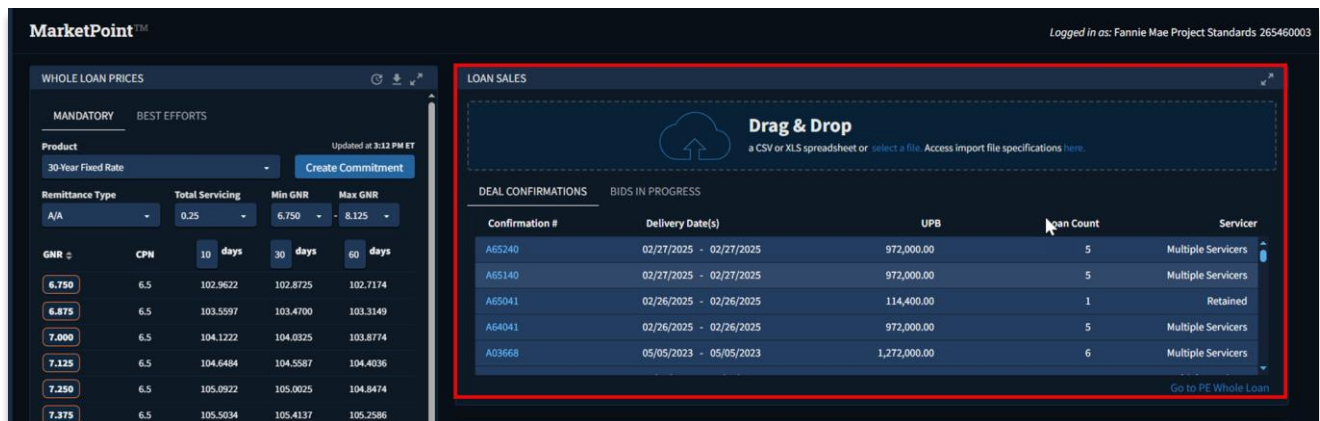


# MarketPoint Whole Loan LLPAs Job Aid

Indicative whole loan LLPAs and All-In Price (Base Price + SRP - LPPA) 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).

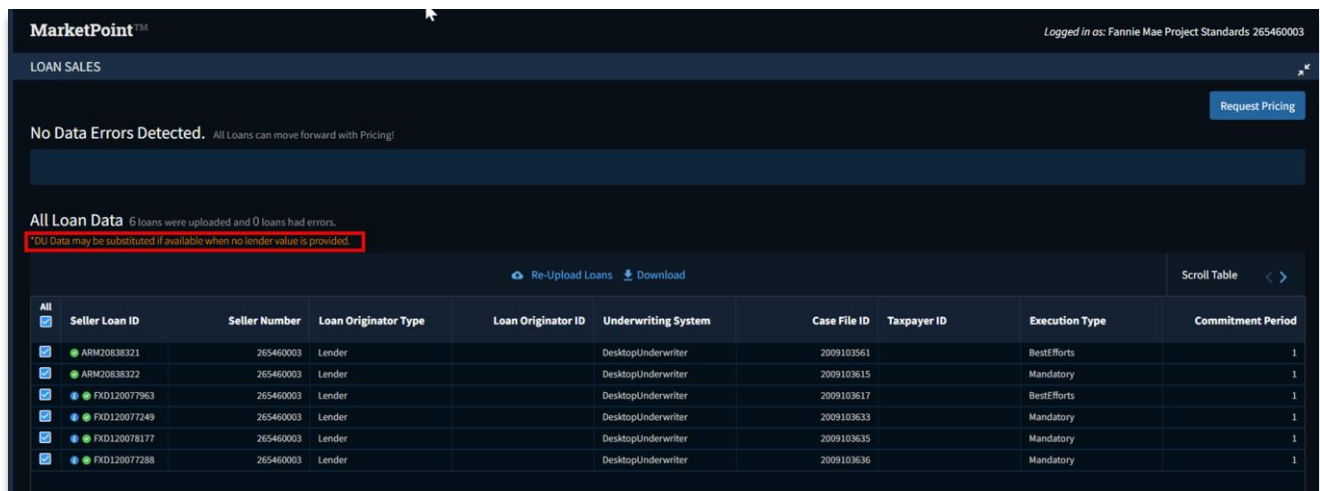
**2** There is no change to the current file selection and upload functionality. You can upload your existing templates or pull the updated templates with the new attributes from the MarketPoint folder.



