

The Money Source Inc.
 135 Maxess Road
 Melville, NY 11747
<https://wholesale.themoneysource.com>
 NMLS #6289
LE & General Support: 855-TMS-KISS
 Approved in all States **except: MO**
 FHA ID 24967-0000-8
 VA ID 500031-00-00



Effective Date and Time
12/14/2018 6:35 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

TMS Wholesale Lock Policy
https://kissw.themoneysource.com/docs/Wholesale_and_Emerging_Banker_Lock_Policy.pdf

Underwriting/Commitment Fee \$995 (Excluding: NC Gov)
 SL/IRRRL UW/Commitment Fee \$499 (Excluding: NC Gov)
 Min \$75k Note loan amount

PINK SELECT PROGRAM
 Min FICO 700 Max LTV 90% Min Loan Amount 200k

Conf DU PSP 30/25 Year Fixed					Conf DU PSP 20 Year Fixed					Conf DU PSP 15 Year Fixed					Conf DU PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day	
4.375	-1.021	-0.921	-0.771		4.000	0.112	0.212	0.362		3.750	-0.724	-0.624	-0.474		4.000	-1.511	-1.411	-1.261	
4.500	-1.551	-1.451	-1.301		4.125	-0.512	-0.412	-0.262		3.875	-1.182	-1.082	-0.932		4.125	-1.794	-1.694	-1.544	
4.625	-2.252	-2.152	-2.002		4.250	-0.992	-0.892	-0.742		4.000	-1.605	-1.505	-1.355		4.250	-2.054	-1.954	-1.804	
4.750	-2.830	-2.730	-2.580		4.375	-1.441	-1.341	-1.191		4.125	-2.071	-1.971	-1.821		4.375	-2.296	-2.196	-2.046	
4.875	-3.420	-3.320	-3.170		4.500	-2.097	-1.997	-1.847		4.250	-2.188	-2.088	-1.938		4.500	-2.566	-2.466	-2.316	
5.000	-3.616	-3.516	-3.366		4.625	-2.644	-2.544	-2.394		4.375	-2.256	-2.156	-2.006		4.625	-2.804	-2.704	-2.554	
5.125	-4.122	-4.022	-3.872		4.750	-3.057	-2.957	-2.807		4.500	-2.735	-2.635	-2.485		4.750	-3.029	-2.929	-2.779	
5.250	-4.620	-4.520	-4.370		4.875	-3.419	-3.319	-3.169		4.625	-3.005	-2.905	-2.755		4.875	-3.133	-3.033	-2.883	
5.375	-4.869	-4.769	-4.619		5.000	-3.784	-3.684	-3.534		4.750	-3.168	-3.068	-2.918		5.000	-3.318	-3.218	-3.068	
5.500	-5.134	-5.034	-4.884		5.125	-4.302	-4.202	-4.052		4.875	-3.242	-3.142	-2.992		5.125	-3.336	-3.236	-3.086	
5.625	-5.316	-5.216	-5.066		5.250	-4.563	-4.463	-4.313		5.000	-3.564	-3.464	-3.314		5.250	-3.485	-3.385	-3.235	
5.750	-5.384	-5.284	-5.134		5.375	-4.432	-4.332	-4.182		5.125	-3.774	-3.674	-3.524		5.375	-3.625	-3.525	-3.375	
5.875	-5.447	-5.347	-5.197		5.500	-3.987	-3.887	-3.737		5.250	-3.831	-3.731	-3.581		5.500	-3.729	-3.629	-3.479	
6.000	-5.603	-5.503	-5.353		5.625	-4.663	-4.563	-4.413											

Conf LP PSP 30/25 Year Fixed					Conf LP PSP 20 Year Fixed					Conf LP PSP 15 Year Fixed					Conf LP PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day	
4.500	-1.426	-1.326	-1.176		4.000	0.237	0.337	0.487		3.750	-0.599	-0.499	-0.349		4.000	-1.386	-1.286	-1.136	
4.625	-2.127	-2.027	-1.877		4.125	-0.387	-0.287	-0.137		3.875	-1.057	-0.957	-0.807		4.125	-1.669	-1.569	-1.419	
4.750	-2.705	-2.605	-2.455		4.250	-0.867	-0.767	-0.617		4.000	-1.480	-1.380	-1.230		4.250	-1.929	-1.829	-1.679	
4.875	-3.295	-3.195	-3.045		4.375	-1.316	-1.216	-1.066		4.125	-1.946	-1.846	-1.696		4.375	-2.171	-2.071	-1.921	
5.000	-3.491	-3.391	-3.241		4.500	-1.972	-1.872	-1.722		4.250	-2.063	-1.963	-1.813		4.500	-2.441	-2.341	-2.191	
5.125	-3.997	-3.897	-3.747		4.625	-2.519	-2.419	-2.269		4.375	-2.131	-2.031	-1.881		4.625	-2.679	-2.579	-2.429	
5.250	-4.495	-4.395	-4.245		4.750	-2.932	-2.832	-2.682		4.500	-2.610	-2.510	-2.360		4.750	-2.904	-2.804	-2.654	
5.375	-4.744	-4.644	-4.494		4.875	-3.294	-3.194	-3.044		4.625	-2.880	-2.780	-2.630		4.875	-3.008	-2.908	-2.758	
5.500	-5.009	-4.909	-4.759		5.000	-3.659	-3.559	-3.409		4.750	-3.043	-2.943	-2.793		5.000	-3.193	-3.093	-2.943	
5.625	-5.191	-5.091	-4.941		5.125	-4.177	-4.077	-3.927		4.875	-3.117	-3.017	-2.867		5.125	-3.211	-3.111	-2.961	
5.750	-5.259	-5.159	-5.009		5.250	-4.438	-4.338	-4.188		5.000	-3.439	-3.339	-3.189		5.250	-3.360	-3.260	-3.110	
5.875	-5.322	-5.222	-5.072		5.375	-4.307	-4.207	-4.057		5.125	-3.649	-3.549	-3.399		5.375	-3.500	-3.400	-3.250	
6.000	-5.478	-5.378	-5.228		5.500	-4.409	-4.309	-4.159		5.250	-3.706	-3.606	-3.456		5.500	-3.604	-3.504	-3.354	
6.125	-6.099	-5.999	-5.849		5.625	-4.538	-4.438	-4.288											

