



Blueprint for Brokers Portal

User Guide - April 2026



Table of Contents

Introduction 3

Logging In 3

Dashboard..... 4

Loan Creation through Initial Disclosures..... 5

AUS & Order Appraisal 17

Loan Submission Process 19

Lock Loan 21

Pipeline 23

ComplianceEase Fails – Floating Loans..... 24

Life of a Loan – Status Summary 25

Frequently Asked Questions (FAQ)..... 27





Introduction

The Blueprint for Brokers Portal is an exclusive platform that makes it even easier to do business with Newrez. This user guide will provide details on what you can expect to see.



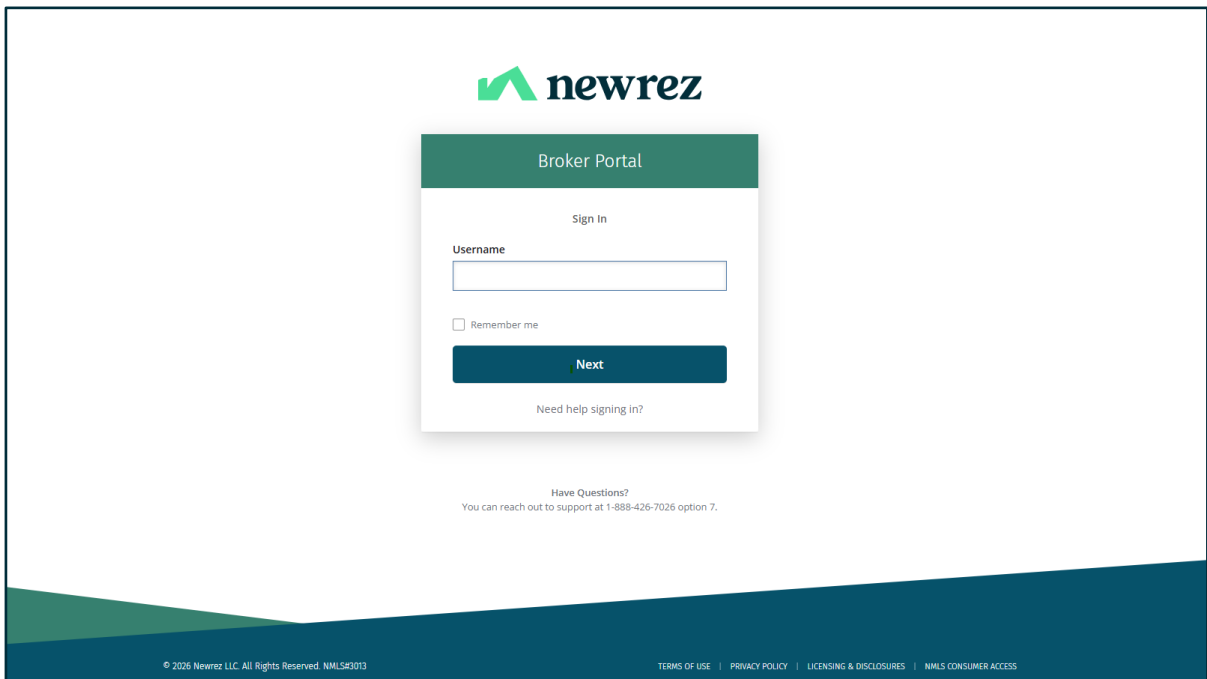
Benefits of using the Blueprint for Brokers Portal include:

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

Logging In




To access the Blueprint for Brokers Portal, go to [Newrez](#) and enter your Newrez credentials.





Dashboard

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

Quick Links / Walk-Me

Ability to **Create & Price**, & manage Pipeline loans

Additional **Resources** and **Walk-Me** feature answers

general questions.

Turn Times

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

Newrez Team

Provides contact information to your Account Executive (AE), direct manager, and support team members.

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 9768541287 Wholesale	30 Disney Drive, FORT WASHINGTON, PA	🔴	🟢	🟢	🟢	🟡	🔴
America, Amy 976820816 Wholesale	31 Main Street, FORT WASHINGTON, PA	🔴	🟢	🟢	🟢	🟡	🔴
America, Amy 9722397438 Wholesale	35 Disney Drive, FORT WASHINGTON, PA	🔴	🟢	🟢	🟢	🟡	🔴
America, Amy	36 Disney Drive, FORT WASHINGTON, PA	🔴	🟢	🟢	🟢	🟡	🔴



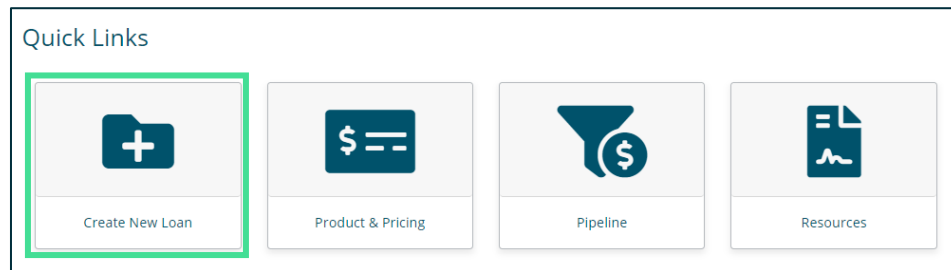
Loan Creation through Initial Disclosures



The **Create New Loan** option has redesigned the process to allow for an intuitive step by step flow.

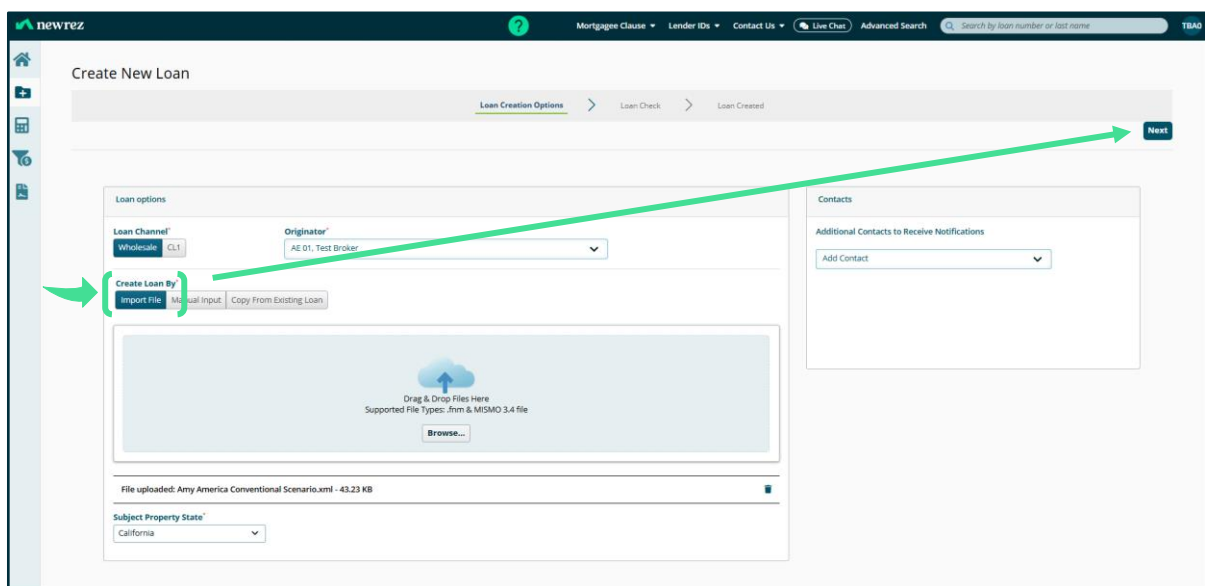
Step

1 Select “Create New Loan.”



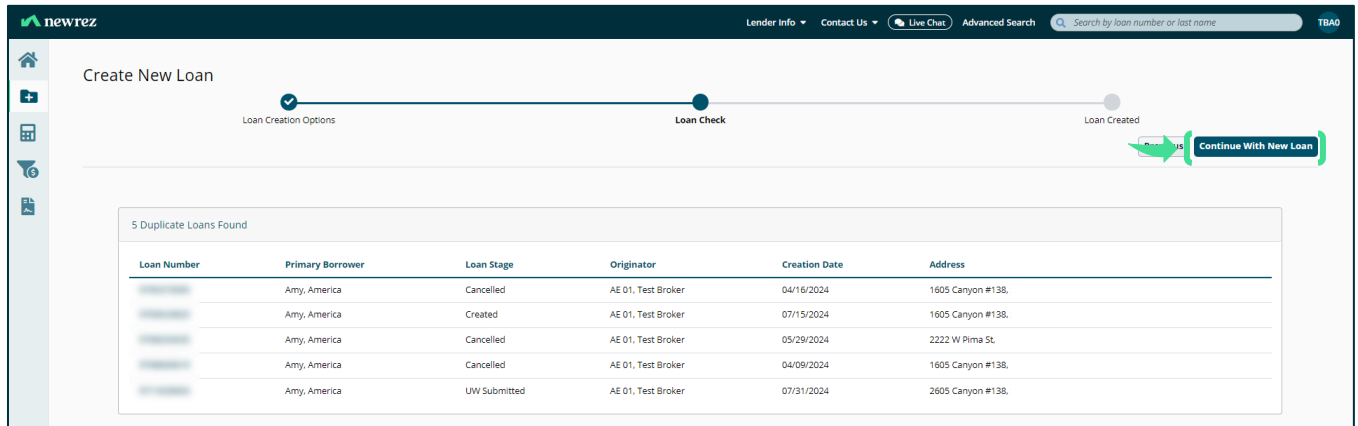
2 Select Import file and click Next.

