

the following pricing for FHA VA and USDA loans can be found under the GNMA tab and LLPA's for FHA VA and USDA loans can be found under the GNMA LLPA's tab

For FHA 30-year, use the following cells.A8:E34

For FHA 30-year in high balanced areas, use the following cells.F8:J34

For FHA 25-year, use the following cells.K8:O34

For FHA 25-year in high balanced areas, use the following cells.P8:T34

For FHA 20-year, use the following cells.P8:T34

For FHA20-year in high balanced areas, use the following cells Z8:AD34

For FHA 15-year, use the following cells.A36:E62

For FHA 15-year in high balanced areas, use the following cells F36:J62

For FHA 10-year, use the following cells. K36:O62

For FHA 10-year in high balanced areas, use the following cells P36:T62

FHA 3.5% down of the home value or 3.5% down of the purchase price, use the following cells

A92:E118

FHA 2% down of the home value or 2% down of the purchase price, use the following cells
F92:J117

For VA 30-year, use the following cells A120:E146

For VA 30-year in high balanced areas, use the following cells F120:J146

For VA 25-year, use the following cells K120:O146

For VA 25-year in high balanced areas, use the following cells P120:T146

For VA 20-year, use the following cells U120:Y146

For VA 20-year in high balanced areas, use the following cells Z120:AD146

For VA 15-year, use the following cells A148:E174

For VA 15-year in high balanced areas, use the following cells F148:J174

For VA 10-year, use the following cells K148:O174

For VA 10-year in high balanced areas, use the following cells P148:T174

Use the following for FHA and USDA fico score and loan amount adjustments these fall into brackets based off a combination of loan amount and fico score the adjustments are in GNMA LLPA tab and in the following cells A8:R17 these are LLPA's for FHA VA and USDA loans can be found under the GNMA LLPA's tab

Use the following for VA fico score and loan amount adjustments these fall into brackets based off a combination of loan amount and fico score the adjustments are in GNMA LLPA tab and in the following cells A19:R29 LLPA's for FHA VA and USDA loans can be found under the GNMA LLPA's tab

For FHA note rate and loan size adjustments for mortgages greater than 25 years, please look in the following cell These will be put on in addition to the FHA/USDA FICO loan size adjustments. A32:P43

For VA note rate and loan size adjustments for mortgages greater than 25 years, please look in the following cell These will be put on in addition to the VA FICO loan size adjustments. A46:P56

For USDA note rate and loan size adjustments for mortgages greater than 25 years, please look in the following cell These will be put on in addition to the FHA/USDA FICO loan size adjustments. A59:P69

These are state adjustments that need to be added on to the pricing depending on what state the loan is being done. Look in these cells.

These are state adjustments that need to be added on to the pricing depending on what state the loan is being done FHA VA and USDA loan . Look in these cells A72:R77

The following is for conventional loans and can be found under fhlmc-fnma tab Keep in mind that fannie mae is sometimes referred to or labeled as FNMA and freddie mac is labeled as FHLMC

For a 30-25 year and freddie mac conventional loan, please use the pricing in the following cells A8:E33

For a 30-25 year freddie mac conventional loan high balance, please use the pricing in the following cells. F8:J33

For a 20 -year freddie mac conventional loan, please use the pricing in the following cells U8:Y33

For a 20-year freddie mac conventional loan high balance, please use the pricing in the following cells. Z8:AD33

For a 15-year freddie mac conventional loan, please use the pricing in the following cells F36:J61

For a 15 -year freddie mac conventional loan high balance, please use the pricing in the following cells. K36:O61

For a 30-25 year and fannie mae conventional loan, please use the pricing in the following cells A64:E89

For a 30-25 year fannie mae conventional loan high balance, please use the pricing in the following cells. F64:J89

For a 20 -year fannie mae conventional loan, please use the pricing in the following cells U64:Y89

For a 20-year fannie mae conventional loan high balance, please use the pricing in the following cells.

For a 15-year fannie mae conventional loan, please use the pricing in the following cells A92:E117

For a 15 -year fannie mae conventional loan high balance, please use the pricing in the following cells. F92:J117

Keep in mind that fannie mae is sometimes referred to or labeled as FNMA and freddie mac is labeled as FHLMC the following can be found in the tab **FHLMC-FNMA LLPA for loan level price adjustments**

For for freddie mac fico score and ltv adjustments for a purchase look in the following cells A8:K18

For loan attributes for freddie mac purchase such as whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells A20:K27

For for freddie mac fico score and ltv adjustments for a rate and term refinance look in the following cells A29:K39

For loan attributes for freddie mac rate and term refinance such as if a whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells A41:K48

For for freddie mac fico score and ltv adjustments for a cash out refinance look in the following cells A50:K60

For loan attributes for freddie mac cash out refinance such as if a whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells A62:K69

For for fannie mae fico score and ltv adjustments for a purchase look in the following cells M8:W18

For loan attributes for fannie mae purchase such as whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells M20:W27

For for fannie mae score and ltv adjustments for a rate and term refinance look in the following cells M29:W39

For loan attributes for fannie mae rate and term refinance such as if a whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells M41:W48

For for fannie mae fico score and ltv adjustments for a cash out refinance look in the following cells A50:K60

For loan attributes for fannie mae cash out refinance such as if a whether a property is a condo, an investment, a second home, a manufactured home, a 2-4 unit property, or the debt to income is over 40%, please look in the following cells M21:W69

The following are state adjustments for conventional loans can be found in the following cells
A120:J130

The following are conventional loan size adjustments they can be found in the following cells
G107:Q115