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**HomeEQ BROKER BORROWER EXPERIENCE GUIDE**

**DATE: 4/16/2026**

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## OVERVIEW

This guide outlines the screens and actions a borrower(consumer) will experience when applying for the HomeEQ HELOC product.

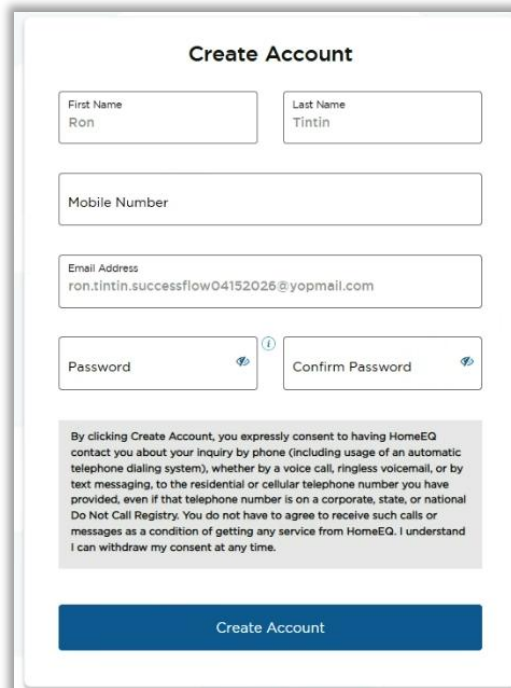
## INITIAL APPLICATION

Borrowers will be prompted to create an account once they click the link from the automated email to start the application process, there is an authentication check that will occur before the borrower can access their application.

## CREATE ACCOUNT

This section covers the password and account verification steps.

1. **Create Account** will be the last screen prior to the verification process, the borrower will need to enter their **Name, Email** and create a **Password** that is:
  - a. Lowercase characters, uppercase characters & numbers are allowed
  - b. Password should be of 6 or more characters
  - c. Password must contain at least 1 uppercase letter
  - d. Password must contain at least 1 special character(#,\$,%,&,@,!,\*,(,),-,\_)
  - e. Password must contain at least 1 number




**Create Account**


First Name  
Ron

Last Name  
Tintin

Mobile Number

Email Address  
ron.tintin.successflow04152026@yopmail.com

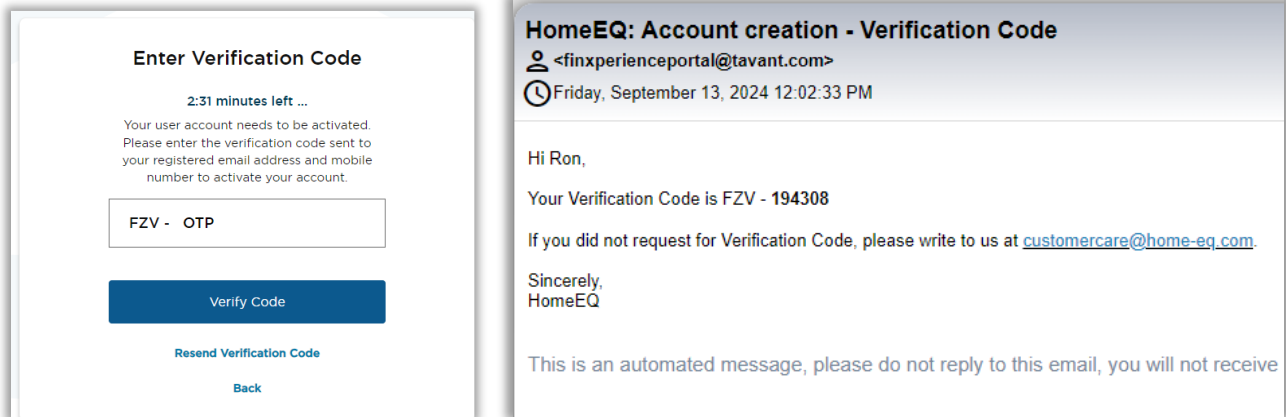
Password 

Confirm Password 

By clicking Create Account, you expressly consent to having HomeEQ contact you about your inquiry by phone (including usage of an automatic telephone dialing system), whether by a voice call, ringless voicemail, or by text messaging, to the residential or cellular telephone number you have provided, even if that telephone number is on a corporate, state, or national Do Not Call Registry. You do not have to agree to receive such calls or messages as a condition of getting any service from HomeEQ. I understand I can withdraw my consent at any time.

Create Account

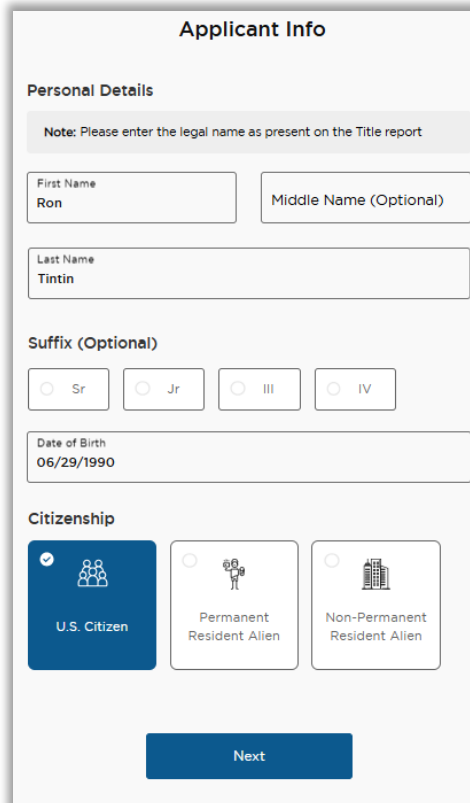
2. The borrower will be prompted to verify their account through a verification code that is emailed to the borrower



## APPLY NOW – POST ACCOUNT CREATION

This section outlines the required entries after the borrower has created and verified their account, broker submitted loans will start on step 3.

1. Personal Details will auto-populate **Name** from previously entered information, **Suffix**, **Date of Birth** and **Citizenship** will need to be completed



2. **Mobile Number** and **Email Address** will populate automatically

### Applicant Info

My contact details are

Mobile Number  
**(234)-567-8909**

Email Address  
**ron.tintin.successflow900@yopmail.com**

3. Loan terms will populate previously entered **Loan Amount**, the borrower will need to select **Loan Term Months** from the drop down menu

### Applicant Info

I want a Home Equity Line of Credit in the amount of

Loan Amount  
**\$ 350,000.00**

**Note:** Minimum loan amount is \$25,000. You can borrow a maximum amount of \$350,000, however final amount may vary.

Please select the loan term (in months)

Loan Term Months ▼  
**360**

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60 (5 years) ▲

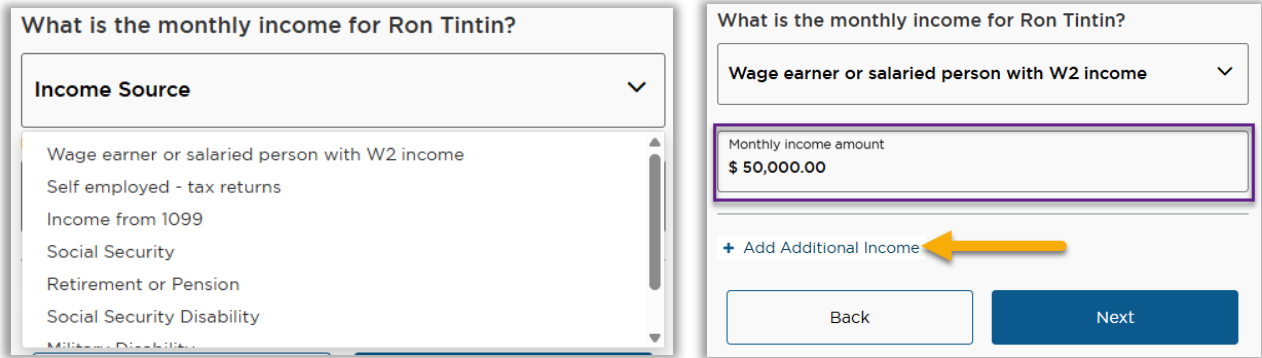
120 (10 years)

180 (15 years)

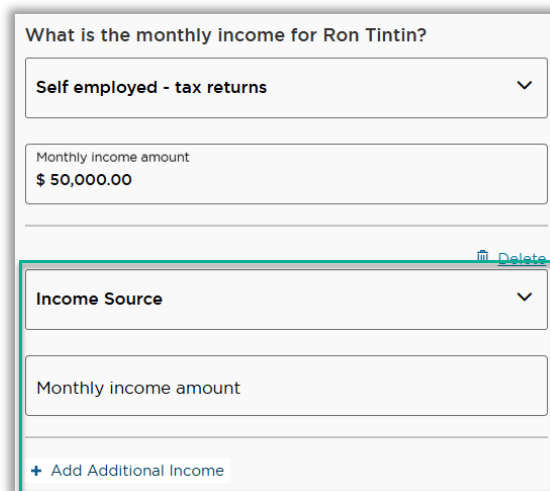
240 (20 years)

