

Blueprint for Brokers

User Guide



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The Blueprint for Brokers Portal is an exclusive platform that makes it even easier to do business with Newrez. This user guide will walk you through the features and functionalities of the portal, ensuring you have the tools needed to successfully submit a loan to Newrez.

Benefits of using the Blueprint for Brokers Portal include:

- Increased Productivity
- Streamlined processes to boost efficiency
- An overall improved broker experience

Logging In



To access the Blueprint for Brokers Portal, go to <u>https://blueprint.newrezwholesale.com</u> and enter your Newrez credentials.

🖍 newrez	
Broker Portal	
Sign In Username	
Remember me Nevt	
Next Next Next Next Next Next Next Next	
Have Questions? You can reach out to support at 1-888-426-7026 option 7.	
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Dashboard

Create New Loan

Turn Times

Newrez Team

Product & Pricing

The Dashboard is the landing page for the Blueprint for Brokers Portal, and it has been designed to keep you informed on the latest information available while allowing you to be as efficient as possible.

Quick Links Identify loans that have items to review, loans with upcoming deadlines, and loans with outstanding conditions that need to be resolved.	Turn Times Current turn times for Loan Registration, Underwriting, Conditions, Initial CD, and Closing Docs for your Ops center.	Newrez Team Provides contact information to your Account Executive (AE), their manager, and your CRM.	Upcoming Closings & Missing Milestones Loans nearing their closing date and loans sorted with most unfinished tasks at the top.				
Cood afternoon, Earn your way into RezClub	Ler	Ider Info Contact Us Live Chait Advanced Search	Search by loan number or last name TBAO				
Quick Links		Upcoming Closings ① America, Lock Ll Amy ① C	Missing Milestones				

Resources

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Create New Loan to Loan Submission

The **Create New Loan** option is designed to offer a more intuitive, step-by-step process simplifying and enhancing the loan creation experience.







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

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

🖍 ne	ewrez					Lender Info 👻 Contact Us 👻	Live Chat Advanced Search Q Search by loan number or last name	TBAO
*	Create	NewLeap						
ta i	Create	New Loan	0		•			
		Loa	an Creation Options		Loan Check		Loan Created	
1							Conti	hue With New Loan
B								
	5	Duplicate Loans Found						
		Loan Number	Primary Borrower	Loan Stage	Originator	Creation Date	Address	
			Amy, America	Cancelled	AE 01, Test Broker	04/16/2024	the same with some so that	
			Amy, America	Created	AE 01, Test Broker	07/15/2024	the second is seen to the	
			Amy, America	Cancelled	AE 01. Test Broker	05/29/2024	and service for the service	
			Amy, America	Cancelled	AE 01, Test Broker	04/09/2024	100 maps of \$1,000 maps in \$100	
			Amy, America	UW Submitted	AE 01, Test Broker	07/31/2024	10 mar = 1 million - 1 million	

4 Complete Application Tracker

- If needed, the key points of data can be edited by using the *icon*.
- 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.

🖍 ne	Lender Info • Contact Us • (• Live Cher) Advanced Search (Q. Search by Ioon number or lost nome	TBA0
	Create New Loan Loan Creation Options Loan Created	
le L	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 Anny America SSW / TINI / Passportily SW / TINI / Passportily / Passportily SW / TINI /	





Product & Pricing

Step

5 Select "Product & Pricing"

~	newrez		Lender Info 🔻 Conta	act Us 👻 🂽 Live Chat 🛛 Advanced Search	Q Search by loan number or last name	ТВАО
*	Create New Loan					
Đ		O	•			
₩		Loan Creation Options	Loan Check		Loan Created	
6						
R			\bigcirc			
			Loan - America has been successfully created	d.		
			To submit your, ten to Newrez, complete the following action	ıs		

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

~	newrez	Lend	er Info 🝷 Contact Us 🝷 🎑 Live Chat	Advanced Search Q Search by loan number or last name
*	Loan Number: Primary Borrower: America, Amy Loan	n Stage: Created o	Loan Channel: Wholesale	Property Address: 1605 Canyon Property Type: Detached
Đ	Loan Submission	Request a Change Order Ann	Post Submission	Misc
Ħ		Groet App	Conditions management	
(5	Search Criteria	Search Result	Assign/Lock	Loan Locked
~				
	Loan Criteria			Clauding
	Loan Channel' Compensation Type' Lender Paid Lender Fee in Price	Loan Type *	Additional Search Criteria	Declared Bankruptcy' Yes No
	Loan Purpose' Document Type' Purchase V Full V	VA USDA/Rural Housing	Non-QM	Derogatory Housing Events"
	Existing Servicing Borrower	Amortization Type*	Amortization Term*	AMI Attributes
	Additional Pricing Attributes	Fixed	🗌 40 Year 🗹 30 Year	High Cost Area
	Select attribute(s)	ARM	25 Year 20 Year	High Needs Rural Tract
	Appraised Value Sales Contract Price			
	\$400,000 \$400,000			>140%
	Down Payment % Down Payment Amount			
	10.000 \$40,000	Interest Only Years	Temporary Buydown	Escrow
	Base Loan Amount* Subordinate Financing	No Interest Only 🗸	No Buydown 🗸	Impound Taxes and Insur 🗸
	\$360,000 Yes No			





7 Locate desired Product and click "Assign"

- Rates for 30, 45, 60, 75, & 90 days are displayed with each search, and you can toggle between each one.
- Locate additional rates for your product by clicking More Rates next to the product name which will expand the rate stack.
- Click on links under Credit/Cost or Monthly MI (if applicable), for a pricing breakdown.







Edit 1003

Step

8 Select "Edit 1003"

If no edits to the 1003 are needed, skip to step 10.



9 Complete 1003

Click on each 1003 section to expand field.

A 📀 will appear when all data for the section has been entered.

- Mortgage Loan Info, Qualifying the Borrower, and Interviewer Info fields will not receive the .
- The Edit 1003 button in the Loan Submission header will also not turn green.

^ 1	Iewrez Lender Is	afo 🔹 Contact Us 👻 🎑 Live C	hat Advanced Search	Q Search by loan	number or last name	TBAO
*	Loan Number Primary Borrower: America, Amy Loan Stage: Created o Loa	n Channel: Wholesale	Property Address	: 1605 Canyon	Property Type: Detached	►
Đ	Loan Submission Assign Product) Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Apprais	Post Submission	CD Collaboration	Loan Actions -	Misc. Edit 1003 Loan Summary	Contacts
▦						
6	1003				Save	All
~	Amy America				Amy America	
	Sorrower Info/Employment Info			>	Borrower Info/Employment Info Assets & Other Liabilities	•
	Assets & Other Liabilities			>	REO & Real Estate Liabilities Loan & Property Info	0
	SREO & Real Estate Liabilities			>	Declarations Military Service	•
	Coan and Property Info			>	Demographic Info	•
	Ø Declarations			>	Lender Loan Info Property & Loan Info	•
	Military Service			>	Title Info Mortgage Loan Info	0
	📀 Demographic Info			>	Qualifying the Borrower/ Details of Transaction	•
	London Loop Infe				Interviewer Info	•
	Lender Loan Into					- 1
	Vroperty & Loan Into					- 1
	S Title Info			>		
	Mortgage Loan Info			>		





Generate Newrez LE

Step

10 Select "Fee Quote" under Loan Submission



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

1	newrez					Lender Info 👻 Contact Us	• Ca Live Chat Advanced	Search Q Search by loan number of	r last name	
*	Loan Number:	Primary Borrower: America, Amy	Loan St	tage: Created o	Loan	Channel: Wholesale	Property Address: 10	505 Canyon Property	Type: Detached	
Đ	Assign Product Lock Loan	Loan Submission	Request a Change	Pr Order Appraisal	Post Submission					
▦										
6	Getting Started	Fees	Taxes & Insurance	Prorations & Adju	stments	Preview LE	Additional Disclosures	Additional Broker Disclosures	Generate Disclosures	
									Run Fee Quote	
	Key Dates					Delivery Method				
	Est. Close Date * 03/07/2025	Est. Fund Date * First Payment Dat 03/07/2025 05/01/2025				Execution USPE By contrary with Bouldaria the selected delivery ineffect, you are indicating that the bornware consents to execution delivery.				
	Product & Rate					Appraisal Services				
	Current Product Conforming Fixed 30 - CF30 🚔					Will a PIW/ACE be utilized? *				
	Interest Rate *					Will a rush order be required for th	ne appraisai? * 🚺			
	O % Interes	t rate with % / \$	discount fee paid by	borrower		Is the subject property a complex Yes No	property? * 0			
	• 7.125 % interes	t rate locked at par								
	Want to assign a different proc	Juct?				Title Services				
	Product & Pricing →					Is a Transfer Deed Required? *				



