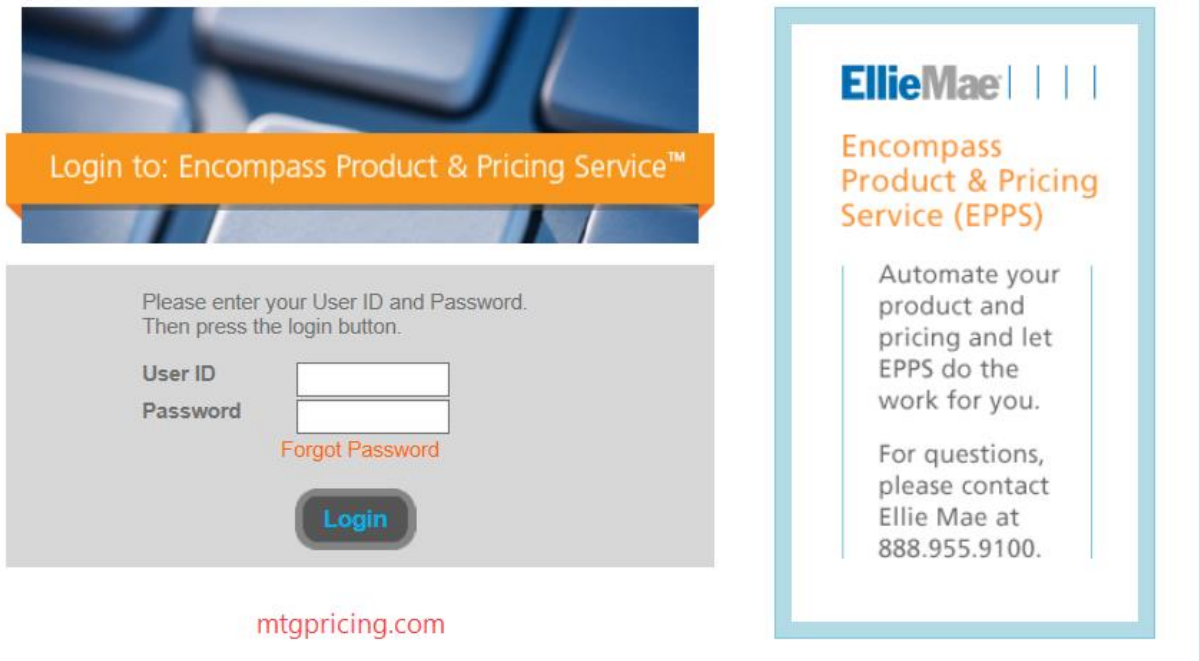


# How To Run A Pricing Scenario In EPPS Through mtgpricing.com

**STEP 1:** Go to [mtgpricing.com](http://mtgpricing.com) and use your EEPS ID and password to log in (contact IT Support at [it@gmccloan.com](mailto:it@gmccloan.com) if you don't have a login)



The image shows the login interface for mtgpricing.com. On the left, there is a login form with the following elements:

- An orange banner that reads "Login to: Encompass Product & Pricing Service™".
- Text: "Please enter your User ID and Password. Then press the login button."
- Input fields for "User ID" and "Password".
- A link for "Forgot Password".
- A "Login" button.

Below the form, the URL "mtgpricing.com" is displayed. On the right, there is a promotional banner for Ellie Mae Encompass Product & Pricing Service (EPPS) with the following text:

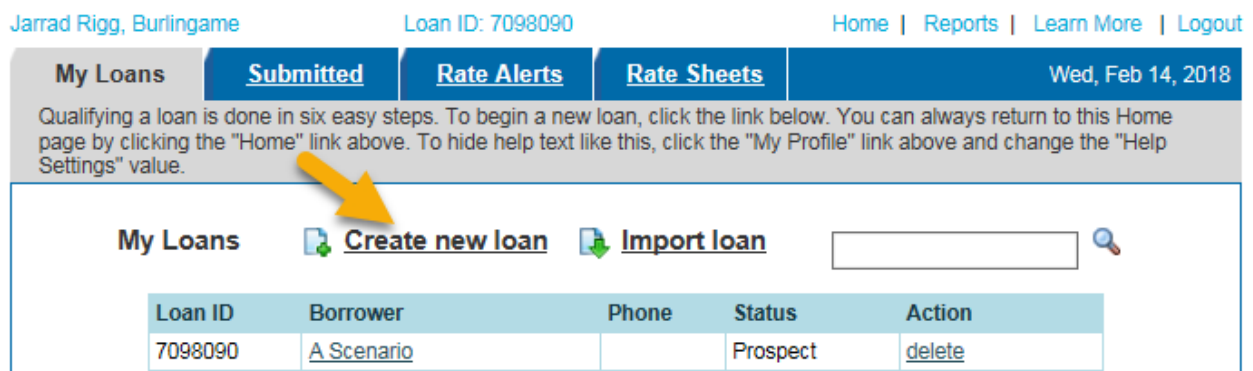
**EllieMae** | | | |

**Encompass Product & Pricing Service (EPPS)**

Automate your product and pricing and let EPPS do the work for you.

