

HELOC2S Product Tip Sheet – Listed below are additional instructions for the **HELOC2S Standalone** second lien HELOC Product.

When importing the FNMA 3.4 file for the Standalone second lien HELOC, the product name **to select is [HELOC Standalone Program](#)**, per current procedures of **Importing/Reimporting FNMA 3.4 files**. Access the loan(s) via the pipeline; choose the Lending Portal URLA from the left side navigation menu.

- Continue with the current process of **Editing MB Lending Portal URLA, which is to go through each screen of the Lending Portal URLA** before you Register or Lock the loan in OB.

Lending Portal URLA

Borrower Screen: Go to each Borrower and/or Co-Borrower screen to ensure the data imported correctly. Each Borrower and/or Co-Borrower(s) will have their own screen; this is where the data can be updated.

- The **Declarations** and **Demographics** are color coded; you know when all the data has been collected at a glance. **Green** when all fields have been collected and **Red** if not.
- Make sure you update each Borrower and Co-Borrower(s) email address. **Note:** Borrower and Co-Borrower(s) email addresses are required for FLCBank to release the initial disclosures via e-sign method.

Loan Details Screen: For the URLA/1003 data to be correct, ensure the following fields are verified/updated if incorrect on the Loan Details screen.

- **Note Rate** – Enter the rate listed on HELOC Rate Sheet
- **Lien Type** – Second Lien
- **Purchase Money Second** – box should be checked, **only if a purchase transaction**.
- **Is Escrowed** – No
- **Amortization Term** – 360
- **Amortization Type** – Other
- **Amortization Description** – HELOC2S
- **Draw Amount** – Enter amount of the draw
- **Index Value and Margin** – will be blank; will auto populate once registered/locked.
- **Loan Features**
 - **Payment Frequency** – Monthly will auto populate (not an editable field)
 - **Interest Only Term** - enter 120 (10-year term)
- **Other New Mortgage Details** – Complete **ONLY** for a **purchase transaction** when you have a **new First Lien**
- **Important:** Once you Register/Lock the loan you will **revisit** the Lending Portal-URLA [Loan Details screen](#) to ensure the “Index and Margin” populated.

Example: **AFTER** the loan has been registered/locked, the Loan Details screen in the URLA will display as noted below.

Loan Details

Loan Details Base Loan Amount* \$ 184416 <hr/> Appraised Value \$ 600000 <hr/> Estimated Value \$ 600000 <hr/> Financing Type Conventional <hr/> Note Rate* 8.25 <hr/> Lien Type Second Lien <hr/> Is Escrowed* No <hr/> Escrow Waiver Type* All <hr/> Amortization Term 360 <hr/> Amortization Type Other <hr/> Amortization Description HELOC2S <hr/> Sales Concession Amount \$	Loan Purpose Loan Purpose* Refinance <hr/> Estimated Closing Date* 10/24/2025 <hr/> <input type="checkbox"/> HMDA Loan Purpose: Home Improvement <hr/> Refinance Type* Cash Out/Other <hr/> <input type="checkbox"/> Subject Loan Refinances Temporary Financing <hr/> <input type="checkbox"/> HMDA Loan Purpose: Purchase Another Property <hr/> Initial Rate Term (Months) <hr/> Draw Amount \$ 150000 <hr/> Index Value 7.25 <hr/> Margin 1 <hr/> Loan Features Payment Frequency Monthly <hr/> Interest Only Term 120	Other New Mortgage Details +Add <hr/> Down Payment Details +Add <hr/> Interviewer Details [Edit] Interviewer Steph Broker NMLS# 1234567 Company FLCBank NMLS# 654321 <hr/> Additional Details Interview Date 05/07/2025 [Edit] Application Date 05/07/2025 Loan Number 936612357 [Edit]
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Property Details Screen: Confirm the Property Details screen populates all the data correctly; update if needed. **Review each section:** Property Address, Title Details, Rental Details, Transaction Details and Additional details if applicable.

