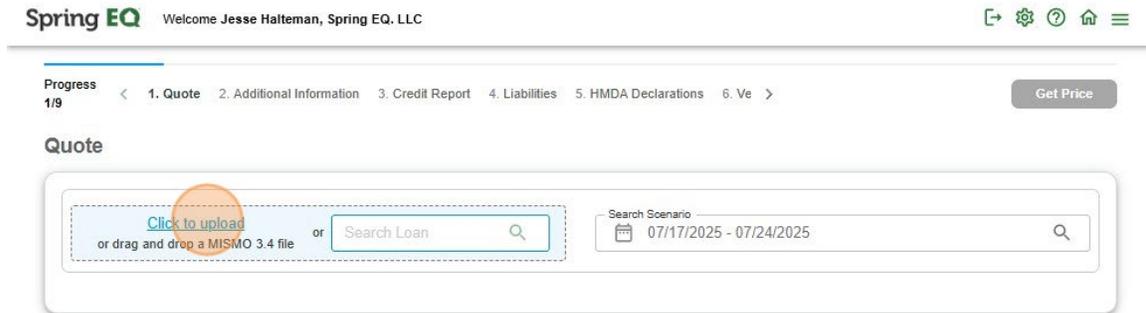
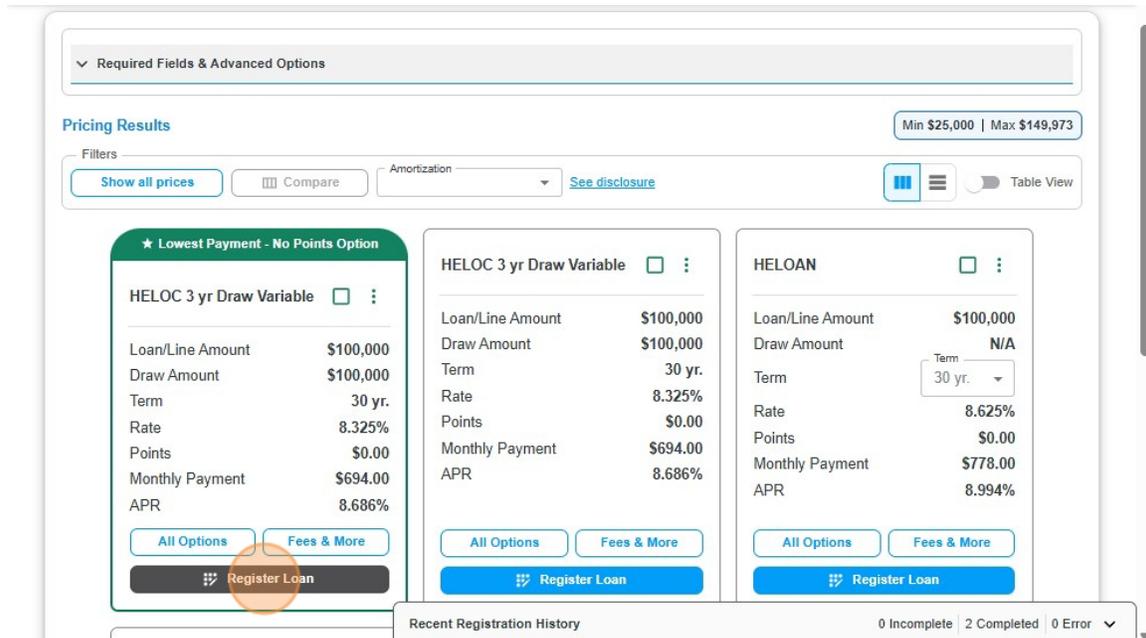


How to Register a Loan Online - Short Guide

1. Navigate to <https://emma.springeq.com>
2. Click to upload your 3.4 file, drag it in.



3. Select your product and Click "Register Loan".



4. Fill out the required information and Click "Next".

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 2/9 < Quote 2. Additional Information 3. Credit Report 4. Liabilities 5. HMDA Declarations 6. > Back Next

Additional Information

Final price will be available at the time of Rate Lock.

