



a Mortgage Boutique is a division of
first community mortgage

Blue Sage Broker Portal

Part 1

Blue Sage

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Blue Sage

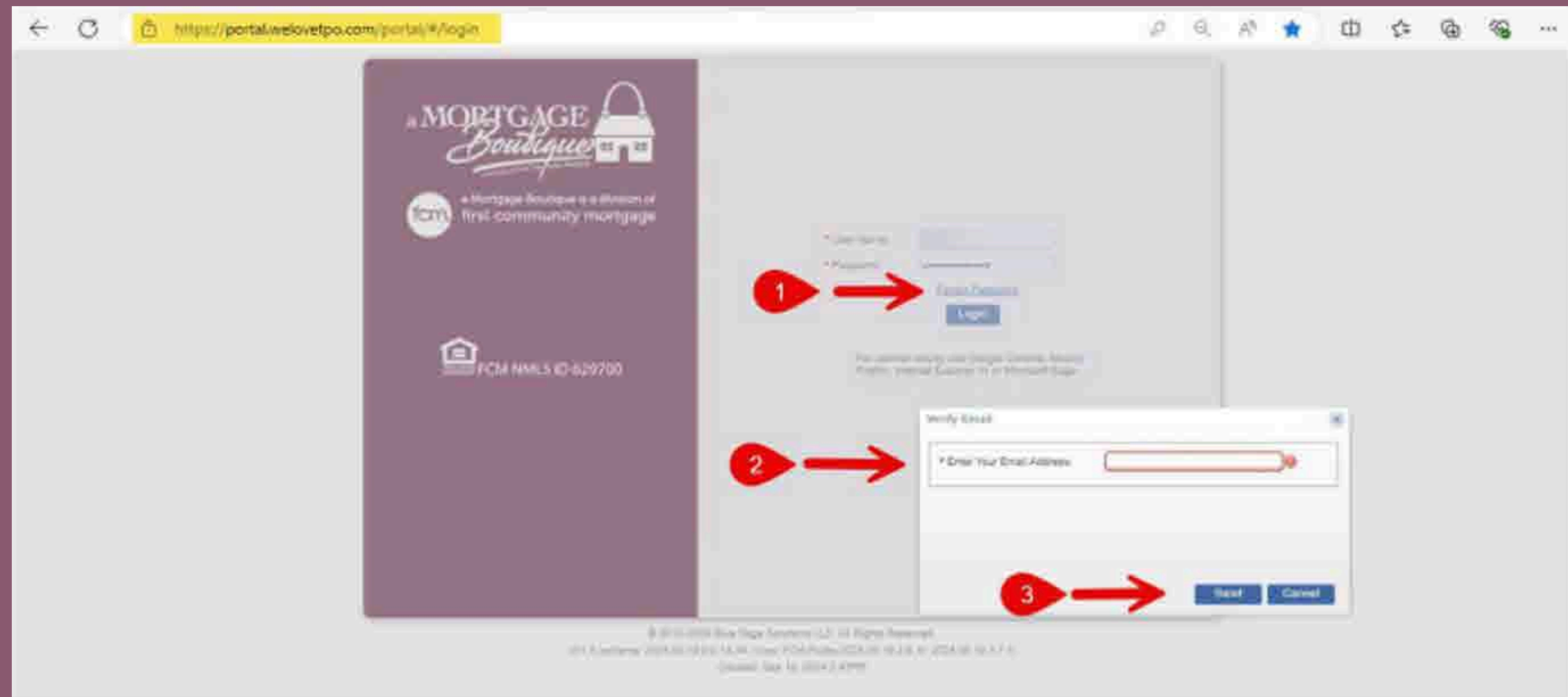
Instructions for initial setup in next slides

URL / Broker Portal:

