

PODIUM/LoanPass Pricing Integration Quick Reference Guide

Lock Requests, Modifications, Re-Prices, and Extensions

These procedures guide you through the steps to access LoanPass within Podium, submit an initial float, request a lock, modify or re-price an existing lock, and extend locks using the LoanPass integration within the Dominion Financial PODIUM loan portal.

All lock changes should be handled through the PODIUM portal using the integrated LoanPass functionality. Whether you are initiating a change yourself or reviewing updates that were made to the file as part of the underwriting process, which may have a pricing impact, LoanPass within Podium is your primary tool for submitting and confirming these updates.

For issues or questions, contact the Dominion Financial Wholesale Lock Desk at Lockdesk@thedominiongroup.com

ACCESS LOANPASS WITHIN PODIUM

1. Open the loan in Podium that needs a lock request, loan modification/update, or an extension.
2. Click on the Product & Pricing link from the left-hand side. *[Figure 1]*
3. Click "Order Service" in the top-right corner of the next page. *[Figure 1]*
4. Select "Product and Pricing," then click "LoanPass," then "Next." *[Figure 2]*
5. The first-time logging into LoanPass through Podium, it will ask for your LoanPass credentials:
 - **Client ID:** dominionwholesale
 - **User/Email:** Your email address
 - **Password:** Your LoanPass password

FLOAT REQUEST / LOCK REQUEST

1. Once in LoanPass, the system will load as much available information from your loan application to be pre-populated in the scenario inputs.
2. Review these scenario inputs on the left-hand side, complete any missing fields that are required, and make sure the scenario aligns with how you expect the loan to be locked.
 - a. Default rates are displayed as a 30-day lock.
 - b. Longer lock terms can be retrieved by updating the input field for Lock Days to 45, or 60 days. *[Figure 3]*
3. Review the approved programs, choose your desired one, then select your desired rate/price combination.

4. Choose an action to take from the top right corner *[Figure 4]*:
 - **Submit Float:** Selects loan program, updates rate/price. Loan will not be locked.
 - **Submit Lock Request:** The lock request will be reviewed, and the loan will then be locked under the program, rate, and pricing requested.
5. If locking, Client will receive a Lock Confirmation Form once the request is processed and completed.

LOCK MODIFICATION / UPDATES / REPRICING

1. Open the LoanPass integration from the Loan file within Podium.
2. Make any required changes to the existing lock scenario via the inputs on the left side.
 - a. Loan Amount/Value, Prepayment Penalty type/term, FICO, escrow updates, etc...
3. The updated loan eligibility loan program, rates, and pricing will be displayed in the grids, based on the now revised scenario.
4. Review the updated pricing results. The currently locked rate and the updated price will be pre-selected by default.
5. If needed, choose a new rate or price that aligns with the revised loan scenario.
6. Press "Submit Re-Price Request" to finalize the updates and submit for review. *[Figure 5]*
7. An updated Lock Confirmation Form will be sent once the changes have been reviewed and confirmed.

LOCK EXTENSIONS

The lock extension process is similar to a lock modification:

1. Open the loan in the PODIUM portal and access the LoanPass integration.
2. Locate the input form fields for lock extensions near the bottom on the left hand side. There are three fields available for entering the requested extension days, corresponding to three separate extension requests (up to a maximum of 30 days total). *[Figure 3]*
 - a. Input the number of days to extension for the first extension in the first field.
 - b. For the second or third extension, enter the requested number of days into the respective second or third fields that appear, as needed.
3. Review the updated pricing grid to see the cost of the extension reflected as an additional Loan-Level Pricing Adjustment (LLPA). *[Figure 6]*
4. Once satisfied, click on "Submit Re-Price Request" to submit the extension request for review. *[Figure 5]*
5. The extension request will be reviewed and the lock will be extended for the specified number of days. An updated Lock Confirmation Form will be provided upon approval.

Appendix – Figures

Figure 1:

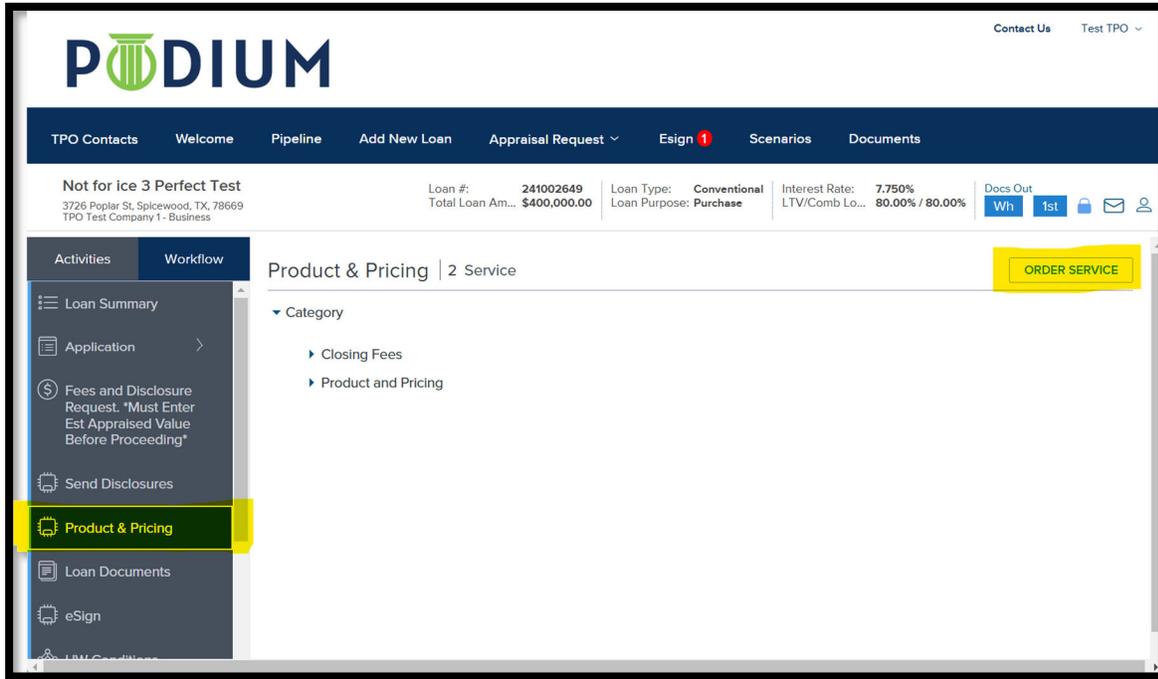


Figure 2:

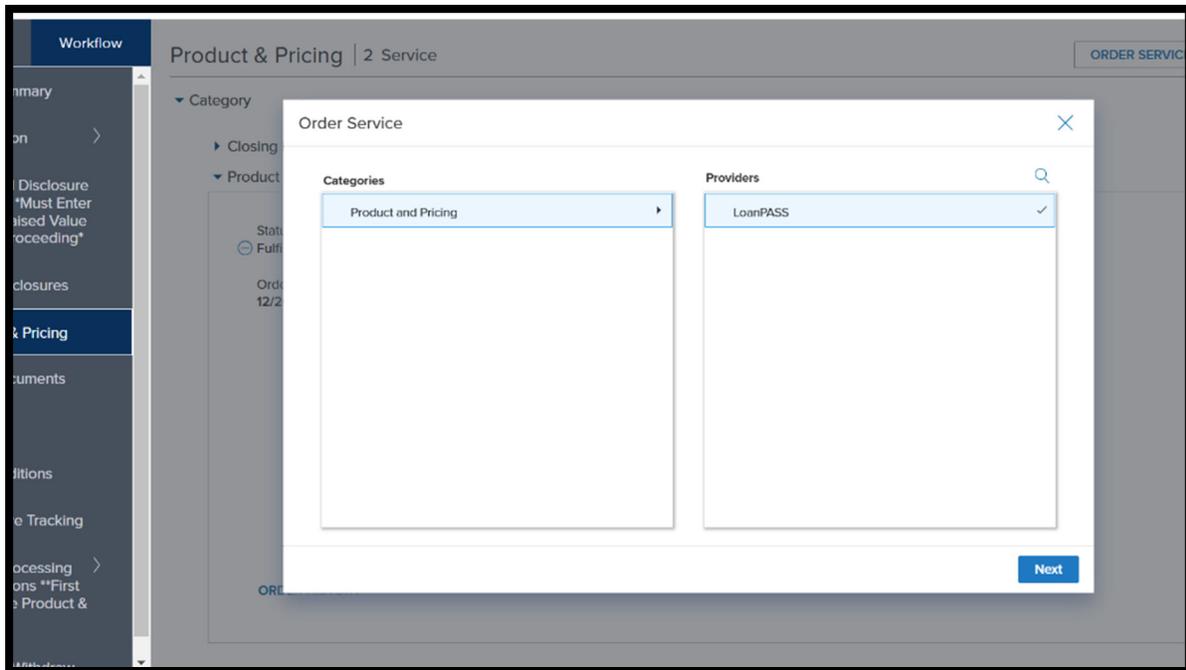


Figure 3:

Locking -

Desired Rate Lock Period ▼

Lock Extension day(s) ▼

Figure 4:

Activities **Workflow**

- Loan Summary
- Application
- Fees and Disclosure Request. *Must Enter Est Appraised Value Before Proceeding*
- Send Disclosures
- Product & Pricing**
- Loan Documents
- eSign
- UW Conditions
- Disclosure Tracking
- UW or Processing Submissions **First Complete Product & Pricing**
- Request Withdraw

DOMINION FINANCIAL
WHOLESALE

Perfect Test
Created by: Ryan Zonana

Next Field Load Scenario

Loan Type
Purchase
Investment
DSCR

Property Information
City: Spicewood
State: Texas (TX)
Property Type: Single Family
Number of Units: 1
Vacant: No
Number of Leased Units: 1
Short Term Rental: No
Section 87: No
Rural Property

