Conditions Manager for Brokers

User Guide

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

Benefits of using the condition panel:

- **Enhanced broker experience**
- **Increased Productivity**
- **Streamlined processes to boost efficiency**

What is NOT changing?

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 for the Submission documents area has been removed. Once the **Submit to UW** screen is complete, clicking **Save and Next** will push your view to the **Conditions Management** screen.

Loan Submission: Condition Management

The **Condition Management** screen allows users to 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 utilize AUS, then the conditions will automatically generate based on the product.

Each condition will have details such as **Condition Number, Condition Type, Status, Condition Approver,** and **Document Provider.** Conditions that are required for submission will be at the top of the screen and will be labeled as **Required**.

Conditions can be filtered based on the **Condition Approver** and **Document Provider** by utilizing the **dropdowns** at the top of the panel. The default selection for Condition Provider is set to Processor (CRM) and Underwriter. The default selection for Document Provider will be set to ALL, but Broker to Provide can be selected to limit the conditions shown to only those required by the Broker.

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	Document Provider
All	All
Processing Conditions	Broker to Provide
Underwriting Conditions	Newrez to Obtain
Closing Conditions	

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

Note: Additional documents can be uploaded at any time.

Uploading Documents to Conditions

The **Conditions Management** screen is designed to give you a closer look at which conditions are initially required for an underwriting decision, and which are ready to be submitted to Newrez.

Click **Upload** to documents to the condition.

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

Documents can be uploaded by using drag and drop or by browsing for documents that were saved to your computer.

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		🗑

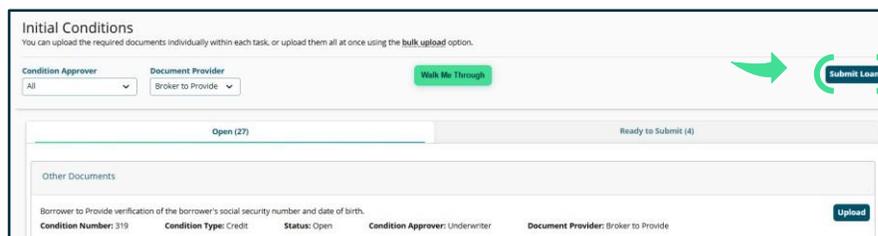Upload

Note: Descriptions are optional.

Once uploaded, that condition will move to **Ready to Submit**. This means that the documents have been uploaded successfully and will be reviewed by the appropriate team after the loan has been submitted to Newrez.
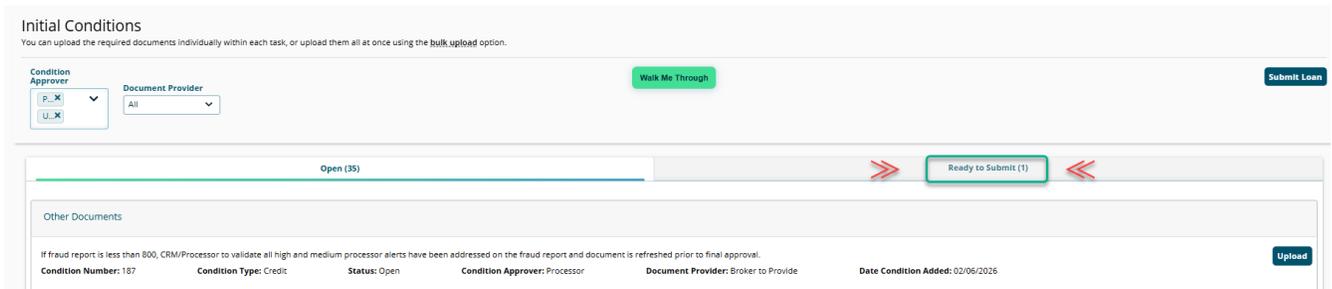

