

BROKER PORTAL USER GUIDE



The Broker Portal is an exclusive platform that makes it even easier to do business with Caliber Home Loans. This user guide will provide details on what you can expect to see.

Benefits of using the Broker Portal include:

- **Increased Productivity**
- **Streamlined processes to boost efficiency**
- **An overall improved broker experience**

Check out these sections to learn more!



[Dashboard](#) The landing page for the broker portal, and it has been designed to keep you informed on the latest information available while allowing you to be as efficient as possible.



[MyPipeline](#) A robust, customizable, all-encompassing way to view and manage your pipeline effectively.



[Create a New Loan](#) A redesigned process to allow for an intuitive step by step flow for creating new loans.



[Product & Pricing](#) Provides a streamlined and more robust pricing and eligibility tool with dynamic fields based on inputs.

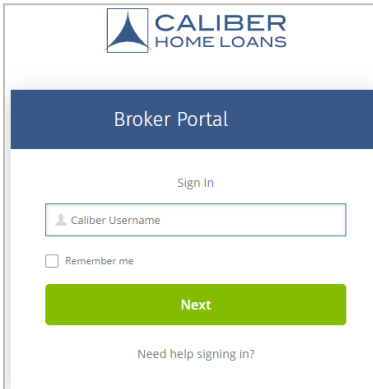


[My Account Settings](#) Allows users to set up certain details about their account within the Broker Portal.

Broker Portal: Logging In



To access the Broker Portal go to blueprint.caliberwholesale.com and enter your Caliber credentials.



Broker Portal: Dashboard



The **Dashboard** is the landing page for the broker portal, and it has been designed to keep you informed on the latest information available while allowing you to be as efficient as possible.

Action Tabs

Identify loans that have items to review, loans with upcoming deadlines, and loans with outstanding conditions that need to be resolved.

Loan Analytics

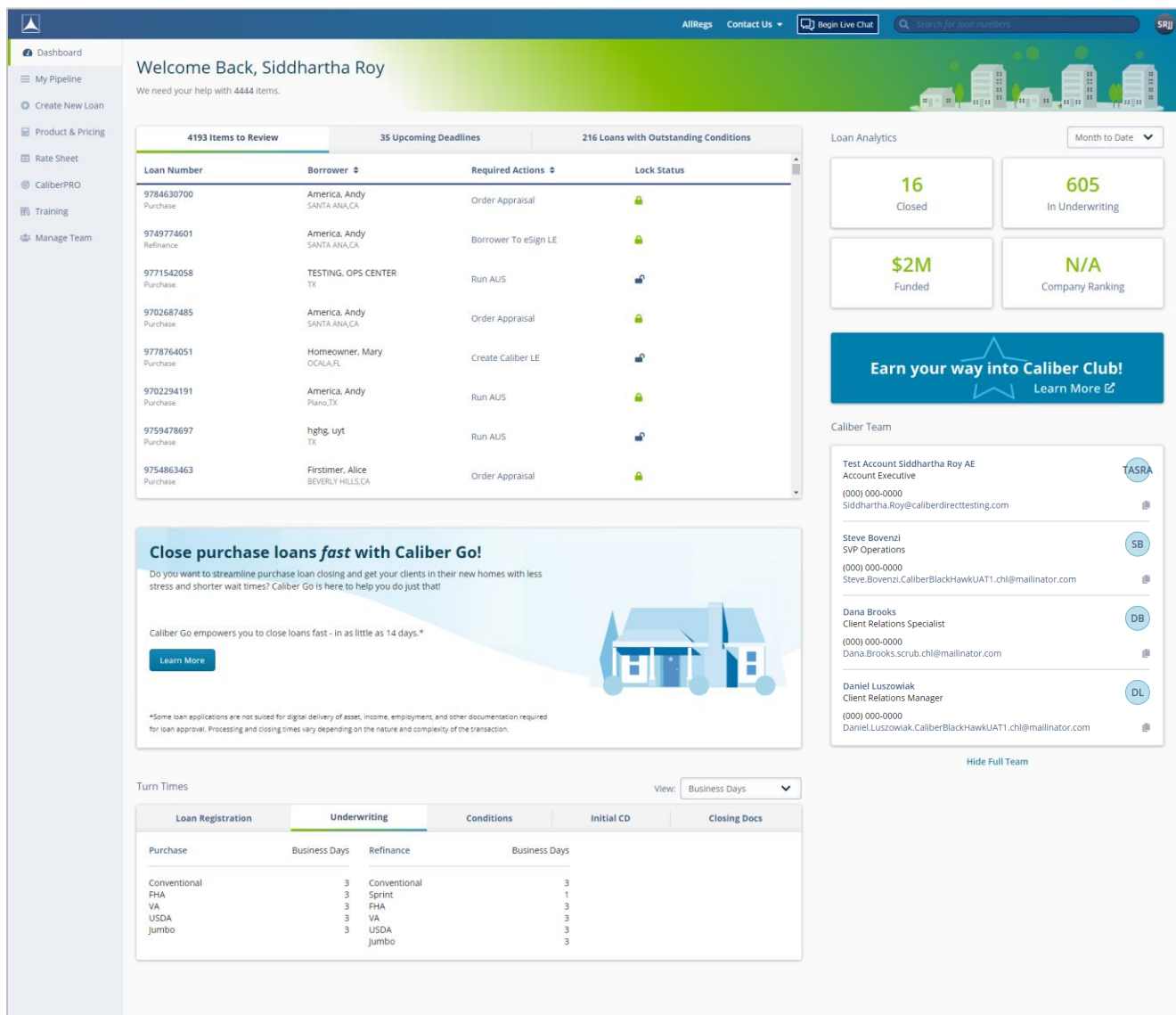
Displays the loans that have closed, are in underwriting, and that have funded MTD.

Caliber Team

Provides contact information to your Account Executive (AE), direct manager, and support team members.

Turn Time

Current turn times for Loan Registration, Underwriting, Conditions, Initial CD, and Closing Docs for your Ops center.



Welcome Back, Siddhartha Roy
We need your help with 4444 items.

