



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.

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

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
All

Document Provider
Broker to Provide

Submit Loan

Open (25)

Ready to Submit (0)

Required Documents for Underwriting Submission

Required

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





Conditions can be filtered based on the **Condition Approver** and **Document Provider** by utilizing the dropdowns at the top of the panel.

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
Processing Conditions
Underwriting Conditions
Closing Conditions

Document Provider
All
Broker to Provide
Newrez to Obtain

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

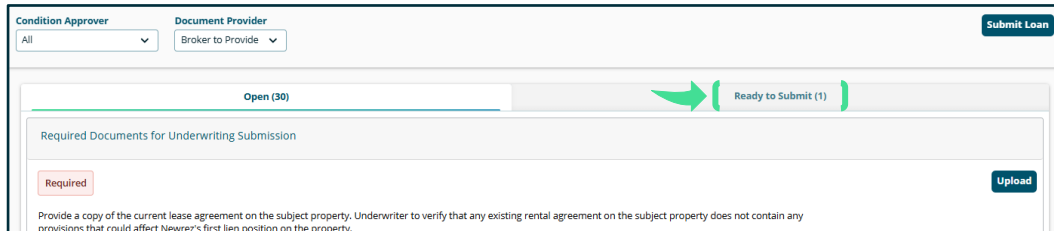
File	Description
Training Bank Statements.pdf	

Upload

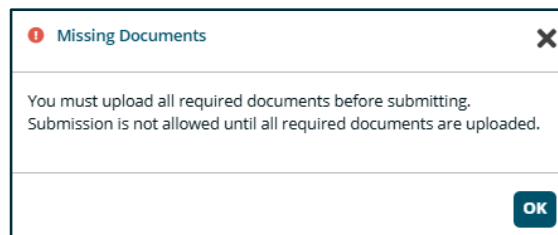
Note: Descriptions are optional.



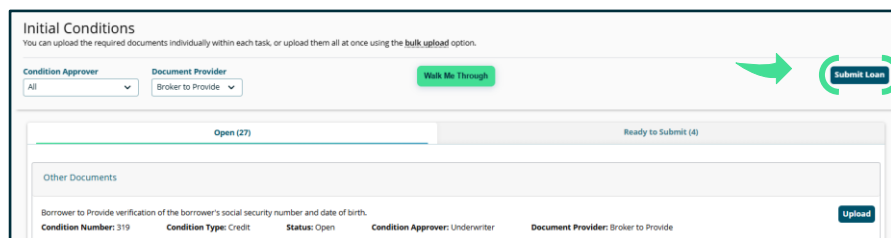
Once uploaded, that condition will move to **Ready to Submit**. This means that the documents have been uploaded successfully and will be reviewed by the appropriate team after the loan has been submitted to Newrez.



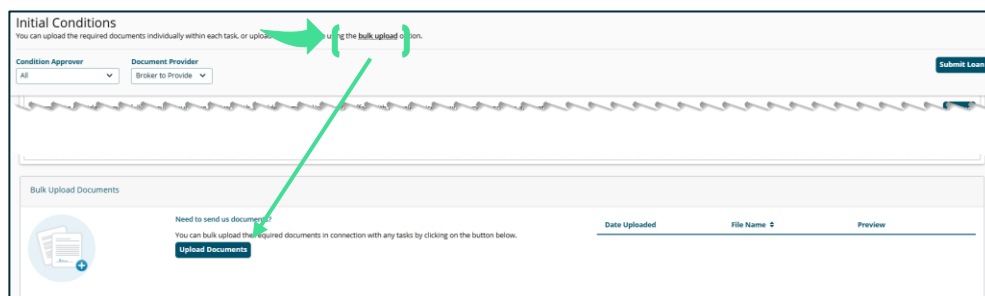
To submit a loan to Newrez, all required conditions must have attached documents. If not met, users will be prompted to upload them before submission.



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.

Have you uploaded all the required documents?

✕

Before proceeding, please ensure all the **required documents** are uploaded. Missing files may delay the process.

☒ By Clicking on "Submit", I confirm that all required documents have been uploaded.

Review Documents

Submit

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.

