

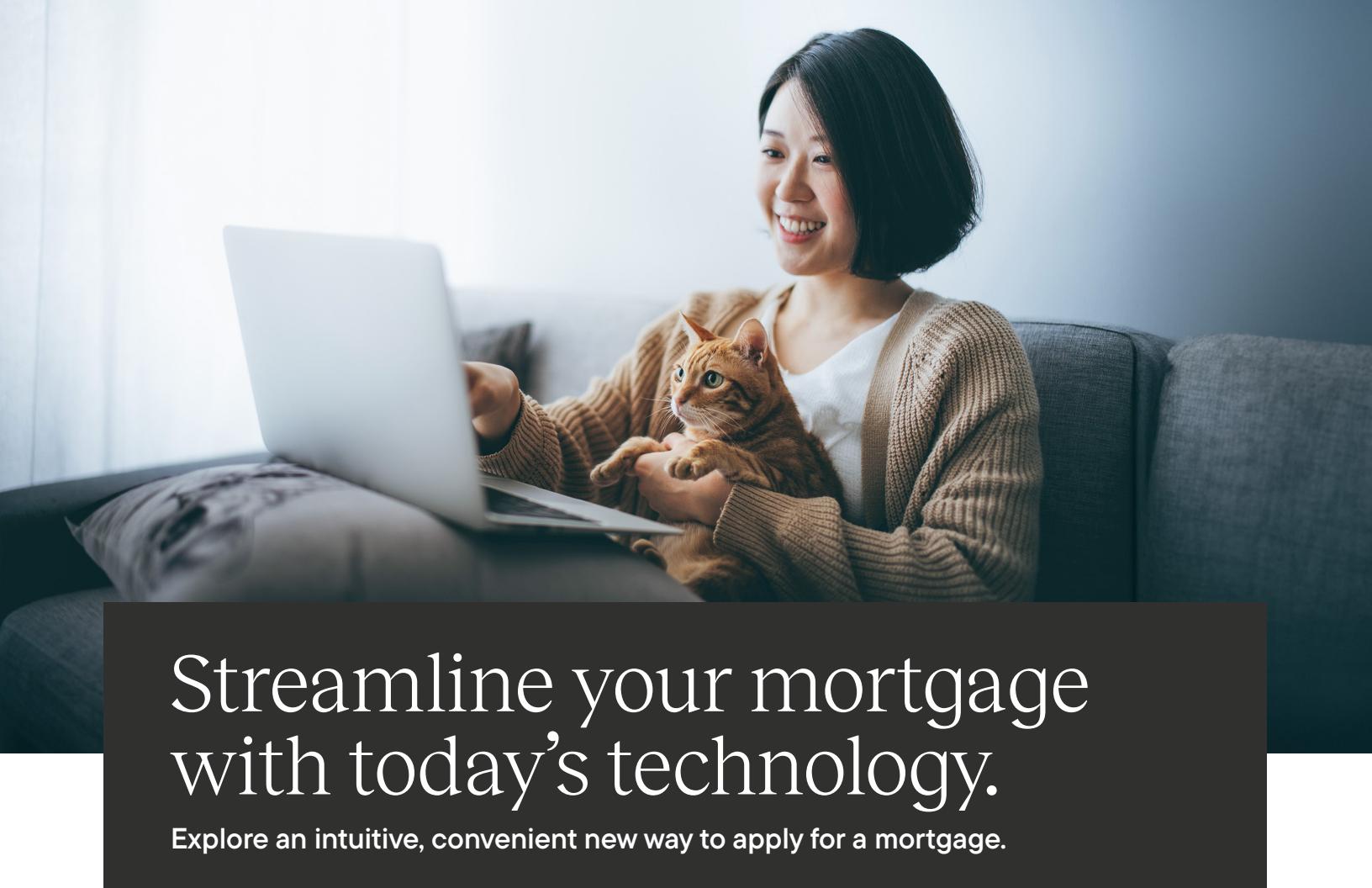


The Digital Mortgage Experience

Your Guide to the Modern Day Mortgage:
Available Anytime, Anywhere



Creating the World's Simplest Path to Homeownership



Streamline your mortgage with today's technology.

Explore an intuitive, convenient new way to apply for a mortgage.

Lennar Mortgage, LLC is proud to lead the way in modernizing the mortgage process.

Our digital mortgage simplifies home financing with an application you can access anytime, anywhere.

Get pre-qualified in minutes, view your pending tasks or sign your documents from the convenience of your home. With digital mortgage, you can trim days (or even weeks) off your mortgage process!

Get pre-qualified in minutes!

Starting the journey to homeownership has never been easier. All it takes is a few minutes and a phone, tablet or computer.

