

The Money Source Inc.
135 Maxess Road
Melville, NY 11747
<https://wholesale.themoneysource.com>
NMLS #6289



Effective Date and Time
01/12/2018 9:35 AM ET
Wholesale Rate Sheet
Lock Desk Hours: M-F 11AM -7PM ET
KISS Lock Hours: M-F 10:15AM - 9PM ET
LockDesk@TheMoneySource.com

CONVENTIONAL LP PROGRAMS

Conforming LP 30/25 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.875	-0.985	-0.885	-0.735
4.000	-1.633	-1.533	-1.383
4.125	-2.225	-2.125	-1.975
4.250	-2.897	-2.797	-2.647
4.375	-3.403	-3.303	-3.153
4.500	-3.940	-3.840	-3.690
4.625	-4.468	-4.368	-4.218
4.750	-4.993	-4.893	-4.743
4.875	-5.507	-5.407	-5.257
5.000	-5.585	-5.485	-5.335
5.125	-6.085	-5.985	-5.835
5.250	-6.531	-6.431	-6.281

Super Conf. LP 30 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.750	0.181	0.281	0.431
3.875	-0.583	-0.483	-0.333
4.000	-1.239	-1.139	-0.989
4.125	-1.836	-1.736	-1.586
4.250	-2.198	-2.098	-1.948
4.375	-2.556	-2.456	-2.306
4.500	-2.907	-2.807	-2.657
4.625	-3.441	-3.341	-3.191
4.750	-3.871	-3.771	-3.621
4.875	-4.189	-4.089	-3.939
5.000	-4.159	-4.059	-3.909
5.125	-4.212	-4.112	-3.962

Conforming LP 20 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.875	-1.939	-1.839	-1.689
4.000	-2.444	-2.344	-2.194
4.125	-2.908	-2.808	-2.658
4.250	-3.805	-3.705	-3.555
4.375	-4.164	-4.064	-3.914
4.500	-4.681	-4.581	-4.431
4.625	-5.108	-5.008	-4.858
4.750	-5.521	-5.421	-5.271
4.875	-5.924	-5.824	-5.674
5.000	-6.135	-6.035	-5.885
5.125	-6.540	-6.440	-6.290
5.250	-6.822	-6.722	-6.572

Loan Level Adjustments - Conventional Products	
\$250,001 - \$350,000	0.000
\$150,001 - \$175,000	0.000
\$125,001 - \$150,000	0.000
\$100,001 - \$125,000	0.600
\$75,000 - \$100,000	0.700

FEE BUYOUT
Use our Fee Buyout Calculator to determine the appropriate price adjustment based on the loan amount:

https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx

Conforming LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
2.750	1.766	1.866	2.016
2.875	1.237	1.337	1.487
3.000	0.722	0.822	0.972
3.125	0.264	0.364	0.514
3.250	-0.471	-0.371	-0.221
3.375	-0.919	-0.819	-0.669
3.500	-1.338	-1.238	-1.088
3.625	-1.764	-1.664	-1.514
3.750	-2.143	-2.043	-1.893
3.875	-2.492	-2.392	-2.242
4.000	-2.877	-2.777	-2.627
4.125	-3.265	-3.165	-3.015

Super Conf. LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.000	1.151	1.251	1.401
3.125	0.805	0.905	1.055
3.250	0.407	0.507	0.657
3.375	-0.016	0.083	0.233
3.500	-0.431	-0.331	-0.181
3.625	-0.755	-0.655	-0.505
3.750	-1.017	-0.917	-0.767
3.875	-1.257	-1.157	-1.007
4.000	-1.568	-1.468	-1.318
4.125	-1.862	-1.762	-1.612
4.250	-2.127	-2.027	-1.877
4.375	-2.329	-2.229	-2.079

Conforming LP 10 Year Fixed			
Rate	15-Day	30-Day	45-Day
2.750	1.245	1.345	1.495
2.875	0.894	0.994	1.144
3.000	0.552	0.652	0.802
3.125	0.252	0.352	0.502
3.250	-0.593	-0.493	-0.343
3.375	-0.888	-0.788	-0.638
3.500	-1.162	-1.062	-0.912
3.625	-1.433	-1.333	-1.183
3.750	-2.151	-2.051	-1.901
3.875	-2.465	-2.365	-2.215
4.000	-2.795	-2.695	-2.545
4.125	-3.046	-2.946	-2.796

