




a Mortgage Boutique is a division of first community mortgage

NDC Process

Blue Sage NDC Process



NMLS ID#: 1019
Partner ID#: 4000003
Approved For: CONV

Channel: Non Delegated
Partner Status: Approved

Tools Resources Deb Balder Log Out

Welcome to the B2B Portal

Select Non Delegated Channel

Channel: **Non Delegated**

ABC NDC Partner
Florham Park NJ, 07932

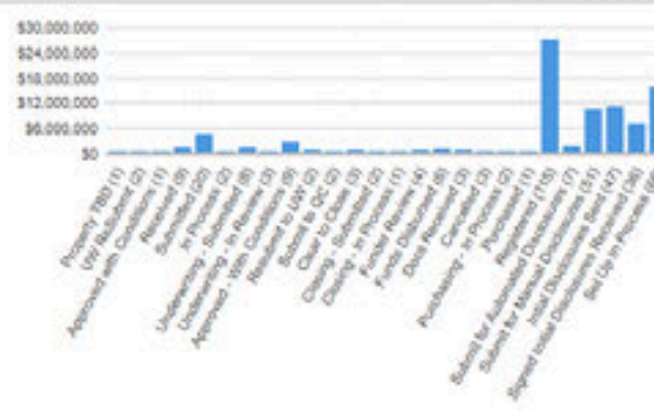
ABC NDC Partner
Florham Park NJ, 07932
Branch: All Brokers, selected (N/A)

Select Branch

Pipeline

STATUS	COUNT	TOTAL LOAN AMT
Property TBD	1	\$450,000
UW Re Submit	2	\$448,285
Approved with Conditions	1	\$300,000
Received	9	\$1,496,136
Submitted	20	\$4,764,690
In Process	2	\$424,800
Underwriting - Submitted	8	\$1,522,676
Underwriting - In Review	3	\$504,986
Approved - With Conditions	9	\$2,597,875
Resubmit to UW	2	\$960,400
Submit to QC	2	\$504,835
Clear to Close	2	\$510,000
Closing - Submitted	2	\$450,000
Closing - In Process	1	\$315,000
Funder Review	4	\$841,550
Funds Disbursed	6	\$1,038,251
Docs Received	2	\$797,303
Cancelled	3	\$503,000
Purchasing - In Process	2	\$444,993
Purchased	1	\$355,400
Registered	115	\$27,184,021
Submit for Automated Disclosures	7	\$1,633,502
Submit for Manual Disclosures	51	\$10,494,971
Initial Disclosures Sent	47	\$11,063,896
Signed Initial Disclosures Received	36	\$7,291,297
Set Up In Process	66	\$15,652,855
Total	406	\$92,320,702

Pipeline Filter



Change Pipeline View: Amounts Counts

Alert Summary

ALERT TYPE	COUNT
Locks Expired	18
Property in FEMA declared disaster area	10
Documents have expired	6
Loan Approvals Expiring	3
Loan is closing in 5 days and has not been cleared to close	2
Total:	39

Recent Loans

5600000045
Firsttime, Alice
1896 Montrose Ave
Chicago, IL 60630-4157

5600000043
Firsttime, Alice
4557 N Knox Ave
Chicago, IL 60630-4157

5600000041
Customer, N Ken
10655 Birch St
Burbank, CA 91502-1234

NDC Partner can manually input information or Import 3.4 File

Importing a file will probably be the preferred methodology.

- MISMO 3.4 Submission

NMLS ID#: Channel: Wholesale
Partner ID#: Partner Status:
Approved For:

Resources Tools Log Out

AUS Submission Type: Fannie Mae Case File #: Retrieve Case File

MISMO 3.4 Submission File Location: Browse

To Register from 3.4

Proceed Cancel

To Bring in from a Previous DO/DU file

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

The screenshot displays a web-based application interface for loan verification. The interface is organized into several sections:

- Personal Information:** Includes fields for MLO NMLS ID (highlighted with a red box), MLO Email, and MLO Phone Number.
- Property Information:** Includes fields for Property Address, City, State, and Zip.
- Mortgage Information:** Includes fields for Loan Type, Mortgage Type, and Qualifying Credit Score (highlighted with a red box).
- Loan Information:** Includes fields for Settlement Date (est) and First Payment Due Date (both highlighted with red boxes).

The interface also features a sidebar on the left with navigation options such as 'View Profile', 'Loan Register', 'Manage Loan Only', 'Generate Filing Controls', 'Approval Code', and 'Status Administration'. The top of the page shows the Blue Sage logo and user information.

