

## HOW TO PICK PRICING AND PRODUCT

IN THE TPO ROLE

Go to Quote screen: at BOTTOM of screen Choose CREDIT

The screenshot shows the TPO Quote screen. At the top, there is a navigation bar with tabs: Loans, Send/Status, Borrower, Property, Product & Pricing, Transactions, Profile, Contacts, Loan Transmittal, and Appraisals. The 'Quote' tab is selected and highlighted with a yellow arrow. Below the navigation bar, there is a 'General' tab and a 'Loan Comparison' section. The main content area is titled 'Borrower Information' and contains a table with columns: Number, First Name, Middle Name, Last Name, Suffix, Occupant, and Main Contact. The table has one row with the following data: 1, Josue, Daniel, Rodriguez, Cana. Below the table, there are three sections: Personal Information, Current Address, and Contact Information. The Personal Information section includes fields for First Name, Middle Name, Last Name, Suffix, SSN, Date of Birth, Citizenship, Preferred Language, Other, and Will you occupy the property as your primary residence?. The Current Address section includes fields for Address, Unit Type, Unit Number, City, State, ZIP, County, Country, Years at Address, and Own/Rent. The Contact Information section includes fields for Home Phone, Cell Phone, Work Phone, Fax, Email, Best Contact, and Best Time to Call. At the bottom of the form, there are buttons for Credit, Programs, Save, Delete, and Pricing.

Number	First Name	Middle Name	Last Name	Suffix	Occupant	Main Contact
1	Josue	Daniel	Rodriguez	Cana		

**Personal Information**

First Name: Josue  
Middle Name: Daniel  
Last Name: Rodriguez  
Suffix: Cana  
SSN: 888-888-1111  
Date of Birth: 04/05/1988  
Citizenship:   
Preferred Language:   
Other:   
Will you occupy the property as your primary residence?:

**Current Address**

Address: 170 Rs County Rd 1190  
Unit Type:   
Unit Number:   
City: Emory  
State: TX ZIP: 75440  
County:   
Country:   
Years at Address: 4 Months at Address: 2  
Own/Rent: Rent

**Contact Information**

Home Phone: (972) 235-0970  
Cell Phone:   
Work Phone: (214) 111-9175 Ext.   
Fax:   
Email:   
Best Contact:   
Best Time to Call:

**Buttons:** Credit, Programs, Save, Delete, Pricing

Pick your Credit Agency

Credit Type: Credit Report

Request Type: Re-issue Credit

Click the 3 credit agencies on the RIGHT SIDE

Click ORDER

Put in the Reference Number

Add your credentials for the credit company.

IF YOU ARE GETTING AN ERROR-PLEASE CALL THE CREDIT AGENCY  
AND TELL THEM YOU ARE TRYING TO IMPORT INTO PRIVATE  
MORTGAGE GROUP SYSTEM CALYX PATH

The screenshot displays a web application interface for mortgage management. At the top, there are tabs for 'Loans', 'Quote', 'Production', and 'Quote'. Below these, a navigation bar includes 'Quote', 'Send/Status', 'Borrower', 'Property', 'Product & Pricing', 'Transactions', 'Profile', 'Contacts', 'Loan Transmittal', and 'Appraisals'. The main content area is divided into 'General' and 'Loan Comparison' sections. The 'Borrower Information' section is active, showing a table with columns for 'Number', 'First Name', and 'Middle Name'. Below this, there are fields for 'Personal Information' (First Name, Middle Name, Last Name, Suffix, SSN, Date of Birth, Citizenship, Preferred Language, Other, Will you occupy the property as your primary residence?) and 'Current Information' (Address, Unit Type, Unit Number, City, State, County, Country, Years at Address, Months at Address, Own/Rent). A 'Credit Order' modal window is open, showing a list of borrowers with a checkbox for 'Borrower(s)'. The 'Order Information' section includes fields for 'Credit Agency' (Advantage Credit, Inc), 'Credit Type' (Credit Report), 'Request Type' (Re-Issue Existing Report), 'Report Type' (Individual), 'Update Password' (checkbox), 'Equifax' (checkbox), 'Experian' (checkbox), 'Trans Union' (checkbox), 'Credit Pin Required' (checkbox), and 'Pay by Credit Card' (checkbox). An 'Order' button is at the bottom of the modal. At the bottom of the main interface, there are buttons for 'Credit', 'Programs', 'Save', 'Delete', and 'Pricing'.

Number	First Name	Middle Name
<input type="checkbox"/> 1	Josue	Daniel

**Personal Information**

First Name:

Middle Name:

Last Name:

Suffix:

SSN:

Date of Birth:

Citizenship:

Preferred Language:

Other:

Will you occupy the property as your primary residence?

