



# Blueprint for Brokers

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User Guide



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The Blueprint for Brokers Portal is an exclusive platform that makes it even easier to do business with Newrez. This user guide will walk you through the features and functionalities of the portal, ensuring you have the tools needed to successfully submit a loan to Newrez.



Benefits of using the Blueprint for Brokers Portal include:

- **Increased Productivity**
- **Streamlined processes to boost efficiency**
- **An overall improved broker experience**

## Logging In



To access the Blueprint for Brokers Portal, go to <https://blueprint.newrezwholesale.com> and enter your Newrez credentials.

newrez

Broker Portal

Sign In

Username

Remember me

Next

Need help signing in?

Have Questions?  
You can reach out to support at 1-888-426-7026 option 7.

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# Dashboard



The Dashboard is the landing page for the Blueprint for Brokers Portal, and it has been designed to keep you informed on the latest information available while allowing you to be as efficient as possible.

## Quick Links

Identify loans that have items to review, loans with upcoming deadlines, and loans with outstanding conditions that need to be resolved.

## Turn Times

Current turn times for Loan Registration, Underwriting, Conditions, Initial CD, and Closing Docs for your Ops center.

## Newrez Team

Provides contact information to your Account Executive (AE), their manager, and your CRM.

## Upcoming Closings & Missing Milestones

Loans nearing their closing date and loans sorted with most unfinished tasks at the top.

Upcoming Closings		Missing Milestones				
Lock	LE	Submit	CONDS	CD	CTC	
America, Amy	🔴	🟢	🟢	🟢	🟡	🔴
America, Test	🔴	🟢	🟢	🟢	🟡	🟢
America, Test	🔴	🟢	🟢	🟢	🟡	🟢
America, Amy	🔴	🟡	🟡	🟡	🟡	🔴



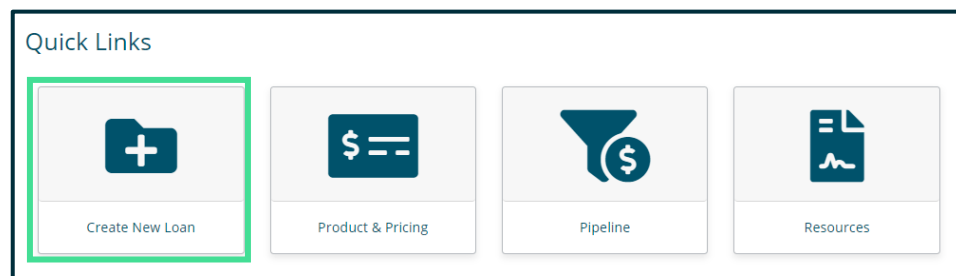
# Create New Loan to Loan Submission



The **Create New Loan** option is designed to offer a more intuitive, step-by-step process simplifying and enhancing the loan creation experience.

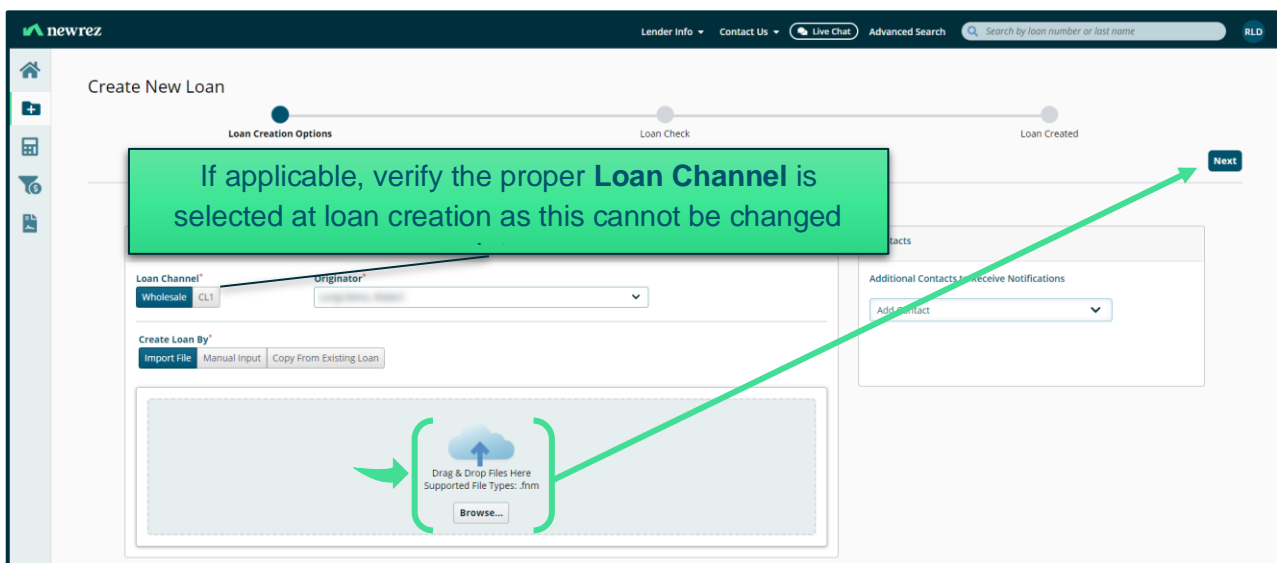
## Step

### 1 Select “Create New Loan”



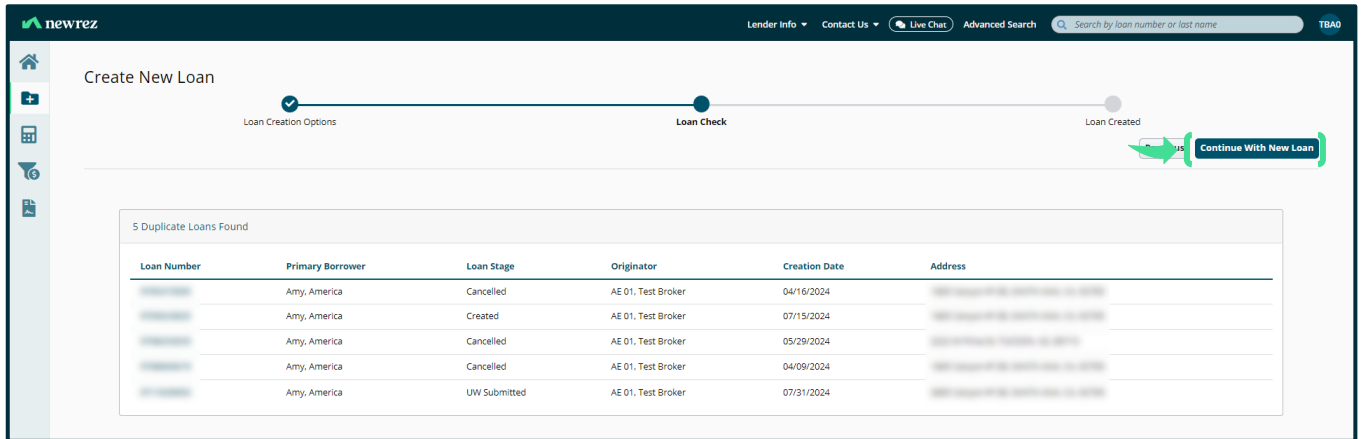
### 2 Select “Import File” and click “Next”


- Users can also Manually Input loans or Copy From Existing Loan.
- Loans can be created on behalf of another originator, who has shared their pipeline with you, using the **Originator** dropdown.
- Up to 6 names can be selected as **Additional Contacts**. These individuals will receive Loan Status Notifications for the loans.
- Supports both FNM 3.2 or MISMO 3.4 file types.

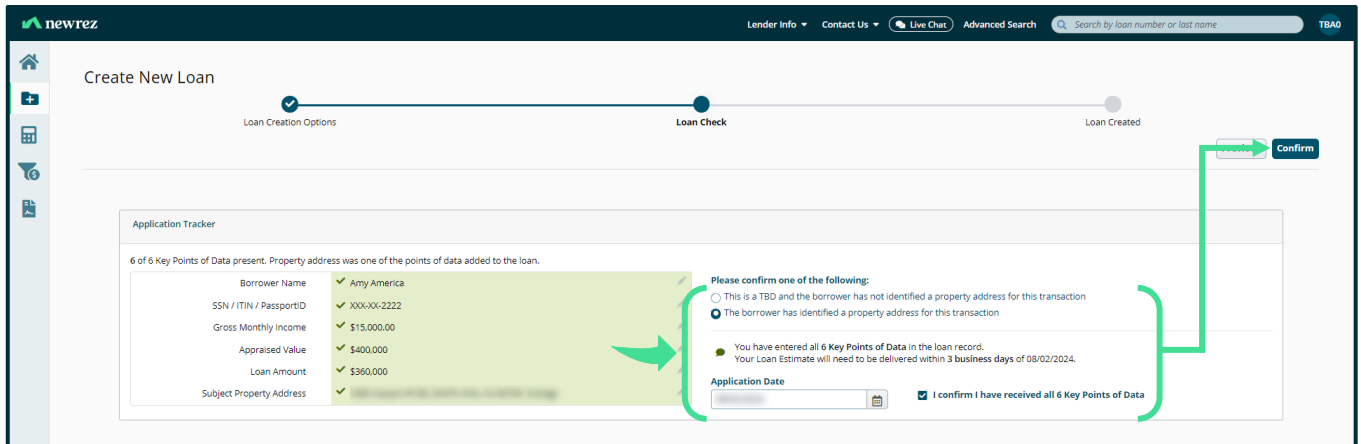


**Step**

- 3 Select Duplicate Loan (if applicable) and/or click “Continue with New Loan”**
- Duplicate loan search only applies when a borrower with the same name and SSN has an existing loan in your brokerage.



