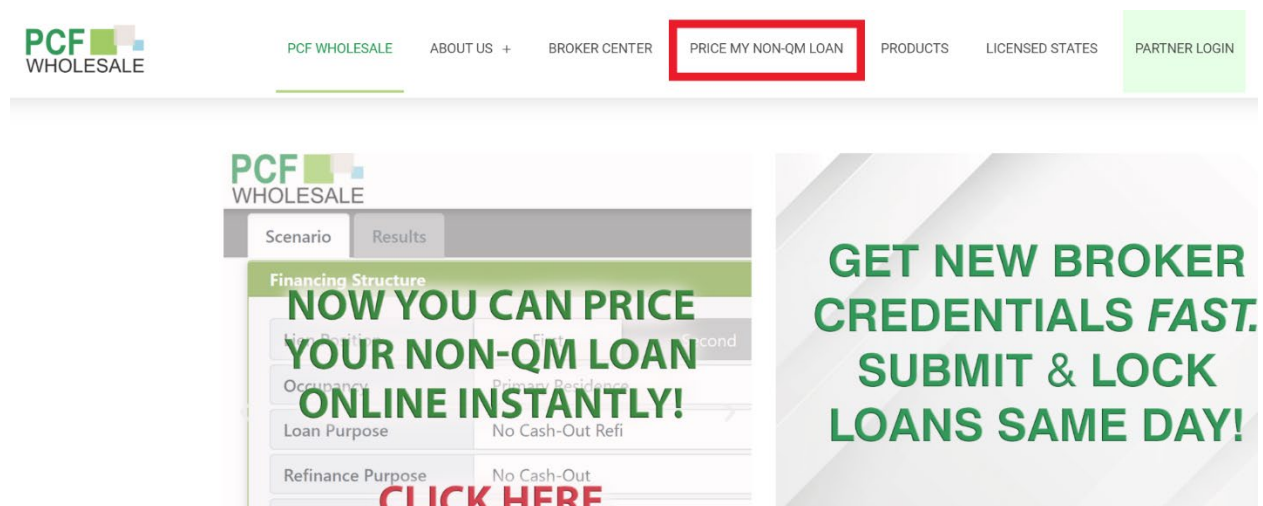




Step by Step How to Price and Run AUS for Non-QM Loans

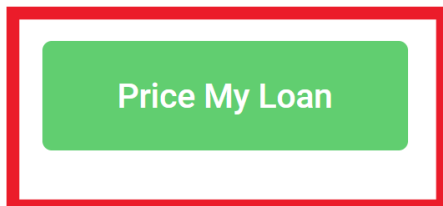
1. Go to our website, www.pcfwholesale.com, once on home page click on "PRICE MY NON-QM LOAN".



2. Click on the green tab "Price My Loan"

Price My Non-QM Loan

Use the link below to enter your loan information and get pricing.*



* The "Price My Non-QM Loan Tool" is intended for informational purposes. For mortgage pro credit score, income, existing debt, or other factors. This is not a commitment to lend. The no

3. Input your scenario/loan information and then click the blue "Run Scenario" tab.
4. Select the loan program you are looking for, then pricing for your scenario will come up. Please keep in mind that this is borrower paid pricing and the "+" means cost for rate and "-" means credit for the rate.

How to run AUS for Non-QM loans:

If you are just interested in getting pricing, you DO NOT need to do this next step.

If you are ready to submit your application, you NEED to do this step and then save the AUS results. You will need to upload these AUS results with your application at submission.

1. Do steps 1-4 from above
2. Click the blue "Run AUS" tab at the bottom of the pricing stack.
3. You will need to upload your FNMA 3.4 file
4. After you have uploaded your 3.4 file it will ask you to Re-issue Credit by providing the name of the credit vendor, credit vendor account, password, and credit reference ID number. You can run AUS without re-issuing credit, but it will give you a default "FAIL" this does not mean the loan failed AUS, it's just that the system does not have credit and therefore cannot give it an "Approved".
5. Once credit has or has not been submitted, you will click either "Submit Credit to AUS" or "Proceed without Credit"
6. AUS findings will then be given. Please click on the "Save Findings" tab in the upper, right-hand corner to save your findings that will be uploaded with your submission packet.
7. Last step, click on the "Close" tab and then login into Loan Connect to submit your loan!

***Alt-Choice Credit Products are currently not available in the pricing tool. Please reach out to your AE with questions on eligibility or pricing.**