

## Price, Prelock and Submit a loan within eHome

eHome allows for loans to be **FORWARD LOCKED** without any documents being submitted. When the user is ready to upload documents and submit the loan to HSOA, it is critical that steps 13-28 be completed in their entirety. If not followed, HSOA is not able to register the loan.

1. Select the Pricer tab from the landing page when signing onto eHome or from within the pipeline screen.

**Home Savings of America** **eHome** **FRANK FERRANDINO**

**Welcome, Broker Admin!**  
Please choose one of the following...

<b>Upload a Fannie Mae DU 3.2 file!</b>	SAVE TIME by uploading your completed 1003 from your LOS! (Point, Genesis, Byte, Energizer, etc.) All of the data from your 1003 will be uploaded into the Prequal Submission Form—saving you from having to re-enter the data! You will then add the few items that are not contained in a 1003—such as DocType and Acres. We will then be able to review your entire 1003 electronically without you having to fax it in! THIS IS BY FAR THE FASTEST WAY TO SUBMIT A LOAN AND ENSURE ACCURACY!
<b>Manually Enter New App</b>	If you are out in the field, or have not already entered the application into your loan origination system, you may fill out our quick Prequal Submission Form, and even continue entering in a complete 1003.
<b>Pipeline</b>	View Status and Conditions for your pipeline of loan submissions with us.
<b>Pricer</b>	Use Pricer to quickly find the best rate.
<b>Admin</b>	Administer the system.

2. The Pricer screen will display.

**Home Savings of America** **Pricer - Automated Lock Request** **Print** **Close**

LOAN REQUEST	PROPERTY	PRICING
FICO: <input type="text" value="0"/>	Property Zip/ County: <input type="text"/>	Loan Types: <input checked="" type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA <input checked="" type="checkbox"/> VA
Mkt Value: \$0 <input type="text"/> Purchase <input type="button" value="v"/>	Property State: CA-California <input type="button" value="v"/>	Amort Type: <input checked="" type="checkbox"/> ARM <input checked="" type="checkbox"/> Fixed
LTV: 0.00% = <input type="text"/>	Occupancy: Owner Occ <input type="button" value="v"/>	Amort Term: All Terms <input type="button" value="v"/>
CLTV: 0.00% = <input type="text"/>	Property Type: SFR <input type="button" value="v"/>	Prepay Yrs: None <input type="button" value="v"/> Int-Only: <input type="checkbox"/>
DTI: 0 <input type="text"/>	1st Time Buyer: <input type="checkbox"/> Yes <input type="checkbox"/> Rural: <input type="checkbox"/>	Lock Period: 30 Days <input type="button" value="v"/>
		Note Rate: <input type="text"/>
ESCROWS / MTG INS	AGENCY (Fannie/Freddie)	
Impounds: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> MI/PMI: <input type="checkbox"/>	FHA Results: FHA: Accept <input type="button" value="v"/>	
Self-Employed: <input type="checkbox"/>	DU/LP Results: DU: Approve/Eligible <input type="button" value="v"/>	
Doc Type: Full <input type="button" value="v"/>	DU/LP Product: Fannie: Standard <input type="button" value="v"/>	
	MI Coverage: HSoA <input type="button" value="v"/>	

3. Pricer screen allows user to test loan scenarios and to check for acceptable pricing.
4. Enter all information available for scenario into appropriate data entry box. The more complete the information the more accurate the decision eHome will be able to render.

The screenshot shows the 'AGENCY (Fannie/Freddie)' section of the Pricer interface. It includes several dropdown menus and checkboxes:
 

- FHA Results:** Set to 'FHA: Accept'.
- DU/LP Results:** Set to 'DU: Approve/Eligible'.
- DU/LP Product:** Set to 'Fannie: Standard'.
- MI Coverage:** Set to 'HSoA'.
- Note Rate:** A text input field containing '5.125'.

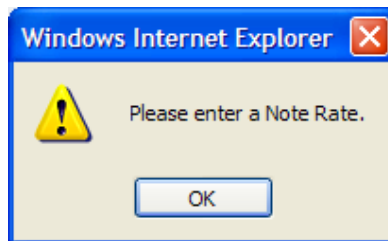
 Red arrows point from the 'FHA Results' and 'DU/LP Product' dropdowns to their respective callout boxes.

If note rate selected is unaccepted due to price or rate, select new rate, check manual rate sheet or contact CB.

Agency drop down box assumes decision of Accept. If you are aware of another decision, input correct information.

DU/ LP Product assume Fannie Standard. If looking for MCM or Flex 97 product use drop down box.

5. Once all information is completed select the **Price Now** button at the bottom right of the screen.
6. If insufficient information was submitted eHome will alert as to what information is still required.



Example of response when insufficient data is input into Pricer.

7. Pricing will return a screen with all options available given the data submitted. Pricer returns proposed pricing for both **Borrower Paid** and **Lender Paid** Options.

User must select either Borrower Paid Option or Lender Paid Option for



PRICING	
Loan Types:	<input checked="" type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA <input checked="" type="checkbox"/> VA
Amort Type:	<input checked="" type="checkbox"/> ARM <input checked="" type="checkbox"/> Fixed
Amort Term:	All Terms
Prepay Yrs:	None <input type="checkbox"/> Int-Only: <input type="checkbox"/>
Lock Period:	30 Days
Note Rate:	5.000
Originator Comp:	0.4482 (\$2,000.09) MAX Rule

Borrower Paid   
 Lender Paid   
 P & I Pmt

.667.37   
(0.822) \$3,667.28   
\$1,972.85

9. Once product and pricing selected that meets users needs, **loan may be prelocked using the Register/ Lock button at bottom of screen.** (request for Prelock)

<b>66.67% FHA HUD 100</b> Mortgage Ins Req'd = Yes only DU/LP Result = DU: Approve/Ineligible
<b>66.67% CEMA High Balance DU Refi Plus</b> MinLoanAmt = \$417,001.00 Purchase = No-only PropState = NY
<b>66.67% FHA Streamline</b> Purchase = No-only Inc. DocType = Streamline Mortgage Ins Req'd = Yes only

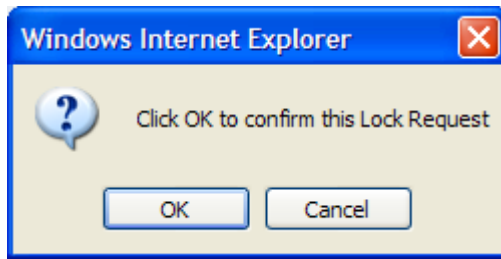
Copyright © 2000-2009 - All Rights Reserved - Loan-Score Decisioning System

10. Pricer will return the following screen which must be completed. Complete with additional information as required. Lock request confirmation pop up will return. The lock request will be sent to HSOA Capital Markets. User will receive a confirmation email from Capital Markets when loan has been prelocked. Email will be sent to user profile email. There is room for additional email address to be added. Also available is line for message to Capital Markets at HSOA.



### Pricer - Automated Lock Request

Borrower Information	Property Information	Scenario Information
Borrower: F: <input type="text" value="Richie"/> L: <input type="text" value="Rich"/> SSN: <input type="text" value="777-89-1011"/> Spouse: F: <input type="text"/> L: <input type="text"/> SSN: <input type="text"/>	Address: <input type="text" value="455 Goldmine Road"/> Zip/ County: <input type="text" value="91307"/> <input type="text" value="LOS ANGELES"/> City: <input type="text" value="WEST HILLS"/> State: <input type="text" value="CA-California"/>	Product: R: CF30 - 30 Yr Fixed - 30 Day Rate: 5 YSP: 102.4690
Additional Lock Confirmation Sent To (optional): <input type="text"/>		
Comments: <input type="text" value="Test Lock"/>		
<input type="button" value="Price New Request"/> <input type="button" value="Cancel"/> <input type="button" value="Reset"/> <input type="button" value="Generate Lock Request"/>		



11. A summary of the lock request will be returned to the user:

Home Savings of America Pricer – Automated Lock Request Print  
Pipeline  
Save

SUBMITTING COMPANY		SUBMITTING USER	
Name:	HOME SAVINGS OF AMERICA	Name:	Barbara Hargreaves
Address:	388 BROADWAY	Username:	bhargreaves
City, St, Zip:	LITTLE FALLS, MN 56345	Email:	bhargreaves@mysoa.com
Phone:	320-832-8461	Phone:	
Date/Time:	06/22/10 8:37:10 AM		

Loan Officer:  
Email Address for Lock Confirmation:  
Comments: Test Lock  
Existing HSDA Loan #:

BORROWER INFORMATION		PROPERTY INFORMATION		PRICING INFORMATION	
Borrower1:	Richie Rich	Address:	499 Goldmine Road	Product:	Conforming Fixed - R: CF30 - 30 Yr Fixed - 30 Day
Borrower2:		City:	WEST HILLS	Date:	06/14/2010
Loan Number:	9039012362	State, Zip:	CA, 91307	ID:	
		County:	LOS ANGELES	Rate:	5.000%
				YSP:	102.4890

LOAN REQUEST		MISC.		DOC TYPE / INCOME	
Borrower1 FICO:	750	Occupancy:	Owner Occ	Doc Type:	Full/34
Borrower2 FICO:		Property Type:	SFR/SFD	W2 vs SE:	W2c
Mkt Value:	\$500,000 Purpose: Purchase	1st Time Buyer:	No Rural: No	DTI:	40%
LTV:	80.00% = \$400,000				
CLTV:	=				

ESCROWS / MTG INS		AGENCY (Fannie/Freddie)		PRICING - 1st Lien	
Escrows:	Yes MI/PMI: Yes	FINA Results:	FINA Accept	Preddy Yrs:	0 Int-Only: No
		DU/LP Results:	DU: Approve/Eligible	Lock Type:	Best Efforts
		DU/LP Product:	Fannie: Standard	Lock Period:	30-days
		MI Coverage:	35%	YSP/Price:	
				Note Rate:	5.000

Product	Price	Rate	Pmt
Conforming Fixed - R: CF30 - 30 Yr Fixed - 30 Day	102.4890	5.000%	\$2,147.29

Pmt at 5.000

INTEREST RATE:  
RATE ADJUSTMENTS:  
IF Always: MaxRebate = 4.0000 pts

12. The Prelock request will appear on the Pipeline page of the user. The padlock on the Pipeline page will be blue and open, but will have a red question mark that indicates a lock has been requested. When lock has been confirmed, the pipeline view of eHome will indicate the lock with a closed padlock in the Locked column. The expiration date of the lock request will be displayed on the pipeline in the Expires column.

Home Savings of America eHome ABC BROKER DBA  
User: bhargreaves

PIPELINE PRICER ADMIN LOG-OFF

Find: LastName =   
Sort: Modified  GO

New App:

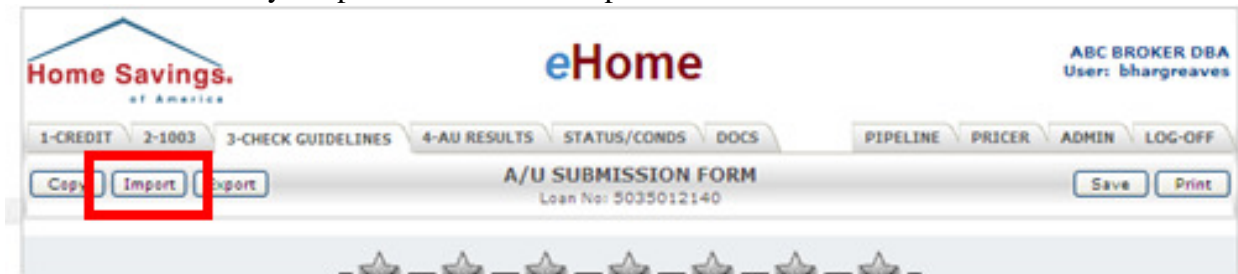
Borrower/App	LoanAmt	Code	Ln	St	Loan No	Bkr/Co	StartBy	Start	Credit	Pass	Submit	Status/Cons	Locked	Expires	Progress	Docs	Log
thumb, t	\$405,000	FF30	1st	CA	5035012111	184166	bhargrea	05/04	-	-	-	Registered		pending	☆☆☆☆☆☆		
Firstimer, Alice	\$142,498	FF30	1st	IA	5035012110	184166	bhargrea	05/04	05/04	Pass	05/04	Registered		pending	☆☆☆☆☆☆		
Boop, B	\$425,000	FF30J	1st	VA	5035012108	184166	bhargrea	05/02	-	-	-	Registered		pending	☆☆☆☆☆☆		

13. When user is ready to upload file to the prelocked loan, the user should access the loan from the pipeline screen. Select the appropriate name hyperlink (by confirming loan name, loan amount and loan number as generated by eHome). Click on the name hyperlink will take the user to Tab 3 Check

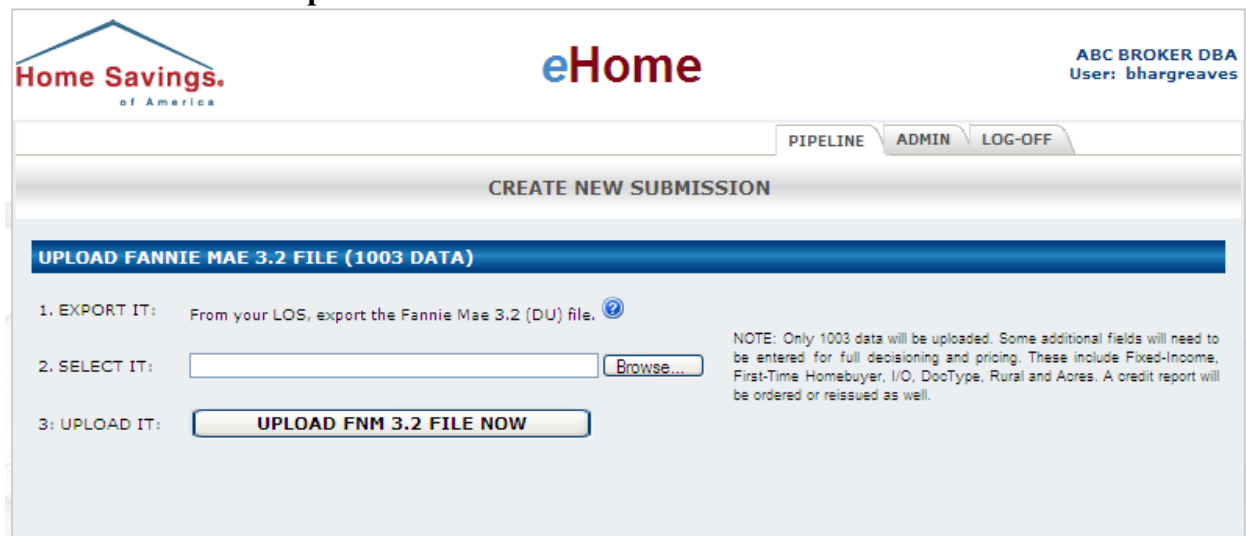
Guidelines within the appropriate prelocked loan. User may now Import the FNM 3.2 file by selecting the Import button at the top of the screen on Tab 3.

14.

- a. Always import the 3.2 file on a prelocked loan from within Tab 3.



- b. Under **Upload Fannie Mae 3.2 File**, select **Browse**. Choose **FNM file**. Select **Upload FNM 3/2 File Now**.



- c. Verify that all loan data is accurate and has not changed from the Prelock.
- d. The loan number will remain the same in **eHome** as was originally generated at time of Prelock.

15. Ordering or Reissuing Credit: Refer to eHome Job Aid: **Reviewing Credit**

16. Once a loan has had the guidelines checked and had DU findings, the loan may be submitted to HSOA through **eHome**. Refer to eHome Job Aids: **Checking Guidelines** and **Running DU**.

17. Upon receiving positive DU findings, the user must select the **DONE** button on the DU screen.

Home Savings of America eHome HSOA - PENDING RETAIL User: testlo

1-CREDIT 2-1003 3-CHECK GUIDELINES 4-AU RESULTS STATUS/CONDS PIPELINE LOG-OFF

Borrower: Firstimer, Alice Fannie Mae DU  
LoanAmt: \$52,000 Loan No: 9999010003

Done Resubmit

#	Date/Time	CaseFileID	StatusCondition	StatusDescription	Recommendation	Findings	Status Log	Use
1.	06/18/10 12:20:10 PM	1901215737	SUCCESS	Successful Completion, Recommendation Available	Approve/Eligible	Findings Log		Use

Home Savings of America eHome HOME SAVINGS OF AMERICA User: bhargreaves

1-CREDIT 2-1003 3-CHECK GUIDELINES 4-AU RESULTS CONDITIONS PIPELINE ADMIN LOG-OFF

Borrower: ALICE FIRSTIMER PROGRAM COMPARISON  
LoanAmt: \$416,500 Loan No: 5035012229

Print

Credit 1003 Guidelines DU Price Submit Docs

Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING

\* Missing or Invalid Data Exists \*

	Click Below for Program Details and to [Submit for Approval]	Grade	Lowest Par Rate	Guideline Exceptions	Exception
1	<a href="#">Conforming LIBOR ARM</a>		3.500%	PASS	
2	<a href="#">Conforming Fixed</a>		4.250%	PASS	
3	<a href="#">Conforming Fixed Buydown</a>		4.250%	PASS	
4	<a href="#">USDA Rural Housing</a>			PASS	

The user must select the blue hyperlink for the product type for which the loan is being submitted.

18. At that time eHome will return a **Program Comparison Screen**. The user must select the **blue hyperlink** for the program desired. The **Program Guideline Detail Screen** will be generated.

- a. The user will see options for both the Borrower Paid and Lender Paid options for the various products. Prices displayed in Red are a cost to the borrower or broker. Prices in Green are premium pricing and may be used to pay third party fees or prepaid items. (Please check with your HSOA Community Banker for additional information). Prices for the lender paid option are based on the Brokers Lender Paid Compensation Agreement with HSOA. (See your HSOA Community Banker for more information).
- b. User must select either the Borrower Paid or Lender Paid Option by selecting a radio button.

**Home Savings of America** **eHome** ABC BROKER DBA User: bhargreaves

**PROGRAM GUIDELINE DETAIL** Automated Results

Borrower: Firsttimer, Alice  
LoanAmt: \$142,498  
Loan No: 5035012107

Program: FHA  
Guideline Effective Date: 02/11/11

Credit 1003 Guidelines DU Price Submit Docs

Credit Report on file: Credco XPN+EFX+TU 05/02/11 09:09am (Ref# 109264707480000)  
Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING IS STILL REQUIRED

**CHOOSE PRODUCT & PRICE**  
Click below to view Rate Calculation Detail

Submit to HSOA

FHA	Rate	<input checked="" type="radio"/> Borrower Paid	<input type="radio"/> Lender Paid	Payment
0-yr prepay				
<a href="#">FA31 - 3/1 ARM - 30 Day</a>	4.750%	1.196 \$1,704.28	3.047 \$4,341.77	\$743.34
<a href="#">FA51 - 5/1 ARM - 30 Day</a>	4.750%	0.399 \$568.57	2.250 \$3,200.00	
<a href="#">FA51 - 5/1 ARM - 30 Day</a>	4.750%	0.649 \$924.81	2.500 \$3,562.50	
<a href="#">Fixed - 30 Day</a>	5.500%	(2.825) \$4,025.57	(0.974) \$1,380.00	
<a href="#">Fixed - 30 Day</a>	5.750%	(4.000) \$5,699.98	(2.149) \$3,060.00	

**PROGRAM GUIDELINES & ADVISORIES**  
FHA Show Details

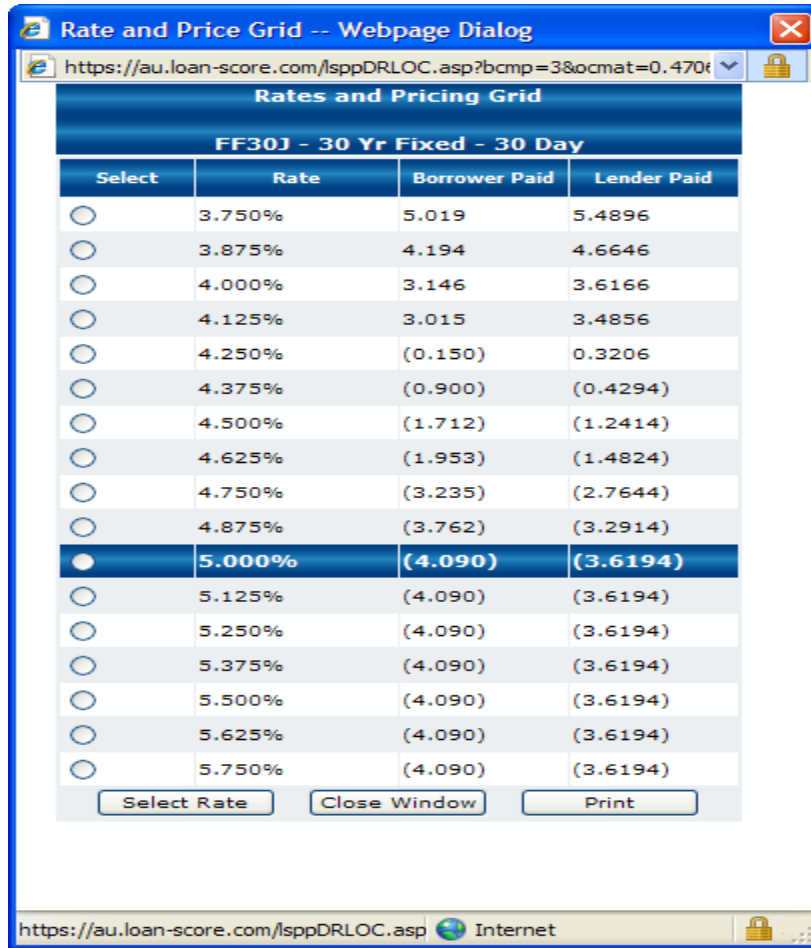
19. The user must select the radio button on the left of the screen to select a product. If the user wishes to see the details of the rate they may select the [blue hyperlink](#) which will reveal the Rate Calculation Detail.

**Print** **RATE CALCULATION DETAIL** Automated Results **Close**

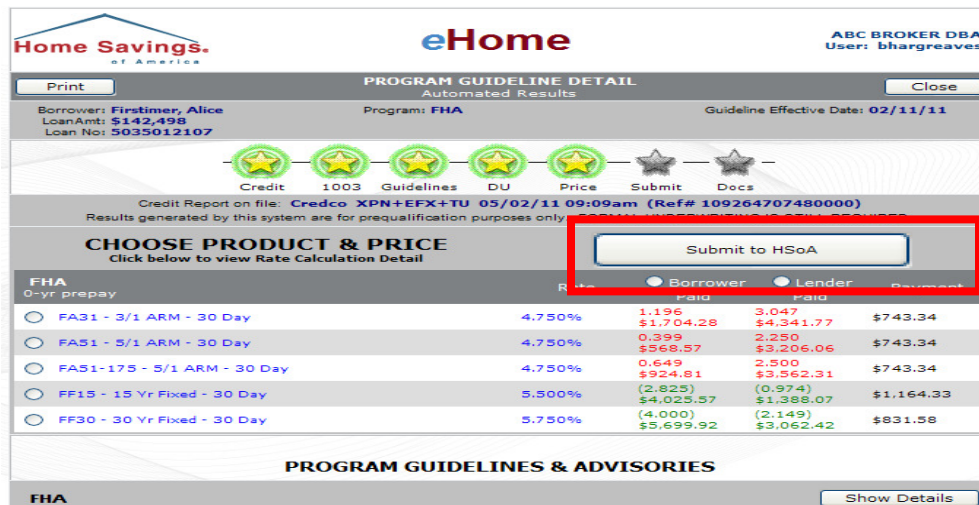
Program: **FHA**

FF30 - 30 Yr Fixed - 30 Day at 5.750	Borrower	Lender
<b>INTEREST RATE:</b>	5.750%	
<b>RATE ADJUSTMENTS:</b>		
IF LoanSourceType = NOT (Retail) <b>MaxRebate = 4.0000 pts</b>		
IF Always <b>MaxRebate = 4.0000 pts</b>		
<b>Total Adjusted Rate:</b>		
Base Price:	(4.440)	(2.589)
<b>PRICE ADJUSTMENTS:</b>		
IF Product Type = (15-yr Fixed, 30-yr Fixed, 25-yr Fixed) AND LoanSourceType = (Broker, Wholesale-Web, Group 4, Group 5, Group 6) ...	+ 0.250 pts	
IF Purchase = Yes AND OccStatus = (Owner) AND FICO < 720		
IF LoanAmt >= \$100000 AND LoanAmt < \$150000	- 0.125 pts	
IF Product Type = (15-yr Fixed, 20-yr Fixed, 30-yr Fixed, 10-yr Fixed, 25-yr Fixed) ...	+ 0.200 pts	
IF PropStates = (AL, AR, IA, KS, KY, NE, NH, NC, OR, RI, SD, VT)		
<b>Net Price Adjustments:</b>	+ 0.325 pts	
<b>PRICE:</b>	<b>(4.000)</b>	<b>(2.149)</b>

20. Selecting the blue hyperlink of a rate will display the Rate and Price Grid and allow the user to select other pricing options.



21. Once the pricing has been determined the user will return to the Program Detail Screen and select the **Submit to HSOA** button on the top right half of the screen.

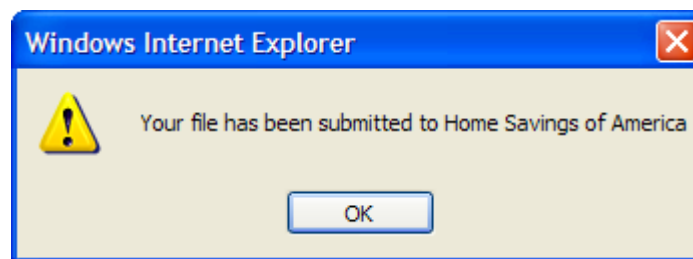


22. eHome will display a pop up that allows the user to write a note with their submission.

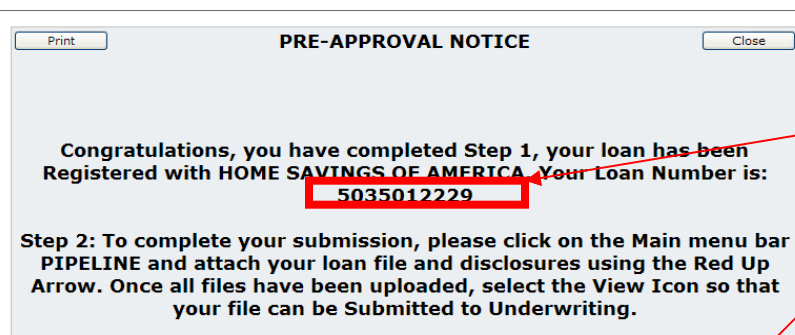
Click [Submit] to electronically submit this loan to us! After entering your submission comments, please print the Automated Approval Letter for your records.

Submit Cancel

23. Once the user completes the message to HSOA and selects the Submit button below the written message, an additional pop up will notify the user of their successful electronic submission.



24. The following screen appears alerting the user that the first half of the submission is complete, and the user must finish their submission before uploading the loan documents.



Loan number of loan submitted can be viewed on the Pre-Approval Notice and the Loan Pipeline.

25. When the user returns to **Pipeline Screen**, they will be able to view their recently submitted loan on the pipeline.

26. **The Pipeline Screen** will also have a **red arrow icon** that will allow the user to upload the loan documents to **eHome**. Documents, including all required disclosures except the appraisal, should be uploaded in one PDF file once the user has signed into the **Document Trac system**. The appraisal must be uploaded in a separate PDF (see item 28 below). The Community Banker for your account can assist the user with obtaining the Login Name and Password for the **DocumentTrac system**.
27. Once the user is in the **Document Trac system**, the user should confirm they are within the correct loan name and number, select the **Browse button** in the upper right hand corner to browse their computer for the PDF, and select **New Submission** under **Document Information**, and then **Submit** in the bottom right of screen. If two PDF documents are required the second one should be **New Submission 2**. If two PDF documents are required, include all RESPA documents with the initial PDF that has document type **New Submission**.
28. **NOTE:** When uploading an appraisal a separate PDF must be submitted. If appraisal is submitted at time of submission it may be a **New Submission** type. If appraisal is submitted with other underwriting requested conditions use **Conditions** as the Document Type. Also be certain to select the Color button when submitting an appraisal.

Project: Loan Documents Help Close

### Document Upload

File Information

File To Upload  Browse...

Upload in Color

Assign to Loan

Loan Number

**Borrower:**  
 Change Clear

**Property:**

Document Information

Document Type

WebTrac Access

Submit Reset