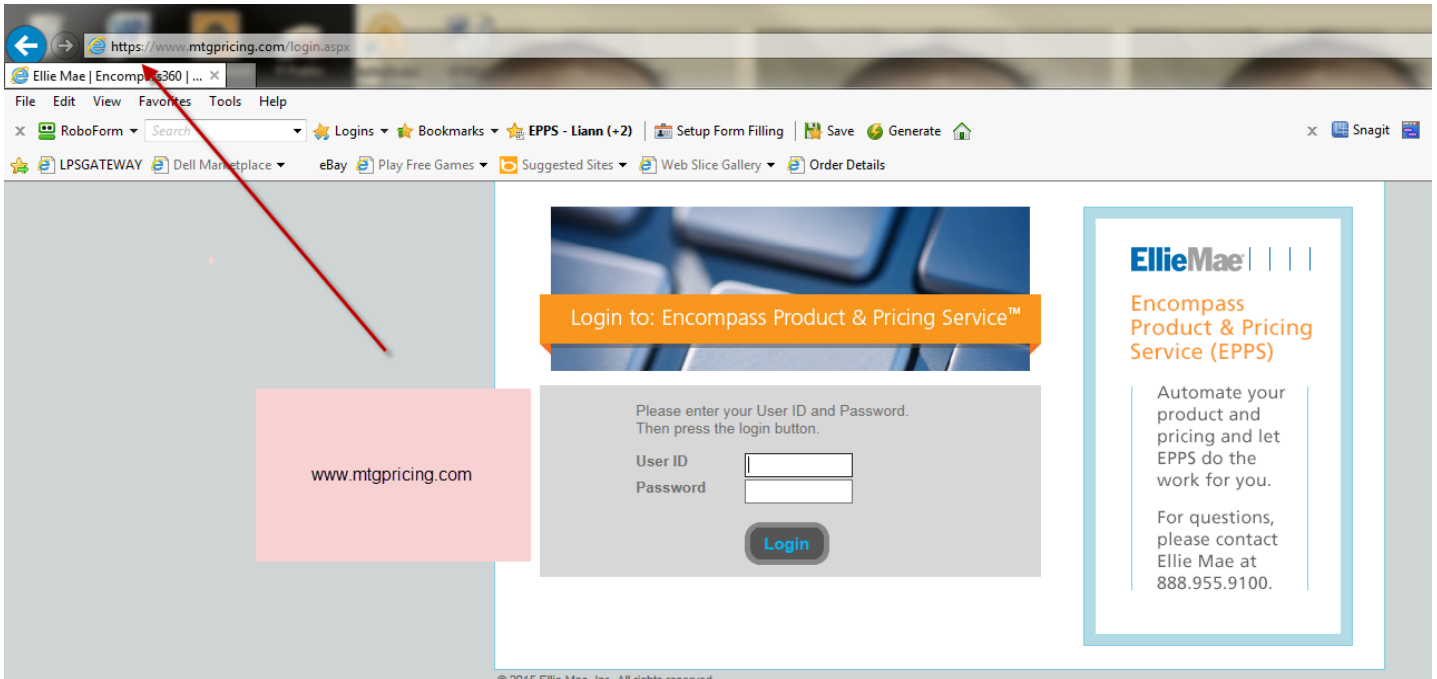


Cheat Sheet for EPPS – Website

Step #1 - www.mtgpricing.com



Step #2 – Create New Loan

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My Loans [Submitted](#) [Rate Alerts](#) Fri, Aug 28, 2015

Qualifying a loan is done in six easy steps. To begin a new loan, click the link below. You can always return to this Home page by clicking the "Home" link above. To hide help text like this, click the "My Profile" link above and change the "Help Settings" value.

