

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%	4.822	5.750%	6.142	5.750%	6.197	5.750%	8.222
5.875%	4.695	5.875%	6.015	5.875%	6.070	5.875%	8.095
6.000%	4.568	6.000%	5.888	6.000%	5.943	6.000%	7.968
6.125%	4.440	6.125%	5.760	6.125%	5.815	6.125%	7.840
6.250%	2.658	6.250%	3.978	6.250%	4.033	6.250%	6.058
6.375%	2.530	6.375%	3.850	6.375%	3.905	6.375%	5.930
6.500%	2.403	6.500%	3.723	6.500%	3.778	6.500%	5.803
6.625%	2.275	6.625%	3.595	6.625%	3.650	6.625%	5.675
6.750%	0.809	6.750%	2.129	6.750%	2.184	6.750%	4.209
6.875%	0.681	6.875%	2.001	6.875%	2.056	6.875%	4.081
7.000%	0.554	7.000%	1.874	7.000%	1.929	7.000%	3.954
7.125%	0.426	7.125%	1.746	7.125%	1.801	7.125%	3.826
7.250%	-0.264	7.250%	1.056	7.250%	1.111	7.250%	3.136
7.375%	-0.391	7.375%	0.929	7.375%	0.984	7.375%	3.009
7.500%	-0.496	7.500%	0.824	7.500%	0.879	7.500%	2.904
7.625%	-0.589	7.625%	0.731	7.625%	0.786	7.625%	2.811
7.750%	-1.317	7.750%	0.003	7.750%	0.058	7.750%	2.083

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