

APT Bond Unit Rate Sheet

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***All Rates are priced at 30 Days to fund!**

Increase Discount 2.5 BPS per day > 30 days!

Positive Discount below represents a charge to borrower(s) on base pricing.

Negative Discount below represents a credit to borrower(s) on base pricing.

CHENOA

FHA 3.5% Repayable		FHA 5% Repayable		FHA 3.5% Forgivable		FHA 5% Forgivable	
2nd requires 10yr term with note rate 1% above 1st rate		2nd requires 10yr term with note rate 1% above 1st rate		30 yr 2nd, 0% interest, no monthly payments		30 yr 2nd, 0% interest, no monthly payments	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
5.750%	4.456	5.750%	5.776	5.750%	5.831	5.750%	7.856
5.875%	4.327	5.875%	5.647	5.875%	5.702	5.875%	7.727
6.000%	4.199	6.000%	5.519	6.000%	5.574	6.000%	7.599
6.125%	4.071	6.125%	5.391	6.125%	5.446	6.125%	7.471
6.250%	2.223	6.250%	3.543	6.250%	3.598	6.250%	5.623
6.375%	2.095	6.375%	3.415	6.375%	3.470	6.375%	5.495
6.500%	1.967	6.500%	3.287	6.500%	3.342	6.500%	5.367
6.625%	1.838	6.625%	3.158	6.625%	3.213	6.625%	5.238
6.750%	-0.025	6.750%	1.295	6.750%	1.350	6.750%	3.375
6.875%	-0.153	6.875%	1.167	6.875%	1.222	6.875%	3.247
7.000%	-0.282	7.000%	1.038	7.000%	1.093	7.000%	3.118
7.125%	-0.410	7.125%	0.910	7.125%	0.965	7.125%	2.990
7.250%	-1.257	7.250%	0.063	7.250%	0.118	7.250%	2.143
7.375%	-1.386	7.375%	-0.066	7.375%	-0.011	7.375%	2.014
7.500%	-1.492	7.500%	-0.172	7.500%	-0.117	7.500%	1.908
7.625%	-1.586	7.625%	-0.266	7.625%	-0.211	7.625%	1.814
7.750%	-2.127	7.750%	-0.807	7.750%	-0.752	7.750%	1.273

FHA Insured Loans (Chenoa Fund - FHA LLPAS)

Loan Level Price Adjustments for All FHA products (apply to pricing, if applies to Loan)

FICO >=680	0.250
FICO 620-639	-0.375
FICO 600-619	-0.500
2 Unit	-0.250
High Balance	-2.500
Total Loan Amount <\$125,000	0.500
Total Loan Amount >=\$125,000 and <\$175,000	0.250
1-0 Buydown	-0.250
1-1 Buydown	-0.250
2-1 Buydown	-0.250

Repayable second requires 10-year term with a note rate 1% higher then the first mortgage note rate

Forgivable Second requires a 30 year term, 0% interest, no monthly payments