

APT Rate Sheet						11/14/24 9:55	
*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.							
JUMBO FIXED							
Z- APT ND Jumbo 30 DH		Z- APT ND Jumbo 15 DH		FHA 3.5% Forgivable		Z- APT ND Jumbo 30 - I/O DH	
Full PITI		Full PITI		I/O < 55% LTV		I/O > 55% < 65% LTV	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
5.750%	4.831	5.750%	4.824	5.750%	4.831	5.750%	5.331
5.875%	4.371	5.875%	4.406	5.875%	4.371	5.875%	4.871
6.000%	3.931	6.000%	4.066	6.000%	3.931	6.000%	4.431
6.125%	3.509	6.125%	3.603	6.125%	3.509	6.125%	4.009
6.250%	3.097	6.250%	3.223	6.250%	3.097	6.250%	3.597
6.375%	2.703	6.375%	2.745	6.375%	2.703	6.375%	3.203
6.500%	2.323	6.500%	2.249	6.500%	2.323	6.500%	2.823
6.625%	1.986	6.625%	1.764	6.625%	1.986	6.625%	2.486
6.750%	1.673	6.750%	1.369	6.750%	1.673	6.750%	2.173
6.875%	1.363	6.875%	1.085	6.875%	1.363	6.875%	1.863
7.000%	1.046	7.000%	0.917	7.000%	1.046	7.000%	1.546
7.125%	0.737	7.125%	0.822	7.125%	0.737	7.125%	1.237
7.250%	0.431	7.250%	0.774	7.250%	0.431	7.250%	0.931
7.375%	0.113	7.375%	#VALUE!	7.375%	0.113	7.375%	0.613
7.500%	-0.260	7.500%	#VALUE!	7.500%	-0.260	7.500%	0.240
7.625%	-0.634	7.625%	#VALUE!	7.625%	-0.634	7.625%	-0.134
7.750%	-1.009	7.750%	#VALUE!	7.750%	-1.009	7.750%	-0.509
Z- APT ND Jumbo 30 - I/O DH		Z- APT ND Jumbo 30 - I/O DH		Jumbo 5/6 ARM (N/A)		Jumbo 7/6 ARM (N/A)	
I/O > 65% < 75% LTV		I/O > 75% < 80% LTV		Full PITI		Full PITI	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
5.750%	5.831	5.750%	6.331	5.750%	4.202	5.750%	4.585
5.875%	5.371	5.875%	5.871	5.875%	3.817	5.875%	4.188
6.000%	4.931	6.000%	5.431	6.000%	3.476	6.000%	3.849
6.125%	4.509	6.125%	5.009	6.125%	3.072	6.125%	3.418
6.250%	4.097	6.250%	4.597	6.250%	2.715	6.250%	3.042
6.375%	3.703	6.375%	4.203	6.375%	2.321	6.375%	2.592
6.500%	3.323	6.500%	3.823	6.500%	1.925	6.500%	2.135
6.625%	2.986	6.625%	3.486	6.625%	1.524	6.625%	1.677
6.750%	2.673	6.750%	3.173	6.750%	1.184	6.750%	1.291
6.875%	2.363	6.875%	2.863	6.875%	0.936	6.875%	1.005
7.000%	2.046	7.000%	2.546	7.000%	0.790	7.000%	0.833
7.125%	1.737	7.125%	2.237	7.125%	0.709	7.125%	0.734
7.250%	1.431	7.250%	1.931	7.250%	0.668	7.250%	0.682
7.375%	1.113	7.375%	1.613	7.375%	#VALUE!	7.375%	#VALUE!
7.500%	0.740	7.500%	1.240	7.500%	#VALUE!	7.500%	#VALUE!
7.625%	0.366	7.625%	0.866	7.625%	#VALUE!	7.625%	#VALUE!
7.750%	-0.009	7.750%	0.491	7.750%	#VALUE!	7.750%	#VALUE!
Jumbo Adjustments (Positives are add backs)							
FICO / CLTV Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
780+	0.875	0.875	0.625	0.375	0.125	-4.875	-5.875
760-779	0.875	0.750	0.500	0.250	0.000	-5.000	-6.125
740-759	0.750	0.625	0.375	0.125	-0.250	-5.125	-6.250
720-739	0.500	0.375	0.125	-0.125	-0.625	-5.250	-6.500
700-719	0.250	-0.125	-0.125	-0.625	-1.250	-5.625	-6.750
680-699	0.000	-0.250	-0.750	-1.625	-2.750	-6.250	-7.375
660-679	-0.750	-1.250	-1.750	-2.875	-4.250	N/A	N/A
Loan Feature Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
2nd Home	-0.500	-0.500	-0.750	-0.750	-0.750	-1.750	-1.750
Investor	-0.500	-0.750	-1.000	-1.250	-1.750	N/A	N/A
Cash-Out	-0.125	-0.125	-0.375	-0.750	-1.000	N/A	N/A
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			
ARM Features				See Eligibility Matrix			

