



a Mortgage Boutique is a division of
first community mortgage

Blue Sage Broker Portal

Part 2

Blue Sage

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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

The screenshot shows a software interface with a sidebar on the left containing a menu with 'Fees & Closing Costs' highlighted in a red box. The main area displays a table with the following columns: 'ITEM', 'DESCRIPTION', 'AMOUNT', 'COST CENTER', 'COST TYPE', 'COST AMOUNT', 'COST TYPE', 'COST AMOUNT', 'COST TYPE', 'COST AMOUNT', 'COST TYPE', 'COST AMOUNT'. The table contains several rows of data, including 'Broker Commission', 'Escrow Fee', 'Title Insurance', 'Transfer Tax', and 'Recording Fee'.

ITEM	DESCRIPTION	AMOUNT	COST CENTER	COST TYPE	COST AMOUNT	COST TYPE	COST AMOUNT	COST TYPE	COST AMOUNT	COST TYPE	COST AMOUNT
A	Broker Commission	\$8,000.00		Fee	\$8,000.00						
K	Escrow Fee	\$5.00		Fee	\$5.00						
K	Title Insurance	\$2.25		Fee	\$2.25						
V	Transfer Tax	\$775.00		Fee	\$775.00						
K	Recording Fee	\$1,110.25		Fee	\$1,110.25						
F	Recording Fee	\$1,200.00		Fee	\$1,200.00						

100000
A - Duplicate Check B - Single You Control Title Fee C - Revised You (Title Fee) E - Title and Other (Financial) Fees F - Transfer V - Title (Title Fee) H - Other
View the 04444 AC POC report

Generate Title & Forwarding Fees Copy Fees Add New Fee Add New Expense Add to Costs

Blue Sage Fee & Closing Costs

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

The screenshot displays the 'Fees and Closing Costs' section of a software interface. At the top, there are fields for 'Lender Loan Number: 4900000011' and 'Lock Expiration: Expired'. Below this is a table of fees and closing costs with columns for Section, Description, Service Provider, Pay To, Total Amount, Borrower Amount, Seller Amount, Finance Charge, Fee No., Manual, and Delete. The table includes entries such as 'Administration Fee', 'Broker Compensation', 'Discount Points', 'Appraisal Fee', 'Credit Report Fee', 'Curio Protection Letter Fee', 'Lender's Title Insurance', 'Recording Release/Service Fee', 'Settlement/Closing/Attorney Fee', 'www.traip', 'Deed Recording', 'Mortgage Recording', 'State Transfer Taxes - Deed', and 'State Transfer Taxes - Mortgage'. At the bottom of the interface, there are buttons for 'Generate Lender Fees', 'Quick Fees', 'Add New Fee', 'Add New Escrow', and 'Add/Edit Credits'. Red arrows point to the 'Fees & Closing Costs' menu item in the sidebar, the 'Add New Fee' button, the 'Add New Escrow' button, and the 'Add/Edit Credits' button.

SECTION	DESCRIPTION	SERVICE PROVIDER	PAY TO	TOTAL AMOUNT	BORROWER AM...	SELLER AMOUNT...	FINANCE CHARGE...	FEES NO...	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	Curio 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.traip		Other	\$100.00	\$100.00	\$0.00	\$100.00		✓	
F	Deed Recording		Third Party Pr...	\$22.00	\$22.00	\$0.00	\$0.00			
F	Mortgage Recording		Third Party Pr...	\$157.00	\$157.00	\$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...	\$322.20	\$322.20	\$0.00	\$0.00			

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.

The screenshot shows a web application interface for loan submission. On the left is a sidebar with a 'View Pipeline' button and a list of steps: 'Loan Summary', 'Loan Processing', 'Full Application', 'Loan Submission', and 'Loan Submission'. The main area displays loan details in a grid:

Loan Status:	Required	Loan Purpose:	Purchase	Total Loan Amount:	\$299,000.00
Largest Loan Number:	Lock Expiration: Expired	Product:	HomeGood	Loan Amount:	\$299,000.00
Borrower Name:	Elmberg, Alice	Interest Rate:	3.800%	Program:	HomeGood
Subject Property:	890 Marsh St Knoxville, TN 37917	Occupancy:	Primary Residence	Rates:	28.82% / 2.00%
LTVC17V	90.67% / 99.82%				

Below the details is a 'Reason for Loan Submission' section with two radio buttons: 'Generate Initial Disclosures' (selected) and 'Submit Loan to Setup'. A red arrow points to the 'Generate Initial Disclosures' button. To the right, a yellow callout box lists 'Preview Docs' with sub-items: 'URLA', 'Loan Estimate', 'Closing Disclosure', and 'Initial Disclosure Package'. Another yellow callout box below it says 'to Preview LE and initial disclosures, URLA or CD.' Below this is a 'Loan Licensing Details' section with various input fields for Name, DBA Name, Address Line One, Address Line Two, Zip/City/State, Company/Branch NMLS ID, Company/Branch License, MLO NMLS ID, and MLO License #. At the bottom, there are two text boxes for borrower acknowledgment and a date field, followed by 'Submit Loan', 'Cancel', and 'Anti-Steering Disclosure' buttons. A red arrow points to the 'Submit Loan' button.

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

Document Upload

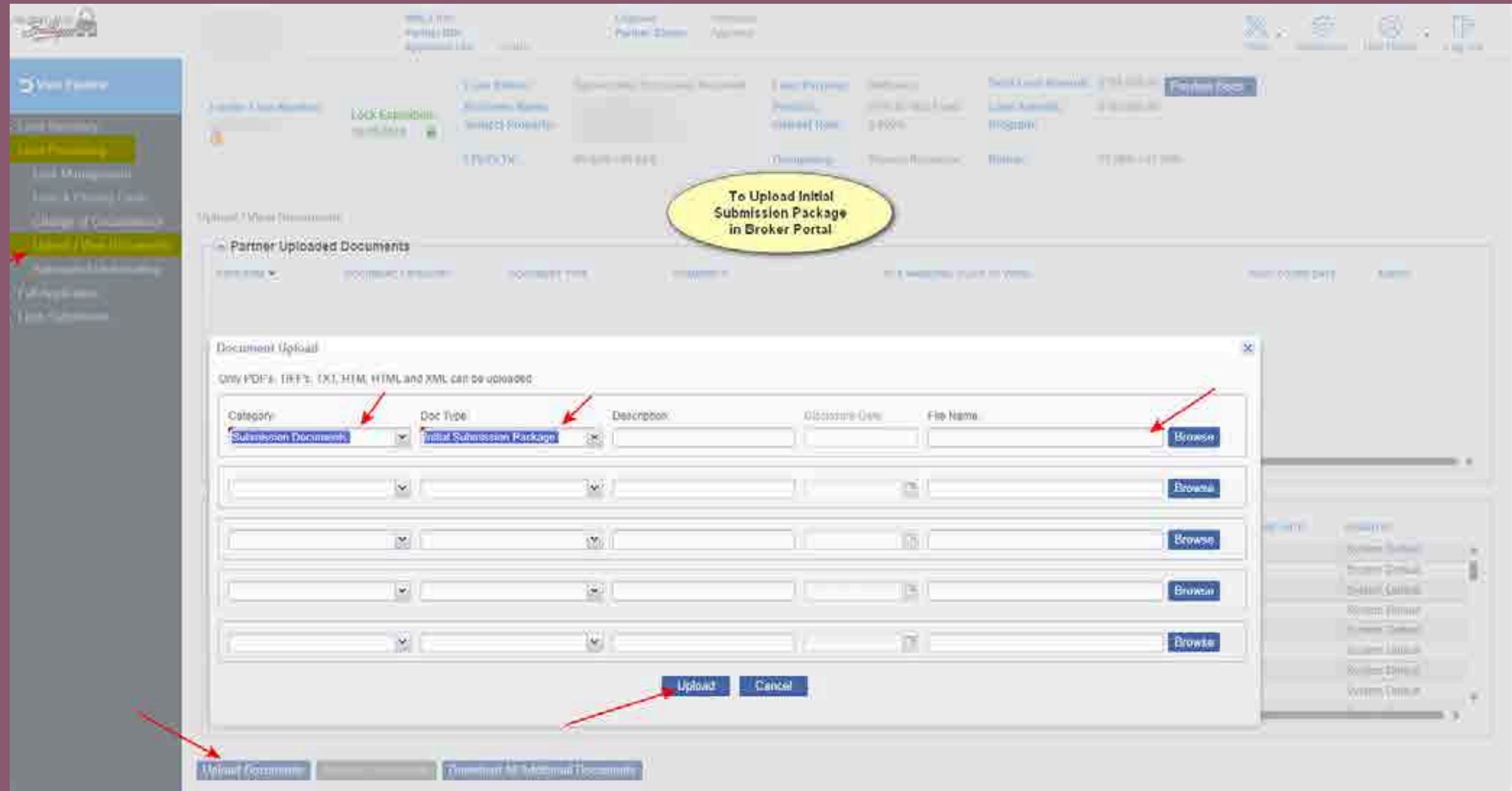
Only PDF's, TIFF's, TXT, HTML, HTM, and XML can be uploaded

