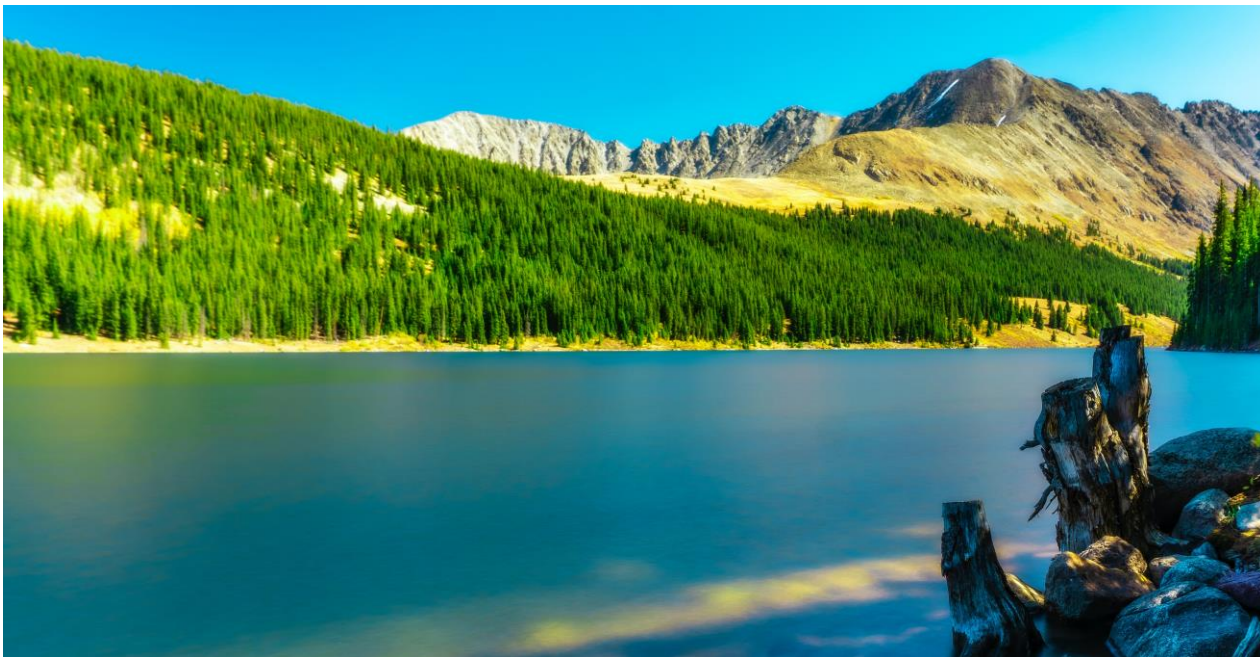


# B.O.L.T. TRAINING

Lesson 09 - Pricing A CHFA Loan

by **Mountain West Financial, Inc.**

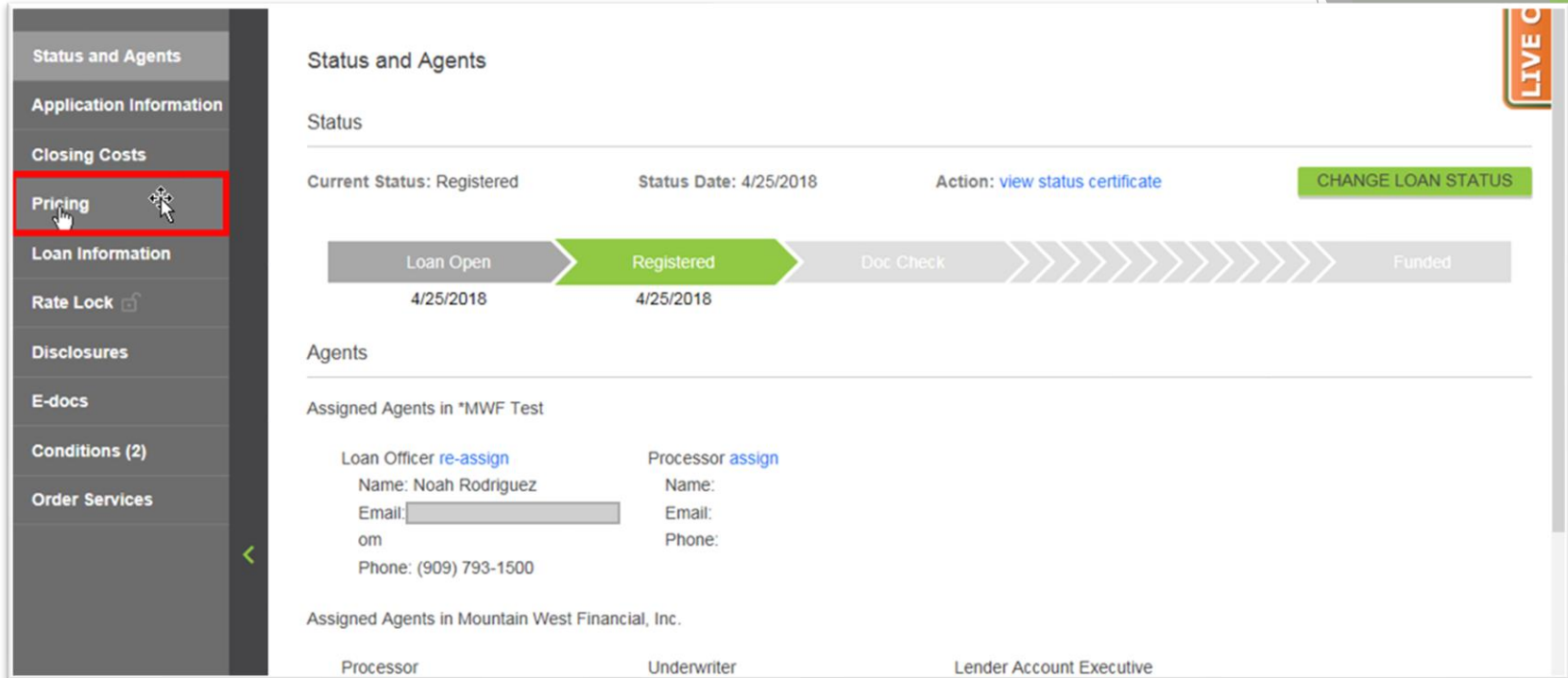




## In This Training We Will Discuss

### Pricing a CHFA Loan





The screenshot displays the 'Status and Agents' section of a loan application. The left sidebar contains a menu with the following items: Status and Agents, Application Information, Closing Costs, Pricing (highlighted with a red box and a cursor), Loan Information, Rate Lock, Disclosures, E-docs, Conditions (2), and Order Services. The main content area is titled 'Status and Agents' and includes a 'Status' section with the following details: Current Status: Registered, Status Date: 4/25/2018, and Action: [view status certificate](#). A green button labeled 'CHANGE LOAN STATUS' is also present. Below this is a progress bar showing the stages: Loan Open (4/25/2018), Registered (4/25/2018, highlighted in green), Doc Check, and Funded. The 'Agents' section lists assigned agents for the '\*MWF Test' loan, including Loan Officer Noah Rodriguez and Processor (with an 'assign' link). At the bottom, there are labels for Processor, Underwriter, and Lender Account Executive. A 'LIVE' badge is visible in the top right corner of the interface.

1. Within a loan, click “Pricing”.



Home
BOLI
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

LIVE CHAT

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

#### Property Information

Street Address

Zip Code
State CA

County

City

In Rural Area? Yes explain

Property Use Primary Residence

Has Non-Occupant Co-Borrower? Yes

#### 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"/> 10 Year ARM
		<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.

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

**LIVE CHAT**

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



Pipeline

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Loan Number: 1000040154

