newrez WHOLESALE

Blueprint for Brokers Portal

User Guide

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Introduction

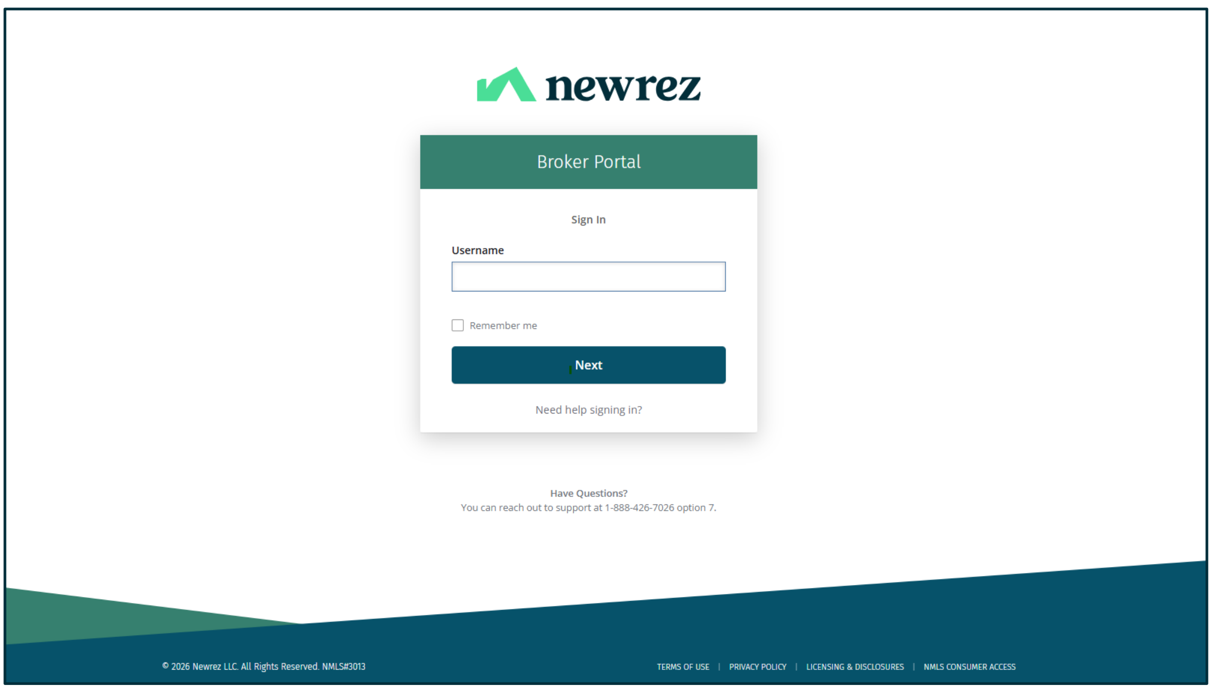
The Blueprint for Brokers Portal is an exclusive platform that makes it even easier to do business with Newrez. This user guide will provide details on what you can expect to see.

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

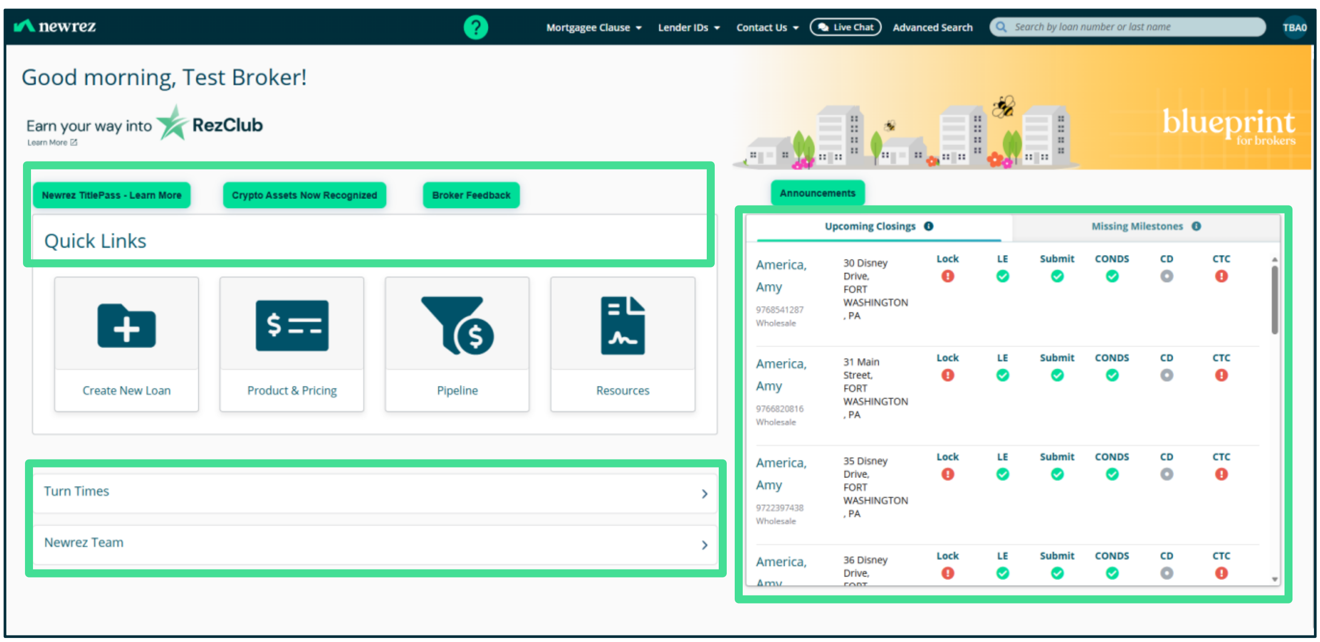
Current turn times for Loan Registration, Underwriting, Conditions, Initial CD, and Closing Docs for your Operations center.

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.

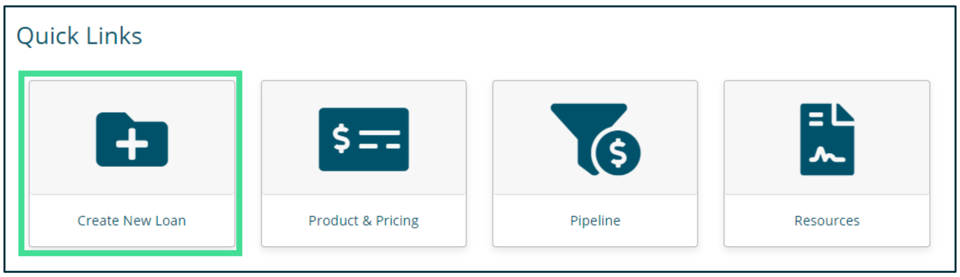


Loan Creation through Initial Disclosures

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

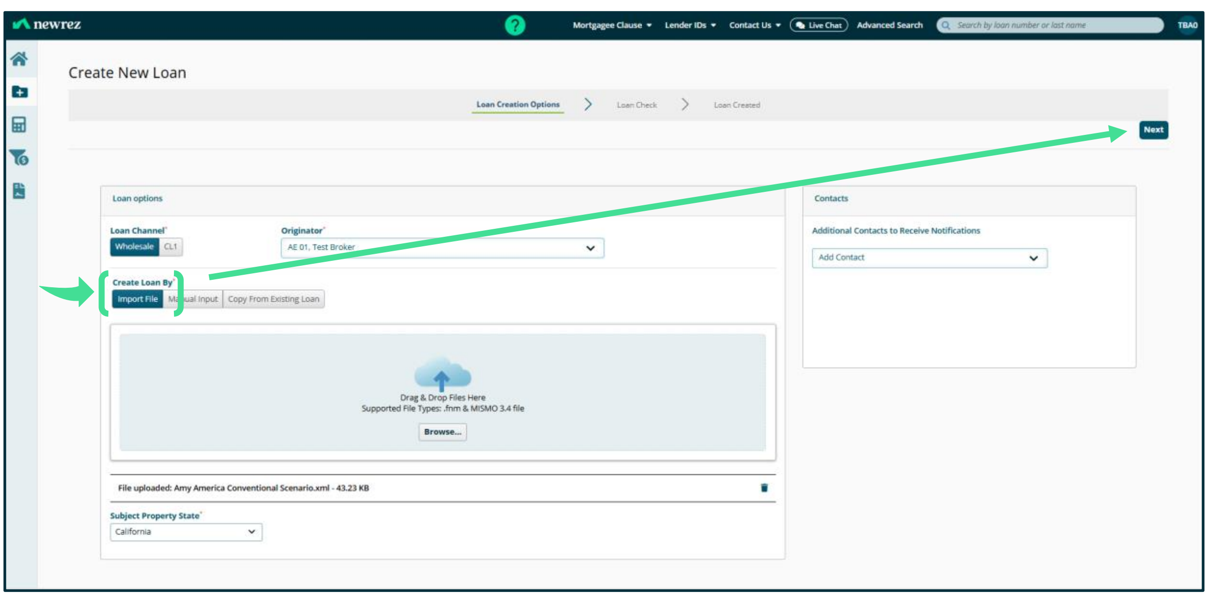
Step

1 Select "Create New Loan."



2 Select Import file and click Next.

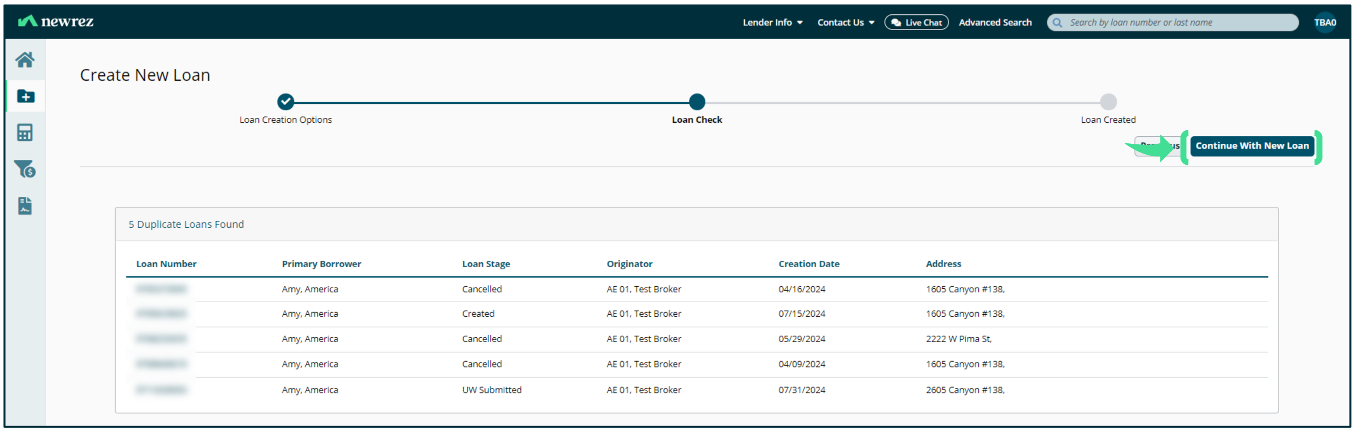
- Users can also Manually Input loans or Copy From Existing Loan.
- Loans can be created on behalf of another originator, who has shared their pipeline with you, using the Originator dropdown.
- Up to 6 names can be selected as Additional Contacts. *NOTE: Only the Main Contact & LO will receive Loan Status Notifications (LSNs).*
- Supports both FNMA 3.2 or MISMO 3.4 file type.



Step

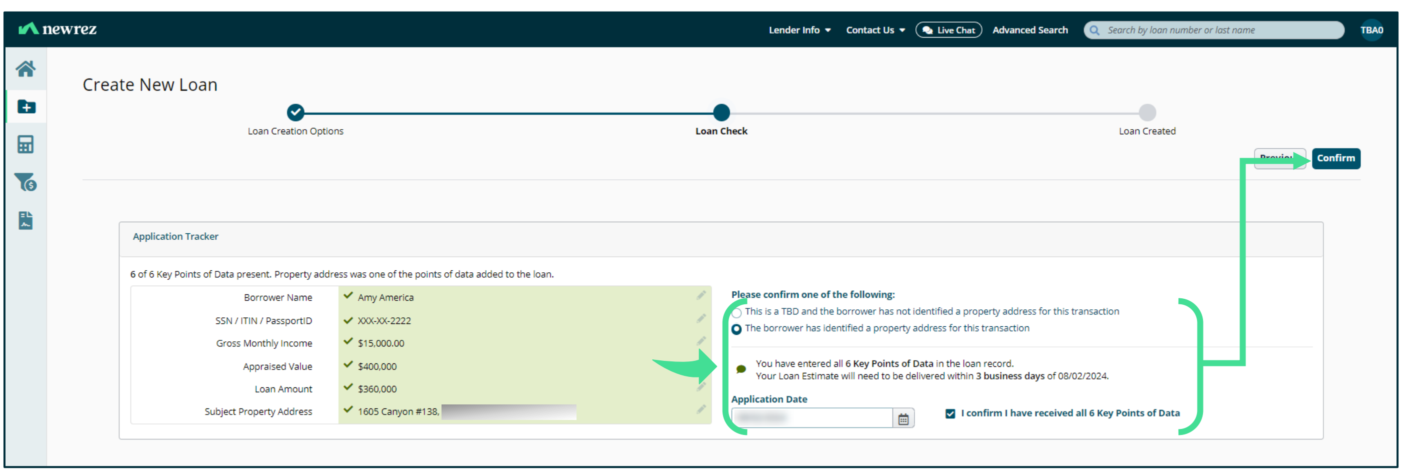
3 Select Duplicate Loan (if applicable) and/or click Continue with New Loan.

- Duplicate loan search only applies when borrower with same name and SSN has an existing loan in your brokerage.



4 Complete Application Tracker.

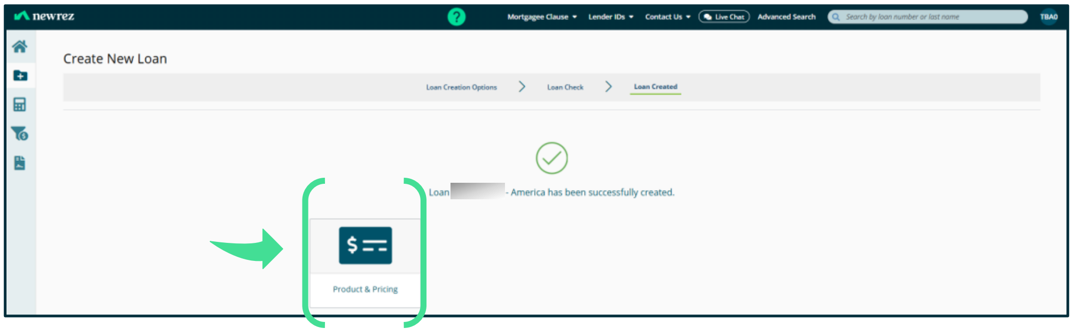
- Select applicable **Property Address** radio button indicating if your borrower has identified a property address or if the loan is a TBD.
- Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.



Step

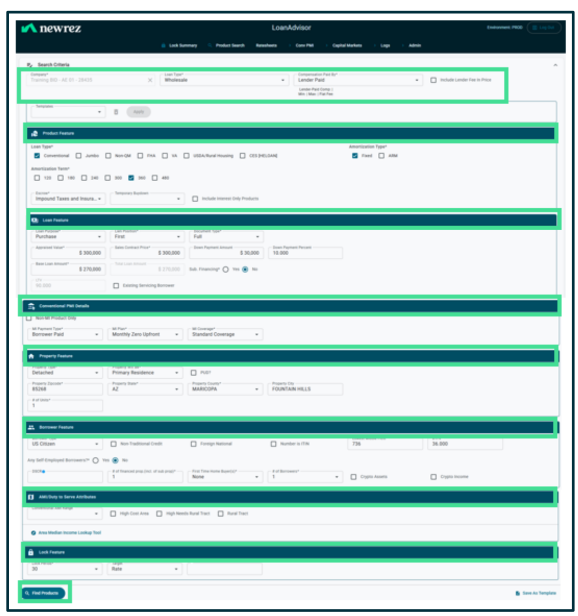
5 Select Product & Pricing.

- 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.

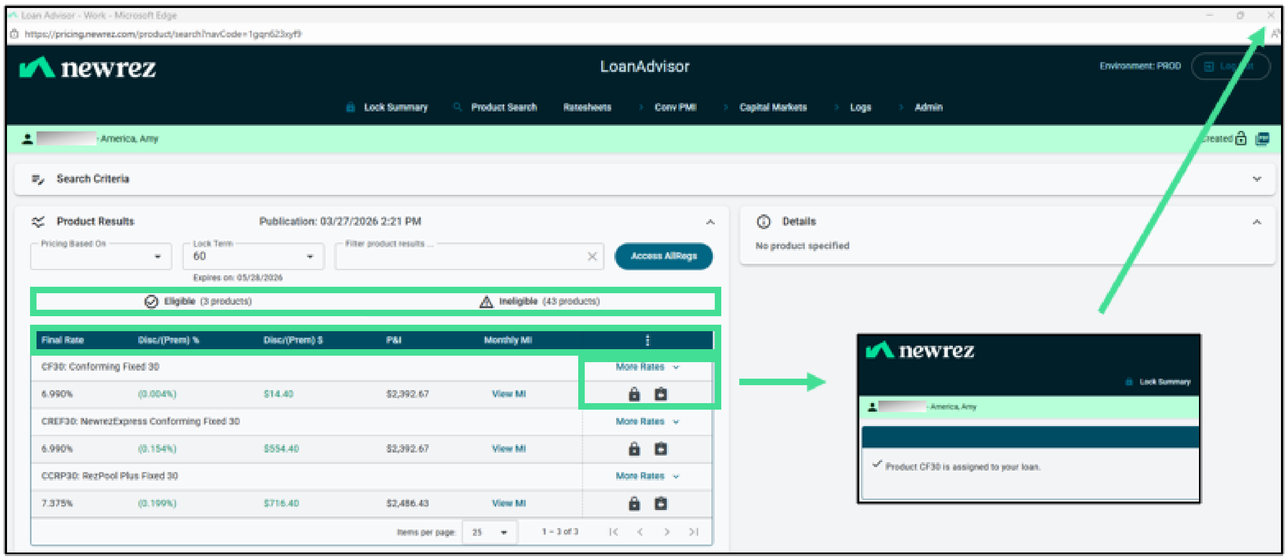
- Confirm **Company**; **Loan Type** (Wholesale or CL1) & **Compensation** (if eligible).
- Multiple **Loan Type**(s); **Amortization Term**(s) & **Amortization Type**(s) can be selected. Mortgage Insurance (MI) calculated on eligible loan products.
- Key Areas: **Product Feature; Loan Feature; Property Feature; Borrower Feature; AMI / Duty to Serve Attributes; Loan Features** – once completed select **Find Products**.



Step

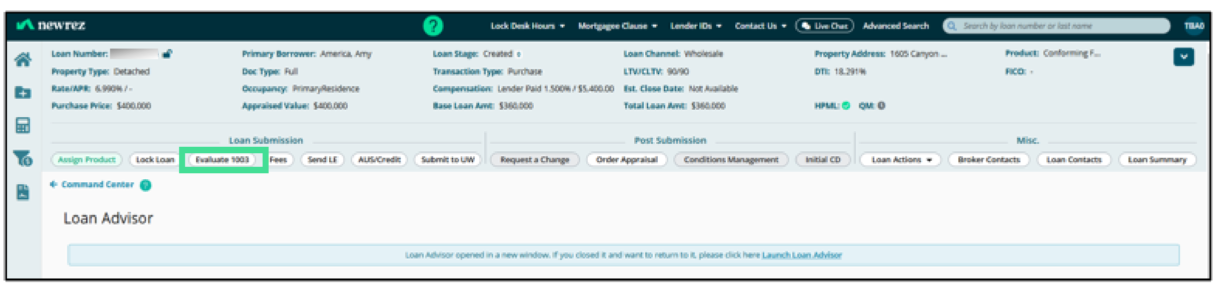
7 Locate desired Product and click Assign Product (💼).

- **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 Evaulate 1003.

