



# Digital Home Equity Loans

The Homebridge Digital HELOC

# Digital HELOC – Now is the time!



- ✓ According to Core Logic, total homeowner equity in the US is currently \$17 trillion with \$11 trillion being tappable equity
- ✓ Credit card debt in the US is over \$1.1 trillion (according to the Federal Reserve)
- ✓ Average rate on those credit cards is 22% (according to the Federal Reserve)
- ✓ 76% of all 1<sup>st</sup> mortgages have a rate under 5%

**This means millions of people are going to tap their equity using a HELOC rather than a 1<sup>st</sup> mortgage!**

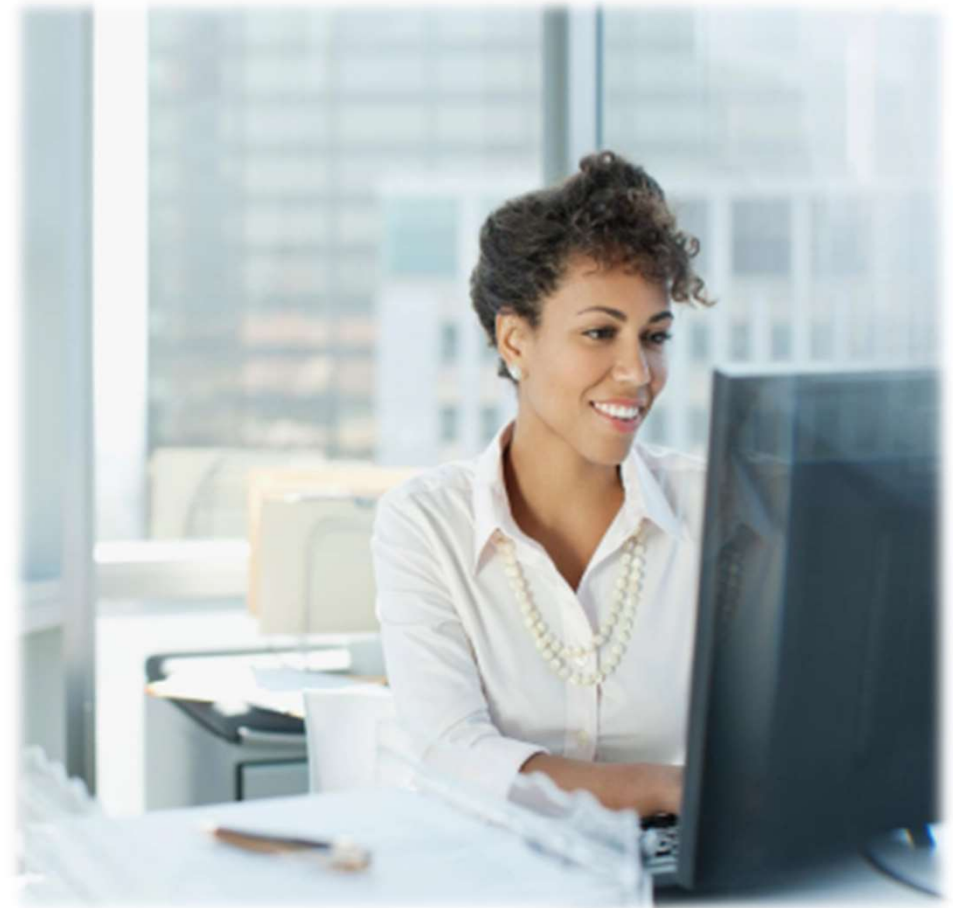
- ✓ Stop thinking about HELOCs are an accommodation
- ✓ Start thinking about HELOCs as a massive revenue stream with unlimited potential

# Benefits to Mortgage Brokers

- ✓ Available in all 50 states
- ✓ Close in **DAYS**, not months
- ✓ The application is branded to you
- ✓ Your MLO Digital Dashboard provides complete transparency
- ✓ Proactive service to you and your borrowers

