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

Mountain West Financial, Inc.





Status and Agents	Status and Agents			LIVE C
- Application Information	Status			1
Closing Costs	Current Status: Registered	Status Date: 4/25/2018	Action: view status certificate	CHANGE LOAN STATUS
Pricing				
Loan Information	Loan Open	Registered 4/25/2018	Doc Check	Funded
		4/20/2010		
Disclosures E-docs	Agents			
Conditions (2)	Assigned Agents in *MWF Test			
Order Services	Loan Officer re-assign Name: Noah Rodriguez Email:	Processor assign Name: Email:		
<	om Phone: (909) 793-1500	Phone:		
	Assigned Agents in Mountain West Fi	nancial, Inc.		
	Processor	Underwriter	Lender Account Executive	

1. Within a loan, click "Pricing".

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Home BOLI	Product Matrix/Guidelines Bulle	tins Kates Educ	ation Services	Contact				
R Pipeline	Loan Number: 1000040154	Borrower Name: Andy America	Loan Amount: \$422,383.00	Property Add CA		.oan Type : Conventional	Credit Scor 655 🍞	
Status and Agents	Pricing							LIVE O
Application Information	Run Scenario in DO	Run Scenario in DU	Results Filter					۷
Closing Costs	Submit to LPA (Seamless)	Submit to LPA	Term		Amortization Ty	pe	Product Type	
Pricing		sults to Compare	10 Year	25 Year30 Year	Fixed 3 Year ARM	7 Year ARM	Conventional M HomeReady	FHA
Loan Information			20 Year	Other	5 Year ARM	Other	Home Possible	USDA
Rate Lock 🕤	Horizon of borrower interest:	60 months (<u>explain</u>)	Advanced Filter Op	otions				
Disclosures	Application #1 Property & Loan	n Info 🔇		n ordered for App	olication #1. Please o & Loan Info" tab. Ple			
E-docs	Street Address	8						
Conditions (2)	Zip Code County	State CA 🔽						
Order Services	City In Rural Area? Yes ex Property Use Primary Re Has Non-Occupant Co-Borrower? Yes	the second se		L.				

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

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Pricing Loan Information	Insurance Use estimated title cost. Use cost quoted by borrower/realtor. Loan Information	
Rate Lock 💼	Impound? Yes Interest Only? Yes	
Disclosures	Doc Type Full Document Appraised Value \$469,367.00	
E-docs	Sales Price \$469,367.00	F
Conditions (2)	Down Payment 2.553% \$11,984.00 1st Lien 89.989% \$422,383.00	CHAT
Order Services	2nd Financing? ○ No	LIVE
	2nd Financing is New?	٤
	2nd Financing 7.457% \$35,000.00	
<	CLTV 97.447% Rate Lock Period 30 v days Rate Lock Expiration Date:	
	6/5/2018 (Assumes a 30-day lock.) Other Information	
	Loan Originator is Paid By © Lender O Borrower	
	Lender Fee Buyout Requested? No 🗸	
	Expected AUS Response DU Approve/Eligible	
	Number of Financed Properties 1 explain	

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

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E Pipeline	Loan Number: 1000040154	Borrower Name: Andy America	Loan Amount: \$422,383.00	Property Ad CA		Loan Type : Conventional	Credit Scor 655 📀	
Status and Agents	Pricing							E CHAT
Application Information			Results Filter					2
Closing Costs	Run Scenario in DO	Run Scenario in DU						
Pricing	Submit to LPA (Seamless)	Submit to LPA	<u>Term</u> 10 Year 15 Year	☐ 25 Year✓ 30 Year	Amortization Ty ✓ Fixed ☐ 3 Year ARM	7 Year ARM	Product Type ✓ Conventional 1 → HomeReady	FHA
Loan Information	No Pinned Res	suits to Compare	20 Year	Other	5 Year ARM	Other	Home Possible	
Rate Lock 📄	Horizon of borrower interest:		Advanced Filter Op					
Disclosures	Apadimises #1 Property Information	n Info	Credit has not bee		plication #1. Please o	order credit for more	e accurate results.	
E-docs	Street Address TBD							
Conditions (2)	Zip Code 92407 County San Berna	rdino CA 🗸						
Order Services	City San Berna	rdino						
	In Rural Area? Yes ex							
	Property Use Primary Re Has Non-Occupant Co-Borrower?	esidence						
	Property Type SFR	V						
<	Structure Type Detached						Y	_

