

Submitting Loans

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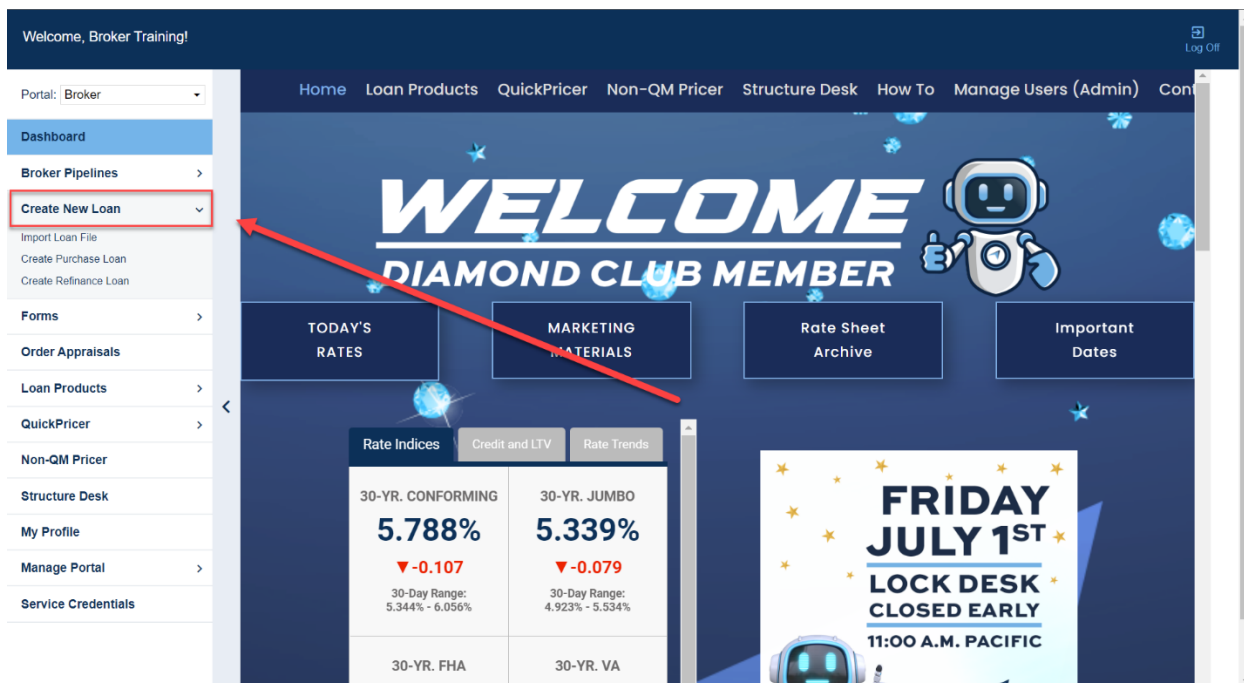
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Introduction

This guide provides step-by-step instructions on how to submit a loan scenario to BluePoint Mortgage.

1. Generate a New Loan

After logging into our broker portal, go to **Broker Pipelines > Create New Loan**:



There are two ways to create a new loan submission:

1. File import (recommended)
 - a. Select **Import Loan File** and upload the appropriate file type from your computer.
 - b. The system will generate a new loan # and auto-populate the file's loan application.
2. Create from scratch
 - a. Select either **Create Purchase Loan** or **Create Refinance Loan** depending on the loan purpose.
 - b. The system will again generate a new loan #, but the loan application's data must be entered manually into the loan.

