



Blueprint for Brokers Portal

User Guide

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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.



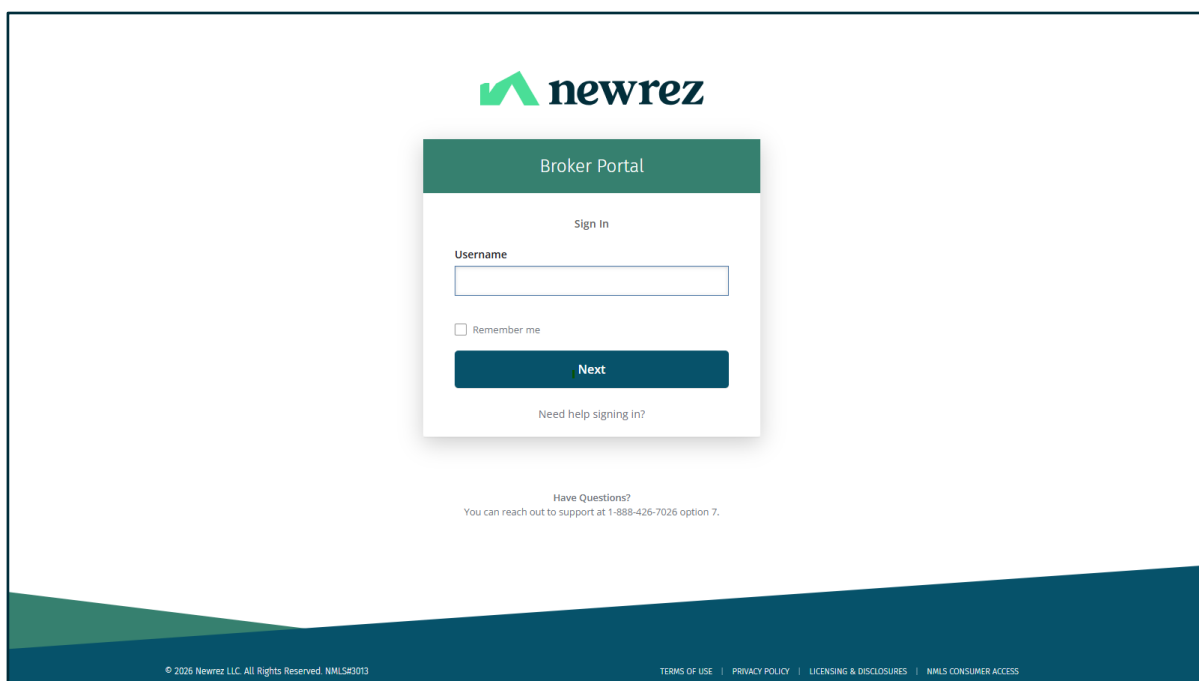
Benefits of using the Blueprint for Brokers Portal include:

- **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

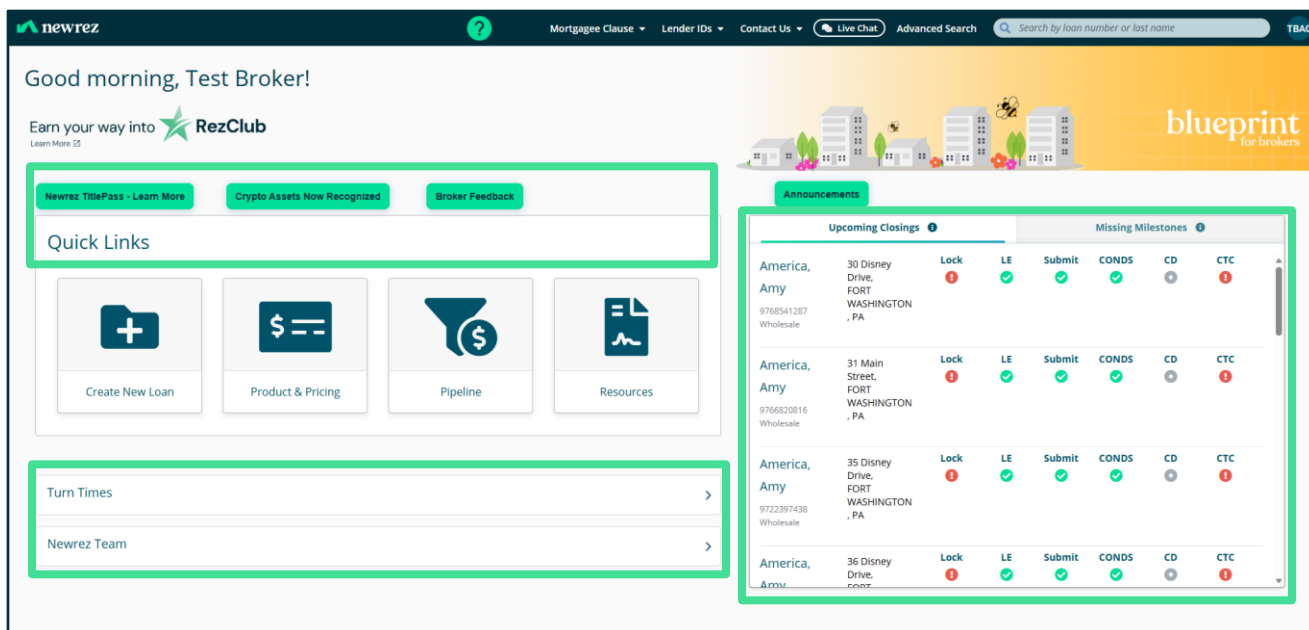
Current turn times for Loan Registration, Underwriting, Conditions, Initial CD, and Closing Docs for your Operations center.

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	Lock	LE	Submit	CONDS	CD	CTC
America, Amy 9768541287 Wholesale	31 Main Street, FORT WASHINGTON, PA	Lock	LE	Submit	CONDS	CD	CTC
America, Amy 9722397438 Wholesale	35 Disney Drive, FORT WASHINGTON, PA	Lock	LE	Submit	CONDS	CD	CTC
America, Amy	36 Disney Drive, FORT WASHINGTON, PA	Lock	LE	Submit	CONDS	CD	CTC

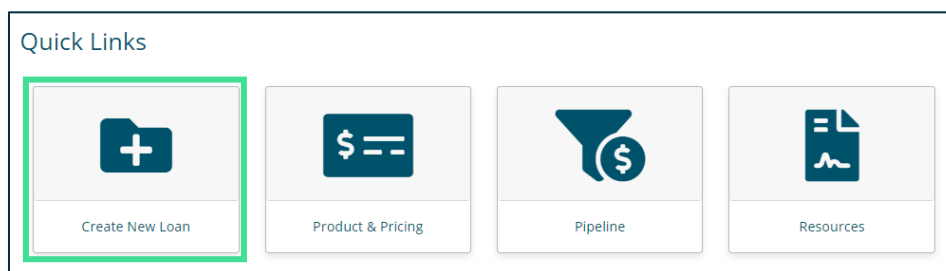
Loan Creation through Initial Disclosures



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

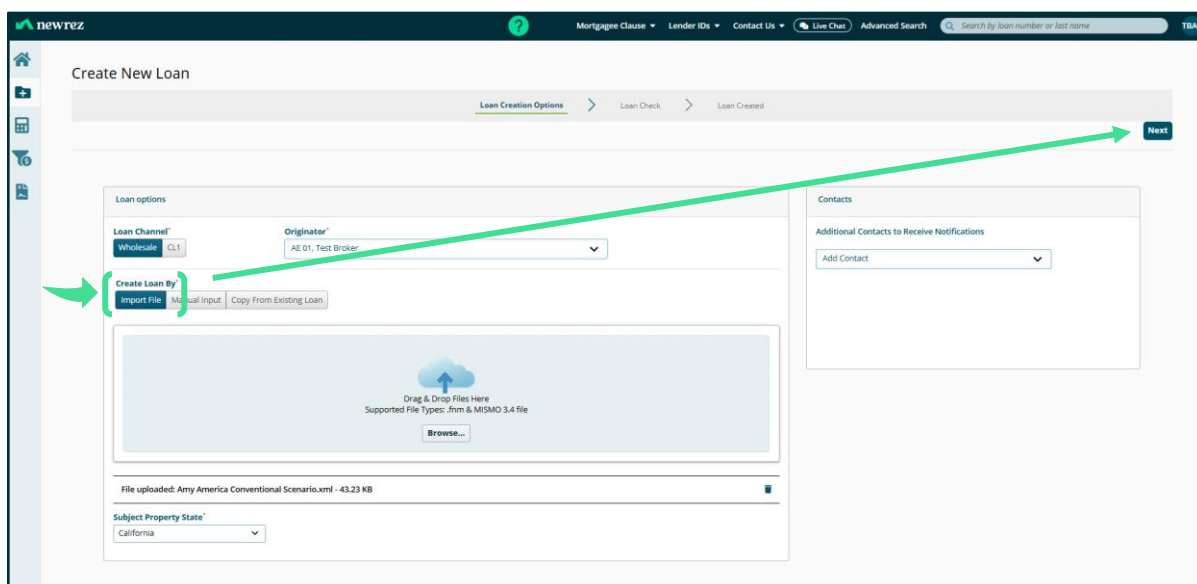
Step

1 Select “Create New Loan.”



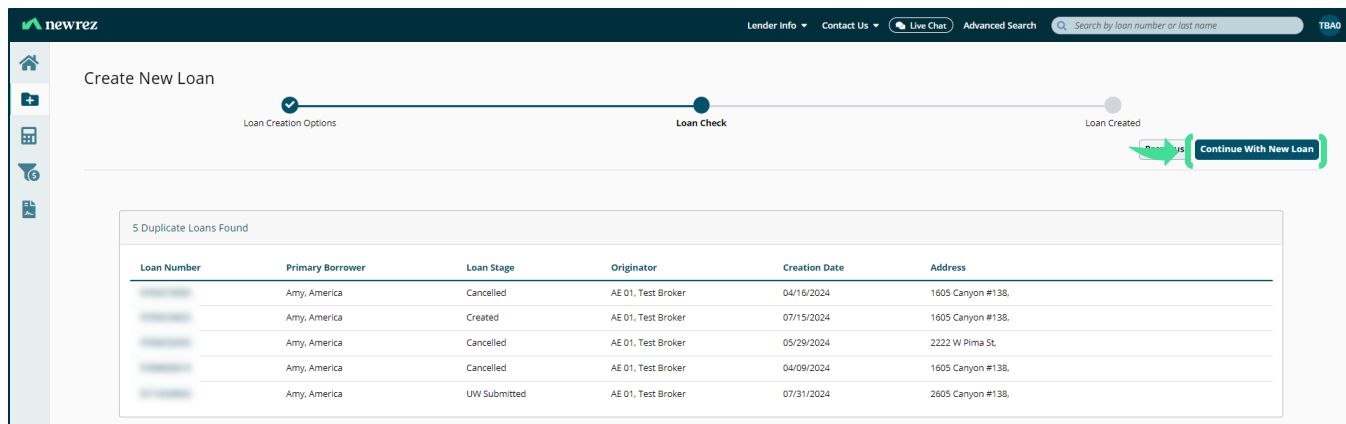
2 Select Import file and click Next.

