



How to Price out a Loan without locking

To locate the Scenario Pricing Engine:

- Select Forms & Docs
- Select Scenario Pricer (all sections in RED must be filled to price correctly)
- Select Credit Information (to do this make sure you click on the plus sign)
By selecting UW Waiver from the drop down under Credit Grade will tell us to price the underwriting/commitment fee of \$914.00 as a rate adjustment.

Once all fields are filled in click on Product Selection at the bottom. Your pricing options will be shown by hovering over your rate and days quoted, and you may choose which rate/pricing is best for your loan.

Please note: all rates shown do not include your Lender Paid Compensation. The pricing after adjustments you are trying to reach should be the equivalent of your Lender Paid Comp plan with FSB. If you do not reach your LPC on file with us, the difference will result in a discount that will be charged to the borrower. This is allowed up to 2% per ATR/QM rules.

All adjustments will show at the bottom under adjustments.

| USDA | | | | | |
|--|---------|---------|---------------|--------------|---------------|
| Note Rate | 15 days | 30 days | 45 days | 60 days | |
| 4.750% | 105.353 | 105.241 | 105.129 | 104.879 | |
| 4.625% | 104.986 | 104.827 | 104.650 | 104.400 | |
| 4.500% | 104.805 | 104.646 | 104.444 | 104.194 | |
| 4.375% | 104.479 | 104.354 | 104.195 | 103.945 | |
| 4.250% | 104.033 | 103.908 | 103.749 | 103.499 | |
| 4.125% | 103.488 | 103.347 | 103.173 | 102.923 | |
| 4.000% | 103.271 | 103.130 | 102.955 | 102.705 | |
| 3.875% | 102.573 | 102.432 | 102.292 | 102.042 | |
| 3.750% | 102.142 | 102.035 | 101.894 | 101.644 | |
| 3.625% | 100.779 | 100.638 | 100.497 | 100.247 | |
| Adjustments-Included in Pricing Above | | | Rate | Price | Margin |
| Rule 1163: Escrow Holdback | | | 0.000% | 0.000 | 0.000% |
| State is FL then price adjustment = 0 | | | 0.000% | 0.000 | 0.000% |
| Total Loan Amount > 100000 then price adjustment = 0.125 | | | 0.000% | 0.125 | 0.000% |
| Credit Score > 719 then price adjustment = 0.25 | | | 0.000% | 0.250 | 0.000% |
| Total Adjustments | | | 0.000% | 0.375 | 0.000% |

Lock Register
Return Cancel

Please note: you will not be able to choose a rate until you choose the lock button at the bottom when you are ready. You may also Lock your rate on the Lock Screen. Please find the Lock Screen under Forms & Docs.