The information used to price will overwrite the information from the uploaded file

HELOC 3 yr Draw Variable	Term	Interest Rate	Points	Payment	Fees	APR	Loan Application Date	Loan Credit Order Consent Date
	30 yr.	8.686%	\$0.00	\$694.00	\$3,910.87	8.686%	07/24/2025	07/24/2025

Upload MISMO

Primary Residence with AVM.xml
33kb · Complete

Credit Report Order
Have you pulled the credit through SpringEQ? Yes No

E-Consent
An email of the e-consent form will be sent to the following borrowers:
Borrower Name: Amy America
Borrower Email: jessahalteman@gmail.com

5. Handle your liabilities and Click "Save" and then Click "Next".

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 4/9 < Quote Additional Information Credit Report 4. Liabilities 5. HMDA Declarat > Back Save Next

Liabilities

By default, we are excluding all 1003. Please, make sure that all excluded options are the correct ones. View Excluded List.

Actions: Property Address Edit Income REO

Amy America - Applicant (4) + Add Liability

Creditor	Acct #	Payment Amount	Outstanding Balance	Debt Type	Handling	Attached Property	Lien Type	Input Cate	Actions
CALLABLE MO...	757570	\$ 1,671.00	\$ 210,027.00	Real ...	Incl...	15792 C...	First Mor...	CR	⊖
ALLEN BANK C...	435617	\$ 133.00	\$ 4,665.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖
BURSTING CR...	171442	\$ 27.00	\$ 1,357.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖
CAPITAL BANK	529115	\$ 10.00	\$ 29.00	Credit...	Incl...	Attache...	Lien Type	CR	⊖
Total		\$ 1,841.00	\$ 216,078.00						

6. Since HMDA pulls in from the 3.4 file, you should only have to Click "Next".

Spring EQ Welcome Jesse Halteman, Spring EQ, LLC

Progress 5/9 < Quote Additional Information Credit Report Liabilities 5. HMDA Dec > Back **Next**

HMDA Declarations

Please review all the declaration information before you proceed to the next step.

About this property and your money for this loan Amy America

Will you occupy the property as your primary residence? Yes No

If YES, have you had an ownership interest in another property in the last three (3) years? Yes No

If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? Yes No

Are you borrowing any money for this real estate transaction (e.g., = money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? Yes No

Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? Yes No

Have you or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing this loan that is not disclosed on the application? Yes No

7. Verify which product you want along with the property valuation type, then Click "Rate Lock and Register".

AVM | Property Value: \$ 363,282 Estimated fee \$45

Drive By Using stated/1003 value of: \$ 400,000 Estimated fee \$145 - \$149

Full Appraisal Using stated/1003 value of: \$ 400,000 Estimated fee \$550

★ Lowest Payment - No Points Option

HELOC 3 yr Draw Variable ⋮

Loan/Line Amount	\$100,000
Draw Amount	\$100,000
Term	30 yr.
Rate	10.750%
Points	\$0.00
Monthly Payment	\$896.00
APR	11.179%

AVM Eligible

Rate Lock And Register

HELOC 3 yr Draw Variable ⋮

Loan/Line Amount	\$100,000
Draw Amount	\$100,000
Term	30 yr.
Rate	10.750%
Points	\$0.00
Monthly Payment	\$896.00
APR	11.179%

AVM Eligible

Rate Lock And Register

HELOAN ⋮

Loan/Line Amount	\$100,000
Draw Amount	N/A
Term	30 yr.
Rate	11.875%
Points	\$0.00
Monthly Payment	\$1,019.00
APR	12.324%