**= GET TO YES!**

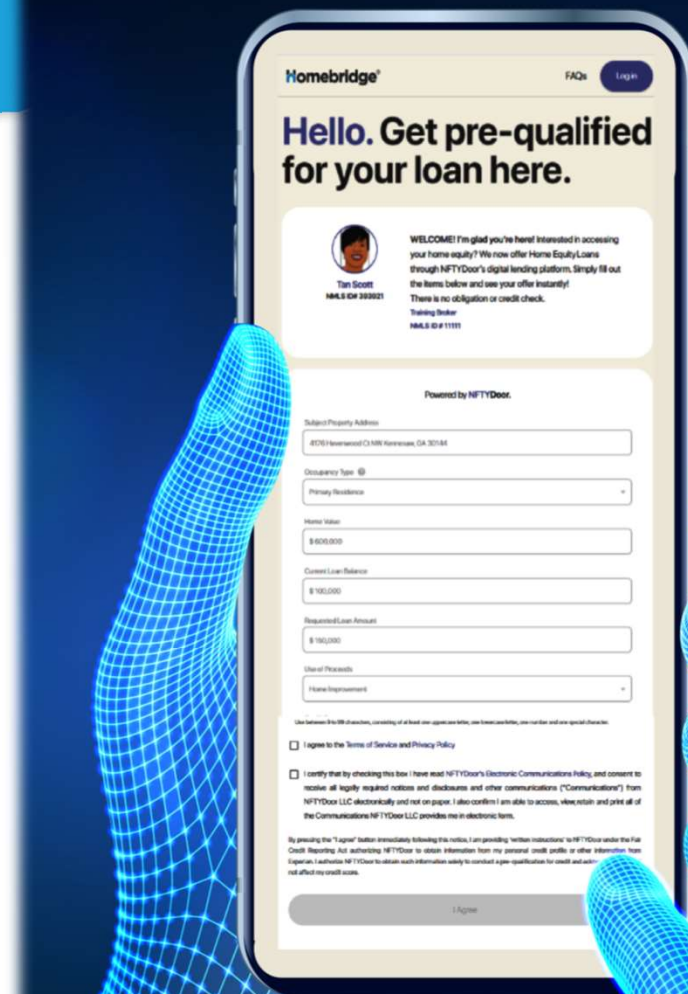
- ✓ No Processing required; our team will process your digital HELOC application
- ✓ Retain your customers today and invest in your future!



*“If you’re not offering your clients this product, someone else is.”*

# Easy Borrower Experience

- ✓ Automated underwriting creates for fast and transparent process
- ✓ No need to request unnecessary documentation
- ✓ Qualify on interest-only payment
- ✓ Title curative team – pay off judgement, liens, and existing HELOCs
- ✓ Alternative to AVM valuation
- ✓ Close in a Revocable Trust
- ✓ “Close Now” button for instant remote online closings
- ✓ Real-Time Payment (RTP) Funding, even on Saturdays



\* Certain states have rate, term, and guidelines restrictions.

\*\* Texas – Primary Residence Only

# Home Equity Line of Credit (HELOC)



## DIGITAL HELOC

- ✓ 5-Year, variable, interest-only draw period converts to 25-Year fully amortized\*
- ✓ \$25,000 - \$400,000 loan amount
- ✓ Max 80% CLTV (70% CLTV Investment)
- ✓ Max 50% DTI (45%, <680 FICO)
- ✓ Debt Consolidation
- ✓ Non-Owner Occupants permitted
- ✓ Pay off debt to qualify
- ✓ Pay off existing 2<sup>nd</sup>
- ✓ Pay off high interest credit card
- ✓ No Prepayment Penalties/EPO/EPD
- ✓ Eligible Occupancy:
  - Primary, 2<sup>nd</sup> Home, & Investment\*\*
- ✓ 75% Minimum Draw required at close
- ✓ No Seasoning
- ✓ Property Valuation Optionality:
  - AVM up to \$400,000
  - BPO used if AVM fails or requested with PreQual
- ✓ No hazard insurance required on 2<sup>nd</sup> liens

\* Certain states have rate, term and guidelines restrictions.

