

MLO Portal Guide

Overview

This guide will walk you through the portal from signing in the portal to loan review.

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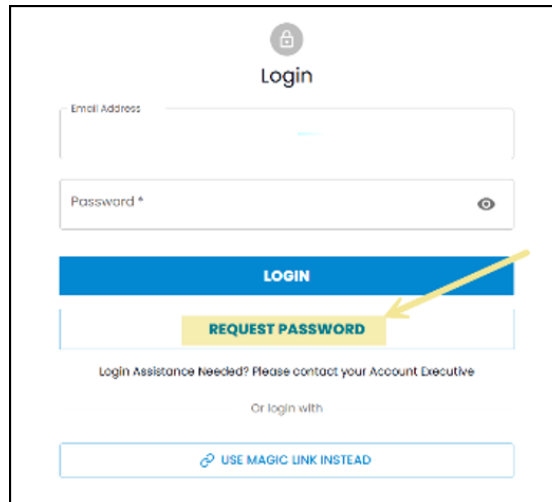
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Signing In

There are two sign-in methods: signing in as a new loan officer and signing in as an existing loan officer.

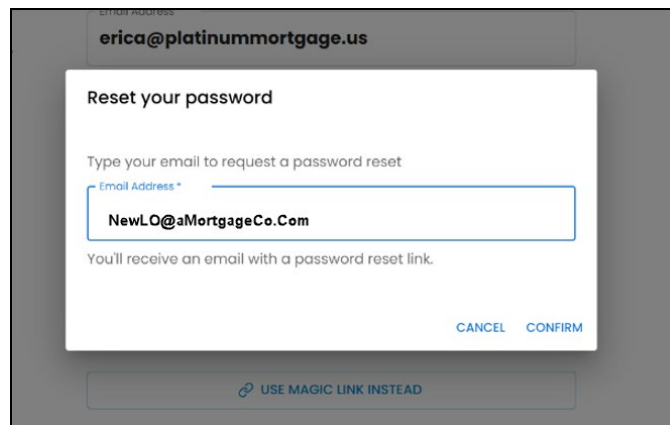
New Loan Officer Sign-In

- Scan a QR Code or Click the Broker Site link
- Click **Request Password**



The screenshot shows the login interface. At the top is a lock icon and the word "Login". Below are two input fields: "Email Address" and "Password *". The "Password *" field has an eye icon to toggle visibility. Below the fields are two buttons: a blue "LOGIN" button and a yellow "REQUEST PASSWORD" button. A yellow arrow points to the "REQUEST PASSWORD" button. Below the buttons is the text "Login Assistance Needed? Please contact your Account Executive" and "Or login with". At the bottom is a button labeled "USE MAGIC LINK INSTEAD".

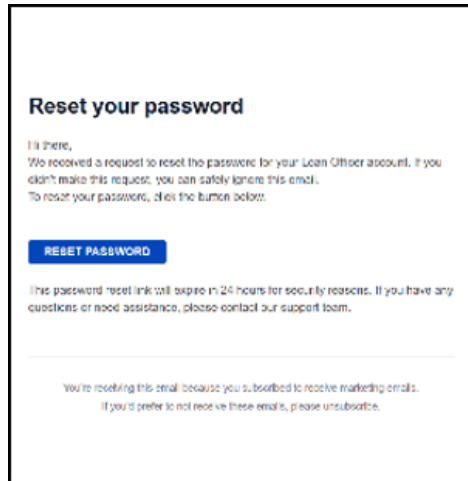
- Enter work email address



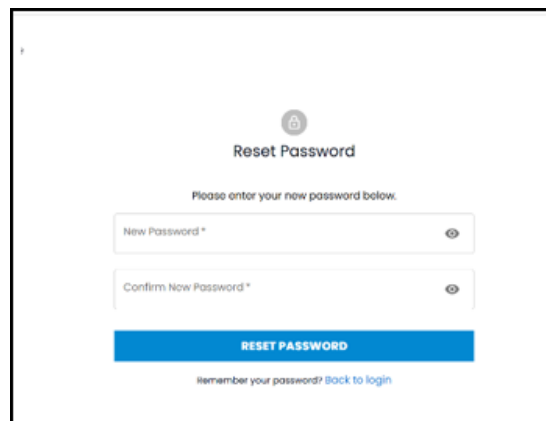
The screenshot shows a "Reset your password" modal. At the top is the email address "erica@platinummortgage.us". Below is the heading "Reset your password" and the instruction "Type your email to request a password reset". There is an input field labeled "Email Address *" containing the text "NewLO@aMortgageCo.Com". Below the input field is the text "You'll receive an email with a password reset link." At the bottom right are two buttons: "CANCEL" and "CONFIRM". At the very bottom is a button labeled "USE MAGIC LINK INSTEAD".

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- An email will be received
 - Click **Reset Password**



- Create password
 - Click **Create Password**

A screenshot of a web form titled "Reset Password". The form has a lock icon at the top. Below the title, it says "Please enter your new password below:". There are two input fields: "New Password *" and "Confirm New Password *", both with eye icons for toggling visibility. Below the fields is a blue button labeled "RESET PASSWORD". At the bottom, it says "Remember your password? [Back to login](#)".

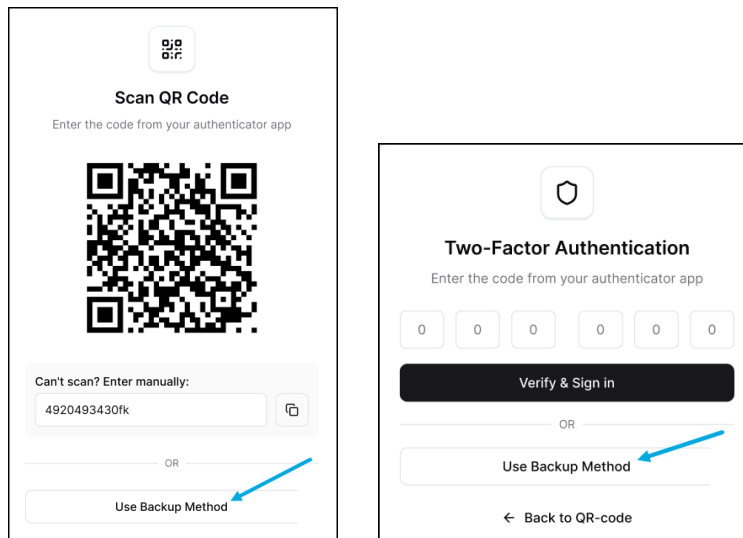
NOTE: If any issues occur, there's the option to use **Backup Method**

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Back Up Method

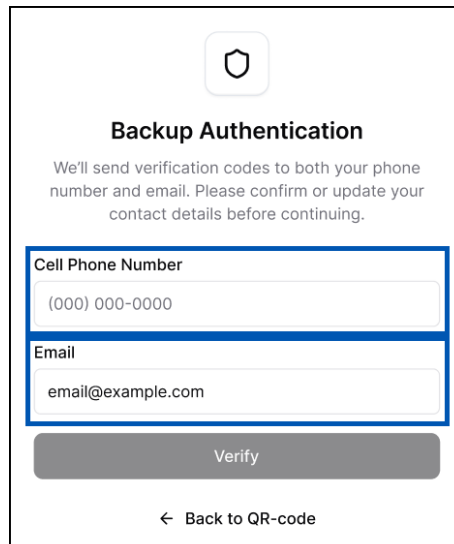
If you cannot connect using the QR code verification, this is another way to move forward

- Click **Use Backup Method**



The left screenshot shows the 'Scan QR Code' screen. It has a QR code and a text input field for manual entry. Below the input field is a 'Use Backup Method' link. The right screenshot shows the 'Two-Factor Authentication' screen. It has a numeric keypad and a 'Verify & Sign in' button. Below the button is a 'Use Backup Method' link. A blue arrow points to the 'Use Backup Method' link in both screenshots.

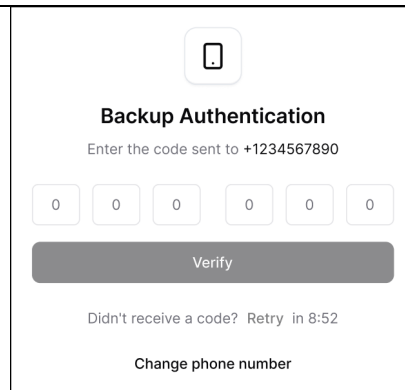
- Enter your cell phone number and email address
 - Auth codes will be sent to both places



The screenshot shows the 'Backup Authentication' screen. It has a title 'Backup Authentication' and a message: 'We'll send verification codes to both your phone number and email. Please confirm or update your contact details before continuing.' Below the message are two input fields: 'Cell Phone Number' and 'Email'. The 'Cell Phone Number' field has a placeholder '(000) 000-0000'. The 'Email' field has a placeholder 'email@example.com'. Below the input fields is a 'Verify' button. At the bottom is a 'Back to QR-code' link.

- An authorization code is sent to the cell number entered first

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Backup Authentication

Enter the code sent to +1234567890

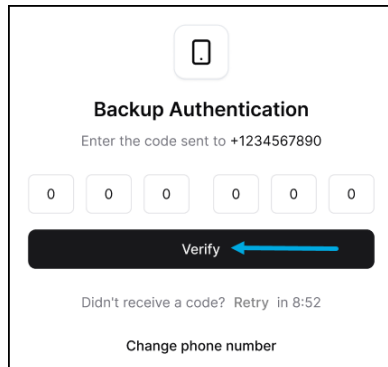
0 0 0 0 0 0

Verify

Didn't receive a code? Retry in 8:52

Change phone number

- Enter the sent code, then click **Verify**



Backup Authentication

Enter the code sent to +1234567890

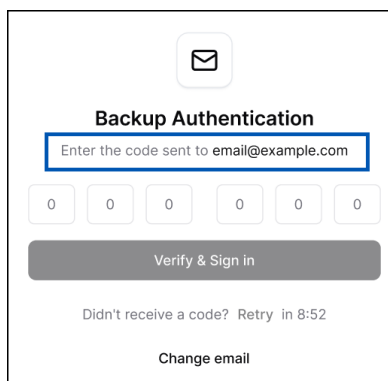
0 0 0 0 0 0

Verify

Didn't receive a code? Retry in 8:52

Change phone number

- The system will then send a code to the email address provided



Backup Authentication

Enter the code sent to email@example.com

0 0 0 0 0 0

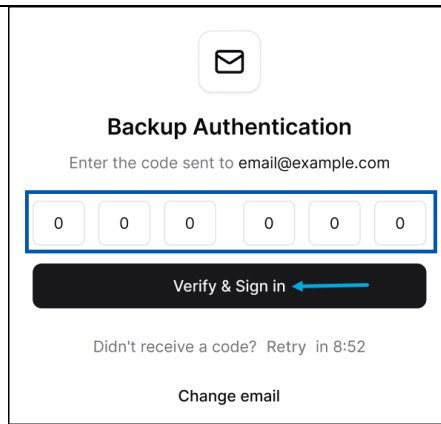
Verify & Sign in

Didn't receive a code? Retry in 8:52

Change email

- Enter the code, then click **Verify & Sign in**

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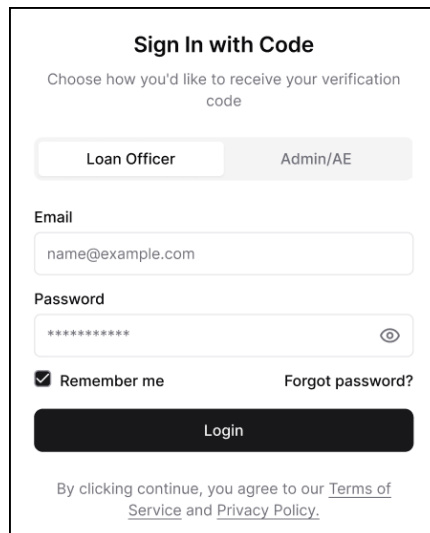


The screenshot shows a 'Backup Authentication' screen. At the top is an envelope icon. Below it, the title 'Backup Authentication' is followed by the instruction 'Enter the code sent to email@example.com'. A row of six input boxes, each containing the digit '0', is highlighted with a blue border. Below the boxes is a dark button labeled 'Verify & Sign in' with a blue arrow pointing left. At the bottom, there is a link 'Change email' and a message 'Didn't receive a code? Retry in 8:52'.

- Once done, you will gain access to the portal

Existing Loan Officer Sign

- Enter your email and password, then click **Login**



The screenshot shows a 'Sign In with Code' screen. At the top is the title 'Sign In with Code' followed by the instruction 'Choose how you'd like to receive your verification code'. Below this are two buttons: 'Loan Officer' (selected) and 'Admin/AE'. Underneath are input fields for 'Email' (containing 'name@example.com') and 'Password' (containing '*****' with an eye icon). Below the password field are checkboxes for 'Remember me' (checked) and a link 'Forgot password?'. A dark 'Login' button is at the bottom. At the very bottom, a footer states: 'By clicking continue, you agree to our [Terms of Service](#) and [Privacy Policy](#)'.

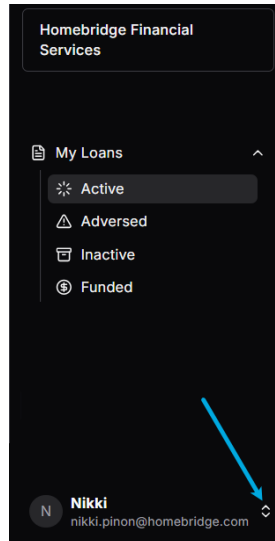
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Understanding the Portal

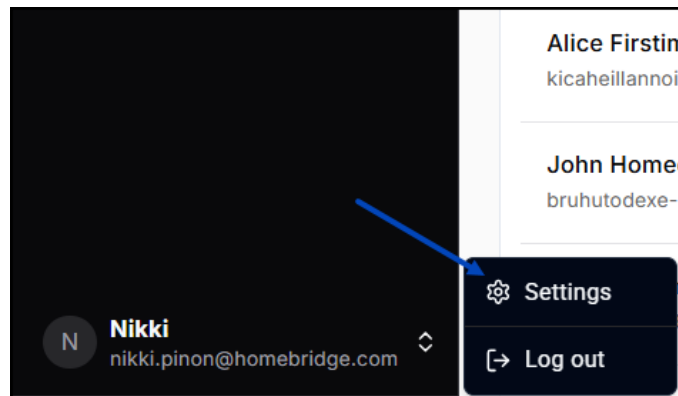
This section will cover the different areas of the portal and when to use the functions.

