

APT 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!							
THE PRICING BELOW IS THE TOTAL PRICE PAID TO FSB! PLEASE MAKE SURE TO PRICE EACH LOAN TO YOUR MSA. JUMBO FIXED PRICING IS ACTUAL CURRENT PRICING. GOVERNMENT / CONVENTIONAL ONE 1 X CLOSE PRODUCTS AND REHAB PRODUCTS ARE BROKER INDICATIION PRICING ONLY.							
JUMBO FIXED							
Z- APT ND Jumbo 30 DH		Z- APT ND Jumbo 15 DH					
Full PITI		Full PITI					
Rate	Disc/Prem	Rate	Disc/Prem				
6.375%	100.327	6.375%	101.500				
6.500%	100.620	6.500%	101.854				
6.625%	100.881	6.625%	102.217				
6.750%	101.208	6.750%	102.539				
6.875%	101.462	6.875%	102.846				
7.000%	101.771	7.000%	103.158				
7.125%	102.218	7.125%	103.416				
7.250%	102.675	7.250%	103.610				
7.375%	102.925	7.375%	103.788				
7.500%	103.239	7.500%	103.914				
7.625%	103.518	7.625%	-				
7.750%	103.680	7.750%	-				
7.875%	103.890	7.875%	-				
8.000%	104.128	8.000%	-				
8.125%	104.365	8.125%	-				
8.250%	104.598	8.250%	-				
8.375%	104.779	8.375%	-				
Jumbo Adjustments (Positives are add backs)							
FICO / CLTV Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
780+	0.875	0.875	0.750	0.500	0.250	-4.875	-5.875
760-779	0.875	0.750	0.625	0.375	0.125	-5.000	-6.125
740-759	0.750	0.625	0.500	0.125	0.000	-5.125	-6.250
720-739	0.500	0.375	0.125	0.000	0.000	-5.250	-6.500
700-719	0.250	0.000	0.000	0.000	-0.500	-5.625	-6.750
680-699	0.000	0.000	-0.500	-1.000	-1.500	-6.250	-7.375
660-679	0.000	-0.500	-0.750	-1.500	-2.500	N/A	N/A
Loan Feature Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
2nd Home	0.000	-0.250	-0.250	-0.500	-0.500	-1.750	-1.750
Investor	-0.250	-0.500	-0.750	-1.000	-1.500	N/A	N/A
Cash-Out	-0.125	-0.125	-0.375	-0.750	-1.000	N/A	N/A
Purchase	0.250	0.250	0.250	0.250	0.250	0.000	0.000
Jumbo Program Requirements							
Loan Commitment Fee on all Loans:				\$1,800			
Min Loan Amount				Agency Limit + \$1			
Max Loan Amount				\$3,000,000			
Mortgage History				0x30x24			
BK/FC/SS/DIL Seasoning				84 Months			
ARM Features				See Eligibility Matrix			

Construction 1 X Close Products						
Government (FHA / USDA / VA) 1 X Close						
Current Initial Closing Rate:				7.750%		
The following Rates are Indication Rates for Permanent Modification						
Gov 1 X Close			Gov 1 X Close High Bal		Use Product Code:	
30 Year Fixed			30 Year Fixed		USDA	Z- APT ND 1X Close USDA AFR
Rate	Discount/Prem		Rate	Discount/Prem	FHA	Z- APT ND 1X Close FHA AFR
6.250%	100.173		6.250%	100.373	VA	Z- APT ND 1X Close VA AFR
6.375%	99.597		6.375%	99.547		
6.500%	100.158		6.500%	100.108		
6.625%	100.705		6.625%	100.655		
6.750%	101.147		6.750%	101.097		
6.875%	100.828		6.875%	99.965		
7.000%	101.394		7.000%	100.531		
7.125%	101.960		7.125%	101.097		
7.250%	102.425		7.250%	101.562		
7.375%	100.532		7.375%	99.482		
7.500%	101.097		7.500%	100.047		
7.625%	101.664		7.625%	100.614		
7.750%	102.129		7.750%	101.079		
FICO / Loan Amount Adjustments (Positives are add Backs)						
FICO	100K-200K		200K-300K		300K-450K	>450K+HB
580-619	N/A		N/A		N/A	N/A
620-659	-0.250		0.000		-0.350	-0.350
660-679	-0.100		0.150		0.500	0.600
680-699	-0.100		0.150		0.500	0.600
700-719	0.000		0.250		0.500	0.600
720-749	0.000		0.250		0.500	0.600
750+	0.000		0.250		0.500	0.600
Loan Feature Adjustments						
Manufactured Home:				-0.250		
USDA Loans:				-0.250		
VA Loans:				-0.250		
Government 1 X Close Program Requirements						
Loan Commitment Fee on all Loans:				\$1,800		
Min Loan Amount				\$100,000		
Min Fico				620		
Builder Approval				Remember that we must get the builder approved!		
Eligible Property Types:				Site Built, Modular, Manufactured Housing		
Other Program details:				Vist www.myfsbretail.com - APT Products Page		

