



Mortgage Services III, L.L.C.

Current Wholesale Rate Sheet

Your Easiest Path to Mortgage Lending™

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Wholesale Rates (Bank & Credit Union Partners Only)

Market conditions are generally:
(compared to previous price sheet)
Unchanged to Slightly Improved!

March 2, 2018

Rate Sheet Updated as of: 9:40 AM

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
CONFORMING -- FIXED RATE PROGRAMS																			
#300000 - 30 Year Fixed					#200000 - 20 Year Fixed					#150000 - 15 Year Fixed					#100000 - 10 Year Fixed				
4.000%	98.974	98.864	98.754	98.644	3.875%	99.806	99.696	99.586	99.476	3.125%	97.569	97.459	97.349	97.239	3.125%	98.196	98.086	97.976	97.866
4.125%	99.493	99.383	99.273	99.163	4.000%	100.387	100.277	100.167	100.057	3.250%	98.214	98.104	97.994	97.884	3.250%	98.889	98.779	98.669	98.559
4.250%	100.703	100.593	100.483	100.373	4.125%	100.838	100.728	100.618	100.508	3.375%	98.714	98.604	98.494	98.384	3.375%	99.182	99.072	98.962	98.852
4.375%	101.222	101.112	101.002	100.892	4.250%	101.740	101.630	101.520	101.410	3.500%	99.102	98.992	98.882	98.772	3.500%	99.552	99.442	99.332	99.222
4.500%	101.754	101.644	101.534	101.424	4.375%	102.150	102.040	101.930	101.820	3.625%	99.600	99.490	99.380	99.270	3.625%	100.035	99.925	99.815	99.705
4.625%	102.265	102.155	102.045	101.935	4.500%	102.680	102.570	102.460	102.350	3.750%	100.187	100.077	99.967	99.857	3.750%	100.634	100.524	100.414	100.304
4.750%	102.808	102.698	102.588	102.478	4.625%	103.069	102.959	102.849	102.739	3.875%	100.687	100.577	100.467	100.357	3.875%	100.971	100.861	100.751	100.641
4.875%	103.353	103.243	103.133	103.023	4.750%	103.465	103.355	103.245	103.135	4.000%	101.153	101.043	100.933	100.823	4.000%	101.354	101.244	101.134	101.024
5.000%	103.889	103.779	103.669	103.559	4.875%	104.066	103.956	103.846	103.736	4.125%	101.580	101.470	101.360	101.250	4.125%	101.693	101.583	101.473	101.363
5.125%	104.574	104.464	104.354	104.244	5.000%	104.414	104.304	104.194	104.084	4.250%	102.123	102.013	101.903	101.793	4.250%	102.130	102.020	101.910	101.800
5.250%	105.162	105.052	104.942	104.832	5.125%	104.914	104.804	104.694	104.584	4.375%	102.592	102.482	102.372	102.262	4.375%	102.552	102.442	102.332	102.222
5.375%	105.648	105.538	105.428	105.318	5.250%	105.238	105.128	105.018	104.908	4.500%	103.000	102.890	102.780	102.670	4.500%	102.937	102.827	102.717	102.607
5.500%	105.884	105.774	105.664	105.554	5.375%	105.574	105.464	105.354	105.244	4.625%	103.398	103.288	103.178	103.068	4.625%	103.277	103.167	103.057	102.947

FANNIE MAE (DU) -- CONFORMING ARM PROGRAMS																	
#510011 (DU) - 5/1 Arm				#710011 (DU) - 7/1 Arm				#910011 (DU) - 10/1 Arm									
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor
3.625%	100.189	100.069	99.949	99.779	3.625%	99.941	99.821	99.701	99.531	3.750%	100.163	100.043	99.923	99.753			
3.750%	100.544	100.424	100.304	100.134	3.750%	100.580	100.460	100.340	100.170	3.875%	100.676	100.556	100.436	100.266			
3.875%	100.890	100.770	100.650	100.480	3.875%	101.018	100.898	100.778	100.608	4.000%	100.788	100.668	100.548	100.378			
4.000%	101.051	100.931	100.811	100.641	4.000%	101.053	100.933	100.813	100.643	4.125%	100.999	100.879	100.759	100.589			
4.125%	101.350	101.230	101.110	100.940	4.125%	101.242	101.122	101.002	100.832	4.250%	101.360	101.240	101.120	100.950			
4.250%	101.673	101.553	101.433	101.263	4.250%	101.638	101.518	101.398	101.228	4.375%	101.726	101.606	101.486	101.316			
4.375%	102.044	101.924	101.804	101.634	4.375%	102.062	101.942	101.822	101.652	4.500%	102.106	101.986	101.866	101.696			
4.500%	102.383	102.263	102.143	101.973	4.500%	102.484	102.364	102.244	102.074	4.625%	102.525	102.405	102.285	102.115			
4.625%	102.692	102.572	102.452	102.282	4.625%	102.874	102.754	102.634	102.464	4.750%	102.654	102.534	102.414	102.244			

(DU Arm Products: Max LTV = 90%)