High Bal DU PSP 30 Year Fixed					High Bal DU PSP 15 Year Fixed					Super Conf LP PSP 30 Yr Fixed					Super Conf LP PSP 15 Yr Fixed				
Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day	
4.625	-1.780	-1.680	-1.530		4.250	-1.370	-1.270	-1.120		4.750	-2.282	-2.182	-2.032		4.250	-1.370	-1.270	-1.120	
4.750	-2.407	-2.307	-2.157		4.375	-1.369	-1.269	-1.119		4.875	-2.809	-2.709	-2.559		4.375	-1.369	-1.269	-1.119	
4.875	-2.934	-2.834	-2.684		4.500	-1.532	-1.432	-1.282		5.000	-3.172	-3.072	-2.922		4.500	-1.532	-1.432	-1.282	
5.000	-3.297	-3.197	-3.047		4.625	-1.688	-1.588	-1.438		5.125	-3.348	-3.248	-3.098		4.625	-1.688	-1.588	-1.438	
5.125	-3.473	-3.373	-3.223		4.750	-1.793	-1.693	-1.543		5.250	-3.618	-3.518	-3.368		4.750	-1.793	-1.693	-1.543	
5.250	-3.743	-3.643	-3.493		4.875	-1.806	-1.706	-1.556		5.375	-3.981	-3.881	-3.731		4.875	-1.806	-1.706	-1.556	
5.375	-4.106	-4.006	-3.856		5.000	-1.885	-1.785	-1.635		5.500	-4.293	-4.193	-4.043		5.000	-1.885	-1.785	-1.635	
5.500	-4.418	-4.318	-4.168		5.125	-1.645	-1.545	-1.395		5.625	-4.315	-4.215	-4.065		5.125	-1.645	-1.545	-1.395	
5.625	-4.440	-4.340	-4.190		5.250	-1.643	-1.543	-1.393		5.750	-3.546	-3.446	-3.296		5.250	-1.643	-1.543	-1.393	
5.750	-3.671	-3.571	-3.421		5.375	-1.772	-1.672	-1.522		5.875	-3.754	-3.654	-3.504		5.375	-1.772	-1.672	-1.522	
5.875	-3.879	-3.779	-3.629							6.000	-4.042	-3.942	-3.792						
6.000	-4.167	-4.067	-3.917							6.125	-4.235	-4.135	-3.985						

\$200,000 Minimum Loan Amount All Products										
CONVENTIONAL ADJUSTMENTS										
FICO/LTV grid: terms > 15 Year							Cash Out Refi			
	≤60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90		≤60LTV	60.01-75	75.01-80
740+	0.000	0.250	0.250	0.500	0.250	0.250	740+	0.375	0.625	0.875
720-739	0.000	0.250	0.500	0.750	0.500	0.500	720-739	0.375	1.000	1.125
700-719	0.000	0.500	1.000	1.250	1.000	1.000	700-719	0.375	1.000	1.125
<700	N/A	N/A	N/A	N/A	N/A	N/A	<700	N/A	N/A	N/A
FEE BUYOUT		Subordinate Financing Adjuster - all Conventional programs								
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		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% – 90.00%	76.01% – 95.00%			1.375		1.125		
≤ 90.00%	>95.00%			1.875		1.875				

CONVENTIONAL ADJUSTMENTS - OTHER	
State Adjustments	See Ln Amt/State grid on page 2
Escrows Waived (excluding CA)	0.100
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
>5 Financed Properties	N/A
High Balance Purch or RT Refi	0.250
High Balance Cashout	1.000
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450
Texas A6 Cash Out (FNMA only)	0.250
LPMI Adjustments	
See page 2 for LPMI adjustments	
LPMI program available for 30 yr term only; adjustments are in addition to any other applicable Conv adjustments	

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.