Once the loan file is created, go to the **Pricing** tab in the loan editor to begin the program registration process:

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$560,000.00 | DTI: 3.180% | LTV: 70.000% | CLTV: 70.000% | HCLTV: 70.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760 | [SAVE](#)

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Status and Agents

Status

Current Status: Loan Open | Status Date: 6/2/2022 | Action: view status certificate | [CHANGE LOAN STATUS](#)

Agents

Assigned Agents in Test Broker

Loan Officer re-assign | Processor re-assign

Assigned Agents in BluePoint Mortgage

Processor

Name: | Email: | Phone: | Lender Account Executive

Name: | Email: | Phone: |

2. Register/Lock a Loan Product

2a. Specify Loan Scenario

Fill out the **Property & Info** tab with the loan scenario (fields labeled with a red "x" are required):

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$560,000.00 | DTI: 3.180% | LTV: 70.000% | CLTV: 70.000% | HCLTV: 70.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760

Pricing

Submit to DO (Seamless) | DO (Seamless) Credit-only | Submit to DU (Seamless) | Submit to LPA (Seamless)

Horizon of borrower interest: 60 months [explain](#)

Applications (1) | **Property & Loan Info** | PMI Options

Property Information

Street Address: TBD | Zip Code: 92617 | State: CA | County: Orange | City: Irvine

In Rural Area? ☐ Yes [explain](#)

Property Use: Primary Residence | Property Type: SFR | Structure Type: Detached

New Construction? ☐ Yes

Additional Monthly Housing Expenses: \$0.00 [calculate](#)

Owner's Title Insurance: ☒ Use estimated title cost. ☐ Use cost quoted by borrower/realtor.

Area Median Income: \$0.00

Loan Information

Impound? ☒ Yes | Doc Type: Full Document | Appraised Value: \$0.00 | Sales Price: \$800,000.00 | Down Payment: 30.000% | 1st Lien: 70.000% | 2nd Financing? ☒ No ☐ Yes | Rate Lock Period: 25 days

Alert Messages

- Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.
- Missing required data on "Property & Loan Info" tab. Please complete in order to price.

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)

Number of Programs: 48

2b. Enter Credit History

Go to the **Applications** tab and scroll to the bottom for options to enter credit histories:

Pipeline

Loan Number:

Broker Training

Borrower Name:

Test1 Test2

Loan Amount:

\$580,000.00

DTI:

3.180%

LTV:

70.000%

CLTV:

70.000%

HCLTV:

70.000%

Property Address:

TBD, Irvine, CA 92617

Loan Type:

Conventional

Credit Score:

780

Pricing

Submit to DO (Seamless)

DO (Seamless) Credit-only

Submit to DU (Seamless)

Submit to LPA (Seamless)

Alert Messages

• Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.

Horizon of borrower interest:

60 months

(explain)

Applications (1)

Property & Loan Info

PML Options

Remove this application

Add New 1003 Application

Applications (1)

Test2, Test1

Applicant Info

First Name

Test1

Middle Name

Last Name

Test2

Suffix

SSN

111-11-1111

E-mail

Citizenship

US Citizen

Monthly Income

\$100,000.00

Self Employed?

☐

First Time Home Buyer?

☐

(explain)

Is Eligible for VA Loan?

☐

(determine)

Credit Scores

XP: 780 TU: 780 EF: 780

Has Co-Applicant

☐

Please select an option

All Borrowers Have Authorized Credit Check

☐

(determine)

Total Payment

\$0.00

/ month

(edit liabilities)

Liquid Assets

\$10,000,000.00

(explain)

Negative Cash Flow from Other Properties

\$0.00

(explain)

☐ Order New Credit Report
 ☒ Re-Issue Credit Report
 ☐ Upgrade Existing Credit Report to Tri-Merge Report
 ☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider:

Is my credit provider supported?

<- Select Credit Provider ->

Re-Issue Credit

Revise Property & Loan Info

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

Run Price My Loan

Number of Programs: 48

We recommend one of three options:

1. Re-Issue Credit Report (recommended)
2. Order New Credit Report
3. Manually Enter Credit Report

If re-issuing or ordering a new credit report, please make sure you select the correct Credit Provider as many have similar names.

