22W-013

Attention: Valued Broker Partners January 31, 2022

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: Improvement in Government FICO LLPAs

Great news! Improving market conditions mean better pricing for your borrowers. Effective Tuesday, February 1st the following new FICO LLPAs will apply for FHA, VA, and USDA loans.

	Previous	New
FICO: 640-659	1.000	.500
FICO: 660-679	.750	.250
FICO: 700-719	0.000	(.125)

Please reference our rate sheet or pricing engine for the current adjustments for your specific scenario. We look forward to continuing to provide you with competitive pricing and turn times now and in the future.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332.

Author: Capital Markets