select from the following options to verify your DTI:

Link

Ca

sec

cur

con

is

ca

Up

You

full

ret

bus

As

the

resp

If your HELOC application is time sensitive, please do not select this option.

Please, upload the following document:

Upload Tax return 1

Maximum file size allowed: 100MB

**Upload Missing Document**

Please upload your document in PDF format.

Tax return 1 Borrower

Tax Year

2022

Choose File | No file chosen

Maximum file size allowed: 100MB

Discard Upload

**Upload Tax Returns Manually (Manual Review, expect delays)** 3

You can upload 2 years of personal tax returns. Please note that everyone listed on the tax return must be on your HELOC application. Tax return analysis is a manual process and generally takes 2 to 5 business days upon receipt.

If this HELOC application is time sensitive, you should not use this option.

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Debt Consolidation & DTI Builder

When **Use of Proceeds** is “Debt Consolidation” or when the loan exceeds an allowable DTI, the DTI Builder presents options that include:

1. Payoff off debt to qualify
  - ✓ Using the **Available Balance** per the HELOC line of credit amount, borrowers can choose debts to pay off
2. Add a Co-Borrower
  - ✓ A co-borrower can be added if the maximum DTI is exceeded, and additional income is needed to qualify
  - ✓ Click **Add a Co-Borrower** and follow prompts
3. Add Additional Income
  - ✓ The borrower may add income to qualify, (i.e., child support, disability, part-time job, etc.)
  - ✓ Click **Add Additional Income** and follow prompts

Itemized liabilities from the credit report will be listed on “**Track Your Loan Application**” to allow the choice of debt to be paid off

### DTI Builder

1. Click **the checkbox** to the left of the tradeline for debts to pay off
2. DTI is recalculated with each debt to be paid off with HELOC loan proceeds
3. Once the liabilities to be paid off have been selected, click **Confirm and Proceed to Next Step**

A pop-up confirmation for the liabilities being paid down/paid off displays:

- The address, account number, and payee
- To make edits to any open fields, click inside the desired field and update
- To confirm liability is to be paid off with HELOC proceeds, click **SAVE AND NEXT** until all liabilities (that are being paid down/off) are confirmed

## Track Your Loan Application

**Income**

We cannot offer a loan because DTI exceeds 50% based on actual debt from soft pull. Please email your loan officer nikki+mlo@nftydoor.com or reapply in the future.

**DTI: 53.17%** Your DTI Score is still too high, it needs to be at 50% or below

Your application stated you earn \$300,000.00. We have verified \$101,582.47 so far. To hold your current loan request, you need to verify at least \$198,417.53 more.

VERIFIED INCOME

\$0.00 **\$101,582.47** \$300,000.00

You may be able to lower your DTI by paying off debt(s) from the list below

**1** Pay off your debts Available Balance: \$290,711.60

Tradeline name	Type	Monthly	Balance	
<input type="checkbox"/> SYNCB/EXXON MOBIL	Revolving charge account	\$8.00	\$8.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$64.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$2,808.00	EDIT
<input type="checkbox"/> ULSTER SAVINGS BANK	Conventional real-estate ...	\$920.00	\$56,326.00	EDIT

Confirm and proceed to next step Cancel I need help

Or you can add more income

**2** Add a Co-Borrower **3** Add Additional Income

**Demographics**

DTI: 53.17% it needs to be at 50% or below

Use of Proceeds

Home Improvement

Home Improvement

**Debt Consolidation**

Other

**DTI: 47.88%** Great Job! Your DTI looks good

<input type="checkbox"/> BANK OF AMERICA	Credit card	\$15.00	\$105.00
<input type="checkbox"/> CAPITAL ONE/PARSIAN	Revolving charge account	\$24.00	\$602.00
<input checked="" type="checkbox"/> CITICARDS CBNA	Credit card	\$49.00	\$2,387.00
<input checked="" type="checkbox"/> SEARYS/CBSD	Credit card	\$0.00	\$3,584.00
<input checked="" type="checkbox"/> CAPITAL ONE/COMP USA	Revolving charge account	\$19.00	\$1,899.00
<input checked="" type="checkbox"/> G M A C	Auto loan	\$688.00	\$21,338.00
<input type="checkbox"/> AMERICAS FIRST CRED LUN	Conventional real-estate ...	\$2,457.00	\$268,099.00
<input checked="" type="checkbox"/> NISSAN MOTOR ACCEPTANC	Auto loan	\$652.00	\$24,760.00

Confirm and proceed to next step I need help

1 of 2

You have selected 2 tradelines for Paydown, let's confirm some information

**G M A C** Monthly Payment: \$688.00  
Payment Amt: \$21,338.00

Payto  
G M A C

Address  
PO BOX 105677 ATLANTA, GA 30348

Account#  
340903406103

DISCARD SAVE AND NEXT

# DIGITAL HELOC QUICK COMPLETE GUIDE

## DTI Builder – Recalculation

The tradeline name is itemized according to the debts on the credit report when the **Use of Proceeds** is "Debt Consolidation," or if the max allowable DTI is exceeded. The borrower can choose debts to be paid off to qualify or paid off for debt consolidation.

