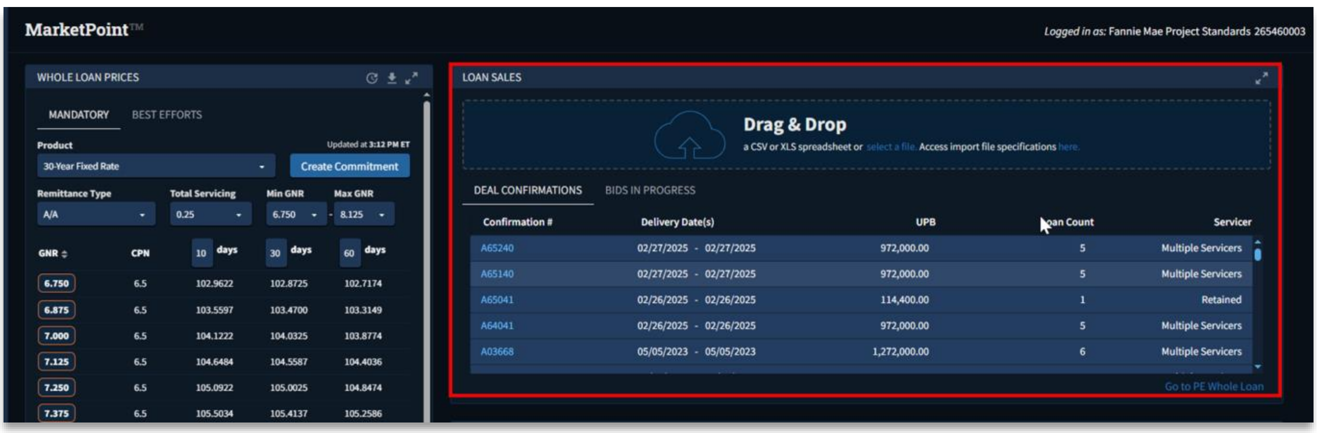
Fannie Mae

MarketPoint Whole Loan LLPAs Job Aid

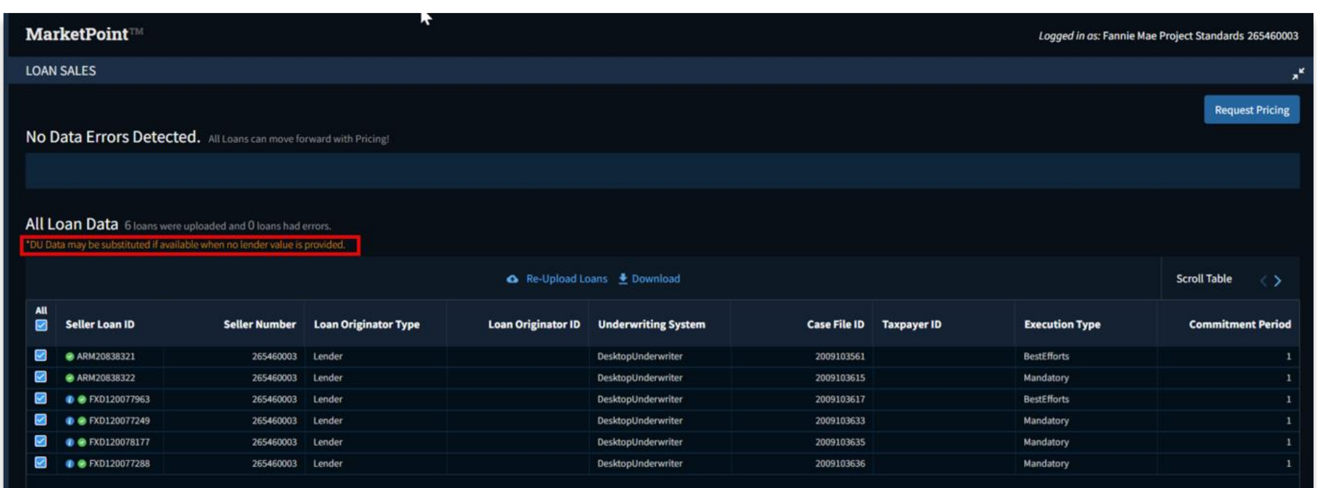
Indicative whole loan LLPAs and All-In Price (Base Price + SRP - LLPA) are now available in MarketPoint™. These new features provide greater price transparency by allowing you to define more loan characteristics upfront and view pricing indications prior to committing with Fannie Mae.