Category	Doc Type	Description	Disclosure Date	File Name
Submission Document	Initial Submission Package			<input type="text"/> Browse
				<input type="text"/> Browse
				<input type="text"/> Browse
				<input type="text"/> Browse
				<input type="text"/> Browse

Upload Cancel

Blue Sage
Fee &
Closing Costs

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



Blue Sage
Loan Process

Blue Sage Loan Process

View Pipeline

- Loan Summary
- Loan Processing
- Full Application
- Loan Submission**
- Loan Submission

Loan Status: Signed with Documents Received

Loan Purpose: Refinance

Total Loan Amount: \$105,000.00 [Preview Docs](#)

Lender Loan Number: [Redacted]

Lock Expiration: 10/15/2024

Borrower Name: [Redacted]

Product: FHA 30 Year Fixed

Loan Amount: \$105,000.00

Subject Property: [Redacted]

Interest Rate: 6.000%

Loan-to-Value: 88.04% / 88.11%

Delinquency: Primary Residence

Program: [Redacted]

Ratio: 27.88% / 41.25%

Loan Submission

Reason for Loan Submission

- Complete Initial Requirements
- Submit Loan to Setup

Loan Licensing Details

Name: [Redacted] Company/Branch NMLS ID: [Redacted]

DBA Name: [Redacted] Company/Branch License: [Redacted]

Address Line One: [Redacted] MLO NMLS ID: [Redacted]

Address Line Two: [Redacted] [Redacted]

Zip-City-State: [Redacted]

Partner 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 to:

[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 Comments / 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
- Impact 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: Fireliner, Alice

Product: FHA 30-Yr Fixed

Loan Amount: \$142,000.00

Subject Property: 3726 Poplar St Virginia Beach, VA 23145

Interest Rate: 6.000%

Program:

LTV/CLTV: 94.37% / 97.35%

Occupancy: Primary Residence

Ratios: 22.83% / 20.81%

1 Borrowers

1 Mo of Units

710 Credit Score

Document/Item Expires On

0 Total Expires

Critical Dates

Loan Reference Dates

Disclosure Dates

USDA Conditional Commitment

Disclosure Delivery History

DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATETIME	DISCLOSURE	PACKAGE SIGNED DATETIME	INFO	PACKAGE
Initial Disclosure	ESign	System Generat	10/15/2024 10:12 AM	Loan Estimate	10/15/2024 10:12 AM		