The screenshot shows the MarketPoint interface. On the left, the 'WHOLE LOAN PRICES' section is active, displaying a table of loan characteristics and pricing. On the right, the 'LOAN SALES' section is highlighted with a red box, showing a 'Drag & Drop' area for uploading files and a table of loan sales data.

| Confirmation # | Delivery Date(s)        | UPB          | Loan Count | Servicer           |
|----------------|-------------------------|--------------|------------|--------------------|
| A65240         | 02/27/2025 - 02/27/2025 | 972,000.00   | 5          | Multiple Servicers |
| A65140         | 02/27/2025 - 02/27/2025 | 972,000.00   | 5          | Multiple Servicers |
| A65041         | 02/26/2025 - 02/26/2025 | 114,400.00   | 1          | Retained           |
| A64041         | 02/26/2025 - 02/26/2025 | 972,000.00   | 5          | Multiple Servicers |
| A03668         | 05/05/2023 - 05/05/2023 | 1,272,000.00 | 6          | Multiple Servicers |

**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.

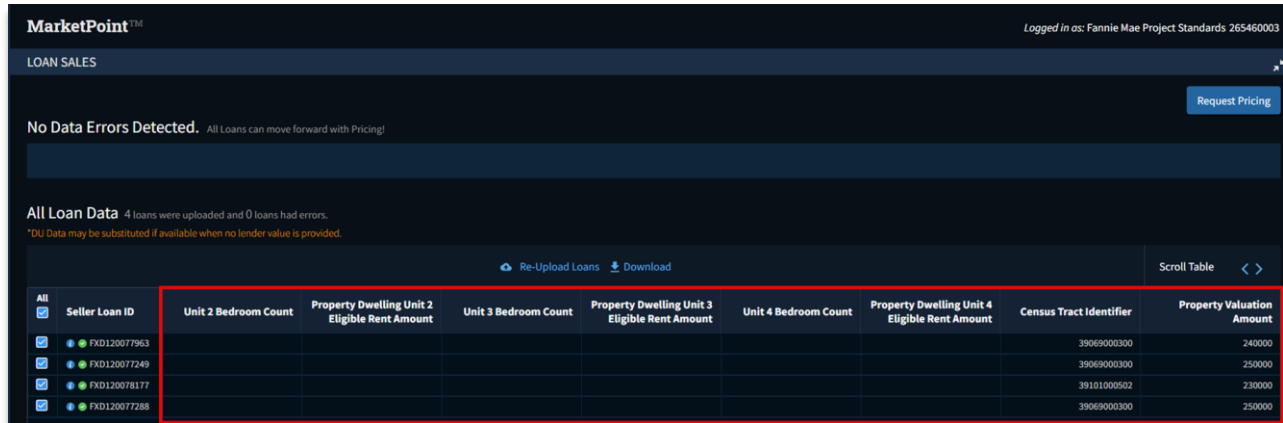


The screenshot shows the MarketPoint interface with the 'LOAN SALES' section active. A message states 'No Data Errors Detected. All Loans can move forward with Pricing!'. Below this, a section titled 'All Loan Data' indicates that 6 loans were uploaded and 0 loans had errors. A red box highlights a note: '\*DU Data may be substituted if available when no lender value is provided.\*'. Below this, a table lists loan data.

| Re-Upload Loans | Download      | Scroll Table         |                    |                     |              |             |                |                   |
|-----------------|---------------|----------------------|--------------------|---------------------|--------------|-------------|----------------|-------------------|
| Seller Loan ID  | Seller Number | Loan Originator Type | Loan Originator ID | Underwriting System | Case File ID | Taxpayer ID | Execution Type | Commitment Period |
| ARM20838321     | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103561   |             | BestEfforts    | 1                 |
| ARM20838322     | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103615   |             | Mandatory      | 1                 |
| FXD120077963    | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103617   |             | BestEfforts    | 1                 |
| FXD120077249    | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103633   |             | Mandatory      | 1                 |
| FXD120078177    | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103635   |             | Mandatory      | 1                 |
| FXD120077288    | 265460003     | Lender               |                    | DesktopUnderwriter  | 2009103636   |             | Mandatory      | 1                 |

# MarketPoint Whole Loan LLPAs Job Aid

**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.



The screenshot shows the MarketPoint LOAN SALES interface. At the top, it says "No Data Errors Detected. All Loans can move forward with Pricing!" and has a "Request Pricing" button. Below this, the "All Loan Data" section shows "4 loans were uploaded and 0 loans had errors." and a note: "DU Data may be substituted if available when no lender value is provided." There are buttons for "Re-Upload Loans" and "Download". A "Scroll Table" button is also present. The table below has columns for various loan attributes.

