



USER MANUAL

Polly: The Loan Officer Experience

Pricing, Locks & Lock-Desk Requests

A wholesale lending reference for ordering pricing, requesting and managing rate locks, and working with the Legions lock desk inside the Polly pricing engine.

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CHAPTER 1

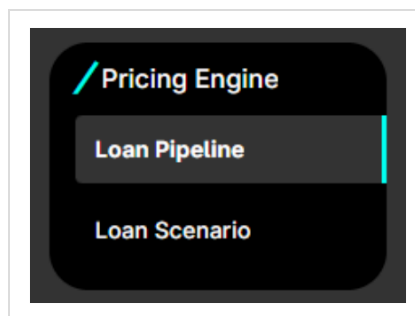
How to Request a Lock

Purpose

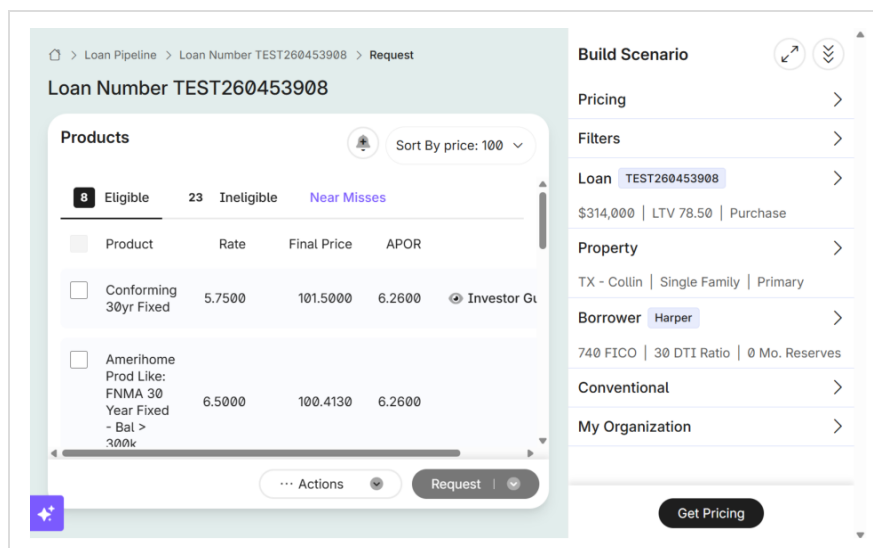
This document describes the workflow for pricing a loan and submitting the lock or float request using the new Loan Officer Experience.

Product Search Results

Polly is the product, pricing, and eligibility engine (PPE) built into TPO Connect. After the loan application is completed and registered in TPO Connect, open the loan file and launch pricing from there — Polly automatically evaluates product, pricing, and eligibility using the data already entered in the application. Brokers do not log in to Polly separately.



When launching from your TPO Connect, if all required fields are complete, product, pricing, and eligibility data will automatically be evaluated.



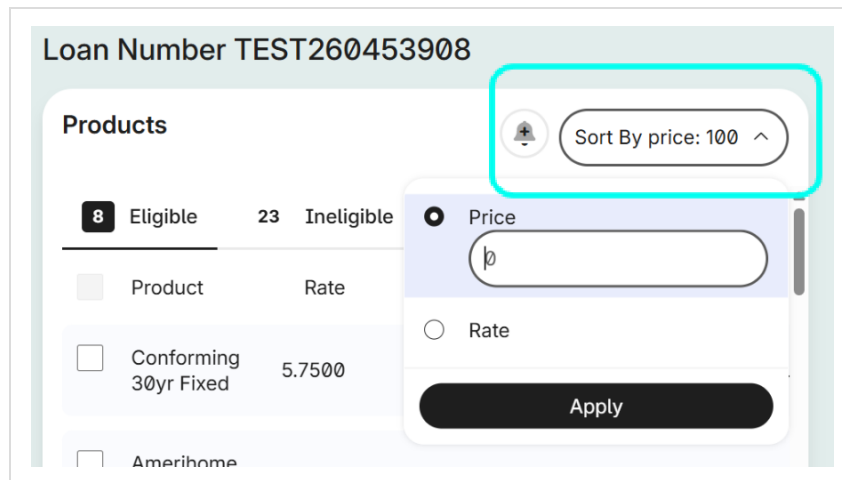
NOTE The Polly pricing interface is highly customizable. Your screen may appear differently from the screenshots shown in this guide, but the underlying functionality is the same.

Eligible and Ineligible products are displayed in separate tabs.



Eligible products are sorted by the best rates closest to par pricing.

However, users may utilize the sorting menu to sort by another desired price, or by rate.



In the Ineligible tab, clicking the name of an ineligible product will expand to reveal the disqualifiers.



13 Eligible

27 Ineligible

Product

Amerihome Prod Like: FHLMC 30 Year Fixed - 110k < Bal <= 125k

Disqualifiers:

Loan Amount (110k < Bal <= 125k) (Total)

 Explain Ineligibility

If enabled, users can click on the disqualifier text when highlighted in blue to view the rule details or click the Explain Eligibility button to interact with their Polly™ AI Loan Officer Agent. This is one of the new features available with the LO Experience.

Users can update the loan details at any time using the parameter menu. This menu is static, so there is no need to navigate back to a previous page to update loan details.

Build Scenario

Pricing

Filters

Loan TEST260453908

\$314,000 | LTV 78.50 | Purchase

Property

TX - Collin | Single Family | Primary

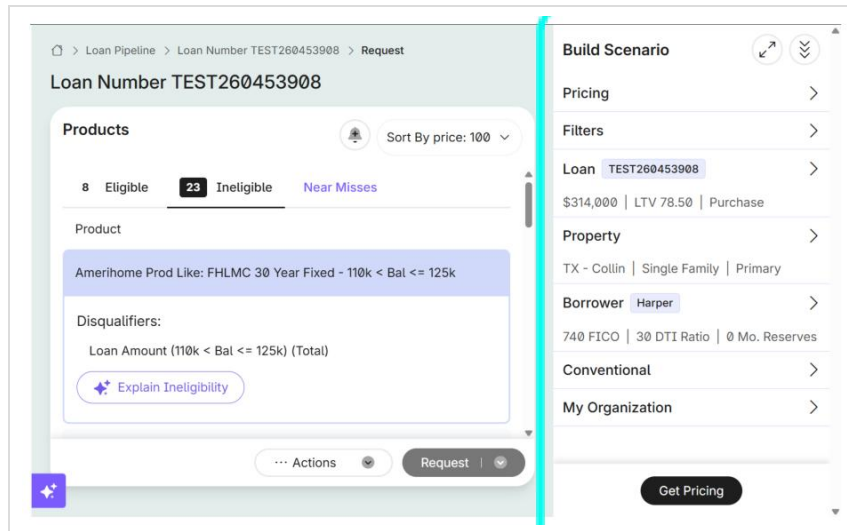
Borrower Harper

740 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional

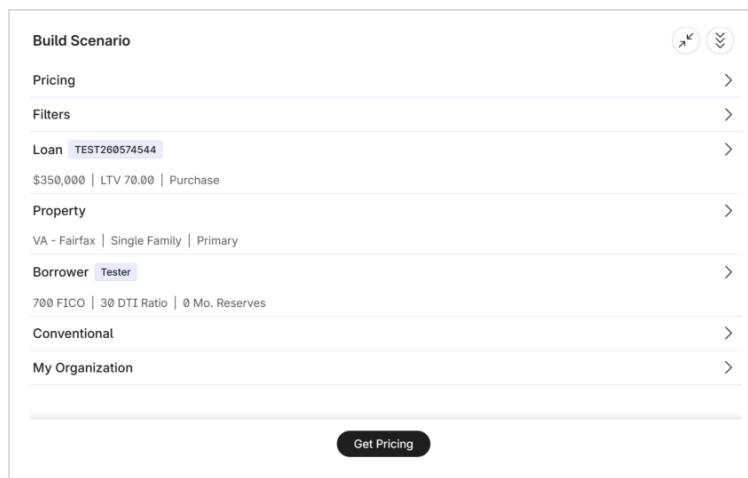
My Organization

Get Pricing



NOTE Some fields may be read-only. This indicates they are either calculated fields or fields that can only be edited in your TPO Connect.

