



The ONE
Lender

HELOC ONE New Technology Driven Portal March 2026 Broker Webinar



LoanStreamWholesale.com 800.760.1833

WEBINAR HOSTS



Jenny Beck
Director of Learning and Development

AGENDA

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



Old portals are HISTORY! CLOSE MORE WITH THE LOUNGE FREE TRAINING FOR TEAMS



- Receive free training on one of the most powerful tools to help you close more loans, The Lounge.
- Learn how to submit, price, disclose your loan in minutes using our new TPO portal.
- Get an edge on the competition and expand your business at the same time with The Lounge.
- Schedule training now and reserve a spot for you and your team.
- Training available now!
[The Lounge - Submit, Price and Disclose in The Lounge \(loanstreamwholesale.com\)](http://loanstreamwholesale.com)

SPECIALS TO GROW YOUR BUSINESS



Intended for Mortgage/Real Estate Professionals

LOAN
STREAM
MORTGAGE

LoanStreamWholesale.com 800.760.1833

SLAM DUNK SPECIALS ARE HERE!

UP TO 75 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED MARCH 1st – 31st, 2026

Get Ready for Slam Dunk Specials!

Here for a limited time for loans locked March 1st – 31st, 2026.

March Specials

Non-QM Pricing Improvement (includes DSCR 5-8 units and Jumbo)*

- Up to 75 BPS with Select or 25 BPS without Select

PRIME Price Improvement

- 37.5 BPS special on Non-Select VA IRRRLs and FHA Streamlines
- 12.5 BPS special on Select VA IRRRLs and FHA Streamlines

Closed End Seconds

- LLPA Improvements
- 25 BPS Price Improvement

*Non-QM Specials exclude Seconds (Closed End or Stand-Alone), except where noted. Closed End Seconds Specials: eligible only in conjunction with LoanStream first liens. See our Closed Ends Seconds matrix for details. Loans originated in US Territories and the following states are ineligible: MI NJ, NY, TN, TX, WV. Restrictions apply. Contact your account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage. March Special Offers valid for loans locked between 3/1/2026 and 3/31/2026. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend. Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. LoanStream Mortgage is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

Intended for Mortgage/Real Estate Professionals



LoanStreamWholesale.com 800.760.1833

HELOC ONE

Innovative HELOC program to provide easy access to home equity line of credit.



HELOC ONE OVERVIEW

HELOC Advantages



Fast Access to Cash

Funding in as few as **5 business days**



Instant Prequalification

Automated systems generate offers in **seconds**



Soft Credit Inquiry

Prequalification requires **only a soft credit pull**



Lower Rates

Typically lower fixed and variable rates than **personal loans or credit cards**



No Out-of-Pocket Closing Costs

A **one-time origination fee** applies



HELOC ONE OVERVIEW- KEY HIGHLIGHTS

Applicant Structure

- **Single primary applicant**
- Credit pulled for the **primary applicant only**
- Additional signers may be **added by the borrower at the end of the application**

Disbursement

- **100% of funds disbursed at closing**
- **Fully amortizing loan**
- Full loan amount **deposited into the borrower's linked account**

Offer Parameters

- **Loan amounts:** \$25,000 – \$750,000
- **Terms:** 10, 15, 20, and 30 years
- **Automated underwriting system** generates prequalified offers quickly
- Applicants can **customize their offer**

Important Notes

- Declined applicants receive an **Adverse Action Notice (AAN)**
- **No exception requests** (value, income, or reconsideration)

HELOC ONE OVERVIEW ELIGIBILITY

Lien Position

- 1st, 2nd, 3rd liens – Primary
- 1st, 2nd liens – 2nd home & Investment

Credit Score (Experian FICO 9)

- 600 – Primary
- 680 – 2nd home & Investment

CLTV

- Max 75% (640-659)
- Max 80% (660+)
- Max 85% (680+)
- Max 80% (680+) – 2nd home & Investment

DTI

- 1 Unit – 50%
- 2-4 Units & 600-639 FICO – 45%

Property Types

- Single Family Residence (SFR)
- Townhomes, Rowhomes
- Planned Unit Developments (PUD)
- Condos
- Duplexes, Triplexes, Fourplexes
- 2-4 Units

HELOC ONE OVERVIEW UNDERWRITING

Credit, Income & Underwriting

- Verified used via automated income verification methods
- **Spousal income should be included in stated qualifying income**
- Maximum amount used cannot exceed **annual income stated** on the loan inquiry
- Income can be validated in minutes
- Applicants will have a variety of methods to validate income.

May be a combination of **earnings** and/or **asset depletion**.

- ✓ Bank or asset accounts (via Plaid)
- ✓ Business bank accounts, as applicable (via Plaid)
- ✓ Payroll provider (income/employment verification)
- ✓ IRS tax filings (IRS)

Wage earners income may be verified using bank statements

If more than one verification method is provided, the **higher verified income** is used

Dual income prohibited: CT, GA, HI, IN, ME, MD, MA, OR, PA, RI, UT, VA

HELOC ONE OVERVIEW KEY HIGHLIGHTS

TERMS	DRAW PERIOD
10-year (120 months)	3 years
15-year (180 months)	4 years
20-year (240 months)	4 years
30-year (360 months)	5 years

- **\$500** minimum draw amount (or as required by state law)
- Minimum draw in **\$4,000** for **Texas**
- **Unlimited** draws available up to credit limit
- **Draw term** equals the **remaining term** of the original loan
- Rate for additional draws will be based on **prime + margin** at time of draw

HELOC ONE EXPANSION HIGHLIGHTS

- **Direct Debt Payoff (DDP)**
 - Automated debt payoff for consolidation
 - Can help borrowers qualify
 - Option built into the offer page
 - Amount either deducted from loan amount or preserve cash amount
- **Lien Payoff**
 - Most junior lien
 - Selected during the DDP flow
 - System initiates Stewart title to assist
- **Loan Amount & CLTV Expansion**
 - Loan amounts up to \$750,000
 - CTLVs up to 85%
 - Eligible in all states except NJ and NY
- **Credit eligibility**
 - 600 min FICO back
 - No credit event seasoning for most scenarios

Debt Payoff For Offers

**Personal Loans, Revolving Credit, Auto Loans,
Home-improvement Loans, Existing Junior Liens***

- NON-SECURED DEBT (credit cards, personal loans, auto loans, home improvement): AVAILABLE in ALL STATES.
 - No FICO restrictions, except for qualifying debt payoff. See below section for FICO restrictions on revolving credit accounts.
- Payoff existing Figure lien: ALL STATES EXCEPT IA, MD, TX + a minimum of 3 monthly payments made
- Payoff any liens: ALL STATES EXCEPT DE, MD, SC, HI, ID, UT, TX, WV

*Junior lien payoff may vary by organization. Consult internally for availability and product overlays.

