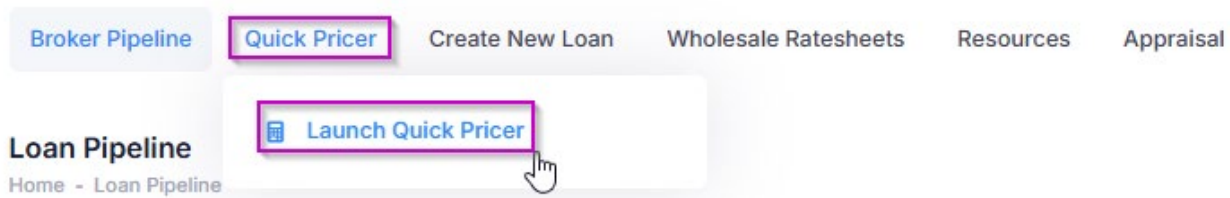


Advance Locking

To complete an Advance Lock, click on “Quick Pricer” in the top menu bar, and then select “Launch Quick Pricer”



Review the Pricing details and make any changes to the data (i.e.: Impounds, Lock Period, Compensation Plan, Lender Fee Waiver, etc.).

Quick Pricer

Property & Loan Info Loan Program & Term Options Saved Scenarios

<p>Zip Code *</p> <p>90017</p> <p>Occupancy *</p> <p>Primary Residence</p> <p>Property Type *</p> <p>SFR</p> <p>Structure Type *</p> <p>Detached</p> <p>Area Median Income *</p> <p>\$0.00</p> <p>FICO *</p> <p>760</p> <p>Loan Originator is Paid By *</p> <p>Lender Paid</p> <p>Lender Fee Buyout Requested? *</p> <p>No</p> <p>Number of Financed Properties * (?)</p> <p>1</p>	<p>Loan Purpose *</p> <p>Purchase</p> <p><input type="checkbox"/> First Time Home Buyer?</p> <p>Impound Type *</p> <p>Tax and insurance escrow</p> <p><input type="checkbox"/> Has Property Inspection Waiver</p> <p>Doc Type *</p> <p>Full Document</p> <p>Appraised Value</p> <p>\$0.00</p> <p>Sales Price *</p> <p>\$500,000.00</p> <p>Down Payment *</p> <p>20.000% \$100,000.00</p> <p>1st Lien *</p> <p>80.000% \$400,000.00</p> <p>2nd Financing? *</p> <p>No</p> <p>Rate Lock Period *</p> <p>45</p>	<p>Expected AUS Response *</p> <p>DU Approve/Eligible</p> <p>DTI *</p> <p>35</p> <p>Total Monthly Income *</p> <p>\$500,000.00</p> <p>Total Liquid Assets *</p> <p>\$1,000,000.00</p> <p>Conv Loan PMI Type *</p> <p>No MI</p> <p><input type="checkbox"/> Financed PMI, MIP, Funding Fee</p> <p>Self-Employed *</p> <p>No</p> <p>Total Properties Owned *</p> <p>0</p> <p>Total Businesses Owned *</p> <p>0</p> <p>Prepayment Penalty</p> <p>No</p> <p><input type="checkbox"/> Include Buydown</p>
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Run Pricing Save Scenario

You can further fine tune your scenario by clicking on “Loan Programs & Term Options” to narrow down your search results.

Quick Pricer

Property & Loan Info **Loan Program & Term Options** Saved Scenarios

Terms

☐ 10 Year ☐ 15 Year ☐ 20 Year ☐ 25 Year ☒ 30 Year ☐ Other

Amortization

☒ Fixed ☐ 3 Year ARM ☐ 5 Year ARM ☐ 7 Year ARM ☐ 10 Year ARM ☐ Other

Payment

☒ P&I ☐ I/O

Product

☒ Conventional ☒ FHA ☐ VA ☐ USDA ☐ Home Possible ☐ HomeReady

Run Pricing

Save Scenario

Once you have entered all your details, click on “Run Pricing” to see your results. Once results are back, you will see all programs your scenario can qualify for under “Eligible Programs”

Pricing will be stacked in order of best priced.

Eligible Programs

Ineligible Programs

*Rates shown in red are expired

		Rate	Points	Payment	APR	Closing Cost	Description
	FHA30	6.000	-0.138	2,440.17	6.551	\$7,084.08	FHA Fixed Rate 30yr Fixed
	FHA+30	6.000	-0.038	2,440.17	6.551	\$7,491.08	FHA Fixed Rate 30yr Fixed
	MAX30	6.750	-0.092	2,594.39	6.782	\$7,327.00	
	AGN-30	6.750	0.033	2,594.39	6.782	\$7,827.00	
	SMVP30	7.125	0.025	2,694.87	7.164	\$8,200.00	
	MVP30	7.375	0.061	2,762.70	7.415	\$8,427.33	MVP 30yr Fixed
	SEZ30	7.490	0.000	2,794.12	7.530	\$8,221.67	Simple Elite Bank Stmt + 1099 30yr Fixed
	MVPX30	7.875	0.124	2,900.28	7.916	\$8,846.00	MVP Express 30yr Fixed

If you do not see the program type you were looking for, review the “Ineligible Programs” tab. There will be a list of program types and a short description of why you are not eligible for it. You can use this information to update your pricing scenario and then reprice.

