



Seller Specific Rules

Buyside Credit Manager Setup and User Guide

September 2025

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Need Additional Guidance? Contact investorsupport@loannex.com. Our team can recommend best practices based on your use case.

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Overview, Use Cases, and Implementation Steps

Use Cases

- Creating price specials for specific sellers, tied to specific loan criteria and/or a given time frame
- Buying loans against approved seller guidelines
- Seller Specific Eligibility Rules (both expanding and contracting)

Key Capabilities

- Map sellers to one or more groups via **Seller Mapping (new column = Seller Tag)**
- Apply seller or seller group specific logic **without cloning base programs or products**
- Layer custom **LLPAs** and/or **Max Price** rules on top of default configurations for specific sellers
- Modify or override **eligibility rules** (hard stops / soft stops) per seller or seller group
- Combine **global rules** with seller-specific customizations
- Support seller-level targeting across: **Primary Screens, Overlays, Soft Stops, LLPAs**

Steps to Implement Seller Specific Rules

1. Create Seller Tag(s)
2. Apply Tags to LLPAs
3. Configure Eligibility Rules

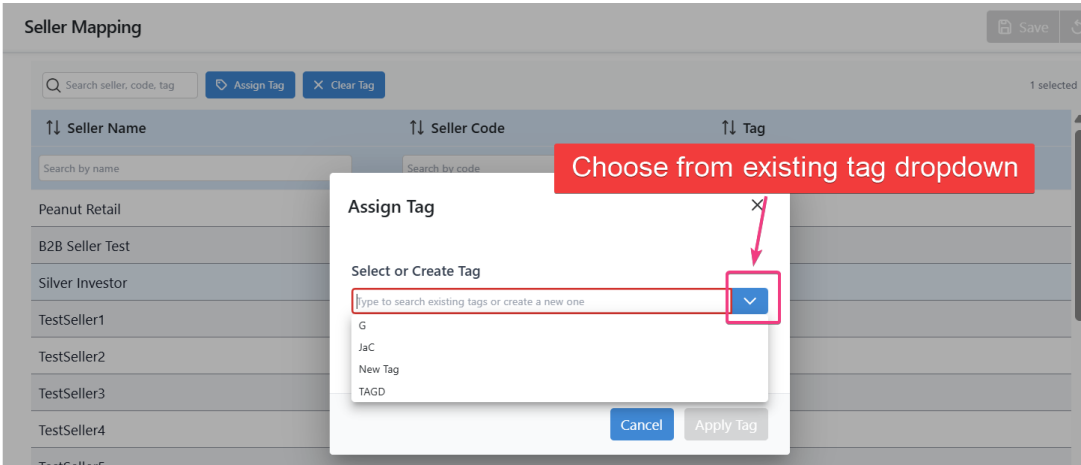
Seller Specific Rules - LLPAs

Step 1 – Create Seller Tag

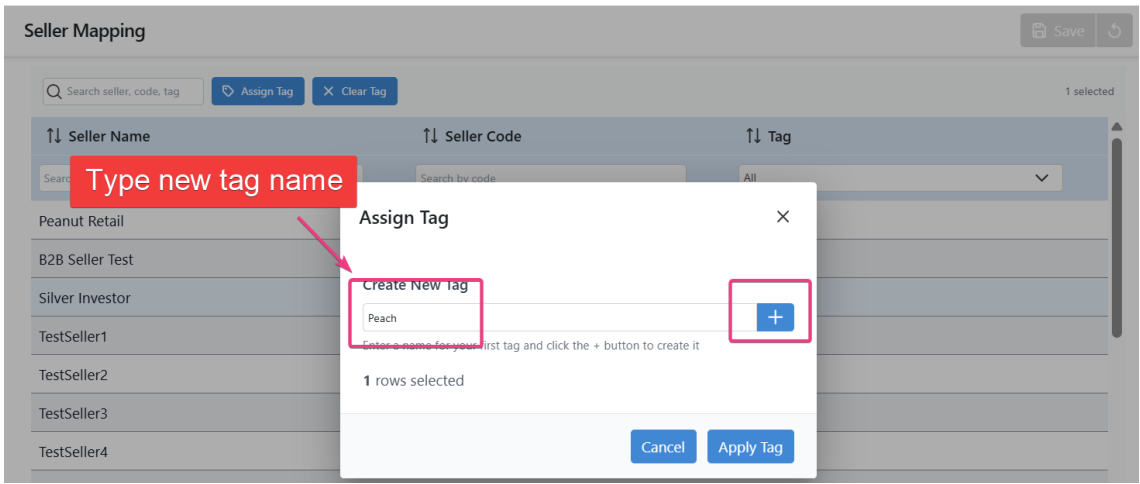
Tags can be shared across multiple sellers, or unique to a single seller

- 1. Navigate to **Client Admin** → **Seller Mapping**
- 2. Click in the column **Tag** to enable the 'Assign Tag' function
- 3. Click **Assign Tag**
- 4. Select an existing tag from the **dropdown**, or **type in a new tag** and click the **'+' sign**
- 5. Click **Save**

