

B.O.L.T. TRAINING

Lesson 09 - Pricing A UHC Loan

by **Mountain West Financial, Inc.**





In This Training We Will Discuss

Pricing a UHC 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
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1. Within a loan, click “Pricing”.



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 [\(explain\)](#)

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](#)

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](#)

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.



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

Structure Type

New Construction? ☒ Yes

Additional Monthly Housing Expenses [calculate](#)

Results Filter

Term	Amortization Type	Product Type
<input type="checkbox"/> 10 Year	<input checked="" type="checkbox"/> Fixed	<input checked="" type="checkbox"/> Conventional
<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"/> HomeReady
	<input type="checkbox"/> 5 Year ARM	<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.

4. Click "Application #1".



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**

Remove this application
Add New 1003 Application

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? ☒

Results Filter

Term	Amortization Type	Product Type
<input type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year	<input type="checkbox"/> 25 Year <input checked="" type="checkbox"/> 30 Year <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> 3 Year ARM <input type="checkbox"/> 5 Year ARM
	<input type="checkbox"/> 7 Year ARM <input type="checkbox"/> 10 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 "Application #1" tab. Please complete in order to price.
- Total income for this file is currently \$0.00.

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
Amy

Middle Name

Last Name
America

Suffix

SSN
500-60-2222

E-mail
test@test.com

Citizenship
US Citizen

Monthly Income
\$0.00

[Explain](#)

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

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.



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?](#)

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



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).



Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (2)

Order Services

Loan?

Credit Scores XP: 653 TU: 662 EF: 655

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?](#)

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

N

Mon

First

Is El

C

To

L

Ne

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?](#)

[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

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"/> 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.
- 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.

Mountain West Financial, Inc.

12/29/2020