Profile

- Click on the carrot in the lower left-hand corner to view/edit your profile



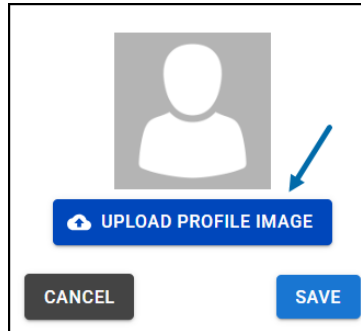
- Click on **Settings**



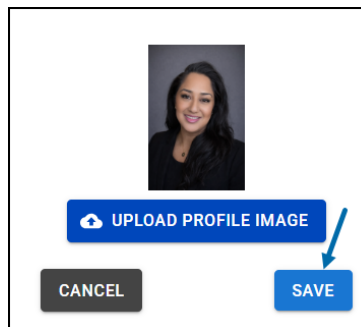
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Anything greyed out cannot be changed in the profile

- To upload your profile image, click **Upload Profile Image**



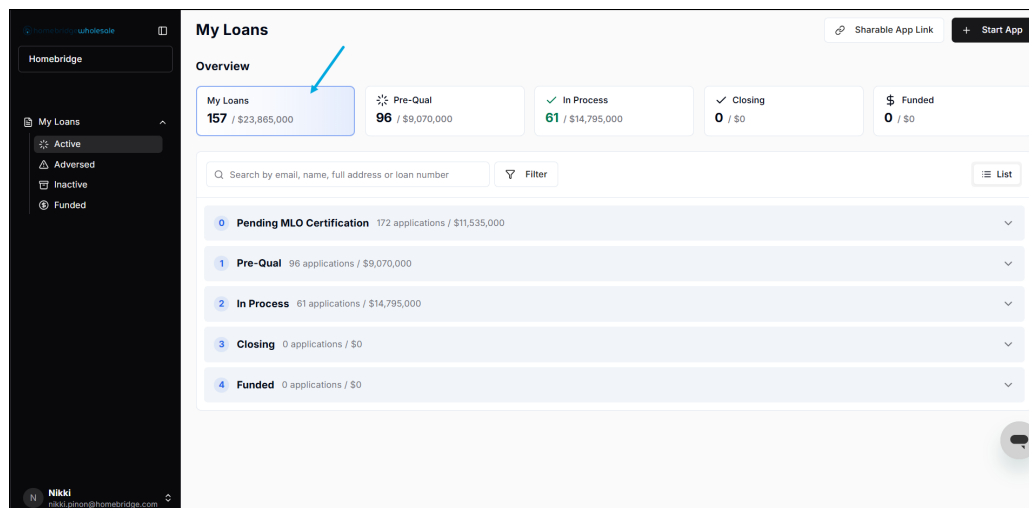
- Once uploaded, your profile picture will appear
 - Click **Save**



My Loans

My Loans is where you will go to see your Active pipeline

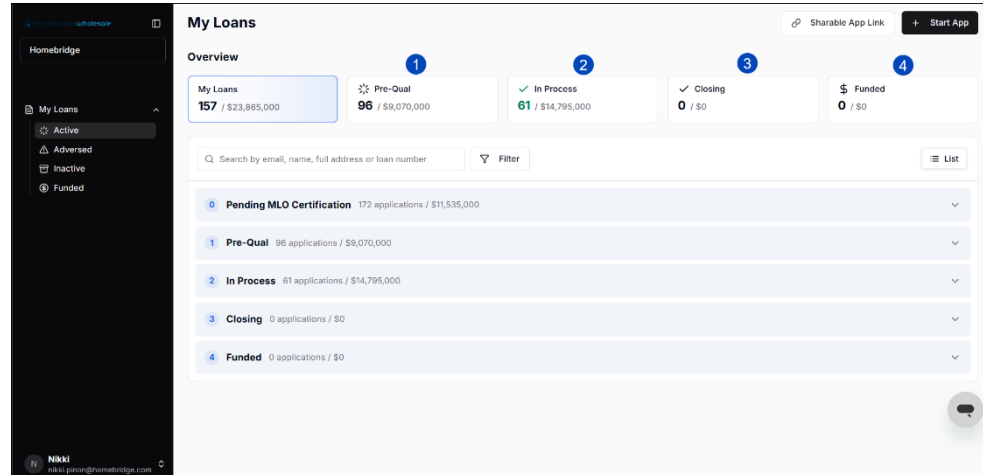
- Overview will default to the **My Loans** view



To see loans in the other statuses, click on the tabs:

MLO Portal Guide

1. Pre-Qual
2. In Process
3. Closing
4. Funded



My Loans

Overview

My Loans 157 / \$23,865,000

Pre-Qual 96 / \$9,070,000

In Process 61 / \$14,795,000

Closing 0 / \$0

Funded 0 / \$0

Search by email, name, full address or loan number

Filter

List

Pending MLO Certification 172 applications / \$11,535,000

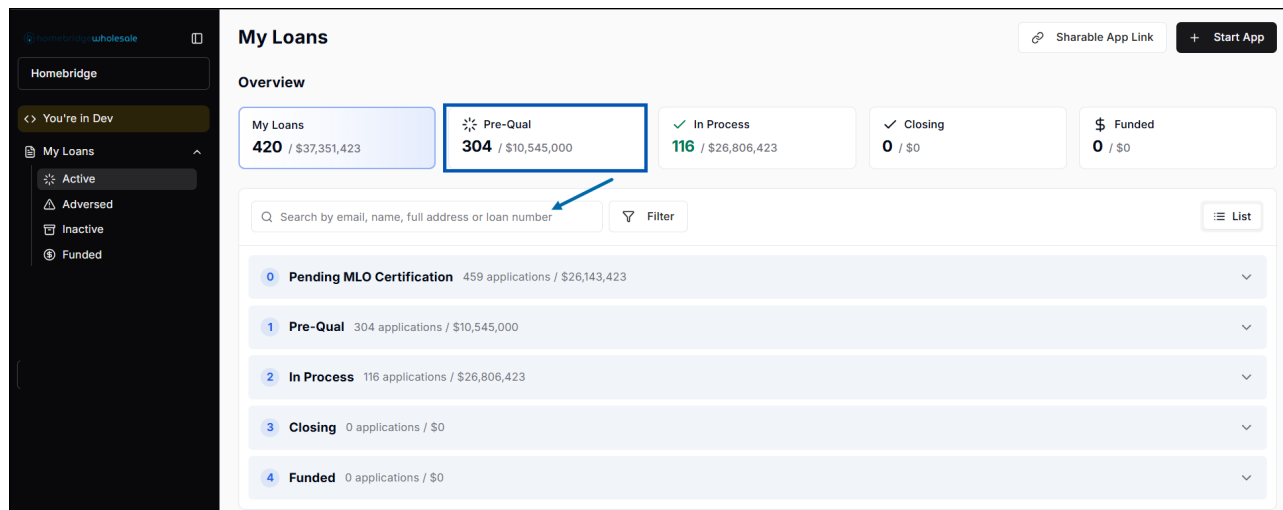
Pre-Qual 96 applications / \$9,070,000

In Process 61 applications / \$14,795,000

Closing 0 applications / \$0

Funded 0 applications / \$0

Once a tab is clicked, it will only show the loans associated in that stage



My Loans

Overview

My Loans 420 / \$37,351,423

Pre-Qual 304 / \$10,545,000

In Process 116 / \$26,806,423

Closing 0 / \$0

Funded 0 / \$0

Search by email, name, full address or loan number

Filter

List

Pending MLO Certification 459 applications / \$26,143,423

Pre-Qual 304 applications / \$10,545,000

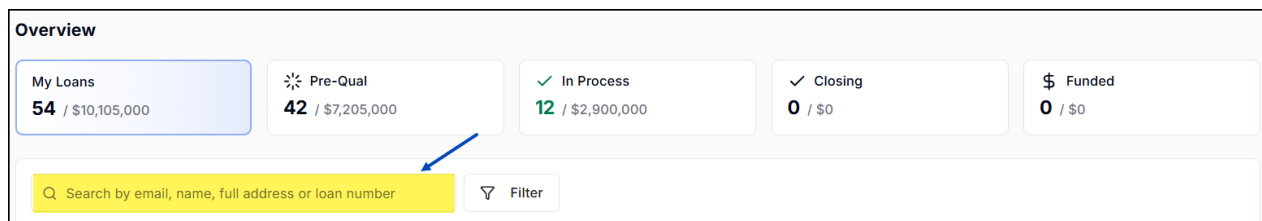
In Process 116 applications / \$26,806,423

Closing 0 applications / \$0

Funded 0 applications / \$0

To search for a loan via email, name, full address or loan number

- Enter the information in the search bar



Overview

My Loans 54 / \$10,105,000

Pre-Qual 42 / \$7,205,000

In Process 12 / \$2,900,000

Closing 0 / \$0

Funded 0 / \$0

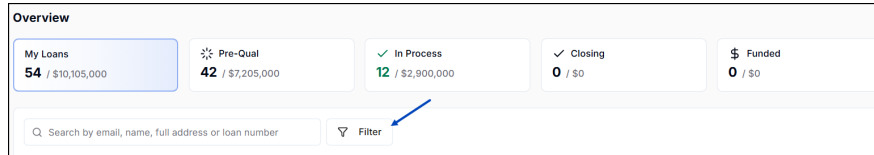
Search by email, name, full address or loan number

Filter

MLO Portal Guide

Filter

Click **Filter**



Overview

My Loans: 54 / \$10,105,000

Pre-Qual: 42 / \$7,205,000

In Process: 12 / \$2,900,000

Closing: 0 / \$0

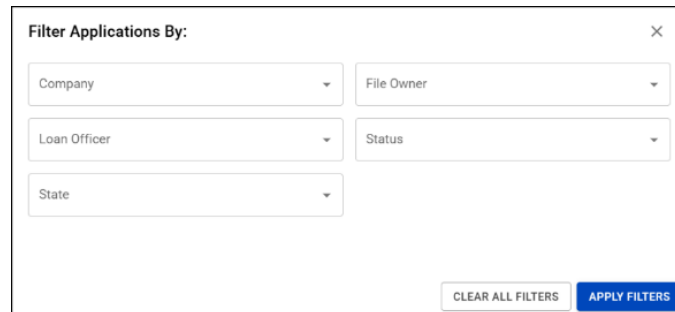
Funded: 0 / \$0

Search by email, name, full address or loan number

Filter

You can filter by:

- Company
- File Owner
- Loan Officer
- Status
- State



Filter Applications By:

Company: [Dropdown]

File Owner: [Dropdown]

Loan Officer: [Dropdown]

Status: [Dropdown]

State: [Dropdown]

CLEAR ALL FILTERS

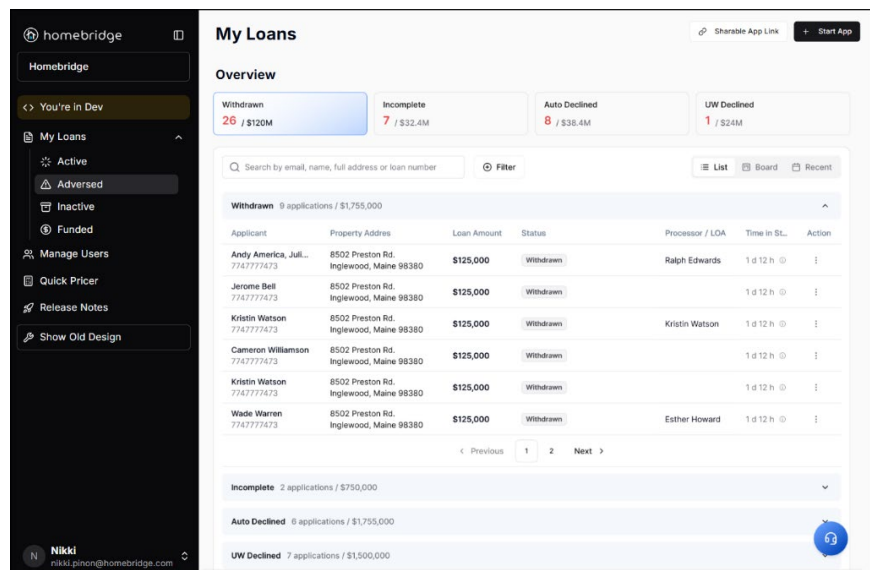
APPLY FILTERS

NOTE: The pipeline view will show according to the filters selected, until filters are cleared

Adversed

This tab will house all loans in the following categories:

- **Withdrawn** – Borrower initiated the adverse
- **Incomplete** – Loan App never completed
- **Auto Declined** – System auto-declined loans
- **UW Declined** – Loan declined due to reasons such as DTI, FICO, etc. from underwriting



homebridge

Homebridge

<> You're in Dev

My Loans

Active

Adversed

Inactive

Funded

Manage Users

Quick Pricer

Release Notes

Show Old Design

Nikki
nikki.pinon@homebridge.com

My Loans

Overview

Withdrawn: 26 / \$120M

Incomplete: 7 / \$32.4M

Auto Declined: 8 / \$36.4M

UW Declined: 1 / \$24M

Search by email, name, full address or loan number

Filter

List

Board

Recent

Withdrawn: 6 applications / \$1,755,000

Applicant	Property Address	Loan Amount	Status	Processor / LOA	Time in SL	Action
Andy America, Juli...	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn	Ralph Edwards	1 d 12 h	
Jerome Bell	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn		1 d 12 h	
Kristin Watson	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn	Kristin Watson	1 d 12 h	
Cameron Williamson	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn		1 d 12 h	
Kristin Watson	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn		1 d 12 h	
Wade Warren	8502 Preston Rd. Ingewood, Maine 98380	\$125,000	Withdrawn	Esther Howard	1 d 12 h	

Incomplete: 2 applications / \$750,000

Auto Declined: 6 applications / \$1,755,000

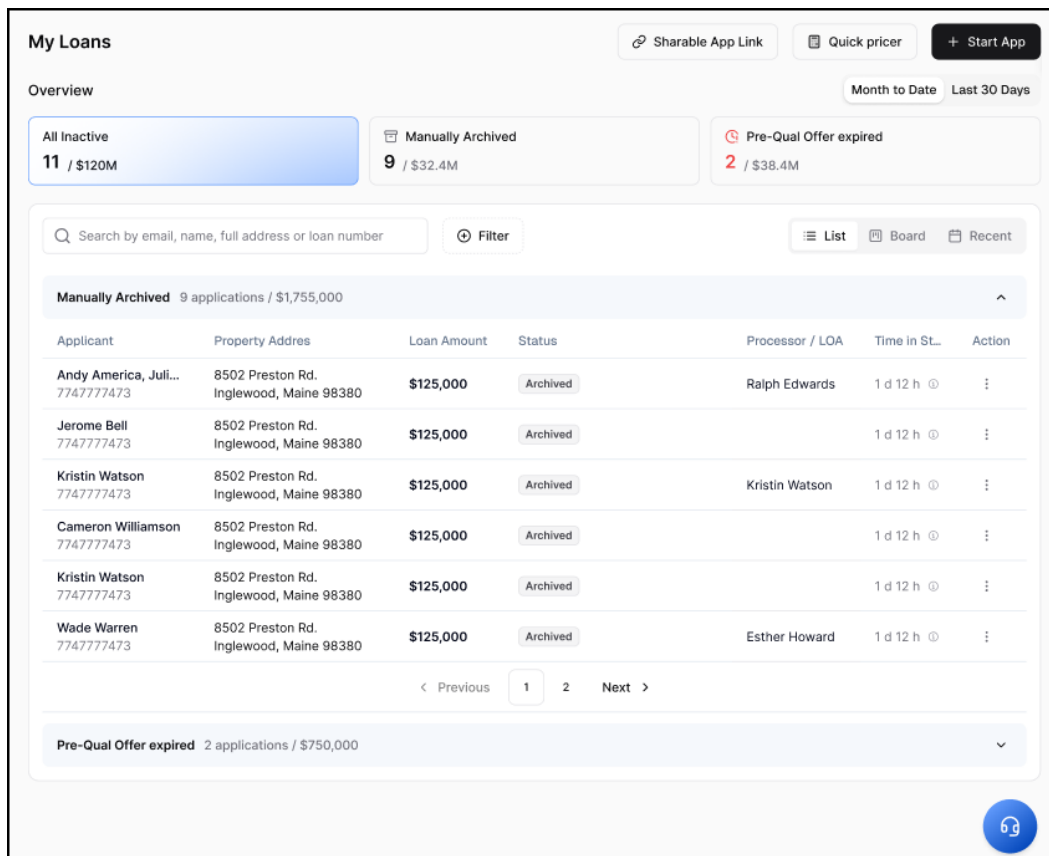
UW Declined: 7 applications / \$1,500,000

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Inactive

The overview will automatically default to **All Inactive** view. There are two categories that make up All Inactive loans:

- **Manually Archived** – manually archived by either sales or ops.
- **Pre-Qual Offer Expired** – if the initial offer is not accepted by the end of the 7th calendar day, the system will auto-archive the loan as the offer has expired.



My Loans [Sharable App Link](#) [Quick price](#) [+ Start App](#)

Overview Month to Date Last 30 Days

All Inactive 11 / \$120M

Manually Archived 9 / \$32.4M

Pre-Qual Offer expired 2 / \$38.4M

Search by email, name, full address or loan number [Filter](#) [List](#) [Board](#) [Recent](#)

Manually Archived 9 applications / \$1,755,000

Applicant	Property Address	Loan Amount	Status	Processor / LOA	Time in ST.	Action
Andy America, Juli... 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Ralph Edwards	1 d 12 h	
Jerome Bell 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	
Kristin Watson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Kristin Watson	1 d 12 h	
Cameron Williamson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	
Kristin Watson 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived		1 d 12 h	
Wade Warren 7747777473	8502 Preston Rd. Inglewood, Maine 98380	\$125,000	Archived	Esther Howard	1 d 12 h	

< Previous 1 2 Next >

Pre-Qual Offer expired 2 applications / \$750,000

Funded

All funded loans can be viewed in that tab. These are loans that are closed due to being funded.

Certification Required

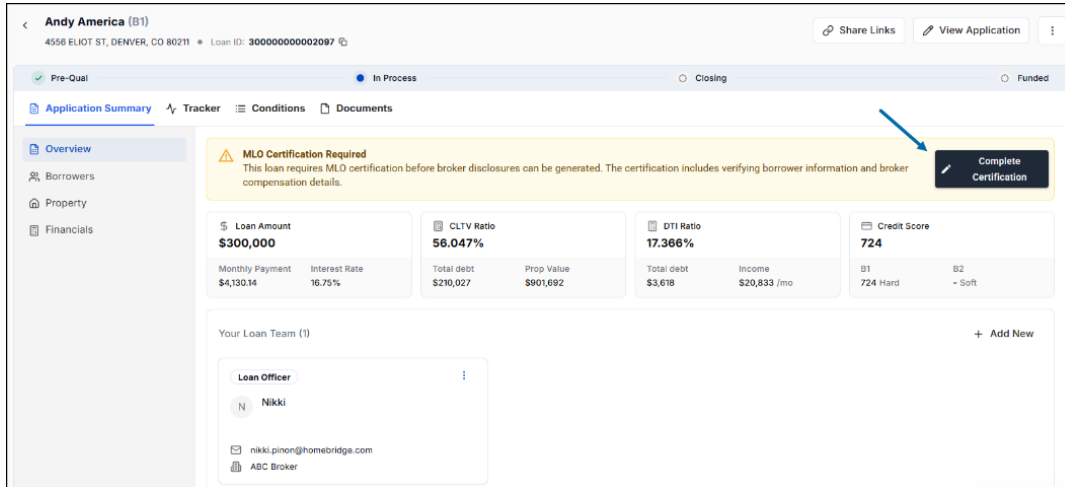
If the borrower applied through the Sharable Link, the system notifies the assigned Loan Officer via email to complete the certification.

