

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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[Bolt Training](#)
[Wholesale Website](#)
[Previous Bulletins](#)

22W-006

Attention: Valued Broker Partners

January 10, 2022

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: Change to Conventional 2nd Home and High Balance LLPAs

At the direction of the Federal Housing Finance Agency, the following new Second Home and High Balance loan level price adjustments (LLPAs) will go into effect on all new locks taken on or after 1/18/2022. Any loans that are not funded by 3/18/2022 will incur the new price adjustments.

New adjustments:

HIGH BALANCE LOANS	
Purchase or Rate and Term Refinance	
LTV <=60%	0.500
LTV <=60.01-75%	0.750
LTV <=75.01-97%	1.000
Cash Out Refinance	
LTV <=60%	1.250
LTV <=60.01-75%	1.500
LTV <=75.01-80%	1.750

Second Home LTV <=60%	1.125
Second Home LTV 60.01-70%	1.625
Second Home LTV 70.01-75%	2.125
Second Home LTV 75.01-80%	3.375
Second Home LTV 80.01-97%	4.125

Please reference our rate sheet or pricing engine for the current adjustments for your specific scenario.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332.

Author: Capital Markets