

The Standalone Digital HELOC Dashboard

The Standalone Digital HELOC Dashboard allows the MLO to manage their Digital HELOC pipeline in the following actions:

- Generate Prequalification Application
- Send Prequalification Offer and Disclosures to the borrower
- Customize Loan Officer Profile
- Copy Marketing Link to generate new leads
- View HELOC Pipeline Summary and Loan Stages under **MyLoans**
- View Rates
- Link to Training Resources

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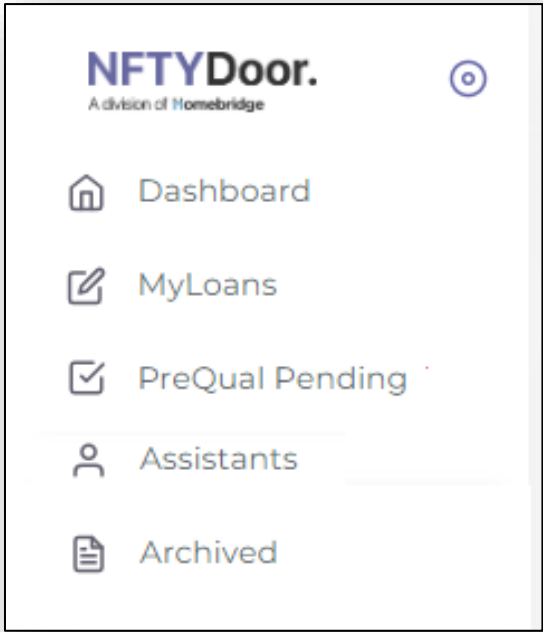
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Training Center

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MLO Digital HELOC Dashboard Views

- There are five (5) Pipeline View options in the MLO’s Digital Dashboard:
 - Dashboard
 - MyLoans
 - PreQual Pending
 - Assistants
 - Archived



Dashboard View

Dashboard is the default view when the MLO enters their Digital HELOC Dashboard. The MLO will immediately see the following within the Dashboard view:

- **Search bar**
 - Locate loans by loan number, email, name, phone number, & property address
- MLO Profile (top right corner by clicking on MLO Name)
- PreQualification Application options:
 - MLO Personalized Marketing Link (Consumer-initiated new leads)
 - MLO-initiated **Start Prequal** Link
- MLO **My Pipeline** Summary
- HELOC Pipeline with loan level **Status** displayed by borrower **Name**
- HELOC Rates (Prime + Margin per FICO score and CLTV)

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Dashboard

MyLoans

PreQual Pending 1

Assistants

Archived

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Tan Scott
HB/REMN LO

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

Hi Tan Scott: Watch a video on how to get started

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

https://test.nftydoor.com/hb/training-broker Copy

Start PreQual

My Pipeline

\$ \$6,620,305.00 Loan Amount

160 Invites

42 In Process

NAME	LOAN TYPE	LOAN AMOUNT	RATE	APR	STATUS	ACTION
Ronald Frame	-	-	-	-	MLO: No status	
Ronald Frame tan.scott@homebridge.com	-	-	-	-	MLO: No status	
Ronald Frame tanoneemail+test314@gmail.com	HELOC	\$380,000	10.88	11.25%	Reviewing Title	
Ronald Frame tanoneemail+test8707@gmail.com	HELOC	\$200,001	10.88	11.25%	MLO: Submit application	
Ronald Frame tanoneemail+test8007@gmail.com	HELOC	\$200,000	10.88	11.25%	MLO: Call borrower to accept offer (AVM)	

