

**FORWARD
LENDING**



www.ForwardLendingMtg.com

844.941.5626

Fast Track HELOC



Fast Track HELOC

AGENDA

- **HIGHLIGHTS & OVERVIEW**
- **ELIGIBILITY REQUIREMENTS**
- **HOW BROKER SIGNS UP**
- **BROKERS LEAD PORTAL**
- **APPLICANT EXPERIENCE**
- **QUESTIONS**

Fast Track HELOC

HIGHLIGHTS

- ✓ Borrowers can get fast access to cash, funding in as few as 5 business days*
- ✓ Know instantly what the borrower prequalifies for with automated systems generating offers in seconds
- ✓ BPO option available on properties that receive no AVM
- ✓ Getting prequalified offers only requires a soft credit inquiry
- ✓ Lower fixed rates, compared to alternatives such as personal loans and credit cards
- ✓ No out-of-pocket closing costs, one-time origination fee applies

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Applicants

- Single primary applicant
- Credit pulled for the primary applicant only
- Additional signers
- Additional signers are added at the end of the application for the notary



Full Disbursement

- 100% at closing
- Fully amortized loan
- They will receive the full amount in their linked disbursement account at funding



Offer Selection

- \$25,000 – \$400,000
- Variable origination fee
- 5, 10, 15, and 30-year terms
- Promotion discounts such as autopay discount



Notary

- eNotary where available
- Manual notary requires scheduling
- Manual notary fee
- Funding initiated after Rescission (if applicable)

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Draw Structure

Loan Term	Draw Term
5 year	2 year
10 year	3 year
15 year	4 year
30 year	5 year



Draw Terms

- Set by the loan term selected
- Can redraw during this period



Redraws

- Minimum = \$500
- Maximum = Initial Draw + Fees
- Each draw has its own fixed rate
- Updated monthly payment
- Recast with payments over 10% principal

Fast Track HELOC

Eligibility

Lien Position

- Max of third lien position (primary)
- Max of two lien position (**non-owner occupied**)

Credit Score (Experian FICO 9)

- Minimum 640 (primary)
- Minimum 680 (**non-owner occupied**)

Post-Loan CLTV

- Max 65% (FICO 620-639)
- Max 75% (FICO 640-659)
- Max 85% (FICO 660+)
- Max 70% (**non-owner occupied**)

Post-Loan DTI

- Less than 50%

Property Types



Single-Family
Residences



Investment /
Secondary



Townhomes



Condominiums



Planned Unit
Developments

Fast Track HELOC

Credit, Income & Underwriting

- **Automated underwriting system**
- Provides prequalified offers quickly and allows the applicant to customize their offer.
- If an applicant is declined, they will get an Adverse Action Notice (AAN)

Income verification

- Completed via automated third-party systems. Income can be verified in minutes.
- Applicants will have a variety of methods to link their personal accounts.

Note: No Exception Requests, Reconsideration of Value, Income, etc.

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Example of the Eligibility Matrix

Eligibility Matrix															
Primary Residence - 1st or 2nd Lien Position			Primary Residence - 3rd Lien Position												
Max Loan Amount	Max CLTV	Credit Score Range	Max Loan Amount	Max CLTV	Credit Score Range										
\$ 125,000	75%	640-659	\$ 100,000	70%	680+										
\$ 125,000	80%	660+	\$ 150,000	70%	760+										
\$ 150,000	85%	680+													
\$ 200,000	80%	680+													
\$ 250,000	80%	700-739													
\$ 250,000	85%	740+													
\$ 300,000	80%	740+													
\$ 350,000	75%	740+													
\$ 400,000	75%	760+													
Second Home or Investment - 1st or 2nd Lien Position															
Max Loan Amount	Max CLTV	Credit Score Range	Max Loan Amount	Max CLTV	Credit Score Range										
\$ 200,000	70%	680+	\$ 225,000	70%	720+										
\$ 225,000	70%	720+	\$ 250,000	70%	760+										
\$ 250,000	70%	760+													
Terms and Draw Features															
<ul style="list-style-type: none"> • Standalone transactions only • Full draw required at funding • Fixed rate fully amortized loan • Additional draw limit is 100% of total line of credit • Minimum additional draw amount is \$500 or as required by law • Borrower must complete application within 14 days or application is cancelled • No prepayment penalties • Funds may not be used to pay off existing debt to qualify 															
			<table border="1"> <thead> <tr> <th>Term</th> <th>Draw Period</th> </tr> </thead> <tbody> <tr> <td>5-Year Fixed (60 months)</td> <td>2 years</td> </tr> <tr> <td>10-Year Fixed (120 months)</td> <td>3 years</td> </tr> <tr> <td>20-Year Fixed (240 months)</td> <td>4 years</td> </tr> <tr> <td>30-Year Fixed (360 months)</td> <td>5 years</td> </tr> </tbody> </table>			Term	Draw Period	5-Year Fixed (60 months)	2 years	10-Year Fixed (120 months)	3 years	20-Year Fixed (240 months)	4 years	30-Year Fixed (360 months)	5 years
Term	Draw Period														
5-Year Fixed (60 months)	2 years														
10-Year Fixed (120 months)	3 years														
20-Year Fixed (240 months)	4 years														
30-Year Fixed (360 months)	5 years														
Details															
Key Program Parameters															
Acceptable IDs	Valid Driver's License, State ID, Passport, Passport Card or Permanent Resident Card required														
Borrower Eligibility	<ul style="list-style-type: none"> • US Citizens and Permanent Resident Aliens allowed • Borrower must be on title and must be held solely, jointly or in a revocable trust • When property is owned jointly, all owners must sign the security instrument as an additional signer 														
Compliance	State and Federal High-Cost loans not allowed														
Credit	<ul style="list-style-type: none"> • 60 months seasoning required for major derogatory credit event (BK, SS, JC, DL) • ≥ 60 delinquencies on any tradelines within the last 12 months are not allowed • Non-medical collections > \$500 are ineligible • Credit cannot be frozen • Valid for 30 calendar days 														
DTI	50% max DTI														
Fees	<ul style="list-style-type: none"> • Origination fees range between 1.99% & 4.99% • Manual notary fee required, as applicable 														
Geographic Restrictions	<ul style="list-style-type: none"> • Manual notary required in the following states: AK, AL, AZ (Firms co. only), CA, CT, DC, FL, GA, IL, IN, KS, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NH, NM, OH, OK, OR, PA, RI, SD, TN, VA, UT, VT, WA, WY • US Territories & following states ineligible: DE, HI, NY, VT, WV • TX allowed with restrictions, refer to Texas HELOC Requirements for details • May only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located 														
Housing History	<ul style="list-style-type: none"> • Income may be a combination of earnings and/or asset depletion • Income from spouse may be included for qualifying in community property/homestead states • States where dual income is prohibited: CT, GA, HI, IN, ME, MD, MA, NY, OR, PA, RI, UT, VA • Income is verified directly with borrower's source of choice • Income sources borrower can choose from are: Bank accounts, Asset accounts, Paystubs, IRS Tax Filing 														
Income	<ul style="list-style-type: none"> • Primary Residences - 1st, 2nd, and 3rd lien position allowed • Second Homes & Investment Properties - 1st and 2nd lien position allowed • Solar liens are included in lien count 														
Loan Position	<ul style="list-style-type: none"> • Income sources borrower can choose from are: Bank accounts, Asset accounts, Paystubs, IRS Tax Filing 														
Minimum Loan Amount	\$25,000														
Property Type Eligibility	<ul style="list-style-type: none"> • 1-Unit properties only - Single Family Residences (SFR), Townhomes, Planned Unit Developments (PUD), Condos • Fee simple only • Maximum property size allowed is 20 acres 														
Recently Listed Properties	80% max CLTV														
Seasoning	Properties purchased within the last 90 days are ineligible														
Texas HELOC Requirements	<ul style="list-style-type: none"> • Allowed with the following restrictions: <ul style="list-style-type: none"> • Primary residence, • 80% max CLTV • Third lien position not allowed • No cash-out lien, open HELOC or previous HELOC originated within the past 12 months • Properties with title changes require 91 days seasoning • Property condition report (PCR) with a greater than or equal to average rating required • Borrowers are required to go through a 12 day cooling off period before scheduling with the notary • All notary session must occur in a recording office 														
Valuation	Value determined by AVM, appraisals are not allowed														
Vesting and Trust Requirements	<ul style="list-style-type: none"> • Acceptable forms of vesting are as individuals or in a trust • Properties vested in LLC/entities are not allowed • Revocable trusts only, Certificate of Trust required for properties held in a trust (Trust agreement is not acceptable) • Revocable Trust Eligible States: AR, AZ, CA, CO, CT, DE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY 														

Fast Track HELOC

Broker Registration



HELOC ADDENDUM

WHEREAS: ("Broker"),
NMLS ID: , is a Forward Lending approved company that intends to participate in its HELOC program.

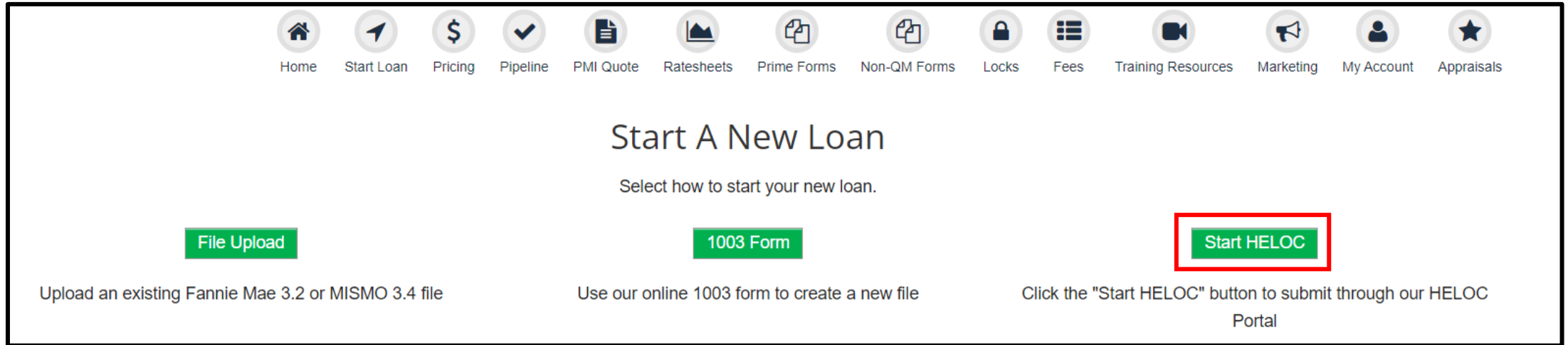
THEREFORE:

1. Broker and Mortgage Loan Originators (MLOs) agree that all submitting MLOs are properly licensed in the state in which the subject property of each submitted loan is located.
2. Broker agrees to Broker Compensation of 175 basis points on all funded HELOCs.
3. Broker agrees with the following payment schedule:
 - a. Loans funded Monday – Friday of a given week will be paid no later than Thursday of the following week.
4. Broker agrees to receipt of payment via ACH.
 - a. Please complete and submit the attached ACH form.
5. NOTE: Forward Lending is not responsible for HELOC credit decisions.

Please Note: Please forward this completed form, the attached ACH form, and attach your current LO roster (including LO names, NMLS numbers and states in which they are licensed) and email all to

Fast Track HELOC

Once set up, you will access to the HELOC portal by clicking Start HELOC



The screenshot shows a navigation bar at the top with icons for Home, Start Loan, Pricing, Pipeline, PMI Quote, Ratesheets, Prime Forms, Non-QM Forms, Locks, Fees, Training Resources, Marketing, My Account, and Appraisals. Below the navigation bar is the heading "Start A New Loan" and the instruction "Select how to start your new loan." Three options are presented as buttons: "File Upload", "1003 Form", and "Start HELOC". The "Start HELOC" button is highlighted with a red rectangular border. Below each button is a brief description of the option.

Home Start Loan Pricing Pipeline PMI Quote Ratesheets Prime Forms Non-QM Forms Locks Fees Training Resources Marketing My Account Appraisals

Start A New Loan

Select how to start your new loan.

