

LENNAR[®]
MORTGAGE

Creating the world's *simplest* path to homeownership.

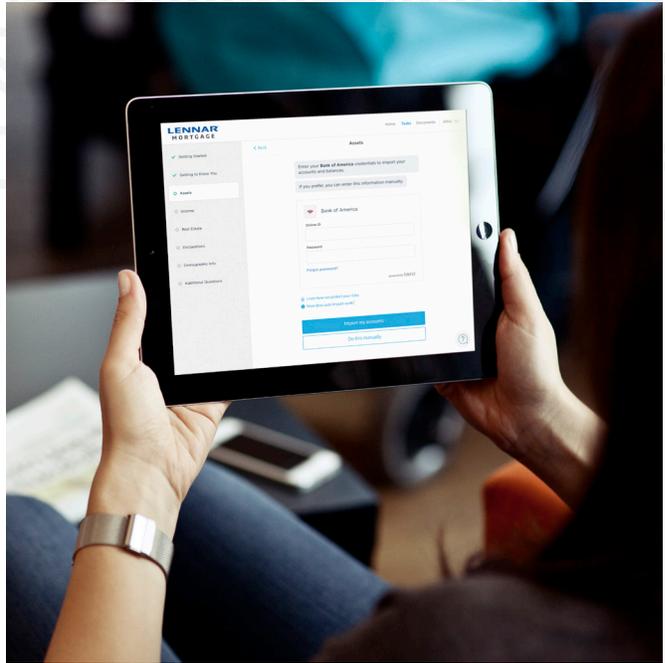


YOUR GUIDE TO OUR

Digital Mortgage

Experience

The Modern Mortgage Application with a Personal Touch



Technology has changed the way we live our lives. The way we travel. The way we learn. The way we shop. And the way we connect and stay in touch. And now it's changing home financing... for the better.

With our Digital Mortgage, you can apply for a home loan faster and easier than ever before – from any device, anywhere, anytime – and get one step closer to homeownership!

Why our Digital Mortgage

We know you expect a simple online application that is quick, easy and guides you step-by-step through the mortgage process.

You might be comfortable using an online application, but still want to speak with someone knowledgeable if you encounter any questions or concerns.

For example, you may have security concerns, especially with providing your bank account information. Rest assured, we use the highest bank-level encryption and connecting your bank account does not give us access to that account.

Our Digital Mortgage is about making things easy, intuitive, and efficient. It's just one way we are innovating to better serve you and to continue to be the premiere mortgage service provider.

*You might feel like starting a mortgage application online can be a daunting process. Digital Mortgage provides a frictionless way to get pre-qualified in as little as **15 minutes!***

Digital Mortgage *Saves Time*

Since we've started using Digital Mortgage, we have found it saves days – **even weeks** – in the mortgage process by providing a more complete application upfront and provides an easy way for you to electronically collect financial documents and upload additional documents as needed.

Top 5 reasons our Digital Mortgage provides a better experience:



Convenience

You can start your application from your mobile phone, tablet or computer wherever and whenever you want. The Auto-Save feature enables you to pick up right where you left off.



Security

Get peace of mind knowing our state-of-the-art tech keeps your private information secure with 256-bit Bank-Level encryption.



Simplicity

The easy-to-use interface guides you through each step. It's frictionless, paperless and mobile-friendly.