To submit a loan to Newrez, all required conditions must have attached documents. If not met, users will be prompted to upload them before submission.
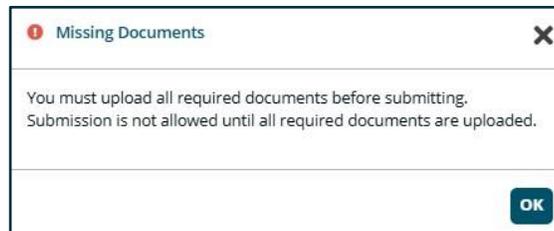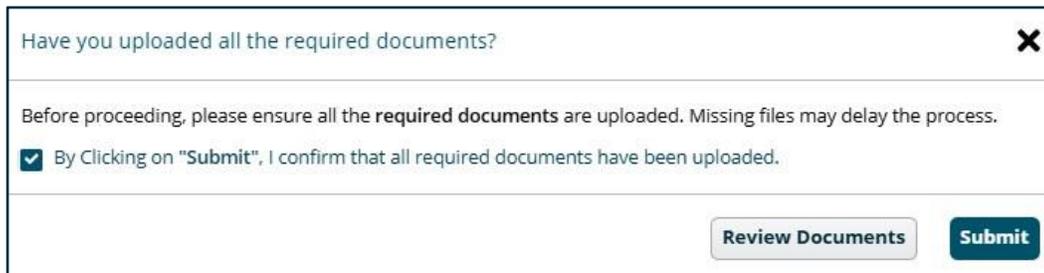

Once all required conditions have documents attached, then users can click **Submit Loan** to send the loan to Newrez for review.

During **Initial Submission**, users can opt to utilize the **Bulk Upload** function to upload multiple documents at once.
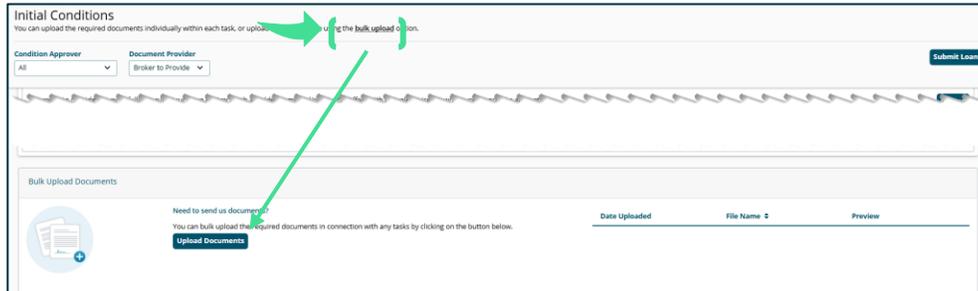
If using **Bulk Upload**, users will have to attest that all required conditions have been uploaded.

Post Submission: Conditions Management

Once your loan has been initially approved by Underwriting you will see within the post submission section of Blueprint that there is a new status bar at the top of the screen.
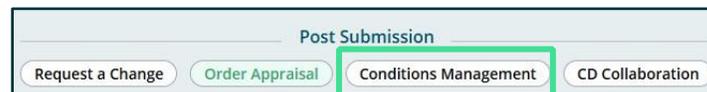
The screen enables you to monitor all open conditions on your loan. You can utilize the drop-down menus at the top to filter based on who is responsible for clearing the condition as well as who is responsible for obtaining it.
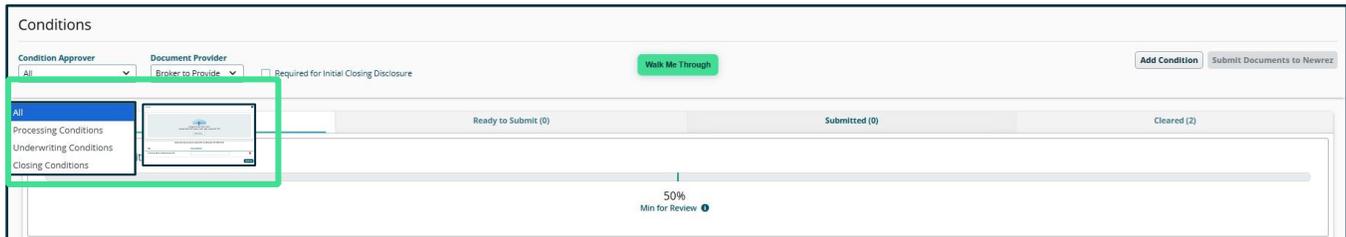
Re-Submission to Underwriting

