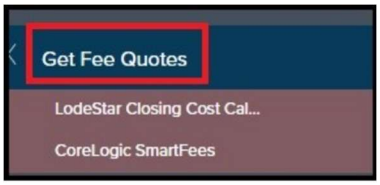
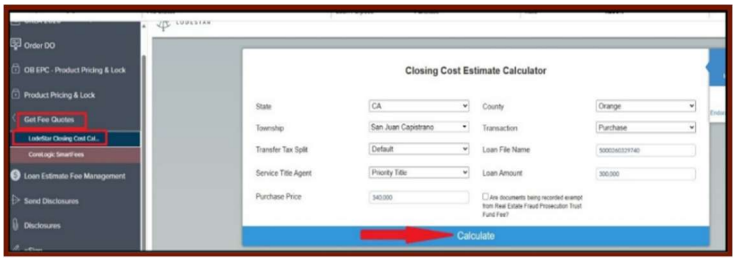
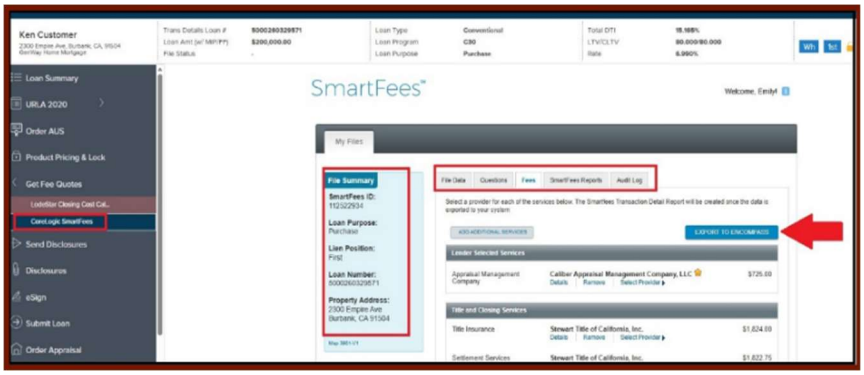
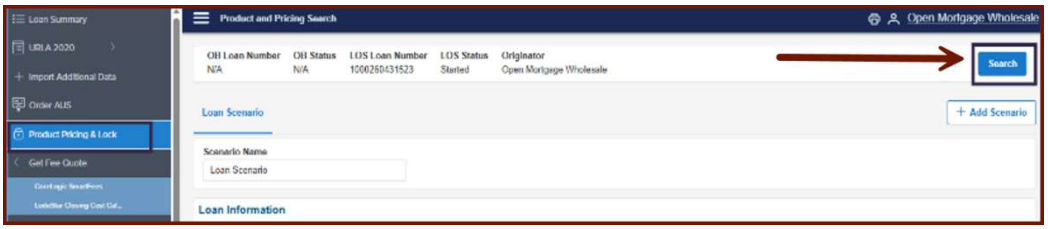
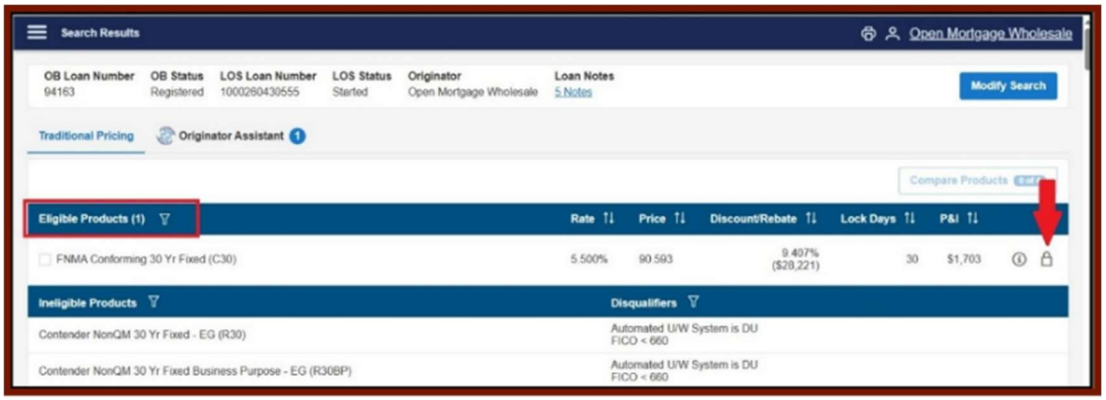
ARENA PORTAL: GET FEE QUOTE, PRODUCT, PRICING AND LOCK

