



a Mortgage Boutique is a division of
first community mortgage

Blue Sage Broker Portal

Part 2



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Blue Sage

Table of Contents

- Fee & Closing Costs
- Preview Disclosures
- Fee & Closing Costs
- Document Search
- Loan Process
- Broker Portal
- Submitting Conditions
- Broker Proof
- Submit for Review
- Extend Lock
- Change of Circumstance
- Registering A DPA 2nd
- Ordering The ICD

This information on the screen was imported with the file. The screen should reflect very closely or exactly the view that the broker has and whatever system they are using

[illegible]

Legend:
A - Originals: Checked B - Estimate You Control Your File C - Revised Yks (File) Fee E - Transit and Other Estimated Fees F - Projects G - Supply (Access Permit) H - Other
*** View the 04555 AC POC amount

[Generate Title & Recording Fees](#)
[Quick Fees](#)
[Transfer Ownership](#)
[Add New Tax](#)
[Add New Expense](#)
[Add New Credit](#)

Blue Sage Fee & Closing Costs

On the Fees & Closing Costs tab you can add, delete or change fees, add escrows and adjust seller credits.

View Pipeline

Loan Summary

Loan Processing

Lock Management

Fees & Closing Costs

Upload / View Documents

Loan File Update

Automated Underwriting

Full Application

Loan Submission

Loan Status: **Approved**

Loan Purpose: **Purchase**

Total Loan Amount: **\$250,000.00**

Preview Docs

Lender Loan Number: **4900000011**

Lock Expiration: **Expired**

Borrower Name: **Freeman, Alex**

Product: **Mortgage**

Loan Amount: **\$250,000.00**

Subject Property: **920 Maple St
Kennesaw, TN 37117**

Interest Rate: **8.00%**

Program: **HomeReady**

LTV/CLTV: **98.53% / 98.53%**

Occupancy: **Primary Residence**

Ratio: **98.53% / 98.53%**

Fees and Closing Costs

Cancel All Rows

Fees and Closing Cost

Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	WHO TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT...	FINANCE CHARG...	FEES INC...	MANUAL...	DELETE
A	Administration Fee		Lender	\$1,085.00	\$1,085.00	\$0.00	\$1,085.00			
A	Broker Compensation		Broker	\$2,900.00	\$0.00	\$0.00	\$0.00			
A	Discount Points		Lender	\$4,289.10	\$4,289.10	\$0.00	\$4,289.10			
B	Appraisal Fee	Universal Appraisal Management	Third Party Pr...	\$535.00	\$535.00	\$0.00	\$0.00			
B	Credit Report Fee**		Third Party Pr...	\$150.00	\$100.00	\$50.00	\$0.00			
C	Closing Protection Letter Fee	TRESSLER & ASSOCIATES, PLLC	Third Party Pr...	\$50.00	\$50.00	\$0.00	\$50.00			
C	Lender's Title Insurance	TRESSLER & ASSOCIATES, PLLC	Third Party Pr...	\$1,524.57	\$1,524.57	\$0.00	\$0.00			
C	Recording Release/Service Fee	TRESSLER & ASSOCIATES, PLLC	Third Party Pr...	\$5.00	\$5.00	\$0.00	\$5.00			
C	Settlement/Closing/Attorney Fee	TRESSLER & ASSOCIATES, PLLC	Third Party Pr...	\$695.00	\$695.00	\$0.00	\$695.00			
C	www.fraud		Other	\$100.00	\$100.00	\$0.00	\$100.00			
E	Deed Recording		Third Party Pr...	\$22.00	\$22.00	\$0.00	\$0.00			
E	Mortgage Recording		Third Party Pr...	\$167.00	\$167.00	\$0.00	\$0.00			
E	State Transfer Taxes - Deed		Third Party Pr...	\$1,185.00	\$1,185.00	\$0.00	\$0.00			
E	State Transfer Taxes - Mortgage		Third Party Pr...	\$332.20	\$332.20	\$0.00	\$0.00			
E	Title Insurance		Third Party Pr...	\$0.00	\$0.00	\$0.00	\$0.00			

Generate Lender Fees

Quick Fees

Broker Compensation

Add New Fee

Add New Escrow

Add/Edit Credits

Blue Sage
Fee &
Closing Costs

Generate a preview of disclosures after adding the fees. Select “Generate Initial Disclosures”. Click “Submit Loan” to send the loans to the borrower and loan officer for signatures.

