



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
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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 30 Year Fixed (DU) - #300017					FHA - High Balance 30 Year Fixed - #300117					FHA Streamline - High Balance 30 Year Fixed - #300148					VA - High Balance 30 Year Fixed - #300217									
3.750%	100.254	100.124	100.004	99.864	3.500%	100.892	100.692	100.442	100.292	3.375%	100.186	99.986	99.736	99.586	3.500%	101.077	100.877	100.627	100.477					
3.875%	100.995	100.865	100.745	100.605	3.625%	101.022	100.822	100.572	100.422	3.500%	100.722	100.522	100.272	100.122	3.625%	101.302	101.102	100.852	100.702					
4.000%	101.589	101.459	101.339	101.199	3.750%	102.019	101.819	101.569	101.419	3.625%	100.872	100.672	100.422	100.272	3.750%	102.209	102.009	101.759	101.609					
4.125%	102.130	102.000	101.880	101.740	3.875%	102.490	102.290	102.040	101.890	3.750%	101.859	101.659	101.409	101.259	3.875%	102.697	102.497	102.247	102.097					
4.250%	102.318	102.188	102.068	101.928	4.000%	102.765	102.565	102.315	102.165	3.875%	102.340	102.140	101.890	101.740	4.000%	103.018	102.818	102.568	102.418					
4.375%	102.700	102.570	102.450	102.310	4.125%	103.046	102.846	102.596	102.446	4.000%	102.635	102.435	102.185	102.035	4.125%	103.304	103.104	102.854	102.704					
4.500%	103.066	102.936	102.816	102.676	4.250%	103.256	103.056	102.806	102.656	4.125%	102.558	102.358	102.108	101.958	4.250%	103.583	103.383	103.133	102.983					
Conventional - High Balance 15 Year Fixed (DU) - #150017					FHA High Balance Program					VA - High Balance 30 Year Fixed - #300245														
3.125%	100.285	100.155	100.035	99.895	Min FICO = 640 (Purchase or R/T Refi)						Min FICO = 660													
3.250%	101.011	100.881	100.761	100.621	Min FICO = 660 (Cash Out Refi)						IRRRL's - Not available													
3.375%	101.449	101.319	101.199	101.059	Min FICO = 680 (Streamline)						Max loan amount = \$700,000													
3.500%	101.862	101.732	101.612	101.472	Same as VA High Balance Pricing																			
3.625%	102.186	102.056	101.936	101.796	Any applicable agency adjusters apply.																			
3.750%	102.493	102.363	102.243	102.103																				
3.875%	102.872	102.742	102.622	102.482																				

Conforming Fixed/Arm & High Balance Price Adjustments			
Loan Amount		Misc. Adjustments	Current Index
\$20,000 - \$39,999	-1.500	Escrow Waiver -1.150	Treasury 1.27%
\$40,000 - \$69,999	-0.750	Escrow Waiver (Ins Only) -0.125	Libor 1.768%
\$70,000 - \$99,999	-0.500	CA Escrow Waiver (ltv < 90% allowed) -0.100	Week Ending 9/22
\$100,000 - \$119,999	-0.125	2-4 Unit -1.000	
\$120,000 - \$249,999	No Adj.	Condo - LTV <= 75.00% (> 15 yr terms) No Adj.	
\$250,000 - \$349,999	+0.200	Condo - LTV > 75.00% (> 15 yr terms) -0.750	
\$350,000 to conf non-HB limit	+0.300	* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000	

State Adjusters	Agency FICO/LTV Adjustments (Updated 6/25/15)	Secondary Financing
CO, NV -0.125	FICO <= 60.00% 70.00% 75.00% 80.00% 85.00% 90.01 - 95.01 -	LTV <= 75 <= 80 > 80 <= 95 > 85 <= 95 > 85 <= 90 > 75 <= 90 > 75 <= 95 <= 95
AZ, NM, UT, WY -0.050	>= 740 No Adj. -0.250 -0.250 -0.500 -0.250 -0.250 -0.250 -0.750	<= 720 >= 720
AL, CA, FL, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, SD, TN, VA, WA, WI	720 - 739 No Adj. -0.250 -0.500 -0.750 -0.500 -0.500 -0.500 -1.000	
AR, GA, LA, MS, NC, NE, OH, OR, SC, OK, PA, TX	700 - 719 No Adj. -0.500 -1.000 -1.250 -1.000 -1.000 -1.000 -1.500	
	680 - 699 No Adj. -0.500 -1.250 -1.750 -1.500 -1.250 -1.250 -1.500	
	660 - 679 No Adj. -1.000 -2.250 -2.750 -2.750 -2.250 -2.250 -2.250	
	640 - 659 -0.500 -1.250 -2.750 -3.000 -3.250 -2.750 -2.750	
	620 - 639 -0.500 -1.500 -3.000 -3.000 -3.250 -3.250 -3.500	

