

APT Bond Unit Rate Sheet

11/14/24 9:08

***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	
10YR Am with same rate as the first		10YR Am with same rate as the first		30YR AM, 0% interest, no monthly payments		30YR AM, 0% interest, no monthly payments	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
6.875%	2.632	6.875%	3.832	6.875%	4.132	6.875%	5.932
7.000%	2.503	7.000%	3.703	7.000%	4.003	7.000%	5.803
7.125%	2.373	7.125%	3.573	7.125%	3.873	7.125%	5.673
7.250%	1.340	7.250%	2.540	7.250%	2.840	7.250%	4.640
7.375%	1.216	7.375%	2.416	7.375%	2.716	7.375%	4.516
7.500%	1.093	7.500%	2.293	7.500%	2.593	7.500%	4.393
7.625%	0.969	7.625%	2.169	7.625%	2.469	7.625%	4.269
7.750%	0.037	7.750%	1.237	7.750%	1.537	7.750%	3.337
7.875%	-0.068	7.875%	1.132	7.875%	1.432	7.875%	3.232

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 the same as the first mortgage note rate.

Forgivable Second requires a 30 year term, 0% interest, no monthly payments