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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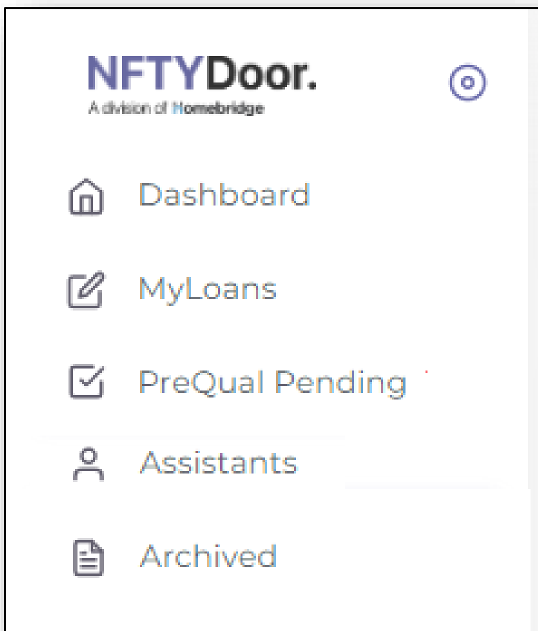
MLO Digital HELOC Dashboard Views

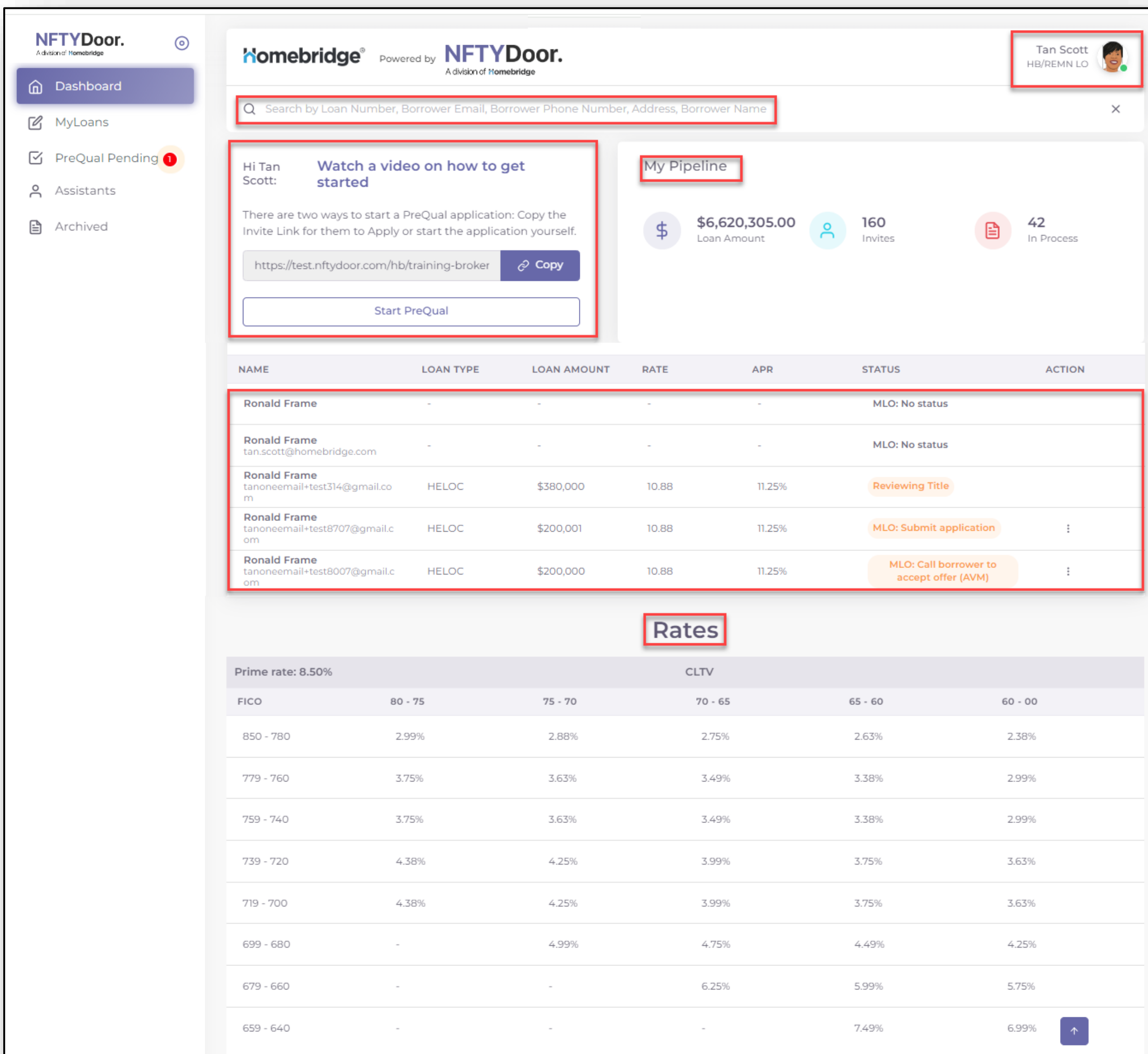
- There are five (5) Pipeline View options in the MLO's Digital Dashboard:
    - Dashboard
    - MyLoans
    - PreQual Pending
    - Assistants
    - Archived



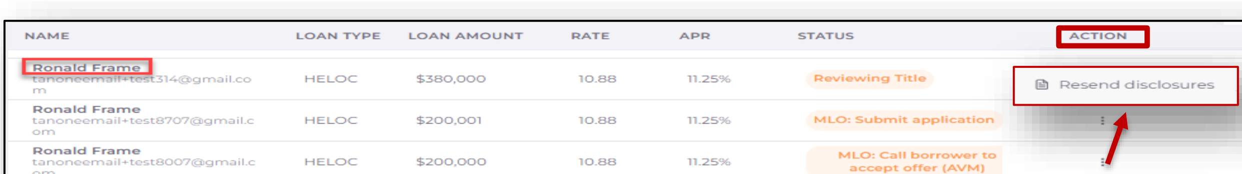
Dashboard View

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)

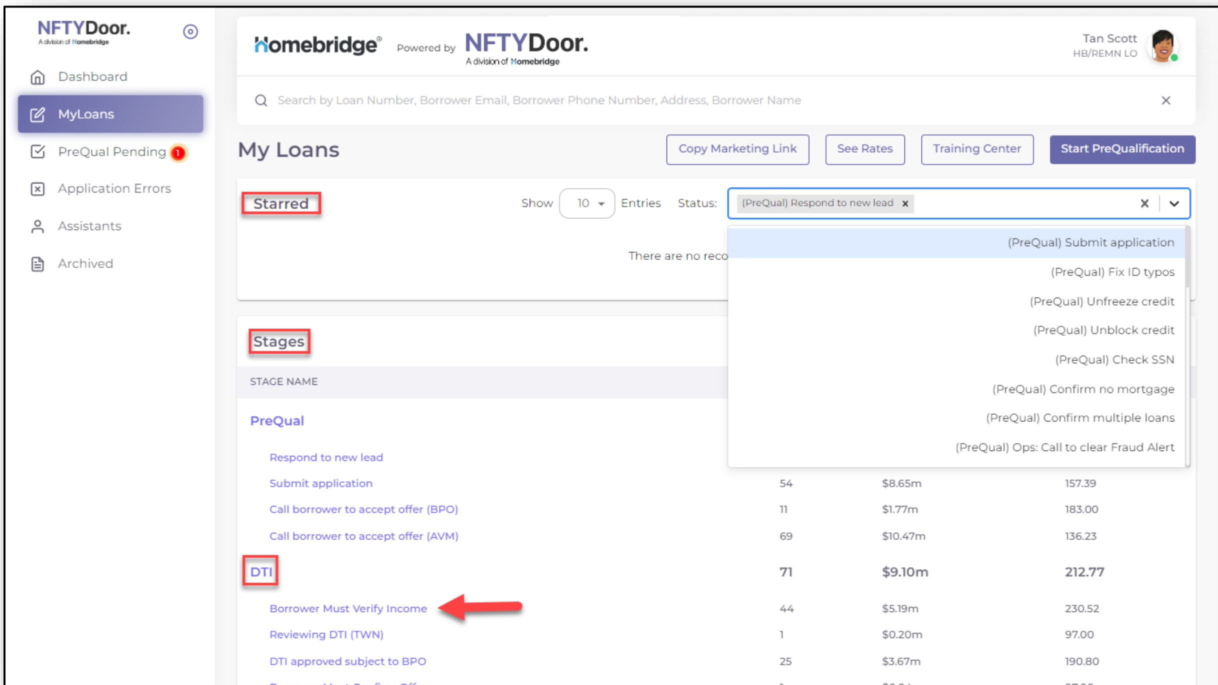


The MLO will click the borrower's **Name** to view a loan, or click **Action** for additional options.