Rates

Prime rate: 8.50%

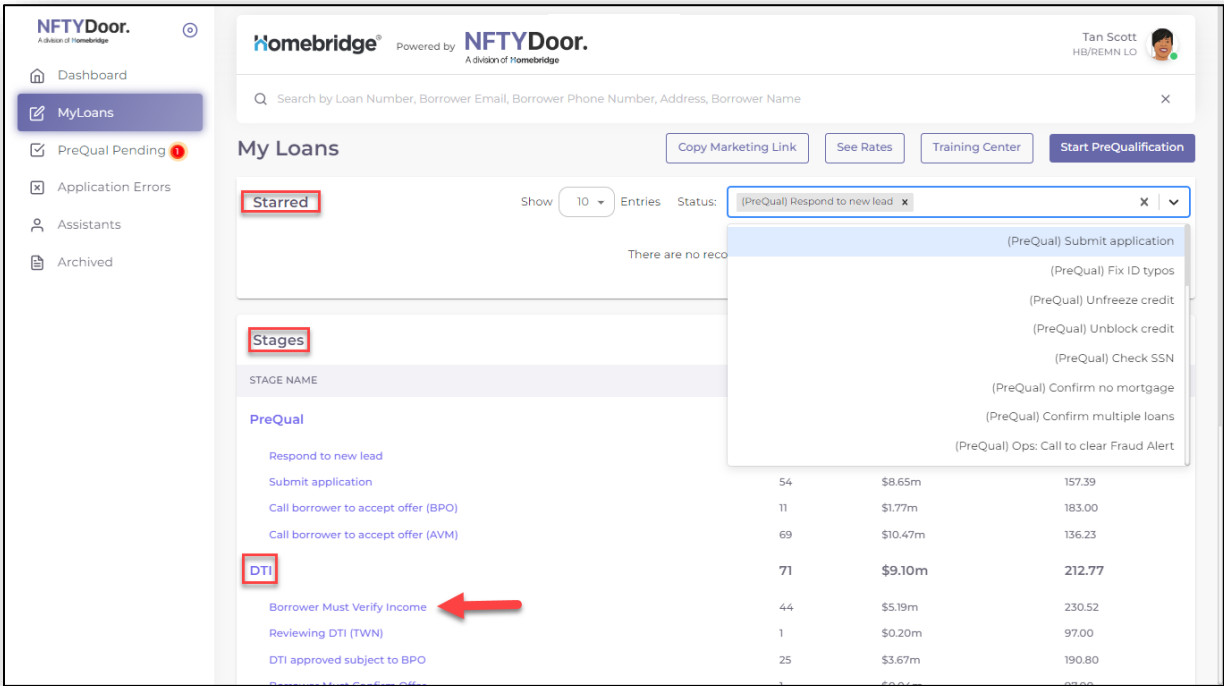
	CLTV				
FICO	80 - 75	75 - 70	70 - 65	65 - 60	60 - 00
850 - 780	2.99%	2.88%	2.75%	2.63%	2.38%
779 - 760	3.75%	3.63%	3.49%	3.38%	2.99%
759 - 740	3.75%	3.63%	3.49%	3.38%	2.99%
739 - 720	4.38%	4.25%	3.99%	3.75%	3.63%
719 - 700	4.38%	4.25%	3.99%	3.75%	3.63%
699 - 680	-	4.99%	4.75%	4.49%	4.25%
679 - 660	-	-	6.25%	5.99%	5.75%
659 - 640	-	-	-	7.49%	6.99%

The MLO will click the borrower's **Name** to view a loan, or click **Action** for additional options.