Post Submission

Request a Change

Order Appraisal

Conditions Management

CD Collaboration

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.

Conditions

Condition Approver

Document Provider

☐ Required for Initial Closing Disclosure

Walk Me Through

Add Condition

Submit Documents to Newrez

All

Ready to Submit (0)

Submitted (0)

Cleared (2)

All

Processing Conditions

Underwriting Conditions

Closing Conditions

All

Broker to Provide

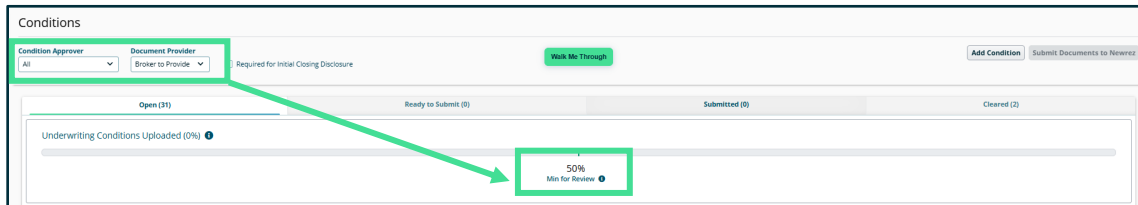
Newrez to Obtain

50%
Min for Review

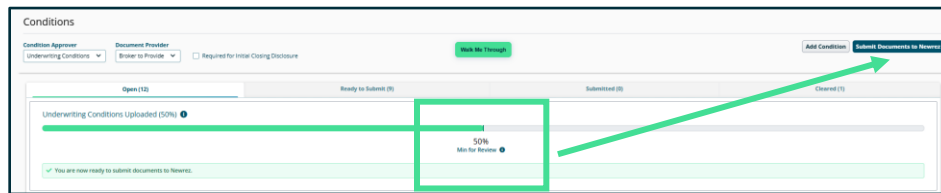


Re-Submission to Underwriting

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.



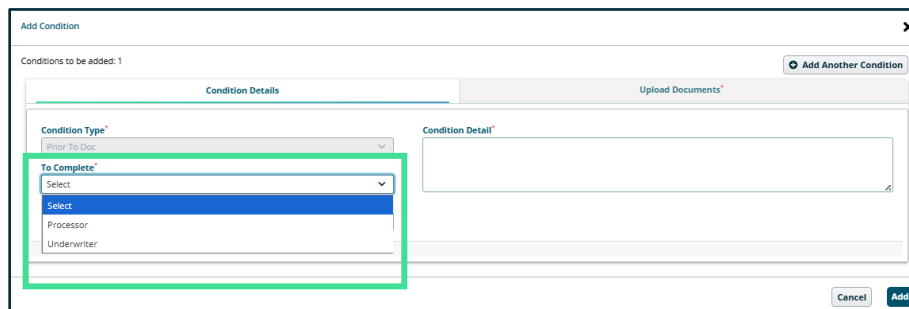
As you upload documents to conditions that are broker to provide and are the responsibility of the underwriter to clear,, the underwriting conditions will move to the Ready to Submit Status, the status bar at the top will adjust, and once you reach the threshold or above, the bar will turn green, and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



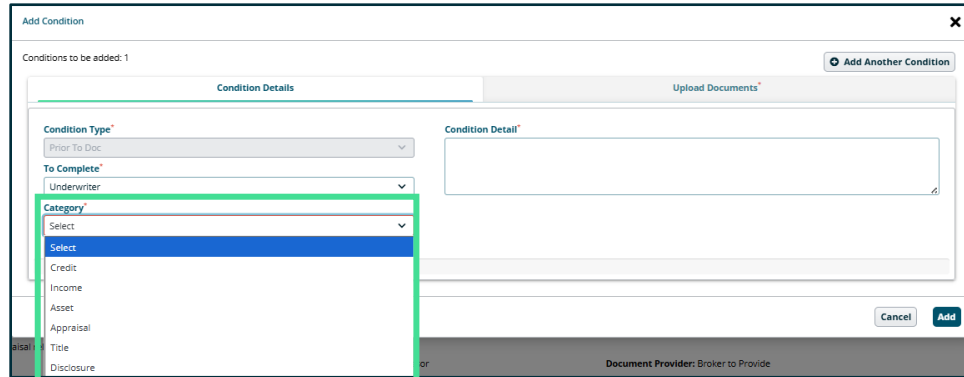
Note: Your underwriting conditions will NOT be submitted to Newrez for review until you click “Submit Documents to Newrez”.