File Upload
Upload an existing Fannie Mae 3.2 or MISMO 3.4 file

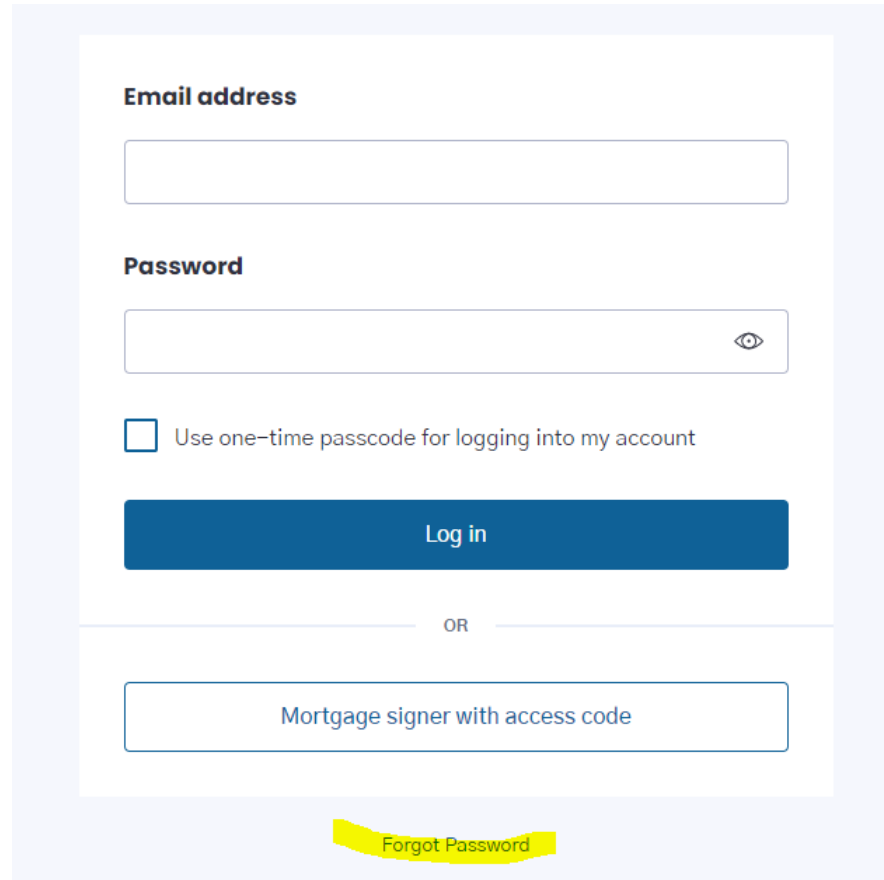
1003 Form
Use our online 1003 form to create a new file

Start HELOC
Click the "Start HELOC" button to submit through our HELOC Portal

Fast Track HELOC

First time users click
Forgot Password.

You will receive an
email with
instructions to reset
your password.



The screenshot shows a login form with the following elements:

- Email address**: A text input field.
- Password**: A text input field with a visibility toggle icon (an eye).
- Use one-time passcode for logging into my account
- Log in**: A blue button.
- OR**: A separator.
- Mortgage signer with access code**: A text input field.
- Forgot Password**: A yellow button at the bottom of the form.



Check Your Email

Please check the email address
kpoole@ismortgage.com for instructions to reset
your password.

Resend email

Fast Track HELOC

Initiate HELOC Application

Dashboard Initiate HELOC App

Search Submission Date - All time ▼ Filter ▼

Loan Originator	Borrower	Address	Submission ▲▼	Type ▲▼	Loan Amount ▲▼	Status ▲▼	
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Greg Testh InquiryID: 1-24079-123 kpoole+0319@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/19/2024	HELOC Inquiry	\$206,130	Borrower Notified	...
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Bill Testh AppID: 1-24078-081 kpoole+0238@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/18/2024	HELOC Application	\$276,229	Gen Closing Disclosure	...
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Sarah Testh AppID: 1-24078-072 kpoole+0318@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/18/2024	HELOC Application	\$276,229	Gen Notary Disclosure	...

Fast Track HELOC

Complete Inquiry

1. Address
2. Occupancy
3. Listed for sale y/n
4. Borrower first name
5. Last name
6. Date of Birth
7. Phone number
8. Email address
9. Total **annual** income
10. Employment Type
11. Liens against the property

Home Equity Line of Credit
New Inquiry 1/3

Property Information
Property address for financing

Search for address Apt, suite, unit

City State Zipcode

Occupancy type Is the property currently for sale?

Borrower Information

First name Last name Suffix

Date of Birth Phone number Email

Financial Information

Total Annual Income Other income (investment, rental...) Employment type

Wholesale Originator
DBA

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.

I certify that I have obtained consent from the prospective borrower to run a "soft" credit check. To check the rates and terms the applicant may qualify for, we will conduct a soft credit pull that will not affect the prospective borrower's credit score. However, if the prospective borrower continues and completes an application, we will request their full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect the prospective borrower's credit.

Fast Track HELOC

Desired Loan Amount

Desired Loan Amount

\$24,275

\$186,853

Select the origination fee ⓘ

\$0 out of pocket. It will be added to the total loan amount.

 1.99% 2.99%

Select Origination Fee

Select the monthly payment and term to see breakdown below

\$2,645/mo	\$2,193/mo	\$1,854/mo
10.95%	11.05%	11.15%
10 years	15 years	30 years

My customer would like to save 0.25% APR by enrolling in AutoPay

Loan breakdown

Borrower WILL HAVE the option to modify loan amount, o-fee and terms, after receiving link to continue application

Desired Loan Amount

\$ 186,853

\$24,275

\$186,853

Select the origination fee ⓘ

\$0 out of pocket. It will be added to the total loan amount.

1.99% 2.99%

Select the monthly payment and term to see breakdown below

\$2,645/mo
10.95%
10 years

\$2,193/mo
11.05%
15 years

\$1,854/mo
11.15%
30 years

**Default is selected,
Broker/Applicant must
deselect if opting out**

My customer would like to save 0.25% APR by enrolling in AutoPay

Loan breakdown

Borrower WILL HAVE the option to modify loan amount, o-fee and terms, after receiving link to continue application

Total draw amount	\$242,742
Cash required at closing	\$0.00
Fixed Term	30 yrs./360 mo.
2.99% Origination Fee Deducted from total	\$7,258
Total loan amount Initial draw amount + origination fee	\$250,000
Est. Monthly Payment ⓘ	\$2,296

Borrower has 14 calendar days from when Loan Officer submits inquiry to complete their application, including income and identity verification.