1 Access MarketPoint directly using your Fannie Mae credentials or via the View Loan Price Adjusters link in the left-hand navigation bar of Pricing & Execution - MBS® (PE – MBS) or Pricing & Execution – Whole Loan® (PE – WL).

2 There is no change to the current file selection and upload functionality. You can upload your existing templates or pull the updated templates with the new attributes from the MarketPoint folder.



3 A new message will be displayed to the lender when a valid DU Case id is uploaded letting the lender know that the data on the screen may not match what is in their upload.



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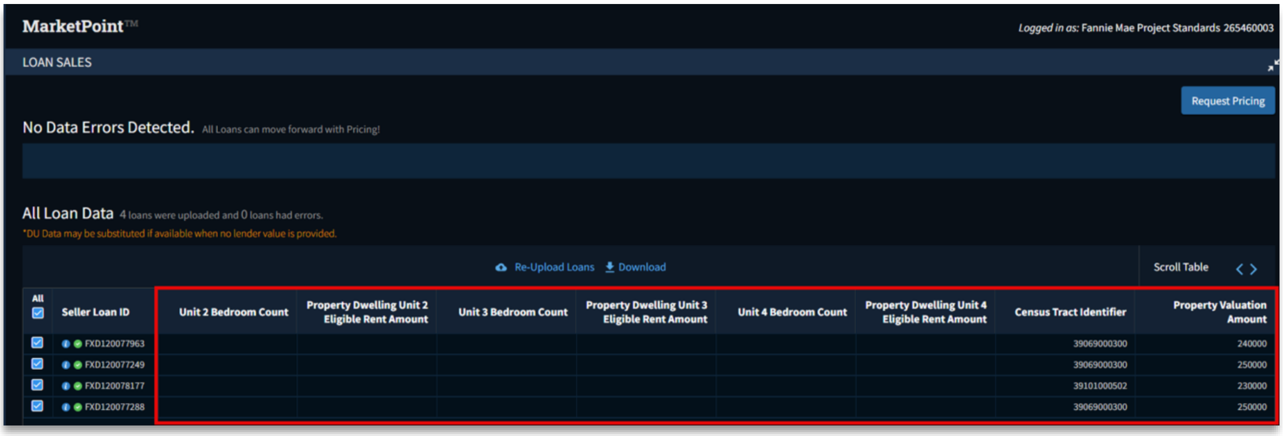
4 New attributes will be displayed along with all existing attributes under the ‘All Loan Data’ section. Users will continue to leverage the ‘Scroll Table’ functionality to view all the attributes. If you do not upload a value for a given attribute and there is a valid DU Case id for the loan, the associated DU value, if any, will be displayed. If you upload a loan with a valid DU Case Id, and there is a lender value for a given attribute and a corresponding value from DU, the lender value takes precedence.



5 When the lender selects ‘Download’, the file will now contain the new attributes. If a valid DU Case id is provided for a loan, the download will also include DU data in the download. The DU data will be displayed after the lender provided data and broken out into separate DU columns. The lender can compare the data and determine if they want to correct their upload and re-upload, fix their DU data, or continue on and Request Pricing.

DU_CasefileId	DU_SellerUniqueId	DU_ProductId	DU_UPBAmount	DU_OriginalUPBAmount	DU_FirstLienNoteRate	DU_AmortizationType	DU_AmortizationTerm	DU_MortgageType	DU_NumberOfUnits
2009103617	FXD120077963		226670	226670	5.75	Fixed	360	Conventional	1
2009103633	FXD120077249		190000	190000	5.25	Fixed	360	Conventional	1
2009103635	FXD120078177		156000	156000	6	Fixed	360	Conventional	1
2009103636	FXD120077288		190000	190000	5.25	Fixed	360	Conventional	1

