

Wholesale Rates (Bank & Credit Union Partners Only)

Market conditions are generally:
(compared to previous price sheet)

Slightly Improved!

November 8, 2019

Rate Sheet Updated as of: **9:30 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				
3.250%	98.519	98.454	98.399	98.314	3.125%	98.765	98.700	98.645	98.560	3.000%	99.973	99.898	99.823	99.738	3.000%	100.215	100.140	100.065	99.980
3.375%	99.163	99.098	99.043	98.958	3.250%	99.323	99.258	99.203	99.118	3.125%	100.440	100.365	100.290	100.205	3.125%	100.648	100.573	100.498	100.413
3.500%	99.735	99.670	99.615	99.530	3.375%	99.822	99.757	99.702	99.617	3.250%	100.837	100.762	100.687	100.602	3.250%	101.051	100.976	100.901	100.816
3.625%	100.390	100.325	100.270	100.185	3.500%	100.485	100.420	100.365	100.280	3.375%	101.191	101.116	101.041	100.956	3.375%	101.372	101.297	101.222	101.137
3.750%	101.128	101.063	101.008	100.923	3.625%	101.153	101.088	101.033	100.948	3.500%	101.578	101.503	101.428	101.343	3.500%	101.765	101.690	101.615	101.530
3.875%	101.604	101.539	101.484	101.399	3.750%	101.665	101.600	101.545	101.460	3.625%	102.017	101.942	101.867	101.782	3.625%	102.229	102.154	102.079	101.994
3.990%	101.950	101.885	101.830	101.745	3.875%	102.161	102.096	102.041	101.956	3.750%	102.346	102.271	102.196	102.111	3.750%	102.639	102.564	102.489	102.404
4.000%	102.083	102.018	101.963	101.878	4.000%	102.672	102.607	102.552	102.467	3.875%	102.611	102.536	102.461	102.376	3.875%	102.838	102.763	102.688	102.603
4.125%	102.476	102.411	102.356	102.271	4.125%	103.141	103.076	103.021	102.936	4.000%	103.053	102.978	102.903	102.818	4.000%	103.165	103.090	103.015	102.930
4.250%	102.838	102.773	102.718	102.633	4.250%	103.603	103.538	103.483	103.398	4.125%	103.423	103.348	103.273	103.188	4.125%	103.435	103.360	103.285	103.200
4.375%	103.098	103.033	102.978	102.893	4.375%	104.039	103.974	103.919	103.834	4.250%	103.790	103.715	103.640	103.555	4.250%	103.736	103.661	103.586	103.501
4.500%	103.476	103.411	103.356	103.271	4.500%	104.291	104.226	104.171	104.086	4.375%	104.095	104.020	103.945	103.860	4.375%	104.012	103.937	103.862	103.777
4.625%	103.839	103.774	103.719	103.634	4.625%	104.727	104.662	104.607	104.522	4.500%	104.286	104.211	104.136	104.051	4.500%	104.011	104.236	104.161	104.076

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
3.500%	100.394	100.284	100.194	100.104	3.375%	100.200	100.090	100.000	99.910	3.500%	99.742	99.632	99.542	99.452			
3.625%	100.333	100.223	100.133	100.043	3.500%	100.634	100.524	100.434	100.344	3.625%	100.252	100.142	100.052	99.962			
3.750%	100.659	100.549	100.459	100.369	3.625%	100.647	100.537	100.447	100.357	3.750%	100.741	100.631	100.541	100.451			
3.875%	100.967	100.857	100.767	100.677	3.750%	101.033	100.923	100.833	100.743	3.875%	100.792	100.682	100.592	100.502			
4.000%	100.952	100.842	100.752	100.662	3.875%	101.042	100.932	100.842	100.752	4.000%	101.040	100.930	100.840	100.750			
4.125%	101.222	101.112	101.022	100.932	4.000%	101.316	101.206	101.116	101.026	4.125%	101.326	101.216	101.126	101.036			
4.250%	101.483	101.373	101.283	101.193	4.125%	101.571	101.461	101.371	101.281	4.250%	101.582	101.472	101.382	101.292			
4.375%	101.744	101.634	101.544	101.454	4.250%	101.812	101.702	101.612	101.522	4.375%	101.824	101.714	101.624	101.534			
4.500%	102.004	101.894	101.804	101.714	4.375%	102.054	101.944	101.854	101.764	4.500%	102.076	101.966	101.876	101.786			