- 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

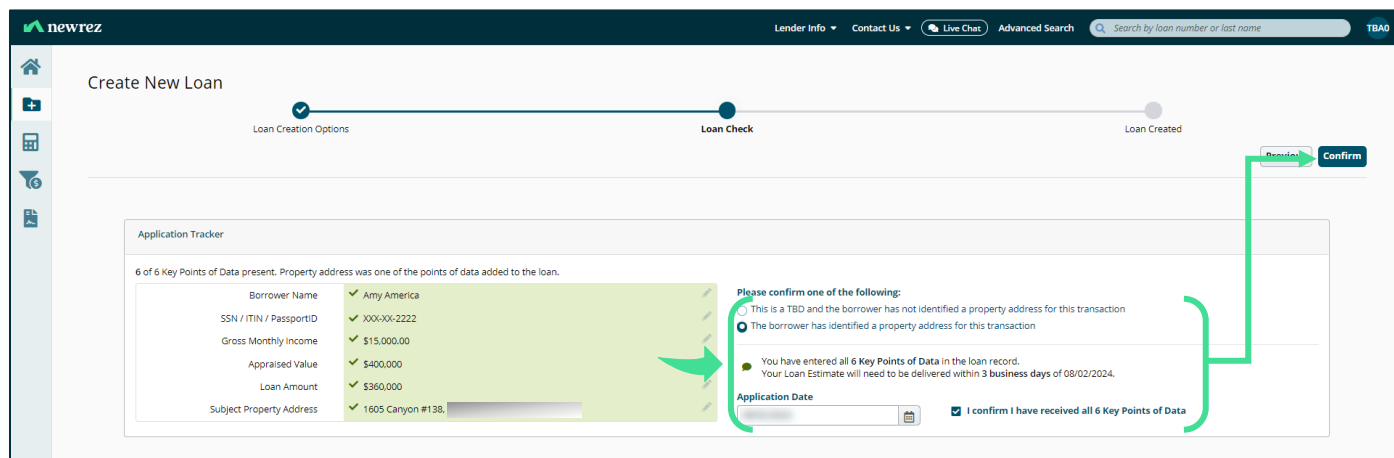
- 3 Select Duplicate Loan (if applicable) and/or click Continue with New Loan.
 - Duplicate loan search only applies when borrower with same name and SSN has an existing loan in your brokerage.



5 Duplicate Loans Found

Loan Number	Primary Borrower	Loan Stage	Originator	Creation Date	Address
[REDACTED]	Amy, America	Cancelled	AE 01, Test Broker	04/16/2024	1605 Canyon #138,
[REDACTED]	Amy, America	Created	AE 01, Test Broker	07/15/2024	1605 Canyon #138,
[REDACTED]	Amy, America	Cancelled	AE 01, Test Broker	05/29/2024	2222 W Pima St,
[REDACTED]	Amy, America	Cancelled	AE 01, Test Broker	04/09/2024	1605 Canyon #138,
[REDACTED]	Amy, America	UW Submitted	AE 01, Test Broker	07/31/2024	2605 Canyon #138,

- 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.



Application Tracker

6 of 6 Key Points of Data present. Property address was one of the points of data added to the loan.

Borrower Name	✓ Amy, America
SSN / ITIN / PassportID	✓ XXX-XX-2222
Gross Monthly Income	✓ \$15,000.00
Appraised Value	✓ \$400,000
Loan Amount	✓ \$360,000
Subject Property Address	✓ 1605 Canyon #138,

Please confirm one of the following:

☐ This is a TBD and the borrower has not identified a property address for this transaction

☒ The borrower has identified a property address for this transaction

You have entered all 6 Key Points of Data in the loan record.
Your Loan Estimate will need to be delivered within 3 business days of 08/02/2024.

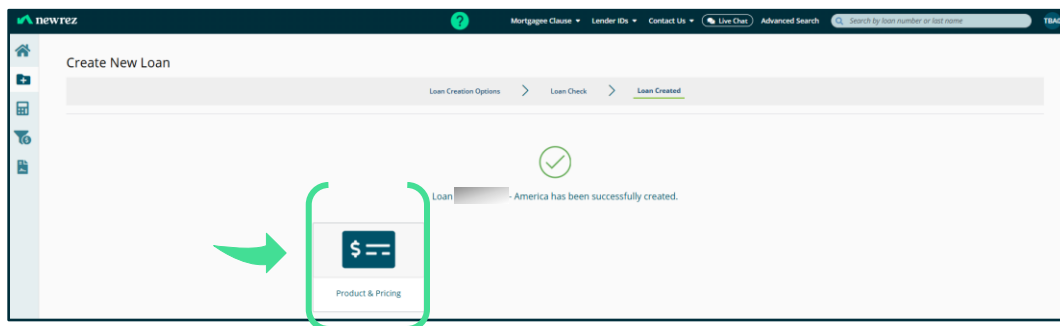
Application Date

☒ I confirm I have received all 6 Key Points of Data

Step

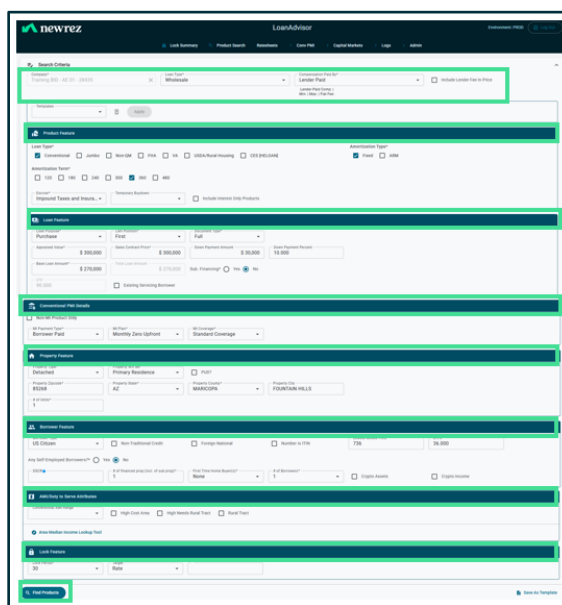
5 Select Product & Pricing.

- There is also an option to price a loan outside a Blueprint created loan.



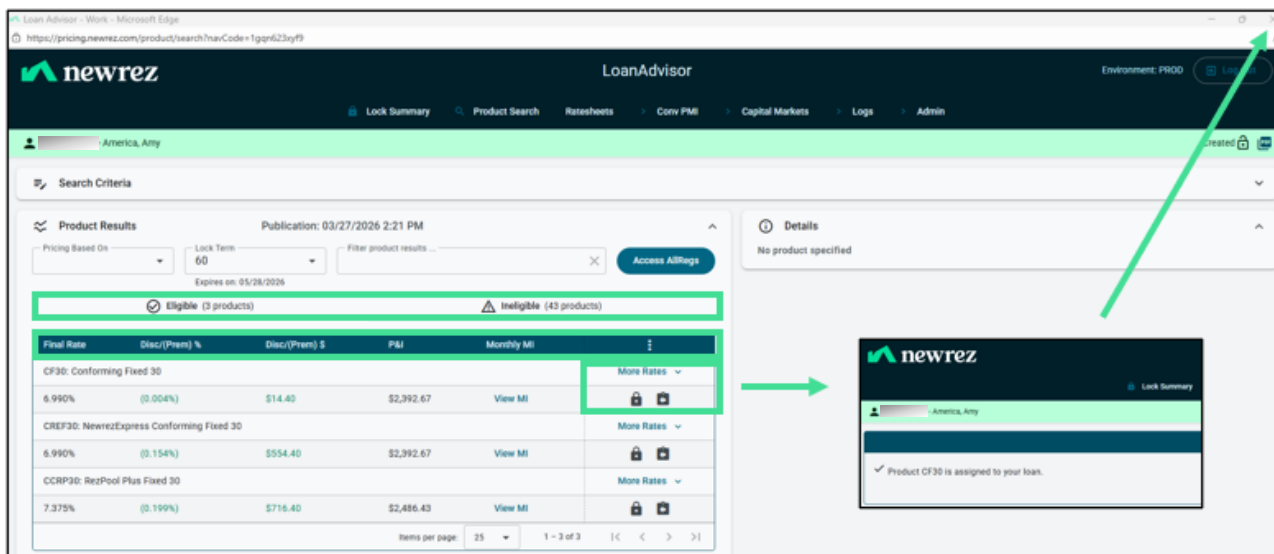
6 Fill in all required fields as indicated with the red asterisk * and click Search.

- 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**.



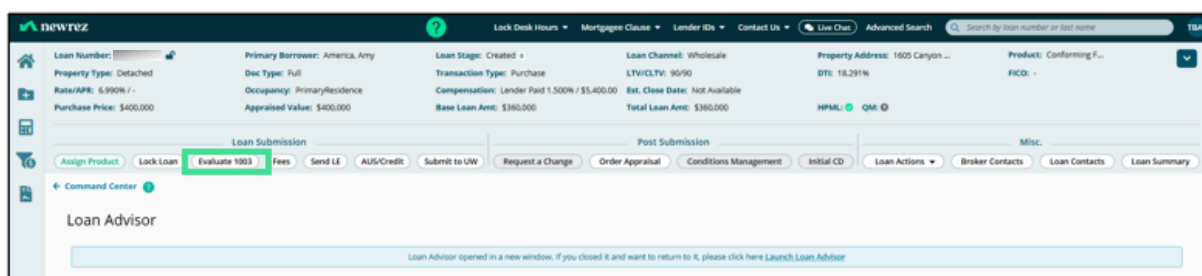
Step

- 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.



The screenshot shows the NewRez LoanAdvisor interface. On the left, the 'Product Results' section displays a table of eligible and ineligible products. The 'Eligible (3 products)' section is highlighted with a green box. The table columns are: Final Rate, Disc(Prem) %, Disc(Prem) \$, P&I, and Monthly MI. The first row is 'CF30: Conforming Fixed 30' with a final rate of 6.990% and a monthly MI of \$14.40. The 'More Rates' dropdown menu is open, showing options for 'Lock this Product' and 'Assign Product'. A green arrow points from the 'Assign Product' option to the right-hand side of the screen, which shows a confirmation message: 'Product CF30 is assigned to your loan.'

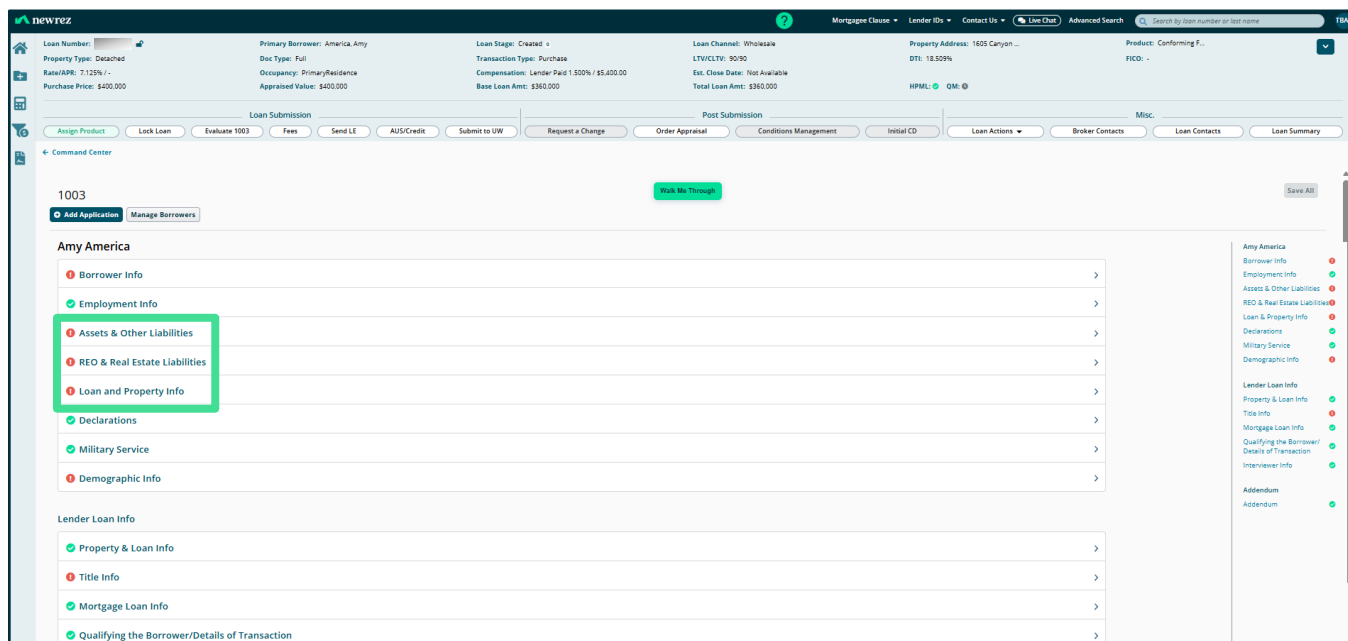
- 8 Select Evaluate 1003.
- Application uploaded from 3.4 file or manually completed by Broker.



