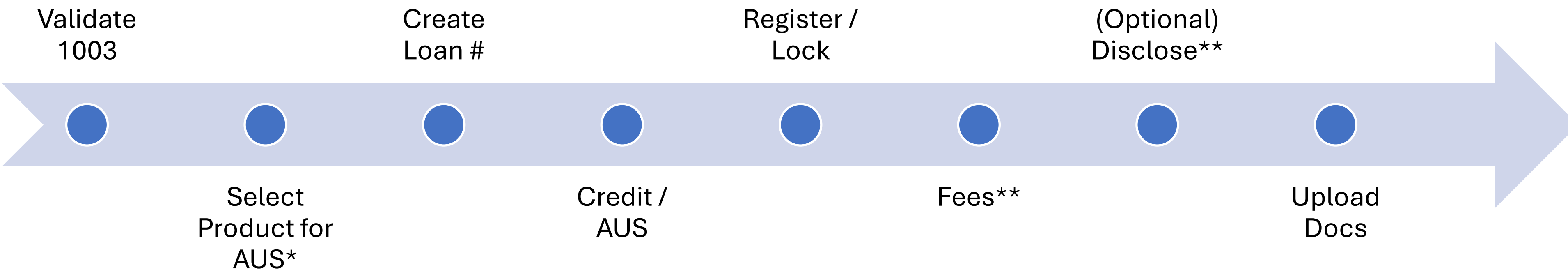
Bolt – How to Submit a Loan

Contents

Last revision: August 27, 2026

Overview of Submission Process

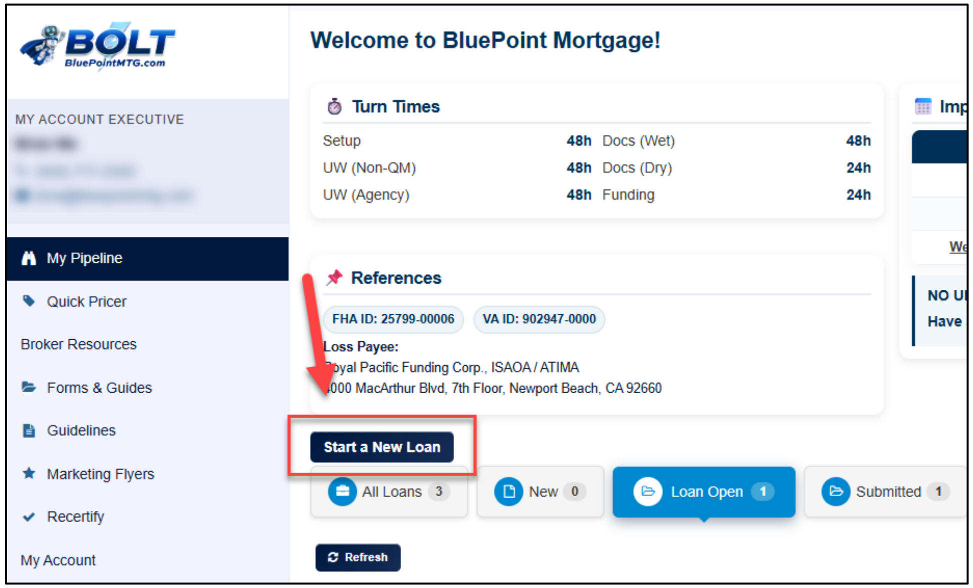


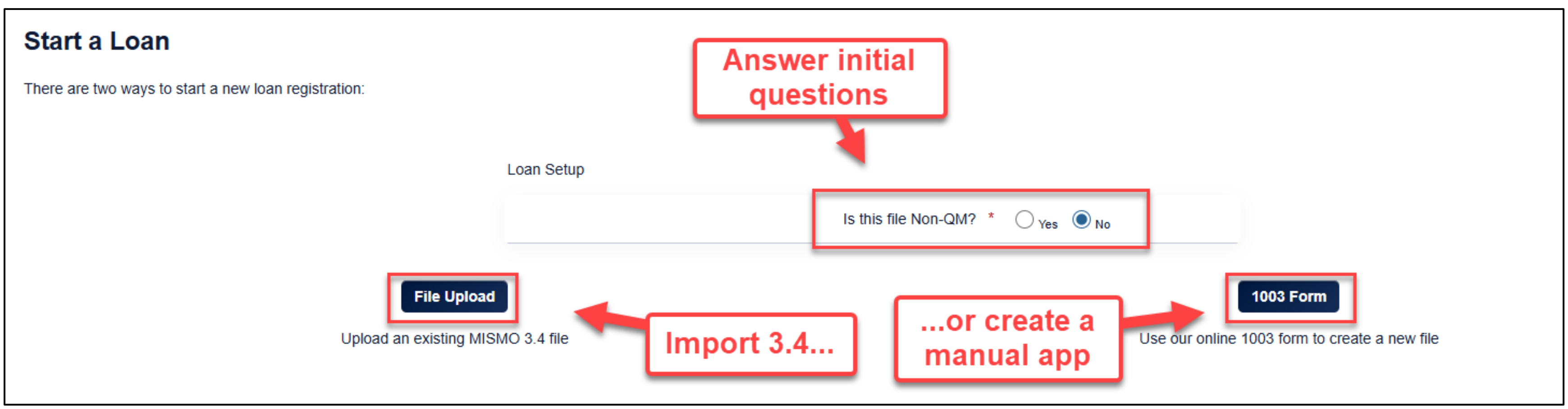
*Agency loans only

**Not applicable to correspondent submissions

Start Loan

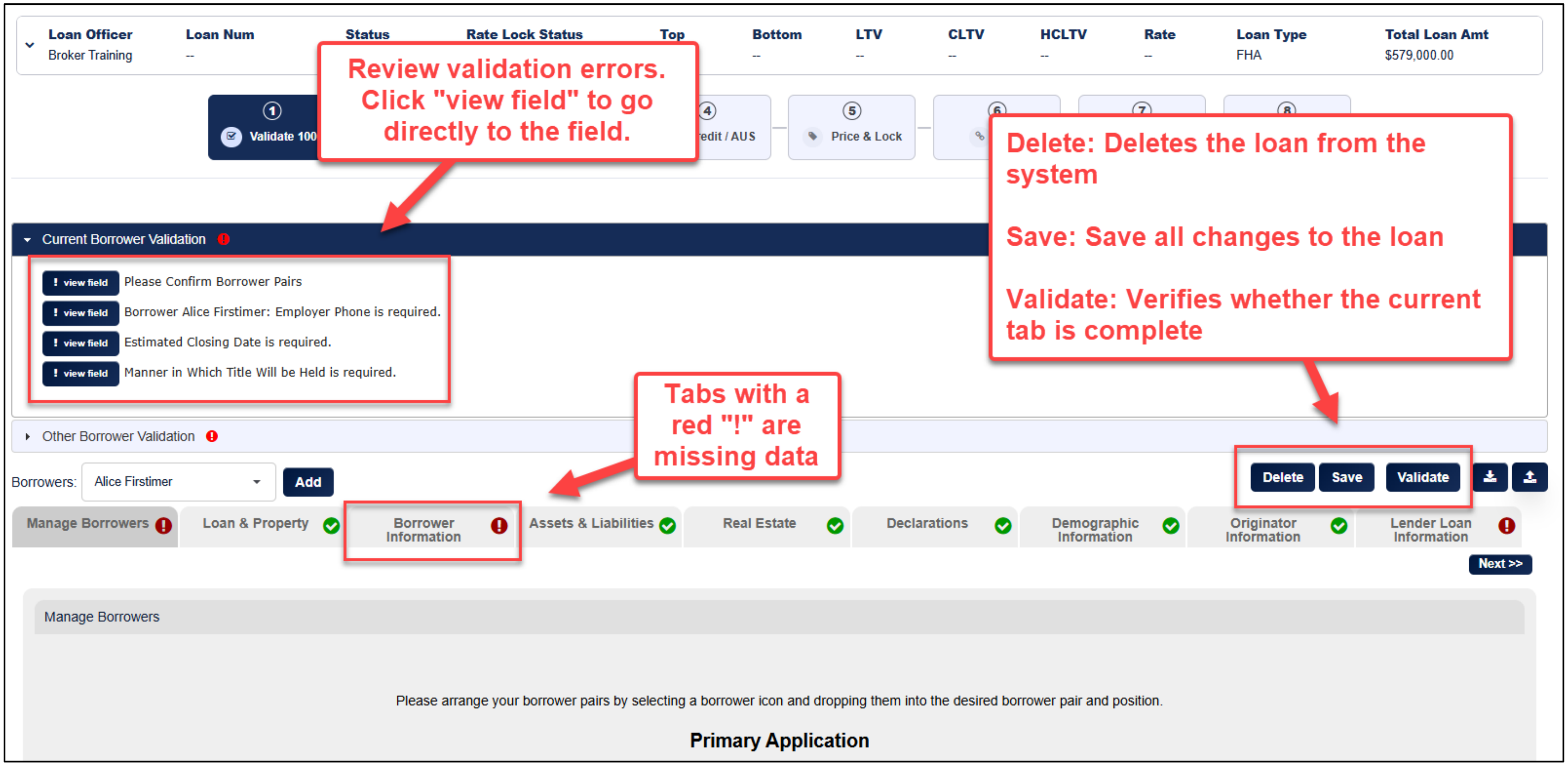
From the pipeline tab, go to “Start a New Loan”:





Validate 1003

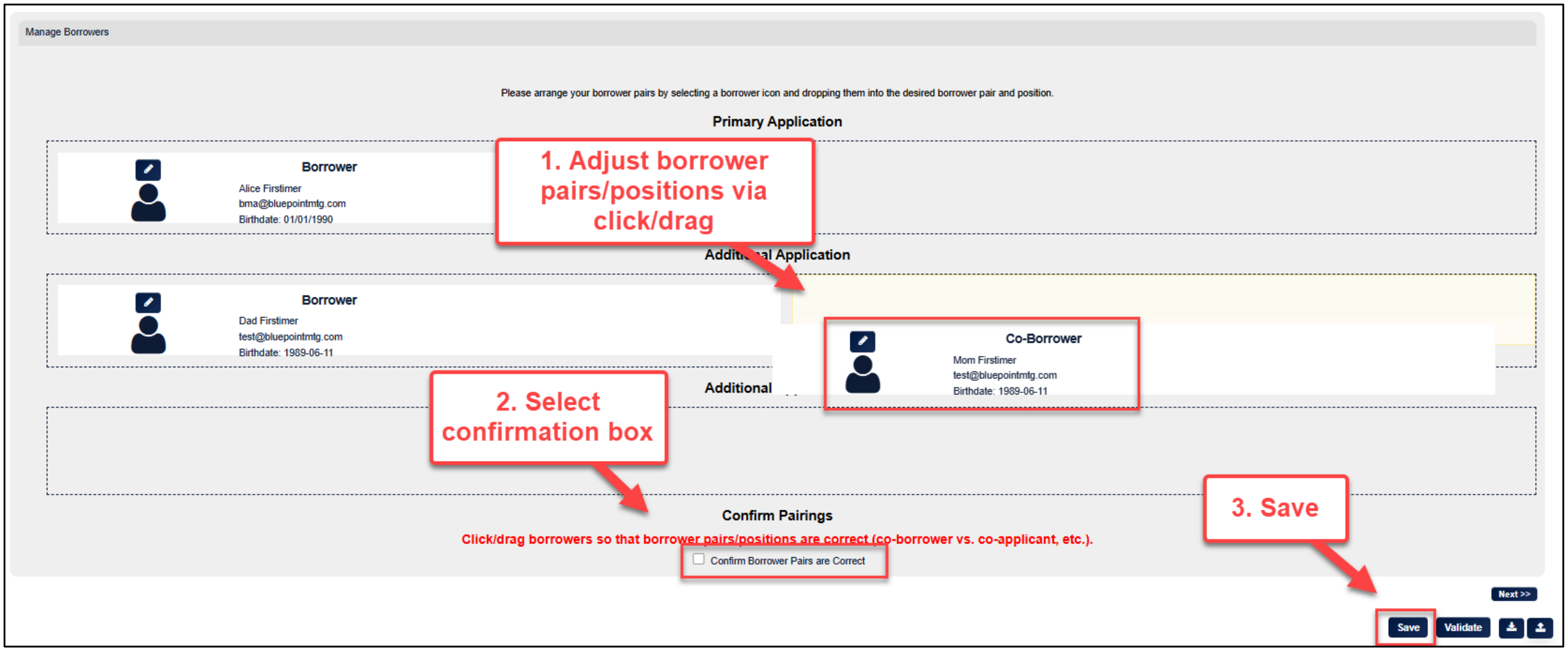
Verify that the loan application data is correct. The system flags missing/incomplete info.



Verify Borrower Pairings

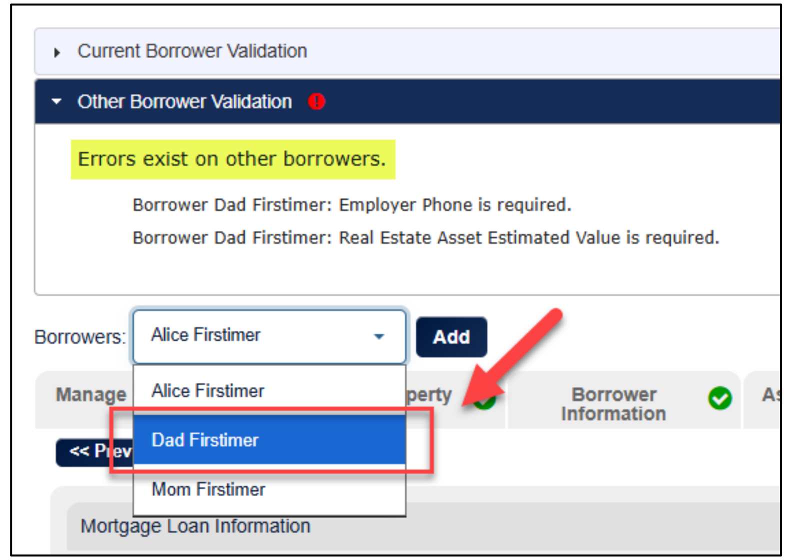
Confirm that the borrowers' placements are correct. For joint applications, click/drag borrowers as needed.

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



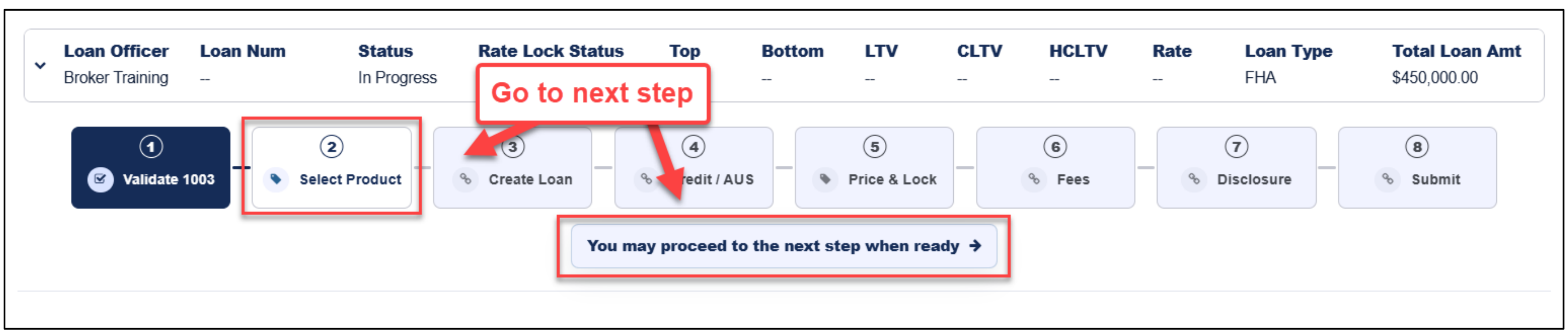
Switching Applications

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



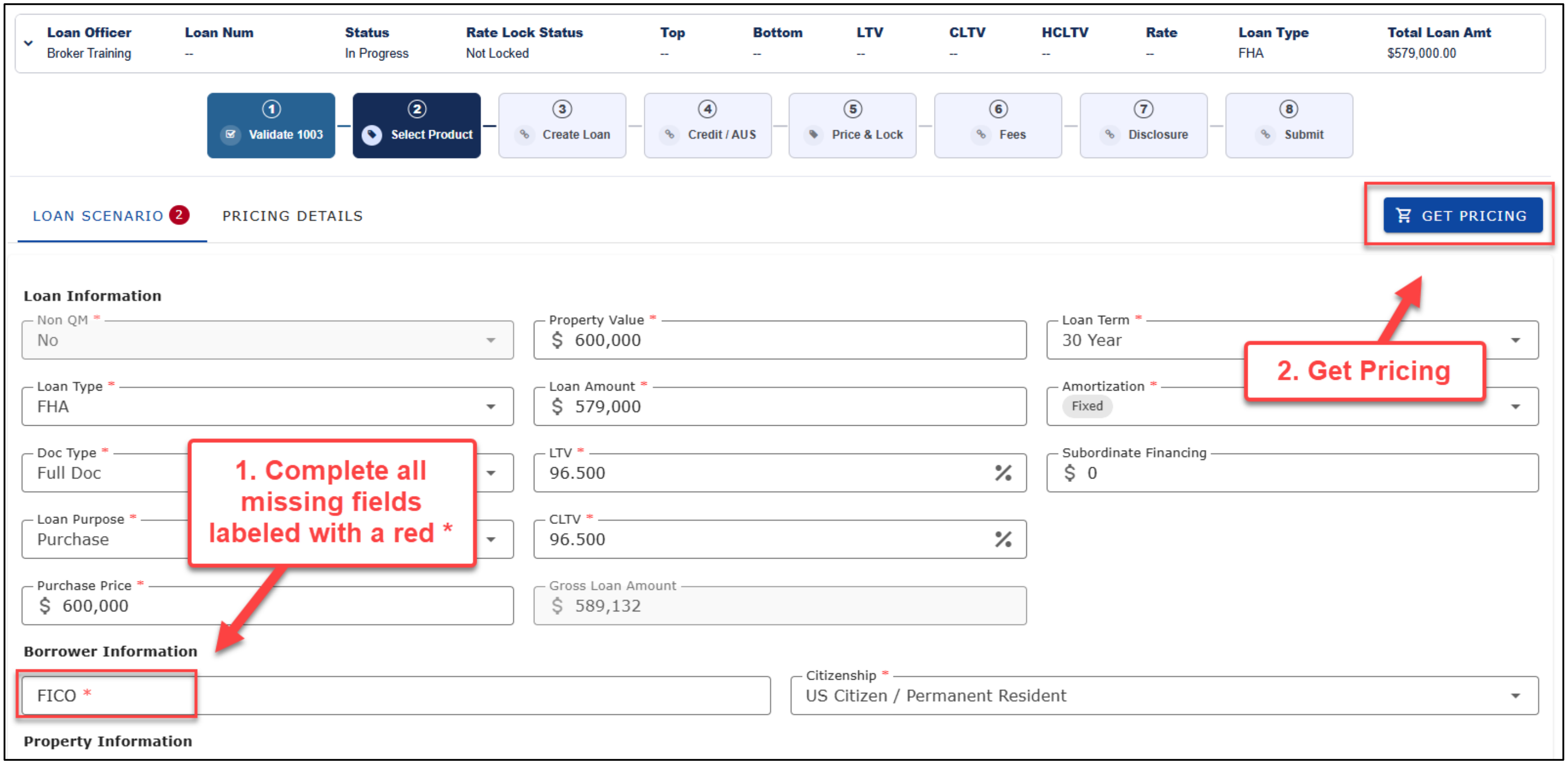
Advance to Next Step

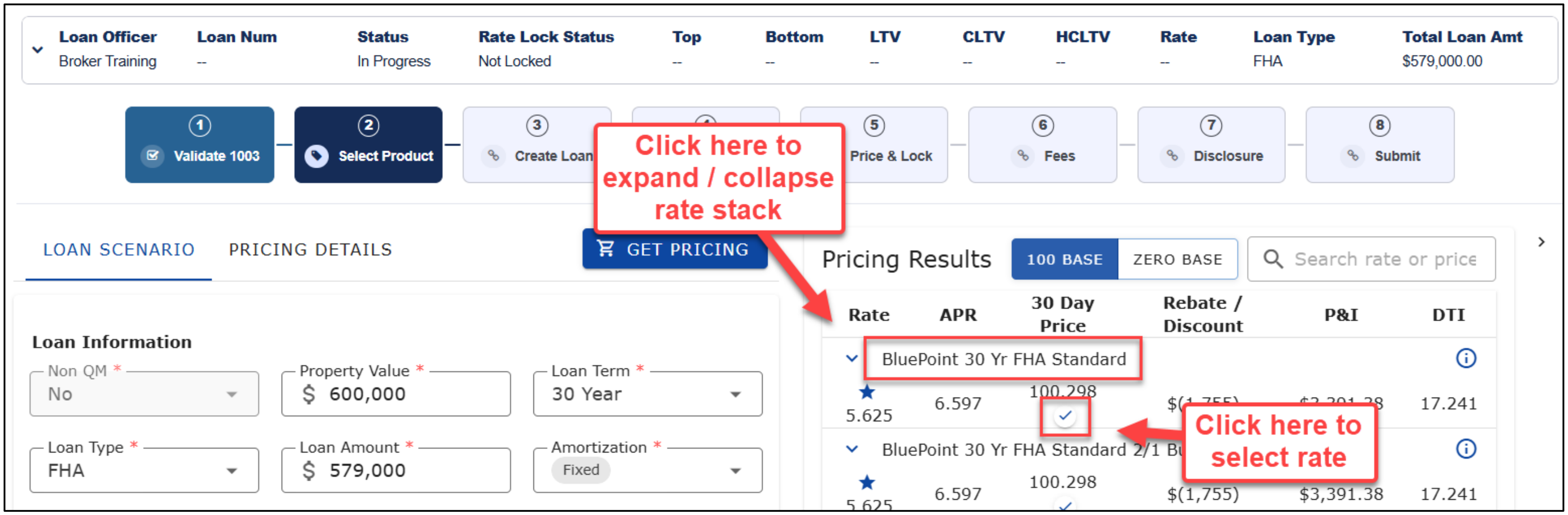
Throughout the submission process, Bolt will open access to the next step once the current step is complete. To advance, click either the white icon in the status tracker or the "You may proceed…" button:



Select Product (Agency Loans)

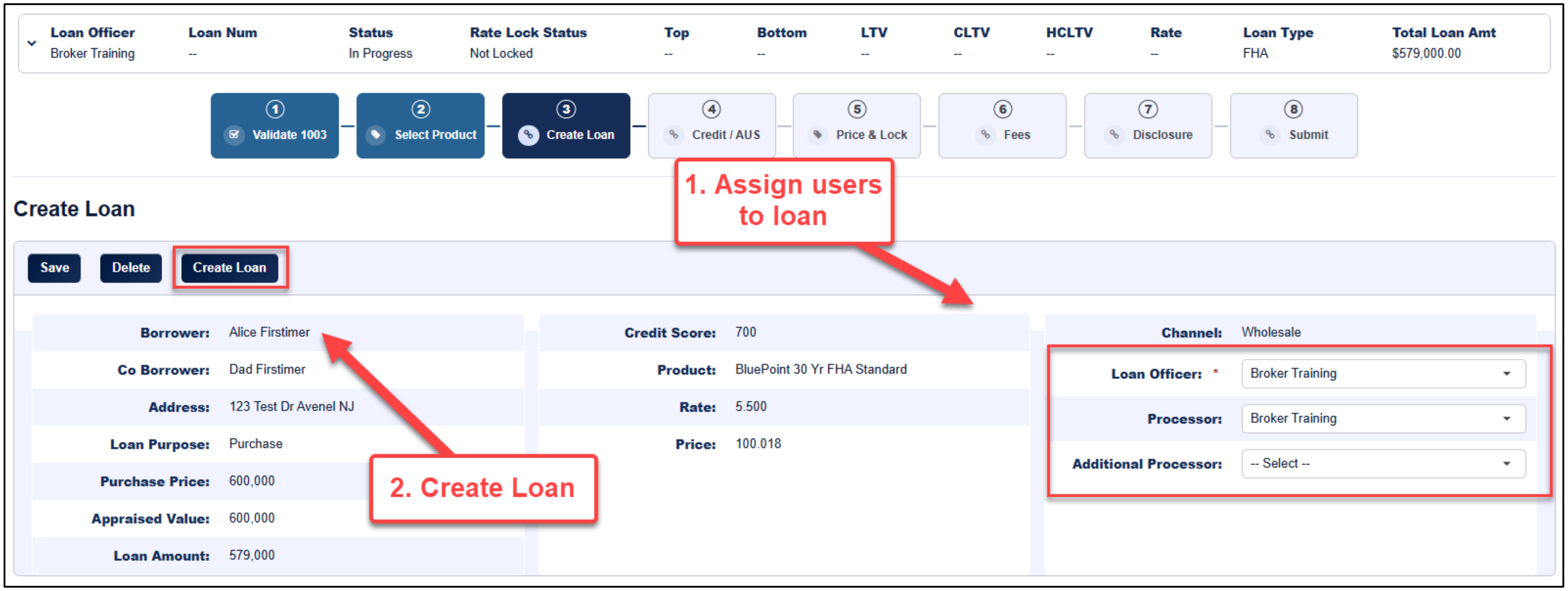
This step prices and registers a rate for AUS submission.




Loan Officer
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
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
Rate
APR
30 Day Price
Rebate / Discount
P&I
DTI
BluePoint 30 Yr FHA Standard
5.625
6.597
100.298
17.241
Click here to select rate
Loan Information
Non QM *
No
Property Value *
$ 600,000
Loan Term *
30 Year
Loan Type *
FHA
Loan Amount *
$ 579,000
Amortization *
Fixed
5.625
6.597
100.298
$(1,755)
$3,391.38
17.241