^ 1	newrez			Lender Info 👻 G	ontact Us + 💊 Live Chut) Advance	d Search Q Search by loan number	ar last name
*	Loan Number:	Primary Borrower: America. Amy	Loan Stage: Created o	Loan Channel: Wholesale	Property Address:	1605 Canyon Property	Type: Detached
Es.		Loan Submission		Post Submission		M	sc
	Assign Product Lock Loan	Fee Quote Send LE AUS/Credit	Jubmit to UW Request a Change	Order Appraisal Conditions Manag	rement CD Collaboration	Loan Actions + Edit 1003	Loan Summary Contacts
76	Getting Started	Fees Taxes	s & Insurance Prorations &	Adjustments Preview LE	Additional Disclosures	Additional Broker Disclosures	Generate Disclosures
							th Save & Next
	Settlement Service Provid	ders					O Add Service
	Provider Type	Provider		Location	Proximity to Subject (mi)	Fee Amount	
	Settlement Services	Orange Coast Title Company		1551 N. Tustin Avenue Suite 300 Santa Ana, CA 92705	0.00	\$1.730.00	\$ ·
	Appraisal Fee	Callber Home Loans - Appraisal	l Fee Schedule	3701 Regent Blvd Irving, TX 75063	0.00	\$550.00	☆
	Title Insurance	Orange Coast Title Company		1551 N. Tustin Avenue Suite 300 Santa Ana, CA 92705	0.00	\$2,365.00	☆





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.

^ 1	newrez				Lender Info 👻 Contact Us 👻	Live Chat Advanced Search	Q Search by loan number of	or last name	TBAO
*	Loan Number:	Primary Borrower: America, Amy	Loan Stage:	Created o	Loan Channel: Wholesale	Property Address: 1605 Can	yon Property	Type: Detached	
÷	L	oan Submission			Post Submission		Mis	sc	Contents
Ħ	Assign Product Lock Loan Fee	Juote Sena LE Aus/Creait		request a change Oro	Conditions Management	CD Collaboration		Loan Summary	Contacts
(5	Getting Started	Fees	Taxes & Insurance	Prorations & Adjustme	nts Preview LE	Additional Disclosures	Additional Broker Disclosures	Generate	Disclosures
*									Save & Next 👻
	Evaluate Max Points and Fees Add	Custom SSP	Modify/Override Fee Que	ate					1
	By continuing to the next step, you acknow	redge that you have disclosed all customa	ry fees or other fees to the tr	ransaction in section "H. Other	Fees"				
	✓ A. Origination - \$999.00 (2)								
	Туре		APR	Paid To	Paid By	Points	Due at Closing	Total	
	Administration Fee			Lender	Borrower	_	\$999.00	\$999.00	
	DISCOUNT FEE	Any fees v	with a \$0.	.00 are hi	ghlighted in red		\$0.00	\$0.00	
	V B. Services Borrower Cannot Sho	and rec	puire an a	amount to	be entered.				
	Туре					РОС	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
	MERS			Lender	Borrower	\$0.00	\$23.70	\$23.70	Split
	Natural Hazard Disclosure Report			Other	Borrower	\$0.00	\$110.00	\$110.00	Remove