To submit loans back to Newrez for additional underwriting, please refer to the percentage listed as this threshold can be adjusted per brokerage by Newrez. Provided Underwriting Conditions must be uploaded for the "Submit UW Documents to Newrez" button to be selected.

As you upload documents to conditions that are broker to provide and are the responsibility of the underwriter to clear,, the underwriting conditions will move to the Ready to Submit Status, the status bar at the top will adjust, and once you reach the threshold or above, the bar will turn green, and the "Submit UW Documents to Newrez" button will turn blue.
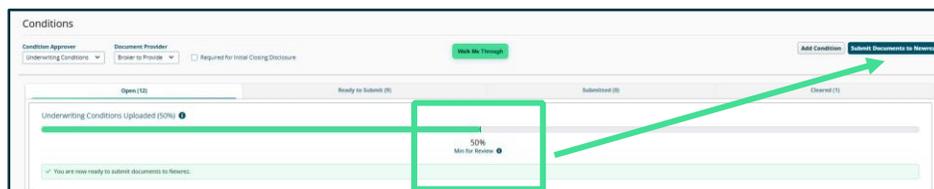
Note: Your underwriting conditions will NOT be submitted to Newrez for review until you click "Submit Documents to Newrez".

If there is a document that you need to provide to Newrez, but there is not a condition, you can click the "Add Condition" button.