- Application uploaded from 3.4 file or manually completed by Broker**.**



Step

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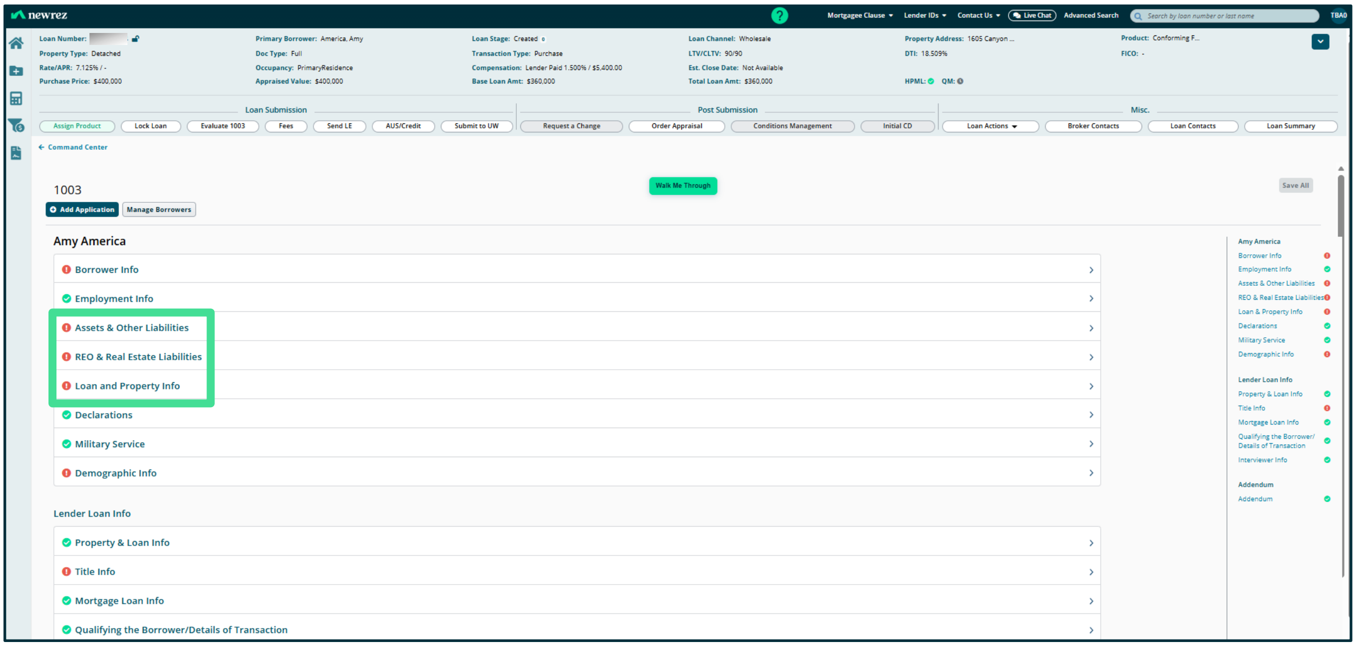
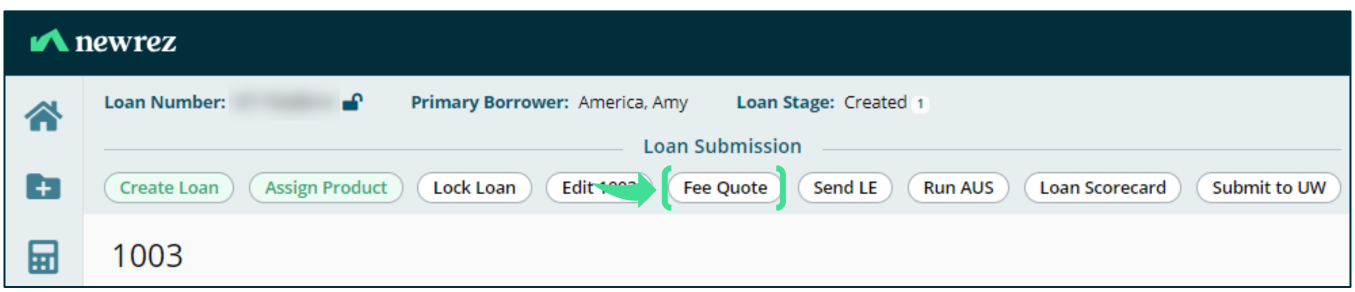
9 Evaluate 1003 – Missing fields within the section will be heighted in red.

- 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.**



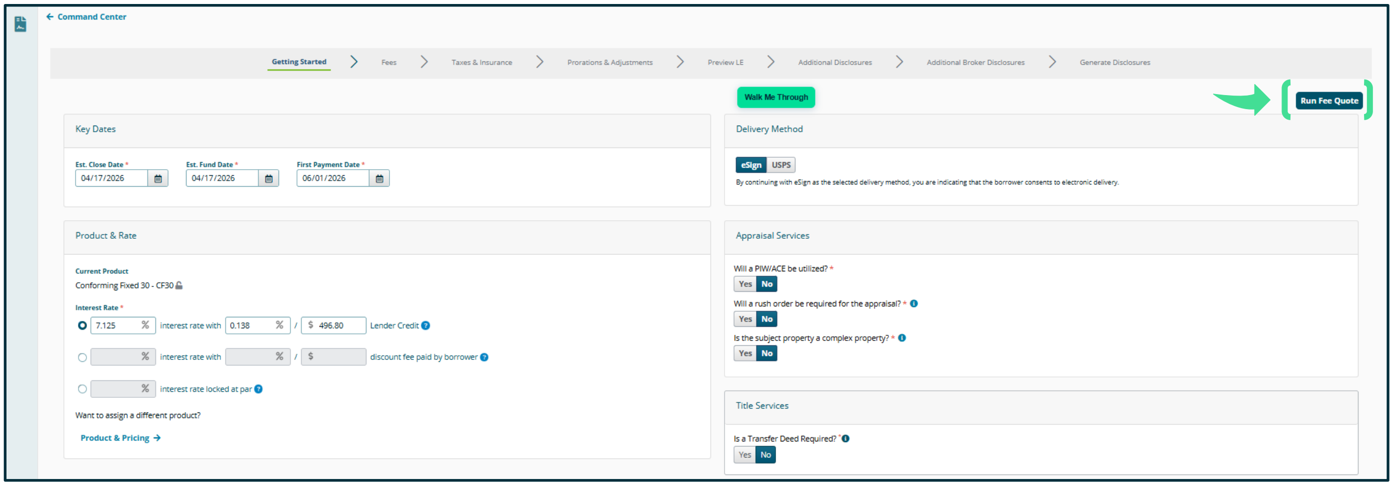
10 Select "Fee Quote" under Loan Submission.



Step

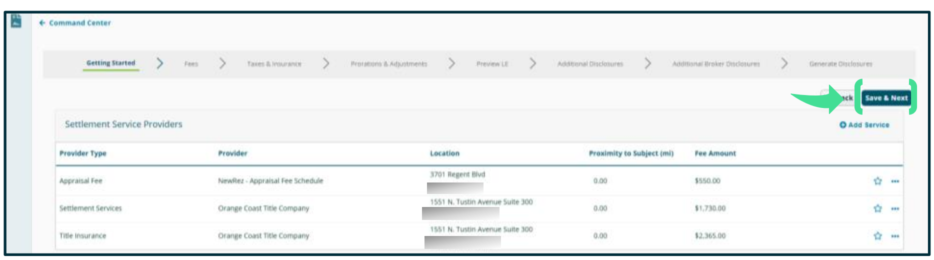
11 Fill in required fields as indicated with red asterisk * & click "Run Fee Quote."

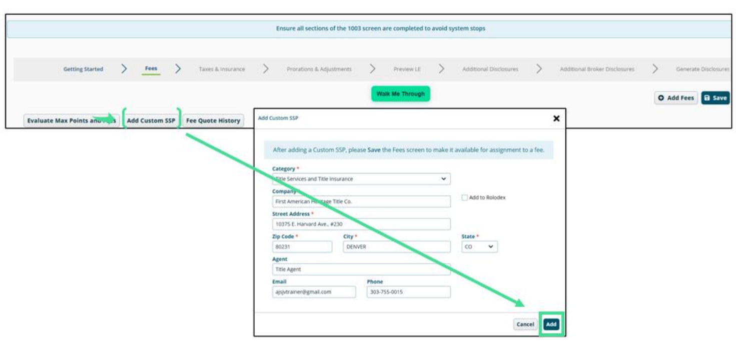
- **Est. Fund Date** and F**irst Payment Date** automatically update based upon the **Est. Close Date.**



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.

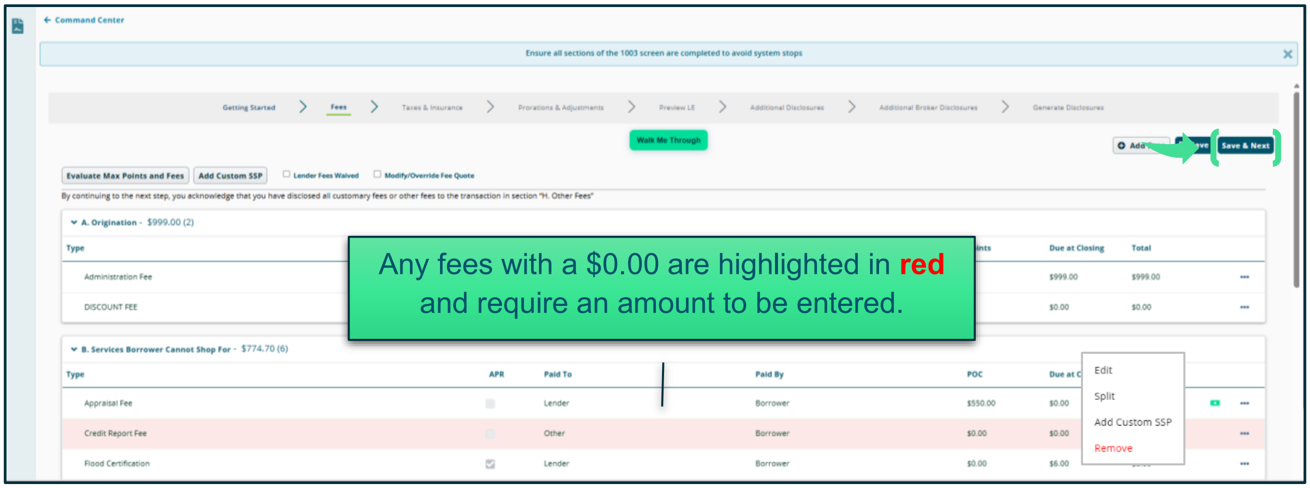




Step

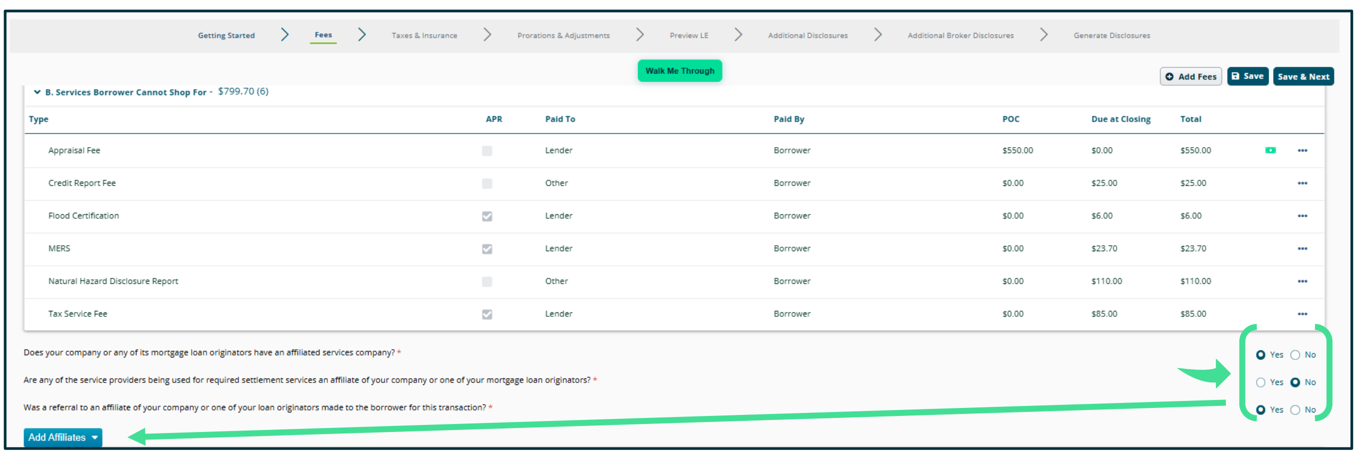
13 Add Fees (optional). Click Save & Next once fees are complete.

