



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 | Post Submission | Misc.

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

Submit to Newrez

By submitting the loan, I am certifying that this consumer has not been steered to a product or program on the basis of increased loan compensation for me or any loan originator.

Save and Next

Loan Estimate Important Dates

Application Date * | Delivery Method * | Loan Estimate Delivery Date *

Loan Estimate Expiration Date * | Loan Estimate Received Date

Intent to Proceed

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

Yes No | Intend to Proceed Received *

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.

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

Affiliated Business Fee & Arrangement Certification

Does your company or any of its mortgage loan originators have an affiliated service company? * ⓘ

Yes No

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.



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]

Search: []

Select Processor Underwriter Closer

Open (36) Ready to Submit (0)

erwriting 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

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**.

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]

Search: []

Select Processor Underwriter Closer

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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

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	

Open (31) Ready to Submit (0) **Submit Loan**

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...

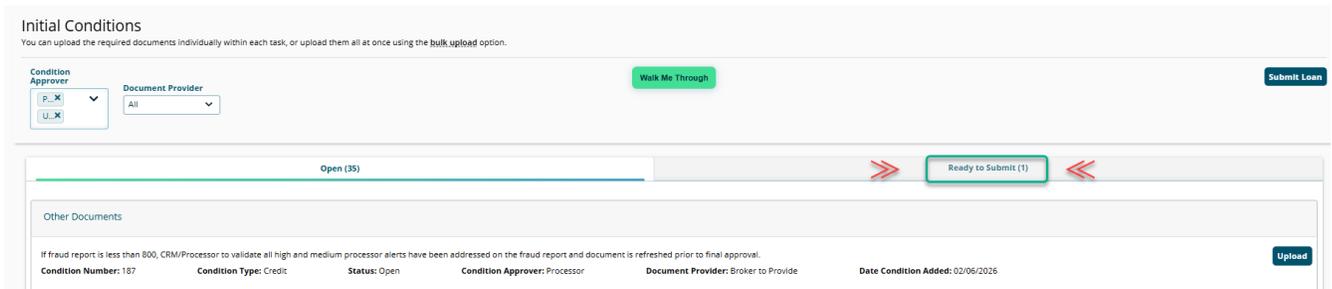
Selected documents total 0% of allowed 70 MB limit

File	Description
Training Bank Statements.pdf	

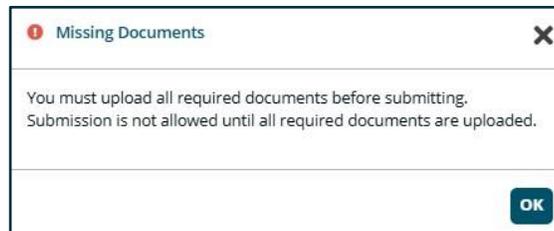
Upload

Note: Descriptions are optional.

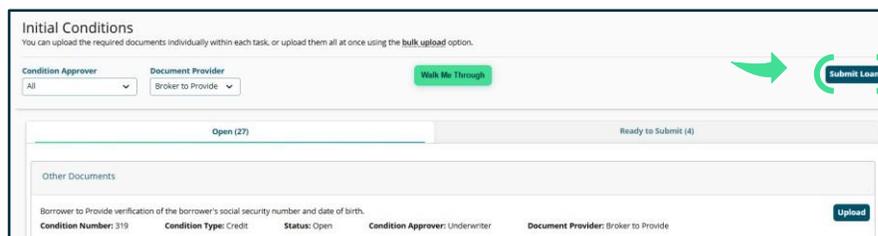
Once uploaded, that condition will move to **Ready to Submit**. This means that the documents have been uploaded successfully and will be reviewed by the appropriate team after the loan has been submitted to Newrez.



