



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 training manual 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**
- **An overall improved broker experience**

Logging In



To access the Blueprint for Brokers Portal go to blueprint.newrezwholesale.com and enter your Newrez credentials.





Dashboard



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.

Action Tabs

Identify loans that have items to review, loans with upcoming deadlines, and loans with outstanding conditions that need to be resolved.

Loan Analytics

Displays the loans that have closed, are in underwriting, and that have funded MTD.

Newrez Team

Provides contact information to your Account Executive (AE), direct manager, and support team members.

Turn Time

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

Welcome Back, Deepa Mohandas
We need your help with 365 items.

350 Items to Review

| Loan Number | Borrower | Required Actions | Lock Status |
|---------------------|----------------------------|------------------|-------------|
| 9795674762 | Builder, Sud | Run AUS | |
| Purchase (Caliber) | Centennial, CO | +1.7000 | |
| 9744772097 | Kell, Testings | Run AUS | |
| Purchase (Caliber) | FLOWER MOUND, TX | +2.7000 | |
| 9759890668 | test smith, christine | Run AUS | |
| Purchase (Caliber) | BALFON | +2.7000 | |
| 970583043 | Builder, Sud | Run AUS | |
| Purchase (Caliber) | WASHINGTON, DC | +2.7000 | |
| 9714121836 | Testing, Buydown | Run AUS | |
| Purchase (Caliber) | FLOWER MOUND, TX | +2.7000 | |
| 9798499993 | borrower test, existing | Run AUS | |
| Purchase (Caliber) | WASHINGTON, DC | +2.7000 | |
| 9714232443 | borrower test, Refinancing | Run AUS | |
| Refinance (Caliber) | ROSELAND, OR | +2.7000 | |
| 9774116363 | Testing emp, Kelliamp | Run AUS | |
| Purchase (Caliber) | FLOWER MOUND, TX | +2.7000 | |

1 Upcoming Deadlines

14 Loans with Outstanding Conditions

Loan Analytics

7 Closed
52 In Underwriting
\$728K Funded
N/A Company Ranking

Congrats on your Residents Club status!

Newrez Team

Test Account Kelli Carr Account Executive
Test Account Executive
(800) 000-0000
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shelly.mcdougald@caliberhomeloans.com

Affordable Lending

Our shared purpose is to help more people achieve and realize the benefits of homeownership. Some of the most underserved customers are the most rewarding through the impact we make. Learn more about how you can support your borrowers with unique programs through Fannie Mae and Freddie Mac.

[Learn More](#) [PRICE A LOAN](#)

Turn Times

View: Business Days

| Loan Registration | Underwriting | Conditions | Initial CD | Closing Docs |
|-------------------|---------------|--------------|---------------|--------------|
| Purchase | Business Days | Refinance | Business Days | |
| Non-QM | 2 | Non-QM | 2 | |
| Conventional | 2 | Conventional | 2 | |
| FHA | 2 | Sprint | 2 | |
| VA | 2 | FHA | 2 | |
| USDA | 2 | VA | 2 | |
| Jumbo | 2 | USDA | 2 | |
| | | Jumbo | 2 | |

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Dashboard, cont.

Actions Tabs break down where your attention is needed to move loans forward.



Items to Review

Run AUS: Loans that need AUS to be run.

Create Newrez LE: Wholesale loans where the Newrez LE has not yet been created.

Send Newrez LE: Wholesale loans where the Newrez LE has been created but not yet sent to the borrowers.

Borrower to eSign LE: Wholesale loans where the LE has been sent but we have not received the signature from all applicable parties.

Submit Loan: Wholesale loans where AUS has been run and the LE sent but the loan has not yet been submitted.

(CL1 loans where AUS has been run but the loan has not yet been submitted.)

Lock Loan: Wholesale and CL1 loans where the loan has not yet been locked.

Order Appraisal: Wholesale loans where an appraisal is required but has not yet been ordered.

Appraisal Payment: Wholesale loans where and appraisal has been ordered but the payment has not yet been received.

Appraisal Order needs attention: Wholesale loans where an appraisal has been ordered and payment has been received but it requires the brokers attention for any reason.

Review Active Alerts/Stops: Wholesale loans that have any active alerts or stops that require attention.

Order CD: Wholesale or Non-Delegated CL1 loan where the CD closing collaboration has started but the loan requires attention for successfully ordering the initial CD.

Borrower Receipt of CD confirmed: Wholesale or Non-Delegated CL1 loans where a CD has been sent but not yet opened by all applicable parties.

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Dashboard, cont.



Upcoming Deadlines

Lock Expiration: A loan where the lock expires in the next 7 days and is likely to expire prior to the loan funding.

Credit Doc Expiration: A loan where the current underwriting credit approval expires in the next 7 days and is likely to expire prior to the loan funding.

Upcoming Closing: Loans that have not yet funded and the estimated closing date is within the next 7 days.



Outstanding Conditions

Review and Upload Conditions: Wholesale loans with their first set of conditions.

New Conditions Added: Wholesale loans with new conditions added to them.

Additional Information Needed: Wholesale loans with updates made to existing conditions.

Upload Conditions for Purchase: CL1 loans that are suspended and require conditions for purchase.

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Dashboard, cont.

Welcome Back, Deepa Mohandas
We need your help with 365 items.

354 Items to Review | 1 Upcoming Deadlines | 14 Loans with Outstanding Conditions

| Loan Number | Borrower | Required Actions | Lock Status |
|-------------|---------------------------------------|---|-------------|
| 9789685220 | Firstimer, Alice BEVERLY HILLS, CA | Run AUS ± 2 more | |
| 9765825410 | Firstimer, Alice TX | More required action for Loan 9789685220 ✕ Create NewRez LE Submit Loan | |
| 9750990856 | firsttimer, alice TX | | |
| 9771617587 | Firsttimer, Alice TX | Run AUS ± 1 more | |
| 9700831200 | firsttimer, alice TX | Run AUS ± 2 more | |
| 9702369415 | firsttimer, alice | Run AUS | |

Click on the hyperlinks to open the task, or loan, in H2O. Hover over the link for additional Required Actions.

Click any of the “Call to Action” tabs to see loans that have Items to Review, Upcoming Deadlines, or Outstanding Conditions.

Use the dropdown to toggle between MTD, YTD, and All time.

Contact info is available for your AE, their manager, and support team members.

Loan Analytics

| Month to Date | |
|------------------|------------------------|
| 7 Closed | 52 In Underwriting |
| \$728K Funded | N/A Company Ranking |

NewRez Team

- Test Account Kelli Carr Account Executive
Test Account Executive
(000) 000-0000
gireesh.periyar@caliberhomeloans.com
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VP National Operations
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- Shelly McDougald
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(801) 438-7624
shelly.mcdougald@caliberhomeloans.com

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Dashboard, cont.

Training

Manage Team

Resources

Guidelines and Forms

Self-Employed Income Request

Marketplace

Affordable Lending

Our shared purpose is to help more people achieve and realize the be
Some of the most underserved customers are the most rewarding thro
Learn more about how you can support your borrowers with unique p
and Freddie Mac.

[Learn More](#)[PRICE A LOAN](#)

Utilize the dropdown to toggle between Business Days and Current Review Date.

Turn Times

View: Business Days

| Loan Registration | | Underwriting | | Conditions | | Initial CD | | Closing Docs | |
|-------------------|---|---------------|---|------------|--|---------------|--|--------------|--|
| Purchase | | Business Days | | Refinance | | Business Days | | | |
| Non-QM | 2 | Non-QM | 2 | | | | | | |
| Conventional | 2 | Conventional | 2 | | | | | | |
| FHA | 2 | Sprint | 2 | | | | | | |
| VA | 2 | FHA | 2 | | | | | | |
| USDA | 2 | VA | 2 | | | | | | |
| Jumbo | 2 | USDA | 2 | | | | | | |
| | | Jumbo | 2 | | | | | | |

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My Pipeline



The **My 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.

Action Items

Displays loans that need attention.

All Loans

Displays all active, non-funded loans.

Expiring Locks

Default display shows any active loan with a lock that is expiring in the next 7 days.

Pending Submission

Loans that have been created but not submitted to Newrez.

Upcoming Closings

Default shows loans that have an estimated closing date in the next 7 days.

Funded

Displays all loans that have funded in the last 30 days.

The screenshot shows the Newrez My Pipeline interface. On the left is a navigation menu with options: Dashboard, My Pipeline (highlighted), Create New Loan, Product & Pricing, Rate Sheet, and Training. The main area displays a table of loans under the 'All Loans (109)' tab. The table has columns: Borrower, Loan Purpose, Property Address, Property City, Property State, Required Actions, and Loan Stage. The first few rows show loans for 'America, Andy' and 'Builder, Suzi' in Plano, TX and Frisco, TX. The 'Required Actions' column includes 'Order Appraisal' and 'Run AUS'. The 'Loan Stage' column shows 'Conditions In' and 'Created' with progress bars.

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My Pipeline, cont.

