



Mortgage Services III, L.L.C.

Current Wholesale Rate Sheet

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Your Easiest Path
to Mortgage Lending™

Wholesale Rates (Bank & Credit Union Partners Only)

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

Worse!

October 18, 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				
4.625%	99.944	99.844	99.754	99.644	4.375%	99.849	99.749	99.659	99.549	3.875%	99.573	99.463	99.373	99.263	3.625%	98.487	98.377	98.287	98.177
4.750%	100.539	100.439	100.349	100.239	4.500%	100.571	100.471	100.381	100.271	4.000%	99.873	99.763	99.673	99.563	3.750%	99.229	99.119	99.029	98.919
4.875%	101.065	100.965	100.875	100.765	4.625%	101.063	100.963	100.873	100.763	4.125%	100.319	100.209	100.119	100.009	3.875%	99.558	99.448	99.358	99.248
5.000%	101.580	101.480	101.390	101.280	4.750%	101.699	101.599	101.509	101.399	4.250%	100.746	100.636	100.546	100.436	4.000%	99.868	99.758	99.668	99.558
5.125%	102.166	102.066	101.976	101.866	4.875%	102.184	102.084	101.994	101.884	4.375%	101.378	101.268	101.178	101.068	4.125%	100.280	100.170	100.080	99.970
5.250%	102.718	102.618	102.528	102.418	5.000%	102.513	102.413	102.323	102.213	4.500%	101.492	101.382	101.292	101.182	4.250%	100.873	100.763	100.673	100.563
5.375%	103.187	103.087	102.997	102.887	5.125%	102.974	102.874	102.784	102.674	4.625%	101.870	101.760	101.670	101.560	4.375%	101.167	101.057	100.967	100.857
5.500%	103.612	103.512	103.422	103.312	5.250%	103.385	103.285	103.195	103.085	4.750%	102.298	102.188	102.098	101.988	4.500%	101.445	101.335	101.245	101.135
5.625%	104.015	103.915	103.825	103.715	5.375%	103.752	103.652	103.562	103.452	4.875%	102.748	102.638	102.548	102.438	4.625%	101.817	101.707	101.617	101.507
5.750%	104.539	104.439	104.349	104.239	5.500%	104.078	103.978	103.888	103.778	5.000%	102.987	102.877	102.787	102.677	4.750%	102.224	102.114	102.024	101.914
5.875%	104.946	104.846	104.756	104.646	5.625%	104.404	104.304	104.214	104.104	5.125%	102.896	102.786	102.696	102.586	4.875%	102.627	102.517	102.427	102.317
6.000%	105.328	105.228	105.138	105.028	5.750%	104.742	104.642	104.552	104.442	5.250%	103.104	102.994	102.904	102.794	5.000%	102.832	102.722	102.632	102.522
6.125%	105.667	105.567	105.477	105.367	5.875%	104.806	104.706	104.616	104.506	5.375%	103.322	103.212	103.122	103.012	5.125%	103.146	103.036	102.946	102.836

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	Index:	Libor	Caps:	5/2/5	Margin:	2.250	Index:	Libor	Caps:	5/2/5	Margin:	2.250	Index:	Libor		
3.750%	98.962	98.852	98.742	98.632	4.125%	99.628	99.518	99.408	99.298	4.125%	99.199	99.089	98.979	98.869					
3.875%	99.396	99.286	99.176	99.066	4.250%	100.076	99.966	99.856	99.746	4.250%	99.620	99.510	99.400	99.290					
4.000%	99.667	99.557	99.447	99.337	4.375%	100.523	100.413	100.303	100.193	4.375%	100.027	99.917	99.807	99.697					
4.125%	100.051	99.941	99.831	99.721	4.500%	100.956	100.846	100.736	100.626	4.500%	100.478	100.368	100.258	100.148					
4.250%	100.434	100.324	100.214	100.104	4.625%	100.975	100.865	100.755	100.645	4.625%	100.976	100.866	100.756	100.646					
4.375%	100.803	100.693	100.583	100.473	4.750%	101.367	101.257	101.147	101.037	4.750%	101.460	101.350	101.240	101.130					
4.500%	100.768	100.658	100.548	100.438	4.875%	101.741	101.631	101.521	101.411	4.875%	101.512	101.402	101.292	101.182					
4.625%	101.084	100.974	100.864	100.754	5.000%	102.089	101.979	101.869	101.759	5.000%	101.940	101.830	101.720	101.610					
4.750%	101.402	101.292	101.182	101.072	5.125%	102.422	102.312	102.202	102.092	5.125%	102.342	102.232	102.122	102.012					