100% GIFT PROGRAM

#300009 - 30 Year Fixed				
3.500%	99.285	99.220	99.165	99.080
3.625%	99.940	99.875	99.820	99.735
3.750%	100.678	100.613	100.558	100.473
3.875%	101.154	101.089	101.034	100.949
4.000%	101.633	101.568	101.513	101.428
4.125%	102.026	101.961	101.906	101.821
4.250%	102.388	102.323	102.268	102.183
4.375%	102.648	102.583	102.528	102.443
4.500%	103.026	102.961	102.906	102.821
4.625%	103.389	103.324	103.269	103.184
4.750%	103.679	103.614	103.559	103.474

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
3.500%	100.474	100.364	100.274	100.184	3.500%	100.634	100.524	100.434	100.344	3.500%	100.320	100.210	100.120	100.030			
3.625%	100.591	100.481	100.391	100.301	3.625%	100.690	100.580	100.490	100.400	3.625%	100.387	100.277	100.187	100.097			
3.750%	100.710	100.600	100.510	100.420	3.750%	101.033	100.923	100.833	100.743	3.750%	100.741	100.631	100.541	100.451			
3.875%	100.980	100.870	100.780	100.690	3.875%	101.072	100.962	100.872	100.782	3.875%	100.792	100.682	100.592	100.502			
4.000%	100.952	100.842	100.752	100.662	4.000%	101.316	101.206	101.116	101.026	4.000%	101.040	100.930	100.840	100.750			
4.125%	101.222	101.112	101.022	100.932	4.125%	101.571	101.461	101.371	101.281	4.125%	101.326	101.216	101.126	101.036			
4.250%	101.483	101.373	101.283	101.193	4.250%	101.812	101.702	101.612	101.522	4.250%	101.582	101.472	101.382	101.292			
4.375%	101.744	101.634	101.544	101.454	4.375%	102.054	101.944	101.854	101.764	4.375%	101.824	101.714	101.624	101.534			
4.500%	102.004	101.894	101.804	101.714	4.500%	102.283	102.173	102.083	101.993	4.500%	102.076	101.966	101.876	101.786			

(LP Arm Products: Max LTV = 95%)

FHA / VA PROGRAMS

#300100 - 30 Yr Fixed - FHA/Stream *					#300200 - 30 Yr Fixed - VA/IRRRL *					#150100 / #150113 - 15 Yr Fixed - FHA/Stream					#150200 - 15 Year Fixed - VA				
3.250%	100.741	100.666	100.616	100.541	3.250%	101.391	101.316	101.266	101.191	3.250%	101.767	101.692	101.642	101.567	3.250%	101.936	101.861	101.811	101.736
3.375%	101.207	101.132	101.082	101.007	3.375%	101.813	101.738	101.688	101.613	3.375%	102.189	102.114	102.064	101.989	3.375%	102.338	102.263	102.213	102.138
3.500%	101.565	101.490	101.440	101.365	3.500%	102.209	102.134	102.084	102.009	3.500%	102.525	102.450	102.400	102.325	3.500%	102.663	102.588	102.538	102.463
3.625%	101.900	101.825	101.775	101.700	3.625%	102.615	102.540	102.490	102.415	3.625%	102.921	102.846	102.796	102.721	3.625%	103.047	102.972	102.922	102.847
3.750%	102.550	102.475	102.425	102.350	3.750%	103.317	103.242	103.192	103.117	3.750%	103.009	102.934	102.884	102.809	3.750%	103.176	103.101	103.051	102.976
3.875%	102.904	102.829	102.779	102.704	3.875%	103.761	103.686	103.636	103.561	3.875%	103.390	103.315	103.265	103.190	3.875%	103.533	103.458	103.408	103.333
4.000%	103.352	103.277	103.227	103.152	4.000%	104.143	104.068	104.018	103.943	4.000%	103.691	103.616	103.566	103.491	4.000%	103.810	103.735	103.685	103.610
4.125%	103.826	103.751	103.701	103.626	4.125%	104.483	104.408	104.358	104.283	4.125%	104.059	103.984	103.934	103.859	4.125%	104.176	104.101	104.051	103.976
4.250%	104.105	104.030	103.980	103.905	4.250%	104.824	104.749	104.699	104.624	4.250%	104.012	103.937	103.887	103.812	4.250%	104.052	103.977	103.927	103.852
4.375%	104.215	104.140	104.090	104.015	4.375%	105.175	105.100	105.050	104.975	4.375%	104.099	104.024	103.974	103.899	4.375%	104.168	104.093	104.043	103.968
4.500%	104.687	104.612	104.562	104.487	4.500%	105.483	105.408	105.358	105.283	4.500%	104.356	104.281	104.231	104.156	4.500%	104.414	104.339	104.289	104.214

