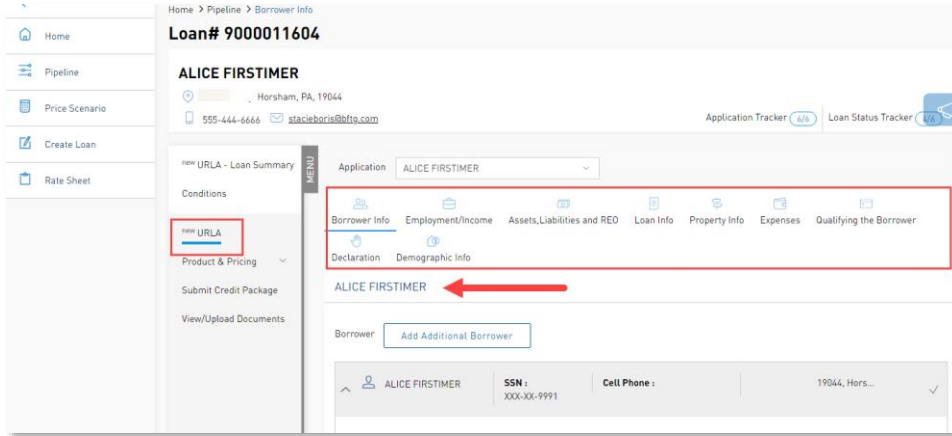
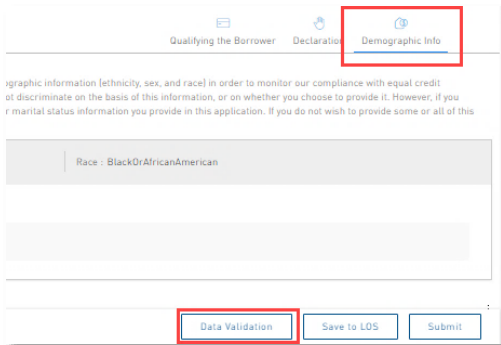


1. In the loan file, click the **new URLA** tab in the navigation pane to view the imported loan information in detail.

Note: Use the tabs at the top of the window above the borrower(s) names to navigate the URLA form.



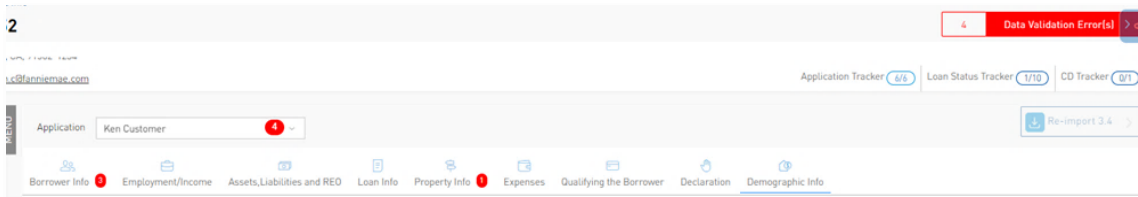
2. Click **Data Validation** on the last tab of the URLA to ensure the required fields have data.



Note: If no validation errors are found, the portal automatically goes to **Price Loan**.

3. If there are errors, resolve before continuing to **Product & Pricing**.

Example: Four **Data Validation Errors** found must be resolved before **Pricing**.

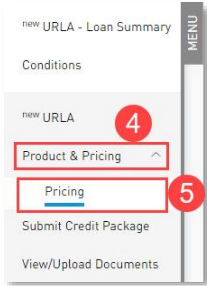


Non-Del Portal – Price and Lock a Loan

Last Updated: May 13, 2022



4. On the navigation pane, select **Product & Pricing**.
5. Click **Pricing**.



6. Input all required information. Required fields have a red asterisk (*) next to the field name.

First Lien Search Criteria

Loan Type *	Loan Term *	Amortization Type *
VA	30 Yrs	Fixed
First use of VA loan program	Exempt from VA funding Fee	
Yes No	Yes No	





7. Complete **First Lien Search Criteria**.
 - a. Select **Loan Type** from the drop-down list.
 - i. If **Loan Type** is **Non-Agency Products**, select the **Non-Agency Product Type**.
 - b. Select **Yes** or **No** for **Interest Only**.
 - c. Select **Prepayment Penalty**.
 - d. Select the number of days in the **Desired Lock Period (Days)** from the drop-down menu.

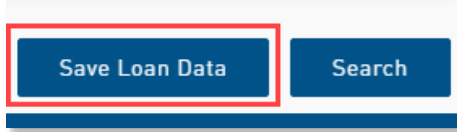
The screenshot shows the 'First Lien Search Criteria' form. Annotations are as follows: 'a' points to the 'Loan Type' dropdown menu; 'b' points to the 'Interest Only' dropdown menu; 'c' points to the 'Prepayment Penalty' dropdown menu; and 'd' points to the 'Desired Lock Peri...' dropdown menu.

This screenshot shows the 'First Lien Search Criteria' form with the 'Loan Type' dropdown menu open, highlighting 'Non-Agency Products'. A red arrow points from this selection to the 'Non-Agency Products' section below, where the 'Product Type' dropdown menu is also open, showing options like 'DSCR', 'Business Bank Stmt - 12 Months', etc. Annotations 'a' through 'i' are present: 'a' points to the 'Loan Type' dropdown; 'b' points to the 'Interest Only' dropdown; 'c' points to the 'Prepayment Penalty' dropdown; 'd' points to the 'Desired Lock Peri...' dropdown; and 'i' points to the 'Product Type' dropdown.





8. Click **Save Loan Data**.



Note: Any missing data results in error.

Example: Missing **Purchase Price** and warning at the top of the screen.

Price Loan

Lock requests are accepted after 10:00AM ET.
Please refer to Daily Pricing and After Market Rate Protection section of the Selling Guide for more information.

Please enter all the required fields.

Loan Information

Loan Amount *	Purpose of Loan *	Impound Waiver *
\$ 315,400	Purchase	Not Waived

Is there a subordinate financing on this loan?

Yes No

LTV / CLTV
0.000 / 0.000

Purchase Price *

* Required Field

Months Of Reserves*
36

Total Loan Amount
0.000

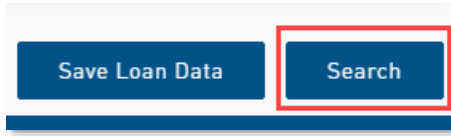
9. Input any missing data and click **Save Loan Data** again.

Note: You cannot proceed until all required fields have information and loan data has been saved.