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.

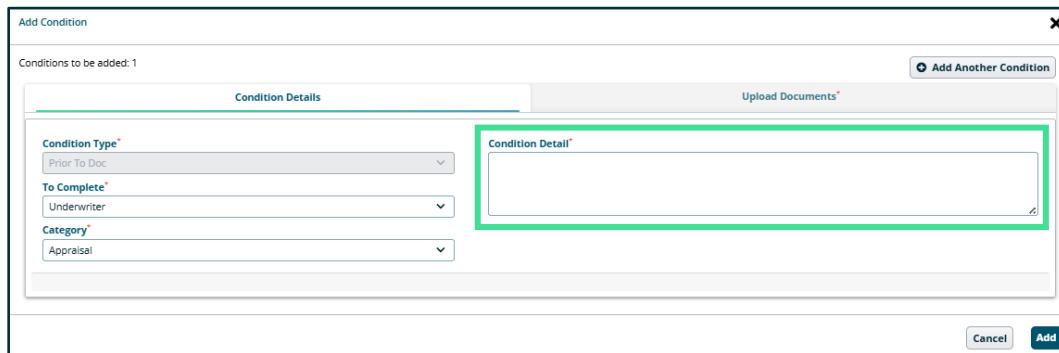
You will select who should review the documents (Underwriting or Processing).



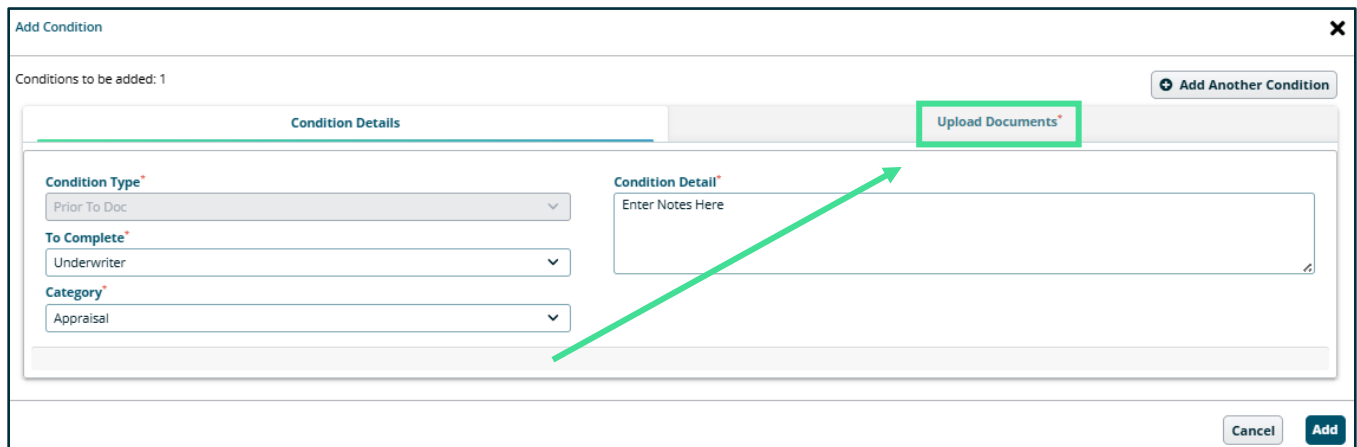
Select a category that applies to the document. (Credit, Income, Asset, Appraisal, Title, and Disclosures)