The screenshot displays the 'My Pipeline' section of the Newrez dashboard. A sidebar on the left contains navigation links: Dashboard, My Pipeline, Create New Loan, Product & Pricing, Rate Sheet, Training, and Resources. The main content area is titled 'My Pipeline' and shows 'Action Items (105)'. A dropdown menu is open for 'All Action Items (105)'. Below this, a table lists loan details. Two callout boxes provide additional information:

- Utilize dropdown for additional filter options.** (Points to the 'All Action Items (105)' dropdown)
- Options allow you to set as a default tab, add/remove columns, filter, and export to excel.** (Points to the 'Default Tab', 'Column Options', and 'Filters' icons)

| Upcoming Closings (9) | | Purchase Suspense (1) | | Funded (0) | |
|-----------------------|-------------|--|---------------|--------------------------------|----|
| Loan Number | Loan Amount | Expiring Deadlines | Deadline Date | # of Outstanding Conditions | Es |
| 3491783 | 100,000 | Conforming Fixed 30 | — | Updates To Existing Conditions | 07 |
| 3491783 | 100,000 | Conforming Fixed 30 2-1 Buydown | — | — | 09 |
| 3491783 | 100,000 | Conforming Fixed 30 2-1 Buydown | — | — | — |
| 4645046649 | \$300,000 | Conforming High Balance Fixed 30 1-0 Buydown | — | — | 10 |
| 1031043362 | \$300,000 | Conforming Texas A6 Fixed 10 | — | — | — |
| 3758550306 | \$0 | — | — | — | — |

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Create New Loan



The **Create New Loan** tab has redesigned the process to allow for an intuitive step by step flow for creating new loans.

Step

1

Click Create New Loan

- Can create a loan on behalf of another originator, who has shared their pipeline with you, using the **Originator** dropdown.
- Can enter up to 6 names as **Additional Contacts**. These individuals will receive Loan Status Notifications for these loans as well.

The screenshot shows the Newrez 'Create New Loan' interface. On the left sidebar, the 'Create New Loan' option is highlighted with a green arrow. The main content area features a progress bar at the top right. Below it, the 'Loan Creation Options' section includes an 'Originator' dropdown menu set to 'Joe Jones, Deepa Mohandas' and a 'Loan Channel' section with radio buttons for 'Wholesale' (selected) and 'CL1'. Underneath is a table titled 'Additional Contacts to Receive Notifications' with columns for 'First Name', 'Last Name', 'Phone', and 'Email'. Below the table is a search bar with the placeholder text 'Add Contact' and a dropdown arrow.

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Create New Loan, cont.

Step

2 Select Import file, Manual Input, or Copy from Existing Loan

- Can import FNM 3.2 or MISMO 3.4
- To import file you can browse or Drag & Drop.

If copying a loan using SSN, a grid will appear allowing you to select the specific loan you want to copy from.

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Create New Loan, cont.

Step

- 3 Select Loan Type & Loan Product (optional)**
- Dropdowns will show all loan types and products.
 - **Recent Product** will show the 5 most recently used products.

- 4 Upload Submission Package (optional)**

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Create New Loan, cont.

Step

- 5 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.

The screenshot shows the 'Create New Loan' page in the Newrez system. The left sidebar contains navigation links: Dashboard, My Pipeline, Create New Loan (active), Product & Pricing, Rate Sheet, Training, Manage Team, Resources (expanded), Guidelines and Forms, Self-Employed Income Request, and Marketplace. The main content area is titled 'Create New Loan' and features a progress bar. Below the progress bar, it states '5 Duplicate Loans Found' and provides instructions: 'Duplicate loans exist when the borrower name and/or SSN match. You can continue with this new loan or work in an existing one below.' A table lists the duplicate loans, and a 'Continue With New Loan' button is visible in the top right corner.

| Loan Number | Primary Borrower | Loan Stage | Originator | Creation Date | Address | Unit | City |
|-------------|------------------|--------------|---------------------------|---------------|--------------------------|------|------|
| 9701463433 | Alice, Firstimer | Created | Joe Jones, Siddhartha Roy | 09/16/2022 | 1322 Elmdale Ave | | BE |
| 9704137034 | Alice, Firstimer | Created | Joe Jones, Siddhartha Roy | 09/16/2022 | 1525 South Belt Line Rd. | 1235 | CO |
| 9705499219 | Alice, Firstimer | Created | Joe Jones, Siddhartha Roy | 09/16/2022 | 1322 Elmdale Ave | | BE |
| 9706727584 | Alice, Firstimer | Created | Joe Jones, Siddhartha Roy | 09/16/2022 | 1322 Elmdale Ave | | BE |
| 9707319480 | Alice, Firstimer | UW Submitted | Joe Jones, Deepa Mohandas | 09/13/2022 | 344 dt | 121 | QU |

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Create New Loan, cont.

Step

- 6 Complete Application Tracker (if applicable)**
- 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.

Create New Loan

Application Tracker

Primary Borrower: Alice Firstimer

6 of 6 Key Points of Data

| | |
|--------------------------|--|
| Borrower Name | ✓ Alice Firstimer |
| SSN / ITIN / PassportID | ✓ XXX-XX-9991 |
| Gross Monthly Income | ✓ \$40,262.30 |
| Appraised Value | ✓ \$400,000 |
| Loan Amount | ✓ \$320,000 |
| Subject Property Address | ✓ 3516 Beverly Dr, Dallas, TX 75205-2802, Dallas |

Property address was one of the points of data added to the loan. 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 09/20/2022.

Application Date: 09/20/2022

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

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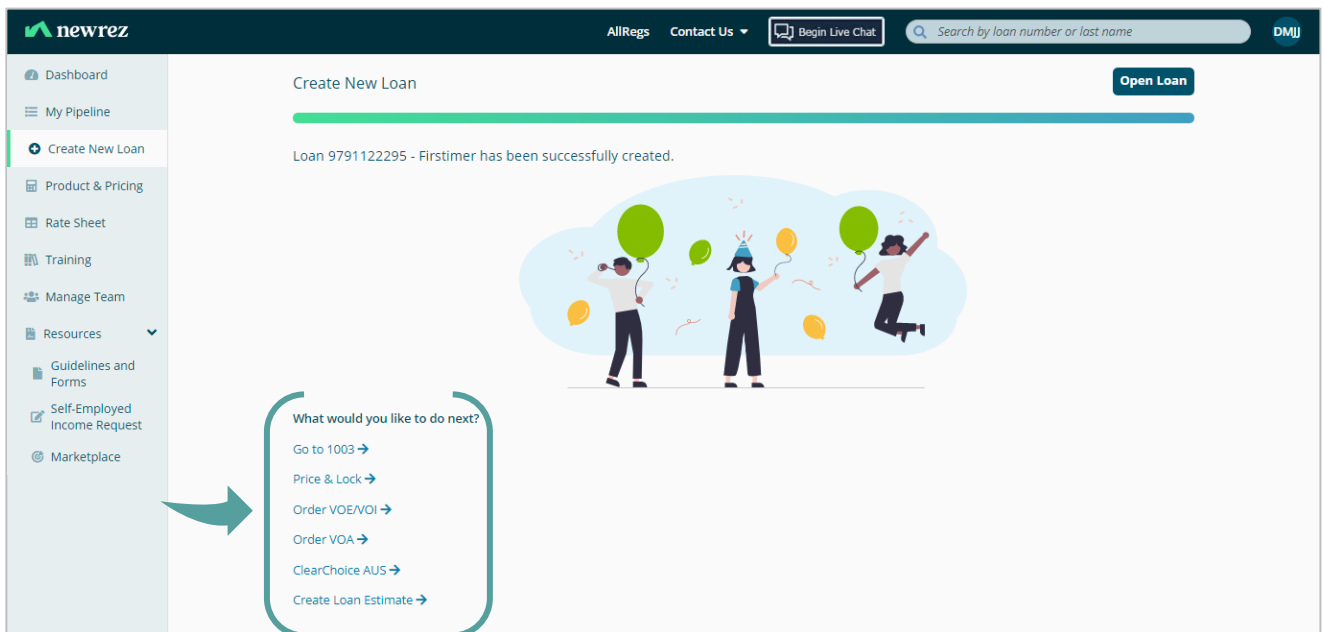




Create New Loan, cont.

Step

- 7 New Loan Has Been Created**
- Move forward with loan from **What would you like to do next?** section.
 - Each link will navigate you to that specific area for your loan.



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Product & Pricing



The **Product & Pricing** tab provides a streamlined and more robust pricing and eligibility tool with dynamic fields based on inputs. It will allow you to easily **Lock, Assign, and Compare** products & rates and can be accessed by clicking on **Product & Pricing** from the Navigation Menu.

Within this section, find steps on how to:

- [Lock a Loan](#)
- [Assign a Rate/Product](#)
- [Compare Products](#)

[Go to table of contents](#)





Lock a Loan

Step

- 1 Fill in all required fields as indicated with the red asterisk ***
 - There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
 - The 3 most commonly used scenarios are available in the **Scenario** drop down.

[Go to table of contents](#)





Lock a Loan, cont.

Step

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the > 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.

The screenshot shows the Newrez 'Products & Pricing' search results page. A green callout box with a pencil icon points to the search criteria table, stating: 'Click the pencil to edit your search criteria.'

Search Criteria

| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount |
|-----------------|----------------------|----------------|-----------------------------|
| \$400,000.00 | \$400,000.00 | 20.000 | \$80,000.00 |
| Zip Code | DTI% | DSCR | Escrow |
| 75205 | 35.000 | | Impound Taxes and Insurance |

Eligible Products

Compare Products (0/5)

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|--------------------------|------------|------------------------|-------------|------------|---------|
| CF30 Conforming Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Actions |
| | 3.75% | 6.008% / (\$19,225.60) | \$1,481.97 | \$0.00 | Actions |
| | | 5.728% | | | |

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Lock a Loan, cont.

