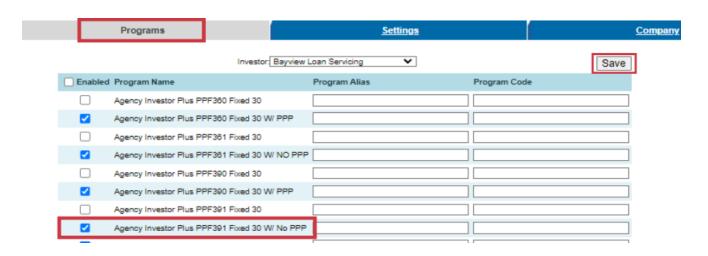


# Agency Investor Plus IO no PPP - Pricing Engines

### **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

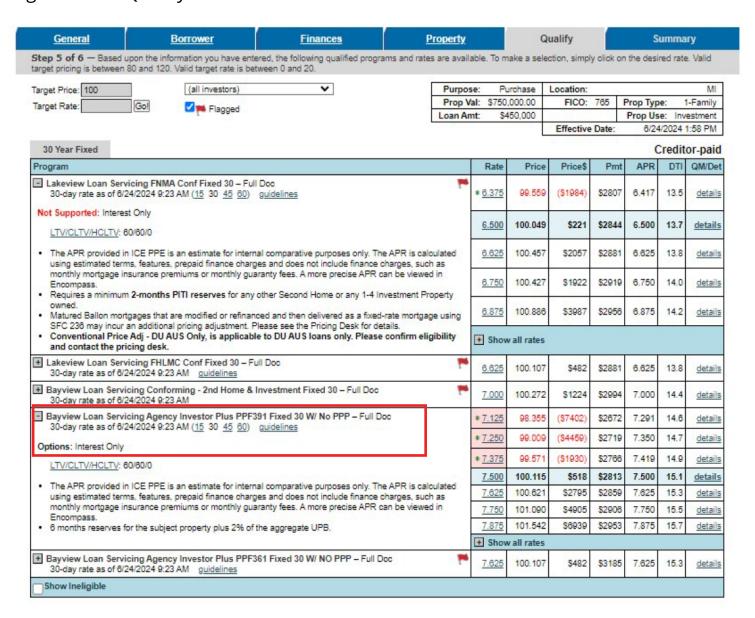
- Navigate to the General tab
- Select **30 Year Fixed** under the *Loan Terms* section
- Select Agency under the Standard Products section
- Select Interest Only under the Product Options section
- From the Prepayment Penalty Term drop-down menu select None
- Click Next

#### **Encompass** Product & Pricing Service™ Loan ID: 23977403 Home | Admin | CPM | Online Help | Logout Property Summary Finances Qualify General Borrower Step 1 of 6 — Enter general information about the loan. Select the Loan Terms, Product Options and Included Products for which you would like to qualify. 2nd mortgage balance & payment are optional. Loan Terms General Loan Information 30 Year Fixed 10 Year ARM Lien Position: 1st Mortgage ➤ 7 Year ARM 25 Year Fixed 5 Year ARM 20 Year Fixed 750000.00 60 % LTV Property Val: 15 Year Fixed 450000 Loan Amount: 40 Year Fixed PMI, MIP Financed: 450000 Standard Products **Product Options** Total Amount: ✓ Interest Only 2nd Mtg Bal: 60 % CLTV Agency Waive Escrov □ FHA ☐ No MI Community/Affordable □ VA Second USDA Non-QM O Borrower O Creditor Compensation: Special Products Target Price: Asset Utilization Target Rate: FHA Streamline HomePossible Valid target pricing is between 80 and 120. HomeReady ☐ VA IRRRL Prepay Penalty Term: None V Lender Fee Waiver Buydown Type: FHA Case Number Date: Next Qualify

### **Encompass Product and Pricing Service (EPPS)**

#### **Results**

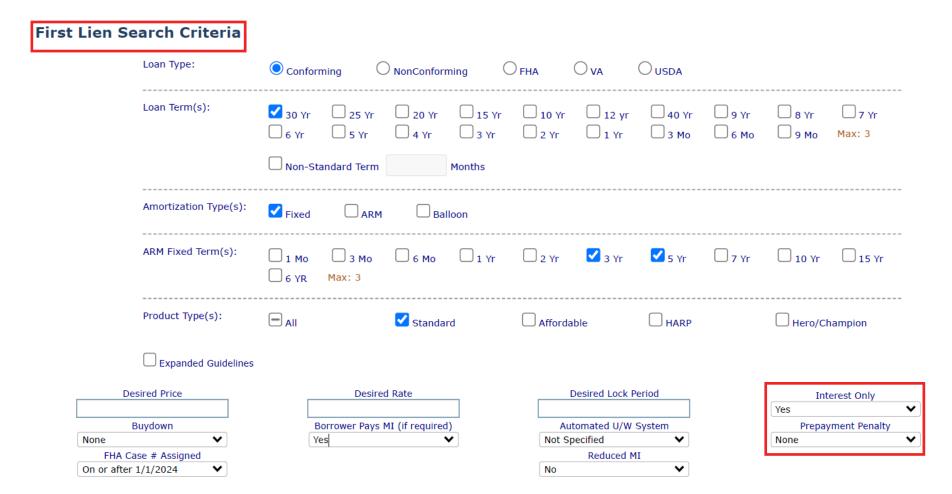
• Navigate to the Qualify tab to review the results



