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## What Is LionInc.com?

LionInc.com is a full suite of online productivity tools for mortgage professionals that include:

- **Leads and Application Management.** Receive and manage leads and applications from your own consumer-facing web site at LionInc.com. Import applications to your origination software and submit to automated underwriting engines.
- **Streamlined Program Discovery and Price Comparison.** LionInc.com contains a back-end office tool designed specifically to save you time and money by reducing time spent sifting through rate sheets and manually making price adjustments. Compare over 115 wholesale lenders' pricing side by side to find the best deal for your borrower. LION's Loan Search will automatically adjust pricing according to region, loan amount, LTV, escrow waiver, transaction type, program, and many other variables; ensuring the pricing you receive is as accurate as possible. Find specialized lenders for your sub prime credit, commercial, and other niche loans.
- **Nation's Leading Online Database.** LionInc.com is a proven industry leader with well over 45,000 broker members. LION's corporate database boasts over 115,000 programs from over 130 lenders, including 25 leading correspondent lenders.
- **Detailed Market Information.** Find all the market data and information you need in one location with financial snapshots (updated every 15 minutes), daily market commentary, economic calendars, mortgage backed securities, and the latest mortgage and real estate news from a wide range of sources.
- **Centralized Web Site Management.** LionInc.com provides a one-stop solution to manage your web site content, monitor web traffic, and update rates displayed to your consumers. Display up to 80 rate quotes manually or purchase LION's Multi Lender Rate Feed & Auto Pilot system to automatically update rates for you.



## Logging In

You can access LION's Productivity Suite by using the following URL:

<http://www.lioninc.com>

The home page should look like this:

home | login

**LION, Inc.**

**OAKMONT MORTGAGE**  
THE MORTGAGE BANK

**REGISTER FOR ACCESS**

Login:

Password:

Remember my login

**LOGIN**

[Forgot Your Password?](#)

**LOAN SEARCH**

LOAN AMOUNT

FINANCE TYPE  
Purchase

FIXED / VARIABLE LTV  
Fixed 80 %

RATE  
0.000 % to %

FEES  
-2.000 % to 2.000 %

LOCK DAYS  
0 to 60

**SEARCH**

**Market Commentary**

Wednesday, 11/26/03  
Under a barrage of economic data today's 2-Year Note is in negative territory. But the stock market is again resisting the lift provided by strong economic data.

**Market Snapshot** [go to market snapshot](#)

US Treasury Issues Wednesday, November 26, 2003 1:12 pm EDT

	PRICE	CHANGE	YIELD
3 Month T-Bill	0.92	unchanged	0.93
6 Month T-Bill	1.01	+0.01	1.03
1 Year T-Note	101 3/32	unchanged	1.07
2 Year T-Note	99 14/32	-5/32	1.92
3 Year T-Note	100 15/32	-7/32	2.46
5 Year T-Note	100 17/32	-11/32	3.25
10 Year T-Note	100 3/32	-14/32	4.23
30 Year T-Bond	104 17/32	-17/32	5.06

Req. Net Yields Eff. 11/26 11:08 AM EST FHLMC  
Secondary Market 9:00 AM FNM (Subject to change)

	30-Day	60-Day	90-Day
Agencies			
FHLMC	5.55%	5.61%	5.69%
Fannie Mae	5.55%	5.62%	5.70%

**Loan Search**  
Check and compare wholesale rates for conforming, jumbo, NIQ, NIV and government loans.

**Lead Manager**  
Access, manage and process leads in your pipeline.

**Originators**  
save up to \$1,250

**Lenders**  
save up to \$2,500

**24 hr Customer Care**  
Click for 24 hr Customer Care

**Customer Care**  
Visit our 24/7 online support center for product support, instruction manuals, release notes and much more.

**Be your own boss**  
with Netbranch



## Home Page Navigation

The various features available to you are accessible through the four menus at the top of the page; Leads, Pricing, Research, and Admin.

home | help | feedback | logout

Welcome, Demo User

HMC FUNDING, Inc.™

leads	pricing	research	admin
applications	loan search	market commentary	my account
prequals	loan link	market snapshot	lead settings
email leads	ratesheets	mortgage securities	retail rates
newsletters	program finder	economic calendar	web settings
rate alert	calculators	industry statistics	
1003 Manager		lender directory	
		industry directory	
		regulations	

Market Snapshot

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30 Year T-Bond	104 17/32	-17/32	5.06

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Agencies	30-Day	60-Day	90-Day
FHLMC	5.55%	5.61%	5.69%
Fannie Mae	5.55%	5.62%	5.70%

Originators save up to \$1,250

Lenders save up to \$2,500

24 hr Customer Care

Click for 24 hr Customer Care

Customer Care

Visit our 24/7 online support center for product support, instruction manuals, release notes and much more.

(1) Leads:  
 Applications  
 Prequals  
 Email Leads  
 Newsletters  
 Rate Alert  
 1003 Manager

(2) Pricing:  
 Loan Search  
 Loan Link  
 Ratesheets  
 Program Finder  
 Calculators

(3) Research:  
 Market Commentary  
 Market Snapshot  
 Mortgage Securities  
 Economic Indicators  
 Lender Directory  
 Industry Directory  
 Regulations

(4) Admin:  
 My Account  
 Lead Settings  
 Retail Rates  
 Web Settings



## Leads – Applications

Application leads consist of either full 1003 applications or abbreviated quick applications. Both types of applications are available for download to any Loan Origination Software program that can import a Fannie Mae (.fnn) file format, such as Calyx Point, Genesis 2000, Byte TQS, Contour Loan Handler, and Encompass.

**APPLICATIONS** 1

[Email Leads](#) | [Applications](#) | [Prequals](#) | [Newsletters](#) | [Rate Alerts](#) | [Search](#) 6

Options: View Deleted ▾ GO

Showing 1 - 1 of 1										
DATE	MAIL DATE	APP ID	TYPE	NAME	PHONE	CITY	STATE			
<input type="checkbox"/> 6/3/2003	6/3/2003	582116	Full	<b>Test Borrower</b>	<b>1234567890</b>	Denver	CO			
					<a href="#">view file</a>	<a href="#">email</a>	<a href="#">print</a>	<a href="#">import file</a>	<a href="#">view referrer</a>	<a href="#">delete</a>
<a href="#">SELECT ALL</a> <a href="#">Deselect All</a> <a href="#">DELETE CHECKED</a> <a href="#">EXPORT CSV</a>					<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">3</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">4</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">5</span>		Showing 1 - 1 of 1	

- 1.) These links can be used to view other lead types.
- 2.) The Date indicates when the application was received. The Mail Date indicates the date an email notification was sent.
- 3.) The ‘View File’ link will allow you to view all of the data collected in the application, the Email link will open an email pre-addressed to the borrower using your default email program, and Print will simply print out the application.
- 4.) Use the ‘Import File’ link to download the application to your LOS. Instructions for downloading applications may be obtained by clicking on the ‘Help’ link just below the Admin menu. Look for a small, blue circle with a white question mark in it.
- 5.) The View Referrer link will show you the URL that the borrower used to access your application. This can be very helpful if you have linked your application to other web sites or online advertising campaigns.
- 6.) Deleted leads are stored for a period of 90 days. If you would like to view your deleted applications, click the ‘Go’ button next to the Options drop-down menu.



## Leads - Prequals

Prequalification leads generally consist of the basic information needed to qualify a borrower, such as income, credit worthiness, loan amount, home value, etc.

**ACTIVE PREQUAL LEADS** 1

Email Leads | Applications | Prequals | Newsletters | Rate Alerts | Search 6

Options: View Deleted GO

DATE	ID	QUALITY	SOURCE	LEAD TYPE	NAME	PHONE	CITY	STATE
<input type="checkbox"/> 6/5/2003	1110516	<span style="color: red;">X</span>	BHP	Prequal	Test Borrower			national
<input type="checkbox"/> 6/5/2003	1110516	<span style="color: red;">X</span>	BHP	Prequal	Test Borrower	view file   email   print   add to news   delete		national

Showing 1 - 2 of 2

SELECT ALL DESELECT ALL DELETE CHECKED 4 5 Showing 1 - 2 of 2

- 1.) These links can be used to jump to other lead types.
  - 2.) Date indicates the date the prequalification lead was generated. For Prequal Leads, click on the ID number to view the content of the lead. Leads are regularly reviewed for quality with icons to indicate leads that are “Good,” “Potentially Bad or Duplicate” and “Being Reviewed.”
  - 3.) Source indicates whether a lead was generated off of your web site or LION’s lead generation system, Mortgage101.com. “BHP” is a lead that was generated on your web site. Leads generated via LION’s lead generation service are designated as “101.”
- The lead icon will help you determine whether the lead is a shared or exclusive lead that was generated on your web site will be exclusive. Shared leads can be purchased as a part of the Mortgage101.com lead generation service.
- 4.) The ‘View File’ link will allow you to view all of the data collected in the prequal, the Email link will open an email pre-addressed to the borrower using your default email program, and Print will simply print out the prequal.
  - 5.) Add To News will add this borrower to your newsletter distribution list. See the section on Newsletters for more information.
  - 6.) To view your deleted leads, click the Go button next to the Options drop-down menu.



## Leads – Email Leads

The Email Leads section contains the information borrowers submit on any of the various contact forms found on your site. Some common examples of these forms are the Contact Us form, the Custom Rate Request form, and the Application Request form.

**ACTIVE EMAIL LEADS** 1

Email Leads | Applications | Prequals | Newsletters | Rate Alerts | Search 5

Options: View Deleted GO

DATE	ID	QUALITY	SOURCE	LEAD TYPE	NAME	PHONE	CITY	STATE
<input type="checkbox"/> 9/25/2003	1258629		BHP	Contact	Johnnie Test	3034551800	DENVER	Colorado
<input type="checkbox"/> 9/25/2003	1258628		BHP	Contact	Johnnie Test		DENVER	Colorado
<input type="checkbox"/> 7/23/2003	1201188		BHP	Contact	Test Borrower		DENVER	Colorado

Showing 1 - 3 of 3

email | add to news | delete

email | add to news | delete

email | add to news | delete

email | add to news | delete

SELECT ALL DESELECT ALL DELETE CHECKED

Showing 1 - 3 of 3 4

1.) These links can be used to jump to other lead types.

2.) For Email Leads, click on the ID number to view the content of the lead. Leads are regularly reviewed for quality with icons to indicate leads that are “Good,” “Potentially Bad or Duplicate” and “Being Reviewed.”

3.) Source indicates whether a lead was generated off of your web site or LION’s lead generation system, Mortgage101.com. “BHP” is a lead that was generated on your web site. Leads generated via LION’s lead generation service are designated as “101.”

The lead icon will help you determine whether the lead is a shared or exclusive lead. ALL leads generated on your web site will be exclusive. Shared leads can be purchased as a part of the Mortgage101.com lead generation service.

4.) The Email link will open an email pre-addressed to the borrower using your default email program. Add To News will add this borrower to your newsletter distribution list. See the section on Newsletters for more information.

5.) To view your deleted leads, click the Go button next to the Options drop-down menu.



## Leads – Newsletters

LION-designed web sites include a Newsletter feature, which allows you to keep in touch with your customers by sending out a monthly newsletter. Newsletters are written by Jim Woodard, a nationally syndicated newspaper columnist and expert on mortgage and real estate trends. The Newsletter section contains information submitted by customers that sign up for your monthly newsletter distribution. In addition, you may add or remove people from your newsletter distribution list in this section.