360 (30 years) ▼

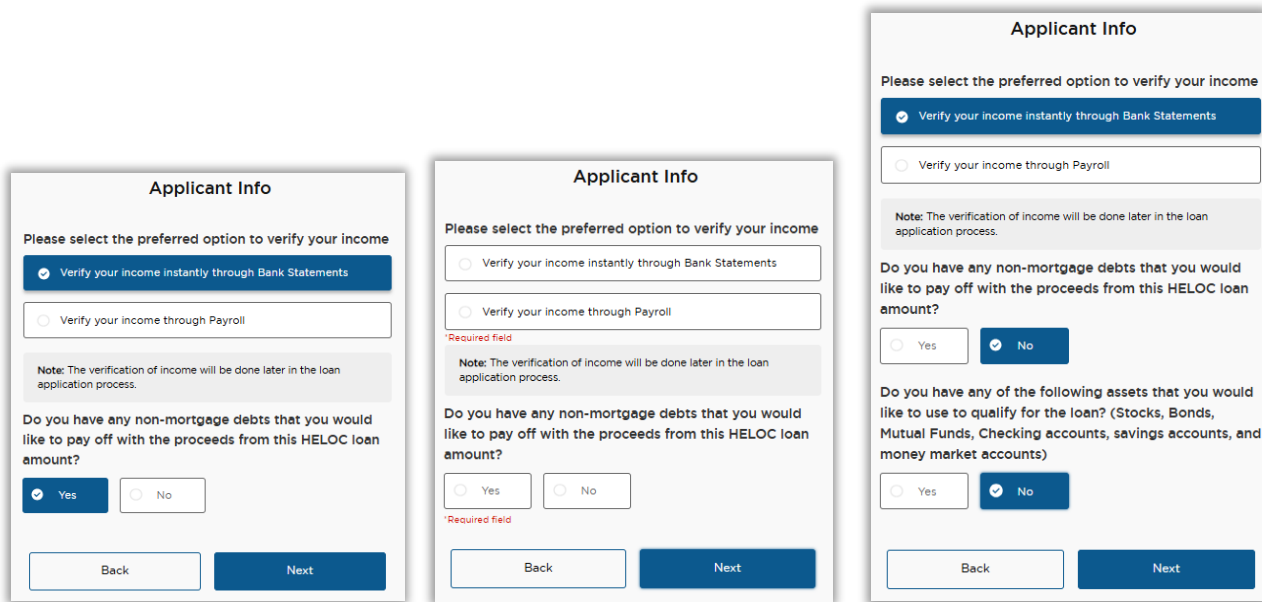
4. Employment wage type and Source, enter **Gross Monthly Income**



- a. Additional income must be added to this screen before moving forward by clicking **+ Add Additional Income**
- b. Borrower will repeat the steps for each employment/source in the **additional income section**



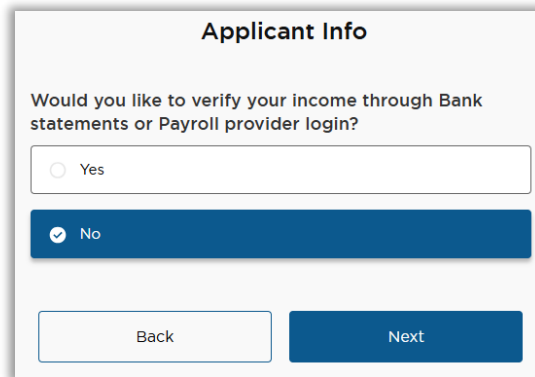
5. Automated Income Verification(Preferred) will require a selection of **Bank Statements** or **Payroll**, **Debt Payoffs** and **Asset Verification** will also need to be selected



The image shows three sequential screenshots of the 'Applicant Info' form:

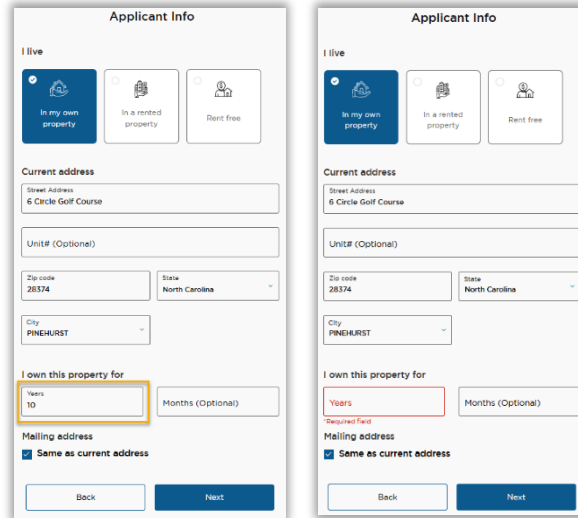
- First Screenshot:** The form asks to 'Please select the preferred option to verify your income'. There are two radio buttons: 'Verify your income instantly through Bank Statements' (selected) and 'Verify your income through Payroll'. A note states: 'Note: The verification of income will be done later in the loan application process.' Below this, it asks 'Do you have any non-mortgage debts that you would like to pay off with the proceeds from this HELOC loan amount?' with 'Yes' selected and 'No' unselected.
- Second Screenshot:** Similar to the first, but the 'Verify your income through Payroll' option is selected. A red asterisk indicates a 'Required field'. The note and debt question remain the same.
- Third Screenshot:** The 'Verify your income instantly through Bank Statements' option is selected. The note and debt question remain the same. A new question is added: 'Do you have any of the following assets that you would like to use to qualify for the loan? (Stocks, Bonds, Mutual Funds, Checking accounts, savings accounts, and money market accounts)' with 'Yes' unselected and 'No' selected.

- a. Borrowers who select No on verifying through **Payroll** or **Bank Statements** will be prompted to upload their documents (least preferred method)
- i. This process requires at least **30 minutes** to perform the analysis and will delay the borrower's automated approval

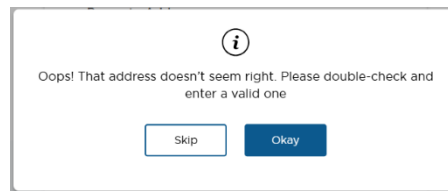


This screenshot shows a specific question in the 'Applicant Info' form: 'Would you like to verify your income through Bank statements or Payroll provider login?'. There are two radio buttons: 'Yes' (unselected) and 'No' (selected). Below the buttons are 'Back' and 'Next' navigation options.

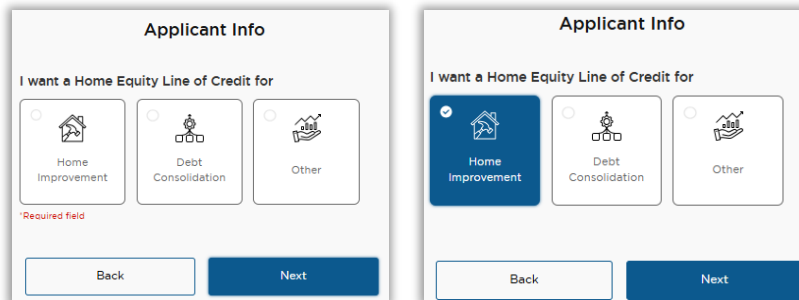
- Property Address will auto populate; borrower will enter how many **years** they've owned the property



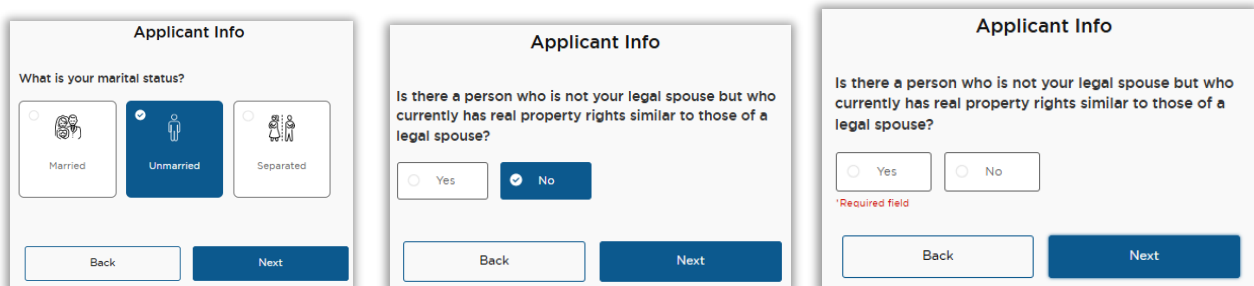
- If the property address is not recognized as a USPS address the **Oops!** Error will populate



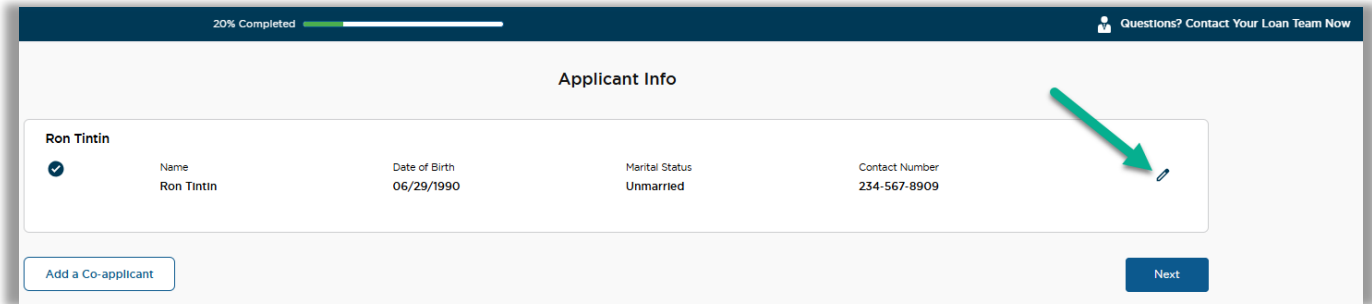
- The borrower will need to select the reason for the Home Equity Line of Credit



- Marital Status and Property Rights** questions must be completed, if there is a spouse or another legal person who has real interest in the property they must select **Yes** and will be prompted to add that information



- Confirmation of data will end this section for the borrower, they'll be able to adjust any of the entered information by clicking on the **Pencil** next to the overview, the borrower will need to click **Next** to start the credit import process



20% Completed

Questions? Contact Your Loan Team Now

### Applicant Info

Ron Tintin

<input checked="" type="checkbox"/>	Name Ron Tintin	Date of Birth 06/29/1990	Marital Status Unmarried	Contact Number 234-567-8909
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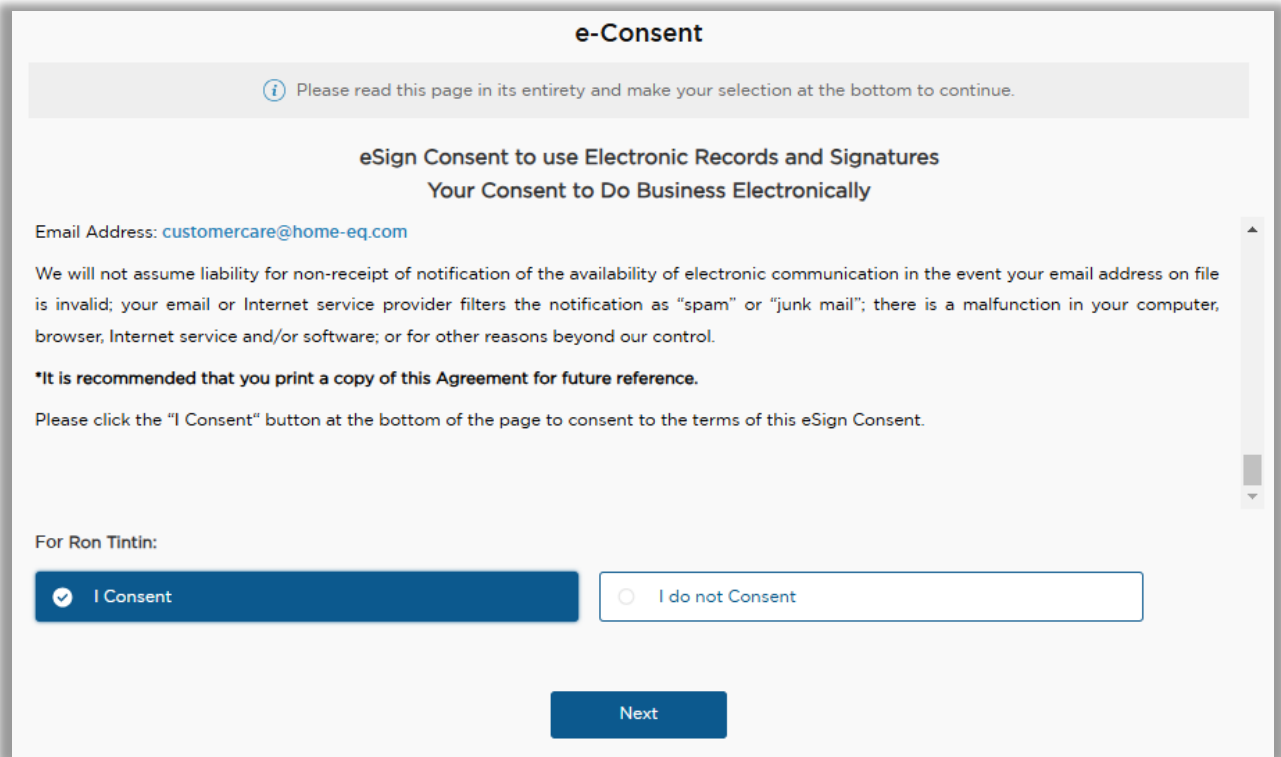
Add a Co-applicant

Next

## CREDIT IMPORT

This section outlines the credit report import procedure including gathering HMDA data on the borrower's demographics.

- E-Consent will populate, and the borrower must scroll to the bottom of the e-consent disclosure before they'll be able to select either **I Consent**, or **I do not Consent**



### e-Consent

Please read this page in its entirety and make your selection at the bottom to continue.

#### eSign Consent to use Electronic Records and Signatures

#### Your Consent to Do Business Electronically

Email Address: [customer@home-eq.com](mailto:customer@home-eq.com)

We will not assume liability for non-receipt of notification of the availability of electronic communication in the event your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

**\*It is recommended that you print a copy of this Agreement for future reference.**

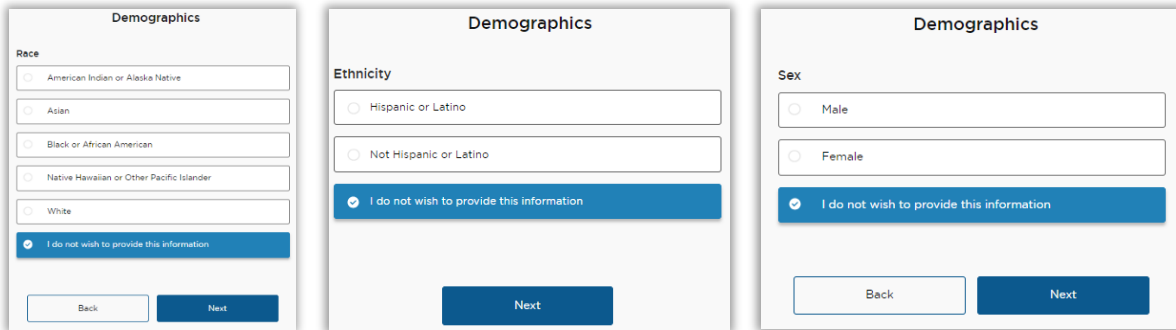
Please click the "I Consent" button at the bottom of the page to consent to the terms of this eSign Consent.

For Ron Tintin:

I Consent  I do not Consent

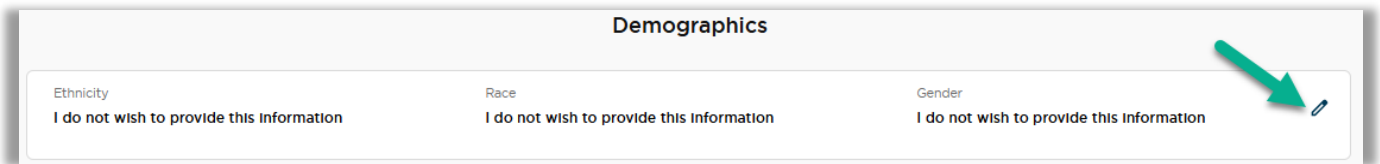
Next

2. Demographics information covering **Ethnicity, Race** and **Sex** must be completed
  - a. If the borrower does not wish to provide this information, they must select **I do not wish to provide this information**, these cannot be blank



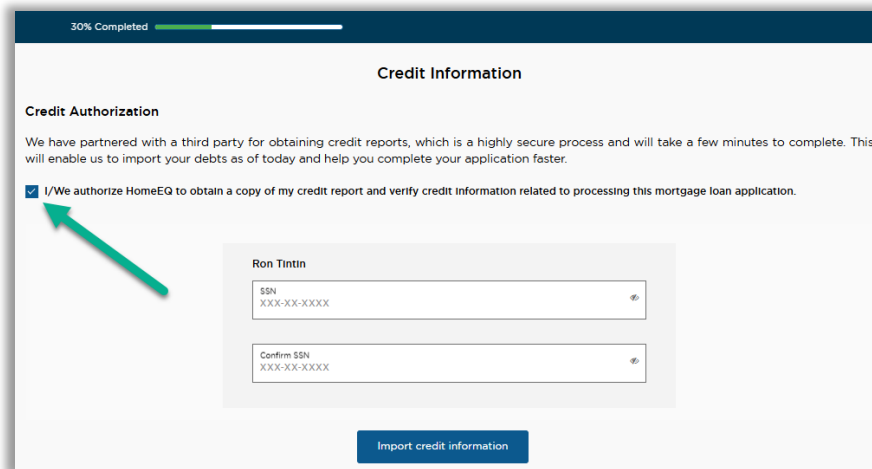
The image shows three sequential screenshots of the 'Demographics' form. The first screenshot shows the 'Race' section with options: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, White, and 'I do not wish to provide this information' (selected). The second screenshot shows the 'Ethnicity' section with options: Hispanic or Latino, Not Hispanic or Latino, and 'I do not wish to provide this information' (selected). The third screenshot shows the 'Sex' section with options: Male, Female, and 'I do not wish to provide this information' (selected). Each section includes 'Back' and 'Next' buttons.

- b. The borrower will see their final responses before moving forward, if they need to edit they can click on the **Pencil**



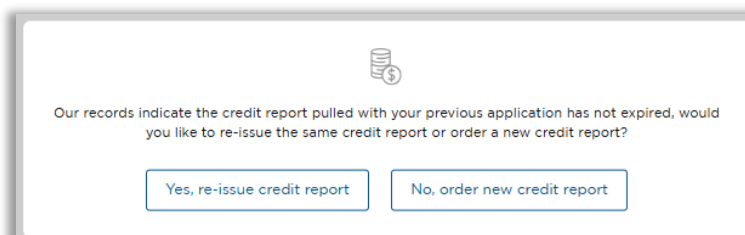
The image shows a summary screen titled 'Demographics'. It displays three sections: 'Ethnicity' with the response 'I do not wish to provide this information', 'Race' with 'I do not wish to provide this information', and 'Gender' with 'I do not wish to provide this information'. A green arrow points to a pencil icon in the top right corner, indicating the edit function.

3. The Credit Authorization will require the borrower to check the box and click **Import Credit Information**



The image shows the 'Credit Information' form. At the top, there is a progress bar labeled '30% Completed'. Below it, the 'Credit Authorization' section contains a paragraph of text and a checked checkbox: 'I/We authorize HomeEQ to obtain a copy of my credit report and verify credit information related to processing this mortgage loan application.' Below this is a form for 'Ron Tintin' with fields for 'SSN' and 'Confirm SSN', both containing 'XXX-XX-XXXX'. A green arrow points to the checked checkbox. At the bottom is an 'Import credit information' button.

- a. If the borrower had a previous application, they may see a pop up and will need to click either **Yes, re-issue credit report** or **No, Order new credit report**

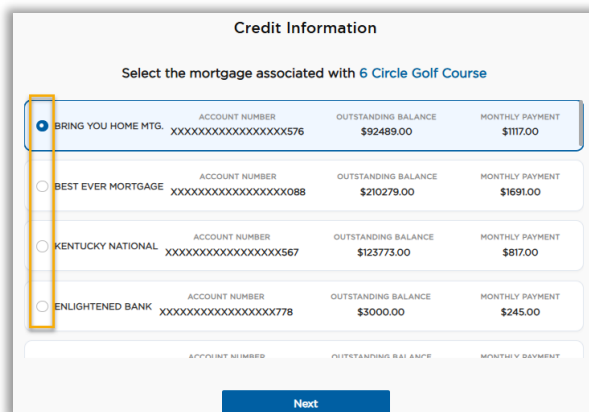


The image shows a pop-up dialog box with a coin icon. The text reads: 'Our records indicate the credit report pulled with your previous application has not expired, would you like to re-issue the same credit report or order a new credit report?'. There are two buttons: 'Yes, re-issue credit report' and 'No, order new credit report'.

## CURRENT MORTGAGE/LIEN SELECTION

Once credit has been pulled, the borrower will see their account information. They can select the first mortgage for the subject property from that full list, OR they can select the **Mortgage** tab that will filter the available selections down to just the open mortgage accounts.