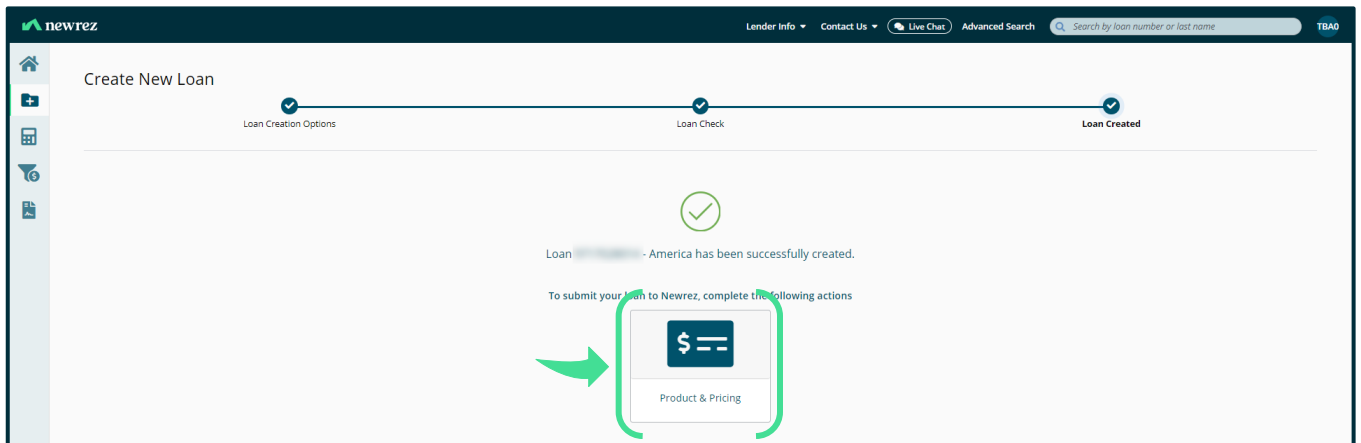
- 4 Complete Application Tracker**
- If needed, the key points of data can be edited by using the  icon.
  - Select applicable **Property Address** radio button indicating if your borrower has identified a property address or if the loan is a TBD.
  - Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.



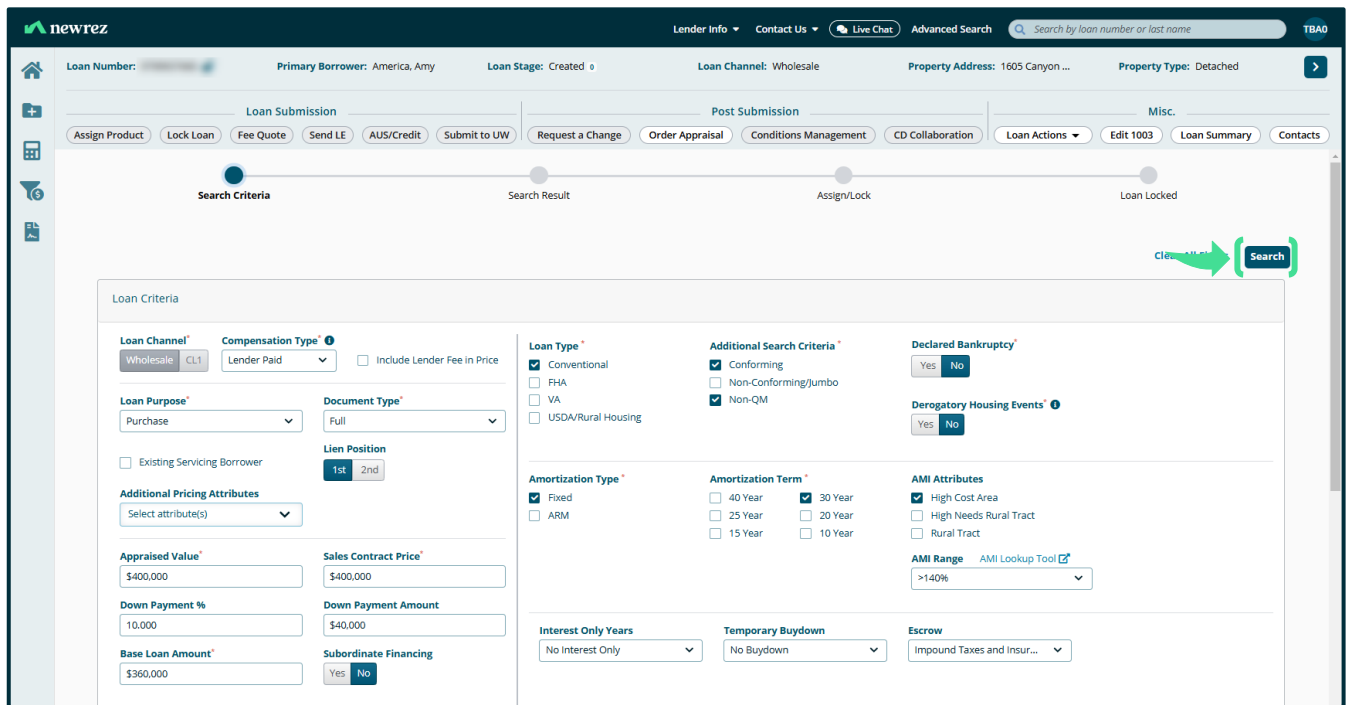
## Product & Pricing

### Step

#### 5 Select "Product & Pricing"



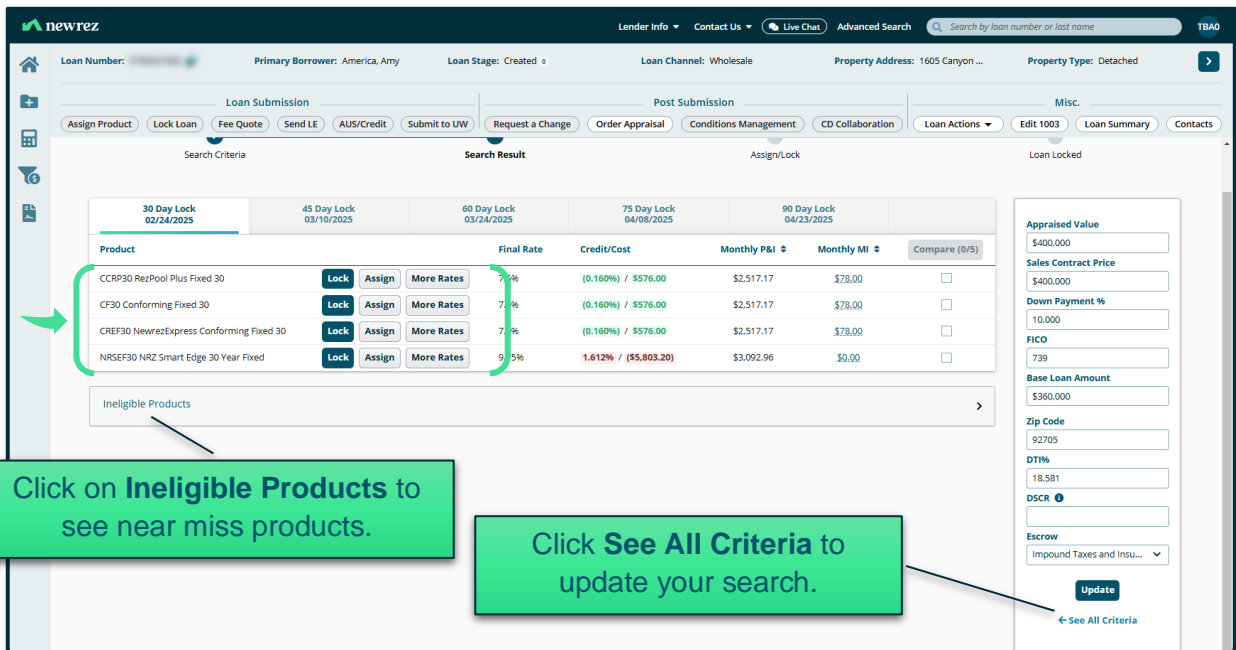
#### 6 Fill in all required fields as indicated with the red asterisk \* and click "Search"



## Step

### 7 Locate desired Product and click “Assign”

- Rates for 30, 45, 60, 75, & 90 days are displayed with each search, and you can toggle between each one.
- Locate additional rates for your product by clicking **More Rates** next to the product name which will expand the rate stack.
- Click on links under **Credit/Cost** or **Monthly MI** (if applicable), for a pricing breakdown.