Blue Sage
Verify
information

Make sure your product is selected:

Lender Loan Number: 5600000045 EB	Lock Expiration: 3/10/2025	Loan Status: Registered	Borrower Name: Firsttime, Alice	Loan Purpose: Purchase	Total Loan Amount: \$278,800.00 Preview Docs
		Subject Property: 1886 Montrose Ave Chicago, IL 60630-415...	Product: VA 30 Yr Fixed	Interest Rate: 6.125%	Loan Amount: \$278,800.00
		LTV/CLTV: 100.00% / 100.00%	Occupancy: Primary Residence	Program:	Ratios: 27.60% / 28.00%

Property Information	Credit Data
* Property Address: 1886 Montrose Ave	* Qualifying Credit Score: 710 Credit Summary
Unit Type, Unit #: Unit Type <input type="text"/> Unit # <input type="text"/>	Credit Event: <input type="text"/>
* Zip, City & State: 60630-4157 Chicago IL	* DTI Ratio: 28.000%
* County: Cook	Months Reserves: 0
Country: United States	Manual Underwriting: <input type="radio"/> Yes <input checked="" type="radio"/> No
* Occupancy: Primary Residence	
* Property Type: Detached	Product & Program
* Project Type: Not in a project or development	* Lien Type: First Mortgage * Position: 1
* No. Units: 1 No. ADUs: <input type="text"/>	* Product Description: VA 30 Year Fixed
* GEMA: <input type="radio"/> Yes <input type="radio"/> No Unpaid Balance Amount: <input type="text"/>	Mortgage Type: VA
	Pricing Tier: Conforming
	Amortization Type: Fixed Rate
	Loan Term Months: 360 IO Term: 0 Balloon Term: 0
	ARM Plan: <input type="text"/>
	Program Type: <input type="text"/>
	Bond Program: <input type="text"/>
	Buydown Plan: <input type="text"/>

Loan Purpose	Financing Terms	Loan Interest Rate
* Purpose of Loan: Purchase	Purchase Price: \$278,800.00 Down Payment Details	* Lock Days: 45 Day Rate Lock
* Refinance Purpose: <input type="text"/>	Cost of Renovation: \$0.00	* Interest Rate: 6.125% Qualifying Rate: 6.125%
Refinance Type: <input type="text"/>	Energy Improvements: \$0.00	ARM Margin: 0.000%
* Documentation Type: Full Documentation	Appraised Value: \$278,800.00	
Prepayment: No Prepayment	* Loan Amount: \$278,800.00 LTV Ratio: 100.00%	
	Mortgage Insurance Financed: \$0.00 Mortgage Insurance	
	* Total Loan Amount: \$278,800.00	

Other Loan Details
Escrow Waivers: <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance
Apply Fee Buy Out: <input type="radio"/> Yes <input checked="" type="radio"/> No
Closing in Entity Name: <input type="text"/>

Blue Sage
NDC Process

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

The screenshot displays a web application interface for loan management. On the left is a dark sidebar with a menu containing: Loan Summary, Loan Details, Short Application, Status History, Import History, Alerts & Notification Mgmt, Contacts, Loan Processing, Full Application, Loan Submission, and Loan Purchasing. The main content area shows loan details at the top, including ID (5600000045 EB), date (3/10/2025), subject property (1806 Montrose Ave, Chicago, IL 60630-415...), interest rate (6.125%), program, LTV/CLTV (100.00% / 100.00%), occupancy (Primary Residence), and ratios (27.60% / 28.00%). Below this are sections for 'Lender Account Management' (with a table for contact roles and names), 'Partner Account Management' (with a table for contact roles, names, emails, phone numbers, and URLs), and 'Partner Contact Info' (with three contact forms, each having 'Set' and 'Delete' buttons; red arrows point to the 'Set' buttons). The 'User Assignment' section includes 'Users Currently Assigned To Loan' (showing 'No users are assigned to this loan') and 'Select User to Assign' (with 'Unassign >>' and '<< Assign' buttons). At the bottom left, a 'Loan User Assignment History' section is visible, and a red arrow points to a 'SAVE' button next to a 'CANCEL' button.

Blue Sage
NDC Process

Price as float or lock your loan.

The screenshot displays a loan management dashboard. At the top, a navigation menu on the left includes 'View Pipeline', 'Loan Summary', 'Loan Processing', 'Lock Management', 'Fees & Closing Costs', 'Upload / View Documents', 'Loan File Update', 'Automated Underwriting', 'Full Application', 'Loan Submission', and 'Loan Purchasing'. A red arrow points to 'Lock Management'.

