Beyond Qualified

Unpacking the **8 credit score milestones** that unlock better rates, lower PMI, and more purchasing power.

creditxpert

Why we created this guide

Since our founding in the early 2000's, we have known that our predictive technology has the power to change the lives of prospective homebuyers.

For those that have the resources but find themselves with a low credit score, a CreditXpert plan can help those prospective homebuyers get to a qualifying score. This can be lifechanging in that homeownership provides financial stability and puts them on the path to building wealth – something that they can draw upon later in life or even pass down to the next generation.

But there are many prospective homebuyers that already have a "qualifying score." Sure, they can get a mortgage, but is it the BEST mortgage?

Every month, we spend time with some of the +50K mortgage professionals that use The CreditXpert Platform. These conversations allow us to better understand how they are using The CreditXpert Platform to grow their business by better serving their borrowers. The thing we hear over and over again is that top mortgage professionals are always looking at the next credit score tier that will allow them to offer the BEST mortgage. With a CreditXpert plan, they can see their borrower's credit potential (the score they can reach in a 30 day timeframe) and specifically what it will take to get there.

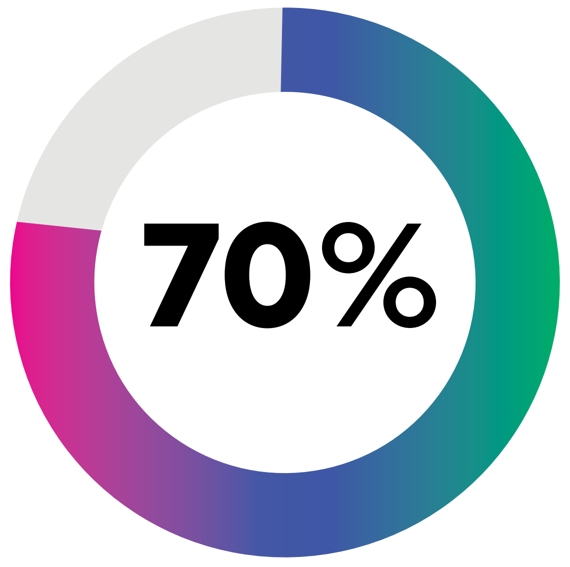
Getting to the next score tier means that the borrower may qualify for a down payment assistance program, lower interest rate, lower private mortgage insurance – and in some cases they can check all of those boxes.

This guide is designed to help mortgage professionals understand the power of a higher credit score and how that can help them close more loans and build their referral pipeline by getting their borrower the best mortgage.

Jim Hemmer,
CEO, CreditXpert

creditxpert

How many mortgage borrowers could reach a higher score?

