EQUITYMAX HELOC

RISE
TPO

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Webinar Hosts

Jenny Beck

Director of Learning and Development

Eric Yang

Founder, Chief Production Officer

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.*

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EquityMax HELOC

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**

💳 **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**

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

⚠ **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

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.

- **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

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

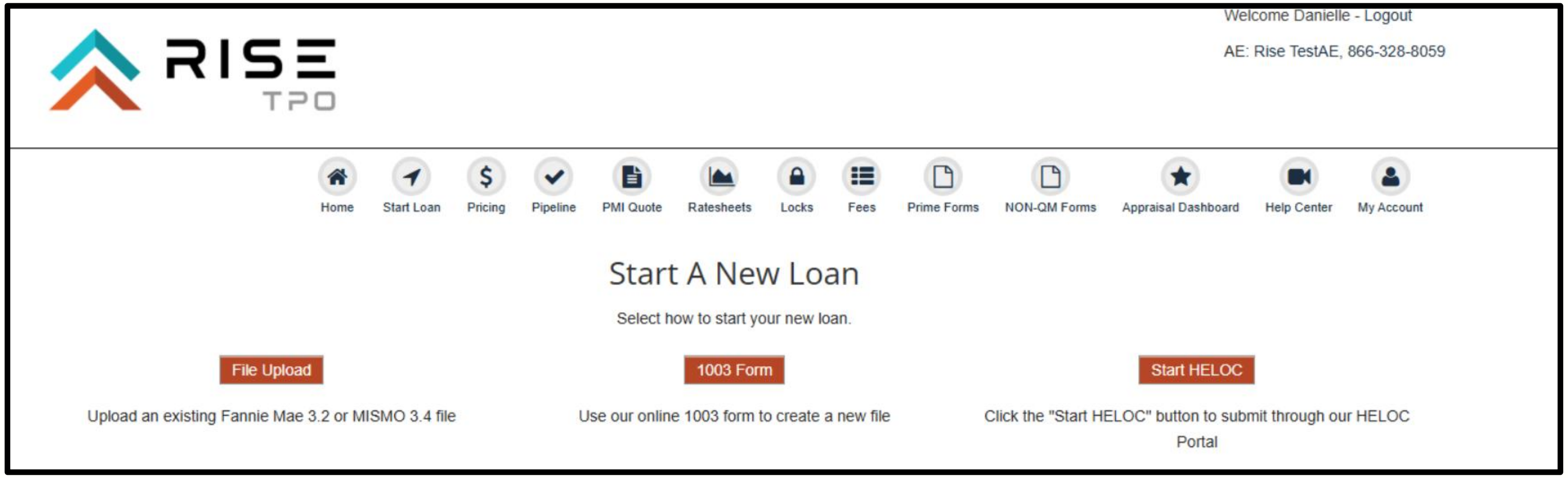
HELOC forms will be available on the website

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**

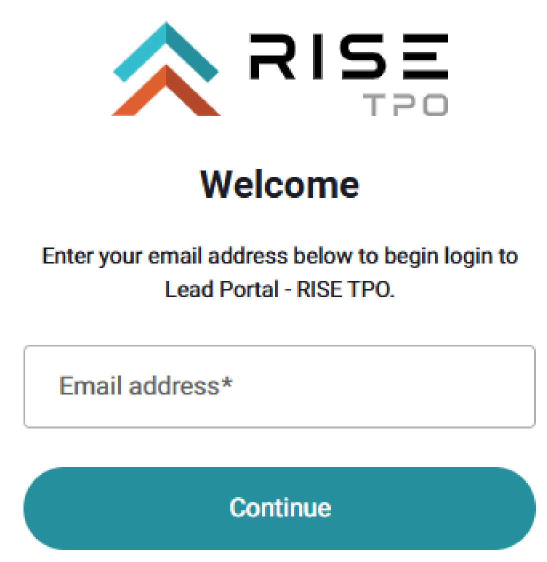


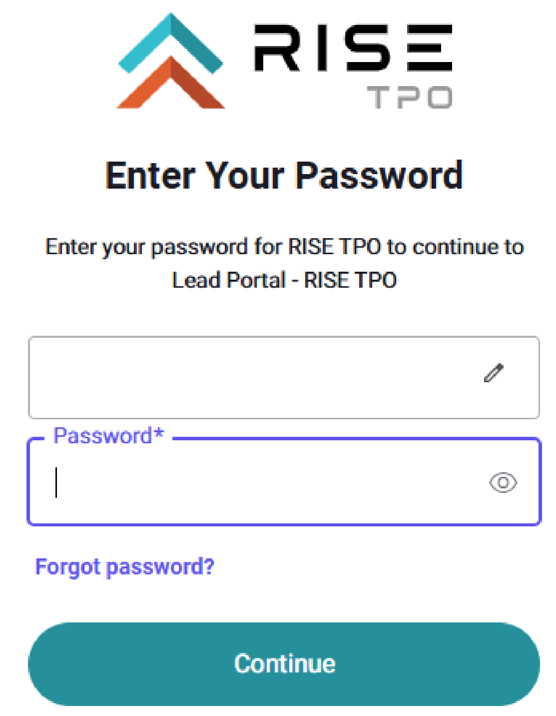
HOW TO ACCESS THE HELOC PORTAL

[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.





MATRIX AND RESOURCES AT A GLANCE

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EquityMax HELOC Product Matrix

OCCUPANCY	MAX LOAN AMOUNT	LIEN POSITION[5]	MAX CLTV[2]	MIN FICO	MAX DTI
1 Unit Properties					
Primary Residence	$100,000	3rd	70%	680-759	50%
	$125,000	2nd	70%	600-639	45%
	$125,000	1st or 2nd	75%	640-659	50%
	$125,000	1st or 2nd	80%	660+	50%
	$150,000	1st or 2nd	85%	680+	50%
	$150,000[6]	3rd	70%	680+	50%
	$150,000	3rd	70%	760+	50%
	$200,000	1st or 2nd	80%	680-699	50%
	$250,000	1st or 2nd	80%	700-719	50%
	$300,000	1st or 2nd	80%	720- 739	50%
	$350,000	1st or 2nd	85%	740+	50%
	$375,000	1st or 2nd	80%	720-739	50%
	$400,000	2nd	80%	740+	50%
	$400,000	2nd	85%[5]	780+	50%
	$400,000	1st	80%	680-739	50%
	$400,000	1st	85%	740+	50%
	$750,000	1st or 2nd	75%	760+	50%
	$750,000[6]	1st or 2nd	80%	760+	50%
	$750,000[6]	1st or 2nd	85%[4]	780+	50%
Second Home or Investment[3]	$200,000	1st or 2nd	70%	680+	50%
	$275,000	1st or 2nd	70%	720+	50%
	$350,000	1st or 2nd	70%	760+	50%
	$400,000[6]	1st	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.

OCCUPANCY	MAX LOAN AMOUNT	LIEN POSITION[4]	MAX CLTV[2]	MIN FICO	MAX DTI
2-4 Unit (Multi-Family) Properties[5]					
Primary Residence	$200,000	2nd	80%	680-699	45%
	$250,000	2nd	80%	700-719	45%
	$300,000	2nd	80%	720-739	45%
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Job Aids

- 📄 Income Verification
- ⚠ Decline Reasons
- 📊 Application Stages
- 🔄 Status Definitions
- ✍ Notary Guide
- ⭐ Texas HELOC Guidance
- 💳 Direct Debt Payoff
- ❓ FAQs