Role TPO Loan Officer Profile Standard

Submit Float **Pipeline** **Submit Lock Request** Details

Close Product 7 of 55 Export To PDF

Investor Premier Elite 30

Investor Name	Adjusted Price	Final Interest Rate	Adjusted Rate Lock Period
Dominion Financial Wholes...	100.057	7.375%	30 Days
1.345 Final DSCR	70.00% LTV	100.057 All In Price	0.000 Discount Points

	Standard Pricing Profile	Current Version
30 days	Final DSCR	LTV

	30 days	Final DSCR	LTV	All In Price	Discount Points
6.500%	94.766	1.460	70.00%	94.766	5.234
6.625%	95.704	1.443	70.00%	95.704	4.296
6.750%	96.641	1.426	70.00%	96.641	3.359
6.875%	97.579	1.409	70.00%	97.579	2.421
7.000%	98.182	1.392	70.00%	98.182	1.818
7.125%	98.885	1.376	70.00%	98.885	1.115
7.250%	99.588	1.360	70.00%	99.588	0.412
7.375%	100.057	1.345	70.00%	100.057	0.000
7.500%	100.525	1.330	70.00%	100.525	0.000
7.625%	100.994	1.315	70.00%	100.994	0.000
7.750%	101.463	1.300	70.00%	101.463	0.000
7.875%	101.932	1.285	70.00%	101.932	0.000
8.000%	102.400	1.271	70.00%	102.400	0.000
8.125%	102.869	1.257	70.00%	102.869	0.000
8.250%	103.338	1.244	70.00%	103.338	0.000
8.375%	103.807	1.230	70.00%	103.807	0.000
8.500%	X	1.217	70.00%	104.275	0.000
8.625%	X	1.204	70.00%	104.525	0.000
8.750%	X	1.191	70.00%	104.425	0.000
8.875%	X	1.179	70.00%	104.425	0.000
9.000%	X	1.166	70.00%	104.425	0.000

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Figure 5:

Perfect Test
Created by: Ryan Zonana

Confirm Lock Request Version: 1843 Submitted by: Ryan Zonana Created at: January 10th 2025, 1:11:44 pm

Next Field Load Scenario Close Product 1 of 55 Export To PDF

Investor Premier Elite 30

Dominion Financial Wholes... 101.182 Adjusted Price 7.750% Final Interest Rate 30 Days Adjusted Rate Lock Period

1.147 Final DSCR 80.00% LTV 101.182 All In Price 0.000 Discount Points

Standard Pricing Profile 1843 Version

	30 days	Final DSCR	LTV	All In Price	Discount Points
6.375%	93.916	1.306	80.00%	93.916	6.084
6.500%	94.854	1.290	80.00%	94.854	5.146
6.625%	95.791	1.274	80.00%	95.791	4.209
6.750%	96.729	1.259	80.00%	96.729	3.271
6.875%	97.432	1.244	80.00%	97.432	2.568
7.000%	98.135	1.230	80.00%	98.135	1.865
7.125%	98.838	1.215	80.00%	98.838	1.162
7.250%	99.307	1.201	80.00%	99.307	0.693
7.375%	99.775	1.187	80.00%	99.775	0.225
7.500%	100.244	1.174	80.00%	100.244	0.000
7.625%	100.713	1.160	80.00%	100.713	0.000
7.750%	101.182	1.147	80.00%	101.182	0.000
7.875%	101.650	1.134	80.00%	101.650	0.000
8.000%	102.119	1.122	80.00%	102.119	0.000

Loan Type: Purchase
Occupancy Type: Investment
Documentation Type: DSCR

Property Information: City: Spicewood, State: Texas (TX), Property Type: Single Family, Number of Units: 1, Vacant: No

Figure 6:

Product & Pricing

Waive Escrows: No

Interest Only: [Dropdown]

Cross Collateralized: No

Number of Properties on Loan: 1

Delayed Financing: [Dropdown]

Debt-to-Income: [Dropdown]

Estimated DTI - or: %

Total Monthly Income: \$

Total Liabilities Monthly Payment: \$

Locking: [Dropdown]

Lock Extension: 7 day(s)

9.250%	103.535	1.007	80.00%
9.375%	X	0.997	80.00%

Approved

Stipulations

Investor Premier Elite rates effective as of: 2025-01-10T09:03:35-04:00 EST. ---

Price Adjustments

Price Adjustment	Amount
LLPA - 5 Year Fixed 5% Prepayment Penalty -	0.250
LLPA - DSCR (1.147), LTV (80.00%) -	-0.500
LLPA - FICO (777), LTV (80.00%) -	-0.350
LLPA - Loan Amount (\$400,000), LTV (80.00%) -	0.000
LLPA - Prepayment Penalty Term: 5 Year -	0.500
LLPA - Purchase, LTV (80.00%) -	0.000
Total Price Adjustment	-0.100
LLPA - Extension of Lock (7 days) -	-0.140
Final Total Price Adjustment	-0.140
Grand Total Price Adjustment	-0.240

Rate Adjustments

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