

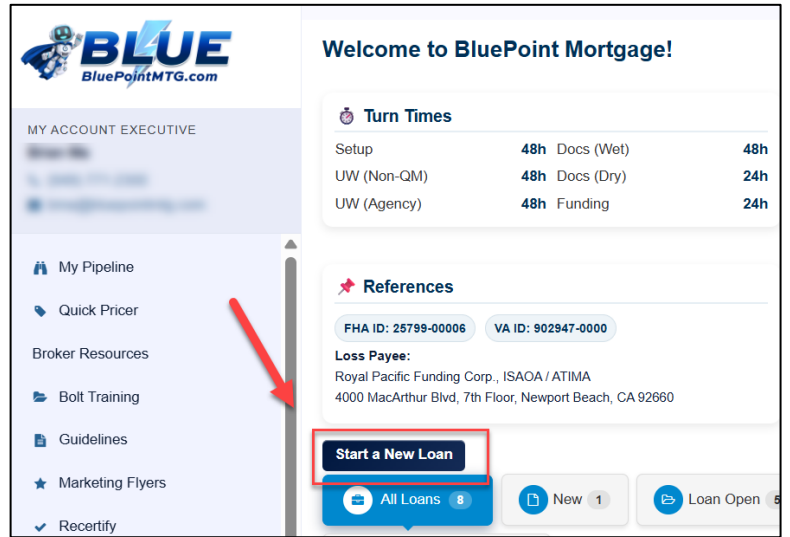
How to Submit a Loan

Contents

Start Loan	2
Submission Routes	2
Validate 1003	3
Confirm Borrower Pairs	4
Switching Applications	6
Advance to Next Step	6
Select Product (Agency Loans)	7
Create Loan	9
Credit / AUS	10
Common Errors with Re-Issuing Credit Reports.....	12
Price & Lock.....	14
Fees	19
Initial Questions.....	20
(Optional) Select Title/Closing Providers and Edit Recording Fees/Transfer Taxes.....	21
Add/Edit Other Fees	22
Disclosure	24
Start Disclosure	25
Loan Review	25
Preview Disclosures	26
Submit	27
Upload Docs	28
Request Document Check.....	29
What's Next?	30
Questions?	30

Start Loan

From the pipeline tab, go to “Start a New Loan”:



Start a Loan

There are two ways to start a new loan registration:

Loan Setup

Answer initial questions

Channel: * Wholesale

Is this file Non-QM? * ☐ Yes ☒ No

Submission Route: * Full Submission

File Upload

Upload an existing MISMO 3.4 file

Import 3.4...

...or create a manual app

1003 Form

Use our online 1003 form to create a new file

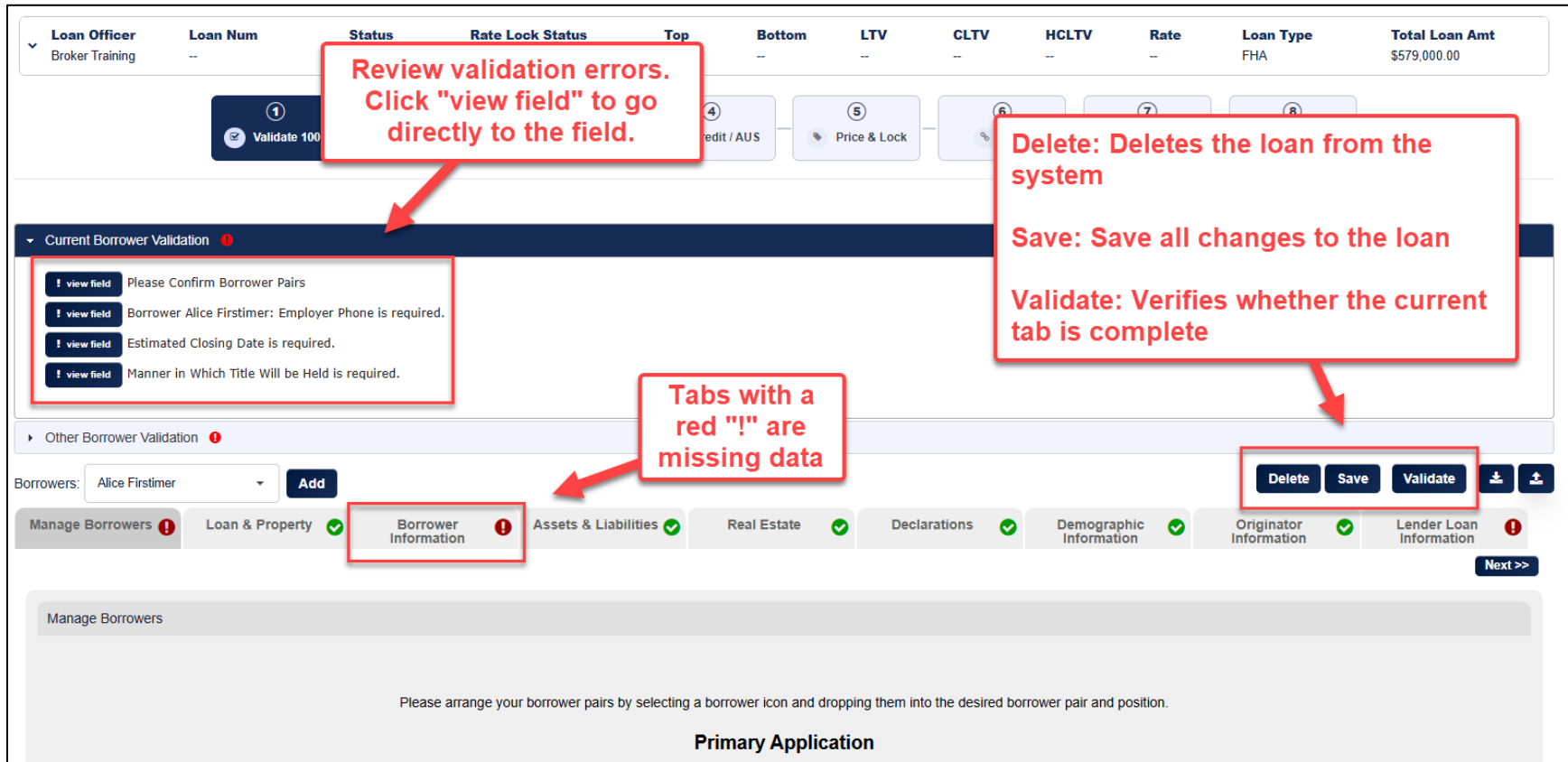
Submission Routes

Select the submission route that best suits your needs:

	Full Submission	EZ Submit
Run DU / LPA	Yes	No
SmartFees	Yes	No
Self-Disclose	Yes	No
Expedited Setup/UW Turn Times	Yes	No
Simplified Submission Process	No	Yes

Validate 1003

Verify that the loan application data is correct. The system flags missing/incomplete info.