NOTE: For all Broker loans, the initial disclosures cannot go out until this has been completed.

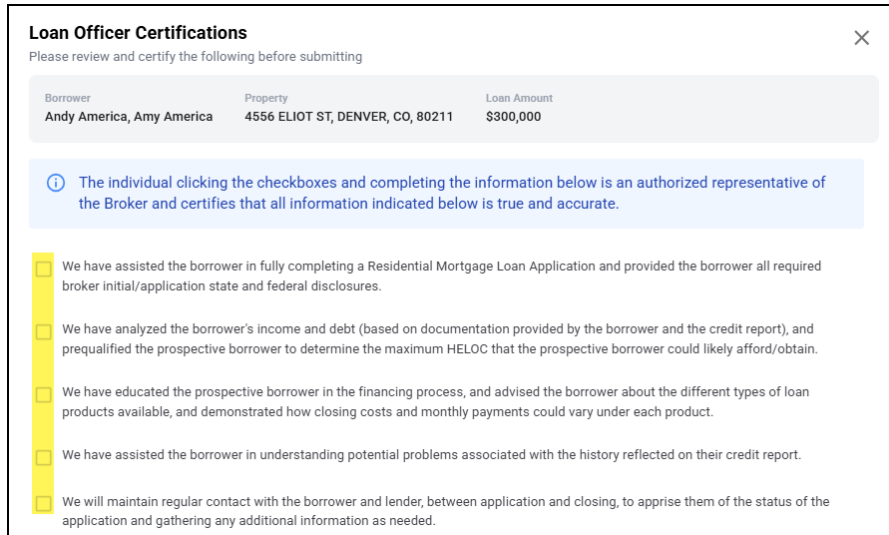
To complete this, follow the steps below:

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- Look up the loan
- Click **Complete Certification**



- Read through verbiage
- Click in the check mark boxes once read and agreed



- Scroll down
- Enter your name at the bottom
- Enter today's date

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- Click Submit

Acknowledgement

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a "Mortgage Broker" under applicable State Law.

Section 1. Nature of Relationship

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate, total points and fees – will include our compensation.

In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.

Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.

We also may be paid by the lender based on:

- (i) the value of the Mortgage Loan or related servicing rights in the marketplace, or
- (ii) other services, goods, or facilities performed or provided by us to the lender.

For the ABC Broker program, the lender will pay us a fee of 1.75% of the initial draw on your line of credit.

Signature

Entering your name and date below signifies your acknowledgement of the above.

Broker MLO Name

Today's Date

CANCEL
SUBMIT

Once complete, the certification message will go away in the loan

Andy America (B1)

4556 ELIOT ST, DENVER, CO 80211

Loan ID: 3000000000002097

Share Links

View Application

Pre-Qual

In Process

Closing

Funded

Application Summary

Tracker

Conditions

Documents

Overview

Borrowers

Property

Financials

Loan Amount

\$300,000

CLTV Ratio

56.047%

DTI Ratio

17.366%

Credit Score

724

Monthly Payment

\$4,130.14

Interest Rate

16.75%

Total debt

\$210,027

Prop Value

\$901,692

Total debt

\$3,618

Income

\$20,833 /mo

B1

724 Hard

B2

- Soft

Your Loan Team (1)

Loan Officer

Nikki

nikki.piron@homebridge.com

ABC Broker

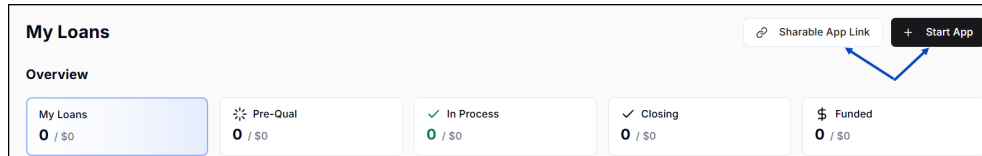
Add New

MLO Portal Guide

Starting an Application

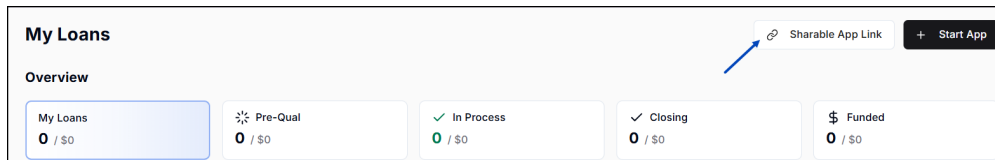
There are two ways to start a HELOC application:

- Sharable App Link
- +Start App



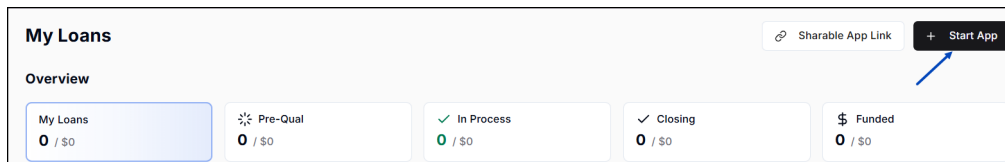
Sharable App Link

This link allows you to send to the customer to apply for a HELOC at their own leisure

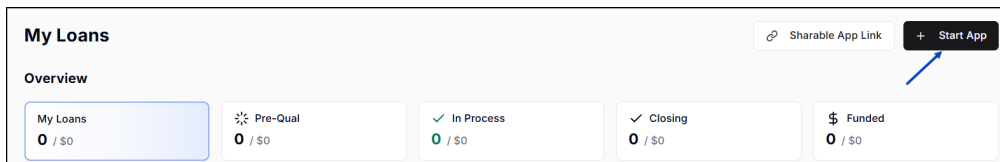


+Start App

This button allows you to start an application on behalf of the customer



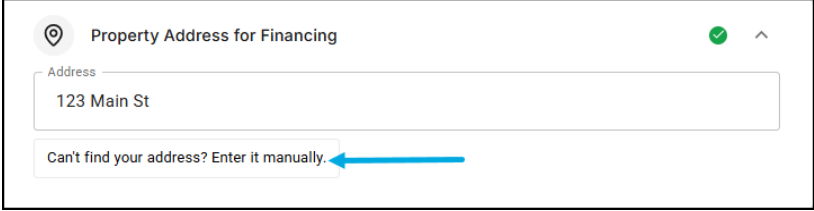
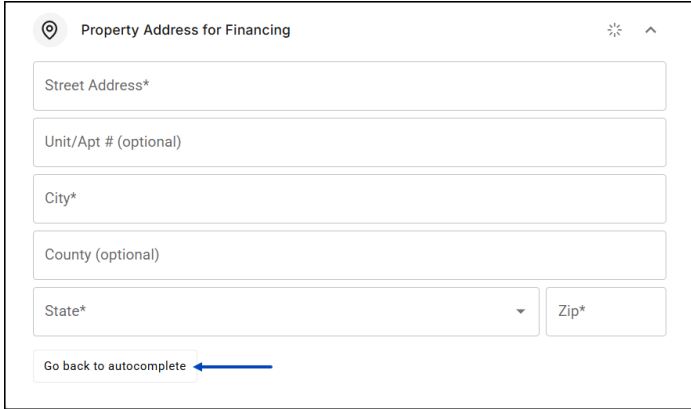
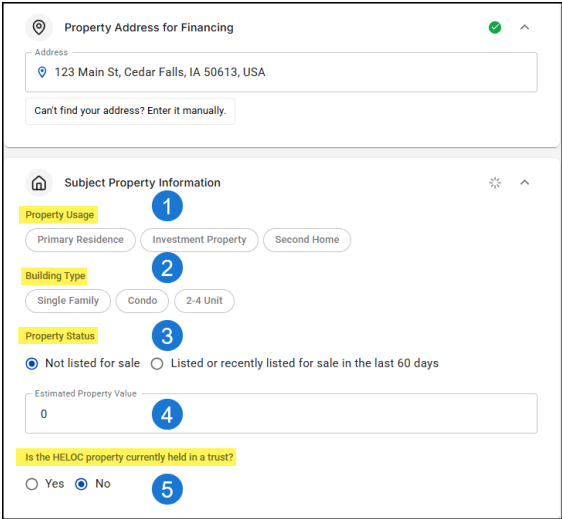
Start Pre-Qual Manually

Step	Action
1.	Click +Start App 
2.	Click Start Pre-Qual Manually

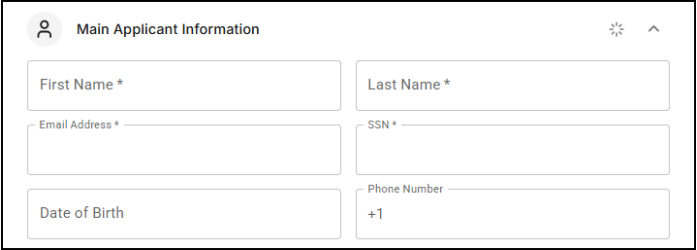
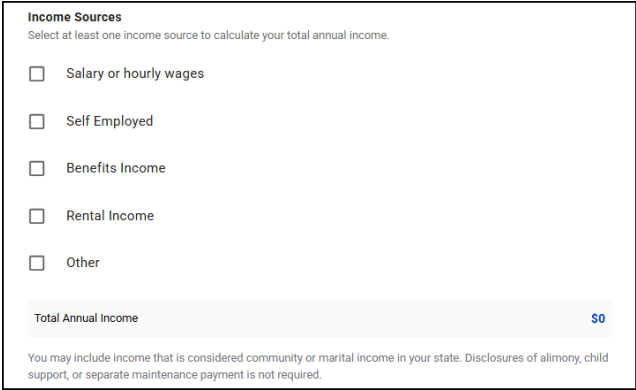
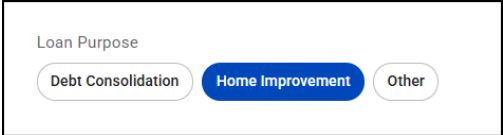
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		Start HELOC Loan Application Copy Shareable Link Your exclusive, permanent branded link is ready to be shared with borrowers and can be shared with borrowers and can be used to amplify your marketing campaigns – share it with confidence and watch your brand shine. hb-staging-pos.onrender.com/nikki OR Start Pre-Qual Manually Complete the pre-qual on behalf of your borrower by manually entering their information START PRE-QUAL MANUALLY	
3.	The application opens for you to enter the borrower's info	New Application 1 APPLICATION DETAILS 2 MORTGAGES & LIENS 3 OFFER REVIEW 4 CONSENTS Property Address for Financing Address* Enter a location Can't find your address? Enter it manually. Subject Property Information Property Usage* Primary Residence Investment Property Second Home Building Type* Single Family Condo 2-4 Unit Property Status ☒ Not listed for sale ☐ Listed or recently listed for sale in the last 60 days Estimated Property Value * \$0	
4.	Property Address Begin by entering the property address Select the address that matches the info given by the borrower	Property Address for Financing Address 123 Main St, City 123 Main St Cedar Falls, IA, USA 123 Main St Grinnell, IA, USA 123 Main St Queens, NY, USA 123 Main St Rockwell City, IA, USA 123 Main St Ames, IA, USA powered by Google	
5.	If the address doesn't match or one doesn't appear, click the button below to enter it manually		

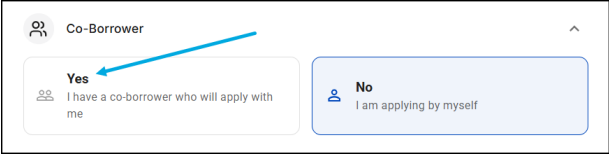
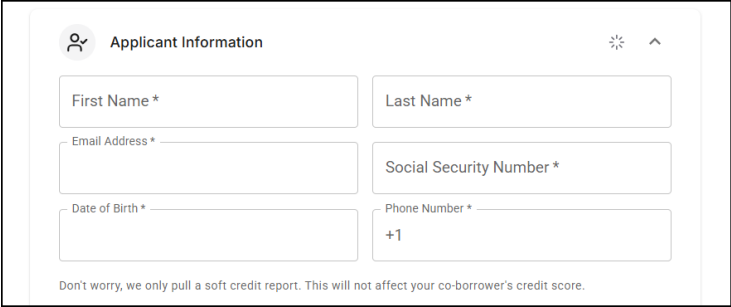
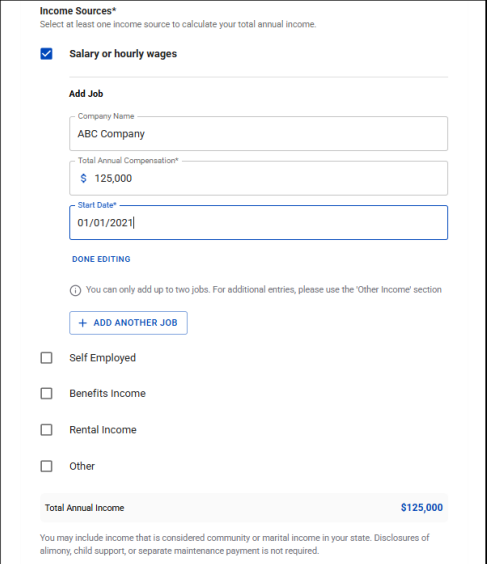
MLO Portal Guide

	
6.	It will open fields for you to manually enter the address  NOTE: If you want to go back to the autocomplete function, click the button
7.	Subject Property Information Select/Enter the following: - Property Usage - Building Type - Property Status - Estimated Property Value - Trust 

MLO Portal Guide

8.	Main Applicant Information Enter the following: - First Name - Last Name - Email Address - SSN - Date of Birth - Phone Number 
9.	Income Sources Salary/Hourly: The system may receive income information, via The Work Number (TWN), when the borrower's SSN is entered - If the employer does not participate with TWN, proceed to step two - Enter in the borrower's income source(s) - The system will total all of the income at the bottom - If the income source has DONE EDITING, click it   NOTE: More than one income source is allowed
10.	Loan Purpose Select the loan purpose  NOTE: Please ensure to review the rate sheet for any pricing adjustments tied to the Loan Purpose
11.	Co-Borrower Entry To add a co-borrower, expand the box

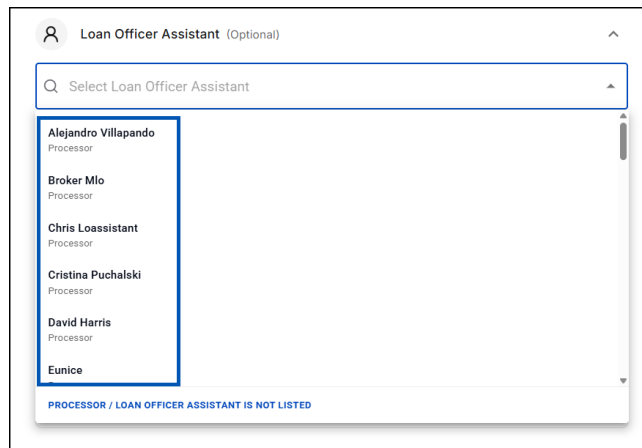
MLO Portal Guide

	 Click Yes  Fill out the Co-Borrower's information  NOTE: The Co-Borrower's email address MUST be different than the Primary Borrower's - Enter their income - Click DONE EDITING if applicable to the income entry - You may add more than one income source if applicable 
12.	Loan Officer Assistant To assign or select an assistant, click the arrow

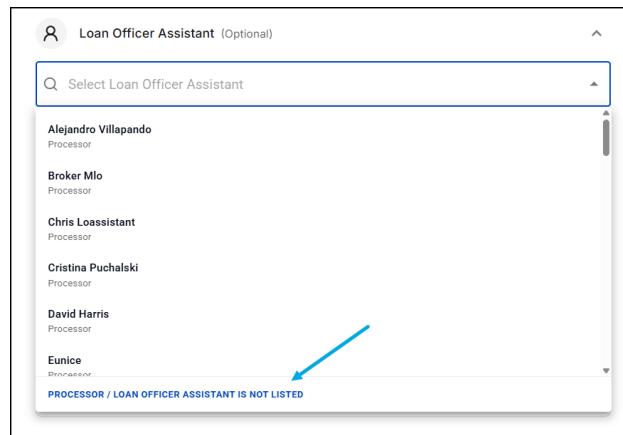
MLO Portal Guide



If the assistant was already added, their name will appear on the list.



