



Mortgage Services III, L.L.C.

Current Wholesale Rate Sheet

Bloomington Office Ph. #: 888-664-9108 & Fax #: 309-664-9115 / Oakbrook Office Ph. #: 630-396-3553 & Fax #: 630-396-3591 / Web Site: www.msiloans.biz

Daily Special!	FHA Purchase Transactions Add .125 to the Price! Applies To FHA 30 Year Fixed Program #301500	Market conditions are generally: (compared to previous price sheet) <div style="background-color: #4caf50; color: white; text-align: center; padding: 5px;">Improved!</div>	July 29, 2010 Rate Sheet Updated as of: 9:15 AM
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Rate	15-Day	30 Day	45 Day	60 Day	Rate	15-Day	30 Day	45 Day	60 Day
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CONFORMING -- FIXED RATE PROGRAMS

#300000 - 30 Year Fixed					#150000 - 15 Year Fixed					#200000 - 20 Year Fixed				
4.000%	99.381	99.171	98.981	98.731	3.625%	99.456	99.246	99.056	98.806	4.000%	99.434	99.284	99.134	98.934
4.125%	99.855	99.645	99.455	99.205	3.750%	100.834	100.624	100.434	100.184	4.125%	99.804	99.654	99.504	99.304
4.250%	100.521	100.311	100.121	99.871	3.875%	101.403	101.193	101.003	100.753	4.250%	101.219	101.069	100.919	100.719
4.375%	101.232	101.022	100.832	100.582	4.000%	101.831	101.621	101.431	101.181	4.375%	101.765	101.615	101.465	101.265
4.500%	101.760	101.550	101.360	101.110	4.125%	102.240	102.030	101.840	101.590	4.500%	102.146	101.996	101.846	101.646
4.625%	102.266	102.056	101.866	101.616	4.250%	102.675	102.465	102.275	102.025	4.625%	102.566	102.416	102.266	102.066
4.750%	102.730	102.520	102.330	102.080	4.375%	103.179	102.969	102.779	102.529	4.750%	103.051	102.901	102.751	102.551
4.875%	103.210	103.000	102.810	102.560	4.500%	103.469	103.259	103.069	102.819	4.875%	103.510	103.360	103.210	103.010
5.000%	103.520	103.310	103.120	102.870	4.625%	103.746	103.536	103.346	103.096	5.000%	103.815	103.665	103.515	103.315
5.125%	103.842	103.632	103.442	103.192	4.750%	104.055	103.845	103.655	103.405	5.125%	103.980	103.830	103.680	103.480
5.250%	104.511	104.301	104.111	103.861										

#300100 - 30 Year Fixed - LPMI 90		#300200 - 30 Year Fixed - LPMI 95		#100000 - 10 Year Fixed	
LPMI 90 (30 yr price from above)	-1.250	LPMI 95 (30 yr price from above)	-1.950	3.750%	101.822 101.672 101.522 101.322
FICO 760+	No Adj.	FICO 760+	No Adj.	3.875%	102.415 102.265 102.115 101.915
FICO 700 - 759	-1.150	FICO 700 - 759	-4.500	4.000%	102.835 102.685 102.535 102.335
25 Year Term (Program #250100)	+1.550	25 Year Term (Program #250200)	+1.550	4.125%	103.158 103.008 102.858 102.658
LTV 80.01 - 85.00%	+4.400	2nd Home	-6.000	4.250%	103.158 103.008 102.858 102.658
2nd Home	-6.000	R/T Refi w/FICO < 760	-4.000	4.375%	103.158 103.008 102.858 102.658
R/T Refi w/FICO < 760	-4.400				

CONFORMING -- ARM PROGRAMS

#310000 - 3/1 Arm - Libor					#510000 - 5/1 Arm - Libor					#710000 - 7/1 Arm - Libor				
Caps: 2/6		Margin: 2.250			Caps: 5/2/5		Margin: 2.250			Caps: 5/2/5		Margin: 2.250		
4.375%	98.978	98.898	98.818	98.738	3.500%	100.634	100.484	100.334	100.134	4.000%	100.297	100.172	100.047	99.922
4.500%	99.030	98.950	98.870	98.790	3.625%	100.708	100.558	100.408	100.208	4.125%	100.335	100.210	100.085	99.960
4.625%	99.063	98.983	98.903	98.823	3.750%	100.723	100.573	100.423	100.223	4.250%	100.378	100.253	100.128	100.003
4.750%	99.098	99.018	98.938	98.858	3.875%	100.742	100.592	100.442	100.242	4.375%	100.431	100.306	100.181	100.056
4.875%	99.172	99.092	99.012	98.932	4.000%	100.774	100.624	100.474	100.274	4.500%	100.493	100.368	100.243	100.118
5.000%	99.247	99.167	99.087	99.007	4.125%	100.820	100.670	100.520	100.320	4.625%	100.558	100.433	100.308	100.183
					4.250%	100.875	100.725	100.575	100.375	4.750%	100.622	100.497	100.372	100.247