CONVENTIONAL DU PROGRAMS

Conforming 30/25 Year Fixed				High Balance 30 Year Fixed				Conforming 20 Year Fixed			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.625	-1.692	-1.592	-1.442	4.625	-1.220	-1.120	-0.970	4.250	-0.432	-0.332	-0.182
4.750	-2.270	-2.170	-2.020	4.750	-1.847	-1.747	-1.597	4.375	-0.881	-0.781	-0.631
4.875	-2.860	-2.760	-2.610	4.875	-2.374	-2.274	-2.124	4.500	-1.537	-1.437	-1.287
5.000	-3.056	-2.956	-2.806	5.000	-2.737	-2.637	-2.487	4.625	-2.084	-1.984	-1.834
5.125	-3.562	-3.462	-3.312	5.125	-2.913	-2.813	-2.663	4.750	-2.497	-2.397	-2.247
5.250	-4.060	-3.960	-3.810	5.250	-3.183	-3.083	-2.933	4.875	-2.859	-2.759	-2.609
5.375	-4.309	-4.209	-4.059	5.375	-3.546	-3.446	-3.296	5.000	-3.224	-3.124	-2.974
5.500	-4.574	-4.474	-4.324	5.500	-3.858	-3.758	-3.608	5.125	-3.742	-3.642	-3.492
5.625	-4.756	-4.656	-4.506	5.625	-3.880	-3.780	-3.630	5.250	-4.003	-3.903	-3.753
5.750	-4.824	-4.724	-4.574	5.750	-3.111	-3.011	-2.861	5.375	-3.872	-3.772	-3.622
5.875	-4.887	-4.787	-4.637	5.875	-3.319	-3.219	-3.069	5.500	-3.427	-3.327	-3.177
6.000	-5.043	-4.943	-4.793	6.000	-3.607	-3.507	-3.357	5.625	-4.103	-4.003	-3.853

Conforming 15 Year Fixed				High Balance 15 Year Fixed				Conforming 10 Year Fixed			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.125	-1.511	-1.411	-1.261	3.750	0.390	0.490	0.640	4.125	-1.234	-1.134	-0.984
4.250	-1.628	-1.528	-1.378	3.875	-0.002	0.098	0.248	4.250	-1.494	-1.394	-1.244
4.375	-1.696	-1.596	-1.446	4.000	-0.378	-0.278	-0.128	4.375	-1.736	-1.636	-1.486
4.500	-2.175	-2.075	-1.925	4.125	-0.733	-0.633	-0.483	4.500	-2.006	-1.906	-1.756
4.625	-2.445	-2.345	-2.195	4.250	-0.810	-0.710	-0.560	4.625	-2.244	-2.144	-1.994
4.750	-2.608	-2.508	-2.358	4.375	-0.809	-0.709	-0.559	4.750	-2.469	-2.369	-2.219
4.875	-2.682	-2.582	-2.432	4.500	-0.972	-0.872	-0.722	4.875	-2.573	-2.473	-2.323
5.000	-3.004	-2.904	-2.754	4.625	-1.128	-1.028	-0.878	5.000	-2.758	-2.658	-2.508
5.125	-3.214	-3.114	-2.964	4.750	-1.233	-1.133	-0.983	5.125	-2.776	-2.676	-2.526
5.250	-3.271	-3.171	-3.021	4.875	-1.246	-1.146	-0.995	5.250	-2.925	-2.825	-2.675
5.375	-3.455	-3.355	-3.205	5.000	-1.325	-1.225	-1.075	5.375	-3.065	-2.965	-2.815
5.500	-3.527	-3.427	-3.277	5.125	-1.085	-0.985	-0.835	5.500	-3.169	-3.069	-2.919

DU Refi Plus 30 Yr Fixed <= 125%				DU Refi Plus 30 Yr Fixed > 125%				DU Refi Plus 15 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.750	-1.478	-1.378	-1.228	4.750	-1.228	-1.128	-0.978	4.125	-0.348	-0.248	-0.098
4.875	-1.952	-1.852	-1.702	4.875	-1.702	-1.602	-1.452	4.250	-0.476	-0.376	-0.226
5.000	-2.371	-2.271	-2.121	5.000	-2.121	-2.021	-1.871	4.375	-0.729	-0.629	-0.479
5.125	-3.049	-2.949	-2.799	5.125	-2.806	-2.706	-2.556	4.500	-1.336	-1.236	-1.086
5.250	-3.672	-3.572	-3.422	5.250	-3.453	-3.353	-3.203	4.625	-1.670	-1.570	-1.420
5.375	-3.824	-3.724	-3.574	5.375	-3.605	-3.505	-3.355	4.750	-1.853	-1.753	-1.603
5.500	-4.034	-3.934	-3.784	5.500	-3.815	-3.715	-3.565	4.875	-2.046	-1.946	-1.796
5.625	-4.404	-4.304	-4.154	5.625	-4.190	-4.090	-3.940	5.000	-2.185	-2.085	-1.935
5.750	-4.835	-4.735	-4.585	5.750	-4.647	-4.547	-4.397	5.125	-2.401	-2.301	-2.151
5.875	-4.992	-4.892	-4.742	5.875	-4.805	-4.705	-4.555	5.250	-2.476	-2.376	-2.226
6.000	-5.185	-5.085	-4.935	6.000	-4.998	-4.898	-4.748	5.375	-2.677	-2.577	-2.427
								5.500	-2.762	-2.662	-2.512

