



JOB AID | BLUEPRINT

Closed-End Second Loan

From loan creation to UW submission

A step-by-step walkthrough for Account Executives and mortgage brokers submitting a closed-end second (CES) loan in Blueprint.

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Overview

This job aid walks you through every Blueprint step required to move a closed-end second (CES) loan from creation to underwriting submission. Follow the steps in order — each builds on the previous one, and the Submission Steps tracker at the top of the loan will keep you on the path.

What you'll do

- Create the loan in Blueprint by importing a 3.4 file
- Assign a CES product and rate through Loan Advisor 2.0
- Review the AVM banner to determine whether an appraisal is required
- Perform a soft credit pull and complete the 1003
- Prepare the Loan Estimate and disclosures, then lock the loan
- Confirm Pre-Qualification, order the appraisal if required, and submit the loan to underwriting

TIP

Before you start, have the following on hand:

- A MISMO 3.4 or .fnm file for the loan (recommended), or all borrower and property details for manual entry
- The subject property address and state
- The first mortgage P&I payment amount
- The borrower's email address for eSign delivery

Step 1: Create a new loan in Blueprint

Start from the Blueprint home screen and create a new loan record by importing a MISMO 3.4 file from your LOS.

Good afternoon, New LA!

Congrats on your  **RezClub**
Status

Newrez TitlePass - Learn More

Blueprint Tech Updates

Broker Feedback

Announcements

Quick Links



Create New Loan



Product & Pricing



Pipeline



Resources

1a. Import a 3.4 file

- **Loan Channel:** select **Wholesale**
- **Originator:** confirm the correct originator is selected
- **Create Loan By:** choose **Import File** (preferred)
- **Subject Property State:** select the property state — this drives downstream eligibility
- **Click Next to continue**

Create New Loan

Loan Creation Options > Loan Check > Loan Created

Next

Loan options

Loan Channel*

Wholesale CL1

Originator*

Broker, New LA

Create Loan By*

Import File Manual Input Copy From Existing Loan

Drag & Drop Files Here

Supported File Types: .frm & MISMO 3.4 file

Browse...

File uploaded: Mary Homeowner 771 FICO Address for AVM.xml - 40.27 KB

Subject Property State*

Hawaii

Contacts

Additional Contacts to Receive Notifications

Add Contact

TIP

Importing a MISMO 3.4 or .fnm file is the fastest path. It pre-populates borrower, property, and loan details so there's less manual entry later.

1b. Complete the Application Tracker

The Application Tracker confirms that all six Key Points of Data are present in the loan record. Verify each field is correct, then confirm receipt of the data.

- Borrower Name
- SSN / ITIN / Passport ID
- Gross Monthly Income
- Appraised Value
- Loan Amount
- Subject Property Address

Enter the **Application Date**, check **I confirm I have received all 6 Key Points of Data**, and click **Confirm** in the top-right corner.

Create New Loan

Loan Creation Options > Loan Check > Loan Created

Previous Confirm

Application Tracker

6 of 6 Key Points of Data present:

Borrower Name	✓ Mary Homeowner	✓
SSN / ITIN / PassportID	✓ XXX-XX-2000	✓
Gross Monthly Income	✓ \$6,100.00	✓
Appraised Value	✓ \$350,000	✓
Loan Amount	✓ \$262,500	✓
Subject Property Address		✓

You have entered all 6 Key Points of Data in the loan record.
Your Loan Estimate will need to be delivered within 3 business days of 05/19/2026.

Application Date: 05/19/2026

☒ I confirm I have received all 6 Key Points of Data

IMPORTANT

Once you confirm receipt of the 6 Key Points of Data, the Loan Estimate must be delivered to the borrower within 3 business days. Plan the rest of the process around that clock.

Step 2: Assign a CES product through Loan Advisor 2.0

From the Second Lien Loan Overview, the first submission step is Assign Product. Click into Loan Advisor 2.0 to search for and assign a closed-end second product.

Create New Loan

Loan Creation Options > Loan Check > Loan Created

✓

Homeowner has been successfully created.