- 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.

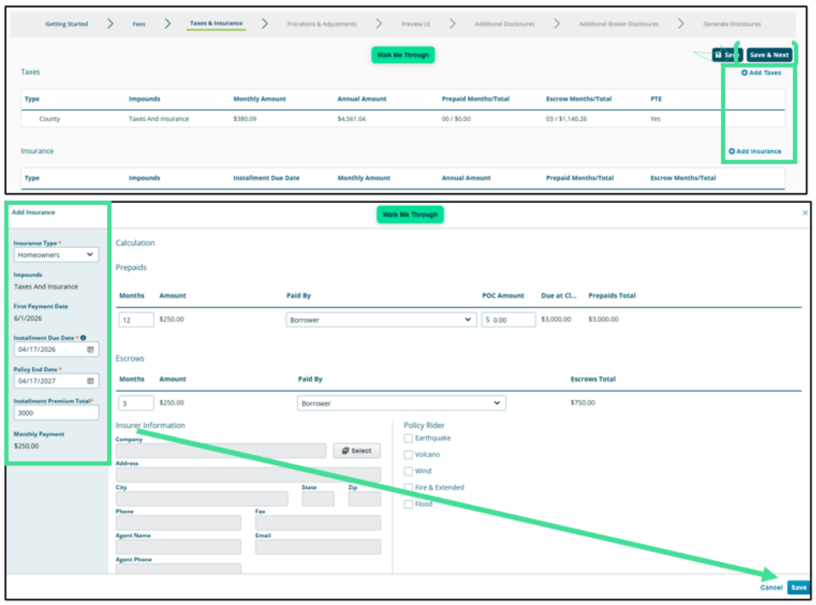
- Ability to add new affiliates or select from current affiliates will appear upon answering required affiliate questions.
- Click **Save & Next** when complete.



Step

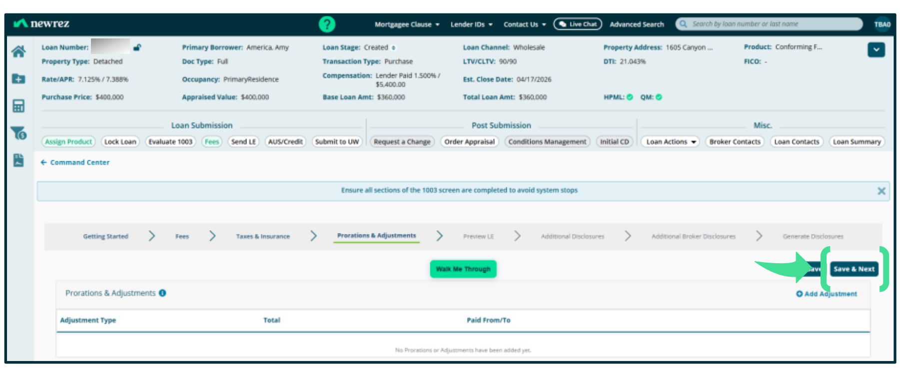
15 Add Taxes and Insurance (if applicable).

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

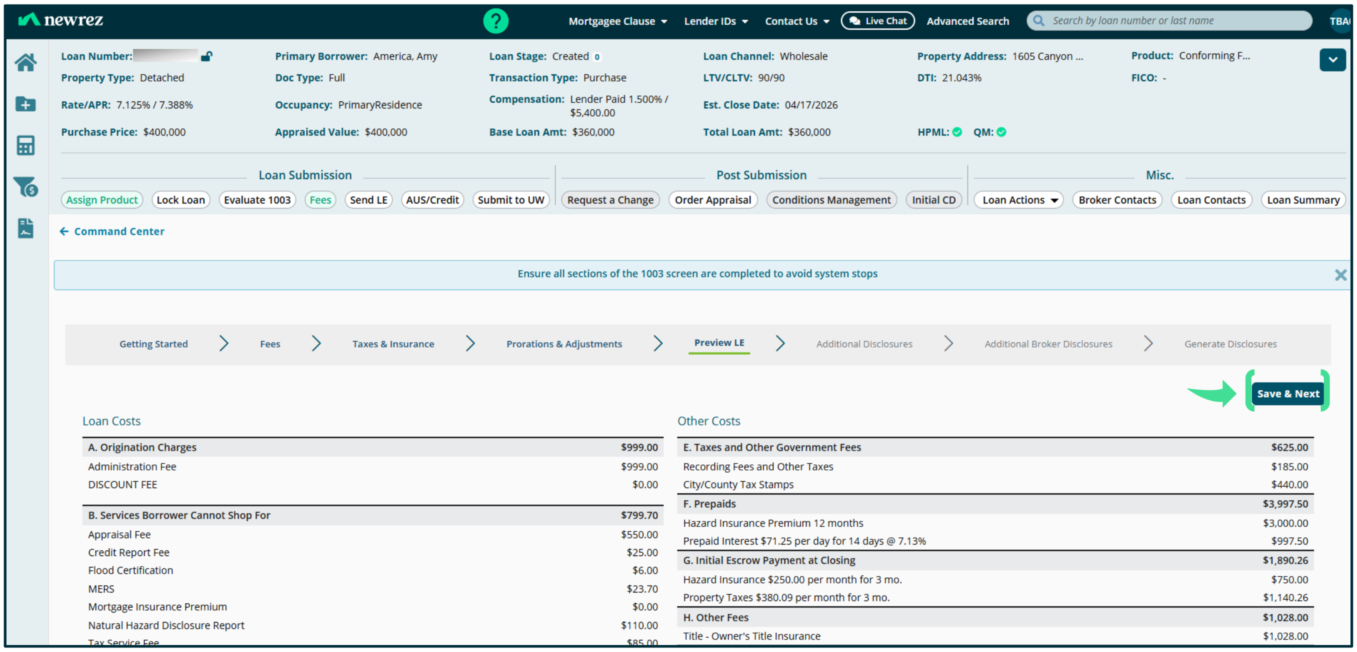
- Click **Add Adjustment** to add any adjustments to the loan such as Tax prorations or Escrow holdbacks.
- Click **Save & Next** when complete.



Step

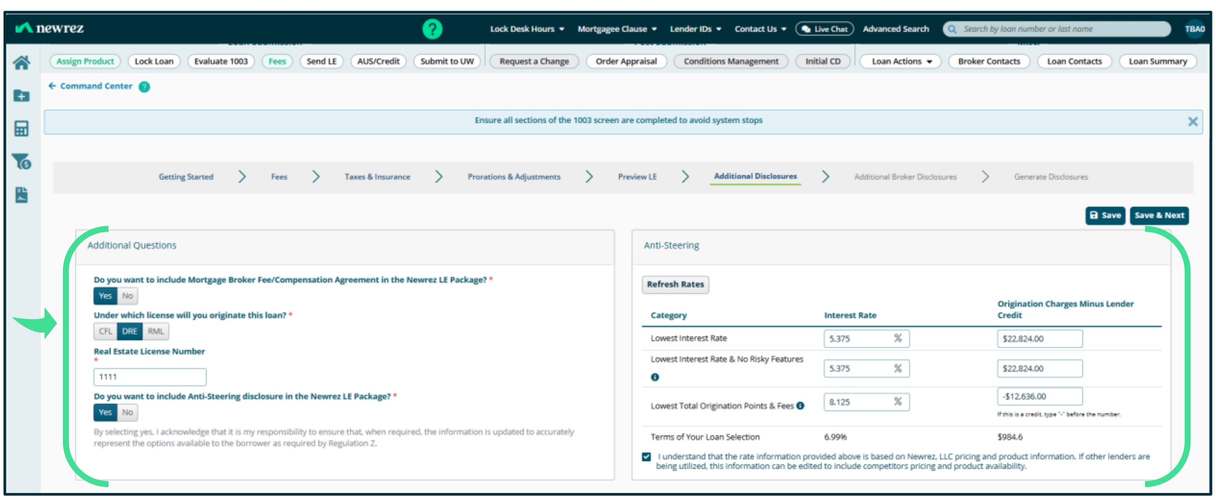
17 Review Preview LE.

- Click **Save & Next.**



18 Answer Additional Questions.

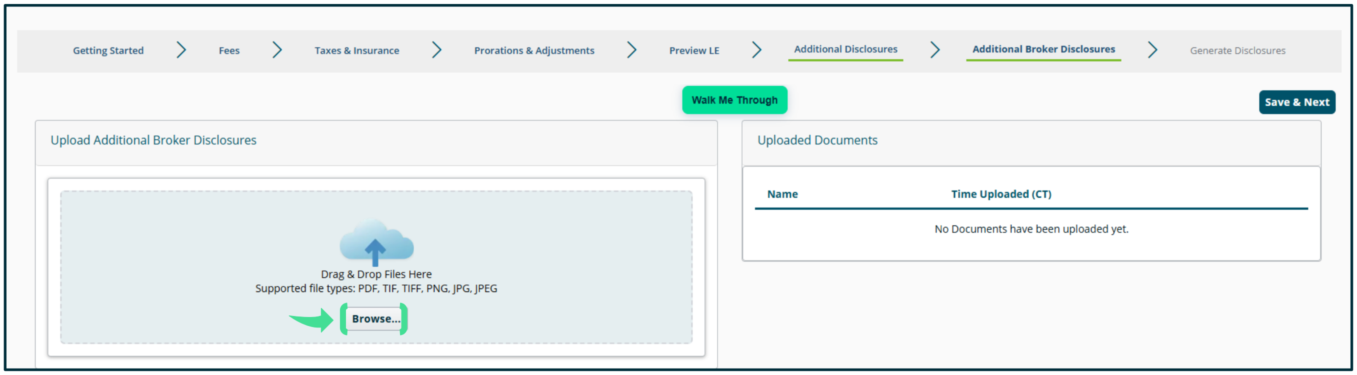
- Selecting **Yes** to either question can open additional questions depending on the state the loan is originating in.
- **Anti-Steering** disclosure will auto-populate if selected **Yes**.
- Click **Save & Next** when complete.