Product	Final Rate	Credit/Cost	Monthly P&I	Monthly MI	Compare (0/5)
CCRP30 RezPool Plus Fixed 30	7.75%	(0.160%) / \$576.00	\$2,517.17	\$78.00	<input type="checkbox"/>
CF30 Conforming Fixed 30	7.75%	(0.160%) / \$576.00	\$2,517.17	\$78.00	<input type="checkbox"/>
CREF30 NewrezExpress Conforming Fixed 30	7.75%	(0.160%) / \$576.00	\$2,517.17	\$78.00	<input type="checkbox"/>
NRSEF30 NRZ Smart Edge 30 Year Fixed	9.5%	1.612% / (\$5,803.20)	\$3,092.96	\$0.00	<input type="checkbox"/>

Click on **Ineligible Products** to see near miss products.

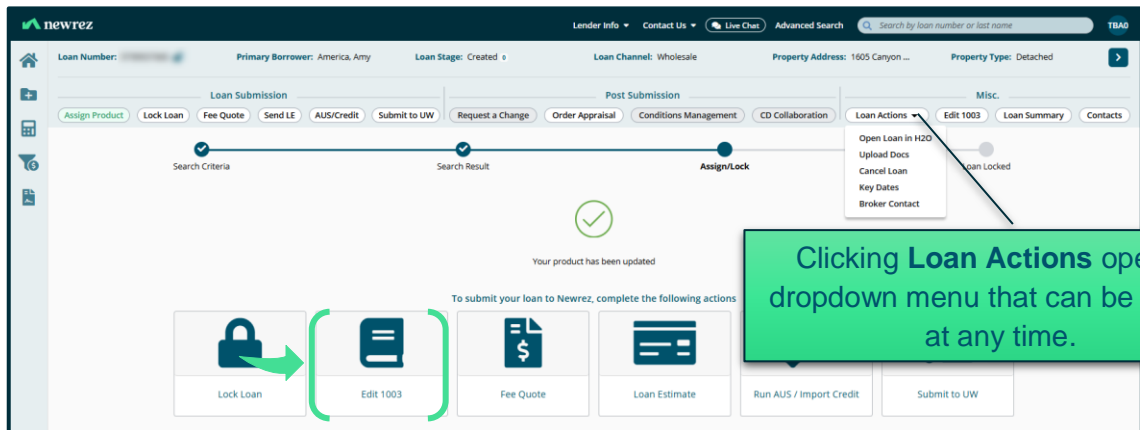
Click **See All Criteria** to update your search.





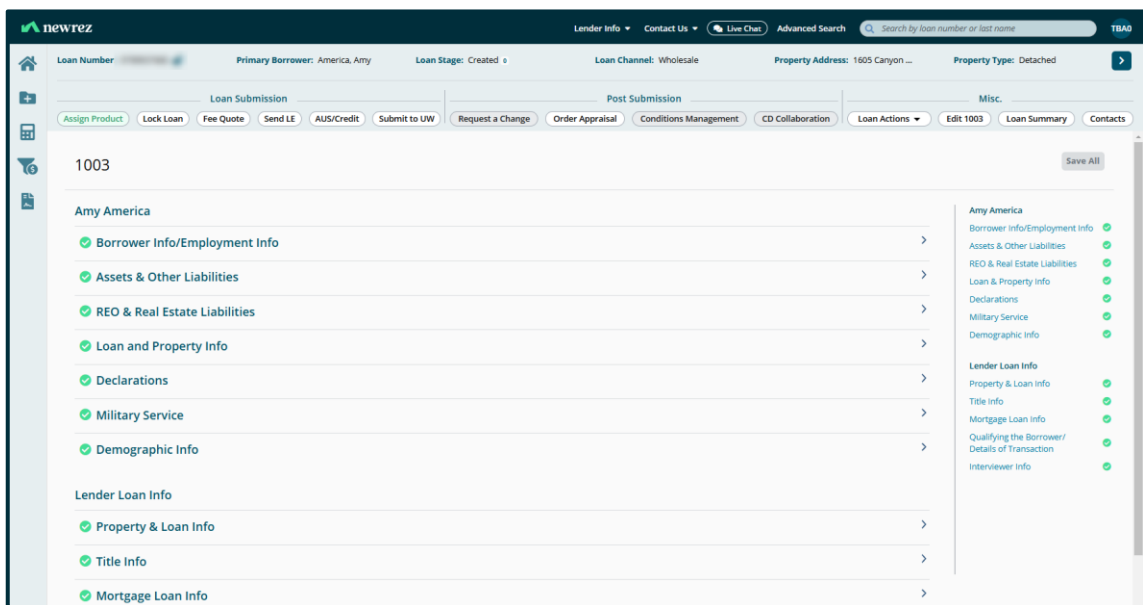
## Edit 1003

### Step

- 8 Select “Edit 1003”
- If no edits to the 1003 are needed, skip to step 10.



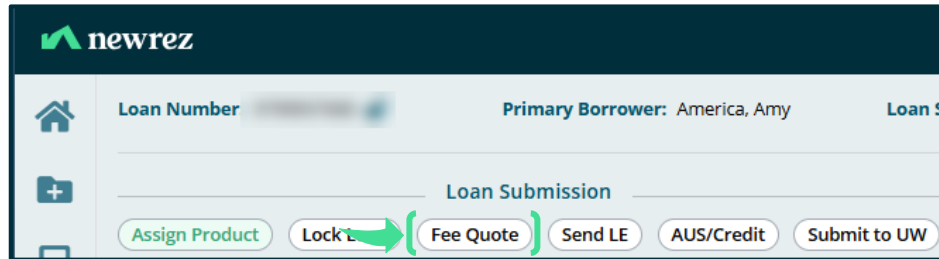
- 9 Complete 1003
- Click on each 1003 section to expand field.
  - A  will appear when all data for the section has been entered.
  - Mortgage Loan Info, Qualifying the Borrower, and Interviewer Info** fields will not receive the .
  - The **Edit 1003** button in the **Loan Submission** header will also not turn green.



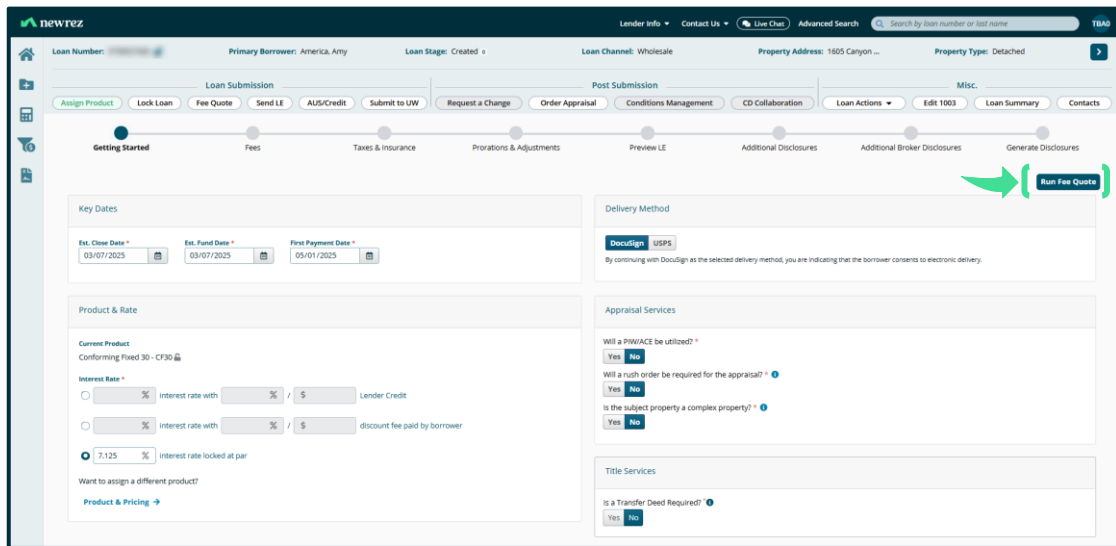
## Generate Newrez LE

### Step

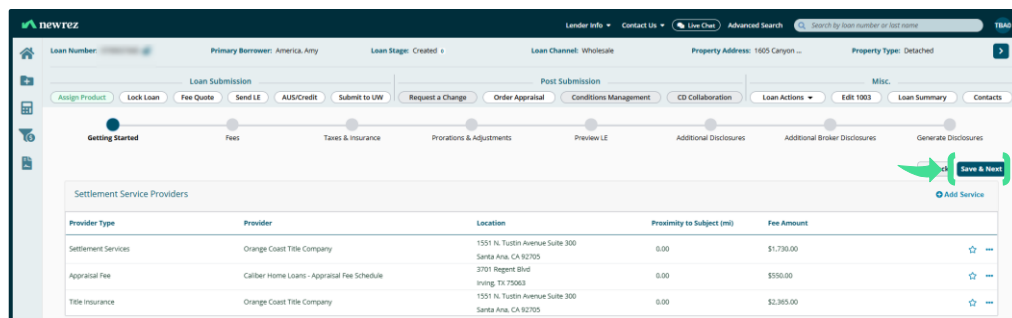
#### 10 Select "Fee Quote" under Loan Submission



