

Wholesale
Lending

Powered
by **YOU**★

EMPOWERING BROKERS TO **SUCCEED** ★

Nationstar's Rate Lock Policy and Procedures

Facilitated by:
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8.11.10

Nationstar[™]
MORTGAGE

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- **Overview and Agenda**

- Types of Rate Locks
- Instructions for submitting a new rate lock Request
- XpressQual screen shots for rate lock
- Lock Desk Submission Procedures
- Rate Lock Policy
- Worse Case Pricing Policy
- Accessing Rate Sheets
- Take Aways

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- **Goal:** Understand the rate lock policy and procedures at Nationstar to submit loans in addition to choosing different rate locks and accessing rate sheets.
- **Objectives:**
 - List the different types of rate locks available
 - Understand the procedures for submitting a new rate lock request
 - Identify screens in XpressQual to lock the rate
 - Explain the procedures/hours/website for lock desk submission procedures
 - Understand rate sheet distribution and daily pricing
 - Understand rate lock extensions and expired locks
 - Describe how to access rate sheets
 - Take Aways

Available Rate Locks

- 45 or 60 Day Rate Lock –via XpressQual
- 30 Day Rate Lock – via XpressQual

***** E-mailed loan package within 10 calendar days of the rate lock or the rate lock will be voided by Nationstar*

- 15 Day Rate Lock – via XpressQual-

****A Conditional Underwriting Approval must be received to be eligible for a 15 day rate lock*

- Float Status-via XpressQual- underwritten and approved as Float

***Important Note:* Lock requests received after 7:00pm CST will be locked using the prices in effect with the next rate sheet issuance on the following day.

Submit all
locks
through
XpressQual-
on line
submission
****Preferred
Method****

Submit loan packages to:
Loan.Submit@nationstarmail.com

Submitting A Rate Lock- Summary Steps

- 1. Access your case number in XpressQual**
- 2. Request a rate lock by choosing rate lock field**
- 3. Choose lock types and period-choose submit**
- 4. Choose your rate in the rate stack screen and “lock “**
- 5. Rate Lock Validation screen appears—Submit Rate Lock Request**
- 6. An automated response will be emailed to the address supplied on the rate lock form acknowledging your request**
- 7. A Final Lock Confirmation will be emailed within **24 hours** once Nationstar has completed the lock process in our “Submit to LOS”**
- 8. Send in your GFE/1003 and Service Provider List within 24 hours to GFE@nationstarmail.com**

IMPORTANT: No automated response to your email address, rate lock was not received and will not be honored. Contact your Account Executive immediately with any issues.

XpressQual Screens - Rate Lock (Preferred Method)

Access your case number in XpressQual

WAIT 15 Minutes for system to transfer info!

In the **Case Status Screen**, request a rate lock by choosing rate lock field. Complete the required form information and choose submit.

Cases				
Case#	Primary Borrower	Created Date	Status	Last Modified Date
01003525	Credco, Angela	05/28/2009 2:56 PM	Processing	08/03/2009 2:44 PM
01002342	Credco, Barry	12/19/2008 10:54 AM	Processing	12/19/2008 1:41 PM
01002155	Credco, Barry	12/01/2008 4:40 PM	Processing	12/11/2008 3:40 PM
01002154	Credco, Barry	12/01/2008 4:39 PM	Processing	12/11/2008 3:29 PM

Case Information		Notes	Case Data	
Case #:	01002693		Application	Access a summary
Primary Borrower:	Angela Credco		Credit Rep	View the applican
Status:	Processing		Liabilities	Access liabilities f
Created On:	02/25/2009 4:31 PM		Public Reco	View the applican
Last Modified Date:	02/25/2009 4:34 PM		Fees	View the fee infor
Last Decision Eligibility Type:	Eligible		Results	View the decision
Last Decision Date:	02/25/2009 4:33 PM		Stipulations	View the stipulatio
Selected Product:	FNMA - FNMA Conforming - 30 YR FXD			
Rate:	5.000%			
Points:	-1.654%			

Available Actions

Order Conventional Appraisal

Request Rate Lock

IMPT!
Request Rate Lock button will not appear until rates have been uploaded by our pricing dept for that day.

