

Home Lending Customer Portal

USER GUIDE

November, 2021



Welcome

At Huntington we are always looking out for people and we are excited to introduce our new Home Lending Customer Portal.

The Home Lending Customer Portal is an intuitive and user-friendly tool that assists customers throughout the home lending process. It's responsive, so it should adjust to fit whatever device you're on, such as laptop, desktop, tablet, smartphone, etc.

Within the Home Lending Customer Portal, customers have the ability to fill out and submit their home lending application, upload documentation, and see their loan status.

Customers that are primary or secondary borrowers on a home loan or line of credit that provide their email address to their Loan Officer/Banker will be able to access the Home Lending Customer Portal.

Loans subject to credit application and approval.

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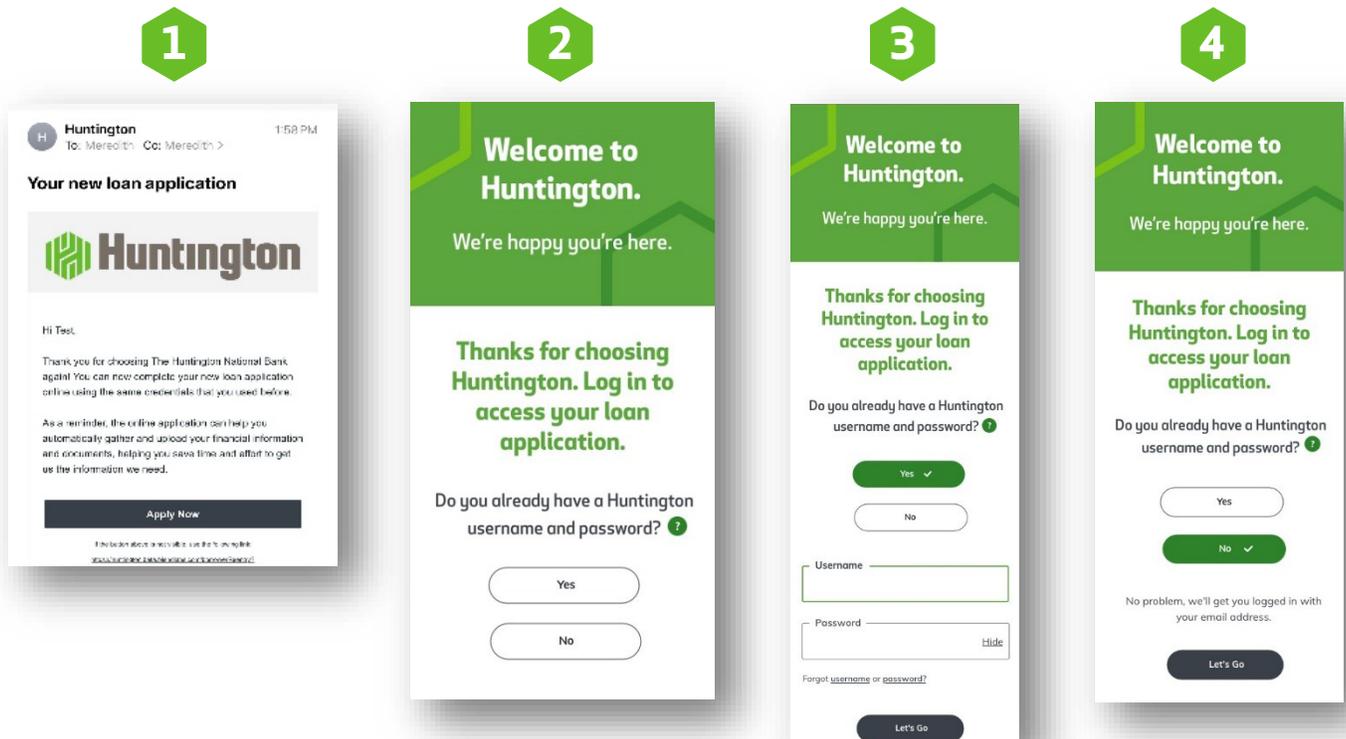
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SECTION 1

Getting Started

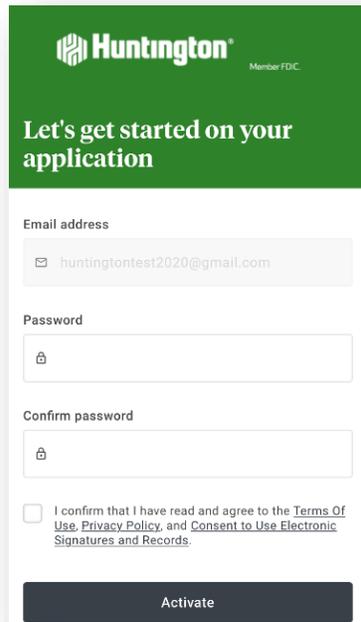
You will receive an email invitation to the Home Lending Application Portal. The email will be sent to the email address you originally provided your Loan Officer.

