

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.

Advanced Search Allows users to search for loans with additional field options.

H2O Additional menus and options to make working on loans more efficient.

<u>Caliber LE</u> Provides users a simplified and intuitive workflow for generating the Caliber LE.

Broker Portal: Logging In



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

Broker Portal	
Sign In	
L Caliber Username	
Remember me	
Next	
Need help signing in?	



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.

line	Welcome Back, joe	2				Bluep
lew Loan	The need year neith man 2000 neiths		• 💥 ete "- <mark>1</mark> 91 - 9 💊 ete " 🐼 ete " 🚬			
& Pricing	2669 Items to Revi	iew 0 Upco	ming Deadlines	0 Loans with Outstanding Conditions	Loan Analytics	Month to E
et	Loan Number	Borrower \$	Required Actions \$	Lock Status	Î O	0
Team	9717694096 Refinance	SPRINGER, Alana Georgetown,IN	Run AUS ±.2.more	-	Closed	In Underwriting
es 🗸 🗸	9745042110 Refinance	Maldonado, Victoria Richardson,TX	Run AUS ±2.mote	a	¢0	No Euroding V
PRO	9750618804 Refinance	Bell, Michael Richardson,TX	Run AUS ± 2.more	-	Funded	Company Ranking
	9736428195 Refinance	STEELE, dale Richardson, TX	Run AUS ± 2 more	A		
	9711599267 Refinance	Freddie, Elizabeth SAINT LOUIS,MO	Run AUS ±2.more	-	Earn your way ir	to Caliber Club!
	9770029875 Purchase	Taxlien, Tracy TUCSON,AZ	Run AUS ±2.more	÷		ulearn More 🗹
	9756081056 Purchase	Homeowner, John TUCSON, AZ	Run AUS	<i></i>	Caliber Team	
	1430202067 Construction-Permanent	Firsttimer, Alice	Run AUS + 2 more	-	Testaccount AE Test	
	Close! Choose a lender that cle support from your dedi access to your underwor from Jumbo, Non-QM to PRICE NOW	oses 97% of your loans on time, of icated account executive, the Brig iters. Plus, we have a wide variety o delayed financing to grow your p	ffers unparalleled ade, and direct of loan solutions purchase business.		(11) 111-111 Sandesp.kumar@kaliberhomeloans.com Abrianna Cole Jr. Processor (000) 000-0000 Abrianna.cole.CaliberBlackHawkignte.chi@ Aditi Nanda OS- Business Analyst (000) 000-0000 Aditi.Nanda@kaliberhomeloans.com	mailinator.com
	Turn Times	Underwriting	Con Million	View: Business Days	~	
	Purchase	Business Days Refinance	Business Days	Initial CD Closing Docs		
	Non-QM Conventional FHA VA USDA Jumbo	6 Non-QM 2 Conventional 2 Sprint 2 FHA 2 VA 2 USDA	6 2 2 2 2 2 2			

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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 and 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.

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Broker Portal: Dashboard, cont.

	*Some loan applications a nature and complexity of t	re not suited for digital deliver he transaction.	y of asset, income, employme	ent, and other documentation required for lo	an approval. Processing and	closing times vary depending c
Turn Ti	mes				Vi	ew: Business Days
	Loan Registration	Under	writing	Conditions	Initial CD	Closing D
Purc	hase	Business Days	Refinance	Business Days		
Conv	rentional	3	Conventional	3		
FHA		3	Sprint	3		
VA		3	FHA	3		
USD/	4	3	VA	3		
Junio		2	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	All Loans	Expiring Locks
Displays loans that need attention.	Displays all active, non-funded loans.	Default display shows any active loan with a lock that is expiring in the next 7 days.
Pending Submission	Upcoming Closings	Funded

	ashboard						AllRegs Contact Us 👻 💭 Begin Live	Chat Q. Search by loan number or last nar	ne 🕕 🕕
🙆 Dashbo	oard	My Pi	peline						
My Pip	peline			All Loans (8	395) Expiring	Locks (47)	Pending Submissions (848)	Upcoming Closings (3)	Funded (3)
O Create	Create New Loan Acti		Actic					🗌 Default Tab 🚦	🛚 Column Options 🍸 Filters 📓
🖬 Produc	ct & Pricing		ction Iter	er 🗢	Loan Amount 🗢	Estimated Closing 🗢	Outstanding Conditions 🗘	Number of Outstanding Conditions 🗘	Upcoming Deadlines 💠
🖽 Rate Sh	heet		וח Ho ntsville	meowner e, AL	\$200,000 Conforming Fixed 30	03/26/21	-	0	Lock Expiration
Caliber	rPRO	Loan	Number st Tes	or or	\$315,000 Conforming HomeReady Community Second Fixed 30	-	_	0	-
⑦ Trainin	Ig	6344 Refina	515261 thghg ance	g	\$0	-	_	0	-
🖀 Manag	ge Team	6275	וח Ho 162469 איז ING, T	meowner X	\$200,000	-	_	0	-
	62 Pur	88899032 rchase	sadia ch TX	low	\$0	-	_	0	-
	58 Pur	54713552 rchase	John Ho DC	meowner	\$0	-	New Conditions Added	2	-
	38 Pur	94969692 rchase	Ken N C Burbank,	ustomer CA	\$305,252	-	-	0	-
	11 Ref	98659401 finance	Harry Po Chicago, I	otter IL	\$356,125 FHA Fixed 30	-	-	0	-
	31 Pur	16219674 rchase	uyt hghg TX	g	\$0	-	-	0	-
1	78	54470096	uyt hghg TX	5	\$0	-	-	0	_

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Broker Portal: MyPipeline, cont.

Dashboard				AllRegs Contact Us	- 🖵 Begin Live Chat	arch by loan number or last name
Dashboard	My Pipeline					
🔲 My Pipeline			Expiring Locks (47)	Upc	oming Closings (3)	Funded (3)
Create New Loan	Action Items (895)	Expring Locks (47)			
Product & Pricing	All Action Items (895) 👻	n Amount 🗢	Estimated Closing	•	Default	Tab 🔲 Column Options 🝸 Filters
Rate Sheet		0.000	03/26/21	Number	of Outstanding Condition	ons 🗢 Upcoming Deadlines 🗢
🕉 CaliberPRO	Loan Number	Borrower 5,000	Community -			
Training	6344515261	John Home	connunty —	0		Lock Expiration
😫 Manage Team	6275162469	Test Tester 0,000		_	0	_
	Purchase	Portland, OR \$0	-	Options allo	w vou to set a	s a default tab.
Util	ize dropdown for	\$0	-	add/remove	columns, filter	, and export to
addit	ional filter options	\$305.252	-		excel.	
Refina	ince Chicago, IL	\$356,125 FHA Fixed 30		-	0	-
3116 Purch	219674 uyt hghg ase TX	\$0	-	-	0	-
7854 Durah	470096 uyt hghg	\$0	_	_	0	_

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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 up to 6 names as Additional Contacts. These individuals will receive Loan Status Notifications for these loans as well.

	Dashboard	AllRegs Contact Us - 🖵 Begin Live Chat
	🙆 Dashboard	Create New Loan Next
(🗮 My Pipeline	
	 Create New Loan 	Loan Creation Options
	Product & Pricing	Originator Loan Channel
	🖽 Rate Sheet	Jones. Joe 🗸 🔍 Wholesale 🔿 CL1
	🕅 Training	Additional Contacts to Receive Notifications
	🏜 Manage Team	First Name Last Name Phone Email
	🖹 Resources 🔹 👻	
	Guidelines and Forms	Add Contact
	Caliber BRO	

Select Import file, Manual Input, or Copy From Existing Loan

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

	da	Regs Contact Us • 💭 Beşin Live Chut	
Dashboard	Create New Loan	Previous	
I My Pipeline			
Create New Loan	1003 Creation Method	ard	Country Manual and
Product & Pricing	Create Loan B	line	Create New Loan
Rate Sheet	Import File Annual Input Copy From Dristing Loan	11 14	
III Training		New Loan	1003 Creation Method
421 Manage Team		& Pricing	
🗎 Resources 👻		pat	Create Loan By
Guidelines and Forms	Drag & Drop Files Here		import Hie Git Copy From Existing Coart
@ CaliberPRO	Supported File Types: .htm & MISMO 3.4 file		Find a Loan By:"
	Browse	Team	Loan Number 0123456789
		es 🗸	10-digit number
		. Self-Employed	
		AllRegs Contact Us * D Bogin Live Chat	O Borrower 55N
			Search For Loan
	Create New Loan	Previous Next	
I My Piperne			
Create New Loan	1003 Creation Method		If copying a loan using SSN, a grid
Product & Pricing	Create Loan By		will appear allowing you to select
Rate Sheet	t File Manual Input opy From Existing Loan		will appear allowing you to select
ii% Training	First Neme" Last Name"	SSN or ITIN" Subject Property State	the specific loan you want to copy
🖶 Manage Team		000-00-0000 🐼 Select 🗸	from
🖹 Resources 🗸 🗸			nom.

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Broker Portal: Create New Loan, cont.



• Recent Product will show the 5 most recently used products.

Dashboard	AllRegs Contact Us - 🖵 Begin Live Chat
Dashboard	Create New Loan Previous Next
🗮 My Pipeline	
Create New Loan	Assign a Product (Optional) Primary Borrower
Product & Pricing	Alice Firstimer
Rate Sheet	Loan Type
M Training	All Types 🗸
🚢 Manage Team	Loan Product
🖹 Resources 🗸 🗸	
Guidelines and	Lender-Paid Include Lender Fee in Price
POTITIS	Recent Product
CaliberPRO	CF30 - Conforming Fixed 30
	FF15 - FHA Fixed 15
	CA6F15 - Conforming Texas A6 Fixed 15
	CA6F10 - Conforming Texas A6 Fixed 10
	CHMPF30B2 - Contorming Home Possible Fixed 30 2-1 Buydown

Upload Submission Package (optional)

Dashboard	AllRegs Contact Us - 🖵 Begin Live Chat Q Search for nomes.
Dashboard	Create New Loan Previous Next
🗮 My Pipeline	
Create New Loan	Upload Submission Package (Optional) Primary Borrower
Product & Pricing	Alice Firstimer
Rate Sheet	
🕅 Training	
🚢 Manage Team	
🖹 Resources 🗸 🗸	Drag & Drop Files Here Supported File Types: .pdf, .jpg, .png, .tiff
Guidelines and	Browse
@ CaliberPRO	

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Broker Portal: Create New Loan, cont.