CONVENTIONAL ADJUSTMENTS								Cash Out Refi			
FICO/LTV grid: terms > 15 Year											
	<=60LTV	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95 *		<=60LTV	60.01-75	75.01-80
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.750	740+	0.375	0.625	0.875
720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	720-739	0.375	1.000	1.125
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.500	700-719	0.375	1.000	1.125
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	680-699	0.375	1.125	1.750
660-679	0.250	1.250	2.500	3.000	3.000	2.500	2.500	660-679	0.625	1.125	1.875
640-659	0.750	1.500	3.000	3.250	3.500	3.000	3.000	640-659	0.625	1.625	2.625
620-639	0.750	1.750	3.250	3.250	3.500	3.500	3.750	620-639	0.625	1.625	3.125
<620 *	0.750	1.750	3.250	3.250	3.500	3.500	4.000	<620	N/A	N/A	N/A

LOAN AMOUNT / STATE ADJUSTMENTS					
Min - Max	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
\$300,000 - Limit	(0.175)	(0.125)	(0.075)	(0.050)	0.125
\$200K - \$299,999	(0.175)	(0.125)	(0.075)	0.000	0.125
\$150K - \$199,999	(0.175)	(0.125)	(0.075)	0.000	0.125
\$125K - \$149,999	(0.125)	(0.075)	(0.025)	0.050	0.175
\$100K - \$124,999	0.025	0.075	0.125	0.200	0.325
\$75K - \$99,999	0.625	0.625	0.625	0.625	0.625
Zone 1	AK, CT, DE, FL, LA, MS, NJ, OK, PA, TX				
Zone 2	AL, AR, DC, GA, HI, IA, IL, IN, KS, KY, MD, MI, MN, MO, MT, NC, ND, NE, NH, NM, OH, SC, SD, TN, VA, VT, WA, WI, WV				
Zone 3	ME, OR, RI				
Zone 4	AZ, CA, CO, ID, MA, NV, UT, WY				
Zone 5	NY				

Subordinate Financing Adj - all Conv			
LTV	CLTV	FICO <720	FICO >=720
ALL	<=80%	0.375	0.375
<=65%	80.01-95%	0.875	0.625
65.01-75%	80.01-95%	1.125	0.875
75.01-95%	76.01-95%	1.375	1.125
<= 95%	>95%	1.875	1.875

FEE BUYOUT

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

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

CONVENTIONAL ADJUSTMENTS - OTHER	
Texas A6 Cash Out	0.250
Escrows Waived (excluding CA)	0.100
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
High Balance Purch or RT Refi	0.250
High Balance Cashout	1.000
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450

DU Refi Plus 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
<=25Years	2.000	1.500

*Price HomeReady using Conf non-DU Refi Plus grids
**Loan amt, Fee Buyout, Lock Term, and LPMI adjustments not included in pricing caps

LPMI Adjustments	
LPMI program available for 30 yr term only; adjustments are in addition to any other applicable conv adjustments	
2nd Home	1.250
Rate & Term Refinance 1.050	
Investment Home	1.750
Manufactured	1.300
DTI >45% and FICO <700	0.750

LPMI FICO/LTV Adjustments				
	80.01-85	85.01-90	90.01-95	95.01-97
760+	0.600	1.100	1.400	1.700
740-759	0.750	1.500	2.000	2.500
720-739	0.900	1.900	2.500	3.200
700-719	1.000	2.250	3.000	3.750
680-699	1.150	2.750	3.750	N/A
660-679	1.750	3.750	N/A	N/A
HomeReady LPMI FICO/LTV Adjustments				
	80.01-85	85.01-90	90.01-95	95.01-97
760+	0.600	1.100	1.200	1.310
740-759	0.750	1.500	1.690	1.880
720-739	0.900	1.900	2.100	2.360
700-719	1.000	2.250	2.480	2.780
680-699	1.150	2.750	3.080	N/A
660-679	1.750	3.750	4.050	N/A

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.



CONVENTIONAL LP PROGRAMS

Conforming LP 30/25 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.750	-2.145	-2.045	-1.895
4.875	-2.735	-2.635	-2.485
5.000	-2.931	-2.831	-2.681
5.125	-3.437	-3.337	-3.187
5.250	-3.935	-3.835	-3.685
5.375	-4.184	-4.084	-3.934
5.500	-4.449	-4.349	-4.199
5.625	-4.631	-4.531	-4.381
5.750	-4.699	-4.599	-4.449
5.875	-4.762	-4.662	-4.512
6.000	-4.918	-4.818	-4.668
6.125	-5.539	-5.439	-5.289

Super Conf. LP 30 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.750	-1.722	-1.622	-1.472
4.875	-2.249	-2.149	-1.999
5.000	-2.612	-2.512	-2.362
5.125	-2.788	-2.688	-2.538
5.250	-3.058	-2.958	-2.808
5.375	-3.421	-3.321	-3.171
5.500	-3.733	-3.633	-3.483
5.625	-3.755	-3.655	-3.505
5.750	-2.986	-2.886	-2.736
5.875	-3.194	-3.094	-2.944
6.000	-3.482	-3.382	-3.232
6.125	-3.675	-3.575	-3.425

Conforming LP 20 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.250	-0.307	-0.207	-0.057
4.375	-0.756	-0.656	-0.506
4.500	-1.412	-1.312	-1.162
4.625	-1.959	-1.859	-1.709
4.750	-2.372	-2.272	-2.122
4.875	-2.734	-2.634	-2.484
5.000	-3.099	-2.999	-2.849
5.125	-3.617	-3.517	-3.367
5.250	-3.878	-3.778	-3.628
5.375	-3.747	-3.647	-3.497
5.500	-3.849	-3.749	-3.599
5.625	-3.978	-3.878	-3.728

Conforming LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.125	-1.386	-1.286	-1.136
4.250	-1.503	-1.403	-1.253
4.375	-1.571	-1.471	-1.321
4.500	-2.050	-1.950	-1.800
4.625	-2.320	-2.220	-2.070
4.750	-2.483	-2.383	-2.233
4.875	-2.557	-2.457	-2.307
5.000	-2.879	-2.779	-2.629
5.125	-3.089	-2.989	-2.839
5.250	-3.146	-3.046	-2.896
5.375	-3.330	-3.230	-3.080
5.500	-3.402	-3.302	-3.152

Super Conf. LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.125	-0.733	-0.633	-0.483
4.250	-0.810	-0.710	-0.560
4.375	-0.809	-0.709	-0.559
4.500	-0.972	-0.872	-0.722
4.625	-1.128	-1.028	-0.878
4.750	-1.233	-1.133	-0.983
4.875	-1.246	-1.146	-0.995
5.000	-1.325	-1.225	-1.075
5.125	-1.085	-0.985	-0.835
5.250	-1.083	-0.983	-0.833
5.375	-1.212	-1.112	-0.962
5.500	-1.261	-1.161	-1.011

Conforming LP 10 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.125	-1.109	-1.009	-0.859
4.250	-1.369	-1.269	-1.119
4.375	-1.611	-1.511	-1.361
4.500	-1.881	-1.781	-1.631
4.625	-2.119	-2.019	-1.869
4.750	-2.344	-2.244	-2.094
4.875	-2.448	-2.348	-2.198
5.000	-2.633	-2.533	-2.383
5.125	-2.651	-2.551	-2.401
5.250	-2.800	-2.700	-2.550
5.375	-2.940	-2.840	-2.690
5.500	-3.044	-2.944	-2.794

Open Access LP 30 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
4.750	-0.353	-0.253	-0.103
4.875	-0.827	-0.727	-0.577
5.000	-1.246	-1.146	-0.996
5.125	-1.924	-1.824	-1.674
5.250	-2.547	-2.447	-2.297
5.375	-2.699	-2.599	-2.449
5.500	-2.909	-2.809	-2.659
5.625	-3.279	-3.179	-3.029
5.750	-3.710	-3.610	-3.460
5.875	-3.867	-3.767	-3.617
6.000	-4.060	-3.960	-3.810

Open Access LP 30 Yr Fixed > 125%			
Rate	15-Day	30-Day	45-Day
4.750	-0.103	-0.003	0.146
4.875	-0.577	-0.477	-0.327
5.000	-0.996	-0.896	-0.746
5.125	-1.681	-1.581	-1.431
5.250	-2.328	-2.228	-2.078
5.375	-2.480	-2.380	-2.230
5.500	-2.690	-2.590	-2.440
5.625	-3.065	-2.965	-2.815
5.750	-3.522	-3.422	-3.272
5.875	-3.680	-3.580	-3.430
6.000	-3.873	-3.773	-3.623

Open Access LP 15 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
4.125	0.676	0.776	0.926
4.250	0.548	0.648	0.798
4.375	0.295	0.395	0.545
4.500	-0.311	-0.211	-0.062
4.625	-0.645	-0.545	-0.395
4.750	-0.828	-0.728	-0.578
4.875	-0.921	-0.821	-0.671
5.000	-1.060	-0.960	-0.810
5.125	-1.226	-1.126	-0.976
5.250	-1.301	-1.201	-1.051
5.375	-1.502	-1.402	-1.252
5.500	-1.587	-1.487	-1.337

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

CONVENTIONAL ADJUSTMENTS - OTHER

Escrows Waived (excluding CA)	0.100
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
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450

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
<=25Years	2.000	1.500

**Loan amt, Fee Buyout, Lock Term, and LPMI adjustments not included in 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 *		<=60LTV	60.01-75	75.01-80		<=60LTV	60.01-75	75.01-80
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.750	740+	0.375	0.625	0.875	740+	0.375	1.000	1.125
720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	720-739	0.375	1.000	1.125	700-719	0.375	1.000	1.125
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.500	680-699	0.375	1.125	1.750	680-699	0.375	1.125	1.750
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	660-679	0.625	1.125	1.875	660-679	0.625	1.125	1.875
660-679	0.250	1.250	2.500	3.000	3.000	2.500	2.500	640-659	0.625	1.625	2.625	640-659	0.625	1.625	2.625
640-659	0.750	1.500	3.000	3.250	3.500	3.000	3.000	620-639	0.625	1.625	3.125	620-639	0.625	1.625	3.125
620-639	0.750	1.750	3.250	3.250	3.500	3.500	3.750	<620 *	N/A	N/A	N/A				
<620 *	0.750	1.750	3.250	3.250	3.500	3.500	4.000								