Cancel

Continue

Home Equity Line of Credit

New Inquiry

3/3

Please certify the following before continuing:

- I have taken information from the prospective borrower in order to begin an application for credit.
- I have analyzed the prospective borrower's income and debt (based on documentation and credit information they provided) and pre-qualified the prospective borrower to determine the appropriate affordable credit level.
- I have educated the prospective borrower in the home equity financing process, advising them about the different types of loan products available, and demonstrating how closing costs and monthly payments could vary under each product.
- I have uploaded below (i) any relevant financial information (tax returns, bank statements, etc.) that I have collected; and/or (ii) any supplemental broker agreements or disclosures that I have provided to the prospective borrower.
- I have reviewed the linked [Broker Borrower Agreement](#) and acknowledge that, by checking this box, I am adopting an electronic signature on that document.

Additional Agreements (Optional)

Upload File
Select files to upload or drop files here. 

Authorized Signatory

Name entered must match licensed name in Figure

Kay Poole

Input your First and Last name to sign

Today's Date

02/20/2024

Click "Proceed" to send the prospective borrower an email inviting them to review your disclosures and proceed with the application.

Cancel

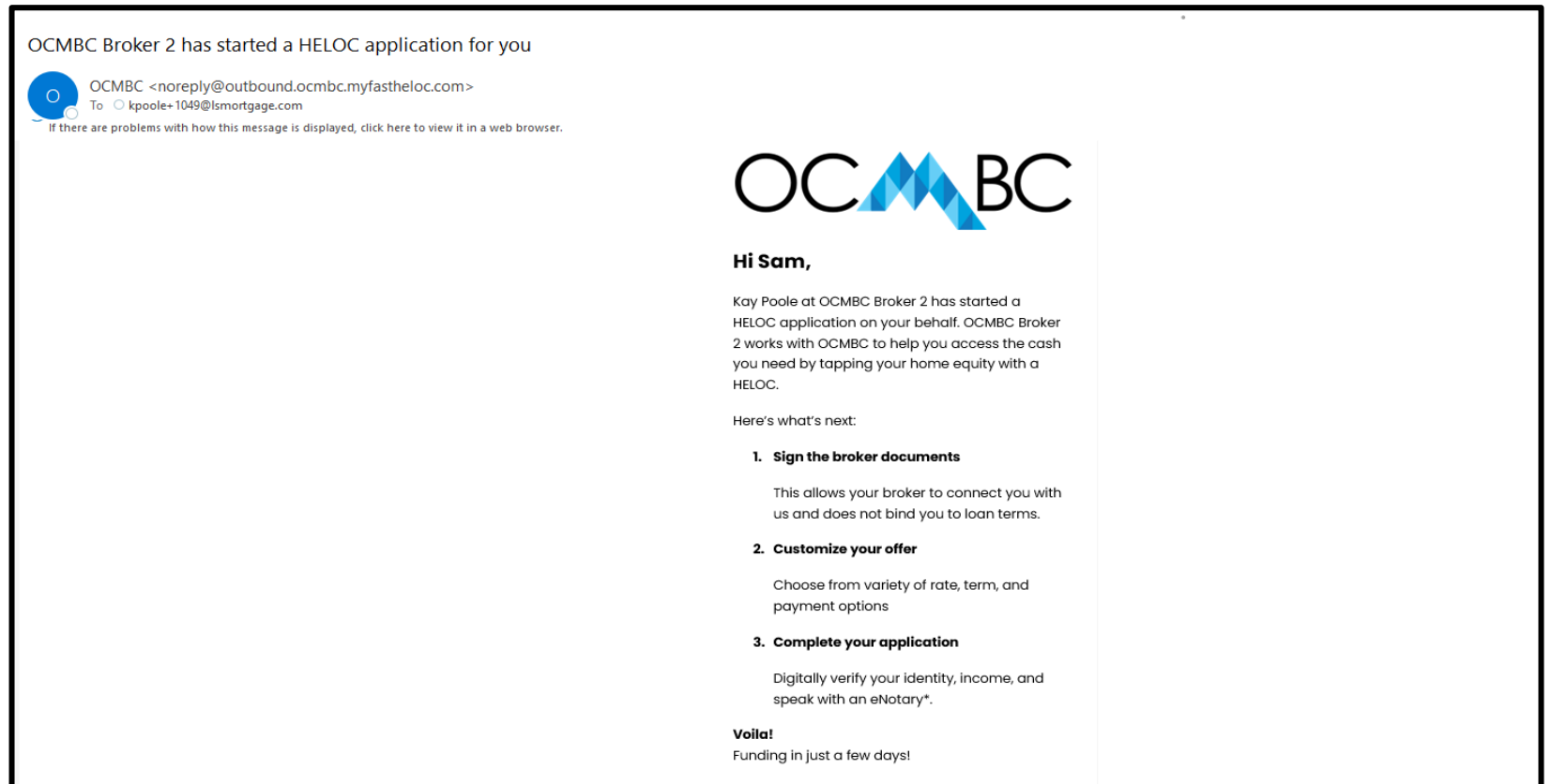
Proceed

Broker Certification

APPLICANT EXPERIENCE

Example of the Email sent to the Applicant.