2c. Select Pricing Engine Filters and Price Scenario

Go to the **PML Options** tab and select the appropriate program filters (note that non-QM pricing is classified under the "Conventional" Product group), then click on the **Run Price My Loan** button to price the scenario:

Equal Housing Lender | Copyright © 2022 Bluepoint Mortgage | 4000 MacArthur Blvd., West Tower – 7th Floor, Newport Beach, CA 92660 | 877.267.1056 | NMLS ID# 320004, BRE# 01403107. Program rates and parameters are subject to change without notice. Turn times are estimates and are not warranted or guaranteed. Turn time estimates are subject to change without notice at Bluepoint Mortgage's sole discretion. Intended for use by real estate and lending professionals only and not for distribution to consumer.

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$560,000.00 | DTI: 3.180% | LTV: 70.000% | CLTV: 70.000% | HCLTV: 70.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760

Pricing

Submit to DO (Seamless) | DO (Seamless) Credit-only
Submit to DU (Seamless) | Submit to LPA (Seamless)

Alert Messages
• Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.

Horizon of borrower interest: 60 months [\(explain\)](#)

Applications (1) | **Property & Loan Info** | **PML Options**

Loan Program Options

Term

☐ 10 Year ☐ 20 Year ☒ 30 Year
☐ 15 Year ☐ 25 Year ☐ Other

Amortization

☒ Fixed ☐ 5 Year ARM ☐ 10 Year ARM
☐ 3 Year ARM ☐ 7 Year ARM ☐ Other

Product

☒ Conventional ☐ Home Possible ☐ VA
☐ HomeReady ☐ FHA

Payment

☒ P&I ☒ 1/O

[Advanced Options](#)

[Run Price My Loan](#)
Number of Programs: 48

Select the Loan Program Options to the left then click "Run Price My Loan" to find available loan programs

[Run Price My Loan](#)
Number of Programs: 48

2d. Register or Request Rate Lock

Select either the "register" or "request lock" link next to an eligible program's rate (note that lock requests for some products are subject to additional restrictions):

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$640,000.00 | DTI: 3.684% | LTV: 80.000% | CLTV: 80.000% | HCLTV: 80.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760

Pricing

Submit to DO (Seamless) | DO (Seamless) Credit-only
Submit to DU (Seamless) | Submit to LPA (Seamless)

Alert Messages
• Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.

Horizon of borrower interest: 60 months [\(explain\)](#)

Applications (1) | **Property & Loan Info** | **PML Options**

Property Information

Street Address: TBD
Zip Code: 92617 | State: CA
County: Orange
City: Irvine
In Rural Area? ☐ Yes [\(explain\)](#)
Property Use: Primary Residence
Property Type: SFR
Structure Type: Detached
New Construction? ☐ Yes
Additional Monthly Housing Expenses: \$0.00 [calculate](#)
Owner's Title Insurance: ☒ Use estimated title cost. ☐ Use cost quoted by borrower/realtor.
Area Median Income: \$0.00

Loan Information

Impound? ☒ Yes
Doc Type: Full Document
Appraised Value: \$0.00
Sales Price: \$800,000.00

Alert Messages

• Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.

* - The costs displayed are the borrower's non-financed settlement charges
** - exceeds the MAX DTI / No Inc.

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED CONFORMING										
+ pin register request lock	6.625	-1.783	4,097.99	4.098	6.718	✓	(\$5,336.27)	\$154,663.73	2402.4	BluePoint Blaze C
+ pin register request lock	6.500	-1.522	4,045.24	4.045	6.591	✓	(\$3,731.62)	\$156,268.38	2433.4	BluePoint Blaze C
+ pin register request lock	6.375	-1.197	3,992.77	3.993	6.464	✓	(\$1,717.38)	\$158,262.62	2464.8	BluePoint Blaze C
+ pin register request lock	6.250	-0.947	3,940.59	3.941	6.338	✓	(\$183.13)	\$159,816.87	2497.1	BluePoint Blaze C
+ pin register request lock	6.125	-0.855	3,888.71	3.889	6.211	✓	\$339.92	\$160,339.92	2530.3	BluePoint Blaze C
+ pin register request lock	6.000	-0.606	3,837.12	3.837	6.084	✓	\$1,867.76	\$161,867.76	2563.9	BluePoint Blaze C
+ pin register request lock	5.990	-0.506	3,833.01	3.833	6.074	✓	\$2,502.50	\$162,502.50	2566.5	BluePoint Blaze C
+ pin register request lock	5.875	-0.228	3,785.84	3.786	5.958	✓	\$4,221.21	\$164,221.21	2598.0	BluePoint Blaze C
+ pin register request lock	5.750	0.208	3,734.87	3.735	5.851	✓	\$6,945.86	\$166,945.86	2632.7	BluePoint Blaze C
+ pin register request lock	5.625	0.348	3,684.20	3.684	5.737	✓	\$7,776.10	\$167,776.10	2668.7	BluePoint Blaze C
+ pin register request lock	5.500	0.695	3,633.85	3.634	5.642	✓	\$9,931.15	\$169,931.15	2705.1	BluePoint Blaze C
+ pin register request lock	5.375	1.099	3,583.82	3.584	5.552	✓	\$12,451.00	\$172,451.00	2742.1	BluePoint Blaze C
+ pin register request lock	5.250	1.561	3,534.10	3.534	5.468	✓	\$15,342.04	\$175,342.04	2779.9	BluePoint Blaze C

Ineligible Loan Programs

A new window will appear for you to confirm your selection. Scroll to the bottom and click "Confirm":

WARNING: Worst case pricing will apply if lock is broken. Register now and lock later if you are unsure about the closing date.

Request Type ☒ Register Loan ☐ Lock Rate (MIN 45 DAYS ON REGISTERED LOANS)

Message to Lender

Warning

MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.

3. Submit Loan to Underwriting

3a. Upload Submission Package

Go to the **E-docs** tab of the loan editor:

Pipeline

Loan Number: Broker Training

Borrower Name: Test1 Test2

Loan Amount: \$640,000.00

DTI: 3.684%

LTV: 80.000%

CLTV: 80.000%

HCLTV: 80.000%

Property Address: TBD, Irvine, CA 92617

Loan Type: Conventional

Credit Score: 760

SAVE

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Loan Information

Loan Terms

Additional Information

FNMA Addendum

FHLMC Addendum

Loan Program

BluePoint Blaze Conforming 30 Year Fixed

Registered Loan Program

BluePoint Blaze Conforming 30 Year Fixed

view registration certificate

Lien Position

First

Total Loan Amount

\$640,000.00

Interest Rate

5.625%

Term/Due (months)

360 / 360

Amortization Type

Fixed

Days in Year

365

Qualifying Rate

5.625%

Interest Only Months

0 months

Upload your submission package to the document dropbox (it's acceptable to upload a single PDF containing the entire submission package and supporting documents):

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$640,000.00 | DTI: 3.735% | LTV: 80.000% | CLTV: 80.000% | HCLTV: 80.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760 | **SAVE**

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

E-docs

SUBMIT TO DOCUMENT CHECK

Upload Docs | Fax Docs | Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Training.pdf

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Training.pdf	[select Doctype]	scan barcodes		Test1 Test2

0 of 200 characters | 0 of 200 characters

UPLOAD DOCS

Next to each document, click “select Doctype” and choose ****New File Upload > Initial Loan Package Upload**:

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$640,000.00 | DTI: 3.735% | LTV: 80.000% | CLTV: 80.000% | HCLTV: 80.000% | Property Address: TBD, Irvine, CA 92617 | Loan Type: Conventional | Credit Score: 760 | **SAVE**

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

E-docs

SUBMIT TO DOCUMENT CHECK

Upload Docs | Fax Docs | Document List

You may upload up to 12 documents at a time with a total upload size of 100MB.