(Agency adjustments do apply) Max all-in price on all Arm's is 101.750 (All Arm Products) 90.01-95.00% LTV -250

CONFORMING -- PRICE ADJUSTMENTS

Loan Amount	Misc. Adjustments	Current Index
\$20,000 - \$39,999	Escrows Waived (Tax & Ins) -1.250	1 Year Libor 1.075%
\$40,000 - \$69,999	Escrows Waived (Ins Only) -.125	1 Year Treasury 0.280%
\$70,000 - \$99,999	Sub Fin with CLTV 90.01-95% -.500	Extended Locks
\$100,000 - \$349,999	80/10/10 (LTV 75-80 w/CLTV 75-90) -.250	Available for Conv. 30 yr, 20 yr, 15 yr
\$350,000 to limit	2-4 Unit -1.000	90 Days: .500 Upfront Fee
	Condo - LTV <= 75.00% -.250	120 Days: .875 Upfront Fee
	Condo - LTV > 75.00% (Max = 90%) -1.000	150 Days: 1.250 Upfront Fee
	N/O/O: LTV <= 75.00% -1.750	180 Days: 1.500 Upfront Fee
	N/O/O: LTV 75.01% - 80.00% -3.000	(Upfront fee is non-refundable/not credited)
	N/O/O: * Condo's are not allowed	60 day pricing is used.
	* Max LTV for r/t refi is 75.00%	Indicate desired lock period in comments
	* Cash out is not allowed	section when locking online.

Agency FICO/LTV Adjustments							
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%
>= 740	+250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+250	No Adj.	No Adj.	-250	No Adj.	No Adj.	No Adj.
700 - 719	+250	-500	-500	-750	-500	-500	-500
680 - 699	No Adj.	-500	-1,000	-1,500	-1,000	-750	-750
660 - 679	No Adj.	-1,000	-2,000	-2,500	-2,250	-1,750	-1,750
640 - 659	-500	-1,250	-2,500	-3,000	-2,750	-2,250	-2,250
620 - 639	-500	-1,500	-3,000	-3,000	-3,000	-2,750	-2,750

Applicable to all loan terms greater than 15 years.

Lock Period	
7 Day Lock (Adj to 15 day price)	+1.000

All adjustments are cumulative.
 Price Cap = 103.000
 Min FICO of 620 required on all loans.
 Lower of two median credit scores used for all programs.

Pricing Dept. Email: msipricing@msiloans.biz

Pricing Dept. E-Fax: 800-866-5427

Expiration Dates	
7 Day	8/5/10
15 Day	8/13/2010
30 Day	8/30/10
45 Day	9/13/10
60 Day	9/27/10
90 Day	10/27/2010

Cash Out - Agency FICO/LTV Adj - Min FICO is 620					
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
>= 740	No Adj.	-.250	-.250	-.500	-.625
720 - 739	No Adj.	-.625	-.625	-.750	-1.500
700 - 719	No Adj.	-.625	-.625	-.750	N/A
680 - 699	No Adj.	-.750	-.750	-1.375	N/A
660 - 679	-.250	-.750	-.750	-1.500	N/A
640 - 659	-.250	-1.250	-1.250	-2.250	N/A
620 - 639	-.250	-1.250	-1.250	-2.750	N/A

Applicable to all loan terms.
****IMPORTANT****
 When locking online, cash out adjustments will be applied manually by the MSI Lock Desk.

NEWS & NOTES When locking online, the agency cash out adjusters will be added manually by the MSI lock desk.