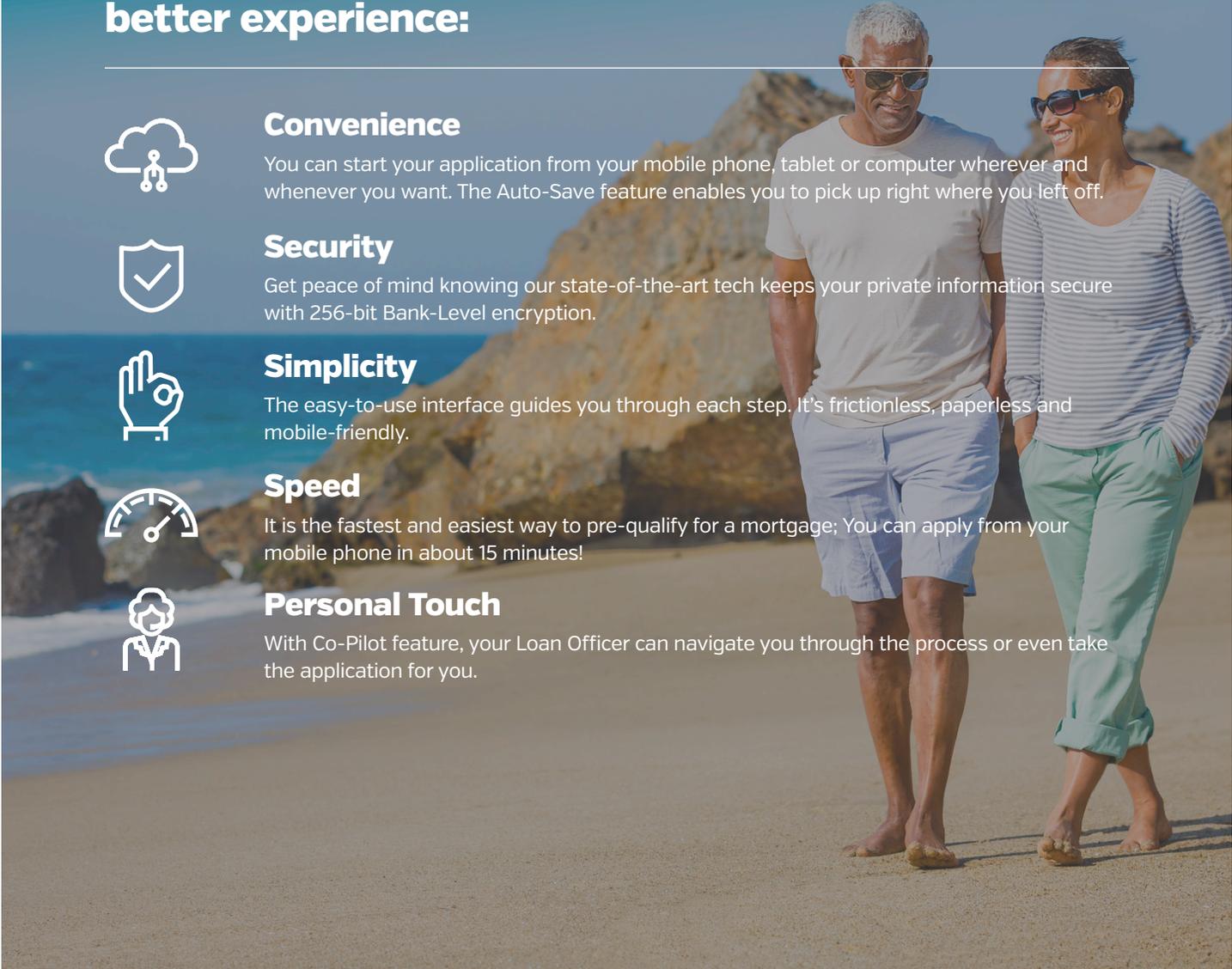
Speed

It is the fastest and easiest way to pre-qualify for a mortgage; You can apply from your mobile phone in about 15 minutes!