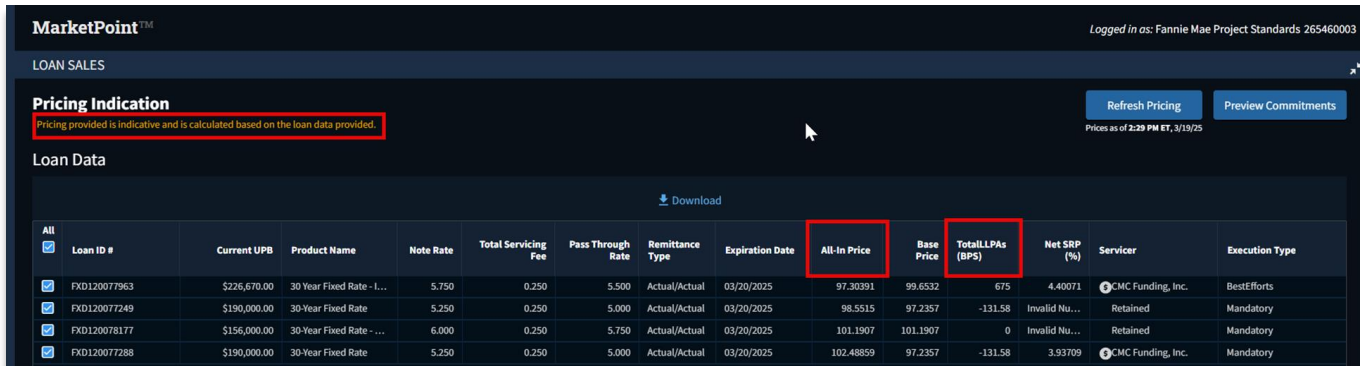
| Unit 2 Bedroom Count | Property Dwelling Unit 2 Eligible Rent Amount | Unit 3 Bedroom Count | Property Dwelling Unit 3 Eligible Rent Amount | Unit 4 Bedroom Count | Property Dwelling Unit 4 Eligible Rent Amount | Census Tract Identifier | Property Valuation Amount |
|----------------------|-----------------------------------------------|----------------------|-----------------------------------------------|----------------------|-----------------------------------------------|-------------------------|---------------------------|
|                      |                                               |                      |                                               |                      |                                               | 39069000300             | 240000                    |
|                      |                                               |                      |                                               |                      |                                               | 39069000300             | 250000                    |
|                      |                                               |                      |                                               |                      |                                               | 39101000502             | 230000                    |
|                      |                                               |                      |                                               |                      |                                               | 39069000300             | 250000                    |

**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                |

# MarketPoint Whole Loan LLPAs Job Aid

**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 | Total LLPAs (BPS) | Net SRP (%)   | Servicer          | Execution Type |
|-------------------------------------|--------------|--------------|---------------------------|-----------|---------------------|-------------------|-----------------|-----------------|--------------|------------|-------------------|---------------|-------------------|----------------|
| <input checked="" type="checkbox"/> | FXD120077963 | \$236,670.00 | 30 Year Fixed Rate - L... | 5.750     | 0.250               | 5.500             | Actual/Actual   | 03/20/2025      | 97.30391     | 99.6532    | 675               | 4.40071       | CMC Funding, Inc. | BestEfforts    |
| <input checked="" type="checkbox"/> | 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      |
| <input checked="" type="checkbox"/> | 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      |
| <input checked="" type="checkbox"/> | 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:

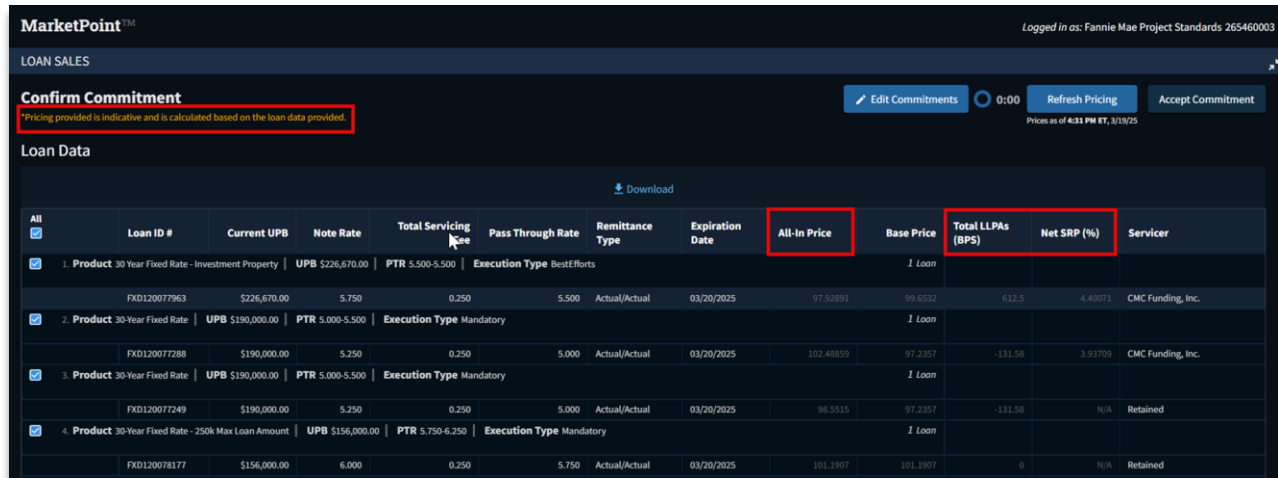
- Total LLPAs (BPS)
- All-in Price
- LLPA Breakdown – contains all the LLPAs and Fannie Mae Adjustments that sum up to the Total LLPA (BPS) amount.

| LoanID       | CurrentUPB | ProductName                               | NoteRate% | TotalServicingFee | PassThroughRate | RemittanceType | ExpirationDate | TotalLLPA(BPS) | BasePrice | NetSRP% | All-In Price | 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;<br>PMM-INVESTMENT PROPERTY = 412.5;<br>PMM-CREDIT SCORE/LTV RATIO = 112.5;<br>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;<br>PMM-CREDIT SCORE/LTV RATIO = 137.5;<br>HOMEREDY VLP 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;<br>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;<br>PMM-CREDIT SCORE/LTV RATIO = 137.5;<br>PMM-CONDO = 75;<br>HOMEREDY VLP LLPA CREDIT = -131.578947      |

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

# MarketPoint Whole Loan LLPAs Job Aid

**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.



| All                                 | 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          |
|-------------------------------------|------------------------------------------------------|------------------|-----------|---------------------|----------------------------|-----------------|-----------------|--------------|------------|-------------------|-------------|-------------------|
| <input checked="" type="checkbox"/> | 1. Product 30 Year Fixed Rate - Investment Property  | UPB \$226,670.00 | 5.750     | PTR 5.500-5.500     | Execution Type BestEfforts |                 |                 |              |            |                   |             |                   |
|                                     | 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. |
| <input checked="" type="checkbox"/> | 2. Product 30-Year Fixed Rate                        | UPB \$190,000.00 | 5.250     | PTR 5.000-5.500     | Execution Type Mandatory   |                 |                 |              |            |                   |             |                   |
|                                     | 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. |
| <input checked="" type="checkbox"/> | 3. Product 30-Year Fixed Rate                        | UPB \$190,000.00 | 5.250     | PTR 5.000-5.500     | Execution Type Mandatory   |                 |                 |              |            |                   |             |                   |
|                                     | FXD120077249                                         | \$190,000.00     | 5.250     | 0.250               | 5.000                      | Actual/Actual   | 03/20/2025      | 98.5515      | 97.2357    | -131.58           | N/A         | Retained          |
| <input checked="" type="checkbox"/> | 4. Product 30-Year Fixed Rate - 250k Max Loan Amount | UPB \$156,000.00 | 6.000     | PTR 5.750-6.250     | Execution Type Mandatory   |                 |                 |              |            |                   |             |                   |
|                                     | FXD120078177                                         | \$156,000.00     | 6.000     | 0.250               | 5.750                      | Actual/Actual   | 03/20/2025      | 101.1907     | 101.1907   | 0                 | N/A         | Retained          |

