



a Mortgage Boutique is a division of  
first community mortgage

# Blue Sage Broker Portal

*Part 1*



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*Blue Sage*

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*Blue Sage*

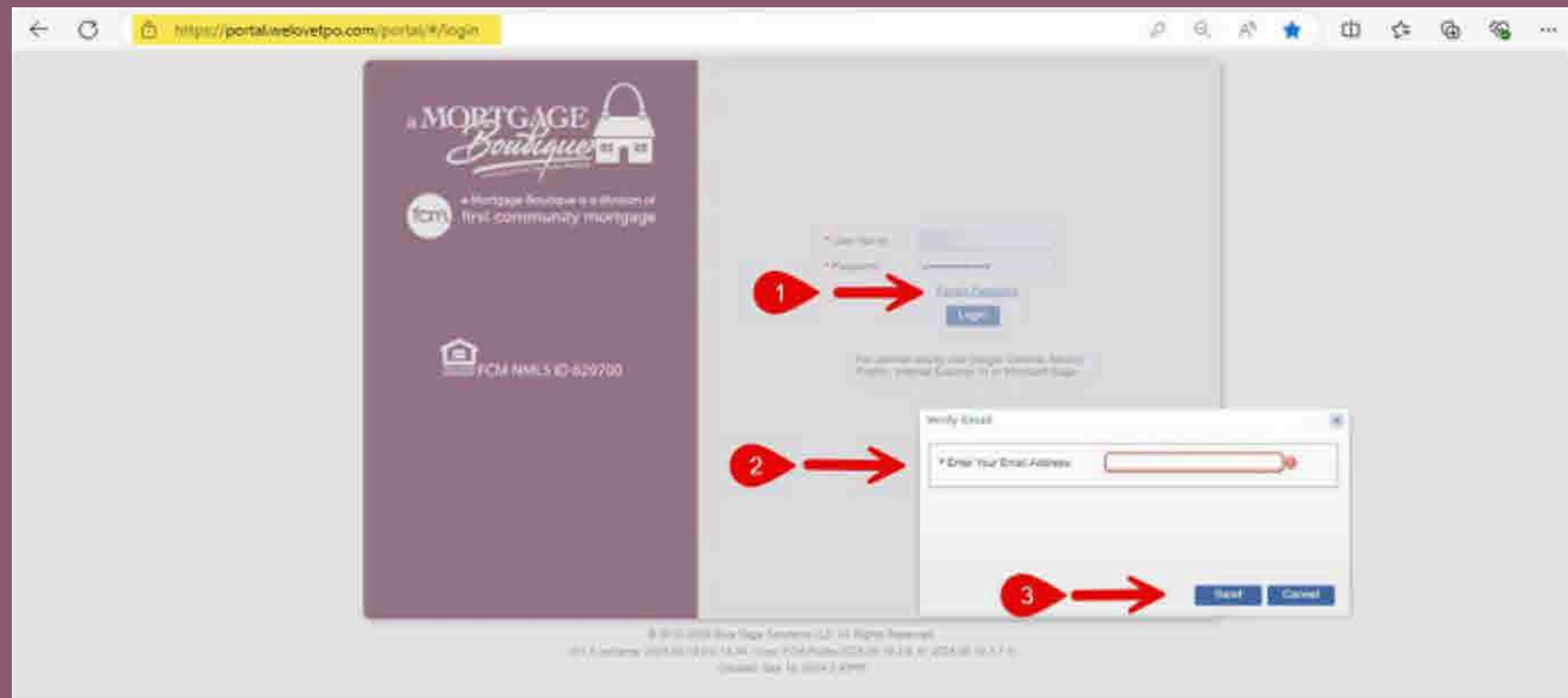
# Instructions for initial setup in next slides

URL / Broker Portal:

<https://portal.welovetpo.com/portal/#/login>

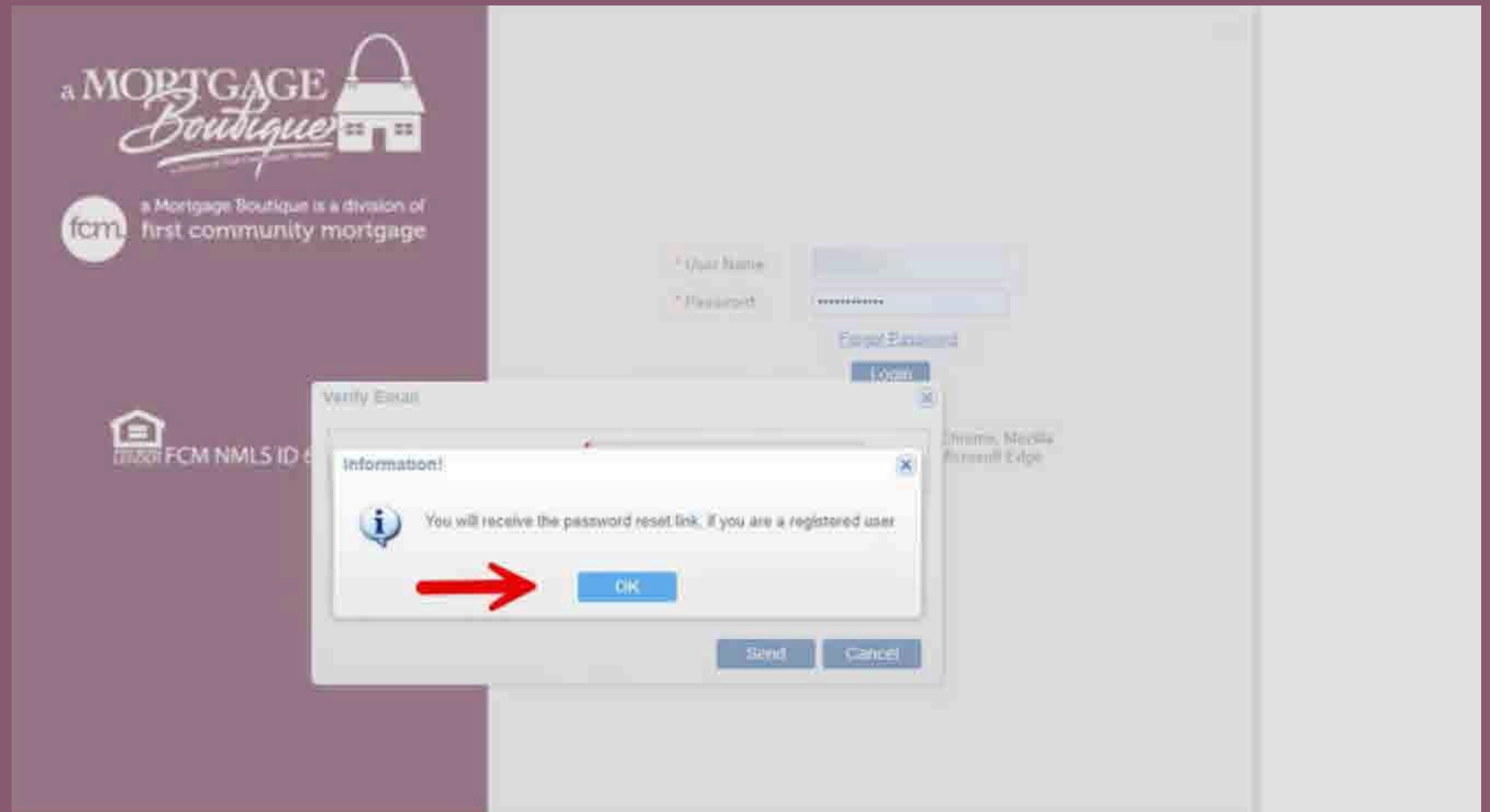


From the login page of the portal, click “Forgot Password”. <https://portal.welovetpo.com/portal/#/login>  
Pop up will appear to enter email address. Enter email address and hit “Send”.



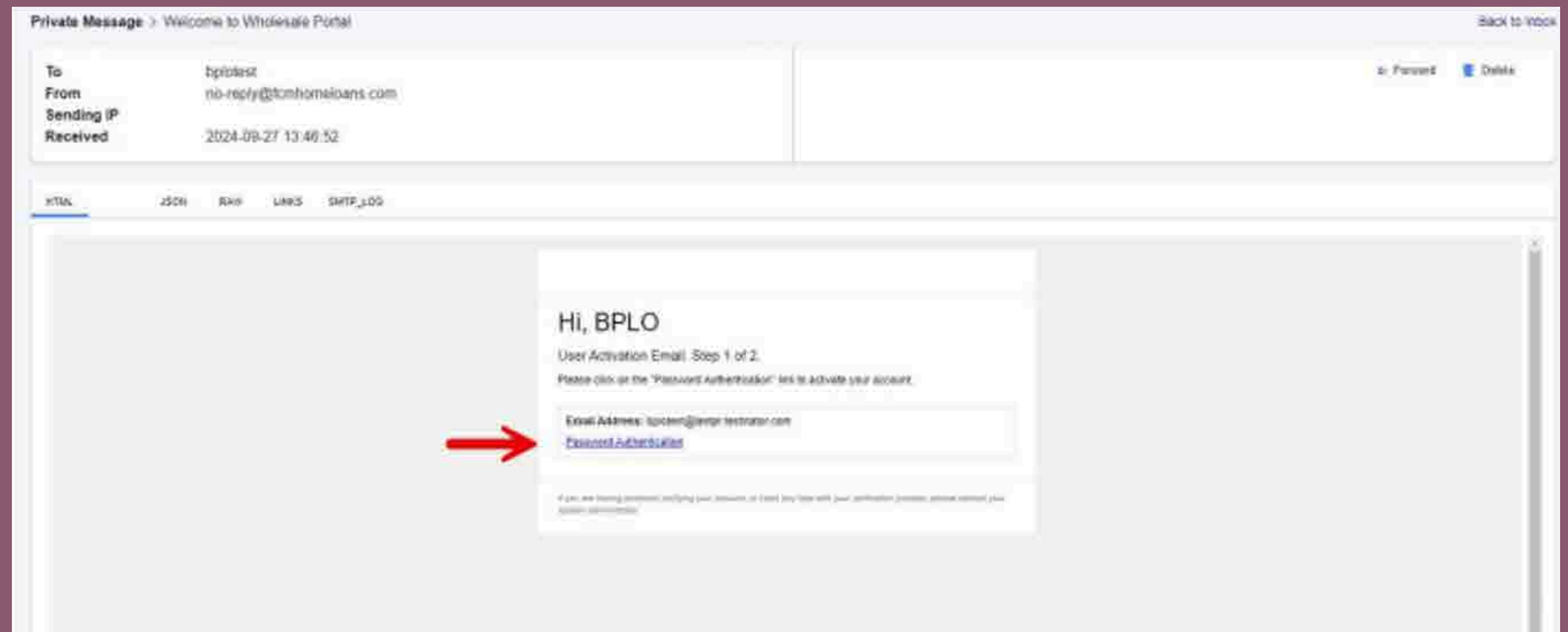
Blue Sage  
Initial Set Up

Next pop up will notify the user “You will receive the password reset link, if you are a registered user”. Click “OK”



Blue Sage  
Initial Set Up

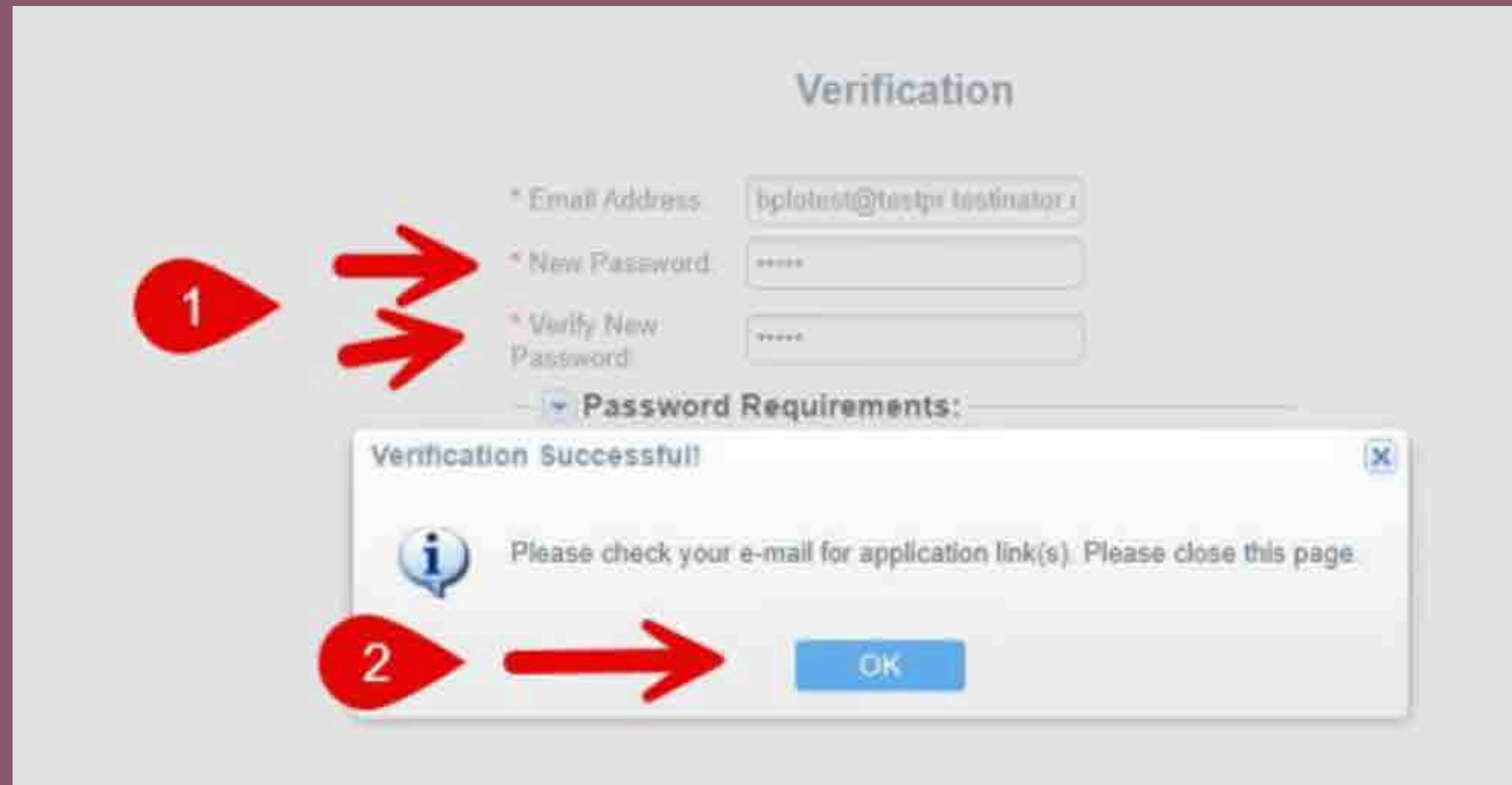
User will receive an email and should follow the “Password Authentication” link in the email. Clicking the link will take the user to the URL where they will enter a new password. If email not received, check the spam or junk email inbox.