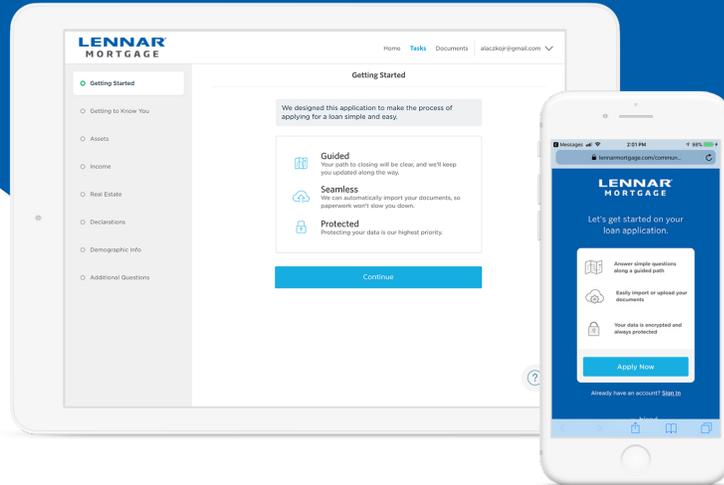


Personal Touch

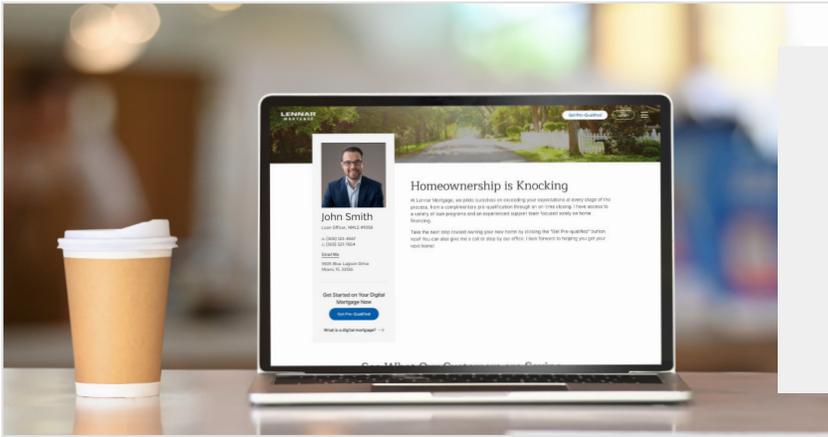
With Co-Pilot feature, your Loan Officer can navigate you through the process or even take the application for you.



Getting Started with Digital Mortgage



<p>What is Digital Mortgage?</p>	<p>Digital Mortgage enables you to start your mortgage application online – in just 15 minutes or less from your mobile phone, tablet or laptop. It’s a secure platform that has an easy-to-use interface that guides you through the process.</p>
<p>Why should I use Digital Mortgage?</p>	<p>Applying with our online application saves time and reduces errors in submitting an initial application. It can also speed up the process by collecting more information and documentation electronically. Plus, it automates follow-ups for tasks and reminders and makes it easy for you to simply upload docs instead of collecting, copying and faxing papers. All this shortens total loan processing time, all while improving communication.</p>
<p>Who is an ideal customer for Digital Mortgage?</p>	<p>Do you have an email address, do online banking or shopping online? If so, the Digital Mortgage process will make the application process faster and easier than the traditional, paper-based application process.</p>
<p>What if I do not have an email address or feel comfortable using the Internet?</p>	<p>If you do not have an email account, haven’t used your email in a long time, or would rather go through the traditional process, your loan officer can help by filling the application out on your behalf.</p>
<p>How long does the process typically take?</p>	<p>Typically, it takes most customers approximately 15-30 minutes to complete a Digital Mortgage application.</p>



Where do I apply with Digital Mortgage?

Simply go to LennarMortgage.com and select **Get Pre-qualified** or go directly to you loan officer's webpage [Ex:LennarMortgage.com/firstnamelastname].

What do I need to get started?

Simply set up an account with your email address, choose a login and password and get started in seconds!

What do I do once I've set up an account?

The easy-to-use interface guides you swiftly through each section. It auto-saves along the way and lets you review each section as you go. Select the type of property you are looking to purchase and the loan amount.

What if I get stuck?

Convenient help screens provide assistance every step of the way. You can review a summary of each section before moving on and change any information as needed.