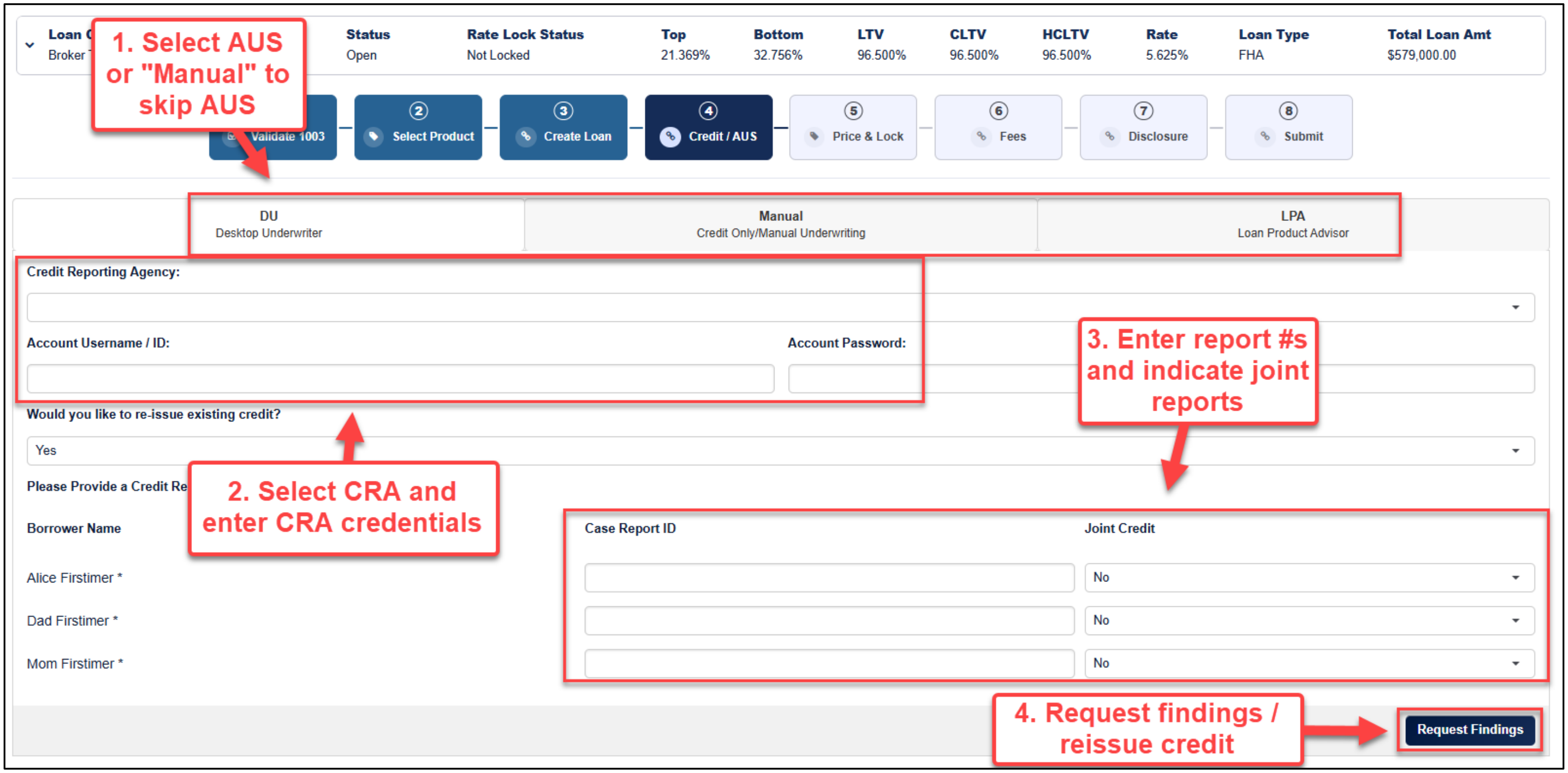
Create Loan

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

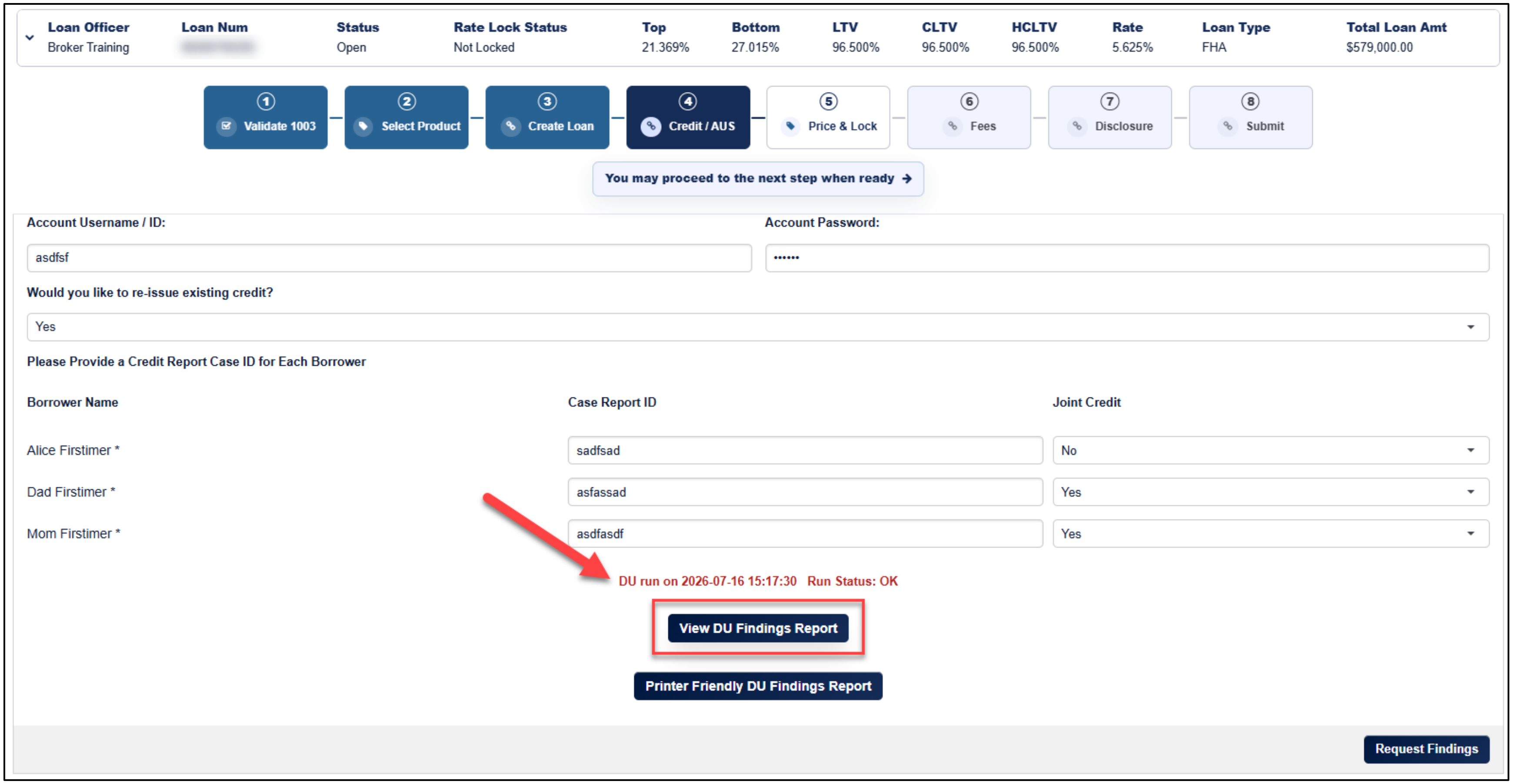


Credit / AUS

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

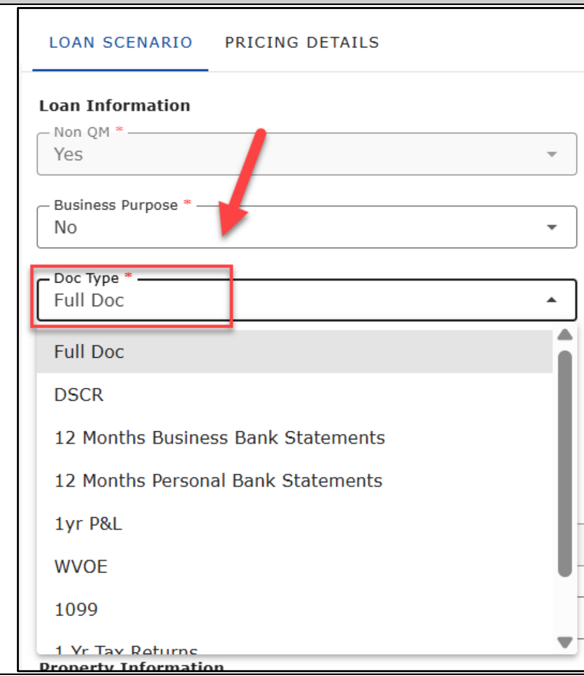
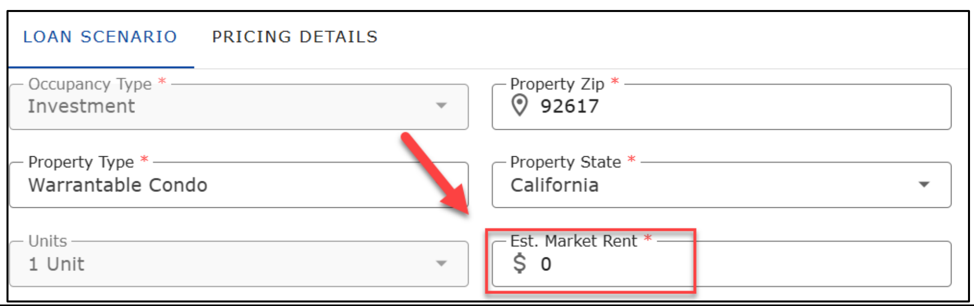


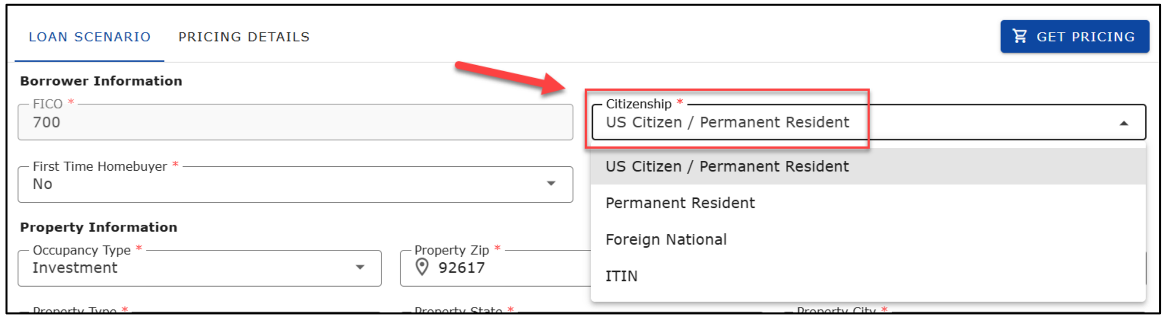
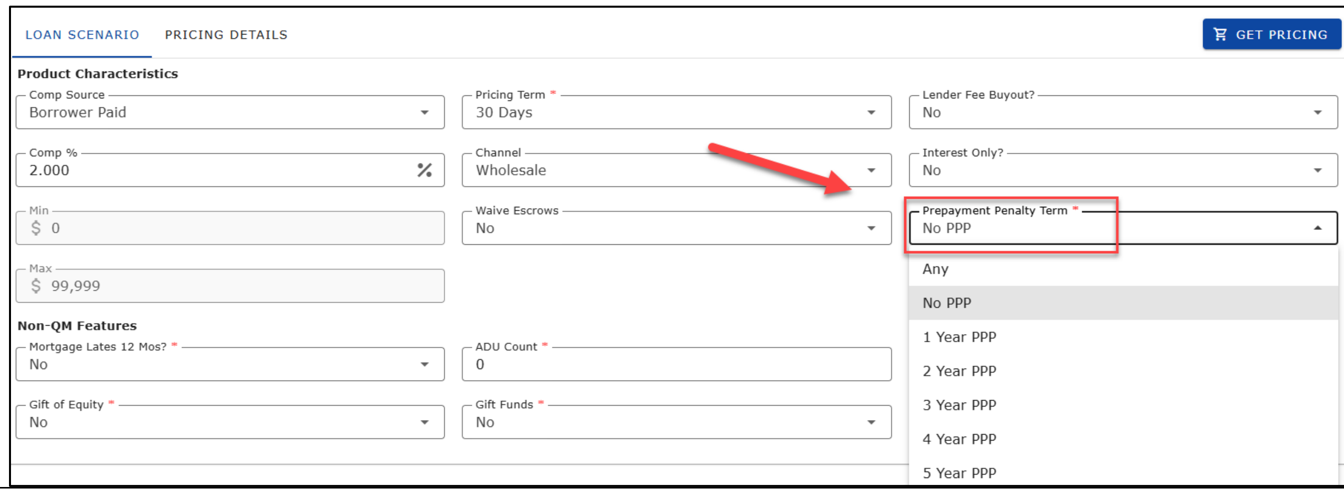
If AUS was run, go to “View DU Findings Report” to see the AUS results. If the results contain errors, consider revisiting the Validate 1003 step to confirm data accuracy:

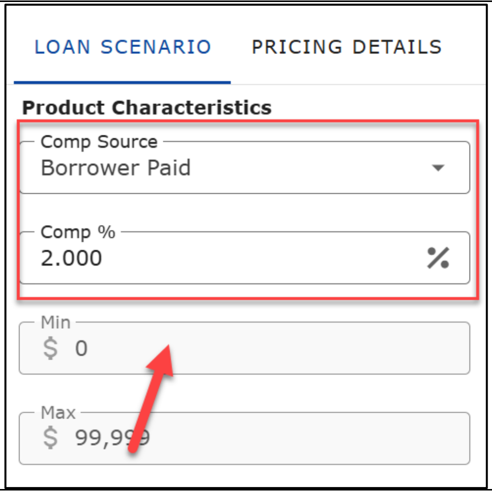
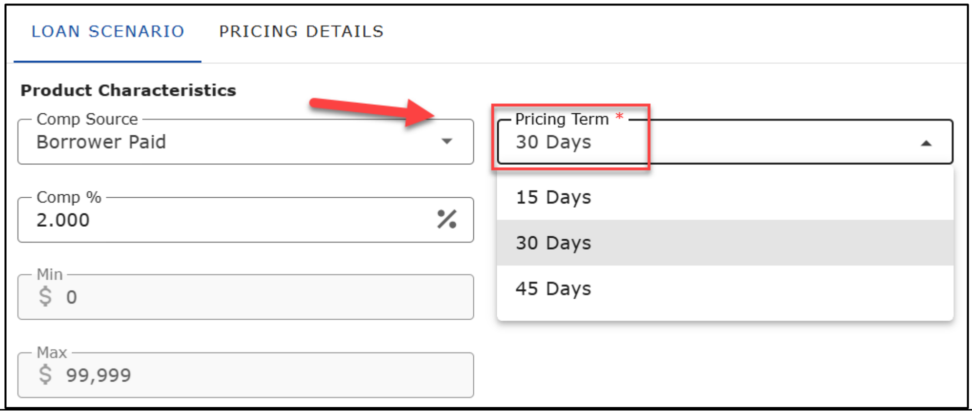