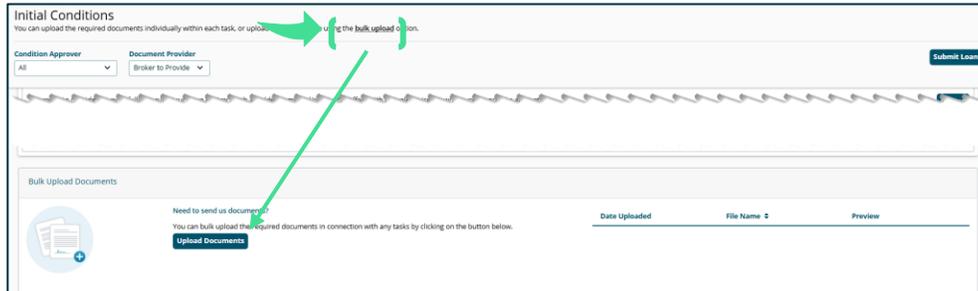
To submit a loan to Newrez, all required conditions must have attached documents. If not met, users will be prompted to upload them before submission.



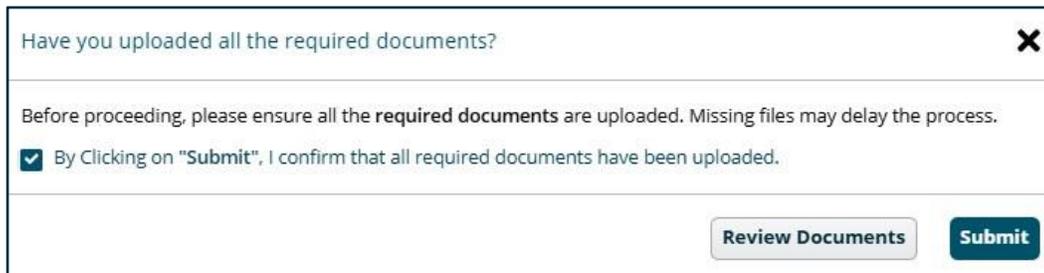
Once all required conditions have documents attached, then users can click **Submit Loan** to send the loan to Newrez for review.



During **Initial Submission**, users can opt to utilize the **Bulk Upload** function to upload multiple documents at once.

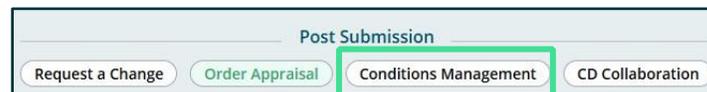


If using **Bulk Upload**, users will have to attest that all required conditions have been uploaded.

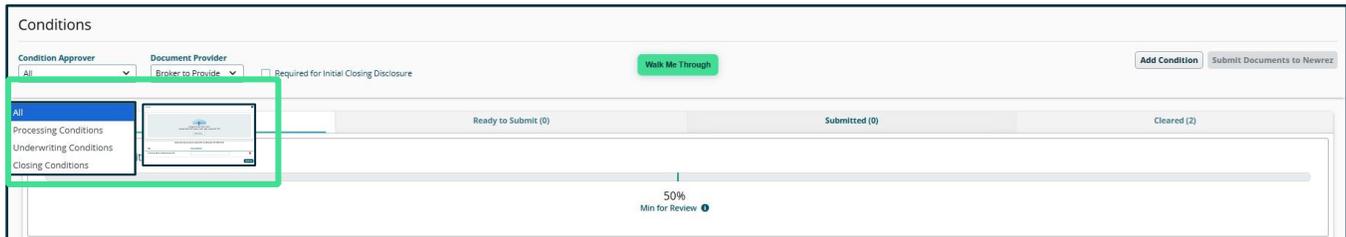


Post Submission: Conditions Management

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.

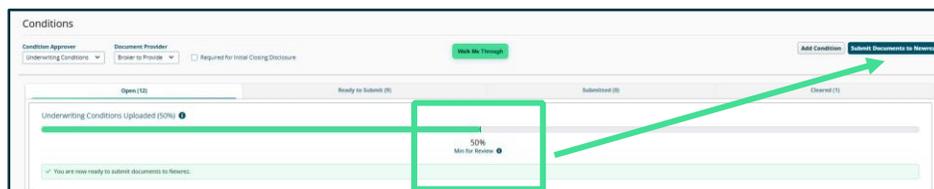


Re-Submission to Underwriting

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.



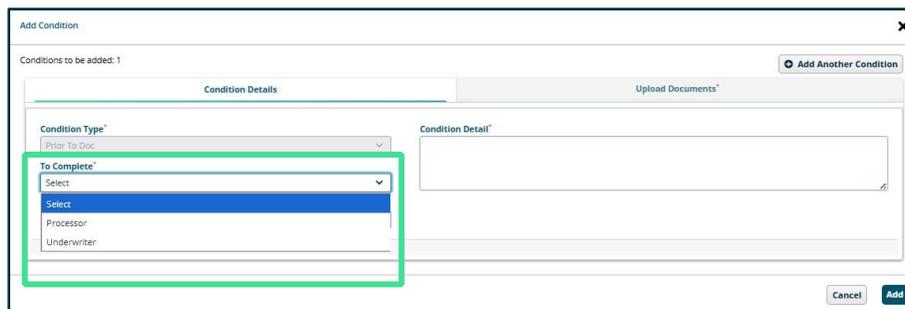
As you upload documents to conditions that are broker to provide and are the responsibility of the underwriter to clear, the underwriting conditions will move to the Ready to Submit Status, the status bar at the top will adjust, and once you reach the threshold or above, the bar will turn green, and the “Submit UW Documents to Newrez” button will turn blue.



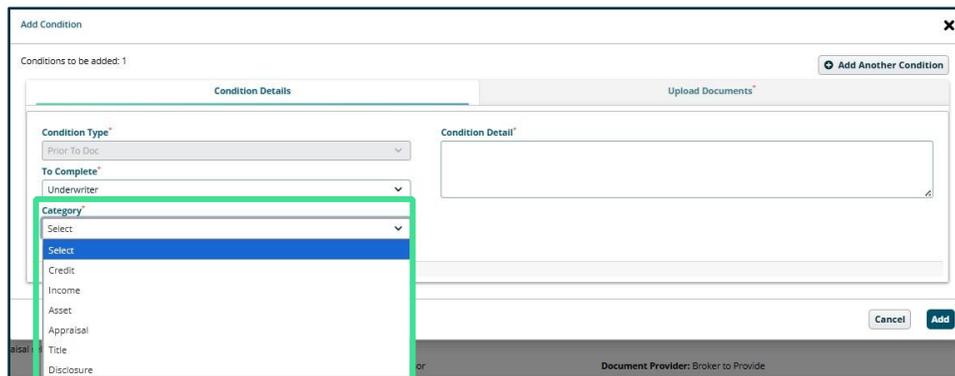
Note: Your underwriting conditions will NOT be submitted to Newrez for review until you click “Submit Documents to Newrez”.

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.

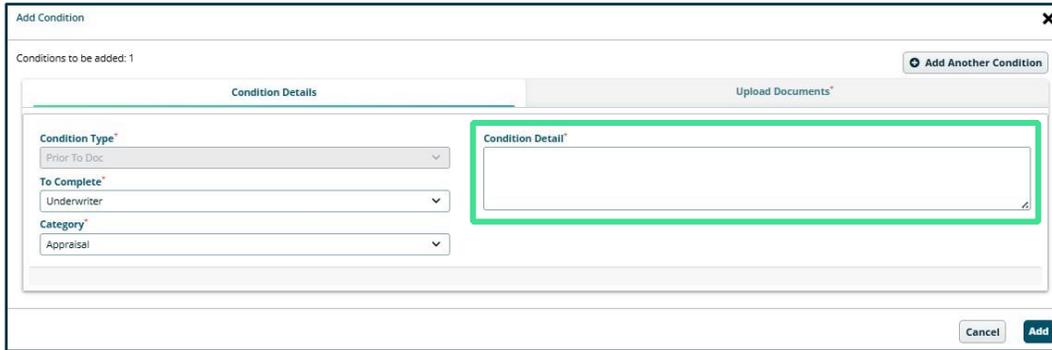
You will select who should review the documents (Underwriting or Processing).



