



Mortgage Services III, L.L.C.

Current Wholesale Rate Sheet

Your Easiest Path
to Mortgage Lending™

Home Office Ph. #: 888-664-9108
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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				
3.750%	100.291	100.161	100.041	99.901	3.500%	100.723	100.523	100.273	100.123	3.375%	100.072	99.872	99.622	99.472	3.500%	101.019	100.819	100.569	100.419
3.875%	100.950	100.820	100.700	100.560	3.625%	101.085	100.885	100.635	100.485	3.500%	100.541	100.341	100.091	99.941	3.625%	101.415	101.215	100.965	100.815
4.000%	101.592	101.462	101.342	101.202	3.750%	102.029	101.829	101.579	101.429	3.625%	100.935	100.735	100.485	100.335	3.750%	102.349	102.149	101.899	101.749
4.125%	102.212	102.082	101.962	101.822	3.875%	102.492	102.292	102.042	101.892	3.750%	101.909	101.709	101.459	101.309	3.875%	102.819	102.619	102.369	102.219
4.250%	102.720	102.590	102.470	102.330	4.000%	102.843	102.643	102.393	102.243	3.875%	102.442	102.242	101.992	101.842	4.000%	103.256	103.056	102.806	102.656
4.375%	102.795	102.665	102.545	102.405	4.125%	102.982	102.782	102.532	102.382	4.000%	102.663	102.463	102.213	102.063	4.125%	103.260	103.060	102.810	102.660
4.500%	103.356	103.226	103.106	102.966	4.250%	103.086	102.886	102.636	102.486	4.125%	102.862	102.662	102.412	102.262	4.250%	103.124	102.924	102.674	102.524
Conventional - High Balance					FHA High Balance Program					VA High Balance & VA Jumbo Program									
15 Year Fixed (DU) - #150017					Min FICO = 640 (Purchase or R/T Refi)					Min FICO = 660									
3.125%	100.251	100.121	100.001	99.861	Min FICO = 660 (Cash Out Refi)					IRRRL's - Not available									
3.250%	101.019	100.889	100.769	100.629	Min FICO = 680 (Streamline)					Max loan amount = \$700,000									
3.375%	101.497	101.367	101.247	101.107															
3.500%	101.958	101.828	101.708	101.568															
3.625%	102.292	102.162	102.042	101.902															
3.750%	102.749	102.619	102.499	102.359															
3.875%	103.142	103.012	102.892	102.752															

Loan Amount				Misc. Adjustments				Current Index	
\$20,000 - \$39,999	-1.500	Escrow Waiver	-250	N/O/O: LTV <= 75.00%	-2.125	Treasury	1.22%		
\$40,000 - \$69,999	-0.750	Escrow Waiver (Ins Only)	-125	N/O/O: LTV 75.01% - 80.00%	-3.375	Libor	1.738%		
\$70,000 - \$99,999	-500	CA Escrow Waiver (ltv < 90% allowed)	-100	75 day lock (from 60 day price) *	-1.75	Week Ending	7/21		
\$100,000 - \$119,999	-125	2-4 Unit	-1,000	90 day lock (from 60 day price) *	-375				
\$120,000 - \$249,999	No Adj.	Condo - LTV <= 75.00% (> 15 yr terms)	No Adj.	Fannie 97 (LTV 95.01 - 97.00%)	No Adj.				
\$250,000 - \$349,999	+250	Condo - LTV > 75.00% (> 15 yr terms)	-750	See online (OB) for pricing on 5-10 financed properties					
\$350,000 to conf non-HB limit	+375	* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000							

Agency FICO/LTV Adjustments (Updated 6/25/15)										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	
										<= 75	<= 80	< 720	>= 720
>= 740	No Adj.	-250	-250	-500	-250	-250	-250	-750	Applicable to all loan terms greater than 15 years.	<= 75	<= 80	-375	-375
720 - 739	No Adj.	-250	-500	-750	-500	-500	-500	-1,000	<= 65	>80 <=95	-875	-625	
700 - 719	No Adj.	-500	-1,000	-1,250	-1,000	-1,000	-1,000	-1,500	>85 <=75	>80 <=95	-1,125	-875	
680 - 699	No Adj.	-500	-1,250	-1,750	-1,500	-1,250	-1,250	-1,500	>75 <=90	>76 <=90	-1,375	-1,125	
660 - 679	No Adj.	-1,000	-2,250	-2,750	-2,750	-2,250	-2,250	-2,250	>75 <=95	>90 <=95	-1,375	-1,125	
640 - 659	-500	-1,250	-2,750	-3,000	-3,250	-2,750	-2,750	-2,750	<= 95	>95 <=97	-1,875	-1,875	
620 - 639	-500	-1,500	-3,000	-3,000	-3,250	-3,250	-3,250	-3,500	Applicable to all loan terms.				

Cash Out - Agency FICO/LTV Adj									
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				

Conforming Fixed LPMI & Split MI (Not applicable to HB programs)														
LPMI Program #'s								Split MI Program #'s						
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	LTV	Upfront	Upfront	Upfront	Upfront		
									50%	75%	1.00%	1.25%		
30 Yr LPMI - #300001	90.01 - 95.00%	-1.60	-2.25	-2.80	-3.77	-4.63	-6.09	-6.40	30 Yr Split MI - #300002	90.01 - 95.00%	.48	.42	.37	.31
25 Yr LPMI - #250001	85.01 - 90.00%	-1.20	-1.70	-2.10	-2.93	-3.55	-4.84	-5.00	25 Yr Split MI - #250002	85.01 - 90.00%	.28	.22	.15	.09
20 Yr LPMI - #200001	80.01 - 85.00%	-0.62	-0.75	-0.90	-1.09	-1.28	-1.76	-1.81	15 Yr Split MI - #150002	80.01 - 85.00%	.03	.03	.03	.03
15 Yr LPMI - #150001	25 Yr Term	0	0	0	+20	+20	+20	0	10 Yr Split MI - #100002	(Factors listed above indicate monthly MI payment factor in addition to the upfront borrower paid premium & may vary by MI company)				
10 Yr LPMI - #100001														

FHA / VA Price Adjustments (Conf & High Balance)											
Loan Amount				FICO				Misc.		Gov't Program Features	
\$30,000 - 59,999	-0.750	FICO 620 - 639	-1.250	FHA Streamline (Min FICO = 660)	-2.250	* FHA cash out refi max LTV = 85%		* N/O/O not allowed.			
\$60,000 - 99,999	-0.375	FICO 640 - 659	-500	FHA Streamline w/FICO < 660: See page 4		* FHA Streamlines - SFR, O/O only		* #250100 - 25 Year Fixed - FHA			
\$100,000 - 119,999	-1.125	FICO 660 - 679	-250	FHA Refi (Fixed Only-Non Streamline Doc)	-1.125	* #250200 - 25 Year Fixed - VA		* #200100 - 20 Year Fixed - FHA			
\$120,000 - 199,999	No Adj.	FICO 720+	+250	20 Year Term = Same as 30 yr pricing		* #200200 - 20 Year Fixed - VA					
\$200,000 - \$249,999	+1.125			25 Year Term = Same as 30 yr pricing							
\$250,000 to non-HB limit	+250			VA loans not available in DC, MA, NY, RI, WV							



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Table with columns for Rate, 15-Day, 30 Day, 45 Day, 60 Day and rows for DU Refi Plus Program (30 Year Fixed, 20 Year Fixed, 15 Year Fixed) and 'Un-Capped' Price Adjustments.

Table showing 20 & 30 Year Terms and 30 Year Terms Only with FICO ranges and adjustment caps.

Table for 'Applies to all DU Refi Plus programs' with FICO ranges and adjustment caps.

NEW Adjustment Caps and 'Capped' Price Adjustments table with terms like Term > 20 Years and LTV > 80%.

Table with columns for DU Refi Plus w/M (30 Year Fixed, 15 Year Fixed) and rows for various interest rates.

LP Relief 'Open Access' Program table with LP Relief Program, LP Relief w/M, and LP Relief - FICO/LTV Adj. (Applies to 30 Yr Program Only).

Table with columns for LP Relief Program (15 Year Fixed) and LP Relief w/M (15 Year Fixed) and rows for various interest rates.

Table for 'Applies to both 30 Yr & 15 Yr Programs' with FICO ranges and adjustment caps.

New Adjustment Caps and Subordinate Financing table with terms like 30 Yr Fixed w/LTV > 80%.

RURAL DEVELOPMENT table with #300300 - 30 Year Fixed - Rural Housing and Loan Amount Adjustments.

Extended Lock Programs table with Conforming Fixed Rate Program and FHA / VA Fixed Rate Program details.



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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
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%	99.982	99.857	99.732	99.607	3.750%	100.644	100.519	100.394	100.269	3.125%	99.561	99.436	99.311	99.186	3.125%	99.061	98.936	98.811	98.686
4.125%	100.665	100.540	100.415	100.290	3.875%	101.272	101.147	101.022	100.897	3.250%	100.123	99.998	99.873	99.748	3.250%	99.623	99.498	99.373	99.248
4.250%	101.305	101.180	101.055	100.930	4.000%	101.868	101.743	101.618	101.493	3.375%	100.667	100.542	100.417	100.292	3.375%	100.167	100.042	99.917	99.792
4.375%	101.892	101.767	101.642	101.517	4.125%	101.869	101.744	101.619	101.494	3.500%	101.112	100.987	100.862	100.737	3.500%	100.612	100.487	100.362	100.237
4.500%	102.431	102.306	102.181	102.056	4.250%	102.481	102.356	102.231	102.106	3.625%	101.603	101.478	101.353	101.228	3.625%	101.103	100.978	100.853	100.728
4.625%	102.919	102.794	102.669	102.544	4.375%	103.056	102.931	102.806	102.681	3.750%	102.094	101.969	101.844	101.719	3.750%	101.594	101.469	101.344	101.219
4.750%	103.442	103.317	103.192	103.067	4.500%	103.598	103.473	103.348	103.223	3.875%	102.598	102.473	102.348	102.223	3.875%	102.098	101.973	101.848	101.723

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