



**LoanNEX & LauraMac Integration
User Guide**

LoanNEX LauraMac: Table of Contents

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Seller User: Lock Request with Auto Approval Steps

Seller User

1. Create & Register Loan in LauraMac
2. View Registered Loan
3. Price Loan and Access LoanNEX in LauraMac
4. Complete additional loan fields
5. Get Price
6. View eligible Product and Pricing Options
7. Lock Request
8. View Rate Lock History

Create and Register Loan

Seller User

- Select **Create a Loan** under **Loans** on the left toolbar
- Upload File or input relevant loan data
- Select **Create & Register Loan** button at the bottom of the page

Create & Register Loan

The screenshot displays the LauraMac web application interface for creating a loan. The sidebar on the left shows the 'Create a Loan' option highlighted. The main content area is titled 'Create Loan' and features a 'Commitment Type' dropdown menu set to 'Best Efforts'. Below this is a 'Select Loan Creation Method' dropdown menu with 'Manual' selected. The form contains several input fields: 'Loan Number', 'ULI', and 'Agency Case #' in the 'Heading' section, and 'Borrower 1 First Name', 'Borrower 1 Middle Name', 'Borrower 1 Last Name', 'Borrower 1 Suffix', 'Borrower 2 First Name', and 'Borrower 2 Middle Name' in the '1a. Personal Information' section.

View Registered Loans

Seller User

- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab
- Select **Loan ID**

The screenshot displays the LauraMac Capital Markets Technology interface. On the left sidebar, the 'Loans' menu is expanded, and the 'View Loans' option is highlighted with a red box. The main content area shows a breadcrumb trail: Home > Loans > View Loans. Below this, there are tabs for 'Loans Created', 'Loans Registered' (highlighted with a red box), 'Loans in Pre-Purchase Review', 'Loans in Purchase Review', and 'Loans in Settlement'. A search bar is present above a table of registered loans. The table has columns for 'Loan ID', 'Last Name', and 'Status'. The first row, with Loan ID 'A111111200' (highlighted with a red box), is selected. The table contains the following data:

<input type="checkbox"/>	Loan ID	Last Name	Status
<input checked="" type="checkbox"/>	A111111200	Borrower	Registered
<input type="checkbox"/>	A111111199	Borrower	Registered
<input type="checkbox"/>	A111111195	109	Registered
<input type="checkbox"/>	A111111194	lock99	Registered

Access LoanNEX in LauraMac



- Select **Pricing** Tab
- Select **Price Loan** button

Summary Service Request(s) Pages Document Loan Report Findings Exception Request(s) **Pricing** File Upload(s) Bulletin Board

Pricing Data Lock History Loan/Lock Compare

→ Price Loan

Heading

Loan Number ULI Agency Case #

1a. Personal Information

Borrower 1 First Name Borrower 1 Middle Name Borrower 1 Last Name

Kelly Borrower

Get Price

Seller User

- LoanNEX **Loan Pricing** page opens
- Complete additional loan fields
- Select **Get Price** button

Loan Pricing ✕

NEX App

NEX ID: 23A-UYY Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

 Save

Citizenship*	Income Doc*	Self-Employed <input type="checkbox"/>	Purpose*	First Time Homebuyer <input type="checkbox"/>	Occupancy*	Property Type*	State*	County*	Rural Property <input type="checkbox"/>
US Citizen ▼	Full Doc ▼		Purchase ▼		Primary ▼	SFR ▼	MO ▼	St. Louis County ▼	
Appraised Value*	Purchase Price*	1st Lien Loan Amount*	LTV	Second Lien	FICO*	No FICO <input checked="" type="checkbox"/>			
\$ 1,400,000.00	\$ 1,400,000.00	\$ 615,000.00	43.92 %	\$					
Bankruptcy*	Foreclosure*	Deed-in-Lieu*	Short Sale*	Mortgage Lates*	DTI*	Months Reserves			
None ▼	None ▼	None ▼	None ▼	0X30X12 ▼	30.00 %				

Get Price

View eligible Pricing and Lock Request



- Review eligible Product and Pricing Options
- Select **Lock Request** button

Eligible Products

Escrows / Impounds Admin Fee Exclude Fr...

Search Rate Target Price Lock P... Show Best program(s) Select Program Select Product

[View Ineligible Products](#)

Rate P&I PMT ↑	Price Rebate ↑↓	Lock Period	Program	Product	Eligibility Q&A	Next Steps
10.000% \$5,397.06	102.550 \$15,682.50	90	LauraMac QA LauraMac	30 Yr. Fixed		<input type="button" value="T-Lock Request"/>
10.000% \$5,397.06	102.700 \$16,605.00	75	LauraMac QA LauraMac	30 Yr. Fixed		<input type="button" value="T-Lock Request"/>
10.000% \$5,397.06	102.850 \$17,527.50	60	LauraMac QA LauraMac	30 Yr. Fixed		<input type="button" value="T-Lock Request"/>
10.000% \$5,397.06	103.000 \$18,450.00	45	LauraMac QA LauraMac	30 Yr. Fixed		<input type="button" value="T-Lock Request"/>
10.000% \$5,397.06	103.150 \$19,372.50	30	LauraMac QA LauraMac	30 Yr. Fixed		<input type="button" value="T-Lock Request"/>