Product & Pricing



SMART Self Bank
Statement Income
Calculation

2a. Select and assign a rate and product

Inside Loan Advisor 2.0, complete the Search Criteria, Product Feature, Loan Feature, Property Feature, Borrower Feature, and Lock Feature sections, then click Find Products.

- **Loan Type:** select **CES [HELOAN]**
- **Amortization Type:** select **Fixed** or **ARM** as applicable
- **Amortization Term:** check the appropriate term (120, 180, 240, 300, 360, or 480 months)
- **Lien Position:** confirm **Second**
- **Loan Feature:** verify appraised value, second lien amount, 1st lien amount, LTV, and CLTV are correct
- **Borrower Feature:** confirm Lowest Middle FICO and DTI%
- **Lock Period:** select the lock period (e.g., 90)

newrez LoanAdvisor Environment: UAT Log Out

[Lock Summary](#) [Product Search](#) [Ratesheets](#) [Conv PMI](#)

Created

Search Criteria

Company* X Loan Type* Compensation Paid By* ☐ Include Lender Fee In Price

Lender-Paid Comp: 1.750% |
Min: \$750.00 | Max: \$7,000.00 | Flat Fee: \$101.00

Templates

Product Feature

Loan Type* ☐ Conventional ☐ Jumbo ☐ Non-QM ☐ FHA ☐ VA ☐ USDA/Rural Housing ☒ CES [HELOAN] Amortization Type* ☒ Fixed ☐ ARM

Amortization Term* ☐ 120 ☐ 180 ☐ 240 ☐ 300 ☒ 360 ☐ 480

Escrow* Temporary Buydown ☐ Include Interest Only Products

Loan Feature

Loan Purpose* Refinance Purpose* Cash to Borrower* Lien Position* Document Type*

Appraised Value* Second Lien Amount*

1st Lien Loan Amount*

LTV CLTV ☐ Existing Servicing Borrower

Property Feature

Property Type* Property Will Be* ☐ PUD?

Property Zipcode* Property State* Property County* Property City

of Units*

Borrower Feature

Borrower Type* ☐ Non-Traditional Credit ☐ Foreign National ☐ Number is ITIN DTIN* Any Self-Employed Borrowers? ☐ Yes ☒ No

DSOR # of financed prop. (incl. of sub prop)* # of Borrowers* ☐ Crypto Assets ☐ Crypto Income

Lock Feature

Lock Period* Target Rate

Save As Template

Product Results Details

After clicking Find Products, eligible products display in the Product Results panel. Choose a product and rate that meets the borrower's needs, then assign it to the loan.

Product Results Publication: 05/19/2026 11:28 AM

Lock Term Filter product results ...

Expires on: 08/17/2026

☒ Eligible (2 products) ☐ Ineligible (48 products)

Final Rate	Disc/(Prem) %	Disc/(Prem) \$	P&I	Monthly MI	
SASF30B: Stand Alone Second Fixed 30 Year B					More Rates ▾
7.750%	(0.102%)	\$127.50	\$895.52		
SASF30C: Stand Alone Second Fixed 30 Year C					More Rates ▾
7.625%	(0.295%)	\$368.75	\$884.74		

Items per page: 1 - 2 of 2 < >

NOTE

If no eligible products appear, check the Ineligible tab to see which guideline is excluding the loan. Common causes include LTV/CLTV out of range, FICO below product minimum, or property type restrictions.

Step 3: Review the AVM banner

After product assignment, Blueprint runs an Instant AVM and displays a banner indicating whether the loan can proceed with AVM only or whether a full appraisal will be required. The behavior depends on the subject property state, the loan amount, and the AVM confidence outcome.

AVM banner reference

Use the IMPORTANT callout below to determine whether an appraisal is required based on the AVM banner result.