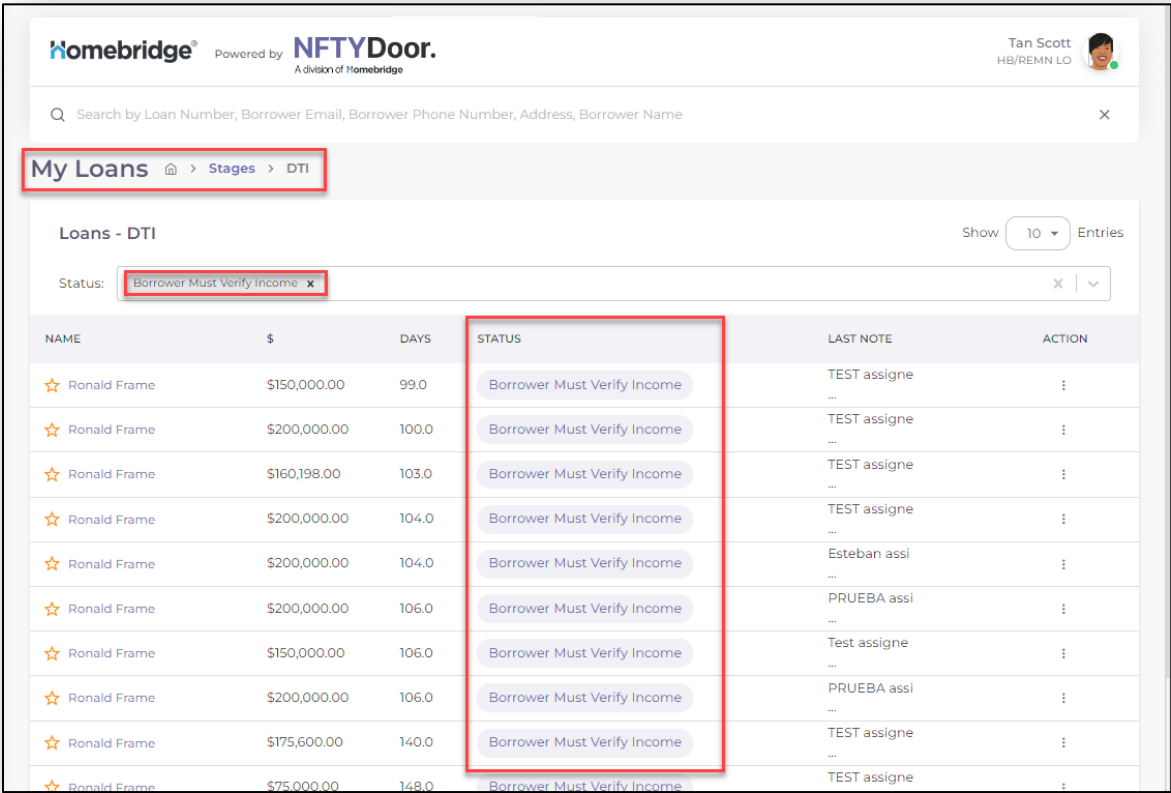
NAME	LOAN TYPE	LOAN AMOUNT	RATE	APR	STATUS	ACTION
Ronald Frame tanoneemail+test314@gmail.com	HELOC	\$380,000	10.88	11.25%	Reviewing Title	Resend disclosures
Ronald Frame tanoneemail+test8707@gmail.com	HELOC	\$200,001	10.88	11.25%	MLO: Submit application	
Ronald Frame tanoneemail+test8007@gmail.com	HELOC	\$200,000	10.88	11.25%	MLO: Call borrower to accept offer (AVM)	

MyLoans Dashboard View

MyLoans view displays loans in a specific stage of the loan process (i.e. DTI – Borrower Must Verify Income). The MLO can search, highlight a specific status, or access specific loans by clicking on the **Stage Name**.



- A “breadcrumb” trail allows the MLO to click back on the previous screen link.
- The sorted loan stage bucket will display within the **Status** column as shown below.



- The MLO will click on a borrower’s **Name** to access a specific loan from the list of loans within the selected loan Stage.
- The MLO can also click in the **Action** column for available options.

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Tan Scott
HB/REMN LO

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

My Loans > Stages > DTI

Loans - DTI

Show 10 Entries

Status: Borrower Must Verify Income

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
★ Ronald Frame	\$150,000.00	99.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	100.0	Borrower Must Verify Income	TEST assigne	View Loan
★ Ronald Frame	\$160,198.00	103.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$200,000.00	104.0	Borrower Must Verify Income	Esteban assi	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$150,000.00	106.0	Borrower Must Verify Income	Test assigne	⋮
★ Ronald Frame	\$200,000.00	106.0	Borrower Must Verify Income	PRUEBA assi	⋮
★ Ronald Frame	\$175,600.00	140.0	Borrower Must Verify Income	TEST assigne	⋮
★ Ronald Frame	\$75,000.00	148.0	Borrower Must Verify Income	TEST assigne	⋮

- **Status Filters Applied** displays sorted loans according to the filter applied as shown below.
- **Loan Details** defaults within the loan level view
- The MLO will click the **Documents** tab to view loan disclosures, AVM Estimate, and other loan documents.