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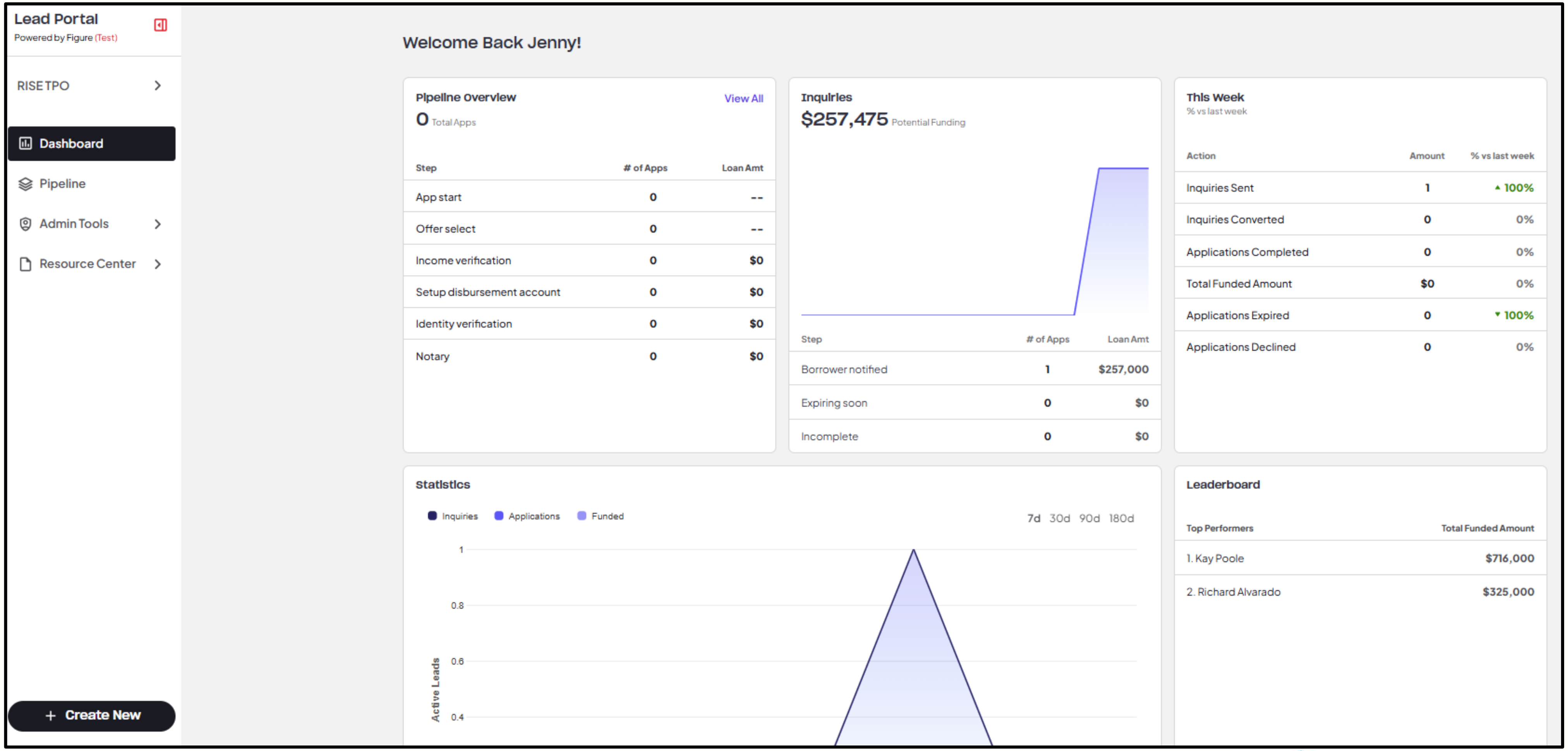
HELOC DASHBOARD

Once logged in, you will land on your Dashboard.

In your Dashboard you can see:

Pipeline Overview
Inquiries
And Statistics

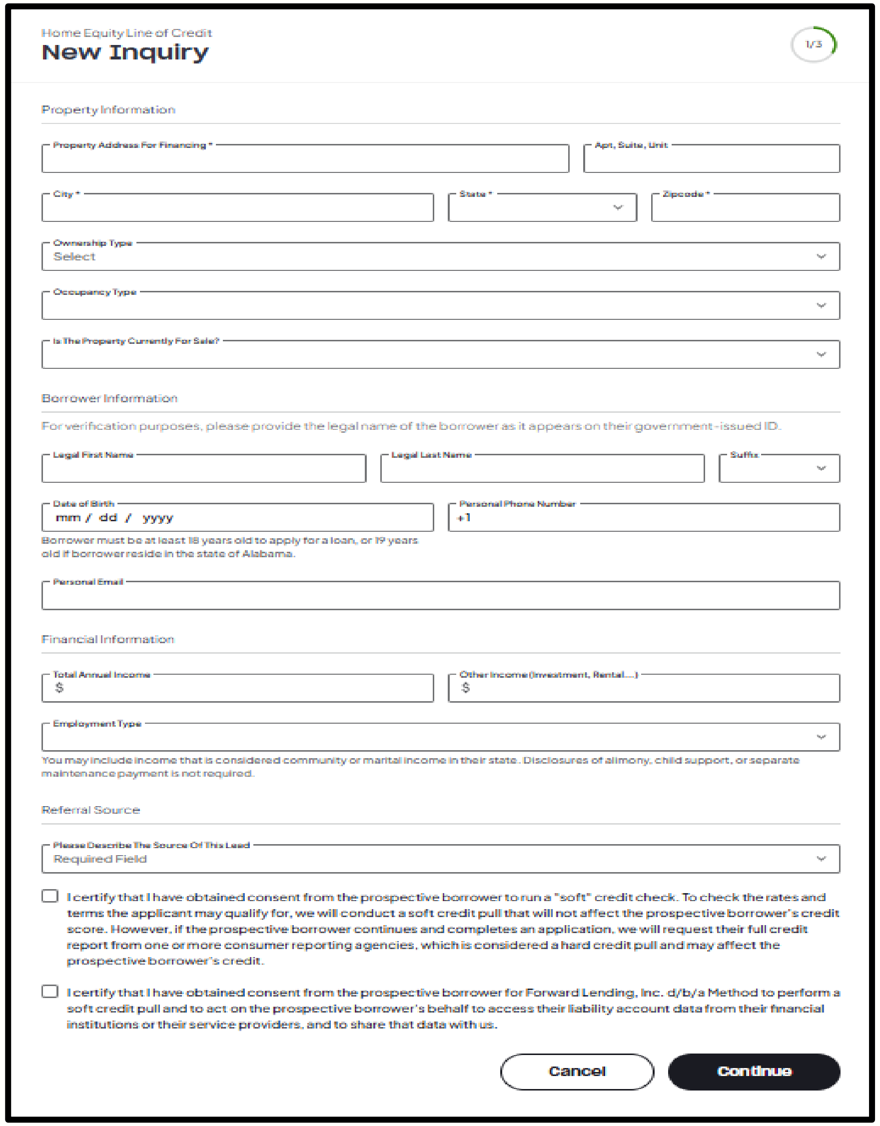
And here is where you will Create a New Inquiry.



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
Select
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.

Cancel
Continue

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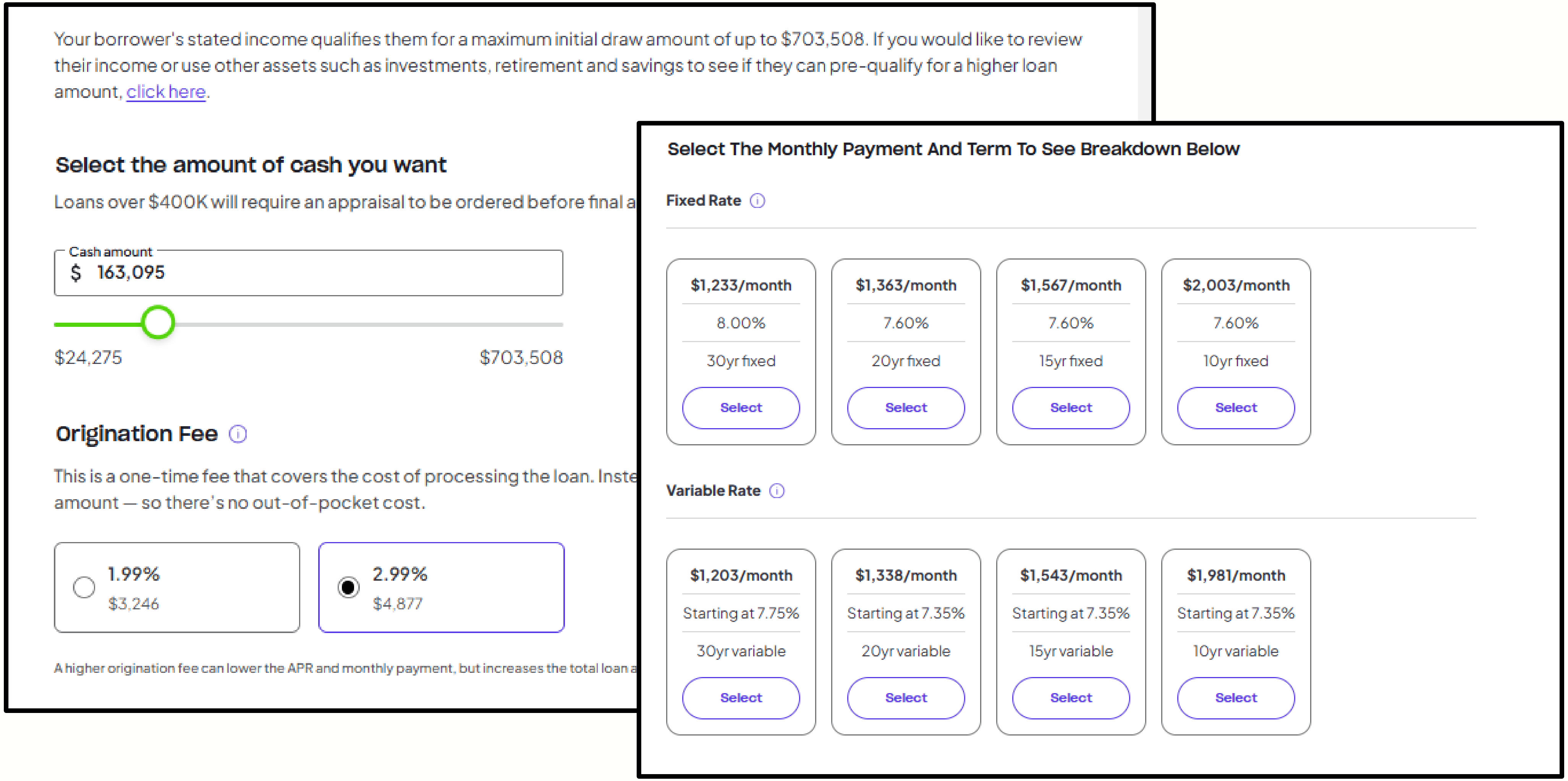
INITIAL OFFERS- BROKER EXPERIENCE

