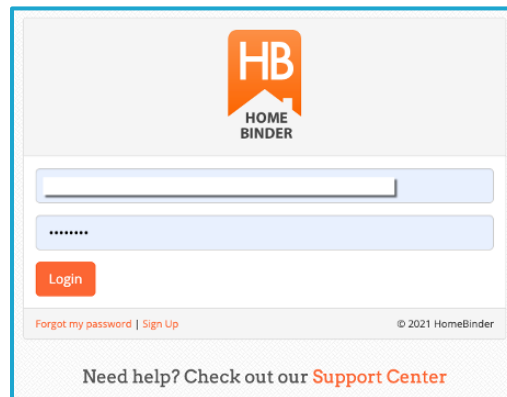# HomeBinder Integration

Summary

HomeBinder improves home value through a centralized management platform provided exclusively by authorized professionals. With the HomeBinder and Mortgage Coach integration, both lenders and borrowers can access the Total Cost Analysis within the HomeBinder solution.
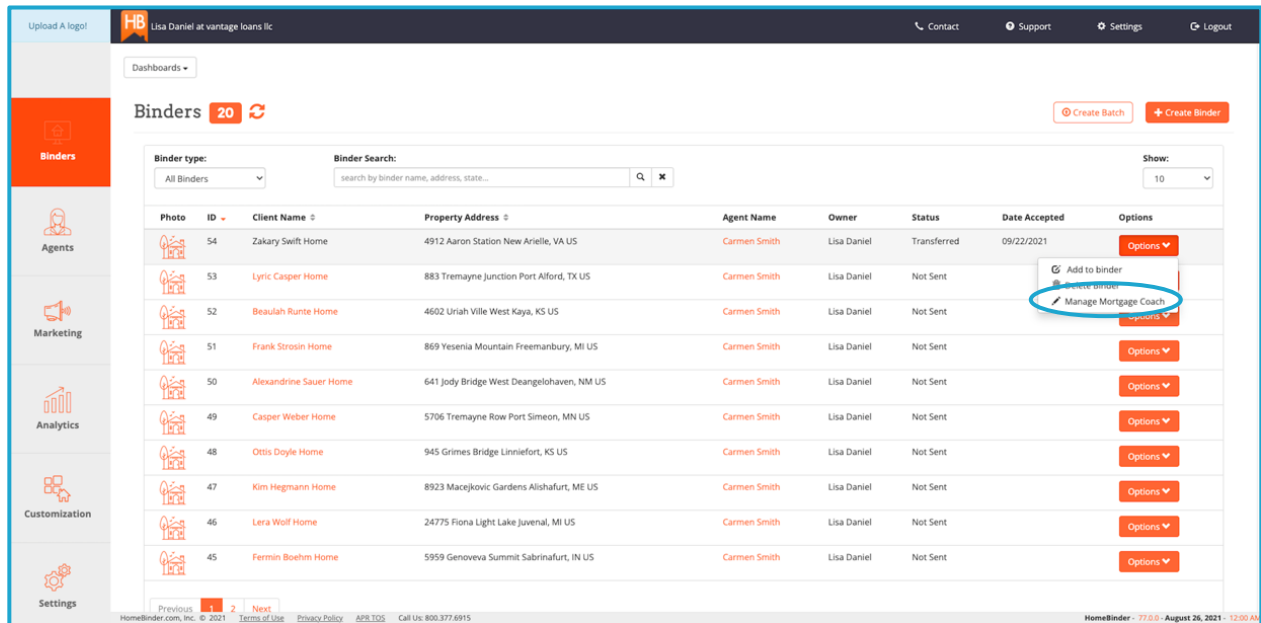
Originator Experience
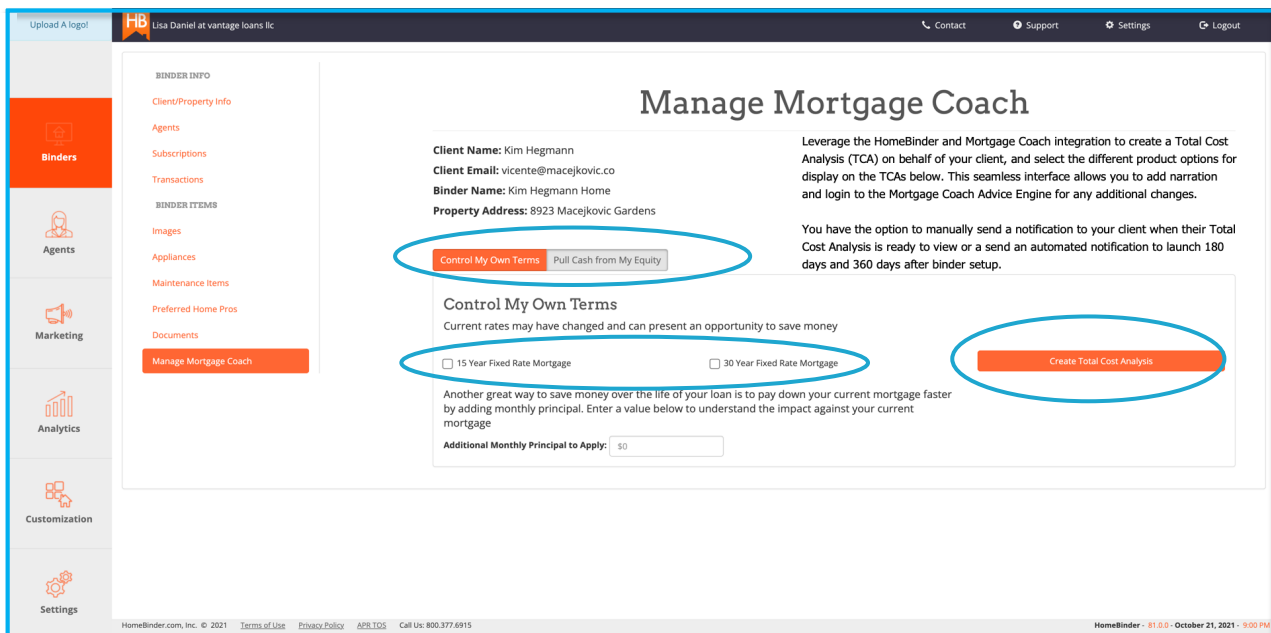
1. Login to the HomeBinder website.

2. Click on the Binders option from the left navigation menu.

3. Choose a client record and click on the Options dropdown on the right side. Then, click on the **Manage Mortgage Coach** option.

4. Select a refinance option: Control My Own Terms or Pull Cash from My Equity. On either tab, select the desired loan term: 15 or 30 year Fixed.

5. Click on the **Create Total Cost Analysis** button.

6. Add additional monthly principal amount, if applicable.

7. After the initial Total Cost Analysis is created, users can perform the following actions within the HomeBinder solution:

    a. Update the Total Cost Analysis

    b. Add a personal video message and highlight the Mortgage Coach TCA

    c. Log in to the Mortgage Coach Advice Engine to edit the TCA

    d. Send notification to the client

8. Click the link to View Existing Total Cost Analysis.
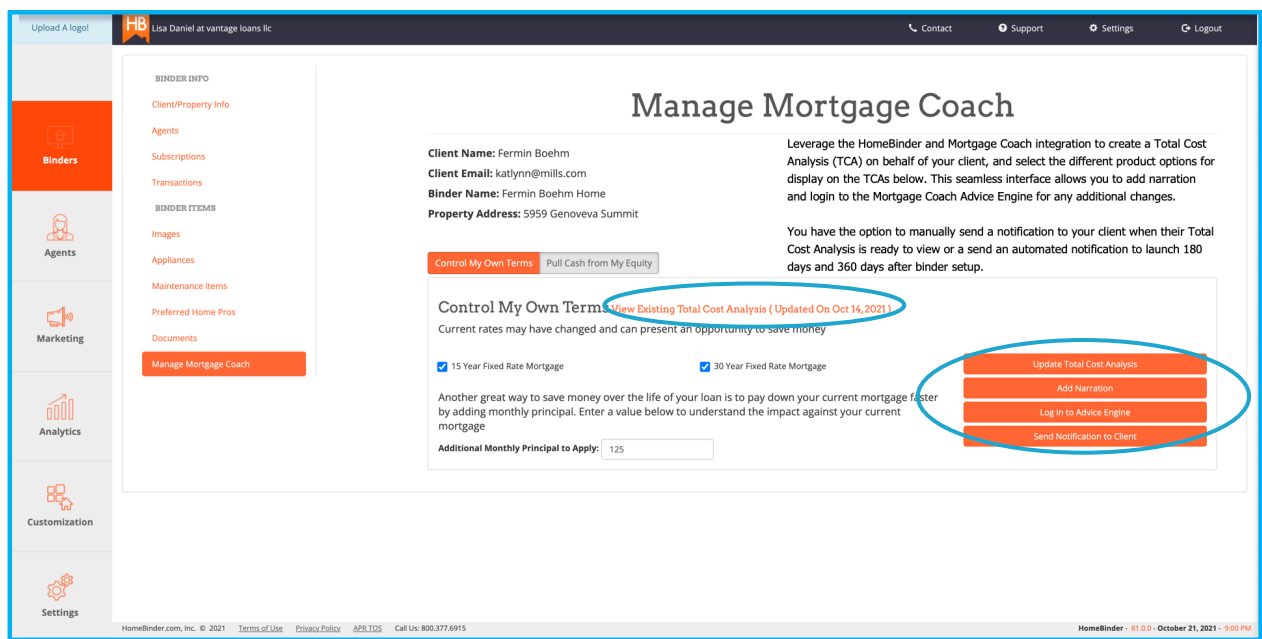
9. Log in to the Mortgage Coach Advice Engine.