High Balance	Cash Out - Agency FICO/LTV Adj
Cash Out Refi (in addition to agency) -1.000	FICO <= 60.00% 60.01 - 70.01 - 75.01 - 80.01 -
Purch, R/T Refi (in addition to agency) -0.250	>= 740 -0.375 -0.625 -0.875 -0.875
LTV/CLTV <= 75% (ARM Only) -0.750	720 - 739 -0.375 -1.000 -1.000 -1.125
LTV/CLTV > 75% <= 90% (ARM Only) -1.500	700 - 719 -0.375 -1.000 -1.000 -1.125
LTV/CLTV > 90% (ARM Only) -1.750	680 - 699 -0.375 -1.125 -1.125 -1.750
Loan amount adj do not apply	660 - 679 -0.625 -1.125 -1.125 -1.875
N/O/O: LTV <= 65%, Min 740 FICO	640 - 659 -0.625 -1.625 -1.625 -2.625
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	LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	Split MI Program #'s
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
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
20 Yr LPMI - #200001	80.01 - 85.00%	-0.62	-0.75	-0.90	-1.09	-1.28	-1.76	-1.81	20 Yr Split MI - #200002
15 Yr LPMI - #150001		0	0	0	+0.20	+0.20	0	0	15 Yr Split MI - #150002
10 Yr LPMI - #100001									10 Yr Split MI - #100002

FHA / VA Price Adjustments (Conf & High Balance)									
Loan Amount	FICO	Misc.	Gov't Program Features						
\$30,000 - 59,999	FICO 620 - 639	FHA Streamline (Min FICO = 660)	* FHA cash out refi max LTV = 85%						
\$60,000 - 99,999	FICO 640 - 659	FHA Streamline w/FICO < 660: See page 4	* N/O/O not allowed.						
\$100,000 - 119,999	FICO 660 - 679	FHA Refi (Fixed Only-Non Streamline Doc)	* FHA Streamlines - SFR, O/O only						
\$120,000 - 199,999		20 Year Term = Same as 30 yr pricing	* #250100 - 25 Year Fixed - FHA						
\$200,000 - \$249,999		25 Year Term = Same as 30 yr pricing	* #250200 - 25 Year Fixed - VA						
\$250,000 to non-HB limit		VA loans not available in DC, MA, NY, RI, WV	* #200100 - 20 Year Fixed - FHA						
			* #200200 - 20 Year Fixed - VA						

State Adjusters	VA ID #:	FHA ID #:
GA, NV, OH -0.250	709904-00-00	24618-0000-2
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.		



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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%	101.216	101.086	100.966	100.826	3.875%	102.096	101.966	101.846	101.706	3.250%	101.288	101.158	101.038	100.898	FICO 680 - 739 (all loans)					-1.25	
4.000%	101.808	101.678	101.558	101.418	4.000%	102.582	102.452	102.332	102.192	3.375%	101.679	101.549	101.429	101.289	FICO 640 - 679 (all loans)						-2.50
4.125%	102.268	102.138	102.018	101.878	4.125%	103.017	102.887	102.767	102.627	3.500%	102.046	101.916	101.796	101.656	Escrow Waiver (80% LTV or below)						-2.50
4.250%	102.848	102.718	102.598	102.458	4.250%	103.808	103.678	103.558	103.418	3.625%	102.433	102.303	102.183	102.043	State adjusters from page 1 apply.						(Adjustment caps do not apply to these adj)
4.375%	103.406	103.276	103.156	103.016	4.375%	104.151	104.021	103.901	103.761	3.750%	102.822	102.692	102.572	102.432							
4.500%	104.007	103.877	103.757	103.617	4.500%	104.637	104.507	104.387	104.247	3.875%	103.058	102.928	102.808	102.668							
4.625%	104.378	104.248	104.128	103.988	4.625%	104.886	104.756	104.636	104.496	4.000%	103.452	103.322	103.202	103.062							
										** Special Note **											
										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%**	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	No Adj.	-1.250	-2.000	-2.000	-.750	-.750	-.750	-.750	-.750