The main content area is titled 'Loan Lock History' and includes a 'Lock Management' tab. It shows loan details: Lender Loan Number: 560000045 E25, Lock Expiration: 3/10/2025, Loan Status: Registered, Borrower Name: Firstimer, Alice, Subject Property: 1836 Montrose Ave Chicago, IL 60630-415..., LTV/CLTV: 100.00% / 100.00%, Loan Purpose: Purchase, Product: VA 30 Yr Fixed, Interest Rate: 6.125%, Occupancy: Primary Residence, Total Loan Amount: \$275,800.00, Loan Amount: \$275,800.00, Program: , and Ratios: 27.60% / 28.00%. A 'Preview Docs' button is visible.

Below the loan details, the 'Lock Management' section shows 'Lock Status: Rate Lock Approved', 'Lock Expires: 03/10/2025', and 'Locked Rate: 6.125%'. A 'Lock Price History' table lists 'Lock Update' and 'Initial Lock' as 'Approved' requests from 1/24/2025. A red arrow points to the 'Price' button below this table.

The bottom section, 'Loan Pricing and Rate Lock', is split into two panes. The left pane shows 'Rate Lock Approved' with a table of pricing details:

DESCRIPTION	RATE	ORIG.PTS	DISC.PTS	PRICE	MARGIN
Base Rate	6.125%	0.000%	-1.301%	101.301%	0.000%
FICO is 780-715	0.000%	0.000%	-0.150%	0.150%	0.000%
Total Rate and Points	6.125%	0.000%	-1.451%	101.451%	0.000%

The right pane shows 'Proposed Pricing' with a 'Select Rate' button highlighted by a red arrow. Below the panes are input fields for Margin, Index, and Lifetime Rate Cap, and a 'Manual Pricing' checkbox.

Blue Sage
NDC Process

Enter fees – this is Optional

View Pipeline

- Loan Summary
- Loan Processing
 - Lock Management
 - Fees & Closing Costs**
 - Upload / View Documents
 - Loan File Update
 - Automated Underwriting
- Full Application
- Loan Submission
- Loan Purchasing

Loan Status: Registered
Borrower Name: Firstimer, Alice
Subject Property: 1806 Montrose Ave Chicago, IL 60630-415...
LTV/CLTV: 100.00% / 100.00%

Loan Purpose: Purchase
Product: VA 30 Yr Fixed
Interest Rate: 6.125%
Occupancy: Primary Residence

Total Loan Amount: \$278,000.00
Loan Amount: \$278,000.00
Program:
Ratios: 27.60% / 28.00%

Fees and Closing Costs

Credit for Rate Chosen:

Fees and Closing Cost Service Providers

SECTION	DESCRIPTION	SERVICE PROVIDER	PAID TO	TOTAL AMOUNT	BORROWER AMOUNT
A	Administration Fee		Lender	\$175.00	\$175.00
B	Appraisal Fee	VA Appraisals	Third Party Provider	\$550.00	\$550.00
B	Credit Report Fee		Third Party Provider	\$0.00	\$0.00
B	MERS Fee		Third Party Provider	\$24.95	\$24.95
B	VA Funding Fee		Third Party Provider	\$5,994.20	\$5,994.20
C	Closing Protection Letter Fee	Fidelity National Title Chicago	Third Party Provider	\$50.00	\$50.00
C	Department of Financial Institutions Policy Fee (IL)	Fidelity National Title Chicago	Third Party Provider	\$6.00	\$6.00
C	Document Delivery	Fidelity National Title Chicago	Third Party Provider	\$50.00	\$50.00
C	Lender's Title Insurance	Fidelity National Title Chicago	Third Party Provider	\$595.00	\$595.00
C	Recording Release/Service Fee	Fidelity National Title Chicago	Third Party Provider	\$25.00	\$25.00
C	Settlement/Closing/Attorney Fee	Fidelity National Title Chicago	Third Party Provider	\$2,110.00	\$2,110.00
C	Title Endorsement Fee	Fidelity National Title Chicago	Third Party Provider	\$555.00	\$555.00
C	Title Exam/Review	Fidelity National Title Chicago	Third Party Provider	\$250.00	\$250.00
C	Title Search Fee	Fidelity National Title Chicago	Third Party Provider	\$175.00	\$175.00
C	Wire Transfer Fee	Fidelity National Title Chicago	Third Party Provider	\$50.00	\$50.00
C	sDoc Fee	Fidelity National Title Chicago	Third Party Provider	\$50.00	\$50.00
E	City Tax Stamp - Deed		Third Party Provider	\$2,092.50	\$2,092.50
E	City Transfer Taxes - Deed		Third Party Provider	\$1,007.00	\$1,007.00
E	County Transfer Taxes - Deed		Third Party Provider	\$139.50	\$139.50
E	Deed Recording		Third Party Provider	\$107.00	\$107.00
E	Mortgage Recording		Third Party Provider	\$107.00	\$107.00

