a MORTGAGE Boutique
a division of First Community Mortgage

fcm a Mortgage Boutique is a division of
first community mortgage

Blue Sage Broker Portal

Part 1

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Instructions for initial setup in next slides

URL / Broker Portal:

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

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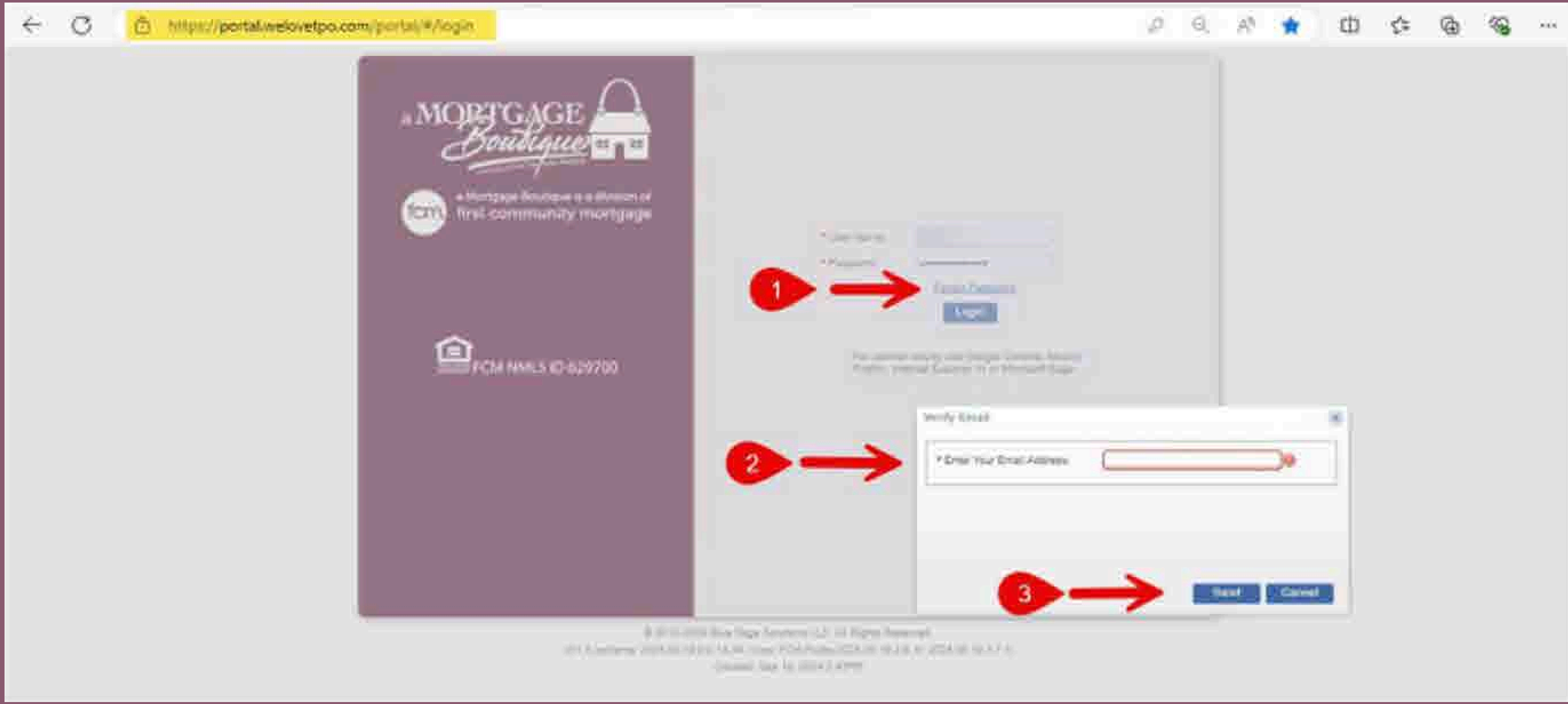
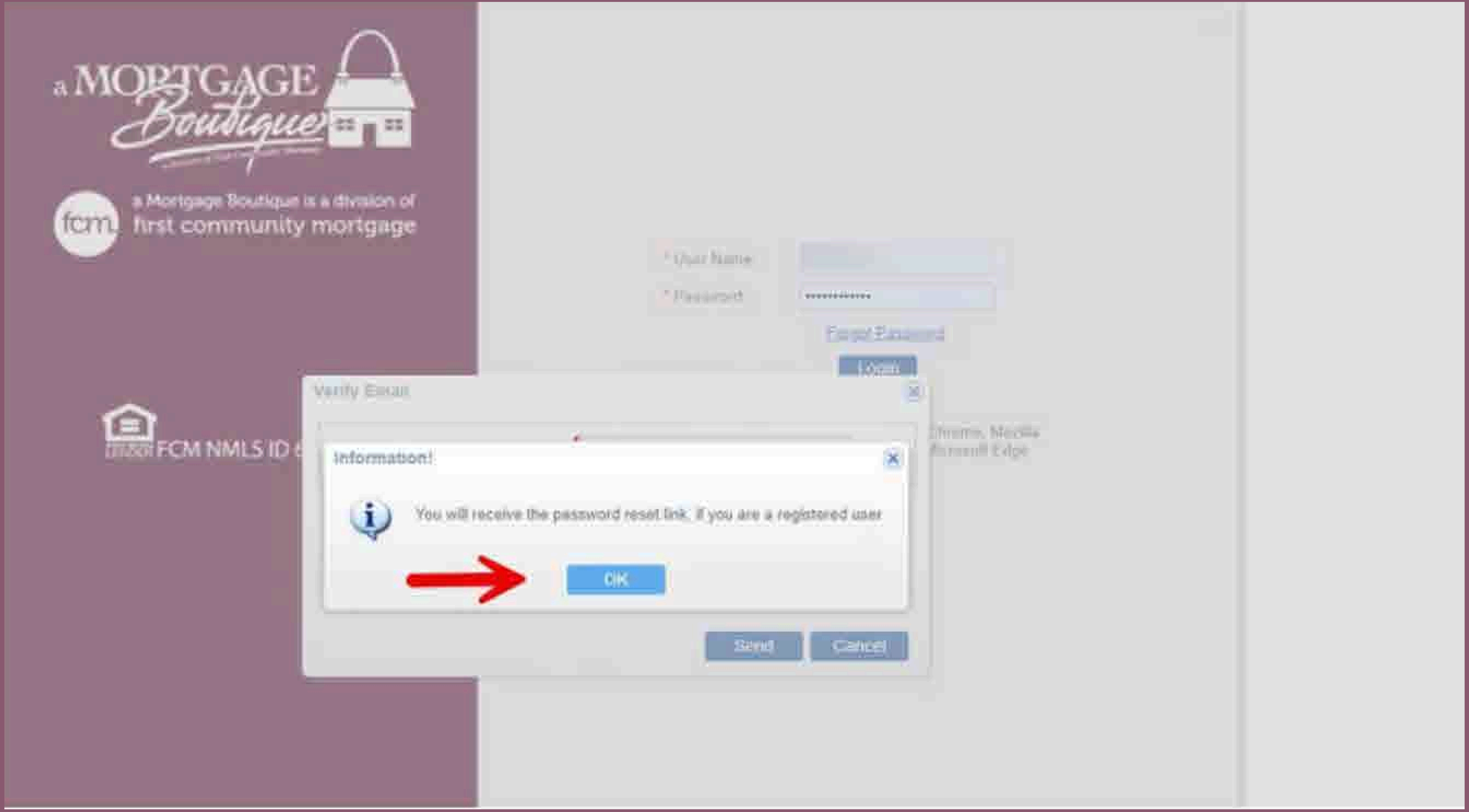
Initial Set Up

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”.



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



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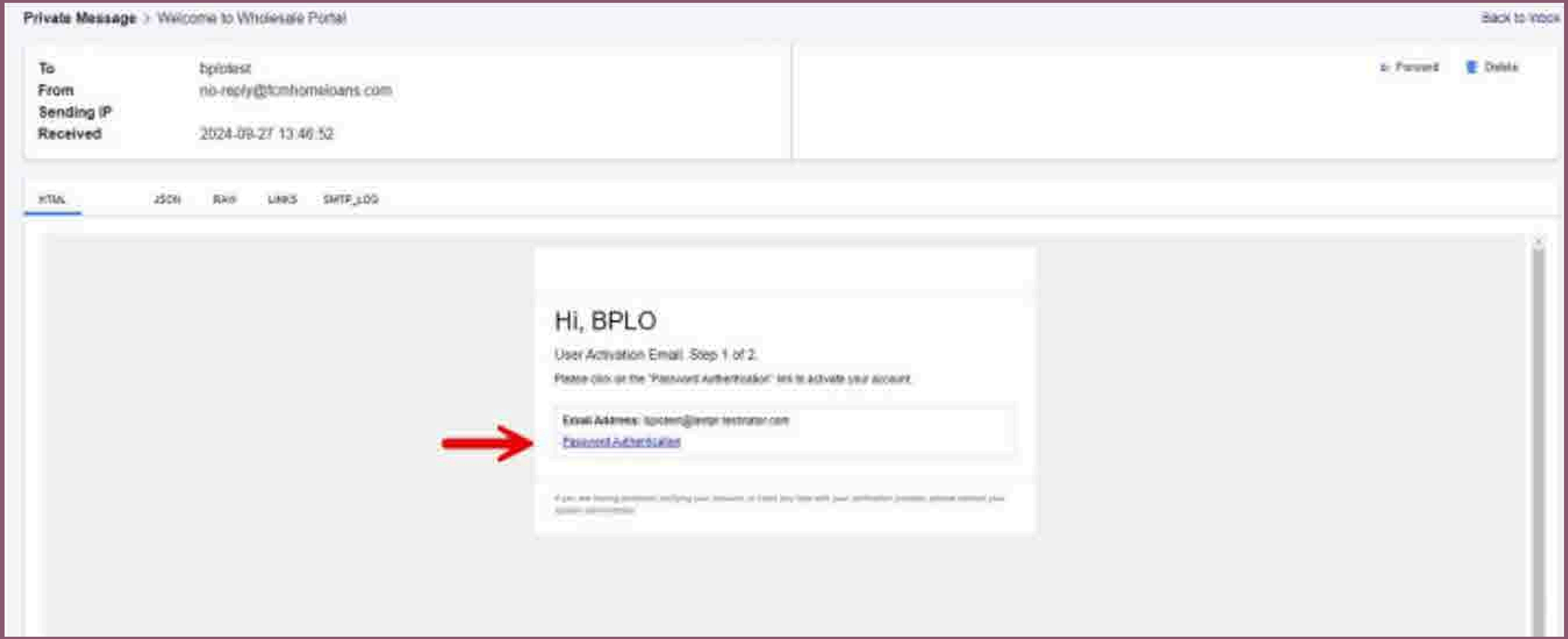
Initial Set Up

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.



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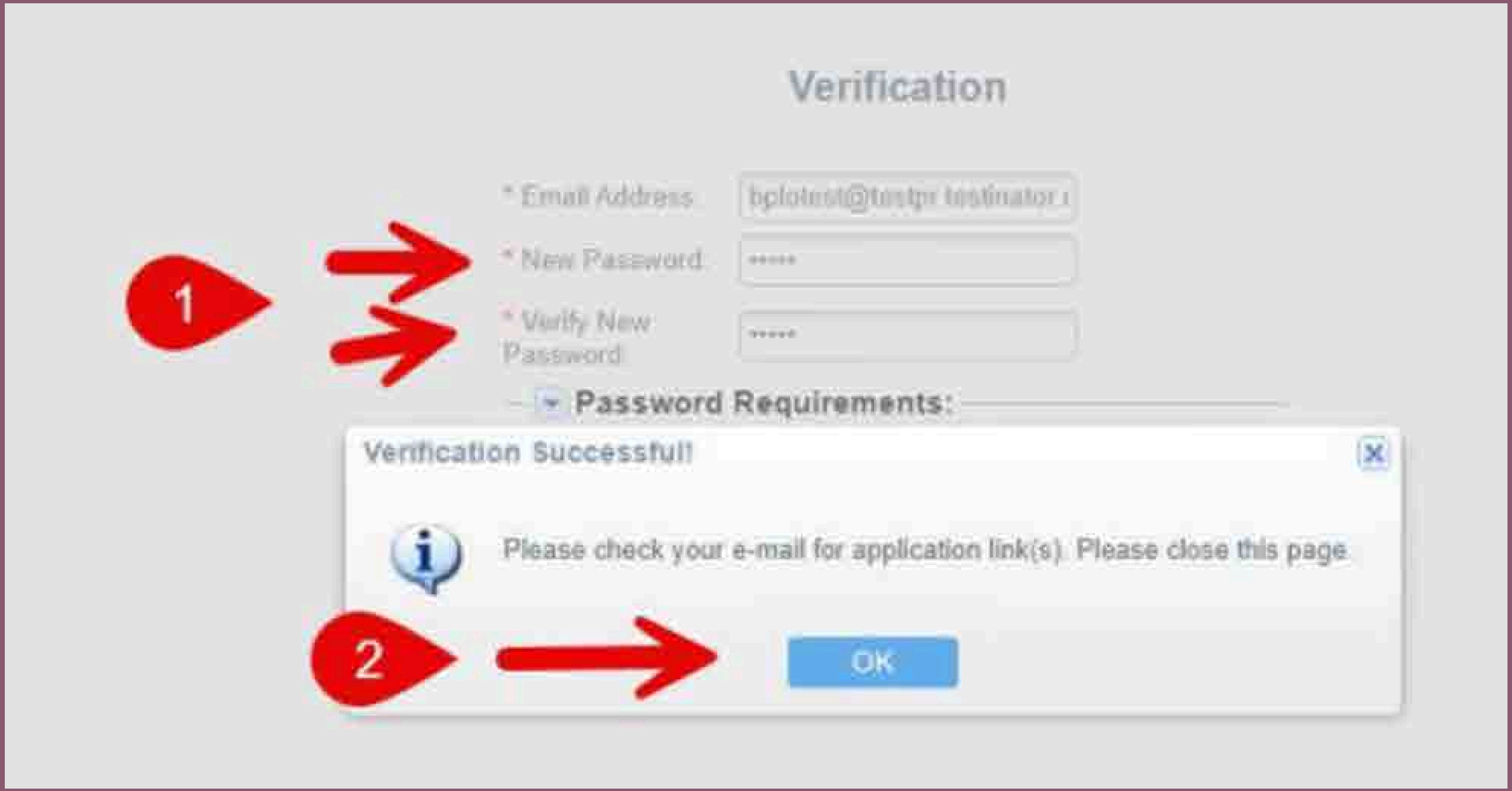
Initial Set Up

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



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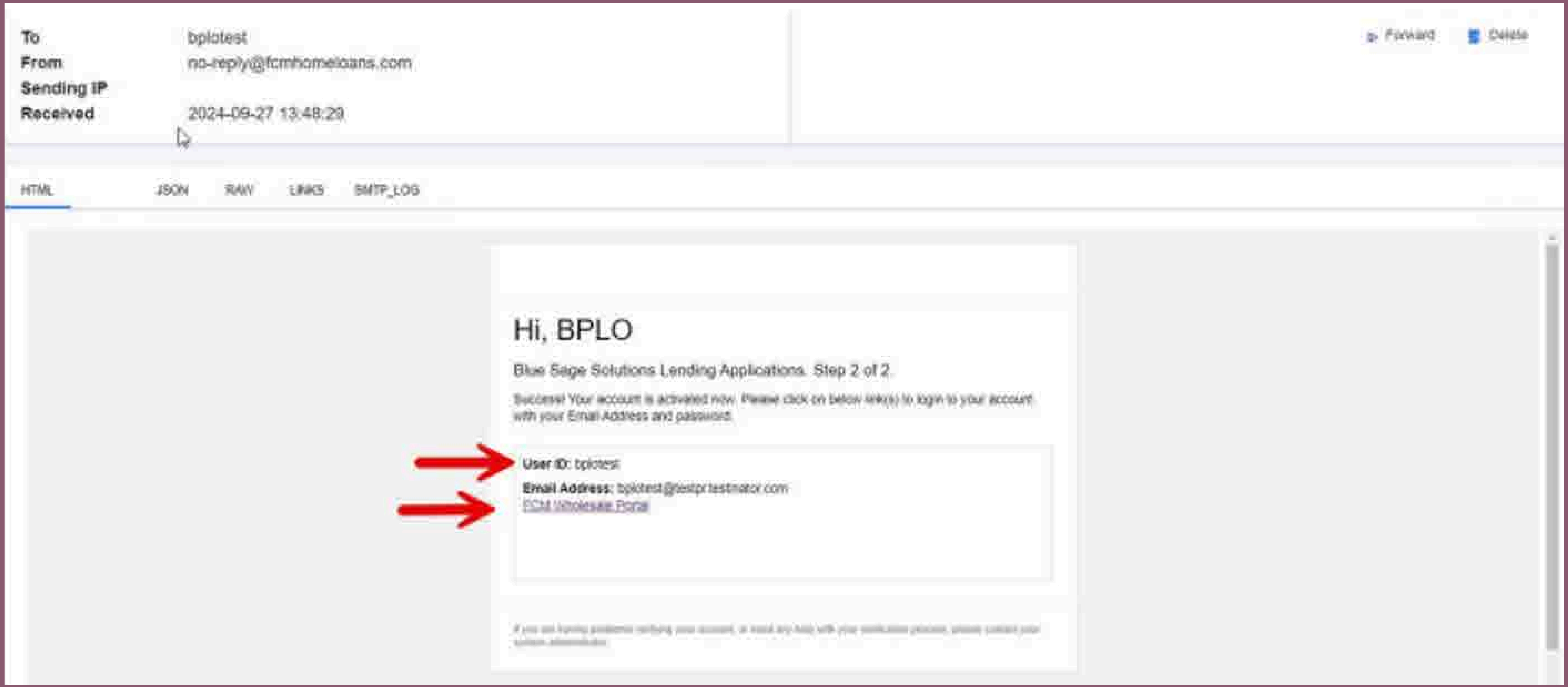
Initial Set Up

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.