Step

3 Select Lock from Actions menu by desired rate

- Dropdown appears by hovering mouse over desired rate.
- Ineligible products and Near Misses with the reason(s) for being ineligible will appear at the bottom of the screen.

The screenshot shows the NewRez Products & Pricing interface. The left sidebar contains navigation links: Dashboard, My Pipeline, Create New Loan, Product & Pricing (selected), Rate Sheet, Training, Manage Team, Resources, Guidelines and Forms, Self-Employed Income Request, and Marketplace. The main content area displays search criteria and a table of eligible products.

Search Criteria

| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount | Base Loan Amount |
|-----------------|----------------------|----------------|-----------------------------|------------------|
| \$400,000.00 | \$400,000.00 | 20.000 | \$80,000.00 | \$320,000.00 |
| Zip Code | DTI% | DSCR | Escrow | |
| 75205 | 35.000 | | Impound Taxes and Insurance | |

Eligible Products

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|---|------------|-----------------------|-------------|------------|-----------------------|
| CF30 Conforming Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Actions |
| TestCF30 Test Product Conforming Fixed 30 | 5.5% | 1.031% / (\$3,299.20) | \$1,816.92 | \$0.00 | Lock, Assign, Compare |
| CHMPF30 Conforming Home Possible Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Actions |

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Lock a Loan, cont.

Step

- 4 **Verify Lock Details** ■ Complete required fields and click **Lock**.

newrez AllRegs Contact Us ▾ Begin Live Chat Search by loan number or last name DMJJ

Dashboard Products & Pricing > Search Results > Verify Loan Details

My Pipeline

Create New Loan

Product & Pricing

Rate Sheet

Training

Manage Team

Resources ▾

Guidelines and Forms

Self-Employed Income Request

Marketplace

Lock Loan

Verify Loan Details

Primary Borrower

First Name* Alice

Last Name* Firstimer

SSN* XXX-XX-9991

Property

☐ Existing Servicing Borrower

☐ TBD

Street Address* 3516 Beverly Drive

Unit Type -Select-

Zip Code* 75205

City* DALLAS

State* Texas

County* DALLAS

No. of Units* 1

Review Loan Details

| | | | |
|-------------------|---------------------|---------------------|-------------------|
| Product Code | Product Description | Lien Position | Loan Type |
| CF30 | Conforming Fixed 30 | First | Conventional |
| Amortization Type | Amortization Term | Interest Only Years | Temporary Buydown |
| Fixed | 30 Year | N/A | N/A |

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Lock a Loan, cont.

Step

- 5 Complete Address Verification**
- Select applicable radio button and then **Confirm**.

Address Verification

USPS Verified Address

☒ 3516 Beverly Dr, Dallas, TX 75205-2802

Unverified Address

☐ 3516 Beverly Drive, DALLAS, TX 75205

Cancel

Confirm

- 6 Select Rate and then click Lock My Loan.**
- Click **Lock My Loan** if desired rate and term shows selected.
 - Click **See More Rates** for additional rate options to select from.

newrez

AllRegs Contact Us Begin Live Chat Search by loan number or last name DMJJ

Dashboard

My Pipeline

Create New Loan

Product & Pricing

Rate Sheet

Training

Manage Team

Resources

Guidelines and Forms

Self-Employed Income Request

Marketplace

Products & Pricing > Search Results > Verify Loan Details > Lock Loan

Lock Loan

Lock Information

Primary Borrower

Alice Firstimer

Borrower Address

3516 Beverly Dr
DALLAS, TX 75205-2802
Dallas County

Product Type

Conforming Fixed 30 - CF30

Lock Selection

| Lock | Final Rate | Credit/Cost | Monthly P&I | Monthly MI |
|--------|------------|-------------------------------|-------------|------------|
| 30 Day | 5.5% | 0.019% / (\$60.80) | \$1,816.92 | \$0.00 |
| 45 Day | 5.5% | 0.070% / (\$224.00) | \$1,816.92 | \$0.00 |
| | | 0.259% / (\$828.80) | \$1,816.92 | \$0.00 |
| | | 0.634% / (\$2,028.80) | \$1,816.92 | \$0.00 |

See More Rates

Lock My Loan

Selected

Select Lock

Select Lock

Select Lock

Click "See More Rates" to view additional rate options.

[Go to table of contents](#)





Lock a Loan, cont.

Step

7 Complete Application Tracker (if applicable)

- Enter **Application Date**.
- Confirm all **6 Key Points of Data** have been received.
- Click **Lock My Loan**.

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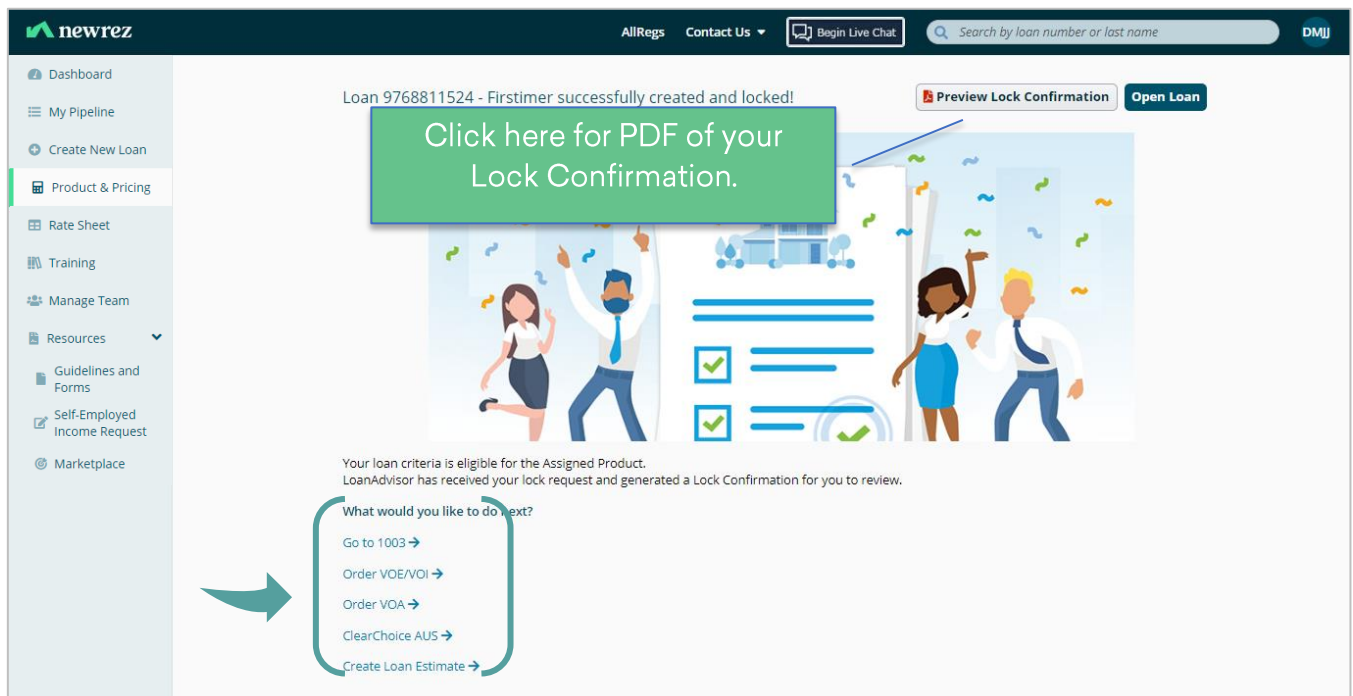


Lock a Loan, cont.

Step

8 New Loan Has Been Created and Locked

- Move forward with loan from **What would you like to do next?** section.
- Each link will navigate you to that specific area for your loan.



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Assign a Rate/Product

Step

- 1 Fill in all required fields as indicated with the red asterisk ***
 - There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
 - The 3 most commonly used scenarios are available in the **Scenario** drop down.

[Go to table of contents](#)





Assign a Rate/Product, cont.

Step

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the > 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.

newrez

AllRegs Contact Us Begin Live Chat Search by loan number or last name DMJ

Dashboard My Pipeline Create New Loan Product & Pricing Rate Sheet Training Manage Team Resources Guidelines and Forms Self-Employed Income Request Marketplace

Products & Pricing > Search Results

Product & Pricing

Search Criteria

| | | | |
|-----------------|----------------------|----------------|-----------------------------|
| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount |
| \$400,000.00 | \$400,000.00 | 20.000 | \$80,000.00 |
| Zip Code | DTI% | DSCR | Escrow |
| 75205 | 35.000 | | Impound Taxes and Insurance |

Click the pencil to edit your search criteria.

Eligible Products Compare Products (0/5)

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|--------------------------|------------|------------------------|-------------|------------|---------|
| CF30 Conforming Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Actions |
| | 3.75% | 6.008% / (\$19,225.60) | \$1,481.97 | \$0.00 | Actions |
| | | 5.728% | | | |

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Assign a Rate/Product, cont.

Step

3 Select Assign from Actions menu by desired rate

- Dropdown appears by hovering mouse over desired rate.
- Ineligible products and Near Misses with the reason(s) for being ineligible will appear at the bottom of the screen.