All communication will come from OCMBC



APPLICANT EXPERIENCE

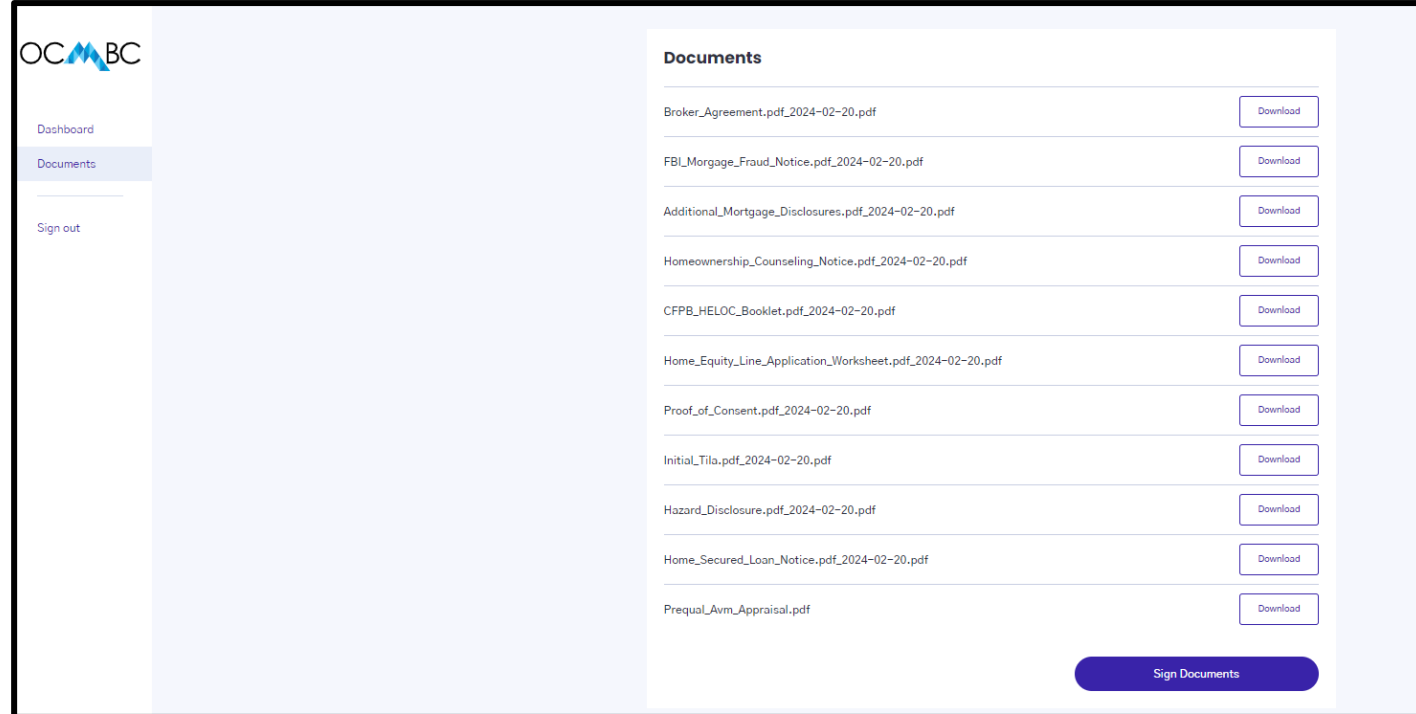
Applicant will be prompted to agree to the following:

- ✓ Terms of Service- <https://ocmbc.com/terms>
- ✓ Privacy Policy- <https://ocmbc.com/privacy-policy/>
- ✓ Electronic Communications Policy

Applicant will be prompted to sign the upfront loan documents (vary by State)

- ✓ Mortgage Loan Origination Agreement
- ✓ Home Equity Line Application
- ✓ Electronic Communications Proof of Consent
- ✓ Home Equity Loan Disclosure

Applicants can also access the documents under the Documents Tab



APPLICANT EXPERIENCE

Applicant will confirm Basic Info and verify open mortgages on the property.

The screenshot displays the OCBC mortgage application interface. At the top left is the OCBC logo. The top right contains a help link 'Have a question? 1-888-512-5087' and a 'Menu' icon. The main content area is divided into three sections:

- Application Progress:** A vertical list of steps: Basic Info (selected), Select Offer, Provide More Info, Link Income Sources, Verify Identity, Sign Documents, and Schedule Notary Session. A red arrow points from the 'Verify Identity' step to the confirmation checkbox below.
- Confirmation Step:** A box titled 'Please review and confirm the open mortgage loans on your property.' It contains a table of 'Verified Mortgages' and a confirmation checkbox.

Lender	Orig. Date	Orig. Balance
Lender	09/14/2021	\$630,420

I confirm that the mortgage information provided is accurate and covers all mortgages on my property at 774 HOMEWARD PL, SAN JOSE, CA 95123

[Continue](#)

Your data is protected with 256-bit encryption and OCBC never sees or stores your credentials.
- Broker Information:** A box on the right identifies the broker as 'OCBC Broker 2 Kay Poole' with contact information: 'kpoole@omortgage.com' and 'NMLS #123456'. An 'Email' button is present.

At the bottom left, there are links for 'Terms of Service', 'Privacy Policy', and 'Licenses', followed by copyright information for OCBC, Inc. and OCBC Home Equity Line. At the bottom right, there is a 'Chat with us' button and a speech bubble that says 'Applicant can "chat" for any immediate assistance.'

APPLICANT EXPERIENCE

OCBC | How a question? 1-888-572-5007 | Menu

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

- Basic Info
- Select Offer**
- Provide More Info
- Link Income Sources
- Verify Identity
- Sign Documents
- Schedule Notary Session

Application ID: 1-24051-060

Congrats, Sam. You're pre-qualified!
You can borrow up to \$182,626.

Your stated income qualifies you for a maximum initial draw amount of up to \$182,626. If you would like to review your income or use other assets such as investments, retirement and savings to see if you can pre-qualify for a higher loan amount, [click here](#).

Select the amount of cash you want

\$ 182,626

OCBC is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

1.99% | 2.99%

Select Your Term

Most popular	15 years	10 years	5 years
\$1,565 month	Set cash below \$150,573 to select this term	Set cash below \$123,021 to select this term	Set cash below \$76,477 to select this term
30 years			
9.00%			

Terms of your offer

\$186,854
Initial draw amount (amount of cash you will receive)

\$5,587 | \$0
2.99% Origination fee (deducted from total) | Cash required at closing

\$192,441
Total loan amount (initial draw amount + origination fee)

Draw and redraw structure
You will receive the full initial draw amount at account opening. You can **redraw up to \$192,441** in minimum amounts of \$500 during the **5-year redraw period**, but your total outstanding balance can never exceed your total loan amount. Interest rate for all redraws will be set at the time the draw is taken. Rates for additional draws may be higher than the rate for the initial draw.

We've displayed rates with an AutoPay discount to help you save 0.25% APR! Uncheck the checkbox to see your rates and proceed without the discount.

I would like to save 0.25% APR by enrolling in AutoPay

Save and Continue

Applicant selects line amount, origination fee and terms.

It DOES NOT default to what the Broker originally selected and allows applicant to select instead.

Applicant makes selection to de-select AutoPay.

If deselected, rate will change in real time.

