

QuickPricer Tutorial

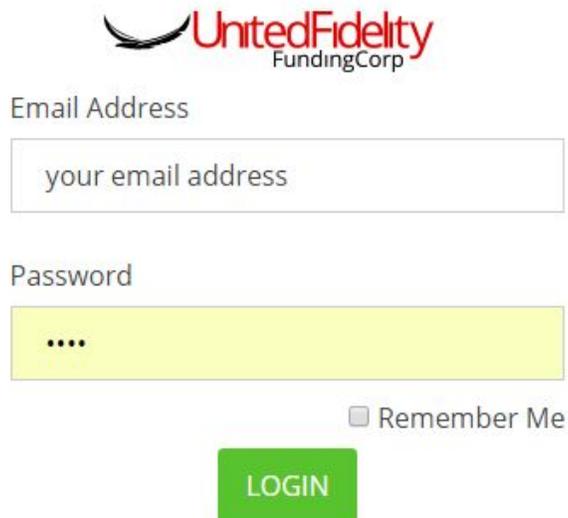
This tutorial explains all the parts of our QuickPricer. This platform is used by loan originators to import and manage their QuickPricer pipeline, price and qualify loan scenarios, perform lock requests, and make any necessary lock change requests (if available, contact your AE). Please review the steps below in order to ensure you are following the correct procedure with United Fidelity Funding Corp.

One of the great things about the QuickPricer is that every step of the tutorial below is available via a desktop, tablet or mobile device. Simply visit the QuickPricer link from our website, any email marketing campaign, or get the link directly from anyone on our staff. No app is required to be downloaded and no special software is needed. Every feature is also available from any web browser; Internet Explorer, Firefox, Chrome, or Safari.

Please contact your Account Executive with any questions you may have.

Step 1. Login

You should have received a username and password from your Account Executive or Account Manager upon approval. If you do not have a username and password, you can request one using our QuickPricer Login Request Form at our website by clicking [here](#). The login username is always your email address that you have used to request a login. Simply enter your email address and the password you were given.



The image shows a login form for the QuickPricer system. At the top is the United Fidelity Funding Corp logo, which consists of a stylized red and black arc above the text "United Fidelity Funding Corp". Below the logo are two input fields: "Email Address" and "Password". The "Email Address" field contains the placeholder text "your email address". The "Password" field contains four dots. To the right of the password field is a checkbox labeled "Remember Me". Below these fields is a green button with the text "LOGIN" in white capital letters.

Image 1: QuickPricer Login Form

Step 2. QuickPricer Pipeline

The pipeline view gives you immediate access into the details of your locked pipeline. There are a few actions available that can be done from this screen. Reminder, this is your QuickPricer pipeline, not your loan pipeline.

- Review a loan
 - Click on any loan in the pipeline to review the scenario, lock details, lock snapshot, and lock pricing details
- Upload a FNM 3.2 file
 - Click 'UPLOAD' to import a FNM 3.2 borrower file from any LOS system (Image 3)
- Start a New Search
 - Click 'NEW SEARCH' or 'NEW LOAN' to be taken to the New Search page
- Lock Desk Status
 - 'OPEN' or 'CLOSED' will be displayed indicating whether the user is currently within Lock Desk hours
- Logout
 - Click the 'LOGOUT' link to logout of the QuickPricer session

UnitedFidelity FundingCorp

PIPELINE NEW SEARCH Mark Ramirez Logout

PIPELINE UPLOAD NEW LOAN OPEN

All Loans Search pipeline...

Loan #	Status	Borrower	Rate	Price	Loan Amount	Lock Request	Expiration
29	Prospect		0.000	0.000	\$281,250.00		
10	Lock Requested	America	3.625	100.085	\$200,000.00	7/26/2016	8/25/2016

Prev 1 2 3 4 Next

Image 2: Loan Officer Pipeline

Drag a document here or browse to upload a document.

UPLOAD

Supported File Types: FNM, CSV
Maximum File Size: 5mb

Image 3: Upload a FNM 3.2 File

Step 3. New Search

After uploading a FNM 3.2 file or clicking on the link, the user is taken to the Loan Scenario and Product Terms page to process a New Loan Search. Simply fill out as many fields as possible in order to return the most targeted result. Any field that has orange bar next to it is required to be filled in because it is a field that could potentially have eligibility or pricing attached to it. Two sections are available to be filled in: Loan Scenario and Property & Borrower. The Product Terms section is covered in the summary below.

NEW SEARCH

OPEN

Status: None Loan #: New

RUN SEARCH [or Save](#)

LOAN SCENARIO

Loan Purpose	UW Decision
Purchase	DU Approve/Eligible
Property Value	Escrows
	Yes
LTV	Mortgage Insurance
	0
CLTV	LO Comp
ENTER	Lender Paid
Loan Amount	
Doc Type	
Full Doc	

Image 4: New Search - Loan Scenario

PROPERTY & BORROWER

Property Type SFR	First Name
Zip Code LOOKUP COUNTY	Last Name
County Select a County	FTHB No
State	Months of Reserves
Occupancy Owner Occ	Citizenship US Citizen
Representative FICO Additional Credit ENTER	Financed Properties
DTI	Cashout Amount 0

Image 5: New Search - Property & Borrower

Step 4. Choosing Product Terms

Choosing the correct product terms and target price/rate is important to help a user drill down to the best available option for their borrower. It is important to fine tune these options so that a quicker and more accurate answer can be presented to the user. Simply click on one or more of the available options and anything that is chosen will be returned in the results.

