<p style="text-align:center">Layer 2</p>

1.   "What Are You Looking To Do Today?"
One large box with three options

      Purchase

      Refinance

      C/O Cashout

2. Calculator (Something similar to the below calculator)

Mortgage Calculator for the amount of the loan, down payment, years to pay off the loan, and the monthly payment. **Bankrate** is a good example of what the calculator should look like.

Mortgage Calculator

Home price

$425,000

Down payment ⓘ

$85,000   20   %

Loan term ⓘ

30 years ⌄

Interest rate ⓘ

6.750   %

ZIP code

85339

Taxes, insurance, HOA fees ⌄

Payment breakdown   Amortization

Monthly payment breakdown

Based on national average rates

Advertiser Disclosure

$2,551 /mo

● Principal & interest $2,205.23

● Property tax   + $ 280

● Homeowner's insurance   + $ 66

Additional filters ⌄

Compare to top offers on Bankrate ⓘ

https://www.bankrate.com/mortgages/mortgage-calculator
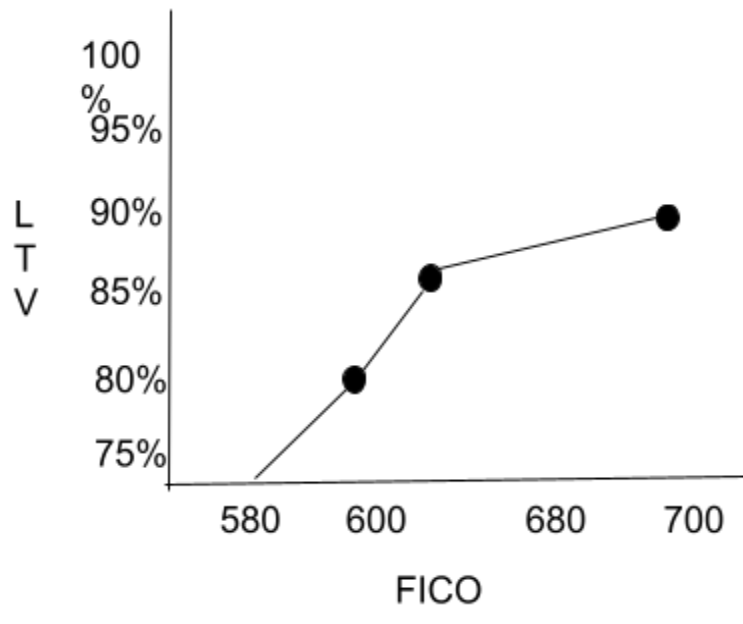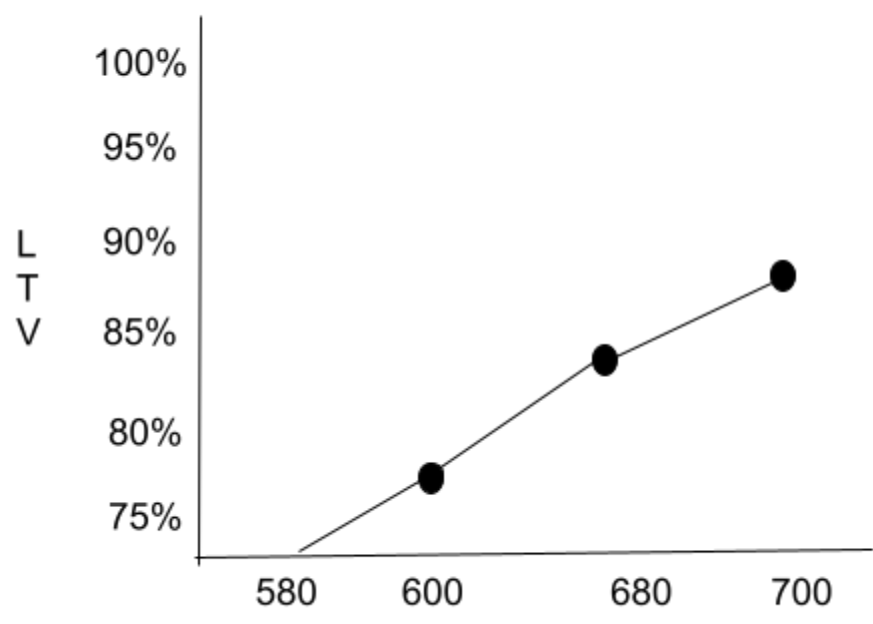
We want 3 calculators side by side by side. So that the borrower can compare based on home prices. This will allow users to compare three home prices simultaneously.

3. Based on calculations below, Let's tie this together. The higher the FICO, the higher the LTV; the DTI should remain under 50%. The equalizers below shows you a picture.

Purchase

Rate/Term

Cash Out