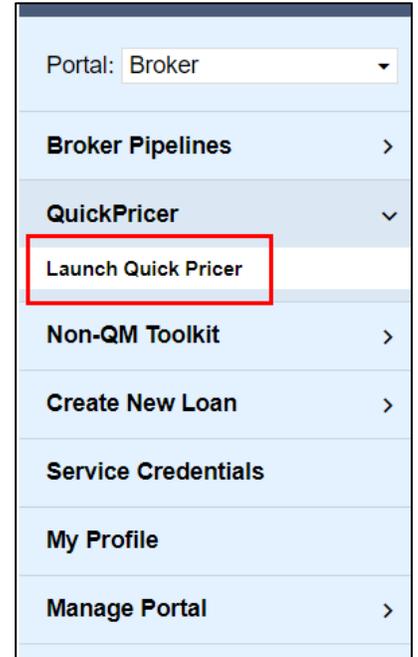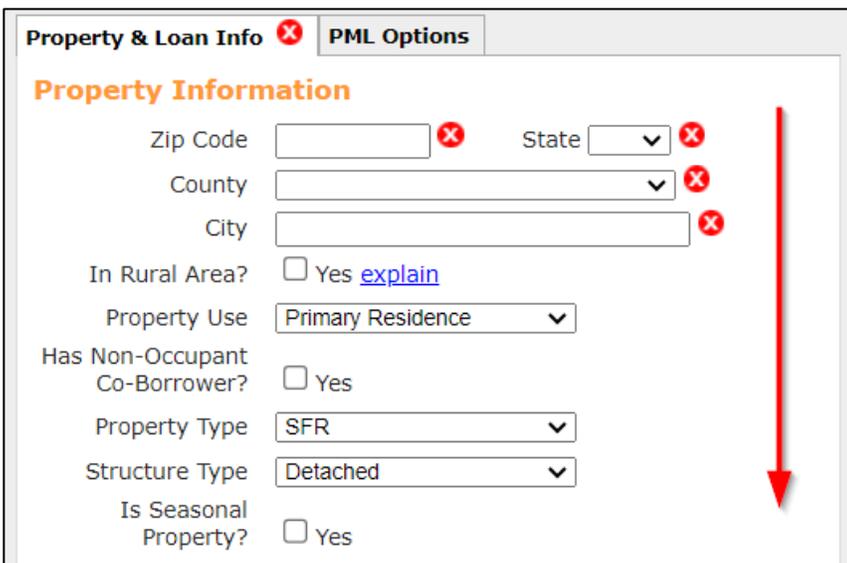## QuickPricer

STEP 1: Click on the **QuickPricer** on the main page of the portal to launch the pricing engine.

STEP 2: Scroll down the **Property & Loan Info** section to the **other** fields.

STEP 3: You will need to fill out **all** the fields marked with a red "x" below to continue.
If do not know what program you will be pricing, set fields as **No** or **TBD** if applicable.
If you know what program you want to price, use the **Pricing Guide** to correctly set these fields.

STEP 4: Now at the top, select the **PML Options** tab.

Make sure to select the boxes that fit your targeted program.

The Number of Programs will show how many programs will match your parameters.

| Property & Loan Info | PML Options |

Loan Program Options

Term

| ☐ 10 Year | ☐ 20 Year | ☑ 30 Year |
| ☑ 15 Year | ☐ 25 Year | ☐ Other |

Amortization

| ☑ Fixed | ☐ 5 Year ARM | ☐ 10 Year ARM |
| ☐ 3 Year ARM | ☐ 7 Year ARM | ☐ Other |

Product

| ☑ Conventional | ☐ Home Possible | ☐ VA |
| ☐ HomeReady | ☑ FHA | ☐ USDA |

Payment

| ☑ P&I | ☐ I/O |

Advanced Options

Run Price My Loan

Number of Programs: 535

**STEP 4:** Run Price My Loan will return results of the programs and their rates.
Please note: Gold, Platinum and ITIN programs are not currently in the Pricing Engine.

Eligible Loan Programs

* - The costs display

|	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
– 15 YR FIXED CONFORMING									
pin register request lock	7.625	1.073	3,362.87	**	7.980	✅	$8,923.30	$98,923.30	267.9
pin register request lock	7.500	1.306	3,337.24	**	7.892	✅	$9,729.60	$99,729.60	269.7
pin register request lock	7.375	1.553	3,311.72	**	7.805	✅	$10,586.30	$100,586.30	271.5
pin register request lock	7.250	1.797	3,286.31	**	7.719	✅	$11,432.20	$101,432.20	273.4
pin register request lock	7.125	1.939	3,260.99	**	7.614	✅	$11,910.90	$101,910.90	275.4
pin register request lock	7.000	1.323	3,235.78	**	7.383	✅	$9,660.80	$99,660.80	278.2
pin register request lock	6.990	1.334	3,233.77	**	7.374	✅	$9,697.80	$99,697.80	278.4
pin register request lock	6.875	1.492	3,210.68	**	7.283	✅	$10,236.70	$100,236.70	280.2
pin register request lock	6.750	1.683	3,185.67	**	7.187	✅	$10,891.80	$100,891.80	282.2
pin register request lock	6.500	1.927	3,135.99	**	6.971	✅	$11,705.20	$101,705.20	286.4

Manually Entering the Credit Score

*If your program requires a credit score, you will need to enter the credit score.

STEP 1: Enter the **Pricing** screen within a loan file and click on the **Applications** tab.
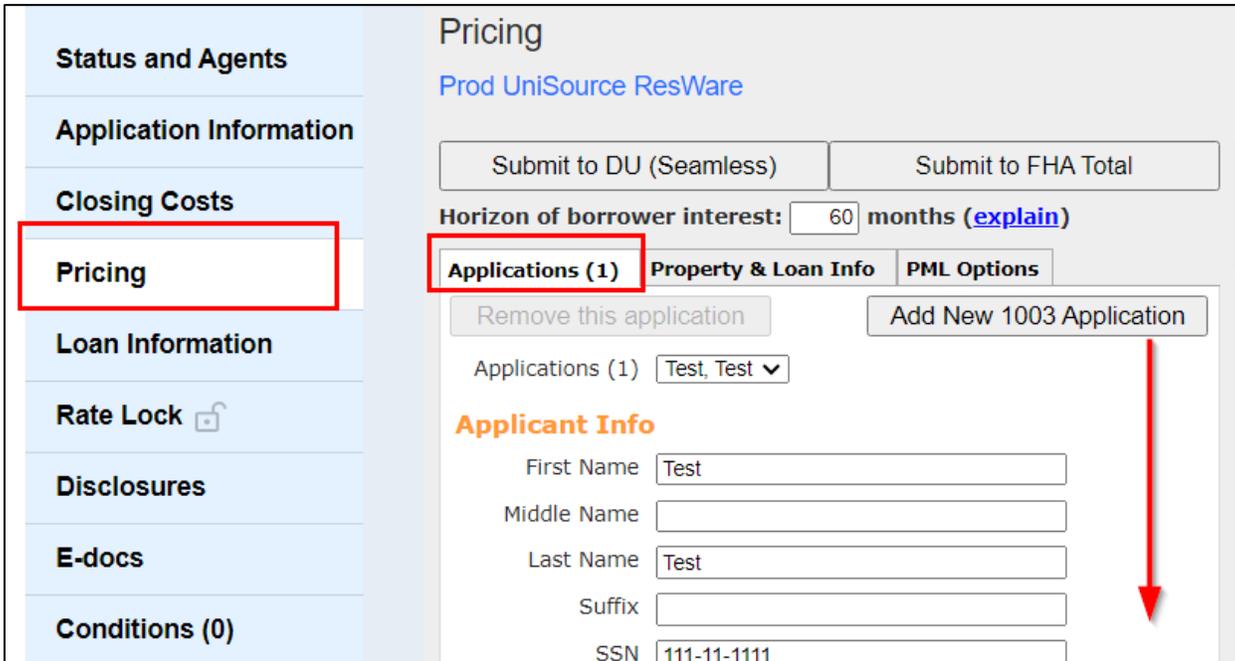
STEP 2: Scroll to the bottom of the page and you will need to click on the **Manually Enter Credit**.
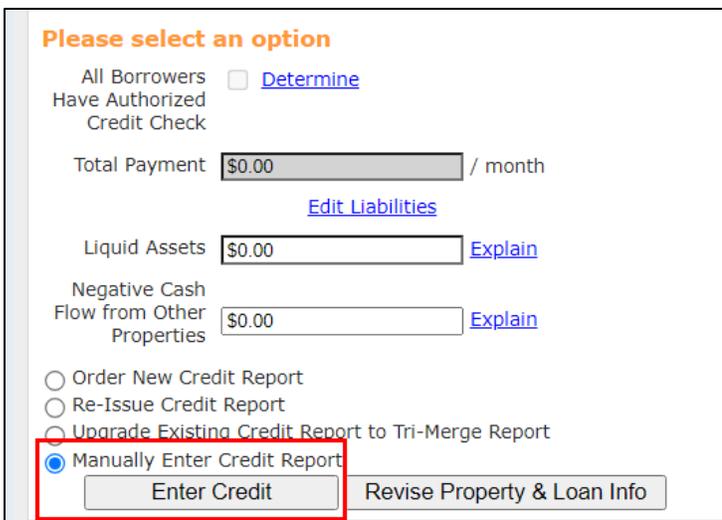
STEP 3: You can then enter the Credit Scores on this screen to be used on the pricing engine.

Credit Report

To proceed, please answer the following questions:

Credit Information

Applicant Credit Scores	XP: 777	TU: 777	EF: 777

Has Co-Applicant? ☐ Yes

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

Mortgage Delinquency 12 Month Look-Back

How many mortgage lates does the applicant have? (Assume rolling lates are <u>not</u> allowed.) Explain

[0 ▾] x30   [0 ▾] x60   [0 ▾] x90   [0 ▾] x120   [0 ▾] x150

How many mortgage lates would there be if rolling lates <u>were</u> allowed? Explain

[0 ▾] x30
[0 ▾] x60
[0 ▾] x90

Public Records

(Use the most current public record only)

Check if applicable	File Date	Status	Satisfied Date
Foreclosure/NOD: ☐	[▾] / [▾]	Not satisfied ▾	[▾] / [▾]
Chapter 7: ☐	[▾] / [▾]	Not satisfied ▾	[▾] / [▾]
Chapter 13: ☐	[▾] / [▾]	Not satisfied ▾	[▾] / [▾]

[Enter Credit]   [Close]

○ Re-Issue Credit Report