The search parameters are divided into expandable sections. Clicking into each section will reveal additional options.



Use the **Filters** menu to select multiple loan types, streamlining your best execution analysis across multiple loan programs.

Build Scenario

Pricing

Filters

Lock Period*

45 Day Lock

Expires Mon Jun 15, 2026 CDT

Loan Type*

Conventional

Loan Subtype*

Standard

Affordable

Fixed Programs

30 Yr

Non-Standard Loan Program

Select...

ARM Programs

Select...

Interest ...

Missing fields are flagged as **Attention Required**. Click the flagged section to complete required fields.

Property

TX - Collin | Single Family | Primary

Borrower

-- | -- | 0 Mo. Reserves

My Organization

Attention Required

Attention Required

NOTE The Total LTV fields are displayed in separate sections for each loan type, which offers enhanced visibility into LTV details. For government loan

types, users can adjust financing options, such as FHA Financing Option, FHA Case Assignment Date, Funding Fee, and G-Fees. These will accordingly update the Total Loan Amount fields.

Build Scenario

Pricing

Filters

Loan TEST260574544

\$350,000 | LTV 70.00 | Purchase

Purpose*	Loan Amount*	Purchase Price*	Property Value*
Purchase	\$ 350,000	\$ 500,000	\$ 500,000
Down Payment	LTV	FHFA Loan Limit	Other Lien Amount
\$ 150,000	70	\$ 1,249,125	\$ 0
HELOC Line Amount	HELOC Draw Amount	Lien Position	Community 2nd
\$ 0	\$ 0	First	Select...
MI Paid By	Roll Lender Fee	AUS	Temporary Buydown
Borrower	No	NotSpecified	Select...

Your organization's custom parameters will be displayed in the section labeled My Organization.

My Organization

Branch

Select...

Branches

Select...

Color of House

Select...

Corr Rate Sheet Tiers

Select...

Day Of the Week

Select...

Encompass Milestone

Select...

HFA Product

Select...

LO Assist Name

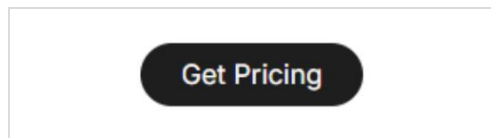
Select...

Rate Sheet Corr Tiers

Select...

Get Pricing

After making changes to the loan, click the **GetPricing** button to update the results.



To view all rates for a specific product, click anywhere on the product name row.

Products

Sort By price: 100

11 Eligible

45 Ineligible

Near Misses

☐	Product	Rate	Final Price	APOR
☐	JPMorgan Prod Like: 30 Yr Fixed - FHA GNMA II	6.0000	100.3080	6.2600
☐	JPMorgan Prod Like: 30 Yr Fixed - FHA GNMA II Streamline (CQ)	6.0000	100.3080	6.2600
☐	FHA 15YR	6.1250	100.2860	6.2600

Clicking on a specific rate will display the Rate Details menu.

JPMorgan Prod Like: 30 Yr Fixed - FHA GNMA II Details
View Price Story
×

5 Pricing Adjustments **0** Rate Adjustments **1** APR Compliance

Rate Details

Rate	Final Price	Est. APR	P&I	Credit / Cost	Lock Period	Investor
6.0000	100.3080	6.5491	\$1,915	-0.3080 (-\$984)	45	JPMorganProdLike

LLPA Adjustments

	-0.1250
Agency Purchase, FICO/LTV >15 Yrs LLPA	-1.3750
Demo LLPA	1.2500

SRP Adjustments

	3.1250
Par Rate Adjustments	0.1250
SRP Test	3.0000

Margin Adjustments

	-2.0000
Company All Products Margin	-2.0000

Here, users can view details on pricing adjustments, rate adjustments and the APR.

NOTE The pricing grid is fully adjusted. The pricing adjustments are displayed for visibility purposes only.

If enabled, users can click on the blue hyper-link adjustment rule text to view the full adjustment table. This can be extremely useful in determining how pricing may be impacted by moving into another adjustment tier.

Par Rate Adjustments

[Agency Purchase, FICO/LTV >15 Yrs LLPA](#)

Requesting a Lock or Float

To proceed with the Lock Request, select a rate and price combination within a product's grid by checking the box next to the rate. Then click the **Request** button.

NOTE If Float is enabled for your organization, clicking the Request button will bring up the Lock or Float option. A Float request will save the pricing data and push this back to your TPO Connect, but will not request a lock.

Products

Sort By price: 100 ▾

☐	Conforming 30yr Fixed	5.7500	101.5000	6.2600	Investor Gt
	Rate ▴ ▾	Final Price ▴ ▾	Est. APR ▴ ▾	P&I ▴ ▾	Credit / Cost ▴ ▾
☐	5.6250	98.0000	5.8337	\$1,807	2.0000 (\$6,280)
☒	5.7500	101.5000	5.7730	\$1,832	-1.5000 (-\$4,710)
☐	Amerihome Prod Like: FNMA 30	6.5000	100.4130	6.2600	Lock Float

... Actions ▾
Request |

If the user selects the Lock option, they will then be directed to the Confirm Lock Request screen. To finalize the request, click the **Confirm Lock** button.

Are you sure you want to request this lock?

×

Lock Request

Confirmed --

Rate Sheet ID Fri May 1, 2026 at 8:38AM CDT

Product Conforming 30yr Fixed

Loan Term 30 Years

Amortization Term 30 Years

Note Rate 5.7500

Lock Period 45 Days

Lock Expiration Mon Jun 15, 2026

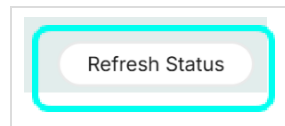
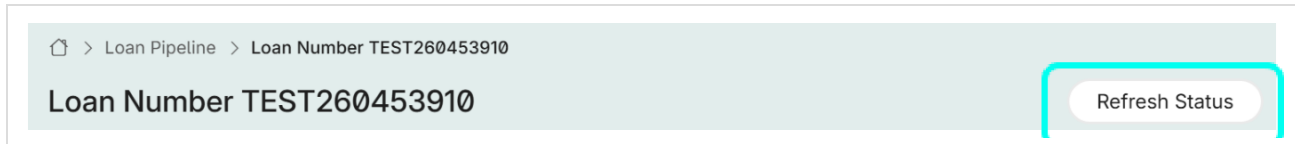
Final Price 101.5000

Credit / Cost -1.5000 (-\$4,710)

Confirm Lock | ▾

Confirm Lock | ▾

If lock desk approval is required, they will be notified of your request. Click the **Refresh Status** button to refresh and monitor the status until the loan is locked.



NOTE To ensure changes are saved in your TPO Connect, be sure to exit the loan according to your TPO Connect procedures, or by clicking back on the Loan Pipeline on the desktop version.

CHAPTER 2

How to Request a Reprice

Purpose

This document describes how to reprice a locked loan after loan parameters have changed.

Repricing a Locked Loan

Polly is the product, pricing, and eligibility engine (PPE) built into TPO Connect. After the loan application is completed and registered in TPO Connect, open the loan file and launch pricing from there — Polly automatically evaluates product, pricing, and eligibility using the data already entered in the application. Brokers do not log in to Polly separately.

