



Mortgage Services III, LLC
 A Subsidiary of First State Bank Member FDIC

Quick Reference Sheet

FHA ARM CHANGE DATES

Posted 6/18/09

FHA ARM CHANGE DATES 1/1, 3/1, 5/1				
First Payment Date	1/1	3/1	5/1	Delivery Cut-Off Date
1/01/09 2/01/09 3/01/09	4/01/10	4/01/12	4/01/14	2/28/09
4/01/09 5/01/09 6/01/09	7/01/10	7/01/12	7/01/14	5/31/09
7/01/09 8/01/09 9/01/09	10/01/10	10/01/12	10/01/14	8/31/09
10/01/09 11/01/09 12/01/09	1/01/11	1/01/13	1/01/15	11/31/09
1/01/10 2/01/10 3/01/10	4/01/11	4/01/13	4/01/15	2/28/10

Interest Change Dates are used for pooling purposes.
 If the change date on your documents does not meet the MSI posted dates,
 the loan may not be eligible for MSI.

MSI provides Quick Reference sheets for mortgage professionals only..
 See your Seller Guide for full details regarding MSI Products.