CONVENTIONAL ADJUSTMENTS - OTHER	
60 Day Lock - Worsen 45 day pricing	0.150
Escrows Waived	0.000
2 Unit Property	1.000
3-4 Unit Property	1.000
Condo LTV > 75 and term > 15	0.750
Condo Investment	2.500
Manufactured	1.500
Investment Prop. <=75	2.125
Investment Prop. 75.01-80	3.375
Investment Prop. >80	4.125
>4 Financed Properties	0.750
Super Conf. Purch or RT Refi	0.250
Super Conf. Cashout	1.000

Open Access LP 30 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
3.750	2.113	2.213	2.363
3.875	1.133	1.233	1.383
4.000	0.294	0.394	0.544
4.125	-0.470	-0.370	-0.220
4.250	-1.647	-1.547	-1.397
4.375	-2.303	-2.203	-2.053
4.500	-3.001	-2.901	-2.751
4.625	-3.687	-3.587	-3.437
4.750	-4.304	-4.204	-4.054
4.875	-4.873	-4.773	-4.623
5.000	-4.970	-4.870	-4.720

Open Access LP 30 Yr Fixed > 125%			
Rate	15-Day	30-Day	45-Day
3.750	2.617	2.717	2.867
3.875	1.583	1.683	1.833
4.000	0.698	0.798	0.948
4.125	-0.111	-0.011	0.138
4.250	-1.231	-1.131	-0.981
4.375	-1.928	-1.828	-1.678
4.500	-2.666	-2.566	-2.416
4.625	-3.392	-3.292	-3.142
4.750	-4.023	-3.923	-3.773
4.875	-4.591	-4.491	-4.341
5.000	-4.689	-4.589	-4.439

Open Access LP 15 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
3.250	1.650	1.750	1.900
3.375	1.086	1.186	1.336
3.500	0.561	0.661	0.811
3.625	0.076	0.176	0.326
3.750	-0.343	-0.243	-0.093
3.875	-0.724	-0.624	-0.474
4.000	-1.321	-1.221	-1.071
4.125	-1.763	-1.663	-1.513
4.250	-2.187	-2.087	-1.937
4.375	-2.530	-2.430	-2.280
4.500	-2.545	-2.445	-2.295
4.625	-2.744	-2.644	-2.494

Open Access Pricing Caps*		
Primary Residence		
Amortization Term	LTV<=80	LTV>80
>15 Years	2.000	0.750
<=15 Years	2.000	0.000
Investment & 2nd Homes		
Amortization Term	LTV<=105	LTV>105
>25 to <=30 Years	2.000	2.000
<=25 Years	2.000	1.500

*Loan amount and Fee Buyout adjustments are not included in the Open Access pricing caps

CONVENTIONAL ADJUSTMENTS							
FICO/LTV grid: terms > 15 Year				Cash Out Refi			
	<=60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95*
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500
660-679	0.250	1.250	2.500	3.000	3.250	2.750	2.750
640-659	1.250	2.000	3.500	3.750	4.000	3.500	3.500
620-639	1.750	2.750	4.250	4.250	4.500	4.500	4.750
<620*	2.000	3.000	4.500	4.500	5.500	5.500	5.500

Subordinate Financing Adjuster - all Conventional programs			
LTV	CLTV	FICO < 720	FICO >= 720
ALL	<=80%	0.375	0.375
<=65%	80.01% - 95.00%	0.875	0.625
65.01% - 75.00%	80.01% - 95.00%	1.125	0.875
75.01% - 95.00%	76.01% - 95.00%	1.375	1.125
<= 95.00%	>95.00%	1.875	1.875

LPMI Adjustments			
LPMI program available for 30 yr term only			
LPMI Adjustments below are in addition to any other applicable conventional adjustments			
2-4 Unit Property			0.000
Rate & Term Refinance			0.000
Condo LTV > 75			0.000
Manufactured			1.250
High Balance Loans			0.000
LPMI FICO/LTV Adjustments			
	80.01-85	85.01-90	90.01-95
760+	0.600	1.100	1.400
740-759	0.750	1.500	2.000
720-739	0.900	1.900	2.500
700-719	1.000	2.250	3.000
680-699	1.150	2.750	3.750
660-679	1.750	3.750	N/A

* FICO less than 620 and LTV >95% available only for Open Access, other conventional programs require a min. FICO of 620 and LTV <=95%



FHA PROGRAMS

FHA Standard Program (620+ FICO)