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# MLO: Your Digital HELOC Dashboard



- ✓ Start a Digital HELOC application
- ✓ Personalized Marketing Link
- ✓ Pipeline Transparency
- ✓ Real-Time loan status
- ✓ Real-Time pricing
- ✓ Debt Consolidation
- ✓ Access to loan file and documentation
- ✓ Training Resources

The screenshot shows the NFTYDoor dashboard. On the left is a navigation sidebar with 'MyLoans' selected. The main area features a search bar, a 'My Loans' section with action buttons (Copy Marketing Link, See Rates, Training Center, Start PreQualification), and a table of loan entries. The 'Status' column in the table is highlighted with a red box.

| Starred                             | Show | 10 | Entries | Status: | Select status... |
|-------------------------------------|------|----|---------|---------|------------------|
| PreQual                             |      |    | 2       | \$0.45m | 7.00             |
| Submit application                  |      |    | 1       | \$0.23m | 7.00             |
| Call borrower to accept offer (BPO) |      |    | 1       | \$0.23m | 7.00             |



# MLO: To get started with Digital HELOC Application PreQual

Click **Start PreQualification** under the **Dashboard** or **MyLoans** view of the MLO Portal

**NFTYDoor.** A division of Homebridge

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

Tan Scott  
HB/REMN LO

Dashboard

MVLoans

PreQual Pending 1

Application Errors

Assistants

Archived

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

Hi Tan Scott: [Watch a video on how to get started](#)

There are two ways to start a PreQual application:  
Copy the Invite Link for them to Apply or start the application yourself.

<https://test.nftydoor.com/hb/training-broker/tar> [Copy](#)

**Start PreQual Application** →

**My Pipeline**

- \$0.00 Loan Amount
- 0 Invites
- 0 In Process

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Tan Scott  
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Dashboard

**MyLoans**

PreQual Pending

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

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

Starred Show 10 Entries Status: Select status... ▾

| NAME | \$ | DAYS | STATUS | LAST NOTE | ACTION |
|------|----|------|--------|-----------|--------|
|------|----|------|--------|-----------|--------|

# Option 1: One-Page MLO-initiated PreQual Application



## Pre-Qualification Application

Property Address

Estimated Home Value

Requested Loan Amount

Occupancy Type

Current Mortgage Balance

CLTV

Credit Score Range

## Primary Borrower

Legal First Name

Legal Middle Name (optional)

Email

Cell Phone

Date Of Birth

Legal Last Name

Suffix (optional)

Marital Status

SSN

## Annual Income

Please select all that apply for Borrower 1

- Salary or hourly wages
- Self Employment
- Social security, pension, disability
- Other

Total Primary Borrower Annual Income: \$0.

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

- We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all requisite and federal disclosures.
- We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), are 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 loanstrated 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 og 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 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 "Mortg/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 contracts. 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 te

### 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 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 ae 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 somctly 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 ser (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 15% ofit.

Type your name below to acknowledge the above

Save for Later ?

Archive ?

Submit & Proceed



# Application Prescreening Process!

- ✓ Offer displayed with terms and payments
- ✓ ID Verification confirmed upfront
- ✓ Credit soft pull prior to sending disclosures
- ✓ Immediate Home Valuation analysis
- ✓ Streamlined borrower process
- ✓ Comparison of stated vs. verified values/input

“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.”

The screenshot displays a vertical progress bar on the left with four steps, each marked with a green checkmark and a question mark icon:

- Offer**: Based on Credit and CLTV the new offer is \$200,000 loan with an interest rate of 9.85% and an APR of 10.20%. 30 year term (payments of \$1,641.67)
- ID Verification**: Completed! Looks good
- Credit**: Completed! 836 FICO Score!
- Home Valuation**: Success, your AVM came back at \$1,227,355.00

Below the progress bar is a section titled **Prequal comparison** with two columns:

| Your Inputs:       |                | PreQual Results:   |                |
|--------------------|----------------|--------------------|----------------|
| Home Value:        | \$1,800,000.00 | Home Value:        | \$1,227,355.00 |
| FICO:              | 700 - 719      | FICO:              | 836            |
| Loan Balance:      | \$20,000.00    | Loan Balance:      | \$56,326.00    |
| Loan Amount:       | \$200,000.00   | Loan Amount:       | \$200,000.00   |
| Monthly Debt Load: | \$1,300.00     | Monthly Debt Load: | \$1,092.00     |
| NFTYDoor Payment:  | \$1,786.67     | NFTYDoor Payment:  | \$1,641.67     |
| Annual Income BI:  | \$125,000.00   | Annual Income BI:  | \$125,000.00   |

Below the comparison table is a section titled **Offer Calculations:**

|                               |              |
|-------------------------------|--------------|
| DTI:                          | 26.24%       |
| CLTV:                         | 20.88%       |
| Interest Rate (\$200,000.00): | 9.85%        |
| Min Offer:                    | \$25,000.00  |
| Max Offer:                    | \$400,000.00 |

At the bottom of the interface are three buttons: **Archive**, **Save for Later**, and **Send Invitation Email** (Offer Valid for 7 days).

