

*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 INDICATION 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				
5.750%	98.045	5.750%	98.268				
5.875%	98.544	5.875%	98.703				
6.000%	99.011	6.000%	99.077				
6.125%	99.451	6.125%	99.464				
6.250%	99.764	6.250%	99.744				
6.375%	100.014	6.375%	99.993				
6.500%	100.234	6.500%	100.212				
6.625%	100.516	6.625%	100.461				
6.750%	100.674	6.750%	100.648				
6.875%	100.800	6.875%	100.836				
7.000%	101.037	7.000%	101.079				
7.125%	101.163	7.125%	101.236				
7.250%	101.288	7.250%	101.361				
7.375%	101.414	7.375%	101.486				
7.500%	101.626	7.500%	101.611				
7.625%	101.751	7.625%	-				
7.750%	101.877	7.750%	-				

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
SelfEmployed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

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

Construction 1 X Close Products					
Government (FHA / USDA / VA) 1 X Close					
Current Initial Closing Rate:			7.250%		
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
Rate	Discount/Prem		Rate	Discount/Prem	Z- APT ND 1X Close USDA AFR
5.750%	98.856		5.750%	99.593	FHA
5.875%	98.465		5.875%	99.015	VA
6.000%	98.973		6.000%	99.523	Z- APT ND 1X Close VA AFR
6.125%	99.416		6.125%	99.966	
6.250%	99.776		6.250%	100.326	
6.375%	99.482		6.375%	99.595	
6.500%	99.871		6.500%	99.984	
6.625%	100.245		6.625%	100.358	
6.750%	101.037		6.750%	100.337	
6.875%	101.427		6.875%	100.727	
7.000%	101.800		7.000%	101.100	
7.125%	102.186		7.125%	101.486	
7.250%	102.580		7.250%	101.880	
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
620-659	-0.250		0.000		-0.350
660-679	-0.100		0.150		0.500
680-699	-0.100		0.150		0.500
700-719	0.000		0.250		0.500
720-749	0.000		0.250		0.500
750+	0.000		0.250		0.500
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: **7.250%**

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		
6.375%	99.219		N/A	N/A		
6.490%	99.521		N/A	N/A		
6.500%	99.601		N/A	N/A		
6.625%	99.919		N/A	N/A		
6.750%	100.246		N/A	N/A		
6.875%	100.616		N/A	N/A		
6.990%	100.961		N/A	N/A		
7.000%	101.041		N/A	N/A		
7.125%	101.371		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
Rate	Discount/Prem		Rate	Discount/Prem	
4.250%	92.747		4.250%	89.797	Z- APT ND Rehab FHA K Full AFR
4.375%	93.310		4.375%	90.360	FHA SL K
4.500%	93.849		4.500%	90.899	
4.625%	94.387		4.625%	91.437	USDA
4.750%	95.747		4.750%	95.172	
4.875%	96.801		4.875%	96.226	VA
5.000%	97.495		5.000%	96.920	
5.125%	98.168		5.125%	97.593	
5.250%	98.819		5.250%	98.244	
5.375%	99.284		5.375%	99.021	
5.500%	99.931		5.500%	99.668	
5.625%	100.510		5.625%	100.247	
5.750%	100.986		5.750%	100.723	
5.875%	100.595		5.875%	100.145	
6.000%	101.103		6.000%	100.653	
6.125%	101.546		6.125%	101.096	
6.250%	101.906		6.250%	101.456	
6.375%	101.612		6.375%	100.724	
6.500%	102.001		6.500%	101.113	
6.625%	102.375		6.625%	101.487	
6.750%	103.167		6.750%	101.467	
6.875%	103.557		6.875%	101.857	
7.000%	103.930		7.000%	102.230	
7.125%	104.316		7.125%	102.616	
7.250%	104.710		7.250%	103.010	
FICO / Loan Amount Adjustments (Positives are add Backs)					
FICO	100K-200K		200K-300K		300K-450K
580-619	N/A		N/A		N/A
620-659	-0.250		0.000		-0.350
660-679	-0.100		0.150		0.500
680-699	-0.100		0.150		0.500
700-719	0.000		0.250		0.500
720-749	0.000		0.250		0.500
750+	0.000		0.250		0.500
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