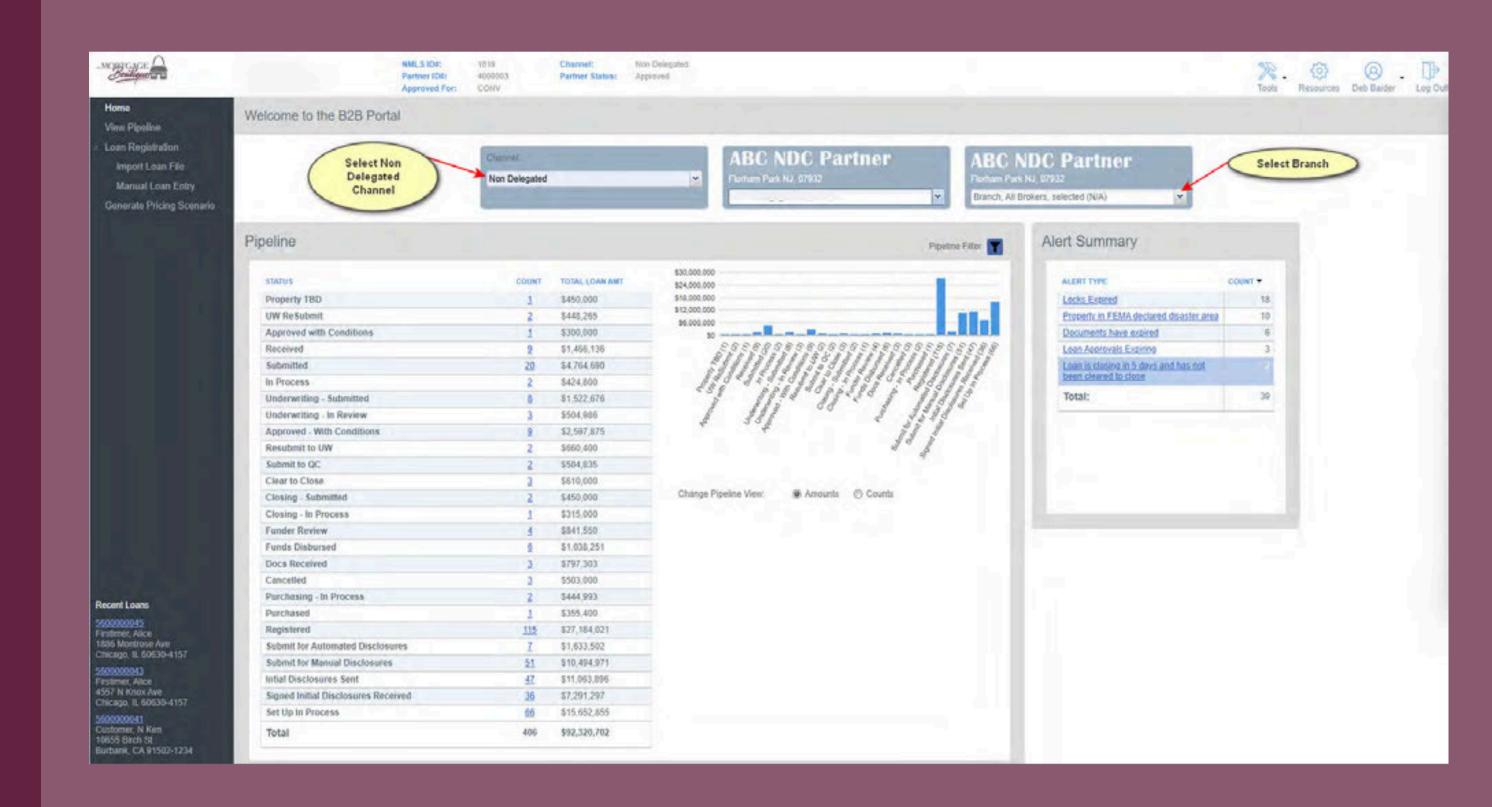




NDC Process



This is not a consumer advertisement. It is for industry professionals only and not for delivery to consumers for a commercial communication purpose. FCM NMLS ID 629700



NDC Partner can manually input information or Import 3.4 File

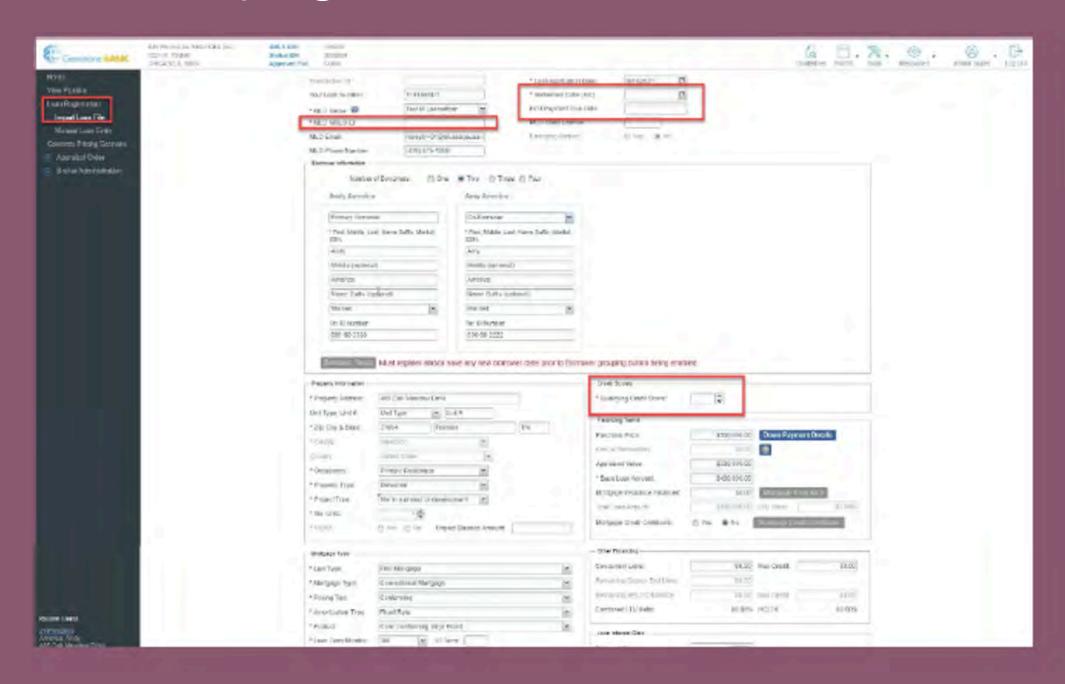
Importing a file will probably be the preferred methodology.

• MISMO 3.4 Submission

Partner ION: Approved For:	Channel: Partner Status:	Wholesale	Resources Tools Log Out
AUS Submission	Type:	Fannie Mae Case File #: (Robleve Ston File)	
MISMO 3.4 Submission	File Location	Binivse	
			To Bring in from a Previous DO/DU file
To Register from		Proceed Cancel	

Blue Sage Loan Files

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

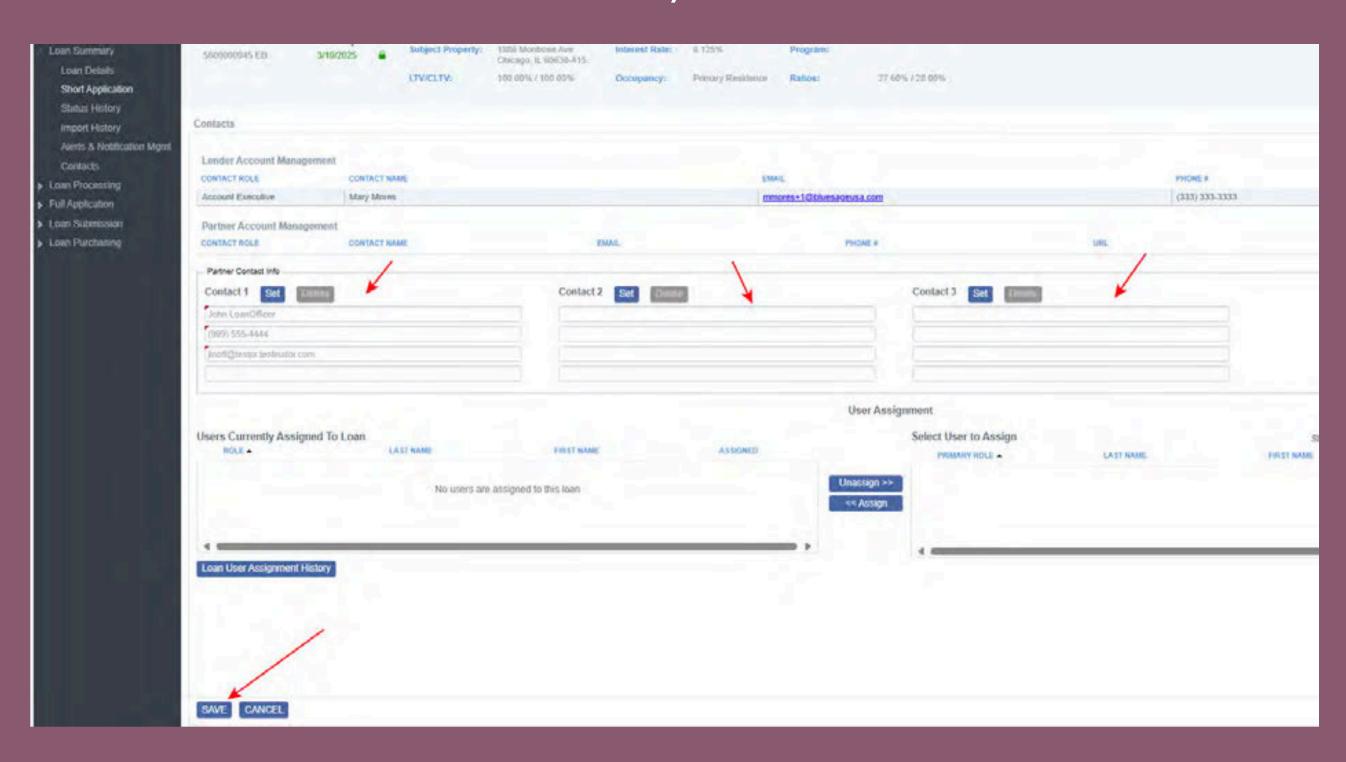


Blue Sage
Verify
information

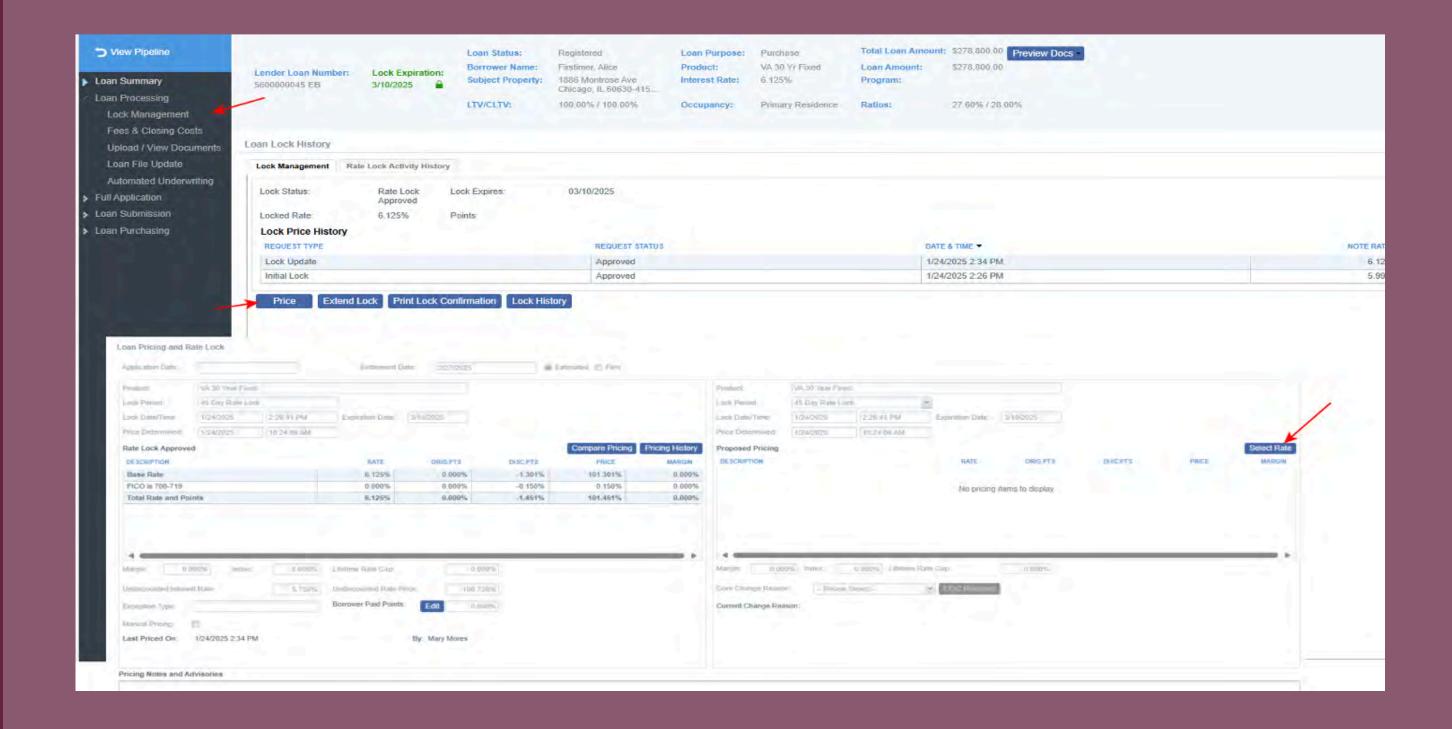
Make sure your product is selected:

Lender Loan Number: Lock Expiration: 5600000045 EB 3/10/2025	Endstand Dependence	Registered Firstimer, Alice 1886 Montrose Ave Chicago, IL 60630-415. 180 00% / 180 00%	Loan Purpose: Product: Interest Rate: Occupancy:	Purchase VA 30 Yr Fixed 6.125% Primary Residence	Total Loan Amount: Loan Amount: Program: Ratios:	\$278,800.00 Preview Doc \$278,800.00 27,60% / 28,00%	es •		
	Property Information Property Address: Unit Type, Unit # Zip, City & State: County: Country: Occupancy: Property Type: Project Type: No. Units: CEMA: Loan Purpose Purpose of Loan: Refinance Purpose Refinance Type: Documentation Ty		Cook United States Primary Residence Detached Not in a project or dev	ADUs:	IL.	Credit Data * Qualifying Credit Scor Gredit Event: * DTI Ratio: ① Months Reserves: Manual Underwriting: Product & Program * Lien Type: * Product Description:	re. 710 ♦ Credit Summary 28.000% 0 ♦ No Pirst Mortgage VA 30 Year Fixed		
			Purchase	npaid Salance Amount:	V V V V V V V V V V V V V V V V V V V	Mortgage Type: Pricing Tier: Amortization Type: Loan Term Months: ARM Plan: Program Type: Bond Program: Buydown Plan:	Pricing Tier: Conforming Amortization Type: Fixed Rate Loan Term Months: 360 (a) IO Term: 0 Baildon Term: ARM Plan: Program Type: Bond Program:		
		Purchase Price: Cost of Renovation Energy Improvements: Appraised Value: Loan Amount Mortgage Insurance Fin	\$27 \$27 anced:	\$0.00 \$0.00 8,800.00 LTV Ratio	ment Details 100.00%	Loan Interest Rate Lock Days: Interest Rate: ARM Mergin Other Loan Details Escrow Walvers: Apply Fee Buy Out: Closing in Entity Name:	45 Day Rate Lock 6.125% Qualifying Rate: 6.125% 0.000% Taxes Insurance Yes No	v	

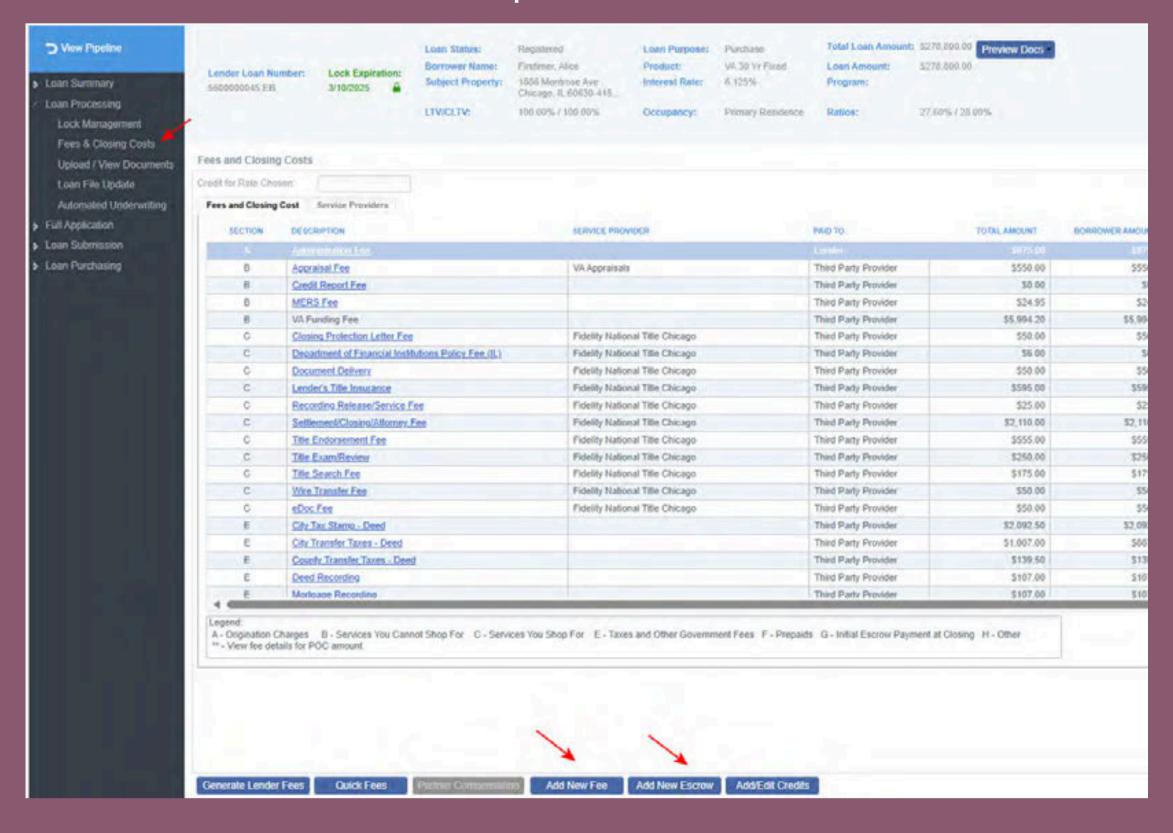
Be sure to add contacts and save. These will be the contacts who receive any automated emails.



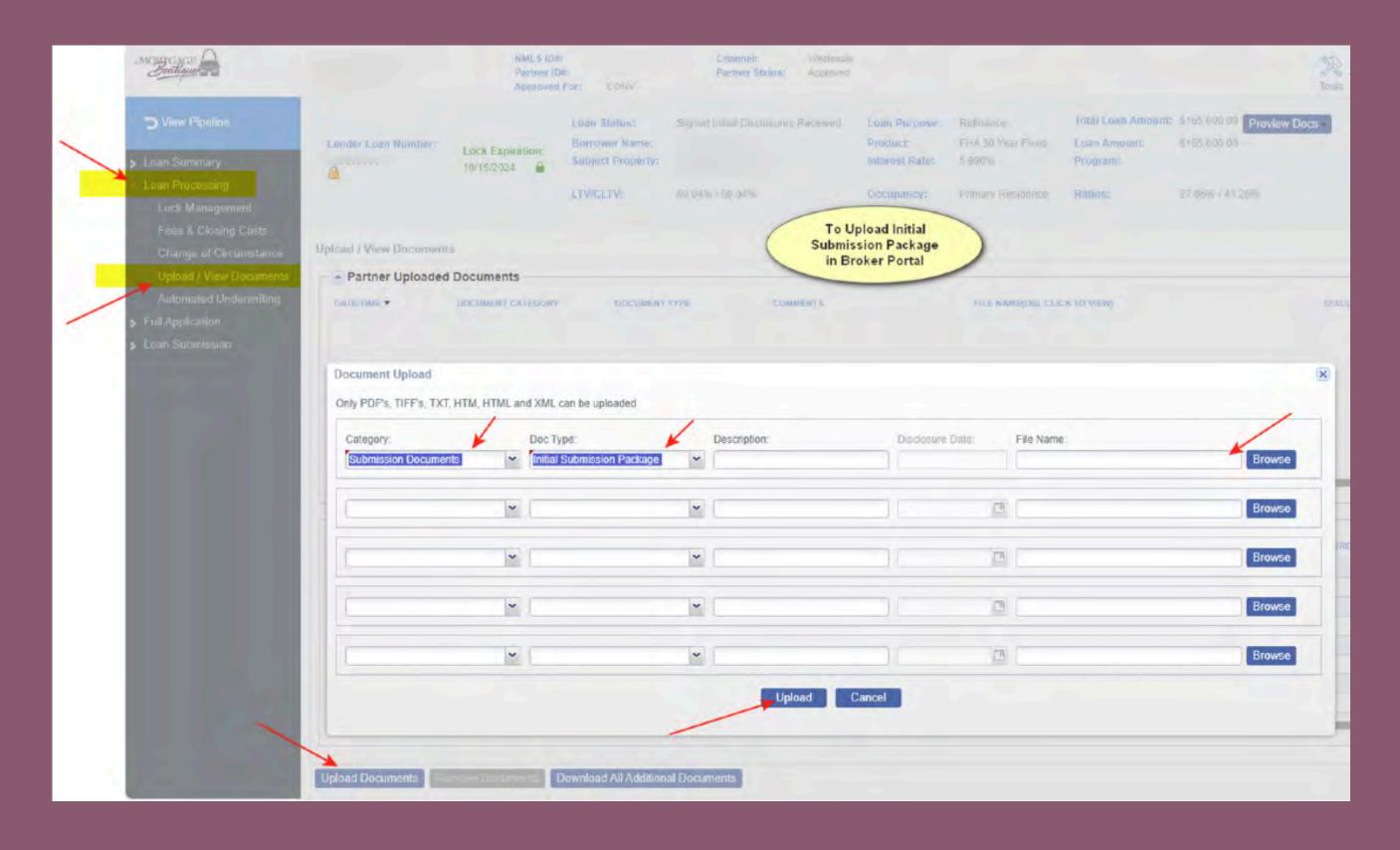
Price as float or lock your loan.



