

**MORTGAGE RATES: WEST PALM BEACH, FL**  
 Find the best and latest mortgage rates.

**Purchase** **Refinance**

By State/City or by Zip Code

State City Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

**MORTGAGE RATES: WEST PALM BEACH, FL**

20% DOWN 30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS UPDATE

Active Tab Inactive Tab

National Local

Inactive Transparency : 20% Active On Click: Submit

FIND RATES FIND RATES FIND RATES

Inactive Transparency : 20% Active

UPDATE UPDATE

- #DAF1FC
- #5780B6
- #485382
- #20396F
- #FFFFFF
- #D8D8D8
- #20396F
- #0C75BC
- #0C75BC
- #939597
- #20396F
- #CDE8D9
- #6BC394
- #FBD9D6
- #F58D87
- #FCBE67
- #F7931D

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Case: Upper

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Size: 18px  
Case: Upper

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Font: Arial  
Weight: Bold  
Size: 11px  
Case: Upper

Inactive Transparency : 20%

Active

Active: On Blur

Active: On Entry

Choose Choose Choose Choose

Value Entered

Missing Value

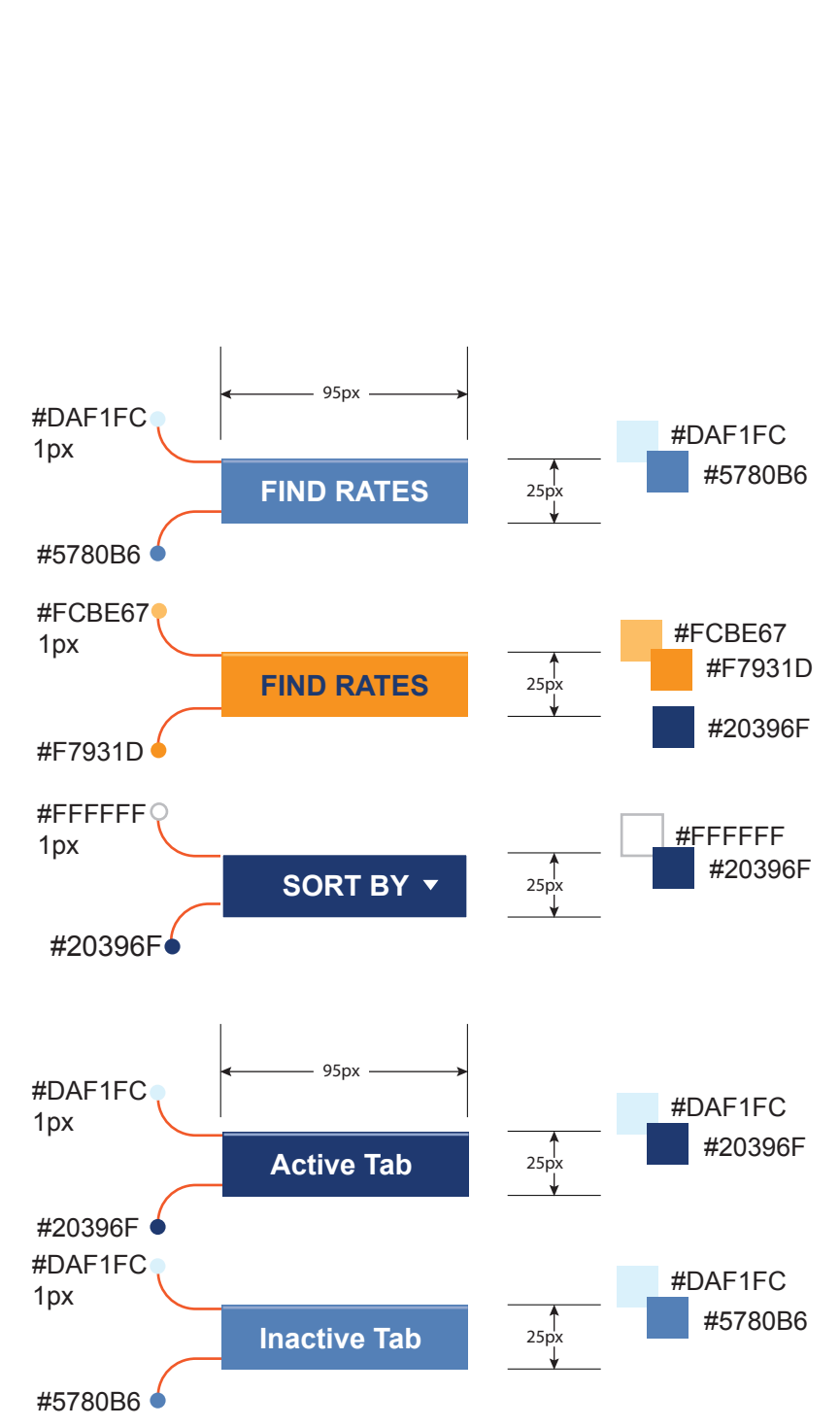
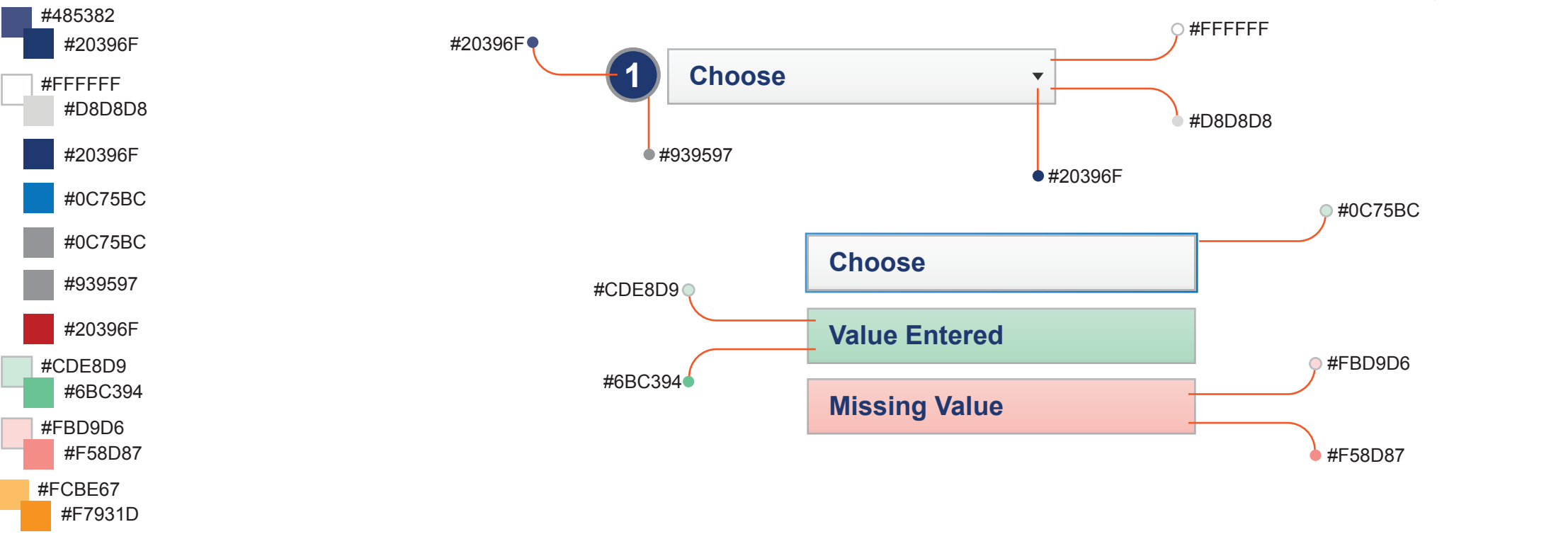
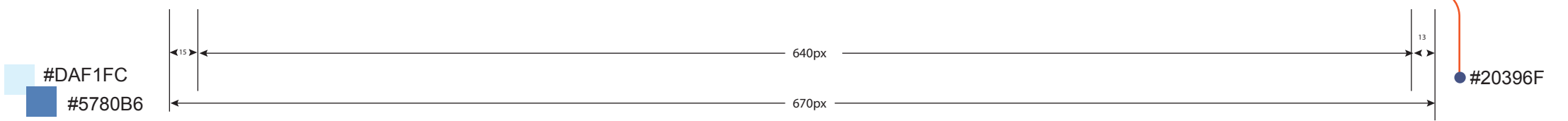
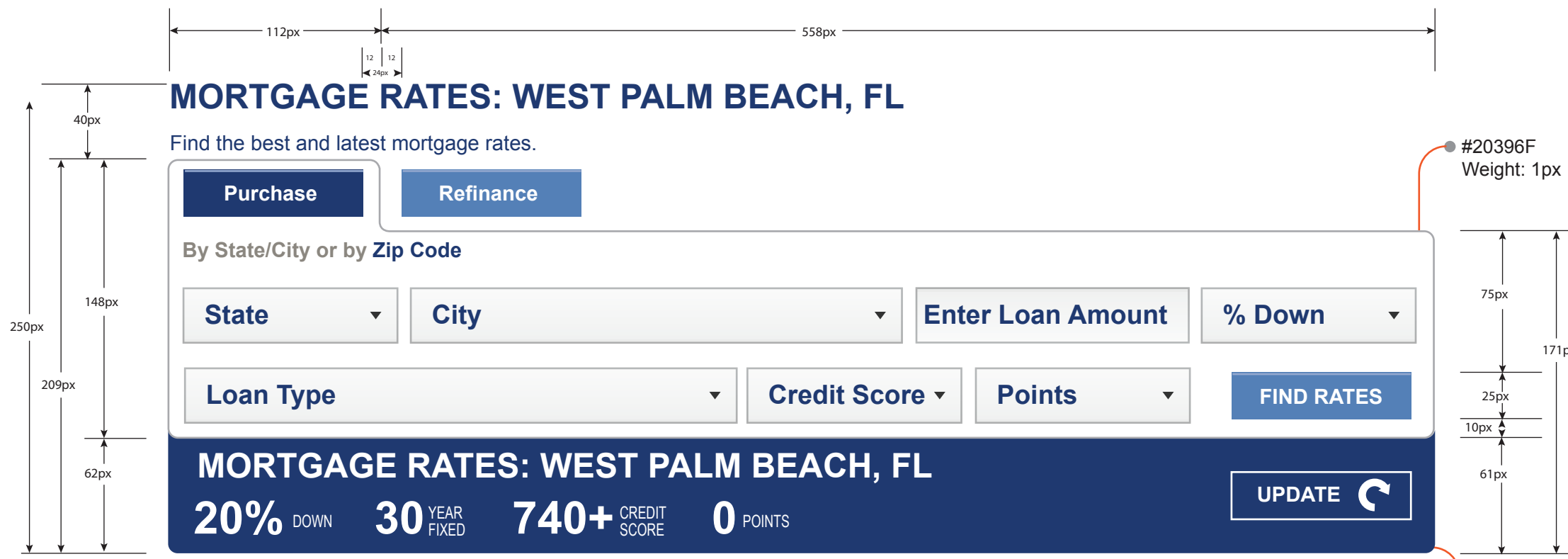
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Color: #FFFFFF  
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Weight: Bold  
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Active: Validated

Active: Validated: Error

Selected



## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase
Refinance

By State/City or by Zip Code

1 State

2 City

3 Enter Loan Amount

4 % Down

5 Loan Type


6 Credit Score

7 Points

8 FIND RATES

**MORTGAGE RATES: WEST PALM BEACH, FL**

20% DOWN   30 YEAR FIXED   740+ CREDIT SCORE   0 POINTS

UPDATE 

1 Active Tab: Purchase

Default View On load  
Default View: Purchase By State, City  
Secondary Active Link On Load: Purchase

Tab Order

- 1. State
  - 2. City
  - 3. Loan Amount
  - 4. % Down
  - 5. Loan type
  - 6. Credit Score
  - 7. Points
  - 8. Find Rates
- Drop down 1 Display Value
  - Drop down 2 Display Value
  - Data Entry
  - Drop down 3 Display Value
  - Drop down 4 Display Value
  - Drop down 5 Display Value
  - Drop down 6 Display Value
  - Submit Button (image)

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase
Refinance

By State/City or by Zip Code

1 Enter Zip Code

2 Enter Loan Amount

3 % Down

4 Loan Type


5 Credit Score

6 Points

7 FIND RATES

**MORTGAGE RATES: WEST PALM BEACH, FL**

20% DOWN   30 YEAR FIXED   740+ CREDIT SCORE   0 POINTS

UPDATE 

1 Active Tab: Purchase

Secondary Active Link: By Zip Code

Tab Order

- 1. Zip
  - 2. Loan Amount
  - 3. % Down
  - 4. Loan type
  - 5. Credit Score
  - 6. Points
  - 7. Find Rates
- Data Entry 1 Display Value
  - Data Entry
  - Drop down 2 Display Value
  - Drop down 3 Display Value
  - Drop down 4 Display Value
  - Drop down 5 Display Value
  - Submit Button (image)



Active Tab: Purchase

Default View On load  
Default View: Purchase By State, City  
Secondary Active Link On Load: Purchase

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase
Refinance

By State/City or by Zip Code

1 State

2 City

3 Enter Loan Amount


4 Loan Type

5 Credit Score

6 Points

7 FIND RATES

### MORTGAGE RATES: WEST PALM BEACH, FL

UPDATE 

30 YEAR  
FIXED

740+ CREDIT  
SCORE

0 POINTS

- Tab Order
- 1. State Drop down 1 Display Value
- 2. City Drop down 2 Display Value
- 3. Loan Amount Data Entry
- 4. Loan type Drop down 3 Display Value
- 6. Credit Score Drop down 4 Display Value
- 7. Points Drop down 5 Display Value
- 8. Find Rates Submit Button (image)

1 Active Tab: Purchase

Secondary Active Link: By Zip Code

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase
Refinance

By State/City or by Zip Code

1 Enter Zip Code

2 Enter Loan Amount


3 Loan Type

4 Credit Score

5 Points

6 FIND RATES

### MORTGAGE RATES: WEST PALM BEACH, FL

UPDATE 

30 YEAR  
FIXED

740+ CREDIT  
SCORE

0 POINTS

- Tab Order
- 1. Zip Data Entry 1 Display Value
- 2. Loan Amount Data Entry
- 4. Loan type Drop down 2 Display Value
- 6. Credit Score Drop down 3 Display Value
- 7. Points Drop down 4 Display Value
- 8. Find Rates Submit Button (image)



1 Active Tab: Purchase

Purchase by State/City Flow

MORTGAGE RATES

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

State City Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES UPDATE

2 MORTGAGE RATES: FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: FL UPDATE

3 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

4 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$395,000 % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

5 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$395,000 20%

30 Year Fixed Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL 20% DOWN UPDATE

6 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$395,000 20%

30 Year Fixed Credit Score 0 FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL 20% DOWN 30 YEAR FIXED UPDATE

7 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$395,000 20%

30 Year Fixed 740 Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL 20% DOWN 30 YEAR FIXED 740+ CREDIT SCORE UPDATE

8 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$395,000 20%

30 Year Fixed 740 0 FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL 20% DOWN 30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS UPDATE

Disabled Buttons

Active Buttons

1 Active Tab: Purchase

MORTGAGE RATES

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Enter Zip Code Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES UPDATE

5 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000 20%

30 Year Fixed Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

20% DOWN 30 YEAR FIXED UPDATE

2 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 Enter Loan Amount % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

UPDATE

6 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000 20%

30 Year Fixed 740 Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

20% DOWN 30 YEAR FIXED 740+ CREDIT SCORE UPDATE

3 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000 % Down

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

UPDATE

7 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000 20%

30 Year Fixed 740 0 FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

20% DOWN 30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS UPDATE

4 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000 20%

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL

20% DOWN UPDATE

Disabled Buttons

Active Buttons



1 Active Tab: Refinance

Refi by State/City Flow

MORTGAGE RATES:

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

State City Enter Loan Amount

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: UPDATE

2 MORTGAGE RATES: FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida City Enter Loan Amount

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: FL UPDATE

3 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach Enter Loan Amount

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

4 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$295,000

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

5 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$295,000

30 Year Fixed Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

6 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$295,000

30 Year Fixed 740 Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

6 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Florida West Palm Beach \$295,000