View Rate Lock History



- Lock Approved **Transaction Summary** tab opens
- View automated Lock **Approval** status and exit LoanNEX **Loan Pricing**
- View **Lock History** in LauraMac

Loan Pricing [Close]

Lock Approved | NEX App

NEX ID: 23A-UYV Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Extension

Transaction Summary

Product and Pricing		Requested	
Investor Name	LauraMac QA	Company Name	Loan Test Seller
Program Name	LauraMac	Users Full Name	LockDesk5 Selleee
Mortgage Product	30 Yr. Fixed	Requested On	10/13/2023 6:14:47 PM
Rate	10 %	Approval	
Price	102.85	Company Name	LauraMac QA
Lock Period	60	Users Full Name	Automation
Escrow	Yes	Approved on	10/13/2023 6:14:48 PM
Expiration Date	12/13/2023	Identifiers	
Extension Days	0	Originator Loan Number	
Extension Count	0	Universal Loan Identifier	
Re-lock Count	0	Loan Number	
		Lock Number	

ARM Margin and Caps

Index, Margin
FPA / Cap / Life

Summary | Service Request(s) | Pages | Document | Loan Report | Findings | Exception Request(s) | **Pricing** | File Upload(s) | Bulletin Board

Pricing Data | **Lock History** | Loan/Lock Compare

Search [Q]

Rate Lock Confirmation

Rate Lock Data	Lock Date/Time	User	Rate Sheet Date/Time	Lock Action	Lock Status	Interest Rate	Rate Adjust	Base Price	LLPA
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Lock	Locked	10.0000	0.0	101.7	1.15

Seller User: Lock Extension Request with Auto Approval Steps

Seller User

1. View Registered Loan
2. Price Loan and Access LoanNEX in LauraMac
3. Input Extension Details and Request Extension with Auto Approval
4. View updated Expiration date and Extension and Rate Lock History

Access LoanNEX in LauraMac



- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab and select appropriate loan
- Select **Pricing Tab**
- Select **Price Loan** button

Summary Service Request(s) Pages Document Loan Report Findings Exception Request(s) **Pricing** File Upload(s) Bulletin Board

Pricing Data Lock History Loan/Lock Compare

[→ Price Loan](#)

Heading ☐

Loan Number	ULI	Agency Case #
<input type="text"/>	<input type="text"/>	<input type="text"/>

1a. Personal Information ☐

Borrower 1 First Name	Borrower 1 Middle Name	Borrower 1 Last Name
<input type="text" value="Kelly"/>	<input type="text"/>	<input type="text" value="Borrower"/>

View Rate Lock History



- The LoanNEX **Loan Pricing** page opens
- Select **Extension** button
- Enter **Extend** days from the drop-down
- Select **Request Extension** button
- Extension and new Expiration are shown on the **Transaction Summary** tab
- View **Lock History** in LauraMac

The screenshot shows the "Loan Pricing" window with a "Transaction Summary" tab selected. A modal dialog box titled "Extension" is open in the center. The dialog has a close button (X) in the top right corner. It contains a label "Extend" followed by a dropdown menu showing "10" and the text "days". Below this, it displays "Updated Price :102.650". At the bottom of the dialog are two buttons: "Cancel" and "Request Extension".

Loan Pricing (Window Title)

Lock Approved | NEX App

NEX ID: 23A-UYU Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Extension (Button)

Transaction Summary

Product and Pricing		Requested	
Investor Name	LauraMac QA	Company Name	Loan Test Seller
Program Name	LauraMac	Users Full Name	LockDesk5 Selleee
Mortgage Product		Created On	10/13/2023 6:14:47 PM
Rate			
Price			
Lock Period		Company Name	LauraMac QA
Escrow		Full Name	Automation
Expiration Date		Created on	10/13/2023 6:14:48 PM
Extension Days			
Extension Count		Operator Loan Number	
Re-lock Count	0	Original Loan Identifier	
		Loan Number	
		Lock Number	

ARM Margin and Caps

Index, Margin	
FPA/Cap/Life	

Input Extension Details



- The LoanNEX **Loan Pricing** page opens
- Select **Extension** button
- Enter **Extend** days from the drop-down
- Select **Request Extension** button

The screenshot shows the 'Loan Pricing' application window. At the top, there are tabs for 'Lock Approved' and 'NEX App'. Below the tabs, the user information is displayed: 'NEX ID: 23A-UYV Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105'. A red box highlights the 'Extension' button in the top right corner. Below this is the 'Transaction Summary' section, which is divided into 'Product and Pricing' and 'Requested' columns. The 'Product and Pricing' column lists various loan details, and the 'Requested' column lists user and company information. A modal dialog box titled 'Extension' is open in the center, showing a dropdown menu with 'Extend' selected and '10' entered in the input field, followed by 'days'. Below the input field, the 'Updated Price' is shown as '102.650'. At the bottom of the dialog, there are 'Cancel' and 'Request Extension' buttons, with the 'Request Extension' button highlighted by a red box.

