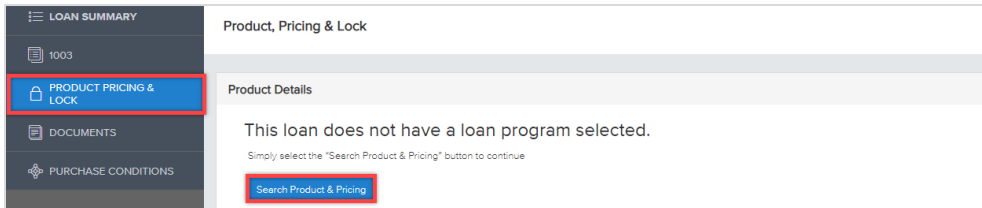


### Product & Pricing

To price Non-QM loans and/or request a lock within the [BOOST Portal](#), follow the steps below. Contact your Account Executive with questions regarding NQM rates or locks.

**Step 1:** Select **Product & Pricing** from the menu and click **Search Product & Pricing** to continue.



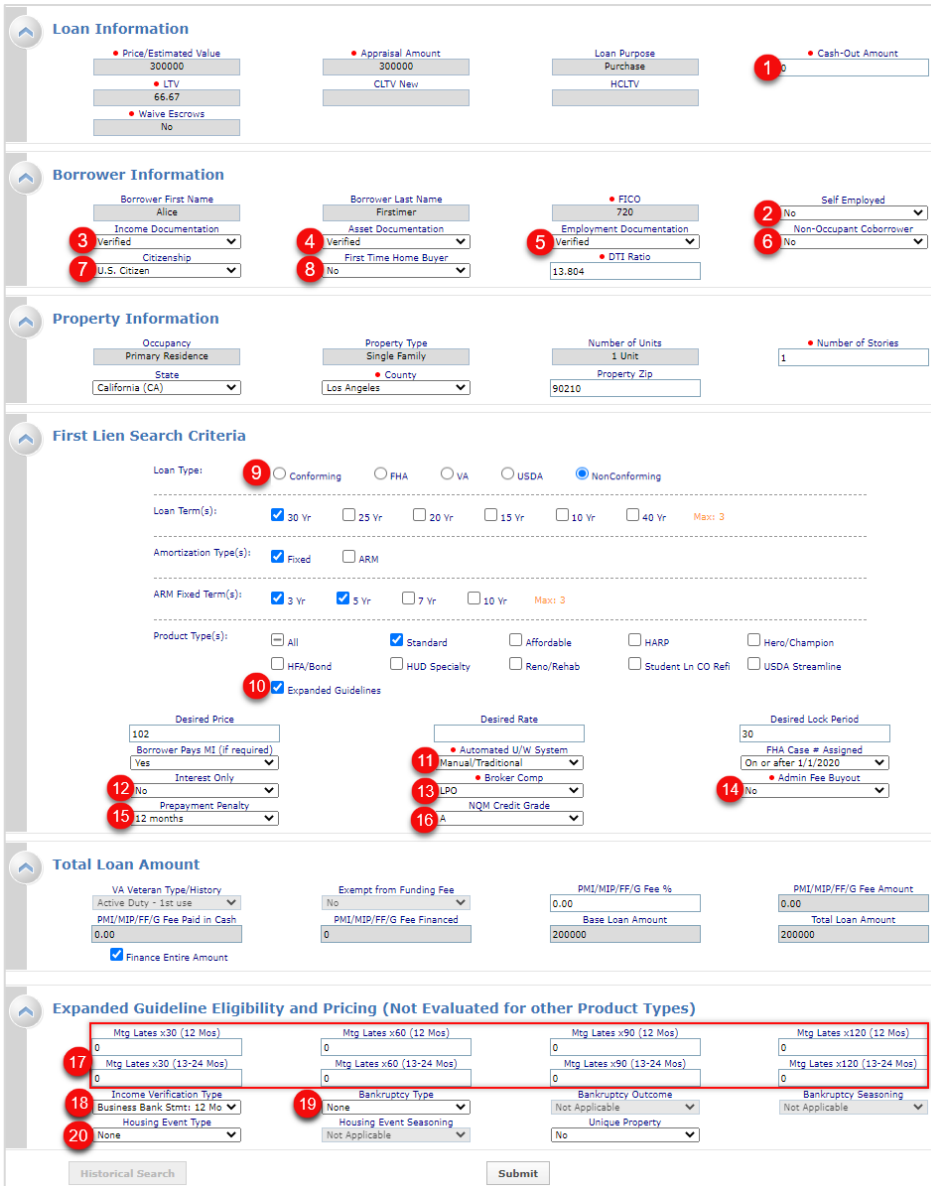
**Step 2:** Ensure the **required\*** information appears and complete the fields outlined below. Once complete, click **Search Product and Pricing** to continue.

