

WELCOME!

**HELOC PRO AND CLOSED END SECONDS
SEPTEMBER MONTHLY BROKER WEBINAR**

WEBINAR HOST



**Jenny Beck, Director of Learning
and Development**

AGENDA:

- Specials
- Closed End Seconds
- HELOC Review
- Resources

September Price Improvement Specials

Non-QM, Prime & Closed-End Seconds

Prime Specials

- **37.5 BPS** on FHA Standard Balance, FHA Streamline, and VA IRRRL (Can be combined with Select)
- **25 BPS** on FHA/VA/DPA for all FICO scores (Excludes CalHFA, FHA Standard Balance and Streamline, and VA IRRRLs. Can be combined with Select)

Non-QM Specials

- **Full/Alt-Doc:** Benefit from **50 BPS** on all Full/Alt-Doc Non-QM Loans with FICO ≥ 700 and LTV $\leq 70\%$.
- **DSCR:** Enjoy **50 BPS** on all DSCR Loans with a minimum 3YR prepay penalty, DSCR ≥ 1.0 , and FICO ≥ 660 .

Closed-End Seconds Special

- **25 BPS** on all Closed-End Seconds*

Restrictions apply, contact your Account Executive to learn more.

Specials are valid for loans locked 9/3/2024 through 9/30/2024. Offers subject to change at anytime, terms and conditions apply. Restrictions apply. Contact your Account Executive to learn more.

LendingPros 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 Closed-End Seconds: Loans originated in US Territories and the following states are ineligible: AK, NY, TN, TX, VT, WV, WY. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage.*

CLOSED END SECONDS (CES)

Reach more clients with Closed-End Second Mortgages!

Closed-End Second Mortgages (CES) provide the option to tap into the equity of a home to access cash without affecting the rate of the original loan.

Some of the Benefits:

- ✓ Get cash out without refinancing existing loan
- ✓ Lowers the down payment on a home purchase when paired with a first
- ✓ Pay for large purchases without having to take out other high interest loans

CLOSED END SECONDS (CES)

Product Features

- ✓ Fixed Term Loans
- ✓ Fully Disbursed at Closing
- ✓ 2nd lien only
- ✓ Qualifying rate= Note Rate
- ✓ Qualifying payment= Fully amortized payment
- ✓ Secondary Valuation required on ALL loans

*refer to our complete matrix on our wholesale website

CLOSED END SECONDS (CES)

Program Highlights

- **Concurrent** UW to follow 1st
 - **Standalone** Follows Eligibility Matrix
 - Refer to Matrix to see what permissible
 - FICO Down to 660
 - Max CLTV 85% on Primary Residence
 - Max CLTV 80% on Second Homes
 - Max CLTV 80% on 2-4 Units properties
 - Terms: 10, 20, 30-year fixed terms
 - SFR, PUD, 2-4 Unit, Condo
 - Investment Properties!
- Minimum Loan Amount \$75,000
 - Maximum Loan Amount \$750,000
 - Maximum Combined Liens = \$2,500,000
 - Housing History
 - 0x30x12 Standard / Alt Doc (Concurrent Close)
 - 0x30x12 Standard / Alt Doc 0x30x24 Select Full Doc (Standalone Close)
 - Major Derogatory Credit
 - 48 Months Standard Full Doc & Alt Doc Only (Concurrent Close)
 - 84 Months Select Full Doc (Stand Alone)
 - 48 Months Standard Full & Alt (Stand Alone)
 - Forbearance w/misssed payments – **4 years** seasoning

*refer to our complete matrix on our wholesale website

CES's, How to Price in TPOpro!