# Your Personalized HELOC Application Link

- ✓ Borrower completes PreQual application
- ✓ **Copy and Paste** link to social media accounts
- ✓ Include in email signatures
- ✓ Share link with marketing database of past clients and new prospects
- ✓ Include in marketing materials

CLICK HERE TO ACCESS MY PERSONALIZED MARKETING LINK

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

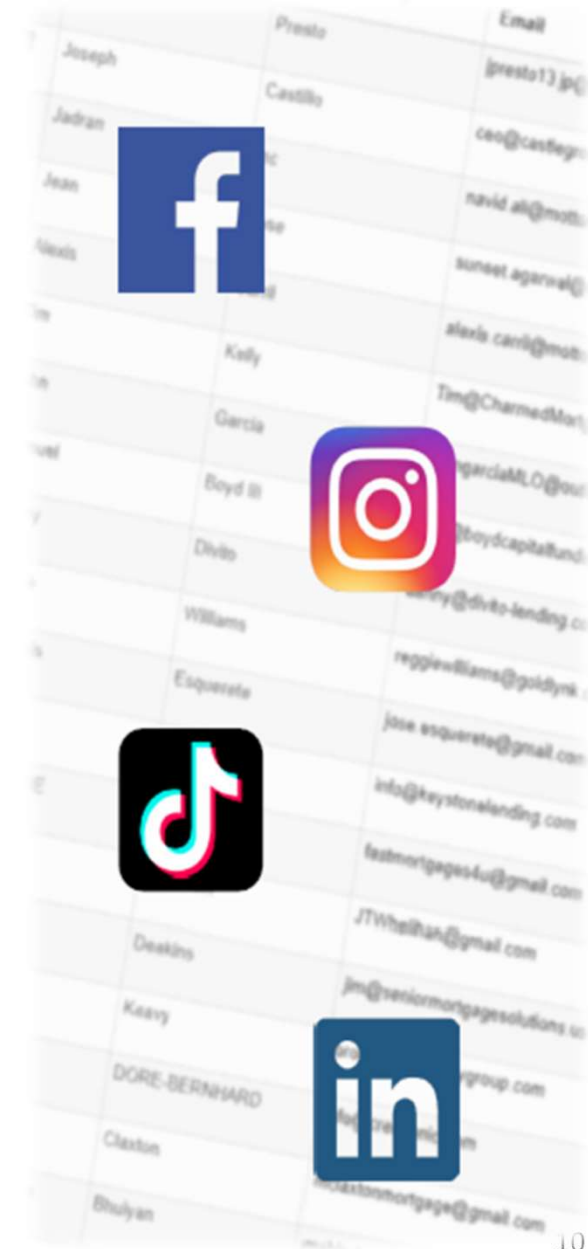
Hi Tan Scott: [Watch a video on how to get started](#)

There are two ways to start a PreQual application:  
Copy the Invite Link for them to Apply or start the application yourself.

<https://test.nftydoor.com/hb/training-broker/tan-sco> [Copy](#)

[Start PreQual Application →](#)

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



# Option 2: Borrower-initiated PreQual Application (using marketing link)

## Hello. Get pre-qualified for your loan here.



Tan Scott  
NMLS ID# 393921

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!

Call me at +4042741404 if you have any questions

Training Broker  
NMLS ID # 11111  
+4042741404

Subject Property Address

123 Maison Pl NW Atlanta, GA 30327

Occupancy Type

Primary Residence

Home Value

\$800,000

Current Loan Balance

\$100,000

Requested Loan Amount

\$125,000

Use of Proceeds

Debt Consolidation

Credit Score

740 - 759

### PreQual Offer Summary

## \$125,000

Max Loan Amount

\$380,000

Rates as low as

10.22%

\$400,000

10.47%

### Primary Borrower

+ Add Co-Borrower

Legal First Name

John

Legal Last Name

Doe

Legal Middle Name (Optional)

Paul

Suffix (Optional)

JR, SR

Marital Status

Married

Cell Phone

+4045551212

Email Address

borrower@email.com

### Annual Income

Please provide more details

Salary or hourly wages

\$ Total Annual Compensation - Salary or hourly wages

\$125,000

This will be verified via online payroll systems.

