

Karley Stover

From: Lock Desk
Sent: Friday, November 11, 2022 1:21 PM
To: Lock Desk
Subject: Flanagan State Bank Announcement - Conventional LLPA Update - 11/11/2022

Please note effective immediately, Flanagan State Bank has applied the new Fannie Mae and Freddie Mac LLPA grids to Conventional Cash-out Refinances. The new grid will be applied to all new locks received starting November 14, 2022.

Cash Out - FICO/LTV Adjustments				
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
>= 740	-.375	-.750	-1.375	-1.875
720 - 739	-.500	-1.125	-1.500	-2.000
700 - 719	-.500	-1.125	-1.625	-2.000
680 - 699	-.625	-1.500	-1.625	-2.000
660 - 679	-.875	-1.750	-1.750	-2.000
640 - 659	-.875	-2.000	-2.000	-2.375
620 - 639	-.875	-2.000	-2.000	-2.375



Flanagan State Bank
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Please visit our website at: www.fshtpo.com

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