

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



Effective Date and Time
04/20/2018 9:33 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

Approved in all States **except: MO**
FHA ID 24967-0000-8
VA ID 500031-00-00

TMS Wholesale Lock Policy

https://kissw.themoneysource.com/docs/Wholesale_and_Emerging_Banker_Lock_Policy.pdf

Underwriting Fee \$995 (NC Gov - \$0)
SL/IRRRL UW Fee \$499 (NC Gov - \$0)
Min \$75k Note loan amount

PINK SELECT PROGRAM
Min FICO 700 Max LTV 80% Min Loan Amount 200k

Conf DU PSP 30/25 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	2.667	2.767	2.917	
3.750	1.921	2.021	2.171	
3.875	1.304	1.404	1.554	
4.000	0.440	0.540	0.690	
4.125	-0.290	-0.190	-0.041	
4.250	-0.916	-0.816	-0.666	
4.375	-1.432	-1.332	-1.182	
4.500	-2.102	-2.002	-1.852	
4.625	-2.682	-2.582	-2.432	
4.750	-3.156	-3.056	-2.906	
4.875	-3.569	-3.469	-3.319	
5.000	-4.006	-3.906	-3.756	
5.125	-4.631	-4.531	-4.381	
5.250	-5.094	-4.994	-4.844	

Conf DU PSP 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	1.513	1.613	1.763	
3.750	0.864	0.964	1.114	
3.875	0.157	0.257	0.407	
4.000	-0.544	-0.444	-0.294	
4.125	-1.120	-1.020	-0.870	
4.250	-1.587	-1.487	-1.337	
4.375	-2.059	-1.959	-1.809	
4.500	-2.747	-2.647	-2.497	
4.625	-3.208	-3.108	-2.958	
4.750	-3.424	-3.324	-3.174	
4.875	-3.649	-3.549	-3.399	
5.000	-3.949	-3.849	-3.699	
5.125	-4.401	-4.301	-4.151	
5.250	-4.778	-4.678	-4.528	

Conf DU PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	0.714	0.814	0.964	
3.500	0.082	0.182	0.332	
3.625	-0.450	-0.350	-0.200	
3.750	-0.896	-0.796	-0.646	
3.875	-1.394	-1.294	-1.144	
4.000	-1.842	-1.742	-1.592	
4.125	-2.366	-2.266	-2.116	
4.250	-2.559	-2.459	-2.309	
4.375	-2.803	-2.703	-2.553	
4.500	-3.196	-3.096	-2.946	
4.625	-3.682	-3.582	-3.432	
4.750	-3.755	-3.655	-3.505	

Conf DU PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.250	0.630	0.730	0.880	
3.375	0.273	0.373	0.523	
3.500	-0.178	-0.079	0.071	
3.625	-0.456	-0.356	-0.206	
3.750	-1.174	-1.074	-0.924	
3.875	-1.502	-1.402	-1.252	
4.000	-1.775	-1.675	-1.525	
4.125	-2.048	-1.948	-1.798	
4.250	-2.496	-2.396	-2.246	
4.375	-2.770	-2.670	-2.520	
4.500	-3.013	-2.913	-2.763	
4.625	-3.249	-3.149	-2.999	
4.750	-3.351	-3.251	-3.101	

Conf LP PSP 30/25 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	2.792	2.892	3.042	
3.750	2.046	2.146	2.296	
3.875	1.429	1.529	1.679	
4.000	0.565	0.665	0.815	
4.125	-0.165	-0.066	0.084	
4.250	-0.791	-0.691	-0.541	
4.375	-1.307	-1.207	-1.057	
4.500	-1.977	-1.877	-1.727	
4.625	-2.557	-2.457	-2.307	
4.750	-3.031	-2.931	-2.781	
4.875	-3.444	-3.344	-3.194	
5.000	-3.881	-3.781	-3.631	
5.125	-4.506	-4.406	-4.256	
5.250	-4.969	-4.869	-4.719	