Enter fees – this is Optional



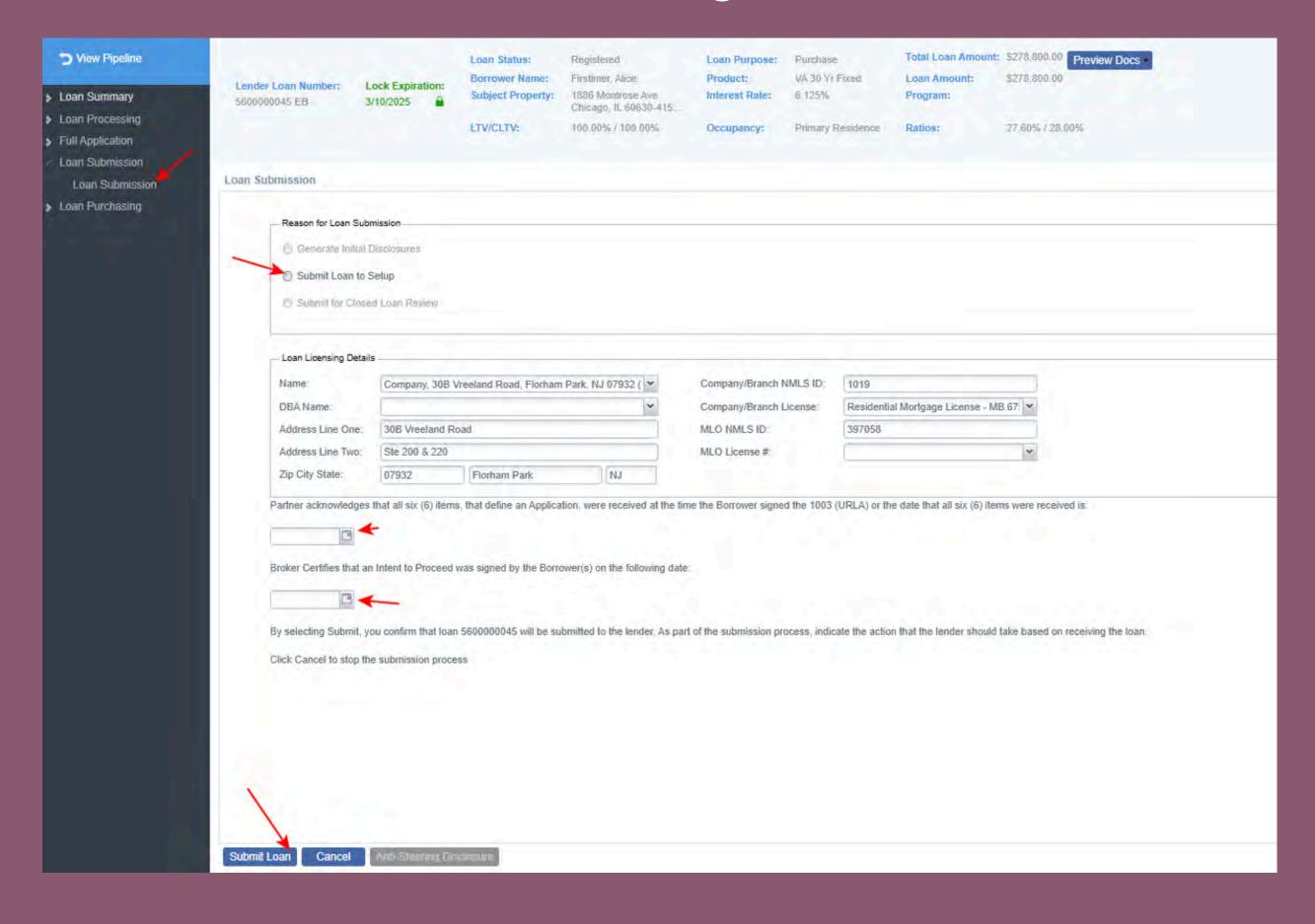
Upload your submission package and any disclosures you have provided to the borrower(s).



Run AUS

Loan Summary Loan Processing Lock Management Fees & Closing Costs Upload / View Documents Loan File Update Automated Underwriting Full Application Loan Submission Loan Purchasing	Lender Loan Number: Lock Expiration 5600000045 EB 3/10/2025	Explained Direct meters	Registered Firstmer, Alice 1886 Montrose Ave Chicago, IL 60630-415 100,00% / 100,00%	Loan Purpose: Product: Interest Rate: Occupancy:	Purchase VA 30 Yr Fixed 6.125% Primary Residence	Total Loan Amount: Loan Amount: Program: Ratios:	\$278,800.00 Preview Docs \$278,800.00 27,60% / 28.00%
	☐ Dual AUS → Fannie Mae Desktop Underwriter (DU) → Freddie Mac Loan Product Advisor (LPA) AUS Only Order: ☐ (Use the credit report already associated with		(Unmarried)	Applicant			
	DU Summary Submitted By: DU Case File ID: Note: Response Files:	DU MVSWO 3.4 Crea	Submitted Date-Time	2:	Di Re	mes Sent: U Recommendation: esult Code: ppraisal Waiver:	
	LPA Summary Loan Product Advisor Key I Loan Product Advisor Loan Note: Response Files:		Docum	ted Date: entation Level;			Times Sent: Evaluation Status: Credit Risk Classification: Purchase Eligibility: Appraisal Waiver:
	Automated Underwriting History AUTOMATED UNDERWRITING SYSTEM			MISSION DATE			SUBMITTED BY

Submit loan for Underwriting



Blue Sage

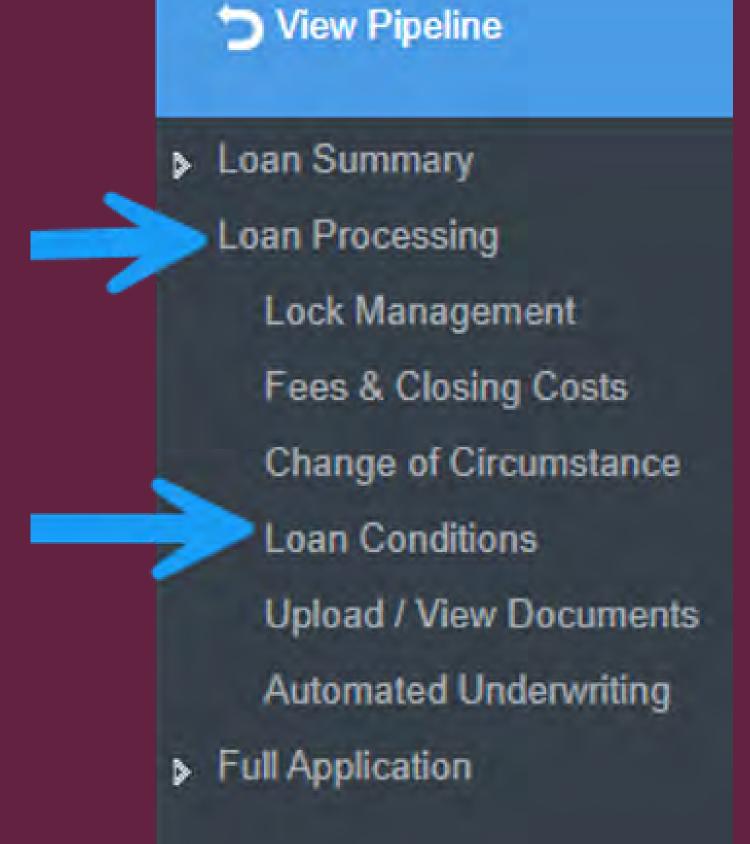
NDC Process

- Follow process in Broker Power Point to upload conditions once loan is approved.
- There will be a condition to upload your final closed docs to.
- All condition docs should be uploaded to the applicable conditions.

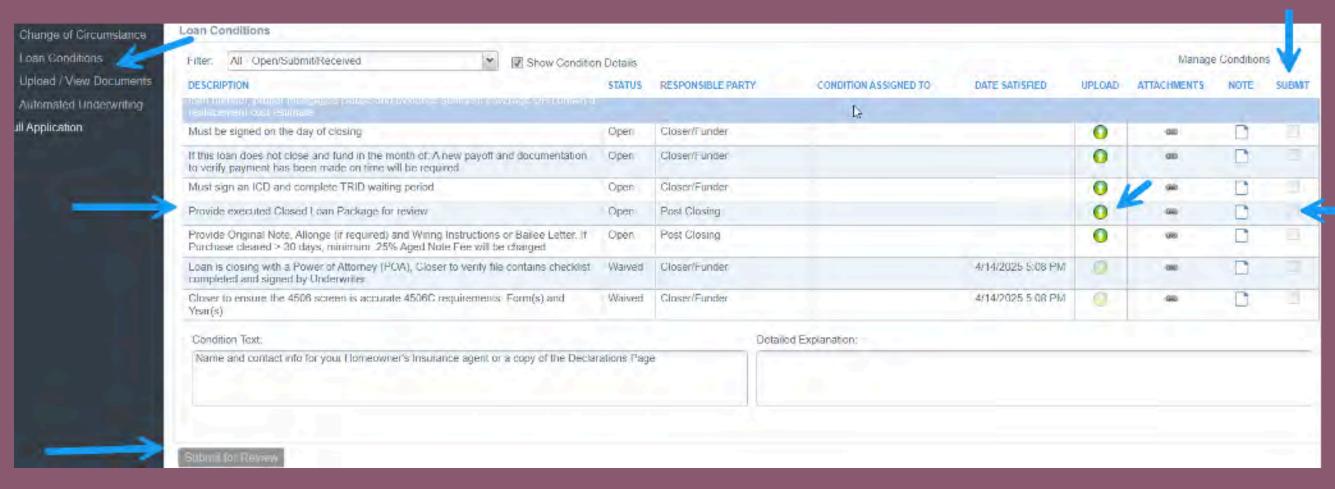


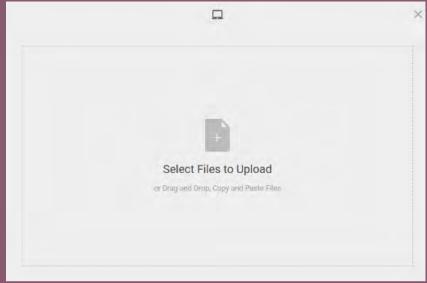
Blue Sage

- Uploading Closed Loan Package
- After closing:
 - In the Left-hand Tool bar click on "Loan Processing" then
 - "Loan Conditions"

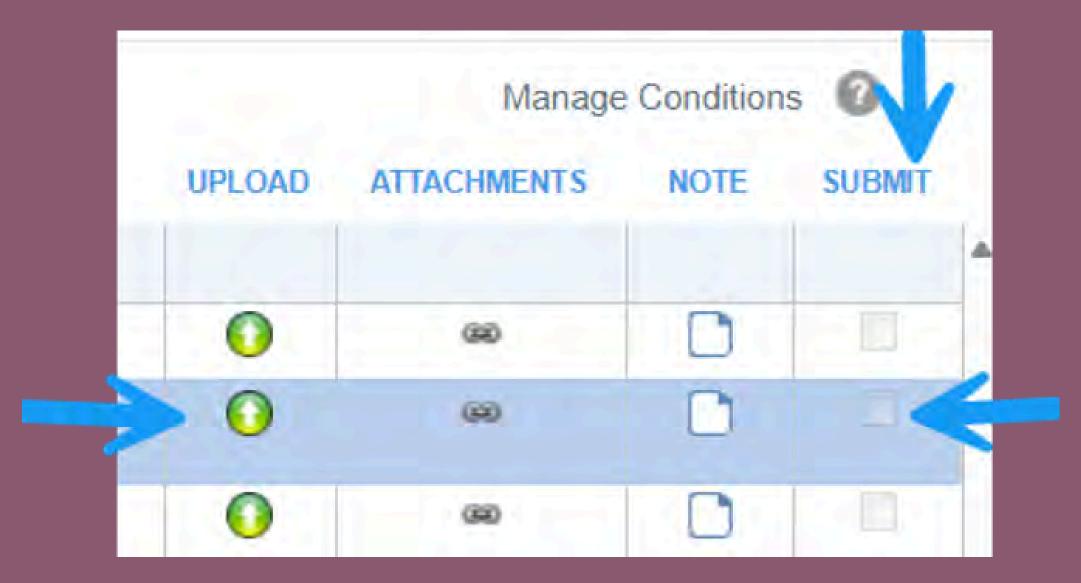


Under the Prior to Funding Section of the conditions, choose "Provide Executed Closed Loan Package for Review" Please upload your closing package by clicking on the "Green Up Arrow" icon button

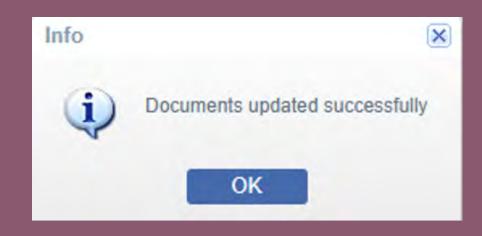




**Please note Under the Submit Column there must be check mark present in box before you click submit the lender



Once you upload, the system will notify you that upload was successful and add a paper clip icon to indicate your attachment





Blue Sage

Once you have uploaded the "Executed Closed Loan Package" to be reviewed by our post-closing team, please be sure to click the "SUBMIT for REVIEW" at the bottom of the page

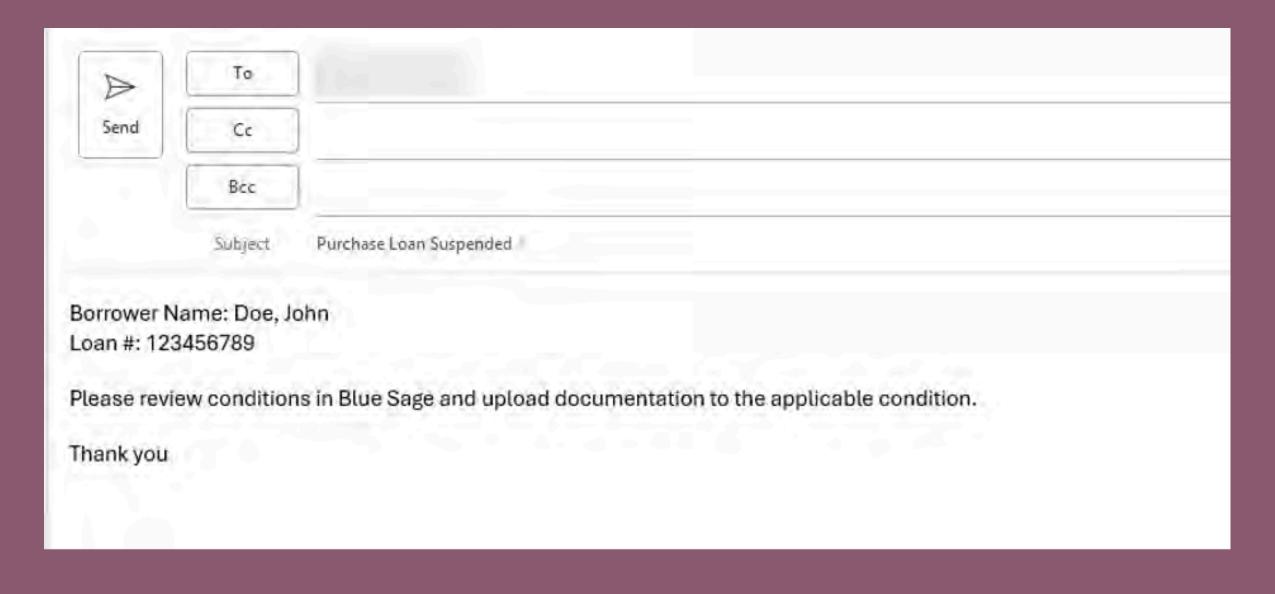
Provide executed Closed Loan Package for review. Provide Original Note Allonge (if required) and Wiring Instructions or Bailee I Condition Text: Complete Bank/Asset statements for the past 2 months - all pages Submit for Review

CONDITIONS

Once the post-closing package has been reviewed your package, if any new conditions are needed you will receive an email. You will upload the condition documents the same way you did the closing package; by attaching to the applicable condition, clicking the "submit" box and then "Submit for Review"

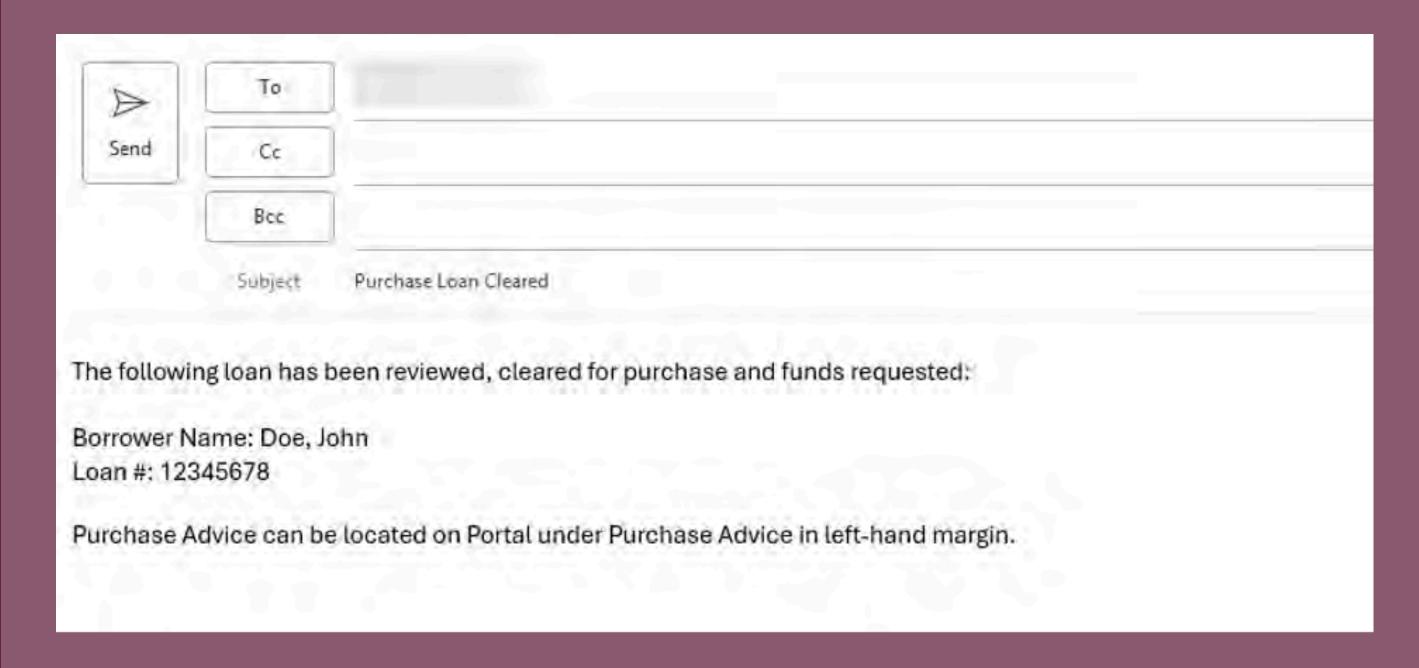
STATUS NOTIFICATIONS

If Loan is suspended for purchase, you will receive the following email notification:



Blue Sage NDC PURCHASING PROCESS

Once your file has been cleared for purchase, you will receive the following notification:



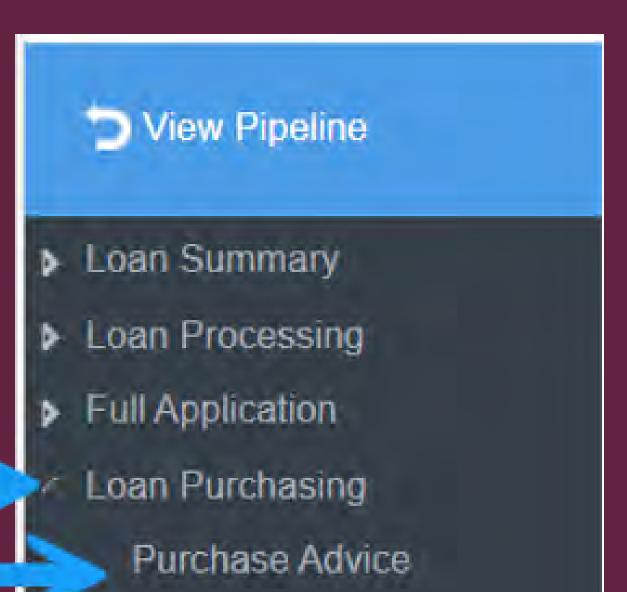
Blue Sage

NDC PURCHASING PROCESS

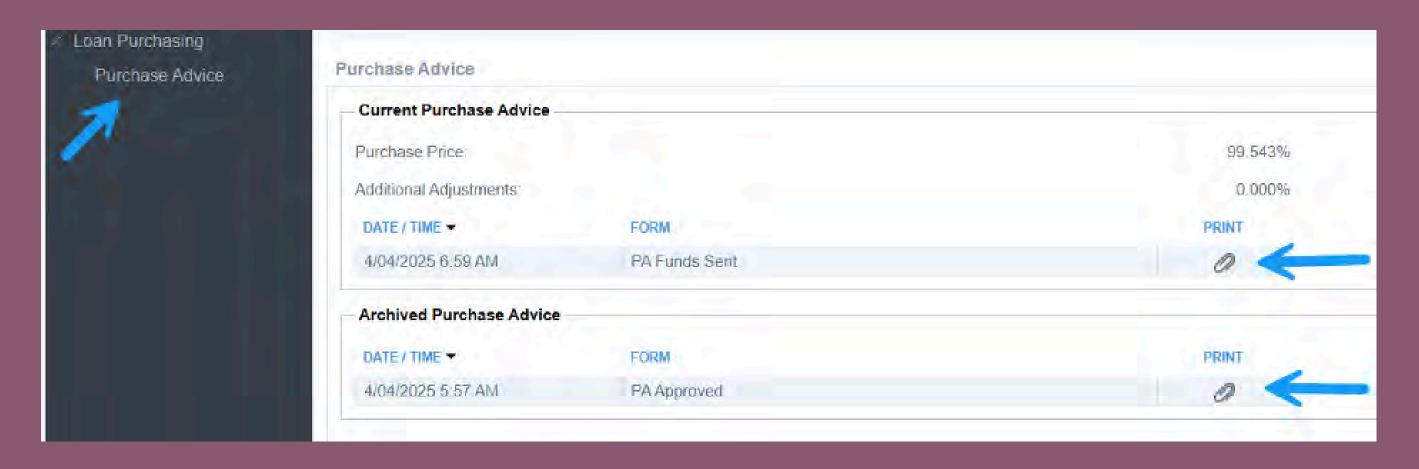
PURCHASE ADVICE

Once your file has been Purchased you can locate your Purchase Advise by following these steps:

Left hand tool Bar > Loan Purchasing > Click on "Purchase Advise"



From the Purchase Advise Screen, Please Click "paperclip" icon to download your purchase advice.



NDC
PURCHASING
PROCESS

Any questions or concerns regarding the NDC Purchasing process, please contact your Account Manager or email NDCPurchasing@fcmpartners.com.