



# Mortgage Services III, L.L.C.

## Mod-Corr Rate sheet

Home Office Ph. #: 888-664-9108  
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 Web Site: [www.msiloans.biz](http://www.msiloans.biz)  
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Bloomington Office Ph. #: 888-664-9108 & Fax #: 309-664-9115 / Rate lock requests accepted until 6:00 pm central time.

<h1>Modified-Correspondent</h1>	<b>Market conditions are generally:</b> (compared to previous price sheet) <b>Unchanged!</b>	<b>January 19, 2018</b> Rate Sheet Updated as of: <b>9:30 AM</b>
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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
3.750%	99.488	99.368	99.248	99.128	3.500%	99.423	99.303	99.183	99.063	3.000%	98.663	98.553	98.443	98.333	2.875%	98.705	98.595	98.485	98.375
3.875%	100.211	100.091	99.971	99.851	3.625%	99.951	99.831	99.711	99.591	3.125%	99.185	99.075	98.965	98.855	3.000%	99.040	98.930	98.820	98.710
4.000%	100.895	100.775	100.655	100.535	3.750%	100.911	100.791	100.671	100.551	3.250%	100.017	99.907	99.797	99.687	3.125%	99.465	99.355	99.245	99.135
4.125%	101.532	101.412	101.292	101.172	3.875%	101.374	101.254	101.134	101.014	3.375%	100.370	100.260	100.150	100.040	3.250%	100.274	100.164	100.054	99.944
4.250%	102.117	101.997	101.877	101.757	4.000%	101.877	101.757	101.637	101.517	3.500%	100.779	100.669	100.559	100.449	3.375%	100.505	100.395	100.285	100.175
4.375%	102.629	102.509	102.389	102.269	4.125%	102.266	102.146	102.026	101.906	3.625%	101.216	101.106	100.996	100.886	3.500%	100.922	100.812	100.702	100.592
4.500%	103.082	102.962	102.842	102.722	4.250%	103.399	103.279	103.159	103.039	3.750%	101.759	101.649	101.539	101.429	3.625%	101.381	101.271	101.161	101.051
4.625%	103.501	103.381	103.261	103.141	4.375%	103.718	103.598	103.478	103.358	3.875%	102.235	102.125	102.015	101.905	3.750%	101.825	101.715	101.605	101.495
4.750%	104.073	103.953	103.833	103.713	4.500%	104.153	104.033	103.913	103.793	4.000%	102.517	102.407	102.297	102.187	3.875%	102.279	102.169	102.059	101.949
4.875%	104.592	104.472	104.352	104.232	4.625%	104.497	104.377	104.257	104.137	4.125%	103.074	102.964	102.854	102.744	4.000%	102.667	102.557	102.447	102.337
5.000%	104.814	104.694	104.574	104.454	4.750%	104.895	104.775	104.655	104.535	4.250%	103.382	103.272	103.162	103.052	4.125%	103.000	102.890	102.780	102.670
5.125%	105.301	105.181	105.061	104.941	4.875%	105.303	105.183	105.063	104.943	4.375%	103.823	103.713	103.603	103.493	4.250%	103.254	103.144	103.034	102.924

