

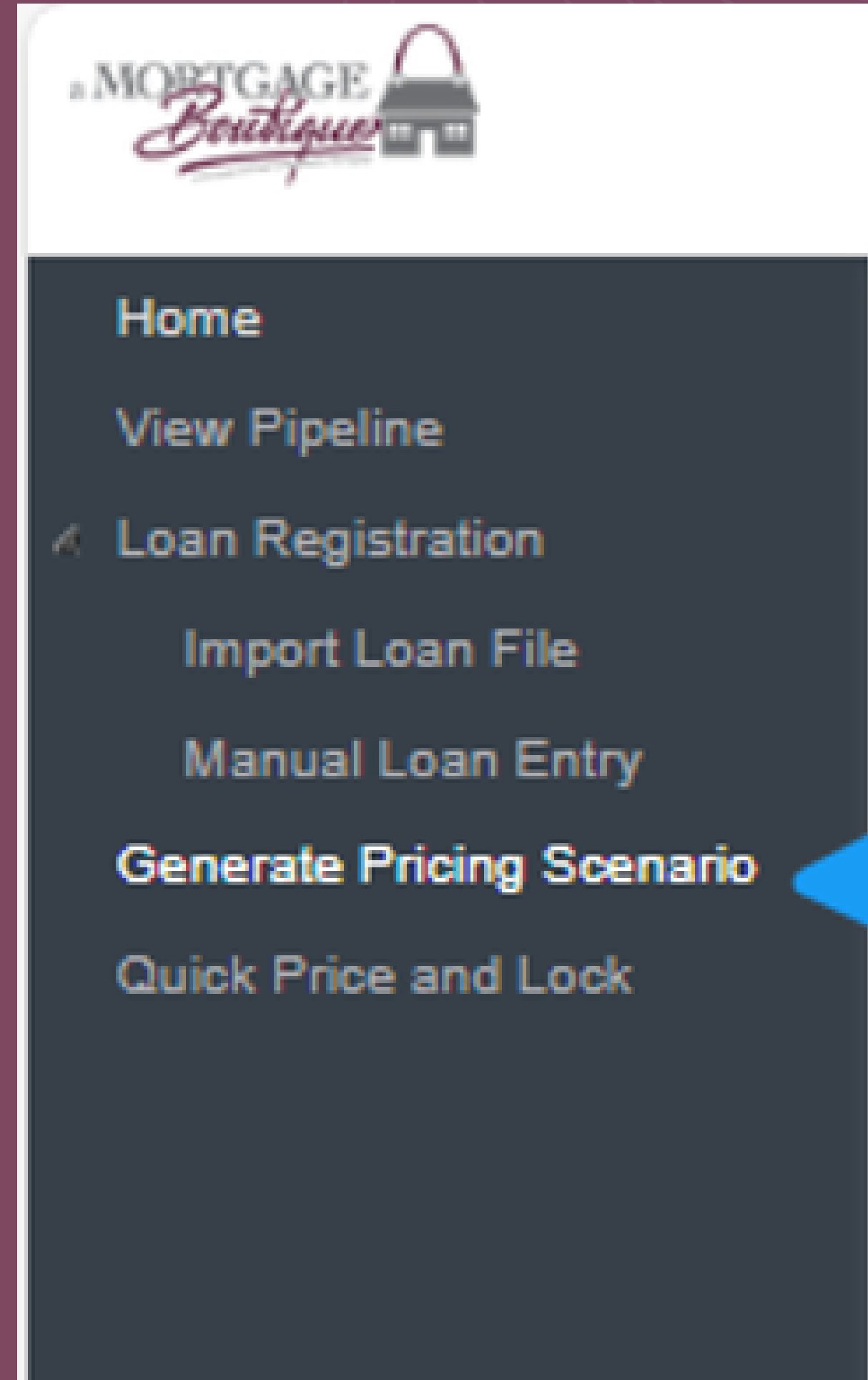


a Mortgage Boutique is a division of
first community mortgage

how to Price A Scenario

Tool Bar

- From the left hand tool bar select Generate Pricing Scenario



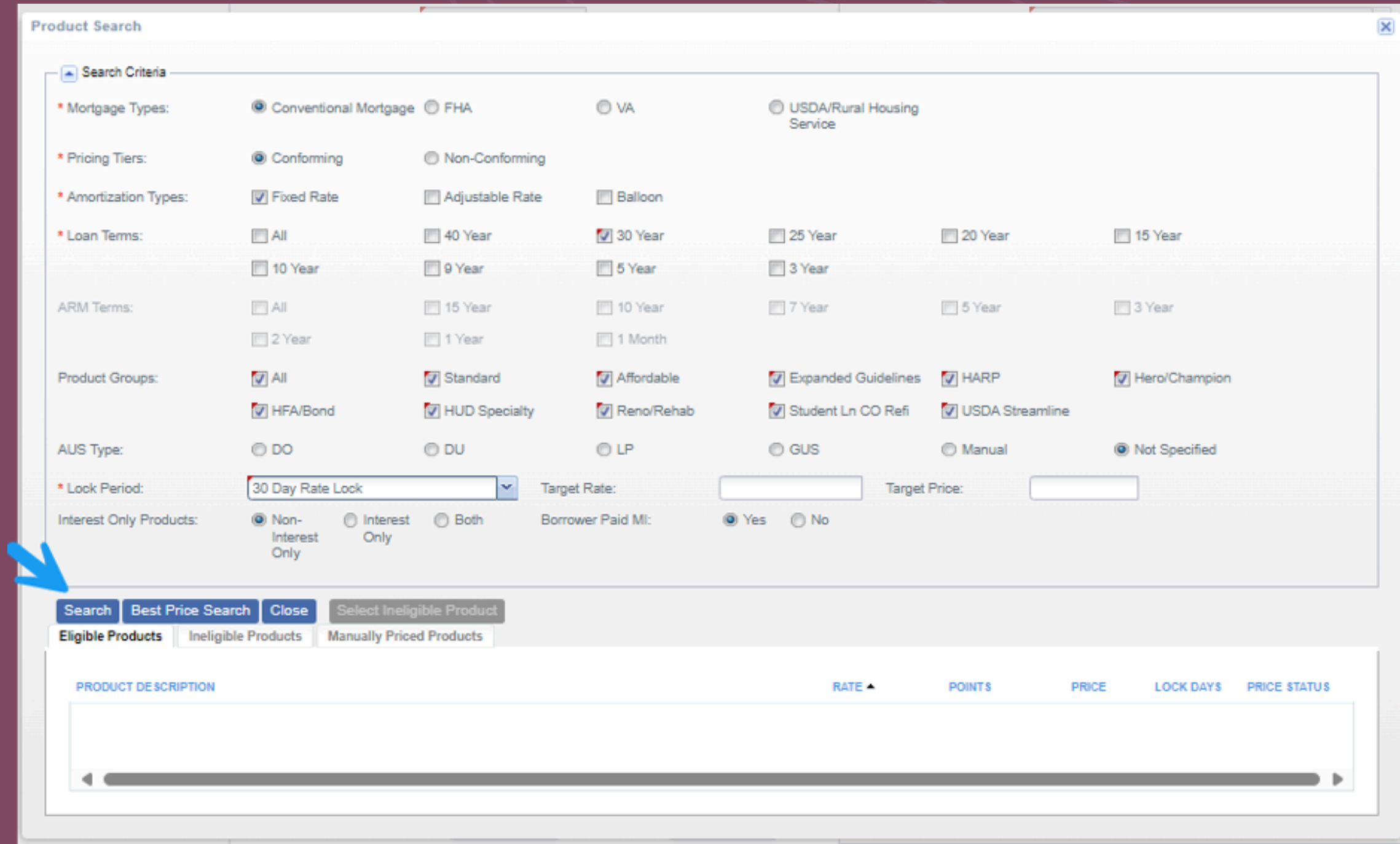
Scenario

- Complete scenario. Make sure to fill in all boxes with Red **. Product Description must be chosen in order to get pricing.

<div><div>Property Details</div><div><div>* Property Zip:</div><div>92663</div></div><div><div>Property State:</div><div>California</div></div><div><div>* Occupancy:</div><div>Primary Residence</div></div><div><div>* Property Type:</div><div>Detached</div></div><div><div>* Project Type:</div><div>Not in a project or development</div></div><div><div>* Number of Units:</div><div>1</div></div></div>	<div><div>Credit Data</div><div><div>* Qualifying Credit Score:</div><div>800</div><div>Credit Summary</div></div><div><div>Credit Event:</div><div>No Credit Event</div></div><div><div>DTI Ratio:</div><div>45.000%</div><div>DSCR:</div><div></div></div><div><div>Manual Underwriting:</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div>
<div><div>Loan Purpose</div><div><div>* Loan Purpose:</div><div>Purchase</div></div><div><div>Purpose of Refinance:</div><div></div></div><div><div>Refinance Type:</div><div></div></div><div><div>* Documentation Type:</div><div>Full Documentation</div></div><div><div>Prepayment:</div><div>No Prepayment</div></div></div>	<div><div>Product & Program</div><div><div>Lien Type:</div><div>First Mortgage</div><div>* Position:</div><div>1</div></div><div><div>* Product Description:</div><div>FNMA 30yr Fixed Max 300k</div><div>Q</div></div><div><div>Mortgage Type:</div><div>Conventional Mortgage</div></div><div><div>Pricing Tier:</div><div>Conforming</div></div><div><div>Amortization Type:</div><div>Fixed Rate</div></div><div><div>Loan Term Months:</div><div>360</div><div>I/O Term:</div><div></div><div>Balloon Term:</div><div></div></div><div><div>ARM Plan:</div><div></div></div><div><div>Program:</div><div></div></div><div><div>Bond Program:</div><div></div></div><div><div>Buydown Plan:</div><div></div></div></div>
<div><div>Financing Terms</div><div><div>* Purchase Price:</div><div>\$350,000.00</div></div><div><div>Cost of Renovation:</div><div></div><div>?</div></div><div><div>* Appraised / Adjusted Value:</div><div>\$350,000.00</div></div><div><div>* Loan Amount:</div><div>\$300,000.00</div></div><div><div>Mortgage Insurance Financed:</div><div>\$0.00</div></div><div><div>Total Loan Amount:</div><div>\$300,000.00</div><div>LTV:</div><div>85.71%</div></div><div><div>* PMI Plan Type:</div><div></div></div><div><div>PMI Coverage Pct:</div><div>25%</div></div></div>	<div><div>Price Request</div><div><div>* Interest Rate:</div><div>6.000%</div></div><div><div>ARM Margin:</div><div></div><div>ARM Index:</div><div></div></div><div><div>* Lock Days:</div><div>30 Day Rate Lock</div></div></div>
<div><div>Other Financing</div><div><div>Concurrent Liens:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div></div><div><div>Remaining Closed-End Liens:</div><div>\$0.00</div></div><div><div>Remaining HELOC Balance:</div><div>\$0.00</div><div>Max Credit:</div><div>\$0.00</div></div><div><div>Combined LTV Ratio:</div><div>85.71%</div><div>HCLTV:</div><div>85.71%</div></div></div>	<div><div>Other Loan Details</div><div><div>Escrow Waivers:</div><div><input type="checkbox"/> Taxes <input type="checkbox"/> Insurance</div></div><div><div>* Fee Buy-Out:</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>Closing in Entity Name:</div><div></div></div><div><div>First Time Home Buyer:</div><div><input type="checkbox"/></div></div></div>
<div><div>Partner Compensation</div><div><div>Lender Paid Compensation:</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div><div><div>Borrower Paid Compensation:</div><div>\$0.00</div></div></div>	
<div><div>Price</div><div>Cancel</div><div>Save Template</div><div>Save Template As...</div></div>	

Product Description

- When you click on Product Description the below pricing box will appear. Please complete all fields Red ** must be completed. Once done Click Search at the bottom.



The screenshot shows a 'Product Search' window with various search criteria. A blue arrow points to the 'Search' button at the bottom left of the criteria section.

Search Criteria

- Mortgage Types:** ☒ Conventional Mortgage ☐ FHA ☐ VA ☐ USDA/Rural Housing Service
- Pricing Tiers:** ☒ Conforming ☐ Non-Conforming
- Amortization Types:** ☒ Fixed Rate ☐ Adjustable Rate ☐ Balloon
- Loan Terms:** ☐ All ☐ 40 Year ☒ 30 Year ☐ 25 Year ☐ 20 Year ☐ 15 Year
☐ 10 Year ☐ 9 Year ☐ 5 Year ☐ 3 Year
- ARM Terms:** ☐ All ☐ 15 Year ☐ 10 Year ☐ 7 Year ☐ 5 Year ☐ 3 Year
☐ 2 Year ☐ 1 Year ☐ 1 Month
- Product Groups:** ☒ All ☒ Standard ☒ Affordable ☒ Expanded Guidelines ☒ HARP ☒ Hero/Champion
☒ HFA/Bond ☒ HUD Specialty ☒ Reno/Rehab ☒ Student Ln CO Refi ☒ USDA Streamline
- AUS Type:** ☐ DO ☐ DU ☐ LP ☐ GUS ☐ Manual ☒ Not Specified
- Lock Period:** 30 Day Rate Lock (dropdown) **Target Rate:** **Target Price:**
- Interest Only Products:** ☒ Non-Interest Only ☐ Interest Only ☐ Both **Borrower Paid MI:** ☒ Yes ☐ No

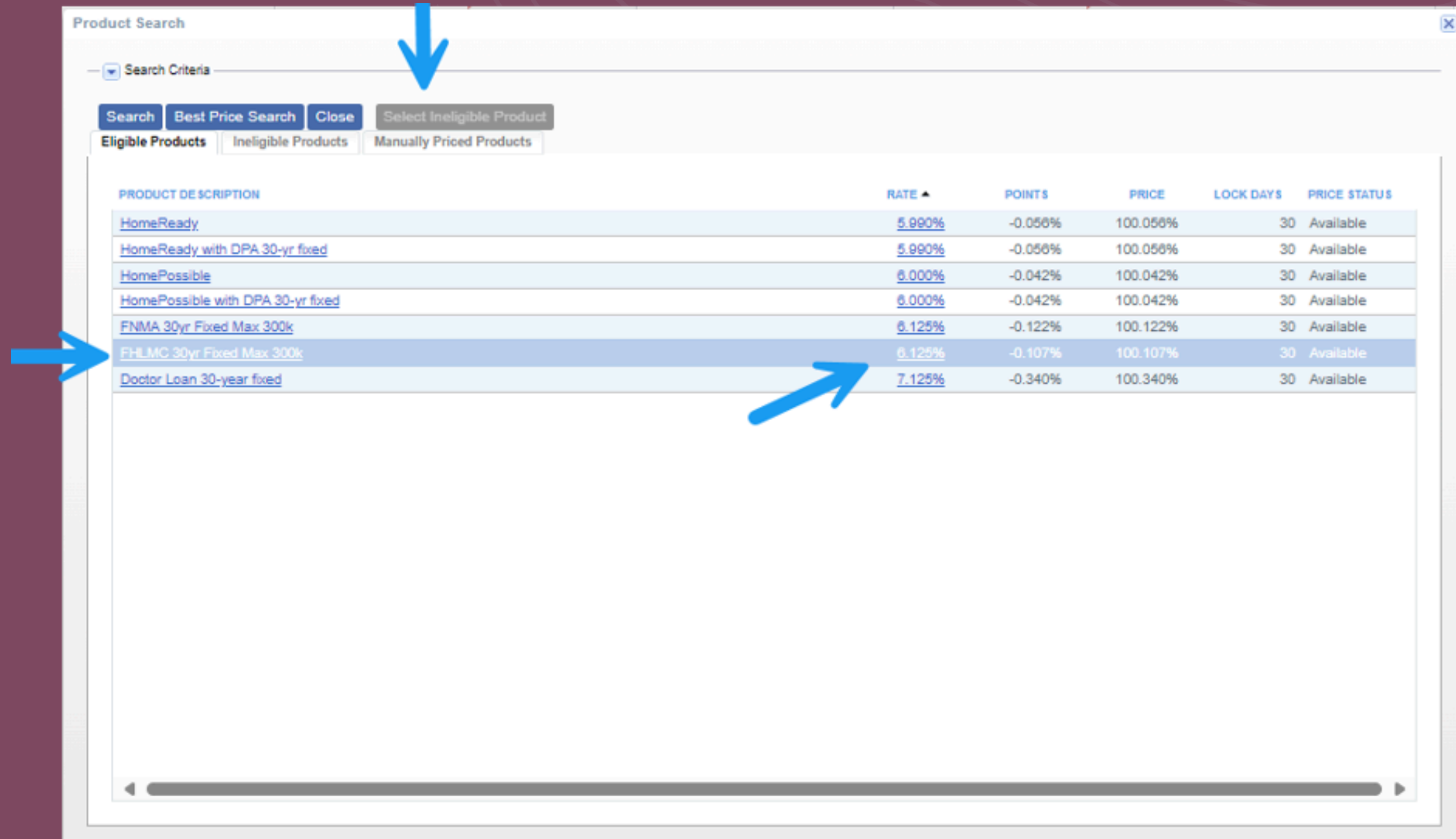
Buttons: Search, Best Price Search, Close, Select Ineligible Product

Eligible Products | Ineligible Products | Manually Priced Products

PRODUCT DESCRIPTION	RATE ▲	POINTS	PRICE	LOCK DAYS	PRICE STATUS
<div></div>					

Product Search

- The engine will search for all products that might fit the scenario. To see the rate stack, Click on the associated interest rate. To choose the product description click on the product name. If you do see your product, click on select ineligible products to see other potential products.



Product Search

Search Criteria

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION	RATE ▲	POINTS	PRICE	LOCK DAYS	PRICE STATUS
HomeReady	5.990%	-0.056%	100.056%	30	Available
HomeReady with DPA 30-yr fixed	5.990%	-0.056%	100.056%	30	Available
HomePossible	6.000%	-0.042%	100.042%	30	Available
HomePossible with DPA 30-yr fixed	6.000%	-0.042%	100.042%	30	Available
FNMA 30yr Fixed Max 300k	6.125%	-0.122%	100.122%	30	Available
FHLMC 30yr Fixed Max 300k	6.125%	-0.107%	100.107%	30	Available
Doctor Loan 30-year fixed	7.125%	-0.340%	100.340%	30	Available

Price

- Click the price button at bottom of screen

GPS - Generate Pricing Scenario

Conventional Conforming Fixed 30 ☐ Hide System Templates

Property Details

* Property Zip:
Property State:
* Occupancy:
* Property Type:
* Project Type:
* Number of Units:

Loan Purpose

* Loan Purpose:
Purpose of Refinance:
Refinance Type:
* Documentation Type:
Prepayment:

Financing Terms

* Purchase Price:
Cost of Renovation:
* Appraised / Adjusted Value:
* Loan Amount:
Mortgage Insurance Financed:
Total Loan Amount: LTV:
PMI Plan Type:
PMI Coverage Pct:

Other Financing

Concurrent Liens: Max Credit:
Remaining Closed-End Liens:
Remaining HELOC Balance: Max Credit:
Combined LTV Ratio: HCLTV:

Credit Data

* Qualifying Credit Score: [Credit Summary](#)
Credit Event:
DTI Ratio: DSCR:
Manual Underwriting: ☐ Yes ☒ No

Product & Program

Lien Type: * Position:
* Product Description:
Mortgage Type:
Pricing Tier:
Amortization Type:
Loan Term Months: I/O Term: Balloon Term:
ARM Plan:
Program:
Bond Program:
Buydown Plan:

Price Request


* Interest Rate:
ARM Margin: ARM Index:
* Lock Days:

Other Loan Details

Escrow Waivers: ☐ Taxes ☐ Insurance
* Fee Buy-Out: ☐ Yes ☒ No
Closing in Entity Name:
First Time Home Buyer: ☐

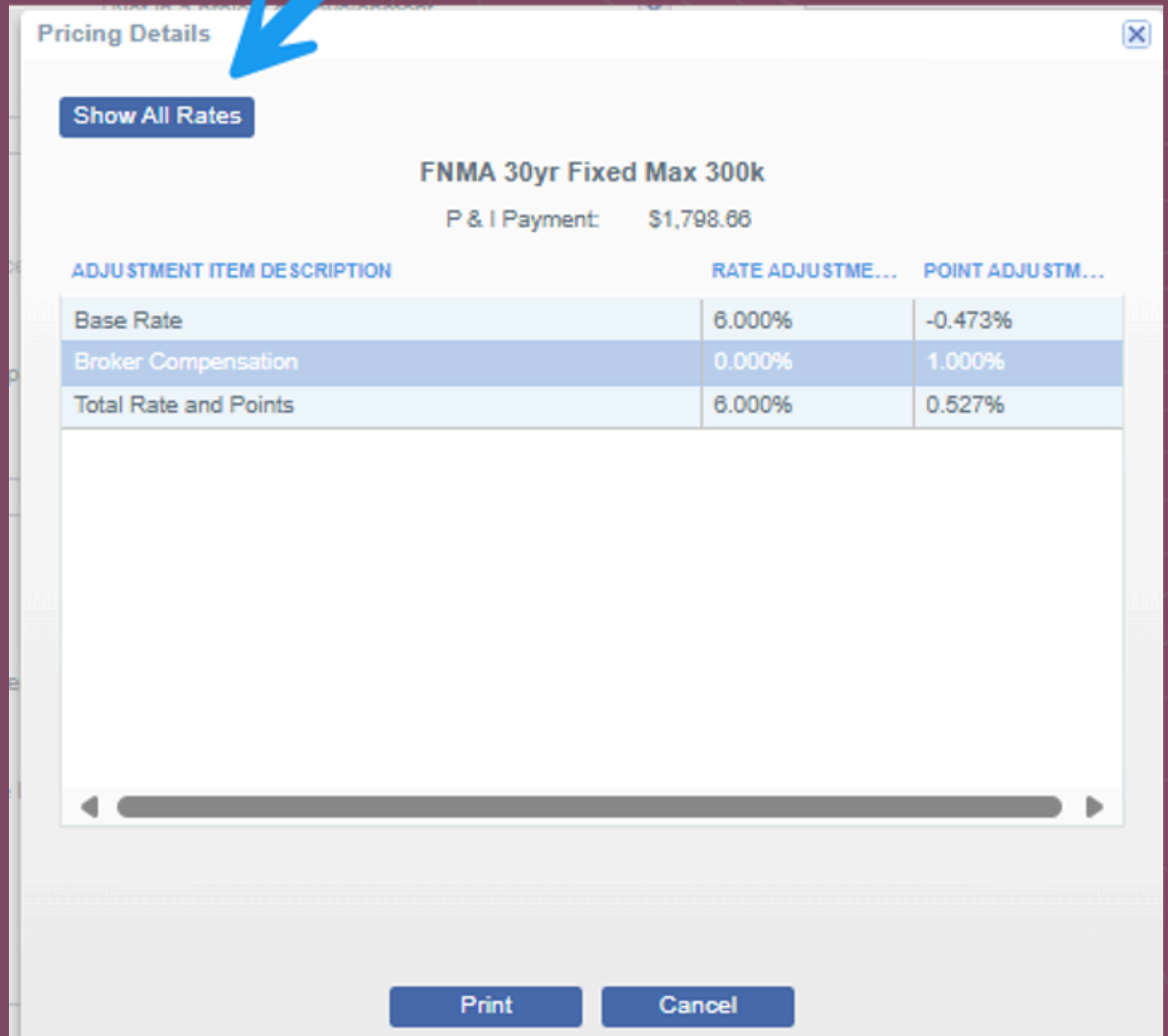
Partner Compensation

Lender Paid Compensation: ☒ Yes ☐ No
Borrower Paid Compensation:

 [Price](#) [Cancel](#) [Save Template](#) [Save Template As....](#)

Show Rates

- Once the box opens it will show you the rate. To see the rate stack please click “show all Rates”



Pricing Details

Show All Rates

FNMA 30yr Fixed Max 300k

P & I Payment: \$1,798.66

ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...
Base Rate	6.000%	-0.473%
Broker Compensation	0.000%	1.000%
Total Rate and Points	6.000%	0.527%

Print **Cancel**

Special Product Pricing

- For FHA HOME Zero the CLTV must be correct in pricing screen& under product search. In product groups click ALL or HFA/Bond

Product Search

Search Criteria

* Mortgage Types: ☐ Conventional Mortgage ☒ FHA ☐ VA ☐ USDA/Rural Housing Service

* Pricing Tiers: ☒ Conforming ☐ Non-Conforming

* Amortization Types: ☒ Fixed Rate ☐ Adjustable Rate ☐ Balloon

* Loan Terms: ☐ All ☐ 40 Year ☒ 30 Year ☐ 25 Year ☐ 20 Year ☐ 15 Year
☐ 10 Year ☐ 9 Year ☐ 5 Year ☐ 3 Year

ARM Terms: ☐ All ☐ 15 Year ☐ 10 Year ☐ 7 Year ☐ 5 Year ☐ 3 Year
☐ 2 Year ☐ 1 Year ☐ 1 Month

Product Groups: ☒ All ☒ Standard ☒ Affordable ☒ Expanded Guidelines ☒ HARP ☒ Hero/Champion
☒ HFA/Bond ☒ HUD Specialty ☒ Reno/Rehab ☒ Student Ln CO Refi ☒ USDA Streamline

AUS Type: ☐ DO ☐ DU ☐ LP ☐ GUS ☐ Manual ☒ Not Specified

* Lock Period: 30 Day Rate Lock Target Rate: Target Price:

Interest Only Products: ☒ Non-Interest Only ☐ Interest Only ☐ Both Borrower Paid MI: ☒ Yes ☐ No

[Search](#) [Best Price Search](#) [Close](#) [Select Ineligible Product](#)

[Eligible Products](#) [Ineligible Products](#) [Manually Priced Products](#)

PRODUCT DESCRIPTION	RATE ▲	POINTS	PRICE	LOCK DAYS	PRICE STATUS
FHA/USN	0.990%	-0.240%	100.240%	30	Expired
HomeZero FHA 30 Year Fixed- Repayable	7.125%	-0.414%	100.414%	30	Expired
HomeZero FHA 30 Year Fixed- Forgivable	7.625%	-0.009%	100.009%	30	Expired

Doctor Loan

- Under product search select product groups click ALL or HERO Champion

Product Search

Search Criteria

* Mortgage Types: ☒ Conventional Mortgage ☐ FHA ☐ VA ☐ USDA/Rural Housing Service

* Pricing Tiers: ☒ Conforming ☐ Non-Conforming

* Amortization Types: ☒ Fixed Rate ☐ Adjustable Rate ☐ Balloon

* Loan Terms: ☐ All ☐ 40 Year ☒ 30 Year ☐ 25 Year ☐ 20 Year ☐ 15 Year
☐ 10 Year ☐ 9 Year ☐ 5 Year ☐ 3 Year

ARM Terms: ☐ All ☐ 15 Year ☐ 10 Year ☐ 7 Year ☐ 5 Year ☐ 3 Year
☐ 2 Year ☐ 1 Year ☐ 1 Month

Product Groups: ☒ All ☒ Standard ☒ Affordable ☒ Expanded Guidelines ☒ HARP ☒ Hero/Champion
☒ HFA/Bond ☒ HUD Specialty ☒ Reno/Rehab ☒ Student Ln CO Refi ☒ USDA Streamline

AUS Type: ☐ DO ☐ DU ☐ LP ☐ GUS ☐ Manual ☒ Not Specified

* Lock Period: 30 Day Rate Lock Target Rate: Target Price:

Interest Only Products: ☒ Non-Interest Only ☐ Interest Only ☐ Both Borrower Paid MI: ☒ Yes ☐ No

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION	RATE ▲	POINTS	PRICE	LOCK DAYS	PRICE STATUS
FNMA High Balance 30 year	6.480%	-0.180%	100.180%	30	Available
FHLMC Super Conforming 30 Year Fixed	6.490%	-0.195%	100.195%	30	Available
Doctor Loan 30-year fixed	7.250%	0.000%	100.000%	30	Available

Non QM Bank statement and DSCR

- When on the pricing screen please be sure to update the documentation Type (right side of screen) and Click Credit Summary box (upper left side of screen)

GPS - Generate Pricing Scenario

Conventional Conforming Fixed 30 ☐ Hide System Templates

Property Details

* Property Zip:

Property State:

* Occupancy:

* Property Type:

* Project Type:

* Number of Units:

Loan Purpose

* Loan Purpose:

Purpose of Refinance:

Refinance Type:

* Documentation Type:

Prepayment:

Credit Data

* Qualifying Credit Score: [Credit Summary](#)

Credit Event:

DTI Ratio: DSCR:

Manual Underwriting: ☐ Yes ☒ No

Product & Program

Lien Type: * Position:

* Product Description:

Mortgage Type:

Pricing Tier:

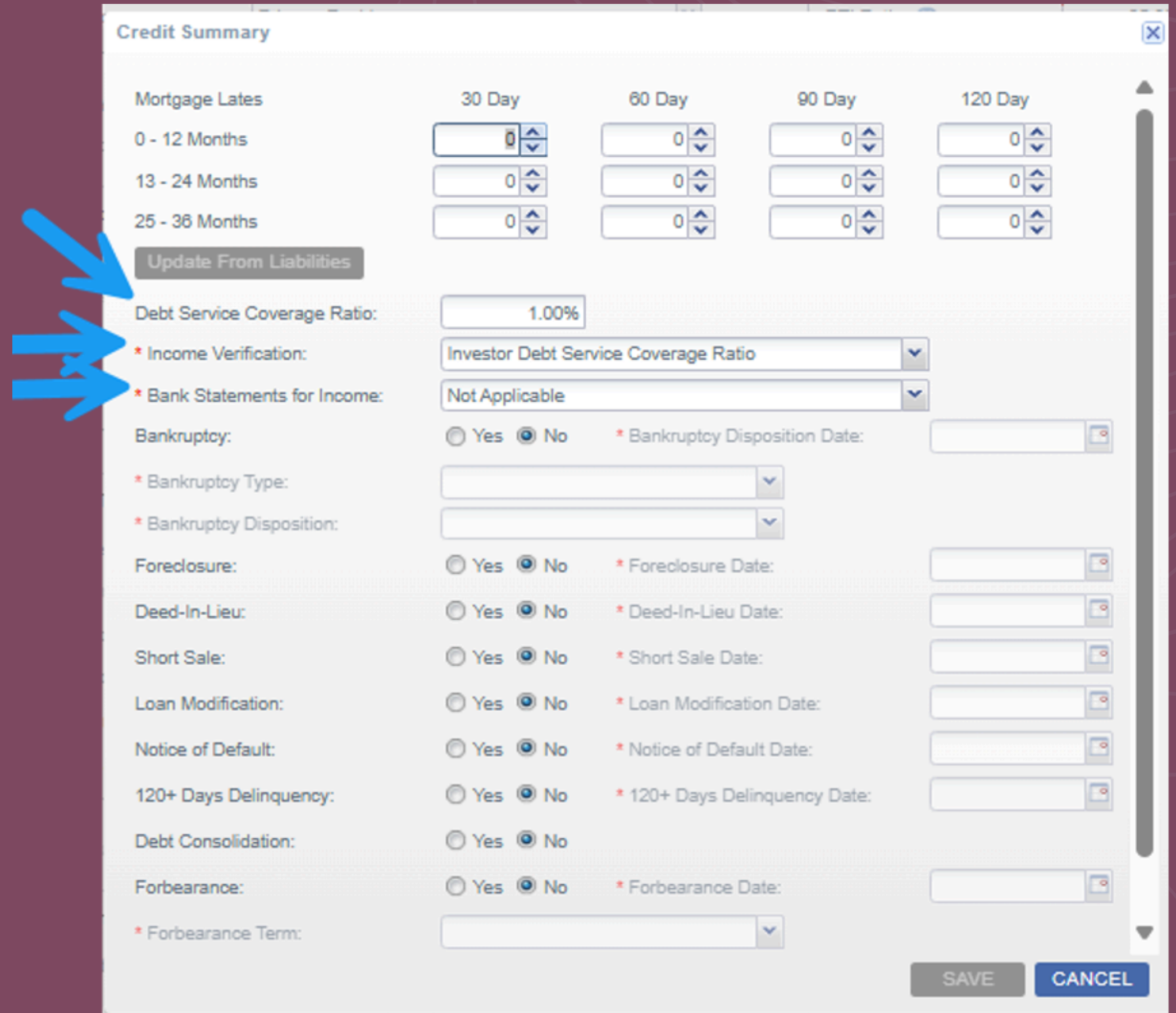
Amortization Type:

Loan Term Months: I/O Term: Balloon Term:

ARM Plan:

Credit Summary

- Once the Credit summary box opens please be sure to add DSCR ratio and Income verification and for Bank statement choose the appropriate bank statement program



Credit Summary

Mortgage Lates	30 Day	60 Day	90 Day	120 Day
0 - 12 Months	0	0	0	0
13 - 24 Months	0	0	0	0
25 - 36 Months	0	0	0	0

Update From Liabilities

Debt Service Coverage Ratio: 1.00%

* Income Verification: Investor Debt Service Coverage Ratio

* Bank Statements for Income: Not Applicable

Bankruptcy: ☐ Yes ☒ No * Bankruptcy Disposition Date:

* Bankruptcy Type:

* Bankruptcy Disposition:

Foreclosure: ☐ Yes ☒ No * Foreclosure Date:

Deed-In-Lieu: ☐ Yes ☒ No * Deed-In-Lieu Date:

Short Sale: ☐ Yes ☒ No * Short Sale Date:

Loan Modification: ☐ Yes ☒ No * Loan Modification Date:

Notice of Default: ☐ Yes ☒ No * Notice of Default Date:

120+ Days Delinquency: ☐ Yes ☒ No * 120+ Days Delinquency Date:

Debt Consolidation: ☐ Yes ☒ No

Forbearance: ☐ Yes ☒ No * Forbearance Date:

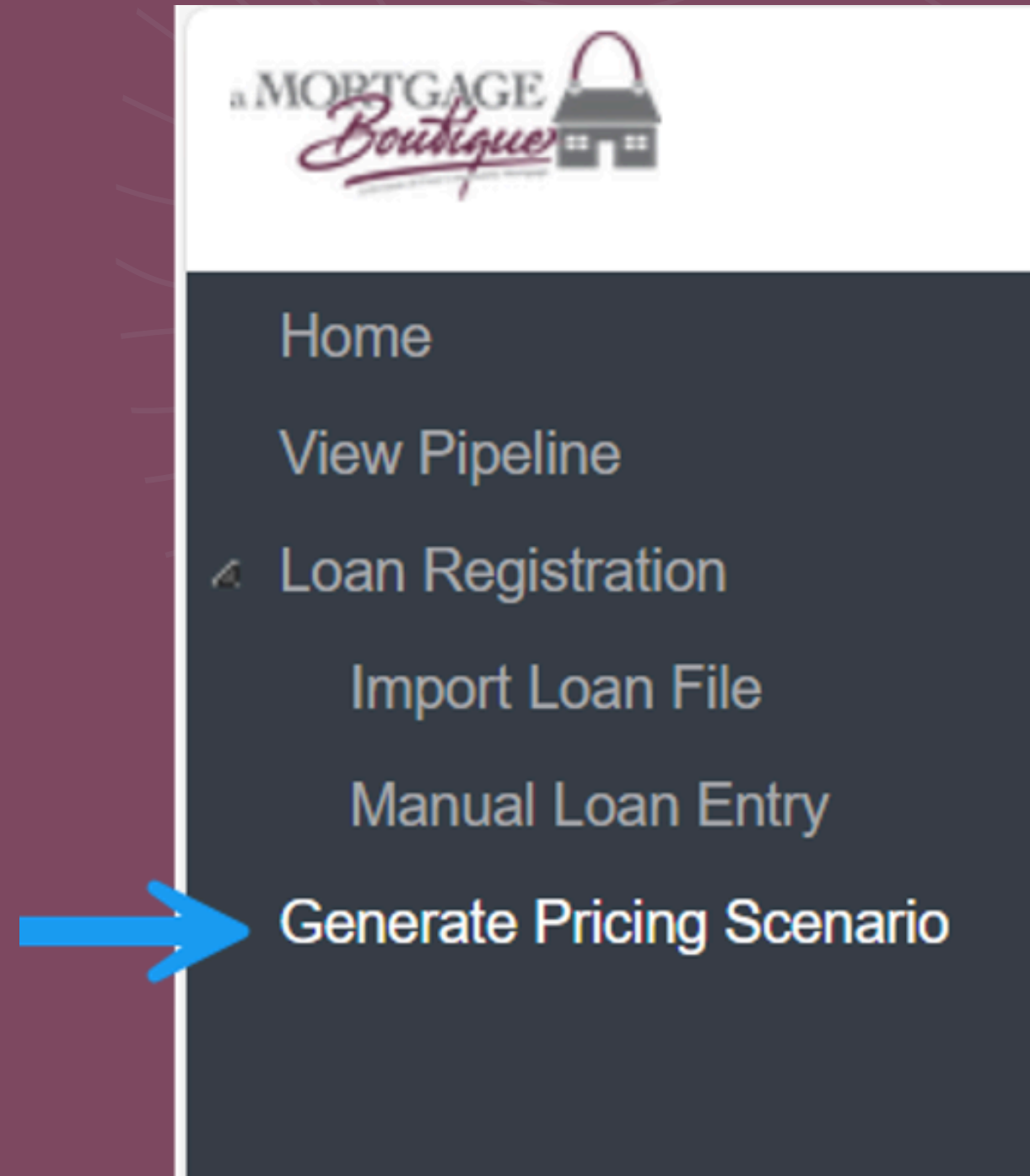
* Forbearance Term:

SAVE CANCEL

Get your MI Quote

Get your MI Quote from Generate Scenario

From the home screen, on the left-hand tool bar,
select Generate Pricing Scenario



Under Financing Terms Please click the blue box “Mortgage Insurance”. This pricing uses AMB’s master policy information and can be better than general public pricing.

Property Details

* Property Zip:
92663

Property State:
California

* Occupancy:
Primary Residence

* Property Type:
Detached

* Project Type:
Not in a project or development

* Number of Units:
1

Loan Purpose

* Loan Purpose:
Purchase

Purpose of Refinance:

Refinance Type:

* Documentation Type:
Full Documentation

Prepayment:
No Prepayment

Financing Terms

* Purchase Price:
\$500,000.00

Cost of Renovation:

?

* Appraised / Adjusted Value:
\$500,000.00

* Loan Amount:
\$450,000.00

Mortgage Insurance Financed:
\$0.00

Total Loan Amount:
\$450,000.00

LTV:
90.00%

Credit Data

* Qualifying Credit Score:
680

Credit Event:
No Credit Event

DTI Ratio:
40.000%

Manual Underwriting:
☐ Yes ☒ No

Product & Program

* Lien Type:
First Mortgage

* Position:
1

* Product Description:
FNMA 30yr Fixed Max > 375K

Mortgage Type:
Conventional mortgage

Pricing Tier:
Conforming

Amortization Type:
Fixed Rate

Loan Term Months:
360 I/O Term:
Balloon Term:

ARM Plan:

Program:

Bond Program:

Buydown Plan:

Price Request

* Interest Rate:
6.250%

ARM Margin:
ARM Index:

* Lock Days:
30 Day Rate Lock

Get your MI Quote

Once you click on the “Mortgage Insurance” box, another box will expand. To receive the Best Execution MI Rate Quote, click BestEx at the top of the file folder. Then under the drop-down menu select Monthly Premiums (for borrower paid monthly MI) or single premium and click the blue button that says “Run Quote Best EX”

The screenshot shows the 'Conventional Mortgage Insurance' web application. At the top, there are two tabs: 'Mortgage Insurance' and 'BestEx'. A blue arrow points to the 'BestEx' tab. Below the tabs, there is a section titled 'PMI Company/Plan Selection:'. Inside this section, there is a blue button labeled 'Run Quote BestEx', which is pointed to by a blue arrow. To the right of this button is a dropdown menu labeled 'Expand to view or select options'. A blue arrow points to this dropdown menu. The dropdown menu is open, showing a list of options. At the top, there are four checkboxes: 'Monthly Premiums' (checked), 'Single Premiums', 'Single Premiums(LP)', and 'Split Premiums'. Below these are two main categories: 'All' and 'BPMI - Single Premium (Refundable)'. Under 'All', there are several companies listed with checkboxes: 'National Mortgage Insurance Corporation', 'Enact', 'Radian Guaranty Incorporated', 'Mortgage Guaranty Insurance Corporation', 'Essent Guaranty Inc', and 'Arch Mortgage Insurance Company'. Under 'BPMI - Single Premium (Refundable)', there are also several companies listed with checkboxes: 'National Mortgage Insurance Corporation', 'Enact', 'Radian Guaranty Incorporated', and 'Mortgage Guaranty Insurance Corporation'. Below the 'PMI Company/Plan Selection:' section, there is a section titled 'MI Plan Coverage / Details' with a 'Coverage Percentage' input field. At the bottom, there is a section titled 'Request Date Time:' and 'BestEx Results'.

Get your MI Quote

Get your MI Quote

After you click “Run Quote BestEx” the rate quotes will appear, and you can choose from one of six MI providers. After you select your MI provider from the results, you can click Update MI Plan at the bottom of the screen.

Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

PMI Company/Plan Selection:

[Run Quote BestEx](#)













MI Plan Coverage / Details

Coverage Percentage: PMI Required LTV: Cancellation LTV: Termination LTV:

Request Date Time: 08-19-2025 20:38:23 Response Date Time: 08-19-2025 20:39:06

BestEx Results

BPMI - Monthly

PMI COMPANY	MONTHLY FACTORS				PAYMENT AMOUNT	
	ANNUAL PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT			
<input checked="" type="checkbox"/> 	0.48000000%	1	120		\$180.00	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.49000000%	1	120		\$183.75	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.50000000%	1	120		\$187.50	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.62000000%	1	120		\$232.50	
	0.20000000%	121	360		\$75.00	

[Update MI Plan](#) [Cancel](#)

Get your MI Quote

Once you update MI Plan Get Quote Rates for the specific MI company you choose – The rate quote will be located in the right-hand box “Quote Document”

Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

Insurance Coverage

* MI Plan: BPMI - Monthly

* MI Company: National Mortgage Insurance Corporation

Upfront Premium Split: Requested Upfront Amount:

Coverage Percentage: 25% Override: ☐

Get Quote Rates

PMI Required LTV: 80%

Cancellation LTV: 80%

Termination LTV: 78%

Plan Details

Lender Paid Premiums: ☐

Up-Front Premium: ☐

Refundable Premium: ☐

Renewal Type: ☒ Constant ☐ Declining Balance ☐ N/A

Payments Due at Closing: 0

Quote Document

Plan Premiums

Override Premium Rate(s): ☐

Up-Front Premium Rate: 0.0000000% Payment Amount: \$0.00 Assessment/Tax Rate: 0.00000%

Up-Front Premium Financed: ☐ Up-Front Premium Financed: \$0 Amount Paid In Cash: \$0.00

Monthly/Annual Premiums

PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
0.4800000%	1	120	\$180.00
0.2000000%	121	360	\$75.00

New Delete

Ok Cancel



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first community mortgage



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