Select Desired Loan Amount

Select Origination Fee

Select rate and terms



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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

- [x] 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

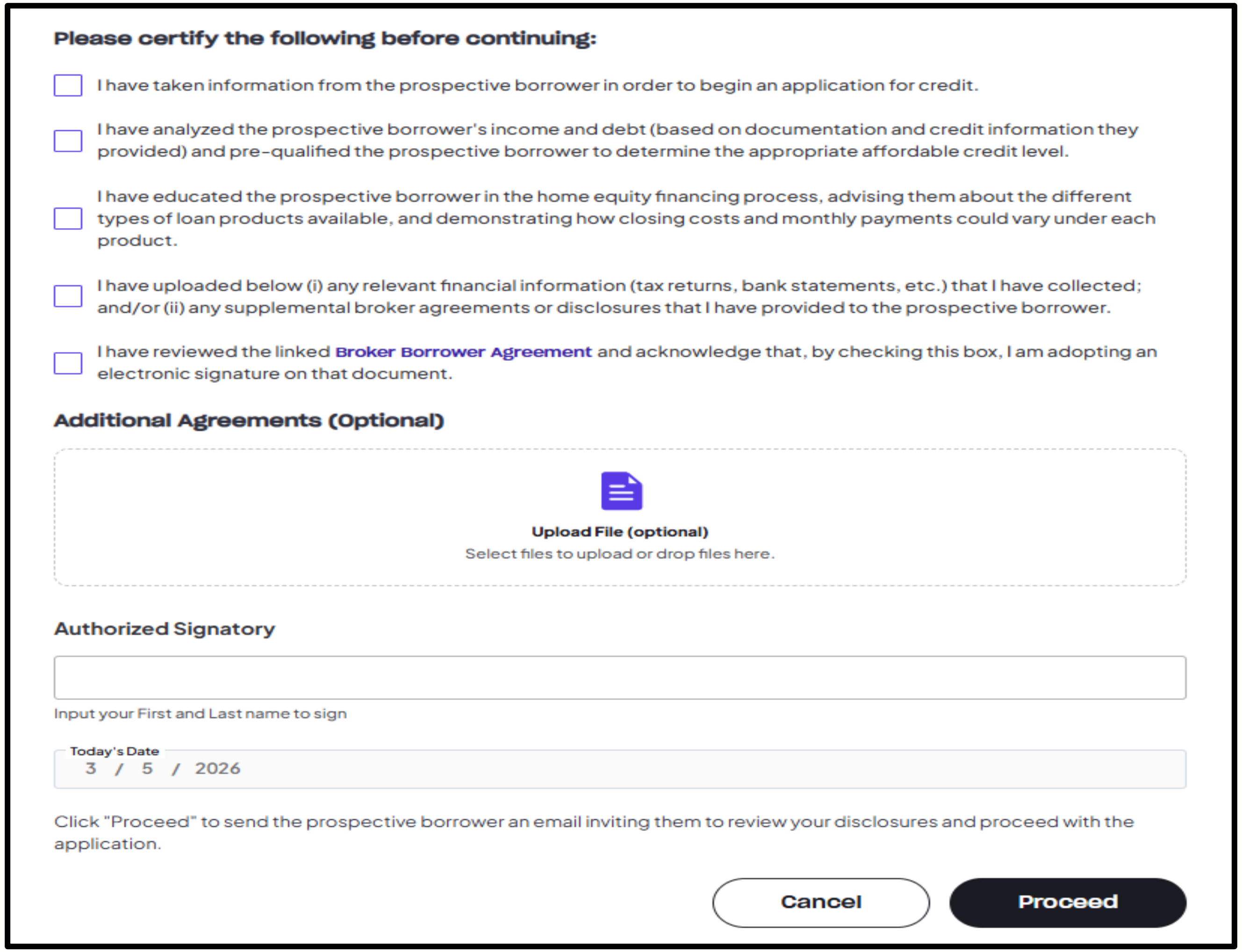
Initial draw amount	$344,856
Funds disbursed to the borrower	$163,096
Debt Payoff	$181,760
Chase Credit Card ****1580	$18,667
KeyBank Personal Loan ****3892	$12,341
Wells Fargo Credit Card ****0332	$6,813
PayPal - Credit Cards ****9544	$3,001
Barclays Bank Credit Card ****8382	$1,217
FIGURE Lending Personal Loan ****6612	$139,722
Origination fee	$10,311
Closing cost/Recording tax	$0
Total loan amount	**$355,167**
APR%	7.15%

Confirm

Back

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.

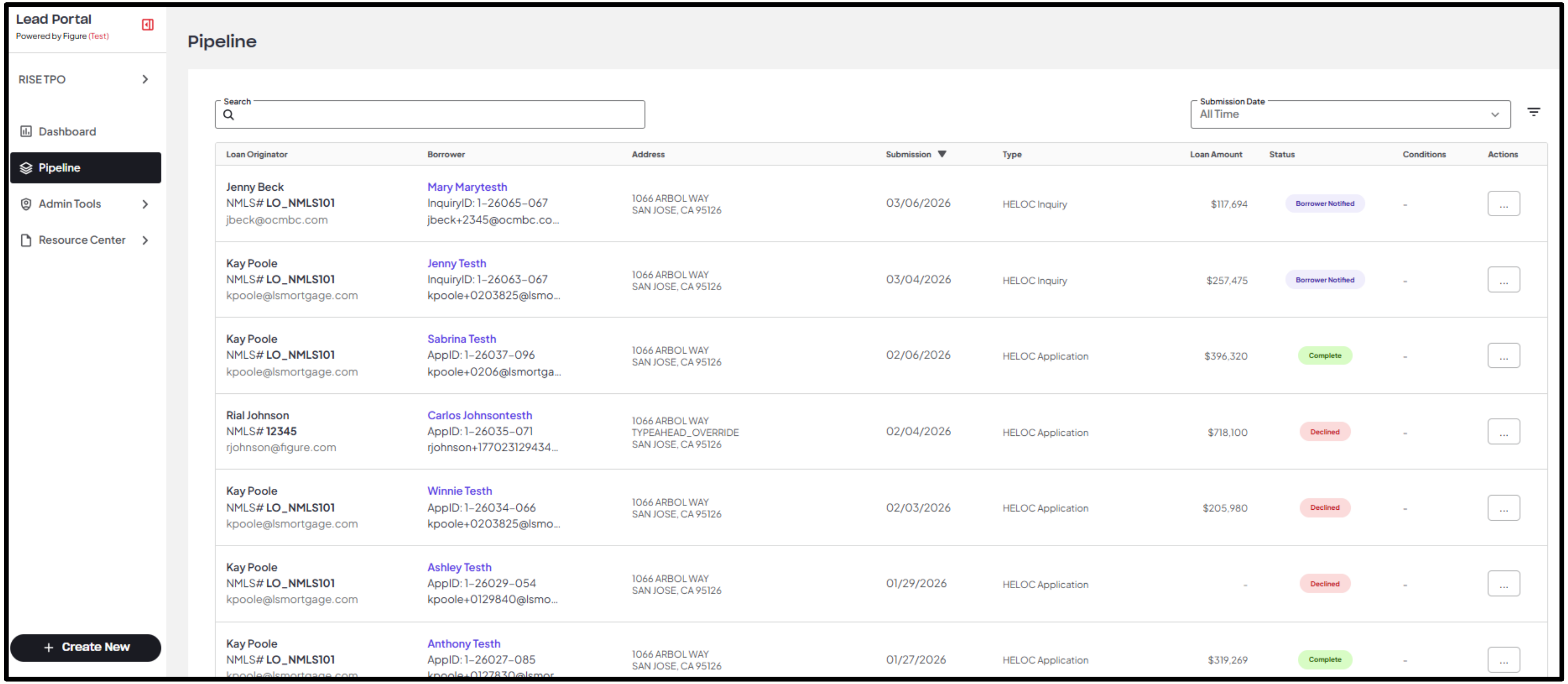
Cancel | Proceed

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.