- 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	Genera	
									O Add Fees	Save & Next 🔻
Natural Ha	azard Disclosure Report				Other	Borrower	\$0.00	\$110.00	\$110.00	
Tax Servic	e Fee		(2	Lender	Borrower	\$0.00	\$99.00	\$99.00	
Does your comp	any or any of its mortgage loan o	riginators have an affiliated s	ervices company? *							O Yes 🔿 No
Are any of the se	rvice providers being used for rea	quired settlement services ar	n affiliate of your company	or one of	your mortgage loan originators? *					🔿 Yes 🔘 No
Was a referral to an affiliate of your company or one of your loan originators made to the borrower for this transaction?*									O Yes 🔿 No	
Add Affiliates	Add Affiliates 🔹									
✓ C. Service:	s Borrower Can Shop For - \$3.	.067.00 (6)								





Step		
15 Add Taxes and Insurance (if applicable)	•	A limited number of fields, such as the installment (\$) amount, and "paid by" for Escrows and Prepaids, can be edited once Property Tax Estimator (PTE) is returned. To edit, hover over the tax or insurance entry and click on the <i>i</i> icon that appears to the right. Make the necessary change(s) and click Save.
	•	Option to choose blanket coverage for HOI can be found within the Insurance modal.

Click Save & Next.

🖍 newrez Lender Info 👻 Contact Us 👻 🌘 Live Chat) Adv Primary Bo Loan Stage: Created a ÷ Loan Su ▦ 10 **1** Save & Next 👻 PTE \$4,576.5 00/\$0. 02/\$762.76 \$381.3 OAdd No Insurance Entries

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.

1	newrez			Lender Info 👻 Contact L	Us 🔹 💽 Live Chat) Advanced Search 🔍 S	earch by loan number or last name		
*	Loan Number	Primary Borrower: America, Amy	Loan Stage: Created o	Loan Channel: Wholesale	Property Address: 1605 Canyon	Property Type: Detached		
	Assign Product Lock Loan	Loan Submission Fee Quote Send LE AUS/Credit	Submit to UW Request a Change	Post Submission Order Appraisal Conditions Management	CD Collaboration	Misc Edit 1003 Loan Summary Contacts		
	Getting Started	Contract T	Vas 8. Insurance	liustmante Draview I E	Additional Disclosures Additiona	Broker Disclosurer		
	Getting started	1003 10			Addition to addition to			
	Prorations & Adjustments					Add Adjustment		
	Adjustment Type	Total		Paid From/To				
	No Provations or Adjustments have been added yet.							





- 17 Review Preview LE
- Click Save & Next.

1	newrez				Lender	nfo 👻 Contact Us	• 💽 Live Chat	Advanced Search	Search by loan number o	r last name
*	Loan Number:	Primary Borrower: America, Amy	Loan St	age: Created o	Loan Channel: W	olesale	Property Ac	ddress: 1605 Canyon	Property 7	Type: Detached
Ð		Loan Submission			Post Submiss	on			Mis	c
⊟	Assign Product Lock Loan	Fee Quote Send LE AUS/Credit	Submit to UW	Request a Change O	rder Appraisal Condi	ions Management	CD Collaboration	Loan Actions 🔻	Edit 1003	Loan Summary Contacts
6	Getting Started	Fees	Taxes & Insurance	Prorations & Adjustme	nts Previe	v LE	Additional Disclosu	res Additional E	Broker Disclosures	Generate Disclosures
										Save & Next
	Loan Costs				Other Costs					
	A. Origination Charges			\$999.00	E. Taxes and Other Go	rernment Fees				\$604.00
	Administration Fee			\$999.00	Recording Fees and Ot	ier Taxes				\$164.00
	DISCOUNT FEE			\$0.00	City/County Tax Stamp					\$440.00
	B. Services Borrower Cannot Sh	op For		\$808.70	F. Prepaids					\$4,781.25
	Appraisal Fee			\$550.00	Hazard Insurance Pren	ium 12 months				\$3.000.00
	Credit Report Fee			\$20.00	Prepaid Interest \$71.25	per day for 25 days @	7.13%			\$1,781.25
	Flood Certification			\$6.00	G. Initial Escrow Paym	ent at Closing				\$1,512.76
	MERS			\$23.70	Hazard Insurance \$250	00 per month for 3 mc				\$750.00
	Mortgage Insurance Premium			\$0.00	Property Taxes \$381.3	per month for 2 mo.				\$762.76
	Natural Hazard Disclosure Repo	rt		\$110.00		·				
	Tax Service Fee			\$99.00	H. Other Fees					\$1,028.00
	C. Services Borrower Can Shop	For		\$3,067.00	Title - Owner's Title Ins	irance				\$1,028.00
	Title - Closing/Settlement/Attorn	ey Fee		\$1,080.00	I. TOTAL OTHER COSTS	(E+F+G+H)				\$7,926.01
	Title - Lender Title Insurance			\$1.312.00		rs				\$12,800,71
	Title - Loan Tie In Fee			\$150.00	D+1					\$12,800.71
	Title - Notary Fees			\$250.00	Lender Credits					\$0.00

