

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.

6	Herne > Pipetine > Demographic Info
Homa	Loan# 9000012809
Pipeline	KEN CUSTOMER
Price Scenario	○ 10455 Birch 50, BJRBANK, CA, 19502-1224 □ 818-222-2222) ○ <u>stacksor/skblirg.com</u> Application Tracker (UE) Loan Status Tracker (UE)
Create Loan	mm URLA - Laun Summary R Application KEN CUSTOMER
	new URLA
La Ca	Vew/Upliced Documents
48	A 🖉 KEN CUSTOMER Interview Type : Face-Io-Face Int Ethnicity : Hopanic a Gender : Male Race : BlackOrAfricanA

2. Click the last tab, **Demographic Info**, scroll to the bottom of the page, then click **Data Validation** on the last tab of the URLA to ensure required fields have data.

🖑 Declaration	Demographic Inf	0			
edit opportunity, I for "Race." The n in person, Fed	fair housing, and h law provides that s	iome mortga ve may not d juire us to no	ge disclosure law iscriminate on the ite your ethnicity,	sex, and race on the	d to
nder : Mate		Race : Black	DrAfricanAme		
	Data Val	dation	Save to L03	5 Submit	1

Note: If no validation errors found, the portal will automatically open the **Price Loan** screen.

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

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

Data Validation Error(s)									
n Tracker 6/6 Loan Status Tracker 1/10 CD Tracker 0/1	Application Tracket								niemae.com
Re-import 3.4							0	en Costemar	Application K
	730		-		8		a	en customer	00
	Demographic Info	Declaration	Qualifying the Borrower	Expenses	Property Info	Loan Info	Assets, Liabilities and REO	Employment/Income	forrower Info



COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 1 of 6





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

Conditions	
new URLA	
Product & Pricing	
Pricing	5
Submit Credit Package	

6. Input all required information.

Note: Required fields have a red asterisk (*) next to the field name.

- 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 Loan Term years from the drop-down menu
 - c. Select Fixed or ARM for Amortization Type
 - d. Select Yes or No for Interest Only.
 - e. Select Prepayment Penalty.
 - i. If no prepayment penalty, select **No Prepay** from the drop-down menu.
 - f. Select Automated U/W System from the drop-down menu.
 - g. Select the days in the **Desired Lock Period (Days)** from the drop-down menu.

First Lien Search Criteria Lean Type * Non-Agency Products	Losan Term * 30 Yrs C Fixed ~	
Buy Down None	No Properties Financed Propayment Penalty Propayment Penalty No Prepay	~
Automated U/W System * Manual/Traditional		
Berrower Pays MI (III Required) * Yes	Desired Lock Peried (Days) 30 V	

Lakeview Loan Servicing Proprietary and Confidential Orig: May 6, 2022_LS_BS COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 2 of 6



Non-Del Portal – Price and Lock a Loan

Last Updated: January 25, 2023



8. Click Save Loan Data.



Note: Any missing data results in error.

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.

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.

es and certain closing costs are estimated.		Eligible Product	Ineligible Product		Back	Re-Subm
Product Name	Rate		P & I	Price		

Outcome: The results return no eligible products.

Price Loan			
Fees and certain closing costs are estimated.	Eligible Product Ineligible Product	Back	Re-Subn
 No eligible products are available for the selected parameters at this ti 	ime. Please change your search criteria and try again.		
-		,	



COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 3 of 6





- 11. Click on Ineligible Products
- 12. Select the dropdown option to review the ineligible reason

Price Loan			
Fees and certain closing costs are estimated.	Eligible Product Ineligible Product	Back Re-Su	ıbmit
Product Name Bayview Loans, LLC - Non-Delegated - DSCR >= 1.30 Fixed 30/	/10 Yr I/O		^
Reasons I/O Product			
DSCR: LTV Eligibility Matrix (Not NWC) (Category 4)			
Product Name Bayview Loans, LLC - Non-Delegated - DSCR >= 1.30 Fixed 30/	/5 Yr I/O		~

13. Click on Back to return to the previous screen



- 14. Update the necessary information
- 15. Click Search



- 16. Select a product from the list to view the expanded rate stack.
 - a. Indicates number of rates offered in a rate stack.
 - b. Indicates number of rates to Show on a page.
 - c. Page buttons to advance or retreat viewing of rates based on number of rates listed per page.

ayview Loans, I Year Fixed	LLC - Non-Delegated	- Bank Statement	Rata 7.375	P & 1 2,072.03		Price 100.000		•
w Pricing for to	ck period 30 🗸 Days	Expiration: 02/12/202	3 Pricing Last Update	ed: 1/13/2023, 12:00 AM				
- 10 of 28	a						Show 10 🗸	н + 🚺 + н
- 10 of 28 Rate	P&I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)	LO Comp(%)	L0 Comp(\$)	Show 10 ~	H · () · H

Lakeview Loan Servicing Proprietary and Confidential Orig: May 6, 2022_LS_BS COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 4 of 6





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



a. If **Register** is selected, click **Yes** in the pop-up window confirming the details.

0)o you want to sav	e this selected prod	luct with specifi	ied rates?
Product Name		Pricing L	ast Updated	
Bayview Loans, LLC - Non-Deleg	ated - Bank Statement 30 Year	Fixed 1/13/202	3, 12:00 AM	
		L0 Comp	ensation Lender Paid \$0.0	0 80%
Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)
7.250	2,046.53	99.500	0.500	1,500.00
		Yes No	I	

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



b. If Lock is selected, review the details on the next screen

onfirm Lock				
Product Name Bayview Loans, LLC - Non-Delegated - Bank Statement 30 Disc/Reb(%) 0.500 1,500.00	Rate 7,250	户点) 2,046-53	Final Lack P 99,500	Yice
Reason		Points	Rate	Margin
BKSTMT: FICO/LTV LLPA		0.000	0.000	0.000
BKSTMT: State LLPA		0.000	0.000	0.000
Total Adjustments		0.000	0.000	0.000

Lakeview Loan Servicing Proprietary and Confidential Orig: May 6, 2022_LS_BS COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 5 of 6



Lakeview

i. Scroll to the bottom of the screen and click Confirm Lock



Last Updated: January 25, 2023

Outcome: Lock confirmation generates the message shown below.

Confirm Lock	l
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.	

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

Lakeview Loan Servicing Proprietary and Confidential Orig: May 6, 2022_LS_BS COR Non-Del BDD Non-Del Portal – Price and Lock a Loan Page 6 of 6

