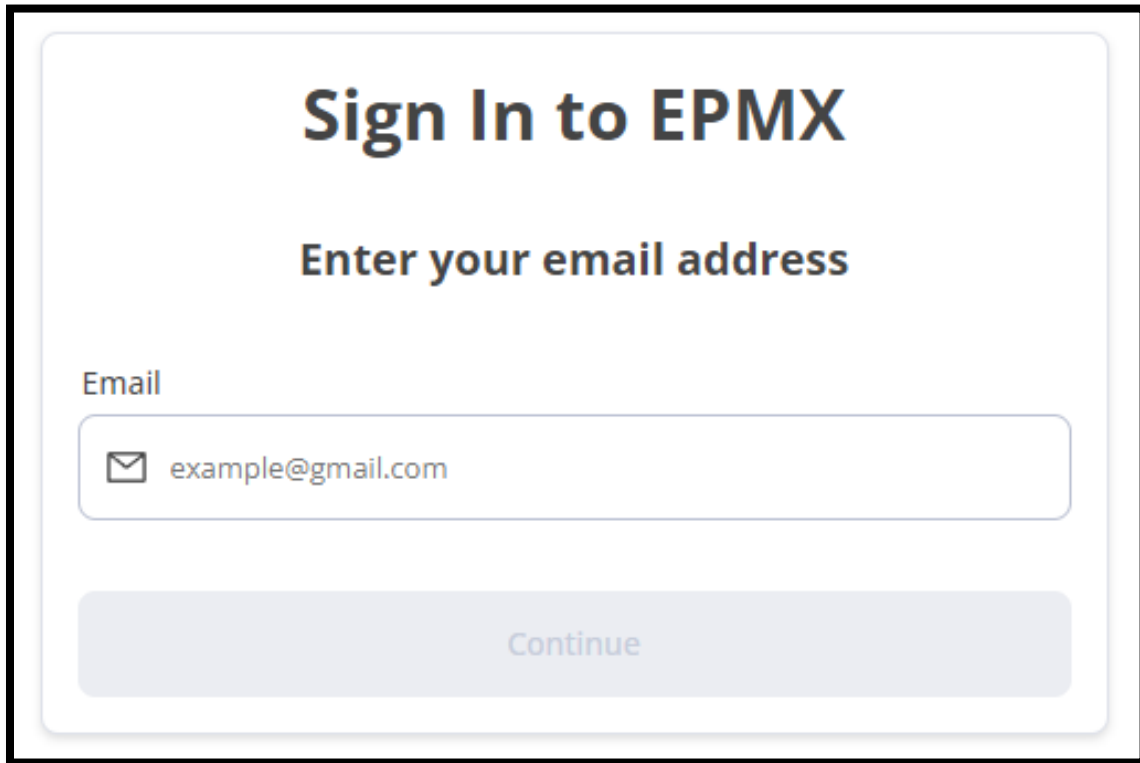


## How to Price & Lock through EPMX

Log into EPMX: <https://epmcore.com/login>



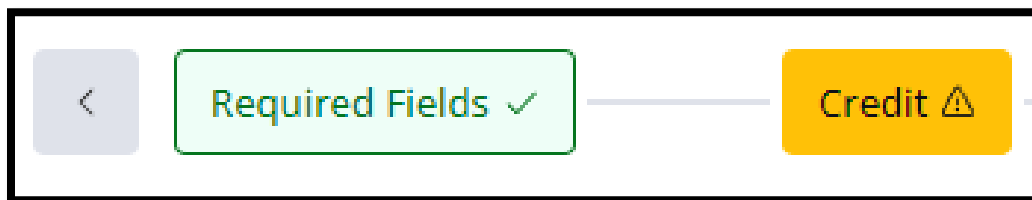
**Sign In to EPMX**

Enter your email address

Email

Continue

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



< Required Fields ✓ 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**





Once the credit has been reissued, go to **Pricing and Lock** or **Pricer** on the left toolbar



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

The screenshot displays the Polly interface with the following details:

- Mode:** Lock
- Version:** Today @ 08:04 AM
- Channel:** Wholesale
- LOAN SCENARIO:**
  - Loan ID:** 5000002314003
  - Property:** 5404 Pawnee Trail
  - Borrower:** Builder
  - Cash-Out Refi:** \$150000 / 20132 (Cashout)
  - LTV%:** (50.0/50.0/50.0)
  - KY:** Jefferson
  - Single Family:** Primary
  - 625 FICO:** 19.714 DTI Ratio
  - Mo. of Reserves:**
- 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
- Eligible Product(s):** Feb 14, 2024 8:52 AM PST
  - Conforming 30 Year Fixed:** Term: 30 Yrs | Par Rate: 7.500% | Final Price: 100.181
- 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
  - FNMA RefiNow 30 Year Fixed
  - FHLMC Home Possible High Balance 30 Year Fixed



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

LOAN SCENARIO ▼

**Loan ID:** 5000002314003    **Property:** 5404 Pawnee Trail    **Borrower:** Builder  
Cash-Out Refi    \$150000 / 20132    LTV% (50.0/50.0/50.0)    KY - Jefferson    Single Family    Primary    625 FICO    19.714 DTI Ratio    -- Mo. of Reserves  
Cashout

