



# **REM N 5 Day HELOC Borrower Experience Overview**

October 2022

## Borrower HELOC Application

- The 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  
*\*Note: If the application link is not accessed within two (2) weeks, a new application link must be requested)*
- Borrower clicks unique link to start the HELOC application process, which has the following stages:
  1. **Basic Info**
  2. **Select Offer**
  3. **Provide More Info**
  4. **Verify Identity**
  5. **Link Income Sources**
  6. **Sign Documents**
  7. **Talk to eNotary**

## Basic Info

The borrower will use the unique application link forwarded to them to access and complete their HELOC Application.

The subject property street address must be typed and then selected from an available list of recognized properties.

All other fields must be completed, as indicated.

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

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

► Dev Tools

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

**Property address for financing\***

774 HOMEWARD PL Apt, suite, unit

774 HOMEWARD PL, SAN JOSE, CA 95123

774 HAGANS RD #774, RIVESVILLE, WV 26588 95123

774 RIDENHOUR CIR #774, ORLANDO, FL 32809

774 KENNINGTON RD #774, REISTERSTOWN, MD 21136

This is my primary residence, which I occupy.

**Financing purpose**

Home improvement

**Financing Use**

Personal use

Legal first name	Legal last name	Suffix
Alice	Firstimer	

**Date of birth**

03/01/1981

**Annual gross household salary income including bonus\*\***

\$ 123,000

## Basic Info

The borrower must enter their personal email address and a unique password. This will determine their login credentials.

The borrower must agree to **Terms of Service** and **Privacy Policy** and consent to **REM N's Electronic Communications Policy**.

- When the borrower clicks “**I agree**”, they are consenting to a soft credit pull that is used for prequalification. This will not impact their credit score.

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

Phone number may be used for communications related to your prequalification request, application or account.

**Email**

kpaul+10102022@remn.com

**Create password** **Confirm password**

.....

Great password.

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

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

By pressing the "I agree" button immediately following this notice, I am providing 'written instructions' to REM N under the Fair Credit Reporting Act authorizing REM N to obtain information from my personal credit profile or other information from Experian. I authorize REM N 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 REM N 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.

## Basic Info

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

**NOTE: The borrower should NOT manually add a mortgage lien**

Click the appropriate checkbox and then “Continue”



### 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
- ☐ Add signers
- ☐ Schedule notary appointment

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

☐ 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

## Basic Info Section Complete

The “Basic Info” section is now complete, and the borrower will proceed to the “Select Offer” stage in the application process. Soft credit has been pulled for prequalification by this point.

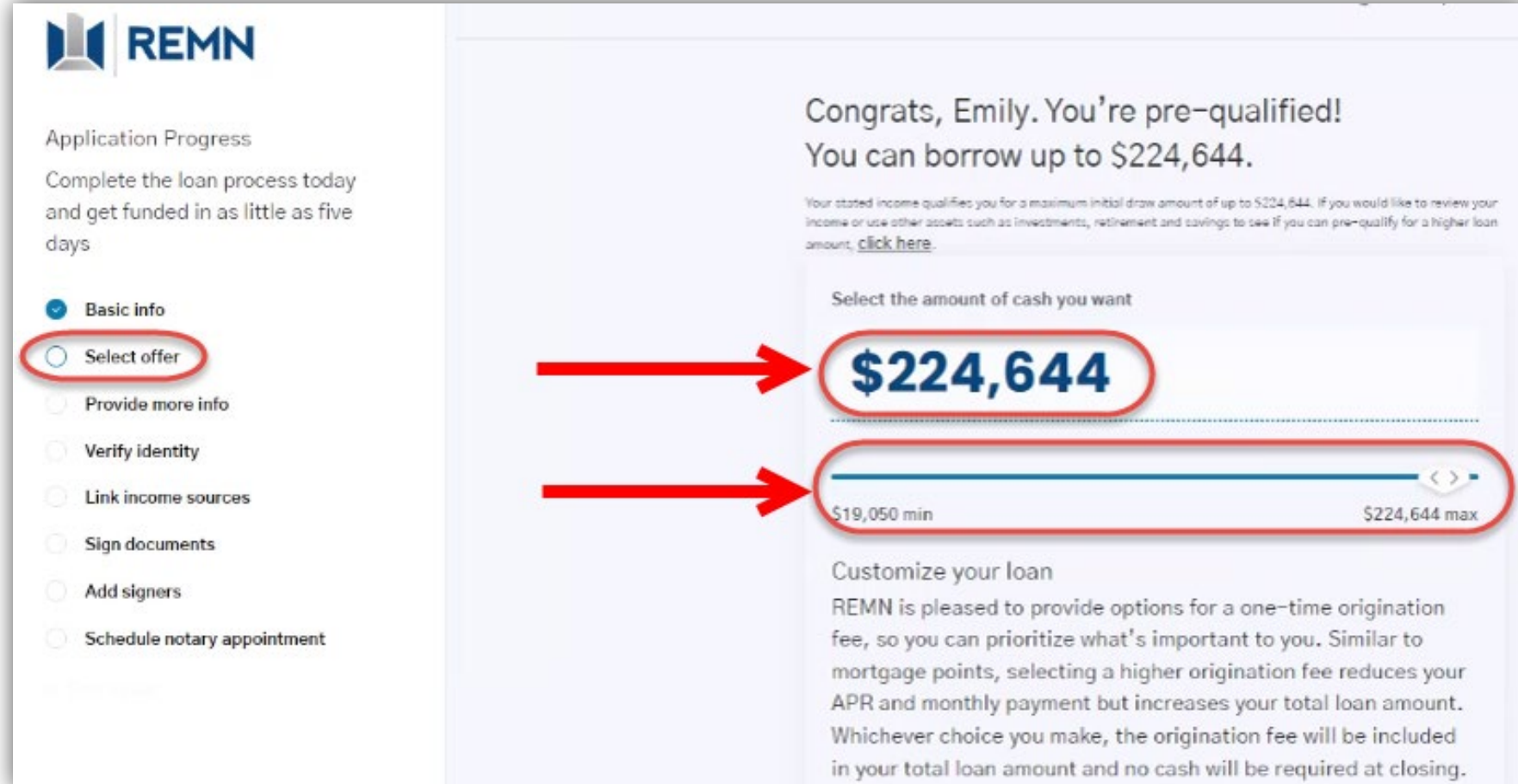
- ✓ **Basic Info**
- **Select Offer**
- **Provide More Info**
- **Verify Identity**
- **Link Income Sources**
- **Sign Documents**
- **Talk to eNotary**

## Select Offer

Available pre-qualification options can be viewed by the borrower.

The borrower may request a loan amount that is **equal to or lesser than** the maximum amount offered.

This can be done by typing the desired loan amount in the loan amount field or using the dynamic slider.



The screenshot displays the REMN loan application interface. On the left, the 'Application Progress' sidebar lists several steps: 'Basic info' (checked), 'Select offer' (highlighted with a red circle), 'Provide more info', 'Verify identity', 'Link income sources', 'Sign documents', 'Add signers', and 'Schedule notary appointment'. The main content area shows a congratulatory message: 'Congrats, Emily. You're pre-qualified! You can borrow up to \$224,644.' Below this, a section titled 'Select the amount of cash you want' features a dynamic slider. The slider is set to the maximum value of \$224,644, which is also displayed in a large blue font and circled in red. A red arrow points from the 'Select offer' step in the sidebar to this amount. Another red arrow points to the slider itself, which has a range from '\$19,050 min' to '\$224,644 max'. Below the slider, there is a section titled 'Customize your loan' with text explaining origination fee options.

**NOTE: Available offers are subject to change based upon income verification and hard credit pull**




## Select Offer

The borrower can toggle between origination fee options to view corresponding offers.

Dial buttons are used to select available repayment terms.

The corresponding APR and Estimated Monthly Payment will display based on selected options



### Application Progress

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- ☒ Basic info
- ☒ **Select offer**
- ☐ Provide more info
- ☐ Verify identity
- ☐ Link income sources
- ☐ Sign documents
- ☐ Add signers
- ☐ Schedule notary appointment

[Go Back](#)

### 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

### 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	<b>6.490%</b>	<b>\$1,596</b>



## Select Offer

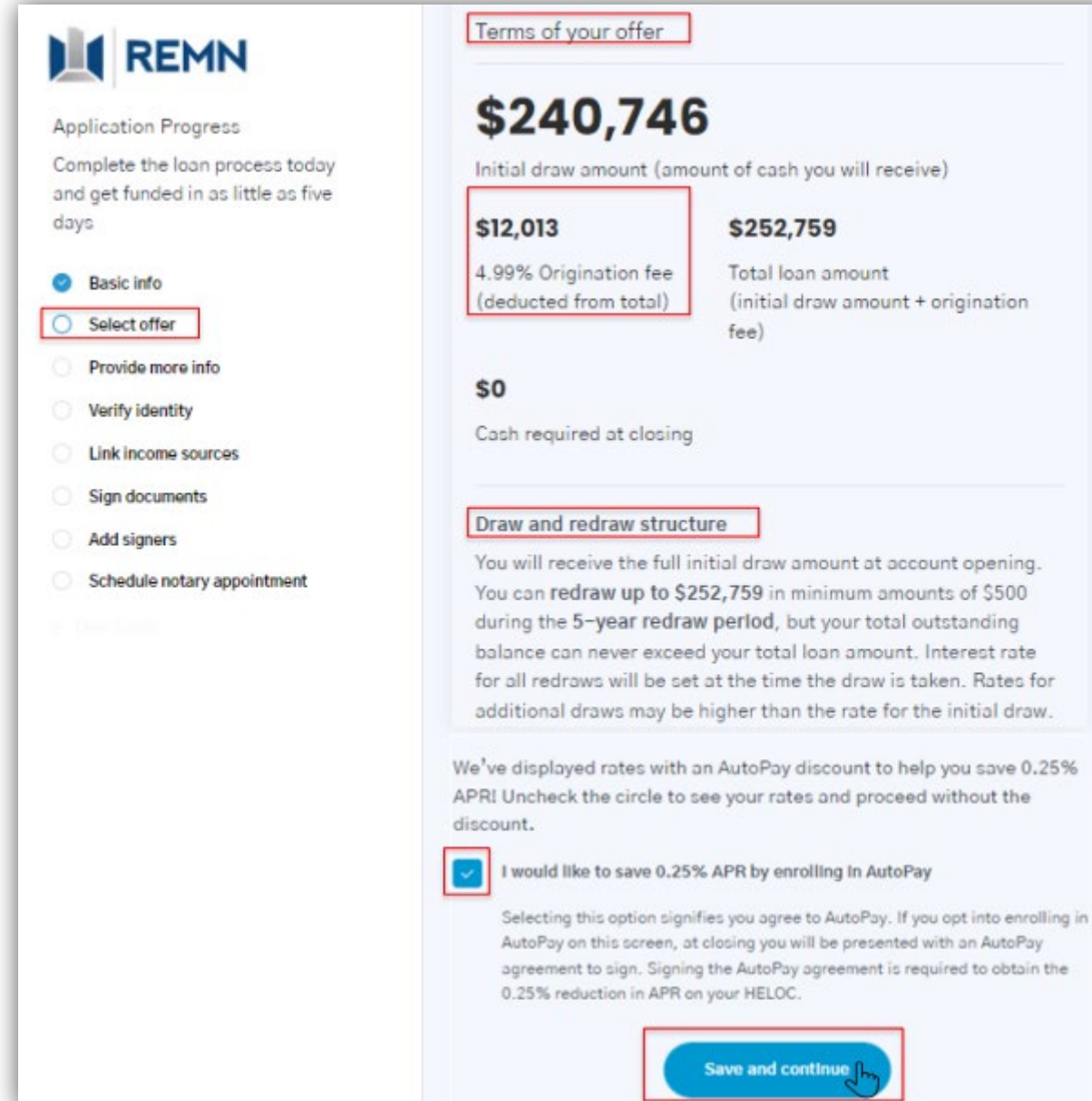
“Terms of Your Offer” shows the dollar amount of the origination fee chosen.

Draw and redraw structure details are also shown on this page.

HELOC rates are fixed and include an auto-selected discount of 0.25% based on enrolling in automatic payments.

- *The borrower would need to deselect this feature to indicate they do not intend to enroll in automatic payments; the rate would increase by 0.25% accordingly*

The borrower clicks “save and continue” to proceed with their selected offer options

A screenshot of the REM N loan application interface, specifically the 'Select Offer' section. The left sidebar shows the 'Application Progress' with steps: Basic info (selected), Select offer (highlighted with a red box), Provide more info, Verify identity, Link income sources, Sign documents, Add signers, and Schedule notary appointment. The main content area is titled 'Terms of your offer' (highlighted with a red box) and displays a large initial draw amount of '\$240,746'. Below this, it shows an origination fee of '\$12,013' (highlighted with a red box) at 4.99%, and a total loan amount of '\$252,759'. The cash required at closing is '\$0'. A section titled 'Draw and redraw structure' (highlighted with a red box) explains the redraw limits and interest rates. At the bottom, there is a checkbox for 'I would like to save 0.25% APR by enrolling in AutoPay' (checked, highlighted with a red box) and a 'Save and continue' button (highlighted with a red box and a hand cursor icon).

## Select Offer Section Complete

The “Select Offer” section is now complete, and the borrower will proceed to the “Provide More Info” stage in the application process:

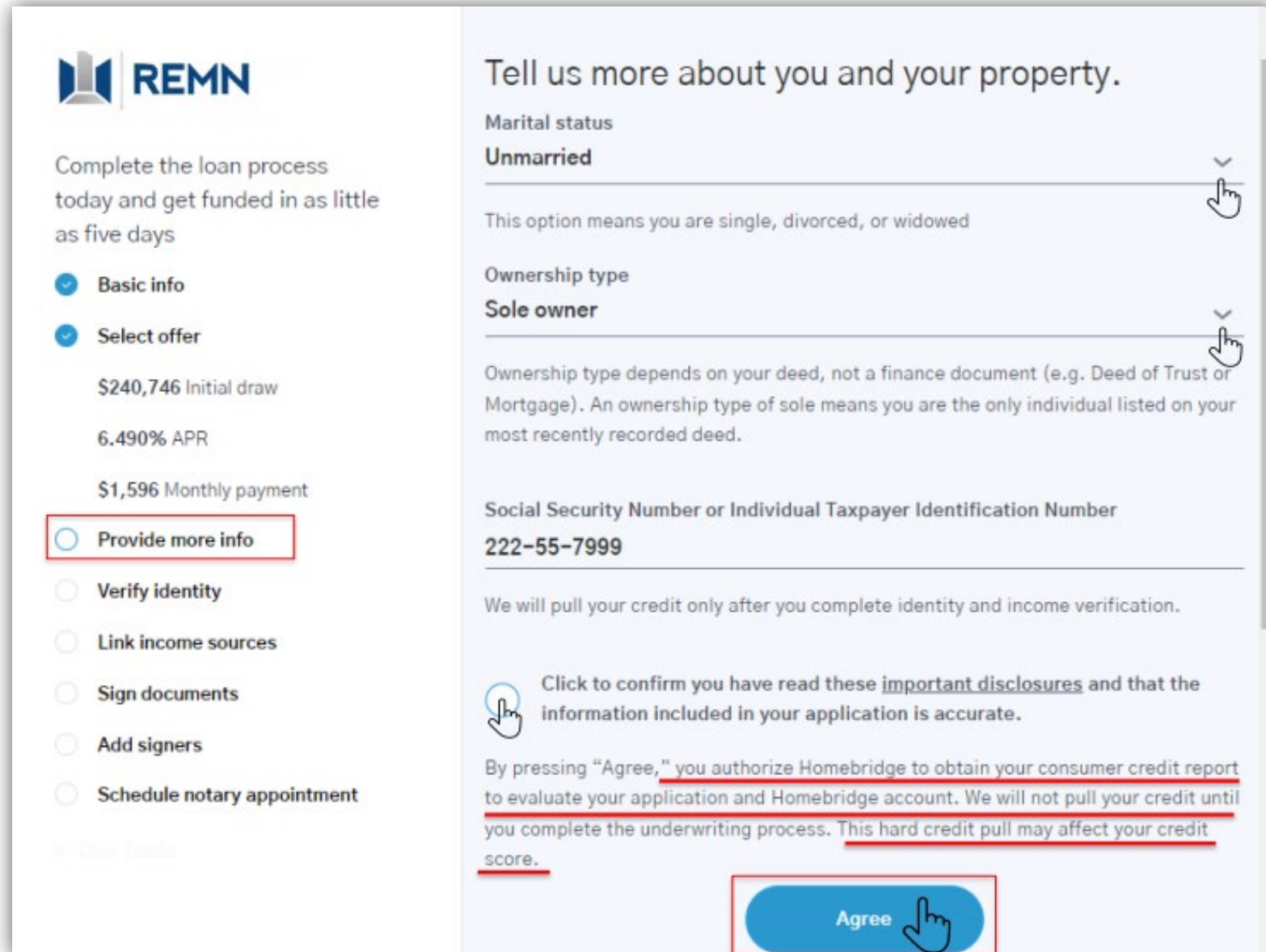
- ✓ *Basic Info*
- ✓ *Select Offer*
- *Provide More Info*
- *Verify Identity*
- *Link Income Sources*
- *Sign Documents*
- *Talk to eNotary*


## Provide More Info

The borrower must complete each field as prompted, including an indication that they have read all important disclosures\*

*\*This will prompt required disclosures to be displayed, and the borrower must “accept” each one to proceed (see next page for more details)*

By clicking “**Agree**”, the borrower consents to a hard credit pull (to be completed after income verification) and acknowledges receipt of all disclosures.




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- ☒ Basic info
- ☒ Select offer
  - \$240,746 Initial draw
  - 6.490% APR
  - \$1,596 Monthly payment
- ☐ **Provide more info**
- ☐ Verify identity
- ☐ Link income sources
- ☐ Sign documents
- ☐ Add signers
- ☐ Schedule notary appointment


» [View Details](#)

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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.

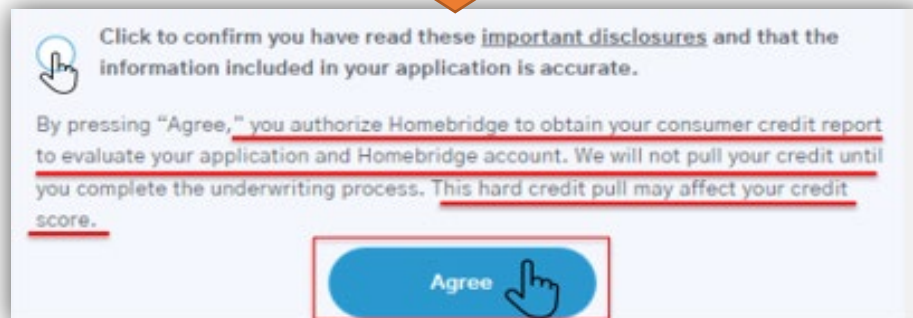
 Click to confirm you have read these important disclosures and that the information included in your application is accurate.

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** 

## Provide More Info

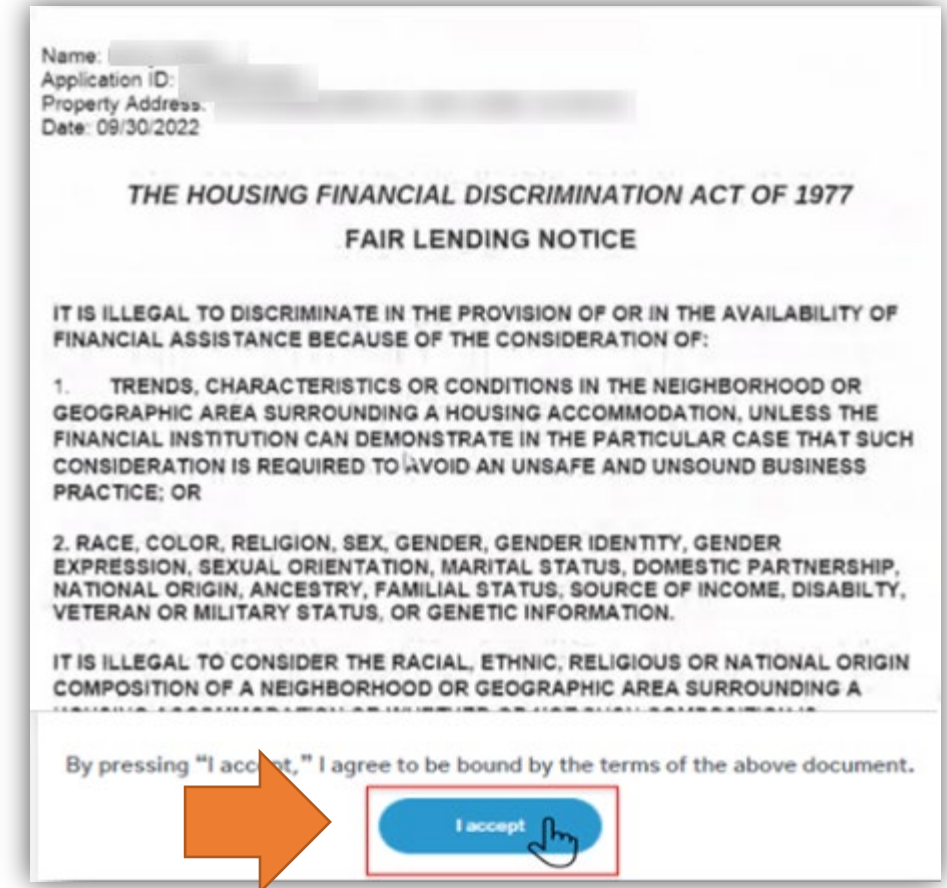
- The borrower must click “I accept” to acknowledge receipt of each required disclosure.
- After all disclosures have been acknowledged, the borrower must click “I agree” at the bottom of the screen



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

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



Name: [REDACTED]  
Application ID: [REDACTED]  
Property Address: [REDACTED]  
Date: 09/30/2022

**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:

- 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
- 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

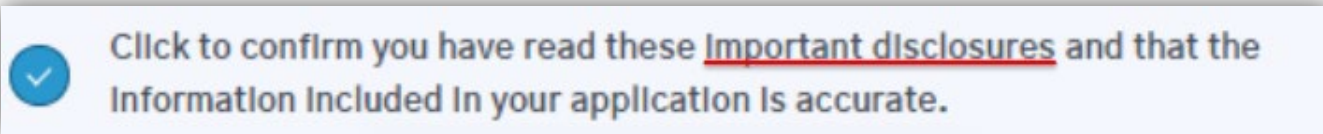
By pressing “I accept,” I agree to be bound by the terms of the above document.

I accept



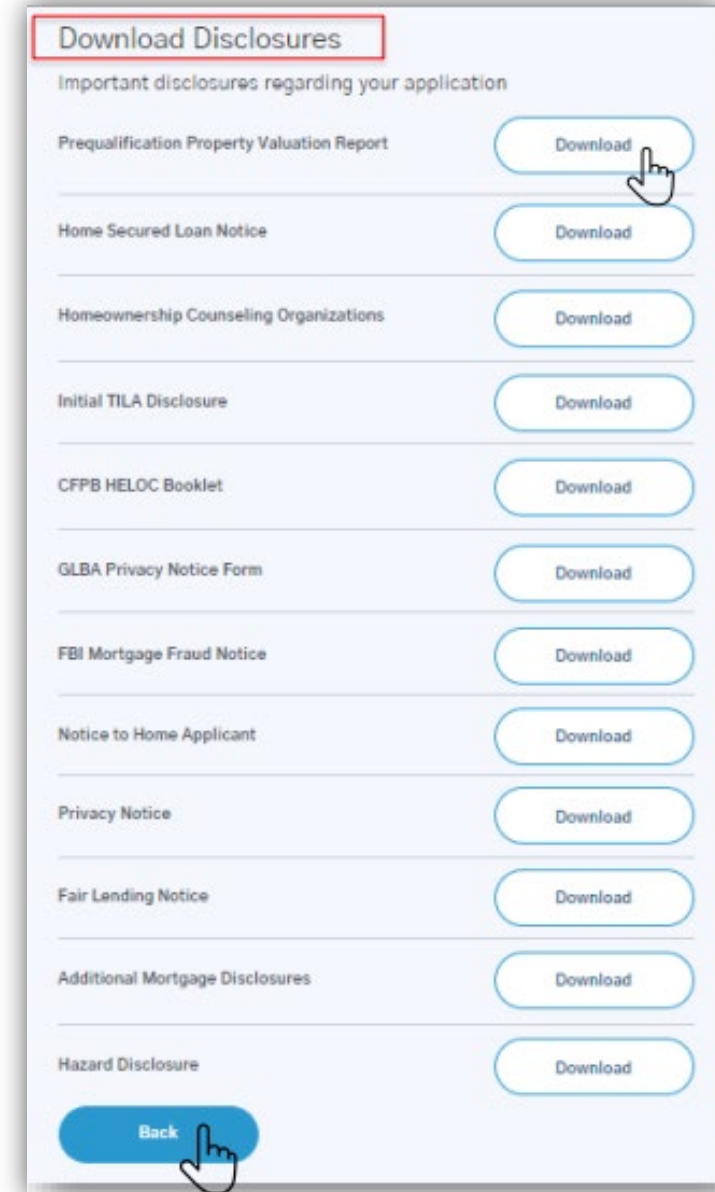
## Provide More Info

The borrower can download all disclosures by clicking the “important disclosures” link:



A complete list of disclosures will be shown. The borrower can click “**Download**” to access each document.

The borrower may return to their application by clicking the “**Back**” button.



## Provide More Info Section Complete

The “Provide More Info” section is now complete, and the borrower will proceed to the “Verify Identity” stage in the application process:

- ✓ *Basic Info*
- ✓ *Select Offer*
- ✓ *Provide More Info*
- ***Verify Identity***
- *Link Income Sources*
- *Sign Documents*
- *Talk to eNotary*

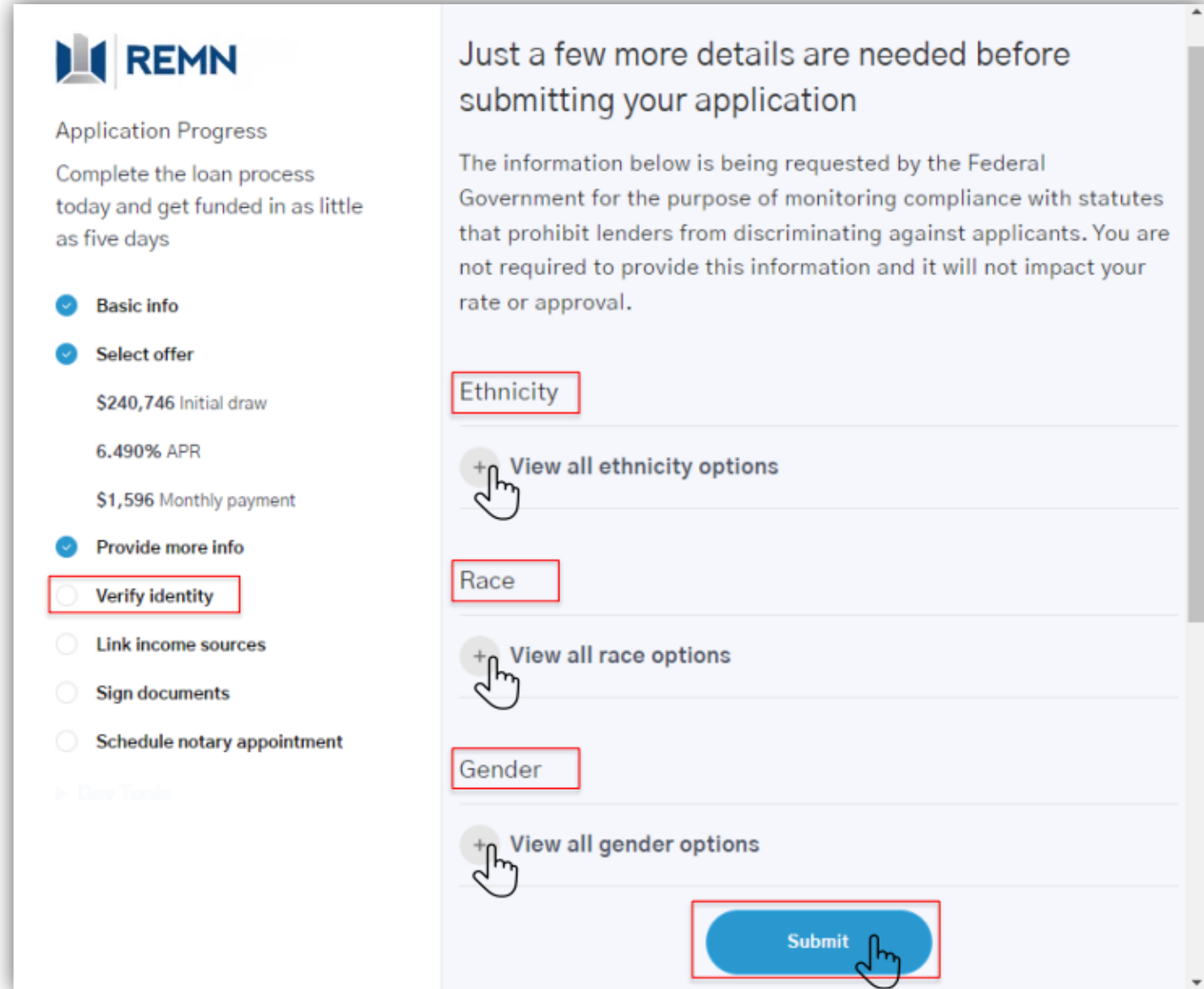



## Verify Identity

The borrower must complete Government Monitoring HMDA information for each section by clicking the + sign:

- *Ethnicity*
- *Race*
- *Gender*

Once complete, the borrower must click “Submit” to continue.

A screenshot of the REM N application progress screen. The left sidebar shows the application progress with steps: Basic info (checked), Select offer (checked), Provide more info (checked), and Verify identity (selected and highlighted with a red box). Below the sidebar, there are three sections for providing more information: Ethnicity, Race, and Gender. Each section has a red box around the title and a button with a plus sign and a hand icon to "View all ethnicity/race/gender options". At the bottom right, there is a blue "Submit" button with a hand icon pointing to it, also highlighted with a red box. The main content area on the right contains text explaining that a few more details are needed before submitting the application, and that the information is requested by the Federal Government for monitoring compliance with statutes that prohibit lenders from discriminating against applicants. It also states that providing this information is not required and will not impact the rate or approval.

 **REM N**

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
  - ☐ Sign documents
  - ☐ Schedule notary appointment

> New Tools

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**

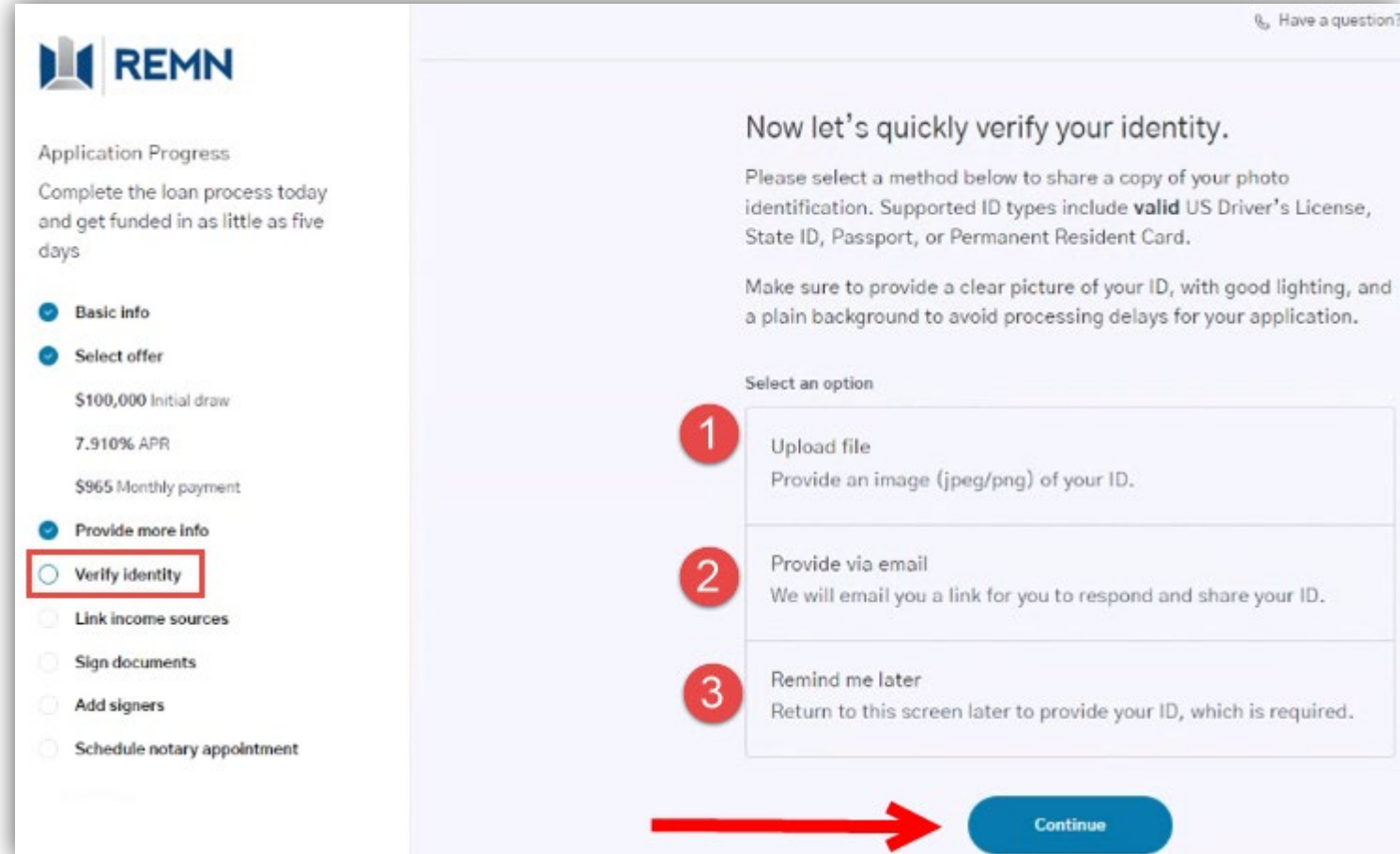
## Verify Identity

The borrower must verify their identity by providing one of the following:

- Valid US Driver's license
- State ID
- Passport
- Permanent Resident Card

The borrower may upload a copy of their ID, request an emailed link, or choose to provide a copy of their ID later.

The borrower must click 1 of the 3 options and then click "continue" at the bottom of the screen.

The screenshot shows the REM N application interface. On the left, the "Application Progress" sidebar lists steps: "Basic info", "Select offer", "Provide more info", and "Verify identity". The "Verify identity" step is highlighted with a red box. Below it are radio button options: "Link income sources", "Sign documents", "Add signers", and "Schedule notary appointment". The main content area is titled "Now let's quickly verify your identity." and provides instructions on supported ID types. It offers three numbered options: 1. "Upload file" (highlighted with a red circle and arrow), 2. "Provide via email", and 3. "Remind me later". A red arrow points from the "Continue" button at the bottom right towards the "Upload file" option.

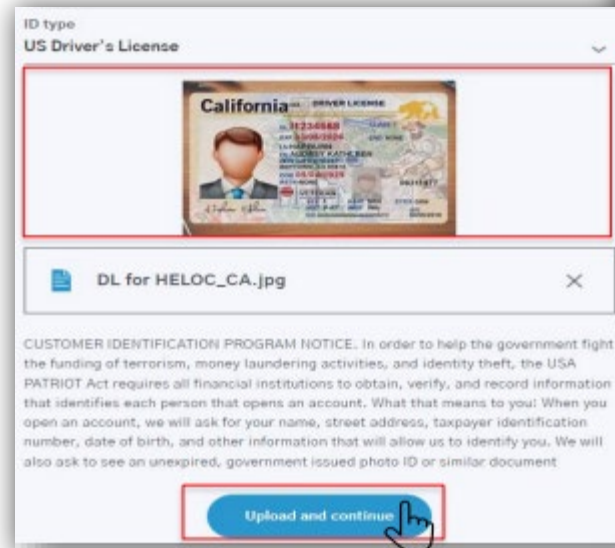
## Verify Identity – Upload Option

When using the **upload file option (recommended)**, the borrower must indicate their ID type from the drop-down list.

Next, the borrower must click “Upload a photo of the front of your ID”.

Once their ID is attached, the borrower must click “Upload and continue”.

