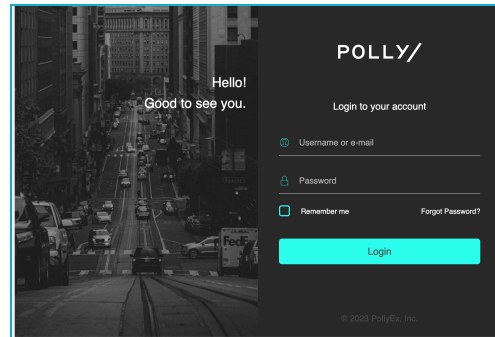


# Polly Integration Guide

The integration between Mortgage Coach and Polly feeds real-time data from Polly's cloud-native Product and Pricing Engine (PPE) into Mortgage Coach Total Cost Analysis (TCA) presentations, enabling highly accurate, side-by-side home loan comparisons that give borrowers the confidence to move forward with the financial products that best meet their needs.

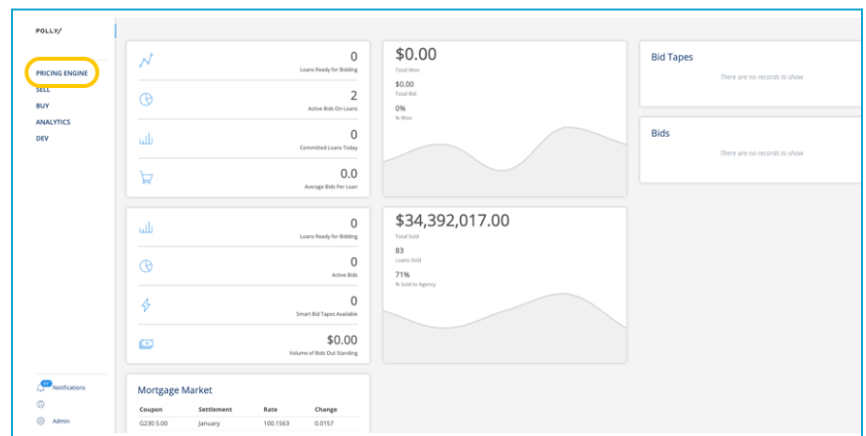
## Login to Your Account

Enter your username and password to access the dashboard.



Select [Pricing Engine](#) from the menu on the dashboard.

Create a Mortgage Coach Total Cost Analysis (TCA) presentation from the [Loan Pipeline](#) or [Loan Scenarios](#) options.

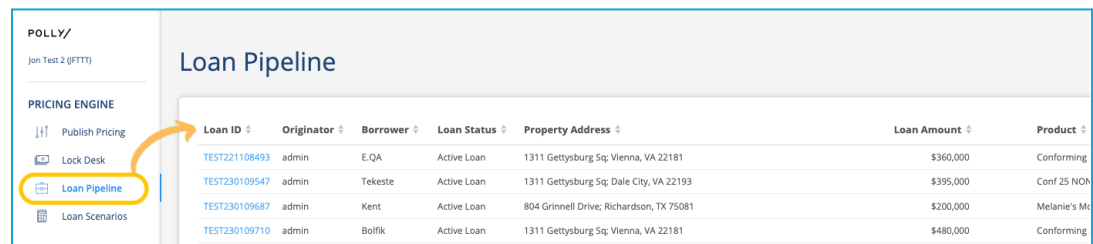


## Loan Pipeline

Use the Loan Pipeline section to generate Mortgage Coach TCAs for your current and existing borrowers. Information previously entered for the selected borrower(s), such as property details, name, contact details, etc., will pre-populate, reducing your keystrokes when preparing the loan scenarios.

Select [Loan Pipeline](#) from the left navigation bar.

Click the [Loan ID](#) hyperlink for the desired borrower.



Expand the **Loan Scenario** section by using the downward arrow.

**LOAN SCENARIO** ▾

**Loan ID:** TEST230109707    **Property:** 1311 Gettysburg Sq    **Borrower:** Bolfik

Purchase    \$480,000    LTV% (96/96/96)    VA - Fairfax    Single Family    Primary    800 FICO    -- DTI Ratio    -- Mo. of Reserves

Complete the required fields in orange. Update any additional fields as needed before collapsing this area.

Click the upward arrow to collapse the screen.

