

Product Customization

The **product customization** feature allows you to change recommended product selections to better manage high-balance concentrations.

STEPS

1

Upload loans in .XLS or .CSV format.



2

MarketPoint recommends committing products for each imported loan based on available pricing.



3

MarketPoint groups similar commitments and displays indicators for high-balance loans.

Loan ID #	Current UPB	Note Rate	Total Servicing Fee	Pass Through Rate	Resitance Type	Expiration Date	Base Price	Servicer
11001	\$57,400	3.250	0.250	2.300	Actual/Actual	09/23/2021	\$80,1100	Retained
11002	\$235,000	3.250	0.250	2.425	Actual/Actual	09/23/2021	\$81,4118	Retained
11003	\$300,000	3.250	0.250	2.425	Actual/Actual	09/23/2021	\$81,4118	Retained

4

View and move loans (by clicking the three dots) into different commitments based on product eligibility.

Loan ID #	Current UPB	Note Rate	Total Servicing Fee	Pass Through Rate	Resitance Type	Expiration Date	Base Price	Servicer
11001	\$57,400.00	3.250	0.250	2.300	Actual/Actual	09/23/2021	\$80,1100	Retained
11002	\$235,000.00	3.250	0.250	2.425	Actual/Actual	09/23/2021	\$81,4118	Retained
11003	\$300,000.00	3.250	0.250	2.425	Actual/Actual	09/23/2021	\$81,4118	Retained

5

Manage high-balance de minimis, via the Edit Commitments button, by viewing the high-balance percentage for each proposed commitment.

Current UPB	Asset Price	Difference	Group Total UPB	HBL %
UPB \$502,400.00 PTR 2.500-3.125	\$57,400.00	0	\$588,966.40	26.89%
UPB \$588,966.40 PTR 4.000-4.500	\$410,837.80	-0.6147	\$0	0%
UPB \$30,000.00 PTR 2.625-3.125	\$235,000.00	-3.6561	\$0	0%

6

Commit all loans with one click after finalizing preferred product selections.