Employer Name

NFTYDoor

Start Date

mm/dd/yyyy

Self Employment

Social security, pension, disability

Other

Total Annual Income: \$125,000.00

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 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

# Borrower View - Application Processing Tracker!

- ✓ Streamlined borrower application tracking
- ✓ The Work Number and Plaid instantly verify income
- ✓ Complete remaining steps, if any
- ✓ No HOI required for 2<sup>nd</sup> liens
- ✓ **Close Now!** to activate Remote On-line Closing (RON\*) or schedule on-site Notary Closing

**Note:** From the Digital Dashboard, the MLO can click **Impersonate Borrower** to see what the borrower is seeing in their HELOC Application Tracker

## Track Your Loan Application

- ✓ Offer ⓘ  
\$65,000 Line of credit with an initial interest rate of 10.88%  
Initial draw amount of \$65,000 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 ⓘ  
\$1,056,813
- ✓ Income ⓘ  
We verified \$101,400 of annual income.  
We detected \$11,136 of annual debts from your credit report.  
The final offer is confirmed.

**DTI:17.96%** Great Job! Your DTI looks good

- ✓ Demographics ⓘ
- ✓ Broker Disclosures ⓘ  
We received your signed documents!
- ✓ Lender Disclosures ⓘ  
We received your signed documents!
- ✓ Insurance Verification ⓘ
- ✓ Title ⓘ  
Documents were generated correctly.

🕒 **Select Closing Date** ⓘ  
You can schedule your closing after all steps are complete.

Schedule Notary Visit ←

🕒 **Closing** ⓘ  
Close Now ←  
You may close after all steps are complete.

- ✓ Closing Disclosures ⓘ
- ⚙️ Funding ⓘ  
You've successfully connected your bank account for funding. Funding will occur on July 30, 2024

\* See state eligibility for RON closing.



# Borrower Processor is easy as 1...2...3!

## Step 1: INVITE



Dear Ronald,

You've been prequalified for a HELOC!

Please click below to view your offer:

Confirm my HELOC amount.

Please login to verify your loan details and begin verification in the next 7 days.

If you have any questions, please let me know.

Thanks



Tan Scott  
[tanjohnson@homebridge.com](mailto:tanjohnson@homebridge.com)  
Training Broker  
393921

6712 Chestnut Ave  
Ronald Frame  
100430390433048

## Step 2: Digital Underwriting

- ✔ Offer ⓘ  
\$65,000 Line of credit with an initial interest rate of 10.88%  
Initial draw amount of \$65,000 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 ⓘ  
\$1,056,813
- ✔ Income ⓘ  
We verified \$101,400 of annual income.  
We detected \$11,136 of annual debts from your credit report.  
The final offer is confirmed.  
**DTI:17.96%** Great Job! Your DTI looks good
- ✔ Demographics ⓘ
- ✔ Broker Disclosures ⓘ  
We received your signed documents!
- ✔ Lender Disclosures ⓘ  
We received your signed documents!
- ✔ Insurance Verification ⓘ
- ✔ Title ⓘ  
Documents were generated correctly.
- 🔄 Closing ⓘ  
  
You may close after all steps are complete.
- ✔ Closing Disclosures ⓘ
- ⚙️ Funding ⓘ  
You've successfully connected your bank account for funding. Funding will occur on July 30, 2024

## Step 3: CTC



Hi Ronald,

Please login to select your closing date. Your file is officially cleared to close.  
We'll contact you with signing logistics next!

You're set to sign virtually! This is our fastest and most flexible option. You'll sign virtually with a Notary at any time on closing day! A link will be sent to you from our Proof partner once you select your closing date. You can view documents immediately, but cannot sign til your closing date.

**As a reminder, please be sure to connect your bank account for funding. If a bank is not on file funding date, a paper check will be mailed and can take 7-10 days to arrive.**

If you need any assistance, please feel free to reply here!



Tan Scott  
[tanjohnson@homebridge.com](mailto:tanjohnson@homebridge.com)  
Training Broker  
393921

MLO, this is where you start...