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LIVE CHAT

Loan Information

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

County: Salt Lake City: South Jordan

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: 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%

Community / Affordable: ☐ Seconds? ☐

Rate Lock Period: 15 days

Rate Lock Expiration Date: 8/10/2020 (Assumes a 15-day lock.)

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 FHA BOND										
price 2nd lien	3.250	0.000	1,423.71	45.535	4.529	✖	\$20,006.37	\$5,909.93	99.9	FF30UHCHA - FHA FIXED 30YR UH
price 2nd lien	3.000	0.000	1,379.21	44.588	4.274	✖	\$20,006.37	\$5,909.93	102.0	FF30UHCFH - FHA FIXED 30YR UH
- 30 YR FIXED FHA										
price 2nd lien	5.125	-2.638	1,781.21	53.144	6.392	✖	\$9,641.87	(\$4,454.57)	87.9	FF30 - FHA FIXED 30YR
price 2nd lien	5.000	-2.492	1,756.13	52.611	6.265	✖	\$10,119.49	(\$3,976.95)	88.8	FF30 - FHA FIXED 30YR
price 2nd lien	4.875	-2.081	1,731.23	52.081	6.137	✖	\$11,464.01	(\$2,632.43)	89.7	FF30 - FHA FIXED 30YR
price 2nd lien	4.750	-2.155	1,706.49	51.554	6.010	✖	\$11,221.93	(\$2,874.51)	90.6	FF30 - FHA FIXED 30YR
price 2nd lien	4.625	-1.888	1,681.93	51.032	5.882	✖	\$12,095.38	(\$2,001.06)	91.6	FF30 - FHA FIXED 30YR
price 2nd lien	4.500	-1.742	1,657.54	50.513	5.754	✖	\$12,573.00	(\$1,523.44)	92.5	FF30 - FHA FIXED 30YR
price 2nd lien	4.375	-1.331	1,633.34	49.997	5.627	✖	\$13,917.52	(\$1,78.92)	93.5	FF30 - FHA FIXED 30YR
price 2nd lien	4.250	-1.139	1,609.31	49.486	5.499	✖	\$14,545.62	\$449.18	94.2	FF30 - FHA FIXED 30YR
price 2nd lien	4.125	-1.050	1,585.46	48.978	5.372	✖	\$14,836.77	\$740.33	95.1	FF30 - FHA FIXED 30YR
price 2nd lien	4.000	-1.017	1,561.79	48.475	5.245	✖	\$14,944.73	\$848.29	96.0	FF30 - FHA FIXED 30YR
price 2nd lien	3.875	-0.636	1,538.31	47.975	5.117	✖	\$16,191.11	\$2,094.67	96.5	FF30 - FHA FIXED 30YR
price 2nd lien	3.750	-2.174	1,515.01	47.479	4.990	✖	\$11,159.78	(\$2,936.66)	98.4	FF30 - FHA FIXED 30YR
price 2nd lien	3.625	-1.778	1,491.90	46.987	4.862	✖	\$12,455.23	(\$1,641.21)	99.4	FF30 - FHA FIXED 30YR
price 2nd lien	3.500	-1.519	1,468.98	46.499	4.735	✖	\$13,302.51	(\$793.93)	100.5	FF30 - FHA FIXED 30YR
price 2nd lien	3.375	-1.093	1,446.25	46.013	4.608	✖	\$14,696.10	\$599.66	101.3	FF30 - FHA FIXED 30YR
price 2nd lien	3.250	-2.235	1,423.71	45.535	4.480	✖	\$10,960.22	(\$3,136.22)	102.6	FF30 - FHA FIXED 30YR
price 2nd lien	3.125	-2.002	1,401.37	45.059	4.353	✖	\$11,722.45	(\$2,373.99)	103.7	FF30 - FHA FIXED 30YR
price 2nd lien	3.000	-1.855	1,379.21	44.588	4.226	✖	\$12,203.34	(\$1,893.10)	104.8	FF30 - FHA FIXED 30YR
price 2nd lien	2.875	-0.843	1,357.26	44.120	4.098	✖	\$15,513.94	\$1,417.30	105.2	FF30 - FHA FIXED 30YR
price 2nd lien	2.750	-0.199	1,335.50	43.657	3.971	✖	\$17,620.69	\$3,524.25	105.3	FF30 - FHA FIXED 30YR
- 30 YR FIXED FHA203H										