The screenshot shows the NewRez 'Products & Pricing' search results page. The search criteria are as follows:

| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount | Base Loan Amount |
|-----------------|----------------------|----------------|---------------------|------------------|
| \$400,000.00 | \$400,000.00 | 20.000 | \$80,000.00 | \$320,000.00 |

| Zip Code | DTI% | DSCR | Escrow |
|----------|--------|------|-----------------------------|
| 75205 | 35.000 | | Impound Taxes and Insurance |

Eligible Products table:

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|---|------------|-----------------------|-------------|------------|-----------------------|
| CF30 Conforming Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Lock, Assign, Compare |
| TestCF30 Test Product Conforming Fixed 30 | 5.5% | 1.031% / (\$3,299.20) | \$1,816.92 | \$0.00 | |
| CHMPF30 Conforming Home Possible Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1,816.92 | \$0.00 | Lock, Assign, Compare |

A green arrow points to the 'Assign' action in the Actions dropdown menu for the first product.

[Go to table of contents](#)





Assign a Rate/Product, cont.

Step

- 4 **Verify Loan Details** ■ Complete required fields and click **Assign**.

newrez AllRegs Contact Us Begin Live Chat Search by loan number or last name DMJ

Dashboard My Pipeline Create New Loan Product & Pricing Rate Sheet Training Manage Team Resources Guidelines and Forms Self-Employed Income Request Marketplace

Products & Pricing > Search Results > Verify Loan Details

Assign Loan

Verify Loan Details

Primary Borrower

First Name* Alice Last Name* Firstimer SSN* XXX-XX-9991

Property

Existing Servicing Borrower

TBD Street Address* 3516 Beverly Dr

Unit Type -Select- Zip Code* 75205 City* DALLAS

State* Texas County* DALLAS No. of Units* 1

Review Loan Details

| | | | |
|-------------------|---------------------|---------------------|-------------------|
| Product Code | Product Description | Lien Position | Loan Type |
| CF30 | Conforming Fixed 30 | First | Conventional |
| Amortization Type | Amortization Term | Interest Only Years | Temporary Buydown |
| Fixed | 30 Year | N/A | N/A |

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Assign a Rate/Product, cont.

Step

- 5 Complete Address Verification** ■ Select applicable radio button and then **Confirm**.

Address Verification

USPS Verified Address

☒ 3516 Beverly Dr, Dallas, TX 75205-2802

Unverified Address

☐ 3516 Beverly Drive, DALLAS, TX 75205

Cancel

Confirm

- 6 Complete Application Tracker (if applicable)** ■ Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.

AllRegs

Contact Us

Begin Live Chat

Search by loan number or last name

DMU

Dashboard

My Pipeline

Create New Loan

Product & Pricing

Rate Sheet

Training

Manage Team

Resources

Guidelines and Forms

Self-Employed Income Request

Marketplace

Products & Pricing

Search Results

Verify Loan Details

Assign Loan

Verify Loan Details

Application Tracker

6 of 6 Key Points of Data

| | |
|--------------------------|--|
| Borrower Name | ✓ Alice Firstimer |
| SSN / ITIN / PassportID | ✓ XXX-XX-9991 |
| Gross Monthly Income | ✓ \$40,262.30 |
| Appraised Value | ✓ \$400,000 |
| Loan Amount | ✓ \$320,000 |
| Subject Property Address | ✓ 3516 Beverly Dr, Dallas, TX 75205-2802 |

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 09/22/2022.

Application Date

09/22/2022

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

Assign

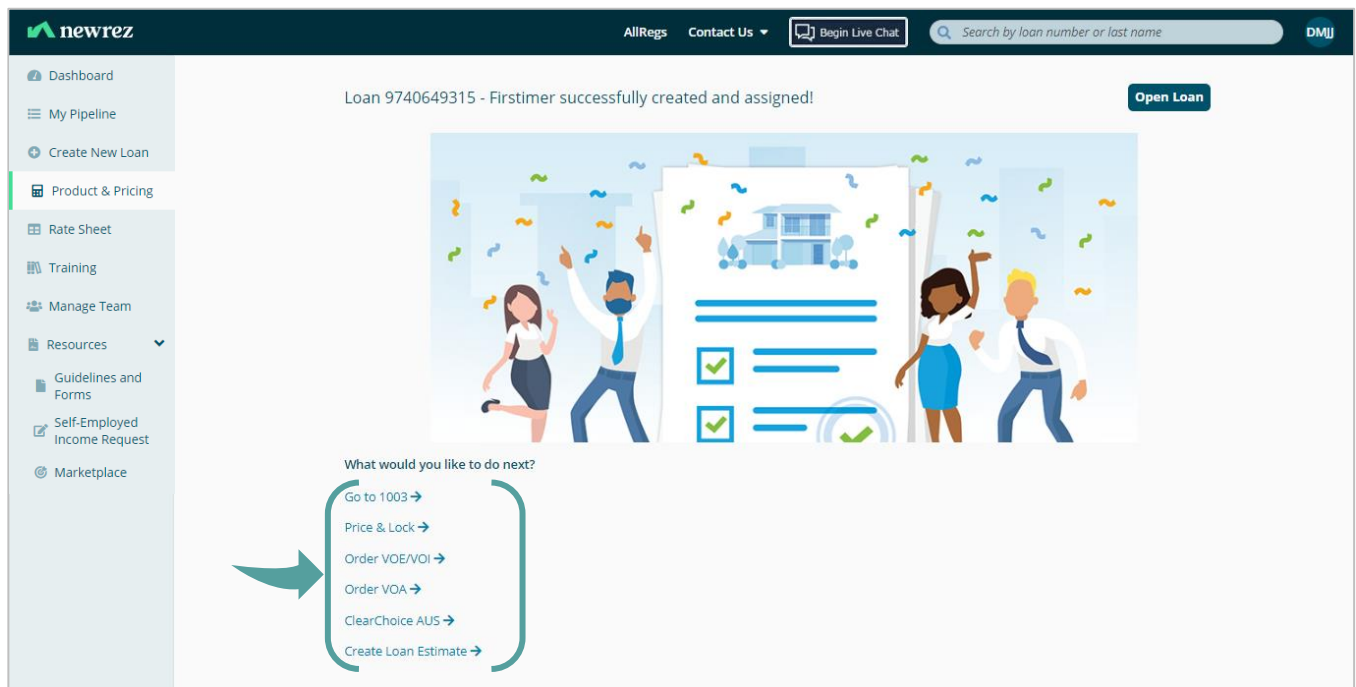
[Go to table of contents](#)



Assign a Rate/Product, cont.

Step

- 7 **New Loan Has Been Created and Assigned**
 - Move forward with loan from **What would you like to do next?** section.
 - Each link will navigate you to that specific area for your loan.



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Compare Products

Step

- 1 Fill in all required fields as indicated with the red asterisk ***
 - There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
 - The 3 most commonly used scenarios are available in the **Scenario** drop down.

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Compare Products, cont.

Step

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the > 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.

The screenshot shows the NewRez 'Products & Pricing' search results page. The left sidebar contains navigation links: Dashboard, My Pipeline, Create New Loan, Product & Pricing (selected), Rate Sheet, Training, Manage Team, Resources, Guidelines and Forms, Self-Employed Income Request, and Marketplace. The main content area is titled 'Search Results' and 'Product & Pricing'. It displays search criteria: Appraised Value (\$400,000.00), Sales Contract Price (\$400,000.00), Down Payment % (20.000), Down Payment Amount (\$80,000.00), Zip Code (75205), DTI% (35.000), DSCR (1), and Escrow (Impound Taxes and Insurance). A green callout box with a pencil icon says 'Click the pencil to edit your search criteria.' Below the search criteria is a section for 'Eligible Products' with tabs for 30 Day Lock (10/24/2022), 45 Day Lock (11/07/2022), 60 Day Lock (11/21/2022), and 90 Day Lock (12/21/2022). The 30 Day Lock tab is active. The table shows two products: 'CF30 Conforming Fixed 30' with a final rate of 5.5% and a credit/cost of (0.019%) / \$60.80, and another product with a final rate of 3.75% and a credit/cost of 6.008% / (\$19,225.60). The table also shows monthly P&I and monthly MI for each product. A 'Compare Products (0/5)' button is visible in the top right of the products section.

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Compare Products, cont.

Step

- 3 **Select Compare from Actions dropdown and click Compare Products**
 - Dropdown appears by hovering mouse over desired rate.
 - Can compare up to 5 different rates/products within any of the lock terms returned.

The screenshot shows the NewRez 'Products & Pricing' search results page. The search criteria include:

| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount | Base Loan Amount |
|-----------------|----------------------|----------------|---------------------|------------------|
| \$400,000.00 | \$400,000.00 | 20.00% | \$80,000.00 | \$320,000.00 |

Search Criteria also include:

| Zip Code | DTI% | DSCR | Escrow |
|------------|--------|------|-----------------------------|
| 75205-2802 | 35.00% | | Impound Taxes and Insurance |

The 'Eligible Products' table shows the following data:

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|--|------------|-----------------------|-------------|------------|-----------------------|
| CF30 Conforming Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1.81 | \$0.00 | Comparing |
| TestCF30 Test Product Conforming Fixed 30 | 5.5% | 1.031% / (\$3,299.20) | \$1.81 | \$0.00 | Comparing |
| CHMPF30 Conforming Home Possible Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1.81 | \$0.00 | Actions |
| CHRCF30 Conforming HomeReady Community Second Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1.81 | \$0.00 | Lock, Assign, Compare |
| CHRF30 Conforming HomeReady Fixed 30 | 5.5% | (0.019%) / \$60.80 | \$1.81 | \$0.00 | Actions |

A callout box highlights the 'Compare Products (2/5)' dropdown menu, which is open, showing options to 'Lock', 'Assign', and 'Compare'.

