

EQUITYMAX HELOC



R I S E T P O . C O M

Webinar Hosts



Jenny Beck

Director of Learning and Development



Eric Yang

Founder, Chief Production Officer

RISE AND SHINE MARCH SPECIALS!

UP TO 75 BPS PRICE IMPROVEMENTS

For loans locked March 1st – 31st, 2026

RISE ABOVE THE COMPETITION AND BRING MORE OPPORTUNITIES IN THE DOOR!

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

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

PRIME Pricing Improvement

- ◆ 37.5 BPS Price Improvement on Non-Select VA IRRRLs and FHA Streamlines
- ◆ 12.5 BPS Price Improvement 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 RISE TPO 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. February 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. RISE TPO is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

EquityMax HELOC

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.



RISETPO.COM

EQUITYMAX HELOC

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

EQUITYMAX HELOC PRODUCT 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)

EQUITYMAX HELOC PRODUCT HIGHLIGHTS

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

EQUITYMAX HELOC PRODUCT HIGHLIGHTS

- 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

EQUITYMAX HELOC [PRODUCT 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

EQUITYMAX HELOC PRODUCT 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
 - 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)

EQUITYMAX HELOC BROKER APPROVAL

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

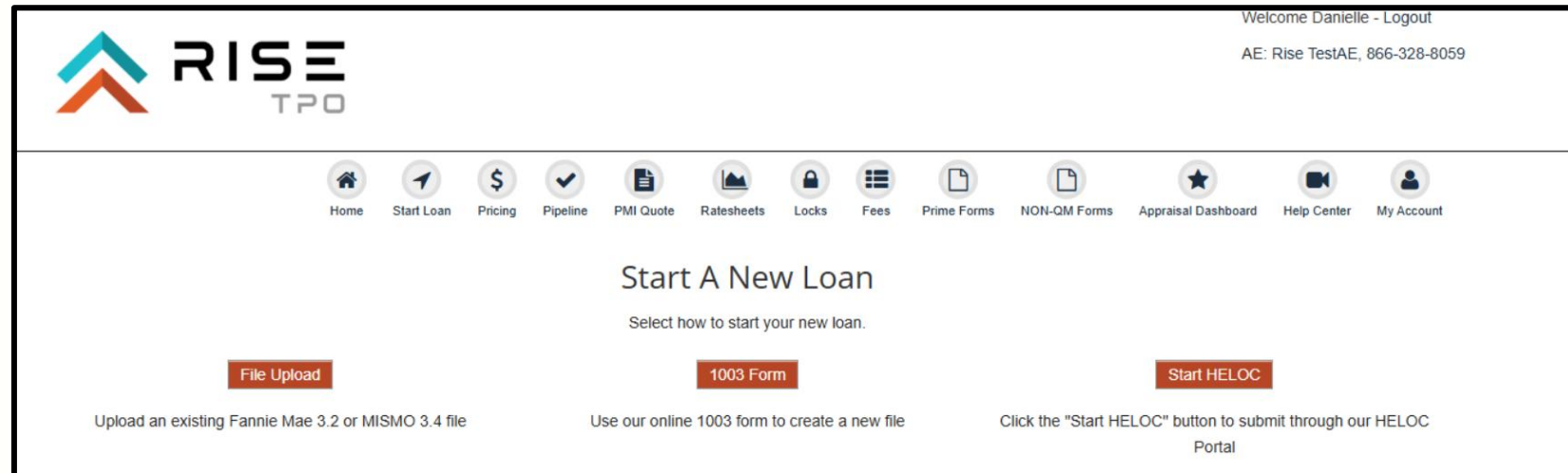
HELOC forms will be available on the website