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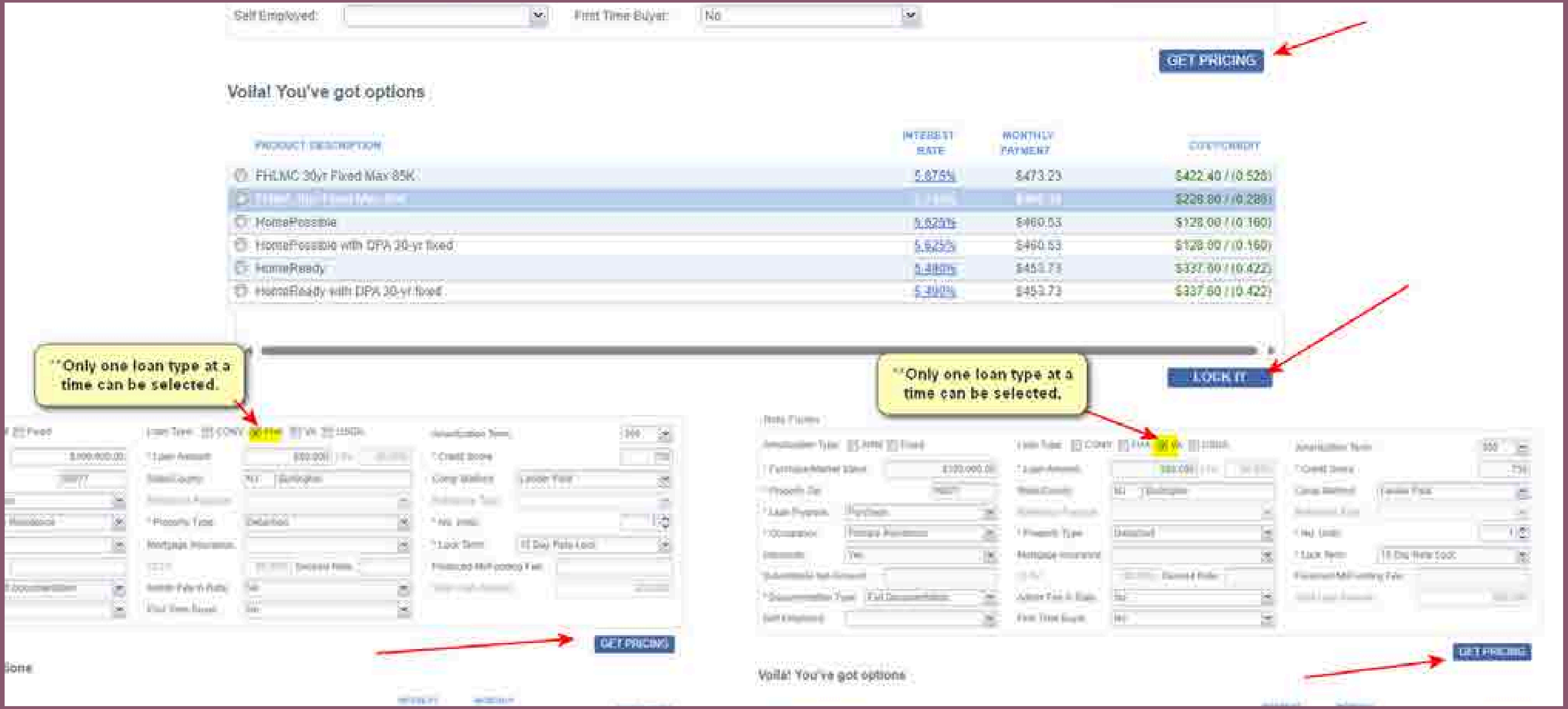
Initial Set Up



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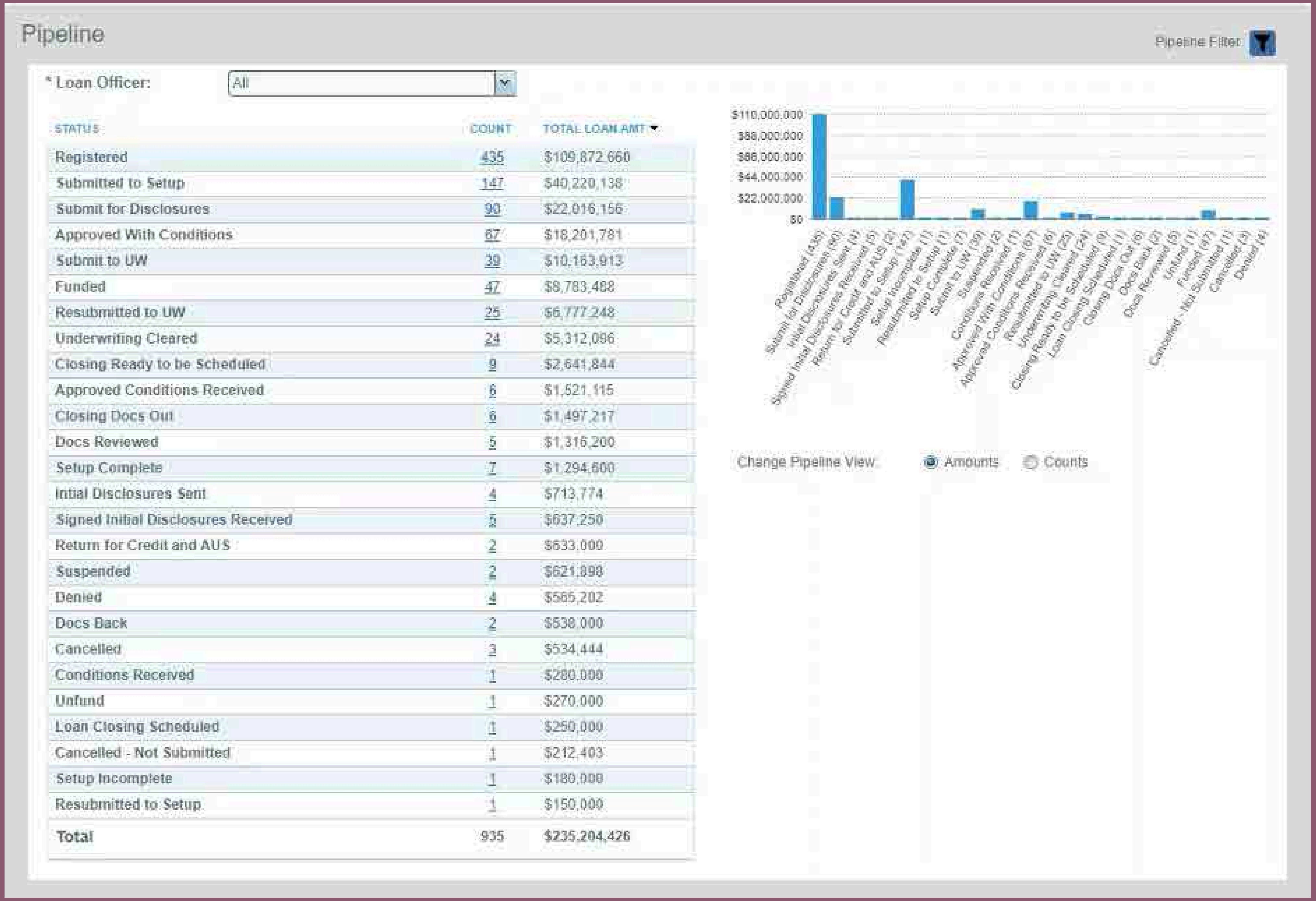
Initial Set Up

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.



STATUS	COUNT	TOTAL LOAN AMT
Registered	435	$109,872,660
Submitted to Setup	147	$40,220,138
Submit for Disclosures	90	$22,016,156
Approved With Conditions	67	$18,201,781
Submit to UW	39	$10,163,913
Funded	47	$8,783,488
Resubmitted to UW	25	$6,777,248
Underwriting Cleared	24	$5,312,086
Closing Ready to be Scheduled	9	$2,641,844
Approved Conditions Received	6	$1,521,115
Closing Docs Out	6	$1,497,217
Docs Reviewed	5	$1,316,200
Setup Complete	7	$1,294,600
Intial Disclosures Sent	4	$713,774
Signed Initial Disclosures Received	5	$637,250
Return for Credit and AUS	2	$633,000
Suspended	2	$621,898
Denied	4	$565,202
Docs Back	2	$538,000
Cancelled	3	$534,444
Conditions Received	1	$280,000
Unfund	1	$270,000
Loan Closing Scheduled	1	$250,000
Cancelled - Not Submitted	1	$212,403
Setup Incomplete	1	$180,000
Resubmitted to Setup	1	$150,000
Total	935	$235,204,426

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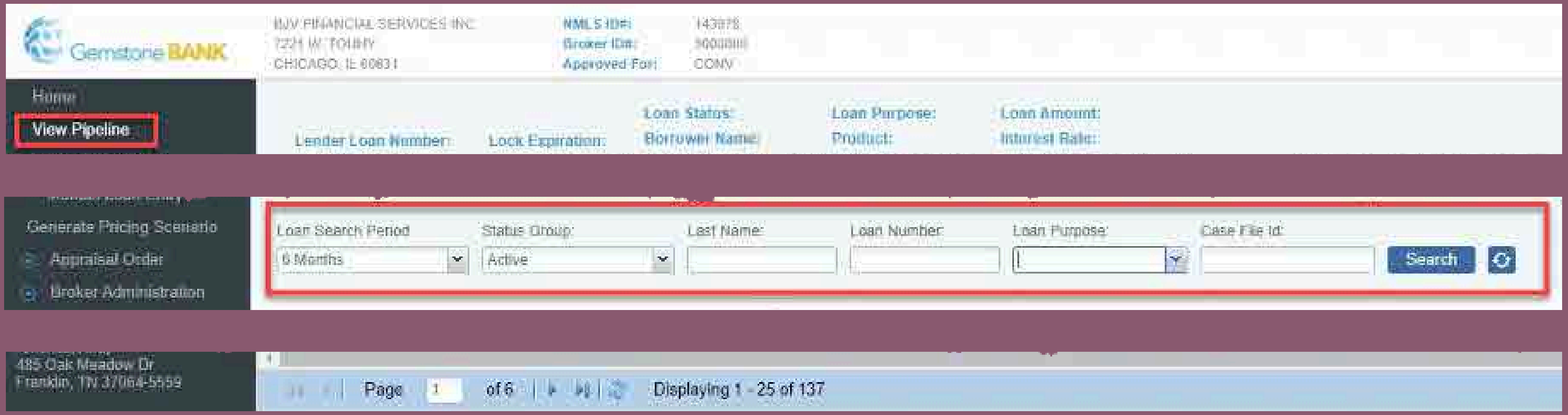
Pipeline