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Compare Products, cont.

Step

- 4 **Select Assign or Lock Loan**
 - Click [here](#) if you select **Assign** to complete the Assign a Rate/Product process.
 - Click [here](#) if you select **Lock Loan** to complete the Lock Loan process.

Products Comparison

Go back To Search Results

Priced 09/22/2022 11:21 AM CST

| Conforming Fixed 30 | Test Product Conforming Fixed 30 |
|------------------------------|----------------------------------|
| 5.5% Interest Rate | 5.5% Interest Rate |
| Cost/Credit Percent (0.019%) | Cost/Credit Percent 1.031% |
| Cost/Credit Amount \$60.80 | Cost/Credit Amount (\$3,299.20) |
| Monthly P & I \$1,816.92 | Monthly P & I \$1,816.92 |
| Monthly MI \$0.00 | Monthly MI \$0.00 |
| Terms 30 Years | Terms 30 Years |
| Lock 30 Days | Lock 30 Days |
| Assign | Assign |
| Lock Loan | Lock Loan |

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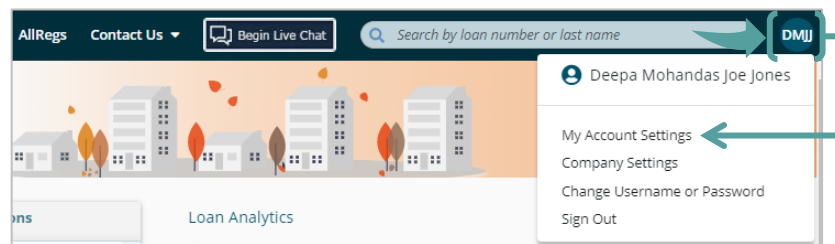
My Account Settings



The **My Account Settings** feature allows users to set up certain details about their account within the Blueprint for Brokers Portal.

Step

1 Click on your name icon and then My Account Settings



My Employee Details

Can enter NMLS license number and additional contact info.

Pipeline Access

Users can grant other users within the brokerage access to their pipeline.

Credit Vendor Credentials

Add/edit credit provider accounts to use when pulling credit.

Notifications

Set preferences for loan status notifications (LSN's) that are received on each loan.

My Account Save Changes

| My Employee Details | Pipeline Access | Credit Vendor Credentials | Notifications |
|--|-----------------|---------------------------|---------------|
| <p>Account</p> <p>Account Username: deepa.joejones Employee Role: Loan Officer</p> <hr/> <p>Name</p> <p>First Name: Deepa Middle Name: Mohandas Last Name: Joe Suffix: Jones</p> <hr/> <p>License</p> <p>Originator NMLS License #: 000000</p> <hr/> <p>Contact</p> <p>Office Phone Number*: (000) 000-0000 Office Extension: Cell Phone Number:</p> <p>Email Address*: abc@caliberhomeloans.com</p> | | | |

[Go to table of contents](#)





My Account Settings, cont.

My Employee Details: Enter NMLS License number and additional contact info.

Pipeline Access: Users can grant other users within the brokerage access to their pipeline.

| Employee Name | |
|-----------------------|-------------------------------------|
| AA-SOne AA-S-One | <input type="checkbox"/> |
| AA-S-THREE AA-S-THREE | <input type="checkbox"/> |
| AAA-Two AAA-TWO | <input type="checkbox"/> |
| AAAA AAAB | <input checked="" type="checkbox"/> |
| AAAC AAAD | <input checked="" type="checkbox"/> |
| AAAELEVEN AA-ELEVEN | <input type="checkbox"/> |
| AAA-TEN AA-TEN | <input type="checkbox"/> |
| AAATEN AAATEN | <input type="checkbox"/> |

[Go to table of contents](#)





My Account Settings, cont.

Credit Vendor Credentials: Add/edit credit provider accounts to use when pulling credit.

My Account Save Changes

My Employee Details Pipeline Access **Credit Vendor Credentials** Notifications

Accounts

| Credit Agency | Account Username | Account Password |
|----------------------|----------------------|---|
| <input type="text"/> | <input type="text"/> | <input type="password" value="password"/> |

[+ Add Another Account](#)

Notifications: Set preferences for loan status notifications (LSN's) that are received on each loan.

My Account Save Changes

My Employee Details Pipeline Access Credit Vendor Credentials **Notifications**

[View Change History](#)

General Notifications

- ☒ Receive Caliber Rate Sheets

Loan Notifications

Pre-Submission

Unselect All

- ☒ The FHA Case Number Request has been submitted for loan
- ☒ Thank you for your loan Registration
- ☒ Thank you for your loan Submission
- ☒ Application Accepted for Loan
- ☒ LE Package has been e-signed by borrower

Underwriting

Unselect All

- ☒ UW Decision Updated Handler
- ☒ Underwriting Approved Handler
- ☒ Loan is in Underwriting

Appraisal

Unselect All

- ☒ Appraisal update has been posted for Loan
- ☒ Reply to Appraisal Cancellation Request has been received for Loan
- ☒ Your appraisal is complete for Loan
- ☒ The appraisal for loan has received a communication

“View Change History” shows a list of what changes have been made.

Checking notification boxes will enable LSN notifications for that specific event.

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Advanced Search

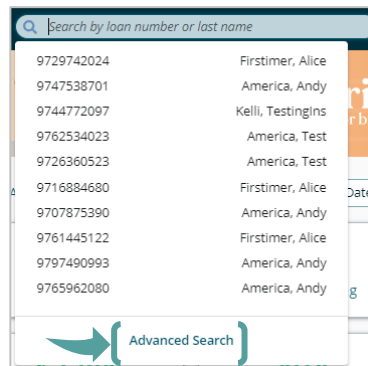


The **Advanced Search** feature allows users to search for existing loans within the Blueprint for Brokers Portal using additional search criteria.

Step

1 Select Advanced Search

- Click in the search bar from any screen within the Blueprint for Brokers Portal and then **Advanced Search**.



2 Enter Search Criteria

- Click **Search** when all desired criteria has been entered.

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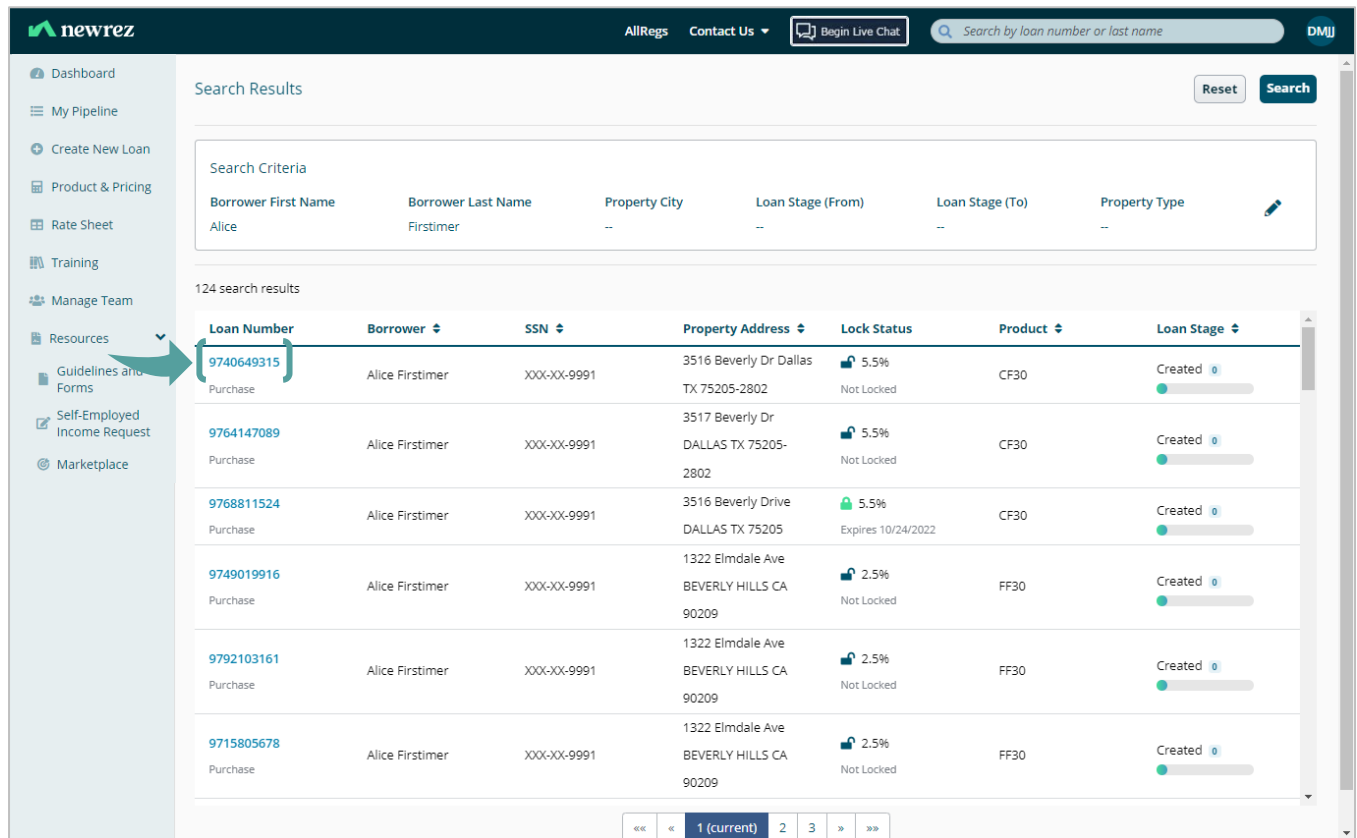




Advanced Search, cont.