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Dashboard

MyLoans

PreQual Pending

Assistants

Archived

My Loans > Stages > DTI > 6412 28th St N

1 of 71

STATUS FILTERS APPLIED: Borrower Must Verify Income, Co-Borrower Must Verify Income, Reviewing DTI (Tax Returns), Reviewing DTI (Plaid), Reviewing DTI (Truv), Reviewing DTI (TWN), DTI approved subject to paydown, DTI approved subject to BPO, Borrower Must Confirm Offer

Loan Details Documents

Loan information

Loan number: 100420631972066

Total credit line: \$200,000.00

Initial draw: \$200,000.00

Closing date: N/A

Property address: 6412 28th St N, Arlington, VA, 22207

Occupancy: Primary Residence

Loan Status: DTI approved subject to BPO

Borrower Status: DTI approved subject to BPO

Stale Loan Status: Processing

Stale Borrower Status: Waiting on Borrower(s) to sign

Loan type: HELOC

eRecording: Not Supported

Prime rate: 8.50%

Margin: 2.38%

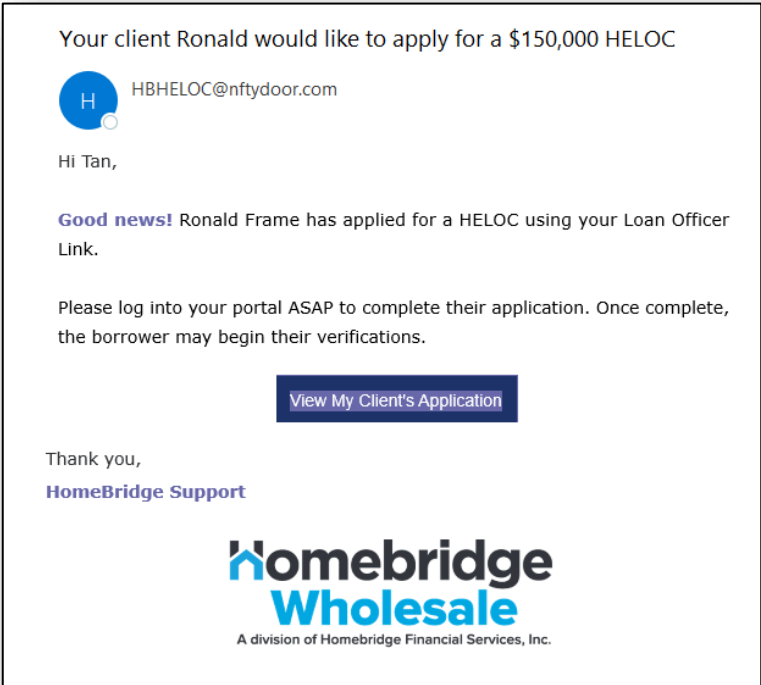
Interest rate: 10.88%

Disbursement date: N/A

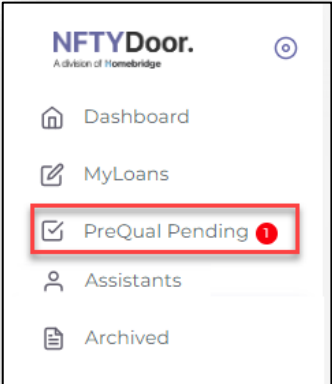
DTI: 32.44%

PreQual Pending – New Lead

The MLO may copy and paste their personalized Marketing Link in their email signature or social media platforms. When a New Lead is started using the MLO’s personalized Marketing Link, the MLO will receive an email notification of the interest in applying for a HELOC.



To view the PreQual Lead, the MLO will log into the Digital Dashboard, or click **View My Client’s Application** in the email notification. The **PreQual Pending** tab will display the number of new leads the MLO needs to attend to by contacting the applicant.



The name, loan amount, and #of days expired since the applicant submitted the new lead will display. The MLO will click the **Name** or the **Action** option to enter the new lead and complete the PreQual.