The “Requested Lock Type” and Period” will be displayed.

Choose “Get Rates” Takes you to the “rate stack screen”

Options will be:

- Initial lock (default)
- Lock Extensions

The “Requested Lock Period” will display according to the lock type selected.

- Initial Lock - 15, 30, 45, 60
- Extension – 7, 15, 30

Find Your Rate and scroll to the right to LOCK!

Program:	CONF	Base Loan Amount:	\$148,000.00
Doc Type:	FullDocumentation	Lock Type:	InitialLock
Req Lock Period:	30		

Rate	Points	PI (\$)	MI (\$)	PIMI (\$)	PITIMI (\$)	Rec	
4.25	6.211	728.07	0.0	728.07	999.66	AcceptEligible	<u>Lock</u>
4.375	5.433	738.94	0.0	738.94	1010.53	AcceptEligible	<u>Lock</u>
4.5	4.656	749.89	0.0	749.89	1021.48	AcceptEligible	<u>Lock</u>
4.625	3.973	760.93	0.0	760.93	1032.52	AcceptEligible	<u>Lock</u>
4.75	3.289	772.04	0.0	772.04	1043.63	AcceptEligible	<u>Lock</u>



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Rate Lock Request Summary Screen

Rate Lock Request Summary

LOCK REQUESTS ARE ONLY ACCEPTED FROM **8:30AM - 7:00PM CST**

Please review the summary below to make sure the lock request information is accurate. When ready to process your lock, click the **Submit Rate Lock Request** button below.

A message will display once your lock has been confirmed and you will receive an email with your Lock Confirmation.

If you feel there has been an error, please contact your Client Relations Representative or Account Executive immediately.

Broker Company:	TEST BROKER COMPANY 2
Broker Email:	alyssa.duke@nationstarmail.com

Broker Name:	Broker User1
Broker Phone:	1231231234

XpressQual Case #:	01003924
Borrower Name:	Angela Credco
Lock Request:	InitialLock
Rate Requested:	5.25
Escrow Waiver:	NO

Subject Property State:	WA
Lock Period Requested:	15
Associated Premium/Discount:	(0.081)

25 bp pricing adjustment applies to non-escrowed loans

Base Loan Amt:	270,000.00
Cash Out?:	NO
Program:	FNMA CONF 30 YR FXD
Occupancy:	PERMANENT RESIDENCE
LTV:	
HTI:	

Loan Purpose:	REFINANCE
Lien Position:	FIRST_LIEN
Doc Type:	FullDocumentation
Property Type:	CONDOMINIUM
CLTV:	56.84
DTI:	10.16

Loan is in "Float Status" until you request a rate lock!

Caution!
You Must choose your Select Rate in the Rate Stack screen first before you can submit a Lock request

Submit Rate Lock Request

Confirmation of Rate Lock

- Once the “lock is confirmed”, the broker will be directed to the **Case Status screen** and the following message will be displayed:

Your lock has been confirmed. A copy of the lock confirmation has been sent to the email provided on your Preferences screen.



An email will be sent to the Broker with a copy of the rate lock confirmation. This occurs at the same time the above message is displayed in the case status screen (usually within hours)

Emails Generated to Multiple Parties

•XQ User Email (who submitted the loan)

•AE email (assigned to Broker)

•BrokerRateLock (bcc as well)

•Subject line will indicate borrower name and loan #

•Confirmation rate lock attached at bottom

BrokerRateLock <BrokerRateLock@nationstarmail.com>

10/26/2009 03:11 PM

To: TestBrokerLO <alyssa.duke@nationstarmail.com>
cc: Alyssa.Duke@nationstarmail.com
Subject: Rate Lock Confirmation for Angela Credco, Loan #299



Test Broker Company
300 HIGHLAND DR
LEWISVILLE, TX 75067-4177

Loan #: 299
Property Address: 650 Highland Drive
Lewisville, TX 75067

Dear TestBrokerLO,

This email is notification that the loan 299 for Angela Credco has been rate locked with Nationstar Mortgage Wholesale Lending. Attached to this email is the rate lock confirmation form.