AVM Conditionally Eligible

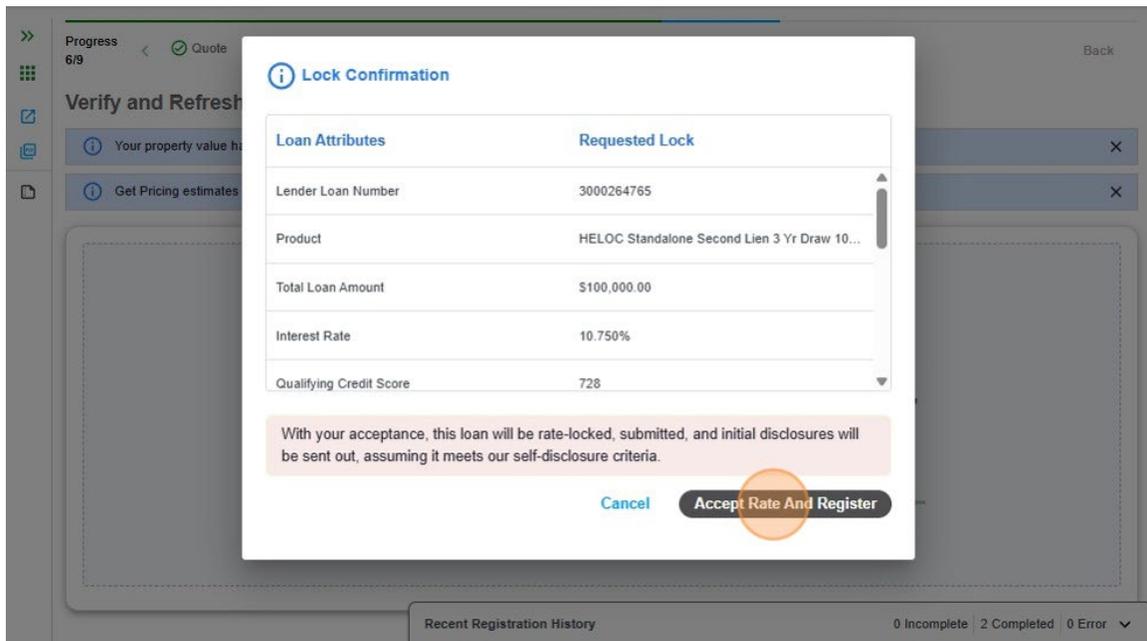
Rate Lock And Register

3 Yr Draw HELOC Fixed ⋮

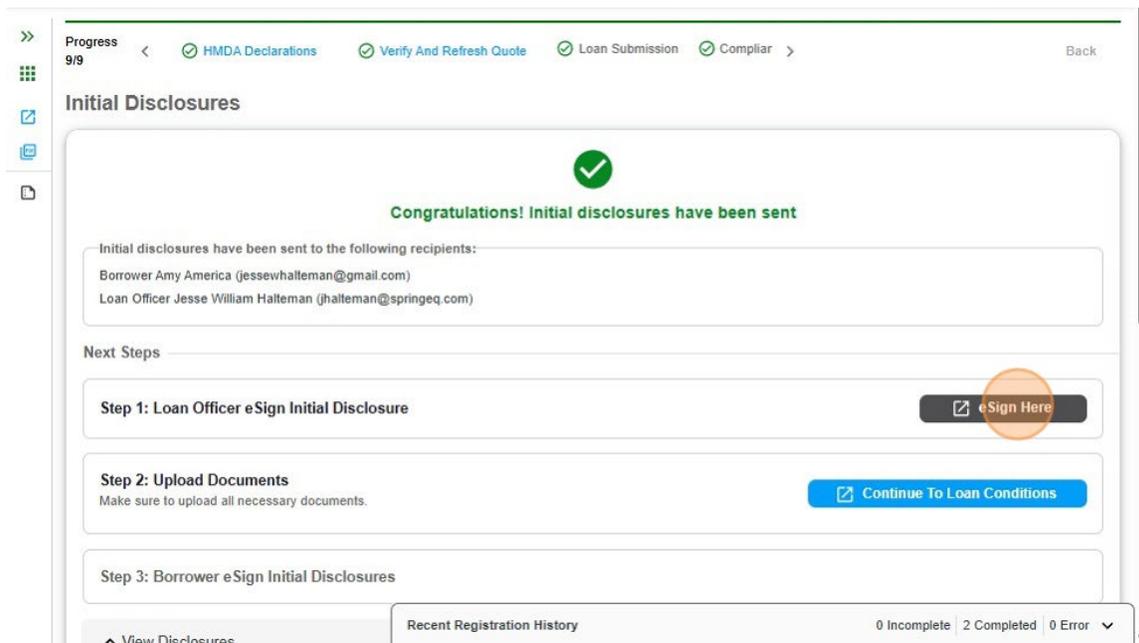
Loan/Line Amount	\$100,000
------------------	-----------

