

**APT Bond Unit Rate Sheet**

**3/18/2026 9:42**

**\*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%	4.537	5.750%	5.857	5.750%	5.912	5.750%	7.937
5.875%	4.409	5.875%	5.729	5.875%	5.784	5.875%	7.809
6.000%	4.280	6.000%	5.600	6.000%	5.655	6.000%	7.680
6.125%	4.152	6.125%	5.472	6.125%	5.527	6.125%	7.552
6.250%	2.435	6.250%	3.755	6.250%	3.810	6.250%	5.835
6.375%	2.306	6.375%	3.626	6.375%	3.681	6.375%	5.706
6.500%	2.178	6.500%	3.498	6.500%	3.553	6.500%	5.578
6.625%	2.050	6.625%	3.370	6.625%	3.425	6.625%	5.450
6.750%	-0.052	6.750%	1.268	6.750%	1.323	6.750%	3.348
6.875%	-0.180	6.875%	1.140	6.875%	1.195	6.875%	3.220
7.000%	-0.309	7.000%	1.011	7.000%	1.066	7.000%	3.091
7.125%	-0.437	7.125%	0.883	7.125%	0.938	7.125%	2.963
7.250%	-1.003	7.250%	0.317	7.250%	0.372	7.250%	2.397
7.375%	-1.131	7.375%	0.189	7.375%	0.244	7.375%	2.269
7.500%	-1.238	7.500%	0.082	7.500%	0.137	7.500%	2.162
7.625%	-1.332	7.625%	-0.012	7.625%	0.043	7.625%	2.068
7.750%	-1.779	7.750%	-0.459	7.750%	-0.404	7.750%	1.621

**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**