



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)

Unchanged!

July 17, 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				
4.375%	100.648	100.548	100.458	100.348	4.250%	101.056	100.956	100.866	100.756	3.625%	99.714	99.604	99.514	99.404	3.625%	99.962	99.852	99.762	99.652
4.500%	101.143	101.043	100.953	100.843	4.375%	101.649	101.549	101.459	101.349	3.750%	100.064	99.954	99.864	99.754	3.750%	100.431	100.321	100.231	100.121
4.625%	101.734	101.634	101.544	101.434	4.500%	102.140	102.040	101.950	101.840	3.875%	100.660	100.550	100.460	100.350	3.875%	100.750	100.640	100.550	100.440
4.750%	102.296	102.196	102.106	101.996	4.625%	102.687	102.587	102.497	102.387	4.000%	100.945	100.835	100.745	100.635	4.000%	101.180	101.070	100.980	100.870
4.875%	102.779	102.679	102.589	102.479	4.750%	103.200	103.100	103.010	102.900	4.125%	101.702	101.592	101.502	101.392	4.125%	101.587	101.477	101.387	101.277
5.000%	103.227	103.127	103.037	102.927	4.875%	103.732	103.632	103.542	103.432	4.250%	101.895	101.785	101.695	101.585	4.250%	101.870	101.760	101.670	101.560
5.125%	103.661	103.561	103.471	103.361	5.000%	104.248	104.148	104.058	103.948	4.375%	102.337	102.227	102.137	102.027	4.375%	102.279	102.169	102.079	101.969
5.250%	104.182	104.082	103.992	103.882	5.125%	104.757	104.657	104.567	104.457	4.500%	102.559	102.449	102.359	102.249	4.500%	102.665	102.555	102.465	102.355
5.375%	104.616	104.516	104.426	104.316	5.250%	104.696	104.596	104.506	104.396	4.625%	103.128	103.018	102.928	102.818	4.625%	103.049	102.939	102.849	102.739
5.500%	105.019	104.919	104.829	104.719	5.375%	105.058	104.958	104.868	104.758	4.750%	102.990	102.880	102.790	102.680	4.750%	103.240	103.130	103.040	102.930
5.625%	105.381	105.281	105.191	105.081	5.500%	105.362	105.262	105.172	105.062	4.875%	103.398	103.288	103.198	103.088	4.875%	103.311	103.201	103.111	103.001
5.750%	105.629	105.529	105.439	105.329	5.625%	105.635	105.535	105.445	105.335	5.000%	103.773	103.663	103.573	103.463	5.000%	103.646	103.536	103.446	103.336
5.875%	106.074	105.974	105.884	105.774	5.750%	105.800	105.700	105.600	105.500	5.125%	103.897	103.787	103.697	103.587	5.125%	103.938	103.828	103.738	103.628

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%	99.872	99.762	99.652	99.542	4.125%	100.878	100.768	100.658	100.548	4.125%	100.496	100.386	100.276	100.166			
3.875%	100.175	100.065	99.955	99.845	4.250%	101.036	100.926	100.816	100.706	4.250%	100.916	100.806	100.696	100.586			
4.000%	100.477	100.367	100.257	100.147	4.375%	101.349	101.239	101.129	101.019	4.375%	101.324	101.214	101.104	100.994			
4.125%	100.785	100.675	100.565	100.455	4.500%	101.588	101.478	101.368	101.258	4.500%	101.692	101.582	101.472	101.362			
4.250%	101.095	100.985	100.875	100.765	4.625%	101.937	101.827	101.717	101.607	4.625%	102.050	101.940	101.830	101.720			
4.375%	101.416	101.306	101.196	101.086	4.750%	102.285	102.175	102.065	101.955	4.750%	102.367	102.257	102.147	102.037			
4.500%	101.739	101.629	101.519	101.409	4.875%	102.521	102.411	102.301	102.191	4.875%	102.646	102.536	102.426	102.316			
4.625%	102.063	101.953	101.843	101.733	5.000%	102.835	102.725	102.615	102.505	5.000%	102.913	102.803	102.693	102.583			
4.750%	102.388	102.278	102.168	102.058	5.125%	103.160	103.050	102.940	102.830	5.125%	103.165	103.055	102.945	102.835			