***NOTE: The file type MUST be JPG or PNG. PDF's are not accepted***

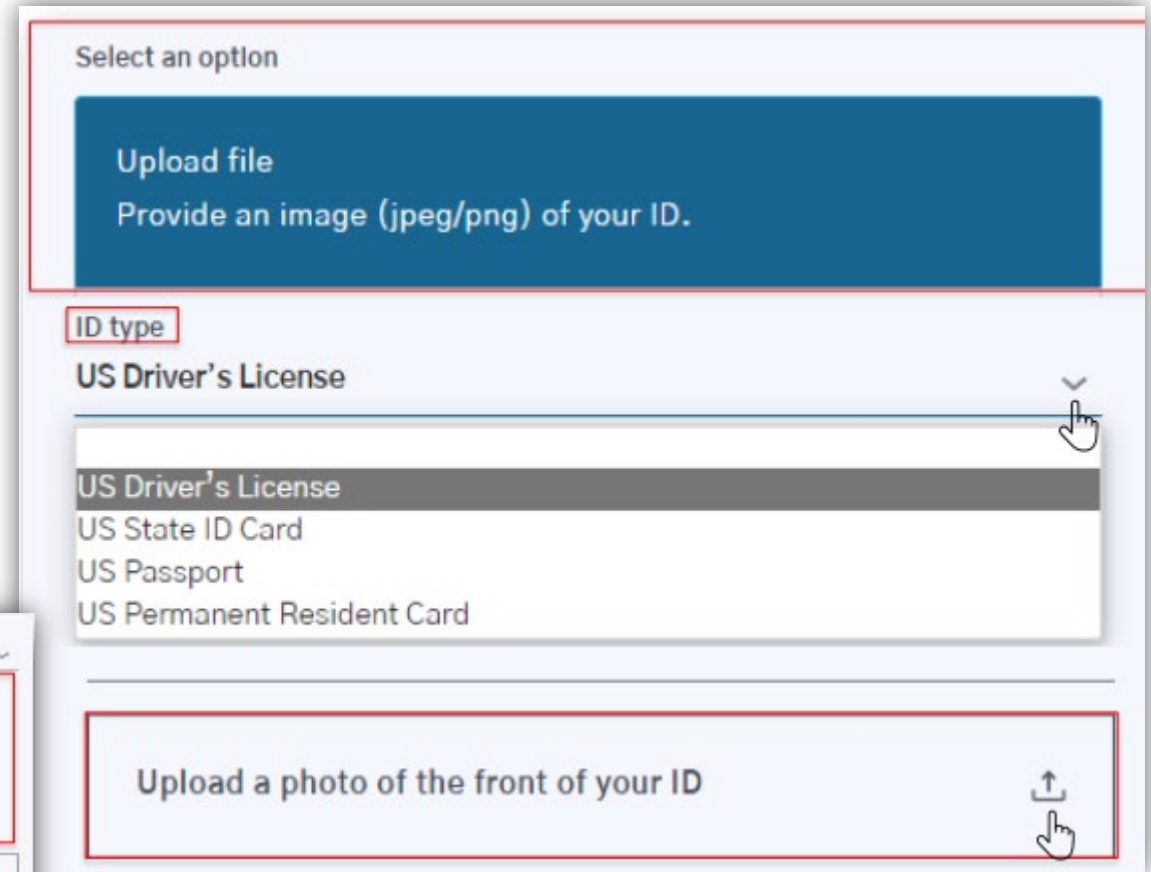


ID type  
US Driver's License

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



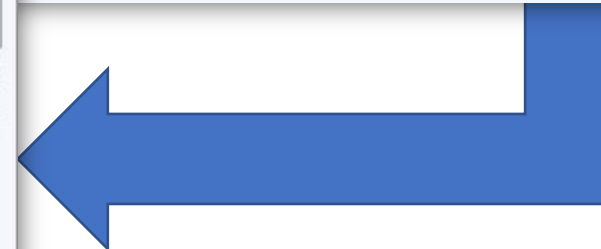
Select an option

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

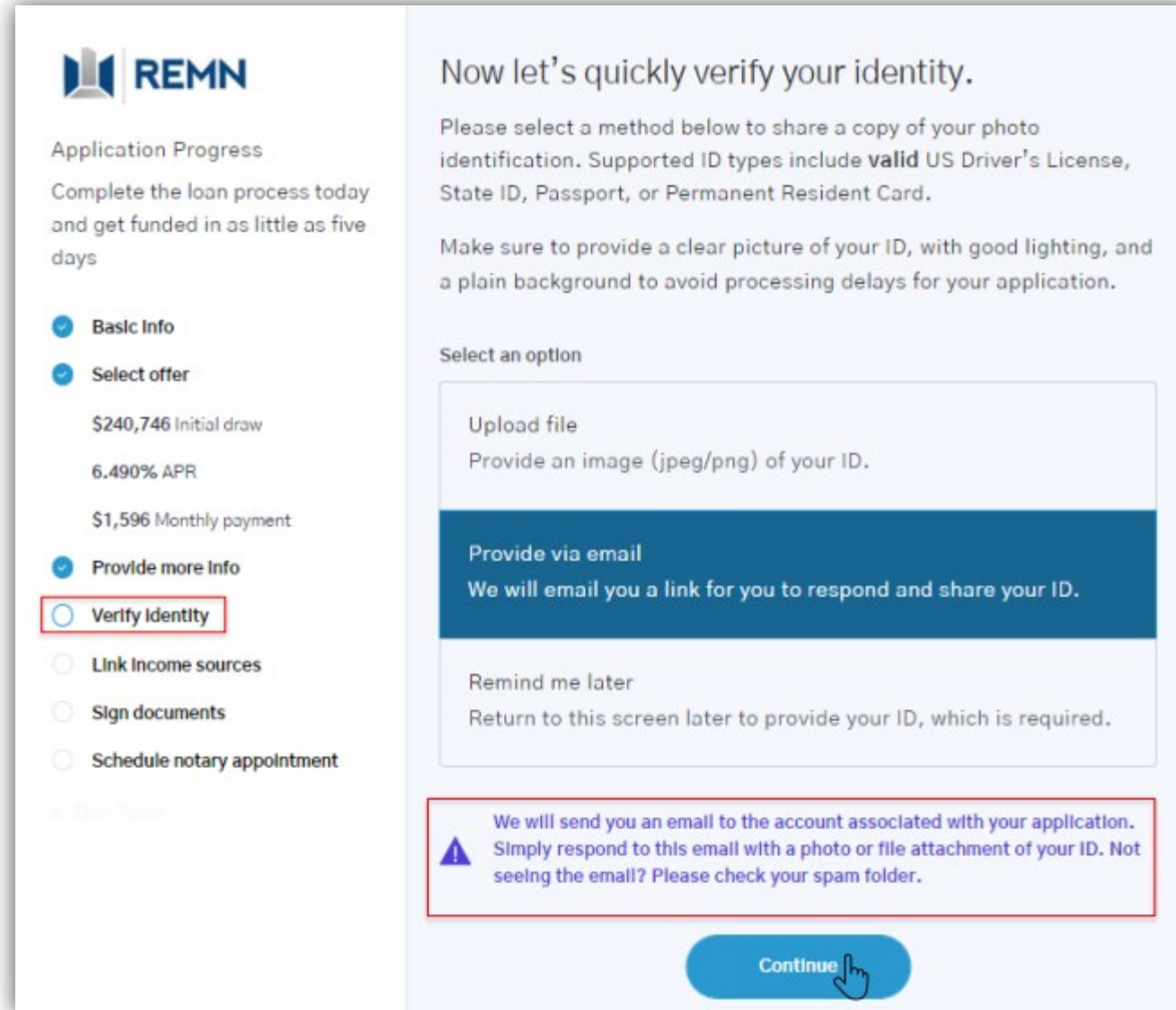


## Verify Identity – Email Option

By clicking “Provide via email”, the borrower may request an email that contains a link and instructions for attaching identification.

- 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:** If the email is not received, it may have been sent to the borrower’s spam folder



The screenshot shows the REMN application progress screen. On the left, a vertical list of steps includes 'Basic Info', 'Select offer', 'Provide more Info', 'Verify Identity' (highlighted with a red box), 'Link income sources', 'Sign documents', and 'Schedule notary appointment'. The 'Verify Identity' step is selected. To the right, the 'Verify Identity' section is titled 'Now let's quickly verify your identity.' and provides instructions on how to provide identification. It offers three options: 'Upload file', 'Provide via email' (highlighted with a blue box), and 'Remind me later'. A red-bordered box at the bottom contains a warning message about checking the spam folder. A blue 'Continue' button with a hand cursor is at the bottom right.

**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
- Sign documents
- Schedule notary appointment

**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.**

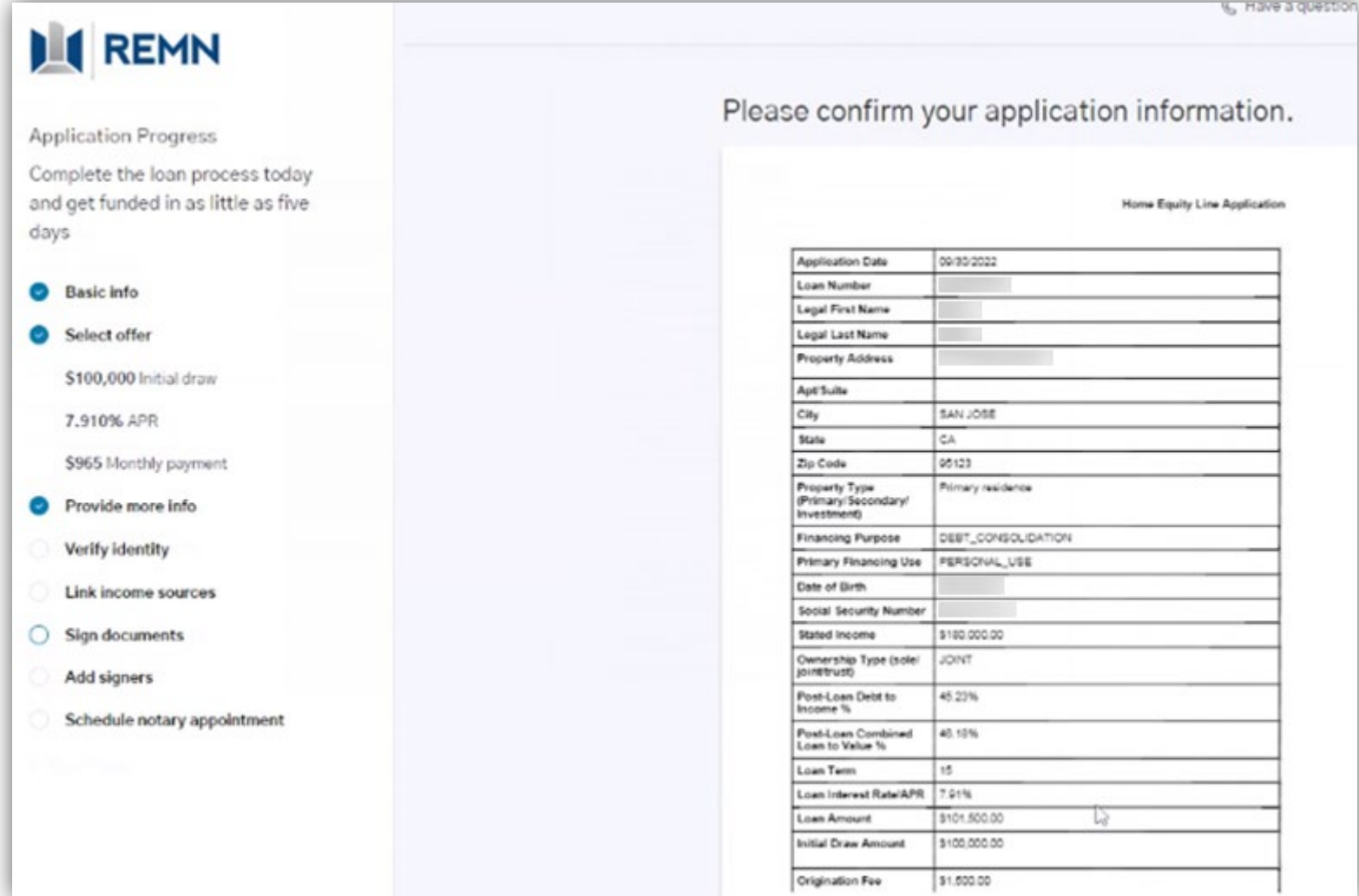
**Continue**

## Confirm Application Details

The borrower will be asked to confirm their application information at this point.

Please note that changes cannot be made at this time.

A phone number is provided for the borrower to call, but if they call this number to request any changes, they will be prompted to cancel and reapply.



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

- Basic Info
- Select offer
  - \$100,000 Initial draw
  - 7.910% APR
  - \$965 Monthly payment
- Provide more Info
  - ☒ Verify identity
  - ☐ Link income sources
  - ☐ Sign documents
  - ☐ Add signers
  - ☐ Schedule notary appointment

**Please confirm your application information.**

Home Equity Line Application

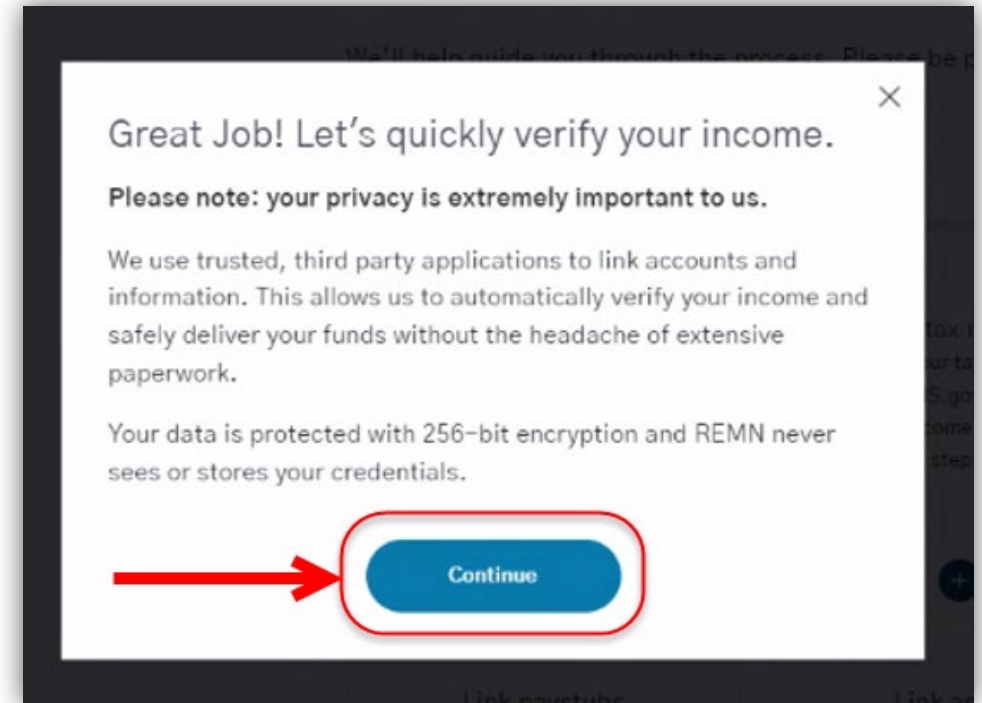
Application Date	09/30/2022
Loan Number	
Legal First Name	
Legal Last Name	
Property Address	
Apt/Suite	
City	SAN JOSE
State	CA
Zip Code	95123
Property Type (Primary/Secondary/Investment)	Primary residence
Financing Purpose	DEBT_CONSOLIDATION
Primary Financing Use	PERSONAL_USE
Date of Birth	
Social Security Number	
Stated Income	\$100,000.00
Ownership Type (sole/joint/trust)	JOINT
Post-Loan Debt to Income %	45.23%
Post-Loan Combined Loan to Value %	45.15%
Loan Term	15
Loan Interest Rate/APR	7.91%
Loan Amount	\$101,500.00
Initial Draw Amount	\$100,000.00
Origination Fee	\$1,500.00



## Verify Identity Section Complete

The “Verify Identity” section is now complete, and the borrower will proceed to the “Link Income Sources” section by clicking “Continue”:

- ✓ *Basic Info*
- ✓ *Select Offer*
- ✓ *Provide More Info*
- ✓ *Verify Identity*
- *Link Income Sources*
- *Sign Documents*
- *Talk to eNotary*