100% GIFT PROGRAM				
#300009 - 30 Year Fixed				
4.625%	99.544	99.444	99.354	99.244
4.750%	100.139	100.039	99.949	99.839
4.875%	100.648	100.548	100.458	100.348
5.000%	101.180	101.080	100.990	100.880
5.125%	101.766	101.666	101.576	101.466
5.250%	102.318	102.218	102.128	102.018
5.375%	102.787	102.687	102.597	102.487
5.500%	103.212	103.112	103.022	102.912
5.625%	103.615	103.515	103.425	103.315
5.750%	104.139	104.039	103.949	103.839
5.875%	104.546	104.446	104.356	104.246

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	Index:	Libor	Caps:	5/2/5	Margin:	2.250	Index:	Libor	Caps:	5/2/5	Margin:	2.250	Index:	Libor		
4.000%	99.667	99.557	99.447	99.337	4.125%	99.628	99.518	99.408	99.298	4.125%	99.032	98.922	98.812	98.702					
4.125%	100.051	99.941	99.831	99.721	4.250%	100.076	99.966	99.856	99.746	4.250%	99.500	99.390	99.280	99.170					
4.250%	100.434	100.324	100.214	100.104	4.375%	100.523	100.413	100.303	100.193	4.375%	99.980	99.870	99.760	99.650					
4.375%	100.803	100.693	100.583	100.473	4.500%	100.956	100.846	100.736	100.626	4.500%	100.478	100.368	100.258	100.148					
4.500%	100.746	100.636	100.526	100.416	4.625%	100.975	100.865	100.755	100.645	4.625%	100.976	100.866	100.756	100.646					
4.625%	101.077	100.967	100.857	100.747	4.750%	101.367	101.257	101.147	101.037	4.750%	101.460	101.350	101.240	101.130					
4.750%	101.394	101.284	101.174	101.064	4.875%	101.741	101.631	101.521	101.411	4.875%	101.512	101.402	101.292	101.182					
4.875%	101.700	101.590	101.480	101.370	5.000%	102.089	101.979	101.869	101.759	5.000%	101.940	101.830	101.720	101.610					
5.000%	102.005	101.895	101.785	101.675	5.125%	102.422	102.312	102.202	102.092	5.125%	102.342	102.232	102.122	102.012					

100% Gift Parameters
 Min FICO = 640
 Max DTI = 45%
 1-Unit Properties Only
 Primary Residence Only
 LPMI is available

