# LLPA FOR NON-CONFORMING K

**Primary Departments for Review:** Loan Officers, Branch Managers
**Bulletin Date:** November 18, 2021
**Effective Date:** November 18, 2021
**Pipeline Transition Time:** Affects unlocked loans currently in the pipeline

## INFORMATIONAL:

NON-CONFORMING K: Effective with locks taken on or after Thursday, November 18, 2021, the following LLPAs (value only) are changing.

**CURRENT:**

| JUMBO "K" PRICE ADJ: J15K, J30K, J56K, J76K, J106K | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Credit Score | CLTV <=55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
| FICO 780-850 | 0.750 | 0.750 | 0.625 | 0.500 | 0.500 | 0.375 | 0.125 | 0.125 |
| FICO 760-779 | 0.750 | 0.625 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | (0.125) |
| FICO 740-759 | 0.625 | 0.500 | 0.375 | 0.250 | 0.250 | 0.125 | (0.250) | (0.500) |
| FICO 720-739 | 0.500 | 0.375 | 0.250 | 0.125 | 0.000 | (0.125) | (0.500) | (0.750) |
| FICO 700-719 | 0.250 | 0.125 | 0.000 | (0.125) | (0.375) | (0.625) | (0.875) | (1.000) |
| FICO 680-699 | 0.000 | (0.125) | (0.250) | (0.500) | (0.750) | (1.250) | (1.500) | (1.750) |
| FICO 660-679 | (0.250) | (0.375) | (0.500) | (0.875) | (1.250) | (2.000) | N/A | N/A |

**NEW:**

| JUMBO "K" PRICE ADJ: J15K, J30K, J56K, J76K, J106K | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Credit Score | CLTV <=55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-89.99 |
| FICO 780-850 | 0.750 | 0.750 | 0.625 | 0.500 | 0.500 | 0.375 | 0.125 | 0.125 |
| FICO 760-779 | 0.750 | 0.625 | 0.500 | 0.375 | 0.375 | 0.250 | 0.000 | (0.125) |
| FICO 740-759 | 0.625 | 0.500 | 0.375 | 0.250 | 0.250 | 0.125 | (0.125) | (0.250) |
| FICO 720-739 | 0.500 | 0.375 | 0.250 | 0.125 | 0.000 | (0.125) | (0.250) | (0.500) |
| FICO 700-719 | 0.250 | 0.125 | 0.000 | (0.125) | (0.375) | (0.500) | (0.625) | (0.750) |
| FICO 680-699 | 0.000 | (0.125) | (0.250) | (0.500) | (0.750) | (1.000) | (1.250) | (1.375) |
| FICO 660-679 | (0.250) | (0.375) | (0.500) | (0.875) | (1.250) | (1.750) | N/A | N/A |

**Please contact the Lock Desk at LockDesk@supremelending.com for questions.**