We're here to empower your success and will continue to work hard to be your preferred wholesale



Sample Rate Lock Confirmation sent to Multiple Parties

NEW!
Rate Lock Confirmation
Sent to
Account Executive
And Broker!

Broker:		Account Executive:	
Test Broker Company		Nationstar Mortgage LLC	
Test BrokerLO		Krist	
(469) 549-		(800) 917-	
testbrokerlo@test.com		Alyssa.Duke@nationstarmail.com	
Loan Information:		Lock Information:	
<i>Nationstar Loan Number:</i>	29	<i>Lock Type:</i>	EXTENSION LOCK
<i>XpressQual Case Number:</i>	010	<i>Lock Period:</i>	30
<i>Borrower Name:</i>	ANGELA CREDCO	<i>Rate:</i>	5.500
<i>Subject Property Address:</i>	1231 WES	<i>Associated Premium:</i>	(1658.000)
	BO , MD 20	<i>Associated Discount:</i>	0.000
		<i>Lock Expiration Date:</i>	03/09/2009
Loan Details:		<i>Loan Purpose:</i>	
<i>Base Loan Amount:</i>	231,600.00	REFINANCE	
<i>Cash Out:</i>	NO	<i>Lien Position:</i>	FIRST LIEN
<i>Program:</i>	FNMA CONF 30 YR FXD	<i>Documentation Type:</i>	FULLDOCUMENTATION
<i>Occupancy:</i>	PRIMARY RESIDENCE	<i>Property Type:</i>	PLANNED URBAN DEVELOP
<i>LTV:</i>	96.50	<i>CLTV:</i>	96.50
<i>HTI:</i>	37.62	<i>DTI:</i>	43.96
<i>Qualifying FICO:</i>	701	<i>Escrow Waiver:</i>	YES

Locking Rates via www.nationstarbroker.com

Rate Lock Via Nationstarbroker.com

- New message will displayed
- Submission reminder included in new statement
- Remember: Preferred Method is through Xpressqual!

XpressQual
Qualify, Price, and Submit your loans on-line

Get Approved Today!
It's fast, easy and profitable. Start doing more business today by becoming an approved broker.

XpressQual
More Loans. Faster.

- Qualify loans quickly
- Manage applications
- Price loan scenarios

Rate Lock Loans HERE!
Lock requests received after 7:00PM CST will be locked using prices in effect with the next rate sheet

become an approved broker | approved brokers login here | **lock your loans here!**

Nationstar MORTGAGE

Home > Rate Lock Request

Rate Lock Request

WE MAKE IT EASY TO START CLOSING LOANS WITH NATIONSTAR MORTGAGE

Thank you for submitting your online lock request. We will validate the lock terms and provide a confirmation within 24 hours. Please note, this loan must be fully submitted to our origination system through Xpress Qual by 4:30 pm Central Time tomorrow (ie, next business day) or this lock will be cancelled.

Locking Rates-- www.nationstarbroker.com--Cont'd

Thank you for submitting your online lock request. We will validate the lock terms and provide a confirmation within 24 hours. Please note this loan must be fully submitted to our origination system through XpressQual by 4:30pm CST tomorrow (ie, next business day) or this lock will be cancelled.

•IMPT: Note time frames for submitting loans to XQ or lock will be cancelled!

•Confirmation within 24 hours or next business day!

•New Sample email sent to Broker if rate locked through nationstarbroker.com

Broker Company :	Testy Tester
Broker Name :	Testy Broker
Broker Email :	ej.james@nationstarmail.com
Broker Phone :	123-456-7890
Lock Request Type :	Initial Lock
Nationstar Loan # :	123456789
Borrower(s) Name :	John Q Public
Subject Address 1 :	1234 Any St
Subject Address 2 :	Sometown, Texas 12345
Rate Requested :	10
Associated Premium :	1
Lock Period Requested :	15 days
Extension Period Requested :	7 days (0.11)
Escrow :	Yes
Base Loan Amount :	100000
Loan Purpose :	Purchase
Cash Out :	Yes
Lien Position :	First
Program :	FHA
Product :	15 YR FXD
Doc Type :	Full Doc
Property Type :	Single Family
Occupancy :	Primary Residence
LTV :	1%
CLTV :	1%
HTI :	1%
DTI :	1%
B1 FICO :	1

****Submit Rate lock via XpressQual-{Preferred}
via (www.nationstarbroker.com)**

****Hours- 8:30am CST – 7:00pm CST
Need HELP**

Call the Help Line: 877-698-7300 (Opt.2 Client Support Team)

Call your Account Executive directly

Fax: 1-214-468-4194

Rate Sheet Distribution and Daily Pricing

- **Rate sheets will be distributed through your Account Executive daily –Contact your AE or CSR to be added to the distribution list**
- **Daily rate notices/changes—enter your email at “Stay in the Loop” on our website**
- **Lock requests received prior to the first daily rate sheet issuance will be considered floating and will be locked using the rates and price from the **first rate sheet posted that day****
- **Lock Confirmations will not be issued until the **first rate sheet has been posted for the** current day**
- **Intraday price changes may occur, due to fluctuating market conditions, and all lock requests received after a new rate sheet has been posted will be subject to the new pricing.**

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- Lock requests received after 7:00pm CST will be subject to the following day's pricing
- Locks will be automatically defaulted to the rate requested on the lock request, not the price requested, in the event price adjustments calculated by the Broker are incorrect
- All loans must be locked prior to submission to Closing.
- All loans must fund prior to the lock expiration date.
- If the lock expiration date falls on a weekend or holiday, the lock will be extended to the next business day at no additional cost.



Remember!
Rate Locks are Borrower and
Property Specific!—

Lock Extensions

- **Extension periods are calculated starting from the current lock expiration date.**
- **The maximum number of days a loan can be extended is 60 days in total.**
- **All extension requests must be made before or on the day the current lock expires.**
- **Extension requests should be made using the same procedures for the initial lock request.**
- **A new confirmation will be emailed to the Broker once Nationstar has completed the lock extension process in our LOS.**

Lock Extension Fees-

7 days-.12 bps

15 days-.26 bps

30 days-.56 bps

(as of 8/11/10)

Extensio
n fees
posted
on rate
sheets

Extensio
n fees
posted
on rate
sheets

Expired Locks and Relocks

- Locks that have expired may be re-locked using the same procedures for the initial lock request.
- Re-lock requests received within 30 days of the original lock expiration date (**including all extensions**) will be locked using the worse case pricing scenario (**see Worse Case Pricing next section**) between the original lock date and the requested re-lock date.
- Re-lock requests received after the original lock (**including all extensions**) has expired for 30 days or more will be locked at current market pricing subject to posted rate sheets
- Worse case Pricing scenarios to follow on next slide

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- **Change in term**



Example: 30/25/20 term to a 15 term or vice versa—**Subject to WCP**

- **Changing products and/or programs >3 times**



Example: Borrower changes from a 30 yr to 20yr then back to a 30 then to a 15yr term within a 3 week period—**Subject to WCP**

- **Expired locks relocking within 30 days of the expirations**



Example: Loan is locked on 7/31/09. Lock expires on 8/31/09. Borrower wants to relock on 9/9/09—**Subject to WCP**

- **Moving from a 30/25/20 term to any other product within same terms**



Example: FHA 30 year term to a FHA 20 year term-**NOT WCP!**

- **Moving from a 15 yr term to any other product with a 15 year term**



Example: Borrower wants an FNMA 15 year term and then changes to a FHA 15 year term
NOT WCP!