When launching Polly from your TPO Connect, you will be automatically directed to the Lock History screen.

Loan Number TEST260572630
Refresh Status

Loan Details

Current Lock Status	Locked
Loan Number	TEST260572630
Borrower	Demo Harper
Property Address	123 Main Street
Product	Conforming 30yr Fixed
Note Rate	5.7500
Lock Period	45 Days
Lock Expiration	Mon Jun 15, 2026
Final Price	101.1250
Credit / Cost	-1.1250 (-\$3,532)

Download Confirmation
Request

Lock History

Today

Lock Request Auto-Approved
Fri May 1, 2026 at 3:44PM CDT

Lock

Requested by Ben Gamble and auto-approved Fri May 1, 2026 at 3:44PM CDT

Rate Sheet ID
Fri May 1, 2026 at 8:38AM CDT

Product
Conforming 30yr Fixed

Loan Term
30 Years

Amortization Term
30 Years

Note Rate
5.7500

Lock Period
45 Days

Lock Expiration
Mon Jun 15, 2026

To begin, click the **Request** button and select **Reprice**.

Loan Number TEST260572630

Loan Details

Current Lock Status Locked

Loan Number TEST260572630

Borrower Reprice

Property Address Product Change

Product Float Down

Note Rate Renegotiation

Lock Period Price Exception

Lock Expiration Lock Extension

Final Price Lock Cancellation

Credit / Cost

Download Confirmation

Request

The results of any data changes in your TPO Connect will automatically be evaluated and updated in the Polly loan file.

You may also manually apply changes in the parameters menu at any time.

Build Scenario

Pricing

Filters

Loan TEST260453908

\$314,000 | LTV 78.50 | Purchase

Property

TX - Collin | Single Family | Primary

Borrower Harper

740 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional

My Organization

Get Pricing

Loan Pipeline

Loan Number TEST260453908

Request

Loan Number TEST260453908

Products

Sort By rate: 5.7500

1 Eligible

0 Ineligible

Near Misses

Product	Rate	Final Price	APOR	
Conforming 30yr Fixed	5.7500	101.5000	6.2600	Investor Guideline

Request

Build Scenario

Pricing

Filters

Loan TEST260453908

\$314,000 | LTV 78.50 | Purchase

Property

Borrower Harper

740 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional

My Organization

Get Pricing

NOTE Some fields may be read-only. This indicates they are either calculated fields or fields that can only be edited in your TPO Connect.

The search parameters are divided into expandable sections. Clicking on each section will reveal additional options. The LO Experience has updated these filters into more accessible groupings to streamline your workflows, though core functionality remains the same.

Build Scenario

Pricing

Filters

Loan TEST260572630

\$314,000 | LTV 78.50 | Purchase

Property

Borrower Harper

740 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional

My Organization

Get Pricing

After making changes to the loan, click the **GetPricing** button to update the results.

Get Pricing

To view all rates for a specific product, click anywhere on the product name row.

Products Sort By rate: 5.7500 ▾

1 Eligible 0 Ineligible Near Misses

Product	Rate	Final Price	APOR	
Conforming 30yr Fixed	5.7500	101.1250	6.2600	Investor Guideline
☐	Rate ▴	Final Price ▴	Est. APR ▴	P&I ▴ Credit / Cost ▴
☐	5.6250	97.7500	5.8574	\$1,807 2.2500 (\$7,065)
☐	5.7500	101.1250	5.7730	\$1,832 -1.1250 (-\$3,532)

Conforming 30yr Fixed 5.7500 101.1250 6.2600 [Investor Guideline](#)

Clicking on a specific rate will display the Rate Details menu.

Conforming 30yr Fixed Details View Price Story ↗ ×

11 Pricing Adjustments 0 Rate Adjustments 1 APR Compliance

Rate Details ▾

Rate	Final Price	Est. APR	P&I	Credit / Cost	Lock Period	Investor
5.7500	101.5000	5.7730	\$1,832	-1.5000 (-\$4,710)	45	AmerihomeProdLike

LLPA Adjustments 2.6225

[Agency Purchase, FICO/LTV >15 Yrs LLPA](#) -0.8525

Demo LLPA 1.2500

Conforming 30 Winner 2.0000

[Conf: FICO/LTV >15 Yr Term - Purchase LLPA](#) -0.8750

2nd Community No 1.1000

SRP Adjustments 4.9130

Here, users can view details on pricing adjustments, rate adjustments, and the APR.

NOTE The pricing grid is fully adjusted. The pricing adjustments are

displayed for visibility purposes only.

If enabled, users can click on the adjustment rule text to view the full adjustment table. This can be extremely useful in determining how pricing may be impacted by moving into another adjustment tier.

Par Rate Adjustments

[Agency Purchase, FICO/LTV >15 Yrs LLPA](#)

To proceed with the reprice request, select a rate and price combination within a product's grid by placing a check in the box next to the rate. Then click the **Request** button and click **Reprice**.

1 Eligible

0 Ineligible

Near Misses

Product	Rate	Final Price	APOR	
Conforming 30yr Fixed	5.7500	101.1250	6.2600	Investor Guideline
— Rate ▾ Final Price ▾ Est. APR ▾ P&I ▾ Credit / Cost ▾				
☐	5.6250	97.7500	5.8574	\$1,807 2.2500 (\$7,065)
☒	5.7500	101.1250	5.7730	\$1,832 -1.1250

Reprice

Request

Review the details of your request, then click the **Confirm Reprice** button. Your lock desk will then be notified of the request. If the lock desk approves your request, the loan officer will receive a notification email informing them of the decision. The email will also contain a side-by-side comparison showing the fields that were changed.

Are you sure you want to request this reprice?

Current Lock		Lock After Reprice	
Confirmed	Tue Jul 8, 2025 at 2:25PM	Rate Sheet ID	Mon Jul 7, 2025 at 1:44PM
Rate Sheet ID	Mon Jul 7, 2025 at 1:44PM	Product	Conforming 30yr Fixed Summer Special
Product	Conforming 30yr Fixed Summer Special	Loan Term	30 Years
Loan Term	30 Years	Amortization Term	30 Years
Amortization Term	30 Years	Note Rate	6.2500
Note Rate	6.1250	Lock Period	45 Days
Lock Period	45 Days	Lock Expiration	Fri Aug 22, 2025
Lock Expiration	Fri Aug 22, 2025	Final Price	98.7560
Final Price	99.6600	Credit / Cost	1.2440 (\$4,229)
Credit / Cost	0.3400 (\$1,156)		

Confirm Reprice

Remember to exit the loan once you are finished so the changes can be updated in your TPO Connect.

CHAPTER 3

How to Request a Lock Extension

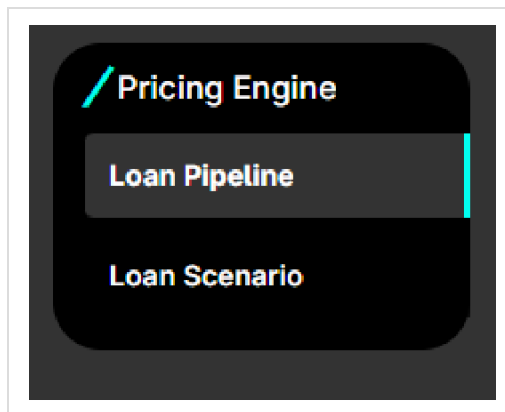
Purpose

This document describes how to request a lock extension to prevent a lock from expiring.

