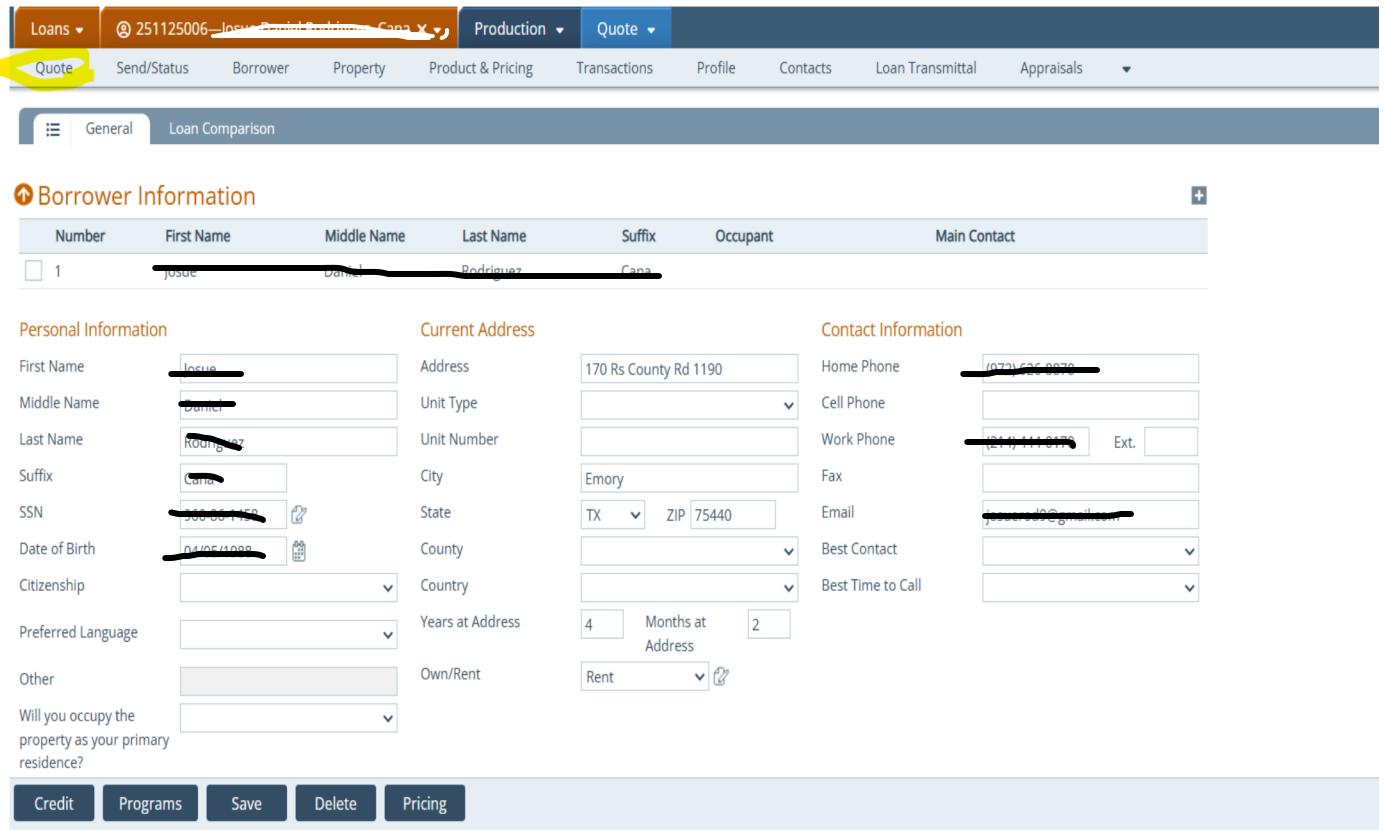


HOW TO PICK PRICING AND PRODUCT

IN THE TPO ROLE

Go to Quote screen: at BOTTOM of screen Choose CREDIT



The screenshot shows a software interface for managing loans. The top navigation bar includes 'Loans', 'Production', 'Quote', 'Send/Status', 'Borrower', 'Property', 'Product & Pricing', 'Transactions', 'Profile', 'Contacts', 'Loan Transmittal', and 'Appraisals'. The 'Quote' tab is highlighted with a yellow box. Below the navigation is a secondary menu with 'General' and 'Loan Comparison' options. 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. A single row is shown with values: 1, Josue, Daniel, Rodriguez, Cana. Below this table are three sections: 'Personal Information', 'Current Address', and 'Contact Information'. The 'Personal Information' section includes fields for First Name (Josue), Middle Name (Daniel), Last Name (Rodriguez), Suffix (Cana), SSN (redacted), Date of Birth (04/05/1988), Citizenship (redacted), Preferred Language (redacted), and Other (redacted). The 'Current Address' section includes fields for Address (170 RS County Rd 1190), Unit Type (redacted), Unit Number (redacted), City (Emory), State (TX), ZIP (75440), County (redacted), Country (redacted), Years at Address (4), Months at Address (2), and Own/Rent (Rent). The 'Contact Information' section includes fields for Home Phone (redacted), Cell Phone (redacted), Work Phone (redacted), Ext. (redacted), Fax (redacted), Email (redacted), Best Contact (redacted), and Best Time to Call (redacted). At the bottom of the screen, there are buttons for 'Credit', 'Programs', 'Save', 'Delete', and 'Pricing'.

Pick your Credit Agency

Credit Type: Credit Report

Request Type: Re-issue Credit

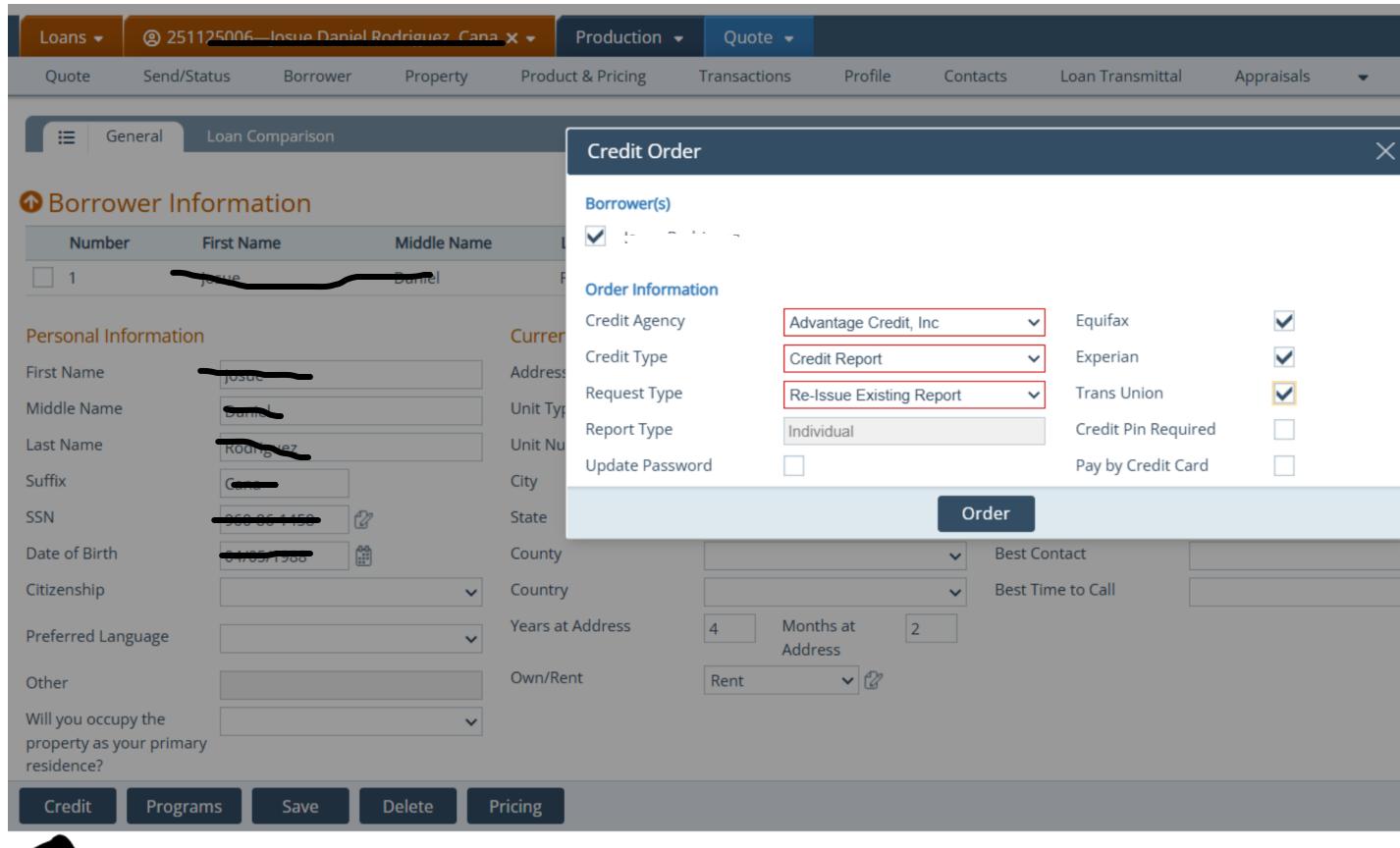
Click the 3 credit agencies on the RIGHT SIDE