1. To select the mortgage for the subject property they will click the radio button next to the name of the loan



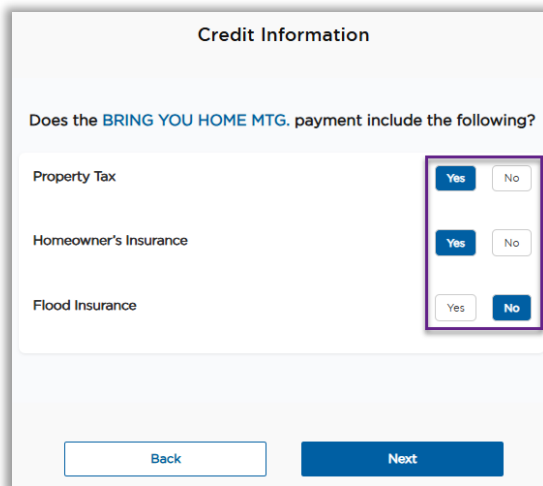
**Credit Information**

Select the mortgage associated with **6 Circle Golf Course**

	ACCOUNT NUMBER	OUTSTANDING BALANCE	MONTHLY PAYMENT
<input checked="" type="radio"/> BRING YOU HOME MTG.	XXXXXXXXXXXXXXXXXXXX576	\$92489.00	\$1117.00
<input type="radio"/> BEST EVER MORTGAGE	XXXXXXXXXXXXXXXXXXXX088	\$210279.00	\$1691.00
<input type="radio"/> KENTUCKY NATIONAL	XXXXXXXXXXXXXXXXXXXX567	\$123773.00	\$817.00
<input type="radio"/> ENLIGHTENED BANK	XXXXXXXXXXXXXXXXXXXX778	\$3000.00	\$245.00
	ACCOUNT NUMBER	OUTSTANDING BALANCE	MONTHLY PAYMENT

**Next**

2. They then must select if the total (mortgage)payment includes taxes, homeowners and/or flood insurance
  - a. If the payment is just P&I, they must leave those selected to **No** and additional validations will be completed to ensure DTI is calculated correctly



**Credit Information**

Does the **BRING YOU HOME MTG.** payment include the following?

Property Tax  Yes  No

Homeowner's Insurance  Yes  No

Flood Insurance  Yes  No

**Back** **Next**

## DEBT CONSOLIDATION

If a borrower selects debt consolidation, they will have some additional steps on top of selecting the mortgage for the subject property.

1. Borrowers will be notified that they cannot pay off mortgage debt, only revolving and installment debt, they simply **check the box** next to the debt they wish to pay off

**Credit Information**

Select any accounts to be paid off

	Account name	Account number	Outstanding balance	Monthly payment	Liability Type
<input type="checkbox"/>	BK OF YOUTAH	XXXXXXXXXXXXXXXXX678	\$475.00	\$30.00	Revolving
<input type="checkbox"/>	SMOOTH MOTOR	XXXXXXXXXXXXXXXXX001	\$9,560.00	\$230.00	Installment
<input type="checkbox"/>	KAPI TALL 1	XXXXXXXXXXXXXXXXX107	\$2,450.00	\$65.00	Revolving
<input type="checkbox"/>	KAPI TALL 1	XXXXXXXXXXXXXXXXX107	\$2,450.00	\$65.00	Revolving
<input type="checkbox"/>	AMEREEKA LOANS	XXXXXXXXXXXXXXXXX000	\$15,417.00	\$205.00	Installment

Back
Next

2. Borrowers will be given a confirmation screen with the totals, if the amounts or debt are different than expected they can hit the **Back** button to adjust

**Credit Information**

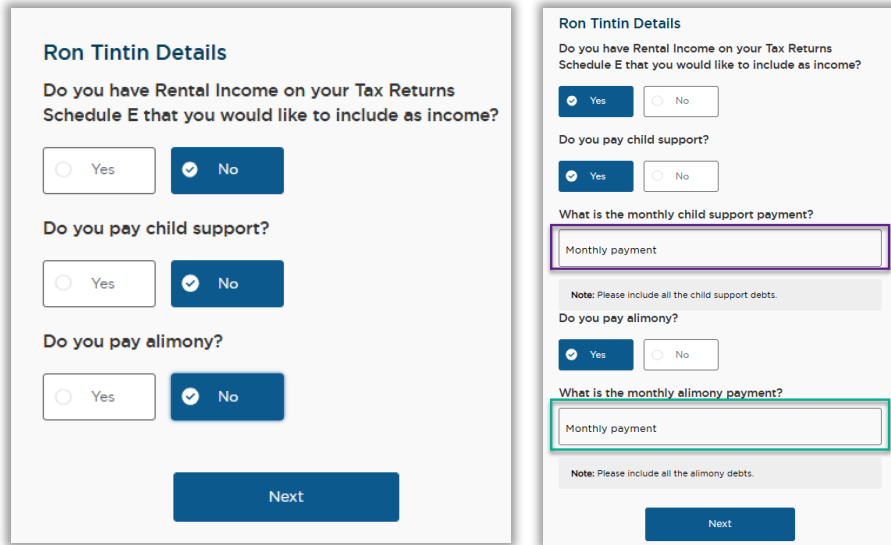
**Total outstanding balance to be paid off from the proceeds of this HELOC loan amount is \$950.00**

Bank Name	Outstanding Balance
BK OF YOUTAH	\$475.00
BK OF YOUTAH	\$475.00

**NOTE:** If you would like to update any accounts to be paid off, please click the 'Back' button.

Back
Next

5. Rental Income, Child Support and Alimony are required fields
  - a. **Child Support** and **Alimony** amounts will need to be entered if selected



**Ron Tintin Details**

Do you have Rental Income on your Tax Returns Schedule E that you would like to include as income?

Yes  No

Do you pay child support?

Yes  No

Do you pay alimony?

Yes  No

**Next**

---

**Ron Tintin Details**

Do you have Rental Income on your Tax Returns Schedule E that you would like to include as income?

Yes  No

Do you pay child support?

Yes  No

What is the monthly child support payment?

Monthly payment

Note: Please include all the child support debts.

Do you pay alimony?

Yes  No

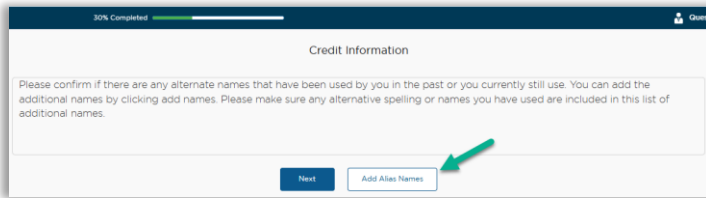
What is the monthly alimony payment?

Monthly payment

Note: Please include all the alimony debts.

**Next**

6. The borrower will be prompted to include any Alias names, if they need to add an Alias click on **Add Alias Names** and complete the entry form, if none are needed click **Next**

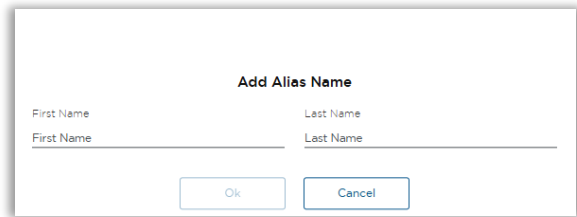


30% Completed

Credit Information

Please confirm if there are any alternate names that have been used by you in the past or you currently still use. You can add the additional names by clicking add names. Please make sure any alternative spelling or names you have used are included in this list of additional names.

**Next** **Add Alias Names**



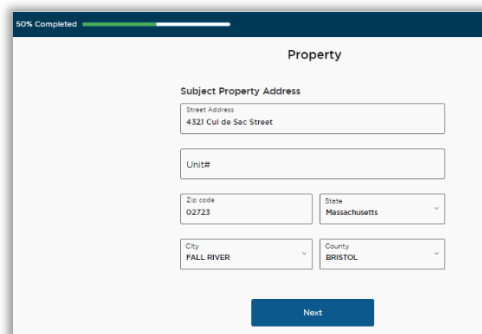
**Add Alias Name**

First Name  Last Name

First Name  Last Name

**Ok** **Cancel**

7. Final property validation will be the last check prior to **HOI Validation**, the borrower may make changes to the address if they're receiving the **Oops! Error**



50% Completed

**Property**

Subject Property Address

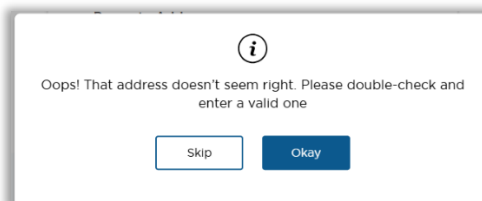
Street Address  
4321 Cui de Sac Street

Unit#

Zip code  State

City  County

**Next**



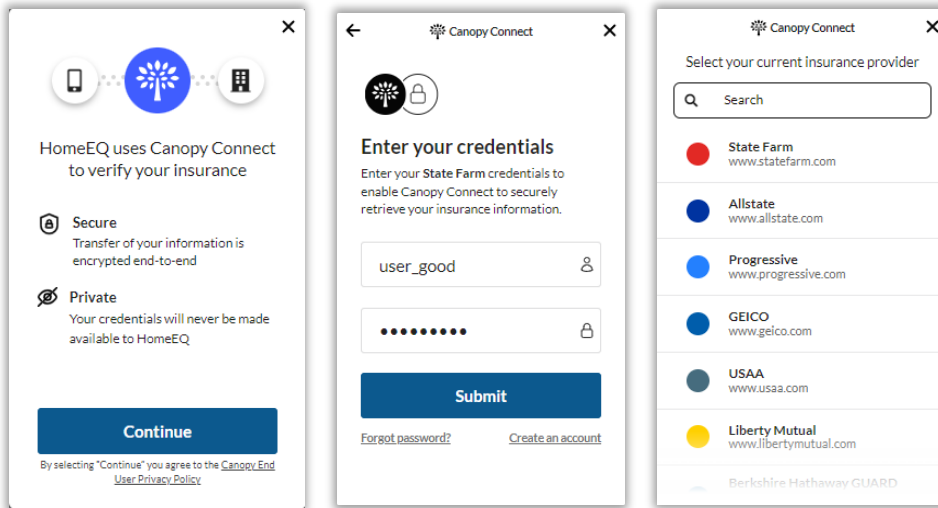
**Oops!** That address doesn't seem right. Please double-check and enter a valid one

**Skip** **Okay**

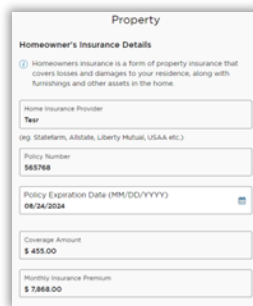
## HOMEOWNERS INSURANCE

This section outlines the import process of the Homeowner's Insurance policy information. If the mortgage on the credit report does not include insurance premium, the borrower will be prompted to select their insurance provider and login with their credentials for that provider. Once logged into Canopy Connect the system will import the information automatically.

