APT Bond Unit Rate Sheet

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*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%	4.414	5.750%	5.734	5.750%	5.789	5.750%	7.814
5.875%	4.286	5.875%	5.606	5.875%	5.661	5.875%	7.686
6.000%	4.157	6.000%	5.477	6.000%	5.532	6.000%	7.557
6.125%	4.029	6.125%	5.349	6.125%	5.404	6.125%	7.429
6.250%	2.348	6.250%	3.668	6.250%	3.723	6.250%	5.748
6.375%	2.220	6.375%	3.540	6.375%	3.595	6.375%	5.620
6.500%	2.092	6.500%	3.412	6.500%	3.467	6.500%	5.492
6.625%	1.963	6.625%	3.283	6.625%	3.338	6.625%	5.363
6.750%	-0.066	6.750%	1.254	6.750%	1.309	6.750%	3.334
6.875%	-0.195	6.875%	1.125	6.875%	1.180	6.875%	3.205
7.000%	-0.323	7.000%	0.997	7.000%	1.052	7.000%	3.077
7.125%	-0.452	7.125%	0.868	7.125%	0.923	7.125%	2.948
7.250%	-1.039	7.250%	0.281	7.250%	0.336	7.250%	2.361
7.375%	-1.161	7.375%	0.159	7.375%	0.214	7.375%	2.239
7.500%	-1.275	7.500%	0.045	7.500%	0.100	7.500%	2.125
7.625%	-1.378	7.625%	-0.058	7.625%	-0.003	7.625%	2.022
7.750%	-1.825	7.750%	-0.505	7.750%	-0.450	7.750%	1.575

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