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				
4.250%	99.397	99.247	99.127	98.987	4.250%	100.048	99.898	99.778	99.638	3.500%	98.844	98.694	98.574	98.434	3.500%	98.594	98.444	98.324	98.184
4.375%	99.844	99.694	99.574	99.434	4.375%	100.594	100.444	100.324	100.184	3.625%	99.373	99.223	99.103	98.963	3.625%	99.321	99.171	99.051	98.911
4.500%	100.324	100.174	100.054	99.914	4.500%	101.083	100.933	100.813	100.673	3.750%	100.266	100.116	99.996	99.856	3.750%	100.244	100.094	99.974	99.834
4.625%	100.641	100.491	100.371	100.231	4.625%	101.398	101.248	101.128	100.988	3.875%	100.836	100.686	100.566	100.426	3.875%	100.799	100.649	100.529	100.389
4.750%	101.316	101.166	101.046	100.906	4.750%	101.884	101.734	101.614	101.474	4.000%	101.127	100.977	100.857	100.717	4.000%	100.982	100.832	100.712	100.572
4.875%	101.670	101.520	101.400	101.260	4.875%	102.276	102.126	102.006	101.866	4.125%	101.853	101.703	101.583	101.443	4.125%	101.801	101.651	101.531	101.391
5.000%	102.072	101.922	101.802	101.662	5.000%	102.714	102.564	102.444	102.304	4.250%	101.959	101.809	101.689	101.549	4.250%	101.937	101.787	101.667	101.527
5.125%	102.425	102.275	102.155	102.015	5.125%	103.098	102.948	102.828	102.688	4.375%	102.490	102.340	102.220	102.080	4.375%	102.456	102.306	102.186	102.046
5.250%	102.790	102.640	102.520	102.380	5.250%	103.207	103.057	102.937	102.797	4.500%	102.714	102.564	102.444	102.304	4.500%	102.564	102.414	102.294	102.154
5.375%	103.172	103.022	102.902	102.762	5.375%	103.635	103.485	103.365	103.225	4.625%	103.361	103.211	103.091	102.951	4.625%	103.318	103.168	103.048	102.908
5.500%	103.471	103.321	103.201	103.061	5.500%	103.932	103.782	103.662	103.522	4.750%	103.391	103.241	103.121	102.981	4.750%	103.141	102.991	102.871	102.731

Expiration Dates	
15 Day	11/2/18
30 Day	11/19/18
45 Day	12/3/18
60 Day	12/17/18
90 Day	1/16/19

Price Caps
 30/25 Yr FHA/VA Programs = 105.000
 All Other FHA/VA Programs = 105.000

VA Program Notes
 VA IRRL w/No Appraisal is Not Available on 15 Yr
 The MSI admin fee is NOT charged on the VA programs

#510200 - 5/1 VA Arm - Treasury				
Caps:	1/5	Margin:	2.000	
4.000%	101.166	101.016	100.866	100.666
4.125%	100.832	100.682	100.532	100.332
4.250%				



Your Easiest Path to Mortgage Lending™

Mortgage Services III, L.L.C.

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
DU Refi Plus Program - Must be locked on/before 12/31/2018																			
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) -.125				
4.500%	98.995	98.895	98.805	98.695	4.250%	98.949	98.849	98.759	98.649	4.000%	99.373	99.273	99.183	99.073	FICO 640 - 679 (all loans) -.250				
4.625%	99.628	99.528	99.438	99.328	4.375%	99.496	99.396	99.306	99.196	4.125%	99.920	99.820	99.730	99.620	Escrow Waiver (80% LTV or below) -.250				
4.750%	100.211	100.111	100.021	99.911	4.500%	100.106	100.006	99.916	99.806	4.250%	100.208	100.108	100.018	99.908	State adjusters from page 1 apply.				
4.875%	100.701	100.601	100.511	100.401	4.625%	100.610	100.510	100.420	100.310	4.375%	100.670	100.570	100.480	100.370	(Adjustment caps do not apply to these adj)				
5.000%	101.259	101.159	101.069	100.959	4.750%	101.086	100.986	100.896	100.786	4.500%	101.118	101.018	100.928	100.818					
5.125%	101.853	101.753	101.663	101.553	4.875%	101.502	101.402	101.312	101.202	4.625%	101.550	101.450	101.360	101.250					
5.250%	102.369	102.269	102.179	102.069	5.000%	102.026	101.926	101.836	101.726	4.750%	101.875	101.775	101.685	101.575					

**** Special Note ****
New LTV/CLTV: 105% / 110%
2nd Homes now available with 680+ FICO

20 & 30 Year Terms					30 Year Terms 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	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	-.750	-.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 - 97.00%**	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)

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/MI					DU Refi Plus w/MI				
30 Year Fixed - #300004					15 Year Fixed - #150004				
4.125%	97.013	96.913	96.823	96.713	3.250%	96.500	96.400	96.310	96.200
4.250%	97.705	97.605	97.515	97.405	3.375%	96.965	96.865	96.775	96.665
4.375%	98.335	98.235	98.145	98.035	3.500%	97.455	97.355	97.265	97.155
4.500%	98.995	98.895	98.805	98.695	3.625%	98.026	97.926	97.836	97.726
4.625%	99.628	99.528	99.438	99.328	3.750%	98.400	98.300	98.210	98.100
4.750%	100.211	100.111	100.021	99.911	3.875%	98.896	98.796	98.706	98.596
4.875%	100.701	100.601	100.511	100.401	4.000%	99.373	99.273	99.183	99.073
5.000%	101.259	101.159	101.069	100.959	4.125%	99.920	99.820	99.730	99.620

LP Relief "Open Access" Program - Must be locked on/before 12/31/2018

LP Relief Program					LP Relief w/MI				
30 Year Fixed - #300007					30 Year Fixed - #300008				
4.500%	99.083	98.973	98.883	98.773	4.500%	98.708	98.598	98.508	98.398
4.625%	99.581	99.471	99.381	99.271	4.625%	99.372	99.262	99.172	99.062
4.750%	100.130	100.020	99.930	99.820	4.750%	99.978	99.868	99.778	99.668
4.875%	100.721	100.611	100.521	100.411	4.875%	100.477	100.367	100.277	100.167
5.000%	101.240	101.130	101.040	100.930	5.000%	101.076	100.966	100.876	100.766
5.125%	101.741	101.631	101.541	101.431	5.125%	101.606	101.496	101.406	101.296
5.250%	102.273	102.163	102.073	101.963	5.250%	102.172	102.062	101.972	101.862
5.375%	102.780	102.670	102.580	102.470					

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 - 105%**
>= 740	+250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+250	No Adj.	-.250	-.500	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	+250	-.500	-.750	-1.000	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-1.250	-1.750	-1.000	-.750	-.750	-.750
660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-.500	-1.250	-2.750	-3.000	-2.750	-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	-1.000
High LTV	0	0	0	0	0	0	-.500	-1.000
No Escrow	-.250	-.250	-.250	-.250	n/a	n/a	n/a	n/a

LP Relief Program					LP Relief w/MI				
15 Year Fixed - #150007					15 Year Fixed - #150008				
4.000%	99.183	99.073	98.983	98.873	4.000%	99.183	99.073	98.983	98.873
4.125%	99.621	99.511	99.421	99.311	4.125%	99.621	99.511	99.421	99.311
4.250%	100.009	99.899	99.809	99.699	4.250%	100.009	99.899	99.809	99.699
4.375%	100.507	100.397	100.307	100.197	4.375%	100.507	100.397	100.307	100.197
4.500%	101.052	100.942	100.852	100.742	4.500%	101.052	100.942	100.852	100.742
4.625%	101.487	101.377	101.287	101.177	4.625%	101.487	101.377	101.287	101.177
4.750%	101.914	101.804	101.714	101.604	4.750%	101.914	101.804	101.714	101.604

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				
4.250%	99.477	99.249	99.069	98.846
4.375%	99.924	99.696	99.516	99.293
4.500%	100.404	100.176	99.996	99.773
4.625%	100.871	100.643	100.463	100.240
4.750%	101.396	101.168	100.988	100.765
4.875%	101.728	101.500	101.320	101.097
5.000%	102.186	101.958	101.778	101.555
5.125%	102.651	102.423	102.243	102.020
5.250%	103.183	102.955	102.775	102.552
5.375%	103.707	103.479	103.299	103.076
5.500%	104.203	103.975	103.795	103.572

Max GRH Rate = 5.500%

Loan Amount Adjustments			** Special Note **
<= \$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+	+.250		

FICO Adjustments	
FICO 640 - 659	-.625
FICO 660 - 679	-.250
FICO 680 - 699	No Adj.
FICO 700 - 719	+.100
FICO 720+	+.200

Extended Lock Programs

Conforming Fixed Rate Program:			
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:			
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	Available for FHA/VA 30 yr & 15 yr
120 Days:	.625 Upfront Fee	Upfront fee is non-refundable/not credited & due within 5 days.
150 Days:	.875 Upfront Fee	60 day pricing is used.
180 Days:	1.125 Upfront Fee	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)



Your Easiest Path to Mortgage Lending™

Mortgage Services III, L.L.C.

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				
4.750%	98.496	98.433	98.371	98.308	4.250%	-0.600	-0.663	-0.725	-0.788	4.250%	-0.600	-0.663	-0.725	-0.788	4.000%	-0.600	-0.663	-0.725	-0.788
4.875%	99.058	98.995	98.933	98.870	4.375%	96.933	96.870	96.808	96.745	4.375%	98.113	98.050	97.988	97.925	4.125%	-0.600	-0.663	-0.725	-0.788
5.000%	99.621	99.558	99.496	99.433	4.500%	97.621	97.558	97.496	97.433	4.500%	98.675	98.612	98.550	98.487	4.250%	-0.600	-0.663	-0.725	-0.788
5.125%	100.183	100.120	100.058	99.995	4.625%	98.308	98.245	98.183	98.120	4.625%	99.113	99.050	98.988	98.925	4.375%	98.488	98.425	98.363	98.300
5.250%	100.746	100.683	100.621	100.558	4.750%	98.996	98.933	98.871	98.808	4.750%	99.550	99.487	99.425	99.362	4.500%	99.050	98.987	98.925	98.862
5.375%	101.308	101.245	101.183	101.120	4.875%	99.558	99.495	99.433	99.370	4.875%	99.988	99.925	99.863	99.800	4.625%	99.488	99.425	99.363	99.300
5.500%	101.746	101.683	101.621	101.558	5.000%	100.121	100.058	99.996	99.933	5.000%	100.425	100.362	100.300	100.237	4.750%	99.225	99.162	99.100	99.037
5.625%	102.183	102.120	102.058	101.995	5.125%	100.683	100.620	100.558	100.495	5.125%	100.863	100.800	100.738	100.675	4.875%	100.363	100.300	100.238	100.175
5.750%	102.621	102.558	102.496	102.433	5.250%	101.246	101.183	101.121	101.058	5.250%	101.300	101.237	101.175	101.112					

#510440 - 5/1 Arm					
Caps:	2/2/5	Margin:	2.250	Index:	Labor
4.125%	98.722	98.659	98.597	98.534	
4.250%	99.159	99.096	99.034	98.971	
4.375%	99.597	99.534	99.472	99.409	
4.500%	100.034	99.971	99.909	99.846	
4.625%	100.472	100.409	100.347	100.284	

#710440 - 7/1 Arm					
Caps:	2/2/5	Margin:	2.250	Index:	Labor
4.250%	99.034	98.971	98.909	98.846	
4.375%	99.472	99.409	99.347	99.284	
4.500%	99.909	99.846	99.784	99.721	
4.625%	100.347	100.284	100.222	100.159	
4.750%	100.784	100.721	100.659	100.596	

#910440 - 10/1 Arm					
Caps:	2/2/5	Margin:	2.250	Index:	Labor
4.375%	98.584	98.521	98.459	98.396	
4.500%	99.021	98.958	98.896	98.833	
4.625%	99.459	99.396	99.334	99.271	
4.750%	99.896	99.833	99.771	99.708	
4.875%	100.334	100.271	100.209	100.146	

FICO:	Price Adjustments			
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%
800+	+0.875	+0.750	+0.500	+0.250
780 - 799	+0.750	+0.625	+0.375	+0.125
760 - 779	+0.500	+0.375	+0.125	-0.250
740 - 759	+0.250	+0.125	-0.125	-0.625
720 - 739	0	-0.250	-0.500	-1.000
700 - 719	-0.125	-0.625	-0.875	-1.375
Property:				
Investment Prop.	-1.750	N/A	N/A	N/A
3 Unit	-0.375	-0.375	N/A	N/A
4 Unit	-1.000	-1.000	N/A	N/A
Cash Out	-0.250	-0.375	N/A	N/A

Price Adjustments	
Refinance (30 & 20 Yr)	-0.125
Refinance (15 & 10 Yr)	-0.125
Refinance (5/1 & 7/1 Arm)	-0.125
Refinance (10/1 Arm)	-0.125
2nd Home	-0.250
Loan Amounts >= \$1.0 mil	+0.125
RATE Adjustment	
Preferred Payment Plan (ACH)*	-0.250% (To Rate)

Program Features	
Min FICO = 700 (Fixed)	
Min FICO = 720 (Arms)	
Max Loan Amount = \$3.0 Mil	
No Escrow Waiver Fee!	
State Pricing Special	
30 & 20 Year Fixed (IL, KS, MO)	0.250
15 & 10 Year Fixed (IL, KS, MO)	0.125
Arms (IL, KS, MO)	0.125

Lower FICO FHA/VA Programs																			
FHA/VA: 580 - 619 FICO					FHA/VA w/FICO 580 - 619 Adjustments					FHA Streamline w/620 Min FICO Adj.									
30 Year Fixed - #300133					FICO 600 - 619 No Adj					30 Year Fixed - #300134					FICO 680 - 699 +.125				
4.500%	100.151	99.876	99.726	99.551	FICO 580 - 599	-0.750	4.500%	100.899	100.649	100.524	100.374	FICO 660 - 679	No Adj						
4.625%	100.466	100.191	100.041	99.866	VA - Purchase Only (#300333)	-0.250	4.625%	101.019	100.769	100.644	100.494	FICO 640 - 659	-0.250						
4.750%	100.955	100.680	100.530	100.355	\$50,000 - \$75,000	-1.000	4.750%	101.891	101.641	101.516	101.366	FICO 620 - 639	-1.250						
4.875%	101.447	101.172	101.022	100.847	\$75,001 - \$125,000	-0.375	4.875%	102.223	101.973	101.848	101.698	FHA Streamline w/580 Min FICO Adj.							
5.000%	101.885	101.610	101.460	101.285	\$125,001+	No Adj	5.000%	102.622	102.372	102.247	102.097	FICO 600 - 619	No Adj						
5.125%	102.169	101.894	101.744	101.569			5.125%	102.741	102.491	102.366	102.216	FICO 580 - 599	-0.750						
5.250%	102.250	101.975	101.825	101.650			5.250%	103.316	103.066	102.941	102.791	Loan Amount Adj.							
5.375%	102.705	102.430	102.280	102.105			5.375%	103.577	103.327	103.202	103.052	\$50,000 - \$75,000	-1.500						
5.500%	103.102	102.827	102.677	102.502			FHA Streamline w/FICO 580-619					\$75,001 - \$125,000	-0.375						
5.625%	103.361	103.086	102.936	102.761			30 Year Fixed - #300154					\$125,001+	No Adj						
							4.875%	100.723	100.473	100.348	100.198								
							5.000%	101.122	100.872	100.747	100.597								
							5.125%	101.241	100.991	100.866	100.716								
							5.250%	101.816	101.566	101.441	101.291								
							5.375%	102.077	101.827	101.702	101.552								
							5.500%	102.203	101.953	101.828	101.678								

HomeReady														
Home Ready (DU)					Home Ready FICO/LTV Adjustments					Other Home Ready Adjustments				
#300053 - 30 Year Fixed					FICO					2-4 Unit Property				
4.500%	99.358	99.258	99.168	99.058	<=60.00%					Condo w/LTV 75.01 - 80.00%				
4.625%	100.029	99.929	99.839	99.729	>= 740	0	-0.250	-0.250	-0.500					
4.750%	100.624	100.524	100.434	100.324	720 - 739	0	-0.250	-0.500	-0.750					
4.875%	101.133	101.033	100.943	100.833	700 - 719	0	-0.500	-1.000	-1.250					
5.000%	101.669	101.569	101.479	101.369	680 - 699	0	-0.500	-1.250	-1.500					
5.125%	102.251	102.151	102.061	101.951	660 - 679	0	-1.000	-1.500	-1.500					
5.250%	102.803	102.703	102.613	102.503	640 - 659	-0.500	-1.250	-1.500	-1.500					
5.375%	103.272	103.172	103.082	102.972	620 - 639	-0.500	-1.500	-1.500	-1.500					
5.500%	103.714	103.614	103.524	103.414										

Home Possible																								
Home Possible (LP)					MI Coverage					Home Possible FICO/LTV Adj. Caps					Program Features									
#300036 - 30 Year Fixed					LTV					LTV <= 80.00%					LP is required									
4.500%	99.208	99.108	99.018	98.908	95.01 - 97%					25%					LTV > 80.00% & FICO < 680					-1.500				
4.625%	99.879	99.779	99.689	99.579	90.01 - 95%					25%					LTV > 80.00% & FICO >= 680					No Adj.				
4.750%	100.474	100.374	100.284	100.174	85.01 - 90%					25%					(Adj. are the same as for HomeReady, see above)					Loan amount adjustments from page 2 apply.				
4.875%	100.983	100.883	100.793	100.683	80.01 - 85%					12%										Non-Community Sub Fin				
5.000%	101.519	101.419	101.329	101.219																				
5.125%	102.101	102.001	101.911	101.801																				
5.250%	102.653	102.553	102.463	102.353																				
5.375%	103.122	103.022	102.932	102.822																				
5.500%	103.564	103.464	103.374	103.264																				

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			2 Days (Only if 2 is all that is needed)				Free!
			30 Day Relock: Worse Case Pricing			1-30 Days (Max = 30 days)				-0.020/day
			(Max of 2 relocks allowed)							
			(2nd relock is max of 15 days and requires a closing date)							
** 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.										



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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.				
4.750%	98.319	98.194	98.069	97.944	4.250%	96.769	96.644	96.519	96.394	3.750%	96.918	96.793	96.668	96.543	3.750%	96.868	96.743	96.618	96.493
4.875%	98.903	98.778	98.653	98.528	4.375%	97.311	97.186	97.061	96.936	3.875%	97.501	97.376	97.251	97.126	3.875%	97.451	97.326	97.201	97.076
5.000%	99.488	99.363	99.238	99.113	4.500%	97.837	97.712	97.587	97.462	4.000%	97.877	97.752	97.627	97.502	4.000%	97.827	97.702	97.577	97.452
5.125%	100.131	100.006	99.881	99.756	4.625%	98.475	98.350	98.225	98.100	4.125%	98.437	98.312	98.187	98.062	4.125%	98.387	98.262	98.137	98.012
5.250%	100.618	100.493	100.368	100.243	4.750%	98.928	98.803	98.678	98.553	4.250%	98.777	98.652	98.527	98.402	4.250%	98.727	98.602	98.477	98.352
5.375%	100.991	100.866	100.741	100.616	4.875%	99.325	99.200	99.075	98.950	4.375%	99.020	98.895	98.770	98.645	4.375%	98.970	98.845	98.720	98.595
5.500%	101.297	101.172	101.047	100.922	5.000%	99.874	99.749	99.624	99.499	4.500%	99.234	99.109	98.984	98.859	4.500%	99.184	99.059	98.934	98.809

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