#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

Program Discontinued					Program Discontinued					3.500% 102.085 102.010 101.960 101.885 3.625% 102.465 102.390 102.340 102.265 3.750% 102.903 102.828 102.778 102.703 3.875% 102.676 102.601 102.551 102.476 4.000% 102.985 102.9				
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First State Mortgage

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
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				
3.750%	100.848	100.783	100.728	100.643	3.750%	101.036	100.836	100.586	100.436	3.375%	101.418	101.218	100.968	100.818	3.500%	101.096	100.876	100.796	100.546
3.875%	101.313	101.248	101.193	101.108	3.875%	101.442	101.242	100.992	100.842	3.500%	101.900	101.700	101.450	101.300	3.625%	101.439	101.219	101.139	100.889
4.000%	101.742	101.677	101.622	101.537	4.000%	101.776	101.576	101.326	101.176	3.625%	102.347	102.147	101.897	101.747	3.750%	101.767	101.547	101.467	101.217
4.125%	102.133	102.068	102.013	101.928	4.125%	102.043	101.843	101.593	101.443	3.750%	102.111	101.911	101.661	101.511	3.875%	102.086	101.866	101.786	101.536
4.250%	102.249	102.184	102.129	102.044	4.250%	102.046	101.846	101.596	101.446	3.875%	102.517	102.317	102.067	101.917	4.000%	102.390	102.170	102.090	101.840
4.375%	102.648	102.583	102.528	102.443	4.375%	101.684	101.484	101.234	101.084	4.000%	102.851	102.651	102.401	102.251	4.125%	102.680	102.460	102.380	102.130
4.500%	103.006	102.941	102.886	102.801	4.500%	101.978	101.778	101.528	101.378	4.125%	103.118	102.918	102.668	102.518	4.250%	102.533	102.313	102.233	101.983

Conventional - High Balance				
15 Year Fixed (DU) - #150017				
3.750%	101.795	101.730	101.675	101.590
3.875%	102.225	102.160	102.105	102.020
4.000%	102.490	102.425	102.370	102.285
4.125%	102.734	102.669	102.614	102.529
4.250%	102.967	102.902	102.847	102.762
4.375%	103.134	103.069	103.014	102.929
4.500%	103.343	103.278	103.223	103.138

VA - Jumbo				
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

Any applicable agency adjusters apply.

Conforming Fixed/Arm & High Balance Price Adjustments

Loan Amount		
\$20,000 - \$59,999		-1.750
\$60,000 - \$89,999		-1.000
\$90,000 - \$139,999		-0.375
\$140,000 - \$199,999	No Adj	
\$200,000 - \$249,999		+0.375
\$250,000 - \$349,999		+5.000
\$350,000 to conf non-HB limit		+5.500

State Adjusters		
CO, NV		-1.125
AZ, NM, UT, WY		-0.500
AL, CA, FL, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, SD, TN, VA, WA, WI	No Adj	
AR, GA, LA, MS, NC, NE, OH, OR, SC		+1.100
OK, PA		+1.150
TX		+2.250

High Balance		
Cash Out Refi (in addition to agency)		-1.000
Purch, R/T Refi (in addition to agency)		-2.250
LTV/CLTV <= 75% (ARM Only)		-0.750
LTV/CLTV > 75% <= 90% (ARM Only)		-1.500
LTV/CLTV > 90% (ARM Only)		-1.750
Loan amount adj do not apply		
N/O/O: LTV <= 65%, Min 740 FICO		
Max loan amount of \$625,500 above 80% LTV		
All loans must meet State/County loan limits		
Price Cap = 105,000, unless otherwise noted.		
All adjustments are cumulative.		

