



Announcement 08-18W

Government Loan Level Price Adjustment Changes

Effective with loans locked on or after Monday, April 23, 2018

Mortgage Solutions Financial is updating the loan level price adjustments for FHA, VA, and USDA loans. Changes are highlighted in yellow below. Adjusters in red are an improvement to the price and adjusters in black will worsen the price.

Adjustment	Old	New	
FICO ≥ 680	(0.250)	(0.500)	
FICO 660-679	0.000	(0.250)	
FICO 640-659	+0.250	(0.250)	
FICO 620-639	+1.125	+0.250	
FICO 600-619	+3.000	+2.250	
FICO 580-599	+3.000	+2.500	
FICO 550-579	+3.000	+3.000	
FICO < 550	+3.250	+3.250	
No Score or Non-Traditional	+3.250	+3.250	
Manufactured Property	+2.500	+1.000	
VA Cash Out with LTV > 90%	+0.250	+0.500	
Manufactured Property with DTI > 45%	0.000	+1.000	
DTI > 50%	0.000	+0.500	
	Old	New FICO < 640	New FICO ≥ 640
Loan Amount < 50,000	+1.375	+1.375	+1.375
Loan Amount 50,000 – 74,999	+1.000	+1.000	+1.000
Loan Amount 75,000 – 99,999	+0.750	+0.750	+0.500
Loan Amount 100,000 – 124,999	+0.250	+0.250	0.000
Loan Amount 125,000 – 149,999	+0.125	+0.125	0.000
Loan Amount ≥ 250,000	(0.250)	(0.250)	(0.250)