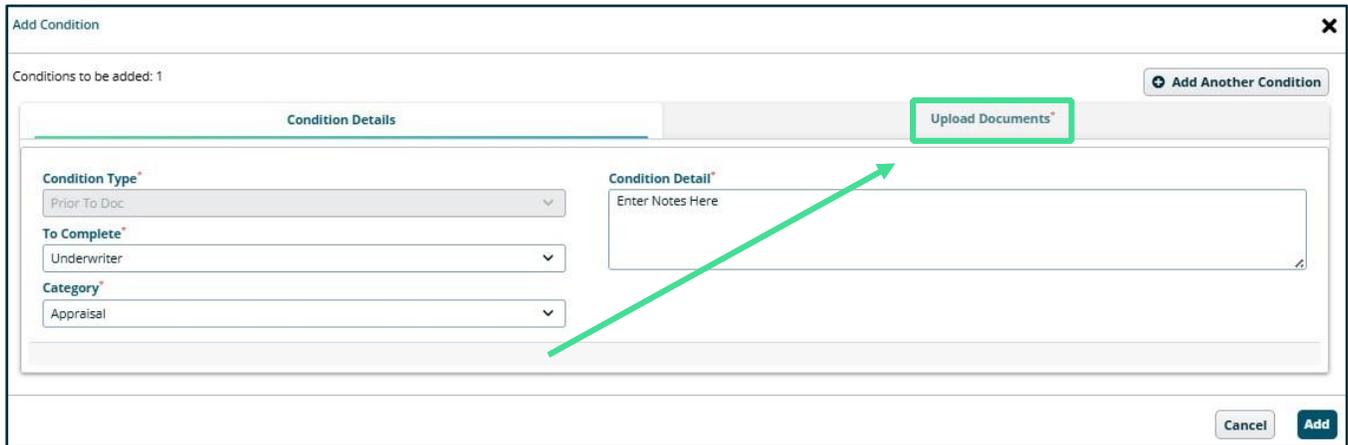
Select a category that applies to the document. (Credit, Income, Asset, Appraisal, Title, and Disclosures)



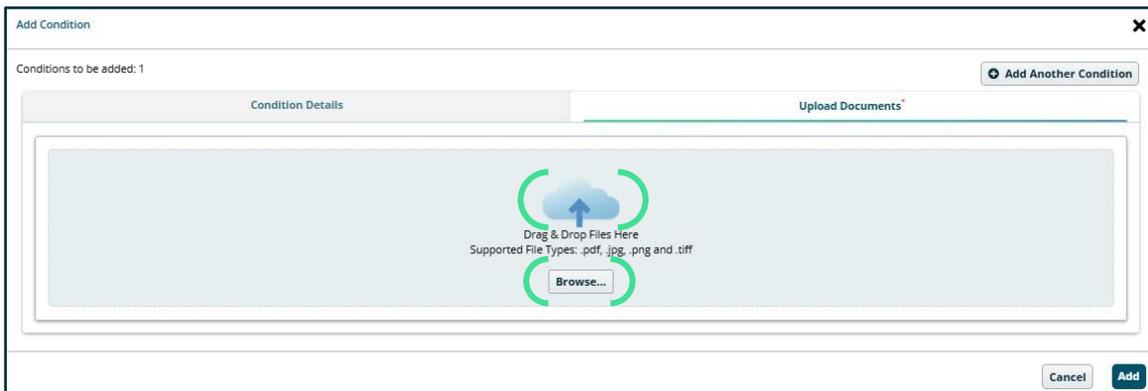
Within the Condition Detail explain the document that is being uploaded.