IMPORTANT

Use these rules to determine the next step after reviewing the AVM banner:

- Appraisal NOT required: non-Texas loans under \$350,000 with an Acceptable Instant AVM — the loan can proceed with AVM only
- Appraisal REQUIRED: any loan in Texas, regardless of loan amount or AVM result
- Appraisal REQUIRED: any loan of \$350,000 or more, regardless of state or AVM result
- Appraisal REQUIRED: any non-Texas loan under \$350,000 where the Instant AVM returns "Not Sufficient" or "Not Available" complete the Order Appraisal step (Step 8) for a standard AVM

Step 4: Perform the soft credit pull

The next submission step is Soft Credit Pull. This pulls the borrower's tri-merge credit report without impacting their score.

4a. Confirm borrower info and acknowledge consent

On the Credit Order Request Setup screen, verify the borrower's information is correct: first name, last name, SSN, DOB, street address, ZIP, city, state, and subject property state.

Check the box for **Borrower Acknowledges Credit Report** to confirm the borrower has authorized the pull, then click **Submit** in the top-right corner.

IMPORTANT

After clicking Submit:

- Ideal state: a success message confirms the credit report was returned
- If you receive an error message asking you to contact the Account Executive, the most likely cause is a frozen tradeline. The borrower will need to unfreeze their credit before you can re-run the pull.

Step 5: Complete the Evaluate 1003 screens

Once the credit report returns, the Evaluate 1003 step opens. Work through every section of the 1003 to ensure the URLA is complete and accurate. The right-hand navigation tracks completion status for each section.

Sections to complete

- Borrower Info
- Employment Info
- Assets & Other Liabilities
- REO & Real Estate Liabilities
- Loan and Property Info
- Declarations
- Military Service
- Demographic Info
- Lender Loan Info (Property & Loan Info, Title Info, Mortgage Loan Info, Qualifying the Borrower / Details of Transaction, Interviewer Info)
- Addendum

IMPORTANT

Every category must show a green checkmark in the right-hand navigation before you can continue. A red exclamation icon indicates the section still has required fields to complete.

NOTE

You may see an AVM banner at the top of the screen reminding you to complete the Order Appraisal step. That message is informational at this stage — keep working through the 1003 and return to the appraisal in Step 8.

Step 6: Prepare the Loan Estimate and disclosures

The Loan Estimate step has seven sub-screens that run in order: Getting Started, Fees, Taxes & Insurance, Preview LE, Additional Disclosures, Additional Broker Disclosures, and Generate Disclosures. Complete each one and click Save & Continue to advance.

6a. Complete the Getting Started screen

On the Getting Started screen, enter the estimated dates, confirm the product and rate, and answer the appraisal and title questions.

- **Est. Close Date, Est. Fund Date, First Payment Date:** enter all three dates
- **Delivery method:** confirm **eSign** (default) unless USPS is required
- **Interest Rate:** verify the rate, discount/lender credit, and dollar amount match the assigned product
- **Appraisal Services:** answer the PIW/ACE, rush order, and complex property questions
- **Title Services:** answer Is a Transfer Deed Required?
- **Subject Property 1st Mortgage:** enter the First Mortgage (P&I)

The screenshot shows the 'Getting Started' screen of a loan estimate process. At the top, there is a navigation bar with tabs: 'Getting Started', 'Fees', 'Taxes & Insurance', 'Preview LE', 'Additional Disclosures', 'Additional Broker Disclosures', and 'Generate Disclosures'. The 'Getting Started' tab is active. Below the navigation bar, there are three date input fields: 'Est. Close Date', 'Est. Fund Date', and 'First Payment Date'. To the right of these fields is a 'Run Fee Quote' button. Below the date fields, there is a 'Product & Rate' section. It shows the 'Current Product' as 'Stand Alone Second Fixed 30 Year B - 5A3F30B'. Under 'Interest Rate', there is a radio button selected for '7.750%' and a text input for 'Lender Credit' with a value of '\$ 127.50'. There are also options for 'interest rate with 0.102 %' and 'interest rate locked at par'. Below this, there is a question 'Want to assign a different product?' with a 'Product & Pricing' link. To the right of the 'Product & Rate' section, there are three sections: 'Appraisal Services', 'Title Services', and 'Subject Property 1st Mortgage'. The 'Appraisal Services' section has three questions: 'Will a PIW/ACE be utilized?', 'Will a rush order be required for the appraisal?', and 'Is the subject property a complex property?'. The 'Title Services' section has one question: 'Is a Transfer Deed Required?'. The 'Subject Property 1st Mortgage' section has a text input for 'First Mortgage (P&I)' with a value of '\$1,000.00'.

