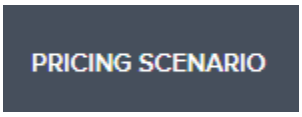
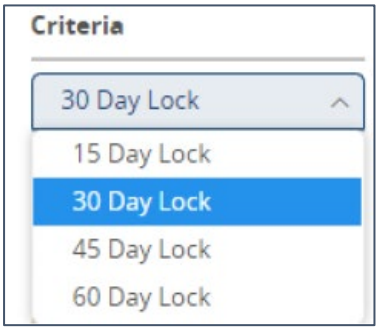
How to Price a Wealth Builder HELOC



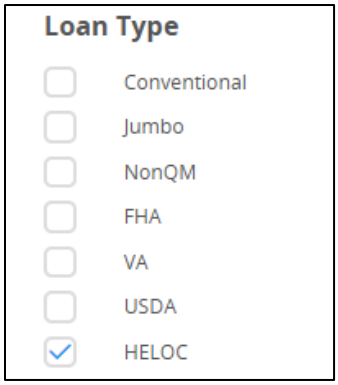
Step 1

Select **PRICING SCENARIO** from the top gray tool bar



Step 2

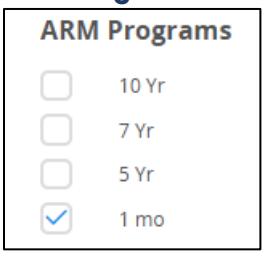
Select the number of days



Step 3

Loan Type: Select **HELOC**

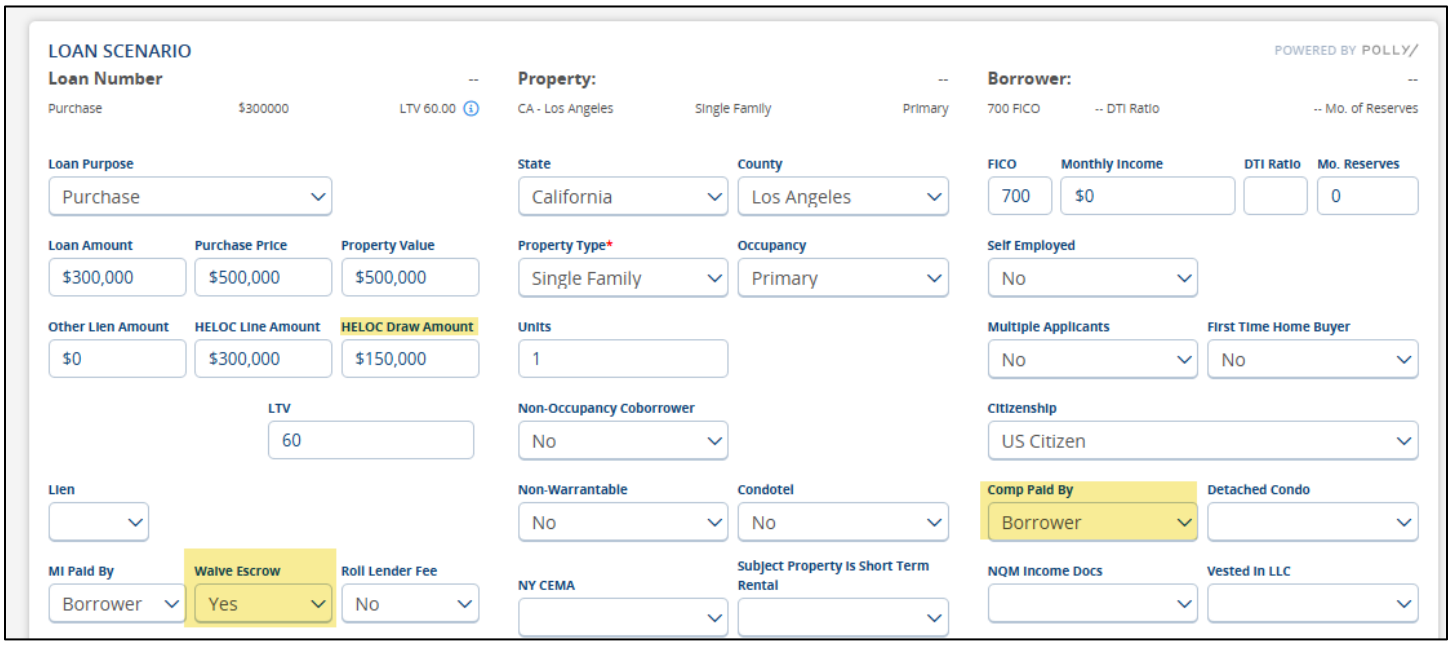
ARM Programs: Select **1 mo**



Step 4

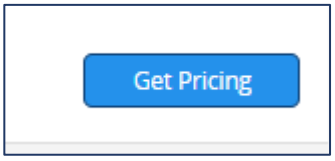
Select the chevron next to the words “LOAN SCENARIO” to edit the loan scenario.





