

APT Bond Unit Rate Sheet

10/30/25 9:34

***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
6.750%	0.825	6.750%	2.145	6.750%	2.200	6.750%	4.225
6.875%	0.697	6.875%	2.017	6.875%	2.072	6.875%	4.097
7.000%	0.568	7.000%	1.888	7.000%	1.943	7.000%	3.968
7.125%	0.440	7.125%	1.760	7.125%	1.815	7.125%	3.840
7.250%	-0.366	7.250%	0.954	7.250%	1.009	7.250%	3.034
7.375%	-0.489	7.375%	0.831	7.375%	0.886	7.375%	2.911
7.500%	-0.602	7.500%	0.718	7.500%	0.773	7.500%	2.798
7.625%	-0.705	7.625%	0.615	7.625%	0.670	7.625%	2.695
7.750%	-1.371	7.750%	-0.051	7.750%	0.004	7.750%	2.029

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