



# **Price It!**

## **Broker's Guide**

Revision 0307

# Welcome

PHM Financial Services is excited to introduce Price It, your online pricing engine. Price It was designed to help you quickly and efficiently identify the best loan programs and pricing for your clients, lock in rates, save profiles for future reference and much more. It's simple, easy-to-use and available 24/7!

This guide is intended to give you an overview of how to successfully use Price It, and provide you with a reliable guide as you familiarize yourself with its numerous features.

## Before You Begin

To make your experience that much easier, please take note of these quick tips.

- Disable Pop-Up Blockers or add this web address as an “allowed” site.
- Save all profiles for future reference. For security purposes, 10 mins of inactivity will cause Price It to terminate your session.
- Contact your Account Executive if you have any questions

# Getting Started

When you first arrive at the Price It system, you will be presented with a login screen. You will need to contact your Account Executive for a user name and password to access the system. A list of Account Executive and the states they represent can be found under the Account Executive link on phmfinancial.com. Once you have been given a user name and password you can log into Price It.

Once you are logged in you will see two calendars along with your pipeline. If you need to view more of the screen you can click on “Switch to Expanded View,” and can switch back to compact view by clicking the “Switch to Compact View” link.

To access the pricing engine, click on the Product Search link located on the left-hand side of the screen to open the search page. You will need to fill in ALL fields noted with a star to receive accurate pricing. A pop-up will appear if you forget to complete any field(s). To ensure that all eligible products will be shown under your search results, we strongly advise you to select “Any” from the dropdown list for Loan Type, Amortization Term and ARM or Fixed.

Once you have entered in all the information, click on the “Submit” button to view the loan programs available. As your data is processed the screen will say “your Request is Being Processed One Moment Please.” Once your data has been processed your results will be displayed with two different categories.

- Eligible products and Ineligible products.
- If no Eligible products appear, then your parameters do not fit the program guidelines. You may make changes to the scenario on the left-side of the screen and hit re-submit.

You can click on eligible or ineligible product names to get more detailed information. Ineligible products will give you the reason it does not comply, while eligible products will open up the loan program’s pricing grid illustrating all of the pricing options available for that program.

# Saving a Prospect

After viewing the pricing detail after the product search, click on the indicated pricing example you would like to choose and go to the lock form. Complete and verify any blank fields. If you would like to go back to the product search page, click the Revise product search button on the left menu (do not use the back button your browser as it will cause an application error).

Once you have completed the information click on ‘Save as a Prospect’ or ‘Register Loan.’ as desired from the menu.

A pop up will appear telling you your loan has been saved. Click Ok.

Click the Pipeline link on the top left corner to go back to your Pipeline and you will see the prospect you just saved.

# Locking a Loan

*Please do not submit a lock request until you have conditional underwriting approval. Save your prospect and contact your Account Executive when you have found a loan program that fits your scenario.*

# Log Out

To log out of Price It, simply click on the Log-Out button in the main menu on the left-hand side of the screen.