

HELOC 1st Lien Product Tip Sheet – Listed below are additional instructions for the **HELOC 1st Lien** Product.

When importing the FNMA 3.4 file the product name **to select is HELOC 1st Lien**, per the 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

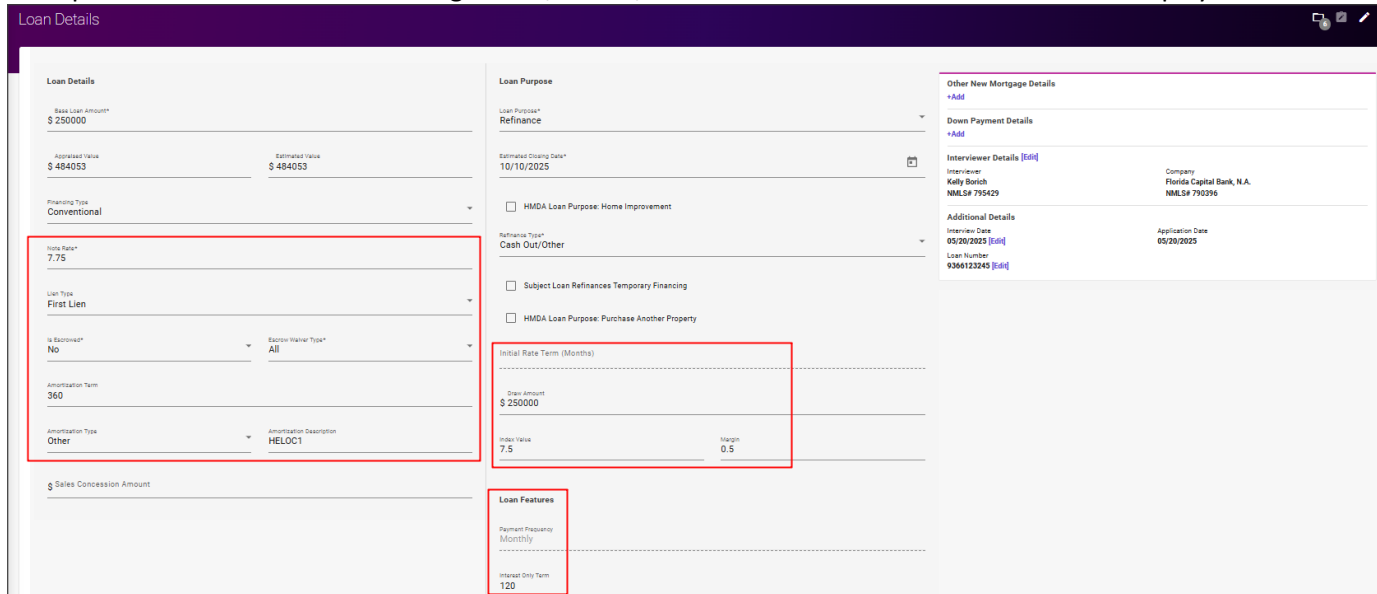
Borrower Screen: Go to each Borrower and/or Co-Borrower screen to ensure the data imported correctly. Each Borrower and/or Co-Borrower(s) will have their own screen; this is where the data can be updated.

- 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.

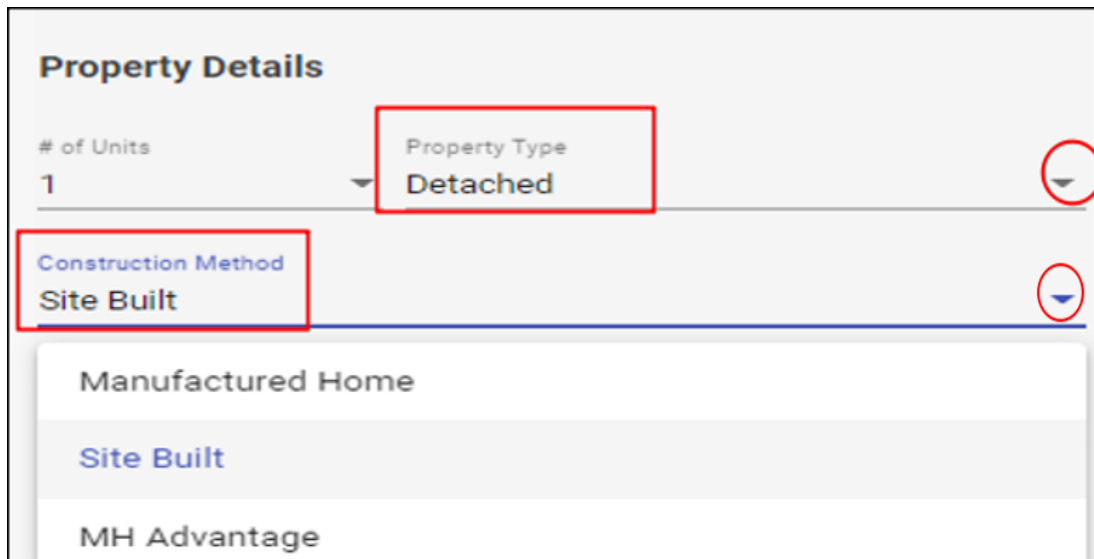
- **Note Rate** – Enter a rate from HELOC Rate Sheet tab
- **Lien Type** – First Lien
- **Is Escrowed** – No
- **Amortization Term** – 360
- **Amortization Type** – Other
- **Amortization Description** – HELOC1
- **Estimated Closing Date is Required**
- **Draw Amount** – Enter amount of the draw
- **Index 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)
- **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.



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.**



1. **Go through each screen** in the Lending Portal – URLA to ensure the data populated correctly when imported into the LOS. **Very important to perform this function before you Register/Lock your loan.**
2. **HELOC 1st Lien product** requires manual underwriting. **Do not run AUS.**
3. The tips below will guide you through the differences of registering/locking the HELOC 1st Lien loan. **Refer to the Resource Center – How to Submit a Loan Section, OB Register-Update Registration and Lock procedures to assist with entire process.**

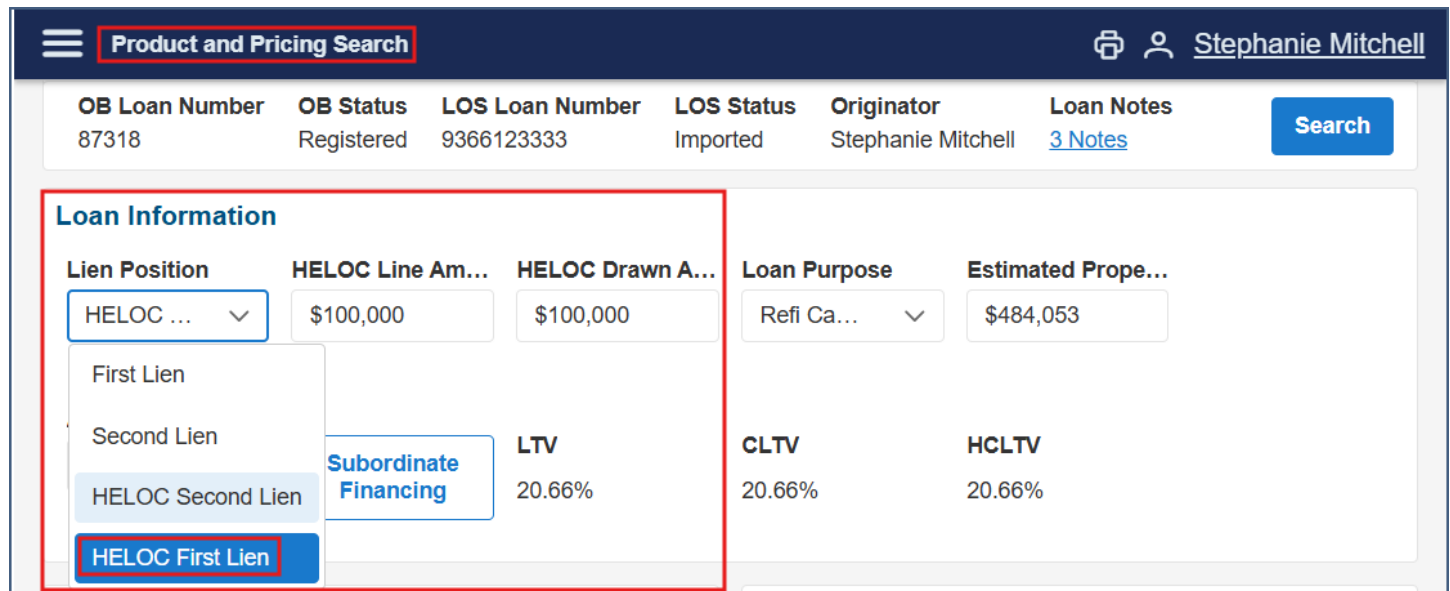
Optimal Blue (OB) Registering/Locking:

The HELOC 1st Lien **must be locked** before submission to underwriting. Ensure the following are fields are 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 First Lien](#)
- **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	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
87318	Registered	9366123333	Imported	Stephanie Mitchell	3 Notes