4193 Items to Review | **35 Upcoming Deadlines** | **216 Loans with Outstanding Conditions**

| Loan Number | Borrower | Required Actions | Lock Status |
|-------------------------|---------------------------------------|----------------------|-------------|
| 9784630700 Purchase | America, Andy SANTA ANA, CA | Order Appraisal | 🔒 |
| 9749774601 Refinance | America, Andy SANTA ANA, CA | Borrower To eSign LE | 🔒 |
| 9771542058 Purchase | TESTING, OPS CENTER TX | Run AUS | 🔒 |
| 9702687485 Purchase | America, Andy SANTA ANA, CA | Order Appraisal | 🔒 |
| 9778764051 Purchase | Homeowner, Mary OCALA, FL | Create Caliber LE | 🔒 |
| 9702294191 Purchase | America, Andy Plano, TX | Run AUS | 🔒 |
| 9759478697 Purchase | high, uyt TX | Run AUS | 🔒 |
| 9754863463 Purchase | Firstimer, Alice BEVERLY HILLS, CA | Order Appraisal | 🔒 |

Loan Analytics (Month to Date)

- 16 Closed
- 605 In Underwriting
- \$2M Funded
- N/A Company Ranking

Earn your way into Caliber Club!
[Learn More](#)

Caliber Team

- Test Account Siddhartha Roy AE**
Account Executive
(000) 000-0000
Siddhartha.Roy@caliberdirectesting.com
- Steve Bovenzi**
SVP Operations
(000) 000-0000
Steve.Bovenzi.CaliberBlackHawkUAT1.chi@mailinator.com
- Dana Brooks**
Client Relations Specialist
(000) 000-0000
Dana.Brooks.scrub.chi@mailinator.com
- Daniel Luszowski**
Client Relations Manager
(000) 000-0000
Daniel.Luszowski.CaliberBlackHawkUAT1.chi@mailinator.com

[Hide Full Team](#)

Close purchase loans fast with Caliber Go!
Do you want to streamline purchase loan closing and get your clients in their new homes with less stress and shorter wait times? Caliber Go is here to help you do just that!

Caliber Go empowers you to close loans fast - in as little as 14 days.*
[Learn More](#)

*Some loan applications are not suited for digital delivery of asset, income, employment, and other documentation required for loan approval. Processing and closing times vary depending on the nature and complexity of the transaction.

Turn Times (View: Business Days)

| Loan Registration | Underwriting | Conditions | Initial CD | Closing Docs |
|-------------------|---------------|--------------|---------------|--------------|
| Purchase | Business Days | Refinance | Business Days | |
| Conventional | 3 | Conventional | 3 | |
| FHA | 3 | Sprint | 1 | |
| VA | 3 | FHA | 3 | |
| USDA | 3 | VA | 3 | |
| Jumbo | 3 | USDA | 3 | |
| | | Jumbo | 3 | |

Broker Portal: Dashboard, cont.

Actions Tabs break down where your attention is needed to move loans forward.



Items to Review

Run AUS: Loans that need AUS to be run.

Create Caliber LE: Wholesale loans where the Caliber LE has not yet been created.

Send Caliber LE: Wholesale loans where the Caliber LE has been created but not yet sent to the borrowers.

Borrower to eSign LE: Wholesale loans where the LE has been sent but we have not received the signature from all applicable parties.

Submit Loan: Wholesale loans where AUS has been run and the LE sent but the loan has not yet been submitted.

(CL1 loans where AUS has been run but the loan has not yet been submitted.)

Lock Loan: Wholesale and CL1 loans where the loan has not yet been locked.

Order Appraisal: Wholesale loans where an appraisal is required but has not yet been ordered.

Appraisal Payment: Wholesale loans where an appraisal has been ordered but the payment has not yet been received.

Appraisal Order needs attention: Wholesale loans where an appraisal has been ordered and payment has been received but it requires the brokers attention for any reason.

Review Active Alerts/Stops: Wholesale loans that have any active alerts or stops that require attention.

Order CD: Wholesale or Non-Delegated CL1 loan where the CD closing collaboration has started but the loan requires attention for successfully ordering the initial CD.

Borrower Receipt of CD confirmed: Wholesale or Non-Delegated CL1 loans where a CD has been sent but not yet opened by all applicable parties.



Upcoming Deadlines

Lock Expiration: A loan where the lock expires in the next 7 days and is likely to expire prior to the loan funding.

Credit Doc Expiration: A loan where the current underwriting credit approval expires in the next 7 days and is likely to expire prior to the loan funding.

Upcoming Closing: Loans that have not yet funded and the estimated closing date is within the next 7 days.



Outstanding Conditions

Review and Upload Conditions: Wholesale loans with their first set of conditions.

New Conditions Added: Wholesale loans with new conditions added to them.

Additional Information Needed: Wholesale loans with updates made to existing conditions.

Upload Conditions for Purchase: CL1 loans that are suspended and require conditions for purchase.

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Broker Portal: Dashboard, cont.

Click any of the "Call to Action" tabs to see loans that have Items to Review, Upcoming Deadlines, or Outstanding Conditions.

Click on the hyperlinks to open the task, or loan, in H2O.

| Loan Number | Borrower | Required Actions | Lock Status |
|-------------------------|----------------------------------|------------------|-------------|
| 6344515261 Refinance | John Homeowner Huntsville, AL | Run AUS | 🔒 |
| 2433662124 Purchase | John Homeowner DC | Run AUS | 🔒 |
| 8788019785 Purchase | test test CHULA VISTA, CA | Run AUS | 🔒 |
| 6275162469 Purchase | Test Tester Portland, OR | Run AUS | 🔒 |
| 5646972802 Purchase | uyt hghg TX | Run AUS | 🔒 |
| 6220618158 Refinance | John Homeowner IRVING, TX | Run AUS | 🔒 |
| 5854713552 Purchase | John Homeowner DC | Run AUS | 🔒 |
| 3894969692 Purchase | Ken N Customer Burbank, CA | Run AUS | 🔒 |

Use the dropdown to toggle between MTD, YTD, and All time.