FANNIE MAE (DU) -- CONFORMING ARM PROGRAMS																			
#510011 (DU) - 5/1 Arm					#710011 (DU) - 7/1 Arm					#910011 (DU) - 10/1 Arm				100% GIFT PROGRAM					
Caps: 2/2/5 Margin: 2.250 Index: Libor					Caps: 5/2/5 Margin: 2.250 Index: Libor					Caps: 5/2/5 Margin: 2.250 Index: Libor				#300009 - 30 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
3.000%	99.347	99.227	99.107	98.987	3.125%	99.253	99.133	99.013	98.843	3.375%	99.651	99.531	99.411	99.241	3.750%	99.361	99.241	99.121	99.001
3.125%	99.696	99.576	99.456	99.286	3.250%	99.643	99.523	99.403	99.233	3.500%	100.114	99.994	99.874	99.704	3.875%	100.110	99.990	99.870	99.750
3.250%	100.031	99.911	99.791	99.621	3.375%	100.034	99.914	99.794	99.624	3.625%	100.549	100.429	100.309	100.139	4.000%	100.734	100.614	100.494	100.374
3.375%	100.337	100.217	100.097	99.927	3.500%	100.432	100.312	100.192	100.022	3.750%	100.943	100.823	100.703	100.533	4.125%	101.338	101.218	101.098	100.978
3.500%	100.617	100.497	100.377	100.207	3.625%	100.817	100.697	100.577	100.407	3.875%	101.300	101.180	101.060	100.890	4.250%	101.877	101.757	101.637	101.517
3.625%	100.878	100.758	100.638	100.468	3.750%	101.171	101.051	100.931	100.761	4.000%	101.599	101.479	101.359	101.189	4.375%	102.362	102.242	102.122	102.002
3.750%	101.112	100.992	100.872	100.702	3.875%	101.475	101.355	101.235	101.065	4.125%	101.877	101.757	101.637	101.467	4.500%	102.904	102.784	102.664	102.544
3.875%	101.366	101.246	101.126	100.956	4.000%	101.790	101.670	101.550	101.380	4.250%	102.179	102.059	101.939	101.769	4.625%	103.497	103.377	103.257	103.137
4.000%	101.664	101.544	101.424	101.254	4.125%	102.214	102.094	101.974	101.804	4.375%	102.630	102.510	102.390	102.220	4.750%	104.073	103.953	103.833	103.713
															4.875%	104.592	104.472	104.352	104.232
															5.000%	104.777	104.657	104.537	104.417

(DU Arm Products: Max LTV = 90%)

FREDDIE MAC (LP) -- CONFORMING ARM PROGRAMS																				
#510012 (LP) - 5/1 Arm					#710012 (LP) - 7/1 Arm					#910012 (LP) - 10/1 Arm				100% Gift Parameters						
Caps: 2/2/5 Margin: 2.250 Index: Libor					Caps: 5/2/5 Margin: 2.250 Index: Libor					Caps: 5/2/5 Margin: 2.250 Index: Libor				Rate						
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	
3.250%	99.781	99.661	99.541	99.371	3.250%	99.393	99.273	99.153	98.983	3.500%	99.864	99.744	99.624	99.454	Min FICO = 640					
3.375%	100.087	99.967	99.847	99.677	3.375%	99.784	99.664	99.544	99.374	3.625%	100.299	100.179	100.059	99.889	Max DTI = 45%					
3.500%	100.383	100.263	100.143	99.973	3.500%	100.182	100.062	99.942	99.772	3.750%	100.693	100.573	100.453	100.283	1-Unit Properties Only					
3.625%	100.678	100.558	100.438	100.268	3.625%	100.567	100.447	100.327	100.157	3.875%	101.050	100.930	100.810	100.640	Primary Residence Only					
3.750%	100.930	100.810	100.690	100.520	3.750%	100.921	100.801	100.681	100.511	4.000%	101.349	101.229	101.109	100.939	LPMI is available					
3.875%	101.269	101.149	101.029	100.859	3.875%	101.334	101.214	101.094	100.924	4.125%	101.698	101.578	101.458	101.288						
4.000%	101.664	101.544	101.424	101.254	4.000%	101.790	101.670	101.550	101.380	4.250%	102.179	102.059	101.939	101.769						
4.125%	102.059	101.939	101.819	101.649	4.125%	102.214	102.094	101.974	101.804	4.375%	102.630	102.510	102.390	102.220						
4.250%	102.430	102.310	102.190	102.020	4.250%	102.636	102.516	102.396	102.226	4.500%	103.049	102.929	102.809	102.639						

(LP Arm Products: Max LTV = 95%)