- 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. *NOTE: Only the Main Contact & LO will receive Loan Status Notifications (LSNs).*
- Supports both FNMA 3.2 or MISMO 3.4 file type.

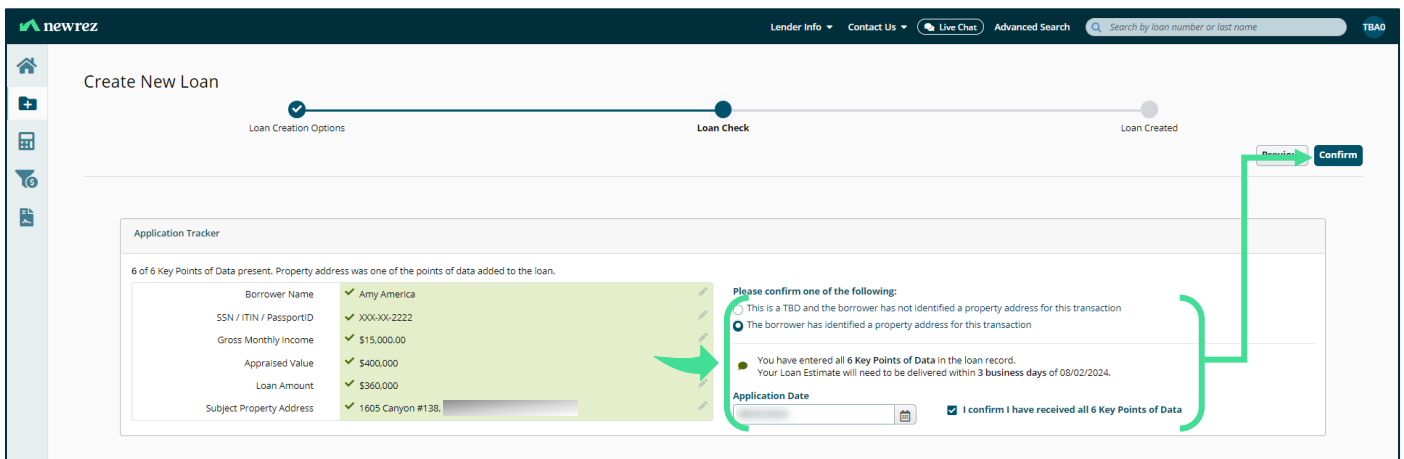


Step

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

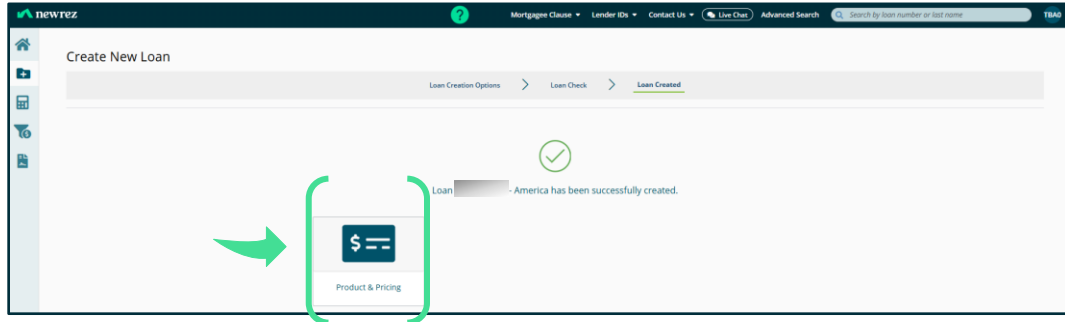


- 4 Complete Application Tracker.**
 - Select applicable **Property Address** radio button indicating if your borrower has identified a property address or if the loan is a TBD.
 - Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.

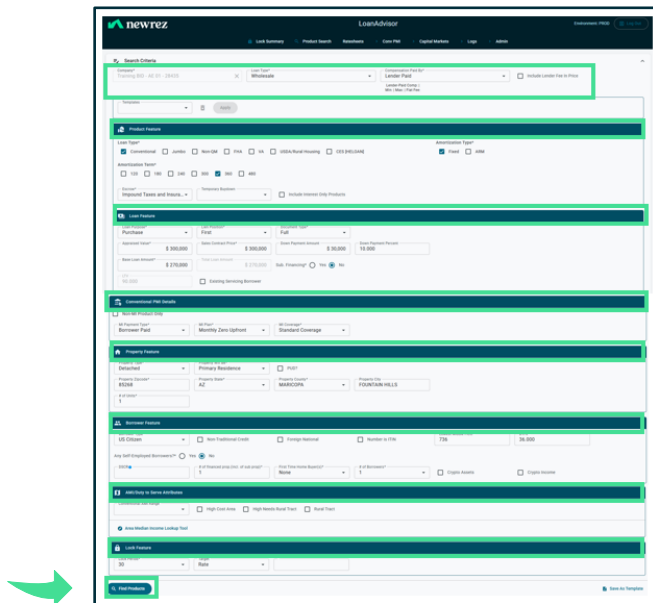


Step

- 5 **Select Product & Pricing.**
 - There is also an option to price a loan outside a Blueprint created loan.

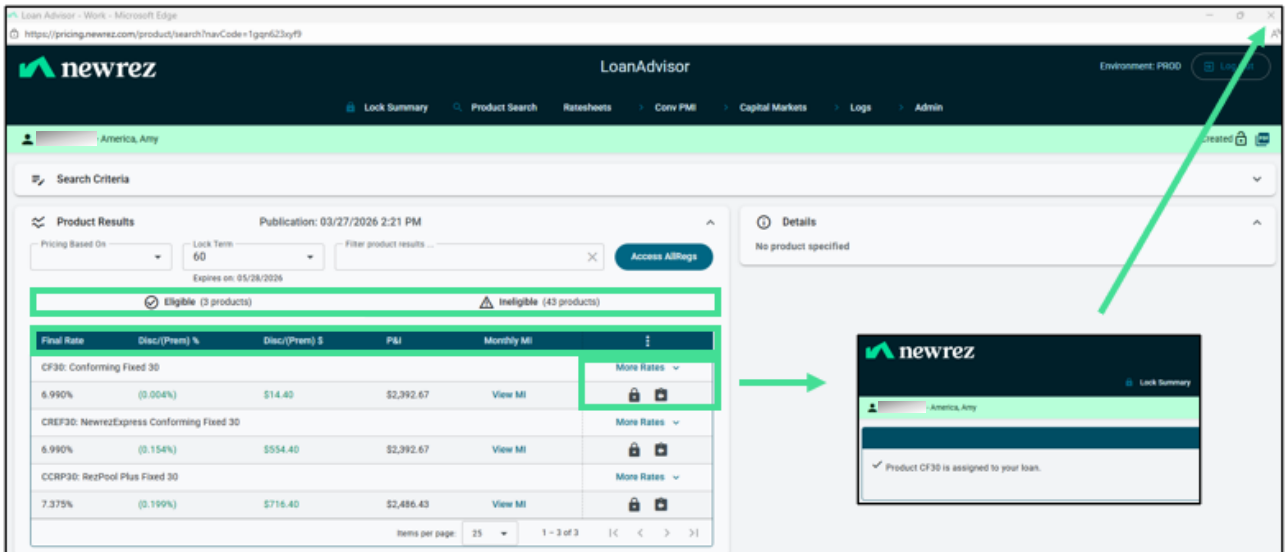


- 6 **Fill in all required fields as indicated with the red asterisk * and click Search.**
 - Confirm **Company**; **Loan Type** (Wholesale or CL1) & **Compensation** (if eligible).
 - Multiple **Loan Type(s)**; **Amortization Term(s)** & **Amortization Type(s)** can be selected. Mortgage Insurance (MI) calculated on eligible loan products.
 - Key Areas: **Product Feature**; **Loan Feature**; **Property Feature**; **Borrower Feature**; **AMI / Duty to Serve Attributes**; **Loan Features** – once completed select **Find Products**.

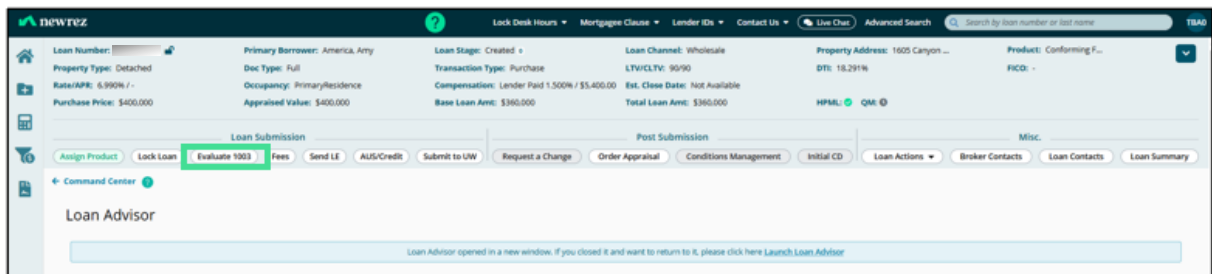


Step

- 7 **Locate desired Product and click Assign Product (🔒).**
 - **Eligible and Ineligible** products populate.
 - **Final Rate / Disc (Prem) % / Disc (Prem) \$ / P&I / Monthly MI** populate
 - **More Rates** drop-down / **Lock this Product** option / **Assign Product** option
 - Once confirmation received - Click **X** to exit the screen.