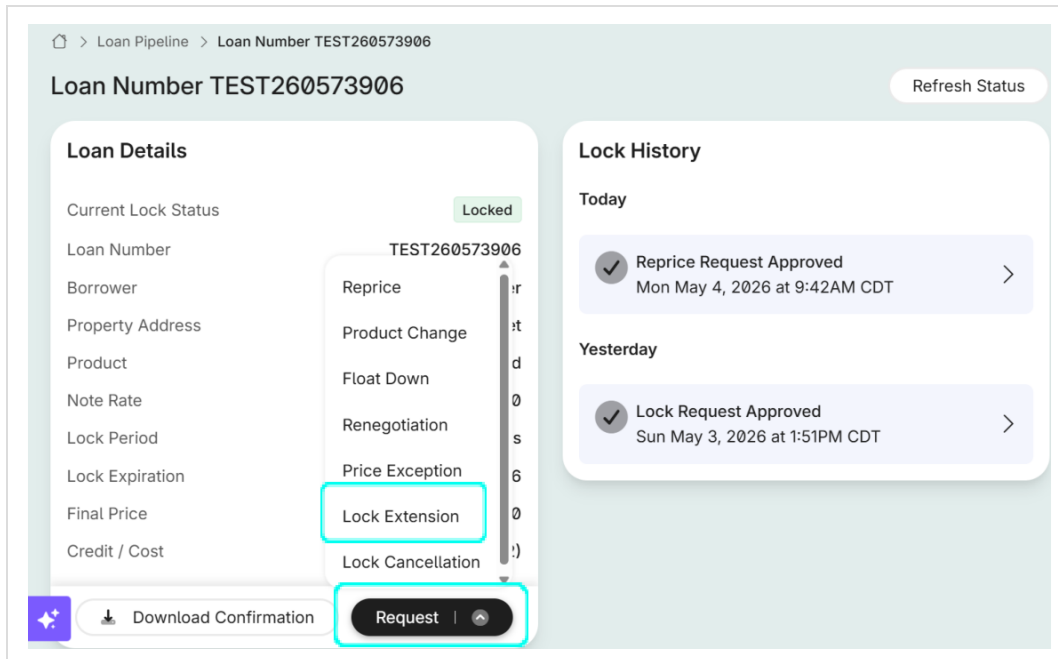
Requesting a Lock Extension

NOTE Loan officers (LOs) cannot submit lock extensions for expired locks. Once a lock has expired, they can only submit a relock request if this option is enabled. See [How to Request a Relock - User Guide](#) for instructions on submitting relocks. Reach out to your lock desk for additional help modifying expired locks.

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When launching Polly from your TPO Connect, you will be automatically directed to the Lock History screen.



Loan Pipeline > Loan Number TEST260573906

Loan Number TEST260573906 Refresh Status

Loan Details

Current Lock Status Locked

Loan Number TEST260573906

Borrower

Property Address

Product

Note Rate

Lock Period

Lock Expiration

Final Price

Credit / Cost

Reprice

Product Change

Float Down

Renegotiation

Price Exception

Lock Extension

Lock Cancellation

Lock History

Today

✓ Reprice Request Approved
Mon May 4, 2026 at 9:42AM CDT

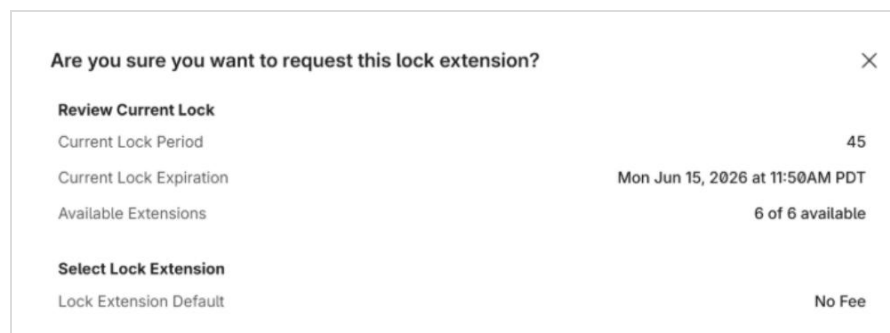
Yesterday

✓ Lock Request Approved
Sun May 3, 2026 at 1:51PM CDT

Download Confirmation **Request**

To begin, click the **Request** button, then select **Lock Extension**.

A lock extension request pop-up page will display current lock details, including the existing expiration date and configured costs policy.



Are you sure you want to request this lock extension? ×

Review Current Lock

Current Lock Period 45

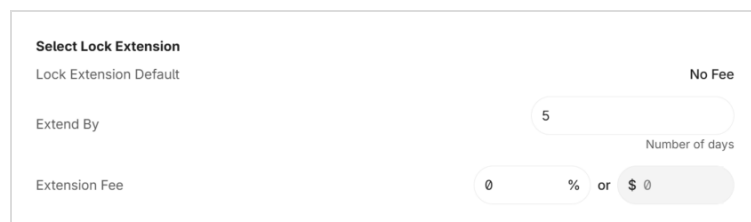
Current Lock Expiration Mon Jun 15, 2026 at 11:50AM PDT

Available Extensions 6 of 6 available

Select Lock Extension

Lock Extension Default No Fee

Users can extend the lock within the allowed configurable range by entering the desired number of days, selecting a pre-configured extension period from the drop-down menu, or by selecting a date from the calendar view.

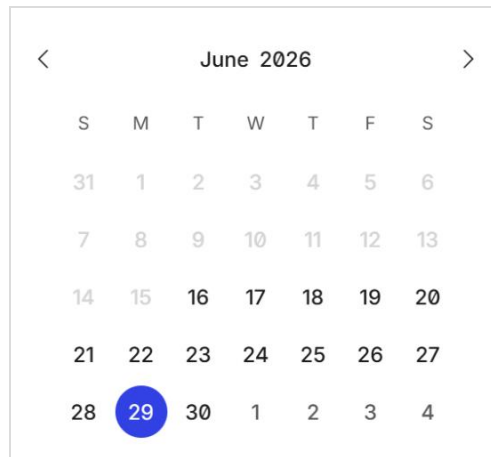


Select Lock Extension

Lock Extension Default No Fee

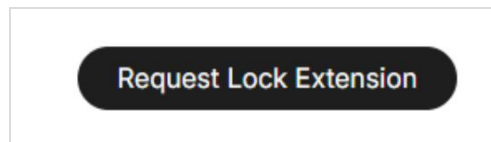
Extend By 5 Number of days

Extension Fee 0 % or \$ 0



NOTE Not all lock extension options may be enabled for your organization.

To proceed, click the **Request Lock Extension** button.

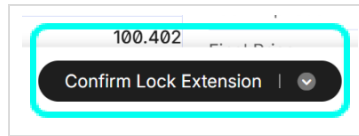


Review the Lock After Extension details section to confirm the new final price and expiration date. Click the **Confirm Lock Extension** button to submit your request.

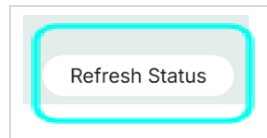
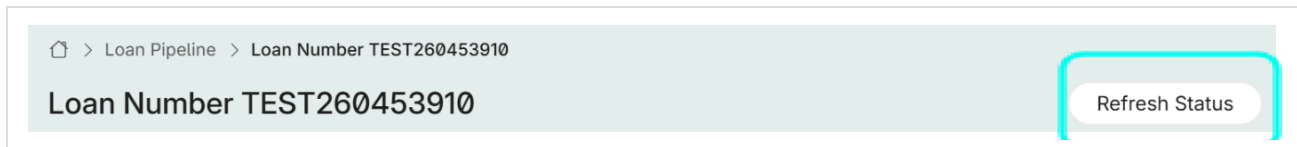
Are you sure you want to request this lock extension?

