



PRODUCT & PRICING WITH ENCOMPASS PRODUCT AND PRICING

Use the Product & Pricing link to run your loan scenario through the product and pricing engine.

To Search Product & Pricing:

1. Click the Product Pricing & Lock link on the left menu, and then click Search Product & Pricing.
2. Enter the required information. (Required fields are marked with a red asterisk.*)

3. Click the Search Product & Pricing button.
4. Click an eligible program's Details button to view the product details.

Program Name	Rate	Price	Price (\$)	Payment	Details	Save to Loan
ARM Test ARM Test 30 Year Fixed	2.75	83.855	-6620.4	638	Details	Save to Loan
Guidelines:	2.75	83.855	-6620.4	638	Details	Save to Loan
	2.875	84.588	-6461.66	640	Details	Save to Loan
	3	85.494	-7045.15	650	Details	Save to Loan
	3.125	86.4	-6628.59	670	Details	Save to Loan
	3.25	87.347	-4488.66	680	Details	Save to Loan
theLender 30	3.25	88.389	-4864.04	680	Details	Save to Loan
theLender 30	3.25	89.994	-9546.73	680	Details	Save to Loan

5. Click the Save to Loan button to apply the product's interest rate to the loan. If permission has not been granted to register the loan, the Save to Loan button is disabled.

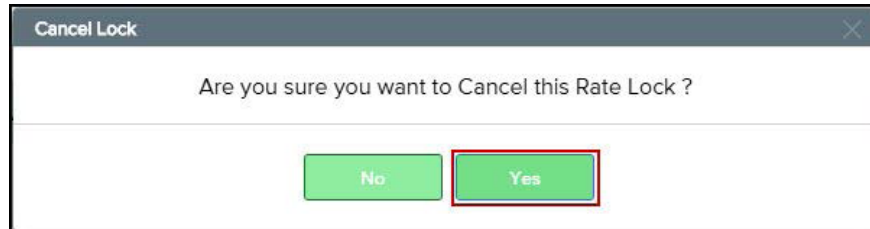
NOTE: Click the Request Lock button to apply the interest rate and request a rate lock at the same time. For more details about requesting a rate lock, refer to the Lock Request discussion later in this section.



To Cancel a Lock:

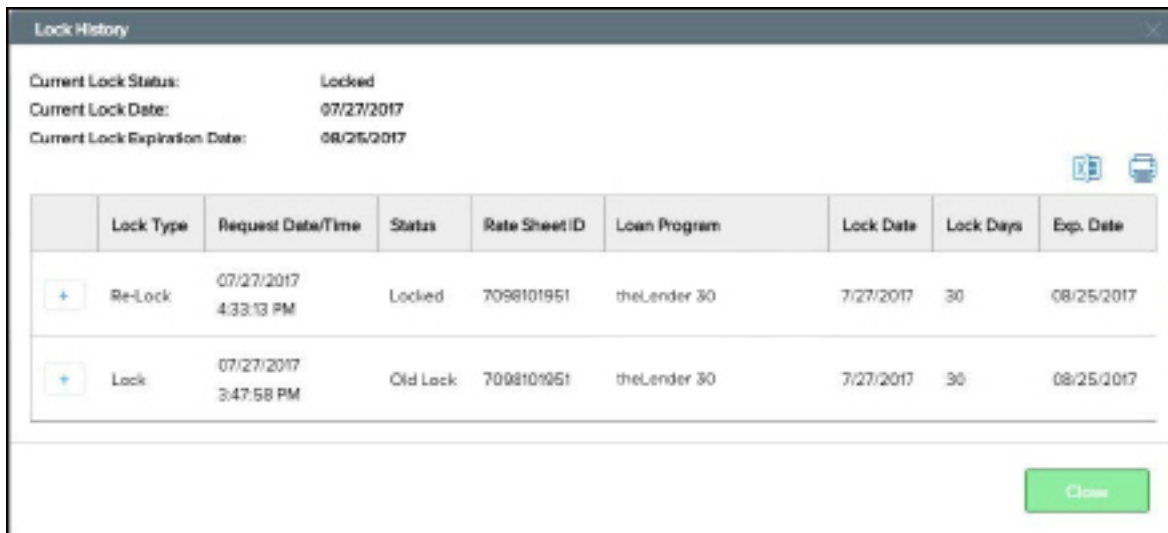
When a rate lock request has been submitted and then locked by the lender, a Cancel Lock button is enabled in Encompass TPO Connect. When you click the Cancel Lock button, the lock request is canceled.

1. On the Product, Pricing & Lock page, click Cancel Lock.
2. On the cancel lock pop-up message, click Yes.



To View the Lock History:

1. On the Product, Pricing & Lock page, click View Lock History.



2. To close the Lock History, click Close