



Uploading a loan

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

The screenshot shows the PRINCIPLE LENDING home page. On the left is a navigation menu with the following sections:

- Recent Activity**: 321515 - Customer, Ken; 321368 - Customer, Ken; 321062 - Customer, Ken; 321103 - Customer, Ken; 321223 - Customer, Ken; 321064 - Customer, Ken; 321060 - Customer, Ken; 321059 - Customer, Ken; 321041 - Customer, Ken; 321040 - Customer, Ken
- Add a Loan**: upload new loan; new loan entry
- Software Center**: linkouts; contacts
- Origination Tools**: quick pricer
- Pipeline**: summary; management; queue; reporting; processing report; search
- InfoCenter**: Resource Center; my lender contact
- Administration**: search; company profile

The main content area features a blue header bar and several icons with sub-menus:

- Create a Loan**: Manual New Loan Entry; **Upload New Loan** (highlighted)
- InfoCenter**: Lookup Documents
- View a Loan**: My Pipeline Summary; Search Pipeline
- Price, Register, Lock**: New Loan; Existing Loan (Price/Register/Lock)

- Browse or Drag and drop saved 3.4 file(s) and then select **Upload Loan(s)**

The screenshot shows the "Loan Upload Selection" dialog box. It contains a "Select File(s)" button, a "Destination after upload:" dropdown menu set to "Price/Lock", and an "Upload Loan(s)" button. Below the dialog, the text reads: "Drag and drop files into the space above to add."

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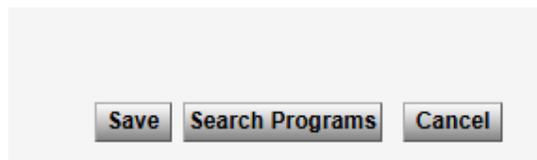
- Input the lowest middle credit score and fill all fields with a red asterisk *
 - **Suggestion:** when pricing CONVENTIONAL: Leave **Underwriting Type** as **NONE**. This allows you to see both FNMA & FHLMC pricing as one is usually more aggressively priced than the other depending on loan parameters.
 - **TIP:** Admin Fee Waiver “Yes” = **Fees In**. Admin Fee Waiver “No” = **Fees Out**

The screenshot shows a mortgage application form with the following fields and values:

- First Name: [Empty]
- Middle Name: [Empty]
- Last Name: [Empty]
- SSN: [Empty]
- *Residence Status: US Citizen
- *Qualifying Credit Score: 800 (Middle Score Required)
- *Doc Type: Full/Alt
- *Property Type: Detached
- *Occupancy: Primary
- *Purpose: Purchase
- *Units: 1 Unit
- *Zip: 29072
- *State: SC
- *County: Lexington
- *Lien Position: Primary Loan
- *Interest Only: No
- *Underwriting Type: None
- *Loan Type: Conventional
- Non-Traditional Credit: [Empty]
- Credit Qualifying: [Empty]
- *Program Type: Fixed
- URLA Version: URLA 2020
- Compensation Type: Lender Paid Compensation
- Compensation Date: 10/31/2024 4:45:28 PM
- Desired Rate: 3.5 to 12
- Desired Price: 95 to 105
- Desired Lock Period: 30
- Result: Best Execution
- *Loan Amount: 300,000.00
- Loan Amount w/MIPFF: 300,000.00
- Other Mortgages: 0.00
- *Subordinate Financing: 0.00
- Existing Loan Amt: 0.00
- *Purchase Price: 500,000.00
- *Appraised Value: 500,000.00
- *Down Payment: 200,000.00
- *LTV %: 60.000
- *CLTV %: 60.000
- *HCLTV %: 60.000
- *Housing Ratio %: 15.000
- *Debt Ratio %: 30.000
- *Cash Out: 0.00
- *Amortization Term: 360
- *Mortgage Insurance: No
- *Escrow Waiver: No Escrows Waived
- *Pre-Pay Penalty: No
- Temporary Buydown: No
- Seasonal Property: No
- First Time Homebuyer: [Empty]
- Self-Employed Indicator: [Empty]
- *Servicing Type: Servicing Released
- *Admin Fee Waiver: Yes
- Specialty Products: No Specialty Products
- Special Pricing Code: [Empty]
- Number of Mortgaged Properties: 1
- Employee Loan: [Empty]