APPLICANT EXPERIENCE

Applicant will complete the information page
Tell us more about you and your property

Application Progress

Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info**
- Link Income Sources
- Verify Identity
- Sign Documents
- Schedule Notary Session

Your Offer Details

10.050%
APR

\$268,063
Initial draw

\$2,434
Monthly payment

30 year
Fixed term

► Dev Tools

Application ID: 1-24078-072

Tell us more about you and your property.

Marital status

Married

This option means you are currently married

Ownership type

Joint owner

Ownership type depends on your deed, not a finance document (e.g. Deed of Trust or Mortgage). An ownership type of joint means there are two or more owners listed on your most recently recorded deed.

Financing purpose

Debt consolidation

Source of annual household salary income

Employed full-time

Sarah's Social Security Number

111-11-1111

We will pull your credit only after you complete identity and income verification.

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

By pressing "Agree," you authorize OCMB to obtain your consumer credit report to evaluate your application and OCMB account. We will not pull your credit until you complete the underwriting process. This hard credit pull may affect your credit score.

Agree

Your Broker Loan Officer
OCMBC Broker 2
Kay Poole
kpoole@mortgage.com
NMLS #123456

Email

Application ID: 1-24051-069

Documents

Disclosures

- FBI Mortgage Fraud Notice [Download](#)
- Electronic Communications Proof of Consent [Download](#)
- Additional Mortgage Disclosures [Download](#)
- Homeowner Counseling Notice [Download](#)
- CFPB HELOC Broker [Download](#)
- NMLS Application Worksheet [Download](#)
- Initial TLA Disclosure [Download](#)
- Harred Disclosure [Download](#)
- Home Secured Loan Notice [Download](#)
- Prequalification Property Valuation Report [Download](#)
- Mortgage Loan Origination Broker Agreement [Download](#)
- GLBA Privacy Notice Form [Download](#)
- Homeownership Counseling Organizations [Download](#)
- Privacy Notice [Download](#)
- Notice to Home Applicant [Download](#)
- Fair Lending Notice [Download](#)

Back

Your data is protected with 256-bit encryption and OCMB never sees or stores your credentials.

Your Broker Loan Officer
OCMBC Broker 2
Kay Poole
kpoole@mortgage.com
NMLS #123456

Email

Application Progress

Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info**
- Link Income Sources
- Verify Identity
- Sign Documents
- Schedule Notary Session

Your Offer Details

9.600%
APR

\$182,625
Initial draw

\$1,597
Monthly payment

30 year
Fixed term

► Dev Tools

Application ID: 1-24051-069

Just a few more details are needed before submitting your application

We are legally required to ask you these, but you have the option not to provide this information. This won't affect your rate or approval.