Training.pdf

Drag and Drop Files Here to Upload
OR SELECT FILES TO UPLOAD
1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Training.pdf	[select Doctype]	scan barcodes		Test1 Test2

0 of 200 characters | 0 of 200 characters

UPLOAD DOCS

Select a Doc Type

Folders > **NEW FILE UPLOAD**

Search for:

Choose a Doc Type:

Doc Type

INITIAL LOAN PACKAGE UPLOAD

Once all documents are ready, click on the **Upload Docs** button to complete the upload process:

Pipeline

Loan Number:

Broker Training

Borrower Name:

Test1 Test2

Loan Amount:

\$640,000.00

DTI:

3.735%

LTV:

80.000%

CLTV:

80.000%

HCLTV:

80.000%

Property Address:

TBD, Irvine, CA 92617

Loan Type:

Conventional

Credit Score:

760

SAVE

Status and Agents

Application Information

Closing Costs

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E-docs

Tasks (0)

Conditions (0)

Order Services

E-docs

Upload Docs

Fax Docs

Document List

Training.pdf

Drag and Drop Files Here to Upload

OR SELECT FILES TO UPLOAD

1 of 12 files selected for upload

File Name	Doc Type *	Description	Internal Comments	Selected Application
Training.pdf	[select Doc type]	scan barcodes **NEW FILE UPLOAD** : INITIAL LOAN PACKAGE UPLOAD	0 of 200 characters	0 of 200 characters

UPLOAD DOCS

SUBMIT TO DOCUMENT CHECK

3b. Update Loan Status

Go to the **Status and Agents** tab and click on the **Change Loan Status** button:

Pipeline

Loan Number:

Broker Training

Borrower Name:

Test1 Test2

Loan Amount:

\$640,000.00

DTI:

3.735%

LTV:

80.000%

CLTV:

80.000%

HCLTV:

80.000%

Property Address:

TBD, Irvine, CA 92617

Loan Type:

Conventional

Credit Score:

760

SAVE

Status and Agents

Application Information

Closing Costs

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Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Status and Agents

Status

Current Status: Registered

Status Date: 6/2/2022

Action: view status certificate

CHANGE LOAN STATUS

Loan Open

Pre-Qual

Registered

Pre-Processing

Funded

6/2/2022

6/2/2022

Agents

Assigned Agents in Test Broker

Loan Officer re-assign

Test1 Test2

Test1 Test2

Phone 888.777.8888

Processor re-assign

Test1 Test2

Test1 Test2

Phone 888.777.8888

Assigned Agents in BluePoint Mortgage

Processor

Name:

Email:

Phone:

Lender Account Executive

Name:

Email:

Phone:

Select **Loan Submitted** in the status popup and click “Change Status”:

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Change Loan Status

Current Loan Status: Registered

New Loan Status:

☒ Loan Submitted

CANCEL

CHANGE STATUS

The **Status and Agents** tab will now show that your loan is in Submitted. Congratulations on a successful submission!

Pipeline

Loan Number: Broker Training

Borrower Name: Test1 Test2

Loan Amount: \$640,000.00

DTI: 3.735%

LTV: 80.000%

CLTV: 80.000%

HCLTV: 80.000%

Property Address: TBD, Irvine, CA 92617

Loan Type: Conventional

Credit Score: 760

SAVE

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Tasks (0)

Conditions (0)

Order Services

Status and Agents

Status

Current Status: Loan Submitted

Status Date: 7/5/2022

Action: view status certificate

CHANGE LOAN STATUS

Loan Open

Doc Check

Submitted

Pre-UW

Funded

6/2/2022

7/5/2022

Agents

Assigned Agents in Test Broker

Loan Officer re-assign

Processor re-assign

Name: Broker Training

Email: info@bluepointmtg.com

Phone: (949) 771-0080

Name: Broker Training

Email: info@bluepointmtg.com

Phone: (949) 771-0080

Assigned Agents in BluePoint Mortgage

Processor

Lender Account Executive

Name:

Name: Blue Mtg

Email:

Email: info@bluepointmtg.com

Phone:

Phone: (949) 771-0080

Questions?

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

Thank you for choosing BluePoint Mortgage!