View Pipeline

Loan Summary

Loan Processing

Full Application

Loan Submission

Loan Submission

Loan Number: 8000000011

Lock Expiration: Expired

Loan Status: Required

Borrower Name: Elmore, Alice

Subject Property: 840 Marsh St
Knoxville, TN 37917

Loan Purpose: Purchase

Product: HomeReady

Interest Rate: 3.800%

Occupancy: Primary Residence

Total Loan Amount: \$290,000.00

Loan Amount: \$290,000.00

Program: HomeReady

Rates: 28.82% / 2.00%

Preview Docs

URLA

Loan Estimate

Closing Disclosure

Initial Disclosure Package

Loan Submission

Reason for Loan Submission

Generate Initial Disclosures

Submit Loan to Setup

Loan Licensing Details

Name

DBA Name

Address Line One

Address Line Two

City State

Company/Branch NMLS ID

Company/Branch License

MLO NMLS ID

MLO License #

Further acknowledges that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received at

Broker Certifies that an intent to Proceed was signed by the Borrower(s) on the following date

Submit Loan

Cancel

Anti-Steering Disclosure

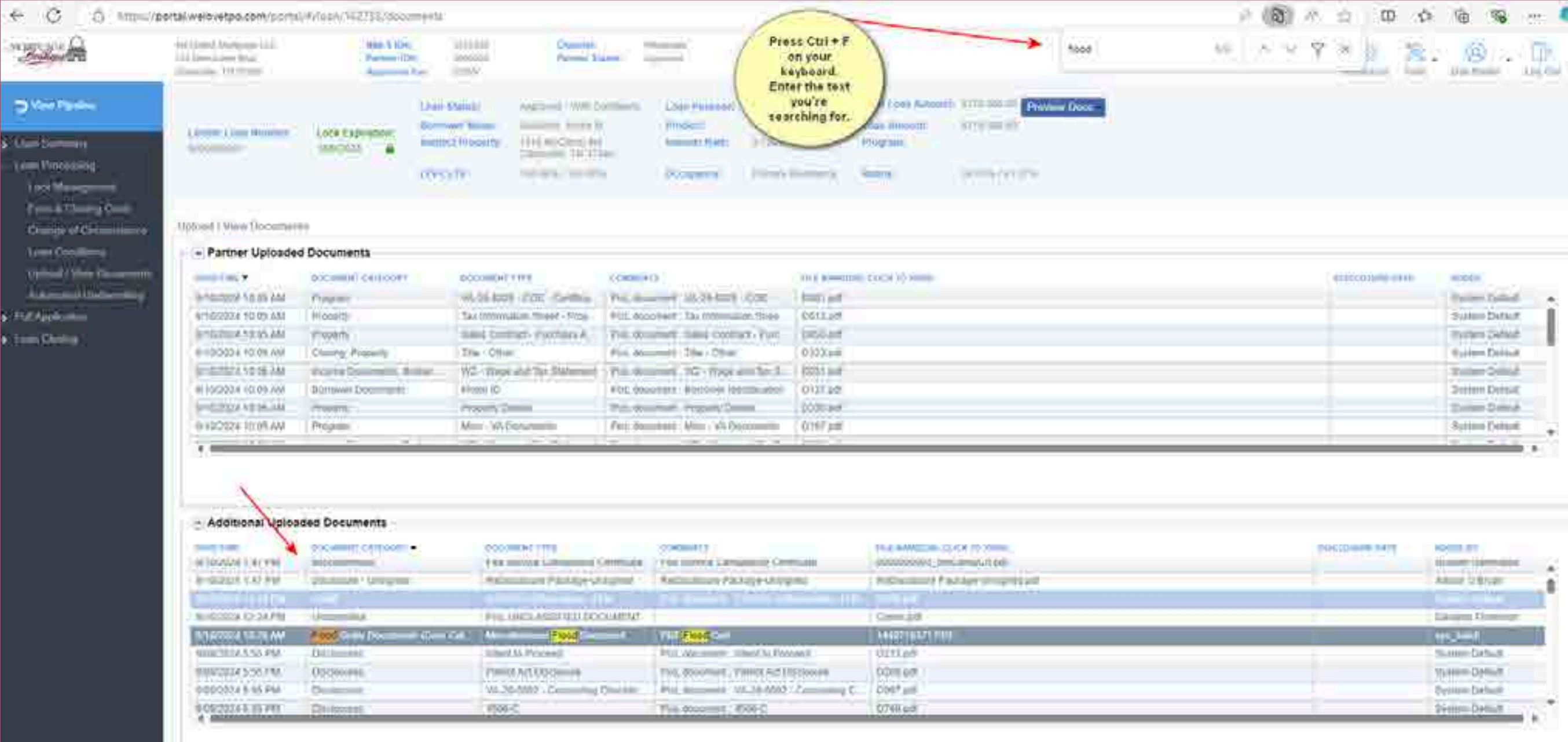
Blue Sage
Preview
Disclosures

In order to submit loan for review a submission package must be uploaded and disclosures must be signed. Documents can be uploaded in single or multiple PDF's