Product and Pricing		Requested	
Investor Name	LauraMac QA	Company Name	Loan Test Seller
Program Name	LauraMac	Users Full Name	LockDesk5 Selleee
Mortgage Product		Created On	10/13/2023 6:14:47 PM
Rate		Company Name	LauraMac QA
Price		Full Name	Automation
Lock Period		Created on	10/13/2023 6:14:48 PM
Escrow		Operator Loan Number	
Expiration Date		Personal Loan Identifier	
Extension Days		Loan Number	
Extension Count		Lock Number	
Re-lock Count	0		
ARM Margin and Caps			
Index, Margin			
FPA/Cap/Life			

View Rate Lock History



- View **Extension Days** and new **Expiration Date** and exit LoanNEX **Loan Pricing**
- View **Lock History** in LauraMac

Loan Pricing

Lock Approved | NEX App

NEX ID: 23A-UYY Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Extension

Transaction Summary

Product and Pricing		Requested	
Investor Name	LauraMac QA	Company Name	Loan Test Seller
Program Name	LauraMac	Users Full Name	LockDesk5 Selleee
Mortgage Product	30 Yr. Fixed	Requested On	10/13/2023 6:21:40 PM
Rate	10 %	Approval	
Price	102.65	Company Name	LauraMac QA
Lock Period	60	Users Full Name	Automation
Escrow	Yes	Approved on	10/13/2023 6:21:40 PM
Expiration Date	12/23/2023	Identifiers	
Extension Days	10	Originator Loan Number	
Extension Count	1	Universal Loan Identifier	
Re-lock Count	0	Loan Number	
		Lock Number	

ARM Margin and Caps	
Index, Margin	
FPA/Cap/Life	

Summary | Service Request(s) | Pages | Document | Loan Report | Findings | Exception Request(s) | **Pricing** | File Upload(s) | Bulletin Board

Pricing Data | **Lock History** | Loan/Lock Compare

Search

Rate Lock Confirmation

Rate Lock Data	Lock Date/Time	User	Rate Sheet Date/Time	Lock Action	Lock Status	Interest Rate	Rate Adjust	Base Price	LLPA
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Lock	Locked	10.0000	0.0	101.7	1.15
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Extension	Locked	10.0000	0.0	101.7	0.95

Seller User: Modification Steps

Seller User

1. View Registered Loan
2. Enter modification in LauraMac
3. Price Loan and Access LoanNEX in LauraMac
4. View Eligible Products and Modify Loan
5. View Modification and Rate Lock History

Enter Modification in LauraMac and Access LoanNEX

Seller User

- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab and select appropriate loan
- Select **Pricing Tab**
- Scroll to the appropriate field in the **Pricing Data** and enter the Modification
 - A green check will appear in the field to confirm Modification saved in LauraMac
- Scroll to top and select **Price Loan** button

The screenshot displays the 'Pricing Data' tab in the LauraMac system. The 'Pricing' tab is selected in the top navigation bar. The 'Loan Information' panel is open, showing various fields for loan details. The 'Interest Rate' field is highlighted with a red box and contains the value '9%' with a green checkmark to its right, indicating a successful modification. A blue arrow points from the 'Interest Rate' field to the 'Price Loan' button, which is also highlighted with a red box. Other fields visible include 'Seller Loan ID', 'Borrower 1 First Name', 'Borrower 1 Suffix', 'Loan Purpose' (set to 'Purchase'), 'Amortization Type' (set to 'Select'), 'Agency Case #', and 'Borrower 1 Last Name'.

- The LoanNEX Loan Pricing page opens
- Select **NEX App** tab
- Select **Get Price** button

Loan Pricing

Lock Approved **NEX App**

NEX ID: 23A-UYU Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Citizenship*	Income Doc*	Self-Employed <input type="checkbox"/>	Purpose*	First Time Homebuyer <input type="checkbox"/>	Occupancy*	Property Type*	State*	County*	Rural Property <input type="checkbox"/>
US Citizen	Full Doc		Purchase		Primary	SFR	MO	St. Louis County	

Appraised Value*	Purchase Price*	1st Lien Loan Amount*	LTV	Second Lien	FICO*	No FICO <input checked="" type="checkbox"/>
\$ 1,400,000.00	\$ 1,400,000.00	\$ 615,000.00	43.92 %	\$		

Bankruptcy*	Foreclosure*	Deed-in-Lieu*	Short Sale*	Mortgage Lates*	DTI*	Months Reserves
None	None	None	None	0X30X12	30.00 %	

Get Price

View Eligible Products and Modify Loan



- View Eligible Products
- Select **Modify** button

Eligible Products

Escrows / Impounds
Yes

Admin Fee
Exclude Fr...

View Ineligible Products

Search Rate

Target Price

Lock ...

Show Best program(s)

Select Program

Select Product

Price

Points

Rate P&I PMT ↑	Price Rebate ↑↓	Lock Period	Program	Product	Eligibility Q&A	Next Steps
10.000% \$5,397.06	102.650 \$16,297.50	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify
10.125% \$5,453.95	102.900 \$17,835.00	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify
10.250% \$5,511.02	103.150 \$19,372.50	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify
10.375% \$5,568.25	103.400 \$20,910.00	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify
10.500% \$5,625.64	103.650 \$22,447.50	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify
10.625% \$5,683.20	103.900 \$23,985.00	60	LauraMac QA LauraMac	30 Yr. Fixed		Modify

View Modification and Rate Lock History



- View Modification details in **Transaction Summary** and exit LoanNEX **Loan Pricing**
- View **Lock History** in LauraMac

Loan Pricing
✕

Extension

Product and Pricing

Investor Name	LauraMac QA
Program Name	LauraMac
Mortgage Product	30 Yr. Fixed
Rate	9 %
Price	100.65
Lock Period	60
Escrow	Yes
Expiration Date	12/23/2023
Extension Days	10
Extension Count	1
Re-lock Count	0

