

To submit a profile change request, complete the following steps.

1. In the Non-Del Portal pipeline, click **Get Pricing**.

<		Pipeline		Active Purc	hased Cancelled/D	eclined	Get Prícing
	Pipeline	Search				/	~
 12	Create Loan	View Standard		Select	×		Go Reset
Ċ	Rate Sheet	Active	Loan(s)	Locke	ed Loan(s)	Submitted F	loating Loan(s)
		34	\$9.85M	1	\$300K	18	\$5.05M

Polly opens in a separate browser window.

#### 2. Click PRICING ENGINE.

#### Outcome:

3. Select Loan Pipeline. The pipeline is filtered to show only your loans.

4. Click the **Loan ID** to open the loan. Use the **Search** field if you do not see the loan you are looking for in the list.

POLLY/ Bayview - CND and WS (BLSC) ~	Loan Pipeline	Loan Pipeline					
PRICING ENGINE	Loan ID   Borrower   S000007687	Property Address 💠	Loan Amount 0	Lock Status 💠			
3 🖻 Loan Pipeline	8000007797		\$508,184	Locked			
Loan Scenarios	8000007695		\$96,750 \$284,843	Locked			

## 5. Click Reprice.



The **Reprice** screen appears.

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6. Click the down arrow next to **LOAN SCENARIO** or below the loan summary bar to open the loan details.

LOAN SCENARIO	$\sim$							
Loan			Property			Borrower		
Purchase	\$350000.0	LTV (70/70/70)	RI - Kent	Single Family	Primary	800 FICO	14.381 DTI Ratio	90 Mo. of Reserves
SEARCH CRITERIA	Eligible	Product(s)		$\bigcirc$				Jul 28, 2022 4:03 PM PDT
45 Day Lock	✓ Bank	Statement 30 Yr Fix	ed - WS330	<b>Par Rate</b> : 6.500%		Final P	rice: 100.100	

7. Edit the field that corresponds to your reprice request.

*Note:* White fields can be edited; grey fields cannot be edited.

LOAN SCENARIO	) ^ (						
Loan			Property			Borrower	
Cash-Out Refi	\$500000.0 / 0 Cashout	LTV (32.051/32.051/32.051)	NJ - Bergen	Single Family	Primary	779 FICO 2.31 DTI Ratio	Mo. of Reserves
Loan Purpose	Loan Amount	Property Value	State	County		FICO Monthly Income	DTI Ratio Mo. Reserves
Cash-Out R.x	\$500,000	\$975,000	New Jersey 🗸 🗸	Bergen	~	779 \$175,258	2.31
Refinance Purpose		Cash Out Amount	Property Type Oc	cupancy Units		Self Employed	
	~	\$0	Single Family	Primary ~ 1		Yes ~	J
Closed End Second	Cash Out Amou		Non-Occupancy Coborrow	rer		Multiple Applicants	First Time Home Buyer
				~		No ~	Yes ~
MI Paid By	Waive Escrow		Inspection Waiver			Paid By	
Borrower ~	Yes ~		Yes 🗸			Lender ~	
AUS	Lien Position		Non-Warrantable	Condotel		Interest Only	Multiple Significant Derogatory Credit Events
DU ~	First ~			~	~	No ~	~ 
Temporary Buydown						Prepayment Structure	Properties Financed
						~	Not Applicable 🗸 🗸

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8. Within the Loan Information section, confirm the Loan Purpose and Cash-Out Amount is accurate.

Loan Purpose	Cash-Out Amount			
Purchase	0.00			
Refi Cash out	The actual cash-out amount value.			
	The borrower can receive up to 2K or 1% of the			
Pofi Pata Tarm/Limited C.O.	loan amount, whichever is less. The exception to			
Kell Kate-Territy Limited C.O.	the rule is Texas loans, where the cash-out field			
	must be 0.00.			