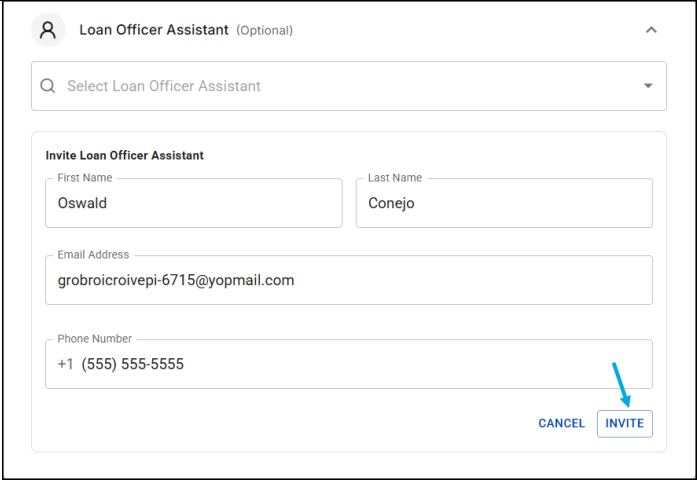
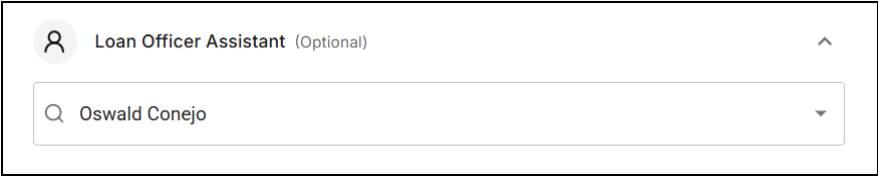
To add an assistant, click **Processor/Loan Officer Assistant is Not Listed** at the bottom of the drop down



Enter your assistant's Name, email address, and phone number

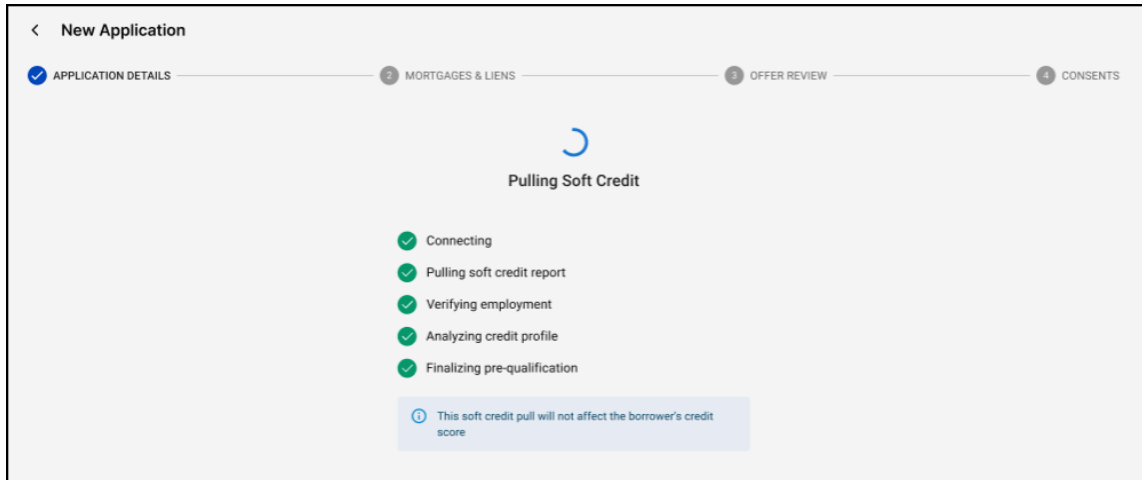
- Click **INVITE**

MLO Portal Guide

	 Once selected/added, their name will appear 
13.	Soft Credit Check Ensure you advise the borrower about the soft credit check. Once they consent, check mark the box ☒ Consent to <u>Soft Credit Check</u> I certify that I have obtained consent from the prospective borrower and, if applicable, any co-borrower to conduct a soft credit check to evaluate potential rates and terms. This soft credit inquiry will not affect their credit score(s). I understand that if the borrower and, if applicable, co-borrower choose to proceed and complete a full application, a hard credit inquiry may be requested from one or more consumer reporting agencies, which may impact their credit score(s). I further certify that I have obtained the borrower's and co-borrower's (if applicable) consent for Forward Lending, Inc. d/b/a Method to perform a soft credit pull and to access their liability account data from their financial institutions or service providers on their behalf, and to share that data with us for evaluation purposes. I also acknowledge and agree to Method's Privacy Policy and Terms of Service
14.	Verification Run The system will start verification runs in the background: - Soft credit pull - Employment verification information pulling through from previous screen

MLO Portal Guide

- Analyze credit profile

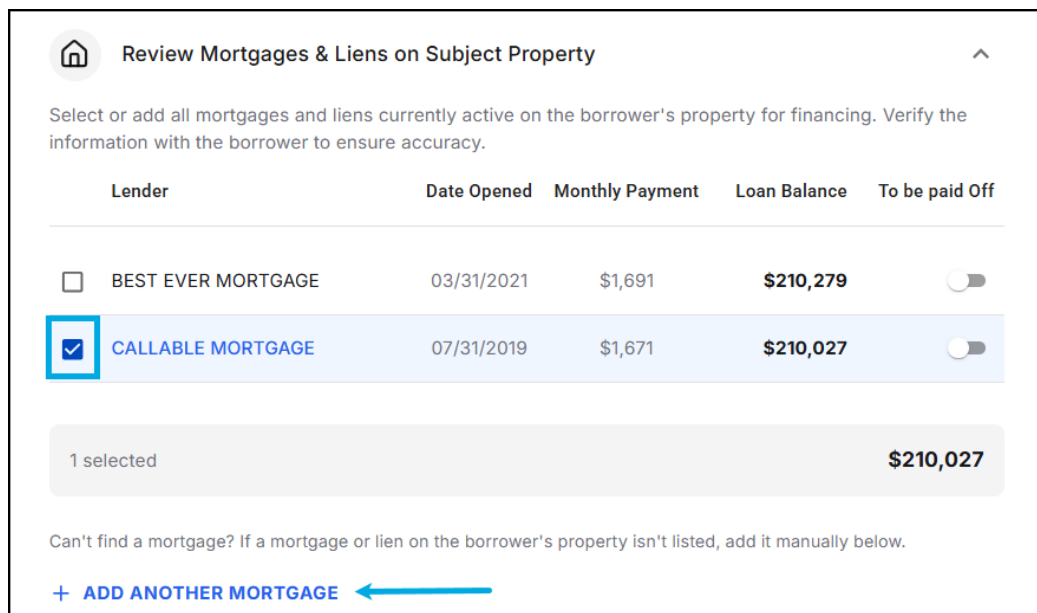


Mortgages & Liens

A list of all mortgages and liens on the borrower's credit will appear

- Select the current mortgage tied to the subject property
- If there is another mortgage, or their mortgage is not listed, click **Add Another Mortgage**

15.



Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
☐ BEST EVER MORTGAGE	03/31/2021	\$1,691	\$210,279	☐
☒ CALLABLE MORTGAGE	07/31/2019	\$1,671	\$210,027	☐

1 selected \$210,027

Can't find a mortgage? If a mortgage or lien on the borrower's property isn't listed, add it manually below.

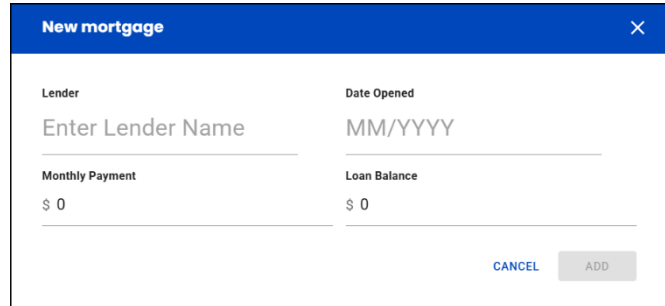
[+ ADD ANOTHER MORTGAGE](#) ←

MLO Portal Guide

Adding Another Mortgage

Once the link is clicked, enter the following:

1. Lender Name
2. Date Opened
3. Monthly Payment Amount
4. Loan Balance

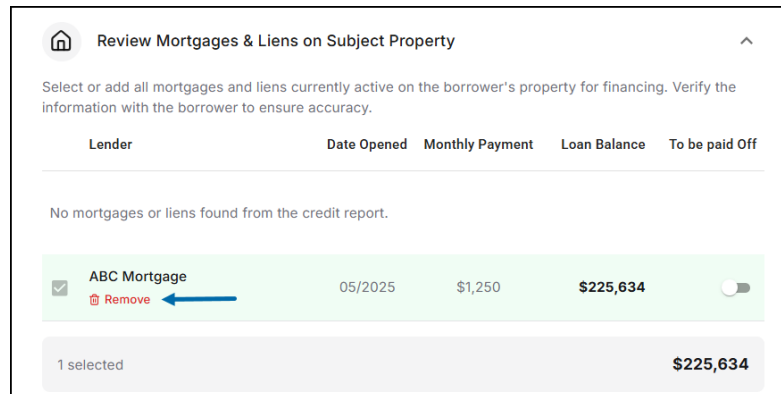


New mortgage [X]

Lender	Date Opened
Enter Lender Name	MM/YYYY
Monthly Payment	Loan Balance
\$ 0	\$ 0

[CANCEL] [ADD]

The mortgage can be deleted if needed by clicking the red **Remove** link



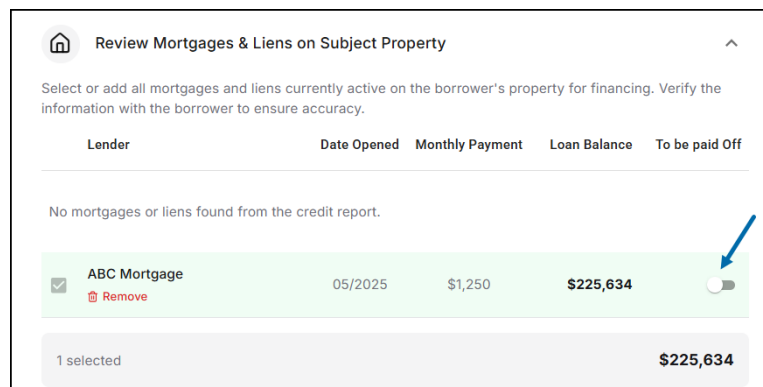
Review Mortgages & Liens on Subject Property [X]

Select or add all mortgages and liens currently active on the borrower's property for financing. Verify the information with the borrower to ensure accuracy.

Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
No mortgages or liens found from the credit report.				
☒ ABC Mortgage [Remove]	05/2025	\$1,250	\$225,634	☐

1 selected \$225,634

If the lien needs to be paid off with HELOC funds, use the toggle switch to mark it for payoff



Review Mortgages & Liens on Subject Property [X]

Select or add all mortgages and liens currently active on the borrower's property for financing. Verify the information with the borrower to ensure accuracy.

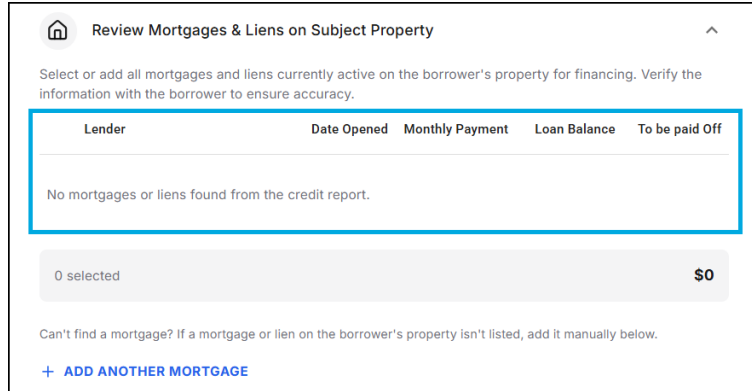
Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
No mortgages or liens found from the credit report.				
☒ ABC Mortgage [Remove]	05/2025	\$1,250	\$225,634	☒

1 selected \$225,634

Free and Clear Properties

MLO Portal Guide

If the borrower owns their property free and clear, the system will display as shown below:



Review Mortgages & Liens on Subject Property

Select or add all mortgages and liens currently active on the borrower's property for financing. Verify the information with the borrower to ensure accuracy.

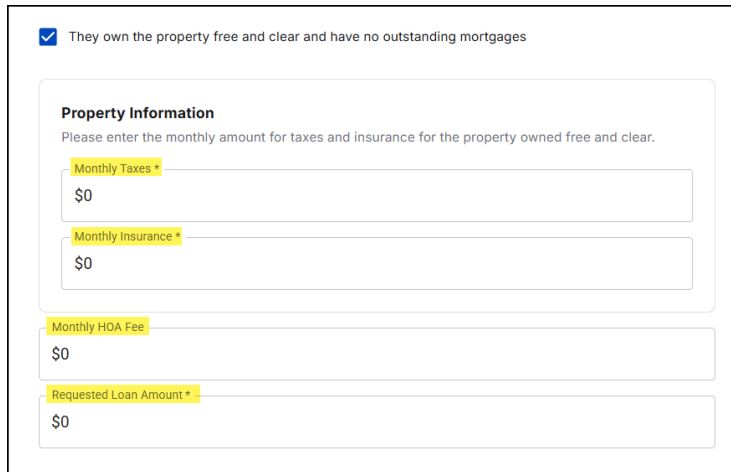
Lender	Date Opened	Monthly Payment	Loan Balance	To be paid Off
No mortgages or liens found from the credit report.				

0 selected \$0

Can't find a mortgage? If a mortgage or lien on the borrower's property isn't listed, add it manually below.

[+ ADD ANOTHER MORTGAGE](#)

- Click the box to confirm the borrower has no mortgage tied to the property
- The system will open up to enter the monthly taxes and insurance



☒ They own the property free and clear and have no outstanding mortgages

Property Information

Please enter the monthly amount for taxes and insurance for the property owned free and clear.

Monthly Taxes *
\$0

Monthly Insurance *
\$0

Monthly HOA Fee
\$0

Requested Loan Amount *
\$0

NOTE: Be sure to enter in the Monthly HOA Fee (if applicable) and Requested Loan amount.

16.

AVM Pull

The system will run the AVM and will generate the Pre-Qual offer

MLO Portal Guide

Processing Application

Running automated verifications...

Running AVM (Automated Valuation Model)

Processing AVM file

Calculating maximum loan amount

Calculating loan options

Generating personalized offer

We're performing a soft credit inquiry that will not impact your credit score.

Pre-Qual Summary

This will summarize the initial loan offer that will go out to the borrower

Pre-Qualification Summary

Requested Loan Amount

\$300,000

/ Max eligible \$680,000

CHANGE

Debt Payoffs Applied

MANAGE

-\$0

Initial Draw Amount

EDIT

\$300,000

/ 100% of available funds

Interest Rate (Variable rate)

9.44%

Estimated Monthly Payment

\$2,360.00

Interest-only payment for the first 5 years, then principal + interest

Origination Fee (2.99%)

\$8,970.00

Other Fees

\$95.69

Estimated Cash You'll Receive at Funding

\$290,934.31

*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change based on market conditions and final underwriting. NMLS #123456. Equal Housing Lender.

Your Loan Summary

Loan Amount

\$300,000

Credit Score

715

Using B1 (Alice Firsttimer) - Higher wage earner

Property Value (AVM)

\$913,817

Based on Automated Valuation Model (AVM)

CLTV

32.83%

(Combined Loan-to-Value)

Debt to Income

27.21%

17.