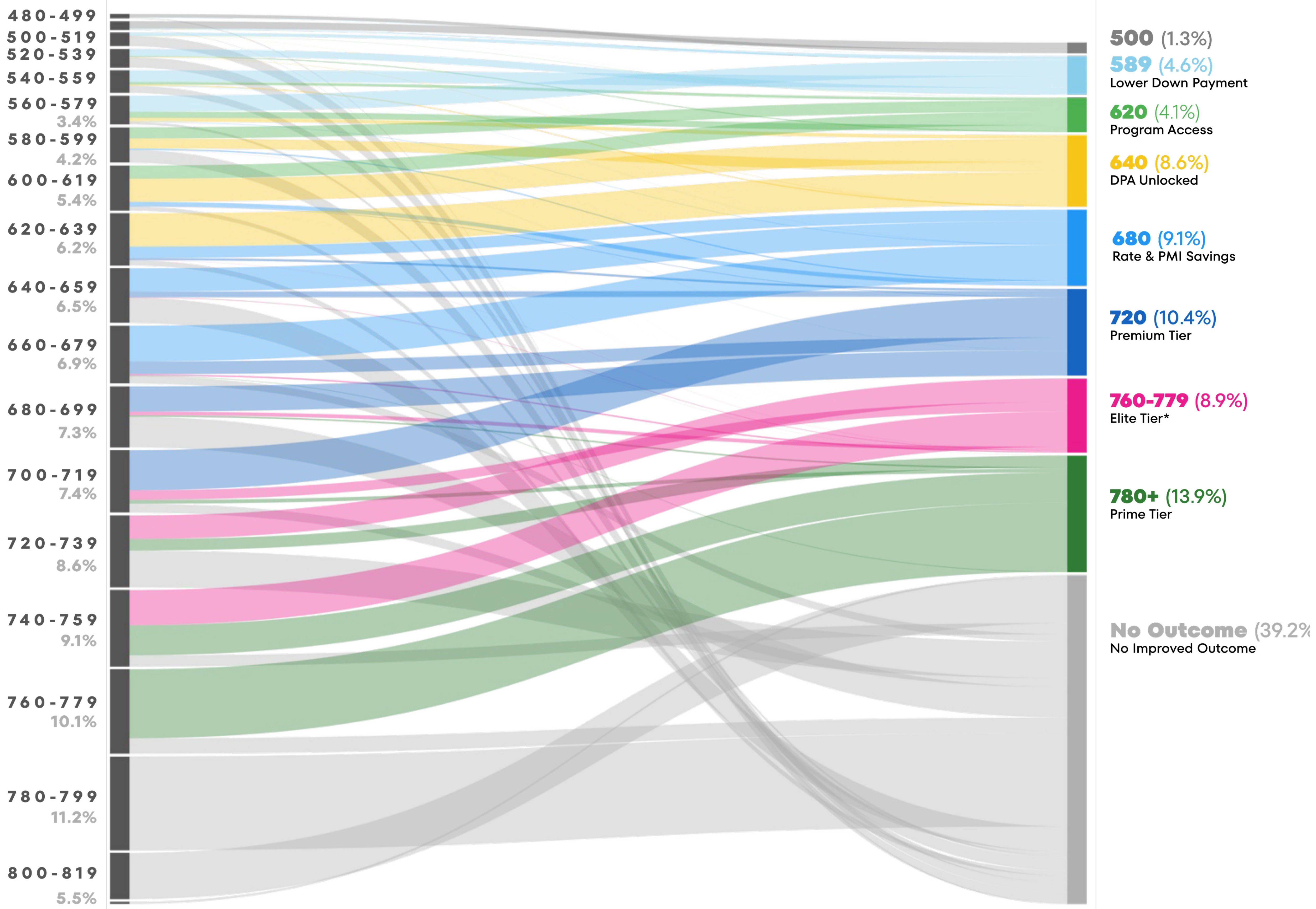


70% of borrowers could improve their score by at least 20 points or more in just 30 days

CreditXpert's predictive analytics platform has analyzed more than 1 billion credit records. From this we know that 70% can improve their credit score by 20 points or more in just 30 days.

But talking about point increases is pointless unless that higher score helps a borrower achieve a better outcome – qualifying for a better loan program, down payment assistance, a lower rate or lower private mortgage insurance.

The illustration to the right shows the journey from the borrower's initial score to a better outcome.



Source: CreditXpert analysis of 331,361 credit pulls from April 2026

Pricing Matters but **Relationships are Priceless**

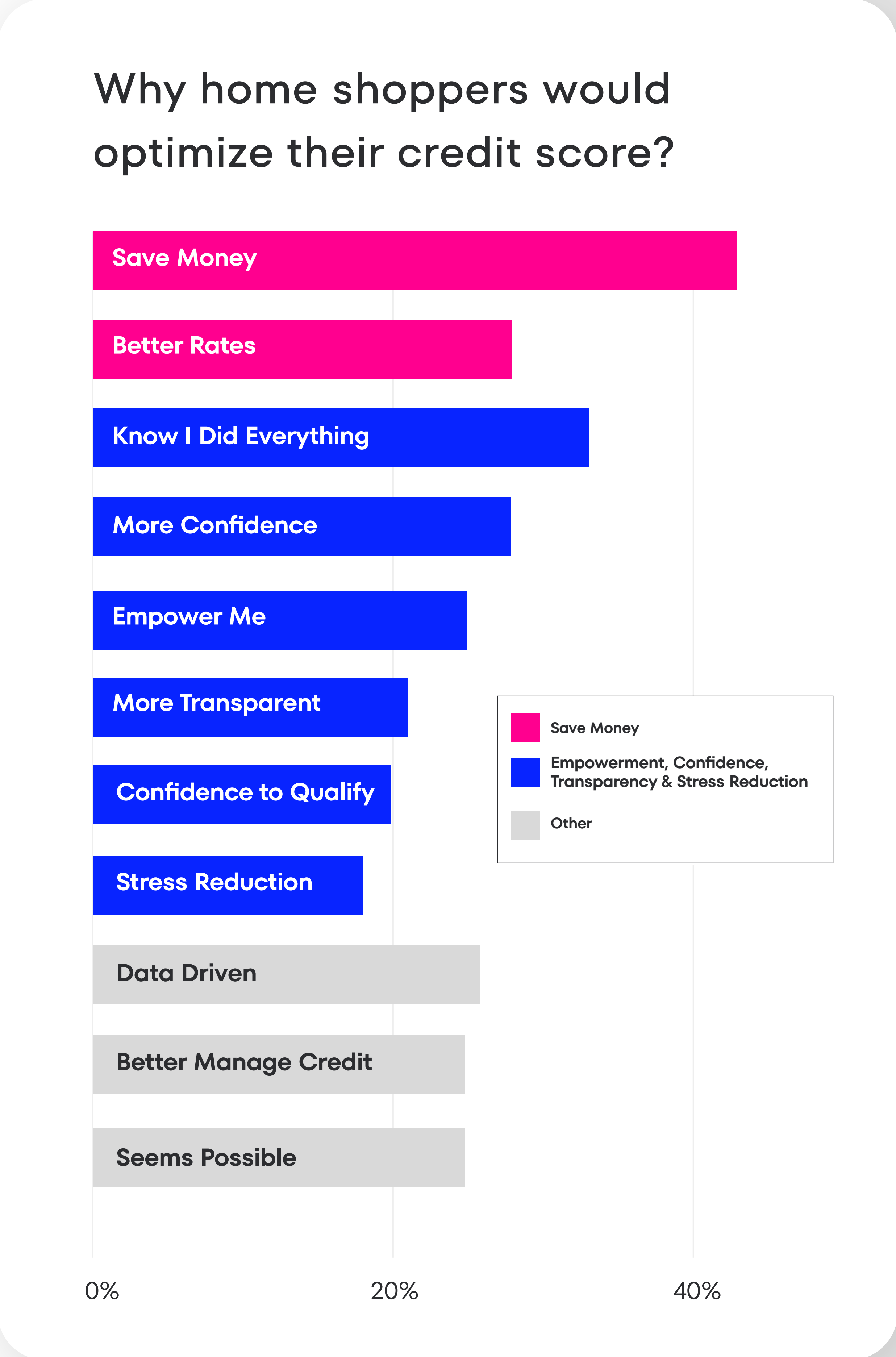
While this guide is focused on how credit optimization can help your borrowers reach a better outcome, there's another benefit to credit optimization – building trust.

