

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.

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

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

Upload a Fannie Mae DU 3.2 file!	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!
Manually Enter New App	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.
Pipeline	View Status and Conditions for your pipeline of loan submissions with us.
Pricer	Use Pricer to quickly find the best rate.
Admin	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="72"/>	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 of the pricing tool. Fields include:

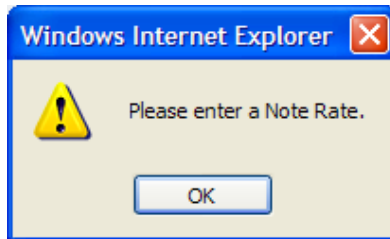
- FHA Results: FHA: Accept
- DU/LP Results: DU: Approve/Eligible
- DU/LP Product: Fannie: Standard
- MI Coverage: HSoA
- Note Rate: 5.125

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. Pricer returns proposed pricing for both **Borrower Paid** and **Lender Paid** Options.

The screenshot displays the 'Pricer - Automated Lock Request' interface. It features a table with columns for 'Rate', 'Borrower Paid', and 'Lender Paid'. The table lists various loan products such as 'VA 30Y Fixed Buydown - 30 Day', 'VA 15Y Fixed Buydown - 30 Day', and 'VA 15Y Fixed Buydown - 30 Day'. Each row includes a radio button for selection and numerical values for the rate and payment options.

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

User must select a radio button for product desired.

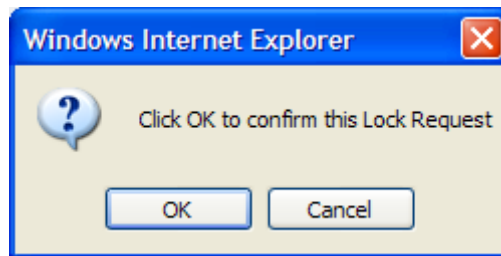
- a. Products will display by Product Name, interest Rate, Borrower Paid Compensation Option and Lender Paid Compensation and Borrower Payment.
 - b. All items that display in **Blue** are hyperlinks that once selected display additional information.
 - c. The user will see options for both the Borrower Paid and Lender Paid options for the various products. Prices displayed in **Red** are a cost to the borrower or Broker. Prices listed 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 Broker's Lender Paid Compensation Agreement with HSOA. (See your HSOA Community Banker for more information.)
 - d. The User must select either the Borrower Paid or Lender Paid Option by selecting the appropriate radio button.
 - e. Radio buttons appear for products that scenario will pass for based on information so far provided.
8. The users current compensation plan for LO Com with HSOA will display at bottom right of pricing section of Automated Lock Request

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)

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.

Home Savings of America Pricer – Automated Lock Request Print
Pipeline

Borrower Information		Property Information		Scenario Information	
Borrower:	F: <input type="text" value="Richie"/> L: <input type="text" value="Rich"/>	Address:	<input type="text" value="455 Goldmine Road"/>	Product:	R: CF30 - 30 Yr Fixed - 30 Day
SSN:	<input type="text" value="777-89-1011"/>	Zip/ County:	<input type="text" value="91307"/> <input type="text" value="LOS ANGELES"/>	Rate:	5
Spouse:	F: <input type="text"/> L: <input type="text"/>	City:	<input type="text" value="WEST HILLS"/>	YSP:	102.4890
SSN:	<input type="text"/>	State:	<input type="text" value="CA-California"/>		
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:	35E BROADWAY LITTLE FALLS, MN 56345	Username:	bhargreaves			
City, St, Zip:		Email:	bhargreaves@myhsoa.com			
Phone:	320-820-9461	Phone:				
Date/Time:	06/22/10 9:37:10 AM					
Loan Officer: Email Address for Lock Confirmation: Comments: Test Lock Issuing HSOA Loan #:						
BORROWER INFORMATION		PROPERTY INFORMATION		PRICING INFORMATION		
Borrower1:	Richie Rich	Address:	455 Goldmine Road	Product:	Conforming Fixed - R: CF30 - 30 Yr Fixed - 30 Day	
Borrower2:		City:	WEST HILLS	Date:	06/14/2010	
Loan Number:	5039012362	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-24	
Borrower2 FICO:		Property Type:	SFR/SFD	W/2 vs S/E:	W/2 G	
Max Value:	\$300,000 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		
Impounds:	Yes HI/PMI: Yes	FHA Results:	FHA: Accept	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	
		HI Coverage:	33%	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.

The screenshot shows the eHome Loan Submission Pipeline interface. At the top, there are logos for Home Savings of America and eHome, along with user information: ABC BROKER DBA, User: bhargreaves. Below the logos are navigation tabs: PIPELINE, PRICER, ADMIN, and LOG-OFF. A search bar is present with 'Find: LastName' and a 'Sort: Modified' dropdown. The main table is titled 'LOAN SUBMISSION PIPELINE' and has columns: Borrower/App, LoanAmt, Code, Ln, ST, Loan No, Bkr/Co, StartBy, Start, Credit, Pass, Submit, Status/Con, Locked, Expires, Progress, Docs, and Log. Three loan entries are visible, each with a blue padlock icon and a red question mark in the 'Locked' column, indicating a prelock request. The 'Expires' column shows dates like 05/04 and 05/02. The 'Progress' column shows progress bars and star ratings.

Borrower/App	LoanAmt	Code	Ln	ST	Loan No	Bkr/Co	StartBy	Start	Credit	Pass	Submit	Status/Con	Locked	Expires	Progress	Docs	Log
thumb, t	\$405,000	FF30	1st	CA	5035012111 184166	bhargrea	05/04	05/04	-	-	-	Registered	🔒	pending	★★★★★★	📄	👁
Firsttimer, Alice	\$142,498	FF30	1st	IA	5035012110 184166	bhargrea	05/04	05/04	Pass	05/04	05/04	Registered	🔒	pending	★★★★★★	📄	👁
Boop, B	\$425,000	FF30J	1st	VA	5035012108 184166	bhargrea	05/02	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.
- Always import the 3.2 file on a prelocked loan from within Tab 3.
 - Verify that all loan data is accurate and has not changed from the Prelock.
 - The loan number will remain the same in eHome as was originally generated at time of Prelock.