

B.O.L.T. TRAINING

Lesson 09 - Pricing A Loan



In This Training We Will Discuss

- Pricing A Loan
- Generating A Loan Comparison



Pricing A Loan

Status and Agents

Status

Current Status: Loan Open Status Date: 12/18/2018 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Loan Open Registered Funded

12/18/2018

Agents

Assigned Agents in *TPO LQB Testing

Loan Officer re-assign	Processor assign
Name: Matthew Baker	Name:
Email: matthew.baker@mwfinc.com	Email:
Phone: (909) 793-1500	Phone:

Assigned Agents in Mountain West Financial, Inc.

Processor Underwriter Lender Account Executive

LIVE CHAT

1. Within a loan, click “Pricing”.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest: 60 months

Application #1

Property & Loan Info

Property Information

Street Address

Zip Code

State

County

City

In Rural Area?

Property Use

Has Non-Occupant Co-Borrower?

Property Type

Results Filter

Term

Amortization Type

Product Type

Payment Type

Advanced Filter Options

Alert Messages


Credit has not been ordered for Application #1. Please order credit for more accurate results.

Missing required data on "Property & Loan Info" tab. Please complete in order to price.

- In the Property & Loan Info section, complete all required fields (indicated by a red "x").

Mountain West Financial, Inc. - B.O.L.T. Training - Lesson 09 - Pricing A Loan

01-JAN-19




Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 

Disclosures

E-docs

Conditions (0)

Order Services

Loan Information

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type Full Document

Appraised Value \$300,000.00

Sales Price \$300,000.00

Down Payment 20.000% \$60,000.00

1st Lien 80.000% \$240,000.00

2nd Financing? ☒ No ☐ Yes

Rate Lock Period 30 days

Rate Lock Expiration Date:
1/16/2019 (Assumes a 30-day lock.)

Other Information

Loan Originator is Paid By ☒ Lender ☐ Borrower

Lender Fee Buyout Requested? No

Expected AUS Response DU Approve/Eligible

Number of Financed Properties 1 [explain](#)

Prior Sales Date mm/dd/yyyy [explain](#)

Conv Loan PMI Type No MI

Is UFMIP/FF Financed? ☒ Yes

Override Auto-Calculated UFMIP/FF? ☐ Yes

LIVE CHAT

3. In the Property & Loan Info section, complete any additional fields that pertain to the loan.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest: 60 months

Application #1

Property & Loan Info

Property Information

Street Address

1209 Nevada Street

Zip Code

92374

State

CA

County

San Bernardino

City

Redlands

In Rural Area?

Yes

Property Use

Primary Residence

Has Non-Occupant Co-Borrower?

Yes

Property Type

SFR

Structure Type

Detached

Results Filter

Term

10 Year

15 Year

20 Year

25 Year

30 Year

Other

Amortization Type

Fixed

3 Year ARM

5 Year ARM

7 Year ARM

10 Year ARM

Other

Product Type

Conventional

HomeReady

Home Possible

FHA

VA

USDA

Payment Type

P&I

I/O

Advanced Filter Options

Alert Messages

Credit has not been ordered for Application #1. Please order credit for more accurate results.

4. Click "Application #1".

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO	Submit to DU (Seamless)
Run Scenario in DU	Submit to LPA (Seamless)
Submit to LPA	
No Pinned Results to Compare	

Horizon of borrower interest: months ([explain](#))

Application #1 ✖ **Property & Loan Info**

[Remove this application](#)
[Add New 1003 Application](#)

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN ✖

E-mail

Citizenship

LIVE CHAT

Results Filter

Term

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

☐ Other

Amortization Type

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☒ HomeReady

☒ Home Possible

☒ FHA

☐ VA

☐ US

Payment Type

☒ P&I ☒ I/O

[Advanced Filter Options](#)

Alert Messages

- Credit has not been ordered for Application #1. Please order credit for more accurate results.
- Missing required data on "Application #1" tab. Please complete in order to price.

