

How To Guide:

Price & Register an Imported Loan

1. Upon importing a 3.2 Fannie Mae file, please ensure that both a loan officer and a processor are assigned to the loan file. Processors will receive notification updates on the loan file. If a broker self-processes, please ensure that the broker is selected as the processor.

Loan Officer: Jason Ramirez (re-assign)		Processor: (assign)	
Loan Number	Loan Status	Name	Phone Number
W2015030107	Loan Open	DANNY B TESTCASE	(555) 555-8642

2. Select the **Application** tab on the left side of the screen.

Loan Officer: Jason Ramirez (re-assign)		
Loan Number	Loan Status	Name
W2015030107	Loan Open	DANNY B TEST
Edit Closing Costs		No Pinned Results to Compare
Horizon of borrower interest: <input type="text" value="60"/> months (explain)		
Application #1	Property & Loan Info	
Property Information		
Street Address	<input type="text" value="56 Studio Street"/>	

- In the **Application** tab, complete the E-mail address field in order for initial disclosures to be sent.

Application #1 **Property & Loan Info**

Remove this application Add New 1003 Application

View Full 1003 Application

Applicant Info

First Name: DANNY

Middle Name: B

Last Name: TESTCASE

Suffix:

SSN: 987-00-0016

E-mail: **dannyttest@blustream.com**

Citizenship: US Citizen

Monthly Income: \$7,800.00 Self Employed?

[Explain](#)

- Still on the **Application** tab, scroll down to the credit section and choose from **reissuing credit** or **manual input** of the credit score.

Please select an option

Order New Credit Report

Re-Issue Credit Report

Upgrade Existing Credit Report to Tri-Merge Report

Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

ADVANTAGE CREDIT, INC.

Re-Issue Credit Revise Property & Loan Info

Manual Enter of Credit:

Credit Report

To proceed, please answer the following questions:

Credit Information

Applicant Credit Scores XP: 0 TU: 0 EF: 0

Has Co-Applicant? Yes

Co-Applicant Credit Scores XP: 0 TU: 0 EF: 0

- Return to the **Property & Loan Info** tab and complete or update any fields as necessary.
 - Compensation Selection: **Lender** Paid or **Borrower** Paid. Default is Lender Paid.
 - For **Conventional** Loans set the **Expected AUS Response** to “*DU Approve/Eligible*”
 - For Jumbo Loans set the **Expected AUS Response** to “*None/Not Submitted*”

- Set the appropriate results filter to the desired results being priced for. Product type of “conventional” will also deliver JUMBO product results. Click **Price**.

7. Pricing for all eligible products based on the **Results Filter** will be displayed.

Results

Rates shown in red are expired.
* - The costs displayed are the borrower's non-financed settlement charges.
*** - exceeds Max DTI

Eligible Loan Programs		RATE	POINT	PAYMENT	DTI	APR	COSTS	BREAKEVEN MONTHS	
30 YR FIXED CONFORMING									monitor rates
	pin register	4.750	-5.015	2,086.59	0.417	4.802	(\$21,101.33)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	4.625	-4.870	2,056.56	0.411	4.677	(\$20,542.17)	N/A	30 FIXED CONF VOSEMITTE
	pin register	4.500	-4.488	2,026.74	0.405	4.551	(\$19,035.00)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	4.375	-4.059	1,997.14	0.399	4.425	(\$17,339.83)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	4.250	-3.559	1,967.76	0.394	4.299	(\$15,360.67)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	4.125	-2.841	1,938.60	0.388	4.173	(\$12,509.50)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	4.000	-2.072	1,909.66	0.382	4.048	(\$9,454.33)	N/A	30 YR FIXED PRIMA MAMMOTH
	pin register	3.990	-1.979	1,907.36	0.381	4.037	(\$9,084.00)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	3.875	-1.475	1,880.95	0.376	3.922	(\$7,087.17)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	3.750	-0.892	1,852.46	0.370	3.796	(\$4,776.00)	N/A	30 FIXED CONF VOSEMITTE
+	pin register	3.625	-0.103	1,824.21	0.365	3.670	(\$1,640.83)	N/A	30 YR FIXED PRIMA MAMMOTH
+	pin register	3.500	0.878	1,796.18	0.359	3.544	(\$2,262.33)	N/A	30 YR FIXED PRIMA MAMMOTH
+	pin register	3.375	1.718	1,768.38	0.354	3.419	\$5,601.50	N/A	30 YR FIXED PRIMA MAMMOTH

8. Click on a Loan program name to reveal further details. Including pricing adjustments.


Pricing				Pricing without Originator Compensation	
Rate	Point	Payment	DTI	Rate	Point
4.750%	-5.015	\$2,086.59	0.417%	4.750%	-6.140
4.625%	-4.870	\$2,056.56	0.411%	4.625%	-5.995
4.500%	-4.488	\$2,026.74	0.405%	4.500%	-5.613
4.375%	-4.059	\$1,997.14	0.399%	4.375%	-5.184
4.250%	-3.559	\$1,967.76	0.394%	4.250%	-4.684
4.125%	-2.841	\$1,938.60	0.388%	4.125%	-3.966
4.000%	-2.023	\$1,909.66	0.382%	4.000%	-3.148
3.990%	-1.979	\$1,907.36	0.381%	3.990%	-3.104
3.875%	-1.475	\$1,880.95	0.376%	3.875%	-2.600
3.750%	-0.892	\$1,852.46	0.370%	3.750%	-2.017
3.625%	-0.011	\$1,824.21	0.365%	3.625%	-1.136
3.500%	1.051	\$1,796.18	0.359%	3.500%	-0.074

(Rates were downloaded between 3/25/2015 11:17:11 AM PDT and 3/25/2015 11:17:11 AM PDT.)