Get pre-qualified today! →

Requesting a loan pre-qualification and making a loan application does not constitute a loan approval or otherwise indicate that a consumer has or will qualify for a loan from Lennar Mortgage. Pre-qualifying with Lennar Mortgage is voluntary and is not required in order to obtain a loan from Lennar Mortgage and/or purchase a home from Lennar Corporation or any of its affiliated homebuilders. Pre-qualification does not (a) constitute a loan approval or indicate that you have or will qualify for a loan from Lennar Mortgage, or (b) guarantee you will qualify to purchase a Lennar home.

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5 REASONS WHY You'll Love Your Digital Mortgage



Security

We take safeguarding your data seriously. We use bank-level encryption technology to protect your information.



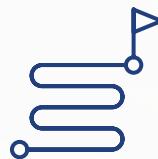
Speed

Complete your application at your own pace! Digital mortgage saves you from time-consuming paperwork for a faster, more efficient process.



Convenience

Pick up where you left off, on any device! Your application auto-saves across devices so you're always accessing the latest version.



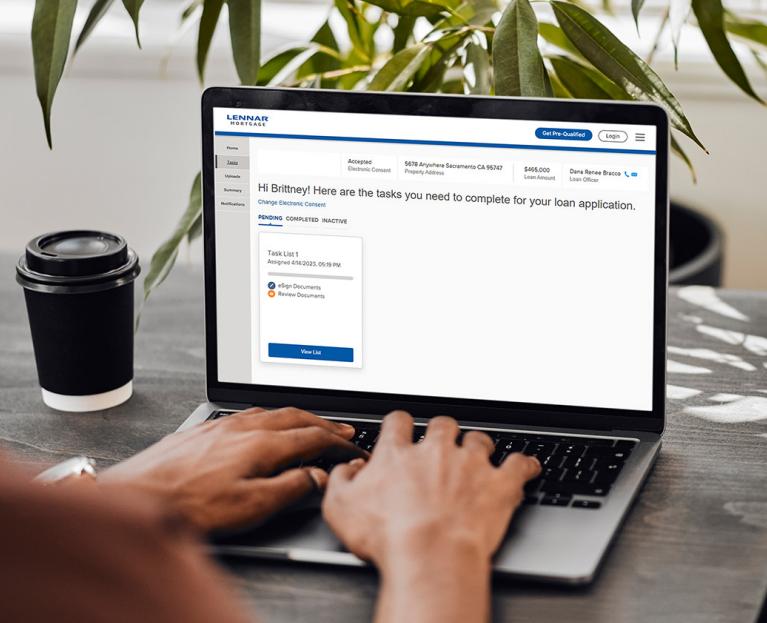
Simplicity

Our easy-to-use Customer Portal guides you through each step. It's intuitive, accessible and mobile-friendly for your convenience.



Personal Touch

Need a helping hand? We're here to help! You can always contact your Loan Officer for assistance with your digital mortgage application.



Getting Started with Digital Mortgage

Answers to Common Questions

What is digital mortgage?

Digital mortgage is a secure way to apply for a mortgage online. Starting your application takes minutes!

The Lennar Mortgage Customer Portal lets you access your application anywhere, anytime. The interface is easy-to-use, and we're always here if you have questions.

Why should I use digital mortgage?

Using the Lennar Mortgage Customer Portal saves time and reduces errors. It may also speed up the process by collecting more information and documentation electronically. Plus, the system automatically notifies you about follow-up tasks and simplifies the process of providing documentation.

All this means better communication and a shorter loan processing time!

Who is the ideal homebuyer for digital mortgage?

If you have an email address and are used to online banking or shopping, digital mortgage is right for you!

What if I don't have an email address or feel comfortable using the internet?

If you don't have an email account, haven't used your email in a long time or would rather go through the traditional process, your Loan Officer will help by filling the application out on your behalf.

How long does the process typically take?

Typically, it takes homebuyers minutes to complete a digital mortgage application.



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Where do I apply with digital mortgage?

Head to LennarMortgage.com and select Get Pre-Qualified in the top right.

You can also use the Get Pre-Qualified button on your Loan Officer's page:

LennarMortgage.com/FirstnameLastname

What do I need to get started?

Just your email address! You'll choose a username and password when you create your account.

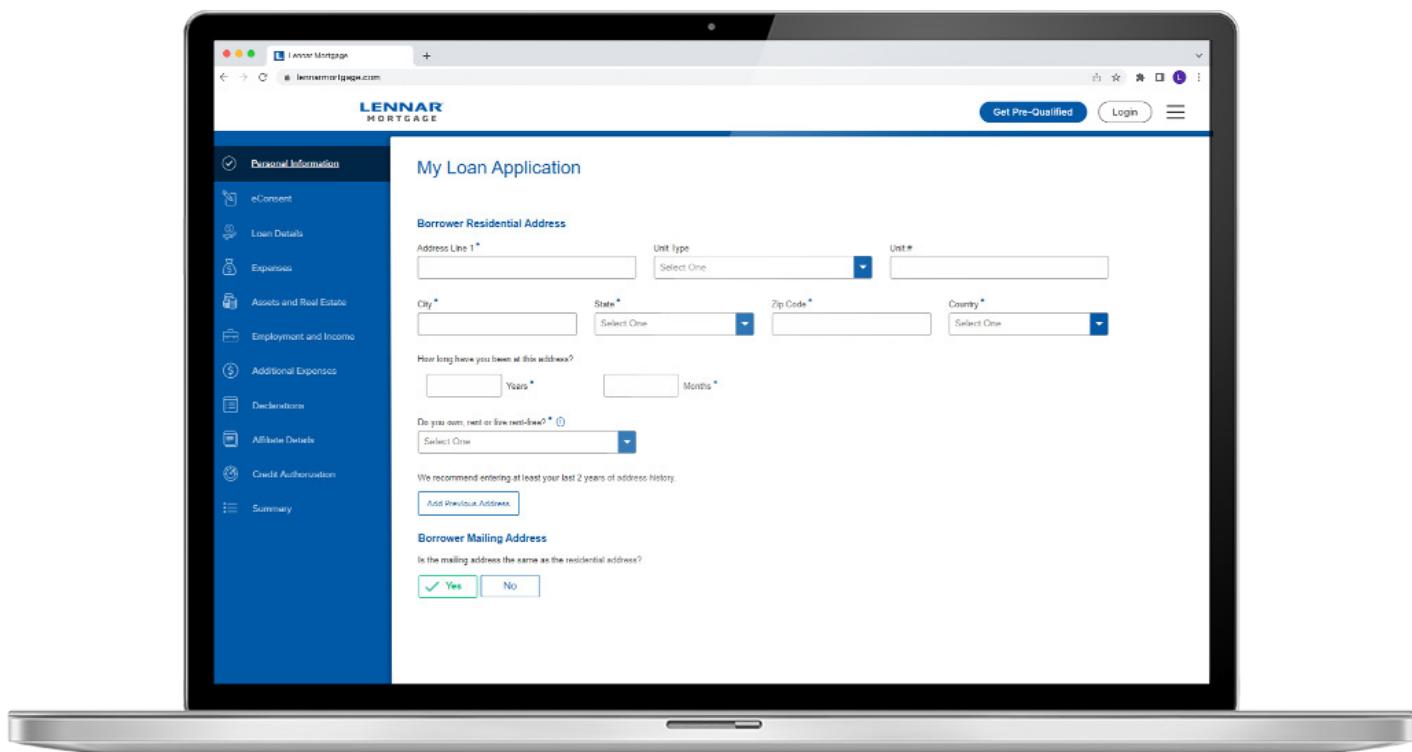
What do I do once I've set up an account?

The easy-to-use interface will guide you through each section. It auto-saves along the way and lets you review each section as you go.

What if I get stuck?

Convenient tips marked with a blue "i" icon are available along the way.

If you need further assistance, reach out to your Loan Officer!



A look at the Lennar Mortgage Customer Portal.

The left sidebar shows your progress through the application. Blue information icons help clarify common questions, often relating to terminology you may be unfamiliar with.



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Verifying Your Assets & Income



Gone are the days of collecting documents, providing copies and turning in a stack of paperwork to verify your assets and income.

With digital mortgage, assets and income can be submitted electronically through automated processes. You'll still have the ability to provide additional documentation with easy uploads to the Customer Portal.

Automatically Importing Assets

Our Customer Portal gives you the option to import assets easily by connecting your bank accounts.

Eliminate the need to request, scan, copy and upload documents by linking bank accounts where your income is deposited or rent is paid! We recommend linking any of the following accounts you'll use to pay your down payment or closing costs:

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

What happens when I link my accounts?

Simply put, the system takes a snapshot of your bank account, including your current balance and transaction history.

That snapshot is used to verify your income and asset information. It will be included as part of your application.

Is it secure?

We take your privacy very seriously. Here's how we protect your personal information:

- Our Customer Portal adheres to the same data security requirements as banks and other financial institutions
- Your information is guarded with industry-leading encryption and multiple layers of protection
- At no time does Lennar Mortgage, LLC or our Associates have access to your bank or financial accounts
- These protections meet the highest compliance standards including ISO 27001 and SOC 2 Type 2



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How do I connect my bank accounts?

You'll be prompted to import your assets under the "Assets and Real Estate" section of the application. Click "Import Assets" to get started.

Connecting your bank account will require you to enter your bank login and password.

The system will attempt to validate your credentials and will alert you if they're incorrect. Lennar Mortgage, LLC will not have access to your login credentials at any time.

Is linking bank accounts required?

No. If you'd rather not link your bank accounts, you can instead upload the appropriate bank statements for accounts to be considered after you submit your application.



Save time by linking your bank accounts to your digital mortgage application.

It's easy, efficient and secure.



Application Sections



The Customer Portal sidebar shows you the sections of the application at all times. We'll briefly go over the information you may need to provide in each section.

Personal Information

The Personal Information section will ask for details such as your name, contact information and information about any Co-Borrowers, including:

- Co-Borrower information
- Name
- Date of Birth
- Email
- Social Security Number
- Marital status
- Number of dependents
- 2 years of address history

eConsent Agreement

Here, you can agree or disagree with the eConsent agreement. This outlines your consent to do business electronically.

Loan Details

This section details information about the loan you're applying for, including:

- Loan type/program
- Estimated purchase price
- Estimated property value
- Down Payment Amount (DPA)
- Down Payment percentage
- Where DPA funds will be coming from
- Property type
- Property use

Assets and Real Estate

Here, you can automatically import your assets by connecting your bank accounts or manually entering them.

You'll also be asked to add information about any real estate you own.



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Employment and Income

You'll be prompted to enter your employment history for the last 2 years.

On top of your employment income, you may include the following forms of 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.)

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

Additional Expenses

In this section, you can add any applicable expenses such as alimony, child support, job-related expenses and separate maintenance expenses.

If none of these apply, continue to the next section.

Declarations

You'll be prompted to answer questions regarding the property and the money for this loan.

This is also where you'll be able to answer demographic questions. These responses are only used to comply with reporting laws (such as HMDA), and have no impact on whether your loan will be approved.

Authorizations

Before we can verify your information, we'll need your authorization to do so.

You can also opt in or out to sharing information with our affiliates.

Credit Authorization

Finally, we'll need your authorization to perform a credit and background check.

And that's it!

Please remember that you can always take a break and come back to your application.

Just visit LennarMortgage.com and click Login > Manage Your Loan Application to continue!



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Follow-Up Items



After completing your application, you may receive an email with follow-up tasks for you to complete.

There are two types of follow-up tasks you may be asked to complete: Automatic and Manual.

Automatic Follow-Ups

These action items are triggered automatically based on your application.

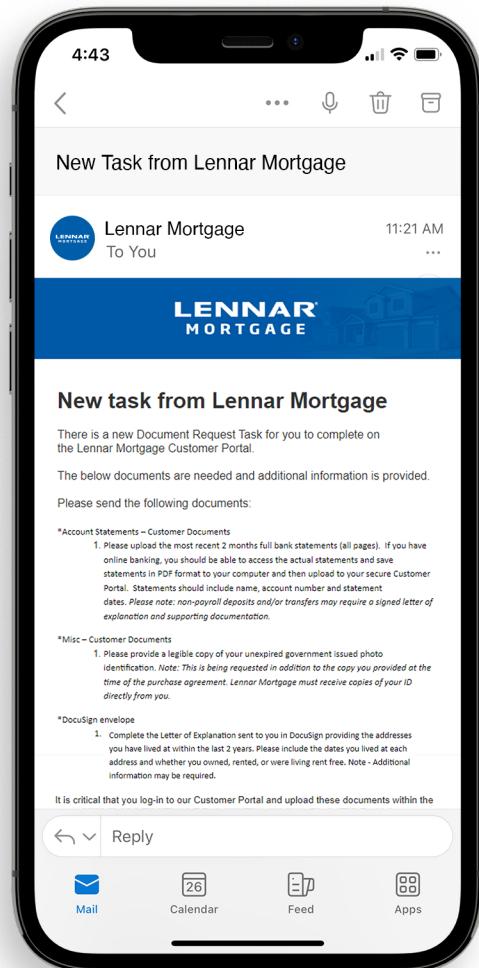
For example, if you indicated a bank account balance but did not connect your bank account electronically, the system will automatically request a bank statement.

Manual Follow-Ups

Manual follow-ups are requests for documents made by your Loan Officer through our Customer Portal.

Using the Customer Portal rather than reaching out via email keeps everything in one place, making it easy for you to upload your documents, track open tasks and see your loan progress.

Examples of common manual follow-up items include Letters of Explanation (LOEs) or recent transaction summaries.



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