5. In the Application #1 section, complete all required fields (indicated by a red “x”).

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest:

60

months

([explain](#))

Application #1

Property & Loan Info

Remove this application

Add New 1003 Application

Applicant Info

First Name

ALICE

Middle Name

Last Name

FIRSTIMER

Suffix

SSN

991-91-9991

E-mail

alice.firstimer@mwfinc.com

Citizenship

US Citizen

LIVE CHAT

Results Filter

Term

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

☐ Other

Amortization Type

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☒ HomeReady

☒ Home Possible

☒ FHA

☐ VA

☐ US

Payment Type

☒ P&I

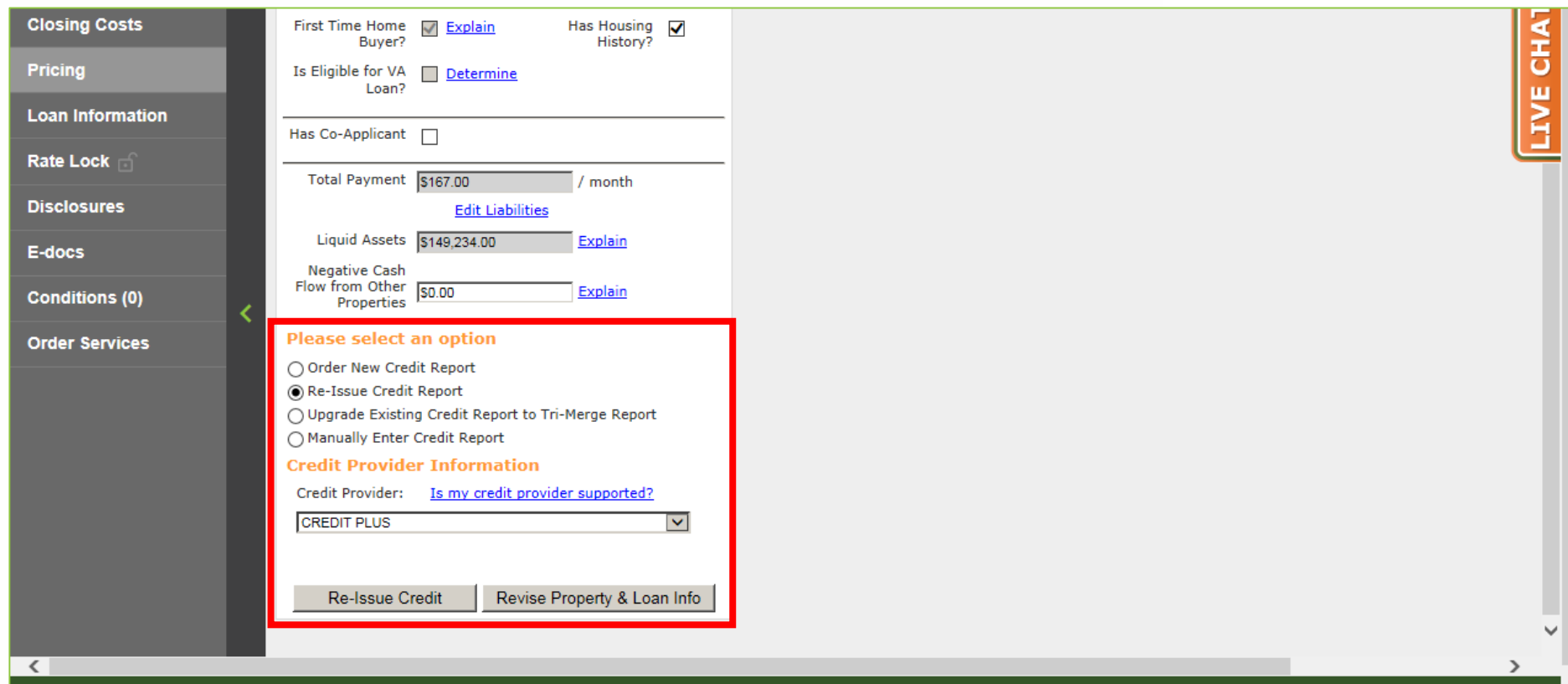
☒ I/O

Advanced Filter Options

Alert Messages

Credit has not been ordered for Application #1. Please order credit for more accurate results.