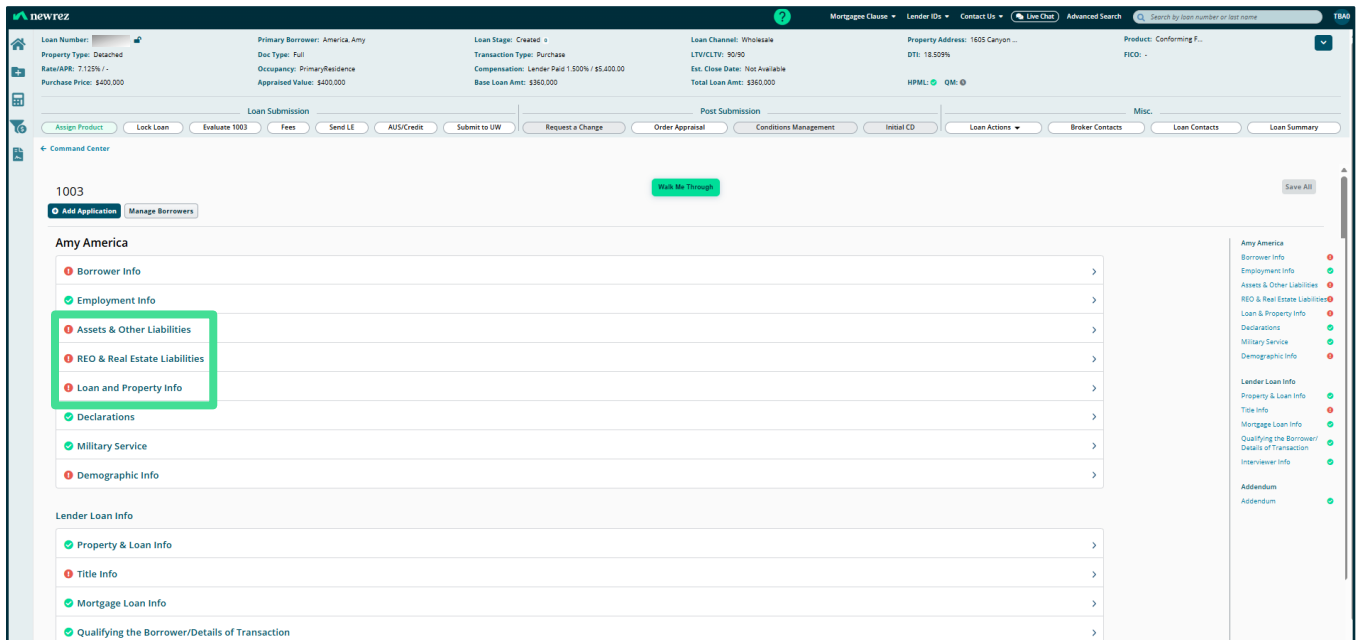
- 8 **Select Evaluate 1003.**
 - Application uploaded from 3.4 file or manually completed by Broker.



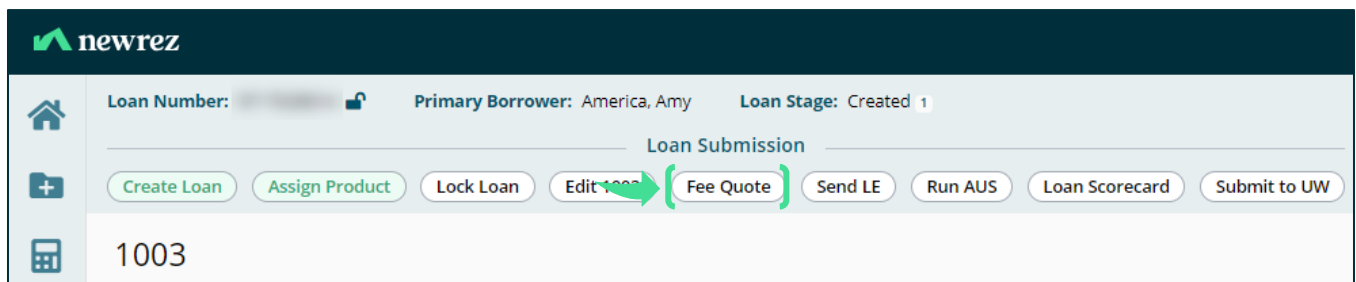


Step

- 9 Evaluate 1003 – Missing fields within the section will be heightened in red.
 - Click on each 1003 section to expand field.
 - A  will appear when all data for the section has been entered.
 - It is the best practice to review each section of 1003 to ensure accuracy.

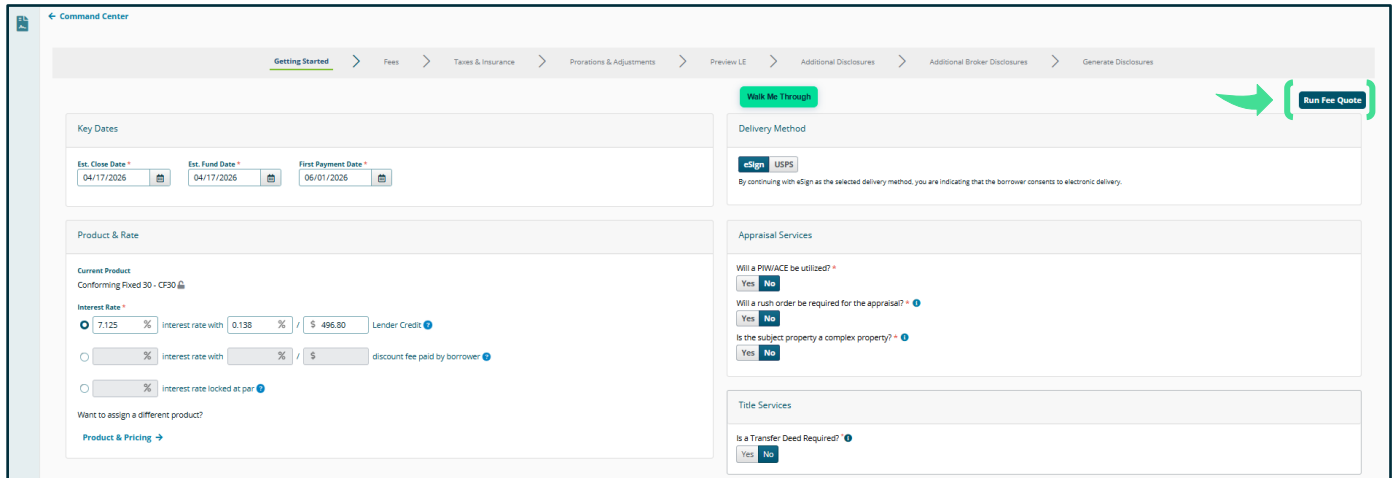


- 10 Select “Fee Quote” under Loan Submission.

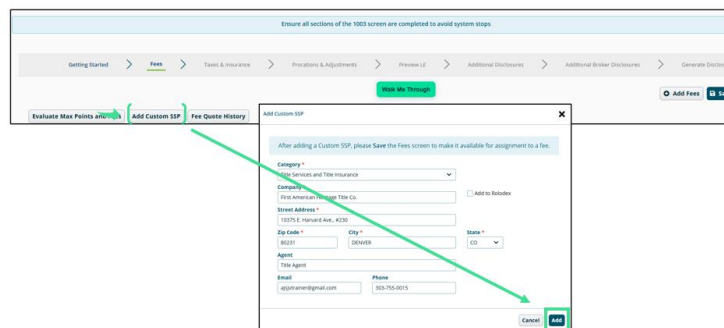
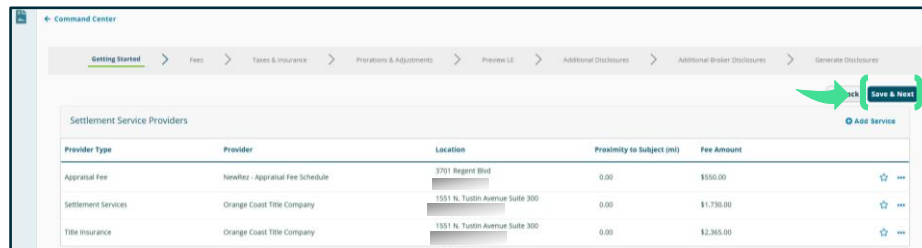