Construction 1 X Close Products					
Government (FHA / USDA / VA) 1 X Close					
Current Initial Closing Rate:			8.625%		
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
6.125%	2.490		6.125%	2.165	VA Z- APT ND 1X Close VA AFR
6.250%	2.101		6.250%	1.776	
6.375%	2.262		6.375%	2.187	
6.500%	1.852		6.500%	1.777	
6.625%	1.437		6.625%	1.362	
6.750%	1.117		6.750%	1.042	
6.875%	1.263		6.875%	1.438	
7.000%	0.901		7.000%	1.076	
7.125%	0.575		7.125%	0.750	
7.250%	0.281		7.250%	0.456	
7.375%	0.613		7.375%	0.788	
7.500%	0.258		7.500%	0.433	
7.625%	-0.088		7.625%	0.087	
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
620-659	-0.250		0.000		-0.350
660-679	-0.100		0.150		0.500
680-699	-0.100		0.150		0.500
700-719	0.000		0.250		0.500
720-749	0.000		0.250		0.500
750+	0.000		0.250		0.500
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: 8.625%

The following Rates are Indication Rates for Permanent Modification

FHLMC 1 X Close		FHLMC 1 X Close HB		Use Product Code:	
30 Year Fixed		30 Year Fixed		Conv	Z- APT ND 1X Close Conv AFR
Rate	Discount/Prem	Rate	Discount/Prem		
7.000%	1.590	N/A	N/A		
7.125%	1.177	N/A	N/A		
7.250%	1.164	N/A	N/A		
7.375%	0.678	N/A	N/A		
7.500%	0.434	N/A	N/A		
7.625%	0.203	N/A	N/A		
7.750%	0.203	N/A	N/A		
7.875%	0.203	N/A	N/A		
8.000%	0.203	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
Rate	Discount/Prem		Rate	Discount/Prem	Z- APT ND Rehab FHA K Full AFR
4.750%	6.527		4.750%	8.915	FHA SL K
4.875%	5.921		4.875%	8.309	
5.000%	5.454		5.000%	7.842	USDA
5.125%	4.986		5.125%	7.374	
5.250%	4.099		5.250%	5.049	VA
5.375%	3.631		5.375%	4.581	
5.500%	3.164		5.500%	4.114	
5.625%	2.696		5.625%	3.646	
5.750%	2.239		5.750%	3.189	
5.875%	1.831		5.875%	2.656	
6.000%	1.378		6.000%	2.203	
6.125%	0.940		6.125%	1.765	
6.250%	0.551		6.250%	1.376	
6.375%	0.712		6.375%	1.787	
6.500%	0.302		6.500%	1.377	
6.625%	-0.113		6.625%	0.962	
6.750%	-0.433		6.750%	0.642	
6.875%	-0.287		6.875%	1.038	
7.000%	-0.649		7.000%	0.676	
7.125%	-0.975		7.125%	0.350	
7.250%	-1.269		7.250%	0.056	
7.375%	-0.937		7.375%	0.388	
7.500%	-1.292		7.500%	0.033	
7.625%	-1.638		7.625%	-0.313	
7.750%	-1.922		7.750%	-0.597	
FICO / Loan Amount Adjustments (Positives are add Backs)					
FICO	100K-200K		200K-300K		300K-450K
580-619	N/A		N/A		N/A
620-659	-0.250		0.000		-0.350
660-679	-0.100		0.150		0.500
680-699	-0.100		0.150		0.500
700-719	0.000		0.250		0.500
720-749	0.000		0.250		0.500
750+	0.000		0.250		0.500
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