Step

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.

						AllRegs	Contact U	- [긪 Begin Live Chat	
shboard	Create New Lo	an					Previous	C	ontinue With New	Lo
Pipeline										
te New Loan	5 Duplicate Lo	ans Found							D-1 D	
8. Pricing	Duplicate loans	exist when the borrowe	r name and/or	SSN match.					Alice Firstimer	эr
	You can continue	e with this new loan or	work in an exist	ting one below.						
	Loan Number	Primary Borrower	Loan Stage	Originator	Creation Date	Addres	5	Unit	City	5
	9700002604	Alice, Firstimer	Cancelled	lones, loe	07/29/2021	6559 Lo	uisville St		SANTA ANA	c
	9700006662	Alice, Firstimer	Cancelled	yida dora Whsl, BP Test	08/26/2021	123 Ma	in street	234	IRVING	1
						1000 51			0.0000000000000000000000000000000000000	
	9700019970	Alice, Firstimer	Cancelled	Jones, Joe	04/2//2021	1322 EI	mdale Ave		BEVERLY HILLS	0
	9700086250	Alice, Firstimer	Cancelled	Jones, Joe	05/21/2021	1234 M	ain Street	1234	Burbank	с
	9700089296	Alice, Firstimer	Created	JoeJones, Siddhartha Roy	01/25/2022	1322 El	mdale Ave		BEVERLY HILLS	C
	4									

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.

Dashboard		AllRegs Contact Us - 🖵 Begin Live Chat Q Search for name
Dashboard	Create New Loan	Previous
🗮 My Pipeline		
Create New Loan	Application Tracker	Primary Borrower
Product & Pricing		Alice Firstimer
Rate Sheet	6 of 6 Key Points of Data	
	Borrower Name	✓ Alice Firstimer
M Training	SSN / ITIN / PassportID	✓ XXX-XX-9991
🚢 Manage Team	Gross Monthly Income	✓ \$20,131.15
🖹 Resources 🗸 🗸	Appraised Value	✓ \$400,000
Guidelines and	Loan Amount	✓ \$320,000
Forms	Subject Property Address	 3516 Beverly Dr, Dallas, TX 75205-2802, Dallas
CaliberPRO	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 The borrower has identified a property address for this transaction	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 of Application Date	days of 04/29/2021.
	04/29/2021 □ I confirm	n I have received all 6 Key Points of Data

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Broker Portal: Create New Loan, cont.



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

				ar search by tour number of taschome
Product Search Cr				L Upload 3.2/3.4 Search Clear All Fields
Scenario Select		rs can now searc n one Loan Type search.	h for more in a single	
Loan Type uct Features Type * onventional HA A SDA/Rural Housing	Amerization Term " 30 Year 25 Year 0 Year 10 Year 10 Year	Full Amortization Type* Fixed ARM		Borrower
ional Search Criteria Sinforming on-Conforming/Jumbo on-QM	Sales Contract Price" 50 Subordinate Realing Yes No	on-QM Products c	an be found	Down Payment Amount
	State"	when "Conventio Types have been Select Poperty Will & Select	nal" Loan selected.	PUD' Yes No
Details	v	Self-Employed B	rrovers' Number of Borrove	j S
	Product Search Cr Apply Sear Seenario Select Overall Loan Type* uct Features Type* onventional -A A SDA/Rural Housing ional Search Criteria* onforming on-Conforming/jumbo ion-QM mount*	Product Search Cr Apply Sear Seenario Select USe that Overall Loan Type* Utr Features Type* Amortization Term* Doventional HA A SDA/Rural Housing ional Search Criteria* onforming on-Conforming/Jumbo on-QM Sates Contract Price* So Subordinate Price* Subordinate Price* Subordinate Price* So Subordinate Price* Subordinate Pric	Product Search Cr Apply Sear Secondia Select Users can now search Users can now search than one Loan Type search. Overall Loan Type Overall Loan Type Prd Type Overall Loan Type Type Overall Loan Type Type Subtraction Type Source T	Product Search Cr Apply Sear Securito Select Users can now search for more than one Loan Type in a single search. Overall Lean Type Type Meretional 4 A Software

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E

Broker Portal: Product & Pricing (Lock Loan)

 Step

 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 using a FNM 3.2/MISMO 3.4 file

- By manually inutting the search criteria
- The 3 most commonly used scenarios are available in the Scenario drop down.

Dashboard				AllRegs Contact Us 👻	Q Search by loan num		
 Dashboard My Pipeline 	Product & Pricing					L Upload 3.2/3.4	Search
Create New Loan	Search Criteria					1	Clear All Fields
Product & Pricing	Apply Search Scenario						
Rate Sheet	Scenario		_				
	Select	~	Manage Scenarios				
😂 Manage Team	Overall						
🖹 Resources 🛛 👻	Loan Type [*]	Rate Sheet					
Guidelines and Forms	Select 🗸	Select 🗸					
CaliberPRO							
	Loan Features						
	Loan Purpose*	Lien Position Document Type*					
	Purchase 🗸	1st 2nd Full	Existing Caliber Borr	ower			

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 product name which will expand the rate stack.
- Click on links under Credit/Cost or Monthly MI (if applicable), for a pricing breakdown.

Dashboard					AllRegs Con	tact Us 👻 🖵 🖳 B	egin Live Chat	Q :	Search by loan number or last name	U
Dashboard	Product & Pricing							_		
🖂 My Pipeline										
Create New Loan	Appraised Value	Sales Contract Price	Down Payment %		D Credit/Cost Bre	ikdown	×		Click the pencil to edit	
Product & Pricing	\$400,000.00	\$400,000.00	20		s				your search criteria.	
Rate Sheet	Base Loan Amount	Zip Code	DTI%		Adjustment	Rate	Price			
M Training	\$320,000.00	75205-2802	35.000		If Base Rate/Price	2.625%	(2.456)			
🖶 Manage Team					Lender Paid Co	npensation	1.500		4	
🖹 Resources 🗸 🗸					State		(0.150)			
Guidelines and Forms	Eligible Products				FICO Bonus		(0.250)		Compare Products (0/5)	-
© CaliberPRO	30 Day Lock	45 Day Lock		60 Day Lock	Purchase Specia	I	(0.400)			
	06/02/2021	06/17/2021		07/02/2021	FICO		1.250		Priced 05/03/2021 04:47 PM CST	
ľ í	Product			Final Rate	Final Rate/Price	2.625%	(0.506)	P&I \$	Monthly MI 🗢	Ĵ
	 CF30 Conforming Fixed 30 			2.625%	(0.5)	6%)/\$1.619.20	\$1,285.2	8	\$0.00	
				2.25%	1.55	3%./(\$4.969.60)	\$1,223.1	9	\$0.00	

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

Step

Select Lock from Actions

menu by desired rate

3

- 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.

Dashboard				AliRe	s Contact Us 🔹 💭 Be	gin Live Chat	arch by loan number or last nan	ne 🗾 🕕
Dashboard My Pipeline	Product & Pricing							
Create New Loan	\$400,000.00	\$400,000.00	20	\$80,000.	00			
Product & Pricing	Base Loan Amount	Zip Code	DTI%	Escrow				
Rate Sheet	\$320,000.00	75205-2802	30.000	Impound	Taxes And Insurance			
Training								
Anage Team	Eligible Products						Co	ompare Products (0/5) 👻
Guidelines and Forms	30 Day Lock 06/01/2021	45 Day Lock 06/14/2021		60 Day Lock 06/28/2021	90 Day Lo 07/28/202	ik 1	Priced 04/29/2021	15:25 PM CST
CaliberPRO	Product			Final Rate	Credit/Cost	Monthly P&I 💠	Monthly MI 🕈	
(CF30 Conforming Fixed 30 			2.625%	(0.506%)/\$1.619.20	\$1.285.28	\$0.00	Actions 🛩
	CHMPF30 Conforming Home Possible	le Fixed 30		2.625%	(0.506%)/\$1.619.20	\$1,285.28	\$0.00	Lock Assign Compare
	CHRCSF30 Conforming HomeReady	Community Second Fixed 30		2.625%	(0.506%)/\$1.619.20	\$1,285.28	\$0.00	
	> CHRF30 Conforming HomeReady Fix	ed 30		2.625%	(0.506%)/\$1.619.20	\$1,285.28	<u>\$0.00</u>	
	Ineligible Products							
	Product			Reason				
	CDRF30 Conforming Doctor/Physician F	ixed 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.

Dashboard					AllRegs	Contact Us 👻 🖳 Begin Live Chat	Q Search by loan number or last name	
Dashboard	Lock Loan							Back Lock
🖂 My Pipeline	Verify Loan Details							
Create New Loan								
Product & Pricing	Primary Borrower							
Pate Sheet	First Name*		Last Name*	SSN*				
to Rate sheet	Alice		Firstimer	XXX-XX-9991	۲			
m Training								
🏰 Manage Team	Property							
🖹 Resources 🗸 🗸	Existing Caliber B	orrower						
Guidelines and		Street Address*						
Forms	TBD	3516 Beverly Dr						
CaliberPRO	Unit Type		Zip Code*	City				
	-Select-	~	75205-2802	DALLAS				
	State		County	No. of Units*				
	Texas	~	DALLAS	• 1				
	Review Loan Detai	s						
	Product Code		Product D	escription	Lien Position		Loan Type	
	CF30		Conformi	ng Fixed 30	First		Conventional	
	Amortization Type		Amortizat	ion Term	Interest Only Y	ears	Temporary Buydown	
	Fixed		30 Year		N/A		N/A	

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

	Step	
5 Complete Verificati	 Address Select applicable radio button and the ion 	en Confirm .
	Address Verification	×
	USPS Verified Address	
	• 3516 Beverly Dr, Dallas, TX 75205-2802	
	Unverified Address	
	O 3516 Beverly Dr, DALLAS, TX 75205-2802	
		Cancel

6 Select Rate and then click Lock My Loan.

Click Lock My Loan if desired rate and term shows selected.

