EPM®

<u>**How to Price & Lock through CORE**</u>

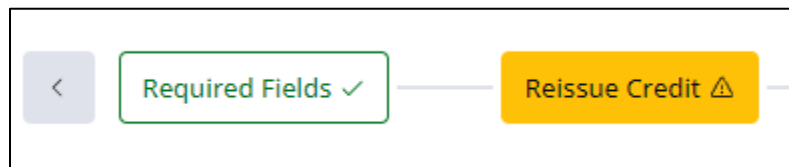Log into CORE: **https://epmcore.com/login**

Sign In to CORE

Enter your email address

Email

✉ example@gmail.com

Continue

Once all of the required fields have been entered, click on **Reissue Credit**

<   Required Fields ✓ — Reissue Credit ⚠

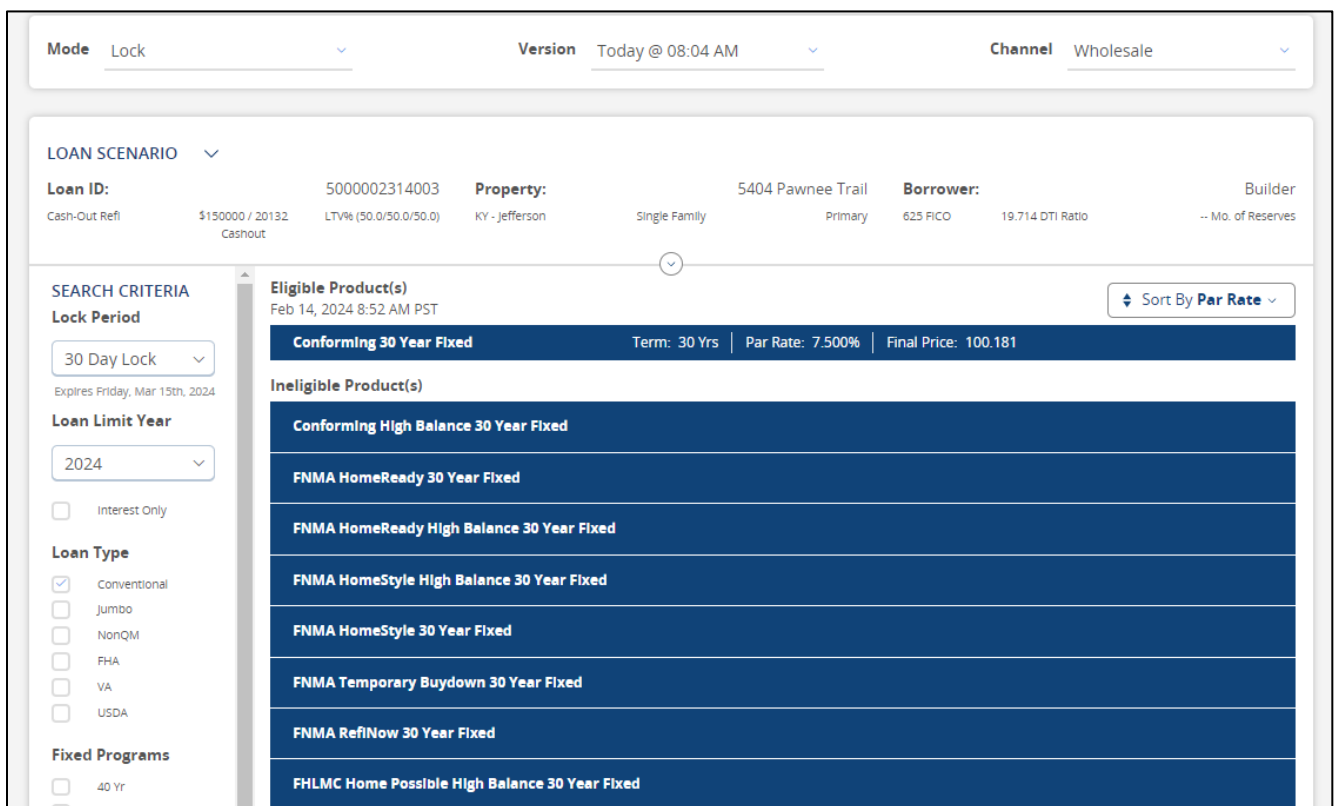Enter the corresponding information and click **Reissue Credit**

Borrower Pair

Ken N Customer ⌄

Credit Provider*

Lenders One Credit (DU: 309) ⌄

Branch ID

Credit Provider Username*

Probledo

Credit Provider Password*

•••••••• ⦸

⬤ Use Saved Credentials

⬁ Manage Credentials

Report On*

Individual ⌄

Report Type*

Tri-Merge ⌄

Request Type*

◯ New Credit Order

⦿ Reissue Credit

☑ Equifax

☑ TransUnion

☑ Experian

Reference #*

329865

Reissue Credit

Reissue Credit

Once the credit has been reissued, go to **Pricer** on the left Toolbar

The **Polly** interface will load and provide pricing based on the registered loan in CORE

Adjustments can be made to the pricing scenario, if needed, by clicking on the expand arrow in the middle of the pricer.

You will be able to go through and make any changes to the Loan Scenario.

To include the **EPM Lender Fee** into pricing adjustments, select **Yes** under **Roll Lender Fee**.