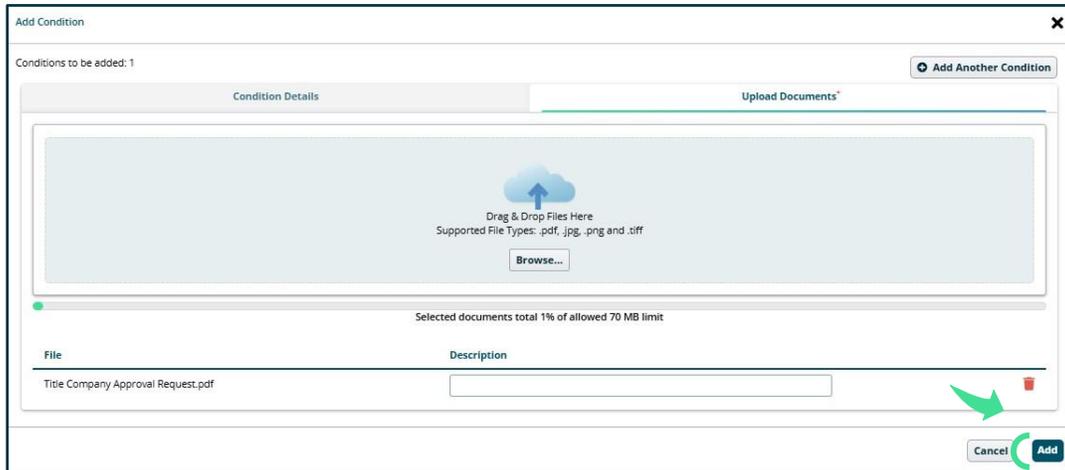
Once the condition detail has been added click on “Upload Documents”,



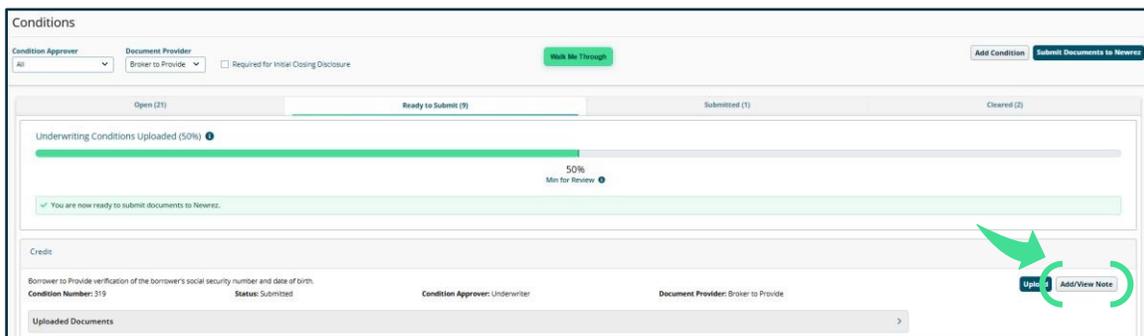
You can drag and drop or browse for images.



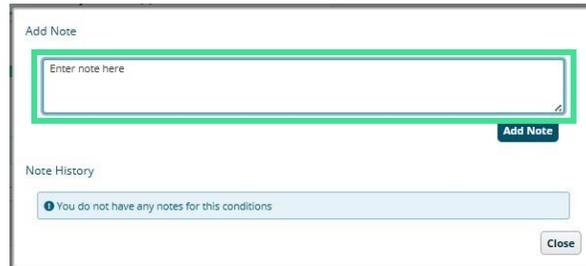
Once the document has been uploaded click add, and it will add the condition and uploaded document to the file.



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



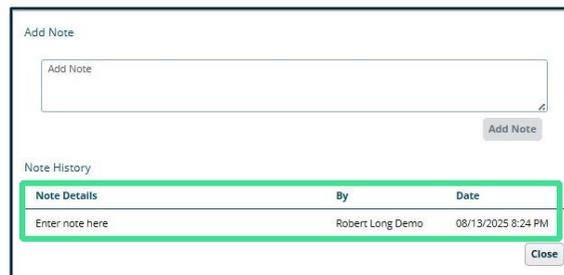
Once you click Add Note, enter your note into the note box



Click the Add Note button.



Once the note has been submitted, it will show in the Note History section.



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

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.