You will select who should review the documents (Underwriting or Processing).
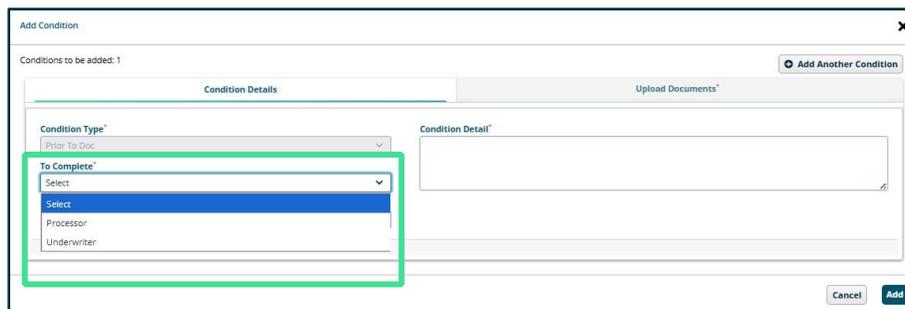
Select a category that applies to the document. (Credit, Income, Asset, Appraisal, Title, and Disclosures)
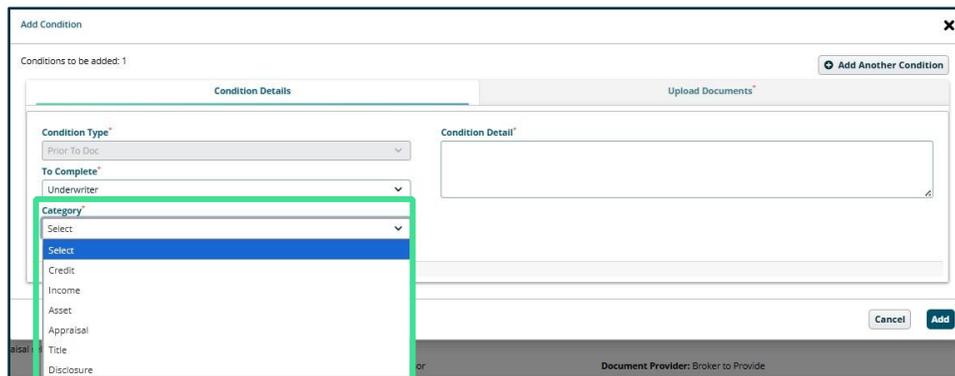
Within the Condition Detail explain the document that is being uploaded.
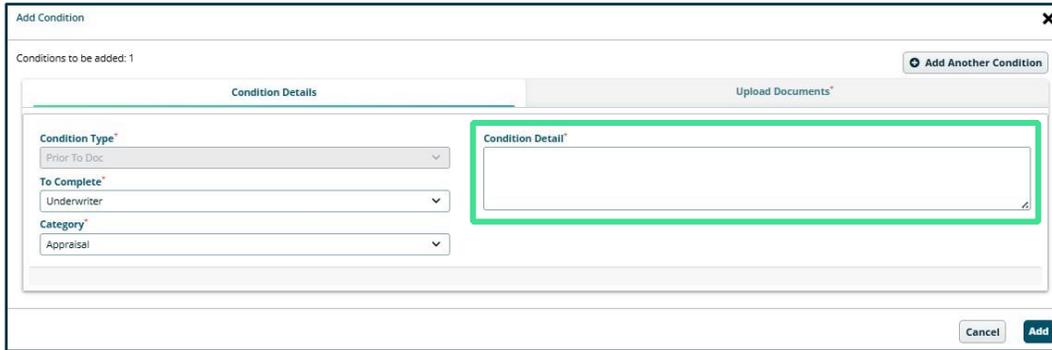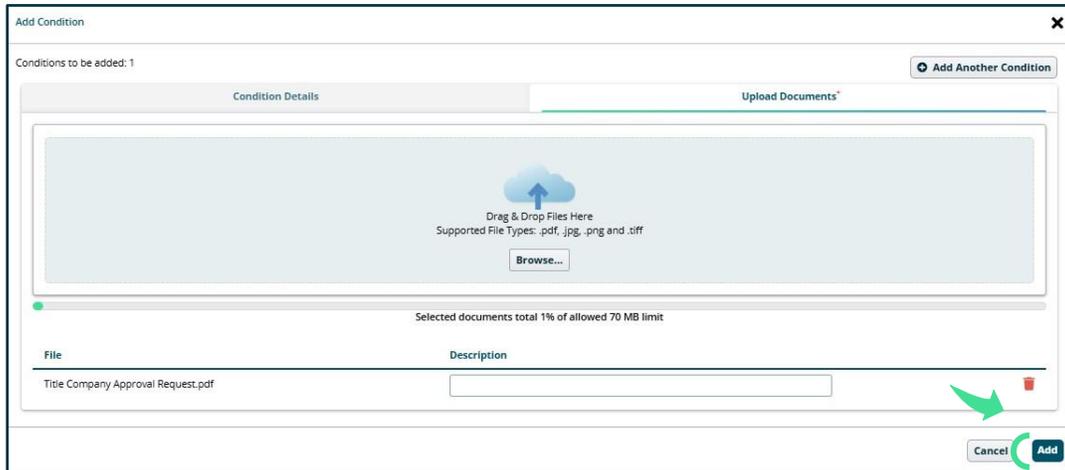