- **Property Details Section:** Ensure the Property Type and Construction Method are correct as **each have multiple selections in the drop down** and could populate incorrectly. **Update if incorrect.**

Property Details

of Units
1

Property Type
Detached

Construction Method
Site Built

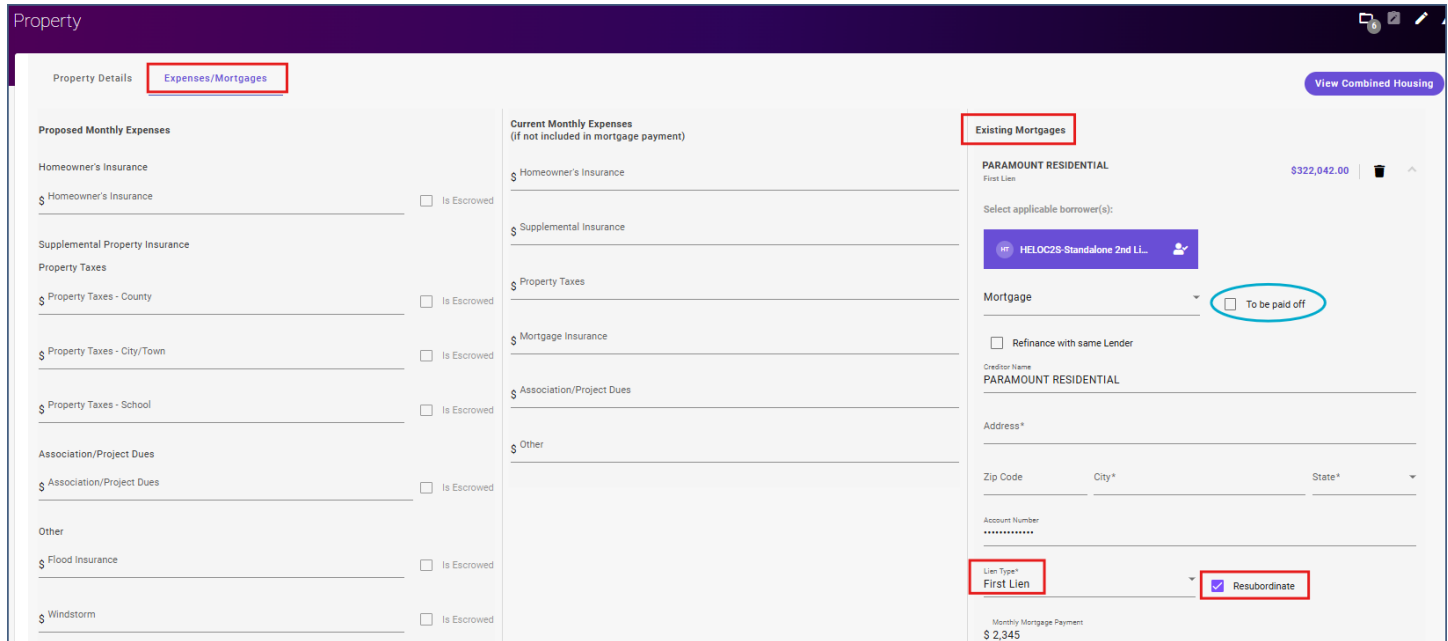
Manufactured Home

Site Built

MH Advantage

Property Screen: Click on the [Expenses/Mortgages](#) tab to see the existing first mortgage.

- Ensure the first lien data populated correctly, if not update.
- Review the lien type; **must be first lien**. If not, choose from the dropdown menu.
- Select the [Resubordinate](#) option or if being paid off the [To be paid off](#) option.



