Agency Investor Plus
IO no PPP – Pricing Engines

Encompass Product and Pricing Service (EPPS)

Product activation

- Navigate to the Programs tab and select **Agency Investor Plus PPF391 Fixed 30 W/ No PPP**

- Click **Save**

Scenario

- Navigate to the **General** tab
- Select **30 Year Fixed** under the *Loan Terms* section
- Select **Agency** under the *Standard Products* section
- Select **Interest Only** under the *Product Options* section
- From the *Prepayment Penalty Term* drop-down menu select **None**
- Click **Next**

Results

- Navigate to the Qualify tab to review the results

General	Borrower	Finances	Property	Qualify	Summary

Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

Target Price: 100   (all investors) ▼
Target Rate: [ ] Go!   ☑ 🚩 Flagged

Purpose:	Purchase	Location:		MI
Prop Val:	$750,000.00	FICO:	765	Prop Type: 1-Family
Loan Amt:	$450,000			Prop Use: Investment
		Effective Date:		6/24/2024 1:58 PM

30 Year Fixed — Creditor-paid

Program	Rate	Price	Price$	Pmt	APR	DTI	QM/Det
Lakeview Loan Servicing FNMA Conf Fixed 30 – Full Doc 30-day rate as of 6/24/2024 9:23 AM (15 30 45 60) guidelines 🚩	• 6.375	99.559	($1984)	$2807	6.417	13.5	details
Not Supported: Interest Only	6.500	100.049	$221	$2844	6.500	13.7	details
LTV/CLTV/HCLTV: 60/60/0	6.625	100.457	$2057	$2881	6.625	13.8	details
• The APR provided in ICE PPE is an estimate for internal comparative purposes only. The APR is calculated using estimated terms, features, prepaid finance charges and does not include finance charges, such as monthly mortgage insurance premiums or monthly guaranty fees. A more precise APR can be viewed in Encompass.	6.750	100.427	$1922	$2919	6.750	14.0	details
• Requires a minimum **2-months PITI reserves** for any other Second Home or any 1-4 Investment Property owned. • Matured Balloon mortgages that are modified or refinanced and then delivered as a fixed-rate mortgage using SFC 236 may incur an additional pricing adjustment. Please see the Pricing Desk for details. • Conventional Price Adj - DU AUS Only, is applicable to DU AUS loans only. Please confirm eligibility and contact the pricing desk.	6.875	100.886	$3987	$2956	6.875	14.2	details
		⊞ Show all rates					
Lakeview Loan Servicing FHLMC Conf Fixed 30 – Full Doc 30-day rate as of 6/24/2024 9:23 AM guidelines 🚩	6.625	100.107	$482	$2881	6.625	13.8	details
Bayview Loan Servicing Conforming - 2nd Home & Investment Fixed 30 – Full Doc 30-day rate as of 6/24/2024 9:23 AM 🚩	7.000	100.272	$1224	$2994	7.000	14.4	details
Bayview Loan Servicing Agency Investor Plus PPF391 Fixed 30 W/ No PPP – Full Doc 30-day rate as of 6/24/2024 9:23 AM (15 30 45 60) guidelines	• 7.125	98.355	($7402)	$2672	7.291	14.6	details
Options: Interest Only	• 7.250	99.009	($4459)	$2719	7.350	14.7	details
LTV/CLTV/HCLTV: 60/60/0	• 7.375	99.571	($1930)	$2766	7.419	14.9	details
	7.500	100.115	$518	$2813	7.500	15.1	details
• The APR provided in ICE PPE is an estimate for internal comparative purposes only. The APR is calculated using estimated terms, features, prepaid finance charges and does not include finance charges, such as monthly mortgage insurance premiums or monthly guaranty fees. A more precise APR can be viewed in Encompass.	7.625	100.621	$2795	$2859	7.625	15.3	details
• 6 months reserves for the subject property plus 2% of the aggregate UPB.	7.750	101.090	$4905	$2906	7.750	15.5	details
	7.875	101.542	$6939	$2953	7.875	15.7	details
		⊞ Show all rates					
Bayview Loan Servicing Agency Investor Plus PPF361 Fixed 30 W/ NO PPP – Full Doc 30-day rate as of 6/24/2024 9:23 AM guidelines 🚩	7.625	100.107	$482	$3185	7.625	15.3	details

☐ Show Ineligible

Optimal Blue

Scenario

- Within the Product Search page navigate to the **First Lien Search Criteria**
- From the *Interest Only* drop-down menu select **Yes**
- From the *Prepayment Penalty* drop-down menu select **None**

Results

- Navigate to the Product Search Results page to review the results

Scenario

- Navigate to the *Loan Scenario* page
- From the PPP Term drop-down menu select **0**
- From the PPP Structure drop-down menu **No Prepay**

- Also on the Loan Scenario page on the left hand side menu labeled *Loan Type* select one of three options
  - Conventional
  - Jumbo
  - NonQM

Note: PPPF391 can fall into any 3 of those loan type buckets (CONV/Jumbo/NonQM), so depending on the loan characteristics, select the corresponding box.

Polly

Results

- Navigate to the Qualify tab to review the results