1. Click the Apply Now button in the email invite.
2. You will be redirected to the Home Lending Application Portal. Note: Internet Explorer is no longer supported. Chrome, Edge and Firefox are preferred search engines.
3. If you are a Huntington customer with an existing username and password, please click yes and enter them here. You will use the same username and password that is associated with your online banking account each time you log back into the Home Lending Portal.
4. If you are not currently a Huntington customer, or do not have online banking set up, please select no and follow the prompts to create a password. The username will default to the email address you originally gave your Loan Officer. If you need to change this username, please contact your Loan Officer to update the system with your preferred email address. The email and password you create will be used for logging back into the Home Lending Portal.



Logging In

1. Enter your email address and password



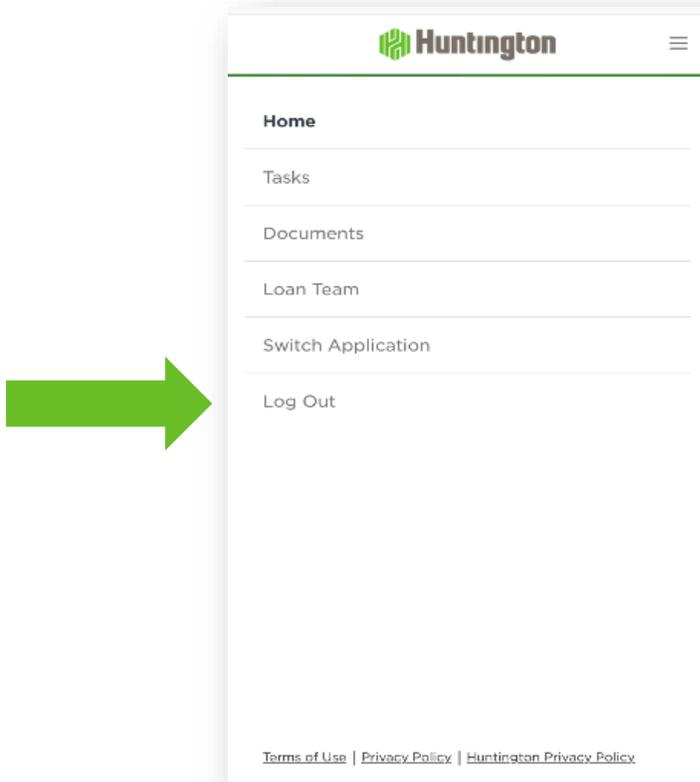
The screenshot shows the Huntington mobile app login interface. At the top, there is a green header with the Huntington logo and the text "Member FDIC". Below the header, the text "Let's get started on your application" is displayed. The form contains three input fields: "Email address" with the value "huntingtontest2020@gmail.com", "Password", and "Confirm password". Below the input fields, there is a checkbox and a line of text: "I confirm that I have read and agree to the [Terms Of Use](#), [Privacy Policy](#), and [Consent to Use Electronic Signatures and Records](#)". At the bottom of the form is a dark grey button labeled "Activate".

If you've forgotten your password, click the "Trouble Signing In" link. You'll input your email address and click "send link". Once clicked a password reset email will be sent to the customer. Password resets will be handled by our platform partner, Blend.