Requested

Company Name	Loan Test Seller
Users Full Name	LockDesk5 Selleee
Requested On	10/18/2023 1:31:44 PM

Approval

Company Name	LauraMac QA
Users Full Name	Automation
Approved on	10/18/2023 1:31:45 PM

Identifiers

Originator Loan	
Number	
Universal Loan Identifier	

Summary Service Request(s) Pages Document Loan Report Findings Exception Request(s) Pricing File Upload(s) Bulletin Board								
Pricing Data		<input checked="" type="radio"/> Lock History	Loan/Lock Compare					
Search <input type="text"/>								Rate Lock Confirmation
Rate Lock Data	Lock Date/Time	User	Rate Sheet Date/Time	Lock Action	Lock Status	Interest Rate	Rate Adjust	Base P
👁	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Lock	Locked	10.0000	0.0	101.7
👁	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Extension	Locked	10.0000	0.0	101.7
👁	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Modification	Locked	9.0000	0.0	99.7

Buyer User: Modification Steps

Buyer User

1. View Registered Loan
2. Enter modification in LauraMac
3. Price Loan and Access LoanNEX in LauraMac
4. View Eligible Products and Modify Loan
5. View Modification and Rate Lock History

Enter Modification in LauraMac and Access LoanNEX

Buyer User

- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab and select appropriate loan
- Select **Pricing Tab**
- Scroll to the appropriate field in the **Pricing Data** and enter the Modification
 - A green check will appear in the field to confirm Modification saved in LauraMac
- Scroll to top and select **Price Loan** button

The screenshot displays the 'Pricing Data' tab in the LauraMac interface. A modal window titled 'Loan Information' is open, showing various fields for loan details. The 'Interest Rate' field at the bottom of the modal is highlighted with a red box and contains the value '9.125%' with a green checkmark to its right, indicating a successful modification. A blue arrow points from the 'Pricing Data' tab to the modal. In the background, the 'Price Loan' button is also highlighted with a red box. The interface includes a navigation bar with tabs like 'Summary', 'Service Request(s)', 'Pages', 'Document', 'Loan Report', 'Findings', 'Exception Request(s)', 'Pricing', 'File Upload(s)', and 'Bulletin Board'. The 'Pricing' tab is currently selected.

- The LoanNEX Loan Pricing page opens
- Select **Buy-Side Pricing** tab
- Select **Get Price** button

Loan Pricing

Lock Approved **Buy-Side Pricing**

NEX ID: 23A-UYY Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Citizenship*	Income Doc*	Self-Employed <input type="checkbox"/>	Purpose*	First Time Homebuyer <input type="checkbox"/>	Occupancy*	Property Type*	State*	County*	Rural Property <input type="checkbox"/>
US Citizen	Full Doc		Purchase		Primary	SFR	MO	St. Louis County	

Appraised Value*	Purchase Price*	1st Lien Loan Amount*	LTV	Second Lien	FICO*	No FICO <input checked="" type="checkbox"/>
\$ 1,400,000.00	\$ 1,400,000.00	\$ 615,000.00	43.92	% \$		

Bankruptcy*	Foreclosure*	Deed-in-Lieu*	Short Sale*	Mortgage Lates*	DTI*	Months Reserves
None	None	None	None	0X30X12	30.00	%

Get Price

View Eligible Products and Modify Loan



- View Eligible Products
- Select **Approve & Modify** button

Loan Pricing ×

Eligible Products

Escrows / Impounds: Yes Admin Fee: Exclude Fr... View Ineligible Products

Search Rate: Target Price: Lock ...: Show Best program(s) Select Program: Select Product: Price Points

Rate P&I PMT ↑	Price Rebate ↓	Lock Period	Program	Product	Eligibility Q&A	Next Steps
9.125% \$5,003.84	101.200 \$7,380.00	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
9.125% \$5,003.84	100.600 \$3,690.00	90	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
9.125% \$5,003.84	100.750 \$4,612.50	75	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
9.125% \$5,003.84	100.900 \$5,535.00	60	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify

Review Modify Lock Details and Approve Modification

Buyer User

- Review the Modification details on the Modify Lock screen
 - Ability to submit additional Adjustments
- Select **Approve Modification** button

The screenshot shows a 'Modify Lock' dialog box with a close button (X) in the top right corner. The dialog contains the following information:

Expiration Date	Rate:	Price:
<input type="text" value="2/17/2024"/>	9.125	96.500

At the bottom right of the dialog is a green button labeled 'Approve Modification'. Below the dialog, the text 'Prime Jumbo (30 Yr Term) (5 Yr IO)' is partially visible.

