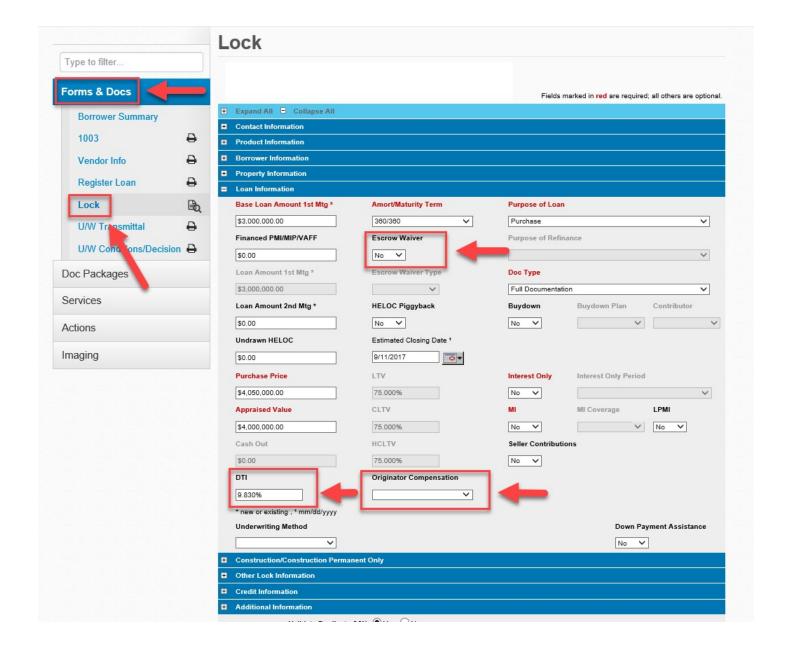
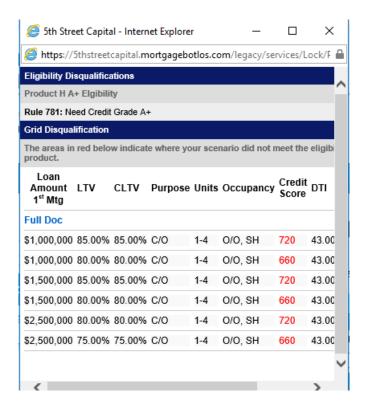


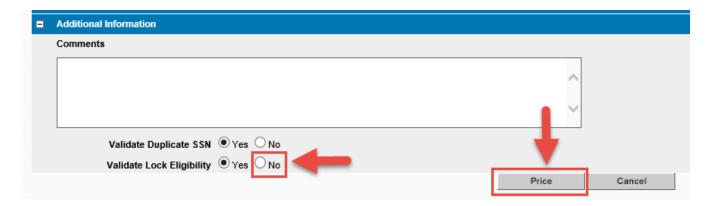
How to Price and Lock a Loan:

- Log on to our site https://5thstreetcapital.mortgagebotlos.com/
- Click on your borrower
- From the left side click 'Forms and Docs
- Click 'Lock' (this will not lock the loan)
- Verify all fields are accurate in the lock screen (please use your most updated approval for data)
 - Product Name matches
 - DTI is correct
 - Escrows make sure the loan is not HPML if you want to waive escrows:
 - Click here to verify if your loan is HPML
 - Originator Compensation choose "Lender Paid" or "Borrower Paid" depending on how the file was disclosed
- Click 'Price' at the bottom of the screen (this will not lock the loan)
- See slide 3 if you receive a pop up with an eligibility or grid disqualification
- The Pricing Screen will appear
 - Click the pricing to the right of the rate you want under the column 21 day pricing
 - Scroll down and read the pricing with all the adjustments already factored in for you
- If you are ready click 'Lock' or just leave the page



- If an error message pops up in a new window reflecting "Eligibility Disqualifications" or "Grid Disqualification" which will not let you lock, exit the popup screen and Select "NO" next to validate lock eligibility at the bottom of the Lock screen
- Next, select "Price"





In this example:

- The Borrower is getting 5.99% rate at no cost
- The Loan Officer is getting 1 point lender paid comp from 5th Street Capital