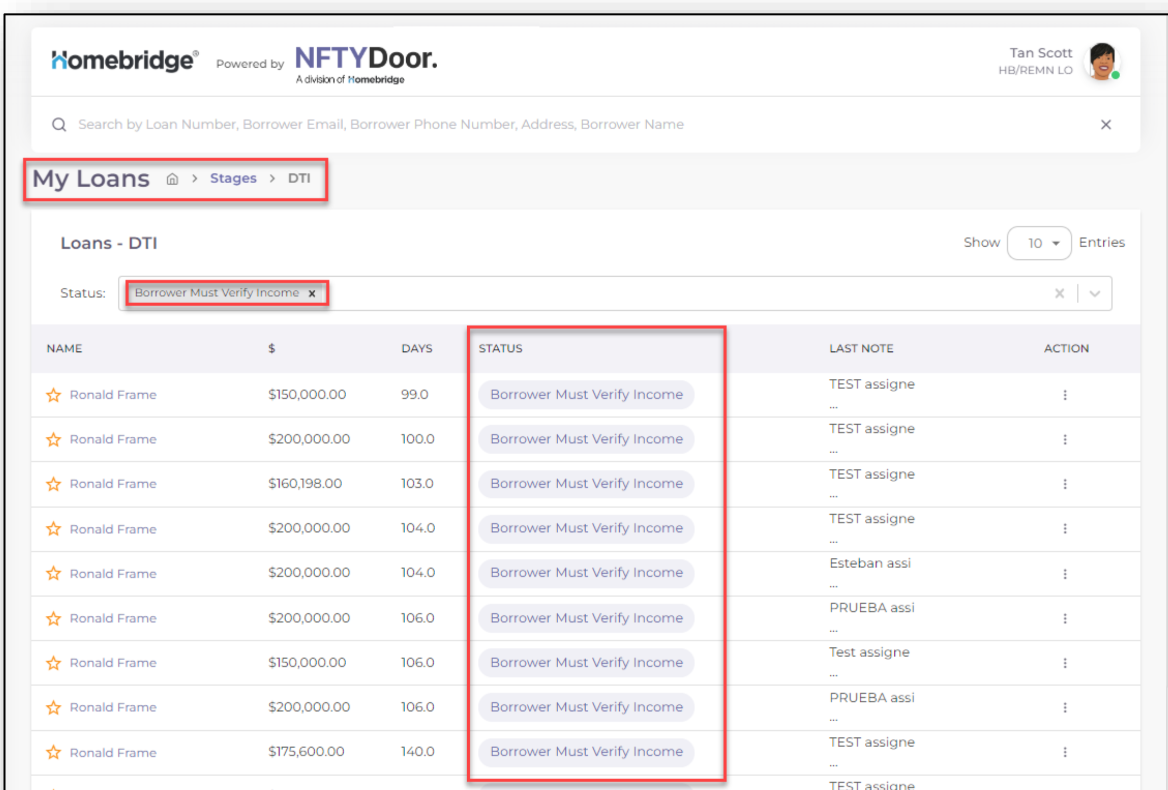


MyLoans Dashboard View

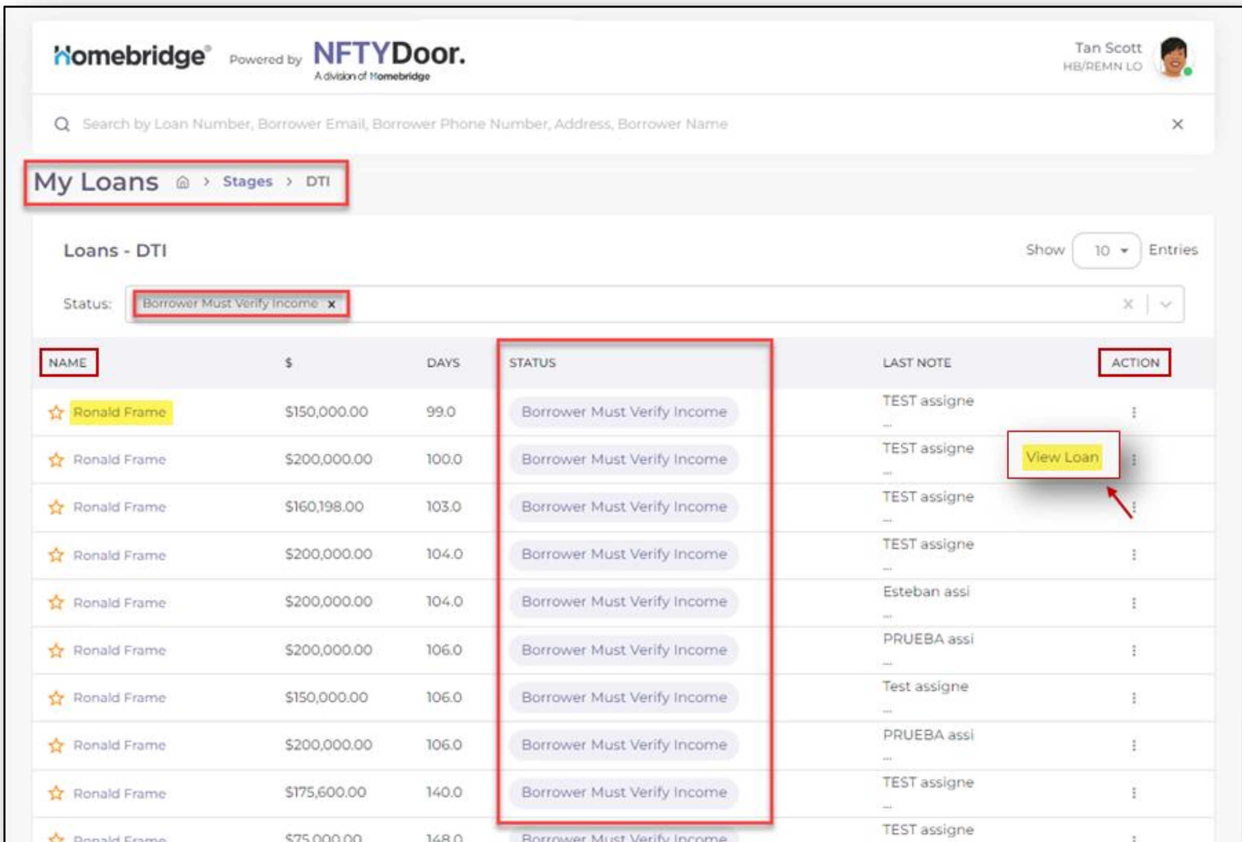
MyLoans view displays loans in a specific stage of the loan process (i.e. DTI – Borrower Must Verify Income). The MLO can search, highlight a specific status, or access specific loans by clicking on the **Stage Name**.



