

APT Rate Sheet						12/11/25 10:55	
*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%	99.232	6.375%	100.684				
6.500%	99.522	6.500%	101.035				
6.625%	99.986	6.625%	101.507				
6.750%	100.311	6.750%	101.826				
6.875%	100.563	6.875%	102.131				
7.000%	101.097	7.000%	102.582				
7.125%	101.541	7.125%	102.838				
7.250%	101.994	7.250%	103.031				
7.375%	102.242	7.375%	103.209				
7.500%	102.703	7.500%	103.334				
7.625%	102.980	7.625%	-				
7.750%	103.142	7.750%	-				
7.875%	103.351	7.875%	-				
8.000%	103.701	8.000%	-				
8.125%	103.937	8.125%	-				
8.250%	104.168	8.250%	-				
8.375%	104.349	8.375%	-				
Jumbo Adjustments (Positives are add backs)							
FICO / CLTV Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
780+	0.875	0.875	0.625	0.375	0.125	-4.875	-5.875
760-779	0.875	0.750	0.500	0.250	0.000	-5.000	-6.125
740-759	0.750	0.625	0.375	0.000	0.000	-5.125	-6.250
720-739	0.500	0.375	0.000	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%	100.227		6.250%	100.427	VA	Z- APT ND 1X Close VA AFR
6.375%	99.631		6.375%	99.456		
6.500%	100.178		6.500%	100.003		
6.625%	100.708		6.625%	100.533		
6.750%	101.122		6.750%	100.947		
6.875%	100.711		6.875%	99.786		
7.000%	101.252		7.000%	100.327		
7.125%	101.793		7.125%	100.868		
7.250%	102.233		7.250%	101.308		
7.375%	100.798		7.375%	99.748		
7.500%	101.338		7.500%	100.288		
7.625%	101.880		7.625%	100.830		
7.750%	102.320		7.750%	101.270		
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%	101.005		N/A	N/A					
6.990%	101.297		N/A	N/A					
7.000%	101.377		N/A	N/A					
7.125%	101.705		N/A	N/A					
7.250%	101.700		N/A	N/A					
7.375%	101.898		N/A	N/A					
7.490%	102.033		N/A	N/A					
7.500%	102.113		N/A	N/A					
7.625%	102.389		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%	96.832		4.750%	95.457	FHA SL K	Z- APT ND Rehab FHA K SL AFR
4.875%	97.531		4.875%	96.156		
5.000%	98.131		5.000%	96.756	USDA	Z- APT ND Rehab USDA AFR
5.125%	98.730		5.125%	97.355		
5.250%	99.229		5.250%	97.854	VA	Z- APT ND Rehab VA AFR
5.375%	99.719		5.375%	99.094		
5.500%	100.318		5.500%	99.693		
5.625%	100.917		5.625%	100.292		
5.750%	101.330		5.750%	100.705		
5.875%	100.882		5.875%	100.132		
6.000%	101.446		6.000%	100.696		
6.125%	102.001		6.125%	101.251		
6.250%	102.367		6.250%	101.617		
6.375%	101.771		6.375%	100.646		
6.500%	102.318		6.500%	101.193		
6.625%	102.848		6.625%	101.723		
6.750%	103.262		6.750%	102.137		
6.875%	102.851		6.875%	100.976		
7.000%	103.392		7.000%	101.517		
7.125%	103.933		7.125%	102.058		
7.250%	104.373		7.250%	102.498		
7.375%	102.938		7.375%	100.938		
7.500%	103.478		7.500%	101.478		
7.625%	104.020		7.625%	102.020		
7.750%	104.460		7.750%	102.460		
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 <a href="http://www.myfsbretail.com">www.myfsbretail.com</a> - APT Products Page		