Blue Sage
Fee &
Closing Costs

The screenshot displays the Blue Sage software interface for document upload. A sidebar on the left contains a menu with options like 'Loan Summary', 'Loan Processing', 'Loan Management', 'Fee & Closing Costs', 'Upload / View Documents', 'Loan File Option', 'Automated Underwriting', 'Tool Application', and 'Loan Submission'. A red arrow points to the 'Upload / View Documents' option. The main window features a top header with loan details such as 'Loan Address', 'Requestor', 'Loan Purpose', 'Package', 'Total Loan Amount', 'Loan Amount', and 'Program'. Below this, a 'Document Upload' dialog box is open. The dialog box has a title bar and a close button. It contains a message: 'Only PDF's, TIFF's, TXT, HTML, HTML and XML can be uploaded'. Below this message is a table with columns: 'Category', 'Doc Type', 'Description', 'Disclosure Date', and 'File Name'. The first row is pre-filled with 'Submission Documents' in the 'Category' column and 'Initial Submission Package' in the 'Doc Type' column. Red arrows point to these two dropdown menus. To the right of each row is a 'Browse' button. At the bottom of the dialog box are 'Upload' and 'Cancel' buttons.

To search for a document in the Broker Portal
see below:



Blue Sage Document Search

The broker needs to click the “Submit Loan” button to grant the AMB Setup Team access to proceed with the loan process

The screenshot displays the Blue Sage Loan Process interface. A yellow callout bubble with the text "To Upload Initial Submission Package in Broker Portal" points to the "Submit Loan" button in the top navigation bar. Below this, the "Partner Uploaded Documents" section is visible. A "Document Upload" dialog box is open, showing a table with columns for Category, Doc Type, Description, Disclosure Date, and File Name. The first row is pre-filled with "Submission Documents" for Category, "Initial Submission Package" for Doc Type, and a "Browse" button for File Name. Red arrows point to the "Submit Loan" button, the "Initial Submission Package" dropdown, the "Browse" button, and the "Upload" button at the bottom of the dialog. The "Upload Documents" button in the bottom left corner of the main interface is also highlighted with a red arrow.

Category	Doc Type	Description	Disclosure Date	File Name
Submission Documents	Initial Submission Package			Browse
				Browse
				Browse
				Browse
				Browse

Upload Documents

Upload

Cancel

Blue Sage
Loan Process

Blue Sage
Loan Process

View Pipeline

Loan Summary

Loan Processing

Full Application

Loan Submission

Loan Submission

Lender Loan Number:

Lock Expiration: 10/15/2024

Loan Status: Signed intent Documents Received

Borrower Name: [REDACTED]

Subject Property: [REDACTED]

Loan Purpose: Refinance

Product: FHA 30 Year Fixed

Interest Rate: 6.000%

Loan Amount: \$105,000.00

Program: [REDACTED]

Debit/Equity: Primary Residence

Ratio: 87.18% / 41.25%

Preview Docs

Loan Submission

Reason for Loan Submission

☐ Generate Initial Documents

☒ Submit Loan to Setup

Loan Licensing Details

Name: [REDACTED]

DBA Name: [REDACTED]

Address Line One: [REDACTED]

Address Line Two: [REDACTED]

Zip City State: [REDACTED]

Company/Branch NMLS ID: [REDACTED]

Company/Branch License: [REDACTED]

MLO NMLS ID: [REDACTED]

SAID License #: [REDACTED]

Parties acknowledge that all six (6) items, that define an Application, were received at the time the Borrower signed the 1003 (URLA) or the date that all six (6) items were received to:

Signature: [REDACTED]

Broker certifies that an Intent to Proceed was signed by the Borrower(s) on the following date:

6/13/2024

By selecting Submit, you confirm that loan 0000000004 will be submitted to the lender. As part of the submission process, indicate the action that the lender should take based on receiving the loan.