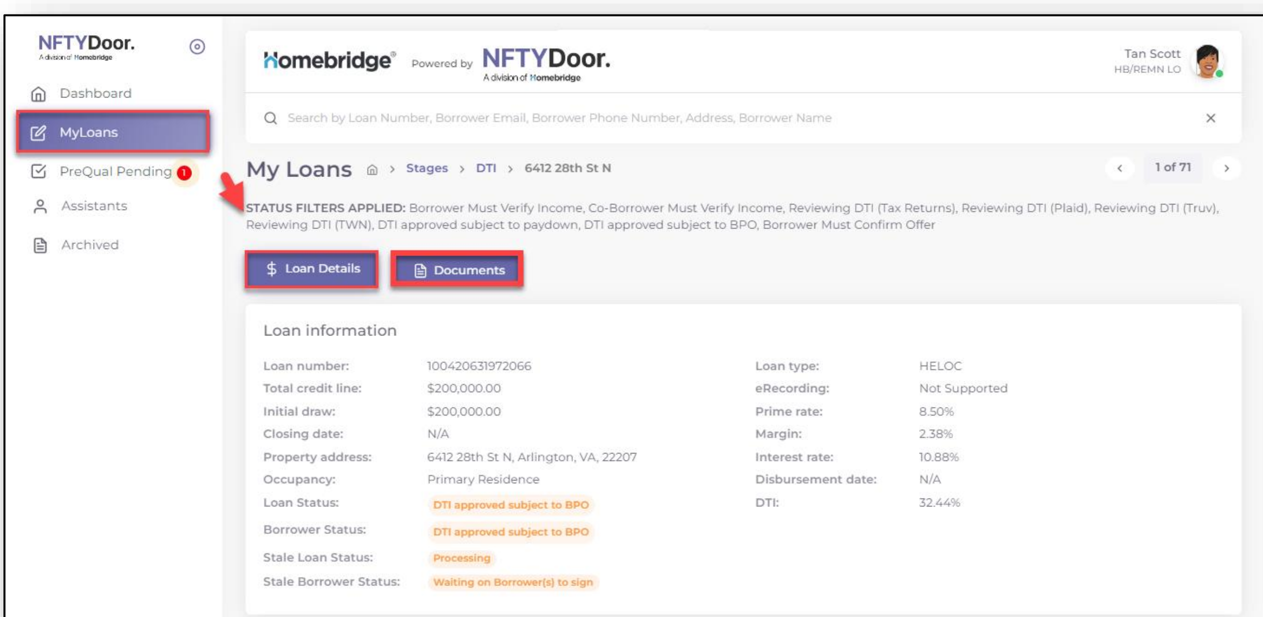
- A "breadcrumb" trail allows the MLO to click back on the previous screen link.
- The sorted loan stage bucket will display within the **Status** column as shown below.



- 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.