IMPORTANT

The First Mortgage (P&I) field must reflect Principal and Interest only — do not include taxes, insurance, or HOA. This is one of the most common errors that delays disclosure generation.

When all fields are complete, click **Run Fee Quote** in the top-right corner to advance to the Fees screen.

6b. Review fees

The Fees screen displays every fee that will appear on the Loan Estimate, grouped by section (A. Origination, B. Services Borrower Cannot Shop For, C. Services Borrower Can Shop For, E. Taxes and Other Government Fees, H. Other Fees).

newrez

Lock Desk Hours Mortgage Clause Lender IDs Contact Us Live Chat Advanced Search Search by loan number or lead name

Back to Overview

Assign Product Soft Credit Pull Evaluate 1003 **Loan Estimate** Pre-Qualification Order Appraisal Submit to UH

Instant AVM data not sufficient. Please complete the Order Appraisal step to order a standard AVM.

Ensure all sections of the 1003 screen are completed to avoid system stops

Getting Started > **Fees** > Taxes & Insurance > Review LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

Walk Me Through Add Fees Save Save & Continue

Evaluate Max Points and Fees Add Custom SSP Fee Quote History Lender Fees Waived Modify/Override Fee Quote

By continuing to the next step, you acknowledge that you have disclosed all customary fees or other fees to the transaction in section "H. Other Fees"

A. Origination - \$0.00 (1)

Type	APR	Paid To	Paid By	Points	Due at Closing	Total
DISCOUNT FEE	☒	Lender	Borrower		\$0.00	\$0.00

B. Services Borrower Cannot Shop For - \$1,050.00 (2)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total
Appraisal Fee	☐	Lender	Borrower	\$775.00	\$0.00	\$775.00
Credit Report Fee	☐	Other	Borrower	\$0.00	\$275.00	\$275.00

Does your company or any of its mortgage loan originators have an affiliated services company? ☐ Yes ☒ No

C. Services Borrower Can Shop For - \$1,318.40 (3)

Type	APR	SSP	Paid To	Paid By	POC	Due at Closing	Total
Title - Closing/Settlement/Attorney Fee	☒	Mortgage Connect, LP	Other	Borrower	\$0.00	\$471.20	\$471.20
Title - Lender Title Insurance	☐	Mortgage Connect, LP	Other	Borrower	\$0.00	\$825.00	\$825.00
Title - Sales Tax Fee	☒	Mortgage Connect, LP	Other	Borrower	\$0.00	\$22.20	\$22.20

E. Taxes and Other Government Fees - \$92.00 (2)

Type	APR	Paid To	Paid By	% Based On	POC	Due at Closing	Total
Government Recording Fee - Mortgage	☐	Other	Borrower	-	\$0.00	\$41.00	\$41.00
Government Recording Fees	☐	Other	Borrower	-	\$0.00	\$41.00	\$41.00

H. Other Fees - \$0.00 (0)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total
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IMPORTANT

Two things to remember on this screen:

- Fees cannot be edited directly — they are calculated by Blueprint based on the product and property
- For borrower-paid compensation loans, the Mortgage Broker Fee field will populate, but you must enter the dollar amount or percentage you are charging for the Mortgage Broker Fee
- 3rd Party Processing Fees are not allowed for this loan type as Newrez will handle processing and document collection from the borrower

Click Save & Continue to advance.

6c. Taxes & Insurance

The Taxes & Insurance screen shows the property taxes Blueprint has calculated and gives you a place to enter the homeowner's insurance amount.