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

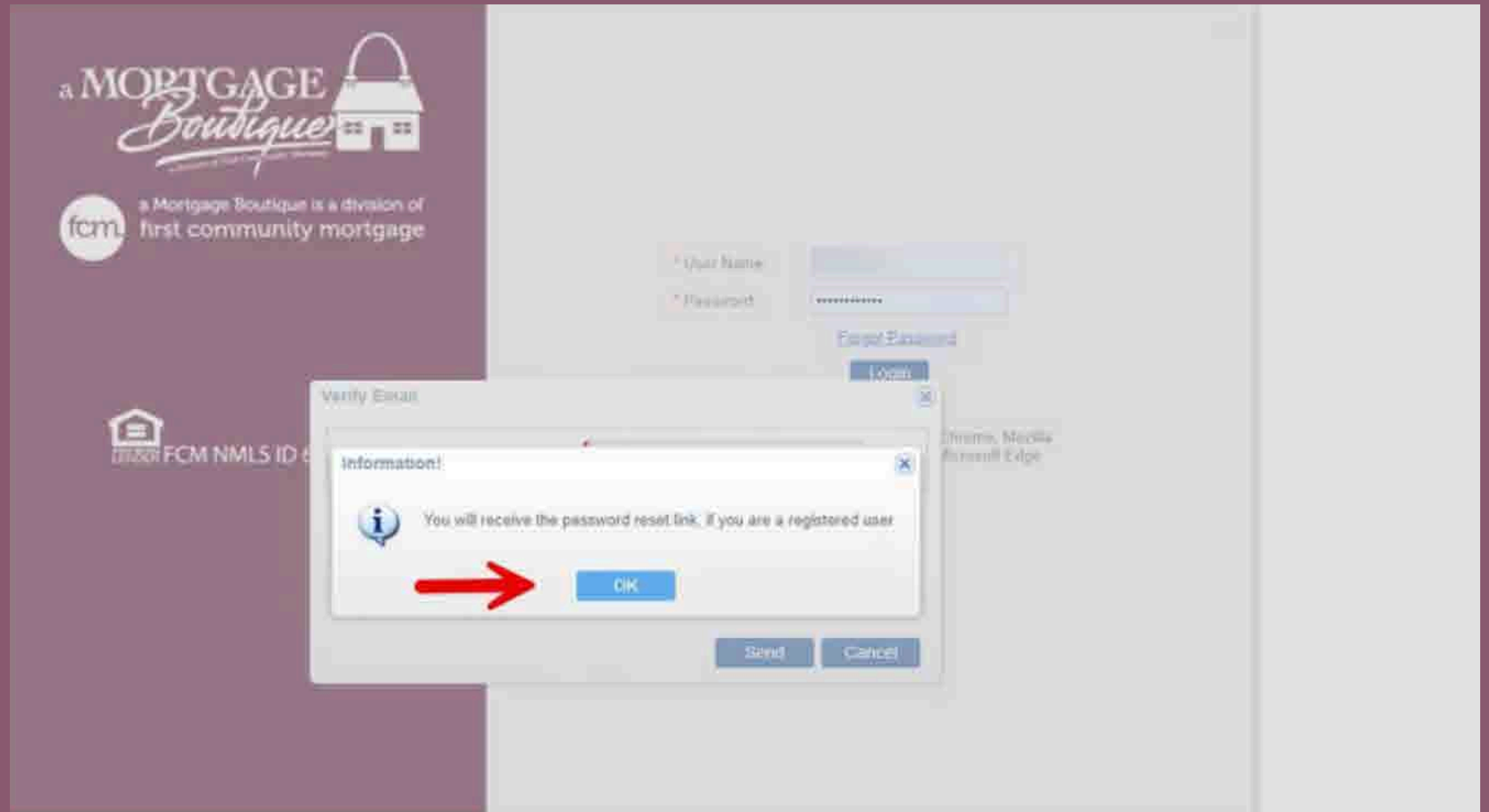


From the login page of the portal, click “Forgot Password”. <https://portal.welovetpo.com/portal/#/login>
Pop up will appear to enter email address. Enter email address and hit “Send”.



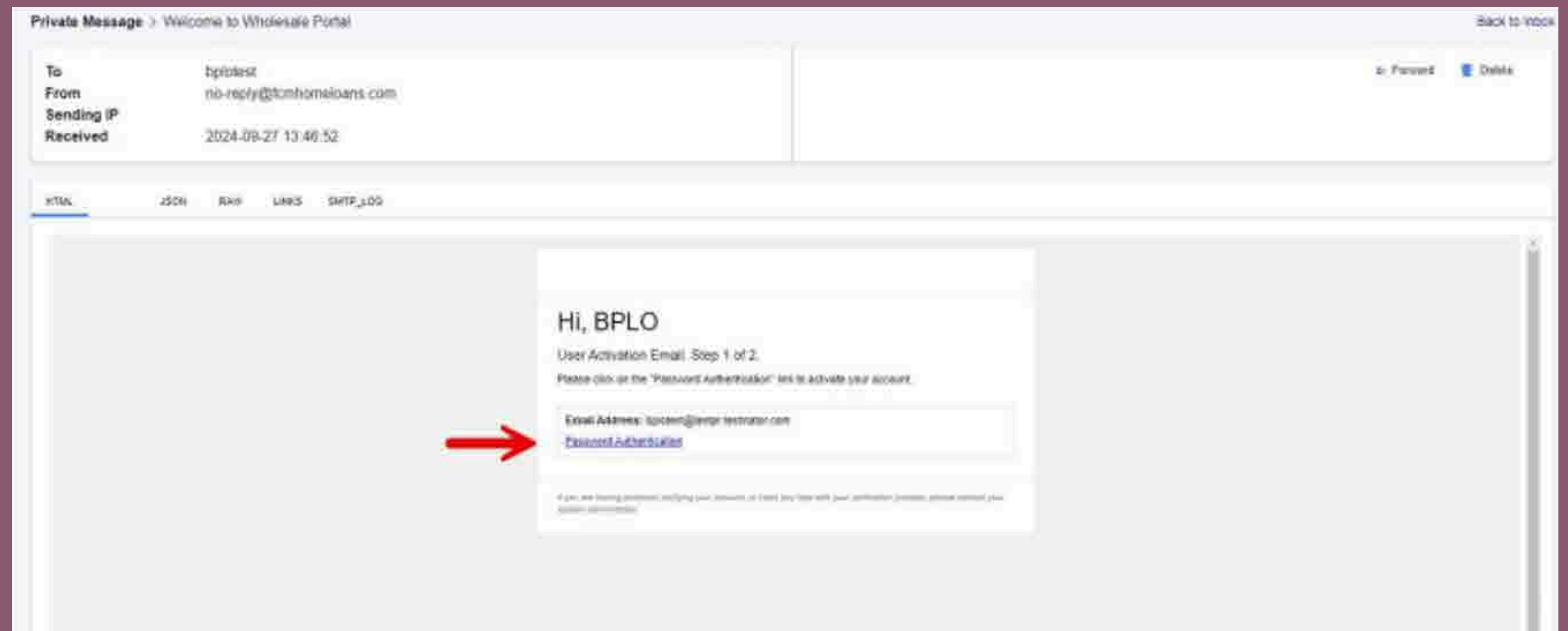
Blue Sage
Initial Set Up

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.