- 1) Enter proposed 2nd Loan amount when loan is cash out
- 2) Select "Second"
- 3) Enter representative FICO
- 4) Add DTI
- 5) "Loan Amount" is proposed 2nd Loan amount
- 6) Enter current balance on 1st mortgage loan amount
- 7) LTV is based on 2nd loan amount
- 8) CLTV is combination of 1st mortgage loan balance and proposed 2nd loan amount

The screenshot shows the 'Mortgage information' section of the TPOpro interface. The form is divided into several sections: 'Mortgage information', 'Property Information', and 'Comp source'. The 'Mortgage information' section contains the following fields and values:

- NanQ(Non-QM): No Yes
- Loan type: Conventional
- Loan purpose: Refinance
- Purpose of refinance: CashOut
- Cash Out Amount: 120,000 (1)
- Lien position: First Second (2)
- Doc type: Full
- Loan term: 30 Year
- Amortization: Fixed ARM
- Low-Mid FICO: 680 (3)
- DTI: 43.00 (4)
- Underwriting Result: None/Not Submitted
- Buydown Type: None
- Is there a Co-Borrower?: No Yes
- Waive escrows: No Yes
- Self Employed: No Yes
- Mtg insurance: None
- MI: \$0.00
- Include Down Payment Assistance?: No Yes
- First Time Homebuyer?: No Yes
- Agency Program: N/A

The 'Property Information' section contains the following fields and values:

- Property zip: 83642
- Property state: ID
- Property city: Meridian
- Property type: SFD
- Units: 1
- Occupancy type: Primary

The 'Comp source' section contains the following fields and values:


- Comp source: Borrower Paid
- My comp plan: BP: 1.516
- Fixed Fee: 0
- Min: 1,000
- Max: 10,000
- UW fee buyout: No Yes (Fee bought-out)
- Est. value: 680,000
- Loan amount: 120,000 (5)
- 1st Mtg Amount: 385,000 (6)
- LTV: 17.647 (7)
- CLTV: 74.265 (8)

CLOSED END SECONDS THINGS TO KNOW!

Things to Know!

- Quick Submit Lender Disclosed Only in TPOpro
- Concurrent Closes require 2 loan submissions
- Conditional Approval prior to locking
- Pricing in the Lounge select lien position as second

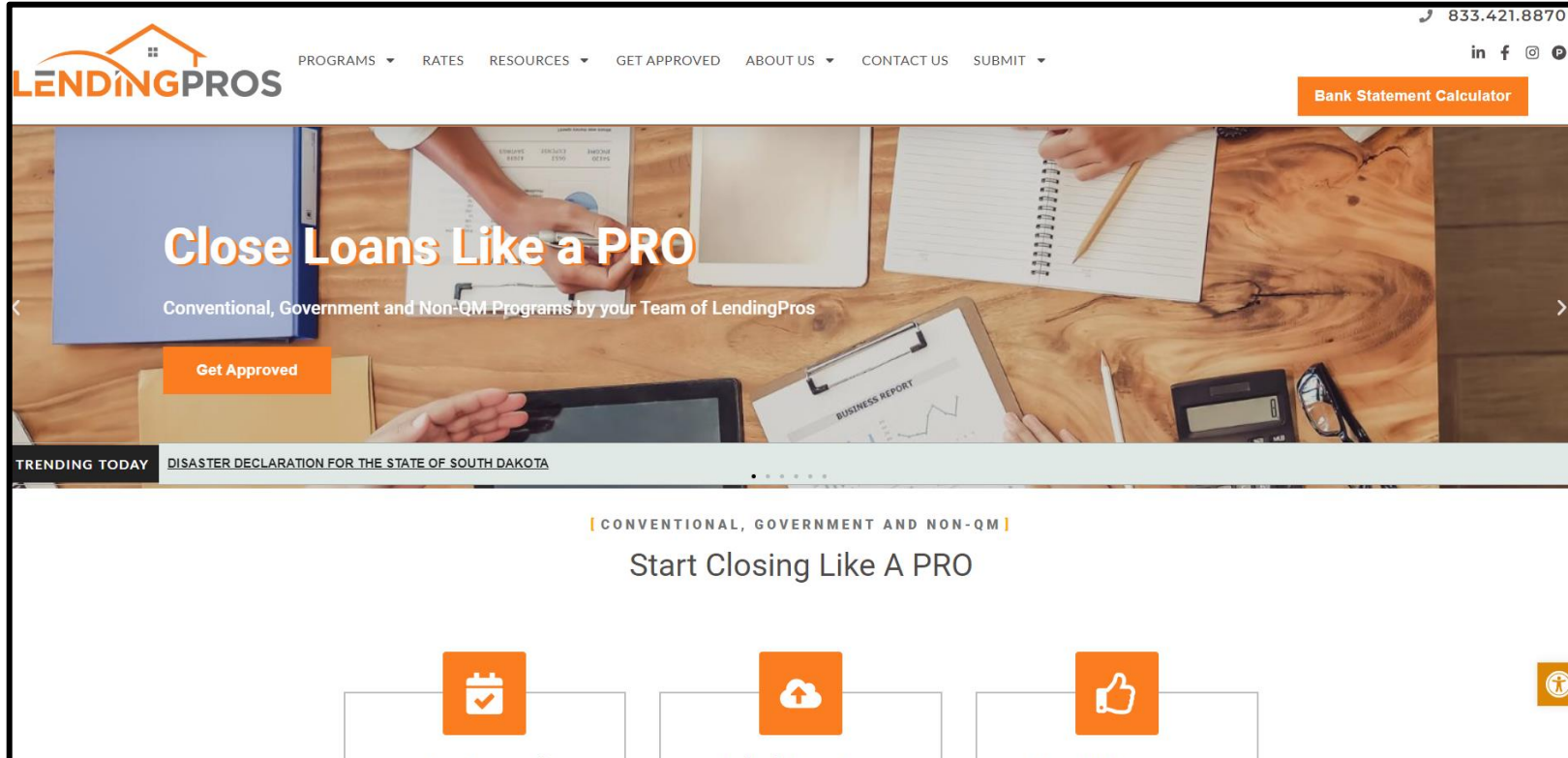
- \$995 Underwriting/Application/Origination Fee
(based on state requirement)
- Broker Paid Comp ONLY
- Max 2.00% BPC