The screenshot shows the top of the Homebridge Wholesale website. The header includes the logo, a phone number (855-442-7434), and a 'Contact Us' link. A navigation menu lists 'Home', 'Rate Sheet', 'Products and Guidelines', 'Forms', 'Broker Resources', 'Working With Us', 'Events', and 'About Us'. The main banner features the text 'Standalone Digital HELOC' in a large, white, serif font. To the left, the words 'SPEED', 'VISIBILITY', and 'OPTIONS' are stacked vertically in a bold, red, sans-serif font. Below this, it says 'Applications Can Close As Fast As The Same Day! \*' in a yellow, sans-serif font. A white button with red text says 'CLICK HERE FOR MORE INFORMATION'. At the bottom of the banner, there are three buttons: 'BECOME AN APPROVED BROKER', 'P.A.T.H.', and 'STANDALONE DIGITAL HELOC'. A red dashed arrow points from the 'STANDALONE DIGITAL HELOC' button towards the right. Below the banner, the text 'Your Experience Is Our Top Priority' is on the left, and 'RECENT BULLETINS' is on the right.

Homebridge Wholesale  
A division of Homebridge Financial Services, Inc.

855-442-7434 | Contact Us

Home Rate Sheet Products and Guidelines Forms Broker Resources Working With Us Events About Us

# Standalone Digital HELOC

**SPEED  
VISIBILITY  
OPTIONS**

Applications Can Close As Fast As The Same Day! \*

**CLICK HERE FOR MORE INFORMATION**

Available in All States!

\* While the majority of applicants are not prepared to close so fast, the platform operates at that speed. As a borrower directed journey, the process will go as fast as they complete their activities.

BECOME AN APPROVED BROKER P.A.T.H. **STANDALONE DIGITAL HELOC**

Your Experience Is Our Top Priority RECENT BULLETINS

The screenshot shows a sign-in form for the Homebridge Digital Home Equity Platform. The form is white with a purple 'Login' button. It includes fields for 'Email' (with the example 'john@example.com') and 'Password'. There is a 'Forgot Password?' link next to the password field. A 'Remember Me' checkbox is located below the password field. The Homebridge logo and 'Powered by NFTYDoor' are at the top of the form. A blue chat bubble icon is in the bottom right corner.

Homebridge®  
Powered by NFTYDoor

Digital Home Equity Platform

Please sign-in

Email  
john@example.com

Password  
.....

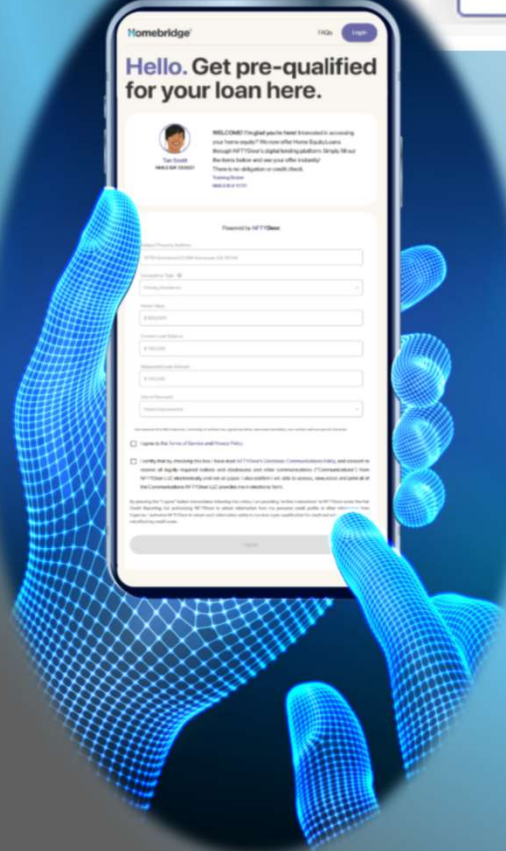
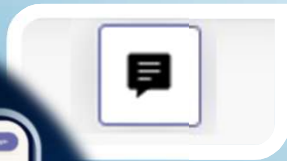
Forgot Password?

Remember Me

Login



# The borrower and the MLO can get help using the **CHAT** feature in the bottom right corner of the Digital HELOC Platform



**homebridge®**  
Powered by **NFTYDoor**

### Digital Home Equity Platform

Please sign-in

Email

Password Forgot Password?

Remember Me

**HB Wholesale Support**  
Ask us anything

11:56 AM  
HB Wholesale Mortgage Bot  
Hi there. Got a question? I'm here to help.

11:56 AM

Built with Zendesk