(Adjustment caps apply to all of the above)

FICO	(Applies to all DU Refi Plus programs)									
	<=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%**	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

FICO	DU Refi Plus w/M				DU Refi Plus w/M				
	30 Year Fixed - #300004	15 Year Fixed - #150004	30 Year Fixed - #300004	15 Year Fixed - #150004					
3.875%	101.216	101.086	100.966	100.826	3.000%	99.933	99.803	99.683	99.543
4.000%	101.808	101.678	101.558	101.418	3.125%	100.467	100.337	100.217	100.077
4.125%	102.268	102.138	102.018	101.878	3.250%	101.288	101.158	101.038	100.898
4.250%	102.848	102.718	102.598	102.458	3.375%	101.679	101.549	101.429	101.289
4.375%	103.406	103.276	103.156	103.016	3.500%	102.822	102.692	102.572	102.432
4.500%	104.007	103.877	103.757	103.617	3.625%	103.058	102.928	102.808	102.668
4.625%	104.378	104.248	104.128	103.988	3.750%	103.452	103.322	103.202	103.062
4.750%	104.939	104.809	104.689	104.549	3.875%	103.649	103.519	103.399	103.259

LP Relief "Open Access" Program																	
LP Relief Program					LP Relief w/M					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 - 97.01 - 105%**	105%**	<=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%**	105%**
>= 740	+250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.	+250	No Adj.	-250	-500	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.	+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	+250	-.500	-.750	-1.000	-.500	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.000	No Adj.	-1.000	-1.250	-1.500	-1.250	-1.250	-1.250	-1.250	-1.250
660 - 679	No Adj.	-1.000	-1.500	-1.750	-1.500	-1.500	-1.500	-1.500	No Adj.	-1.000	-1.250	-1.500	-1.750	-1.500	-1.500	-1.500	-1.500
640 - 659	No Adj.	-1.250	-1.750	-2.000	-1.750	-1.750	-1.750	-1.750	No Adj.	-1.250	-1.500	-1.750	-2.000	-1.750	-1.750	-1.750	-1.750

Applies to both 30 Yr & 15 Yr Programs:							
2 Unit	High LTV	No Escrow	-1.000	-1.000	-1.000	-1.000	-1.000
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
High LTV	0	0	0	0	0	0	-500
No Escrow	-250	-250	-250	-250	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 **											
3.250%	100.306	100.078	99.898	99.675	<= \$55,000					-1.500										5/18/16: Updated Adjusters	
3.375%	100.835	100.607	100.427	100.204	\$55,001 - \$75,000					-.750											
3.500%	101.345	101.117	100.937	100.714	\$75,001 - \$100,000					-.500											
3.625%	101.844	101.616	101.436	101.213	\$100,001 - \$150,000					No Adj.											
3.750%	102.787	102.559	102.379	102.156	\$150,001+					+.250											
3.875%	103.295	103.067	102.887	102.664	FICO Adjustments																
4.000%	103.768	103.540	103.360	103.137	FICO 640 - 659					-.625											
4.125%	104.225	103.997	103.817	103.594	FICO 660 - 679					-.250											
4.250%	104.823	104.595	104.415	104.192	FICO 680 - 699					No Adj.											
4.375%	105.432	105.204	105.024	104.801	FICO 700 - 719					+.100											
4.500%	105.726	105.498	105.318	105.095	FICO 720+					+.200											
Max GRH Rate = 4.500%																					

Conforming Fixed Rate Program:				Extended Lock Programs				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:				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)			
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.