FREDDIE MAC (LP) -- CONFORMING ARM PROGRAMS																	
#510012 (LP) - 5/1 Arm				#710012 (LP) - 7/1 Arm				#910012 (LP) - 10/1 Arm									
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor	Caps:	5/2/5	Margin:	2.250	Index:	Labor
3.625%	100.037	99.917	99.797	99.627	3.625%	99.881	99.761	99.641	99.471	3.625%	99.384	99.264	99.144	98.974			
3.750%	100.544	100.424	100.304	100.134	3.750%	100.580	100.460	100.340	100.170	3.750%	100.163	100.043	99.923	99.753			
3.875%	100.890	100.770	100.650	100.480	3.875%	101.018	100.898	100.778	100.608	3.875%	100.676	100.556	100.436	100.266			
4.000%	100.993	100.873	100.753	100.583	4.000%	101.053	100.933	100.813	100.643	4.000%	100.788	100.668	100.548	100.378			
4.125%	101.278	101.158	101.038	100.868	4.125%	101.182	101.062	100.942	100.772	4.125%	100.881	100.761	100.641	100.471			
4.250%	101.673	101.553	101.433	101.263	4.250%	101.638	101.518	101.398	101.228	4.250%	101.726	101.606	101.486	101.316			
4.375%	102.044	101.924	101.804	101.634	4.375%	102.062	101.942	101.822	101.652	4.375%	101.655	101.535	101.415	101.245			
4.500%	102.383	102.263	102.143	101.973	4.500%	102.484	102.364	102.244	102.074	4.500%	102.106	101.986	101.866	101.696			
4.625%	102.692	102.572	102.452	102.282	4.625%	102.874	102.754	102.634	102.464	4.625%	102.525	102.405	102.285	102.115			

(LP Arm Products: Max LTV = 95%)

FHA / VA PROGRAMS																			
#300100 / #300113 - 30 Yr Fixed - FHA/Stream				#300200 / #300214 - 30 Yr Fixed - VA/IRRL				#150100 / #150113 - 15 Yr Fixed - FHA/Stream				#150200 - 15 Year Fixed - VA							
4.250%	101.562	101.412	101.292	101.152	4.000%	100.510	100.360	100.240	100.100	3.500%	100.729	100.579	100.459	100.319	3.500%	100.677	100.527	100.407	100.267
4.375%	102.062	101.912	101.792	101.652	4.125%	100.945	100.795	100.675	100.535	3.625%	101.262	101.112	100.992	100.852	3.625%	101.210	101.060	100.940	100.800
4.500%	102.517	102.367	102.247	102.107	4.250%	101.836	101.686	101.566	101.426	3.750%	101.875	101.725	101.605	101.465	3.750%	101.741	101.591	101.471	101.331
4.625%	102.885	102.735	102.615	102.475	4.375%	102.274	102.124	102.004	101.864	3.875%	102.296	102.146	102.026	101.886	3.875%	102.209	102.059	101.939	101.799
4.750%	103.309	103.159	103.039	102.899	4.500%	102.635	102.485	102.365	102.225	4.000%	102.698	102.548	102.428	102.288	4.000%	102.554	102.404	102.284	102.144
4.875%	103.667	103.517	103.397	103.257	4.625%	102.932	102.782	102.662	102.522	4.125%	103.103	102.953	102.833	102.693	4.125%	102.970	102.820	102.700	102.560
5.000%	103.973	103.823	103.703	103.563	4.750%	103.498	103.348	103.228	103.088	4.250%	103.495	103.345	103.225	103.085	4.250%	103.245	103.095	102.975	102.835
5.125%	103.687	103.537	103.417	103.277	4.875%	103.768	103.618	103.498	103.358	4.375%	102.945	102.795	102.675	102.535	4.375%	102.679	102.529	102.409	102.269
5.250%	104.650	104.500	104.380	104.240	5.000%	103.993	103.843	103.723	103.583	4.500%	103.214	103.064	102.944	102.804	4.500%	102.887	102.737	102.617	102.477
5.375%	104.238	104.088	103.968	103.828	5.125%	103.937	103.787	103.667	103.527	4.625%	103.277	103.127	103.007	102.867	4.625%	102.803	102.653	102.533	102.393
5.500%	104.162	104.012	103.892	103.752	5.250%	104.835	104.685	104.565	104.425	4.750%	103.201	103.051	102.931	102.791	4.750%	102.951	102.801	102.681	102.541

#300216 - VA 30 Yr Cash Out to 100%				#150216 - VA 15 Yr Cash Out to 100%				#300215 - 30 Yr VA IRRRL w/No Appraisal				#510100 - 5/1 FHA Arm - Treasury							
4.250%	101.858	101.708	101.588	101.448	3.625%	100.880	100.730	100.610	100.470	4.000%	100.465	100.315	100.195	100.055	3.750%	101.070	100.920	100.770	100.570
4.375%	102.296	102.146	102.026	101.886	3.750%	101.625	101.475	101.355	101.215	4.125%	100.898	100.748	100.628	100.488	3.875%	101.381	101.231	101.081	100.881
4.500%	102.657	102.507	102.387	102.247	3.875%	102.046	101.896	101.776	101.636	4.250%	101.494	101.344	101.224	101.084	4.000%	101.954	101.804	101.654	101.454
4.625%	102.932	102.782	102.662	102.522	4.000%	102.448	102.298	102.178	102.038	4.375%	101.923	101.773	101.653	101.513	4.125%	101.812	101.662	101.512	101.312
4.750%	103.520	103.370	103.250	103.110	4.125%	102.853	102.703	102.583	102.443	4.500%	102.308	102.158	102.038	101.898					
4.875%	103.790	103.640	103.520	103.380	4.250%	103.245	103.095	102.975	102.835										



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Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
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High Balance Programs																			
Conventional - High Balance					FHA - High Balance					FHA Streamline - High Balance					VA - High Balance				
30 Year Fixed (DU) - #300017					30 Year Fixed - #300117					30 Year Fixed - #300148					30 Year Fixed - #300217				
4.125%	99.166	99.056	98.946	98.836	4.000%	100.686	100.486	100.236	100.086	3.375%	97.268	97.068	96.818	96.668	4.000%	100.436	100.236	99.986	99.836
4.250%	99.816	99.706	99.596	99.486	4.125%	101.056	100.856	100.606	100.456	3.500%	97.755	97.555	97.305	97.155	4.125%	100.848	100.648	100.398	100.248
4.375%	100.412	100.302	100.192	100.082	4.250%	101.412	101.212	100.962	100.812	3.625%	98.216	98.016	97.766	97.616	4.250%	101.665	101.465	101.215	101.065
4.500%	101.059	100.949	100.839	100.729	4.375%	101.844	101.644	101.394	101.244	3.750%	99.791	99.591	99.341	99.191	4.375%	102.046	101.846	101.596	101.446
4.625%	101.638	101.528	101.418	101.308	4.500%	102.246	102.046	101.796	101.646	3.875%	100.228	100.028	99.778	99.628	4.500%	102.534	102.334	102.084	101.934
4.750%	102.256	102.146	102.036	101.926	4.625%	102.659	102.459	102.209	102.059	4.000%	100.536	100.336	100.086	99.936	4.625%	102.901	102.701	102.451	102.301
4.875%	102.741	102.631	102.521	102.411	4.750%	103.017	102.817	102.567	102.417	4.125%	100.863	100.663	100.413	100.263	4.750%	102.997	102.797	102.547	102.397

Conventional - High Balance				
15 Year Fixed (DU) - #150017				
3.750%	99.781	99.671	99.561	99.451
3.875%	100.294	100.184	100.074	99.964
4.000%	100.786	100.676	100.566	100.456
4.125%	101.281	101.171	101.061	100.951
4.250%	101.824	101.714	101.604	101.494
4.375%	102.293	102.183	102.073	101.963
4.500%	102.741	102.591	102.481	102.371

VA - High Balance				
30 Year Fixed - #300245				
Same as VA High Balance Pricing				

FHA High Balance Program				
Min FICO = 640 (Purchase or R/T Refi)				
Min FICO = 660 (Cash Out Refi)				
Min FICO = 680 (Streamline)				

VA High Balance & VA Jumbo Program				
Min FICO: 660				
IRRRL's - Not available				
Max loan amount = \$700,000				

Any applicable agency adjusters apply.

Conforming Fixed/ARM & High Balance Price Adjustments									
Loan Amount		Misc. Adjustments				Current Index			
\$20,000 - \$59,999	-1.750	Escrow Waiver	-1.150	N/O/O: LTV <= 75.00%	-2.125	Treasury	2.020%		
\$60,000 - \$89,999	-1.000	Escrow Waiver (Ins Only)	-1.125	N/O/O: LTV 75.01% - 80.00%	-3.375	Libor	2.497%		
\$90,000 - \$139,999	-3.375	CA Escrow Waiver (ltv < 90% allowed)	-1.100	N/O/O: LTV 80.01% - 85.00%	-4.125	Week Ending	3/2		
\$140,000 - \$199,999	No Adj	2-4 Unit	-1.000	75 day lock (from 60 day price) *	-1.175				
\$200,000 - \$299,999	+2.500	Condo - LTV <= 75.00% (> 15 yr terms)	No Adj	90 day lock (from 60 day price) *	-3.375				
\$300,000 - \$399,999	+5.000	Condo - LTV > 75.00% (> 15 yr terms)	-0.750	Fannie 97 (LTV 95.01 - 97.00%)	No Adj				
\$400,000 to conf non-HB limit	+5.500			See online (OB) for pricing on 5-10 financed properties					
* 75 & 90 day lock only available on conforming fixed programs: #300000, #200000, #150000, #100000									

Agency FICO/LTV Adjustments									
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.01%	75.01 - 80.01%	80.01 - 85.01%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
>= 740	No Adj	-2.500	-2.500	-5.000	-2.500	-2.500	-2.500	-2.500	Applicable to all loan terms greater than 15 years.
720 - 739	No Adj	-2.500	-5.000	-7.500	-5.000	-5.000	-5.000	-1.000	
700 - 719	No Adj	-5.000	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	No Adj	-5.000	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	No Adj	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-5.000	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-5.000	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
600 - 619	-5.000	-1.500	N/A	N/A	N/A	N/A	N/A	N/A	

Cash Out - Agency FICO/LTV Adj				
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.01%	75.01 - 80.01%
>= 740	-3.375	-6.250	-6.250	-8.750
720 - 739	-3.375	-1.000	-1.000	-1.125
700 - 719	-3.375	-1.000	-1.000	-1.125
680 - 699	-3.375	-1.125	-1.125	-1.750
660 - 679	-6.250	-1.125	-1.125	-1.875
640 - 659	-6.250	-1.625	-1.625	-2.625
620 - 639	-6.250	N/A	N/A	N/A

Secondary Financing				
LTV	CLTV	FICO		
		< 720	>= 720	
<= 75	<= 80	0	0	
<= 65	>80 <=95	-5.000	-2.500	
>65 <=75	>80 <=95	-7.500	-5.000	
>75 <=90	>76 <=90	-1.000	-7.500	
>75 <=95	>90 <=95	-1.000	-7.500	
<= 95	>95 <=97	-1.500	-1.500	

Applicable to all loan terms. Above grid is in addition to .375 sub fin adj.