Getting Started > Fees > **Taxes & Insurance** > Preview LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

[Walk Me Through](#) [Save](#) [Save & Continue](#) [Add Taxes](#)

Taxes

Type	Impounds	Monthly Amount	Annual Amount	Prepaid Months/Total	Escrow Months/Total	PTE
County	No Impounds	\$707.19	\$8,486.28	00 / \$0.00	00 / \$0.00	Yes

Insurance [Add Insurance](#)

Type	Impounds	Installment Due Date	Monthly Amount	Annual Amount	Prepaid Months/Total	Escrow Months/Total
No Insurance Entries						

Aggregate Adjustment Total: **\$0.00**

6c.1. Add insurance amounts

Click **+ Add Insurance** on the right side of the Insurance section.

Getting Started > Fees > **Taxes & Insurance** > Preview LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

[Walk Me Through](#) [Save](#) [Save & Continue](#) [Add Taxes](#)

Taxes

Type	Impounds	Monthly Amount	Annual Amount	Prepaid Months/Total	Escrow Months/Total	PTE
County	No Impounds	\$707.19	\$8,486.28	00 / \$0.00	00 / \$0.00	Yes

Insurance [Add Insurance](#)

Type	Impounds	Installment Due Date	Monthly Amount	Annual Amount	Prepaid Months/Total	Escrow Months/Total
Homeowners	No Impounds	5/1/2026	\$83.33	\$1,000.00	0 / \$0.00	0 / \$0.00

Aggregate Adjustment Total: **\$0.00**

On the Edit Insurance dialog, complete the required fields:

- **Insurance Type:** select **Homeowners**
- **Installment Due Date:** enter the next premium due date
- **Policy End Date:** one year from the installment due date
- **Installment Premium Total:** enter the annual premium
- **Paid By:** select **Borrower**

Edit Insurance [Walk Me Through](#) [X](#)

Insurance Type ^{*}

Homeowners

Impounds

No Impounds

First Payment Date

8/1/2026

Installment Due Date ^{*}

05/01/2026

Policy End Date ^{*}

05/01/2027

Installment Premium Total^{*}

\$1,000.00

Monthly Payment

\$83.33

Calculation

Percentage Base	Amount	Rate	%

Prepays

Months	Amount	Paid By	POC Amount	Due at CL	Prepays Total
0	\$83.33	Borrower	\$ 0.00	\$0.00	\$0.00

Insurer information

Company [Select](#)

Address

City State Zip

Phone Fax

Agent Name Email

Agent Phone

Policy Rider

☐ Earthquake

☐ Volcano

☐ Wind

☐ Fire & Extended

☐ Flood

[Cancel](#) [Save](#)

IMPORTANT

Escrow Months should be set to 0 (zero) on a CES loan. Closed-end seconds are not escrowed, so leaving escrow months at zero ensures the LE calculates correctly. When entering insurance information, if a number populates into the prepaid or escrow field, please adjust it to 0 months.

Click **Save** in the lower-right corner of the dialog, then **Save & Continue** on the Taxes & Insurance screen.

6d. Preview LE

The Preview LE screen summarizes Loan Costs (Sections A–D), Other Costs (Sections E–H), Total Closing Costs (J), and Calculating Cash to Close. This is your final chance to confirm the numbers look right before generating disclosures.

Getting Started > Fees > Taxes & Insurance > Preview LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures				Save & Continue	
Loan Costs		Other Costs			
A. Origination Charges		E. Taxes and Other Government Fees		\$82.00	
DISCOUNT FEE	\$0.00	Recording Fees and Other Taxes		\$82.00	
B. Services Borrower Cannot Shop For		F. Prepaids		\$726.57	
Appraisal Fee	\$1,850.00	Prepaid Interest \$26.91 per day for 27 days @ 7.75%		\$726.57	
Credit Report Fee	\$775.00	G. Initial Escrow Payment at Closing		\$0.00	
Mortgage Insurance Premium	\$275.00	H. Other Fees		\$0.00	
C. Services Borrower Can Shop For		I. TOTAL OTHER COSTS (E+F+G+H)		\$808.57	
Title - Closing/Settlement/Attorney Fee	\$1,318.40	J. TOTAL CLOSING COSTS		\$3,049.47	
Title - Lender Title Insurance	\$471.20	D + I		\$3,176.97	
Title - Sales Tax Fee	\$825.00	Lender Credits		-\$127.50	
D. Total Loan Costs (A+B+C)	\$2,368.40	Calculating Cash to Close			
		Loan Amount		\$125,000.00	
		Total Closing Costs (J)		-\$3,049.47	
		Estimated Total Payoffs and Payments		-\$0.00	
		Estimated Cash to Close To Borrower		\$121,950.53	
		Estimated Closing Costs Financed (Paid from your Loan Amount)		\$3,049.47	