Conf LP PSP 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	1.638	1.738	1.888	
3.750	0.989	1.089	1.239	
3.875	0.282	0.382	0.532	
4.000	-0.419	-0.319	-0.169	
4.125	-0.995	-0.895	-0.745	
4.250	-1.462	-1.362	-1.212	
4.375	-1.934	-1.834	-1.684	
4.500	-2.622	-2.522	-2.372	
4.625	-3.083	-2.983	-2.833	
4.750	-3.299	-3.199	-3.049	
4.875	-3.524	-3.424	-3.274	
5.000	-3.824	-3.724	-3.574	
5.125	-4.276	-4.176	-4.026	
5.250	-4.653	-4.553	-4.403	

Conf LP PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	0.839	0.939	1.089	
3.500	0.207	0.307	0.457	
3.625	-0.325	-0.225	-0.076	
3.750	-0.771	-0.671	-0.521	
3.875	-1.269	-1.169	-1.019	
4.000	-1.717	-1.617	-1.467	
4.125	-2.241	-2.141	-1.991	
4.250	-2.434	-2.334	-2.184	
4.375	-2.678	-2.578	-2.428	
4.500	-3.071	-2.971	-2.821	
4.625	-3.557	-3.457	-3.307	
4.750	-3.630	-3.530	-3.380	

Conf LP PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.250	0.755	0.855	1.005	
3.375	0.398	0.498	0.648	
3.500	-0.054	0.046	0.196	
3.625	-0.331	-0.231	-0.082	
3.750	-1.049	-0.949	-0.799	
3.875	-1.377	-1.277	-1.127	
4.000	-1.650	-1.550	-1.400	
4.125	-1.923	-1.823	-1.673	
4.250	-2.371	-2.271	-2.121	
4.375	-2.645	-2.545	-2.395	
4.500	-2.888	-2.788	-2.638	
4.625	-3.124	-3.024	-2.874	
4.750	-3.226	-3.126	-2.976	

High Bal DU PSP 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.000	1.233	1.333	1.483	
4.125	0.466	0.566	0.716	
4.250	-0.401	-0.301	-0.152	
4.375	-0.966	-0.866	-0.716	
4.500	-1.353	-1.253	-1.103	
4.625	-1.746	-1.646	-1.496	
4.750	-2.023	-1.923	-1.773	
4.875	-2.554	-2.454	-2.304	
5.000	-2.859	-2.759	-2.609	
5.125	-3.054	-2.954	-2.804	

High Bal DU PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.433	0.533	0.683	
3.750	0.056	0.156	0.306	
3.875	-0.385	-0.285	-0.135	
4.000	-0.762	-0.662	-0.512	
4.125	-1.157	-1.057	-0.907	
4.250	-1.288	-1.188	-1.038	
4.375	-1.434	-1.334	-1.184	
4.500	-1.679	-1.579	-1.429	
4.625	-2.054	-1.954	-1.804	
4.750	-2.078	-1.978	-1.828	

Super Conf LP PSP 30 Yr Fixed				
Rate	15-Day	30-Day	45-Day	
4.125	0.441	0.541	0.691	
4.250	-0.426	-0.326	-0.177	
4.375	-0.991	-0.891	-0.741	
4.500	-1.378	-1.278	-1.128	
4.625	-1.771	-1.671	-1.521	
4.750	-2.048	-1.948	-1.798	
4.875	-2.579	-2.479	-2.329	
5.000	-2.884	-2.784	-2.634	
5.125	-3.079	-2.979	-2.829	
5.250	-3.447	-3.347	-3.197	

Super Conf LP PSP 15 Yr Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.433	0.533	0.683	
3.750	0.056	0.156	0.306	
3.875	-0.385	-0.285	-0.135	
4.000	-0.762	-0.662	-0.512	
4.125	-1.157	-1.057	-0.907	
4.250	-1.288	-1.188	-1.038	
4.375	-1.434	-1.334	-1.184	
4.500	-1.679	-1.579	-1.429	
4.625	-2.054	-1.954	-1.804	
4.750	-2.078	-1.978	-1.828	

\$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		≤60LTV	60.01-75	75.01-80	
740+	0.000	0.250	0.250	0.500	740+	0.375	0.625	0.875	
720-739	0.000	0.250	0.500	0.750	720-739	0.375	1.000	1.125	
700-719	0.000	0.500	1.000	1.250	700-719	0.375	1.000	1.125	
<700	N/A	N/A	N/A	N/A		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% - 80.00%	76.01% - 95.00%	1.375	1.125	
≤ 80.00%	>95.00%	1.875	1.875						

CONVENTIONAL ADJUSTMENTS - OTHER	
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	N/A
>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

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				
Rate	15-Day	30-Day	45-Day	
4.125	0.009	0.109	0.259	
4.250	-0.616	-0.516	-0.366	
4.375	-1.132	-1.032	-0.882	
4.500	-1.802	-1.702	-1.552	
4.625	-2.382	-2.282	-2.132	
4.750	-2.856	-2.756	-2.606	
4.875	-3.269	-3.169	-3.019	
5.000	-3.706	-3.606	-3.456	
5.125	-4.331	-4.231	-4.081	
5.250	-4.794	-4.694	-4.544	
5.375	-5.162	-5.062	-4.912	
5.500	-5.416	-5.316	-5.166	

High Balance 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.125	0.766	0.866	1.016	
4.250	-0.102	-0.002	0.148	
4.375	-0.666	-0.566	-0.416	
4.500	-1.053	-0.953	-0.803	
4.625	-1.446	-1.346	-1.196	
4.750	-1.723	-1.623	-1.473	
4.875	-2.254	-2.154	-2.004	
5.000	-2.559	-2.459	-2.309	
5.125	-2.754	-2.654	-2.504	
5.250	-3.122	-3.022	-2.872	
5.375	-3.535	-3.435	-3.285	
5.500	-3.872	-3.772	-3.622	

Conforming 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.875	0.457	0.557	0.707	
4.000	-0.244	-0.144	0.005	
4.125	-0.820	-0.720	-0.570	
4.250	-1.287	-1.187	-1.037	
4.375	-1.759	-1.659	-1.509	
4.500	-2.447	-2.347	-2.197	
4.625	-2.908	-2.808	-2.658	
4.750	-3.124	-3.024	-2.874	
4.875	-3.349	-3.249	-3.099	
5.000	-3.649	-3.549	-3.399	
5.125	-4.101	-4.001	-3.851	
5.250	-4.478	-4.378	-4.228	

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.themoney.com/docs/Fee_Buyout_Calculator.xlsx

CONVENTIONAL ADJUSTMENTS - OTHER

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
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

Conforming 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	1.014	1.114	1.264	
3.500	0.382	0.482	0.632	
3.625	-0.150	-0.051	0.099	
3.750	-0.596	-0.496	-0.346	
3.875	-1.094	-0.994	-0.844	
4.000	-1.542	-1.442	-1.292	
4.125	-2.066	-1.966	-1.816	
4.250	-2.259	-2.159	-2.009	
4.375	-2.503	-2.403	-2.253	
4.500	-2.896	-2.796	-2.646	
4.625	-3.382	-3.282	-3.132	
4.750	-3.455	-3.355	-3.205	

High Balance 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	1.664	1.764	1.914	
3.500	1.131	1.231	1.381	
3.625	0.733	0.833	0.983	
3.750	0.356	0.456	0.606	
3.875	-0.085	0.014	0.164	
4.000	-0.462	-0.362	-0.212	
4.125	-0.857	-0.757	-0.607	
4.250	-0.988	-0.888	-0.738	
4.375	-1.134	-1.034	-0.884	
4.500	-1.379	-1.279	-1.129	
4.625	-1.754	-1.654	-1.504	
4.750	-1.778	-1.678	-1.528	

Conforming 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.250	0.930	1.030	1.180	
3.375	0.573	0.673	0.823	
3.500	0.121	0.221	0.371	
3.625	-0.156	-0.057	0.093	
3.750	-0.874	-0.774	-0.624	
3.875	-1.202	-1.102	-0.952	
4.000	-1.475	-1.375	-1.225	
4.125	-1.748	-1.648	-1.498	
4.250	-2.196	-2.096	-1.946	
4.375	-2.470	-2.370	-2.220	
4.500	-2.713	-2.613	-2.463	
4.625	-2.949	-2.849	-2.699	