Step

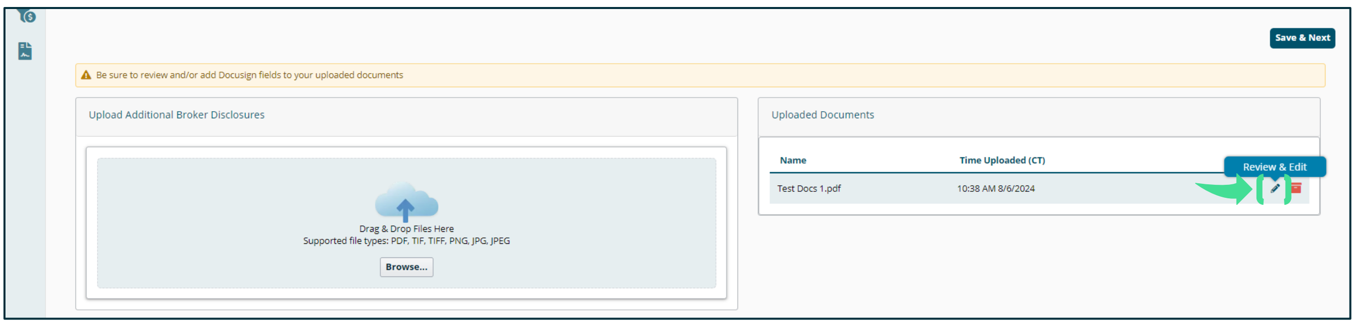
19 **Upload Additional Broker Disclosures (optional). If not uploading, go to step 23.**

- Click **Browse** to upload from your computer or utilize drag and drop.

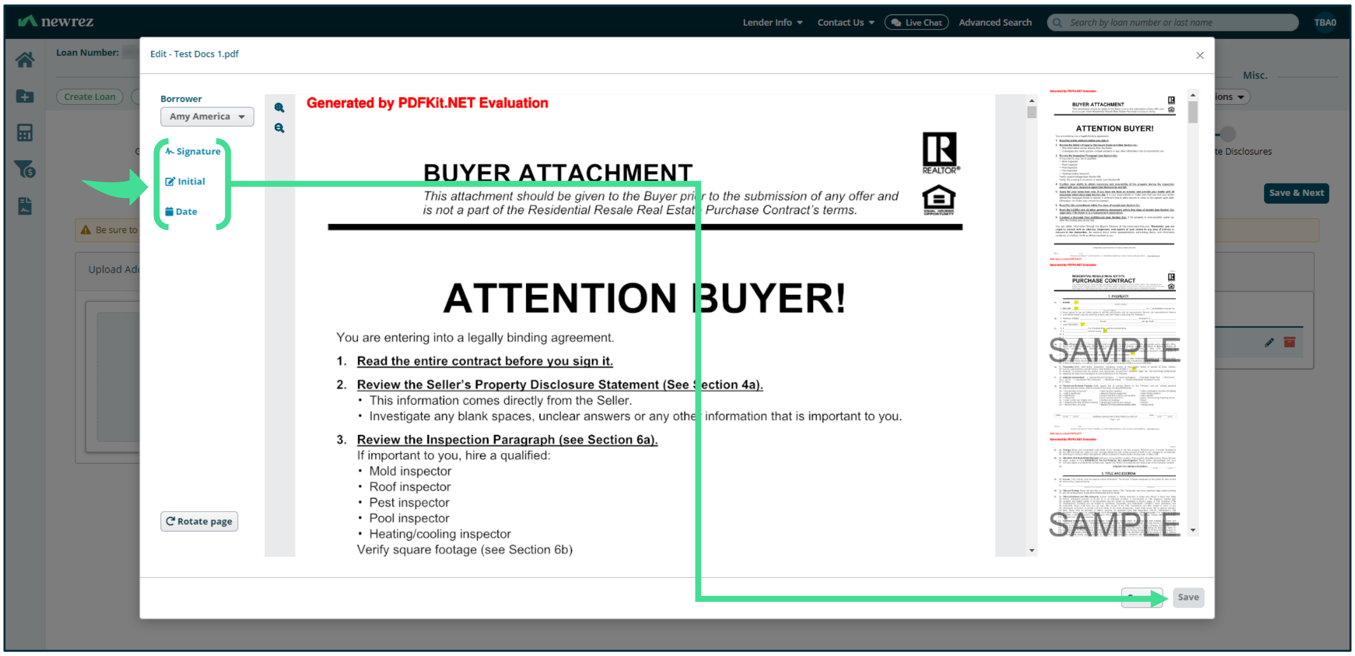


20 **Edit uploaded document.**

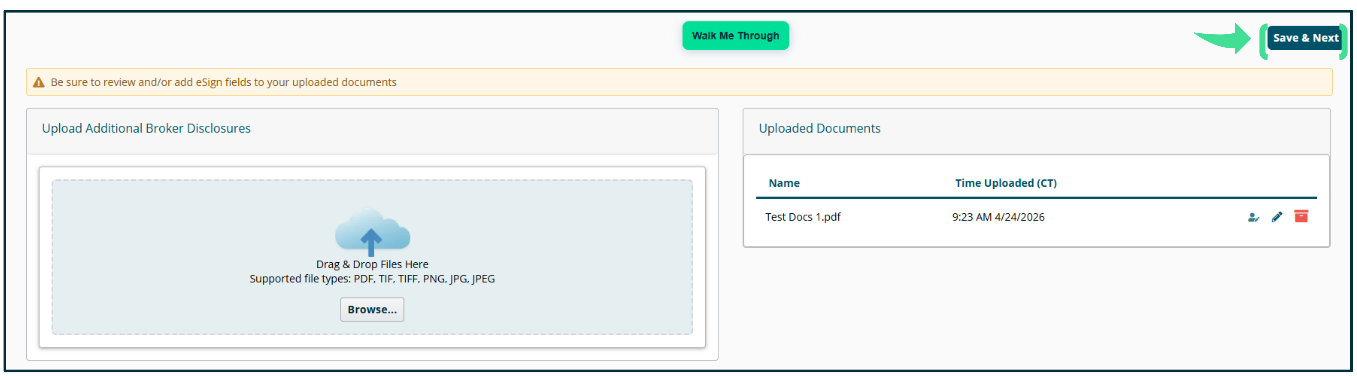
- Click ✎ to Review & Edit the uploaded document.



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



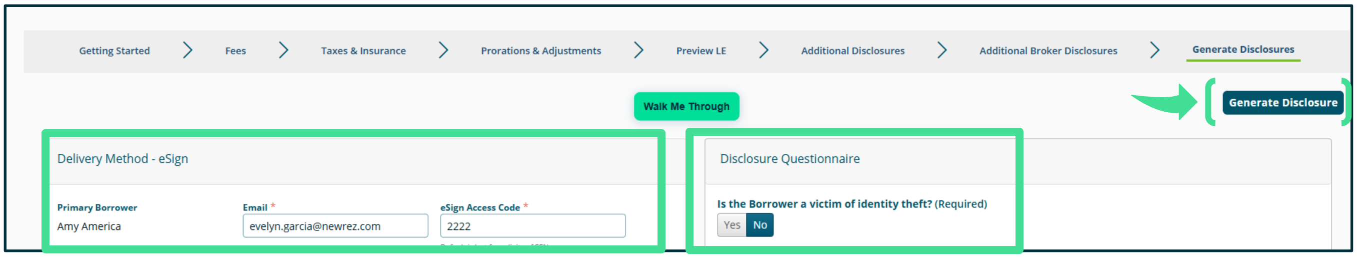
22 **Confirm uploaded document.**	▪ Click **Save** & **Next** to continue.



Step

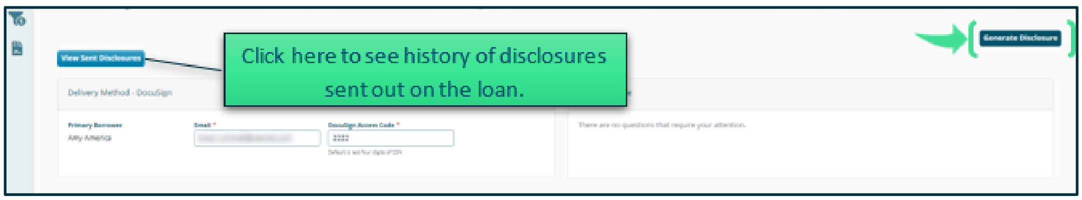
23 Confirm email(s) & answer Questionnaire & select Generate Disclosures.

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



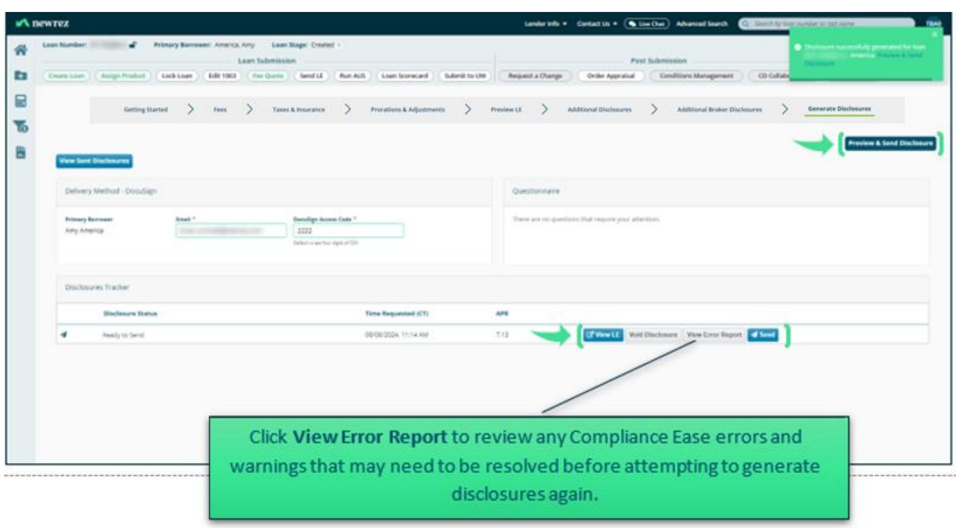
24 Generate Disclosures

- View and see history of disclosures sent on the loan file.