(* Indicates a required field)

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



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- 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***

[\[View Ineligible Products \]](#)

| Eligible Products | | LOAN PRODUCT | RATE | PRICE | LOCK PERIOD | MARGIN | EST LENDER PD.COM |
|-------------------|--------------------------------|--------------------------------------------|---------------------|--------------------------|-------------|--------|-------------------|
| ✓ | 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 | | | | | | | |
| <input type="checkbox"/> Product Guidelines No Guidelines apply to this product. | | | | | | | |
| <input type="checkbox"/> Fees No fees apply to this product. | | | | | | | |
| <input type="checkbox"/> 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, 20-30, 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 | 93.845530 \$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 \$12,065.31 | 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 96.357230 \$10,328.31 | 96.326830 \$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 | | |

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

| | |
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| <p>Occupancy: Primary</p> <p>Lien Position: Primary Loan</p> <p>Loan Type: Conventional</p> <p>Purpose: Purchase</p> <p>Base Loan Amount \$: 200,000.00</p> <p>Loan Amount w/MIPFF \$: 200,000.00</p> <p>Other Mortgages \$: 0.00</p> <p>Sales Price \$: 400,000.00</p> <p>Appraised Value \$: 400,000.00</p> <p>Subordinate Financing \$: 0.00</p> <p>LTV: 50.000</p> <p>CLTV: 50.000</p> <p>HCLTV: 50.000</p> <p>Purpose of Refinance:</p> <p>Cash Out Amount: 0.00</p> <p>Doc Type: Full/Alt</p> <p>Property Type: Detached</p> <p>Escrow Waiver: No Escrows Waived</p> <p>Pre-Pay Penalty: No</p> <p>Pre-Pay Type:</p> <p>Pre-Pay Term:</p> <p>Mortgage Insurance: No</p> <p>MI Coverage %:</p> <p>MI Coverage Type:</p> <p>Origination Channel:</p> <p>Pricing Group:</p> <p>Compensation Type: Borrower Paid Compensation</p> <p>Compensation Date: 10/31/2024</p> <p>LO Compensation: (%) 2.000 + (\$) 0.00 = (\$) 4,000.00</p> <p>Discount Points: 0.000000</p> <p>Pricing Credit: 1.256300</p> | <p>Interest Rate: 6.375 APR: 6.375 QM: Pass</p> <p>Interest Only: Yes No</p> <p>Amortization Type: Fixed Rate</p> <p>Amortization Term: 360</p> <p>Number of Units: 1</p> <p>Product: Conf 30 Fixed, FHLMC 175K-200H</p> <p>Price: 101.256300</p> <p>Rate Date: 10/31/2024 4:55:12 PM</p> <p>Lock Period: 30</p> <p>Index Type:</p> <p>Margin: 0</p> <p>Temporary Buydown: Yes No</p> <p>Buydown Terms:</p> <p>Underwriting Type: Freddie Mac</p> <p>UW Recommendation: FHLMC Accept</p> <p>Housing Ratio %: 12.031</p> <p>Debt Ratio %: 15.358</p> <p>Request Debt Ratio %: 15.358</p> <p>First Time Homebuyer: Yes</p> <p>Self-Employed Indicator:</p> <p>Servicing Type: Servicing Released</p> <p>Admin Fee Waiver: No</p> <p>Specialty Products: No Specialty Products</p> <p>Special Pricing Code:</p> <p>Property Inspection Waiver:</p> <p>Employee Loan:</p> <p>HUD REO:</p> <p>Texas 50(a)(6):</p> <p>Non-Traditional Credit:</p> <p>Credit Qualifying:</p> <p>Delivery Method: Best Effort</p> <p>Number of Mortgaged Properties: 1 <input type="checkbox"/> Override?</p> <p>Estimated Closing Date: 10/31/2024</p> <p>Application Date: 10/15/2024 01</p> |
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- Scroll down and select either:

Search Again

Register / Float

Register / Lock