4. Click "Application #1".

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E Pipeline	Loan Number: 1000040154	Borrower Name: Andy America	Loan Amount: \$422,383.00	Property Ad CA		.oan Type : Conventional	Credit Scor 655 💡	
Status and Agents	Pricing							E CHA
Application Information	D 0 1 1 D0		Results Filter					
Closing Costs	Run Scenario in DO	Run Scenario in DU	-				-	
Pricing	Submit to LPA (Seamless)	Submit to LPA	<u>Term</u> 10 Year 15 Year	25 Year 30 Year	Amortization Ty ✓ Fixed	7 Year ARM	Product Type ✓ Conventional M → HomeReady	FHA
Loan Information	Ho Finited Re	Suits to Compare	20 Year	Other	5 Year ARM	Other	Home Possible	
Rate Lock 🕤	Horizon of borrower interest:	60 months (<u>explain</u>)	Advanced Filter Op					
Disclosures	Application #1 2 Property & L Remove this application	oan Info Add New 1003 Application		en ordered for App	plication #1. Please o on #1" tab. Please co			
E-docs	Applicant Info		Total income for t			implete in order to	price.	
Conditions (2)	First Name Middle Name							
Order Services	Last Name	8						
	Suffix							
	SSN	8						
	E-mail test@test.com	n						
	Citizenship US Citizen	~						
	Monthly Income	Self Employed2						

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

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Pricing					
Loan Information		Co-Applicant I	info		
Loan information		First Name	Amy]
Rate Lock 📄		Middle Name			1
Disalara		Last Name	America]
Disclosures		Suffix]
E-docs		SSN	500-60-2222		1
		E-mail	test@test.com]
Conditions (2)		Citizenship	US Citizen	~	
Order Services		Monthly Income Explain	\$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 Liabilit	ies	
		Liquid Assets	\$85,000.00	Explain	
		Negative Cash Flow from Other Properties			
		Properties	\$25.00	Explain	
		Please select a	an option		
		Order New Cred			

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

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Order Services Explain First Time Home Buyer? First Time Home Buyer? Is Eligible for VA Loan? Is Eligible for VA Loan? Credit Scores XP: 740 TU: © EF: Total Payment \$812.00 // month Edit Liabilities Liquid Assets \$850.00.00 Explain Negative Cash Flow from Other Properties \$25.00 Explain Negative Cash Flow from Other Properties \$25.00 Explain Negative Cash Flow from Other Properties \$25.00 Explain Please select an option Order New Credit Report Order New Credit Report Upgrade Existing Credit Report to Tri-Merge Report Manually Enter Credit Report Credit Provider: Is my credit provider supported? Re-Issue Credit Revise Property & Loan Info	
7. In the Application #1 section, scro Credit section.	oll down to the

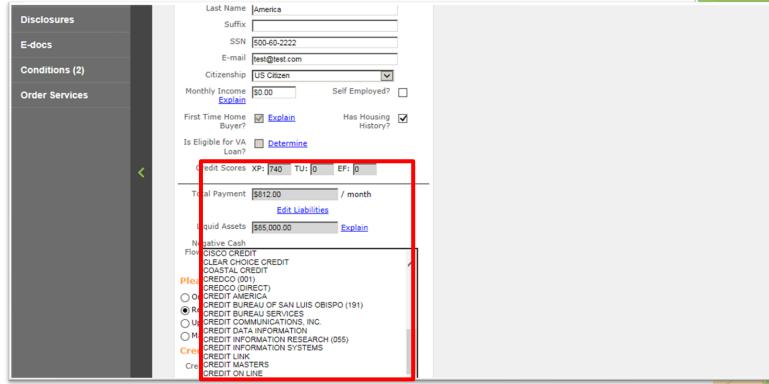
		Last Name	America			
Disclosures		Suffix				
E-docs		SSN	500-60-2222]	
		E-mail	test@test.com			
Conditions (2)		Citizenship	US Citizen	\checkmark		
Order Services		Monthly Income Explain	\$0.00	Self Employed?		
		First Time Home Buyer?	Explain	Has Housing History?		
		Is Eligible for VA Loan?	Determine			
	<	Credit Scores	XP: 740 TU: 0	EF: 0		
		Total Payment	\$812.00	/ month		
			Edit Liabilities	1		
		Liquid Assets	\$85,000.00	Explain		
		Negative Cash Flow from Other Properties	\$25.00	Explain		
		Please select	an option			
		Order New Cree	-			
		Re-Issue Credit				
		0.15	ng Credit Report to Tr	ri-Merge Repor		
		O Manually Enter				
		Credit Provide	er Information			
		Credit Provider:	Is my credit provi	der supported?		

