

# B.O.L.T. TRAINING

Lesson 09 - Pricing A TDHCA Loan

by **Mountain West Financial, Inc.**





## In This Training We Will Discuss

### Pricing a TDHCA 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 <a href="#">re-assign</a>	Processor <a href="#">assign</a>
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
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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

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

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"/> 10 Year ARM
		<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.

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



Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Insurance

☒ Use estimated title cost.

☐ Use cost quoted by borrower/realtor.

Loan Information

Impound? ☐ Yes

Interest Only? ☐ Yes

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](#)

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

Fixed

3 Year ARM

5 Year ARM

7 Year ARM

10 Year ARM

Other

Amortization Type

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](#) ☐ 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?](#)

**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

Mon

First

Is El

C

To

L

Ne

Flow

Plea

☐ Or

☒ Re-Issue Credit Report

☐ Upgrade Existing Credit Report to Tri-Merge Report

☐ Manually Enter Credit Report

Credit Provider Information

LIVE CHAT

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



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

Credit Scores XP:  TU:  EF:

Has C

Co-A

### 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?](#)

Mon

First

Is El

C

To

L

Ne

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**

First Name

Middle Name

Last Name

Suffix

SSN

E-mail

Citizenship US Citizen

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?

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.





**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

Horizon of borrower interest: 60 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  
 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: 96.500% | \$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%

**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 FHA</b>										
+ price 2nd lien	5.125	-2.313	1,781.21	53.144	6.392	✗	\$10,705.06	(\$3,391.38)	87.9	FF30 - FHA FIXED 30YR
+ price 2nd lien	5.000	-2.167	1,756.13	52.611	6.265	✗	\$11,182.67	(\$2,913.77)	88.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.875	-1.756	1,731.23	52.081	6.137	✗	\$12,527.20	(\$1,569.24)	89.7	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.750	-1.830	1,706.49	51.554	6.010	✗	\$12,285.12	(\$1,811.32)	90.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.625	-1.563	1,681.93	51.032	5.882	✗	\$13,158.57	(\$937.87)	91.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.500	-1.417	1,657.54	50.513	5.754	✗	\$13,636.19	(\$460.25)	92.5	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.375	-1.006	1,633.34	49.997	5.627	✗	\$14,980.71	\$884.27	93.1	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.250	-0.814	1,609.31	49.486	5.499	✗	\$15,608.81	\$1,512.37	93.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.125	-0.725	1,585.46	48.978	5.372	✗	\$15,899.96	\$1,803.52	94.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.000	-0.692	1,561.79	48.475	5.245	✗	\$16,007.92	\$1,911.48	95.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.875	-0.311	1,538.31	47.975	5.117	✗	\$17,254.30	\$3,157.86	96.0	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.750	-1.849	1,515.01	47.479	4.990	✗	\$12,222.96	(\$1,873.48)	98.4	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.625	-1.453	1,491.90	46.987	4.862	✗	\$13,518.42	(\$578.02)	99.4	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.500	-1.194	1,468.98	46.499	4.735	✗	\$14,365.70	\$269.26	100.4	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.375	-0.768	1,446.25	46.015	4.608	✗	\$15,759.29	\$1,662.85	100.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.250	-1.910	1,423.71	45.535	4.480	✗	\$12,023.41	(\$2,073.03)	102.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.125	-1.677	1,401.37	45.059	4.353	✗	\$12,785.64	(\$1,310.80)	103.7	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.000	-1.530	1,379.21	44.588	4.226	✗	\$13,266.52	(\$829.92)	104.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	2.875	-0.518	1,357.26	44.120	4.098	✗	\$16,577.13	\$2,480.69	104.7	FF30 - FHA FIXED 30YR
+ price 2nd lien	2.750	0.126	1,335.50	43.657	3.982	✗	\$18,683.88	\$4,587.44	104.8	FF30 - FHA FIXED 30YR
<b>- 30 YR FIXED FHA203H</b>										

**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:  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".



### If Desired Results Are Displayed

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)

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
 ☒ Fixed
 ☐ 7 Year ARM
 ☐ 15 Year
 ☒ 30 Year
 ☐ 3 Year ARM
 ☐ 10 Year ARM
 ☐ 20 Year
 ☐ Other
 ☐ 5 Year ARM
 ☐ Other

