

## FILE DELIVERY

### INTRODUCTION

The NewRez Image Delivery Program allows Lenders to deliver loan documents through secured electronic delivery on our website. The Original Note with Allonge, if applicable, remain required for funding.

Lenders have the ability to deliver documents to NewRez through our website. This document details the delivery policy requirements.

Image Delivery is structured to accept document images using NewRez's system. All images must conform to NewRez document standards as outlined within this Lender Guide.

### LENDER RESPONSIBILITY

NewRez relies on the accuracy and completeness of imaged loan documents and data contained in imaged document submissions. It is the responsibility of the Lender to upload the correct documents for each loan. If incorrect documents are submitted, the loan will not be moved into the loan flow for purchase.

***All final documents should be mailed to our address at:***

***NewRez, LLC  
Attn: Trailing Docs  
4000 W Brown Deer  
Milwaukee, WI 53209***

### IMAGE DOCUMENT STANDARDS

NewRez accepts documents saved in Adobe Acrobat (.PDF) format.

All other file formats will be rejected by NewRez and may result in a late file delivery. ***It is the Lender's responsibility to ensure all documents and appraisal photographs received by NewRez are clear with high quality.*** NewRez strives to preserve the original formatting of all imaged files received. To facilitate this process, Lenders should follow the guidelines below when creating the file.

If NewRez receives a file that does not meet the document format requirements outlined below, depending on the issue, the loan will be suspended until such documents or photographs are received.

### **Imaged Document Scanning Requirements Excluding Appraisals**

Uploaded documents should be scanned in 200 DPI. These documents should be black and white, no grayscale or color.

All security and overlays should be removed from any document uploaded to NewRez.

### **IMAGED APPRAISAL**

Appraisals should be first generation files from the appraiser with the photographs pages scanned in color.

Appraisal photographs must be original electronic images. They must be clear, identified and clearly show any completed improvements or conditions that have a material effect on the value of the subject property.

### **DOCUMENT ORIENTATION**

Portrait orientation on all documents is required. Documents should not mix formats when sent as a single file. For example, different page sizes or varying scan settings.

### **DOCUMENT SECURITY**

There can be no security features or password protection associated with the file, including the appraisal.

### **NEW LENDER ORIENTATION**

A new Lender orientation is required for companies that are not yet set up to deliver imaged documents to NewRez. Lenders should contact NewRez Lender Support at 1- 855 368-6925.

An individual NewRez Username and Password is required to access the NewRez System.

If you do not currently have an NewRez Username and Password, or access to the Image Delivery functionality, contact NewRez Lender Support.

### **FILE RECEIPT DEADLINE POLICY**

Imaged files must be successfully received by NewRez system, and in fundable condition, by 3:30 pm CT on or before the lock expiration date. All files received after 3:30 pm CT will be logged in the following day.

The original Note and other collateral documents must also be received by NewRez on or before the lock expiration date.

Failure to successfully deliver the loan in fundable condition or within the prescribed time frames outlined above may result in a re-pricing of the loan.