



# Wholesale Broker Rate Sheet

Email Locks to: [lockdesk@thinkfha.net](mailto:lockdesk@thinkfha.net)  
 Lock Online at [www.thinkfha.net](http://www.thinkfha.net)

Friday, September 03, 2010

10:30 AM

Lock Expiration Dates		
15 day	30 day	45 day
9/17/10	10/2/10	10/17/10

[www.THINKFHA.net](http://www.THINKFHA.net)

FHA 203(b) \$0 - \$417,000				FHA 203(b) PORTFOLIO \$0 - \$417,000				FHA HIGH-BALANCE \$417,001 - \$729,750			
Rate	15-day	30-day	45-day	Rate	15-day	30-day	45-day	Rate	15-day	30-day	45-day
4.000	98.866	98.985	98.761	4.000	98.186	98.305	98.081	4.250	100.040	99.784	99.577
4.125	98.977	98.620	98.433	4.125	98.297	97.940	97.753	4.375	100.466	100.210	100.003
4.250	100.950	100.694	100.487	4.250	100.270	100.014	99.807	4.500	101.269	101.044	100.837
4.375	101.376	101.120	100.913	4.375	100.696	100.440	100.233	4.625	101.071	100.815	100.608
4.500	102.179	101.957	101.747	4.500	101.499	101.277	101.067	4.750	102.197	101.979	101.753
4.625	101.981	101.725	101.518	4.625	101.301	101.045	100.838	4.875	102.520	102.301	102.075
4.750	103.107	102.889	102.663	4.750	102.427	102.209	101.983	5.000	102.901	102.702	102.478
4.875	103.430	103.211	102.985	4.875	102.750	102.531	102.305	5.125	102.141	102.276	102.052
5.000	103.500	103.500	103.500	5.000	103.236	103.275	103.147	5.250	103.025	103.160	102.936
5.125	103.386	103.500	103.297	5.125	102.706	102.841	102.617	5.375	103.294	103.429	103.205
5.250	103.500	103.500	103.500	<b>NEW PRODUCT FOR THOSE LITTLE TOUGHER FHA LOANS!</b> Requires Loan Committee Approval. Please allow an additional 48- hours for approval.				5.500	103.650	103.650	103.650
5.375	103.500	103.500	103.500					5.625	103.605	103.605	103.605
5.500	103.500	103.500	103.500					5.750	0.000	0.000	0.000
5.625	0.000	0.000	0.000					5.875	0.000	0.000	0.000
5.750	0.000	0.000	0.000					6.000	0.000	0.000	0.000
<b>MAX FINAL YSP 103.000</b>								<b>MAX FINAL YSP 103.000</b>			
Score < 660	-0.625			Score < 660	-0.625			Score >=720 Improve price:	0.250		
Score > 720	0.250			Score > 720	0.250			1-unit <	729750		
1-unit <	417000			1-unit <	417000			2-unit <	934200		
2-unit <	533850			2-unit <	533850			3-unit <	1129250		
3-unit <	645300			3-unit <	645300			4-unit <	1403400		
4-unit <	801950			4-unit <	801950			Lock Extensions:			
Lock Extensions:				Lock Extensions:				7 Days	-0.250		
7 Days	-0.125			7 Days	-0.125			15 Days	-0.375		
15 Days	-0.250			15 Days	-0.250			30 Days	-0.600		
30 Days	-0.500			30 Days	-0.500			Minimum Credit Score 620			

PLEASE CONSIDER OUR HIGHLIGHTED COUPONS FOR THE BEST RATE/PRICE COMBINATIONS

Any Loan < \$150,000	-0.25	Maximum DTI allowed for Manual Underwriting loans is 50% <b>NO EXCEPTIONS</b> ( DTI adj do not apply to AUS approved loans ) <b>203(k)</b> (see page 2) <b>15 YEAR</b> (see page 2)	<b>LOCK EXTENSIONS</b> (Extension must be requested prior to expiration. Only 1 extension per loan allowed.) 60 day lock - Add .20 to 45 day
Manual underwriting	-0.50		
NY/CT/DE/	-0.25		
<b>Minimum Fico for Streamlines 660</b> <b>Only State &amp; Loan Amt Adjmts Apply</b>			

### Contacts/Your FHA Specialists

Please lock loans on-line at [www.thinkfha.net](http://www.thinkfha.net).  
 Call your Regional Manager:  
 Susan Belese (NJ/PA) 908-763-1189 cell

Submit loans to [newloans@thinkfha.net](mailto:newloans@thinkfha.net).  
 Submit conditions to [conditions@thinkfha.net](mailto:conditions@thinkfha.net)  
 Call our office at 877-FHA-2008