We conducted a national study of recent homebuyers and asked them whether they would be interested in optimizing their score when getting a mortgage. 89% of them said that they would. Of those that were interested, only 30% said that they were given the opportunity from their mortgage lender.

We then asked why they had interest in optimizing their score. While we expected that saving money would be at the top of the list, we did not expect to see how many pointed to things like empowerment, confidence, transparency and stress reduction as drivers.

Mortgage professionals that use CreditXpert also share that helping borrowers optimize their score helps them:

- **Stand out** among their peers
- **Secure commitments** BEFORE they start shopping
- **Bring more transparency** to the table
- **Present options** that make their borrowers feel more in control



SOURCE: CreditXpert Recent Homebuyer Study
Q16: Why would you want to optimize your credit score when getting a mortgage?

"[Presenting a plan] is very much like 'I'm walking this path with you' type of feeling. Any opportunity I can do that with my clients, I try to take the time to do so. ***It does build a lot more loyalty."***

Jessica S. Loan Officer, Regional IMB

"A lot of times you'll hear stuff like, 'Oh, well, nobody's ever told me that,' or, 'They were just trying to get me to do this and I didn't want it.' ***People expect a certain type of interaction when they talk to [a mortgage professional].*** *Most have never been asked that during this process"*

K. Miller, Mortgage Advisor, National IMB

"I go back to the perception of the borrower. If that results in three more referrals over the next three years, it paid for itself."

Kimberly D. Loan Officer, National IMB

The Eight Score Milestones

500

The Floor

A score of 500 isn't a dead end — it's a starting point. FHA financing is available, but the real opportunity is the plan: most borrowers in the 460–499 range can reach 500 with targeted action in under 30 days, opening the door to a conversation that leads to a closed loan.

580

The Key

This is the single most important threshold in mortgage lending. Crossing 580 drops the FHA down payment requirement from 10% to 3.5% — on a $350,000 purchase, that's $22,750 freed up at closing, with nearly identical monthly costs.

620

The Gateway

At 620, the conventional mortgage world opens — more lenders, more products, and a critical advantage: PMI that actually cancels. Unlike FHA mortgage insurance, which is a lifetime cost, conventional PMI disappears at 80% LTV, saving borrowers thousands over the life of the loan.

640

The DPA Accelerator

Twenty points is the difference between a loan and a gift. At 640, non-repayable down payment assistance programs become broadly available — grants of 2–5% of the purchase price that the borrower never has to repay.

680

The Sweet Spot

This is where the numbers become impossible to ignore. Moving a borrower from 620 to 680 saves an estimated $269 per month in combined rate and PMI savings — $32,280 over ten years, on a single loan*.

720

The Leap

At 720, the product menu reaches near-maximum breadth, and the jumbo loan door opens. For borrowers in high-cost markets, this is the threshold that changes purchasing power — and for all borrowers, cumulative savings vs. a 620 starting score now exceed $373 per month*.

760

The Elite

Near-optimal pricing and the PMI finish line. A borrower who has traveled from 620 to 760 is saving an estimated $444 per month — $53,280 over ten years. Above 760, PMI does not improve further; the story from here is rate and LLPA savings only.

780+

The Peak

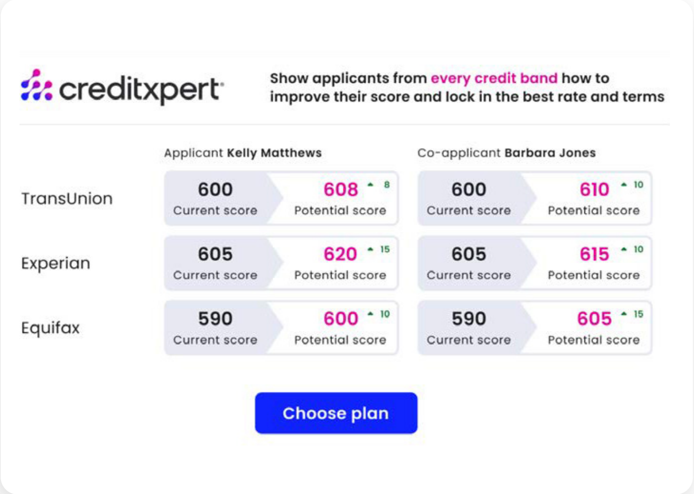
The absolute best available — every loan program, every product, Fannie and Freddie's LLPA pricing floor. For conforming loans, the incremental gain over 760 is modest, but for jumbo borrowers the LLPA reduction alone can represent thousands of dollars at closing.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed.
Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums.

How to Use This Guide

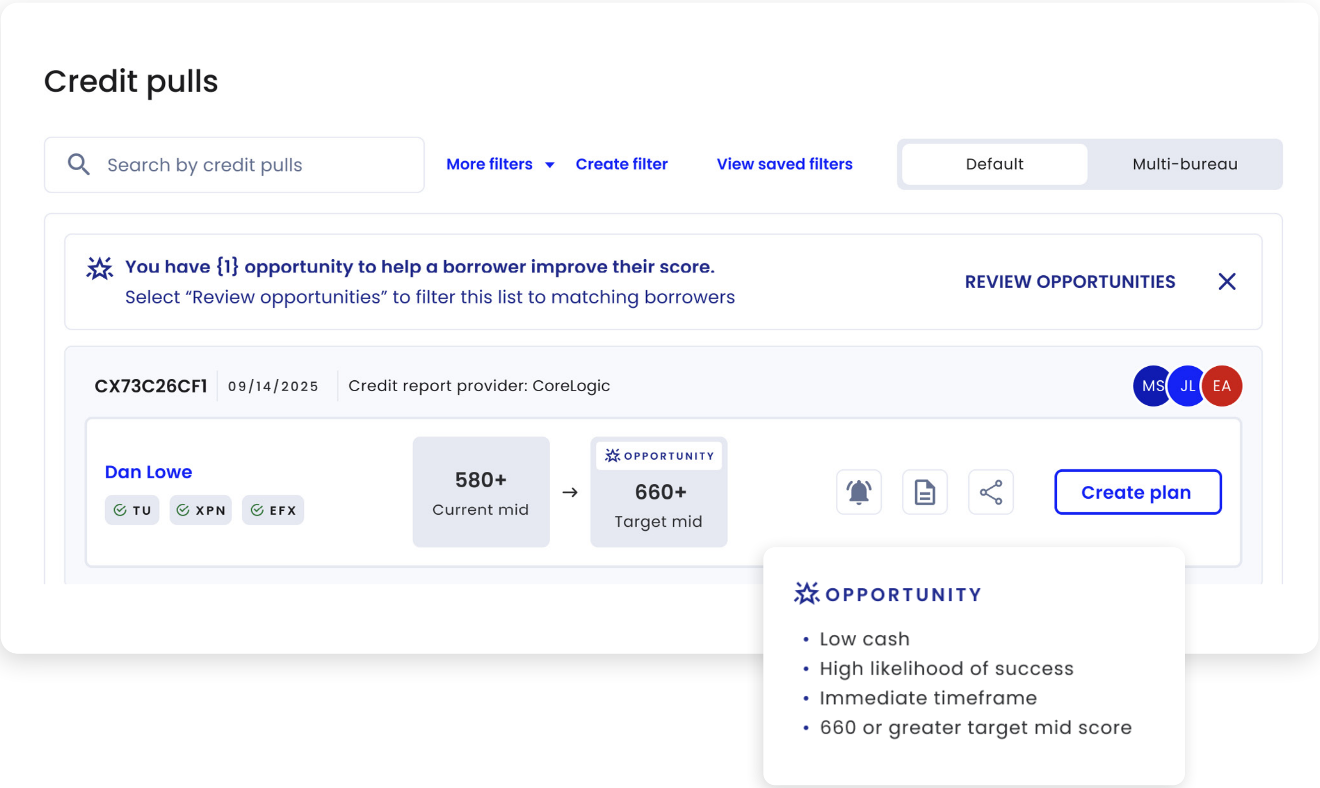
Search for Opportunities

The credit pull is your #1 conversion moment with a borrower - optimizing a score will put you at the top of a borrower's list of lenders. There are two ways for you to find opportunities.



On the Credit Report
If you use the CreditXpert Platform, you should be able to find improvement opportunity right on the credit report.

In Your Pipeline You can now also find optimization opportunities right in your "My Credit Pulls" page.

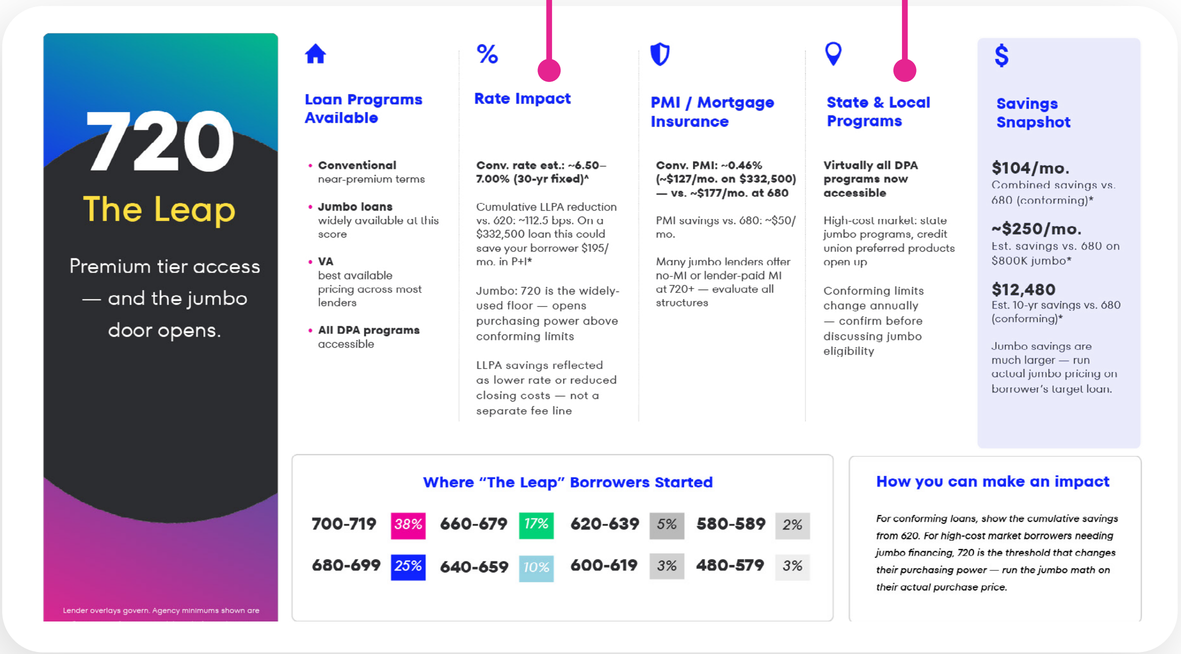


Do Your Homework

We put a lot of work into making this guide accessible. That said, we know every lender has their own thresholds and policies AND localities have distinct programs. Use this guide as a roadmap and customize it to your own situation.

Customize to your thresholds / policies

Research programs in your locality



Present the Plan

Your borrower may not have the cash they need to complete a plan. Your borrower may decide to not move forward with a plan. Presenting a plan lets them make the decision and shows them that you are 100% looking out for their best interests.

	Baseline (680 Credit Score)	Point Buydown (680 Credit Score)	Credit Plan (720 Credit Score)
Interest rate	6.875%	6.625%	6.65%
Monthly P&I	$2,184	$2,128	$2,128
Monthly PMI	$319	$319	$208
Total monthly (P&I + PMI)	$2,503	$2,447	$2,336
Closing costs	$11,793	$15,293	$11,793
$3,500 used to . . .	—	Discount points	Debt paydown
Monthly savings from baseline	—	$56	$167
Time to breakeven on $3,500	—	62 months	21 months
10-year payment total	$300,360	$293,640 + $3,500 pts	$280,320
Net 10-year benefit v. Baseline	—	+$3,220	+$16,540

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums.

Deliver the Plan, Build the Relationship

We spend a lot of time speaking to mortgage professionals – those that use CreditXpert and those that don't. One of the things we have noticed is that there are transactional professionals and those that are more like advisors.

The transactors are efficient and can certainly get the job done, but they likely don't stand out or generate loyalty.

The advisors, take a completely different approach. They treat the extra time they spend with a client as an investment in growing their business through word of mouth and referrals. When done right, advisors bring their clients to the table, walk them through options and help the borrower decide what is best for them.

Giving borrowers a plan (like the one on this page) is a great way to put yourself in that advisor role. After all, for most, purchasing a home is the largest investment they will make in their lifetime – and one that will have implications for the next generation. This is your opportunity to help them make the decision that is best for them.

	Baseline (680 Credit Score)	**Point Buydown** (680 Credit Score)	**Credit Plan** (720 Credit Score)	
Interest rate	6.875%	6.625%	6.65%	Lowest Rate
Monthly P&I	$2,184	$2,128	$2,128	
Monthly PMI	$319	$319	$208	
Total monthly (P&I + PMI)	$2,503	$2,447	$2,336	
Closing costs	$11,793	$15,293	$11,793	
$3,500 used to . . .	—	Discount points	Debt paydown	
Monthly savings from baseline	—	$56	$167	Monthly Savings
Time to breakeven on $3,500	—	62 months	21 months	ROI
10-year payment total	$300,360	$293,640 + $3,500 pts	$280,320	
Net 10-year benefit v. Baseline	—	+$3,220	+$16,540	10 year savings

"It puts the ball in their court. It puts you more in that advisor role and it creates collaboration — which is really big for customers — because they want to own the process too."

K. Miller, Mortgage Advisor, National IMB

"I'm investing my time into them. This is their biggest transaction, their biggest wealth creation for them."

Darlene E. Loan Officer, National IMB

Data in the chart is for illustrative purposes only

500

The Floor

Entry point — options exist with specialist guidance.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **FHA**
  10% down required
- **Portfolio / Non-QM** lenders
- **State Housing Finance Administration(HFA)** programs varies by state

Rate Impact

Sub-prime / non-QM pricing applies government loan pricing not yet available

Borrowers in this range can expect **2–4%+ above best-tier pricing**.

This means on a $315K loan they can expect to pay +$350–$500/mo. vs. a 760-score borrower

PMI / Mortgage Insurance

FHA Mortgage Insurance Program (MIP) 1.75% upfront + ~0.55% annual

~$144/mo. on a $315K loan

If the borrower puts less than < 10% down, MIP never cancels

If the borrower puts 10%+ down, MIP cancels after 11 years

State & Local Programs

Many state HFAs serve sub-580 borrowers

Program minimums vary widely — always verify with your state HFA before advising

Down payment assistance and bridge programs may be available

Savings Snapshot

No real savings for the borrower at this level but this is an opportunity for you to help get them into a home and build a relationship where you could help get them into a better loan product as their credit improves.

Where "The Floor" Borrowers Started

480-499	62%	440-459	9%	400-419	2%
460-479	27%	420-439	2%	380-399	1%

How you can make an impact

Many borrowers at this score don't know homeownership is possible. Use CreditXpert to build a plan. Borrowers in the 460–499 band can often reach 500 quickly.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

580
The Key

The single most important threshold to homeownership.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **FHA —** 3.5% down now available
- **VA** — select lenders (overlay varies: 580–640)
- **Portfolio / Non-QM**
- **State HFA programs**

Rate Impact

Sub-prime pricing ends and government loan pricing begins.

Rate est.: ~7.75–8.75% (30-yr FHA)^

The primary story is cash, not rate. Putting 3.5% down v. 10% saves the borrower $22,750 on a $350K purchase. This may make them “mortgage ready” sooner or allow them to hold on to cash reserves.

PMI / Mortgage Insurance

FHA MIP: 1.75% upfront + ~0.55% annual

~$155/mo. on a $337,750 loan

If the borrower puts less than 10% down MIP never cancels

If the borrower puts 10%+ down, MIP cancels after 11 years

Plan toward 620: conventional PMI cancels at 80% LTV

State & Local Programs

580 opens significantly more HFA programs

Many bond loan and DPA programs use 580 as their floor

Some HFA programs layer grant-based Down Payment Assistance (DPA) on FHA — potentially $0 down

Savings Snapshot

$22,750
Down payment freed up vs. 500 score

~$0/mo
Monthly payment change vs. 500 score*

The story is cash-to-close, not monthly payment. Monthly costs are nearly identical despite the larger loan amount.

Where “The Key” Borrowers Started

560-579	52%	520-539	13%	480-499	13%	440-459	1%
540-559	29%	500-519	4%	460-479	1%		

How you can make an impact

Highlight the $22,750 saved in down payment on a $350K purchase. This may help them get into a home faster. Build the relationship so that as their credit improves, you can help get them into a loan program where PMI becomes cancellable and conventional access opens.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

620

The Gateway

Where the conventional mortgage world begins.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional** (Fannie/Freddie) — now available
- **FHA**
- **VA** broadly available (most lenders)
- **USDA** select lenders (confirm property eligibility)
- **DPA** programs open up

Rate Impact

Conv. rate est.: ~7.25–8.00% (30-yr fixed)^

LLPA: ~225 bps above best-tier — but now within the Fannie / Freddie pricing system

Every 20-pt gain from here has a measurable, quantifiable rate impact

PMI / Mortgage Insurance

Conv. PMI: ~1.10% annually (~$305/mo. on $332,500)

PMI CANCELS at 80% LTV — est. year 8–10

FHA MIP is LIFETIME at < 10% down. Securing a conventional loan could save your borrower ~$54,720 over 30 yrs.

PMI cancellation may be subject to lender requirements and may require appraisal

State & Local Programs

620 is the most common DPA program floor nationally

Repayable (second lien) DPA, state bond rates, Community Seconds

Some non-repayable grants with income limits

Savings Snapshot

$113/mo
P+I savings vs. FHA at 580*

$265/mo
Savings after PMI cancels (~yr 9)*

~$22,400
Est. 10-yr savings vs. 580 FHA*

Where "The Gateway" Borrowers Started

600-619	46%	**560-579**	16%	**520-539**	2%
580-599	30%	**540-559**	5%	**460-519**	1%

How you can make an impact

*Lead with the PMI cancellation story: FHA MIP is forever, conventional PMI cancels around year 8–10. On a $332,500 loan that's **~$18,240 in MIP** the FHA borrower pays that the conventional borrower eventually eliminates.*

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

640

The DPA Accelerator

Where down payment assistance becomes a gift, not a loan.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional** with improving terms
- **FHA +** non repayable grant DPA
- **USDA** auto-approval (GUS) broadly available
- **VA**

Rate Impact

LLPAs begin to decline vs. 620 — ~62.5 bps of relief

FHA pricing more competitive at 640+

Primary value is program quality, not rate alone — major rate gains come at 680

PMI / Mortgage Insurance

Conventional PMI declining vs. 620 — confirm with your MI provider

DPA stacking opportunity: if non-repayable DPA achieves 80%+ LTV at origination, PMI eliminated from day one

FHA MIP still lifetime at < 10% down

State & Local Programs

640 is a common floor for non-repayable grant programs through state HFAs

Grants are often 2–5% of purchase price and is money the borrower never repays.

Employer-assisted housing (EAH) and CDFI grant programs often require 640.

Verify income limits — programs are state- and program-specific.

Savings Snapshot

Primary savings at this tier come from grant DPA, not rate.

$10,500
Non-repayable grant (3% on $350K purchase)

On a $350K purchase, a 3% non-repayable grant = $10,500 the borrower never has to repay.

Where "The DPA Accelerator" Borrowers Started

620-639	35%	580-599	17%	540-559	2%
600-619	25%	560-579	6%	480-539	1%

How you can make an impact

Just 20 points separates a borrower at 620 from a meaningful cash gift. Use CreditXpert to identify the fastest path to 640. After 640, set sights on 680 — where rate and PMI savings start to accelerate materially.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums.

680

The Sweet Spot

Where rate and PMI savings become impossible to ignore.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional** with materially improved terms
- **FHA** (conventional usually better at this score)
- **VA** **strong pricing broadly available**
- **USDA**
- Fannie HomeReady / Freddie Home Possible

Rate Impact

Conv. rate est.: ~6.75–7.25% (30-yr fixed)^

LLPA: ~87.5 bps lower than 620. On a $332,500 loan this could save your borrower ~$141/mo. in P+I*

LLPA savings reflected as lower rate or reduced closing costs — confirm with your lender's pricing sheet

PMI / Mortgage Insurance

Conv. PMI: ~0.64% (~$177/mo on $332,500) — vs. ~$305/mo at 620

PMI savings vs. 620: ~$128/mo

Still cancellable at 80% LTV — same mechanics, lower cost from day one

Conventional strongly preferred over FHA at 680

State & Local Programs

Fannie HomeReady and Freddie Home Possible open up (income limits apply)

Wider range of state HFA conventional DPA programs

Local non-profit and employer programs for conventional-eligible borrowers

Savings Snapshot

$269/mo.
Total combined savings vs. 620*

$141/mo
P+I Savings vs. 620*

$128/mo
PMI savings vs. 620*

$32,280
Est. 10-year savings vs. 620*

Where "The Sweet Spot" Borrowers Started

660-679	43%	620-639	17%	540-559	2%
640-659	24%	600-619	11%	480-539	1%

How you can make an impact

This is the most compelling single score milestone in your book. Show $269/mo. in combined savings on the borrower's actual loan amount using your current rate sheet and MI quotes. That number closes deals.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

720

The Leap

Premium tier access — and the jumbo door opens.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional** near-premium terms
- **Jumbo loans** widely available at this score
- **VA** best available pricing across most lenders
- **All DPA programs** accessible

Rate Impact

Conv. rate est.: ~6.50–7.00% (30-yr fixed)^

Cumulative LLPA reduction vs. 620: ~112.5 bps. On a $332,500 loan this could save your borrower $195/mo. in P+I*

Jumbo: 720 is the widely-used floor — opens purchasing power above conforming limits

LLPA savings reflected as lower rate or reduced closing costs — not a separate fee line

PMI / Mortgage Insurance

Conv. PMI: ~0.46% (~$127/mo. on $332,500) — vs. ~$177/mo. at 680

PMI savings vs. 680: ~$50/mo.

Many jumbo lenders offer no-MI or lender-paid MI at 720+ — evaluate all structures

State & Local Programs

Virtually all DPA programs now accessible

High-cost market: state jumbo programs, credit union preferred products open up

Conforming limits change annually — confirm before discussing jumbo eligibility

Savings Snapshot

$104/mo.
Combined savings vs. 680 (conforming)*

~$250/mo.
Est. savings vs. 680 on $800K jumbo*

$12,480
Est. 10-yr savings vs. 680 (conforming)*

Jumbo savings are much larger — run actual jumbo pricing on borrower's target loan.

Where "The Leap" Borrowers Started

700-719	38%	660-679	17%	620-639	5%	580-589	2%
680-699	25%	640-659	10%	600-619	3%	480-579	3%

How you can make an impact

For conforming loans, show the cumulative savings from 620. For high-cost market borrowers needing jumbo financing, 720 is the threshold that changes their purchasing power — run the jumbo math on their actual purchase price.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

760

The Elite

Near-optimal pricing.
The PMI finish line.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional** near-optimal terms
- **Jumbo loans** competitive pricing across virtually all lenders
- **VA / USDA** best available terms
- All programs at full access

Rate Impact

Conv. rate est.: ~6.375–6.875% (30-yr fixed)^

Cumulative LLPA reduction vs. 620: ~150 bps. On a $332,500 loan this could save your borrower ~$222/mo. in P+I*

Additional ~37.5 bps improvement vs. 720 — further savings at 780 (LLPA only, not PMI)

PMI / Mortgage Insurance

Conv. PMI: ~0.30% (~$83/mo. on $332,500)

760 IS THE PMI FLOOR — PMI does not decrease above this score

Cumulative PMI savings vs. 620: ~$222/mo.*

State & Local Programs

All programs at maximum competitiveness

High-cost market jumbo programs, community bank preferred rates, credit union relationship pricing

760+ borrowers are among the most sought-after in the lending market.

Savings Snapshot

$71/mo
Combined savings vs. 720*

$444/mo
Cumulative combined savings vs. 620*

$53,280
Est. 10-yr cumulative savings vs. 620*

760 is the PMI finish line. The cumulative journey from 620 is the most powerful number

Where “The Elite” Borrowers Started

740-759	48%	700-719	9%	660-679	7%	500-639	2%
720-739	22%	680-699	9%	640-659	3%		

How you can make an impact

The most powerful message at 760 is the cumulative journey — show the borrower $444/mo and $53,280 over 10 years from where they started. Starting with a plan that reflects this journey will help you close these highly sought-after borrowers.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

780+

The Peak

Optimal pricing.
Every door open.

Lender overlays govern. Agency minimums shown are floors — confirm your guidelines before advising.

Loan Programs Available

- **Conventional**
  Fannie/Freddie LLPA pricing floor
- **Jumbo**
  best available terms across all lenders
- **VA/USDA**
  optimial pricing
- All products and programs accessible

Rate Impact

Conv. rate est.: ~6.25–6.75% (30-yr fixed)^

Additional ~25 bps LLPA reduction vs. 760 — the absolute Fannie/Freddie floor

LLPA savings reflected as lower rate or reduced closing costs — not a visible fee line. Confirm with your lender's pricing sheet.

PMI / Mortgage Insurance

PMI is IDENTICAL to 760 — no improvement above 760

Do not promise PMI savings at this tier — accuracy and compliance point

Value vs. 760 is rate/LLPA only

Many jumbo lenders offer no-PMI or lender-paid MI at 780+ — evaluate structures

State & Local Programs

All programs at maximum competitiveness

Portfolio lender relationship pricing, wealth management mortgage products

Some lenders offer rate discounts tied to depository relationships at 780+

Savings Snapshot

~$830
LLPA reduction vs. 760 on $332,500 loan*

~$2,000
LLPA reduction vs. 760 on $800K jumbo*

Savings reflected as lower rate or reduced closing costs — not a separate line item.

PMI: no change vs. 760.

Where "The Peak" Borrowers Started

760-779	56%	720-739	9%	680-699	6%	500-659	1%
740-759	20%	700-719	4%	660-679	4%		

How you can make an impact

69% of borrowers already at 760+ can improve by 20+ more points. For jumbo-heavy books the LLPA savings are real — run the math on larger balances.
For all borrowers, optimizing to the absolute peak signals you left nothing on the table.

* Savings figures are illustrative estimates based on LLPA tier differentials and standard MI tier pricing on a $332,500 loan / $350,000 purchase / 5% down / 30-yr fixed. Recalculate on your current rate sheet and MI quotes before any borrower conversation. Lender overlays may require higher scores than agency minimums. ^ Estimated rates as of May 2026.

creditxpert