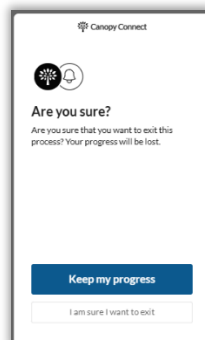
1. The borrower will be prompted to log into **Canopy** and then select their **Homeowner's Insurance** provider



2. A successful import will populate a snapshot of the policy for the borrower to review, they cannot edit this screen



- a) If at anytime, the borrower clicks out of the **Canopy** widget they will receive a warning asking them to **Keep Progress** (stay in the application) or **Exit**



## HOA VALIDATION

HOA Dues will need to be entered if applicable, if there are no monthly dues, \$0 must be entered to proceed forward, a property validation will run to pull in subject property information and confirm taxes.

**Property**

**What is your monthly Homeowner association fee?**

Homeowners association fees are monthly dues collected by homeowners associations (HOAs) from property owners.

HOA Dues  
\$ 0.00

Note: If you do not pay a HOA fee, please leave it as \$0.

Back
Next

## INCOME VALIDATION

Income validation will take two paths, if the borrower selects bank statements, they will be prompted to log into their bank account via **Plaid** and select the account in which they receive their direct deposit to verify income. If they choose payroll, they will be prompted to verify income, once clicked the validation will run and a drop-down menu will appear for them to select their employer then click next.

- Borrowers will be prompted to review their previous employment data and add their **Employer Name** and **Start Date** in **MM/DD/YYYY**

**Income**

Tell us about your employment income

My Employment Details

Note: \*Please provide your recent 12 months of employment history\*

Employer Name

What is your Gross Monthly Income?

Monthly Income  
\$ 50,000.00

Note: \*Monthly Income should include Base income, Overtime, Bonus, Commission, Military entitlements and other.\*

**This is my current job?**

Yes
  No

In this employment from (MM/DD/YYYY)

To Present

Back
Update

**Income**

Tell us about your employment income

My Employment Details

Note: \*Please provide your recent 12 months of employment history\*

Employer Name

\*Required field

What is your Gross Monthly Income?

Monthly Income  
\$ 50,000.00

Note: \*Monthly Income should include Base income, Overtime, Bonus, Commission, Military entitlements and other.\*

**This is my current job?**

Yes
  No

In this employment from (MM/DD/YYYY)

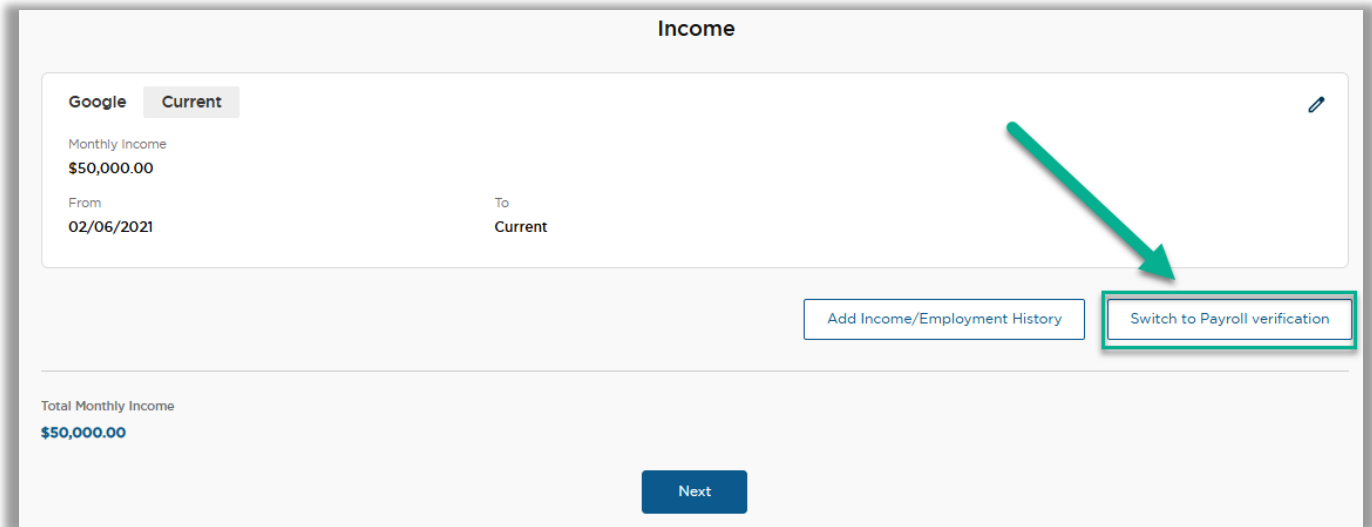
Required field

To Present

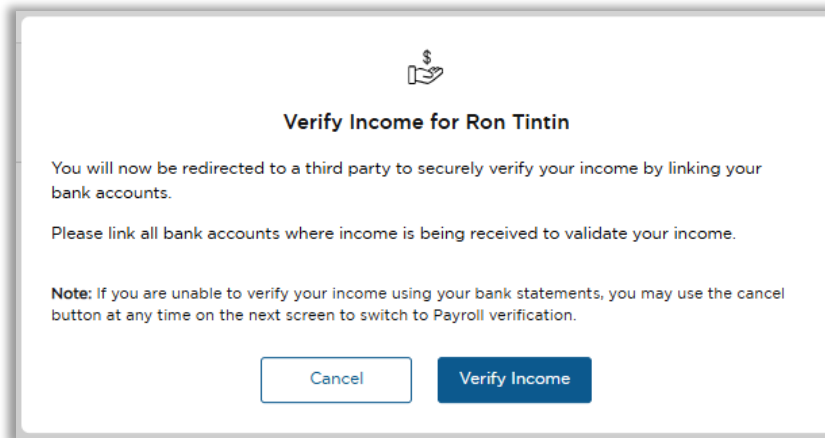
Back
Update

## VERIFY INCOME REDIRECT

The borrower will be prompted agree to the verify their income through the previously selected method of either **Bank Statement** or **Payroll** verification, they can switch verification methods by clicking on the button in the **Income** overview screen. Employment information may be edited by clicking on the **Pencil**.



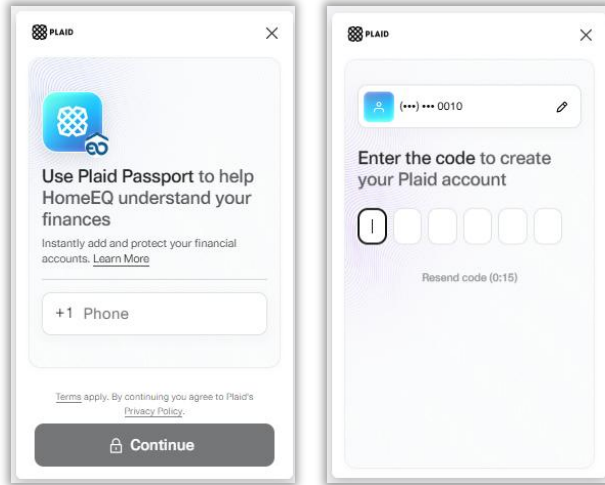
The screenshot shows the 'Income' overview screen. At the top, it says 'Income'. Below that, there's a card for 'Google' with a 'Current' tab and a pencil icon. The card displays 'Monthly Income \$50,000.00' and 'From 02/06/2021 To Current'. A green arrow points to the 'Switch to Payroll verification' button, which is highlighted with a red box. Below the card are two buttons: 'Add Income/Employment History' and 'Switch to Payroll verification'. At the bottom left, it shows 'Total Monthly Income \$50,000.00' and a 'Next' button.



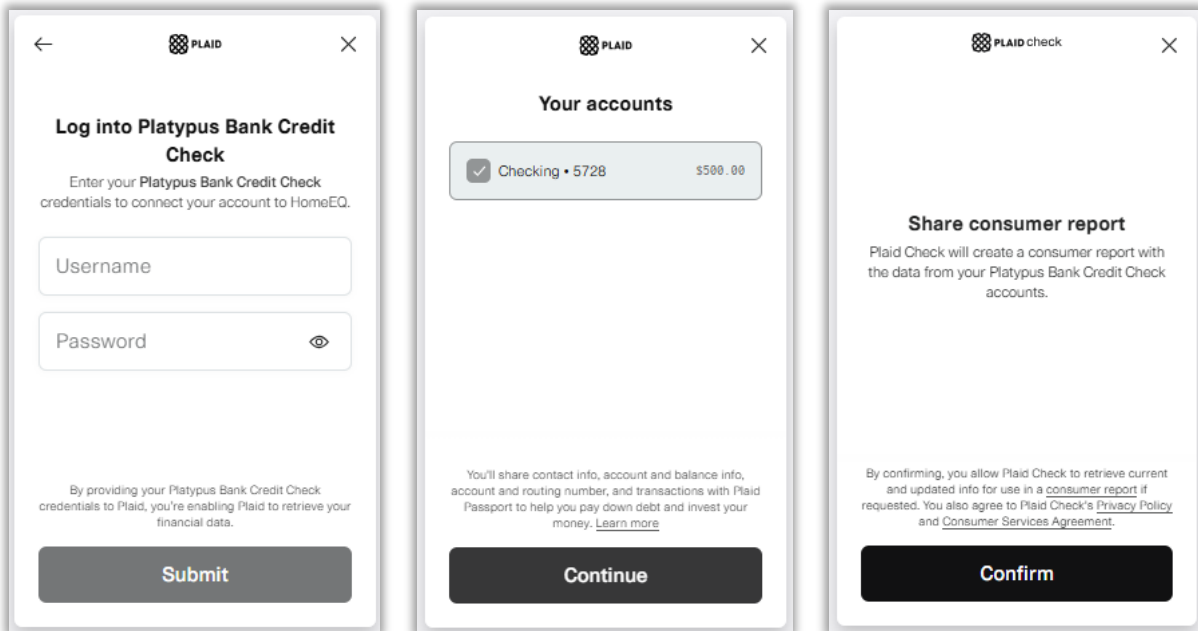
The screenshot shows a confirmation screen titled 'Verify Income for Ron Tintin'. It features a dollar sign icon with a hand. The text reads: 'You will now be redirected to a third party to securely verify your income by linking your bank accounts. Please link all bank accounts where income is being received to validate your income. Note: If you are unable to verify your income using your bank statements, you may use the cancel button at any time on the next screen to switch to Payroll verification.' At the bottom, there are two buttons: 'Cancel' and 'Verify Income'.