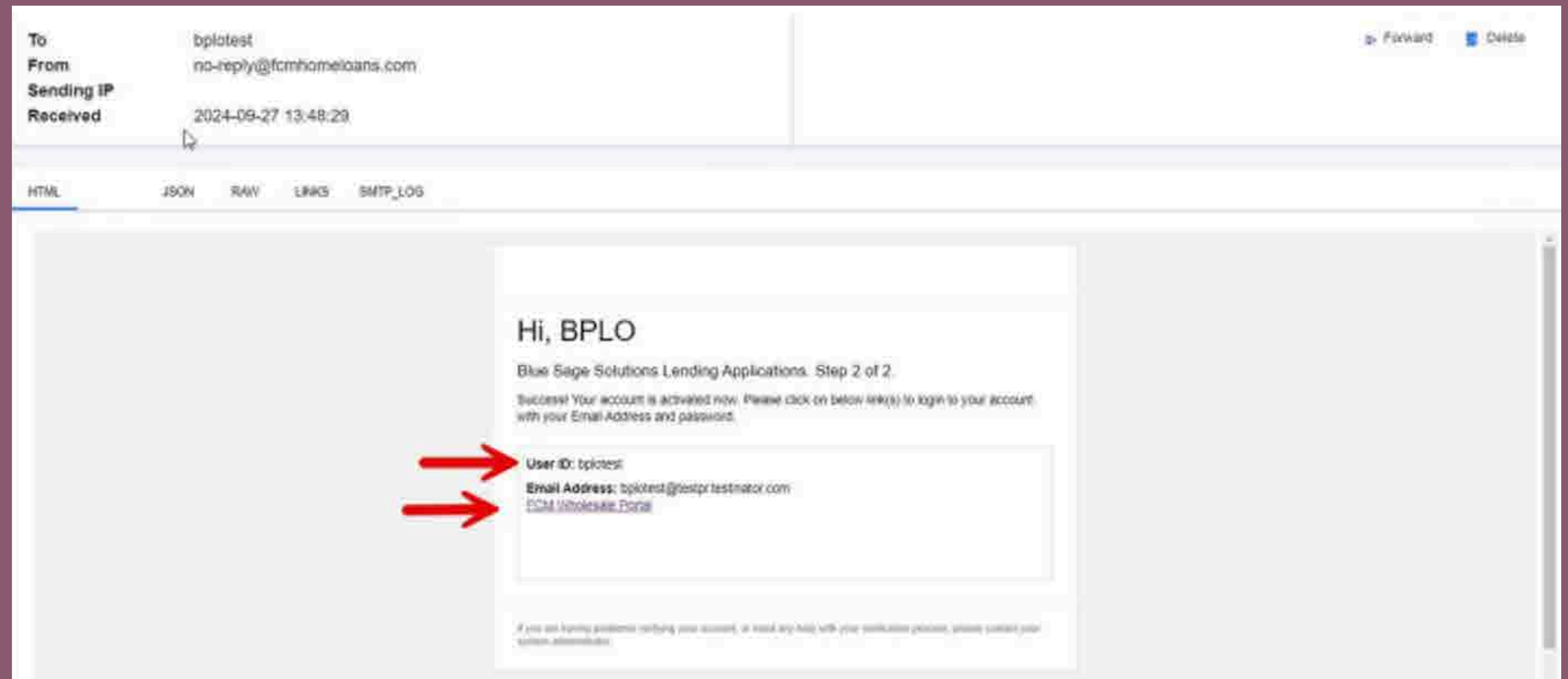
Blue Sage
Initial Set Up

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@testpr-testinator.1"), "New Password" (with masked characters "*****"), and "Verify New Password" (with masked characters "*****"). Below these fields is a section for "Password Requirements". A modal dialog box titled "Verification Successful" is displayed in the foreground, containing an information icon and the text "Please check your e-mail for application link(s). Please close this page." At the bottom of the dialog is a blue "OK" button. Red callouts are used for navigation: a red circle with the number "1" and two red arrows point to the "New Password" and "Verify New Password" fields; a red circle with the number "2" and a red arrow point to the "OK" button.

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

Self Employed: First Time Buyer:

GET PRICING

Voilà! You've got options

PRODUCT DESCRIPTION	INTEREST RATE	MONTHLY PAYMENT	COST/CREDIT
<input type="radio"/> FHLMC 30yr Fixed Max 85K	5.675%	\$473.23	\$422.40 / (0.528)
<input checked="" type="radio"/> FHLMC 15yr Fixed Max 85K	4.25%	\$346.11	\$228.80 / (0.288)
<input type="radio"/> HomePossible	5.525%	\$460.53	\$128.00 / (0.160)
<input type="radio"/> HomePossible with DPA 30-yr fixed	5.525%	\$460.53	\$128.00 / (0.160)
<input type="radio"/> HomeReady	5.380%	\$453.73	\$337.80 / (0.422)
<input type="radio"/> HomeReady with DPA 30-yr fixed	5.380%	\$453.73	\$337.80 / (0.422)