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

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9. Select the Credit Provider.

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IVE

Order Services	First Time Home Buyer? Explain Is Eligible for VA Loan?	Has Housing History?		2
<	Credit Scores XP: 740 TU: 0 Total Payment \$812.00	EF: 0		
	Edit Liabilitie	Explain		
	Negative Cash Flow from Other Properties	Explain		
	Please select an option			
	 Order New Credit Report Re-Issue Credit Report 			
	O Upgrade Existing Credit Report to T	ri-Merge Report		
	O Manually Enter Credit Report Credit Provider Information			
	Credit Provider: Is my credit prov	der supported?		
	CREDIT PLUS	~		
	Re-Issue Credit Revis	e Property & Loan Info		
				~
<				• • • • • • • • • • • • • • • • • • •
10 Click oitho	r "Ordor Cro	dit" "Pol	ssue Credit" or	
"Upgrade Cre	edit" (Based (on Step 8)		
	•	. ,		
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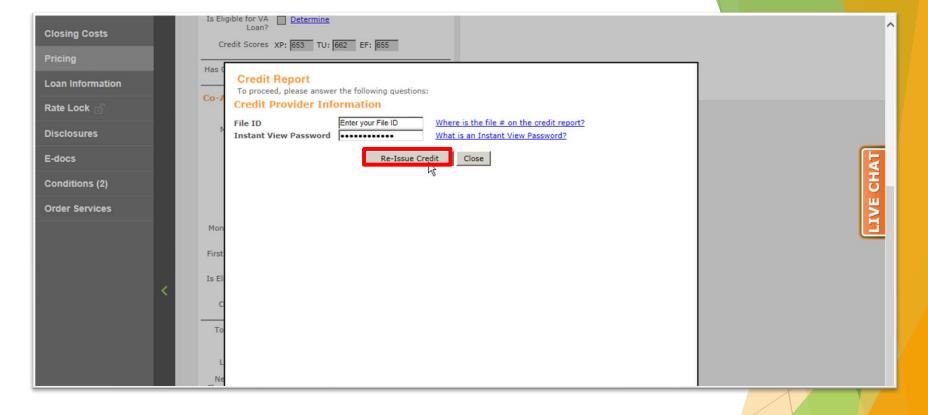
Disclosures		File ID Where is the file # on the credit report? Instant View Password What is an Instant View Password?	
E-docs		Re-Issue Credit Close	
Conditions (2)			CHAT
Order Services			IVE
	Mo	ton	
	Fin	irst	
	Ist	; El	
		c de la construcción de la const	
		то	
		Ne low	
	Ple		
	() F	Re-Issue Credit Report	
		Upgrade Existing Credit Report to Tri-Merge Report Manually Enter Credit Report	
		redit Provider Information	

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

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

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Status and Agents	Pricing							NE O
Application Information		2 0 0						
Closing Costs	Run Scenario in DO	Run Scenario in DU to LPA	Results Filter		Amortization Ty	ne	Product Type	
Pricing		ults to Compare	10 Year	□ 25 Year ☑ 30 Year	Fixed 3 Year ARM	and the second se	Conventional	FHA
Loan Information			20 Year	Other	5 Year ARM	Other	Home Possible	USDA
Rate Lock 🕤	Horizon of borrower interest:	60 months (explain)	Advanced Filter Op	otions				
Disclosures	Application #1 Application #2 Remove this application	Property & Loan Info Add New 1003 Application		en ordered for Ap	plication #1. Please o plication #2. Please o			
E-docs	Applicant Info				on #2" tab. Please co			
Conditions (2)	First Name Middle Name	8						
Order Services	Last Name	8						
	Suffix							
	SSN	8						
	E-mail							
<	Citizenship US Citizen Monthly Income S0.00 Explain	Self Employed?						
	First Time Home Explain Buyer?							