Borrower Name: Andy America

Loan Amount: \$422,383.00

Property Address: CA

Loan Type: Conventional

Credit Score: 655

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

Application #1

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
 ☐ 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.

LIVE CHAT

## 4. Click "Application #1".

Mountain West Financial, Inc.

12/29/2020

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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

test@test.com

Citizenship

US Citizen

Monthly Income

Self-Employed?

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.

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: 740 TU: 0 EF: 0

---

Total Payment \$812.00 / month

[Edit Liabilities](#)

Liquid Assets \$85,000.00 [Explain](#)

Negative Cash Flow from Other Properties \$25.00 [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?](#)

<-- Select Credit Provider -->

Re-Issue Credit    Revise Property & Loan Info

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



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?

☒ Explain

Has Housing History?

☒

Is Eligible for VA Loan?

☐ Determine

Credit Scores

XP: 740

TU: 0

EF: 0

Total Payment

\$812.00

/ month

Edit Liabilities

Liquid Assets

\$85,000.00

Explain

Negative Cash Flow from Other Properties

\$25.00

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”.



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?

☐

[Explain](#)

First Time Home Buyer?

☒

[Explain](#)

Has Housing History?

☒

Is Eligible for VA Loan?

☐

[Determine](#)

Credit Scores

XP: 740

TU: 0

EF: 0

Total Payment

\$812.00

/ month

[Edit Liabilities](#)

Liquid Assets

\$85,000.00

[Explain](#)

Negative Cash

Flow

Plea

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](#)

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?](#)

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



Loan?