## BANK STATEMENT VALIDATION

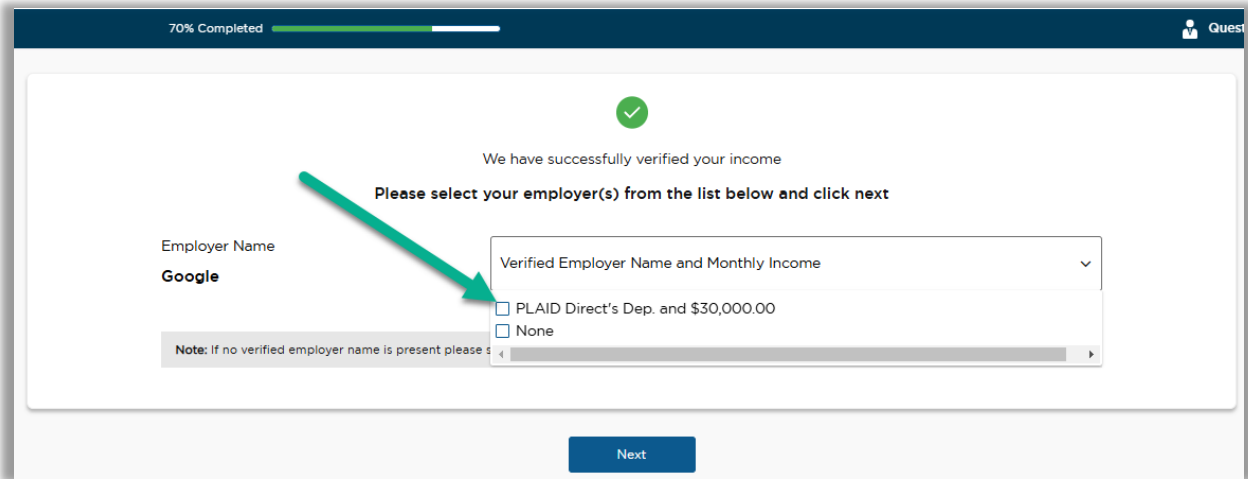
1. The borrower must provide their phone number to initiate the **Plaid** verification process
  - a. Immediately after the number is entered they will receive a text message code to verify



2. The borrower will be prompted to log into their bank then once they've logged in a window will open with the available accounts
  - a. Select the account in which they receive direct deposit from their employer
  - b. Click **Confirm** to import the bank information to the application

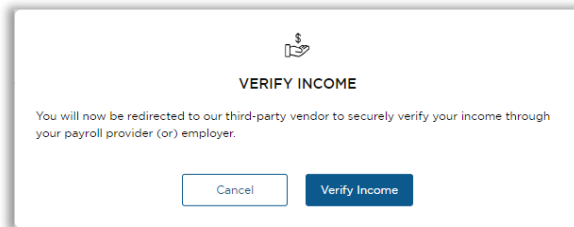


2. Select the appropriate **Employer** and income amount once **Plaid** has shared the consumer report

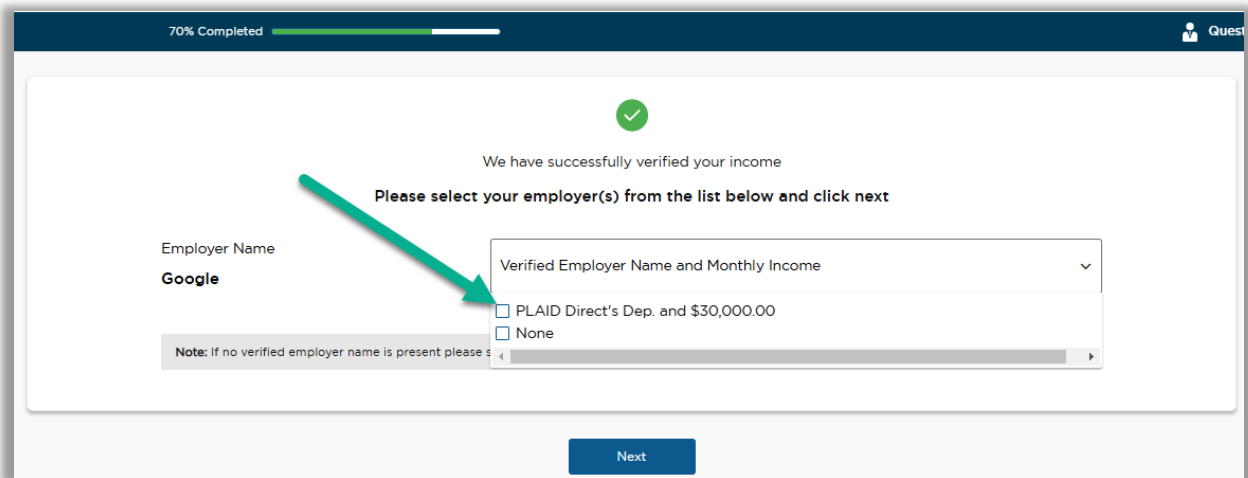


## PAYROLL VALIDATION

1. Payroll validation will prompt you to select your payroll provider by selecting **Verify Payroll**



2. Log into your payroll provider, once complete the borrower will need to select their **Employer** and income amount from the drop-down menu



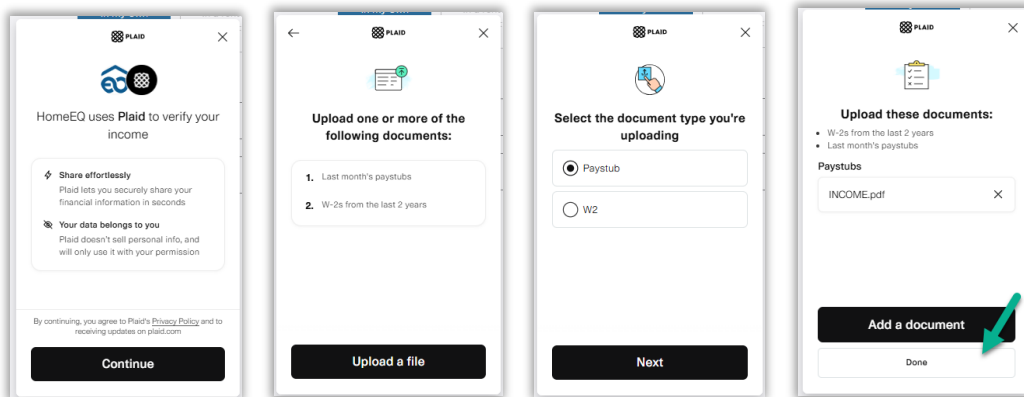
## W2 & PAYSTUB UPLOAD

This section outlines the W2 and Paystub upload process when the borrower has declined to validate through Bank Statements or Payroll provider. This process will require additional time to review the income and calculation the qualifying DTI.

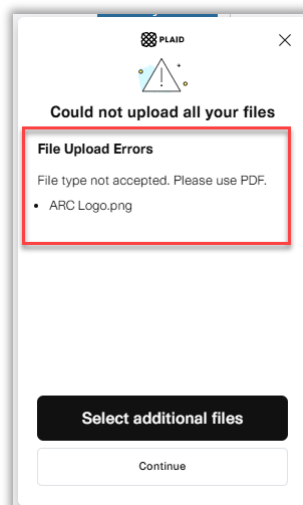
1. Borrower will receive a prompt to upload paystubs and W2, clicking on Continue will open the Plaid income widget



2. Follow the prompts on the widget to select document type and then upload for each, click **Done** once all documents are added to the widget



- a. If the income documents uploaded are not PDFs the warning below will appear



## INCOME REVIEW

The borrower will see a final income review screen prior to submitting the application for the offer. This is based on the **Consumer Report** provided by **Plaid** and is not editable.

### Income

Google Current  
Monthly Income  
**\$50,000.00**  
From To  
02/06/2021 Current

---

Total Monthly Income  
**\$50,000.00**

[Next](#)

## OFFER SELECTION - NO MORTGAGE PAYOFF

This section outlines the offer selection process, this data will populate based on the borrower's previous inputs during the application process. They may adjust the **Initial Draw** field from 90-100% of their **Total Home Equity Loan Amount**. If the borrower accepts the offer they will be required to confirm their bank account information for **Account Name**, **Account Number** and **Routing Number** using the same process as income verification.

90% Completed

### Accept Offer

You are approved for a Home Equity Loan!

<b>Total Home Equity Loan Amount</b> <span style="font-size: 1.2em; color: #28a745;">\$125,000.00</span>	<b>Annual Percentage Rate</b> <span style="font-size: 1.2em; color: #28a745;">12.525%</span>
---	---

<input style="width: 95%;" type="text" value="Initial Draw Amount"/> <span style="font-size: 0.9em; color: #28a745;">\$112,500.00</span>	<input style="width: 95%;" type="text" value="Draw Period"/> <span style="font-size: 0.9em; color: #28a745;">3 YR DRAW</span>
---	--

ⓘ Minimum initial draw must be at least 90% of the loan amount. Please note subsequent draws may only begin 60 days after funding.
 ⓘ Draw period is the time frame during which you can draw funds from the approved line amount.