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:
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

LIVE CHAT

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: 80 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

☐ 7 Year ARM

☐ 3 Year ARM

☐ 10 Year ARM

☐ 5 Year ARM

☐ Other

Product Type

☒ Conventional

☒ FHA

☐ HomeReady

☐ VA

☐ Home Possible

☐ USDA

Payment Type

☒ P&I

☐ I/O

[Advanced Filter Options](#)

Price

Number of Programs: 194

15. Click "Price".



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

Application Information

County: Salt Lake
 City: South Jordan
 In Rural Area? ☐ Yes [explain](#)
 Property Use: Primary Residence
 Has Non-Occupant Co-Borrower? ☐ Yes

Closing Costs

Pricing

Loan Information

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.

Rate Lock

Disclosures

E-docs

Conditions (0)

Order Services

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% \$11,885.00
 CLTV: 100.000%
 Community / Affordable Seconds? ☐
 Rate Lock Period: 15 days
 Rate Lock Expiration Date: 8/10/2020 (Assumes a 15-day lock.)

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 FHA BOND										
price 2nd lien	3.250	0.000	1,423.71	45.535	4.529	⊗	\$20,006.37	\$5,909.93	99.9	FF30UHCHA - FHA FIXED 30YR UH-
price 2nd lien	3.000	0.000	1,379.21	44.588	4.274	⊗	\$20,006.37	\$5,909.93	102.0	FF30UHCFH - FHA FIXED 30YR UH-
- 30 YR FIXED FHA										
+ price 2nd lien	5.125	-2.638	1,781.21	53.144	6.392	⊗	\$9,641.87	(\$4,454.57)	87.9	FF30 - FHA FIXED 30YR
+ price 2nd lien	5.000	-2.492	1,756.13	52.611	6.265	⊗	\$10,119.49	(\$3,976.93)	88.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.875	-2.081	1,731.23	52.081	6.137	⊗	\$11,464.01	(\$2,632.43)	89.7	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.750	-2.155	1,706.49	51.554	6.010	⊗	\$11,221.93	(\$2,874.51)	90.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.625	-1.888	1,681.93	51.032	5.882	⊗	\$12,095.38	(\$2,001.06)	91.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.500	-1.742	1,657.54	50.513	5.754	⊗	\$12,573.00	(\$1,523.44)	92.5	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.375	-1.331	1,633.34	49.997	5.627	⊗	\$13,917.52	(\$1,78.92)	93.5	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.250	-1.139	1,609.31	49.486	5.499	⊗	\$14,545.62	\$449.18	94.2	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.125	-1.050	1,585.46	48.978	5.372	⊗	\$14,836.77	\$740.33	95.1	FF30 - FHA FIXED 30YR
+ price 2nd lien	4.000	-1.017	1,561.79	48.475	5.245	⊗	\$14,944.73	\$848.29	96.0	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.875	-0.636	1,538.31	47.975	5.117	⊗	\$16,191.11	\$2,094.67	96.5	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.750	-2.174	1,515.01	47.479	4.990	⊗	\$11,159.78	(\$2,936.66)	98.4	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.625	-1.778	1,491.90	46.987	4.862	⊗	\$12,455.23	(\$1,641.21)	99.4	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.500	-1.519	1,468.98	46.499	4.735	⊗	\$13,302.51	(\$793.93)	100.5	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.375	-1.093	1,446.25	46.015	4.608	⊗	\$14,696.10	\$599.66	101.3	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.250	-2.235	1,423.71	45.535	4.480	⊗	\$10,960.22	(\$3,136.22)	102.6	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.125	-2.002	1,401.37	45.059	4.353	⊗	\$11,722.45	(\$2,373.99)	103.7	FF30 - FHA FIXED 30YR
+ price 2nd lien	3.000	-1.855	1,379.21	44.588	4.226	⊗	\$12,203.34	(\$1,893.10)	104.8	FF30 - FHA FIXED 30YR
+ price 2nd lien	2.875	-0.843	1,357.26	44.120	4.098	⊗	\$15,513.94	\$1,417.50	105.2	FF30 - FHA FIXED 30YR
+ price 2nd lien	2.750	-0.199	1,335.50	43.657	3.971	⊗	\$17,620.69	\$3,524.25	105.3	FF30 - FHA FIXED 30YR
- 30 YR FIXED FHA203H										

If Desired Results Are Displayed

16-A. Look under “Eligible Loan Programs” for available UHC Programs and Rates. Click on Price 2nd Lien



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

Application Information

Country: 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: \$472.43 [calculate](#)

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

Disclosures

E-docs

Conditions (0)

Order Services

Loan Information

Is Renovation Loan? ☐ Yes

Imputed? ☒ Yes

Doc Type:

Appraised Value:

Sales Price:

Down Payment:

1st Lien:

2nd Financing? ☐ No ☒ Yes

2nd Financing Type: ☒ Closed-end ☐ HELOC

2nd Financing is New? ☒ [explain](#)

2nd Financing:

CLTV:

Community / Affordable Seconds? ☐

Rate Lock Period: days

Rate Lock Expiration Date: 8/10/2020 (Assumes a 15-day lock.)

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 FHA BOND										
price 2nd lien	3.250	0.000	1,423.71	45.53%	4.529	⊗	\$20,006.37	\$5,909.93	99.9	FF30UJCHA - FHA FIXED 30YR UH
price 2nd lien	3.000	0.000	1,379.21	44.58%	4.274	⊗	\$20,006.37	\$5,909.93	102.0	FF30UJCFH - FHA FIXED 30YR UH
- 30 YR FIXED FHA										
price 2nd lien	5.125	-2.638	1,781.21	53.14%	6.392	⊗	\$9,641.87	(\$4,454.57)	87.9	FF30 - FHA FIXED 30YR
price 2nd lien	5.000	-2.492	1,756.13	52.61%	6.265	⊗	\$10,119.49	(\$3,976.95)	88.8	FF30 - FHA FIXED 30YR
price 2nd lien	4.875	-2.081	1,731.23	52.08%	6.137	⊗	\$11,464.01	(\$2,632.43)	89.7	FF30 - FHA FIXED 30YR
price 2nd lien	4.750	-2.155	1,706.49	51.55%	6.010	⊗	\$11,221.93	(\$2,874.51)	90.6	FF30 - FHA FIXED 30YR
price 2nd lien	4.625	-1.888	1,681.93	51.03%	5.882	⊗	\$12,095.38	(\$2,001.06)	91.6	FF30 - FHA FIXED 30YR
price 2nd lien	4.500	-1.742	1,657.54	50.51%	5.754	⊗	\$12,573.00	(\$1,523.44)	92.5	FF30 - FHA FIXED 30YR
price 2nd lien	4.375	-1.331	1,633.34	49.99%	5.627	⊗	\$13,917.52	(\$178.92)	93.5	FF30 - FHA FIXED 30YR
price 2nd lien	4.250	-1.139	1,609.31	49.48%	5.499	⊗	\$14,545.62	\$449.18	94.2	FF30 - FHA FIXED 30YR
price 2nd lien	4.125	-1.050	1,585.46	48.97%	5.372	⊗	\$14,836.77	\$740.33	95.1	FF30 - FHA FIXED 30YR
price 2nd lien	4.000	-1.017	1,561.79	48.47%	5.245	⊗	\$14,944.73	\$848.29	96.0	FF30 - FHA FIXED 30YR
price 2nd lien	3.875	-0.636	1,538.31	47.97%	5.117	⊗	\$16,191.11	\$2,094.67	96.5	FF30 - FHA FIXED 30YR
price 2nd lien	3.750	-2.174	1,515.01	47.47%	4.990	⊗	\$11,159.78	(\$2,936.66)	98.4	FF30 - FHA FIXED 30YR
price 2nd lien	3.625	-1.778	1,491.90	46.98%	4.862	⊗	\$12,455.23	(\$1,641.21)	99.4	FF30 - FHA FIXED 30YR
price 2nd lien	3.500	-1.519	1,468.98	46.49%	4.735	⊗	\$13,302.51	(\$793.93)	100.5	FF30 - FHA FIXED 30YR
price 2nd lien	3.375	-1.093	1,446.25	46.01%	4.608	⊗	\$14,696.10	\$599.66	101.3	FF30 - FHA FIXED 30YR
price 2nd lien	3.250	-2.235	1,423.71	45.53%	4.480	⊗	\$10,960.22	(\$3,136.22)	102.6	FF30 - FHA FIXED 30YR
price 2nd lien	3.125	-2.002	1,401.37	45.05%	4.353	⊗	\$11,722.45	(\$2,373.99)	103.7	FF30 - FHA FIXED 30YR
price 2nd lien	3.000	-1.855	1,379.21	44.58%	4.226	⊗	\$12,203.34	(\$1,893.10)	104.8	FF30 - FHA FIXED 30YR
price 2nd lien	2.875	-0.843	1,357.26	44.12%	4.098	⊗	\$15,513.94	\$1,417.30	105.2	FF30 - FHA FIXED 30YR
price 2nd lien	2.750	-0.199	1,335.50	43.65%	3.971	⊗	\$17,620.69	\$3,524.25	105.3	FF30 - FHA FIXED 30YR
- 30 YR FIXED FHA203H										

Click on Price 2nd Lien

00-A. This will take you to then next screen to select the UHC 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, Salt Lake City, UT 84101

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

County

Salt Lake

City

South Jordan

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

Seller Price

\$339,000.00

First Lien Results

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS	
back to 1st lien	3.250	0.000	1,423.71	45.535	4.529	⊗	\$20,006.37	\$5,909.93	99.9	FF30UHQHA - FHA FIXED 30YR UH

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 2ND										
pls register lock rate	5.250	0.000	65.52	46.563	6.051	⊗	\$1,416.24	\$7,176.17	97.1	UHCDDAP - UHC DOWN PAYMENT

Ineligible Loan Programs

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

Click on Price 2nd Lien

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



THANK YOU!
For further B.O.L.T.
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