

*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% | 97.936 | 5.750% | 97.893 | | |
| 5.875% | 98.436 | 5.875% | 98.329 | | |
| 6.000% | 98.877 | 6.000% | 98.697 | | |
| 6.125% | 99.220 | 6.125% | 99.088 | | |
| 6.250% | 99.472 | 6.250% | 99.368 | | |
| 6.375% | 99.634 | 6.375% | 99.618 | | |
| 6.500% | 99.797 | 6.500% | 99.839 | | |
| 6.625% | 99.956 | 6.625% | 100.065 | | |
| 6.750% | 100.119 | 6.750% | 100.255 | | |
| 6.875% | 100.281 | 6.875% | 100.445 | | |
| 7.000% | 100.472 | 7.000% | 100.692 | | |
| 7.125% | 100.634 | 7.125% | 100.852 | | |
| 7.250% | 100.881 | 7.250% | 100.983 | | |
| 7.375% | 101.130 | 7.375% | 101.104 | | |
| 7.500% | 101.446 | 7.500% | 101.235 | | |
| 7.625% | 101.694 | 7.625% | - | | |
| 7.750% | 101.883 | 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: | | | 7.750% | | | |
| 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% | 99.923 | | 6.250% | 100.411 | VA Z- APT ND 1X Close VA AFR | |
| 6.375% | 99.332 | | 6.375% | 99.569 | | |
| 6.500% | 99.726 | | 6.500% | 99.963 | | |
| 6.625% | 100.092 | | 6.625% | 100.329 | | |
| 6.750% | 100.718 | | 6.750% | 99.893 | | |
| 6.875% | 101.102 | | 6.875% | 100.277 | | |
| 7.000% | 101.497 | | 7.000% | 100.672 | | |
| 7.125% | 101.895 | | 7.125% | 101.070 | | |
| 7.250% | 102.296 | | 7.250% | 101.471 | | |
| 7.375% | 100.369 | | 7.375% | 99.294 | | |
| 7.500% | 100.765 | | 7.500% | 99.690 | | |
| 7.625% | 101.154 | | 7.625% | 100.079 | | |
| 7.750% | 101.534 | | 7.750% | 100.459 | | |
| 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 | |
| 6.375% | 99.452 | | N/A | N/A | |
| 6.490% | 99.732 | | N/A | N/A | |
| 6.500% | 99.812 | | N/A | N/A | |
| 6.625% | 100.070 | | N/A | N/A | |
| 6.750% | 99.989 | | N/A | N/A | |
| 6.875% | 100.475 | | N/A | N/A | |
| 6.990% | 100.815 | | N/A | N/A | |
| 7.000% | 100.895 | | N/A | N/A | |
| 7.125% | 101.263 | | 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: | Visit 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 | Z- APT ND Rehab FHA K Full AFR |
| 4.750% | 96.891 | | 4.750% | 95.941 | FHA SL K |
| 4.875% | 97.623 | | 4.875% | 96.673 | |
| 5.000% | 98.305 | | 5.000% | 97.355 | USDA |
| 5.125% | 98.965 | | 5.125% | 98.015 | |
| 5.250% | 99.603 | | 5.250% | 98.653 | VA |
| 5.375% | 99.773 | | 5.375% | 99.510 | |
| 5.500% | 100.372 | | 5.500% | 100.109 | |
| 5.625% | 100.921 | | 5.625% | 100.658 | |
| 5.750% | 101.354 | | 5.750% | 101.091 | |
| 5.875% | 100.838 | | 5.875% | 100.325 | |
| 6.000% | 101.305 | | 6.000% | 100.792 | |
| 6.125% | 101.736 | | 6.125% | 101.223 | |
| 6.250% | 102.103 | | 6.250% | 101.590 | |
| 6.375% | 101.512 | | 6.375% | 100.749 | |
| 6.500% | 101.906 | | 6.500% | 101.143 | |
| 6.625% | 102.272 | | 6.625% | 101.509 | |
| 6.750% | 102.898 | | 6.750% | 101.073 | |
| 6.875% | 103.282 | | 6.875% | 101.457 | |
| 7.000% | 103.677 | | 7.000% | 101.852 | |
| 7.125% | 104.075 | | 7.125% | 102.250 | |
| 7.250% | 104.476 | | 7.250% | 102.651 | |
| 7.375% | 102.549 | | 7.375% | 100.474 | |
| 7.500% | 102.945 | | 7.500% | 100.870 | |
| 7.625% | 103.334 | | 7.625% | 101.259 | |
| 7.750% | 103.714 | | 7.750% | 101.639 | |
| 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: | | | Visit www.myfsbretail.com - APT Products Page | | |