PRODUCT TERMS

Product Type Select All	Product Term Select All
Conv ✓	30 ✓
FHA	25
VA	20
USDA	15
Jumbo	10
Amortization Type Select All	Target Price
Fixed ✓	100.000
ARM	Target Rate

RUN SEARCH

[or Save](#)

Image 6: New Search - Product Terms

Step 5. Target Price or Rate

Entering a target price will search of the qualifying products and return the product with a net price closest to the target price on a 30 day lock. Alternatively, one can enter a target rate and the program with the best net price at the target rate on a 30 day lock will be returned. With either option, the next best available programs will be shown to the user.

Target Price

Target Rate

▼

Image 7: New Search - Target Price or Rate

Step 6. Search Results

After results are returned, the qualifying program that the engine feels is closest to the requested target on a 30 day lock will be automatically expanded. The rate that is closest to what the user is looking for will be placed in the middle of the rate stack and highlighted with 2 rates higher and 2 rates lower displayed. If the user requires to see a different range of rates, click the  icon and redo the search. Other qualifying products are available below the top program by scrolling down and expanded the desired product. Loan level price adjustments are also available by clicking on the 'Adjustments' section to expand the adjusters that applied based on the loan scenario

SEARCH RESULTS
Product Search
Search Results
OPEN

Status: Prospect Loan #: 29

LOAN SCENARIO ✎ Show >

QUALIFIED
DISQUALIFIED

FHA 30yr Fixed ▼						
Rate	Aug 15		Aug 30		Sep 14	
	15 Day	P&I	30 Day	P&I	45 Day	P&I
2.750	1.721	\$1,148.17	1.862	\$1,148.17	1.994	\$1,148.17
2.875	1.175	\$1,166.87	1.316	\$1,166.87	1.448	\$1,166.87
3.000	(0.136)	\$1,185.74	🔒 (0.125)	\$1,185.74	(0.021)	\$1,185.74
3.125	(0.692)	\$1,204.82	(0.680)	\$1,204.82	(0.570)	\$1,204.82
3.250	(2.851)	\$1,224.02	(2.838)	\$1,224.02	(2.724)	\$1,224.02

ADJUSTMENTS +

Image 8: Search Results

Step 7. Request a Lock

To request a lock, the user will hover over the desired price and lock term from the Search Results and be taken to the Lock Request screen. The remaining required fields are then required to be input before a lock request can be submitted to the Lock Desk. Click on the 'SUBMIT LOCK REQUEST' button in order to submit the request.

LOCK REQUEST

[Product Search](#) [Lock Request](#)

Status: Prospect Loan #: 29

FHA 30yr Fixed

Rate	30 Day	P&I
3.000	(0.125)	\$1,185.75

ADJUSTMENTS

Reason	Rate	Price
Total:	0.000	0.000

LOCK REQUEST

Borrower First Name	Property Address
Test	1234 Any Street
Borrower Last Name	Property City
Loan	Irvine
Borrower SSN	Borrower Email
111-11-1111	borrower@gmail.com
Borrower Phone #	Notes
9495555555	Thank you UFF!

SUBMIT LOCK REQUEST

Image 9: Lock Request

Step 8. Lock Confirmation

Upon submitting the request, a summary screen will appear. At this point, an email summary will be sent to the username/email address of the logged in user. The page displayed below is also available to be downloaded for the records of the user. The Lock Desk will review the submitted lock and accept or reject the lock and a subsequent confirmation will be sent to the user. To review any history of the lock, click the 'View Loan History' link, or click on any lock requested or lock confirmed from the pipeline page.

LOCK REQUESTED Loan History
↓

Status: Lock Requested **Loan #:** 29

Test Loan

FHA 30yr Fixed

[View Loan History](#)

Requested	7/31/2016
Expires	8/30/2016
Lock Period	30 Days

	Jul 31	
Rate	30 Day	P&I
🔒 3.000	(0.125)	\$1,185.75

ADJUSTMENTS

Reason	Rate	Price
Total:	0.000	0.000

LOCK SCENARIO ✔ Lock Requested

Loan Purpose	Purchase	Doc Type	Full Doc
Property Value	\$375,000.00	UW Decision	DU Approve/Eligible
LTV	75.00 %	Escrows	Yes
Subordinate	\$0.00	Mtg. Insurance	0
CLTV	75.00 %	LO Comp.	Lender Paid
Loan Amount	\$281,250.00	Financed Prop	0
Cashout Amount	\$0.00		

PROPERTY

Address	Property Type	SFR
1234 Any Street	Occupancy	Owner Occ

Image 10: Lock Confirmation

Step 9. Loan History

Viewing the Loan History of the lock summarizes the lock pricing and the loan scenario that was submitted and/or accepted by the lock desk. Any notes left by the originator or the Lock Desk are able to be reviewed as well.

LOAN HISTORY

Lock Change Loan History

Current Status: Lock Requested **Loan #:** 46

NOTES 0

SNAPSHOTS

● **Lock Requested** on 7/28/2016 at 9:05 PM AZ by You

PRICING **SCENARIO**

Conv 30yr Fixed

Expires: 8/14/2016 **Status:** Lock Requested

Rate	15 Day	P&I
3.250	1.112	\$1,795.23

ADJUSTMENTS

Reason	Rate	Price
LTV 70.01-75, FICO 720-739		0.500
Total:	0.000	0.500

Image 11: Loan History