

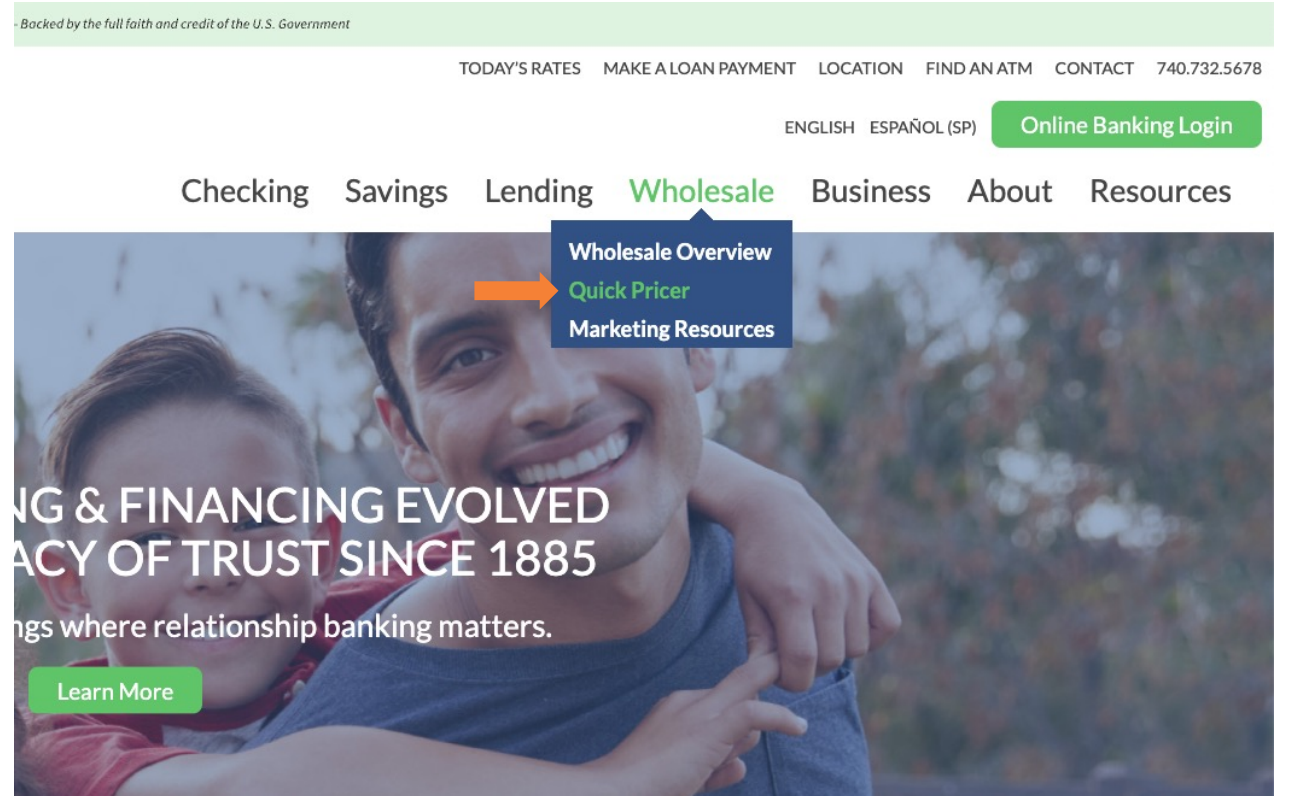
How To Use The Non-QM Quick Pricer Tool



How to Use the Non-QM Quick Pricer Tool

Navigate to Quick Pricer

Navigate to the Quick Pricer by clicking on “Wholesale”, and then “Quick Pricer” on the Community Savings homepage.



How to Use the Non-QM Quick Pricer Tool

Wholesale Quick Pricer

Complete all fields with the applicable loan information.