100% GIFT PROGRAM				
#300009 - 30 Year Fixed				
4.625%	101.334	101.234	101.144	101.034
4.750%	101.896	101.796	101.706	101.596
4.875%	102.379	102.279	102.189	102.079
5.000%	102.827	102.727	102.637	102.527
5.125%	103.261	103.161	103.071	102.961
5.250%	103.782	103.682	103.592	103.482
5.375%	104.216	104.116	104.026	103.916
5.500%	104.619	104.519	104.429	104.319
5.625%	104.981	104.881	104.791	104.681
5.750%	105.229	105.129	105.039	104.929
5.875%	105.674	105.574	105.484	105.374

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
3.750%	99.622	99.512	99.402	99.292	4.125%	100.675	100.565	100.455	100.345	4.125%	100.246	100.136	100.026	99.916			
3.875%	99.982	99.872	99.762	99.652	4.250%	100.880	100.770	100.660	100.550	4.250%	100.666	100.556	100.446	100.336			
4.000%	100.227	100.117	100.007	99.897	4.375%	101.319	101.209	101.099	100.989	4.375%	101.074	100.964	100.854	100.744			
4.125%	100.535	100.425	100.315	100.205	4.500%	101.562	101.452	101.342	101.232	4.500%	101.442	101.332	101.222	101.112			
4.250%	100.845	100.735	100.625	100.515	4.625%	101.937	101.827	101.717	101.607	4.625%	101.800	101.690	101.580	101.470			
4.375%	101.166	101.056	100.946	100.836	4.750%	102.285	102.175	102.065	101.955	4.750%	102.137	102.027	101.917	101.807			
4.500%	101.489	101.379	101.269	101.159	4.875%	102.271	102.161	102.051	101.941	4.875%	102.506	102.396	102.286	102.176			
4.625%	101.813	101.703	101.593	101.483	5.000%	102.585	102.475	102.365	102.255	5.000%	102.663	102.553	102.443	102.333			
4.750%	102.138	102.028	101.918	101.808	5.125%	102.910	102.800	102.690	102.580	5.125%	102.915	102.805	102.695	102.585			

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%	101.200	101.050	100.930	100.790	4.250%	101.916	101.766	101.646	101.506	3.500%	100.756	100.606	100.486	100.346	3.500%	100.547	100.397	100.277	100.137
4.375%	101.625	101.475	101.355	101.215	4.375%	102.410	102.260	102.140	102.000	3.625%	101.416	101.266	101.146	101.006	3.625%	101.363	101.213	101.093	100.953
4.500%	102.088	101.938	101.818	101.678	4.500%	102.887	102.737	102.617	102.477	3.750%	102.038	101.888	101.768	101.628	3.750%	102.015	101.865	101.745	101.605
4.625%	102.467	102.317	102.197	102.057	4.625%	103.217	103.067	102.947	102.807	3.875%	102.596	102.446	102.326	102.186	3.875%	102.558	102.408	102.288	102.148
4.750%	102.748	102.598	102.478	102.338	4.750%	103.250	103.100	102.980	102.840	4.000%	102.802	102.652	102.532	102.392	4.000%	102.725	102.575	102.455	102.315
4.875%	103.060	102.910	102.790	102.650	4.875%	103.587	103.437	103.317	103.177	4.125%	103.506	103.356	103.236	103.096	4.125%	103.458	103.308	103.188	103.048
5.000%	103.425	103.275	103.155	103.015	5.000%	104.009	103.859	103.739	103.599	4.250%	103.285	103.135	103.015	102.875	4.250%	103.035	102.885	102.765	102.625
5.125%	103.674	103.524	103.404	103.264	5.125%	104.394	104.244	104.124	103.984	4.375%	103.425	103.275	103.155	103.015	4.375%	103.395	103.245	103.125	102.985
5.250%	103.792	103.642	103.522	103.382	5.250%	104.186	104.036	103.916	103.776	4.500%	103.622	103.472	103.352	103.212	4.500%	103.477	103.327	103.207	103.067
5.375%	104.048	103.898	103.778	103.638	5.375%	104.380	104.230	104.110	103.970	4.625%	104.268	104.118	103.998	103.858	4.625%	104.229	104.079	103.959	103.819
5.500%	104.342	104.192	104.072	103.932	5.500%	104.666	104.516	104.396	104.256	4.750%	103.806	103.656	103.536	103.396	4.750%	103.556	103.406	103.286	103.146

#300216 - VA 30 Yr Cash Out to 100%				
4.625%	102.887	102.737	102.617	102.477
4.750%	103.198	103.048	102.928	102.788
4.875%	103.413	103.263	103.143	103.003
5.000%	103.710	103.560	103.440	103.300
5.125%	104.007	103.857	103.737	103.597
5.250%	104.186	104.036	103.916	103.7



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Current Wholesale Rate Sheet

Your Easiest Path to Mortgage Lending™

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				
4.125%	99.219	99.119	99.029	98.919	4.500%	101.767	101.567	101.317	101.167	3.375%	-1.100	-1.300	-1.550	-1.700	4.250%	101.293	101.093	100.843	100.693
4.250%	99.848	99.748	99.658	99.548	4.625%	102.236	102.036	101.786	101.636	3.500%	-1.100	-1.300	-1.550	-1.700	4.375%	101.716	101.516	101.266	101.116
4.375%	100.401	100.301	100.211	100.101	4.750%	102.695	102.495	102.245	102.095	3.625%	97.615	97.415	97.165	97.015	4.500%	102.149	101.949	101.699	101.549
4.500%	100.880	100.780	100.690	100.580	4.875%	102.742	102.542	102.292	102.142	3.750%	98.945	98.745	98.495	98.345	4.625%	102.555	102.355	102.105	101.955
4.625%	101.485	101.385	101.295	101.185	5.000%	102.971	102.771	102.521	102.371	3.875%	99.377	99.177	98.927	98.777	4.750%	102.706	102.506	102.256	102.106
4.750%	102.046	101.946	101.856	101.746	5.125%	103.166	102.966	102.716	102.566	4.000%	99.537	99.337	99.087	98.937	4.875%	103.017	102.817	102.567	102.417
4.875%	102.529	102.429	102.339	102.229	5.250%	102.954	102.754	102.504	102.354	4.125%	99.847	99.647	99.397	99.247	5.000%	103.354	103.154	102.904	102.754
Conventional - High Balance																			
15 Year Fixed (DU) - #150017																			
4.000%	100.421	100.321	100.231	100.121															
4.125%	100.979	100.879	100.789	100.679															
4.250%	101.371	101.271	101.181	101.071															
4.375%	101.813	101.713	101.623	101.513															
4.500%	102.035	101.935	101.845	101.735															
4.625%	102.604	102.504	102.414	102.304															
4.750%	102.451	102.351	102.261	102.151															
															VA - Jumbo				
															30 Year Fixed - #300245				
															Same as VA High Balance Pricing				
															FHA High Balance Program				
															Min FICO = 640 (Purchase or R/T Refi)				
															Min FICO = 660 (Cash Out Refi)				
															Min FICO = 680 (Streamline)				
															VA High Balance & VA Jumbo Program				
															Min FICO: 660				
															IRRRL's - Not available				
															Max loan amount = \$700,000				

Any applicable agency adjusters apply.