Conforming Fixed LPMI & Split MI (Not applicable to HB programs)																																																																																				
<table border="1"> <thead> <tr> <th>LPMI Program #'s</th> <th>LTV</th> <th>760+</th> <th>740-759</th> <th>720-739</th> <th>700-719</th> <th>680-699</th> <th>660-679</th> <th>640-659</th> </tr> </thead> <tbody> <tr> <td>30 Yr LPMI - #300001</td> <td>90.01 - 95.00%</td> <td>-1.60</td> <td>-2.25</td> <td>-2.75</td> <td>-3.21</td> <td>-3.94</td> <td>-5.16</td> <td>-6.40</td> </tr> <tr> <td>25 Yr LPMI - #250001</td> <td>85.01 - 90.00%</td> <td>-1.20</td> <td>-1.70</td> <td>-2.10</td> <td>-2.49</td> <td>-3.01</td> <td>-4.06</td> <td>-5.00</td> </tr> <tr> <td>20 Yr LPMI - #200001</td> <td>80.01 - 85.00%</td> <td>-0.62</td> <td>-0.75</td> <td>-0.90</td> <td>-0.97</td> <td>-1.13</td> <td>-1.52</td> <td>-1.81</td> </tr> <tr> <td>15 Yr LPMI - #150001</td> <td>25 Yr Term</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>					LPMI Program #'s	LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	30 Yr LPMI - #300001	90.01 - 95.00%	-1.60	-2.25	-2.75	-3.21	-3.94	-5.16	-6.40	25 Yr LPMI - #250001	85.01 - 90.00%	-1.20	-1.70	-2.10	-2.49	-3.01	-4.06	-5.00	20 Yr LPMI - #200001	80.01 - 85.00%	-0.62	-0.75	-0.90	-0.97	-1.13	-1.52	-1.81	15 Yr LPMI - #150001	25 Yr Term	0	0	0	0	0	0	0	<table border="1"> <thead> <tr> <th>Split MI Program #'s</th> <th>LTV</th> <th>Upfront</th> <th>Upfront</th> <th>Upfront</th> <th>Upfront</th> </tr> <tr> <th></th> <th></th> <th>.50%</th> <th>.75%</th> <th>1.00%</th> <th>1.25%</th> </tr> </thead> <tbody> <tr> <td>30 Yr Split MI - #300002</td> <td>90.01 - 95.00%</td> <td>.48</td> <td>.42</td> <td>.37</td> <td>.31</td> </tr> <tr> <td>25 Yr Split MI - #250002</td> <td>85.01 - 90.00%</td> <td>.28</td> <td>.22</td> <td>.15</td> <td>.09</td> </tr> <tr> <td>15 Yr Split MI - #150002</td> <td>80.01 - 85.00%</td> <td>.03</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>					Split MI Program #'s	LTV	Upfront	Upfront	Upfront	Upfront			.50%	.75%	1.00%	1.25%	30 Yr Split MI - #300002	90.01 - 95.00%	.48	.42	.37	.31	25 Yr Split MI - #250002	85.01 - 90.00%	.28	.22	.15	.09	15 Yr Split MI - #150002	80.01 - 85.00%	.03	0	0	0
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All LPMI adjustments are in addition to the standard agency (FICO/LTV) adjustments.

FHA / VA Price Adjustments (Conf & High Balance)									
Loan Amount		FICO			Misc.			Gov't Program Features	
\$30,000 - 74,999	-1.000	FICO 620 - 639			FHA Streamline (Min FICO = 660)			* FHA cash out refi max LTV = 85%	
\$75,000 - \$119,999	-3.375	FICO 640 - 659			FHA Streamline w/FICO < 660: See page 4			* N/O/O not allowed.	
\$120,000 - \$199,999	No Adj	FICO 660 - 679			FHA Refi (Fixed Only-Non Streamline Doc)			* FHA Streamlines - SFR, O/O only	
\$200,000 - \$249,999	+2.500	FICO 720+			20 Year Term = Same as 30 yr pricing			* #250100 - 25 Year Fixed - FHA	
\$250,000 to non-HB limit	+5.000				25 Year Term = Same as 30 yr pricing			* #250200 - 25 Year Fixed - VA	
					VA loans not available in DC, MA, NY, RI, WV			* #200100 - 20 Year Fixed - FHA	
								* #200200 - 20 Year Fixed - VA	

State Adjusters	
GA, NV, OH	-2.500
AL, AZ, CO, TN, UT	-1.250
AR, CA, FL, IA, ID, IL, IN, KS, KY, LA, MI, MN, MO, MS, MT, NC, NE, NM, OK, OR, PA, SC, SD, TX, VA, WA, WI, WY	No Adj

VA ID #:	
709904-00-00	
FHA ID #: 24618-0000-2	



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Current Wholesale Rate Sheet

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Web Site: www.msiloans.biz
Pricing E-Mail: msipricing@msiloans.biz