- 11 Fill in all required fields as indicated with the red asterisk \* and click "Run Fee Quote"
- Est. Fund Date and First Payment Date automatically update based upon the Est. Close Date.



#### 12 Click "Save & Next"



## Step

- 13 Add Fees (optional). Click “Save & Next” once fees are complete**
- Click **Add Fees** to add fees. Fee modal allows for multiple fees to be selected at once.
  - Click “...” to Edit, Split, Add Custom SSP, or Remove Fees.

Any fees with a \$0.00 are highlighted in red and require an amount to be entered.

Type	APR	Paid To	Paid By	Points	Due at Closing	Total	
Administration Fee	<input checked="" type="checkbox"/>	Lender	Borrower		\$999.00	\$999.00	...
DISCOUNT FEE					\$0.00	\$0.00	...

Type	POC	Due at Closing	Total	
Appraisal Fee	\$550.00	\$0.00	\$550.00	...
Credit Report Fee	\$0.00	\$0.00	\$0.00	...
Flood Certification	<input checked="" type="checkbox"/>	\$6.00	\$6.00	...
MERS	<input checked="" type="checkbox"/>	\$23.70	\$23.70	...
Natural Hazard Disclosure Report	<input type="checkbox"/>	\$110.00	\$110.00	...

- 14 Answer Affiliates Questionnaire.**
- Ability to add new affiliates or select from current affiliates will appear upon answering required affiliate questions.
  - Click **Save & Next** when complete.

Does your company or any of its mortgage loan originators have an affiliated services company? \*

Are any of the service providers being used for required settlement services an affiliate of your company or one of your mortgage loan originators? \*

Was a referral to an affiliate of your company or one of your loan originators made to the borrower for this transaction? \*

Yes  No

Yes  No

Yes  No

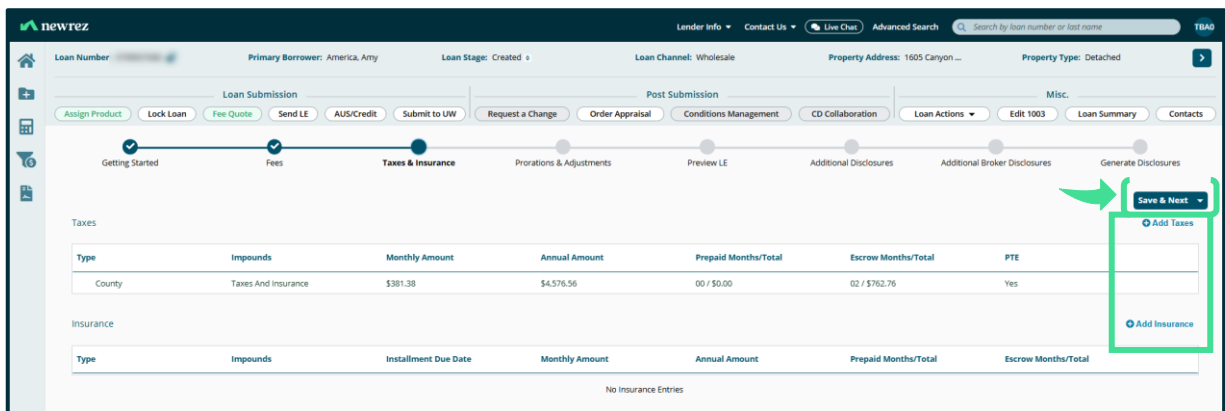
Add Affiliates

Save & Next

## Step

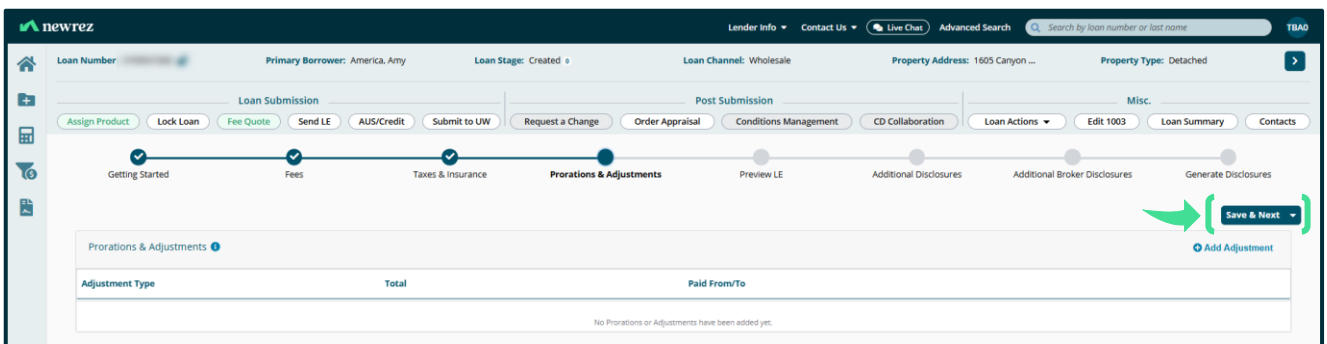
### 15 Add Taxes and Insurance (if applicable)

- A limited number of fields, such as the installment (\$) amount, and “paid by” for Escrows and Prepays, can be edited once Property Tax Estimator (PTE) is returned. To edit, hover over the tax or insurance entry and click on the icon that appears to the right. Make the necessary change(s) and click **Save**.
- Option to choose blanket coverage for HOI can be found within the Insurance modal.
- Click **Save & Next**.



### 16 Enter Prorations & Adjustments (optional)

- Click **Add Adjustment** to add any adjustments to the loan such as Tax prorations or Escrow holdbacks.
- Click **Save & Next** when complete.



## Step

### 17 Review Preview LE ▪ Click Save & Next.

Loan Costs		Other Costs	
<b>A. Origination Charges</b>		<b>E. Taxes and Other Government Fees</b>	
Administration Fee	\$999.00	Recording Fees and Other Taxes	\$164.00
DISCOUNT FEE	\$0.00	City/County Tax Stamps	\$440.00
<b>B. Services Borrower Cannot Shop For</b>		<b>F. Prepays</b>	
Appraisal Fee	\$550.00	Hazard Insurance Premium 12 months	\$3,000.00
Credit Report Fee	\$20.00	Prepaid Interest \$71.25 per day for 25 days @ 7.13%	\$1,781.25
Flood Certification	\$6.00	<b>G. Initial Escrow Payment at Closing</b>	
MERS	\$23.70	Hazard Insurance \$250.00 per month for 3 mo.	\$750.00
Mortgage Insurance Premium	\$0.00	Property Taxes \$381.38 per month for 2 mo.	\$762.76
Natural Hazard Disclosure Report	\$110.00	<b>H. Other Fees</b>	
Tax Service Fee	\$99.00	Title - Owner's Title Insurance	\$1,028.00
<b>C. Services Borrower Can Shop For</b>		<b>I. TOTAL OTHER COSTS (E-F+G+H)</b>	
Title - Closing/Settlement/Attorney Fee	\$1,080.00	\$7,926.01	
Title - Lender Title Insurance	\$1,312.00	<b>J. TOTAL CLOSING COSTS</b>	
Title - Loan Tie In Fee	\$150.00	D + I	
Title - Notary Fees	\$250.00	\$12,800.71	
		Lender Credits	
		\$0.00	

- 18 Answer Additional Newrez Disclosures Questions
  - Selecting **Yes** to either question can open additional questions depending on the state the loan is being originated in.
  - Click **Save & Next** when complete.

