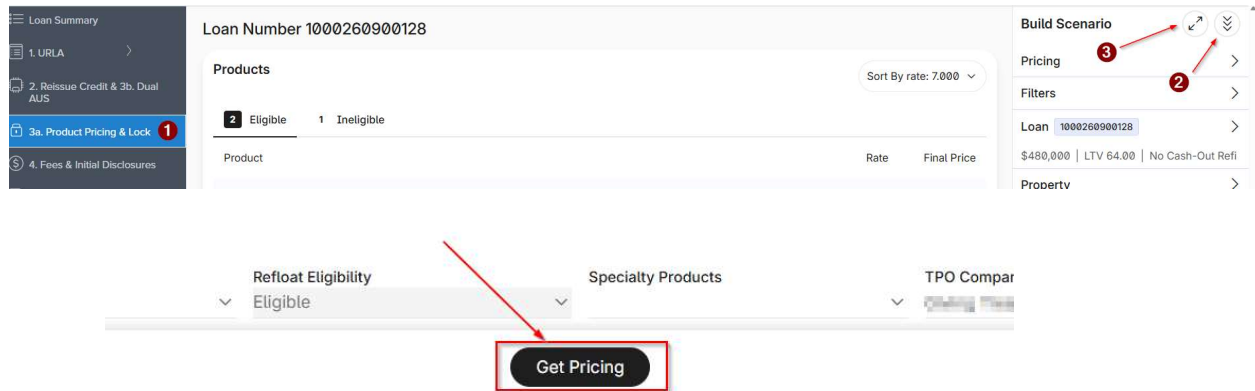


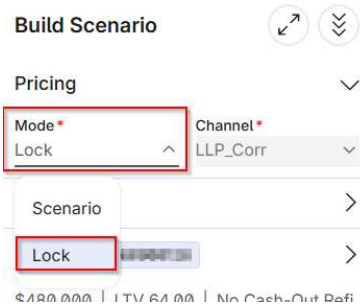
Step 3a: Product Pricing & Lock

After you have validated all URLA information for all borrower pairs and re-issued credit for all borrower pairs, in the left navigation bar, click '3a. Product Pricing & Lock' (Item 1 below):

Expand the sections under 'Build Scenario' (Item 2 & 3 below) and complete the applicable data, then click 'Get Pricing' at the bottom of the screen after all required data has been completed.



Make sure that 'Lock' is selected under the 'Pricing' section for 'Mode'. If not selected, you will not be able to float/lock the loan. Selecting 'Scenario' will remove your ability to float/lock the loan.



Review the 'Eligible' and 'Ineligible' product results that are based on your user inputs and the 1003 data:

Products			Sort By price: 100
2 Eligible 1 Ineligible			
Product	Rate	Final Price	
Conforming 30 Yr Fixed - DU	6.750	100.446	
Conforming 30 Yr Fixed - LP	6.750	100.446	

If you want to know why a particular product is not available, you can click 'Ineligible', click the specific product, then the 'Disqualifiers' will be listed:

Products Sort By price: 100 ▾

2 Eligible **1 Ineligible**

Product

High Balance 30 Yr Fixed

Disqualifiers:

[Ineligible Loan Amount \(County Limit\)](#)

Click on the desired eligible program to review rate/pricing options. Select the desired rate you wish to register the product under. You can click each rate to see specific pricing and rate adjustments before making your selection. Select the desired rate by clicking the applicable box to the left of the rate, then click 'Request' at the bottom of the screen. Choose 'Float' or 'Lock':

Products Sort By price: 100 ▾

2 Eligible 1 Ineligible

Product	Rate	Final Price
Conforming 30 Yr Fixed - DU	6.750	100.446
Conforming 30 Yr Fixed - LP	6.750	100.446

Products

Conforming 30 Yr Fixed - DU

Conforming 30 Yr Fixed - DU Details ✕

1 Pricing Adjustments 0 Rate Adjustments

Rate Details ▾

Rate	Final Price	P&I	Credit / Cost	Lock Period
7.000	101.370	\$3,193	-1.370 (-\$6,576)	30

[FNMA: RT Refi, FICO/LTV \(Terms >15 Years\) LLPA](#) -0.250

Total **-0.250**

☒	7.000	101.370	\$3,193	-1.370 (-\$6,576)	30
☐	7.125	101.783	\$3,233	-1.783 (-\$8,558)	30
☐	7.250	102.402	\$3,274	-2.402 (-\$11,529)	30
☐	7.375	102.835	\$3,315	-2.835 (-\$13,608)	30

Conforming 30 Yr Fixed - LP 6.750

Lock

Float

Request | 



To register the loan/not yet lock the loan, select 'Float'.

To lock the loan, select 'Lock'.

In this example, we are requesting a Float.

Once requested, you will be asked to confirm. Choose accordingly.

Are you sure you want to request this float?

Float Request

Confirmed

Rate Sheet ID

Product

Loan Term

Amortization Term

Note Rate

Lock Period

Final Price

Credit / Cost

--

[REDACTED]

Conforming 30 Yr Fixed - DU

30 Years

30 Years

7.000

30 Days

101.370

-1.370 (-\$6,576)

Confirm Float

You will then receive confirmation that your request is being processed:

Loan Details

Current Lock Status	Processing
Loan Number	[REDACTED]
Borrower	America
Property Address	[REDACTED]
Product	Conforming 30 Yr Fixed - DU
Note Rate	7.00%
Lock Period	30 Days
Final Price	101.370
Credit / Cost	0.000 (\$0)

Request

Lock History

Today

Float Request Processed

>

Requested by [REDACTED]

Rate Sheet ID [REDACTED]

Product Conforming 30 Yr Fixed - DU

Loan Term 30 Years

Amortization Term 30 Years

Note Rate 7.00%

Lock Period 30 Days

Adjustments [View >](#)

Final Price 101.370

Credit / Cost 0.000 (\$0)

Click any function on the left navigation pane to exit from the confirmation screen.

If you locked the loan and are processing the initial disclosures through the portal, wait until you have received and have reviewed the lock confirmation for accuracy before moving forward with next steps. If you are floating, you can immediately proceed to either ‘...3b. Dual AUS’ to run the AUS or you can continue to ‘4: Fees & Initial Disclosures’.

If you have any questions regarding your lock or pricing, email lockdesk@llprime.com and cc your Account Executive and Account Manager. Include the investor/LLP loan number in the email subject line. If you have questions regarding obtaining eligible products in the pricing engine, reach out to your Account Executive for assistance.