g* refer to our complete matrix on our wholesale website

For external use only.

RESOURCES AVAILABLE

[Marketing - LendingPros \(golendingpros.com\)](http://golendingpros.com)



RESOURCES ON OUR WEBSITE:

- Product Matrices
- Rate Sheets
- Calculator Tools
- Marketing Material
- TPOpro Access and MORE!

HELOC PRO HIGHLIGHTS

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

HELOC PRO HIGHLIGHTS



Applicants

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



Full Disbursement

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



Offer Selection

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



Notary

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

HELOC PRO HIGHLIGHTS

Lien Position

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

Credit Score (Experian FICO 9)

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

Post-Loan CLTV

- Max 75% (FICO 640-659)
- Max 80% (FICO 660+)
- Max 85% (FICO 680+)
- Max 70% (FICO 680+ **non-owner occupied**)

Post-Loan DTI

- Less than 50%

Property Types



Single-Family Residences



Investment / Secondary



Townhomes



Condominiums



Planned Unit Developments

HELOC PRO ELIGIBILITY

Credit, Income & Underwriting

- **Automated underwriting system**

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

Income verification

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

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

HELOC PRO ELIGIBILITY MATRIX

Example of the Eligibility Matrix

Eligibility Matrix																
Primary Residence - 1st or 2nd Lien Position			Primary Residence - 3rd Lien Position ²													
Max Loan Amount	Max CLTV ¹	Credit Score Range ²	Max Loan Amount	Max CLTV	Credit Score Range											
\$ 125,000	75%	640-659	\$ 100,000	70%	680+											
\$ 125,000	80%	660+	\$ 150,000	70%	760+											
\$ 150,000	85%	680+														
\$ 200,000	80%	680+														
\$ 250,000	80%	700-739														
\$ 250,000	85%	740+														
\$ 300,000	80%	740+														
\$ 350,000	75%	740+														
\$ 400,000	75%	760+														
*Max 80% CLTV and min 680 FICO on duplexes																
*Duplexes ineligible																
Terms and Draw Features																
<ul style="list-style-type: none"> • Standalone transactions only • Full draw required at funding • Fixed rate fully amortized loan • Additional draw limit is 100% of total line of credit • Minimum additional draw amount is \$500 or as required by law • Borrower must complete application within 14 days or application is cancelled • No prepayment penalties • Funds may not be used to pay off existing debt to qualify 																
			<table border="1"> <thead> <tr> <th>Term</th> <th>Draw Period</th> </tr> </thead> <tbody> <tr> <td>5-Year Fixed (60 months)</td> <td>2 years</td> </tr> <tr> <td>10-Year Fixed (120 months)</td> <td>3 years</td> </tr> <tr> <td>20-Year Fixed (240 months)</td> <td>4 years</td> </tr> <tr> <td>30-Year Fixed (360 months)</td> <td>5 years</td> </tr> </tbody> </table>				Term	Draw Period	5-Year Fixed (60 months)	2 years	10-Year Fixed (120 months)	3 years	20-Year Fixed (240 months)	4 years	30-Year Fixed (360 months)	5 years
Term	Draw Period															
5-Year Fixed (60 months)	2 years															
10-Year Fixed (120 months)	3 years															
20-Year Fixed (240 months)	4 years															
30-Year Fixed (360 months)	5 years															
Details		Key Program Parameters														
Acceptable IDs		Valid Driver's License, State ID, Passport, Passport Card or Permanent Resident Card required														
Borrower Eligibility		<ul style="list-style-type: none"> • US Citizens and Permanent Resident Aliens allowed • One (1) borrower/applicant allowed • Borrower must be on title and must be held solely, jointly or in a revocable trust • When property is owned jointly, all owners must sign the security instrument as an additional signer 														
Compliance		<ul style="list-style-type: none"> • 60 months seasoning required for major derogatory credit event (BK,SS,FC,DIL) • ≥ 60 delinquencies on any tradelines within the last 12 months are not allowed • Non-medical collections > \$500 are ineligible • Credit cannot be frozen • Valid for 29 calendar days • No more than two (2) inquiries allowed with the last three (3) months • 50% max DTI, 45% max DTI when subject property is a duplex • 30% max PTI 														
Credit Debt to Income (DTI)/ Payment to Income (PTI)		<ul style="list-style-type: none"> • Origination fees range between 1.99% & 3.99% • Manual notary fee required, as applicable 														