Conforming Fixed/Arm & High Balance Price Adjustments														
Loan Amount					Misc. Adjustments					Current Index				
\$20,000 - \$59,999	-1.750	Escrow Waiver	-1.150	N/O/O: LTV <= 75.00%	-2.125	Treasury	2.360%							
\$60,000 - \$89,999	-1.000	CA Escrow Waiver (ltv < 90% allowed)	-1.100	N/O/O: LTV 75.01% - 80.00%	-3.375	Libor	2.796%							
\$90,000 - \$139,999	-.375	2-4 Unit	-1.000	N/O/O: LTV 80.01% - 85.00%	-4.125	Week Ending	7/20							
\$140,000 - \$199,999	No Adj	Condo - LTV<=75.00% (> 15 yr terms)	No Adj.	75 day lock (from 60 day price) *	-.175									
\$200,000 - \$249,999	+.375	Condo - LTV>75.00% (> 15 yr terms)	-.750	90 day lock (from 60 day price) *	-.500									
\$250,000 - \$349,999	+.500			Fannie 97 (LTV 95.01 - 97.00%)	No Adj.									
\$350,000 to conf non-HB limit	+.550			See online (OB) for pricing on 5-10 financed properties										
					* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000									
State Adjusters					Agency FICO/LTV Adjustments					Secondary Financing				
CO, NV	-.125	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	
AZ, NM, UT, WY	-.050		>= 740	No Adj.	-.250	-.250	-.500	-.250	-.250	-.750	<= 75	<= 80	< 720	>= 720
AL, CA, FL, IA, ID, IL, IN, KS, KY,	No Adj		720 - 739	No Adj.	-.250	-.500	-.750	-.500	-.500	-1.000	<= 65	>80 <=95	-.500	-.250
MI, MN, MO, MT, SD, TN,			700 - 719	No Adj.	-.500	-1.000	-1.250	-1.000	-1.000	-1.500	>65 <=75	>80 <=95	-.750	-.500
VA, WA, WI			680 - 699	No Adj.	-.500	-1.250	-1.750	-1.500	-1.250	-1.500	>75 <=90	>76 <=90	-1.000	-.750
AR, GA, LA, MS, NC, NE, OH, OR,	+1.00		660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	>75 <=95	>90 <=95	-1.000	-.750
SC			640 - 659	No Adj.	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	<= 95	>95 <=97	-1.500	-1.500
OK, PA	+1.150		620 - 639	-.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500	Applicable to all loan terms.			
TX	+2.250		600 - 619	-.500	-1.500	N/A	N/A	N/A	N/A	N/A	Above grid is in addition to .375 sub fin adj.			
					Cash Out - Agency FICO/LTV Adj									
High Balance					FICO					Cash out adjustments are applicable to all loan terms.				
Cash Out Refi (in addition to agency)	-1.000		>= 740	-.375	-.625	-.625	-.875	N/A						
Purch, R/T Refi (in addition to agency)	-.250		720 - 739	-.375	-1.000	-1.000	-1.125	N/A						
LTV/CLTV <= 75% (ARM Only)	-.750		700 - 719	-.375	-1.000	-1.000	-1.125	N/A						
LTV/CLTV > 75% <= 90% (ARM Only)	-1.500		680 - 699	-.375	-1.125	-1.125	-1.750	N/A						
LTV/CLTV > 90% (ARM Only)	-1.750		660 - 679	-.625	-1.125	-1.125	-1.875	N/A						
Loan amount adj do not apply			640 - 659	-.625	-1.625	-1.625	-2.625	N/A						
N/O/O: LTV <= 65%, Min 740 FICO			620 - 639	-.625	N/A	N/A	N/A	N/A						
Max loan amount of \$625,500 above 80% LTV														
All loans must meet State/County loan limits														
Price Cap = 105,000, unless otherwise noted.														
All adjustments are cumulative.														

Conforming Fixed LPMI & Split MI (Not applicable to HB programs)																			
LPMI Program #s					25-30 Yr Terms - LPMI					Split MI Program #s					Split MI with FICO 740+				
30 Yr LPMI - #300001	90.01 - 95.00%	760+	740-759	720-739	700-719	680-699	660-679	640-659	30 Yr Split MI - #300002	LTV	Upfront	Upfront	Upfront	Upfront					
25 Yr LPMI - #250001	85.01 - 90.00%	-1.60	-2.25	-2.75	-3.21	-3.94	-5.16	-6.40	25 Yr Split MI - #250002	90.01 - 95.00%	.48	.42	.37	.31					
20 Yr LPMI - #200001	80.01 - 85.00%	-1.20	-1.70	-2.10	-2.49	-3.01	-4.06	-5.00	20 Yr Split MI - #200002	85.01 - 90.00%	.28	.22	.15	.09					
15 Yr LPMI - #150001		-0.62	-0.75	-0.90	-0.97	-1.13	-1.52	-1.81	15 Yr Split MI - #150002	80.01 - 85.00%	.03	0	0	0					
10 Yr LPMI - #100001		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)										
					10-20 Yr Terms - LPMI					LPMI Adjustments (in addition to base LPMI adj)									
					LTV					Rate/Term Refi					Second Home				
					760+					760+					760+				
					740-759					740-759					740-759				
					720-739					720-739					720-739				
					700-719					700-719					700-719				
					680-699					680-699					680-699				
					660-679					660-679					660-679				
					640-659					640-659					640-659				
					90.01 - 95.00%					0.00					0.00				
					85.01 - 90.00%					-0.36					-0.39				
					80.01 - 85.00%					-0.43					-0.49				

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)	-250	* FHA cash out refi max LTV = 85%													
\$75,000 - \$119,999	-.375	FICO 640 - 659	-.500	FHA Streamline w/FICO < 660: See page 4		* N/O/O not allowed.													
\$120,000 - \$199,999	No Adj.	FICO 660 - 679	-.250	FHA Refi (Fixed Only-Non Streamline Doc)	-.125	* FHA Streamlines - SFR, O/O only													
\$200,000 - \$249,999	+.250	FICO 720+	+.250	20 Year Term = Same as 30 yr pricing		* #250100 - 25 Year Fixed - FHA													
\$250,000 to non-HB limit	+.500			25 Year Term = Same as 30 yr pricing		* #250200 - 25 Year Fixed - VA													
				VA loans not available in DC, MA, NY, RI, WV		* #200100 - 20 Year Fixed - FHA													
						* #200200 - 20 Year Fixed - VA													
State Adjusters																			
GA, NV, OH																			
AL, AZ, CO, TN, UT																			
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																			
															VA ID #: 709904-00-00				
															FHA ID #: 24618-0000-2				



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																			
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%	100.925	100.825	100.735	100.625	4.250%	100.682	100.582	100.492	100.382	4.000%	100.586	100.486	100.396	100.286	FICO 640 - 679 (all loans) -.250				
4.625%	101.486	101.386	101.296	101.186	4.375%	101.215	101.115	101.025	100.915	4.125%	101.055	100.955	100.865	100.755	Escrow Waiver (80% LTV or below) -.250				
4.750%	102.016	101.916	101.826	101.716	4.500%	101.789	101.689	101.599	101.489	4.250%	101.299	101.199	101.109	100.999	State adjusters from page 1 apply.				
4.875%	102.459	102.359	102.269	102.159	4.625%	102.272	102.172	102.082	101.972	4.375%	101.637	101.537	101.447	101.337	(Adjustment caps do not apply to these adj)				
5.000%	102.940	102.840	102.750	102.640	4.750%	102.707	102.607	102.517	102.407	4.500%	101.900	101.800	101.710	101.600					
5.125%	103.398	103.298	103.208	103.098	4.875%	103.099	102.999	102.909	102.799	4.625%	102.428	102.328	102.238	102.128					
5.250%	103.936	103.836	103.746	103.636	5.000%	103.481	103.381	103.291	103.181	4.750%	102.585	102.485	102.395	102.285					

**** 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	-.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 - 97.00%**	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%	99.213	99.113	99.023	98.913	3.250%	98.013	97.913	97.823	97.713
4.250%	99.781	99.681	99.591	99.481	3.375%	98.453	98.353	98.263	98.153
4.375%	100.320	100.220	100.130	100.020	3.500%	98.880	98.780	98.690	98.580
4.500%	100.925	100.825	100.735	100.625	3.625%	99.356	99.256	99.166	99.056
4.625%	101.486	101.386	101.296	101.186	3.750%	99.666	99.566	99.476	99.366
4.750%	102.016	101.916	101.826	101.716	3.875%	100.129	100.029	99.939	99.829
4.875%	102.459	102.359	102.269	102.159	4.000%	100.586	100.486	100.396	100.286
5.000%	102.940	102.840	102.750	102.640	4.125%	101.055	100.955	100.865	100.755

LP Relief "Open Access" Program																			
LP Relief Program					LP Relief w/MI					LP Relief - FICO/LTV Adj. (Applies to 30 Yr Program Only)									
30 Year Fixed - #300007					30 Year Fixed - #300008					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%**	
4.500%	100.977	100.877	100.777	100.667	4.500%	100.608	100.498	100.408	100.298	>= 740	+250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.	
4.625%	101.495	101.385	101.295	101.185	4.625%	101.211	101.101	101.011	100.901	720 - 739	+250	No Adj.	-.250	-.500	No Adj.	No Adj.	No Adj.	No Adj.	
4.750%	102.014	101.904	101.814	101.704	4.750%	101.774	101.664	101.574	101.464	700 - 719	+250	-.500	-.750	-1.000	-.500	-.500	-.500	-.500	
4.875%	102.578	102.468	102.378	102.268	4.875%	102.238	102.128	102.038	101.928	680 - 699	No Adj.	-.500	-1.250	-1.750	-1.000	-.750	-.750	-.750	
5.000%	102.871	102.761	102.671	102.561	5.000%	102.652	102.542	102.452	102.342	660 - 679	No Adj.	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	
5.125%	103.374	103.264	103.174	103.064	5.125%	103.145	103.035	102.945	102.835	640 - 659	-.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	
5.250%	103.872	103.762	103.672	103.562	5.250%	103.664	103.554	103.464	103.354										
5.375%	104.357	104.247	104.157	104.047															