Dashboard				AllRegs Contact	Us 👻 💭 Begin Live Chat 🔍 Search	by loan number or last name
Dashboard My Pipeline	Lock Loan					Lock My Loan
Create New Loan	Lock Information					
Product & Pricing	Primary Borrower	Borrower Address	Product Type			
Rate Sheet	Alice Firstimer	3516 Beverly Dr	Conforming Fixed 30 - CF30			
🕅 Training		Dallas County				
🚢 Manage Team	Lock Selection					
🖹 Resources 🔹 👻	Lock	Final Rate	Credit/Cost	Montly P&I	Monthly MI	
Guidelines and Forms	30 Day	2.625%	(0.506%)/\$1.619.20	\$1,285.28	<u>\$0.00</u>	✓ Selected
Camberrito	45 Day	2.625%	(0.271%)/.\$867.20	\$1,285.28	\$0.00	Select Lock
	60 Day	2.625%	(0.236%)/ \$755.20	\$1,285.28	\$0.00	Select Lock
			0.024% / (\$76.80)	\$1,285.28	\$0.00	Select Lock
	Click "See M additiona	ore Rates" to view al rate options.		See More Rates		
	Adjustment Description			Price(%)		
	Base Price			(2.456)		
	Total Price Adjustment			1.95		

Click See More Rates for additional rate options to select from.

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

 Step
 Enter Application Date.

 applicable)
 • Confirm all 6 Key Points of Data have been received.

Click Lock My Loan.

Dashboard		AllRegs Contact Us - 💭 Begin Live Chat	Q Search by loan number or last name					
Dashboard My Pipeline	Lock Loan		B.K Lock My Loan					
 Create New Loan 	6 of 6 Key Points of Data							
Product & Pricing	Borrower Name	✓ Alice Firstimer						
Rate Sheet	SSN / ITIN / PassportID	✓ XXX-XX-9991 ④						
The second	Gross Monthly Income	✓ \$20,131.15						
III\\ Training	Appraised Value	✓ \$400,000						
🚢 Manage Team	Loan Amount	✓ \$320,000						
🖹 Resources 🛛 🗸	Subject Property Address	 3516 Beverly Dr, DALLAS, TX 75205-2802, Dallas 						
Guidelines and Forms	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 04/30/2021. Application Date 04/30/2021							

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.



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

 Step

 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 using a FNM 3.2/MISMO 3.4 file

- By manually inutting the search criteria
- The 3 most commonly used scenarios are available in the Scenario drop down.

Dashboard					AllRegs	Contact Us 👻	Begin Live Chat	Q Search by loan number o	r last name	
Dashboard	Product & Pricing								1. Upload 3.2/3.4	Search
I My Pipeline										·
Create New Loan	Search Criteria									Clear All Fields
Product & Pricing	Apply Search Scenario									
Rate Sheet	Scenario									
	Select		~	Manage Scenarios						
📇 Manage Team	Custall)							
🖹 Resources 🗸 👻	Loan Type*	Rate Sheet								
Guidelines and Forms	Select 🗸	Select	\sim							
CaliberPRO										
	Loan Features									
	Loan Purpose*	Lien Position Docum	ent Type [*]							
	Purchase 🗸	O 1st Full		Existing Caliber Bo	rrower					

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 product name which will expand the rate stack.
- Click on links under Credit/Cost or Monthly MI (if applicable), for a pricing breakdown.

					All	Regs Contact Us 👻 🖵	Begin Live Chat	Q Search by loan number o	r last name
ashboard	Products & Pricing > Search Results								
y Pipeline reate New Loan	Product & Pricing						с	lick the p	encil to edit
roduct & Pricing	Search Criteria		CF30 Conforming Fixed	30	×			your sear	ch criteria.
ate Sheet raining lanage Team	Appraised Value \$400.000.00 Zip Code	Sales Contract Price \$400,000.00	Product Details Lock Term 30 Day Lock (06/13/2022)	Final Rate 5.375%		Base Lo \$320.0	oan Amount 100.00		
sources 🗸 🗸	75205	35.000	Credit / Cost Breakdown		a	irance			
forms			Adjustment	Rate	Price				I
aliberPRO			Base Rate/Price	5.375%	(2.651)				
	Eligible Products		Lender Paid Flat Fee		0.781				
	30 Day Lock 06/13/2022	45 Da 06/2	Ay Lock Lender Paid Compensation		1.000	90 Day Lock 08/10/2022		Priced 05/12/20	22 07:54 AM CST
	Product		FICO		1.250	Credit/Cost	Monthly P&I 💠	Monthly MI 🗘	
	✓ CF30 Conforming Fixed 30		State Spec Pay		(0.090)	(0.148%)/ \$473.60	\$1,791.91	\$0.00	Actions 🕶
			Final Rate/Price	5.375%	(0.148)	7.923%/.(\$25,353,60)	\$1,436.94	\$0.00	Actions 🕶
					Close	7.622% / (\$24,390,40)	\$1,445.89	\$0.00	Actions 👻
					3.625%	7.164% / (\$22.924.80)	\$1,459.36	\$0.00	Actions 👻

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

Step

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.

Dashboard				AllRe	gs Contact Us 👻 🖵 Be	gin Live Chat	rch by loan number or last no	ime 🕕
Dashboard	Product & Pricing							
 My Pipeline Create New Loan 	\$400,000.00	\$400,000.00	20	\$80,000	00			
Product & Pricing	Base Loan Amount	Zip Code	DTI%	Escrow	-			
Rate Sheet	\$320,000.00	75205-2802	30.000	Impoun	1 Taxes And Insurance			
Training Manage Team								
Resources ¥	Eligible Products						c	Compare Products (0/5) -
Guidelines and Forms	30 Day Lock 06/01/2021	45 Day Lock 06/14/2021		60 Day Lock 06/28/2021	90 Day Loo 07/28/202	:k 1	Priced 04/29/2021	15:25 PM CST
CaliberPRO	Product			Final Rate	Credit/Cost	Monthly P&I 💠	Monthly MI 🕈	
	 CF30 Conforming Fixed 30 			2.625%	(0.506%)/\$1.619.20	\$1.285.28	\$9.09	Actions 🕶
	CHMPF30 Conforming Home Possib	ole Fixed 30		2.625%	(0.505%)/\$1.619.20	\$1.285.28	\$0.00	Lock Assign
	 CHRCSF30 Conforming HomeReady 	Community Second Fixed 30		2.625%	(0.506%) / \$1.619.20	\$1,285.28	\$0.00	Compare
	 CHRF30 Conforming HomeReady Fi 	xed 30		2.625%	(0.506%)/\$1.619.20	\$1.285.28	\$0.00	
	Inaligible Products							
	Product			Reason				
	CDRF30 Conforming Doctor/Physician	Fixed 30		Minimun	n credit score is less than 720.			
	CHMPHBF30 Conventional Conforming	z Home Possible High Balance Fixed 30		The loan	amount \$320.000.00 exceeds	auidelines.		
		ground i deplore mor definite fined do				gen		

4 Verify Loan Details

Complete required fields and click Assign.

•

Dashboard						AllRegs	Contact Us 👻	Begin Live Chat	Q Search by loan number or last name	
Dashboard	Assign Loan									Back Assign
🗮 My Pipeline	Verify Loan Details									
Create New Loan										
Product & Pricing	Primary Borrower									
Rate Sheet	First Name		Last Name"	SSN						
	Alice		Firstimer	XXX-XX-9	991 🔮					
#\\ Training										
😂 Manage Team	Property									
🖹 Resources 🗸 🗸	Existing Caliber B	orrower								
Guidelines and		Street Address*								
Forms	TBD	3516 Beverly Dr								
CaliberPRO	Unit Type		Zip Code*	City*						
	-Select-	~	75205-2802	DALLAS						
	State		County	No. of Units	•					
	Texas	~	DALLAS	/ 1						
	Review Loan Detai	ls								
	Product Code		Product Descr	tion		Lien Position			Loan Type	
	CF30		Conforming	xed 30		First			Conventional	
	Amortization Type		Amortization	erm		Interest Only	Years		Temporary Buydown	
	Fixed		30 Year			N/A			N/A	

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EQUAL HOUSIN	and not intended for distribution to consumers or other third parties.		

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

Step		
5 Complete Address Verification	 Select applicable radio button and the select applicable radio button applicable radio	hen Confirm .
Address Verification	n	×
USPS Verified Addre	255	
O 3516 Beverly Dr,	, Dallas, TX 75205-2802	
Unverified Address		
O 3516 Beverly Dr,	, DALLAS, TX 75205-2802	
		Cancel

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		AllRegs Contact Us - D Begin Live Chat
Dashboard My Pipeline Greate New Leap	Assign Loan Verify Loan Details Application Tracker	Assign
Product & Pricing	6 of 6 Key Points of Data	
III Rate Sheet	Borrower Name SSN / ITIN / PassportID	✓ Alice Firstimer ✓ XXX+XX-9991
 Manage Team Resources 	Gross Monthly Income Appraised Value	 ✓ \$20,131.15 ✓ \$400,000 ✓ \$320,000
Guidelines and Forms CaliberPRO	Subject Property Address	 352000 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 Application Date 04/29/2021	s of 04/29/2021. I have received all 6 Key Points of Date

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

.

Step

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.



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Broker Portal: Product & Pricing (Compare Products)

 Step

 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 inutting the search criteria
- The 3 most commonly used scenarios are available in the Scenario drop down.

Dashboard				AllRegs Contact Us 👻	Begin Live Chat		
Dashboard My Pipeline	Product & Pricing					1 Upload 3.2/3.4	Search
Create New Loan	Search Criteria						Clear All Fields
Product & Pricing	Apply Search Scenario						
Rate Sheet	Scenario		Manage Granavier				
iil Training	Select		Manage Scenarios				
🖶 Manage Team	Overall						
🗄 Resources 🗸 🗸	Loan Type [*]	Rate Sheet					
Guidelines and Forms	Select 🗸	Select 🗸					
CaliberPRO							
	Loan Features						
	Loan Purpose	Lien Position Document Type*					
	Purchase 🗸	1st Full Full	Existing Caliber Born	ower			

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.

					All	Regs Contact Us 👻 🖳	Begin Live Chat	Q Search by loan number	or last name
Dashboard	Products & Pricing > Search Results								
 My Pipeline Create New Loan 	Product & Pricing						С	lick the p	encil to edit
Product & Pricing	Search Criteria		CF30 Conforming Fixed	30	×			your sear	ch criteria.
Rate Sheet Training Manage Team	Appraised Value \$400.000.00	Sales Contract Price \$400,000.00	Product Details Lock Term 30 Day Lock (06/13/2022)	Final Rate 5.375%		Base Lo \$320.0	oan Amour		<u></u>
 Resources Guidelines and Forms 	75205	35.000	Credit / Cost Breakdown Adjustment	Rate	iu Price	rance			
CaliberPRO	Eligible Products		Base Rate/Price Lender Paid Flat Fee	5.375%	(2.651) 0.781				Compare Products (0/5)
	30 Day Lock 06/13/2022	45 Day Lock 06/27/2022	Lender Paid Compensation		(0.400)	90 Day Lock 08/10/2022		Priced 05/12/2	022 07:54 AM CST
	Product		FICO		1.250	Credit/Cost	Monthly P&I 🗘	Monthly MI 🗘	J
	 CF30 Conforming Fixed 30 		State Spec Pav		(0.090)	(0.148%) / \$473.60	\$1,791.91	\$0.00	Actions 🕶
			Final Rate/Price	5.375%	(0.148)	7.923%/(\$25,353,60)	\$1,436.94	.\$0.00	Actions 🗸
					Close	7.622% / (\$24,390.40)	\$1,445.89	\$0.00	Actions 🕶
					3.625%	7.164% / (\$22.924.80)	\$1,459.36	.\$0.00	Actions 🕶

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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.

Dashboard					AllRegs	Contact Us 👻	및 Begin Live	Chat Q Search by loan r	number or last name
 Dashboard My Pipeline 	Product & Pricing								
Create New Loan Product & Pricing Rate Sheet	Appraised Value \$400,000.00	Sales Contract Price \$400,000.00	Down Payment % 20		Down Payme \$80,000.00	ent Amount			
Training Manage Team Resources	9320.000.00	75205-2802	35.000		Impound Ta	axes And Insurance			Compare Products (2/5) 🔹
Guidelines and Forms CaliberPRO	Eligible Products							Priced 04/30/	2021 12:08 PM CST
	30 Day Lock 06/01/2021	45 Day Lock 06/14/2021		60 Day Lock 06/29/2021		90 E 07/	0ay Lock 29/2021	Monthly MI 🗢	
	CF30 Conforming Fixed 30			Final Rate		Credit/Cost	N 2.20 S	<u>\$0.00</u>	Comparing - 🛃
	CHMPF30 Conforming Home Possible Fi	ixed 30		2.625%		(0.506%)/\$1.619	0.20 \$	<u>\$0.00</u>	Comparing 👻 📕 1
	CHRCSF30 Conforming HomeReady Con	nmunity Second Fixed 30		2.625%		(0.506%) / \$1.619) <u>.20</u> \$	\$0.00	Actions -
	 CHRF30 Conforming HomeReady Fixed 	30		2.625%		(0.506%) / \$1.619	0.20 \$	to oo	Lock
	Ineligible Products							<u>>0.02</u>	Compare
	Product				Reason		_		

Go to table of contents

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

Step		
Select Assign or Lock Loan	•	Click <u>here</u> if you select Assign to complete the Assign a Rate/Product process.

Click <u>here</u> if you select Lock Loan to complete the Lock Loan process.

Dashboard				
Dashboard	Products Comparison		Go bac	k To Search Results
🗮 My Pipeline				
Create New Loan	Conforming Fixed 30) x	Conforming Home	Possible ×
Product & Pricing			Fixed 30	
Rate Sheet				
🛝 Training				
🚢 Manage Team	2.625% Interest Rate		2.625% Interest Rate	
🖹 Resources 🗸 🗸	Cost/Credit Percent	(0.506%)	Cost/Credit Percent	(0.506%)
Guidelines and Forms	Cost/Credit Amount	\$1,619.20	Cost/Credit Amount	\$1,619.20
CaliberPRO	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 Loa	n	Lock Lo	an

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4

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

Click on your name icon and then My Account Settings



My Employee Details

Can enter NMLS license number and additional contact info.

Ē

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.

/ Account				Save Change
My Employee Details		Pipeline Access	Credit Vendor Credentials	Notifications
Account				
Account Username	Employee Role			
Deepak.sundaram.broker	Loan Officer			
Name				
First Name	Middle Name	Last Name	Suffix	
Test Account		Deepak Sundaram Broker		
License				
Originator NMLS License #*				
111111				
Contact				
Office Phone Number*	Office Extension	Cell Phone Number		
(000) 000-0000				
Email Address*				
deepak sundaram@caliberbom	eloans com			

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Broker Portal: My Account Settings, cont.

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

y Account				Save C
My Employee	Details	Pipeline Access	Credit Vendor Credentials Notification	s
Account Account Username Deepak.sundaram.broker	Employee Role Loan Officer		NMLS license number and contact information can be edited from this screen.	
Name First Neme Test Account	Middle Name	Last Name Deepak Sundaram Broker	Suffix	
License Originator NMLS License #* 111111				
Contact Office Phone Number* (000) 000-0000	Office Extension	Cell Phone Number		
Email Address [*] deepak.sundaram@caliberhor	neloans.com			

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

kcount			Save (
My Employee Details	Pipeline Access	Credit Vendor Credentials	Notifications
peline Access Settings	Use search box to quick specific user	ly search for	
Employee Name 🗢		Can Access Test Account's Pipeline 🕽 🗘	
AA-SOne AA-S-One			
AA-S-THREE AA-S-THREE			
AAA-Two AAA-TWO			Clicking the check box
AAAA AAAB		☑	access to your
AAAC AAAD			pipeline.
AAAEELEVEN AAAELEVEN			
AAA-TEN AAATEN			
AAATEN AAATEN			

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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 Passwor	d
	v	password	
+ Add Another Account			

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

/ Account						Save Chang
My Employee Details	Pipeline	Access	Credit V	endor Credentials	Notifications	
3 View Change History						
General Notifications	"\	/iew Change H	listory" show	vs a list of		
Receive Caliber Rate Sheets		what change	es have been	made.		
Loan Notifications						
Pre-Submission						
Unselect All						
The FHA Case Number Request has been so	ubmitted 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				1		
Unselect All						
UW Decision Updated Handler	Checking notifie	cation boxes v	will enable			
 Underwriting Approved Handler 	I SN notification	e for that end	cific overt			
Loan is in Underwriting	LSN Houncation	s ior that spe	chic event.			
Appraisal						
Unselect All						
Appraisal update has been posted for Loan						
Reply to Appraisal Cancellation Request has	s been received for Loan					
Your appraisal is complete for Loan						
The appraisal for loan has received a comm	nunication					

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Broker Portal: Advanced Search



The **Advanced Search** feature allows users to search for existing loans within the Broker Portal using additional search criteria.

Step

Select Advanced Search

Click in the search bar from any screen within the Broker Portal and then **Advanced Search.**



2 Enter Search Criteria

Click Search when all desired criteria has been entered.

			Contact Us 👻	Begin Live Chat	Q Search by loan number or last name	SR
Dashboard	Advanced Search					Saarch
🗮 My Pipeline						Jearch
Create New Loan					Evened All / Colli	
Product & Pricing	Search Criteria				Expand An / Colle	apse All
Rate Sheet	Overall Include loans created after		Loan Officer			
🕅 Training	mm/dd/yyyy	Exclude Cancelled Loans	Joe Jones, Siddhartha Roy	~		
🖀 Manage Team	Loan Stage (From)	Loan Stage (To)				
🖹 Resources 🛛 🗸	×	~				
Guidelines and Forms						
@ CaliberPRO	✓ Loan Features					
	Purpose	Document Type	Loan Type			
	×	~		~		
	Amortization Term					
	~					

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Broker Portal: Advanced Search, cont.

S	step						
3 Select loan search resu	number from ults	 Click on a 	to modify the	Search Cr	iteria.		
Advanced Search						Reset	Search
Search Criteria Borrower First Name 	Borrower Last Name Firstimer	Property City 	Loan Stage (Fro 	m)	Loan Stage (To) 	Property Type 	B ¹
14 search results							
Loan Number	Borrower 🗢	SSN \$	Property Address 🗢	Lock Status	Product \$	Loan Stage 🗢	
4969050223 Purchase	Alice Firstimer	XXX-XX-2222	3726 Poplar St. Dawson IA 50066	2.75% Expires 07/22/2021	FF30	Created 41	⊃
8811242538 Purchase	Alice Firstimer	XXX-XX-9991	3726 Poplar St. Dawson IA 50066-1111	a 3.25% Not Locked		Created 42	∍
8310156129 Purchase	Alice Firstimer	XXX-XX-9999	3726 Poplar St. Dawson IA 92602	2.75% Not Locked	FF30	Created 43	\supset
1506986636 Purchase	Alice Firstimer	XXX-XX-9999	3726 Poplar St. IRVINE CA 92602	2.75% Not Locked	FF30	Created 🖪	D

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Broker Portal: H2O

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Accessing **H2O** from the Broker Portal brings improved functionality and increased efficiency for working on your loans.

Left Menu: Allows for easy navigation within H2O to access the necessary steps and pages required throughout the lifecycle of the loan.

Right Menu: Provides Loan Summary and Key Dates for the loan to be located with one click.

- Click on to expand the Loan Summary for more information about the Property, Loan, Underwriting details, or Borrower.
- Click on so to have the contact detail for the loan open in a new window.
 - Click on to expand the **Date Tracker** which provides key dates for the loan.