Verifying Your Assets

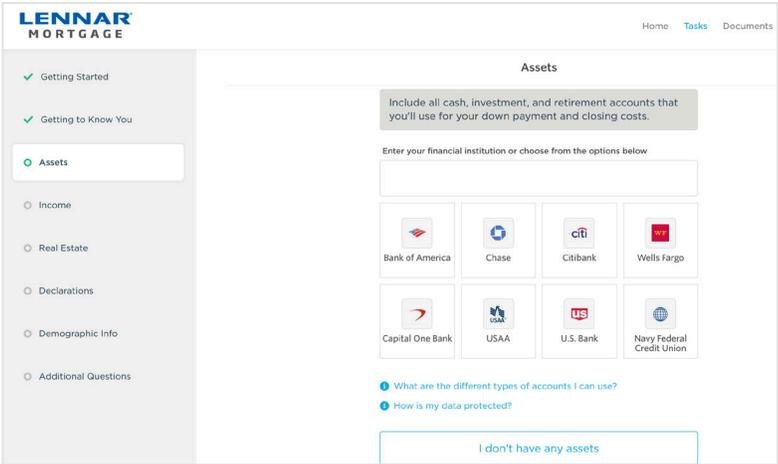
The next step in the process is to verify assets and income. In a traditional paper-based process, this is a time-consuming process of collecting and copying account statements and including them with a paper-based application. With Digital Mortgage, this entire process is automated, and assets and income can be submitted electronically, additional documentation easily uploaded.

Why connect bank accounts electronically?

It's a huge time-saver! By connecting electronically, you can quickly and easily submit assets for different types of accounts eliminating the need to gather, copy, fax or upload bank and account statements. This includes:

- ▶ Checking, savings, money market, certificate of deposit and reserves
- ▶ Investment accounts include stocks, bonds and brokerages
- ▶ Retirement accounts include IRA, 401k and 403b

It's simple to connect using your bank login and password. The system will attempt to validate and if it is not correct, it will let you know and provide the option to try again or do later.





What happens when I link my accounts?

Simply put, the system takes and sends a snapshot of their account, including your current balance and transactions. This information is then included with your application. This information is encrypted and protected with multiple layers of security. At no time do we ever have access to your bank or financial accounts.

Still have security concerns?

Our Digital Mortgage platform adheres to the same stringent data security requirements as banks, credit unions and other financial institutions. Your account, personal data and documents are protected with industry-leading encryption. The security measures used to protect the data you submit with your application meet the highest compliance standards including ISO27001 and SOC2 Type 2.

Is it a requirement to link your bank accounts?

No. If you are against linking your bank accounts, that is no problem. If you don't connect your bank accounts, the system will automatically request that you upload appropriate bank statements for accounts to be considered after you submit your application.

Completing The Application

The remaining sections of the application include income, real estate owned, financial declarations and demographic data. You can complete this when you start the application or come back and do it at any time. Email reminders will be sent to encourage you to complete your application.

Income

Include all current sources of income to be considered in the loan application, including:

- ▶ Employment income
- ▶ Self-Employment income
- ▶ Independent contractor income
- ▶ Military Pay
- ▶ Rental Income
- ▶ Pension/Retirement Income
- ▶ Social Security Income
- ▶ Dividend/Interest Income
- ▶ Other Income from another source (disability, alimony/child support, trust, etc.)

The screenshot shows a sidebar on the left with a progress list: 'Getting Started' (checked), 'Getting to Know You' (checked), 'Assets' (checked), 'Income' (selected), 'Real Estate', 'Declarations', 'Demographic Info', and 'Additional Questions'. The main content area is titled 'Income' and contains a prompt: 'Select the current type of income you'd like to add.' Below this are eight icons representing different income sources: Employment, Independent Contractor, Military Pay, Rental, Social Security, Pension, Business / Self Employment, and Other. At the bottom, there are two questions: 'What types of income do I have?' and 'What income should I include?'. A button labeled 'I don't have any income' is visible at the bottom of the form.

Note: Tax returns and proof of tax filings may be required in order to use certain types of income.