My Loans [Create new loan](#) [Import loan](#)

Loan ID	Borrower	Phone	Status	Action
3415074	[unnamed]		Qualified	delete
3379992	Conforming Fixed		Prospect	delete
3380004	Jumbo Fixed		Prospect	delete
3380307	Jumbo Arm		Prospect	delete
3408958	[unnamed]		Qualified	delete

show: [15](#) | [25](#) | [50](#) | [100](#) | [200](#)

Loans can be in one of several statuses:
Prospect - information entered but no qualified program selected.
Qualified - qualified program available but not yet submitted.
Submitted - qualified program and rate selected and preparing for underwriting.
Workout - the loan did not qualify but was submitted to the workout desk.
Rate Alert Set - the loan is being actively monitored for rate alert criteria.
Alert Triggered - rate alert criteria have been met.
To access an active loan, click on the borrower name.

Rates, fees and programs are subject to change without notice. Pricing and eligibility is not guaranteed. Locks and commitments are the sole discretion of the lender. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Regulation Z, which implements the Truth-In-Lending Act.

Step #3 – Fill in needed information and click Next

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General	Borrower	Finances	Property	Qualify	Summary
Step 1 of 6 — Enter general information about the loan. Select the Loan Terms, Product Options and Included Products for which you would like to qualify. 2nd mortgage balance & payment are optional.					
General Loan Information Lien Position 1st Mortgage Purpose Purchase Property Val: <input type="text"/> Loan Amount: <input type="text"/> % LTV 1st PMI, MIP Financed: <input type="text"/> Total Amount: 2nd Mtg Bal: <input type="text"/> % LTV 2nd 2nd Paymt: <input type="text"/> monthly Compensation: <input type="radio"/> Borrower <input checked="" type="radio"/> Creditor Target Price: <input type="text"/> 100 - or - Target Rate: <input type="text"/> <small>Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.</small> <input type="checkbox"/> No Closing Cost			Loan Terms <input checked="" type="checkbox"/> 30 Year Fixed <input type="checkbox"/> 25 Year Fixed <input type="checkbox"/> 20 Year Fixed <input type="checkbox"/> 15 Year Fixed <input type="checkbox"/> 10 Year Fixed <input type="checkbox"/> 10 Year ARM <input type="checkbox"/> 7 Year ARM <input type="checkbox"/> 5 Year ARM <input type="checkbox"/> 3 Year ARM Standard Products <input type="checkbox"/> Agency <input type="checkbox"/> Non-agency <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA Product Options <input type="checkbox"/> Interest Only <input type="checkbox"/> Waive Escrows <input type="checkbox"/> No MI <input type="checkbox"/> Lender-paid MI <input type="checkbox"/> 40-year Amortization Special Products <input type="checkbox"/> FHA \$100 Repo <input type="checkbox"/> FHA 203K Streamline <input type="checkbox"/> FHA Streamline <input type="checkbox"/> FHLMC Relief Refi <input type="checkbox"/> FNMA Refi Plus <input type="checkbox"/> MyCommunity <input type="checkbox"/> VA IRRRL		
Next					

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Step #4 – Click “Next”

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Loan ID: 3408958

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General	Borrower	Finances	Property	Qualify	Summary
Step 2 of 6 — Enter the first and last name of all the borrowers associated with this loan. The first borrower is considered the primary borrower. Contact information is optional and is used only for your own tracking needs.					
Enter all borrowers associated with this loan: First Name Last Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			Optional Contact Information Phone <input type="text"/> Address <input type="text"/> City State ZIP <input type="text"/> Email <input type="text"/>		
Next					

Step #5 – Enter FICO , Click “Next”