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Sample FHA/VA Rate Sheets
(as of 8.11.10)

FHA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
3.750	1.670	2.092	2.271	2.700
3.875	1.172	1.590	1.774	2.198
4.000	(0.412)	0.010	0.189	0.618
4.125	0.307	0.715	0.910	1.324
4.250	(2.193)	(1.893)	(1.720)	(1.426)
4.375	(2.544)	(2.207)	(2.043)	(1.720)
4.500	(3.374)	(3.008)	(2.818)	(2.457)
4.625	(3.162)	(2.817)	(2.610)	(2.281)
4.750		(3.693)	(3.473)	(3.138)
4.875				(3.444)

FHA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.000	(2.223)	(1.926)	(1.792)	(1.514)
4.500				
5.000				

FHA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.000	(2.223)	(1.926)	(1.792)	(1.514)
4.500				
5.000				

FHA ID # 2645000001 - TX, OK, LA, NM and AZ
FHA ID # 2645000018 - all other states
VA ID # 8805870000

FHA ID # 2645000001 - TX, OK, LA, NM and AZ
FHA ID # 2645000018 - all other states
VA ID # 8805870000

	CA, CO,			All
	NY	NC	TX	Other
FHA/VA	\$895	\$350	\$695	\$695
Streamline	\$595	\$350	\$395	\$395
Flood Cert	\$10	\$10	\$10	\$10
Doc Prep	N/A	N/A	\$200	N/A

	CA, CO,			All
	NY	NC	TX	Other
FHA/VA	\$895	\$350	\$695	\$695
Streamline	\$595	\$350	\$395	\$395
Flood Cert	\$10	\$10	\$10	\$10
Doc Prep	N/A	N/A	\$200	N/A

Pricing Adjustments	
*price adjustments are cumulative	
FICO Adjusters	
>= 710	(0.125)
640 - 659	0.375
< 640	0.500
State Adjusters	
AZ, CA, ID, WY	0.200
NY	0.150
NJ, NV, OR, VA, VT, WA	0.100
CO, DE, FL, KS, MI, MO, NM, WV	(0.100)
AR, GA, IA, IN, KY, MN, ND	(0.200)
NE, NH, OH, OK, PA, SC, SD, TN, VM	
TX	(0.300)

Pricing Adjustments	
*price adjustments are cumulative	
FHA/VA Jumbo and Streamline Jumbo	
Jumbo > \$417,000	1.000
Jumbo Streamline > \$417,000	2.000
Purchase Adjuster	
Purchase	(0.125)
Loan Amount Adjusters	
<\$75k	2.500
\$75k - 99.99k	0.500
\$150k - 299.99k	(0.200)
>=\$300k (includes Jumbo)	(0.300)


★ **Sample Rates!**
Contact Your AE for Current Daily Rates!



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Sample Fannie Mae DU Refi Plus Rate Sheets
(as of 8.11.10)

Fannie Mae Standard and Refi Plus													
30 & 25 Yr. Fixed Approve/Eligible				20 Yr. Fixed Approve/Eligible				15 Yr. Fixed Approve/Eligible					
15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
1.417	1.764	1.932	2.290	3.750					3.750	(1.271)	(1.135)	(0.765)	(0.398)
0.382	0.725	0.898	1.252	3.875					3.875	(1.784)	(1.660)	(1.359)	(1.021)
(0.312)	0.026	0.203	0.553	4.000					4.000	(2.134)	(2.005)	(1.698)	(1.416)
(0.768)	(0.435)	(0.252)	0.093	4.125					4.125	(2.350)	(2.213)	(1.907)	(1.638)
(1.108)	(0.779)	(0.592)	(0.251)	4.250	(1.871)	(1.584)	(1.410)	(1.083)	4.250	(2.800)	(2.646)	(2.415)	(2.201)
(1.876)	(1.594)	(1.424)	(1.090)	4.375	(2.410)	(2.141)	(1.978)	(1.695)	4.375	(3.314)	(3.148)	(2.905)	(2.676)
(2.365)	(2.101)	(1.959)	(1.675)	4.500	(2.818)	(2.555)	(2.382)	(2.104)	4.500	(3.701)	(3.531)	(3.285)	(3.044)
(2.694)	(2.426)	(2.249)	(2.005)	4.625	(3.122)	(2.834)	(2.648)	(2.386)	4.625	(3.951)	(3.770)	(3.528)	(3.291)
(2.606)	(2.374)	(2.219)	(1.984)	4.750	(3.484)	(3.219)	(3.021)	(2.756)	4.750	(3.927)	(3.740)	(3.575)	(3.424)
(3.278)	(3.022)	(2.835)	(2.582)	4.875	(4.100)	(3.832)	(3.623)	(3.343)	4.875				
(3.845)	(3.582)	(3.368)	(3.099)	5.000			(4.068)	(3.786)	5.000				
(4.240)	(3.976)	(3.758)	(3.486)	5.125				(4.054)	5.125				
				5.250					5.250				
				5.375					5.375				
				5.500					5.500				
				5.625					5.625				
				5.750					5.750				
				5.875					5.875				
40 Yr. Fixed Approve/Eligible				10 Yr. Fixed Approve/Eligible				3/1 ARM Approve/Eligible					
15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
				3.750	(1.498)	(1.383)	(1.046)	(0.690)	2.500	0.398	0.741	0.881	1.228
				3.875	(1.989)	(1.877)	(1.601)	(1.291)	2.625	0.255	0.593	0.738	1.079
5.132	5.466	5.635		4.000	(2.320)	(2.200)	(1.900)	(1.637)	2.750	0.117	0.451	0.601	0.936
4.621	4.950	5.124	5.464	4.125	(2.492)	(2.361)	(2.084)	(1.798)	2.875	(0.298)	0.032	0.187	0.516
3.942	4.265	4.445	4.780	4.250	(3.305)	(3.154)	(2.918)	(2.696)	3.000	(0.689)	(0.364)	(0.204)	0.119
3.031	3.350	3.534	3.865	4.375	(3.845)	(3.686)	(3.446)	(3.213)	3.125	(0.823)	(0.504)	(0.338)	(0.021)