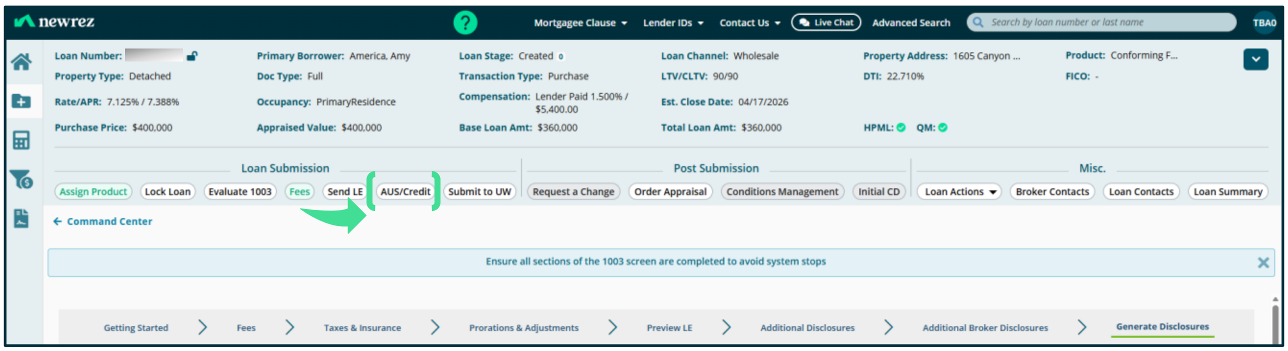
25 View and Send Disclosures

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

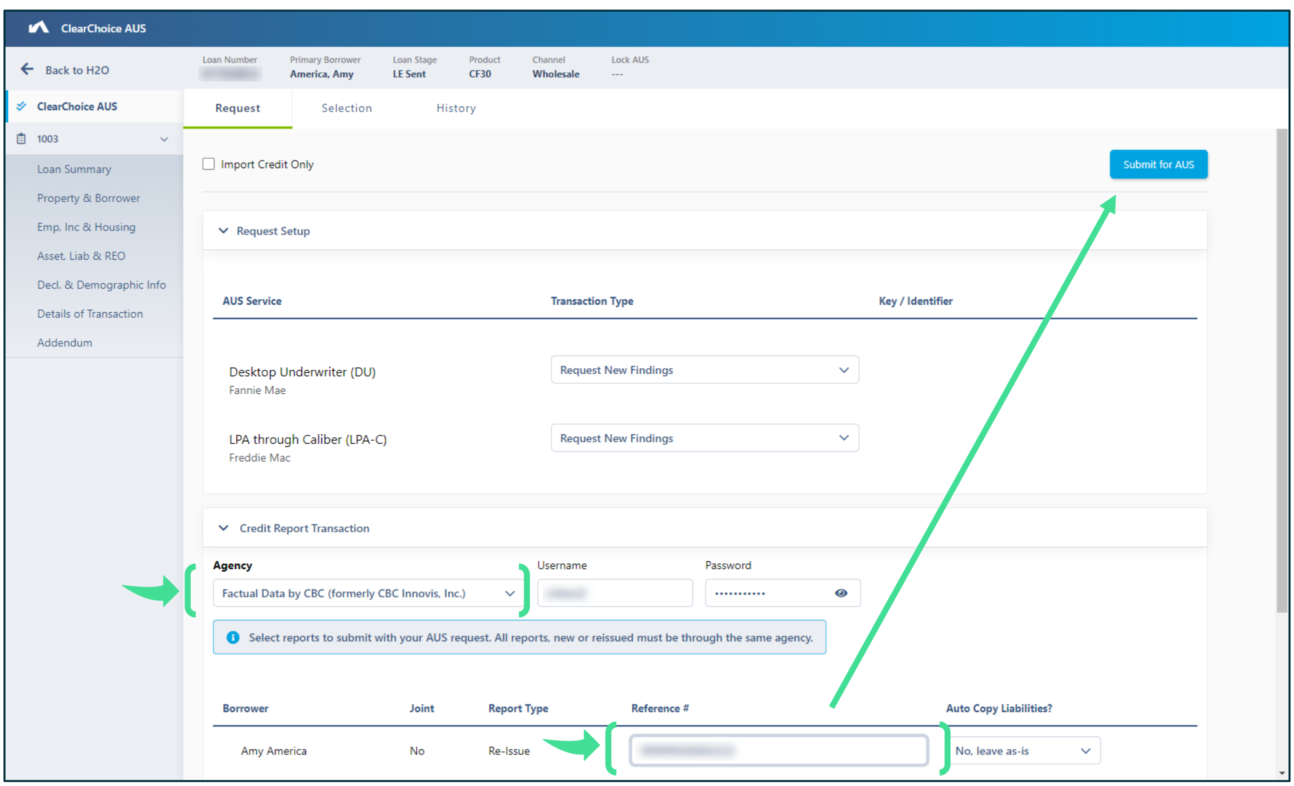


AUS & Order Appraisal

Step	
26 Select "Run AUS" from the Loan Submission menu.	Note: Brokers do have the ability to **Run AUS** prior to Loan Disclosures.



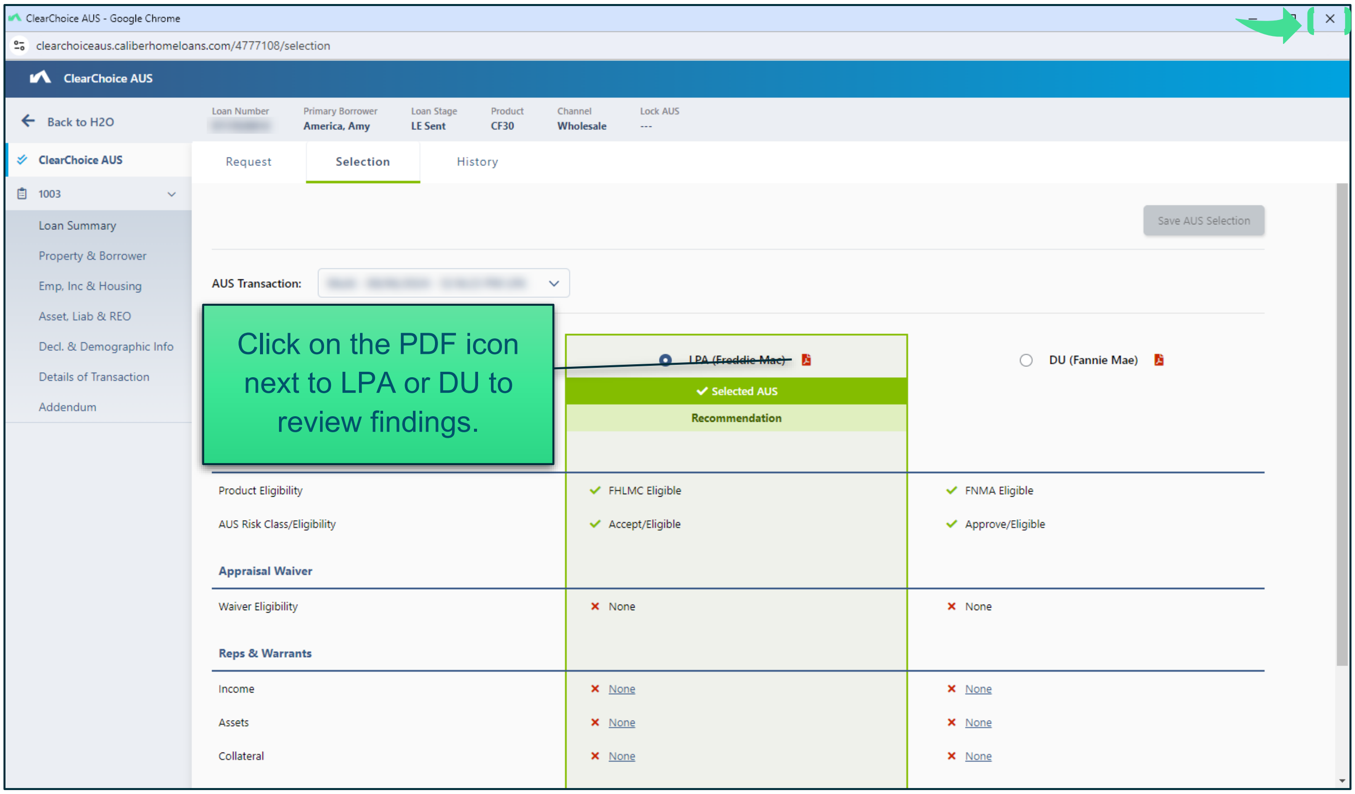
27 Run AUS	▪ Select Credit Report Agency and enter **Credit Report Reference #**. ▪ Click **Submit for AUS.**



Step

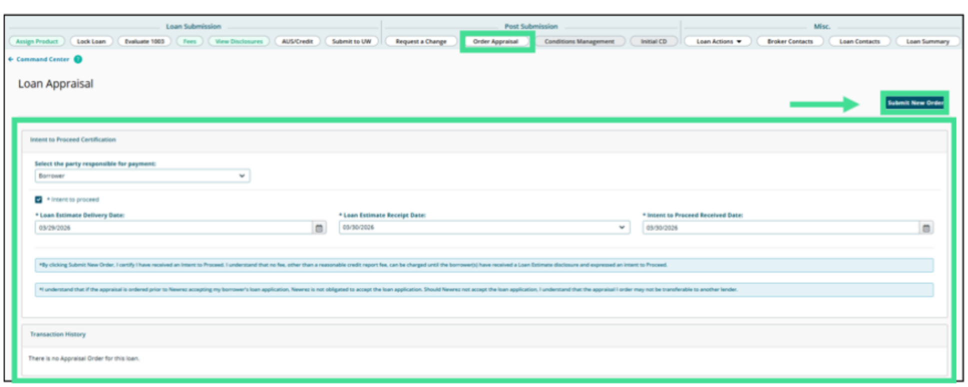
28 Review AUS findings

- Close **AUS** pop-up window.



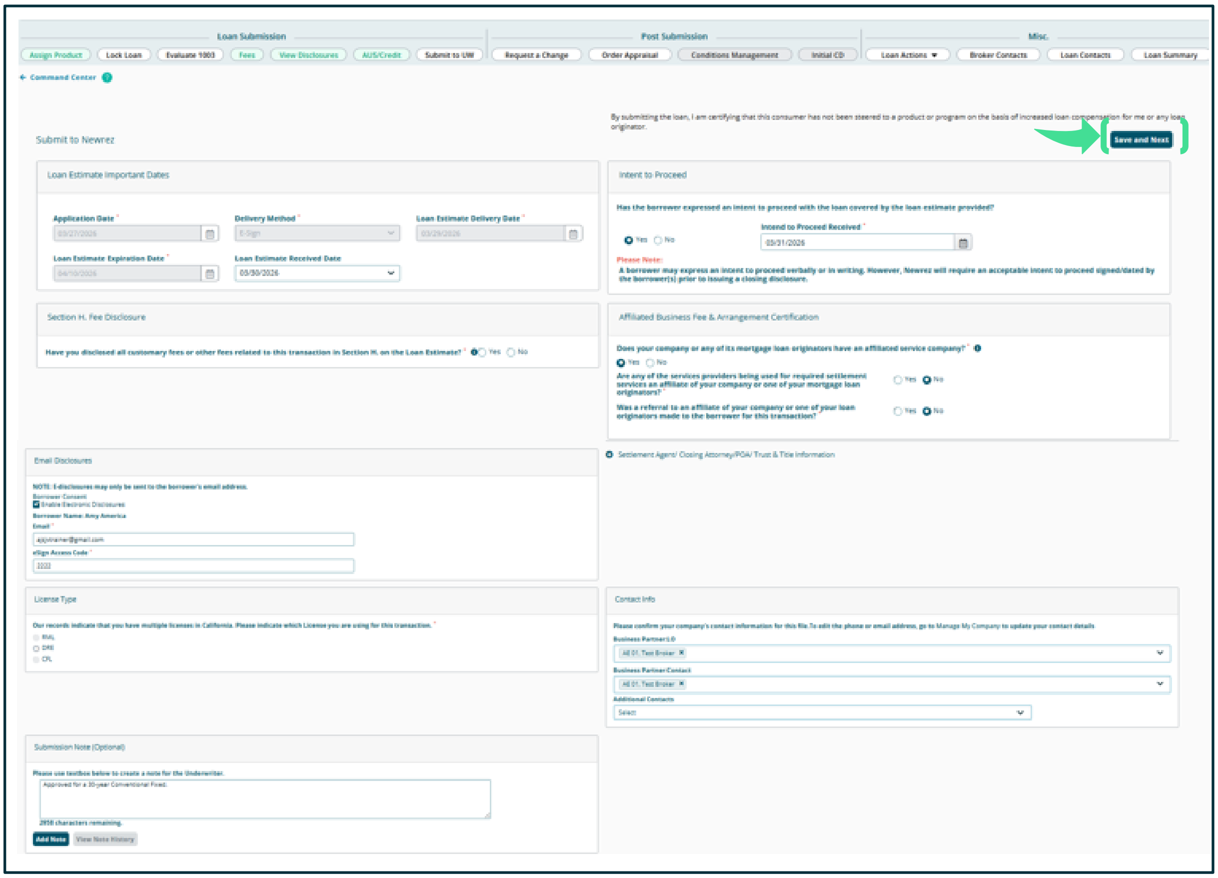
29 Order Appraisal – complete fields with an * asterisk.