Fees		<ul style="list-style-type: none"> • Manual notary required in the following states: AK, AL, AZ (Pima co. only), CA, CT, DC, FL, GA, IL, IN, KS, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NH, NM, OH, OK, OR, PA, RI, SD, TN, VA, UT, VT, WA, WY • US Territories & following states ineligible: DE, HI, NY, VT, WV • TX allowed with restrictions, refer to Texas HELOC Requirements section (below) for details • May only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located 														
Geographic Restrictions		<ul style="list-style-type: none"> • Properties listed for sale within 12 months of application eligible, max 80% CLTV • Not allowed in Texas 														
Homes Listed for Sale		<ul style="list-style-type: none"> • Properties listed for sale within 12 months of application eligible, max 80% CLTV • Not allowed in Texas 														
Housing History		<ul style="list-style-type: none"> • Income may be a combination of earnings and/or asset depletion • Income from spouse may be included for qualifying in community property/homestead states • States where dual income is prohibited: CT, GA, HI, IN, ME, MD, MA, NY, OR, PA, RI, UT, VA • Income is verified directly with borrower's source of choice • Income sources borrower can choose from are: Bank Accounts, Asset Accounts, Paystubs, IRS Tax Filing (extensions not allowed) • Note: Business accounts are not allowed 														
Income		<ul style="list-style-type: none"> • Primary Residences - 1st, 2nd, and 3rd lien position allowed (3rd liens not allowed in Texas) • Second Homes & Investment Properties - 1st and 2nd lien position allowed • Solar liens are included in lien count 														
Lien Position		<ul style="list-style-type: none"> • Primary Residences - 1st, 2nd, and 3rd lien position allowed (3rd liens not allowed in Texas) • Second Homes & Investment Properties - 1st and 2nd lien position allowed • Solar liens are included in lien count 														
Minimum Loan Amount		\$25,000 (\$35,000 for Texas)														
Property Type Eligibility		<ul style="list-style-type: none"> • Single Family Residences (SFR), Townhomes, Planned Unit Developments (PUD), Condos (mid and high rise), Duplexes • 1-Unit properties only • Fee simple only • Maximum property size allowed is 20 acres, 10 acres max for TX • 1st lien reverse mortgages are ineligible • Properties purchased within the last 90 days are ineligible • Borrowers added to title with the 90 days are ineligible 														
Seasoning		<ul style="list-style-type: none"> • Allowed with the following restrictions: • Primary Residence only • 80% max CLTV • Third lien position not allowed • No cash-out lien, open HELOC or previous HELOC/HELOAN originated within the past 12 months • Properties listed for sale within the past 12 months are ineligible • Properties with title changes require 91 days seasoning • Maximum property size is 10 acres • Property condition report (PCR) with a greater than or equal to average rating required • Borrowers are required to go through a 12 day cooling off period before scheduling with the notary • All notary sessions must occur in a recording office 														
Texas HELOC Requirements		<ul style="list-style-type: none"> • Value determined by AVM with acceptable FSD, appraisals are not allowed • Acceptable forms of vesting are as individuals or in a trust • Properties vested in LLC/entities are not allowed • Revocable trusts only, Certificate of Trust required for properties held in a trust (Trust agreement is not acceptable) • Revocable Trust Eligible States: AR, AZ, CA, CO, CT, CE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY 														
Valuation		<ul style="list-style-type: none"> • Value determined by AVM with acceptable FSD, appraisals are not allowed • Acceptable forms of vesting are as individuals or in a trust • Properties vested in LLC/entities are not allowed • Revocable trusts only, Certificate of Trust required for properties held in a trust (Trust agreement is not acceptable) • Revocable Trust Eligible States: AR, AZ, CA, CO, CT, CE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY 														
Vesting and Trust Requirements		<ul style="list-style-type: none"> • Value determined by AVM with acceptable FSD, appraisals are not allowed • Acceptable forms of vesting are as individuals or in a trust • Properties vested in LLC/entities are not allowed • Revocable trusts only, Certificate of Trust required for properties held in a trust (Trust agreement is not acceptable) • Revocable Trust Eligible States: AR, AZ, CA, CO, CT, CE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY 														