The screenshot shows the 'Validate 1003' interface. At the top, a header bar displays loan details: Loan Officer (Broker Training), Loan Num (--), Status (Top), Rate Lock Status (Bottom), LTV (--), CLTV (--), HCLTV (--), Rate (--), Loan Type (FHA), and Total Loan Amt (\$579,000.00). Below this is a navigation bar with tabs: 1 Validate 1003, 4 Credit / AUS, 5 Price & Lock, 6, 7, and 8. A red box highlights the 'Validate 1003' tab with the text: 'Review validation errors. Click "view field" to go directly to the field.'

The main content area is divided into two sections: 'Current Borrower Validation' and 'Other Borrower Validation'. The 'Current Borrower Validation' section contains four items, each with a red exclamation mark icon and a 'view field' button: 'Please Confirm Borrower Pairs', 'Borrower Alice Firsttimer: Employer Phone is required.', 'Estimated Closing Date is required.', and 'Manner in Which Title Will be Held is required.'. A red box highlights these items with the text: 'Tabs with a red "!" are missing data'.

The 'Other Borrower Validation' section is currently empty. Below the validation sections is a 'Borrowers' section with a dropdown menu showing 'Alice Firsttimer' and an 'Add' button. Below this is a row of tabs: 'Manage Borrowers' (with a red exclamation mark), 'Loan & Property' (with a green checkmark), 'Borrower Information' (with a red exclamation mark), 'Assets & Liabilities' (with a green checkmark), 'Real Estate' (with a green checkmark), 'Declarations' (with a green checkmark), 'Demographic Information' (with a green checkmark), 'Originator Information' (with a green checkmark), and 'Lender Loan Information' (with a red exclamation mark). A red box highlights the 'Delete', 'Save', and 'Validate' buttons at the bottom right of the interface with the text: 'Delete: Deletes the loan from the system', 'Save: Save all changes to the loan', and 'Validate: Verifies whether the current tab is complete'.

At the bottom of the interface, there is a 'Primary Application' section with a 'Manage Borrowers' header and a text prompt: 'Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.'

Confirm Borrower Pairs

Confirm that the borrowers' placements are correct. For joint applications, click/drag borrowers as needed.



For joint applications, please ensure both borrowers are placed into a single application. This step must be completed accurately to ensure a successful credit reissue later.

Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.



Borrower
Alice Firstimer
bma@bluepointmtg.com
Birthdate: 01/01/1990

1. Adjust borrower pairs/positions via click/drag



Borrower
Dad Firstimer
test@bluepointmtg.com
Birthdate: 1989-06-11

2. Select confirmation box



Co-Borrower
Mom Firstimer
test@bluepointmtg.com
Birthdate: 1989-06-11

3. Save

Primary Application

Additional Application

Additional

Confirm Pairings

Click/drag borrowers so that borrower pairs/positions are correct (co-borrower vs. co-applicant, etc.).

☐ Confirm Borrower Pairs are Correct

Next >>

Save Validate

The examples below show correct and incorrect positions for Dad Firsttimer and Mom Firsttimer, who are joint applicants:

CORRECT JOINT APPLICATION SETUP

Additional Application	
 Borrower Dad Firsttimer test@bluepointmtg.com Birthdate: 1989-06-11	 Co-Borrower Mom Firsttimer test@bluepointmtg.com Birthdate: 1989-06-11

INCORRECT JOINT APPLICATION SETUP

Additional Application	
 Borrower Dad Firsttimer test@bluepointmtg.com Birthdate: 1989-06-11	
Additional Application	
 Borrower Mom Firsttimer test@bluepointmtg.com Birthdate: 1989-06-11	

Switching Applications



Switch to a different borrower to view their application. Loans with multiple borrowers may need validation for each borrower.

Advance to Next Step

Throughout the submission process, BLUE will open access to the next step once the current step is complete. To advance, click either the white icon in the status tracker or the “You may proceed...” button:

Select Product (Agency Loans)

This step prices and registers a rate for AUS submission.

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training	--	In Progress	Not Locked	--	--	--	--	--	--	FHA	\$579,000.00

1 Validate 1003

2 Select Product

3 Create Loan

4 Credit / AUS

5 Price & Lock

6 Fees

7 Disclosure

8 Submit

LOAN SCENARIO 2

PRICING DETAILS

GET PRICING

Loan Information

Non QM *

No

Property Value *

\$ 600,000

Loan Term *

30 Year

Loan Type *

FHA

Loan Amount *

\$ 579,000

Amortization *

Fixed

Doc Type *

Full Doc

LTV *

96.500

%

Subordinate Financing

\$ 0

Loan Purpose *

Purchase

CLTV *

96.500

%

Purchase Price *

\$ 600,000

Gross Loan Amount

\$ 589,132

Borrower Information

FICO *

Citizenship *

US Citizen / Permanent Resident

Property Information

1. Complete all missing fields labeled with a red *

2. Get Pricing

Loan Officer

Broker Training

Loan Num

--

Status

In Progress

Rate Lock Status

Not Locked

Top

--

Bottom

--

LTV

--

CLTV

--

HCLTV

--

Rate

--

Loan Type

FHA

Total Loan Amt

\$579,000.00

1

Validate 1003

2

Select Product

3

Create Loan

4

Rate Stack

5

Price & Lock

6

Fees

7

Disclosure

8

Submit

Click here to expand / collapse rate stack

LOAN SCENARIO

PRICING DETAILS

GET PRICING

Pricing Results

100 BASE

ZERO BASE

Search rate or price

Loan Information

Non QM *

No

Property Value *

\$ 600,000

Loan Term *

30 Year

Loan Type *

FHA

Loan Amount *

\$ 579,000

Amortization *

Fixed

Rate

APR

30 Day Price

Rebate / Discount

P&I

DTI

BluePoint 30 Yr FHA Standard

5.625

6.597

100.298

\$(1,755)

\$3,391.38

17.241

BluePoint 30 Yr FHA Standard 2/1 B

5.625

6.597

100.298

\$(1,755)

\$3,391.38

17.241

Click here to select rate

Create Loan

Assign users to the role, then hit “Create Loan”:

Loan Officer

Broker Training

Loan Num

--

Status

In Progress

Rate Lock Status

Not Locked

Top

--

Bottom

--

LTV

--

CLTV

--

HCLTV

--

Rate

--

Loan Type

FHA

Total Loan Amt

\$579,000.00

1

Validate 1003

2

Select Product

3

Create Loan

4

Credit / AUS

5

Price & Lock

6

Fees

7

Disclosure

8

Submit

Create Loan

Save

Delete

Create Loan

Borrower:

Alice Firsttimer

Co Borrower:

Dad Firsttimer

Address:

123 Test Dr Avenel NJ

Loan Purpose:

Purchase

Purchase Price:

600,000

Appraised Value:

600,000

Loan Amount:

579,000

Credit Score:

700

Product:

BluePoint 30 Yr FHA Standard

Rate:

5.500

Price:

100.018

Channel:

Wholesale

Loan Officer: *

Broker Training

Processor:

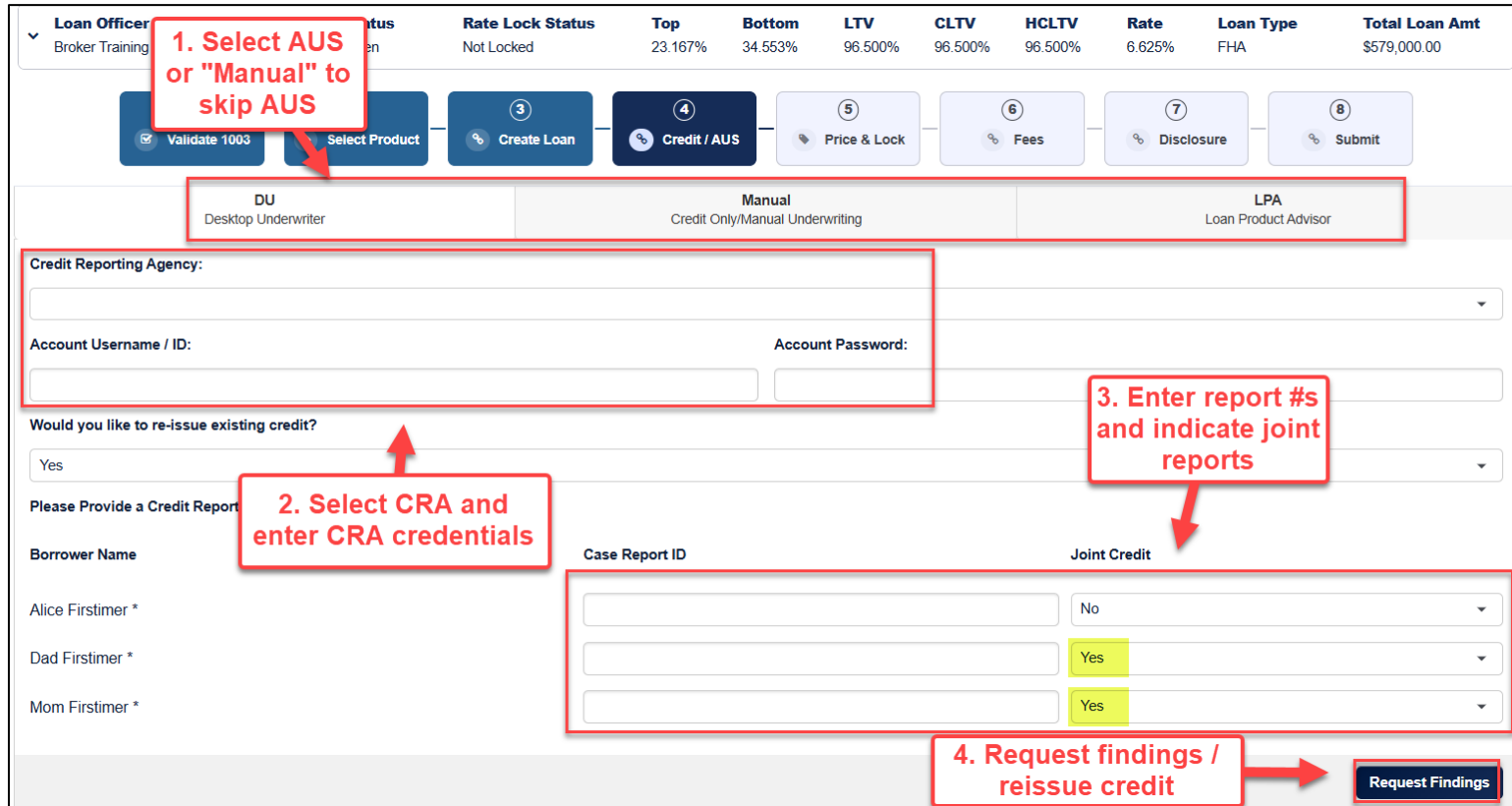
Broker Training

Additional Processor:

-- Select --

Credit / AUS

This step is for reissuing credit reports and (optionally) running an AUS.



The screenshot displays the 'Credit / AUS' step in the BluePoint Mortgage system. The interface includes a top navigation bar with various loan metrics and a central workflow bar with steps 1 through 8. Step 4, 'Credit / AUS', is highlighted. Below the workflow bar, there are sections for 'Credit Reporting Agency', 'Account Username / ID', 'Account Password', and 'Would you like to re-issue existing credit?'. The 'Please Provide a Credit Report' section lists borrowers: Alice Firstimer, Dad Firstimer, and Mom Firstimer. The 'Joint Credit' column shows 'No' for Alice and 'Yes' for Dad and Mom. A 'Request Findings' button is at the bottom right. Red annotations with arrows point to specific elements: 1. Select AUS or 'Manual' to skip AUS (pointing to the 'Credit / AUS' step), 2. Select CRA and enter CRA credentials (pointing to the 'Credit Reporting Agency' field), 3. Enter report #s and indicate joint reports (pointing to the 'Joint Credit' column), and 4. Request findings / reissue credit (pointing to the 'Request Findings' button).

Loan Officer	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training	en	Not Locked	23.167%	34.553%	96.500%	96.500%	96.500%	6.625%	FHA	\$579,000.00

1. Select AUS or "Manual" to skip AUS

2. Select CRA and enter CRA credentials

3. Enter report #s and indicate joint reports

4. Request findings / reissue credit

In the example above, Dad and Mom are joint borrowers, and both have "Joint Credit = Yes".

If AUS was run, go to “View DU Findings Report” to see the AUS results. If the results contain errors, consider revisiting the Validate 1003 step to confirm data accuracy:

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training		Open	Not Locked	21.369%	27.015%	96.500%	96.500%	96.500%	5.625%	FHA	\$579,000.00

1 Validate 1003

2 Select Product

3 Create Loan

4 Credit / AUS

5 Price & Lock

6 Fees

7 Disclosure

8 Submit

You may proceed to the next step when ready →

Account Username / ID:
asdfs

Account Password:

Would you like to re-issue existing credit?
Yes

Please Provide a Credit Report Case ID for Each Borrower

Borrower Name	Case Report ID	Joint Credit
Alice Firstimer *	sadfsad	No
Dad Firstimer *	asfassad	Yes
Mom Firstimer *	asdfasdf	Yes

DU run on 2026-07-16 15:17:30 Run Status: OK

View DU Findings Report

Printer Friendly DU Findings Report

Request Findings

Common Errors with Re-Issuing Credit Reports

Below are some common errors with credit reissues and how to resolve them:

Credit Login Error

The credentials used for the reissue are either incorrect or the account is locked. Ensure the credentials are correct and unlocked. Consider logging into your CRA's site directly to ensure the login is correct and active.

Borrower Data Does Not Match Credit Report

Possible causes/resolutions:

- The borrower information on the report does not match the loan data. Go back to the **Validate 1003** step and make sure all borrowers' names, SSNs, date of births, and current addresses match the credit report. Check for:
 - Name spellings
 - Middle name abbreviations ("John **A** Doe" vs. "John **Adam** Doe")
 - Middle vs. last names (is the borrower's last name "Adam Doe" or "Doe"?)
 - Empty/trailing spaces in names ("John Doe" vs. "John Doe ")
- Login credentials used for the reissue do not have access to the report. Ensure the credentials used for the reissue are for the person that ordered the report.
 - A reissue attempt using credentials without access to the report returns a blank report, hence why an error message for borrower data mismatch appears.
- Joint borrowers are not positioned properly on **Validate 1003 > Manage Borrowers**. The loan must be restarted (go back to **Start Loan**).



If a restart is needed, consider downloading the existing loan's 3.4 – which at this point has already cleared 1003 validation – and using it for a new loan submission. That way, you won't need to go through 1003 validation again.

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training		Open	Not Locked	23.167%	34.553%	96.500%	96.500%	96.500%	6.625%	FHA	\$579,000.00

1 Validate 1003

2 Select Product

3 Create Loan

4 Credit / AUS

5

6

7

8 Submit

You may proceed to the next step

If restarting a loan: download a validated 3.4 and use it for a new loan submission, so you won't have to go through 1003 validation again

Current Borrower Validation

Borrowers: Alice Firstimer Add

Save
Validate
Download
Upload

Manage Borrowers ✓

Loan & Property ✓

Borrower Information ✓

Assets & Liabilities ✓

Real Estate ✓

Declarations ✓

Demographic Information ✓

Originator Information ✓

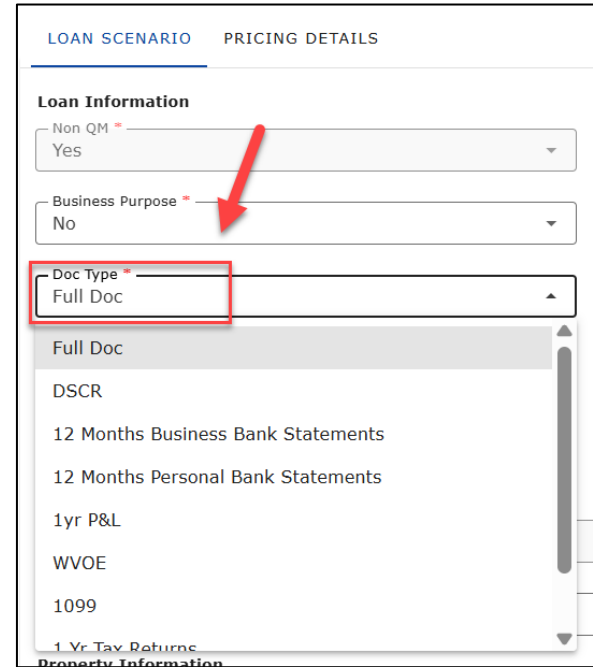
Download MISMOv3.4 ✓

Next >>

Manage Borrowers

Price & Lock

This step is for registering a rate/program and optionally requesting a rate lock. Please ensure the following fields are completed to ensure accurate results:

Field	Notes
Doc Type (Non-QMs)	Select the correct income documentation type (bank statements, DSCR, etc.): 
Estimated Market Rent (DSCRs)	Enter an estimated monthly rent so the engine can calculate the DSCR:

	LOAN SCENARIO PRICING DETAILS Occupancy Type * Investment Property Type * Warrantable Condo Units 1 Unit Property Zip * 92617 Property State * California Est. Market Rent * \$ 0
Citizenship (ITINs)	Select "ITIN" if submitting with our ITIN program: LOAN SCENARIO PRICING DETAILS FICO * 700 First Time Homebuyer * No Property Information Occupancy Type * Investment Property Zip * 92617 Citizenship * US Citizen / Permanent Resident US Citizen / Permanent Resident Permanent Resident Foreign National ITIN GET PRICING
Prepayment Penalty Term (Investment Non-QMs)	Choose "Any" or a specific PPP term:

	LOAN SCENARIO PRICING DETAILS GET PRICING Product Characteristics Comp Source Borrower Paid Pricing Term * 30 Days Lender Fee Buyout? No Comp % 2.000 % Channel Wholesale Interest Only? No Min \$ 0 Waive Escrows No Prepayment Penalty Term * No PPP Any No PPP 1 Year PPP 2 Year PPP 3 Year PPP 4 Year PPP 5 Year PPP Max \$ 99,999 Non-QM Features Mortgage Lates 12 Mos? * No ADU Count * 0 Gift of Equity * No Gift Funds * No
--	---

LOAN SCENARIO

PRICING DETAILS

Product Characteristics

Comp Source

Borrower Paid

Comp %

2.000

%

Min

\$ 0

Max

\$ 99,999

Pricing Term *

30 Days

15 Days

30 Days

45 Days

Once all scenario fields are complete, hit “Get Pricing” to price the loan:

Loan Officer

Broker Training

Loan Num

Status

Open

Rate Lock Status

Not Locked

Top

21.376%

Bottom

27.022%

LTV

96.500%

CLTV

96.500%

HCLTV

96.500%

Rate

5.625%

Loan Type

FHA

Total Loan Amt

\$579,000.00

1 Validate 1003

2 Select Product

3 Create Loan

4 Credit / AUS

5 Price & Lock

6 Fees

7 Disclosure

8 Submit

LOAN SCENARIO

PRICING DETAILS

Product Characteristics

Comp Source

Borrower Paid

Comp %

2.000

%

Min

\$ 0

Max

\$ 99,999

Pricing Term *

30 Days

Channel

Wholesale

Underwriting Result *

DU Approve/Eligible

Lender Fee Buyout?

