



Mortgage Services III, L.L.C.

Mod-Corr Rate sheet

Home Office Ph. #: 888-664-9108
 Oakbrook Office Ph. #: 630-396-3553
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Your Easiest Path to Mortgage Lending™

Bloomington Office Ph. #: 888-664-9108 / Rate lock requests accepted until 6:00 pm central time.

Modified-Correspondent

Market conditions are generally:
 (compared to previous price sheet)
Slightly Worse!

February 15, 2019

Rate Sheet Updated as of: 9:30 AM

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
CONFORMING -- FIXED RATE PROGRAMS																			
#300000 - 30 Year Fixed					#200000 - 20 Year Fixed					#150000 - 15 Year Fixed					#100000 - 10 Year Fixed				
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
4.250%	101.078	101.003	100.928	100.803	4.000%	100.639	100.564	100.489	100.364	3.625%	100.493	100.403	100.313	100.218	3.625%	100.588	100.498	100.408	100.313
4.375%	101.462	101.387	101.312	101.187	4.125%	101.218	101.143	101.068	100.943	3.750%	100.973	100.883	100.793	100.698	3.750%	101.355	101.265	101.175	101.080
4.500%	101.904	101.829	101.754	101.629	4.250%	101.816	101.741	101.666	101.541	3.875%	101.424	101.334	101.244	101.149	3.875%	101.667	101.577	101.487	101.392
4.625%	102.308	102.233	102.158	102.033	4.375%	102.323	102.248	102.173	102.048	4.000%	101.766	101.676	101.586	101.491	4.000%	101.968	101.878	101.788	101.693
4.750%	102.929	102.854	102.779	102.654	4.500%	102.448	102.373	102.298	102.173	4.125%	102.172	102.082	101.992	101.897	4.125%	102.396	102.306	102.216	102.121
4.875%	103.124	103.049	102.974	102.849	4.625%	102.863	102.788	102.713	102.588	4.250%	102.679	102.589	102.499	102.404	4.250%	102.813	102.723	102.633	102.538
5.000%	103.501	103.426	103.351	103.226	4.750%	103.397	103.322	103.247	103.122	4.375%	103.097	103.007	102.917	102.822	4.375%	103.051	102.961	102.871	102.776
5.125%	103.898	103.823	103.748	103.623	4.875%	103.838	103.763	103.688	103.563	4.500%	103.238	103.148	103.058	102.963	4.500%	103.094	103.004	102.914	102.819
5.250%	104.237	104.162	104.087	103.962	5.000%	104.159	104.084	104.009	103.884	4.625%	103.621	103.531	103.441	103.346	4.625%	103.405	103.315	103.225	103.130
5.375%	104.469	104.394	104.319	104.194	5.125%	104.574	104.499	104.424	104.299	4.750%	103.433	103.343	103.253	103.158	4.750%	103.602	103.512	103.422	103.327
5.500%	104.764	104.689	104.614	104.489	5.250%	104.666	104.591	104.516	104.391	4.875%	103.834	103.744	103.654	103.559	4.875%	103.655	103.565	103.475	103.380
5.625%	105.090	105.015	104.940	104.815	5.375%	105.055	104.980	104.905	104.780	5.000%	104.074	103.984	103.894	103.799	5.000%	103.888	103.798	103.708	103.613

FANNIE MAE (DU) -- CONFORMING ARM PROGRAMS																			
#510011 (DU) - 5/1 Arm					#710011 (DU) - 7/1 Arm					#910011 (DU) - 10/1 Arm									
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor		
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day					
4.000%	100.722	100.612	100.522	100.432	4.250%	101.423	101.313	101.223	101.133	4.375%	101.589	101.479	101.389	101.299					
4.125%	101.026	100.916	100.826	100.736	4.375%	101.694	101.584	101.494	101.404	4.500%	101.959	101.849	101.759	101.669					
4.250%	101.342	101.232	101.142	101.052	4.500%	101.984	101.874	101.784	101.694	4.625%	102.315	102.205	102.115	102.025					
4.375%	101.654	101.544	101.454	101.364	4.625%	102.304	102.194	102.104	102.014	4.750%	102.649	102.539	102.449	102.359					
4.500%	101.973	101.863	101.773	101.683	4.750%	102.625	102.515	102.425	102.335	4.875%	102.961	102.851	102.761	102.671					
4.625%	102.295	102.185	102.095	102.005	4.875%	102.947	102.837	102.747	102.657	5.000%	103.254	103.144	103.054	102.964					
4.750%	102.616	102.506	102.416	102.326	5.000%	103.276	103.166	103.076	102.986	5.125%	103.533	103.423	103.333	103.243					
4.875%	102.938	102.828	102.738	102.648	5.125%	103.600	103.490	103.400	103.310	5.250%	103.777	103.667	103.577	103.487					
5.000%	103.259	103.149	103.059	102.969	5.250%	103.689	103.579	103.489	103.399	5.375%	103.777	103.667	103.577	103.487					

