



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**

Investor: Bayview Loan Servicing

Enabled	Program Name	Program Alias	Program Code
<input type="checkbox"/>	Agency Investor Plus PPF380 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF380 Fixed 30 W/ PPP		
<input type="checkbox"/>	Agency Investor Plus PPF381 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF381 Fixed 30 W/ NO PPP		
<input type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF390 Fixed 30 W/ PPP		
<input type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30		
<input checked="" type="checkbox"/>	Agency Investor Plus PPF391 Fixed 30 W/ No PPP		

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™

Michael Kunitz, Administration Loan ID: 23977403 Home | Admin | CPM | Online Help | Logout

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.

General Loan Information

Lien Position: 1st Mortgage
Purpose: Purchase
Property Val: 750000.00 80 % LTV
Loan Amount: 450000
PMI, MIP Financed:
Total Amount: 450000
2nd Mtg Bal: 60 % CLTV
2nd Paymt: monthly

Community/Affordable Second
Compensation: Borrower Creditor
Target Price: 100 - or -
Target Rate:
Valid target pricing is between 80 and 120.
Valid target rate is between 0 and 20.
Lender Fee Waiver
Buydown Type: None
FHA Case Number Date:

Loan Terms

30 Year Fixed
 25 Year Fixed
 20 Year Fixed
 15 Year Fixed
 10 Year ARM
 7 Year ARM
 5 Year ARM
 40 Year Fixed

Standard Products

Agency
 Non-agency
 FHA
 VA
 USDA
 Non-QM

Product Options

Interest Only
 Waive Escrows
 No MI

Special Products

Asset Utilization
 FHA Streamline
 HomePossible
 HomeReady
 VA IRRRL

Prepay Penalty Term: None

Next Qualify

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Encompass Product and Pricing Service (EPPS)

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: <input type="text" value="100"/>	<input type="text" value="(all investors)"/>	<table border="1"> <tr> <td>Purpose:</td> <td>Purchase</td> <td>Location:</td> <td>MI</td> </tr> <tr> <td>Prop Val:</td> <td>\$750,000.00</td> <td>FICO:</td> <td>765</td> </tr> <tr> <td>Loan Amt:</td> <td>\$450,000</td> <td>Prop Type:</td> <td>1-Family</td> </tr> <tr> <td></td> <td></td> <td>Prop Use:</td> <td>Investment</td> </tr> <tr> <td colspan="2"></td> <td>Effective Date:</td> <td>6/24/2024 1:58 PM</td> </tr> </table>				Purpose:	Purchase	Location:	MI	Prop Val:	\$750,000.00	FICO:	765	Loan Amt:	\$450,000	Prop Type:	1-Family			Prop Use:	Investment			Effective Date:	6/24/2024 1:58 PM																																																																																																																										
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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**

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 12 Yr 40 Yr 9 Yr 8 Yr 7 Yr
 6 Yr 5 Yr 4 Yr 3 Yr 2 Yr 1 Yr 3 Mo 6 Mo 9 Mo **Max: 3**
 Non-Standard Term Months

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 1 Mo 3 Mo 6 Mo 1 Yr 2 Yr 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr
 6 Yr **Max: 3**

Product Type(s): All Standard Affordable HARP Hero/Champion

Expanded Guidelines

Desired Price

Desired Rate

Desired Lock Period

Interest Only

Yes

Buydown

None

FHA Case # Assigned

On or after 1/1/2024

Borrower Pays MI (if required)

Yes

Automated U/W System

Not Specified

Reduced MI

No

Prepayment Penalty

None

Results

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

Re-Submit Options

1st Mtg Loan Amt (Base)
240000

DTI Ratio
20

Property Zip

Loan Type: **Conforming**

Product Type(s): **Standard**

Re-Submit

LTV
68.57

Interest Only
Yes

1st Mtg Loan Amt (Total)
240000

Loan Term(s): **30 Yr**

CLTV New

Waive Escrows
No

Desired Rate

AUS
Not Specified

Desired Price

Buydown
None

Desired Lock

Prepayment Penalty
None

Amortization Type(s): **Fixed**

ARM Fixed Term(s): **3 Yr, 5 Yr**

Print Full(Orig) ByType(Orig) Top(Orig) Side(Orig) Blend(Orig) Best(Orig)