30 Year Fixed 740 0 FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

Disabled Buttons

Active Buttons



MORTGAGE RATES:

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

Enter Zip Code Enter Loan Amount

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: UPDATE

2 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 Enter Loan Amount

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

3 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000

Loan Type Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

4 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000

30 Year Fixed Credit Score Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

5 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000

30 Year Fixed 740 Points FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

30 YEAR FIXED 740+ CREDIT SCORE

6 MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

Purchase Refinance

By State/City or by Zip Code

33404 \$295,000

30 Year Fixed 740 0 FIND RATES

MORTGAGE RATES: WEST PALM BEACH, FL UPDATE

30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS

Disabled Buttons

Active Buttons





## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

1.1 **Purchase** / **Refinance** (Current View: By State/City)

1.1.1 **Purchase** (radio button)

1.1.2 **Refinance** (radio button)

1.1.3 **Current View: By State/City** (text)

1.2 **State** (dropdown)

1.3 **City** (dropdown)

1.4 **Enter Loan Amount** (input field)

1.5 **% Down** (dropdown)

1.6 **Loan Type** (dropdown)

1.7 **Credit Score** (dropdown)

1.8 **Points** (dropdown)

1.9 **FIND RATES** (button)

1.10 **UPDATE** (button)

1.11 **UPDATE** (button)

1.12 **20%** DOWN

1.13 **30** YEAR FIXED

**740+** CREDIT SCORE

**0** POINTS

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

1.4 **Purchase** / **Refinance** (Current View: By Zip Code)

1.4.1 **By State/City or by Zip Code** (text)

1.4.2 **Zip Code** (input field)

1.4.3 **Enter Loan Amount** (input field)

**% Down** (dropdown)

**Loan Type** (dropdown)

**Credit Score** (dropdown)

**Points** (dropdown)

**FIND RATES** (button)

**UPDATE** (button)

**20%** DOWN

**30** YEAR FIXED

**740+** CREDIT SCORE

**0** POINTS

### Gear box – Line 1 [Purchase]

#### 1.1 Purchase or Refinance [radio button]

- 1.1.1 [Default] Purchase
- 1.1.2 The rate table results will not automatically refresh when the radio button is changed. By toggling the radio button, the drop down menus should change accordingly.
- 1.1.3 The user is required to hit the "Update" button before the rate table results will refresh with the new options.

#### 1.2 State: [drop-down]

- 1.2.1 First result geo-targeted by IP address or ZIP code entry from OA module.
- 1.2.2 If no geo-targeting data is available, state default is CA.

#### 1.3 City nearest to property: [drop-down]

- 1.3.1 First result geo-targeted by IP address or ZIP code entry from OA module.
- 1.3.2 If no geo-targeting data is available, city default is Los Angeles.

#### 1.4 ZIP code: [user entry field]

- 1.4.1 User may click on "by Zip Code" link to bring up the user entry field, removing the city/state drop-downs.
- 1.4.2 When ZIP code entry field appears, "Enter by city/state" field must appear to bring back the city/state drop-downs.
- 1.4.3 ZIP code field is empty until user enters a ZIP code and clicks on "Update" to generate new results.
- 1.4.4 If user generates new results by entering ZIP and clicking the update field, and then clicks "enter by City /State" link the City and State should correspond to the ZIP code entered
- 1.4.5 If user generates new results by entering ZIP and clicking the update field, clicks back to "Enter by city/state" and then returns a second time to 'Enter by ZIP', the field should retain the last ZIP code entered by user.

#### 1.5 Loan amount: [user entry field]

- 1.5.1 Loan amount to correspond to most common loan search for the user's market as determined by geo-targeting (see MSA to Market table)
- 1.5.2 [Default] when no geo-targeting data is available show most common loan amount search for Los Angeles, CA
- 1.5.3 Conventional or Jumbo products listed in Loan type drop down will update based on user changes to this field. Use same Conventional and Jumbo values employed for Bankrate.com's Conventional and Jumbo loan parameters to define Loan Types listed in Section 1.7)

#### 1.6 Percent down: [drop down]

- 1.6.1 [Default] Percent down = 20%
- 1.6.2 Drop down options include:
  - 5%
  - 10%
  - 15%
  - 20%
  - 25%
  - 30%
  - 40%
- 1.6.3 Conventional and Jumbo products listed in Loan type drop down will update based on user changes to this drop down. Use same parameters as on Bankrate.com



## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

1.1 **Purchase** 1.1.3 **Refinance** Current View: By State/City


1.1.1 By **State/City** or by Zip Code 1.4.1

1.2 **State** 1.3 **City** 1.5 **Enter Loan Amount** 1.6 **% Down**

1.7 **Loan Type** 1.8 **Credit Score** 1.9 **Points** 1.10 **FIND RATES**

**MORTGAGE RATES: WEST PALM BEACH, FL**

1.13 **20%** DOWN **30** YEAR FIXED **740+** CREDIT SCORE **0** POINTS

1.11 **UPDATE**  1.1.3

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

**Purchase** **Refinance** Current View: By Zip Code


1.4.2 By **State/City** or by **Zip Code**

1.4 **Enter Zip Code** **Enter Loan Amount** **% Down**

**Loan Type** **Credit Score** **Points** **FIND RATES**

**MORTGAGE RATES: WEST PALM BEACH, FL**

**20%** DOWN **30** YEAR FIXED **740+** CREDIT SCORE **0** POINTS

**UPDATE**  1.4.3

### Gear box – Line 2 [Purchase]

- 1.7 Loan type [drop-down]:
- 1.7.1 Loan types shown are to use same conventions used on Bankrate.com with respect to loan amounts, points, and percent down. I.e. products listed under Loan type will be determined by the Loan amount, points, and percent down selected by user.
  - 1.7.2 Loan options displayed in drop-down (i.e. conventional vs jumbo loan) will be determined by the amount user enters
  - 1.7.3 [Default] Loan type = 30 year fixed
  - 1.7.4 Conventional Loan Options will be grouped and listed by product type
  - 1.7.5 Conventional Loan options include (listed by product):

|                    |                              |  |
|--------------------|------------------------------|--|
| Conventional fixed | Conventional Adjustable rate | Conventional Interest only (fixed and ARM) |
| • 30 year fixed    | • 5/1 ARM                    | • 5/1 ARM IO                               |
| • 15 year fixed    | • 7/1 ARM                    | • 7/1 ARM IO                               |
| • 10 year fixed    | • 10/1 ARM                   | • 3/1 ARM IO                               |
| • 20 year fixed    | • 3/1 ARM                    | • 30 year fixed IO                         |
| • 40 year fixed    |                              |  |

- 1.7.6 Jumbo Loan Options will be grouped and listed by product type
- 1.7.7 Jumbo Loan options include (listed by product):

|                              |                       |                                     |
|------------------------------|-----------------------|-------------------------------------|
| Jumbo Fixed options include: | Jumbo Adjustable rate | Jumbo Interest only (fixed and ARM) |
| • 30 year jumbo              | • 5/1 jumbo ARM       | • 5/1 jumbo ARM IO                  |
| • 15 year jumbo              | • 7/1 jumbo ARM       | • 7/1 jumbo ARM IO                  |
|                              | • 10/1 jumbo ARM      | • 3/1 jumbo ARM IO                  |
|                              | • 3/1 jumbo ARM       | • 30 year jumbo IO                  |

### 1.8 Credit score: [drop-down]

- 1.8.1 [Default] Credit score = 740+
- 1.8.2 Drop down options include:
  - 660-679
  - 680-699
  - 700-719
  - 720-739
  - 740+
- 1.8.3 Conventional and Jumbo products listed in Loan type drop down will update based on user changes to this credit score. Use same parameters as on Bankrate.com

### 1.9 Points: [drop-down]

- 1.9.1 [Default] Points option = 0 points
- 1.9.2 Drop-down options include:
  - 0 points
  - 0.1 – 1.0 points
  - 1.01 – 2.0 points
  - All points
- 1.9.3 Conventional and Jumbo products listed in Loan type drop down will update based on user changes to this points drop down. Use same parameters as on Bankrate.com

### 1.10 "FIND RATES"

- 1.10.1 Submit button

### 1.11 "UPDATE"

- 1.11.1 Refreshes search results in table based on data entered in fields and drop down selections that have been changed by user in the gearbox.

### Sort option and Search

#### 1.12 Click column headings to sort :

- Lender = column 1
- APR = column 2
- Rate = column 3
- Estimated payment/Fees = column 4

#### 1.13 Table Header text determined by users selections in gearbox

- 1.13.1 Dynamic text (value) display- order is based on field tab order.
  - Example: 20% down | 30 year fixed | 740+ credit score | 0 Points

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

2.1 Purchase 2.1.3 Refinance 2.4.1

Current View: By State/City

By State/City or by Zip Code

2.1 State 2.3 City 2.5 Enter Loan Amount

2.7 Loan Type 2.8 Credit Score 2.9 Points 1.10 FIND RATES

2.13 30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS

1.11 UPDATE 1.1.3

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

2.4.2 Purchase Refinance 2.4.2

Current View: By Zip Code

By State/City or by Zip Code

2.4 Enter Zip Code Enter Loan Amount

Loan Type Credit Score Points FIND RATES

30 YEAR FIXED 740+ CREDIT SCORE 0 POINTS

UPDATE 1.4.3

### Gear box – Line 1 [Refinance]

#### 2.1 Purchase or Refinance [radio button]

- 2.1.2 When selected by user, Loan type selection (e.g. refinance) follows user from OA module
- 2.1.3 [Default] – Refinance
- 2.1.4 The rate table results will not automatically refresh when the radio button is changed. By toggling the radio button, the drop down menus should change accordingly.
- 2.1.5 The user is required to hit the "Update" button before the rate table results will refresh with the new options.

#### 2.2 State: [drop-down]

- 2.2.1 First result geo-targeted by IP address or ZIP code entry from OA module
- 2.2.2 If no geo-targeting data is available, state default is CA.

#### 2.3 City nearest to property: [drop-down]

- 2.3.1 First result geo-targeted by IP address or ZIP code entry from OA module
- 2.3.2 If no geo-targeting data is available, city default is Los Angeles

#### 2.4 ZIP code: [user entry field]

- 2.4.1 User may click on "By ZIP Code" link to bring up the user entry field, removing the city/state drop-downs.
- 2.4.2 When ZIP code entry field appears, "Enter by city/state" field must appear to bring back the city/state drop-downs.
- 2.4.3 ZIP code field is empty until user enters a ZIP code and clicks on "Update" to generate new results.
- 2.4.4 If user generates new results by entering ZIP and clicking the update field, and then clicks "enter by City /State" link the City and State should correspond to the ZIP code entered
- 2.4.5 If user generates new results by entering ZIP and clicking the update field, clicks back to "Enter by city/state" and then returns a second time to 'Enter by ZIP', the field should retain the last ZIP code entered by user.

#### 2.5 Loan amount: [user entry field]

- 2.5.1 Loan amount to correspond to most common loan search for the user's market as determined by geo-targeting (see MSA to Market table)
- 2.5.2 [Default] when no geo-targeting data is available show most common loan amount search for Los Angeles, CA
- 2.5.3 Products listed in Loan type drop will update based on user changes to this field (use parameters that apply to Loan Types for Section 2.7)



## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

## MORTGAGE RATES: WEST PALM BEACH, FL

Find the best and latest mortgage rates.

### 2.7 Loan type [drop-down]:

- 2.7.1 Loan types shown are to use same conventions used on Bankrate.com with respect to loan amounts, points, and percent down. I.e. products listed under Loan type will be determined by the Loan amount, points, and percent down selected by user.
- 2.7.2 Loan options displayed in drop-down (i.e. conventional vs jumbo loan) will be determined by the amount user enters
- 2.7.3 [Default] Loan type = 30 year fixed refi
- 2.7.4 Conventional Loan Options will be grouped and listed by product type
- 2.7.5 Conventional Loan options include (listed by product):

|  |   |   |
|--|---|---|
| Conventional Fixed   | Conventional Adjustable rate  | Conventional Interest only (ARM)  |
| <ul style="list-style-type: none"> <li>• 30 year fixed refi</li> <li>• 15 year fixed refi</li> <li>• 10 year fixed refi</li> <li>• 20 year fixed refi</li> </ul> | <ul style="list-style-type: none"> <li>• 5/1 ARM refi</li> <li>• 7/1 ARM refi</li> <li>• 10/1 ARM refi</li> <li>• 3/1 ARM refi</li> </ul> | <ul style="list-style-type: none"> <li>• 5/1 ARM IO refi</li> <li>• 7/1 ARM IO refi</li> <li>• 3/1 ARM IO refi</li> </ul> |

- 2.7.6 Jumbo Loan Options will be grouped and listed by product type
- 2.7.7 Jumbo Loan options include (listed by product):

|   |   |  |
|---|---|--|
| Jumbo Fixed options include:  | Jumbo Adjustable rate   | Jumbo Interest only (ARM)  |
| <ul style="list-style-type: none"> <li>• 30 year jumbo refi</li> <li>• 5 year jumbo refi</li> </ul> | <ul style="list-style-type: none"> <li>• 5/1 jumbo ARM refi</li> <li>• 7/1 jumbo ARM refi</li> <li>• 10/1 jumbo ARM refi</li> <li>• 3/1 jumbo ARM refi</li> </ul> | <ul style="list-style-type: none"> <li>• 5/1 jumbo ARM IO</li> <li>• 7/1 jumbo ARM IO</li> <li>• 3/1 jumbo ARM IO</li> </ul> |

### 2.8 Credit score: [drop-down]

- 2.8.1 [Default] Credit score = 740+
- 2.8.2 Drop down options include:
  - 660-679
  - 680-699
  - 700-719
  - 720-739
  - 740+

### 2.9 Points: [drop-down]

- 2.9.1 [Default] Points option = 0 points
- 2.9.2 Drop-down options include:
  - 0 points
  - 0.1 – 1.0 points
  - 1.01 – 2.0 points
  - All points

### 2.10 "FIND RATES"

- 1.10.1 Submit button

### 2.11 "UPDATE"

- 1.11.1 Refreshes search results in table based on data entered in fields and drop down selections that have been changed by user in the gearbox.

### Sort option and Search



#### 2.12 Click column headings to sort :

- Lender = column 1
- APR = column 2
- Rate = column 3
- Estimated payment/Fees = column 4

#### 2.13 Table Header text determined by users selections in gearbox

- 2.13.1 Dynamic text (value) display- order is based on field tab order.
  - Example: 0 year fixed | 740+ credit score | 0 Points



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1.1 **Purchase** 1.1.3 **Refinance**

1.1.1 By State/City or by Zip Code 1.4.1



1.2 State 1.3 City 1.5 Enter Loan Amount 1.6 % Down

1.7 Loan Type 1.8 Credit Score 1.9 Points 1.10 **FIND RATES**

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1.11 **UPDATE** 1.13

| 1.12 Lender  | APR                         | Rate                                    | Est Payment/Fees   | Have Questions?                                   | Learn More  |
|--|-----------------------------|---|--|---|-------------|
|  <b>GCM Financial Services</b><br>Lender info                         | <b>3.500%</b><br>Tue Aug 14 | 3.500% at 0.000 pts<br>45 day rate lock | Payment: \$1,774<br>Fees in APR: \$0<br><a href="#">More details</a>     | <b>877-470-9161</b><br>(Toll-free, no obligation) | <b>Next</b> |
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|  <b>ROUNDPOINT MORTGAGE COMPANY</b><br>NMLS 49638<br>Lender info    | <b>3.500%</b><br>Tue Aug 14 | 3.500% at 0.000 pts<br>60 day rate lock | Payment: \$1,774<br>Fees in APR: \$0<br><a href="#">More details</a>     | <b>877-386-9818</b><br>(Toll-free, no obligation) | <b>Next</b> |
|  <b>LenderFi.com</b><br>NMLS #130056 A Direct Lender<br>Lender info | <b>3.415%</b><br>Tue Aug 14 | 3.375% at 0.000 pts<br>30 day rate lock | Payment: \$1,746<br>Fees in APR: \$1,950<br><a href="#">More details</a> |   | <b>Next</b> |

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