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day					
DU Refi Plus Program										DU Refi Plus Program														
30 Year Fixed - #300003					20 Year Fixed - #200003					15 Year Fixed - #150003					"Un-Capped" Price Adjustments									
4.250%	100.454	100.344	100.234	100.124	4.000%	100.019	99.909	99.799	99.689	3.750%	99.801	99.691	99.581	99.471	FICO 680 - 739 (all loans) -1.25									
4.375%	100.973	100.863	100.753	100.643	4.125%	100.686	100.576	100.466	100.356	3.875%	100.242	100.132	100.022	99.912	FICO 640 - 679 (all loans) -2.50									
4.500%	101.506	101.396	101.286	101.176	4.250%	101.596	101.486	101.376	101.266	4.000%	100.967	100.857	100.747	100.637	Escrow Waiver (80% LTV or below) -2.50									
4.625%	101.957	101.847	101.737	101.627	4.375%	102.006	101.896	101.786	101.676	4.125%	101.325	101.215	101.105	100.995	State adjusters from page 1 apply.									
4.750%	102.502	102.392	102.282	102.172	4.500%	102.536	102.426	102.316	102.206	4.250%	101.647	101.537	101.427	101.317	(Adjustment caps do not apply to these adj)									
4.875%	102.999	102.889	102.779	102.669	4.625%	102.925	102.815	102.705	102.595	4.375%	102.042	101.932	101.822	101.712	** Special Note **									
5.000%	103.409	103.299	103.189	103.079	4.750%	103.313	103.203	103.093	102.983	4.500%	102.450	102.340	102.230	102.120	New LTV/CLTV: 105% / 110%									
																				2nd Homes now available with 680+ FICO				

FICO	20 & 30 Year Terms					30 Year Terms Only				
	<=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%	95.01 - 97.01 - 97.01 - 105%**	97.01 - 105%**	
>= 740	No Adj.	-.250	-.250	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	
720 - 739	No Adj.	-.500	-.250	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	
700 - 719	No Adj.	-.500	-.750	-.750	-.500	-.500	-.500	-.500	-.500	
680 - 699	No Adj.	-.500	-.750	-.750	-.750	-.750	-.500	-.500	-.500	
660 - 679	No Adj.	-1.000	-1.500	-1.750	-.750	-.750	-.750	-.750	-.750	
640 - 659	-.500	-1.250	-2.000	-2.000	-.750	-.750	-.750	-.750	-.750	

(Adjustment caps apply to all of the above)

(Applies to all DU Refi Plus programs)									
FICO	<=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%	95.01 - 97.01 - 97.01 - 105%**	97.01 - 105%**
2 Unit	-.500	-.500	-.500	-.500	-.500	-.500	-.500	-.500	-.500
High LTV	0	0	0	0	0	0	0	-.500	-.500

(Adjustment caps apply to all of the above)

NEW Adjustment Caps		"Capped" Price Adjustments	
Term > 20 Years and LTV > 80%	.750	CLTV of 75.01 - 90%	-.625
Term <= 20 Years and LTV > 80%	0	CLTV of 90.01 - 95%	-.875
All Terms with LTV <= 80%	2.000	CLTV of 95.01 - 110%	-1.875
2nd Homes, all LTV's & Terms	2.000	Condo w/LTV > 75% (terms > 15 yrs)	-.750
		15 & 20 Year Terms with LTV > 80%	No Adj

DU Refi Plus w/M					DU Refi Plus w/M				
30 Year Fixed - #300004					15 Year Fixed - #150004				
4.125%	99.369	99.259	99.149	99.039	3.250%	97.976	97.866	97.756	97.646
4.250%	100.454	100.344	100.234	100.124	3.375%	98.360	98.250	98.140	98.030
4.375%	100.973	100.863	100.753	100.643	3.500%	98.832	98.722	98.612	98.502
4.500%	101.506	101.396	101.286	101.176	3.625%	99.329	99.219	99.109	98.999
4.625%	101.957	101.847	101.737	101.627	3.750%	99.801	99.691	99.581	99.471
4.750%	102.502	102.392	102.282	102.172	3.875%	100.242	100.132	100.022	99.912
4.875%	102.999	102.889	102.779	102.669	4.000%	100.967	100.857	100.747	100.637
5.000%	103.409	103.299	103.189	103.079	4.125%	101.325	101.215	101.105	100.995

LP Relief "Open Access" Program									
LP Relief Program					LP Relief w/M				
30 Year Fixed - #300007					30 Year Fixed - #300008				
4.250%	100.244	100.134	100.024	99.914	4.250%	100.040	99.930	99.820	99.710
4.375%	100.799	100.689	100.579	100.469	4.375%	100.606	100.496	100.386	100.276
4.500%	101.300	101.190	101.080	100.970	4.500%	101.281	101.171	101.061	100.951
4.625%	101.897	101.787	101.677	101.567	4.625%	101.897	101.787	101.677	101.567
4.750%	102.479	102.369	102.259	102.149	4.750%	102.479	102.369	102.259	102.149
4.875%	102.944	102.834	102.724	102.614	4.875%	102.944	102.834	102.724	102.614
5.000%	103.421	103.311	103.201	103.091	5.000%	103.421	103.311	103.201	103.091
5.125%	103.955	103.845	103.735	103.625					