For questions, please contact Ellie Mae at 888.955.9100.

**STEP 2:** From the Home Page, click on "Create New Loan." If you've already created a scenario that you'd like to modify or run again, you can select it from the list you see. Scenarios that you run will be saved under the account you run them in.



The screenshot shows the user dashboard for Jarrad Rigg, Burlingame, with Loan ID: 7098090. The dashboard includes navigation links for Home, Reports, Learn More, and Logout, and the date Wed, Feb 14, 2018. The main content area has tabs for My Loans, Submitted, Rate Alerts, and Rate Sheets. Below the tabs, there is a message about loan qualification steps. A yellow arrow points to the "Create new loan" button, which is accompanied by a plus icon. Next to it is the "Import loan" button with a download icon. A search box is also present. Below these buttons is a table with the following data:

Loan ID	Borrower	Phone	Status	Action
7098090	A Scenario		Prospect	<a href="#">delete</a>

**STEP 3:** The first tab that will appear is the "General Tab." Select the appropriate options for the Lien Position, Purpose, Property Val, Loan Amount, Loan Terms, Standard Products, Product Options, and Special Products if applicable. When you're done, click "Next."

General	Borrower	Finances	Property	Qualify	Summary
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**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: 1000000

Loan Amount: 500000 50 % LTV 1st

PMI, MIP Financed:

Total Amount: 500000 50

2nd Mtg Bal:

2nd Paymt: monthly

Compensation:  Borrower  Creditor

Target Price: 100 - or -

Target Rate:

Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

No Closing Cost

**Loan Terms**

30 Year Fixed  10 Year ARM

25 Year Fixed  7 Year ARM

20 Year Fixed  5 Year ARM

15 Year Fixed  3 Year ARM

10 Year Fixed

**Standard Products**

Agency  Interest Only

Non-agency  Waive Escrows

FHA  No MI

VA  Lender-paid MI

USDA  40-year Amortization

**Special Products**

FHA 203K Rehab

FHA 203K Streamline

FHA Streamline

FHLMC Relief Refi

FNMA Refi Plus

HomePossible

HomeReady

Homestyle

MyCommunity

VA IRRRL

**Next**

**STEP 4:** Enter the first and last name of the borrower for the scenario. This is optional, but a good idea in case you want to use the scenario again later. Contact information isn't necessary. Once this is done, click "Next."

## Encompass Product & Pricing Service™

General	Borrower	Finances	Property	Qualify	Summary
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**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"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Optional Contact Information**

Phone

Address

City  State  ZIP

Email

**Next**

**STEP 5:** In the “Finances” tab, you really only need to fill in the “Credit Score” box. Also, make sure the “Borrower can demonstrate a 12-month mortgage/rental history” box is checked, as it may cause some products to be deemed “ineligible” if it’s not. If you know that you’re borrower will use gift funds, it may be a good idea to enter the amount in the “Gift Funds” box, as it may affect eligibility with some products/investors. Once you’re done, click “Next.”

Jarrad Rigg, Burlingame      Loan ID: 7098090      Home | Reports | Learn More | Logout

**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:    
 Income:    
 Assets:

**Borrower Financial Information**

[unnamed]      Credit Score:       Liquid Assets:       Retirement Accts:       Annual Income:       Monthly Debt:

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.

**Supplemental Funding**

Gift Funds: \$   %   
 Seller Concessions: \$   %

Assets that are not supplied by the borrower are entered here. These assets may be subject to qualification maximums.

**Mortgage / Financial History**

Mortgage Delinquency

	30 days	60 days	90+ days
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):    
 Bankruptcy:

Borrower can demonstrate a 12-month mortgage / rental history   
 First Time Home Buyer

Next      Qualify

**Step 6:** In the “Property Tab,” select the Property Type, Property Use, and State (CA must be selected) from the appropriate drop-downs. Everything else on this page aren’t important. Once you’re done, click “Next” or “Qualify.”

Jarrad Rigg, Burlingame      Loan ID: 7098090      Home | Reports | Learn More | Logout

**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:       Property Use:       ZIP:        Rural / Unique   
 Street Address:       City:       State:       County:

Annual Prop Taxes:       Annual Homeowners Ins.:       Monthly Assoc. Fees:       Monthly Rental Income:

MSA:       Census Tract:       County Code:       State Code:

**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"/>

Next      Qualify