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

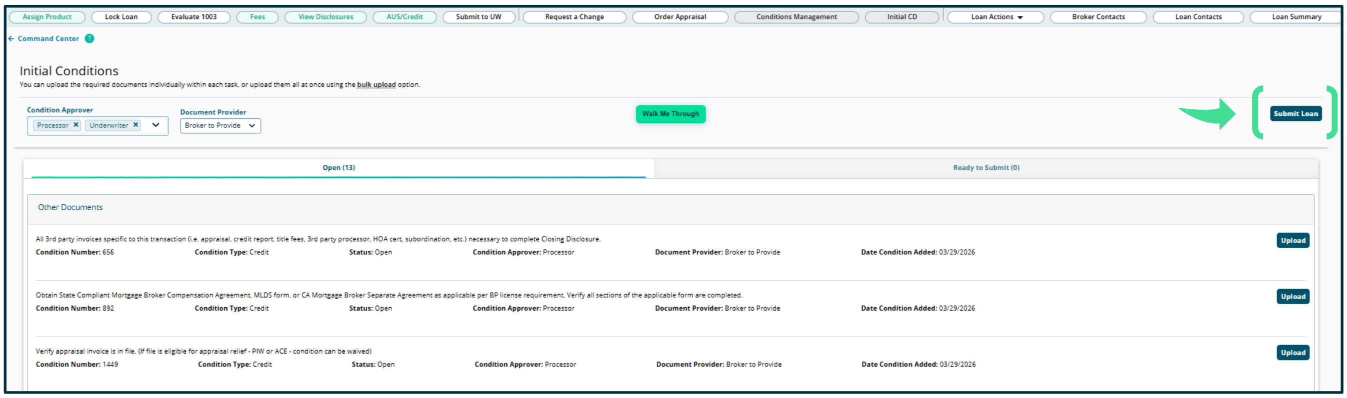


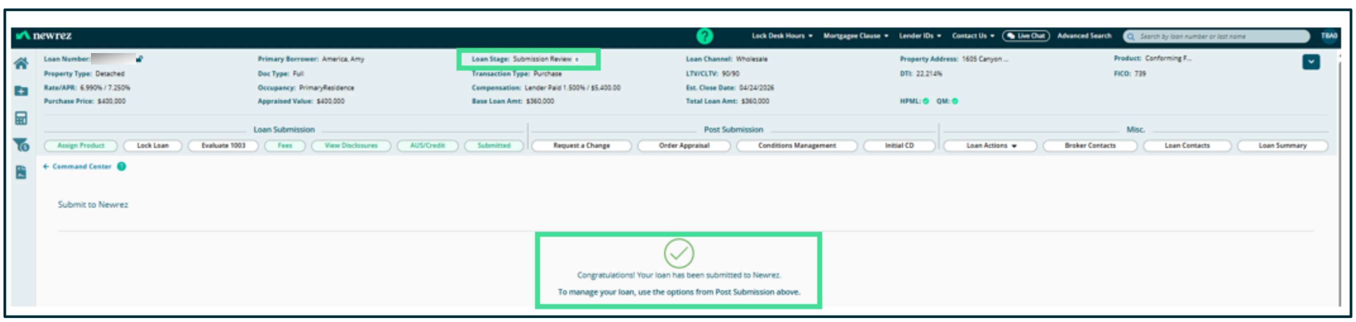
Loan Submission Process

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.



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.

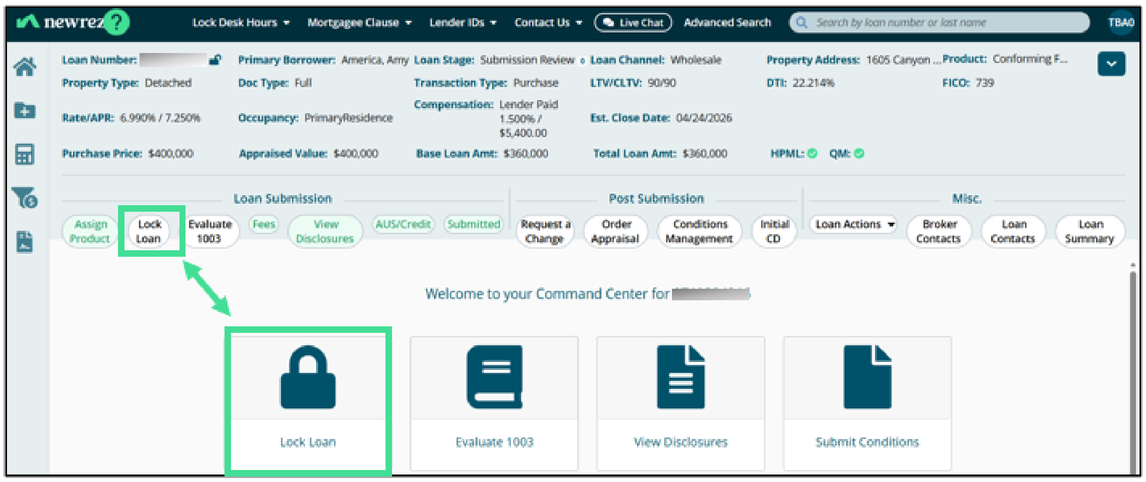




Lock Loan

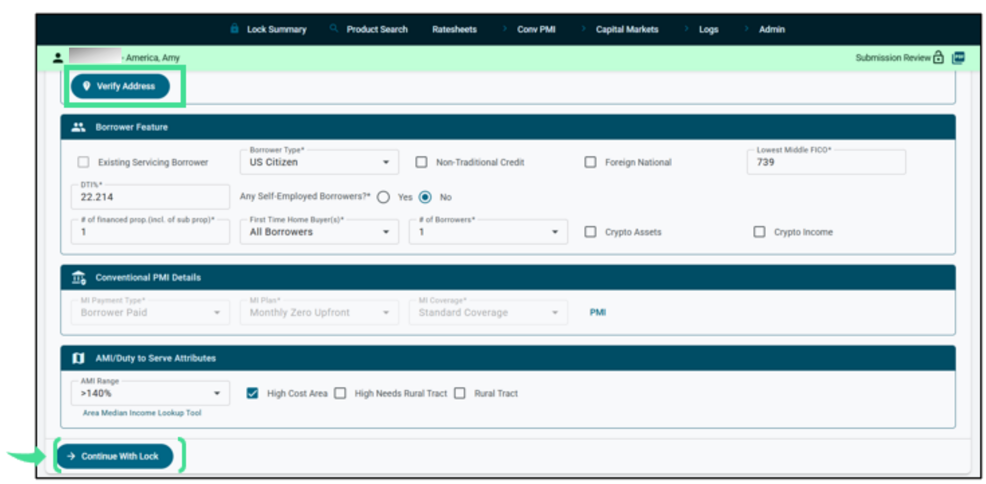
This can occur anytime throughout the loan process once the borrower secured a property on a purchase or agreed to terms on a refinance transaction.

Step
1 Select Lock Loan



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

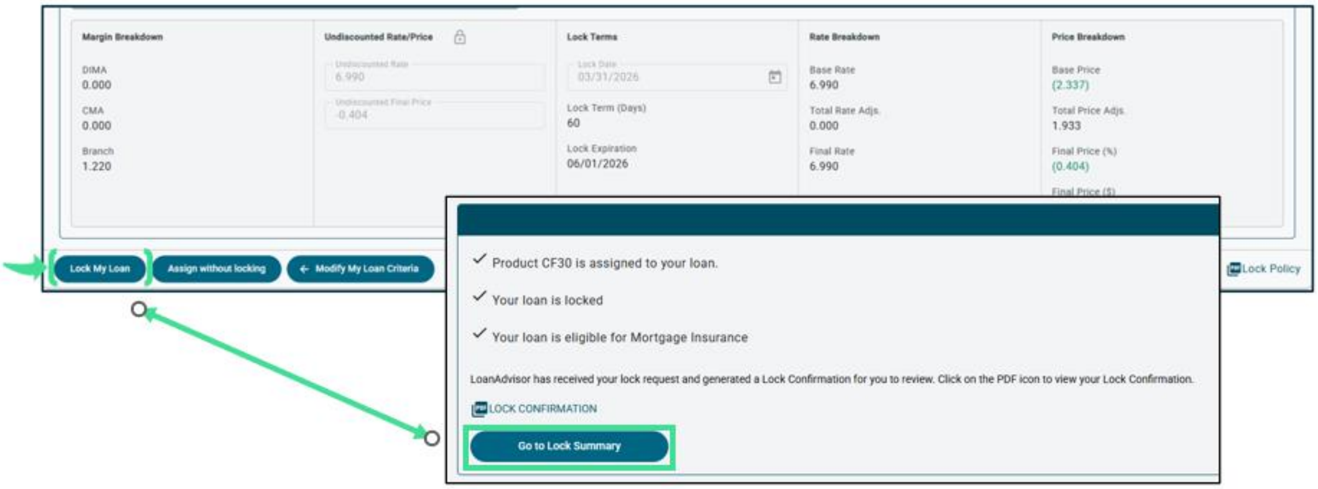
- The **Verify Address** field must be selected / confirm prior to lock.