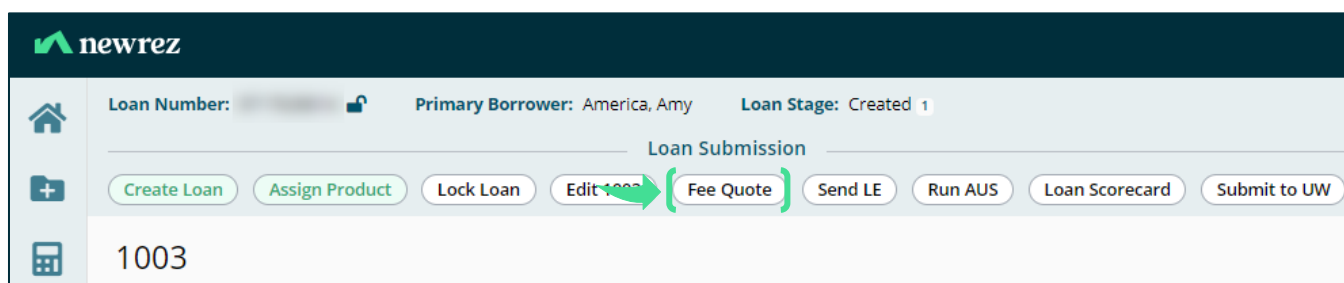
The screenshot shows the NewRez Loan Advisor interface. The 'Evaluate 1003' button is highlighted with a green box. The interface displays various loan details, including the loan number, property address, and loan stage. The 'Evaluate 1003' button is located in the 'Loan Submission' section, along with other buttons like 'Assign Product', 'Lock Loan', 'Fees', 'Send LE', 'AUS/Credits', 'Submit to UW', 'Request a Change', 'Order Appraisal', 'Conditions Management', 'Initial CD', 'Loan Actions', 'Broker Contacts', 'Loan Contacts', and 'Loan Summary'.

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.

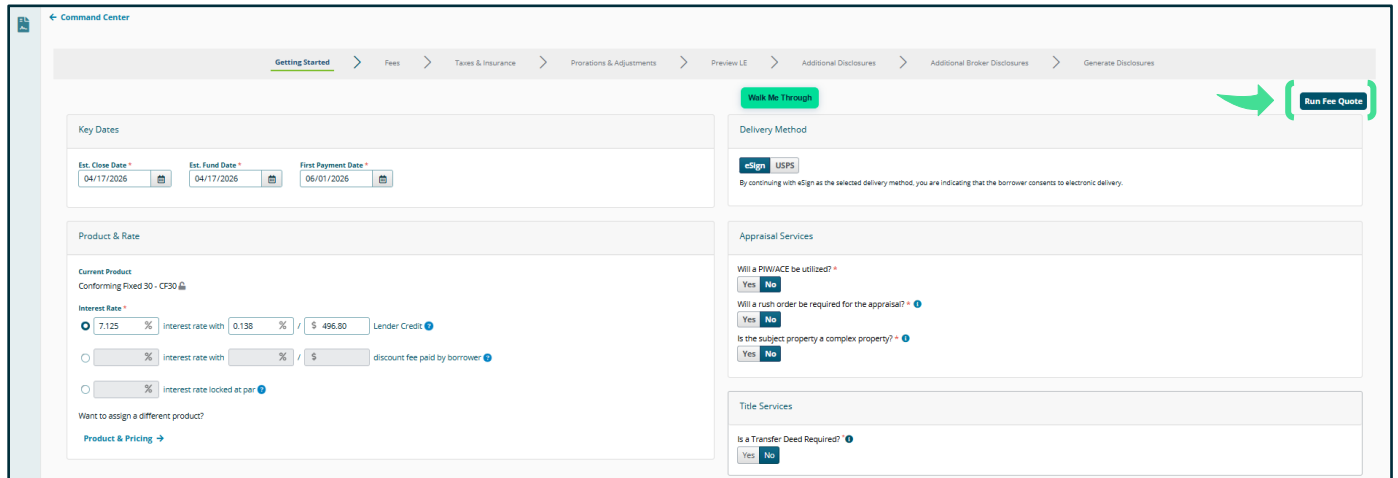


- 10 Select “Fee Quote” under Loan Submission.

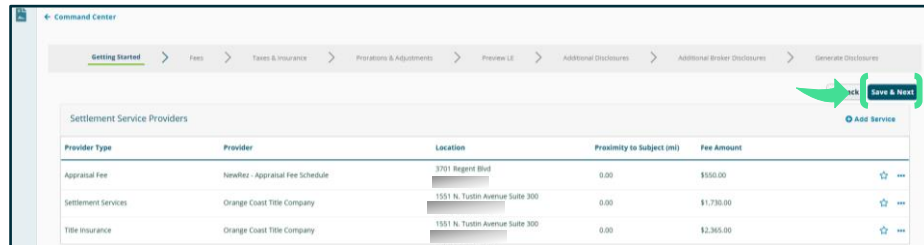


Step

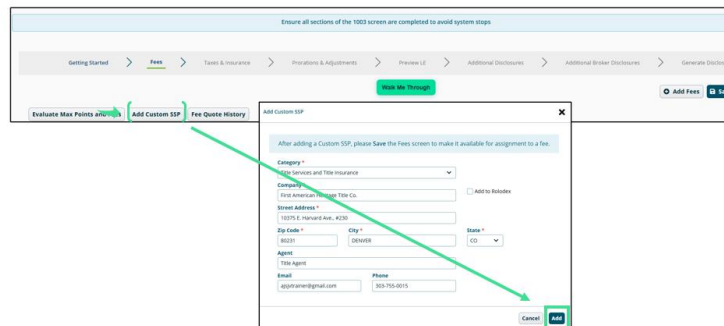
- 11 Fill in required fields as indicated with red asterisk * & click “Run Fee Quote.”
- Est. Fund Date and First Payment Date automatically update based upon the Est. Close Date.



- 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.



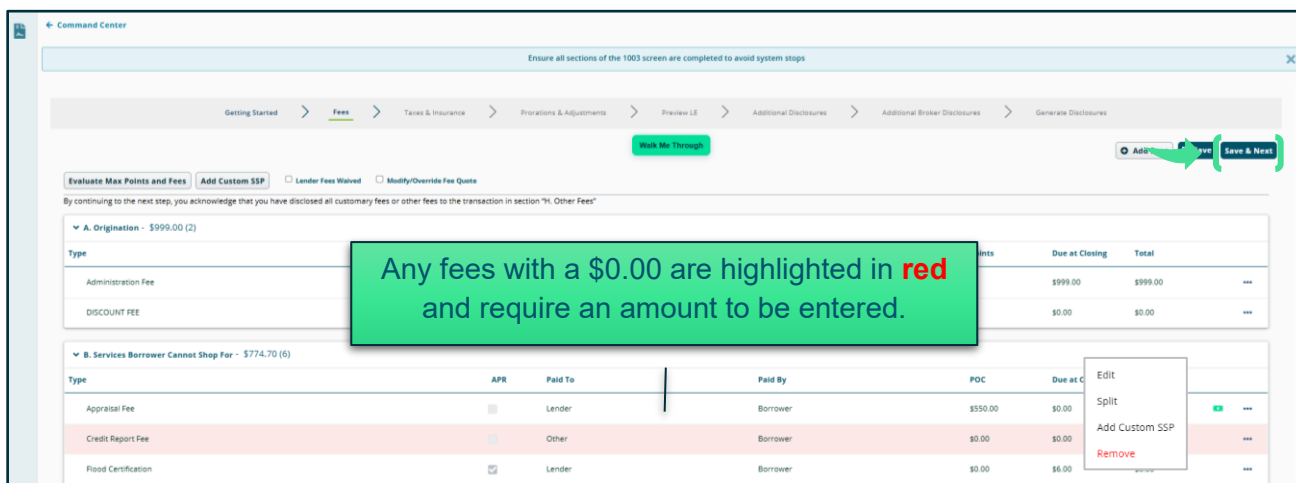
Provider Type	Provider	Location	Proximity to Subject (mi)	Fee Amount	
Appraisal Fee	NewRez - Appraisal Fee Schedule	1701 Regent Blvd	0.00	\$500.00	☆
Settlement Services	Orange Coast Title Company	1551 N. Tustin Avenue Suite 300	0.00	\$1,730.00	☆
Title Insurance	Orange Coast Title Company	1551 N. Tustin Avenue Suite 300	0.00	\$2,365.00	☆



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.



Command Center

Ensure all sections of the 1003 screen are completed to avoid system stops

Getting Started > **Fees** > Taxes & Insurance > Prorations & Adjustments > Preview LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

Walk Me Through

Evaluate Max Points and Fees Add Custom SSP Lender Fees Waived Modify/Override Fee Quote

By continuing to the next step, you acknowledge that you have disclosed all customary fees or other fees to the transaction in section "H. Other Fees"

A. Origination - \$999.00 (2)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total	
Administration Fee		Lender	Borrower	\$550.00	\$0.00	\$550.00	...
DISCOUNT FEE		Lender	Borrower	\$0.00	\$0.00	\$0.00	...

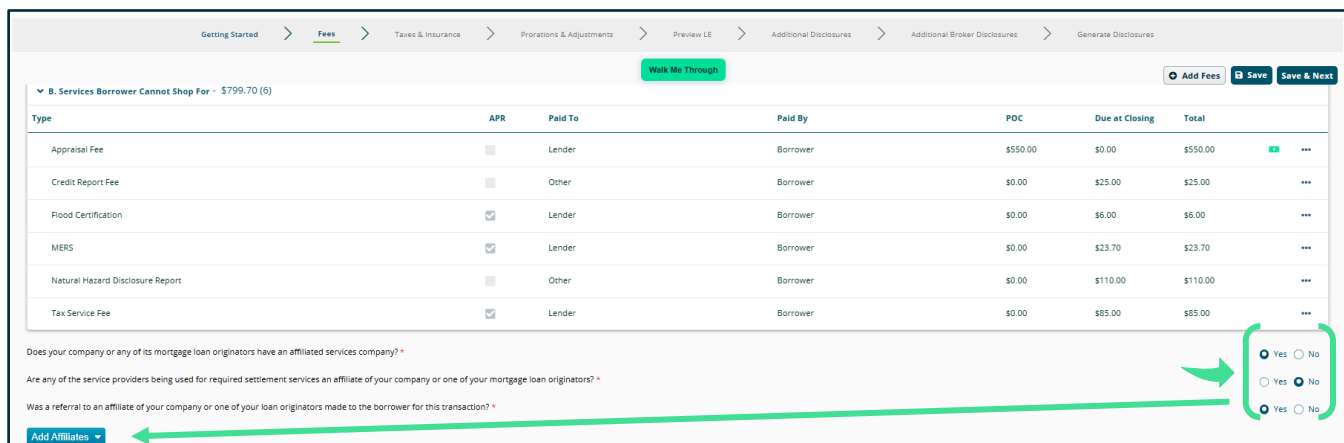
B. Services Borrower Cannot Shop For - \$774.70 (6)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total	
Appraisal Fee		Lender	Borrower	\$550.00	\$0.00	\$550.00	...
Credit Report Fee		Other	Borrower	\$0.00	\$0.00	\$0.00	...
Flood Certification		Lender	Borrower	\$0.00	\$6.00	\$6.00	...