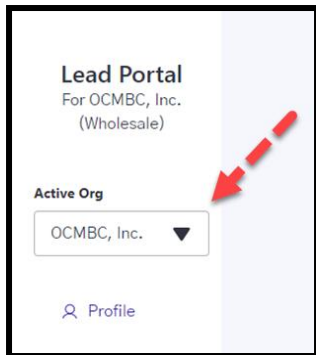
HELOC PRO

Go to Start Loan and you will have access to the HELOC Lead Portal by clicking Start HELOC

The screenshot shows the LendingPro tpopro website interface. At the top left is the logo with a house icon. At the top right, it says 'Welcome Cristina - Logout' and 'AE: LendingPro Test AE, 800-760-1833'. Below the header is a navigation bar with icons for Home, Start Loan, Pricing, Pipeline, PMI Quote, Ratesheets, Locks, Fees, Prime Forms, Non-QM Forms, Videos/Training, 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.' There are three buttons: 'File Upload' (with subtext 'Upload an existing Fannie Mae 3.2 or MISMO 3.4 file'), '1003 Form' (with subtext 'Use our online 1003 form to create a new file'), and 'Start HELOC' (with subtext 'Click the "Start HELOC" button to submit through our HELOC Portal'). The 'Start HELOC' button is highlighted with a yellow glow.

HELOC PRO

Initiate HELOC Application



Dashboard Initiate HELOC App

Search Submission Date - All time Filter

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

PLEASE NOTE: when accessing Figures Lead Portal, It's important that you Start HELOC from our portal to ensure OCMBC is selected as your Lender of choice.