Misc. Adjustments		
Escrow Waiver		-150
CA Escrow Waiver (ltv < 90% allowed)		-100
2-4 Unit		-1,000
Condo - LTV<=75.00% (> 15 yr terms)	No Adj.	
Condo - LTV>75.00% (> 15 yr terms)		-750
2nd Homes > 85.00% (FNMA)		-250
N/O/O: LTV <= 75.00%		-2,125
N/O/O: LTV 75.01% - 80.00%		-3,375
N/O/O: LTV 80.01% - 85.00%		-4,125
75 day lock (from 60 day price) *		-175
90 day lock (from 60 day price) *		-500
Fannie 97 (LTV 95.01 - 97.00%)	No Adj.	
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 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
>= 740	No Adj.	-.250	-.250	-.500	-.250	-.250	-.250	-.750	Applicable to all loan terms greater than 15 years.
720 - 739	No Adj.	-.250	-.500	-.750	-.500	-.500	-.500	-.1000	
700 - 719	No Adj.	-.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	No Adj.	-.500	-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	-.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500		
600 - 619	-.500	-1.500	N/A	N/A	N/A	N/A	N/A		

Secondary Financing				
LTV	CLTV	FICO		
		< 720	>= 720	
<= 75	<= 80	0	0	
<= 65	>80 <=95	-.500	-.250	
>65 <=75	>80 <=95	-.750	-.500	
>75 <=90	>76 <=90	-1.000	-.750	
>75 <=95	>90 <=95	-1.000	-.750	
<= 95	>95 <=97	-1.500	-1.500	

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

Cash Out - Agency FICO/LTV Adj					
FICO	<=60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
>= 740	-.375	-.625	-.625	-.875	N/A
720 - 739	-.375	-1.000	-1.000	-1.125	N/A
700 - 719	-.375	-1.000	-1.000	-1.125	N/A
680 - 699	-.375	-1.125	-1.125	-1.750	N/A
660 - 679	-.625	-1.125	-1.125	-1.875	N/A
640 - 659	-.625	-1.625	-1.625	-2.625	N/A
620 - 639	-.625	N/A	N/A	N/A	N/A

Cash out adjustments are applicable to all loan terms.

Conforming Fixed LPMI & Split MI (Not applicable to HB programs)

LPMI Program #s	25-30 Yr Terms - LPMI							
	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%	-0.82	-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

Split MI Program #s	Split MI with FICO 740+				
	LTV	Upfront	Upfront	Upfront	Upfront
30 Yr Split MI - #300002	90.01 - 95.00%	.50%	.75%	1.00%	1.25%
25 Yr Split MI - #250002	85.01 - 90.00%	.44	.39	.35	.30
20 Yr Split MI - #200002	80.01 - 85.00%	.27	.21	.16	.10
15 Yr Split MI - #150002		.08	0	0	0
10 Yr Split MI - #100002					

(Factors listed above indicate monthly MI payment factor in addition to the upfront borrower paid premium & may vary by MI company)

LPMI Program #s	10-20 Yr Terms - LPMI						
	LTV	760+	740-759	720-739	700-719	680-699	660-679
90.01 - 95.00%	-0.95	-1.24	-1.50	-1.74	-2.08	-2.66	-2.77
85.01 - 90.00%	-0.59	-0.72	-0.84	-0.95	-1.10	-1.40	-1.43
80.01 - 85.00%	-0.43	-0.47	-0.49	-0.53	-0.58	-0.69	-0.71

	LPMI Adjustments (in addition to base LPMI adj)						
	760+	740-759	720-739	700-719	680-699	660-679	640-659
Rate/Term Refi	0.00	0.00	0.00	-0.42	-0.54	-0.69	-0.84
Second Home	-0.36	-0.39	-0.49	-0.60	-0.70	-1.23	-1.27

All LPMI adjustments are in addition to the standard agency (FICO/LTV) adjustments.

FHA / VA Price Adjustments (Conf & High Balance)

Loan Amount		
\$30,000 - 74,999		-1.000
\$75,000 - \$119,999		-0.375
\$120,000 - \$199,999	No Adj.	
\$200,000 - \$249,999		+2.500
\$250,000 to non-HB limit		+5.000

FICO		
FICO 620 - 639		-1.250
FICO 640 - 659		-.500
FICO 660 - 679		-.250
FICO 720+		+2.250

Gov't Program Features	
* FHA cash out refi max LTV = 85%	
* N/O/O not allowed.	
* FHA Streamlines - SFR, O/O only	
* #250100 - 25 Year Fixed - FHA	
* #250200 - 25 Year Fixed - VA	
* #200100 - 20 Year Fixed - FHA	
* #200200 - 20 Year Fixed - VA	

State Adjusters		
GA, NV, OH		-.250
AL, AZ, CO, TN, UT		-.125
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

First State Mortgage

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	
Multiple Financed Properties																				
#300032 - 30 Yr Fixed					#200032 - 20 Yr Fixed					#150032 - 15 Yr Fixed					Program Features					
3.750%	100.689	100.624	100.569	100.484	3.625%	100.553	100.488	100.433	100.348	3.625%	101.224	101.159	101.104	101.019	All conforming fixed/arm price adjustments from page 2 apply. 5-10 Financed Properties O/O Purchase or R/T Refi Min FICO O/O Cash Out Min FICO 2nd Home Min FICO Inv Prop Min FICO					
3.875%	101.112	101.047	100.992	100.907	3.750%	101.065	101.000	100.945	100.860	3.750%	101.557	101.492	101.437	101.352		620				
4.000%	101.581	101.516	101.461	101.376	3.875%	101.491	101.426	101.371	101.286	3.875%	101.869	101.804	101.749	101.664		700				
4.125%	102.046	101.981	101.926	101.841	4.000%	101.989	101.924	101.869	101.784	4.000%	102.386	102.321	102.266	102.181		700				
4.250%	102.399	102.334	102.279	102.194	4.125%	102.687	102.622	102.567	102.482	4.125%	102.751	102.686	102.631	102.546						
4.375%	102.748	102.683	102.628	102.543	4.250%	103.061	102.996	102.941	102.856	4.250%	103.137	103.072	103.017	102.932						
4.500%	103.126	103.061	103.006	102.921	4.375%	103.299	103.234	103.179	103.094	4.375%	103.476	103.411	103.356	103.271						
4.625%	103.489	103.424	103.369	103.284	4.500%	103.633	103.568	103.513	103.428	4.500%	103.583	103.518	103.463	103.378						
4.750%	103.779	103.714	103.659	103.574	4.625%	103.884	103.819	103.764	103.679	4.625%	103.443	103.378	103.323	103.238						
4.875%	104.111	104.046	103.991	103.906	4.750%	104.124	104.059	104.004	103.919	4.750%	103.341	103.276	103.221	103.136						
5.000%	104.426	104.361	104.306	104.221	4.875%	104.373	104.308	104.253	104.168	4.875%	103.558	103.493	103.438	103.353						
5.125%	104.614	104.549	104.494	104.409	5.000%	104.638	104.573	104.518	104.433											
5.250%	104.323	104.258	104.203	104.118	5.125%	104.859	104.794	104.739	104.654											
5.375%	104.661	104.596	104.541	104.456	5.250%	104.917	104.852	104.797	104.712											
5.500%	105.079	105.014	104.959	104.874	5.375%	105.218	105.153	105.098	105.013											
5.625%	105.557	105.492	105.437	105.352	5.500%	105.444	105.379	105.324	105.239											
5.750%	105.949	105.884	105.829	105.744	5.625%	105.629	105.564	105.509	105.424											