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Jumbo Programs																			
#300440 - 30 Year Jumbo					#200440 - 20 Year Jumbo					#150440 - 15 Year Jumbo					#100440 - 10 Year Jumbo				
4.250%	100.241	100.178	100.116	100.053	4.250%	100.741	100.678	100.616	100.553	3.875%	99.843	99.780	99.718	99.655	4.000%	100.593	100.530	100.468	100.405
4.375%	100.741	100.678	100.616	100.553	4.375%	101.241	101.178	101.116	101.053	4.000%	100.218	100.155	100.093	100.030	4.125%	101.343	101.280	101.218	101.155
4.500%	101.241	101.178	101.116	101.053	4.500%	101.741	101.678	101.616	101.553	4.125%	100.593	100.530	100.468	100.405	4.375%	101.718	101.655	101.593	101.530
4.625%	101.741	101.678	101.616	101.553	4.625%	102.241	102.178	102.116	102.053	4.250%	100.968	100.905	100.843	100.780	4.500%	102.093	102.030	101.968	101.905
4.750%	102.241	102.178	102.116	102.053	4.750%	102.741	102.678	102.616	102.553	4.375%	101.343	101.280	101.218	101.155	4.625%	102.468	102.405	102.343	102.280
4.875%	102.616	102.553	102.491	102.428	4.875%	103.116	103.053	102.991	102.928	4.500%	101.718	101.655	101.593	101.530	4.750%	102.780	102.717	102.655	102.592
5.000%	102.991	102.928	102.866	102.803	5.000%	103.491	103.428	103.366	103.303	4.625%	102.093	102.030	101.968	101.905	4.875%	103.093	103.030	102.968	102.905
5.125%	103.366	103.303	103.241	103.178	5.125%	103.866	103.803	103.741	103.678	4.750%	102.405	102.342	102.280	102.217					
5.250%	103.741	103.678	103.616	103.553	5.250%	104.241	104.178	104.116	104.053	4.875%	102.718	102.655	102.593	102.530					

#510440 - 5/1 Arm					#710440 - 7/1 Arm					#910440 - 10/1 Arm				
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
3.750%	100.612	100.549	100.487	100.424	3.875%	100.862	100.799	100.737	100.674	4.125%	100.986	100.923	100.861	100.798
3.875%	100.987	100.924	100.862	100.799	4.000%	101.237	101.174	101.112	101.049	4.250%	101.361	101.298	101.236	101.173
4.000%	101.362	101.299	101.237	101.174	4.125%	101.612	101.549	101.487	101.424	4.375%	101.736	101.673	101.611	101.548
4.125%	101.737	101.674	101.612	101.549	4.250%	101.987	101.924	101.862	101.799	4.500%	102.111	102.048	101.986	101.923
4.250%	102.112	102.049	101.987	101.924	4.375%	102.299	102.236	102.174	102.111	4.625%	102.424	102.361	102.299	102.236

Price Adjustments					Price Adjustments					Program Features				
FICO:	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	Refinance (30 & 20 Yr)	-0.250	Min FICO = 700 (Fixed)			Refinance (15 & 10 Yr)	-0.250	Min FICO = 720 (Arms)		
780+	+0.750	+0.500	+0.250	+0.125	Refinance (5/1 & 7/1 Arm)	-0.250	Max Loan Amount = \$3.0 Mil			2nd Home	-0.250	No Escrow Waiver Fee!		
760 - 779	+0.375	+0.250	0	-0.125	Refinance (10/1 Arm)	-0.375				Loan Amounts >= \$1.0 mil	+0.125			
740 - 759	+0.250	0	-0.125	-0.375										
720 - 739	0	-0.125	-0.250	-0.750										
700 - 719	-0.125	-0.375	-0.500	-1.000										
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										

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				
4.375%	102.245	101.970	101.820	101.645	FICO 580 - 599	-0.750				3.625%	101.297	101.047	100.922	100.772	FICO 660 - 679	No Adj			
4.500%	102.539	102.264	102.114	101.939	VA - Purchase Only (#300333)	-0.250				3.750%	102.415	102.165	102.040	101.890	FICO 640 - 659	-0.250			
4.625%	102.804	102.529	102.379	102.204	\$50,000 - \$75,000	-1.000				3.875%	102.796	102.546	102.421	102.271	FICO 620 - 639	-1.250			
4.750%	103.096	102.821	102.671	102.496	\$75,001 - \$125,000	-0.375				4.000%	103.152	102.902	102.777	102.627					
4.875%	103.113	102.838	102.688	102.513	\$125,001+	No Adj				4.125%	103.483	103.233	103.108	102.958					
5.000%	103.543	103.268	103.118	102.943						4.250%	103.835	103.585	103.460	103.310					
5.125%	103.332	103.057	102.907	102.732						4.375%	104.047	103.797	103.672	103.522					
5.250%	103.307	103.032	102.882	102.707						4.500%	104.285	104.035	103.910	103.760					
5.375%	103.420	103.145	102.995	102.820															
5.500%	105.169	104.894	104.744	104.569															