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

HOW TO ACCESS THE HELOC PORTAL

Brokers are to access the LoanStream HELOC Portal via The Pulse

Go to Start A NEW Loan and click **Start HELOC**

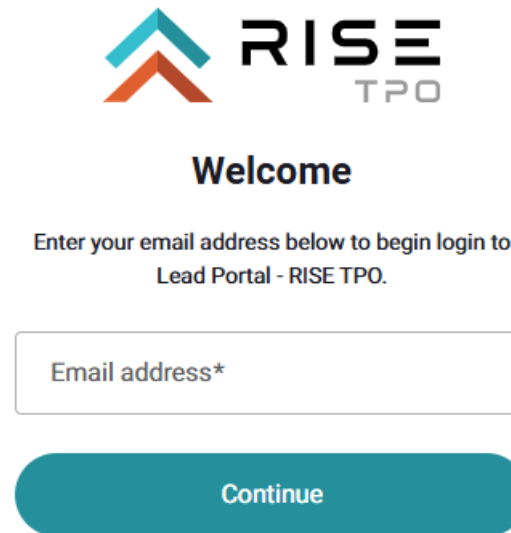


HOW TO ACCESS THE HELOC PORTAL

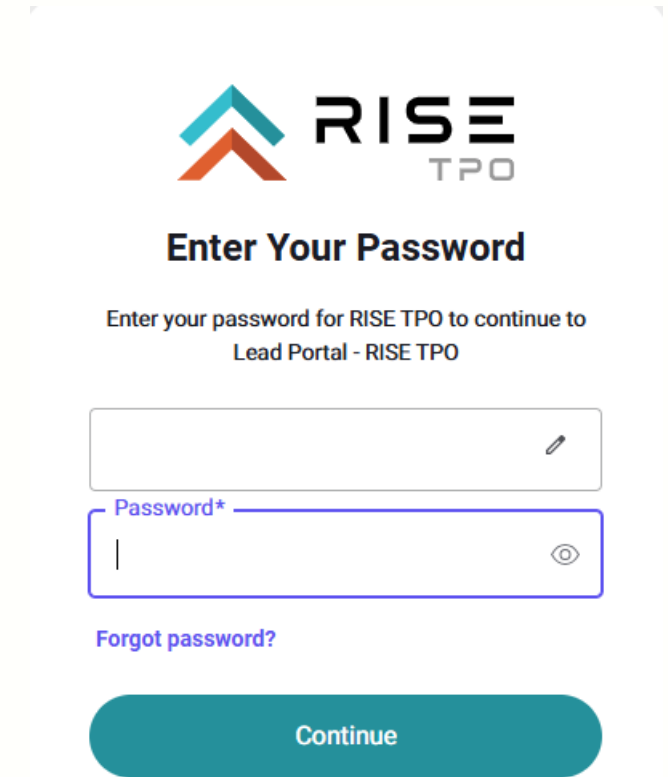
[RISE TPO HELOC Lead Portal](#)

- ✓ 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 RISE TPO portal. At the top is the RISE TPO logo. Below it, the word 'Welcome' is centered. Underneath, a prompt says 'Enter your email address below to begin login to Lead Portal - RISE TPO.' There is a text input field labeled 'Email address*'. At the bottom is a large teal button labeled 'Continue'.



The image shows the 'Enter Your Password' screen of the RISE TPO portal. At the top is the RISE TPO logo. Below it, the text 'Enter Your Password' is centered. Underneath, a prompt says 'Enter your password for RISE TPO to continue to Lead Portal - RISE TPO'. There are two input fields: the first is empty, and the second is labeled 'Password*' and contains a single character. To the right of the password field is an eye icon. Below the password field is a link that says 'Forgot password?'. At the bottom is a large teal button labeled 'Continue'.

MATRIX AND RESOURCES AT A GLANCE



EquityMax HELOC 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%	680-759	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%	660+	50%
	\$150,000	1 st or 2 nd	85%	680+	50%
	\$150,000 ⁶	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% ⁴	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 ⁶	1 st or 2 nd	80%	760+	50%
	\$750,000 ⁶	1 st or 2 nd	85% ⁴	780+	50%
Second Home or Investment ³	\$200,000	1 st or 2 nd	70%	680+	50%
	\$275,000	1 st or 2 nd	70%	720+	50%
	\$350,000	1 st or 2 nd	70%	760+	50%
	\$400,000 ⁶	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.



EquityMax HELOC 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%	680-759	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%	660+	50%
	\$150,000	1 st or 2 nd	85%	680+	50%
	\$150,000 ⁶	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% ⁴	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 ⁶	1 st or 2 nd	80%	760+	50%
	\$750,000 ⁶	1 st or 2 nd	85% ⁴	780+	50%
Second Home or Investment ³	\$200,000	1 st or 2 nd	70%	680+	50%
	\$275,000	1 st or 2 nd	70%	720+	50%
	\$350,000	1 st or 2 nd	70%	760+	50%
	\$400,000 ⁶	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.