Step

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

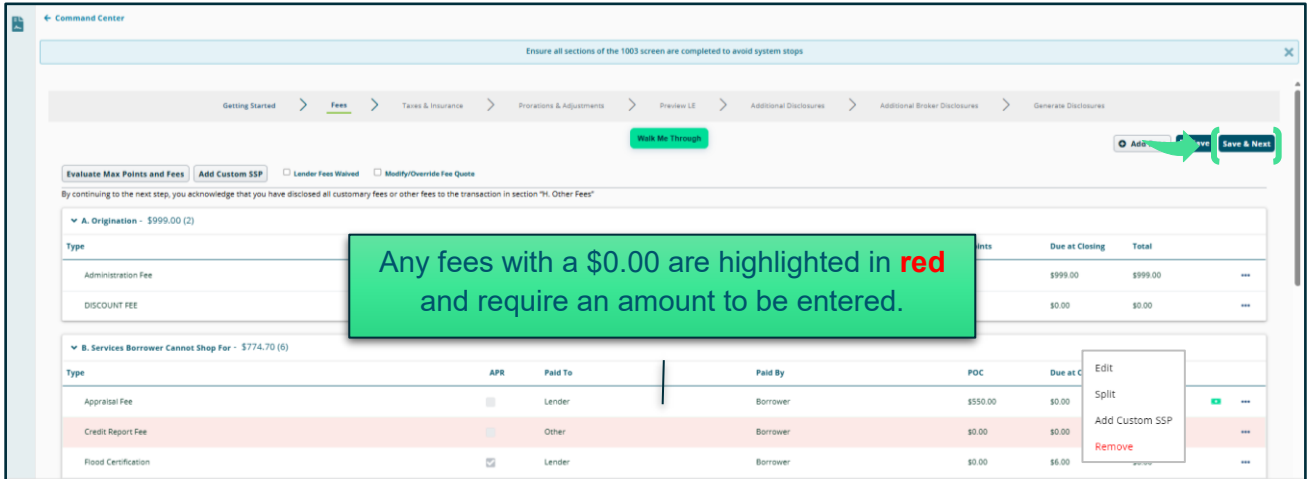


- 12** Confirm **Provider Type** then hit **Save & Next**.
- Work with your Account Executive and the Brigade Team if your preferred title provider is not in our system.
 - The steps in the second screenshot show how to add a provider. Complete all fields.

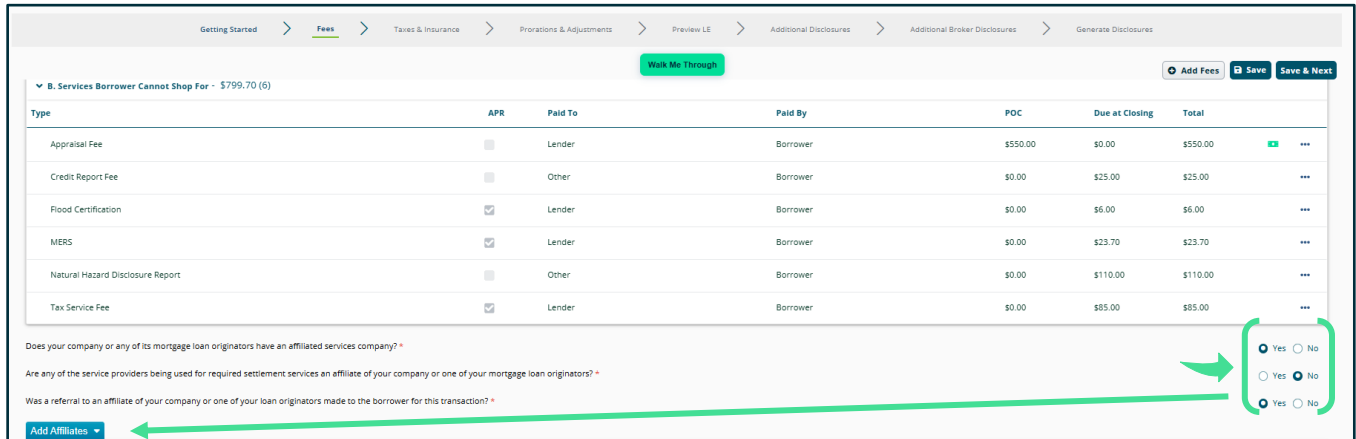


Step

- 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.



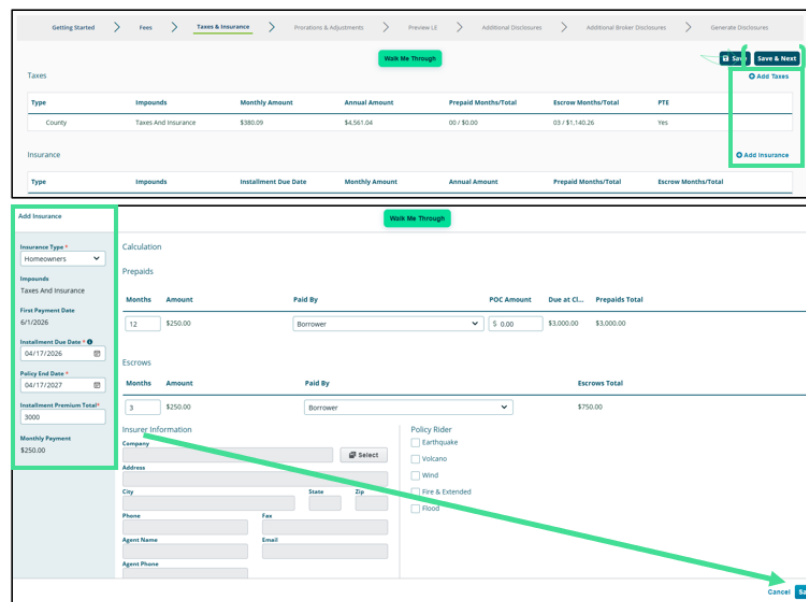
- 14 **Answer Affiliates Questionnaire.**
 - Ability to add new affiliates or select from current affiliates will appear upon answering required affiliate questions.
 - Click **Save & Next** when complete.



Step

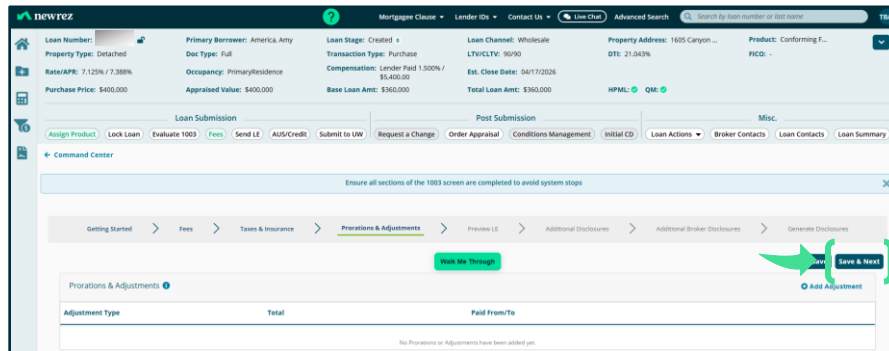
15 Add Taxes and Insurance (if applicable).

- A limited number of fields, such as “paid by” for Escrows and Prepays, can be edited once Property Tax Estimator (PTE) is returned.
- 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**.

The screenshot shows the 'Preview LE' screen in the NewRez system. At the top, there's a navigation bar with 'newrez' logo and various menu items. Below that, a summary of loan details is provided, including Loan Number, Primary Borrower, Loan Stage, Loan Channel, Property Address, and Product. A progress bar indicates the current step is 'Preview LE'. Below the progress bar, there are two tables of costs:

Loan Costs		Other Costs	
A. Origination Charges	\$999.00	E. Taxes and Other Government Fees	\$625.00
Administration Fee	\$999.00	Recording Fees and Other Taxes	\$185.00
DISCOUNT FEE	\$0.00	City/County Tax Stamps	\$440.00
B. Services Borrower Cannot Shop For	\$799.70	F. Prepays	\$3,997.50
Appraisal Fee	\$550.00	Hazard Insurance Premium 12 months	\$3,000.00
Credit Report Fee	\$25.00	Prepaid Interest \$71.25 per day for 14 days @ 7.13%	\$997.50
Flood Certification	\$6.00	G. Initial Escrow Payment at Closing	\$1,890.26
MERS	\$23.70	Hazard Insurance \$250.00 per month for 3 mo.	\$750.00
Mortgage Insurance Premium	\$0.00	Property Taxes \$380.09 per month for 3 mo.	\$1,140.26
Natural Hazard Disclosure Report	\$11.00	H. Other Fees	\$1,028.00
Tax Service Fee	\$88.00	Title - Owner's Title Insurance	\$1,028.00

- 18 Answer Additional Questions.
 - Selecting **Yes** to either question can open additional questions depending on the state the loan is originating in.
 - Anti-Steering** disclosure will auto-populate if selected **Yes**.
 - Click **Save & Next** when complete.