Blue Sage  
Initial Set Up



Enter and Verify Password. Once the Password is entered, click “OK”. Be certain to follow the Password Requirement rules.



The screenshot shows a web form titled "Verification". It contains three input fields: "Email Address" with the value "bplotest@testprtestinator.com", "New Password" with masked characters "\*\*\*\*\*", and "Verify New Password" also with masked characters "\*\*\*\*\*". Below these fields is a section for "Password Requirements:". A red circle with the number "1" and two red arrows point to the "New Password" and "Verify New Password" fields. Overlaid on the bottom of the form is a white message box with a blue border. The message box has a title bar that says "Verification Successful" and a close button (X). Inside the box, there is an information icon (i) and the text "Please check your e-mail for application link(s). Please close this page." A red circle with the number "2" and a red arrow point to the "OK" button at the bottom right of the message box.

Verification

\* Email Address

\* New Password

\* Verify New Password

Password Requirements:

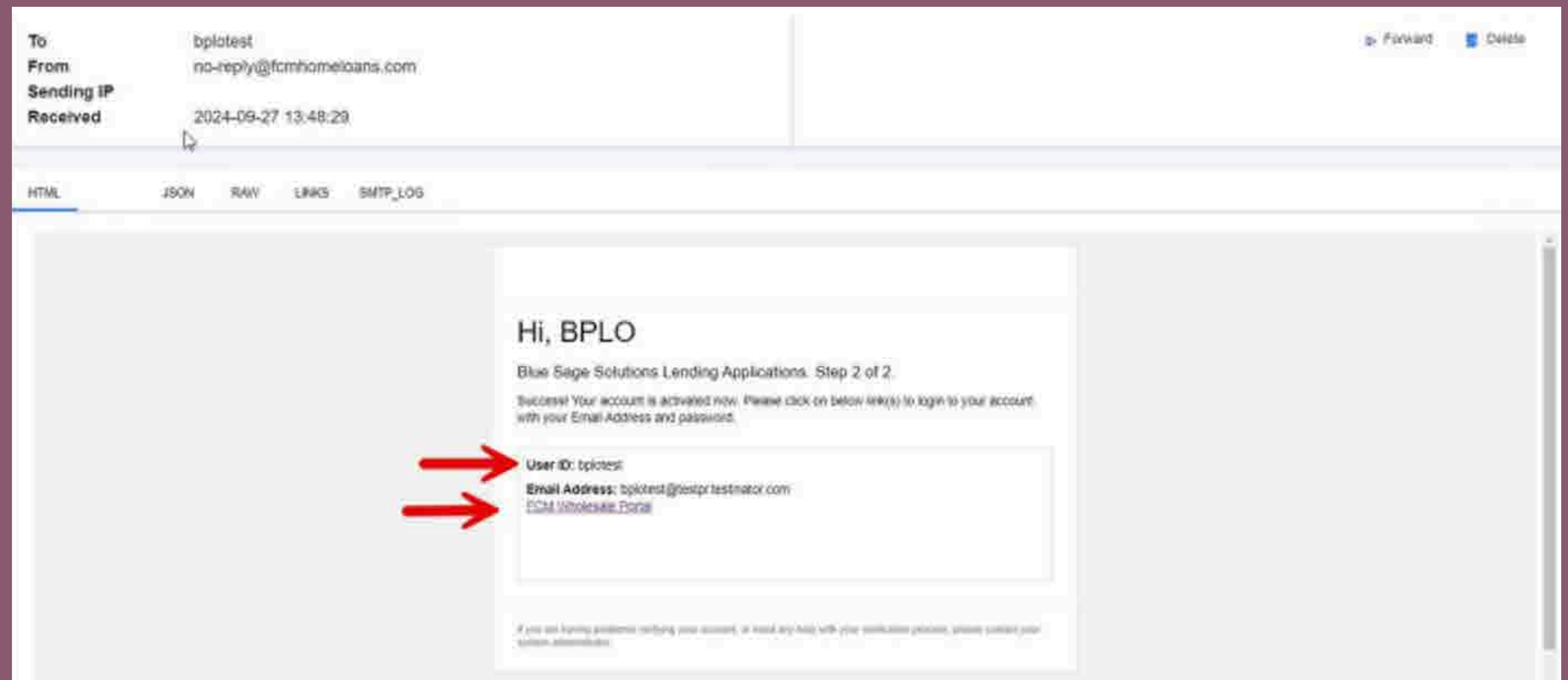
Verification Successful

Please check your e-mail for application link(s). Please close this page.

OK

Blue Sage  
Initial Set Up

User will receive an email with their User ID and a link to our site. Follow the link to our site, enter the User ID provided and the Password they created to access our site.