Job Aids

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



RISETPO.COM

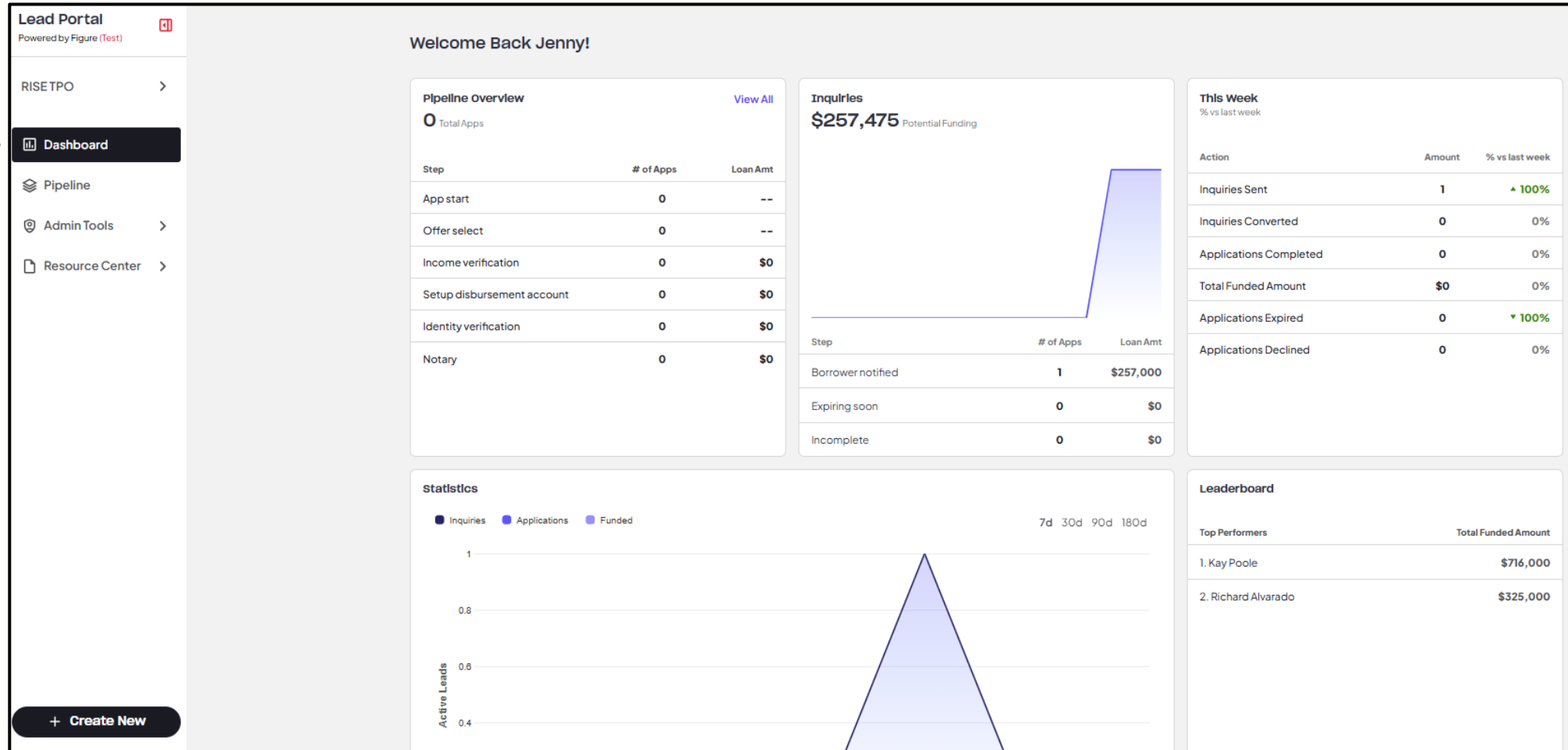
HELOC DASHBOARD

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 START AN 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



Origination Fee ⓘ

This is a one-time fee that covers the cost of processing the loan. Instead of a monthly payment — 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 amount.

Select The Monthly Payment And Term To See Breakdown Below

Fixed Rate ⓘ

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

Variable Rate ⓘ

\$1,203/month	\$1,338/month	\$1,543/month	\$1,981/month
Starting at 7.75%	Starting at 7.35%	Starting at 7.35%	Starting at 7.35%
30yr variable	20yr variable	15yr variable	10yr variable
Select	Select	Select	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	\$167,972
Initial draw amount + origination fee	

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 Auto Loan	\$60,839.60 5.70% APR
☒	Chase Credit Card ****1580 Credit Card	\$18,666.88 20.50% APR
☒	KeyBank Personal Loan ****3892 Personal Loan	\$12,341.00
☒	Wells Fargo Credit Card ****0332 Credit Card	\$6,813.00 18.00% APR
☒	PayPal - Credit Cards ****9544 Credit Card	\$3,001.00 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



RISETPO.COM

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

Complete the Broker 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.

