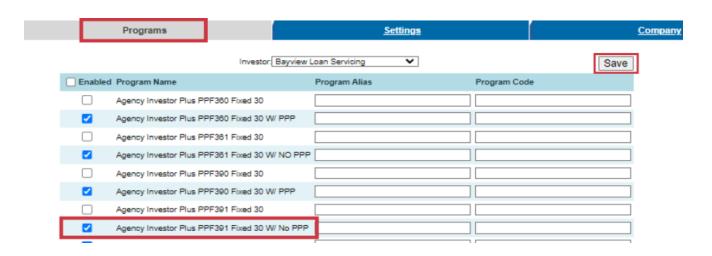


Agency Investor Plus IO no PPP – Pricing Engines

# **Encompass Product and Pricing Service (EPPS)**

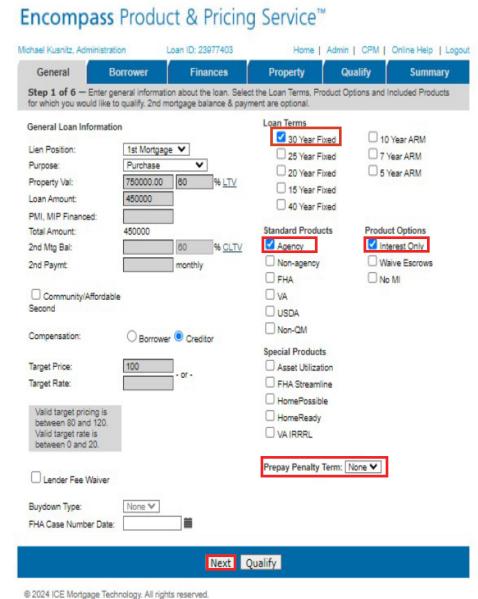
### **Product activation**

- Navigate to the Programs tab and select Agency Investor Plus PPF391
  Fixed 30 W/ No PPP
- Click Save



#### Scenario

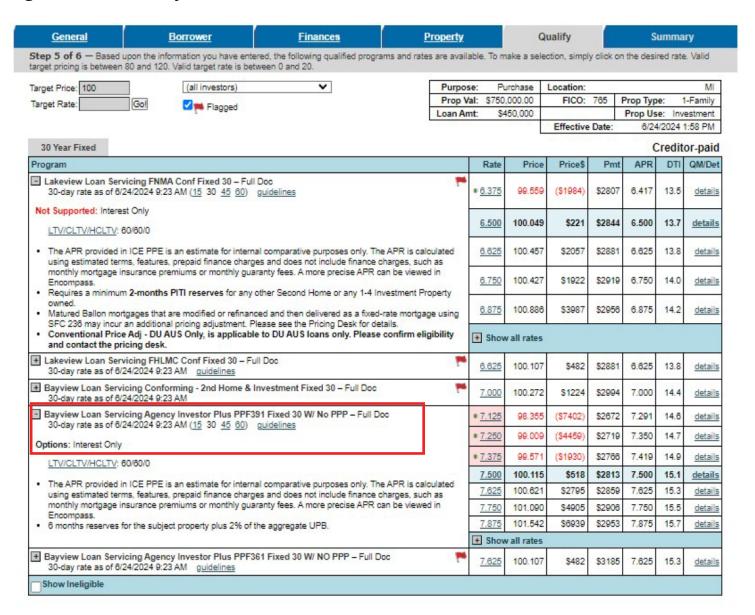
- Navigate to the General tab
- Select 30 Year Fixed under the Loan Terms section
- · Select Agency under the Standard Products section
- Select Interest Only under the Product Options section
- · From the Prepayment Penalty Term drop-down menu select None
- Click Next



# **Encompass Product and Pricing Service (EPPS)**

#### **Results**

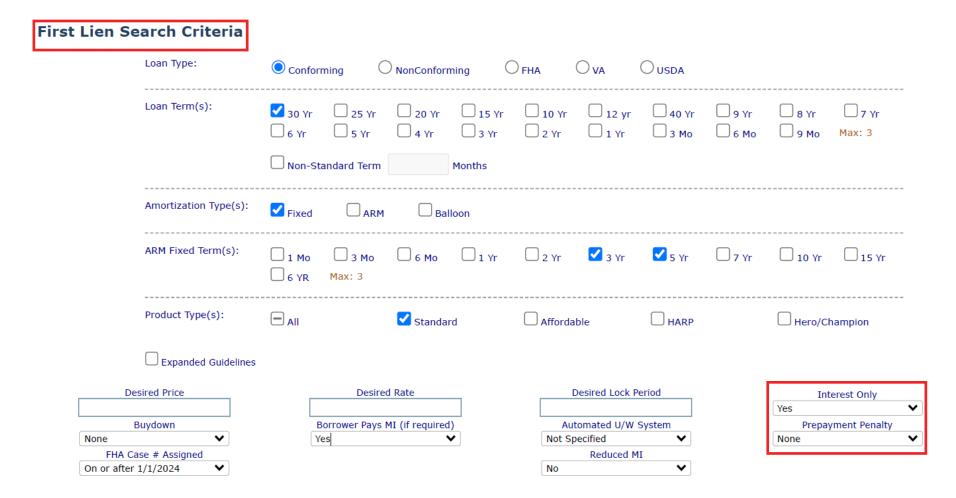
Navigate to the Qualify tab to review the results



## **Optimal Blue**

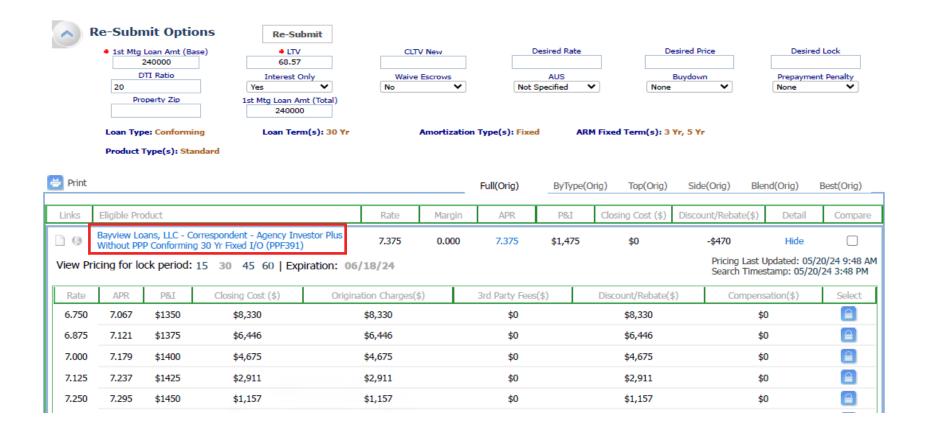
#### Scenario

- Within the Product Search page navigate to the First Lien Search Criteria
- · From the Interest Only drop-down menu select Yes
- From the Prepayment Penalty drop-down menu select None



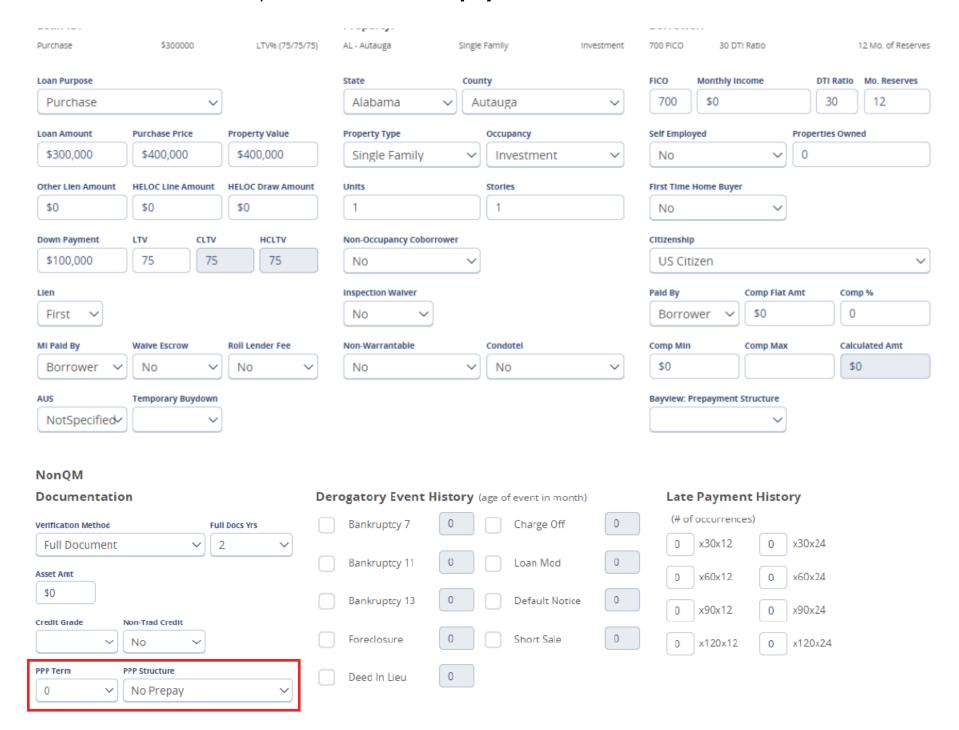
### Results

· Navigate to the Product Search Results page to review the results



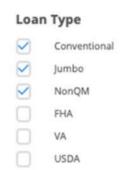
#### Scenario

- Navigate to the Loan Scenario page
- From the PPP Term drop-down menu select 0
- From the PPP Structure drop-down menu No Prepay



- Also on the Loan Scenario page on the left hand side menu labeled Loan Type select one of three options
  - Conventional
  - Jumbo
  - NonQM

**Note:** PPPF391 can fall into any 3 of those loan type buckets (CONV/Jumbo/NonQM), so depending on the loan characteristics, select the corresponding box.



# Polly

### **Results**

• Navigate to the Qualify tab to review the results