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



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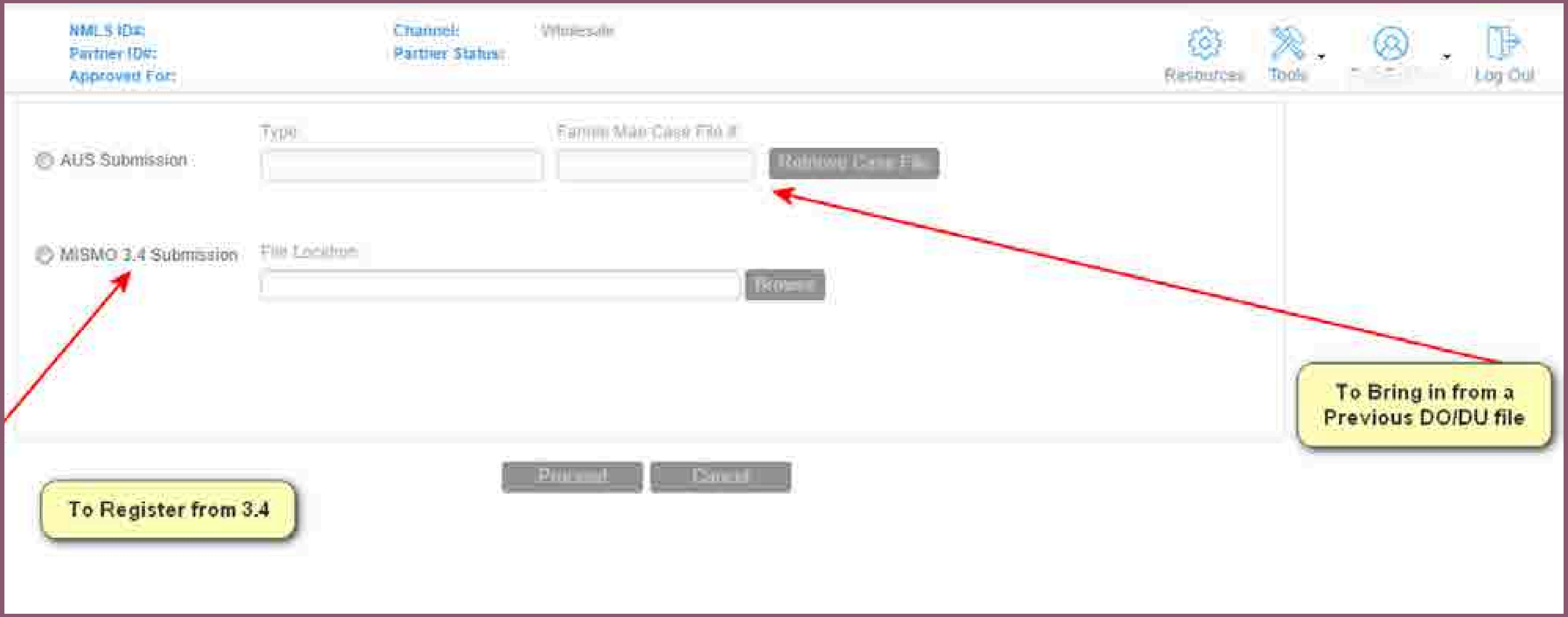
Search

Broker can Manually input information or Import Loan File

Importing a file will probably be the preferred methodology.

- MISMO 3.4 Submission



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Loan Files

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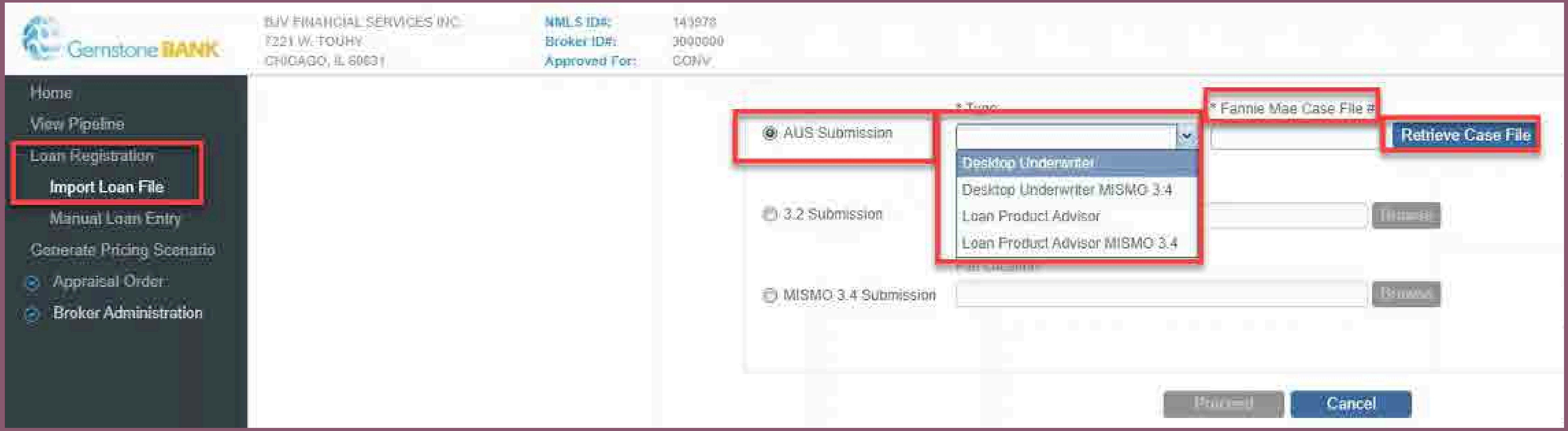
AUS Submission

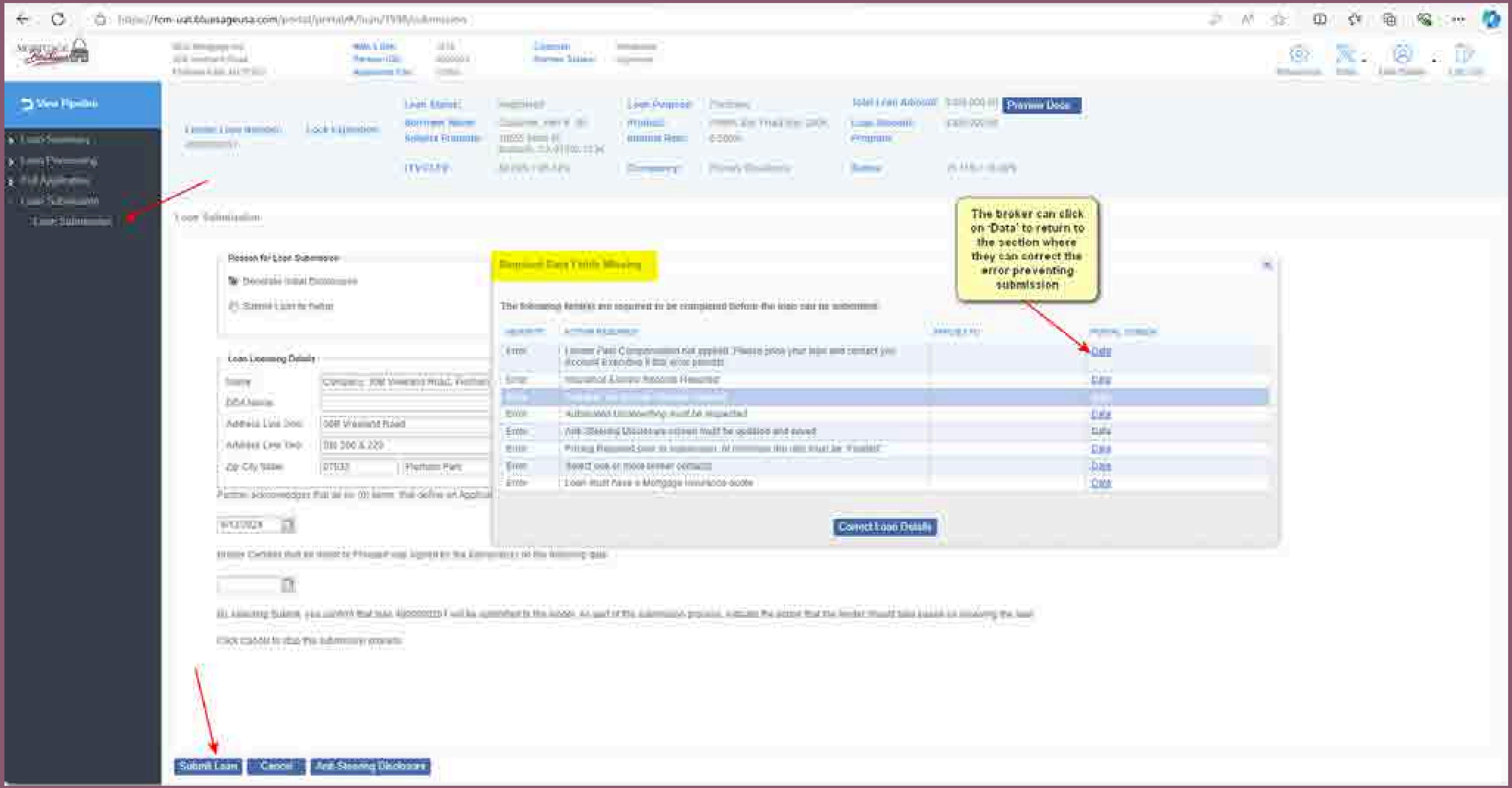
If the Broker uses the AUS submission methodology they will select either:

- 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.



Exceptions will not prevent the user from moving forward.



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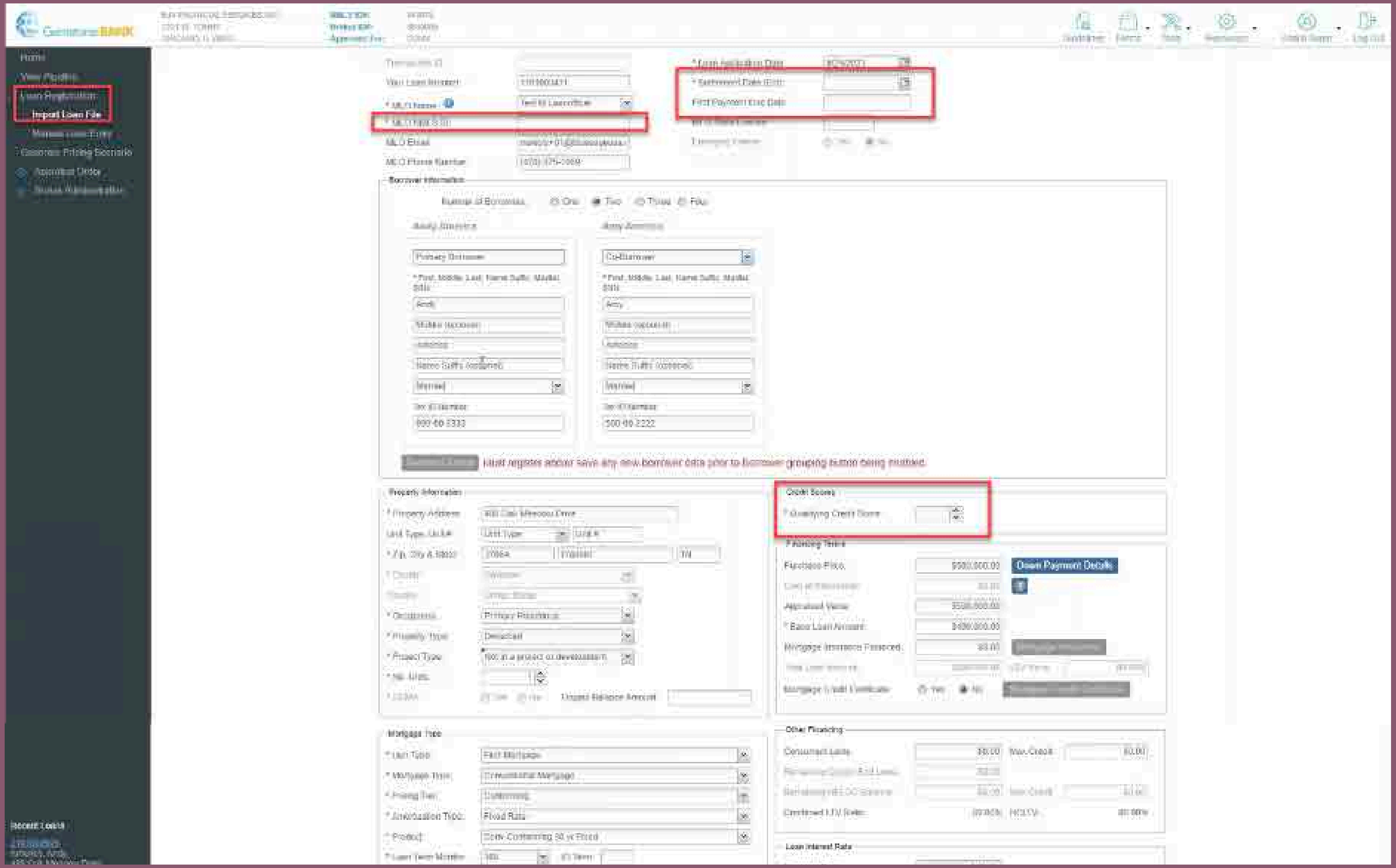
MISMO 3.4 Submission

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



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Verify information

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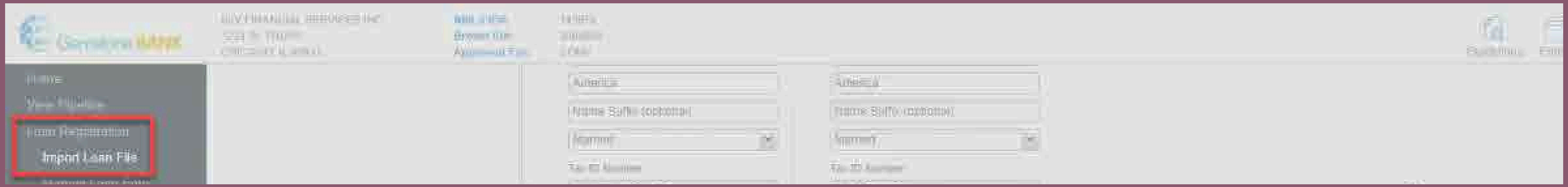
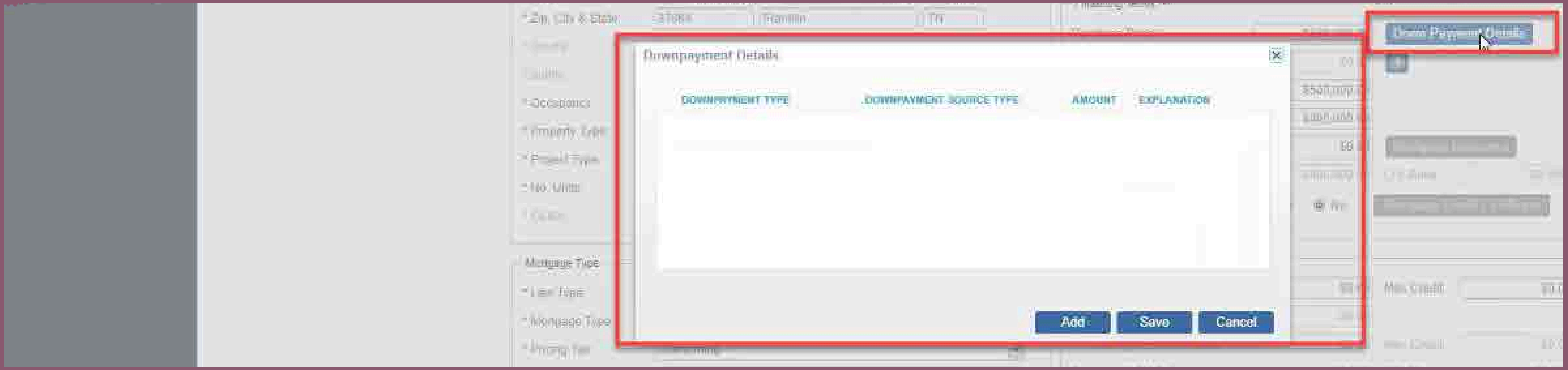
Down Payment information

You will need to enter Downpayment Details manually and Save.





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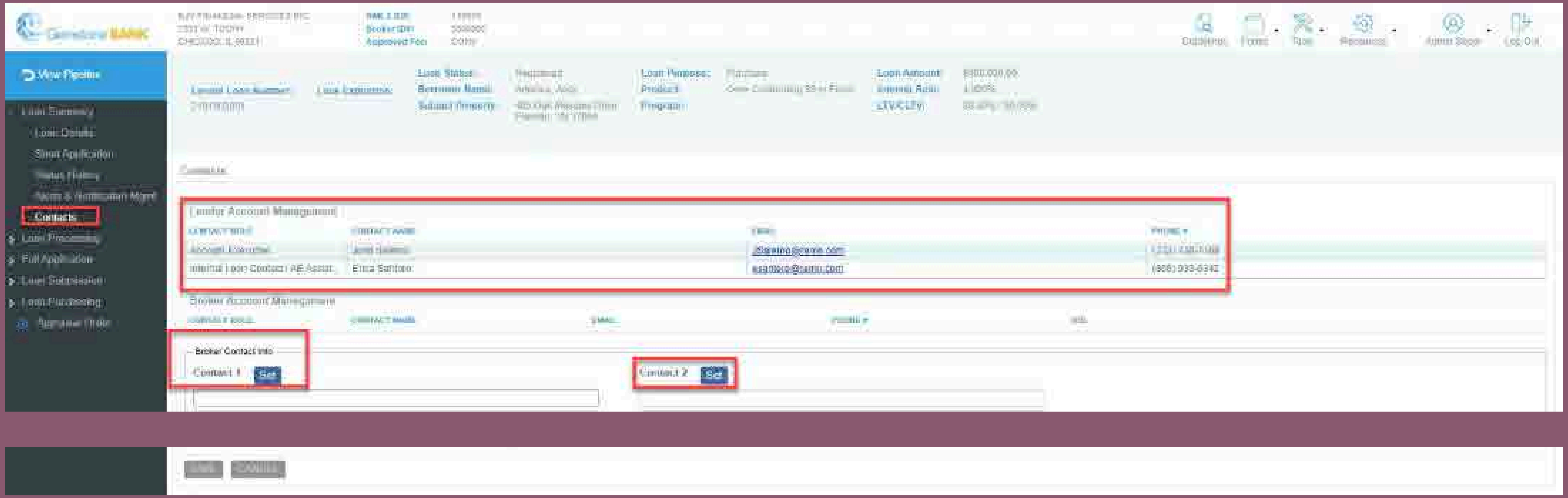
Register the Loan

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

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

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.



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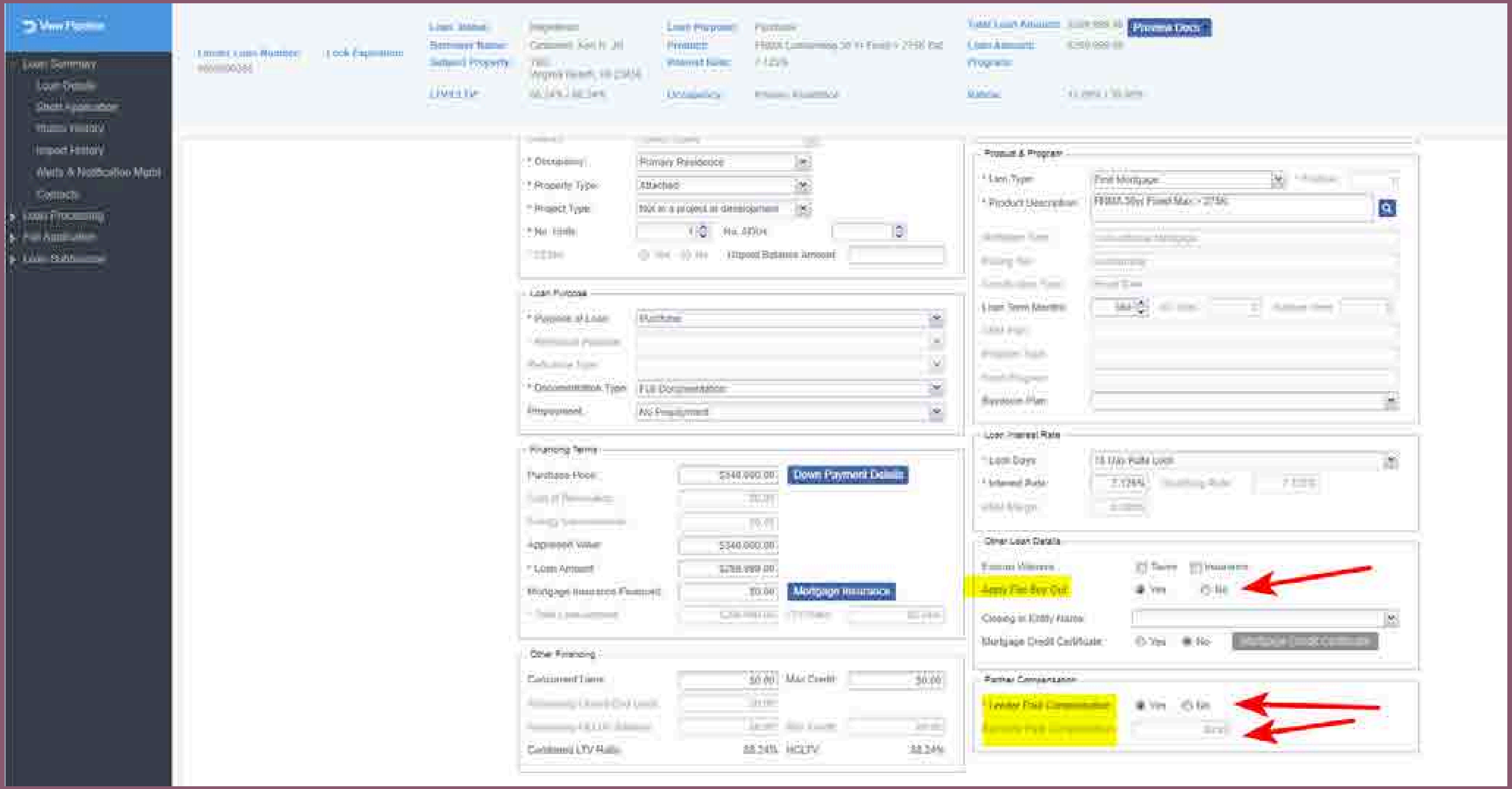
Loan Summary



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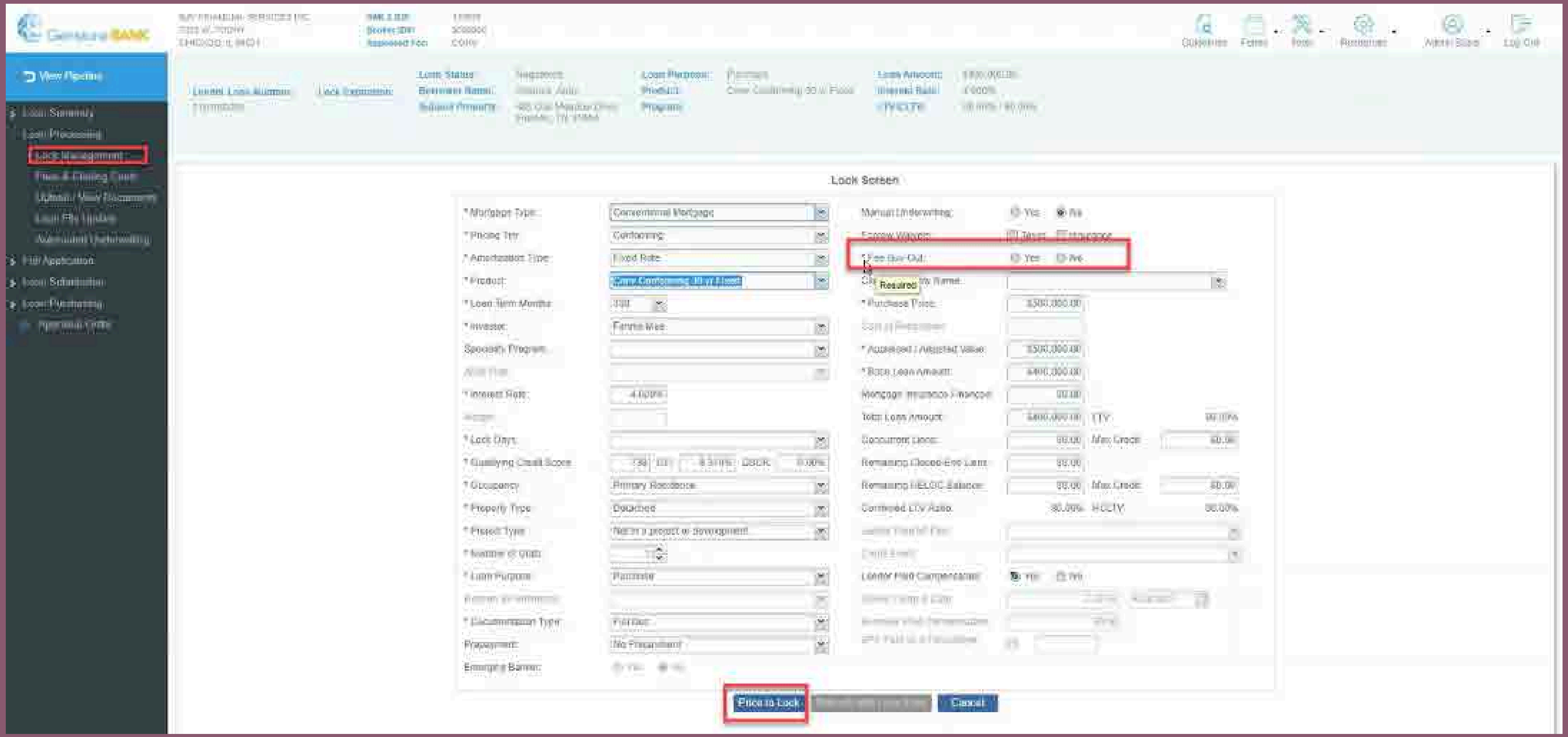
Lock Management

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.



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Lock Management

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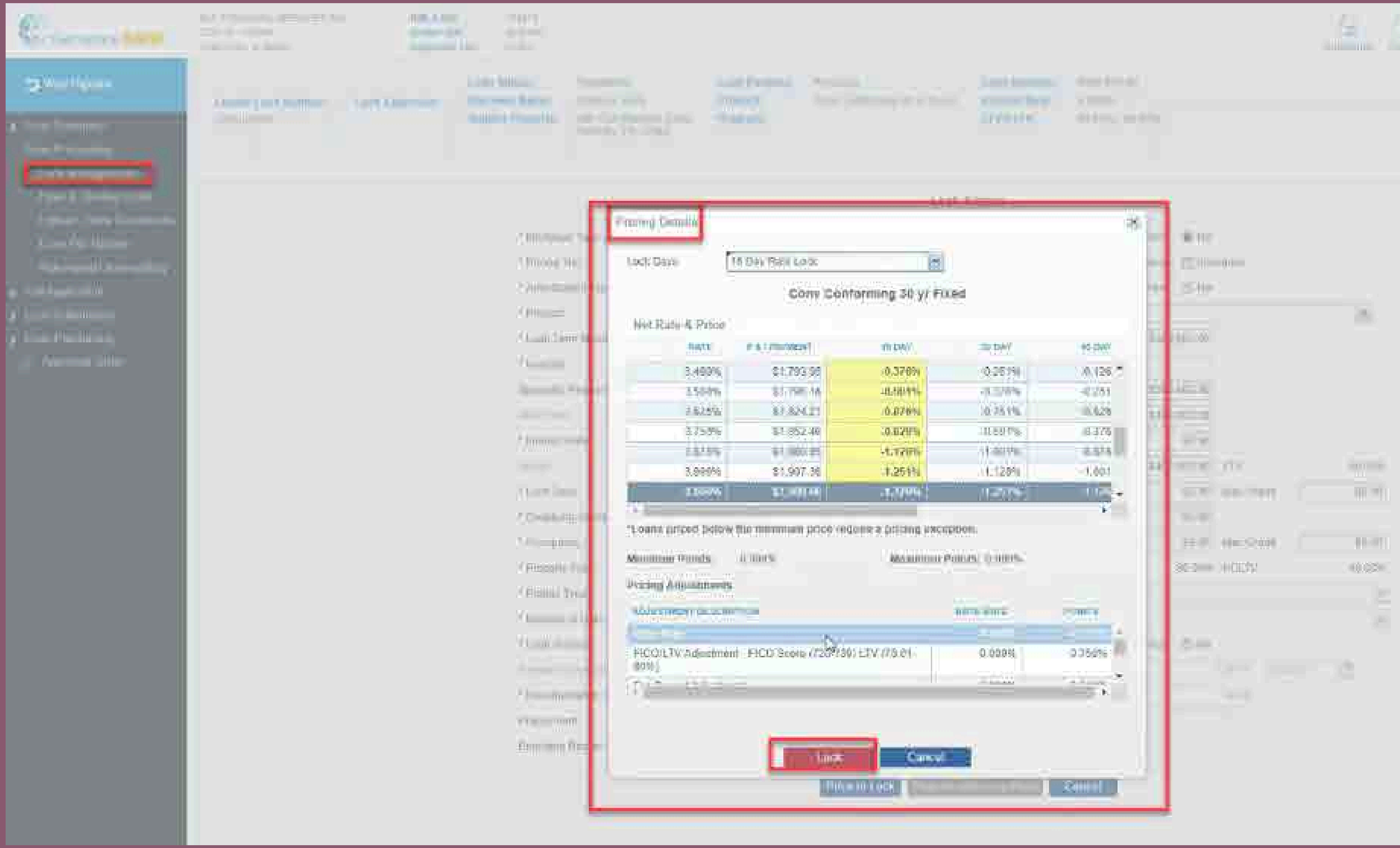
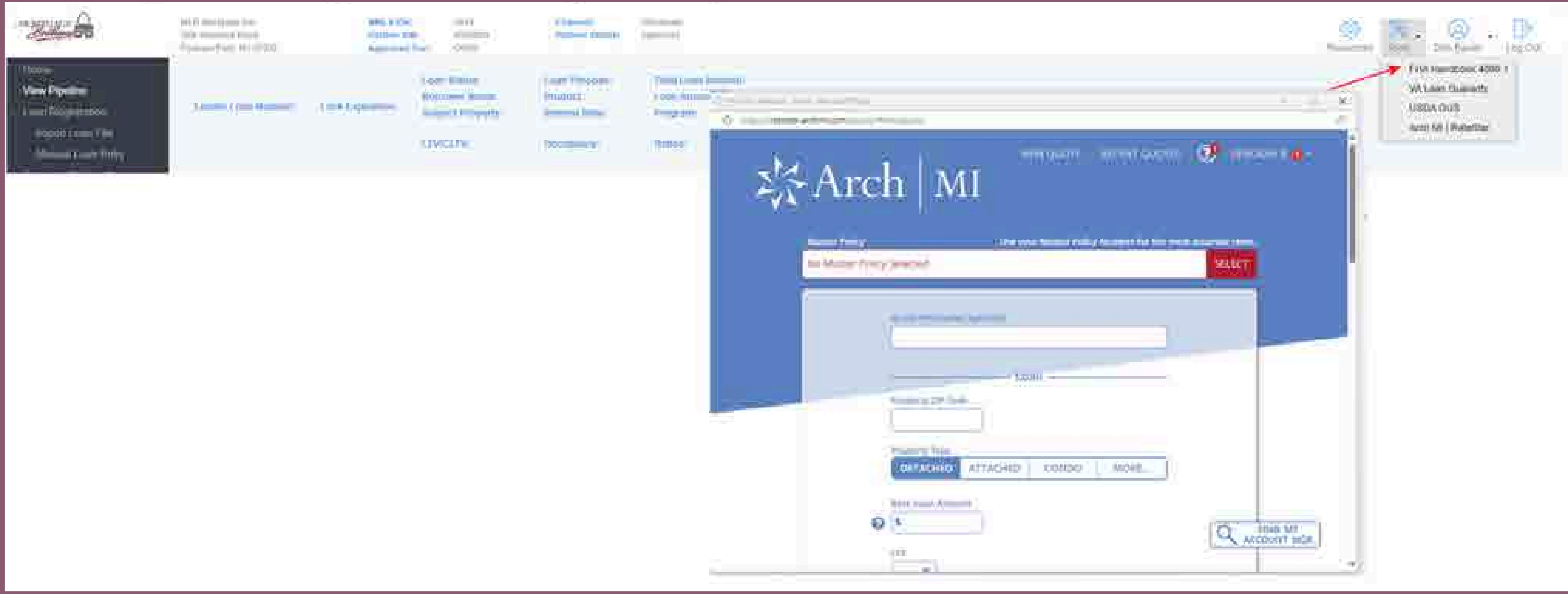
Lock Management

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.



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.



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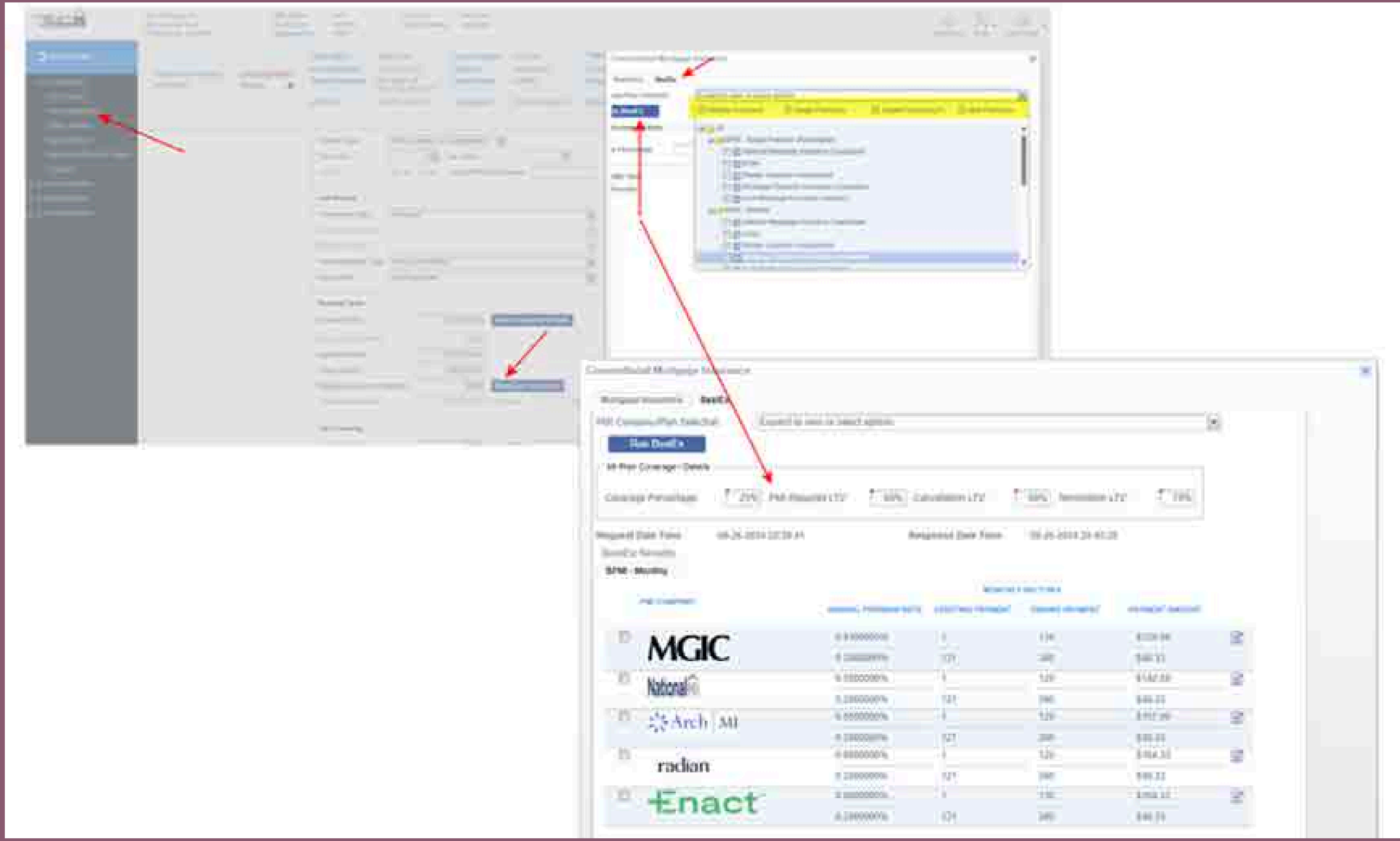
MI Quote

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.