**Current Information**

Address:

Unit Type:

Unit Number:

City:

State:

County:

Country:

Years at Address:

Months at Address:

Own/Rent:

**Credit Order**

**Borrower(s)**

☒ ☐

**Order Information**

Credit Agency:

Credit Type:

Request Type:

Report Type:

Update Password: ☐

Equifax: ☒

Experian: ☒

Trans Union: ☒

Credit Pin Required: ☐

Pay by Credit Card: ☐

**Order**

**Credit** **Programs** **Save** **Delete** **Pricing**



Then click “PRICING” Button

Loans 2511250C [Redacted] Production Quote

Quote Send/Status Borrower Property Product & Pricing Transactions Profile Contacts Loan Transmittal Appraisals

General Loan Comparison

### Borrower Information

Number	First Name	Middle Name	Last Name	Suffix	Occupant	Main Contact
1	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]

#### Personal Information

First Name [Redacted]

Middle Name [Redacted]

Last Name [Redacted]

Suffix [Redacted]

SSN [Redacted]

Date of Birth [Redacted]

Citizenship [Redacted]

Preferred Language [Redacted]

Other [Redacted]

Will you occupy the property as your primary residence? [Redacted]

#### Current Address

Address 170 Be County Rd 1100

Unit Type [Redacted]

Unit Number [Redacted]

City Emory

State TX ZIP 75440

County [Redacted]

Country [Redacted]

Years at Address 4 Months at Address 2

Own/Rent Rent

#### Contact Information

Home Phone [Redacted]

Cell Phone [Redacted]

Work Phone [Redacted] Ext. [Redacted]

Fax [Redacted]

Email [Redacted]

Best Contact [Redacted]

Best Time to Call [Redacted]

Credit Programs Save Delete **Pricing**

Make sure all the boxes that are **RED** are completed and correct.

### Pricing Search Parameters

#### Pricing

Lock Period [Redacted]

Lock Type [Redacted]

Search by Type Price

Desired Price 100.00000000

Desired Note Rate 8.250 %

Price Result Format Price

Broker Comp Paid by Lender Paid

#### Loan Information

Base Loan Amount \$ 212,400.00

UFMIP/FF Financed/ Borrower FF \$ 0.00

Total Loan Amount \$ 212,400.00

Purchase Price \$ 236,000.00

Appraised Value \$ 236,000.00

Subordinate Financing \$ 0.00

Refinance Cash-Out Amount \$ 0.00

Undrawn HELOC Amount \$

Base LTV/CLTV 90.000 % 90.000 %

Total LTV/CLTV 90.000 % 90.000 %

HCLTV 90.000 %

#### Loan Type

Loan Type Conventional

Loan Purpose Purchase

Type of Refinance [Redacted]

Loan Term 360 Due In 0

Lien Position First

Property Occupancy Primary Residence

Documentation Program [Redacted]

Type [Redacted]

Subject Property Gross Rent \$ 0.00

Debt-Service Coverage Ratio %

Underwriting Method [Redacted]

AUS Engine [Redacted]

AUS Recommendation [Redacted]

#### Product & Payment Information

Amortization Type Fixed

ARM First Adjustment [Redacted]

Product Type [Redacted]

Waive Escrow(s) [Redacted] Conforming [Redacted]

Interest Only [Redacted] Non-Conforming [Redacted]

HELOC [Redacted] Non-Prime [Redacted]

Then click “SAVE” then click “SEARCH”

### Mortgage Insurance

MI Premium Paid in Cash \$ 0.00

MI Provider

MI Premium Plan

MI Paid By

MI Coverage

### Non-QM

Housing Event Seasoning

Bankruptcy Seasoning

Bankruptcy Outcome

Mortgage Late 30 Days

Mortgage Late 60 Days

Mortgage Late 90 Days

Mortgage Late 120 Days

### Borrower Information

Credit Score

Total Monthly Income \$ 0.00

Total Obligations %

Citizenship

First Time Homebuyer ☐ Employee Loan ☐

Self-Employed ☒ Community Seconds ☐

Automatic Payment ☐

### VA Loan Parameters

Veteran Type

VA First Time Use ☐

Exempt from VA Funding Fee ☐

### Custom Fields

Custom Parameters

### Property Information

Number of Stories

Number of Units

Year Built

City

State

ZIP

County

Location

Property Type

Non-Warrantable Condo ☐

Close

Search

Save

2 1

Choose the correct Program

Loans

@ 251125006—Josue Daniel Rodriguez, Cana

Production

Quote

Quote

Send/Status

Borrower

General

Loan Comparison

### Borrower Information

Number	First Name
<input type="checkbox"/> 1	Josue

### Personal Information

First Name

Middle Name

Last Name

Suffix

SSN

Date of Birth

Citizenship

Preferred Language

Other

Will you occupy the property as your primary residence?

