



VisionCore
 8845 Research Drive, Suite 120
 Irvine, CA 92618
 Tel: 866-351-6432
 Fax: 866-351-6433
 email: info@visioncore.com
 web: www.visioncore.com/pricfinder



Mortgage Pricing Engine

PRICEFINDER

Ratesheet	Rate	Price	FICO	FICO	LT/Rate	LT/Rate	Prepa/Month	Prepa/Month
2	8	100	520	530	65.01	70	0	36
2	8.45	100	530	539	65.01	70	0	36
2	8.45	100	500	500	70.01	75	0	36
2	6.6	100	660	679	70.01	75	0	36
2	6.75	100	640	659	70.01	75	0	36
2	6.95	100	620	639	70.01	75	0	36
2	7	100	600	619	70.01	75	0	36
2	7.15	100	580	599	70.01	75	0	36
2	7.35	100	560	579	70.01	75	0	36
2	7.5	100	540	559	70.01	75	0	36
2	8.3	100	520	539	70.01	75	0	36
2	8.65	100	500	519	70.01	75	0	36
2	6.5	100	680	690	75.01	80	0	36
2	6.65	100	660	679	75.01	80	0	36
2	6.8	100	640	659	75.01	80	0	36
2	6.9	100	620	639	75.01	80	0	36
2	7.1	100	600	619	75.01	80	0	36
2	7.25	100	580	599	75.01	80	0	36
2	7.45	100	560	579	75.01	80	0	36
2	8.05	100	540	559	75.01	80	0	36
2	8.45	100	520	539	75.01	80	0	36
2	9.25	100	500	519	75.01	80	0	36
2	6.15	100	680	690	80.01	85	0	36
2	6.7	100	660	679	80.01	85	0	36
2	6.95	100	640	659	80.01	85	0	36
2	6.95	100	620	639	80.01	85	0	36
2	7.25	100	600	619	80.01	85	0	36
2	7.45	100	580	599	80.01	85	0	36

Overview

VisionCore PriceFinder is a robust pricing management system targeting lenders who have traditionally struggled with how to best manage pricing. PriceFinder supports pricing and fee calculations across any loan file attribute, and provides all the tools needed for base pricing, adjustment and add-on calculations.

Key Benefits

VisionCore PriceFinder provides accurate and detailed pricing and fees to the mortgage process. In a compressed pricing marketplace, the ability to change pricing quickly and accurately becomes a key difference in a lender's chance of success. PriceFinder provides:

- Immediate and Consistent Pricing to Loan Agents
- Automated Updates to Base Pricing
- Flexible Ratesheet Management
- Multi-Pass Pricing to Support Payment Sensitive Calculations
- Rate Locking at the Point-of-Sale
- Support for Pricing 'Specials' for Specific Customers or Products

Key Features

- Support for all Product Types
- Risk-Based Pricing Support
- Multi-Channel Support
- Best Execution Models
- Buy-up/Buy-down Generation
- Historical Pricing Support
- Rules-Based Pricing Adjustments
- Ratesheet Management
- Automated Pricing Import
- Investor or Custom Ratesheet Support
- Cap/Floor Enforcement
- Simplified Product Setup

Solution Features

Product Types—Supports all product types including Combos, HELOCs and Option ARMs across all credit grades.

Rules-Based Pricing—Allows for risk-based adjustments and add-ons across any loan, credit or collateral attribute.

Accuracy—Re-pricing of rate options to accommodate payment sensitive ratios such as DTI that change as a result of initial pricing.

Ratesheet Management—Allows for management of ratesheets across Originator, Underwriter and PriceFinder, providing a single interface for publishing and management of pricing updates.

Buy-up/Buy-down—Re-evaluates payment sensitive calculations and qualification rules at the rate option level. Allows for the configuration of multiple Best Execution models, including broker, lender and borrower models.

Product Setup—Built-in product inheritance model makes setting up new products a snap.

Simplified System Integration—Supports the use of leading 3rd party rule engine platforms. Integrates with automated valuation models, credit services and other external systems. Provides an open interface architecture to simplify custom integration.

The Solution is in Sight.

866.351.6432
www.visioncore.com

© 2006 VisionCore. All rights reserved.