

GENERATE PRICING SCENARIOS (GPS) IN THE CORE SELLER PORTAL

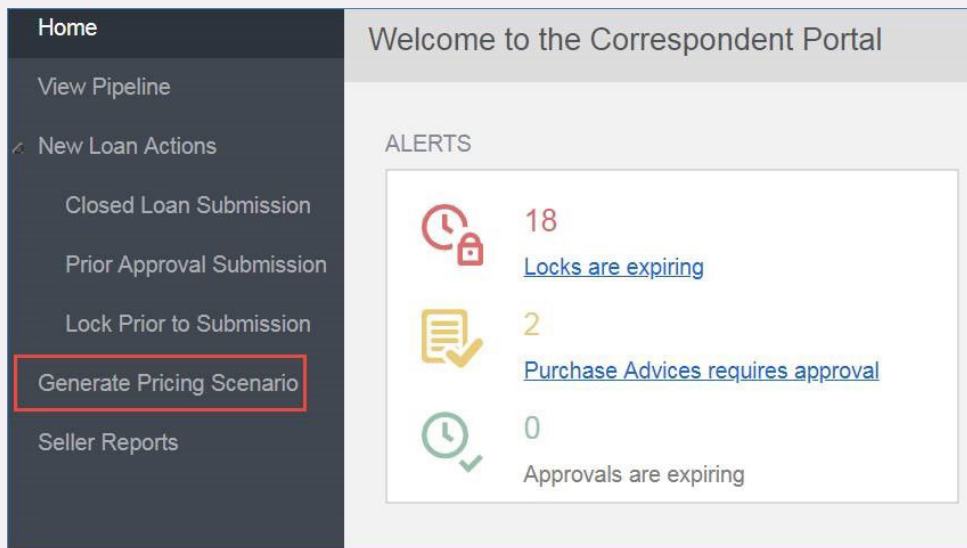
Q: How do I Generate Pricing Scenarios?

A: You can use Planet’s Automated Pricing Engine, GPS - the *Generate Pricing Scenario* function.

START HERE

- Go to www.PHLCorrespondent.com
- Select **SELLER LOGIN**
- Enter your *CORE User Name* and *Password* to log in

On the CORE homepage select *Generate Pricing Scenario*.



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Generate Pricing Scenarios Continued

Enter the loan details into GPS and click on *Price*.

NOTE: All fields with an asterisk are required to obtain pricing.

GPS - Generate Pricing Scenario

<p>* Product: <input type="text"/></p> <p>* Sub-Product: <input type="text"/></p> <p>Program: <input type="text"/></p> <p>* Loan Term (Mos): <input type="text"/></p> <p>* Interest Rate: <input type="text"/></p> <p>* Lock Days: <input type="text"/></p> <p>* Qualifying Credit Score: <input type="text"/> Total Debt Ratio: <input type="text"/></p> <p>Credit History Completed: <input type="radio"/> Yes <input type="radio"/> No Credit History</p> <p>Credit Grade: <input type="text"/></p> <p>* Occupancy: <input type="text"/></p> <p>* Property Type: <input type="text"/></p> <p>Project Type: <input type="text"/></p> <p>* Property Zip: <input type="text"/></p> <p>Property State: <input type="text"/></p> <p>* Number of Units: <input type="text"/></p> <p>* Loan Purpose: <input type="text"/></p> <p>Reason for Refinance: <input type="text"/></p>	<p>Mandatory Commitment: <input type="checkbox"/></p> <p>Escrows/Impounds: <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Purchase Price: <input type="text"/></p> <p>* Appraised Value: <input type="text"/></p> <p>* Base Loan Amount: <input type="text"/> LTV Ratio: <input type="text"/></p> <p>Mortgage Insurance Financed: <input type="text"/></p> <p>Total Loan Amount: <input type="text"/> LTV Ratio: <input type="text"/></p> <p>Concurrent Liens: <input type="text"/> \$0.00 Max Credit: <input type="text"/> \$0.00</p> <p>Remaining Closed-End Liens: <input type="text"/> \$0.00</p> <p>Remaining HELOC Balance: <input type="text"/> \$0.00 Max Credit: <input type="text"/> \$0.00</p> <p>Combined LTV Ratio: <input type="text"/> HCLTV: <input type="text"/></p> <p>PMI Plan Type: <input type="text"/></p> <p>PMI Coverage Pct: <input type="text"/></p> <p>Homestead Property: <input type="checkbox"/></p> <p>Texas Refinance Type: <input type="text"/></p> <p>Documentation Type: <input type="text"/></p>
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Price

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Generate Pricing Scenarios Continued

GPS will provide pricing based on the information entered. Click on *Print* to print your pricing results.

NOTE: While GPS is available 24/7, the scenario pricing provided is based on the most recently published *Planet Rate Sheet*.

Pricing Details ✕

[Show All Rates](#)

Conv Conforming 30 yr Fixed


	RATE	PRICE	MARGIN
Base Pricing	4.500%	100.768%	0.000%
Adjustments			
FICO/LTV Adjustment - FICO Score ...	0.000%	-3.250%	0.000%
Loan Amount Adjustment From 1000...	0.000%	-0.125%	0.000%
Adverse Market Fee	0.000%	-0.250%	0.000%
HomeReady LLPA Cap Credit	0.000%	1.750%	0.000%
Adjusted Total Pricing	4.500%	98.893%	0.000%

Print
Cancel

GENERATE PRICING SCENARIOS (GPS) IN THE CORE SELLER PORTAL


Generate Pricing Scenarios Continued

A PDF is then generated displaying the *Loan Scenario Specifications* and the *Pricing Results* which can be saved and printed.



Planet Home Lending
WE'LL GET YOU HOME

Date Generated: October 8, 2018 02:24 PM EST



Loan Scenario Specifications

Product Conv Conforming 10 yr Fixed	
Program:	HomeReady
Interest Rate:	4.750%
Lock Days:	45
Qualifying Credit Score:	620
Occupancy:	Primary Residence
Property Type:	Detached Condo
Property Zip:	92880
Property State:	CA
Number of Units:	2
Loan Purpose:	Purchase
Reason for Refinance:	
Mandatory Commitment:	*Mandatory Delivery
Escrow / Impounds:	Yes
Purchase Price:	\$350,000.00
Appraised Value:	\$35,000,000.00
Loan Amount:	\$60,000.00
Mortgage Insurance Financed:	\$100.00
Total Loan Amount:	\$60,100.00
Other Financing:	\$0.00
PMI Plan Type:	
PMI Coverage Percent:	

Your Pricing Results

Conv Conforming 10 yr Fixed - 45			
	Rate	Price	Margin
Base Pricing	4.750%	102.580%	0.000%
Adjustments			
Loan Amount Adjustment From 60000 And Less Than 75000	0.000%	-0.875%	0.000%
2 Units	0.000%	-1.000%	0.000%
Adverse Market Fee	0.000%	-0.250%	0.000%
Mandatory Commitment Adjustment	0.000%	0.125%	0.000%
Adjusted Total Pricing	4.750%	100.580%	0.000%

The scenario pricing provided by GPS is based on the most recently published Planet Home rate sheet. This is not a lock commitment.

* Mandatory Commitment Pricing applies. Pair-off fees may apply if commitment requirements are not fulfilled.