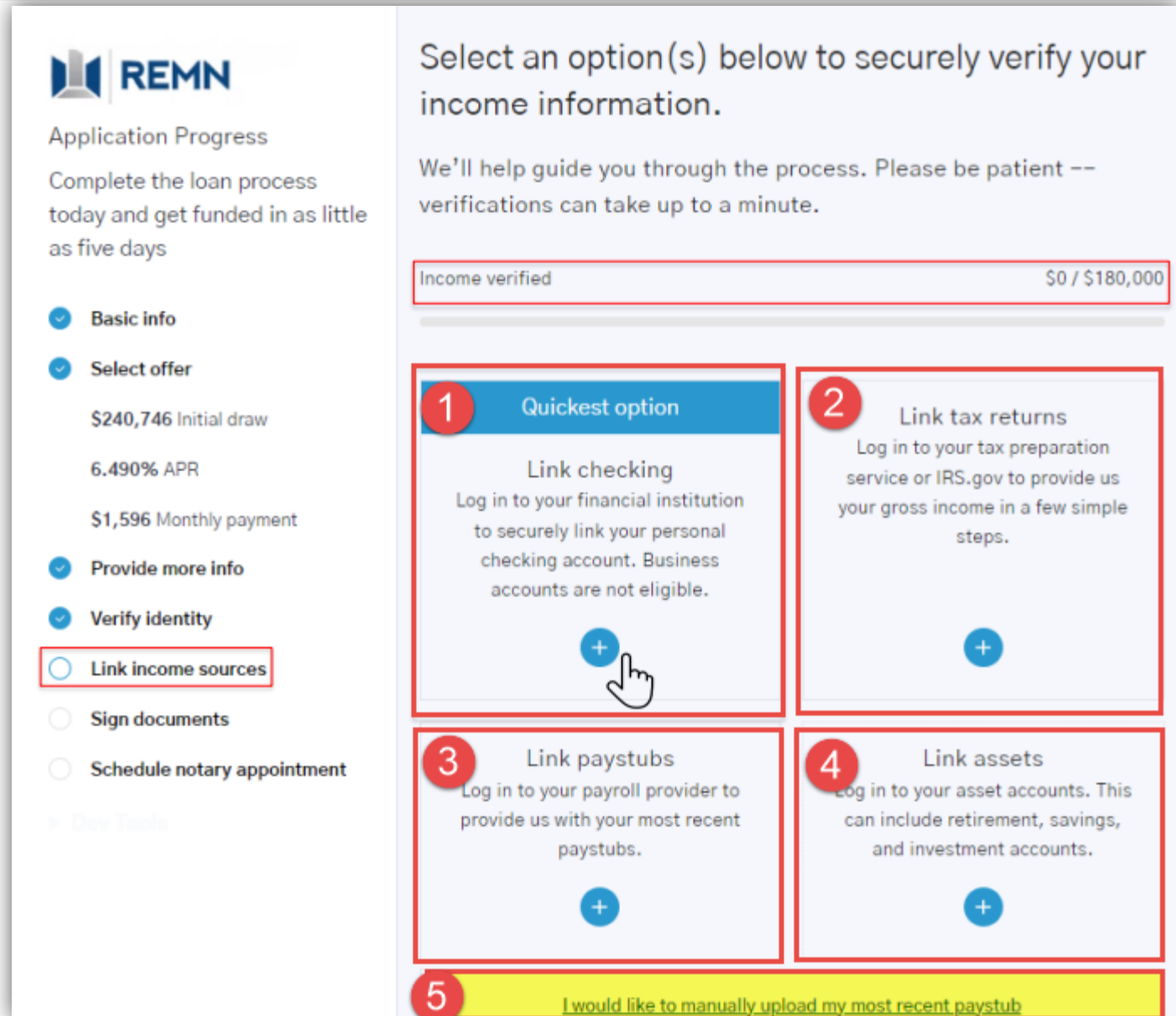


## Link Income Sources

The borrower must validate income with 1 of 5 options:

- 1) Link Checking Account
- 2) Link Paystubs
- 3) Link Tax Returns
- 4) Link Assets
- 5) Manually upload most recent paystub and/or award letter

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



**REM N**

Application Progress

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- Link income sources**
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> New Tools

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

**1** Quickest option

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

+

**2** Link tax returns

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

+

**3** Link paystubs

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

+

**4** Link assets

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

+

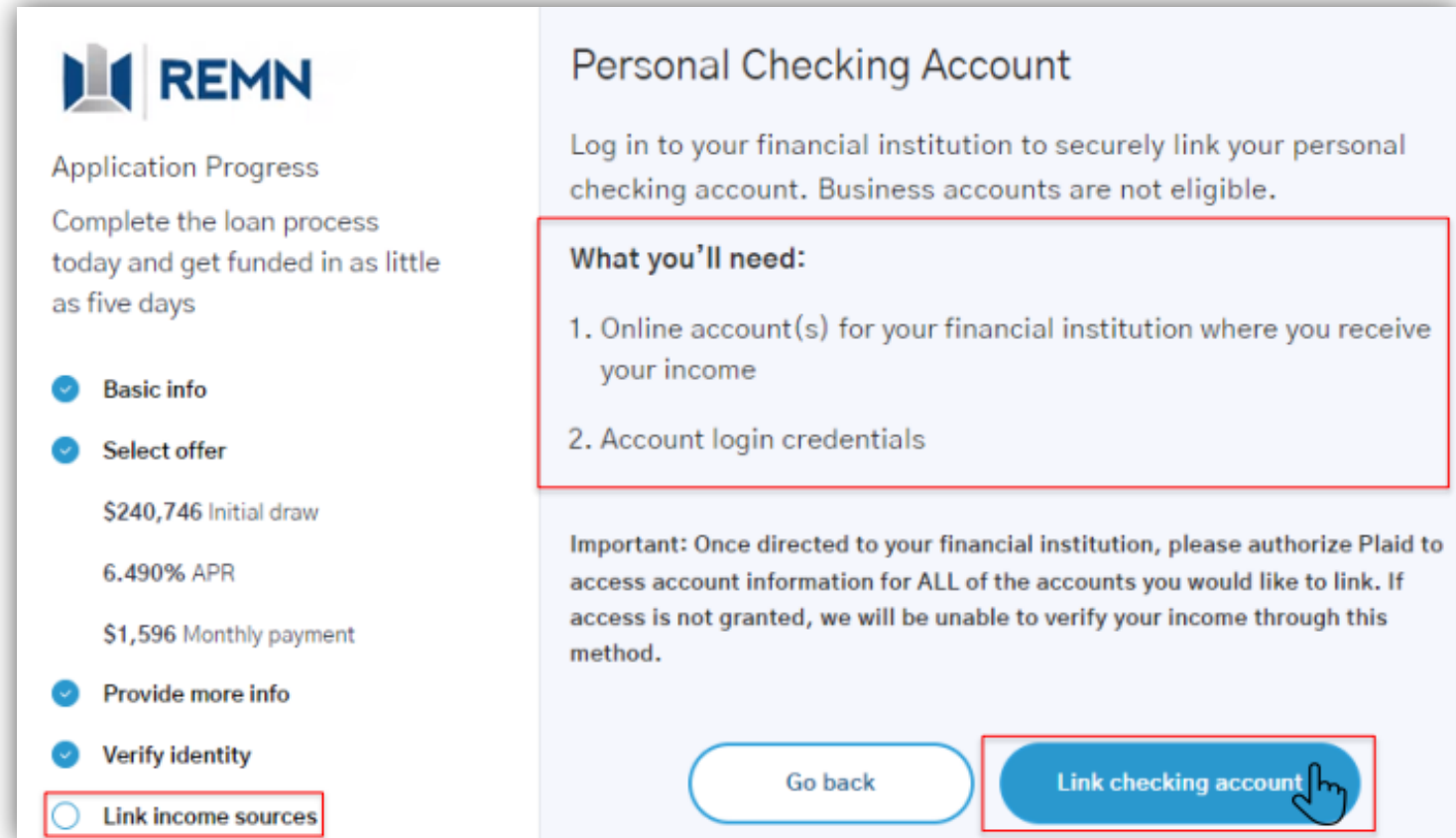
**5**

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

## Link Income Sources - Checking

If the borrower clicks “Link Checking”, they can provide account login credentials to link directly to their banking institution.

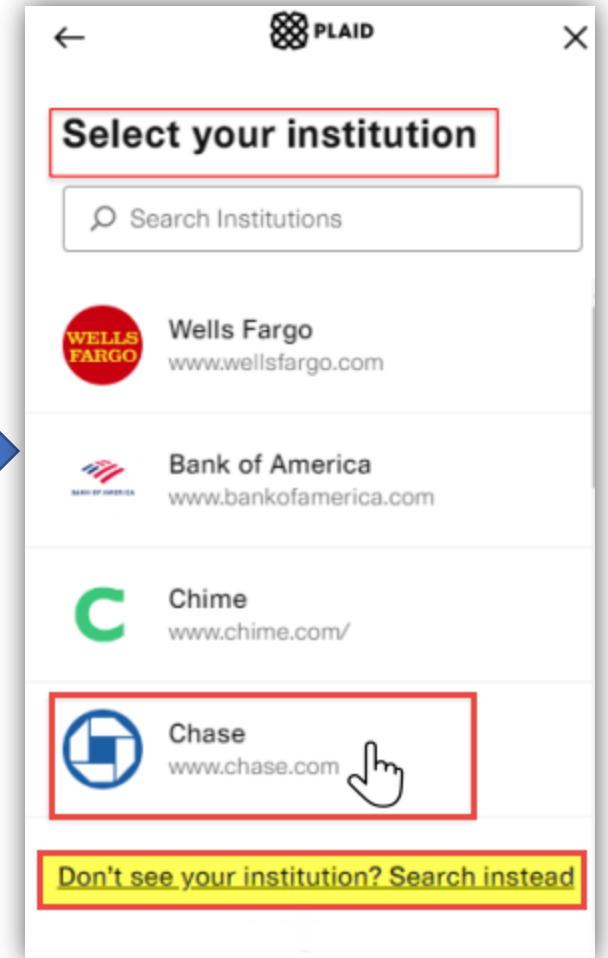
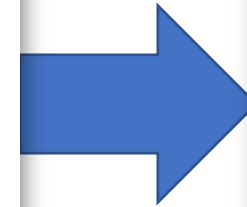
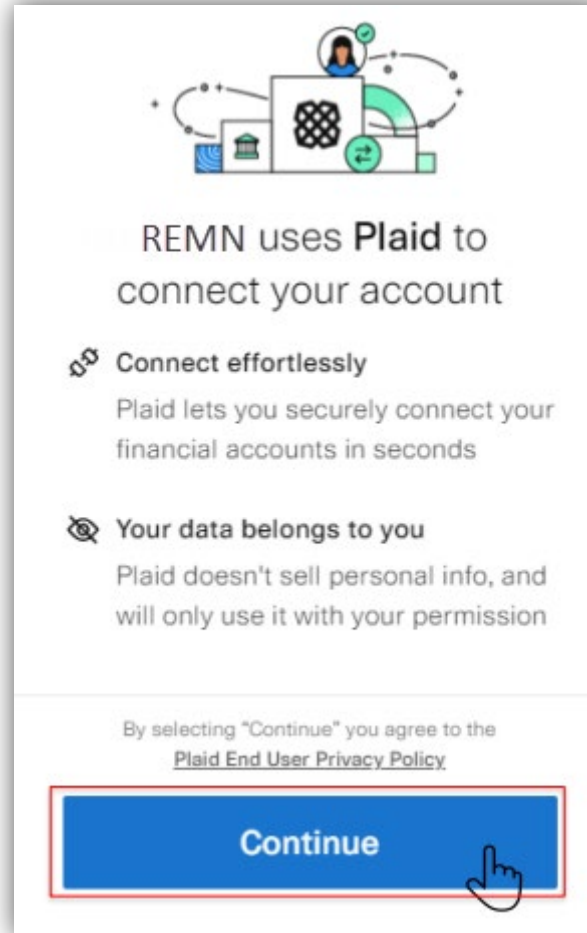
**NOTE:** Information is passed securely with 256-bit encryption through a third party called “Plaid”. Credential information is neither seen or stored by REM N

The image shows a screenshot of the REM N application progress screen. On the left, under "Application Progress", it says "Complete the loan process today and get funded in as little as five days". Below this is a list of steps: "Basic info" (checked), "Select offer" (checked), "\$240,746 Initial draw", "6.490% APR", "\$1,596 Monthly payment", "Provide more info" (checked), "Verify identity" (checked), and "Link income sources" (unselected, highlighted with a red box). On the right, the "Personal Checking Account" section explains the need to log in to a financial institution. It lists "What you'll need:" as "1. Online account(s) for your financial institution where you receive your income" and "2. Account login credentials". An important note states: "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." At the bottom right, there are two buttons: "Go back" and "Link checking account" (highlighted with a red box and a hand cursor icon).