1. **Go through each screen** in the Lending Portal – URLA to ensure the data populated correctly when imported into the LOS.
2. **The standalone HELOC second lien (HELOC2S) requires manual underwriting. Do not run AUS.**
3. The tips below will guide you through differences of registering/locking a Standalone HELOC second lien. **Refer to the Resource Center – How To Submit a Loan Section, OB Register-Update Registration and Lock procedures to assist with entire process.**


Optimal Blue (OB) Registering/Locking:



The Standalone HELOC second lien **must be locked** before submission to underwriting. Ensure the following are fields selected when locking the loan.

Loan Information section:

On the OB Product and Pricing Search screen in the [Loan Information](#) section ensure the following fields are correct.

- **Lien Position** – should show [HELOC Se...](#)
- **HELOC Line Amt** – ensure the [HELOC Line Amount](#) populated correctly
- **HELOC Drawn Amt** – ensure the [HELOC Drawn Amount](#) populated correctly


Product and Pricing Search



Stephanie Mitchell

OB Loan Number 85407	OB Status Registered	LOS Loan Number 9366123255	LOS Status Imported	Originator Stephanie Mitchell	Loan Notes 2 Notes	Search
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Loan Scenario

+ Add Scenario

Scenario Name

Loan Scenario

Loan Information

Lien Position HELOC Se... ▾	HELOC Line Amount \$184,416	HELOC Drawn Amount \$150,000	Existing First Lien Amount \$322,042	Loan Purpose Refi Cashout ▾	Estimated Property Value \$600,000
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Appraised Value

\$600,000

Subordinate Financing

LTV 53.67%	CLTV 78.67%	HCLTV 84.41%
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Filters and Additional Pricing Variables section: The following fields should be as follows:

- **Term** – 30 Years
- **Amortization Type** – ARM
- **ARM Fixed Term** – 1 Month
- **Interest Only** – Yes
- **Buydown** - None
- **Waive Escrows** – Yes
- **Include Compensation in Pricing** – always select No (Buyer Paid)

Filters and Additional Pricing Variables

Product Filters 2 Selected ▾	Term 30 Years ▾	Amortization Type ARM ▾	ARM Fixed Term 1 Month ▾	Desired Price <input type="text"/>	Desired Rate <input type="text"/> %
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Desired Lock Term <input type="text"/>	Interest Only Yes ▾	Buydown None ▾	Waive Escrows Yes ▾	Automated U/W System Not Specifi... ▾
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Borrower Pays MI (if applicable)
Yes ▾

Include Compensation in Pricing

No (Buyer ... ▾)

Yes (Lender Paid)

No (Buyer Paid)

☐ Fees In

Custom Fields section: The following fields should be as follows:

- **Exception?** - No
- **ACH** – Defaulted to Yes

Custom Fields

Exception?

ACH

PUD Type

No

Yes

Select

Click the “Search” button at the top of the screen.

Product and Pricing Search















Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	Search
85356	Registered	9366123252	Imported	Stephanie Mitchell	3 Notes	




The **Eligible Products** will appear for selection. Ensure the **HELOCC Standalone Second Lien** product with the correct I/O and repay features is chosen; do not select the Piggyback Second Lien selection for the Standalone HELOC Second Lien product.

- Click on the **Product Name** to show the rates
- Select the applicable rate by clicking on the “**Lock**” icon for the correct selection.

ELIGIBLE PRODUCTS (2)			RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I	
<input type="checkbox"/>	Florida Capital Bank, N.A. - HELOC Piggyback Second Lien 5 Yr Draw w/10 Yr I/O 20 Yr Repay ARM (HELOC2)	i	8.250%	97.250	2.750% (\$5,071)	45	N/A	🔒
<input type="checkbox"/>	Florida Capital Bank, N.A. - HELOC Standalone Second Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM (HELOC2S)	i	8.250%	97.250	2.750% (\$5,071)	45	N/A	🔒
INELIGIBLE PRODUCTS			DISQUALIFIERS					

ELIGIBLE PRODUCTS (2) 			RATE 	PRICE 	DISCOUNT/REBATE 	LOCK DAYS 	P&I 	
<input type="checkbox"/>	Florida Capital Bank, N.A. - HELOC Piggyback Second Lien 5 Yr Draw w/10 Yr I/O 20 Yr Repay ARM (HELOC2)		7.750%	95.250	4.750% (\$8,760)	45	N/A	
<input type="checkbox"/>	Florida Capital Bank, N.A. - HELOC Standalone Second Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM (HELOC2S)		7.750%	95.250	4.750% (\$8,760)	45	N/A	
Lock Period		Lock Expiration		Last Pricing Update		Search Timestamp		
45		11/20/2025		10/6/2025 10:47:16 AM ET		10/6/2025 11:40:32 AM ET		
	Rate	Price	P&I		Discount/Rebate	LO Comp		
<input type="checkbox"/>	7.750%	95.250	N/A		4.750% \$8,760.00	0.000% \$0.00		
<input type="checkbox"/>	7.875%	95.750	N/A		4.250% \$7,838.00	0.000% \$0.00		

- The Lock Form will open; choose to **Update LOS** or **Request Lock**.


Lock Form
  Stephanie Mitchell

OB Loan Number
85356
Originator
Stephanie Mitchell

OB Status
Registered
Loan Notes
[4 Notes](#)

LOS Loan Number
9366123252

LOS Status
Imported


[Printer Friendly Version](#)



Modify Search

Update LOS

Request Lock

- Once the loan is Registered or Locked a **Confirmation** message will appear; click **OK** on the message and **Close** at the bottom of the screen to **return to the pipeline**.


Lock Form



Stephanie Mitchell

OB Loan Number 85356	OB Status Registered Loan Notes 4 Notes	LOS Loan Number 9366123252	LOS Status Imported	Printer Friendly Version	<div>Modify Search</div>	<div>Update LOS</div>	<div>Request Lock</div>
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Lock Contact Email

Product Information

Search Timestamp 9/19/2025 2:28 PM ET	Product FLCB - Chd 5 Yr I Repay ARM
Rate 7.750%	Price 99.500
ARM Fixed Term 1 Month	ARM Margin 0.500%
	Discount/Rebate (%) 0.500%
	ARM Index Prime

Loan Information

Lien Position First	Closed End Subordinate Mortgage Total \$	Community/Affordable 2nd No	Total Open End (HELOC) Credit Limit \$250,000	HELOC Drawn Amount \$250,000	Estimated Property Value \$484,053
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Confirmation