Edit
Split
Add Custom SSP
Remove

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.



Getting Started > **Fees** > Taxes & Insurance > Prorations & Adjustments > Preview LE > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

Walk Me Through

Add Fees Save Save & Next

B. Services Borrower Cannot Shop For - \$799.70 (6)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total	
Appraisal Fee		Lender	Borrower	\$550.00	\$0.00	\$550.00	...
Credit Report Fee		Other	Borrower	\$0.00	\$25.00	\$25.00	...
Flood Certification		Lender	Borrower	\$0.00	\$6.00	\$6.00	...
MERS		Lender	Borrower	\$0.00	\$23.70	\$23.70	...
Natural Hazard Disclosure Report		Other	Borrower	\$0.00	\$110.00	\$110.00	...
Tax Service Fee		Lender	Borrower	\$0.00	\$85.00	\$85.00	...

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

Are any of the service providers being used for required settlement services an affiliate of your company or one of your mortgage loan originators? *

Was a referral to an affiliate of your company or one of your loan originators made to the borrower for this transaction? *

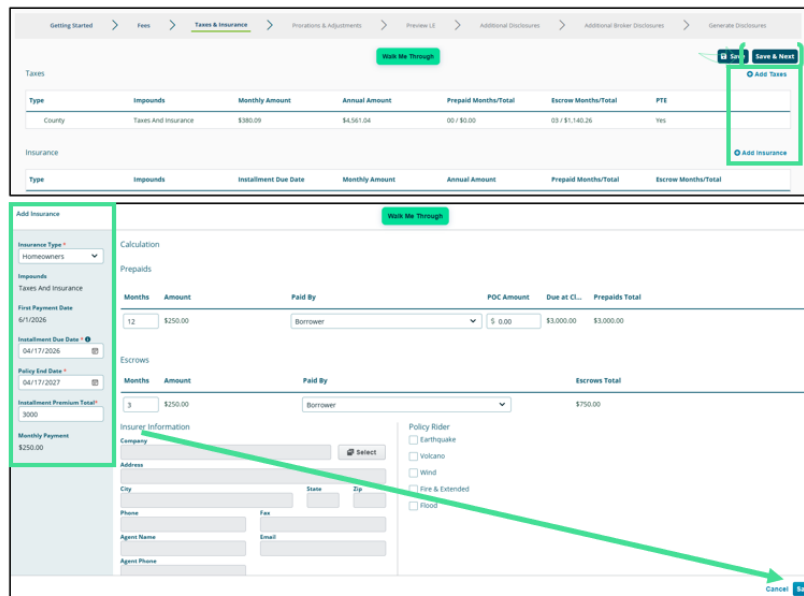
Add Affiliates

Yes No
Yes No
Yes No

Step

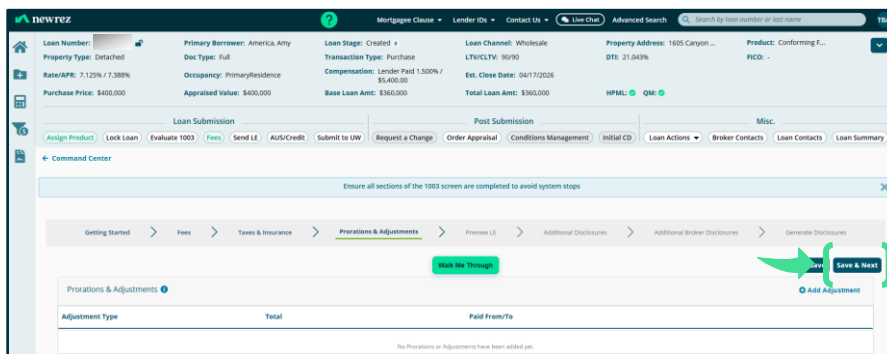
15 Add Taxes and Insurance (if applicable).

- A limited number of fields, such as “paid by” for Escrows and Prepaids, 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**.



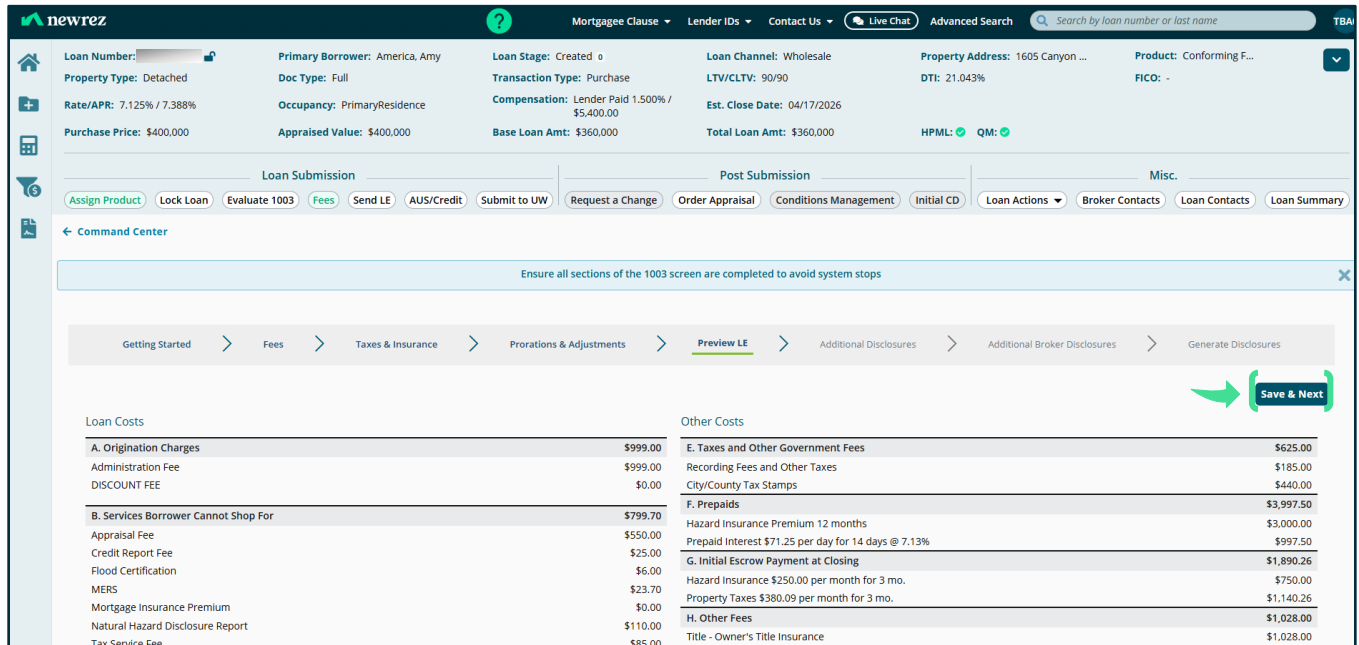
16 Enter Prorations & Adjustments (optional).

- 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**.



Loan Submission

Post Submission

Misc.

Command Center

Ensure all sections of the 1003 screen are completed to avoid system stops

Getting Started > Fees > Taxes & Insurance > Prorations & Adjustments > **Preview LE** > Additional Disclosures > Additional Broker Disclosures > Generate Disclosures

Loan Costs

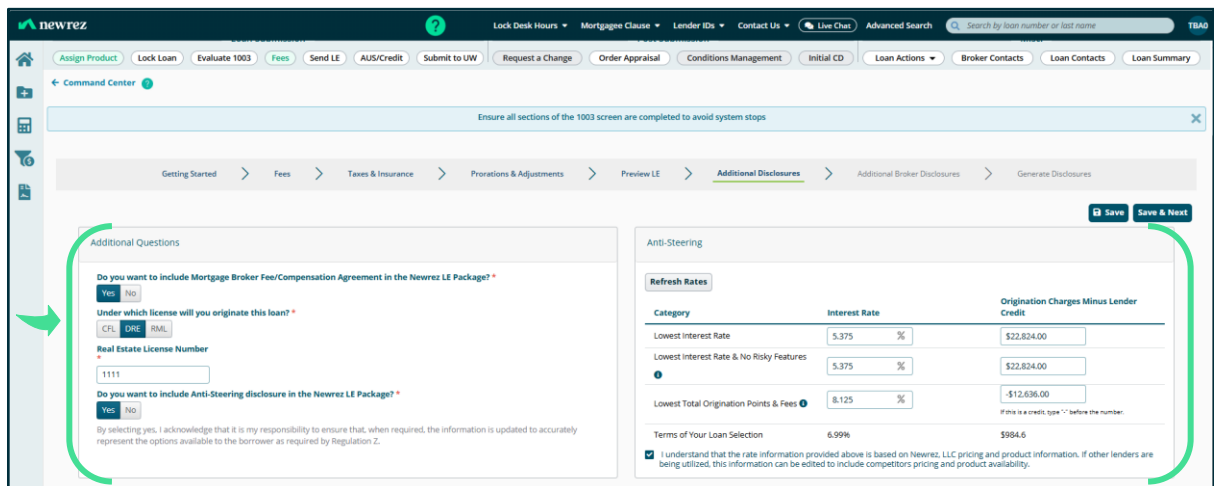
Category	Amount
A. Origination Charges	\$999.00
Administration Fee	\$999.00
DISCOUNT FEE	\$0.00
B. Services Borrower Cannot Shop For	\$799.70
Appraisal Fee	\$550.00
Credit Report Fee	\$25.00
Flood Certification	\$6.00
MERS	\$23.70
Mortgage Insurance Premium	\$0.00
Natural Hazard Disclosure Report	\$110.00
Tax Service Fee	\$85.00

Other Costs

Category	Amount
E. Taxes and Other Government Fees	\$625.00
Recording Fees and Other Taxes	\$185.00
City/County Tax Stamps	\$440.00
F. Prepaids	\$3,997.50
Hazard Insurance Premium 12 months	\$3,000.00
Prepaid Interest \$71.25 per day for 14 days @ 7.13%	\$997.50
G. Initial Escrow Payment at Closing	\$1,890.26
Hazard Insurance \$250.00 per month for 3 mo.	\$750.00
Property Taxes \$380.09 per month for 3 mo.	\$1,140.26
H. Other Fees	\$1,028.00
Title - Owner's Title Insurance	\$1,028.00

Save & Next

- ## 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.



Additional Questions

Do you want to include Mortgage Broker Fee/Compensation Agreement in the NewRez LE Package? *

☒ Yes ☐ No

Under which license will you originate this loan? *

☐ CFL ☒ DRC ☐ RML

Real Estate License Number *

1111

Do you want to include Anti-Steering disclosure in the NewRez LE Package? *

☒ Yes ☐ No

By selecting yes, I acknowledge that it is my responsibility to ensure that, when required, the information is updated to accurately represent the options available to the borrower as required by Regulation Z.

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

If this is a credit, type "-" before the number.