Current Lock		Lock After Extension	
Confirmed	Fri May 1, 2026 at 11:50AM PDT	Confirmed	--
Rate Sheet ID	Tue Mar 17, 2026 at 9:10AM PDT	Rate Sheet ID	Tue Mar 17, 2026 at 9:10AM PDT
Product	Amerihome Prod Like: FHLMC 30 Year Fixed - Bal <= 85k	Product	Amerihome Prod Like: FHLMC 30 Year Fixed - Bal <= 85k
Loan Term	30 Years	Loan Term	30 Years
Amortization Term	30 Years	Amortization Term	30 Years
Note Rate	6.375	Note Rate	6.375
Lock Period	45 Days	Lock Period	45 Days
Lock Expiration	Mon Jun 15, 2026	Lock Expiration	Mon Jun 29, 2026
Final Price	100.402	Final Price	100.402

Confirm Lock Extension



If your lock desk requires approval, they will receive an email notification. While the request is pending, users can click the **Refresh Status** button to refresh the status.



NOTE To ensure changes are saved in your TPO Connect, be sure to exit the loan

according to your TPO Connect procedures or by clicking back on the Loan Pipeline on the desktop version.

CHAPTER 4

How to Request a Relock

Purpose

This document describes how to request a relock on a canceled or expired loan.

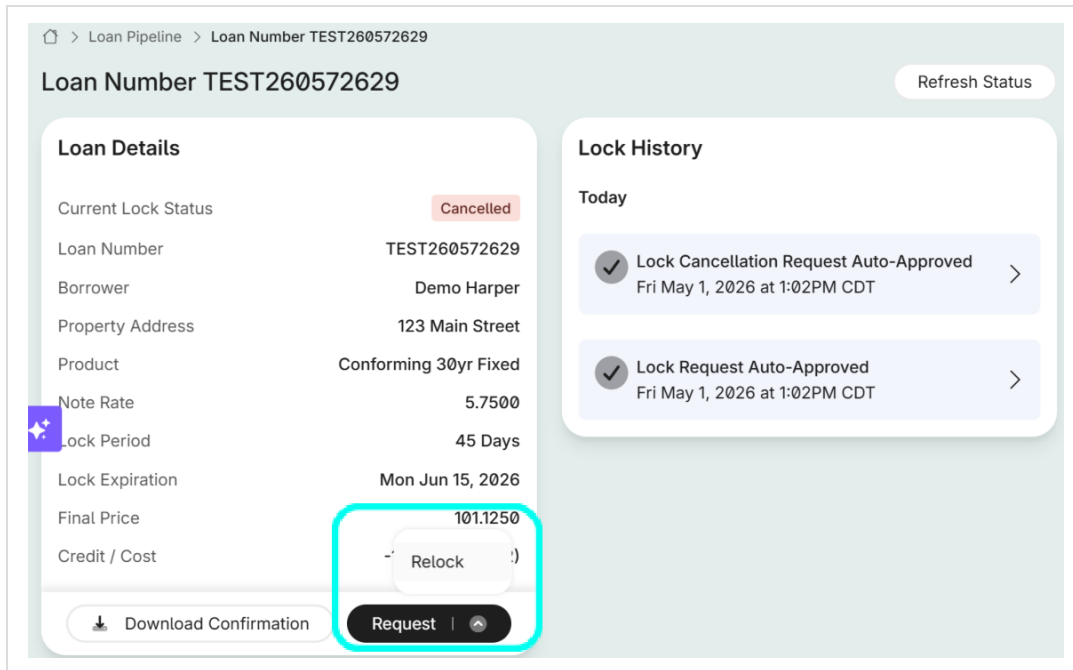
Requesting a Relock

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When launching Polly from your TPO Connect, you will be automatically directed to the Lock History screen.

NOTE The Relock option will only be available if the lock is expired or cancelled.

To begin, click the **Request** button and select Relock.



The screenshot displays the TPO Connect interface for Loan Number TEST260572629. The interface is divided into two main sections: Loan Details and Lock History.

Loan Details:

- Current Lock Status: Cancelled
- Loan Number: TEST260572629
- Borrower: Demo Harper
- Property Address: 123 Main Street
- Product: Conforming 30yr Fixed
- Note Rate: 5.7500
- Lock Period: 45 Days
- Lock Expiration: Mon Jun 15, 2026
- Final Price: 101.1250
- Credit / Cost: - Relock

Lock History:

- Today
 - Lock Cancellation Request Auto-Approved (Fri May 1, 2026 at 1:02PM CDT)
 - Lock Request Auto-Approved (Fri May 1, 2026 at 1:02PM CDT)

At the bottom of the interface, there are two buttons: "Download Confirmation" and "Request". The "Request" button is highlighted with a red box, indicating the next step in the process.

The results of any data changes in your TPO Connect will automatically be evaluated.

Products

Sort By rate: 5.7500 ▾

1 Eligible

0 Ineligible

Near Misses

Product	Rate	Final Price	APOR	
Conforming 30yr Fixed	5.7500	101.1250	6.2600	👁 Investor Guideline

You may also manually apply changes to the loan's details in the static parameter menu.

> Loan Pipeline > Loan Number TEST250793697
 Loan Number TEST250793697

Products

Sort By rate: 6.5000 ▾

1 Eligible

0 Ineligible

Product	Rate	Final Price	APOR	
ABC Mortgage Conf 30 Year Fixed	6.5000	99.9950	6.7500	MI Quote

Pricing >
Filters >
Scenario >
Loan >
 TEST250793697 \$340,000
 LTV 85.00 Purchase
Property >
 123 Main Street TX - Collin
 Single Family Primary
Borrower >
 Harper 30 DTI Ratio
 700 FICO 0 Mo. Reserves
Conventional >
My Organization >

NOTE Some fields may be read-only. These fields can only be edited in your TPO Connect, not in Polly.

After making changes to the loan parameters, click the **Get Pricing** button to update the results.

Get Pricing

To view all rates for a specific product, click anywhere in the product name row.

Product					Rate	Final Price	APOR	
Amerihome Prod Like: FHLMC 10 Year Fixed - Bal > 225k					6.500	100.269	5.680	MI Quote
☐	Rate	Final Price	Est. APR	P&I	Credit / Cost	Lock Period	Investor	
☐	4.750	95.677	5.713	\$4,927	4.323 (\$20,318)	45	AmerihomeProdLike	
☐	4.875	96.059	5.753	\$4,956	3.941 (\$18,522)	45	AmerihomeProdLike	
☐	4.990	96.535	5.761	\$4,982	3.465 (\$16,285)	45	AmerihomeProdLike	
☐	5.000	96.578	5.761	\$4,985	3.422 (\$16,083)	45	AmerihomeProdLike	
☐	5.125	97.044	5.782	\$5,013	2.956 (\$13,893)	45	AmerihomeProdLike	
☐	5.250	97.352	5.838	\$5,042	2.648 (\$12,445)	45	AmerihomeProdLike	
☐	5.375	97.660	5.895	\$5,071	2.340 (\$10,998)	45	AmerihomeProdLike	
☐	5.500	97.858	5.976	\$5,100	2.142 (\$10,067)	45	AmerihomeProdLike	

To proceed with the Relock request, select a product by checking the box next to the rate. Then click the **Request** button and select Relock.

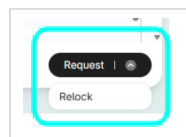
Products

Sort By rate: 6.5000

1 Eligible

Ineligible

Product	Rate	Final Price	APOR	
ABC Mortgage Conf 30 Year Fixed	6.5000	99.9950	6.7500	MI Quote
<				



Review the details of your request, then click the **Confirm Relock** button. If your organization requires lock desk approval, your lock desk will then be notified of the request.

Are you sure you want to request this relock?

