

*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%	98.251	5.750%	98.515				
5.875%	98.752	5.875%	98.952				
6.000%	99.221	6.000%	99.328				
6.125%	99.568	6.125%	99.655				
6.250%	99.836	6.250%	99.890				
6.375%	100.045	6.375%	100.095				
6.500%	100.225	6.500%	100.273				
6.625%	100.387	6.625%	100.481				
6.750%	100.508	6.750%	100.631				
6.875%	100.600	6.875%	100.783				
7.000%	100.785	7.000%	101.014				
7.125%	100.879	7.125%	101.137				
7.250%	100.974	7.250%	101.231				
7.375%	101.071	7.375%	101.327				
7.500%	101.290	7.500%	101.424				
7.625%	101.389	7.625%	-				
7.750%	101.488	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:			7.250%			
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	
5.750%	97.833		5.750%	98.383	VA Z- APT ND 1X Close VA AFR	
5.875%	98.051		5.875%	98.664		
6.000%	98.481		6.000%	99.094		
6.125%	98.931		6.125%	99.544		
6.250%	99.348		6.250%	99.961		
6.375%	99.349		6.375%	99.524		
6.500%	99.757		6.500%	99.932		
6.625%	100.159		6.625%	100.334		
6.750%	100.546		6.750%	100.721		
6.875%	100.845		6.875%	99.145		
7.000%	101.260		7.000%	99.560		
7.125%	101.624		7.125%	99.924		
7.250%	101.979		7.250%	100.279		
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: 7.250%

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%	98.724		N/A	N/A	
6.490%	99.038		N/A	N/A	
6.500%	99.118		N/A	N/A	
6.625%	99.525		N/A	N/A	
6.750%	99.852		N/A	N/A	
6.875%	100.108		N/A	N/A	
6.990%	100.369		N/A	N/A	
7.000%	100.449		N/A	N/A	
7.125%	100.820		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
4.250%	92.212		4.250%	89.262	FHA SL K
4.375%	92.850		4.375%	89.900	
4.500%	93.490		4.500%	90.540	USDA
4.625%	94.074		4.625%	91.124	
4.750%	95.353		4.750%	94.403	VA
4.875%	95.979		4.875%	95.029	
5.000%	96.594		5.000%	95.644	
5.125%	97.151		5.125%	96.201	
5.250%	97.999		5.250%	97.549	
5.375%	98.598		5.375%	98.148	
5.500%	99.178		5.500%	98.728	
5.625%	99.692		5.625%	99.242	
5.750%	100.193		5.750%	99.743	
5.875%	100.411		5.875%	100.023	
6.000%	100.841		6.000%	100.453	
6.125%	101.291		6.125%	100.903	
6.250%	101.708		6.250%	101.320	
6.375%	101.709		6.375%	100.884	
6.500%	102.117		6.500%	101.292	
6.625%	102.519		6.625%	101.694	
6.750%	102.906		6.750%	102.081	
6.875%	103.205		6.875%	100.505	
7.000%	103.620		7.000%	100.920	
7.125%	103.984		7.125%	101.284	
7.250%	104.339		7.250%	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		