Price & Lock

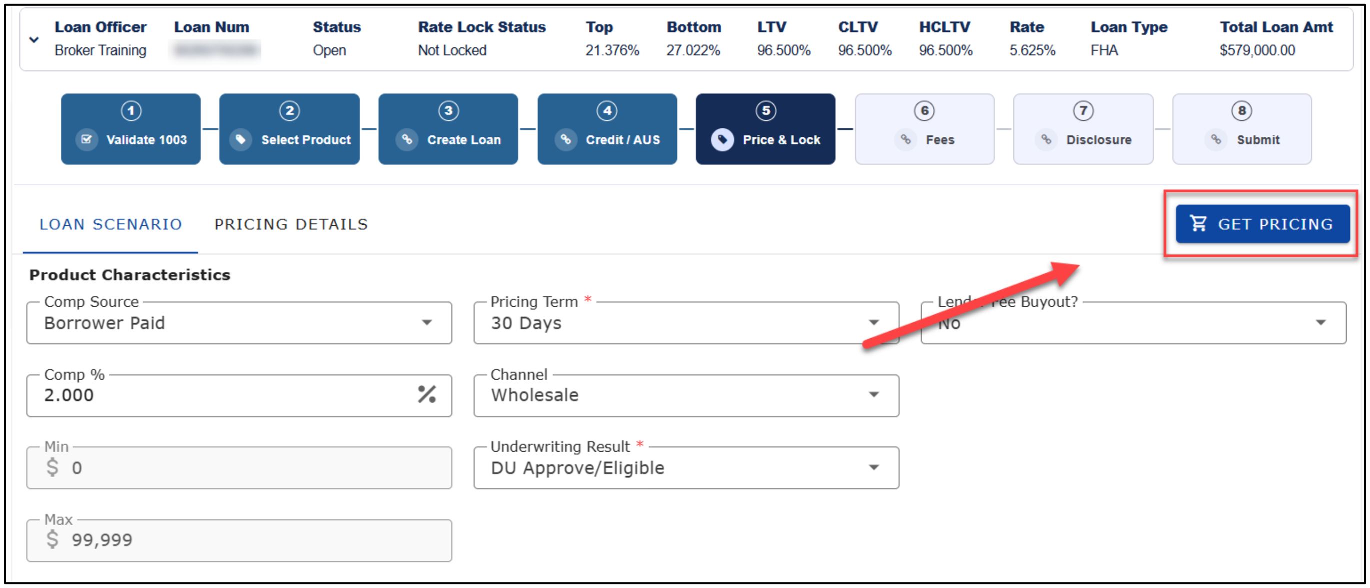
This step is for registering a rate/program and optionally requesting a rate lock. Please ensure the following fields are completed to ensure accurate results:

<table>
<tr><th>Field</th><th>Notes</th></tr>
<tr><td>Doc Type (Non-QMs)</td><td>Select the correct income documentation type (bank statements, DSCR, etc.):

</td></tr>
<tr><td>Estimated Market Rent (DSCRs)</td><td>Enter an estimated monthly rent so the engine can calculate the DSCR:

</td></tr>
<tr><td>Citizenship (ITINs)</td><td>Select “ITIN” if submitting with our ITIN program:</td></tr>
</table>

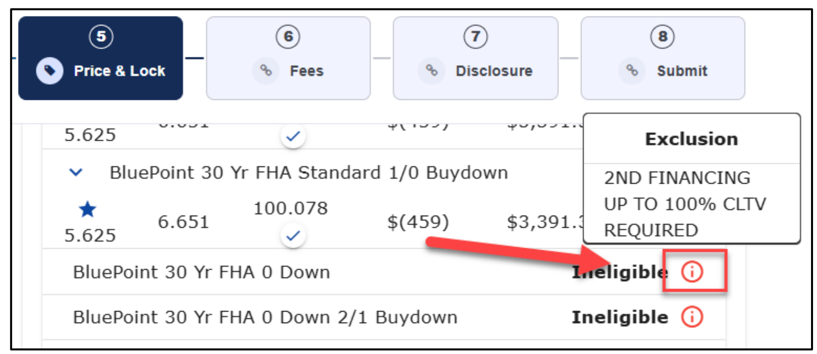
<table>
<tr>
<td></td>
<td>
</td>
</tr>
<tr>
<td>Prepayment Penalty Term (Investment Non-QMs)</td>
<td>Choose “Any” or a specific PPP term:

</td>
</tr>
</table>

Comp Source / Amount	Choose borrower- or lender-paid compensation and enter the amount: 
Pricing Term (if locking)	Choose a lock period if you need to request a rate lock: 

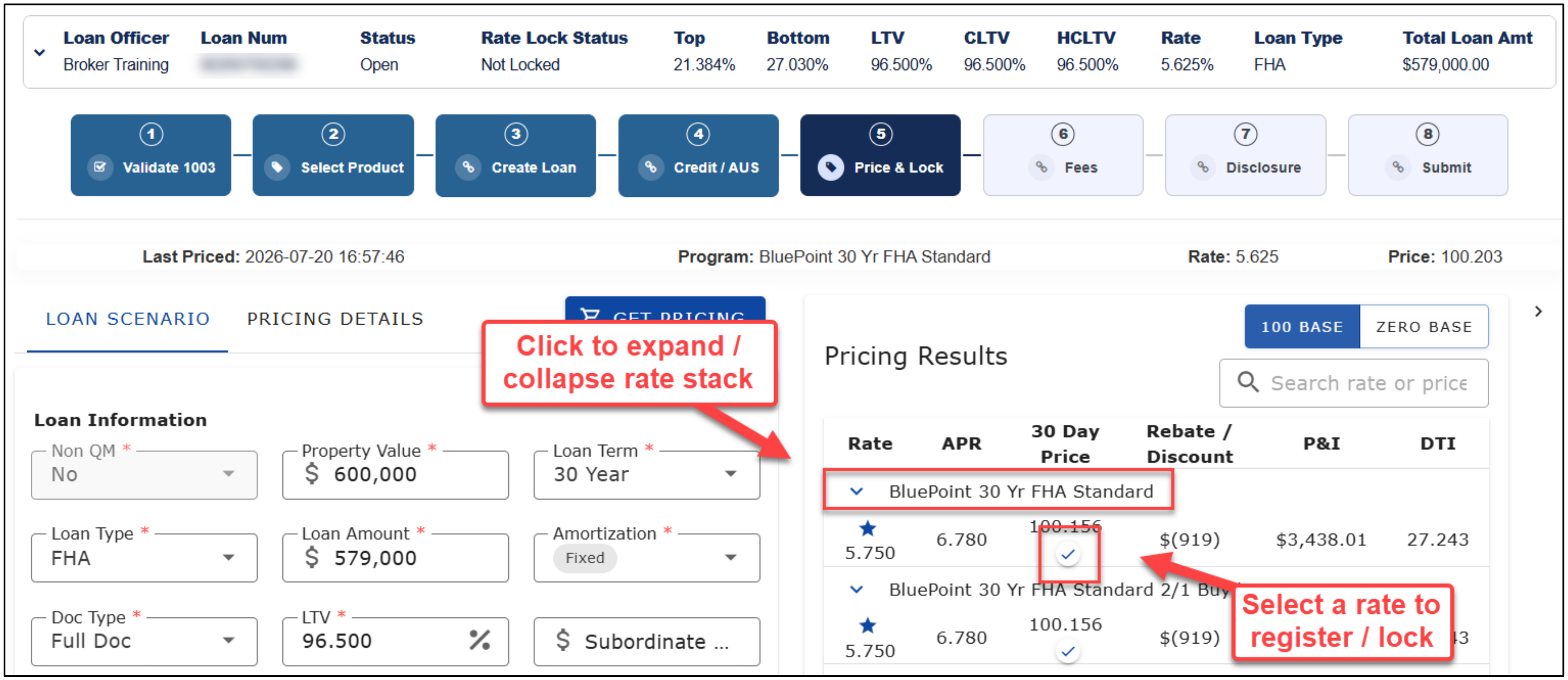
Once all scenario fields are complete, hit "Get Pricing" to price the loan:

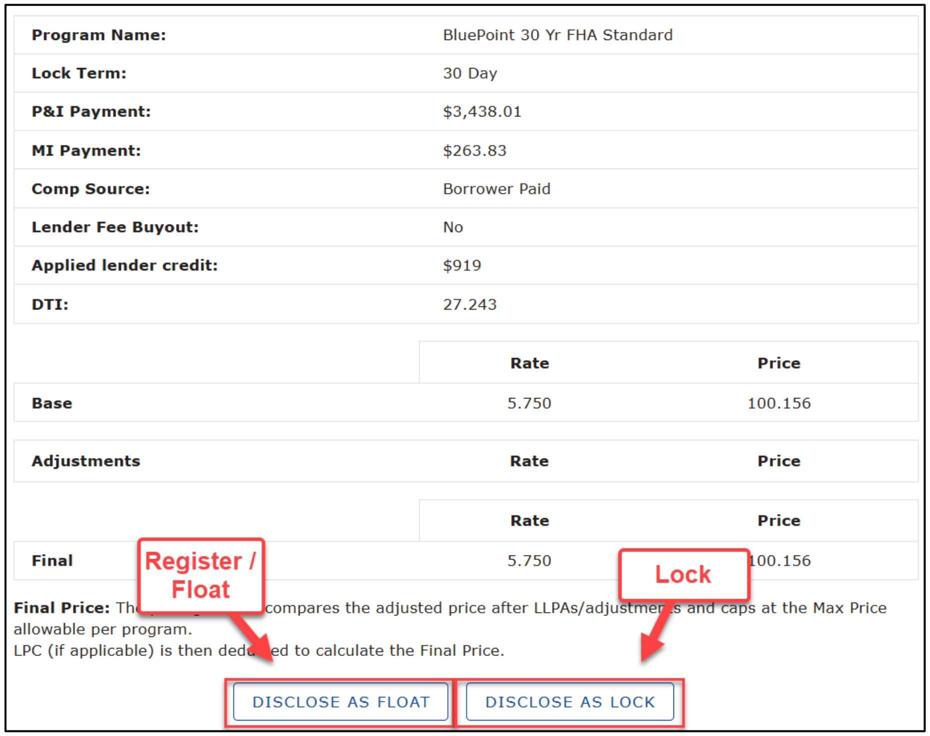


Pricing showing ineligible? Hover over the red "i" icon for the ineligibility reason(s).



Select a rate to register or lock:





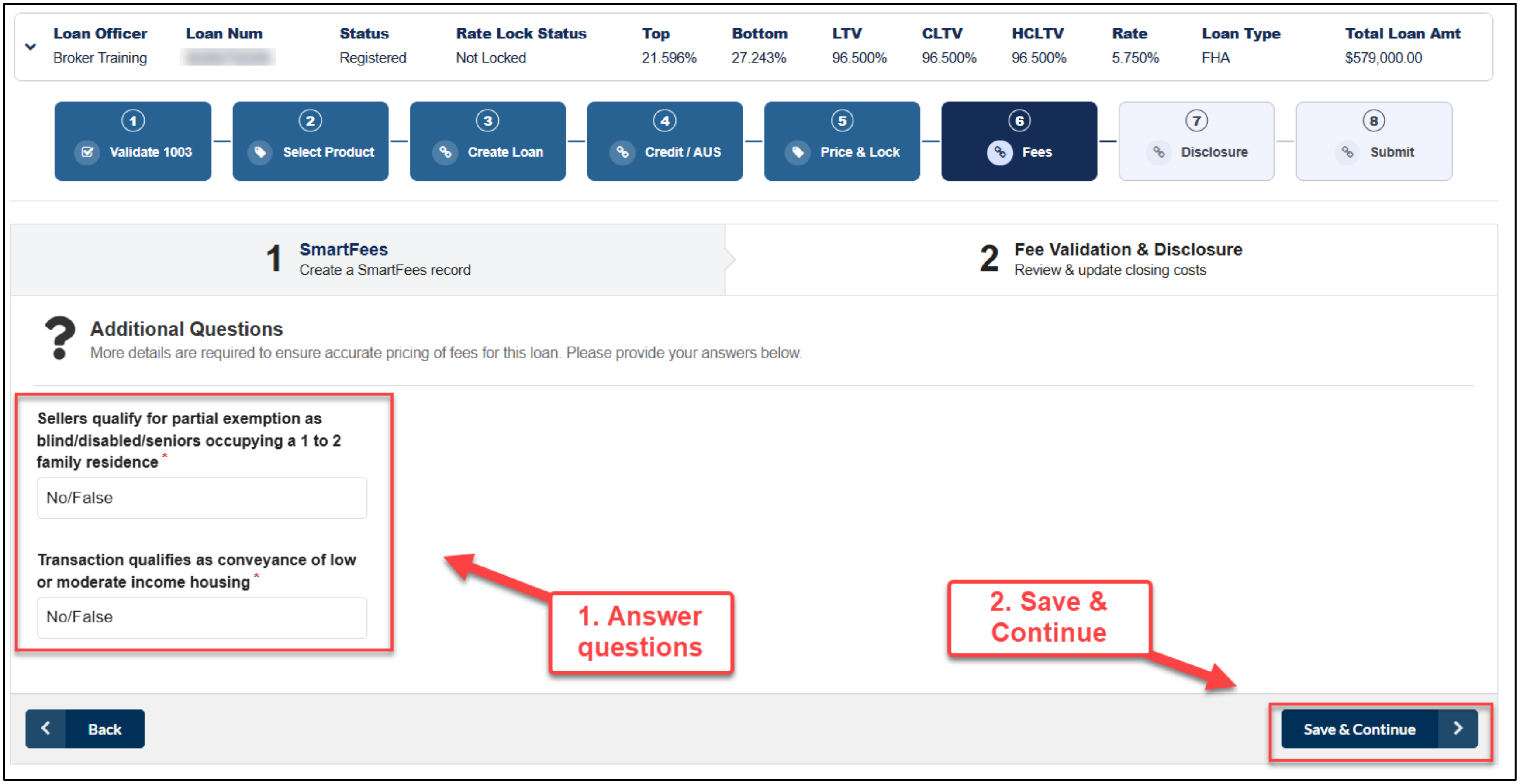
Fees

This step applies SmartFees to the loan for disclosures.

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.

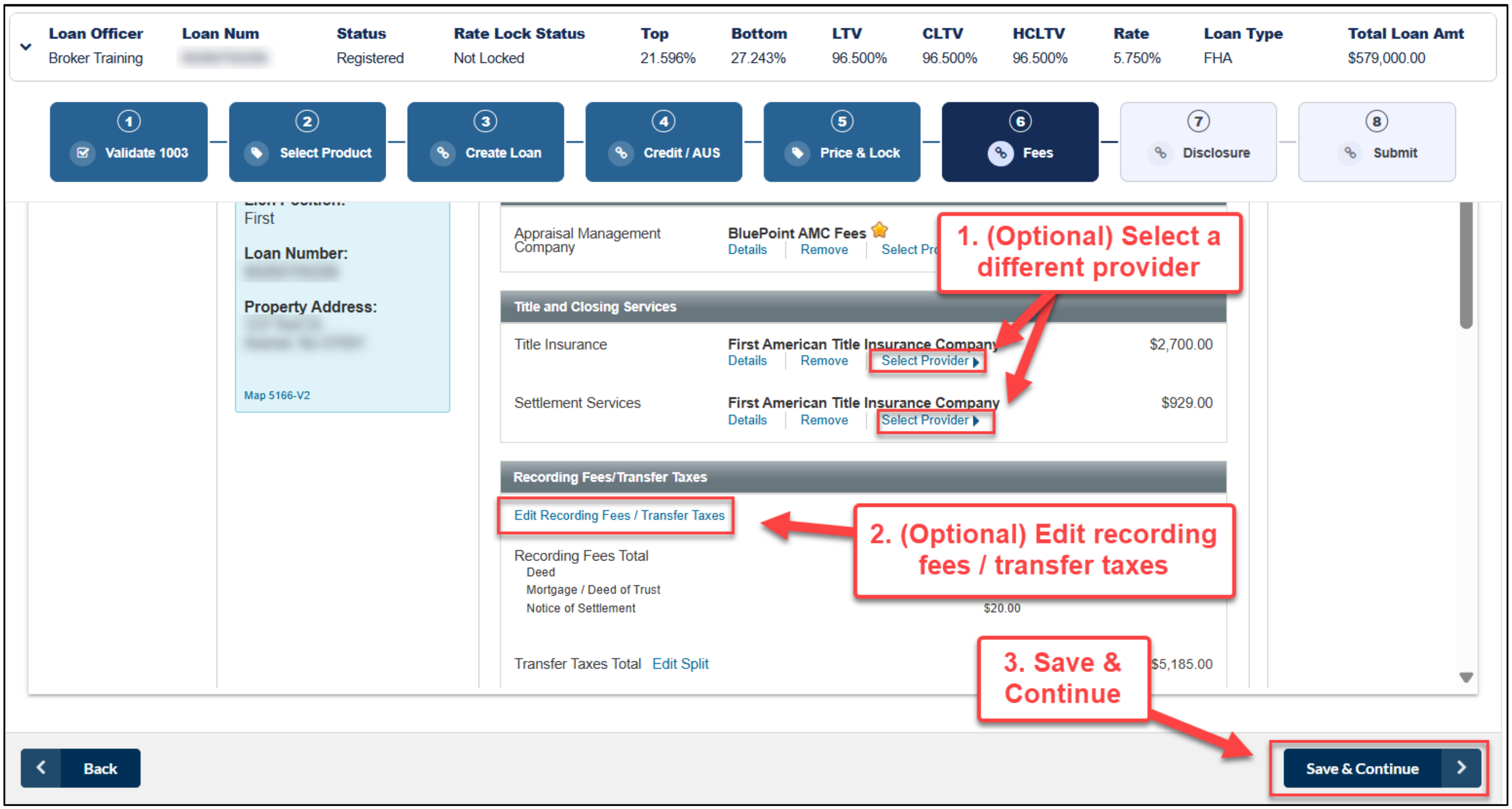
Initial Questions

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



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

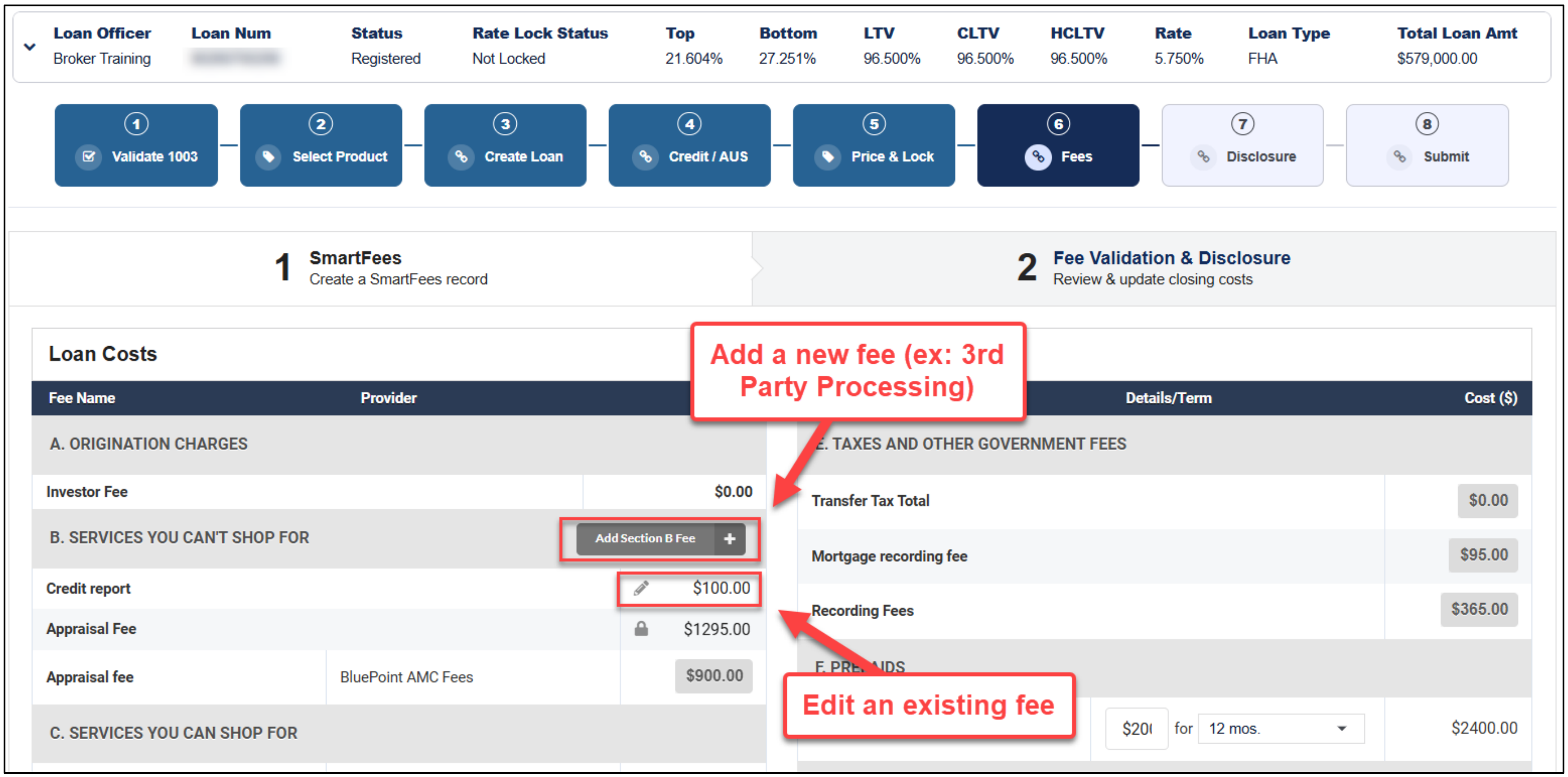
SmartFees will automatically select title/settlement providers and apply recording fees and transfer taxes. You can optionally choose different providers and edit the recording fees/transfer taxes:



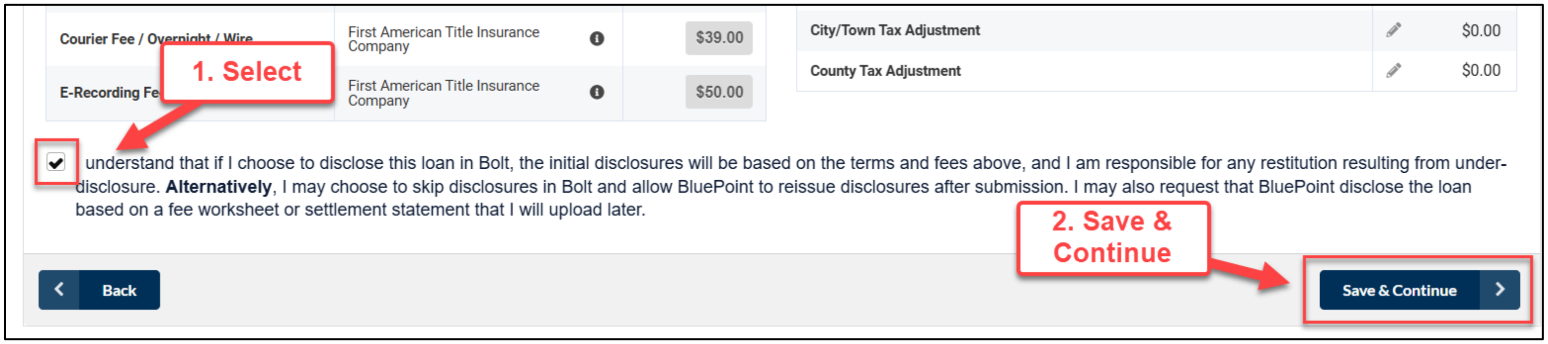
Add/Edit Other Fees

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:



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

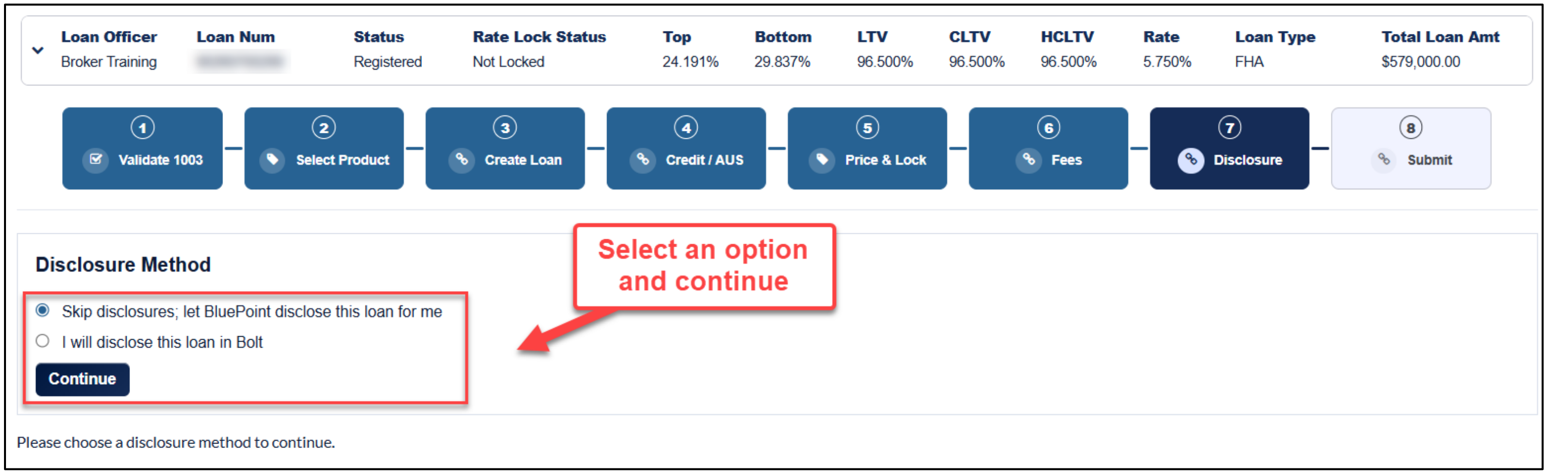


Remember, you are not obligated to disclose with SmartFees. You may ask BluePoint to disclose using your fee worksheet or settlement statement later.

Disclosure

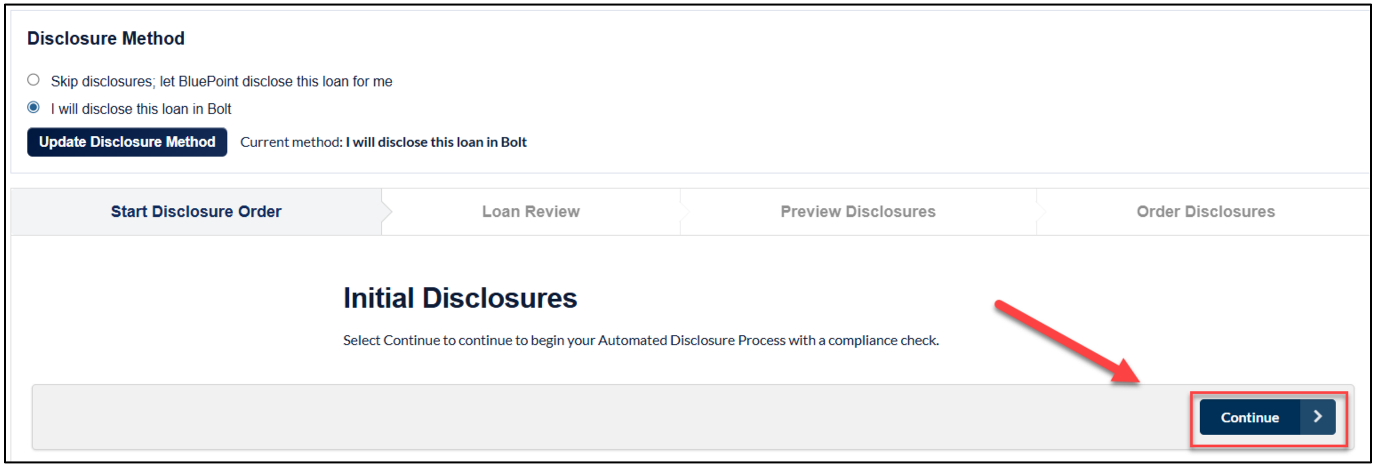
Choose whether to a) skip the disclosure step or b) disclose the loan yourself, then hit “Continue”.

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



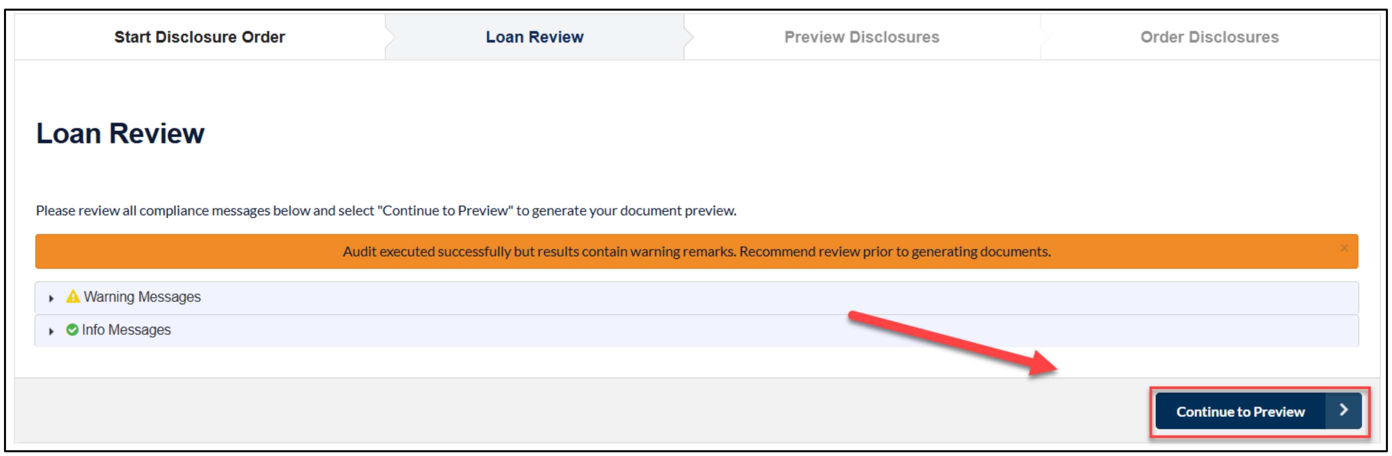
Start Disclosure

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

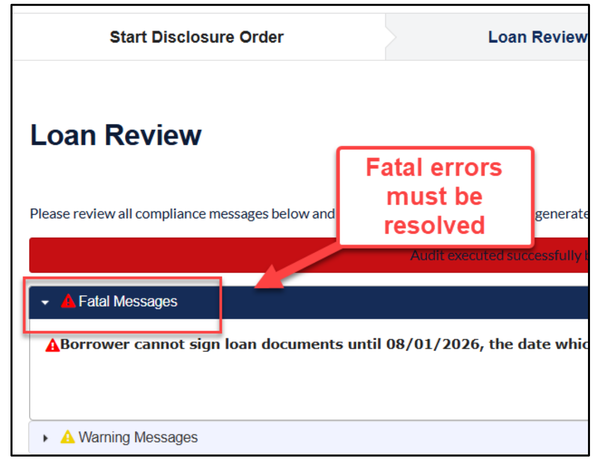


Loan Review

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

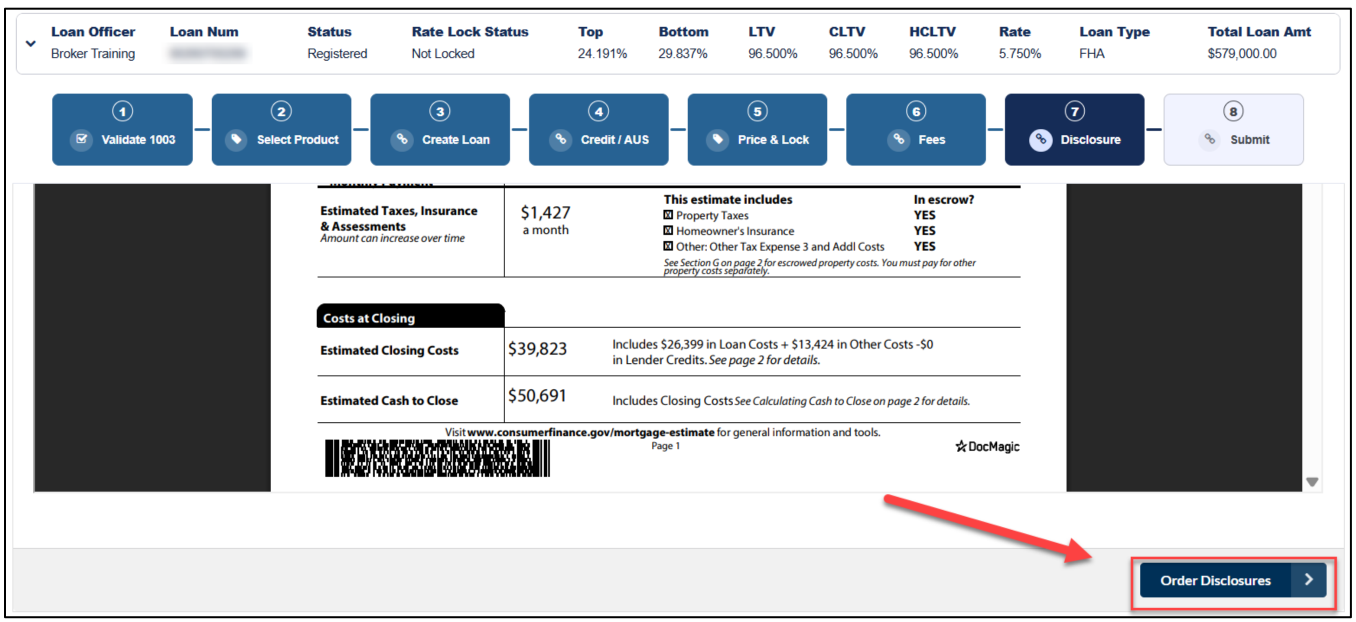


If the audit produced a fatal error, please resolve it before proceeding. Contact us if you need assistance.