Links	Eligible Product	Rate	Margin	APR	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Detail	Compare
	Bayview Loans, LLC - Correspondent - Agency Investor Plus Without PPP Conforming 30 Yr Fixed I/O (PPF391)	7.375	0.000	7.375	\$1,475	\$0	-\$470	Hide	<input type="checkbox"/>

View Pricing for lock period: 15 30 45 60 | Expiration: 06/18/24 Pricing Last Updated: 05/20/24 9:48 AM
Search Timestamp: 05/20/24 3:48 PM

Rate	APR	P&I	Closing Cost (\$)	Origination Charges(\$)	3rd Party Fees(\$)	Discount/Rebate(\$)	Compensation(\$)	Select
6.750	7.067	\$1350	\$8,330	\$8,330	\$0	\$8,330	\$0	<input type="button" value="v"/>
6.875	7.121	\$1375	\$6,446	\$6,446	\$0	\$6,446	\$0	<input type="button" value="v"/>
7.000	7.179	\$1400	\$4,675	\$4,675	\$0	\$4,675	\$0	<input type="button" value="v"/>
7.125	7.237	\$1425	\$2,911	\$2,911	\$0	\$2,911	\$0	<input type="button" value="v"/>
7.250	7.295	\$1450	\$1,157	\$1,157	\$0	\$1,157	\$0	<input type="button" value="v"/>

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**

Purchase \$300000 LTV% (75/75/75) AL - Autauga Single Family Investment 700 FICO 30 DTI Ratio 12 Mo. of Reserves

Loan Purpose: Purchase

State: Alabama County: Autauga

FICO: 700 Monthly Income: \$0 DTI Ratio: 30 Mo. Reserves: 12

Loan Amount: \$300,000 Purchase Price: \$400,000 Property Value: \$400,000

Property Type: Single Family Occupancy: Investment

Self Employed: No Properties Owned: 0

Other Lien Amount: \$0 HELOC Line Amount: \$0 HELOC Draw Amount: \$0

Units: 1 Stories: 1

First Time Home Buyer: No

Down Payment: \$100,000 LTV: 75 CLTV: 75 HCLTV: 75

Non-Occupancy Coborrower: No

Citizenship: US Citizen

Lien: First

Inspection Waiver: No

Paid By: Borrower Comp Flat Amt: \$0 Comp %: 0

MI Paid By: Borrower Waive Escrow: No Roll Lender Fee: No

Non-Warrantable: No Condotel: No

Comp Min: \$0 Comp Max: Calculated Amt: \$0

AUS: NotSpecified Temporary Buydown: Bayview: Prepayment Structure:

NonQM

Documentation

Verification Method: Full Document Full Docs Yrs: 2

Asset Amt: \$0

Credit Grade: Non-Trad Credit: No

Derogatory Event History (age of event in month)

Bankruptcy 7 0 Charge Off 0

Bankruptcy 11 0 Loan Mod 0

Bankruptcy 13 0 Default Notice 0

Foreclosure 0 Short Sale 0

Deed In Lieu 0

Late Payment History

(# of occurrences)

0 x30x12 0 x30x24

0 x60x12 0 x60x24

0 x90x12 0 x90x24

0 x120x12 0 x120x24

PPP Term: 0 PPP Structure: 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.

Loan Type

- Conventional
- Jumbo
- NonQM
- FHA
- VA
- USDA

Results


- Navigate to the Qualify tab to review the results

LOAN SCENARIO   

Loan ID: Purchase **Property:** AL - Autauga **Borrower:** Investment


\$300000 LTV% (75/75/75) Single Family 700 FICO 30 DTI Ratio 12 Mo. of Reserves

SEARCH CRITERIA

30 Day Lock 

Expires Monday, Jul 22nd, 2024


Loan Limit Year

2024 

Interest Only

Loan Type

Conventional
 Jumbo
 NonQM
 FHA

Eligible Product(s)
Jun 21, 2024 11:09 AM PDT Sort By Par Rate 

Agency Investor Plus 30 Yr Fixed I/O (Conv)	Par Rate: 6.125%	Final Price: 100.375
Conforming 30 Yr Fixed - 2nd Home & Investment	Par Rate: 6.125%	Final Price: 100.125
Jumbo Plus AUS 30yr Fixed	Par Rate: 8.250%	Final Price: 100.000
Agency Investor Plus 30 Yr Fixed (Conv)	Par Rate: 8.750%	Final Price: 100.105

Ineligible Product(s)

- Jumbo AUS 30yr Fixed
- Debt Service Ratio 30 Yr Fixed