**Additional Questions**

Do you want to include Mortgage Broker Fee/Compensation Agreement in the Newrez LE Package? \*

Yes No

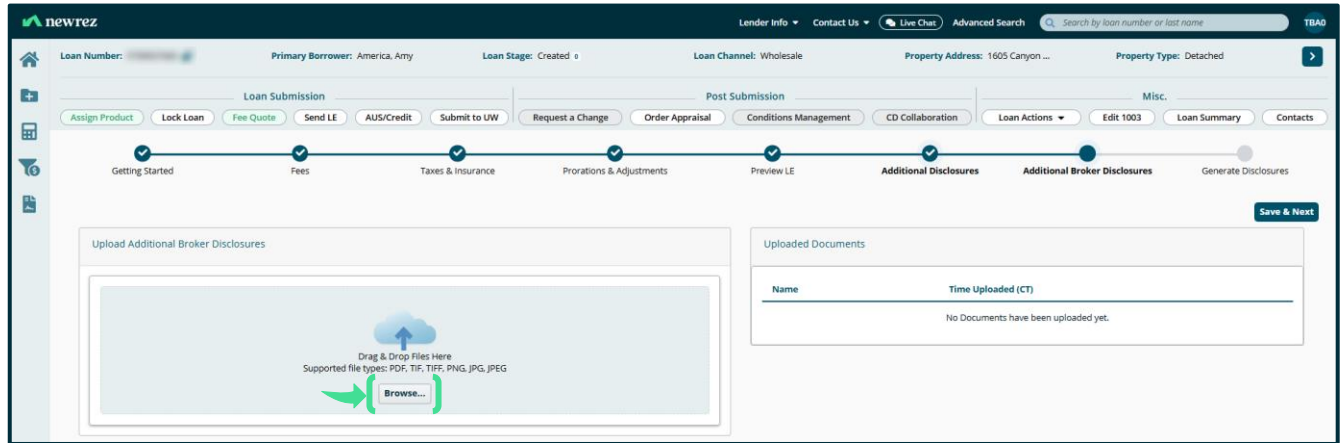
Do you want to include Anti-Steering disclosure in the Newrez LE Package? \*

Yes No

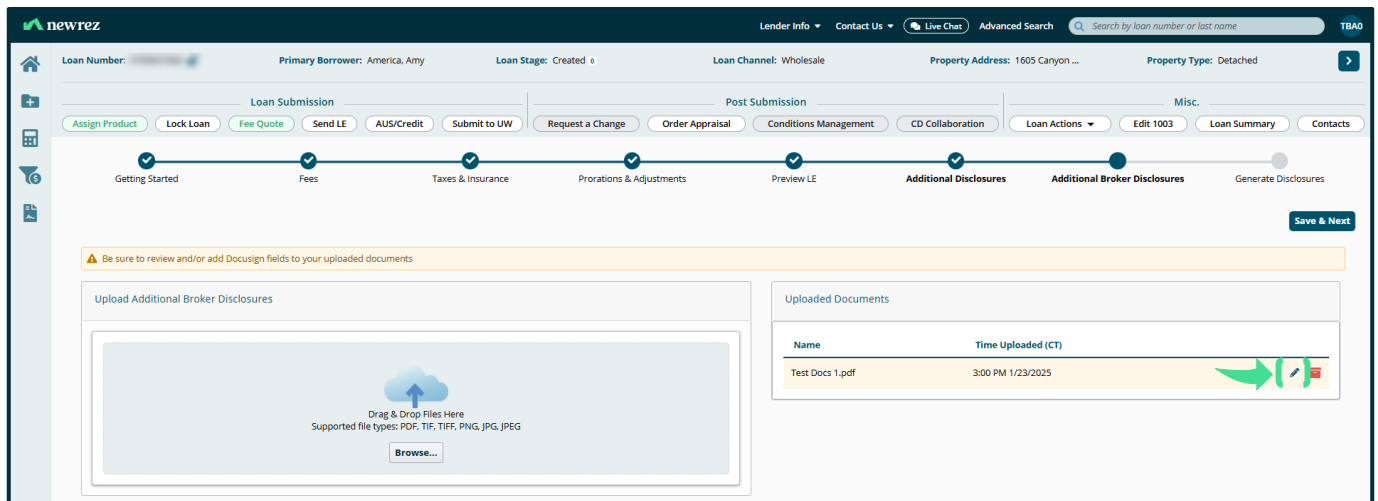
By selecting yes, I acknowledge that it is my responsibility to ensure that, when required, the information is updated to accurately represent the options available to the borrower as required by Regulation Z.

## Step

- 19 Upload Additional Broker Disclosures (optional). If not uploading, go to step 23.**
- Click **Browse** to upload from your computer or utilize **Drag & Drop**.

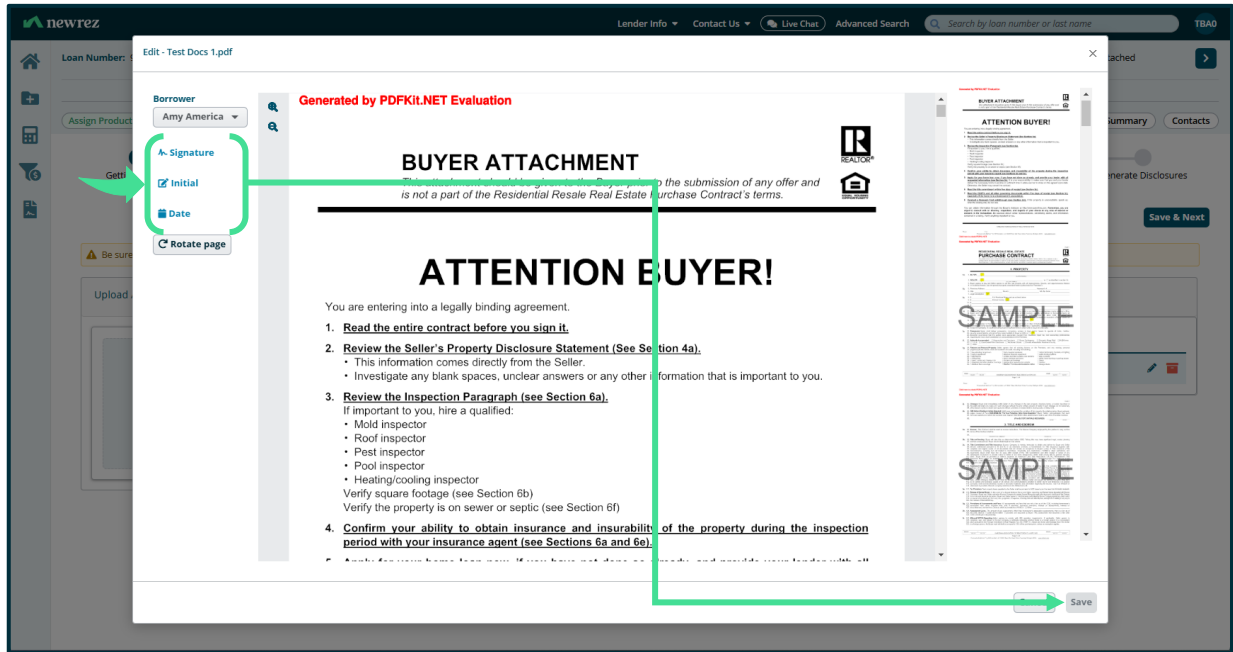


- 20 Edit uploaded document**
- Click to Review & Edit the uploaded document.

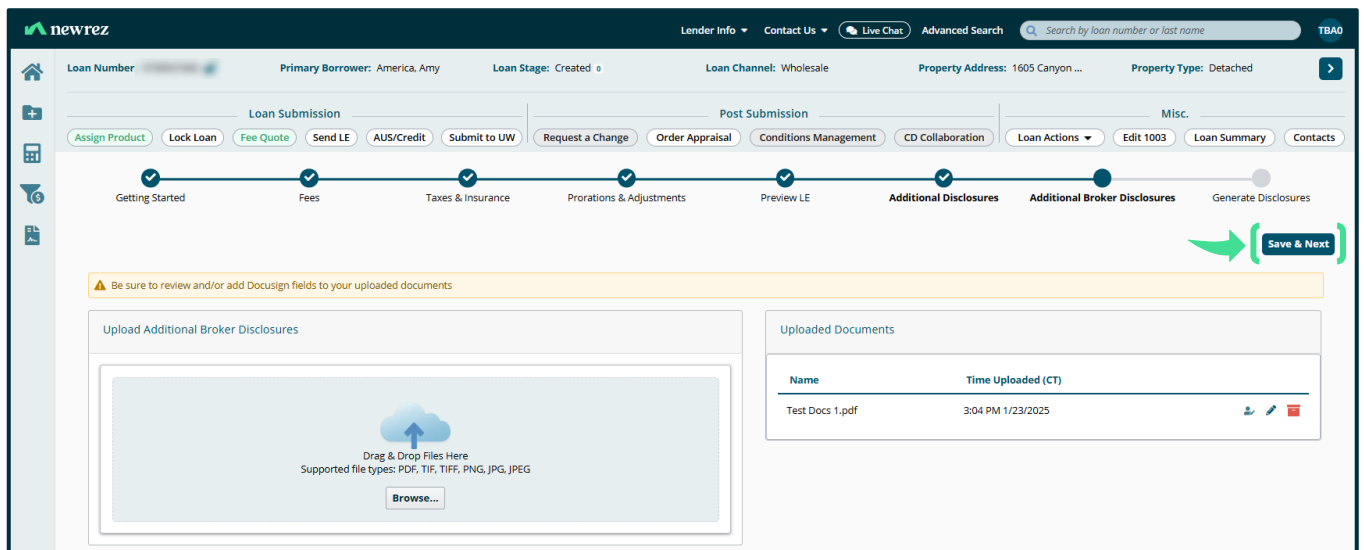


Step

- 21 Add DocuSign Signature, Initial, and/or Date fields. ▪ Click Save.