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

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	/		
	/		
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Status and Agents		
Application Information		
Closing Costs	Run Scenario in DU	Term Amortization Type Product Type
Pricing		□ 10 Year □ 25 Year ☑ Fixed □ 7 Year ARM ☑ Conventional □ FHA Price □ 15 Year ☑ 30 Year □ 3 Year ARM □ 10 Year ARM □ HomeReady □ VA
Loan Information	Results to Compare	□ 15 Year ☑ 30 Year □ 3 Year ARM □ 10 Year ARM □ HomeReady □ VA □ 20 Year □ Other □ 5 Year ARM □ Other □ Home Possible □ USDA Number of Programs: 55 Advanced Eilter Ontions □
Rate Lock 📄	est: 60 months (<u>explain</u>)	
Disclosures	Loan Info Add New 1003 Application	Alert Messages • Credit has not been ordered for Application #1. Please order credit for more accurate results.
E-docs		
Conditions (2)		
Order Services		
	333	
	t.com	
	en V D0 Self Employed?	
	ain Has Housing 🔽	
	History?	

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

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🛃 Pipeline	Loan Number: 1000055355	Borrower Name: Eric Testington	Loan Amount: \$327,135.00	DTI: 46.623%	LTV: 96.500%	CLTV 100.0		HCLTV: 100.000%			/ Address : ssen street, A	Addison, TX 7		Loan Type: FHA	Credit Score: 703 📀
	Horizon of borrowe	r interest: 60 m	nonths (<u>explain</u>)												
tatus and Agents	Application #1 Pr	operty & Loan Info		P&I Advanced Fil	ter Options	/0									
pplication Information	Property Info			Alert Mess	Alert Messages										
osing Costs	Street Address			Credit has not been ordered for Application #1. Please order credit for more accurate results.											
-	Zip Code County		State TX V	First Lien Results											
cing	City	Addison		Rates shown in red are expired * - The costs displayed are the borrower's non-financed settlement charges ** - exceeds the MAX DTI / No Income											
an Information	In Rural Area?	Ves <u>explain</u>													
te Lock 🕤	Property Use Has Non- Occupant Co-	Primary Residence	¥		RA		5 PAYMENT	рπ	APR	QМ	CLOSING COSTS	CASH TO CLOSE	RESERVE		
closures	Borrower?	Ves		- 30 YR FI		_	-								
	Property Type		~	+	price 2nd lien 5.	25 -2.31	3 1,7 81.21	53.144	6.392	0	\$10,705.06	(\$ <u>3,391.38</u>)	87.9	FF30 - FHA FIXED	30YR
ocs	Structure Type	Detached	¥	+	price 2nd lien 5.0	00 -2.16	7 1,756.13	52.611	6.265	0	\$11,182.67	(\$2,913.77)	88.8	FF30 - FHA FIXED	30YR
nditions (0)	Construction?	Ves		+	price 2nd lien 4.4	75 -1.75	6 1,731.23	52.081	6.137	0	\$12,527.20	(\$1,569.24)	89.7	FF30 - FHA FIXED	30YR
ler Services	Additional Monthly Housing			+	price 2nd lien 4.3	50 -1.83	0 1,706.49	51.554	6.010	0	\$12,285.12	(\$1,811.32)	90.6	FF30 - FHA FIXED	<u>30YR</u>
	Expenses Owner's Title		alculate	+	price 2nd lien 4.0	25 -1.56	3 1,681.93	51.032	5.882	0	\$13,158.57	(<u>\$937.87</u>)	91.6	FF30 - FHA FIXED	<u>30YR</u>
	Insurance	Use estimat		+	price 2nd lien 4.	00 -1.41	7 1,657.54	50.513	5.754	0	\$13,636.19	(<u>\$460.25</u>)	92.5	FF30 - FHA FIXED	<u>30YR</u>
	1	 Use cost que borrower/rea 	ltor.	+	price 2nd lien 4.3	75 -1.00	6 1,633.34	49.997	5.627	0	\$14,980.71	\$884.27	93.1	FF30 - FHA FIXED	<u>30YR</u>
	Loan Informa	ition		+	price 2nd lien 4.3	50 -0.81	4 1,609.31	49.486	5.499	8	\$15,608.81	<u>\$1,512.37</u>	93.8	FF30 - FHA FIXED	<u>30YR</u>
	Is Renovation Loan?	Ves		+	price 2nd lien 4.	25 -0.72	5 1,585.46	48.978	5.372	0	<u>\$15,899.96</u>	<u>\$1,803.52</u>	94.6	FF30 - FHA FIXED	<u>30YR</u>
	Impound?			+	price 2nd lien 4.0	00 -0.69	2 1,561.79	48.475	5.245	0	<u>\$16,007.92</u>	<u>\$1,911,48</u>	95.6	FF30 - FHA FIXED	<u>30YR</u>
	Doc Type		~	+	price 2nd lien 3.4	75 -0.31	1 1,538.31	47.975	5.117	0	<u>\$17,254.30</u>	<u>\$3,157.86</u>	96.0	FF30 - FHA FIXED	<u>30YR</u>
	Appraised Value		÷	+	price 2nd lien 3.3	50 - 1.84	9 1,515.01	47.479	4.990	8	\$12,222.96	(<u>\$1,873.48</u>)	98.4	FF30 - FHA FIXED	<u>30YR</u>
	Sales Price	\$339,000.00		+	price 2nd lien 3.0	25 - 1.45	3 1,491.90	46.987	4.862	0	\$13,518.42	(<u>\$578.02</u>)	99.4	FF30 - FHA FIXED	<u>30YR</u>
	Down Payment	0.000%	\$0.00	+	price 2nd lien 3.	00 -1.19	4 1,468.98	46.499	4.735	0	<u>\$14,365.70</u>	<u>\$269.26</u>	100.4	FF30 - FHA FIXED	<u>30YR</u>
	1st Lien	96.500%	\$327,135.00	+	price 2nd lien 3.3	75 -0.76	8 1,446.25	46.015	4.608	0	<u>\$15,759.29</u>	<u>\$1,662.85</u>	100.8	FF30 - FHA FIXED	<u>30YR</u>
	2nd Financing?	O No O Yes		+	price 2nd lien 3.3	50 - 1.91	0 1,423.71	45.535	4.480	0	<u>\$12,023.41</u>	(<u>\$2,073.03</u>)	102.6	FF30 - FHA FIXED	<u>30YR</u>
	2nd Financing Type			+	price 2nd lien 3.	25 - 1.67	7 1,401.37	45.059	4.353	0	<u>\$12,785.64</u>	(\$1,310.80)	103.7	FF30 - FHA FIXED	30YR
	2nd Financing is	_	- HELOC	+	price 2nd lien 3.0	00 -1.53	0 1,379.21	44.588	4.226	8	\$13,266.52	(<u>\$829.92</u>)	104.8	FF30 - FHA FIXED	30YR
	New?			+	price 2nd lien 2.4	75 -0.51	8 1,357.26	44.120	4.098	0	<u>\$16,577.13</u>	<u>\$2,480.69</u>	104.7	FF30 - FHA FIXED	30YR
	2nd Financing CLTV		\$11,865.00	+	price 2nd lien 2.3	50 0.12	6 1,335.50	43.657	3.982	0	<u>\$18,683.88</u>	<u>\$4,587.44</u>	<u>104.8</u>	FF30 - FHA FIXED	<u>30YR</u>
	Community /			- 30 YR FI	XED FHA203	1									