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%	100.364	100.254	100.164	100.054	4.000%	100.364	100.254	100.164	100.054
4.125%	100.788	100.678	100.588	100.478	4.125%	100.788	100.678	100.588	100.478
4.250%	101.170	101.060	100.970	100.860	4.250%	101.170	101.060	100.970	100.860
4.375%	101.554	101.444	101.354	101.244	4.375%	101.554	101.444	101.354	101.244
4.500%	101.770	101.660	101.570	101.460	4.500%	101.770	101.660	101.570	101.460
4.625%	102.208	102.098	102.008	101.898	4.625%	102.208	102.098	102.008	101.898
4.750%	102.629	102.519	102.429	102.319	4.750%	102.629	102.519	102.429	102.319

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 **				
4.000%	100.096	99.868	99.688	99.465	<= \$55,000	-1.500	5/18/16: Updated Adjusters							
4.125%	100.615	100.387	100.207	99.984	\$55,001 - \$75,000	-.750								
4.250%	101.057	100.829	100.649	100.426	\$75,001 - \$100,000	-.500								
4.375%	101.557	101.329	101.149	100.926	\$100,001 - \$150,000	No Adj.								
4.500%	102.071	101.843	101.663	101.440	\$150,001+	+.250								
4.625%	102.542	102.314	102.134	101.911	FICO Adjustments									
4.750%	102.953	102.725	102.545	102.322	FICO 640 - 659	-.625								
4.875%	102.903	102.675	102.495	102.272	FICO 660 - 679	-.250								
5.000%	103.378	103.150	102.970	102.747	FICO 680 - 699	No Adj.								
5.125%	103.806	103.578	103.398	103.175	FICO 700 - 719	+.100								
5.250%	104.002	103.774	103.594	103.371	FICO 720+	+.200								
Max GRH Rate = 5.250%														

Extended Lock Programs			
Conforming Fixed Rate Program:		FHA / VA 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.

90 Days: .375 Upfront Fee
120 Days: .625 Upfront Fee
150 Days: .875 Upfront Fee
180 Days: 1.125 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)



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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%	100.132	100.007	99.882	99.757	4.250%	98.396	98.271	98.146	98.021	3.750%	98.303	98.178	98.053	97.928	3.750%	98.253	98.128	98.003	97.878
4.875%	100.597	100.472	100.347	100.222	4.375%	98.903	98.778	98.653	98.528	3.875%	98.828	98.703	98.578	98.453	3.875%	98.778	98.653	98.528	98.403
5.000%	101.036	100.911	100.786	100.661	4.500%	99.456	99.331	99.206	99.081	4.000%	99.109	98.984	98.859	98.734	4.000%	99.059	98.934	98.809	98.684
5.125%	101.631	101.506	101.381	101.256	4.625%	100.070	99.945	99.820	99.695	4.125%	99.647	99.522	99.397	99.272	4.125%	99.597	99.472	99.347	99.222
5.250%	102.150	102.025	101.900	101.775	4.750%	100.573	100.448	100.323	100.198	4.250%	99.841	99.716	99.591	99.466	4.250%	99.791	99.666	99.541	99.416
5.375%	102.563	102.438	102.313	102.188	4.875%	100.891	100.766	100.641	100.516	4.375%	100.110	99.985	99.860	99.735	4.375%	100.060	99.935	99.810	99.685
5.500%	102.861	102.736	102.611	102.486	5.000%	101.247	101.122	100.997	100.872	4.500%	100.371	100.246	100.121	99.996	4.500%	100.321	100.196	100.071	99.946

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