HELOC PRO BROKER STEPS

Complete Inquiry

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

Home Equity Line of Credit

New Inquiry 1/3

Property Information

Property address for financing

Search for address Apt, suite, unit

City State Zipcode

Occupancy type Is the property currently for sale?

Borrower Information

First name **Last name** **Suffix**

Date of Birth **Phone number** **Email**

Financial Information

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

Wholesale Originator

DBA

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

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

HELOC PRO BROKER STEPS

Desired Loan Amount

Select Origination Fee

Home Equity Line of Credit
New Inquiry 2/3

Desired Loan Amount

\$ 170,052

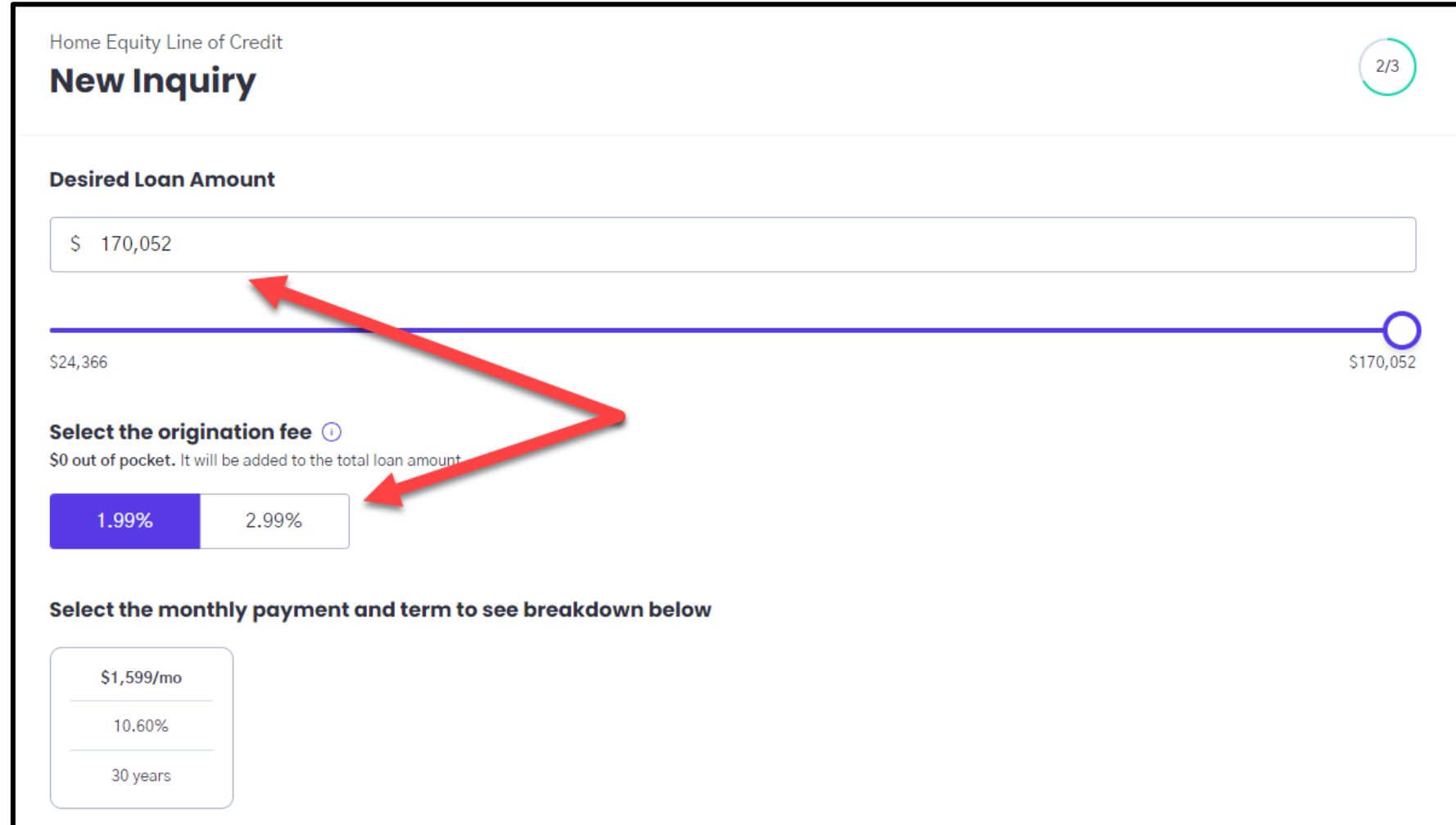
\$24,366 \$170,052

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

1.99% 2.99%

Select the monthly payment and term to see breakdown below

\$1,599/mo
10.60%
30 years



HELOC PRO BROKER STEPS

Desired Loan Amount

\$ 186,853

\$24,275

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

1.99% **2.99%**

Select the monthly payment and term to see breakdown below

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

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

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

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

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

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

[Cancel](#) [Continue](#)

HELOC PRO BROKER STEPS

Broker Certification

Dashboard / New HELOC Inquiry

Home Equity Line of Credit
New Inquiry 3/3

Please certify the following before continuing:

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

Authorized Signatory

Name entered must match licensed name in Figure

Kay Poole

Input your First and Last name to sign

Today's Date

02/20/2024

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

Cancel


Proceed

HELOC PRO BROKER STEPS

When you hit Proceed, If Pre-Eligible, the Applicant will receive an email to Start the application.

OCMBC Broker 2 has started a HELOC application for you

OCMBC <noreply@outbound.ocmcb.myfastheloc.com>
To kpoole+1049@ismortgage.com
[If there are problems with how this message is displayed, click here to view it in a web browser.](#)