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.

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	Moun Finar	TAIN WEST NCIAL INC		WHY MWF	Bolt - Loan	PRODUCTS -	GROW YOUR BUS	SINESS - CONTAC	CT BROKER	R APPROVAL		
E Pipeline	Loan Number: 1000055355	Borrower Name: Eric Testington	Loan Amount: \$327,135.00	DTI: 46.623%	LTV: 96.500%	CLTV: 100.000%		perty Address: /3 lassen street, Addisor	n, TX 75001	Loan Type: FHA	Credit Score: 703 🥥	CHAT
Status and Agents Application Information Closing Costs	Pricing											LIVE
Pricing Loan Information	Run Scena Run Scena		bmit to DU (Seamless) omit to LPA (Seamless)	Results Fil	ear 🗌 25 Vear	Amortization Ty	/ pe 7 Year ARM	Product Type Conventional	FHA		Price	=
Rate Lock 🗂 Disclosures	Horizon of borro	No Pinned Results to ower interest: 00 Property & Loan Inf	months (<u>explain</u>)	☐ 15 \/ ☐ 20 \/ Payment ♥ P&I	ear Other	3 Year ARM		HomeReady	USDA	Number o	f Programs: 194	
E-docs	Property In			Advanced Filt	er Options							÷
15. Clic		e".					12/29/2020	18				