TIP

Compare the Loan Amount, Total Closing Costs, and Estimated Cash to Close to Borrower against what you discussed with the borrower. If anything is off, go back to Getting Started or Fees to identify the source before you continue.

Click Save & Continue when you're satisfied with the preview.

6e. Additional Disclosures

The Additional Disclosures screen captures whether the Mortgage Broker Fee/Compensation Agreement and the Anti-Steering disclosure should be included in the LE package and shows the Anti-Steering rate comparison.

Getting Started > Fees > Taxes & Insurance > Preview LE > **Additional Disclosures** > Additional Broker Disclosures > Generate Disclosures

Lock this loan to continue. Once it's locked, you'll be able to view and secure the pre-qualification offer. **Lock**

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.

Anti-Steering

Refresh Rates

Category	Interest Rate	Origination Charges Minus Lender Credit
Lowest Interest Rate	5.625 %	\$10,731.25
Lowest Interest Rate & No Risky Features ¹	5.625 %	\$10,731.25
Lowest Total Origination Points & Fees ¹	8.125 %	-\$1,441.25

If this is a credit, type "1" before the number.

Terms of Your Loan Selection: 7.75% \$-127.5

☐ I understand that the rate information provided above is based on Newrez, LLC pricing and product information. If other lenders are being utilized, this information can be edited to include competitors pricing and product availability.

Save **Save & Continue**

TIP

Best practices on this screen:

- Default is Yes for both Mortgage Broker Fee/Compensation Agreement and Anti-Steering disclosure — keep both set to Yes unless you have a specific reason not to
- The Anti-Steering rate comparison auto-populates from pricing. Review it for accuracy and make modifications if required
- Check the box at the bottom of the Anti-Steering section confirming you understand the rate information is based on Newrez, LLC pricing

IMPORTANT

This is a good time to lock the loan. Click the Lock button in the yellow banner at the top of the screen to lock the rate before disclosures generate.

6f. Additional Broker Disclosures

Use this screen to upload any disclosures your company is required to provide in addition to the standard Newrez package (state-specific forms, broker comp agreements, etc.).

Getting Started > Fees > Taxes & Insurance > Preview LE > Additional Disclosures > **Additional Broker Disclosures** > Generate Disclosures

Work Me Through **Save & Continue**

Upload Additional Broker Disclosures



Drag & Drop Files Here
Supported file types: PDF, TIF, TIFF, PNG, JPG, JPEG

Browse...

Uploaded Documents

Name	Time Uploaded (CT)
No Documents have been uploaded yet.	

TIP

When uploading additional broker disclosures:

- Add the documents only if your company is required to include them
- Remember to edit each document to add signature locations after uploading — the borrower won't know where to sign otherwise
- Supported file types: PDF, TIF, TIFF, PNG, JPG, JPEG

Click Save & Continue when ready.

6g. Answer the Disclosure Questionnaire and send disclosures

On the Generate Disclosures screen, confirm the delivery method, borrower email, and eSign access code, then answer the Disclosure Questionnaire and generate the package.

- Verify the borrower's email address and the 4-digit eSign Access Code (default is the last four of SSN)
- Verify the officer email and eSign Access Code
- **Disclosure Questionnaire:** answer whether a non-borrowing spouse or other person (NBP) has an interest in the subject property

Click **Generate Disclosure** in the top-right corner. The disclosure generation process is the same as it is for first liens.

Send disclosures to borrower

Once disclosures are generated, the Disclosures Tracker confirms the package was sent. If the status shows "Cannot be sent," click View Error to see why.

Disclosures Tracker				
Disclosures History		Disclosures Sent		
Disclosure Status	Request Type	Time Requested (CT)	APR	
Cannot be sent	Newrez LE Initial Package	05/19/2026, 5:13 PM	-	View Disclosures Void Disclosure View CE Report Bypass Compliance View Error

NOTE

Common reasons disclosures cannot be sent: missing borrower email, eSign access code not entered, or a required field on the 1003 still incomplete. View Error will pinpoint the issue.

Step 7: Review and confirm Pre-Qualification

After disclosures are sent, the Pre-Qualification step opens with a summary of the loan: loan amount, interest rate (APR), loan term, and monthly payment.

Pre-Qualification Summary Confirm Pre-Qualification



 Loan Amount	 Interest Rate (APR)		 Loan Term	 Monthly Payment
\$125,000	7.750%		30 years	\$896

After you confirm the pre-qualification* and submit the loan to Newrez, the loan will be reviewed to ensure all applicable information has been provided. Once Reviewed, Newrez will begin reaching out to the borrower to process the application. No further action is required from you.

*Pre-qualification is based on an initial credit review and does not guarantee full approval. Rates and terms may change, and final approval depends on credit, property, and underwriting review. Product availability varies by state and loan amount.

Review each figure against the loan you discussed with the borrower. When everything matches, click Confirm Pre-Qualification in the top-right corner.

NOTE

After confirmation, Newrez begins reaching out to the borrower to process the application. No further action is required from you for the pre-qualification itself, but you'll move on to Order Appraisal (if required) and then Submit to UW.

Step 8: Order the appraisal (if required)

Based on the AVM result from Step 3, the loan may require an appraisal before it can move to underwriting. If the Order Appraisal tile is enabled on the Submission Steps tracker, complete the order here.

8a. Start the order

Complete the screen with the Intent to Proceed information, party responsible for payment, and required dates.

- **Select the party responsible for payment:** typically **Borrower**
- **Intent to proceed:** check the box to certify intent
- **Loan Estimate Delivery Date, Receipt Date, and Intent to Proceed Received Date:** enter all three

IMPORTANT

Proof of Loan Estimate receipt:

- If the borrower has electronically signed the Loan Estimate, the ITP will auto-populate — no upload needed
- If the borrower has not eSigned, you must upload the proof of receipt as a PDF before submitting the order

Click Submit New Order to move to the appraisal details screen.

8b. Confirm appraisal details and submit

Review the property details and borrower details that pre-populate, then complete the Appraisal Type & Payment Details.

- **Select the type of appraisal you need to order:** most CES products use **2055 Exterior Residential**
- **Select the party responsible for receiving the payment email:** typically **Originator**
- **Select the party responsible for payment:** typically **Borrower** — enter the contact name, office phone, and email

Property Details		Borrower Details	
Street * Unit # Zip Code * City * State		Application 1 Applicant: First Name * Home Phone Last Name * Work Phone Email Cell	
Present Address Country City * Street * State * Unit # Zip Code *		Please verify the borrower name(s) and contact info Note: To delete or add borrowers, please use the 1963 .	
Appraisal Type & Payment Details Select the type of appraisal you need to order * 2055 Exterior Residential Select the party responsible for receiving the payment email * Originator Select the party responsible for payment * Borrower Due Date From Service Provider New Construction		Alternate Contacts Add Alternate Appraiser Contact User Information First Name Last Name Work Phone	
Please verify the property address on your loan		The following person will be contacted to arrange payment. Please verify this person's name and contact info. First Name * Office Phone * Last Name * Email *	

IMPORTANT

Some products require a full appraisal rather than a 2055 — check the product matrix before selecting the appraisal type. Choosing the wrong type causes a re-order and delays the file.

Step 9: Submit to UW

The final step in the Submission Steps tracker is Submit to UW. This screen captures the final certification fields and lets you upload every required document before the file moves to underwriting.

