

APT Rate Sheet					2/4/2026 9:45					
*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							
6.375%	100.560	6.375%	100.810							
6.500%	100.720	6.500%	101.030							
6.625%	100.895	6.625%	101.226							
6.750%	101.056	6.750%	101.416							
6.875%	101.216	6.875%	101.606							
7.000%	101.399	7.000%	101.779							
7.125%	101.560	7.125%	101.939							
7.250%	101.808	7.250%	102.069							
7.375%	102.058	7.375%	102.190							
7.500%	102.333	7.500%	102.320							
7.625%	102.583	7.625%	-							
7.750%	102.772	7.750%	-							
7.875%	102.950	7.875%	-							
8.000%	103.164	8.000%	-							
8.125%	103.354	8.125%	-							
8.250%	103.544	8.250%	-							
8.375%	103.694	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%	100.215	6.250%	100.508	VA Z- APT ND 1X Close VA AFR
6.375%	99.634	6.375%	99.834	
6.500%	100.049	6.500%	100.249	
6.625%	100.442	6.625%	100.642	
6.750%	100.823	6.750%	101.023	
6.875%	100.959	6.875%	100.346	
7.000%	101.368	7.000%	100.755	
7.125%	101.777	7.125%	101.164	
7.250%	102.175	7.250%	101.562	
7.375%	100.569	7.375%	99.519	
7.500%	100.967	7.500%	99.917	
7.625%	101.358	7.625%	100.308	
7.750%	101.741	7.750%	100.691	
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%	101.016		N/A		N/A				
6.990%	101.348		N/A		N/A				
7.000%	101.428		N/A		N/A				
7.125%	101.774		N/A		N/A				
7.250%	101.527		N/A		N/A				
7.375%	102.005		N/A		N/A				
7.490%	102.197		N/A		N/A				
7.500%	102.277		N/A		N/A				
7.625%	102.513		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%	97.085		4.750%	96.135		
4.875%	97.781		4.875%	96.831		
5.000%	98.457		5.000%	97.507		
5.125%	99.111		5.125%	98.161		
5.250%	99.743		5.250%	98.793		
5.375%	99.926		5.375%	99.601		
5.500%	100.503		5.500%	100.178		
5.625%	101.019		5.625%	100.694		
5.750%	101.429		5.750%	101.104		
5.875%	100.943		5.875%	100.337		
6.000%	101.427		6.000%	100.821		
6.125%	101.870		6.125%	101.264		
6.250%	102.225		6.250%	101.619		
6.375%	101.644		6.375%	100.944		
6.500%	102.059		6.500%	101.359		
6.625%	102.452		6.625%	101.752		
6.750%	102.833		6.750%	102.133		
6.875%	102.969		6.875%	101.456		
7.000%	103.378		7.000%	101.865		
7.125%	103.787		7.125%	102.274		
7.250%	104.185		7.250%	102.672		
7.375%	102.579		7.375%	100.629		
7.500%	102.977		7.500%	101.027		
7.625%	103.368		7.625%	101.418		
7.750%	103.751		7.750%	101.801		
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			