The screenshot shows the 'Additional Disclosures' screen. It is divided into two main sections:

Additional Questions:

- Do you want to include Mortgage Broker Fee/Compensation Agreement in the NewRez LE Package? * (Yes/No buttons)
- Under which license will you originate this loan? * (CFL, DRE, RML buttons)
- Real Estate License Number * (Input field with '1111')
- Do you want to include Anti-Steering disclosure in the NewRez LE Package? * (Yes/No buttons)

Anti-Steering:

Refresh Rates

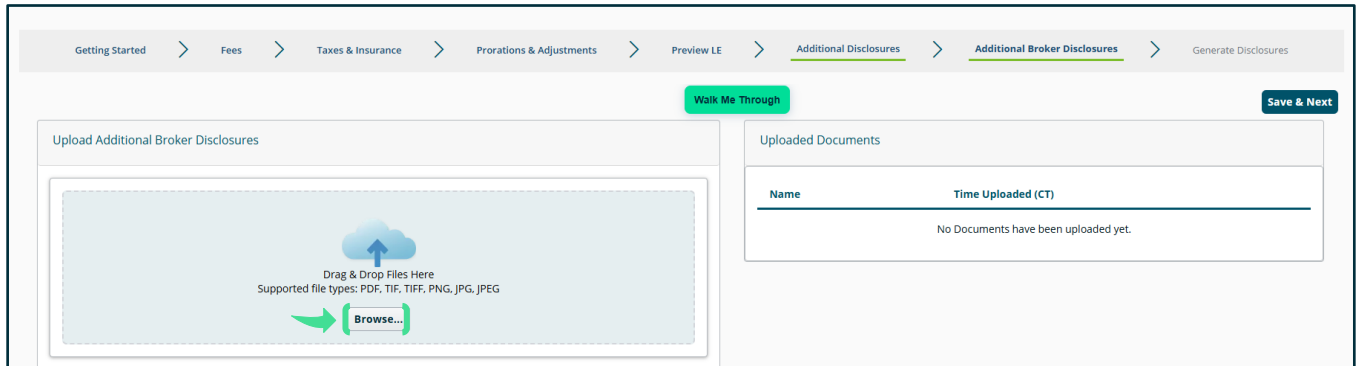
Category	Interest Rate	Origination Charges Minus Lender Credit
Lowest Interest Rate	5.375 %	\$22,824.00
Lowest Interest Rate & No Risky Features	5.375 %	\$22,824.00
Lowest Total Origination Points & Fees	8.125 %	-\$12,636.00

Terms of Your Loan Selection: 6.99% / \$984.6

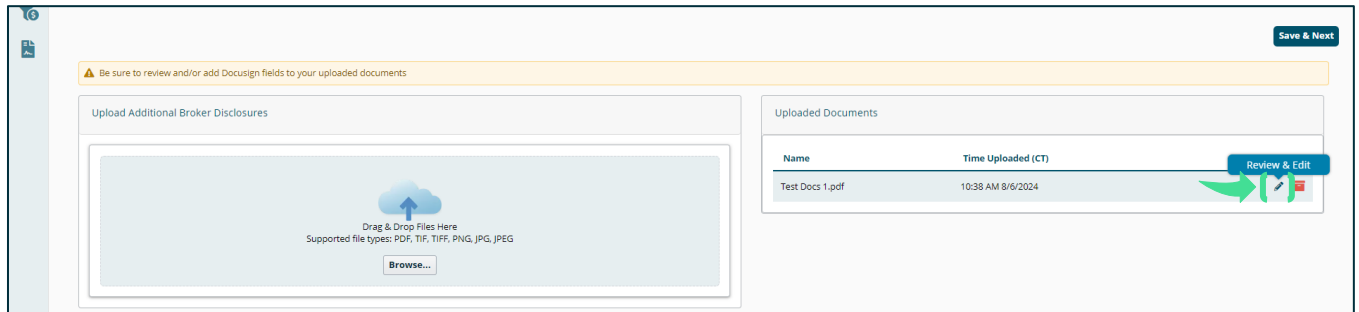


Step

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

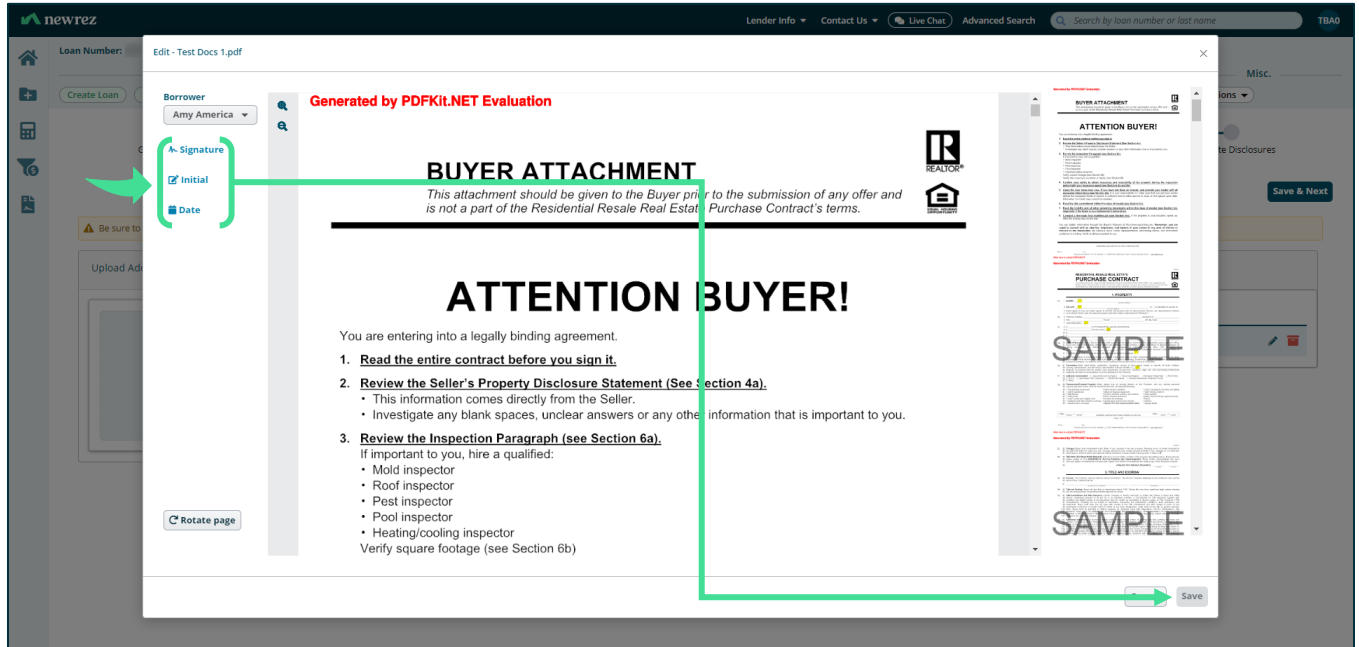


- 20 **Edit uploaded document.**
 - Click  to Review & Edit the uploaded document.

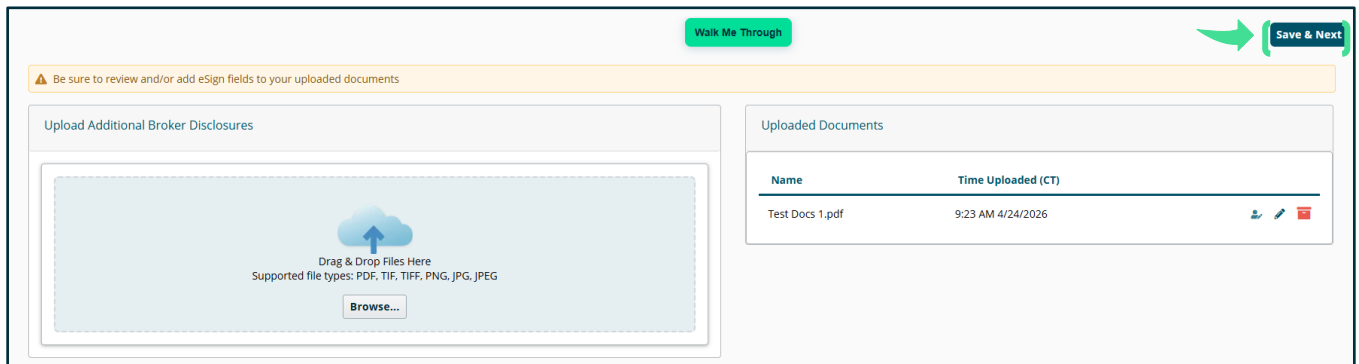


Step

- 21 Confirm Borrower - Add ESign**
 - Click **Save**.
Signature, Initial, and/or Date fields.

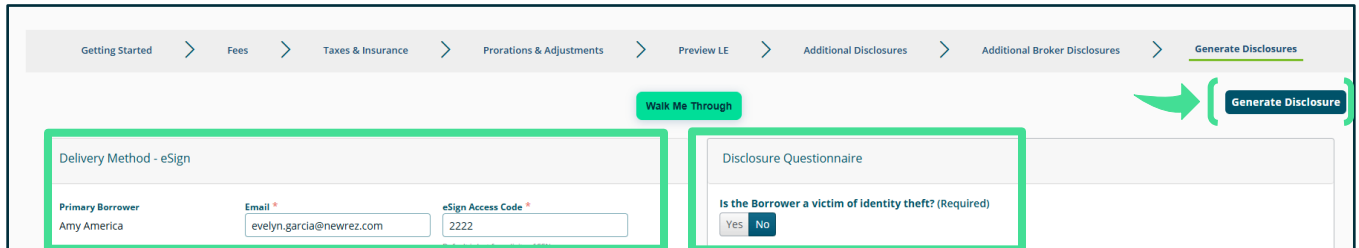


- 22 Confirm uploaded document.**
 - Click **Save & Next** to continue.