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## PAGE TWO - SPECIALTY PROGRAMS

### 203(K) - REHABILITATION MORTGAGE

Rate	15-day	30-day	45-day	Minimum Credit Score: <b>620</b>	
4.250	99.038	98.782	98.575	Score 620-659 adjust pricing	-0.375
4.375	99.554	99.298	99.091	Score >=720 Improve price:	0.125
4.500	100.147	99.922	99.715	High Balance	-1.000
4.625	100.304	100.048	99.841	Manual u/w (when available)	-0.500
<b>4.750</b>	<b>101.430</b>	<b>101.212</b>	<b>100.986</b>	Lock Extensions:	
4.875	101.535	101.508	101.348	7 Days	-0.250
5.000	101.535	101.508	101.483	15 Days	-0.375
5.125	101.535	101.508	101.483	30 Days	-0.600

Non-Conforming Loans Require **660** Score

DTI's > 31/43:  
(see page one for loan amount and State adjustments)

### 15 YEAR FHA - 203(b)

Rate	15-day	30-day	45-day	Score 620-659 adjust pricing	
<b>4.000</b>	<b>100.642</b>	<b>100.803</b>	<b>100.609</b>	Score >=720 Improve price:	-0.250
4.500	102.415	102.415	102.249	High Balance	0.125
5.000	102.415	102.406	102.198	Manual u/w (when available)	-1.250
5.500	102.120	102.120	102.120	Lock Extensions:	-0.500
				7 Days	-0.250
				15 Days	-0.375
				30 Days	-0.600

Rates shown are the only coupons available.  
 High Balance Loans Require **660** Score  
**Minimum Credit Score:**

**620** (see page one for loan amount, dti, and State adjustments)

### USDA

**MINIMUM CREDIT SCORE = 620**

Rate	15-day	30-day	45-day
4.250	98.738	98.550	98.363
4.375	99.530	99.342	99.155
4.500	100.351	100.163	99.976
4.625	101.020	100.832	100.645
4.750	101.150	100.962	100.775
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000

State Adjustments:

NY / PA / RI	Improve	0.25
CO / DE	Reduce	0.35
MD / NJ	Reduce	0.45
Other States	No adjustment	

Loan Amounts:

\$57,501 - \$90,000	Reduce	1
< = \$57,500	Reduce	1.5

**NOT CURRENTLY AVAILABLE!**

FICO 620-659 Reduce 0.25

Rates Shown are only coupons available  
**Max Final Price = 102.500**



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## PAGE THREE - FHA ARMS

### FHA 203(B) - 5/1 ARMS

5/1 ARM Conforming				5/1 ARM High Balance			
Rate	15-day	30-day	45-day	Rate	15-day	30-day	45-day
3.250	100.973	100.835	100.668	3.500	100.862	100.724	100.557
3.375	101.488	101.349	101.182	3.625	100.822	100.683	100.516
3.500	101.862	101.724	101.557	3.750	101.323	101.323	101.285
3.625	101.822	101.683	101.516	3.875	101.145	100.988	100.795
3.750	102.323	102.323	102.285	4.000	101.323	101.213	101.020
3.875	102.145	101.988	101.795	4.125	101.141	100.984	100.791
4.000	102.323	102.213	102.020	4.250	101.323	101.323	101.246
4.125	102.141	101.984	101.791	4.375	100.307	100.479	100.293
4.250	102.323	102.323	102.246	4.500	100.695	100.753	100.567
4.375	101.485	101.485	101.485	4.625	100.983	101.030	100.844
4.500	101.695	101.520	101.485	4.750	101.252	101.077	100.858

Minimum credit score = 620

Minimum credit score = 660

Special ARM Guidelines:	ARM Pricing Add-ons:
Minimum Credit Score - Conforming: 620	Any Loan < \$150,000 -0.250
Minimum Credit Score - High Balance: 660	Manual underwriting N/A
AUS Approval Required (no manually u/w)	Condo Spot Approval N/A
FHA Approved Condos Only	NY/CT/DE -0.250
Terms:	Credit Score >=720 0.125
Margin: 2.25	Credit Score < 660 -0.625
Index: 1-year Treasury	Lock Extensions:
Floor: 5% below Start (not below margin)	7 Days -0.250
Ceiling: 5% above Start Rate	15 Days -0.375
Rate Change Period: Every 1 year after fixed period	30 Days -0.600
Max Rate Change: 1% increase or decrease per adjustment.	60 day lock - Add .125 to 45 day