



Contents:

| Introduction | 1 |
|--------------|---|
| Step-By-Step | 1 |
| Questions? | 4 |

Introduction

This guide provides step-by-step instructions on how to reissue credit reports in BluePoint Mortgage's portal.

Step-By-Step

- 1. Log into our broker portal: <u>https://secure.pricemyloan.com/custom/Bluepoint/</u>
- 2. Go to Broker Pipelines > Loans and click on your Loan #:

| Welcome, Broker Training |] ! | | | | | |
|--------------------------|------------|-------------|---------------------|--------------------|--------------|--------------------------|
| Portal: Broker | • | Loans | | | | |
| Dashboard | | | | | | |
| Broker Pipelines | ~ | Search | Loan Number | Last Name | • | SSN (Last 4) Email |
| Loans | | Criteria | Loan Status | | | |
| Tasks Conditions | | | <any></any> | - SEA | RCH Q | CLEAR SEARCH |
| Create New Loan | > | Display mos | st recent 25 - loar | as assigned to any | one 🗸 | |
| Forms | > | Loar | n Number | Conditions | Tasks | Last Name, First Name |
| How to Order Appraisals | | Brok | ker Training | 0 Condition | 0 Task | Test2, Test1 |

3. Go to the **Pricing** tab on the left:

| E Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$420,000.00 | DTI: 2.534% | Gross / Base LTV: 71.225% / 70.000% | Gross / Base C 5 71.225% / 70.0 |
|-----------------------------------|---------------------------------|-------------------------------|------------------------------|----------------|--|------------------------------------|
| Status and Age Application Inf | ents ormation | Status and A | gents | | | |
| Closing Costs Pricing | - | Carrent Status: | Registered | | Status Date: 8/25 | /2022 |
| Loan Informati | on | Loan | Open | Pre-Qu | al Regi | stered |
| Rate Lock 🗹 | | 6/2/2 | 022 | | 8/25 | 5/2022 |
| Disclosures | | Agents | | | | |

4. Go to the **Applications** tab at the top left:

| 문 Pipeline Loa Bro | an Num ker Tra | ber: Borrowe ining Test1 Te | er Name: est2 | Loan Amo \$420,000 | ount: D .00 2. | TI: 534% | Gross / E 71.225% | |
|-------------------------|-------------------|---|--------------------|-----------------------|---------------------------|--------------------------|----------------------|--|
| Status and Agents | | Pricing | | | | | | |
| Application Information | | Submit to DC |) (Seamless) | D | DO (Seamless) Credit-only | | | |
| Closing Costs | | Horizon of borro | wer interest: | 60 m | onths (<u>exp</u> | A (Sear <u>lain</u>) | niess) | |
| Pricing | | Applications (1) | Property & L | .oan Info | PML Optio | ns | lication | |
| Loan Information | | Applications (1) |) Test2, 16.1 | ~ | Add New 1 | 003 App | nication | |
| Rate Lock 🕤 | | Applicant Inf | o | | | | | |
| Disclosures | | First Name Middle Name | e Test1 | | | | | |
| E-docs | | Last Name | Test2 | | | | | |
| Tasks (0) | | Suffix | < I 111-11-1111 | | | | | |
| Conditions (1) | < | E-mai | bma@bluepo | pintmtg.com | | | | |
| Order Services | | Citizenship Monthly Income <u>Explair</u> | US Citizen |] | Self Em | ✓ ployed? | | |

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- Is Eligible for VA Determine Pricing Loan? Credit Scores XP: 720 TU: 720 EF: 720 Loan Information Has Co-Applicant Rate Lock 📄 Please select an option Disclosures All Borrowers Determine Have Authorized Credit Check E-docs Total Payment \$0.00 / month Tasks (0) Edit Liabilities 5. Scroll down, ensure "Re-Issue Credit < Conditions (1) Liquid Assets \$10,000,000.00 Explain Negative Cash Flow from Other **Order Services** Explain Properties Order New Credit Report Re-Issue Credit Report
 Upgrade Existing Credit Report to Tri-Merge Report O Manually Enter Credit Report **Credit Provider Information** <-- Select Credit Provider ---~ **Re-Issue Credit** Revise Property & Loan Info
- 6. Select the Credit Provider. Some tips:

Report" is selected.

a. Many credit providers have multiple options. For example, Advantage Credit Inc has two:



- b. Always select the option without numbers, unless the report was issued through an AUS.
- c. Some providers go by different names (Xactus vs. Avantus, etc.).
- 7. Select "Re-Issue Credit".

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8. Enter your credit credentials ("Instant View Password" is <u>not</u> required) and click "Re-Issue Credit" to complete the credit upload:

| Credit Report | |
|---|---|
| To proceed, please answer Credit Provider Info | the following questions: |
| Login Name | |
| Password | ⊗ |
| | 🗆 Remember Login Name |
| File ID | Where is the file # on the credit report? |
| Instant View Password | What is an Instant View Password? |
| | Re-Issue Credit Close |

9. If your loan has multiple applications: Select a different application, then repeat Steps 5-8 for each additional application:

| 문 Pipeline Loai Brol | n Number: ker Training | Borrower Name: Test1 Test2 | Loai \$420 | n Amount: 0,000.00 | DTI: 2.534% | Gross / E 71.225% | | |
|-------------------------|--|-------------------------------|--------------------------|---------------------------|----------------|----------------------|--|--|
| Status and Agents | Pricin | ng | | | | | | |
| Annliaction Information | Su | Ibmit to DO (Seamles | DO (Sea | DO (Seamless) Credit-only | | | | |
| Application information | Su | ıbmit to DU (Seamles | Submit to LPA (Seamless) | | | | | |
| Closing Costs | Horizon of borrower interest: 60 months (<u>explain</u>) | | | | | | | |
| Pricina | Applica | ations (1) Property | & Loan | Info PML C | options | | | |
| 1 Honing | Rer | nove this application | | Add No | ew 1003 App | olication | | |
| Loan Information | Appl | lications (1) Test2, Test | st1 🗸 | | | | | |
| Rate Lock 🕤 | Appl | icant Info | 511 | | | | | |
| Disclosures | M | First Name Test1 | | | | | | |

Questions?

Please contact your AE or email our Broker Desk at <u>brokerdesk@bluepointmtg.com</u> if you have questions about the submission process.

Thank you for choosing BluePoint Mortgage!

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