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



Loans ▾ @ 251125006 - Josue Daniel Rodriguez, Cana ▾ Production ▾ Quote ▾

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

General Loan Comparison Credit Order

Borrower Information

Number	First Name	Middle Name
1	Josue	Daniel

Personal Information

First Name	Josue
Middle Name	Daniel
Last Name	RODRIGUEZ
Suffix	
SSN	966-86-1150
Date of Birth	01/05/1988
Citizenship	
Preferred Language	
Other	
Will you occupy the property as your primary residence?	

Credit Order

Borrower(s)

Order Information

Credit Agency: Advantage Credit, Inc

Credit Type: Credit Report

Request Type: Re-Issue Existing Report

Report Type: Individual

Update Password:

Equifax:

Experian:

Trans Union:

Credit Pin Required:

Pay by Credit Card:

Order

Best Contact:

Best Time to Call:

Years at Address: 4

Months at Address: 2

Own/Rent: Rent

Credit Programs Save Delete Pricing

Then click "PRICING" Button

Loans 2511250C 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	Josee	Barber	Ramirez	Carr		

Personal Information

First Name: Josee
 Middle Name: Barber
 Last Name: Ramirez
 Suffix: Carr
 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 Bc County Rd 1100
 Unit Type: [REDACTED]
 Unit Number: [REDACTED]
 City: Emory
 State: TX
 ZIP: 75440
 County: [REDACTED]
 Country: [REDACTED]

Contact Information

Home Phone: (972) 620-8570
 Cell Phone: [REDACTED]
 Work Phone: (214) 444-0159 Ext. [REDACTED]
 Fax: [REDACTED]
 Email: [REDACTED]
 Best Contact: [REDACTED]
 Best Time to Call: [REDACTED]

Years at Address: 4 Months at Address: 2
 Own/Rent: Rent

Buttons

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

Product & Payment Information

Amortization Type: **Fixed**
 ARM First Adjustment: [REDACTED]
 Product Type: [REDACTED]
 Waive Escrow(s): Conforming Non-Conforming
 Interest Only: Non-Conforming Non-Prime
 HELOC: [REDACTED]

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: **\$ 0.00**

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 Type: [REDACTED]
 Subject Property Gross Rent: **\$ 0.00**
 Debt-Service Coverage Ratio: **%**
 Underwriting Method: [REDACTED]
 AUS Engine: [REDACTED]
 AUS Recommendation: [REDACTED]

Then click “SAVE” then click “SEARCH”

