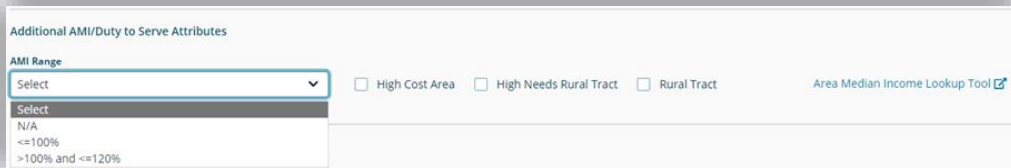


February 10, 2023

February H2O/Blueprint Software Updates

System enhancements will be deployed on the evening of February 10. Review the table below for features and details of the upcoming software updates.

BLUEPRINT	
Area Median Income (AMI)	
<p>AMI fields will be added to Product & Pricing screen for Conventional Conforming loans. Additional AMI/Duty to Serve Attributes section will appear with the following new fields, in addition to an AMI Lookup Tool to help the user determine the AMI Range:</p> <ul style="list-style-type: none"> • AMI Range <ul style="list-style-type: none"> ○ N/A ○ $\leq 100\%$ ○ $> 100\%$ and $\leq 120\%$ • High-Cost Area • High Needs Rural Tract • Rural Tract 	
	
Product and Pricing	
<p>Business Partners that are only approved for CL1 will now be able to price loans in Blueprint Product & Pricing.</p>	

User Interface (UI) Changes

Homeownership Education and Counseling

- The drop-down menu for **Group or Web-Based Classes** will have a new selection, **Hybrid**.
- The HUD-approved agency ID field will be restricted to five characters, and the info icon will open a link to **HUD Housing Counseling Services** to search for the agency ID.
- We'll add a new drop-down menu called **Counseling Type**. This new drop-down menu will have the following selections:
 - Government Agency
 - HUD Approved Counseling Agency
 - Mortgage Insurance Company
 - Non-Profit Organization

Note: An info icon will open a pop-up window with a description of each selection.

1003 Disclosure Package

A Supplemental Consumer Information Form will be added to the 1003 disclosure package.

1003 Addendum Screen

- **Deed Restriction Term Months** will be added. An info icon will open a pop-up window with the following message:

If the subject property is originated under a deed restriction, provide the total number of months for which the deed restriction is in place.

- The following **Energy Improvement Questions** will be added:
 1. Mortgage Loan will finance energy-related improvements
 - If **yes**, the user will enter the amount of new energy improvements.
 2. Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g. the Property Assessed Clean Energy program).

Positive Rental History

A Positive Rental History Indicator will display when the following criteria is met:

- FHA Purchase
- Lowest Middle FICO ≥ 620
- Monthly rent $\geq \$300$
- 1003 > Declarations > A.
 - If **yes**, have you had an ownership interest in another property in the last three years? the answer should be **No**.
- An info icon will open a pop-up window showing the criteria for the positive rental history indicator.

Please contact your sales representative with any questions.

Newrez Wholesale

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