Current Lock

Product **ABC Mortgage Conf 30 Year Fixed**

Lock Initiated **Wed Jul 16, 2025 at 3:48PM**

Rate Sheet ID **Tue Jul 15, 2025 at 10:44AM**

Note Rate **6.5000**

Lock Period **45 Days**

Total Lock Period **45 Days**

Lock Expired **--**

Lock Cancelled **Wed Jul 16, 2025 at 4:35PM**

Final Price **99.9950**

Credit / Cost **0.0050 (\$17)**

Lock After Relock

Product **ABC Mortgage Conf 30 Year Fixed**

Relock Initiated **Thu Jul 17, 2025 at 8:56AM**

Rate Sheet ID **Tue Jul 15, 2025 at 10:44AM**

Note Rate **6.6250**

Lock Period **45 Days**

Relock Period **1 Day**

Lock Expiration **Fri Jul 18, 2025 at 8:53AM**

Relock Fee **0.0000 (\$0)**

Final Price **100.3850**

Credit / Cost **-0.3850 (-\$1,309)**

Confirm Relock

Confirm Relock

NOTE To ensure changes are saved in your TPO Connect, be sure to exit the loan

according to your TPO Connect procedures or by clicking back on the Loan Pipeline on the desktop version.

CHAPTER 5

How to Request a Price Exception

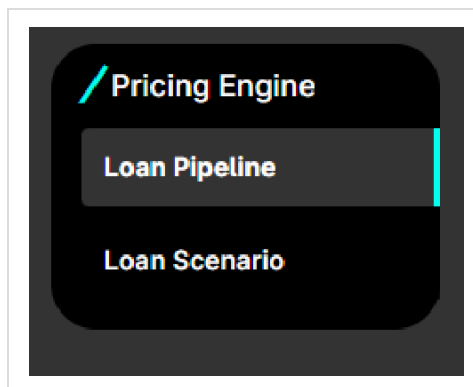
Purpose

This document describes how to request a price exception in the Polly Product and Pricing Engine (PPE).

Price exceptions can be submitted either at the time of the Lock Request or after the initial lock has been approved.

Requesting a Price Exception at Lock Request

Polly is the product, pricing, and eligibility engine (PPE) built into TPO Connect. After the loan application is completed and registered in TPO Connect, open the loan file and launch pricing from there — Polly automatically evaluates product, pricing, and eligibility using the data already entered in the application. Brokers do not log in to Polly separately.



When launching from your TPO Connect, if all required fields are complete, then product, pricing, and eligibility will automatically be evaluated.

NOTE The Polly pricing interface is highly customizable. Your screen may appear different from the screenshots shown in this guide.

Users can edit loan parameters as needed by using the parameter menu on the right side of the screen.

Build Scenario

↶ ↷

↵

Pricing >

Filters >

Loan TEST260573449 >

\$321,000 | LTV 80.25 | Purchase

Property >

OR - Clackamas | Single Family | Primary

Borrower Tester >

750 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional >

My Organization >

Loan Pipeline

Loan Number TEST260573449

Request

Loan Number TEST260573449

Products

Sort By price: 100 ▾

8 Eligible

23 Ineligible

Near Misses

☐	Product	Rate	Final Price	APOR	
☐	Conforming 30yr Fixed	5.8750	100.3750	6.2600	...
☐	Amerihome Prod Like: FNMA 30 Year Fixed - Bal > 300k	6.9900	100.1180	6.2600	...

Build Scenario

↶ ↷

↵

Pricing >

Filters >

Loan TEST260573449 >

\$321,000 | LTV 80.25 | Purchase

Property >

OR - Clackamas | Single Family | Primary

Borrower Tester >

750 FICO | 30 DTI Ratio | 0 Mo. Reserves

Conventional >

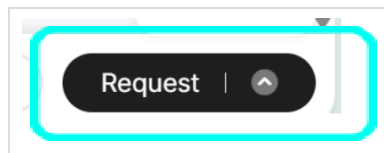
My Organization >

Proceed with the Lock Request by selecting a rate and price combination. Then, click the **Request** button.

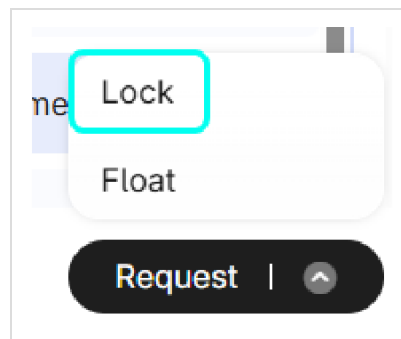
☐	✖ 5.7500	99.7500	5.7961	\$1,873	0.2500 (\$80
☒	✖ 5.8750	100.3750	5.8982	\$1,898	-0.3750 (-\$1,20
☐	✖ 5.9900	101.0000	6.0133	\$1,922	-1.0000 (-\$3,21
☐	✖ 6.0000	101.0000	6.0233	\$1,924	-1.0 Lock
☐	✖ 6.1250	101.3750	6.1485	\$1,950	-1. Float

... Actions

Request | ↑



Next, select the **Lock** option.



Within the Lock Request pop-up menu, click the **Price Exception** toggle to enable. This will expand the display to include the Price Exception request details.

Are you sure you want to request this lock?

Product	Amerihome Prod Like: FHLMC 30 Year Fixed - Bal <= 85k
Loan Term	30 Years
Amortization Term	30 Years
Note Rate	6.375
Lock Period	45 Days
Lock Expiration	Mon Jun 15, 2026
Final Price	100.402
Credit / Cost	-0.402 (-\$1,290)

Price Exception


Confirm Lock |



Are you sure you want to request this lock with price exception?

Price Exception


Available Exceptions
 Unlimited

Exception Amount
 0 % or \$ 0

Type*
 Select...

Reason*
 Select...

Notes
 + Add

0 attached

Confirm Lock With Price Exception |

To streamline the request process, users can enter the exception amount in either % or dollar amounts.

Exception Amount

0.5 %
or
\$
1,700

Select the exception Type and Reason from the drop-down lists.

Branch
Competition

Type *
Reason *

Branch
Competition

To add notes to your request, click the **+Add** button in the Notes row, input your notes in the expanded Notes bar, then click the **Add** button.

Notes
+ Add

Competing against ABC Lending

Cancel
Add

Add

Your organization may require you to upload supporting documentation when requesting a Price Exception. To add attachments, click the **+Add** button in the Attachments row.

An attachments section will then expand, allowing you to drag and drop files from your computer or click on the **Select files** button to upload files from your device.

Attachments
 + Add



Select files or drag and drop here
 Accepted files include .TXT, .PDF, .DOC, .DOCX, .TIF, .JPG, .JPEG, .JPE, .EMF, .XPS, .HTML
 Total file size no more than 100MB

Select files

To finish submitting your Lock Request and Price Exception together, click the **Confirm Lock With Price Exception** button.

Are you sure you want to request this lock with price exception?
 ×

Lock Expiration Tue Sep 2, 2025
 Final Price 99.6600
 Credit / Cost 0.3400 (\$1,156)

Price Exception ✓
 Available Exceptions 3 of 3 available

Exception Amount 0.5 % or \$ 1,700

Type * Branch

Reason * Competition

Notes + Add

Competing against ABC Lending ⓘ
 Requestor

Attachments + Add
 0 attached

Final Price with Price Exception 100.160

Confirm Lock With Price Exception

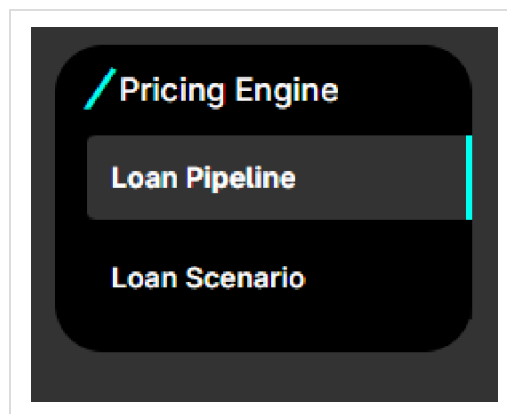
Confirm Lock With Price Exception

Your lock desk will then be notified of the request if the exception amount exceeds any configured auto approval limits.