## Link Income Sources - Checking

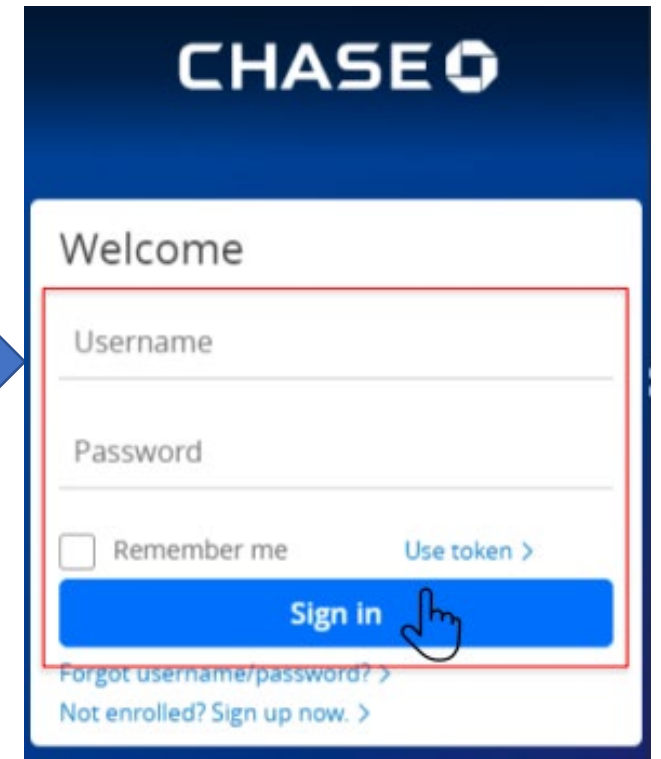
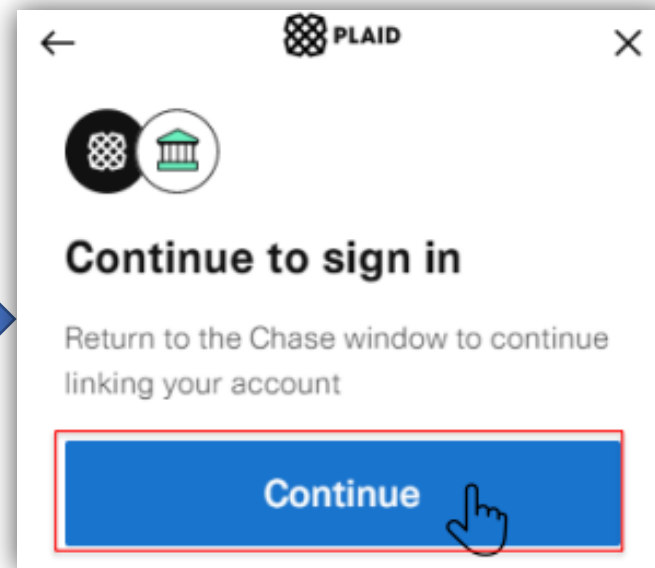
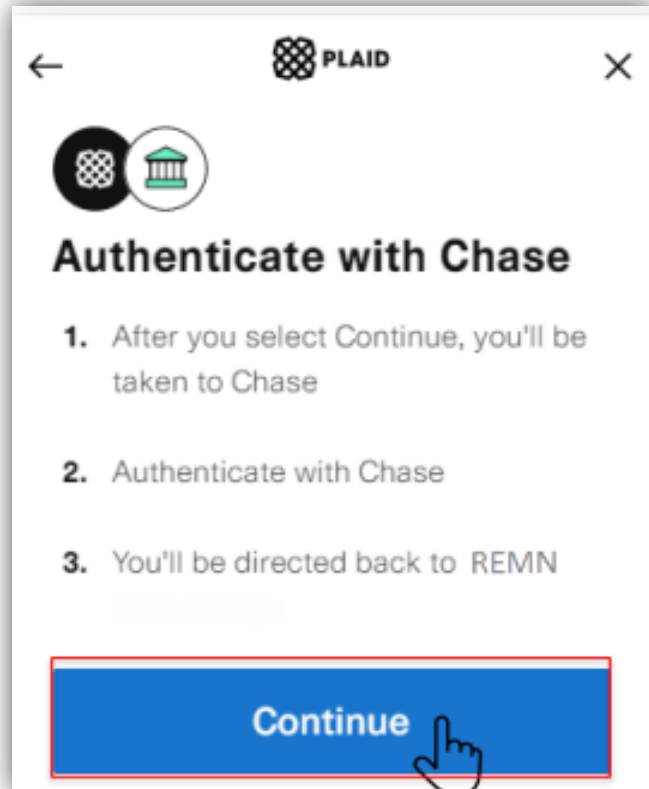
The borrower will be prompted to continue automated verification through Plaid.

- After clicking “Continue”, the borrower may select their bank from a pre-populated list – **OR** –
- The borrower may use the search feature to find and select their banking institution



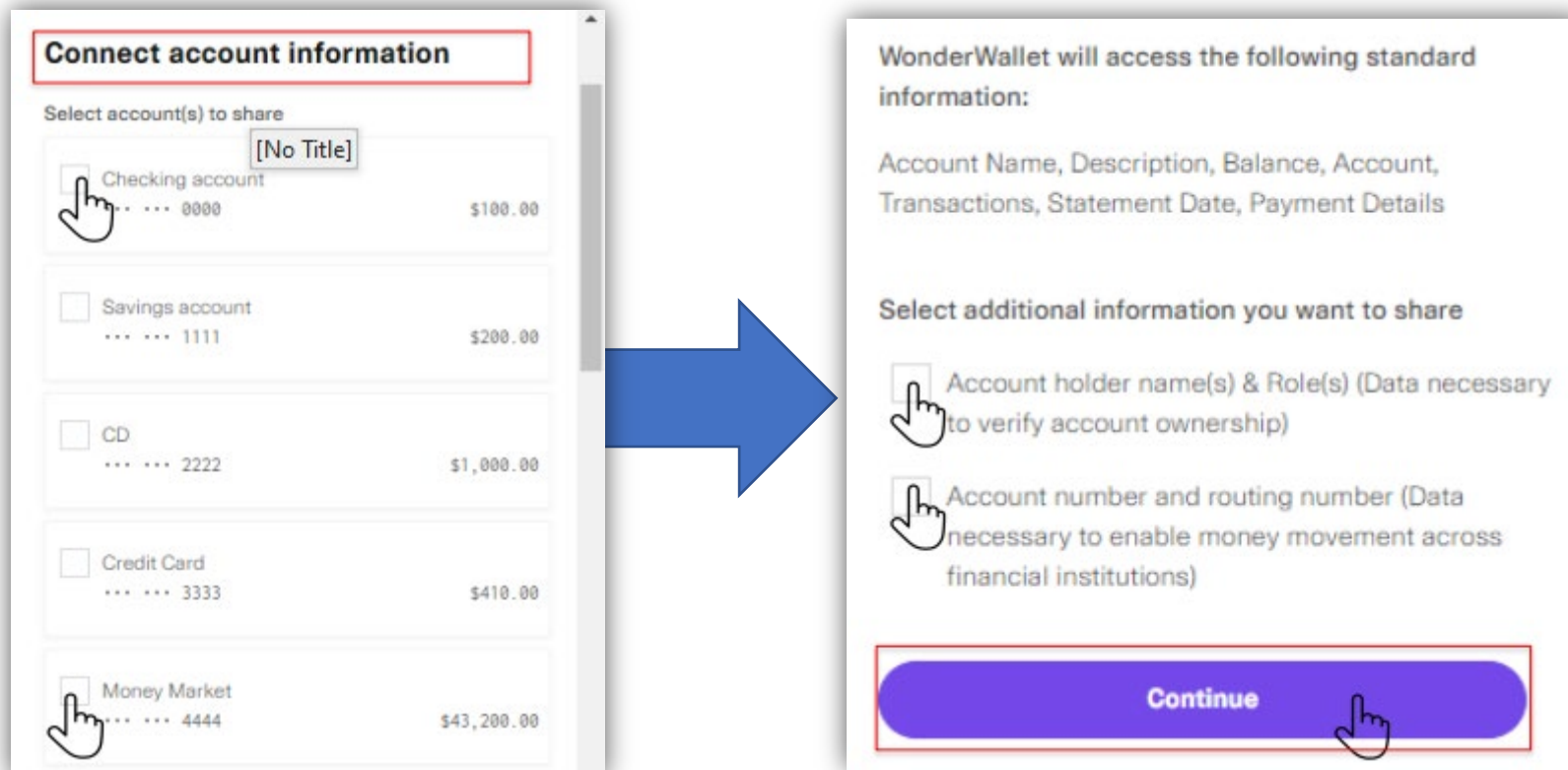
## Link Income Sources - Checking

The borrower will continue to follow prompts until they can provide their banking credentials, which will link their banking account with Plaid



## Link Income Sources - Checking

After entering their login credentials, the borrower must select their personal checking account to link it to their application. Then they must consent to sharing account data with Plaid in order to continue.



The image shows two screenshots of a web application interface, connected by a large blue arrow pointing from left to right.

**Left Screenshot: Connect account information**

**Connect account information**

Select account(s) to share

[No Title]

<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

A hand cursor is pointing at the checkbox for the 'Checking account'.

**Right Screenshot: WonderWallet will access the following standard information:**

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)

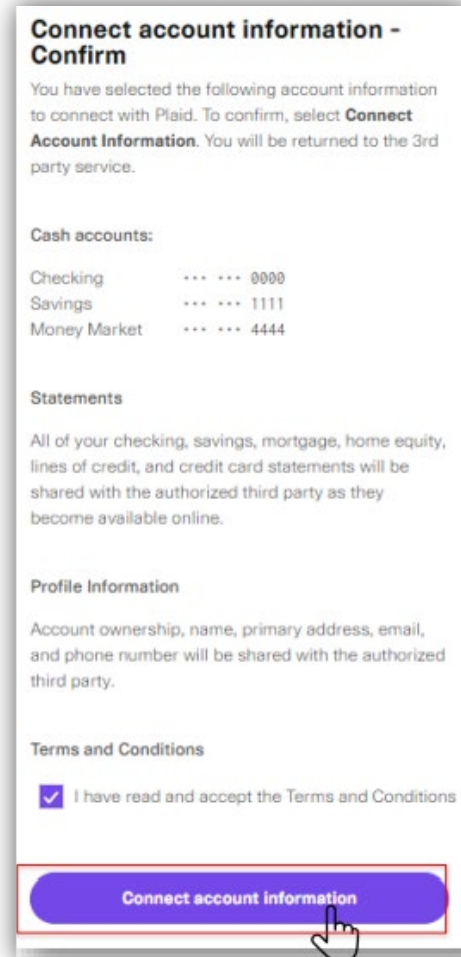
**Continue**

A hand cursor is pointing at the 'Continue' button.

## Link Income Sources - Checking

The borrower must read and accept terms and conditions prior to clicking “Connect to account information”.

After confirming the account(s) to be linked, the borrower will then click “allow” to share account details with REMN.

This is a confirmation screen titled "Connect account information - Confirm". It informs the user that they have selected account information to connect with Plaid and must confirm by selecting "Connect Account Information". It lists three cash accounts: Checking (\*\*\* \*\* 0000), Savings (\*\*\* \*\* 1111), and Money Market (\*\*\* \*\* 4444). It also includes sections for "Statements" (explaining that checking, savings, mortgage, home equity, lines of credit, and credit card statements will be shared) and "Profile Information" (explaining that account ownership, name, address, email, and phone number will be shared). At the bottom, there is a "Terms and Conditions" section with a checked checkbox stating "I have read and accept the Terms and Conditions". A red box highlights the "Connect account information" button at the very bottom, with a hand icon pointing to it.

**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.

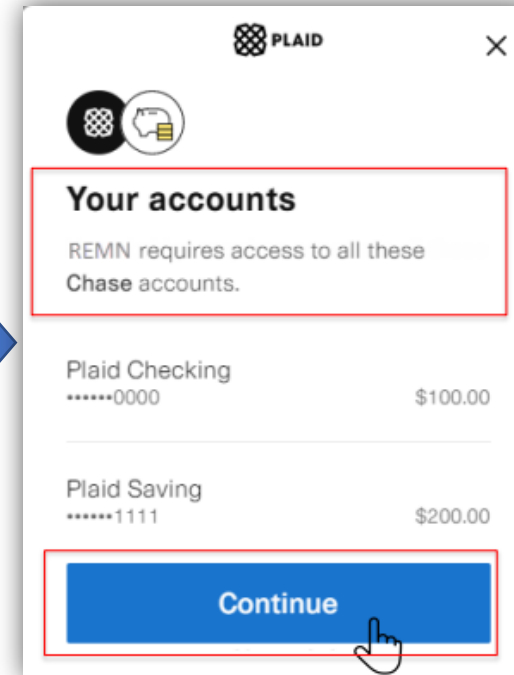
**Profile Information**

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**

This is a Plaid interface screen titled "Your accounts". It states "REM N requires access to all these Chase accounts." and lists two accounts: "Plaid Checking" with masked number "\*\*\*\*\*0000" and balance "\$100.00", and "Plaid Saving" with masked number "\*\*\*\*\*1111" and balance "\$200.00". A red box highlights the "Continue" button at the bottom, with a hand icon pointing to it.

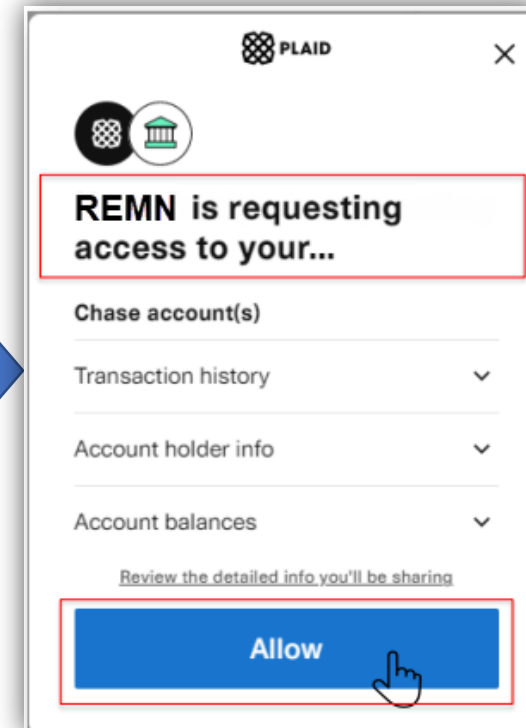
**PLAID**

**Your accounts**

REM N requires access to all these Chase accounts.