HELOCs Over \$400K

Min FICO	760
Max CLTV	75%, 70% - FL Condominium (mid and high rise included)
Valuation	Full Appraisal.
Max Lien	2nd
Occupancy	Owner-Occupied
Eligible Property Types	Townhouse/Rowhouse, Condominium (mid and high rise included), Planned Unit Development (PUD), Single-Family Residence (SFR)



HELOC ONE MATRIX AT A GLANCE...



HELOC ONE Product Matrix

1 Unit Properties					
OCCUPANCY	MAX LOAN AMOUNT	LIEN POSITION ⁵	MAX CLTV ²	MIN FICO	MAX DTI
Primary Residence	\$100,000	3 rd	70%	680-750	50%
	\$125,000	2 nd	70%	600-639	45%
	\$125,000	1 st or 2 nd	75%	640-659	50%
	\$125,000	1 st or 2 nd	80%	680+	50%
	\$150,000	1 st or 2 nd	85%	680+	50%
	\$150,000 ⁸	3 rd	70%	680+	50%
	\$150,000	3 rd	70%	760+	50%
	\$200,000	1 st or 2 nd	80%	680-699	50%
	\$250,000	1 st or 2 nd	80%	700-719	50%
	\$300,000	1 st or 2 nd	80%	720-739	50%
	\$350,000	1 st or 2 nd	85%	740+	50%
	\$375,000	1 st or 2 nd	80%	720-739	50%
	\$400,000	2 nd	80%	740+	50%
	\$400,000	2 nd	85% ⁶	780+	50%
	\$400,000	1 st	80%	680-739	50%
	\$400,000	1 st	85%	740+	50%
	\$750,000	1 st or 2 nd	75%	760+	50%
	\$750,000 ⁸	1 st or 2 nd	80%	760+	50%
	\$750,000 ⁸	1 st or 2 nd	85% ⁴	780+	50%
	Second Home or Investment ³	\$200,000	1 st or 2 nd	70%	680+
\$275,000		1 st or 2 nd	70%	720+	50%
\$350,000		1 st or 2 nd	70%	760+	50%
\$400,000 ⁸		1 st	80% ¹	680+	50%

¹ \$110,000 min loan amount for CLTV > 70% and ≤ 80%
² FL: 70% Max CLTV for condos | NM: 79.99% Max CLTV for primary residence 1st liens | TX: 80% Max CLTV
³ TX: Second home and investment ineligible
⁴ Eligible on single family residences with ≤ 5 acres
⁵ Outstanding liens ≤ \$1,000 not counted in lien position; included in CLTV/DTI
⁶ Additional criteria apply. Refer to Additional Qualifying Criteria below for details.

2.4 Unit (Multi-Family) Properties ⁵					
OCCUPANCY	MAX LOAN AMOUNT	LIEN POSITION ⁴	MAX CLTV ²	MIN FICO	MAX DTI
Primary Residence	\$200,000	2 nd	80%	680-699	45%
	\$250,000	2 nd	80%	700-719	45%
	\$300,000	2 nd	80%	720-739	45%
	\$375,000	2 nd	80%	740+	45%
	\$400,000	2 nd	75%	740+	45%
\$400,000	1 st	80%	680+	45%	
Second Home or Investment ³	\$200,000	2 nd	70%	680-719	45%
	\$275,000	2 nd	70%	720-759	45%
	\$350,000	2 nd	70%	760+	45%
	\$400,000	1 st	80% ¹	680+	45%

¹ \$110,000 min loan amount for CLTV > 70% and ≤ 80%
² FL: 70% Max CLTV for condos | NM: 79.99% Max CLTV for primary residence 1st liens
³ TX: Second home and investment ineligible
⁴ Outstanding liens ≤ \$1,000 not counted in lien position; included in CLTV/DTI
⁵ Additional criteria apply. Refer to Additional Qualifying Criteria below for details.



HELOC ONE Product Matrix

PRODUCT OFFERINGS – FIXED RATE OR VARIABLE RATE		
TERMS	DRAW PERIOD	GENERAL TERMS
10-year (120 months)	3 years	<ul style="list-style-type: none"> Standalone transactions only Fully amortized loan Full draw required at closing Index is the prime rate as published in the WSJ for the calendar month preceding the date of the draw; if there is a range published, the highest is used. Refer to Variable Rate Features Variable Rate requirements
15-year (180 months)	4 years	
20-year (240 months)	4 years	
30-year (360 months)	5 years	

TOPIC	CRITERIA										
BASIC GUIDELINES	<ul style="list-style-type: none"> Criteria in this matrix apply to HELOC transactions Information in this matrix is subject to change without notice 										
Acceptable ID's	<ul style="list-style-type: none"> Driver's License State ID Passport Passport Card Permanent Resident Card <p>Note: Photo ID required at application completion; borrower name must match the name entered at inquiry exactly</p>										
AVM/Valuation Method	<ul style="list-style-type: none"> Preliminary value determined by AVM waterfall with acceptable FSD 2nd AVM with acceptable FSD score (1-25) required when transaction is first lien HELOC CLTV based on FSD score <table border="1"> <thead> <tr> <th>FSD Score</th> <th>Max CLTV</th> </tr> </thead> <tbody> <tr> <td>≤ 13¹</td> <td>Per Eligibility Matrix</td> </tr> <tr> <td>14 – 20</td> <td>80%</td> </tr> <tr> <td>21 – 25</td> <td>70%</td> </tr> <tr> <td>> 25</td> <td>Decline</td> </tr> </tbody> </table> ¹600-639 FICO: >13 FSD ineligible <p>If the AVM does not return a value, an alternative property valuation method may be permitted, subject to product eligibility requirements, otherwise loan is ineligible</p>	FSD Score	Max CLTV	≤ 13 ¹	Per Eligibility Matrix	14 – 20	80%	21 – 25	70%	> 25	Decline
FSD Score	Max CLTV										
≤ 13 ¹	Per Eligibility Matrix										
14 – 20	80%										
21 – 25	70%										
> 25	Decline										
Borrower Eligibility	<ul style="list-style-type: none"> US Citizens and Permanent Resident Aliens allowed Only 1 borrower/applicant allowed When property is owned jointly, all owners must sign the security instrument 										
Condominiums	<ul style="list-style-type: none"> Condo questionnaire not required FL Condos: <ul style="list-style-type: none"> 70% Max CLTV for loan amounts > \$400,000 600-639 FICO: AVM waterfall requires 3 AVMs from 3 separate vendors, lowest value is used. If any of the 3 AVMs returns no results or is invalid, loan is ineligible. 										
Credit Requirements	<ul style="list-style-type: none"> Credit must not be frozen 										

Job Aids

- Income Verification
- Decline Reasons
- Application Stages
- Status Definitions
- Notary Guide
- Texas HELOC Guidance
- Direct Debt Payoff
- FAQs



HELOC ONE ADDENDUM

The **HELOC Addendum** form is a part of the complete broker application.

