

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%	4.596	5.750%	5.916	5.750%	5.971	5.750%	7.996
5.875%	4.468	5.875%	5.788	5.875%	5.843	5.875%	7.868
6.000%	4.340	6.000%	5.660	6.000%	5.715	6.000%	7.740
6.125%	4.211	6.125%	5.531	6.125%	5.586	6.125%	7.611
6.250%	2.215	6.250%	3.535	6.250%	3.590	6.250%	5.615
6.375%	2.087	6.375%	3.407	6.375%	3.462	6.375%	5.487
6.500%	1.958	6.500%	3.278	6.500%	3.333	6.500%	5.358
6.625%	1.830	6.625%	3.150	6.625%	3.205	6.625%	5.230
6.750%	0.386	6.750%	1.706	6.750%	1.761	6.750%	3.786
6.875%	0.257	6.875%	1.577	6.875%	1.632	6.875%	3.657
7.000%	0.129	7.000%	1.449	7.000%	1.504	7.000%	3.529
7.125%	0.000	7.125%	1.320	7.125%	1.375	7.125%	3.400
7.250%	-0.784	7.250%	0.536	7.250%	0.591	7.250%	2.616
7.375%	-0.913	7.375%	0.407	7.375%	0.462	7.375%	2.487
7.500%	-1.019	7.500%	0.301	7.500%	0.356	7.500%	2.381
7.625%	-1.113	7.625%	0.207	7.625%	0.262	7.625%	2.287
7.750%	-1.716	7.750%	-0.396	7.750%	-0.341	7.750%	1.684

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