

Conditions Management in Blueprint

Broker guide to uploading, submitting & managing loan conditions

Last updated: August 10, 2026

The Condition Panel is revolutionizing the way you submit documents for review. This user guide provides details on how to maximize the functionality within the panel.

- ▶ **Enhanced broker experience**
- ▶ **Increased productivity**
- ▶ **Streamlined processes to boost efficiency**

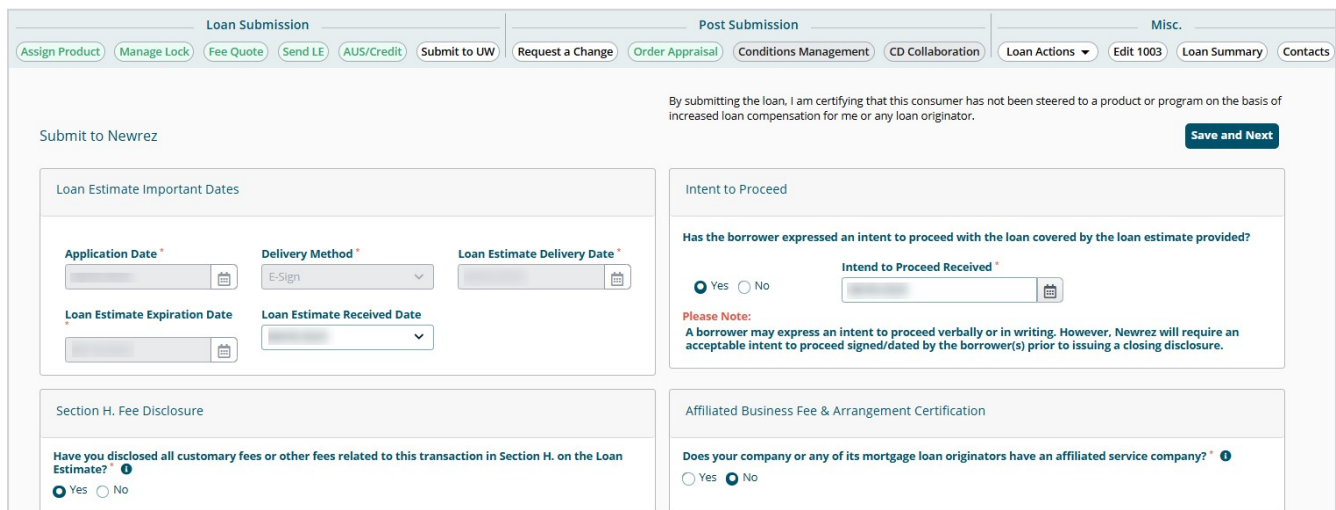
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1 What is NOT changing

The Submit to UW screen stays the same

- ▶ Everything you know about entering borrower information, pricing, locking, and generating disclosures is staying the same.
- ▶ The **Submit to UW** screen is the same, except the Submission documents area has been removed.
- ▶ Once the Submit to UW screen is complete, clicking **Save and Next** pushes your view to the **Conditions Management** screen.



Loan Submission: Condition Management

Upload documents directly to conditions

- ▶ The **Condition Management** screen lets you upload documents directly to conditions, even before an initial approval from underwriting.
- ▶ Initial conditions are automatically generated based on AUS. If the product does not use AUS, conditions generate based on the product.
- ▶ Each condition shows **Condition Number**, **Condition Type**, **Status**, **Condition Approver**, and **Document Provider**. Conditions required for submission appear at the top, labeled **Required**.

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: All | Document Provider: Broker to Provide | **Submit Loan**

Open (25) | Ready to Submit (0)

Required Documents for Underwriting Submission

Required **Upload**

Provide a copy of the current lease agreement on the subject property. Underwriter to verify that any existing rental agreement on the subject property does not contain any provisions that could affect Newrez's first lien position on the property.

Condition Number: 2005 **Condition Type:** Credit **Status:** Open **Condition Approver:** Underwriter **Document Provider:** Broker to Provide

Required **Upload**

Provide proof of all \$52,412.02 accounts listed on your mortgage application (typically most recent two months bank statements). Any large deposits will need to be documented.

