Non-Delegated

Correspondent Lender Reference Guide

Price and Lock a Loan



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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.

PA BREYTMAN ⊙ 422 PA Way, Miami, FL, 3310 ↓ 777-888-9999 ☑ staciet	1 xoris@bftg.com							Applicatio	n Tracker 6/6 Loar	Status Tracker 1/6
new URLA - Loan Summary	Application	PA BREYTMAN	×							
Conditions	යි. Borrower Info	😑 Employment/Income	() Assets,Liabilities and REO	💌 Loan Info	😕 Property Info	C Expenses	Qualifying the Borrower	් Declaration	Operation of the second sec	
Product & Pricing ~	PA BREYTMA	AN								
Submit Credit Package View/Upload Documents	Borrower	Add Additional Borrov	ver							
	~ 🗳 PA	BREYTMAN	SSN : XXX-XX-	9999	Cell Phone	: (888) 777-99	999 5	255 DECKER LN	, 18974, Warminster, PA	- 🗸
	Personal	Information								

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.

Borrower Info @ Demographic	Employment/Income	Assets, Liabilities and REO	E Loan Info	🛱 Property Info	Expenses	Cualifying the Borrower	C Declaration	
Demographi The purpose fulfilled. For compliance of You may sele information, require us to marital statu PA BREYT	c Info of Borrower and Co- of collecting this informati residential mortgage lendi with equal credit opportuni ect one or more designation or on whether you choose note your ethnicity, sex, ar is information you provide i	Borrower on is to help ensure that all ap ng, Federal law requires that w ty, fair housing, and home mor is for "Ethnicity" and one or m to provide it. However, if you ch w race on the basis of visual o n this application. If you do not ator Info	oplicants are we ask applic tgage disclos ore designati hoose not to p bservation or t wish to prov	treated fairly and cants for their den sure laws. You are ions for "Race." Ti provide the inform r surname. The la ride some or all of	that the hous nographic info e not required he law provid hation and you w also provid f this informa	ing needs of communities a ormation (ethnicity, sex, and to provide this information, es that we may not discrimi u have made this applicatior es that we may not discrimi tion, please check below.	ind neighborhoods are be race) in order to monitor but are encouraged to do nate on the basis of this in person, Federal regul nate on the basis of age o	ing our oso. ations ar
Rever	t to Saved				Data	Validation Save	to LOS Submi	it

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.

: Infe	0							
7							5 Data Validat	tion Error(s) 📏 🧹
0.1								
01								
ebor	is@bftg.com					Application	Tracker (6/6) Loan Sta	itus Tracker (1/6)
100								
B	Application	PA BREYTMAN	5 -					
ž								
		e	(1)		8	3		0
	Borrower Info	Employment/Income	Assets,Liabilities and REO 🧧	Loan Info 🟮	Property Info 🤨	Expenses	Qualifying the Borrower	Declaration
	Ø							
	Demographic In	fo						

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



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	Loan Term * 30 Yrs	Bv	Amortization Type *	
	Buy Down None	Interest Only * No	D .	Properties Financed 3	Prepayment Penalty No Prepay
Ø	Automated U/W Syste Manual/Traditional ~				
	Borrower Pays MI (If R_ Yes ~	Desired Lock Perio 30	d (D		



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8. Click Save Loan Data.



Note: Any missing data results in error.



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.

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Outcome: A list of eligible products displays.

Fees and certain closing costs are estimated.	Eligible Product	Ineligible Product		Back	Re-Subr
Product Manage					
Product Name Bayview Loans, LLC - Non-Delegated - DSOD - 150 Sized 20 Ye	Rate 7.250	687.29	Price 100.275		

Outcome: The results return no eligible products.

Price Loan Fees and certain closing costs are estimated.	Eligible Product Ineligible Product	Back	Re-Submit
\bigcirc No eligible products are available for the selected parameters at t	his time. Please change your search criteria and try again.		



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

ees and certain closing costs are estimated.	Eligible Product	Ineligible Product	Back
Bayview Loans, LLC - Non-Delegated - I	OSCR 1.25 - 1.49 Fixed	30 Yr	
Bayview Loans, LLC - Non-Delegated - I	OSCR 1.25 - 1.49 Fixed	30 Yr	
Bayview Loans, LLC - Non-Delegated - I	DSCR 1.25 - 1.49 Fixed	30 Yr	
Reasons	OSCR 1.25 - 1.49 Fixed	30 Yr	

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.

Product Nam Bayview Lo DSCR >= 1	oans, LLC - .50 Fixed 30	Non-Delegated -) Yr	Rate 7.250	P & 687	.29	Price 100.275			^	
View Pricing	g for lock peri 28	iod 30 V Days	Expiration: 04/	03/2025 Pricing	g Last Updated: 3	B Show 10	м) ~	k (1)	M	C
Rate	P & I	Final Lock Price	Disc/Reb(%)	Disc/Reb(\$)	LO Comp(%)	LO Comp(\$)	Register	Lock	*	
6.500	636.81	95.775	4.225	4,256.69	0.000	0.00	8	A		



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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

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

Product Name Bayview Loans, LLC - Non-Delega	ited - DSCR >= 1.50 Fixed 30)Yr :	Pricing Last Updated 3/4/2025, 12:00 AM LO Compensation Lender Paid \$0.00 @0%			
Rate 6.500	P&I 636.81	Final Lock Pric 95.775	e Disc/Reb(%) 4.225	Disc/Reb(\$) 4,256.69		
		Yes	No			

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



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

Co	nfirm Lock	c					
Proc	luct	ß					
	Product Name Bayview Loans, LLC - Disc/Reb(%) 3.225	Non-Delegated Disc/Reb(\$) 4,256.69	Rate 6.500	P & I 636.81		Final Lock Price 95.775	
	Reason				Points	Rate	Margin
	DSCR: Prepayment Pe	enalty LLPA			0.000	0.000	0.000
	Seller Incentive - Bay	view Correspondent			0.000	0.000	0.000



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c. Scroll to the bottom of the screen and click **Confirm Lock**



Outcome: Lock confirmation generates the message shown below.



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





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