**Note:** Information on this screen automatically appears based on the imported URLA application and flows into the Optimal Blue pricing screens.

- 1. Representative Credit Score** – If credit is not ordered or reissued within the portal, enter the credit score.
- 2. Loan Type** – Select conventional for all Non-QM Products.
- 3. Loan Documentation Type** – Select the income documentation type.  
**Note:** If using Bank Statements or Debt Service Coverage Ratio (DSCR), select Alternative Documentation.
- 4. Lock Period** – Select your Lock Period.
- 5. Engine** – Select Manual Underwriting for Non-QM products.
- 6. Impound waiver** – Select “No.”  
**Note:** FGMC’s NQM Products require escrow for taxes and insurance.
- 7. LO Compensation Paid By** – Make the appropriate selection for compensation.
- 8. Target** – Select either the rate or price radio button and enter your target rate or price.

**Step 3:** Complete the **required\*** fields per the loan, product, and income source. Click **Submit** once all information is complete.

**Note:** FICO and DTI are required to obtain accurate pricing; this information will pull from your URLA application Import. If you need to make changes, please update the URLA.



The screenshot shows a multi-section form for loan information. Red circles with numbers 1 through 20 highlight specific fields and sections. A red box highlights the 'Expanded Guideline Eligibility and Pricing' section.

- 1:** Cash-Out Amount
- 2:** Self Employed
- 3:** Income Documentation
- 4:** Asset Documentation
- 5:** Employment Documentation
- 6:** Non-Occupant Coborrower
- 7:** U.S. Citizen
- 8:** First Time Home Buyer
- 9:** Loan Type (NonConforming)
- 10:** Expanded Guidelines
- 11:** Automated U/W System
- 12:** Interest Only
- 13:** LPO
- 14:** Admin Fee Buyout
- 15:** Prepayment Penalty
- 16:** NQM Credit Grade
- 17:** Mtg Lates x30 (12 Mos)
- 18:** Income Verification Type
- 19:** Bankruptcy Type
- 20:** Housing Event Type

- Cash-Out Amount** – For a cash-out refi, exclude the mortgage payoff from the Cash Out Amount.
- Self Employed** – Make the appropriate selection.  
**Note:** This field must indicate YES if using bank statements to qualify.
- Income Documentation** – Select Verified, unless using DSCR to qualify, then select None.
- Asset Documentation** – Select Verified.
- Employment Documentation** – Select Verified.
- Non-Occupant Coborrower** – Make the appropriate selection.
- Citizenship** – Make the appropriate selection.
- First Type Home Buyer** – Make the appropriate selection.
- Loan Types** – Select NonConforming.
- Product Type(s)** – Check the box for Expanded Guidelines.
- Automated U/W System** – Select Manual/Traditional.
- Interest Only** – Make the appropriate selection.
- Broker Comp** – Make the appropriate selection.
- Admin Fee Buyout** – Make the appropriate selection.
- Prepayment Penalty** – Make the appropriate selection.
- NQM Credit Grade** – Make the appropriate selection.  
**Note:** If unknown, leave defaulted to credit grade A. All program options will appear based on data entered.
- Mtg Lates** – Enter all x30, x60, x90, x120 mortgage lates.
- Income Verification Type** – Make the appropriate selection.
- Bankruptcy Type** – Make the appropriate selection. If applicable, complete the Bankruptcy Outcome and Bankruptcy Seasoning fields.
- Housing Event Type** – Make the appropriate selection. If applicable, complete the Housing Event Seasoning field.