NOTE It is important to exit the file in both Polly and your TPO Connect so that your lock desk can complete your request.

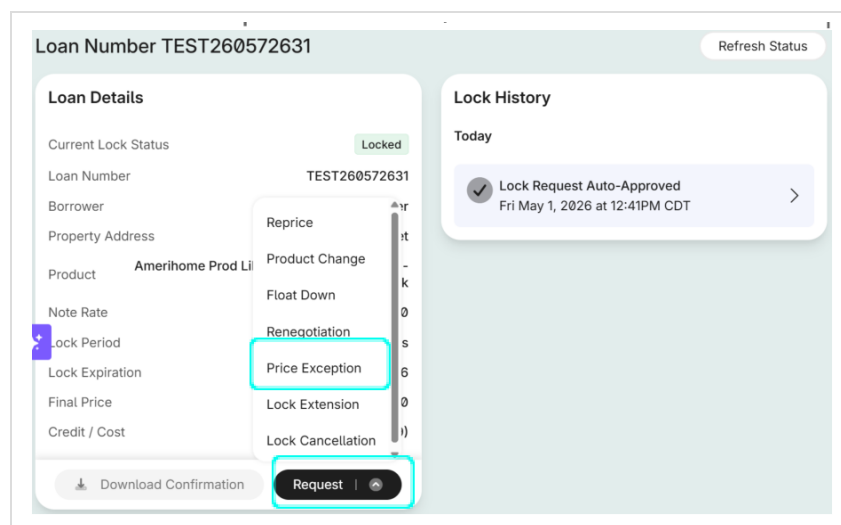
Requesting a Post-Lock Price Exception

Polly is the product, pricing, and eligibility engine (PPE) built into TPO Connect. After the loan application is completed and registered in TPO Connect, open the loan file and launch pricing from there — Polly automatically evaluates product, pricing, and eligibility using the data already entered in the application. Brokers do not log in to Polly separately.



NOTE Any data changes made inside the TPO Connect will automatically update the loan in Polly.

Click the **Request** button, then select Price Exception from the list.



NOTE If you are unable to select the Request button, first try clicking on the Refresh Status button in the top-right corner.

A Price Exception request pop-up menu will display. Here, users can view the current adjustments and complete the details of their request.

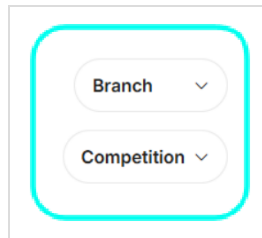
To streamline the request process, users can enter the exception amount in either % or dollar amounts.



Exception Amount

0.5 % or \$ 1,700

Select the exception Type and Reason from the drop-down lists.



Branch ▾

Competition ▾



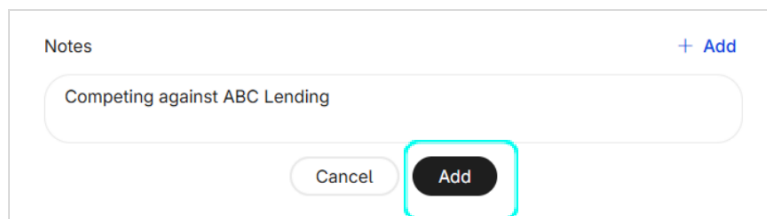
Type *

Reason *

Branch ▾

Competition ▾

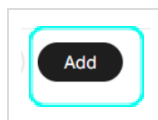
To add notes to your request, click the **+Add** button in the Notes row, input your notes in the expanded Notes bar, then click the **Add** button.



Notes + Add

Competing against ABC Lending

Cancel Add



Add

Your organization may require you to upload supporting documentation when requesting a Price Exception. To add attachments, click the **+Add** button in the Attachments row.

An attachments section will expand, allowing you to drag and drop files from your computer or click on the **Select files** button to upload files from your device.

Attachments
+ Add



Select files or drag and drop here

Accepted files include .TXT, .PDF, .DOC, .DOCX, .TIF, .JPG, .JPEG, .JPE, .EMF, .XPS, .HTML

Total file size no more than 100MB

Select files

= Next, click the **Request Price Exception** button.

Are you sure you want to request this price exception?

Type *
Reason *
Notes
0 attached
Attachments
0 attached
Final Price with Price Exception
101.402
Credit / Cost
-1.402 (-\$4,500)

Branch
Competition
+ Add
+ Add

Request Price Exception

Request Price Exception

Confirm the details of your Price Exception. Then, click the **Confirm Price Exception** button to complete your request.

Are you sure you want to request this price exception?

Current Lock		Lock After Price Exception	
Confirmed	Fri May 1, 2026 at 11:50AM PDT	Available Exceptions	Unlimited
Rate Sheet ID	Tue Mar 17, 2026 at 9:10AM PDT	Exception Amount	1.000 (\$3,210)
Product	Amerihome Prod Like: FHLMC 30 Year Fixed - Bal <= 85k	Type	Branch
Loan Term	30 Years	Reason	Competition
Amortization Term	30 Years	Notes	0 attached
Note Rate	6.375	Attachments	0 attached
Lock Period	45 Days		
Lock Expiration	Mon Jun 15, 2026		
Final Price	100.402	Final Price	101.402

Confirm Price Exception

100.402

Confirm Price Exception

Your lock desk will then be notified of the request if the exception amount exceeds any configured auto approval limits.

NOTE To ensure changes are saved in your TPO Connect, be sure to exit the loan according to your TPO Connect procedures or by clicking back on the Loan Pipeline on the desktop version.

CHAPTER 6

How to Request a Mortgage Insurance Quote

Purpose

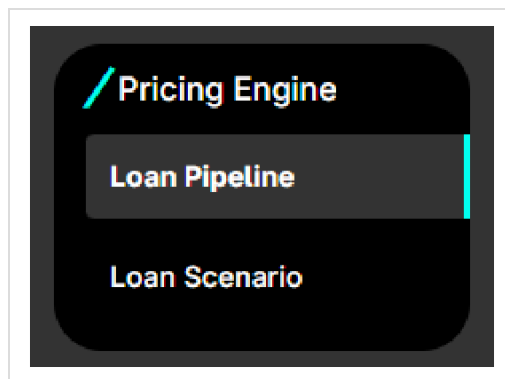
This document describes the workflow for obtaining a Mortgage Insurance (MI) quote within the Polly platform.

Polly leverages sophisticated API technology to empower originators with the ability to quickly receive real-time MI quotes from their providers.

Mortgage Insurance (MI) protects the lenders in the event of default. It is required on Conventional loans where the LTV exceeds 80%, enabling borrowers to purchase a home with less than a 20% down payment. The cost is factored into the borrower's monthly payment or paid upfront, and understanding the options can meaningfully affect a borrower's long-term costs.

How to Request a Mortgage Insurance Quote

Polly is the product, pricing, and eligibility engine (PPE) built into TPO Connect. After the loan application is completed and registered in TPO Connect, open the loan file and launch pricing from there — Polly automatically evaluates product, pricing, and eligibility using the data already entered in the application. Brokers do not log in to Polly separately.



When launching from your TPO Connect, if all required fields are complete, product, pricing, and eligibility will automatically be evaluated.

Eligible products are displayed in the search results view, with ineligible products displayed in a separate tab.

NOTE MI quotes are only available on eligible Conventional products

Begin by clicking anywhere on the product name row for the product for which you wish to obtain an MI quote. This will expand the full rate stack.

Select a rate by checking the box for your desired choice in the checkmark column.