U/W Turn Times:
Working on files rec'd:
(Updated 7/29)
Conv: 7/23
FHA/VA Purchase: 7/27
FHA/VA Refi: 7/27
USDA: 7/27



Mortgage Services III, LLC

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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

FHA / VA														
#301500 / #301507 - 30 Year Fixed - FHA					#301600 / #301607 - 30 Year Fixed - VA					FHA / VA Price Adjustments				
4.250%	101.708	101.528	101.308	101.058	4.250%	101.078	100.898	100.678	100.428	\$40,000 - \$59,999	-1.500			
4.375%	102.194	102.014	101.794	101.544	4.375%	101.522	101.342	101.122	100.872	\$60,000 - \$99,999	-.375			
4.500%	102.842	102.662	102.442	102.192	4.500%	102.087	101.907	101.687	101.437	\$100,000 - \$119,999	-.125			
4.625%	103.087	102.907	102.687	102.437	4.625%	102.350	102.170	101.950	101.700	\$200,000+	+.125			
4.750%	103.906	103.726	103.506	103.256	4.750%	103.207	103.027	102.807	102.557	Minimum FICO = 620/640 (see below)				
4.875%	104.248	104.068	103.848	103.598	4.875%	103.437	103.257	103.037	102.787	FICO 620 - 639	-1.000			
5.000%	104.737	104.557	104.337	104.087	5.000%	104.056	103.876	103.656	103.406	FICO 640 - 659	-.375			
5.125%	104.828	104.648	104.428	104.178	5.125%	104.198	104.018	103.798	103.548	FICO 720+ (30 Yr FHA/VA only)	+.125			
5.250%	105.250	105.070	104.850	104.600	5.250%	104.620	104.440	104.220	103.970	Manual UW	-.250			
Max Price on FHA Fixed = 103.000					Max Price on VA Fixed = 103.000					FHA Temp Buydown (Purchases Only)			-.500	
										20 Year Term (30 Yr Pricing)			-.500	
										7 Day Lock (adj to 15 day price)			+.100	
										FHA Refi (Fixed Only-Non Streamline Doc			-.125	
										#301507 - 30 Yr FHA Streamline			No Adj.	
										#301607 - 30 Yr VA (IRRL)			No Adj.	

**Effective with loans locked on/after 3/1:
No MSI Admin Fee on VA loans!**

Extended Lock Program

90 Days: .500 Upfront Fee Available for FHA/VA 30 yr & 15 yr
 120 Days: .875 Upfront Fee Upfront fee is non-refundable/not credited & due within 3 days.
 150 Days: 1.250 Upfront Fee 60 day pricing is used.
 180 Days: 1.500 Upfront Fee Indicate desired lock period in comments section when locking online.

State Adjusters

GA, MI, NV, UT	-250
AL, AR, AZ, CO, DC, DE, IN, MD, NH, OH, OR, TN, WA, WI, WV	-.125
CT, IA, ID, IL, KS, KY, LA, MA, ME, MN, MO, MS, MT, NC, NM, OK, PA, RI, SC, SD, VA, VT, WV	No Adj.
TX	+.250

Gov't Program Features

- * 5/1 Streamline Arm: Min FICO = 680
- * All other streamline refi's: Min FICO = 640
- * FHA cash out refi min FICO = 640
- * FHA cash out refi max LTV = 85%
- * Streamline not available on 3/1 arm.
- * N/O/O not allowed.
- * Lowest median credit score used.
- * VA IRRL min FICO = 620

#151500 - 15 Year Fixed - FHA				
3.500%	98.651	98.501	98.251	98.001
4.000%	101.992	101.842	101.592	101.342
4.500%	103.856	103.706	103.456	103.206

#511500 - 5/1 FHA Arm - Treasury				
Caps: 1/5 Margin: 2.250				
3.500%	101.052	100.902	100.752	100.552
3.625%	101.406	101.256	101.106	100.906
3.750%	101.828	101.678	101.528	101.328
3.875%	102.183	102.033	101.883	101.683
4.000%	102.526	102.376	102.226	102.026
4.125%	102.859	102.709	102.559	102.359
4.250%	103.160	103.010	102.860	102.660

#311500 - 3/1 FHA Arm - Treasury				
Caps: 1/5 Margin: 2.250				
3.500%	98.704	98.579	98.454	98.329
3.625%	98.980	98.855	98.730	98.605
3.750%	102.661	102.536	102.411	102.286
3.875%	102.986	102.861	102.736	102.611
4.000%	103.026	102.901	102.776	102.651
4.125%	103.026	102.901	102.776	102.651

#151600 - 15 Year Fixed - VA				
-.250 from 15 yr FHA price				
VA ID #: 709904-00-00				
FHA ID #: 24618-0000-2				