Loan Purpose \*    Loan Amount \*    Purchase Price \*    State \*    County \*

Purchase    \$480,000    \$500,000    Virginia    Fairfax

Property Value    \$500,000    Property Type \*    Occupancy \*    Units \*    Stories \*

Single Family    Primary    1    1

Cash Out Amount \*    \$0    Non-Occupancy Borrower \*    Non-Occupancy Coborrower \*

HELOC Draw Amount    HELOC Line Amount \*    Inspection Waiver \*

MI Paid By \*    Waive Escrow \*    Roll Lender Fee \*    Non-Warrantable \*    Condom \*    Paid By \*    Comp Flat Amt \*    Comp % \*

Borrower    No    No    Lender    Required    Required    Required

AUS \*    Lien Position \*    Application Date \*    Temporary Buydown

NotSpecified    First    mm/dd/yy

Multiple Applicants    First Time Home Buyer \*    Citizenship    Comp Min \*    Comp Max \*    Calculated Amt \*

Affordable Product    Borrower Pays MI (if required)    Borrower Tier Overlay    CNB ACH    Country of Citizenship    Delayed Purchase    Depository Relationship    Extended Rate Lock    Grid Prop    Liquidity UW    Reserves at CNB

**Get Pricing**  
Please fill in required fields

Scroll down to **Search Criteria** on the left side navigation bar, and select the following options that apply to the loan scenario:

- Lock Period
- Loan Type
- Fixed Programs
- ARM Programs

After making the appropriate selections, click **Get Pricing** to display the real-time pricing results.

Use the right scroll bar to review all eligible products for the transaction.

**SEARCH CRITERIA**

**Lock Period**    45 Day Lock    Expires Thursday, Feb 23rd, 2023

Interest Only

**Loan Type**

- Conventional
- Jumbo
- NonQM
- FHA
- VA

**Fixed Programs**

- 30 Yr
- 25 Yr
- 20 Yr
- 15 Yr
- 10 Yr
- Other

**ARM Programs**

- 10 Yr
- 7 Yr
- 5 Yr
- 3 Yr
- 1 Yr

**Refresh Pricing**

**CNB Professional 30F**    Term: 30 Yrs    Par Rate: 5.250%    Final Price: 104.500    MI Quote

|                                     | Rate  | APR   | Price   | P&I     | P&I+MI | Credit / Cost      | Lock Period | Investor |
|-------------------------------------|-------|-------|---------|---------|--------|--------------------|-------------|----------|
| <input checked="" type="checkbox"/> | 5.250 | 5.250 | 104.500 | \$2,650 | -      | -4.500 (-\$21,600) | 45          | Custom   |
| <input checked="" type="checkbox"/> | 5.375 | 5.375 | 104.875 | \$2,687 | -      | -4.875 (-\$23,400) | 45          | Custom   |
| <input checked="" type="checkbox"/> | 5.500 | 5.500 | 105.250 | \$2,725 | -      | -5.250 (-\$25,200) | 45          | Custom   |
| <input type="checkbox"/>            | 5.625 | 5.625 | 105.750 | \$2,763 | -      | -5.750 (-\$27,600) | 45          | Custom   |
| <input type="checkbox"/>            | 5.750 | 5.750 | 106.000 | \$2,801 | -      | -6.000 (-\$28,800) | 45          | Custom   |
| <input type="checkbox"/>            | 5.875 | 5.875 | 106.250 | \$2,839 | -      | -6.250 (-\$30,000) | 45          | Custom   |
| <input type="checkbox"/>            | 6.000 | 6.000 | 106.375 | \$2,877 | -      | -6.375 (-\$30,600) | 45          | Custom   |
| <input type="checkbox"/>            | 6.125 | 6.125 | 106.375 | \$2,916 | -      | -6.375 (-\$30,600) | 45          | Custom   |
| <input type="checkbox"/>            | 6.250 | 6.250 | 106.625 | \$2,955 | -      | -6.625 (-\$31,800) | 45          | Custom   |
| <input type="checkbox"/>            | 6.375 | 6.375 | 106.875 | \$2,994 | -      | -6.875 (-\$33,000) | 45          | Custom   |
| <input type="checkbox"/>            | 6.500 | 6.500 | 107.000 | \$3,033 | -      | -7.000 (-\$33,600) | 45          | Custom   |
| <input type="checkbox"/>            | 6.625 | 6.625 | 106.625 | \$3,073 | -      | -6.625 (-\$31,800) | 45          | Custom   |
| <input type="checkbox"/>            | 6.750 | 6.750 | 107.000 | \$3,113 | -      | -7.000 (-\$33,600) | 45          | Custom   |
| <input type="checkbox"/>            | 6.875 | 6.875 | 107.000 | \$3,153 | -      | -7.000 (-\$33,600) | 45          | Custom   |
| <input type="checkbox"/>            | 7.000 | 7.000 | 107.000 | \$3,193 | -      | -7.000 (-\$33,600) | 45          | Custom   |
| <input type="checkbox"/>            | 7.125 | 7.125 | 106.500 | \$3,233 | -      | -6.500 (-\$31,200) | 45          | Custom   |
| <input type="checkbox"/>            | 7.250 | 7.250 | 106.625 | \$3,274 | -      | -6.625 (-\$31,800) | 45          | Custom   |
| <input type="checkbox"/>            | 7.375 | 7.375 | 106.625 | \$3,315 | -      | -6.625 (-\$31,800) | 45          | Custom   |

**Cancel**    Multiple rates selected    **Mortgage Coach** →    **Request** ▾

To proceed, use the checkbox column to select up to 4 loan scenarios, and click the **Mortgage Coach** button to generate a Mortgage Coach TCA.

