

Loan NEXTM

Product & Rate Sheet Maintenance Guide

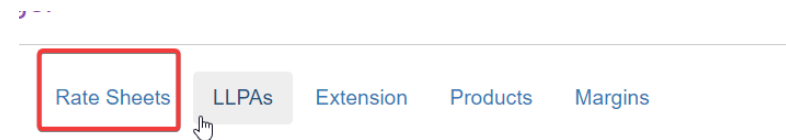
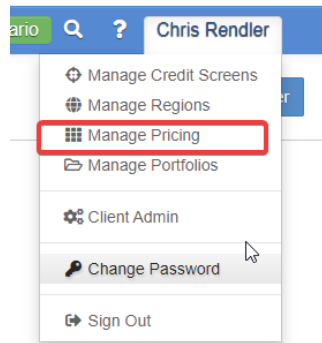
LoanNEX Product & Rate Sheet Maintenance: Table of Contents

Select the link to go directly to page

1. [Add Rate Sheet](#)
2. [Edit Rate Sheet](#)
3. [Activate Previously Archived Rate Sheet](#)
4. [Add Products](#)
5. [Add LLPAs](#)
6. [Add Eligibility Rules](#)
7. [Attach Guidelines to Products](#)
8. [Steps where LNEX Intervention is needed](#)

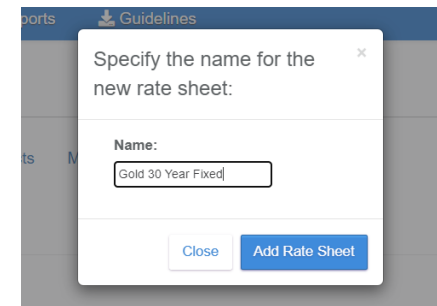
Add Rate Sheet

1. Manage Pricing-> Rate Sheets



2. Add New Rate Sheet

3. Select Save



Edit Rate Sheet

1. Manage Pricing-> Rate Sheets->Rename
2. Enter new name and select 'Rename'

Rate Sheets LLPAs Extension Products Margins

+ Create Rate Sheet Upload Rate Sheet File Show Inactive Rate Sheets

Rate Sheet: Strawberry Select Audit Version: 12/18/2024 5:09 PM CST

+ Rename Archive

Rate	15	25	30	35	45	50	60	75	90
8.0000			99.9600		99.8350				
8.1250			100.0850		99.9800				
8.2500			100.2500		100.1250				
8.3750			100.3350		100.2100				
8.5000			100.4600		100.3350				
8.6250			100.5850		100.4600				
8.7500			100.7100		100.5850				
8.8750			100.8350		100.7100				
9.0000			100.9600		100.8350				
9.1250			101.0850		100.9600				

Apply



Rename Rate Sheet

Enter new name

Rename Cancel

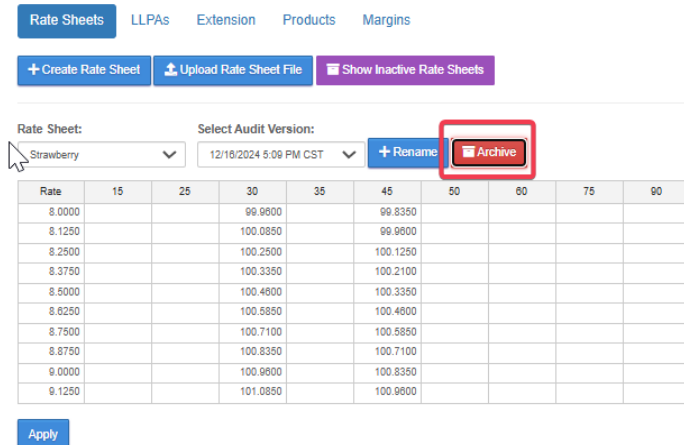
Archive Rate Sheet

Rate sheets should be archived for base pricing grids that are no longer in use, via the following steps

Manage Pricing-> Rate Sheets->Archive

Note: If you attempt to archive a rate sheet that is still assigned to a product, you must first remove the rate sheet assignment from the product. An alert will appear (see screenshot below) if you attempt to archive a rate sheet linked to a product