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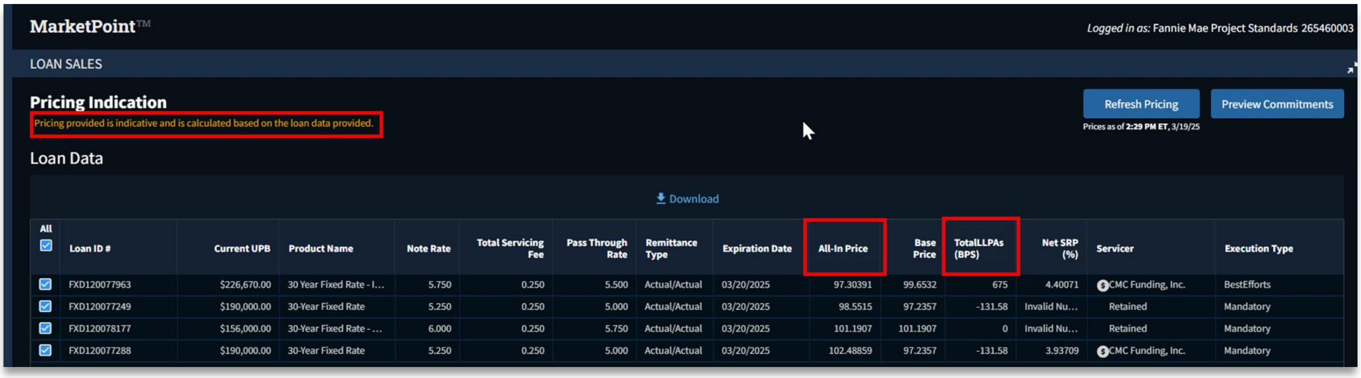
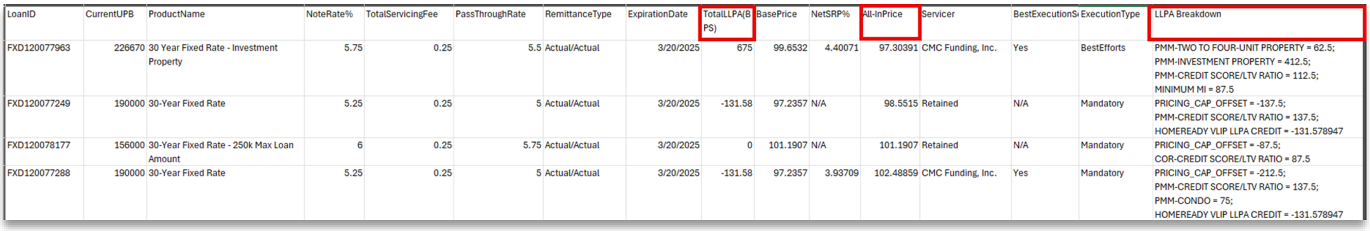
6 After selecting ‘Request Pricing’, you can view the indicative WL LLPAs and indicative All-In Price applied to each loan. You will also see a banner message stating that the price reflected is indicative and is based on the data provided. As many of the attributes are optional, LLPAs that may be assessed at delivery may not be reflected if the appropriate data is not uploaded. You can proceed to Preview Commitment.


MarketPoint™
Logged in as: Fannie Mae Project Standards 265460003
LOAN SALES
Pricing Indication
Pricing provided is indicative and is calculated based on the loan data provided.
Refresh Pricing
Preview Commitments
Prices as of 2:29 PM ET, 3/19/25
Loan Data
Download

All	Loan ID #	Current UPB	Product Name	Note Rate	Total Servicing Fee	Pass Through Rate	Remittance Type	Expiration Date	All-In Price	Base Price	TotalLLPAs (BPS)	Net SRP (%)	Servicer	Execution Type
	FXD120077963	$226,670.00	30 Year Fixed Rate - I...	5.750	0.250	5.500	Actual/Actual	03/20/2025	97.30391	99.6532	675	4.40071	CMC Funding, Inc.	BestEfforts
	FXD120077249	$190,000.00	30-Year Fixed Rate	5.250	0.250	5.000	Actual/Actual	03/20/2025	98.5515	97.2357	-131.58	Invalid Nu...	Retained	Mandatory
	FXD120078177	$156,000.00	30-Year Fixed Rate - ...	6.000	0.250	5.750	Actual/Actual	03/20/2025	101.1907	101.1907	0	Invalid Nu...	Retained	Mandatory
	FXD120077288	$190,000.00	30-Year Fixed Rate	5.250	0.250	5.000	Actual/Actual	03/20/2025	102.48859	97.2357	-131.58	3.93709	CMC Funding, Inc.	Mandatory

7 If you download the pricing, the download file will contain the following new fields for each loan:

- Total LLPAs (BPS)
- All-in Price
- LLPA Breakdown – contains all the LLPAs and Fannie Mae Adjustments that sum up to the Total LLPA (BPS) amount.