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

LOAN AMOUNT / STATE ADJUSTMENTS

Min - Max	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
\$300,000 - Limit	(0.175)	(0.125)	(0.075)	(0.050)	0.125
\$200K - \$299,999	(0.175)	(0.125)	(0.075)	0.000	0.125
\$150K - \$199,999	(0.175)	(0.125)	(0.075)	0.000	0.125
\$125K - \$149,999	(0.125)	(0.075)	(0.025)	0.050	0.175
\$100K - \$124,999	0.025	0.075	0.125	0.200	0.325
\$75K - \$99,999	0.625	0.625	0.625	0.625	0.625
Zone 1 AK, CT, DE, FL, LA, MS, NJ, OK, PA, TX					
Zone 2 AL, AR, DC, GA, HI, IA, IL, IN, KS, KY, MD, MI, MN, MO, MT, NC, ND, NE, NH, NM, OH, SC, SD, TN, VA, VT, WA, WI, WV					
Zone 3 ME, OR, RI					
Zone 4 AZ, CA, CO, ID, MA, NV, UT, WY					
Zone 5 NY					

Subordinate Financing Adj - all Conv

LTV	CLTV	FICO <720	FICO >=720
ALL	<=80%	0.375	0.375
<=65%	80.01-95%	0.875	0.625
65.01-75%	80.01-95%	1.125	0.875
75.01-95%	76.01-95%	1.375	1.125
<= 95%	>95%	1.875	1.875

LPMI Adjustments

LPMI program available for 30 yr term only; adjustments are in addition to any other applicable conv adjustments

2nd Home	1.250		
Rate & Term Refinance			
Investment Home	1.050		
Manufactured	1.300		
DTI >45% and FICO <700	0.750		
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

FHA PROGRAMS

FHA Standard Program (620+ FICO)

Loan Level Adjustments

FHA 30 Standard			
Rate	15-Day	30-Day	45-Day
3.750	-0.032	0.067	0.217
3.875	-0.471	-0.371	-0.221
4.000	-0.776	-0.676	-0.526
4.125	-1.204	-1.104	-0.954
4.250	-2.164	-2.064	-1.914
4.375	-2.597	-2.497	-2.347
4.500	-2.884	-2.784	-2.634
4.625	-3.038	-2.938	-2.788
4.750	-3.685	-3.585	-3.435
4.875	-3.990	-3.890	-3.740
5.000	-4.358	-4.258	-4.108
5.125	-4.244	-4.144	-3.994
5.250	-4.605	-4.505	-4.355
5.375	-4.841	-4.741	-4.591
5.500	-4.803	-4.703	-4.553
5.625	-4.854	-4.754	-4.604

FHA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.750	1.061	1.161	1.311
3.875	0.622	0.722	0.872
4.000	0.442	0.542	0.692
4.125	0.139	0.239	0.389
4.250	-1.164	-1.064	-0.914
4.375	-1.597	-1.497	-1.347
4.500	-1.759	-1.659	-1.509
4.625	-1.788	-1.688	-1.538
4.750	-2.435	-2.335	-2.185
4.875	-2.740	-2.640	-2.490
5.000	-2.983	-2.883	-2.733
5.125	-2.744	-2.644	-2.494
5.250	-3.005	-2.905	-2.755
5.375	-3.241	-3.141	-2.991
5.500	-3.078	-2.978	-2.828
5.625	-3.004	-2.904	-2.754

FHA 15 Standard			
Rate	15-Day	30-Day	45-Day
3.250	1.080	1.180	1.330
3.375	0.714	0.814	0.964
3.500	0.549	0.649	0.799
3.625	0.383	0.483	0.633
3.750	-0.926	-0.826	-0.676
3.875	-1.260	-1.160	-1.010
4.000	-1.395	-1.295	-1.145
4.125	-1.529	-1.429	-1.279
4.250	-2.096	-1.996	-1.846
4.375	-2.384	-2.284	-2.134
4.500	-2.471	-2.371	-2.221
4.625	-2.559	-2.459	-2.309

720+	(0.375)
700-719	(0.250)
680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.250
Manufactured Home	1.500
2-4 Units (N/A in IL, NJ)	0.000
NC State	0.000
*Loan Amount/UW Fee Buyout - See Below	
In addition to adjustments above:	
AUS Refer 640+	0.000
AUS Refer 620-639	0.500
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450
20 Yr Term - Adj 30 Yr pricing	0.250

FHA Streamline

Loan Level Adjustments

Streamline FHA 30/25			
Rate	15-Day	30-Day	45-Day
3.750	-0.032	0.067	0.217
3.875	-0.471	-0.371	-0.221
4.000	-0.776	-0.676	-0.526
4.125	-1.204	-1.104	-0.954
4.250	-2.164	-2.064	-1.914
4.375	-2.597	-2.497	-2.347
4.500	-2.884	-2.784	-2.634
4.625	-3.038	-2.938	-2.788
4.750	-3.685	-3.585	-3.435
4.875	-3.990	-3.890	-3.740
5.000	-4.358	-4.258	-4.108
5.125	-4.244	-4.144	-3.994
5.250	-4.605	-4.505	-4.355
5.375	-4.841	-4.741	-4.591
5.500	-4.803	-4.703	-4.553
5.625	-4.854	-4.754	-4.604