Wholesale Quick Pricer

The screenshot displays the Wholesale Quick Pricer tool interface. At the top, there are five dropdown menus for Product (Community ITIN), Citizenship (ITIN), Income Type (1 Year Tax Return), Occupancy (Primary Residence), and Purpose (Purchase). Below these are several input fields and sliders. The FICO score is set to 700 (range 580-850). The LTV is set to 75 (range 1-90). The Loan Amount is \$500,000 (range 100K-3M). Other fields include Amortization Type (30 Year Fixed), Property Type (SFR), Number of Units (1 Unit), State (Connecticut [CT]), Lock Period (30 Days), Interest Only (checked), Escrow Waiver (unchecked), Prepayment Penalty (N/A), Mortgage History (0x30x24), Broker Compensation (BPC), DTI (<= 43%), and Credit Event (N/A). On the right, a results panel titled 'One loan program found' shows 'CA ITIN 30' with FICO: 700 and LTV: 75. It displays a Rate of 8.500 and a Monthly Payment (P&I) of \$3,844.57. The Discount points are 0.000. A 'Show All Rates' link is also present. A disclaimer at the bottom of the results panel states: 'Pricing is provided based on the data entered. If criteria change once the loan is submitted based on the criteria of the subject loan file, pricing will be updated accordingly. Pricing as of 10/16/2024 3:10 PM Eastern.'



How to Use the Non-QM Quick Pricer Tool

Price/Rate

Pricing/rate will show on the right side.

CA 30 YR FIXED

FICO: 700 ⓘ LTV: 75 ⓘ [Show All Rates](#)

Rate	7.125	Monthly Payment (P&I)	\$3,368.59
Discount points	0.000		

- Pricing is provided based on the data entered.
- If criteria change once the loan is submitted based on the criteria of the subject loan file, pricing will be updated accordingly.
- Pricing as of 10/16/2024 3:12 PM Eastern.



How to Use the Non-QM Quick Pricer Tool

Price/Rate


For a rate stack with buy-down options click on “Show All Rates”

CA 30 YR FIXED

FICO: 700 ⓘ LTV: 75 ⓘ [Show All Rates](#)

Rate: 7.125 ⓘ Monthly Payment (P&I): \$3,368.59 ⓘ
Discount points: 0.000 ⓘ

- Pricing is provided based on the data entered.
- If criteria change once the loan is submitted based on the criteria of the subject loan file, pricing will be updated accordingly.
- Pricing as of 10/16/2024 3:12 PM Eastern.



CA 30 YR FIXED

FICO: 700 ⓘ LTV: 75 ⓘ

Rate: 7.125 ⓘ Monthly Payment (P&I): \$3,368.59 ⓘ
Discount points: 0.000 ⓘ

Rate	Price/Discount	Monthly Pmt (P&I)
6.625	1.500	\$3,201.55
6.750	1.000	\$3,242.99
6.875	0.500	\$3,284.64
7.000	0.125	\$3,326.51
7.125	0.000	\$3,368.59

- Pricing is provided based on the data entered.
- If criteria change once the loan is submitted based on the criteria of the subject loan file, pricing will be updated accordingly.
- Pricing as of 10/16/2024 3:12 PM Eastern.



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Rate Options

You can click on a specific rate option to see the pricing breakdown.

Rate	Price/Discount	Monthly Pmt (P&I)
<u>6.625</u>	1.500	\$3,201.55
<u>6.750</u>	1.000	\$3,242.99
<u>6.875</u>	0.500	\$3,284.64
<u>7.000</u>	0.125	\$3,326.51
 <u>7.125</u>	0.000	\$3,368.59
BASE RATE		7.125
FINAL RATE		7.125
BASE PRICE		-1.125
FICO 700-719, LTV >70 - 75		1.000
MAX PRICE		0.125
TOTAL PRICE		0.000



Contact us to learn more!

If you have any questions with pricing and/or rates please reach out to your Account Executive or the Lock Desk at cslockdesk@mycommunitysavings.com