▼

LOAN SCENARIO ▲

**Loan ID:** 5000002314003    **Property:** 5404 Pawnee Trail    **Borrower:** Builder  
Cash-Out Refi    \$150000 / 20132    LTV% (50.0/50.0/50.0)    KY - Jefferson    Single Family    Primary    625 FICO    19.714 DTI Ratio    -- Mo. of Reserves  
Cashout

<b>Loan Purpose</b> Cash-Out R.▼	<b>Loan Amount</b> \$150,000	<b>Property Value</b> \$300,000	<b>State</b> Kentucky ▼	<b>County</b> Jefferson ▼	<b>FICO</b> 625	<b>Monthly Income</b> \$10,000	<b>DTI Ratio</b> 19.7	<b>Mo. Reserves</b> 
<b>Refinance Purpose</b> Cash-Out ▼	<b>Cash Out Amount</b> \$20,132	<b>Property Type</b> Single Family ▼	<b>Occupancy</b> Primary ▼	<b>Self Employed</b> 	<b>Properties Owned</b> 			
	<b>LTV</b> 50.0	<b>CLTV</b> 50.0	<b>HCLTV</b> 50.0	<b>Units</b> 1	<b>First Time Home Buyer</b> Yes ▼			
<b>Closed End Second</b> 	<b>HELOC Line Amount</b> \$0	<b>HELOC Draw Amount</b> 	<b>Non-Occupancy Coborrower</b> 		<b>Citizenship</b> US Citizen ▼			
<b>MI Paid By</b> Borrower ▼	<b>Waive Escrow</b> No ▼	<b>Roll Lender Fee</b> 	<b>Inspection Waiver</b> Yes ▼		<b>Affordable Product</b> 	<b>Paid By*</b> Lender Paid ▼		
<b>AUS</b> DU ▼	<b>Lien Position</b> First ▼		<b>Non-Warrantable</b> 	<b>Condotel</b> 				
<b>Temporary Buydown</b> 								

[Refresh Pricing](#)

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

**Roll Lender Fee**

Yes ▼

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



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** ▾

<b>Conforming 30 Year Fixed</b>	Term: 30 Yrs   Par Rate: 7.875%   Final Price: 99.900
---------------------------------	---

**Ineligible Product(s)**

<b>Conforming High Balance 30 Year Fixed</b>
<b>FNMA HomeReady 30 Year Fixed</b>
<b>FNMA HomeReady High Balance 30 Year Fixed</b>
<b>FNMA HomeStyle High Balance 30 Year Fixed</b>
<b>FNMA HomeStyle 30 Year Fixed</b>
<b>FNMA Temporary Buydown 30 Year Fixed</b>

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

**Ineligible Product(s)**

<b>Conforming High Balance 30 Year Fixed</b>
--

**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
<input type="checkbox"/>	5.750	94.127	\$875	-	5.873 (\$8,810)	30 ▾
<input type="checkbox"/>	5.875	94.723	\$887	-	5.277 (\$7,916)	30 ▾
<input type="checkbox"/>	6.000	95.301	\$899	-	4.699 (\$7,048)	30 ▾
<input type="checkbox"/>	6.125	95.841	\$911	-	4.159 (\$6,239)	30 ▾
<input type="checkbox"/>	6.250	95.989	\$923	-	4.011 (\$6,016)	30 ▾
<input type="checkbox"/>	6.375	96.276	\$935	-	3.724 (\$5,586)	30 ▾
<input type="checkbox"/>	6.500	96.774	\$948	-	3.226 (\$4,839)	30 ▾
<input type="checkbox"/>	6.625	97.286	\$960	-	2.714 (\$4,071)	30 ▾
<input type="checkbox"/>	6.750	97.238	\$972	-	2.762 (\$4,143)	30 ▾
<input type="checkbox"/>	6.875	97.763	\$985	-	2.237 (\$3,355)	30 ▾
<input type="checkbox"/>	7.000	98.265	\$997	-	1.735 (\$2,602)	30 ▾
<input type="checkbox"/>	7.125	98.717	\$1,010	-	1.283 (\$1,925)	30 ▾

The Par Price will have a Star next to it.



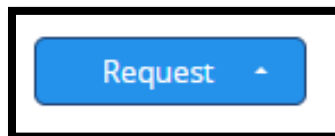
Click on the rate to see the list of pricing adjustments.

<input type="checkbox"/>	☆	7.875	99.900	\$1,087	-	0.100 (\$150)
<b>Pricing Adjustments</b>						
		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

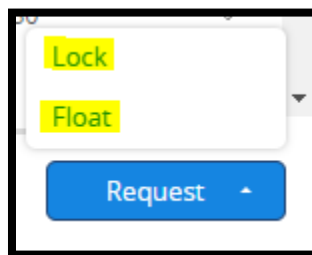
Click the checkbox on the left of the specific rate you would like to select to choose it.




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


<b>Product:</b>	Conforming 30 Year Fixed
<b>Loan Term:</b>	30 years
<b>Amortization Term:</b>	30 years
<b>Note Rate:</b>	7.500
<b>Initial Lock Period:</b>	30 Days
<b>Lock Expiration:</b>	Monday, Mar 18th, 2024
<b>Final Price:</b>	100.286
<b>Credit/Cost:</b>	-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**


<b>Product:</b>	Conforming 30 Year Fixed
<b>Note Rate:</b>	7.500
<b>Initial Lock Period:</b>	30 Days
<b>Lock Expiration:</b>	Monday, Mar 18th, 2024
<b>Final Price:</b>	100.286
<b>Credit/Cost:</b>	-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](#)

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