Terms of Your Loan Selection

6.99% \$984.6

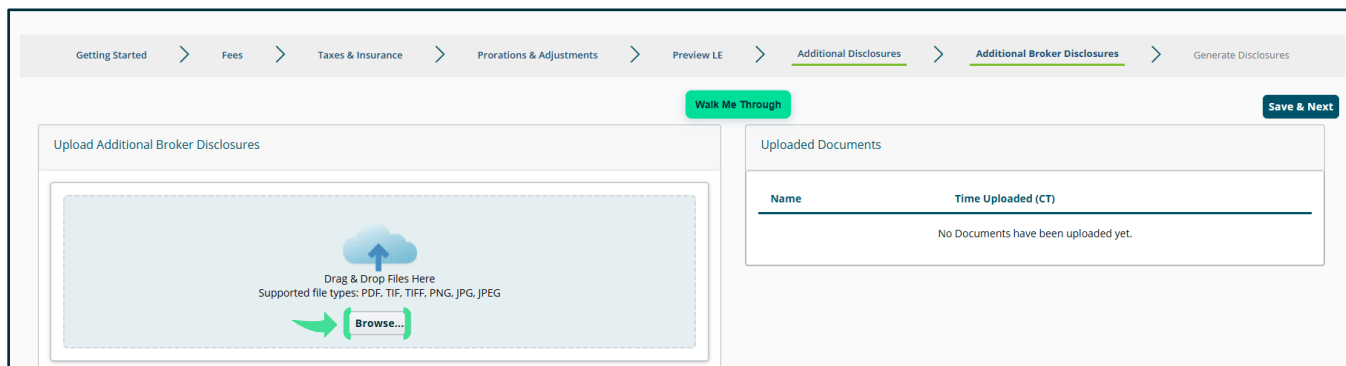
☒ I understand that the rate information provided above is based on NewRez, LLC pricing and product information. If other lenders are being utilized, this information can be edited to include competitors pricing and product availability.

Save & Next

Step

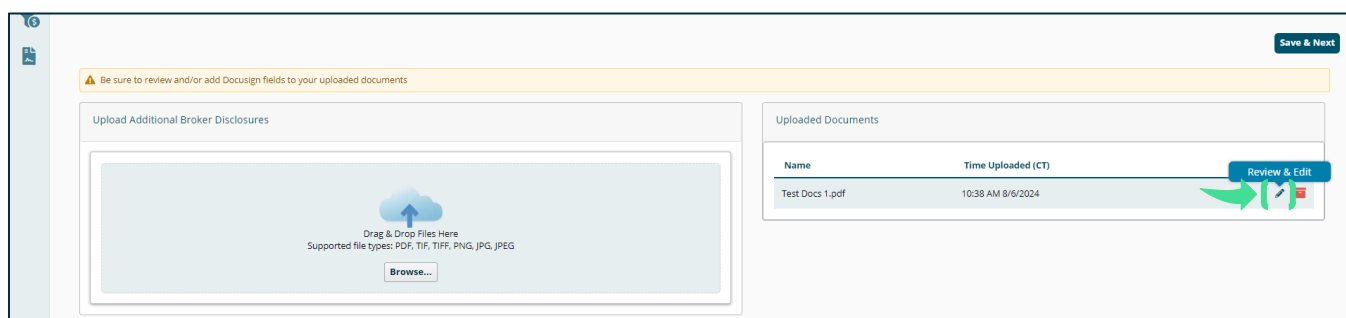
19 Upload Additional Broker Disclosures (optional). If not uploading, go to step 23.

- 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 Signature, Initial, and/or Date fields. Click Save.

Generated by PDFKit.NET Evaluation

BUYER ATTACHMENT

This attachment should be given to the Buyer prior to the submission of any offer and is not a part of the Residential Resale Real Estate Purchase Contract's terms.

ATTENTION BUYER!

You are entering into a legally binding agreement.

- Read the entire contract before you sign it.**
- Review the Seller's Property Disclosure Statement (See Section 4a).**
 - This information comes directly from the Seller.
 - Investigate any blank spaces, unclear answers or any other information that is important to you.
- Review the Inspection Paragraph (see Section 6a).**

If important to you, hire a qualified:

 - Mold inspector
 - Roof inspector
 - Pest inspector
 - Pool inspector
 - Heating/cooling inspector

Verify square footage (see Section 6b)

Rotate page

Save

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

Walk Me Through

Be sure to review and/or add eSign fields to your uploaded documents

Upload Additional Broker Disclosures

Drag & Drop Files Here
Supported file types: PDF, TIF, TIFF, PNG, JPG, JPEG

Browse...

Uploaded Documents

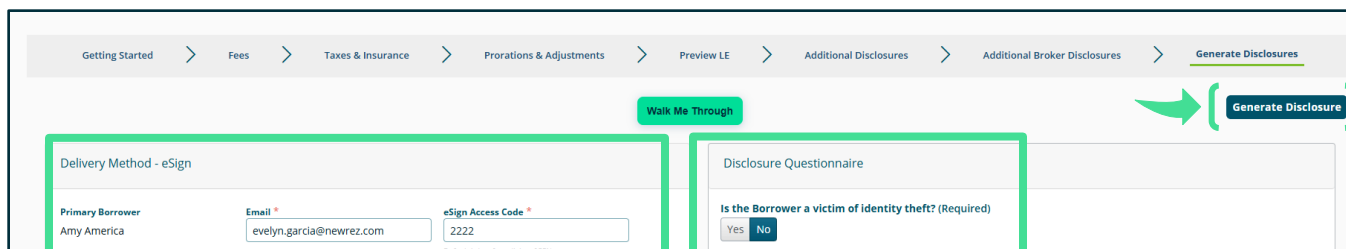
Name	Time Uploaded (CT)
Test Docs 1.pdf	9:23 AM 4/24/2026

Save & Next

Step

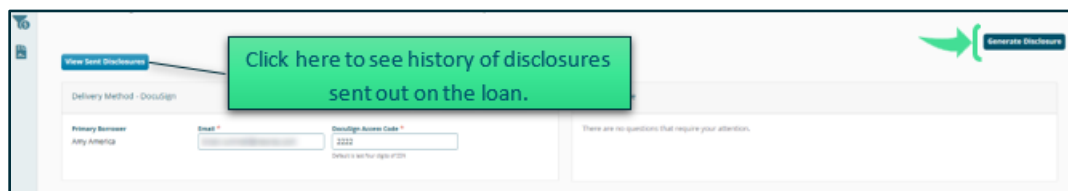
23 Confirm email(s) & answer Questionnaire & select Generate Disclosures.

- Data validation errors populate & must be fixed prior to generating disclosures.



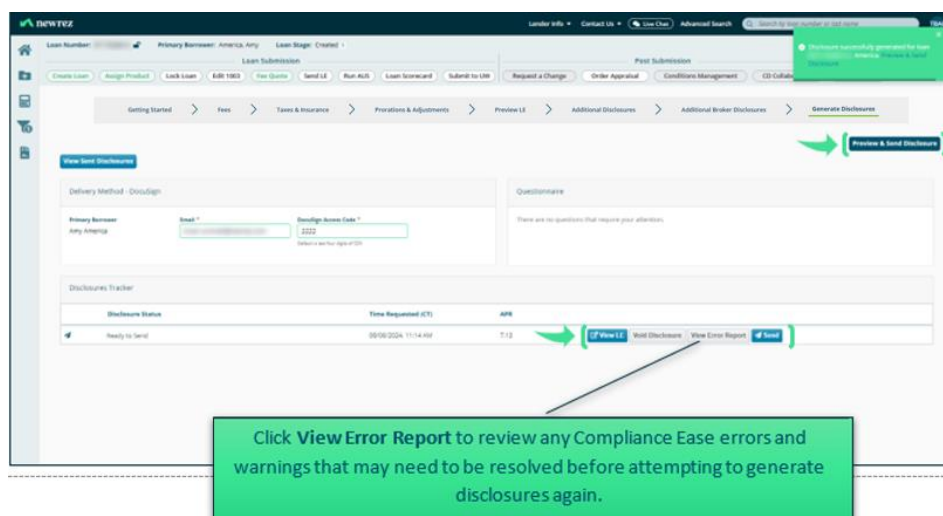
24 Generate Disclosures

- 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**.

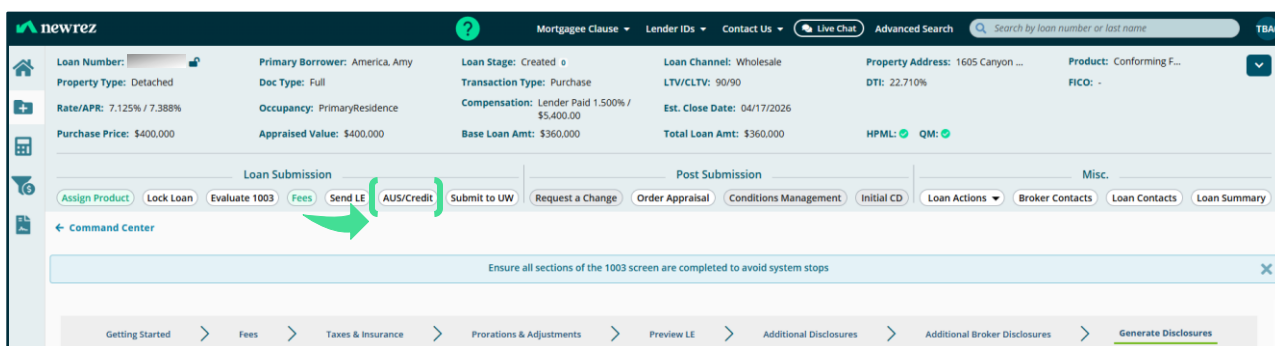


AUS & Order Appraisal

Step

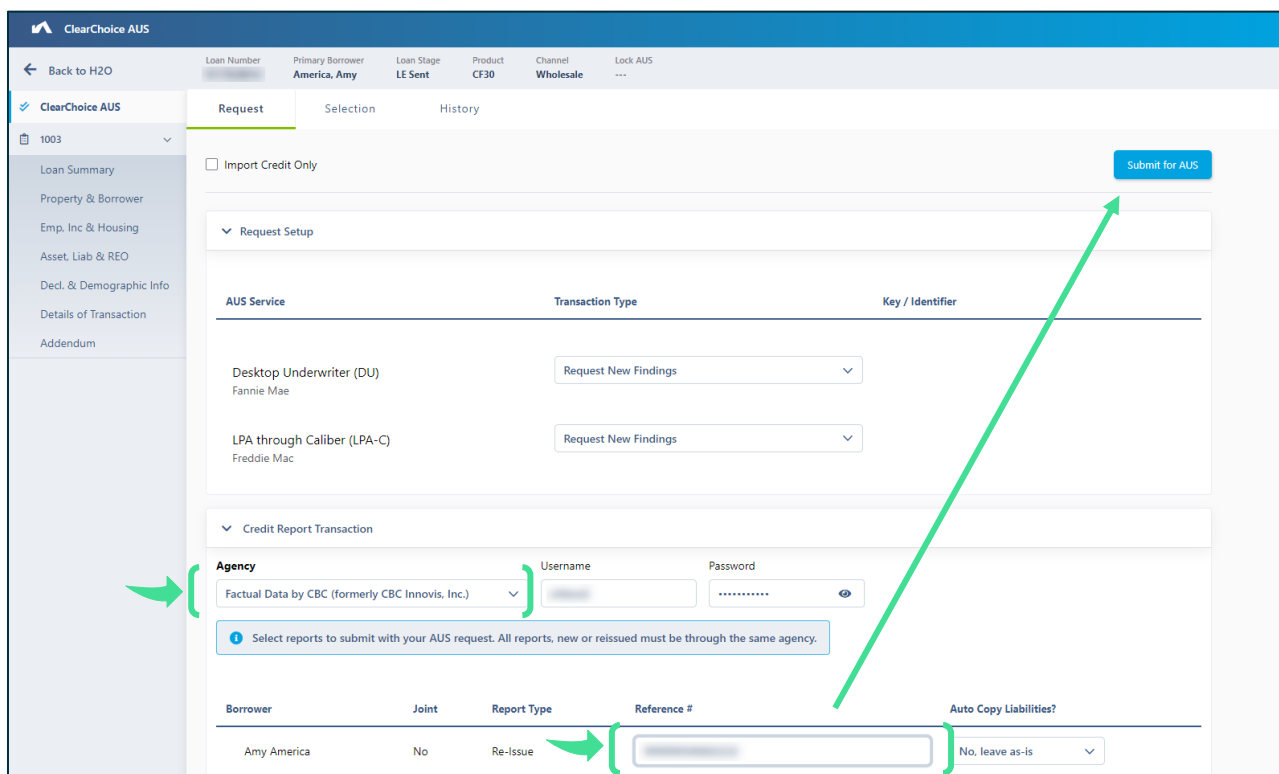
- 26 Select "Run AUS" from the Loan Submission menu.