1. **Your Loan Summary** will house an overview of the Loan Amount, Credit Score(s), Property Value (AVM), CLTV, and Debt to Income

MLO Portal Guide

		Your Loan Summary Loan Amount \$300,000 Credit Score ⓘ 715 ▾ Using B1 (Alice Firsttimer) - Higher wage earner Property Value (AVM) \$913,817 Based on Automated Valuation Model (AVM) CLTV ⓘ 32.83% ▾ (Combined Loan-to-Value) Debt to Income ⓘ 27.21% ▾	
	a. Loan Amount – using the carrot, the area will expand to show the soft credit score	Your Loan Summary Loan Amount \$300,000 Credit Score ⓘ 715 ^ Using B1 (Alice Firsttimer) - Higher wage earner B1 Alice Firsttimer 715 Pulled via Equifax Property Value (AVM) \$913,817 Based on Automated Valuation Model (AVM) CLTV ⓘ 32.83% ▾ (Combined Loan-to-Value) Debt to Income ⓘ 27.21% ▾	
	b. Property Value (AVM) – click on the View AVM Report to view it		

MLO Portal Guide

Your Loan Summary

Loan Amount

\$200,000

Credit Score ⓘ

724 ▾

Using B1 (Andy America) - Higher wage earner

Property Value (AVM)

\$913,817

Based on Automated Valuation Model (AVM)

VIEW AVM REPORT →

CLTV ⓘ

44.87% ▾

(Combined Loan-to-Value)

Debt to Income ⓘ

40.86% ▾

- c. CLTV – Click the carrot to see the CLTV calculation

CLTV ⓘ

44.87% ^

(Combined Loan-to-Value)

Calculation: (Loan Amount + Mortgage Balance) ÷ Property Value

Loan amount

\$200,000

Selected Mortgage Balance

\$210,027

Your Max CLTV

80%

Based on your credit score (724) and property type

CLTV Ratio

44.87%

- d. DTI – Click the carrots to reveal the information that makes up the DTI. If the income was instantly verified, it will be advised below the borrower's name.

Debt to Income ⓘ

40.86% ^

Total Income

\$12,500/mo ^

B1 - Andy America

\$12,500/mo

Total Monthly Debts

\$5,108 ^

New Loan Payment

\$1,490

B1 - Andy America

\$3,618

2. Requested Loan Amount

- a. To edit, click the pencil icon

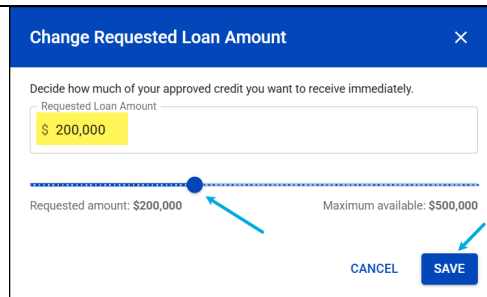
\$ Requested Loan Amount

\$200,000 / Max eligible \$500,000

→  CHANGE

- b. The loan amount can be changed via entering it or using the slider below

MLO Portal Guide



Change Requested Loan Amount [X]

Decide how much of your approved credit you want to receive immediately.

Requested Loan Amount

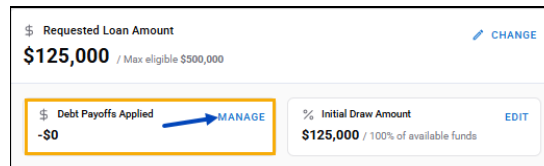
\$ 200,000

Requested amount: \$200,000 Maximum available: \$500,000

CANCEL SAVE

3. Two sections include:

- a. Debt Payoffs Applied – to manage, click the link

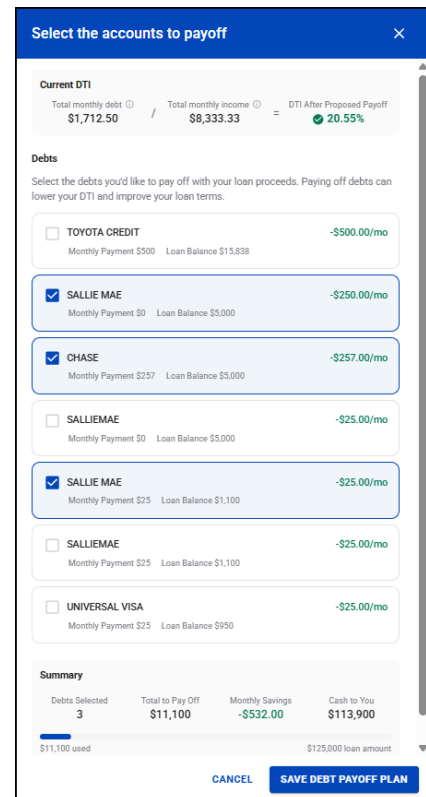


\$ Requested Loan Amount
\$125,000 / Max eligible \$500,000 [CHANGE]

\$ Debt Payoffs Applied **-\$0** [MANAGE]

% Initial Draw Amount
\$125,000 / 100% of available funds [EDIT]

- i. If debts need to be selected for the borrower to pay off, click in the check boxes
 1. Any debts selected will be included in the summary at the bottom of the box
- ii. Once done, click **Save Debt Payoff Plan**



Select the accounts to payoff [X]

Current DTI

Total monthly debt	Total monthly income	DTI After Proposed Payoff
\$1,712.50	\$8,333.33	20.55%

Debts

Select the debts you'd like to pay off with your loan proceeds. Paying off debts can lower your DTI and improve your loan terms.

☐	TOYOTA CREDIT	-\$500.00/mo
Monthly Payment \$500 Loan Balance \$15,838		
☒	SALLIE MAE	-\$250.00/mo
Monthly Payment \$0 Loan Balance \$5,000		
☒	CHASE	-\$257.00/mo
Monthly Payment \$257 Loan Balance \$5,000		
☐	SALLIEMAE	-\$25.00/mo
Monthly Payment \$0 Loan Balance \$5,000		
☒	SALLIE MAE	-\$25.00/mo
Monthly Payment \$25 Loan Balance \$1,100		
☐	SALLIEMAE	-\$25.00/mo
Monthly Payment \$25 Loan Balance \$1,100		
☐	UNIVERSAL VISA	-\$25.00/mo
Monthly Payment \$25 Loan Balance \$950		

Summary

Debts Selected	Total to Pay Off	Monthly Savings	Cash to You
3	\$11,100	-\$532.00	\$113,900

\$11,100 used \$125,000 loan amount

CANCEL SAVE DEBT PAYOFF PLAN

- b. Interest Rate (variable – not fixed)

MLO Portal Guide

\$ Debt Payoffs Applied MANAGE -\$0	% Initial Draw Amount EDIT \$125,000 / 100% of available funds
Interest Rate (Variable rate) ⓘ 8.24%	
Estimated Monthly Payment \$858.33 Interest-only payment for the first 5 years, then principal + interest	

4. Estimated Monthly Payment

Interest Rate (Variable rate) ⓘ	8.24%
Estimated Monthly Payment	\$858.33
Interest-only payment for the first 5 years, then principal + interest	

5. Origination Fee – If there is a state cap on origination fees, it will be reflected

Estimated Monthly Payment	\$858.33
Interest-only payment for the first 5 years, then principal + interest	
Origination Fee (2.99%)	\$3,737.50

6. Other Fees – The closing costs will be shown once the carrot is clicked

Other Fees	\$89.19 ^
Credit Report	\$6.19
Property AVM	\$8.00
Recording	\$30.00
Legal and Vesting	\$40.00
Title Property Snapshot	\$5.00

7. Estimated Cash – This will show the estimated cash to the borrower at the time of funding.

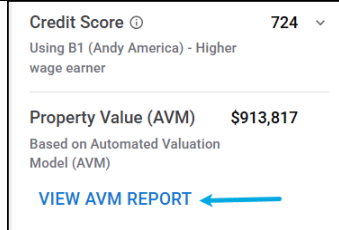
- Any debts that were selected to pay off will be subtracted from the total

Estimated Monthly Payment	\$1,490.00
Interest-only payment for the first 5 years, then principal + interest	
Origination Fee (2.99%)	\$5,980.00
Other Fees	\$89.19 v
Estimated Cash You'll Receive at Funding	\$193,930.81

8. Property AVM

- To view the AVM Report – click the link

MLO Portal Guide

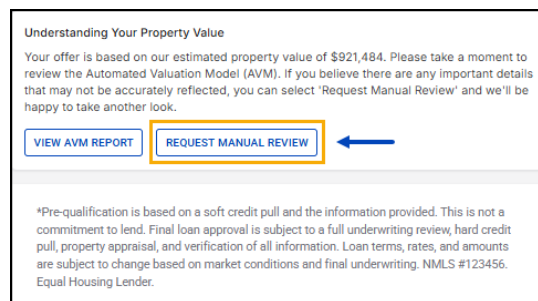


Credit Score ⓘ 724 ▾
Using B1 (Andy America) - Higher wage earner

Property Value (AVM) \$913,817
Based on Automated Valuation Model (AVM)

[VIEW AVM REPORT](#) ←

- b. **Request Manual Review** – click the button to initiate the manual review



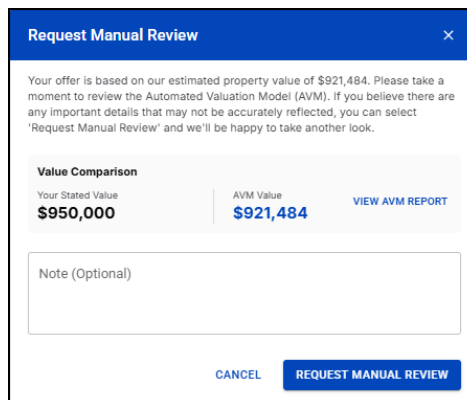
Understanding Your Property Value

Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

[VIEW AVM REPORT](#) [REQUEST MANUAL REVIEW](#) ←

*Pre-qualification is based on a soft credit pull and the information provided. This is not a commitment to lend. Final loan approval is subject to a full underwriting review, hard credit pull, property appraisal, and verification of all information. Loan terms, rates, and amounts are subject to change based on market conditions and final underwriting. NMLS #123456. Equal Housing Lender.

- i. The pop-up box will have an option note area to allow you to enter information that the review team should consider
- Once done, click **Request Manual Review**



Request Manual Review ×

Your offer is based on our estimated property value of \$921,484. Please take a moment to review the Automated Valuation Model (AVM). If you believe there are any important details that may not be accurately reflected, you can select 'Request Manual Review' and we'll be happy to take another look.

Value Comparison	
Your Stated Value	AVM Value
\$950,000	\$921,484 VIEW AVM REPORT

Note (Optional)

[CANCEL](#) [REQUEST MANUAL REVIEW](#)

NOTE: Once done reviewing the Pre-Qual Summary, click **Next**

18.

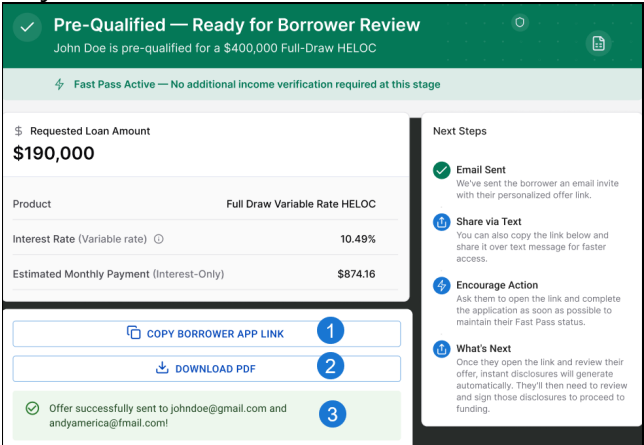
Loan Officer Certifications

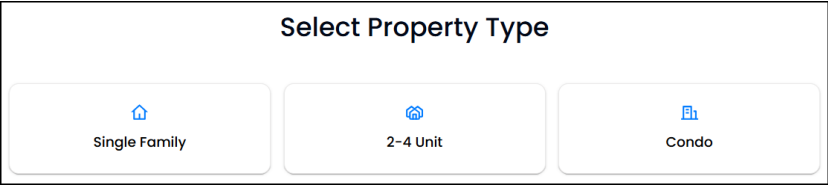
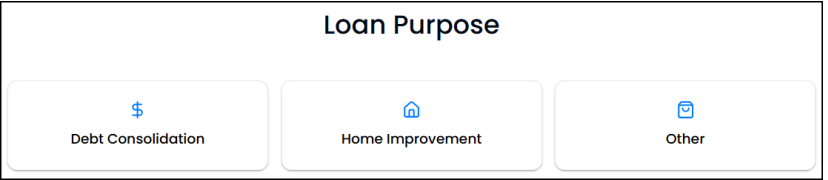
Clicking the boxes confirms the application was completed accurately based on the customer's information.

MLO Portal Guide

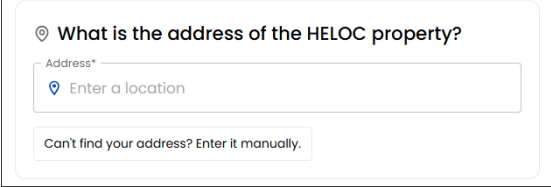
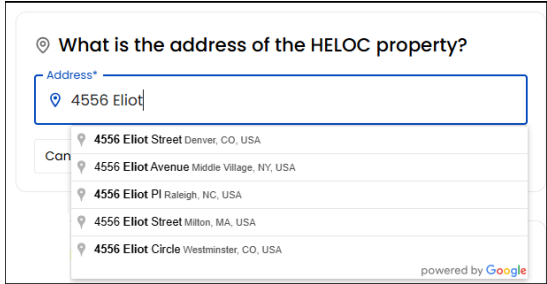
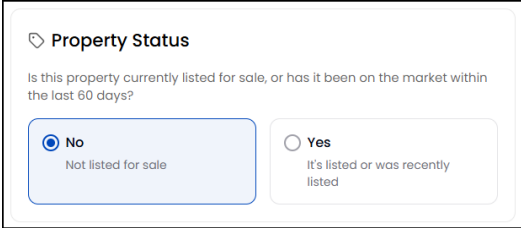
	 Loan Officer Certifications  Please certify the following before continuing <i>i</i> The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker and certifies that all information indicated below is true and accurate. ☐ We have assisted the borrower in fully completing a Residential Mortgage Loan Application and provided the borrower all required broker initial/application state and federal disclosures. ☐ We have analyzed the borrower's income and debt (based on documentation provided by the borrower and the credit report), and prequalified the prospective borrower to determine the maximum HELOC that the prospective borrower could likely afford/obtain. ☐ We have educated the prospective borrower in the financing process, and advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payments could vary under each product. ☐ We have assisted the borrower in understanding potential problems associated with the history reflected on their credit report. ☐ We will maintain regular contact with the borrower and lender, between application and closing, to apprise them of the status of the application and gathering any additional information as needed. • Read the information • Enter your first and last name at the bottom • Enter the date • Click Next Acknowledgement You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your mortgage broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a "Mortgage Broker" under applicable State Law. Section 1. Nature of Relationship In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market. Section 2. Our Compensation The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you — your interest rate, total points and fees — will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender. We also may be paid by the lender based on: (i) the value of the Mortgage Loan or related servicing rights in the marketplace, or (ii) other services, goods, or facilities performed or provided by us to the lender. For the ABC Broker program, the lender will pay us a fee of 1.75% of the initial draw on your line of credit. Signature Entering your name and date below signifies your acknowledgement of the above. Broker MLO Name Today's Date 06/10/2026 
19.	Pre-Qual Ready for Borrower This will give you a high-level overview of what is being offered to the borrower If you want to download the offer as a PDF, click Download PDF

MLO Portal Guide

	Things to Remember: - An email will be sent to the borrower with their offer link - If needed, you can send the borrower their link via the Copy Borrower App Link - Encourage the borrower to check their email inbox to retrieve the invite - Have the borrower check their junk or SPAM inbox - Once they click their invite link, they will continue the application process	
--	--	--

Borrower Using Shareable Link		
1.	Borrower will click on the link and be taken to the application They begin their journey by Selecting Property Type: - Single Family 2-4 Unit - Condo	
2.	They will then select the Loan Purpose: - Debt Consolidation - Home Improvement - Other	
3.	The borrower will enter the property address	

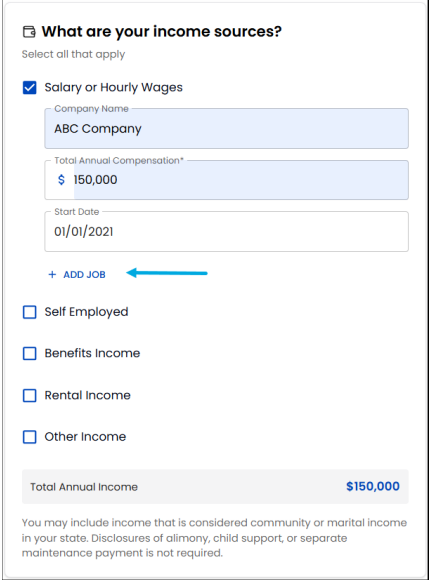
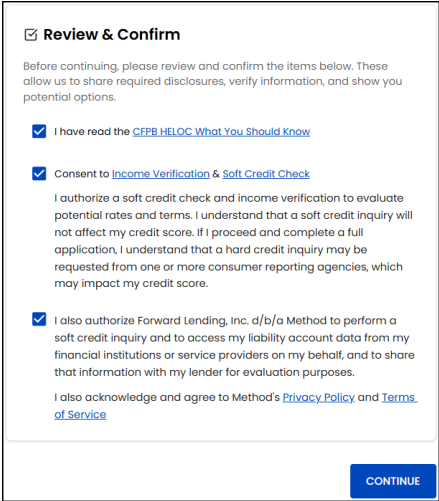
MLO Portal Guide