Credit Scores XP: 653 TU: 662 EF: 655

Has C

Co-A

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Flow

**Closing Costs**

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

<

**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?](#)

Re-Issue Credit Close

LIVE CHAT

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



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

Mon

First

Is El

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**

**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 (2)

Order Services

### Pricing

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

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

Application #1
Application #2
Property & Loan Info

Remove this application
Add New 1003 Application

#### Applicant Info

✕

✕

✕

v

Monthly Income

Self Employed? ☐

First Time Home Buyer? ☐

[Explain](#)

### 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"/> 10 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.
- 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.

LIVE CHAT

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

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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?

ain

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
 ☐ FHA
 ☐ VA
 ☐ USDA
 ☐ HomeReady
 ☐ Home Possible

Price

Number of Programs: 55

[Advanced Filter Options](#)

Alert Messages

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

LIVE CHAT

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





Horizon of borrower interests: 00 months [\(explain\)](#)

☒ 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**

\* - 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	
<b>- 30 YR FIXED CONVENTIONAL BOND</b>										
<a href="#">price 2nd lien</a>	3.500	0.000	1,468.98	46.728	4.275	⊗	\$13,748.54	( <del>\$482.90</del> )	100.0	CF30CHFAPS - CONF FIXED 30Y
<a href="#">price 2nd lien</a>	3.000	0.000	1,379.21	43.612	3.609	⊗	\$13,748.54	( <del>\$482.90</del> )	107.1	CF30CHFAP - CONF FIXED 30YR C
<b>- 30 YR FIXED FHA BOND</b>										
<a href="#">price 2nd lien</a>	3.875	0.000	1,538.31	47.973	5.117	⊗	\$19,523.40	\$5,241.96	95.1	FF30CHFASPPG - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	3.250	0.000	1,423.71	45.535	4.480	⊗	\$19,523.40	\$5,241.96	100.2	FF30CHFASPPS - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	3.000	0.000	1,379.21	44.588	4.226	⊗	\$19,523.40	\$5,241.96	102.3	FF30CHFASP - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	2.750	0.000	1,335.50	43.657	3.971	⊗	\$19,523.40	\$5,241.96	104.5	FF30CHFASP - FHA FIXED 30YR C
<b>- 30 YR FIXED FHA</b>										
<a href="#">price 2nd lien</a>	5.125	-2.513	1,781.21	53.144	6.383	⊗	\$10,998.50	( <del>\$3,282.94</del> )	87.9	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	5.000	-2.367	1,756.13	52.611	6.256	⊗	\$11,476.11	( <del>\$2,805.33</del> )	88.8	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.875	-1.956	1,731.23	52.081	6.128	⊗	\$12,820.64	( <del>\$1,460.80</del> )	89.7	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.750	-2.030	1,706.49	51.554	6.000	⊗	\$12,578.56	( <del>\$1,702.88</del> )	90.6	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.625	-1.763	1,681.93	51.032	5.873	⊗	\$13,452.01	( <del>\$829.43</del> )	91.6	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.500	-1.617	1,657.54	50.513	5.745	⊗	\$13,929.63	( <del>\$351.81</del> )	92.5	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.375	-1.206	1,633.34	49.997	5.618	⊗	\$15,274.15	\$992.71	93.0	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.250	-1.014	1,609.31	49.486	5.491	⊗	\$15,902.25	\$1,620.81	93.7	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.125	-0.925	1,585.46	48.978	5.363	⊗	\$16,193.40	\$1,911.96	94.6	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	4.000	-0.892	1,561.79	48.473	5.236	⊗	\$16,301.36	\$2,019.92	95.5	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	3.875	-0.511	1,538.31	47.973	5.108	⊗	\$17,547.74	\$3,266.30	95.9	FF30 - FHA FIXED 30YR
<a href="#">price 2nd lien</a>	3.750	-2.049	1,515.01	47.473	4.981	⊗	\$12,516.40	( <del>\$1,765.04</del> )	98.4	FF30 - FHA FIXED 30YR

**Property Information**

Street Address: 1573 lassen street

Zip Code: 80203 State: CO

County: Denver

City: Denver

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: 0.000% \$0.00

1st Lien: 99.500% \$327,135.00

2nd Financing? ☐ No ☒ Yes

2nd Financing Type: ☒ Closed-end ☐ HELOC

2nd Financing is New? ☒ [explain](#)

2nd Financing: 3.500% \$11,865.00

CLTV: 100.000%

**Make sure to select the 2<sup>nd</sup> 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: 60 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".





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: 1573 lassen street

Zip Code: 80203 State: CO

County: Denver

City: Denver

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

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	
<a href="#">back to 1st lien</a>	3.500	0.000	1,468.98	46.728	4.275	✖	\$13,748.54	(\$482.90)	100.0	CF30CHFAPPS - CONF FIXED 30YR...

**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	
<b>- 30 YR FIXED ZERO INTEREST PROGRAM</b>										
<a href="#">pin register lock rate</a>	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 2<sup>nd</sup> Lien

00-A. This will take you to then next screen to select the CHFA second.



