

Mid America Mortgage- Pricing a Scenario

1st log in

2nd make sure there are no loans open in the home page

3rd click on the Origination Tab

Mid America Mortgage, Inc. Welcome, chris.hartman | Site Map | Support | Log Out

Thursday, November 05, 2015 4:06:41 PM (65) Reload

Home Page

Home

Loan List / Pipeline

Loan Information

Contacts

Bulletins and Resources

Your Information

Register a... New Loan

Open an existing... Loan

To lookup a loan, enter below and [click here](#).

Loan Number:

Borrower:

Prop Address:

Request Assistance

Recently Visited Pages

Loan List

About | XDoc Guides | Mortgage Machine Guides | QM Guides | TRID Guides | Support Emails

MID AMERICA MORTGAGE, INC.

Mid America Mortgage utilizes a simple process to approve and close loans using the latest technology available to provide better service. Mortgage Machine, our online platform, allows you to submit loans electronically, lock rates, view approvals, submit conditions, and request closing documents fast and easy!

We understand that the marketplace today is all about competitive products, pricing, and service. Mid America represents a group of seasoned professionals that are here to assist you every step of the way and deliver what you need to close more loans with less work and a higher profit margin.

Recent Loans | Scheduled Reports | Rate Sheets

Loan Number	Borrower	Status	Lock Date
1002093160	(Nouwosse, Akouvi)	UW Approved w/Conditions	
1002092251	(Hofmann, Nathan C)	UW Approved w/Conditions	Locked to 11/13/15
1002094815	(FIGUEROA, ALEJANDRO)	Loan Originated	
1002092943	(Siddiqui, Naseem A)	UW Approved w/Conditions	Locked to 11/23/15
1002094804	(Collins, Richard R)	Loan Originated	
1002093520	(Dih, Daniel D.)	Loan Originated	Locked to 12/04/15
1002094731	(Tierney, George E)	Loan Originated	Locked to 12/21/15

5:06 PM 11/5/2015

Step 4: Click on the Pricing and Lock tab

The screenshot shows the Mid America Mortgage, Inc. website. The navigation menu at the top includes: Home, Loan, Origination, Interfaces, Underwriting, Doc Prep, Post-Closing, Reports. The 'Origination' menu is open, and the 'Pricing & Lock' option is highlighted with a red arrow. Below the menu, there are sections for 'Home Page', 'Loan List / Pipeline', 'Loan Information', 'Contacts', 'Bulletins and Reso', and 'Your Information'. A table of loan records is visible on the right side of the page.

Loan Number	Loan Status	Lock Status
07 (Nayak, Santhosh Kumar)	UW Approved w/Conditions	Locked to 03/10/16
30 (Apke, Tricia L)	UW Suspend	Locked to 03/07/16
63 (Rose, David J)	Loan Originated	Locked to 03/21/16
51 (Dils, Donald M)	UW Approved w/Conditions	Locked to 03/02/16
92 (Collins, Michael A)	UW Approved w/Conditions	Lock Expired
57 (Chaudhry, Saad)	Loan Originated	Locked to 03/28/16
61 (CEJA, MARIA R)	Loan Originated	

5th Step: Fill in the fields below- do not worry about filling in the address- please fill in the state though.

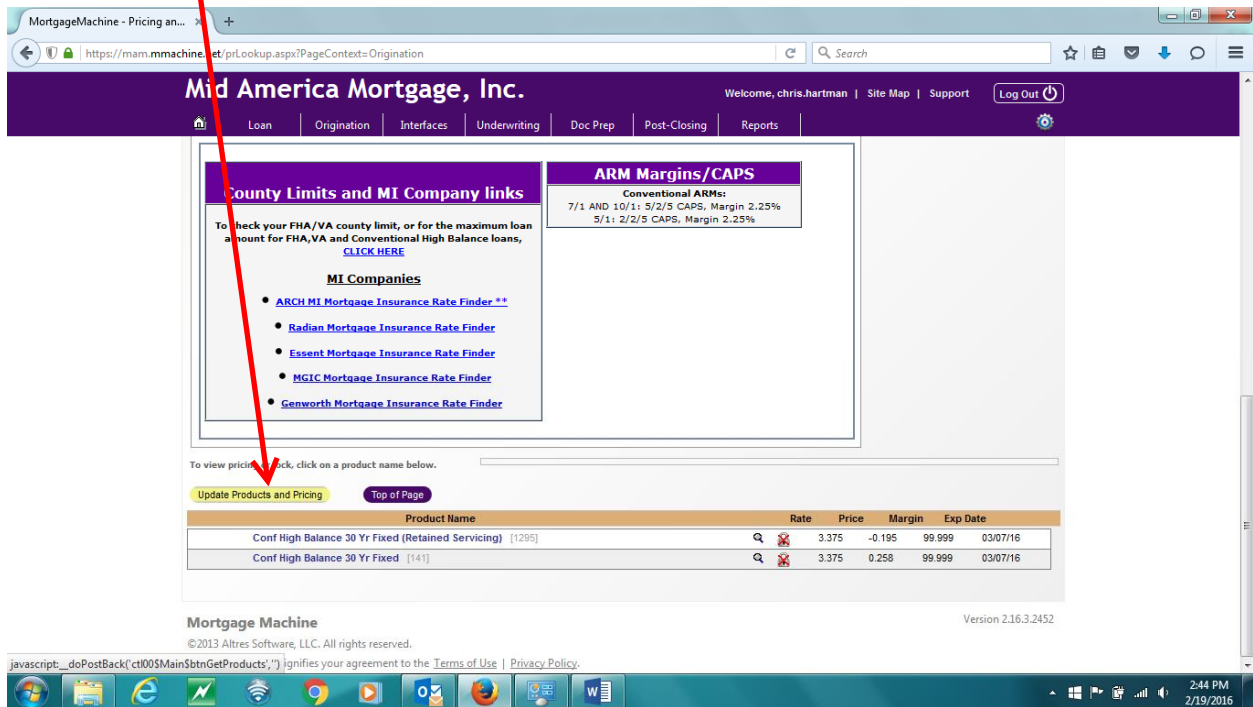
The screenshot shows the 'Pricing and Lock' form on the Mid America Mortgage, Inc. website. The form contains various input fields for loan details. Red arrows point to the following fields:

- Property Address (City/State/Zip)
- Property Type (Detached)
- Business Channel (Wholesale)
- QM Status (Safe Harbor)
- Lien Priority (First Lien)
- Mortgage Type (Conventional)
- Loan Purpose (Purchase)
- Property Usage (Primary Residence)
- Amortization Type (Fixed)
- Sales Price (\$ 500,000.00)
- Appraised Value (\$ 500,000.00)
- Base Loan Amt (\$ 475,000.00)
- MPFFRM (0.00%)
- Total Loan Amt (\$ 475,000.00)
- Subordinate - New (\$ 0.00)
- Borrower Type (US Citizen)
- Documentation Type (Full Documentation)
- Prepayment Penalty (None)
- Yrs Since Bankruptcy (None)
- Term (mos) (360)
- Interest Rate (%)
- Credit Score (Manual) (760)
- Cashout (\$ 0.00)
- LO Compensation Source (Borrower)