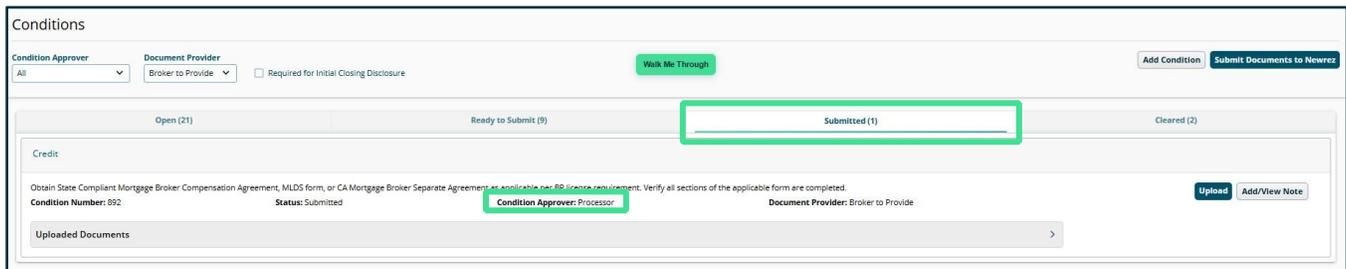


Congratulations! Your condition documents have been submitted to Newrez and will be shortly under review.

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

Re-Submission to Processing

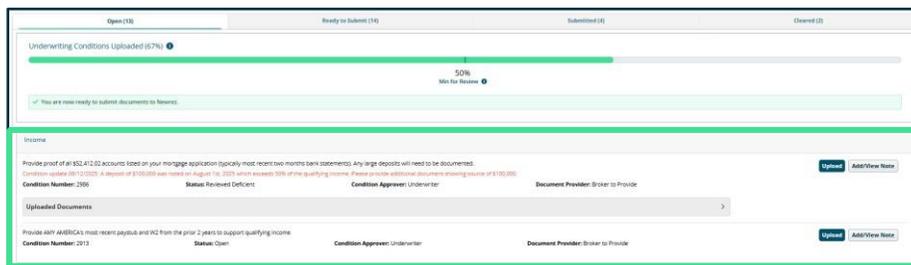
If you upload a document to a Processor condition, that condition will automatically move to Submitted and your CRM will be notified to review the documents.



The screenshot shows the 'Conditions' dashboard with a navigation bar at the top. The 'Submitted (1)' tab is highlighted with a green box. Below the navigation bar, there are tabs for 'Open (21)', 'Ready to Submit (9)', 'Submitted (1)', and 'Cleared (2)'. The 'Submitted (1)' tab is active, showing a condition with the following details: Condition Number: 892, Status: Submitted, Condition Approver: Processor, and Document Provider: Broker to Provide. There are 'Upload' and 'Add/View Note' buttons on the right side of the condition card.

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.



The screenshot shows the 'Conditions' dashboard with a progress bar at the top indicating 'Underwriting Conditions Uploaded (67%)' and '50% Min for Review'. Below the progress bar, there are tabs for 'Open (13)', 'Ready to Submit (14)', 'Submitted (4)', and 'Cleared (3)'. The 'Open (13)' tab is active, showing a condition with the following details: Condition Number: 2966, Status: Reviewed Deficient, Condition Approver: Underwriter, and Document Provider: Broker to Provide. There are 'Upload' and 'Add/View Note' buttons on the right side of the condition card. The 'Uploaded Documents' section is highlighted in green, showing a document uploaded by 'Account Service' on '08/12/2025 12:16 PM'.

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.



This is a close-up view of the 'Uploaded Documents' section from the previous screenshot. It shows a document uploaded by 'Account Service' on '08/12/2025 12:16 PM'. Below this, there is another condition card for Condition Number: 2913, Status: Open, Condition Approver: Underwriter, and Document Provider: Broker to Provide. There are 'Upload' and 'Add/View Note' buttons on the right side of the condition card.



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

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: 2025	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 SB-12(2022): A deposit of \$100,000 was noted on August 1st, 2022 which exceeds 30% of the qualifying income. Please provide additional documents showing source of \$100,000.			
Condition Number: 21	Status: Clear	Condition Approver: Processor	Document Provider: Broker to Provide
Uploaded Documents >			

Additional Resources:

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

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