### Step 4: Select the appropriate product/rate or view ineligible products.

Selected Loan: Loan ID: Status: Registered Borrower: [Icons]

**Re-Submit Options**

Re-Submit [4] Revise Search [4]

Base Loan Amount: 200000 LTV: 66.67 CLTV New: [4]

Waive Escrows: No AUS: Manual/Traditions DTI Ratio: 13.804

Desired Rate: [ ] Desired Price: 102 Desired Lock: 30

Property Zip: 90210 Total Loan Amount: 200000

Loan Type: Conforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): 3 Yr, 10 Yr

Product Type(s): Multiple

Print Full(Orig) Side(Orig)

| Links | Eligible Product   | Rate  | P&I     | Discount/Rebate(\$/%) | Price   | Detail   | Compare                  |
|-------|--|-------|---------|-----------------------|---------|----------|--------------------------|
| [1]   | FGMC - Wholesale - NEW Champion Prime Jumbo Grade A+ 30 Yr Fixed- EG | 7.125 | \$1,347 | -2.125% (-\$4250)     | 102.125 | Show [2] | <input type="checkbox"/> |

| Links | Ineligible Product   | Detail   |
|-------|--|----------|
|       | FGMC - Wholesale Conventional FHLMC 30 Year Fixed              | Show     |
|       | FGMC - Wholesale Conventional FHLMC High Balance 30 Year Fixed | Show [3] |
|       | FGMC - Wholesale Conventional FNMA 30 Year Fixed               | Show     |
|       | FGMC - Wholesale Conventional FNMA High Balance 30 Year Fixed  | Show     |

1. Click any **Product name** to view detailed rates and submit a lock.
2. Alternatively, select **Show** to any Eligible Product's right to view detailed rates and submit a lock.
3. Click **Show** to the right of any *Ineligible* Product to view the reason(s) the rate was not displayed.
4. Click **Revise Search** to make edits, if necessary.

**Reminder:** If no products appear, click *Revise Search* and adjust the *Broker Comp* field to *BPO pricing* to back into price. Contact your AE with questions.

### Step 5: Select your price and submit your lock.

| Links | Eligible Product   | Rate  | P&I     | Discount/Rebate(\$/%) | Price   | Detail | Compare                  |
|-------|--|-------|---------|-----------------------|---------|--------|--------------------------|
|       | FGMC - Wholesale - TEST UAT Visionary Investment Grade A+ 30 Yr Fixed - EG     | 7.250 | \$1,603 | -2.000% (-\$4700)     | 102.000 | Show   | <input type="checkbox"/> |
|       | FGMC - Wholesale - TEST UAT Visionary Investment Grade A+ 30 Yr Fixed I/O - EG | 7.250 | \$1,603 | -2.000% (-\$4700)     | 102.000 | Show   | <input type="checkbox"/> |
|       | FGMC - Wholesale - TEST UAT Champion Prime Jumbo Grade A 30 Yr Fixed -EG       | 7.500 | \$1,643 | -2.125% (-\$4994)     | 102.125 | Hide   | <input type="checkbox"/> |

[1] View Pricing for lock period: 30 45 60 | Expiration: 12/02/20 Search Timestamp: 10/19/20 2:28 PM

| Rate  | P&I    | LockPeriod | Discount/Rebate(\$/%) | Price   | Bona Fide Discount in Points | Select          |
|-------|--------|------------|-----------------------|---------|------------------------------|-----------------|
| 5.125 | \$1280 | 45         | 3.750% (\$8812)       | 96.250  | 3.750%                       | [Lock Icon]     |
| 6.375 | \$1466 | 45         | 0.125% (\$294)        | 99.875  | 0.125%                       | [Lock Icon]     |
| 6.500 | \$1485 | 45         | -0.125% (-\$294)      | 100.125 | 0.000%                       | [Lock Icon] [3] |
| 6.625 | \$1505 | 45         | -0.375% (-\$881)      | 100.375 | 0.000%                       | [Lock Icon]     |
| 6.750 | \$1524 | 45         | -0.625% (-\$1469)     | 100.625 | 0.000%                       | [Lock Icon]     |
| 6.875 | \$1544 | 45         | -0.875% (-\$2056)     | 100.875 | 0.000%                       | [Lock Icon]     |
| 7.000 | \$1563 | 45         | -1.125% (-\$2644)     | 101.125 | 0.000%                       | [Lock Icon]     |
| 7.125 | \$1583 | 45         | -1.375% (-\$3231)     | 101.375 | 0.000%                       | [Lock Icon]     |
| 7.250 | \$1603 | 45         | -1.625% (-\$3819)     | 101.625 | 0.000%                       | [Lock Icon]     |
| 7.375 | \$1623 | 45         | -1.875% (-\$4406)     | 101.875 | 0.000%                       | [Lock Icon]     |
| 7.500 | \$1643 | 45         | -2.125% (-\$4994)     | 102.125 | 0.000%                       | [Lock Icon]     |