Contact info is available for your AE, their manager, and support team members.

| Loan Number | Borrower | Required Actions | Lock Status |
|-------------------------|---------------------------------------|----------------------|-------------|
| 9784630700 Purchase | America, Andy SANTA ANA, CA | Order Appraisal | 🔒 |
| 9749774601 Refinance | America, Andy SANTA ANA, CA | Borrower To eSign LE | 🔒 |
| 9771542058 Purchase | TES TX | | 🔒 |
| 9702687485 Purchase | Am SAN | | 🔒 |
| 9778764051 Purchase | Ho OC | | 🔒 |
| 9702294191 Purchase | America, Andy Plano, TX | Run AUS | 🔒 |
| 9759478697 Purchase | hghg, uyt TX | Run AUS | 🔒 |
| 9754863463 Purchase | Firstimer, Alice BEVERLY HILLS, CA | Order Appraisal | 🔒 |

Loan Analytics

16 Closed

605 In Underwriting

\$2M Funded

N/A Company Ranking

Test Account Siddhartha Roy AE
Account Executive
(000) 000-0000
Siddhartha.Roy@caliberdirecttesting.com


Steve Bovenzi
SVP Operations
(000) 000-0000
Steve.Bovenzi.CaliberBlackHawkUAT1.chl@mailinator.com

Dana Brooks
Client Relations Specialist
(000) 000-0000
Dana.Brooks.scrub.chl@mailinator.com

Daniel Luszowski
Client Relations Manager
(000) 000-0000
Daniel.Luszowski.CaliberBlackHawkUAT1.chl@mailinator.com

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Broker Portal: Dashboard, cont.



Utilize the dropdown to toggle between Business Days and Current Review Date.

*Some loan applications are not suited for digital delivery of asset, income, employment, and other documentation required for loan approval. Processing and closing times vary depending on the nature and complexity of the transaction.

Turn Times

View: Business Days ▼

| Loan Registration | | Underwriting | | Conditions | | Initial CD | | Closing Docs | |
|-------------------|---|---------------|-----------|---------------|--|------------|--|--------------|--|
| Purchase | | Business Days | Refinance | Business Days | | | | | |
| Conventional | 3 | Conventional | 3 | | | | | | |
| FHA | 3 | Sprint | 3 | | | | | | |
| VA | 3 | FHA | 3 | | | | | | |
| USDA | 3 | VA | 3 | | | | | | |
| Jumbo | 3 | USDA | 3 | | | | | | |
| | | Jumbo | 3 | | | | | | |

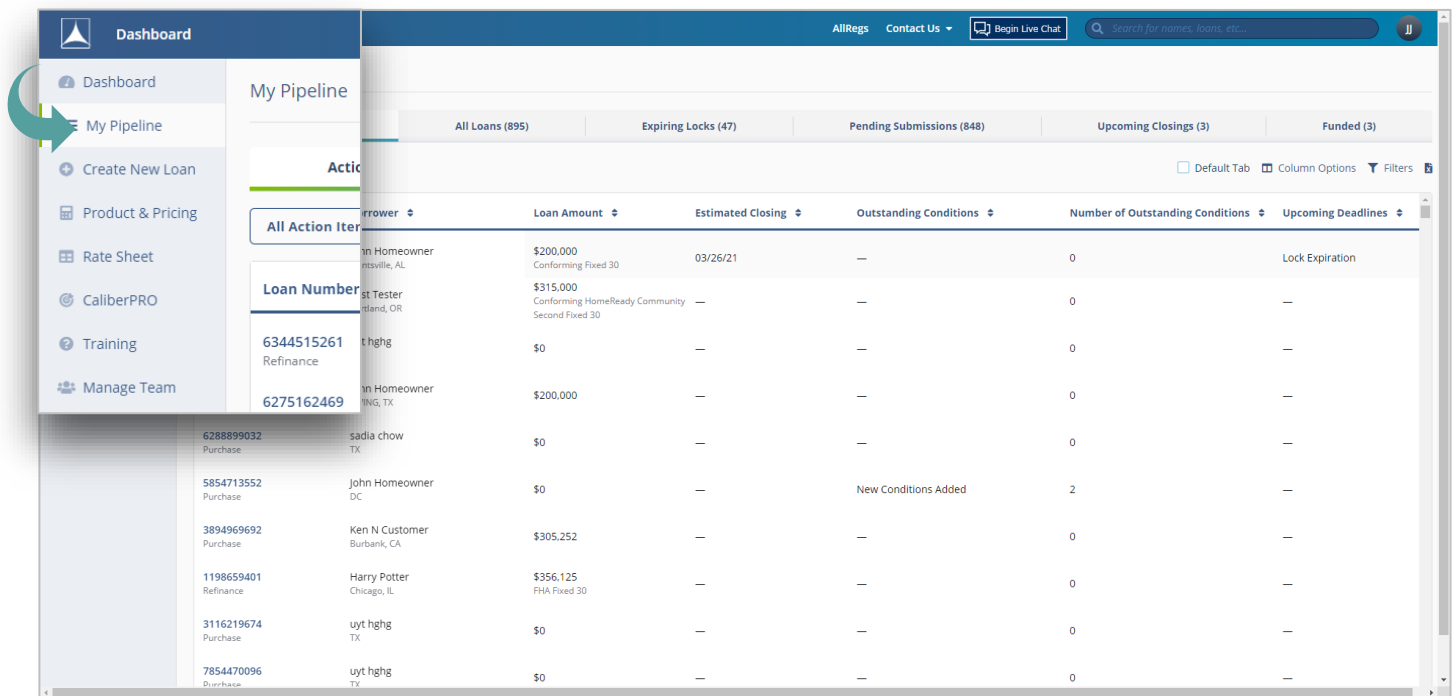
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Broker Portal: MyPipeline



The **MyPipeline** tab is a robust, customizable, all-encompassing way to view and manage your pipeline effectively. It can be accessed by clicking on **MyPipeline** from the Navigation Menu.

| | | |
|---|---|---|
| Action Items Displays loans that need attention. | All Loans Displays all active, non-funded loans. | Expiring Locks Default display shows any active loan with a lock that is expiring in the next 7 days. |
| Pending Submission Loans that have been created but not submitted to Caliber. | Upcoming Closings Default shows loans that have an estimated closing date in the next 7 days. | Funded Displays all loans that have funded in the last 30 days. |



The screenshot shows the 'My Pipeline' view in the Caliber Broker Portal. The navigation menu on the left includes 'Dashboard', 'My Pipeline' (highlighted with a green arrow), 'Create New Loan', 'Product & Pricing', 'Rate Sheet', 'CaliberPRO', 'Training', and 'Manage Team'. The main content area displays a table of loans with the following columns: Loan Number, Loan Amount, Estimated Closing, Outstanding Conditions, Number of Outstanding Conditions, and Upcoming Deadlines. The table lists several loans, including those with estimated closing dates and outstanding conditions.

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Broker Portal: MyPipeline, cont.

Utilize dropdown for additional filter options.

Options allow you to set as a default tab, add/remove columns, filter, and export to excel.

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Broker Portal: Create New Loan



The **Create New Loan** tab has redesigned the process to allow for an intuitive step by step flow for creating new loans.

Step

1 Click Create New Loan

- Can create a loan on behalf of another originator, who has shared their pipeline with you, using the **Originator** dropdown.
- Can enter an unlimited number of names as **Additional Contacts**. These individuals will receive Loan Status Notifications for these loans as well.

2 Select Import file or Manual Input

- Can import FNM 3.2 or MISMO 3.4
- To import file you can browse or Drag & Drop.

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Broker Portal: Create New Loan, cont.

Step

3 Select Loan Type & Loan Product (optional)

- Dropdowns will show all loan types and products.
- **Recent Product** will show the 5 most recently used products.

4 Upload Submission Package (optional)

[Go to table of contents](#)

Broker Portal: Create New Loan, cont.

Step

- 5 **Select Duplicate Loan (if applicable) and/or click next.**
 - Duplicate loan search only applies when borrower with same name and SSN has an existing loan in your brokerage.

Create New Loan

Duplicate Loan Search

Primary Borrower: Alice Firstimer

5 Loans Found

| Loan Number | Primary Borrower | Loan Stage | Originator | Creation Date | Address | Unit | City | State | Zip |
|-------------|------------------|-------------------------|------------|---------------|--------------------|------|-------------|-------|------------|
| 1003401795 | Alice, Firstimer | Cancelled | Jones, Joe | 01/11/2021 | 6559 Louisville St | | New Orleans | LA | 70124-3223 |
| 1008276884 | Alice, Firstimer | Cancelled | Jones, Joe | 02/09/2021 | 6559 Louisville St | | New Orleans | LA | 70124-3223 |
| 1035801217 | Alice, Firstimer | Approved w / Conditions | Jones, Joe | 04/08/2021 | 6559 Louisville St | | New Orleans | LA | 70124-3223 |
| 1038998948 | Alice, Firstimer | Created | Jones, Joe | 04/18/2021 | 9991 Warford | | Dawson | IA | 50066-1111 |
| 1049352679 | Alice, Firstimer | Cancelled | Jones, Joe | 01/14/2021 | 6559 Louisville St | | New Orleans | LA | 70124-3223 |

- 6 **Complete Application Tracker (if applicable)**
 - Select applicable **Property Address** radio button indicating if your borrower has identified a property address or if the loan is a TBD.
 - Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.

Create New Loan

Application Tracker

Primary Borrower: Alice Firstimer

6 of 6 Key Points of Data

| | |
|--------------------------|--|
| Borrower Name | ✓ Alice Firstimer |
| SSN / ITIN / PassportID | ✓ XXX-XX-9991 |
| Gross Monthly Income | ✓ \$20,131.15 |
| Appraised Value | ✓ \$400,000 |
| Loan Amount | ✓ \$320,000 |
| Subject Property Address | ✓ 3516 Beverly Dr, Dallas, TX 75205-2802, Dallas |

Property address was one of the points of data added to the loan. Please confirm one of the following:

☐ This is a TBD and the borrower has not identified a property address for this transaction

☒ The borrower has identified a property address for this transaction

You have entered all 6 Key Points of Data in the loan record. Your Loan Estimate will need to be delivered within 3 business days of 04/29/2021.

Application Date: 04/29/2021

☒ I confirm I have received all 6 Key Points of Data

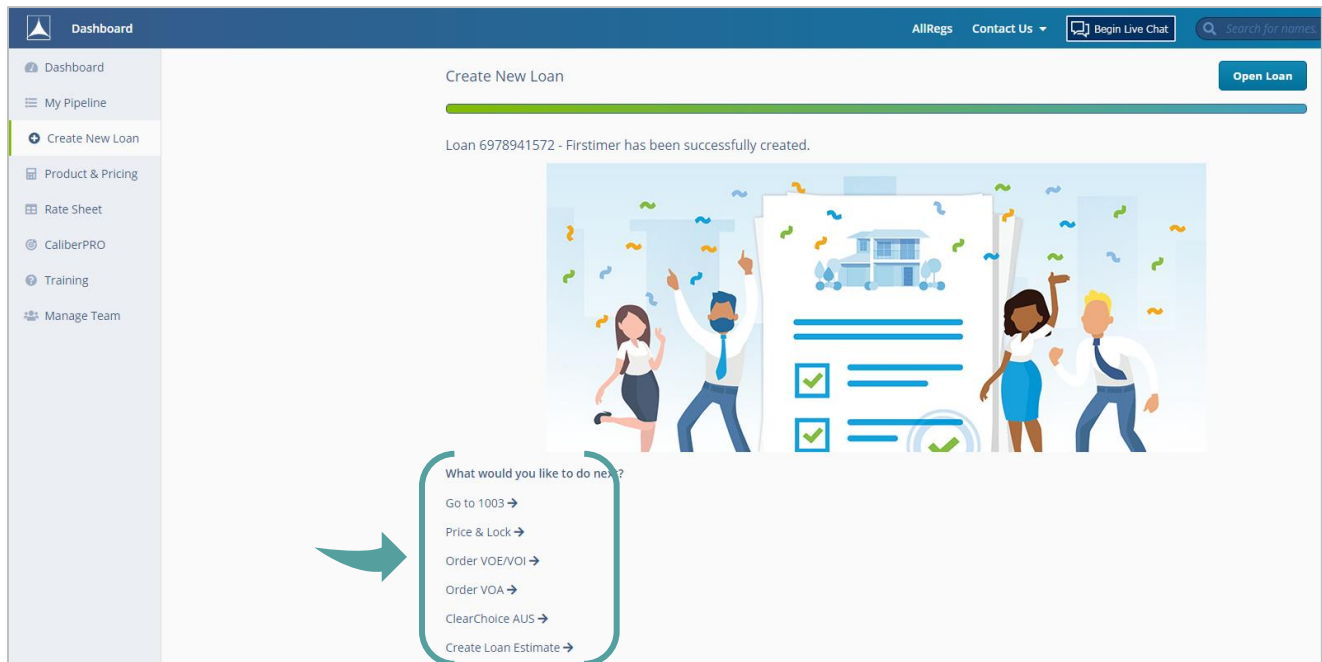
[Go to table of contents](#)

Broker Portal: Create New Loan, cont.

Step

7 New Loan Has Been Created

- Move forward with loan from **What would you like to do next?** section.
- Each link will navigate you to that specific area for your loan.



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Broker Portal: Product & Pricing



The **Product & Pricing** tab provides a streamlined and more robust pricing and eligibility tool with dynamic fields based on inputs. It will allow you to easily **Lock, Assign, and Compare** products & rates and can be accessed by clicking on **Product & Pricing** from the Navigation Menu.