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@lsmortgage.com	Jenny Testh InquiryID: 1-26063-067 kpoole+0203825@lsmo...	1066 ARBOL WAY SAN JOSE, CA 95126	03/04/2026	HELOC Inquiry	$257,475	Borrower Notified	-	...
Kay Poole NMLS# LO_NMLS101 kpoole@lsmortgage.com	Sabrina Testh AppID: 1-26037-096 kpoole+0206@lsmortga...	1066 ARBOL WAY SAN JOSE, CA 95126	02/06/2026	HELOC Application	$396,320	Complete	-	...
Rial Johnson NMLS# 12345 rjohnson@figure.com	Carlos Johnsontesth 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@lsmortgage.com	Winnie Testh AppID: 1-26034-066 kpoole+0203825@lsmo...	1066 ARBOL WAY SAN JOSE, CA 95126	02/03/2026	HELOC Application	$205,980	Declined	-	...
Kay Poole NMLS# LO_NMLS101 kpoole@lsmortgage.com	Ashley Testh AppID: 1-26029-054 kpoole+0129840@lsmo...	1066 ARBOL WAY SAN JOSE, CA 95126	01/29/2026	HELOC Application	-	Declined	-	...
Kay Poole NMLS# LO_NMLS101	Anthony Testh AppID: 1-26027-085	1066 ARBOL WAY SAN JOSE, CA 95126	01/27/2026	HELOC Application	$319,269	Complete	-	...

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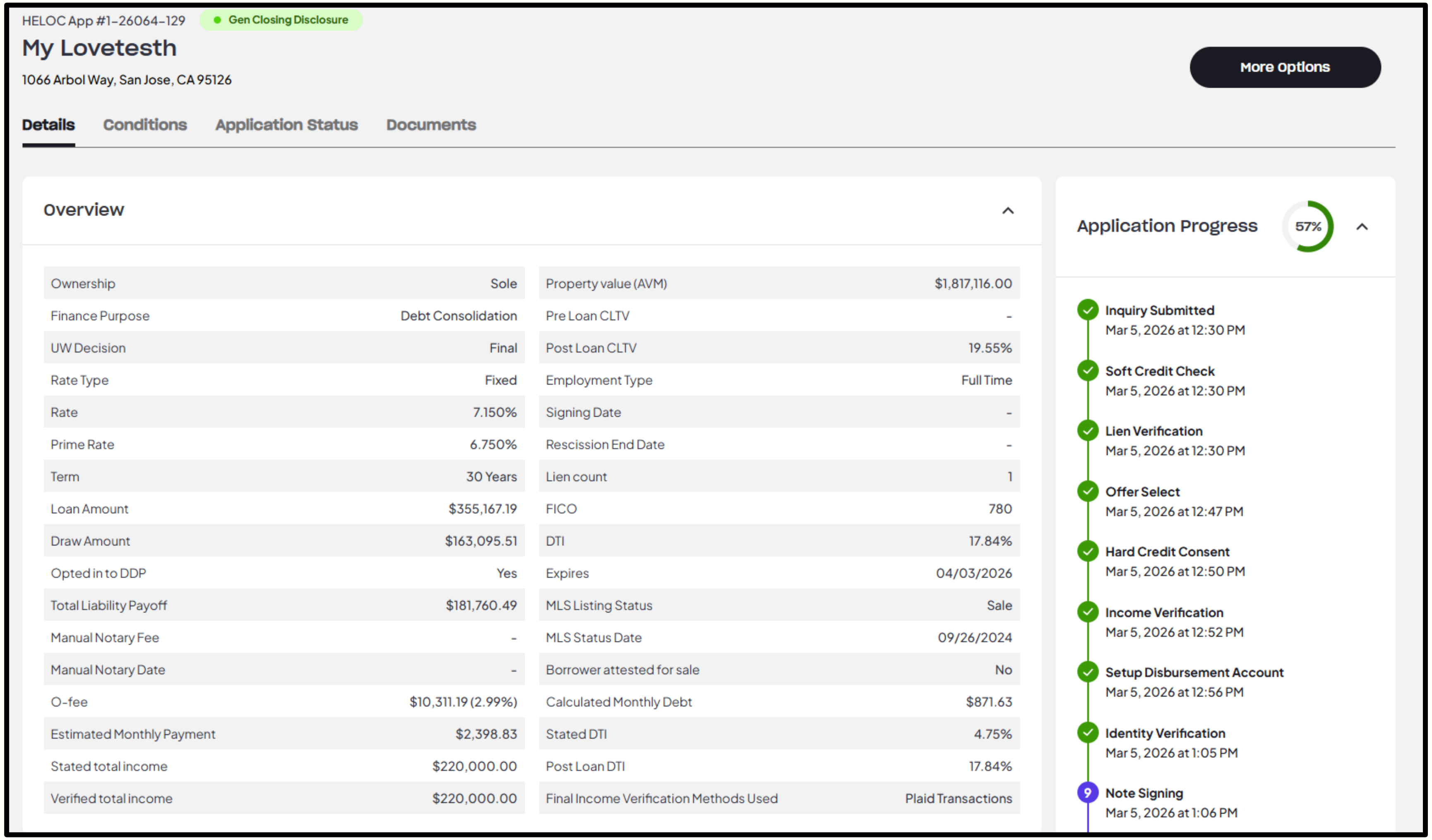
MANAGING YOUR PIPELINE



HELOC App #1-26064-129 Gen Closing Disclosure

My Lovetesth

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	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

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
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- 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

RISE TPO

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

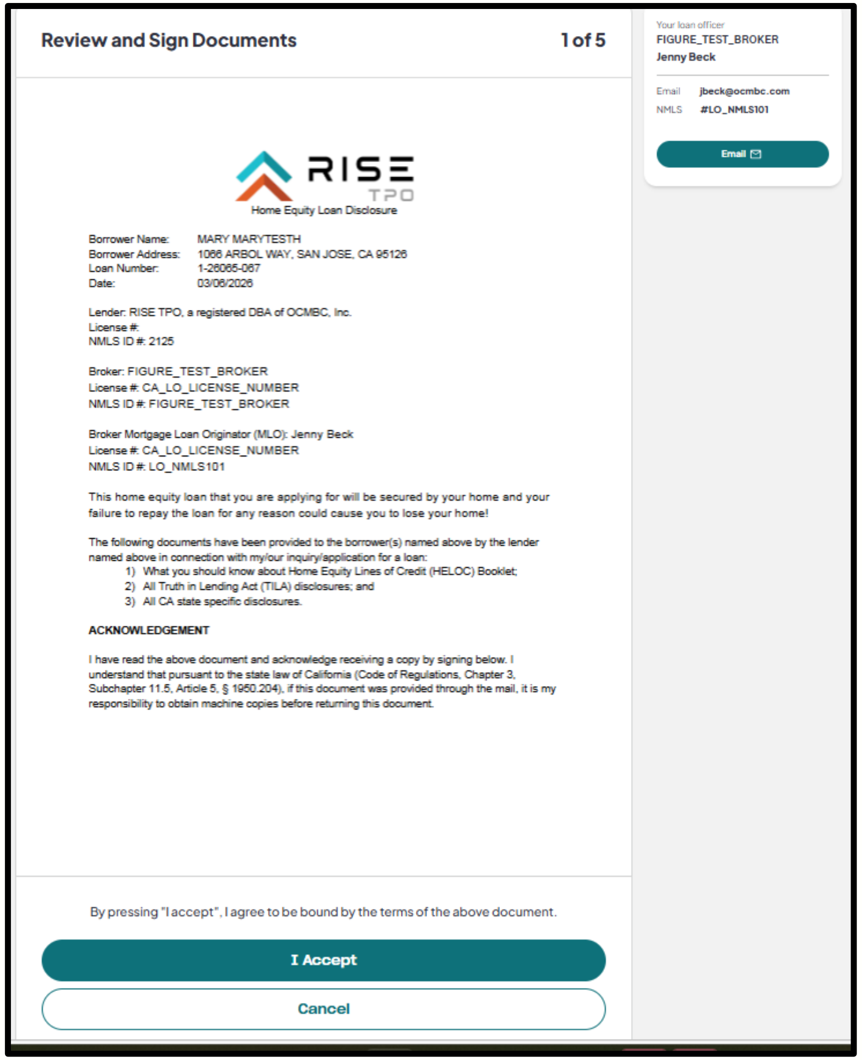
Home Equity Line of Credit
App ID: #1-26065-067
1066 Arbol Way, San Jose, CA 95126