My Loans > Stages > PQL

Loans - PQL

Show 10 Entries

Status: Respond to new lead

NAME	\$	DAYS	STATUS	LAST NOTE	ACTION
Ronald Frame	\$200,001.00	5.0	MLO: Respond to new lead	No Note found.	View Loan
Ronald Frame	\$65,000.00	8.0	MLO: Respond to new lead	No Note found.	
Ronald Frame	\$200,001.00	37.0	MLO: Respond to new lead	No Note found.	
Ronald Frame	\$200,001.00	71.0	MLO: Respond to new lead	No Note found.	

Completing the PreQual Application for a Pending New Lead:

There are four pieces of information that will need to be entered to complete the PreQualification Application on a new lead:

- Date of Birth
- SSN
- Current Mortgage Payment
- Any other Monthly Debts
 - If there are no other monthly debts, enter \$0

Pre-Qualification Application

Applicant completed this form on
Aug 8, 2024 11:06 PM

Property Address

6712 Hartwood Ln

Estimated Home Value

\$800,000

Current Mortgage Balance

\$100,000

Requested Loan Amount

\$200,001

CLTV

37.50%

Occupancy Type

Primary Residence

Credit Score Range

780 - 850

Primary Borrower

Legal First Name

Ronald

Legal Last Name

Frame

Email

tanoneemail+test809@gmail.com

Marital Status

Unmarried

Cell Phone

+4042771447

Date Of Birth

mm/dd/yyyy

SSN

SSN

Annual Income (Include all types such as Rental, Fixed, etc)

\$125,000

Income Type

Full Time Employed/ W2

Employer Name

Luncho

Start Date

01/20/2000

Is there a co-borrower?

Yes

No

DTI

Total Household Income - Please include all sources of Income. This includes Rental, Social Security, Fixed Benefits, etc

\$125,000

Current Mortgage Payment

Any other Monthly Debts

Annual Debts

DTI

Is this a trust?

Yes

No

Use of Proceeds

Home Improvement

Type your name below to acknowledge the above

Type your Name

Save for Later

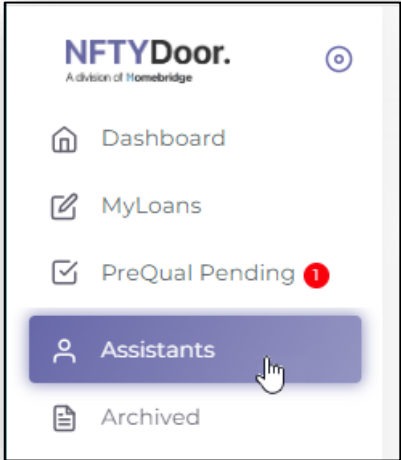
Archive

Submit & Proceed

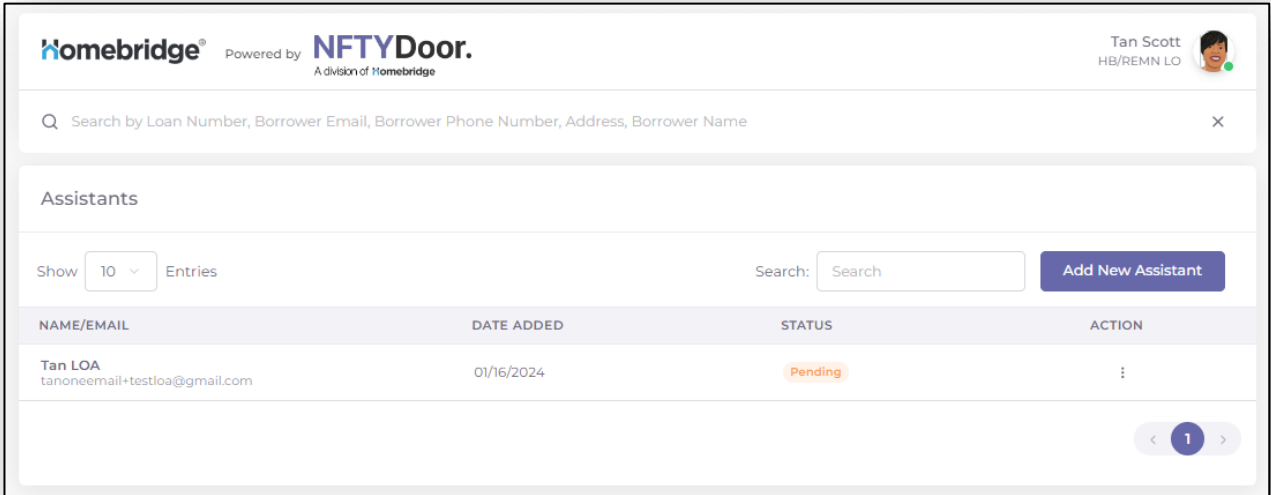
Once all information is entered and verified with the applicant, the prequalification process will continue when the MLO clicks **Submit & Proceed**.