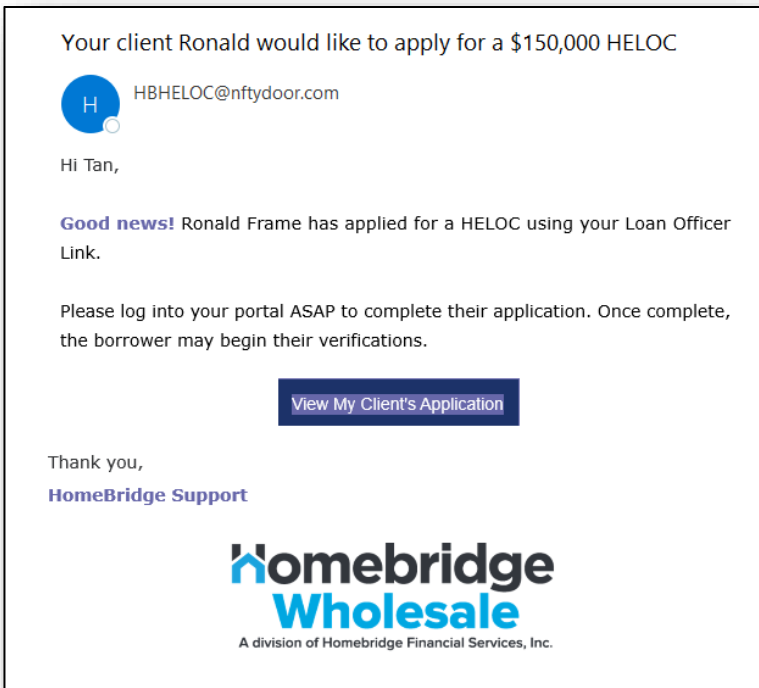


- **Status Filters Applied** displays sorted loans according to the filter applied as shown below.
- **Loan Details** defaults within the loan level view
- The MLO will click the **Documents** tab to view loan disclosures, AVM Estimate, and other loan documents.

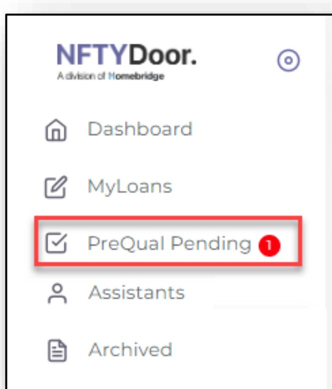


PreQual Pending – New Lead

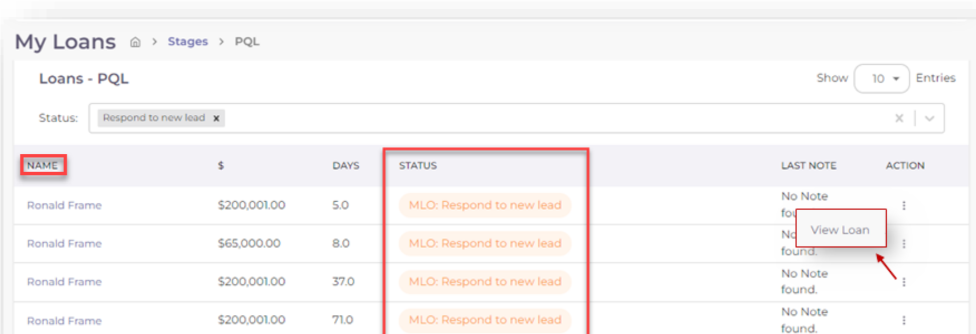
The MLO may copy and paste their personalized Marketing Link in their email signature or social media platforms. When a New Lead is started using the MLO's personalized Marketing Link, the MLO will receive an email notification of the interest in applying for a HELOC.



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.