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 Documents

1 of 5

Your loan officer
FIGURE_TEST_BROKER
Jenny Beck

Email jbeck@ocmbc.com
NMLS #LO_NMLS101

Email

RISE TPO

Home Equity Loan Disclosure

Borrower Name: MARY MARYTESTH
Borrower Address: 1066 ARBOL WAY, SAN JOSE, CA 95126
Loan Number: 1-26065-067
Date: 03/06/2026

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, § 1950.204), if this document was provided through the mail, it is my responsibility to obtain machine copies before returning this document.

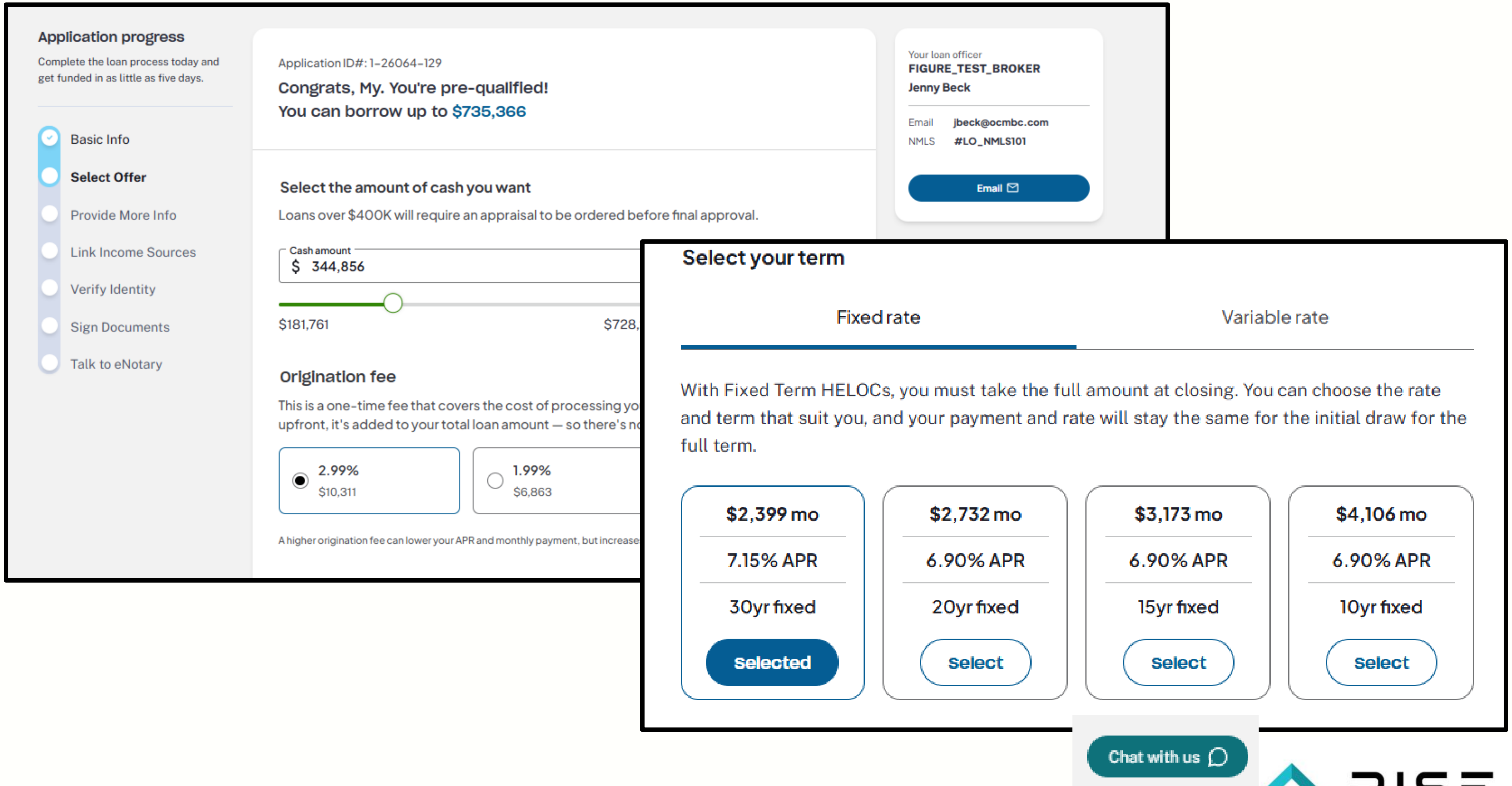
By pressing "I accept", I agree to be bound by the terms of the above document.

I Accept

Cancel

APPLICANT EXPERIENCE

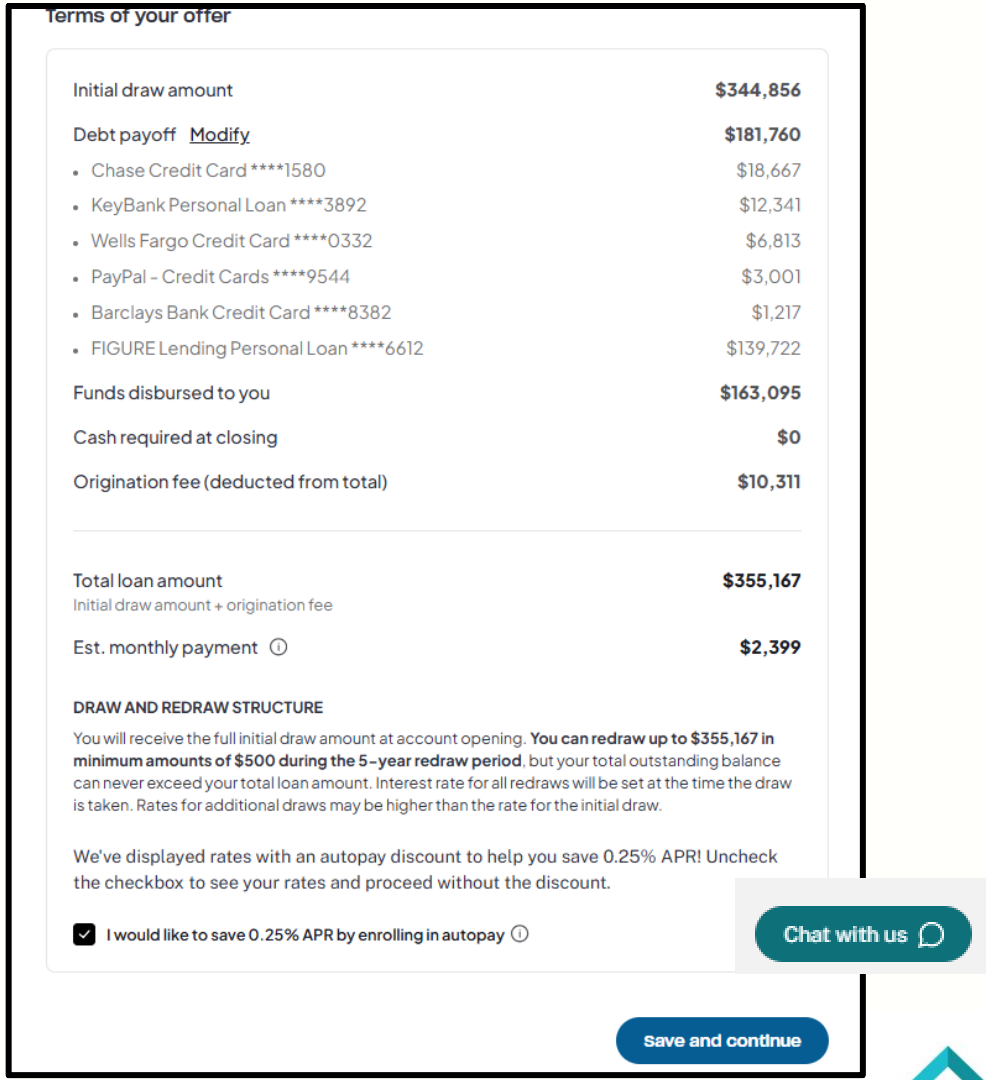
Applicant will confirm offer, origination fee and rate and term