	Tell us about your property  Google will suggest a list of addresses The borrower will need to select an address from the drop down  OR They can manually enter their address if the addresses suggested do not match OR an address does not appear 
4.	The borrower will need to identify the Property Status  NOTE: We cannot move forward with the loan if the property has been listed for sale in the following states: DC, IL, IN, IA, LA, ME, NC, PA, RI, TN, TX, VT, WA The system will generate the below message if the property is in one of those states

MLO Portal Guide

8.	Personal Info The borrower will need to enter the following: • First Name • Last Name • Email Address • Cell Phone Number • Password They will also need to consent to Electronic Records Tell us about yourself First Name* Last Name* Email Address* Cell Phone Number* Password* × Length must be 9 characters × At least 1 number × At least 1 special character × At least 1 uppercase letter × At least 1 lowercase letter ☐ Consent to Electronic Records By checking this box and clicking Continue, you consent to receive and sign documents electronically. You confirm that you can access and retain electronic records and agree that your electronic signature has the same legal effect as a handwritten signature. You may withdraw your consent at any time or request paper copies by contacting us. Where permitted by law, a fee may apply for paper copies.
9.	Check Your Eligibility Secure Identity Check The borrower will enter their SSN and Date of Birth Secure Identity Check Don't worry, we only pull a soft credit report. This will not affect your credit score. ☒ No impact to your credit score ☒ Information is encrypted and protected Social Security Number* Date of Birth * NOTE: If the borrower is hourly/salary, the system will automatically run The Work Number behind the scenes
10.	Income If the borrower needs to enter their income or add more, they will click in the check mark

MLO Portal Guide

	box, and add the information in • They can add more than one income source • If they need to add an additional hourly/salary job, they will click Add Job 
11.	Review & Confirm The borrower will review the CFPB HELOC document, Income Verification & Soft Credit Check, and authorization for the soft credit check to update any liability balances, if needed  Once done, they will click Continue
12.	Application Participants Co-Borrower The borrower would advise if they were going to apply with a co-borrower or not

MLO Portal Guide

	If Yes is indicated, borrower will enter Co-Borrower's: • First Name • Last Name • Email Address • Cell Number • SSN • Date of Birth They will then enter income • The Work automatically run when the co-borrower's SSN is entered • If income needs to be manually entered, they can select more than one if applicable The borrower will need to indicate if the co-borrower lives with them or not • If not, the co-borrower's current address needs to be entered	 Are you applying with a co-borrower? Applying with a co-borrower can help you qualify for a larger loan by combining income and credit profiles. Please note the co-borrower must be on the subject properties title.  No I am applying by myself  Yes I have a co-borrower who will apply with me  Co-Borrower First Name* Last Name* Email Address* Cell Phone Number* (555) 555-5555 Social Security Number*  Date of Birth* Don't worry, we only pull a soft credit report. This will not affect your co-borrower's credit score.  What are the co-borrower's income sources? Select all that apply ☐ Salary or Hourly Wages ☐ Self Employed ☐ Benefits Income ☐ Rental Income ☐ Other Income Total Annual Income \$0 You may include income that is considered community or marital income in your state. Disclosures of alimony, child support, or separate maintenance payment is not required.	the co-borrower's Number will
--	--	---	---

MLO Portal Guide

		Does the co-borrower live with you at 4556 ELIOT ST, DENVER, CO 80211? ☐ Yes ☒ No What is the co-borrower's current address? Address*  Enter a location Can't find your address? Enter it manually.	
13.	Marital Status If the borrower selects that they are married, they will need to enter their spouse's information	 Marital Status ☐ Unmarried ☒ Married ☐ Separated  Who are you married to? Spouse's Full Name* Amy America Spouse's Email* altew-labzmma@yopmail.com Spouse's Cell Phone Number* ☐ (512) 222-2222	
14.	Title Only Owners If there are no title-only owners, the borrower will click No	 Are there any other Title-Only Owners? Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan. ☒ No ☐ Yes	If the borrower clicks Yes, they will need to enter the NPE's information as shown below

MLO Portal Guide

	 Are there any other Title-Only Owners? Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan. ☐ No ☒ Yes  Title-Only Owner Information The title-only individual will need to sign closing documents at the notary session. First Name* Last Name* Email Address* Cell Phone Number* (555) 555-5555 We'll use this to coordinate the closing appointment + ADD TITLE-ONLY OWNER	
--	--	--

Once done with their selection, whether **Yes** or **No**, they will click **Continue**

 **Are there any other Title-Only Owners?**

Title-only owners are commonly a husband or wife (non-borrowing spouse) but can also be a parent or child. This person is on the property title but is not applying for the loan.

☒ No
 ☐ Yes

MLO Portal Guide

Selecting Mortgages & Liens

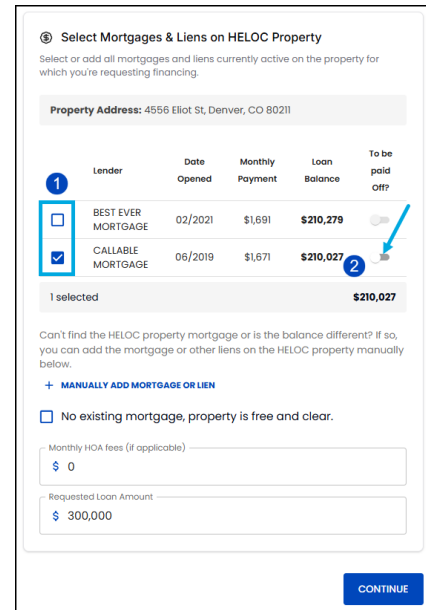
Mortgages Reported

The borrower will have the opportunity to identify the mortgage lien attached to their property

- These liens are coming from the credit soft pull

To select the loan, they will:

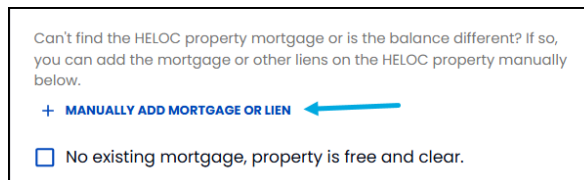
1. Click in the check mark box
2. If they want to pay off the lien with this HELOC, they can use the toggle button



Adding a Mortgage

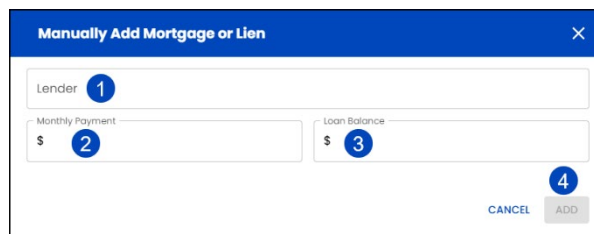
If the borrower needs to add a mortgage due to it not coming up from the soft credit pull (this is to tie it to the subject property), they will click **Manually Add Mortgage or Lien**

15.



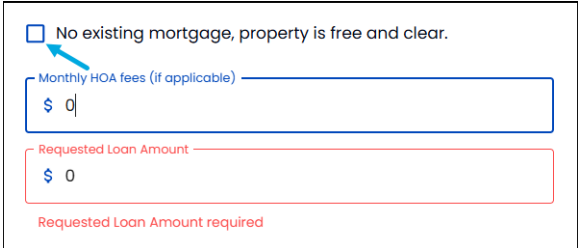
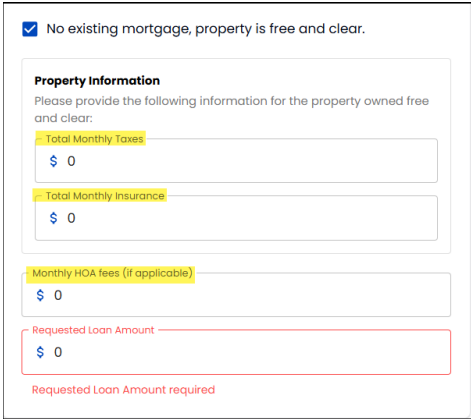
The borrower will need to add:

1. Lender Name
2. Monthly Payment
3. Loan Balance
4. Click **Add** when done



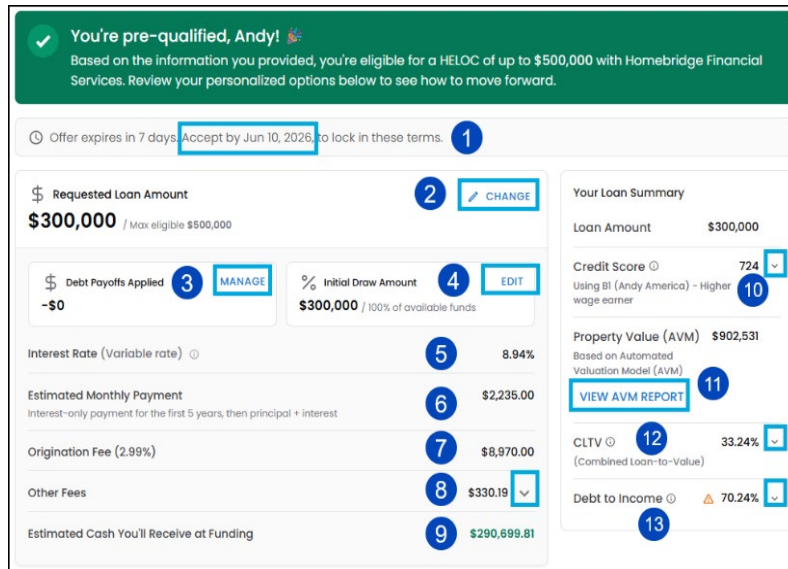
Free and Clear

MLO Portal Guide

	If the borrower owns their home free and clear, they will need to check mark the box No existing mortgage, property is free and clear  They will need to enter: • Total Monthly Taxes • Total Monthly Insurance • Monthly HOA fees (if applicable)  They will enter the Requested Loan Amount then click Continue
16.	Initial Offer The borrower will be taken to their initial offer where they have access to numerous things 1. They have 7 calendar days to accept the offer, or the system will auto archive it a. A date is indicated to let them know the date 2. They will always have visibility to their max eligible loan amount a. Using the Change button, they can lower or increase their loan amount 3. Debt Payoffs Applied – by clicking Manage, the borrower can select liabilities to pay off with the HELOC funds a. The DTI will adjust in real time as they make their selections 4. Initial Draw Amount – This will always default to 100%. By clicking Edit the borrower can lower it down to the minimum - 75% 5. Interest Rate – This shows the borrower's interest rate

MLO Portal Guide

- a. This is adjustable – **NOT** fixed
6. **Estimated Monthly Payment**
7. **Origination Fee** – This may change based on state allowances. For example, Louisiana doesn't allow Origination Fees and Texas is capped at 2%. The system will reflect the correct fee.
8. **Other Fees** – By using the drop down, the borrower can see the other fees charged (i.e. title, credit, etc.)
9. **Estimated Cash at Funding** – This is the total amount of what is to be expected to receive at closing after all fees.
10. **Credit Score** – By using the drop-down, the borrower can see the credit score retrieved during the soft pull, and the credit vendor
11. **Property Value** – This will show the value of the home and or the value the AVM came in at
 - a. The borrower can view the AVM report, by clicking **View AVM Report**
 - i. If the AVM was unsuccessful, there would be no link to view
12. **CLTV** – By clicking on the drop-down arrow, they will be able to see how it is calculated, loan amount, mortgage balance (if applicable), the max CLTV allowed, and the calculated CLTV ratio
13. **Debt to Income** – Once the drop-down is clicked, the borrower can see their total income (verified or stated) and the total monthly debts, including the proposed HELOC monthly payment.



You're pre-qualified, Andy!
Based on the information you provided, you're eligible for a HELOC of up to \$500,000 with Homebridge Financial Services. Review your personalized options below to see how to move forward.

Offer expires in 7 days. Accept by Jun 10, 2026, to lock in these terms.

Requested Loan Amount
\$300,000 / Max eligible \$500,000

Debt Payoffs Applied
-\$0

Initial Draw Amount
\$300,000 / 100% of available funds

Interest Rate (Variable rate)
8.94%

Estimated Monthly Payment
Interest-only payment for the first 5 years, then principal + interest
\$2,235.00

Origination Fee (2.99%)
\$8,970.00

Other Fees
\$330.19

Estimated Cash You'll Receive at Funding
\$290,699.81

Your Loan Summary

Loan Amount \$300,000

Credit Score 724
Using BI (Andy America) - Higher wage earner

Property Value (AVM) \$902,531
Based on Automated Valuation Model (AVM)

VIEW AVM REPORT

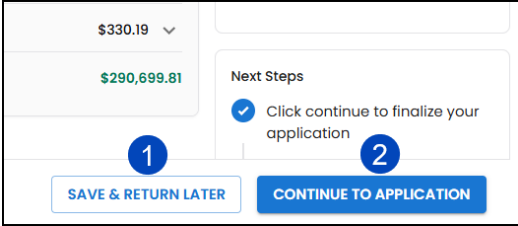
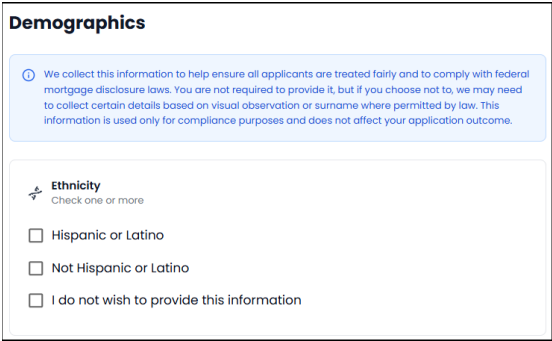
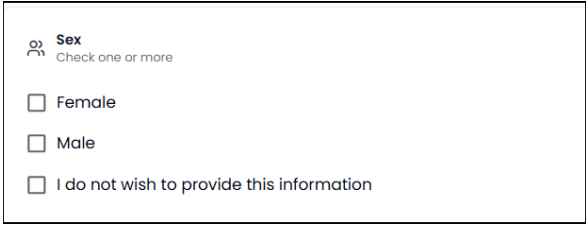
CLTV 33.24%
(Combined Loan-to-Value)

Debt to Income 70.24%

After reviewing the initial offer, the borrower can:

1. **Save & Return Later** – In doing this, the system will save everything that has been entered. When the borrower returns, they will be taken to where they last left off.
2. **Continue to Application** – Clicking this button takes the borrower to the next step in the application – Demographics

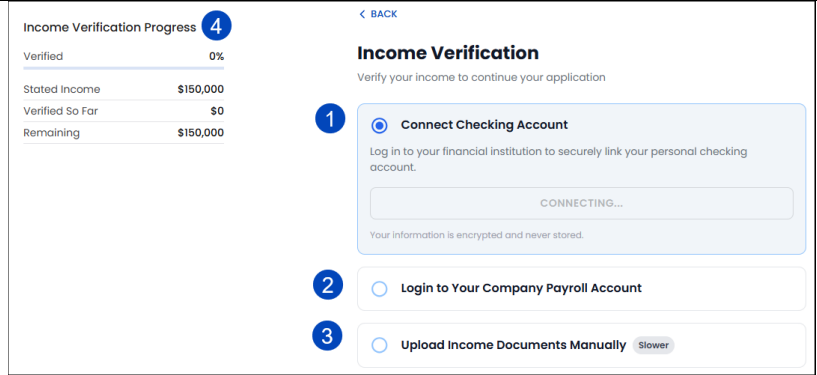
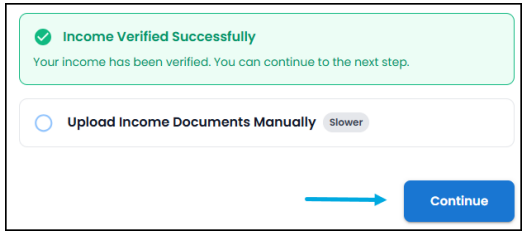
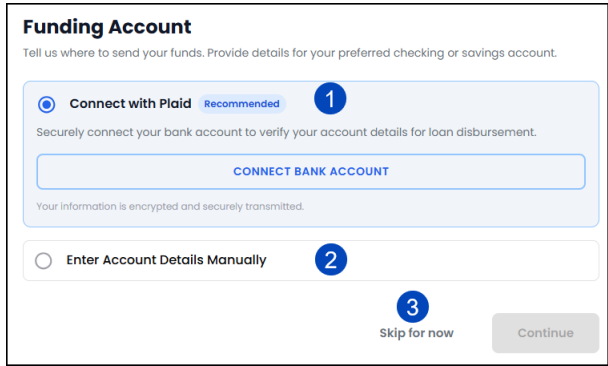
MLO Portal Guide