Conventional Freddie Mac / 1 X Close									
Current Initial Closing Rate:					7.750%				
The following Rates are Indication Rates for Permanent Modification									
FHLMC 1 X Close					Use Product Code:				
30 Year Fixed					Conv	Z- APT ND 1X Close Conv AFR			
Rate	Discount/Prem		Rate	Discount/Prem					
6.875%	101.008		N/A	N/A					
6.990%	101.259		N/A	N/A					
7.000%	101.341		N/A	N/A					
7.125%	101.629		N/A	N/A					
7.250%	101.351		N/A	N/A					
7.375%	101.781		N/A	N/A					
7.490%	102.024		N/A	N/A					
7.500%	101.996		N/A	N/A					
7.625%	102.260		N/A	N/A					
FHLMC Purchase LLPA									
FICO/LTV on Term >15yr only	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
≥780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
≤639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
FHLMC Purchase Loan Attribute LLPA									
Condo*	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FHLMC R/T Refi LLPA									
FICO/LTV on Term >15yr only	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
≥780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
≤639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
FHLMC R/T Loan Attribute LLPA									
Condo*	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FHLMC 1 X Close Program Requirements									
Loan Commitment Fee on all Loans:				\$1,800					
Min Loan Amount				\$100,000					
Min Fico				620					
Builder Approval				Remember that we must get the builder approved!					
Eligible Property Types:				Only Modular, Manufactured Housing allowed!					
Other Program details:				Vist www.myfsbretail.com - APT Products Page					

Rehabilitation Products						
Government (FHA / USDA / VA) Rehab						
Gov Rehab			Gov Rehab High Bal		Use Product Code:	
30 Year Fixed			30 Year Fixed		FHA Full K	Z- APT ND Rehab FHA K Full AFR
Rate	Discount/Prem		Rate	Discount/Prem		
4.750%	96.789		4.750%	95.414	FHA SL K	Z- APT ND Rehab FHA K SL AFR
4.875%	97.513		4.875%	96.138		
5.000%	98.138		5.000%	96.763	USDA	Z- APT ND Rehab USDA AFR
5.125%	98.762		5.125%	97.387		
5.250%	99.286		5.250%	97.911	VA	Z- APT ND Rehab VA AFR
5.375%	99.523		5.375%	98.898		
5.500%	100.147		5.500%	99.522		
5.625%	100.758		5.625%	100.133		
5.750%	101.184		5.750%	100.559		
5.875%	100.760		5.875%	100.010		
6.000%	101.346		6.000%	100.596		
6.125%	101.915		6.125%	101.165		
6.250%	102.313		6.250%	101.563		
6.375%	101.737		6.375%	100.737		
6.500%	102.298		6.500%	101.298		
6.625%	102.845		6.625%	101.845		
6.750%	103.287		6.750%	102.287		
6.875%	102.968		6.875%	101.155		
7.000%	103.534		7.000%	101.721		
7.125%	104.100		7.125%	102.287		
7.250%	104.565		7.250%	102.752		
7.375%	102.672		7.375%	100.672		
7.500%	103.237		7.500%	101.237		
7.625%	103.804		7.625%	101.804		
7.750%	104.269		7.750%	102.269		
FICO / Loan Amount Adjustments (Positives are add Backs)						
FICO	100K-200K		200K-300K		300K-450K	>450K+HB
580-619	N/A		N/A		N/A	N/A
620-659	-0.250		0.000		-0.350	-0.350
660-679	-0.100		0.150		0.500	0.600
680-699	-0.100		0.150		0.500	0.600
700-719	0.000		0.250		0.500	0.600
720-749	0.000		0.250		0.500	0.600
750+	0.000		0.250		0.500	0.600
Loan Feature Adjustments						
Loan Amount Greater than \$225,000				-0.750		
Manufactured Home:				-0.250		
FHA Full 203K:				-1.000		
USDA Loans:				-0.250		
VA Loans:				-0.250		
Government Rehab Program Requirements						
Loan Commitment Fee on all Loans:				\$1,800		
Min Loan Amount				\$75,000		
Min Fico				620		
Builder Approval				Remember that we must get the builder approved!		
Eligible Property Types:				Site Built, Modular, Manufactured Housing		
Other Program details:				Vist www.myfsbretail.com - APT Products Page		