CancelProceed

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.

Lead Portal									
Powered by Figure (Test)									
Pipeline									
RISETPO >									
Dashboard									
Pipeline									
Admin Tools >									
Resource Center >									
+ Create New									
Search									
Submission Date All Time									
Loan Originator	Borrower	Address	Submission	Type	Loan Amount	Status	Conditions	Actions	
Jenny Beck NMLS# LO_NMLS101 jbeck@ocmbc.com	Mary Marytesth InquiryID: 1-26065-067 jbeck+2345@ocmbc.co...	1066 ARBOL WAY SAN JOSE, CA 95126	03/06/2026	HELOC Inquiry	\$117,694	Borrower Notified	-	...	
Kay Poole NMLS# LO_NMLS101 kpoole@ismortgage.com	Jenny Testh InquiryID: 1-26063-067 kpoole+0203825@ismo...	1066 ARBOL WAY SAN JOSE, CA 95126	03/04/2026	HELOC Inquiry	\$257,475	Borrower Notified	-	...	
Kay Poole NMLS# LO_NMLS101 kpoole@ismortgage.com	Sabrina Testh AppID: 1-26037-096 kpoole+0206@ismortga...	1066 ARBOL WAY SAN JOSE, CA 95126	02/06/2026	HELOC Application	\$396,320	Complete	-	...	
Rial Johnson NMLS# 12345 rjohnson@figure.com	Carlos Johnstesth AppID: 1-26035-071 rjohnson+177023129434...	1066 ARBOL WAY TYPEAHEAD_OVERRIDE SAN JOSE, CA 95126	02/04/2026	HELOC Application	\$718,100	Declined	-	...	
Kay Poole NMLS# LO_NMLS101 kpoole@ismortgage.com	Winnie Testh AppID: 1-26034-066 kpoole+0203825@ismo...	1066 ARBOL WAY SAN JOSE, CA 95126	02/03/2026	HELOC Application	\$205,980	Declined	-	...	
Kay Poole NMLS# LO_NMLS101 kpoole@ismortgage.com	Ashley Testh AppID: 1-26029-054 kpoole+0129840@ismo...	1066 ARBOL WAY SAN JOSE, CA 95126	01/29/2026	HELOC Application	-	Declined	-	...	
Kay Poole NMLS# LO_NMLS101 kpoole@ismortgage.com	Anthony Testh AppID: 1-26027-085 kpoole+0127830@ismo...	1066 ARBOL WAY SAN JOSE, CA 95126	01/27/2026	HELOC Application	\$319,269	Complete	-	...	

MANAGING YOUR PIPELINE

HELOC App #1-26064-129

Gen Closing Disclosure

My Lovetesth

1066 Arbol Way, San Jose, CA 95126

More Options

DetailsConditionsApplication StatusDocuments

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 Progress57%

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

Note Signing

Mar 5, 2026 at 1:06 PM

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

MANAGING YOUR PIPELINE

Direct Debt Payoff

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

Liabilities Marked For Payoff

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 EMAIL

Example of the
Email sent to
the Applicant.

All email
communication
will come from
RiseTpo



Hi Mary,

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

FIGURE_TEST_BROKER works with RISE TPO 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 RISE TPO

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.

APPLICANT EXPERIENCE

RISE TPO

Continue

Home Equity Line of Credit

App ID: #1-26065-067

1066 Arbol Way, San Jose, CA 95126

Congratulations on qualifying for up to \$724,543! 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 Documents1 of 5



Borrower Name: MARY MARYTESTH
Borrower Address: 1066 ARBOL WAY, SAN JOSE, CA 95126
Loan Number: 1-26065-067
Date: 03/09/2026

Lender: RISE TPO, a registered DBA of OCMBC, 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, § 1060.204), 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

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email: jbeck@ocmbc.com
NMLS: #LO_NMLS101

Email

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.



RISETPO.COM

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

\$728,000

Origination fee

This is a one-time fee that covers the cost of processing your loan. Upfront, it's added to your total loan amount — so there's no interest on it.

☒ 2.99%

\$10,311

☐ 1.99%

\$6,863

A higher origination fee can lower your APR and monthly payment, but increase your total cost.