LP Relief - FICO/LTV Adj. (Applies to 30 Yr Program Only)									
FICO	<=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%	95.01 - 97.01 - 97.01 - 105%**	97.01 - 105%**
>= 740	+250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+250	No Adj.	-.250	-.500	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	+250	-.500	-.750	-1.000	-.500	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-1.000	-1.250	-1.000	-.750	-.750	-.750	-.750
660 - 679	No Adj.	-1.000	-1.250	-1.750	-1.250	-1.750	-1.750	-1.750	-1.750
640 - 659	-.500	-1.250	-1.750	-2.000	-1.750	-2.250	-2.250	-2.250	-2.250

LP Relief Program					LP Relief w/M				
15 Year Fixed - #150007					15 Year Fixed - #150008				
3.750%	99.843	99.733	99.623	99.513	3.750%	99.843	99.733	99.623	99.513
3.875%	100.365	100.255	100.145	100.035	3.875%	100.365	100.255	100.145	100.035
4.000%	101.003	100.893	100.783	100.673	4.000%	101.003	100.893	100.783	100.673
4.125%	101.482	101.372	101.262	101.152	4.125%	101.482	101.372	101.262	101.152
4.250%	101.984	101.874	101.764	101.654	4.250%	101.984	101.874	101.764	101.654
4.375%	102.397	102.287	102.177	102.067	4.375%	102.397	102.287	102.177	102.067
4.500%	102.400	102.290	102.180	102.070	4.500%	102.400	102.290	102.180	102.070

Applies to both 30 Yr & 15 Yr Programs:									
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
High LTV	0	0	0	0	0	0	0	-.500	-1.000
No Escrow	-.250	-.250	-.250	-.250	n/a	n/a	n/a	n/a	n/a

New Adjustment Caps		Subordinate Financing	
30 Yr Fixed w/LTV > 80%	.750	CLTV of 75.01 - 90%	-.750
30 Yr Fixed w/LTV <= 80%	2.000	CLTV of 90.01 - 95%	-1.000
15 Yr Fixed w/LTV > 80%	0	CLTV of 95.01 - 110%	-1.500
15 Yr Fixed w/LTV <= 80%	2.000		

Loan amount & state adjusters from page 1 apply.
Condo's not allowed on this program.
(Adj caps include all adjustments EXCEPT escrow waiver and loan amount adj.)

RURAL DEVELOPMENT									
#300300 - 30 Year Fixed - Rural Housing					Loan Amount Adjustments				
4.000%	100.425	100.197	100.017	99.794	<= \$55,000	-1.500	** Special Note **		
4.125%	100.922	100.694	100.514	100.291	\$55,001 - \$75,000	-.750	5/18/16: Updated Adjusters		
4.250%	101.496	101.268	101.088	100.865	\$75,001 - \$100,000	-.500			
4.375%	101.991	101.763	101.583	101.360	\$100,001 - \$150,000	No Adj.			
4.500%	102.474	102.246	102.066	101.843	\$150,001+	+.250			
4.625%	102.937	102.709	102.529	102.306	FICO Adjustments				
4.750%	103.377	103.149	102.969	102.746	FICO 640 - 659	-.625			
4.875%	103.666	103.438	103.258	103.035	FICO 660 - 679	-.250			
5.000%	104.099	103.871	103.691	103.468	FICO 680 - 699	No Adj.			
5.125%	103.773	103.545	103.365	103.142	FICO 700 - 719	+.100			
5.250%	104.593	104.365	104.185	103.962	FICO 720+	+.200			
Max GRH Rate = 5.250%									

Extended Lock Programs				
Conforming Fixed Rate Program:			FHA / VA Fixed Rate Program:	
Available on conforming fixed rate only (30 yr, 20 yr, 15 yr, 10 yr)				
60 day price minus .250 is used, plus applicable rate add on. (Plus/minus any applicable adjusters)				
Refer to chart below for Rate Add On and Refundable Upfront Fee:				
Days	Upfront Fee	Refund @ Closing	Rate Add-On	
90	0.375%	0.00%	0.000%	90 Days: .375 Upfront Fee
120	0.625%	0.00%	0.000%	120 Days: .625 Upfront Fee
180	1.000%	0.00%	0.125%	150 Days: .875 Upfront Fee
270	1.000%	0.00%	0.250%	180 Days: 1.125 Upfront Fee
360	1.000%	0.00%	0.375%	
(Upfront fee is due MSI within 5 days of lock and is non-refundable if withdrawn or denied)				
Once the loan is locked, the upfront fee is owed.				
Available for FHA/VA 30 yr & 15 yr				
Upfront fee is non-refundable/not credited & due within 5 days.				
60 day pricing is used.				
Indicate desired lock period in comments when locking online.				
FHA: All lock periods are available				
VA: Only available for 90 or 120 days (N/A for 150 & 180 days)				