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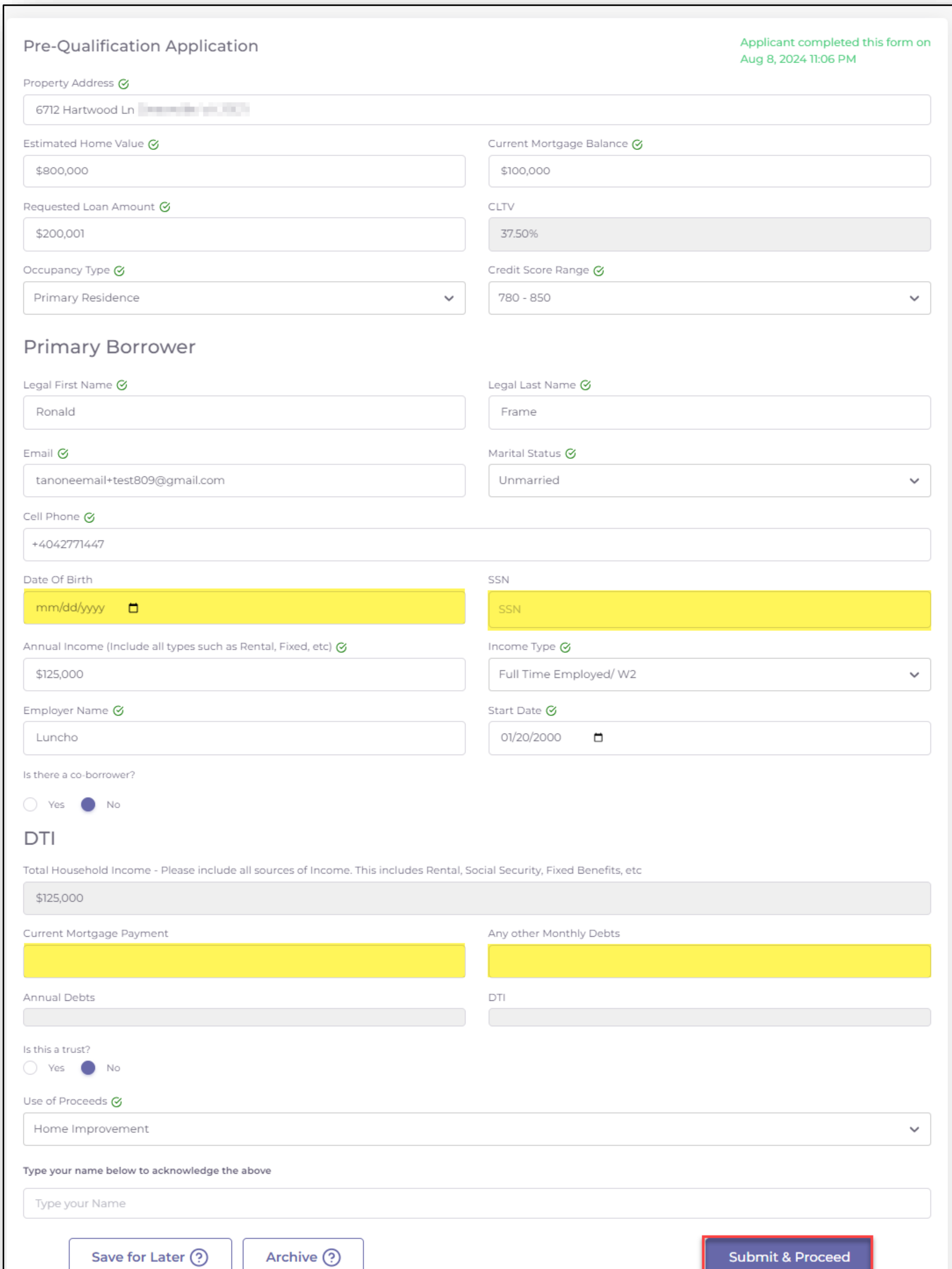
Completing the PreQual Application for a Pending New Lead:

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

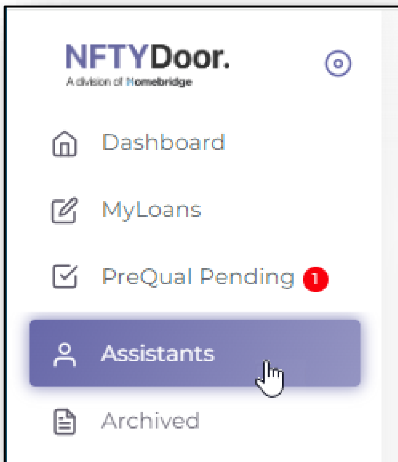
Type your Name

Save for Later ? Archive ? Submit & Proceed

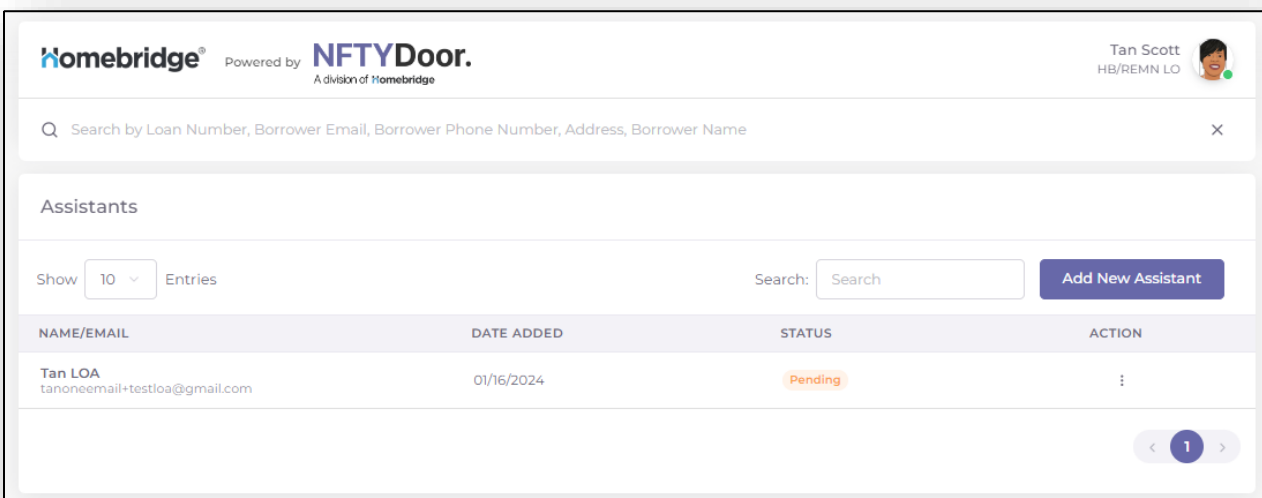
Once all information is entered and verified with the applicant, the prequalification process will continue when the MLO clicks **Submit & Proceed**.