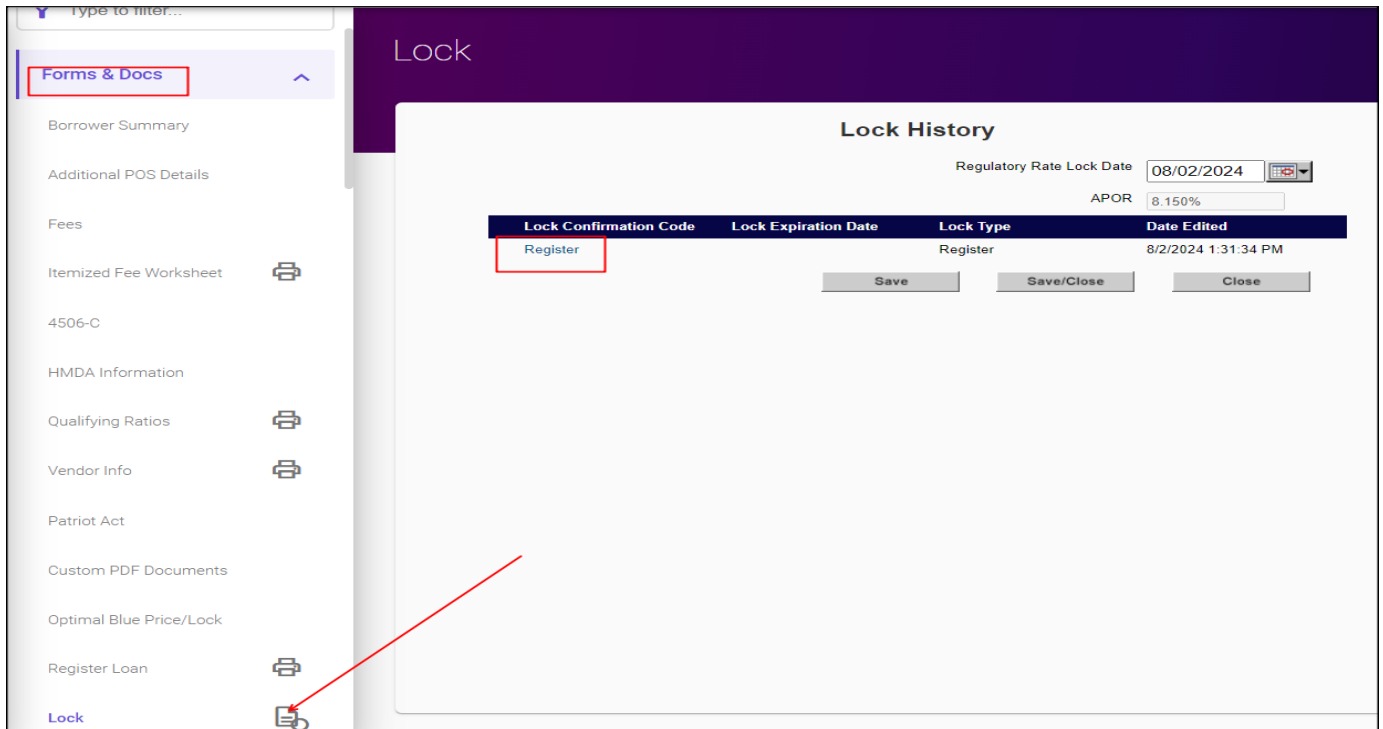

 Loan update successfully submitted. Optimal Blue has successfully pushed the data to the LOS.

✓ Ok

Close

Go to **Forms & Docs** on the left navigation pane; click the Lock paper icon to view the Locked/Registered loan.

- Click the Register or Lock hyperlink and the Register or Lock History screen will populate