HomeReady										Other Home Ready Adjustments							
Home Ready (DU)					Home Ready FICO/LTV Adjustments					Home Ready Adjustment Caps							
#300053 - 30 Year Fixed					FICO					2-4 Unit Property							
3.750%	100.944	100.814	100.694	100.554	<=60.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	97.00%	Condo w/LTV 75.01 - 80.00% -0.750				
3.875%	101.686	101.556	101.436	101.296	>= 740	0	-0.250	-0.500	0	0	0	0					
4.000%	102.281	102.151	102.031	101.891	720 - 739	0	-0.250	-0.500	-0.750	0	0	0					
4.125%	102.823	102.693	102.573	102.433	700 - 719	0	-0.500	-1.000	-1.250	0	0	0					
4.250%	103.330	103.200	103.080	102.940	680 - 699	0	-0.500	-1.250	-1.500	0	0	0					
4.375%	103.862	103.732	103.612	103.472	660 - 679	0	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500					
4.500%	104.362	104.232	104.112	103.972	640 - 659	-0.500	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500					
4.625%	104.840	104.710	104.590	104.450	620 - 639	-0.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A					

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				
3.875%	101.536	101.406	101.286	101.146	95.01 - 97%					25%					Max LTV: 97%				
4.000%	102.131	102.001	101.881	101.741	90.01 - 95%					25%					Borrower income limits apply				
4.125%	102.673	102.543	102.423	102.283	85.01 - 90%					25%					Loan amount adjustments from page 2 apply.				
4.250%	103.341	103.211	103.091	102.951	80.01 - 85%					12%					Non-Community Sub Fin -0.500				
4.375%	103.712	103.582	103.462	103.322															
4.500%	104.322	104.192	104.072	103.932															
4.625%	104.690	104.560	104.440	104.300															
4.750%	105.173	105.043	104.923	104.783															

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.</p> <p>** Rates/Prices are subject to change without prior notice. Not to be used to determine eligibility.</p> <p>** All loans must disburse by expiration date and be delivered to MSI within 4 days of disbursement.</p> <p>** Lower of two median credit scores used for all programs.</p> <p>** All extension/relock requests must be requested prior to 5 pm ct.</p>									



Mortgage Services III, L.L.C.

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

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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%	99.926	99.801	99.676	99.551	3.750%	100.073	99.948	99.823	99.698	3.125%	99.037	98.912	98.787	98.662	3.125%	98.937	98.812	98.687	98.562
4.125%	100.583	100.458	100.333	100.208	3.875%	100.644	100.519	100.394	100.269	3.250%	99.586	99.461	99.336	99.211	3.250%	99.486	99.361	99.236	99.111
4.250%	101.182	101.057	100.932	100.807	4.000%	101.253	101.128	101.003	100.878	3.375%	100.118	99.993	99.868	99.743	3.375%	100.018	99.893	99.768	99.643
4.375%	101.751	101.626	101.501	101.376	4.125%	101.495	101.370	101.245	101.120	3.500%	100.469	100.344	100.219	100.094	3.500%	100.369	100.244	100.119	99.994
4.500%	102.252	102.127	102.002	101.877	4.250%	102.076	101.951	101.826	101.701	3.625%	100.952	100.827	100.702	100.577	3.625%	100.852	100.727	100.602	100.477
4.625%	102.641	102.516	102.391	102.266	4.375%	102.616	102.491	102.366	102.241	3.750%	101.432	101.307	101.182	101.057	3.750%	101.332	101.207	101.082	100.957
4.750%	103.128	103.003	102.878	102.753	4.500%	103.117	102.992	102.867	102.742	3.875%	101.915	101.790	101.665	101.540	3.875%	101.815	101.690	101.565	101.440

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