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

**Continue**

This is a Plaid interface screen titled "REM N is requesting access to your...". It shows a "Chase account(s)" section with three expandable items: "Transaction history", "Account holder info", and "Account balances". Below these is a link "Review the detailed info you'll be sharing". A red box highlights the "Allow" button at the bottom, with a hand icon pointing to it.

**PLAID**

**REM N is requesting access to your...**

**Chase account(s)**

- Transaction history
- Account holder info
- Account balances

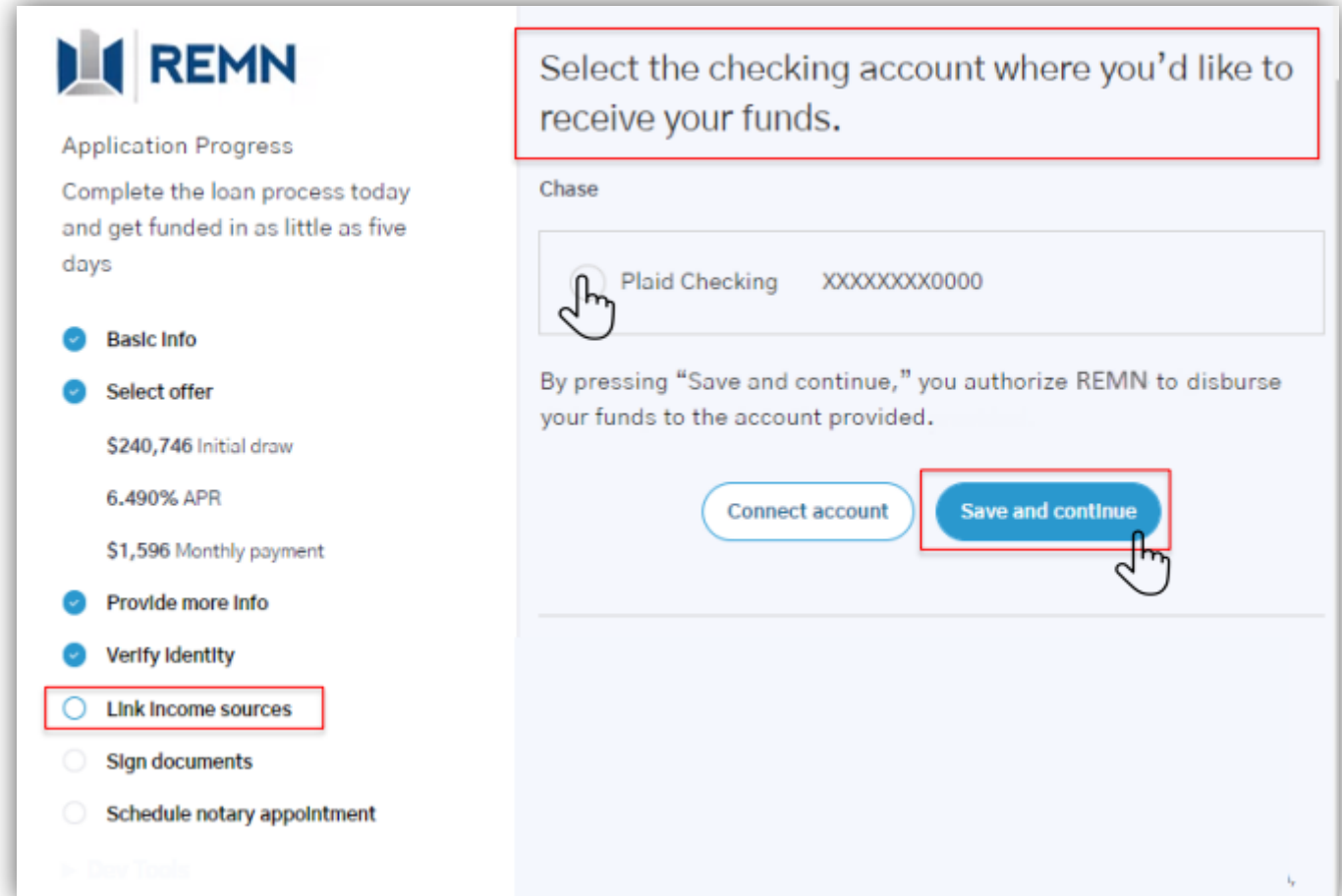
[Review the detailed info you'll be sharing](#)

**Allow**



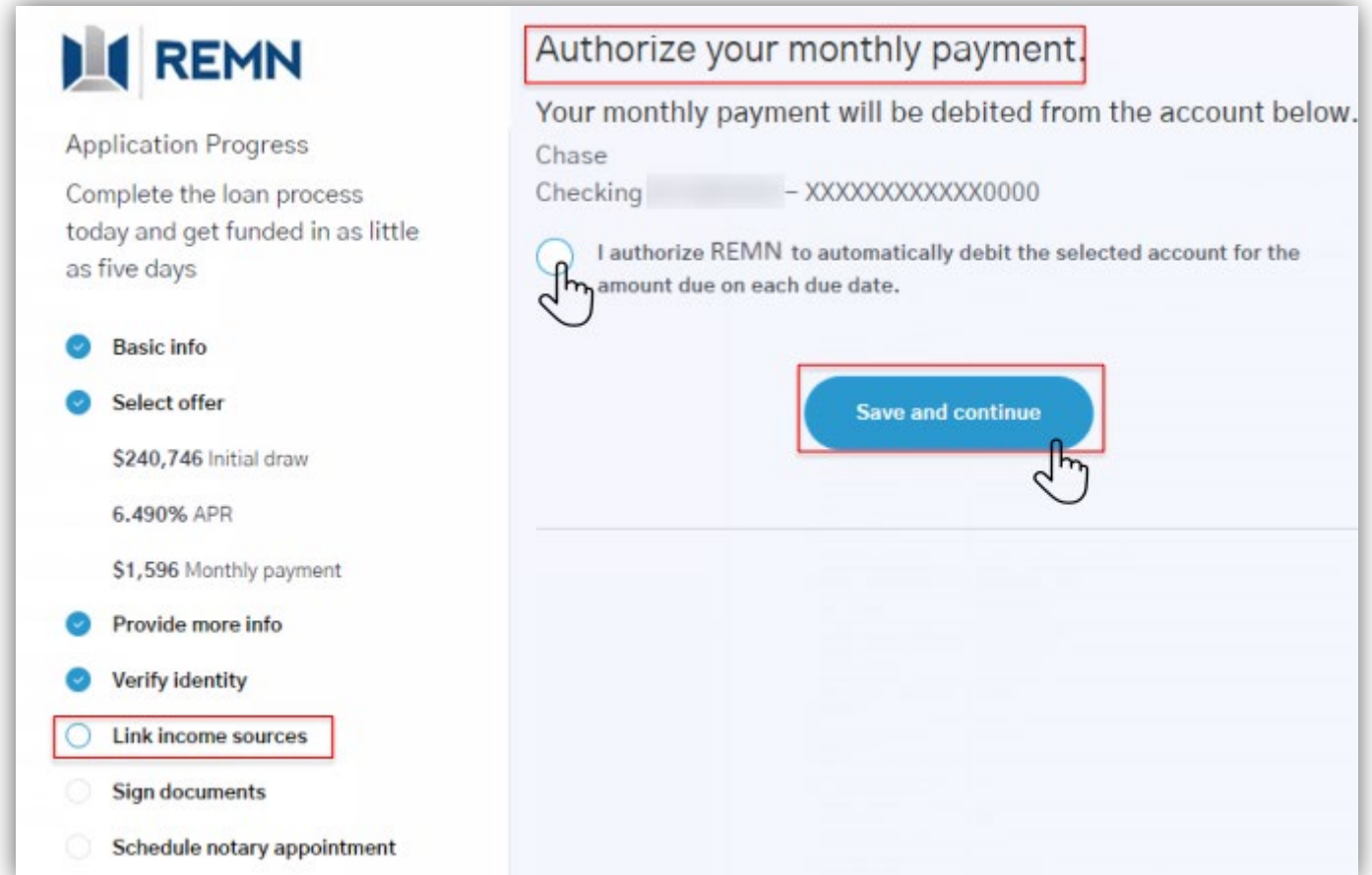
## Link Account to Receive HELOC Funds

The borrower must indicate the account to receive HELOC funds by using the appropriate radio dial button, and then click “Save and continue”

The image shows a screenshot of the REM N application progress screen. On the left, a vertical list of steps is shown: 'Basic Info', 'Select offer', 'Provide more Info', 'Verify Identity', 'Link Income sources', 'Sign documents', and 'Schedule notary appointment'. The 'Link Income sources' step is currently selected and highlighted with a red rectangular box. To the right of this list, the 'Link Income sources' section is displayed. It features a heading 'Select the checking account where you'd like to receive your funds.' enclosed in a red box. Below this, a 'Chase' account is listed with a 'Plaid Checking' icon and the account number 'XXXXXXXX0000'. A hand cursor is pointing at the account. Below the account list, a paragraph states: 'By pressing "Save and continue," you authorize REM N to disburse your funds to the account provided.' At the bottom of this section, there are two buttons: 'Connect account' and 'Save and continue'. The 'Save and continue' button is highlighted with a red rectangular box, and a hand cursor is pointing at it. The REM N logo is visible at the top left of the application screen.

## Link Account for Monthly Payments

- The borrower must click the radio button for the account they would like to have debited for their monthly payment (if they did not opt-out of auto payments)
- Click “Save and continue” to proceed

A screenshot of the REM N application progress screen. On the left, a vertical list shows the application steps: "Basic info", "Select offer", "Provide more info", "Verify identity", "Link income sources", "Sign documents", and "Schedule notary appointment". The "Link income sources" step is highlighted with a red box. To the right of this list, loan details are displayed: "\$240,746 Initial draw", "6.490% APR", and "\$1,596 Monthly payment". The main content area on the right is titled "Authorize your monthly payment." in a red box. Below this title, it states "Your monthly payment will be debited from the account below." and shows "Chase Checking" with a masked account number "XXXXXXXXXXXX0000". A radio button is selected, and a hand cursor points to it. Below the radio button, the text reads "I authorize REM N to automatically debit the selected account for the amount due on each due date." At the bottom right of this section, a blue "Save and continue" button is highlighted with a red box, and a hand cursor points to it.

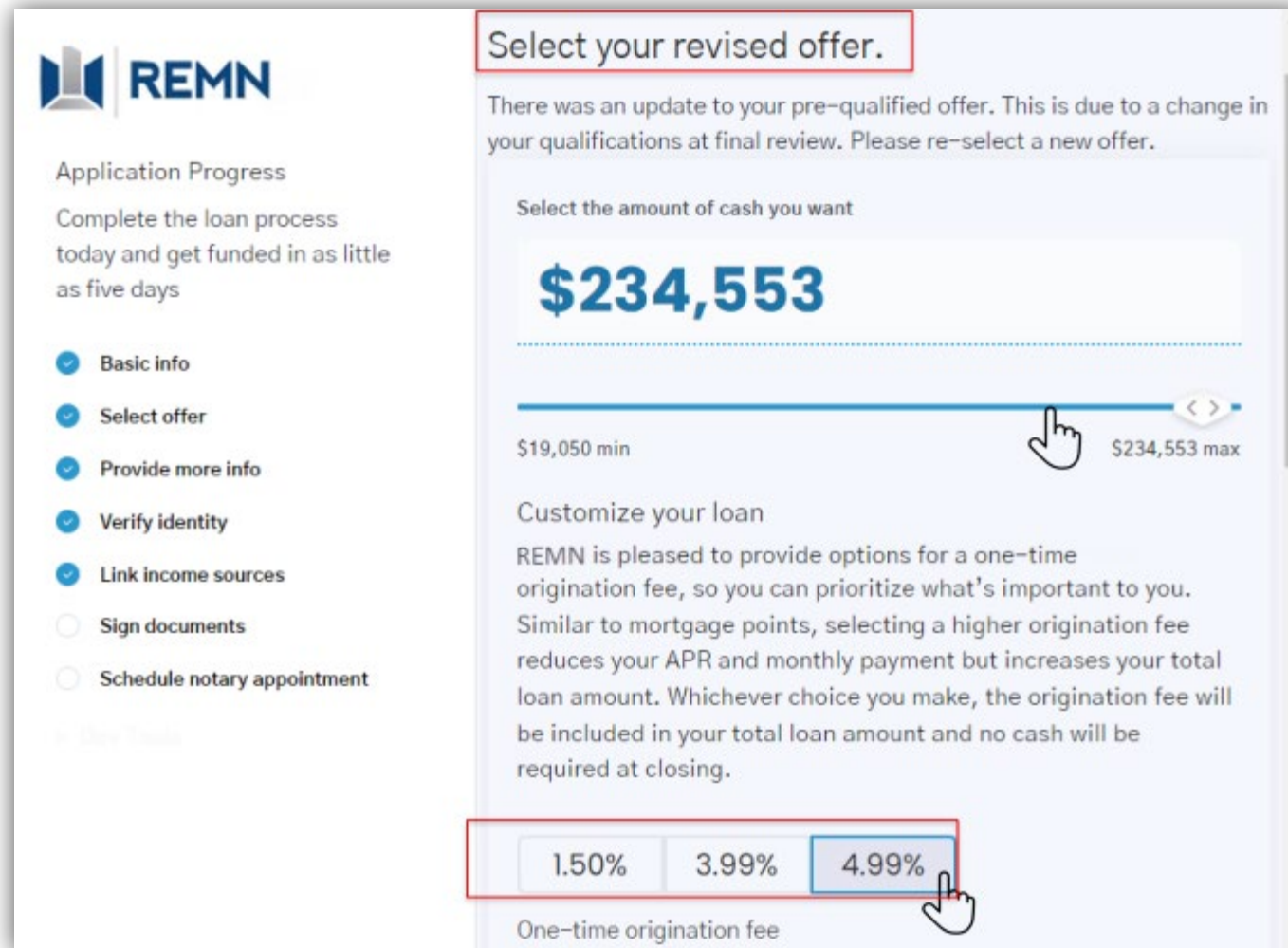
## Verify Identity Section Complete

The “Link Income Sources” section is now complete. A hard credit pull will be processed at this time. The borrower is ready to proceed to the “Sign Documents” section:

- ✓ *Basic Info*
- ✓ *Select Offer*
- ✓ *Provide More Info*
- ✓ *Verify Identity*
- ✓ *Link Income Sources*
- *Sign Documents*
- *Talk to eNotary*

## Sign Documents – Select Revised Offer

At this time, the borrower may review updates to their offer (if applicable) and/or revise their offer selection.