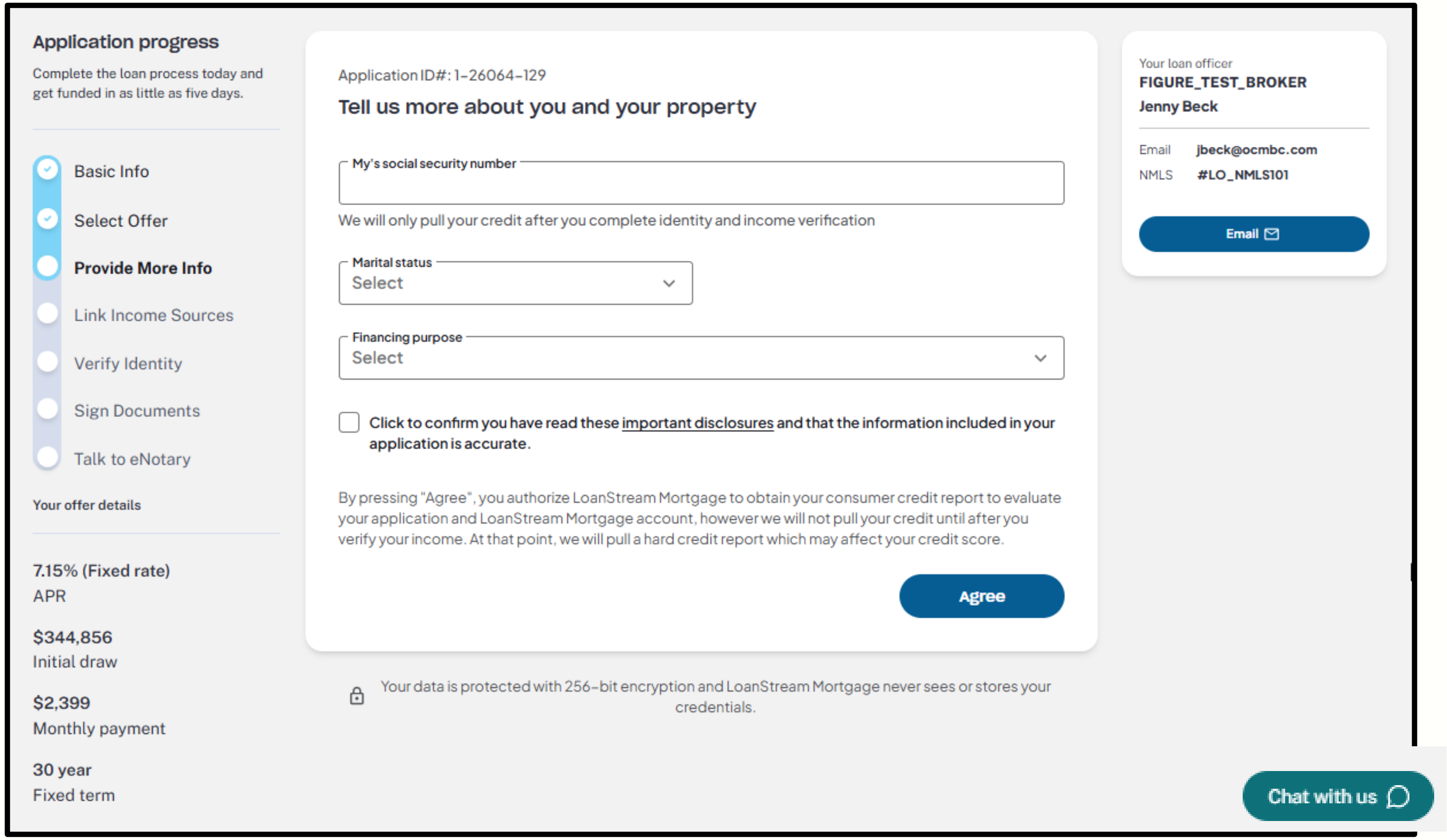
APPLICANT EXPERIENCE

Review the terms of the offer.