NO

GET PRICING



Pricing showing ineligible? Hover over the red “i” icon for the ineligibility reason(s).

5	6	7	8
Price & Lock	Fees	Disclosure	Submit
5.625	6.651	100.078	\$(459)
BluePoint 30 Yr FHA Standard 1/0 Buydown			
5.625	6.651	100.078	\$(459)
BluePoint 30 Yr FHA 0 Down			
BluePoint 30 Yr FHA 0 Down 2/1 Buydown			
Ineligible			
Ineligible			

Exclusion
 2ND FINANCING
 UP TO 100% CLTV
 REQUIRED

Select a rate to register or lock:

Loan Officer

Loan Num

Status

Rate Lock Status

Top

Bottom

LTV

CLTV

HCLTV

Rate

Loan Type

Total Loan Amt

Broker Training

Open

Not Locked

21.384%

27.030%

96.500%

96.500%

96.500%

5.625%

FHA

\$579,000.00

1

2

3

4

5

6

7

8

Validate 1003

Select Product

Create Loan

Credit / AUS

Price & Lock

Fees

Disclosure

Submit

Last Priced: 2026-07-20 16:57:46

Program: BluePoint 30 Yr FHA Standard

Rate: 5.625

Price: 100.203

LOAN SCENARIO

PRICING DETAILS

GET PRICING

100 BASE

ZERO BASE

Search rate or price

Click to expand / collapse rate stack

Loan Information

Non QM *

No

Property Value *

\$ 600,000

Loan Term *

30 Year

Loan Type *

FHA

Loan Amount *

\$ 579,000

Amortization *

Fixed

Doc Type *

Full Doc

LTV *

96.500

%

\$ Subordinate ...

Pricing Results

Rate	APR	30 Day Price	Rebate / Discount	P&I	DTI
5.750	6.780	100.156	\$(919)	\$3,438.01	27.243
5.750	6.780	100.156	\$(919)		

Select a rate to register / lock

	Rate	Price
Base	6.625	100.194

Adjustments	Rate	Price
SCORE 700 - 719	0.000	0.125

	Rate	Price
Final	6.625	100.319

Final Price: The pricing engine compares the adjusted price after LLPAs/adjustments and caps at the Max Price allowable per program.
LPC (if applicable) is then deducted to calculate the Final Price.

Float or lock

FLOAT **LOCK**

Fees

This step applies SmartFees to the loan for disclosures.

i If you don't wish to use SmartFees, you may upload a fee worksheet or settlement statement later, and request BluePoint to disclose using the worksheet/statement.

Initial Questions

Answer any questions as required by the property state/jurisdiction, then save/continue:

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training		Registered	Not Locked	21.596%	27.243%	96.500%	96.500%	96.500%	5.750%	FHA	\$579,000.00

1 Validate 1003

2 Select Product

3 Create Loan

4 Credit / AUS

5 Price & Lock

6 Fees

7 Disclosure

8 Submit

1 SmartFees
Create a SmartFees record

2 Fee Validation & Disclosure
Review & update closing costs

? Additional Questions
More details are required to ensure accurate pricing of fees for this loan. Please provide your answers below.

Sellers qualify for partial exemption as blind/disabled/seniors occupying a 1 to 2 family residence *

Transaction qualifies as conveyance of low or moderate income housing *

1. Answer questions

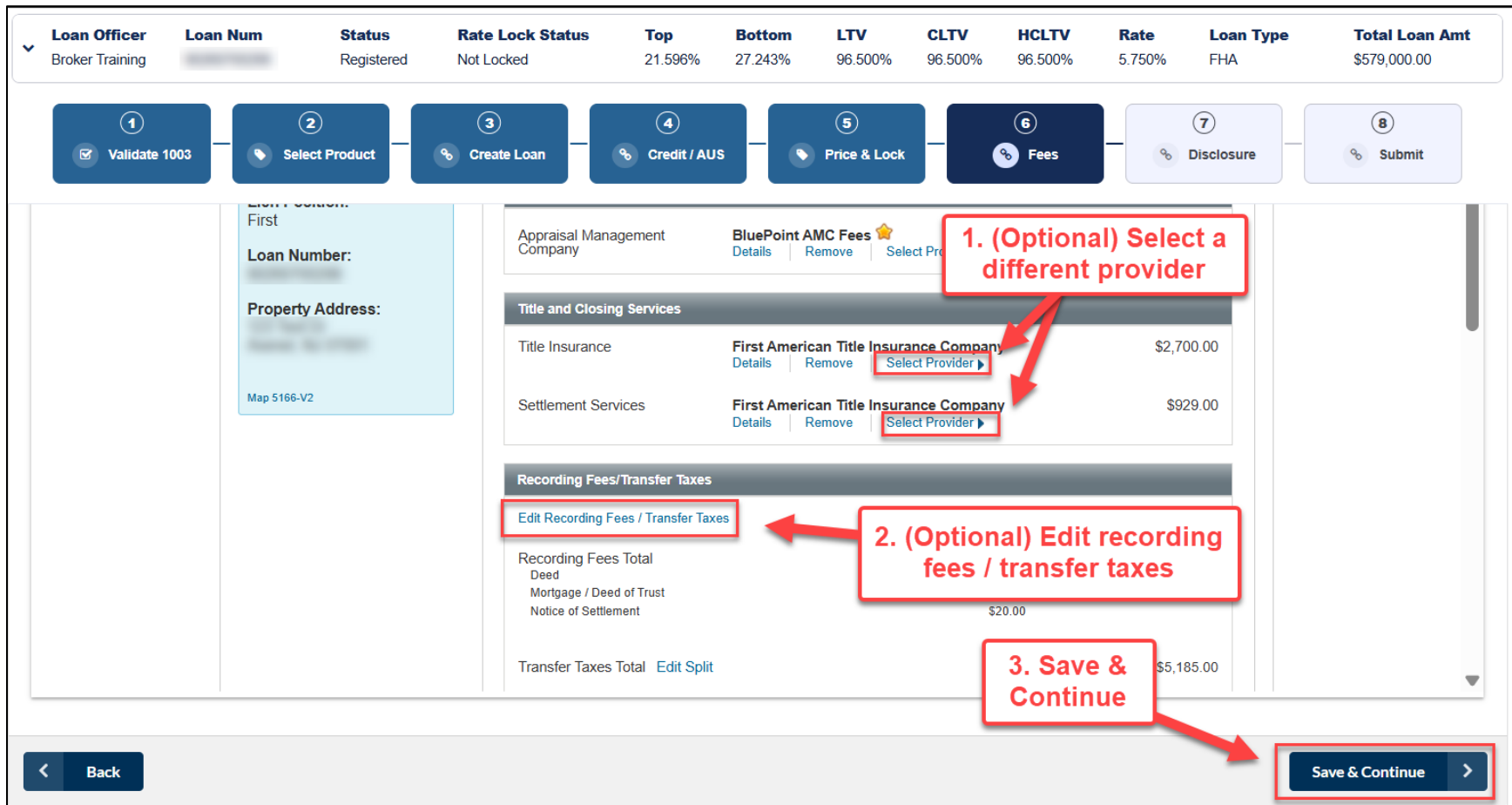
2. Save & Continue

Back

Save & Continue

(Optional) Select Title/Closing Providers and Edit Recording Fees/Transfer Taxes

SmartFees will automatically select title/settlement providers and apply recording fees and transfer taxes. You can optionally choose different providers and edit the recording fees/transfer taxes:



Loan Officer: Broker Training
Loan Num: [REDACTED]
Status: Registered
Rate Lock Status: Not Locked
Top: 21.596%
Bottom: 27.243%
LTV: 96.500%
CLTV: 96.500%
HCLTV: 96.500%
Rate: 5.750%
Loan Type: FHA
Total Loan Amt: \$579,000.00

Progress Bar: 1. Validate 1003, 2. Select Product, 3. Create Loan, 4. Credit / AUS, 5. Price & Lock, 6. Fees, 7. Disclosure, 8. Submit

Left Panel: Loan Number: [REDACTED], Property Address: [REDACTED], Map 5166-V2

Title and Closing Services:

Service	Provider	Amount
Title Insurance	First American Title Insurance Company	\$2,700.00
Settlement Services	First American Title Insurance Company	\$929.00

Recording Fees/Transfer Taxes:

Category	Amount
Recording Fees Total	\$20.00
Deed	
Mortgage / Deed of Trust	
Notice of Settlement	
Transfer Taxes Total	\$5,185.00

Buttons: Back, Save & Continue

Add/Edit Other Fees



This step is your opportunity to enter 3rd party processing fees.

Add any other fees (such as a 3rd party processing fee) and edit fees here:

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training		Registered	Not Locked	21.604%	27.251%	96.500%	96.500%	96.500%	5.750%	FHA	\$579,000.00

1 Validate 1003
2 Select Product
3 Create Loan
4 Credit / AUS
5 Price & Lock
6 Fees
7 Disclosure
8 Submit

1 SmartFees
Create a SmartFees record
2 Fee Validation & Disclosure
Review & update closing costs

Loan Costs			
Fee Name	Provider	Details/Term	Cost (\$)
A. ORIGATION CHARGES			
Investor Fee			\$0.00
B. SERVICES YOU CAN'T SHOP FOR			
Add Section B Fee +			
Credit report			\$100.00
Appraisal Fee			\$1295.00
Appraisal fee	BluePoint AMC Fees		\$900.00
C. SERVICES YOU CAN SHOP FOR			
D. TAXES AND OTHER GOVERNMENT FEES			
Transfer Tax Total			\$0.00
Mortgage recording fee			\$95.00
Recording Fees			\$365.00
E. PREPAID PRICES			
		\$200 for 12 mos.	\$2400.00

Add a new fee (ex: 3rd Party Processing)

Edit an existing fee

Select the acknowledgement box at the bottom, then hit “Save & Continue”:

Courier Fee / Overnight / Wire	First American Title Insurance Company	\$39.00	City/Town Tax Adjustment	\$0.00
E-Recording Fee	First American Title Insurance Company	\$50.00	County Tax Adjustment	\$0.00

☒ understand that if I choose to disclose this loan in Bolt, the initial disclosures will be based on the terms and fees above, and I am responsible for any restitution resulting from under-disclosure. **Alternatively**, I may choose to skip disclosures in Bolt and allow BluePoint to reissue disclosures after submission. I may also request that BluePoint disclose the loan based on a fee worksheet or settlement statement that I will upload later.

[< Back](#) [Save & Continue >](#)

i Remember, you are not obligated to disclose with SmartFees. You may ask BluePoint to disclose using your fee worksheet or settlement statement later.

Disclosure

Choose whether to a) skip the disclosure step or b) disclose the loan yourself, then hit “Continue”.

 **Please skip this step for DSCR loans or if you need BluePoint to disclose using your fee worksheet/settlement statement.**

Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
✓ Broker Training		Registered	Not Locked	24.191%	29.837%	96.500%	96.500%	96.500%	5.750%	FHA	\$579,000.00

1
Validate 1003
2
Select Product
3
Create Loan
4
Credit / AUS
5
Price & Lock
6
Fees
7
Disclosure
8
Submit

Disclosure Method

☒ Skip disclosures; let BluePoint disclose this loan for me
☐ I will disclose this loan in Bolt

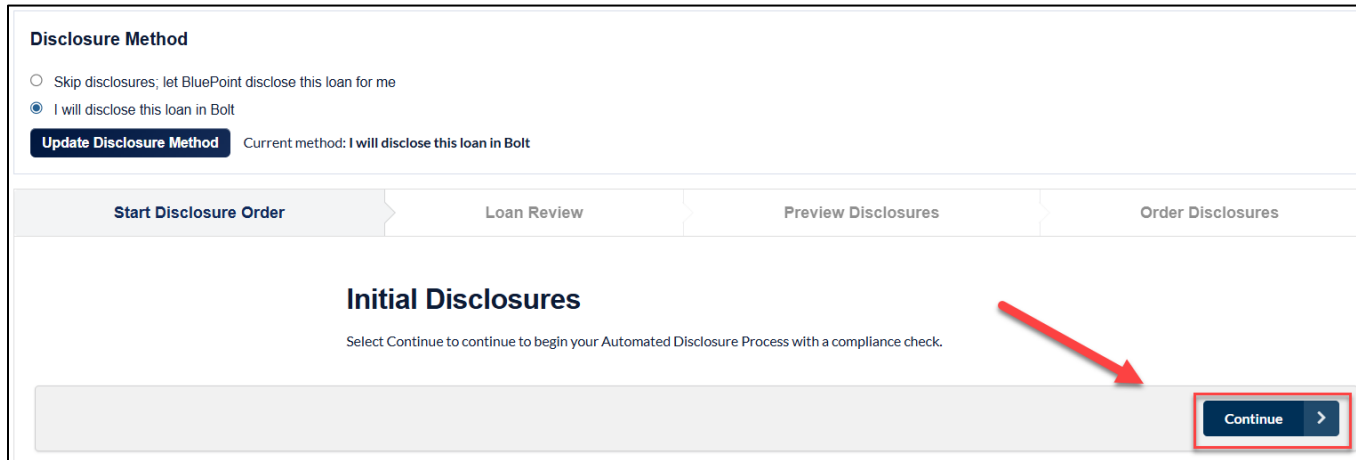
Continue

Select an option and continue

Please choose a disclosure method to continue.