- 22 Click Save & Next





## Generate Disclosures

### Step

- 23 Answer any required questions in Disclosure Questionnaire (if applicable)

The screenshot shows the Newrez loan submission interface. At the top, there's a navigation bar with 'newrez' logo, 'Lender Info', 'Contact Us', 'Live Chat', and 'Advanced Search'. Below that, a breadcrumb trail shows 'Loan Number', 'Primary Borrower: America, Amy', 'Loan Stage: Created', 'Loan Channel: Wholesale', 'Property Address: 1605 Canyon ...', and 'Property Type: Detached'. The main area is divided into 'Loan Submission' and 'Post Submission' sections. The 'Loan Submission' section includes buttons for 'Assign Product', 'Lock Loan', 'Fee Quote', 'Send LE', 'AUS/Credit', and 'Submit to UW'. The 'Post Submission' section includes buttons for 'Request a Change', 'Order Appraisal', 'Conditions Management', and 'CD Collaboration'. A progress bar at the top shows steps: Getting Started, Fees, Taxes & Insurance, Prorations & Adjustments, Preview LE, Additional Disclosures, Additional Broker Disclosures, and Generate Disclosures. The 'Generate Disclosures' step is currently active. Below the progress bar, there's a 'View Sent Disclosures' button. The main content area is split into two panels. The left panel is titled 'Delivery Method - DocuSign' and contains fields for 'Primary Borrower' (Amy America), 'Email', and 'DocuSign Access Code'. The right panel is titled 'Disclosure Questionnaire' and contains the question 'Is the Borrower a victim of identity theft? (Required)' with 'Yes' and 'No' radio buttons. A green arrow points from the 'DocuSign Access Code' field to the 'Yes' radio button.

- 24 Click Generate Disclosure

This screenshot is identical to the previous one, showing the Newrez loan submission interface. The main difference is that a green arrow now points to the 'Generate Disclosure' button located at the bottom right of the 'Disclosure Questionnaire' panel.







## Step

- 25 **View and Send Disclosures**
  - Option to Void, View, and Send Disclosures are available.
  - Click **Send** or **Preview & Send Disclosure**.

Click here to see history of disclosures sent out on the loan.

Disclosure Status	Time Requested (CT)	APR
Ready to Send	01/23/2025, 3:11 PM	7.38

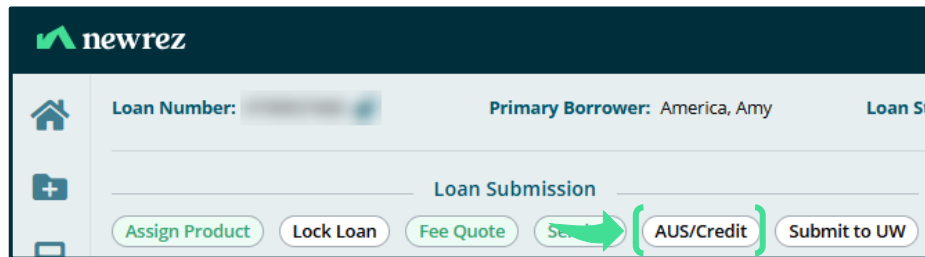
Click **View Error Report** to review any Mavent errors and warnings that may need to be resolved before attempting to generate disclosures again.



## AUS/Credit

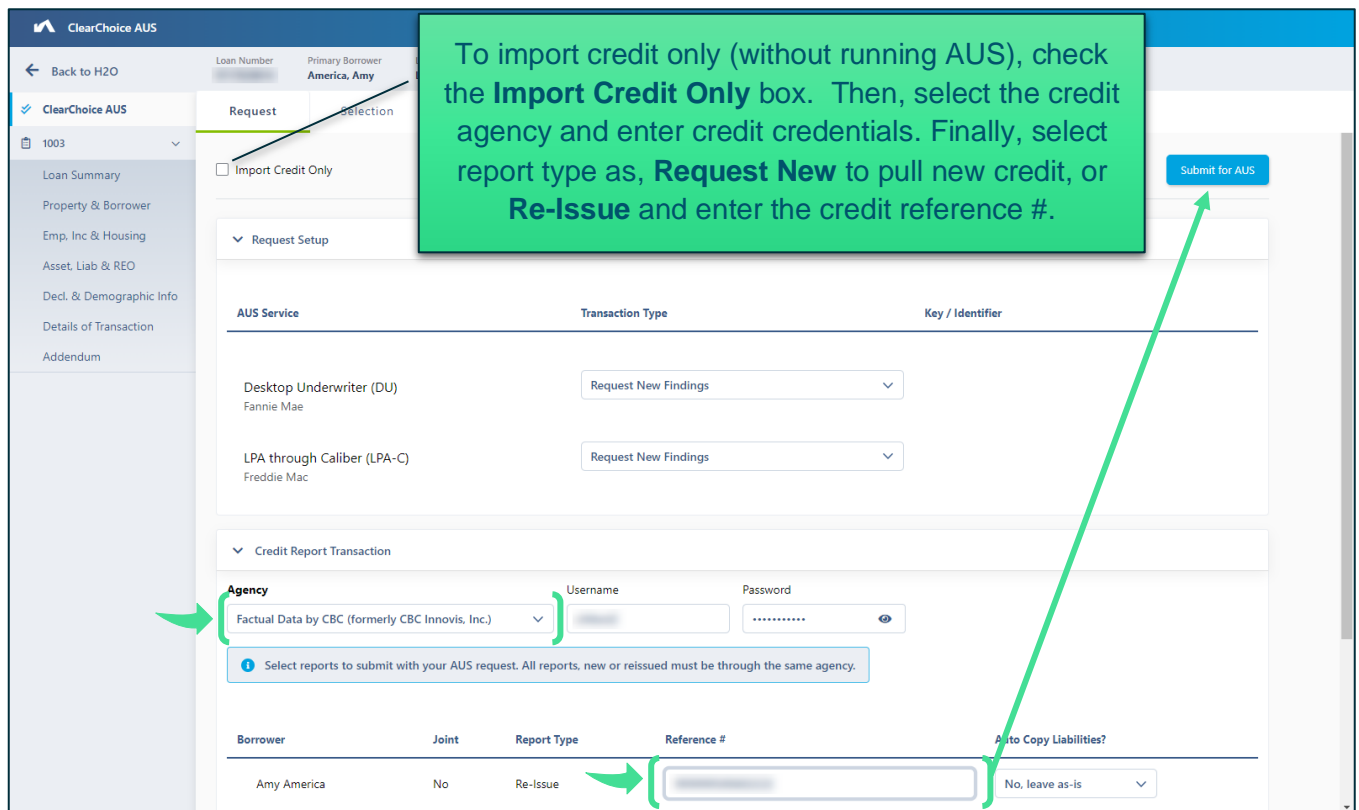
### Step

- 26 Select “AUS/Credit” from the Loan Submission menu.



- 27 Run AUS

- Select Credit Report Agency and enter credit report reference #.
- Click **Submit for AUS**.



The screenshot shows the ClearChoice AUS interface. A green callout box contains the following text: "To import credit only (without running AUS), check the **Import Credit Only** box. Then, select the credit agency and enter credit credentials. Finally, select report type as, **Request New** to pull new credit, or **Re-Issue** and enter the credit reference #." Arrows point from the callout box to the 'Import Credit Only' checkbox, the 'Agency' dropdown menu (set to 'Factual Data by CBC (formerly CBC Innovis, Inc.)'), the 'Report Type' dropdown menu (set to 'Re-Issue'), and the 'Reference #' input field. A 'Submit for AUS' button is also visible in the top right corner.