Lock

Lock History

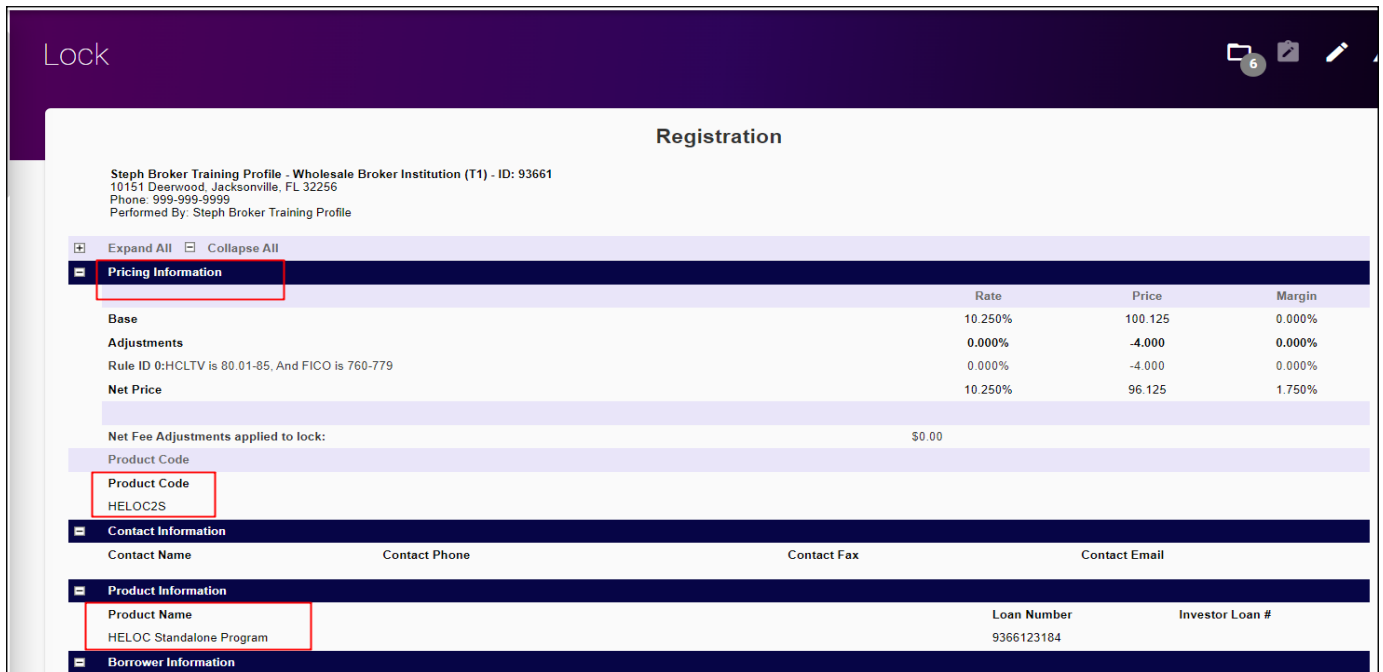
Regulatory Rate Lock Date: 08/02/2024

APOR: 8.150%

Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
Register		Register	8/2/2024 1:31:34 PM

Buttons: Save, Save/Close, Close

Verify the Registered or Locked loan data to ensure the correct product, rate, and/or price was chosen.



Lock

Registration

Steph Broker Training Profile - Wholesale Broker Institution (T1) - ID: 93661
10151 Deerwood, Jacksonville, FL 32256
Phone: 999-999-9999
Performed By: Steph Broker Training Profile

Expand All Collapse All

Pricing Information

	Rate	Price	Margin
Base	10.250%	100.125	0.000%
Adjustments	0.000%	-4.000	0.000%
Rule ID 0:HCLTV is 80.01-85, And FICO is 760-779	0.000%	-4.000	0.000%
Net Price	10.250%	96.125	1.750%

Net Fee Adjustments applied to lock: \$0.00

Product Code

Product Code: HELOC2S

Contact Information

Contact Name	Contact Phone	Contact Fax	Contact Email

Product Information

Product Name	Loan Number	Investor Loan #
HELOC Standalone Program	9366123184	

Borrower Information

4. **Wholesale/Broker customers:** Refer to **Set up & Fee Entry Process** located on the FLCBank Resource Center. FLCBank will key your fees and release the initial disclosures to the consumer/applicant. HELOC Loan Fees are listed on the next page.
- **The Standalone HELOC Second Lien must go through the Broker channel.**
5. **OB Change Requests are not permitted for the HELOC2S product.** Once you have **locked your loan** any changes to the loan must be made as follows:
- **Lock Extensions or Relocks** – contact secondary@flcb.com
 - **Profile Changes -**
 - Upload the updated URLA/Application to the UW Conditions ImageFlow Doc Type folder.
 - Complete the COC screen with the changes in LOS.
 - OB Profile Changes are subject to UW Approval.
 - Once the underwriter reviews/approves the changes; they will contact secondary to make the OB Profile changes.
 - The LO will receive an automated email notification once the OB Change Request has been completed by Secondary.

HELOC Loan fees

- FLCBank Administration Fee \$545
- Flood Determination \$11.10
- Wire Fee \$10

State Restrictions: Properties located in the following states are ineligible for financing of the HELOC:

- Alaska
- Hawaii
- Tennessee
- Texas
- New York

Properties located in North Carolina: The total amount of lender fees cannot exceed 1% of the credit limits.