Uploading a loan

- Select **Upload New Loan** from Home Page

- Browse or Drag and drop saved 3.4 file(s) and then select **Upload Loan(s)**
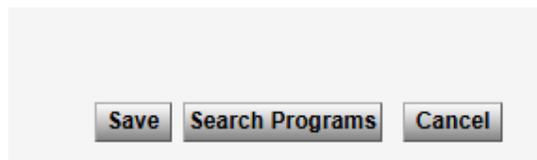
- Input the lowest middle credit score and fill all fields with a red asterisk *
  - **Suggestion**: when pricing CONVENTIONAL: Leave **Underwriting Type** as **NONE**. This allows you to see both FNMA & FHLMC pricing as one is usually more aggressively priced than the other depending on loan parameters.
  - **TIP:** Admin Fee Waiver "Yes" = **Fees In**. Admin Fee Waiver "No" = **Fees Out**

  - Scroll down and select **Search Programs** at the bottom of the page

- Eligible Products will have different names, however all are a result of the parameters you entered on the prior page. In the below example ALL are CONV 30 yr fixed.
- Focus on Rate / Price in the middle column. As you scroll down, rates increase and pricing increases as well. ***Once you've determined if FNMA or FHLMC has best price, flip back to the Loan Info page and now select your Underwriting Type: Fannie or Freddie and search again to narrow results to only that agency***

Eligible Products   [View Ineligible Products]

LOAN PRODUCT		RATE	PRICE	LOCK PERIOD	MARGIN	EST LENDER PD COMP
✓ Conf 30 Yr Fixed FNMA	Rate Date: 10/31/2024 10:32:15 AM ET	5.250 $1,656.61	95.384530 $13,846.41	30	0.000	N/A
✓ Conf 30 Fixed, FHLMC 275k-300k	Rate Date: 10/31/2024 4:25:13 PM ET	5.375 $1,679.91	96.181630 $11,455.11	30	0.000	N/A
✓ Conf 30 Yr Fixed FNMA	Rate Date: 10/31/2024 10:32:15 AM ET	5.490 $1,701.49	96.787730 $9,636.81	30	0.000	N/A
✓ Conf 30 Yr Fixed FNMA	Rate Date: 10/31/2024 10:32:15 AM ET	5.500 $1,703.37	96.839830 $9,480.51	30	0.000	N/A
✓ Conf 30 Yr Fixed FNMA	Rate Date: 10/31/2024 10:32:15 AM ET	5.625 $1,726.97	97.319930 $8,040.21	30	0.000	N/A
✓ Conf 30 Fixed, FHLMC 275k-300k	Rate Date: 10/31/2024 4:25:13 PM ET	5.750 $1,750.72	98.004530 $5,986.41	30	0.000	N/A
✓ Conf 30 Fixed, FHLMC 275k-300k	Rate Date: 10/31/2024 4:25:13 PM ET	5.875 $1,774.61	98.549030 $4,352.91	30	0.000	N/A
✓ Conf 30 Yr Fixed FNMA	Rate Date: 10/31/2024 10:32:15 AM ET	5.990 $1,796.72	98.776330 $3,671.01	30	0.000	N/A
✓ Conf 30 Fixed, FHLMC 275k-300k	Rate Date: 10/31/2024 4:25:13 PM ET	6.000 $1,798.65	99.071330 $2,786.01	30	0.000	N/A

- When you land at the pricing you desire, select the rate and the menu will expand to show you adjustments to price.
- Scroll down further and you will see columns for 15/30/45/60 day pricing.
- Select the price you desire.

✓ Conf 30 Yr Fixed FNMA	Rate Date: 2024/10/31 10:32:15 ET	7.490 $2,095.59	100.126030 $-378.09	30	0.000	2.750 / 8,250

save price history   print preview

⊟ Product Guidelines
   No Guidelines apply to this product.
⊟ Fees
   No fees apply to this product.
⊟ Adjustments
   Adjustments already factored into rate / price / margin.
   Originator Compensation Price Adj Adjustment 2.75 to price
   GA with Escrow (excluded from Caps) (75263854) Adjustment 0.0640000 to price
   Loan Amount >299,999 - 324,999 (excluded from Caps) (75209022) Adjustment -0.0100000 to price
   DTI: <=35% (excluded from Caps) (75168565) Adjustment 0.0000000 to price
   Add'l LTV: >80 - 90% (excluded from Caps) (75168543) Adjustment 0.0000000 to price
   FICO >739 (additional FICO Adj - excluded from Caps) (75168533) Adjustment 0.0000000 to price
   Purchase, Amort >15 Years, FICO 780+, LTV 85.01-90% (75167970) Adjustment -0.2500000 to price
   FNMA UPA Adj: :Primary, 20-30Y, UPB <=300k (w/o AMI special pricing codes) (75245567) Adjustment -0.0500000 to price

RATE		MARGIN	15 Lock Expiration: 11/15/2024		30 Lock Expiration: 12/2/2024		45 Lock Expiration: 12/16/2024		60 Lock Expiration: 12/30/2024	
5.250	$1,656.61	0.000	92.538330	$22,385.01	92.520530	$22,438.41	92.501430	$22,495.71	92.442330	$22,673.01
5.375	$1,679.91	0.000	93.212330	$20,363.01	93.194630	$20,416.11	93.175630	$20,473.11	93.116630	$20,650.11
5.490	$1,701.49	0.000	93.941530	$18,175.41	93.923730	$18,228.81	93.904630	$18,286.11	93.845630	$18,463.41
5.500	$1,703.37	0.000	93.993630	$18,019.11	93.975830	$18,072.51	93.956730	$18,129.81	93.897630	$18,307.11
5.625	$1,726.97	0.000	94.473830	$16,578.51	94.455930	$16,632.21	94.436830	$16,689.51	94.377730	$16,866.81
5.750	$1,750.72	0.000	94.762030	$15,713.91	94.744230	$15,767.31	94.725130	$15,824.61	94.666030	$16,001.91
5.875	$1,774.61	0.000	95.369830	$13,890.51	95.352030	$13,943.91	95.332930	$14,001.21	95.273830	$14,178.51
5.990	$1,796.72	0.000	95.930230	$12,209.31	95.912330	$12,263.01	95.893230	$12,320.31	95.834130	$12,497.61
6.000	$1,798.65	0.000	95.996130	$12,011.61	95.978230	$12,065.01	95.959230	$12,122.31	95.900130	$12,299.61
6.125	$1,822.83	0.000	96.439230	$10,682.31	96.421430	$10,735.71	96.402330	$10,793.01	96.343230	$10,970.31
6.250	$1,847.15	0.000	96.557230	$10,328.31	96.526830	$10,419.51	96.494330	$10,517.01	96.421830	$10,734.51
6.375	$1,871.61	0.000	97.088230	$8,735.31	97.057830	$8,826.51	97.025330	$8,924.01	96.952830	$9,141.51
6.490	$1,894.23	0.000	97.507930	$7,476.21	97.477630	$7,567.11	97.445130	$7,664.61	97.372630	$7,882.11

- If Compensation Type is "Borrower Paid" enter on bottom left of this screen
- Enter Estimated Closing Date in the bottom right of this screen

- Scroll down and select either: