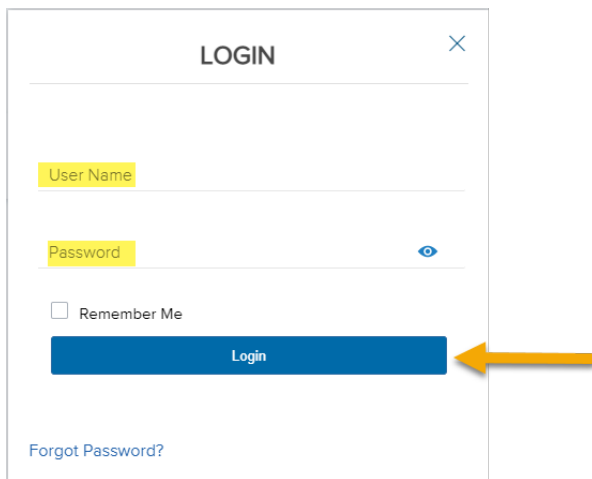
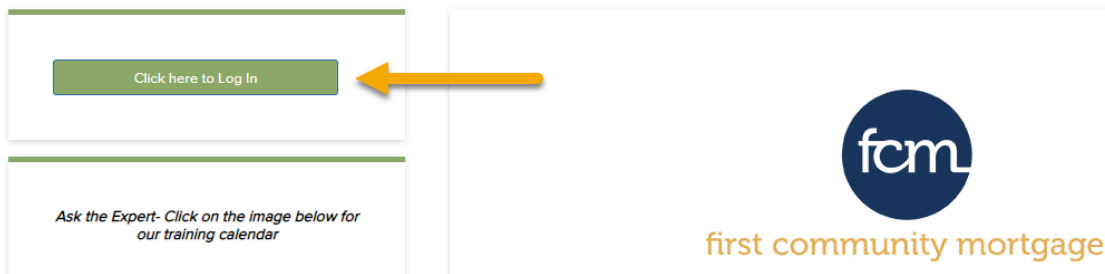
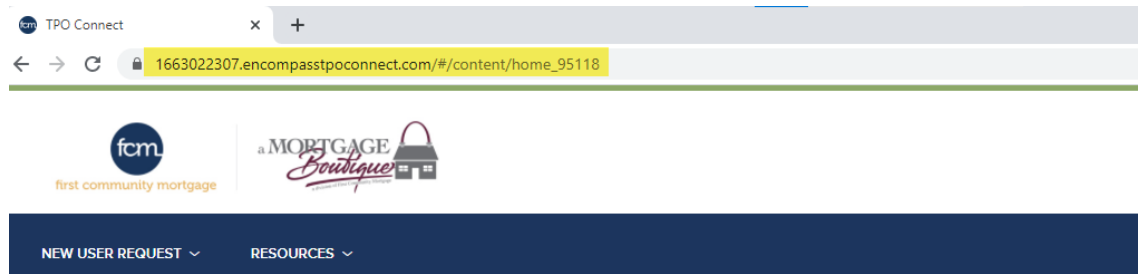




PRICING A LOAN

Step 1: Log into TPO Connect using the site address below. Your username will always be your email address.

TPO Connect Link





PRICING A LOAN

Step 2: After successfully logging in, you will land on the page below. Click **scenarios** from the menu bar at the top.

PIPELINE	ADD NEW LOAN	SCENARIOS	FCM KNOWLEDGE CENTER	NEW USER REQUEST	RESOURCES	DOCUMENTS		
Borrower Name	Loan #	Lender Case #	Alternate Loan #	Property Address	Current TPO Connect Status	Lock & Request Status		
<input type="checkbox"/>	Ackber, Admiral	5100081539	5100081539	275 Robert Rose Dr Murfreesboro TN 37129	Registered	Expired		
<input type="checkbox"/>	America, Andy	1001807034997		4321 Cul de Sac St SMYRNA TN 37167		Not Locked		
<input type="checkbox"/>	Correspondent, Deleg	5100081013	5100081013	275 Robert Rose Dr Murfreesboro TN 37129	Registered	Not Locked		
<input type="checkbox"/>	Correspondent, Deleg	5100097943	5100097943	275 Robert Rose Dr Murfreesboro TN 37129	Registered	Not Locked		

Select the appropriate channel (*choose Correspondent Non-Delegated if FCM will be underwriting the loan*)

Which channel would you like to proceed with?



PRICING A LOAN

first community mortgage

Step 3: Complete the information on the screen that appears and click **submit** at the top or bottom of the screen. (Fields marked with * are required fields)

Submit ←

Lien Information

Search for First Lien
 Search for Second Lien
 Search for HELOC Second Lien

• 1st Mtg Loan Amt (Base)
 • 2nd Mtg Loan Amt
 • HELOC Line Amt
 • HELOC Drawn Amt

Loan Information

• Price/Estimated Value
 • Appraisal Amount
 Loan Purpose
 • Cash-Out Amount

• LTV
 CLTV New
 HCLTV

Waive Escrows
 Months of Reserves

• Fees In
 • Lender Paid Compensation?

Borrower Information

Borrower First Name
 Borrower Last Name
 • FICO
 • Self Employed

Income Documentation
 Asset Documentation
 Employment Documentation
 DTI Ratio

Citizenship
 First Time Home Buyer
 Non-Occupant Coborrower
 • Properties Financed

Property Information

Occupancy
 Property Type
 Number of Units
 • Number of Stories

Primary Residence
 State
 County
 Corporate Relocation
 Property Zip

First Lien Search Criteria

Loan Type: Conforming
 NonConforming
 FHA
 VA
 USDA

Loan Term(s): 30 Yr
 25 Yr
 20 Yr
 15 Yr
 10 Yr
 Max: 3

Amortization Type(s): Fixed
 ARM

ARM Fixed Term(s): 3 Yr
 5 Yr
 7 Yr
 10 Yr
 Max: 3

Exp. App. Level(s): n/a

Product Type(s): All
 Standard
 Affordable
 HARP
 Hero/Champion

HFA/Bond
 HUD Specialty
 Reno/Rehab
 Student Ln CO Refi
 USDA Streamline

Desired Price
 Desired Rate
 Desired Lock Period
 Interest Only

Buydown
 Borrower Pays MI (if required)
 Automated U/W System
 Prepayment Penalty

FHA Case # Assigned
 Portfolio Retention

Total Loan Amount

VA Veteran Type/History
 Exempt from Funding Fee
 PMI/MIP/FF/G Fee %
 PMI/MIP/FF/G Fee Amount

PMI/MIP/FF/G Fee Paid in Cash
 PMI/MIP/FF/G Fee Financed
 1st Mtg Loan Amt (Base)
 1st Mtg Loan Amt (Total)

Finance Entire Amount

Submit ←



PRICING A LOAN

first community mortgage

Step 4: Click on the product name to display pricing. If your search does not result in any eligible products, click **show** under detail to see the reasoning.

Re-Submit Options

1st Mtg Loan Amt (Base): 300000
 Interest Only: No
 Property Zip:

LTV: 88.24
 Waive Escrows: No
 1st Mtg Loan Amt (Total): 300000

CLTV New: Not Specified
 AUS: Not Specified

Desired Rate: 3.5
 Buydown: None

Desired Price:

Desired Lock: 45
 Prepayment Penalty: None
 DTI Ratio:

Loan Type: **Conforming**
 Loan Term(s): **30 Yr**
 Amortization Type(s): **Fixed**
 ARM Fixed Term(s): **3 Yr, 5 Yr**
 Exp. App. Level(s):

Product Type(s): **Standard**

Print

Links	Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	APOR	Detail	Compare
MI	Home Possible (HP30)	3.500	104.503	-\$13,509	\$1,347	3.10%	Show	<input type="checkbox"/>
MI	HomeReady (HR30)	3.500	104.503	-\$13,509	\$1,347	3.10%	Show	<input type="checkbox"/>
MI	Conforming Fixed 30 Year (CF30)	3.500	104.253	-\$12,759	\$1,347	3.10%	Show	<input type="checkbox"/>

Links	Ineligible Product	Exception Request	Detail
MI	FHLMC Super Conforming 30 Year Fixed (SC30)	Request	Show
MI	FNMA High Balance 30 Year (HB30)	Request	Show

Step 5: A range of pricing will be displayed. This range is the all-in pricing and applicable adjustments have already been factored into the price.

This is only a scenario pricer. **Do not** attempt to lock from this screen.

Links	Eligible Product	Rate	Price	Discount/Rebate(\$)	P&I	APOR	Detail	Compare
MI	Home Possible (HP30)	3.500	104.503	-\$13,509	\$1,347	3.10%	Show	<input type="checkbox"/>
MI	HomeReady (HR30)	3.500	104.503	-\$13,509	\$1,347	3.10%	Show	<input type="checkbox"/>
MI	Conforming Fixed 30 Year (CF30)	3.500	104.253	-\$12,759	\$1,347	3.10%	Hide	<input type="checkbox"/>

View Pricing for lock period: 15 30 **45** 60 | Expiration: **05/03/21**

Pricing Last Updated: 03/19/21 9:58 AM
Search Timestamp: 03/19/21 5:12 PM

Rate	Price	Discount/Rebate(\$)	P&I	MI	APOR	Compensation(\$)	Select
2.500	98.591	\$4,227	\$1185	MI	3.10%	\$0	Select
2.625	99.373	\$1,881	\$1205	MI	3.10%	\$0	Select
2.750	100.231	-\$693	\$1225	MI	3.10%	\$0	Select
2.875	101.002	-\$3,006	\$1245	MI	3.10%	\$0	Select
3.000	101.716	-\$5,148	\$1265	MI	3.10%	\$0	Select
3.125	102.391	-\$7,173	\$1285	MI	3.10%	\$0	Select
3.250	103.058	-\$9,174	\$1306	MI	3.10%	\$0	Select
3.375	103.700	-\$11,100	\$1326	MI	3.10%	\$0	Select
3.500	104.253	-\$12,759	\$1347	MI	3.10%	\$0	Select
3.625	104.802	-\$14,406	\$1368	MI	3.10%	\$0	Select
3.750	105.268	-\$15,804	\$1389	MI	3.10%	\$0	Select
3.875	105.728	-\$17,184	\$1411	MI	3.10%	\$0	Select



PRICING A LOAN

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The following risk-based adjustors have already been applied to Discount.				
Reason	Points	SRP	Rate	Margin
LTV is 85.01 - 90, AND FICO is >=740	-0.250	0.000	0.000	0.000
1st Mtg Loan Amt (Total) is \$275K - \$548250, AND Search Entity (#) is Correspondent 2	0.125	0.000	0.000	0.000
Total Adjustments	-0.125	0.000	0.000	0.000

Notes/Advisories:

- All mortgage insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website and the Lender for complete eligibility details.
- The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program. Contact the Lender for related requirements.
- Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

Links	Ineligible Product	Exception Request	Detail
	FHLMC Super Conforming 30 Year Fixed (SC30)		Show
	FNMA High Balance 30 Year (HB30)		Show

When you are ready to lock, please follow the Registering and Locking a Loan Reference Guide