9a. Complete the required fields

Verify and complete the following sections on the Submit to Newrez screen:

- **Loan Estimate Important Dates:** Application Date, Delivery Method, Loan Estimate Delivery Date, Expiration Date, and Received Date
- **Intent to Proceed:** confirm the borrower expressed intent to proceed, and enter the Intent to Proceed Received Date
- **Section H. Fee Disclosure:** answer Yes/No on whether all customary fees were disclosed in Section H of the LE
- **Affiliated Business Fee & Arrangement Certification:** answer the affiliated services company question
- **Email Disclosures:** confirm the borrower email and eSign Access Code are correct
- **Contact Info:** confirm Business Partner: LO and Business Partner: Contact
- **Submission Note (optional):** add any notes for the underwriter

Submit to Newrez

Loan Estimate Important Dates

Application Date * 05/19/2026 Delivery Method * E-Sign Loan Estimate Delivery Date * 05/20/2026

Loan Estimate Expiration Date * 05/06/2026 Loan Estimate Received Date 05/23/2026

Section H. Fee Disclosure

Have you disclosed all customary fees or other fees related to this transaction in Section H. on the Loan Estimate? * ☒ Yes ☐ No

Email Disclosures

NOTE: E-disclosures may only be sent to the borrower's email address.

Borrower Consent

☒ Enable Electronic Disclosures

Borrower Name: Mary Homeownership

Email * [redacted]@gmail.com

eSign Access Code * 2002

Contact Info

Please confirm your company's contact information for this file. To edit the phone or email address, go to Manage My Company to update your contact details.

Business Partner: LO [redacted] Broker, New LA

Business Partner: Contact [redacted] Broker, New LA

Intent to Proceed

Has the borrower expressed an intent to proceed with the loan covered by the loan estimate provided?

☒ Yes ☐ No

Intent to Proceed Received * mm/dd/yyyy 05/19/2026

Please Note: A borrower may express an intent to proceed verbally or in writing. However, Newrez will require an acceptable intent to proceed signed/dated by the borrower(s) prior to issuing a closing disclosure.

Affiliated Business Fee & Arrangement Certification

Does your company or any of its mortgage loan originators have an affiliated service company? * ☒ Yes ☐ No

Settlement Agents/ Closing Attorney/POA/ Trust & Title Information

Submission Note (Optional)

Please use textbox below to create a note for the Underwriter.

3000 characters remaining.

Add Note View Note History

IMPORTANT

A borrower may express intent to proceed verbally or in writing, but Newrez requires a signed/dated intent to proceed before issuing a closing disclosure. Make sure the borrower has signed the ITP before submitting to UW.

9b. Upload all required items

The Initial Conditions screen lists every document the underwriter needs to begin review. Each open condition shows the condition number, type, status, approver, and document provider.

Initial Conditions
You can upload the required documents individually within each task, or upload them all at once using the **bulk upload** option.

Condition Approver: Processor X Underwriter X Document Provider: All

Work Me Through **Submit Loan**

Open (44) Ready to Submit (0)

Required Documents for Underwriting Submission

Required **Upload**

Borrower to provide the most recent 300 months business bank account statements supporting typical business deposits for lender analysis. Additional conditions may apply.

Condition Number	Condition Type	Status	Condition Approver	Document Provider	Date Condition Added
05	Asset	Open	Underwriter	Broker to Provide	05/19/2026

Bulk Upload Documents

Need to send us documents?
You can bulk upload the required documents in connection with any tasks by clicking on the button below.

Upload Documents

Date Uploaded	File Name	Preview
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TIP

How to upload conditions:

- Direct condition upload is preferred — click Upload on the specific condition row and attach the document. This routes the file directly to the right condition for the underwriter.
- If you have many documents to send at once, use the Bulk Upload Documents option at the bottom of the screen
- Use the Document Provider filter at the top to view only the conditions assigned to you (Broker to Provide)

Once all required conditions are uploaded and the Open count reaches zero (or only non-blocking conditions remain), click **Submit Loan** in the top-right corner to send the file to underwriting.

TIP

Congratulations — the loan is now with underwriting. You'll receive notifications as conditions are cleared or new ones are added. Keep an eye on the Pipeline and respond to broker-to-provide conditions promptly to keep the file moving.