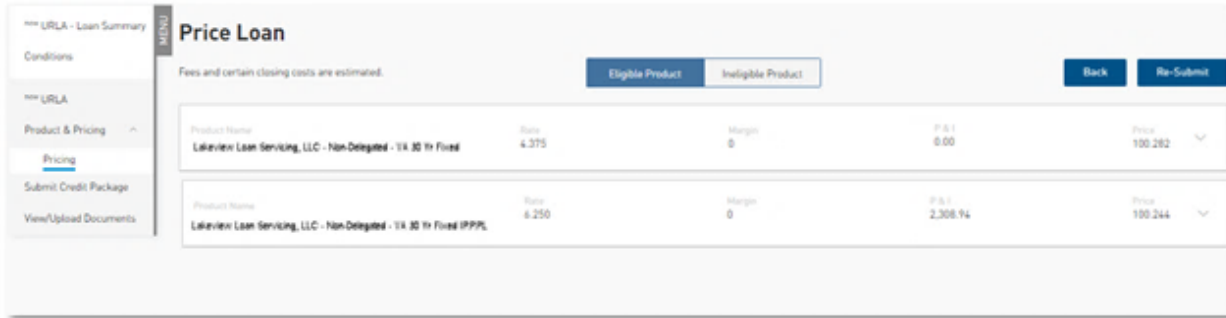




10. Click **Search**.

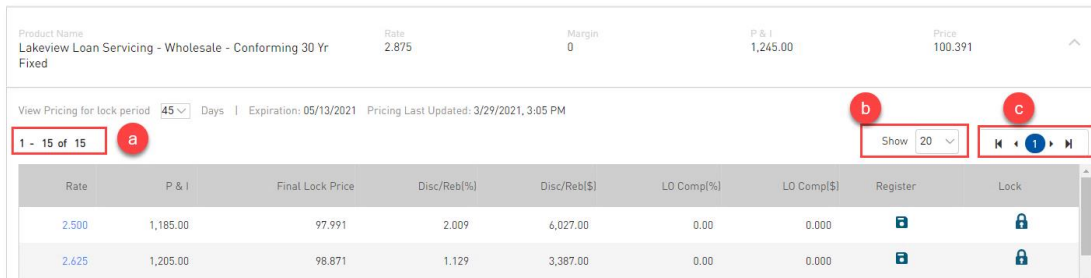


Outcome: A list of eligible products displays.



11. Select a product from the list to view the expanded rate stack.

- a. Indicates the number of rates offered in a rate stack.
- b. Indicates the number of rates to **Show** on a page.
- c. Page buttons to advance or retreat viewing of rates based on the number of rates listed per page.





12. Select **Register** (float) or **Lock** to indicate the desired rate.

View Pricing for lock period: 45 Days | Expiration: 05/06/2021 | Pricing Last Updated: 3/22/2021, 10:21 AM

1 - 10 of 15

Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)	LO Comp(%)	LO Comp(\$)	Register	Lock
2.500	395.00	97.352	2.648	2,648.00	0.00	0.000	<input type="checkbox"/>	<input type="checkbox"/>
2.425	402.00	98.215	1.785	1,785.00	0.00	0.000	<input type="checkbox"/>	<input type="checkbox"/>
2.750	408.00	99.014	0.986	986.00	0.00	0.000	<input type="checkbox"/>	<input type="checkbox"/>
2.875	415.00	99.688	0.312	312.00	0.00	0.000	<input type="checkbox"/>	<input type="checkbox"/>
3.000	422.00	100.466	-0.466	-466.00	0.00	0.000	<input type="checkbox"/>	<input type="checkbox"/>

Outcome: Pop-up window shows details of rate selected.

Do you want to save this selected product with specified rates?

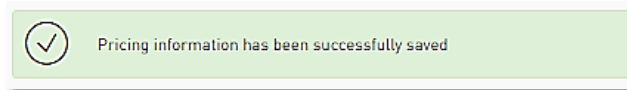
Product Name
Lakeview Loan Servicing - Wholesale - Conforming 30 Yr Fixed

Pricing Last Updated
3/29/2021, 3:05 PM
LO Compensation Lender Paid \$0.00 @0%

Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)
2.750	1,225.00	99.691	0.309	927.00

13. Click **Yes** to select.

Outcome: A green bar with a checkmark confirms the saved pricing information.



Example: Below is a pipeline view of loans after the product and price selection.

9000011517	Bayview Loans, LLC - Non-Delegated - Conf Agency Investor Plus 30 Year Fixed I/O with <=10 Properties Financed	Purchase	\$ 400,000	Floating	
9000011518	Bayview Loans, LLC - Non-Delegated - Conf Agency Investor Plus 30 Year Fixed with <=10 Properties Financed	Purchase	\$ 650,000	Locked	05/02/2022

Note: Lock confirmation generates the message shown below.

Confirm Lock

i The lock request has been submitted for processing. Once your request has been accepted, you will be able to see the updated status on lock confirmation screen. If you need any assistance on this loan, contact your VP or Director of Business Development.