100% GIFT PROGRAM				
#300009 - 30 Year Fixed				
Rate	15-Day	30 Day	45 Day	60 Day
4.625%	102.253	102.178	102.103	101.978
4.750%	102.573	102.498	102.423	102.298
4.875%	103.032	102.957	102.882	102.757
5.000%	103.447	103.372	103.297	103.172
5.125%	103.853	103.778	103.703	103.578
5.250%	104.166	104.091	104.016	103.891
5.375%	104.469	104.394	104.319	104.194
5.500%	104.764	104.689	104.614	104.489
5.625%	105.090	105.015	104.940	104.815
5.750%	105.403	105.328	105.253	105.128
5.875%	105.654	105.579	105.504	105.379

FREDDIE MAC (LP) -- CONFORMING ARM PROGRAMS																			
#510012 (LP) - 5/1 Arm					#710012 (LP) - 7/1 Arm					#910012 (LP) - 10/1 Arm									
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor		
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day					
4.000%	100.782	100.672	100.582	100.492	4.125%	100.992	100.882	100.792	100.702	4.125%	100.556	100.446	100.356	100.266					
4.125%	101.055	100.945	100.855	100.765	4.250%	101.423	101.313	101.223	101.133	4.250%	100.948	100.838	100.748	100.658					
4.250%	101.388	101.278	101.188	101.098	4.375%	101.482	101.372	101.282	101.192	4.375%	101.339	101.229	101.139	101.049					
4.375%	101.681	101.571	101.481	101.391	4.500%	101.820	101.710	101.620	101.530	4.500%	101.709	101.599	101.509	101.419					
4.500%	102.070	101.960	101.870	101.780	4.625%	102.054	101.944	101.854	101.764	4.625%	102.065	101.955	101.865	101.775					
4.625%	102.045	101.935	101.845	101.755	4.750%	102.660	102.550	102.460	102.370	4.750%	102.399	102.289	102.199	102.109					
4.750%	102.366	102.256	102.166	102.076	4.875%	102.697	102.587	102.497	102.407	4.875%	102.711	102.601	102.511	102.421					
4.875%	102.688	102.578	102.488	102.398	5.000%	103.026	102.916	102.826	102.736	5.000%	103.004	102.894	102.804	102.714					
5.000%	103.009	102.899	102.809	102.719	5.125%	103.350	103.240	103.150	103.060	5.125%	103.283	103.173	103.083	102.993					

100% Gift Parameters
 Min FICO = 640
 Max DTI = 45%
 1-Unit Properties Only
 Primary Residence Only
 LPMI is available