AUS Service	Transaction Type	Key / Identifier
Desktop Underwriter (DU) Fannie Mae	Request New Findings	
LPA through Caliber (LPA-C) Freddie Mac	Request New Findings	

Borrower	Joint	Report Type	Reference #	Auto Copy Liabilities?
Amy America	No	Re-Issue		No, leave as-is



# Step

- 28 Review AUS findings
- Close AUS pop-up window.

The screenshot shows the 'ClearChoice AUS' interface. At the top, there are fields for Loan Number, Primary Borrower (America, Amy), Loan Stage (LE Sent), Product (CF30), Channel (Wholesale), and Lock AUS. Below this is a navigation menu with 'Request', 'Selection', and 'History' tabs. A 'Save AUS Selection' button is visible in the top right. The main content area displays 'AUS Transaction:' with a dropdown menu. Below this is a table with columns for 'LPA (Freddie Mac)', 'Selected AUS', and 'DU (Fannie Mae)'. A callout box points to the PDF icon next to the 'LPA (Freddie Mac)' header.

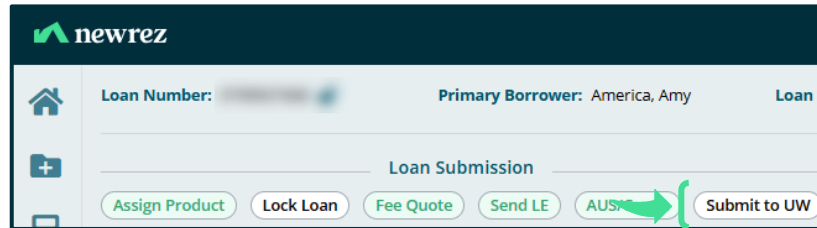
	LPA (Freddie Mac)	Selected AUS	DU (Fannie Mae)
Product Eligibility	✓ FHLMC Eligible	✓ FNMA Eligible	
AUS Risk Class/Eligibility	✓ Accept/Eligible	✓ Approve/Eligible	
<b>Appraisal Waiver</b>			
Waiver Eligibility	✗ None	✗ None	
<b>Reps &amp; Warrants</b>			
Income	✗ None	✗ None	
Assets	✗ None	✗ None	
Collateral	✗ None	✗ None	



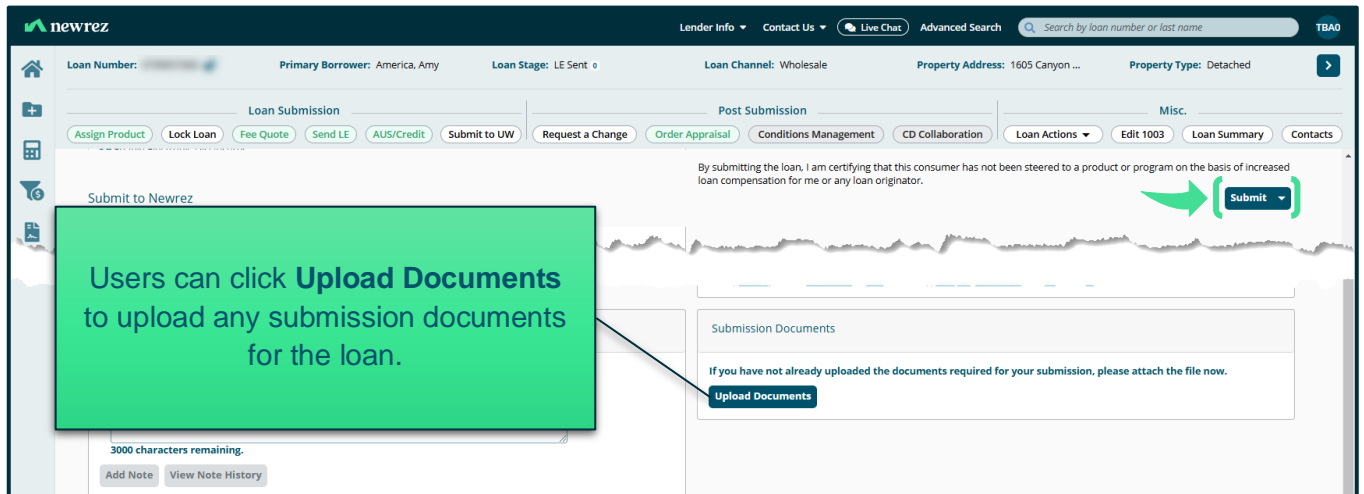
## Submit to UW

### Step

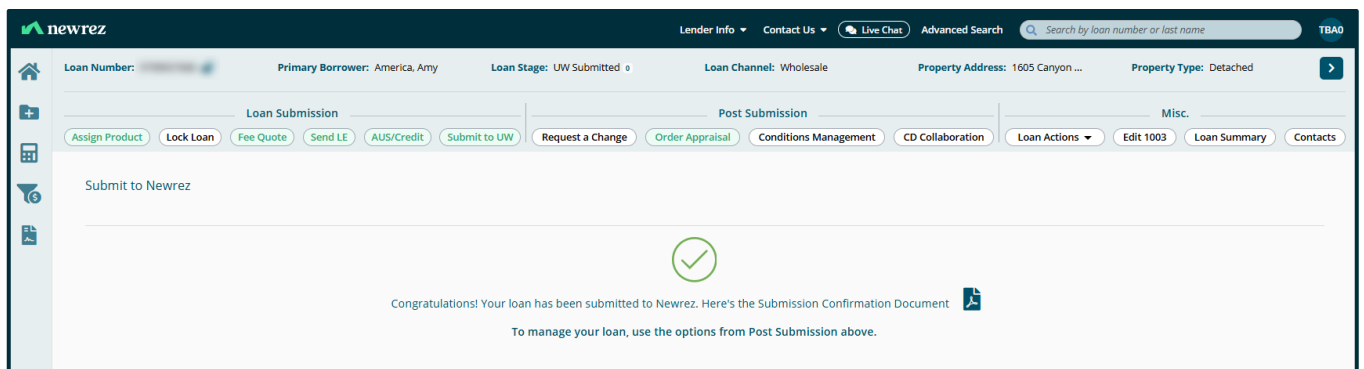
- 29 Select “Submit to UW” from the Loan Submission menu



- 30 Fill in all required fields as indicated with the red asterisk \* and click “Submit”



- 31 Loan Submitted ▪ Congratulations!!! Your loan has been submitted to Newrez.



