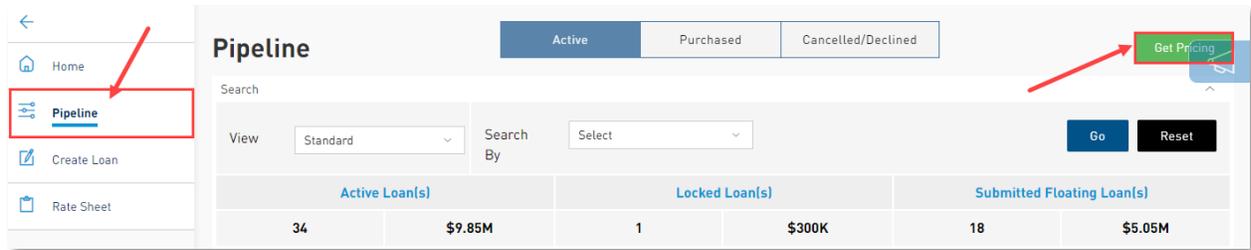


To submit a profile change request, complete the following steps.

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

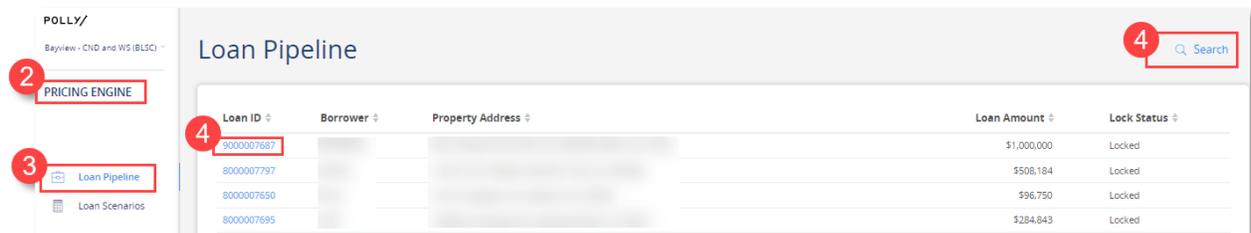


Polly opens in a separate browser window.

2. Click **PRICING ENGINE**.

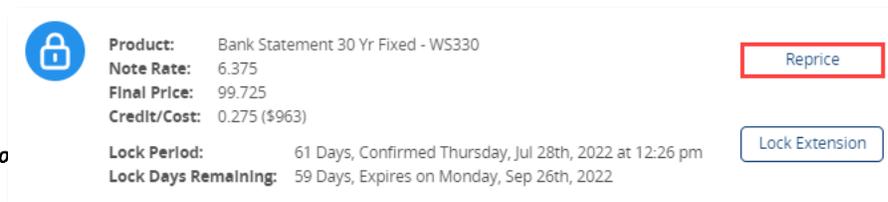
Outcome:

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.



5. Click **Reprice**.

Outco



The **Reprice** screen appears.

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

- Edit the field that corresponds to your reprice request.

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



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.
Refi Rate-Term/Limited C.O.	The borrower can receive up to 2K or 1% of the loan amount, whichever is less. The exception to 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 ^

Loan
Purchase \$276,149 LTV (96.89/96.89/96.89)

Property
NC - Carteret Single Family Primary

Borrower
650 FICO -- DTI Ratio -- Mo. of Reserves

Loan Purpose	Loan Amount	Purchase Price	State	County	FICO	Monthly Income	DTI Ratio	Mo. Reserves
Purchase	\$276,149	\$285,000	North Carolina	Carteret	650			

Property Value: \$285,000

Property Type	Occupancy	Units	Self Employed	Properties Owned
Single Family	Primary	1	No	

Example: The example below is for a refi.

LOAN SCENARIO ^

Loan
No Cash-Out Refi \$276,149 / null Cashout LTV (96.894/96.894/96.894)

Property
NC - Carteret Single Family Primary

Borrower
650 FICO -- DTI Ratio -- Mo. of Reserves

Loan Purpose	Loan Amount	Property Value	State	County	FICO	Monthly Income	DTI Ratio	Mo. Reserves
No Cash-Out	\$276,149	\$285,000	North Carolina	Carteret	650			

Refinance Purpose: No Cash-Out Cash Out Amount:

Property Type	Occupancy	Units	Self Employed	Properties Owned
Single Family	Primary	1	No	





9. Click Refresh Pricing.

NonQM Documentation

Verification Method: Business Yrs:

Personal Yrs:

Credit Grade: PPP Years: Non-Trad Credit:

Gift Funds: Residual Income:

Derogatory Event History

(age of event in month)

Bankruptcy 7 Charge Off

Bankruptcy 11 Loan Mod

Bankruptcy 13 Default Notice

Foreclosure Short Sale

Deed In Lieu

Late Payment History

(# of occurrences)

x30x12 x30x24

x60x12 x60x24

x90x12 x90x24

x120x12 x120x24

[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 [Lock Desk/Secondary Marketing](#).