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**.

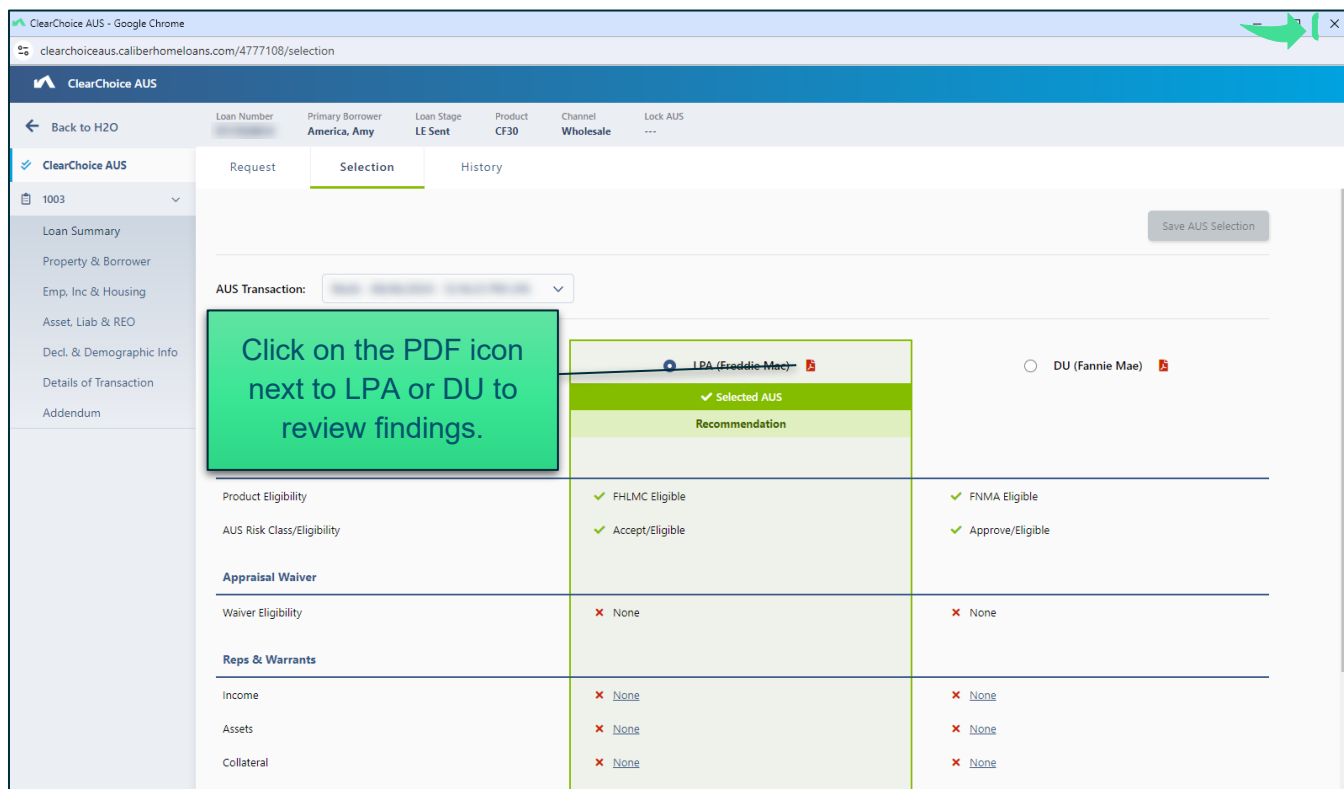


Step



28 Review AUS findings

- Close AUS pop-up window.



ClearChoice AUS - Google Chrome

clearchoiceaus.caliberhomeloans.com/4777108/selection

ClearChoice AUS

Back to H2O

Loan Number: [redacted] Primary Borrower: America, Amy Loan Stage: LE Sent Product: CF30 Channel: Wholesale Lock AUS: ---

ClearChoice AUS

Request Selection History

1003

Loan Summary

Property & Borrower

Emp. Inc & Housing

Asset, Liab & REO

Decl. & Demographic Info

Details of Transaction

Addendum

Save AUS Selection

AUS Transaction: [dropdown]

Click on the PDF icon next to LPA or DU to review findings.

LPA (Freddie Mac) [PDF icon]

DU (Fannie Mae) [PDF icon]

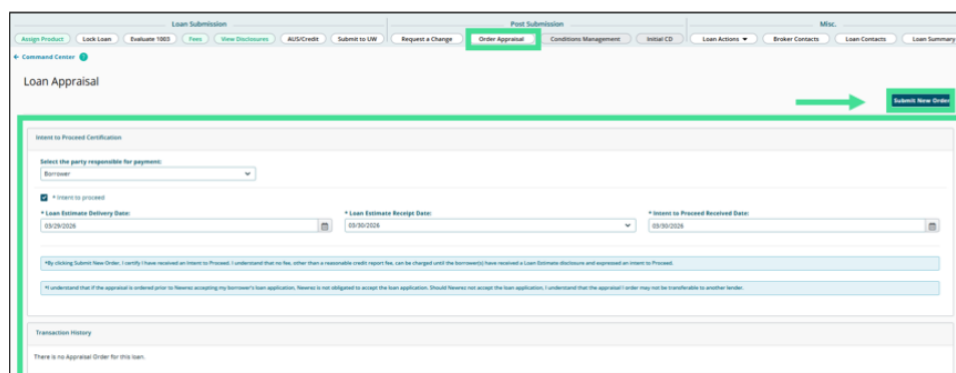
Selected AUS

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.



Loan Submission

Assign Product Lock Loan Evaluate 1003 Fees View Disclosures AUS/Credits Submit to UW Request a Change Order Appraisal Conditions Management Initial CD Loan Actions Broker Contacts Loan Contacts Loan Summary

Command Center

Loan Appraisal

Submit New Order

Intent to Proceed Certification

Select the party responsible for payment:

Borrower

✓ Intent to proceed

* Loan Estimate Delivery Date: 03/29/2025

* Loan Estimate Receipt Date: 03/29/2025

* Intent to Proceed Received Date: 03/29/2025

I hereby Submit New Order. I certify I have received an Intent to Proceed. I understand that no fee, other than a reasonable credit report fee, can be charged until the borrower(s) have received a Loan Estimate disclosure and expressed an intent to proceed.

I understand that if the appraisal is ordered prior to finance accepting my borrower's loan application, finance is not obligated to accept the loan application. Should finance not accept the loan application, I understand that the appraisal order may not be transferable to another lender.

Transaction History

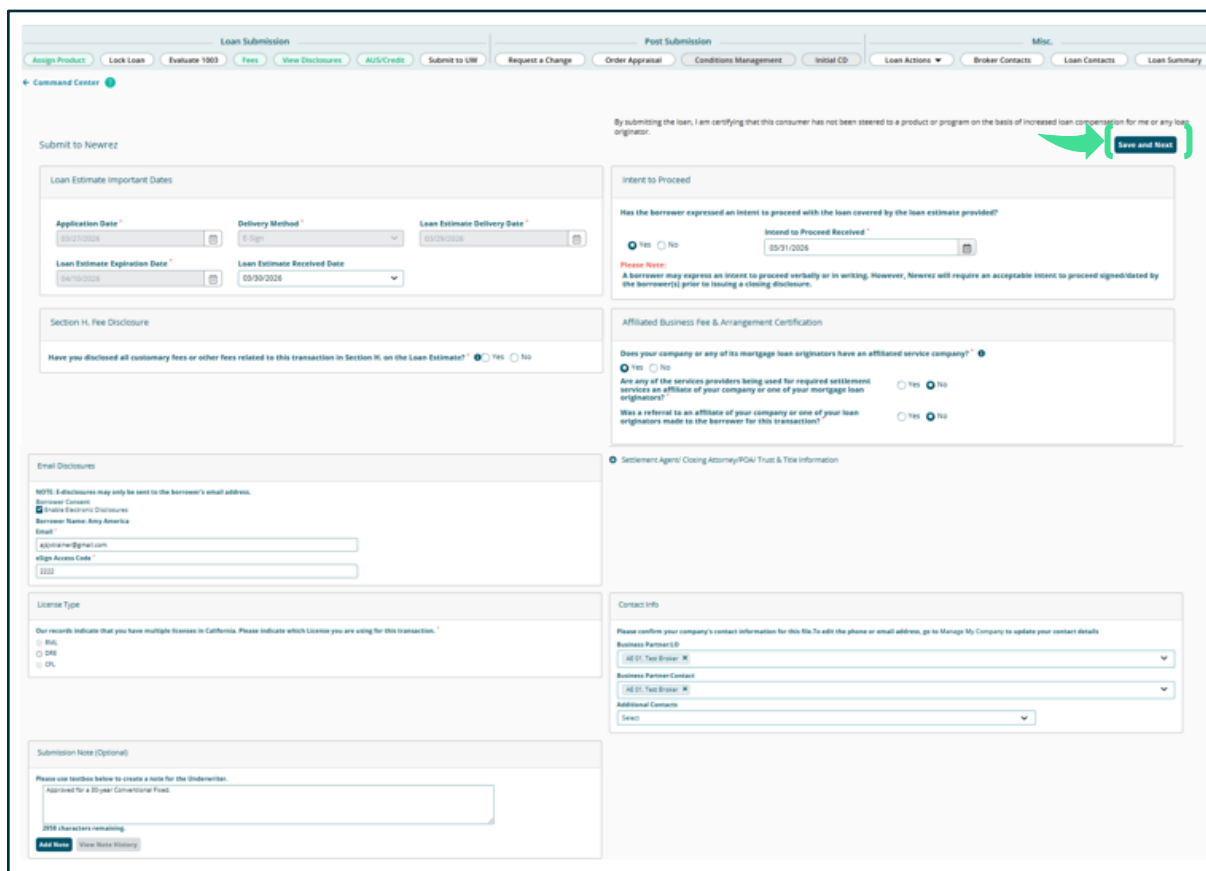
There is no Appraisal Order for this loan.

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.