Menu		AllRegs	Contact Us 👻	Begin Live Chat	for loan numbers	
Loan Number Primary Borrower Lock Stat 9739788983 Firstimer Alice 🔒 Union	us Loan Stage Required Action iked Created - <u>Run AUS</u> +2					
1003			Begin Live Chat	Contact Us Log Out Search: Go	Loan Summary	Ë
Loan Overview	"Menu" allows to tog	gle between	N	Ay Pipeline Dashboard Resources	✓ Property	8
Property & Borrower	Global Menu and Loan	Menu options.	Screens 1003 D	IS eFile Tools Save Undo	Address	0
Emp, Income & Housing	Comment Obstance 97/39	788983 - Firstimer Alice	Redesigned	Created 🔓 📆	6559 Louisville St	-
Assets, Liab & REO	Created		1005	Express Closing Eligibility	Property Type Detached	
Decl. & Demo.	Lock Unlocked Locked Concellation/Denial			Switch to Traditional URLA	Number of Units	
Details of	Action Items 2				1	
Addendum	LoanAdvisor Assign a Product Compa	ny: Caliber Home Loans			Property Rights	
Product & Delater	CaliberLE Fees & Disclosures	Firstimer, Alice +			Pee Simple	
Product & Pricing	AUS AUS			Demographic Information	\$300,000.00	
Lock Loan	LSC LoanScorecard	Loan Property & Emp, Inc & Asset, Liab & Decl. & De Summary Borrower Housing REO Informati	emo. Details of Adder	ndum	Appraised Value	
Caliber LE	Appraisal Order/View Status			Save & Next	\$300,000.00	
Getting Started	My efile Docs / Conditions LO	an Summary		Com From Reserves	Property Will Be	
O Fees	CoreLogic Order/View Report	rower Details	CoBorrower Det	tails	Primary Residence	
	Submit Loan		9			
Drossions 8	CD Collaboration First	Name: Alice Home # 214-555-1111	First Name:	Home #	> Loan	
Adjustments	History Tracker	Vame: Firstimer Cell #	Last Name:	Cell #	> Underwriting	
Preview LE	Alert/Stops History Suffic	DOB: 1/1/1965	Suffix:	DOB:	> Borrower	
Additional Caliber	view stage nistory 55	Number is ITIN	SSN Experien/EICO:	Age:		
Additional Broker	Expe Trans	rian/FICO: Applicant is a Veteran Union/Empirica: Non-Traditional Credit	TransUnion/Empirica:	Applicant is a Veteran Non-Traditional Credit		
Disclosures	Equi	ax/BEACON: Foreign National	Equitax/BEACON:			
Generate Disclosures						
Disclosure Tracking						

Go to table of contents

Broker Portal: Caliber LE



The **Caliber LE** provides a simplified and intuitive workflow, with no unnecessary information on the screens guiding the user swiftly through each step in the proper order.

Step



- From the dashboard, hover over Required Action and select Create Caliber LE; when in a loan, select Caliber LE under disclosures.
- Caliber LE can only be run if the loan has a product assigned.

Dashboard							
My Pipeline Create New Loan	Velcome Back, joe					•	CALIBER Blueprint For Bridges
Product & Pricing	2669 Items to Review	0 Upcomin	g Deadlines	0 Loans with Outstanding Co	onditions	Loan Analytics	Month to Date 🗸
Rate Sheet	Loan Number	Borrower ¢	Required Actions 🗢	Lock Status	^ 	0	0
Manage Team	9717694096 Refinance	SPRINGER, Alana Georgetown	Run AUS	<u>_</u>		Closed	In Underwriting
Resources v s	9745042110 Refinance	Maldonad Richardson: More require	d action for Loan 9747	7315134 🗙			
Forms GoldenPRO	9750618804 Refinance	Create Calib	oer LE			\$0 Funded	Company Ranking
Ş	9736428195 Refinance	STEELE, da Submit Loan	n				
S P	9711599267 Refinance	Freddie, Elizabeth SAINT LOUIS,MO	Run AUS	4		Earn your way	v into Caliber Club!
5	9770029875 Purchase	Taxlien, Tracy TUCSON,AZ	Run AUS ±2.more	e		L	Learn More 🖒
S	9756081056 Purchase	Homeowner, John TucSon,AZ	Run AUS ± 2.more	-		Caliber Team	
1	1430202067 Construction-Permanent	Firsttimer, Alice SAINT LOUIS,MO	Run AUS + 2.more	-		Testaccount AE Test	

Menu			AllRegs	Contact Us 👻	R Begin Live Chat	
Loan Number Primary Borrower 9739788983 Firstimer, Alice	Lock Status Loan Stage	Required Action Run AUS +2				
1003			C. C	Begin Live Chat	Contact Us Log Out Search: Go	
O Loan Overview	Π 2	Powered by Caliber			Advanced Search	
Property & Borrower	Summ	ary Contacts Wholesa	e	Screens 1003	DIS eFile Tools Save Undo	
Housing	Status	Validations Lender Paid (1.750%	Redesigned	Created 🔓 🏂	
Assets, Llab & REO Docl & Domo	Current S Created	tatus: 9739788983	- Firstimer, Alice	1003	Express Closing Eligibility	
information Details of	Lock	Unlocked 🔀 Locked 🗢			Switch to Traditional URLA	
Transtraction	Cancellati Ac	tion Items				
• Addendum	LoanAdvise	1003 r Assign a Product Company: Calibe	r Home Loans			
Caliber LE	CalibertE	Fees & Disclosures Firstime	, Alice +			
Getting Started	AUS	AUS			Demographic Information	
C Eees	LSC	LoanScorecard Loan Summar	Property & Emp, Inc & Asset, Liab & Decl. & I Borrower Housing REO Inform	Demo. Details of Ad ation Transaction	ldendum	
I I I I I I I I I I I I I I I I I I I	My eFile	Docs / Conditions	ummary		Save & Next	
O Taxes & Insurance	1003	Print Document	Details		Copy From Borrower Manage Borrowers	
Prorations & Adjustments	CoreLogic	Submit Loan	Details	CoBorrower E	Details	
O Preview LE	c	D Collaboration First Name:	Alice Home # 214-555-1111	First Name:	Home #	
Additional Caliber		V Date Tracker History Tracker Last Name:	Firstimer Cell #	Last Name:	Work # Extension	
Disclosures	Alert/Stop	s History Suffix:	DOB: 1/1/1965	Suffix:	DOB:	
Additional Broker Disclosures	View Stage	SSN	Number is ITIN	SSN Experian/FICO:	Age:	
Generate Disclosures		Experian/FICO TransUnion/Err Equifex/BEACC	Applicant is a Veteran pirica: Non-Traditional Credit N: Foreign National	TransUnion/Empirica Equifax/BEACON:	c Non-Traditional Credit Foreign National	

Go to table of contents © 2022 Caliber Home Loans, Inc., 1525 S. Belt Line Rd., Coppell, TX 75019. 1-800-401-6587. NMLS #15622 (www.nmlsconsumeraccess.org). For real estate and mortgage professionals only and not intended for distribution to consumers or other third parties. Blueprint for Brokers User Guide P a g e | 30

•

Step

2 Click Run Fee Quote.

Run Fee Quote appears when all required fields are complete.

Menu		AllRegs Contact Us 🔹 💭 Begin Live Chat 🔍 🔍 Search by Ioan number or last name 🛛 🛛
Loan Number Primar 9739788983 Firstin	ry Borrower Lock Status Loan Stage Required Action ner, Alice ■ Uniocked Created Run AUS	
1003 >	Getting Started	Run Fee Quote
Product & Pricing		
Lock Loan Caliber LE 🛛 🗸	Key Dates Est. First Payment Date * Est. Close Date * Est. Fund Date * 06/24/2022 M	
Getting Started		
- Fees	Delivery Method	
Taxes & Insurance	Docusign USPS	
Prorations & Adjustments	By continuing with DocuSign as the selected delivery method, you are indicating that the corrower consents to electronic delivery.	
Additional Caliber Disclosures	Product & Rate	
Additional Broker Disclosures	Current Product Conforming Fixed 30 - CF30 🚔	
Generate Disclosures	Interest Rate *	
Visclosure Tracking	% interest rate with % / \$ Lender Credit	
lequest a Change Submit to UW	C % Interest rate with % / \$ discount fee paid by borrower	
lear Choice AUS	Q 3.500 % interest rate locked at par	
Appraisal	Want to assign a different product?	
Jocs & Conditions	Product & Pricing →	
D Collaboration	Appraisal Services	Appraisal Waivers received from running
	Will a PIW/ACE be utilized? *	ClearChoice AUS will be identified here.
	> Will a rush order be required for the appraisal? *	res O No
	> Is the subject property a complex property? *	Yes O No

3 Add Services (optional)

- Click Add Service to select from services to be added.
- Only SSP's that are manually added can be removed.

📐 Menu						AllRegs	Contact Us 👻 💭 Begin Live Ch	at Q Search by loan number or last	name DMU
Loan Number 9739788983	Primar; Firstim	Borrower er, Alice	Lock Status	Loan Stage Created	Required Action Run AUS +2				
1003 Product & Pricing Lock Loan	>	Getting Started			Click the star icon	to designate SSP as	a favorite.		Go Back Save & Next
Caliber LE	✓ ted	Provider Typ	pe		Provider	Location	Proximity to Subject (mi)	Fee Amount	O Add Service O
O Fees		Land Survey			CBG Surveying Texas LLC	1234 All American Way,1234 All American Way Dallas, TX 75223	7.39	\$460.00	*
Prorations 8	urance	Appraisal Fee	e		Caliber Home Loans - Appraisal Fee Schedule	1234 All American Way Irving, TX 75063	13.56	\$600.00	☆
Adjustments		Settlement S	ervices		Independence Title Company	1234 All American Way Dallas, TX 75205	0.44	\$815.39	\$
Additional C Disclosures	aliber	Title Insuran	ce		Independence Title Company	1234 All American Way Dallas, TX 75205	0.44	\$2,682.55	☆ …
Additional B Disclosures									

Click "..." to select a different provider and utilize search bar to find desired SSP. If SSP is not found, select closest provider and a <u>Custom SSP</u> can added on the fees screen.

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Step



- Click **Add Fees** to add fees. Fee modal allows for multiple fees to be selected at once.
- Click "..." to Edit, Split, Add Custom SSP, or Remove fees.

