

Daily Rate Sheets:

Rates are entered each business day morning into MBOT where you can request pricing under “Scenario Pricer” which is located under the “Form and Tools” main command navigation panel within MBOT. The system calculates all the adjustments for you when you are pricing and locking through the system.

You can also receive the rates daily by emailing lockdesk@flanaghanstatebank.com to be added to our daily distribution.

Important notes to remember on the rate sheet:

- Conventional LPMI adjustments are listed at the bottom of page 2 and are inclusive of all normal conventional adjustments plus this one
- When pricing out a cash out on a conventional loan, both the FICO/LTV adjustments and the C/O adjustments are applicable
- Escrow holdbacks are available for USDA and FHA. VA escrow holdbacks are available with management approval. All matrix's cover the guidelines for this feature found at www.myfsbretail.com under Mortgage Support & Resources
- Manual underwriting is available for Government loans only and does require an adjustment to the rate