If you make any adjustments in the Loan Scenario section, click Refresh Pricing to get the most up to date pricing results

Refresh Pricing

Additional search criteria can be added such as Lock Period, Loan Type, Fixed Programs and ARM Programs. This can be found on the left toolbar within Polly.

SEARCH CRITERIA

Lock Period

30 Day Lock

Expires Friday, Mar 15th, 2024

Loan Limit Year

2024

☐ Interest Only

Loan Type

☑ Conventional
☐ Jumbo
☐ NonQM
☐ FHA
☐ VA
☐ USDA

Fixed Programs

☐ 40 Yr
☑ 30 Yr
☐ 25 Yr
☐ 20 Yr
☐ 15 Yr
☐ 10 Yr
☐ Other

ARM Programs

The pricing options will appear in the middle of the pricer.

Eligible Product(s)
Feb 14, 2024 9:00 AM PST

Sort By **Par Rate**

Conforming 30 Year Fixed	Term: 30 Yrs	Par Rate: 7.875%	Final Price: 99.900

Ineligible Product(s)

Conforming High Balance 30 Year Fixed

FNMA HomeReady 30 Year Fixed

FNMA HomeReady High Balance 30 Year Fixed

FNMA HomeStyle High Balance 30 Year Fixed

FNMA HomeStyle 30 Year Fixed

FNMA Temporary Buydown 30 Year Fixed

For Ineligible Products, you can click on the product to get the list of Disqualifiers

Ineligible Product(s)

Conforming High Balance 30 Year Fixed

Disqualifiers:

All Products - Loan Limits

To see the pricing options for an eligible program, click on the specific program under **Eligible Products**.

Eligible Product(s)
Feb 14, 2024 9:00 AM PST

Sort By **Par Rate** ⌄

Conforming 30 Year Fixed			Term: 30 Yrs	Par Rate: 7.875%	Final Price: 99.900	

	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period	
☐	5.750	94.127	$875	-	5.873 ($8,810)	30	⌄
☐	5.875	94.723	$887	-	5.277 ($7,916)	30	⌄
☐	6.000	95.301	$899	-	4.699 ($7,048)	30	⌄
☐	6.125	95.841	$911	-	4.159 ($6,239)	30	⌄
☐	6.250	95.989	$923	-	4.011 ($6,016)	30	⌄
☐	6.375	96.276	$935	-	3.724 ($5,586)	30	⌄
☐	6.500	96.774	$948	-	3.226 ($4,839)	30	⌄
☐	6.625	97.286	$960	-	2.714 ($4,071)	30	⌄
☐	6.750	97.238	$972	-	2.762 ($4,143)	30	⌄
☐	6.875	97.763	$985	-	2.237 ($3,355)	30	⌄
☐	7.000	98.265	$997	-	1.735 ($2,602)	30	⌄
☐	7.125	98.717	$1,010	-	1.283 ($1,925)	30	⌄

The Par Price will have a Star next to it.

☐	☆	7.875

Click on the rate to see the list of pricing adjustments.

☐	☆	7.875	99.900	$1,087	-	0.100 ($150)

Pricing Adjustments

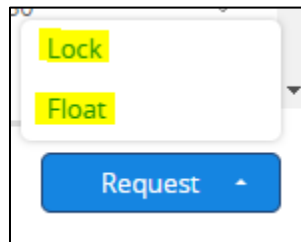|	
Lender Paid Comp (Wholesale)	-0.750
Conf: Cashout Refi, FICO/LTV LLPA	-1.375
Conf: Lender Fee Buyout LLPA	-0.750
Conf: Loan Amount (Non HB) LLPA	-0.125
	-3.000

Click the checkbox on the left of the specific rate you would like to select to choose it.

Once the rate is selected, click **Request**
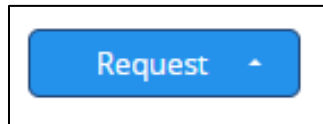
You will then be able to either Lock or Float the selected rate

If you click Lock, you will be brought to a confirmation screen to confirm the lock request. Click on **Request Lock** to confirm.

Lock Request

Product:	Conforming 30 Year Fixed
Loan Term:	30 years
Amortization Term:	30 years
Note Rate:	7.500
Initial Lock Period:	30 Days
Lock Expiration:	Monday, Mar 18th, 2024
Final Price:	100.286
Credit/Cost:	-0.286 (-$429)

Are you sure you want to initiate this lock request?

Cancel Lock   Request Lock

You will receive a confirmation of the lock

A lock request was initiated on Thursday, Feb 15th, 2024 at 02:14 pm, and will be automatically processed by your lock desk.

Lock Request

Product:	Conforming 30 Year Fixed
Note Rate:	7.500
Initial Lock Period:	30 Days
Lock Expiration:	Monday, Mar 18th, 2024
Final Price:	100.286
Credit/Cost:	-0.286 (-$429)

↻ Lock Status

When you go back to the Pricer moving forward, you will be able to review the **Lock History**, **Download the Lock Confirmation**, **Reprice**, **Change the Product** or request **Lock Extension**

Lock History ⌄   Download Lock Confirmation   Cancel Lock

Confirmed   Thursday, Feb 15th, 2024 at 02:14 pm
Product: Conforming 30 Year Fixed   Reprice
Note Rate: 7.500
Final Price: 100.286   Product Change
Credit/Cost: -0.286 (-$429)
                                                         Lock Extension
Initial Lock Period: 30 Days
Lock Expires: Monday, Mar 18th, 2024