[4] The following risk-based adjusters have already been applied to Discount.

| Reason                                   | Points | SRP   | Rate  | Margin |
|--|--------|-------|-------|--------|
| LTV is 75.01-80%, AND FICO is 760-779    | -1.750 | 0.000 | 0.000 | 0.000  |
| Grade A                                  | -0.500 | 0.000 | 0.000 | 0.000  |
| LTV is 75.01-80%, AND DTI Ratio is <=36% | -0.125 | 0.000 | 0.000 | 0.000  |
| <b>Total Adjustments</b>                 | -2.375 | 0.000 | 0.000 | 0.000  |

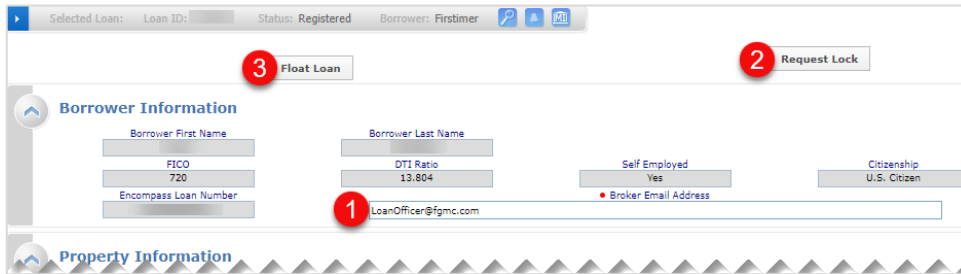
**Notes/Advisories:**

1. For this scenario, AUS Not Specified was run through eligibility and pricing as Manual/Traditional.
2. Additional reserves may be required for each financed property owned. Please contact lender for details.
3. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.
4. Please Note: There is currently a process underway to improve system calculations to support the industry standard LTV, CLTV and HCLTV so the results provided are as accurate as possible. During the process of this enhancement, you will see two CLTV fields, the existing "CLTV" and the updated calculation labeled "CLTV New" in the search results. Depending on the scenario, you may see references to either "CLTV" and "CLTV New" fields in labels, calculations or in these advisory messages. In a limited number of scenarios, these values may differ slightly. The existing CLTV field will be removed from the system at a later date.

|  |  |       |         |                   |         |      |                          |
|--|--|-------|---------|-------------------|---------|------|--------------------------|
|  | FGMC - Wholesale - TEST UAT Achiever Expanded Credit Grade A 30 Yr Fixed- EG | 7.625 | \$1,663 | -2.125% (-\$4994) | 102.125 | Show | <input type="checkbox"/> |
|--|--|-------|---------|-------------------|---------|------|--------------------------|

1. Adjust your lock period (if necessary).
2. The rate you entered on the first page or Product & Pricing will be highlighted.
3. To request a lock, click the **lock icon** (🔒) to the right of your rate selection.
4. The Loan Level Pricing Adjusters for the loan are listed below the available rates.

**Step 6:** Click **Request Lock** to submit your lock request to the lock desk or click **Float Loan** to float the loan.



The screenshot shows the BOOST Portal interface with the following elements:

- Header:** Selected Loan: [blank], Loan ID: [blank], Status: Registered, Borrower: Firsttimer
- Buttons:**
  - 3 Float Loan (top left)
  - 2 Request Lock (top right)
- Borrower Information Section:**
  - Borrower First Name: [blank]
  - Borrower Last Name: [blank]
  - FICO: 720
  - DTI Ratio: 13.804
  - Self Employed: Yes
  - Citizenship: U.S. Citizen
  - Encompass Loan Number: [blank]
  - 1 LoanOfficer@fgmc.com (with red circle 1)
  - Broker Email Address: [blank] (with red circle 1)
- Property Information Section:** (partially visible at the bottom)

1. **Broker Contact Email** – Enter the email address to send the lock confirmation.
2. **Request Lock** – Send the Lock request to the Lock Desk.
3. **Float Loan** – Click Float Loan to float the loan and request the lock later.