

B.O.L.T. TRAINING

Pricing an AZ Home Plus Loan

by **Mountain West Financial, Inc.**





In This Training We Will Discuss

Pricing an AZ Home Plus Loan



Status and Agents

Status

Current Status: Registered Status Date: 4/25/2018 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Loan Open → **Registered** → Doc Check → Funded

4/25/2018 4/25/2018

Agents

Assigned Agents in *MWF Test

Loan Officer re-assign	Processor assign
Name: Noah Rodriguez	Name:
Email: <input type="text"/>	Email:
om	Phone:
Phone: (909) 793-1500	

Assigned Agents in Mountain West Financial, Inc.

Processor	Underwriter	Lender Account Executive
-----------	-------------	--------------------------

1. Within a loan, click “Pricing”.



Home **BOLT** Product Matrix/Guidelines Bulletins Rates Education Services Contact

Pipeline Loan Number: 1000040154 Borrower Name: Andy America Loan Amount: \$422,383.00 Property Address: CA Loan Type: Conventional Credit Score: 655

PIPELINE

Status and Agents
Application Information
Closing Costs
Pricing
Loan Information
Rate Lock
Disclosures
E-docs
Conditions (2)
Order Services

Pricing

Run Scenario in DO	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**

Property Information

Street Address

Zip Code State

County

City

In Rural Area? ☐ Yes [explain](#)

Property Use

Has Non-Occupant Co-Borrower? ☐ Yes

Property Type

Results Filter

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

[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.

LIVE CHAT

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



Disclosures

E-docs

Conditions (2)

Order Services

Doc Type

Full Document

Appraised Value

\$469,367.00

Sales Price

\$469,367.00

Down Payment

2.553%

\$11,984.00

1st Lien

89.989%

\$422,383.00

2nd Financing?

☐ No ☒ Yes

2nd Financing Type

☒ Closed-end ☐ HELOC

2nd Financing is New?

☒ [explain](#)

2nd Financing

7.457%

\$35,000.00

CLTV

97.447%

Rate Lock Period

30

days

Rate Lock Expiration Date:

6/5/2018 (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 ☒ No

Override Auto-Calculated UFMIP/FF?

☐ Yes ☒ No

PHA UFMIP

1.750%

VA Funding Fee

0.000%

LIVE CHAT

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



Pipeline

Loan Number:

1000040154

Borrower Name:

Andy America

Loan Amount:

\$422,383.00

Property Address:

CA

Loan Type:

Conventional

Credit Score:

655

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Pricing

Run Scenario in DO

Submit to LPA (Seamless)

Run Scenario in DU

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest:

60 months

([explain](#))

Property & Loan Info

Property Information

Street Address

TBD

Zip Code

92407

State

CA

County

San Bernardino

City

San Bernardino

In Rural Area?

☐ Yes

([explain](#))

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
 ☐ FHA
 ☐ HomeReady
 ☐ Home Possible
 ☐ VA
 ☐ USDA

Advanced Filter Options

Alert Messages

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

LIVE CHAT

4. Click "Application #1".

Mountain West Financial, Inc.

12/29/2020

6

Pipeline

Loan Number:

1000040154

Borrower Name:

Andy America

Loan Amount:

\$422,383.00

Property Address:

CA

Loan Type:

Conventional

Credit Score:

655

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Pricing

Run Scenario in DO

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

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship

Monthly Income

test@test.com

US Citizen

Self Employed?

Results Filter

Term

Amortization Type

Product Type

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

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

☒ Conventional
 ☐ FHA
 ☐ HomeReady
 ☐ Home Possible
 ☐ VA
 ☐ USDA

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.

Total income for this file is currently \$0.00.


