

APT Rate Sheet						2/25/2026 9:12	
*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 INDICATIION 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%	99.246	5.750%	99.489				
5.875%	99.750	5.875%	99.932				
6.000%	100.193	6.000%	100.305				
6.125%	100.516	6.125%	100.613				
6.250%	100.766	6.250%	100.895				
6.375%	100.925	6.375%	101.147				
6.500%	101.085	6.500%	101.368				
6.625%	101.153	6.625%	101.471				
6.750%	101.313	6.750%	101.661				
6.875%	101.474	6.875%	101.852				
7.000%	101.511	7.000%	101.920				
7.125%	101.672	7.125%	102.080				
7.250%	101.921	7.250%	102.211				
7.375%	102.172	7.375%	102.331				
7.500%	102.355	7.500%	102.462				
7.625%	102.605	7.625%	-				
7.750%	102.794	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%	99.654		5.750%	100.354	VA	Z- APT ND 1X Close VA AFR
5.875%	98.969		5.875%	99.356		
6.000%	99.433		6.000%	99.820		
6.125%	99.858		6.125%	100.245		
6.250%	100.193		6.250%	100.580		
6.375%	99.528		6.375%	99.728		
6.500%	99.935		6.500%	100.135		
6.625%	100.327		6.625%	100.527		
6.750%	100.711		6.750%	100.911		
6.875%	101.104		6.875%	100.491		
7.000%	101.515		7.000%	100.902		
7.125%	101.917		7.125%	101.304		
7.250%	102.312		7.250%	101.699		
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%	100.368		N/A	N/A					
6.490%	100.582		N/A	N/A					
6.500%	100.662		N/A	N/A					
6.625%	100.931		N/A	N/A					
6.750%	100.573		N/A	N/A					
6.875%	101.001		N/A	N/A					
6.990%	101.360		N/A	N/A					
7.000%	101.440		N/A	N/A					
7.125%	101.482		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:				Vist 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	Z- APT ND Rehab FHA K Full AFR
Rate	Discount/Prem		Rate		Discount/Prem		
4.250%	95.130		4.250%		92.180	FHA SL K	Z- APT ND Rehab FHA K SL AFR
4.375%	95.673		4.375%		92.723		
4.500%	96.881		4.500%		93.931	USDA	Z- APT ND Rehab USDA AFR
4.625%	97.574		4.625%		94.624		
4.750%	98.245		4.750%		95.295	VA	Z- APT ND Rehab VA AFR
4.875%	98.830		4.875%		97.880		
5.000%	99.493		5.000%		98.543		
5.125%	100.136		5.125%		99.186		
5.250%	100.700		5.250%		99.750		
5.375%	100.234		5.375%		100.034		
5.500%	100.777		5.500%		100.577		
5.625%	101.263		5.625%		101.063		
5.750%	101.664		5.750%		101.464		
5.875%	100.979		5.875%		100.466		
6.000%	101.443		6.000%		100.930		
6.125%	101.868		6.125%		101.355		
6.250%	102.203		6.250%		101.690		
6.375%	101.538		6.375%		100.838		
6.500%	101.945		6.500%		101.245		
6.625%	102.337		6.625%		101.637		
6.750%	102.721		6.750%		102.021		
6.875%	103.114		6.875%		101.601		
7.000%	103.525		7.000%		102.012		
7.125%	103.927		7.125%		102.414		
7.250%	104.322		7.250%		102.809		
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:							Vist www.myfsbretail.com - APT Products Page