Logging Out

When finished, remember to log out of the Home Lending Customer Portal

1. Click the navigation bar at the top right hand of the screen
2. Click Log Out in the drop-down menu



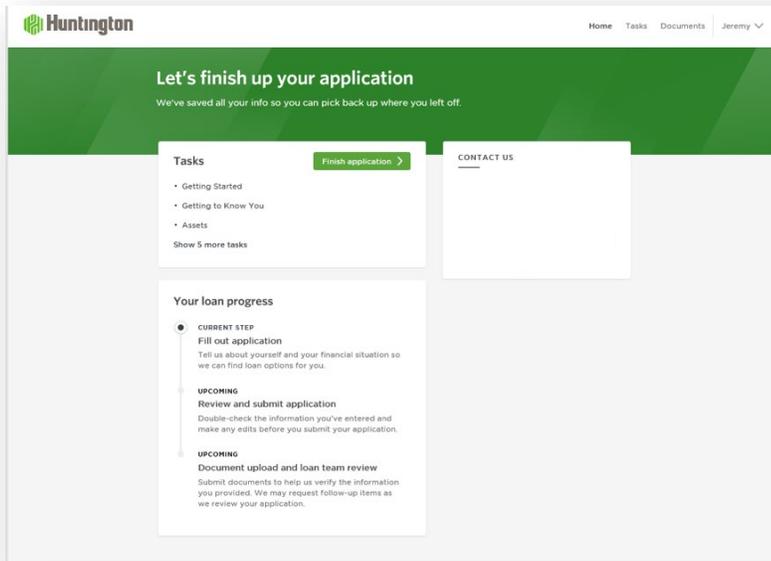
SECTION 2

Application Dashboard

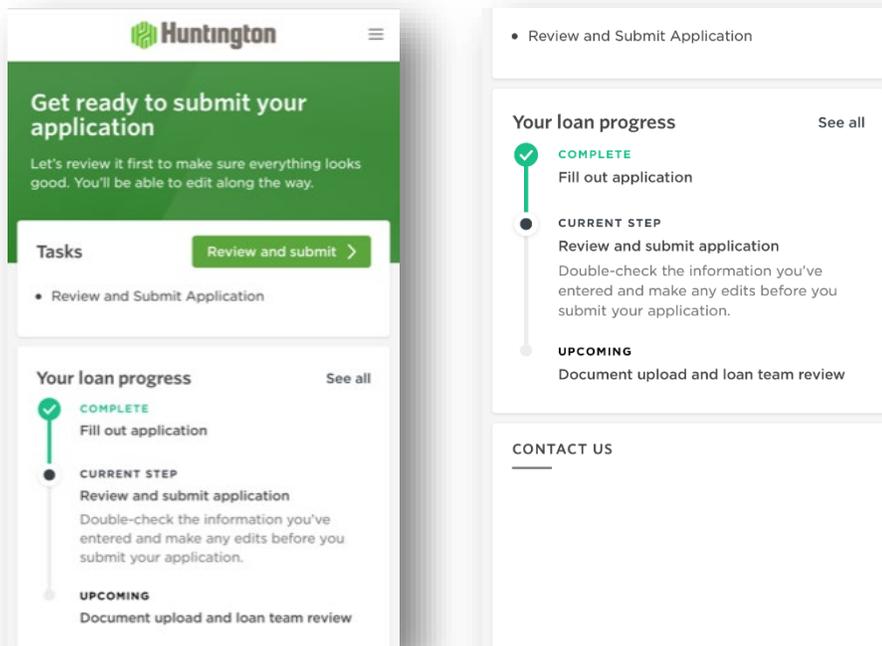
Customer Portal

Once signed into the Home Lending Customer Portal, you will see the portal home page. The home page will highlight:

1. Remaining Tasks
2. Loan Status
3. Loan Officer Contact Info



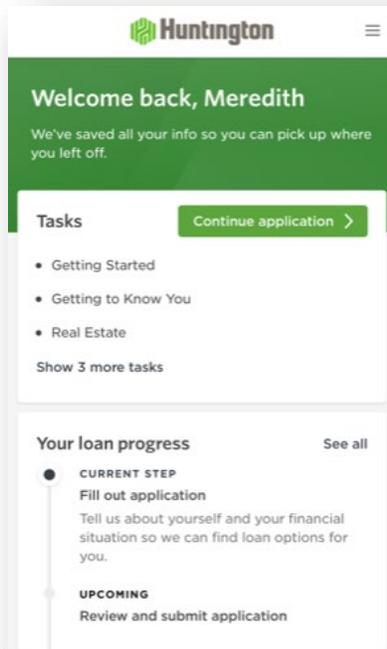
Desktop View



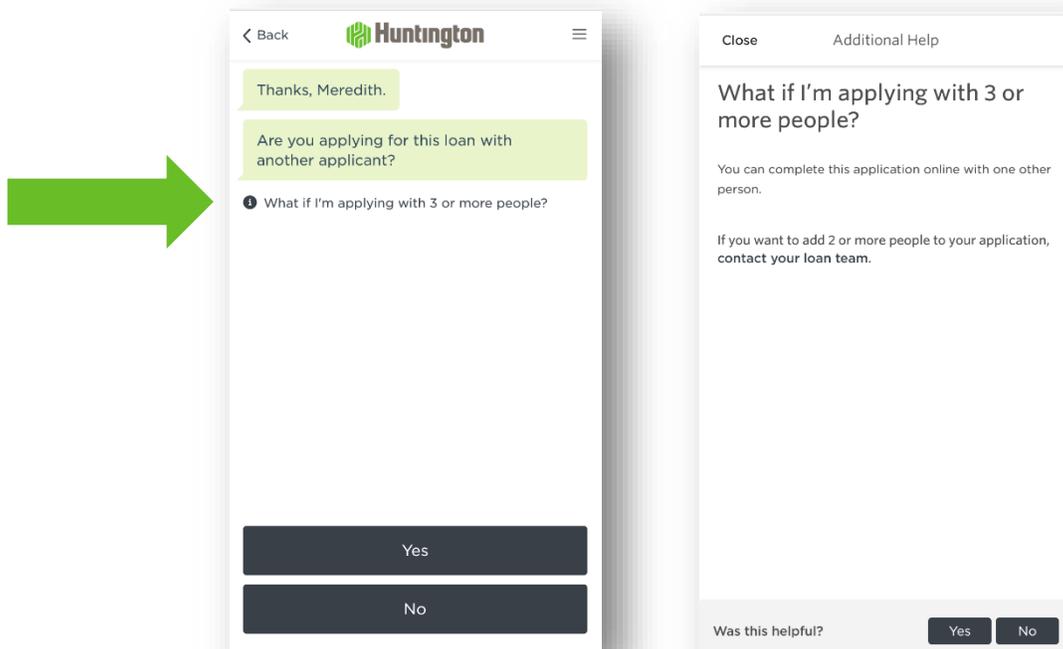
Mobile View

Customer Portal

To begin/resume the Home Loan Application, you should click the “Continue application” “Finish application” button on the homepage



Follow the prompts to answer the questions. The inputs are automatically saved. There are also tool tips throughout the process if you need assistance. See below for an example of a tool tip and the assistance provided.



Customer Portal: Home Loan Application

There are eight sections to the Home Loan Application and upon completion of each section you will have the ability to review and edit your information

Getting Started

Getting to Know You

Income

Assets

Real Estate

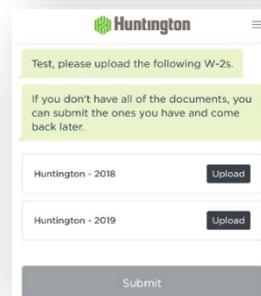
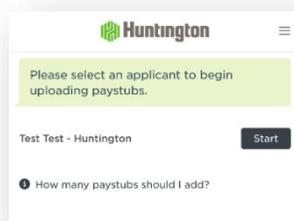
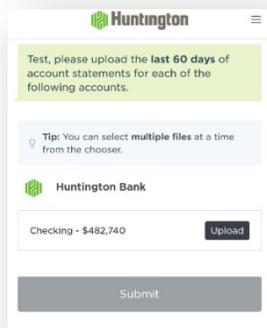
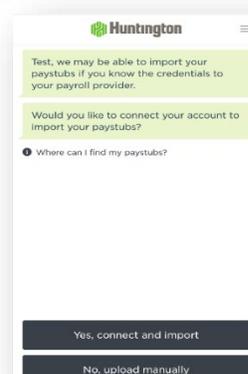
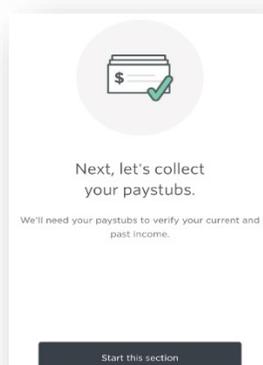
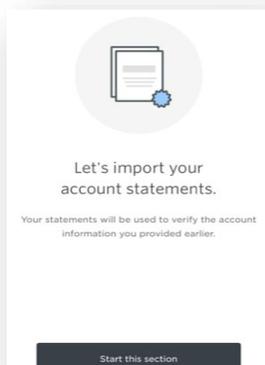
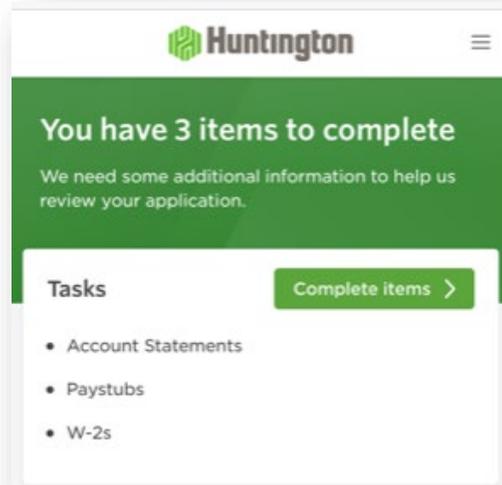
Declarations