Step

3 Three options – Lock My Loan; Assign witout locking; or Modify My Loan Criteria.

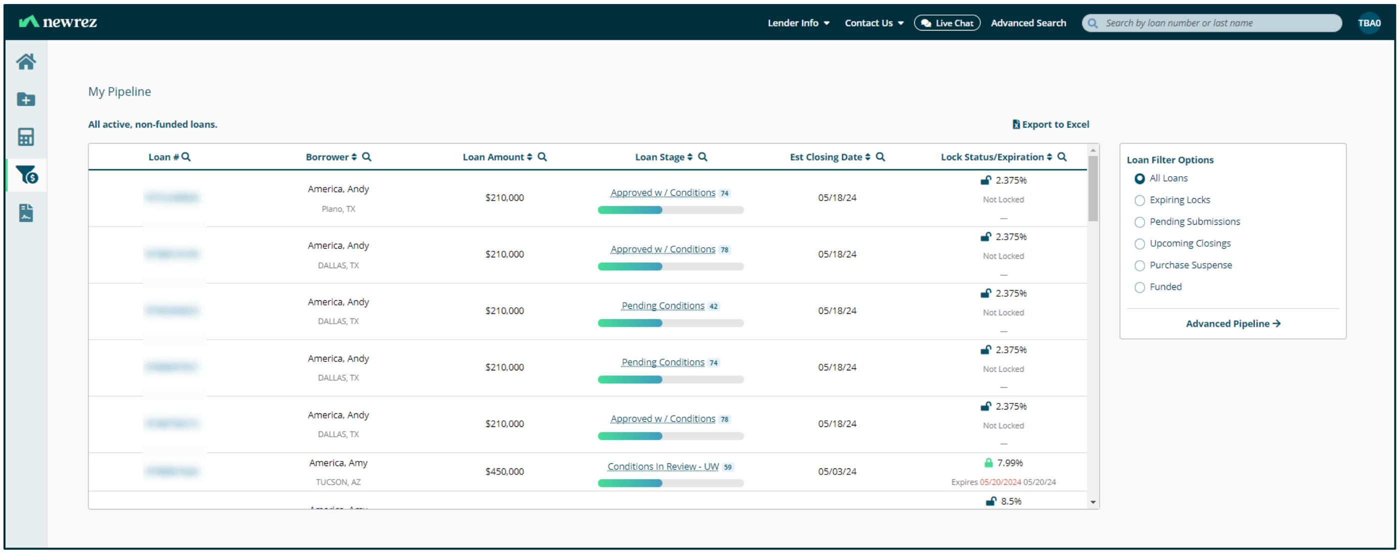
- Lock Details; Lock Type that include specific details.
- Confirmation received following successful lock submission.



Pipeline

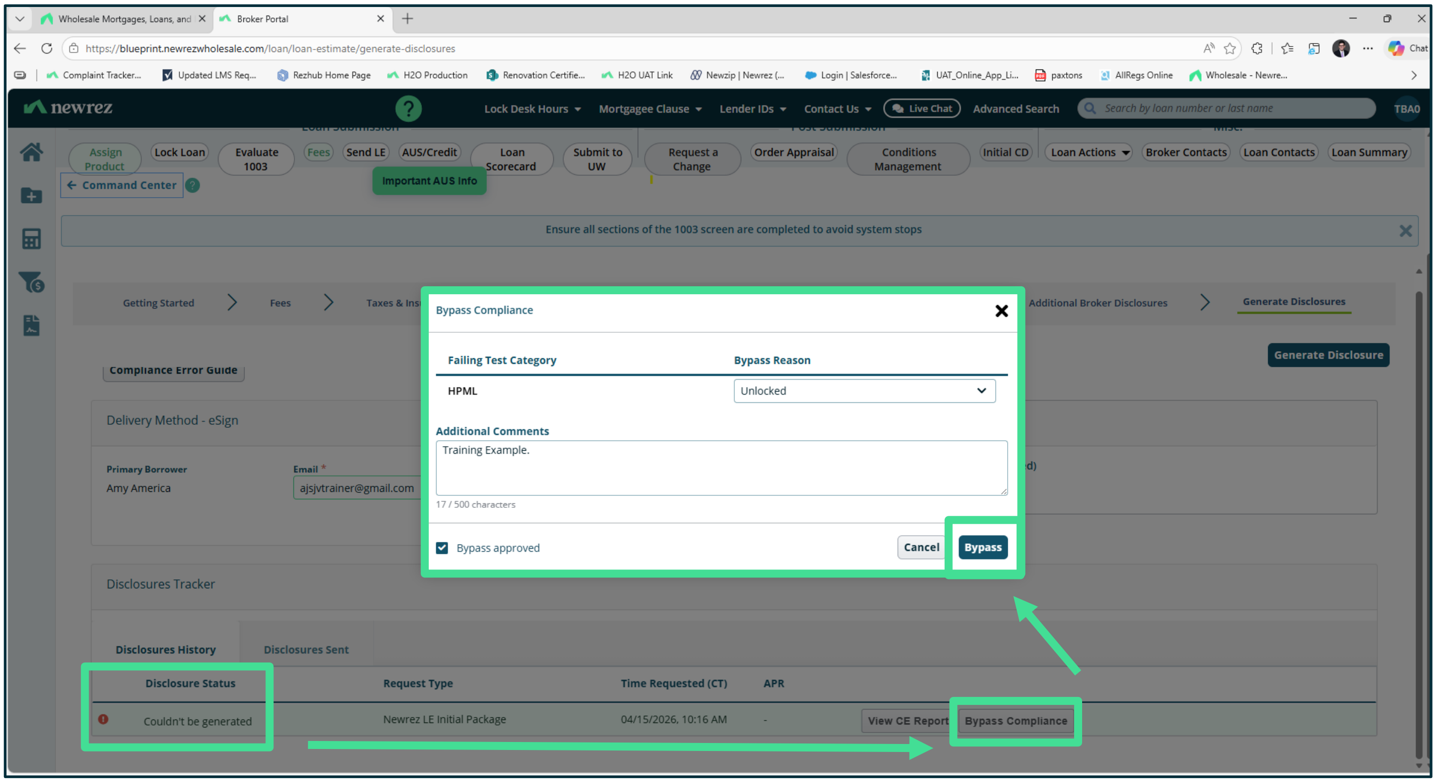
The **Pipeline** tab is a robust, customizable, all-encompassing way to view and manage your pipeline effectively. It can be accessed by clicking on **My Pipeline** from the Navigation Menu.

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



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.



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

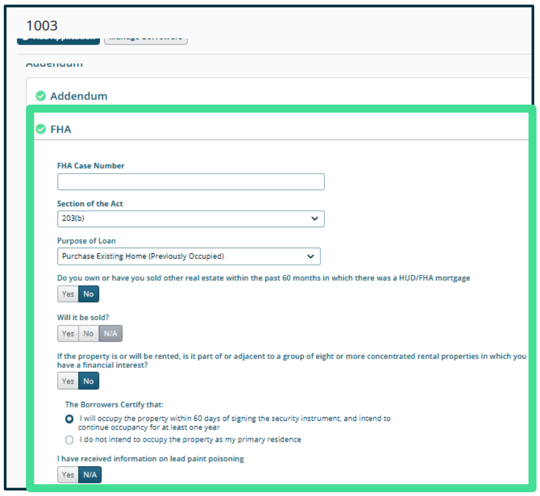
- Loan was previously recommended for decline.
- Five days from recommended date have passed.
- All denied loans received an Adverse Action Notification – refer to Denied procedures for additional information.

Cancelled

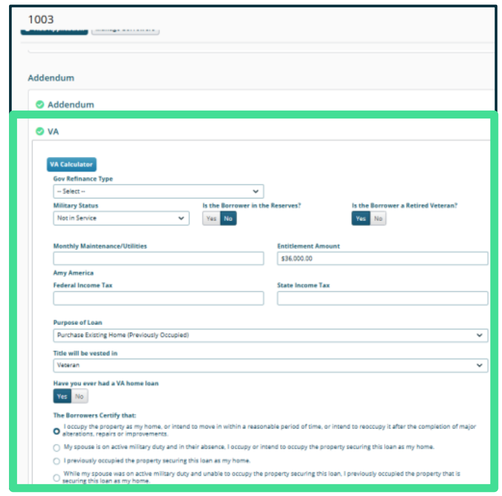
- Final stage of a loan that is not Denied or Funded.

Frequently Asked Questions (FAQ)

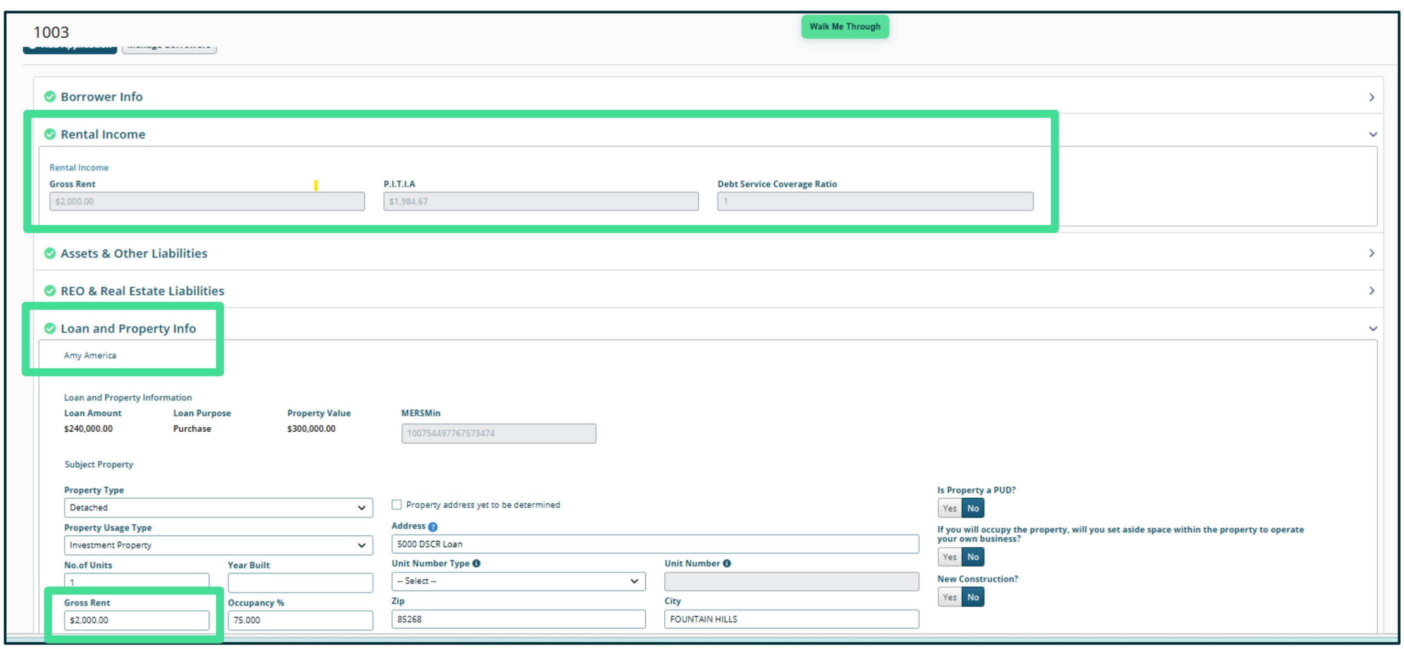
- *Does the 1003 screen in Blueprint collect product-specific information required for the loan application?*
  - Yes, please see the screenshots and examples below.



FHA Scenario



VA Scenario



SMART Vest

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