



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
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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 style="font-size: 2em; margin: 0;">Modified-Correspondent</h1>	Market conditions are generally: (compared to previous price sheet) <div style="background-color: #000080; color: white; padding: 5px; font-weight: bold; font-size: 1.2em;">Unchanged!</div>	November 17, 2017 Rate Sheet Updated as of: 9:30 AM
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CONFORMING -- FIXED RATE PROGRAMS																			
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
#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
3.625%	100.057	99.927	99.807	99.667	3.375%	99.998	99.868	99.748	99.608	3.000%	99.818	99.708	99.588	99.448	2.875%	99.609	99.479	99.359	99.219
3.750%	100.822	100.692	100.572	100.432	3.500%	100.809	100.679	100.559	100.419	3.125%	100.353	100.243	100.123	99.983	3.000%	100.018	99.888	99.768	99.628
3.875%	101.510	101.380	101.260	101.120	3.625%	101.297	101.167	101.047	100.907	3.250%	100.962	100.852	100.732	100.592	3.125%	100.553	100.423	100.303	100.163
4.000%	102.166	102.036	101.916	101.776	3.750%	101.880	101.750	101.630	101.490	3.375%	101.434	101.324	101.204	101.064	3.250%	101.232	101.102	100.982	100.842
4.125%	102.734	102.604	102.484	102.344	3.875%	102.394	102.264	102.144	102.004	3.500%	101.949	101.839	101.719	101.579	3.375%	101.634	101.504	101.384	101.244
4.250%	103.260	103.130	103.010	102.870	4.000%	102.923	102.793	102.673	102.533	3.625%	102.430	102.320	102.200	102.060	3.500%	102.149	102.019	101.899	101.759
4.375%	103.698	103.568	103.448	103.308	4.125%	103.409	103.279	103.159	103.019	3.750%	102.882	102.772	102.652	102.512	3.625%	102.630	102.500	102.380	102.240
4.500%	104.195	104.065	103.945	103.805	4.250%	104.133	104.003	103.883	103.743	3.875%	103.242	103.132	103.012	102.872	3.750%	103.082	102.952	102.832	102.692
4.625%	104.722	104.592	104.472	104.332	4.375%	104.564	104.434	104.314	104.174	4.000%	103.510	103.400	103.280	103.140	3.875%	103.442	103.312	103.192	103.052
4.750%	105.240	105.110	104.990	104.850	4.500%	105.065	104.935	104.815	104.675	4.125%	103.983	103.873	103.753	103.613	4.000%	103.710	103.580	103.460	103.320
4.875%	105.592	105.462	105.342	105.202	4.625%	105.383	105.253	105.133	104.993	4.250%	103.992	103.882	103.762	103.622	4.125%	103.946	103.816	103.696	103.556
5.000%	105.800	105.670	105.550	105.410	4.750%	105.798	105.668	105.548	105.408	4.375%	104.367	104.257	104.137	103.997	4.250%	104.152	104.022	103.902	103.762

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%	100.215	100.065	99.935	99.765	3.125%	100.243	100.093	99.963	99.793	3.375%	100.522	100.372	100.242	100.072	3.750%	100.795	100.665	100.545	100.405
3.125%	100.569	100.419	100.289	100.119	3.250%	101.045	100.895	100.765	100.595	3.500%	100.996	100.846	100.716	100.546	3.875%	101.366	101.236	101.116	100.976
3.250%	100.917	100.767	100.637	100.467	3.375%	101.645	101.495	101.365	101.195	3.625%	101.455	101.305	101.175	101.005	4.000%	101.902	101.772	101.652	101.512
3.375%	101.237	101.087	100.957	100.787	3.500%	101.450	101.300	101.170	101.000	3.750%	101.869	101.719	101.589	101.419	4.125%	102.553	102.423	102.303	102.163
3.500%	101.530	101.380	101.250	101.080	3.625%	101.843	101.693	101.563	101.393	3.875%	102.231	102.081	101.951	101.781	4.250%	103.173	103.043	102.923	102.783
3.625%	101.796	101.646	101.516	101.346	3.750%	102.205	102.055	101.925	101.755	4.000%	102.546	102.396	102.266	102.096	4.375%	103.698	103.568	103.448	103.308
3.750%	102.059	101.909	101.779	101.609	3.875%	102.515	102.365	102.235	102.065	4.125%	102.832	102.682	102.552	102.382	4.500%	103.974	103.844	103.724	103.584
3.875%	102.337	102.187	102.057	101.887	4.000%	102.821	102.671	102.541	102.371	4.250%	103.088	102.938	102.808	102.638	4.625%	104.722	104.592	104.472	104.332
4.000%	102.673	102.523	102.393	102.223	4.125%	103.211	103.061	102.931	102.761	4.375%	103.309	103.159	103.029	102.859	4.750%	105.240	105.110	104.990	104.850

(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					Min FICO = 640 Max DTI = 45% 1-Unit Properties Only Primary Residence Only LPMI is available				
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%	100.667	100.517	100.387	100.217	3.250%	100.395	100.245	100.115	99.945	3.500%	100.746	100.596	100.466	100.296	3.750%	101.205	101.055	100.925	100.755
3.375%	100.987	100.837	100.707	100.537	3.375%	101.790	101.640	101.510	101.340	3.625%	101.205	101.055	100.925	100.755	3.875%	101.619	101.469	101.339	101.169
3.500%	101.280	101.130	101.000	100.830	3.500%	101.200	101.050	100.920	100.750	3.750%	101.619	101.469	101.339	101.169	4.000%	101.981	101.831	101.701	101.531
3.625%	101.568	101.418	101.288	101.118	3.625%	101.593	101.443	101.313	101.143	3.875%	101.981	101.831	101.701	101.531	4.125%	102.296	102.146	102.016	101.846
3.750%	101.963	101.813	101.683	101.513	3.750%	101.975	101.825	101.695	101.525	4.000%	102.296	102.146	102.016	101.846	4.375%	102.618	102.468	102.338	102.168
3.875%	102.334	102.184	102.054	101.884	3.875%	102.399	102.249	102.119	101.949	4.125%	102.618	102.468	102.338	102.168	4.250%	103.037	102.887	102.757	102.587
4.000%	102.673	102.523	102.393	102.223	4.000%	102.821	102.671	102.541	102.371	4.250%	103.037	102.887	102.757	102.587	4.375%	103.059	102.909	102.779	102.609
4.125%	102.982	102.832	102.702	102.532	4.125%	103.211	103.061	102.931	102.761	4.375%	103.059	102.909	102.779	102.609	4.500%	103.277	103.127	102.997	102.827
4.250%	102.916	102.766	102.636	102.466	4.250%	103.053	102.903	102.773	102.603	4.500%	103.277	103.127	102.997	102.827					

(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%	102.557	102.407	102.287	102.147	3.750%	102.422	102.272	102.152	102.012	3.125%	101.296	101.146	101.026	100.886	3.125%	101.240	101.090	100.970	100.830
3.875%	102.969	102.819	102.699	102.559	3.875%	102.834	102.684	102.564	102.424	3.250%	102.010	101.860	101.740	101.600	3.250%	101.989	101.839	101.719	101.579
4.000%	103.391	103.241	103.121	102.981	4.000%	103.256	103.106	102.986	102.846	3.375%	102.525	102.375	102.255	102.115	3.375%	102.490	102.340	102.220	102.080
4.125%	103.723	103.573	103.453	103.313	4.125%	103.588	103.438	103.318	103.178	3.500%	102.952	102.802	102.682	102.542	3.500%	102.903	102.753	102.633	102.493
4.250%	104.127	103.977	103.857	103.717	4.250%	103.982	103.832	103.712	103.572	3.625%	103.397	103.247	103.127	102.987	3.625%	103.351	103.201	103.081	102.941
4.375%	104.527	104.377	104.257	104.117	4.375%	104.322	104.172	104.052	103.912	3.750%	103.815	103.665	103.545	103.405	3.750%	103.333	103.183	103.063	102.923
4.500%	104.888	104.738	104.618	104.478	4.500%	104.475	104.325	104.205	104.065	3.875%	103.815	103.665	103.545	103.405	3.875%	103.743	103.593	103.473	103.333
4.625%	104.762	104.612	104.492	104.352	4.625%	104.545	104.395	104.275	104.135	4.000%	104.218	104.068	103.948	103.808	4.000%	104.059	103.909	103.789	103.649
4.750%	105.181	105.031	104.911	104.771	4.750%	104.984	104.834	104.714	104.574	4.125%	104.620	104.470	104.350	104.210	4.125%	104.494	104.344	104.224	104.084
4.875%	105.068	104.918	104.798	104.658	4.875%	104.931	104.781	104.661	104.521	4.250%	105.004	104.854	104.734	104.594	4.250%	104.754	104.604	104.484	10



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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																																													
High Balance Programs																																																																
Conventional - High Balance					FHA - High Balance					FHA Streamline - High Balance					VA - High Balance																																																	
30 Year Fixed (DU) - #300017					30 Year Fixed - #300117					30 Year Fixed - #300148					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																																													
3.750%	100.475	100.345	100.225	100.085	3.500%	100.673	100.473	100.223	100.073	3.375%	99.639	99.439	99.189	99.039	3.500%	100.143	99.943	99.693	99.543	3.625%	100.360	100.160	99.910	99.760	3.750%	101.578	101.448	101.328	101.188	3.875%	102.080	101.950	101.830	101.690	4.000%	102.363	102.233	102.113	101.973	4.250%	102.798	102.668	102.548	102.408	4.125%	102.997	102.797	102.547	102.397	4.000%	102.847	102.647	102.397	102.247	4.250%	103.266	103.066	102.816	102.666	4.500%	103.310	103.110	102.860	102.710
Conventional - High Balance					FHA High Balance Program					VA - Jumbo																																																						
15 Year Fixed (DU) - #150017					Min FICO = 640 (Purchase or R/T Refi)					30 Year Fixed - #300245																																																						
Rate	15-Day	30 Day	45 Day	60 Day	Min FICO = 660 (Cash Out Refi)					Same as VA High Balance Pricing																																																						
3.125%	99.611	99.481	99.361	99.221	Min FICO = 680 (Streamline)																																																											
3.250%	100.623	100.493	100.373	100.233																																																												
3.375%	100.929	100.799	100.679	100.539																																																												
3.500%	101.356	101.226	101.106	100.966																																																												
3.625%	101.764	101.634	101.514	101.374																																																												
3.750%	102.191	102.061	101.941	101.801																																																												

Any applicable agency adjusters apply.

Loan Amount				Misc. Adjustments				Current Index																																																																																	
\$20,000 - \$39,999	-1.500	Escrow Waiver	-150	N/O/O: LTV <= 75.00%	-2.125	Treasury	1.52%																																																																																		
\$40,000 - \$69,999	-1.750	Escrow Waiver (Ins Only)	-125	N/O/O: LTV 75.01% - 80.00%	-3.375	Libor	1.901%																																																																																		
\$70,000 - \$99,999	-1.500	CA Escrow Waiver (ltv < 90% allowed)	-100	N/O/O: LTV 80.01% - 85.00%	-4.125	Week Ending	11/17																																																																																		
\$100,000 - \$119,999	-1.125	(Escrow waiver fee n/a for NY properties)		75 day lock (from 60 day price) *	-1.175																																																																																				
\$120,000 - \$249,999	No Adj	2-4 Unit	-1.000	90 day lock (from 60 day price) *	-.375																																																																																				
\$250,000 - \$349,999	+2.000	Condo - LTV <= 75.00% (> 15 yr terms)	No Adj.	Fannie 97 (LTV 95.01 - 97.00%)	No Adj.																																																																																				
\$350,000 to conf non-HB limit	+3.000	Condo - LTV > 75.00% (> 15 yr terms)	-750	See online (OB) for pricing on 5-10 financed properties																																																																																					
State Adjusters				* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000																																																																																					
CO, NV	-1.125	<table border="1"> <thead> <tr> <th colspan="8">Agency FICO/LTV Adjustments (Updated 6/25/15)</th> </tr> <tr> <th>FICO</th><th><=60.00%</th><th>60.01 - 70.00%</th><th>70.01 - 75.00%</th><th>75.01 - 80.00%</th><th>80.01 - 85.00%</th><th>85.01 - 90.00%</th><th>90.01 - 95.00%</th><th>95.01 - 100.00%</th> </tr> </thead> <tbody> <tr> <td>>= 740</td><td>No Adj.</td><td>-.250</td><td>-.250</td><td>-.500</td><td>-.250</td><td>-.250</td><td>-.250</td><td>-.750</td> </tr> <tr> <td>720 - 739</td><td>No Adj.</td><td>-.250</td><td>-.500</td><td>-.750</td><td>-.500</td><td>-.500</td><td>-.500</td><td>-1.000</td> </tr> <tr> <td>700 - 719</td><td>No Adj.</td><td>-.500</td><td>-1.000</td><td>-1.250</td><td>-1.000</td><td>-1.000</td><td>-1.000</td><td>-1.500</td> </tr> <tr> <td>680 - 699</td><td>No Adj.</td><td>-.500</td><td>-1.250</td><td>-1.750</td><td>-1.500</td><td>-1.250</td><td>-1.250</td><td>-1.500</td> </tr> <tr> <td>660 - 679</td><td>No Adj.</td><td>-1.000</td><td>-2.250</td><td>-2.750</td><td>-2.750</td><td>-2.250</td><td>-2.250</td><td>-2.250</td> </tr> <tr> <td>640 - 659</td><td>-.500</td><td>-1.250</td><td>-1.750</td><td>-3.000</td><td>-3.250</td><td>-2.750</td><td>-2.750</td><td>-2.750</td> </tr> <tr> <td>620 - 639</td><td>-.500</td><td>-1.500</td><td>-3.000</td><td>-3.000</td><td>-3.250</td><td>-3.250</td><td>-3.250</td><td>-3.500</td> </tr> </tbody> </table>						Agency FICO/LTV Adjustments (Updated 6/25/15)								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 - 100.00%	>= 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		
Agency FICO/LTV Adjustments (Updated 6/25/15)																																																																																									
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 - 100.00%																																																																											
>= 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																																																																											
AZ, NM, UT, WY	-.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																																																																																								
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Applicable to all loan terms greater than 15 years.

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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
 Pricing E-Mail: msipricing@msiloans.biz

Your Easiest Path
to Mortgage Lending™

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
DU Refi Plus Program																			
DU Refi Plus Program					DU Refi Plus Program					DU Refi Plus Program					"Un-Capped" Price Adjustments				
30 Year Fixed - #300003					20 Year Fixed - #200003					15 Year Fixed - #150003					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% 100.777 100.647 100.527 100.387					3.875% 101.868 101.738 101.618 101.478					3.250% 100.725 100.595 100.475 100.335					Escrow Waiver (80% LTV or below) -2.50				
4.000% 101.298 101.168 101.048 100.908					4.000% 102.482 102.352 102.232 102.092					3.375% 100.937 100.807 100.687 100.547					Loan amount & state adj. from page 1 apply.				
4.125% 101.870 101.740 101.620 101.480					4.125% 102.718 102.588 102.468 102.328					3.500% 101.405 101.275 101.155 101.015					(Adjustment caps do not apply to these adj)				
4.250% 102.535 102.405 102.285 102.145					4.250% 103.770 103.640 103.520 103.380					3.625% 101.931 101.801 101.681 101.541									
4.375% 103.050 102.920 102.800 102.660					4.375% 104.110 103.980 103.860 103.720					3.750% 102.363 102.233 102.113 101.973					** Special Note **				
4.500% 103.631 103.501 103.381 103.241					4.500% 104.460 104.330 104.210 104.070					3.875% 102.702 102.572 102.452 102.312					New LTV/CLTV: 105% / 110%				
4.625% 103.980 103.850 103.730 103.590					4.625% 104.698 104.568 104.448 104.308					4.000% 103.123 102.993 102.873 102.733					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 - 97.01 - 97.01**	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 - 97.01 - 97.01**	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
DU Refi Plus w/MI					DU Refi Plus w/MI				
30 Year Fixed - #300004					15 Year Fixed - #150004				
3.875%	100.777	100.647	100.527	100.387	3.000%	99.324	99.194	99.074	98.934
4.000%	101.298	101.168	101.048	100.908	3.125%	99.879	99.749	99.629	99.489
4.125%	101.870	101.740	101.620	101.480	3.250%	100.725	100.595	100.475	100.335
4.250%	102.535	102.405	102.285	102.145	3.375%	100.937	100.807	100.687	100.547
4.375%	103.050	102.920	102.800	102.660	3.500%	102.363	102.233	102.113	101.973
4.500%	103.631	103.501	103.381	103.241	3.625%	102.702	102.572	102.452	102.312
4.625%	103.980	103.850	103.730	103.590	3.750%	103.123	102.993	102.873	102.733

LP Relief "Open Access" Program

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
LP Relief Program					LP Relief w/MI				
30 Year Fixed - #300007					30 Year Fixed - #300008				
3.875%	101.312	101.182	101.062	100.922	3.875%	100.667	100.537	100.417	100.277
4.000%	101.863	101.733	101.613	101.473	4.000%	101.220	101.090	100.970	100.830
4.125%	102.365	102.235	102.115	101.975	4.125%	101.756	101.626	101.506	101.366
4.250%	103.049	102.919	102.799	102.659	4.250%	102.420	102.290	102.170	102.030
4.375%	102.770	102.640	102.520	102.380	4.375%	102.770	102.640	102.520	102.380
4.500%	104.011	103.881	103.761	103.621	4.500%	103.343	103.213	103.093	102.953
4.625%	104.366	104.236	104.116	103.976	4.625%	103.807	103.677	103.557	103.417
4.750%	104.989	104.859	104.739	104.599					

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 - 97.01 - 97.01**	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

2 Unit	High LTV	No Escrow	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
			0	0	0	0	0	-.500	-1.000
			-.250	-.250	-.250	-.250	n/a	n/a	n/a

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
LP Relief Program					LP Relief w/MI				
15 Year Fixed - #150007					15 Year Fixed - #150008				
3.250%	100.947	100.817	100.697	100.557	3.500%	101.550	101.420	101.300	101.160
3.375%	101.233	101.103	100.983	100.843	3.625%	102.002	101.872	101.752	101.612
3.500%	101.550	101.420	101.300	101.160	3.750%	102.570	102.440	102.320	102.180
3.625%	102.002	101.872	101.752	101.612	3.875%	103.023	102.893	102.773	102.633
3.750%	102.570	102.440	102.320	102.180	4.000%	103.194	103.064	102.944	102.804
3.875%	103.023	102.893	102.773	102.633	4.125%	103.618	103.488	103.368	103.228
4.000%	103.194	103.064	102.944	102.804	4.250%	104.048	103.918	103.798	103.658

30 Yr Fixed w/LTV > 80%	30 Yr Fixed w/LTV <= 80%	15 Yr Fixed w/LTV > 80%	15 Yr Fixed w/LTV <= 80%	CLTV of 75.01 - 90%	CLTV of 90.01 - 95%	CLTV of 95.01 - 110%
.750	2.000	0	2.000	-.750	-1.000	-1.500

Loan amount & state adjusters from page 1 apply.
 Condo's not allowed on this program.
 (Adj caps include all adjustments EXCEPT escrow waiver and loan amount adj.)

RURAL DEVELOPMENT

Rate	15-Day	30 Day	45 Day	60 Day	Loan Amount Adjustments		** Special Note **	
#300300 - 30 Year Fixed - Rural Housing					<= \$55,000		-1.500	
3.500%	100.881	100.653	100.473	100.250	\$55,001 - \$75,000		-.750	
3.625%	101.383	101.155	100.975	100.752	\$75,001 - \$100,000		-.500	
3.750%	102.433	102.205	102.025	101.802	\$100,001 - \$150,000		No Adj.	
3.875%	103.013	102.785	102.605	102.382	\$150,001+		+.250	
4.000%	103.552	103.324	103.144	102.921	FICO Adjustments			
4.125%	103.987	103.759	103.579	103.356	FICO 640 - 659 - .625			
4.250%	104.655	104.427	104.247	104.024	FICO 660 - 679 - .250			
4.375%	105.276	105.048	104.868	104.645	FICO 680 - 699 No Adj.			
4.500%	105.672	105.444	105.264	105.041	FICO 700 - 719 +.100			
4.625%	105.023	104.795	104.615	104.392	FICO 720+ +.200			
4.750%	105.921	105.693	105.513	105.290				

Extended Lock Programs

Days	Upfront Fee	Refund @ Closing	Rate Add-On	FHA / VA Fixed Rate Program:
90	0.375%	0.00%	0.000%	90 Days: .375 Upfront Fee
120	0.625%	0.00%	0.000%	120 Days: .625 Upfront Fee
180	1.000%	0.00%	0.125%	150 Days: .875 Upfront Fee
270	1.000%	0.00%	0.250%	180 Days: 1.125 Upfront Fee
360	1.000%	0.00%	0.375%	

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:

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)

(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.



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Home Office Ph. #: 888-664-9108
Oakbrook Office Ph. #: 630-396-3553
Pricing E-Fax #: 309-807-4993
Web Site: www.msiloans.biz
Principa E-Mail: msioricina@msiloans.biz

Bloomington Office Ph. #: 888-664-9108 & Fax #: 309-664-9115 / Web Site: 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				
3.750%	100.930	100.800	100.680	100.540
3.875%	101.503	101.373	101.253	101.113
4.000%	102.052	101.922	101.802	101.662
4.125%	102.541	102.411	102.291	102.151
4.250%	103.125	102.995	102.875	102.735
4.375%	103.635	103.505	103.385	103.245
4.500%	104.127	103.997	103.877	103.737
4.625%	104.480	104.350	104.230	104.090

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

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%	102.126	101.851	101.701	101.526
4.500%	102.461	102.186	102.036	101.861
4.625%	102.609	102.334	102.184	102.009
4.750%	102.986	102.711	102.561	102.386
4.875%	102.675	102.400	102.250	102.075
5.000%	103.164	102.889	102.739	102.564
5.125%	103.392	103.117	102.967	102.792
5.250%	103.686	103.411	103.261	103.086
5.375%	103.756	103.481	103.331	103.156
5.500%	105.225	104.950	104.800	104.625

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
3.625%	101.010	100.760	100.635	100.485
3.750%	102.190	101.940	101.815	101.665
3.875%	102.571	102.321	102.196	102.046
4.000%	102.927	102.677	102.552	102.402
4.125%	103.258	103.008	102.883	102.733
4.250%	103.585	103.335	103.210	103.060
4.375%	103.797	103.547	103.422	103.272

FHA Streamline w/620 Min FICO Adj.	
FICO 680 - 699	+1.125
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

FHA Streamline w/FICO 580-619				
30 Year Fixed - #300154				
Rate	15-Day	30 Day	45 Day	60 Day
4.250%	102.085	101.835	101.710	101.560
4.375%	102.297	102.047	101.922	101.772
4.500%	102.535	102.285	102.160	102.010
4.625%	102.722	102.472	102.347	102.197
4.750%	102.662	102.412	102.287	102.137
4.875%	102.718	102.468	102.343	102.193

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

Home Possible

Home Possible (LP)				
#300036 - 30 Year Fixed				
Rate	15-Day	30 Day	45 Day	60 Day
3.875%	101.353	101.223	101.103	100.963
4.000%	101.902	101.772	101.652	101.512
4.125%	102.391	102.261	102.141	102.001
4.250%	103.049	102.919	102.799	102.659
4.375%	103.485	103.355	103.235	103.095
4.500%	104.011	103.881	103.761	103.621
4.625%	104.366	104.236	104.116	103.976
4.750%	104.989	104.859	104.739	104.599

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	-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
msipricing@msiloans.biz
causmus@msiloans.biz
msiuw@msiloans.biz
msifunding@msiloans.biz

Extension Policy

1-30 Days (Max = 30 days) -0.020/day

Re-Lock Policy

15 Day Relock: Worse Case Pricing
30 Day Relock: Worse Case Pricing
(Max of 2 relocks allowed)
(2nd relock can only be for 15 days and requires a closing date)

Account Executive

Brent Wilder 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:	Oakbrook Terrace Office:
502 N. Hershey Rd. Bloomington, IL 61704 Ph. 888-664-9108	17W662 Butterfield Rd, Suite 203 Oakbrook Terrace, IL 60181 Ph. 630-396-3553



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

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
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.				
4.000%	99.972	99.847	99.722	99.597	3.750%	100.182	100.057	99.932	99.807	3.000%	97.995	97.870	97.745	97.620	3.000%	97.895	97.770	97.645	97.520
4.125%	100.512	100.387	100.262	100.137	3.875%	100.835	100.710	100.585	100.460	3.125%	98.590	98.465	98.340	98.215	3.125%	98.490	98.365	98.240	98.115
4.250%	101.142	101.017	100.892	100.767	4.000%	101.436	101.311	101.186	101.061	3.250%	99.222	99.097	98.972	98.847	3.250%	99.122	98.997	98.872	98.747
4.375%	101.688	101.563	101.438	101.313	4.125%	101.532	101.407	101.282	101.157	3.375%	99.677	99.552	99.427	99.302	3.375%	99.577	99.452	99.327	99.202
4.500%	102.187	102.062	101.937	101.812	4.250%	102.150	102.025	101.900	101.775	3.500%	100.034	99.909	99.784	99.659	3.500%	99.934	99.809	99.684	99.559
4.625%	102.511	102.386	102.261	102.136	4.375%	102.722	102.597	102.472	102.347	3.625%	100.550	100.425	100.300	100.175	3.625%	100.450	100.325	100.200	100.075
4.750%	103.029	102.904	102.779	102.654	4.500%	103.250	103.125	103.000	102.875	3.750%	101.049	100.924	100.799	100.674	3.750%	100.949	100.824	100.699	100.574

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