Recent Registration History 0 Incomplete 2 Completed 0 Error

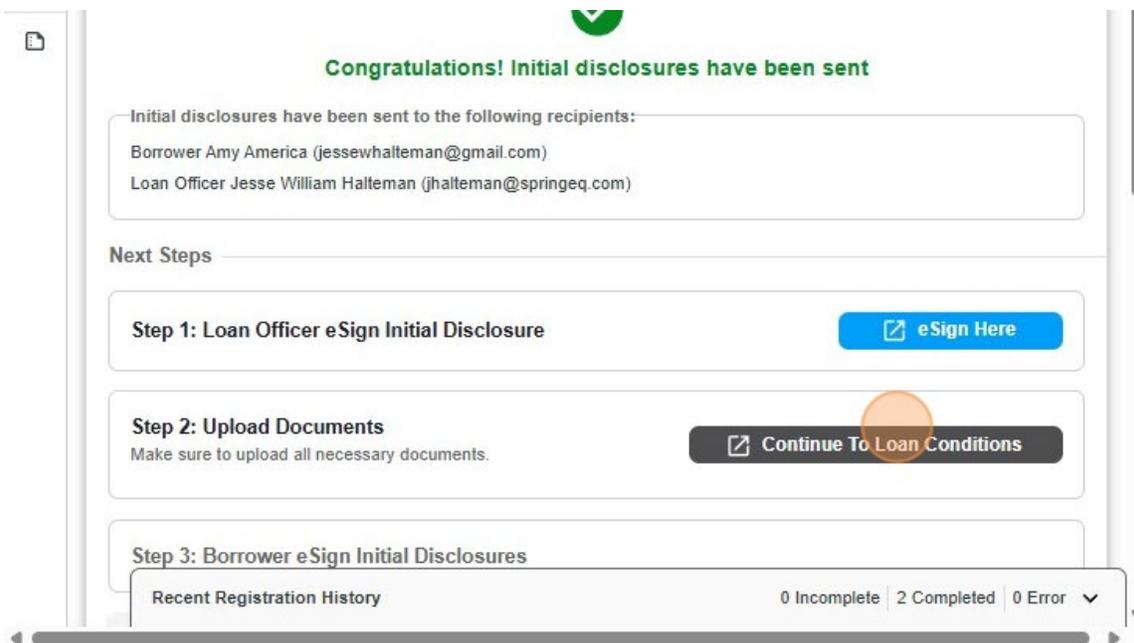
8. Click "Accept Rate and Register".



9. At this point the file will be reviewed for instant disclosures. If disclosures go out, you should Click "eSign Here" to sign your loan estimate. If they can't go instantly, a Spring EQ Operations Team Member will reach out within 24 business hours.



10. Click "Continue to Loan Conditions" to view and handle your conditions and upload borrower documents.



For the full registration guide please click the link below.

[EMMA 2.0 Full Registration Guide](#)

For the video walkthrough, please click the link below.

[EMMA 2.0 Full Walkthrough Video](#)