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Loan ID: 3408958

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General	Borrower	Finances	Property	Qualify	Summary
Step 3 of 6 — Enter each borrower's credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.					
Documentation Type Employment: <input type="text" value="Employed or Retired (can Verify)"/> Income: <input type="text" value="Full Income"/> Assets: <input type="text" value="Full Assets"/>					
Borrower Financial Information [unnamed] Credit Score: <input type="text"/> Liquid Assets: <input type="text" value="0"/> Retirement Accts: <input type="text" value="0"/> Annual Income: <input type="text" value="0"/> Monthly Debt: <input type="text" value="0"/> <small>For credit score, use the middle score from a tri-merge credit report. Liquid Assets can include checking and savings accounts, brokerage accounts, or any other assets that will be liquidated for this transaction.</small>					
Supplemental Funding Gift Funds: \$ <input type="text" value="0"/> <input type="text" value="0"/> % Seller Concessions: \$ <input type="text" value="0"/> <input type="text" value="0"/> % <small>Assets that are not supplied by the borrower are entered here. These assets may be subject to qualification maximums.</small>		Mortgage / Financial History Mortgage Delinquency: 30 days: <input type="text" value="0"/> 60 days: <input type="text" value="0"/> 90+ days: <input type="text" value="0"/> Last 12 Months: <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> 13 to 24 Months: <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> Notice of Default (NOD): <input type="text" value="Never or none in the last 7 years"/> Bankruptcy: <input type="text" value="Never or none in the last 7 years"/> <input checked="" type="checkbox"/> Borrower can demonstrate a 12-month mortgage / rental history <input type="checkbox"/> First Time Home Buyer			
<input type="button" value="Next"/>					

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Step #6 – Complete as much as you can on high-lighted area

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General	Borrower	Finances	Property	Qualify	Summary
Step 4 of 6 — Enter specifics about the subject property. If the borrower(s) own any additional real estate, enter the appropriate information.					
Subject Property Information Property Type: <input type="text" value="1-Family"/> Property Use: <input type="text" value="Primary Residence"/> ZIP: <input type="text"/> <input type="checkbox"/> Rural / Unique Street Address: <input type="text"/> City: <input type="text"/> State: <input type="text"/> County: <input type="text" value="(select a state)"/> Annual Prop Taxes: <input type="text" value="0"/> Annual Homeowners Ins.: <input type="text" value="0"/> Monthly Assoc. Fees: <input type="text" value="0"/> Monthly Rental Income: <input type="text" value="0"/>					
Other Real Estate Owned					
Property Use		Market Value	Mtg Balance	Monthly Payment	Rental Income
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Next"/>					

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Step #7 – Then you will get pricing

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Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Target Price: (all lenders)

Target Rate:

Program	Rate	Price	Price\$	P&I	QM/Det
<input checked="" type="checkbox"/> IMPAC Correspondent FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 9:46:00 AM (15 30 45 60) guidelines LTV/CLTV: 52.125/52.125 • This loan must receive an <i>Accept LP Recommendation</i> . • A signed IRS Form 4506-T is required on all loans.	* 3.500	99.500	(\$2085)	\$1873	details
	3.625	100.500	\$2085	\$1902	details
	3.750	101.250	\$5213	\$1931	details
	3.875	101.875	\$7819	\$1961	details
	4.000	102.750	\$11468	\$1991	details
<input type="button" value="Show all rates"/>					
<input checked="" type="checkbox"/> Ditech Correspondent FNMA Fixed 30 – Full Doc 30-day rate as of 8/26/2015 1:00:00 PM guidelines	3.625	100.500	\$2085	\$1902	details
<input checked="" type="checkbox"/> LenderLive In-House FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:59:00 AM guidelines	3.625	100.375	\$1564	\$1902	details
<input checked="" type="checkbox"/> PennyMac In-House FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:48:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> IMPAC Correspondent FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 9:46:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> Ditech Correspondent FHLMC Fixed 30 – Full Doc 30-day rate as of 8/26/2015 1:00:00 PM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> PennyMac In-House FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:48:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> Envoy Correspondent Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 8:30:00 AM	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> LenderLive In-House FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:59:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> US Bank Correspondent Conforming Fixed 30 – Full Doc 30-day rate as of 8/26/2015 12:00:00 AM guidelines	3.625	100.125	\$521	\$1902	details
<input type="button" value="Show all programs"/> <input type="checkbox"/> Show Ineligible					

Creditor-paid

Purpose	FICO	Location
Purchase	800	CA
Prop Val: \$800,000		Prop Type: 1-Family
Loan Amt: \$417,000		Prop Use: Primary

Step #8 – If you want to check on Guideline for each lender... you may click on “Guidelines” then pdf

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Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Target Price: (all lenders)

Target Rate:

Program	Rate	Price	Price\$	P&I	QM/Det
<input checked="" type="checkbox"/> IMPAC Correspondent FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 9:46:00 AM (15 30 45 60) guidelines LTV/CLTV: 52.125/52.125 • This loan must receive an <i>Accept LP Recommendation</i> . • A signed IRS Form 4506-T is required on all loans.	* 3.500	99.500	(\$2085)	\$1873	details
	3.625	100.500	\$2085	\$1902	details
	3.750	101.250	\$5213	\$1931	details
	3.875	101.875	\$7819	\$1961	details
	4.000	102.750	\$11468	\$1991	details
<input type="button" value="Show all rates"/>					
<input checked="" type="checkbox"/> Ditech Correspondent FNMA Fixed 30 – Full Doc 30-day rate as of 8/26/2015 1:00:00 PM guidelines	3.625	100.500	\$2085	\$1902	details
<input checked="" type="checkbox"/> LenderLive In-House FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:59:00 AM guidelines	3.625	100.375	\$1564	\$1902	details
<input checked="" type="checkbox"/> PennyMac In-House FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:48:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> IMPAC Correspondent FNMA Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 9:46:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> Ditech Correspondent FHLMC Fixed 30 – Full Doc 30-day rate as of 8/26/2015 1:00:00 PM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> PennyMac In-House FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:48:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> Envoy Correspondent Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 8:30:00 AM	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> LenderLive In-House FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 8/26/2015 10:59:00 AM guidelines	3.625	100.250	\$1043	\$1902	details
<input checked="" type="checkbox"/> US Bank Correspondent Conforming Fixed 30 – Full Doc 30-day rate as of 8/26/2015 12:00:00 AM guidelines	3.625	100.125	\$521	\$1902	details
<input type="button" value="Show all programs"/> <input type="checkbox"/> Show Ineligible					

Program Guidelines

Document Name	Effective Date
FHLMC Conforming	08/11/2015

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Step #9 – Click on “details” to check on hits / adjustment for pricing

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General
Borrower
Finances
Property
Quality
Summary

Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Target Price: (all lenders)

Target Rate:

Purpose: Purchase	FICO: 800	Location: CA
Prop Val: \$800,000		Prop Type: 1-Family
Loan Amt: \$417,000		Prop Use: Primary

30 Year Fixed

Program	30-day rate as of 8/26/2015
<input checked="" type="checkbox"/> IMPAC Correspondent Full Doc LTV/CLTV: 52.125/52.125 • This loan must receive • A signed IRS Form 4506	
<input checked="" type="checkbox"/> Ditech Correspondent	
<input checked="" type="checkbox"/> LenderLive In-House F	
<input checked="" type="checkbox"/> PennyMac In-House FH	
<input checked="" type="checkbox"/> IMPAC Correspondent	
<input checked="" type="checkbox"/> Ditech Correspondent	
<input checked="" type="checkbox"/> PennyMac In-House FH	
<input checked="" type="checkbox"/> Envoy Correspondent	
<input checked="" type="checkbox"/> LenderLive In-House F	
<input checked="" type="checkbox"/> US Bank Correspondent Conforming Fixed 30 – Full Doc 30-day rate as of 8/26/2015 12:00:00 AM guidelines	

Show all programs Show Ineligible

IMPAC Correspondent FHLMC Conf Fixed 30 30-day rates as of 8/26/2015

Full Doc

Adjustment Details	Rate	Price
BASE	3.500%	99.450
FICO/LTV		0.000
Loan Amount >300000 AND <=417000		+0.050
FINAL	3.500%	99.500

Bona Fide Discount Point Assessment

The APOR is 3.980%.

The Starting Adjusted Rate is 3.500%. The Starting Adjusted Price is 99.500.

The Undiscounted Rate of 3.625% is less than APOR+1 and consequently, a maximum of 2 discount points may be eligible for exclusion.

The Rate Reduction Discount Point Exclusion Test fails as the change in points does not result in a proportional 0.25 change in rate.

close

Price\$	P&I	QM/Det
(\$2085)	\$1873	details
\$2085	\$1902	details
\$5213	\$1931	details
\$7819	\$1961	details
\$11468	\$1991	details
\$2085	\$1902	details
\$1564	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$1043	\$1902	details
\$521	\$1902	details