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
3.750%	101.292	101.142	101.022	100.882	3.750%	101.558	101.408	101.288	101.148	3.125%	100.460	100.310	100.190	100.050	3.125%	100.409	100.259	100.139	99.999
3.875%	101.758	101.608	101.488	101.348	3.875%	102.024	101.874	101.754	101.614	3.250%	101.076	100.926	100.806	100.666	3.250%	101.005	100.855	100.735	100.595
4.000%	102.157	102.007	101.887	101.747	4.000%	102.423	102.273	102.153	102.013	3.375%	101.558	101.408	101.288	101.148	3.375%	101.523	101.373	101.253	101.113
4.125%	102.649	102.499	102.379	102.239	4.125%	102.899	102.749	102.629	102.489	3.500%	102.005	101.855	101.735	101.595	3.500%	101.956	101.806	101.686	101.546
4.250%	103.147	102.997	102.877	102.737	4.250%	103.463	103.313	103.193	103.053	3.625%	102.525	102.375	102.255	102.115	3.625%	102.476	102.326	102.206	102.066
4.375%	103.502	103.352	103.232	103.092	4.375%	103.754	103.604	103.484	103.344	3.750%	102.719	102.569	102.449	102.309	3.750%	102.693	102.543	102.423	102.283
4.500%	104.023	103.873	103.753	103.613	4.500%	104.079	103.929	103.809	103.669	3.875%	103.219	103.069	102.949	102.809	3.875%	103.186	103.036	102.916	102.776
4.625%	103.823	103.673	103.553	103.413	4.625%	104.076	103.926	103.806	103.666	4.000%	103.618	103.468	103.348	103.208	4.000%	103.573	103.423	103.303	103.163
4.750%	104.036	103.886	103.766	103.626	4.750%	104.286	104.136	104.016	103.876	4.125%	104.033	103.883	103.763	103.623	4.125%	103.991	103.841	103.721	103.581
4.875%	103.983	103.833	103.713	103.573	4.875%	104.222	104.072	103.952	103.812	4.250%	104.291	104.141	104.021	103.881	4.250%	104.041	103.891	103.771	103.631
5.000%	103.999	103.849	103.729	103.589	5.000%	104.499	104.349	104.229	104.089	4.375%	103.418	103.268	103.148	103.008	4.375%	102.802	102.652	102.532	102.392

#300216 - VA 30 Yr Cash Out to 100%					#150216 - VA 15 Yr Cash Out to 100%					#300215			
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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
<b>High Balance Programs</b>																			
<b>Conventional - High Balance</b>					<b>FHA - High Balance</b>					<b>FHA Streamline - High Balance</b>					<b>VA - High Balance</b>				
<b>30 Year Fixed (DU) - #300017</b>					<b>30 Year Fixed - #300117</b>					<b>30 Year Fixed - #300148</b>					<b>30 Year Fixed - #300217</b>				
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
3.750%	98.996	98.876	98.756	98.636	3.500%	99.620	99.420	99.170	99.020	3.375%	98.790	98.590	98.340	98.190	3.500%	99.486	99.286	99.036	98.886
3.875%	99.743	99.623	99.503	99.383	3.625%	99.808	99.608	99.358	99.208	3.500%	99.213	99.013	98.763	98.613	3.625%	99.882	99.682	99.432	99.282
4.000%	100.364	100.244	100.124	100.004	3.750%	100.902	100.702	100.452	100.302	3.625%	99.612	99.412	99.162	99.012	3.750%	101.224	101.024	100.774	100.624
4.125%	100.965	100.845	100.725	100.605	3.875%	101.367	101.167	100.917	100.767	3.750%	100.672	100.472	100.222	100.072	3.875%	101.787	101.587	101.337	101.187
4.250%	101.351	101.231	101.111	100.991	4.000%	101.832	101.632	101.382	101.232	3.875%	101.137	100.937	100.687	100.537	4.000%	102.120	101.920	101.670	101.520
4.375%	101.830	101.710	101.590	101.470	4.125%	102.176	101.976	101.726	101.576	4.000%	101.602	101.402	101.152	101.002	4.125%	102.415	102.215	101.965	101.815
4.250%	102.891	102.691	102.441	102.291											4.250%	102.891	102.691	102.441	102.291

<b>Conventional - High Balance</b>				
<b>15 Year Fixed (DU) - #150017</b>				
Rate	15-Day	30 Day	45 Day	60 Day
3.125%	98.846	98.726	98.606	98.486
3.250%	99.678	99.558	99.438	99.318
3.375%	100.031	99.911	99.791	99.671
3.500%	100.385	100.265	100.145	100.025
3.625%	100.877	100.757	100.637	100.517
3.750%	101.420	101.300	101.180	101.060

**FHA High Balance Program**  
Min FICO = 640 (Purchase or R/T Refi)  
Min FICO = 660 (Cash Out Refi)  
Min FICO = 680 (Streamline)

**VA - Jumbo**  
**30 Year Fixed - #300245**  
Same as VA High Balance Pricing

Any applicable agency adjusters apply.

<b>Conforming Fixed/Arm &amp; High Balance Price Adjustments</b>			
Loan Amount	Misc. Adjustments	Current Index	
\$20,000 - \$39,999	Escrow Waiver -1.500	Treasury	1.78%
\$40,000 - \$69,999	Escrow Waiver (Ins Only) -1.250	Libor	2.228%
\$70,000 - \$99,999	CA Escrow Waiver (ltv < 90% allowed) -1.100	Week Ending	1/19
\$100,000 - \$119,999	(Escrow waiver fee n/a for NY properties)		
\$120,000 - \$249,999	2-4 Unit -1.000		
\$250,000 - \$349,999	Condo - LTV <= 75.00% (> 15 yr terms) No Adj.		
\$350,000 to conf non-HB limit	Condo - LTV > 75.00% (> 15 yr terms) -1.750		
	7 Day Lock (Adj to 15 day price) +1.000		
	* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000		
<b>State Adjusters</b>			
CO, NV	-1.125		
AZ, NM, UT, WY	-0.050		
AL, CA, FL, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, SD, TN, VA, WA, WI	No Adj.		
AR, GA, LA, MS, NC, NE, OH, OR, SC	+1.100		
OK, PA, TX	+1.150		
	+2.250		
<b>High Balance</b>			
Cash Out Refi (in addition to agency)	-1.000		
Purch, R/T Refi (in addition to agency)	-1.250		
LTV/CLTV <= 75% (ARM Only)	-1.750		
LTV/CLTV > 75% <= 90% (ARM Only)	-1.500		
LTV/CLTV > 90% (ARM Only)	-1.750		
Loan amount adj do not apply			
N/O/O: LTV <= 65%, Min 740 FICO			
Max loan amount of \$625,500 above 80% LTV			
All loans must meet State/County loan limits			
Price Cap = 105,000, unless otherwise noted.			
All adjustments are cumulative.			

<b>Agency FICO/LTV Adjustments (Updated 6/25/15)</b>								
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	No Adj.	-.250	-.250	-.500	-.250	-.250	-.250	-.750
720 - 739	No Adj.	-.250	-.500	-.750	-.500	-.500	-.500	-1.000
700 - 719	No Adj.	-.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	No Adj.	-.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-.500	-1.250	-1.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

Applicable to all loan terms greater than 15 years.

<b>Secondary Financing</b>			
LTV	CLTV	FICO	
<= 75	<= 80	< 720	>= 720
<= 65	>80 <=95	-.375	-.375
>65 <=75	>80 <=95	-.875	-.625
>75 <=80	>76 <=90	-1.125	-.875
>75 <=95	>90 <=95	-1.375	-1.125
<= 95	>95 <=97	-1.875	-1.875

Applicable to all loan terms.

<b>Cash Out - Agency FICO/LTV Adj</b>					
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
>= 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.

### Conforming Fixed LPMI & Split MI (Not applicable to HB programs)

LPMI Program #'s	25-30 Yr Terms - LPMI							
	LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659
30 Yr LPMI - #300001	90.01 - 95.00%	-1.60	-2.25	-2.80	-3.77	-4.63	-6.09	-6.40
25 Yr LPMI - #250001	85.01 - 90.00%	-1.20	-1.70	-2.10	-2.93	-3.55	-4.84	-5.00
20 Yr LPMI - #200001	80.01 - 85.00%	-0.62	-0.75	-0.90	-1.09	-1.28	-1.76	-1.81
15 Yr LPMI - #150001	25 Yr Term	0	0	0	+2.0	+2.0	+2.0	0
10 Yr LPMI - #100001								

### Split MI Program #'s

30 Yr Split MI - #300002
25 Yr Split MI - #250002
20 Yr Split MI - #200002
15 Yr Split MI - #150002
10 Yr Split MI - #100002

LTV	Split MI with FICO 740+			
	Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%
90.01 - 95.00%	.48	.42	.37	.31
85.01 - 90.00%	.28	.22	.15	.09
80.01 - 85.00%	.03	0	0	0

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

LTV	10-20 Yr Terms - LPMI						
	760+	740-759	720-739	700-719	680-699	660-679	640-659
90.01 - 95.00%	-0.95	-1.24	-1.50	-1.74	-2.08	-2.66	-2.77
85.01 - 90.00%	-0.59	-0.72	-0.84	-0.95	-1.10	-1.40	-1.43
80.01 - 85.00%	-0.43	-0.47	-0.49	-0.53	-0.58	-0.69	-0.71

### 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

All LPMI adjustments are in addition to the standard agency (FICO/LTV) adjustments.

<b>FHA / VA Price Adjustments (Conf &amp; High Balance)</b>			
Loan Amount	FICO	Misc.	Gov't Program Features
\$30,000 - \$9,999	FICO 620 - 639	-1.250	* FHA cash out refi max LTV = 85%
\$60,000 - \$99,999	FICO 640 - 659	-500	* N/O/O not allowed.
\$100,000 - \$119,999	FICO 660 - 679	-250	* FHA Streamlines - SFR, O/O only
\$120,000 - \$199,999	FICO 720+	+250	* #250100 - 25 Year Fixed - FHA
\$200,000 - \$249,999			* #250200 - 25 Year Fixed - VA
\$250,000 to non-HB limit			* #200100 - 20 Year Fixed - FHA
			* #200200 - 20 Year Fixed - VA
<b>State Adjusters</b>			
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

Home Office Ph. #: 888-664-9108  
 Oakbrook Office Ph. #: 630-396-3553  
 Pricing E-Fax #: 309-807-4993  
 Web Site: [www.msiloans.biz](http://www.msiloans.biz)  
 Pricing E-Mail: [msipricing@msiloans.biz](mailto:msipricing@msiloans.biz)

Your Easiest Path  
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Bloomington Office Ph. #: 888-664-9108 & Fax #: 309-664-9115

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
<b>DU Refi Plus Program</b>																			
<b>DU Refi Plus Program</b>					<b>DU Refi Plus Program</b>					<b>DU Refi Plus Program</b>					<b>"Un-Capped" Price Adjustments</b>				
<b>30 Year Fixed - #300003</b>					<b>20 Year Fixed - #200003</b>					<b>15 Year Fixed - #150003</b>					FICO 680 - 739 (all loans) -1.25				
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					FICO 640 - 679 (all loans) -2.50				
3.875% 99.549 99.429 99.309 99.189					3.875% 100.705 100.585 100.465 100.345					3.250% 99.317 99.197 99.077 98.957					Escrow Waiver (80% LTV or below) -2.50				
4.000% 100.238 100.118 99.998 99.878					4.000% 101.299 101.179 101.059 100.939					3.375% 99.684 99.564 99.444 99.324					Loan amount & state adj. from page 1 apply.				
4.125% 100.722 100.602 100.482 100.362					4.125% 101.571 101.451 101.331 101.211					3.500% 100.183 100.063 99.943 99.823					(Adjustment caps do not apply to these adj)				
4.250% 101.435 101.315 101.195 101.075					4.250% 102.699 102.579 102.459 102.339					3.625% 100.609 100.489 100.369 100.249									
4.375% 101.944 101.824 101.704 101.584					4.375% 103.029 102.909 102.789 102.669					3.750% 101.059 100.939 100.819 100.699									
4.500% 102.489 102.369 102.249 102.129					4.500% 103.453 103.333 103.213 103.093					3.875% 101.535 101.415 101.295 101.175					<b>** Special Note **</b>				
4.625% 102.950 102.830 102.710 102.590					4.625% 103.789 103.669 103.549 103.429					4.000% 102.081 101.961 101.841 101.721					New LTV/CLTV: 105% / 110%				
															2nd Homes now available with 680+ FICO				

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%	97.01 - 105%**
>= 740	No Adj.	-.250	-.250	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	No Adj.	-.500	-.250	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	No Adj.	-.500	-.750	-.750	-.500	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-.750	-.750	-.750	-.750	-.500	-.500	-.500
660 - 679	No Adj.	-.500	-.750	-.750	-.750	-.750	-.750	-.750	-.750
640 - 659	-.500	-1.250	-2.000	-2.000	-750	-750	-750	-750	-750

(Adjustment caps apply to all of the above)

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%	97.01 - 105%**
2 Unit	-.500	-.500	-.500	-.500	-.500	-.500	-.500	-.500	-.500
High LTV	0	0	0	0	0	0	0	-.500	-.500

(Adjustment caps apply to all of the above)

Term	> 20 Years and LTV > 80%	Term <= 20 Years and LTV > 80%	All Terms with LTV <= 80%	2nd Homes, all LTV's & Terms	CLTV of 75.01 - 90%	CLTV of 90.01 - 95%	CLTV of 95.01 - 110%	Condo w/LTV > 75% (terms > 15 yrs)	15 & 20 Year Terms with LTV > 80%
	.750	0	2.000	2.000	-.625	-.875	-1.875	-.750	No Adj

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
<b>DU Refi Plus w/MI</b>					<b>DU Refi Plus w/MI</b>				
<b>30 Year Fixed - #300004</b>					<b>15 Year Fixed - #150004</b>				
3.875%	99.413	99.293	99.173	99.053	3.000%	98.053	97.933	97.813	97.693
4.000%	100.108	99.988	99.868	99.748	3.125%	98.610	98.490	98.370	98.250
4.125%	100.657	100.537	100.417	100.297	3.250%	99.294	99.174	99.054	98.934
4.250%	101.355	101.235	101.115	100.995	3.375%	99.684	99.564	99.444	99.324
4.375%	101.944	101.824	101.704	101.584	3.500%	101.046	100.926	100.806	100.686
4.500%	102.489	102.369	102.249	102.129	3.625%	101.532	101.412	101.292	101.172
4.625%	102.950	102.830	102.710	102.590	3.750%	102.081	101.961	101.841	101.721

### LP Relief "Open Access" Program

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
<b>LP Relief Program</b>					<b>LP Relief w/MI</b>				
<b>30 Year Fixed - #300007</b>					<b>30 Year Fixed - #300008</b>				
3.875%	99.901	99.791	99.681	99.571	3.875%	99.091	98.981	98.871	98.761
4.000%	100.540	100.430	100.320	100.210	4.000%	99.825	99.715	99.605	99.495
4.125%	101.129	101.019	100.909	100.799	4.125%	100.539	100.429	100.319	100.209
4.250%	101.660	101.550	101.440	101.330	4.250%	101.203	101.093	100.983	100.873
4.375%	101.612	101.502	101.392	101.282	4.375%	101.612	101.502	101.392	101.282
4.500%	102.746	102.636	102.526	102.416	4.500%	102.192	102.082	101.972	101.862
4.625%	103.202	103.092	102.982	102.872	4.625%	102.811	102.701	102.591	102.481
4.750%	103.673	103.563	103.453	103.343					

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%	97.01 - 105%**
>= 740	+250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+250	No Adj.	-.250	-.500	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	+250	-.500	-.750	-1.000	-.500	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-1.250	-1.750	-1.000	-.750	-.750	-.750	-.750
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	-1.750
640 - 659	-.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	-2.250

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
<b>LP Relief Program</b>					<b>LP Relief w/MI</b>				
<b>15 Year Fixed - #150007</b>					<b>15 Year Fixed - #150008</b>				
3.250%	99.386	99.276	99.166	99.056	3.500%	100.169	100.059	99.949	99.839
3.375%	99.799	99.689	99.579	99.469	3.625%	100.593	100.483	100.373	100.263
3.500%	100.169	100.059	99.949	99.839	3.750%	101.072	100.962	100.852	100.742
3.625%	100.593	100.483	100.373	100.263	3.875%	101.539	101.429	101.319	101.209
3.750%	101.072	100.962	100.852	100.742	4.000%	102.148	102.038	101.928	101.818
3.875%	101.539	101.429	101.319	101.209	4.125%	102.581	102.471	102.361	102.251
4.000%	102.148	102.038	101.928	101.818	4.250%	102.941	102.831	102.721	102.611

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%	97.01 - 105%**
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
High LTV	0	0	0	0	0	0	-.500	-.500	-.500
No Escrow	-.250	-.250	-.250	-.250	n/a	n/a	n/a	n/a	n/a

### RURAL DEVELOPMENT

Rate	15-Day	30 Day	45 Day	60 Day
<b>#300300 - 30 Year Fixed - Rural Housing</b>				
3.500%	99.761	99.533	99.353	99.130
3.625%	100.276	100.048	99.868	99.645
3.750%	101.328	101.100	100.920	100.697
3.875%	101.832	101.604	101.424	101.201
4.000%	102.323	102.095	101.915	101.692
4.125%	102.812	102.584	102.404	102.181
4.250%	103.585	103.357	103.177	102.954
4.375%	104.255	104.027	103.847	103.624
4.500%	104.800	104.572	104.392	104.169
4.625%	104.338	104.110	103.930	103.707
4.750%	104.779	104.551	104.371	104.148

**Max GRH Rate = 5.000%**

Loan Amount Adjustments		<b>** Special Note **</b>	
<= \$55,000	-1.500	5/18/16: Updated Adjusters	
\$55,001 - \$75,000	-.750		
\$75,001 - \$100,000	-.500		
\$100,001 - \$150,000	No Adj.		
\$150,001+	+2.500		
FICO Adjustments			
FICO 640 - 659	-.625		
FICO 660 - 679	-.250		
FICO 680 - 699	No Adj.		
FICO 700 - 719	+1.100		
FICO 720+	+2.200		

### Extended Lock Programs

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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# Mortgage Services III, L.L.C.

## Mod-Corr Rate sheet

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Bloomington Office Ph. #: 888-664-9108 & Fax #: 309-664-9115 / Web Site: [www.msicorr.com](http://www.msicorr.com)

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 FNMA HomeReady Program

Home Ready (DU)				
#300053 - 30 Year Fixed				
Rate	15-Day	30 Day	45 Day	60 Day
3.875%	100.195	100.075	99.955	99.835
4.000%	100.819	100.699	100.579	100.459
4.125%	101.423	101.303	101.183	101.063
4.250%	101.962	101.842	101.722	101.602
4.375%	102.447	102.327	102.207	102.087
4.500%	102.989	102.869	102.749	102.629
4.625%	103.551	103.431	103.311	103.191
4.750%	104.024	103.904	103.784	103.664

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 - 95.01%	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

**Other Home Ready Adjustments**  
 2-4 Unit Property -1.000  
 Condo w/LTV 75.01 - 80.00% -.750

**Home Ready Adjustment Caps**  
 > 80% LTV and >= 680 FICO: Cap = 0.000  
 > 80% LTV and < 680 FICO: Cap = 1.500  
 < 80% LTV: Cap = 1.500

All conforming loan amount adjustments from page 2 apply.

### Lower FICO FHA/VA Programs

FHA/VA: 580 - 619 FICO				
30 Year Fixed - #300133				
Rate	15-Day	30 Day	45 Day	60 Day
4.375%	101.502	101.227	101.077	100.902
4.500%	101.977	101.702	101.552	101.377
4.625%	102.170	101.895	101.745	101.570
4.750%	101.876	101.601	101.451	101.276
4.875%	102.209	101.934	101.784	101.609
5.000%	102.780	102.505	102.355	102.180
5.125%	102.198	101.923	101.773	101.598
5.250%	102.522	102.247	102.097	101.922
5.375%	102.109	101.834	101.684	101.509
5.500%	102.930	102.655	102.505	102.330

FHA/VA w/FICO 580 - 619 Adjustments		
FICO 600 - 619	No Adj	
FICO 580 - 599	-750	
VA - Purchase Only (#300333)	-250	
\$50,000 - \$75,000	-1,000	
\$75,001 - \$125,000	-375	
\$125,001+	No Adj	

FHA Streamline w/620 Min FICO				
30 Year Fixed - #300134				
Rate	15-Day	30 Day	45 Day	60 Day
3.875%	101.122	100.872	100.747	100.597
4.000%	101.478	101.228	101.103	100.953
4.125%	101.770	101.520	101.395	101.245
4.250%	102.370	102.120	101.995	101.845
4.375%	102.705	102.455	102.330	102.180
4.500%	103.005	102.755	102.630	102.480
4.625%	103.255	103.005	102.880	102.730

**FHA Streamline w/620 Min FICO Adj.**  
 FICO 680 - 699 +.125  
 FICO 660 - 679 No Adj  
 FICO 640 - 659 -.250  
 FICO 620 - 639 -1.250

**FHA Streamline w/580 Min FICO Adj.**  
 FICO 600 - 619 No Adj  
 FICO 580 - 599 -.750

**Loan Amount Adj.**  
 \$50,000 - \$75,000 -1.500  
 \$75,001 - \$125,000 -.375  
 \$125,001+ No Adj

FHA Streamline w/FICO 580-619				
30 Year Fixed - #300154				
Rate	15-Day	30 Day	45 Day	60 Day
4.500%	101.505	101.255	101.130	100.980
4.625%	101.755	101.505	101.380	101.230
4.750%	101.559	101.309	101.184	101.034
4.875%	101.612	101.362	101.237	101.087
5.000%	101.824	101.574	101.449	101.299
5.125%	102.037	101.787	101.662	101.512

### Home Possible

Home Possible (LP)				
#300036 - 30 Year Fixed				
Rate	15-Day	30 Day	45 Day	60 Day
4.000%	100.669	100.549	100.429	100.309
4.125%	101.273	101.153	101.033	100.913
4.250%	101.812	101.692	101.572	101.452
4.375%	102.407	102.287	102.167	102.047
4.500%	102.839	102.719	102.599	102.479
4.625%	103.401	103.281	103.161	103.041
4.750%	103.874	103.754	103.634	103.514
4.875%	104.320	104.200	104.080	103.960

MI Coverage		
LTV	% Coverage	
95.01 - 97%	25%	
90.01 - 95%	25%	
85.01 - 90%	25%	
80.01 - 85%	12%	

Home Possible FICO/LTV Adjustments		
LTV <= 80.00%	-1.500	
LTV > 80.00% & FICO < 680	-1.500	
LTV > 80.00% & FICO >= 680	No Adj.	

**Program Features**  
 LP is required  
 Max LTV: 97%  
 Borrower income limits apply  
 Loan amount adjustments from page 2 apply.  
 Non-Community Sub Fin -1.500

### 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	<a href="mailto:msipricing@msiloans.biz">msipricing@msiloans.biz</a>	1-30 Days (Max = 30 days)	15 Day Relock: Worse Case Pricing
Submissions	<a href="mailto:causmus@msiloans.biz">causmus@msiloans.biz</a>		30 Day Relock: Worse Case Pricing
Underwriting	<a href="mailto:msiuw@msiloans.biz">msiuw@msiloans.biz</a>		(Max of 2 relocks allowed)
Funding	<a href="mailto:msifunding@msiloans.biz">msifunding@msiloans.biz</a>		(2nd relock can only be for 15 days and requires a closing date)

**Account Executive**  
 Brent Wilder [bwilder@msiloans.biz](mailto:bwilder@msiloans.biz) Ph. 309-826-0484

**MERS**  
 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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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
<b>Medical Doctor Program</b>																			
<b>#300062 - 30 Year Fixed - Med Dr.</b>					<b>#200062 - 20 Year Fixed - Med Dr.</b>					<b>#150062 - 15 Year Fixed - Med Dr.</b>					<b>#100062 - 10 Year Fixed - Med Dr.</b>				
4.000%	98.669	98.544	98.419	98.294	3.750%	98.959	98.834	98.709	98.584	3.000%	96.900	96.775	96.650	96.525	3.000%	96.700	96.575	96.450	96.325
4.125%	99.185	99.060	98.935	98.810	3.875%	99.595	99.470	99.345	99.220	3.125%	97.491	97.366	97.241	97.116	3.125%	97.291	97.166	97.041	96.916
4.250%	99.866	99.741	99.616	99.491	4.000%	100.209	100.084	99.959	99.834	3.250%	98.119	97.994	97.869	97.744	3.250%	97.919	97.794	97.669	97.544
4.375%	100.459	100.334	100.209	100.084	4.125%	100.447	100.322	100.197	100.072	3.375%	98.591	98.466	98.341	98.216	3.375%	98.391	98.266	98.141	98.016
4.500%	100.984	100.859	100.734	100.609	4.250%	101.095	100.970	100.845	100.720	3.500%	98.922	98.797	98.672	98.547	3.500%	98.722	98.597	98.472	98.347
4.625%	101.359	101.234	101.109	100.984	4.375%	101.721	101.596	101.471	101.346	3.625%	99.432	99.307	99.182	99.057	3.625%	99.232	99.107	98.982	98.857
4.750%	101.919	101.794	101.669	101.544	4.500%	102.325	102.200	102.075	101.950	3.750%	99.943	99.818	99.693	99.568	3.750%	99.743	99.618	99.493	99.368

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