#511600 - 5/1 VA Arm - Treasury				
-.250 from 5/1 FHA Arm price				
Max Price on FHA/VA Fixed = 103.000				

Max Price on FHA/VA Arms = 103.000				
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RURAL DEVELOPMENT - "G Series"

#301700 - 30 Year Fixed - Rural Housing				
4.375%	99.605	99.417	99.229	99.041
4.500%	100.509	100.321	100.133	99.945
4.625%	101.168	100.980	100.792	100.604
4.750%	101.800	101.612	101.424	101.236

30 Year Fixed - Rural Housing - 2/1 Buydown				
4.625%	98.418	98.230	98.042	97.854
4.750%	99.050	98.862	98.674	98.486

Loan Amount Adjustments		
<= \$55,000	-1.500	
\$55,001 - \$100,000	No Adj.	
\$100,001+	+.125	

State Adjustments

AZ, CO, DE, MA, MD, MT, NJ, NM, OR, UT, VA, WA, W	-250
CT, IA, IL, KY, LA, ME, MO, MS, NH, OH, SD,	No Adj.
TN, TX, WV	No Adj.
AR, GA, IN, KS, MI, MN, NC, OK, SC, VT, WI	+.100
PA, RI	+.200

(Buydown cost is included in pricing already)

Max GRH Rate = 4.750%

Max Price = 103.000

Min FICO = 620

LP Relief "Open Access" Program

LP Relief Program				
30 Year Fixed - #306700				
4.375%	101.232	101.082	100.832	100.582
4.500%	101.760	101.610	101.360	101.110
4.625%	102.266	102.116	101.866	101.616
4.750%	102.730	102.580	102.330	102.080
4.875%	103.210	103.060	102.810	102.560
5.000%	103.515	103.365	103.115	102.865
5.125%	103.515	103.365	103.115	102.865

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 - 95.00%	95.01 - 97.00%	97.01 - 100.00%
>= 740	+.250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
720 - 739	+.250	No Adj.	No Adj.	-.250	No Adj.	No Adj.	No Adj.	No Adj.
700 - 719	+.250	-.500	-.500	-.750	-.500	-.500	-.500	-.500
680 - 699	No Adj.	-.500	-1.000	-1.500	-1.000	-.750	-.750	-.750
660 - 679	No Adj.	-1.000	-2.000	-2.500	-2.250	-1.750	-1.750	-1.750
640 - 659	-.500	-1.250	-2.500	-2.750	-2.750	-2.250	-2.250	-2.250
620 - 639	-.500	-1.500	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750

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
High LTV	0	0	0	0	0	0	-.500	-1.000
No Escrow	-.250	-.250	-.250	-.250	n/a	n/a	n/a	n/a

LP Relief Program				
15 Year Fixed - #156700				
3.875%	101.353	101.203	100.953	100.703
4.000%	101.781	101.631	101.381	101.131
4.125%	102.190	102.040	101.790	101.540
4.250%	102.603	102.453	102.203	101.953
4.375%	103.108	102.958	102.708	102.458
4.500%	103.108	102.958	102.708	102.458

Loan Amount

\$20,000 - \$39,999	-1.000
\$40,000 - \$69,999	-.500
\$70,000 - \$99,999	-.175
\$100,000 - \$349,999	No Adj.
\$350,000 to limit	+.125

Subordinate Financing

CLTV of 75.01 - 90%	-1.500
CLTV of 90.01 - 95%	-1.000
CLTV of 95.01 - 100%	-1.500

State adjusters from page 1 apply.
Condo's not allowed on this program



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Rate 15-Day 30 Day 45 Day 60 Day

DU Refi Plus Program

DU Refi Plus Program					DU Refi Plus - FICO/LTV Adjustments (Applies to 30 Yr Program Only)									
30 Year Fixed - #306600					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%	97.01 - 100.00%
4.250%	100.252	100.102	99.852	99.602	>= 740	+ .250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
4.375%	101.092	100.942	100.692	100.442	720 - 739	+ .250	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.	No Adj.
4.500%	101.573	101.423	101.173	100.923	700 - 719	+ .250	-500	-500	-500	-500	-500	-500	-500	-500
4.625%	101.963	101.813	101.563	101.313	680 - 699	No Adj.	-500	-750	-750	-750	-750	-750	-500	-500
4.750%	102.466	102.316	102.066	101.816	660 - 679	No Adj.	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250
4.875%	103.158	103.008	102.758	102.508	640 - 659	-500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750
5.000%	103.528	103.378	103.128	102.878	620 - 639	-500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
5.125%	103.857	103.707	103.457	103.207										
5.250%	104.526	104.376	104.126	103.876										

