Managing Adjustments

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LoanNEX – Managing Adjustments

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3. Viewing Historical Adjustments
4. Effective Dating (see document LoanNEX Effective Dating Setup Guide)
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7. Examples
    - FICO/LTV Adjustment
    - Condo Adjustment
    - Prepay Adjustment

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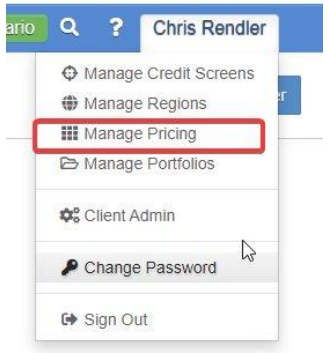
Add New Adjustments

1. Manage Credit Screens-> Manage Pricing



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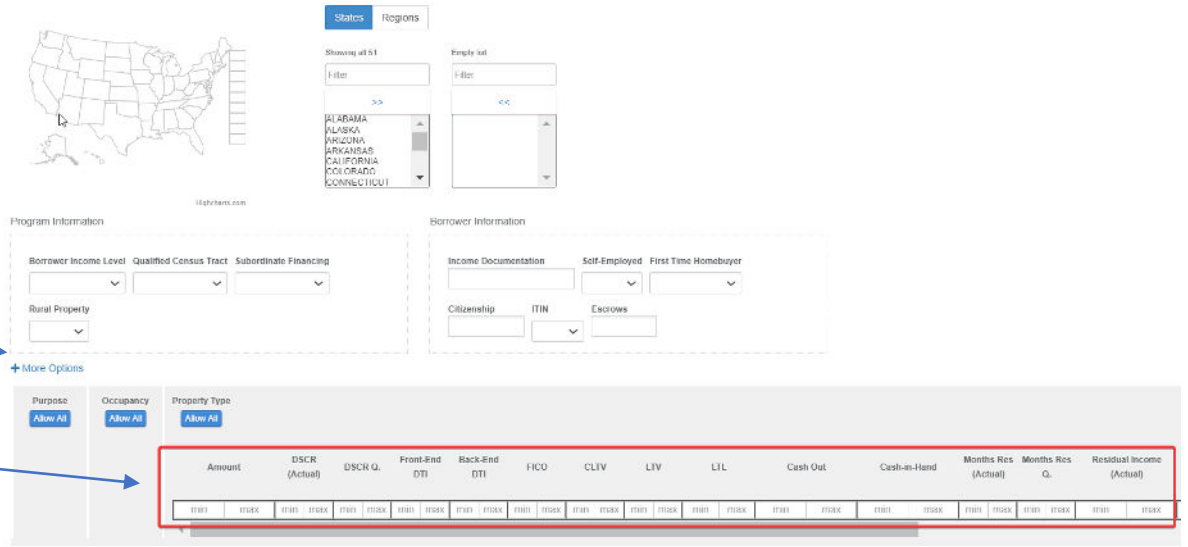
Add New Adjustments (continued)

1. Select **Create Future Version** if you'd like to create an LLPA effective in the future. If you are creating an LLPA that is immediately active, do not select **Create Future Version**
2. **Enter LLPA Name**
3. **Enter LLPA Display Name (optional)**
4. **Enter Description (optional)**
5. **Add LLPA configuration info:**
   - **LLPAs can be based on any inputs on the screen, including:**
     - **Program attributes**
     - **Borrower attributes**
     - **Location**
     - **Derogatory Credit Events**
     - **Minimums and maximums for all numerical inputs in LoanNEX**

Derogatory Credit

Numerical Inputs



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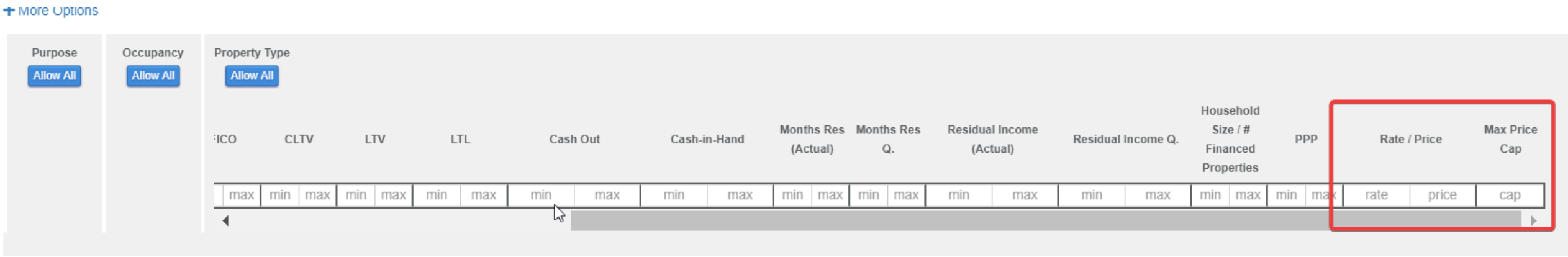
Add New Adjustments

1. Scroll to the right in bottom section to enter adjustment values for either price, rate, or maximum price



2. Click Save when done

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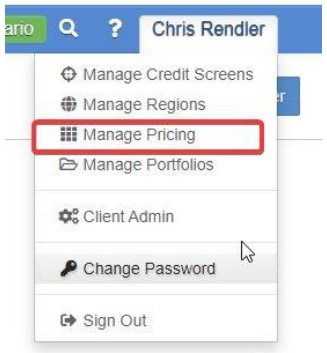
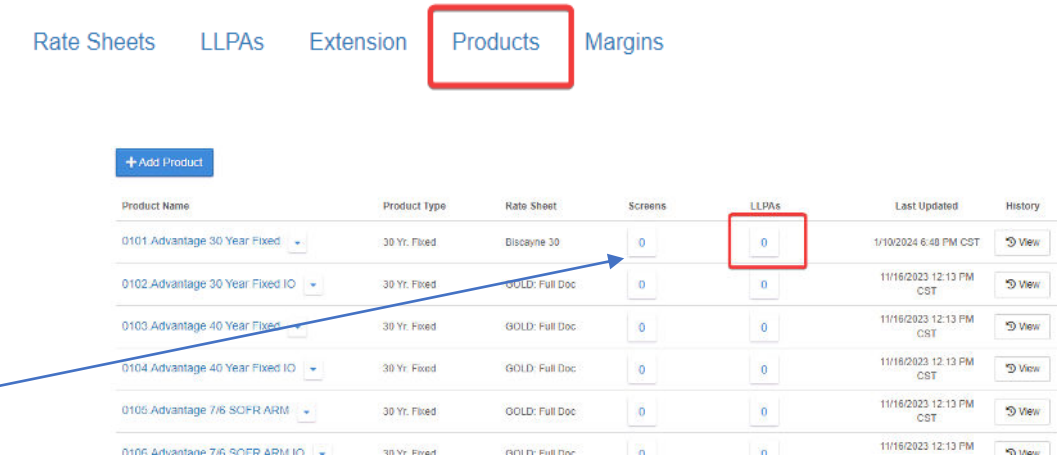
Tie Adjustments to Products

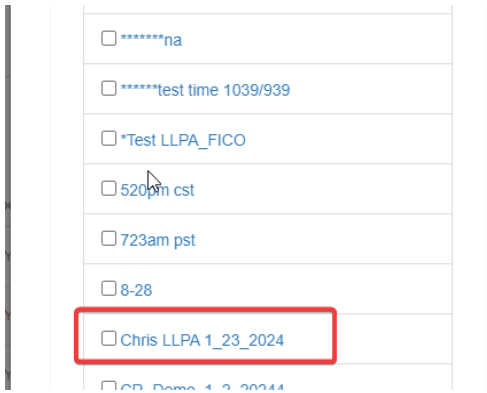
1. Manage Credit Screens-> Manage Pricing





2. Find the product the LLPA should be tied to, and click on the LLPAs for that product

3. Check the box for the LLPA you created previously and click Save (bottom of window)



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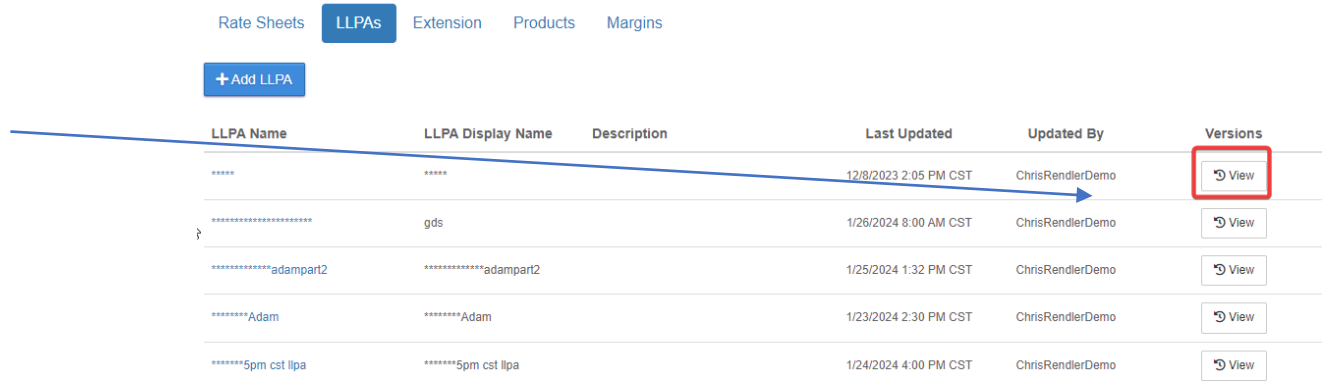
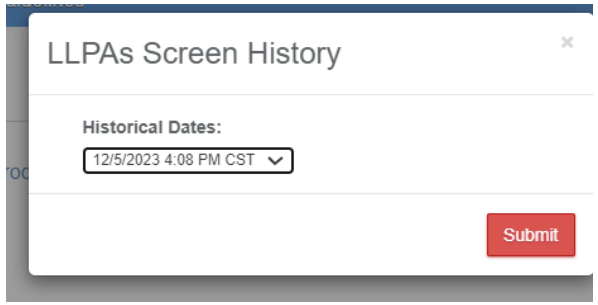
Viewing Historical Adjustments

1. In LLPA Manager, select View History for LLPA
2. Select Date you'd like to see LLPA version for





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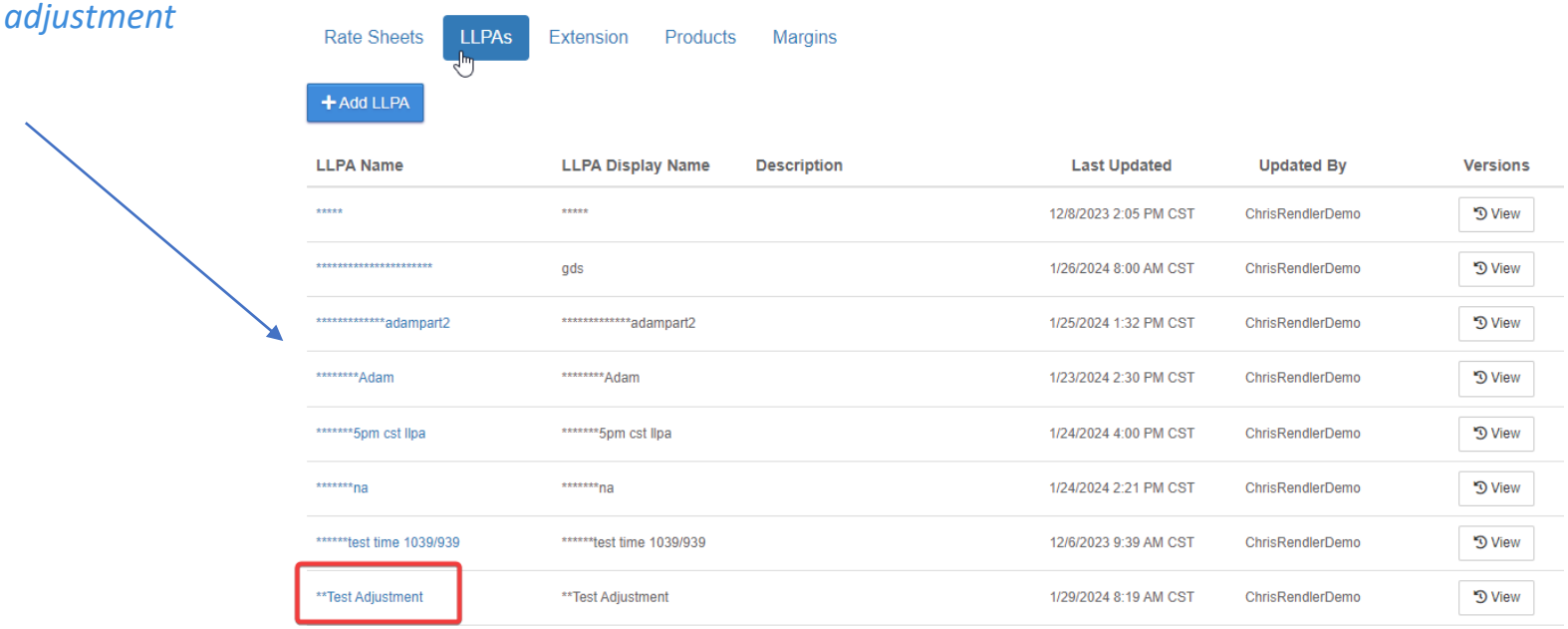
Editing Live Adjustments

The following steps should be taken when you need to edit either values or configuration of a CURRENT adjustment

1. In LLPA Manager, select View History for LLPA
2. In the adjustment editor, change any config as needed for the current adjustment



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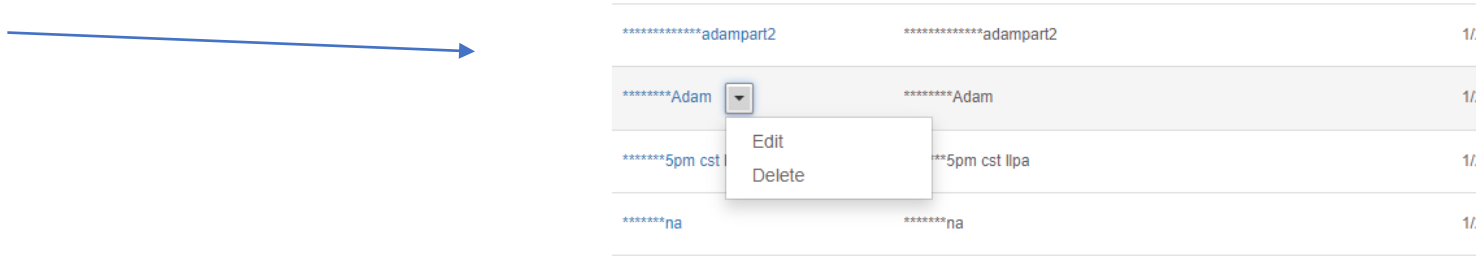
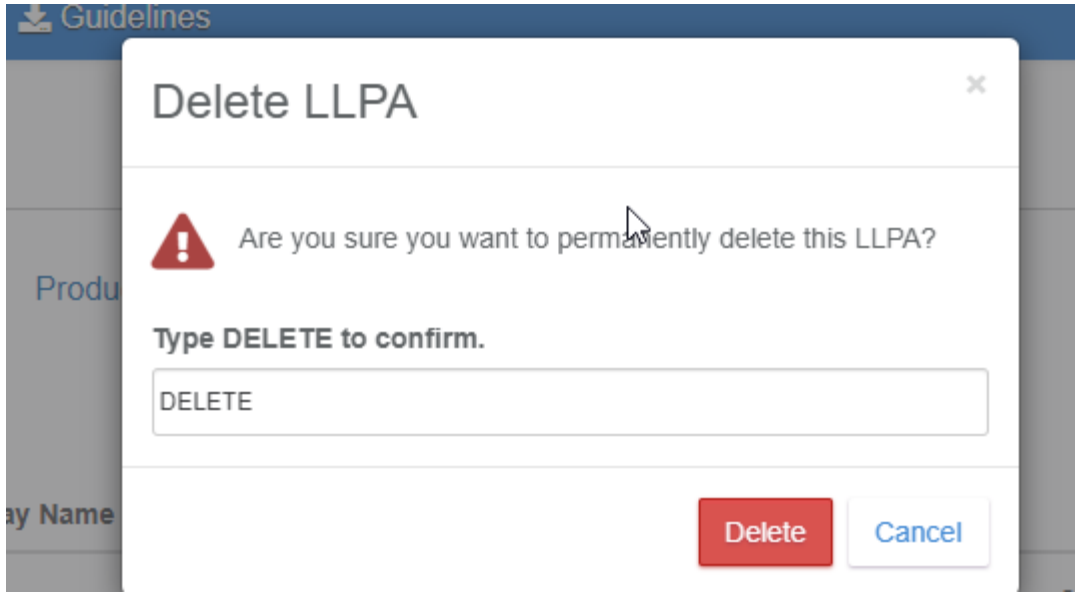
Deleting Adjustments

1. In LLPA Manager, select the dropdown arrow next to an LLPA you'd like to delete
2. Type DELETE to confirm removal
   - Note: this will remove the LLPA from the product (no need for extra step to untie)





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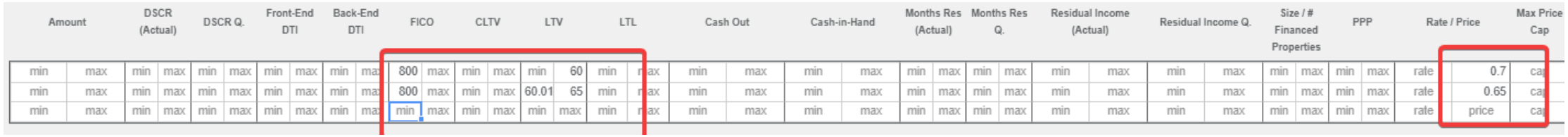
Examples: FICO/LTV Adjustment

This example is configuration of the following adjustment

Price Adjustments	LTV		
	<= 60%	>60 to <=65%	
FICO >= 800	0.70	0.65	



Amount		DSCR (Actual)		DSCR Q.		Front-End DTI		Back-End DTI		FICO		CLTV		LTV		LTL		Cash Out		Cash-in-Hand		Months Res (Actual)		Months Res Q.		Residual Income (Actual)		Residual Income Q.		Size / # Financed Properties		PPP		Rate / Price		Max Price Cap
min	max	min	max	min	max	min	max	min	max	800	max	min	max	min	60	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	0.7	cap
min	max	min	max	min	max	min	max	min	max	800	max	min	max	60.01	65	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	0.65	cap
min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	price	cap

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Examples: Condo Adjustment

This example is configuration of the following adjustment

	LTV	
	>65 to <=70%	>70 to <=75%
Condo (LR and HR)	-0.10	-0.20
2-4 Unit	-0.10	-0.25

Property Type

Warrantable Condo | Non-Warrantable Condo | Condotel

Amount		DSCR (Actual)		DSCR Q.		Front-End DTI		Back-End DTI		FICO		CLTV		LTV			LTL		Cash Out		Cash-in-Hand		Months Res (Actual)		Months Res Q.		Residual Income (Actual)		Residual Income Q.		Household Size / # Financed Properties		PPP		Rate / Price		Max Price Cap
min	max	min	max	min	max	min	max	min	max	min	max	min	max	65.01	70	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	-0.1	cap
min	max	min	max	min	max	min	max	min	max	min	max	min	max	70.01	75	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	-0.2	cap
min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	rate	price	cap

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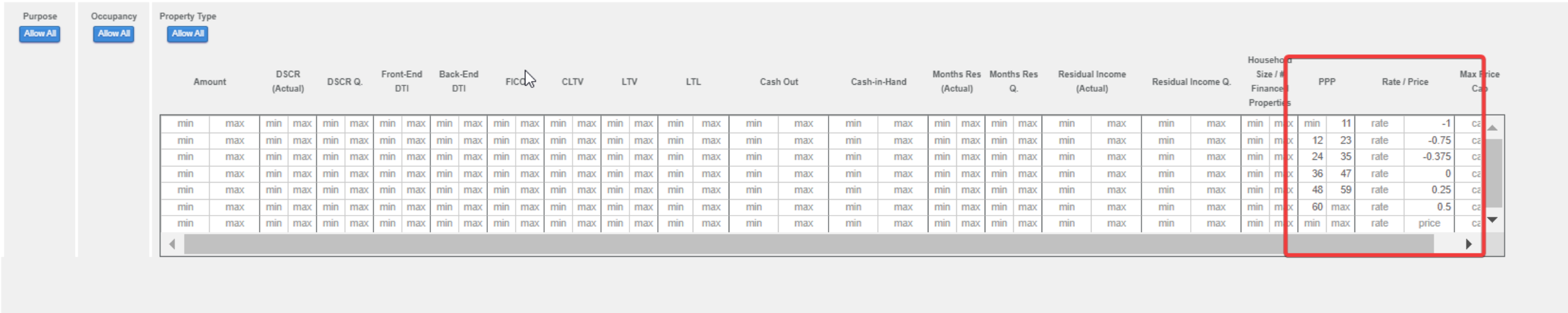
Examples: PrePayment Penalty Adjustments

This example is configuration of the following adjustment

Other Price Adjustments		LLPA	Max Price
Prepay Penalty[1-4] (Investor Only)	No Penalty	-1.000	100.500
	12 Months	-0.750	101.500
	24 Months	-0.375	101.750
	36 Months	0.000	102.000
	48 Months	0.250	102.250
	60 Months	0.500	102.500



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Submit a Case to LoanNEX Support

1. Select the appropriate email address below:
   - Client Support / Configuration Settings: support@loannex.com
   - Eligibility & Pricing Inquiries: investorsupport@loannex.com
   - Sales: sales@loannex.com
   - General Inquiries: info@loannex.com
   - Billing Inquiries: support@loannex.com
2. Include Contact Information: Name, Company Name, Email, Telephone
3. Include a detailed description of your Case
4. A Case will be created, and the appropriate LoanNEX Team member notified
5. LoanNEX will respond within one business day to address your Case

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