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RURAL DEVELOPMENT																			
#300300 - 30 Year Fixed - Rural Housing										Loan Amount Adjustments					** Special Note **				
3.250%	100.872	100.644	100.464	100.241	<= \$55,000					-1.500					5/18/16: Updated Adjusters				
3.375%	101.417	101.189	101.009	100.786	\$55,001 - \$75,000					-0.750									
3.500%	101.775	101.547	101.367	101.144	\$75,001 - \$100,000					-0.500									
3.625%	102.065	101.837	101.657	101.434	\$100,001 - \$150,000					No Adj.									
3.750%	102.688	102.460	102.280	102.057	\$150,001+					+0.250									
3.875%	103.208	102.980	102.800	102.577															
4.000%	103.770	103.542	103.362	103.139	FICO Adjustments														
4.125%	104.384	104.156	103.976	103.753	FICO 640 - 659					-0.625									
4.250%	104.627	104.399	104.219	103.996	FICO 660 - 679					-0.250									
4.375%	105.109	104.881	104.701	104.478	FICO 680 - 699					No Adj.									
4.500%	105.730	105.502	105.322	105.099	FICO 700 - 719					+0.100									
					FICO 720+					+0.200									
Max GRH Rate = 4.750%																			

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:										90 Days: .375 Upfront Fee 120 Days: .625 Upfront Fee 150 Days: .875 Upfront Fee 180 Days: 1.125 Upfront Fee									
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)																			
Days	Upfront Fee	Refund @ Closing	Rate Add-On																
90	0.375%	0.00%	0.000%																
120	0.625%	0.00%	0.000%																
180	1.000%	0.00%	0.125%																
270	1.000%	0.00%	0.250%																
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.																			

First State Mortgage

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	
Jumbo Programs																				
#300440 - 30 Year Jumbo					#200440 - 20 Year Jumbo					#150440 - 15 Year Jumbo					#100440 - 10 Year Jumbo					
3.625%	99.967	98.904	98.842	98.779	3.625%	99.467	99.404	99.342	99.279	3.625%	99.590	99.527	99.465	99.402	3.750%	100.340	100.277	100.215	100.152	
3.750%	99.530	99.467	99.405	99.342	3.750%	100.030	99.967	99.905	99.842	3.750%	99.965	99.902	99.840	99.777	3.875%	100.715	100.652	100.590	100.527	
3.875%	100.030	99.967	99.905	99.842	3.875%	100.530	100.467	100.405	100.342	3.875%	100.340	100.277	100.215	100.152	4.000%	101.090	101.027	100.965	100.902	
4.000%	100.530	100.467	100.405	100.342	4.000%	101.030	100.967	100.905	100.842	4.000%	100.715	100.652	100.590	100.527	4.125%	101.403	101.340	101.278	101.215	
4.125%	100.905	100.842	100.780	100.717	4.125%	101.405	101.342	101.280	101.217	4.125%	101.028	100.965	100.903	100.840	4.250%	101.715	101.652	101.590	101.527	
4.250%	101.280	101.217	101.155	101.092	4.250%	101.780	101.717	101.655	101.592	4.250%	101.340	101.277	101.215	101.152	4.375%	102.028	101.965	101.903	101.840	
4.375%	101.655	101.592	101.530	101.467	4.375%	102.155	102.092	102.030	101.967	4.375%	101.653	101.590	101.528	101.465	4.500%	102.278	102.215	102.153	102.090	
4.500%	101.905	101.842	101.780	101.717	4.500%	102.405	102.342	102.280	102.217	4.500%	101.903	101.840	101.778	101.715	4.625%	102.528	102.465	102.403	102.340	
4.625%	102.155	102.092	102.030	101.967	4.625%	102.655	102.592	102.530	102.467	4.625%	102.153	102.090	102.028	101.965						

#510440 - 5/1 Arm				#710440 - 7/1 Arm				#910440 - 10/1 Arm									
Caps:	2/2/5	Margin:	2.250	Index:	Libor	Caps:	2/2/5	Margin:	2.250	Index:	Libor	Caps:	2/2/5	Margin:	2.250	Index:	Libor
3.625%	101.044	100.981	100.919	100.856	3.625%	100.919	100.856	100.794	100.731	3.875%	100.535	100.472	100.410	100.347			
3.750%	101.356	101.293	101.231	101.168	3.750%	101.231	101.168	101.106	101.043	4.000%	100.847	100.784	100.722	100.659			
3.875%	101.669	101.606	101.544	101.481	3.875%	101.544	101.481	101.419	101.356	4.125%	101.160	101.097	101.035	100.972			
4.000%	101.981	101.918	101.856	101.793	4.000%	101.856	101.793	101.731	101.668	4.250%	101.472	101.409	101.347	101.284			
4.125%	102.231	102.168	102.106	102.043	4.125%	102.106	102.043	101.981	101.918	4.375%	101.722	101.659	101.597	101.534			

Price Adjustments				Price Adjustments				Program Features													
FICO:	<=60%	60.1 - 70%	70.1 - 75%	75.01 - 80%	Refinance (30 & 20 Yr)	Refinance (15 & 10 Yr)	Refinance (5/1 & 7/1 Arm)	Refinance (10/1 Arm)	2nd Home	Loan Amounts >= \$1.0 mil	-0.125	-0.125	-0.125	-0.125	-0.250	+0.125	Min FICO = 700 (Fixed)	Min FICO = 720 (Arms)	Max Loan Amount = \$3.0 Mil	No Escrow Waiver Fee!	
800+	+0.750	+0.625	+0.500	+0.375	30 & 20 Year Fixed (IL, KS, MO)	15 & 10 Year Fixed (IL, KS, MO)	Arms (IL, KS, MO)				0.250	0.125	0.125								
780 - 799	+0.625	+0.500	+0.375	+0.125																	
760 - 779	+0.500	+0.375	+0.125	-0.125																	
740 - 759	+0.375	+0.125	-0.125	-0.375																	
720 - 739	+0.125	-0.250	-0.500	-0.875																	
700 - 719	-0.125	-0.500	-0.875	-1.375																	
Property:																					
Investment Prop.	-1.750	N/A	N/A	N/A																	
3 Unit	-0.375	-0.375	N/A	N/A																	
4 Unit	-1.000	-1.000	N/A	N/A																	
Cash Out	-0.250	-0.375	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					30 Year Fixed - #300134					FICO 680 - 699									
4.500%	103.562	103.287	103.137	102.962	No Adj	-0.750	-0.250	-1.000	-0.375	4.125%	102.100	101.850	101.725	101.575	No Adj	-0.250	-0.250	-0.250	-0.250	4.250%	101.914	101.664	101.539	101.389
4.625%	103.933	103.658	103.508	103.333	VA - Purchase Only (#300333)	-1.000	-0.750	-0.500	-0.250	4.375%	102.191	101.941	101.816	101.666	FICO 660 - 679	-0.250	-0.250	-0.250	-0.250	4.500%	102.391	102.141	102.016	101.866
4.750%	102.535	102.260	102.110	101.935	\$50,000 - \$75,000	-0.375	-0.125	0.000	0.000	4.625%	102.665	102.415	102.290	102.140	FICO 620 - 639	-1.250	-1.250	-1.250	-1.250	4.750%	102.630	102.380	102.255	102.105
4.875%	102.359	102.084	101.934	101.759	\$75,001 - \$125,000	-0.375	-0.125	0.000	0.000	4.875%	102.619	102.369	102.244	102.094						5.000%	102.729	102.479	102.354	102.204
5.000%	102.612	102.337	102.187	102.012	\$125,001+	No Adj																		
5.125%	103.046	102.771	102.621	102.446																				
5.250%	102.389	102.114	101.964	101.789																				
5.375%	102.225	101.950	101.800	101.625																				
5.500%	102.587	102.312	102.162	101.987																				
5.625%	102.950	102.675	102.525	102.350																				

HomeReady										Other Home Ready Adjustments					
Home Ready (DU) *					Home Ready FICO/LTV Adjustments					2-4 Unit Property					
#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 - 100.00%	Condo w/LTV 75.01 - 80.00%	
3.500%	99.786	99.721	99.666	99.611	>= 740	0	-0.250	-0.250	-0.500	0	0	0	0	-1.000	
3.625%	100.475	100.410	100.355	100.270	720 - 739	0	-0.250	-0.500	-0.750	0	0	0	0	-0.750	
3.750%	101.129	101.064	101.009	100.924	700 - 719	0	-0.500	-1.000	-1.250	0	0	0	0		
3.875%	101.556	101.491	101.436	101.351	680 - 699	0	-0.500	-1.000	-1.500	0	0	0	0		
4.000%	102.065	102.000	101.945	101.860	660 - 679	0	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
4.125%	102.765	102.700	102.645	102.560	640 - 659	-0.500	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
4.250%	103.135	103.070	103.015	102.930	620 - 639	-0.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
4.375%	103.488	103.423	103.368	103.283											
4.500%	103.773	103.708	103.653	103.568											

