

Pricer1

For All Your Product and Pricing Needs

Designed for today's compliance and productivity focused market, Calyx Pricer1® allows you to price and lock loans quickly in a paperless environment while providing the accuracy and consistency your business demands. Pricer1 delivers best-execution pricing for investor products and street pricing for portfolio products.



Designed for portfolio lenders and originators

- Portfolio lenders can manage their own rates and fees from their loan origination software.
- Originators can search for investor pricing based on product type, rate, margin, and more, to assist with calculating the profit/loss on a sale.
- Pricer1 tracks and preserves every rate quote and lock request to record your borrower dialog history. It also populates discount points and the starting adjusted rate.

Seamless integration with Point®

- Eliminate multiple sign-ons, loan program templates, and the need to re-key data. The bidirectional data flow simplifies processes and improves accuracy and efficiency.
- Analyze loans automatically to ensure they meet QM standards with the Qualified Mortgage (QM) assessment tool in Point.

Contact us to learn how **Pricer1** can help your business
800.362.2599 or visit www.CalyxSoftware.com/Pricer1



Compare and present multiple loan scenarios to your borrowers

Prospect Program		Scenario 1	Scenario 2
Loan Prg	Portfolio 10 Year	Conforming 30 \	Conforming 15 \
CC Scen			
Sales Price	500,000	500,000	500,000
Down Pmt	30.000 % 150,000.00	30.000 % 150,000	30.000 % 150,000
Loan Amt	350,000	350,000.00	350,000.00
Int Rate	3.625 %	3.625 %	3.000 %
Term/Due In	360 / 120 mths	360 /	
Total HE	2,671.18		
Closing Cost	6,581.60		
Cash to Close	156,581.60		
Conc. Sub Fin			
APR	3.812		
Qual Ratio	45.000 % / 40.000 %	45.000 %	
Min Income	8,427.95		
Max Debt	700.00		

	Prospect Program	Scenario 1	Scenario 2
Max Loan Amt	299,999.50	299,999.50	299,999.50
Down Payment	150,000.00	150,000.00	150,000.00
Max Prop Value	449,999.50	449,999.50	449,999.50
Total Pmt	95,770.80	95,770.80	88,536.60
Principal Pd	35,390.46	35,390.46	38,827.48
Int/MI Pd	60,380.34	60,380.34	49,709.12
Balance Left	314,609.54	314,609.54	311,172.52
Closing Cost	6,581.60	6,581.60	6,490.55
Net Difference		0.00	-10,762.27

Key Features

- Populates discount points and the starting adjusted rate in the QM assessment tool
- Prices scenarios automatically, instantly and accurately
- Uses a full-rate grid to present the street price the loan originator can offer to the borrower
- Populates product characteristics, including ARM adjustment caps, index type and margin in Point
- Submits lock requests directly from Point
- Sends and stores every rate quote and lock request to track your borrower dialog history
- Accommodates pricing differences based on region, branch, or other factors—eliminating the need to produce multiple rate sheets
- Searches for pricing based on product type, rate, margin, and more
- Presents all investors by best execution for each product type

Great Benefits

- Reduces eligibility and pricing errors
- Eliminates the need to price from paper rate sheets
- Contains functionality for management to configure the desired profit margin by investor, loan type, branch and loan characteristics
- Shows pricing for your portfolio products
- Imports loan product information into Point, reducing duplicated efforts
- Offers a cost-effective solution
- Reduces risk of Fair Lending violations with consistent pricing
- Empowers the originator to offer quick, accurate pricing to borrowers



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