Loan Information

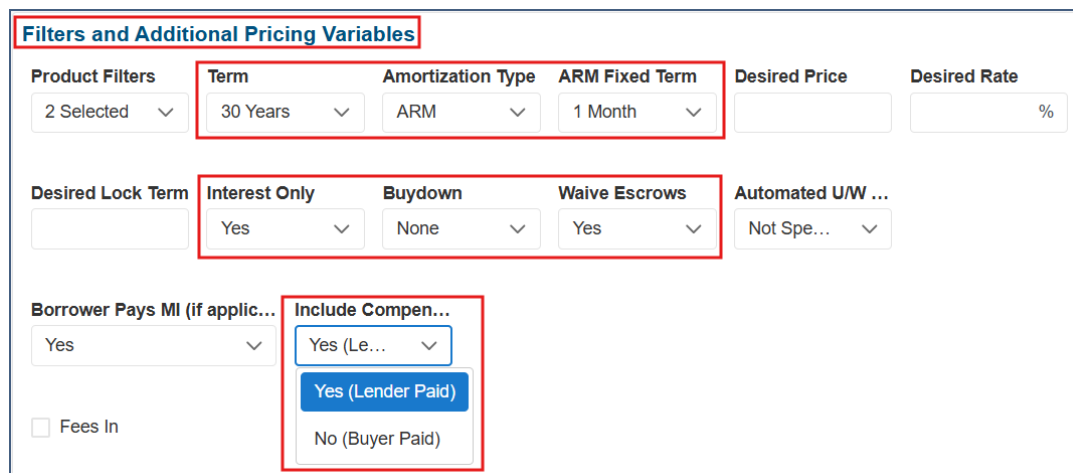
Lien Position	HELOC Line Am...	HELOC Drawn A...	Loan Purpose	Estimated Prope...
HELOC ...	\$100,000	\$100,000	Refi Ca...	\$484,053
First Lien				
Second Lien				
HELOC Second Lien				
HELOC First Lien				

Subordinate Financing

LTV	CLTV	HCLTV
20.66%	20.66%	20.66%

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** – select Yes (Lender Paid) or No (Buyer Paid)



Filters and Additional Pricing Variables

Product Filters	Term	Amortization Type	ARM Fixed Term	Desired Price	Desired Rate
2 Selected	30 Years	ARM	1 Month		%

Desired Lock Term	Interest Only	Buydown	Waive Escrows	Automated U/W ...
	Yes	None	Yes	Not Spe...

Borrower Pays MI (if applic...)	Include Compens...
Yes	Yes (Le...)
	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?
No

ACH
Yes

PUD Type
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
87318	Registered	9366123333	Imported	Stephanie Mitchell	2 Notes

The **Eligible Products** will appear for selection. Ensure the **First Lien HELOC** product with the correct I/O and repay features is chosen.

- Click on the **Product Name** to show the rates

Eligible Products (1)	Rate ↑↓	Price ↑↓	Discount/Rebate ↑↓	Lock Days ↑↓	P&I ↑↓	
☐ Florida Capital Bank, N.A. - HELOC Standalone First Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM (HELOC1)	7.750%	100.375	-0.375% (\$375)	45	N/A	
Ineligible Products			Disqualifiers			

- Select the applicable rate by clicking on the **Lock** icon for the correct selection
- **To view more of the rate stack:** scroll all the way over to the right and click the **maximize icon**  button and it will open an additional screen with more rates and pricing to view.

Eligible Products (1) 	Rate 	Price 	Discount/Rebate 	Lock Days 	P&I 		
☐ Florida Capital Bank, N.A. - HELOC Standalone First Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM (HELOC1)	7.625%	100.125	-0.125% (\$125)	45	N/A		
Lock Period 45	Lock Expiration 6/22 11:59 PM ET	Last Pricing Update 5/6 10:56 AM ET	Search Timestamp 5/6 2:00 PM ET				
Rate	Price	P&I	Discount/Rebate	LO Comp			
☐ 7.250%	99.000	N/A	1.000% \$1,000.00	2.750% \$2,750.00			
☐ 7.375%	99.250	N/A	0.750% \$750.00	2.750% \$2,750.00			

- Click the X to close the **maximized rate stack window** and return to the normal view.