Assistants

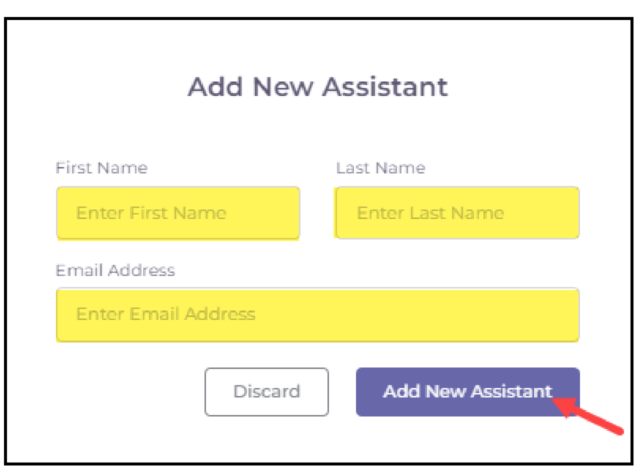
To add an assistant, the MLO will click the **Assistants** tab on the menu tree. The assistant's Dashboard permissions allow them to view the MLO's HELOC Pipeline for existing HELOC applications, to start a new prequalification, and to complete a new lead. **Note: The Assistant's email address must be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



Click **Add New Assistant**.

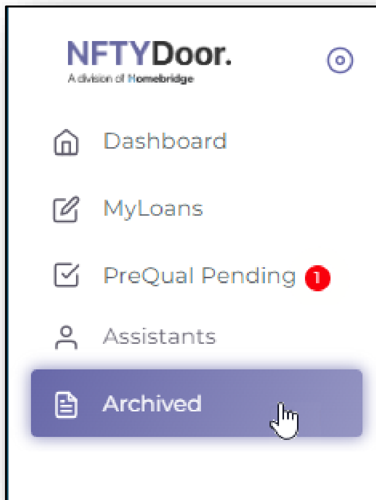


Enter the assistant's information as shown in yellow.
Click **Add New Assistant**.
See the **MLO Guide to Adding A New Assistant** for more information.