Step

- 3 Select loan number from search results ▪ Click the  to modify the Search Criteria.



The screenshot displays the NewRez Advanced Search interface. The left sidebar contains navigation links: Dashboard, My Pipeline, Create New Loan, Product & Pricing, Rate Sheet, Training, Manage Team, Resources, Guidelines and Forms, Self-Employed Income Request, and Marketplace. The main area is titled 'Search Results' and includes a 'Search Criteria' section with filters for Borrower First Name (Alice), Borrower Last Name (Firstimer), Property City, Loan Stage (From), Loan Stage (To), and Property Type. Below this, a table shows 124 search results. The first result is highlighted with a red box and a red arrow pointing to the 'Resources' link in the sidebar. The table columns are: Loan Number, Borrower, SSN, Property Address, Lock Status, Product, and Loan Stage. The first result is for Loan Number 9740649315, Borrower Alice Firstimer, SSN XXX-XX-9991, Property Address 3516 Beverly Dr Dallas TX 75205-2802, Lock Status Not Locked, Product CF30, and Loan Stage Created 0.

| Loan Number | Borrower | SSN | Property Address | Lock Status | Product | Loan Stage |
|-------------|-----------------|-------------|---|--------------------|---------|------------|
| 9740649315 | Alice Firstimer | XXX-XX-9991 | 3516 Beverly Dr Dallas TX 75205-2802 | Not Locked | CF30 | Created 0 |
| 9764147089 | Alice Firstimer | XXX-XX-9991 | 3517 Beverly Dr DALLAS TX 75205-2802 | Not Locked | CF30 | Created 0 |
| 9768811524 | Alice Firstimer | XXX-XX-9991 | 3516 Beverly Drive DALLAS TX 75205 | Expires 10/24/2022 | CF30 | Created 0 |
| 9749019916 | Alice Firstimer | XXX-XX-9991 | 1322 Elmdale Ave BEVERLY HILLS CA 90209 | Not Locked | FF30 | Created 0 |
| 9792103161 | Alice Firstimer | XXX-XX-9991 | 1322 Elmdale Ave BEVERLY HILLS CA 90209 | Not Locked | FF30 | Created 0 |
| 9715805678 | Alice Firstimer | XXX-XX-9991 | 1322 Elmdale Ave BEVERLY HILLS CA 90209 | Not Locked | FF30 | Created 0 |

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Self-Employed Income Request



The **Self-Employed Income Request (SEIR)** allows users a quick way to get borrower bank statements analyzed by an underwriter for SmartSelf Non-QM loans. Requests are usually worked within one business day depending upon Underwriter volume. This income can then be entered for the borrower/business in the Employment section of the 1003.

newrez

AllRegsContact UsBegin Live ChatSearch by loan number or last nameDMU

Dashboard

My Pipeline

Create New Loan

Product & Pricing

Rate Sheet

Training

Manage Team

Resources

Guidelines and Forms

Self-Employed Income Request

Marketplace

Self-Employed Income Request

Submit

This option for Self-Employment Income Request is to be used for Income Calculations for the Smart Self Bank statement program ONLY.

Clear All Fields

Subject Line*

Loan Number (If Applicable)

List All Borrowers on the Loan*

Separate borrowers with commas

Bank Statement Type*

☐ Business Statements

☐ Personal Statements (Combined, no separate business account)

☐ Personal Statements with separate 3-month Business Statements

Name of Business For Qualification*

Type of Business (Industry)*

Income Request Attachment*

Drag & Drop Files Here

Supported File Types: .pdf, .jpg, .png, .tiff

Browse...

For any calculation to be completed a full 12 or 24 month business or personal bank statements must be provided including all pages and in consecutive order. If utilizing personal bank statements for the calculation with no expense factor, it must be accompanied by 3 months operating business bank statements for the business being used to qualify.

If rental income is included on the loan application, additional due diligence will apply and may impact the income calculation.

Description/Additional Notes*

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Self-Employed Income Request, cont.

Step

1 Select Self-Employed Income Request

The screenshot shows the Newrez Blueprint for Brokers dashboard. The left sidebar contains a menu with the following items: Dashboard, My Pipeline, Create New Loan, Product & Pricing, Rate Sheet, Training, Manage Team, Resources (expanded), Guidelines and Forms, Self-Employed Income Request (highlighted with a green arrow), and Marketplace. The main content area displays a welcome message for Deepa Mohandas and a table of loan items to review. The table has columns for Loan Number, Borrower, Required Actions, and Lock Status. A tooltip is visible over the 'Required Actions' column for loan 9789685220, showing options to 'Create Newrez LE' and 'Submit Loan'. The right sidebar shows loan analytics with metrics: 7 Closed, 52 In Underwriting, \$728K Funded, and N/A Company Ranking. A congratulatory message for the Rezidents Club status is also present.

| Loan Number | Borrower | Required Actions | Lock Status |
|-------------|---------------------------------------|---|-------------|
| 9789685220 | Firsttime, Alice BEVERLY HILLS, CA | Run AUS ± 2 more | 🔒 |
| 9765825410 | Firsttime, Alice TX | More required action for Loan 9789685220 ✖ Create Newrez LE Submit Loan | 🔒 |
| 9750990856 | firsttime, alice TX | Run AUS ± 1 more | 🔒 |
| 9771617587 | Firsttime, Alice TX | Run AUS ± 1 more | 🔒 |
| 9700831200 | firsttime, alice TX | Run AUS ± 2 more | 🔒 |

[Go to table of contents](#)





Self-Employed Income Request, cont.

Step

2 Complete required fields and click Submit

- A single request should be submitted for borrowers with more than one business, and/or for multiple self-employed borrowers on the same loan.
- Requestor and their AE will receive an e-mail confirmation of the request.

newrez AllReqs Contact Us Begin Live Chat Search by loan number or last name DMJ

Dashboard
My Pipeline
Create New Loan
Product & Pricing
Rate Sheet
Training
Manage Team
Resources
Guidelines and Forms
Self-Employed Income Request
Marketplace
Guidelines and Forms

Self-Employed Income Request

This option for Self-Employment Income Request is to be used for Income Calculations for the Smart Self Bank statement program ONLY. [Clear All Fields](#)

Subject Line*

Loan Number (if Applicable)

List All Borrowers on the Loan*

Bank Statement Type*

- ☐ Business Statements
- ☐ Personal Statements (Combined, no separate business account)
- ☐ Personal Statements with separate 3-month Business Statements

Name of Business For Qualification*

Type of Business (Industry)*

Income Request Attachment*

Drag & Drop Files Here
Supported File Types: .pdf, .jpg, .png, .tiff

[Browse...](#)

For any calculation to be completed a full 12 or 24 month business or personal bank statements must be provided including all pages and in consecutive order. If utilizing personal bank statements for the calculation with no expense factor, it must be accompanied by 3 months operating business bank statements for the business being used to qualify.

If rental income is included on the loan application, additional due diligence will apply and may impact the income calculation.

Description/Additional Notes*

[Submit](#)

Be as descriptive about the business as possible and include the names of anyone you want to be added to any e-mail correspondence.

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H2O



Accessing **H2O** from the Blueprint for Brokers Portal brings improved functionality and increased efficiency for working on your loans.

Left Menu: Allows for easy navigation within H2O to access the necessary steps and pages required throughout the lifecycle of the loan.

Right Menu: Provides Loan Summary and Key Dates for the loan to be located with one click.

- Click on  to expand the **Loan Summary** for more information about the Property, Loan, Underwriting details, or Borrower.
- Click on  to have the contact detail for the loan open in a new window.
- Click on  to expand the **Date Tracker** which provides key dates for the loan.

"Menu" allows to toggle between Global Menu and Loan Menu options.