6. In the Application #1 section, complete any additional fields that pertain to the loan.



The screenshot shows a loan application interface. On the left is a sidebar with navigation links: Closing Costs, Pricing, Loan Information, Rate Lock, Disclosures, E-docs, Conditions (0), and Order Services. The main content area is titled 'Application #1' and contains several sections. The 'Credit' section is highlighted with a red box and contains the following text:

Please select an option

- ☐ Order New Credit Report
- ☒ Re-Issue Credit Report
- ☐ Upgrade Existing Credit Report to Tri-Merge Report
- ☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

CREDIT PLUS

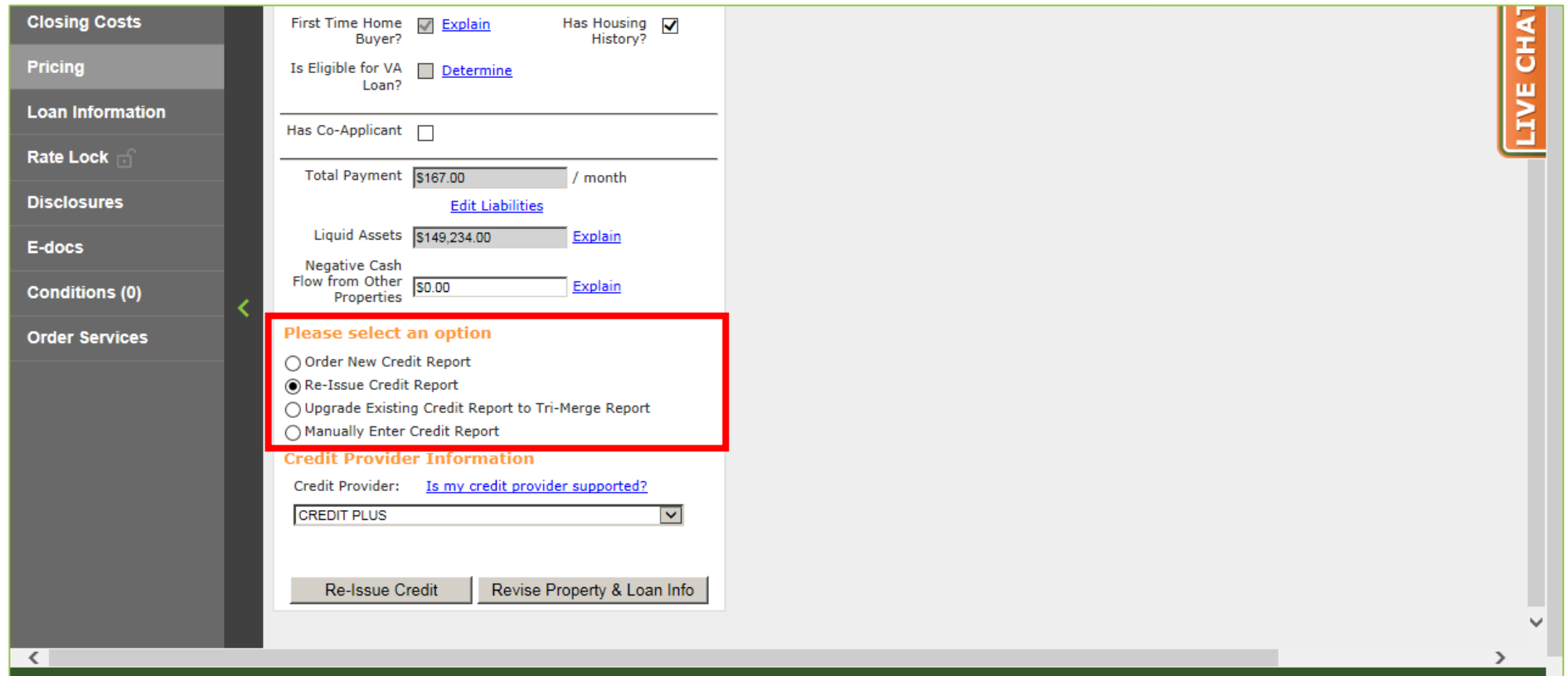
At the bottom of the red box are two buttons: 'Re-Issue Credit' and 'Revise Property & Loan Info'.