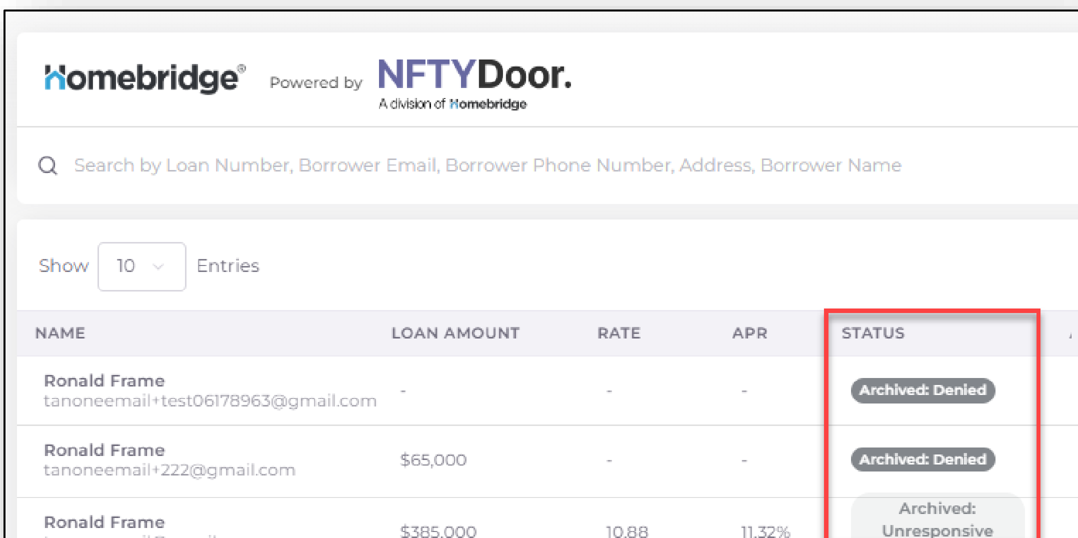


Archived

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

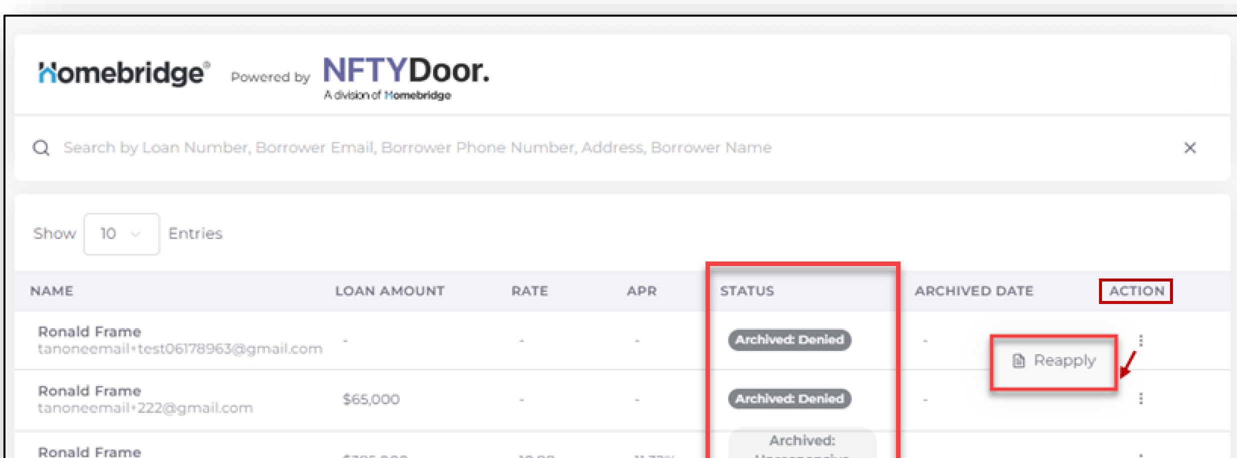


The reason the loan was archived will be displayed under the **Status** column for each loan.



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

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

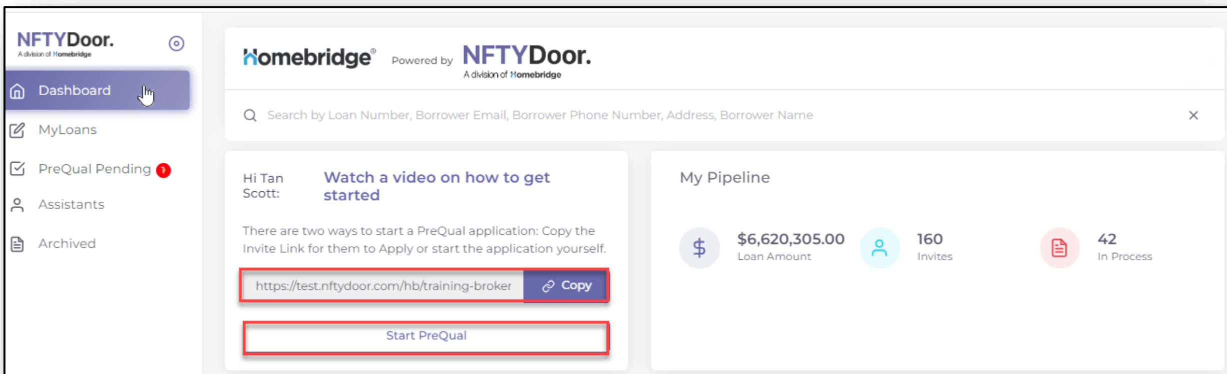


- Complete the PreQual application and proceed as usual.

Invite a Borrower to Complete the Standalone Digital HELOC

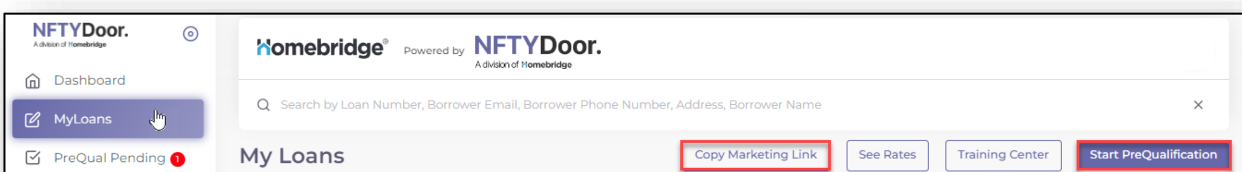
- The MLO can start Prequalification directly by clicking the **Start PreQual** button from the **Dashboard** view.

- 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.



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Check Rates

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

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.