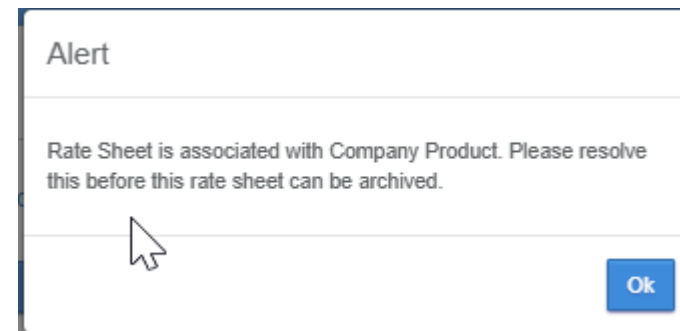
Archive Button



The screenshot shows the 'Rate Sheets' management interface. At the top, there are tabs for 'Rate Sheets', 'LLPAs', 'Extension', 'Products', and 'Margins'. Below the tabs are three buttons: '+ Create Rate Sheet', 'Upload Rate Sheet File', and 'Show Inactive Rate Sheets'. The main area displays a 'Rate Sheet' dropdown set to 'Strawberry' and a 'Select Audit Version' dropdown set to '12/18/2024 5:09 PM CST'. There are '+ Rename' and 'Archive' buttons. The 'Archive' button is highlighted with a red box. Below the buttons is a table with columns for 'Rate' and values for 15, 25, 30, 35, 45, 50, 60, 75, and 90. An 'Apply' button is at the bottom left.

Rate	15	25	30	35	45	50	60	75	90
8.0000			99.9600		99.8350				
8.1250			100.0850		99.9600				
8.2500			100.2500		100.1250				
8.3750			100.3350		100.2100				
8.5000			100.4600		100.3350				
8.6250			100.5850		100.4600				
8.7500			100.7100		100.5850				
8.8750			100.8350		100.7100				
9.0000			100.9600		100.8350				
9.1250			101.0850		100.9600				

Alert

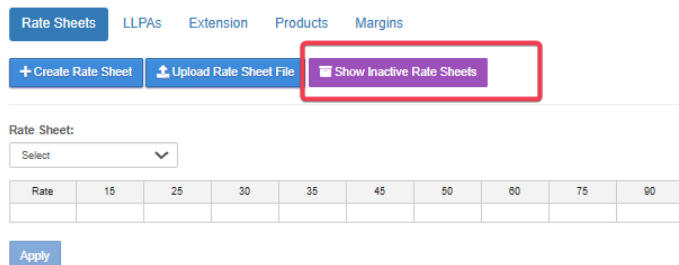


The screenshot shows an alert dialog box with the title 'Alert'. The message reads: 'Rate Sheet is associated with Company Product. Please resolve this before this rate sheet can be archived.' There is an 'Ok' button at the bottom right.

Activate Previously Archived Rate Sheet

Previously archived rate sheets can be activated and used moving forward

1. Manage Pricing-> Rate Sheets->Show Inactive Rate Sheets
2. Find Rate Sheet from dropdown and select Activate
Done - Rate Sheet will now be accessible to assign to Products



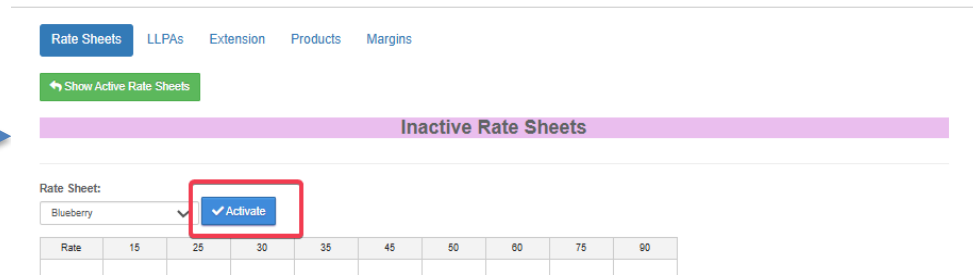
Rate Sheets | LLPAs | Extension | Products | Margins

+ Create Rate Sheet | Upload Rate Sheet File | **Show Inactive Rate Sheets**

Rate Sheet:
Select

Rate	15	25	30	35	45	50	60	75	90

Apply



Rate Sheets | LLPAs | Extension | Products | Margins

Show Active Rate Sheets

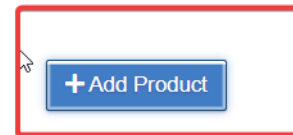
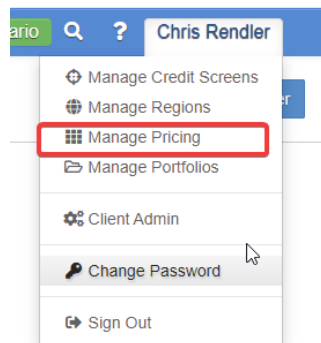
Inactive Rate Sheets

Rate Sheet:
Blueberry **Activate**

Rate	15	25	30	35	45	50	60	75	90

Add Products

1. Manage Pricing
2. Products->Add Product



Product Name	Product Typ
0101.Advantage 30 Year Fixed	30 Yr. Fixed
0102.Advantage 30 Year Fixed IO	30 Yr. Fixed
0103.Advantage 40 Year Fixed	30 Yr. Fixed

Add Products

- Name
- Type
- Product Code
 - Only needed if Client Level Margin is being used
 - If Client Level Margin is used, review resource center document **LoanNEX Client Level Margins**
- Rate Sheet
 - Select Rate sheet created in prior step
- ARM Data
 - Only applicable if product is ARM, if Fixed leave blank
- Q Rate Rules
 - Only needed if qualifying rate rules should apply
- Floors & Ceilings
 - Add appropriate price/rate floors & ceilings (NOTE: If Max Price is NOT at the product level, but dependent upon loan characteristics such as prepay structure or state, then those should be configured later on as LLPA's)
 - **Display Full Coupon Stack:** With the box unchecked, only the first rate that hits max price will display to users. If you wish to show ALL rates that hit max price to users, the box should be selected

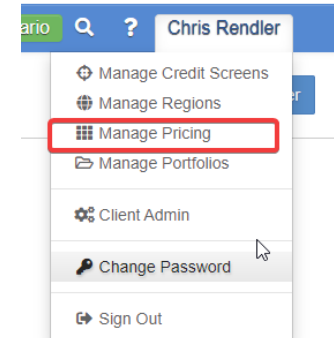
The screenshot shows a 'Product' form with the following fields and sections:

- Product Name: *
- Product Type: *
- Product Code:
- Rate Sheet: *
- Floors & Ceilings
- ARM Data
- Q Rate Rules

The Q Rate Rules section contains two dropdown menus with a plus sign between them, and an AND label below.

Add Adjustments

1. Manage Pricing->LLPAs
2. Add all Adjustments for new Product:
 - For detailed instructions on creating LLPAs, review Resource Center document **Managing Adjustments Guide**



Add Eligibility Rules

1. Manage Credit Screens
2. Add all Overlays
3. Add Overlay Groups
4. Attach Overlay Groups to Primary Screens
5. For best practices and a detailed guide, consult document **Managing Eligibility** in the Resource Center

LoanNEX® Pipeline Collaboration Exchange Reports Guidelines

Credit Screen Manager

↑ Add Program Rankings

Primary Overlay Overlay Groups Secondary Softstops Guidelines TPO

+ Add Primary Collapse All

Prime Jumbo

Screen Name	History
Testing - Full Doc	View

Chris Rendler

- Manage Credit Screens
- Manage Regions
- Manage Pricing
- Manage Portfolios
- Client Admin
- Change Password
- Sign Out

Attach PDF Guidelines to Programs

1. Manage Credit Screens-> Guidelines
2. Add Guidelines
 - PDF preferred
3. Attach to Primary Screens
 - Select Change in dropdown and add guidelines from step 2

The diagram illustrates the process of attaching PDF guidelines to programs in three steps:

- Step 1:** The user menu is shown with "Manage Credit Screens" highlighted in a red box.
- Step 2:** The "Manage Credit Screens" page is shown with "Add Program Rankings" and "Add Guidelines" buttons highlighted in red boxes.
- Step 3:** A screen list is shown with a dropdown menu for "Prime Jumbo" where "Change" is selected, and a context menu is open showing "Add Screen" and "View record of bus-test 22".

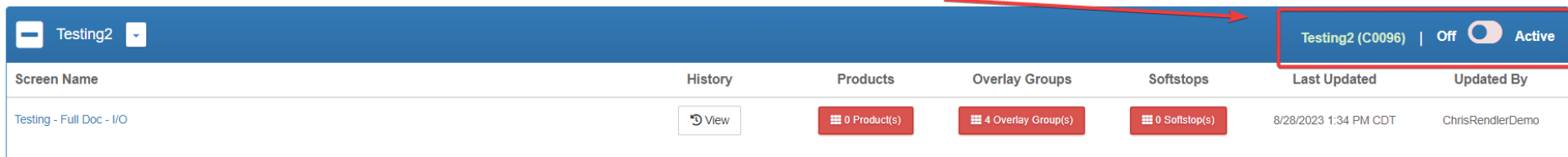
LoanNEX Intervention Needed

Once the above steps are completed, LoanNEX will assist with a few items. Please reach out to investorsupport@loannex.com to help with the following items:

1. Rate Sheet Mapping
2. Adding Program Codes
3. Q&A (if needed)
4. Import Regions (if new regions need to be imported)

Steps after LoanNEX Intervention is Complete

1. Turn on Primary Screens
2. Once LoanNEX completes step 2 from previous slide, you'll need to activate primary screens by toggling this button below:
3. Navigate to Manage Credit Screens->Primary

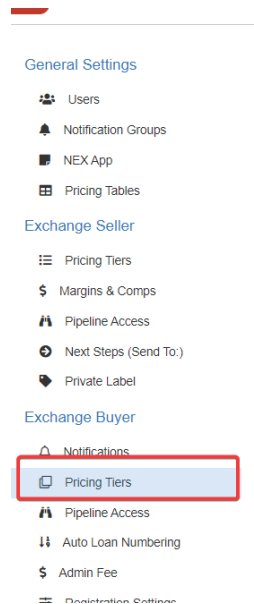
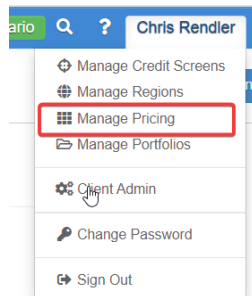


The screenshot shows a table of credit screens. The header row includes columns for Screen Name, History, Products, Overlay Groups, Softstops, Last Updated, and Updated By. The first row of data shows 'Testing - Full Doc - I/O' with a 'View' button, 0 Products, 4 Overlay Groups, 0 Softstops, and was last updated on 8/28/2023 1:34 PM CDT by ChrisRendlerDemo. A second row, 'Testing2 (C0096)', is highlighted with a red box, and a red arrow points to its 'Active' toggle switch.

Screen Name	History	Products	Overlay Groups	Softstops	Last Updated	Updated By
Testing - Full Doc - I/O	View	0 Product(s)	4 Overlay Group(s)	0 Softstop(s)	8/28/2023 1:34 PM CDT	ChrisRendlerDemo
Testing2 (C0096)						Off <input checked="" type="checkbox"/> Active

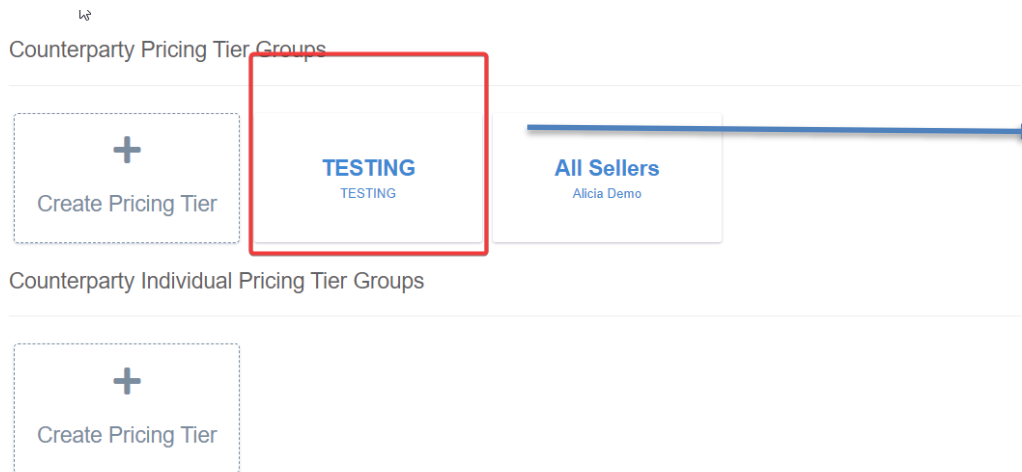
Place Programs in appropriate Pricing Tier

1. The products will now need to be placed in appropriate pricing tiers
2. For testing, products should be placed in the Testing Tier
 - Navigate to Client Admin -> Buyside Pricing Tiers



Place Programs in appropriate Pricing Tier (continued)

1. Open up the Testing Tier
2. Move the new product over to **Selected Products**
3. Move your Lender Name over to **Selected Investors**
 - This will expose the new product ONLY to your internal users, not all sellers
4. Done! At this point you should be able to run scenarios to test all aspects of your new product build



The screenshot shows the product configuration interface. The 'Description' field contains 'TESTING'. The 'Tags' field is empty. The 'Available Products' list shows 30 items, including 'TESTING GOLD: Full Doc - 5/6 ARM (4/1 ARM 19 Biscayne 30 year (30 Yr. Fixed))'. The 'Selected Products' list shows 1 item, 'TESTING GOLD: Full Doc - 5/6 ARM (5/6 ARM)', which is highlighted with a red box. The 'Selected Lock Periods' are 15 x, 30 x, 45 x, 60 x, 75 x, and 90 x. The 'Available Lenders' list shows 7 items, including 'Sales and Support Demo', 'American Savings', 'Alicia Demo', 'C Rendler - Seller Account', 'Chris Test2', 'Chris Test3', and 'A4thTest'. The 'Selected Lenders' list shows 1 item, 'Chris Rendler', which is highlighted with a red box.