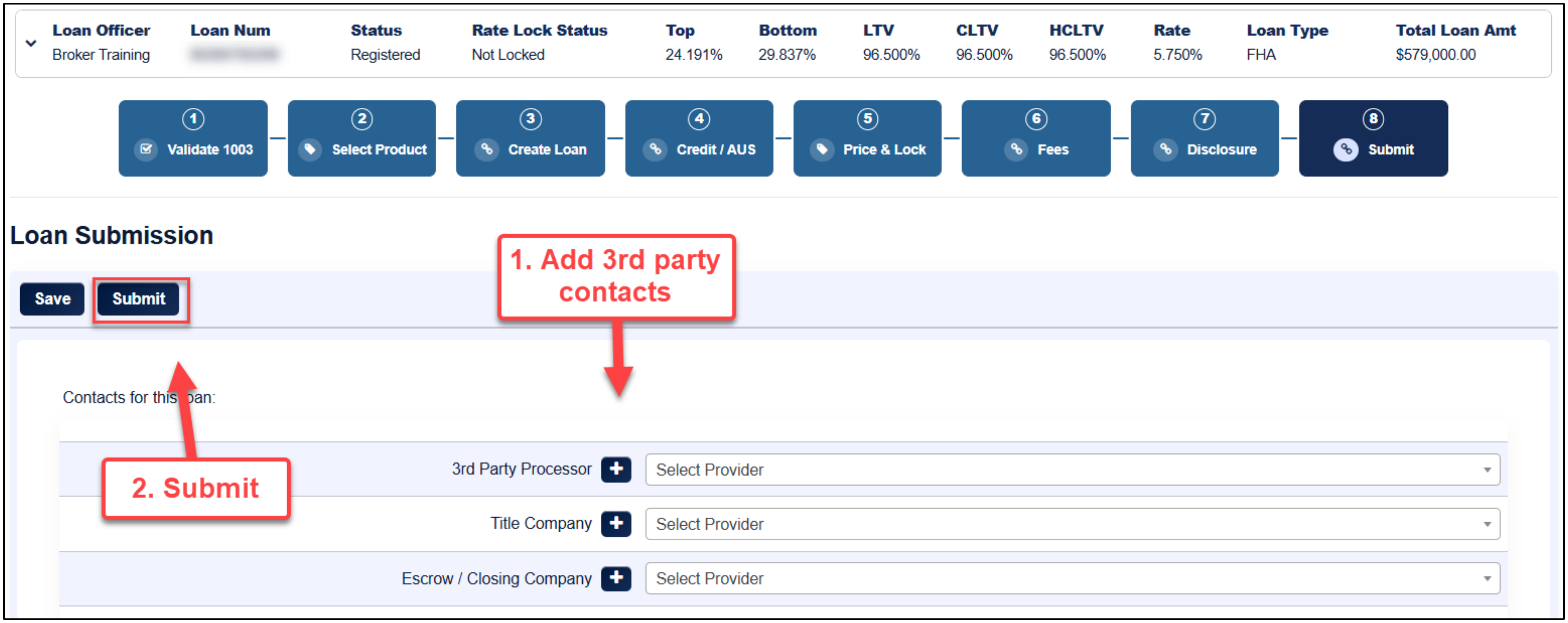
Preview Disclosures

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:



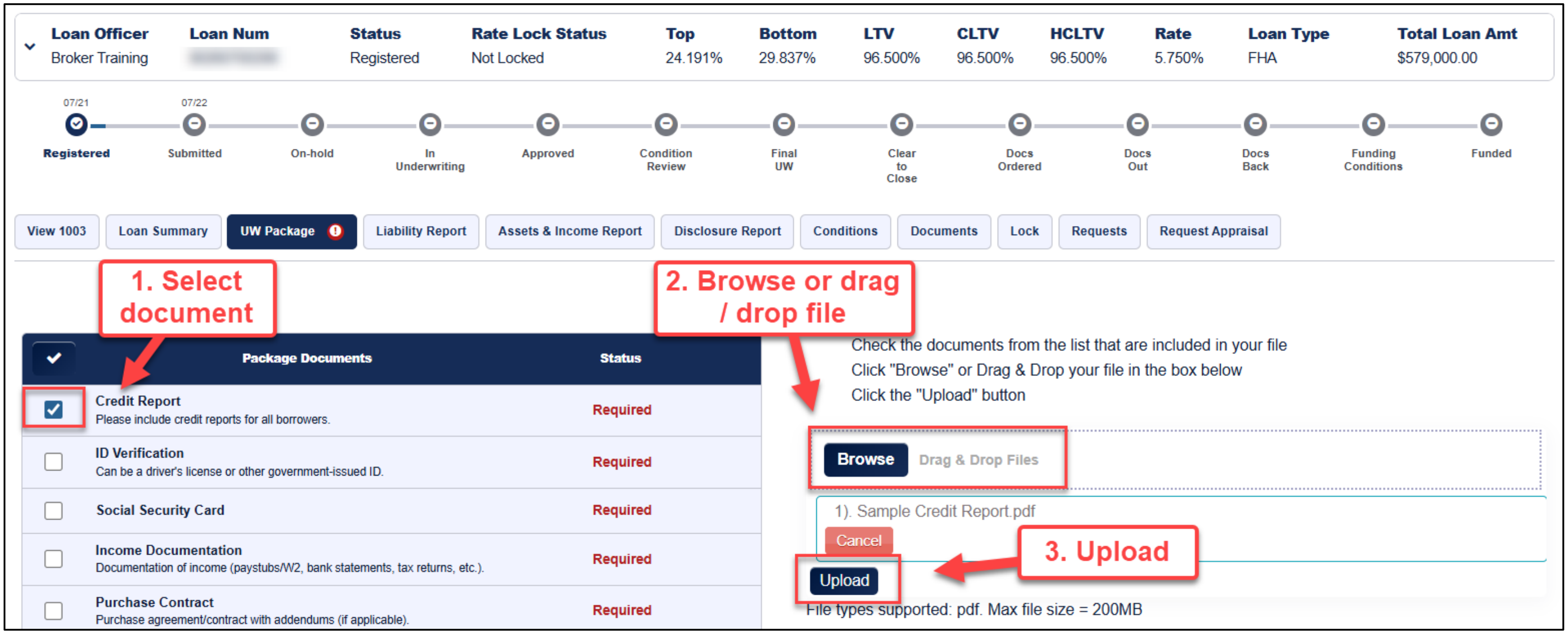
Submit

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



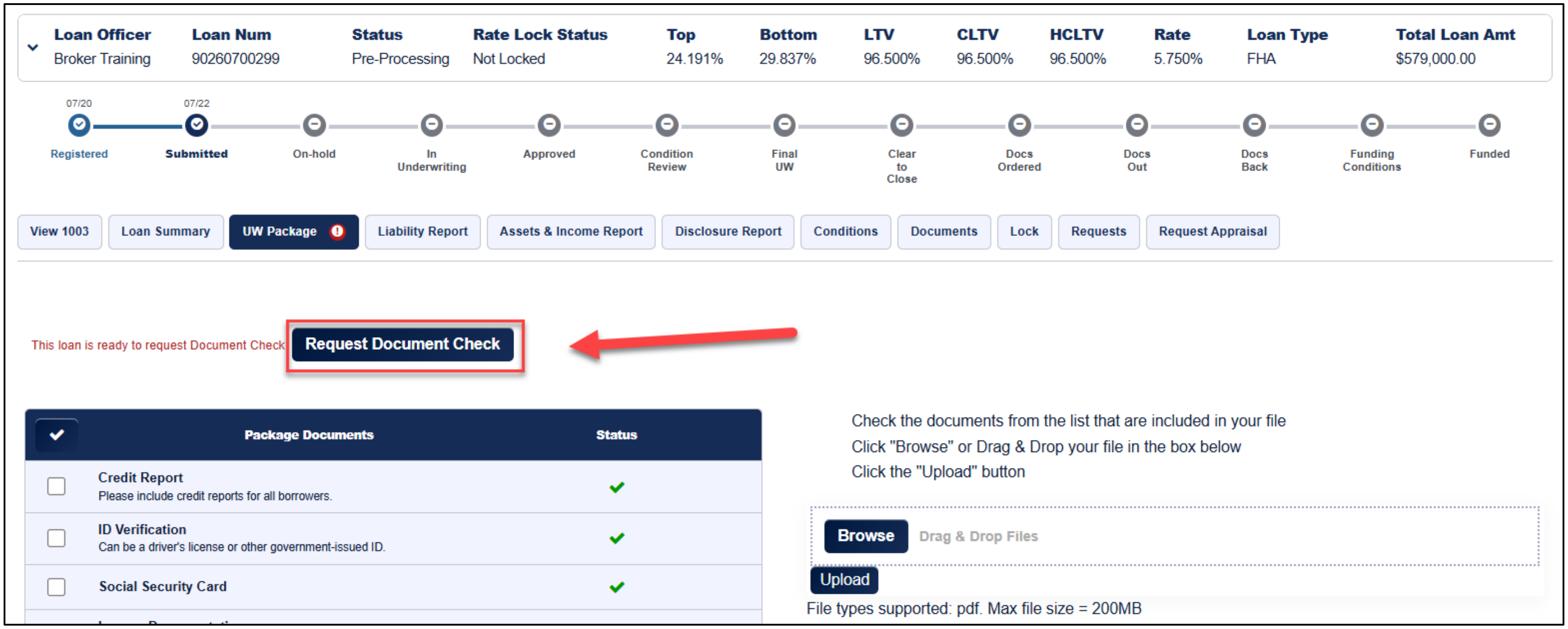
Upload Docs

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



Request Document Check

Once all required documents have been uploaded, hit "Request Document Check" to complete the loan submission:



Non-DSCR loans: If you did not disclose the loan, remember to upload a fee worksheet or settlement statement if you need us to disclose specific fees.

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.