	Horizon of borrowe	r interest: 60 months (<u>explain</u>)	P&I		10							
Status and Agents	Application #1 Pr	operty & Loan Info	Advanced Filter		/0							
Application Information	Property Info	rmation	Alert Messa	nes								
rippiloution information	Street Address	1573 lassen street	Credit has not	-	for Applica	tion #1. Ple	ase order o	redit for	more accurate	results.		
Closing Costs	Zip Code	80203 State CO 🗸										
Pricing	County	Denver y	First Lien Re	esults								
Tricing	City	Denver										Rates shown in red are expired
Loan Information	In Rural Area?	Ves <u>explain</u>							* - The cost	displayed are t	the borrow **	er's non-financed settlement charges - exceeds the MAX DTI / No Income
Rate Lock	Property Use Has Non-	Primary Residence 🗸		RA	TE POINTS	PAYMENT	рπ	APR		CASH TO	RESERVE	
	Occupant Co-			~	POINTS	PATPIENT	UI	APK	COSTS	CLOSE	MONTHS	
Disclosures	Borrower?	Ves	- 30 YR FIX	ED CONVEN	TIONAL B	OND						
E-docs	Property Type Structure Type	SFR V	pri	ce 2nd lien 3.5	0.000	1,468.98	46.728	4.275	<u>\$13,748.</u>	54 (\$482.90) <u>100.0</u>	CF30CHFAPPS - CONF FIXED 30Y
	New	Detached V	pri	ce 2nd lien 3.0	000 0.000	1,379.21	43.612	3.609	<u>\$13,748.</u>	54 (\$482.90) <u>107.1</u>	CF30CHFAP - CONF FIXED 30YR C
Conditions (0)	Construction?	Ves	- 30 YR FIX									
Order Services	Additional Monthly Housing			ce 2nd lien 3.8		1,538,31	47.975	5.117	S \$19.523.	40 \$5,241.9	95.1	FF30CHFASPPG - FHA FIXED 30VR
order services	Expenses Owner's Title	\$472.43 calculate				1,423.71		4.480	-			FF30CHFASPPS - FHA FIXED 30YR
	Insurance	Use estimated title cost.	_	ce 2nd lien 3.2		1,379.21	44.588	4.226	-			FF30CHFAPSP - FHA FIXED 30YR
<		 Use cost quoted by borrower/realtor. 							-			
	Loan Informa		<u>pn</u>	ce 2nd lien 2.7	50 0.000	1,335.50	43.657	3.971	<u>\$19,523.</u>	40 <u>\$5,241.9</u>	2 104.5	FF30CHFASP - FHA FIXED 30VR C
	Is Renovation		- 30 YR FIXED FHA									
	Loan?	Ves	+ pri	ce 2nd lien 5.1	25 -2.513	1,781.21	53.144	6.383	<u>\$10,998.</u>	50 (\$3,282.94) <u>87.9</u>	FF30 - FHA FIXED 30VR
	Impound?	Ves	+ pri	ce 2nd lien 5.0	000 -2.367	1,756.13	52.611	6.256	<u>\$11,476.</u>	11 (\$2,805.33) <u>88.8</u>	FF30 - FHA FIXED 30YR
	Doc Type	Full Document	+ pri	ce 2nd lien 4.8	375 -1.956	1,731.23	52.081	6.128	(3) <u>\$12,820</u>	54 (\$1,460.80) <u>89.7</u>	FF30 - FHA FIXED 30YR
	Appraised Value	\$339,000.00	+ pri	ce 2nd lien 4.7	50 -2.030	1,706.49	<u>51.554</u>	6.000	<u>\$12,578.</u>	56 (\$1,702.88	90.6	FF30 - FHA FIXED 30YR
	Sales Price	\$339,000.00	+ pri	ce 2nd lien 4.6	25 -1.763	1,681.93	51.032	5.873	\$13,452	01 (\$829.43	91.6	FF30 - FHA FIXED 30YR
	Down Payment	0.000% \$0.00	+ pri	ce 2nd lien 4.5	500 - 1.617	1,657.54	50.513	5.745	\$13,929	53 (\$351.81) 92.5	FF30 - FHA FIXED 30YR
	1st Lien	96.500% \$327,135.00	+ 00	ce 2nd lien 4.3	375 -1.206	1,633,34	49.997	5.618	-		93.0	FF30 - FHA FIXED 30YR
	2nd Financing?	O No O Yes				1,609.31	49.486		-			FF30 - FHA FIXED 30YR
	2nd Financing Type	Closed-end HELOC				1,585,46	48.978	5.363	-			FF30 - FHA FIXED 30YR
	2nd Financing is					1,561.79	48.475		-			FF30 - FHA FIXED 30YR
	New?	explain	_			1,538.31	47.975		-			FF30 - FHA FIXED 30YR
	2nd Financing	3.500% \$11,865.00							-			
	CLTV	100.000%	+ pri	ce 2nd lien 3.7	50 -2.049	1,515.01	47.479	4.981	<u>\$12,516.</u>	40 (<u>\$1,765.04</u>) <u>98.4</u>	FF30 - FHA FIXED 30YR

If Desired Results Are Displayed

16-A. Look under "Eligible Loan Programs" for available TDHCA Programs and Rates.