LIVE CHAT

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



Pricing

Loan Information

Rate Lock 

Disclosures

E-docs

Conditions (2)

Order Services

Co-Applicant Info

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship

Monthly Income Self Employed? ☐

[Explain](#)

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

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

Credit Scores XP: TU: EF:

Total Payment / month

[Edit Liabilities](#)

Liquid Assets [Explain](#)

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

Please select an option

☐ Order New Credit Report

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



Order Services

[Explain](#)

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

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

Credit Scores XP: TU: EF:

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?](#)

LIV

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



Order Services

Monthly Income: [Explain](#) Self-Employed: ☐

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

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

Credit Scores XP: TU: EF:

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?](#)

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



Disclosures
E-docs
Conditions (2)
Order Services

Last Name
America
Suffix
SSN
500-60-2222
E-mail
test@test.com
Citizenship
US Citizen
Monthly Income
\$0.00
Self Employed?
First Time Home Buyer?
Has Housing History?
Is Eligible for VA Loan?
Credit Scores
XP: 740 TU: 0 EF: 0
Total Payment
\$812.00 / month
Liquid Assets
\$85,000.00
Negative Cash
CREDIT PROVIDER LIST
CISCO CREDIT
CLEAR CHOICE CREDIT
COASTAL CREDIT
CREDCO (001)
CREDCO (DIRECT)
CREDIT AMERICA
CREDIT BUREAU OF SAN LUIS OBISPO (191)
CREDIT BUREAU SERVICES
CREDIT COMMUNICATIONS, INC.
CREDIT DATA INFORMATION
CREDIT INFORMATION RESEARCH (055)
CREDIT INFORMATION SYSTEMS
CREDIT LINK
CREDIT MASTERS
CREDIT ON LINE

LIVE CHAT

9. Select the Credit Provider.



Order Services

Monthly Income: [Explain](#) Self-Employed? ☐

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

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

Credit Scores: XP: TU: EF:

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**

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



Disclosures

E-docs

Conditions (2)

Order Services

File ID Where is the file # on the credit report?

Instant View Password What is an Instant View Password?

Re-Issue Credit Close

LIVE CHAT

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First

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C

To

L

Ne

Flow

Please

☐ Or

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

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




The screenshot shows a web application interface for credit reports. On the left is a dark sidebar with navigation links: "Disclosures", "E-docs", "Conditions (2)", and "Order Services". The main content area has a form with two input fields: "File ID" (with placeholder "Enter your File ID") and "Instant View Password" (with placeholder "*****"). To the right of these fields are two blue links: "[Where is the file # on the credit report?](#)" and "[What is an Instant View Password?](#)". Below the password field, a red rectangle highlights the "Re-Issue Credit" button, with a "Close" button next to it. A mouse cursor is positioned over the "Re-Issue Credit" button. On the far right, there is a vertical orange button labeled "LIVE CHAT". Below the main form area, there are radio button options: "Or", "Re-Issue Credit Report" (which is selected), "Upgrade Existing Credit Report to Tri-Merge Report", and "Manually Enter Credit Report". At the bottom of the form area, the text "Credit Provider Information" is visible in orange.

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



Home **BOLT** Product Matrix/Guidelines Bulletins Rates Education Services Contact

Pipeline Loan Number: 1000040154 Borrower Name: Andy America Loan Amount: \$422,383.00 Property Address: TBD, San Bernardino, CA 92407 Loan Type: Conventional Credit Score: 655 


Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 

Disclosures

E-docs

Conditions (2)

Order Services


Pricing

Run Scenario in DO Run Scenario in DU

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 ID #

Results Filter

Term

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

Amortization Type

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

Product Type

☒ Conventional ☐ FHA ☐ HomeReady ☐ VA ☐ Home Possible ☐ USDA

[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.



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Run Scenario in DU

Submit to LPA

Results to Compare

Test: 60 months (explain)

Loan Info

Add New 1003 Application

333

t.com

en

00

Self Employed?

Has Housing History?

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

Advanced Filter Options

Alert Messages

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

Price

Number of Programs: 55

LIVE CHAT

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



Applications (1) Property & Loan Info PML Options

Property Information

Street Address: 1573 lassen street
 Zip Code: 85002 State: AZ
 County: Maricopa
 City: Phoenix
 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: \$472.43 [calculate](#)
 Owner's Title Insurance: ☒ Use estimated title cost. ☐ Use cost quoted by borrower/realtor.