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.

\$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

Chat with us

APPLICANT EXPERIENCE

Review the terms of the offer.

If debts are to 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

Initial draw amount + origination fee

\$355,167

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 ⓘ

Chat with us ⓘ

Save and continue

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

ApplicationID#: 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

Select

Financing purpose

Select

☐ 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.

Agree

Your loan officer

FIGURE_TEST_BROKER

Jenny Beck

Email

jbeck@ocmbc.com

NMLS

#LO_NMLS101

Email

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

Chat with us

Applicant will then provide more detail

 **RISE**
TPO
RISETPO.COM

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

APPLICANT EXPERIENCE- VERIFYING INCOME

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

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

Select an option below to securely verify your income information.

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

Income verified

\$0 of \$220,000

Connect your personal or business accounts **quickest**

Log in to your financial institution to securely link your checking or savings account.

[Video tutorial](#)[Connect](#)

Verify income with another method

Log in to your tax prep service, payroll provider or investment account. Or, upload a digital copy of your paystub.

[Show more](#)

🔒 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](#)

[Email](#)

[Chat with us](#)

PLAID

RISE TPO uses Plaid to connect your account

+1 Phone

Use your phone number to log in or sign up with Plaid to go faster next time. [Learn more](#)

Terms apply. By continuing, you agree to Plaid's [Privacy Policy](#) and to receive updates on plaid.com

[Continue](#)

[Continue without phone number](#)

Select your institution

WELLS FARGO

CHASE

Columbia Bank - Comme...

Comerica

BMO

Golden 1 Credit Union...

BANK OF AMERICA

usbank

citibank

Capital One

NAVY FEDERAL Credit Union

SCHOOLSFIRST

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.


RISETPO.COM

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

Done

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 loan officer

FIGURE_TEST_BROKER

Jenny Beck

Email jbeck@ocmbc.com

NMLS [#LO_NMLS101](#)

Email

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

Chat with us 

RISETPO.COM

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

Upload front of ID

Drag or choose a file to start uploading (PNG, JPG, or PDF)

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

Your loan officer

FIGURE_TEST_BROKER

Jenny Beck

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

Drag or choose a file to start uploading (PNG, JPG, or PDF)

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 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 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](#)

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

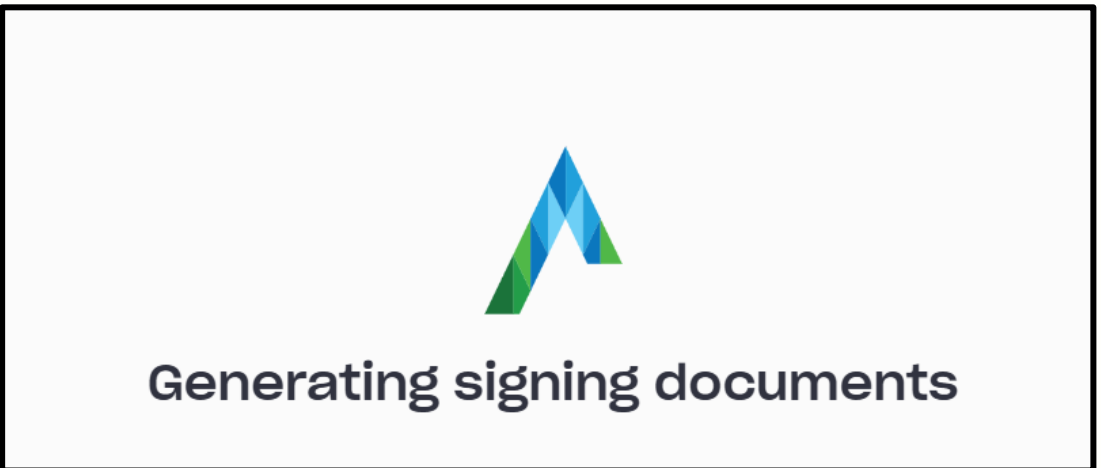
NMLS #LO_NMLS101

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- EXAMPLE EMAIL



2026-03-06

Loan No. 1-26065-068

Mary Lovelytesth
1066 ARBOL WAY
SAN JOSE, CA 95126

Hello Mary,

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](#)