View Modification and Rate Lock History



- View Modification details in **Transaction Summary** and exit LoanNEX **Loan Pricing**
- View **Lock History** in LauraMac

Loan Pricing ✕

Lock Approved
Buy-Side Pricing

NEX ID: 23A-UYY Borrower: Kelly Borrower Address: 123 Borrower Lane, Saint Louis, MO 63105

Cancel Lock
Extension

Transaction Summary

Product and Pricing

Investor Name	LauraMac QA
Program Name	LauraMac
Mortgage Product	30 Yr. Fixed
Rate	9.125 %
Price	101.2
Lock Period	30
Escrow	Yes
Expiration Date	12/23/2023

Requested

Company Name	Loan Test Seller
Users Full Name	LockDesk5 Selleee
Requested On	10/18/2023 1:31:44 PM

Approval

Company Name	LauraMac QA
Users Full Name	QA LauraMac
Approved on	10/18/2023 1:51:31 PM

Identifiers

Rate Lock Data	Lock Date/Time	User	Rate Sheet Date/Time	Lock Action	Lock Status	Interest Rate	Rate Adjust	Base Price
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Lock	Locked	10.0000	0.0	101.7
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Extension	Locked	10.0000	0.0	101.7
	10/13/2023 04:14 PM PDT	LockDesk5 Selleee	06/20/2023 10:50 AM PDT	Modification	Locked	9.0000	0.0	99.7
	10/13/2023 04:14 PM PDT	QA LauraMac	06/20/2023 10:50 AM PDT	Modification	Locked	9.1250	0.0	100.25

Buyer User: Manual Adjustments

Buyer User

1. Add Manual Adjustment(s)
2. View Locked Loan
3. Navigate to Add Ons
4. Enter Adjustment(s)
5. Reprice Loan and Approve Modification
6. View Modification and Rate Lock History
7. Removing Manual Adjustment(s)

Navigate to Add Ons



- Select **Get Price in LauraMac**
- Select **Lock Actions-> Add Ons**

Loan Pricing ×

Lock Approved Buy-Side Pricing

NEX ID: 23A-VQ7 Borrower: Test 24smith Address: 47, san francisco, CA 94115

Lock Actions

- Edit Lock Details
- Lock Overrides
- Add Ons**

Income Doc* Self-Employed Purpose* First Time Homebuyer Occupancy* Property Type* State* County* Rural Property Citizenship*

Full Doc Purchase Primary SFR CA San Francisco County US Citizen

Appraised Value* Purchase Price* First Lien Loan Amount* LTV Second Lien FICO* No FICO

\$ 1,450,000.00 \$ 1,450,000.00 \$ 615,000.00 42.41 % \$ 780

Bankruptcy* Foreclosure* Deed-in-Lieu* Short Sale* Mortgage Lates* DTI* Months Reserves

None None None None 0X30X12 23.00 %

Get Price [What is Quick Price ?](#)

Income* Property Expenses* Liabilities* Reserves* Household Size*

\$ \$ \$ \$

Lock Requested Lock Approved Live Historical

Lock Requested Date: 1/22/2024 11:21:56 AM

Get Qualified Price [What is Qualified Price ?](#)

Enter Adjustment

Buyer User

- Enter **Price Adjustment Value** or **Rate Adjustment Value**
- **Adjustment Type & Description** are optional inputs
- Select **Add Lock Addons**

Loan Pricing

Lock Approved | Buy-Side Pricing

NEX ID: 23A-VQ7 Borrower: Test 24smith Address: 47, san francisco, CA 94115

Lock Actions

Income Doc* Self-Employed Purpose* First Time Homebuyer Occupancy* Property Type* State* County* Rural Property Citizenship*

Full Doc Purchase Primary SFR CA San Francisco County US Citizen

Appraised Value* Purchase Price*

\$ 1,450,000.00 \$ 1,450,000.00

Bankruptcy* Foreclosure*

None None

Income* Property Expenses* Liabilities* Reserves* Household Size*

\$ \$ \$ \$

Lock Requested | Lock Approved | Live | Historical

Lock Requested Date: 1/22/2024 11:21:56 AM

Get Qualified Price

What is Quick Price ?

What is Qualified Price ?

Lock Addons

Adjustment Types	Rate Adjustment	Price Adjustments	Description
<input type="text"/>	+ adjustment	-0.25	LLPA adjustment

Add Lock Addons

Enter Adjustment

Buyer User

- Reprice Loan and select **Approve & Modify**
- Close out LoanNex and check Rate Lock History for updated record in LauraMac
- *Note: By navigating back to **Add Ons**, you have the ability to remove manual adjustments*

Loan Pricing

Select all Arm 5 Yr. ARM 7 Yr. ARM

Amortizing Type: Fully Am & IO (v) Escrows / Impounds: Yes (v) Admin Fee: Exclude From... (v) View Ineligible Products

Search Rate: Target Price: Lock Period: (v) Show Best program(s): Select Program: (v) Price Points

Rate	Price	P&I PMT	Program	Product	Eligibility Q&A	Scenario Details	Next Steps
10.375% 15 Days	98.150 -\$11,377.50	\$5,568.25	LauraMac QA SELECT	30 Yr. Fixed			Approve & Modify
10.375% 15 Days	98.150 -\$11,377.50	\$5,568.25	LauraMac QA LauraMac	30 Yr. Fixed			Approve & Modify
10.500% 15 Days	98.400 -\$9,840.00	\$5,625.64	LauraMac QA SELECT	30 Yr. Fixed			Approve & Modify
10.500% 15 Days	98.400 -\$9,840.00	\$5,625.64	LauraMac QA LauraMac	30 Yr. Fixed			Approve & Modify
10.500% 30 Days	98.150 -\$11,377.50	\$5,625.64	LauraMac QA SELECT	30 Yr. Fixed			Approve & Modify
10.500% 30 Days	98.150 -\$11,377.50	\$5,625.64	LauraMac QA LauraMac	30 Yr. Fixed			Approve & Modify
10.625% 15 Days	98.650 -\$8,302.50	\$5,683.20	LauraMac QA SELECT	30 Yr. Fixed			Approve & Modify
10.625% 15 Days	98.650 -\$8,302.50	\$5,683.20	LauraMac QA LauraMac	30 Yr. Fixed			Approve & Modify
10.625% 30 Days	98.400 -\$9,840.00	\$5,683.20	LauraMac QA SELECT	30 Yr. Fixed			Approve & Modify
10.625% 30 Days	98.400 -\$9,840.00	\$5,683.20	LauraMac QA LauraMac	30 Yr. Fixed			Approve & Modify