<input style="width: 95%;" type="text" value="Adjust Points"/> <span style="font-size: 0.9em; color: #28a745;">1.99 Points</span>	<span style="font-size: 0.8em; color: #28a745;">ⓘ</span> Adjusting points will modify your interest rate.
--	---

Product Name	Rate	Payment	DTI	Closing Costs ⓘ
10 YR HELOC 3 YR DRAW 2ND LIEN	12.525%	\$1,831.53	31.751%	\$3,369.99

**Offer and Agreement**

HomeEQ Loan services authorizes availability of Home Equity Line for the value of \$125,000.00 based on the details you have provided.

### Bank Details

Please verify your bank details to ensure your HELOC application is submitted.

<input style="width: 95%;" type="text" value="Account Name"/> <span style="font-size: 0.8em; color: #28a745;">Checking</span>
<input style="width: 95%;" type="text" value="Account Number"/> <span style="font-size: 0.8em; color: #28a745;">571978699525728</span>
<input style="width: 95%;" type="text" value="Routing Number"/> <span style="font-size: 0.8em; color: #28a745;">112299741</span>

ⓘ Note: Your application will be submitted only after the "Submit Application" button is clicked.

✔

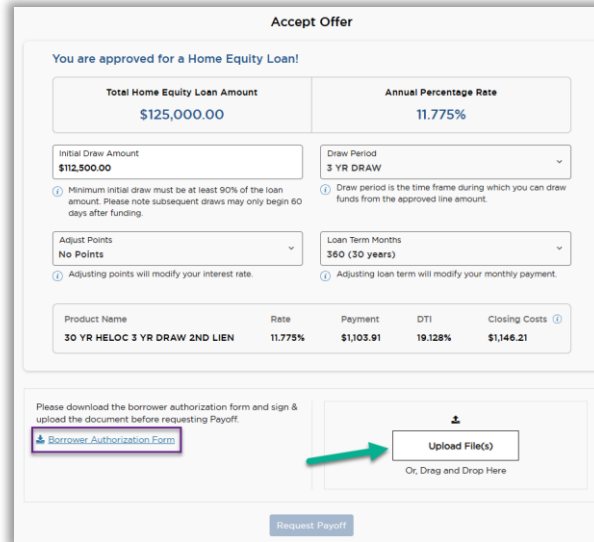
## Congratulations

Great news! 🎉 Your loan application 95250200576 is approved! Check your email for disclosures, eSign them, and let's get your closing on the calendar!

## OFFER SELECTION WITH MORTGAGE PAYOFF

Borrowers choosing to pay off an existing lien will have additional steps after they select their offer and will confirm their bank account information only after the payoff has been verified.

1. Once the offer is selected, click **Borrower Authorization Form** this form will need to be downloaded and completed, then attached by clicking **Upload File(s)**



**Accept Offer**

You are approved for a Home Equity Loan!

<b>Total Home Equity Loan Amount</b> \$125,000.00	<b>Annual Percentage Rate</b> 11.775%
--	--

Initial Draw Amount: \$112,500.00  
Minimum initial draw must be at least 90% of the loan amount. Please note subsequent draws may only begin 60 days after funding.

Draw Period: 3 YR DRAW  
Draw period is the time frame during which you can draw funds from the approved line amount.

Adjust Points: No Points  
Adjusting points will modify your interest rate.

Loan Term Months: 360 (30 years)  
Adjusting loan term will modify your monthly payment.

Product Name	Rate	Payment	DTI	Closing Costs
30 YR HELOC 3 YR DRAW 2ND LIEN	11.775%	\$1,103.91	19.128%	\$1,146.21

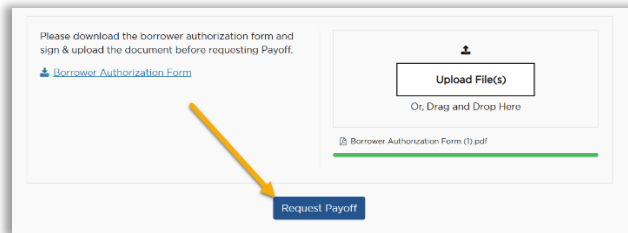
Please download the borrower authorization form and sign & upload the document before requesting Payoff.

[Borrower Authorization Form](#)

**Upload File(s)**  
Or, Drag and Drop Here

**Request Payoff**

2. The Request Payoff button will now be available, click **Request Payoff**



Please download the borrower authorization form and sign & upload the document before requesting Payoff.

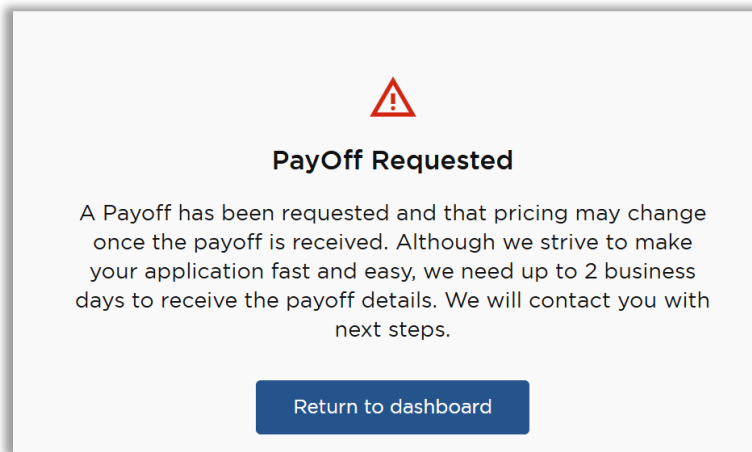
[Borrower Authorization Form](#)

**Upload File(s)**  
Or, Drag and Drop Here

Borrower Authorization Form (1).pdf

**Request Payoff**

3. The borrower will be given a notice to return in **Two Days**



**PayOff Requested**

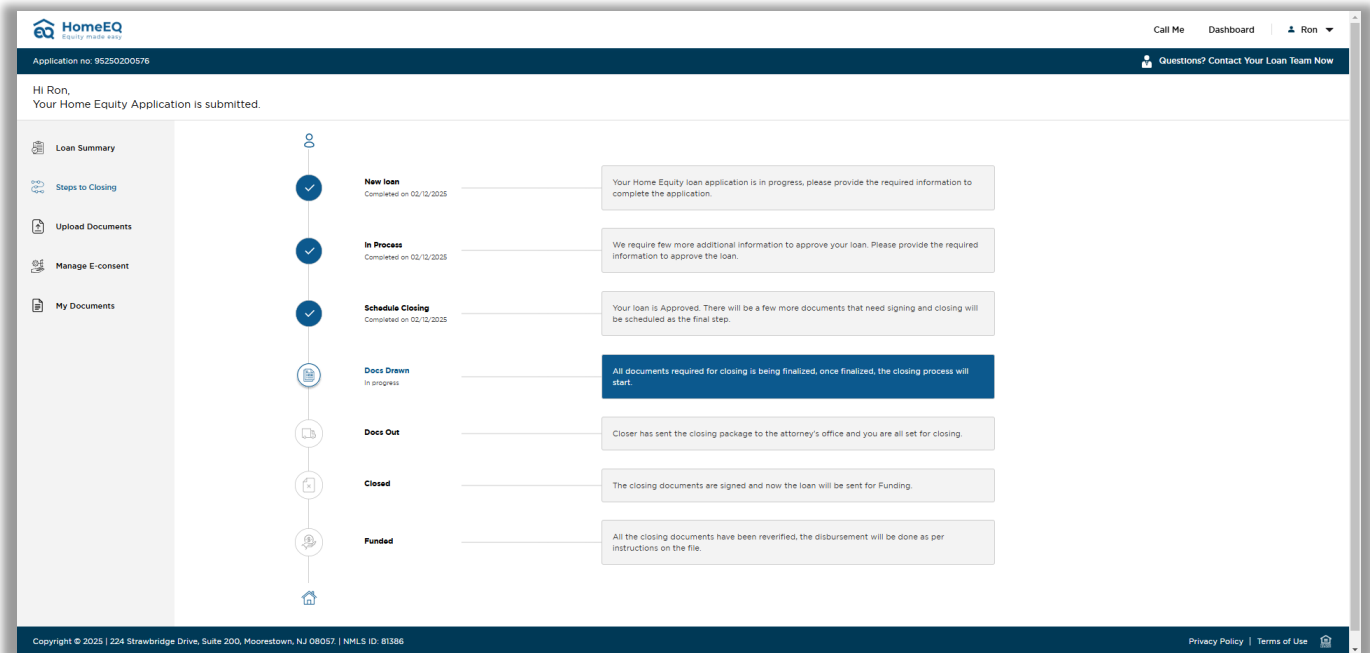
A Payoff has been requested and that pricing may change once the payoff is received. Although we strive to make your application fast and easy, we need up to 2 business days to receive the payoff details. We will contact you with next steps.

**Return to dashboard**

## HomeEQ DASHBOARD

This section outlines the dashboard screens the borrower will be able to navigate once their application is submitted and approved. The HomeEQ dashboard will have a list of available screens in the left panel, starting with the default Loan Summary that the borrower has seen a few times during the application.

1. **Steps to Closing** will provide them with all the completed steps and what to expect next, the step they are currently at in the process will be highlighted in blue



Application no: 95250200576

Hi Ron,  
Your Home Equity Application is submitted.