Other visible fields in the 'Application #1' section include:

- First Time Home Buyer? ☒ [Explain](#)
- Has Housing History? ☒
- Is Eligible for VA Loan? ☐ [Determine](#)
- Has Co-Applicant ☐
- Total Payment: \$167.00 / month [Edit Liabilities](#)
- Liquid Assets: \$149,234.00 [Explain](#)
- Negative Cash Flow from Other Properties: \$0.00 [Explain](#)

A 'LIVE CHAT' button is visible in the top right corner.

7. In the Application #1 section, scroll down to the Credit section.



The screenshot shows a web-based loan pricing application. On the left is a dark sidebar with a menu containing: Closing Costs, Pricing, Loan Information, Rate Lock, Disclosures, E-docs, Conditions (0), and Order Services. The main content area is white and contains several sections. At the top, there are checkboxes for 'First Time Home Buyer?' (checked) and 'Has Housing History?' (checked), each with an 'Explain' link. Below this is a checkbox for 'Is Eligible for VA Loan?' with a 'Determine' link. A horizontal line separates this from the 'Has Co-Applicant' checkbox. Another horizontal line follows. The 'Total Payment' is shown as '\$167.00 / month' with an 'Edit Liabilities' link. Below that, 'Liquid Assets' is '\$149,234.00' with an 'Explain' link. 'Negative Cash Flow from Other Properties' is '\$0.00' with an 'Explain' link. A red rectangular box highlights a section titled 'Please select an option' in orange text. This section contains four radio button options: 'Order New Credit Report', 'Re-Issue Credit Report' (which is selected), 'Upgrade Existing Credit Report to Tri-Merge Report', and 'Manually Enter Credit Report'. Below this box is a section titled 'Credit Provider Information' in orange. It includes a 'Credit Provider:' label, a link 'Is my credit provider supported?', and a dropdown menu currently showing 'CREDIT PLUS'. At the bottom of the form are two buttons: 'Re-Issue Credit' and 'Revise Property & Loan Info'. On the far right edge of the application window, there is a vertical orange button labeled 'LIVE CHAT'.

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

First Time Home Buyer? ☒ [Explain](#) Has Housing History? ☒

Is Eligible for VA Loan? ☐ [Determine](#)

Has Co-Applicant ☐

Total Payment / month [Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

Please select an option

☐ Order New Credit Report

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report


☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

LIVE CHAT


8. Click either “Order New Credit Report”, “Re-Issue Credit Report” or “Upgrade Existing Credit Report to Tri-Merge Report”.



Closing Costs

Pricing

Loan Information

Rate Lock 

Disclosures

E-docs

Conditions (0)

Order Services

First Time Home Buyer? ☒ [Explain](#)

Has Housing History? ☒

Is Eligible for VA Loan? ☐ [Determine](#)

Has Co-Applicant ☐

Total Payment / month
[Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

Please select an option

☐ Order New Credit Report

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

Re-Issue Credit

Revise Property & Loan Info

LIVE CHAT

9. Select the Credit Provider.

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

First Time Home Buyer? ☒ [Explain](#) Has Housing History? ☒

Is Eligible for VA Loan? ☐ [Determine](#)

Has Co-Applicant ☐

Total Payment / month [Edit Liabilities](#)

Liquid Assets [Explain](#)

Negative Cash Flow from Other Properties [Explain](#)

Please select an option

☐ Order New Credit Report

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

Credit Provider: [Is my credit provider supported?](#)

Re-Issue Credit **Revise Property & Loan Info**

LIVE CHAT

10. Click either “Order Credit”, “Re-Issue Credit” or “Upgrade Credit” (Based on Step 8).

Credit Report

To proceed, please answer the following questions:

Credit Provider Information

File ID ✖ [Where is the file # on the credit report?](#)

Instant View Password ✖ [What is an Instant View Password?](#)

11. A window will appear, asking for various information, dependent upon Credit Provider. Enter required information.

Credit Report

To proceed, please answer the following questions:

Credit Provider Information

File ID [Where is the file # on the credit report?](#)

Instant View Password [What is an Instant View Password?](#)

LIVE CHAT

12. Click either “Order Credit”, “Re-Issue Credit” or “Upgrade Credit” (Based on Step 8).

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest: 60 months [\(explain\)](#)