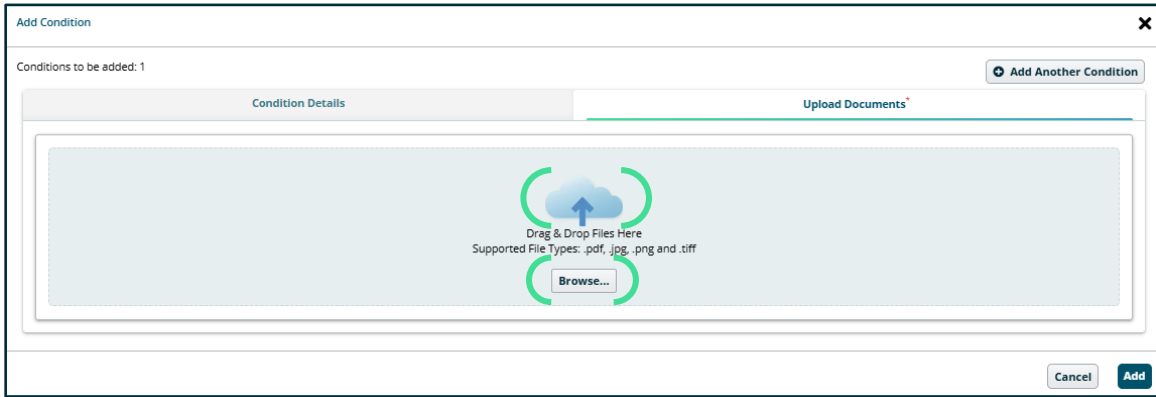
Within the Condition Detail explain the document that is being uploaded.



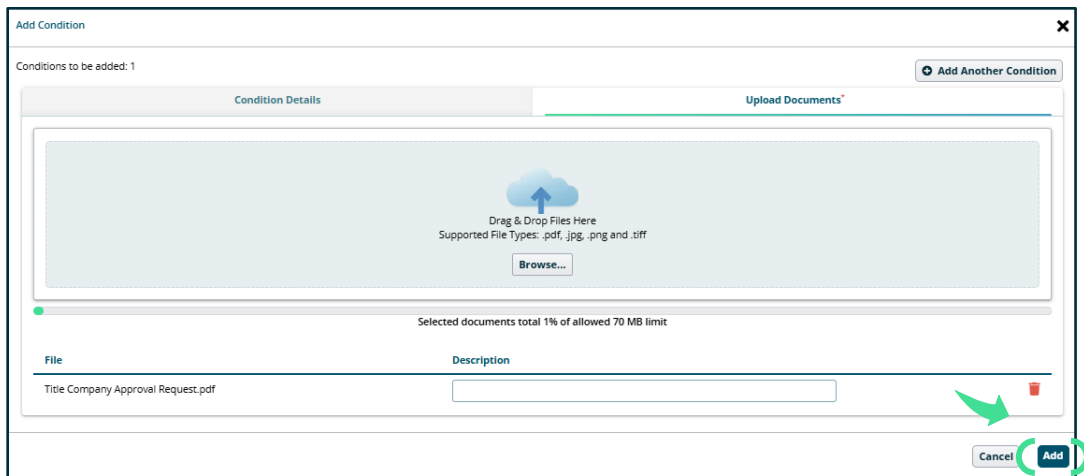
Once the condition detail has been added click on "Upload Documents",



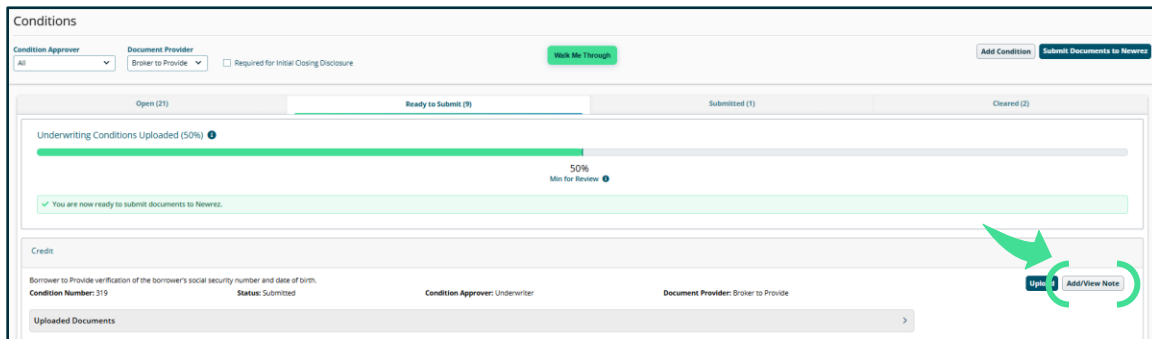
You can drag and drop or browse for images.



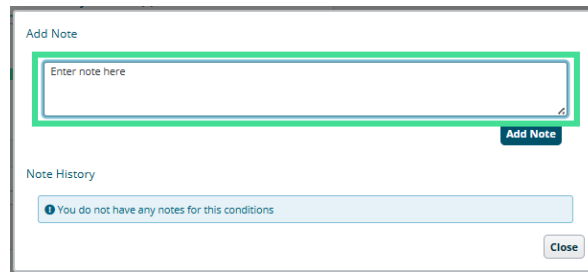
Once the document has been uploaded click add, and it will add the condition and uploaded document to the file.



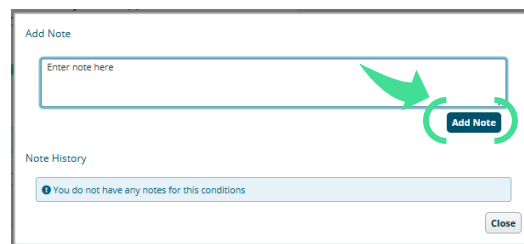
If you need to add a note to the document or condition for the underwriter, click Add/View note



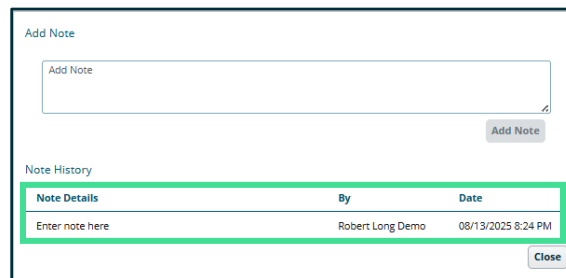
Once you click Add Note, enter your note into the note box



Click the Add Note button.

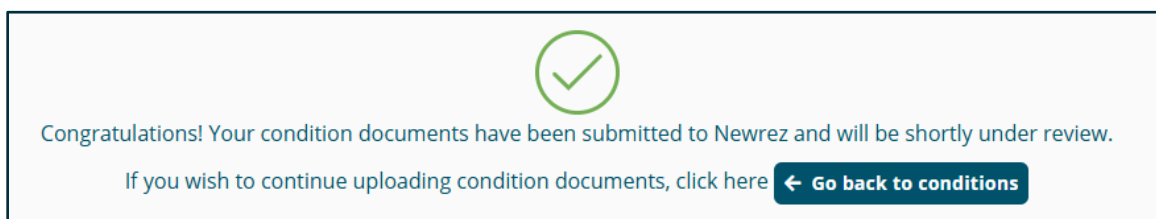


Once the note has been submitted, it will show in the Note History section.



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.



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.



Conditions

Condition Approver: All Document Provider: Broker to Provide ☐ 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 B2 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

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.

Open (18) Ready to Submit (14) Submitted (4) Cleared (2)

Underwriting Conditions Uploaded (676) 50% Monitor Review

✓ You are now ready to submit documents to Newrez.

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 documents showing source of \$100,000.

Condition Number: 2906 Status: Reviewed Deficient Condition Approver: Underwriter Document Provider: Broker to Provide [Upload](#) [Add/View Note](#)

Uploaded Documents

Provide AMY 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](#)

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.

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 documents showing source of \$100,000.

Condition Number: 2906 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 AMY 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](#)

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: 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 >			

Additional Resources:

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





Record of Revisions

Revision Date:	Revision Reason:	Created By:	Approved By:	Effective Date:
2/19/2025	Create	Emily Wascura		
4/10/2025	Screenshot update to match latest UI	Brian Rummell	Christine George	
8/15/2025	Screenshot Update to Match latest UI	Emily Wascura and Brian Rummell	Jason Devaney	8/14/2025