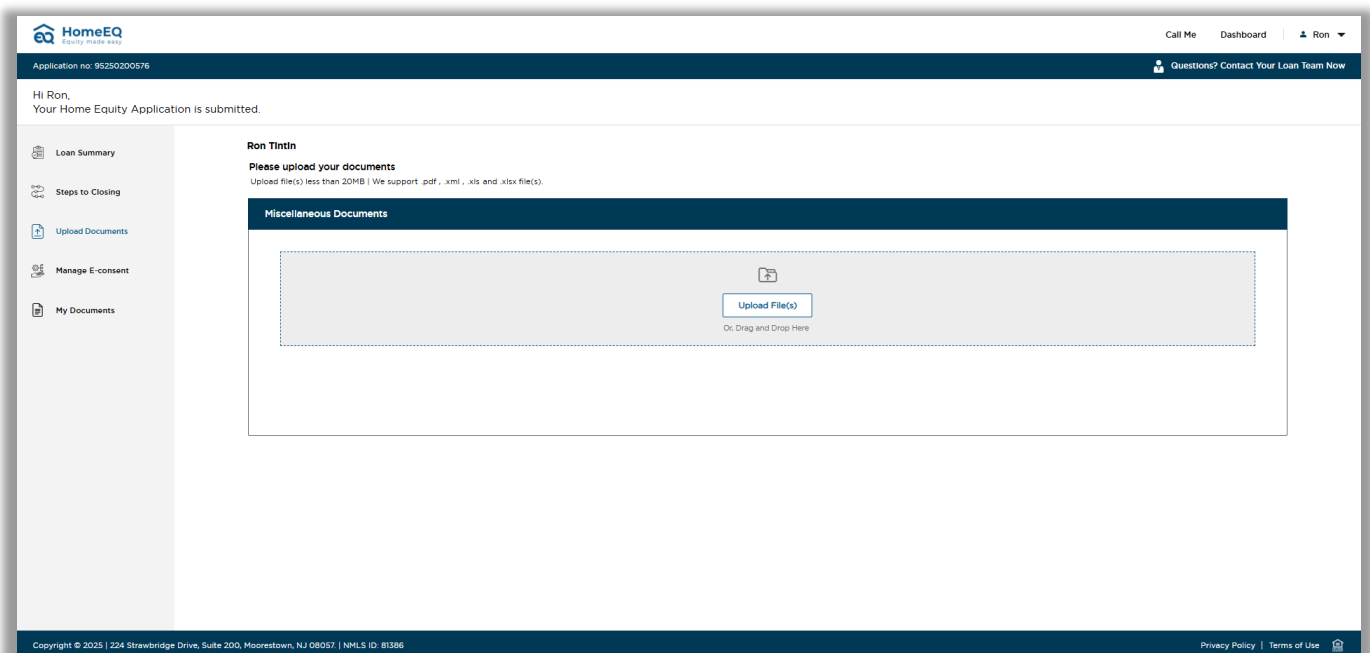
**Loan Summary**

**Steps to Closing**

- New loan** (Completed on 02/12/2025): Your Home Equity loan application is in progress, please provide the required information to complete the application.
- In Process** (Completed on 02/12/2025): We require few more additional information to approve your loan. Please provide the required information to approve the loan.
- Schedule Closing** (Completed on 02/12/2025): Your loan is Approved. There will be a few more documents that need signing and closing will be scheduled as the final step.
- Docs Drawn** (In progress): All documents required for closing is being finalized, once finalized, the closing process will start.
- Docs Out**: Closer has sent the closing package to the attorney's office and you are all set for closing.
- Closed**: The closing documents are signed and now the loan will be sent for Funding.
- Funded**: All the closing documents have been reviewed, the disbursement will be done as per instructions on the file.

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2. **Upload Documents** will allow the borrower to attach any requested supporting documents for further validation, this may include a driver's license to verify identity



Application no: 95250200576

Hi Ron,  
Your Home Equity Application is submitted.

**Ron Tintin**

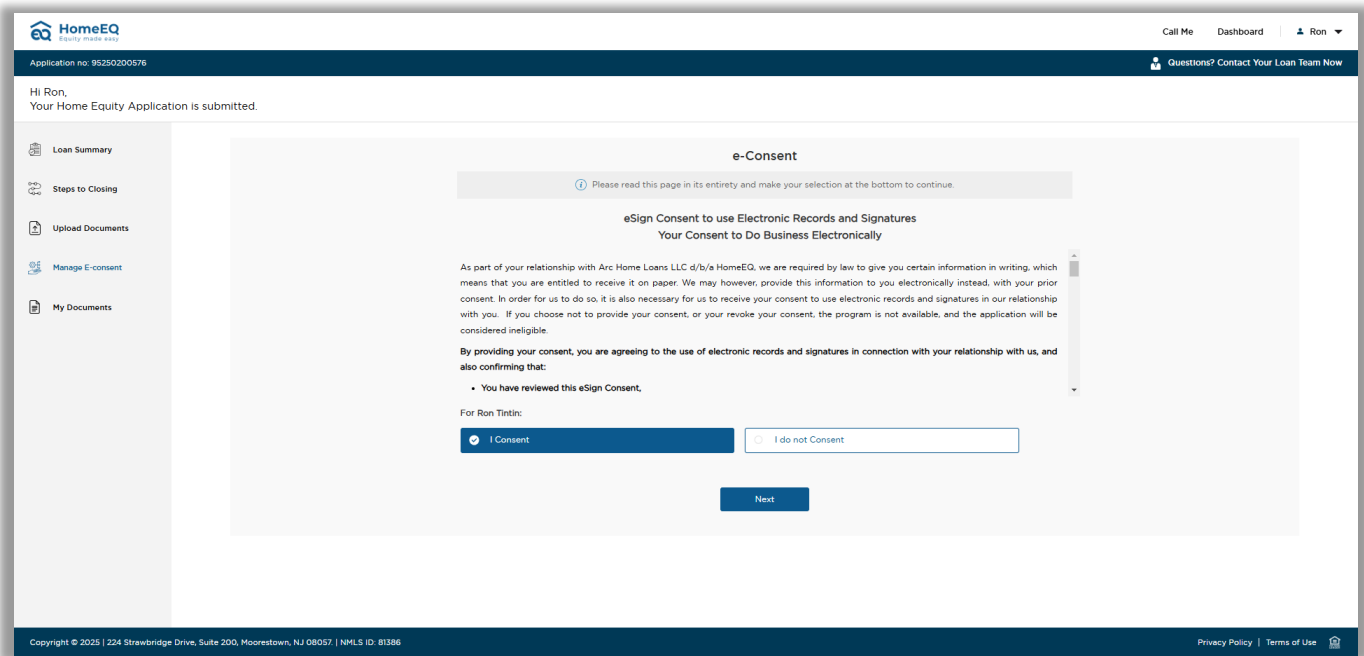
**Please upload your documents**  
Upload file(s) less than 20MB | We support .pdf , .xml , .xls and .xlsx file(s).

**Miscellaneous Documents**

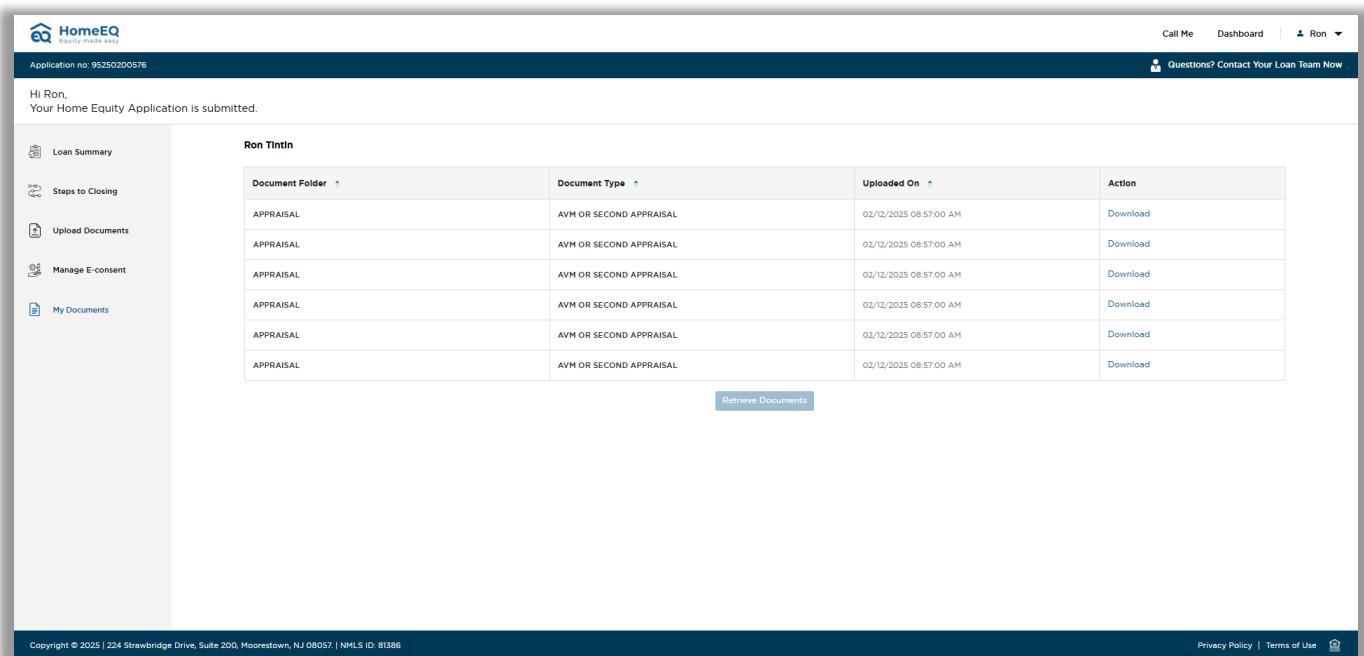
Upload File(s)  
Or, Drag and Drop Here

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### 3. Manage E-Consent will allow the borrower to toggle back and forth from their prior choice to receive electronic documents



### 4. My Documents, this where the borrower can find all available completed documents

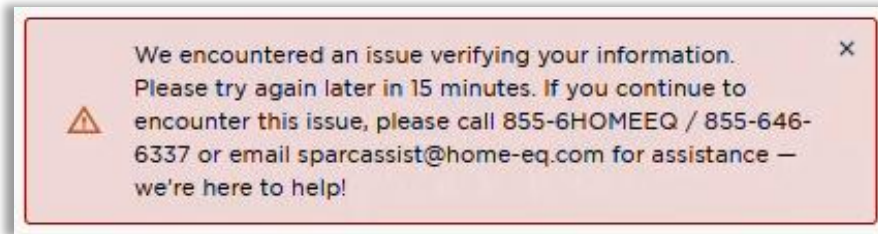


## SYSTEM ERROR MESSAGES

This section covers error messaging and lockouts that may happen if a vendor has an outage during the borrower's application process.

### VENDOR OUTAGE

Vendors are used throughout the application process, if they have a system outage on their side the HomeEQ application will show this error. There is no work around for a vendor outage they will need to try again after 15 minutes.



### ACCOUNT LOCKOUT

Applicants who enter their password or username incorrectly three times in a row will experience a lock out and must reset their password. The borrower is the only person who can reset their password, we cannot change it in the system.

The borrower will receive three warnings telling them the password is incorrect; the last warning will tell them it's their last attempt.