Application #1

Application #2

Property & Loan Info

Remove this application

Add New 1003 Application

Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship US Citizen

LIVE CHAT

Results Filter

Term

☐ 10 Year
 ☐ 15 Year
 ☐ 20 Year

Amortization Type

☐ 25 Year
 ☒ 30 Year
 ☐ Other

Product Type

☒ Fixed
 ☐ 3 Year ARM
 ☐ 5 Year ARM
 ☐ 7 Year ARM
 ☐ 10 Year ARM
 ☐ Other
 ☒ Conventional
 ☒ HomeReady
 ☒ Home Possible
 ☐ FHA
 ☐ VA
 ☐ US

Payment Type

☒ P&I
 ☒ I/O

[Advanced Filter Options](#)

Alert Messages

- Credit has not been ordered for Application #1. Please order credit for more accurate results.
- Credit has not been ordered for Application #2. Please order credit for more accurate results.
- Missing required data on "Application #2" tab. Please complete in order to price.

13. Repeat Steps 4 through 12 for additional Applications, if applicable.

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Results Filter

<u>Term</u>	<u>Amortization Type</u>	<u>Product Type</u>
<input type="checkbox"/> 10 Year	<input checked="" type="checkbox"/> Fixed	<input checked="" type="checkbox"/> Conventional
<input type="checkbox"/> 15 Year	<input type="checkbox"/> 3 Year ARM	<input checked="" type="checkbox"/> HomeReady
<input type="checkbox"/> 20 Year	<input type="checkbox"/> 5 Year ARM	<input checked="" type="checkbox"/> Home Possible
<input type="checkbox"/> 25 Year	<input type="checkbox"/> 7 Year ARM	<input checked="" type="checkbox"/> FHA
<input checked="" type="checkbox"/> 30 Year	<input type="checkbox"/> 10 Year ARM	<input type="checkbox"/> VA
<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> USDA

Payment Type

☒ P&I ☒ I/O

[Advanced Filter Options](#)

Alert Messages

- Credit has not been ordered for Application #1. Please order credit for more accurate results.

Price

Number of Programs: 80

14. In the Results Filter section, select the filters that will be applied to the loan.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Submit to DU (Seamless)

Submit to LPA (Seamless)

LPA

to Compare

60 months [\(explain\)](#)

info

Street

State CA

no

in

ence

Results Filter

Term

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

☐ Other

Payment Type

☒ P&I

☒ I/O

Amortization Type

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☒ HomeReady

☒ Home Possible

☒ FHA

☐ VA

☐ USDA

Price

Number of Programs: 80

Alert Messages

Credit has not been ordered for Application #1. Please order credit for more accurate results.

LIVE CHAT

15. Click “Price”.

State CA

Pin in

ence

6.00 [calculate](#)

ated title cost.
quoted by
/realtor.

\$60,000.00

\$240,000.00

es

Eligible Loan Programs

Rates shown in red are expire

* - The costs displayed are the borrower's non-financed settlement charge
** - exceeds the MAX DTI / No Incom

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED NONCONFORMING										
pin register request lock	5.625	1.000	1,125.00	28.546	5.771	✖	\$7,221.00	\$66,696.00	41.8	NF30GIO - NON-QM FIXE...
pin register request lock	5.500	1.330	1,100.00	28.319	5.672	✖	\$8,000.50	\$67,475.50	41.7	NF30GIO - NON-QM FIXE...
+ pin register request lock	5.375	1.000	1,343.93	24.226	5.536	✖	\$7,196.00	\$66,671.00	50.0	NF30G - NON-QM FIXED...
+ pin register request lock	5.250	1.330	1,325.29	23.977	5.440	✖	\$7,975.50	\$67,450.50	50.1	NF30G - NON-QM FIXED...
+ pin register request lock	5.125	1.760	1,306.77	23.730	5.353	✖	\$8,995.00	\$68,470.00	50.0	NF30G - NON-QM FIXED...
pin register request lock	5.000	2.198	1,288.37	23.485	5.267	✖	\$10,033.70	\$69,508.70	50.0	NF30G - NON-QM FIXED...
pin register request lock	4.875	2.635	1,270.10	23.241	5.180	✖	\$11,070.00	\$70,545.00	49.9	NF30G - NON-QM FIXED...
- 30 YR FIXED FHA										
+ pin register request lock	6.375	-4.080	1,523.49	28.742	7.235	!	(\$4,000.09)	\$55,424.91	47.1	FF30 - FHA FIXED 30YR
+ pin register request lock	6.250	-3.796	1,503.58	28.476	7.107	!	(\$3,319.10)	\$56,105.90	47.3	FF30 - FHA FIXED 30YR
+ pin register request lock	6.125	-3.354	1,483.78	28.212	6.978	!	(\$2,252.29)	\$57,172.71	47.2	FF30 - FHA FIXED 30YR
+ pin register request lock	6.000	-3.071	1,464.10	27.949	6.849	!	(\$1,573.74)	\$57,851.26	47.3	FF30 - FHA FIXED 30YR
+ pin register request lock	5.875	-2.756	1,444.54	27.688	6.720	!	(\$817.06)	\$58,607.94	47.4	FF30 - FHA FIXED 30YR
+ pin register request lock	5.750	-2.964	1,425.08	27.429	6.591	✓	(\$1,337.54)	\$58,087.46	48.2	FF30 - FHA FIXED 30YR

LIVE CHAT

If Desired Results Are Displayed

16-A. Look under “Eligible Loan Programs” for available Programs and Rates.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

[pin](#) [register](#) [request](#) [lock](#)

[pin](#) [register](#) [request](#) [lock](#)

4.625

2.364

1,233.93

22.759

4.947

\$12,164.60

\$71,539.60

50.4

CF30DHSEI - CONF FIXE...

4.500

2.611

1,216.04

22.521

4.842

\$12,744.90

\$72,119.90

50.6

CF30DHSEI - CONF FIXE...

Ineligible Loan Programs

RATE

POINTS

PAYMENT

DTI

APR

QM

CLOSING COSTS

CASH TO CLOSE

RESERVE MONTHS

+ 30 YR FIXED FHA BOND

+ 30 YR FIXED NONCONFORMING

+ 30 YR FIXED FHA

+ 30 YR FIXED CONFORMING

+ 30 YR FIXED HOMEReady

+ 30 YR FIXED FHA 2-1 BUYDOWN

+ 30 YR FIXED FHA EEM

+ 30 YR FIXED CONVENTIONAL BOND

+ 30 YR FIXED CONFORMING 2-1 BUYDOWN

+ 30 YR FIXED HOME POSSIBLE

+ 30 YR FIXED FHA203H

LIVE CHAT

If Desired Results Are Not Displayed

16-B. Look under “Ineligible Loan Programs” to display reasons why Programs are Ineligible. Expand each section by clicking the “+” sign.



Generating A Loan Comparison

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest: 60 months [explain](#)

Application #1 Property & Loan Info

Property Information

Street Address

1209 Nevada Street

Zip Code

92374

State

CA

County

San Bernardino

City

Redlands

In Rural Area?

☐ Yes [explain](#)

Property Use

Primary Residence

Has Non-Occupant Co-Borrower?

☐ Yes

Property Type

SFR

Structure Type

Detached

New Construction?

☐ Yes

Additional Monthly Housing Expenses

\$306.00 [calculate](#)

Owner's Title Insurance

☒ Use estimated title cost.

Results Filter

Term

☐ 10 Year
 ☐ 15 Year
 ☐ 20 Year
 ☐ 25 Year
 ☒ 30 Year
 ☐ Other

Amortization Type

☒ Fixed
 ☐ 3 Year ARM
 ☐ 5 Year ARM
 ☐ 7 Year ARM
 ☐ 10 Year ARM
 ☐ Other

Product Type

☒ Conventional
 ☐ HomeReady
 ☐ Home Possible
 ☐ US

Payment Type

☒ P&I
 ☒ I/O

[Advanced Filter Options](#)

Alert Messages

• Credit has not been ordered for Application #1. Please order credit for more accurate results.

Eligible Loan Programs

* - The costs displayed are the borrower's

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE
- 30 YR FIXED NONCONFORMING								
pin register request lock	5.625	1.000	1,125.00	28.546	5.771	✖	\$7,221.00	\$66,696.00
pin register request lock	5.500	1.330	1,100.00	28.319	5.672	✖	\$8,000.50	\$67,475.50
+ pin register request lock	5.375	1.000	1,343.93	24.226	5.536	✖	\$7,196.00	\$66,671.00
+ pin register request lock	5.250	1.330	1,325.29	23.977	5.440	✖	\$7,975.50	\$67,450.50
+ pin register request lock	5.125	1.760	1,306.77	23.730	5.353	✖	\$8,995.00	\$68,470.00

LIVE CHAT

- Click “Pin” for each Program/Rate wanting to be compared.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

Compare (2) Pinned Results

Horizon of borrower interest:

60

months

(explain)

Application #1

Property & Loan Info

Property Information

Street Address

1209 Nevada Street

Zip Code

92374

State

CA

County

San Bernardino

City

Redlands

In Rural Area?

☐ Yes

(explain)

Property Use

Primary Residence

Has Non-Occupant Co-Borrower?

☐ Yes

Property Type

SFR

Structure Type

Detached

New Construction?

☐ Yes

Additional Monthly Housing Expenses

\$306.00

(calculate)

Owner's Title Insurance

☒ Use estimated title cost.

Results Filter

Term

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

☐ Other

Amortization Type

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☒ HomeReady

☒ Home Possible

☐ US

Payment Type

☒ P&I

☒ I/O

Advanced Filter Options

Alert Messages

Credit has not been ordered for Application #1. Please order credit for more accurate results.

Eligible Loan Programs

* - The costs displayed are the borrower's

** -

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	
- 30 YR FIXED NONCONFORMING									
pin register request lock	5.625	1.000	1,125.00	28.546	5.771	✖	\$7,221.00	\$66,696.00	
pin register request lock	5.500	1.330	1,100.00	28.319	5.672	✖	\$8,000.50	\$67,475.50	
+ pin register request lock	5.375	1.000	1,343.93	24.226	5.536	✖	\$7,196.00	\$66,671.00	
+ pin register request lock	5.250	1.330	1,325.29	23.977	5.440	✖	\$7,975.50	\$67,450.50	
+ pin register request lock	5.125	1.760	1,306.77	23.730	5.353	✖	\$8,995.00	\$68,470.00	

LIVE CHAT

2. Click “Compare (X) Pinned Results”.

Originated By:
Matthew Baker, NMLS# 00000
1209 Nevada Street, Redlands, CA 92374
Tel: (909) 793-1500, Email: matthew.baker@mwfinc.com



Purchase Loan Comparison Report - Page 1 of 2

[Next Page](#)

Borrowers:
ALICE FIRSTIMER, Email: alice.firstimer@mwfinc.com

Report Generated: 12/18/2018 11:51:43 AM PST

[Send Report To Borrowers](#)

Loan Program	NF30G - NON-QM FIXED 30YR GALTON 001 Discard Pin	NF30G - NON-QM FIXED 30YR GALTON 002 Discard Pin
PIN#		
Property Description	SFR, Detached 1209 Nevada Street Redlands, 92374	SFR, Detached 1209 Nevada Street Redlands, 92374
Purchase Price	\$300,000.00	\$300,000.00
Down Payment		
Percent	20.000%	20.000%
Dollars	\$60,000.00	\$60,000.00
1st Lien		
Percent	80.000%	80.000%
Dollars	\$240,000.00	\$240,000.00
Rate	4.875% register / lock rate?	5.000% register / lock rate?
Impound Taxes & Insurance?	Yes	Yes
Monthly Payment		
Principal & Interest	\$1,270.10	\$1,288.37
Property Taxes	\$250.00	\$250.00
Hazard Insurance	\$56.00	\$56.00
Mortgage Insurance	\$0.00	\$0.00
HOA Fee	\$0.00	\$0.00

3. Click "Send Report to Borrowers" to send the report to the Borrower(s) or yourself.



THANK YOU FOR VIEWING

For further B.O.L.T. Training, please visit <https://www.mwfwholesale.com>