

REQUEST EXCEPTION PRICING THROUGH THE CORE SELLER PORTAL

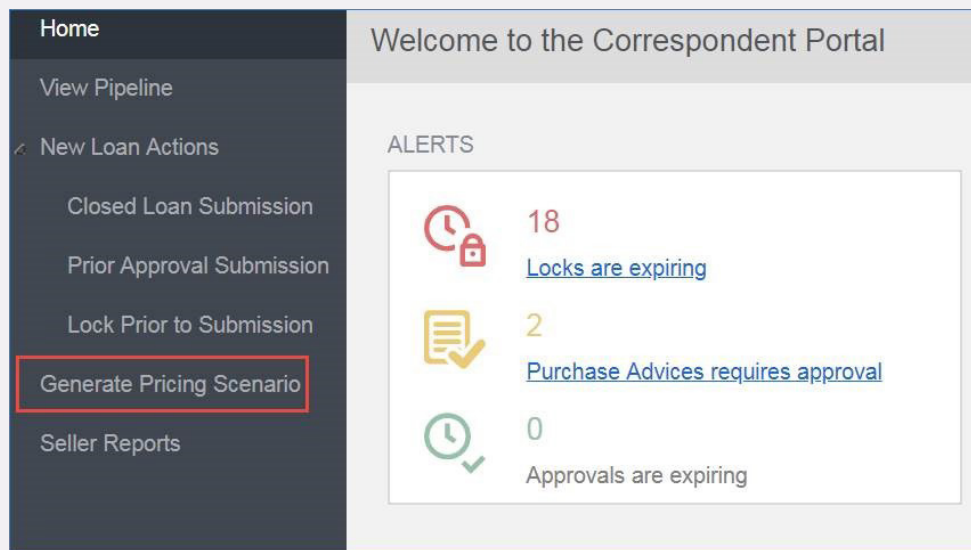
Q: How do I request exception pricing?

A: You can request exception pricing through the *Lock Management* tab in CORE.

Exception Pricing can be used to request off-sheet pricing or to lock a loan in accordance with a bid commitment. If the lock is part of a bid commitment, please reference that commitment in the *Reason for Request* field.

START HERE

- Go to www.PHLCorrespondent.com
- Select **SELLER LOGIN**
- Enter your *CORE User Name* and *Password* to log in
- Select *Lock Prior Submission* from the LEFT spine

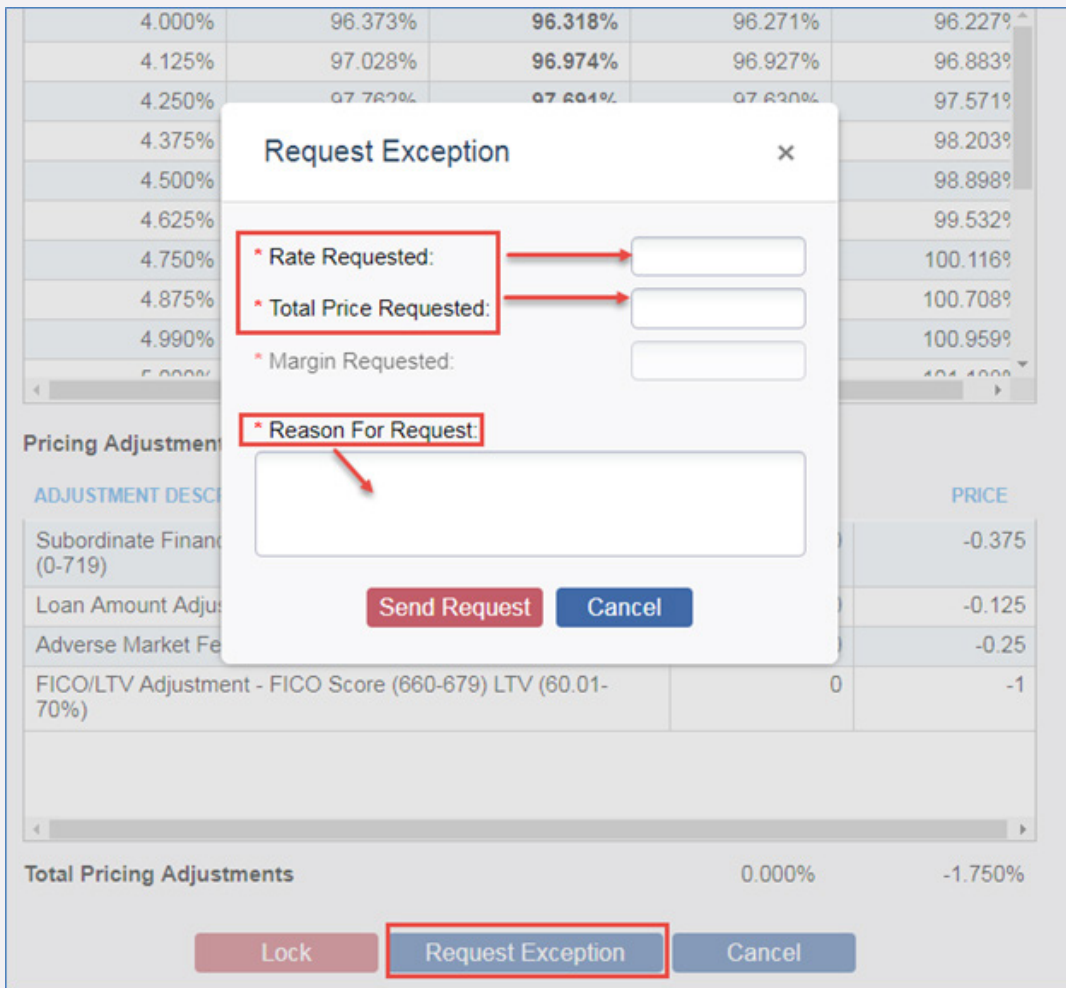


- OR -

REQUEST EXCEPTION PRICING THROUGH THE CORE SELLER PORTAL

Exception Pricing Continued

- If the loan was already submitted but not locked, locate the loan in the pipeline, double-click the *Seller Loan Number*.
- Select, **LOCK** Management and select **LOCK**
- Complete any missing information on the Lock Screen, and select **PRICE**
- In *Pricing Details*, review pricing adjustments and select **REQUEST EXCEPTION**
- Complete the required fields on the *Request Exception* screen.



ADJUSTMENT DESCRIPTION	ADJUSTMENT PERCENTAGE	PRICE
Subordinate Finance (0-719)	-0.375%	-0.375
Loan Amount Adjustment	-0.125%	-0.125
Adverse Market Fee	-0.25%	-0.25
FICO/LTV Adjustment - FICO Score (660-679) LTV (60.01-70%)	-1.000%	-1
Total Pricing Adjustments	0.000%	-1.750%