Menu							AllRegs Contact Us 🔻	Begin Live Chat			
Loan Number Prin 9739788983 Firs	nary Borrower stimer, Alice	Lock Status	Loan Stage Created	Required Action Run AUS +2							
1003	Getting Starte	d > Fees								Save & Next) i 🗉
Product & Pricing	-										- 8
Lock Loan	By continuing	to the next step, you a	cknowledge that you	i have disclosed all cu	stomary fees or other fees to the	transaction in section "H. Other Fees"				Lender Fees Walved	0
Getting Started	V A. Origi	nation - \$899.00 (2))								
Fees	Туре			APR	Paid To	Paid By	Points		Due at Closin	g Total	
O Taxes & Insurance	Admini	stration Fee			Lender	Borrower			\$899.00	\$899.00	
Adjustments	DISCO	JNT FEE			Lender	Borrower			\$0.00	\$0.00	
Additional Caliber											
Disclosures Additional Broker	♥ B. Servi	ces Borrower Canno	t Shop For - \$889.	49 (6)							
Disclosures Generate Disclosure	Туре			APR	Paid To	Paid By	Points	POC	Due at Closin	g Total	
T Disclosure Tracking	Apprai	sal Fee			Lender	Borrower		\$600.00	\$0.00	Edit	
Request a Change	Credit	Report Fee		•	Other	Borrower		\$0.00	\$0.00	6 Hz	
Submit to UW	Flood 0	Certification			Lender	Borrower		\$0.00	\$10.65	Split	
Clear Choice AUS								\$0.00	\$24.95	Add Custom SSP	
Appraisal	Any	fees wi	th a \$0	.00 are	highlighted	in red				Remove	
CD Collaboration		and req	uire ar	n amoui	nt be entere	ed.		\$0.00	\$93.89		•
								\$0.00	\$160.00	\$160.00	•

5 Add Affiliates (optional)

Ability to add new affiliates or select from current affiliates will appear upon answering required affiliate questions.

		Required Action				,,			
mber Prima 3983 Firstir	mer, Alice Lock Status Loan Sta Mer, Alice Lock Status Created	Run AUS +2 LUS +2							
> & Pricing	Getting Started > Fees							O Add Fees	Save & Ne
in	Туре	APR	Paid To	Paid By	Points	POC	Due at Closing	Total	
E 🗸	Appraisal Fee		Lender	Borrower		\$600.00	\$0.00	\$600.00	
s	Credit Report Fee		Other	Borrower		\$20.00	\$0.00	\$20.00	
es & Insurance	Flood Certification		Lender	Borrower		\$0.00	\$10.65	\$10.65	
ustments	MERS		Lender	Borrower		\$0.00	\$24.95	\$24.95	
litional Caliber closures	Tax Service Fee		Lender	Borrower		\$0.00	\$93.89	\$93.89	
litional Broker	Texas Attorney Review Fee		Other	Borrower		\$0.00	\$160.00	\$160.00	
	re any of the service providers being	used for required sett	lement services an	affiliate of your company or on	e of your mortgage loan originator	s?*		• Yes	○ No
w	/as a referral to an affiliate of your co	mpany or one of your			ISaction?	'OC	Due at	() Yes	🖸 No
W	/as a referral to an affiliate of your co	mpany or one of your			156CUON: **	юс 	\$450.0	Yes	O No
Select Fror	/as a referral to an affiliate of your co Add Affiliates m My Affiliates rower Can Shop	mpany or one of your			Isocuon: "	юс 0.00	Due at \$450.0 \$85.00	• Yes	 No No
Select From	Add Affiliates A m My Affiliates A Affiliates	mpany or one of your	APR	SSP	Paid To	0.00 0.00 0.00	Due at \$450.0 \$85.00 \$200.0	Ves	 No No

Go to table of contents

E

Step	
Add and Insurance (optional)	 A limited number of fields, such as "Paid by" for Escrows and Prepaids, can be edited once PTE is returned.

 Option to choose blanket coverage for HOI can be found within the Insurance modal.

Menu								AllRegs Contact Us	• 💭 Begin Live Chat		
oan Number 1739788983	Primary Firstime	/ Borrower er, Alice	Lock Status	Loan Stage Created	Required Action Run AUS +2						
003 roduct & Pricing	>	Getting Started	> Fees > Tax	tes & Insurance							Save & Next
ck Loan		Taxes							-		
Getting Starter	d	Туре		Impounds		Monthly Amount	Annual Amount	Prepaid Months/Total	Escrow Months/Total	TE OF	ldd Taxes
) Fees		County		Taxes And Insu	irance	\$6,140.24	\$73,682.82	00 / \$0.00	09 / \$55,262.12	Yes	
Taxes & Insura	ance									1	
Prorations & Adjustments		Insurance									d Insurance
Preview LE		Туре		Impounds		Installment Due Date	Monthly Amount	Annual Amount	Prepaid Months/Total	escrov	
Additional Cali Disclosures	ber	Homeov	ners	Taxes And Insu	irance	6/6/2022	\$15.00	\$180.00	12/\$180.00	03/\$45.00	
Additional Bro Disclosures	ker									Aggres	ate Adjustment Total: \$0.0
Generate Disc	losures										20

Enter Prorations & Adjustments (optional)

 Click Add Adjustment to add any adjustments to the loan such as Tax prorations or Escrow holdbacks.

Menu						AllRegs	Contact Us 👻	Begin Live Chat	Q Search by loan number	er or last name		MU
Loan Number Prima 9739788983 Firstin	ry Borrower Lock Status mer, Alice 🔓 Unlocked	Loan Stage Created	Required Action Run AUS +2									
1003	Getting Started > Fees > T	axes & Insurance >	Prorations & Adjustments								Save & Next	
Product & Pricing												8
Lock Loan	Optionally enter any prorations Property.	or adjustments. Pror	ations and adjustments fairly	divide property expenses l	between the Buyer and Seller so that eac	h party is paying only t	or the time which	they own the			O Add Adjustment)。
Getting Started	Optionally enter any pro only for the time which th	rations or adjus ey own the Prope	tments. Prorations an rty.	d adjustments fairly o	livide property expenses betwe	en the Buyer and	Seller so that	each party is paying	3		O Add Adjustm	nent
O Fees												
O Taxes & Insurance	Adjustment Type				Total		Paid From	/То				
 Prorations & Adjustments 					(ć		 Paid fro 	m Borrower				
Preview LE	Tax Proration	1	~		÷ 500		Paid to	Borrower	×	×		
Additional Caliber Disclosures						/						
Additional Broker Disclosures	Net Total				-	/						
Generate Disclosures												
Only the le	y available a oan will app	djustm ear in tl	ent types ne dropdo	for own.	Paic appro a	l from/t priate f idjustm	o oper ield ba ent ty	ns the ased on pe.				

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Step

8 Review Preview LE

Click Save & Next.