Loan Level Adjustments

FHA 30 Standard			
Rate	15-Day	30-Day	45-Day
3.250	-0.357	-0.257	-0.107
3.375	-0.781	-0.681	-0.531
3.500	-1.205	-1.105	-0.954
3.625	-1.603	-1.503	-1.353
3.750	-2.917	-2.817	-2.667
3.875	-3.298	-3.198	-3.048
4.000	-3.655	-3.555	-3.405
4.125	-3.986	-3.886	-3.736
4.250	-4.398	-4.298	-4.148
4.375	-4.733	-4.633	-4.483
4.500	-5.033	-4.933	-4.783
4.625	-5.283	-5.183	-5.033
4.750	-5.019	-4.919	-4.769
4.875	-5.072	-4.972	-4.822
5.000	-5.284	-5.184	-5.034

FHA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.250	0.642	0.742	0.892
3.375	0.218	0.318	0.468
3.500	-0.204	-0.104	0.045
3.625	-0.603	-0.503	-0.353
3.750	-1.292	-1.192	-1.042
3.875	-1.673	-1.573	-1.423
4.000	-2.030	-1.930	-1.780
4.125	-2.361	-2.261	-2.111
4.250	-2.773	-2.673	-2.523
4.375	-3.108	-3.008	-2.858
4.500	-3.283	-3.183	-3.033
4.625	-3.533	-3.433	-3.283

FHA 15 Standard			
Rate	15-Day	30-Day	45-Day
2.875	0.230	0.330	0.480
3.000	0.017	0.117	0.267
3.125	-0.194	-0.094	0.055
3.250	-1.342	-1.242	-1.092
3.375	-1.708	-1.608	-1.458
3.500	-1.873	-1.773	-1.623
3.625	-2.039	-1.939	-1.789
3.750	-2.813	-2.713	-2.563
3.875	-3.148	-3.048	-2.898
4.000	-3.282	-3.182	-3.032
4.125	-3.416	-3.316	-3.166

720+	(0.125)
700-719	0.000
680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
Manufactured Home	1.500
203k Limited (Min. Ln Amt = \$125K)	2.375
203k Standard (Min. Ln Amt = \$125K)	2.375
2-4 Units (N/A in IL, NJ)	0.000
NY State	0.000
*Loan Amount - See Below	
In addition to adjustments above:	
AUS Refer 640+	0.000
AUS Refer 620-639	0.500
60 Day Lock - Worsen 45 day pricing	0.150
20 Yr Term - Worsen 30 Yr pricing	0.250

FHA Streamline

Loan Level Adjustments

Streamline FHA 30/25			
Rate	15-Day	30-Day	45-Day
3.250	-0.357	-0.257	-0.107
3.375	-0.781	-0.681	-0.531
3.500	-1.205	-1.105	-0.954
3.625	-1.603	-1.503	-1.353
3.750	-2.917	-2.817	-2.667
3.875	-3.298	-3.198	-3.048
4.000	-3.655	-3.555	-3.405
4.125	-3.986	-3.886	-3.736
4.250	-4.398	-4.298	-4.148
4.375	-4.733	-4.633	-4.483
4.500	-5.033	-4.933	-4.783
4.625	-5.283	-5.183	-5.033
4.750	-5.019	-4.919	-4.769
4.875	-5.072	-4.972	-4.822

Streamline FHA 30 HB			
Rate	15-Day	30-Day	45-Day
3.250	0.642	0.742	0.892
3.375	0.218	0.318	0.468
3.500	-0.204	-0.104	0.045
3.625	-0.603	-0.503	-0.353
3.750	-1.292	-1.192	-1.042
3.875	-1.673	-1.573	-1.423
4.000	-2.030	-1.930	-1.780
4.125	-2.361	-2.261	-2.111
4.250	-2.773	-2.673	-2.523
4.375	-3.108	-3.008	-2.858
4.500	-3.283	-3.183	-3.033
4.625	-3.533	-3.433	-3.283

Streamline FHA 15			
Rate	15-Day	30-Day	45-Day
2.750	0.642	0.742	0.892
2.875	0.230	0.330	0.480
3.000	0.017	0.117	0.267
3.125	-0.194	-0.094	0.055
3.250	-1.342	-1.242	-1.092
3.375	-1.708	-1.608	-1.458
3.500	-1.873	-1.773	-1.623
3.625	-2.039	-1.939	-1.789
3.750	-2.813	-2.713	-2.563
3.875	-3.148	-3.048	-2.898
4.000	-3.282	-3.182	-3.032
4.125	-3.416	-3.316	-3.166