### Loan Program

Program Name	Program Code	Loan Type	Amortization	Loan Term
<input type="radio"/> PMG Vacant Land	PMG Vacant L...	Conventional	Fixed	240
<input type="radio"/> PMG Ready Asset - No DTI	PMG Ready As...	Conventional	Fixed	360
<input type="radio"/> PMG Near-Miss 85	PMG-NearMis...	Conventional	Fixed	360
<input type="radio"/> PMG Manufactured (Single)	PMG-SingleWl...	Conventional	Fixed	180
<input type="radio"/> PMG Manufactured (Double)	PMG-Duoble...	Conventional	Fixed	240
<input type="radio"/> PMG ITIN Investment/Multi-Fam	PMG-Investm...	Conventional	Fixed	360
<input type="radio"/> PMG DSCR IO	B-DSCR IO	Conventional	Fixed	480
<input type="radio"/> PMG DSCR Fixed/ARM	B-DSCR	Conventional	Fixed	360
<input type="radio"/> PMG Bardominium	PMG-Barndo	Conventional	Fixed	240
<input type="radio"/> PMG Asset Depletion	PMG-AssetDep	Conventional	Fixed	360
<input type="radio"/> PMG ALT-A 85 OO	PMG-ALTA85 ...	Conventional	Fixed	360
<input type="radio"/> PMG ALT-A 85 Investment	PMG-ALTA85 I...	Conventional	Fixed	360
<input type="radio"/> ITIN ALT 90	ITIN ALT90-OO	Conventional	Fixed	360
<input type="radio"/> Full Doc Standard Program (W-2s / Tax Returns)	PMG-Full DOC	Conventional	Fixed	360

1

100

Select

Credit

Programs

Save

Delete

Pricing

ON TOP LINE: Go to PRODUCTION>COMPLIANCE>CLOSING COSTS

**Loans** 251125006—Josue Daniel Rodriguez, Cana x Production Quote

Quote Send/Status Borrower Property Production Profile Contacts Loan Transmittal Appraisals

**Borrower Information**

Number	First Name	Middle Name
1	Josue	Daniel

**Personal Information**

First Name: [Redacted]  
 Middle Name: [Redacted]  
 Last Name: [Redacted]  
 Suffix: [Redacted]  
 SSN: [Redacted]  
 Date of Birth: 04/05/1988  
 Citizenship: [Redacted]  
 Preferred Language: [Redacted]  
 Other: [Redacted]  
 Will you occupy the property as your primary residence? [Redacted]

**Current Address**

Address: 170 RS Co  
 Unit Type: [Redacted]  
 Unit Number: [Redacted]  
 City: Emory  
 State: TX ZIP: 75440  
 County: [Redacted]  
 Country: [Redacted]  
 Years at Address: 4 Months at Address: 2  
 Own/Rent: Rent

**Contact Information**

Main Contact  
 Home Phone: (877) 636-8876  
 Cell Phone: [Redacted]  
 Work Phone: (877) 636-8876 Ext. [Redacted]  
 Fax: [Redacted]  
 Email: [Redacted]  
 Best Contact: [Redacted]  
 Best Time to Call: [Redacted]

**Production Menu:**  
 Lock  
 Compliance  
 Conditions  
 Documents  
 Checklist  
 Interfaces  
 Messages  
 Send/Status  
 Summary  
 Closing Costs  
 Other Disclosures  
 Tolerance  
 QM  
 COC Request

Once you pick a Program, please choose TEMPLATE

**Loans** 251125006—Josue Daniel Rodriguez, Cana x Compliance Closing Costs

Send/Status Summary Closing Costs Other Disclosures Tolerance QM COC Request

**Fees** Summary Loan Estimate Service Providers Closing Disclosure Summaries of Transactions Payoffs/Payments Additional Information Escrows

Estimated Closing Date: [Redacted] First Payment Date: [Redacted] Total Settlement: \$ 0.00 Template: [Redacted]

Sales Price: \$ 236,000.00

**Fees Templates**

Name	Total Closing Costs	Paid to Lender	Paid by Lender	Paid by Borrower
No records				

**A. Origination Charges**

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00

**B. Services Borrower Cannot Shop For**

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00
<input type="checkbox"/> VA Funding Fee			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00

Total: \$ 0.00

Once you have selected the template the fees will populate: please let us know what the Origination fee and Third Party Processing fee is (IF ANY).

Loans

251125006

Compliance

Closing Costs

Send/Status

Summary

Closing Costs

Other Disclosures

Tolerance

QM

COC Request

Fees

Summary

Loan Estimate

Service Providers

Closing Disclosure

Summaries of Transactions

Payoffs/Payments

Additional Information

Escrows

Estimated Closing Date

First Payment Date

Total Settlement Charges

Sales Price

Total Loan Amount

Note Rate

Loan Term/Due in (months)

Loan Discount/Credit

Discount/Rebate at Start

Bona Fide Loan Discount

A. Origination Charges

Total: \$ 0.00

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
Loan Discount			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00

B. Services Borrower Cannot Shop For

Total: \$ 0.00

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
Mortgage Insurance Premium			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00
VA Funding Fee			Borrower	\$ 0.00	\$ 0.00	\$ 0.00	Yes	No	\$ 0.00

Save

Delete

Restore Fees

Compare Fees

Change Contact