FHA / VA PROGRAMS																			
#300100 / #300113 - 30 Yr Fixed - FHA/Stream					#300200 / #300214 - 30 Yr Fixed - VA/IRRL					#150100 / #150113 - 15 Yr Fixed - FHA/Stream					#150200 - 15 Year Fixed - VA				
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
4.250%	101.784	101.659	101.534	101.409	4.250%	102.098	101.973	101.848	101.723	3.500%	100.279	100.154	100.029	99.904	3.500%	100.158	100.033	99.908	99.783
4.375%	102.337	102.212	102.087	101.962	4.375%	102.541	102.416	102.291	102.166	3.625%	100.754	100.629	100.504	100.379	3.625%	100.574	100.449	100.324	100.199
4.500%	102.788	102.663	102.538	102.413	4.500%	102.971	102.846	102.721	102.596	3.750%	101.348	101.223	101.098	100.973	3.750%	101.367	101.242	101.117	100.992
4.625%	103.172	103.047	102.922	102.797	4.625%	103.312	103.187	103.062	102.937	3.875%	101.819	101.694	101.569	101.444	3.875%	101.769	101.644	101.519	101.394
4.750%	103.192	103.067	102.942	102.817	4.750%	103.379	103.254	103.129	103.004	4.000%	102.273	102.148	102.023	101.898	4.000%	102.135	102.010	101.885	101.760
4.875%	103.497	103.372	103.247	103.122	4.875%	103.695	103.570	103.445	103.320	4.125%	102.707	102.582	102.457	102.332	4.125%	102.527	102.402	102.277	102.152
5.000%	103.890	103.765	103.640	103.515	5.000%	103.999	103.874	103.749	103.624	4.250%	102.614	102.489	102.364	102.239	4.250%	102.564	102.439	102.314	102.189
5.125%	104.211	104.086	103.961	103.836	5.125%	104.260	104.135	104.010	103.885	4.375%	102.899	102.774	102.649	102.524	4.375%	102.719	102.594	102.469	102.344
5.250%	104.025	103.900	103.775	103.650	5.250%	104.214	104.089	103.964	103.839	4.500%	103.309	103.184	103.059	102.934	4.500%	103.129	103.004	102.879	102.754
5.375%	104.271	104.146	104.021	103.896	5.375%	104.457	104.332	104.207	104.082	4.625%	103.340	103.215	103.090	102.965	4.625%	103.365	103.240	103.115	102.990
5.500%	104.459	104.334	104.209	104.084	5.500%	104.612	104.487	104.362	104.237	4.750%	103.645	103.520	103.395	103.270	4.750%	103.595	103.470	103.345	103.220

#300216 - VA 30 Yr Cash Out to 100%					#150216 - VA 15 Yr Cash Out to 100% </				
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Your Easiest Path to Mortgage Lending™

Mortgage Services III, L.L.C.

Mod-Corr Rate sheet

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
High Balance Programs																			
Conventional - High Balance 30 Year Fixed (DU) - #300017					FHA - High Balance 30 Year Fixed - #300117					FHA Streamline - High Balance 30 Year Fixed - #300148					VA - High Balance 30 Year Fixed - #300217				
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
4.375%	101.332	101.257	101.182	101.057	4.375%	101.828	101.628	101.378	101.228	3.375%	2.600	2.400	2.150	2.000	4.375%	101.765	101.565	101.315	101.165
4.500%	101.727	101.652	101.577	101.452	4.500%	102.197	101.997	101.747	101.597	3.500%	2.600	2.400	2.150	2.000	4.500%	102.308	102.108	101.858	101.708
4.625%	102.070	101.995	101.920	101.795	4.625%	102.489	102.289	102.039	101.889	3.625%	2.600	2.400	2.150	2.000	4.625%	102.499	102.299	102.049	101.899
4.750%	102.293	102.218	102.143	102.018	4.750%	102.381	102.181	101.931	101.781	3.750%	100.659	100.459	100.209	100.059	4.750%	102.521	102.321	102.071	101.921
4.875%	102.752	102.677	102.602	102.477	4.875%	102.462	102.262	102.012	101.862	3.875%	101.171	100.971	100.721	100.571	4.875%	102.872	102.672	102.422	102.272
5.000%	103.146	103.071	102.996	102.871	5.000%	102.808	102.608	102.358	102.208	4.000%	101.751	101.551	101.301	101.151	5.000%	103.010	102.810	102.560	102.410

Conventional - High Balance 15 Year Fixed (DU) - #150017				
Rate	15-Day	30 Day	45 Day	60 Day
4.125%	101.593	101.518	101.443	101.318
4.250%	102.092	102.017	101.942	101.817
4.375%	102.526	102.451	102.376	102.251
4.500%	102.167	102.092	102.017	101.892
4.625%	102.408	102.333	102.258	102.133
4.750%	102.863	102.788	102.713	102.588

FHA High Balance Program				
Rate	15-Day	30 Day	45 Day	60 Day
4.125%	101.593	101.518	101.443	101.318
4.250%	102.092	102.017	101.942	101.817
4.375%	102.526	102.451	102.376	102.251
4.500%	102.167	102.092	102.017	101.892
4.625%	102.408	102.333	102.258	102.133
4.750%	102.863	102.788	102.713	102.588

Min FICO = 640 (Purchase or R/T Refi)
Min FICO = 660 (Cash Out Refi)
Min FICO = 680 (Streamline)

VA - Jumbo 30 Year Fixed - #300245				
Rate	15-Day	30 Day	45 Day	60 Day
4.125%	101.593	101.518	101.443	101.318
4.250%	102.092	102.017	101.942	101.817
4.375%	102.526	102.451	102.376	102.251
4.500%	102.167	102.092	102.017	101.892
4.625%	102.408	102.333	102.258	102.133
4.750%	102.863	102.788	102.713	102.588

Same as VA High Balance Pricing

Any applicable agency adjusters apply.

Conforming Fixed/Arm & High Balance Price Adjustments			
Loan Amount	Misc. Adjustments	Current Index	
\$20,000 - \$59,999	Escrow Waiver	N/O/O: LTV <= 75.00%	-1.250
\$60,000 - \$89,999	CA Escrow Waiver (ltv < 90% allowed)	N/O/O: LTV 75.01% - 80.00%	-3.375
\$90,000 - \$139,999	(Escrow waiver fee n/a for NY properties)	N/O/O: LTV 80.01% - 85.00%	-4.125
\$140,000 - \$199,999	2-4 Unit	75 day lock (from 60 day price) *	-1.175
\$200,000 - \$249,999	Condo - LTV <= 75.00% (> 15 yr terms)	90 day lock (from 60 day price) *	-5.000
\$250,000 - \$349,999	Condo - LTV > 75.00% (> 15 yr terms)	Fannie 97 (LTV 95.01 - 97.00%)	No Adj.
\$350,000 to conf non-HB limit		See online (OB) for pricing on 5-10 financed properties	
		* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000	

Agency FICO/LTV Adjustments							
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>= 740	No Adj.	-.250	-.250	-.500	-.250	-.250	-.750
720 - 739	No Adj.	-.250	-.500	-.750	-.500	-.500	-1.000
700 - 719	No Adj.	-.500	-1.000	-1.250	-1.000	-1.000	-1.500
680 - 699	No Adj.	-.500	-1.250	-1.750	-1.500	-1.250	-1.500
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.250	-2.250	-2.250
640 - 659	-.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620 - 639	-.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500
600 - 619	-.500	-1.500	N/A	N/A	N/A	N/A	N/A

Applicable to all loan terms greater than 15 years.

Cash Out - Agency FICO/LTV Adj					
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 90.00%
>= 740	-.375	-.625	-.625	-.875	N/A
720 - 739	-.375	-1.000	-1.000	-1.125	N/A
700 - 719	-.375	-1.000	-1.000	-1.125	N/A
680 - 699	-.375	-1.125	-1.125	-1.750	N/A
660 - 679	-.625	-1.125	-1.125	-1.875	N/A
640 - 659	-.625	-1.625	-1.625	-2.625	N/A
620 - 639	-.625	N/A	N/A	N/A	N/A

Cash out adjustments are applicable to all loan terms.

Secondary Financing			
LTV	CLTV	FICO < 720	FICO >= 720
<= 75	<= 80	0	0
<= 65	>80 <=95	-.500	-.250
>65 <=75	>80 <=95	-.750	-.500
>75 <=90	>76 <=90	-1.000	-.750
>75 <=95	>90 <=95	-1.000	-.750
<= 95	>95 <=97	-1.500	-1.500

Applicable to all loan terms.
Above grid is in addition to .375 sub fin adj.

Conforming Fixed LPMI & Split MI (Not applicable to HB programs)								
LPMI Program #s	25-30 Yr Terms - LPMI							
30 Yr LPMI - #300001	LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659
25 Yr LPMI - #250001	90.01 - 95.00%	-1.60	-2.25	-2.75	-3.21	-3.94	-5.16	-6.40
20 Yr LPMI - #200001	85.01 - 90.00%	-1.20	-1.70	-2.10	-2.49	-3.01	-4.06	-5.00
15 Yr LPMI - #150001	80.01 - 85.00%	-0.62	-0.75	-0.90	-0.97	-1.13	-1.52	-1.81
10 Yr LPMI - #100001	25 Yr Term	0	0	0	0	0	0	0

Split MI Program #s	Split MI with FICO 740+						
30 Yr Split MI - #300002	LTV	Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%		
25 Yr Split MI - #250002	90.01 - 95.00%	.44	.39	.35	.30		
20 Yr Split MI - #200002	85.01 - 90.00%	.27	.21	.16	.10		
15 Yr Split MI - #150002	80.01 - 85.00%	.08	0	0	0		
10 Yr Split MI - #100002							

(Factors listed above indicate monthly MI payment factor in addition to the upfront borrower paid premium & may vary by MI company)

LPMI Adjustments (in addition to base LPMI adj)	760+	740-759	720-739	700-719	680-699	660-679	640-659
Rate/Term Refi	0.00	0.00	0.00	-0.42	-0.54	-0.69	-0.84
Second Home	-0.36	-0.39	-0.49	-0.60	-0.70	-1.23	-1.27

FHA / VA Price Adjustments (Conf & High Balance)							
Loan Amount	FICO	Misc.	Gov't Program Features				
\$30,000 - 74,999	FICO 620 - 639	FHA Streamline (Min FICO = 660)	* FHA cash out refi max LTV = 85%				
\$75,000 - \$119,999	FICO 640 - 659	FHA Streamline w/FICO < 660: See page 4	* N/O/O not allowed.				
\$120,000 - \$199,999	FICO 660 - 679	20 Year Term = Same as 30 yr pricing	* FHA Streamlines - SFR, O/O only				
\$200,000 - \$249,999	FICO 720+	25 Year Term = Same as 30 yr pricing	* #250100 - 25 Year Fixed - FHA				
\$250,000 to non-HB limit		FHA Refi (Fixed Only-Non Streamline Doc)	* #250200 - 25 Year Fixed - VA				
		7 Day Lock (Adj to 15 day price)	* #200100 - 20 Year Fixed - FHA				
			* #200200 - 20 Year Fixed - VA				

State Adjusters	
GA, NV, OH	-.250
AL, AZ, CO, TN, UT	-.125
AR, CA, FL, IA, ID, IL, IN, KS, KY, LA, MI, MN, MO, MS, MT, NC, NE, NM, OK, OR, PA, SC, SD, TX, VA, WA, WI, WY	No Adj.

VA ID #: 709904-00-00
FHA ID #: 24618-0000-2



Mortgage Services III, L.L.C.

Mod-Corr Rate sheet

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
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DU Refi Plus Program

Program Discontinued

LP Relief "Open Access" Program

Program Discontinued

RURAL DEVELOPMENT

#300300 - 30 Year Fixed - Rural Housing

Rate	15-Day	30 Day	45 Day	60 Day
4.000%	100.880	100.652	100.472	100.249
4.125%	101.389	101.161	100.981	100.758
4.250%	101.615	101.387	101.207	100.984
4.375%	101.933	101.705	101.525	101.302
4.500%	102.438	102.210	102.030	101.807
4.625%	102.903	102.675	102.495	102.272
4.750%	103.166	102.938	102.758	102.535
4.875%	103.683	103.455	103.275	103.052
5.000%	104.195	103.967	103.787	103.564
5.125%	104.539	104.311	104.131	103.908
5.250%	104.580	104.352	104.172	103.949

Max GRH Rate = 5.250%

Loan Amount Adjustments

<= \$55,000	-1.500
\$55,001 - \$75,000	-.750
\$75,001 - \$100,000	-.500
\$100,001 - \$150,000	No Adj.
\$150,001+	+.250

FICO Adjustments

FICO 640 - 659	-.625
FICO 660 - 679	-.250
FICO 680 - 699	No Adj.
FICO 700 - 719	+.100
FICO 720+	+.200

** Special Note **

5/18/16: Updated Adjusters

Extended Lock Programs

Conforming Fixed Rate Program:

Available on conforming fixed rate only (30 yr, 20 yr, 15 yr, 10 yr)
60 day price minus .250 is used, plus applicable rate add on. (Plus/minus any applicable adjusters)
Refer to chart below for Rate Add On and Refundable Upfront Fee:

Days	Upfront Fee	Refund @ Closing	Rate Add-On
90	0.375%	0.00%	0.000%
120	0.625%	0.00%	0.000%
180	1.000%	0.00%	0.125%
270	1.000%	0.00%	0.250%
360	1.000%	0.00%	0.375%

(Upfront fee is due MSI within 5 days of lock and is non-refundable if withdrawn or denied)
Once the loan is locked, the upfront fee is owed.

FHA / VA Fixed Rate Program:

90 Days: .375 Upfront Fee
120 Days: .625 Upfront Fee
150 Days: .875 Upfront Fee
180 Days: 1.125 Upfront Fee

Available for FHA/VA 30 yr & 15 yr
Upfront fee is non-refundable/not credited & due within 5 days.
60 day pricing is used.
Indicate desired lock period in comments when locking online.
FHA: All lock periods are available
VA: Only available for 90 or 120 days (N/A for 150 & 180 days)



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Mod-Corr Rate sheet

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
Home Ready (DU)																			
#300053 - 30 Year Fixed																			
4.625%	102.361	102.286	102.211	102.086											Other Home Ready Adjustments				
4.750%	102.749	102.674	102.599	102.474											2-4 Unit Property -1.000				
4.875%	103.131	103.056	102.981	102.856											Condo w/LTV 75.01 - 80.00% -.750				
5.000%	103.567	103.492	103.417	103.292											Home Ready Adjustment Caps				
5.125%	103.974	103.899	103.824	103.699											> 80% LTV and >= 680 FICO: Cap = 0.000				
5.250%	104.186	104.111	104.036	103.911											> 80% LTV and < 680 FICO: Cap = 1.500				
5.375%	104.500	104.425	104.350	104.225											< 80% LTV: Cap = 1.500				
5.500%	104.862	104.787	104.712	104.587											All conforming loan amount adjustments from page 2 apply.				
5.625%	105.169	105.094	105.019	104.894															

Home Ready FICO/LTV Adjustments								
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>= 740	0	-.250	-.250	-.500	0	0	0	0
720 - 739	0	-.250	-.500	-.750	0	0	0	0
700 - 719	0	-.500	-1.000	-1.250	0	0	0	0
680 - 699	0	-.500	-1.250	-1.500	0	0	0	0
660 - 679	0	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
640 - 659	-.500	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
620 - 639	-.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A

Lower FICO FHA/VA Programs																			
FHA/VA: 580 - 619 FICO					FHA/VA w/FICO 580 - 619 Adjustments					FHA Streamline w/620 Min FICO					FHA Streamline w/620 Min FICO Adj.				
30 Year Fixed - #300133					FICO 600 - 619 No Adj					30 Year Fixed - #300134					FICO 680 - 699 +.125				
Rate	15-Day	30 Day	45 Day	60 Day	FICO 580 - 599	-750	Rate	15-Day	30 Day	45 Day	60 Day	FICO 660 - 679	No Adj	FICO 640 - 659	-.250	FICO 620 - 639	-1.250		
4.625%	102.050	101.775	101.625	101.450	VA - Purchase Only (#300333)	-.250	4.500%	102.530	102.280	102.155	102.005								
4.750%	101.880	101.605	101.455	101.280	\$50,000 - \$75,000	-1.000	4.625%	102.749	102.499	102.374	102.224								
4.875%	102.060	101.785	101.635	101.460	\$75,001 - \$125,000	-.375	4.750%	102.725	102.475	102.350	102.200								
5.000%	102.483	102.208	102.058	101.883	\$125,001+	No Adj	4.875%	102.966	102.716	102.591	102.441								
5.125%	102.808	102.533	102.383	102.208			5.000%	103.277	103.027	102.902	102.752								
5.250%	102.508	102.233	102.083	101.908			5.125%	103.372	103.122	102.997	102.847								
5.375%	102.693	102.418	102.268	102.093			5.250%	103.433	103.183	103.058	102.908								
5.500%	103.067	102.792	102.642	102.467			FHA Streamline w/FICO 580-619					FHA Streamline w/580 Min FICO Adj.							
5.625%	103.346	103.071	102.921	102.746			30 Year Fixed - #300154					FICO 600 - 619 No Adj							
5.750%	103.125	102.850	102.700	102.525			Rate	15-Day	30 Day	45 Day	60 Day	FICO 580 - 599	-.750	FICO 580 - 599	-.750				
							4.875%	101.466	101.216	101.091	100.941								
							5.000%	101.777	101.527	101.402	101.252								
							5.125%	101.872	101.622	101.497	101.347								
							5.250%	101.933	101.683	101.558	101.408								
							5.375%	102.118	101.868	101.743	101.593								
							5.500%	102.301	102.051	101.926	101.776								

Home Possible																			
Home Possible (LP)					MI Coverage					Home Possible FICO/LTV Adj. Caps					Program Features				
#300036 - 30 Year Fixed					LTV					LTV <= 80.00%					LP is required				
4.625%	102.258	102.183	102.108	101.983	95.01 - 97%					LTV > 80.00% & FICO < 680					Max LTV: 97%				
4.750%	102.879	102.804	102.729	102.604	90.01 - 95%					LTV > 80.00% & FICO >= 680					Borrower income limits apply				
4.875%	103.074	102.999	102.924	102.799	85.01 - 90%					(Adj. are the same as for HomeReady, see above)					Loan amount adjustments from page 2 apply.				
5.000%	103.451	103.376	103.301	103.176	80.01 - 85%										Non-Community Sub Fin -500				
5.125%	103.848	103.773	103.698	103.573															
5.250%	104.187	104.112	104.037	103.912															
5.375%	104.350	104.275	104.200	104.075															
5.500%	104.712	104.637	104.562	104.437															
5.625%	105.040	104.965	104.890	104.765															
5.750%	105.227	105.152	105.077	104.952															

Jumbo Programs

JUMBO'S MUST BE UNDERWRITTEN BY MSI AND MUST CLOSE IN MSI'S NAME

PLEASE REFER TO THE MSI WHOLESALE RATE SHEET FOR PRICING

Important Information About MSI:			
MSI Department Emails:	E-Mail Address	Extension Policy	Re-Lock Policy
Pricing	msipricing@msiloans.biz	1-30 Days (Max = 30 days)	15 Day Relock: Worse Case Pricing
Submissions	causmus@msiloans.biz		30 Day Relock: Worse Case Pricing
Underwriting	msiuw@msiloans.biz		(Max of 2 relocks allowed)
Funding	msifunding@msiloans.biz		(2nd relock can only be for 15 days and requires a closing date)
Account Executive	Brent Wilder	Ph. 309-826-0484	MERS
	bwilder@msiloans.biz		MSI MERS Org ID # 1005883

** Lower of two median credit scores used for all programs.

** Rate lock requests accepted until 6:00 pm central time. Overnight price protection is not available.

** Rates/Prices are subject to change without prior notice. This rate sheet should not be used to determine eligibility.

** All loans must disburse & be delivered to MSI by expiration date.

** All extension/relock requests must be requested prior to 5 pm ct.

Locations:

Corporate Office: 502 N. Hershey Rd. Bloomington, IL 61704 Ph. 888-664-9108

Oakbrook Terrace Office: 17W662 Butterfield Rd, Suite 203 Oakbrook Terrace, IL 60181 Ph. 630-396-3553



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Mod-Corr Rate sheet

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
Medical Doctor Program																			
#300062 - 30 Year Fixed - Med Dr.					#200062 - 20 Year Fixed - Med Dr.					#150062 - 15 Year Fixed - Med Dr.					#100062 - 10 Year Fixed - Med Dr.				
4.750%	100.727	100.602	100.477	100.352	4.750%	101.030	100.905	100.780	100.655	3.875%	99.568	99.443	99.318	99.193	3.750%	99.245	99.120	98.995	98.870
4.875%	101.293	101.168	101.043	100.918	4.875%	101.365	101.240	101.115	100.990	4.000%	99.950	99.825	99.700	99.575	3.875%	99.818	99.693	99.568	99.443
5.000%	101.459	101.334	101.209	101.084	5.000%	101.590	101.465	101.340	101.215	4.125%	100.425	100.300	100.175	100.050	4.000%	100.200	100.075	99.950	99.825
5.125%	101.694	101.569	101.444	101.319	5.125%	101.860	101.735	101.610	101.485	4.250%	100.702	100.577	100.452	100.327	4.125%	100.675	100.550	100.425	100.300
5.250%	102.090	101.965	101.840	101.715	5.250%	102.321	102.196	102.071	101.946	4.375%	101.076	100.951	100.826	100.701	4.250%	100.952	100.827	100.702	100.577
5.375%	102.366	102.241	102.116	101.991	5.375%	102.611	102.486	102.361	102.236	4.500%	100.742	100.617	100.492	100.367	4.375%	101.326	101.201	101.076	100.951
5.500%	102.556	102.431	102.306	102.181	5.500%	102.938	102.813	102.688	102.563						4.500%	100.992	100.867	100.742	100.617

All agency & loan amount adjusters from page 2 apply.
 LPMI options are also available -- Regular LPMI adjusters apply.