### Paying Off Debt

1. **Click** the checkbox to the left of the desired tradeline name to choose debts to be paid off with the HELOC loan proceeds  
**Note: DTI is 31.07% (no debts selected)**  
**And the available balance is \$159,215.53**
2. With each selected debt to be paid off, the DTI is recalculated  
**Note: DTI is recalculated to 20.14% (debts selected to be paid off)**  
**And the available balance is recalculated to \$102,871.53; reduced by debts chosen to be paid off at closing**
3. To continue, click **Confirm and proceed to next step**
4. **Verify** address and account number of debt(s) being paid off, then click **SAVE AND NEXT**

Income  
We verified \$101,868.49 of annual income.  
We detected \$11,136 of annual debts from your credit report.  
Analyzing payroll data.

**DTI:31.07%** Great Job! Your DTI looks good

Your application stated you earn \$125,000.00. We have verified \$101,868.49 so far.  
To hold your current loan request, you need to verify at least \$23,131.51 more.

Verified Income Unverified Income \$101,868.49

\$0.00 \$125,000.00

You may be able to lower your DTI by paying off debt(s) from the list below

Pay off your debts Available Balance: \$159,215.53

Tradeline name	Type	Monthly	Balance	
<input type="checkbox"/> SYNCB/DIXON MOBIL	Revolving charge account	\$8.00	\$8.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$64.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$2,808.00	EDIT
<input type="checkbox"/> ULSTER SAVINGS BANK	Conventional real-estate ...	\$920.00	\$56,326.00	EDIT

Confirm and proceed to next step Cancel I need help

Income  
We verified \$101,868.49 of annual income.  
We detected \$11,136 of annual debts from your credit report.  
Analyzing payroll data.

**DTI:20.14%** Great Job! Your DTI looks good

Your application stated you earn \$125,000.00. We have verified \$101,868.49 so far.  
To hold your current loan request, you need to verify at least \$23,131.51 more.

Verified Income Unverified Income \$101,868.49

\$0.00 \$125,000.00

You may be able to lower your DTI by paying off debt(s) from the list below

Pay off your debts Available Balance: \$102,871.53

Tradeline name	Type	Monthly	Balance	
<input checked="" type="checkbox"/> SYNCB/DIXON MOBIL	Revolving charge account	\$8.00	\$8.00	EDIT
<input checked="" type="checkbox"/> AMEX	Credit card	\$0.00	\$64.00	EDIT
<input type="checkbox"/> AMEX	Credit card	\$0.00	\$2,808.00	EDIT
<input checked="" type="checkbox"/> ULSTER SAVINGS BANK	Conventional real-estate ...	\$920.00	\$56,326.00	EDIT

Confirm and proceed to next step Cancel I need help

3  
Confirm and proceed to next step

1 of 2  
You have selected 2 tradelines for Paydown, let's confirm some information

AMEX Payment Amt: \$2,808.00

Payto  
AMEX

Address  
PO BOX 297871 FORT LAUDERDALE, FL 33329

Account#  
025758999012338262

DISCARD SAVE AND NEXT

# DIGITAL HELOC QUICK COMPLETE GUIDE

## DTI Builder – I Need Help


**I need help** is available if the DTI is still greater than the allowable DTI, and the borrower cannot move forward

Once **I need help** is clicked, the system will verify that help is needed

1. To confirm help is needed, click **Yes, I confirm**
  - The Support Team will be alerted
  - The Support Team will follow up with the borrower
2. If no help is needed, click **No, I mislicked**

<input checked="" type="checkbox"/>	BK OF AMER	Conventional real-estate ...	\$175.00	\$28,298.00
<input checked="" type="checkbox"/>	BK OF AMER	Conventional real-estate ...	\$268.00	\$43,644.00
<input type="checkbox"/>	BK OF AMER	Conventional real-estate ...	\$846.00	\$61,558.00
<input type="checkbox"/>	BK OF AMER	Conventional real-estate ...	\$281.00	\$42,676.00
<input type="checkbox"/>	CALIBER HOME LOANS, IN	Conventional real-estate ...	\$824.00	\$93,682.00

Confirm and proceed to next step    I need help



**Are you sure you need help?**

This will alert our CX team and they will reach out to you shortly.

No, I mislicked    Yes, I confirm

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Final Offer

Once all income has been verified, the final loan offer will be displayed

1. Click **Edit** to customize the following loan terms:
  - Loan Amount
  - Initial Draw
2. To view Est. Points and Fees, click **Show Details** to the right of the field
3. To view Est. Net Proceeds, click **Show Details** to the right of the field
4. Once review of Final Offer and edits are complete, click **Confirm Offer & Proceed**

**Congrats Greg!** Your Debt to Income has been approved! Please confirm your offer and proceed.

Property	[REDACTED]	5003
Loan Request	<b>\$150,000</b>	Edit
Interest Rate:	<b>11.13%</b>	(\$1,391 Est. Monthly Payment)
Draw:	<b>\$150,000</b>	Edit
Est. Points And Fees	<b>\$4,629.87</b>	Show details
Est. Net Proceeds	<b>\$145,370</b>	Show details

After you proceed, your offer is confirmed and cannot be changed. We will then complete your title review and once its clear we can schedule closing.

Confirm Offer & Proceed

4

Enter in your desired loan amount

Loan Amount

\$325,000

Change Loan Amount

Cancel

Draw Request

Available Draw: \$150,000

Draw: \$146,500

75%

100%

Draw is less than 100%

Confirm Draw

Cancel

Estimated Fees

Origination Fee (2.99%): \$8,970.03

Fees:

Credit Report: \$2.70

Compliance / Doc Prep / Enote: \$23.00

Property AVM / Inspection: \$12.00

ID Verification: \$1.92

eRecording: \$5.25

Legal and Vesting: \$65.00

Taxes: \$52.50

Total: \$9,087.53

Close Details

Paydowns / Payoffs

Paydowns:

No paydowns were found

Payoffs:

No payoffs were found

Total:

\$0.00

Close Details

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Disclosures

### Disclosures

1. The first set of disclosures to eSign are **Broker Disclosures**. Click **Sign your Broker Disclosures**
2. At the time that **Lender Disclosures** are available, the steps to sign Lender Disclosures are the same. The borrower will click **Sign Lender Disclosures** to access

### Consent

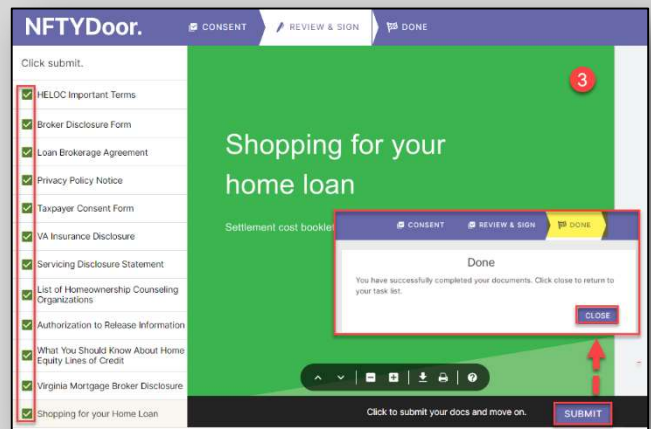
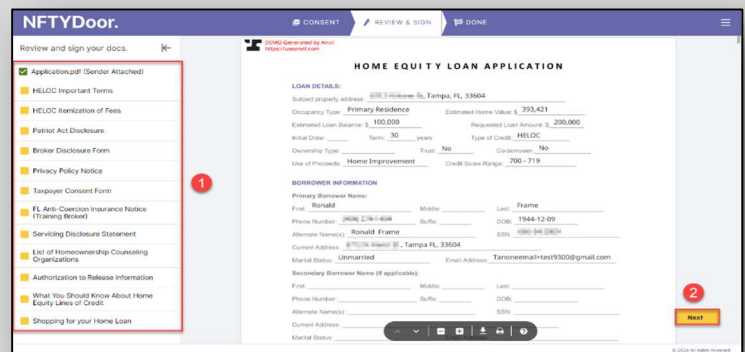
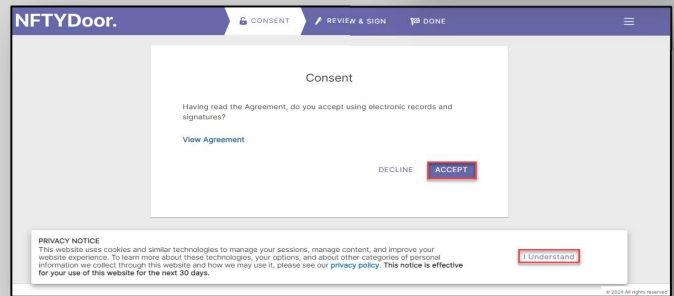
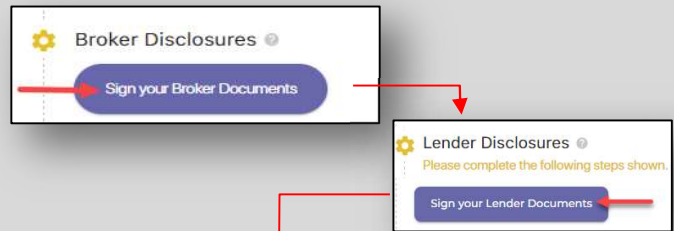
3. The eConsent agreement is available by clicking the link, **View Agreement**. Click **ACCEPT**