Assistants

To add an assistant, the MLO will click the **Assistants** tab on the menu tree. The assistant’s Dashboard permissions allow them to view the MLO’s HELOC Pipeline for existing HELOC applications, to start a new prequalification, and to complete a new lead. **Note: The Assistant’s email address must be unique and not associated to any other Dashboard profile.**



Click **Add New Assistant**.



Enter the assistant’s information as shown in yellow.
Click **Add New Assistant**.
See the [MLO Guide to Adding A New Assistant](#) for more information.

Add New Assistant

First Name

Last Name

Enter First Name

Enter Last Name

Email Address

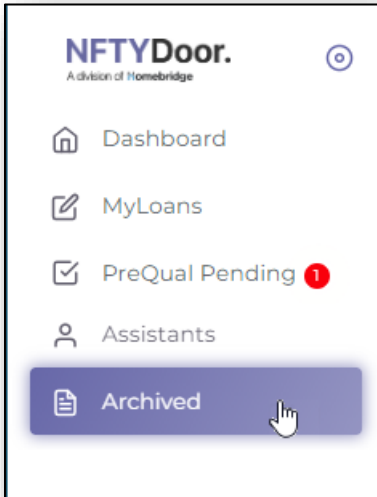
Enter Email Address

Discard

Add New Assistant

Archived

Click the **Archived** tab on the menu tree.



The reason the loan was archived will be displayed under the **Status** column for each loan.

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Q Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name				
Show 10 ▾ Entries				
NAME	LOAN AMOUNT	RATE	APR	STATUS
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied
Ronald Frame tanoneemail@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive

To resubmit the PreQualification App for a borrower from an Archive loan:

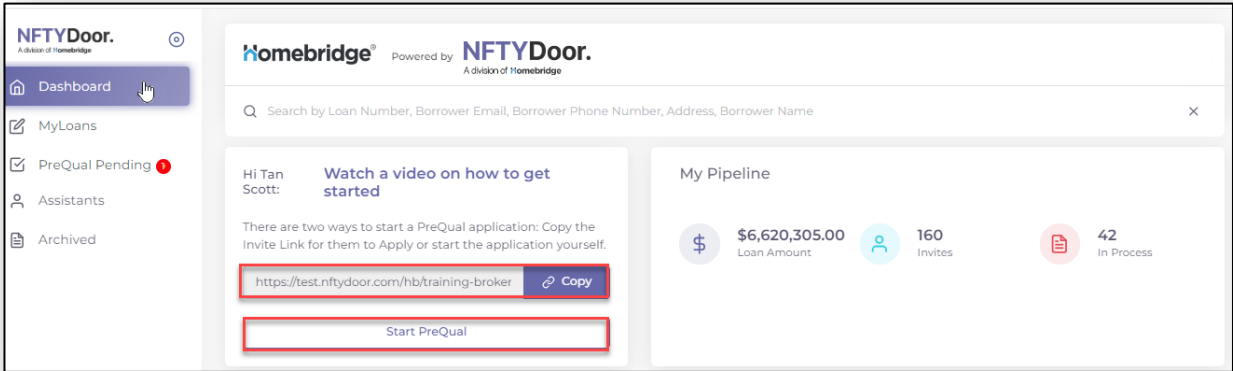
- Click in the **Action Column** of the Archived loan
- Select **Reapply**