Legend:
A - Origination Charges B - Services You Cannot Shop For C - Services You Shop For E - Taxes and Other Government Fees F - Prepaids G - Initial Escrow Payment at Closing H - Other
** - View fee details for POC amount

Generate Lender Fees **Quick Fees** **Partner Compensation** **Add New Fee** **Add New Escrow** **Add/Edit Credits**

Blue Sage
NDC Process

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

The screenshot displays the Blue Sage NDC Process interface. On the left, a navigation menu includes 'View Pipeline', 'Loan Summary', 'Loan Processing', 'Lock Management', 'Fees & Closing Costs', 'Change of Circumstance', 'Upload / View Documents', 'Automated Underwriting', 'Full Application', and 'Loan Submission'. The 'Upload / View Documents' menu item is highlighted in yellow, with a red arrow pointing to it. The main content area shows loan details: Lender Loan Number, Lock Expiration (10/15/2024), Borrower Name, Subject Property, LTV/CLTV (69.04% / 69.04%), Loan Status (Signed Initial Disclosures Received), Loan Purpose (Refinance), Product (FHA 30 Year Fixed), Interest Rate (5.990%), Occupancy (Primary Residence), Total Loan Amount (\$165,000.00), Loan Amount (\$165,000.00), and Program. A yellow oval callout with the text 'To Upload Initial Submission Package in Broker Portal' is positioned over the document upload section. Below this, a 'Document Upload' modal window is open, containing a table with columns for Category, Doc Type, Description, Disclosure Date, and File Name. The first row is filled with 'Submission Documents' in the Category, 'Initial Submission Package' in the Doc Type, and a 'Browse' button next to the File Name field. Below the table are 'Upload' and 'Cancel' buttons. At the bottom of the main interface, there are buttons for 'Upload Documents', 'Remove Documents', and 'Download All Additional Documents'. A red arrow points to the 'Upload Documents' button.

Blue Sage
NDC Process

Run AUS

View Pipeline

- ▶ Loan Summary
- ◀ Loan Processing
 - Lock Management
 - Fees & Closing Costs
 - Upload / View Documents
 - Loan File Update
 - Automated Underwriting
- ▶ Full Application
- ▶ Loan Submission
- ▶ Loan Purchasing

Loan Details:

- Lender Loan Number: 5600000045 EB
- Lock Expiration: 3/10/2025
- Loan Status: Registered
- Borrower Name: Firstimer, Alice
- Subject Property: 1886 Montrose Ave Chicago, IL 60630-415...
- LTV/CLTV: 100.00% / 100.00%
- Loan Purpose: Purchase
- Product: VA 30 Yr Fixed
- Interest Rate: 6.125%
- Occupancy: Primary Residence
- Total Loan Amount: \$278,800.00
- Loan Amount: \$278,800.00
- Program: [Preview Docs]
- Ratios: 27.60% / 28.00%

Dual AUS:

- Dual AUS
- Fannie Mae Desktop Underwriter (DU)
- Freddie Mac Loan Product Advisor (LPA)

Borrower(s):

Alice Firstimer	(Unmarried)	Applicant
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AUS Only Order:

(Use the credit report already associated with the casefile)

[Send Request](#) [Credentials](#) [Create DU MISMO 3.4](#) [Create LPA File](#)

DU Summary

Submitted By: [] Submitted Date-Time: [] Times Sent: []

DU Case File ID: [] [] DU Recommendation: []

Note: [] [] Result Code: []

Appraisal Waiver: []

Response Files: []

LPA Summary

Submitted By: [] Submitted Date: [] Times Sent: []

Loan Product Advisor Key Identifier: [] Documentation Level: [] Evaluation Status: []

Loan Product Advisor Loan Identifier: [] Credit Risk Classification: []

Note: [] [] Purchase Eligibility: []

Appraisal Waiver: []

Response Files: []


Automated Underwriting History


AUTOMATED UNDERWRITING SYSTEM	LAST SUBMISSION DATE	SUBMITTED BY
[]		

Blue Sage
NDC Process

Submit loan for Underwriting

View Pipeline

- > Loan Summary
- > Loan Processing
- > Full Application
- > Loan Submission 
- > Loan Purchasing

Lender Loan Number: 5600000045 EB **Lock Expiration:** 3/10/2025 

Loan Status: Registered **Loan Purpose:** Purchase **Total Loan Amount:** \$276,000.00 [Preview Docs](#)


Borrower Name: Firstimer, Alice **Product:** VA 30 Yr Fixed **Loan Amount:** \$276,000.00

Subject Property: 1886 Montrose Ave Chicago, IL 60630-415... **Interest Rate:** 6.125% **Program:**

LTV/CLTV: 100.00% / 100.00% **Occupancy:** Primary Residence **Ratios:** 27.60% / 28.00%

Loan Submission

Reason for Loan Submission

- Generate Initial Disclosures
- Submit Loan to Setup 
- Submit for Closed Loan Review

Loan Licensing Details

Name: Company, 308 Vreeland Road, Florham Park, NJ 07932 (▼) **Company/Branch NMLS ID:** 1019


DBA Name: (▼) **Company/Branch License:** Residential Mortgage License - MB 67 (▼)

Address Line One: 308 Vreeland Road **MLO NMLS ID:** 397058


Address Line Two: Ste 200 & 220 **MLO License #:** (▼)

Zip City State: 07932 Florham Park NJ

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 is:




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



By selecting Submit, you confirm that loan 5600000045 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](#) [Anti-Steering Disclosure](#)



Blue Sage
NDC Process

Blue Sage

NDC Process

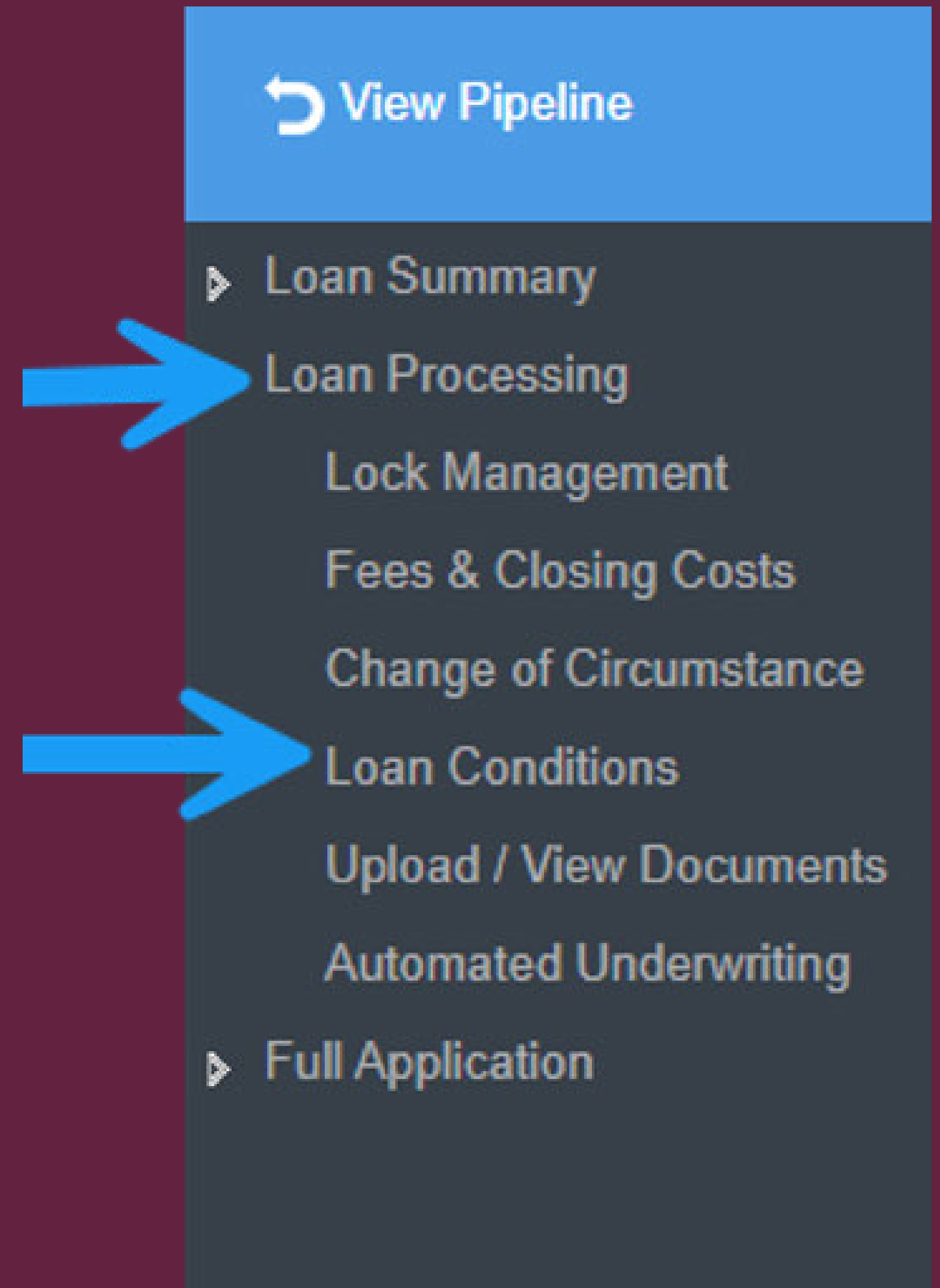
- Follow process in Broker Power Point to upload conditions once loan is approved.
- There will be a condition to upload your final closed docs to.
- All condition docs should be uploaded to the applicable conditions.



Blue Sage

NDC PURCHASING PROCESS

- 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

Change of Circumstance
Loan Conditions
Upload / View Documents
Automated Underwriting
All Application

Loan Conditions

Filter: All - Open/Submit/Received Show Condition Details

Manage Conditions

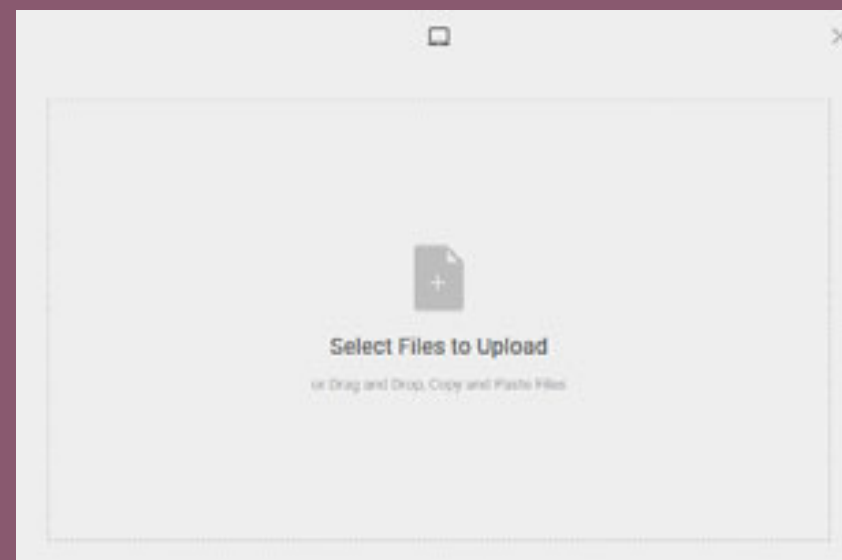
DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
loan number, proper mortgage clause and evidence sufficient coverage. Or contain a replacement cost estimate								
Must be signed on the day of closing	Open	Closer/Funder						
If this loan does not close and fund in the month of. A new payoff and documentation to verify payment has been made on time will be required.	Open	Closer/Funder						
Must sign an ICD and complete TRID waiting period	Open	Closer/Funder						
Provide executed Closed Loan Package for review	Open	Post Closing						
Provide Original Note, Allonge (if required) and Wiring Instructions or Bailee Letter. If Purchase cleared > 30 days, minimum 25% Aged Note Fee will be charged	Open	Post Closing						
Loan is closing with a Power of Attorney (POA), Closer to verify file contains checklist completed and signed by Underwriter	Waived	Closer/Funder		4/14/2025 5:08 PM				
Closer to ensure the 4506 screen is accurate 4506C requirements. Form(s) and Year(s)	Waived	Closer/Funder		4/14/2025 5:08 PM				

Condition Text:
Name and contact info for your Homeowner's Insurance agent or a copy of the Declarations Page

Detailed Explanation:

Submit for Review

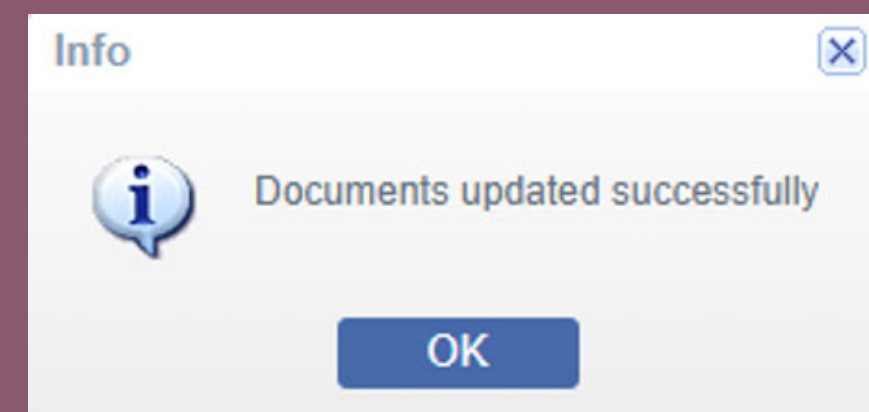
Blue Sage
**NDC
PURCHASING
PROCESS**



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

	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
				<input checked="" type="checkbox"/>

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



				<input checked="" type="checkbox"/>

Blue Sage
**NDC
PURCHASING
PROCESS**

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

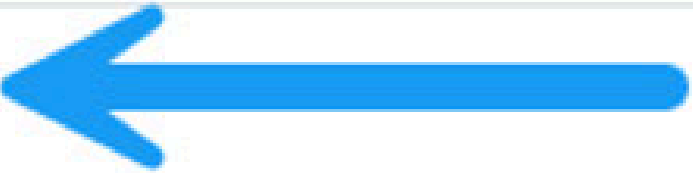
Provide executed Closed Loan Package for review.

