

FHA Rate Sheet

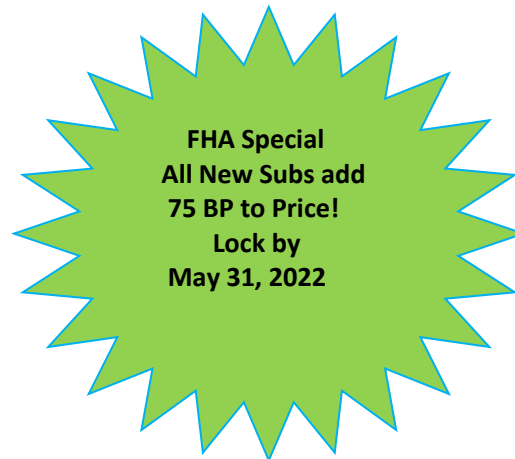
Note Rate	30 YR FIX		15 YR Fix		30 YR FIX High Balance		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
3.500	95.772	95.647	96.522	96.397	93.506	93.381	95.397	95.272
3.625	96.277	96.152	97.027	96.902	94.011	93.886	95.902	95.777
3.750	97.246	97.121	97.996	97.871	94.980	94.855	96.871	96.746
3.875	97.734	97.609	98.484	98.359	95.469	95.344	97.359	97.234
4.000	98.210	98.085	98.960	98.835	95.944	95.819	97.835	97.710
4.125	98.673	98.548	99.423	99.298	96.408	96.283	98.298	98.173
4.250	99.403	99.278	100.153	100.028	97.137	97.012	99.028	98.903
4.375	99.830	99.705	100.580	100.455	97.564	97.439	99.455	99.330
4.500	100.245	100.120	100.995	100.870	97.980	97.855	99.870	99.745
4.625	100.628	100.503	101.378	101.253	98.362	98.237	100.253	100.128
4.750	100.923	100.798	101.673	101.548	98.657	98.532	100.548	100.423
4.875	101.273	101.148	102.023	101.898	99.007	98.882	100.898	100.773
5.000	101.568	101.443	102.318	102.193	99.302	99.177	101.193	101.068
5.125	101.804	101.679	102.554	102.429	99.538	99.413	101.429	101.304
5.250	101.926	101.801	102.676	102.551	99.661	99.536	101.551	101.426
5.375	102.142	102.017	102.892	102.767	99.876	99.751	101.767	101.642
5.500	102.363	102.238	103.113	102.988	100.098	99.973	101.988	101.863
5.625	102.348	102.223	103.098	102.973	100.082	99.957	101.973	101.848

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 700 - 719	0.125
FICO 680 - 699	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 580-599	(2.250)
FICO < 580	(2.750)
Other Adjusters	
Amount \$150K-\$199,999	(0.250)
Amount ≤ \$149,999	(0.500)
25 Year	0.125
20 Year	0.250
Condo (LR and HR)	(0.250)
FHA Streamline/IRRRL (2nd Home or Non Owner)	(0.500)
Manufactured Home	(1.000)
FHA Special	0.750

Loan Fees	
Underwriting Fee	\$1,095
Underwriting Fee (streamline)	\$595
Admin Fee	\$76
Doc Review Fee (Texas only)	\$150
Lock extension fee / min 7 days (30 day max)	0.250

FHAProduct
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