## Loan Scenarios

Use the Loan Scenario section to generate Mortgage Coach TCAs for prospective borrowers or leads. When creating new loan scenarios, there is no pre-populated data displayed.

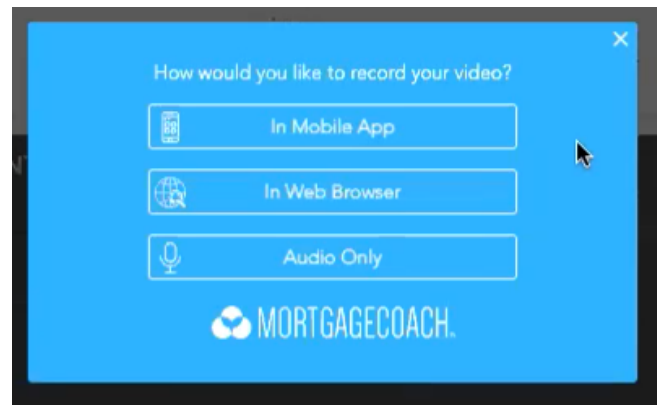
Expand the [Loan Scenario](#) section by using the downward arrow.

Complete the required fields in orange before collapsing this area. Click the upward arrow to collapse the screen.

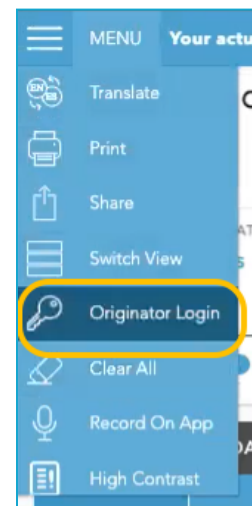
Scroll down to [Search Criteria](#) and select the options that apply to the loan scenario.

Click the [Get Pricing](#) button in the lower right corner of the Loan Scenario section.

A separate Total Cost Analysis browser window will open, and you can choose to add a personalized video and/or audio message to the client.



To make additional edits to the Total Cost Analysis, log into the Advice Engine. Navigate to the top left corner menu and select [Originator Login](#) to open the Advice Engine login screen.



## Advice Engine Dashboard

The Polly generated TCAs will display under the automated tab. Identify the source from the icons on the left. Click on the borrower record to add, change, or update information as needed, such as name and contact information, or apply fees and costs to the presentations.

The screenshot shows the MortgageCoach interface with the following components:

- Header:** MORTGAGECOACH | Enterprise Edition | High Contrast | CLIENT PARTNER ADMIN SETTINGS HELP SIGN OUT
- Greeting:** GOOD AFTERNOON, JACOB!
- Navigation:** Badges, News, Videos, NEW CLIENT, SEARCH ALL
- Client Tabs:** Recent Clients, Recent Views, Automated (49), Strategy Templates
- Client Table:**

| Source          | First Name    | Last Name | Presentation                                    | Email                  | Date Created           |
|-----------------|---------------|-----------|---|------------------------|------------------------|
| P               | Refi          | Test      | Ref for Primary Residence                       |                        | 11/17/2022 3:33:54 PM  |
| Export          | Export        | Test      |   |                        | 11/14/2022 9:45:46 AM  |
| Export          | Export        | Test      |   |                        | 10/28/2022 1:32:16 PM  |
| Dave            | Savage        |           | LoanSense RVO Student Loan Reduction Comparison | dave@mortgagecoach.com | 10/19/2022 2:36:09 PM  |
| Export          | Export        | Test      |   |                        | 6/1/2022 4:44:18 PM    |
| Export          | Export        | Test      |   |                        | 1/18/2022 10:33:06 AM  |
| Closed          | Closed        | Test      |   | me@borrower.com        | 1/10/2022 10:53:16 AM  |
| 15% vs 20% Down |               |           | Use MGIC MI to Your Advantage                   |                        | 12/8/2021 8:03:53 PM   |
| Export          | Export        | Test      |   |                        | 12/1/2021 2:46:20 PM   |
| Purchase Conv   | Purchase Conv | Demo      |   | email@borrower.com     | 11/17/2021 1:27:09 PM  |
| Purchase Conv   | Purchase Conv | Demo      |   | email@borrower.com     | 11/12/2021 10:04:41 AM |
| Purchase Conv   | Purchase Conv | Demo      |   | email@borrower.com     | 11/5/2021 12:37:00 PM  |
| widget          | widget        | Test 2    |   | me@you.com             | 7/7/2021 1:11:49 PM    |
| Widget          | Widget        | Test      |   | me@you.com             | 7/7/2021 1:07:15 PM    |
- Notifications:** How To Read And Send A TCA, Real-Time Highlighting With MC Live, Hi Res test
- CLIENT GOALS:** Bar chart showing GOAL (100,000) and ACTUAL (0).
- Footer:** Feedback? Legacy TOOLTIP TEAM ACCESS Help