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Newrez LE



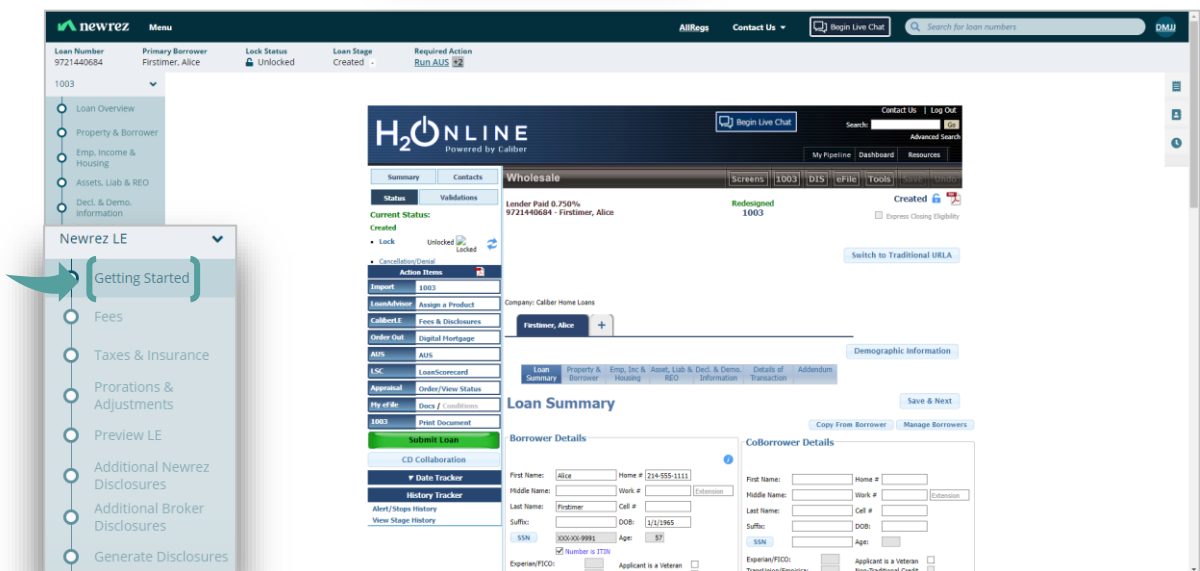
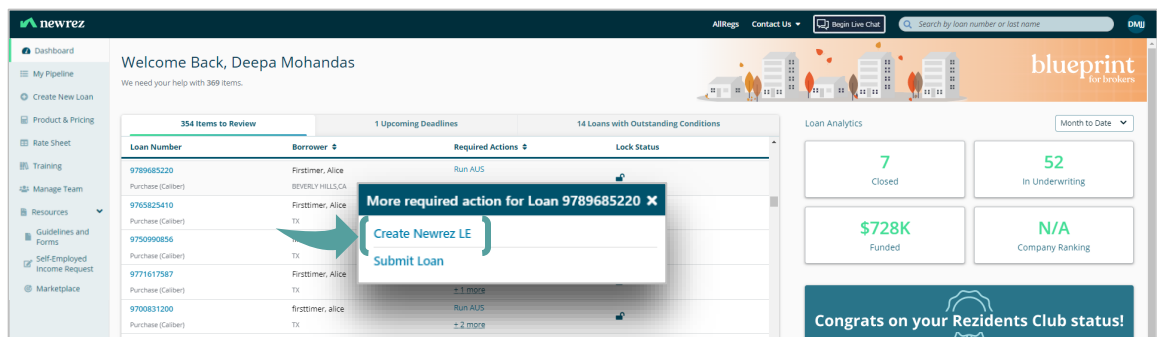
The **Newrez LE** provides a simplified and intuitive workflow, with no unnecessary information on the screens guiding the user swiftly through each step in the proper order.

Step

1

Select Create Newrez LE

- From the dashboard, hover over Required Action and select Create Newrez LE; when in a loan, select Getting Started under Newrez LE.
- Newrez LE can only be run if the loan has a product assigned.



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Newrez LE, cont.

Step

2 Click Run Fee Quote.

- Run Fee Quote appears when all required fields are complete.

The screenshot shows the Newrez LE interface. The 'Run Fee Quote' button is highlighted with a green arrow. A green callout box points to the 'Appraisal Waivers' section, stating: "Appraisal Waivers received from running ClearChoice AUS will be identified here."

3 Add Services (optional)

- Click **Add Service** to select from services to be added.
- Only SSP's that are manually added can be removed.

The screenshot shows the Newrez LE interface. A green callout box points to the star icon in the table, stating: "Click the star icon to designate SSP as a favorite." Another green callout box points to the "Add Service" button, stating: "Click \"...\" to select a different provider and utilize search bar to find desired SSP. If SSP is not found, select closest provider and a Custom SSP can added on the fees screen."

| Provider Type | Provider | Location | Proximity to Subject (mi) | Fee Amount |
|---------------------|---|--|---------------------------|------------|
| Land Survey | CBG Surveying Texas LLC | 1234 All American Way, 1234 All American Way Dallas, TX 75223 | 7.39 | \$460.00 |
| Appraisal Fee | Caliber Home Loans - Appraisal Fee Schedule | 1234 All American Way Irving, TX 75063 | 13.56 | \$600.00 |
| Settlement Services | Independence | 1234 All American Way | | |
| Title Insurance | Independence | | | |

[Go to table of contents](#)





Newrez LE, cont.

Step

4 Add Fees (optional)

- 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.

Any fees with a \$0.00 are highlighted in red and require an amount be entered.

| Type | APR | Paid To | Paid By | Points | Due at Closing | Total |
|--|-------------------------------------|---------|----------|----------|----------------|----------|
| A. Origination - \$899.00 (2) | | | | | | |
| Administration Fee | <input checked="" type="checkbox"/> | | | | \$899.00 | \$899.00 |
| DISCOUNT FEE | <input checked="" type="checkbox"/> | | | | \$0.00 | \$0.00 |
| B. Services Borrower Cannot Shop For - \$889.49 (6) | | | | | | |
| Appraisal Fee | <input type="checkbox"/> | Lender | Borrower | \$600.00 | \$0.00 | |
| Credit Report Fee | <input type="checkbox"/> | Other | Borrower | \$0.00 | \$0.00 | |
| Flood Certification | <input checked="" type="checkbox"/> | Lender | Borrower | \$0.00 | \$10.65 | |
| MERS | <input checked="" type="checkbox"/> | Lender | Borrower | \$0.00 | \$24.95 | |
| Tax Service Fee | <input checked="" type="checkbox"/> | Lender | Borrower | \$0.00 | \$93.89 | \$93.89 |

[Go to table of contents](#)





Newrez LE, cont.

Step

5 Add Affiliates (optional)

- Ability to add new affiliates or select from current affiliates will appear upon answering required affiliate questions.

The screenshot displays the Newrez LE interface. The left sidebar shows a navigation menu with 'Fees' selected. The main content area shows a table of fees under the heading 'B. Services Borrower Cannot Shop For - \$909.49 (6)'. The table has columns: Type, APR, Paid To, Paid By, Points, POC, Due at Closing, and Total. Below the table, there are three questions with radio button options for 'Yes' or 'No':

- 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? *

An 'Add Affiliates' modal is open, showing two options: 'Select From My Affiliates' and 'Add New Affiliate'. A green arrow points to the 'Add New Affiliate' option.

| Type | APR | Paid To | Paid By | Points | POC | Due at Closing | Total |
|---------------------------|-------------------------------------|---------|----------|--------|----------|----------------|----------|
| Appraisal Fee | | Lender | Borrower | | \$600.00 | \$0.00 | \$600.00 |
| Credit Report Fee | | Other | Borrower | 0 | \$20.00 | \$0.00 | \$20.00 |
| Flood Certification | <input checked="" type="checkbox"/> | Lender | Borrower | | \$0.00 | \$10.65 | \$10.65 |
| MERS | <input checked="" type="checkbox"/> | Lender | Borrower | | \$0.00 | \$24.95 | \$24.95 |
| Tax Service Fee | <input checked="" type="checkbox"/> | Lender | Borrower | | \$0.00 | \$93.89 | \$93.89 |
| Texas Attorney Review Fee | <input checked="" type="checkbox"/> | Other | Borrower | | \$0.00 | \$160.00 | \$160.00 |

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Newrez LE, cont.

Step

6 Add and Insurance (optional)

- A limited number of fields, such as “Paid by” for Escrows and Prepays, can be edited once PTE is returned.
- Option to choose blanket coverage for HOI can be found within the Insurance modal.

| Type | Impounds | Monthly Amount | Annual Amount | Prepaid Months/Total | Escrow Months/Total | PTE |
|--------|---------------------|----------------|---------------|----------------------|---------------------|-----|
| County | Taxes And Insurance | \$5,872.33 | \$70,467.97 | 00 / \$0.00 | 01 / \$5,872.33 | Yes |

| Type | Impounds | Installment Due Date | Monthly Amount | Annual Amount | Prepaid Months/Total | Escrow Months/Total |
|------------|---------------------|----------------------|----------------|---------------|----------------------|---------------------|
| Homeowners | Taxes And Insurance | 10/7/2022 | \$15.00 | \$180.00 | 12 / \$180.00 | 03 / \$45.00 |

7 Enter Prorations & Adjustments (optional)

- Click **Add Adjustment** to add any adjustments to the loan such as Tax prorations or Escrow holdbacks.

| Adjustment Type | Total | Paid From/To |
|-----------------|-----------|--|
| Tax Proration | \$ 500.00 | <input type="radio"/> Paid from Borrower <input type="radio"/> Paid to Borrower |

Net Total

Only available adjustment types for the loan will appear in the dropdown.

Paid from/to opens the appropriate field based on adjustment type.

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Newrez LE, cont.

Step

- 8 Review Preview LE
- Click **Save & Next**.

The screenshot shows the 'Preview LE' screen in the Newrez system. The left sidebar contains a navigation menu with options like 'Getting Started', 'Fees', 'Taxes & Insurance', 'Prorations & Adjustments', 'Preview LE', 'Additional Newrez Disclosures', 'Additional Broker Disclosures', 'Generate Disclosures', 'Disclosure Tracking', 'Request a Change', 'Submit to UW', 'Clear Choice AUS', 'Appraisal', 'Docs & Conditions', and 'CD Collaboration'. The main content area is divided into two columns: 'Loan Costs' and 'Other Costs'. The 'Loan Costs' column lists various fees and charges, including Origination Charges, Administration Fee, DISCOUNT FEE, Services Borrower Cannot Shop For, Appraisal Fee, Credit Report Fee, Flood Certification, MERS, Mortgage Insurance Premium, Tax Service Fee, Texas Attorney Review Fee, Services Borrower Can Shop For, Title - Closing/Settlement/Attorney Fee, Title - Courier fee, Title - Document Preparation Fee, Title - Guaranty Fee, Title - Lender Required Survey Fee, Title - Lender Title Insurance, Title - Recording Service Fee, Title - Tax Certificate Fee, and Title - Title Endorsement. The 'Other Costs' column lists taxes and other government fees, recording fees and other taxes, prepaids, initial escrow payment at closing, hazard insurance, property taxes, other fees, and total other costs. A 'Save & Next' button is visible in the top right corner.

- 9 Answer Additional Newrez Disclosures Questions
- Selecting **Yes** to question 2 can open additional questions.

The screenshot shows the 'Additional Newrez Disclosures' screen in the Newrez system. The left sidebar is the same as the previous screen. The main content area contains two questions: 'Do you want to include Mortgage Broker Fee/Compensation Agreement in the Newrez LE Package?' and 'Do you want to include Anti-Steering disclosure in the Newrez LE Package?'. Below the questions is a table with columns for 'Category', 'Interest Rate', and 'Origination Charges Minus Lender Credit'. The table lists 'Lowest Interest Rate', 'Lowest Interest Rate & No Risky Features', and 'Lowest Total Origination Points & Fees'. A green callout box with the text 'Links will take you into H2O to find Product & Pricing.' points to a 'Product & Pricing' link. A 'Save & Next' button is visible in the top right corner.

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Newrez LE, cont.

Step

- 10 Upload Additional Broker Disclosures (optional) If not uploading skip to step 12.**
- Click **Browse** to upload from your computer or utilize drag and drop.
 - Click **Upload**.

- 11 Edit uploaded document (optional)**
- Click  to Review & Edit the document.

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Newrez LE, cont.

Step

12 Add DocuSign signature fields and click Save (optional)

- Click **Save**.

Utilize dropdown to switch between borrowers when multiple borrowers are present.

Click **Save**.

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)

13 Generate Disclosures

- Click **Generate Disclosure**.

Click on link (if applicable) to answer any pending Questionnaire questions in H2O.

Generate Disclosures

Previously Requested Disclosures

| Disclosure Status | Time Requested (CT) | APR |
|---|---------------------|-----|
| Generating We'll let you know once this is done. | 09/22/2022, 1:54 PM | - |

Questionnaire
There are no questions that require your attention.

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Newrez LE, cont.

Step

- 14 Clear Global Errors (if applicable)
- Click on error to be taken into H2O to resolve.

Global Errors

New Construction Selection has not been made.

Revalidate

| Disclosure Status | Time Requested (CT) | APR |
|-------------------|---------------------|-----|
| Voided | 09/22/2022, 2:05 PM | - |
| Voided | 09/22/2022, 1:54 PM | - |

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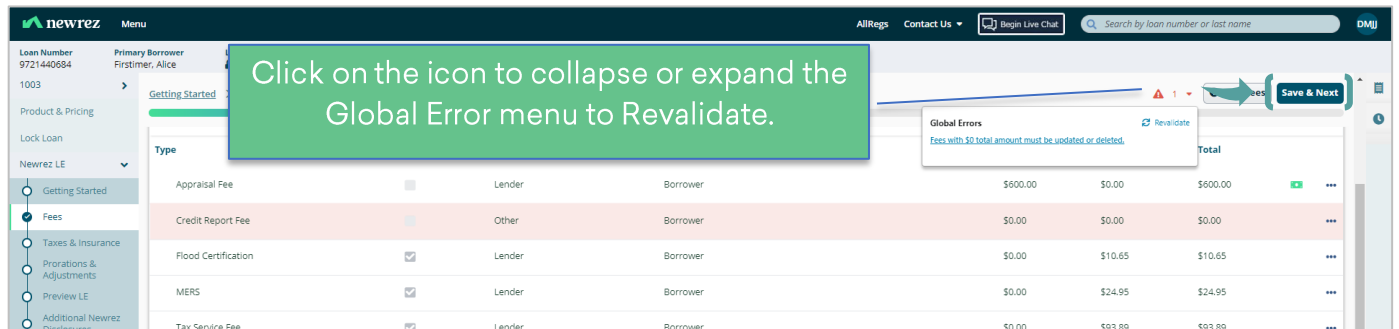
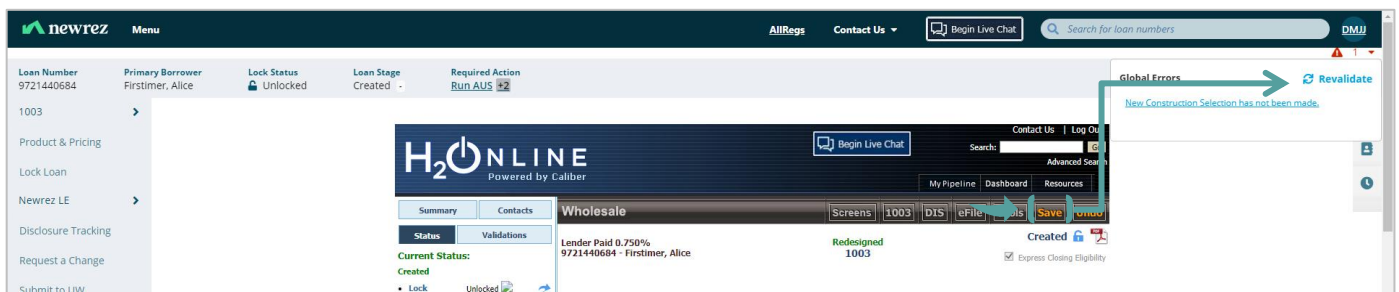


Newrez LE, cont.

Step

15 Save and Revalidate (if applicable)

- In H2O, click **Save** and then **Revalidate** within Global Errors to clear DV errors.
- In Newrez LE, click **Save & Next** to save and then **Revalidate** within Global Errors to clear DV errors.



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Newrez LE, cont.

Step

- 16 **Generate Disclosures** ■ Click **Generate Disclosure**.

newrez Menu Alltags Contact Begin Live Chat Chat Search by loan number or last name DMU

Loan Number 9721440684 Primary Borrower Firstimer, Alice Lock Status Unlocked Loan Stage Created Required Action Run AUS Required Action Run AUS 12

1003 > Getting Started > Additional Newrez Disclosures > Additional Broker Disclosures > Generate Disclosures

Product & Pricing

Lock Loan

Newrez LE

Getting Started

Fees

Taxes & Insurance

Prorations & Adjustments

Preview LE

Additional Newrez Disclosures

Additional Broker Disclosures

Generate Disclosures

Disclosure Tracking

Delivery Method - DocuSign

Primary Borrower Alice Firstimer

Email testloan@mailinator.com

DocuSign Access Code 9991

Default is last four digits of SSN

Previously Requested Disclosures

| Disclosure Status | Time Requested (CT) | APR |
|-------------------|---------------------|-----|
| Generating | 09/22/2022, 1:54 PM | - |

Questionnaire

There are no questions that require your attention.

Click on link (if applicable) to answer any pending Questionnaire questions in H2O.

Generate Disclosure

- 17 **View and Send Disclosures** ■ Option to Void Disclosure, View, and Send are available.

newrez Menu Alltags Contact Begin Live Chat Chat Search by loan number or last name DMU

Loan Number 97334922553 Primary Borrower Firstimer, Alice Lock Status Unlocked Loan Stage Created Required Action Run AUS Required Action Run AUS 12

1003 > Getting Started > Additional Newrez Disclosures > Additional Broker Disclosures > View and Send Disclosures

Product & Pricing

Lock Loan

Newrez LE

Getting Started

Fees

Taxes & Insurance

Prorations & Adjustments

Preview LE

Additional Newrez Disclosures

Additional Broker Disclosures

View and Send Disclosures

Disclosure Tracking

Request a Change

Delivery Method - DocuSign

Primary Borrower Alice Firstimer

Email testloan@mailinator.com

DocuSign Access Code 9991

Default is last four digits of SSN

Previously Requested Disclosures

| Disclosure Status | Time Requested (CT) | APR |
|-------------------|---------------------|------|
| Ready to Send | 09/15/2022, 1:15 PM | 5.68 |

Questionnaire

There are no questions that require your attention.

Message appears when disclosures are ready to go out, even when in another loan.

Void Disclosure View Error Report View Send

Disclosure successfully generated for loan #97334922553 | Firstimer, Preview & Send Disclosure

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Newrez LE, cont.

Step

- 18 **View Error Report (if applicable)**
 - Click **View Error Report** to review any Mavent errors and warnings that may need to be resolved before attempting to generate disclosures again.

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Record of Revisions

| Update Date | Updated By | Revision Type | Summary of Changes |
|-------------|---------------|---------------------|--|
| 10/7/2022 | Brian Rummell | Rebranding | Update screenshots and fonts. |
| 10/14/2022 | Brian Rummell | Monthly Maintenance | Added SEIR Chapter and updated screenshts. |