LoanID	CurrentUPB	ProductName	NoteRate%	TotalServicingFee	PassThroughRate	RemittanceType	ExpirationDate	TotalLLPA(BPS)	BasePrice	NetSRP%	All-InPrice	Servicer	BestExecutionS	ExecutionType	LLPA Breakdown
FXD120077963	226670	30 Year Fixed Rate - Investment Property	5.75	0.25	5.5	Actual/Actual	3/20/2025	675	99.6532	4.40071	97.30391	CMC Funding, Inc.	Yes	BestEfforts	PMM-TWO TO FOUR-UNIT PROPERTY = 62.5; PMM-INVESTMENT PROPERTY = 412.5; PMM-CREDIT SCORE/LTV RATIO = 112.5; MINIMUM MI = 87.5
FXD120077249	190000	30-Year Fixed Rate	5.25	0.25	5	Actual/Actual	3/20/2025	-131.58	97.2357	N/A	98.5515	Retained	N/A	Mandatory	PRICING_CAP_OFFSET = -137.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; HOMEREADY VLIP LLPA CREDIT = -131.578947
FXD120078177	156000	30-Year Fixed Rate - 250k Max Loan Amount	6	0.25	5.75	Actual/Actual	3/20/2025	0	101.1907	N/A	101.1907	Retained	N/A	Mandatory	PRICING_CAP_OFFSET = -87.5; COR-CREDIT SCORE/LTV RATIO = 87.5
FXD120077288	190000	30-Year Fixed Rate	5.25	0.25	5	Actual/Actual	3/20/2025	-131.58	97.2357	3.93709	102.48859	CMC Funding, Inc.	Yes	Mandatory	PRICING_CAP_OFFSET = -212.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; PMM-CONDO = 75; HOMEREADY VLIP LLPA CREDIT = -131.578947

Note | These loans are not yet committed. If you want to commit, please follow the normal MarketPoint process.

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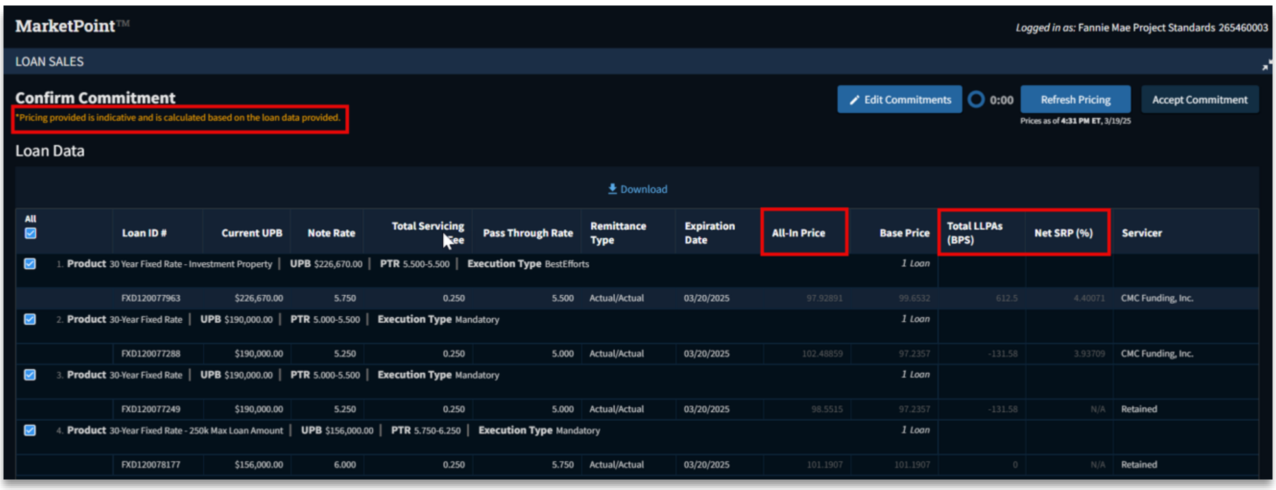
8 After selecting ‘Preview Commitments’, you can now view the indicative WL LLPAs, SRP, and indicative All-In Price applied to each loan in the proposed commitments on the Confirm Commitment screen. You will also see a banner message stating that the price reflected is indicative and is based on the data provided. As many of the attributes are optional, LLPAs that may be assessed at delivery may not be reflected if the appropriate data is not uploaded. You can proceed to Accept Commitment, which will remain as is.



9 If you download the pricing, the download file will contain the following new fields for each loan:

- Total LLPAs (BPS)
- NetSRP%
- All-In Price
- LLPA Breakdown – contains all the LLPAs and Fannie Mae Adjustments that sum up to the Total LLPA (BPS) amount.

Product	Note Rate Percent	Total Servicing Fee	Through Rate	Investor Remittance Type	Delivery Date	Total LLPA (BPS)	Base Price	NetSRP%	All-InPrice	Servicer	Execution Type	LLPA Breakdown
30 Year Fixed Rate - Investment Property	5.75	0.25	5.5	Actual/Actual	3/20/2025	612.5	99.6532	4.40071	97.92891	CMC Funding, Inc.	BestEfforts	PMM-INVESTMENT PROPERTY = 412.5; PMM-CREDIT SCORE/LTV RATIO = 112.5; MINIMUM MI = 87.5
30-Year Fixed Rate	5.25	0.25	5	Actual/Actual	3/20/2025	-131.58	97.2357	3.93709	102.48859	CMC Funding, Inc.	Mandatory	PRICING_CAP_OFFSET = -212.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; PMM-CONDO = 75; HOMEREADY VLIP LLPA CREDIT = -131.578947
30-Year Fixed Rate	5.25	0.25	5	Actual/Actual	3/20/2025	-131.58	97.2357	N/A	98.5515	Retained	Mandatory	PRICING_CAP_OFFSET = -137.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; HOMEREADY VLIP LLPA CREDIT = -131.578947
30-Year Fixed Rate - 250k Max Loan Amount	6	0.25	5.75	Actual/Actual	3/20/2025	0	101.1907	N/A	101.1907	Retained	Mandatory	PRICING_CAP_OFFSET = -87.5; COR-CREDIT SCORE/LTV RATIO = 87.5

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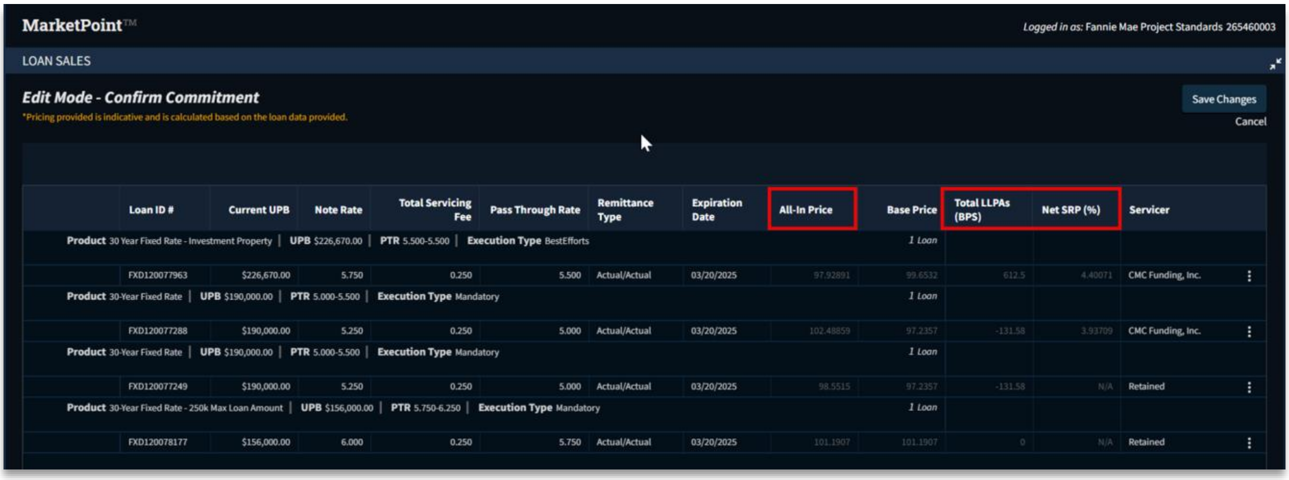
10 If needed, user can select 'Edit Commitments' to modify the proposed commitments. You can now view the indicative WL LLPAs, SRP, and indicative All-In Price applied to each loan for the newly proposed commitments. You will also see a banner message stating that the price reflected is indicative and is based on the data provided. As many of the attributes are optional, LLPAs that may be assessed at delivery may not be reflected if the appropriate data is not uploaded. After selecting 'Save' pricing will be refreshed to reflect the latest pricing for the newly proposed commitments.