RESOURCES AVAILABLE

HELOC Support Contacts

 **Sales Scenarios (Pre-Inquiry)**

salessuccess@figure.com

 **Broker Approval Questions**

Clients@lsmortgage.com

 **Portal / Technical/ Guideline Questions**

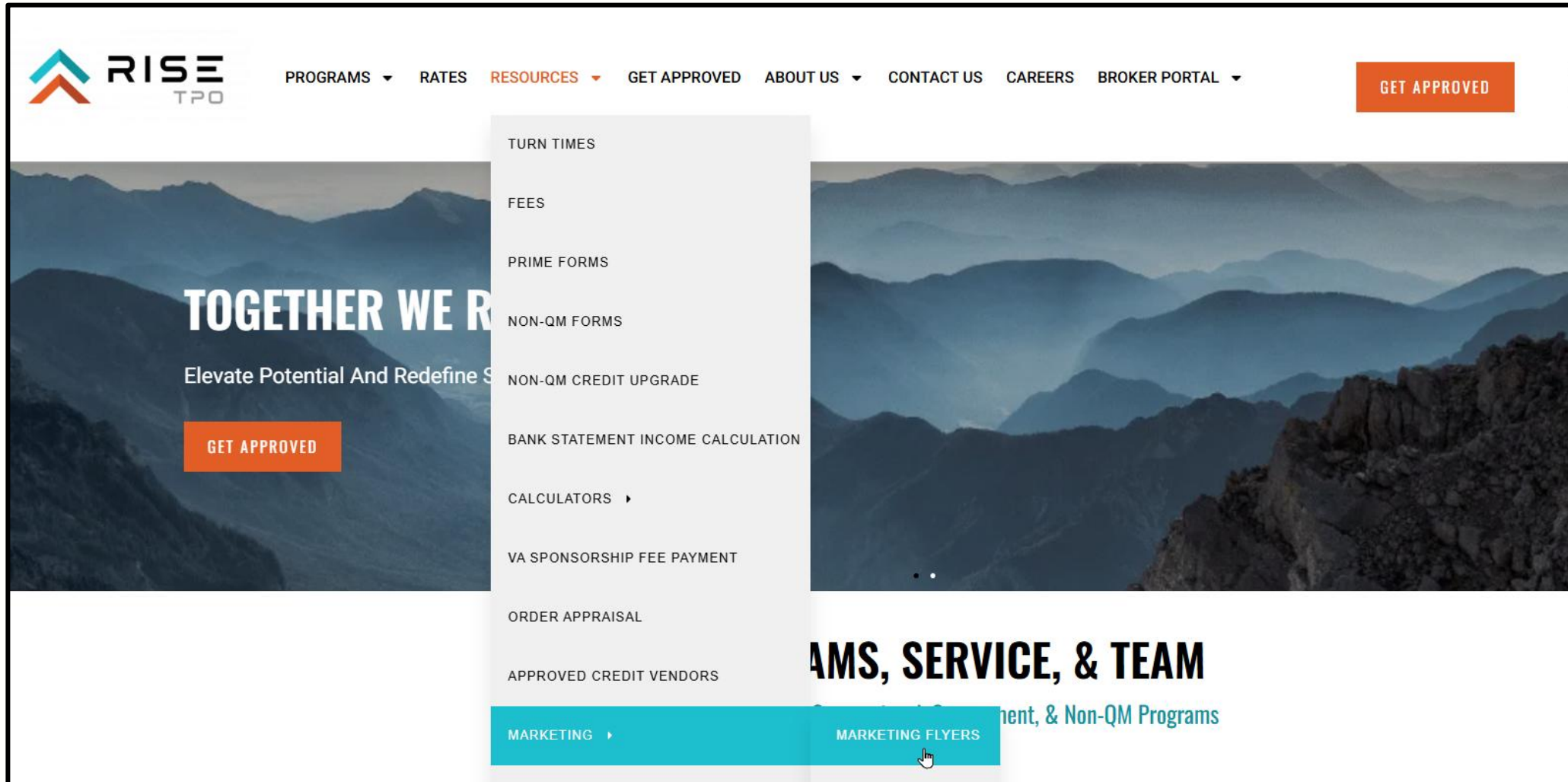
helocsupport@ocmbc.com

 **Loans in Process**

wholesale@figure.com

VIDEO TUTORIALS

MARKETING AVAILABLE



For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.

QUESTIONS

THANK YOU



R I S E T P O . C O M

866.328.8059

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026.

For external use only. Information in this presentation is accurate at the time of recording. Guidelines are subject to change at any time. All guidelines should be verified via our matrices and/or your Account Executive for accuracy.