18 Answer Additional Newrez Disclosures Questions

- Selecting Yes to either question can open additional questions depending on the state the loan is being originated in.
- Click Save & Next when complete.







- 19 Upload Additional Broker Disclosures (optional). If not uploading, go to step 23.
- Click Browse to upload from your computer or utilize Drag & Drop.



20 Edit uploaded document • Click 📝 to Review & Edit the uploaded document.







21 Add Docusign Signature, Initial,
Click Save. and/or Date fields.



22 Click Save & Next







Generate Disclosures

Step

23 Answer any required questions in Disclosure Questionnaire (if applicable)

newrez			L	ender Info 🔻 Contact	Us 🔻 🂽 Live	Chat Advanced Search	Q Search by loan number or las	t name TBAO
Loan Number	Primary Borrower: America, Am	y Loan Sta	ge: Created o	Loan Channel: Who	lesale	Property Address:	1605 Canyon Property	Type: Detached
	Loan Submission			Post Submissio	n		Mi	sc
Assign Product Lock Loan	Fee Quote Send LE AUS/Credit	Submit to UW	Request a Change Order	Appraisal Condition	ns Management	CD Collaboration	Loan Actions	Loan Summary Contacts
Getting Started	Fees Ta	axes & Insurance	Prorations & Adjustments	Preview I	E	Additional Disclosures	Additional Broker Disclosures	Generate Disclosures
								Generate Disclosure
View Sent Disclosures								
Delivery Method - DocuSig	n			Disclosure Q	uestionnaire			
Primary Borrower	Email *	DocuSign Access	Code *	Is the Borrow	er a victim of ide	ntity theft? (Required)		
any second		Default is last four di	gits of SSN)		
	eWTeZ Loan Numbei Assign Product Lock Loan Getting Started View Sent Disclosures Delivery Method - DocuSig Primary Borrower Amy America	eWTCZ Loan Number Primary Borrower: America, Am Loan Submission Assign Product Lock Loan Fee Quote Send LE AUS/Credit Cetting Started Fees Ta View Sent Disclosures Delivery Method - DocuSign Primary Borrower Amy America	Loan Numbei Primary Borrower: America, Amy Loan Sta Loan Submission Loan Sta Assign Product Lock Loan Fee Quote Setting Started Fees Taxes & Insurance	eWTCZ Loan Number Primary Borrower: America, Amy Loan Stage: Created • Loan Submission Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Getting Started Fees Taxes & Insurance Prorations & Adjustments View Sent Disclosures Ulevery Method - DocuSign Primary Borrower Any America Defluice y desting and the sum four eigen of 554	Contact Loan Vumbei Primary Borrower: America. Amy Loan Stage: Created o Loan Channel: Who Loan Submission Post Submission Post Submission Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Condition Cetting Started Fee Taxes & Insurance Prorations & Adjustments Preview L View Sent Disclosures Delivery Method - DocuSign Disclosure Q Is the Borrow View Sent Disclosures Email * DocuSign Access Code * Is the Borrow	Construct Us Contact Us Loan Numberi Primary Borrower: America. Anny Loan Stage: Created o Loan Channel: Wholesale Loan Submission Post Submission Assign Product Lock Loan Loan Submission Post Submission Assign Product Lock Loan Loan Submission Post Submission Assign Product Lock Loan Preve Send LE Assign Product Lock Loan Preve Send LE Preview LE View Sent Disclosures Delivery Method - DocuSign Delivery Method - DocuSign Primary Borrower Any America Deckign Access Code * Any America	WTC2 Lender trido V Contact Us V Live Curr Advanced Search Loan Numbel Primary Borrower: America, Amy Loan Stage: Created o Loan Channel: Wholesale Property Address: Loan Submission Post Submission Assign Product Lock Loan Fee Quoto Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Conditions Management CD Collaboration Cetting Started Fees Taxes & Insurance Prorations & Adjustments Preview LE Additional Disclosures View Sent Disclosures View Sent Disclosures Insula * DecuSign Access Code * Insula * Insula * DecuSign Access Code * Insula * Any America Insula * DecuSign Access Code * Insula * Order Appraisal Contain of Identity theft? (Required)	WTC2 LeaderInf V Contact Us V Live Church Advanced Search C Search by loon number or loss Loan Number Primary Borrower: America, Amy Loan Stage: Created o Loan Channel: Wholesale Property Address: 1605 Canyon Property Advanced Search Property Address: 1605 Canyon <

