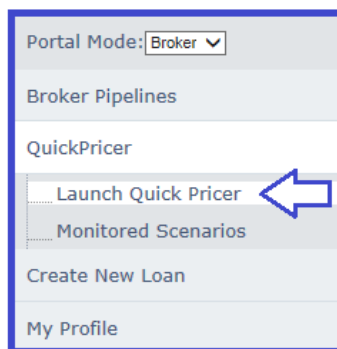


How To Guide:

Use QuickPricer for Pricing Scenarios

Blustream Lending provides a scenario-based pricing engine that allows clients to price out loans without needing to import a complete file. The QuickPricer pricing results will include your company's broker compensation amounts.

Select QuickPricer from the navigational links upon login to the Blustream portal.



PRICING OUT A LOAN

1. Complete all the required information in the Property & Loan Info tab. Be sure to enter the qualifying credit score. Please also ensure that the expected AUS response is set to “DU Approve/Eligible” for Conforming Loans.

For Jumbo Loan scenarios set the AUS response to “None/Not submitted”.

Property & Loan Info

Property Information

Zip Code State

County

City

In Rural Area? Yes [explain](#)

Property Use

Has Non-Occupant Co-Borrower? Yes

Property Type

Structure Type

Additional Monthly Housing Expenses [calculate](#)

Loan Information

Loan Purpose Purchase Refinance

Refinance Type

Current Loan P&I Payment Modify

Current MIP/Month

Impound? Yes Interest Only? Yes

Doc Type

Home Value

Equity

1st Lien

2nd Financing? No Yes

Rate Lock Period days

Rate Lock Expiration Date: 4/24/2015 (Assumes a 30-day lock.)

Other Information

Expected AUS Response

Is DU Refi Plus? Yes

Estimated Credit Score Total Monthly Income

2. Let the appropriate results filter to the desired results being priced for. Product type of “Conventional” will also deliver JUMBO product results

Results Filter

Term

10yr 25yr 30yr Other

Amortization Type

Fixed 7yr ARM 3yr ARM 10yr ARM 5yr ARM Other

Product Type

Conventional FHA My Community VA Home Possible USDA

3. Click “Price”

4. QuickPricer will return pricing for all eligible products based on the Results Filter.

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	BREAK EVEN MONTHS		
30 YR FIXED CONFORMING										
	pin	register	4.750	-5.015	2,086.59	0.417	4.802	(\$21,101.33)	N/A	monitor rates
	+ pin	register	4.625	-4.870	2,096.56	0.411	4.677	(\$20,542.17)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	4.500	-4.488	2,026.74	0.405	4.551	(\$19,035.00)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	4.375	-4.059	1,997.14	0.399	4.425	(\$17,339.83)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	4.250	-3.559	1,967.76	0.394	4.299	(\$15,360.67)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	4.125	-2.841	1,938.60	0.388	4.173	(\$12,509.50)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	4.000	-2.072	1,909.66	0.382	4.048	(\$9,454.33)	N/A	30 YR FIXED RIMA MAMMOTH
	+ pin	register	3.990	-1.979	1,907.36	0.381	4.037	(\$9,084.00)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	3.875	-1.475	1,880.95	0.376	3.922	(\$7,087.17)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	3.750	-0.892	1,852.46	0.370	3.796	(\$4,776.00)	N/A	30 FIXED CONF YOSEMITE
	+ pin	register	3.625	-0.103	1,824.21	0.365	3.670	(\$1,640.83)	N/A	30 YR FIXED RIMA MAMMOTH
	+ pin	register	3.500	0.878	1,796.18	0.359	3.544	(\$2,262.33)	N/A	30 YR FIXED RIMA MAMMOTH
	+ pin	register	3.375	1.718	1,768.38	0.354	3.419	(\$5,601.50)	N/A	30 YR FIXED RIMA MAMMOTH

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

- If you would like to register the scenario, simply click on “Create Loan” at the top of the screen.

Create Loan

No Pinned Scenarios to Compare

Horizon of borrower interest: months ([explain](#))

Property & Loan Info

Property Information

Zip Code State

County

City

In Rural Area? Yes [explain](#)

Property Use

Has Non-Occupant

Nexera Holding LLC dba Blustream Lending - Revised 2017-01-17

Page 4 of 4