If your **Broker** is already approved and wants to add **HELOC**, an **addendum form** is available for completion

HELOC forms are available on the website:
<https://loanstreamwholesale.com/programs/heloc/>

Approved brokers receive **Lead Portal** access within one business day



LOANSTREAM MORTGAGE HELOC ADDENDUM

WHEREAS: _____ ("Broker"),
NMLS ID _____, is a LoanStream Mortgage 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 200 basis points on the initial draw amount 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. If the borrower pays off 90% or more of the original loan amount within 16 weeks of the funding date, Broker will be charged an early payoff (EPO) amount equal to total broker comp paid on the loan.
6. NOTE: LoanStream is not responsible for HELOC credit decisions.

HOW TO ACCESS THE PORTAL

Once approved to participate in the HELOC Program, you will have access to **Start HELOC** in The Lounge.

Go to Start Loan and you will see the **Start HELOC** button.

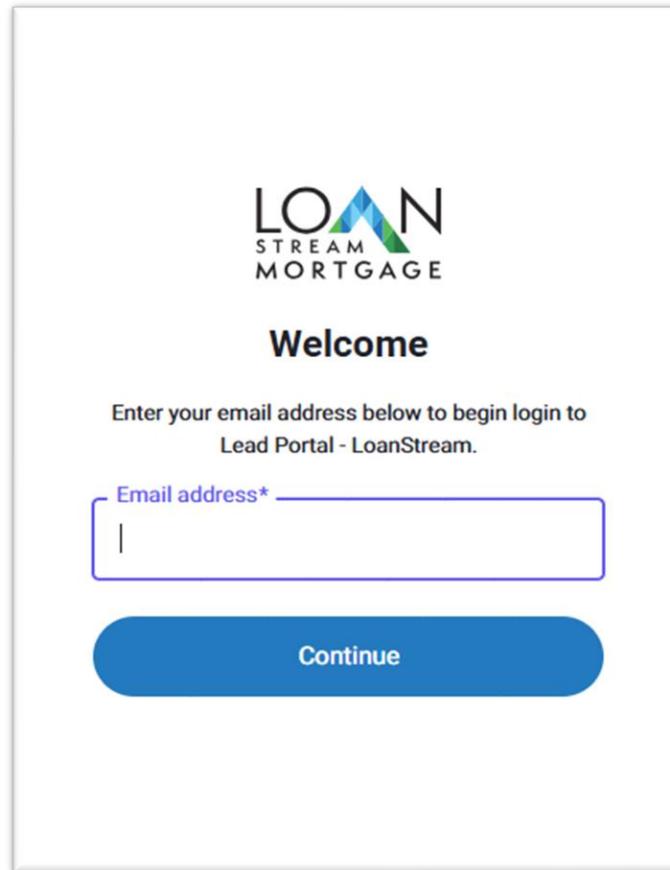
The screenshot shows the LoanStream Mortgage iLounge portal. At the top left is the logo for LOAN STREAM MORTGAGE iLounge. At the top right, it says "Welcome Juan - Logout" and "AE: Test AE-1, 800-760-1833". Below the header is a navigation bar with icons for Home, Start Loan, Quick Pricer, Pipeline, PMI Quote, Ratesheets, Locks, Fees, Prime Forms, Non-QM Forms, News, Help & Support Center, Appraisals, and My Account. The main content area is titled "Start A New Loan" and includes the instruction "Select how to start your new loan." Below this are three buttons: "File Upload", "1003 Form", and "Start HELOC". Under each button is a brief description: "Upload an existing Fannie Mae 3.2 or MISMO 3.4 file", "Use our online 1003 form to create a new file", and "Click the 'Start HELOC' button to submit through our HELOC Portal".

HOW TO ACCESS THE HELOC PORTAL

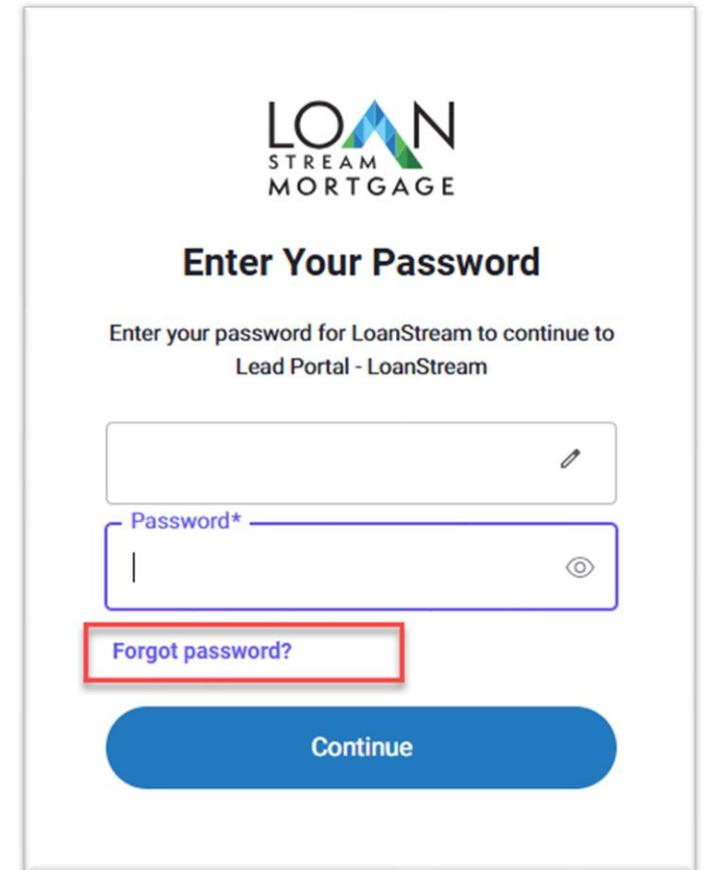
LoanStream HELOC Lead Portal

- ✓ Click link and save to your desktop
- ✓ Enter your Email address.
- ✓ First time users need to click Forgot Password.

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



The image shows the 'Welcome' screen of the LoanStream Mortgage portal. At the top is the LoanStream Mortgage logo. Below it, the text reads 'Welcome' and 'Enter your email address below to begin login to Lead Portal - LoanStream.' There is a text input field labeled 'Email address*' with a cursor inside. Below the input field is a blue rounded button labeled 'Continue'.



The image shows the 'Enter Your Password' screen of the LoanStream Mortgage portal. At the top is the LoanStream Mortgage logo. Below it, the text reads 'Enter Your Password' and 'Enter your password for LoanStream to continue to Lead Portal - LoanStream'. There are two text input fields: the first is labeled 'Password*' and has a small eye icon to its right; the second is labeled 'Forgot password?' and is highlighted with a red border. Below the input fields is a blue rounded button labeled 'Continue'.