Within this section, find steps on how to:

- [Lock Your Loan](#)
- [Assign a Rate/Product](#)
- [Compare Products](#)

Dashboard

- Dashboard
- My Pipeline
- Create New Loan
- Product & Pricing**
- Rate Sheet
- CaliberPRO
- Training
- Manage Team

Product & Pricing

Search for names, loans, etc.

Upload 3.2/3.4 Search

Clear All Fields

Manage Scenarios

Scenario Select

Rate Sheet Select

Lien Position 1st 2nd Document Type Full Existing Caliber Borrower

Product Features

Loan Type

- ☐ Conventional
- ☐ FHA
- ☐ VA
- ☐ USDA

Amortization Term

- ☐ 30 Year
- ☐ 25 Year
- ☐ 20 Year
- ☐ 15 Year
- ☐ 10 Year

Amortization Type

- ☐ Fixed
- ☐ ARM

Interest Only Years

No Interest Only

Temporary Buydown

No Buydown

Escrow

Impound Taxes And Insura...

Loan Information

Appraised Value \$0 Sales Contract Price \$0 Down Payment % 0 Down Payment Amount \$0

Base Loan Amount \$0 Subordinate Financing Yes No

LTV 0.000

Property

Zip Code State Property Type PUD

County City Property Will Be

of Units 1

Borrower Details

Borrower Type US Citizen Veteran Non-Traditional Credit Foreign National Asset Dissipation Self-Employed Borrowers

DTI% Lowest Middle FICO # of Financed Properties 1

Users can now search for more than one Loan Type in a single search.

Broker Portal: Product & Pricing (Lock Loan)

Step

1 Fill in all required fields as indicated with the red asterisk *

- There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
- The 3 most commonly used scenarios are available in the **Scenario** drop down.

Dashboard

Product & Pricing

Search Criteria

Apply Search Scenario

Scenario: Select

Manage Scenarios

Overall

Loan Type*: Select

Rate Sheet: Select

Loan Features

Loan Purpose*: Purchase

Lien Position: 1st

Document Type*: Full

Existing Caliber Borrower: ☐

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the ^ next to the desired product.
- Click on links under **Credit/Cost** or **Monthly MI** (if applicable), for a pricing breakdown.

Dashboard

Product & Pricing

Appraised Value: \$400,000.00

Sales Contract Price: \$400,000.00

Down Payment %: 20

Base Loan Amount: \$320,000.00

Zip Code: 75205-2802

DTI%: 35.000

Eligible Products

30 Day Lock 06/02/2021

45 Day Lock 06/17/2021

60 Day Lock 07/02/2021

Product: CF90 Conforming Fixed 30

Final Rate: 2.625%

Credit/Cost Breakdown

| Adjustment | Rate | Price |
|--------------------------|--------|---------|
| Base Rate/Price | 2.625% | (2,456) |
| Lender Paid Compensation | | 1,500 |
| State | | (0.150) |
| FICO Bonus | | (0.250) |
| Purchase Special | | (0.400) |
| FICO | 1.250 | |
| Final Rate/Price | 2.625% | (0.506) |

Compare Products (0/5)

Priced 05/03/2021 04:47 PM CST

Final Rate: 2.625%

Final Rate/Price: 1.553% / (\$4,969.60)

P&I: \$1,285.28

Monthly MI: \$0.00

[Go to table of contents](#)

Broker Portal: Product & Pricing (Lock Loan), cont.

Step

- 3 **Select Lock from Actions menu by desired rate**
 - Dropdown appears by hovering mouse over desired rate.
 - Ineligible products and Near Misses with the reason(s) for being ineligible will appear at the bottom of the screen.

Product & Pricing

| Base Loan Amount | Zip Code | DTM | Escrow |
|------------------|------------|-----|-----------------------------|
| \$400,000.00 | 75205-2802 | 20 | Impound Taxes And Insurance |

Eligible Products

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|--|------------|-----------------------|-------------|------------|---------------------------|
| CF30 Conforming Fixed 30 | 2.625% | (0.506%) / \$1,619.20 | \$1,285.28 | \$0.00 | Lock Assign Compare |
| CHMPF30 Conforming Home Possible Fixed 30 | 2.625% | (0.506%) / \$1,619.20 | \$1,285.28 | \$0.00 | |
| CHRCF30 Conforming HomeReady Community Second Fixed 30 | 2.625% | (0.506%) / \$1,619.20 | \$1,285.28 | \$0.00 | |
| CHRF30 Conforming HomeReady Fixed 30 | 2.625% | (0.506%) / \$1,619.20 | \$1,285.28 | \$0.00 | |

Ineligible Products

| Product | Reason |
|---|--|
| CDRF30 Conforming Doctor/Physician Fixed 30 | Minimum credit score is less than 720. |
| CHMPHBF30 Conventional Conforming Home Possible High Balance Fixed 30 | The loan amount \$320,000.00 exceeds guidelines. |

- 4 **Verify Lock Detail**
 - Complete required fields and click **Lock**.

Lock Loan

Verify Loan Details

Primary Borrower

First Name* Alice Last Name* Firstimer SSN* XXX-XX-9991

Property

☐ Existing Caliber Borrower

☐ TBD

Street Address* 3516 Beverly Dr

Unit Type* -Select- Zip Code* 75205-2802 City* DALLAS

State* Texas County* DALLAS No. of Units* 1

Review Loan Details

| Product Code | Product Description | Lien Position | Loan Type |
|-------------------|---------------------|---------------------|-------------------|
| CF30 | Conforming Fixed 30 | First | Conventional |
| Amortization Type | Amortization Term | Interest Only Years | Temporary Buydown |
| Fixed | 30 Year | N/A | N/A |

[Go to table of contents](#)

Broker Portal: Product & Pricing (Lock Loan), cont.

Step

- 5 Complete Address Verification**
- Select applicable radio button and then **Confirm**.

Address Verification

USPS Verified Address

☒ 3516 Beverly Dr, Dallas, TX 75205-2802

Unverified Address

☐ 3516 Beverly Dr, DALLAS, TX 75205-2802

Cancel

Confirm

- 6 Select Rate and then click Lock My Loan.**
- Click **Lock My** Loan if desired rate and term shows selected.
 - Click **See More Rates** for additional rate options to select from.

Dashboard
AllRegs
Contact Us
Begin Live Chat
Search for names, loans, etc.

