



UR Lending
United Residential Lending, LLC

Pricer™

Print

Pipeline

LOAN REQUEST

Lien Pos:

Mkt Value:

LTV: =

CLTV: =

PROPERTY

Property Zip:

Property State:

Occupancy:

Property Type:

1st Time Buyer: Yes Rural

CREDIT

FICO:

Mtg 12-mos: x30 x60 x90

BK Filed:

BK Discharged:

Foreclsr/NOD:

DOC TYPE / INCOME

Doc Type:

W2 vs SE: W2'd Self-Emp

DTI:

Citizenship:

ESCROWS / MTG INS

Impounds: Yes MI/PMI:

AGENCY (Fannie/Freddie)

DU/LP Results:

DU/LP Product:

MI Coverage:

FHA TOTAL Scorecard

FHA Results:

PRICING - 1st Lien

Prepay Yrs:

Lock Period:

Product Type:

YSP/Price:

Note Rate:

Broker/Borrwr:

Re-Price

PROGRAMS & PRICING
08/11/08 11:59:37 AM Eastern Time

Convert to Full App!

80% Sterling Conforming Fixed FNMA	Rate	Pmt
<input type="radio"/> 15 Yr Fixed - 30 Day	6.125%	\$1,633.20
<input type="radio"/> 30 Yr Fixed - 30 Day	6.875%	\$1,261.30
<input type="radio"/> 40 Yr Fixed - 30 Day	7.375%	\$1,245.80
80% Action Conforming Fixed FNMA	Rate	Pmt
<input type="radio"/> 15 Yr Fixed - 15 Day	6.375%	\$1,659.36
<input type="radio"/> 30 Yr Fixed - 15 Day	6.750%	\$1,245.31
80% Sterling Conforming ARM	Rate	Pmt
<input type="radio"/> 1/1 LIBOR ARM Convert - 30 Day	Price Range	N/A
<input type="radio"/> 1/1 LIBOR ARM Non-Convert - 30 Day	Price Range	N/A
<input type="radio"/> 3/1 LIBOR ARM - 30 Day	Price Range	N/A
<input type="radio"/> 5/1 LIBOR ARM - 30 Day	Price Range	N/A
<input type="radio"/> 7/1 LIBOR ARM - 30 Day	Price Range	N/A
80% Sterling Non-Conforming Jumbo ARM	Rate	Pmt
<input type="radio"/> 3/1 LIBOR ARM - 30 Day	7.000%	\$1,277.38
<input type="radio"/> 5/1 LIBOR ARM - 30 Day	7.625%	\$1,358.96
<input type="radio"/> 7/1 LIBOR ARM - 30 Day	8.375%	\$1,459.34
<input type="radio"/> 10/1 LIBOR ARM - 30 Day	Price Range	N/A
80% Sterling Non-Conforming Jumbo Fixed	Rate	Pmt
<input type="radio"/> 15 Yr Fixed - 30 Day	Price Range	N/A
<input type="radio"/> 30 Yr Fixed - 30 Day	Price Range	N/A
80% Sterling Conforming ARM IO	Rate	Pmt
InterestOnly = Yes Only		
80% Sterling FHA ARM	Rate	Pmt
ImpoundsReqd = Yes only		
80% Sterling FHA Fixed	Rate	Pmt
ImpoundsReqd = Yes only		
80% Sterling Conforming Fixed IO	Rate	Pmt
InterestOnly = Yes Only		
80% Action Conforming Fixed FHLMC	Rate	Pmt
DU/LP Result = LP: Accept/Eligible,Manual		
AgencyProduct = Freddie: Standard		

Once rates/pricing is returned, choose were you would like to continue. Print the scenario, go directly to your pipeline, run additional scenarios, or convert to a full application in the Under Righter. Convert will move the scenario (with or without an imported 1003) to your pipeline where credit and other information can be pulled in

Results are user specific based on UR Lending's current offerings. Scenarios that pass decisioning and price can be chosen by the radio button for further action or the calculation detail can be accessed for review. Loans that don't price will display the reasoning for easy interpretation by the user

Loans that don't pass the guidelines will display ALL exceptions and the specific requirements for each. This will help the user to understand the results, help them with what is needed for each specific progra and to work with their borrower for a desired program, rate/price

Enter Loan request info: Lien position will only offer what UR will lend on, LTV/CLTV %'s and dollar amounts will calculate based off of what is entered

Enter property info here: Zip will auto populate the county and is linked to the FHA database for loan limits

Enter credit info: FICO is the score used to decision the loan, trades will assume that they will be "qualified", BK and Foreclosure info can be entered as applicable

Enter income and associated documentation info

Use the checkboxes to indicate if there will be impounds and/or MI (% of MI is in Agency section)

Use the Agency and FHA information to more granularly decision the scenario and pricing options

Enter the desired price/rate info: these fields will deliver user based program and pricing offerings. If a specific rate is desired, choose "Calc the Price" in the Price dropdown and enter the desired rate in the Note Rate field