### Privacy Notice

4. Appears at the bottom of the screen. Click **I Understand**

### eSign (Follow these steps below to sign broker disclosures)

1. On the left-hand side, as the documents are eSigned, the yellow boxes will turn to **green checkmarks**
2. To begin signing broker disclosures, click **Next**
3. Once complete, click **Submit**, then **Close** to return to **Loan Application Tracker**





# DIGITAL HELOC QUICK COMPLETE GUIDE

## Close Now

1. Once Title is confirmed the Close Now purple action is accessible. Click **Close Now**.
2. Click **Which IDs are valid?**
  - A valid ID is required
  - This link provides a list of allowable identification for closing using a RON (remote) or in-person notary sessions
3. Click **Review and Sign**, and follow prompts
4. Click **Confirm**, once complete
5. The **Closing** milestone will display complete with a **green checkmark** to the left and the closing date scheduled
6. An email is sent to the borrower with closing instructions according to available options:
  - In-person closing (schedule closing time and location)
  - Remote Online Notary (RON) closing
7. Click **Preview Docs** and follow the prompts to sign closing document via **Proof**:
  - Set password
  - Review documents
  - Verify Identity
  - Connect with an on-line notary

**Note:** the entire process takes about 20 minutes to complete with on-line notary

The collage illustrates the following steps:

- Step 1:** A progress bar shows 'Title' as complete with a green checkmark. A 'Close Now' button is highlighted with a red arrow.
- Step 2:** A pop-up window asks 'Which IDs are valid?' and provides instructions to review and sign documents.
- Step 3:** A 'Review and Sign' button is highlighted with a red circle.
- Step 4:** A 'Confirm' button is highlighted with a red arrow.
- Step 5:** The 'Closing' milestone is now complete with a green checkmark and a scheduled date of October 18, 2024.
- Step 6:** An email from docutech.com titled 'Review documents ahead of closing date' is shown, with a 'Preview documents' button highlighted.
- Step 7:** A 'Welcome to Proof!' screen prompts for an email address and password. A 'Set password' button is highlighted.
- Step 7 (continued):** A 'Notarize now' button is highlighted on a screen that lists instructions for reviewing documents, verifying identity, connecting with a notary, and downloading documents.
- Step 7 (continued):** A 'Proof' interface shows a document titled 'Closing Disclosure' with a 'Notarize now' button highlighted.
- Step 7 (continued):** A video call interface prompts the user to 'Check to confirm your audio & video'.

# DIGITAL HELOC QUICK COMPLETE GUIDE

## Connecting Bank Funding Account

Once a closing date and time is selected and confirmed, the ability to link a personal checking account for funding will be available

**NOTE: If a checking account was linked during the income verification process (i.e., self-employed borrowers) then this step no required; the account previously linked is used for funding.**

1. Click **Select the bank account for funding**

**NOTE: If an account is not linked, a paper check will be mailed**

2. Click **Continue**, to connect your account for Funding via **Plaid**

3. Choose how the bank account will be linked:

• **Instant**

- ✓ This process requires entry of the mobile banking User ID and Password

• **Manual**

- ✓ This process allows entry of the bank account number and routing number
- ✓ If available, the link can be instant, or in 1-2 days

4. Choose the banking institution or enter the bank name in the search bar

5. The borrower will enter the mobile banking credentials used to log into their online profile, Click **Submit**

6. Select one account (if there are multiple accounts)

7. Click **Continue**

**NOTE: The borrower can only connect to a personal checking account. No business or savings accounts are allowed to be linked for funding**

8. Once the account is linked successfully, click **Continue**

9. The Funding milestone will display a **green checkmark** confirming it successfully linked the account

