



Fact Sheet

How do I set up my account?

- We recommend selecting your homeownership goals, enrolling in credit and at least one bank account, such as your checking account where you conduct most transactions and a separate savings account if you have one to save for your down payment and closing costs.

Where is my credit score pulled from?

- Credit score, report & credit monitoring is powered by Transunion. This is a soft pull and does not impact your credit score. You can enroll by clicking enroll in the credit widget.

What else is included in the credit feature?

- An interactive credit simulator takes the guesswork out of credit decisions by showing you how different scenarios could increase or decrease your credit score.
- Credit compass provides guidance on how to achieve a desired credit score.

What does the account enrollment function provide to me as a consumer?

- View & manage all financial accounts in one place.
- Ability to enroll and track not only checking and savings accounts but also investment, insurance, retirement accounts, credit cards, auto and student loans, etc.
- Every transaction in your enrolled accounts is categorized to help you see where you're spending and identify where to save.
- Create trackable financial goals and budgets, e.g. pay off a credit card and save for a down payment.

Is my data secure?

- We have bank-level security and are SOC II Type 2 compliant.
- Financial account credentials are not stored in our system.

How do I find which property is right for me?

- Use the home affordability calculator to receive a homebuying budget and a monthly mortgage payment that fits your income. Compare loan options and the amount to save for your down payment and closing costs.
- Start your home search from the app by city, zip or MLS# and filter by price, bedrooms, bathrooms, size, amenities, and many others.
- Homeowners can monitor the value of their home and see homes recently sold in their area.

How will I know when I'm ready to buy a home?

- The My Homeownership Snapshot will display your progress toward being eligible for a mortgage. You'll be shown if you meet your lender's requirements for a mortgage and any areas where you need to improve and receive an action plan to get you to the finish line.
- When you've met all requirements and want to share the results with your lender, simply hit the "Share with Lender" button.
- Your lender can be contacted directly from your app at anytime for advice.
- When you and your lender agree that it's time to apply, you can securely share your financial data and documents directly from your app to your loan officer from the Lender Connect tab.

What else does the app provide me?

- Access directly to your Loan Officer.
- Securely store personal and financial documents.
- Monitor your net worth and home equity.
- Educational resources & videos to prepare for homeownership and improve financial literacy.
- Calculators to pay off a mortgage faster, consolidate debt or qualify for a home equity line of credit.