APT Bond Unit Rate Sheet	2/4/2026 9:42

*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%	4.122	5.750%	5.442	5.750%	5.497	5.750%	7.522
5.875%	3.994	5.875%	5.314	5.875%	5.369	5.875%	7.394
6.000%	3.866	6.000%	5.186	6.000%	5.241	6.000%	7.266
6.125%	3.737	6.125%	5.057	6.125%	5.112	6.125%	7.137
6.250%	2.182	6.250%	3.502	6.250%	3.557	6.250%	5.582
6.375%	2.054	6.375%	3.374	6.375%	3.429	6.375%	5.454
6.500%	1.925	6.500%	3.245	6.500%	3.300	6.500%	5.325
6.625%	1.797	6.625%	3.117	6.625%	3.172	6.625%	5.197
6.750%	-0.008	6.750%	1.312	6.750%	1.367	6.750%	3.392
6.875%	-0.136	6.875%	1.184	6.875%	1.239	6.875%	3.264
7.000%	-0.265	7.000%	1.055	7.000%	1.110	7.000%	3.135
7.125%	-0.393	7.125%	0.927	7.125%	0.982	7.125%	3.007
7.250%	-0.950	7.250%	0.370	7.250%	0.425	7.250%	2.450
7.375%	-1.072	7.375%	0.248	7.375%	0.303	7.375%	2.328
7.500%	-1.185	7.500%	0.135	7.500%	0.190	7.500%	2.215
7.625%	-1.288	7.625%	0.032	7.625%	0.087	7.625%	2.112
7.750%	-1.735	7.750%	-0.415	7.750%	-0.360	7.750%	1.665

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