Assigning Existing Tag



Creating New Tag



Seller Specific Rules – LLPAs – Applying the Tag to an LLPA

Step 2 – Apply Tags to LLPAs

1. Navigate to **Manage Pricing → LLPAs**
2. Create the LLPA using the standard process
 - For general guidance, see the *Manage Adjustments Setup Guide* in the LoanNEX Resource Center
3. In the LLPA, open the **Seller Group** dropdown and select the tag(s)
 - Multiple selections are allowed
 - Available operands: In, Not In, and No Tag
4. Configure the remaining LLPA criteria
 - In this example, the LLPA is triggered off of **FICO** and **LTV**
5. Click **Save**
6. Attach the LLPA to the appropriate products
 - For more information, see the *Manage Adjustments Setup Guide* in the LoanNEX Resource Center

The screenshot displays the LLPA configuration interface. At the top, the 'LLPA Name' is 'B2BSeller Incentive', the 'LLPA Display Name' is 'Incentive FICO>700 & CLTV<=80', and the 'Description' is 'B2BSeller Incentive'. Below this is a map of the United States and a 'States' dropdown menu. A red callout box with a pink arrow pointing to the 'Seller Group' dropdown in the 'Seller Mapping Tags Information' section states: 'Tag Defined, this LLPA will apply to sellers tagged as Group 'G''. The 'Seller Group' dropdown is currently set to 'G'. Below the map, there are sections for 'Program Information' and 'Borrower Information'. At the bottom, there is a table with various criteria and their values.

Purpose	Occupancy	Property Type	sw Amount	Combined Loan Amount	DSCR (Actual)	DSCR Q	Front-End DTI	Back-End DTI	FICO	HCLTV	CLTV	LTV	LTL	Cash Out	Cash-in-Hand	Months Res (Actual)	Months Res Q	Residual Income (Actual)	Residual Income Q	Household Size / # Financed	PPP	Rate / Price	Max Price Cap	
max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	0.444
max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	price

Seller Specific Rules – LLPAs (Summary Page)

Seller Tag Visibility

- Go to **Manage Pricing → LLPAs**
- View the new **Tags** column – provides visibility into which LLPAs are tied to specific seller groups
- If an LLPA is configured with tags, the column will display the applicable value(s)

Rate Sheets LLPAs Extension Products Margins + Add LLPA						
LLPA Name	Tags	LLPA Display Name	Description	Last Updated	Updated By	Versions
*FTHB - I/O or 40 Yr. Term (Kill Switch)		FTHB - I/O or 40 Yr. Term (Kill Switch)	Kill Switch	7/27/2025 8:29 PM CDT	MaxExAdmin	View
Sub Fin ARM Kill Switch		*Sub Fin ARM Kill Switch*	Effective 5/13/2024	7/27/2025 8:39 PM CDT	MaxExAdmin	View
.Everyone gets this llpa		Generic Foreign National LLPA	DSCR adjustment on Prime Product Drew's STuff	7/22/2025 11:38 AM CDT	MaxExAdmin	View
.SOUTHWIND Special		.DTI Adjustment	Generic Shared LLPAs	8/1/2025 2:19 PM CDT	MaxExAdmin	View
A FICO CLTV Adjustment		FICO CLTV	Tag A	7/20/2025 5:44 PM CDT	MaxExAdmin	View
B2BSeller Incentive	 	Incentive FICO>=700 & CLTV <=80	B2BSeller Incentive	9/16/2025 1:42 PM CDT	MaxExAdmin	View
C FICO CLTV Adjustment		FICO CLTV	Tag C	7/20/2025 5:44 PM CDT	MaxExAdmin	View
CA Special		CA Special		4/2/2025 12:01 AM CDT	Walnut	View
dti		dti		4/29/2025 8:49 AM CDT	Walnut	View

Seller Specific Rules – Eligibility Rules

Step 3 – Configure Eligibility Rules

Buyside users with **Credit Manager access** can now create eligibility rules for a specific seller or group of sellers.

1. Navigate to **Credit Manager**
2. Choose **Rule Type**
 - When deciding how to configure rules, use these guidelines:
 - **Primaries** – best when there are **many rules custom to a seller** or when **eligibility is tiered**
 - **Overlays** – best when there are **just a few rules** that vary for a specific seller or group of sellers
 - **Soft Stops** – optional warnings that flag conditions without blocking the loan
3. **Configure Rules**
 - Create eligibility rules using the same approach as LLPAs in earlier steps
 - All rule types include **tag visibility**, making it easy to identify which rules apply to specific sellers or seller groups
4. **Attach Rules to Programs**
 - After configuration, attach the eligibility rules to the relevant programs so they take effect

Submit a Case to LoanNEX Support

Need Additional Guidance? Contact **investorsupport@loannex.com**. Our team can recommend best practices based on your use case.

1. Select the appropriate email address below:
 - Client Support / Configuration Settings: support@loannex.com
 - Eligibility & Pricing Inquiries: investorsupport@loannex.com
 - Sales: sales@loannex.com
 - General Inquiries: info@loannex.com
 - Billing Inquiries: support@loannex.com
2. Include Contact Information: Name, Company Name, Email, Telephone
3. Include a detailed description of your Case
4. A Case will be created, and the appropriate LoanNEX Team member notified
5. LoanNEX will respond within one business day to address your Case