24 Click Generate Disclosure

1	newrez			Len	der Info 🔻 Contact Us 👻 💽	Live Chat Advanced Search	Q Search by loan number or last i	пате ТВАО
*	Loan Number	Primary Borrower: Ame	rica, Amy Loan Stag	ge: Created o	Loan Channel: Wholesale	Property Address: 1	605 Canyon Property T	Type: Detached
•		Loan Submission			Post Submission		Mis	c
▦	Assign Product Lock Loan	Fee Quote Send LE AUS/	Credit Submit to UW	Request a Change Order Ap	praisal Conditions Manageme	ent CD Collaboration	Loan Actions Cedit 1003	Loan Summary Contacts
6	Getting Started	Fees	Taxes & Insurance	Prorations & Adjustments	Preview LE	Additional Disclosures	Additional Broker Disclosures	Generate Disclosures
								Generate Disclosure
	View Sent Disclosures							
	Delivery Method - DocuSig	gn			Disclosure Questionnair	e		
	Primary Borrower Amy America	Email *	DocuSign Access	Code *	Is the Borrower a victim o	f identity theft? (Required)		
			Default is last four dig	its of SSN				





25 View and Send Disclosures

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







AUS/Credit

Step 26 Select "AUS/Credit" from the Loan Submission menu. 🖍 newrez Loan Number: Primary Borrower: America, Amy Loan S **F** Loan Submission Assign Product AUS/Credit Lock Loan Fee Quote Se Submit to UW Run AUS Select Credit Report Agency and enter credit report reference #. Click Submit for AUS. ClearChoice AUS To import credit only (without running AUS), check Loan Number Primary Borrow America, Amy ← Back to H2O the Import Credit Only box. Then, select the credit ClearChoice AUS Request agency and enter credit credentials. Finally, select 1003 Import Credit Only report type as, Request New to pull new credit, or Loan Summary Property & Borrower Re-Issue and enter the credit reference #. Emp, Inc & Housing ✓ Request Setup Asset, Liab & REO Decl. & Demographic Info Key / Identifier AUS Service Transaction Type Details of Transaction Addendum Desktop Underwriter (DU) Request New Findings \sim Fannie Mae LPA through Caliber (LPA-C) Request New Findings Freddie Ma ✓ Credit Report Transaction Username Password Factual Data by CBC (formerly CBC Innovis, Inc.) \sim 0 Select reports to submit with your AUS request. All reports, new or reissued must be through the same agency. Joint Report Type Reference # Copy Liabilities? Borrowe Amy America No Re-Issue No, leave as-is \sim



28	Review	AUS	findings
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newrez university

• Close AUS pop-up window.