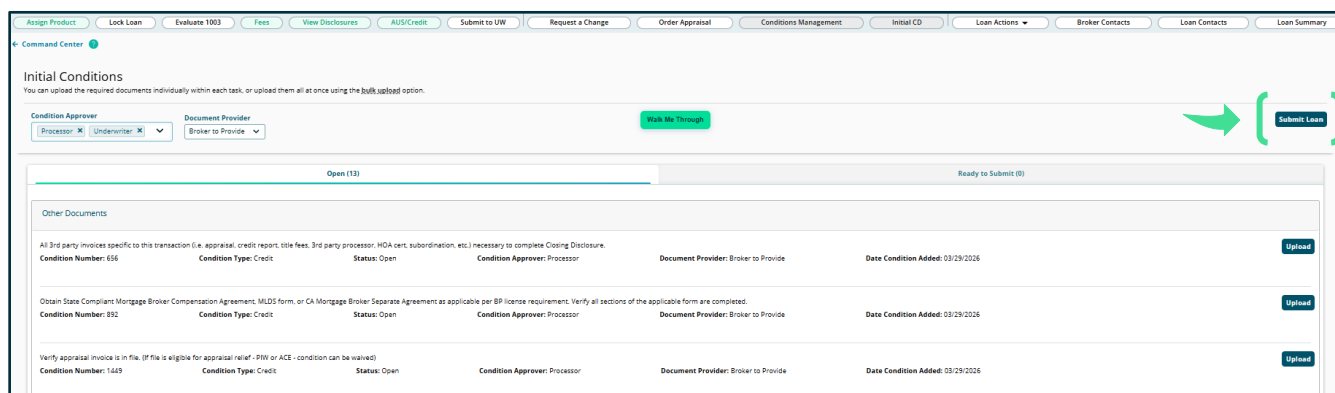
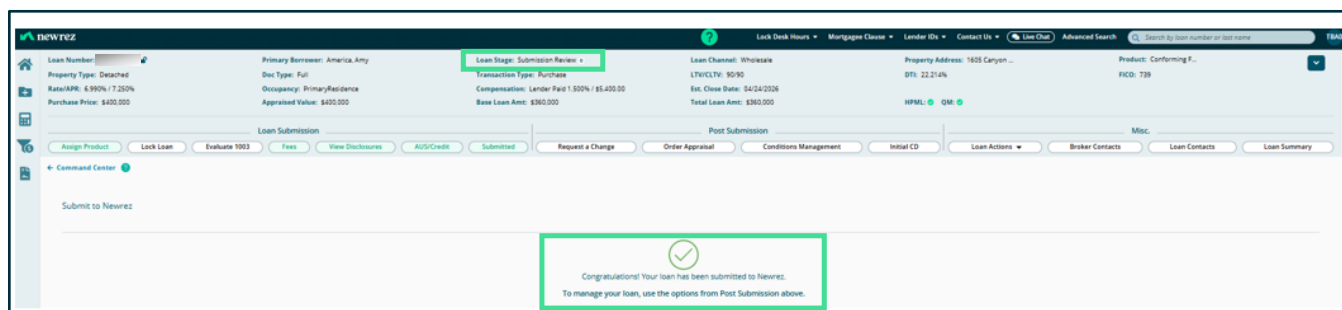
The screenshot shows the Newrez Loan Submission form. At the top, there is a navigation bar with tabs for 'Loan Submission', 'Post Submission', and 'Misc.'. The 'Loan Submission' tab is active, showing a progress bar with steps: Assign Product, Lock Loan, Evaluate 1003, Fees, View Disclosures, A/C/Credit, and Submit to UW. The 'Submit to UW' step is highlighted. Below the navigation bar, there is a 'Command Center' section with a 'Submit to Newrez' button. The main form area is divided into several sections: 'Loan Estimate Important Dates' with fields for Application Date, Delivery Method, Loan Estimate Delivery Date, Loan Estimate Expiration Date, and Loan Estimate Received Date; 'Section H, Fee Disclosure' with a checkbox for 'Have you disclosed all customary fees or other fees related to this transaction in Section H, on the Loan Estimate?'; 'Email Disclosures' with a note about email delivery and fields for Borrower Name, Email, and Affirm Access Code; 'License Type' with radio buttons for R/L, D/L, and C/L; 'Submission Note (Optional)' with a text area for a note and a character count; 'Intent to Proceed' with a checkbox for 'Has the borrower expressed an intent to proceed with the loan covered by the loan estimate provided?' and a date field; 'Affiliated Business Fee & Arrangement Certification' with checkboxes for 'Does your company or any of its mortgage loan originators have an affiliated service company?' and 'Was a referral to an affiliate of your company or one of your loan originators made to the borrower for this transaction?'; and 'Contact Info' with fields for Business Partner ID, Business Partner Contact, and Additional Comments. A green arrow points to the 'Save and Next' button in the top right corner.

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.

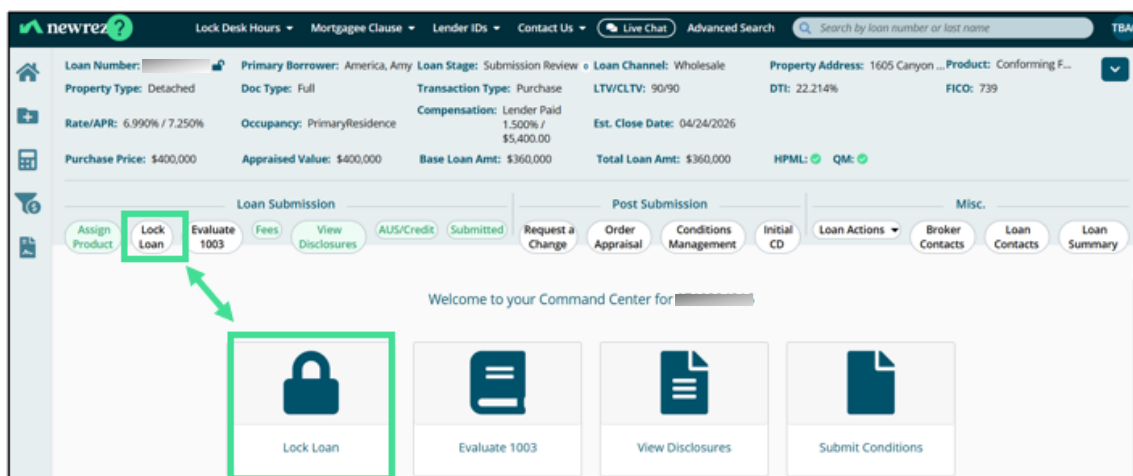



Lock Loan

- ✓ 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.

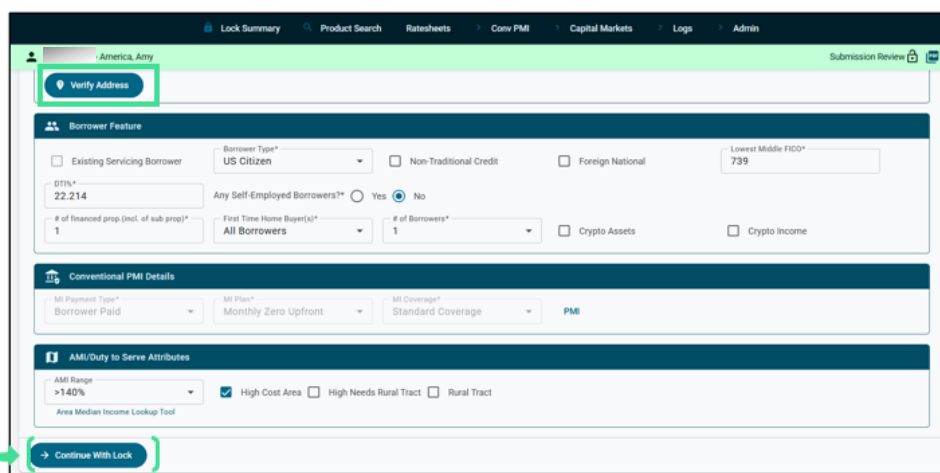
Step

1 Select Lock Loan



The screenshot shows the Newrez Command Center interface. The 'Lock Loan' button is highlighted with a green box in the 'Loan Submission' section. An arrow points from this button to the 'Lock Loan' button in the 'Loan Submission' section. The interface also shows various loan details and navigation options.

- 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.



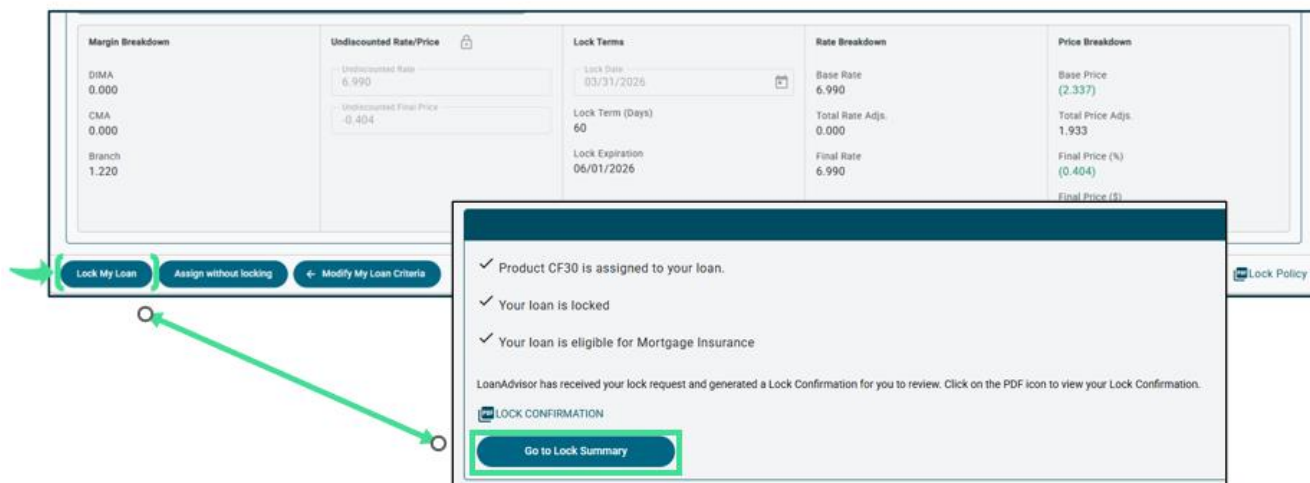
The screenshot shows the 'Verify Address' form in the Newrez system. The 'Continue With Lock' button is highlighted with a green box and an arrow points to it. The form contains various fields for borrower information, including name, address, and loan details.

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.