The screenshot shows the 'NEWSLETTERS' section of a web application. At the top left, the word 'NEWSLETTERS' is underlined and circled with a '1'. Below it is a navigation menu with links: 'Email Leads | Applications | Prequals | Newsletters | Rate Alerts | Search'. A search box with a 'SEARCH' button is located below the menu. To the right, there is an 'Options:' dropdown menu currently set to 'View Deleted' and a 'GO' button, both circled with a '4'. Below the navigation is a table of newsletter leads. The table has columns: 'DATE', 'ID', 'QUALITY', 'LEAD TYPE', 'NAME', 'EMAIL ADDRESS', and 'OPTIONS'. The first row shows a lead dated 8/21/2003 with ID 43270, quality 'Good' (green checkmark), and lead type 'Newsletter'. The name is 'Test Borrower' and the email address is 'jwolf@lioninc.com'. The second row shows a lead dated 7/23/2003 with ID 41685, quality 'Good', and lead type 'Newsletter'. The name is blank and the email address is 'jwolf@lioninc.com'. The 'OPTIONS' column for each row contains a 'delete' link, circled with a '3'. Below the table, there are links for 'SELECT ALL', 'DESELECT ALL', and 'DELETE CHECKED'. A legend indicates: 'Good Email' (green checkmark), 'Email is Being Reviewed' (yellow square), and 'Potential Bad Email' (red X). The text 'Showing 1 - 2 of 2' is visible at the bottom right of the table area.

DATE	ID	QUALITY	LEAD TYPE	NAME	EMAIL ADDRESS	OPTIONS
8/21/2003	43270	Good	Newsletter	Test Borrower	jwolf@lioninc.com	delete
7/23/2003	41685	Good	Newsletter		jwolf@lioninc.com	delete

1. These links can be used to jump to other lead types.
2. Newsletter leads are regularly reviewed for quality. Leads are regularly reviewed for quality with icons to indicate leads that are “Good,” “Potentially Bad or Duplicate” and “Being Reviewed.”
3. Clicking on the customer’s email address will open a pre-addressed email using your default email program. Use the delete link to remove an address from your newsletter distribution.
4. To view your deleted leads, click the Go button next to the Options drop-down menu. You can also use the drop-down menu to access an archive containing all of the previous months’ newsletters. To do so, select Display Newsletters from the menu and click the Go button.



## Leads – Rate Alerts

LION's Rate Alert feature gives visitors to your web site the ability to set a target rate and point combination that they are looking for. At any time you can check to see if the rates on your web site match any of your Rate Alerts. If they do, you can notify your customer via email.

**ACTIVE RATE ALERTS** 1

[Email Leads](#) | [Applications](#) | [Prequals](#) | [Newsletters](#) | [Rate Alerts](#) | [Search](#)

Options:   4

**Run Rate Alert** 2 Showing 1 - 1 of 1

DATE	ID	LEAD TYPE	NAME	LOAN AMOUNT	EMAIL ADDRESS
<input type="checkbox"/> 7/23/2003	9299	Rate Alert	Test Borrower	275000	jwolf@lioninc.com <span>3</span>

[view file](#) | [email](#) | [print](#) | [add to news](#) | [delete](#)

[SELECT ALL](#) [DESELECT ALL](#) [DELETE CHECKED](#) Showing 1 - 1 of 1

1. These links can be used to jump to other lead types.
2. The Run Rate Alert link will query all of your Rate Alert leads and return a list of rate alert requests that are above the rates posted on your web site.
3. Use the View File link to view the Rate Alert lead. The email link will open a pre-addressed email to the borrower using your default email program, the Print link will print the lead, and the Add To News link will add the customer to your Newsletter distribution. (See the Newsletters section for more information)
4. To view your deleted Rate Alerts, click the Go button next to the Options drop-down menu.



## Leads – 1003 Manager Pt. 1

LION's 1003 Manager provides you with an online portal to Fannie Mae's Desktop Originator and Freddie Mac's LP on the Internet. Also use the 1003 manager to generate 1003 applications and export them to your Loan Origination Software.

The screenshot shows the 1003 Manager interface. At the top, there are four tabs: 1003 MANAGER, NEW 1003 (circled 1), IMPORT 1003, and SETTINGS. Below the tabs is a 'File Summary' section. On the right, there is a 'Last Name:' input field (circled 5) and a 'FIND APPLICATION' button (circled 6). Below this, there are four columns: BORROWER, QUICK UTILITY (circled 3), SUBMISSIONS (circled 4), SECTION MENU (circled 5), and UTILITY MENU (circled 6). The BORROWER column lists three entries for 'Ken Customer' with details like '90620', '02-jul-2003', and 'Printable 1003' (circled 2). The QUICK UTILITY column contains 'Check Application' links. The SUBMISSIONS column contains 'Fannie Mae DO on the Web' and 'Freddie Mac Loan Prospector' links. The SECTION MENU column contains 'Select One' dropdown menus. The UTILITY MENU column contains 'Select One' dropdown menus.

1. There are 4 sections to the 1003 Manager. The New 1003, Import 1003, and Settings tabs are covered in the following pages.

2. Use the Printable 1003 link to generate a printable 1003 application.

3. The Check Application link will review the application for completeness. Use this feature if you intend to submit the application for automated underwriting.

4. Use the FNMA DO on the Web link to submit the application through DO. You must have a Fannie Mae MORNET Plus account in order to do so. Use the Settings tab to set your MORNET Plus username and password. If you have a Freddie Mac LP on the Internet account, you may also submit a file directly to Freddie Mac from this interface.

5. The Sectional Menu allows you to jump to any section of the 1003.

6. The Utility Menu provides many useful functions including adding/removing borrowers, viewing submission history, exporting the file, and more.



## Leads – 1003 Manager Pt. 2

To create a new 1003 in the 1003 Manager:

1003 MANAGER NEW 1003 IMPORT 1003 SETTINGS

New 1003 Application

First Name Middle Last Name  
Test A Borrower

Social Security Number  
132 45 6789

Create Application

1. Click on the New 1003 tab.
2. Enter a name and SSN.
3. Click the Create Application button

After clicking the 'Create Application' button, your borrower will be added to the list of applications on the main tab.

1003 MANAGER NEW 1003 IMPORT 1003 SETTINGS

File Summary

Last Name: FIND APPLICATION

BORROWER	QUICK UTILITY	SUBMISSIONS	SECTIONAL MENU	UTILITY MENU
Test Borrower 106972 26-nov-2003 Printable 1003	Check Application	FNMA DO on the Web	Select One Mortgage Terms - I	Select One
George Somebody 103722 17-oct-2003 Printable 1003	Check Application	FNMA DO on the Web	Property - II Borrowers - III Employment - IV Income - V Assets - VI	Select One
John Borrower 95769 13-aug-2003 Printable 1003	Check Application	FNMA DO on the Web	Liabilities - VI Autos - VI REO - VI Transaction - VII	Select One

4. Select the first section of the 1003 to begin entering the borrower's information. At the bottom of each page click the 'Save and Continue' button to proceed to the next section.

SAVE or SAVE AND CONTINUE



## Leads – 1003 Manager Pt. 3

To Import a 1003 into the 1003 Manager:

**1003 MANAGER** | **NEW 1003** | **1** | **IMPORT 1003** | **SETTINGS**

### Import 1003

You can upload a 1003 file created in your LOS. We currently support the Fannie Mae version(s) 2.0 & 3.0 file format for uploading. If you have converted your 1003 to the proper FNMA format within your LOS, please use the 'Browse' button to find and select the 1003 file that has been saved in your LOS to your hard drive. Once you have selected it, click 'Upload File' to automatically load it into the 1003 Manager.

To download instructions for specific LOS packages in Microsoft Word Document format, please click on the appropriate link below:

<b>Byte</b> Byte TQS/TQSPPlus Byte TQS/TQSPPlus (ver 4.204)	<b>Contour</b> Contour Loan Handler™ (ver 4.2 Y2K & below)
<b>Calyx POINT</b> Important Calyx Notes Calyx POINT (ver 3.5a) Calyx POINT (ver 3.5b) Calyx POINT (ver 3.6 and above)	<b>Genesis</b> Genesis 2000 for Windows® (ver 11.0 & below)

For additional help on importing a 1003 file, please [click here](#).

Import From:  **Browse...**

Import From:  **UPLOAD FILE**

**2**

1. Click on the Import 1003 tab. Instructions for importing from the 4 major Loan Origination Software systems are available to you.
2. Using the Browse button, locate the file on your computer and then click the Upload File button.

Note: You can only import files in Fannie Mae 3.x format! You will likely need to export the file from your Loan Origination Software first in order to do so. Please see your Loan Origination Software support/help tools for information on exporting files from your particular software.



## Pricing – Loan Search

LION’s Advanced Loan Search is a powerful tool that allows you to compare multiple lenders’ pricing side by side. All pricing found in Loan Search is region specific and will be fully adjusted based upon the criteria you have entered. Loan Search may be used to obtain A credit product and pricing for first mortgages on any Fannie Mae, Freddie Mac, FHA/VA conforming or jumbo loan product with no limit to maximum loan amount.

### Advanced Loan Search

Pricing > Adv Loan Search

Loan Search enables you to check and compare wholesale rates and programs much faster than manually sifting through rates and making adjustments with your calculator. If you do not see your lender, **request your lender**.

**REGION**  
CO-Colorado

**PROGRAM CLASS**  
ALL

**F / V**  
Fixed

**TERM**  
360

**LOAN AMOUNT**  
[ ]

**LTV**  
[ ]

**FICO**  
[ ]

**OCCUPANCY**  
 O/O  N/O/O

**ARM PARAMETERS**

**CONVERSION**  
All

**INDEX**  
ALL.....

**MARGIN**  
[ ] % OR LESS

**INITIAL / ADJ. PERIOD**  
[ ] / [ ] MONTHS

**ADJ. CAP**  
[ ] % to [ ] %

**LIFE CAP**  
[ ] % to [ ] %

**LENDER**  
All Lenders...

**FAVORITE LENDERS**  
No Favorite Lenders

**RATE**  
0.000 % TO [ ] %

**POINTS**  
-2.000 % TO 2.000 %

**LOCK DAYS**  
0 TO 60

**PREPAY OPTION**  
 YES  NO

**FINANCE TYPE**  
Purchase

**DOCUMENTS**  
Full/Alt Documentation

**PROPERTY**  
Single Family Residence (SFR)

**AGENCY**  
Agency Undefined

**SPECIAL FINANCE TYPES**  
NO SPECIAL FINANCE TYPES  
ALL SPECIAL FINANCE TYPES

**SPECIAL FEATURES**  
No Special Features  
Escrow Waiver

**SEARCH PREFERENCES**

**TODAY'S RATES ONLY**

**RETAIL POINTS**  
0 / 8th

**MAX RESULTS**  
50

Advanced Loan Search

ERM (months)  
360

**SEARCH**

Showing 1- 50 of +500 >>

CK	PTS	FEE	MAX LOAN	PROGRAM
	450	322.700	1A-30 YEAR FIXED CONFORMIN	
	350	322.700	1A-30 YEAR FIXED WHOLESAL	
	749	322.700	1A-(101) 30 YEAR FIXED CON	
	749	322.700	1A-(101) 30 YEAR FIXED CON	
0	RBMG, Inc.	F 360 80 5,125 15 -1.102	450 322.700 1A-30 YEAR FIXED CONFORMIN	
0	RBMG, Inc.	F 360 95 5,250 15 -1.852 30 -1.727 45 -1.327 60 -1.227	450 322.700 1A-30 YEAR FIXED CONFORMIN	
0	RBMG, Inc.	F 360 80 5,250 15 -1.602 30 -1.477 45 -1.077	450 322.700 1A-30 YEAR FIXED CONFORMIN	
0	HSBC Mortgage Corp	F 360 95 5,250 30 -1.500 45 -1.375 60 -1.250	000 322.700 1A-(FANNIE30) 30 YEAR FIXE	
0	HSBC Mortgage Corp	F 360 80 5,250 30 -1.500 45 -1.375 60 -1.250	000 322.700 1A-(FANNIE30) 30 YEAR FIXE	
0	Washington Mutual	F 360 95 5,250 15 -1.500 30 -1.375 45 -1.250 60 -1.000	350 322.700 1A-30 YEAR FIXED WHOLESAL	
0	CMG Mortgage, Inc.	F 360 95 5,250 15 -1.500 30 -1.125 45 -1.000	749 322.700 1A-(101) 30 YEAR FIXED CON	
0	CMG Mortgage, Inc.	F 360 80 5,250 15 -1.500 30 -1.125 45 -1.000	749 322.700 1A-(101) 30 YEAR FIXED CON	

## Pricing – Loan Search Parameters

### Advanced Loan Search ?

[Pricing](#) > [Adv Loan Search](#)

Loan Search enables you to check and compare wholesale rates and programs much faster than manually sifting through faxes and making adjustments with your calculator. If you do not see your lender, [request your lender](#).

<p>1 REGION <b>CA-Sacramento</b></p>	<p>4 LENDER All Lenders...</p>	<p>FINANCE TYPE Purchase</p>
<p>2 PROGRAM CLASS Wholesale</p>	<p>5 FAVORITE LENDERS No Favorite Lenders</p>	<p>DOCUMENTS Full/Alt Documentation</p>
<p>F / V Fixed</p>	<p>TERM 360</p>	<p>6 RATE 0.000 % TO %</p>
<p>LOAN AMOUNT [ ]</p>	<p>POINTS -2.000 % TO 2.000 %</p>	<p>7 PROPERTY Single Family Residence (SFR)</p>
<p>LTV [ ]</p>	<p>3 FICO [ ]</p>	<p>7 AGENCY Agency Undefined</p>
<p>OCCUPANCY <input checked="" type="radio"/> O/O <input type="radio"/> N/O/O</p>	<p>LOCK DAYS 0 TO 60</p>	<p>8 SPECIAL FINANCE TYPES NO SPECIAL FINANCE TYPES ALL SPECIAL FINANCE TYPES</p>
<p>PREPAY OPTION <input type="radio"/> YES <input checked="" type="radio"/> NO</p>	<p>9 SPECIAL FEATURES No Special Features Escrow Waiver</p>	<p>RESET SEARCH</p>
<p>10 ARM PARAMETERS</p>	<p>SEARCH PREFERENCES 12</p>	
<p>CONVERSION All</p>	<p>INDEX ALL.....</p>	<p>INITIAL / ADJ. PERIOD [ ] / [ ] MONTHS</p>
<p>MARGIN [ ] % OR LESS</p>	<p>ADJ. CAP [ ] % to [ ] %</p>	<p>11 RETAIL POINTS 0 / 8th</p>
<p>MAX RESULTS 50</p>	<p>12 TODAY'S RATES ONLY <input type="checkbox"/></p>	<p>RESET SEARCH</p>

*The above is an image of the Loan Search interface page, where you will be entering loan criteria to obtain adjusted lender pricing.*



- 1.) Pricing and programs within Loan Search will vary considerably from region to region, so be sure to select the appropriate region before searching. To change your selected region simply click on the nearby Edit link and select your new region off of the drop down menu that appears.
- 2.) The Program Class indicates that you are searching Wholesale pricing. Correspondent pricing and programs are also available to LION's corporate clients. For information on becoming a corporate client, please contact LION at 1-800-786-8083.
- 3.) Inputting a value in the FICO field will filter your results based upon the FICO score entered. For example, by entering a FICO of 660 you will eliminate from your results any programs that have a FICO score requirement greater than 660. If you do not enter a FICO score, your results will include all programs regardless of FICO requirements.
- 4.) Select a lender on this menu to limit your search results to that lender only.
- 5.) Select lenders from your list of favorite lenders and receive pricing from only those lenders. See the section on Favorite Lenders for information on configuring your list of favorite lenders.
- 6.) Indicate a specific rate and/or point range you wish to see. It is strongly suggested that you allow for a range of rates to be displayed, rather than limiting yourself to just one rate. For example, if you are looking for a 5.250% rate with a 1.500 point yield spread, you should enter a rate range of approximately 5.00% to 5.375% and a point range of about -1.000 to -2.000.
- 7.) You may restrict your search results to either Fannie Mae or Freddie Mac programs only, if you so choose. To do so, simply select the appropriate option off the menu. Selecting Fannie Mae will will exclude Freddie Mac from the loan product results and vice versa.
- 8.) Special Finance Types will include loan options such as FHA, VA, Interest Only, and Balloon programs. Select a special finance type by clicking on it.
- 9.) The Special Features menu will include loan options such as Escrow Waiver and piggyback financing. Select a special feature by clicking on it.
- 10.) Select/enter the appropriate information if you are searching for an ARM product. Please note that the initial/adjustment period will need to be entered in months. For example, a 5 year fixed ARM would be entered as a 60/12.
- 11.) You may use the Retail Points field to mark up your search results before they are displayed. For example, entering 8/8ths will result in pricing that has already been marked up by a full point. This field allows you to display search results to a borrower without disclosing your margin.
- 12.) To limit your search results to rates posted during the current business day, check the box next to Today's Rates Only. You may wish to use this option early in the morning when rates are still being updated, but keep in mind you may unintentionally eliminate some of your options.



## Pricing – Loan Search Results

**Loan Search** Advanced Loan Search

Pricing > Loan Search

**1** REGION Edit LENDER FINANCE TYPE

**CO-Colorado** All Lenders... Purchase

FIXED / VARIABLE RATE LOCK DAYS

Fixed 0.000 % TO % 0 TO 60

LOAN AMOUNT POINTS LTV TERM (months)

200000 -5.000 % TO -1.00 % % 360

**LOAN SEARCH RESULTS** **4** Showing 1- 10 of +500 >>

<b>2</b>	<b>3</b>	F/V	TERM	LTV	RATE	LOCK	PTS	LOCK	PTS	LOCK	PTS	LOCK	PTS	FEE\$	MAX LOAN	PROGRAM
0	RBMG, Inc.	F	360	95	5.125	15	-1.352	30	-1.227					450	322.700	1A-30 YEAR FIXED CONFORMIN
0	Washington Mutual	F	360	95	5.125	15	-1.125	30	-1.000					350	322.700	1A-30 YEAR FIXED WHOLESALE
0	CMG Mortgage, Inc.	F	360	95	5.125	15	-1.125							749	322.700	1A-(101) 30 YEAR FIXED CON
0	CMG Mortgage, Inc.	F	360	80	5.125	15	-1.125							749	322.700	1A-(101) 30 YEAR FIXED CON
0	RBMG, Inc.	F	360	80	5.125	15	-1.102							450	322.700	1A-30 YEAR FIXED CONFORMIN
0	RBMG, Inc.	F	360	95	5.250	15	-1.852	30	-1.727	45	-1.327	60	-1.227	450	322.700	1A-30 YEAR FIXED CONFORMIN
0	RBMG, Inc.	F	360	80	5.250	15	-1.802	30	-1.477	45	-1.077			450	322.700	1A-30 YEAR FIXED CONFORMIN
0	HSBC Mortgage Corp	F	360	95	5.250	30	-1.500	45	-1.375	60	-1.250			000	322.700	1A-(FANNIE30) 30 YEAR FIXE
0	HSBC Mortgage Corp	F	360	80	5.250	30	-1.500	45	-1.375	60	-1.250			000	322.700	1A-(FANNIE30) 30 YEAR FIXE
0	Washington Mutual	F	360	95	5.250	15	-1.500	30	-1.375	45	-1.250	60	-1.000	350	322.700	1A-30 YEAR FIXED WHOLESALE

Narrow Search **6** Showing 1- 10 of +500 >>

*This is an example of the Loan Search results screen.*



1.) You may make simple modifications to your search by entering information in the fields above the search results. Once you have made your changes, click on Search to obtain results based upon your new criteria. To make more detailed changes to your search, see #6.

2.) Preceding the lender's name is a number denoting how old the particular quote is. A "0" indicates current pricing, "1" indicates pricing from the previous day, "2" indicates pricing from 2 days ago, etc.

All lender names are hyperlinks that you may click on to receive more detailed information about the lender and rate quoted.

3.) Certain loan parameters are displayed. Fixed/Variable, term, and maximum LTV are summarized in the search results.

4.) Up to four different lock period and point combinations may be displayed. The quotes are organized from shortest lock period to longest lock period, from left to right. All quotes are fully adjusted based upon the criteria you entered in the parameters screen.

5.) Additional information about the program/quote is displayed. Fees encompass the total mandatory lender fees disclosed to us by the lender. Maximum loan amount and program name are displayed for your information.

6.) The Narrow Search link will transfer you back to the initial Loan Search parameters screen. Loan Search will recall all of the criteria upon which you initially searched.



## Pricing - Lender Detail

1 **Last Update:**  
24-jun-2003 07:18:14 PDT

2 **LOAN PARAMETERS**  
Fix/Var: Fixed  
Owner Occ: Y  
LTV: 95%  
Term: 360 mos.  
MaxLoan: \$322,700  
MinLoan: \$25,000  
Fee: \$300

**OTHER SPECS**

CO-Colorado  
Conventional Loan  
Purchase  
Full/Alt Documentation  
Single Family Residence (SFR)

**InterFirst-A Division of ABN AMRO Mortgage Group**

**Address:** 8933 W. Brandt Pl,  
Littleton, CO 80123

**Phone:** 800-306-2895

**Fax:** 720-294-0629

[Website](#) [Ratesheets](#) [SearchRates](#) [Documents](#)

4 **1A-(100) 30 YEAR FIXED CONFORMING**

RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.500	1.250	1.375	1.500	1.625
4.625	0.625	0.750	0.875	1.000
4.750	0.250	0.375	0.625	0.750
4.875	0.000	0.125	0.500	0.625
5.000	-0.625	-0.500	-0.125	0.000
5.125	-1.125	-1.000	-0.625	-0.500
5.250	-1.500	-1.375	-1.000	-0.875
5.375	-1.750	-1.500	-1.250	-1.125
5.500	-2.250	-2.000	-1.750	-1.625
5.625	-2.625	-2.375	-2.125	-2.000

**Base Price Adjustments:**

	RATE	FEE	FIXED FEE
<b>Program:</b> Conventional Loan, Fixed, 360 mos.	0.000	0.000	N/A
<b>Loan:</b> Purchase, Full/Alt Documentation, Owner Occupied	0.000	-0.375	0
<b>Broker Adj:</b> National Wholesale Fixed Programs	0.000	0.000	0
<b>Misc:</b> Single Family Residence (SFR), 95% LTV, \$25,000 - \$322,700	0.000	0.000	0
<b>Total Adjustments:</b>	<b>0.000</b>	<b>-0.375</b>	<b>0</b>

6 **Lender Comment:**

ADMIN FEES MAY VARY. PLEASE CALL LENDER FOR PRICE.

7 **Program Comment:**

80/15/5 ADD FEE 0.5, PLEASE CALL LENDER FOR MORE DETAILS.

*This is an example of a lender 'detail' screen. This screen can be reached by clicking on any of the lender names displayed in the Loan Search results.*



- 1.) The Last Update date and time informs you when we last updated the rates you are viewing.
- 2.) Loan Parameters and Other Specs will reiterate certain loan data. Make sure the information displayed matches the criteria you entered and you confirm pricing with the lender before you quote.
- 3.) Below the lender contact information you will have the following links:
  - Website: Links to the lender's web site.
  - Ratesheets: Provides you with the lender's rate sheets that pertain to the region you are currently searching in.
  - Search Rates: Gives you the option of searching again for the selected lender's pricing exclusively.
  - Documents: Provides you with the lender's specific documents, such as program guidelines and rate sheets.
- 4.) The rates table displays all published rates available for the selected program based upon your original searching criteria. The rates displayed are fully adjusted.
- 5.) A summary of adjustments applied to the quote is displayed. Negative numbers are an improvement to the quote, while positive numbers are a worsening of the quote.
- 6.) Some lenders have opted to display important comments about the rates they are posting. Again, be sure to review lender comments and confirm pricing with lenders before quoting.
- 7.) Program Comments will include additional information regarding the rates quoted, such as other available program options and adjustments.



## Accuracy of Program Rates & Fees

How confident can you be that LION loan program rates and fees will be accurate? The answer is "very confident!" We take this part of our business very seriously and have many quality control measures in place. But the most telling story about the accuracy of our database is the fact that we have been doing this since 1991 -- we have withstood the test of time.

While we strive to be 100% accurate 100% of the time, things can happen that make it a very difficult goal to accomplish. Daily internal audits consistently show us at an accuracy rate of over 99%. Even still, we ask you to confirm pricing with the lender before you quote.

If you are ever told by a lender that LION is misquoting one of their products, please call or email us at [rates@lioninc.com](mailto:rates@lioninc.com). We will immediately contact that lender and resolve the discrepancy.

Accuracy depends upon two major areas of information. One is the entry of the rates and fees each day. The other area is the construction and maintenance of the thousands of loan profiles in our database.

Our database team is trained to not only enter rates, but to interpret them for reasonableness. We won't enter a rate that is obviously a typographical error. Secondly, our computer system checks our entries for a logical order of rates and fees. It would be unusual for a fee on a longer lock to be better than that for a shorter lock. Our computer system would catch these likely errors immediately.

Daily we randomly check our database for the accuracy of the rates and fees that have been entered. The percentage of programs exhibiting significant errors is less than 1%.

Every night our computer system checks all of our loan profiles to see if there are structures that are obviously wrong. Each morning, we review the results of these checks and make corrections. To maintain our program profiles, we compare all rate sheets from the current week to those from the week before.

These are some of the measures we have in place now. And we are constantly improving on this, as well as creating and researching new technology to make the process even tighter.



## Pricing – Loan Link

Loan Link allows you to quickly find lenders interested in funding your non-conventional, sub prime, commercial and other niche loans. Simply enter basic borrower and property information, select from a large variety of lenders to send the information to, and receive rapid responses from lenders with yes or no funding decisions.

Loan Link: Step 1 of 5

Selected Region: CO-Colorado

Pricing > Loan Link

Loan-Link enables you to quickly find lenders interested in funding your non-conforming, subprime, commercial and other niche loans.

SELECT A PROPERTY REGION

CO-Colorado

SELECT A LOAN TYPE

- Commercial 2nds
- Commercial Loans (general)**
- Condo, non - FNMA / FHLMC (1st)
- Condo, non - FNMA / FHLMC (2nd)
- Construction / Custom / Spec / Owner Build
- Corporations, Partnerships & Trusts
- FHA, 203k / Rehab
- FHA, Title One
- HELOC (Home Equity Line of Credit)
- Hard Money / Equity Lender

<input type="checkbox"/>	<b>BNC Mortgage, Inc.</b>	
	Phone: 800-656-0544	
	Fax: 949-475-5080	
	<a href="#">Website</a>	
<input type="checkbox"/>	<b>Long Beach Mortgage</b>	
	Phone: 800-344-3131	
	Fax: 714-541-3264	
	<a href="#">Website</a>	
<input type="checkbox"/>	<b>MetroMortgageOnline.com</b>	
	Phone: 703-556-0030 or 886-887-	
	Fax: 703-832-8632	
	<a href="#">Website</a>	
<input type="checkbox"/>	<b>Metropolitan Capital</b>	RAPID RESPONSE
	Phone: 877-889-0353	209 Main Ave South Suite 102
	Fax: 425-831-2014	North Bend, WA 98045
	<a href="#">Website</a>	
<input type="checkbox"/>	<b>New Century Mortgage</b>	RAPID RESPONSE
	Phone: 949-743-7770	350 Commerce Suite 200
	Fax: 949-743-7722	Irvine, CA 92602
	<a href="#">Website</a>	



## Pricing – Loan Link: Step 1

**Loan Link: Step 1 of 5**

Selected Region: CO-Colorado

[Pricing](#) > [Loan Link](#)

Loan~Link enables you to quickly find lenders interested in funding your non-conforming, subprime, commercial and other niche loans.

1 SELECT A PROPERTY REGION  
CO-Colorado

2 SELECT A LOAN TYPE  
100% CLTV (1st)  
100% CLTV (2nd)  
100% CLTV Combined Financing  
125% CLTV Seconds  
A- to D Conforming Loan Amounts (1st)  
A- to D Conforming Loan Amounts (2nd)  
A- to D Jumbo Loan over \$1 million (1st)  
A- to D Jumbo Loan over \$1 million (2nd)  
A- to D Jumbo Loan to \$1 million (1st)  
A- to D Jumbo Loan to \$1 million (2nd)

3  
CONTINUE

- 1.) Begin by selecting the appropriate region for the property being financed.
- 2.) Select the type of loan you are seeking. Examples of loan types found in Loan Link include sub prime credit, commercial, land only, and hard money.
- 3.) Once you have selected your region and loan type, click ‘Continue.’



## Pricing – Loan Link: Step 2

**Loan Link: Step 2 of 5** Selected Region: CO-Colorado [?](#)  
Pricing > Loan Link

	Borrower	Co-Borrower
<b>1</b> ABOUT THE BORROWER(S)		
INITIALS	<input type="text"/>	<input type="text"/>
RESIDENCY	<input type="text" value="U.S. Citizen"/>	<input type="text" value="U.S. Citizen"/>
EMPLOYMENT	<input type="text" value="W2 - Employee"/>	<input type="text" value="W2 - Employee"/>
WITH EMPLOYER SINCE	<input type="text" value="January"/> <input type="text"/>	<input type="text" value="January"/> <input type="text"/>
ANNUAL INCOME (WAGES)	<input type="text"/>	<input type="text"/>
<b>2</b> CREDIT ANALYSIS		
CREDIT SCORE	<input type="text"/>	<input type="text"/>
SCORE TYPE	<input type="text" value="FICO"/>	<input type="text" value="FICO"/>
CREDIT HISTORY FOR PAST	<input type="text" value="--"/> months	<input type="text"/>
<b>3</b> DEBT RATIOS		
OTHER ANNUAL INCOME	<input type="text"/>	<input type="text"/>
MONTHLY DEBT	<input type="text"/>	<input type="text"/>
	RATIOS	
	RATIOS BASED ON	<input type="text"/> %

4

- 1.) Complete all fields for the borrower and co-borrower, if applicable. For your protection, we do not ask for any identifying information such as a name or SSN.
- 2.) Input a median credit score and indicate the period of credit history to be reviewed.
- 3.) Enter debt ratio information. The Ratios field requires only a back end ratio. The Ratios Based On field asks for the interest rate you used to calculate your ratios.
- 4.) When all fields have been filled out, click ‘Continue.’



## Pricing – Loan Link: Step 3

**Loan Link: Step 3 of 5**

Selected Region: CO-Colorado

[Pricing](#) > [Loan Link](#)

### DEROGATORIES

MORTGAGE LATES

INSTALLMENT LATES

REVOLVING LATES

REPOSSESSION

PAST 7 YEARS

FORECLOSURE

PAST 7 YEARS

BANKRUPTCY

PAST 7 YEARS

OTHER CREDIT DEROGATORIES?

1

30 DAY

0

60 DAY

0

90 DAY

0

120+ DAYS

0

0

0

0

0

0

0

0

0

DATE

SATISFIED?

YES  NO  N/A

DATE

SATISFIED?

YES  NO  N/A

FILE DATE

DISCHARGE DATE

TYPE

-- none --

2

YES  NO

3

BACK

CONTINUE

- 1.) Enter derogatory information for the credit period you specified in Step 2.
- 2.) If there are additional derogatory items that cannot be described in the fields above, indicate so by checking 'Yes.'
- 3.) When you are finished entering derogatory credit information, click 'Continue.'



## Pricing – Loan Link: Step 4

**Loan Link: Step 4 of 5**

Selected Region: CO-Colorado

[Pricing](#) > [Loan Link](#)

ABOUT THE TRANSACTION

1

PROPERTY LOCATED IN

CITY

STATE

VALUE AS DETERMINED BY

AMOUNT IN DOLLARS

LOAN AMOUNT

2

LTV

 %

PREFERRED PROGRAM TYPE

DOCUMENTATION TYPE

FINANCE TYPE

PROPERTY TYPE

OCCUPANCY

DOWN PAYMENT SOURCE

3

IS PAYMENT DOCUMENTED?

EXISTING FINANCING ON THIS PROPERTY?

AMOUNT

CLTV

 %

4

BACK

CONTINUE

- 1.) Enter property location, value, and how the value was determined.
- 2.) Specify your desired program by entering a value for LTV and selecting the appropriate program, finance, and property types. If you do not see the specific program or property type you are looking for, select the one that most closely relates to it.
- 3.) If there is existing financing on the property, complete the appropriate fields.
- 4.) Once all fields have been completed, click 'Continue.'



## Pricing – Loan Link: Step 5

**Loan Link: Step 5 of 5** Selected Region: CO-Colorado

[Pricing](#) > [Loan Link](#)

HOW WOULD YOU LIKE TO BE CONTACTED?  
ADDITIONAL COMMENTS  
Please include source(s) of additional income, and explain any other derogatory credit information.

1

**SELECT LENDERS**

Select All   Deselect All  
LENDER TYPE: A- to D Conforming Loan Amounts (1st)

2  **Argent Mortgage** RAPID RESPONSE

Phone: 800-807-2157 One City Boulevard West Suite 1800  
Fax: 866-551-2614 Orange, CA 92868

Website

**BNC Mortgage, Inc.** RAPID RESPONSE

Phone: 800-656-0544 1901 Main Street Suite 150  
Fax: 949-475-5080 Irvine, CA 92614

Website

Select All   Deselect All

3

1.) Indicate the method by which you wish to be contacted by the lender. Also, be sure to include lots of detailed comments about the transaction and explain anything that was not made clear in steps 2-4.

2.) Select the lenders you would like to submit your Loan Link to by checking the box next to the name of the appropriate lender(s).