### **Optimal Blue**

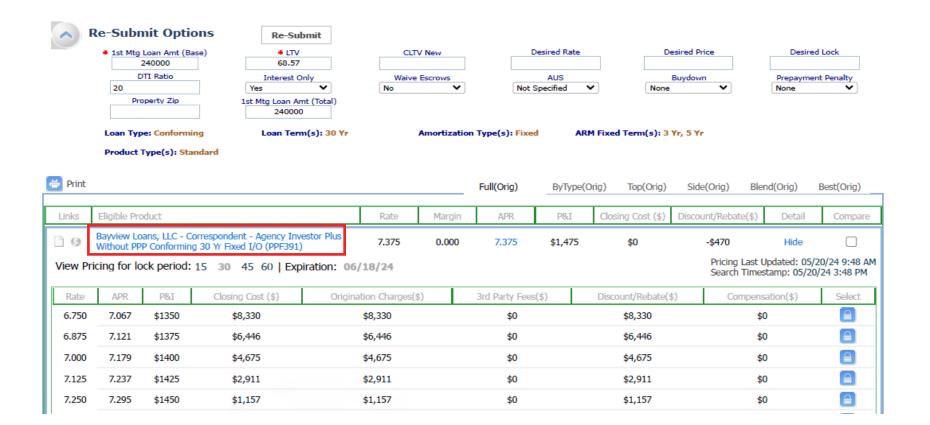
#### **Scenario**

- 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**

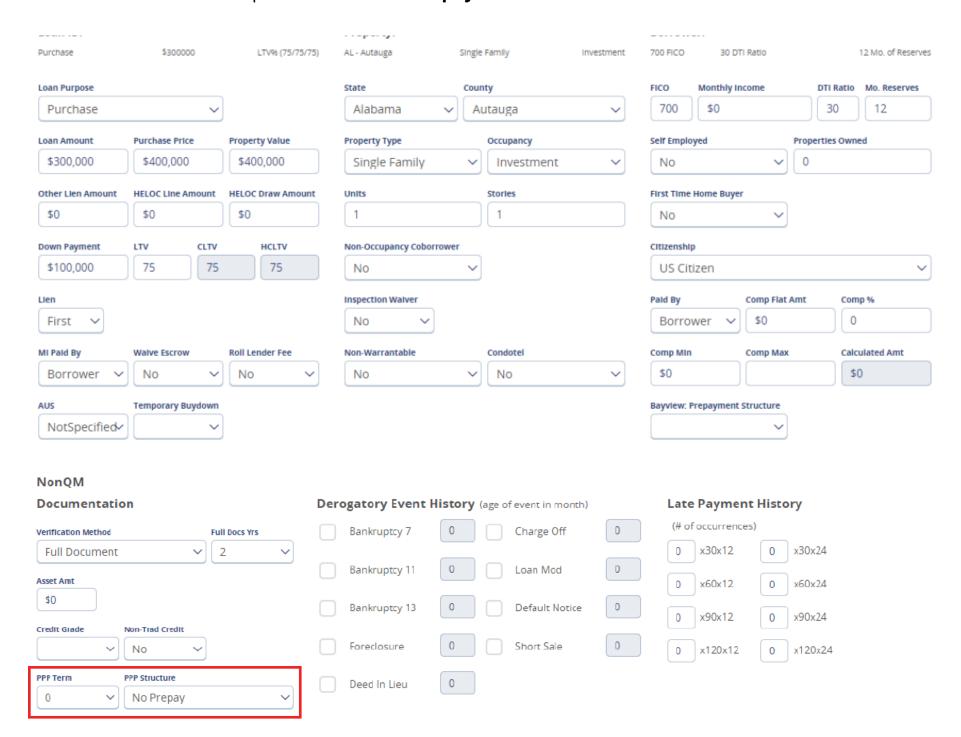
• Navigate to the Product Search Results page to review the results



### Polly

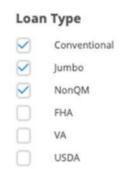
#### **Scenario**

- 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