Data Name Data Name <thdata name<="" th=""> <thdata name<="" th=""> <thd< th=""><th></th><th></th><th></th><th>AllRegs Contact Us • 🛄 Bogin Live Chat Q Search</th><th>h by loan number or last name</th></thd<></thdata></thdata>				AllRegs Contact Us • 🛄 Bogin Live Chat Q Search	h by loan number or last name
000 Image: I	Primary Borro Firstimer, Ali	rrower Lock Status Loan Stage Required Action Alice 🔓 Unlocked Created - <u>Run AUS</u> +2			
Additional for Lange Constrained and the Lange Constr	> Gett	atting Startar)) Tayas & Insurance) Provations & Arliustments) Providew I F			Same & North
Alian An Coss Def Coss I der g Statt An Coss E Case and Other Government Fees I der g Statt Animission Fee Statters I der g Statt Bereices Berrower Cannot Stop For Statters Appraisi Fee Statters Statters I der der gesträt Gräfer Statters Statters I der der gesträt Gräfer Statters Statters I der der der der gesträt Gräfer Statters Statters I der der der der gesträt Gräfer Statters Statters I der der der der der gesträt Gräfer Statters Statters I der der der der der Statters Statters					
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Notification Fees Administration Fee Speed Recording Fees and Other Taxes Texter Structured Fees DSCOUNT FEE Speed F. Prepaids Texter Structured Fees and Store Feen Lin Secreting Feen Lin F. Prepaids Texter Structured Fees and Store Feen Lin Secreting Feen Lin F. Prepaids Additional Store Feen Lin Secreting Feen Lin F. Prepaids Additional Store Feen Lin Secreting Feen Lin F. Prepaids Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Secreting Feen Lin Additional Store Feen Lin Secreting Feen Lin Secreting Feen Lin	A	A. Origination Charges	\$899.00	E. Taxes and Other Government Fees	\$186.00
Intel DSCOUNT FEE Source F. Prepaids Tarse & Invariance Services Borrover Cannot Shop For Services Borrover Cannot Sh	A	Administration Fee	\$899.00	Recording Fees and Other Taxes	\$186.00
Tates & Rourance Preparation	D	DISCOUNT FEE	\$0.00		
Procedure A Procedure A Secure B softwer Land Land Land Land Land Land Land Land	rance	D. Comisso Demonstra Competitives Com	5000.40	F. Prepaids	\$428.88
Prever LE Applicating free Spool Provide supple state is 31.11 per day for supple 3.044 Additional Galaxier Decodures Credit Report free Spool Report for supple state is 31.11 per day for supple 3.044 Additional Galaxier Decodures Freed Certification Spool Report for supple state is 31.11 per day for supple 3.044 Additional Browner Additional Browner Supple state is 31.11 per day for supple state is 31.11 per day for supple 3.044 Spool Additional Browner Additional Browner Supple state is 31.11 per day for supple state is 31.11 per day for supple 3.044 Spool Additional Browner Additional Browner State is 31.11 per day for supple state is 31.11 per day for supple 3.044 Spool Additional Browner Additional Browner State is 31.11 per day for supple state is 31.11 per day for supple 3.044 Spool Additional Browner Additional Browner State is 31.11 per day for supple state is 31.11 per day for supple 3.044 Spool Property Taxes State is 31.11 per day for supple 3.044 Property Taxes State is 31.10 per day for supple 3.044 State is 31.11 per day for supple 3.044 Property Taxes State is 31.10 per day for supple 3.044 State is 31.11 per day for supple 3.044 Property Taxes State is 31.10 per day for supple 3.044 State is 31.11 per day for supple 3.044 Property Taxes State is 31.10 per day for supple 3.044 State is 31.11 per day for supple 3.044 Property Taxes State is 31.044 State is 31.11 per day for supple	D	b. services borrower cannot shop for	\$909.49	Hazard insurance Premium 12 months	5180.00
Additional for the full major free 10000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 1000 100000 100000 100000 100000 100000 100000 100000 100000 1000000000 1000000000 10000000000	4	Appraisa Pee	\$20.00	Prepaid interest \$31.11 per day for a days @ 5.50%	\$240.00
Nonce with address Nonce with addres Nonce with address Nonce wi	aliber	Elevel Certification	\$10.65	G. Initial Escrow Payment at Closing	\$55,307.12
Dictions Biclos Stansp Property Taxes 56,140.24 per month for 9 mo. 55 Generate Dictions Mortge insurance Premium Stansp Property Taxes 56,140.24 per month for 9 mo. 55 Tax Service Fee Stansp H. Other Fees Stansp Intel-conner's Title Insurance Ext or UW C. Services Borrower Can Shop For \$1,435.44 L. TOTAL OTHER Cost's (E+F-d+H) Stansp Choice AUS Title - Courser Fee \$10000 Title - Cost's (E+F-d+H) Stansp Choice AUS Title - Courser Fee \$10000 D-1 Stansp Choice AUS Title - Courser Fee \$20000 D-1 Stansp Title - Courser Fee \$20000 Lender Credits Lender Credits Staborstoon Title - Lender Reguired Survey Fee \$40000 Lender Credits Staborstoon Title - Lender Reguired Survey Fee \$40000 Lender Credits Title - Lender Reguired Survey Fee \$40000 Title - Tail Costing Costs Staborstoon Title - Lender Reguired Survey Fee \$10000 Title - Tail Costing Costs Staborstoon Title - Lender Reguired Survey Fee \$10000 Title - Coster Experced Hinder Joneurite Joneurotice Staborstoon Title - Lender Reguired Survey Fee \$10000 Title - Costere Experced Hinde	roker	AFDC	\$24.05	Hazard Insurance \$15.00 per month for 3 mo.	\$45.00
Condition State Condition State Soure Tracking Take Service Feie 518.000 Title - Owner's Title Insurance State Conditions Title - Conditions Title - Conditions Title - Conditions State Title - Conditions Title - Conditions Title - Conditions Title - Conditions State Title - Conditions Title - Conditions Title - Conditions Title - Conditions State Title - Conditions Title - Conditions Title - Conditions Title - Conditions State Title - Conditions Title - Conditions Title - Conditions De 1 Title - Loader / Fegarized Servery Fee State Londer Creditis Londer Creditis Title - Loader / Feel State Londer Creditis Londer Creditis Title - Loader / Feel / State State Conditions Conditions Title - Loader / Feel / State State Londer Creditis Londer Creditis Title - Londer / Fitte / Fitter / State State Londer Creditis Londer Creditis Titte - Londer / Fitte / State State		Micho	\$0.00	Property Taxes \$6.140.24 per month for 9 mo.	\$55,262.12
Save Tracing Texas Actions; Review Fee Save Tracing Notice Tess et a Change Save Tracing Tite - Conter Stee Save Tracing et a Change Save Tracing Tite - Conter Stee Save Tracing asso Tite - Conter Review Fee Save Tracing In Conter Review asso Tite - Conter Review Fee Save Tracing In Conter Review asso Tite - Conter Review Fee Save Tracing In Conter Review asso Tite - Conter Review Fee Save Tracing In Conter Review asso Tite - Conter Review Fee Save Tracing In Conter Review asso Tite - Conter Review Fee Save Tracing Save Tracing asso Tite - Londer Review Save Fee Save Tracing Conter Save Tracing Save Tracing Save Fee Save Tracing Conter Conter Review Save Tracing S	ciosures Ta	Tay Service Fee	\$93.89	Li Othar Faar	\$522.00
eta Change to UW CServices Borrower Can Shop For Shop For Shall Cost State Hubanance Chance AUS Title - Costing Settiment/Attomay Fee Shop Cost State Shop C	g Te	Texas Attorney Review Fee	\$160.00	Title, Outper/c Title Insurance	\$522.00
Site DW C. Sendes Borrower Can Shop For \$3,435.44 L TOTAL OTHER Cost's (ErF-G+H) \$3 Choice AUS Title - Costing Stattment Materia \$400.00				The Competence	3322.00
Choice ALIS Title - Cosing/Settlement/Altorney /ee \$4000 J. TotAL CLOSING COSTS 46000 atal Title - Courier /Fe \$80.00 D + 1 56 D + 1 56 A. Conditions Title - Document /Feparation Fee \$200.00 Lender Credits 56 D + 1 56 Scillaboration Title - Lender Required Survey Fee \$400.00 Lender Credits 56 Title - Lender Required Survey Fee \$400.00 Lender Credits 56 Constitution (Constitution (Constituti	C.	C. Services Borrower Can Shop For	\$3,435.94	I. TOTAL OTHER COSTS (E+F+G+H)	\$56,444.00
Intel - Course Fee Stock Definition Definit Definition Definit	т	Title - Closing/Settlement/Attorney Fee	\$450.00		\$61.688.43
A Conditions Title - Locument Preparation Fee \$200,00 Under Credits Title - Loader Required Survey Fee \$400 Lender Credits Title - Loader Required Survey Fee \$400,00 Calculating Cash to Close Title - Recording Service Fee \$7,700 Total Closing Costs \$6 Title - Lender Recording Service Fee \$500,00 Total Closing Costs \$6	TI	Title - Courier fee	\$85.00		\$61,682.43
Title - Lunder Title insurance 5400 Calculating Cash to Close Title - Lunder Title insurance 51,991,00 Calculating Cash to Close Title - Recording Service Fee 57,00 Total Closing Costs 56 Title - Recording Service Fee 560,00 Total Closing Costs 56	TI	Title - Document Preparation Fee	\$200.00	Lender Credits	\$0.00
Disaportation Title - Lender Required Survey Fee \$440.00 Title - Lender Required Survey Fee \$1,991.00 Calculating Cash to Close Title - Recording Service Fee \$7,00 Total Closing Costs \$6 Title - Recording Service Fee \$50.30 Closer Costs \$6	Tì	Title - Guaranty Fee	\$4.00	Lenve Credita	2000
Title - Lender Title insurance \$1,991.00 Calculating Cash to Close Title - Recording Service Fee \$7,00 Tail Closing Costs \$6 Title - Recording Service Fee \$50.00 Tail Closing Costs \$6	T	Title - Lender Required Survey Fee	\$460.00		
Title - Recording Service Ree 50.00 Total Closing Costs 50.00 Total Cl	T	Title - Lender Title Insurance	\$1,991.00	Calculating Cash to Close	
Title - Tax Certificate Fee S69.39 Closing Costs Elasored (Raid from your loss amount)	T	Title - Recording Service Fee	\$7.00	Total Closing Costs	\$61,688.43
crossility costs using costs using costs and real amount	TI	Title - Tax Certificate Fee	\$69.39	Closing Costs Financed (Paid from your loan amount)	- \$0.00
Title - Title Endorsement \$169.55 Down Payment/Funds from Borrower + \$9	TI	Title - Title Endorsement	\$169.55	Down Payment/Funds from Borrower	+ \$80,000.00

9 Answer Additional Caliber Disclosures Questions Selecting **Yes** to question 2 can open additional questions.

Menu			AllRegs Contact Us - 💭 Booin Live Chat 🔍 Search by loan number or last name
Loan Number Primary 9739788983 Firstim	r Borrower Lock Status Loan Stage er, Alice 🔒 Unlocked Created -	Required Action Run AUS +2	
1003 >	Getting Started > > Prorations & Adjustments	> <u>Preview LE</u> > Additional Caliber Disclosures	Save & Next
Product & Pricing			
Lock Loan	Do you want to include Mortgage Broker Fee/Compensa	tion Agreement in the Caliber LE Package? *	0
Callber LE Getting Started	Do you want to include Anti-Steering disclosure in the C Yes No	aliber LE Package? *	
Fees Taxes & Insurance	By selecting yes, I acknowledge that it is my responsibilit required by Regulation Z.	y to ensure that, when required, the information is updated to accurately represent	nt the options available to the borrower as
Prorations & Adjustments	Category	Interest Rate	Origination Charges Minus Lender Credit
Preview LE Additional Caliber Disclosures	Lowest Interest Rate	0 %	\$ 0
Additional Broker Disclosures	Lowest Interest Rate & No Risky Features 🚺	0 %	\$ 0
Generate Disclosures Disclosure Tracking	Lowest Total Origination Points & Fees 0	0 %	\$ 0 If this is a chall, type of before the number.
Request a Change Submit to UW	Terms of Your Loan Selection	l inks will take you into	\$899
Clear Choice AUS Appraisal	In order to see the current pricing, click the link below Product & Pricing →	H2O to find product &	
		pricing.	

	Go to table of contents		
EQUAL HOUSING OPPORTUNITY	© 2022 Caliber Home Loans, Inc., 1525 S. Belt Line Rd., Coppell, TX 75019. 1-800-401-6587. NMLS #15622 (www.nmlsconsumeraccess.org). For real estate and mortgage professionals only and not intended for distribution to consumers or other third parties.	Blueprint for Brokers User Guide	Page 3

Step

- 10 Upload Additional Broker Disclosures (optional) If not uploading skip to step 12.
- Click Browse to upload from your computer or utilize drag and drop.
- Click Upload.

Menu	Alifege Centact Us + 🖵 Begin Une Cost	
Loan Number Primary 9739788983 Firstim	yBorrower Lock Status Low Stage Required Action Ion er, Alice 🔒 Unlocked Created Run ALIS 122	
1003	Getting Started > > Preview LE > Additional Caliber Disclosures > Additional Broker Disclosures	Save & Next
Product & Pricing		
Lock Loan	Optionally upload and add DocuSign fields for additional broker disclosures to be added to your LE package.	
Caliber LE V		
• Getting Started		
• Fees		
Taxes & Insurance		
Prorations & Adjustments	Supported file types: PO/SL JPEG	
O Preview LE	Brown	
Additional Caliber Disclosures		
 Additional Broker Disclosures 		
Generate Disclosures	Test Dors 1,pdf	
Disclosure Tracking		
Request a Change	uppeas	
Submit to UW	Uploaded Documents	
Clear Choice AUS	Name Time Uploaded (CT)	
Appraisal	No Documents have been uploaded yet.	
Dors & Conditions		

Edit uploaded document
 Click is to Review & Edit the document.