1 Eligible 0 Ineligible Near Misses							
Product					Rate	Final Price	APOR
Amerihome Prod Like: FHLMC Home Possible 30 Year Fixed - Bal > 300k					6.1250	100.3120	6.0200
	Rate	Final Price	Est. APR	P&I	Credit / Cost	Lock Period	Investor
☐	5.7500	98.8080	5.8839	\$1,832	1.1920 (\$3,742)	45	AmerihomeProdLike
☐	5.8750	99.3560	5.9583	\$1,857	0.6440 (\$2,022)	45	AmerihomeProdLike
☐	5.9900	99.8430	6.0280	\$1,880	0.1570 (\$492)	45	AmerihomeProdLike
☐	6.0000	99.8830	6.0343	\$1,882	0.1170 (\$367)	45	AmerihomeProdLike
☒	6.1250	100.3120	6.1485	\$1,907	-0.3120 (-\$979)	45	AmerihomeProdLike

Then click the **ellipsis** button in the top right and select the MI Quote option.

☒	Conforming 30yr Fixed						5.8750	100.5000	6.3200	...
☐	Rate	Final Price	Est. APR	P&I	Credit / Cost	Lock Period	Investor Guidelines			
☐	5.7500	99.8750	5.7845	\$1,896	0.1250 (\$406)	45	MI Quote			
☒	5.8750	100.5000	5.8981	\$1,922	-0.5000 (-\$1,625)	45	AmerihomeProdLike			
☐	5.9900	101.1250	6.0133	\$1,946	-1.1250 (-\$3,656)	45	AmerihomeProdLike			

NOTE Users can select only one rate from which to generate a quote, but once a rate has been selected, all listed rates will update with the quote details.

Next, Polly will open the MI Quote request modal.

MI Quote
×

Loan

Amortization Type
 Fixed

Loan Term Months*
 360

Loan Purpose*
 Purchase

Purchase Price*
 400,000

Property Value
 400,000

Loan Amount*
 350,000

Interests Only Mon...
 0

Balloon Term Months
 0

Origination*
 Correspondent

Relocation Loan
 No

Here, users will need to provide additional details. Fields that are marked with a red asterisk are required fields.

Most fields should auto-populate from your TPO Connect, or default to the most common usage. For the most accurate results, ensure you review the Property Type, Attachment Type, Credit Score, and Housing Expense Ratio % fields.

NOTE Upfront Premium % is only applicable for Split Premium products.

The Coverage Amount field is automatically calculated by Polly based on loan data using the following chart.

Base LTV	Fannie Mae Standard & Freddie Mac HomeOne Coverage		HomeReady & Home Possible Coverage		HFA Charter Coverage
	> 20 Years	≤ 20 Years	> 20 Years	≤ 20 Years	
97% to 95.01%	35%	35%	25%	25%	18%
95% to 90.01%	30%	25%	25%	25%	16%
90% to 85.01%	25%	12%	25%	12%	12%
85% & below	12%	6%	12%	6%	6%

To finish generating the MI Quotes, click the **Get Quotes** button.

Get Quotes

NOTE If the Get Quotes button is grayed-out, then the required fields have not been completed.

After the quote has been requested, the MI Quote results page will display the best execution product at the top.

Here, you can view quotes by mortgage insurance type. The available options will vary based on your organization's setup.

MI Quote

Monthly
Split/Buydown
Single

☐ Vendor	Monthly Premium	MI Rate
☐ National MI	\$39.67	0.14

Borrower-Paid Monthly (BPMI): The most common type; the MI premium is added to the monthly mortgage payment. It can be removed once the borrower builds sufficient equity.

Single-Premium BPMI: A single upfront MI fee is paid without raising the interest rate.

Split-Premium: Part of the MI premium is paid upfront, and the remainder is paid monthly, a hybrid approach.

Lender-Paid (LPMI): The lender covers the cost by building it into a higher interest rate.

Eligible quotes are sorted by the best execution.

For each eligible quote, users can click the **View Quote** button.

MI Quote

Monthly
Split/Buydown
Single

☐ Vendor	Monthly Premium	MI Rate	P&I	P&I + MI	Quote Provider ID
☐ National MI	\$68.00	0.24	\$2,036	\$2,104	M519050045175VHV

View Quote

This opens a new browser window with a PDF version of the MI quote on the vendor's letterhead, which can be downloaded and saved.

If a vendor is not able to provide a quote, the vendor will display in the Disqualified Quotes section at the bottom. Click the vendor's name to expand for an explanation.

Disqualified Quotes

National MI
No MI Quote offered for 1 reason

Split Premium not currently supported for National MI.

To save a quote, click the selection box next to the vendor's name and click the **Apply Quote** button.

[Return to MI Form](#)
×

MI Quote

Monthly Split/Buydown Single

Vendor	Monthly Premium	MI Rate	P&I	P&I + MI	Quote Provider ID	
☒ National MI	\$68.00	0.24	\$2,036	\$2,104	M519050045175VHV	View Quote ↗

Apply Quote

Apply Quote

This will return the user to the product and pricing search results with the P&I+MI field updated.

Products
Sort By price: 100 ▾

11 Eligible 25 Ineligible Near Misses

	Product	Rate	Final Price	APOR	
☐	Conforming 30yr Fixed	5.7500	100.3750	6.2600	...
☐		Rate ▴ ▾	Final Price ▴ ▾	Est. APR ▴ ▾	P&I ▴ ▾ P&I + MI ▴ ▾
☒	5.7500	100.3750	5.9765	\$2,042	\$2,153
☐	5.8750	101.1250	6.1043	\$2,070	\$2,181

... Actions

NOTE Depending on your TPO Connect, the PDF quote may also be written back to your TPO Connect document folder at lock request. Contact your administrator for more information.

CHAPTER 7

Frequently Asked Questions

Is all existing functionality available?

Most of the functionality that exists for loan officers in the legacy Polly platform are available with the updated loan officer experience. Some items are still in development.

Currently Supported Future Enhancement

- Loan Scenario
- Loan Pipeline
- Initial Lock
- Lock Extension
- Reprice
- Initial Lock w/ Price Exception
- Float
- Float w/ Price Exception
- Forced Reprice
- Price Exception
- Product Change
- Relock
- Lock Cancellation
- Non-Standard Loan Terms
- Mortgage Insurance Quotes
- Save/Load Loan Scenarios
- Loan History
- LLPA/Eligibility Grid Access
- Polly AI ([Learn more here](#))
- Pipeline Monitoring
- Rate Alerts-LO Pro
- Investor Guidelines Document Support
- All In Price (*TBD)

Mortgage Coach and Rule Tool-Partner Support (*TBD)

Custom MI Rate Card (*TBD)

Float Downs *Timelines are subject to change.

What Devices are supported?

We evaluate market share and usage trends to identify the most widely used systems for ongoing testing and official support. These systems are continuously tested to ensure compatibility. While other

systems may still work, they are either not explicitly verified or no longer part of our routine testing process.

Operating System Version

- Windows 11
- Mac Tahoe

Browsers

- Chrome
- Safari

Is this just a visual refresh?

No, this is more than just a visual refresh — it's a complete reimagining of the Loan Officer experience. We've enhanced performance, streamlined navigation, and introduced smarter, more intuitive workflows. The result: faster access, less time wasted, and greater clarity for LOs to quickly understand options and make better decisions.

What happens when a non-loan officer user accesses Polly?

Enhanced workflows are currently available only for Loan Officer functionality. Users with expanded roles—such as price exception approvers, lock desk users, or capital markets—will see the legacy interface for non-LO workflows. However, the updated UI will appear when accessing the pipeline or loan scenario menus.

Are there any additional setup steps when adding loan officers to ensure they have access to the new loan officer experience?

No! Once this is enabled for your organization, any new users added will automatically have access to the loan officer experience interface and workflows.