The following adjustments were made to create the above pricing.

Rate	Point Description
0.000%	0.250% SCORE >= 740, LTV 75-80

- Click “Ineligible Loan Programs” to display these products and the reason they are ineligible.

[- Hide Ineligible Loan Programs](#) 

30 FIXED CONFORMING HIGH BALANCE CASCADES	** HIGH BALANCE ONLY
30 FIXED NONCONFORMING CASCADES	** * MIN LOAN AMT > \$417K
30 YR FIXED CONF FNMA HIGH BALANCE ACADIA	** HIGH BALANCE LOAN LIMIT ONLY
30 YR FIXED CONF HIGH BALANCE YOSEMITE	** HIGH BALANCE ONLY; PLEASE USE THE STANDARD CONFORMING PRODUCT FOR LOAN AMOUNTS UNDER THE STANDARD CONFORMING LIMIT
30 YR FIXED CORE JUMBO MAMMOTH	** MANUAL UNDERWRITE ONLY
30 YR FIXED HIGH BALANCE FNMA MAMMOTH	** HIGH-BALANCE LOAN AMOUNT REQUIRED
30 YR FIXED LTV PLUS NONCONFORMING CASCADES	* RATES NOT AVAILABLE.

- Select **Register** to register the rate and loan program to the file, or **Request Lock** to register and request the loan to be locked.

Results


Rates shown in red are expired.
* - The costs displayed are the borrower's non-financed settlement charges.
** - exceeds Max DTI

Eligible Loan Programs			RATE	POINT	PAYMENT	DTI	APR	COSTS	RESERVE MONTHS	
30 YR FIXED CONFORMING										
pin	register	request lock	4.750	-5.007	1,956.18	26.482	4.819	(\$15,868.81)	-108.2	30 FIXED CONF YOSEMITE
+	pin	register	4.625	-4.641	1,928.02	26.121	4.693	(\$14,515.84)	-110.4	30 FIXED CONF YOSEMITE
	pin	register	4.500	-4.216	1,900.07	25.762	4.567	(\$12,941.62)	-112.7	30 FIXED CONF YOSEMITE
+	pin	register	4.375	-3.788	1,872.32	25.406	4.441	(\$11,356.16)	-115.1	30 FIXED CONF YOSEMITE
+	pin	register	4.250	-3.288	1,844.77	25.053	4.315	(\$9,500.69)	-117.6	30 FIXED CONF YOSEMITE
+	pin	register	4.125	-2.540	1,817.44	24.703	4.189	(\$6,715.22)	-120.8	30 FIXED CONF YOSEMITE
	pin	register	3.999	-1.790	1,790.31	24.355	4.063	(\$3,618.50)	-124.1	30 YR FIXED FNMA MAMMOTH
	pin	register	3.999	-1.634	1,788.15	24.327	4.053	(\$3,338.81)	-124.4	30 FIXED CONF YOSEMITE
+	pin	register	3.875	-1.098	1,763.39	24.010	3.937	(\$1,346.78)	-127.1	30 FIXED CONF YOSEMITE
+	pin	register	3.750	-0.515	1,736.68	23.667	3.811	\$819.94	-130.1	30 FIXED CONF YOSEMITE
+	pin	register	3.625	0.303	1,710.19	23.328	3.685	\$3,867.91	-133.7	30 YR FIXED FNMA MAMMOTH
+	pin	register	3.500	1.318	1,683.92	22.991	3.560	\$7,654.63	-137.8	30 YR FIXED FNMA MAMMOTH

11. Confirm the product name and **Request Type** (Register Loan). Then click Confirm.

Click Confirm to register this loan. Note that by doing so you may lose edit access.

Product Name 30 FIXED CONF YOSEMITE
Rate Lock Expiration Date 4/27/2015 (Assumes a 30-day lock.)



Request Type Register Loan Lock Rate

Message to Lender

Warning

*****THIS DECISION/PRICING WAS RENDERED WITHOUT A CREDIT REPORT. ANOTHER EVALUATION WITH A TRI
MERGE CREDIT REPORT IS REQUIRED TO SUBMIT FILE*****

FOLLOW DU FOR MAX DTI REQUIREMENT, PLEASE VERIFY.

THE RESULTS OF THIS LOAN SCENARIO ARE CONTINGENT UPON THE SELECTED AUS RESPONSE MATCHING THE
RESPONSE ACTUALLY RECEIVED FROM DO, DU, OR LP. PLEASE VERIFY.