Condition Number: 2986 **Condition Type:** Income **Status:** Open **Condition Approver:** Underwriter **Document Provider:** Broker to Provide

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: P...X | Document Provider: All | **Walk Me Through** | **Submit Loan**

Search | Select | ☒ Processor | ☒ Underwriter | ☐ Closer

Open (36) | Ready to Submit (0)

Required Documents for Underwriting Submission

Required **Upload**

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

Condition Number: 88 **Condition Type:** Asset **Status:** Open **Condition Approver:** Underwriter **Document Provider:** Broker to Provide **Date Condition Added:** 02/06/2026

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: P...X | Document Provider: All | **Walk Me Through** | **Submit Loan**

Search | Select | ☒ Processor | ☒ Underwriter | ☐ Closer

Open (36) | Ready to Submit (0)

Required Documents for Underwriting Submission

Required **Upload**

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

Condition Number: 88 **Condition Type:** Asset **Status:** Open **Condition Approver:** Underwriter **Document Provider:** Broker to Provide **Date Condition Added:** 02/06/2026

3 Filtering conditions

Filter by Condition Approver & Document Provider

- ▶ Filter conditions using the dropdowns at the top of the panel.
- ▶ The default Condition Provider is **Processor (CRM)** and **Underwriter**; the default Document Provider is **ALL**.
- ▶ Select **Broker to Provide** to limit the view to conditions required by the broker.
- ▶ *Note: Additional documents can be uploaded at any time.*

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: All Document Provider: Broker to Provide Submit Loan

Open (31) Ready to Submit (0)

Required Documents for Underwriting Submission

Required Upload

Provide a copy of the current lease agreement on the subject property. Underwriter to verify that any existing rental agreement on the subject property does not contain any provisions that could affect Newrez's first lien position on the property.

Condition Number: 2005 Condition Type: Credit Status: Open Condition Approver: Underwriter Document Provider: Broker to Provide

4 Uploading documents to conditions

Drag & drop or browse

- ▶ The **Conditions Management** screen shows which conditions are initially required for an underwriting decision and which are ready to submit to Newrez.
- ▶ Click **Upload** to add documents to a condition — by drag and drop or by browsing your computer. *Descriptions are optional.*
- ▶ Once uploaded, the condition moves to **Ready to Submit**, meaning documents uploaded successfully and will be reviewed after the loan is submitted to Newrez.

Required Upload

Provide proof of all \$52,412.02 accounts listed on your mortgage application (typically most recent two months bank statements). Any large deposits will need to be documented.

Condition Number: 2986 Condition Type: Income Status: Open Condition Approver: Underwriter Document Provider: Broker to Provide

Asset ✕

Drag & Drop Files Here
Supported File Types: .pdf, .jpg, .png and .tiff
Browse...

Selected documents total 0% of allowed 70 MB limit

File	Description	
Training Bank Statements.pdf		✕

Upload

Condition Approver

All

Document Provider

Broker to Provide

Submit Loan

Open (30)

Ready to Submit (1)

Required Documents for Underwriting Submission

Required

Upload

Provide a copy of the current lease agreement on the subject property. Underwriter to verify that any existing rental agreement on the subject property does not contain any provisions that could affect Newrez's first lien position on the property.

5 Submitting the loan to Newrez

All required conditions need documents

- ▶ To submit a loan to Newrez, all required conditions must have attached documents. If not met, you'll be prompted to upload them before submission.
- ▶ Once all required conditions have documents attached, click **Submit Loan**.
- ▶ During initial submission, use **Bulk Upload** to upload multiple documents at once — you'll attest that all required conditions have been uploaded.

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

P_X
U_X

Document Provider

All

Walk Me Through

Submit Loan

Open (35)

Ready to Submit (1)

Other Documents

If fraud report is less than 800, CRM/Processor to validate all high and medium processor alerts have been addressed on the fraud report and document is refreshed prior to final approval.

Condition Number: 187 Condition Type: Credit Status: Open Condition Approver: Processor Document Provider: Broker to Provide Date Condition Added: 02/06/2026

Upload

Missing Documents

You must upload all required documents before submitting.
Submission is not allowed until all required documents are uploaded.

OK

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: All | Document Provider: Broker to Provide | [Walk Me Through](#) | [Submit Loan](#)

Open (27) | Ready to Submit (4)

Other Documents

Borrower to Provide verification of the borrower's social security number and date of birth.
Condition Number: 319 | Condition Type: Credit | Status: Open | Condition Approver: Underwriter | Document Provider: Broker to Provide | [Upload](#)

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: All | Document Provider: Broker to Provide | [Submit Loan](#)

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
---------------	-----------	---------

6 Post-submission: Conditions Management

Monitor open conditions from the status bar

- Once your loan is initially approved by Underwriting, the post-submission section of Blueprint shows a new status bar at the top of the screen.
- Monitor all open conditions on your loan. Use the drop-down menus to filter by who is responsible for clearing the condition and who is responsible for obtaining it.

Post Submission

[Request a Change](#) | [Order Appraisal](#) | [Conditions Management](#) | [CD Collaboration](#)

Conditions

Condition Approver: All | Document Provider: Broker to Provide | ☐ Required for Initial Closing Disclosure | [Walk Me Through](#) | [Add Condition](#) | [Submit Documents to Newrez](#)

Open (31) | Ready to Submit (0) | Submitted (0) | Cleared (2)

Underwriting Conditions Uploaded (0%) | 50% Min for Review

7 Re-submission to Underwriting

Reach the threshold to submit UW documents

- To submit loans back for additional underwriting, refer to the listed percentage — this threshold can be adjusted per brokerage by Newrez.

- ▶ As you upload broker-to-provider conditions the underwriter must clear, they move to **Ready to Submit**, the status bar adjusts, and at or above the threshold the bar turns green and the **Submit UW Documents to Newrez** button turns blue.
- ▶ *Note: Your underwriting conditions are NOT submitted to Newrez until you click Submit Documents to Newrez.*

The screenshot shows the 'Conditions' dashboard. At the top, there are tabs for 'Condition Approver' (Underwriting Conditions) and 'Document Provider' (Broker to Provide). A green 'Click Me Through' button is visible. Below the tabs, a progress bar shows 'Underwriting Conditions Uploaded (50%)' with a green bar reaching the 50% mark. A status bar below the progress bar shows 'Ready to Submit (9)' in green. At the bottom, there is a green banner with a checkmark and the text 'You are now ready to submit documents to Newrez.'

8 Adding a condition

When you need to provide a document with no matching condition

- ▶ Click **Add Condition**, then select who should review the documents (Underwriting or Processing).
- ▶ Select a category that applies (Credit, Income, Asset, Appraisal, Title, or Disclosures) and explain the document in the **Condition Detail**.
- ▶ Click **Upload Documents**, drag and drop or browse for images, then click **Add** to attach the condition and document to the file.

The screenshot shows the 'Add Condition' dialog box. The 'Condition Details' tab is active. 'Condition Type' is set to 'Prior To Doc'. 'To Complete' is set to 'Select'. The 'Category' dropdown is open, showing options: Select, Processor, and Underwriter. The 'Condition Detail' text box is empty. At the bottom, there are 'Cancel' and 'Add' buttons.

The screenshot shows the 'Add Condition' dialog box. The 'Condition Details' tab is active. 'Condition Type' is set to 'Prior To Doc'. 'To Complete' is set to 'Underwriter'. 'Category' is set to 'Credit'. The 'Condition Detail' text box is empty. At the bottom, there are 'Cancel' and 'Add' buttons.

The screenshot shows the 'Add Condition' dialog box. The 'Condition Details' tab is active. 'Condition Type' is set to 'Prior To Doc'. 'To Complete' is set to 'Underwriter'. 'Category' is set to 'Appraisal'. The 'Condition Detail' text box is empty. At the bottom, there are 'Cancel' and 'Add' buttons.