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.

4.875	94.667	\$1,190	-	5.333 (\$11,999)	60	▼
4.990	95.244	\$1,206	-	4.756 (\$10,701)	60	▼
5.125	95.768	\$1,225	-	4.232 (\$9,522)	60	▼
5.250	95.646	\$1,242	-	4.354 (\$9,796)	60	▼
Pricing Adjustments						
LLPA Adjustments: -2.770						
Conf. Conv FICO / LTV Adjustments > 15YR -0.250						
LLPA						
Conf. Conv Cash Out / LTV LLPA -0.625						
Conf. Conv State Level LLPA -0.020						
Conf. Conv Full Doc Cashout LLPA 0.250						
Conf. Conv. Second Home LLPAs -2.125						
-2.770						
5.375	96.230	\$1,259	-	3.770 (\$8,482)	60	▼
5.500	96.710	\$1,277	-	3.290 (\$7,402)	60	▼



11. Click Select Rate.

SEARCH 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: 100.100

Interest Only

Loan Type
 Conventional
 Jumbo
 NonQM
 FHA
 VA
 USDA

Fixed Programs
 30 Yr
 25 Yr
 20 Yr
 15 Yr
 10 Yr

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period	
5.500	97.100	\$1,987	-	2.900 (\$10,150)	45	
5.625	97.475	\$2,014	-	2.525 (\$8,837)	45	
5.750	97.850	\$2,042	-	2.150 (\$7,525)	45	
5.875	98.225	\$2,070	-	1.775 (\$6,212)	45	
6.000	98.600	\$2,098	-	1.400 (\$4,900)	45	
6.125	98.975	\$2,126	-	1.025 (\$3,587)	45	
6.250	99.350	\$2,155	-	0.650 (\$2,275)	45	
6.375	99.725	\$2,183	-	0.275 (\$962)	45	
PR	6.500	100.100	\$2,212	-	-0.100 (-\$350)	45
6.625	100.463	\$2,241	-	-0.462 (-\$1,618)	45	
6.750	100.825	\$2,270	-	-0.825 (-\$2,887)	45	
6.875	101.138	\$2,299	-	-1.137 (-\$3,981)	45	
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	

Selected: Bank Statement 30 Yr Fixed - WS330 at 6.375%

Outcome:

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

Current Lock

Confirmed Thursday, Jul 28th, 2022 at 12:26 pm

Product: Bank Statement 30 Yr Fixed - WS330

Note Rate: 6.375

Final Price: 99.725

Credit/Cost: 0.275 (\$963)

Lock After Reprice

Product: Bank Statement 30 Yr Fixed - WS330

Note Rate: 6.375

Final Price: 99.725

Credit/Cost: 0.275 (\$963)

Are you sure you want to request a reprice with these changes?

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 SCENARIO

Loan	Property	Borrower
Cash-Out Refi \$225000 / 35284 Cashout	LTV (75/75/75) OH - Lake Single Family	Secondary 771 FICO 39.808 DTI R

< Select Rate

Current Lock	Lock After Reprice
Confirmed Friday, Jul 1st, 2022 at 04:04 pm	
Product: 30 Yr Fixed (Loan Amount > \$150k and =conforming limit)	Product: 30 Yr Fixed (Loan
Note Rate: 5.250	Note Rate: 4.875
Final Price: 95.646	Final Price: 94.667
Credit/Cost: 4.354 (\$9,796)	Credit/Cost: 5.333 (\$11,999)

Are you sure you want to request a reprice with these changes?

Cancel Reprice Request 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: 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 want to request a reprice with these changes?

Cancel Reprice Request Reprice

Outcome:

A message appears confirming the profile change was submitted.



A reprice was initiated on Saturday, Jul 2nd, 2022 at 10:47 am and will be automatically processed by your lock desk.

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.