LOCK IT

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

GET PRICING

GET PRICING

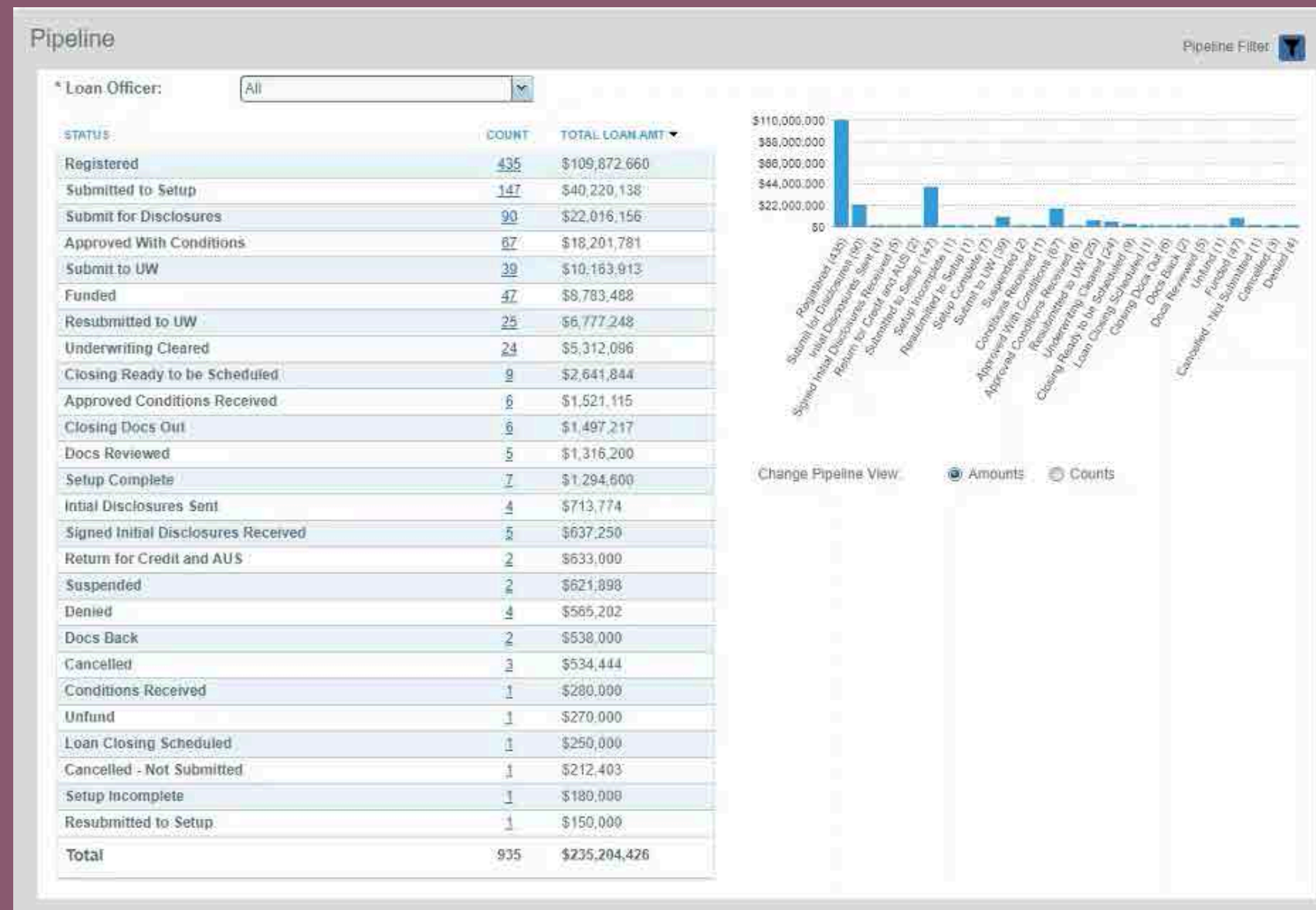
Voilà! You've got options

GET PRICING

Blue Sage 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.



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 bank's logo and contact information are visible: "Gemstone BANK", "BIV FINANCIAL SERVICES INC", "1221 W TOLSON", "CHICAGO, IL 60631". To the right, user information is shown: "NMLS ID#: 143878", "Broker ID#: 9000000", and "Approved For: DOMY". Below this, a navigation menu includes "Home" and "View Pipeline" (highlighted with a red box). The main content area features a search form with the following fields: "Loan Search Period" (set to "6 Months"), "Status Group" (set to "Active"), "Last Name", "Loan Number", "Loan Purpose", and "Case File Id". A "Search" button and a refresh icon are located to the right of the search fields. Below the search form, a pagination bar shows "Page 1 of 6" and "Displaying 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:'. Below these are 'Channel:' and 'Partner Status:' fields, with 'Wholesale' selected. On the right side, there are icons for 'Resources', 'Tools', and 'Log Out'. The main content area has two radio buttons: 'AUS Submission' and 'MISMO 3.4 Submission'. The 'MISMO 3.4 Submission' option is selected. Below it, there is a 'File Location' input field with a 'Browse' button. To the right, there is a 'Register Case File' button. A red arrow points from the 'MISMO 3.4 Submission' radio button to the 'Register Case File' button. Another red arrow points from the 'Register Case File' button to a yellow callout box that says 'To Bring in from a Previous DO/DU file'. At the bottom, there are 'Previous' and 'Cancel' buttons, and a yellow callout box that says 'To Register from 3.4'.

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 displays the Gemstone Bank AUS Submission interface. The top header includes the Gemstone Bank logo and contact information for BIV FINANCIAL SERVICES INC. (7221 W. TOLUHY, CHICAGO, IL 60631). The NMLS ID# is 143978, Broker ID# is 3000000, and Approved For is CONV. The sidebar on the left contains navigation options: Home, View Pipeline, Loan Registration (highlighted), Import Loan File (highlighted), Manual Loan Entry, Generate Pricing Scenario, Appraisal Order, and Broker Administration. The main content area shows the 'AUS Submission' option selected. A dropdown menu is open, listing submission methods: Desktop Underwriter, Desktop Underwriter MISMO 3.4, Loan Product Advisor, and Loan Product Advisor MISMO 3.4. The 'Fannie Mae Case File #' field is empty, and the 'Retrieve Case File' button is visible. The 'Proceed' and 'Cancel' buttons are at the bottom right.

Blue Sage
AUS
Submission

Exceptions will not prevent the user from moving forward.

The screenshot displays the Blue Sage MISMO 3.4 Submission interface. The top navigation bar includes the Blue Sage logo and various user and system information. The main content area is divided into several sections:

- Loan Summary:** Displays key loan details such as Loan Amount, Loan Purpose, and Loan Amount.
- Loan Submission:** Contains a 'Reason for Loan Submission' section with radio buttons for 'Debt-to-Income Ratio' and 'System Loan to Retail'. Below this is the 'Loan Lending Details' section, which includes fields for Name, DOA Name, Address Line One, Address Line Two, Zip City State, and a checkbox for 'I am a borrower of this loan'.
- Errors:** A table of error messages is displayed, with a yellow highlight over the header. The errors listed are:
 - Error: Lender Field Completion Not Applied. Please prove your loan and contact your account executive if the error persists.
 - Error: Insurance Expense Records Required.
 - Error: Automated Underwriting must be requested.
 - Error: All Banking Institutions must be optional and added.
 - Error: Pricing Requested over submission. All minimums must be "Yes".
 - Error: Send out of mode server contact.
 - Error: Loan must have a Mortgage Insurance score.

A yellow callout box with a red arrow points to the 'Data' column in the error table, stating: "The broker can click on 'Data' to return to the section where they can correct the error preventing submission".

At the bottom of the form, there are three buttons: "Submit Loan", "Cancel", and "Get Stepping Disclosure". A red arrow points to the "Submit Loan" button.

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

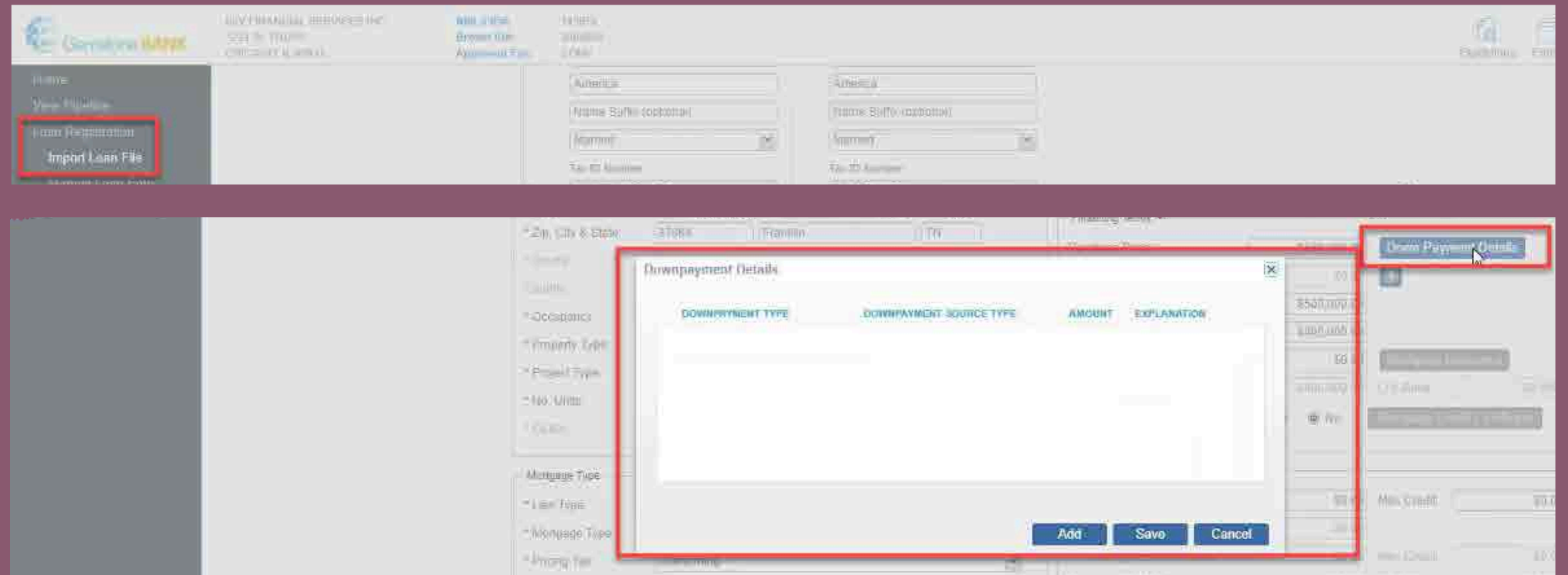
The screenshot displays the Blue Sage Verify web application interface. The left sidebar contains navigation options, with 'Input Loan File' highlighted. The main form area includes several sections:

- Loan Information:** Fields for 'MLO NMLS ID' (highlighted in red), 'Settlement Date (Est)' (highlighted in red), and 'First Payment Due Date' (highlighted in red).
- Property Information:** Fields for 'Property Address', 'Loan Type', 'Project Type', and 'Mortgage Type'.
- Other Fields:** 'Qualifying Credit Score' (highlighted in red), 'Mortgage Type', and 'Loan Interest Rate'.

The interface also features a top navigation bar with icons for Home, Loans, Tools, and Settings, and a bottom status bar with the text 'Recent Loans'.

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.

The screenshot displays the Gemstone BANK loan registration interface. At the top left, the Gemstone BANK logo is visible. The top right shows the company name 'BJV FINANCIAL SERVICES INC.' and address '2221 W. TOUHY CHICAGO, IL 60631'. Below this, there are fields for 'NML S-ID#', 'Broker ID#', and 'Approved For'. The main form area contains two columns of input fields: 'America', 'Name Suffix (optional)', 'Married', and 'Tax ID Number'. A sidebar on the left contains navigation options: 'Home', 'View Pipeline', 'Loan Registration', 'Import Loan File', and 'Manual Loan Entry'. The 'Loan Registration' and 'Import Loan File' options are highlighted with a red box. At the bottom right, there are two buttons: 'Register' and 'Cancel & Close', with the 'Register' button highlighted by a red box.

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. The top navigation bar includes the Blue Sage logo, user information (NYP FINANCIAL SERVICES INC, 333 W 120TH, CHICAGO, IL 60642), and user details (DALE LEE, Broker/SA, Approved Fee, 11979, 300000, 2019). The main content area shows loan details such as Loan Number (21000001), Loan Extension, Loan Status (Approved), Borrower Name (Arhula, W), Loan Purpose (Purchase), Product (One-Collateral 30-yr Fixed), Loan Amount (\$800,000.00), Interest Rate (4.100%), and LTVCLTY (88.49% 75.00%). The left sidebar contains navigation options: View Pipeline, Loan Summary, Loan Details, Short Application, Status History, Alerts & Notification Mgmt, **Contacts**, Loan Processing, Full Application, Loan Satisfaction, and Summary Order. The main content area is divided into sections: Lender Account Management (with a red box around the table), Borrower Account Management, and Broker Contact Mgt (with a red box around the 'Set' button). The table in the Lender Account Management section has columns for CONTACT NAME, CONTACT ADDR, EMAIL, and PHONE. The table contains one row with the following data: Account Executive, Loan Officer, Email: dlee@blue.com, Phone: (906) 933-6942. The Broker Contact Mgt section has a table with columns for CONTACT ID, CONTACT NAME, and a 'Set' button. The 'Set' button is highlighted with a red box.

Blue Sage Loan Summary

Blue Sage Lock Management

View Profile

Loan Number: 4000000000 | Lock Expiration: [Date]

Loan Status: [Status] | **Loan Amount:** \$100,000.00 | **Program:** [Program]

Loan Details: Loan ID: [ID] | Loan Type: [Type] | Product: [Product] | Interest Rate: [Rate]

Property Information: Property Address: [Address] | Property Type: [Type] | Project Type: [Type]

Loan Purpose: Purpose of Loan: [Purpose] | Documentation Type: [Type] | Employment: [Employment]

Financing Terms: Purchase Price: \$240,000.00 | Loan Amount: \$200,000.00 | Mortgage Insurance Premium: \$0.00

Other Loan Details: Escrow Withheld: [Yes/No] | Apply For Buy Out: [Yes/No] | Closing in 30 Days: [Yes/No] | Mortgage Credit Certificate: [Yes/No]

Further Compensation: Under Full Compensation: [Yes/No] | Escrow Full Compensation: [Yes/No]

Navigation: Loan Summary, Loan Details, Sheet Calculator, Status History, Import History, Alerts & Notification Mgmt, Contacts, Loan Processing, Full Application, Loan Submitter

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 'Lock Screen' interface within the Blue Sage Lock Management system. The interface is divided into several sections:

- Header:** Displays user information (Name: J. J. J., Score: 30000, Approved For: 2019) and system navigation icons (Home, Files, Tools, Resources, Alerts, Log Out).
- Left Sidebar:** A navigation menu with 'Lock Management' highlighted in red.
- Form Fields:** A grid of input fields for loan details. The 'Fee Buy-Out' field is highlighted with a red box and contains a red asterisk, indicating it is mandatory. It is a radio button field with 'Yes' and 'No' options.
- Summary Table:** A table on the right side of the form showing loan details such as 'Purchase Price', 'Loan Amount', and 'Remaining Balance'.
- Bottom Buttons:** A 'Price to Lock' button is highlighted with a red box, along with 'Cancel' and 'Print' buttons.

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.

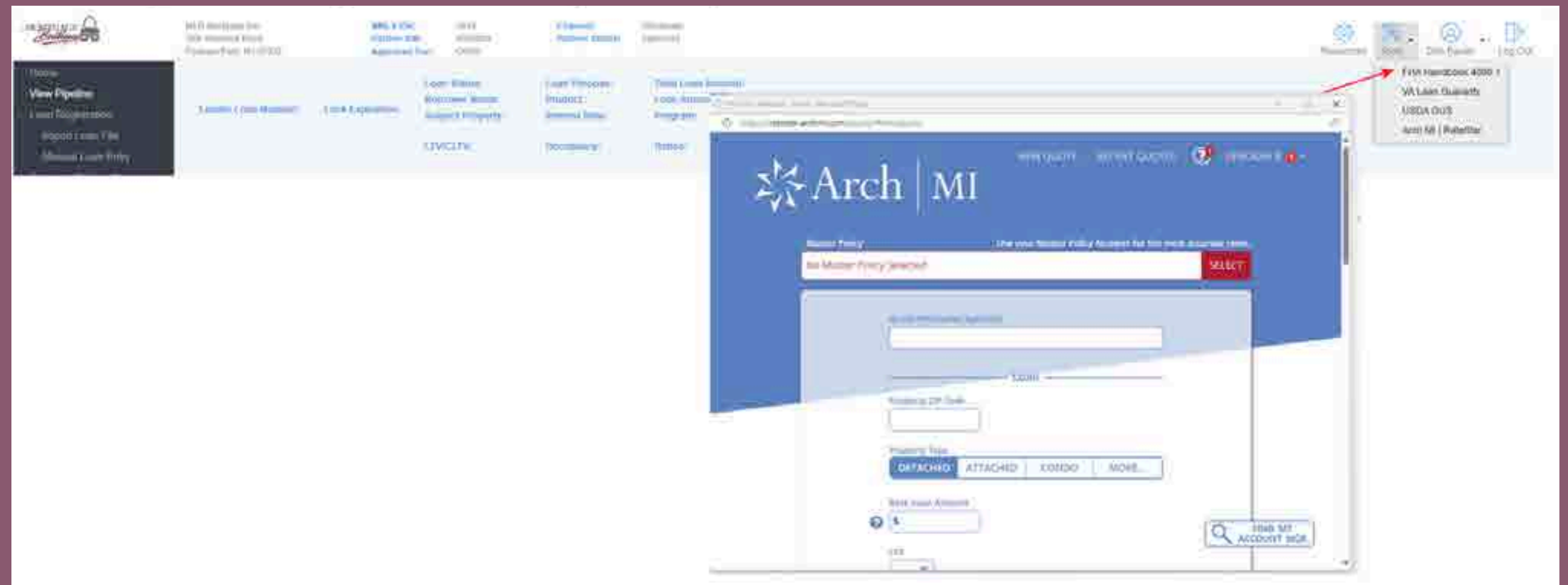
The screenshot shows a software interface with a 'Pricing Details' window open. The window title is 'Pricing Details' and it contains a dropdown menu set to '15 Day Rate Lock'. Below this, the loan type is identified as 'Conforming 30 yr Fixed'. A table titled 'Net Rate & Price' is displayed with the following data:

Rate	P.A. (Points)	15 DAY	30 DAY	45 DAY
3.400%	\$1,793.95	-0.376%	-0.257%	-0.126%
3.50%	\$1,796.16	-0.361%	-0.238%	-0.101%
3.625%	\$1,824.21	-0.376%	-0.251%	-0.126%
3.75%	\$1,852.40	-0.376%	-0.251%	-0.126%
3.875%	\$1,880.95	-0.376%	-0.251%	-0.126%
4.000%	\$1,907.36	-0.376%	-0.251%	-0.126%
4.125%	\$1,931.48	-0.376%	-0.251%	-0.126%

Below the table, there are fields for 'Minimum Points: 0.00%' and 'Maximum Points: 0.00%'. A section titled 'Pricing Adjustments' is visible, showing 'FICO/LTV Adjustment: FICO Score (720/750) LTV (75.01-80%)' with a value of 0.000% and a price adjustment of -0.356%. At the bottom of the window, there are 'Lock' and 'Cancel' buttons. The 'Lock' button is highlighted with a red box.