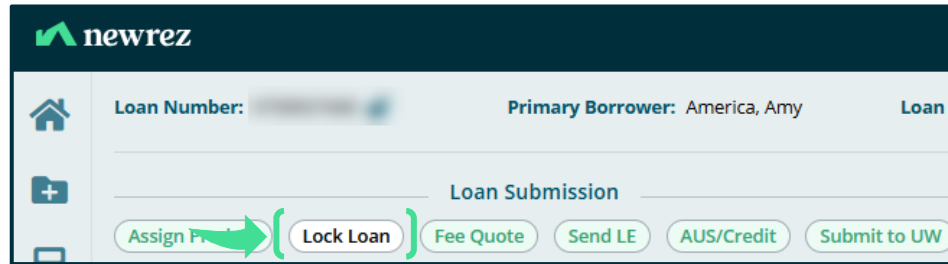


## Lock Loan

### Step

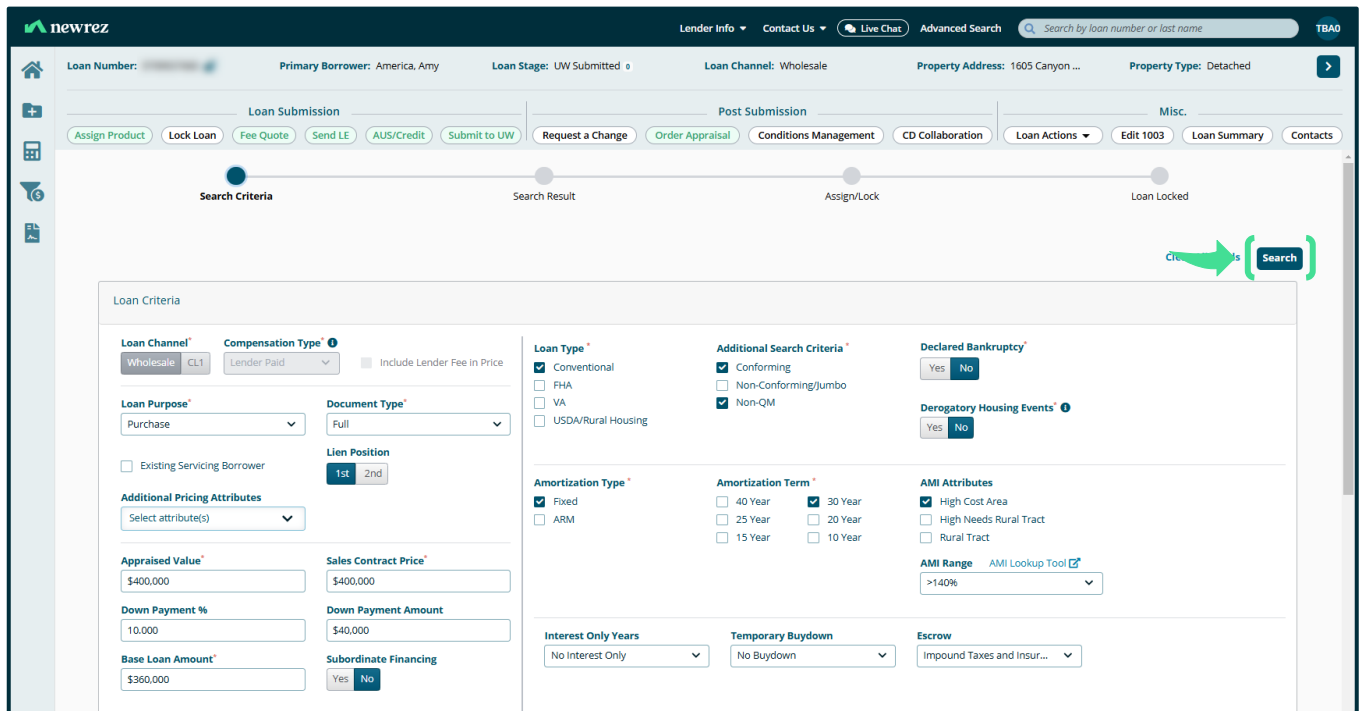
#### 32 Select "Lock Loan" from the Loan Submission menu

- Loan can be locked at any time in the loan process.



#### 33 Click "Search"

- If a new product is needed, users can make changes prior to hitting Search.



## Step

### 34 Click "Lock" next to desired product

newrez Lender Info Contact Us Live Chat Advanced Search Search by loan

Loan Number: Primary Borrower: America, Amy Loan Stage: UW Submitted Loan Channel: Wholesale Property Address: 1605 Canyon ...

Loan Submission Post Submission

Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Conditions Management CD Collaboration Loan Actions

Search Criteria Search Results

Click More Rates to see full rate stack. Users can then click Lock next to the desired rate.

Product	Final Rate	Credit/Cost	Monthly P&I	Monthly MI	Compare (0/5)
CCR30 RezPool Plus Fixed 30	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00	<input type="checkbox"/>
CF30 Conforming Fixed 30	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00	<input type="checkbox"/>
CRE30 NewrezExpress Conforming Fixed 30	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00	<input type="checkbox"/>
NRSEF30 NRZ Smart Edge 30 Year Fixed	9.75%	1.612% / (\$5,803.20)	\$3,092.96	\$0.00	<input type="checkbox"/>

### 35 Click "Lock"

- Users can verify Borrower and Property Details prior to locking the loan.

newrez Lender Info Contact Us Live Chat Advanced Search Search by loan number or last name TBA0

Loan Number: Primary Borrower: America, Amy Loan Stage: UW Submitted Loan Channel: Wholesale Property Address: 1605 Canyon ... Property Type: Detached

Loan Submission Post Submission Misc.

Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Conditions Management CD Collaboration Loan Actions Edit 1003 Loan Summary Contacts

Search Criteria Search Result Assign/Lock Loan Locked

Borrower and Property Details

Review Loan Details

Click Lock

First Name\* Amy Last Name\* America SSN/ITIN\* 1000-XX-2222 Number is ITIN

Existing Servicing Borrower

TBD

Street Address\*

Unit Type\* -Select- Unit Number\* Zip Code\* 92705

City\* SANTA ANA State\* California County\* ORANGE

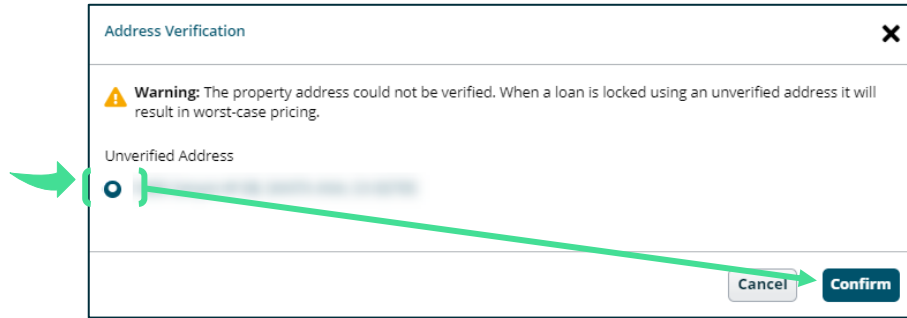
No. of Units\* 1

Product Code CF30 Product Description Conforming Fixed 30 Lien Position First Loan Type Conventional

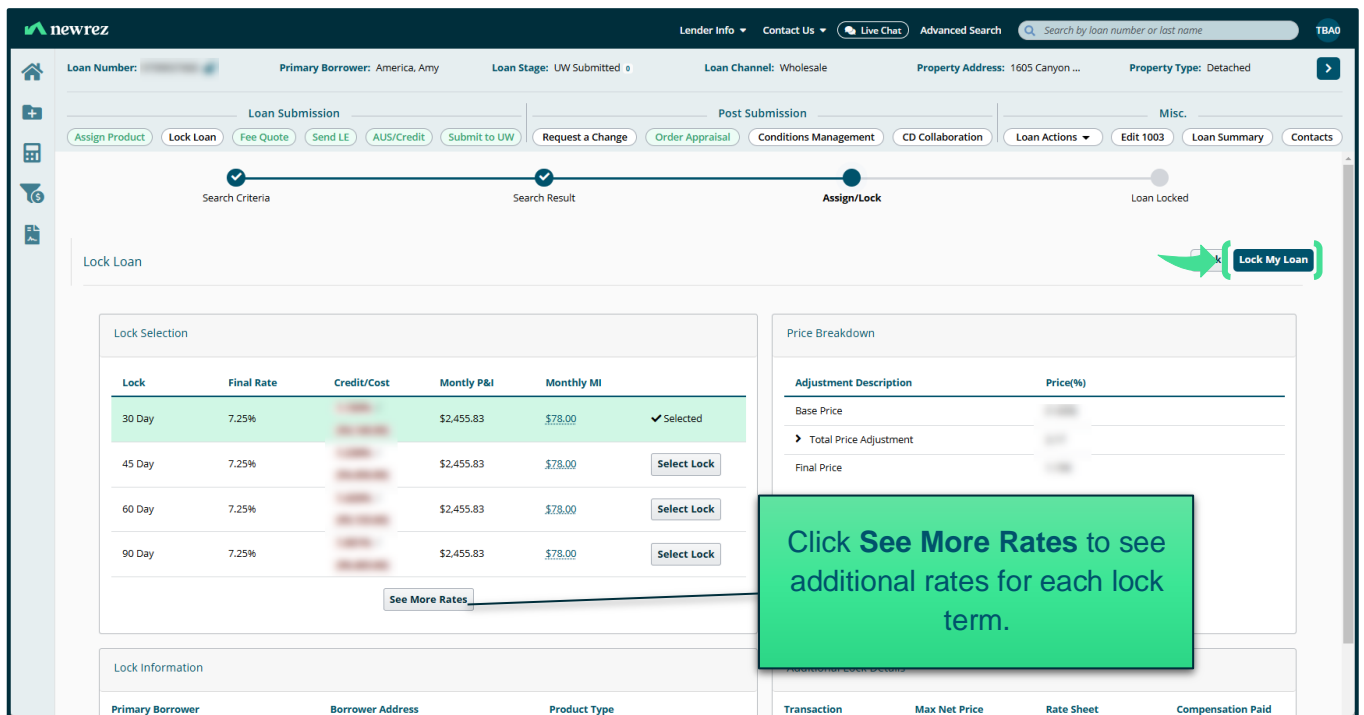
Amortization Type Fixed Amortization Term 30 Year Interest Only Years N/A Temporary Buydown N/A

**Step**

**36 Confirm Address (if applicable)**



**37 Click "Lock My Loan"**





# Record of Revisions

Revision Date:	Revision Reason:	Created By:	Approved By:	Effective Date:
8/28/2024	Create	Brian Rummell	Christine George, Bob Long	8/28/2024
1/24/2025	Updated screenshots to reflect new UI	Brian Rummell	Christine George, Bob Long	1/24/2025