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Q Search by Loan Number, Borrower Email, Borrower Phone Number, Address, Borrower Name						
Show 10 ▾ Entries						
NAME	LOAN AMOUNT	RATE	APR	STATUS	ARCHIVED DATE	ACTION
Ronald Frame tanoneemail+test06178963@gmail.com	-	-	-	Archived: Denied	-	⋮ Reapply
Ronald Frame tanoneemail+222@gmail.com	\$65,000	-	-	Archived: Denied	-	⋮
Ronald Frame tanoneemail@gmail.com	\$385,000	10.88	11.32%	Archived: Unresponsive	-	⋮

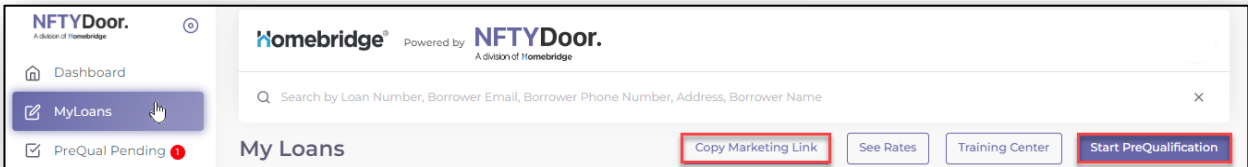
- Complete the PreQual application and proceed as usual.

Invite a Borrower to Complete the Standalone Digital HELOC

- The MLO can start Prequalification directly by clicking the **Start PreQual** button from the **Dashboard** view.
- The MLO can capture their personalized **Marketing Link** by clicking **COPY**. The personalized marketing link may be shared to the MLO’s database of leads and past clients, social media, marketing materials, and included in the MLO’s email signature.



- The MLO can start Prequalification directly by clicking the **Start PreQualification** button from the **MyLoans** view.
- The MLO can capture their personalized link for new leads by clicking **Copy Marketing Link**. The marketing link may be shared to the MLO’s database of leads and past clients, social media, marketing materials, and included in the MLO’s email signature.



Check Rates

Check daily HELOC rates (WSJ Prime + Margin) *. The rate table is available for viewing by clicking the **See Rates** button.

Copy Marketing Link

See Rates

Training Center

Start PreQualification

Rates

Prime rate: 8.50%

CLTV

FICO	80 - 75	75 - 70	70 - 65	65 - 60	60 - 00
850 - 780	2.99%	2.88%	2.75%	2.63%	2.38%
779 - 760	3.75%	3.63%	3.49%	3.38%	2.99%
759 - 740	3.75%	3.63%	3.49%	3.38%	2.99%
739 - 720	4.38%	4.25%	3.99%	3.75%	3.63%
719 - 700	4.38%	4.25%	3.99%	3.75%	3.63%
699 - 680	-	4.99%	4.75%	4.49%	4.25%
679 - 660	-	-	6.25%	5.99%	5.75%
659 - 640	-	-	-	7.49%	6.99%

*This chart is for training purposes. Check rates daily.

*Please note the only adjustments to the rates are for second homes and investment properties.

Training Center

The MLO can access the video training library, and other HELOC resources by clicking the **Training Center** button.

Copy Marketing Link

See Rates

Training Center

Start PreQualification

Standalone Digital HELOC

Rate Sheet

Standalone Digital HELOC Rate Sheet

DOWNLOAD

Rate Cap Restrictions

DOWNLOAD

Quick Reference Guide & FAQ

Standalone Digital HELOC Quick Reference Guide

DOWNLOAD

Standalone Digital HELOC FAQ

DOWNLOAD

Video Training Series

How to Create the Standalone Digital HELOC Prequalification Invite

The Standalone Digital HELOC Dashboard Overview

Borrower Experience – Getting Started, The Standalone Digital HELOC Offer

Borrower Experience – Closing Instructions for the Enhanced Digital HELOC

Borrower Experience – Debt Consolidation with the Standalone Digital HELOC

How to use your MLO Link to Generate and Manage a New Lead

Home Valuation Options with the Digital HELOC Application

Reference Guides

Standalone Digital HELOC Debt Consolidation

DOWNLOAD

Introducing the Standalone Digital HELOC

DOWNLOAD

The Standalone Digital HELOC Application - Getting Started

DOWNLOAD

ACH Set Up Form

DOWNLOAD