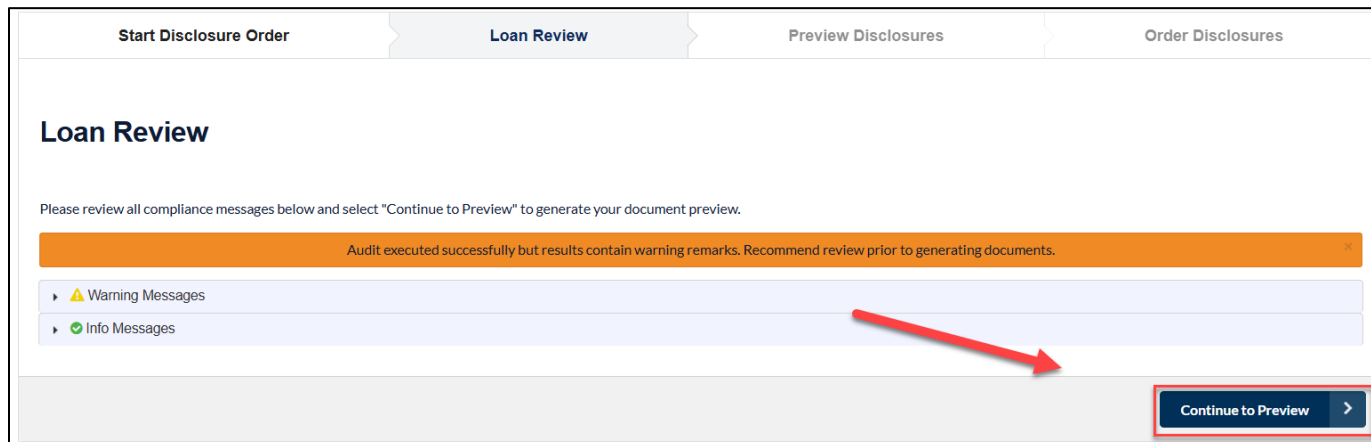
Start Disclosure

If you choose to disclose in BLUE, move onto the next step:

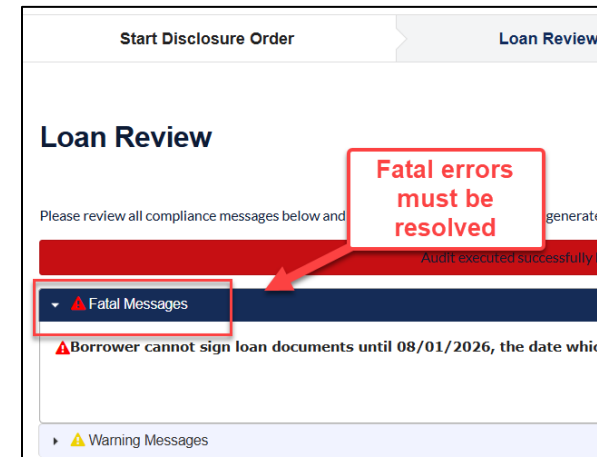


Loan Review

The loan will go through a data audit. If no fatal errors appear, proceed to the next step:

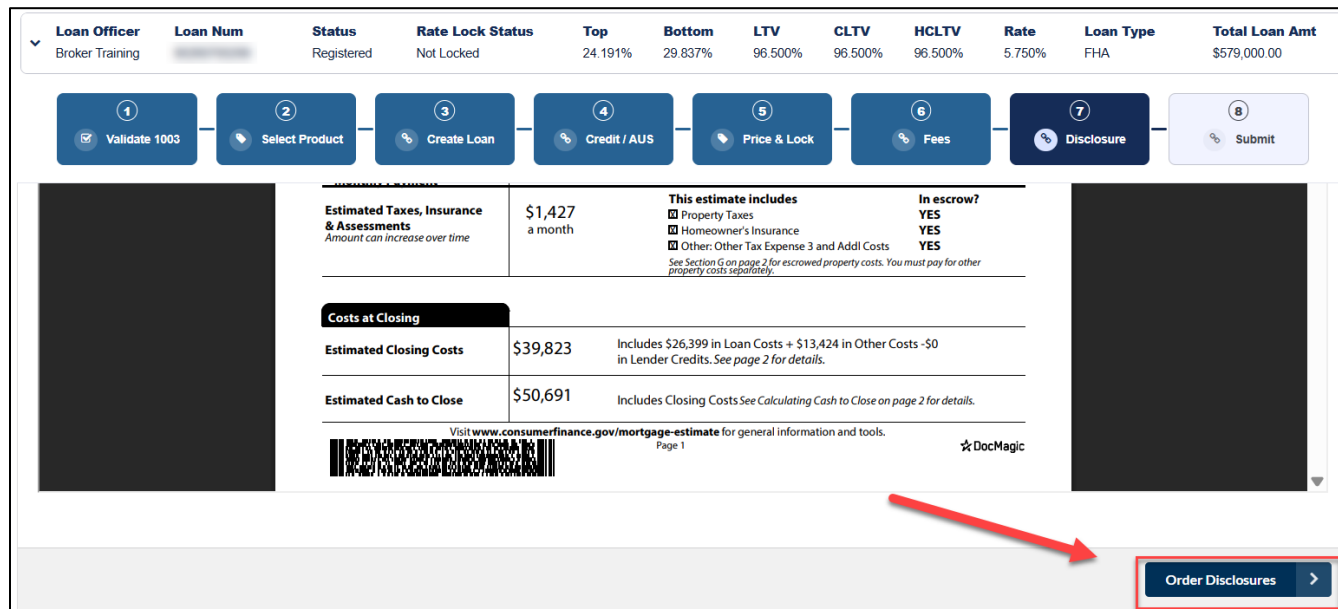


If the audit produced a fatal error, please resolve it before proceeding. Contact us if you need assistance.



Preview Disclosures

Preview the Loan Estimate and the disclosure package for accuracy. If all looks good, hit “Order Disclosures” to complete the order and send the initials for e-signing:



Loan Officer	Loan Num	Status	Rate Lock Status	Top	Bottom	LTV	CLTV	HCLTV	Rate	Loan Type	Total Loan Amt
Broker Training		Registered	Not Locked	24.191%	29.837%	96.500%	96.500%	96.500%	5.750%	FHA	\$579,000.00

Step	Action
1	Validate 1003
2	Select Product
3	Create Loan
4	Credit / AUS
5	Price & Lock
6	Fees
7	Disclosure
8	Submit

Category	Amount	Description
Estimated Taxes, Insurance & Assessments	\$1,427 a month	Amount can increase over time
Costs at Closing	\$39,823	Includes \$26,399 in Loan Costs + \$13,424 in Other Costs -\$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$50,691	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Page 1

DocMagic

Order Disclosures

Submit

Add any 3rd party contacts to the loan (title, escrow, etc.), then hit “Submit”:

Loan Officer

Broker Training

Loan Num

Status

Registered

Rate Lock Status

Not Locked

Top

24.191%

Bottom

29.837%

LTV

96.500%

CLTV

96.500%

HCLTV

96.500%

Rate

5.750%

Loan Type

FHA

Total Loan Amt

\$579,000.00

1

Validate 1003

2

Select Product

3

Create Loan

4

Credit / AUS

5

Price & Lock

6

Fees

7

Disclosure

8

Submit

Loan Submission

Save

Submit

1. Add 3rd party contacts

Contacts for this loan:

3rd Party Processor

+

Select Provider

Title Company

+

Select Provider

Escrow / Closing Company

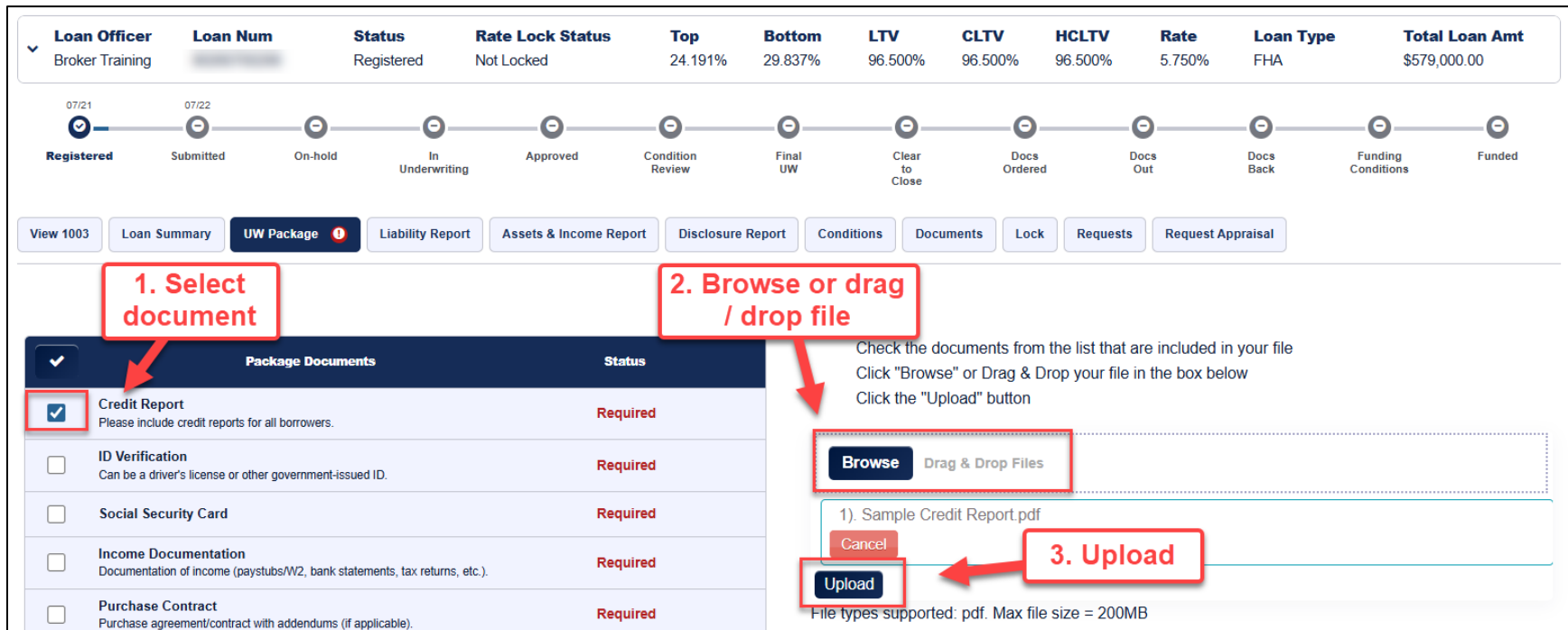
+

Select Provider

2. Submit

Upload Docs

Upload the loan submission documents shown on the UW Package tab. Some documents are required and others are optional:



The screenshot displays the BluePoint Mortgage loan submission interface. At the top, a header bar shows loan details: Loan Officer (Broker Training), Loan Num (redacted), Status (Registered), Rate Lock Status (Not Locked), Top (24.191%), Bottom (29.837%), LTV (96.500%), CLTV (96.500%), HCLTV (96.500%), Rate (5.750%), Loan Type (FHA), and Total Loan Amt (\$579,000.00). Below this is a progress timeline with stages: Registered (07/21), Submitted (07/22), On-hold, In Underwriting, Approved, Condition Review, Final UW, Clear to Close, Docs Ordered, Docs Out, Docs Back, Funding Conditions, and Funded. A navigation bar includes tabs: View 1003, Loan Summary, UW Package (active), Liability Report, Assets & Income Report, Disclosure Report, Conditions, Documents, Lock, Requests, and Request Appraisal. The main content area shows the 'Package Documents' table with a list of required documents and an upload interface.

Package Documents	Status
☒ Credit Report Please include credit reports for all borrowers.	Required
☐ ID Verification Can be a driver's license or other government-issued ID.	Required
☐ Social Security Card	Required
☐ Income Documentation Documentation of income (paystubs/W2, bank statements, tax returns, etc.).	Required
☐ Purchase Contract Purchase agreement/contract with addendums (if applicable).	Required

Instructions for document upload:

- 1. Select document**: Check the documents from the list that are included in your file. Click "Browse" or Drag & Drop your file in the box below. Click the "Upload" button.
- 2. Browse or drag / drop file**: The upload interface includes a "Browse" button, a "Drag & Drop Files" area, and a list of uploaded files (e.g., "1). Sample Credit Report.pdf").
- 3. Upload**: Click the "Upload" button to submit the selected documents.

File types supported: pdf. Max file size = 200MB

What's Next?

BluePoint's Setup team will review the submission and:

- Run AUS, if it wasn't already submitted to one
- Disclose, if the loan hasn't been disclosed yet
- Advise if we need anything else
- Queue the loan for underwriting

Questions?

Please contact your Account Executive if you have any questions about submitting a loan.