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



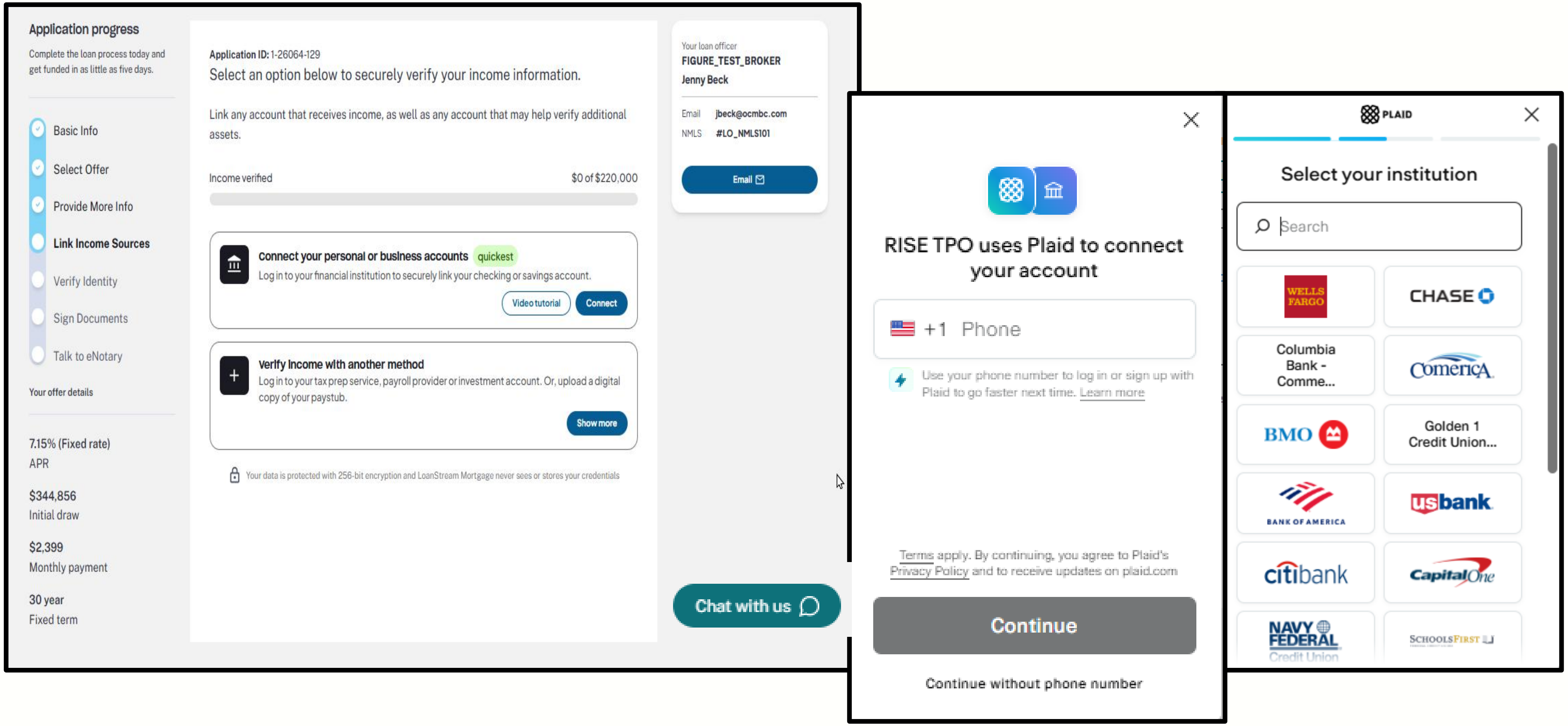
APPLICANT EXPERIENCE



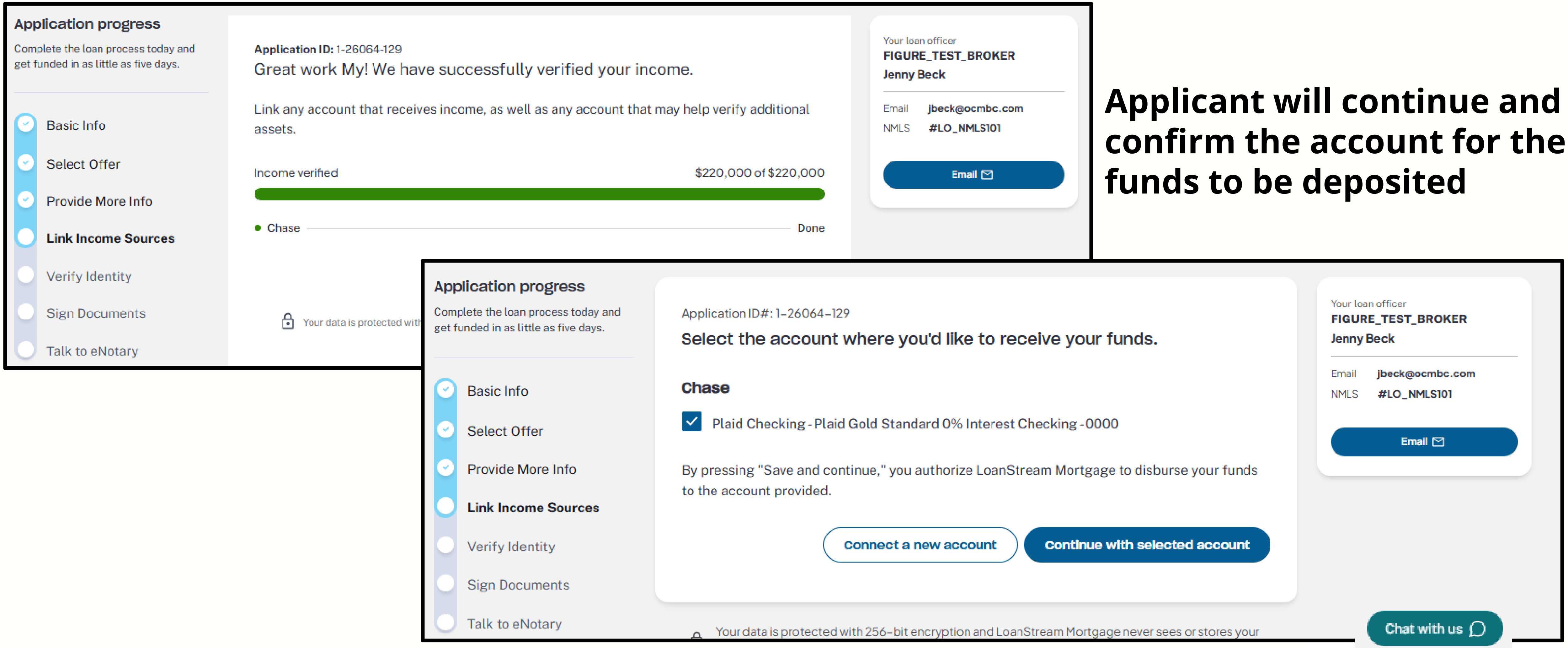
Applicant will then provide more detail

APPLICANT EXPERIENCE- VERIFYING INCOME

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

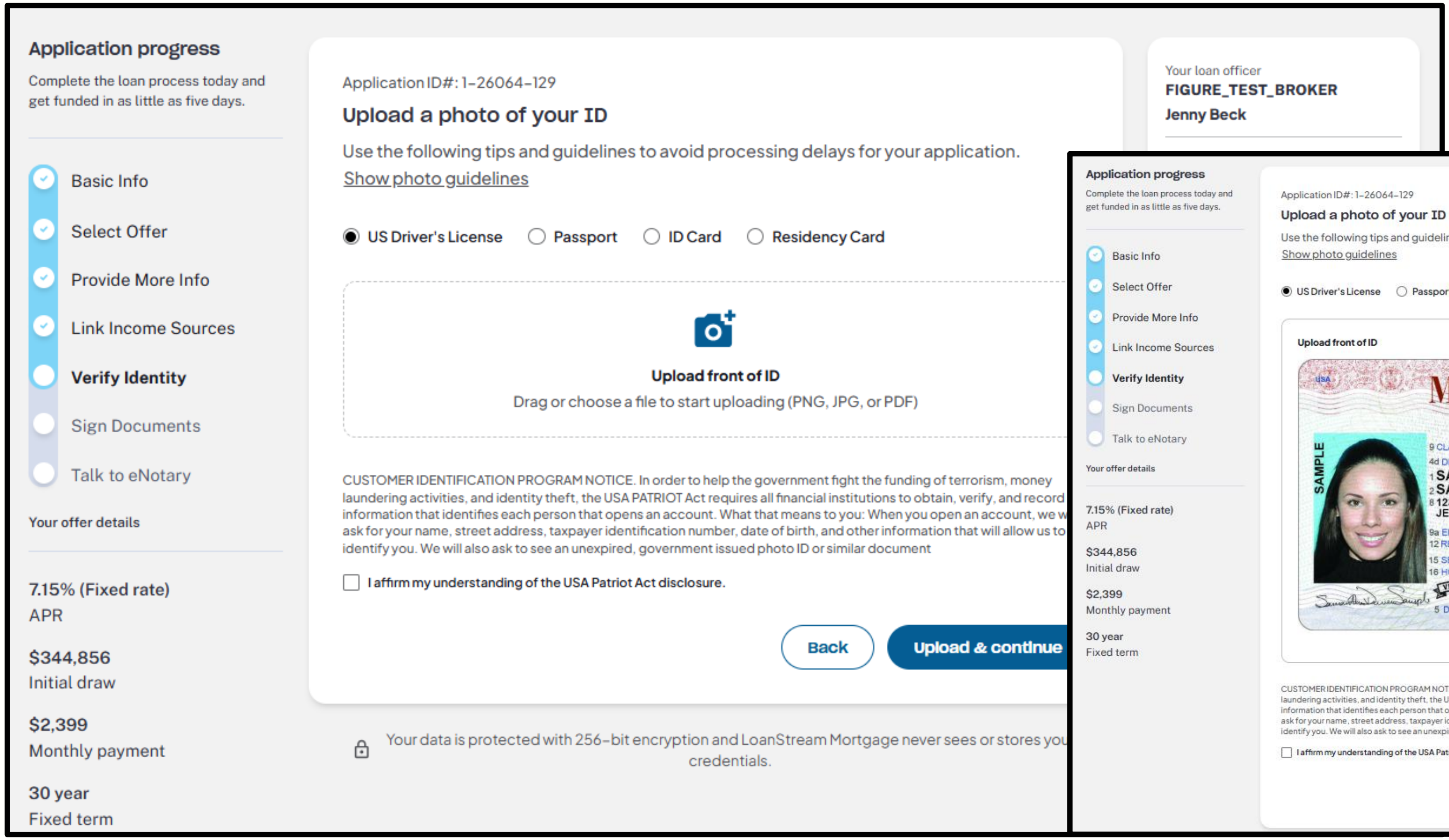


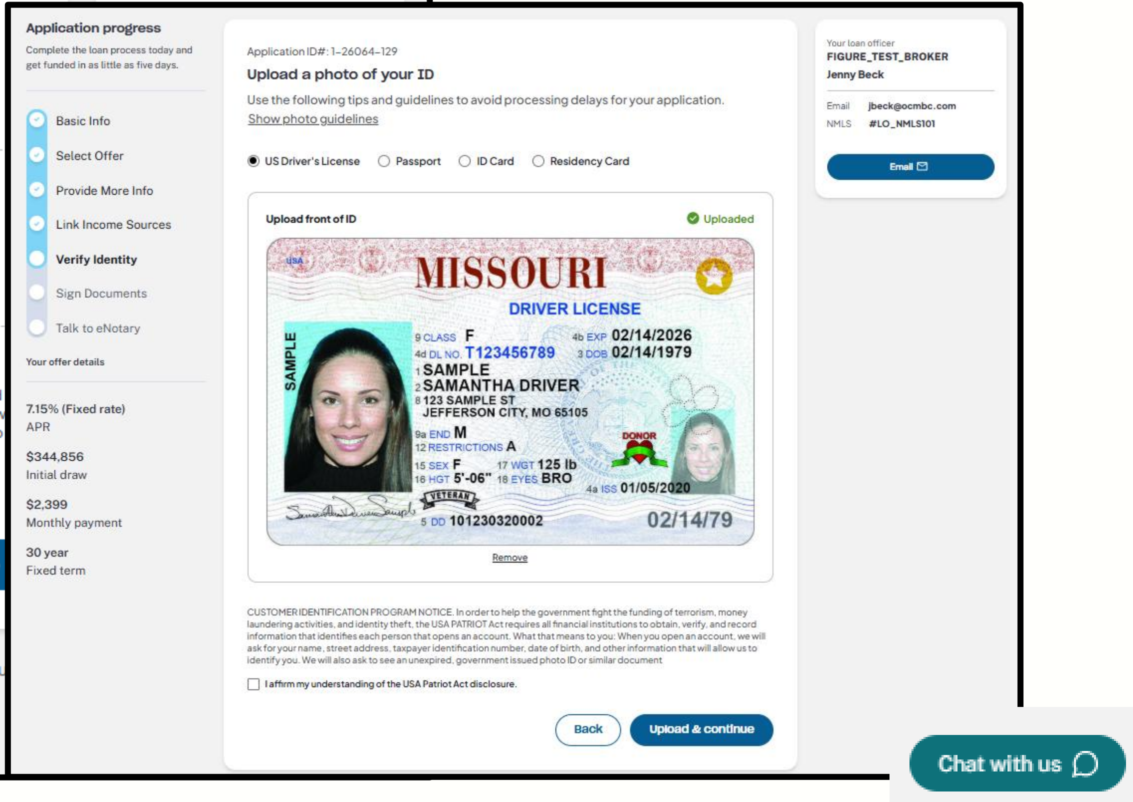
APPLICANT EXPERIENCE



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

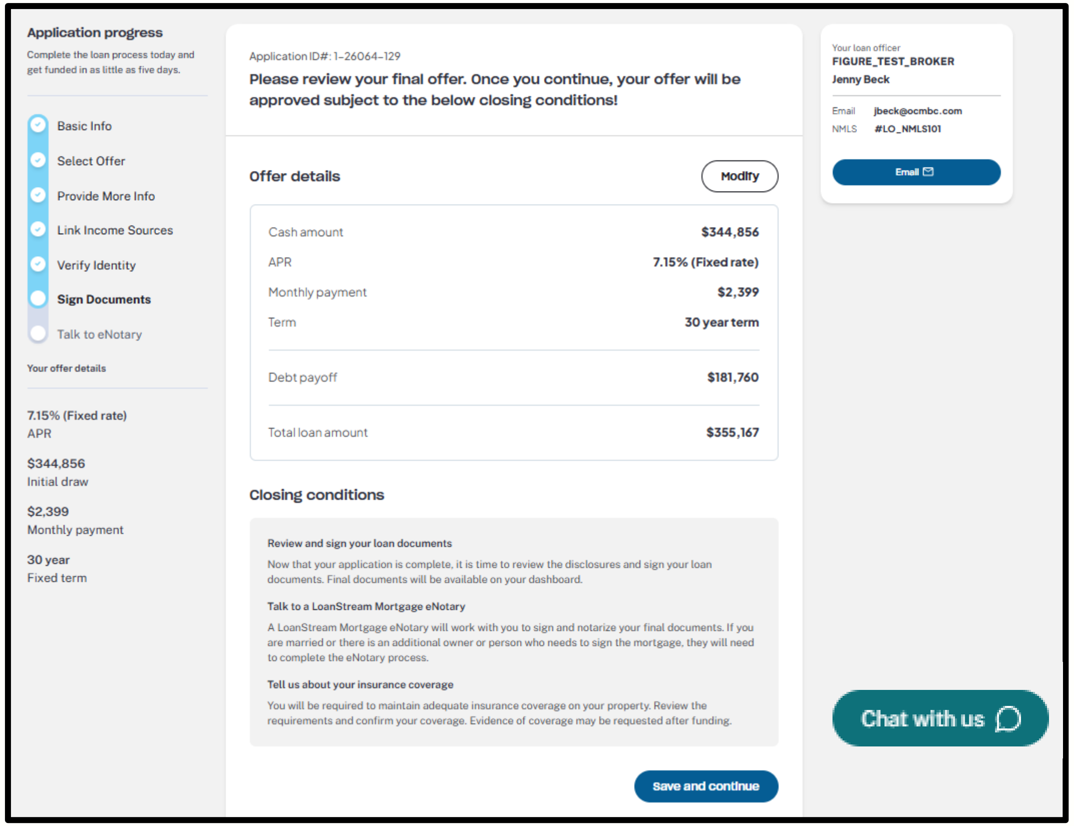
APPLICANT EXPERIENCE- VERIFY IDENTIY





RISE TPO
RISETPO.COM