Pipeline

Loan Number:

1000055355

Borrower Name:

Eric Testington

Loan Amount:

\$327,135.00

DTI:

46.623%

LTV:

96.500%

CLTV:

100.000%

HCLTV:

100.000%

Property Address:

1573 lassen street, Addison, TX 75001

Loan Type:

FHA

Credit Score:

703

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)

No Pinned Results to Compare

Horizon of borrower interest:

80

months

(explain)

Application #1

Property & Loan Info

Property Information

Street Address

1573 lassen street

Zip Code

75001

State

TX

County

Dallas

City

Addison

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*

Results Filter

Term

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

Amortization Type

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

First Lien Results

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
<a href="#">back to 1st lien</a>	3.875	0.000	1,538.31	47.975	5.133	❌	\$18,778.69	\$4,722.25	95.3	FF30TDHCAMCS% - 30YR FIXED T

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										
<a href="#">pin register lock rate</a>	0.000	0.000	32.96	48.311	0.000	❌	\$1,591.24	\$6,163.49	94.0	TDHCA-G - TDHCA 2ND

Click register on the 2<sup>nd</sup> Lien Program

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





Pipeline	Loan Number: 1000055355	Borrower Name: Eric Testington	Loan Amount: \$327,135.00	DTI: 46.623%	LTV: 96.500%	CLTV: 100.000%	HCLTV: 100.000%	Property Address: 1573 lassen street, Salt Lake City, UT 84101	Loan Type: FHA	Credit Score: 703
Status and Agents	<p>CF30ADOHHP6% - CONF FIXED 30YR ADOH HOME PLUS MILITARY FHLMC 6% DPA            ** THIS PRODUCT HAS BEEN DISCONTINUED            ** 30 DAY LOCK DAYS ONLY            ** AZ ONLY</p> <p>price 2nd lien   5.500   0.000   1,857.44   **53,788   6,234   \$13,843.54   (\$387.90)   86.9   CF30ADOHHP6% - CONF FIXED 30YR C...</p>									
Application Information	<p>CF30CHFAA - CONF FIXED 30YR CHFA ADVANTAGE            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   5.000   0.000   1,756.13   51,632   5,717   \$13,748.54   (\$482.90)   90.5   CF30CHFAA - CONF FIXED 30YR C...</p>									
Closing Costs	<p>CF30CHFAA - CONF FIXED 30YR CHFA ADVANTAGE REFI            ** RATE TERM REFINANCE ONLY            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   5.000   0.000   1,756.13   51,632   5,717   \$13,748.54   (\$482.90)   90.5   CF30CHFAA - CONF FIXED 30YR C...</p>									
Pricing	<p>CF30CHFAALP - CONF FIXED 30YR CHFA ADVANTAGE LP VLIP            ** INCOME EXCEEDS CHFA COUNTY LIMITS            ** LP ACCEPT/ELIGIBLE ONLY            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   4.750   0.000   1,706.49   50,576   5,460   \$13,748.54   (\$482.90)   92.4   CF30CHFAALP - CONF FIXED 30YR C...</p>									
Loan Information	<p>CF30CHFALP - CONF FIXED 30YR CHFA PREFERRED LP            ** LPA ACCEPT/ELIGIBLE ONLY            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   3.000   0.000   1,379.21   43,612   3,609   \$13,748.54   (\$482.90)   107.1   CF30CHFALP - CONF FIXED 30YR C...</p>									
Rate Lock	<p>CF30CHFAP - CONF FIXED 30YR CHFA PREFERRED            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   3.000   0.000   1,379.21   43,612   3,609   \$13,748.54   (\$482.90)   107.1   CF30CHFAP - CONF FIXED 30YR C...</p>									
Disclosures	<p>CF30CHFAPLP - CONF FIXED 30YR CHFA PREFERRED LP VLIP            ** INCOME EXCEEDS CHFA COUNTY LIMITS            ** LPA ACCEPT/ELIGIBLE ONLY            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   2.875   0.000   1,357.26   43,145   3,479   \$13,748.54   (\$482.90)   108.3   CF30CHFAPLP - CONF FIXED 30YR C...</p>									
E-docs	<p>CF30CHFAPPG - CONF FIXED 30YR CHFA PREFERRED PLUS W/GRANT            ** 30 DAY LOCK DAYS ONLY</p> <p>price 2nd lien   5.125   0.000   1,781.21   52,166   5,846   \$13,748.54   (\$482.90)   89.6   CF30CHFAPPG - CONF FIXED 30YR C...</p>									
Conditions (0)										
Order Services										

## If Desired Results Are Not Displayed

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



**THANK YOU!**  
For further B.O.L.T.  
Training, please visit  
**[www.mwfwholesale.com](http://www.mwfwholesale.com)**