Dashboard
My Pipeline
Create New Loan
Product & Pricing
Rate Sheet
CaliberPRO
Training
Manage Team

Lock Loan

Lock Information

Primary Borrower

Alice Firstimer

Borrower Address

3516 Beverly Dr
DALLAS, TX 75205-2802
Dallas County

Product Type

Conforming Fixed 30 - CF30

Lock Selection

| Lock | Final Rate | Credit/Cost | Montly P&I | Monthly MI |
|--------|------------|-----------------------|------------|------------|
| 30 Day | 2.625% | (0.506%) / \$1,619.20 | \$1,285.28 | \$0.00 |
| 45 Day | 2.625% | (0.271%) / \$867.20 | \$1,285.28 | \$0.00 |
| 60 Day | 2.625% | (0.236%) / \$755.20 | \$1,285.28 | \$0.00 |
| | | 0.024% / (\$76.80) | \$1,285.28 | \$0.00 |

See More Rates

Price Breakdown

| Adjustment Description | Price(%) |
|------------------------|----------|
| Base Price | (2.456) |
| Total Price Adjustment | 1.95 |

Lock My Loan

✓ Selected

Select Lock

Select Lock

Select Lock

Click "See More Rates" to view additional rate options.

[Go to table of contents](#)

Broker Portal: Product & Pricing (Lock Loan), cont.

Step

7 Complete Application Tracker (if applicable)

- Enter **Application Date**.
- Confirm all **6 Key Points of Data** have been received.
- Click **Lock My Loan**.

8 New Loan Has Been Created and Locked

- Move forward with loan from **What would you like to do next?** section.
- Each link will navigate you to that specific area for your loan.

[Go to table of contents](#)

Broker Portal: Product & Pricing (Assign a Rate/Product)

Step

1 Fill in all required fields as indicated with the red asterisk *

- There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
- The 3 most commonly used scenarios are available in the **Scenario** drop down.

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the ^ next to the desired product.
- Click on links under **Credit/Cost** or **Monthly MI** (if applicable), for a pricing breakdown.

| Appraised Value | Sales Contract Price | Down Payment % |
|-----------------|----------------------|----------------|
| \$400,000.00 | \$400,000.00 | 20 |

| Base Loan Amount | Zip Code | DTI% |
|------------------|------------|--------|
| \$320,000.00 | 75205-2802 | 35.000 |

| Product | Final Rate | P&I | Monthly MI |
|--------------------------|------------|------------|------------|
| CF90 Conforming Fixed 30 | 2.625% | \$1,285.28 | \$0.00 |
| | 2.25% | \$1,223.19 | \$0.00 |

[Go to table of contents](#)

Broker Portal: Product & Pricing (Assign a Rate/Product), cont.

Step

- 3 **Select Assign from Actions menu by desired rate**
 - Dropdown appears by hovering mouse over desired rate.
 - Ineligible products and Near Misses with the reason(s) for being ineligible will appear at the bottom of the screen.

Product & Pricing

| Product | Final Rate | Credit/Cost | Monthly P&I | Monthly MI | Actions |
|--|------------|---------------------|-------------|------------|---------------------------|
| CF30 Conforming Fixed 30 | 2.625% | (0.506%)/\$1,619.20 | \$1,285.28 | \$0.00 | Lock Assign Compare |
| CHMPF30 Conforming Home Possible Fixed 30 | 2.625% | (0.506%)/\$1,619.20 | \$1,285.28 | \$0.00 | |
| CHRCF30 Conforming HomeReady Community Second Fixed 30 | 2.625% | (0.506%)/\$1,619.20 | \$1,285.28 | \$0.00 | |
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Ineligible Products

| Product | Reason |
|---|--|
| CDRF30 Conforming Doctor/Physician Fixed 30 | Minimum credit score is less than 720. |
| CHMPHBF30 Conventional Conforming Home Possible High Balance Fixed 30 | The loan amount \$320,000.00 exceeds guidelines. |

- 4 **Verify Loan Details**
 - Complete required fields and click **Assign**.

Assign Loan

Verify Loan Details

Primary Borrower

First Name* Alice Last Name* Firstimer SSN* XXX-XX-9991

Property

☐ Existing Caliber Borrower

☐ TBD

Street Address* 3516 Beverly Dr

Unit Type* -Select- Zip Code* 75205-2802 City* DALLAS

State* Texas County* DALLAS No. of Units* 1

Review Loan Details

| Product Code | Product Description | Lien Position | Loan Type |
|-------------------|---------------------|---------------------|-------------------|
| CF30 | Conforming Fixed 30 | First | Conventional |
| Amortization Type | Amortization Term | Interest Only Years | Temporary Buydown |
| Fixed | 30 Year | N/A | N/A |

[Back](#) [Assign](#)

[Go to table of contents](#)

Broker Portal: Product & Pricing (Assign a Rate/Product), cont.

Step

- 5 Complete Address Verification**
- Select applicable radio button and then **Confirm**.

Address Verification

USPS Verified Address

☒ 3516 Beverly Dr, Dallas, TX 75205-2802

Unverified Address

☐ 3516 Beverly Dr, DALLAS, TX 75205-2802

Cancel

Confirm

- 6 Complete Application Tracker (if applicable)**
- Select applicable **Property Address** radio button.
 - Enter **Application Date** and Confirm all **6 Key Points of Data** have been received.

Dashboard

Dashboard

My Pipeline

Create New Loan

Product & Pricing

Rate Sheet

CaliberPRO

Training

Manage Team

Assign Loan

Verify Loan Details

Application Tracker

6 of 6 Key Points of Data

| | |
|--------------------------|--|
| Borrower Name | ✓ Alice Firstimer |
| SSN / ITIN / PassportID | ✓ XXX-XX-9991 |
| Gross Monthly Income | ✓ \$20,131.15 |
| Appraised Value | ✓ \$400,000 |
| Loan Amount | ✓ \$320,000 |
| Subject Property Address | ✓ 3516 Beverly Dr, Dallas, TX 75205-2802 |

You have entered all 6 Key Points of Data in the loan record.
Your Loan Estimate will need to be delivered within 3 business days of 04/29/2021.