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



Blue Sage

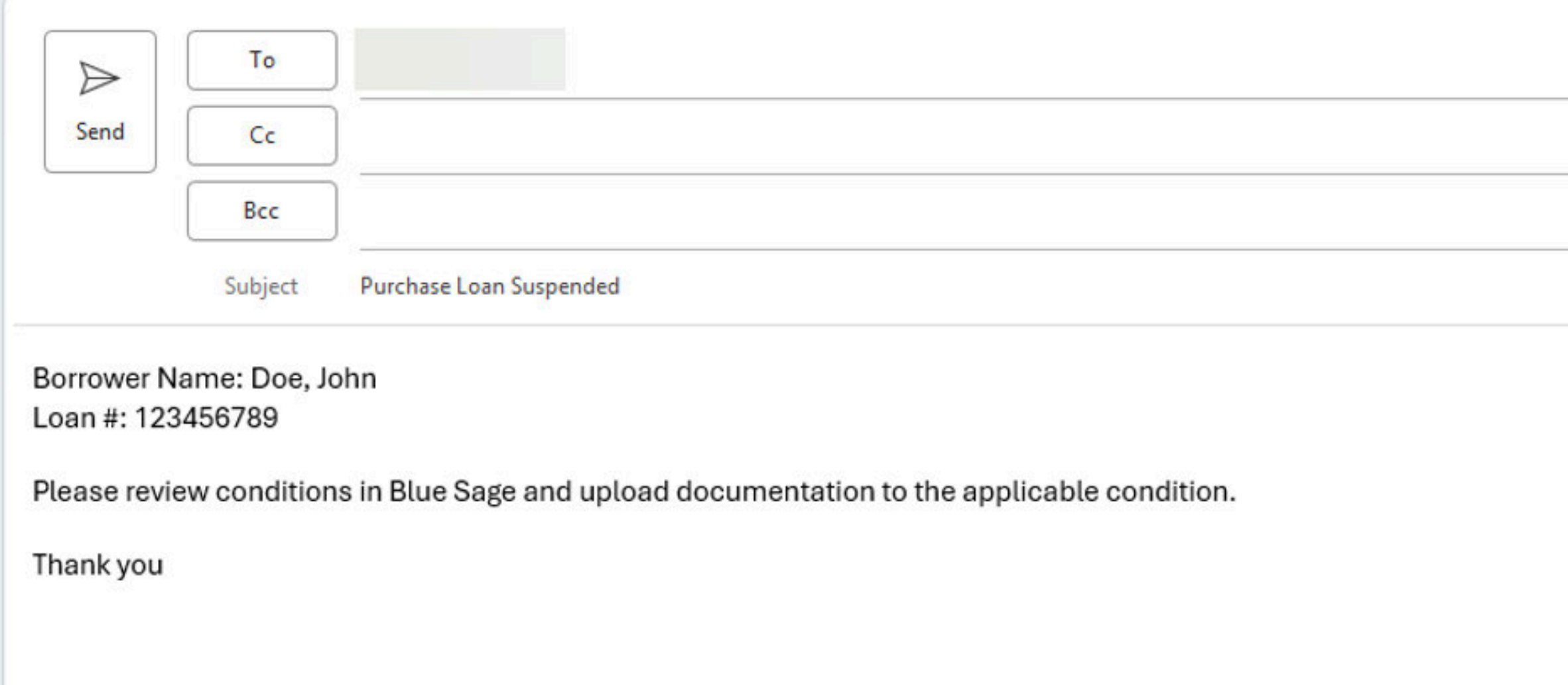
**NDC
PURCHASING
PROCESS**

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”

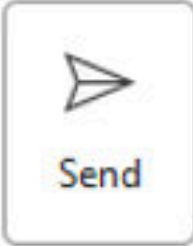
STATUS NOTIFICATIONS

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



The screenshot shows an email composition interface. On the left is a 'Send' button with a paper plane icon. To its right are three input fields for 'To', 'Cc', and 'Bcc'. Below these is a 'Subject' field containing the text 'Purchase Loan Suspended'. A horizontal line separates the header from the body. The body contains the following text: 'Borrower Name: Doe, John', 'Loan #: 123456789', 'Please review conditions in Blue Sage and upload documentation to the applicable condition.', and 'Thank you'.

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

 Send	To	[Redacted]
	Cc	
	Bcc	
Subject	Purchase Loan Cleared	

The following loan has been reviewed, cleared for purchase and funds requested:

Borrower Name: Doe, John
Loan #: 12345678

Purchase Advice can be located on Portal under Purchase Advice in left-hand margin.

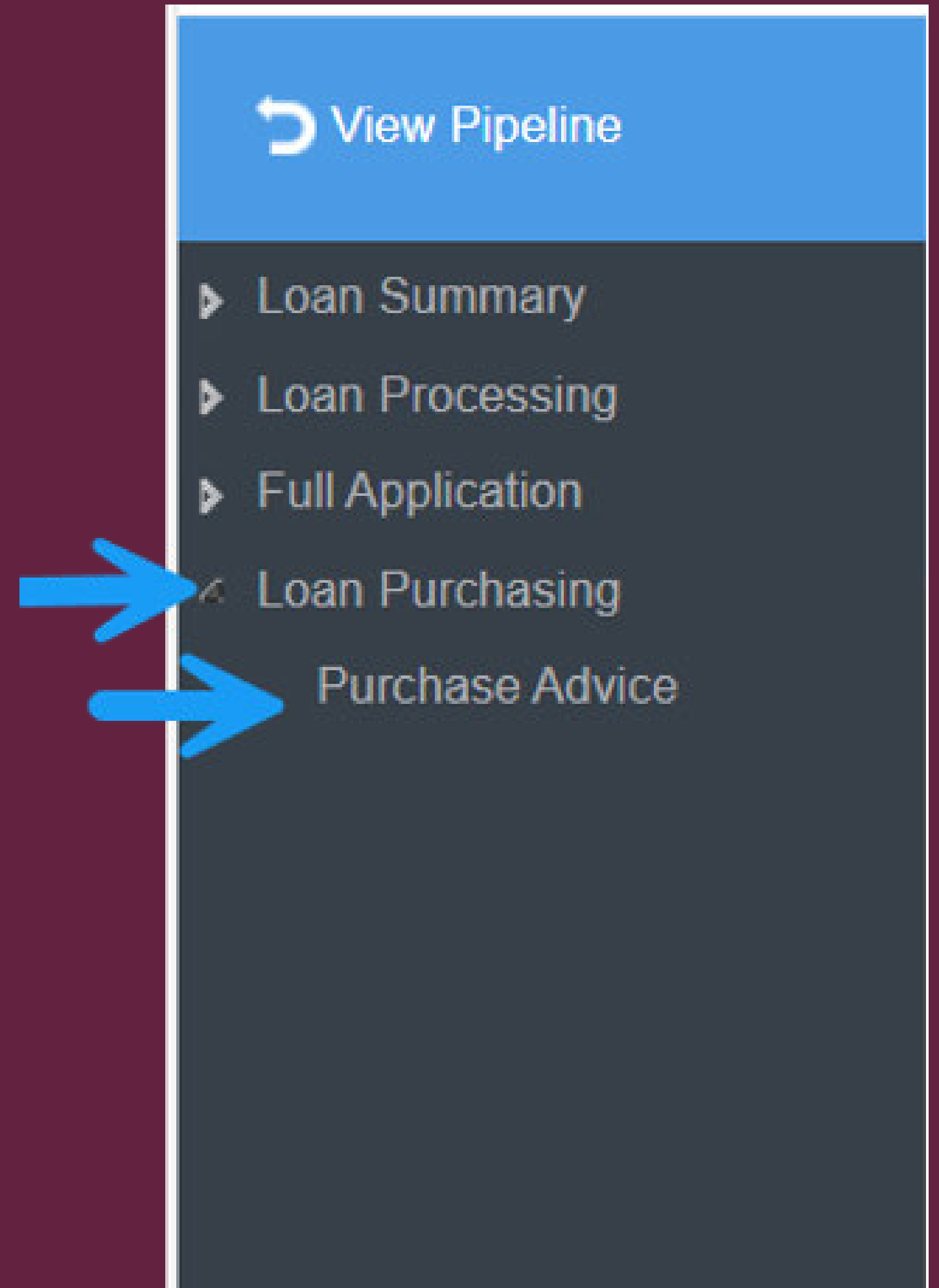
Blue Sage

NDC PURCHASING PROCESS

PURCHASE ADVICE

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

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



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

Loan Purchasing


Purchase Advice

Purchase Advice


Current Purchase Advice

Purchase Price: 99.543%

Additional Adjustments: 0.000%

DATE / TIME	FORM	PRINT
4/04/2025 6:59 AM	PA Funds Sent	 ←

Archived Purchase Advice

DATE / TIME	FORM	PRINT
4/04/2025 5:57 AM	PA Approved	 ←

Blue Sage

NDC PURCHASING PROCESS

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