



REM N General Information

- **Website:** www.remnwholesale.com
- Same day underwriting if file is accepted to underwriting by 11a.m. EST.
- Dedicated help desk on our website for questions on files, file conditions, scenarios
- REM N Wholesale Operations Center's phone number is 888-685-5260, located at 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830
- Fees- \$895 Commitment/Underwriting, \$10 Flood Certificate, \$83 Tax Service Fee on conventional loans
- No Underwriting Fee option available for most programs (refer to rate sheet for price adjustments and applicable programs)

FHA Sponsor ID: 78113-00008

- FHA case numbers are ordered on www.remnwholesale.com. Once on the website, click Resources, then FHA Case Number Request

VA Sponsor ID: 55978-00000

- Please request a VA sponsorship form from your Account Executive

REM N Systems:

- **Broker Portal**
Accessed from www.remnwholesale.com, the **Broker Portal** is used to **run DU, access your pipeline, price a loan and to lock a loan as well as choose your Broker compensation bucket, use the LEG system (Loan Estimate Generator) to produce an LE**
- **Blitz Docs:**
www.blitzdocs.net : REM N's paperless systems – create **new files and upload initial documentation and conditions**

Submission Steps:

1. Broker Portal
 - a. Upload a 3.2 file into the Broker Portal. Request appropriate program (FHA, Conventional, VA, etc.) & run DU. (If loan is a Streamline FHA , VA IRRRL, FHLMC, or JUMBO please see the Broker Portal – New File Submission presentation)
 - b. Once file is ready for submission, click "Submit" button. Please note that once file is submitted through the Portal, you will not have access to re-run DU.
2. Blitz Docs
 - a. Select Blitz Docs inside Broker Portal and upload loan package along w/ DU findings.
 - b. The Blitz Docs upload must include a completed REM N Submission coversheet with your choice of underwriters (up to 8) selected.
 - c. Loan Estimate, Fee Itemization or Fee Worksheet, Service Provider List, Intent to Proceed signed by all Borrowers, Sales Contract (if purchase), Credit Report, 1003, TRID Broker Comp Cert, Broker Submission Sheet along with all required documents for loan must also be uploaded – this upload must be labeled as "Initial Submission Package" in Blitz Docs.
 - d. A credit decision will be emailed to you and uploaded onto Blitz Docs.

Submitting Conditions and Title:

- Upload the conditions into Blitz Docs and click "SUBMIT UW CONDITIONS".
- In cases where conditions have been previously submitted but have not been reviewed, and new additional conditions have been uploaded, you will receive a note stating that a failure has occurred in submitting. Please ignore and check notes & folder documents in Blitz Docs which will notify you that the conditions were properly uploaded.
- There is no need to separately notify the Underwriter that conditions were submitted as the REMN Underwriter will be automatically notified from Blitz Docs as long as "SUBMIT UW CONDITIONS" has been clicked.
- Separate and number conditions in accordance with the number of the condition on the loan approval. You can provide further notes to the condition in the "comments" field. We do prefer the conditions are submitted as a bulk package and please number the conditions on the pages.
- Any Change of Circumstance request must be in writing and uploaded to BlitzDocs using a Change Request form. The UW will determine if the request is a valid change of circumstance.

Ordering IRS Transcripts:

- Broker orders transcripts, REMN pays – see Announcement 2015-17 on Broker Portal for specifics
- Sign into the Broker Portal at www.remnwholesale.com
- Choose from the "Tools" dropdown- Birchwood
- Enter your assigned Birchwood Username & Password
- Place new order

Ordering Appraisals: Conventional appraisals are to be ordered from the following AMC's according to the state in which the subject property is located:

- ACT Appraisal Management (AR, AZ, CA, IL, MN, MT, NE, NM, NV, OK, PA, WY)
- Momentum Appraisal Group, Inc (TX)
- Mortgage Management Consulting (All other states)
- Nationwide Property and Appraisal Services (ID)

- All government loan appraisals can be ordered through any REMN approved AMC listed on the Broker Portal.

Locking and Submitting Fees

- Loans are locked and fees submitted through the Broker Portal.
- Please note:
 - Loans must fund by the lock expiration date
 - Extensions are available provided the lock has not expired through the Broker Portal by choosing "Actions" and then "Extend A Lock"
 - Sign up for rates to be emailed daily on www.remnwholesale.com under the "Actions" tab, then click on "Current Pricing & Fees"



Requesting a Closing Disclosure and Schedule the Closing

- Once REMN Wholesale has received all the information required to issue a CD, a CD will be generated and sent to the Borrower. The loan must be locked and the Processor must receive the Broker Fee Sheet and the Settlement Agent Fee Sheet prior to generating the CD. A CD Checklist is available on the website under the Forms tab.
- Once a CD has been issued and a receipt date established, a closing date may be requested. Under the "Actions" tab on the Broker Portal click on "Request a Closing". Choose whether the loan is Pre-TRID or TRID and complete the correct form. Once completed, click on "Request Closing/Signing" to submit the request.
- Once scheduled, an email confirmation will be sent with the date.

Mortgagee Clause:

Homebridge Financial Services, Inc. DBA Real Estate Mortgage Network
ISAOA/ATIMA
194 Wood Avenue South, 9th Floor
Iselin, NJ 08830

Mortgagee Clause for Insurance:

HomeBridge Financial Services, Inc. DBA Real Estate Mortgage Network
ISAOA/ATIMA
P.O. Box 7047
Troy, MI 48007-7047

Please be sure to visit www.remnwholesale.com for announcements and product updates! If you have any questions, do not hesitate to contact your Account Executive!