Application Date

04/29/2021

☒ I confirm I have received all 6 Key Points of Data

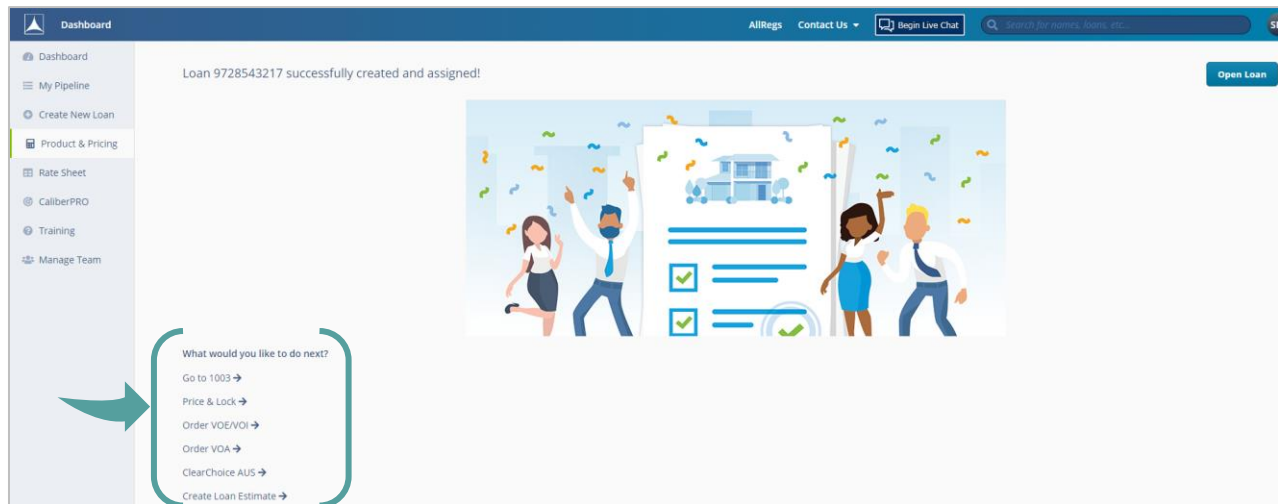
Assign

[Go to table of contents](#)

Broker Portal: Product & Pricing (Assign a Rate/Product), cont.

Step

- 7 **New Loan Has Been Created and Assigned**
 - Move forward with loan from **What would you like to do next?** section.
 - Each link will navigate you to that specific area for your loan.



[Go to table of contents](#)

Broker Portal: Product & Pricing (Compare Products)

Step

1 Fill in all required fields as indicated with the red asterisk *

- There are 3 ways a user can search for products and pricing.
 - By using a defaulted or previously created scenario
 - By importing a FNM 3.2/MISMO 3.4 file
 - By manually inputting the search criteria
- The 3 most commonly used scenarios are available in the **Scenario** drop down.

Dashboard

Product & Pricing

Search Criteria

Apply Search Scenario

Scenario: Select

Manage Scenarios

Overall

Loan Type*: Select

Rate Sheet: Select

Loan Features

Loan Purpose*: Purchase

Lien Position: 1st

Document Type*: Full

Existing Caliber Borrower: ☐

2 Locate your rate

- Rates for 30, 45, 60, & 90 days are displayed with each search and you can toggle between each one.
- Locate additional rates for your product by clicking the ^ next to the desired product.
- Click on links under **Credit/Cost** or **Monthly MI** (if applicable), for a pricing breakdown.

Dashboard

Product & Pricing

Appraised Value: \$400,000.00

Sales Contract Price: \$400,000.00

Down Payment %: 20

Base Loan Amount: \$320,000.00

Zip Code: 75205-2802

DTI%: 35.000

Eligible Products

| Product | Final Rate | P&I | Monthly MI |
|--------------------------|------------|-----------------------|------------|
| CF90 Conforming Fixed 30 | 2.625% | \$0.506% / \$1,619.20 | \$1,285.28 |
| | 2.25% | 1.553% / (\$4,969.60) | \$1,223.19 |

Click the pencil to edit your search criteria.

Compare Products (0/5)

Priced 05/03/2021 04:47 PM CST

[Go to table of contents](#)

Broker Portal: Product & Pricing (Compare Products), cont.

Step

- 3 **Select Compare from Actions dropdown and click Compare Products**
 - Dropdown appears by hovering mouse over desired rate.
 - Can compare up to 5 different rates/products within any of the lock terms returned.

Product & Pricing

| Appraised Value | Sales Contract Price | Down Payment % | Down Payment Amount |
|-----------------|----------------------|----------------|---------------------|
| \$400,000.00 | \$400,000.00 | 20 | \$80,000.00 |

| Base Loan Amount | Zip Code | DTI% | Escrow |
|------------------|------------|--------|-----------------------------|
| \$320,000.00 | 75205-2802 | 35.000 | Impound Taxes And Insurance |

Eligible Products

| Product | Final Rate | Credit/Cost |
|--|------------|-----------------------|
| CF30 Conforming Fixed 30 | 2.625% | (0.506%) / \$1,619.20 |
| CHMPF30 Conforming Home Possible Fixed 30 | 2.625% | (0.506%) / \$1,619.20 |
| CHRCF30 Conforming HomeReady Community Second Fixed 30 | 2.625% | (0.506%) / \$1,619.20 |
| CHRF30 Conforming HomeReady Fixed 30 | 2.625% | (0.506%) / \$1,619.20 |

Ineligible Products

| Product | Reason |
|---------|--------|
|---------|--------|

Compare Products (2/5)

Priced 04/30/2021 12:08 PM CST

Monthly MI

Comparing 1

Comparing 1

Actions

- Lock
- Assign
- Compare

[Go to table of contents](#)

Broker Portal: Product & Pricing (Compare Products), cont.

Step

- 4 **Select Assign or Lock Loan**
 - Click [here](#) if you select **Assign** to complete the Assign a Rate/Product process.
 - Click [here](#) if you select **Lock Loan** to complete the Lock Loan process.

