

1. Loan Action – Price/Lock

Loan Snapshot For Wholesale Sample

Loan Actions (7002639) **Loan Status:** Origina
LNID: 7002639 **Lock Status:** Float A

- Homepage
- Pipeline Summary
- Loan Snapshot
- Loan History
- Loan Info
- Loan Contacts
- Edit 1003
- Edit Fees Worksheet
- Edit TIL
- Edit 1008
- Price / Lock**
- HMDA
- Update Loan
- Copy Loan
- Cancel Loan
- Send to Queue
- Processing
- Submit to Processor
- Order Credit
- Submit to AU
- Submit to A&D Mortgage
- Merge Liabilities
- Submit To Doc Provider

2018	
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QM Super Prime 3	
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Top:	10.553%
LTV / CLTV:	50.000% / 50.000%
Loan Status:	Origination

2. Complete all required fields.

LTV / CLTV / HCLTV will be calculated when loan amount, purchase price, appraised value, subordinate financing or HELOC fields are changed.

*First Name: Wholesale
 Middle Name:
 *Last Name: Sample
 *SSN: 999-40-5000
 *Residence Status: US Citizen
 *Qualifying Credit Score: 700 (Middle Score Required)
 *Doc Type: Full
 *Property Type: Condo - Non-Warrantable
 *Occupancy: Primary
 *Purpose: Purchase
 *Units: 1 Unit
 *Zip: 33020
 *State: FL
 *County: Broward
 *Lien Position: Primary Loan
 *Interest Only: Yes No
 *Underwriting Type: Manual Underwrite
 *Recommendation: Accept
 *Loan Type: Conventional
 Credit Grade: N/A
 Income Verification Type: N/A
 *Program Type: Fixed
 *Origination Channel: Wholesale
 Compensation Type: Borrower Paid Compensation
 Compensation Date: 1/15/2018 4:14:11PM
 Application Date:
 Origination Fee: 0.00
 Mortgage Broker Fee: 0.00

Closing Cost Scenario:
 *Loan Amount: 100,000.00
 Loan Amount w/MIPFF: 100,000.00
 *Subordinate Financing: 0.00
 Existing Loan Amt: 0.00
 HELOC Amount Drawn: 0.00
 Max HELOC Amount: 0.00
 *Purchase Price: 200,000.00
 *Appraised Value: 200,000.00
 *Down Payment: 100,000.00
 *LTV: 50.000
 *CLTV: 50.000
 *HCLTV: 50.000
 *Housing Ratio: 10.553
 *Debt Ratio: 18.241
 *Cash Out: 0.00
 *Amortization Term: 360
 Mortgage Insurance: No
 *Escrow Waiver: No Escrows Waived
 *Pre-Pay Penalty: Yes No
 Temporary Buydown: Yes No
 Seasonal Property: Yes No
 First Time Home Buyer: Yes
 Servicing Type: Servicing Released
 Specialty Products:
 Property Inspection Waiver:
 Lender Case Number: 7002639
 Desired Rate: 2.75 to 11
 Desired Price: 100 to 103
 Desired Lock Period: 30
 Result: Best Rate

(* Indicates a required field)

3. Click Search Programs.

Note: Use Pricing tips, provided by IT support or AE.

4. Choose the Program you are satisfied with. If it's not eligible, system will show you the reason.

Eligible Products			
LOAN PRODUCT		RATE	PRICE
✓ SUPER PRIME 30Y FX - Mtg 0x30x12, 5Y Out of FC/SS/BK, Standard Tradelines (AD Mortgage)	Rate Date: 1/15/2018 8:57:10 AM ET	6.000 \$599.55	100.000000 \$0.00
✓ PRIME 30Y FX - Mtg 1x30x12, 2Y Out of FC/SS/BK, Standard Tradelines (AD Mortgage)	Rate Date: 1/15/2018 8:57:10 AM ET	6.250 \$615.72	100.000000 \$0.00
✓ MID 30Y FX - Mtg 1x30x12, 2Y Out of FC/SS, 1Y Out of BK, Limited Tradelines (AD Mortgage)	Rate Date: 1/15/2018 8:57:10 AM ET	6.500 \$632.07	100.000000 \$0.00
✓ NON-PRIME 30Y FX - Mtg 0x60x12, 2Y Out of FC/SS, 1Y Out of BK, Limited Tradelines (AD Mortgage)	Rate Date: 1/15/2018 8:57:10 AM ET	6.875 \$656.93	100.000000 \$0.00
✓ SUBPRIME 30Y FX - Mtg 0x120x12, 0 Day Out FC/SS, 1Y out BK, Limited Tradelines (AD Mortgage)	Rate Date: 1/15/2018 8:57:10 AM ET	7.250 \$682.18	100.000000 \$0.00

Save Search Programs Cancel

5. Click on Margin

☐ SUPER PRIME 30Y FX - Mtg 0x30x12, 5Y Out of FC/SS/BK, Standard Tradelines

RATE		MARGIN	
6.000	\$599.55	0.000	100.000000 \$0.00

6.

Originator Information | Primary Borrower | **Loan Details**

Occupancy: Primary Residence
Lien Position: Primary Loan
Purpose: Purchase

Base Loan Amount \$: 100,000.00
Loan Amount w/MIPFF \$: 100,000.00
Other Mortgages \$: 0.00
Sales Price \$: 200,000.00
Appraised Value \$: 200,000.00
Subordinate Financing \$: 0.00
LTV: 50.000
CLTV: 50.000
HCLTV: 50.000
Purpose of Refinance:
Cash Out Amount: 0.00
Doc Type: Full
Property Type: Condo - Non-Warrantable
Escrow Waiver: No Escrows Waived
Pre-Pay Penalty: No
Pre-Pay Type:
Pre-Pay Term:
Mortgage Insurance: No
MI Coverage %:

Interest Rate: 6
Interest Only: Yes No
Amortization Type: Fixed Rate
Amortization Term: 360
Number of Units: 1
Product: SUPER PRIME 30Y FX - Mtg
Price: 100.000000
Rate Date: 1/15/2018 4:19:24 PM
Lock Period: 30
Index Type:
Margin: 0
Temporary Buydown: Yes No
Buydown Terms:
Underwriting Type: Manual Underwrite
UW Recommendation: Accept
Housing Ratio %: 10.553
Debt Ratio %: 18.241
Request Debt Ratio %: 18.241
First Time Home Buyer: Yes
Servicing Type: Servicing Released
Admin Fee Waiver:
Specialty Products:
Property Inspection Waiver:

7. Click Register and Lock

Search Again Register / Float **Register / Lock**

Loan is registered. To see this info, go to Loan Action- Loan Snapshot – Right-top corner

ACTION

Ordered Credit
 Submitted to AU
 Registered
 Sent To Lender