Ethnicity

Race

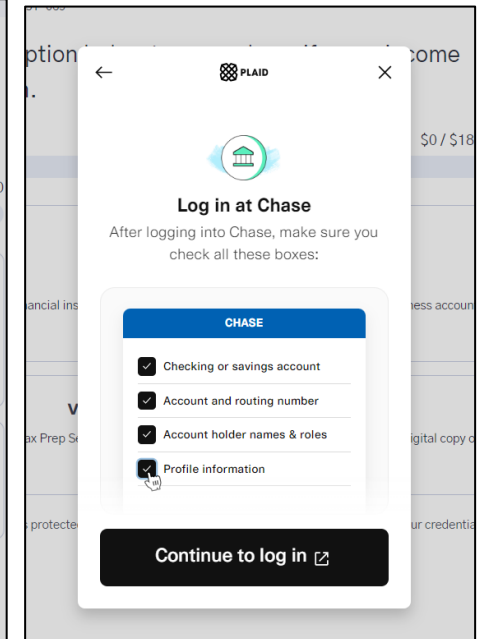
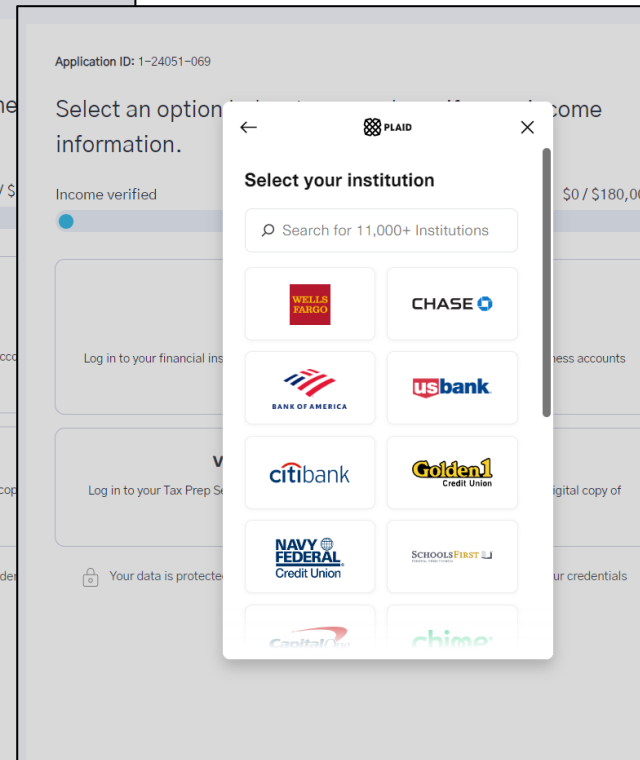
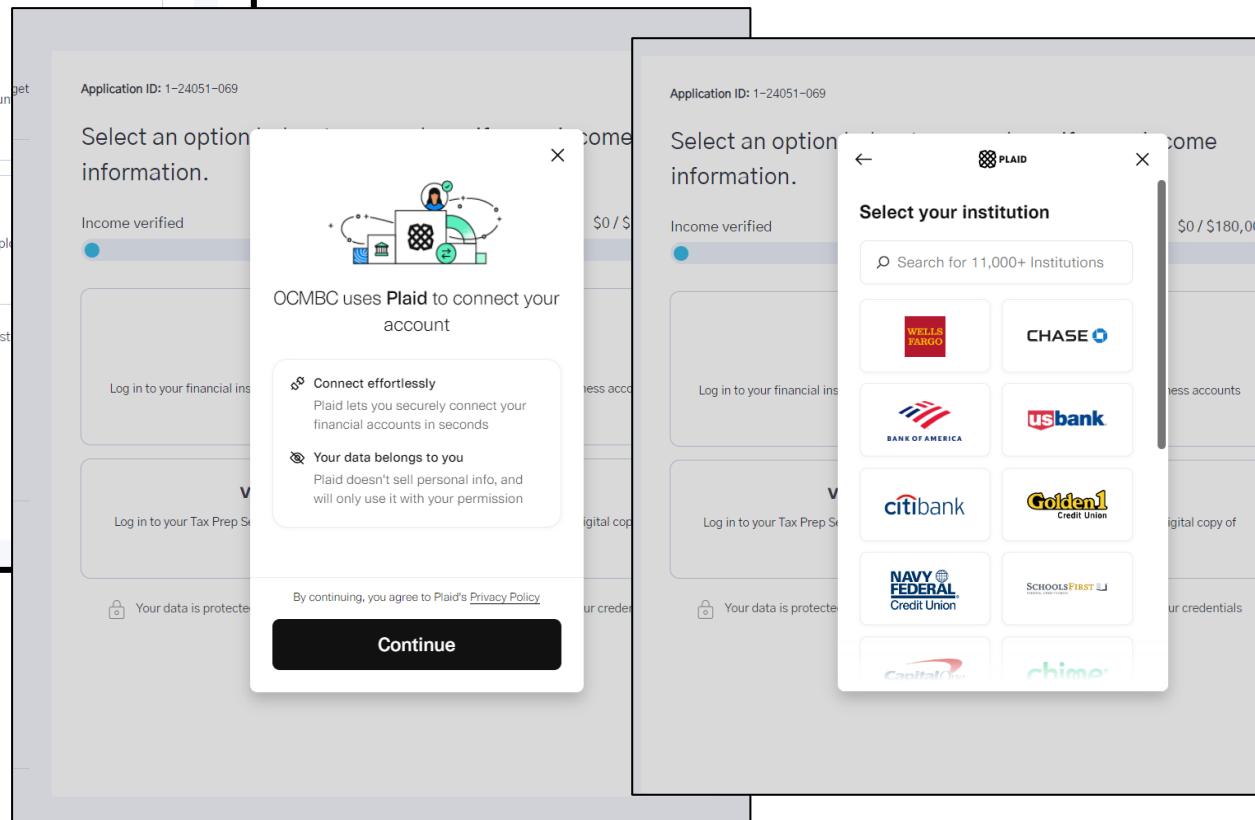
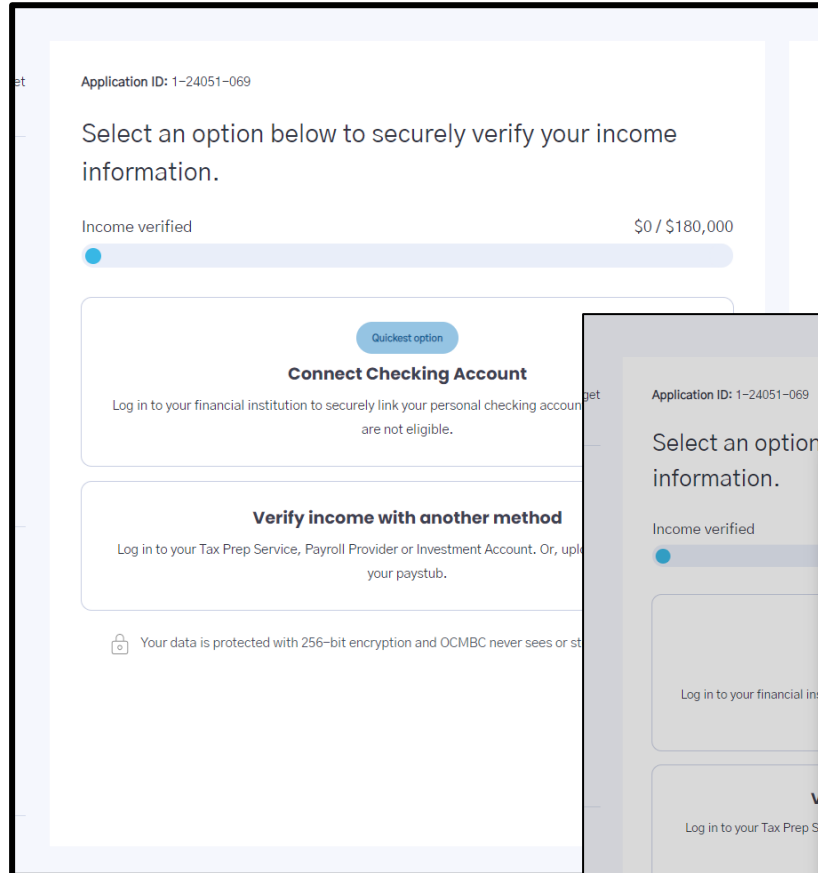
Gender

Submit

Your data is protected with 256-bit encryption and OCMB never sees or stores your credentials

APPLICANT EXPERIENCE

The Applicant will then verify their income with Plaid, by following the prompts.



APPLICANT EXPERIENCE

The Applicant will select ID type.
Upload ID and Continue.

The screenshot shows the OCMBC application progress page. On the left, there is a navigation menu with steps: Basic Info, Select Offer, Provide More Info, Link Income Sources, Verify Identity (highlighted), Sign Documents, and Talk to eNotary. Below the menu is the 'Your Offer Details' section showing a 11.550% APR. The main content area displays the application ID (1-24067-150) and a prompt to verify identity. It includes instructions on how to upload a photo ID and a list of supported ID types. A 'Your Broker Loan Officer' section identifies Kay Poole with contact information and an 'Email' button.

This screenshot shows the 'ID type' selection and upload page. The 'ID type' dropdown is set to 'US Driver's License'. A sample Missouri Driver's License is displayed. Below it, the uploaded file 'Class-F-REAL-ID-Samantha-Driver.jpeg' (234.6 kb) is shown with an 'Upload and continue' button. A 'CUSTOMER IDENTIFICATION PROGRAM NOTICE' is visible, explaining the need for ID verification. At the bottom, there are links for 'Terms of Service', 'Privacy Policy', and 'Licenses', along with copyright information for OCMBC, Inc. and a disclaimer for New York State.