Loan Information

Is Renovation Loan? ☐ Yes
 Impound? ☒ Yes
 Doc Type: Full Document
 Appraised Value: \$339,000.00
 Sales Price: \$339,000.00
 Down Payment: 7.440% \$25,220.00
 1st Lien: 90.561% \$7,000.00
 2nd Financing? ☐ No ☒ Yes
 2nd Financing Type: ☒ Closed-end ☐ HELOC
 2nd Financing is New? ☒ [explain](#)
 2nd Financing: 2.000% \$6,780.00
 CLTV: 92.561%

Number of Pinned Results to Compare : 0 Generate Comparison Report

First Lien Results

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

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
+ 30 YR FIXED CONFORMING										
- 30 YR FIXED CONVENTIONAL BOND										
+	price 2nd lien	4.750	0.000	1,601.46	**51.613	5.777	\$12,500.14	\$24,138.70	80.6	CF30ADOHHP5% - CO...
+	price 2nd lien	4.250	0.000	1,510.26	**49.670	5.226	\$12,500.14	\$24,138.70	83.7	CF30ADOHHP4% - CO...
+	price 2nd lien	4.000	0.000	1,465.66	**48.720	4.947	\$12,500.14	\$24,138.70	85.4	CF30ADOHHP3% - CO...
+ 30 YR FIXED FHA										
+ 30 YR FIXED FHA BOND										
+ 30 YR FIXED FHA203H										
Ineligible Loan Programs										
	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
+ 30 YR FIXED CONVENTIONAL BOND STD MI										
+ 30 YR FIXED CONVENTIONAL BOND										
+ 30 YR FIXED CONFORMING 2-1 BUYDOWN										
+ 30 YR FIXED CONFORMING PATH										
+ 30 YR FIXED HOMESTYLE ENERGY IMPROVEMENTS										
+ 30 YR FIXED CONFORMING										

Make sure to select the 2nd financing radio button

00-A. Once this is selected you will input the 2nd Financing percentage / loan amount which will allow the pricing engine to recognize there is a 2nd lien on this transaction.



[WHY MWF](#)[BOLT](#)[LOAN PRODUCTS](#)[GROW YOUR BUSINESS](#)[CONTACT](#)[BROKER APPROVAL](#)[Pipeline](#)Loan Number:
1000055355Borrower Name:
Eric TestingtonLoan Amount:
\$327,135.00DTI:
46.623%LTV:
96.500%CLTV:
100.000%HCLTV:
100.000%Property Address:
1573 lassen street, Addison, TX 75001Loan Type:
FHACredit Score:
703[Status and Agents](#)[Application Information](#)[Closing Costs](#)[Pricing](#)[Loan Information](#)[Rate Lock](#)[Disclosures](#)[E-docs](#)

Pricing

[Run Scenario in DO](#)[Submit to DU \(Seamless\)](#)[Run Scenario in DU](#)[Submit to LPA \(Seamless\)](#)

No Pinned Results to Compare

Horizon of borrower interest: months [\(explain\)](#)[Application #1](#)[Property & Loan Info](#)[Property Information](#)

Results Filter

Term

☐ 10 Year☐ 25 Year☐ 15 Year☒ 30 Year☐ 20 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](#)[Price](#)

Number of Programs: 194

[LIVE CHAT](#)

15. Click "Price".



Applications (1)

Property & Loan Info

PML Options

Property Information

Street Address

1573 lassen street

Zip Code

85002

State

AZ

County

Maricopa

City

Phoenix

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

\$472.43 [calculate](#)

Owner's Title Insurance

☒ Use estimated title cost.
☐ Use cost quoted by borrower/realtor.

Loan Information

Is Renovation Loan?

☐ Yes

Impound?

☒ Yes

Doc Type

Full Document

Appraised Value

\$339,000.00

Sales Price

\$339,000.00

Down Payment

7.440%

\$25,220.00

1st Lien

90.561%

\$307,000.00

2nd Financing?

☐ No ☒ Yes

2nd Financing Type

☒ Closed-end ☐ HELOC

2nd Financing is New?

☒ [explain](#)

2nd Financing

2.000%

\$6,780.00

CLTV

92.561%

Number of Pinned Results to Compare : 0

[Generate Comparison Report](#)

First Lien Results

Rates shown in red are expiring

* - The costs displayed are the borrower's non-financed settlement charges

** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
+ 30 YR FIXED CONFORMING										
- 30 YR FIXED CONVENTIONAL BOND										
+	price 2nd lien	4.750	0.000	1,601.46	**51.613	5.777	\$12,500.14	\$24,138.70	80.6	CF30ADOHHP5% - CO...
+	price 2nd lien	4.250	0.000	1,510.26	**49.670	5.226	\$12,500.14	\$24,138.70	83.7	CF30ADOHHP4% - CO...
+	price 2nd lien	4.000	0.000	1,465.66	**48.720	4.947	\$12,500.14	\$24,138.70	85.4	CF30ADOHHP3% - CO...
+ 30 YR FIXED FHA										
+ 30 YR FIXED FHA BOND										
+ 30 YR FIXED FHA203H										
Ineligible Loan Programs										
	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
+ 30 YR FIXED CONVENTIONAL BOND STD MI										
+ 30 YR FIXED CONVENTIONAL BOND										
+ 30 YR FIXED CONFORMING 2-1 BUYDOWN										
+ 30 YR FIXED CONFORMING PATH										
+ 30 YR FIXED HOMESTYLE ENERGY IMPROVEMENTS										
+ 30 YR FIXED CONFORMING										

If Desired Results Are Displayed

16-A. Look under “Eligible Loan Programs” for available AZ Home Plus Program and Rates.



Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

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

Application #1 Property & Loan Info

Property Information

Street Address

Zip Code State

County

City

In Rural Area? ☐ Yes [explain](#)

Property Use

Has Non-Occupant Co-Borrower? ☐ Yes

Property Type

Structure Type

New Construction? ☐ Yes

Additional Monthly Housing Expenses [calculate](#)

Owner's Title Insurance ☒ Use estimated title cost.
☐ Use cost quoted by borrower/realtor.

Loan Information

Is Renovation Loan? ☐ Yes

Impound? ☒ Yes

Doc Type

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.

First Lien Results

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
back to 1st lien	3.500	0.000	1,468.98	46.728	4.275		\$13,748.54	(\$482.90)	100.0	CF30CHFAPPS - CONF FIXED 30Y...

Second Lien Results

[If seller or other lender provides 2nd financing, click here to submit.](#) * - The costs displayed are the borrower's non-financed settlement charges.
** - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED ZERO INTEREST PROGRAM										
pin register lock rate	0.000	0.000	32.96	46.835	0.000		\$1,566.24	\$6,658.20	96.7	CHFAZPS - CHFA ZERO-PERCENT...

Ineligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
No Ineligible Programs										

LIVE CHAT

Click on Price 2nd Lien

00-A. This will take you to then next screen to select the AZ Home Plus second.



Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

horizon of borrower interest:

60

months (explain)

Applications (1)

Property & Loan Info

PML Options

Property Information

Street Address

1573 lassen street

Zip Code

85002

State

AZ

County

Maricopa

City

Phoenix

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

\$472.43

calculate

Owner's Title Insurance

☒ Use estimated title cost.
 ☐ Use cost quoted by borrower/realtor.

Loan Information

Is Renovation Loan?

☐ Yes

Impound?

☒ Yes

Doc Type

Full Document

Appraised Value

\$339,000.00

Alert Messages

• Credit has not been ordered for Application: Testington, Eric. Please order credit for more accurate results.

Loan Program Results (194 Programs)

Number of Pinned Results to Compare : 0

Generate Comparison Report

First Lien Results

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
back to 1st lien	4.750	0.000	1,601.46	**51.613	5.777	✖	\$12,500.14	\$24,138.70	80.6	CF30AD0HHP5% - CO...

Loan Program Results (194 Programs)

Number of Pinned Results to Compare : 0

Generate Comparison Report

Second Lien Results

Rates shown in red are expired
 * - The costs displayed are the borrower's non-financed settlement charges.
 ** - exceeds the MAX DTI / No Income

If seller or other lender provides 2nd financing, click here to submit.

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
- 30 YR FIXED ZERO INTEREST PROGRAM										
pin register lock rate	0.000	0.000	18.83	48.788	0.000	✖	\$1,416.24	\$30,777.44	82.4	HPZPS - HOME PLUS Z...

Ineligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
--	------	--------	---------	-----	-----	----	---------------	---------------	----------------	--

Click register on the 2nd Lien Program

00-A. Clicking Register on the 2nd lien program AZ Home Plus 2nd will register the file with the first and second loan numbers in BOLT.



Applications (1) | Property & Loan Info | PML Options

Property Information

Street Address: 1573 lassen street
 Zip Code: 85002 State: AZ
 County: Maricopa
 City: Phoenix
 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: \$472.43 [calculate](#)
 Owner's Title Insurance: ☒ Use estimated title cost. ☐ Use cost quoted by borrower/realtor.

Loan Information

Is Renovation Loan? ☐ Yes
 Impound? ☒ Yes
 Doc Type: Full Document
 Appraised Value: \$339,000.00
 Sales Price: \$339,000.00
 Down Payment: -1.500% (\$5,085.00)
 1st Lien: 96.500% \$327,135.00
 2nd Financing? ☐ No ☒ Yes
 2nd Financing Type: ☒ Closed-end ☐ HELOC
 2nd Financing is New? ☒ [explain](#)
 2nd Financing CLTV: 5.000% \$16,950.00
 Community / Affordable Second? ☐
 Rate Lock Period: 60 days
 Rate Lock Expiration Date:

First Lien Results

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

Rates shown in red are expire

No Eligible Programs

Ineligible Loan Programs

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
+ 30 YR FIXED CONFORMING									
+ 30 YR FIXED CONVENTIONAL BOND STD MI									
- 30 YR FIXED CONVENTIONAL BOND									
CF30ADOHHP0% - CONF FIXED 30YR ADOH HOME PLUS FHLMC 0% DPA									
*** 30 DAY LOCK DAYS ONLY * SUB-FINANCING NOT ALLOWED									
price 2nd lien	2.875	0.000	1,357.26	**45.956	3.785		\$12,751.83	(\$5,914.61)	101.7
CF30ADOHHP0% - CO.									
CF30ADOHHP3% - CONF FIXED 30YR ADOH HOME PLUS FHLMC 3% DPA									
*** 30 DAY LOCK DAYS ONLY									
price 2nd lien	4.000	0.000	1,561.79	**50.313	5.014		\$12,751.83	(\$5,914.61)	92.9
CF30ADOHHP3% - CO.									
CF30ADOHHP3% - CONF FIXED 30YR ADOH HOME PLUS FNMA 3% DPA									
*** 30 DAY LOCK DAYS ONLY									
price 2nd lien	4.000	0.000	1,561.79	**50.313	5.014		\$12,751.83	(\$5,914.61)	92.9
CF30ADOHHP3% - CO.									
CF30ADOHHP4% - CONF FIXED 30YR ADOH HOME PLUS FHLMC 4% DPA									
*** 30 DAY LOCK DAYS ONLY									
price 2nd lien	4.250	0.000	1,609.31	**51.326	5.287		\$12,751.83	(\$5,914.61)	91.0
CF30ADOHHP4% - CO.									
CF30ADOHHP4% - CONF FIXED 30YR ADOH HOME PLUS FNMA 4% DPA									
*** 30 DAY LOCK DAYS ONLY									
price 2nd lien	4.250	0.000	1,609.31	**51.326	5.287		\$12,751.83	(\$5,914.61)	91.0
CF30ADOHHP4% - CO.									
CF30ADOHHP5% - CONF FIXED 30YR ADOH HOME PLUS FHLMC 5% DPA									
*** 30 DAY LOCK DAYS ONLY									
price 2nd lien	4.750	0.000	1,706.49	**53.395	5.831		\$12,751.83	(\$5,914.61)	87.5
CF30ADOHHP5% - CO.									

If Desired Results Are Not Displayed

16-B. Click “Display Ineligible Loan Programs” to display reasons why Programs are Ineligible.



THANK YOU!
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