Click Cancel to stop the submission process.

Submit Loan

Cancel

Add Supporting Documents

Once documents are signed and submission package is uploaded, Broker Partners will need to submit the loan to Setup so AMB team can move to underwriting.

Disclosure tracking in the Broker Portal

View Pipeline

Loan Summary

Loan Details

Short Application

Status History

Import History

Alerts & Notification Mgmt

Contacts

Loan Processing

Full Application

Loan Status: **Set Up in Process**

Loan Purpose: Purchase

Total Loan Amount: \$144,993.00

Preview Docs

Lender Loan Number: 4000000289

Lock Expiration: None - Not Locked

Borrower Name: Firebina, Alice

Product: FHA 30-Yr Fixed

Loan Amount: \$142,500.00

Subject Property: 3726 Poplar St Virginia Beach, VA 2345

Interest Rate: 6.000%

Program:

LTV/CLTV: 94.37% / 97.35%

Occupancy: Primary Residence

Ratios: 22.53% / 20.81%

1 Borrowers

Alice Firebina (Primary)

1 Map of Units

Property Type: Detached

Occupancy: Primary Residence

Appraised Value: \$151,000.00

Refinance Purpose:

710 Credit Score

Loan Term: 360

Escrows / Impounds: Yes

Documentation Type: Full Documentation

ARM Margin: 0.000%

ARM Index: 0.500%

Document/Item Expires On

0 Total Expired

Credit Docs: 12/9/2025

Income Docs:

Asset Docs:

Title Docs:

Appraisal Docs:

Employment Docs:

Rate Lock:

Critical Dates

Submit To Underwriting Date:

Approval Date:

Loan Reference Dates

TRID Application Date: 10/15/2024

Initial Disclosure Due Date: 10/19/2024

ECOA Application (Reg B) Date: 10/15/2024

Intent to Proceed Date: 10/15/2024

First Allowable Closing Date: 10/23/2024

Estimated Closing Date: 11/06/2024

Firm Closing Date:

Initial CD Due Date - Mail: 10/30/2024

Initial CD Due Date - eSign: 11/05/2024

Rescission Date:

Funding Date: 11/08/2024

Disclosure Dates

Initial Loan Estimate Sent Date: 10/16/2024

Initial Loan Estimate Received Date: 10/16/2024

Revised Loan Estimate Sent Date:

Revised Loan Estimate Received Date:

Initial Closing Disclosure Sent Date:

Initial Closing Disclosure Received Date:

Revised Closing Disclosure Sent Date:

Revised Closing Disclosure Received Date:

USDA Conditional Commitment

Commitment Issue Date:

Commitment Expiration Date:

Disclosure Delivery History

DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATE/TIME	DISCLOSURE	PACKAGE SIGNED DATE/TIME	INFO	PACKAGE
Initial Disclosure	Esign	System Generated	10/15/2024 10:12 AM	Loan Estimate	10/16/2024 10:18 AM		

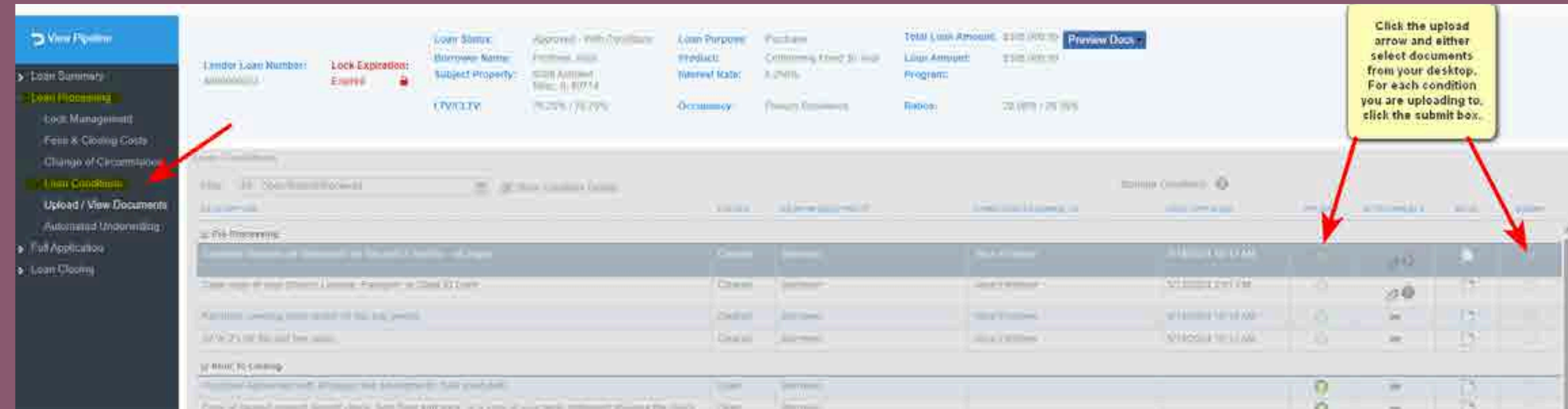
Brokers can access and print their full disclosure packages by clicking on the paperclip icon.

by selecting the info icon a broker can print individual documents from a disclosure package

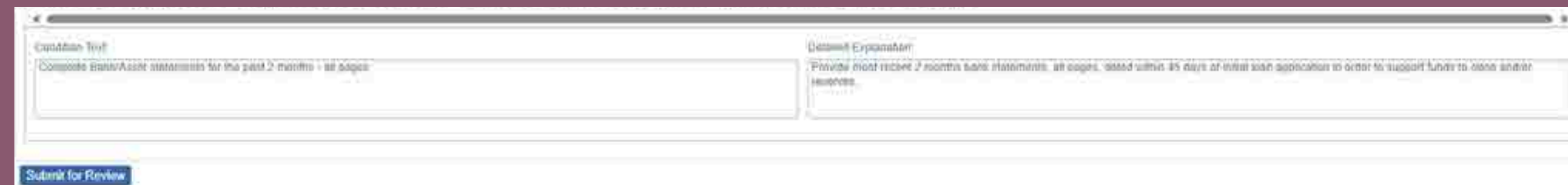
Disclosure Delivery History							
DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATE/TIME	DISCLOSURE	PACKAGE SIGNED DATE/TIME	INFO	PACKAGE
Initial Disclosure	esign	System Generated	10/15/2024 10:12 AM	Loan Estimate	10/16/2024 10:18 AM		
1003 Uniform Residential L...	Esign						
1103 Supplemental Consum...	Esign						
4508-C IVES Request for Tr...	Esign						
Acknowledgment of Receipt	Esign						
Anti Steering Disclosure	Esign						
Audit Log	None						
Borrower Certification and A...	Esign						
Certification and Authorizat...	Esign						
Credit Score Disclosure - A...	Esign						
ECOA Notice (First Communi...	Esign						
Employment and Income Affi...	Esign						
Fair Credit Reporting Act (All...	Esign						
FBI Fraud Warning	Esign						
FHA Remedatory Clause-Re...	Esign						
FHA Identity of Interest Certi...	Esign						
First Lien Appraisal Waiver-R...	Esign						
For Your Protection Get a Ho...	None						

Blue Sage
Broker Portal

Once the loan is conditionally approved, the “Loan Conditions” tab will become available for document uploads.

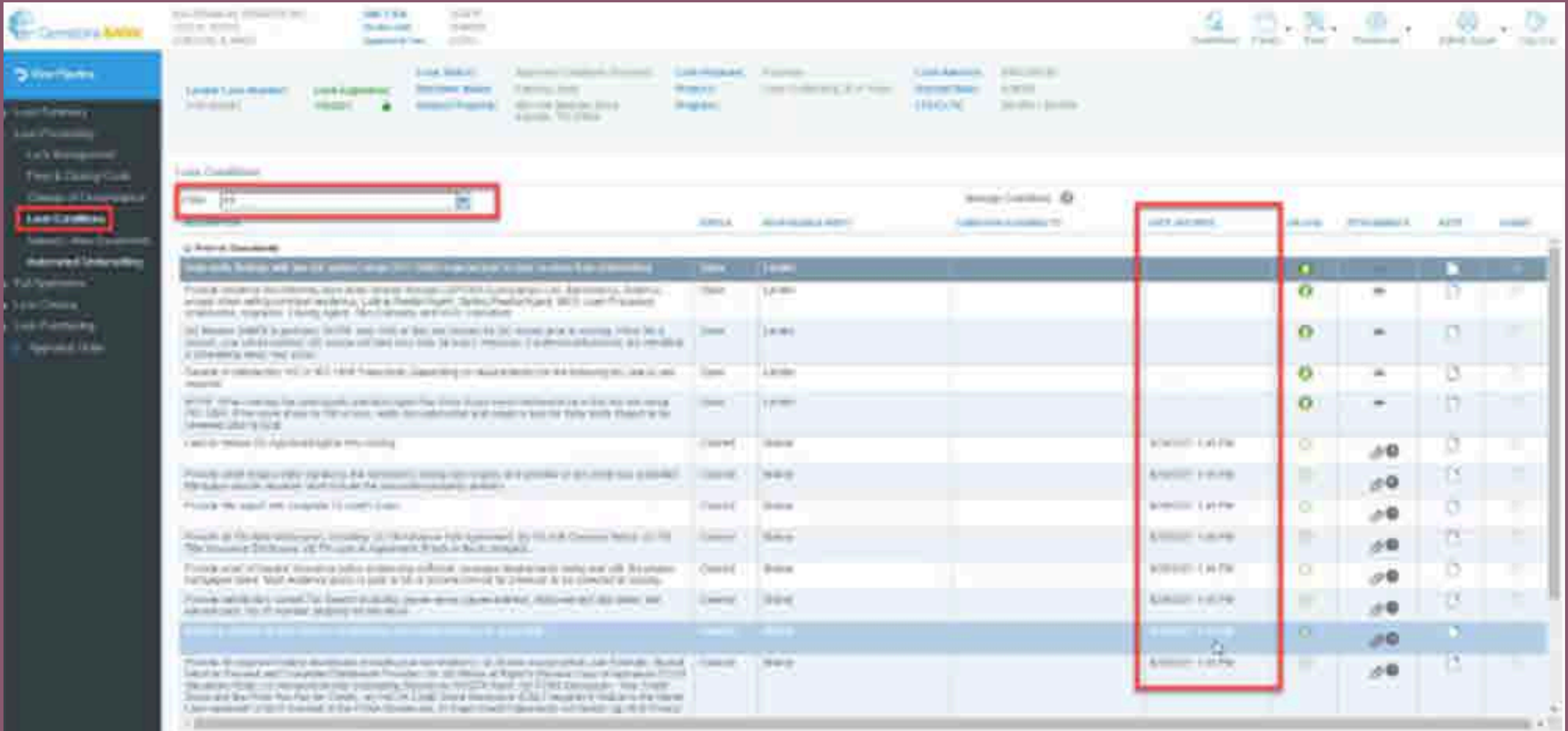


Be sure to click “Submit for review” button to queue your conditions for review.



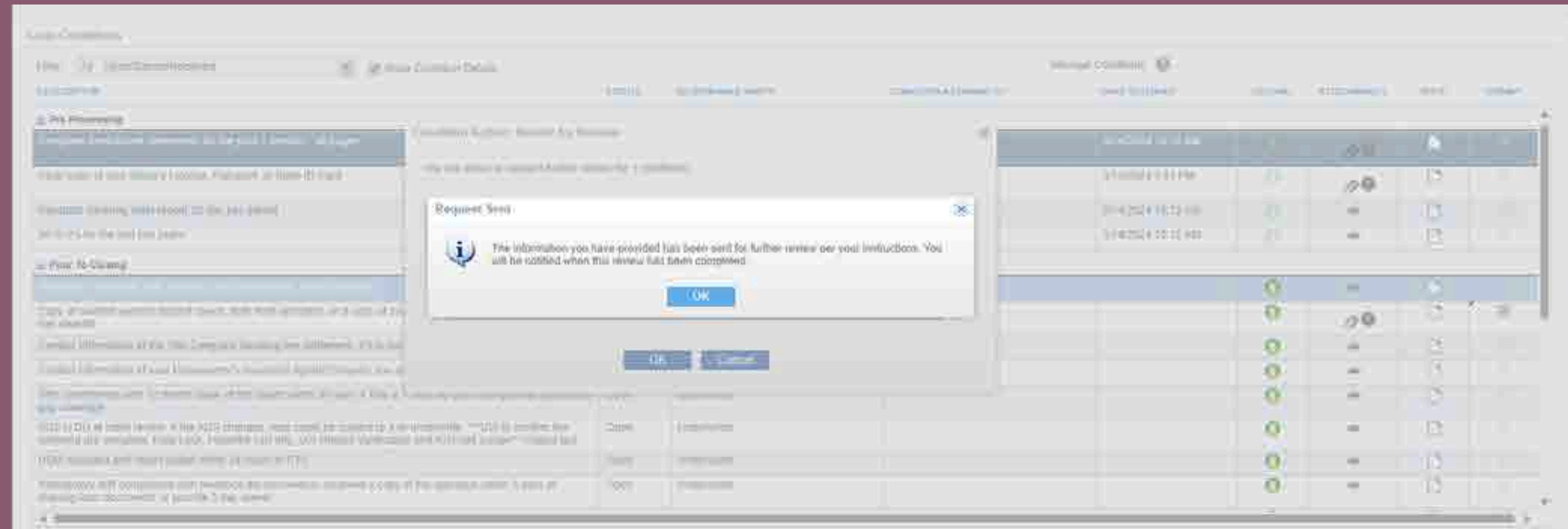
Blue Sage
**Submitting
Conditions**

If the Broker desires to see proof positive that the conditions have been satisfied by changing the filter to all this will show the conditions that have been cleared with the date time stamped.



Blue Sage
Broker Proof

Once you submit for review a confirmation notice will pop up



Blue Sage
**Submit for
Review**

To extend a lock see below:

Extend Rate Lock

Original Lock Period: 11/27/2024
Lock Extension: 11/27/2024
Current Extension Period: 11/27/2024
Extension Type: Standard Lock Extension
Number of Days to Extend: 1
New Lock Expiration Date: 11/27/2024

select # of Days

select get cost

DESCRIPTION	RATE	ORIG. PTS	NEW PTS	WAC	WAPR
LTV & 95.01-99. And Loan P...	0.000%	0.000%	0.750%	0.750%	0.000%
1st Mtg Loan Amt (Total) >= 3	0.000%	0.000%	0.250%	0.250%	0.000%
Lock Extension Request Cost	0.000%	0.000%	0.100%	0.100%	0.000%
Lock Extension Fee	0.000%	0.000%	0.040%	0.040%	0.000%
Total Rate and Points:	0.490%	0.000%	0.450%	100.439%	0.000%

select extend lock or cancel to exit

Extend Lock CANCEL

Blue Sage
Extend Lock

Requesting a Change of Circumstance:

View Pipeline

Loan Summary

Loan Processing

Lock Management

Fees & Closing Costs

Change of Circumstance

Loan Conditions

Upload / View Documents

Automated Underwriting

Full Application

Loan Closing

Lender Loan Number: 4600000022

Lock Expiration: Expired

Loan Status: Approved - With Conditions

Borrower Name: Firsttime Alice

Subject Property: 9209 Ashland Niles, IL 60714

LTV/CLTV: 76.25% / 76.25%

Loan Purpose: Purchase

Product: Conforming Fixed 30 Year

Interest Rate: 6.250%

Occupancy: Primary Residence

Total Loan Amount: \$305,000.00

Loan Amount: \$305,000.00

Program:

Ratios: 28.08% / 29.36%

Preview Docs

Loan Lock History

Lock Management

Rate Lock Activity History

Lock Status

Rate Lock

Lock Expires

06/27/2024

Locked Rate

6.250%

Points

0.364%

Lock Price History

REQUEST TYPE

REQUEST STATUS

DATE & TIME

Lock Update

Approved

5/14/2024 11:17 AM

Initial Lock

Approved

5/13/2024 11:22 AM

Price With Float

Approved

5/12/2024 12:11 AM

Price

Extend Lock

Print Lock Confirmation

Lock History

Here you can review Lock History or Print Lock Confirmation

Blue Sage
Change of
Circumstance

Blue Sage
Registering A
DPA 2nd

Search Criteria

Amortization Types: ☒ Fixed Rate ☐ Adjustable Rate ☐ Balloon

Loan Terms: ☐ All ☐ 40 Year ☒ 30 Year ☐ 25 Year ☐ 20 Year ☐ 15 Year

☒ 10 Year ☐ 8 Year ☐ 5 Year ☐ 3 Year

ARM Terms: ☐ All ☐ 15 Year ☐ 10 Year ☐ 7 Year ☐ 5 Year ☐ 3 Year

☐ 2 Year ☐ 1 Year ☐ 1 Month

Product Groups: ☒ All ☒ Standard ☒ Affordable ☒ Expanded Guidelines ☒ HARP ☒ Hero/Champion

☒ HFA/Bond ☒ HUD Specialty ☒ Reno/Rehab ☒ Student Ln CO Refi ☒ USDA Streamline

Lock Period: Floating Target Rate: Target Price:

Interest Only Products: ☐ Yes ☒ No

Search Best Price Search Close

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION

[StartSmart FHA DPA 2nd Mtg 10 Yr Fixed](#)

[StartSmart VA DPA 2nd Mtg 10 Yr Fixed](#)

[StartSmart USDA DPA 2nd Mtg 10 Yr Fixed](#)

[Tennessee Housing 2nd- Deferred](#)

[Tennessee Housing 2nd- Monthly](#)

[HomeZero Repayable 2nd](#)

[HomeZero Forgivable 2nd](#)

[Oak Tree Funding Stand-Alone Closed End 2nd](#)

[1 nanStream Non-OM \(NanO\) Closed End 2nd](#)

Blue Sage Registering A DPA 2nd

* Property Address: 3010 Melbourne Ct E Unit Type, Unit #: Unit Type: [] Unit #: [] * Zip, City & State: 37122 Mt Juliet TN * County: Davidson Country: United States * Occupancy: Primary Residence * Property Type: Detached * Project Type: Not in a project or development * No. Units: [] No. ADUs: [] * CEMA: <input type="radio"/> Yes <input checked="" type="radio"/> No Unpaid Balance Amount: []		* Qualifying Credit Score: 640 Credit Summary Credit Event: Not Eligible * DTI Ratio: 45.000% DSCR: 0.00% Manual Underwriting: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Loan Purpose: * Purpose of Loan: Purchase * Refinance Purpose: [] Refinance Type: [] * Documentation Type: Full Documentation Prepayment: No Prepayment		Product & Program: * Lien Type: Second Mortgage * Position: 2 * Product Description: Tennessee Housing 2nd-Monthly Mortgage Type: Conventional Mortgage Pricing Tier: Confirming Amortization Type: Fixed Rate Loan Term Months: 360 Term: [] Balloon Term: [] ARM Plan: [] Program Type: [] Bund Program: [] Buydown Plan: []	
Financing Terms: Purchase Price: \$340,000.00 Down Payment Details Cost of Renovation: \$0.00 Energy Improvements: \$0.00 Appraised Value: \$340,000.00 * Loan Amount: \$115,000.00 Mortgage Insurance Financed: \$0.00 Mortgage Insurance * Total Loan Amount: \$115,000.00 LTV Ratio: 4.41%		Loan Interest Rate: * Lock Days: Floating * Interest Rate: 6.250% Qualifying Rate: 6.250% ARM Margin: 0.000%	
Other Financing: Concurrent Liens: <input checked="" type="checkbox"/> \$328,100.00 Max Credit: \$0.00 Remaining Closed-End Liens: \$0.00 Remaining HELOC Balance: \$0.00 Max Credit: \$0.00 Combined LTV Ratio: 100.91% HCLTV: 100.91%		Other Loan Details: Escrow Waivers: <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance Apply Fee Buy Out: <input type="checkbox"/> Yes <input checked="" type="radio"/> No Closing in Entity Name: [] Mortgage Credit Certificate: <input type="radio"/> Yes <input checked="" type="radio"/> No Mortgage Credit Certificate Partner Compensation: * Lender Paid Compensation: <input type="radio"/> Yes <input checked="" type="radio"/> No Borrower Paid Compensation: \$0.00	

Once the loan is approved and locked, the “Closing Disclosure & Details” options will appear in the spine. When the broker completes the information and selects “Submit” a task will create in the LOs. A PDF version of the completed information will then be uploaded and emailed to the account manager

View Pipeline

Loan Summary
Loan Proceeding
Full Application
Loan Closing
Closing Disclosure & Details

Loan Details
Lender Loan Number: 123456789
Lock Expiration: 12/31/2024
Loan Status: Approved - With Conditions
Borrower Name: John Doe
Subject Property: 1234 Main St, Anytown, IL 60124
LTV/CLTV: 75.21% / 75.21%
Loan Purpose: Purchase
Product: Conventional Fixed 30 Year
Interest Rate: 6.250%
Occupancy: Primary Residence
Total Loan Amount: \$305,000.00
Loan Amount: \$305,000.00
Program: 9801
Ratio: 28.00% / 43.56%

Preview Docs

Closing Disclosure & Details
Closing Details | Final Fees | Sales Information

CD Settlement Date
Estimated Settlement Date: 10/15/2024
Intended Interest Type: Conventional 30 Year
First Payment Date: 12/01/2024
Currency: US Dollar

Settlement Agent Details
Settlement Agent Type: Title Company
Settlement Agent Name: abc title
Contact Name: john doe
Address Line 1: 123 main st
Address Line 2:

Submit **Cancel**

Brokers can preview the CD here

Blue Sage
Ordering
The ICD