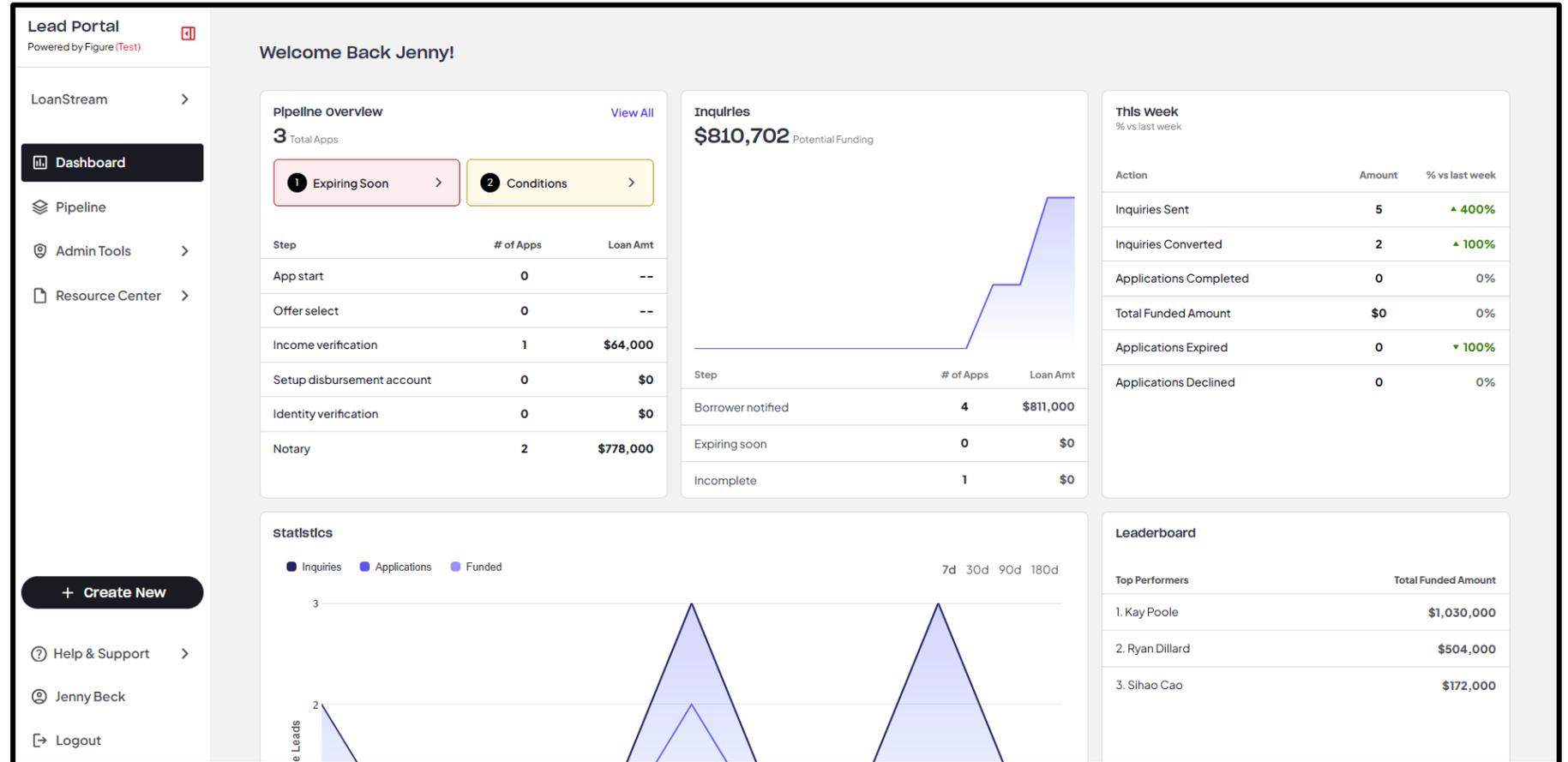
HELOC DASHBOARD

Once logged in,
you will land on
your Dashboard.

In your
Dashboard you
can see:

Pipeline
Overview
Inquiries
And Statistics

And here is
where you will
Create a New
Inquiry.



HOW TO CREATE A NEW INQUIRY

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. Referral Source
12. Accept and Certify
13. Continue

Home Equity Line of Credit
New Inquiry 1/3

Property Information

Property Address For Financing * Apt, Suite, Unit

City * State * Zipcode *

Ownership Type

Occupancy Type

Is The Property Currently For Sale?

Borrower Information

For verification purposes, please provide the legal name of the borrower as it appears on their government-issued ID.

Legal First Name Legal Last Name Suffix

Date of Birth mm / dd / yyyy Personal Phone Number +1

Borrower must be at least 18 years old to apply for a loan, or 19 years old if borrower reside in the state of Alabama.

Personal Email

Financial Information

Total Annual Income \$ Other Income (Investment, Rental...) \$

Employment Type

You may include income that is considered community or marital income in their state. Disclosures of alimony, child support, or separate maintenance payment is not required.

Referral Source

Please Describe The Source Of This Lead Required Field

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.

I certify that I have obtained consent from the prospective borrower for Forward Lending, Inc. d/b/a Method to perform a soft credit pull and to act on the prospective borrower's behalf to access their liability account data from their financial institutions or their service providers, and to share that data with us.

INITIAL OFFERS- BROKER EXPERIENCE

Select Desired Loan Amount

Select Origination Fee

Select rate and terms

Your borrower's stated income qualifies them for a maximum initial draw amount of up to \$703,508. If you would like to review their income or use other assets such as investments, retirement and savings to see if they can pre-qualify for a higher loan amount, [click here](#).

Select the amount of cash you want

Loans over \$400K will require an appraisal to be ordered before final approval.

Cash amount

\$ 163,095

\$24,275  \$703,508

Origination Fee ⓘ

This is a one-time fee that covers the cost of processing the loan. Instead of a cash amount — so there's no out-of-pocket cost.

1.99%
\$3,246

2.99%
\$4,877

A higher origination fee can lower the APR and monthly payment, but increases the total loan cost.

Select The Monthly Payment And Term To See Breakdown Below

Fixed Rate ⓘ

\$1,233/month 8.00% 30yr fixed Select	\$1,363/month 7.60% 20yr fixed Select	\$1,567/month 7.60% 15yr fixed Select	\$2,003/month 7.60% 10yr fixed Select
----------------------------------------------------------------	----------------------------------------------------------------	----------------------------------------------------------------	----------------------------------------------------------------

Variable Rate ⓘ

\$1,203/month Starting at 7.75% 30yr variable Select	\$1,338/month Starting at 7.35% 20yr variable Select	\$1,543/month Starting at 7.35% 15yr variable Select	\$1,981/month Starting at 7.35% 10yr variable Select
-------------------------------------------------------------------------------	-------------------------------------------------------------------------------	-------------------------------------------------------------------------------	-------------------------------------------------------------------------------

DIRECT DEBT PAYOFF

Loan Breakdown

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

Initial Draw Amount	\$163,095
Cash required at closing	\$0
Fixed Term	30 yrs./360 mo.
Origination Fee (Deducted from total)	2.99% \$4,877

Total loan amount
Initial draw amount + origination fee **\$167,972**

Est. Monthly Payment ⓘ **\$1,203**

Pay-off high interest rate debts

Use HELOC proceeds to pay off high rate debt

- ✓ Lower monthly payments
- ✓ Higher loan amount**

Monthly Payment Reduction

\$1,544*

Get Started

*This information is provided for illustrative and educational purposes only, and all payment reduction calculations are estimates.

[Read more](#)

**Potentially qualify the borrower for a higher HELOC max loan amount by paying off their personal loan debt

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

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

Cancel

Continue

Select the accounts you would like to payoff

Monthly payment reduction:

\$1,646*

*This information is provided for illustrative and educational purposes only, and all payment reduction calculations are estimates. [Details](#)

HELOC loan amount

\$417,825

APR%

7.15%

Term

30 years

Available (7)

Unavailable (5)

Select the debts you wish to pay off. Funds for pay off will be disbursed to your creditors upon completion of the application process.

Secured debts selected for payoff will be closed and released. Additional draws for HELOCs we service will be suspended until payoff is finalized.

Unsecured Debts

Volvo Cars Auto Loan ****4512 **\$60,839.60**
Auto Loan 5.70% APR

Chase Credit Card ****1580 **\$18,666.88**
Credit Card 20.50% APR

KeyBank Personal Loan ****3892 **\$12,341.00**
Personal Loan

Wells Fargo Credit Card ****0332 **\$6,813.00**
Credit Card 18.00% APR

PayPal - Credit Cards ****9544 **\$3,001.00**
Credit Card 18.00% APR

Confirm new loan amount

Would you like to preserve your preselected cash amount?

By preserving cash amount, the cash you will receive is unchanged. Your loan amount will increase by the amount necessary to payoff your selected debts.

Yes, preserve my cash amount

No, receive less cash and keep my loan amount the same

Loan Summary

Initial draw amount **\$344,856**

Funds disbursed to the borrower **\$163,096**

Debt Payoff **\$181,760**

Chase Credit Card ****1580 **\$18,667**

KeyBank Personal Loan ****3892 **\$12,341**

Wells Fargo Credit Card ****0332 **\$6,813**

PayPal - Credit Cards ****9544 **\$3,001**

Barclays Bank Credit Card ****8382 **\$1,217**

FIGURE Lending Personal Loan ****6612 **\$139,722**

Origination fee **\$10,311**

Closing cost/Recording tax **\$0**

Total loan amount **\$355,167**

APR% **7.15%**

Confirm

Back



Complete the Borrower Certification and Proceed.

An email is then sent to the applicant to complete the application.

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 (optional)
Select files to upload or drop files here.

Authorized Signatory

Input your First and Last name to sign

Today's Date
3 / 5 / 2026

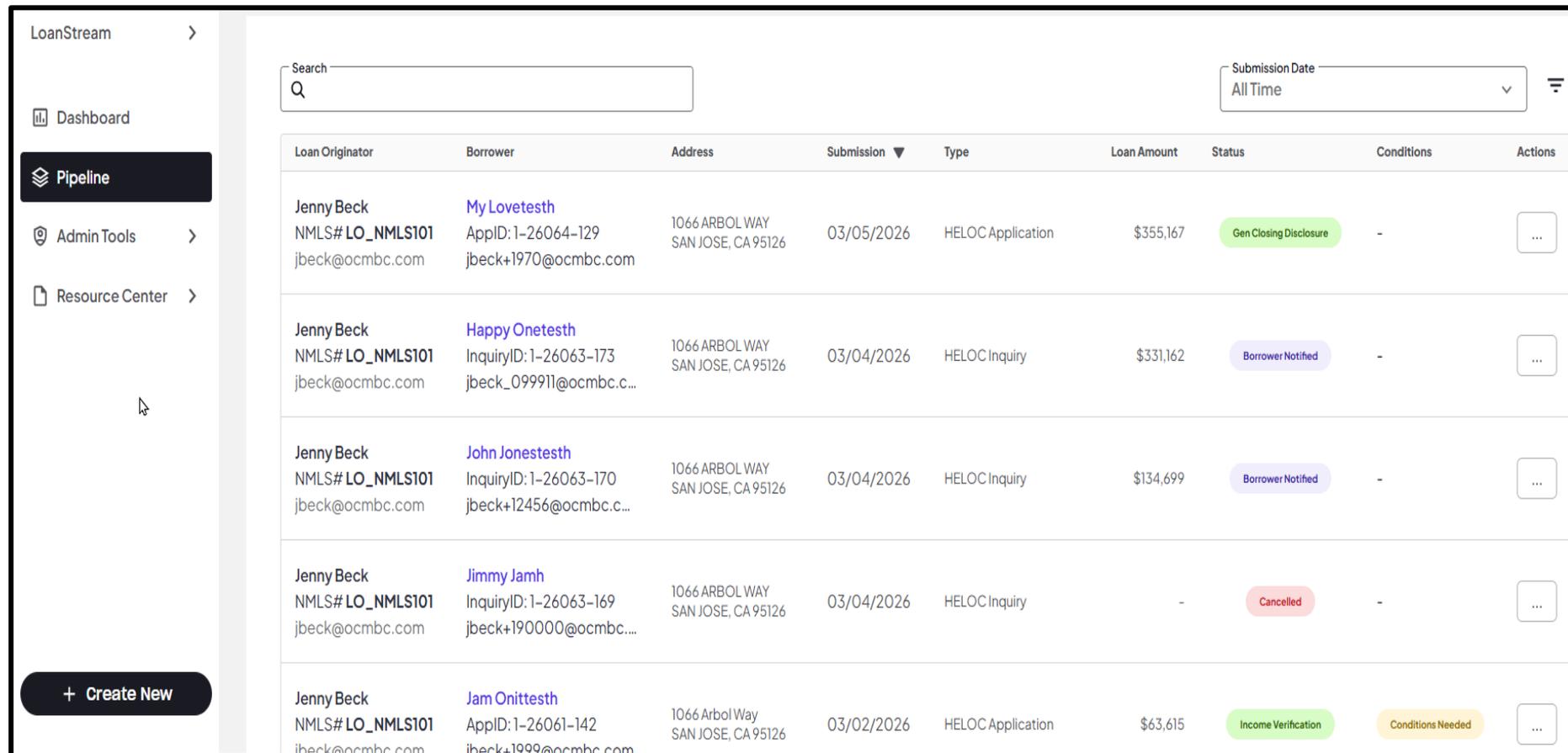
Click "Proceed" to send the prospective borrower an email inviting them to review your disclosures and proceed with the application.

MANAGING YOUR PIPELINE

In your Pipeline view you will see all Inquiries and Applications.

You will see the status as it moves through the stages. Borrower Notified, Income Verification, Gen Closing Disclosures, etc.

You can see the details by clicking on the borrower's name.



The screenshot displays the LoanStream Pipeline interface. On the left is a sidebar with navigation options: Dashboard, Pipeline (selected), Admin Tools, and Resource Center. At the bottom of the sidebar is a '+ Create New' button. The main area features a search bar and a 'Submission Date' dropdown set to 'All Time'. Below is a table with columns: Loan Originator, Borrower, Address, Submission, Type, Loan Amount, Status, Conditions, and Actions. Five rows of data are visible, each representing a different loan application or inquiry.

Loan Originator	Borrower	Address	Submission	Type	Loan Amount	Status	Conditions	Actions
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	My Lovetesth AppID: 1-26064-129 jbeck+1970@ocmbc.com	1066 ARBOL WAY SAN JOSE, CA 95126	03/05/2026	HELOC Application	\$355,167	Gen Closing Disclosure	-	...
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	Happy Onetesth InquiryID: 1-26063-173 jbeck_099911@ocmbc.c...	1066 ARBOL WAY SAN JOSE, CA 95126	03/04/2026	HELOC Inquiry	\$331,162	Borrower Notified	-	...
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	John Jonestesth InquiryID: 1-26063-170 jbeck+12456@ocmbc.c...	1066 ARBOL WAY SAN JOSE, CA 95126	03/04/2026	HELOC Inquiry	\$134,699	Borrower Notified	-	...
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	Jimmy Jamh InquiryID: 1-26063-169 jbeck+190000@ocmbc.c...	1066 ARBOL WAY SAN JOSE, CA 95126	03/04/2026	HELOC Inquiry	-	Cancelled	-	...
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	Jam Onittesth AppID: 1-26061-142 jbeck+1999@ocmbc.com	1066 Arbol Way SAN JOSE, CA 95126	03/02/2026	HELOC Application	\$63,615	Income Verification	Conditions Needed	...

MANAGING YOUR PIPELINE

HELOC App #1-26064-129 ● Gen Closing Disclosure

My Lovetesh

1066 Arbol Way, San Jose, CA 95126

More Options

Details Conditions Application Status Documents

Overview

Ownership	Sole	Property value (AVM)	\$1,817,116.00
Finance Purpose	Debt Consolidation	Pre Loan CLTV	-
UW Decision	Final	Post Loan CLTV	19.55%
Rate Type	Fixed	Employment Type	Full Time
Rate	7.150%	Signing Date	-
Prime Rate	6.750%	Rescission End Date	-
Term	30 Years	Lien count	1
Loan Amount	\$355,167.19	FICO	780
Draw Amount	\$163,095.51	DTI	17.84%
Opted in to DDP	Yes	Expires	04/03/2026
Total Liability Payoff	\$181,760.49	MLS Listing Status	Sale
Manual Notary Fee	-	MLS Status Date	09/26/2024
Manual Notary Date	-	Borrower attested for sale	No
O-fee	\$10,311.19 (2.99%)	Calculated Monthly Debt	\$871.63
Estimated Monthly Payment	\$2,398.83	Stated DTI	4.75%
Stated total income	\$220,000.00	Post Loan DTI	17.84%
Verified total income	\$220,000.00	Final Income Verification Methods Used	Plaid Transactions

Application Progress 57%

- ✓ **Inquiry Submitted**
Mar 5, 2026 at 12:30 PM
- ✓ **Soft Credit Check**
Mar 5, 2026 at 12:30 PM
- ✓ **Lien Verification**
Mar 5, 2026 at 12:30 PM
- ✓ **Offer Select**
Mar 5, 2026 at 12:47 PM
- ✓ **Hard Credit Consent**
Mar 5, 2026 at 12:50 PM
- ✓ **Income Verification**
Mar 5, 2026 at 12:52 PM
- ✓ **Setup Disbursement Account**
Mar 5, 2026 at 12:56 PM
- ✓ **Identity Verification**
Mar 5, 2026 at 1:05 PM
- 9 **Note Signing**
Mar 5, 2026 at 1:06 PM

MANAGING YOUR PIPELINE

Direct Debt Payoff

Total Liability Payoff **\$181,760.49** Pre-Consolidation DTI **34.09%** Post-Consolidation DTI **17.84%**

Liabilities Marked For Payoff

Account Name	Type	Account ID	Balance
Chase Credit Card	Credit Card	****1580	\$18,666.88
KeyBank Personal Loan	Personal Loan	****3892	\$12,341.00
Wells Fargo Credit card	Credit Card	****0332	\$6,813.00
PayPal - Credit Cards	Credit Card	****9544	\$3,001.00
Barclays Bank Credit card	Credit Card	****8382	\$1,216.61
FIGURE Lending Personal Loan	Personal Loan	****6612	\$139,722.00

Property Liens

Lender	Original Balance	Current Balance	Mortgage Date
BANK OF AMERICA	\$150,000.00	\$135,870.00	01/09/2019

Application Progress



- ✓ Inquiry Submitted
Mar 5, 2026 at 12:30 PM
- ✓ Soft Credit Check
Mar 5, 2026 at 12:30 PM
- ✓ Lien Verification
Mar 5, 2026 at 12:30 PM
- ✓ Offer Select
Mar 5, 2026 at 12:47 PM
- ✓ Hard Credit Consent
Mar 5, 2026 at 12:50 PM
- ✓ Income Verification
Mar 5, 2026 at 12:52 PM
- ✓ Setup Disbursement Account
Mar 5, 2026 at 12:56 PM
- ✓ Identity Verification
Mar 5, 2026 at 1:05 PM
- 9 Note Signing
Mar 5, 2026 at 1:06 PM
- 10 Notary Preparation
- 11 Notary
- 12 Rescission
- 13 Recording Deed
- 14 Complete

Notes

Mar 5, 2026 at 1:09PM

CSA TIER 1 TASK

Document attached, but it is not a valid title document. The upload is a lender product matrix/brochure (unsupported). Per Request Document Guardrail and isFirstRun=false, escalating to CSA. No title extraction performed; unable to validate property identifiers, recording date/90-day ownership, ownership type, or name match.

Mar 5, 2026 at 1:05PM

Email

We sent the figure/heloc/final-offer-approved email to jbeck+1970@ocmbc.com

APPLICANT EXPERIENCE

Example of the Email sent to the Applicant.

All email communication will come from LoanStream



Hi My,

Jenny Beck at FIGURE_TEST_BROKER has started a HELOC application on your behalf.

FIGURE_TEST_BROKER works with LoanStream Mortgage to help you access the cash you need by tapping your home equity with a HELOC.

Here's what's next:

1. Sign the broker documents

This allows your broker to connect you with us and does not bind you to loan terms.

2. Customize your offer

Choose from a variety of rate, term, and payment options.

3. Complete your application

Digitally verify your identity, income, and speak with an eNotary*.

Voila!

Funding in just a few days!

The process is fast, easy and only takes a few minutes to complete 100% online.

[Continue your application](#)

About LoanStream Mortgage

Tap your home equity and get fast access to up to \$750k with a 100% online application. Use your funds to pay for other expenses, such as home renovations, debt consolidation and more!