A close-up of the 'ID type' dropdown menu. The menu is open, showing the following options: US Driver's License, US State ID Card, US Passport, and US Permanent Resident Card.

APPLICANT EXPERIENCE

OCBC Have a question? 1-888-572-5097 Menu

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

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

Your Offer Details

11.550% APR
\$242,742 Initial draw
\$2,461 Monthly payment
30 Year Fixed Term

Offer Details

APR	11.550%
Initial Draw	\$242,742
Monthly Payment	\$2,461
Term	30 Year Fixed Term

Closing conditions:
Review and sign your loan documents
Now that your application is complete, it is time to review the disclosures and sign your loan documents. Final documents will be available on your dashboard.

Talk to a OCBC eNotary

Your Broker Loan Officer
OCMBC Broker 2
Kay Poole
kpoole@ismortgage.com
NMLS #123456

Email

Dev Tools

You have 14 calendar days to finish your loan process.

Your data is protected with 256-bit encryption and OCBC never sees or stores your credentials

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OCMBC Home Equity Line is available in AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY.
For Customer Service or Complaints, please contact us at 888-572-5092 between 6am PST and 5pm PST M-F or email: [loans@ocmcb.myfasthls.com](#)

Equal Housing Opportunity
This site is not authorized by the New York State Department of Financial Services. No mortgage loan applications for properties located in the State of New York will be accepted through this site.

chat bulb: 6782880143 more info Chat with us

The applicant will review the final offer.

If Applicant selects “Modify”, a new offer can be selected.

OCBC Have a question? 1-888-572-5097 Menu

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

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

Your Offer Details

11.550% APR
\$242,742 Initial draw
\$2,461 Monthly payment
30 Year Fixed term

Application ID: 1-24067-150
You may review and select a new offer below;
You can borrow up to \$245,122

Click “Cancel” if you do not wish to update your offer **Cancel**

Select the amount of cash you want

\$ 245,122

24,512 245,122

Customize your loan
OCMBC is pleased to provide options for a one-time origination fee, so you can prioritize what’s important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

1.99% 2.99%

One-time origination fee (No out of pocket cost to you)

Select Your Term

APPLICANT EXPERIENCE

Application ID: 1-24067-150


Please review your final offer. Once you continue, your offer will be approved subject to the below closing conditions!

Offer Details	Modify
APR	11.550%
Initial Draw	\$242,742
Monthly Payment	\$2,461
Term	30 Year Fixed Term

Closing conditions:

Review and sign your loan documents
Now that your application is complete, it is time to review the disclosures and sign your loan documents. Final documents will be available on your dashboard.

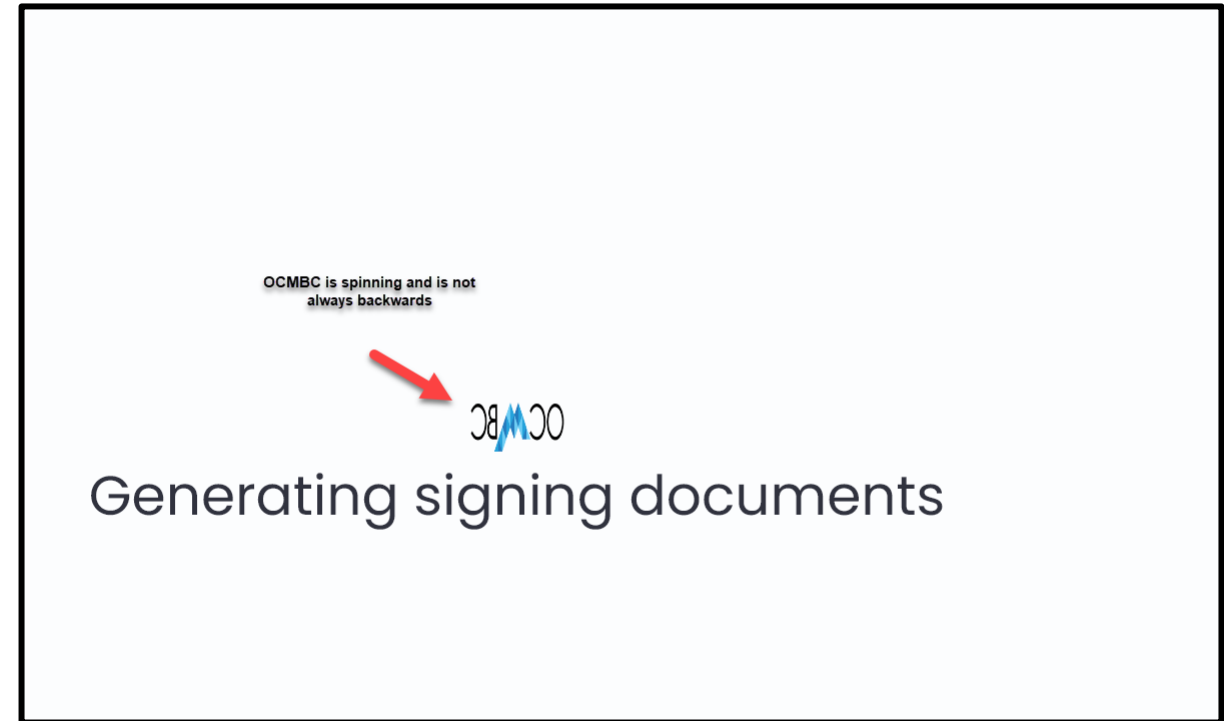
Talk to a OCMBC eNotary
A OCMBC eNotary will work with you to sign and notarize your final documents. If you are married or there is an additional owner or person who needs to sign the mortgage, they will need to complete the eNotary process.

 [Continue](#)

You have 14 calendar days to finish your loan process.

The Applicant will review the final offer and click Continue

A message will pop up “Generating Signing Documents”



LEAD PORTAL APPLICANT/BROKER SUPPORT

APPLICANT SUPPORT

- Encourage the Applicant to use the chat feature on the application.

OCMBC OUTREACH

- If additional information is needed our outreach team will reach out to the applicant

LEAD PORTAL

- Track your pipeline directly on the dashboard
- Get insight into your borrower's application details

BROKER SUPPORT

- Contact internal support team, AE, Portal Support Chat
- Training Job Aids and Knowledge Base Resources



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WE KEEP YOU MOVING FORWARD



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THANK YOU

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