(Applies to both 30 Yr & 15 Yr Programs)

Condo	0	0	0	-750	-750	-750	n/a	n/a	n/a
2-4 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

DU Refi Plus Program				
15 Year Fixed - #156600				
3.750%	100.784	100.634	100.384	100.134
3.875%	101.338	101.188	100.938	100.688
4.000%	101.658	101.508	101.258	101.008
4.125%	101.961	101.811	101.561	101.311
4.250%	102.625	102.475	102.225	101.975
4.375%	103.129	102.979	102.729	102.479
4.500%	103.419	103.269	103.019	102.769

Loan Amount

\$20,000 - \$39,999	-1.000	CLTV of 75.01 - 90%	-2.500
\$40,000 - \$69,999	-.500	CLTV of 90.01 - 95%	-.500
\$70,000 - \$99,999	-.175	CLTV of 95.01 - 100%	-1.500
\$100,000 - \$349,999	No Adj.	State adjusters from page 1 apply.	
\$350,000 to limit	+.125		

2009 High Balance Programs

Conventional - High Balance					Conventional High Balance Program:		FHA - High Balance				
30 Year Fixed - #306300					All applicable "agency adjusters" on page 1 apply.		30 Year Fixed - #306200				
4.500%	101.007	100.857	100.707	100.557	State adjusters from page 1 apply.		4.250%	101.584	101.434	101.284	101.134
4.625%	101.381	101.231	101.081	100.931	Cash Out Refi (in addition to agency) -1.000		4.375%	101.907	101.757	101.607	101.457
4.750%	101.376	101.226	101.076	100.926			4.500%	102.577	102.427	102.277	102.127
4.875%	102.066	101.916	101.766	101.616			4.625%	102.570	102.420	102.270	102.120
5.000%	102.430	102.280	102.130	101.980			4.750%	103.538	103.388	103.238	103.088
5.125%	101.697	101.547	101.397	101.247			4.875%	103.357	103.207	103.057	102.907
High Balance - Conv 5/1 Arm - #516300					FHA High Balance Program:						
Caps: 5/2/5 Margin: 2.250					Streamline refi's are not available.						
					FHA adjusters from page 2 apply.						
					Min FICO = 620 (Purchase or R/T Refi)						
					Min FICO = 660 (Cash Out Refi)						
4.500%	100.060	99.910	99.760	99.610	All loans must meet State/County allowable limits.						
4.625%	100.122	99.972	99.822	99.672							
4.750%	100.185	100.035	99.885	99.735							
4.875%	100.250	100.100	99.950	99.800							
5.000%	-0.550	-0.700	-0.850	-1.000							
5.125%	-0.550	-0.700	-0.850	-1.000							

Important Information About MSI:

MSI Account Executives:

Name	E-Mail Address	Cell Phone #
Don Starks - National Sales Manager	donstarks@starband.net	815-378-8551
Andy Pettola - Regional Sales Manager	apettola@msiloans.biz	860-372-2569
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Tom Blanchard	tblanchard@msiloans.biz	414-688-4653
Tom Coffey	tcoffey@msiloans.biz	317-797-0411

Extension Policy

2 Days (Only if 2 is all that is needed)	Free!
1-30 Days	-.020/day
31-60 Days	-.030/day

Re-Lock Policy

15 Day Relock: Worse Case Pricing
30 Day Relock: Worse Case Pricing

(Max of 2 relocks allowed)

Current Fees

Standard Conv. Admin. Fee (with doc prep)	\$575
Standard Conv. Admin. Fee (w/o doc prep)	\$495
Standard FHA/VA Admin. Fee (with doc prep)	\$675
Funding Fee (w/o doc prep)	\$20
Non-MERS Fee	\$75
UW File Return Fee	\$175
Doc Redraw Fee	\$75

Doc prep for purchases requires 48 hrs notice.

Doc prep for refi's requires 72 hrs notice.

MSI MERS Org ID # 1005883

** Rate lock requests accepted until 8:00 pm central time. Overnight price protection is not available.

** Rates/Prices are subject to change without prior notice. This rate sheet should not 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.

Corporate Office:

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Oakbrook Terrace Office:

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Oakbrook Terrace, IL 60181
Ph. 630-396-3553