Blue Sage  
Initial Set Up



# Blue Sage Initial Set Up

Self Employed:  First Time Buyer:

**GET PRICING**

Voilà! You've got options

PRODUCT DESCRIPTION	INTEREST RATE	MONTHLY PAYMENT	COST/CREDIT
FHLMC 30yr Fixed Max 85K	5.675%	\$473.23	\$422.40 / (0.528)
FHLMC 15yr Fixed Max 85K	5.115%	\$440.11	\$228.80 / (0.288)
HomePossible	5.625%	\$460.53	\$128.00 / (0.160)
HomePossible with DPA 30-yr fixed	5.625%	\$460.53	\$128.00 / (0.160)
HomeReady	5.485%	\$453.73	\$337.60 / (0.422)
HomeReady with DPA 30-yr fixed	5.485%	\$453.73	\$337.60 / (0.422)

**LOCK IT**

**\*\*Only one loan type at a time can be selected.**

**GET PRICING**

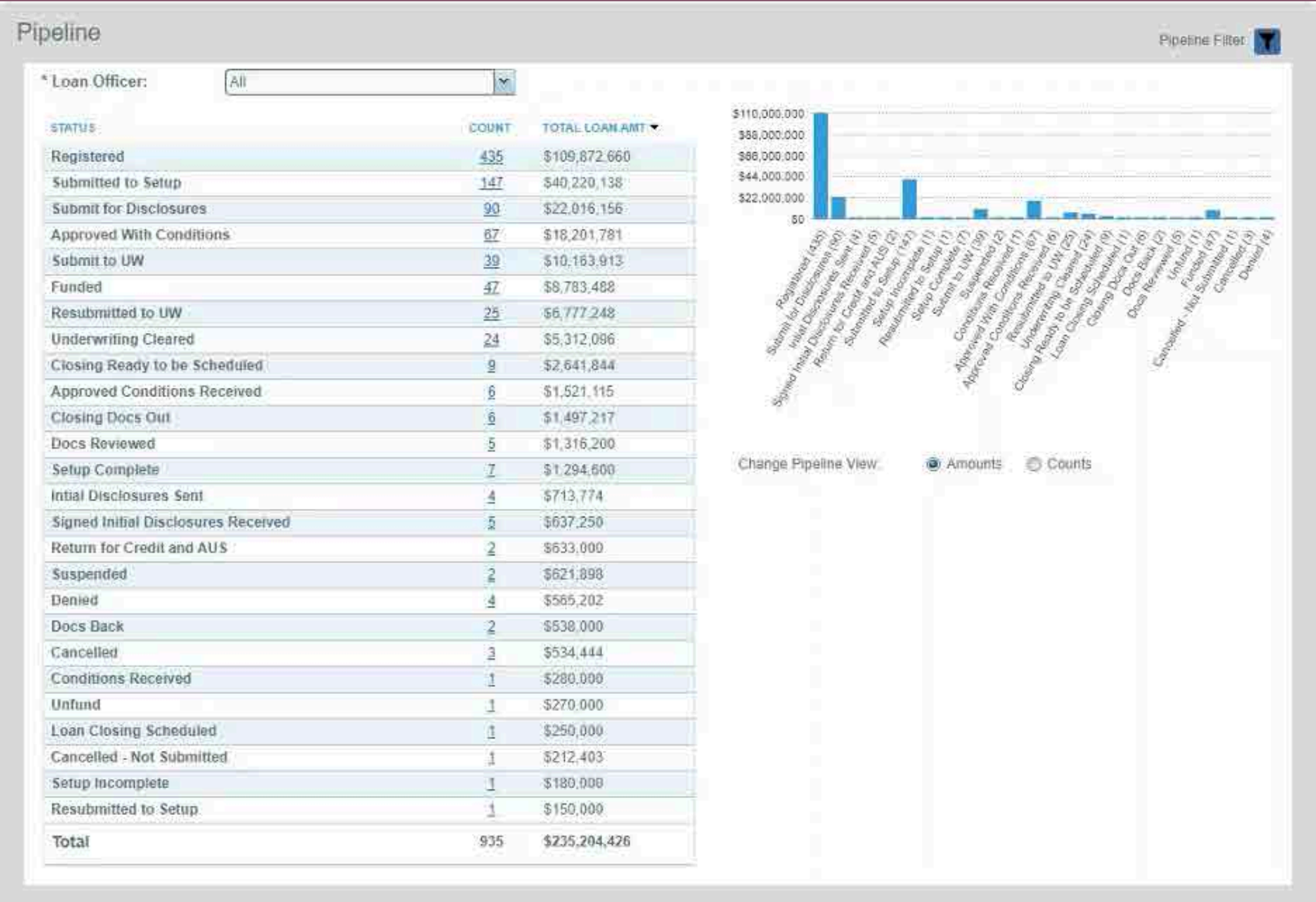
**\*\*Only one loan type at a time can be selected.**

**GET PRICING**

Voilà! You've got options

The Pipeline section of the Home screen is divided into two basic areas:

- A List of Statuses along with the number of loans in that status and the dollar volume associated with the that status.
  - Each of the statuses are hyperlinked in the Count column. If the Broker wants to investigate more concerning
  - That particular status issue they would click the hyperlink and this will take them to an abbreviated pipeline view of all loans in that status
- A Bar Chart showing the Statuses with the dollar volume represented by the bar.



Blue Sage  
Pipeline

The Search is broken into various criteria.

- Loan Search Period: in this particular build is defaulted to six-months.
- Status Group: as was seen on the home screen in the pipeline listing.
- Last Name
- Loan Number
- Loan Purpose
- Case File Number

The screenshot displays the Gemstone BANK web application interface. At the top, the header includes the bank's logo, name, address (1221 W. FOLLY, CHICAGO, IL 60631), NMLS ID# (143078), Broker ID# (9000000), and Approved For (CONY). Below the header, a navigation bar contains links for Home, View Pipeline (highlighted with a red box), Generate Pricing Scenario, Appraisal Order, and Broker Administration. The main content area features a search form with the following fields: Lender Loan Number, Lock Expiration, Loan Status (dropdown), Borrower Name, Loan Purpose (dropdown), Loan Amount, and Interest Rate. Below this, a search criteria section is highlighted with a red box, containing: Loan Search Period (dropdown set to 6 Months), Status Group (dropdown set to Active), Last Name (text input), Loan Number (text input), Loan Purpose (dropdown), and Case File Id (text input). A Search button and a refresh icon are located to the right of the search criteria. At the bottom, a footer displays the address (485 Oak Meadow Dr, Franklin, TN 37064-5559) and a pagination bar showing Page 1 of 6, with a display count of 1 - 25 of 137.

Blue Sage  
Search

# Broker can Manually input information or Import Loan File

Importing a file will probably be the preferred methodology.