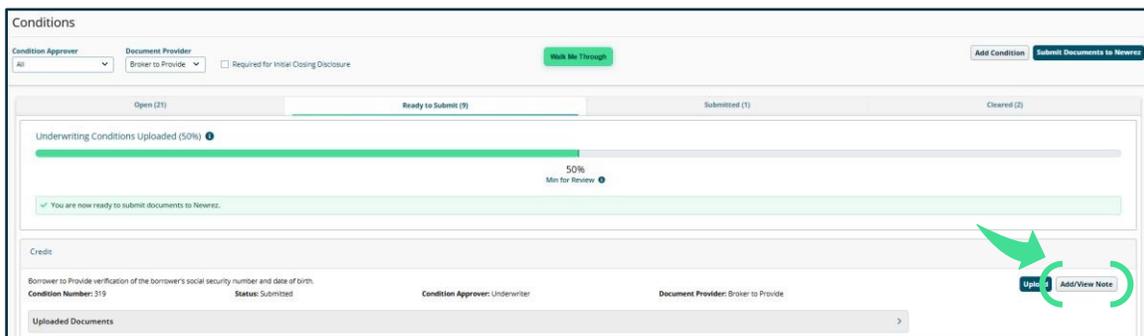Once the condition detail has been added click on "Upload Documents",
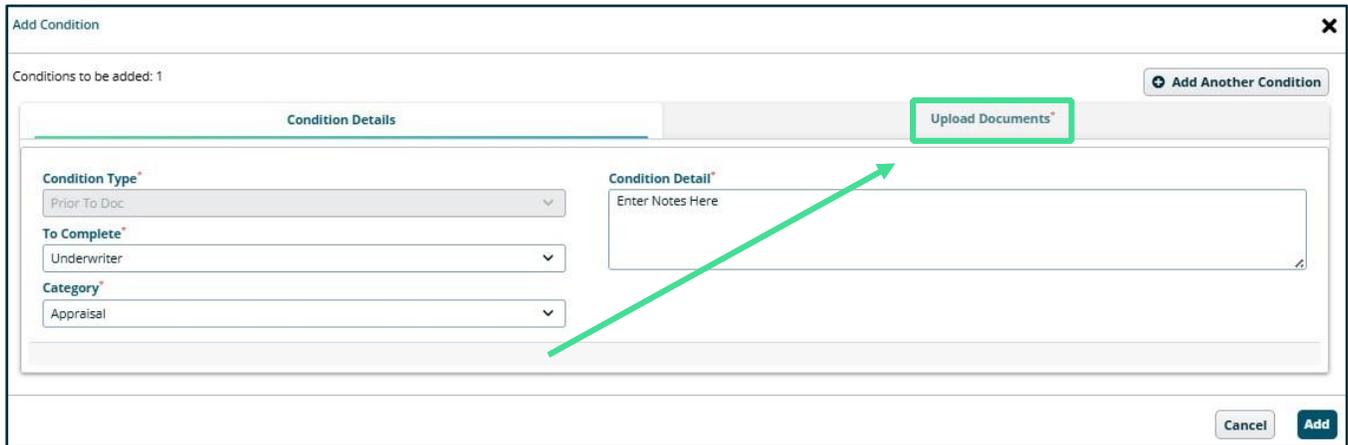
You can drag and drop or browse for images.
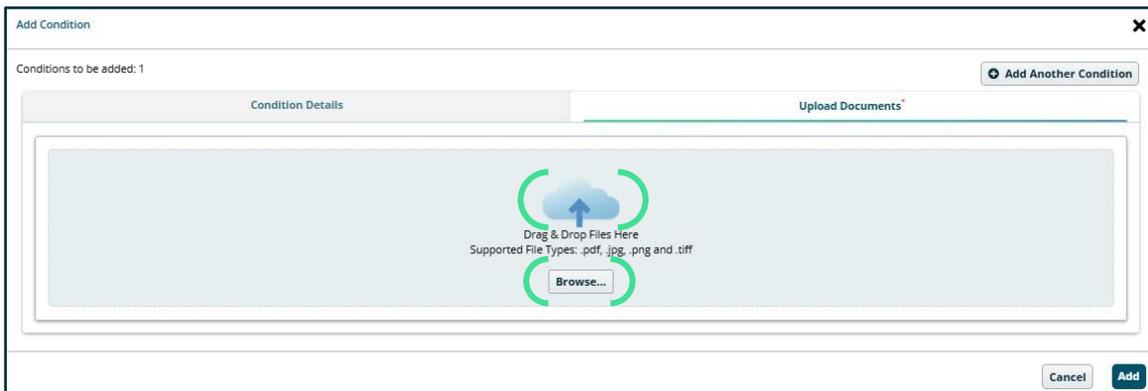
Once the document has been uploaded click add, and it will add the condition and uploaded document to the file.

If you need to add a note to the document or condition for the underwriter, click Add/View note

Once you click Add Note, enter your note into the note box
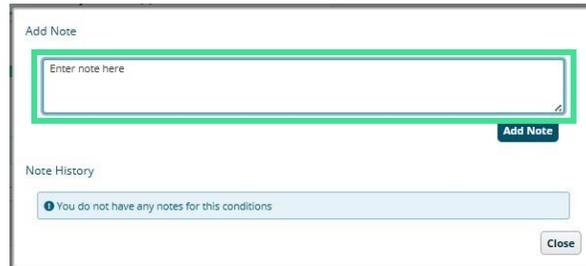
Click the Add Note button.

Once the note has been submitted, it will show in the Note History section.
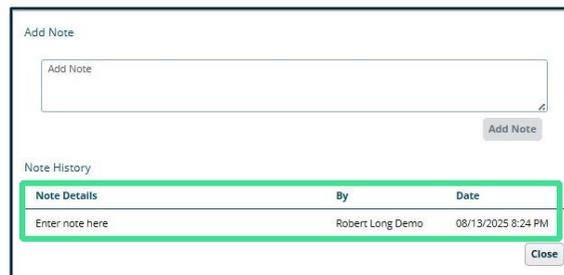
Once you submitted the loan back to underwriting, you will receive a confirmation screen, and the loan will go directly back into the underwriter's queue.

Re-Submission to Processing

If you upload a document to a Processor condition, that condition will automatically move to Submitted and your CRM will be notified to review the documents.
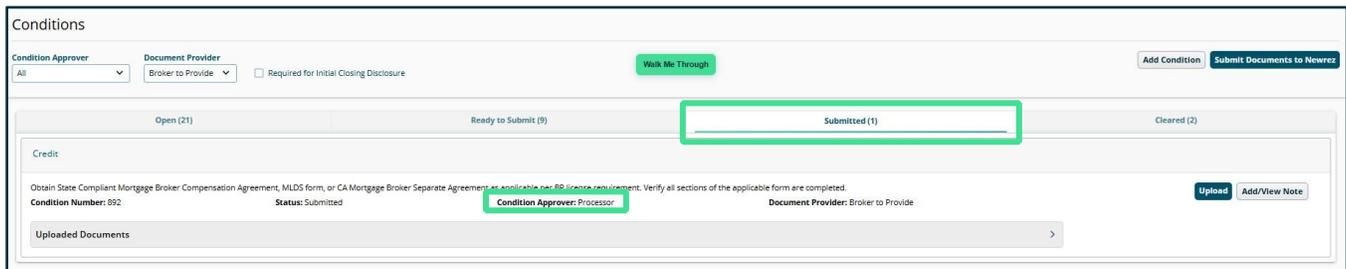
Post Approval Submission Review

After your CRM or Underwriter reviews the documents, they will follow standard communication practices. If any documents are deficient, the condition status will change to Reviewed Deficient and move from the "Review Queue" tab back to "Open". A note will also be added for further communication.

By clicking the documents drop down, you will also be able to see exactly what document was uploaded to understand why it was deficient. If the note is unclear or you have additional questions, please reach out to your underwriter or CRM for additional clarification.

Once conditions are reviewed and cleared by the CRM or the underwriter, they will move to the cleared section.

Additional Resources:

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