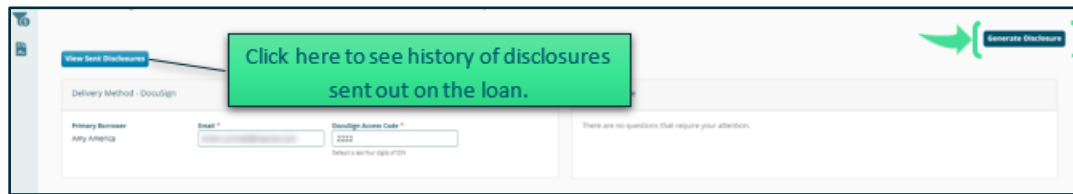


Step

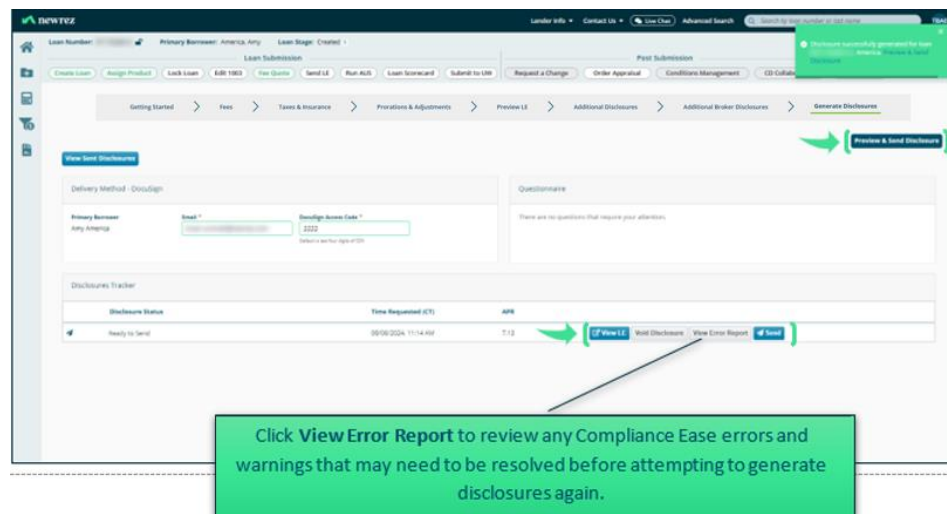
- 23 **Confirm email(s) & answer Questionnaire & select Generate Disclosures.**
 - Data validation errors populate & must be fixed prior to generating disclosures.



- 24 **Generate Disclosures**
 - View and see history of disclosures sent on the loan file.



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

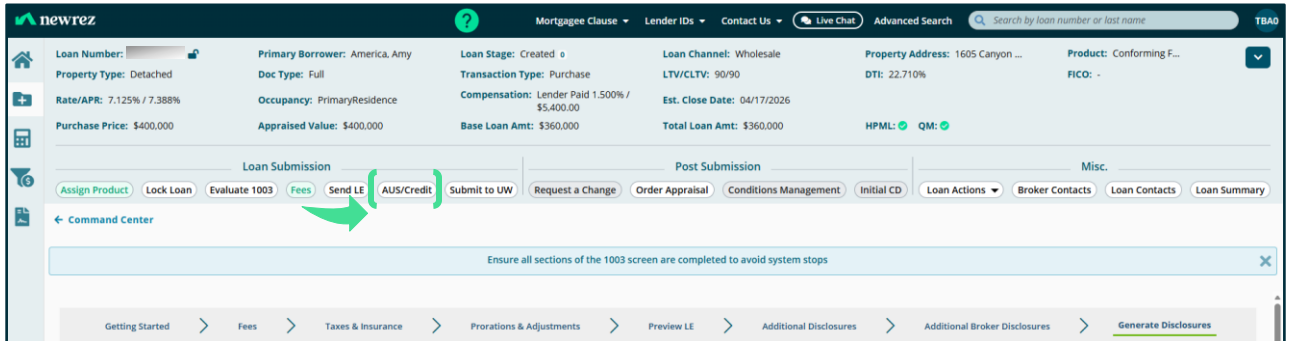


AUS & Order Appraisal

Step

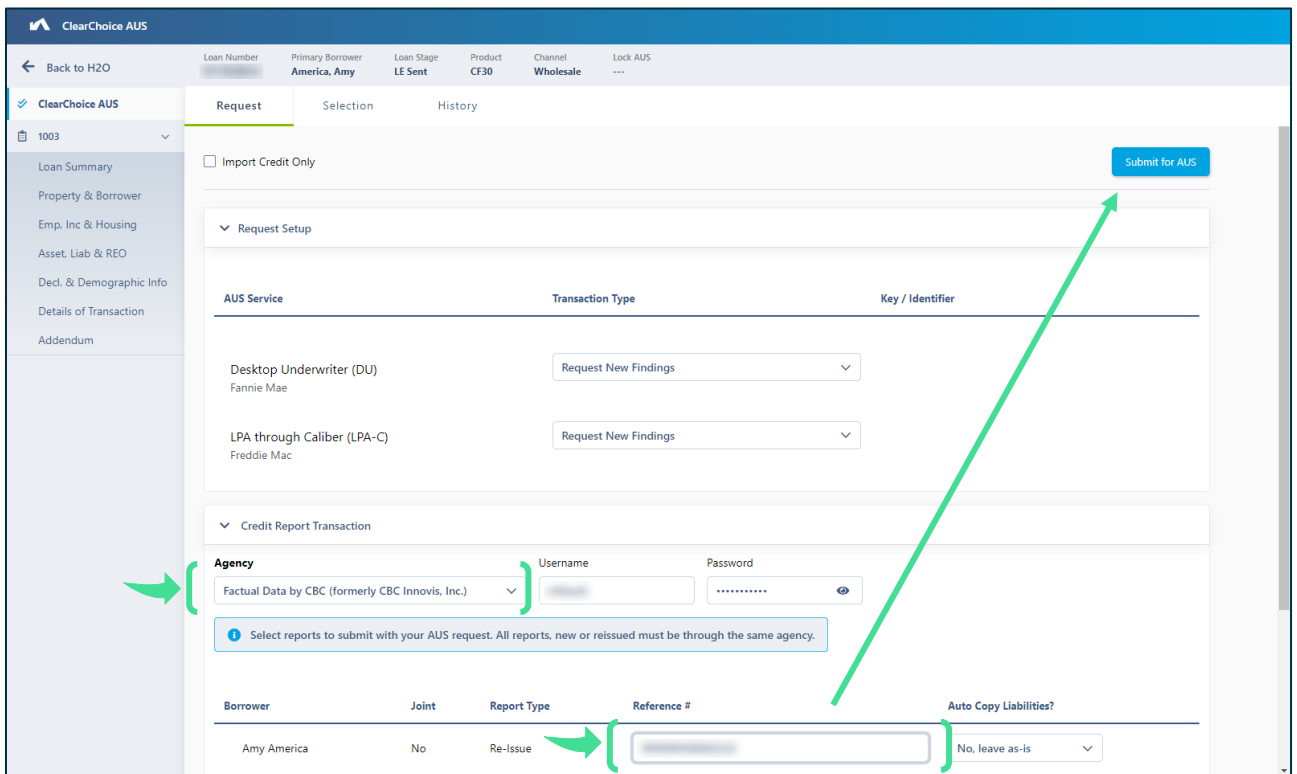
- 26 Select "Run AUS" from the Loan Submission menu.

Note: Brokers do have the ability to Run AUS prior to Loan Disclosures.



- 27 Run AUS

- Select Credit Report Agency and enter **Credit Report Reference #**.
- Click **Submit for AUS**.



Step

28 Review AUS findings

- Close AUS pop-up window.

The screenshot shows the ClearChoice AUS interface. At the top, there are tabs for Request, Selection, and History. The Selection tab is active. On the left, there is a sidebar with navigation options like Loan Summary, Property & Borrower, etc. The main area displays the AUS Transaction dropdown set to 'LPA (Freddie Mac)'. Below this, there is a table of findings for both LPA and DU. A green callout box with the text 'Click on the PDF icon next to LPA or DU to review findings.' points to a small PDF icon next to the 'LPA (Freddie Mac)' selection.