- MISMO 3.4 Submission

The screenshot shows a web application interface for loan file submission. At the top, there are fields for 'NMLS ID:', 'Partner ID:', and 'Approved For:', along with 'Channel:' and 'Partner Status:'. On the right, there are icons for 'Resources', 'Tools', and 'Log Out'. The main content area has two sections: 'AUS Submission' and 'MISMO 3.4 Submission'. The 'AUS Submission' section has a 'TYPE' dropdown, a 'Form ID' field, and a 'Register' button. The 'MISMO 3.4 Submission' section has a 'File Location' field and a 'Browse' button. A red arrow points from the 'MISMO 3.4 Submission' section to the 'Register' button. A yellow callout box with the text 'To Bring in from a Previous DO/DU file' points to the 'Register' button. At the bottom, there are 'Previous' and 'Cancel' buttons, and a yellow callout box with the text 'To Register from 3.4' points to the 'Previous' button.

Blue Sage  
Loan Files



If the Broker uses the AUS submission methodology they will select either:

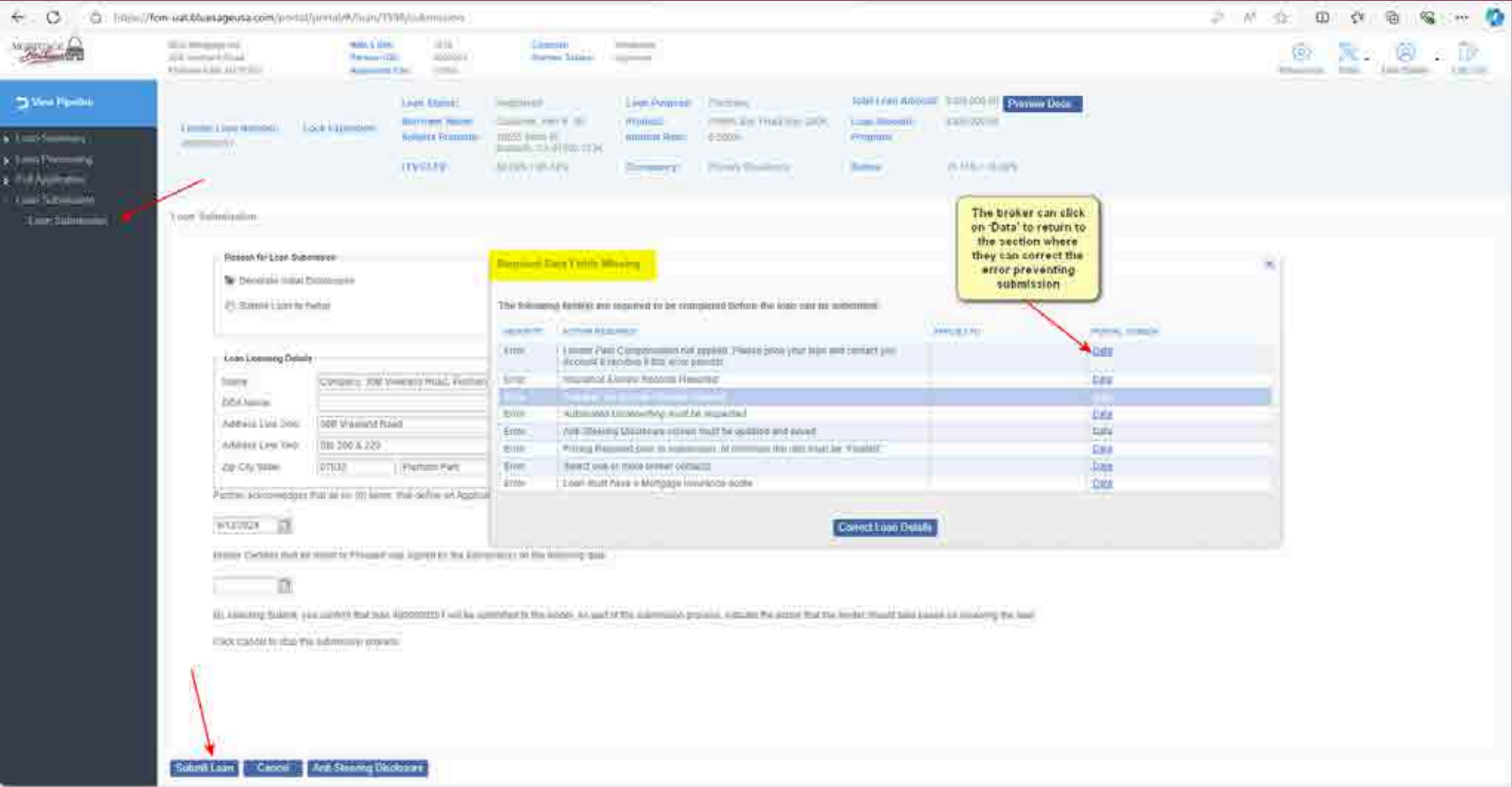
- Desktop Underwriter
- Desktop Underwriter MISMO 3.4
- Loan Product Advisor
- Loan Product Advisor MISMO 3.4

After making your selection you will enter in the Fannie Mae Case File# or the Loan ID# followed by clicking the Retrieve Case File button. This will import the information into the system.

The screenshot shows the Gernstone Bank AUS Submission interface. The header includes the Gernstone Bank logo, address (2221 W. Touhy, Chicago, IL 60631), and NMLS ID# (143978). The left sidebar contains navigation links: Home, View Pipeline, Loan Registration (highlighted with a red box), Import Loan File (highlighted with a red box), Manual Loan Entry, Generate Pricing Scenario, Appraisal Order, and Broker Administration. The main content area shows the AUS Submission process. A dropdown menu is open, displaying options: Desktop Underwriter, Desktop Underwriter MISMO 3.4, Loan Product Advisor, and Loan Product Advisor MISMO 3.4. The dropdown is highlighted with a red box. To the right, there is a field for Fannie Mae Case File # and a Retrieve Case File button, both highlighted with red boxes. Below the dropdown, there are fields for 3.2 Submission and MISMO 3.4 Submission, each with a Retrieve button. At the bottom right, there are Proceed and Cancel buttons.

Blue Sage  
**AUS**  
**Submission**

Exceptions will not prevent the user from moving forward.



Blue Sage  
**MISMO 3.4**  
**Submission**

- MLO NMLS ID number
- Settlement Date (est)
- First Payment Due Date: this will calculate and populate based on Settlement Date (est)
- Qualifying Credit Score

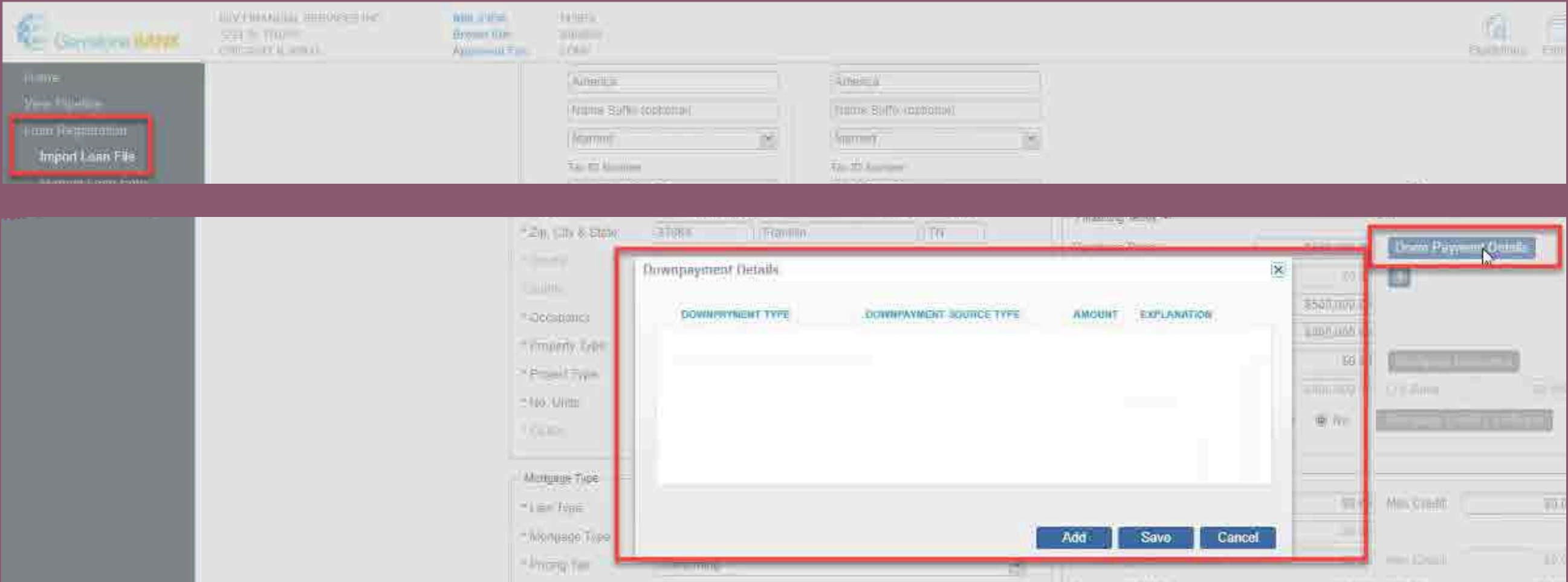
The screenshot displays the Blue Sage Verify software interface for loan input. The left sidebar contains navigation options: Home, View Portfolio, Loan Registration, Import Loan File, Manual Loan Entry, Generate Pricing Estimate, Approve Order, and Status Management. The main area is divided into several sections:

- Loan Information:** Includes fields for Transaction ID, Loan Number, MLO Name, MLO Email, MLO Phone Number, and Settlement Date. A red box highlights the "MLO NMLS ID" field.
- Settlement Information:** Includes fields for Settlement Date, First Payment Due Date, and a red box highlights the "Qualifying Credit Score" field.
- Property Information:** Includes fields for Property Address, Unit Type, Unit #, Property Type, Project Type, and NEAPS.
- Mortgage Information:** Includes fields for Loan Type, Mortgage Type, Pricing Plan, Amortization Type, Product, and Loan Term.
- Other Fields:** Includes fields for First Payment Due Date, Settlement Date, and a red box highlights the "Qualifying Credit Score" field.

At the bottom, there is a "Recent Loans" section showing a list of loans with columns for Loan Number, Loan Amount, and Status.

Blue Sage  
Verify  
information

You will need to enter Downpayment Details manually and Save.



Blue Sage  
**Down  
Payment  
information**



Once the you are satisfied that the information is present, click the Register button at the bottom of the screen.

**Gemstone BANK**  
BJV FINANCIAL SERVICES INC.  
7221 W. TOLSON  
CHICAGO, IL 60631

NMLS ID#: 143878  
Broker ID#: 3000000  
Approved For: CONY

Home  
View Pipeline  
**Loan Registration**  
Import Loan File  
Manual Loan Entry

America  
Name Suffix (optional)  
Married  
Tax ID Number  
000-00-0000

America  
Name Suffix (optional)  
Married  
Tax ID Number  
000-00-0000

2101002991  
America, Andy  
485 Oak Meadow Drive  
Franklin, TN 37064

**Register** Cancel & Close

As the process of registering the loan is complete the system will display the Loan Registration window with the Loan number.

*Blue Sage*  
**Register  
the Loan**

You should now review the loan with the options under Loan Summary. Loan summary has five options:

- Loan Details
- Short Application
- Status History
- Alerts & Notification Management
- Contacts- make sure to enter the Loan Officer as one of the contacts. This is where you will note parties to receive automated emails.

The screenshot displays the Blue Sage Loan Summary interface. On the left, a sidebar menu lists various options: View Pipeline, Loan Summary, Loan Details, Short Application, Status History, Alerts & Notification Mgmt, **Contacts** (highlighted with a red box), Loan Processing, Full Application, Loan Submission, Loan Matching, and Agreement Order. The main content area shows loan details at the top, including Loan Number, Loan Executive, Loan Status, Request, Loan Purpose, Product, and Loan Amount. Below this, the 'Contacts' section is visible, featuring a table with columns for Name, Email, and Phone. A red box highlights the 'Lender Account Management' section, which includes fields for Account Name, Contact Name, and Email. Another red box highlights the 'Broker Contact Info' section, which includes fields for Contact 1 and Contact 2, each with a 'Set' button. The bottom of the interface has a dark blue bar with 'SAVE' and 'CANCEL' buttons.

## Blue Sage Loan Summary

# Lock Management

[illegible]