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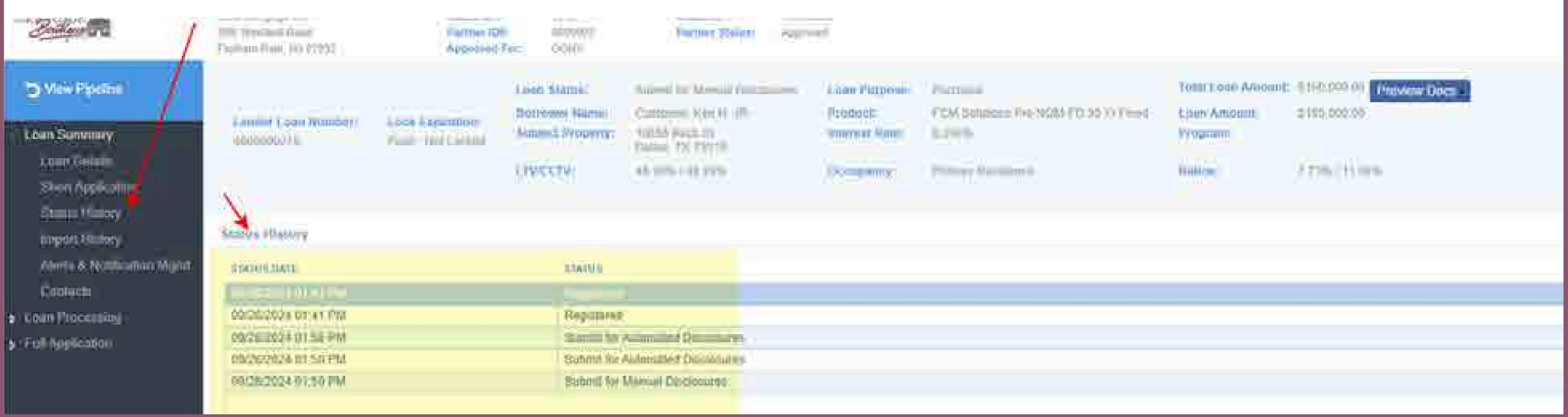
Quotes

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



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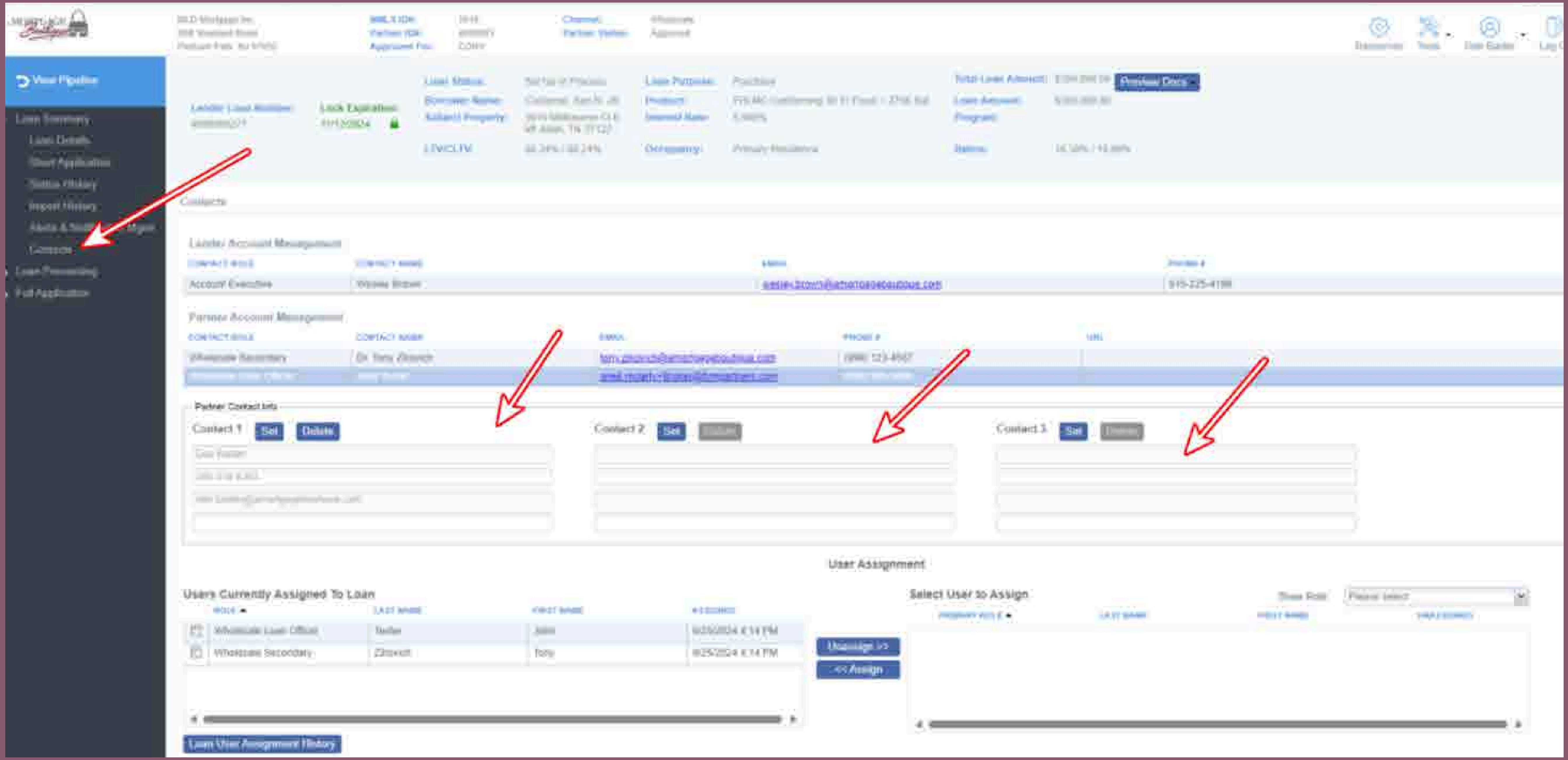
File Status

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.



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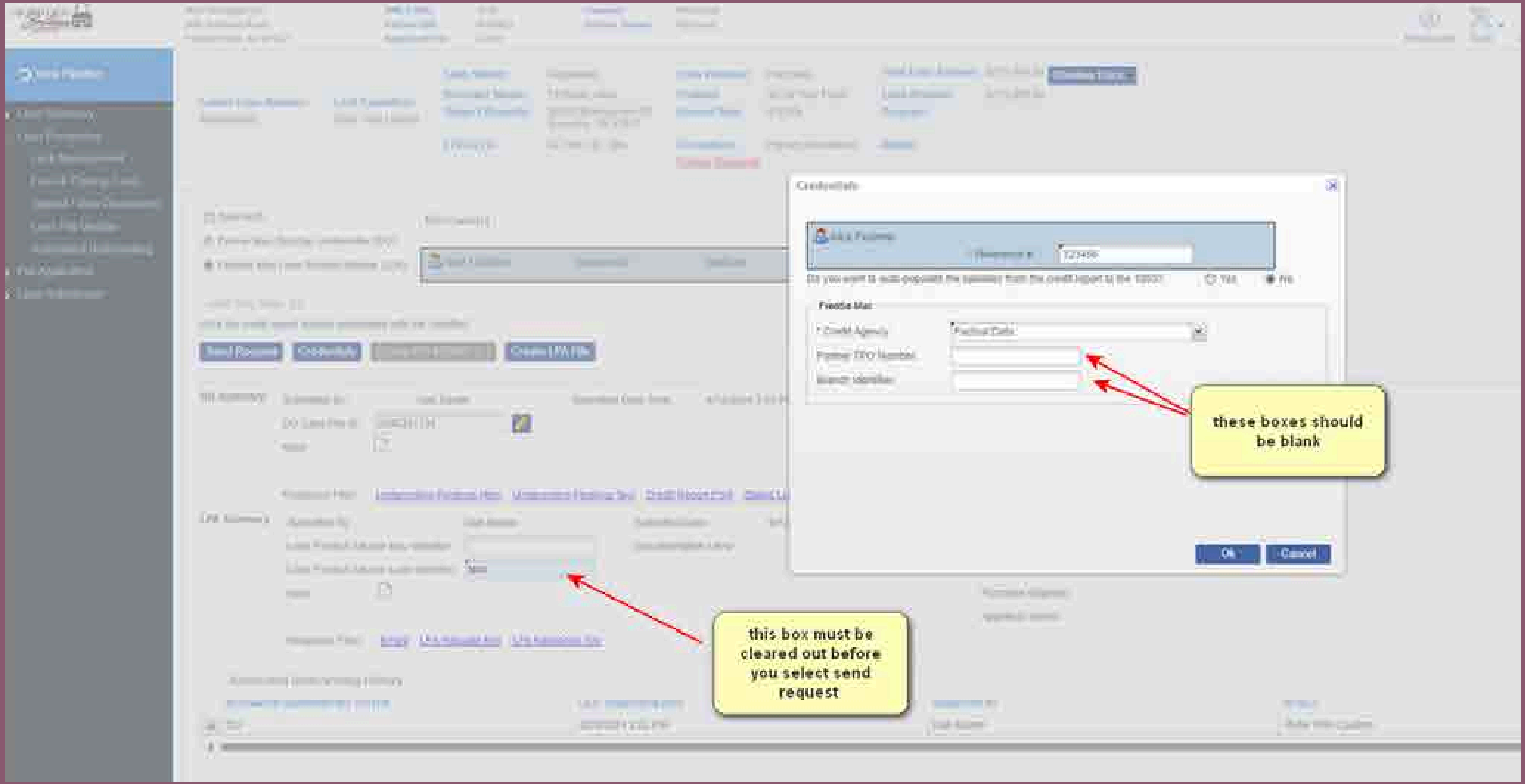
Broker Portal

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



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Tips