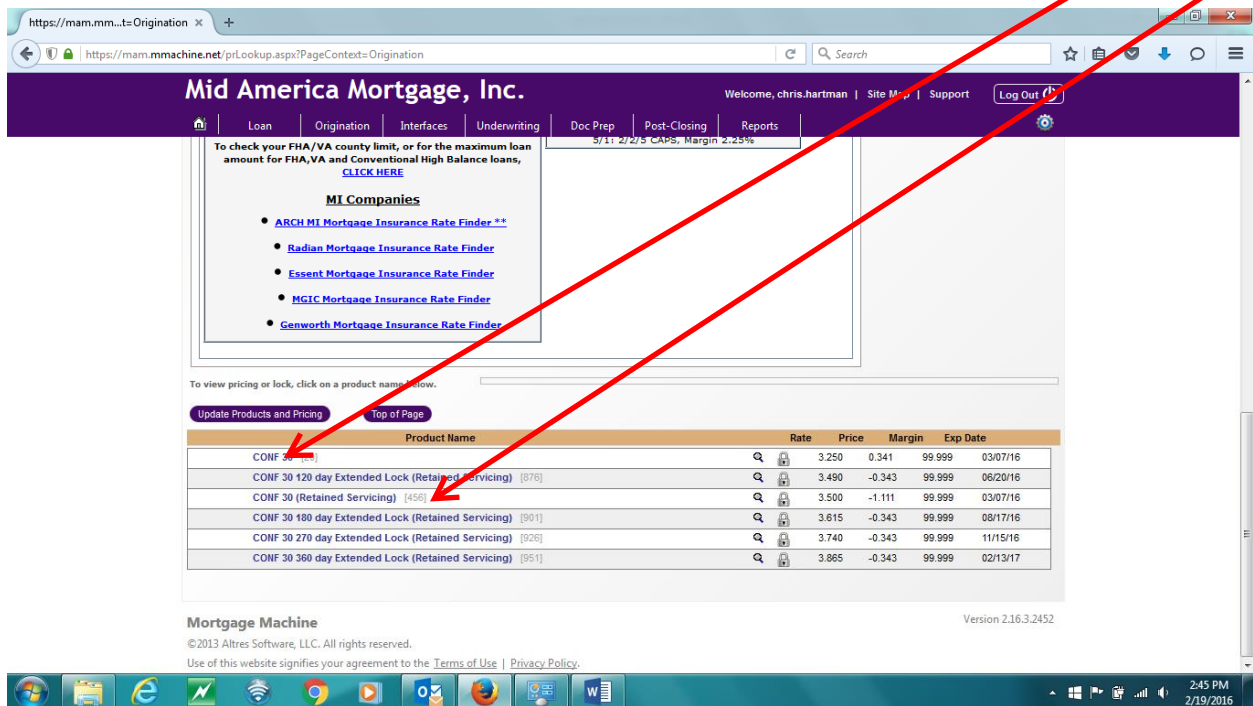
A 'To View Pricing...' pop-up window is visible, containing the following instructions:

1. Fill out this page completely.
2. Click "Update Products and Pricing" to update the list.
3. Click on a product name from the list below.

Step 6: Once the fields are filled in please click on the “Product and Pricing” tab located at the bottom of the page.



Step 7: click on the product that your customer is interested in:



Pricing will show up net any pricing adjustments

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Selected Product: CONF 30
LO Compensation Source: Borrower

Rate	03/07/16	03/21/16	04/04/16	04/19/16
3.250	0.341	0.591	0.541	1.091
3.375	-0.545	-0.295	0.045	0.205
3.490	-1.343	-1.093	-0.843	-0.593
3.500	-1.463	-1.213	-0.963	-0.713
3.625	-2.303	-2.053	-1.803	-1.553
3.750	-2.949	-2.699	-2.449	-2.199
3.875	-3.472	-3.222	-2.972	-2.722
3.990	-3.715	-3.465	-3.215	-2.965
4.000	-3.835	-3.585	-3.335	-3.085
4.125	-4.508	-4.258	-4.008	-3.758
4.250	-5.036	-4.786	-4.536	-4.286
4.375	-5.461	-5.211	-4.961	-4.711
4.500	-5.822	-5.572	-5.322	-5.072
4.625	-6.000	-6.000	-6.000	-6.000
4.750	-6.000	-6.000	-6.000	-6.000
4.875	-6.000	-6.000	-6.000	-6.000
4.990	-6.000	-6.000	-6.000	-6.000
5.000	-6.000	-6.000	-6.000	-6.000
5.125	-6.000	-6.000	-6.000	-6.000

Click on a price to select for locking.
Pricing is based on user settings for Chris Hartman.

Description	Price Adj	Rate Adj	Margin Adj	Max Price
LDV 75.01-80%, FICO >=740	0.500	0.000	0.000	
Purchase Special	-0.125	0.000	0.000	
Confid Loan Amount \$360,001-\$417k	-0.080	0.000	0.000	
Confid Rate adjustment - VA	-0.010	0.000	0.000	

[Return to Products and Pricing Lookup](#)

2:49 PM
2/19/2016