Buyer User: Back Date Lock

Buyer User

1. View Locked Loan
2. Navigate to Lock Overrides
3. Enter Back Date & Effective Price Override
4. Reprice Loan and Approve Modification
5. View Modification and Rate Lock History

Navigate to Lock Overrides

Buyer User

- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab and select appropriate loan
- Select **Pricing Tab**
- Select **Price Loan**
- Select **Lock Actions->Lock Overrides**

The screenshot displays the 'Loan Pricing' interface for loan LN66308. The 'Buy-Side Pricing' tab is active. The borrower information is: NEX ID: 23A-VON, Borrower: Test first, Address: 53, san francisco, CA 94115. The form includes various input fields for loan details such as Citizenship (US Citizen), Income Doc (Full Doc), Purpose (Purchase), Occupancy (Primary), Property Type (SFR), State (CA), and County (San Francisco Co...). Financial fields include Appraised Value (\$1,450,000.00), Purchase Price (\$1,450,000.00), 1st Lien Loan Amount (\$615,000.00), LTV (42.41%), Second Lien, FICO (780), Bankruptcy (None), Foreclosure (None), Deed-in-Lieu (None), Short Sale (None), Mortgage Lates (0X30X12), DTI (34.00%), and Months Reserves. A 'Get Price' button is present. At the bottom, there are tabs for 'Lock Requested', 'Lock Approved', 'Live', and 'Historical'. A 'Lock Requested Date' of 1/12/2024 2:09:12 PM is shown. A 'Get Qualified Price' button is at the bottom. A red arrow points from the 'Lock Actions' button to the 'Lock Overrides' option in the dropdown menu.

Enter Back Date & Effective Price Override



- Enter Desired **Lock Date Override**
- Enter Desired **Effective Price Override**
- Select **Save**

Effective Price Override should be used if pricing from Lock Date Override value is to be used for Back Dated Lock

The screenshot shows a 'Loan Pricing' application interface. At the top, there are tabs for 'Lock Approved' and 'Buy-Side Pricing'. Below the tabs, the user information is displayed: 'NEX ID: 23A-VON Borrower: Test first Address'. A 'Lock Actions' button is visible in the top right. The main form contains various input fields for loan details, including 'Citizenship' (US Citizen), 'Income Doc' (Full Doc), 'Appraised Value' (\$ 1,450,000.00), 'Purchase Price' (\$ 1,450,000.00), 'Bankruptcy' (None), 'Foreclosure' (None), 'Income', and 'Property Expenses'. A modal window titled 'Lock Overrides' is open in the center. It has a close button (X) in the top right. The modal is divided into two sections: 'Back Date Lock Request' and 'Effective Price Override'. The 'Back Date Lock Request' section includes fields for 'Lock Date' (2024-01-12 02:09 PM), 'Lock Expiration' (2024-02-13 01:59 AM), 'Lock Period: 30', and 'Extension Days: 0'. The 'Effective Price Override' section includes fields for 'Lock Date Override' (2024-01-09 12:37 PM), 'Lock Expiration Override' (2024-02-09 01:59 AM), 'Effective Price Override' (2024-01-09 12:37 PM), and 'Max Price Override'. At the bottom of the modal are 'Cancel' and 'Save' buttons. Below the modal, a 'Get Qualified Price' button is visible.

Reprice Loan and Approve Modification



- Navigate to **Buy-Side Pricing**
- Select **Get Price**
- Select **Approve & Modify** for appropriate Product/Rate/Lock Period
- Close out LoanNex and check Rate Lock History for updated record in LauraMac

Loan Pricing

Get Qualified Price

Eligible Products

Escrows / Impounds: Yes Admin Fee: Exclude From...

View Ineligible Products

Search Rate: Target Price: Lock Period: Show Best program(s) Select Program: Select Product: Select Type: Term (Months):

Price Points

Rate [↑] P&I PMT ¹	Price [↓] Rebate ²	Lock Period	Program	Product	Eligibility Q&A	Next Steps
10.375% \$5,568.25	98.150 -\$11,377.50	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.375% \$5,568.25	98.150 -\$11,377.50	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.500% \$5,625.64	98.400 -\$9,840.00	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.500% \$5,625.64	98.400 -\$9,840.00	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.625% \$5,683.20	98.650 -\$8,302.50	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.625% \$5,683.20	98.650 -\$8,302.50	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.750% \$5,740.91	98.900 -\$6,765.00	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.750% \$5,740.91	98.900 -\$6,765.00	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.875%	99.150		LauraMac QA			Approve & Modify

Buyer User: Max Price Override

Buyer User

1. View Locked Loan
2. Navigate to Lock Overrides
3. Enter Max Price Override Value
4. Reprice Loan and Approve Modification
5. View Modification and Rate Lock History