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Application Information												
Closing Costs												
	Run Scenario in DO	Submit to DU (Seamless)	Results Filter									
Pricing	Run Scenario in DU	Submit to LPA (Seamless)	Term	_	Amortization Ty			Product Type	_		Price	
Loan Information			10 Year	25 Year	Fixed	7 Yea		Conventio				
	No Pinneo	I Results to Compare	15 Year	✓ 30 Year	3 Year ARM			HomeRea	· 😐		Number of Programs: 194	
Rate Lock 🕤			20 Year Payment Type	Other	5 Year ARM	Othe	r	Home Pos	isible 🔤 U	JSDA		
Disclosures	Horizon of borrower inte	est: 60 months (<u>explain</u>)	Payment Type	⊑ □ I/O								
	Application #1 Property	& Loan Info	Advanced Filter O									
E-docs	Property Informa	tion	Alert Message									
Conditions (0)	Street Address 157	lassen street	Credit has not be		Application #1. Pl	ease order cr	edit for m	ore accurate re	sults.			
	Zip Code 750)1 State TX 🗸										
Order Services	County Dallas First Lien Results											
	City Add	son									Rates shown in red are expired	
	In Rural Area?	Yes <u>explain</u>	* - The costs displayed are the borrower's non-financed settlement charges. ** - exceeds the MAX DTI / No Income									
<	Property Use Prin	nary Residence 🗸 🗸						. CLOSING	CASH TO	RESERVE		
	Has Non- Occupant Co-			RATE	POINTS PAYMENT	DΠ	APR QN	COSTS	CLOSE	MONTHS		
		Yes	- 30 YR FIXED								I	
	Property Type SFI	· · · · · · · · · · · · · · · · · · ·		2nd lien 3.87 5	0.000 1,538.31	47.975	5.133	\$18,778.69	\$4,722.25	95.3	FF30TDHCAMC5% - 30YR FIXED T	
	Structure Type Det	ached 🧹	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	
		Yes	+ 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	
	Additional Monthly Housing		price	2nd lien 3.125	0.000 1,401.37		4.368 🖸		\$4,722.25		FF30TDHCAMFB4% - FHA FIXED 3	
	Expenses	\$472.43 calculate		2nd lien 3.000			4.241		\$4,722.25		FF30TDHCAMC3% - 30VR FIXED T	
	Owner's Title Insurance	Use estimated title cost.		2nd lien 2.875			4.114		\$4,722.25		FF30TDHCAMFB3% - FHA FIXED 3	
	0	Use cost quoted by		2nd lien 2.750			-		\$4,722.25		FF30TDHCAMC2% - 30VR FIXED T	
		borrower/realtor.	. price	2.750	0.000 1,000,00	43.637	5,500	310,770,09	27122120	1047	PPSOT DHCAMC2 % - SOVK PIXED 1	

Click on Price 2nd Lien 00-A. This will take you to then next screen to select the TDHCA second.