Home Possible										Program Features		
Home Possible (LP) *					MI Coverage		Home Possible FICO/LTV Adj. Caps			LP is required		
#300036 - 30 Year Fixed					LTV	% Coverage	LTV <= 80.00%	LTV > 80.00% & FICO < 680	LTV > 80.00% & FICO >= 680	(Adj. are the same as for HomeReady, see above)	Max LTV: 97%	
3.500%	99.685	99.620	99.565	99.480	95.01 - 97%	25%	-1.500	-1.500	No Adj.		Borrower income limits apply	
3.625%	100.345	100.280	100.225	100.140	90.01 - 95%	25%	-1.500	-1.500			Loan amount adjustments from page 2 apply.	
3.750%	101.099	101.034	100.979	100.894	85.01 - 90%	25%	-1.500	-1.500			Non-Community Sub Fin	
3.875%	101.554	101.489	101.434	101.349	80.01 - 85%	12%	-1.500	-1.500			-5.00	
4.000%	102.033	101.968	101.913	101.828								
4.125%	102.426	102.361	102.306	102.221								
4.250%	103.393	103.328	103.273	103.188								
4.375%	103.751	103.686	103.631	103.546								
4.500%	104.052	103.987	103.932	103.847								

Important Information About FSM:			
Account Executive	Re-Lock Policy	Extension Policy	
Brent Wilder 309-826-0484 bwilder@fsmloans.biz	15 Day Relock: Worse Case Pricing 30 Day Relock: Worse Case Pricing (Max of 2 relocks allowed) (2nd relock is max of 15 days and requires a closing date)	2 Days (Only if 2 is all that is needed) 1-30 Days (Max = 30 days)	Free! -.020/day

** 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 FSM 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.



First State Mortgage

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																			
#300063 - 30 Year Fixed - Med Dr. *					#200063 - 20 Year Fixed - Med Dr. *					#150063 - 15 Year Fixed - Med Dr. *					#100063 - 10 Year Fixed - Med Dr. *				
3.750%	100.927	100.802	100.677	100.552	4.000%	101.893	101.768	101.643	101.518	3.500%	101.332	101.207	101.082	100.957	3.500%	101.382	101.257	101.132	101.007
3.875%	101.366	101.241	101.116	100.991	4.125%	102.158	102.033	101.908	101.783	3.625%	101.699	101.574	101.449	101.324	3.625%	101.749	101.624	101.499	101.374
4.000%	101.823	101.698	101.573	101.448	4.250%	102.958	102.833	102.708	102.583	3.750%	102.207	102.082	101.957	101.832	3.750%	102.257	102.132	102.007	101.882
4.125%	101.880	101.755	101.630	101.505	4.375%	103.040	102.915	102.790	102.665	3.875%	102.359	102.234	102.109	101.984	3.875%	102.409	102.284	102.159	102.034
4.250%	102.585	102.460	102.335	102.210	4.500%	103.405	103.280	103.155	103.030	4.000%	102.771	102.646	102.521	102.396	4.000%	102.821	102.696	102.571	102.446
4.375%	102.830	102.705	102.580	102.455	4.625%	103.526	103.401	103.276	103.151	4.125%	102.888	102.763	102.638	102.513	4.125%	102.938	102.813	102.688	102.563
4.500%	103.113	102.988	102.863	102.738	4.750%	103.663	103.538	103.413	103.288	4.250%	103.359	103.234	103.109	102.984	4.250%	103.409	103.284	103.159	103.034
<p>All agency & loan amount adjusters from page 2 apply. LPMI options are also available -- Regular LPMI adjusters apply.</p>																			