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

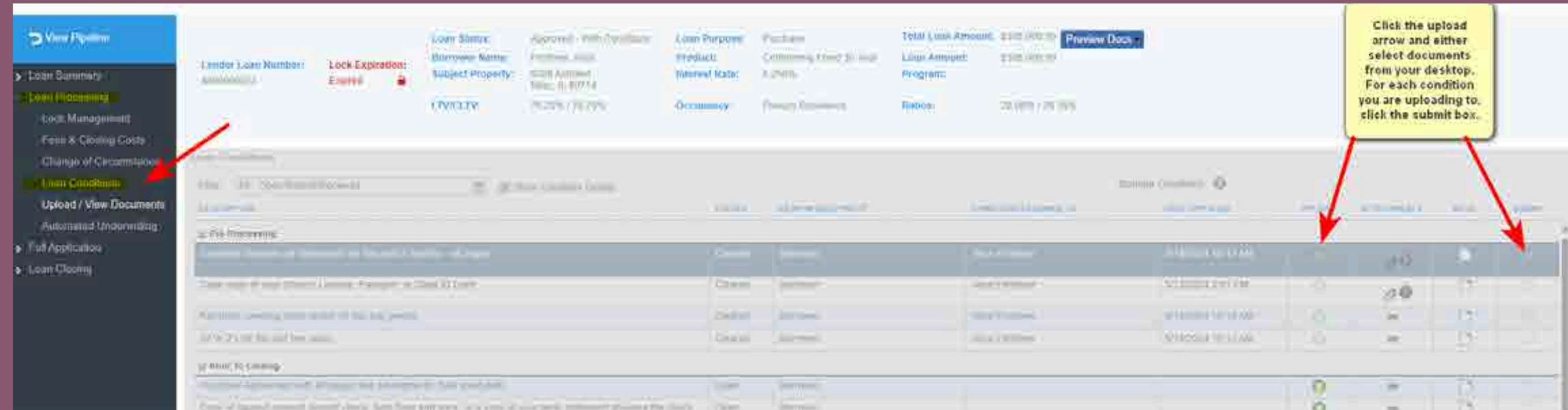
by selecting the info icon a broker can print individual documents from a disclosure package

Disclosure Delivery History

DOCUMENT PACKAGE	DESTINATION	GENERATED BY	LAST GENERATION DATETIME	DISCLOSURE	PACKAGE SIGNED DATETIME	INFO	PACKAGE
Initial Disclosure	ESign	System Generat	10/15/2024 10:12 AM	Loan Estimate	10/15/2024 10:12 AM		
1003 Uniform Residential L...	Esign						
1103 Supplemental Consum...	Esign						
4508-C IVES Request for Tr...	Esign						
Acknowledgment of Receipt	Esign						
Ant Steering Disclosure	Esign						
Audit Log	None						
Borrower Certification and A...	Esign						
Certification and Authorizat...	Esign						
Credit Score Disclosure - A-3	Esign						
ECOA Notice (First Communi...	Esign						
Employment and Income Aff...	Esign						
Fair Credit Reporting Act (All...	Esign						
FBI Fraud Warning	Esign						
FHA Amendatory Clause-Re...	Esign						
FHA Identity of Interest Certi...	Esign						
First Lien Appraisal Waiver-R...	Esign						
For Your Protection Get a Ho...	None						

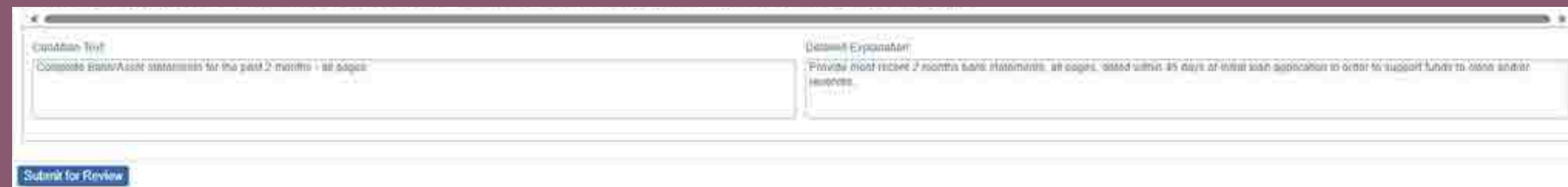
Blue Sage
Broker Portal

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



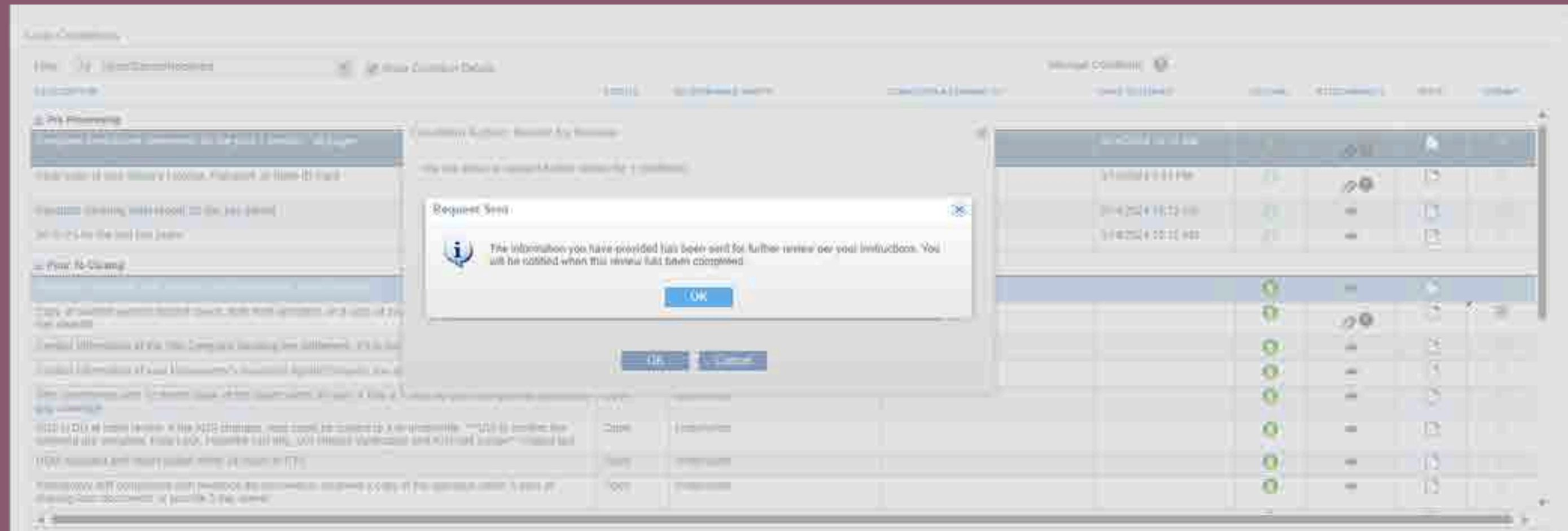
If the Broker desires to see proof positive that the conditions have been satisfied by changing the filter to all this will show the conditions that have been cleared with the date time stamped.

The screenshot shows a software interface with a table of conditions. A red box highlights the filter dropdown menu, which is currently set to 'All'. Another red box highlights the 'Date Cleared' column in the table. The table contains several rows of data, each with a description of a condition, a status, and a date.

Condition	Status	Date Cleared
Condition 1	Clear	1/1/2020
Condition 2	Clear	1/1/2020
Condition 3	Clear	1/1/2020
Condition 4	Clear	1/1/2020
Condition 5	Clear	1/1/2020
Condition 6	Clear	1/1/2020
Condition 7	Clear	1/1/2020
Condition 8	Clear	1/1/2020
Condition 9	Clear	1/1/2020
Condition 10	Clear	1/1/2020

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:

The screenshot shows the Blue Sage software interface. On the left is a sidebar with a 'Lock Management' menu item highlighted. The main area displays loan details and a 'Lock Price History' table. A modal window titled 'Extend Rate Lock' is open, showing fields for 'Original Lock Period', 'Lock Extension', 'Current Extension Period', 'Extension Type' (set to 'Standard Lock Extension'), and 'Number of Days to Extend'. A table below the modal shows the cost breakdown for the extension.

DESCRIPTION	RATE	ORIG PTE	EXT PTE	YIELD	MARKUP
LTV @ 85.01-90. And Loan P...	0.000%	0.000%	0.750%	0.750%	0.000%
Net Mtg Loan Amt (Total) <= 3	0.000%	0.000%	0.250%	0.250%	0.000%
Lock Extension Premium 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%

Yellow callout boxes provide instructions:

- select get cost**: Points to the 'Get Cost' button in the modal.
- select # of Days**: Points to the 'Number of Days to Extend' field in the modal.
- select extend lock or cancel to exit**: Points to the 'Extend Lock' and 'CANCEL' buttons at the bottom of the modal.

Blue Sage
Extend Lock

Requesting a Change of Circumstance:

The screenshot displays a loan management dashboard. On the left is a dark sidebar with a 'View Pipeline' button and a list of menu items: Loan Summary, Loan Processing (highlighted with a red arrow), Lock Management, Fees & Closing Costs, Change of Circumstance, Loan Conditions, Upload / View Documents, Automated Underwriting, Full Application, and Loan Closing. The main content area shows loan details: Lender Loan Number: 4600000022, Lock Expiration: Expired (with a red lock icon), Borrower Name: Firztime, Alice, Subject Property: 9209 Ashland Niles, IL 60714, LTV/CLTV: 76.25% / 76.25%, Loan Status: Approved - With Conditions, 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: , and Ratios: 28.08% / 29.36%. Below this is the 'Loan Lock History' section with tabs for 'Lock Management' and 'Rate Lock Activity History'. The 'Lock Management' tab is active, showing 'Lock Status: Rate Lock Approved' and 'Lock Expires: 06/27/2024'. Below that, 'Locked Rate: 6.250%' and 'Points: 0.364%' are displayed. A 'Lock Price History' table follows, with columns for 'REQUEST TYPE', 'REQUEST STATUS', and 'DATE & TIME'. The table contains three rows: 'Lock Update' (Approved, 5/14/2024 11:17 AM), 'Initial Lock' (Approved, 5/13/2024 11:22 AM), and 'Price With Float' (Approved, 5/12/2024 12:11 AM). At the bottom of the 'Lock Management' section are four buttons: 'Price', 'Extend Lock', 'Print Lock Confirmation', and 'Lock History'. A red arrow points to the 'Extend Lock' button, and a yellow callout box with a red arrow points to the 'Print Lock Confirmation' and 'Lock History' buttons, containing the text: '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- Month](#)
- [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: [v] Unit #: [v]
*** 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:** [v] No. ADUs: [v]
*** CEMA:** Yes No Unpaid Balance Amount: [v]

Loan Purpose
*** Purpose of Loan:** Purchase
*** Refinance Purpose:** [v]
Refinance Type: [v]
*** Documentation Type:** Full Documentation
Prepayment: No Prepayment

Financing Terms
Purchase Price: \$340,000.00 **Down Payment Details**
Cost of Resale: \$0.00
Energy Improvements: \$0.00
Appraised Value: \$340,000.00
*** Loan Amount:** \$15,000.00
Mortgage Insurance Financed: \$0.00 **Mortgage Insurance**
*** Total Loan Amount:** \$15,000.00 **LTV Ratio:** 44%

Other Financing
Concurrent Liens: \$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%

*** Qualifying Credit Score:** 640 **Credit Summary**
Credit Event: Not Eligible
*** DTI Ratio:** 45.00% **DSCR:** 0.00%
Manual Underwriting: Yes No

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 **IQ Term:** 0 **Balloon Term:** 0
ARM Plan: [v]
Program Type: [v]
Build Program: [v]
Buydown Plan: [v]

Loan Interest Rate
*** Lock Days:** Floating
*** Interest Rate:** 8.250% **Qualifying Rate:** 0.250%
ARM Margin: 0.000%

Other Loan Details
Escrow Waivers: Taxes Insurance
Apply Fee Buy Out: Yes No
Closing in Entity Name: [v]
Mortgage Credit Certificate: Yes No **Mortgage Credit Certificate**

Partner Compensation
*** Lender Paid Compensation:** Yes 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 of the account manager

The screenshot displays a web application interface for loan management. On the left is a dark sidebar with a 'View Pipeline' button and a list of menu items: 'Loan Summary', 'Loan Proceeding', 'Full Application', 'Loan Closing', and 'Closing Disclosure & Details'. A red arrow points to the 'Closing Disclosure & Details' item. The main content area has a top navigation bar with a 'Preview Docs' button, also indicated by a red arrow. Below this is a 'Closing Disclosure & Details' section with tabs for 'Closing Details', 'Final Fees', and 'Sales Information'. The 'Closing Details' tab is active and contains two main sections: 'CD Settlement Date' and 'Settlement Agent Details'. The 'CD Settlement Date' section includes fields for 'Estimated Settlement Date' (with a calendar icon), 'Month Incent Type' (a dropdown menu), and 'First Payment Date'. The 'Settlement Agent Details' section includes fields for 'Settlement Agent Type', 'Settlement Agent Name', 'Contact Name', 'Address Line 1', and 'Address Line 2'. At the bottom of the form are 'Submit' and 'Cancel' buttons, with a red arrow pointing to the 'Submit' button. A yellow callout box on the right side of the interface contains the text 'Brokers can preview the CD here' with a red arrow pointing to the 'Preview Docs' button.

Blue Sage
Ordering
The ICD