Demographic Information

Additional Questions

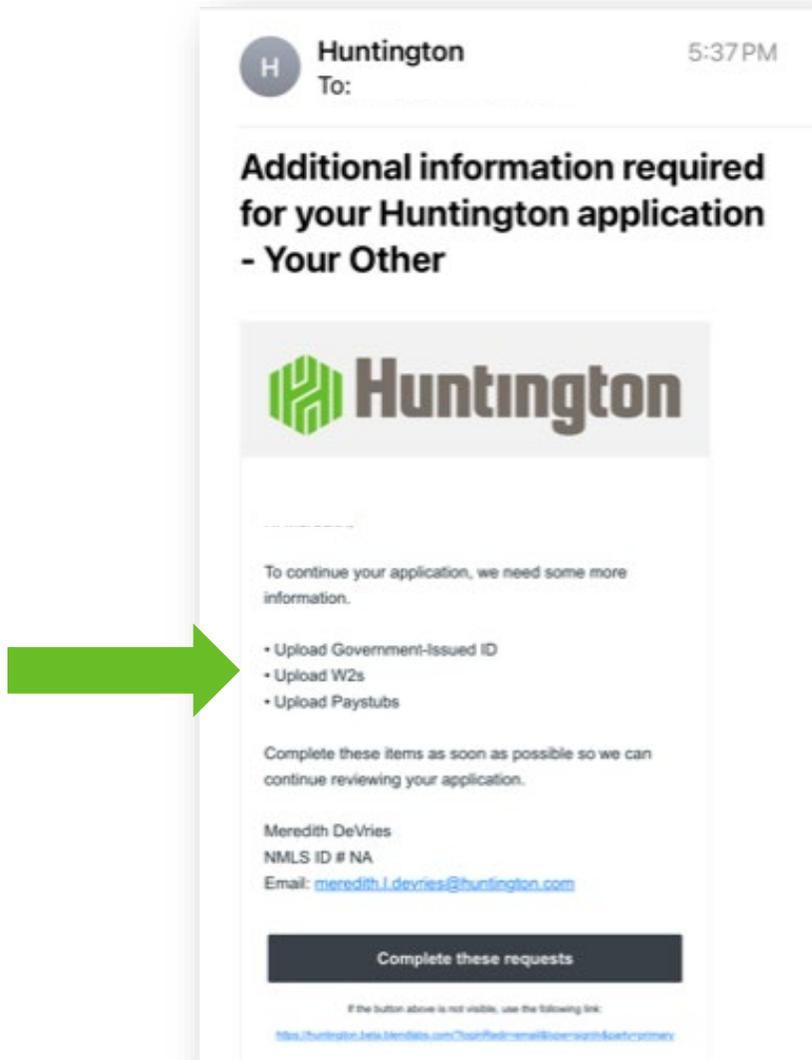
Customer Portal: Document Upload

Once the Home Loan Application has been submitted, you will be redirected to the landing page. Additional documents may be requested throughout the loan process. You will receive emails to let you know if new documents are being requested. The landing page will automatically update to inform you of any documents you need to provide. See below for example screen shots.



Customer Portal: Document Upload

You will receive emails from Huntington Bank throughout the process if documents are still needed. To protect your privacy, it will only include minimal information about the requested items. You will need to log-in to the portal to see specifics of which documents are needed to continue the process.



SECTION 3

Help

Contacts

If you have any questions about your loan or the Home Lending Portal, please contact your Loan Officer. They will direct your question to the appropriate person. Their contact information can be found on the landing page of your customer portal.