* eNotary not available in all locations.



amWholesale.com 800.760.1833

APPLICANT EXPERIENCE

LoanStream Mortgage

Continue

Home Equity Line of Credit

App ID: #1-26064-129

1066 Arbol Way, San Jose, CA 95126

Congratulations on qualifying for up to \$750,000! To continue with an application, we will need you to sign a few agreements. None of these bind you to any specific loan terms.

APPLICANT EXPERIENCE

Applicant will be prompted to Review and Sign the upfront loan documents (vary by State)

Applicants can also access the documents under the Documents Tab

Review and Sign Documents 1 of 5

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email: jbeck@ocmbc.com
NMLS: [#LO_NMLS101](#)

Email

Borrower Name: My LoveTest4
Borrower Address: 1066 ARBOL WAY, SAN JOSE, CA 95126
Loan Number: 1-26064-129
Date: 03/05/2026

Lender: LoanStream Mortgage, a registered DBA of OCMB, Inc.
License #:
NMLS ID #: 2125

Broker: FIGURE_TEST_BROKER
License #: CA_LO_LICENSE_NUMBER
NMLS ID #: FIGURE_TEST_BROKER

Broker Mortgage Loan Originator (MLO): Jenny Beck
License #: CA_LO_LICENSE_NUMBER
NMLS ID #: LO_NMLS101

This home equity loan that you are applying for will be secured by your home and your failure to repay the loan for any reason could cause you to lose your home!

The following documents have been provided to the borrower(s) named above by the lender named above in connection with my/our inquiry/application for a loan:

- 1) What you should know about Home Equity Lines of Credit (HELOC) Booklet;
- 2) All Truth In Lending Act (TILA) disclosures; and
- 3) All CA state specific disclosures.

ACKNOWLEDGEMENT

I have read the above document and acknowledge receiving a copy by signing below. I understand that pursuant to the state law of California (Code of Regulations, Chapter 3, Subchapter 11.5, Article 5, § 1950.204), if this document was provided through the mail, it is my responsibility to obtain machine copies before returning this document.

By pressing "I accept", I agree to be bound by the terms of the above document.

I Accept

Cancel



APPLICANT EXPERIENCE

Applicant will confirm offer, origination fee and rate and term

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

Application ID#: 1-26064-129
Congrats, My. You're pre-qualified!
You can borrow up to **\$735,366**

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS #LO_NMLS101

Email

Select the amount of cash you want
Loans over \$400K will require an appraisal to be ordered before final approval.

Cash amount
\$ 344,856

\$181,761 \$728,226

Origination fee
This is a one-time fee that covers the cost of processing your loan. In some cases, it's added to your total loan amount — so there's no out-of-pocket cost.

2.99%
\$10,311

1.99%
\$6,863

A higher origination fee can lower your APR and monthly payment, but increases your total loan amount.

Select your term

Fixed rate Variable rate

With Fixed Term HELOCs, you must take the full amount at closing. You can choose the rate and term that suit you, and your payment and rate will stay the same for the initial draw for the full term.

Monthly Payment	APR	Term	Action
\$2,399 mo	7.15% APR	30yr fixed	Selected
\$2,732 mo	6.90% APR	20yr fixed	select
\$3,173 mo	6.90% APR	15yr fixed	select
\$4,106 mo	6.90% APR	10yr fixed	select

APPLICANT EXPERIENCE

Review the terms of the offer.

If debts are to be paid off, you will be able to confirm or modify here.

terms of your offer

Initial draw amount	\$344,856
Debt payoff Modify	\$181,760
• Chase Credit Card ****1580	\$18,667
• KeyBank Personal Loan ****3892	\$12,341
• Wells Fargo Credit Card ****0332	\$6,813
• PayPal - Credit Cards ****9544	\$3,001
• Barclays Bank Credit Card ****8382	\$1,217
• FIGURE Lending Personal Loan ****6612	\$139,722
Funds disbursed to you	\$163,095
Cash required at closing	\$0
Origination fee (deducted from total)	\$10,311

Total loan amount	\$355,167
Initial draw amount + origination fee	
Est. monthly payment ⓘ	\$2,399

DRAW AND REDRAW STRUCTURE

You will receive the full initial draw amount at account opening. You can redraw up to \$355,167 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](#)

[Chat with us](#)

APPLICANT EXPERIENCE

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

7.15% (Fixed rate)
APR

\$344,856
Initial draw

\$2,399
Monthly payment

30 year
Fixed term

Application ID#: 1-26064-129

Tell us more about you and your property

My's social security number

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

Marital status

Financing purpose

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

By pressing "Agree", you authorize LoanStream Mortgage to obtain your consumer credit report to evaluate your application and LoanStream Mortgage account, however we will not pull your credit until after you verify your income. At that point, we will pull a hard credit report which may affect your credit score.

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

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS [#LO_NMLS101](#)

Applicant will then provide more detail

APPLICANT EXPERIENCE

Applicant will verify income by connecting personal or business via Plaid.

The image displays three overlapping screenshots of the LoanStream Mortgage applicant experience:

- Main Application Page:** Shows the 'Application progress' section with a sidebar menu. The 'Link Income Sources' step is highlighted. The main content area asks the user to 'Select an option below to securely verify your income information.' It shows 'Income verified' as '\$0 of \$220,000' and offers two options: 'Connect your personal or business accounts' (marked as 'quickest') and 'Verify income with another method'. A 'Chat with us' button is visible at the bottom right.
- Plaid Connection Modal:** A pop-up window titled 'LoanStream Mortgage uses Plaid to connect your account'. It includes a phone number field with '+1 Phone' and a 'Continue' button. A note says 'Use your phone number to log in or sign up with Plaid to go faster next time. Learn more'. A 'Continue without phone number' option is at the bottom.
- Plaid Institution Selection Screen:** A screen titled 'Select your institution' with a search bar and a grid of bank logos including Wells Fargo, Chase, Columbia Bank, Comerica, BMO, Golden 1 Credit Union, Bank of America, usbank, citibank, Capital One, Navy Federal Credit Union, and SchoolsFirst.

APPLICANT EXPERIENCE

Applicant will continue and confirm the account for the funds to be deposited

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

Application ID: 1-26064-129
Great work My! We have successfully verified your income.

Link any account that receives income, as well as any account that may help verify additional assets.

Income verified \$220,000 of \$220,000

● Chase

Your data is protected with

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS **#LO_NMLS101**

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
- Talk to eNotary

Application ID#: 1-26064-129
Select the account where you'd like to receive your funds.

Chase

Plaid Checking - Plaid Gold Standard 0% Interest Checking - 0000

By pressing "Save and continue," you authorize LoanStream Mortgage to disburse your funds to the account provided.