Dashboard

- Dashboard
- My Pipeline
- Create New Loan
- Product & Pricing**
- Rate Sheet
- CaliberPRO
- Training
- Manage Team

Products Comparison [Go back To Search Results](#)

| Conforming Fixed 30 | Conforming Home Possible Fixed 30 |
|-------------------------------|-----------------------------------|
| 2.625% Interest Rate | 2.625% Interest Rate |
| Cost/Credit Percent (0.506%) | Cost/Credit Percent (0.506%) |
| Cost/Credit Amount \$1,619.20 | Cost/Credit Amount \$1,619.20 |
| Monthly P & I \$1,285.28 | Monthly P & I \$1,285.28 |
| Monthly MI \$0.00 | Monthly MI \$0.00 |
| Terms 30 Years | Terms 30 Years |
| Lock 30 Days | Lock 30 Days |
| Assign | Assign |
| Lock Loan | Lock Loan |

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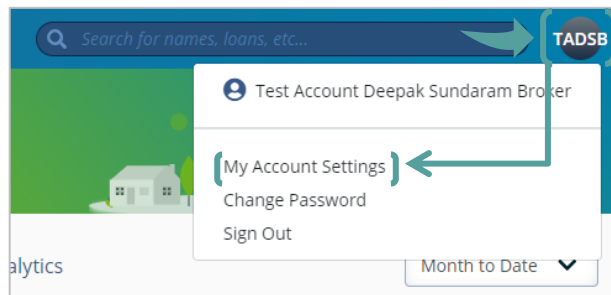
Broker Portal: My Account Settings



The **My Account Settings** feature allows users to set up certain details about their account within the Broker Portal.

Step

1 Click on your name icon and then My Account Settings



My Employee Details

Can enter NMLS license number and additional contact info.

Pipeline Access

Users can grant other users within the brokerage access to their pipeline.

Credit Vendor Credentials

Add/edit credit provider accounts to use when pulling credit.

Notifications

Set preferences for loan status notifications (LSN's) that are received on each loan.

My Account
Save Changes

| My Employee Details | | Pipeline Access | | Credit Vendor Credentials | | Notifications | | | | | | | | | |
|---|----------------------|------------------------|--------|---------------------------|--|---------------|--|----------------------|------------------|------------------------|---|----------------------|----------------------|------------------------|--|
| Account <table border="0"> <tr> <td>Account Username</td> <td>Employee Role</td> </tr> <tr> <td>Deepak.sundaram.broker</td> <td>Loan Officer</td> </tr> </table> | | | | | | | | Account Username | Employee Role | Deepak.sundaram.broker | Loan Officer | | | | |
| Account Username | Employee Role | | | | | | | | | | | | | | |
| Deepak.sundaram.broker | Loan Officer | | | | | | | | | | | | | | |
| Name <table border="0"> <tr> <td>First Name</td> <td>Middle Name</td> <td>Last Name</td> <td>Suffix</td> </tr> <tr> <td>Test Account</td> <td></td> <td>Deepak Sundaram Broker</td> <td></td> </tr> </table> | | | | | | | | First Name | Middle Name | Last Name | Suffix | Test Account | | Deepak Sundaram Broker | |
| First Name | Middle Name | Last Name | Suffix | | | | | | | | | | | | |
| Test Account | | Deepak Sundaram Broker | | | | | | | | | | | | | |
| License Originator NMLS License # <input type="text" value="111111"/> | | | | | | | | | | | | | | | |
| Contact <table border="0"> <tr> <td>Office Phone Number*</td> <td>Office Extension</td> <td>Cell Phone Number</td> </tr> <tr> <td><input type="text" value="(000) 000-0000"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table> Email Address* <input type="text" value="deepak.sundaram@caliberhomeloans.com"/> | | | | | | | | Office Phone Number* | Office Extension | Cell Phone Number | <input type="text" value="(000) 000-0000"/> | <input type="text"/> | <input type="text"/> | | |
| Office Phone Number* | Office Extension | Cell Phone Number | | | | | | | | | | | | | |
| <input type="text" value="(000) 000-0000"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | |

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Broker Portal: My Account Settings, cont.

My Employee Details: Enter NMLS License number and additional contact info.

My Account Save Changes

My Employee Details | Pipeline Access | Credit Vendor Credentials | Notifications

Account

Account Username: Deepak.sundaram.broker Employee Role: Loan Officer

Name

First Name: Test Account Middle Name: Last Name: Deepak Sundaram Suffix: Broker

License

Originator NMLS License #: 111111

Contact

Office Phone Number: (000) 000-0000 Office Extension: Cell Phone Number: Email Address: deepak.sundaram@caliberhomeloans.com

NMLS license number and contact information can be edited from this screen.

Pipeline Access: Users can grant other users within the brokerage access to their pipeline.

My Account Save Changes

My Employee Details | Pipeline Access | Credit Vendor Credentials | Notifications

Pipeline Access Settings

Search by name

Show All 195 active employees

| Employee Name | Can Access Test Account's Pipeline |
|-----------------------|-------------------------------------|
| AA-SOne AA-S-One | <input type="checkbox"/> |
| AA-S-THREE AA-S-THREE | <input type="checkbox"/> |
| AAA-Two AAA-TWO | <input type="checkbox"/> |
| AAAA AAAB | <input checked="" type="checkbox"/> |
| AAAC AAAD | <input checked="" type="checkbox"/> |
| AAAELEVEN AA-ELEVEN | <input type="checkbox"/> |
| AAA-TEN AA-TEN | <input type="checkbox"/> |
| AAATEN AAATEN | <input type="checkbox"/> |

Use search box to quickly search for specific user.

Clicking the check box will grant that user access to your pipeline.

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Broker Portal: My Account Settings, cont.

Credit Vendor Credentials: Add/edit credit provider accounts to use when pulling credit.

My Account Save Changes

My Employee Details | Pipeline Access | **Credit Vendor Credentials** | Notifications

Accounts

| Credit Agency | Account Username | Account Password |
|----------------------|----------------------|---|
| <input type="text"/> | <input type="text"/> | <input type="password" value="password"/> |

[+ Add Another Account](#)

Notifications: Set preferences for loan status notifications (LSN's) that are received on each loan.

My Account Save Changes

My Employee Details | Pipeline Access | Credit Vendor Credentials | **Notifications**

[View Change History](#)

General Notifications

- ☒ Receive Caliber Rate Sheets

Loan Notifications

Pre-Submission

Unselect All

- ☒ The FHA Case Number Request has been submitted for loan
- ☒ Thank you for your loan Registration
- ☒ Thank you for your loan Submission
- ☒ Application Accepted for Loan
- ☒ LE Package has been e-signed by borrower

Underwriting

Unselect All

- ☒ UW Decision Updated Handler
- ☒ Underwriting Approved Handler
- ☒ Loan is in Underwriting

Appraisal

Unselect All

- ☒ Appraisal update has been posted for Loan
- ☒ Reply to Appraisal Cancellation Request has been received for Loan
- ☒ Your appraisal is complete for Loan
- ☒ The appraisal for loan has received a communication

"View Change History" shows a list of what changes have been made.

Checking notification boxes will enable LSN notifications for that specific event.

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