A screenshot of the REM N 'Sign Documents' section, specifically the 'Select your revised offer' step. The interface is light blue and white. On the left is a sidebar with the REM N logo and an 'Application Progress' section. The progress list includes: 'Basic info' (checked), 'Select offer' (checked), 'Provide more info' (checked), 'Verify identity' (checked), 'Link income sources' (checked), 'Sign documents' (radio button), and 'Schedule notary appointment' (radio button). The 'Sign documents' option is highlighted. The main content area has a title 'Select your revised offer.' in a red-bordered box. Below it is a message: '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.' The next section is 'Select the amount of cash you want', showing '\$234,553' in large blue text. Below this is a slider bar with '\$19,050 min' on the left and '\$234,553 max' on the right. A hand icon is pointing at the slider. The 'Customize your loan' section explains the one-time origination fee options. At the bottom, three radio buttons are shown for the origination fee: '1.50%', '3.99%', and '4.99%'. The '4.99%' option is selected and highlighted with a red box, and a hand icon is pointing at it. The text 'One-time origination fee' is at the bottom.

**REM N**

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
- ☐ Schedule notary appointment


See Tools

### 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

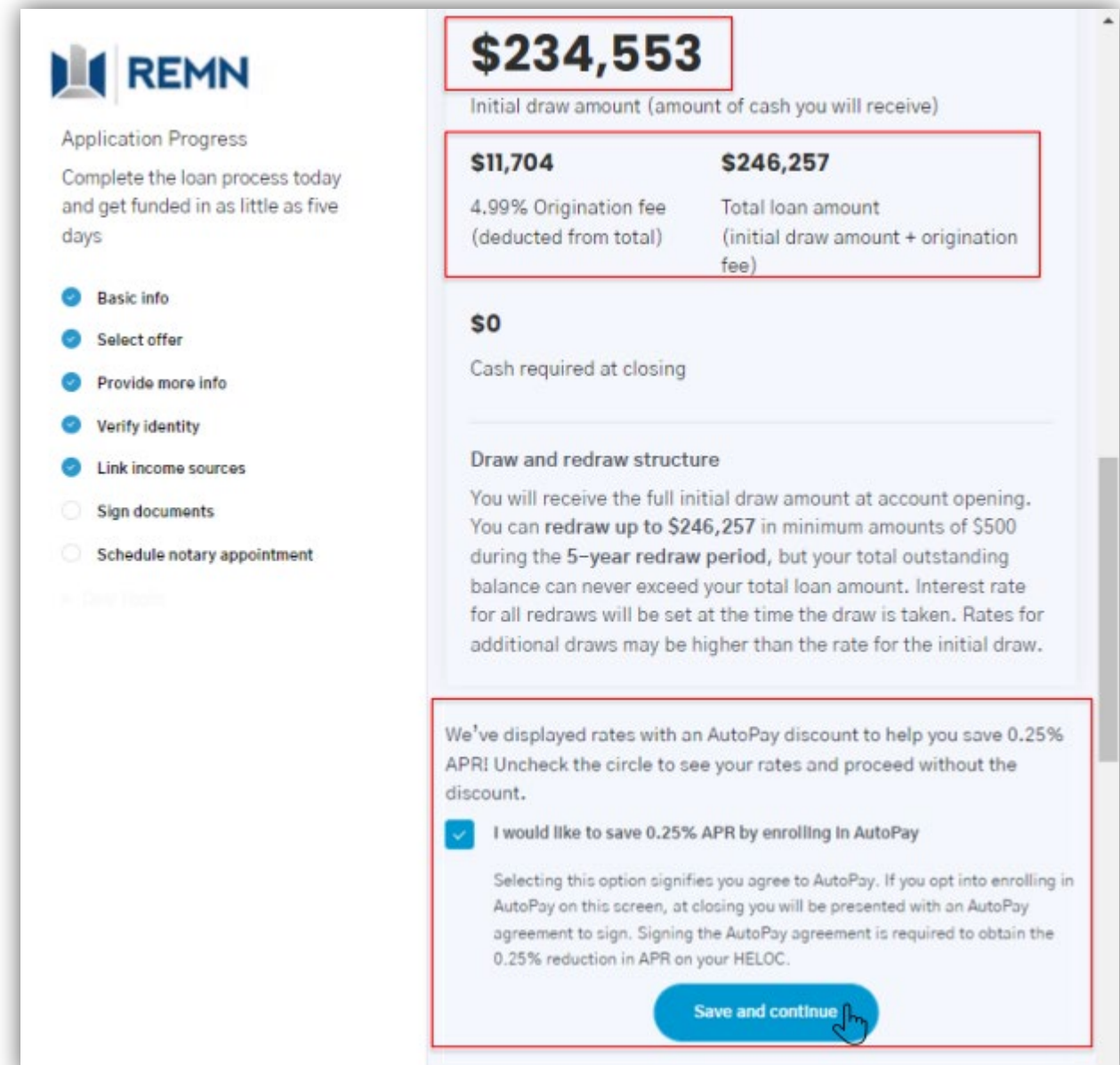
REM N is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will 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

## Sign Documents – Confirm Final Terms

Selected final HELOC terms will be displayed here. The borrower may continue by clicking “Save and continue”:

A screenshot of the REM N loan application interface, specifically the 'Sign Documents' section. The interface is divided into two main columns. The left column contains the 'Application Progress' section, which lists several steps: 'Basic info', 'Select offer', 'Provide more info', 'Verify identity', 'Link income sources', 'Sign documents', and 'Schedule notary appointment'. The 'Sign documents' step is currently selected and highlighted. Below this list is a link that says 'Go back'. The right column displays the loan terms. At the top, the 'Initial draw amount' is shown as '\$234,553'. Below this, a table shows the '4.99% Origination fee (deducted from total)' as '\$11,704' and the 'Total loan amount (initial draw amount + origination fee)' as '\$246,257'. Further down, it states 'Cash required at closing' is '\$0'. A section titled 'Draw and redraw structure' explains the terms of the HELOC. At the bottom, there is a checkbox for 'I would like to save 0.25% APR by enrolling in AutoPay', which is currently checked. Below this checkbox is a detailed explanation of the AutoPay discount. At the very bottom of the right column is a large blue button labeled 'Save and continue' with a hand cursor icon pointing to it.

**REM N**

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
- Schedule notary appointment

[Go back](#)

**\$234,553**

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 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

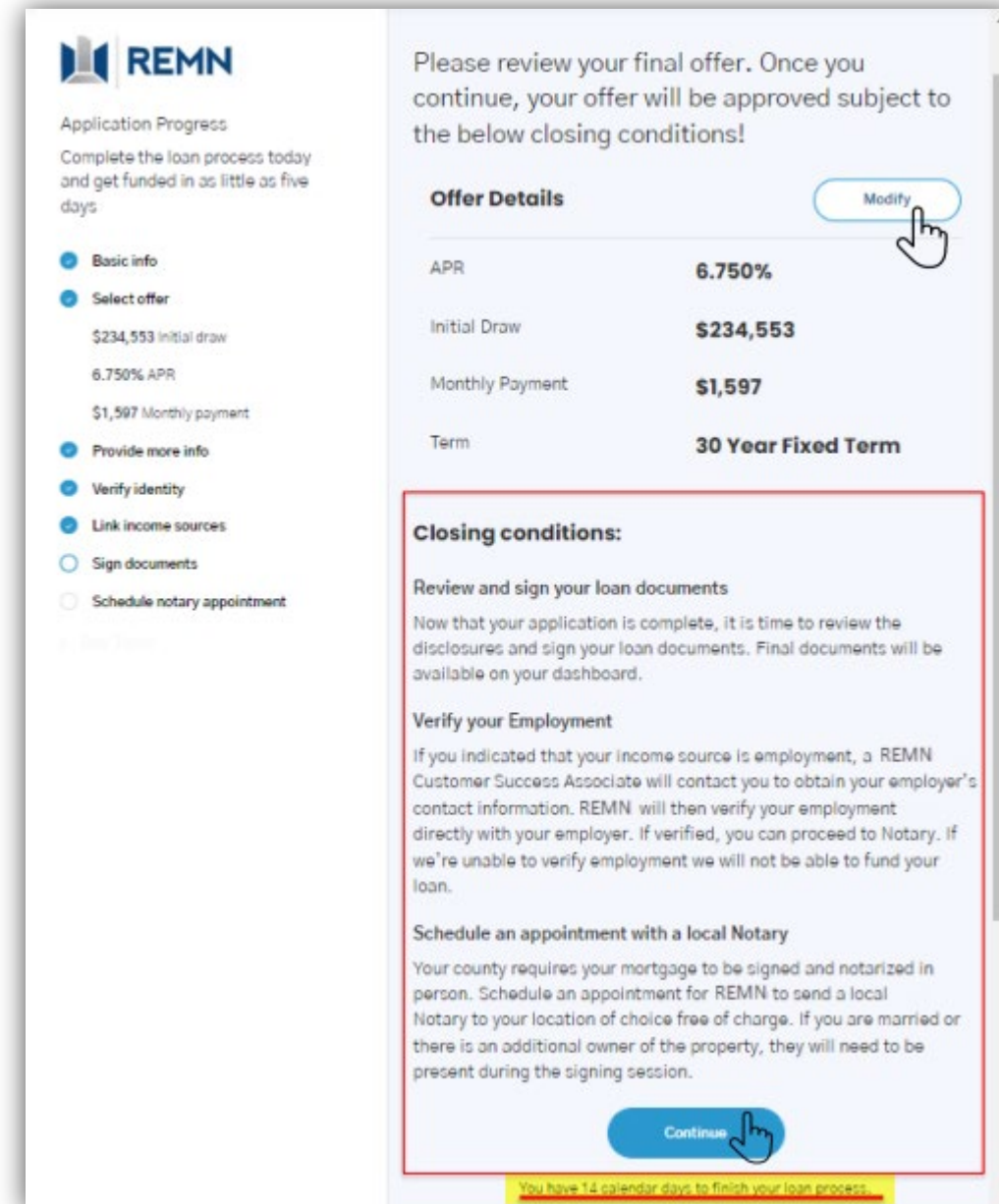
Selecting this option signifies you agree to AutoPay. If you opt into enrolling in AutoPay on this screen, at closing you will be presented with an AutoPay agreement to sign. Signing the AutoPay agreement is required to obtain the 0.25% reduction in APR on your HELOC.

**Save and continue**

## Sign Documents – Confirm Final Terms

- The borrower has one last opportunity to click “modify” to update their offer selections
- They must click “Continue” to proceed
- Once the HELOC application is submitted, the borrower will be notified to **Sign Documents**

**NOTE:** The borrower has 14 calendar days to sign documents and complete the HELOC application process

A screenshot of the REM N 'Sign Documents' web interface. On the left is a sidebar with the REM N logo and 'Application Progress' instructions. It lists steps: Basic info, Select offer (active), Provide more info, Verify identity, Link income sources, Sign documents, and Schedule notary appointment. The 'Select offer' section shows: \$234,553 Initial draw, 6.750% APR, and \$1,597 Monthly payment. The main content area has a 'Please review your final offer...' message and a 'Modify' button. Below is an 'Offer Details' table with APR (6.750%), Initial Draw (\$234,553), Monthly Payment (\$1,597), and Term (30 Year Fixed Term). A red-bordered box contains 'Closing conditions' with three sections: 'Review and sign your loan documents', 'Verify your Employment', and 'Schedule an appointment with a local Notary'. A 'Continue' button is at the bottom of this box. A yellow banner at the very bottom states 'You have 14 calendar days to finish your loan process.'



## **HELOC Application Complete**

The HELOC application states are complete and the application has been submitted. Once the HELOC application is approved, the borrower will be notified to Sign Documents and schedule an appointment with a Notary.

- ✓ ***Basic Info***
- ✓ ***Select Offer***
- ✓ ***Provide More Info***
- ✓ ***Verify Identity***
- ✓ ***Link Income Sources***
- ***Sign Documents***
- ***Talk to eNotary***

## The Borrower Dashboard

- Once the application is submitted, the borrower can access the Dashboard by clicking “Go to dashboard”
- The Dashboard allows the borrower to view application status, view loan terms, and access documents/disclosures associated with their application