[Connect a new account](#) [Continue with selected account](#)

Your data is protected with 256-bit encryption and LoanStream Mortgage never sees or stores your

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS **#LO_NMLS101**

Email

Chat with us

APPLICANT EXPERIENCE-VERIFY IDENTITY

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

7.15% (Fixed rate)
APR

\$344,856
Initial draw

\$2,399
Monthly payment

30 year
Fixed term

Application ID#: 1-26064-129

Upload a photo of your ID

Use the following tips and guidelines to avoid processing delays for your application.
[Show photo guidelines](#)

US Driver's License Passport ID Card Residency Card

Drag or choose

CUSTOMER IDENTIFICATION PROGRAM NOTICE: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person that opens an account. What that means to you: When you open an account, we will ask for your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you. We will also ask to see an unexpired, government issued photo ID or similar document.

I affirm my understanding of the USA Patriot Act disclosure.

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS [#LO_NMLS101](#)

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
- Talk to eNotary

Your offer details

7.15% (Fixed rate)
APR

\$344,856
Initial draw

\$2,399
Monthly payment

30 year
Fixed term

Application ID#: 1-26064-129

Upload a photo of your ID

Use the following tips and guidelines to avoid processing delays for your application.
[Show photo guidelines](#)

US Driver's License Passport ID Card Residency Card

Upload front of ID

Uploaded



Remove

CUSTOMER IDENTIFICATION PROGRAM NOTICE: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person that opens an account. What that means to you: When you open an account, we will ask for your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you. We will also ask to see an unexpired, government issued photo ID or similar document.

I affirm my understanding of the USA Patriot Act disclosure.

Back Upload & continue

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS [#LO_NMLS101](#)

Email

Chat with us



APPLICANT EXPERIENCE

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

7.15% (Fixed rate)
APR

\$344,856
Initial draw

\$2,399
Monthly payment

30 year
Fixed term

Application ID#: 1-26064-129

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

Offer details

[Modify](#)

Cash amount	\$344,856
APR	7.15% (Fixed rate)
Monthly payment	\$2,399
Term	30 year term
Debt payoff	\$181,760
Total loan amount	\$355,167

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 LoanStream Mortgage eNotary
A LoanStream Mortgage 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.

Tell us about your insurance coverage
You will be required to maintain adequate insurance coverage on your property. Review the requirements and confirm your coverage. Evidence of coverage may be requested after funding.

[Save and continue](#)

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

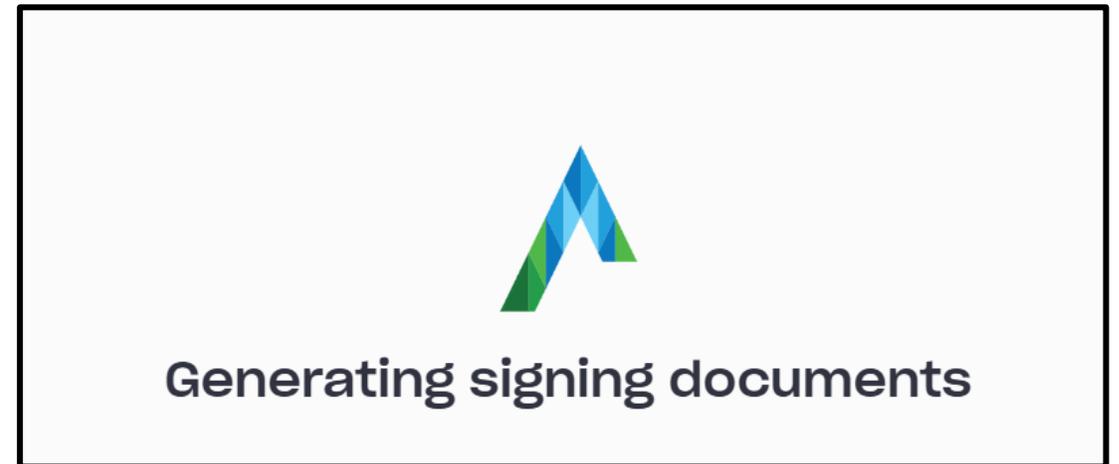
Email jbeck@ocmbc.com
NMLS #LO_NMLS101

[Email](#)

[Chat with us](#)

The applicant will review final offer and save and continue.

Applicant can also modify the offer before generating signing documents.



APPLICANT EXPERIENCE



2026-03-05

Loan No. 1-26064-129

My Lovetesth
1066 ARBOL WAY
SAN JOSE, CA 95126

Hello My,

Congratulations! Your HELOC is approved, subject to the following closing conditions. Please review your next steps and reach out if you have any questions.

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.

Schedule an appointment with a Notary

Schedule an appointment for the signing and notarization of your loan documents. Your notary appointment will be scheduled with an online e-Notary. All parties on this application (primary borrower, co-borrowers and/or additional signers) will log in separately and attend their own e-notary session.

Property Inspection

In a limited number of circumstances (such as when a property located in a recently designated FEMA natural disaster area), we may require a property condition report to confirm that your property is in, at least, average condition with no significant adverse external factors (at no added cost to you). If the report shows your property is not in, at minimum, average condition, we will unfortunately have to void the HELOC agreement and will not be able to fund your loan.

You have 14 calendar days to finish your loan process.

[Sign In](#)



MARKETING MATERIAL



PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED CONTACT US ▾ ABOUT ▾ NEWS

- PRIME FORMS
- NANQ/NONQM FORMS
- CALCULATORS ▸
- VA SPONSORSHIP FEE PAYMENT
- EZCALC – EASY INCOME CALCULATION
- EZ STRUCTURE
- EZ SUITE ▸
- NON-QM CREDIT UPGRADE
- ORDER AN APPRAISAL
- APPROVED CREDIT VENDORS
- FHA CASE REQUEST
- APPRAISAL TRANSFER REQUEST

MARKETING ▸

MARKETING FLYERS

Unleash your Superpowers with HELOC ONE

HIGHLIGHTS

Primary Residence

- Max Loan Amount \$750,000
- Max 85% CLTV (subject to loan amount and credit range)
- Primary Residence - 1st or 2nd Lien Position
- Investment Properties
- 2- 4 units
- No prepayment penalty
- FICOs down to 640 (max loan amount \$250,000)
- Properties owned by an LLC are eligible

Our Home Equity Line of Credit: HELOC ONE

HELOC ONE is designed to provide flexibility and financial freedom through convenient access to home equity.

Digital Experience; Faster, Streamlined and Borrower Centric Process and less paperwork - the future of HELOCs is here!

New Digital Experience:

- Fast
- Efficient
- 5 - 10 days to qualify customer

The following states are ineligible: DE, KY, NJ, NY, VT, WV



RESOURCES AND SUPPORT

HELOC Support Contacts

 **Sales Scenarios (Pre-Inquiry)**
salesuccess@figure.com

 **Broker Approval Questions**
Clients@lsmortgage.com

 **Portal / Technical/ Guideline Questions**
helocsupport@ocmbc.com

 **Loans in Process**
wholesale@figure.com

VIDEO TUTORIALS

[HELOC ONE Portal Broker Experience](#)

[HELOC ONE Portal Borrower Experience](#)



QUESTIONS



Thank You

www.LSMLounge.com

LoanStreamWholesale.com