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## MORTGAGE LATES

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### USER GUIDE

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LoanNEX

16 North Central Avenue, Saint Louis, MO 63105



## Purpose

LoanNEX Mortgage Lates field allows for precise pricing for various mortgage late options, improving eligibility and pricing titration. The field selections will include helpful tooltips that provide a brief explanation when you hover over each Mortgage Lates option. Users can also reference the table below for determining which Mortgage Lates option to select when pricing loans.

## Mortgage Lates Field and Options

Mortgage Lates Field	
Drop-Down Options	Notes
0x30x24	<b>No 30-day lates</b> within the last 24 months
0x30x12	<b>No 30-day lates</b> within the last 12 months
1x30x12	<b>One 30-day late</b> within the last 12 months
0x60x12	<b>&gt;1x 30-day late(s) and no 60-day lates</b> , within the last 12 months
0x90x12	<b>&gt;=1x 60-day late(s) and no 90-day lates</b> within the last 12 months
0x120x12	<b>&gt;=1x 90-day late(s) and no 120-day lates</b> within the last 12 months
>=1x120x12	<b>&gt;=1x 120-day late</b> over the last 12 months