**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-In Price | 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;<br>PMM-CREDIT SCORE/LTV RATIO = 112.5;<br>MINIMUM MI = 87.5<br>PRICING_CAP_OFFSET = -212.5;<br>PMM-CREDIT SCORE/LTV RATIO = 137.5;<br>PMM-CONDO = 75;<br>HOMEREDY VLP LLPA CREDIT = -131.578947 |
| 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 = -137.5;<br>PMM-CREDIT SCORE/LTV RATIO = 137.5;<br>HOMEREDY VLP 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      | HOMEREDY VLP 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;<br>COR-CREDIT SCORE/LTV RATIO = 87.5                                                                                                                                                                 |

# MarketPoint Whole Loan LLPAs Job Aid

**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.

MarketPoint<sup>TM</sup> Logged in as: Fannie Mae Project Standards 265460003

LOAN SALES

**Edit Mode - Confirm Commitment**  
\*Pricing provided is indicative and is calculated based on the loan data provided.

[Save Changes](#) [Cancel](#)

| 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          |
|------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------|---------------------|-------------------|-----------------|-----------------|--------------|------------|-------------------|-------------|-------------------|
| <b>Product</b> 30 Year Fixed Rate - Investment Property   <b>UPB</b> \$226,670.00   <b>PTR</b> 5.500-5.500   <b>Execution Type</b> BestEfforts |              |           |                     |                   |                 |                 |              |            |                   |             |                   |
| 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. |
| <b>Product</b> 30-Year Fixed Rate   <b>UPB</b> \$190,000.00   <b>PTR</b> 5.000-5.500   <b>Execution Type</b> Mandatory                         |              |           |                     |                   |                 |                 |              |            |                   |             |                   |
| 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. |
| <b>Product</b> 30-Year Fixed Rate   <b>UPB</b> \$190,000.00   <b>PTR</b> 5.000-5.500   <b>Execution Type</b> Mandatory                         |              |           |                     |                   |                 |                 |              |            |                   |             |                   |
| FXD120077249                                                                                                                                   | \$190,000.00 | 5.250     | 0.250               | 5.000             | Actual/Actual   | 03/20/2025      | 98.5515      | 97.2357    | -131.58           | N/A         | Retained          |
| <b>Product</b> 30-Year Fixed Rate - 250k Max Loan Amount   <b>UPB</b> \$156,000.00   <b>PTR</b> 5.750-6.250   <b>Execution Type</b> Mandatory  |              |           |                     |                   |                 |                 |              |            |                   |             |                   |
| 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
- LPA Breakdown – contains all the LLPAs and Fannie Mae Adjustments that sum up to the Total LPA (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 LPA (BPS) | Base Price | NetSRP% | All-In-Price | Servicer    | Execution Type | LPA Breakdown                                                                                                                   |
|--------------|------------------------|------------------|-----------------|-------------------------------------------|-------------------|---------------------|-------------------|--------------------------|---------------|-----------------|------------|---------|--------------|-------------|----------------|---------------------------------------------------------------------------------------------------------------------------------|
| 893370       | FXD1200779             | 226670           | 226670          | 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 | BestEfforts    | PHM-INVESTMENT PROPERTY = 412.5;<br>PHM-CREDIT SCORE/LTV RATIO = 112.5;<br>MINIMUM MI = 87.5                                    |
| 893371       | FXD1200772             | 190000           | 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 | Mandatory      | PRICING_CAP_OFFSET = -212.5;<br>PHM-CREDIT SCORE/LTV RATIO = 137.5;<br>PHM-CONDO = 75;<br>HOMEREDY VLP LPA CREDIT = -131.578947 |
| 893372       | FXD1200772             | 190000           | 190000          | 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;<br>PHM-CREDIT SCORE/LTV RATIO = 137.5;<br>HOMEREDY VLP LPA CREDIT = -131.578947                    |
| 893373       | FXD1200781             | 156000           | 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    | Mandatory      | PRICING_CAP_OFFSET = -87.5;<br>COR-CREDIT SCORE/LTV RATIO = 87.5                                                                |

Questions? Contact your Fannie Mae Account Team.