Streamline FHA 30 HB			
Rate	15-Day	30-Day	45-Day
3.750	1.061	1.161	1.311
3.875	0.622	0.722	0.872
4.000	0.442	0.542	0.692
4.125	0.139	0.239	0.389
4.250	-1.164	-1.064	-0.914
4.375	-1.597	-1.497	-1.347
4.500	-1.759	-1.659	-1.509
4.625	-1.788	-1.688	-1.538
4.750	-2.435	-2.335	-2.185
4.875	-2.740	-2.640	-2.490
5.000	-2.983	-2.883	-2.733
5.125	-2.744	-2.644	-2.494
5.250	-3.005	-2.905	-2.755
5.375	-3.241	-3.141	-2.991
5.500	-3.078	-2.978	-2.828
5.625	-3.004	-2.904	-2.754

Streamline FHA 15			
Rate	15-Day	30-Day	45-Day
3.250	1.080	1.180	1.330
3.375	0.714	0.814	0.964
3.500	0.549	0.649	0.799
3.625	0.383	0.483	0.633
3.750	-0.926	-0.826	-0.676
3.875	-1.260	-1.160	-1.010
4.000	-1.395	-1.295	-1.145
4.125	-1.529	-1.429	-1.279
4.250	-2.096	-1.996	-1.846
4.375	-2.384	-2.284	-2.134
4.500	-2.471	-2.371	-2.221
4.625	-2.559	-2.459	-2.309

680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.250
Manufactured Home	1.500
NC 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/UW Fee Buyout - See Below	
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450
20 Yr Term - Adj 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 / STATE ADJUSTMENTS

Min - Max	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
\$300,000 - Limit	(0.100)	(0.050)	0.000	0.100	0.250
\$200K - \$299,999	(0.100)	(0.050)	0.000	0.100	0.250
\$150K - \$199,999	(0.050)	0.000	0.050	0.150	0.300
\$125K - \$149,999	0.050	0.100	0.150	0.250	0.400
\$100K - \$124,999	0.200	0.250	0.300	0.400	0.550
\$75K - \$99,999	0.500	0.550	0.600	0.700	0.850
Zone 1	TX				
Zone 2	AK, FL, MN, NE, OK, VA				
Zone 3	AL, AR, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NH, NJ, NM, NY, OH, OR, PA, RI, SC, SD, TN, VT, WA, WI, WV, WY				
Zone 4	AZ, CA, CO, DE, NV, UT				
Zone 5					

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 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				VA 30 HB Standard				VA 15 Standard					
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
3.750	0.367	0.467	0.617	3.750	1.461	1.561	1.711	3.250	1.480	1.580	1.730	720+	(0.500)
3.875	-0.071	0.028	0.178	3.875	1.022	1.122	1.272	3.375	1.114	1.214	1.364	700-719	(0.250)
4.000	-0.376	-0.276	-0.126	4.000	0.842	0.942	1.092	3.500	0.949	1.049	1.199	680-699	0.000
4.125	-0.804	-0.704	-0.554	4.125	0.539	0.639	0.789	3.625	0.783	0.883	1.033	660-679	0.250
4.250	-1.764	-1.664	-1.514	4.250	-0.764	-0.664	-0.514	3.750	-0.526	-0.426	-0.276	640-659	0.500
4.375	-2.197	-2.097	-1.947	4.375	-1.197	-1.097	-0.947	3.875	-0.860	-0.760	-0.610	620-639	1.000
4.500	-2.484	-2.384	-2.234	4.500	-1.359	-1.259	-1.109	4.000	-0.995	-0.895	-0.745	2-4 Units	0.000
4.625	-2.638	-2.538	-2.388	4.625	-1.388	-1.288	-1.138	4.125	-1.129	-1.029	-0.879	Manufactured Home	1.500
4.750	-3.285	-3.185	-3.035	4.750	-2.035	-1.935	-1.785	4.250	-1.696	-1.596	-1.446	NC State	0.000
4.875	-3.340	-3.240	-3.090	4.875	-2.090	-1.990	-1.840	4.375	-1.984	-1.884	-1.734	*Loan Amount/State adjustments - See Below	
5.000	-3.708	-3.608	-3.458	5.000	-2.333	-2.233	-2.083	4.500	-2.071	-1.971	-1.821	*UW Fee Buyout - See below	
5.125	-3.594	-3.494	-3.344	5.125	-2.094	-1.994	-1.844	4.625	-2.159	-2.059	-1.909	In addition to adjustments above:	
5.250	-3.955	-3.855	-3.705	5.250	-2.355	-2.255	-2.105					AUS Refer 640+	0.000
5.375	-4.191	-4.091	-3.941	5.375	-2.591	-2.491	-2.341					AUS Refer 620-639	0.500
5.500	-4.403	-4.303	-4.153	5.500	-2.678	-2.578	-2.428					20 Yr Term - Worsen 30 Yr pricing	0.250
5.625	-4.454	-4.354	-4.204	5.625	-2.604	-2.504	-2.354					60 Day Lock - Adj 45 day price	0.150
												90 Day Lock (Purch Only) - Adj 45 day	0.450