# *Example:* The example below is for a purchase. The **Purchase Price** must be great than the **Loan Amount**.

LOAN SCENARIO	DAN SCENARIO IA						
Loan		Property			Borrower		
Purchase \$276149	LTV (96.89/96.89/96.89)	NC - Carteret	Single Family	Primary	650 FICO	DTI Ratio	Mo. of Reserves
Loan Purpose     Loan Amount       Purchase     \$276,149       Property Value     \$285,000	Purchase Price \$285,000	State North Carolin Property Type Single Family	County Carteret Occupancy Units Primary V	~	FICO 650 Self Employ No	Monthly Income	DTI Ratio Mo. Reserves

# *Example:* The example below is for a refi.

LOAN SCENARIO	OAN SCENARIO								
Loan			Property			Borrower			
No Cash-Out Refi	\$276149 / null Cashour	: LTV (96.894/96.894/96.894)	NC - Carteret	Single Family	Primary	650 FICO	DTI Ratio		Mo. of Reserves
Loan Purpose	Loan Amount	Property Value	State	County		FICO	Monthly Income	DTI Ratio	Mo. Reserves
No Cash-O>	\$276,149	\$285,000	North Carolina 🗸	Carteret	~	650			
Refinance Purpose		Cash Out Amount	Property Type Oc	cupancy Units		Self Emplo	yed	Properties Owne	ed
No Cash-Out	~		Single Family	Primary ~ 1		No	~		

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9. Click Refresh Pricing.

NonQM			
Documentation		Derogatory Event History	Late Payment History
Verification Method Bank Statement(s)	Business Yrs	(age of event in month) Bankruptcy 0 Charge Off 0 7	(# of occurrences) 0 x30x12 0 x30x24
Personal Yrs		Bankruptcy 0 Loan Mod 0	0 x60x12 0 x60x24
Credit Grade PPP Years	Non-Trad Credit	Bankruptcy 0 Default 0 13 Notice	0 x90x12 0 x90x24
Gift Funds Residual Income		Foreclosure 0 Short Sale 0	
	]	Deed In Lieu 0	
		-	Refresh Pricing

The **LOAN SCENARIO** section collapses and the **Eligible Product(s)** display based on the changes you made. The rate, previously selected by Sales is highlighted in green.

Outcome:

*Note:* If there are no options under **Eligible Product(s)**, or if the previous rate is no longer available, close out of Polly and email the <u>Lock Desk/Secondary Marketing</u>.

10. Select the previous rate highlighted in green to expand/collapse the **Pricing Adjustments** details for that rate. Click the blue text links for any notes or advisory details.

5.500	96.710	\$1,277	-	3.290 (\$7,402)	60	~
5.375	96.230	\$1,259	-	3.770 (\$8,482)	60	~
			-2.770			
Conf. Conv.	Second Home LLP	As	-2.125			
Conf. Conv F	Full Doc Cashout L	LPA	0.250			
Conf. Conv S	State Level LLPA		-0.020			
Conf. Conv (	Cash Out / LTV LLP	A	-0.625			
LLPA	neo / En / lajasan	icitos istra	0.250			
LLPA Adjustmer	nts: -2.770	ents > 15VP	-0.250			
Pricing Adju	stments					
5.250	95.646	\$1,242	-	4.354 (\$9,796)	60	^
5.125	95.768	\$1,225	-	4.232 (\$9,522)	60	$\sim$
4.990	95.244	\$1,206	-	4.756 (\$10,701)	60	$\sim$
4.875	94.667	\$1,190	-	5.333 (\$11,999)	60	~

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## 11. Click Select Rate.