3.) Once you have entered your comments and selected some lenders, click 'Finish.' The information you entered will now be submitted to the lender(s) for review.



## Pricing – Loan Link Definitions

There is a general understanding about many terms used in our industry. However, there are some terms which people define in different ways, or which have different usage in different parts of the country.

In order to create a meaningful database to allow you to search for lenders, we have had to create definitions we thought best represented what we wanted to accomplish with the search.

**"A- to D" Lenders** is a general category used to denote sub prime credit lenders. These lenders tend to offer programs for various credit grades, LTV's, and properties not available from A-paper lenders.

**"Alt A"** loan products just miss FNMA/FHLMC guidelines due to one or more of the following: High debt ratios, high LTV, credit scoring, or other factors.

**Manufactured Home (Land):** The borrower owns the land and the manufactured home is on a foundation.

**Manufactured Home (Park):** The borrower owns or is purchasing the Manufactured Home to be maintained in a "Park" or "Community" where the borrower "rents" space.

**Non-Owner Investment 5+ Properties:** Borrower is seeking funding on additional Non-Owner Occupied properties. Borrower has liens on 5 or more properties and is seeking another.

**Hard Money:** Borrower has a property with low LTV or no lien and seeks "quick" cash using property as collateral. In most cases the lender will lend up to 70% LTV and will typically have first lien position.

**Equity Loans:** In most cases this is a second mortgage. The borrower is requesting a second or third mortgage for cash. Lines of Credit could also be listed as an Equity Loan (also see HELOC category for Home Equity Line of Credit submissions).

**No Seasoning:** Borrower seeks to refinance their current mortgage that was either purchased or refinanced less than 12 months ago.



## Pricing – Ratesheets

LION’s rate sheet database gives you instant access to hundreds of published rate sheets. You can view rate sheets at your computer, print them, or have them faxed within seconds to your fax machine.

**SEARCH RATESHEETS** ⓘ

REGION  
CO-Colorado

VIEW RATESHEETS  
 FAX RATESHEETS  
 CONFORMING  
 NON-CONFORMING

SEARCH

### Conforming Ratesheet

Pricing > Search Ratesheets

#### Results for CO-Colorado

1st National Bank of Arizona

Conforming		LAST MODIFIED	PAGES	SIZE
Alt-A Pricing & Adjustments	PDF	24-jun-2003 09:19:57 PST	7	294492K

Access Lending Group

Conforming		LAST MODIFIED	PAGES	SIZE
Colorado Rates	PDF	24-jun-2003 08:53:43 PST	2	157641K

Aegis Wholesale

Conforming		LAST MODIFIED	PAGES	SIZE
Daily Conforming Rates	PDF	24-jun-2003 10:59:18 PST	2	93112K

Alliance Bancorp

Conforming		LAST MODIFIED	PAGES	SIZE
Equity & Second Mortgage Rates	PDF	17-jun-2003 09:00:24 PST	3	61591K

Alliance Wholesale Production

Conforming		LAST MODIFIED	PAGES	SIZE
Wholesale Rates	PDF	24-jun-2003 09:33:05 PST	4	120570K

1.) Begin by selecting a region you would like rate sheets for. Then, select whether you want to view the rate sheets on your computer or have them faxed to you. Pick a category, conforming or non-conforming, and click ‘Search.’

2.) To view a rate sheet, simply click on the PDF icon. If you selected the fax option, check the box next to the fax machine icon and enter your fax number in the fields provided at the top and bottom of the page. You may select as many or as few rate sheets as you’d like. Click the ‘Submit Fax Request’ button to have the rate sheets faxed to you.



## Pricing – Program Finder

Program Finder is designed to help you determine which programs are available within your database and which lenders offer those programs. Search by either lender or program type. Once you've found a program, easily find that program's current pricing.

The screenshot shows the Program Finder interface. On the left, there are two search filters: 'SEARCH BY LENDER' and 'SEARCH BY FINANCE TYPE'. The 'SEARCH BY LENDER' filter has a dropdown menu with 'Flagstar Bank' selected. The 'SEARCH BY FINANCE TYPE' filter has a dropdown menu with 'Conventional Loan' selected. Both filters have a 'SEARCH' button below them. On the right, the 'Program Finder Results' section is displayed. It includes a header for 'OWNER OCCUPIED / NON-OWNER OCCUPIED' and a sub-header for 'Lender: Flagstar Bank' with a 'Ratesheet' link. Below this is a table with columns for 'PROGRAM', 'TERM', 'F/V', and 'VIEW'. The table lists 15 programs, each with a 'Pricing' link in the 'VIEW' column. Numbered callouts 1 through 4 point to the region selection, the lender/finance type filters, the 'OWNER OCCUPIED / NON-OWNER OCCUPIED' header, and the 'Pricing' link in the table, respectively.

PROGRAM	TERM	F/V	VIEW
1A-30 YEAR FIXED CONFORMING	360	F	<a href="#">Pricing</a>
1D-30 YEAR CHOICE JUMBO	360	F	<a href="#">Pricing</a>
1E-30 YEAR ADVANTAGE JUMBO	360	F	<a href="#">Pricing</a>
1F-30 YEAR FIXED FHA	360	F	<a href="#">Pricing</a>
3A-(5305) 7 YEAR BALLOON	360	F	<a href="#">Pricing</a>
4A-(5304) 5 YEAR BALLOON	360	F	<a href="#">Pricing</a>
20-20 YEAR ADVANTAGE JUMBO	240	F	<a href="#">Pricing</a>
20-20 YEAR CHOICE JUMBO	240	F	<a href="#">Pricing</a>
20-20 YEAR FIXED CONFORMING	240	F	<a href="#">Pricing</a>
2A-15 YEAR FIXED CONFORMING	180	F	<a href="#">Pricing</a>
2D-15 YEAR CHOICE JUMBO	180	F	<a href="#">Pricing</a>
2E-15 YEAR ADVANTAGE JUMBO	180	F	<a href="#">Pricing</a>
10-10 YEAR ADVANTAGE JUMBO	120	F	<a href="#">Pricing</a>
10-10 YEAR CHOICE JUMBO	120	F	<a href="#">Pricing</a>
10-10 YEAR FIXED CONFORMING	120	F	<a href="#">Pricing</a>

- 1.) Select the appropriate region for your search.
- 2.) Select the lender or finance type for which you want to see programs. Click the 'Search' button after making your selection.
- 3.) If you are looking for a NOO program, click 'Non-Owner Occupied' to see only programs available to investment properties.
- 4.) If you wish to receive pricing for a program, click the 'Pricing' link.



## Pricing – Program Finder *Continued*

REGION: **TX-Dallas/Ft. Worth**

SEARCH BY LENDER >>

Lenders

Flagstar Bank

SEARCH

SEARCH BY FINANCE TYPE

Finance Type

Conventional Loan

SEARCH

### Program Finder Results

OWNER OCCUPIED / NON-OWNER OCCUPIED

Lender: Flagstar Bank

Ratesheet

PROGRAM	TERM	F/V	VIEW
1A-30 YEAR FIXED CONFORMING	360	F	Pricing

  

VIEW	PURCHASE TYPE	PROPERTY TYPE	DOCUMENT TYPE
Rates	Purchase	Single Family Residence	Full/Alt Documentation
Rates	Purchase	Duplex	Full/Alt Documentation
Rates	Purchase	Triplex	Full/Alt Documentation
Rates	Purchase	Fourplex	Full/Alt Documentation
Rates	Purchase	Second Home-SFR	Full/Alt Documentation
Rates	Purchase	Condo, 1 to 4 stories	Full/Alt Documentation
Rates	Purchase	PUD	Full/Alt Documentation
Rates	Purchase	Second Home-Condo	Full/Alt Documentation
Rates	Purchase	Second Home-Manufactured	Full/Alt Documentation
Rates	Purchase	Second Home-PUD	Full/Alt Documentation
Rates	Refi- NO Cash Back	Single Family Residence	Full/Alt Documentation
Rates	Refi- NO Cash Back	Duplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Triplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Fourplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Second Home-SFR	Full/Alt Documentation
Rates	Refi- NO Cash Back	Condo, 1 to 4 stories	Full/Alt Documentation
Rates	Refi- NO Cash Back	PUD	Full/Alt Documentation

5.) After clicking the rates link (see previous step), the program will be expanded to display a list of available transaction, property, and documentation type combinations.

6.) Select a particular transaction, property, and documentation type and click the ‘Rates’ link on the left hand side. Rates will be displayed exactly as covered in Pricing – Loan Search Results, located on pages 8-9.



## Pricing – Calculators

Utilize any of 13 interactive calculators to assist yourself and your borrowers. The calculators available to you are:

### How much can I afford?

Calculates How much can you afford which depends on monthly income and obligations, rates, terms, and programs.

### What is My Payment?

This simple calculator calculates a monthly payment based on your input.

### Tax Benefits of Buying

This calculator estimates the tax benefit of buying a home. Input your loan parameters and the month you purchased the home.

### Should I Buy or Rent?

This calculator analyzes the total cost to rent versus the total cost to own.

### Should I Refinance?

This calculator figures your monthly savings. It also compares your principal balance in 5 years with and without refinancing.

### Should I Pay Points?

This calculator will compare the monthly mortgage payment for two loans including interest rates and other terms.

### Should I Consolidate My Debt?

This calculator analyzes the interest and tax savings associated with consolidating credit accounts into a home equity loan.

### Mortgage Payment Amortization

This calculator will amortize your mortgage over the loan period based on your input.

### APR Loan Calculator

This APR Calculator can be used to estimate the Annual Percentage Rate for a loan based on input parameters.

### APR ARM Loan Calculator

This APR Calculator can be used to estimate the Annual Percentage Rate for an Adjustable Rate Mortgage based on input parameters.

### ARM Loan Payment

This ARM Calculator can be used to compute your initial payments and estimate your future payments.

### Mortgage Principal Calculator

This calculator figures your principal balance after any number of payments.

### Mortgage Length Calculator

This calculator figures how long your mortgage will last depending on how much you pay monthly.

#### **Mortgage Calculators**

Pricing > Mortgage Calculators

#### How much can I afford?

Calculates How much can you afford which depends on monthly income and obligations, rates, terms, and programs.

#### What is My Payment?

This simple calculator calculates your monthly payment based on your input.

#### Tax Benefits of Buying

This calculator estimates the tax benefit of buying a home. Input your loan parameters and the month you purchased the home.

#### Should I Buy or Rent?

This calculator analyzes the total cost to rent versus the total cost to own.

#### Should I Refinance?

This calculator figures your monthly savings. It also compares your principal balance in 5 years with and without refinancing.

#### Should I Pay Points?

This calculator will compare the monthly mortgage payment for two loans including interest rates and other terms.

#### Should I Consolidate My Debt?

This calculator analyzes the interest and tax savings associated with consolidating credit accounts into a home equity loan.

#### Mortgage Payment Amortization

This calculator will amortize your mortgage over the loan period based on your input.