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Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
Jumbo Programs																			
#300440 - 30 Year Jumbo					#200440 - 20 Year Jumbo					#150440 - 15 Year Jumbo					#100440 - 10 Year Jumbo				
4.250%	97.987	97.924	97.862	97.799	4.250%	98.487	98.424	98.362	98.299	4.250%	99.350	99.287	99.225	99.162	4.000%	98.725	98.662	98.600	98.537
4.375%	98.612	98.549	98.487	98.424	4.375%	99.112	99.049	98.987	98.924	4.375%	99.787	99.724	99.662	99.599	4.125%	99.287	99.224	99.162	99.099
4.500%	99.237	99.174	99.112	99.049	4.500%	99.737	99.674	99.612	99.549	4.500%	100.225	100.162	100.100	100.037	4.250%	99.725	99.662	99.600	99.537
4.625%	99.737	99.674	99.612	99.549	4.625%	100.237	100.174	100.112	100.049	4.625%	100.662	100.599	100.537	100.474	4.375%	100.162	100.099	100.037	99.974
4.750%	100.237	100.174	100.112	100.049	4.750%	100.737	100.674	100.612	100.549	4.750%	101.100	101.037	100.975	100.912	4.500%	100.600	100.537	100.475	100.412
4.875%	100.737	100.674	100.612	100.549	4.875%	101.237	101.174	101.112	101.049	4.875%	101.537	101.474	101.412	101.349	4.625%	101.037	100.974	100.912	100.849
5.000%	101.237	101.174	101.112	101.049	5.000%	101.737	101.674	101.612	101.549	5.000%	101.975	101.912	101.850	101.787	4.750%	101.475	101.412	101.350	101.287
5.125%	101.737	101.674	101.612	101.549	5.125%	102.237	102.174	102.112	102.049	5.125%	102.412	102.349	102.287	102.224	4.875%	101.912	101.849	101.787	101.724
5.250%	102.237	102.174	102.112	102.049	5.250%	102.737	102.674	102.612	102.549	5.250%	102.787	102.724	102.662	102.599					

#510440 - 5/1 Arm					#710440 - 7/1 Arm					#910440 - 10/1 Arm							
Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	2/2/5	Margin:	2.250	Index:	Labor	Caps:	2/2/5	Margin:	2.250	Index:	Labor
4.125%	100.155	100.092	100.030	99.967	4.250%	100.405	100.342	100.280	100.217	4.375%	100.257	100.194	100.132	100.069			
4.250%	100.530	100.467	100.405	100.342	4.375%	100.630	100.567	100.505	100.442	4.500%	100.632	100.569	100.507	100.444			
4.375%	100.905	100.842	100.780	100.717	4.500%	101.155	101.092	101.030	100.967	4.625%	101.007	100.944	100.882	100.819			
4.500%	101.280	101.217	101.155	101.092	4.625%	101.530	101.467	101.405	101.342	4.750%	101.382	101.319	101.257	101.194			
4.625%	101.655	101.592	101.530	101.467	4.750%	101.905	101.842	101.780	101.717	4.875%	101.757	101.694	101.632	101.569			

Price Adjustments				Price Adjustments				Program Features					
FICO:	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	Refinance (30 & 20 Yr)	-0.125	Min FICO = 700 (Fixed)	Refinance (15 & 10 Yr)	-0.125	Min FICO = 720 (Arms)	Refinance (5/1 & 7/1 Arm)	-0.125	Max Loan Amount = \$3.0 Mil
800+	+875	+750	+500	+250	Refinance (10/1 Arm)	-0.125	No Escrow Waiver Fee!	2nd Home	-250		Loan Amounts >= \$1.0 mil	+125	
780 - 799	+750	+625	+375	+125									
760 - 779	+500	+375	+125	-250									
740 - 759	+250	+125	-125	-625									
720 - 739	0	-250	-500	-1,000									
700 - 719	-125	-625	-875	-1,375									
Property:													
Investment Prop.	-1,750	N/A	N/A	N/A									
3 Unit	-375	-375	N/A	N/A									
4 Unit	-1,000	-1,000	N/A	N/A									
Cash Out	-250	-375	N/A	N/A									

Lower FICO FHA/VA Programs											
FHA/VA: 580 - 619 FICO			FHA/VA w/FICO 580 - 619 Adjustments			FHA Streamline w/620 Min FICO			FHA Streamline w/620 Min FICO Adj.		
30 Year Fixed - #300133			FICO 600 - 619 No Adj			30 Year Fixed - #300134			FICO 680 - 699 +125		
4.500%	101.287	101.012	100.862	100.687	FICO 580 - 599 -750	4.500%	102.273	102.023	101.898	101.748	FICO 660 - 679 No Adj
4.625%	101.627	101.352	101.202	101.027	VA - Purchase Only (#300333) -250	4.625%	102.592	102.342	102.217	102.067	FICO 640 - 659 -250
4.750%	101.572	101.297	101.147	100.972	\$50,000 - \$75,000 -1,000	4.750%	103.042	102.792	102.667	102.517	FICO 620 - 639 -1,250
4.875%	101.981	101.706	101.556	101.381	\$75,001 - \$125,000 -375	4.875%	103.276	103.026	102.901	102.751	
5.000%	102.347	102.072	101.922	101.747	\$125,001+ No Adj	5.000%	103.570	103.320	103.195	103.045	
5.125%	102.087	101.812	101.662	101.487		5.125%	103.814	103.564	103.439	103.289	
5.250%	102.461	102.186	102.036	101.861		5.250%	103.770	103.520	103.395	103.245	
5.375%	101.959	101.684	101.534	101.359		5.375%	104.033	103.783	103.658	103.508	
5.500%	102.290	102.015	101.865	101.690							
5.625%	102.560	102.285	102.135	101.960							