SEA	RCH CRITERIA	Eligible	Product(s)				Jul 28, 2022 4:08 PM PDT			
45	Day Lock 🗸 🗸	Bank	Statement 30 Yr	Fixed - WS330	Par Rate: 6	.500%	Final Price: 10	0.100		
	Interest Only		Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period		
Loar	n Туре		5.500	97.100	\$1,987		2.900 (\$10,150)	45	~	
	Conventional		5.625	97.475	\$2,014		2.525 (\$8,837)	45	~	
	Jumbo NonOM		5.750	97.850	\$2,042		2.150 (\$7,525)	45	~	
	FHA		5.875	98.225	\$2,070		1.775 (\$6,212)	45	~	
	VA		6.000	98.600	\$2,098		1.400 (\$4,900)	45	~	
	USDA		6.125	98.975	\$2,126		1.025 (\$3,587)	45	~	1
Fixe	d Programs		6.250	99.350	\$2,155		0.650 (\$2,275)	45	~	
$\leq$	30 Yr		6.375	99.725	\$2,183		0.275 (\$962)	45	~	
	25 Yr	PR	6.500	100.100	\$2,212		-0.100 (-\$350)	45	<u> </u>	
	15 Yr		6.625	100.463	\$2,241		-0.462 (-\$1,618)	45	~	
	10 Yr		6.750	100.825	\$2,270		-0.825 (-\$2,887)	45	~	
			6.875	101.138	\$2,299		-1.137 (-\$3,981)	45	~	
Re	efresh Pricing		7.000	101.450	\$2,328		-1.450 (-\$5,075)	45	÷	
			7.125	101.750	\$2,358	-	-1.750 (-\$6,125)	45	~	
			7.250	101.750	\$2,387		-1.750 (-\$6,125)	45	~	
			7.375	101.750	\$2,417		-1.750 (-\$6,125)	45	~	
			7.500	101.750	\$2,447		-1.750 (-\$6,125)	45	v	
			7.005	404 750	** ***		1750/20105			*
							_			_
				Selected: Ban	k Statement 30	Yr Flxed - WS33	0 at 6.375%	Cancel Reprice	Select Rate	

#### Outcome:

# A confirmation screen appears showing the **Current Lock** and the **Lock After Reprice** with the new rate you selected.

	Current Lock		Lock After Reprice 2 at 12:26 pm	
	Confirmed	Thursday, Jul 28th, 2022 at 12:26 pm		
	Product:	Bank Statement 30 Yr Fixed - WS330	Product:	Bank Statement 30 Yr Fixed - WS330
	Note Rate:	6.375	Note Rate:	6.375
	Final Price:	99.725	Final Price:	99.725
	Credit/Cost:	0.275 (\$963)	Credit/Cost:	0.275 (\$963)
Are	you sure you wa	nt to request a reprice with these chang	Product: Bank Statem Note Rate: 6.375 Final Price: 99.725 Credit/Cost: 0.275 (\$963) anges?	
	Cance	Request Reprice		

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*Note:* If changes are needed, click **Select Rate** under the loan summary bar to return to the rates list and select another rate, or click **Cancel Reprice**.

Loan			Property		I	Borrower
Cash-Out Refi	\$225000 / 35294 Cashout	LTV (75/75/75)	OH - Lake	Single Family	Secondary 7	771 FICO 39.808 DTI I
< Select Rate						
	Current Lock				Lock After R	eprice
	Confirmed	Friday, Jul 1st	, 2022 at 04:04 pr			
	Product: Note Rate: Final Price: Credit/Cost:	30 Yr Fixed (L 5.250 95.646 4.354 (\$9,796	30 Yr Fixed (Loan Amount > \$150k and =conforming limit) 5.250 95.646 4.354 (\$9,796)			30 Yr Fixed (Loan 4.875 94.667 5.333 (\$11,999)
	Are you su	ure you want t	o request a repri	ce with these changes?		
		Cancel Rep	price Reque	st Reprice		

12. After confirming the accuracy of the requested changes, click **Request Reprice**.

Current Lock		Lock After Reprice	
Confirmed	Thursday, Jul 28th, 2022 at 12:26 pm		
Product: Note Rate: Final Price: Credit/Cost:	Bank Statement 30 Yr Fixed - WS330 6.375 99.725 0.275 (\$963)	Product: Note Rate: Final Price: Credit/Cost:	Bank Statement 30 Yr Fixed - WS330 6.375 99.725 0.275 (\$963)
Are you sure you want to request a reprice with these changes?			
Cancel	Reprice Request Reprice		

#### Outcome:

A message appears confirming the profile change was submitted.



### 13. Save and close the loan in the Non-Del Portal.

**Important**: Polly cannot initiate the profile change request while the loan is still open, so be sure to close the loan immediately.

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