LENNAR MORTGAGE Home Tasks Documents

- ✓ Getting Started
- ✓ Getting to Know You
- ✓ Assets
- ✓ Income
- Real Estate**
- Declarations
- Demographic Info
- Additional Questions

Next, tell us about your real estate.

We'll ask you about any real estate you own and any financing you have.



Start this section

Real Estate Owned

List all property you own including your primary residence and any investment or vacation properties.

LENNAR MORTGAGE Home Tasks Documents

- ✓ Getting Started
- ✓ Getting to Know You
- ✓ Assets
- ✓ Income
- ✓ Real Estate
- Declarations**
- Demographic Info
- Additional Questions

Next, we'll ask you about any financial circumstances you need to disclose.

These questions will help us understand more about your financial situation when we review your application.



Start this section

Declarations

Financial History, which may include any judgments, defaults, lawsuits or bankruptcies

LENNAR MORTGAGE Home Tasks Documents

- ✓ Getting Started
- ✓ Getting to Know You
- ✓ Assets
- ✓ Income
- ✓ Real Estate
- ✓ Declarations
- Demographic Info**
- Additional Questions

Next, we'll ask you to provide some demographic information.

The following questions are about your ethnicity, race and sex, which we encourage you to answer. The federal government requests this information in order to monitor compliance with federal law. **The law prohibits lenders from discriminating on the basis of this information.** [Learn more about these questions.](#)



Start this section

Demographic Data

Demographic Data is required. Just check a few boxes and that's it.

Review and Submit Application

To help you close on your loan sooner, we can send you documents to review and sign online.

Read and agree to the e-consent terms below to receive and sign documents online.

Notice and Agreement Regarding Consent to Use Electronic Signatures and Records

To use electronic signatures and receive documents electronically in connection with your use of this platform (Platform), you must read and consent to the terms outlined in this document, which require your ability to access and retain electronic Documents. This eConsent, if you provide it, applies to your use of the Platform on any Access Device, including a desktop, laptop, tablet, mobile, or other electronic device, and to any Document we provide to you in electronic form. If you provide eConsent, we will be able to provide electronic Documents to you within this Platform, in other portals, and/or through other methods we may use for delivery of electronic Documents.

Please note these additional definitions: *We, our, and us* means your lender and its affiliates, successors, and assignees. *You and your* means the person providing this eConsent, authorized signer, authorized representative, delegate, and/or service user. Documents may include messages, notices, disclosures, consents, authorizations.

Review the application and submit!

Follow

Ups

What if additional documents or tasks are required?

You will be notified via email if any additional documents or tasks are required throughout the process. With Digital Mortgage, there are two types of Follow-ups:

Automatic Follow-ups: Triggered based on how you submit the application. For example, if you indicate that you have a bank account with \$20k but did not connect your bank account electronically, the system will automatically request a bank statement. Reminders will continue every 48 hours for one week.

Manual Follow-ups: With Digital Mortgage, Loan Officers may request documents directly through the system instead of regular email, making it faster and easier for you to upload them and track your loan progress and tasks due. This may include follow-ups and reminders for any items such as Letters of Explanation (LOEs) or a recent transaction summary.

The screenshot displays a user interface for a digital mortgage application. At the top, a blue banner reads "You have 4 items to complete" with a sub-message: "We need some additional information to help us review your application." Below this, there are three main sections:

- Tasks:** A list of items to be completed: "Borrower Authorization", "Tax Transcripts", and "Personal Tax Returns". A link "Show 1 more task" is provided. A "Complete items" button is located to the right of the list.
- Your loan progress:** A vertical progress indicator with two steps, both marked as "COMPLETE":
 - Fill out application:** "Tell us about yourself and your financial situation so we can find loan options for you."
 - Provide additional info:** "To help speed up the loan process, you can provide..."
- CONTACT US:** Information for Lennar Mortgage, including "NMLS ID# 1058", a phone number "(555) 555-0100", and the website "lennarmortgage.com".

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 [LennarMortgage.com](https://lennarmortgage.com)



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