Navigate to Lock Overrides

Buyer User

- Select **View Loans** under **Loans** on the left toolbar
- Select **Loans Registered** tab and select appropriate loan
- Select **Pricing Tab**
- Select **Price Loan**
- Select **Lock Actions->Lock Overrides**

The screenshot displays the 'Loan Pricing' interface for loan LN68308. The 'Buy-Side Pricing' tab is active. The borrower information is: NEX ID: 23A-VON, Borrower: Test first, Address: 53, san francisco, CA 94115. The form includes various input fields for loan details such as Citizenship (US Citizen), Income Doc (Full Doc), Purpose (Purchase), Occupancy (Primary), Property Type (SFR), State (CA), and County (San Francisco Co...). Financial fields include Appraised Value (\$1,450,000.00), Purchase Price (\$1,450,000.00), 1st Lien Loan Amount (\$615,000.00), LTV (42.41%), Second Lien, FICO (780), Bankruptcy (None), Foreclosure (None), Deed-in-Lieu (None), Short Sale (None), Mortgage Lates (0X30X12), DTI (34.00%), and Months Reserves. A 'Get Price' button is present. Below the form, there are tabs for 'Lock Requested', 'Lock Approved', 'Live', and 'Historical'. The 'Lock Requested Date' is 1/12/2024 2:09:12 PM. A 'Get Qualified Price' button is at the bottom. A 'Lock Actions' dropdown menu is open, showing options: 'Edit Lock Details', 'Lock Overrides' (highlighted with a red box), and 'Add Ons'. A red arrow points from the 'Lock Overrides' option in the dropdown to the 'Lock Overrides' text in the main form area.

Navigate to Lock Overrides

Buyer User

- Enter value for **Max Price Override**
- Select **Save**

The screenshot shows a web application interface for loan pricing. At the top, there are tabs for 'Lock Approved' and 'Buy-Side Pricing'. Below the tabs, the loan details are displayed: 'NEX ID: 23A-VON Borrower: Test first Address: 53. san francisco. CA 94115'. A 'Lock Actions' button is visible in the top right. The main content area is divided into sections: 'Transaction Summary', 'Product and Pricing', and 'ARM Margin and Caps'. A 'Lock Overrides' dialog box is open in the center, containing the following fields and controls:

- Back Date Lock Request**
 - Lock Date: 2024-01-12 02:09 PM
 - Lock Expiration: 2024-02-13 01:59 AM
 - Lock Period: 30
 - Extension Days: 0
- Effective Price Override**
 - Lock Date Override: [Empty]
 - Lock Expiration Override: [Empty]
 - Effective Price Override: [Empty]
 - Max Price Override: 102** (highlighted with a red box)
- Buttons: 'Cancel' and 'Save' (highlighted with a red box)

Reprice Loan and Approve Modification



- Navigate to **Buy-Side Pricing**
- Select **Get Price**
- Select **Approve & Modify** for appropriate Product/Rate/Lock Period
- Close out LoanNex and check Rate Lock History for updated record in LauraMac

Loan Pricing

Get Qualified Price

Eligible Products

Escrows / Impounds: Yes Admin Fee: Exclude From...

View Ineligible Products

Search Rate: Target Price: Lock Period: Show Best program(s) Select Program: Select Product: Select Type: Term (Months):

Price Points

Rate [↑] P&I PMT ¹	Price [↓] Rebate ²	Lock Period	Program	Product	Eligibility Q&A	Next Steps
10.375% \$5,568.25	98.150 -\$11,377.50	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.375% \$5,568.25	98.150 -\$11,377.50	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.500% \$5,625.64	98.400 -\$9,840.00	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.500% \$5,625.64	98.400 -\$9,840.00	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.625% \$5,683.20	98.650 -\$8,302.50	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.625% \$5,683.20	98.650 -\$8,302.50	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.750% \$5,740.91	98.900 -\$6,765.00	30	LauraMac QA LauraMac	30 Yr. Fixed		Approve & Modify
10.750% \$5,740.91	98.900 -\$6,765.00	30	LauraMac QA SELECT	30 Yr. Fixed		Approve & Modify
10.875%	99.150		LauraMac QA			Approve & Modify

Buyer User: Relock

Buyer User

1. Navigate to expired or cancelled lock
2. Determine whether worst case pricing should apply
3. Set Effective Price Date (if applicable)
4. Submit Relock

Buyer User: Login as Seller User Steps

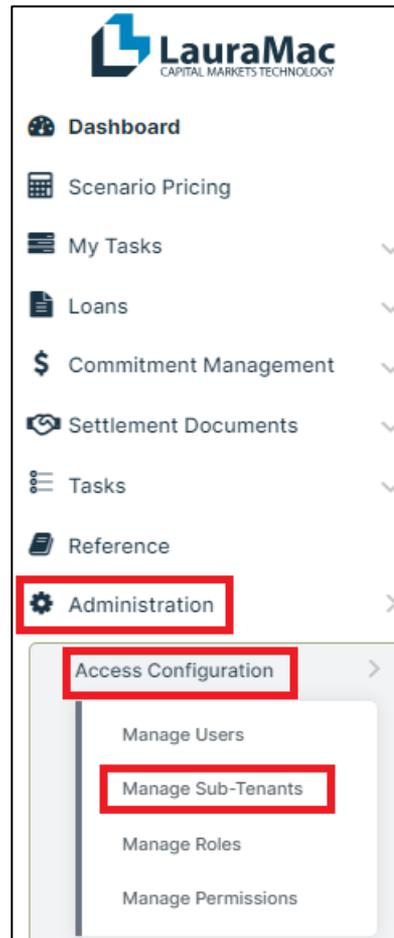
Buyer User

1. Access the Manage Sub-Tenants section from Administration
2. Select the Login icon for the appropriate Sub-Tenant Account
3. Confirm Login as Sub-Tenant
4. Take appropriate action in Sub-Tenant account
5. Logout of Sub-Tenant account