Loan Scenario - Florida Capital Bank, N.A. - HELOC Standalone First Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM (HELOC1) 							
Lock Period 45	Lock Expiration 6/22 11:59 PM ET	Last Pricing Update 5/6 10:56 AM ET	Search Timestamp 5/6 4:52 PM ET				
Rate	Price	P&I	Discount/Rebate	LO Comp			
☐ 7.250%	99.000	N/A	1.000% \$1,000.00	2.750% \$2,750.00			
☐ 7.375%	99.250	N/A	0.750% \$750.00	2.750% \$2,750.00			
☐ 7.500%	99.750	N/A	0.250% \$250.00	2.750% \$2,750.00			
☐ 7.625%	100.125	N/A	-0.125% (\$125.00)	2.750% \$2,750.00			
☐ 7.750%	100.375	N/A	-0.375% (\$375.00)	2.750% \$2,750.00			
☐ 7.875%	100.500	N/A	-0.500% (\$500.00)	2.750% \$2,750.00			
☐ 8.000%	100.750	N/A	-0.750% (\$750.00)	2.750% \$2,750.00			
☐ 8.125%	101.250	N/A	-1.250% (\$1,250.00)	2.750% \$2,750.00			
☐ 8.250%	101.375	N/A	-1.375% (\$1,375.00)	2.750% \$2,750.00			

- The Lock Form will open; choose to **Update LOS** to register the loan or **Request Lock** to lock the loan.

Lock Form

Stephanie Mitchell

OB Loan Number 87318	OB Status Registered	LOS Loan Number 9366123333	LOS Status Imported	Originator Stephanie Mitchell	Loan Notes 2 Notes		Modify Search	Update LOS	Request Lock
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- 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 87318	OB Status Registered	LOS Loan Number 9366123333	LOS Status Imported	Originator Stephanie Mitchell	Loan Notes 2 Notes		Modify Search	Update LOS	Request Lock
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Lock Contact Email

Product Information

Search Timestamp 5/6/2026 4:52 PM ET	Bank, N.A. - HELOC Standalone First Lien 5 Yr Draw w/10 Yr IO 20 Yr Repay ARM	(6/22/2026)
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Rate 7.750%	Price 100.375	Discount/Rebate (%) -0.375%
ARM Fixed Term 1 Month	ARM Margin 1.000%	ARM Index Prime

Confirmation

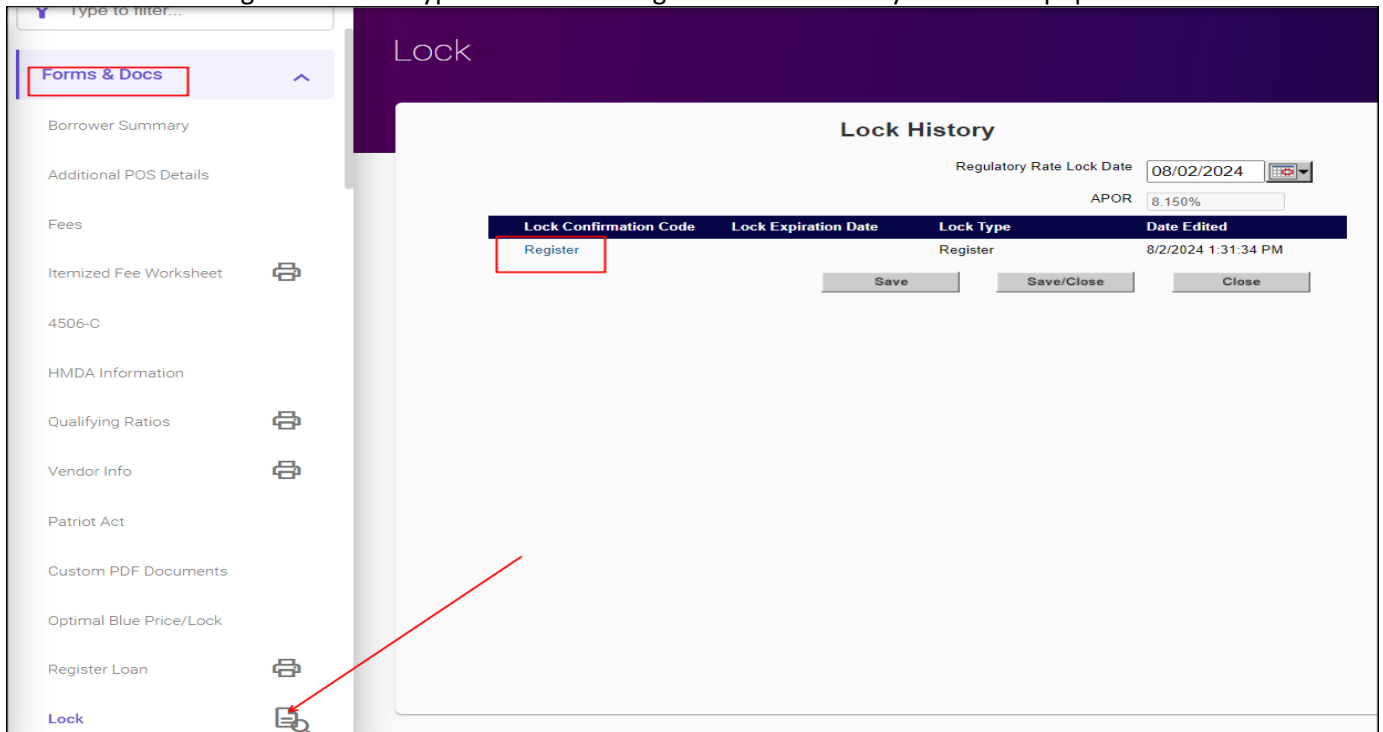
Loan update successfully submitted. Optimal Blue has successfully pushed the data to the LOS.

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



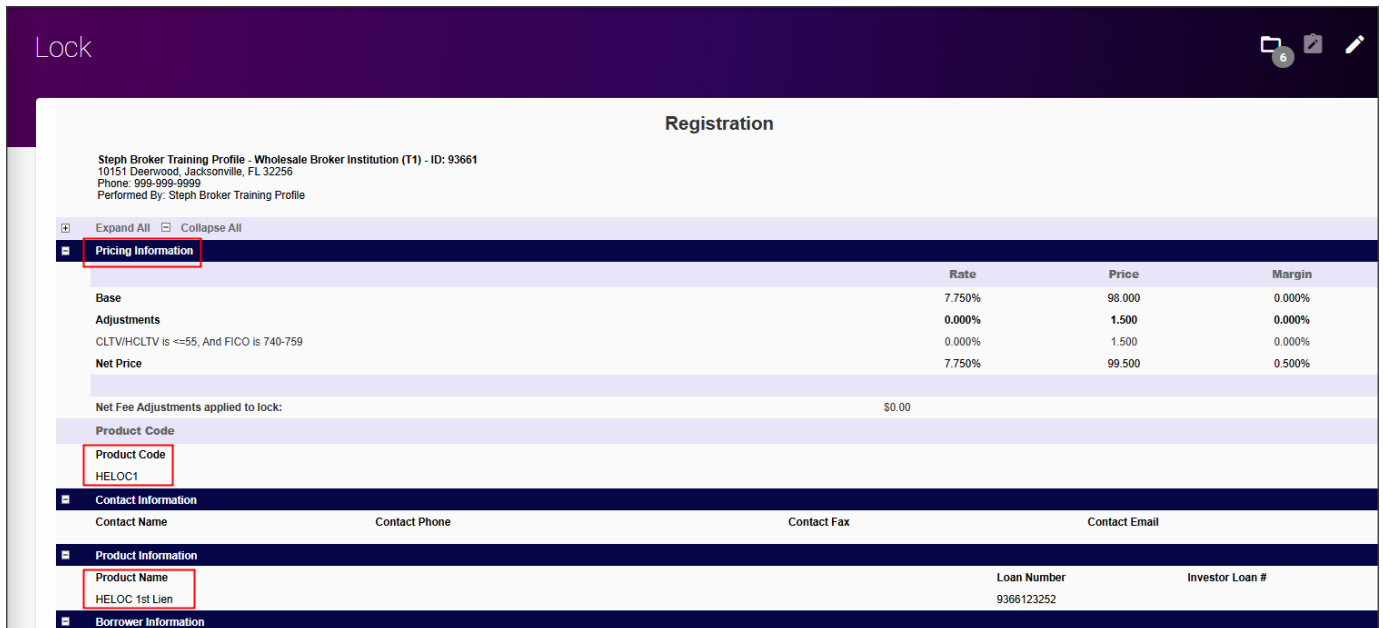
Lock History

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.



Registration

Steph Broker Training Profile - Wholesale Broker Institution (T1) - ID: 93681
10151 Deenwood, Jacksonville, FL 32256
Phone: 999-999-9999
Performed By: Steph Broker Training Profile

Expand All Collapse All

	Rate	Price	Margin
Base	7.750%	98.000	0.000%
Adjustments	0.000%	1.500	0.000%
CLTV/HCLTV is <=55, And FICO is 740-759	0.000%	1.500	0.000%
Net Price	7.750%	99.500	0.500%

Net Fee Adjustments applied to lock: \$0.00

Product Code: HELOC1

Product Name: HELOC 1st Lien

Loan Number: 9366123252

- 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 HELOC 1st Lien must go through the Broker channel.

5. **OB Change Requests are not permitted for the HELOC 1st Lien 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
- Wire Fee \$10
- Flood Certification Fee \$12.10
- AVM Fee \$12
- Exterior Property Condition Report Fee \$55

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.