Amortization Type

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

Product Type

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

Rates shown in red are expired  
 \* - 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 FHA BOND										
+	price 2nd lien	3.875	0.000	1,538.31	47.975	5.133	\$18,778.69	\$4,722.25	95.3	FF30TDHCAMC5% - 30YR FIXED T...
	price 2nd lien	3.750	0.000	1,515.01	47.479	5.006	\$18,778.69	\$4,722.25	96.3	FF30TDHCAMFB5% - FHA FIXED 3...
+	price 2nd lien	3.250	0.000	1,423.71	45.535	4.496	\$18,778.69	\$4,722.25	100.4	FF30TDHCAMC4% - 30YR FIXED T...
	price 2nd lien	3.125	0.000	1,401.37	45.059	4.368	\$18,778.69	\$4,722.25	101.5	FF30TDHCAMFB4% - FHA FIXED 3...
+	price 2nd lien	3.000	0.000	1,379.21	44.588	4.241	\$18,778.69	\$4,722.25	102.5	FF30TDHCAMC3% - 30YR FIXED T...
	price 2nd lien	2.875	0.000	1,357.26	44.120	4.114	\$18,778.69	\$4,722.25	103.6	FF30TDHCAMFB3% - FHA FIXED 3...
+	price 2nd lien	2.750	0.000	1,335.50	43.657	3.986	\$18,778.69	\$4,722.25	104.7	FF30TDHCAMC2% - 30YR FIXED T...

Price

Number of Programs: 194

Click on Price 2<sup>nd</sup> Lien

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



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: 60 months [explain](#)

Application #1 Property & Loan Info

Property Information

Street Address1573 lassen street

Zip Code75001StateTX

CountyDallas

CityAddison

In Rural Area?☐ Yes [explain](#)

Property UsePrimary Residence

Has Non-Occupant Co-Borrower?☐ Yes

Property TypeSFR

Structure TypeDetached

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

Price

Number of Programs: 194

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	FF30TDHCA MCM5% - 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 TDHCA 2nd will register the file with the first and second loan numbers in BOLT.

Mountain West Financial, Inc.

12/29/2020

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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	<b>FF30TDHCAMC2% - 30YR FIXED TDHCA MY CHOICE TEXAS HOME FHA 2% DPA</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   2.750   0.000   1,335.50   <a href="#">43.657</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">104.7</a>   <a href="#">FF30TDHCAMC2% - 30YR FIXED T...</a>									
Application Information	<b>FF30TDHCAMC3% - 30YR FIXED TDHCA MY CHOICE TEXAS HOME FHA 3% DPA</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.000   0.000   1,379.21   <a href="#">44.588</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">102.5</a>   <a href="#">FF30TDHCAMC3% - 30YR FIXED T...</a>									
Closing Costs	<b>FF30TDHCAMC4% - 30YR FIXED TDHCA MY CHOICE TEXAS HOME FHA 4% DPA</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.250   0.000   1,423.71   <a href="#">45.535</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">100.4</a>   <a href="#">FF30TDHCAMC4% - 30YR FIXED T...</a>									
Pricing	<b>FF30TDHCAMC5% - 30YR FIXED TDHCA MY CHOICE TEXAS HOME FHA 5% DPA</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.875   0.000   1,538.31   <a href="#">47.975</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">95.3</a>   <a href="#">FF30TDHCAMC5% - 30YR FIXED T...</a>									
Loan Information	<b>FF30TDHCAMF2% - FHA FIXED 30YR TDHCA MY FIRST 2% DPA W/MCC</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   2.750   0.000   1,335.50   <a href="#">43.657</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">104.7</a>   <a href="#">FF30TDHCAMF2% - FHA FIXED 30...</a>									
Rate Lock	<b>FF30TDHCAMF3% - FHA FIXED 30YR TDHCA MY FIRST 3% DPA W/MCC</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.000   0.000   1,379.21   <a href="#">44.588</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">102.5</a>   <a href="#">FF30TDHCAMF3% - FHA FIXED 30...</a>									
Disclosures	<b>FF30TDHCAMF4% - FHA FIXED 30YR TDHCA MY FIRST 4% DPA W/MCC</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.250   0.000   1,423.71   <a href="#">45.535</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">100.4</a>   <a href="#">FF30TDHCAMF4% - FHA FIXED 30...</a>									
E-docs	<b>FF30TDHCAMF5% - FHA FIXED 30YR TDHCA MY FIRST 5% DPA W/MCC</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   3.875   0.000   1,538.31   <a href="#">47.975</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">95.3</a>   <a href="#">FF30TDHCAMF5% - FHA FIXED 30...</a>									
Conditions (0)	<b>FF30TDHCAMFB2% - FHA FIXED 30YR TDHCA MY FIRST BOND 2% DPA NO MCC</b> *** 30 DAY LOCK DAYS ONLY <a href="#">price 2nd lien</a>   2.750   0.000   1,335.50   <a href="#">43.657</a>   N/A     <a href="#">\$18,778.69</a>   <a href="#">\$4,722.25</a>   <a href="#">104.7</a>   <a href="#">FF30TDHCAMFB2% - FHA FIXED 3...</a>									
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)**