🖍 ClearChoice AUS - Google Chrome	V ClearChoice AUS - Google Chrome								
25 clearchoiceaus.caliberhomeloa	ns.com/4777108/selection								
ClearChoice AUS									
← Back to H2O	Loan Number Primary Borrower Loan Stage Product Cl America, Amy LE Sent CF30 W	hannel Lock AUS /holesale							
	Request Selection History								
📋 1003 🗸 🗸									
Loan Summary			Save AUS Selection						
Property & Borrower									
Emp, Inc & Housing	AUS Transaction:								
Asset, Liab & REO	Click on the DDE icon								
Decl. & Demographic Info	Click on the PDF Icon	💿 I PA (Freddie Mac) - 🏂	🔿 DU (Fannie Mae) 🛛 📙						
Addendum	next to LPA or DU to	✓ Selected AUS							
Addendum	review findings.	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						
			*						





Submit to UW

29 Select "Submit to UW" from the Loan Submission menu



30 Fill in all required fields as indicated with the red asterisk * and click "Submit"

~	newrez Lender Info + Con	act Us 🔻 💽 Live Chat) Advanced Search	Q Search by loan number or last name	TBAO
*	Loan Number: Primary Borrower: America, Amy Loan Stage: LE Sent o Loan Channel:	Vholesale Property Address	:: 1605 Canyon Property Type: Detached	>
	Loan Submission Post Submit Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Conc Submit to Newrez Users can click Upload Documents to upload any submission documents for the loan.	sion tions Management CD Collaboration aan. I am certifying that this consumer has not b for me or any loan originator.	Misc. Loan Actions Edit 103 Loan Summary Corr been steered to a product or program on the basis of increased Submit	ntacts .
	3000 characters remaining. Add Note View Note History	already uploaded the documents required fo	r your submission, please attach the file now.	

31 Loan Submitted

Congratulations!!! Your loan has been submitted to Newrez.

~	newrez Lender Info • Contact Us • • Live Chat Advanced Search (Q. Search by loan number or last name TBAD
*	Loan Number: Primary Borrower: America, Amy Loan Stage: UW Submitted o Loan Channel: Wholesale Property Address: 1605 Canyon Property Type: Detached
Đ	Loan Submission Post Submission Misc.
	(Assign Product) (Lock Loan) (Fee Quote) (Send LE) (AUS/Credit) (Submit to UW) (Request a Change) (Order Appraisal) (Conditions Management) (CD Collaboration) (Loan Actions •) (Edit 1003) (Loan Summary) (Contacts)
6	Submit to Newrez
	$\langle \rangle$
	Congratulations! Your Ioan has been submitted to Newrez. Here's the Submission Confirmation Document
	To manage your loan, use the options from Post Submission above.





Lock Loan

Step Select "Lock Loan" from the Loan can be locked at any time in the loan process. Loan Submission menu

1	newrez								
*	Loan Number: Primary Borrower: America, Amy Loan S								
Đ	Loan Submission								
	Assign Cock Loan Fee Quote Send LE AUS/Credit Submit to UW								

33 Click "Search"

 If a new product is needed, users can make changes prior to hitting Search.

1	newrez			Lender Info 👻 Contact Us 👻 🌘 Live Chat	Advanced Search Q Search by loan	number or last name	TBAO
*	Loan Number: Primar	y Borrower: America, Amy Loan	Stage: UW Submitted o	Loan Channel: Wholesale	Property Address: 1605 Canyon	Property Type: Detached	
Ð	Loan Submit	ssion		Post Submission		Misc	Contente
	Assign Product (Lock Loan) (Fee Quote)	Send LE (AUS/Credit) (Submit to UW	Request a Change	Conditions Management	CD Collaboration	Loan Summary	contacts
6	Search Criteria	5	Search Result	Assign/Lock		Loan Locked	- 1
R							. I
						Cit search	
	Loan Criteria						
	Loan Channel [*] Compensation Typ Wholesale CL1 Lender Paid	 Include Lender Fee in Price 	Loan Type *	Additional Search Criteria	Declared Bankruptcy*		
	Loan Purpose	Document Type*	FHA VA	Non-Conforming/Jumbo			
	Purchase 🗸	Full	USDA/Rural Housing		Yes No		
	Existing Servicing Borrower	Lien Position 1st 2nd	Amentication Ture *	Americanian Terms			
	Additional Pricing Attributes		Amortization Type		Aimi Attributes		
	Select attribute(s)		ARM	25 Year 20 Year	High Needs Rural Tract		
				15 Year 10 Year	Rural Tract		
	Appraised Value	Sales Contract Price			AMI Range AMI Lookup Tool		
	\$400,000	\$400,000			>14096 🗸		
	Down Payment %	Down Payment Amount			,)		
	10.000	\$40,000	Interest Only Years	Temporary Buydown	Escrow		
	Base Loan Amount*	Subordinate Financing	No Interest Only	No Buydown	Impound Taxes and Insur 🗸		
	\$360,000	Yes No					