## Research

The Research section of LION gives you access to a wealth of up-to-the-minute financial information. The different sections within Research and some of their contents are:

### Market Commentary

- Updated daily at open and close of market

### Market Snapshot

- Stock Indices
- U.S. Treasuries
- Secondary Market
- Weekly & Monthly Indices
- Updated every 15 minutes

Market Snapshot			
Research > Market Snapshot			
US Treasury Issues		Wednesday, June 25, 2003 3:25 pm EDT	
	PRICE	CHANGE	YIELD
3 Month T-Bill	0.90	▲ +0.09	0.91
6 Month T-Bill	0.92	▲ +0.1	0.94
1 Year T-Note	102 2/32	▼ -4/32	0.99
2 Year T-Note	99 31/32	▼ -10/32	1.25
3 Year T-Note	101 10/32	▼ -13/32	1.52
5 Year T-Note	101 20/32	▼ -18/32	2.27
10 Year T-Note	102 4/32	▼ -1 00/32	3.36
30 Year T-Bond	114 24/32	▼ -1 29/32	4.44

  

Req. Net Yields Eff. 06/25 10:07 AM EDT FHLMC			
Secondary Market		9:00 AM FNM (Subject to change)	
	30-Day	60-Day	90-Day
Agencies	4.67%	4.76%	4.86%
Fannie Mae	4.71%	4.80%	4.90%

### Mortgage Securities

- Mortgage Backed Securities

### Economic Calendar

- Five week moving calendar
- Dollar Strength
- Employment Statistics
- Dozens of other indicators

### Industry Statistics

- TBill, COFI, LIBOR, MTA
- Average retail rates
- Indices comparison
- Stock Market, Fed Funds, more

### Regulations

- Links to Allregs, RESPA, HUD, more

**Wednesday: 06/25/03 2:25 PM EDT:**  
 The Fed cuts the fed funds rate by 0.25% to 1.00% from 1.25%. The smaller cut is sending Treasuries sharply lower. The Fed also trimmed the discount rate to 2.00% from 2.25%. ([FED STATEMENT](#))

**10:30 AM EDT:** Treasuries spiked higher in early trading as the report on durable goods was weaker than predicted. But prices are currently back near the unchanged level as the home sales reports were stronger than expected and traders brace for today's 2-Year Treasury Note auction and the conclusion of the Fed's two-day monetary policy meeting. The stock indices are moderately higher.

The Commerce Department reported that new durable goods orders fell by 0.3% in May following a decline of 2.4% in April. This was much weaker than the 0.9% increase analysts were expecting. Durable goods are defined as items made to last three years or more. They are usually production-intensive, expensive, and often financed so the level of orders provides a gauge of upcoming production activity and a measure of how interest rates are affecting demand.

Date	Yield
23-May	3.34%
30-May	3.37%
6-Jun	3.35%
13-Jun	3.11%
14-Jun	3.36%

Source: lioninc.com

A couple of key sub-categories did see some slight growth, however. Excluding the volatile category of transportation, orders rose by 0.2% after a 1.5% fall in April. Excluding defense orders, which are not governed by standard market forces, an increase of 0.3% was posted following a drop of 1.7% the month before.



## Research – Industry Directory

The Industry Directory provides you with links to numerous industry related business and informational web sites. Find title companies, appraisers, contract processing, credit reporting agencies, mortgage publications, and much more.

### Industry Directory

---

[Research](#) > [Industry Directory](#)

#### Business Directories

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<a href="#">Warehouse Lenders</a>	<a href="#">Mortgage Associations</a>
<a href="#">Marketing Services / Lead Generation</a>	<a href="#">Mortgage Education</a>
<a href="#">Employment Services</a>	<a href="#">Mortgage Publications</a>
	<a href="#">Technology / Software</a>
	<a href="#">D&amp;O/E&amp;O Insurance</a>

#### Vendor Directories

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<a href="#">Contract Processing Services</a>	<a href="#">Mortgage Insurance</a>
<a href="#">Credit Report Services</a>	<a href="#">Appraisal Services</a>
<a href="#">Escrow Closing Services</a>	<a href="#">Title Insurance</a>
<a href="#">Doc Prep Services</a>	<a href="#">Inspection Services</a>
<a href="#">Flood / Hazard Insurance</a>	

#### Real Estate Links

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[Real Estate Agents](#)  
[Other Real Estate Services](#)

#### Industry Events Calendar

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**June 14, 2003 - Baltimore, MD.**  
**NAMB Annual Convention & Expo**



#### Customer Care

Visit our 24/7 online support center for product support, instruction manuals and much more.

#### What's New

See what's new in [Lion Pro Release Notes Version 3.5.01](#) (PDF 210 kb). [Acrobat Reader](#) is required to view the PDF file.



## Research – Lender Directory

LION's Lender Directory is your online Rolodex of lenders. Find contact information for any lending institution in our database.

**LENDER SEARCH**

LENDER NAME

1

CONFORMING  
 NON-CONFORMING

LOAN PROGRAMS (Conforming)

2

Conventional Loan  
30 due in 7  
30 due in 5  
Lender Funded Buydown - Annual  
Lender Funded Buydown  
GOVT-FHA 203(b)

3

SEARCH

**Conforming - CO-Colorado Conventional Loan** 4

1 - 10 of 92 Search Results Page 1 2 3 4 5 6 7 8 9 10

**Access Lending Group** Email

**Phone:** 303-471-1100 1745 Shea Center Drive Suite 170  
**Fax:** 303-471-1313 Highlands Ranch, CO 80130

**Aegis Wholesale**

**Phone:** 425-454-5513 or 800-824-2944 375 118th Avenue SE Suite 200  
**Fax:** 425-688-9145 Bellevue, WA 98005

**Alliance Bancorp** Website

**Phone:** 800-582-1122 or 650-952-1000 91 Westborough Blvd. Suite 200  
**Fax:** 650-952-0578 South San Francisco, CA 94080

**Alliance Wholesale Production**

**Phone:** 800-598-5626 or 972-404-4474 8201 Cypress Plaza Drive  
**Fax:** 800-481-5625 Jacksonville, FL 32256

- 1.) Either enter a specific lender's name or select a category of lenders you wish to search for.
- 2.) Select a loan program type for which you are looking for.
- 3.) Click the 'Search' button. The results of your search will be displayed to the right.
- 4.) To search for lenders in a different region, click on the current region hyperlink and select a new one off of the drop down menu that appears. The example above would be 'CO-Colorado' that is a link enabled to allow you to change the region you wish to search in.



## Admin – My Account: Profile

The Profile page gives you the ability to update your own account information. You have the option of modifying your contact information, password, display name, and default region.

**PROFILE** **MY LENDERS** [help](#)

---

**Contact Information**

First Name:	<input type="text" value="Demo"/>	Address 1:	<input type="text" value="2000 S. Colorado Blvd."/>
Middle Initial:	<input type="text"/>	Address 2:	<input type="text" value="Suite 350"/>
Last Name:	<input type="text" value="Account"/>	City:	<input type="text" value="Denver"/>
Company:	<input type="text" value="LionInc.com"/>	State/Province:	<input type="text" value="Colorado"/>
Phone:	<input type="text" value="3034551800"/> ext. <input type="text"/>	Zip:	<input type="text" value="802220000"/>
Phone 2:	<input type="text"/> ext. <input type="text"/>		
Phone 3:	<input type="text"/> ext. <input type="text"/>		
Fax:	<input type="text" value="3034554100"/> ext. <input type="text"/>		
URL:	<input type="text"/>		

---

**Settings**

Screen Name:	<input type="text" value="Demo Account"/>	E-mail:	<input type="text" value="cast@lioninc.com"/>
New Password:	<input type="text"/>	Region:	<input type="text" value="CO-Colorado"/>
<small>(Leave blank to keep your password.)</small>			
Confirm Password:	<input type="text"/>		<input type="button" value="SAVE"/>

1.) The Screen Name field determines how the welcome message in the upper right corner is displayed. In the example above, the welcome message would display as “Welcome Demo Account!”

2.) The Region field determines the region the pricing tools will default to for your searches.

## Admin – My Account: Favorite Lenders

PROFILE MY LENDERS [help](#)

**Favorite Lenders** 2

[Favorite Lenders](#) | [Add Lender](#) 3

**1** LENDER

<input type="checkbox"/>	Aegis Wholesale
<input type="checkbox"/>	Union Planters Mortgage
<input type="checkbox"/>	Flagstar Bank
<input checked="" type="checkbox"/>	InterFirst - A Division of ABN AMRO Mortgage Group
<input type="checkbox"/>	Chase Manhattan Mortgage Corp.
<input checked="" type="checkbox"/>	Washington Mutual Bank
<input checked="" type="checkbox"/>	HCL Finance
<input type="checkbox"/>	HSBC Mortgage Corp. (USA)
<input checked="" type="checkbox"/>	RBMG, Inc.
<input type="checkbox"/>	Transnational Financial Network
<input type="checkbox"/>	CMG Mortgage, Inc.
<input checked="" type="checkbox"/>	SCME Mortgage Bankers
<input type="checkbox"/>	Taylor, Bean & Whitaker Mortgage
<input type="checkbox"/>	Commonwealth United Mortgage
<input type="checkbox"/>	SunTrust Bank
<input type="checkbox"/>	Broker Funding Solutions
<input type="checkbox"/>	Realty Mortgage Corporation
<input type="checkbox"/>	First Horizon Home Loans
<input type="checkbox"/>	First Magnus Financial Corporation
<input type="checkbox"/>	MIT Lending

[SELECT ALL](#) [DESELECT ALL](#) Showing 1-20 of [26](#) [<< Previous](#) [Next >>](#)

- 1.) Select the lenders you want in your Favorite Lenders list by checking the box next to the lender's name. Lenders selected on this page will populate the Favorite Lenders drop-down menu in Loan Search. (See #5 on pages 6-7)
- 2.) If you do not see one of your favorite lenders on the list, click the 'Add Lender' link and complete the fields provided. We will do our best to add your lender to our database.
- 3.) Use the 'Find Lender' field to locate a specific lender on the list.



## Admin – Lead Settings

The Lead Settings section gives you the ability to monitor your Mortgage101.com advertising campaigns by viewing your campaigns, account balances, and lead filters.

<b>Lead Settings</b>
<a href="#">Admin &gt; Lead Settings</a>
<b>Campaign Management</b>
<a href="#">Advertising Campaigns</a>
<a href="#">Campaign Lead Filter(s)</a>
<a href="#">Campaign Account Balance</a>
<a href="#">Add Campaign(s)</a>

- The Advertising Campaigns link is used to view your active lead generation campaigns.
- The Campaign Lead Filter(s) link allows you to view your active lead filters.
- The Campaign Account Balance link shows you how many leads you have received and what your remaining account balance is.
- The Add Campaign(s) link helps you contact LION to add additional campaigns to your

account.

### Advertising Campaigns

The contents of this page will include each of your state campaigns along with information pertaining to your min/max leads, price per lead, base price, and your price.