VA IRRRL												Loan Level Adjustments	
VA IRRRL 30/25				VA IRRRL 30 HB				VA IRRRL 15					
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		
3.750	0.217	0.317	0.467	3.750	1.311	1.411	1.561	3.250	1.330	1.430	1.580	680-699	0.000
3.875	-0.221	-0.121	0.028	3.875	0.872	0.972	1.122	3.375	0.964	1.064	1.214	660-679	0.250
4.000	-0.526	-0.426	-0.276	4.000	0.692	0.792	0.942	3.500	0.799	0.899	1.049	640-659	0.500
4.125	-0.954	-0.854	-0.704	4.125	0.389	0.489	0.639	3.625	0.633	0.733	0.883	620-639	1.000
4.250	-1.914	-1.814	-1.664	4.250	-0.914	-0.814	-0.664	3.750	-0.676	-0.576	-0.426	NO FICO	2.000
4.375	-2.347	-2.247	-2.097	4.375	-1.347	-1.247	-1.097	3.875	-1.010	-0.910	-0.760	2-4 Units	0.000
4.500	-2.634	-2.534	-2.384	4.500	-1.509	-1.409	-1.259	4.000	-1.145	-1.045	-0.895	Manufactured Home	1.500
4.625	-2.788	-2.688	-2.538	4.625	-1.538	-1.438	-1.288	4.125	-1.279	-1.179	-1.029	NC State	0.000
4.750	-3.435	-3.335	-3.185	4.750	-2.185	-2.085	-1.935	4.250	-1.846	-1.746	-1.596	Investment Properties	1.500
4.875	-3.490	-3.390	-3.240	4.875	-2.240	-2.140	-1.990	4.375	-2.134	-2.034	-1.884	LTV <=105	0.000
5.000	-3.858	-3.758	-3.608	5.000	-2.483	-2.383	-2.233	4.500	-2.221	-2.121	-1.971	LTV 105.01-125	1.000
5.125	-3.744	-3.644	-3.494	5.125	-2.244	-2.144	-1.994	4.625	-2.309	-2.209	-2.059	LTV >125	2.000
5.250	-4.105	-4.005	-3.855	5.250	-2.505	-2.405	-2.255					25-29 Yr terms avail (IRRRL only) - priced as 25 Yr	
5.375	-4.341	-4.241	-4.091	5.375	-2.741	-2.641	-2.491					*Loan Amount/State adjustments - See Below	
5.500	-4.553	-4.453	-4.303	5.500	-2.828	-2.728	-2.578					*UW Fee Buyout - See below	
5.625	-4.604	-4.504	-4.354	5.625	-2.754	-2.654	-2.504					60 Day Lock - Adj 45 day price	0.150
												90 Day Lock (Purch Only) - Adj 45 day	0.450
												20 Yr Term - Adj 30 Yr pricing	0.250

NOTES		LOAN AMOUNT / STATE ADJUSTMENTS					
FEE BUYOUT - FHA/VA		Min - Max	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
Use our Fee Buyout Calculator to determine the appropriate price adjustment based on loan amount:		\$300,000 - Limit	(0.100)	(0.050)	0.000	0.100	0.250
https://kissw.themoney.com/docs/Fee_Buyout_Calculator.xlsx		\$200K - \$299,999	(0.100)	(0.050)	0.000	0.100	0.250
		\$150K - \$199,999	(0.050)	0.000	0.050	0.150	0.300
		\$125K - \$149,999	0.050	0.100	0.150	0.250	0.400
		\$100K - \$124,999	0.200	0.250	0.300	0.400	0.550
		\$75K - \$99,999	0.500	0.550	0.600	0.700	0.850
		Zone 1	TX				
		Zone 2	AK, FL, MN, NE, OK, VA				
		Zone 3	AL, AR, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NH, NJ, NM, NY, OH, OR, PA, RI, SC, SD, TN, VT, WA, WI, WV, WY				
		Zone 4	AZ, CA, CO, DE, NV, UT				
		Zone 5					

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.

USDA PROGRAM

USDA (640+ FICO)				Loan Level Adjustments	
Rate	15-Day	30-Day	45-Day		
4.125	0.925	1.025	1.175	680-699	0.375
4.250	-0.034	0.065	0.215	660-679	0.500
4.375	-0.467	-0.367	-0.217	640-659	0.625
4.500	-0.754	-0.654	-0.504	AUS Refer	1.000
4.625	-0.908	-0.808	-0.658	NC State	0.000
4.750	-1.555	-1.455	-1.305	60 Day Lock -	
4.875	-1.610	-1.510	-1.360	Adj 45 day price	0.150
5.000	-1.978	-1.878	-1.728	90 Day Lock (Purch Only) -	
5.125	-1.864	-1.764	-1.614	Adj 45 day price	0.450
5.250	-2.225	-2.125	-1.975		
5.375	-2.461	-2.361	-2.211	*Loan Amount/State Adjustments - see above	
5.500	-2.673	-2.573	-2.423	*UW Fee Buyout - See above	