Required Fields:

Loan Purpose: Purchase | Cash Out Refinance | Rate and Term Refinance
Occupancy: Primary, Investment or Secondary
HELOC Draw Amount: Min of $150,000
Comp Paid By: Must be Borrower Paid
Waive Escrows: Must be YES



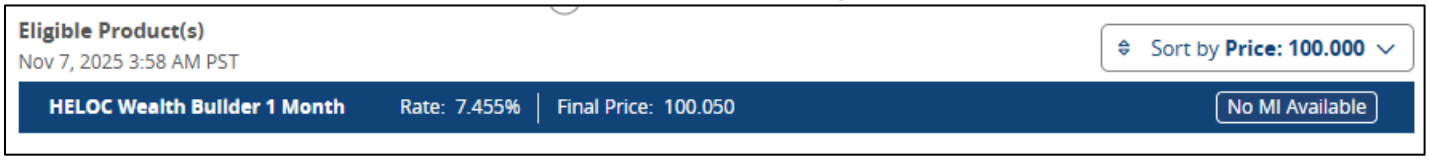
Step 5

Select "Get Pricing"

Step 6

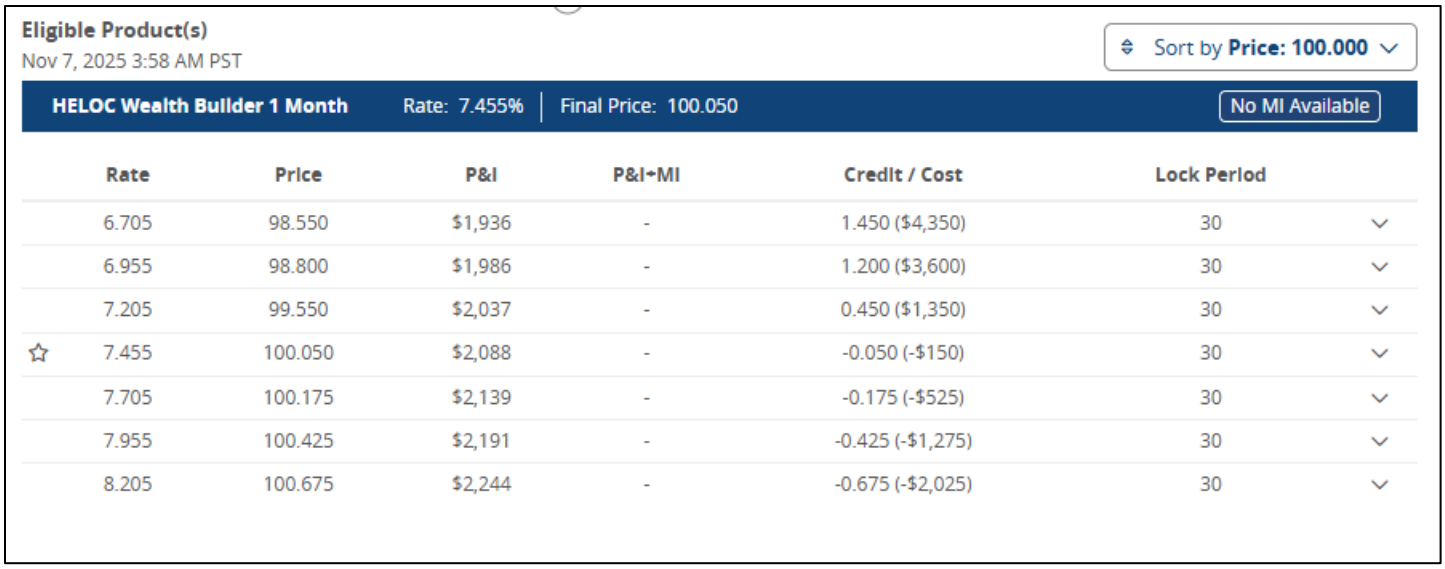
Select the loan type based on the available "Eligible Products(s)"

- Click on the dark blue banner itself to expand the pricing



Step 7

The rate closest to par will be displayed with a star.



Eligible Product(s)
Nov 7, 2025 3:58 AM PST

Sort by **Price: 100.000**

HELOC Wealth Builder 1 Month Rate: 7.455% | Final Price: 100.050 — No MI Available

	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
	6.705	98.550	$1,936	-	1.450 ($4,350)	30
	6.955	98.800	$1,986	-	1.200 ($3,600)	30
	7.205	99.550	$2,037	-	0.450 ($1,350)	30
☆	7.455	100.050	$2,088	-	-0.050 (-$150)	30
	7.705	100.175	$2,139	-	-0.175 (-$525)	30
	7.955	100.425	$2,191	-	-0.425 (-$1,275)	30
	8.205	100.675	$2,244	-	-0.675 (-$2,025)	30

Note:
To determine reason(s) a program is ineligible – select the program description in dark blue.

- Select the desired rate to reveal the applicable loan level pricing adjustors

Edit / Modify the loan parameters.

To edit or modify the loan parameters, click on the chevron next to the words "LOAN SCENARIO"



LOAN SCENARIO

Powered By POLLY/

Loan ID:	--	Property:	--	Borrower:	--
Purchase	$300000	LTV% (60/60/60)	CA - Los Angeles	Single Family	Primary	700 FICO	-- DTI Ratio	-- Mo. of Reserves



Refresh Pricing

Select "Refresh Pricing" to update the pricing based upon the revisions.

Connect with the TLS Portal Support Team at portalsupport@tlstpo.com if you have any questions along the way!