

## How to price a Chenoa or ESSEX Loan:

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See below the three items listed below are where you need to check to get pricing. Remember 3% repayable is the only logical one that makes sense. These must be done as PL leads and get large exceptions on them to make them work.

### First Lien Search Criteria

Loan Type:  Conforming  NonConforming  FHA  VA  USDA

Loan Term(s):  30 Yr  25 Yr  20 Yr  15 Yr  10 Yr Max: 3

Amortization Type(s):  Fixed  ARM

ARM Fixed Term(s):  7 Yr  10 Yr  5 Yr

Product Type(s):  All  Standard  Affordable  HARP  Hero/Champion  
 HFA/Bond  HUD Specialty  Reno/Rehab  USDA Streamline  Expanded Guidelines

Desired Price:   
Buydown:   
FHA Case # Assigned:

Desired Rate:   
Borrower Pays MI (if required):   
Specialty Products:

Desired Lock Period:   
Automated U/W System:   
Reduced MI:

Interest Only:   
Prepayment Penalty:

### Total Loan Amount

VA Veteran Type/History:   
PMI/MIP/FF/G Fee Paid in Cash:   
 Finance Entire Amount

Exempt from Funding Fee:   
PMI/MIP/FF/G Fee Financed:

PMI/MIP/FF/G Fee %:   
1st Mtg Loan Amt (Base):

PMI/MIP/FF/G Fee Amount:   
1st Mtg Loan Amt (Total):