

# Price and Prelock a loan within eHome

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



eHome



**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="70"/>	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	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.

- 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.

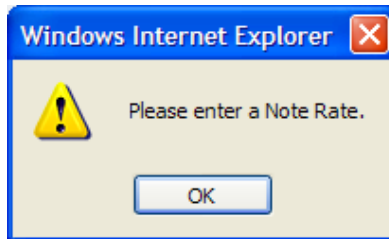
The screenshot shows the 'AGENCY (Fannie/Freddie)' section with dropdown menus for 'FHA Results' (set to 'FHA: Accept'), 'DU/LP Results' (set to 'DU: Approve/Eligible'), 'DU/LP Product' (set to 'Fannie: Standard'), and 'MI Coverage' (set to 'HS&A'). A 'Note Rate' field is set to '5.125'. Other sections include 'ESCROWS / MTG INS' with 'Impounds' checked, 'Self-Employed' unchecked, and 'Doc Type' set to 'Full'.

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.

- Once all information is completed select the **Price Now** button at the bottom right of the screen.
- 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.

- Pricing will return a screen with all options available given the data submitted.

The screenshot shows the 'Pricer - Automated Lock Request' interface. It includes sections for 'LOAN REQUEST', 'PROPERTY', 'PRICING', 'ESCROWS / MTG INS', and 'AGENCY (Fannie/Freddie)'. Below these is a table of loan options:

Product	Rate	Price	YSP/Cost	Pmt
CF15 - 15 Yr Fixed - 30 Day	5.125%	102.7500	(2.7500)	\$2,391.96
CF20 - 20 Yr Fixed - 30 Day	5.125%	101.0280	(1.0280)	\$2,000.64
CF25 - 25 Yr Fixed - 30 Day	5.125%	101.5720	(1.5720)	\$1,775.69
CF30 - 30 Yr Fixed - 30 Day	5.125%	101.5720	(1.5720)	\$1,633.46
CF40 - 40 Yr Fixed - 30 Day	5.125%	98.5720	1.4280	\$1,471.51
66.67% VA Government				

User must select a radio button for product desired.

Selecting the blue hyperlink on YSP/Cost will bring a pop up box with additional pricing choices for same product.

8. Products will display by Product Name, interest Rate, Price, YSP and Borrower Payment.
9. All items that display in **Blue** are hyperlinks that once selected display additional information.
10. Radio buttons appear for products that scenario will pass for based on information so far provided.
11. 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 Systems

12. 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.

**Home Savings of America**

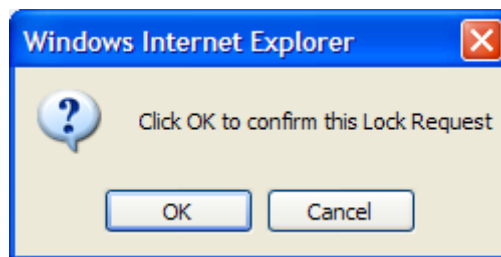
**Pricer – Automated Lock Request**

Existing HSOA Loan #:  Existing/Legacy 10-digit Loan Number Here – New Loans Leave Field Blank.

Borrower Information	Property Information	Scenario Information
Borrower: F: <input type="text" value="Tom"/> L: <input type="text" value="Thumb"/>	Address: <input type="text" value="123 Little Street"/>	Product: CF30 - 30 Yr Fixed - 30 Day
SSN: <input type="text" value="789-10-1112"/>	Zip/ County: <input type="text" value="91307"/> <input type="text" value="LOS ANGELES"/>	Rate: 5.125
Spouse: F: <input type="text"/> L: <input type="text"/>	City: <input type="text" value="WEST HILLS"/>	YSP: 101.2580
SSN: <input type="text"/>	State: <input type="text" value="CA-California"/>	

Additional Lock Confirmation Sent To (optional):

Comments:



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

**Home Savings of America**      **Pricer – Automated Lock Request**      Print  
Close  
Save

---

SUBMITTING COMPANY		SUBMITTING USER	
Name:	SKYLINE FINANCIAL CORP.	Name:	Barbara Hargreaves
Address:	15928 VENTURA BLVD., #104	Username:	bhargreaves
City,St Zip:	ENCINO, CA 91436	Email:	BaHargreaves@myhsoa.com
Phone:	818-995-1700	Phone:	

Email Address for Lock Confirmation:  
Comments: this is a training test  
Existing HSOA Loan #:

BORROWER INFORMATION	PROPERTY INFORMATION	PRICING INFORMATION
Borrower1: Alice Firstimer	Address: 3726 Poplar St	Product: FHA - FF30 - 30 Yr Fixed - 30 Day
Borrower2:	City: DAWSON	Date: 04/06/2010
Loan Number: 9901000070	State, Zip: IA, 50066	ID:
	County: DALLAS	Rate: 6.250%
		YSP: 103.2500

LOAN REQUEST	MISC.	DOC TYPE / INCOME
Borrower1 FICO: 710	Occupancy: Owner Occ	Doc Type: Full-24
Borrower2 FICO:	Property Type: SFR/SFD	W2 vs SE: W2'd
Mkt Value: \$151,000      Purpose: Purchase	1st Time Buyer: Yes      Rural: No	DTI: 24.34
LTV: 94.37% = \$142,498		
CLTV: = 0		

ESCROWS / MTG INS	AGENCY (Fannie/Freddie)	PRICING - 1st Lien
Impounds: Yes      MI/PMI: Yes	FHA Results:	Prepay 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: 0%	YSP/Price: 6.250
		Note Rate:

Product	Price	Rate	Pmt
FHA - FF30 - 30 Yr Fixed - 30 Day	103.2500	6.250%	\$877.38
<b>Pmt at 6.250</b>			
<b>INTEREST RATE:</b>		6.250%	
<b>RATE ADJUSTMENTS:</b>			

14. 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**      LAUREL TAYLOR

---

PIPELINE   PRICER   ADMIN   LOG-OFF

Find: LastName =       **LOAN SUBMISSION PIPELINE**      New App:

Sort: Modified

Borrower/App	LoanAmt	Ln	St	Loan No	Bkr/Co	StartBy	Start	Credit	Pass	Submit	Status/Conds	Locked	Expires	Progress	Docs	Log
Firstimer, Alice	\$142,498	1st	IA	9901000070	185041 test		04/05	-	No	-	App/Prequal		pending	★★★★★★		
Firstimer, Alice	\$53,890	1st	IA	5065012146	185041 abeggs		04/06	04/06	Pass	04/06	Registered			★★★★★★		