

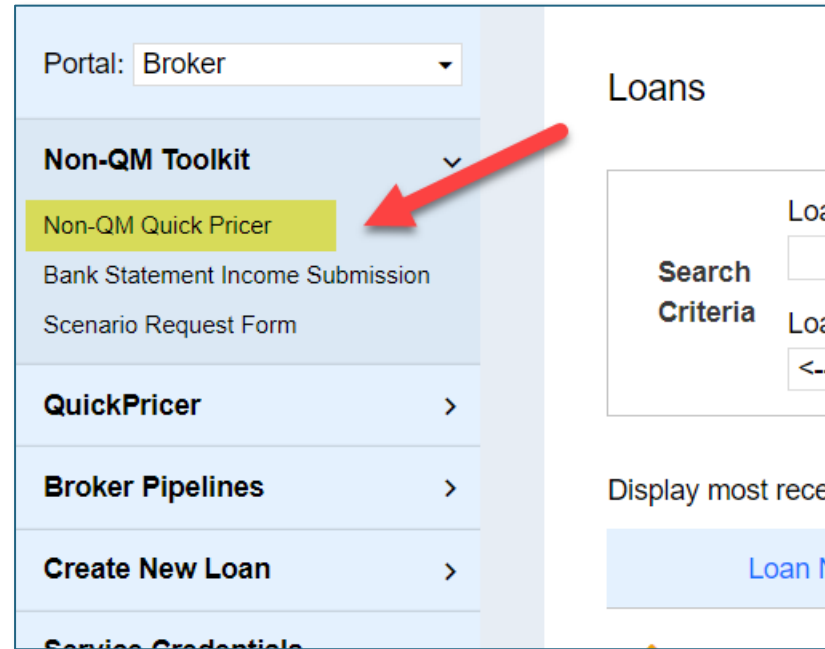


How to use the Non-QM QuickPricer Tool

Located in Broker Portal



This feature can be used to see pricing options for a client without submitting a full application.



You will find the Non-QM Quick Pricer tool in your broker portal on the left-hand side.

Login to the Community Savings broker portal and enter the required information (see next page)

**If you are pricing a P&L program select Full Document as the Income Doc Type and mark "Is P&L" as Yes.

Loan	
Loan Amount*	<input type="text" value="\$0.00"/>
LTV %*	<input type="text" value="0.000%"/>
Loan Purpose	<input type="text" value="Purchase"/>
DTI %*	<input type="text" value="0"/>
Occupancy	<input type="text" value="Primary Residence"/>
Property Type	<input type="text" value="SFR"/>
Property State*	<input type="text"/>
ITIN Loan	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is P&L?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower	
Credit Score*	<input type="text" value="0"/>
Housing History	<input type="text" value="0x30"/>
Housing Events	<input type="text" value="None"/>
Bankruptcy	<input type="text" value="None"/>
Citizenship	<input type="text" value="US Citizen"/>
Income Doc Type	<input type="text" value="Full Document"/>



Any fields with a red * are required. The more information from your scenario you input the more accurate your pricing will be.



Once all information has been entered click on PRICE.



Loan Program

Shows standard and Interest Only Program

Rate and corresponding discount points

Results

Eligible Loan Programs	RATE	POINTS	
- 10/6 MO NONCONFORMING 5/1/5 30 YR ARM			
CA 10/6 SOFR ARM View More <input type="checkbox"/>	11.125	0.000	select rate
CA 10/6 SOFR ARM IO View More <input type="checkbox"/>	11.375	0.000	select rate
- 30 YR FIXED NONCONFORMING			
CA 30 YR FIXED View More <input type="checkbox"/>	11.125	0.000	select rate
	11.000	0.375	select rate
	10.875	0.750	select rate
	10.750	1.125	select rate
	10.625	1.500	select rate
CA 30 YR FIXED IO View More <input type="checkbox"/>	11.375	0.000	select rate
- 40 YR FIXED NONCONFORMING			
CA 40 YR FIXED View More <input type="checkbox"/>	11.250	0.000	select rate
CA 40 YR FIXED IO View More <input type="checkbox"/>	11.500	0.000	select rate
- 5/6 MO NONCONFORMING 2/1/5 30 YR ARM			
CA 5/6 SOFR ARM View More <input type="checkbox"/>	11.000	0.000	select rate

The eligible program and rate options will generate for you to preview.

If you click "view more" it will expand to show you all rate/discount options.

Red rates indicate it is outside of Lock desk hours and the rate may not be current day pricing.



Contact Us

☉ If you have any questions, please reach out to your Junior Underwriter or Account Executive for assistance.