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Status and Agents	Pricing													
Application Information														
Closing Costs														
	Run Scenario in	n DO Submit to DU (Seamless)	Results Filter											
Pricing	Run Scenario in	DU Submit to LPA (Seamless)	Term	_		ization Typ			-	Product Type	_		Price	
Loan Information			10 Year	25 Year	Fi:		□ 7 Y			Conventio				
Dete Leek - C	No Pinned Results to Compare		15 Year	✓ 30 Year Other		Year ARM Year ARM	☐ 10 ☐ Oth			HomeRea		/A JSDA	Number of Program	ns: 194
Rate Lock 🕤					>	Year AKM		ier				JSDA		
Disclosures	Horizon of borrower	interest: 60 months (<u>explain</u>)	Payment Type											
	Application #1 Pro	perty & Loan Info												
E-docs	Property Infor	mation	Advanced Filter O											
Conditions (0)	Street Address	Street Address 1573 lassen street • Credit has not been ordered for Application #1. Please order credit for more accurate results.												
	Zip Code	75001 State TX V												
Order Services	County	Dallas	First Lien Res	ults										
	City	Addison												
	In Rural Area?	Yes explain		RATE	POINTS	PAYMENT	рπ	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE		
<	Property Use	Primary Residence	hack to	1st lien 3.875	0.000	1,538.31	47.975	5.133	0	<u>\$18,778.69</u>	\$4,722.25	95.2	FF30TDHCAMC5% - 30Y	R EIVED T
	Has Non-		<u>back to</u>	TSCHEI S.O. S	1 0.000	1,200,01	47.575	0.100	IvI	210,770.05	27/122/20	1 20.0	100101020100000	<u>KTD/CO 1</u>
	Occupant Co- Borrower?	Ves	Second Lien R	esults										
	Property Type	SFR 🗸												
	Structure Type	Detached 🗸	If seller or other l	ender provides	2nd fina	ncing, click	here to su	bmit.	* -	The costs di	splayed are t	he borrow	Rates shown in red er's non-financed settlem - exceeds the MAX DTI)	ent charges.
	New Construction?	Ves											- exceeds the MAX DTI /	/ No Income
	Additional			RATE	POINTS	PAYMENT	рπ	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE		
	Monthly Housing Expenses	\$472.43 calculate												
	Owner's Title	<u></u>	- 30 YR FIXED	1	1	1 1								
	Insurance	 Use estimated title cost. 	pin register l	ock rate 0.000	0.000	32.96	<u>48.311</u>	0.000	0	<u>\$1,591.24</u>	<u>\$6,163.49</u>	94.0	TDHCA-G-TDHCA 2ND	
		O Use cost quoted by borrower/realtor.												
													X	

Click register on the 2nd 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.

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E 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					* * * 30 DA	Y LOCK DAYS O		1 1	(AS HOME FHA 2% DPA N/A <u>\$18,778.69</u> <u>\$4,722.25</u> <u>1</u>	.04.7 FF30TDHCAMC2	2% - 30YR FIXED T
Application Informat	ion					AMC3% - 30YR		У СНОІСЕ ТЕХ	AS HOME FHA 3% DPA		
Closing Costs						ce 2nd lien 3.000	1	1 44.588	N/A <u>\$18,778.69</u> <u>\$4,722.25</u> <u>1</u>	02.5 FF30TDHCAMC	<u>3% - 30VR FIXED T</u>
Pricing					* * * 30 DA	Y LOCK DAYS O	NLY		CAS HOME FHA 4% DPA		
Loan Information						1	0.000 1,423.7	II		00.4 FF30TDHCAMC4	<u>4% - 30YR FIXED T</u>
Rate Lock 🕤					* * * 30 DA	V LOCK DAVS O	NLY	1 1	XAS HOME FHA 5% DPA N/A <u>\$18,778.69</u> <u>\$4,722.25</u> :	95.3 FF30TDHCAMC	5% - 30YR FIXED T
Disclosures						MF2% - FHA F		CA MY FIRST	2% DPA W/MCC		
E-docs						1	0.000 1,335.5	0 43.657	N/A <u>\$18,778.69</u> <u>\$4,722.25</u> <u>1</u>	04.7 FF30TDHCAMF2	<u>% - FHA FIXED 30</u>
Conditions (0)						MF3% - FHA F		CA MY FIRST	3% DPA W/MCC		
Order Services					pri	ce 2nd lien 3.000	0.000 1,379.2	1 <u>44.588</u>	N/A <u>\$18,778,69</u> <u>\$4,722,25</u> <u>1</u>	02.5 FF30TDHCAMF3	% - FHA FIXED 30
					* * * 30 DA	Y LOCK DAYS O			4% DPA W/ИСС N/A <u>\$18,778.69</u> <u>\$4,722.25</u> <u>1</u>	00.4 FF30TDHCAMF4	<u>% - FHA FIXED 30</u>
	*				FF30TDHCA * * * 30 DA	MF5% - FHA F	IXED 30YR TDHO	CA MY FIRST	5% DPA W/MCC		
						ce 2nd lien 3.875	1 1	1 <u>47.975</u>	N/A <u>\$18,778.69</u> <u>\$4,722.25</u>	95.3 FF30TDHCAMF5	<u> % - FHA FIXED 30</u>
					* * * 30 DA	Y LOCK DAYS O			T BOND 2% DPA NO MCC N/A <u>\$18,778.69</u> <u>\$4,722.25</u> <u>1</u>	04.7 FF30TDHCAMFB	<u> 2% - FHA FIXED 3</u>

If Desired Results Are Not Displayed

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

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THANK YOU! For further B.O.L.T. Training, please visit www.mwfwholesale.com

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