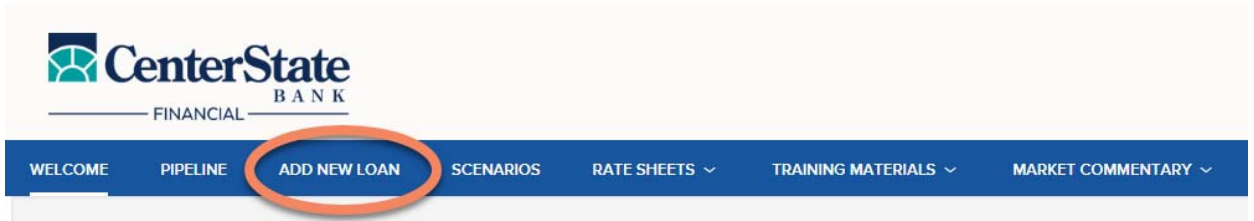
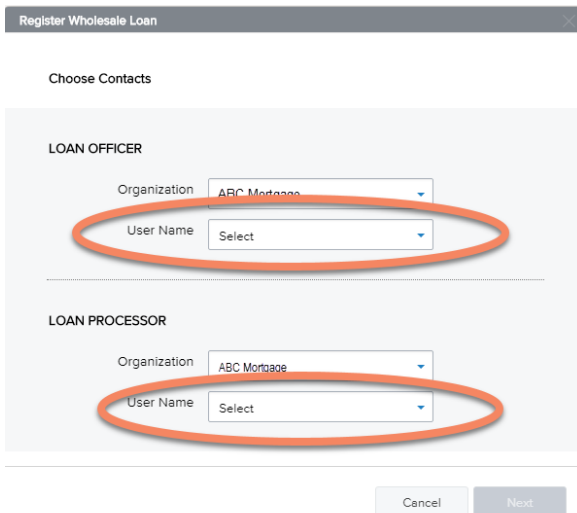


## Locking a Loan

- 1 Click **Add New Loan** in the menu bar

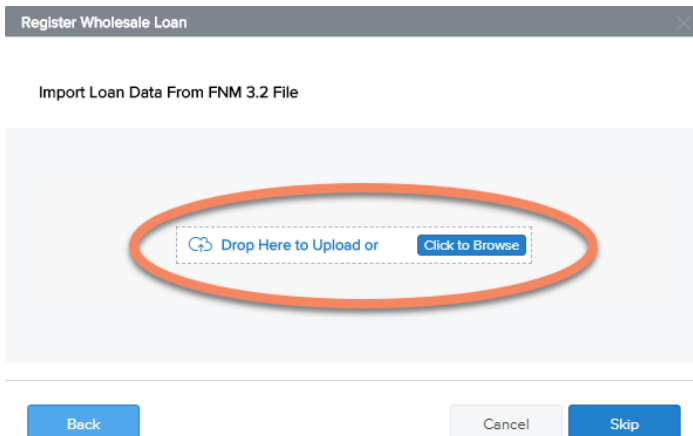


- 2 In the pop-up window, select the Loan Officer and Loan Processor and click **Next**



The screenshot shows a pop-up window titled "Register Wholesale Loan". Under the heading "Choose Contacts", there are two sections: "LOAN OFFICER" and "LOAN PROCESSOR". Each section has two dropdown menus: "Organization" (set to "ABC Mortgage") and "User Name" (set to "Select"). Both "User Name" dropdowns are circled in orange. At the bottom of the window are "Cancel" and "Next" buttons.

- 3 Select **Import from FNM 3.2 file**, click **Browse Files**, select the file and click **Next**



The screenshot shows the same pop-up window, now on the "Import Loan Data From FNM 3.2 File" section. A dashed box highlights the text "Drop Here to Upload or" and a blue button labeled "Click to Browse". At the bottom of the window are "Back", "Cancel", and "Skip" buttons.

4 Verify loan information on **1003** screens and click **Register**

1003 / Loan Information

Select Borrower Pair

(1)

5 Click the **Product Pricing & Lock** link on the left menu and then **Search Product & Pricing**

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.

Simply select the "Search Product & Pricing" button to continue

6 Enter the required loan information and click the **Search Product & Pricing** button

Search Product and Pricing

Eligibility and Pricing Criteria

1 \* Representative Credit Score: 800

\* Loan Type: Conventional

Special Products: Select

\* Loan Documentation Type: (F) Full Documentati-

\* Loan Purpose: Purchase

2 \* Purchase Price: \$600,000.00

\* Appraised Value: \$600,000.00

\* Term Months: 360

\* Amortization Type: Fixed Rate

\* Lock Period: 30

3 \* Base Loan Amount: \$450,000.00

ML, MIP, FF Financed: \$

\* Total Loan Amount: \$450,000.00

LTV: 75.00 / CLTV: 75.00

\* Subject Property State: Georgia

\* Postal Code: 30305

\* Number of Units: 1

\* Property Type: PUD

\* Occupancy Type: Primary

Front End DTI: Back End DTI: Total Monthly Income: \$

4 Impound Waiver:  No

Self-Employed:  No

Prepayment Penalty:  No

12mo. Housing Payment History:  No

Interest Only:  No

Lender Paid MI:  No

Lender Fee Waiver:  No

\* LO Compensation Paid By: Lender

\* Target:  Rate  Price 4.375 %

Channel: Wholesale

7 Click **Details** button to view the pricing details

Search Product and Pricing

Search Results

Change Search

Filters

Target Price  
 Target Rate

Lock Period

30 days

Apply Filter

Eligible Ineligible

Program Name	Rate	Price	Price (\$)	Payment	Details
+ WF Conf Fixed 30	4.875	100.577	2596.50	2381.00	Details
+ FS Conf FHLMC Fixed 30	4.875	99.964	-162.00	2381.00	Details
+ PNMCM Conf Fixed 30	4.875	100.247	1111.50	2381.00	Details
+ PNMCM Conf Fixed 30	4.875	100.247	1111.50	2381.00	Details
+ LV Conf Fixed 30	4.875	100.556	2502.00	2381.00	Details
+ LV Conf Fixed 30	4.875	100.556	2502.00	2381.00	Details
+ FA Conforming Fixed 30	4.875	100.356	1602.00	2381.00	Details
+ FA Conforming Fixed 30	4.875	100.356	1602.00	2381.00	Details
+ TC FNMA Conf Fixed 30	4.875	100.022	99.00	2381.00	Details
+ TC FHLMC Conf Fixed 30	4.875	100.003	13.50	2381.00	Details
+ TC Medical Doc Fixed 30	4.875	100.003	13.50	2381.00	Details
+ WF Conf Fixed 30	4.875	100.577	2596.50	2381.00	Details

8 Click the **Request Lock** button to submit the lock request

Search Product and Pricing

Product Details

Back to Results

WF Conf Fixed 30

WF Conf Fixed 30 Guide

Adjustments	Rate	Price	Price(\$)
<b>BASE</b>	<b>4.875</b>	<b>103.077</b>	<b>\$13846.50</b>
LTV/FICO Adjustment		-0.250	\$(1125.00)
Lender Paid Compensation		0.000	\$0.00
** Purchase Special **		0.250	\$1125.00
L.O. Compensation		-2.500	\$(11250.00)
<b>Net</b>	<b>4.875</b>	<b>100.577</b>	<b>\$2596.50</b>

Cancel Float **Request Lock**