	
17.	Demographics Ethnicity The borrower will choose their Ethnicity - They can choose more than one if applicable  Sex Demographic The borrower will need to select one by checking a box  Race Demographic The borrower can choose more than one race if applicable - Depending on the selection, the borrower may have to provide more info

MLO Portal Guide

	Race Check one or more ☒ American Indian or Alaska Native Print Name of Enrolled or Principal Tribe * ☒ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☒ Black or African American ☒ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander ☒ White ☐ I do not wish to provide this information Hard Credit At the bottom of the page, the borrower must check the box to authorize a hard credit pull. They will click Continue Hard Credit Check Required To process your loan application, we need to perform a hard credit check. This may affect your credit score. ☒ I authorize Homebridge Financial Services ("Lender") to obtain a consumer credit report (hard check) from one or more credit reporting agencies. This authorization allows Lender under the Fair Credit Reporting Act (FCRA) to obtain information from my personal credit profile and other information related to my employment and income. Continue
18.	Income Verification Things to Remember: - If the borrower connected to The Work Number in the Pre-Qual stage, they will have the ability to skip this area - If they did NOT connect to The Work Number, they have three different ways for us to verify their income/employment Plaid – Connection to their banking institution via their online credentials will allow Plaid to deliver the income information needed Truework – This connection allows the borrower to connect to their HR platform for us to receive their employment and income information (similar to The Work Number) Uploading Documents – The borrower will still have the option to upload their income documentation manually Income Verification Process – The verified progress bar will grow to show how much income has been verified

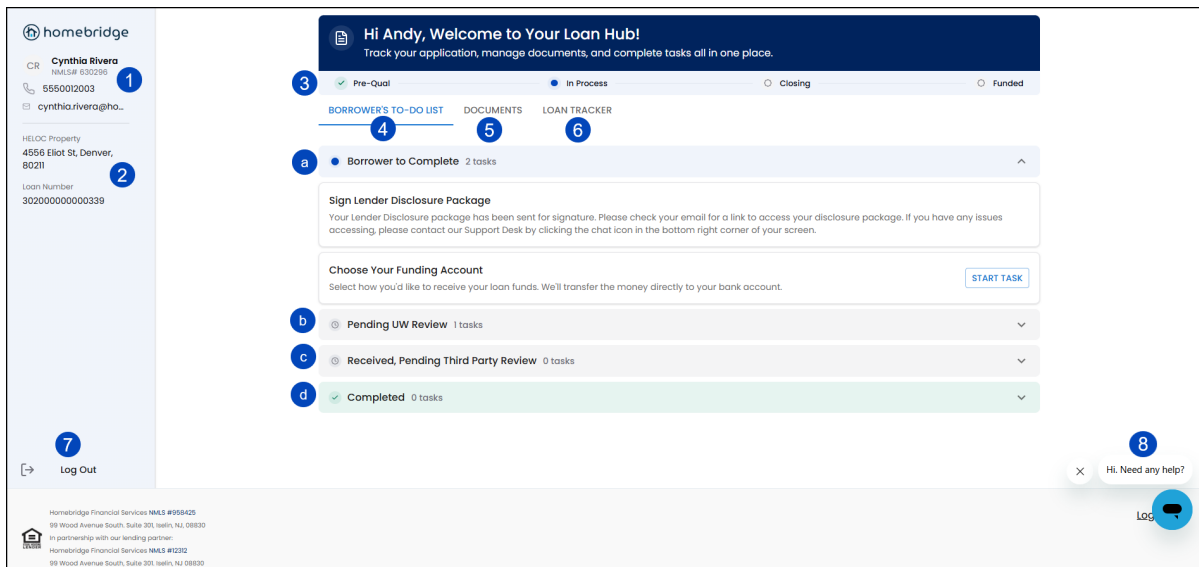
MLO Portal Guide

	 Once done, they will click Continue 
19.	Funding Account The borrower can complete this step in one of three ways: Connect their account with Plaid – This is similar to what to income verification step Enter Account Details Manually – This is still done with Plaid, but the borrower will enter their Account and Routing Numbers. This step takes 1-2 business days to complete due to the verification process. Skip for now – The borrower can skip, but they will need to connect prior to funding if they want their funds deposited into their account. This will show up as a task in their portal to complete. 
20.	Borrower Portal The borrower's portal is where they will go for everything they need to know about their loan: MLO Name and Contact Subject Property Address and Loan Number Visual Tracker Bar To-Do List Borrower to Complete – Any new tasks/conditions will be listed here for

MLO Portal Guide

- them to complete
- Pending UW Review** – Any tasks that have been completed will flow here and will be reviewed by a Loan Analyst
 - Pending Third Party Review** – Any documents that need to be reviewed by a third-party vendor will flow here
 - Completed** – All tasks completed will flow to this section

- Documents**
- Loan Tracker**
- Log Out**
- Support**



The screenshot displays the Homebridge MLO Portal. On the left, a user profile for Cynthia Rivera is shown with contact information and a 'Log Out' button. The main area features a welcome message and a progress bar with stages: Pre-Qual, In Process, Closing, and Funded. Below this, there are three tabs: BORROWER'S TO-DO LIST, DOCUMENTS, and LOAN TRACKER. The BORROWER'S TO-DO LIST is expanded, showing a list of tasks with status indicators (a, b, c, d) and counts. A chat icon is located in the bottom right corner.

Accessing a Loan

There are two ways to access a loan:

- Search for it using the search bar functions
- Using the stages drop downs

MLO Portal Guide

My Loans

Overview

My Loans

320 / \$27,210,406

Pre-Qual

205 / \$5,539,332

In Process

110 / \$21,070,130

Closing

5 / \$609,944

Funded

0 / \$0

Search by email, name, full address or loan number

1

Filter

List

1 Pre-Qual 205 applications / \$5,539,332

2 In Process 110 applications / \$21,070,130

3 Closing 5 applications / \$609,944

4 Funded 0 applications / \$0

2

When a stage is opened, a loan can be opened by clicking on the **Borrower Name** or **View**

Overview

My Loans

323 / \$28,119,406

Pre-Qual

208 / \$6,439,332

In Process

110 / \$21,070,130

Closing

5 / \$609,944

Funded

0 / \$0

Search by email, name, full address or loan number

Filter

List

1 Pre-Qual 208 applications / \$6,439,332

2 In Process 110 applications / \$21,070,130

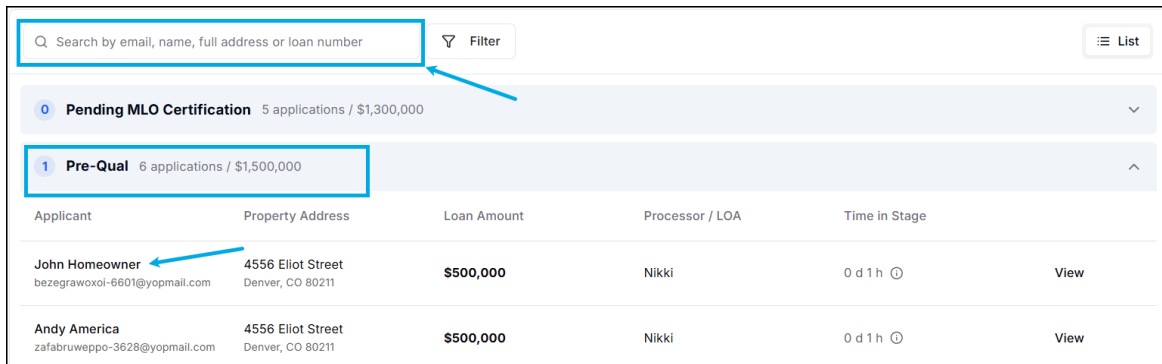
Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
John Homeowner homebridgesqforhitch+uj8a@gmail.com	4556 Elliot St Denver, CO 80211	\$110,000	Cynthia Rivera	0 d 2 h	View
John Homeowner homebridgesqforhitch+io9@gmail.com	4556 Elliot Street Denver, CO 80211	\$110,000	HELIX DTC TestMLO	0 d 3 h	View

Archiving a Loan

You can **ONLY** archive a loan when it is in Pre-Qual.

MLO Portal Guide

To archive a loan, expand Pre-Qual or look up the loan in the search bar



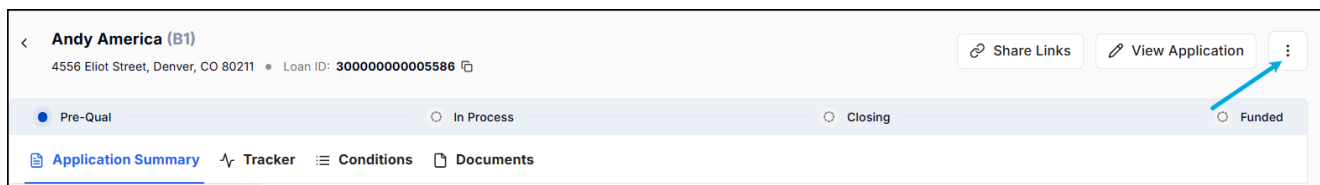
Search by email, name, full address or loan number Filter List

0 Pending MLO Certification 5 applications / \$1,300,000

1 Pre-Qual 6 applications / \$1,500,000

Applicant	Property Address	Loan Amount	Processor / LOA	Time in Stage	
John Homeowner bezegrawoxoi-6601@yopmail.com	4556 Elliot Street Denver, CO 80211	\$500,000	Nikki	0 d 1 h ⓘ	View
Andy America zafabruweppo-3628@yopmail.com	4556 Elliot Street Denver, CO 80211	\$500,000	Nikki	0 d 1 h ⓘ	View

Click the ellipsis button on the upper right-hand corner

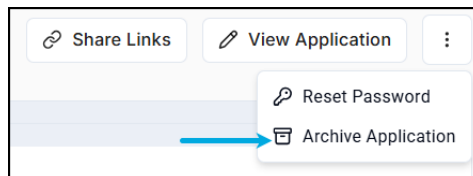


< **Andy America (B1)** 4556 Elliot Street, Denver, CO 80211 • Loan ID: 300000000005586 Share Links View Application ⋮

Pre-Qual In Process Closing Funded

[Application Summary](#) [Tracker](#) [Conditions](#) [Documents](#)

Click **Archive Application**



Share Links View Application ⋮

Reset Password

Archive Application

Pop-Up will appear:

- Click **Yes, archive it**



Are you sure you want to archive this application?

[No, go back](#) [Yes, archive it](#)

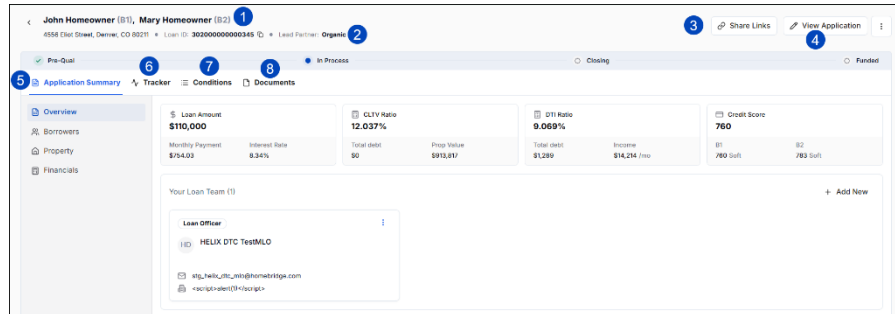
Loan File Overview

This section will go over what is in the loan file, and where to find information

Loan File Overview

MLO Portal Guide

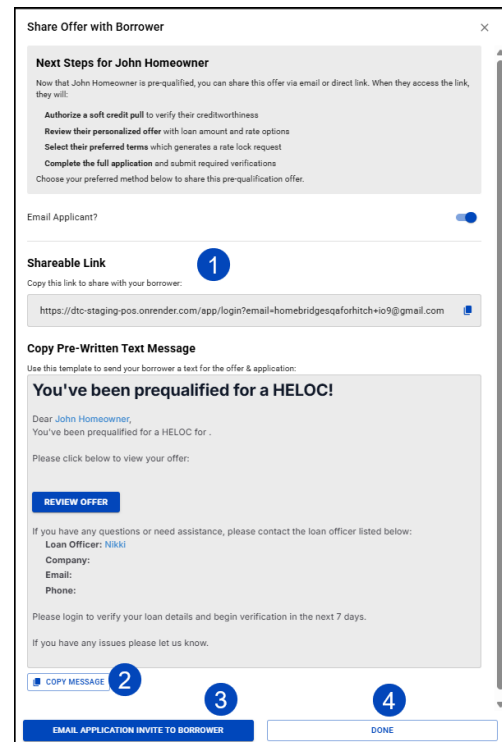
1. Borrower(s) on the loan
2. Property addy, Loan ID, Lead Partner
3. Share Links
4. View Application (Read Only)
5. Application Summary
6. Tracker
7. Conditions
8. Documents



Share Links

When clicked, there are some actions that can be made:

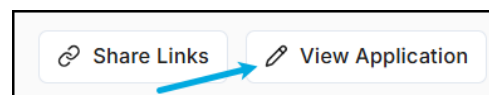
1. Send the Shareable Link for the borrower to log into their portal
2. Copy Message allows you to copy the Pre-Written Text and send it to your borrower via text message
 - a. They will be able to review their offer within that text
3. Email the application invite to the borrower
4. Done allows you to close out of the window



View Application

You have visibility to see where the borrower is at in their Pre-Qual Application Journey or what they filled out

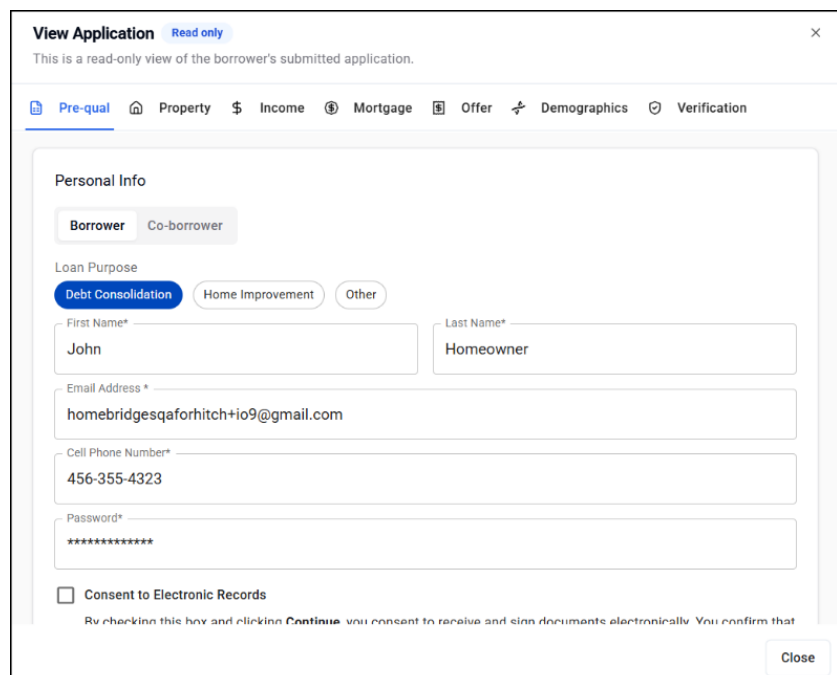
- Click **View Application**



MLO Portal Guide

- You can move through the different tabs along the top to go to the different sections:
 - Pre-Qual
 - Property
 - Income
 - Mortgage
 - Offer
 - Demographics
 - Verification

NOTE: This will always be **VIEW ONLY**. You cannot make any corrections on behalf of the borrower.



View Application Read only

This is a read-only view of the borrower's submitted application.