	LPA (Freddie Mac)	DU (Fannie Mae)
Selected AUS	<input checked="" type="radio"/>	<input type="radio"/>
Recommendation		
Product Eligibility	✓ FHLMC Eligible	✓ FNMA Eligible
AUS Risk Class/Eligibility	✓ Accept/Eligible	✓ Approve/Eligible
Appraisal Waiver		
Waiver Eligibility	✗ None	✗ None
Reps & Warrants		
Income	✗ None	✗ None
Assets	✗ None	✗ None
Collateral	✗ None	✗ None

29 Order Appraisal – complete fields with an * asterisk.

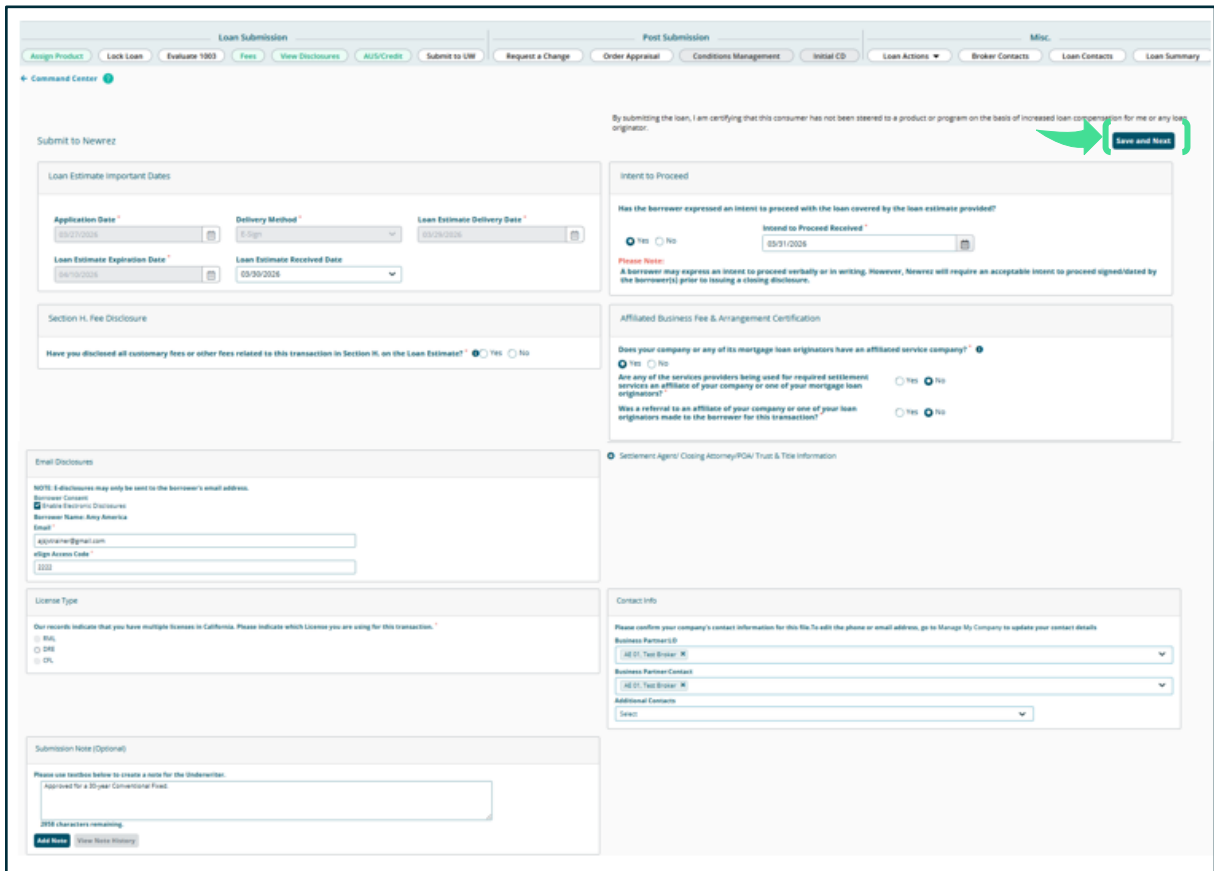
- Select **Party Responsible** for payment.
- Confirm **Intent to Proceed**.
- Select **Submit New Order** & complete fields on the next screen.

The screenshot shows the 'Loan Appraisal' form. At the top, there are tabs for Loan Submission and Post Submission. The 'Order Approval' tab is active. The form contains several fields: 'Select the party responsible for payment' (dropdown), 'Intent to proceed' (checkbox), 'Loan Estimate Delivery Date' (calendar), 'Loan Estimate Receipt Date' (calendar), and 'Intent to Proceed Received Date' (calendar). A green box highlights the entire form area, and a green arrow points to the 'Submit New Order' button in the top right corner.

Loan Submission Process

Step

- 30** Fill in all required fields as indicated with the red asterisk * and click “Save and Next.”
- Most information will populate based on information provided during initial process.
 - Submission notes are **Optional** but recommended.



The screenshot shows a web-based form for loan submission. At the top, there are navigation tabs: 'Assign Product', 'Lock Loan', 'Evaluate 1003', 'Fees', 'View Disclosures', 'AUS/Credit', 'Submit to UW', 'Request a Change', 'Order Appraisal', 'Conditions Management', 'Initial CD', 'Loan Actions', 'Broker Contacts', 'Loan Contacts', and 'Loan Summary'. Below the navigation is a 'Command Center' section. The main form area is divided into several sections:

- Submit to Newrez:** A text area for the lender's name.
- Loan Estimate Important Dates:** Fields for 'Application Date *', 'Delivery Method *', 'Loan Estimate Delivery Date *', 'Loan Estimate Expiration Date *', and 'Loan Estimate Received Date'.
- Section H, Fee Disclosure:** A question: 'Have you disclosed all customary fees or other fees related to this transaction in Section H, on the Loan Estimate?' with 'Yes' and 'No' radio buttons.
- Email Disclosures:** A section for borrower contact information, including name, email, and phone number.
- License Type:** Radio buttons for 'Res', 'DR', and 'DL'.
- Intent to Proceed:** A question: 'Has the borrower expressed an intent to proceed with the loan covered by the loan estimate provided?' with 'Yes' and 'No' radio buttons, and a date field for 'Intent to Proceed Received *'.
- Affiliated Business Fee & Arrangement Certification:** Questions about affiliated service companies and referrals.
- Settlement Agent/Coasting Attorney/POA/ Trust & Title Information:** A section for agent information.
- Contact Info:** Fields for 'Business Partner ID', 'Business Partner Contact', and 'Additional Contacts'.
- Submission Note (Optional):** A text area for notes, with a character count and 'Add Note' and 'View Note History' buttons.

A green arrow points to the 'Save and Next' button in the top right corner of the form.



Step

31 Conditions Management. Once completed select Submit Loan.

- Select **Document Provider** to confirm what conditions the **Broker will Provide** vs. what conditions **Newrez will Obtain**.
- Conditions can be attached on an individual basis.
- No mass upload feature available.



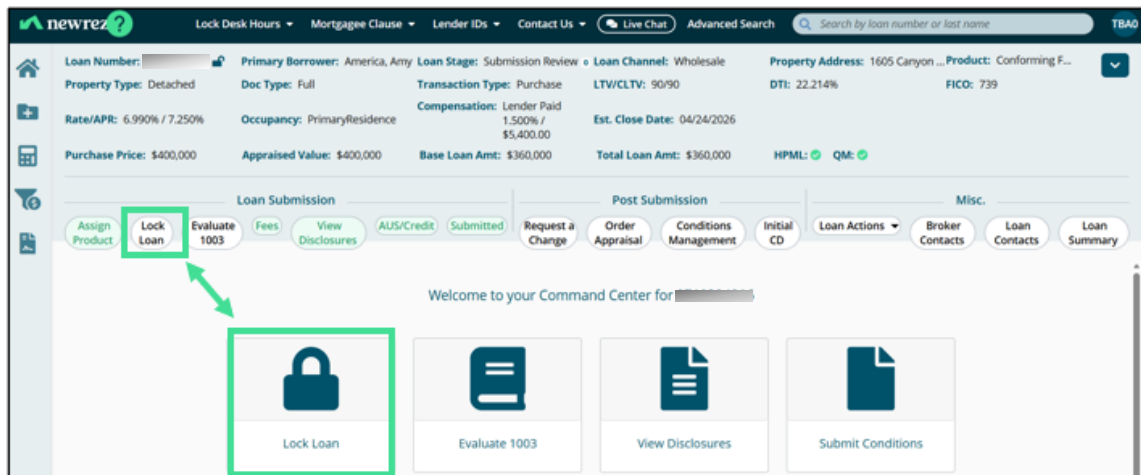
Lock Loan



This can occur anytime throughout the loan process once the borrower secured a property on a purchase or agreed to terms on a refinance transaction.