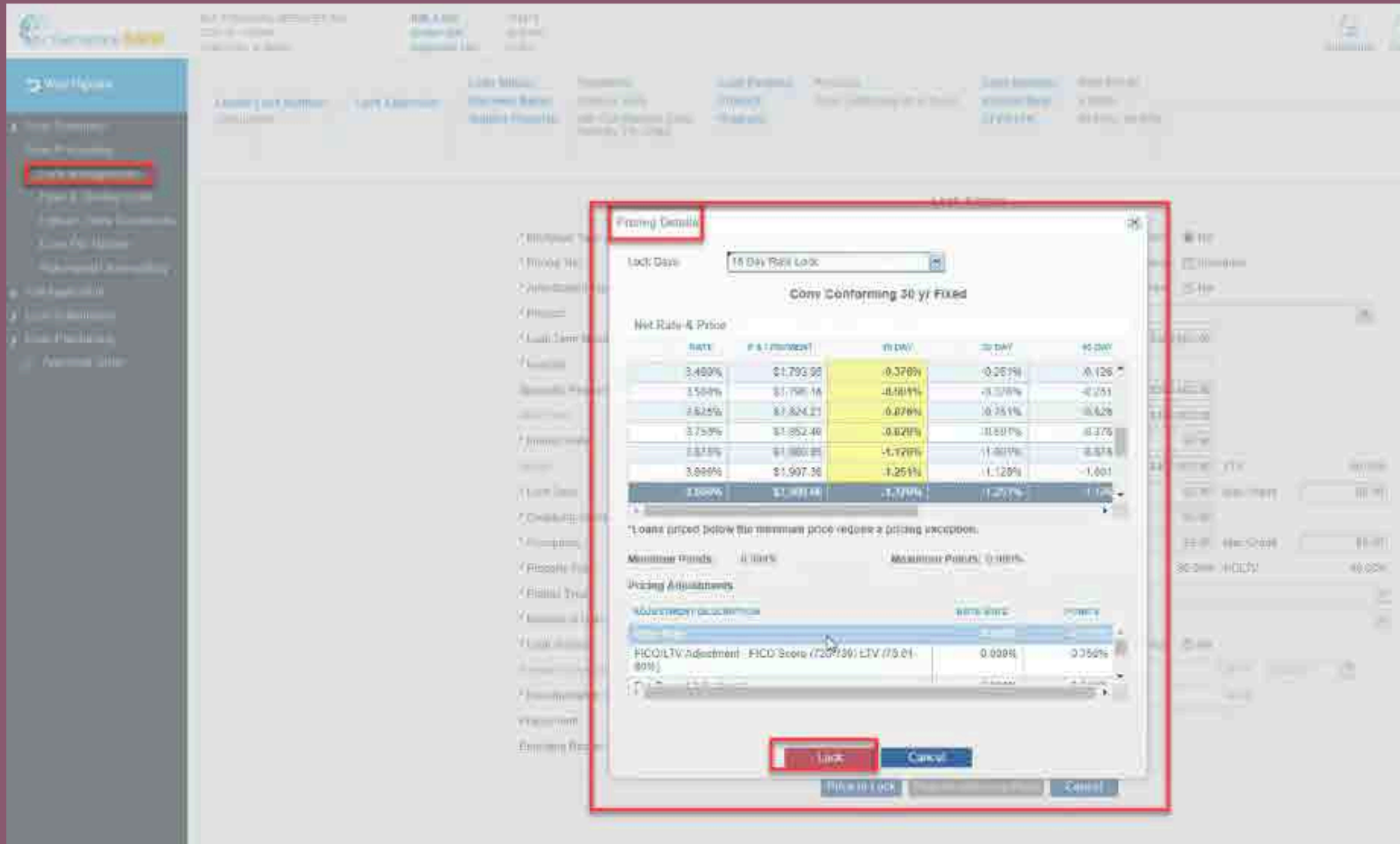
After the Lock button has been clicked this will display the Lock Screen. The red asterisk will denote mandatory information. In the graphic there are a number of different mandatory pieces of information, we are highlighting the Fee Buy-Out because it is a radio button and is one of the few required fields that does not have a Drop-Down therefore it is easy to miss. If it Yes or No is not selected when you attempt to Price to Lock, you will be given a warning.

The screenshot displays the Blue Sage Lock Management software interface. On the left is a dark sidebar with a menu including 'View Reports', 'Loan Summary', 'Loan Processing', 'Lock Management' (highlighted with a red box), 'File & Closing Tools', 'Update My Documents', 'Loan File Upload', 'Advanced Underwriting', 'Full Application', 'Loan Scheduling', 'Loan Processing', and 'Payment Tools'. The main area shows a 'Lock Screen' form with various fields. At the top, there's a header with 'Blue Sage BANK' and user information. Below that, a summary bar shows 'Loan Status: Between Rates', 'Loan Purpose: Product', 'Loan Amount: \$500,000.00', and 'Interest Rate: 4.000%'. The 'Lock Screen' form itself has two columns of fields. The left column includes 'Mortgage Type' (Conventional Mortgage), 'Pricing Tier' (Conforming), 'Amortization Type' (Fixed Rate), 'Product' (New Conforming 30-yr Fixed), 'Loan Term Months' (30), 'Investor' (Fannie Mae), 'Specialty Program' (None), 'Interest Rate' (4.000%), 'Lock Days' (30), 'Qualifying Credit Score' (730), 'Occupancy' (Primary Residence), 'Property Type' (Detached), 'Pricing Type' (New or pre-owned), 'Name of QRM' (None), 'Loan Purpose' (Purchase), 'Documentation Type' (Full Doc), 'Prepayment' (No Prepayment), and 'Escrow & Bank' (Yes). The right column includes 'Manual Underwriting' (Yes/No), 'Fee Buy-Out' (Yes/No, highlighted with a red box), 'Required by Agent' (Yes/No), 'Purchase Price' (\$500,000.00), 'Cost of Acquisition' (\$500,000.00), 'Appraised / Adjusted Value' (\$500,000.00), 'Base Loan Amount' (\$500,000.00), 'Mortgage Insurance Premium' (\$0.00), 'Total Loan Amount' (\$500,000.00), 'Documentation Fee' (\$0.00), 'Remaining Closed-End Limit' (\$0.00), 'Remaining HELOC Balance' (\$0.00), 'Confirmed LTV Ratio' (80.00%), 'Lender Fee' (\$0.00), 'Lender Fee Compensation' (Yes/No), 'Lender Fee %' (0.00%), and 'Lender Fee Description' (None). At the bottom of the form, there are three buttons: 'Price to Lock' (highlighted with a red box), 'Cancel', and 'Cancel'. The top right of the interface has icons for 'Overview', 'Files', 'Tools', 'Resources', 'Market Data', and 'Log Out'.