34 Click "Lock" next to desired product

1	newrez				Lender Info 🝷	Contact Us 🔻 🔍 Live	Chat Advanced Sea	rch Q Search by load		
*	Loan Number:	Primary Borrower: America, Amy	Loan Stage: UW Submitted 0 Loan C		0 Loan Chann	el: Wholesale	Property Addr	ress: 1605 Canyon		
		an Submission		Post Submission						
	Assign Product Lock Loan Fee Quote Send LE AUS/Credit Submit to UW Request a Change Order Appraisal Conditions Management CD Collaboration Loan Actions									
6	Search Criter	ia	Searc		k More Rates	s to see full	rate stack	. Users		
	can then click Lock next to the desired rate.									
	30 Day Lock 02/24/2025	60 Day Lock 03/25/2025		75 Day Lock 04/09/2025	90 Day Lock 04/24/2025					
	Product			Final Rate	Credit/Cost	Monthly P&I 💠	Monthly MI 🗘	Compare (0/5)		
	CCRP30 RezPool Plus Fixed 30	Lock Assign	More Rates	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00			
	CF30 Conforming Fixed 30 Lock Assign		More Rates	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00			
	CREF30 NewrezExpress Conforming Fixed 30 Assign		More Rates	7.625%	(0.230%) / \$828.00	\$2,548.06	\$78.00			
	NRSEF30 NRZ Smart Edge 30 Yea	r Fixed Lock Assign	More Rates	9.75%	1.612% / (\$5,803.20)	\$3,092.96	\$0.00			

35 Click "Lock"

Users can verify Borrower and Property Details prior to locking the loan.







36 Confirm Address (if applicable)



37 Click "Lock My Loan"

1	▶ newrez Lender Info ▼						Contact Us 🔻 💽 Live	Chat Advanced Search	Q Search by loan	number or last name	TBAO	
*	Loan N	Number:	Prima	ry Borrower: America,	Amy Loan	Stage: UW Submitted o	Loan Chan	nel: Wholesale	Property Address:	1605 Canyon	Property Type: Detached	>
Đ	Loan Submission Assign Product) Lock Loan) Fee Quote) Send LE) AUS/Credit) Submit to UW) Request			Request a Change	Post Submission Change Order Appraisal Conditions Management CD Collaboration			Misc.				
	C Search Criteria		Search Result			Assign/Lock		Loan Locked				
2	Loc	ck Loan										y Loan
	Lock Selection					Price Breakdown						
		Lock	Final Rate	Credit/Cost	Montly P&I	Monthly MI		Adjustment Desci	iption	Price(%)		
		30 Day	7.25%		\$2,455.83	\$78.00	✓ Selected	Base Price	stment	- 21-		
		45 Day	7.25%		\$2,455.83	\$78.00	Select Lock	Final Price		1.0		-
		60 Day	7.25%		\$2,455.83	\$78.00	Select Lock					
		90 Day	7.25%		\$2,455.83	\$78.00	Select Lock	Click S	ee More F	Rates to	see	
	See More Rates					term.						
	Lock Information											
		Primary Borrower		Borrower Address		Product Type		Transaction	Max Net Price	Rate Sheet	Compensation Paid	





Record of Revisions

Revision Date:	Revision Reason:	Created By:	Approved By:	Effective Date:
8/28/2024	Create	Brian Rummell	Christine George,	8/28/2024
			Bob Long	
1/24/2025	Updated screenshots to reflect new UI	Brian Rummell	Christine George, Bob Long	1/24/2025
			_	