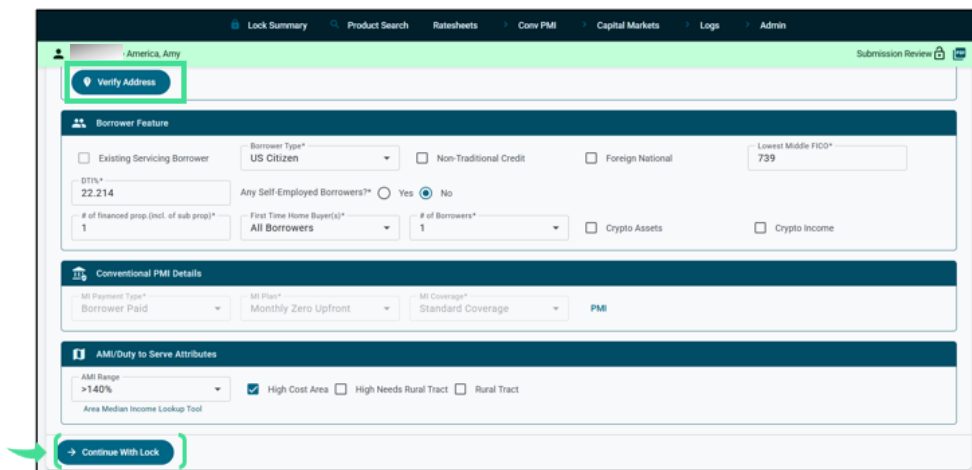
Step

1 Select Lock Loan



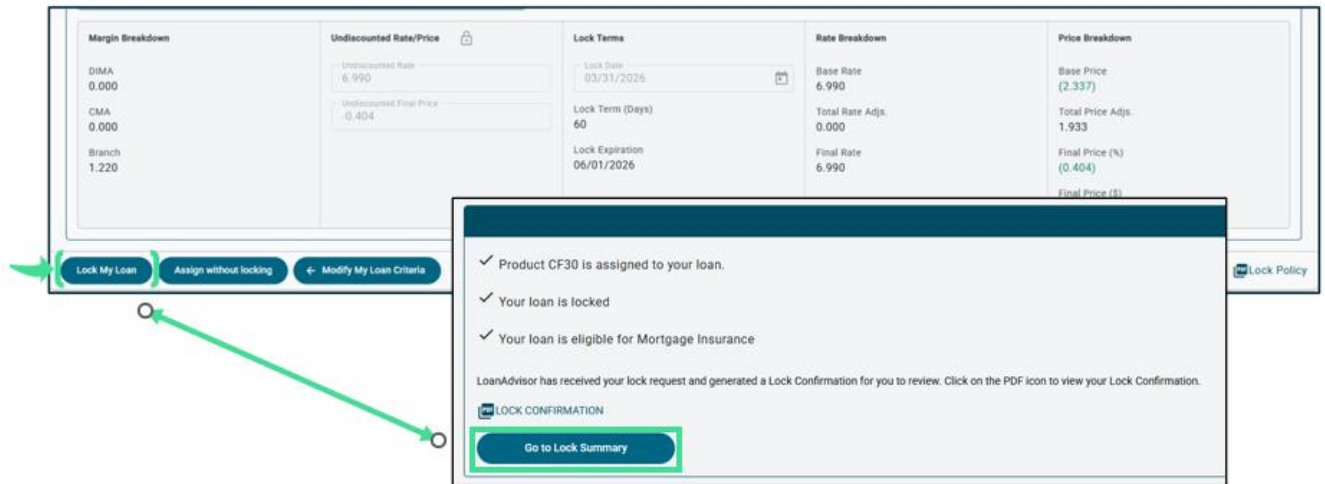
2 Fill in / confirm all required fields as indicated with the asterisk * then select Continue with Lock.

- The **Verify Address** field must be selected / confirm prior to lock.



Step

- 3** Three options – Lock My Loan; Assign without locking; or Modify My Loan Criteria.
- Lock Details; Lock Type that include specific details.
 - Confirmation received following successful lock submission.



The screenshot displays the loan lock interface with a confirmation modal. The interface is divided into several sections: Margin Breakdown, Undiscounted Rate/Price, Lock Terms, Rate Breakdown, and Price Breakdown. The confirmation modal is overlaid on the interface, showing a list of checkmarks and a button to go to the lock summary.

Margin Breakdown	Undiscounted Rate/Price	Lock Terms	Rate Breakdown	Price Breakdown
DIMA 0.000	Undiscounted Rate 6.990	Lock Date 03/31/2026	Base Rate 6.990	Base Price (2.337)
CMA 0.000	Undiscounted Final Price -0.404	Lock Term (Days) 60	Total Rate Adjs. 0.000	Total Price Adjs. 1.933
Branch 1.220		Lock Expiration 06/01/2026	Final Rate 6.990	Final Price (%) (0.404)
				Final Price (\$)

Buttons: Lock My Loan, Assign without locking, Modify My Loan Criteria

Confirmation Modal:

- ✓ Product CF30 is assigned to your loan.
- ✓ Your loan is locked
- ✓ Your loan is eligible for Mortgage Insurance

LoanAdvisor has received your lock request and generated a Lock Confirmation for you to review. Click on the PDF icon to view your Lock Confirmation.

LOCK CONFIRMATION

Go to Lock Summary



Pipeline



The **Pipeline** tab is a robust, customizable, all-encompassing way to view and manage your pipeline effectively. It can be accessed by clicking on **My Pipeline** from the Navigation Menu.

<p align="center"><u>All Loans</u></p> <p>Displays all active, non-funded loans.</p>	<p align="center"><u>Expiring Locks</u></p> <p>Default display shows any active loan with a lock expiring in next 30 days.</p>	<p align="center"><u>Pending Submission</u></p> <p>Loans that have been created but not submitted to Newrez.</p>
<p align="center"><u>Upcoming Closings</u></p> <p>Default shows loans that have an est. closing date in next 30 days.</p>	<p align="center"><u>Purchase Suspense</u></p> <p>Default shows loans that have an estimated closing date in next 7 days.</p>	<p align="center"><u>Funded</u></p> <p>Display all funded loans in the last 30 days.</p>

The screenshot shows the 'My Pipeline' interface for 'All active, non-funded loans'. The table contains the following data:

Loan #	Borrower	Loan Amount	Loan Stage	Est Closing Date	Lock Status/Expiration
[Redacted]	America, Andy Piano, TX	\$210,000	Approved w./Conditions 7%	05/18/24	2.375% Not Locked
[Redacted]	America, Andy DALLAS, TX	\$210,000	Approved w./Conditions 7%	05/18/24	2.375% Not Locked
[Redacted]	America, Andy DALLAS, TX	\$210,000	Pending Conditions 4%	05/18/24	2.375% Not Locked
[Redacted]	America, Andy DALLAS, TX	\$210,000	Pending Conditions 7%	05/18/24	2.375% Not Locked
[Redacted]	America, Andy DALLAS, TX	\$210,000	Approved w./Conditions 7%	05/18/24	2.375% Not Locked
[Redacted]	America, Amy TUCSON, AZ	\$450,000	Conditions In Review... 9%	05/03/24	7.99% Expires 05/20/2024 05/20/24
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	8.5%

Filter options on the right include: All Loans (selected), Expiring Locks, Pending Submissions, Upcoming Closings, Purchase Suspense, and Funded. An 'Advanced Pipeline' link is also present.





ComplianceEase Fails – Floating Loans



If a loan fails **ComplianceEase** due to **HPML** & the rate is currently floating, the Broker can now bypass the fail to generate and send disclosures. If the rate was locked, the fail must be fixed prior to disclosure.

The screenshot shows the Newrez system interface. A 'Bypass Compliance' dialog box is open, allowing a user to bypass a failing test category. The dialog includes the following fields:

- Failing Test Category:** HPML
- Bypass Reason:** Unlocked (dropdown menu)
- Additional Comments:** Training Example. (text area)
- Bypass approved
- Buttons: Cancel, Bypass

Below the dialog, the 'Disclosures Tracker' table is visible. A row in the table is highlighted with a red box, showing a failed disclosure status:

Disclosures History	Disclosures Sent	Request Type	Time Requested (CT)	APR	View CE Report
Couldn't be generated		Newrez LE Initial Package	04/15/2026, 10:16 AM	-	Bypass Compliance

Red arrows indicate the flow from the 'Bypass Compliance' dialog box to the 'Bypass Compliance' link in the 'Disclosures Tracker' table.





Life of a Loan – Status Summary

Created

- Broker created record, but no Application or Operations actions have been triggered.

LE (Loan Estimate) Sent

- Broker created and sent Loan Estimate via Blueprint (Newrez LE).

Submission Review

- Broker generated and sent Loan Estimate outside of H2O (Broker LE) and submitted application to Newrez.

UW Submitted

- UW completes review and provides initial decision.

Approved with Conditions

- Broker collects conditions from the Borrower and uploads them to the file to submit back to Operations.

Conditions Submitted

- Broker uploaded conditions.

Conditions in Review - UW

- UW reviews and clears applicable UW conditions.

Pending Conditions

- Loan routed to Pending Conditions by either CRM (Client Relationship Manager) or UW after review of conditions if not sufficient to issue final approval.

Final Approval in Review

- All UW conditions have been cleared and final approval granted by the Underwriter.

Clear to Close

- Following UW final approval, a pre-closing audit (PCA) occurs.

Closing Disclosure (CD) Ordered

- The initial CD has been ordered by the Broker.

Closing Disclosure (CD) Sent

- Initial CD has been sent by Closer. Balances CD and prepares to send Closing Docs.

Funds Ordered

- Wire has been requested to be sent to the title company.

Funds Sent

- Wire has been released to title company.





Funds Released

- Closing documents have been reviewed by the Funder and validated as complete and accurate.
- Funding and recording authority are released to the title company.

UW Suspended

- UW is unable to issue an initial approval decision.

Submitted for Re-UW

- Additional documents are received for Suspended file.

Denied

- Loan was previously recommended for decline.
- Five days from recommended date have passed.
- All denied loans received an Adverse Action Notification – refer to Denied procedures for additional information.

Cancelled

- Final stage of a loan that is not Denied or Funded.





Frequently Asked Questions (FAQ)

- Does the 1003 screen in Blueprint collect product-specific information required for the loan application?
 - Yes, please see the screenshots and examples below.

FHA Scenario

VA Scenario

SMART Vest





Record of Revisions

Revision Date:	Revision Reason:	Created By:	Approved By:	Effective Date:
3/31/2026	Blueprint User Guide Updates	Andrew Shultz	Steve Peters	
4/15/2026	Blueprint User Guide Updates	Andrew Shultz	Steve Peters	
4/24/2026	Blueprint User Guide Updates	Andrew Shultz	Steve Peters	4/24/2026
4/28/2026	Blueprint User Guide Updates	Andrew Shultz	Tracey Flaherty	4/29/2026

