

ELEVATE YOUR BUSINESS WITH LHFS!

Elevate – LHFS incentive pricing program! Most Conforming and FHA products, including Manufactured Housing, are eligible to Elevate!

Please see page 3 for a list of [eligible products](#).

Please review the various Elevate Tiers, adjustments and qualifications.



CONFORMING & FHA ELEVATE PRICING IMPROVEMENTS

	Status Tier	Improvement for Elevate	Improvement for Elevate Xtra	Improvement for Elevate Premier	Max Improvement
Star	0.000	0.125	0.250	0.375	0.375
Eagle	0.125	0.125	0.250	0.375	0.500
Patriot	0.250	0.125	0.250	0.250	0.500

HIGH BALANCE / SUPER CONFORMING ELEVATE PRICING IMPROVEMENTS

	Status Tier	Improvement for Elevate Premier High Balance / Super Conforming	Improvement
Star	0.000	0.375	0.375
Eagle	0.125	0.375	0.500
Patriot	0.250	0.250	0.500

Contact your Account Executive to find out how to earn Eagle or Patriot status!

The following programs are excluded from this unique pricing incentive: USDA, Streamlines, VA and IRRRLs, *Within Reach*TM, GSFA, and CalPLUS “Conforming” or “Government” product sets.

ELEVATE QUALIFICATIONS

Price Improvements	Conforming Qualifications	FHA Qualifications
Elevate	<ul style="list-style-type: none"> • Loan Amount ≥ \$75,000 • FICO 680+ • LTV ≤ 95%, Purchase, Rate/Term and Cash-Out Refinance • Manual UW not eligible (ACE/PIW Eligible as applicable) 	<ul style="list-style-type: none"> • Loan Amount ≥ \$75,000 • FICO 680+ • Purchase, Rate/Term and Cash-Out Refinance • Manual UW not eligible
Elevate Xtra	<ul style="list-style-type: none"> • Loan Amount ≥ \$225,000 • FICO 700+ • LTV ≤ 90%, Purchase, Rate/Term and Cash-Out Refinance • Manual UW not Eligible (ACE/PIW Eligible as applicable) 	<ul style="list-style-type: none"> • Loan Amount ≥ \$150,000 • FICO 700+ • Purchase, Rate/Term and Cash-Out Refinance • Manual UW not eligible
Elevate Premier	<ul style="list-style-type: none"> • Loan Amount ≥ \$350,000 • FICO 740+ • LTV ≤ 75%, Purchase, Rate/Term and Cash-Out Refinance • Manual UW not Eligible (ACE/PIW Eligible as applicable) 	<ul style="list-style-type: none"> • Loan Amount ≥ \$250,000 • FICO 740+ • Purchase, Rate/Term and Cash-Out Refinance • Manual UW not Eligible
Elevate Premier High Balance / Super Conforming	<ul style="list-style-type: none"> • FICO 700+ • LTV ≤ 80%, Purchase and Rate/Term Refinance • LTV ≤ 75%, Cash-Out Refinance • Max DTI 43% • Property Inspection Waivers Not Eligible 	<ul style="list-style-type: none"> • FICO 680+ • Purchase, Rate/Term and Cash-Out Refinance • Max DTI 50% • Manual UW not eligible

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Eligible Conforming Programs	Program Codes	Eligible Conforming Programs	Program Codes
Conforming 30 Yr Fixed	WC30-000	Super Conforming 20 Yr Fixed	WSC20-000
Conforming 25 Yr Fixed	WC25-000	Super Conforming 15 Yr Fixed	WSC15-000
Conforming 20 Yr Fixed	WC20-000	Super Conforming 30 yr Fixed	WSC30-000
Conforming 15 Yr Fixed	WC15-000	Super Conforming 25 Yr Fixed	WSC25-000
Conforming 10 Yr Fixed	WC10-000	Super Conforming 10 Yr Fixed	WSC10-000
High Balance 30 Yr Fixed	WCHB30-000	Conforming 30 Yr Fixed LPMI	WC30LPMI-000
High Balance 15 Yr Fixed	WCHB15-000	Conforming 25 Yr Fixed LPMI	WC25LPMI-000
High Balance 10 Yr Fixed	WCHB10-000	Conforming 20 Yr Fixed LPMI	WC20LPMI-000
High Balance 25 Yr Fixed	WCHB25-000	Conforming 15 Yr Fixed LPMI	WC15LPMI-000
High Balance 20 Yr Fixed	WCHB20-000	Conforming 10 Yr Fixed LPMI	WC10LPMI-000
Conf High Bal Fixed 30 Yr Multiple Properties	WCHB30M-000	Conforming Fixed 30 Yr Multiple Properties	WC30M-000
Conf High Bal Fixed 20 Yr Multiple Properties	WCHB20M-000	Conforming Fixed 15 Yr Multiple Properties	WC15M-000
Conf High Bal Fixed 15 Yr Multiple Properties	WCHB15M-000	Conforming Fixed 20 Yr Multiple Properties	WC20M-000
Conf Fixed 30 Yr (7 to 10 Fin Prop - Delayed Fin)	WC30MDF-000	Conf High Bal Fixed 30 Yr Multiple Properties Delayed Financing	WCHB30MDF-000
Conf Fixed 20 (7 to 10 Fin Prop - Delayed Fin)	WC20MDF-000	Conf High Bal Fixed 20 Yr Multiple Properties Delayed Financing	WCHB20MDF-000
Conf Fixed 15 (7 to 10 Fin Prop - Delayed Fin)	WC15MDF-000	Conf High Bal Fixed 15 Yr Multiple Properties Delayed Financing	WCHB15MDF-000
Conforming Fixed 30 with DAP	WC30DAP-000	Conf 30 FNMA HomeReady	WC30FHR-000
Conforming Fixed 15 with DAP	WC15DAP-000	Conf 25 FNMA HomeReady	WC25FHR-000
Conf 30 FHLMC Home Possible	WC30FHP-000	Conf 20 FNMA HomeReady	WC20FHR-000
Conf 20 FHLMC Home Possible	WC20FHP-000	Conf 15 FNMA HomeReady	WC15FHR-000
Conf 15 FHLMC Home Possible	WC15FHP-000	Conf 10 FNMA HomeReady	WC10FHR-000
Conf 30 FHLMC Home Possible Advantage	WC30FHPA-000	Conf 30 FNMA High Balance HomeReady	WCHB30FHR-000
Conf 20 FHLMC Home Possible Advantage	WC20FHPA-000	Power Purchase HPA 2% Fixed 30	WCPP30HPA2-000
Conf 15 FHLMC Home Possible Advantage	WC15FHPA-000	Power Purchase Plus HPA 2% Fixed 30 LPMI	WCPPP30HPA2LPMI-000
MH FHLMC 30 Yr Fixed	WMH30LP-000	Power Purchase MH HP 2% Fixed 30	WCPPMH30HP2-000
MH FHLMC 25 Yr Fixed	WMH25LP-000	Power Purchase Plus MH HP 2% Fixed 30 LPMI	WCPPPMH30HP2LPMI-000
MH FHLMC 20 Yr Fixed	WMH20LP-000	MH FNMA 30 Yr Fixed	WMH30DU-000
MH FHLMC 15 Yr Fixed	WMH15LP-000	MH FNMA 25 Yr Fixed	WMH25DU-000
MH FHLMC 10 Yr Fixed	WMH10LP-000	MH FNMA 20 Yr Fixed	WMH20DU-000
MH 30 FNMA HomeReady	WMH30FHR-000	MH FNMA 15 Yr Fixed	WMH15DU-000
MH 30 FNMA High Balance HomeReady	WMH30FHR-000	MH FNMA 10 Yr Fixed	WMH10DU-000
MH Conforming 30 Yr Fixed LPMI	WMHC30LPMI-000	MH Conforming 20 Yr Fixed LPMI	WMHC20LPMI-000
MH Conforming 25 Yr Fixed LPMI	WMHC25LPMI-000	MH Conforming 15 Yr Fixed LPMI	WMHC15LPMI-000
MH Conforming 10 Yr Fixed LPMI	WMHC10LPMI-000	MH High Balance Conf 30 Yr Fixed LPMI	WMHCHB30LPMI-000
MH High Balance Conf 25 Yr Fixed LPMI	WMHCHB25LPMI-000	MH High Balance Conf 20 Yr Fixed LPMI	WMHCHB20LPMI-000
MH High Balance Conf 15 Yr Fixed LPMI	WMHCHB15LPMI-000	MH High Balance Conf 10 Yr Fixed LPMI	WMHCHB10LPMI-000
Eligible FHA Programs	Program Codes	Eligible FHA Programs	Program Codes
FHA 30 Yr Fixed	WGF30-000	FHA High Balance 30 Yr Fixed	WGFHB30-000
FHA 20 Yr Fixed	WGF20-000	FHA High Balance 15 Yr Fixed	WGFHB15-000
FHA 15 Yr Fixed	WGF15-000	MH FHA 30 Yr Fixed Standard	WMHFHA30-000
MH FHA 25 Yr Fixed Standard	WMHFHA25-000	MH FHA 15 Yr Fixed Standard	WMHFHA15-000
MH FHA 20 Yr Fixed Standard	WMHFHA20-000	MH FHA 10 Yr Fixed Standard	WMHFHA10-000