Pre-qual Property Income Mortgage Offer Demographics Verification

Personal Info

☒ Borrower ☐ Co-borrower

Loan Purpose

☒ Debt Consolidation ☐ Home Improvement ☐ Other

First Name* John Last Name* Homeowner

Email Address * homebridgesqaforhitch+io9@gmail.com

Cell Phone Number* 456-355-4323

Password* *****

☐ Consent to Electronic Records

By checking this box and clicking **Continue** you consent to receive and sign documents electronically. You confirm that

Close

Application Summary

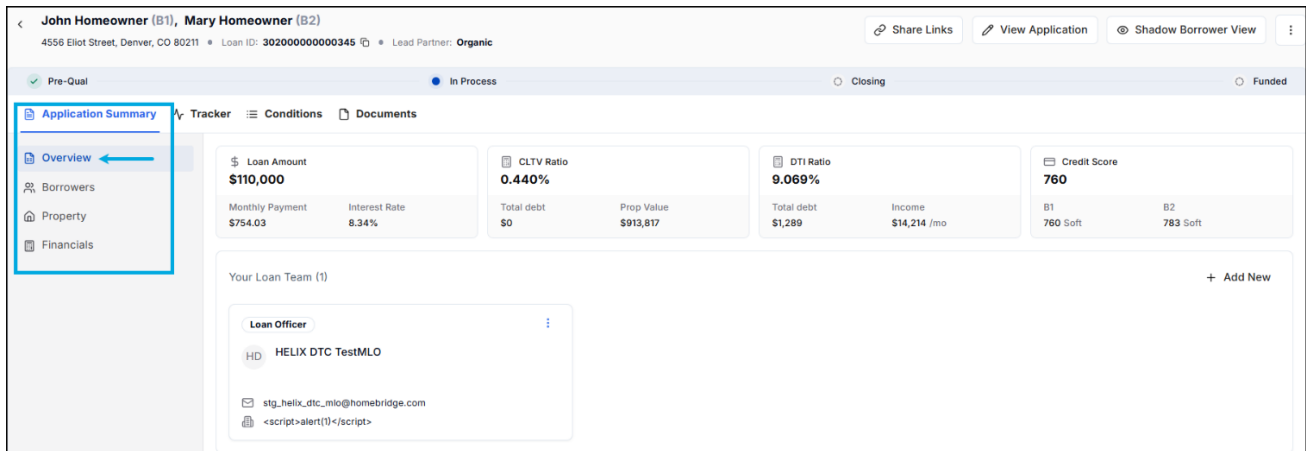
Overview

Overview is where you will see the high-level overview of the loan including:

- Loan amount
 - Monthly payment
 - Interest rate
- CLTV Ratio
 - Total debt
 - Property value
- DTI Ratio
 - Total debt
 - Income amount
- Credit Score
 - B1 score
 - B2 score

MLO Portal Guide

- Loan Team (assigned loan officer name)



John Homeowner (B1), Mary Homeowner (B2)
4556 Eliot Street, Denver, CO 80211 • Loan ID: 302000000000345 • Lead Partner: Organic

Pre-Qual In Process Closing Funded

Application Summary **Tracker** Conditions Documents

Overview **Borrowers** Property Financials

Loan Amount
\$110,000

CLTV Ratio
0.440%

DTI Ratio
9.069%

Credit Score
760

Monthly Payment: \$754.03 Interest Rate: 8.34%

Total debt: \$0 Prop Value: \$913,817

Total debt: \$1,289 Income: \$14,214 /mo

B1: 760 Soft B2: 783 Soft

Your Loan Team (1) + Add New

Loan Officer

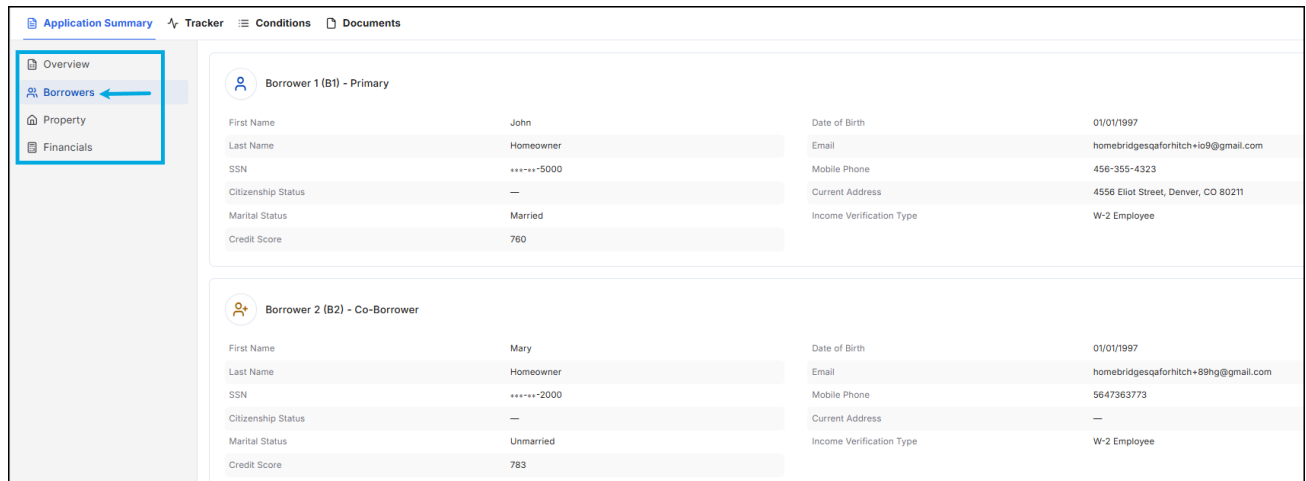
HD HELIX DTC TestMLO

stg_helix_dtc_mlo@homebridge.com

<script>alert(1)</script>

Borrowers

This area allows you to see high-level overview of the borrower's information



Application Summary **Tracker** Conditions Documents

Overview **Borrowers** Property Financials

Borrower 1 (B1) - Primary

First Name	John	Date of Birth	01/01/1997
Last Name	Homeowner	Email	homebridgesqaforhitch+io9@gmail.com
SSN	***--5000	Mobile Phone	456-355-4323
Citizenship Status	—	Current Address	4556 Eliot Street, Denver, CO 80211
Marital Status	Married	Income Verification Type	W-2 Employee
Credit Score	760		

Borrower 2 (B2) - Co-Borrower

First Name	Mary	Date of Birth	01/01/1997
Last Name	Homeowner	Email	homebridgesqaforhitch+89hg@gmail.com
SSN	***--2000	Mobile Phone	5647363773
Citizenship Status	—	Current Address	—
Marital Status	Unmarried	Income Verification Type	W-2 Employee
Credit Score	783		

Property

Property is broken into three categories:

1. Subject Property Information

- This will house the property address, usage type, stated & appraised value, etc.

MLO Portal Guide

Application Summary
Tracker
Conditions
Documents

Overview
Borrowers
Property
Financials

Subject Property Information

Address	4556 Elliot Street, Denver, CO 80211	Usage Type	Primary Residence
Units	1	Attachment Type	—
Is in Trust	—	Property Type	Single Family
City	Denver	Stated Value	\$250,000
State	CO	Appraised Value	\$913,817
ZIP	80211	Manual Review Requested	No
County	Denver	Legal Description of Property	—
Year Built	—	Community Property State	No
		HOA/Condo Fees	None

2. Property Value

- All of the property value information will be shown in this section

Property Value

AVM Comparison

Automated Valuation Model data from multiple providers

AVM Provider	Clear Capital	Used for Loan	Confidence Score	Declining Market
Clear Capital	\$913,817	Yes	92%	No

3. Title and Trust Information

- All title information will be listed here

Title and Trust Information

Title will be held in the name(s) of	John Homeowner, Mary Homeowner
Estate will be held in	—
Manner in which title will be held	—
Trust Information	—

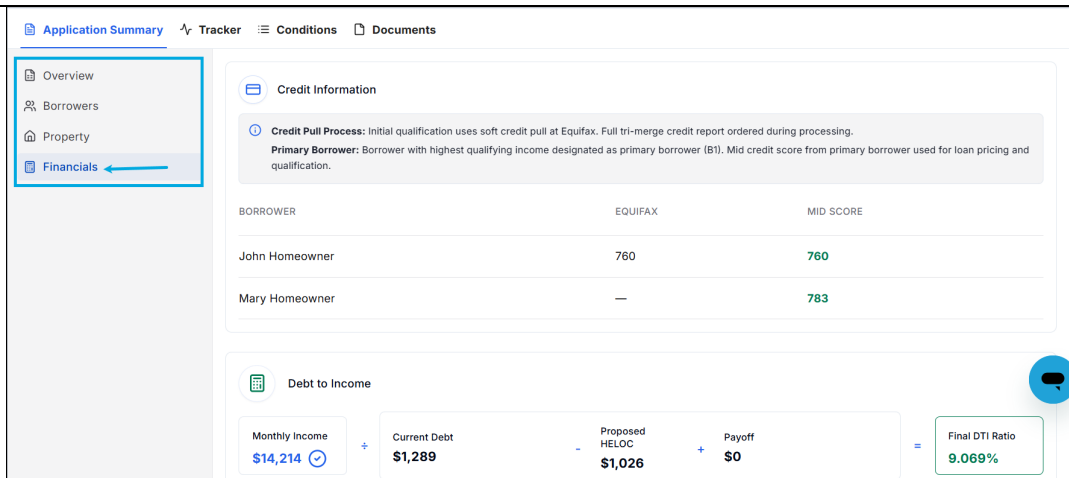
Financials

Financials are broken into two categories:

1. Credit Information

- The borrower's credit score(s) will show here

MLO Portal Guide



Application Summary | Tracker | Conditions | Documents

Overview | Borrowers | Property | **Financials**

Credit Information

Credit Pull Process: Initial qualification uses soft credit pull at Equifax. Full tri-merge credit report ordered during processing.
Primary Borrower: Borrower with highest qualifying income designated as primary borrower (B1). Mid credit score from primary borrower used for loan pricing and qualification.

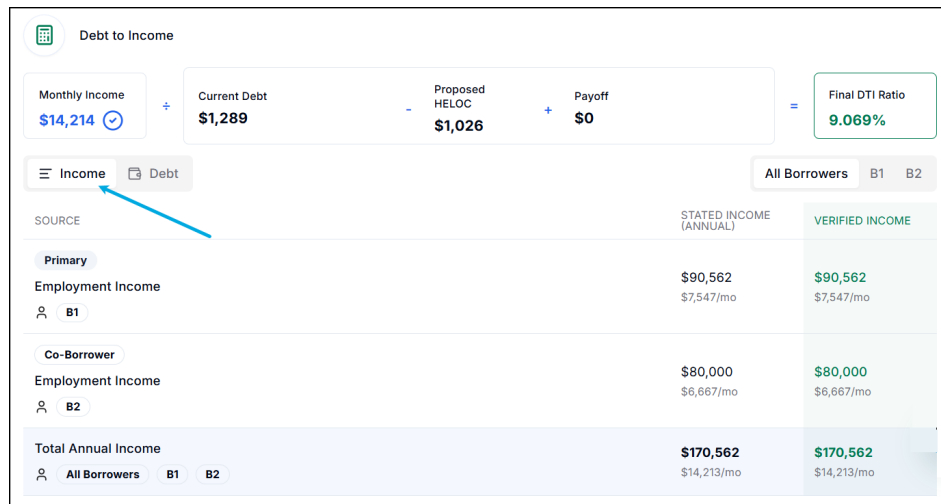
BORROWER	EQUIFAX	MID SCORE
John Homeowner	760	760
Mary Homeowner	—	783

Debt to Income

Monthly Income: \$14,214 + Current Debt: \$1,289 - Proposed HELOC: \$1,026 + Payoff: \$0 = Final DTI Ratio: 9.069%

2. Debt to Income

- This will have all debt-to-income related information
 - Under the **income tab** you will find all of the employment information – including all verified income



Debt to Income

Monthly Income: \$14,214 + Current Debt: \$1,289 - Proposed HELOC: \$1,026 + Payoff: \$0 = Final DTI Ratio: 9.069%

Income | Debt

All Borrowers | B1 | B2

SOURCE	STATED INCOME (ANNUAL)	VERIFIED INCOME
Primary		
Employment Income	\$90,562 \$7,547/mo	\$90,562 \$7,547/mo
Co-Borrower		
Employment Income	\$80,000 \$6,667/mo	\$80,000 \$6,667/mo
Total Annual Income	\$170,562 \$14,213/mo	\$170,562 \$14,213/mo

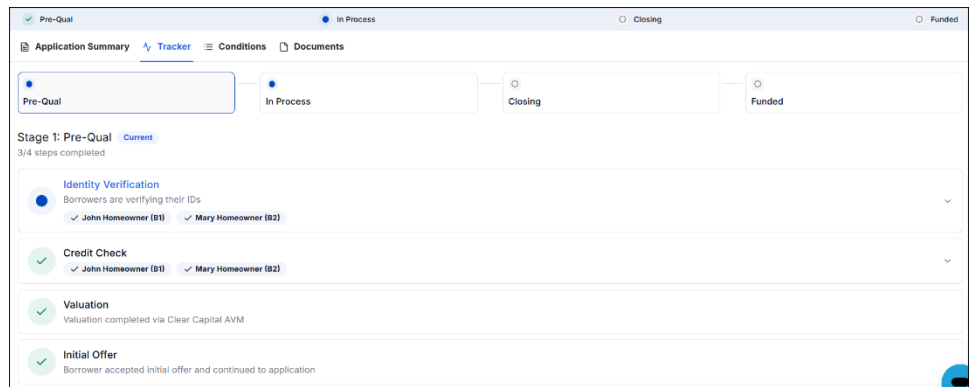
- Under the Debt tab, you will see all the liabilities pulled from the credit report (including the proposed HELOC)

MLO Portal Guide

Income Debt		All Borrowers B1 B2	
SOURCE	STATED DEBT (ANNUAL)	VERIFIED DEBT	
UNIVERSAL VISA	\$300 \$25/mo	\$300 \$25/mo	
TOYOTA CREDIT	\$5,784 \$482/mo	\$5,784 \$482/mo	
CHASE	\$3,084 \$257/mo	\$3,084 \$257/mo	
SALLIEMAE	\$3,000 \$250/mo	\$3,000 \$250/mo	
SALLIEMAE	\$300 \$25/mo	\$300 \$25/mo	
Proposed Proposed HELOC	\$12,313 \$1,026/mo	\$12,313 \$1,026/mo	
Total Annual Debt	\$24,781 \$2,065/mo	\$24,781 \$2,065/mo	

Tracker

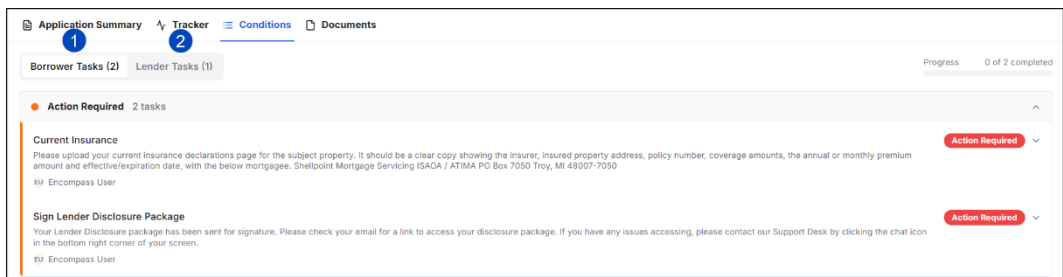
Tracker shows you where the borrower is in the process: Pre-Qual, In Process, Closing, and Funded. Clicking on each of the tabs will show you where the borrower is in those areas and what is still outstanding.



Conditions

Any outstanding conditions for the borrower will be visible here. They are broken into two different categories:

1. **Borrower Tasks**
2. **Lender Tasks**



For any **Action Required** condition, click the carrot to see the description of the condition. If you have the document, you can upload it on behalf of the borrower.

MLO Portal Guide

Borrower Tasks (2)

Lender Tasks (1)

Progress 0 of 2 completed

Action Required

2 tasks

Current Insurance

Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee. Shellpoint Mortgage Servicing ISACA / ATIMA PO Box 7050 Troy, MI 48007-7050

EU Encompass User

Description

Please upload your current insurance declarations page for the subject property. It should be a clear copy showing the insurer, insured property address, policy number, coverage amounts, the annual or monthly premium amount and effective/expiration date, with the below mortgagee.
Shellpoint Mortgage Servicing
ISACA / ATIMA
PO Box 7050
Troy, MI 48007-7050

Documents

Add documents

Documents

Any and all documents that have been either generated by the system or uploaded will be viewed here.

Application Summary

Tracker

Conditions

Documents

Refresh

The Work Number Report

1

homebridgesqaforhitch+io9@gmail.com/employmentReports/twn-voe-1780680136350.pdf

Download

Soft Credit Pull Consent

2

CFPB Acknowledgement

2

esigned_income_verification_...

2

esigned_method_consent

2

Borrower Consent

2

Soft Credit Report

1

Paystubs

1

Hard Pull Credit Consent

1

AVM Report

1

Other Documents

17

1 / 4

120%

EQUIFAX

VERIFICATION SERVICES

JOHN X. HOMEOWNER xxx-xx-9000

CURRENT AS OF: 06-01-2026

ORDER INFORMATION

Verified On:

06-05-2026

Verification Type:

VCI

Permissible Purpose:

Consumer's Application for Credit

Reference Number:

6694723387

Tracking Number:

6a235cd870950efcd9a8d5

EMPLOYER

Employer:

Enterprise USA-Verter Integrations Only (13170)

Employer Disclaimer:

employer>Please Note: The Age of Data above reflects the employee's last 120 days. However, the Employer Status that appears is updated past 7 days.

Please use the information as it is available on this verification. Different and/or additional data will not be provided by the employer.