



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
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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
4.125%	99.339	99.239	99.149	99.039	4.500%	101.817	101.617	101.367	101.217	3.375%	-1.050	-1.250	-1.500	-1.650	4.250%	101.343	101.143	100.893	100.743
4.250%	99.968	99.868	99.778	99.668	4.625%	102.286	102.086	101.836	101.686	3.500%	-1.050	-1.250	-1.500	-1.650	4.375%	101.766	101.566	101.316	101.166
4.375%	100.521	100.421	100.331	100.221	4.750%	102.745	102.545	102.295	102.145	3.625%	97.665	97.465	97.215	97.065	4.500%	102.199	101.999	101.749	101.599
4.500%	101.000	100.900	100.810	100.700	4.875%	102.792	102.592	102.342	102.192	3.750%	98.995	98.795	98.545	98.395	4.625%	102.605	102.405	102.155	102.005
4.625%	101.605	101.505	101.415	101.305	5.000%	103.021	102.821	102.571	102.421	3.875%	99.427	99.227	98.977	98.827	4.750%	102.756	102.556	102.306	102.156
4.750%	102.166	102.066	101.976	101.866	5.125%	103.216	103.016	102.766	102.616	4.000%	99.587	99.387	99.137	98.987	4.875%	103.067	102.867	102.617	102.467
															5.000%	103.404	103.204	102.954	102.804

Conventional - High Balance					FHA High Balance Program					VA - Jumbo				
15 Year Fixed (DU) - #150017					30 Year Fixed - #300245					30 Year Fixed - #300245				
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%	100.541	100.441	100.351	100.241	Min FICO = 640 (Purchase or R/T Refi)									
4.125%	101.099	100.999	100.909	100.799	Min FICO = 660 (Cash Out Refi)									
4.250%	101.491	101.391	101.301	101.191	Min FICO = 680 (Streamline)									
4.375%	101.933	101.833	101.743	101.633										
4.500%	102.155	102.055	101.965	101.855										
4.625%	102.724	102.624	102.534	102.424										

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 -1.50	Treasury	2.360%
\$60,000 - \$89,999	CA Escrow Waiver (ltv < 90% allowed) -1.00	Libor	2.796%
\$90,000 - \$139,999	(Escrow waiver fee n/a for NY properties)	Week Ending	7/20
\$140,000 - \$199,999	2-4 Unit -1.000		
\$200,000 - \$249,999	Condo - LTV<=75.00% (> 15 yr terms) No Adj.		
\$250,000 - \$349,999	Condo - LTV>75.00% (> 15 yr terms) -0.750		
\$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										Secondary Financing			
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%		LTV	CLTV	FICO	
												< 720	>= 720
>= 740	No Adj.	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750		<= 75	<= 80	0	0
720 - 739	No Adj.	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000		<= 65	>80 <=95	-0.500	-0.250
700 - 719	No Adj.	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500		>65 <=75	>80 <=95	-0.750	-0.500
680 - 699	No Adj.	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500		>75 <=90	>76 <=90	-1.000	-0.750
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250		>75 <=95	>90 <=95	-1.000	-0.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750		<= 95	>95 <=97	-1.500	-1.500
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500					
600 - 619	-0.500	-1.500	N/A	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						Cash out adjustments are applicable to all loan terms.	
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%		
>= 740	-0.375	-0.625	-0.625	-0.875	N/A		
720 - 739	-0.375	-1.000	-1.000	-1.125	N/A		
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A		
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A		
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A		
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A		
620 - 639	-0.625	N/A	N/A	N/A	N/A		

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

25-30 Yr Terms - LPMI								Split MI Program #s					Split MI with FICO 740+				
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	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	Upfront	Upfront	Upfront	Upfront
														.50%	.75%	1.00%	1.25%
90.01 - 95.00%	-1.60	-2.25	-2.75	-3.21	-3.94	-5.16	-6.40						90.01 - 95.00%	.48	.42	.37	.31
85.01 - 90.00%	-1.20	-1.70	-2.10	-2.49	-3.01	-4.06	-5.00						85.01 - 90.00%	.28	.22	.15	.09
80.01 - 85.00%	-0.62	-0.75	-0.90	-0.97	-1.13	-1.52	-1.81						80.01 - 85.00%	.03	0	0	0
25 Yr Term	0	0	0	0	0	0	0										

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

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

FHA / VA Price Adjustments (Conf & High Balance)									
Loan Amount	FICO	Misc.	Gov't Program Features						
\$30,000 - 74,999	-1.000	FICO 620 - 639	-1.250	FHA Streamline (Min FICO = 660)	-0.250	* FHA cash out refi max LTV = 85%			
\$75,000 - \$119,999	-0.375	FICO 640 - 659	-0.500	FHA Streamline w/FICO < 660: See page 4		* N/O not allowed.			
\$120,000 - \$199,999	No Adj.	FICO 660 - 679	-0.250	20 Year Term = Same as 30 yr pricing		* FHA Streamlines - SFR, O/O only			
\$200,000 - \$249,999	+0.250	FICO 720+	+0.250	25 Year Term = Same as 30 yr pricing		* #250100 - 25 Year Fixed - FHA			
\$250,000 to non-HB limit	+0.500			FHA Refi (Fixed Only-Non Streamline Doc)	-0.125	* #250200 - 25 Year Fixed - VA			
				7 Day Lock (Adj to 15 day price)	+0.100	* #200100 - 20 Year Fixed - FHA			
						* #200200 - 20 Year Fixed - VA			

State Adjusters

GA, NV, OH	-0.250
AL, AZ, CO, TN, UT	-0.125
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



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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) -1.25				
4.500%					4.250%					4.000%					Escrow Waiver (80% LTV or below) -1.25				
4.625%					4.375%					4.125%					Loan amount & state adj. from page 1 apply.				
4.750%					4.500%					4.250%					(Adjustment caps do not apply to these adj)				
4.875%					4.625%					4.375%									
5.000%					4.750%					4.500%									
5.125%					4.875%					4.625%									
5.250%					5.000%					4.750%									

FICO	20 & 30 Year Terms				30 Year Terms Only				
	<=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.	-2.50	-2.50	-2.50	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	No Adj.	-5.00	-2.50	-2.50	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	No Adj.	-5.00	-7.50	-7.50	-5.00	-5.00	-5.00	-5.00	-5.00
680 - 699	No Adj.	-5.00	-7.50	-7.50	-7.50	-7.50	-5.00	-5.00	-5.00
660 - 679	No Adj.	-1.000	-1.500	-1.750	-7.50	-7.50	-7.50	-7.50	-7.50
640 - 659	-5.00	-1.250	-2.000	-2.000	-7.50	-7.50	-7.50	-7.50	-7.50

(Adjustment caps apply to all of the above)

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

(Applies to all DU Refi Plus programs)									
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	-5.00	-5.00	-5.00	-5.00	-5.00	-5.00	-5.00	-5.00	-5.00
High LTV	0	0	0	0	0	0	0	-5.00	-5.00

(Adjustment caps apply to all of the above)

DU Refi Plus w/MI					DU Refi Plus w/MI				
30 Year Fixed - #300004					15 Year Fixed - #150004				
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
4.125%	99.343	99.243	99.153	99.043	3.250%	98.143	98.043	97.953	97.843
4.250%	99.911	99.811	99.721	99.611	3.375%	98.583	98.483	98.393	98.283
4.375%	100.450	100.350	100.260	100.150	3.500%	99.010	98.910	98.820	98.710
4.500%	101.055	100.955	100.865	100.755	3.625%	99.486	99.386	99.296	99.186
4.625%	101.616	101.516	101.426	101.316	3.750%	99.796	99.696	99.606	99.496
4.750%	102.146	102.046	101.956	101.846	3.875%	100.259	100.159	100.069	99.959
4.875%	102.589	102.489	102.399	102.289	4.000%	100.716	100.616	100.526	100.416

LP Relief "Open Access" Program									
LP Relief Program					LP Relief w/MI				
30 Year Fixed - #300007					30 Year Fixed - #300008				
Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
4.500%	101.107	100.997	100.907	100.797	4.500%	100.738	100.628	100.538	100.428
4.625%	101.625	101.515	101.425	101.315	4.625%	101.341	101.231	101.141	101.031
4.750%	102.144	102.034	101.944	101.834	4.750%	101.904	101.794	101.704	101.594
4.875%	102.708	102.598	102.508	102.398	4.875%	102.368	102.258	102.168	102.058
5.000%	103.001	102.891	102.801	102.691	5.000%	102.782	102.672	102.582	102.472
5.125%	103.504	103.394	103.304	103.194	5.125%	103.275	103.165	103.075	102.965
5.250%	104.002	103.892	103.802	103.692	5.250%	103.794	103.684	103.594	103.484
5.375%	104.487	104.377	104.287	104.177					

LP Relief - FICO/LTV Adj. (Applies to 30 Yr Program Only)									
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.	-2.50	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+250	No Adj.	-2.50	-5.00	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	+250	-5.00	-7.50	-1.000	-5.00	-5.00	-5.00	-5.00	-5.00
680 - 699	No Adj.	-5.00	-1.250	-1.750	-1.000	-7.50	-7.50	-7.50	-7.50
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	-1.750
640 - 659	-5.00	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	-2.250

Applies to both 30 Yr & 15 Yr Programs:							
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
High LTV	0	0	0	0	0	-5.00	-1.000
No Escrow	-2.50	-2.50	-2.50	-2.50	n/a	n/a	n/a

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

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										
#300300 - 30 Year Fixed - Rural Housing					Loan Amount Adjustments					** Special Note **
Rate	15-Day	30 Day	45 Day	60 Day	<= \$55,000	\$55,001 - \$75,000	\$75,001 - \$100,000	\$100,001 - \$150,000	\$150,001+	5/18/16: Updated Adjusters
4.000%	100.196	99.968	99.788	99.565		-.750				
4.125%	100.715	100.487	100.307	100.084		-.500				
4.250%	101.157	100.929	100.749	100.526				No Adj.		
4.375%	101.657	101.429	101.249	101.026				+250		
4.500%	102.171	101.943	101.763	101.540						
4.625%	102.642	102.414	102.234	102.011						
4.750%	103.053	102.825	102.645	102.422						
4.875%	103.003	102.775	102.595	102.372						
5.000%	103.478	103.250	103.070	102.847						
5.125%	103.906	103.678	103.498	103.275						
5.250%	104.102	103.874	103.694	103.471						

Max GRH Rate = 5.250%

Conforming Fixed Rate Program:				Extended Lock Programs			
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:				FHA / VA Fixed Rate Program:			
90	0.375%	0.00%	0.00%	90 Days:	.375 Upfront Fee	Available for FHA/VA 30 yr & 15 yr	
120	0.625%	0.00%	0.00%	120 Days:	.625 Upfront Fee	Upfront fee is non-refundable/not credited & due within 5 days.	
180	1.000%	0.00%	0.125%	150 Days:	.875 Upfront Fee	60 day pricing is used.	
270	1.000%	0.00%	0.250%	180 Days:	1.125 Upfront Fee	Indicate desired lock period in comments when locking online.	
360	1.000%	0.00%	0.375%			FHA: All lock periods are available	
(Upfront fee is due MSI within 5 days of lock and is non-refundable if withdrawn or denied)				VA: Only available for 90 or 120 days (N/A for 150 & 180 days)			
Once the loan is locked, the upfront fee is owed.							



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Home Ready (DU)					Home Ready FICO/LTV Adjustments					Other Home Ready Adjustments																																																																												
#300053 - 30 Year Fixed					<table border="1"> <thead> <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 - 95.01%</th><th>95.01 -</th></tr> </thead> <tbody> <tr> <td>>= 740</td><td>0</td><td>-.250</td><td>-.250</td><td>-.500</td><td>0</td><td>0</td><td>0</td><td>0</td></tr> <tr> <td>720 - 739</td><td>0</td><td>-.250</td><td>-.500</td><td>-.750</td><td>0</td><td>0</td><td>0</td><td>0</td></tr> <tr> <td>700 - 719</td><td>0</td><td>-.500</td><td>-1.000</td><td>-1.250</td><td>0</td><td>0</td><td>0</td><td>0</td></tr> <tr> <td>680 - 699</td><td>0</td><td>-.500</td><td>-1.250</td><td>-1.500</td><td>0</td><td>0</td><td>0</td><td>0</td></tr> <tr> <td>660 - 679</td><td>0</td><td>-1.000</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td></tr> <tr> <td>640 - 659</td><td>-.500</td><td>-1.250</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td></tr> <tr> <td>620 - 639</td><td>-.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>-1.500</td><td>N/A</td></tr> </tbody> </table>					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 -	>= 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	2-4 Unit Property -1.000 Condo w/LTV 75.01 - 80.00% -1.750				
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 -																																																																														
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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																																																																														
4.500% 101.362 101.262 101.172 101.062 4.625% 101.949 101.849 101.759 101.649 4.750% 102.511 102.411 102.321 102.211 4.875% 102.994 102.894 102.804 102.694 5.000% 103.449 103.349 103.259 103.149 5.125% 103.884 103.784 103.694 103.584 5.250% 104.399 104.299 104.209 104.099 5.375% 104.833 104.733 104.643 104.533 5.500% 105.245 105.145 105.055 104.945										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					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					Rate	15-Day	30 Day	45 Day	60 Day	FICO 660 - 679	No Adj			
4.500%	101.676	101.401	101.251	101.076	VA - Purchase Only (#300333)					4.500%	102.264	102.014	101.889	101.739	FICO 640 - 659	-.250			
4.625%	102.006	101.731	101.581	101.406	\$50,000 - \$75,000					4.625%	102.327	102.077	101.952	101.802	FICO 620 - 639	-1.250			
4.750%	102.044	101.769	101.619	101.444	\$75,001 - \$125,000					4.750%	103.170	102.920	102.795	102.645	FHA Streamline w/580 Min FICO Adj.				
4.875%	102.481	102.206	102.056	101.881	\$125,001+					4.875%	103.323	103.073	102.948	102.798	FICO 600 - 619	No Adj			
5.000%	102.903	102.628	102.478	102.303						5.000%	103.514	103.264	103.139	102.989	FICO 580 - 599	-.750			
5.125%	103.204	102.929	102.779	102.604						5.125%	103.595	103.345	103.220	103.070	Loan Amount Adj.				
5.250%	102.781	102.506	102.356	102.181						5.250%	103.929	103.679	103.554	103.404	\$50,000 - \$75,000	-1.500			
5.375%	103.171	102.896	102.746	102.571						FHA Streamline w/FICO 580-619					\$75,001 - \$125,000	-.375			
5.500%	103.560	103.285	103.135	102.960						30 Year Fixed - #300154					\$125,001+	No Adj			
5.625%	103.818	103.543	103.393	103.218						Rate	15-Day	30 Day	45 Day	60 Day					
										4.875%	101.823	101.573	101.448	101.298					
										5.000%	102.014	101.764	101.639	101.489					
										5.125%	102.095	101.845	101.720	101.570					
										5.250%	102.429	102.179	102.054	101.904					
										5.375%	102.596	102.346	102.221	102.071					
										5.500%	102.797	102.547	102.422	102.272					

Home Possible																								
Home Possible (LP)					MI Coverage					Home Possible FICO/LTV Adjustments					Program Features									
#300036 - 30 Year Fixed					LTV					LTV <= 80.00%					LP is required									
Rate	15-Day	30 Day	45 Day	60 Day	% Coverage					& FICO < 680					Max LTV: 97%									
4.500%	101.212	101.112	101.022	100.912	95.01 - 97%					25%					LTV > 80.00% & FICO >= 680					No Adj.				
4.625%	101.799	101.699	101.609	101.499	90.01 - 95%					25%										Borrower income limits apply				
4.750%	102.361	102.261	102.171	102.061	85.01 - 90%					25%										Loan amount adjustments from page 2 apply.				
4.875%	102.844	102.744	102.654	102.544	80.01 - 85%					12%										Non-Community Sub Fin -5.00				
5.000%	103.299	103.199	103.109	102.999																				
5.125%	103.734	103.634	103.544	103.434																				
5.250%	104.249	104.149	104.059	103.949																				
5.375%	104.683	104.583	104.493	104.383																				
5.500%	105.095	104.995	104.905	104.795																				
5.625%	105.483	105.383	105.293	105.183																				

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	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:	Oakbrook Terrace Office:
Corporate 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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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%	100.262	100.137	100.012	99.887	4.750%	100.703	100.578	100.453	100.328	3.875%	98.958	98.833	98.708	98.583	3.750%	98.383	98.258	98.133	98.008
4.875%	100.727	100.602	100.477	100.352	4.875%	101.021	100.896	100.771	100.646	4.000%	99.239	99.114	98.989	98.864	3.875%	98.908	98.783	98.658	98.533
5.000%	101.166	101.041	100.916	100.791	5.000%	101.377	101.252	101.127	101.002	4.125%	99.777	99.652	99.527	99.402	4.000%	99.189	99.064	98.939	98.814
5.125%	101.761	101.636	101.511	101.386	5.125%	102.021	101.896	101.771	101.646	4.250%	99.971	99.846	99.721	99.596	4.125%	99.727	99.602	99.477	99.352
5.250%	102.280	102.155	102.030	101.905	5.250%	102.436	102.311	102.186	102.061	4.375%	100.240	100.115	99.990	99.865	4.250%	99.921	99.796	99.671	99.546
5.375%	102.693	102.568	102.443	102.318	5.375%	102.760	102.635	102.510	102.385	4.500%	100.501	100.376	100.251	100.126	4.375%	100.190	100.065	99.940	99.815
5.500%	102.991	102.866	102.741	102.616	5.500%	103.084	102.959	102.834	102.709						4.500%	100.451	100.326	100.201	100.076

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