HomeReady													
Home Ready (DU)			Home Ready FICO/LTV Adjustments							Other Home Ready Adjustments			
#300053 - 30 Year Fixed			FICO	<=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%	95.01 - 97.00%	2-4 Unit Property	-1,000
4.125%	99.578	99.468	99.358	99.248	>= 740	0	-250	-500	0	0	0	Condo w/LTV 75.01 - 80.00%	-750
4.250%	100.364	100.254	100.144	100.034	720 - 739	0	-250	-500	-750	0	0		
4.375%	100.883	100.773	100.663	100.553	700 - 719	0	-500	-1,000	-1,250	0	0		
4.500%	101.478	101.368	101.258	101.148	680 - 699	0	-500	-1,250	-1,500	0	0		
4.625%	102.027	101.917	101.807	101.697	660 - 679	0	-1,000	-1,500	-1,500	-1,500	-1,500		
4.750%	102.556	102.446	102.336	102.226	640 - 659	-500	-1,250	-1,500	-1,500	-1,500	-1,500		
4.875%	103.043	102.933	102.823	102.713	620 - 639	-500	-1,500	-1,500	-1,500	-1,500	-1,500		
5.000%	103.574	103.464	103.354	103.244									
5.125%	104.094	103.984	103.874	103.764									

Home Possible											
Home Possible (LP)			MI Coverage				Home Possible FICO/LTV Adjustments			Program Features	
#300036 - 30 Year Fixed			LTV	% Coverage			LTV <= 80.00%	-1,500	LP is required		
4.250%	100.244	100.134	100.024	99.914	95.01 - 97%	25%	LTV > 80.00% & FICO < 680	-1,500	Max LTV: 97%		
4.375%	100.799	100.689	100.579	100.469	90.01 - 95%	25%	LTV > 80.00% & FICO >= 680	No Adj.	Borrower income limits apply		
4.500%	101.517	101.407	101.297	101.187	85.01 - 90%	25%			Loan amount adjustments from page 2 apply.		
4.625%	101.928	101.818	101.708	101.598	80.01 - 85%	12%			Non-Community Sub Fin	-500	
4.750%	102.452	102.342	102.232	102.122							
4.875%	103.056	102.946	102.836	102.726							
5.000%	103.664	103.554	103.444	103.334							
5.125%	104.198	104.088	103.978	103.868							
5.250%	104.682	104.572	104.462	104.352							

Important Information About MSI:									
Account Executive			Re-Lock Policy				Extension Policy		
Brent Wilder	309-826-0484	bwilder@msiloans.biz	15 Day Relock: Worse Case Pricing	30 Day Relock: Worse Case Pricing			2 Days (Only if 2 is all that is needed)	Free!	
			(Max of 2 relocks allowed)				1-30 Days (Max = 30 days)	-.020/day	
			(2nd relock is max of 15 days and requires a closing date)						
** Rate lock requests accepted until 6:00 pm central time. Overnight price protection is not available.									
** Rates/Prices are subject to change without prior notice. Not to be used to determine eligibility.									
** All loans must disburse by expiration date and be delivered to MSI within 4 days of disbursement.									
** Lower of two median credit scores used for all programs.									
** All extension/relock requests must be requested prior to 5 pm ct.									



Mortgage Services III, L.L.C.

Home Office Ph. #: 888-664-9108
 Oakbrook Office Ph. #: 630-396-3553
 Pricing E-Fax #: 309-807-4993
 Web Site: www.msiloans.biz
 Pricing E-Mail: msipricing@msiloans.biz

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Current Wholesale Rate Sheet

Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
Medical Doctor Program																			
#300062 - 30 Year Fixed - Med Dr.					#200062 - 20 Year Fixed - Med Dr.					#150062 - 15 Year Fixed - Med Dr.					#100062 - 10 Year Fixed - Med Dr.				
4.500%	99.399	99.274	99.149	99.024	4.250%	99.481	99.356	99.231	99.106	3.625%	97.728	97.603	97.478	97.353	3.750%	98.205	98.080	97.955	97.830
4.625%	99.838	99.713	99.588	99.463	4.375%	100.022	99.897	99.772	99.647	3.750%	98.255	98.130	98.005	97.880	3.875%	98.718	98.593	98.468	98.343
4.750%	100.386	100.261	100.136	100.011	4.500%	100.360	100.235	100.110	99.985	3.875%	98.768	98.643	98.518	98.393	4.000%	99.057	98.932	98.807	98.682
4.875%	100.916	100.791	100.666	100.541	4.625%	100.838	100.713	100.588	100.463	4.000%	99.107	98.982	98.857	98.732	4.125%	99.574	99.449	99.324	99.199
5.000%	101.371	101.246	101.121	100.996	4.750%	101.457	101.332	101.207	101.082	4.125%	99.624	99.499	99.374	99.249	4.250%	99.961	99.836	99.711	99.586
5.125%	101.814	101.689	101.564	101.439	4.875%	102.052	101.927	101.802	101.677	4.250%	100.011	99.886	99.761	99.636	4.375%	100.350	100.225	100.100	99.975
5.250%	101.991	101.866	101.741	101.616	5.000%	102.623	102.498	102.373	102.248	4.375%	100.400	100.275	100.150	100.025	4.500%	100.743	100.618	100.493	100.368

All agency & loan amount adjusters from page 2 apply.
 LPMI options are also available -- Regular LPMI adjusters apply.