 **Sample Rates!**
Contact Your AE for Current Daily Rates!



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Sample Freddie Mac Rate Sheets
(as of 8.11.10)

Freddie Mac - Fixed														
30 Year, 20 Year, 15 Year, 30 Year Super Conforming														
30 Yr. Fixed Accept					20 Yr. Fixed Accept					15 Yr. Fixed Accept				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.750	1.189	1.553	1.720	2.078	3.750					3.750	(1.444)	(1.310)	(0.857)	(0.398)
3.875	0.390	0.748	0.921	1.275	3.875					3.875	(1.910)	(1.787)	(1.401)	(0.991)
4.000	(0.259)	0.095	0.273	0.622	4.000					4.000	(2.227)	(2.096)	(1.724)	(1.368)
4.125	(0.649)	(0.300)	(0.117)	0.228	4.125					4.125	(2.513)	(2.369)	(1.990)	(1.656)
4.250	(1.347)	(1.003)	(0.815)	(0.475)	4.250	(1.913)	(1.611)	(1.437)	(1.109)	4.250	(3.048)	(2.888)	(2.634)	(2.396)
4.375	(1.921)	(1.648)	(1.468)	(1.144)	4.375	(2.388)	(2.104)	(1.941)	(1.681)	4.375	(3.592)	(3.423)	(3.159)	(2.909)
4.500	(2.319)	(2.069)	(1.898)	(1.614)	4.500	(2.757)	(2.464)	(2.316)	(2.041)	4.500	(3.956)	(3.778)	(3.518)	(3.265)
4.625	(2.601)	(2.343)	(2.166)	(1.923)	4.625	(3.033)	(2.745)	(2.562)	(2.281)	4.625			(3.806)	(3.552)
4.750	(2.677)	(2.445)	(2.262)	(2.041)	4.750	(3.559)	(3.291)	(3.091)	(2.837)	4.750			(3.877)	(3.691)


Sample Rates!
Contact Your AE for Current Daily Rates!



Take Aways

- **NSM offers 15/30/45/60 day rate locks**
- **Submit Rate Lock Requests through XpressQual-**
- **Loan is in “Float” status until a Rate Lock is requested**
- **Lock Desk Submission procedures are available 8:30am- 7:00pm (cst)**
- **Pricing is updated daily– “Stay in the loop”**
- **Additional fees apply to rate lock extensions**
- **Access rate sheets –Contact your Account Executive Directly!**

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Need HELP!

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For Customized Training on Demand: Contact Chris Palazzi @ 972-316-8766
Chris.palazzi@nationstarmail.com



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