ADVERTISING CAMPAIGNS						
<a href="#">Campaigns</a>   <a href="#">Lead Filter</a>   <a href="#">Account Balance</a>   <a href="#">Add Campaign</a>						
CAMPAIGN	STATUS	YOUR PRICE	PER LEAD	LEAD MIN	LEAD MAX	STATE PRICE
AMO : Arkansas	Active	\$1050	\$15	70	70	\$250
AMO : California	Active	\$15	\$15	1	1	\$350
AMO : Colorado	Active	\$15	\$15	1	1	\$350
AMO : Florida	Active	\$15	\$15	1	1	\$350
AMO : Georgia	Active	\$0	\$0	0	0	\$300
AMO : Illinois	Active	\$450	\$15	30	30	\$300
AMO : Indiana	Active	\$750	\$15	50	50	\$200
AMO : Maryland	Active	\$15	\$15	1	1	\$300
AMO : Michigan	Active	\$2400	\$15	160	160	\$300
AMO : Minnesota	Active	\$15	\$15	1	1	\$200
AMO : Missouri	Active	\$600	\$15	40	40	\$300
AMO : North Carolina	Active	\$1650	\$15	110	110	\$250
AMO : Ohio	Active	\$1050	\$15	70	70	\$300
AMO : South Carolina	Active	\$750	\$15	50	50	\$250
AMO : Tennessee	Active	\$150	\$15	10	10	\$250
AMO : Utah	Active	\$75	\$15	5	5	\$200
AMO : Virginia	Active	\$1950	\$15	130	130	\$300
AMO : Washington	Active	\$150	\$15	10	10	\$250
<b>Totals:</b>		<b>\$11100</b>		<b>740</b>	<b>740</b>	<b>\$5000</b>



## Admin – Lead Settings *Continued*

LEAD FILTER		
Campaigns   <a href="#">Lead Filter</a>   <a href="#">Account Balance</a>   <a href="#">Add Campaign</a>		
FILTER NAME	TYPE	STATE
LoanType	<> Purchase	arkansas
LoanType	<> Purchase	california
LoanType	<> Purchase	colorado
LoanType	<> Purchase	florida
LoanType	<> Purchase	illinois
LoanType	<> Purchase	indiana
LoanType	<> Purchase	maryland
LoanType	<> Purchase	michigan
LoanType	<> Purchase	minnesota
LoanType	<> Purchase	missouri
LoanType	<> Purchase	northcarolina
LoanType	<> Purchase	ohio
LoanType	<> Purchase	southcarolina
LoanType	<> Purchase	tennessee
LoanType	<> Purchase	utah
LoanType	<> Purchase	washington
LoanType	<> Equity	arkansas
LoanType	<> Equity	california
LoanType	<> Equity	colorado
LoanType	<> Equity	florida
LoanType	<> Equity	illinois

### Lead Filters

The Lead Filters page shows you all of the active lead filters you have applied to your campaigns. Leads can be filtered by loan type, loan amount, and credit quality.

### Account Balance

The Account Balance page shows you how many leads have been generated during the current billing cycle as well as your remaining lead balance.

ACCOUNT BALANCE	
Campaigns   <a href="#">Lead Filter</a>   <a href="#">Account Balance</a>   <a href="#">Add Campaign</a>	
Beginning Balance as of 12/1/2003:	\$450.00
Total Leads Generated	2
Price Per Lead	\$15.00
Total Lead Cost	\$30.00
Remaining Balance as of 12/1/2003	\$420.00

ADD CAMPAIGN	
Campaigns   <a href="#">Lead Filter</a>   <a href="#">Account Balance</a>   <a href="#">Add Campaign</a>	
Company Name:	<input type="text" value="LionInc.com"/>
Contact Name:	<input type="text" value="Demo Account"/>
Address:	<input type="text" value="2000 S Colorado Blvd."/>
City, State, Zip:	<input type="text" value="Denver"/> <input type="text" value="CO"/> <input type="text" value="80222"/>
E-Mail:	<input type="text" value="castsupport@lioninc.com"/>
Phone (1),(2):	<input type="text" value="8007868083"/> <input type="text" value="3034551800"/>
Best time to reach me:	<input type="text" value="Morning"/>
Please contact me by:	<input checked="" type="radio"/> Phone <input type="radio"/> Email
Subject:	<input type="text" value="Add Advertising Campaign"/>
Detailed Comments:	<input type="text" value="Please add PA to my advertising campaigns."/>
<input type="button" value="SUBMIT"/>	

### Add Campaign

To add additional campaigns to your account, simply fill out the Add Campaign form and a LION account executive will contact you right away.



## Admin – Retail Rates

The management of rates and fees posted on your LION-designed, consumer-facing web site is managed through the Retail Rates section. LION provides two primary methods for updating prime rates – one automatic and one manual. You will also find the means to update Subprime rates and your fees within the Retail Rates section. The following pages cover the most frequently used tools and functions, including both the automatic and manual rate update systems.

The screenshot shows the 'Retail Rates' admin page. On the left is a 'RATE PROFILE' sidebar with sections for 'PRIME RATES' and 'SUBPRIME RATES', each showing last updated dates and times. The main content area has three sections: 'Ratefeed Setup' with links for 'Select Region', 'Edit Lenders', 'Loan Amount Markup', 'Rate View Comment', 'Rate Feed', and 'Autopilot'; 'Manual Rate Update' with links for 'Manual w/ APR Update', 'Manual Update', 'View Rates', 'Subprime Update', 'View Subprime Rates', and 'Suspend Rate Pricing'; and 'Fees' with links for 'Update Fees', 'View Fees', 'Update Subprime Fees', and 'View Subprime Fees'. Numbered callouts 1, 2, 3, and 4 are placed over the Rate Profile, Ratefeed Setup, Manual Rate Update, and Fees sections respectively.

1. The Rate Profile indicates which method of rate update is currently being used. Also displayed are the dates and times of your last Prime and Subprime updates.
2. The automatic rate update is comprised of Rate Feed and Autopilot. Each of the links under the Rate Feed Setup section pertains to setting up the automatic rate update.
3. The manual rate update methods are found under the Manual Rate Update section. You can manually update rates and APR or have the APR calculated for you. You can also utilize the Suspend Rate Pricing link to immediately remove all rate quotes from your web site.
4. The fees section allows you to update both Prime and Subprime fees.



## Retail Rates: Rate Feed Setup

LION’s automatic rate update system employs two key programs – Rate Feed & Auto Pilot. The following pages illustrate a step by step process for setting up both Rate Feed and Auto Pilot

1. Begin the Rate Feed setup process by clicking on the Select Region link.
2. Select the Region you want Rate Feed to obtain lenders and pricing from. Click the ‘Save and Continue’ button.

The first screenshot shows a menu titled "Ratefeed Setup" with a circled "1" next to it. The menu items are: Select Region, Edit Lenders, Loan Amount Markup, Rate View Comment, Rate Feed, and Autopilot. The second screenshot shows a form titled "Please choose a region for lenders" with a circled "2" next to it. The form has a dropdown menu with "CA-Oakland" selected and a "SAVE AND CONTINUE" button.

3. Indicate the lenders you would like to pull pricing from by checking the box next to the lender’s name. (Rate Feed will use the pricing from your selected lenders to update the rates on your web site.) Click the ‘Save and Continue’ button when you are finished.

The third screenshot shows a table with a circled "3" next to it. The table has a header "LENDER NAME" and a list of lenders with checkboxes next to their names:

LENDER NAME
<input type="checkbox"/> AccuBanc Mortgage Corporation
<input type="checkbox"/> Allied Bankers Corporation
<input type="checkbox"/> American Brokers Conduit
<input type="checkbox"/> Bank of America
<input type="checkbox"/> Bank One Mortgage Corp
<input type="checkbox"/> Broker Funding Solutions
<input type="checkbox"/> Broker Funding Solutions
<input type="checkbox"/> Chase Manhattan Mortgage Corp.
<input type="checkbox"/> Chevy Chase Bank
<input type="checkbox"/> Citimortgage, Inc.

4. Set your Loan Amount Markups for both conforming and jumbo loan amounts. The markup will be used to determine the pricing that is displayed on your web site. Click the ‘Save and Continue’ button when you have set your markups.

The fourth screenshot shows a table with a circled "4" next to it. The table has three columns: PROGRAM, LOAN AMOUNT, and MARKUP. The rows are: Standard Conforming Loan (150,000) and Standard Jumbo Loan (400,000). The MARKUP column has dropdown menus with "1.000" selected. A "SAVE AND CONTINUE" button is at the bottom.

PROGRAM	LOAN AMOUNT	MARKUP
Standard Conforming Loan	150,000	1.000
Standard Jumbo Loan	400,000	1.000



## Retail Rates: Rate Feed Setup *Continued*

5. You may choose to display comments at the bottom of your rates page. An example of frequently used comments is included in the screenshot below. Once you have set your comments, click the 'Save and Continue' button.

Comments to include on your Rates web sites: (250 character limit)

Please call us today for a personalized rate quote! 1-800-786-8083

SAVE AND CONTINUE

6. Input your fees as accurately as you can. Many brokers assume a straightforward 80% LTV, good credit scenario when entering their fees. Click the 'Save and Continue' button when you are finished.

Origination Schedule

Origination Fee: 0.00 Points

Fee Schedule

Appraisal:*	350	Administrative:	200
Courier:	0	Application:	0
Credit:*	25	Closing Fee:	0
Flood Certificate:*	30	Document Prep/Review:	0
Inspection:	0	Processing:	350
Notary:	0	Underwriting:	0
Recording:*	50	Other Fees:	0
Survey:	0		
Tax Service:*	75		
Wire Transfer:	0		

\* Required Field

SAVE AND CONTINUE

Step 6 is the final step in the Rate Feed setup process. Clicking 'Save and Continue' in step 6 will take you directly to the Rate Feed screen. Please see the following page for information on how to interpret and utilize the rates Rate Feed is generating for you.



## Retail Rates: Rate Feed

**RATE FEED** 1

[Select Region](#) | [Edit Lenders](#) | [Loan Amount Markup](#) | [Rate View Comment](#) | [Fee Update](#) | [Rate Feed](#) | [AutoPilot](#)

SELECT PROGRAM TYPE: Fixed 2

30 Year Fixed Conforming: [View Selection Detail](#) 3

RATE	LENDER FEE	MARKUP	SHOW	NO SHOW	RETAIL RATE	FEE TO BORROWER
5.250 %	1.250 pts.	1.000	<input checked="" type="radio"/>	<input type="radio"/>	5.250	<input type="text" value="2.250"/> pts.
5.375 %	0.450 pts.	1.000	<input checked="" type="radio"/>	<input type="radio"/>	5.375	<input type="text" value="1.450"/> pts.
5.625 %	-0.850 pts.	1.000	<input checked="" type="radio"/>	<input type="radio"/>	5.625	<input type="text" value="0.150"/> pts.
5.875 %	-2.050 pts.	1.000	<input checked="" type="radio"/>	<input type="radio"/>	5.875	<input type="text" value="-1.050"/> pts.
6.000 %	-2.550 pts.	1.000	<input checked="" type="radio"/>	<input type="radio"/>	6.000	<input type="text" value="-1.550"/> pts.

Points  7

1. Use the links along the top of this screen to navigate through the Rate Feed setup screens.
2. Rate Feed groups programs into 4 categories – Fixed, Variable, Balloon, and Government. Use this menu to navigate between the different categories.
3. The View Selection Detail link will open a small window that displays the lenders that are providing the pricing quoted below. Look for the highlighted lender for each quote.
4. The Loan Amount Markup you specified during the Rate Feed setup will be displayed here. The markup will be added to the *wholesale* quote displayed to the left.
5. You may choose which quotes you want to appear on your web site by selecting either the Show or No Show radio buttons.
6. The result of adding your Loan Amount Markup to the wholesale rate is displayed here as a Retail Rate. This is the final quote that will be posted on your web site. Notice that the Fee To Borrower field allows you to type in whatever points you like. You can also use the +/-1/8 buttons to increase or decrease the fee in eighth increments.
7. Click the ‘Save and Continue’ button to save your rates and continue to the next category of programs. *Note: Manual changes made within Rate Feed will be overwritten when Auto Pilot runs next. See next page.*



## Retail Rates: Auto Pilot

LION’s automated rate update system utilizes two programs – Rate Feed and Auto Pilot. You must first set up Rate Feed (see pages 40-42) and then Auto Pilot. Rate Feed is responsible for generating the pricing and Auto Pilot is responsible for ensuring that it is updated on a daily basis.