The screenshot shows the 'Add Condition' dialog box. The 'Upload Documents' tab is active. It features a large blue area with a cloud icon and the text 'Drag & Drop Files Here' and 'Supported file types: pdf, jpg, png and otf'. Below this is a 'Browse...' button. At the bottom, there are 'Cancel' and 'Add' buttons.

This screenshot is identical to the one at the top of the page, showing the 'Conditions' dashboard with a 50% progress bar and a 'Ready to Submit (9)' status bar.

9 Adding notes & confirming

Add a note, then submit back to underwriting

- ▶ To add a note for the underwriter, click **Add/View Note**, enter your note in the note box, and click **Add Note**.
- ▶ Submitted notes appear in the **Note History** section.

- ▶ After you submit the loan back to underwriting, you'll receive a confirmation screen and the loan goes directly back into the underwriter's queue.

Add Note

Enter note here

Add Note

Note History

1 You do not have any notes for this conditions

Close

Add Note

Add Note

Add Note

Note History

Note Details	By	Date
Enter note here	Robert Long Demo	08/13/2025 8:24 PM

Close

Congratulations! Your condition documents have been submitted to Newrez and will be shortly under review.

If you wish to continue uploading condition documents, click here [Go back to conditions](#)

10 Re-submission to Processing

Processor conditions notify your CRM

- ▶ If you upload a document to a **Processor** condition, that condition automatically moves to **Submitted** and your CRM is notified to review the documents.

Income

Provide proof of all \$52,412.02 accounts listed on your mortgage application (typically most recent two months bank statements). Any large deposits will need to be documented.
Condition update 08/12/2025: A deposit of \$100,000 was noted on August 1st, 2025 which exceeds 50% of the qualifying income. Please provide additional document showing source of \$100,000.

Condition Number: 2986 Status: Reviewed Deficient Condition Approver: Underwriter Document Provider: Broker to Provide

Upload

Add/View Note

Uploaded Documents

Uploaded By: Account Service

08/12/2025 12:16 PM

Provide ANY AMERICA's most recent paystub and W2 from the prior 2 years to support qualifying income

Condition Number: 2913 Status: Open Condition Approver: Underwriter Document Provider: Broker to Provide

Upload

Add/View Note

11 Post-approval submission review

Deficient vs. cleared conditions

- ▶ After your CRM or Underwriter reviews the documents, they follow standard communication practices. Deficient documents change the status to **Reviewed Deficient** and move the condition from **Review Queue** back to **Open**, with a note added.
- ▶ Use the documents drop-down to see exactly what was uploaded and why it was deficient; reach out to your underwriter or CRM with any questions.
- ▶ Once reviewed and cleared, conditions move to the **Cleared** section.

Conditions

Condition Approver

Document Provider

☐ Required for Initial Closing Disclosure

Walk Me Through

Add Condition

Submit Documents to Newrez

Open (21)

Ready to Submit (9)

Submitted (1)

Cleared (2)

Credit

Obtain State Compliant Mortgage Broker Compensation Agreement, MLDS form, or CA Mortgage Broker Separate Agreement as applicable per BP license requirement. Verify all sections of the applicable form are completed.

Condition Number: 892 Status: Submitted Condition Approver: Processor Document Provider: Broker to Provide

Upload

Add/View Note

Uploaded Documents

Open (13)	Ready to Submit (14)	Submitted (4)	Cleared (2)
Credit Provide a copy of the current lease agreement on the subject property. Underwriter to verify that any existing rental agreement on the subject property does not contain any provisions that could affect Newrez's first lien position on the property. Condition Number: 2005 Status: Clear Condition Approver: Underwriter Document Provider: Broker to Provide Uploaded Documents >			
Asset Provide proof of all \$52,412.02 accounts listed on your mortgage application (typically most recent two months bank statements). Any large deposits will need to be documented. Condition update 08/12/2025: A deposit of \$100,000 was noted on August 1st, 2025 which exceeds 50% of the qualifying income. Please provide additional document showing source of \$100,000. Condition Number: 21 Status: Clear Condition Approver: Processor Document Provider: Broker to Provide Uploaded Documents >			

Please reach out to Brigade Support or your Account Executive for any questions.

LEGAL

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