680-699	0.000
660-679	0.250
640-659	0.500
620-639	0.750
Manufactured Home	1.500
NY State	0.000
Investment Properties	1.500
2-4 Units (N/A in IL, NJ)	0.000
Non-Credit Qualifying Streamline	0.000
Mtg. Only (No FICO/Credit Report)	3.000
Simple Refi	0.500
25-29 Yr terms avail. (SL only) - priced as 25 Yr	
*Loan Amount - See Below	
60 Day Lock - Worsen 45 day pricing	0.150
20 Yr Term - Worsen 30 Yr pricing	0.250

NOTES

FEE BUYOUT - FHA/VA

Use our Fee Buyout Calculator to determine the appropriate price adjustment based on loan amount:

https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx

Loan Amount Adjustments - FHA/VA

\$150,001 - \$175,000 (FHA only)	0.000
\$150,001 - \$175,000	0.100
\$125,001 - \$150,000 (FHA only)	0.000
\$125,001 - \$150,000	0.300
\$100,001 - \$125,000	0.600
\$75,000 - \$100,000	0.700

Prices and fees reflected on this ratesheet are for indication purposes only and are subject to change without notice.
 For real time pricing, please refer to the KISS pricing engine or contact us at LockDesk@TheMoneySource.com.
 All pricing and lock request subject to confirmation and does not commit The Money Source to funding of loan.
 Price Indicator sheet only-pricing determined by product and pricing system and not guaranteed.



VA PROGRAMS

VA Standard Program (620+ FICO)

Loan Level Adjustments

VA 30 Standard			
Rate	15-Day	30-Day	45-Day
3.250	0.187	0.287	0.437
3.375	-0.236	-0.136	0.013
3.500	-0.659	-0.559	-0.409
3.625	-1.058	-0.958	-0.808
3.750	-2.372	-2.272	-2.122
3.875	-2.753	-2.653	-2.503
4.000	-3.110	-3.010	-2.860
4.125	-3.441	-3.341	-3.191
4.250	-3.853	-3.753	-3.603
4.375	-4.188	-4.088	-3.938
4.500	-4.488	-4.388	-4.238
4.625	-4.738	-4.638	-4.488
4.750	-4.474	-4.374	-4.224
4.875	-4.527	-4.427	-4.277
5.000	-4.739	-4.639	-4.489

VA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.250	1.437	1.537	1.687
3.375	1.013	1.113	1.263
3.500	0.590	0.690	0.840
3.625	0.191	0.291	0.441
3.750	-0.497	-0.397	-0.247
3.875	-0.878	-0.778	-0.628
4.000	-1.235	-1.135	-0.985
4.125	-1.566	-1.466	-1.316
4.250	-1.978	-1.878	-1.728
4.375	-2.313	-2.213	-2.063
4.500	-2.488	-2.388	-2.238
4.625	-2.738	-2.638	-2.488

VA 15 Standard			
Rate	15-Day	30-Day	45-Day
2.750	1.187	1.287	1.437
2.875	0.775	0.875	1.025
3.000	0.562	0.662	0.812
3.125	0.350	0.450	0.600
3.250	-0.797	-0.697	-0.547
3.375	-1.163	-1.063	-0.913
3.500	-1.328	-1.228	-1.078
3.625	-1.494	-1.394	-1.244
3.750	-2.268	-2.168	-2.018
3.875	-2.603	-2.503	-2.353
4.000	-2.737	-2.637	-2.487
4.125	-2.871	-2.771	-2.621

720+	(0.250)
700-719	0.000
680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
60 Day Lock - Worsen 45 day pricing	0.150
2-4 Units	0.000
Manufactured Home	1.500
NY State	0.000
*Loan Amount/UW Fee Buyout - See Page 4	
In addition to adjustments above:	
AUS Refer 640+	0.000
AUS Refer 620-639	0.500
20 Yr Term - Worsen 30 Yr pricing	0.250

VA Advantage Program (580-619 FICO)

Loan Level Adjustments

VA 30 Advantage			
Rate	15-Day	30-Day	45-Day
3.875	0.746	0.846	0.996
4.000	0.389	0.489	0.639
4.125	0.058	0.158	0.308
4.250	-0.353	-0.253	-0.103
4.375	-0.688	-0.588	-0.438
4.500	-0.988	-0.888	-0.738
4.625	-1.238	-1.138	-0.988
4.750	-0.974	-0.874	-0.724
4.875	-1.027	-0.927	-0.777
5.000	-1.239	-1.139	-0.989
5.125	-1.452	-1.352	-1.202
5.250	-4.351	-4.251	-4.101

VA 30 HB Advantage			
Rate	15-Day	30-Day	45-Day
4.000	1.514	1.614	1.764
4.125	1.183	1.283	1.433
4.250	0.771	0.871	1.021
4.375	0.436	0.536	0.686
4.500	0.261	0.361	0.511
4.625	0.011	0.111	0.261

VA 15 Advantage			
Rate	15-Day	30-Day	45-Day
3.000	4.262	4.362	4.512
3.125	4.050	4.150	4.300
3.250	2.902	3.002	3.152
3.375	2.536	2.636	2.786
3.500	2.371	2.471	2.621
3.625	2.205	2.305	2.455
3.750	1.431	1.531	1.681
3.875	1.096	1.196	1.346
4.000	0.962	1.062	1.212
4.125	0.828	0.928	1.078

AUS Refer	0.000
600-619	0.500
580-599	0.750
2-4 Units	0.500
Manufactured Home	1.500
NY State	0.000
*Loan Amount/UW Fee Buyout - See Page 4	
Max Cap	1.500
60 Day Lock - Worsen 45 day pricing	0.150

VA IRRRL

Loan Level Adjustments

VA IRRRL 30/25			
Rate	15-Day	30-Day	45-Day
3.250	-0.162	-0.062	0.087
3.375	-0.586	-0.486	-0.336
3.500	-1.010	-0.909	-0.759
3.625	-1.408	-1.308	-1.158
3.750	-2.722	-2.622	-2.472
3.875	-3.103	-3.003	-2.853
4.000	-3.460	-3.360	-3.210
4.125	-3.791	-3.691	-3.541
4.250	-4.203	-4.103	-3.953
4.375	-4.538	-4.438	-4.288
4.500	-4.838	-4.738	-4.588

VA IRRRL 30 HB			
Rate	15-Day	30-Day	45-Day
3.250	0.837	0.937	1.087
3.375	0.413	0.513	0.663
3.500	-0.009	0.090	0.240
3.625	-0.408	-0.308	-0.158
3.750	-1.097	-0.997	-0.847
3.875	-1.478	-1.378	-1.228
4.000	-1.835	-1.735	-1.585
4.125	-2.166	-2.066	-1.916
4.250	-2.578	-2.478	-2.328
4.375	-2.913	-2.813	-2.663
4.500	-3.088	-2.988	-2.838
4.625	-3.338	-3.238	-3.088

VA IRRRL 15			
Rate	15-Day	30-Day	45-Day
2.750	0.837	0.937	1.087
2.875	0.425	0.525	0.675
3.000	0.212	0.312	0.462
3.125	0.000	0.100	0.250
3.250	-1.147	-1.047	-0.897
3.375	-1.513	-1.413	-1.263
3.500	-1.678	-1.578	-1.428
3.625	-1.844	-1.744	-1.594
3.750	-2.618	-2.518	-2.368
3.875	-2.953	-2.853	-2.703
4.000	-3.087	-2.987	-2.837
4.125	-3.221	-3.121	-2.971

680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
600-619	1.875
580-599	1.875
NO FICO	2.000
2-4 Units	0.000
Manufactured Home	1.500
NY State	0.000
Investment Properties	1.500
LTV <=105	0.000
LTV 105.01-125	1.000
LTV >125	2.000
25-29 Yr terms avail (IRRRL only) - priced as 25 Yr	
*Loan Amount/UW Fee Buyout - See Page 4	
60 Day Lock - Worsen 45 day pricing	0.150
20 Yr Term - Worsen 30 Yr pricing	0.250

USDA PROGRAM

USDA (640+ FICO)

Loan Level Adjustments

USDA Loan Amount Adjustments

USDA 30			
Rate	15-Day	30-Day	45-Day
3.500	-0.659	-0.559	-0.409
3.625	-1.058	-0.958	-0.808
3.750	-2.372	-2.272	-2.122
3.875	-2.753	-2.653	-2.503
4.000	-3.110	-3.010	-2.860
4.125	-3.441	-3.341	-3.191
4.250	-3.853	-3.753	-3.603
4.375	-4.188	-4.088	-3.938
4.500	-4.488	-4.388	-4.238
4.625	-4.738	-4.638	-4.488
4.750	-4.474	-4.374	-4.224

680-699	0.375
660-679	0.500
640-659	0.625
AUS Refer	1.000
NY State	0.000
60 Day Lock - Worsen 45 day pricing	0.150

\$150,001 - \$175,000	0.100
\$125,001 - \$150,000	0.300
\$100,001 - \$125,000	0.600
\$75,000 - \$100,000	0.700

FEE BUYOUT

Use our Fee Buyout Calculator to determine the appropriate price adjustment based on the loan amount:

https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx