



Mortgage Services III, L.L.C.

Current Wholesale 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™

Wholesale Rates (Bank & Credit Union Partners Only)

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

January 19, 2018

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				
3.750%	99.358	99.238	99.118	98.998	3.500%	99.293	99.173	99.053	98.933	3.000%	98.533	98.423	98.313	98.203	2.875%	98.575	98.465	98.355	98.245
3.875%	100.081	99.961	99.841	99.721	3.625%	99.821	99.701	99.581	99.461	3.125%	99.055	98.945	98.835	98.725	3.000%	98.910	98.800	98.690	98.580
4.000%	100.765	100.645	100.525	100.405	3.750%	100.781	100.661	100.541	100.421	3.250%	99.887	99.777	99.667	99.557	3.125%	99.335	99.225	99.115	99.005
4.125%	101.402	101.282	101.162	101.042	3.875%	101.244	101.124	101.004	100.884	3.375%	100.240	100.130	100.020	99.910	3.250%	100.144	100.034	99.924	99.814
4.250%	101.987	101.867	101.747	101.627	4.000%	101.747	101.627	101.507	101.387	3.500%	100.649	100.539	100.429	100.319	3.375%	100.375	100.265	100.155	100.045
4.375%	102.499	102.379	102.259	102.139	4.125%	102.136	102.016	101.896	101.776	3.625%	101.086	100.976	100.866	100.756	3.500%	100.792	100.682	100.572	100.462
4.500%	102.952	102.832	102.712	102.592	4.250%	103.269	103.149	103.029	102.909	3.750%	101.629	101.519	101.409	101.299	3.625%	101.251	101.141	101.031	100.921
4.625%	103.371	103.251	103.131	103.011	4.375%	103.588	103.468	103.348	103.228	3.875%	102.105	101.995	101.885	101.775	3.750%	101.695	101.585	101.475	101.365
4.750%	103.943	103.823	103.703	103.583	4.500%	104.023	103.903	103.783	103.663	4.000%	102.387	102.277	102.167	102.057	3.875%	102.149	102.039	101.929	101.819
4.875%	104.462	104.342	104.222	104.102	4.625%	104.367	104.247	104.127	104.007	4.125%	102.944	102.834	102.724	102.614	4.000%	102.537	102.427	102.317	102.207
5.000%	104.684	104.564	104.444	104.324	4.750%	104.765	104.645	104.525	104.405	4.250%	103.252	103.142	103.032	102.922	4.125%	102.870	102.760	102.650	102.540
5.125%	105.171	105.051	104.931	104.811	4.875%	105.173	105.053	104.933	104.813	4.375%	103.693	103.583	103.473	103.363	4.250%	103.124	103.014	102.904	102.794
5.250%	105.684	105.564	105.444	105.324	5.000%	105.568	105.448	105.328	105.208	4.500%	104.070	103.960	103.850	103.740	4.375%	103.521	103.411	103.301	103.191

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	Caps:	5/2/5	Margin:	2.250	Caps:	5/2/5	Margin:	2.250
Index:	Labor			Index:	Labor			Index:	Labor		
3.000%	99.197	99.077	98.957	3.125%	99.103	98.983	98.863	3.375%	99.501	99.381	99.261
3.125%	99.546	99.426	99.306	3.250%	99.493	99.373	99.253	3.500%	99.964	99.844	99.724
3.250%	99.881	99.761	99.641	3.375%	99.884	99.764	99.644	3.625%	100.399	100.279	100.159
3.375%	100.187	100.067	99.947	3.500%	100.282	100.162	100.042	3.750%	100.793	100.673	100.553
3.500%	100.467	100.347	100.227	3.625%	100.667	100.547	100.427	3.875%	101.150	101.030	100.910
3.625%	100.728	100.608	100.488	3.750%	101.021	100.901	100.781	4.000%	101.449	101.329	101.209
3.750%	100.962	100.842	100.722	3.875%	101.325	101.205	101.085	4.125%	101.727	101.607	101.487
3.875%	101.216	101.096	100.976	4.000%	101.640	101.520	101.400	4.250%	102.029	101.909	101.789
4.000%	101.514	101.394	101.274	4.125%	102.064	101.944	101.824	4.375%	102.480	102.360	102.240

100% GIFT PROGRAM				
#300009 - 30 Year Fixed				
3.750%	98.981	98.861	98.741	98.621
3.875%	99.730	99.610	99.490	99.370
4.000%	100.354	100.234	100.114	99.994
4.125%	100.958	100.838	100.718	100.598
4.250%	101.497	101.377	101.257	101.137
4.375%	101.982	101.862	101.742	101.622
4.500%	102.524	102.404	102.284	102.164
4.625%	103.117	102.997	102.877	102.757
4.750%	103.693	103.573	103.453	103.333
4.875%	104.212	104.092	103.972	103.852
5.000%	104.397	104.277	104.157	104.037

(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			
Caps:	2/2/5	Margin:	2.250	Caps:	5/2/5	Margin:	2.250	Caps:	5/2/5	Margin:	2.250
Index:	Labor			Index:	Labor			Index:	Labor		
3.250%	99.631	99.511	99.391	3.250%	99.243	99.123	99.003	3.500%	99.714	99.594	99.474
3.375%	99.937	99.817	99.697	3.375%	99.634	99.514	99.394	3.625%	100.149	100.029	99.909
3.500%	100.233	100.113	99.993	3.500%	100.032	99.912	99.792	3.750%	100.543	100.423	100.303
3.625%	100.528	100.408	100.288	3.625%	100.417	100.297	100.177	3.875%	100.900	100.780	100.660
3.750%	100.780	100.660	100.540	3.750%	100.771	100.651	100.531	4.000%	101.199	101.079	100.959
3.875%	101.119	100.999	100.879	3.875%	101.184	101.064	100.944	4.125%	101.548	101.428	101.308
4.000%	101.514	101.394	101.274	4.000%	101.640	101.520	101.400	4.250%	102.029	101.909	101.789
4.125%	101.909	101.789	101.669	4.125%	102.064	101.944	101.824	4.375%	102.480	102.360	102.240
4.250%	102.280	102.160	102.040	4.250%	102.486	102.366	102.246	4.500%	102.899	102.779	102.659

(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			
3.750%	101.142	100.992	100.872	3.750%	101.148	101.258	101.138	3.125%	100.310	100.160	100.040	3.125%	100.259	100.109	99.989
3.875%	101.608	101.458	101.338	3.875%	101.474	101.724	101.604	3.250%	100.926	100.776	100.656	3.250%	100.855	100.705	100.585
4.000%	102.007	101.857	101.737	4.000%	102.273	102.123	102.003	3.375%	101.408	101.258	101.138	3.375%	101.373	101.223	101.103
4.125%	102.499	102.349	102.229	4.125%	102.749	102.599	102.479	3.500%	101.855	101.705	101.585	3.500%	101.806	101.656	101.536
4.250%	102.997	102.847	102.727	4.250%	103.313	103.163	103.043	3.625%	102.375	102.225	102.105	3.625%	102.326	102.176	102.056
4.375%	103.352	103.202	103.082	4.375%	103.604	103.454	103.334	3.750%	102.569	102.419	102.299	3.750%	102.543	102.393	102.273
4.500%	103.873	103.723	103.603	4.500%	103.929	103.779	103.659	3.875%	103.069	102.919	102.799	3.875%	103.036	102.886	102.766
4.625%	103.673	103.523	103.403	4.625%	103.926	103.776	103.656	4.000%	103.468	103.318	103.198	4.000%	103.423	103.273	103.153
4.750%	103.886	103.736	103.616	4.750%	104.136	103.986	103.866	4.125%	103.883	103.733	103.613	4.125%	103.841	103.691	103.571
4.875%	103.833	103.683	103.563	4.875%	104.072	103.922	103.802	4.250%	104.141	103.991	103.871	4.250%	103.891	103.741	103.621
5.000%	103.849	103.699	103.579	5.000%	104.349	104.199	104.079	4.375%	102.998	102.848	102.728	4.375%	102.652	102.502	102.382

#300216 - VA 30 Yr Cash Out to 100%		#150216 - VA 15 Yr Cash Out to 100%					
3.500%	99.786	99.636	99.516	3.375%	101.094	100.944	100.824
3.625%	100.299	100.149	100.029	3.500%	101.513	101.363	101.243
3.750%	101.363	101.213	101.093	3.625%	101.915	101.765	101.645
3.875%	101.829	101.679	101.559	3.750%	102.319	102.169	102.049
4.000%	102.343	102.193	102.073	3.875%	102.705	102.555	102.435
4.125%	102.849	102.699	102.579	4.000%	103.107	102.957	102.837
4.250%	103.335	103.185	103.065	4.125%	103.493	103.343	103.223
4.375%	103.626	103.476	103.356	4.250%	103.891	103.741	103.621

#300215 - 30 Yr VA IRRRL w/No Appraisal				#510100 - 5/1 FHA Arm - Treasury			
Caps:	1/5	Margin:	2.000	Caps:	1/5	Margin:	2.000
3.750%	101.363	101.213	101.093	3.000%	100.541	100.391	100.241
3.875%	101.829	101.679	101.559	3.125%	100.102	99.952	99.802
4.000%	102.343	102.193	102.073	3.250%	100.130	99.980	99.830
4.125%	102.849	102.699	102.579	3.375%	100.570	100.420	100.270
4.250%	103.068	102.918	102.798				
4.375%	103.058	102.908	102.788				
4.500%	103.560	103.410	103.290				
4.625%	104.023						



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Current Wholesale Rate Sheet

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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	
DU Refi Plus Program										DU Refi Plus Program										
30 Year Fixed - #300003					20 Year Fixed - #200003					15 Year Fixed - #150003					"Un-Capped" Price Adjustments					
3.875%	99.419	99.299	99.179	99.059	3.875%	100.575	100.455	100.335	100.215	3.250%	99.187	99.067	98.947	98.827	FICO 680 - 739 (all loans)					-1.25
4.000%	100.108	99.988	99.868	99.748	4.000%	101.169	101.049	100.929	100.809	3.375%	99.554	99.434	99.314	99.194	FICO 640 - 679 (all loans)					-2.50
4.125%	100.592	100.472	100.352	100.232	4.125%	101.441	101.321	101.201	101.081	3.500%	100.053	99.933	99.813	99.693	Escrow Waiver (80% LTV or below)					-2.50
4.250%	101.305	101.185	101.065	100.945	4.250%	102.569	102.449	102.329	102.209	3.625%	100.479	100.359	100.239	100.119	State adjusters from page 1 apply.					(Adjustment caps do not apply to these adj)
4.375%	101.814	101.694	101.574	101.454	4.375%	102.899	102.779	102.659	102.539	3.750%	100.929	100.809	100.689	100.569						
4.500%	102.359	102.239	102.119	101.999	4.500%	103.323	103.203	103.083	102.963	3.875%	101.405	101.285	101.165	101.045						** Special Note **
4.625%	102.820	102.700	102.580	102.460	4.625%	103.659	103.539	103.419	103.299	4.000%	101.951	101.831	101.711	101.591	New LTV/CLTV: 105% / 110%					2nd Homes now available with 680+ FICO

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 - 97.01 - 97.01 - 105%**	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.	-1.000	-1.500	-1.750	-.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)

(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 - 97.01 - 97.01 - 105%**	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)

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

DU Refi Plus w/M					DU Refi Plus w/M				
30 Year Fixed - #300004					15 Year Fixed - #150004				
3.875%	99.283	99.163	99.043	98.923	3.000%	97.923	97.803	97.683	97.563
4.000%	99.978	99.858	99.738	99.618	3.125%	98.480	98.360	98.240	98.120
4.125%	100.527	100.407	100.287	100.167	3.250%	99.164	99.044	98.924	98.804
4.250%	101.225	101.105	100.985	100.865	3.375%	99.554	99.434	99.314	99.194
4.375%	101.814	101.694	101.574	101.454	3.500%	100.916	100.796	100.676	100.556
4.500%	102.359	102.239	102.119	101.999	3.625%	101.402	101.282	101.162	101.042
4.625%	102.820	102.700	102.580	102.460	3.750%	101.951	101.831	101.711	101.591
4.750%	103.408	103.288	103.168	103.048	3.875%	102.310	102.190	102.070	101.950

LP Relief Program					LP Relief w/M				
30 Year Fixed - #300007					30 Year Fixed - #300008				
3.875%	99.771	99.661	99.551	99.441	3.875%	98.961	98.851	98.741	98.631
4.000%	100.410	100.300	100.190	100.080	4.000%	99.695	99.585	99.475	99.365
4.125%	100.999	100.889	100.779	100.669	4.125%	100.409	100.299	100.189	100.079
4.250%	101.530	101.420	101.310	101.200	4.250%	101.073	100.963	100.853	100.743
4.375%	101.482	101.372	101.262	101.152	4.375%	101.482	101.372	101.262	101.152
4.500%	102.616	102.506	102.396	102.286	4.500%	102.062	101.952	101.842	101.732
4.625%	103.072	102.962	102.852	102.742	4.625%	102.681	102.571	102.461	102.351
4.750%	103.543	103.433	103.323	103.213					

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 - 97.01 - 97.01 - 105%**	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

LP Relief Program					LP Relief w/M				
15 Year Fixed - #150007					15 Year Fixed - #150008				
3.250%	99.256	99.146	99.036	98.926	3.500%	100.039	99.929	99.819	99.709
3.375%	99.669	99.559	99.449	99.339	3.625%	100.463	100.353	100.243	100.133
3.500%	100.039	99.929	99.819	99.709	3.750%	100.942	100.832	100.722	100.612
3.625%	100.463	100.353	100.243	100.133	3.875%	101.409	101.299	101.189	101.079
3.750%	100.942	100.832	100.722	100.612	4.000%	102.018	101.908	101.798	101.688
3.875%	101.409	101.299	101.189	101.079	4.125%	102.451	102.341	102.231	102.121
4.000%	102.018	101.908	101.798	101.688	4.250%	102.811	102.701	102.591	102.481

Applies to both 30 Yr & 15 Yr Programs:									
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	0	-500	-1.000
No Escrow	-.250	-.250	-.250	-.250	n/a	n/a	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.)

#300300 - 30 Year Fixed - Rural Housing					RURAL DEVELOPMENT					
3.500%	99.661	99.433	99.253	99.030	Loan Amount Adjustments					** Special Note **
3.625%	100.176	99.948	99.768	99.545	<= \$55,000		-1.500		5/18/16: Updated Adjusters	
3.750%	101.228	101.000	100.820	100.597	\$55,001 - \$75,000		-.750			
3.875%	101.732	101.504	101.324	101.101	\$75,001 - \$100,000		-.500			
4.000%	102.223	101.995	101.815	101.592	\$100,001 - \$150,000		No Adj.			
4.125%	102.712	102.484	102.304	102.081	\$150,001+		+.250			
4.250%	103.485	103.257	103.077	102.854	FICO Adjustments					
4.375%	104.155	103.927	103.747	103.524	FICO 640 - 659		-.625			
4.500%	104.700	104.472	104.292	104.069	FICO 660 - 679		-.250			
4.625%	104.238	104.010	103.830	103.607	FICO 680 - 699		No Adj.			
4.750%	104.679	104.451	104.271	104.048	FICO 700 - 719		+.100			
Max GRH Rate =	5.000%				FICO 720+		+.200			

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:			
Days	Upfront Fee	Refund @ Closing	Rate Add-On	90 Days:	.375 Upfront Fee	Available for FHA/VA 30 yr & 15 yr	
90	0.375%	0.00%	0.000%	120 Days:	.625 Upfront Fee	Upfront fee is non-refundable/not credited & due within 5 days.	
120	0.625%	0.00%	0.000%	150 Days:	.875 Upfront Fee	60 day pricing is used.	
180	1.000%	0.00%	0.125%	180 Days:	1.125 Upfront Fee	Indicate desired lock period in comments when locking online.	
270	1.000%	0.00%	0.250%			FHA: All lock periods are available	
360	1.000%	0.00%	0.375%			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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 Pricing E-Fax #: 309-807-4993
 Web Site: www.msiloans.biz
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Current Wholesale 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
Jumbo Programs																			
#300440 - 30 Year Jumbo					#200440 - 20 Year Jumbo					#150440 - 15 Year Jumbo					#100440 - 10 Year Jumbo				
4.250%	98.909	98.846	98.784	98.721	4.250%	99.409	99.346	99.284	99.221	4.250%	98.677	98.614	98.552	98.489	4.000%	99.552	99.489	99.427	99.364
4.375%	99.409	99.346	99.284	99.221	4.375%	99.909	99.846	99.784	99.721	4.000%	99.177	99.114	99.052	98.989	4.125%	99.927	99.864	99.802	99.739
4.500%	99.909	99.846	99.784	99.721	4.500%	100.409	100.346	100.284	100.221	4.125%	99.552	99.489	99.427	99.364	4.250%	100.302	100.239	100.177	100.114
4.625%	100.409	100.346	100.284	100.221	4.625%	100.909	100.846	100.784	100.721	4.250%	99.927	99.864	99.802	99.739	4.375%	100.677	100.614	100.552	100.489
4.750%	100.909	100.846	100.784	100.721	4.750%	101.409	101.346	101.284	101.221	4.375%	100.302	100.239	100.177	100.114	4.500%	101.052	100.989	100.927	100.864
4.875%	101.409	101.346	101.284	101.221	4.875%	101.909	101.846	101.784	101.721	4.500%	100.677	100.614	100.552	100.489	4.625%	101.427	101.364	101.302	101.239
5.000%	101.909	101.846	101.784	101.721	5.000%	102.409	102.346	102.284	102.221	4.625%	101.052	100.989	100.927	100.864	4.750%	101.802	101.739	101.677	101.614
5.125%	102.409	102.346	102.284	102.221	5.125%	102.909	102.846	102.784	102.721	4.750%	101.427	101.364	101.302	101.239	4.875%	102.177	102.114	102.052	101.989
5.250%	102.784	102.721	102.659	102.596	5.250%	103.284	103.221	103.159	103.096	4.875%	101.802	101.739	101.677	101.614					

#510440 - 5/1 Arm					#710440 - 7/1 Arm					#910440 - 10/1 Arm							
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	2/2/5	Margin:	2.250	Index:	Labor
3.750%	99.392	99.329	99.267	99.204	3.750%	99.642	99.579	99.517	99.454	4.125%	99.890	99.827	99.765	99.702			
3.875%	99.767	99.704	99.642	99.579	4.000%	100.017	99.954	99.892	99.829	4.250%	100.265	100.202	100.140	100.077			
4.000%	100.142	100.079	100.017	99.954	4.125%	100.392	100.329	100.267	100.204	4.375%	100.640	100.577	100.515	100.452			
4.125%	100.517	100.454	100.392	100.329	4.250%	100.767	100.704	100.642	100.579	4.500%	101.015	100.952	100.890	100.827			
4.250%	100.892	100.829	100.767	100.704	4.375%	101.142	101.079	101.017	100.954	4.625%	101.390	101.327	101.265	101.202			

Price Adjustments					Price Adjustments					Program Features				
FICO:	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	Refinance (30 & 20 Yr)	-0.125	Min FICO = 700 (Fixed)			Refinance (15 & 10 Yr)	-0.125	Min FICO = 720 (Arms)		
800+	+875	+750	+500	+250	Refinance (5/1 & 7/1 Arm)	-0.125	Max Loan Amount = \$3.0 Mil			Refinance (10/1 Arm)	-0.125	No Escrow Waiver Fee!		
780 - 799	+750	+625	+375	+125	2nd Home	-250				Loan Amounts >= \$1.0 mil	+1.25			
760 - 779	+500	+375	+125	-250										
740 - 759	+250	+125	-125	-625										
720 - 739	0	-250	-500	-1,000										
700 - 719	-125	-625	-875	-1,375										
Property:														
Investment Prop.	-1.750	N/A	N/A	N/A										
3 Unit	-375	-375	N/A	N/A										
4 Unit	-1,000	-1,000	N/A	N/A										
Cash Out	-250	-375	N/A	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									
30 Year Fixed - #300133					FICO 600 - 619 No Adj					30 Year Fixed - #300134					FICO 680 - 699 +.125				
4.375%	101.352	101.077	100.927	100.752	FICO 580 - 599	-750				3.875%	100.972	100.722	100.597	100.447	FICO 660 - 679	No Adj			
4.500%	101.827	101.552	101.402	101.227	VA - Purchase Only (#300333)	-250				4.000%	101.328	101.078	100.953	100.803	FICO 640 - 659	-250			
4.625%	102.020	101.745	101.595	101.420	\$50,000 - \$75,000	-1,000				4.125%	101.620	101.370	101.245	101.095	FICO 620 - 639	-1,250			
4.750%	101.726	101.451	101.301	101.126	\$75,001 - \$125,000	-375				4.250%	102.220	101.970	101.845	101.695					
4.875%	102.059	101.784	101.634	101.459	\$125,001+	No Adj				4.375%	102.555	102.305	102.180	102.030					
5.000%	102.630	102.355	102.205	102.030						4.500%	102.855	102.605	102.480	102.330					
5.125%	102.048	101.773	101.623	101.448						4.625%	103.105	102.855	102.730	102.580					
5.250%	102.372	102.097	101.947	101.772						4.750%	102.909	102.659	102.534	102.384					
5.375%	101.959	101.684	101.534	101.359															
5.500%	102.780	102.505	102.355	102.180															

HomeReady										Other Home Ready Adjustments							
Home Ready (DU)					Home Ready FICO/LTV Adjustments					2-4 Unit Property -1.000							
#300053 - 30 Year Fixed					FICO <=60.00%					Condo w/LTV 75.01 - 80.00% -750							
3.875%	100.065	99.945	99.825	99.705	>= 740	0	-250	-500	0	0	0	0	Home Ready Adjustment Caps				
4.000%	100.689	100.569	100.449	100.329	720 - 739	0	-250	-500	-750	0	0	0	> 80% LTV and >= 680 FICO: Cap = 0.000				
4.125%	101.293	101.173	101.053	100.933	700 - 719	0	-500	-1,000	-1,250	0	0	0	> 80% LTV and < 680 FICO: Cap = 1.500				
4.250%	101.832	101.712	101.592	101.472	680 - 699	0	-500	-1,250	-1,500	0	0	0	< 80% LTV: Cap = 1.500				
4.375%	102.317	102.197	102.077	101.957	640 - 659	-500	-1,250	-1,500	-1,500	-1,500	-1,500	-1,500					
4.500%	102.859	102.739	102.619	102.499	620 - 639	-500	-1,500	-1,500	-1,500	-1,500	-1,500	N/A					
4.625%	103.421	103.301	103.181	103.061													
4.750%	103.894	103.774	103.654	103.534													

Home Possible										Program Features									
Home Possible (LP)					MI Coverage					Home Possible FICO/LTV Adjustments									
#300036 - 30 Year Fixed					LTV					LTV <= 80.00%					LP is required				
4.000%	100.539	100.419	100.299	100.179	95.01 - 97%					LTV > 80.00% & FICO < 680					Max LTV: 97%				
4.125%	101.143	101.023	100.903	100.783	90.01 - 95%					LTV > 80.00% & FICO >= 680					Borrower income limits apply				
4.250%	101.682	101.562	101.442	101.322	85.01 - 90%					No Adj.					Loan amount adjustments from page 2 apply.				
4.375%	102.277	102.157	102.037	101.917	80.01 - 85%										Non-Community Sub Fin -500				
4.500%	102.709	102.589	102.469	102.349															
4.625%	103.271	103.151	103.031	102.911															
4.750%	103.744	103.624	103.504	103.384															
4.875%	104.190	104.070	103.950	103.830															

Important Information About MSI:									
Account Executive			Re-Lock Policy				Extension Policy		
Brent Wilder 309-826-0484 bwilder@msiloans.biz			15 Day Relock: Worse Case Pricing 30 Day Relock: Worse Case Pricing (Max of 2 relocks allowed) (2nd relock is max of 15 days and requires a closing date)				2 Days (Only if 2 is all that is needed) 1-30 Days (Max = 30 days) Free! -.020/day		
<p>** 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. Not to be used to determine eligibility. ** All loans must disburse by expiration date and be delivered to MSI within 4 days of disbursement. ** Lower of two median credit scores used for all programs. ** All extension/relock requests must be requested prior to 5 pm ct.</p>									



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Current Wholesale 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.				
4.000%	98.539	98.414	98.289	98.164	3.750%	98.829	98.704	98.579	98.454	3.125%	97.361	97.236	97.111	96.986	3.125%	97.161	97.036	96.911	96.786
4.125%	99.055	98.930	98.805	98.680	3.875%	99.465	99.340	99.215	99.090	3.250%	97.989	97.864	97.739	97.614	3.250%	97.789	97.664	97.539	97.414
4.250%	99.736	99.611	99.486	99.361	4.000%	100.079	99.954	99.829	99.704	3.375%	98.461	98.336	98.211	98.086	3.375%	98.261	98.136	98.011	97.886
4.375%	100.329	100.204	100.079	99.954	4.125%	100.317	100.192	100.067	99.942	3.500%	98.792	98.667	98.542	98.417	3.500%	98.592	98.467	98.342	98.217
4.500%	100.854	100.729	100.604	100.479	4.250%	100.965	100.840	100.715	100.590	3.625%	99.302	99.177	99.052	98.927	3.625%	99.102	98.977	98.852	98.727
4.625%	101.229	101.104	100.979	100.854	4.375%	101.591	101.466	101.341	101.216	3.750%	99.813	99.688	99.563	99.438	3.750%	99.613	99.488	99.363	99.238
4.750%	101.789	101.664	101.539	101.414	4.500%	102.195	102.070	101.945	101.820	3.875%	100.335	100.210	100.085	99.960	3.875%	100.135	100.010	99.885	99.760

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