**AUTO PILOT SETUP**

[Select Region](#) | [Edit Lenders](#) | [Loan Amount Markup](#) | [Rate View Comment](#) | [Fee Update](#) | [Rate Feed](#) | [AutoPilot](#)

AutoPilot will automatically update your interest rates at the time you select, using current daily lender rates from the LION database. YOU MUST BE USING [RATE FEED](#) (not Manual Update) TO USE AUTOPILOT.

<b>COMPANY NAME</b> Stanford Funding	<b>MY TIME ZONE:</b> MST	<b>SELECT PROGRAMS</b> Yes / No
		<input checked="" type="radio"/> Fixed
		<input checked="" type="radio"/> Balloon
		<input checked="" type="radio"/> Variable
		<input checked="" type="radio"/> Government

\*\*\*Uncheck box to disable AutoPilot

**SAVE AND CONTINUE**

1. Auto Pilot runs at different times based upon your location. The time zone field should be pre-populated for you based on the office location listed as part of your account profile with LION.
2. Choose which programs you would like Auto Pilot to update each day by selecting the Yes or No button next to each category.
3. Click the ‘Save and Continue’ button to save your settings. Auto Pilot will now update your rates for you on a daily basis.
4. If you already have Auto Pilot running and would like to stop it, uncheck the box and then click the ‘Save and Continue’ button. Auto Pilot will no longer update your rates.

*Note: An email will be sent to you each day to when Auto Pilot updates your rates. The email will contain all of the rate quotes Auto Pilot is posting to your site.*



## Retail Rates: Manual Update w/ APR

The Manual Update w/ APR method allows you to manually enter quotes, but have the APR calculated for you. The APR is calculated using the fees you set in your fee schedule. (See page 48)

The screenshot shows a web form for updating retail rates. It includes a dropdown menu for "SELECT: Origination / Lock" (1), input fields for "Rates Last Updated: Origination: 0" (2) and "Lock Days: 30", and a section for "Fees Last Updated:" with values "Total Fees: \$1111", "Govt. Fees: \$461" (3), and "APR Fees: \$986". Below these is a large text area for "Rate Comments:" (4) and a "SAVE AND CONTINUE" button (5).

1. Programs are grouped into 5 categories – Fixed, Variable, Balloon, Government, and Custom. Use this menu to jump between the 5 categories and the Origination/Lock page.
2. Enter appropriate values for your Origination Fee and Lock Period.
3. The fees that will be displayed with your rates, and those that will be used to calculate your APR, are displayed. You may edit these numbers by changing your fee table.
4. If you would like to display comments below your rates, enter them here. For example, frequently used comments are “Call us for a custom quote!” and “Rates and fees are subject to change.”
5. Once you have set your Origination, Lock Days, and Comments, click the ‘Save and Continue button’ to save your settings and proceed to Fixed rate programs.



## Retail Rates: Manual Update w/APR *Continued*

SELECT:  1

30 YEAR FIXED	RATE	POINTS	APR	OPTIONS
	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">2</span> <input type="text" value="5.00"/> %	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">3</span> <input type="text" value="2"/> pts		Display New Rate
	<input type="text" value="5.250"/> %	<input type="text" value="1"/> pts		Display New Rate
	<input type="text" value="5.500"/> %	<input type="text" value="0"/> pts		Display New Rate
	<input type="text" value="5.750"/> %	<input type="text" value="-1"/> pts		Display New Rate
	<input type="text" value="6.000"/> %	<input type="text" value="-2"/> pts		Display New Rate

  

15 YEAR FIXED	RATE	POINTS	APR	OPTIONS
	<input type="text" value="0"/> %	<input type="text" value="0"/> pts		Display New Rate
	<input type="text" value="0"/> %	<input type="text" value="0"/> pts		Display New Rate
	<input type="text" value="0"/> %	<input type="text" value="0"/> pts		Display New Rate
	<input type="text" value="0"/> %	<input type="text" value="0"/> pts		Display New Rate
	<input type="text" value="0"/> %	<input type="text" value="0"/> pts		Display New Rate

4

1. Programs are grouped into 5 categories – Fixed, Variable, Balloon, Government, and Custom. Use this menu to jump between the 5 categories and the Origination/Lock page.
2. Type in a rate. You do not have to enter a rate into each available field. If you prefer to only quote one or two rates, instead of 5, simply leave the additional fields empty.
3. Type in the points that correspond to the rate you just entered.
4. After entering all of your rates and points, click the Save and Continue button to proceed to the next category of rates. Repeat all 4 of these steps for each rate category – Fixed, Variable, Balloon, Government, and Custom. The APR will be calculated based upon the fees that you have set. (See page 48)



## Retail Rates: Subprime Update

LION web sites provide you with the option to post Subprime credit rates along with you're "A" paper rates. The Subprime update is a manual system that requires you to manually enter rates and APR.

SELECT:  1

Rates Last Updated:  2

Lock Days:

Fees Last Updated:

Total Fees:	\$1020
Govt. Fees:	\$570
APR Fees:	\$845

3

1. Subprime rates are organized into 5 categories – B, C, D credit, NIV, and Custom. Use this drop-down menu to jump to any category as well as the Origination/Lock screen.
2. Enter the appropriate Origination Fee and Lock Days for your Subprime rate quotes.
3. Click 'Save and Continue' to begin entering rates.

SELECT:  1

	RATE	POINTS	APR	OPTIONS
<b>B CREDIT - 30 YEAR FIXED</b>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text"/>	Display New Rate
<b>B CREDIT - 6 MONTH ARM</b>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text"/>	Display New Rate
<b>B CREDIT - 1 YEAR ARM</b>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text"/>	Display New Rate
<b>B CREDIT - 2 YEAR ARM</b>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text"/>	Display New Rate

3



## Retail Rates: Subprime Update *Continued*

1. Subprime rates are organized into 5 categories – B, C, D credit, NIV, and Custom. Use this drop-down menu to jump to any category as well as the Origination/Lock screen.
2. Enter a rate and point combination along with the appropriate APR. Repeat this step for each Subprime program you would like to quote. You do not have to enter a rate in every available field. If you do not want to quote a B Credit 2 Year ARM, for example, simply leave the fields empty.
3. Click the ‘Save and Continue’ button to save your rates and progress to the next rate category. Repeat all 3 of these steps for each category.

4

SELECT:

SUBPRIME CUSTOM 1	RATE	POINTS	APR	OPTIONS
<input type="text" value="Subprime Custom 1"/>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text" value=""/>	Display New Rate
SUBPRIME CUSTOM 2	RATE	POINTS	APR	OPTIONS
<input type="text" value="Subprime Custom 2"/>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text" value=""/>	Display New Rate
SUBPRIME CUSTOM 3	RATE	POINTS	APR	OPTIONS
<input type="text" value="Subprime Custom 3"/>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text" value=""/>	Display New Rate
SUBPRIME CUSTOM 4	RATE	POINTS	APR	OPTIONS
<input type="text" value="Subprime Custom 4"/>	<input type="text" value="0"/> %	<input type="text" value="0"/> pts	<input type="text" value=""/>	Display New Rate

4. For the Custom programs, simply enter a program name prior to completing steps 1-3 above. You may enter any program name you wish – there are no character limits on these fields.



## Retail Rates: Update Fees

The Fees section allows you to set your standard fees for both Prime and Subprime transactions. These fees are an integral part of the rate update systems as they use these fees to calculate APR. APR affecting fees include Administrative, Application, Closing, Doc Prep, Processing, and Underwriting fees. Both the Prime and Subprime Fees sections look and function in the same manner.

### Origination Schedule

Origination Fee:  Points

1

### Fee Schedule

Appraisal:\*   
Courier:   
Credit:\*   
Flood Certificate:\*   
Inspection:   
Notary:   
Recording:\*   
Survey:   
Tax Service:\*   
Wire Transfer:

Administrative:   
Application:   
Closing Fee:   
Document Prep/Review:   
Processing:   
Underwriting:   
Other Fees:

2

3

UPDATE FEES

1. Enter your origination fee, if applicable.
2. Enter the rest of your fees in the fields provided. It is recommended that you enter average numbers for a typical transaction (either Prime or Subprime). The fees in the right hand column (except for Other Fees) are used in APR calculations.
3. Once you have entered all of your fees, click the 'Update Fees' button to save your work. These fees will now be posted with your rates and used to calculate APR.



## Admin - Web Settings

The Web Settings section gives you control over your LION-designed, consumer-facing web site template and tools. Within Web Settings you will find controls to change your color and layout, add/remove content, upload logos, and more. *If you have a custom web site solution, most Web Settings tools will not apply and you will need to contact LION to make changes to your site.*

### Web Settings

Access account information and billing history along with web site statistics, FAQs and web site management tools.

TEMPLATE NAME	P CODE	OPTIONS
Neo (5)	309944	<a href="#">view website</a>   <a href="#">edit website</a>

1

1. Click on the 'Edit Website' link to enter the Web Settings tools.

2. Use the Choose a Template link to change your site's layout.

#### Web Site Design

[edit design](#)

##### Choose a Template

Choose how you want your web site to look and feel from one of our many template designs.

2

##### Choose Your Colors

Use LION's color picker to pick the seven colors that your web site will use.

5

4. The Website Navigation link will let you pick and choose which pieces of your web site you want to display.

##### Website Navigation

This tool will allow you to display several of your page elements, including the header, footer, left side, and right side.

5. The Logo Upload link gives you the ability to upload an image as the header on your web site. Caution –

##### Logo Upload

Use this tool to upload your logo to brand your template.

if you replace the header LION created for you, and you decide later to have LION restore it, you will be charged for the work.

## Admin – Web Settings *Continued*

### Web Site Content [edit content](#)

6

#### Select Topics

Select the topics that you want to display on your website(s).

#### Affiliate Directory

Update your affiliate 

9

 listings that display on your web site.

#### Code Examples

Have a developer working for you? Here is a list of code examples that they can use to integrate our tools into your existing web site.

#### Alternate Pages

Have your own tools you want to incorporate into your template? You can set the URL's that you want our web site to redirect your main tools.

6. Use the Select Topics link to pick the content of your web site.

8. For LION's Mortgage101 subscribers, the Code Examples link will provide various examples for integrating LION's web tools into your existing site.

9. The Alternate Pages link gives you the ability to replace certain LION tools with your own tools or

pages or those from another provider.

10. The Mortgage 101 Count will show you how many unique visitors have come to your web tool set in any given month. This count does not include hits to any custom HTML pages that are associated with your web site. To track these hits and visitors, you need to have WebTrends (see below).

10. The Mortgage 101 Count tracks information such as how many people have come to your site in any given month.

### Web Site Traffic [view traffic](#)

10

#### Mortgage 101 Count

Shows the number of unique visitors that accessed the Mortgage101.com section of your web site during the current month.

11

#### Web Trends

Allows you to track statistical information on the total activity for your web site over the past week.

[Traffic FAQ's](#)

### Web Site Traffic [view traffic](#)

10

#### Mortgage 101 Count

Shows the number of unique visitors that accessed the Mortgage101.com section of your web site during the current month.

11

#### Web Trends

Allows you to track statistical information on the total activity for your web site over the past week.

[Traffic FAQ's](#)



## LION Contact Information

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### Sales

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