

**APT Bond Unit Rate Sheet**

**2/25/2026 9:20**

**\*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%	4.122	5.750%	5.442	5.750%	5.497	5.750%	7.522
5.875%	3.994	5.875%	5.314	5.875%	5.369	5.875%	7.394
6.000%	3.866	6.000%	5.186	6.000%	5.241	6.000%	7.266
6.125%	3.737	6.125%	5.057	6.125%	5.112	6.125%	7.137
6.250%	2.171	6.250%	3.491	6.250%	3.546	6.250%	5.571
6.375%	2.043	6.375%	3.363	6.375%	3.418	6.375%	5.443
6.500%	1.914	6.500%	3.234	6.500%	3.289	6.500%	5.314
6.625%	1.786	6.625%	3.106	6.625%	3.161	6.625%	5.186
6.750%	-0.186	6.750%	1.134	6.750%	1.189	6.750%	3.214
6.875%	-0.315	6.875%	1.005	6.875%	1.060	6.875%	3.085
7.000%	-0.443	7.000%	0.877	7.000%	0.932	7.000%	2.957
7.125%	-0.571	7.125%	0.749	7.125%	0.804	7.125%	2.829
7.250%	-1.169	7.250%	0.151	7.250%	0.206	7.250%	2.231
7.375%	-1.297	7.375%	0.023	7.375%	0.078	7.375%	2.103
7.500%	-1.403	7.500%	-0.083	7.500%	-0.028	7.500%	1.997
7.625%	-1.497	7.625%	-0.177	7.625%	-0.122	7.625%	1.903
7.750%	-1.976	7.750%	-0.656	7.750%	-0.601	7.750%	1.424

**FHA Insured Loans (Chenoa Fund - FHA LLPAS)**

**Loan Level Price Adjustments for All FHA products (apply to pricing, if applies to Loan)**

<b>FICO &gt;=680</b>	<b>0.250</b>
<b>FICO 620-639</b>	<b>-0.375</b>
<b>FICO 600-619</b>	<b>-0.500</b>
<b>2 Unit</b>	<b>-0.250</b>
<b>High Balance</b>	<b>-2.500</b>
<b>Total Loan Amount &lt;\$125,000</b>	<b>0.500</b>
<b>Total Loan Amount &gt;=\$125,000 and &lt;\$175,000</b>	<b>0.250</b>
<b>1-0 Buydown</b>	<b>-0.250</b>
<b>1-1 Buydown</b>	<b>-0.250</b>
<b>2-1 Buydown</b>	<b>-0.250</b>

**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**