Access Manage Sub-Tenants

Buyer User

- Select **Administration** on the left toolbar
- Select **Manage Sub-Tenants** under **Access Configuration**



Login as Sub-Tenant

Buyer User

- Select the **Login** icon 
- Select the **Login As Sub-Tenant** button
- Complete appropriate action in Sub-Tenant Account
- You must logout of the Sub-Tenant Account and login to your LauraMac Administrator account

Act...	Non-User S...	Login	Actions	Sub-Tenant Name	Address	Personas	Primary Contact	Primary Email	Primary Phone
<input type="checkbox"/>	No			 lauramac	vij,chis,AL,52555	1 Persona(s)	lauramca testing	las@gmail.com	(555) 555-5555
<input type="checkbox"/>	No			 Sprint47	HYD,HSBC,AL,90300	1 Persona(s)	Sprint47 Regression	sprint47@uat.regression	(111) 111-1111
<input type="checkbox"/>	No			 Seller DC	123 Company Address,City,	1 Persona(s)	Durgesh Chandwani	dc@seller.com	(999) 999-9999
<input type="checkbox"/>	No			 SP46ProdReg	California,AZ,AL,68756	1 Persona(s)	SP46Prod Reg	SP46ProdReg@lauramac....	(678) 798-7987
<input type="checkbox"/>	No			 SP45UATReg	California,AZ,AL,68756	1 Persona(s)	SP45 UATREG	SP45UATREG@lauramac....	(454) 676-8786
<input type="checkbox"/>	No			 Multi	Multi@p1.com,CA,AR,12312	2 Persona(s)	Multi Persona	Multi@p1.com	(123) 232-1321
<input type="checkbox"/>	No			 LoanNex12	999777777,CA,CA,11111	1 Persona(s)	LoanNex Seller	loannexrwt@lmrwt.com	(999) 999-9999

Login As Sub-Tenant

You will be logged out from your current login and logged in as loannexrwt@lmrwt.com tenant.

Are you sure?

Buyer User: Scenario Pricing Steps

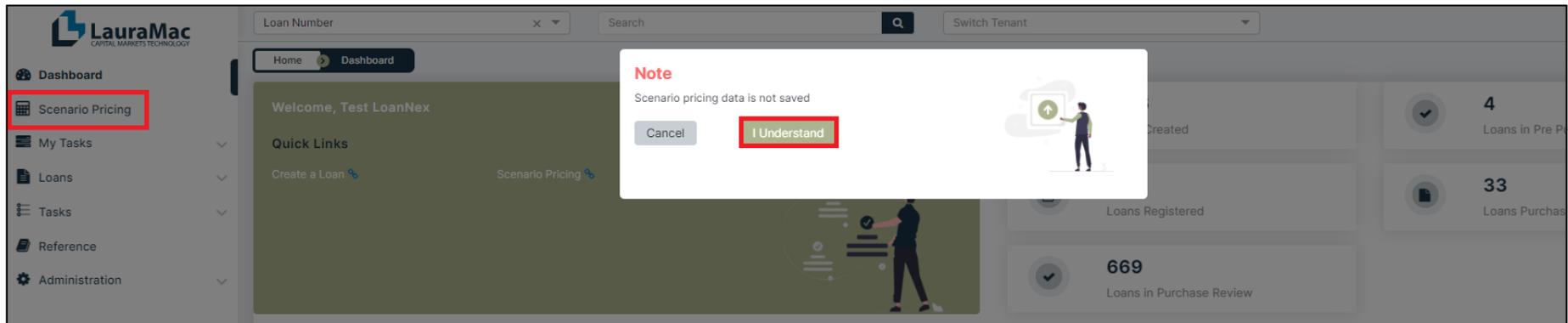
Buyer User

1. Select Scenario Pricing
2. Confirm Scenario Pricing is not saved in LauraMac
3. Enter scenario details
4. Get Price
5. View eligible Product and Pricing Options

Scenario Pricing – not saved in LauraMac

Buyer User

- Select **Scenario Pricing** on the left toolbar
- Scenario Pricing is not saved in LauraMac
- Select the **I Understand** button in the pop-up window to confirm



Enter Scenario and Get Price

Buyer User

- Enter Scenario details
- Select **Get Price** button
- Note: Scenario details are not saved in LauraMac

Scenario Pricing Close



Citizenship* Income Doc* Self-Employed Purpose* First Time Homebuyer Occupancy* Property Type* State* County* Rural Property

Appraised Value* Purchase Price* 1st Lien Loan Amount* LTV % Second Lien FICO* No FICO

Bankruptcy* Foreclosure* Deed-in-Lieu* Short Sale* Mortgage Lates* DTI* % Months Reserves



Configuring Lock Settings

Buyer User

- Please reference other doc for configuring lock settings