



JOB AID: Quick Pricer

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 08/27/2025

Community Wholesale Lending
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1. Overview

This job aid is intended to guide users on how to use the Quick Pricer feature in PARC. This feature is helpful when you want to price out a quick scenario.

2. Step-by-Step Instructions

1. PARC log in

- Log in to PARC using your assigned credentials
- If you are in need of PARC credentials, please reach out to your Account Executive

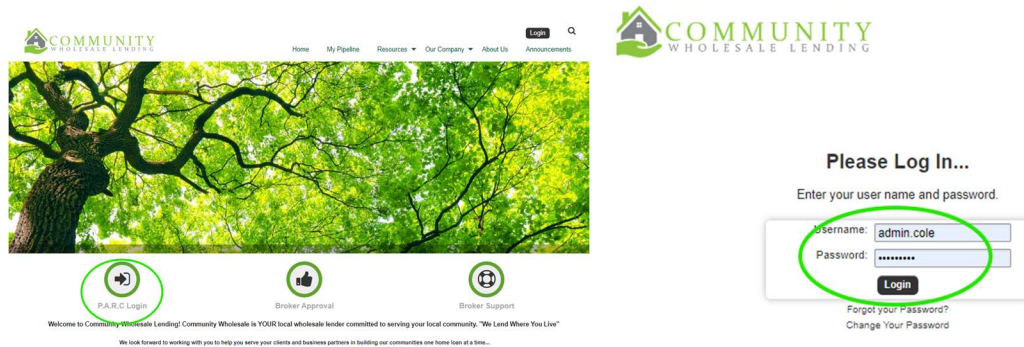


Figure 1. PARC log in

2. Pipeline view

- From the pipeline view page, select quick pricer

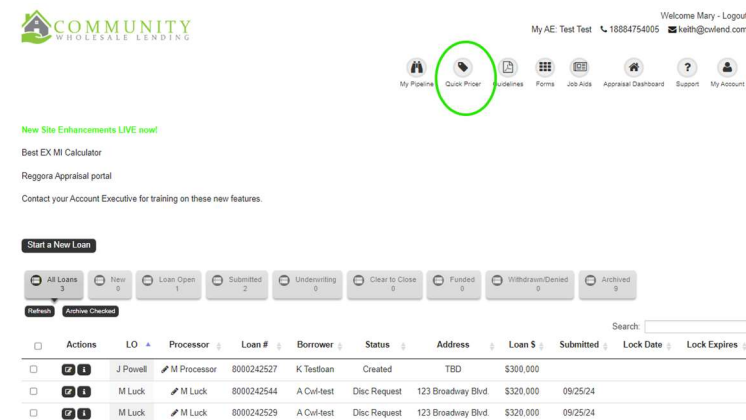


Figure 2. Pipeline view

3. Scenario

-Start New Scenario

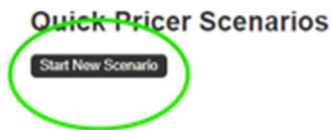


Figure 3. Scenario

4. Scenario Parameters

-complete all fields with a red asterisk (*)

-select get pricing

A screenshot of the 'Quick Pricer' form in the Community Wholesale Lending system. The form is divided into two main sections: 'Loan Scenario' and 'Pricing Details'. The 'Loan Scenario' section contains various input fields for loan parameters, including 'Non-QM', 'Loan type', 'Loan Purpose', 'Lien position', 'Doc type', 'Loan term', 'Amortization', 'Low-Mid PICO', 'Is there a Co-Borrower?', 'DTI', 'Underwriting Result', 'Liquid Asset', 'Waive Escrows', 'Mtg Insurance', 'Monthly MI Payment', 'First Time Homebuyer?', 'Agency Program', 'Combined Monthly Income', 'AMI / Limit', 'Property zip', 'Property state', 'Property city', 'Property type', 'Financed Properties', and 'Occupancy type'. The 'Pricing Details' section shows a summary of costs and cash flow, including '100% of your compensation will be paid by Community Wholesale Lending', '3rd party closing costs', 'Add lender fees', 'Total 3rd party costs', 'Seller or other credits for 3rd party fees', 'Amount available for lender credit', 'Applied lender credit', 'Discount to buy the rate down', 'Lender paid broker comp', 'Base pricing', 'Charge to buy down rate', 'Target price', 'Net target price', 'Summary cash to close', 'Down payment', 'Remaining cash for fees after credits', 'Discount to buy the rate down', 'Total cash to close', and 'Minimum required investment'. At the bottom of the form, there is a 'Look Term' dropdown set to '30 Day' and a 'Get Pricing' button, which is circled in green.

Figure 4. Scenario Parameters

5. Rate selection

-select the desired rate to obtain pricing

Rate	Price	Rebate/ Discount	P&I	MI
30 YR FIXED FNMA CWL				
5.000	94.403	\$16,511	\$1,583.62	61.46
5.125	94.936	\$14,938	\$1,606.24	61.46
5.250	95.825	\$12,316	\$1,629.00	61.46
5.375	96.435	\$10,516	\$1,651.92	61.46
5.499	96.473	\$10,404	\$1,674.79	61.46
5.500	96.999	\$8,852	\$1,674.98	61.46
Select 5.625	97.472	\$7,457	\$1,698.19	61.46
Select 5.750	97.424	\$7,599	\$1,721.54	61.46
Select 5.875	97.926	\$6,118	\$1,745.04	61.46
Select 5.990	98.019	\$5,843	\$1,766.78	61.46
Select 6.000	98.375	\$4,793	\$1,768.67	61.46
Select 6.125	98.754	\$3,675	\$1,792.45	61.46
Select 6.250	98.450	\$4,572	\$1,816.37	61.46
Select 6.375	98.912	\$3,209	\$1,840.42	61.46
Select 6.499	98.962	\$3,062	\$1,864.41	61.46

Pricing Snapshot

Program Name: 30 YR FIXED FNMA CWL
Comp Source: LenderPaid
Lock Term: 30 Day
P&I Payment: 1,745.04
Lender Fee Buyout: No
Borrower discount: \$6118

	Rate	Price
Base	5.875	99.176

Adjustments	Rate	Price
PUR. TERM > 15 YR: SCORE >= 720-739, LTV > 80, LTV <= 85	0.000	-1.250

	Rate	Price
Final	5.875	97.926

Final Price: The pricing engine compares the adjusted price after
LLPAs/adjustments and caps at the Max Price allowable per program.
LPC (if applicable) is then deducted to calculate the Final Price.

Figure 5. Rate Selection

5. Saving your scenario

-to save your scenario, select the disk at the top of the screen

Quick Pricer

Loan Scenario -- Select --

Mortgage Information

Non-QM ☒ No ☐ Yes

Loan type * Conventional

Loan Purpose * Purchase

Lien position ☒ First ☐ Second

Doc type * Full

Loan term 30 Year

Amortization ☒ Fixed ☐ ARM

Low-Mid FICO 720

Is there a Co-Borrower? ☒ No ☐ Yes

DTI 38.00

Underswriting Result DU Approve/Eligible

Liquid Asset 3500

Waive Escrows ☒ No ☐ Yes

Mtg insurance Borrower Paid Mon...

Monthly MI Payment \$39.33 (NMI) MI

First Time Homebuyer? ☐ No ☒ Yes

Agency Program N/A

Combined Monthly Income 8500

AMI / Limit: 104.62% / \$97500

Channel * Wholesale

Comp source Lender Paid

My comp plan: BP: 2,000
Min: 1,000
Max: 20,000

Lender fee buyout ☒ No
☐ Yes (Fee bought-out)

Purchase price 350000

Est. value 350000

Loan amount 295000

Sub Financing 0

LTV 84.286

CLTV 84.286

Pricing De

10

L4

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3. Support

Need help? Contact parcsupport@cwlend.com