Loan ID #	Current UPB	Note Rate	Total Servicing Fee	Pass Through Rate	Remittance Type	Expiration Date	All-In Price	Base Price	Total LLPAs (BPS)	Net SRP (%)	Servicer
Product 30 Year Fixed Rate - Investment Property | **UPB** $226,670.00 | **PTR** 5.500-5.500 | **Execution Type** BestEfforts								1 Loan			
FXD120077963	$226,670.00	5.750	0.250	5.500	Actual/Actual	03/20/2025	97.92891	99.6532	612.5	4.40071	CMC Funding, Inc.
Product 30-Year Fixed Rate | **UPB** $190,000.00 | **PTR** 5.000-5.500 | **Execution Type** Mandatory								1 Loan			
FXD120077288	$190,000.00	5.250	0.250	5.000	Actual/Actual	03/20/2025	102.48859	97.2357	-131.58	3.93709	CMC Funding, Inc.
Product 30-Year Fixed Rate | **UPB** $190,000.00 | **PTR** 5.000-5.500 | **Execution Type** Mandatory								1 Loan			
FXD120077249	$190,000.00	5.250	0.250	5.000	Actual/Actual	03/20/2025	98.5515	97.2357	-131.58	N/A	Retained
Product 30-Year Fixed Rate - 250k Max Loan Amount | **UPB** $156,000.00 | **PTR** 5.750-6.250 | **Execution Type** Mandatory								1 Loan			
FXD120078177	$156,000.00	6.000	0.250	5.750	Actual/Actual	03/20/2025	101.1907	101.1907	0	N/A	Retained

11 When 'Download All Data' is selected on the Accepted Commitment screen, you will now get the following indicative pricing columns along with base price and Net SRP % currently provided for each loan.

- Total LLPAs (BPS)
- All-In Price
- Execution Type
- LLPA Breakdown – contains all the LLPAs and Fannie Mae Adjustments that sum up to the Total LLPA (BPS) amount.

Commitment #	Seller Loan Identifier	Total UPB Amount	Loan UPB Amount	Product	Note Rate Percent	Total Servicing Fee	Pass Through Rate	Investor Remittance Type	Delivery Date	Total LLPA (BPS)	Base Price	NetSRP%	All-InPrice	Servicer	Execution Type	LLPA Breakdown
893370	FXD1200779	226670	226670	30 Year Fixed Rate - Investment Property	5.75	0.25	5.5	Actual/Actua	3/20/2025	612.5	99.6532	4.40071	97.92891	CMC Funding	BestEfforts	PMM-INVESTMENT PROPERTY = 412.5; PMM-CREDIT SCORE/LTV RATIO = 112.5; MINIMUM MI = 87.5
893371	FXD1200772	190000	190000	30-Year Fixed Rate	5.25	0.25	5	Actual/Actua	3/20/2025	-131.58	97.2357	3.93709	102.48859	CMC Funding	Mandatory	PRICING_CAP_OFFSET = -212.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; PMM-CONDO = 75; HOMEREADY VLIP LLPA CREDIT = -131.578947
893372	FXD1200772	190000	190000	30-Year Fixed Rate	5.25	0.25	5	Actual/Actua	3/20/2025	-131.58	97.2357	N/A	98.5515	Retained	Mandatory	PRICING_CAP_OFFSET = -137.5; PMM-CREDIT SCORE/LTV RATIO = 137.5; HOMEREADY VLIP LLPA CREDIT = -131.578947
893373	FXD1200781	156000	156000	30-Year Fixed Rate - 250k Max Loan Amount	6	0.25	5.75	Actual/Actua	3/20/2025	0	101.1907	N/A	101.1907	Retained	Mandatory	PRICING_CAP_OFFSET = -87.5; COR-CREDIT SCORE/LTV RATIO = 87.5

Questions? Contact your Fannie Mae Account Team.