10. Click the Automated tab to access the HomeBinder records.

Sample Total Cost Analysis

TCA Link: https://mcedge.tv/iq5ohc

Consumer Experience

1. From the HomeBinder dashboard, borrowers can view documents, review and update the mortgage information, share the binder, or update account settings. To access the Mortgage Coach Total Cost Analysis, click **Do it!** on the "Review and update your mortgage information" option.
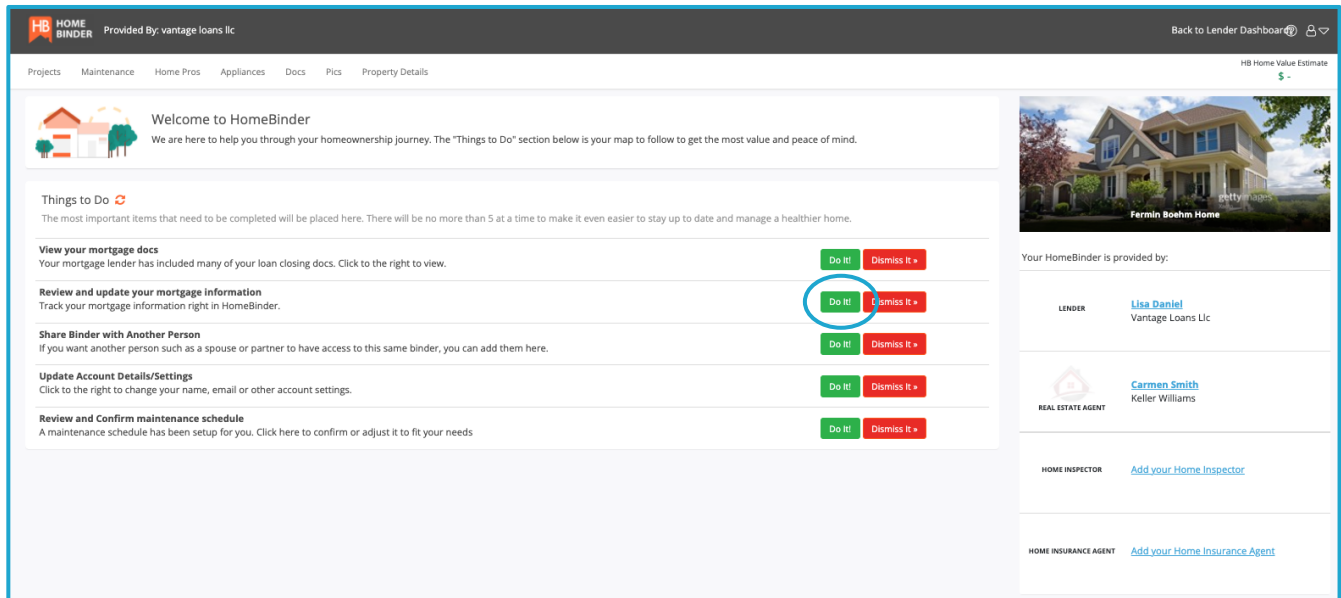
2. The borrowers can enter or update the mortgage & property details to customize the options. Based on their financial goals, borrowers can select one or both analyses to create or update. Click the "Create/View Existing Total Cost Analysis" link next to each scenario to access the TCA. If changes have been made to the loan data, click the **Update Total Cost Analysis** button.