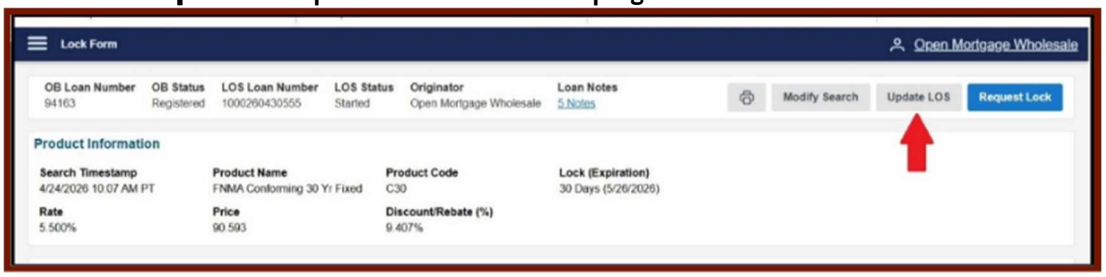
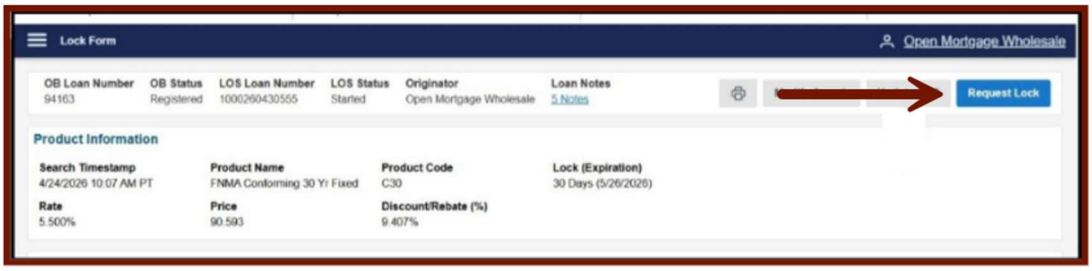
Purpose: This job aid explains how to price a loan, select an eligible product, obtain fee quotes, and complete product selection or locking in the Arena Portal. It outlines how to verify loan information, run the product and pricing engine, and push selected products and fees.

DESCRIPTION	STEP / ACTION

GENERAL FEE QUOTE PROCESS	1. Click **Get Fee Quotes**.
	2. Choose **one** of the title fee options.
	  ○ **LodeStar Closing Cost Calculator**
	  ○ **CoreLogic SmartFees**
	3. After choosing one of the title fee options and following the steps below, navigate to the **Loan Estimate** page.
	 

FEE QUOTE OPTIONS	**<u>LodeStar Closing Cost Calculator</u>** 1. **Verify:** Property information, Loan amount, State, Transfer tax details, and Additional deeds or documents 2. Click **Calculate**: Fees will load into the **Loan Estimate Fee Management** page.  **<u>CoreLogic SmartFees</u>** 1. **Verify:** Property information, Loan purpose, and Lien position 2. Confirm all required fees are included or add fees for additional deeds or affidavits as needed. 3. Click **Export to Encompass**: Fees will load into the **Loan Estimate Fee Management** page. 

DESCRIPTION	STEP / ACTION
ACCESS PRODUCT, PRICING AND LOCK	1. Click the **Product, Pricing & Lock** link to run loan eligibility through the product and pricing engine. 2. Before pricing, verify all loan information displayed on the screen. All fields are editable.
PRICE THE LOAN	1. Review and update pricing fields as needed, including: ○ **Automated UW System** ▪ If set to *Not Specified*, the system will still run. ○ **Expanded Guidelines** ▪ Used for **Non-QM** loans; select the appropriate guideline type. 2. Click **Search to Price**. ○ Eligible loan products will be displayed based on the loan information entered. ○ If any products are **ineligible**, the system will display the reason. 
SELECT A LOAN PRODUCT (WITHOUT LOCKING)	1. Review the list of eligible products. 2. Modify search criteria if needed, then click **Search** again. 3. Select the desired loan product by clicking the **lock icon/checkmark**. ○ Selecting a product does **not** mean the loan is locked. ○ This step allows you to select pricing so you can **disclose the loan**. 

	4. Click **Update LOS** to register the selected product. • This action sets the loan program and represents a **float**. • The **loan program** will now appear in the loan file. • The **top bar** will update with the selected program.  5. Review the confirmation message stating **Loan Update successfully submitted,** then click **OK**.
REQUEST A LOCK (OPTIONAL)	1. If you are ready to lock the loan, click **Request Lock**. **Best Practice:** Complete product and pricing first, select an eligible loan program, continue through loan registration and fee setup, then return to **Product, Pricing & Lock** to reprice and complete the lock before submitting the loan.