Menu				AllRegs Contact Us 🔻	🖵 Begin Live Chat	Q Search by loan number or last name	•••
Loan Number Primar 9739788983 Firstim	y Borrower Lock Status Loan Stage er, Alice 🔓 Unlocked Created -	Required Action Run AUS +2					
1003 >	Getting Started > > Preview LE > Addition:	Caliber Disclosures > Additional Broker Disclosures					Save & Next
Product & Pricing Lock Loan Caliber LE V	Optionally upload and add DocuSign fields for additio	nal broker disclosures to be added to your LE package.			This	s feature also allo	WS
Getting Started Fees Taxes & Insurance Prorations & Adjustments Preview LE			Drag & Drop Piles Here Supported file types: PDF, TIF, TIFF, PNG, JPG, JPE Browse	:G	yo fiel	u to add DocuSig Ids to the addition documents.	n al
Additional Caliber Disclosures							
 Additional Broker Disclosures 	Uploaded Documents						_
Generate Disclosures	Name	Time Uploaded (0	τ)			Poviou 8	Edit
Disclosure Tracking Request a Change	Test Docs 1.pdf	9:28 AM 6/3/2022					
							-

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Step

- 12 Add DocuSign signature fields and click Save (optional)
- Click Save.



13 Generate Disclosures

Click Generate Disclosure.

	Menu					AllRegs Contact Us 🔻	Begin Live Chat	Q Search by loan number or last name	DMJ
Loan Nu 9739788	mber Prim 8983 First	imer, Alice	Loan Stage Required Action Created - <u>Run AUS</u> +2						
1003 Product	>	Getting Started > > Additio	onal Caliber Disclosures > Addition	al Broker Disclosures > Generate Disclosures				Gener	ate Disclosure
Lock Lo	an	Delivery Method - DocuSign							
Caliber Ge	LE 🗸	Primary Borrower Alice Firstimer	Email * testloan@mailinator.com	DocuSign Access Code * 9991 Default is less four digits of SSN					
O Fe	ixes & Insurance	Previously Requested Disclosure	es						
Ad Ad	djustments	Disclosure Status	5	Time Requested (CT)	APR				
Ad Di:	eview LE dditional Caliber isclosures	O Generating We'll let you know once this is	s done.	06/03/2022, 9:39 AM		Void Disclosure			
O Ad Di:	dditional Broker sclosures enerate Disclosures	Questionnaire There are no questions that require	your attention.	Click on link (if a	pplicable) to answe	r any		
				pending Question	nnaire qu	estions in	H2O.		

Go to table of contents		
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Step

- 14 Clear Global Errors (if applicable) Click on error to be taken into H2O to resolve.

Menu							AllRegs	Contact Us 👻	Begin Live Chat	Q Search		M
Loan Number 9725940465	Prima Firstin	ry Borrower ner, Alice	Lock Status	Loan Stage Created 247	Required Action Run AUS +2							
1003 Product & Pricing	>	Getting Started	> > Addition	nal Caliber Disclosures	> Additional	Broker Disclosures > Generate Discl	osures				Global Errors	A 1
Lock Loan		Delivery Metho	od - DocuSign								New Construction Selection I	as not been made.
Caliber LE Getting Starte Fees	∨ ≥d	Primary Borrower Alice Firstimer	r	Email * BorrowerID4540529	9@CaliberB ✔	DocuSign Access Code * 9991 Default is last four digits of 53N				1		-
Prorations &	ance	Previously Req	quested Disclosure	5								
Adjustments		Di	sclosure Status			Time Requested (CT)		APR				
Additional Cal Disclosures	liber	× Voi	ided			11/03/2021, 1:19 PM						
Additional Bro Disclosures	oker	Questionnaire										
🥏 Generate Disc	closures	There are no que	estions that require y	our attention.								

15 Save and Revalidate (if applicable)

- In H2O, click Save and then Revalidate within Global Errors to clear DV errors.
- In Caliber LE, click Save & Next to save and then Revalidate within Global Errors to clear DV errors.

Me Me	nu					AllRegs	Contact Us 👻	Begin Live Chat	h foe Ioan numbers	emji
Loan Number 9728158701	Primary Borrower Firstimer, Alice	Lock Status	Loan Stage Created	Required Action Run AUS +2						
1003 Product & Pricing	>		Н		N E Caliber	Ģ] Begin Live Chat	Contact Us Log Out Search: Go Advanced Searc My Pipeline Dashboard Resources	Global criters	A 1 •
Caliber LE	~		Sur	nmary Contacts	Wholesale		Screens 1003	DIS efile		U
Getting Star	ed		Current	Status:	Lender Paid 1.000% 9728158701 - Firstimer, Alice		Redesigned 1003	Express Closing Elipbilit	z v	
Fees Taxes & Insu	rance		Lock Cancel	Unlocked D Locked				Switch to Traditional URLA		
O Prorations & Adjustments			Import	1003 isor Assign a Product	Company: Caliber Home Loans					
O Preview LE			Calibert	Fees & Disclosures	Firstimer, Alice +					

	Menu						AllRegs	Contact Us 👻 💭 Begin Liv	e Chat			DMJ
Le 97 10 Pi	oon Number 725940465 003 roduct & Pricing ock Loan	Primar Firstim	yBorrower Lock Status eer, Alice Dunlocked	Loa Cre	Click o Gl	n the ic Iobal Ei	on to collapse or rror menu to Reva	expand the alidate.		0	iave & Next	
сі (aliber LE Getting Starte	√ ed	By continuing to the next step, you at A. Origination - \$1.00 (2)	cknowl <mark>e age and you</mark>								0
C	Fees		Туре		APR	Paid To	Paid By	Points	Due at Closing	Total		
	Taxes & Insura Prorations &	ance	DISCOUNT FEE	1	2	Lender	Borrower		\$0.00	\$0.00		
0	Adjustments Preview LE Additional Caliber	liber	Loan Origination Fee		~	Lender	Borrower		\$1.00	\$1.00		

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Step

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16 Generate Disclosures
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Click Generate Disclosure.

	Menu							AllRegs	Contact Us 👻	Begin Live Chat	Q Search by loan r			MJJ
Loa 972	n Number I 25940465 I	rimary irstime	Borrower er, Alice	Lock Status	Loan Stage Created 243	Required Action Run AUS +2								
100)3	>	<u>Getting Started</u> > > <u>Additional Caliber Disclosures</u> > <u>Additional Broker Disclosures</u> > <u>Generate Disclosures</u>									Generate Discle	osure	
Pro	oduct & Pricing												_	B
Loo	:k Loan		Delivery Metho	od - DocuSign										0
Cal	iber LE	~	Primary Borrower Alice Firstimer		Email * BorrowerID454052	29@CaliberB 🗸	DocuSign Access Code *							
þ	Getting Started						Default is last four digits of SSN							
0	Fees													
0	Taxes & Insuranc	è	Previously Req	uested Disclosure	s									
0	Prorations & Adjustments		Dis	closure Status			Time Requested (CT)		APR					
¢	Preview LE		O Ger	nerating	100		11/03/2021, 1:19 PM		-		Void Disclosure			
¢	Additional Caliber Disclosures													
0	Additional Broker Disclosures		Questionnaire	stings that securing t		Cli	ick on link (if app	olicable)	to ans	wer any				
•	Generate Disclos	ires	There are no questions that require your attention.		your attention.	pending Questionnaire guestions in H2O.								
Dis	closure Tracking													

17 View and Send Disclosures

• Option to Void Disclosure, View, and Send are available.

Menu		Allower Postave Tie - Theoremain and the Secret Q. Secret by four number or lost name	MU ×
Loan Number Prim 9739788983 First	ary Borrower Lock Status Loan Stage Required A mer, Alice Lock Status Created - <u>Run AUS</u>	Message appears when disclosures are	
1003	Getting Started > > Additional Caliber Disclosures > Addit	ready to go out, even when in another loan.	
Product & Pricing			B
Lock Loan	Delivery Method - DocuSign		0
Caliber LE 🗸 🗸	Primary Borrower Email *	DocuSign Access Code *	
Getting Started	Alice Hrstimer testioan@mailinator.com	9991 Default is last four digits of SSN	
• Fees			
Taxes & Insurance	Previously Requested Disclosures		
Prorations & Adjustments	Disclosure Status	Time Requested (CT) APR	
Preview LE	A Ready to Send	06/03/2022, 9:39 AM 3.55 Void Disclosure 🗗 View Error Report 🗗 View 🖌 Send	
Additional Caliber Disclosures			
Additional Broker Disclosures	Questionnaire		
Generate Disclosures	There are no questions that require your attention.		
Disclosure Tracking			
Barrist a Channel			

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Step

18 View Error Report (if applicable)

Click **View Error Report** to review any Mavent errors and warnings that may need to be resolved before attempting to generate disclosures again.

Menu							A	llRegs	Contact Us 👻	Begin Live Chat	Q Search by loan number of			рмјј
Loan Number 9725940465	Prima Firstin	ry Borrower ner, Alice	Lock Status	Loan Stage Created 247	Required Action Run AUS +2	n								
1003	>	Getting Started	> > Additio	onal Caliber Disclosures	> Additional	Broker Disclosures > Generate Dis					Generate Disclo	sure	Ħ	
Product & Pricing												-	_	B
Lock Loan		Delivery Meth	od - DocuSign r	Email *		DocuSign Access Code *								G
Disclosure	>	Alice Firstimer		BorrowerID4540529	@CaliberBlacl	9991								
Clear Choice AUS						Default is last four digits of SSN								
Submit to UW		Previously Red	quested Disclosure	es										
Appraisal		Di	isclosure Status			Time Requested (CT)			APR					
Docs & Conditions		• Co	ouldn't be generated			11/08/2021, 2:10 PM			-		View Error Report	View Error		
CD Collaboration		× vo	lded			11/03/2021, 1:19 PM			-					
		Questionnaire There are no qu	e lestions that require	your attention.										

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