

Rocket

Tab labeled **WS Rate Sheet Summary** not necessary for pricing

Tab labeled **WS DU & LP Pricing** this is what needs to be selected if loan term type is conventional

For a 30 year conventional mortgage term pricing use the cells in C5:F39

For a 25 year conventional mortgage term pricing use the cells in H9:K33

For a 20 year conventional mortgage term pricing use the cells in L5:P39

For a 15 year conventional mortgage term pricing use the cells in Q5:U39

For a 10 year conventional mortgage term pricing use the cells in B41:F73

For loans that are in a high-balance area and are looking for 30-year conventional mortgage terms, use this set of cells for pricing. H41:K73

For loans that are in a high-balance area and are looking for 25-year conventional mortgage terms, use this set of cells for pricing. M41:P73

For loans that are in a high-balance area and are looking for 20-year conventional mortgage terms, use this set of cells for pricing. R41:U73

For loans that are in a high-balance area and are looking for 15-year conventional mortgage terms, use this set of cells for pricing. C75:F107

For loans that are in a high-balance area and are looking for 10-year conventional mortgage terms, use this set of cells for pricing. H75:K107

For conventional 5-year arm rates, look in this cell section. M109:P155

For conventional 7-year arm rates, look in this cell section. M75:P101

For conventional 10-year arm rates, look in this cell section. C109:F127

For loans that are in a high-balance area and looking for conventional 5-year arm rates, look in this cell section R109:U127

For loans that are in a high-balance area and looking for conventional 7-year arm rates, look in this cell section R74:U107

For loans that are in a high-balance area and looking for conventional 10-year arm rates, look in this cell section H109:K127

The next 4 rules can be found on page labels with WS affordable pricing

If someone is looking for a conventional first time home buyer option where they are only wanting to put 3% down and is a 30 year conventional loan. This is a home ready home possible Look in this section C7:F39

If someone is looking for a conventional first time home buyer option and are in a high-balance area where they are only wanting to put 3% down 30 year conventional loan. This is a home ready home possible section Look in this section H7:K30

If someone is looking for a conventional first time home buyer option where they are only wanting to put 1% down Look in this section. This is a home ready home possible section M7:P39

This for the rocket mortgage conventional option 30 year refi now / possible R7:U30

The follow can be found on the page WS DU & LP LLPAs

Look in the following section to see if there's any price adjustments based off loan size for 30-year conventional mortgages and 20-year mortgages and ARMS This is excluding New York C18:G25

Look in this following section for any sort of adjustments that could be applied to conventional loans. These are going to change from time to time, so you have to read the lettering, but if there is something that applies in here, then look and apply this adjustment, if it makes sense, based off the inputs. L8:P20

Look in the following section for loan level price adjustments for conventional purchases based off credit score and loan-to-value for mortgages that are 30-15 years, including 30-15 year ARMs. c37:p46

Look in the following section for loan level price adjustments for conventional rate and term refinances based off credit score and loan-to-value for mortgages that are 30-15 years, including 30-15 year ARMs. C49:P58

Look in the following section for loan level price adjustments for conventional cash out refinances based off credit score and loan-to-value for mortgages that are 30-15 years, including 30-15 year ARMs. B61:J70

Look in the following section for conventional purchase adjustments and conventional rate and term refinance adjustments for all mortgage years. This will be adjustments for things such as arms, \property type, condos, investment property adjustment, second home adjustment, manufactured home adjustment, multi-unit adjustment for 2-4 units, for high balanced areas that

will be referenced HB, if there's a high balanced area, if it's a high balanced loan and it's fixed, if it's a high balanced loan and it's an arm. C75:P84

Look in the following section for conventional cash out refinance adjustments for all mortgage years. This will be adjustments for things such as arms, \property type, condos, investment property adjustment, second home adjustment, manufactured home adjustment, multi-unit adjustment for 2-4 units, for high balanced areas that will be referenced HB, if there's a high balanced area, if it's a high balanced loan and it's fixed, if it's a high balanced loan and it's an arm. C75:P84

FHA Mortgage Pricing for purchases, use the tab FHA full doc pricing and use the next 9 lines to understand where to look

FHA purchases with a 30 year Term use the cells in C7:F39+

FHA purchases with a 25 year Term use the cells in H7:K36

FHA purchases with a 20 year Term use the cells in M7:P39

FHA purchases with a 15year Term use the cells in R7:U39

FHA purchases 30 year 5 year ARM use the cells in C41:F73

FHA purchases 30 year jumbo use the cells in H41:L73

FHA purchases 25 year jumbo use the cells in M41:P73

FHA purchases 15 year jumbo use the cells in R41:U73

FHA purchases 30 year jumbo 5 year ARM use the cells in C75:F107

For FHA refinances use the next 10 lines to understand where to look for pricing

FHA refinances with a 30 year Term use the cells in C7:F39

FHA refinances with a 25 year Term use the cells in H7:K36

FHA refinances with a 20 year Term use the cells in M7:P39

FHA refinances with a 15year Term use the cells in R7:U39

FHA refinances 30 year 5 year ARM use the cells in C41:F73

FHA refinances 30 year jumbo use the cells in H41:L73

FHA refinances 25 year jumbo use the cells in M41:P73

FHA refinances 20 year jumbo use the cells in R41:U73

FHA refinances 15 year jumbo use the cells in C75:F104

FHA refinances 5 year jumbo use the cells in H75:K104

VA Mortgage Pricing on purchases use the tab VA full doc pricing and use the next 9 lines to understand where to look

VA purchases with a 30 year Term use the cells in C7:F39+

VA purchases with a 25 year Term use the cells in H7:K36

VA purchases with a 20 year Term use the cells in M7:P39

VA purchases with a 15year Term use the cells in R7:U39

VA purchases 30 year 5 year ARM use the cells in C41:F73

VA purchases 30 year jumbo use the cells in H41:L73

VA purchases 25 year jumbo use the cells in M41:P73

VA purchases 15 year jumbo use the cells in R41:U73

VA purchases 30 year jumbo 5 year ARM use the cells in C75:F107

For VA refinances use the WS IRRRL QC price and Govie LLPAs the next 10 lines to understand where to look for pricing

VA refinances with a 30 year Term use the cells in C7:F39

VA refinances with a 25 year Term use the cells in H7:K36

VA refinances with a 15 year Term use the cells in M7:P39

VA refinances with a 5 year ARM use the cells in R7:U39

VA refinances 30 year VA jumbo use the cells in C41:F73

VA refinances 25 year VA jumbo use the cells in H41:L73

VA refinances 15 year VA jumbo use the cells in M41:P73

VA refinances 5 year VA jumbo use the cells in R41:U73

FOR LOAN LEVEL PRICE ADJUSTMENTS Look at the sheet ws irrri cq and govy llpas

Apply fico adjustments in this action for fha and va loans that make sense for the loan requirements K94:O100

Apply these based off the loan amount if they fit the loan parameters C94:I96

Look in this section and apply credits towards loan parameters if they fit these will change from time to time so apply what fits K77:U84