Hi Sam,

Kay Poole at OCMBC Broker 2 has started a HELOC application on your behalf. OCMBC Broker 2 works with OCMBC 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 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!

How to Customize the Email to Start Application

For OCMBBC, Inc. (Wholesale)

Dashboard New Lead

Active Org: OCMBBC, Inc.

Search [] Search by Broker Submission Date - All time Filter [v]

Broker	Loan Originator	Borrower	Address	Submission	Type	Loan Amount	Status
OCMBBC Broker NMLS# FIGURE_TECH_ADMIN...	Alexnader Nichols NMLS# LO_NMLS_123 anichols@figure.com	Carlos Johnsonstesth InquiryID: 1-24227-066 anichols+1723654952734@fg...	774 HOMEWARD PL SAN JOSE, CA 95123	08/14/2024	HELOC Inquiry	\$390.696	Borrower Notified
Precise Loan Processing NMLS# 1729466	Kayle Matye NMLS# LO_NMLS kmatye@figure.com	Carlos Johnsonstesth InquiryID: 1-24227-002 kmatye+1723594376153@fgur...	774 HOMEWARD PL SAN JOSE, CA 95123	08/14/2024	HELOC Inquiry	-	Incomplete

Details: Copy Borrower Link

HELOC Application Link Training x

Alexander Nichols <anichols@figure.com>
to me

Hello Carlos!

It was so great speaking with you today.

Here is the [link to get started on the HELOC application.](#)

Also, I would like to make some suggestions based on our conversation to ensure you have a seamless application process.

- Have your government-issued ID ready or a photo of your ID.
- Have your username and password ready for your checking account.

If you have any questions at all, my phone number is located on the application. You may also email me at this address with any questions.

Do note, there is a full operations center dedicated to helping you as well. You will see a phone number and chat functionality on the application if you have questions or want to expedite any reviews.

Best,

HELOC PRO RESOURCES

- **Training Video Tutorial for Applicants**
 - **[Figure Applicant Experience](#)**
- **salessuccess@figure.com**
- **Chat bubble feature within the application for the borrowers**



THANK YOU

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros 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 313 S South, Suite 407 Springfield, MO 65806. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, 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 2024.

For external use only.