APPLICANT EXPERIENCE



The applicant will review final offer and save and continue.

Applicant can also modify the offer before generating signing documents.

RISE TPO

RISETPO.COM

APPLICANT EXPERIENCE- EXAMPLE EMAIL

RISE TPO

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

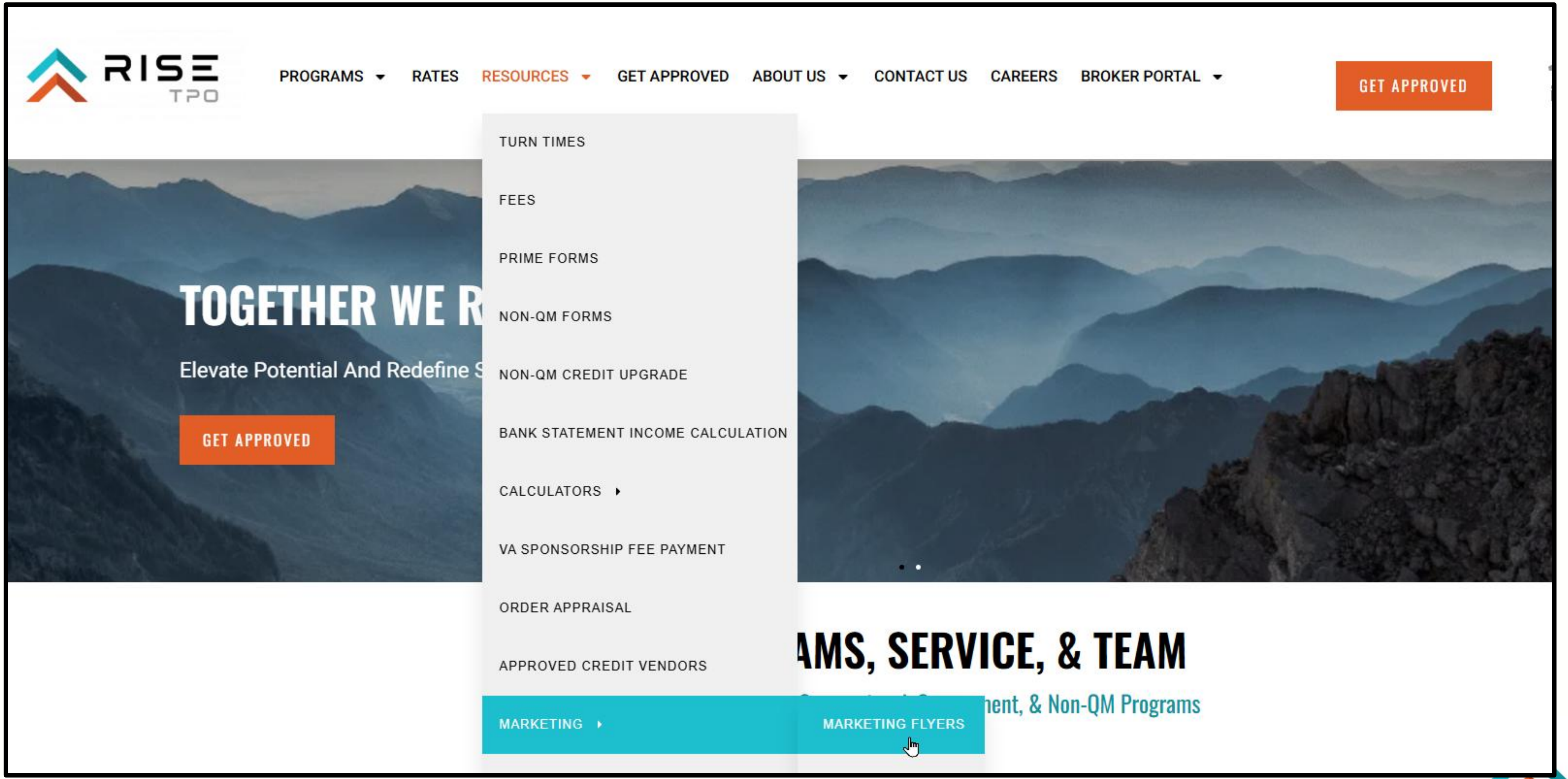
🤝 **Broker Approval Questions**
Clients@lsmortgage.com

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

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

VIDEO TUTORIALS

MARKETING AVAILABLE



QUESTIONS

THANK YOU

RISE TPO

RISETPO.COM

866.328.8059