

EASY QUALIFIER

✔ Pricing scenario *Conforming 5% 780 - SPC* successfully updated.

LOAN INFORMATION

DRAG & DROP

YOUR 3.4 MISMO XML FILE HERE

Fields marked with * must be completed.

Company Name *	Occupancy *	Credit Score *	Commitment Period
Incredible Lender LLC (CO15: <input type="checkbox"/>)	Primary Residence <input type="checkbox"/>	780	30 Day Lock <input type="checkbox"/>
			30 Day Lock Expires: 07/26/2023
Loan Officer *	Property Type *	Monthly Income *	Compensation Payer Type
Don Reynolds <input type="checkbox"/>	Single Family Residence <input type="checkbox"/>	7,000	Borrower Paid <input type="checkbox"/>
Borrower Name *	Number Of Units *	Monthly Debt	Documentation Type
Conforming 5% 780 - SPC	1	2,200	Full <input type="checkbox"/>
Loan Type	Property State *	Taxes (Annual)	Escrow / Impound Waiver Type
	Colorado <input type="checkbox"/>	0	Waive Taxes & Hazard Insuranc <input type="checkbox"/>
Buydown Type ?	ZIP Code	HOI (Annual)	Loan Term
None <input type="checkbox"/>	80424	0	
Loan Amount	County *	Finance Charges ?	Flex Term
726,200	SUMMIT <input type="checkbox"/>	0	
Second Loan Amount	Financed Properties	Mortgage Insurance Type *	Title Selection
0	1		Traditional Lender's Policy <input type="checkbox"/>
Sales Price *		Number Of Borrowers *	<input type="checkbox"/> Waive Underwriting Fee
764,421		1	<input type="checkbox"/> First Time Home Buyer
Appraised Value *		<input type="checkbox"/> New Construction	Loan Shield ?
764,421		<input type="checkbox"/> Self Employed	No <input type="checkbox"/>
LTV *		Months Of Reserves ?	Processing Option
95.000		0	In-House <input type="checkbox"/>
CLTV *			Exact Rate Type
95.000			Target Price <input type="checkbox"/>
Purpose *			Target Price ?
Purchase Home <input type="checkbox"/>			0.000 0.00
Refinance Purpose			

*HomeReady, Home Possible, HomeOne, RefiNow, Refi Possible and BorrowSmart products may have additional income limitations. Please reference AUS results to determine income eligibility.
*RefiNow product requires DU findings that specify loan is approved as RefiNow by FNMA.

Rates effective as of 06/26/2023 9:30:00 AM EST, quoted at 06/26/2023 10:10:11 AM EST.

Locking is Available

BEST OPTION

HOME POSSIBLE MORTGAGE 30 YEAR FIXED MONTHLY

 **PRODUCT HIGHLIGHTS**

- This loan may be Virtual Close Eligible.
- This loan may be Hybrid Close Eligible.
- BPMI (Monthly) quotes assume a DTI less than or equal to 45%. Please reference the MI rate card for factors.

INTEREST RATE	BASE PRICE	FINAL PRICE	DOLLAR AMOUNT	P & I	MI (FACTOR / AMOUNT)	PAYMENT	COMPARE
5.991	0.000	0.000	\$0.00	\$4,349.73	0.19 / \$114.98	\$4,464.71	<input type="checkbox"/>
SEE MORE RATES EXACT RATE AVAILABLE TOTAL ADJUSTMENT : 0.000							

BEST OPTION

HOMEREADY 30 YEAR FIXED MONTHLY

 **PRODUCT HIGHLIGHTS**

- This loan may be Virtual Close Eligible.
- This loan may be Hybrid Close Eligible.
- BPMI (Monthly) quotes assume a DTI less than or equal to 45%. Please reference the MI rate card for factors.

INTEREST RATE	BASE PRICE	FINAL PRICE	DOLLAR AMOUNT	P & I	MI (FACTOR / AMOUNT)	PAYMENT	COMPARE
5.991	0.000	0.000	\$0.00	\$4,349.73	0.19 / \$114.98	\$4,464.71	<input type="checkbox"/>
SEE MORE RATES EXACT RATE AVAILABLE TOTAL ADJUSTMENT : 0.000							

BEST OPTION

FREDDIE MAC BORROWSMART 30 YEAR FIXED MONTHLY

 **PRODUCT HIGHLIGHTS**

- This loan may be Virtual Close Eligible.
- This loan may be Hybrid Close Eligible.
- BPMI (Monthly) quotes assume a DTI less than or equal to 45%. Please reference the MI rate card for factors.

INTEREST RATE	BASE PRICE	FINAL PRICE	DOLLAR AMOUNT	P & I	MI (FACTOR / AMOUNT)	PAYMENT	COMPARE
5.991	0.000	0.000	\$0.00	\$4,349.73	0.19 / \$114.98	\$4,464.71	<input type="checkbox"/>
SEE MORE RATES EXACT RATE AVAILABLE TOTAL ADJUSTMENT : 0.000							

CONFORMING CONVENTIONAL 30 YEAR FIXED MONTHLY

 **PRODUCT HIGHLIGHTS**

- This loan may be Virtual Close Eligible.
- This loan may be Hybrid Close Eligible.

■ BPMI (Monthly) quotes assume a DTI less than or equal to 45%. Please reference the MI rate card for factors.

INTEREST RATE	BASE PRICE	FINAL PRICE	DOLLAR AMOUNT	P & I	MI (FACTOR / AMOUNT)	PAYMENT	COMPARE															
6.275	-0.250	0.000	\$0.00	\$4,483.15	0.19 / \$114.98	\$4,598.13	<input type="checkbox"/>															
HIDE MORE RATES EXACT RATE AVAILABLE TOTAL ADJUSTMENT : 0.250																						
4.875	4.671	4.921	\$35,736.30	\$3,843.11	0.19 / \$114.98	\$3,958.09	<p>LOAN DETAIL</p> <p>Total Loan Amount: \$726,200.00</p> <p>Interest Rate: 6.275</p> <p>PRICING BREAKDOWN</p> <table border="1"> <thead> <tr> <th>Adjustment Name</th> <th>Adj. %</th> <th>Dollar Amt.</th> </tr> </thead> <tbody> <tr> <td>Base Price:</td> <td>-0.250</td> <td>(\$1,815.50)</td> </tr> <tr> <td>FICO 780+ LTV 85.01-95% Purchase:</td> <td>0.250</td> <td>\$1,815.50</td> </tr> <tr> <td>Escrow Waiver Fee:</td> <td>0.000</td> <td>\$0.00</td> </tr> <tr> <td>FINAL PRICE:</td> <td>0.000</td> <td>\$0.00</td> </tr> </tbody> </table> <p><i>Does not include UWM Underwriting Fee</i></p>	Adjustment Name	Adj. %	Dollar Amt.	Base Price:	-0.250	(\$1,815.50)	FICO 780+ LTV 85.01-95% Purchase:	0.250	\$1,815.50	Escrow Waiver Fee:	0.000	\$0.00	FINAL PRICE:	0.000	\$0.00
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Base Price:	-0.250	(\$1,815.50)																				
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Escrow Waiver Fee:	0.000	\$0.00																				
FINAL PRICE:	0.000	\$0.00																				
5.000	3.968	4.218	\$30,631.12	\$3,898.40	0.19 / \$114.98	\$4,013.38																
5.125	3.325	3.575	\$25,961.65	\$3,954.06	0.19 / \$114.98	\$4,069.04																
5.250	3.107	3.357	\$24,378.53	\$4,010.10	0.19 / \$114.98	\$4,125.08																
5.375	2.365	2.615	\$18,990.13	\$4,066.51	0.19 / \$114.98	\$4,181.49																
5.500	1.663	1.913	\$13,892.21	\$4,123.28	0.19 / \$114.98	\$4,238.26																
5.625	1.238	1.488	\$10,805.86	\$4,180.42	0.19 / \$114.98	\$4,295.40																
5.750	1.114	1.364	\$9,905.37	\$4,237.91	0.19 / \$114.98	\$4,352.89																
5.875	0.543	0.793	\$5,758.77	\$4,295.75	0.19 / \$114.98	\$4,410.73																
5.999	-0.091	0.159	\$1,154.66	\$4,353.47	0.19 / \$114.98	\$4,468.45																
6.000	-0.090	0.160	\$1,161.92	\$4,353.94	0.19 / \$114.98	\$4,468.92																
6.125	-0.135	0.115	\$835.13	\$4,412.47	0.19 / \$114.98	\$4,527.45																
6.250	-0.165	0.085	\$617.27	\$4,471.34	0.19 / \$114.98	\$4,586.32																
6.275	-0.250	0.000	\$0.00	\$4,483.15	0.19 / \$114.98	\$4,598.13																
6.375	-0.595	-0.345	(\$2,505.39)	\$4,530.54	0.19 / \$114.98	\$4,645.52																
6.500	-1.089	-0.839	(\$6,092.82)	\$4,590.08	0.19 / \$114.98	\$4,705.06																
6.625	-1.127	-0.877	(\$6,368.77)	\$4,649.94	0.19 / \$114.98	\$4,764.92																
6.750	-1.183	-0.933	(\$6,775.45)	\$4,710.12	0.19 / \$114.98	\$4,825.10																
6.875	-1.527	-1.277	(\$9,273.57)	\$4,770.62	0.19 / \$114.98	\$4,885.60																
6.999	-1.937	-1.687	(\$12,250.99)	\$4,830.94	0.19 / \$114.98	\$4,945.92																
7.000	-1.936	-1.686	(\$12,243.73)	\$4,831.43	0.19 / \$114.98	\$4,946.41																
7.125	-1.995	-1.745	(\$12,672.19)	\$4,892.54	0.19 / \$114.98	\$5,007.52																
7.250	-2.088	-1.838	(\$13,347.56)	\$4,953.96	0.19 / \$114.98	\$5,068.94																
7.375	-2.316	-2.066	(\$15,003.29)	\$5,015.68	0.19 / \$114.98	\$5,130.66																
7.500	-2.676	-2.426	(\$17,617.61)	\$5,077.70	0.19 / \$114.98	\$5,192.68																
7.625	-2.922	-2.672	(\$19,404.06)	\$5,140.00	0.19 / \$114.98	\$5,254.98																