Mortgage Insurance		
MI Premium Paid in Cash	\$ 0.00	
MI Provider	<input type="button" value="▼"/>	
MI Premium Plan	<input type="button" value="▼"/>	
MI Paid By	<input type="button" value="▼"/>	
MI Coverage	<input type="button" value="▼"/>	
Non-QM		
Housing Event Seasoning	<input type="button" value="▼"/>	
Bankruptcy Seasoning	<input type="button" value="▼"/>	
Bankruptcy Outcome	<input type="button" value="▼"/>	
Mortgage Late 30 Days	<input type="button" value="▼"/>	
Mortgage Late 60 Days	<input type="button" value="▼"/>	
Mortgage Late 90 Days	<input type="button" value="▼"/>	
Mortgage Late 120 Days	<input type="button" value="▼"/>	
Borrower Information		
Credit Score	0	
Total Monthly Income	\$ 0.00	
Total Obligations	%	
Citizenship	<input type="button" value="▼"/>	
First Time Homebuyer	<input type="checkbox"/>	Employee Loan
Self-Employed	<input checked="" type="checkbox"/>	Community Seconds
Automatic Payment	<input type="checkbox"/>	
VA Loan Parameters		
Veteran Type	<input type="button" value="▼"/>	
VA First Time Use	<input type="checkbox"/>	
Exempt from VA	<input type="checkbox"/>	
Funding Fee		
Property Information		
Number of Stories	<input type="button" value="▼"/>	
Number of Units	1	
Year Built	<input type="button" value="▼"/>	
City	Dallas	
State	<input type="button" value="▼"/>	
ZIP	75232-3723	
County	<input type="button" value="▼"/>	
Location	<input type="button" value="▼"/>	
Property Type	<input type="button" value="▼"/>	
Non-Warrantable Condo	<input type="checkbox"/>	
Custom Fields		
Custom Parameters	<input type="button" value="▼"/>	
<input type="button" value="Close"/> <input type="button" value="Search"/> <input type="button" value="Save"/>		

2 1

Choose the correct Program

<input type="button" value="Loans"/> <input type="button" value="251125006 - Josue Daniel Rodriguez, Cana"/> <input type="button" value="X"/>		<input type="button" value="Production"/> <input type="button" value="Quote"/>				
<input type="button" value="Quote"/> <input type="button" value="Send/Status"/> <input type="button" value="Borrower Information"/>						
Borrower Information						
<table border="1"> <tr> <td>Number</td> <td>First Name</td> </tr> <tr> <td><input type="checkbox"/> 1</td> <td><input type="text" value="Josue"/></td> </tr> </table>			Number	First Name	<input type="checkbox"/> 1	<input type="text" value="Josue"/>
Number	First Name					
<input type="checkbox"/> 1	<input type="text" value="Josue"/>					
Personal Information						
First Name	Josue					
Middle Name	Daniel					
Last Name	Rodriguez					
Suffix	Cana					
SSN	960-86-1458					
Date of Birth	04/05/1988					
Citizenship	<input type="button" value="▼"/>					
Preferred Language	<input type="button" value="▼"/>					
Other	<input type="button" value="▼"/>					
Will you occupy the property as your primary residence?	<input type="checkbox"/>					
<input type="button" value="Credit"/> <input type="button" value="Programs"/> <input type="button" value="Save"/> <input type="button" value="Delete"/> <input type="button" value="Pricing"/>						

Loan Program

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

◀ ▶ 1 100 ▶ ▶

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

Loans 251125006 - Josue Daniel Rodriguez, Cana

Production Quote

Borrower Information

Number	First Name	Middle Name
1	Josue	Daniel

Personal Information

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

Production

- Lock
- Compliance
- Conditions
- Documents
- Checklist
- Interfaces
- Messages

Quote

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

Main Contact

Home Phone	██
Cell Phone	██
Work Phone	██
Fax	██
Email	██
Best Contact	██
Best Time to Call	██

Once you pick a Program, please choose TEMPLATE

Loans 251125006 - Josue Daniel Rodriguez, Cana

Compliance Closing Costs

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"/> Charge			Borrower	\$ 0.00	\$ 0.00	0.00	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Discount									

B. Services Borrower Cannot Shop For

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

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
25112500F
Cross
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 \$ 0.00
Template

Sales Price \$ 236,000.00
Total Loan Amount \$ 212,400.00
Note Rate 8.250%
Loan Term/Due in 360 months

Loan Discount/Credit 0.000000 %
\$ 0.00

Discount/Rebate at Start 0.000000 %
\$ 0.00

Bona Fide Loan Discount 0.000000 %
\$ 0.00

A. Origination Charges

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

B. Services Borrower Cannot Shop For

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

Save
Delete
Restore Fees
Compare Fees
Change Contact