Margin Breakdown

DIMA	0.000
CMA	0.000
Branch	1.220

Undiscounted Rate/Price

Undiscounted Rate	6.990
Undiscounted Final Price	-0.404

Lock Terms

Lock Date	03/31/2026
Lock Term (Days)	60
Lock Expiration	06/01/2026

Rate Breakdown

Base Rate	6.990
Total Rate Adj.	0.000
Final Rate	6.990

Price Breakdown

Base Price	(2.337)
Total Price Adj.	1.933
Final Price (%)	(0.404)
Final Price (\$)	

Lock My Loan **Assign without locking** **Modify My Loan Criteria**

✓ 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

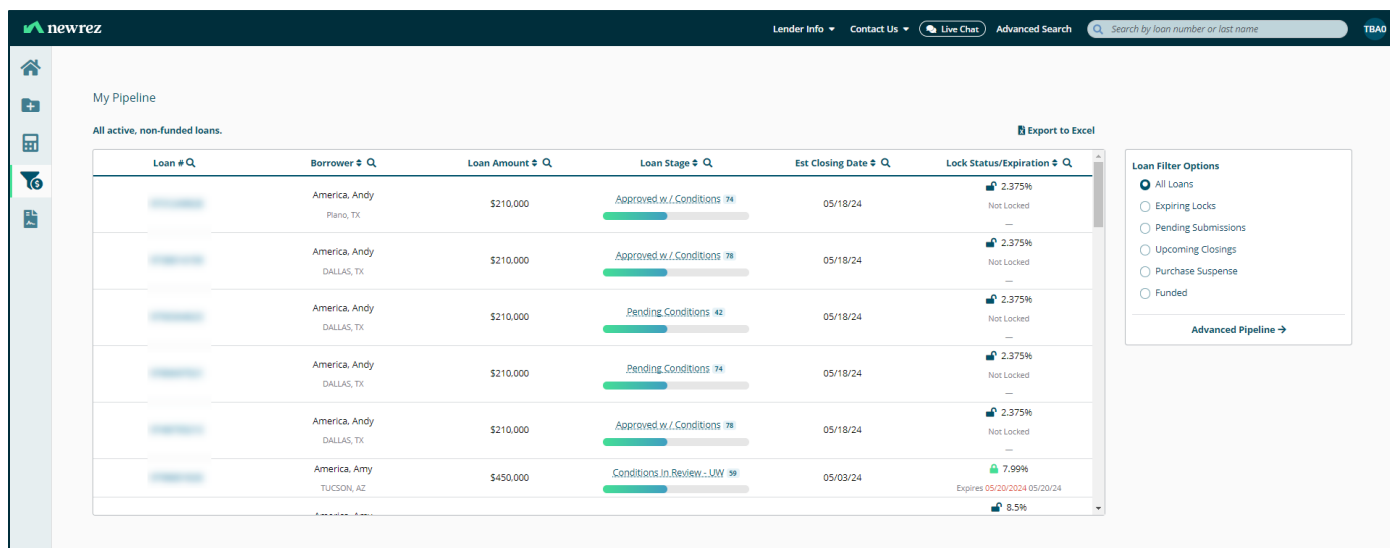
[Go to Lock Summary](#)

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.

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



The screenshot displays the 'My Pipeline' section for 'All active, non-funded loans'. The table lists several loans with columns for Loan #, Borrower, Loan Amount, Loan Stage, Est Closing Date, and Lock Status/Expiration. The interface includes a sidebar with navigation icons, a top navigation bar with links like 'Lender Info', 'Contact Us', and 'Live Chat', and a right-hand filter panel.

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...LMV 9%	05/03/24	7.99% Expires 05/20/2024 05/20/24 8.5%

Loan Filter Options:

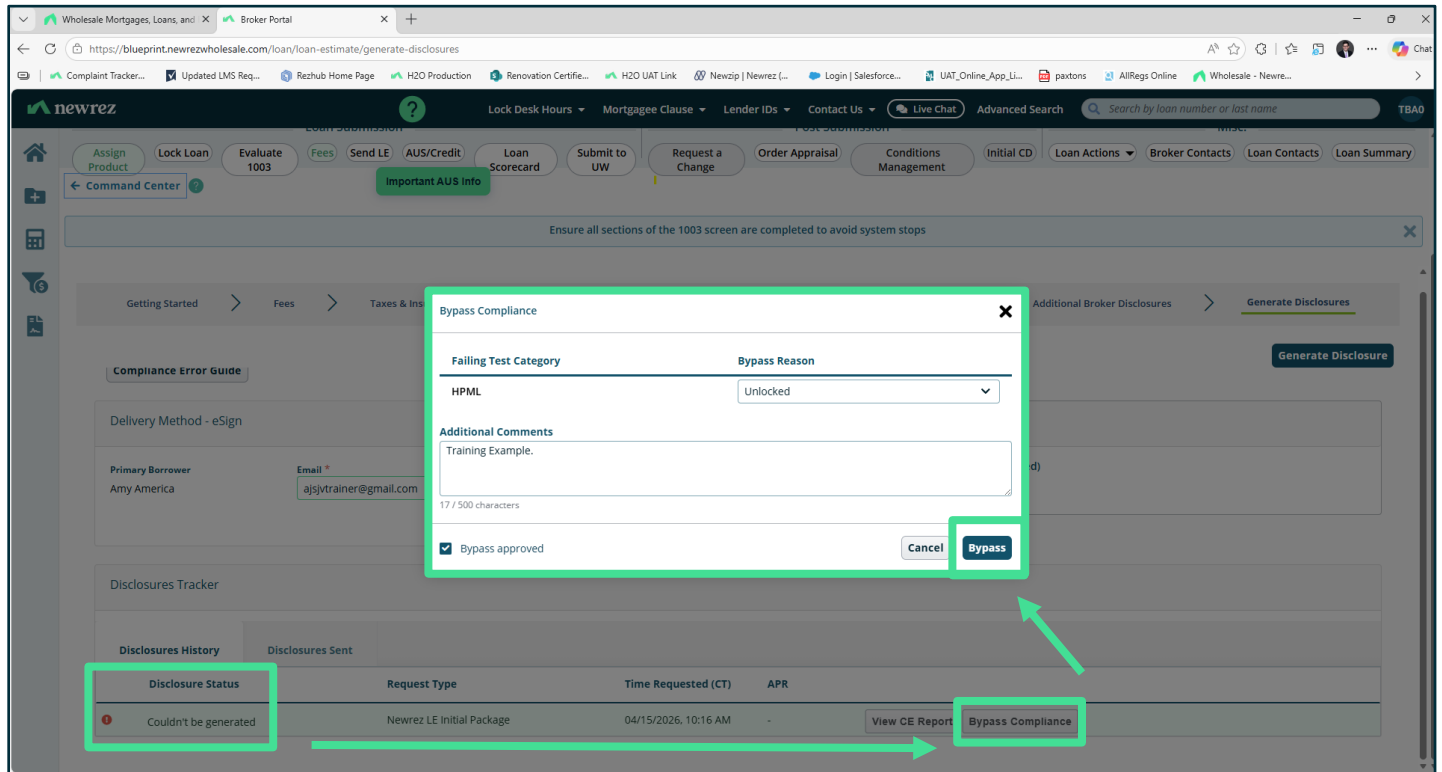
- ☒ All Loans
- ☐ Expiring Locks
- ☐ Pending Submissions
- ☐ Upcoming Closings
- ☐ Purchase Suspense
- ☐ Funded

[Advanced Pipeline →](#)

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 Broker Portal interface. A 'Bypass Compliance' modal is open, allowing a user to bypass a compliance error. The modal includes a 'Failing Test Category' dropdown set to 'HPML', a 'Bypass Reason' dropdown set to 'Unlocked', and a text area for 'Additional Comments' with the placeholder 'Training Example.' There are 'Cancel' and 'Bypass' buttons at the bottom of the modal, with a checked 'Bypass approved' checkbox.

In the background, the 'Disclosures Tracker' table is visible. A red box highlights the 'Disclosure Status' column, and another red box highlights the 'Bypass Compliance' link in the 'Actions' column. A green arrow points from the 'Bypass Compliance' link in the table to the 'Bypass' button in the modal.

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

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

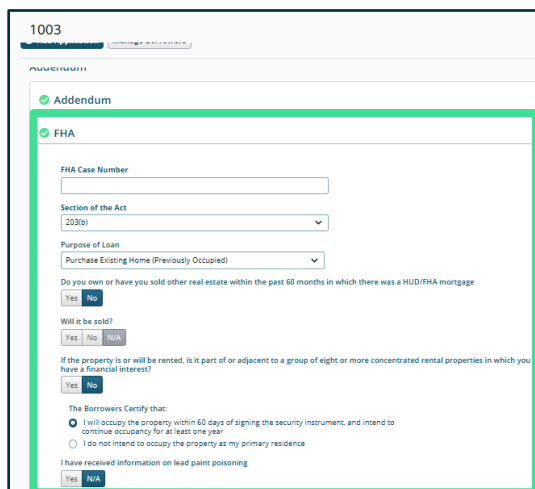
- Loan was previously recommended for decline.
- Five days from recommended date have passed.
- All denied loans received an Adverse Action Notification – refer to Denied procedures for additional information.

Cancelled

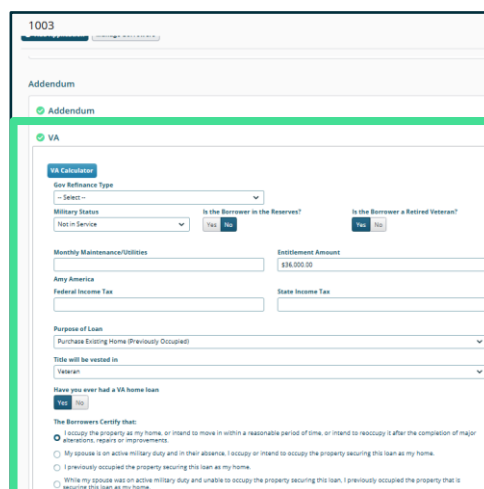
- Final stage of a loan that is not Denied or Funded.

Frequently Asked Questions (FAQ)

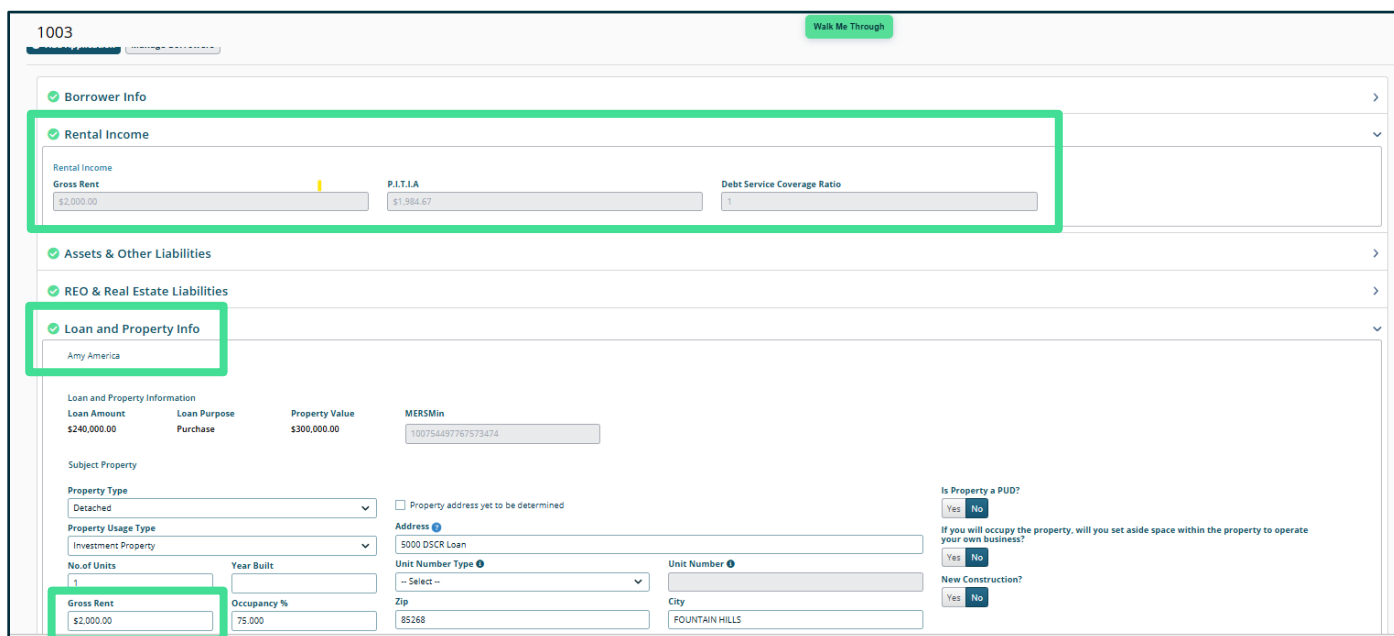
- Does the 1003 screen in Blueprint collect product-specific information required for the loan application?
 - Yes, please see the screenshots and examples below.



FHA Scenario



VA Scenario



SMART Vest