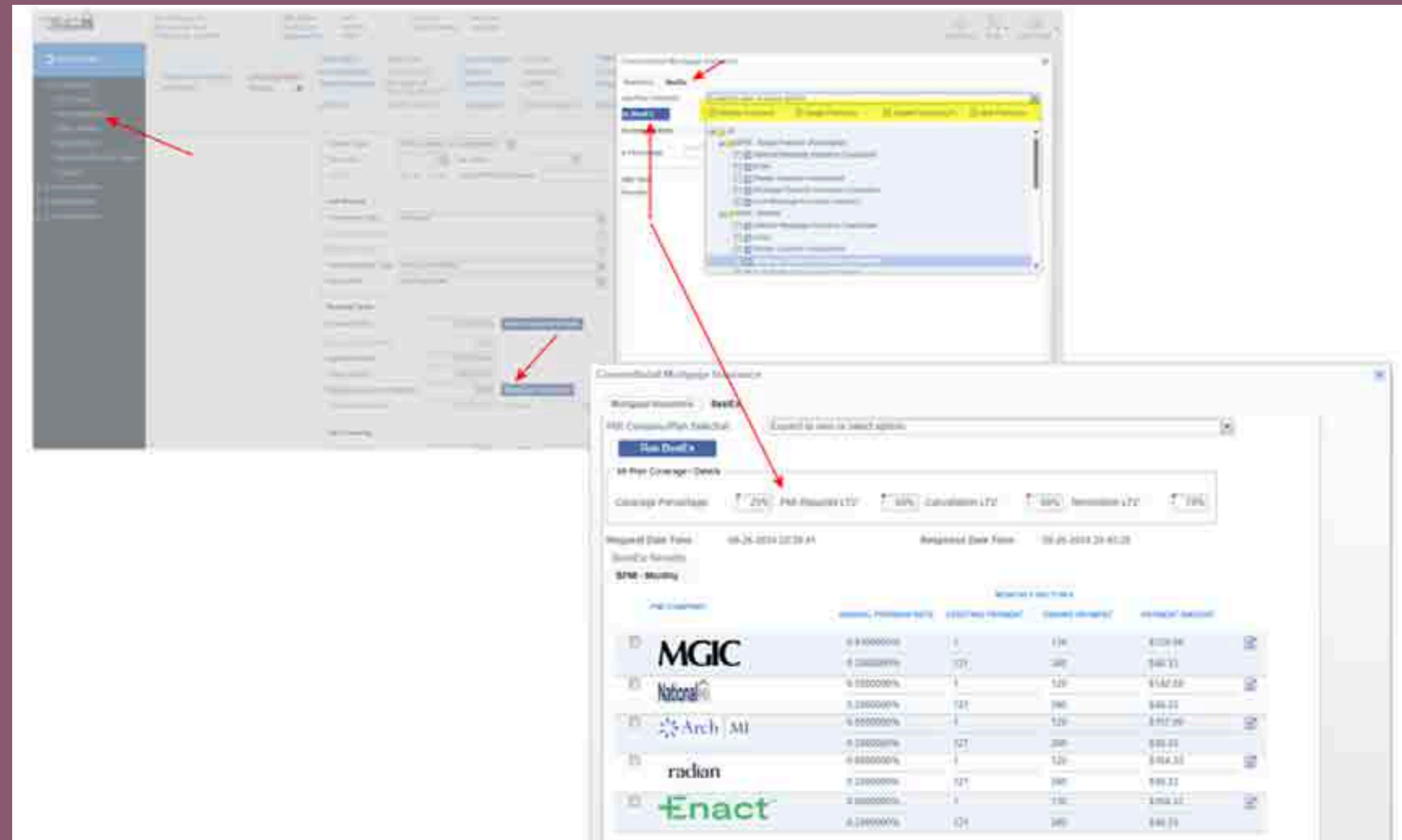
Blue Sage Lock Management

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.



Blue Sage
Quotes

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

The screenshot displays the Blue Sage portal interface. On the left is a navigation menu with options like 'View Pipeline', 'Loan Summary', 'Loan Details', 'Show Application', 'Status History', 'Export History', 'Alerts & Notification Mgmt.', 'Contacts', 'Loan Processing', and 'Full Application'. The 'Status History' option is highlighted with a red arrow. The main content area shows loan details for 'Dylan Rink, JD (2022)' with a 'Farm ID# 000007' and 'Approved For: 0000'. Below this, a 'Status History' table is visible, also indicated by a red arrow. The table has columns for 'STATUS DATE' and 'STATUS'. The status history shows a sequence of events: 'Registered' on 09/26/2023 at 07:41 PM, 'Status for Automated Documents' on 09/26/2023 at 01:54 PM, 'Submit for Automated Documents' on 09/26/2023 at 01:54 PM, and 'Submit for Manual Documents' on 09/26/2024 at 01:50 PM. Other loan details include 'Loan Status: Submitted for Manual Documents', 'Loan Purpose: Personal', 'Total Loan Amount: \$150,000.00', 'Loan Amount: \$150,000.00', 'Program: FCM Solution Pre-WGM FD 30 Yr Fixed', 'Interest Rate: 8.25%', 'Occupancy: Primary Residence', and 'Rate: 7.75% (11.99%)'. A 'Preview Docs' button is also present.

STATUS DATE	STATUS
09/26/2023 07:41 PM	Registered
09/26/2023 01:54 PM	Status for Automated Documents
09/26/2023 01:54 PM	Submit for Automated Documents
09/26/2024 01:50 PM	Submit for Manual Documents

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 displays the Blue Sage Broker Portal interface. At the top, there is a navigation bar with the Blue Sage logo and various user and system information. Below this, a sidebar on the left contains a menu with options like 'View Pipeline', 'Loan Summary', 'Loan Details', 'Start Application', 'Status History', 'Report History', 'Alerts & Notifications', 'Contacts', 'Loan Processing', and 'Full Application'. The main content area is divided into several sections: 'Loan Details' showing loan status and terms; 'Contacts' with sub-sections for 'Lender Account Management', 'Partner Account Management', and 'Partner Contact Info'; and 'User Assignment' showing a table of users currently assigned to the loan and a 'Select User to Assign' form. Red arrows point to the 'Contacts' menu item in the sidebar, the 'Partner Contact Info' section, and the 'Set' buttons for each contact entry.

ROLE	LAST NAME	FIRST NAME	PHONE
Wholesale Loan Officer	Butler	Jill	8252024 4147M
Wholesale Secondary	Chavitt	Tony	8252024 4147M

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:

