

The *Program Comparison* (right) page shows all passing programs sorted at the top, by lowest Par Rate first. Then it will show all programs that did not pass all guidelines, sorted by the fewest number of exceptions first.

For pricing details and/or to submit for approval, click the program name link to bring up the *Program Guideline Detail* page (below).

UR Lending Under Righter™  
United Residential Lending, LLC

1-CREDIT 2-1003 3-AU SUBMIT 4-AU RESULTS STIPS DOCS PIPELINE PRICER ADMIN LOG-OFF

Borrower: Sara Pratt  
LoanAmt: \$192,000

PROGRAM COMPARISON  
Loan No: 0811000004

Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING IS STILL REQUIRED.

	Click Below for Program Details and to [Submit] for Approval!	Grade	Lowest Par Rate	Guideline Exceptions	Exception	Exception	Exception
1	<a href="#">Platinum Agency Fixed &amp; ARM</a>		5.750%	PASS			
2	<a href="#">Platinum FHA</a>		6.000%	PASS			
3	<a href="#">Sterling Conforming Fixed FNMA</a>		6.250%	PASS			
4	<a href="#">Sterling Conforming ARM</a>			PASS			
5	<a href="#">Sterling Non-Conforming Jumbo ARM</a>			PASS			

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Print Email Support Close

Borrower: Pratt, Sara  
LoanAmt: \$192,000  
Loan No: 0811000004

Investor: UR Lending  
Program: Platinum Agency Fixed & ARM  
Grade:

Guideline Effective Date: 10/10/08  
Criteria Level: Detailed-Prequal

Credit report summary data was manually entered to generate these results  
Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING IS STILL REQUIRED.

**CHOOSE PRODUCT & PRICE**  
Click below to view Rate Calculation Detail

Submit for PreQual

	PRICE 100.000	PRICE 100.500	PRICE 101.000	PRICE 101.500	PRICE 102.000
1. <a href="#">3/1 LIBOR ARM - 30 Day</a>	Price Range	Price Range	Price Range	Price Range	Price Range
2. <a href="#">5/1 LIBOR ARM - 30 Day</a>	Price Range	Price Range	Price Range	Price Range	Price Range
3. <a href="#">7/1 LIBOR ARM - 30 Day</a>	Price Range	Price Range	Price Range	Price Range	Price Range
4. <a href="#">10/1 LIBOR ARM - 30 Day</a>	Price Range	Price Range	Price Range	Price Range	Price Range
5. <a href="#">15 Yr Fixed - 30 Day</a>	5.750% P&I: \$1,594.39 pr: 100.1520	5.875% P&I: \$1,607.27 pr: 100.5900	6.125% P&I: \$1,633.20 pr: 101.1870	6.625% P&I: \$1,685.75 pr: 101.7240	Price Range
6. <a href="#">30 Yr Fixed - 30 Day</a>	6.375% P&I: \$1,197.83 pr: 100.0880	6.625% P&I: \$1,229.40 pr: 100.5550	7.125% P&I: \$1,293.44 pr: 101.1090	7.375% P&I: \$1,326.10 pr: 101.6800	Price Range
7. <a href="#">40 Yr Fixed - 30 Day</a>	Price Range	Price Range	Price Range	Price Range	Price Range

**PROGRAM GUIDELINES & ADVISORIES**  
Platinum Agency Fixed & ARM Show Details

ADDITIONAL PROGRAM GUIDELINES

- LoanTypes: Conventional
- MaxOpenDerogBalRemain (RP1,CO1,CA1) = \$5,000.00

To find out exactly how the system calculated the final risk-adjusted interest rate (or price), click on the name of the Pricing Product (i.e. 2/28 ARM, etc.) to bring up the *Rate Calculation Detail* page.

Start at the top and follow the logic down to see each line item that went into the calculation of the interest rate.

This Rate Calc Detail page is also a very good printout to keep in the loan file to show how the rate was calculated.

PROGRAM GUIDELINES & ADVISORIES

Platinum Agency Fixed & ARM Hide Details

#	PROGRAM GUIDELINES CHECKED	ACTUAL LOAN DATA	RESULT
1.	MinLoanAmt = \$50,000.00 (X) See Section Below	LoanAmt = \$192,000.00	Pass
2.	MaxLoanAmt = \$417,000.00 (X) See Section Below	LoanAmt = \$192,000.00	Pass
3.	LienPositionsAllowed: 1st	LienPos = 1st	Pass
4.	InterestOnly = Yes or No	InterestOnly = No	Pass
5.	MaxDebtRatio = 55.00% (X) See Section Below	DebtRatio = 6.32%	Pass
6.	MaxLTV = 95.00%	LTV = 80.00%	Pass
7.	MaxCLTV = 95.00%	CLTV = 80.00%	Pass
8.	MaxSellerPd% = 6.00% (X) See Section Below	SellerPd% = 0.00%	Pass
9.	Purchase = Yes or No	Purchase = Yes	Pass
10.	PropTypesAllowed: SFR,Condo,Pud,2u,3u,4u,Mixed-Use,Twnhse,ModHm,RowHome	PropType = SFR	Pass
11.	OccStatusesAllowed: OwnerOcc,2ndHome,Rental	OccStatus = OwnerOcc	Pass
12.	Rural = Yes or No	Rural = No	Pass
13.	Inc. DocType = Full-24mos	Inc. DocType = Full-24mos	Pass
14.	CitizenshipsAllowed: US Citizen,Permanent Resident Alien,Non-Permanent Resident Alien	Citizenship = US Citizen	Pass
15.	FICO: All Bors Min (Mid 3/Lower 2) (Min = 600)	680-(XPN=680,680,TU=680,680,EPX=680,680)	Pass
16.	MinMosSinceBkFiling = 24	BkFilings = None	Pass
17.	MinMosSinceBkDsch = 24	BkFilings = None	Pass
18.	MinMosSinceForcl over \$0.00 Recd = 36	MosSinceForcl Recd = N/A	Pass
19.	MinMosSinceForcl over \$0.00 Sats = 36	MosSinceForcl Sats = N/A	Pass
20.	MaxLatesLast12mos = M30=0,M60=0,M90+=0 (X) See Section Below	LatesLast12mos = M30=0,M60=0,M90+=0	Pass
21.	BkTypesAllowed = Ch7,Ch11,Ch12,Ch13	BkFilings = None	Pass
22.	DU/LP Result = DU: Approve/Eligible,DU: Approve/Ineligible,LP: Accept/Eligible,LP: Caution/Eligible,Manual	DU/LP Result = DU: Approve/Eligible	Pass
23.	AgencyProduct = Fannie: Standard,Freddie: Standard	AgencyProduct = Fannie: Standard	Pass

ADDITIONAL PROGRAM GUIDELINES

- LoanTypes: Conventional
- MaxOpenDerogBalRemain (RP1,CO1,CA1) = \$5,000.00

(X) CONDITIONAL CRITERIA USED IN THIS ANALYSIS

- IF PropType = NOT (2u,3u,4u) ...  
IF Always THEN MaxLoanAmt = \$625500  
IF PropStates = NOT (AK,HI) THEN MaxLoanAmt = \$417000
- IF OccStatus = (Owner,2ndHm) ...  
IF CLTV > 75.00% and CLTV <= 90.00% THEN MaxSellerPaid% = 6.00%
- IF Always THEN MaxDebtRatio = 55.00%
- IF Always THEN MaxMgLates30 in last 12 mos = 0 and MaxMgLates60 in last 12 mos = 0
- IF Always THEN MaxMgLates90 in last 12 mos = 0

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Print Close

Borrower: Pratt, Sara  
LoanAmt: \$192,000  
Loan No: 0811000004

Investor: UR Lending  
Program: Platinum Agency Fixed & ARM  
Grade:

Effective Date: 10/10/08  
Confirmed:  
Criteria Level: Detailed-Prequal

**30 Yr Fixed - 30 Day at 100.1070 - Effective Date: 11/10/08**

PRICE GIVEN & PRICE ADJUSTMENTS APPLIED:  
Price to Broker = 0.7320 pts(100.7320)

PRICE ADJUSTMENTS:

IF Product Type = (15-yr Fixed, 20-yr Fixed, 30-yr Fixed, 40-yr Fixed, 10-yr Fixed) ... IF LoanAmt >= \$175000 AND LoanAmt <= \$417000	- 0.3750 pts
IF LTV > 75.00% AND LTV <= 80.00% AND Product Type = NOT (15-yr Fixed, 10-yr Fixed) ... IF FICO >= 680 AND FICO <= 699	+ 1.0000 pts
IF Always MaxPrice = 3.2500	
Total Price (Net Price Adjustments):	=0.6250 pts
<b>Final Rate:</b>	<b>6.500%</b>

RATE ADJUSTMENTS:  
IF Always MaxRebate = 3.0000 pts

**30 Yr Fixed - 30 Day at 100.5520 - Effective Date: 11/10/08**

PRICE GIVEN & PRICE ADJUSTMENTS APPLIED:  
Price to Broker = 1.1770 pts(101.1770)

PRICE ADJUSTMENTS:

IF Product Type = (15-yr Fixed, 20-yr Fixed, 30-yr Fixed, 40-yr Fixed, 10-yr Fixed) ... IF LoanAmt >= \$175000 AND LoanAmt <= \$417000	- 0.3750 pts
IF LTV > 75.00% AND LTV <= 80.00% AND Product Type = NOT (15-yr Fixed, 10-yr Fixed) ... IF FICO >= 680 AND FICO <= 699	+ 1.0000 pts
IF Always MaxPrice = 3.2500	
Total Price (Net Price Adjustments):	=0.6250 pts
<b>Final Rate:</b>	<b>6.875%</b>

RATE ADJUSTMENTS:  
IF Always MaxRebate = 3.0000 pts

To find out exactly how the system decided the loan, click on "Show Details" (changes then to "Hide Details") to bring up the complete list of guideline requirements, advisories and matrix statements.