Eligible Programs		Ineligible Programs
AGNP-30	** PORTFOLIO PROGRAM: BORROWER(S) MUST OWN >6 FINANCED PROPERTIES (2ND/NOO) AND/OR >2 BUSINESSES	
AGNRN30	** INCOME EXCEEDS 100% AMI FOR THIS COUNTY ** RATE/TERM REFINANCE ONLY	
AGNRP30	*** RATE/TERM REFINANCE ONLY * LPA ACCEPT/ELIGIBLE REQUIRED * INCOME EXCEEDS 80% AMI FOR THIS COUNTY	
AGTXC30	Agency Texas Cash-out fixed 30yr Fixed	** TX CASHOUT REQUIRED
ANX30	Agency Non-Owner Expanded 30yr Fixed	*** OO NOT ALLOWED

To look at rates, click the + sign next to the program you want to view to expand the results. Pricing that is at a rebate will be shaded in green.

Eligible Programs

Ineligible Programs

*Rates shown in red are expired

	Rate	Points	Payment	APR	Closing Cost	Description
MAX30	6.750	-0.092	2,594.39	6.782	\$5,902.00	
Available	5.875	2.970	2,366.15	5.905	\$18,043.06	Forward Lock
Available	5.990	2.422	2,395.63	6.020	\$15,865.11	Forward Lock
Available	6.000	2.381	2,398.20	6.030	\$15,702.33	Forward Lock
Available	6.125	1.847	2,430.44	6.155	\$13,581.61	Forward Lock
Available	6.250	1.518	2,462.87	6.281	\$12,280.89	Forward Lock
Available	6.375	0.973	2,495.48	6.406	\$10,116.17	Forward Lock
Available	6.500	0.507	2,528.27	6.531	\$8,267.44	Forward Lock
Available	6.625	0.243	2,561.24	6.656	\$7,226.72	Forward Lock
Available	6.750	-0.092	2,594.39	6.782	\$5,902.00	Forward Lock
Available	6.875	-0.562	2,627.72	6.907	\$4,037.28	Forward Lock
Available	6.990	-0.988	2,658.52	7.022	\$2,347.33	Forward Lock
Available	7.000	-0.993	2,661.21	7.032	\$2,328.56	Forward Lock
Available	7.125	-1.343	2,694.87	7.157	\$943.83	Forward Lock

If you click on the rate in blue, you can pull up and review what the pricing adjustments are for that rate.

The screenshot shows a table with columns for 'Available', 'Rate', 'Point', 'Description', and 'Forward Lock'. The first row has a rate of 5.875 (highlighted in blue) and a point of 2.970. An 'Adjustments' modal is open, displaying the following details:

Rate	Point	Description
0.000%	0.625%	PUR, >15 YR, LTV >75%-80%, SCORE 760 - 779

The modal also includes a 'Close' button.

If you are not ready to lock, you can choose to save your scenario to revisit later by clicking “Save Scenario” and naming it the description box. You can access your saved scenarios in the “Saved Scenarios” tab.

The screenshot shows the 'Quick Pricer' interface with the 'Saved Scenarios' tab selected. A 'Save Scenario' modal is open, prompting the user to enter a 'Description *'. The modal includes 'Discard' and 'Submit' buttons. The background interface shows various input fields for loan details, including Zip Code, Loan Purpose, Expected AUS Response, DTI, Property Type, Structure Type, Area Median Income, FICO, Loan Originator, Lender Fee, Number of Financed Properties, Down Payment, 1st Lien, 2nd Financing, Rate Lock Period, Total Properties Owned, Total Businesses Owned, and Prepayment Penalty. At the bottom right, there are buttons for 'Run Pricing' and 'Save Scenario' (highlighted with a red box).

If you are ready to lock, select the rate you’d like and then click the “Forward Lock” button.

Available	6.750	-0.092	2,594.39	6.782	\$5,902.00	Forward Lock
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You will see a pop-up box where you will provide the borrower's information and property address along with selecting Loan Officer and Processor assigned to the loan. Once all required information is entered, click on "Submit" to request the lock.

Forward Lock

×

First Name *

Last Name: *

Social Security Number *

Email:

Home Phone

Loan Officer *

Devina Shah

Processor *

Devina Shah

Subject Property Address *

City:

Los Angeles

State:

CA

Zip Code:

90017

Discard

Submit

You will get confirmation once the lock request goes through. You are all set!



The Loan has been locked successfully.

Ok