# Blue Sage Lock Management

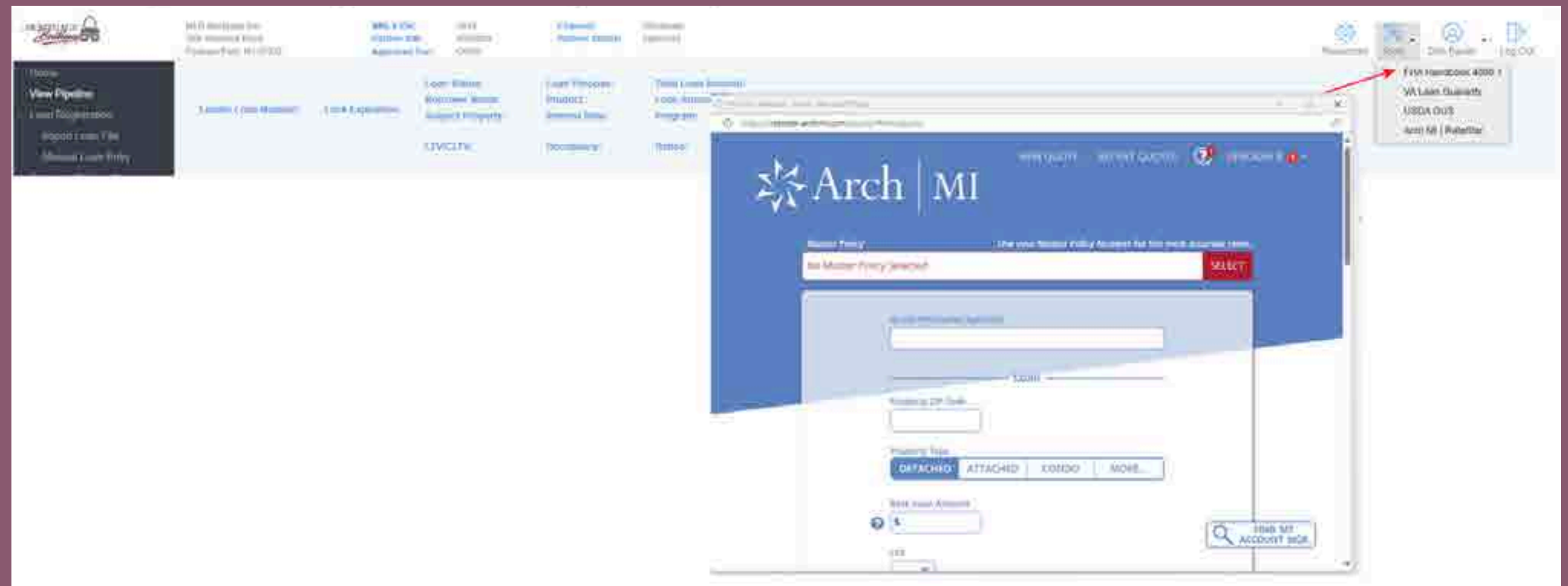


In this illustration 15-day pricing was requested. As can be seen in the Pricing Details window 15-day pricing is highlighted. Since the loan file was imported with a rate of 4.000% it is also highlighted. In the Pricing Detail window, the pricing adjustments are displayed in the lower part of the window and would require scrolling. For purposes of the illustration the 4.000% rate will be locked by clicking the lock button.



# Blue Sage Lock Management

To obtain a MI quote without registering a loan, brokers can follow the steps below. Note that this quote will not use FCM's Master Policy pricing with Arch. However, it is currently available for a quick rate quote.



Blue Sage  
MI Quote

Once a loan is registered, brokers can use “best ex” to get quotes from all MI vendors, with pricing based on FCM’s Master. This will allow them to select the best MI factor for their borrower.

The screenshot displays a software interface for managing mortgage insurance (MI) quotes. On the left, a list of vendors is visible. On the right, a detailed quote window is open, showing various parameters and a table of vendor quotes.

**Quote Window Details:**

- Loan Details:** Loan Amount: \$1,000,000.00, Loan-to-Value (LTV): 80%, Term: 30 years, Interest Rate: 4.50%.
- MI Coverage:** Coverage Percentage: 25%, MI Factor: 1.25, MI Premium: \$1,125.00.
- Vendor Quotes:**

Vendor	MI Factor	MI Premium	MI Cost
MGIC	1.25	\$1,125.00	\$1,125.00
National	1.25	\$1,125.00	\$1,125.00
Arch MI	1.25	\$1,125.00	\$1,125.00
radian	1.25	\$1,125.00	\$1,125.00
Enact	1.25	\$1,125.00	\$1,125.00

Blue Sage  
Quotes

In the portal, Brokers can review the status history of their files to see milestone and status dates.



Blue Sage  
File Status



In the Broker Portal, ensure the broker adds anyone who should receive automated emails to the Broker Contact section. This should particularly include the Loan Officer.

The screenshot shows the Blue Sage Broker Portal interface. The sidebar on the left contains navigation links: View Pipeline, Loan Summary, Loan Details, Short Application, Status History, Report History, Alerts & Notifications, Contacts, Loan Processing, and Full Application. The main content area is divided into several sections. The top section displays loan details including Loan Status, Broker Name, Loan Purpose, Position, Total Loan Amount, Loan Amount, Program, and Status. Below this is the 'Contacts' section, which includes 'Lender Account Management' and 'Partner Account Management'. The 'Partner Contact Info' section contains three contact forms, each with fields for Name, Email, and Phone. The 'User Assignment' section at the bottom shows a table of users currently assigned to the loan, with columns for ID, Name, Role, and Last Name. A 'Select User to Assign' dropdown is also present.

ID	Name	Role	Last Name
1	Wholesale Loan Officer	Wholesale	John
2	Wholesale Secondary	Wholesale	John

Blue Sage  
Broker Portal

If you encounter issues running LP in the portal, or if internal users face problems in the LOS, here's a tip:

The screenshot shows a web portal interface with a sidebar on the left containing navigation links like 'Home', 'My Profile', 'My Account', 'My Settings', 'My Documents', 'My History', 'My Alerts', 'My Notifications', 'My Messages', 'My Tasks', 'My Calendar', 'My Contacts', 'My Groups', 'My Roles', 'My Permissions', 'My Settings', 'My Profile', 'My Account', 'My Settings', 'My Documents', 'My History', 'My Alerts', 'My Notifications', 'My Messages', 'My Tasks', 'My Calendar', 'My Contacts', 'My Groups', 'My Roles', 'My Permissions'. The main content area displays a form with various fields and buttons. A modal window titled 'CreditInfo' is open, showing a form with fields for 'First Name', 'Last Name', 'Email', 'Phone', 'Address', 'City', 'State', 'Zip', 'Country', 'Currency', 'Language', 'Time Zone', 'Date Format', 'Time Format', 'Decimal Separator', 'Thousand Separator', 'Currency Symbol', 'Language Code', 'Time Zone Code', 'Date Format Code', 'Time Format Code', 'Decimal Separator Code', 'Thousand Separator Code', 'Currency Symbol Code', 'Language Code', 'Time Zone Code', 'Date Format Code', 'Time Format Code', 'Decimal Separator Code', 'Thousand Separator Code', 'Currency Symbol Code'. A yellow callout box with the text 'these boxes should be blank' points to the 'First Name', 'Last Name', 'Email', 'Phone', 'Address', 'City', 'State', 'Zip', 'Country', 'Currency', 'Language', 'Time Zone', 'Date Format', 'Time Format', 'Decimal Separator', 'Thousand Separator', 'Currency Symbol' fields. Another yellow callout box with the text 'this box must be cleared out before you select send request' points to the 'Send Request' button. The 'CreditInfo' modal also has 'OK' and 'Cancel' buttons at the bottom.