DU Refi Plus 30 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
4.125	0.890	0.990	1.140	
4.250	0.127	0.227	0.377	
4.375	-0.488	-0.388	-0.238	
4.500	-1.398	-1.298	-1.148	
4.625	-2.180	-2.080	-1.930	
4.750	-2.782	-2.682	-2.532	
4.875	-3.243	-3.143	-2.993	
5.000	-3.629	-3.529	-3.379	
5.125	-4.408	-4.308	-4.158	
5.250	-4.999	-4.899	-4.749	

DU Refi Plus 30 Yr Fixed > 125%				
Rate	15-Day	30-Day	45-Day	
4.125	1.261	1.361	1.511	
4.250	0.471	0.571	0.721	
4.375	-0.112	-0.013	0.137	
4.500	-1.070	-0.970	-0.820	
4.625	-1.905	-1.805	-1.655	
4.750	-2.532	-2.432	-2.282	
4.875	-2.993	-2.893	-2.743	
5.000	-3.379	-3.279	-3.129	
5.125	-4.164	-4.064	-3.914	
5.250	-4.781	-4.681	-4.531	

DU Refi Plus 15 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
3.250	2.949	3.049	3.199	
3.375	2.385	2.485	2.635	
3.500	1.720	1.820	1.970	
3.625	1.103	1.203	1.353	
3.750	0.556	0.656	0.806	
3.875	-0.071	0.028	0.178	
4.000	-0.694	-0.594	-0.444	
4.125	-1.302	-1.202	-1.052	
4.250	-1.514	-1.414	-1.264	
4.375	-1.921	-1.821	-1.671	
4.500	-2.484	-2.384	-2.234	
4.625	-3.046	-2.946	-2.796	

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

DU HomeReady Pricing Caps*

FICO Score	LTV<=80	LTV>80
>=680	1.500	0.000
<680	1.500	1.500

*Price HomeReady using Conf non-DU Refi Plus grids
**Loan amt, Fee Buyout, and LPMI adj 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 *
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	3.000	2.500	2.500
640-659	0.750	1.500	3.000	3.250	3.500	3.000	3.000
620-639	0.750	1.750	3.250	3.250	3.500	3.500	3.750
<620 *	0.750	1.750	3.250	3.250	3.500	3.500	4.000

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

* FICO less than 620 available only for DU Refi Plus, other conventional programs require a min. FICO of 620

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Price Indicator sheet only-pricing determined by product and pricing system and not guaranteed.

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	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

CONVENTIONAL LP PROGRAMS

Conforming LP 30/25 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.125	0.134	0.234	0.384
4.250	-0.491	-0.391	-0.241
4.375	-1.007	-0.907	-0.757
4.500	-1.677	-1.577	-1.427
4.625	-2.257	-2.157	-2.007
4.750	-2.731	-2.631	-2.481
4.875	-3.144	-3.044	-2.894
5.000	-3.581	-3.481	-3.331
5.125	-4.206	-4.106	-3.956
5.250	-4.669	-4.569	-4.419
5.375	-5.037	-4.937	-4.787
5.500	-5.291	-5.191	-5.041

Super Conf. LP 30 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.125	0.741	0.841	0.991
4.250	-0.127	-0.027	0.123
4.375	-0.691	-0.591	-0.441
4.500	-1.078	-0.978	-0.828
4.625	-1.471	-1.371	-1.221
4.750	-1.748	-1.648	-1.498
4.875	-2.279	-2.179	-2.029
5.000	-2.584	-2.484	-2.334
5.125	-2.779	-2.679	-2.529
5.250	-3.147	-3.047	-2.897
5.375	-3.560	-3.460	-3.310
5.500	-3.897	-3.797	-3.647

Conforming LP 20 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.875	0.582	0.682	0.832
4.000	-0.119	-0.020	0.130
4.125	-0.695	-0.595	-0.445
4.250	-1.162	-1.062	-0.912
4.375	-1.634	-1.534	-1.384
4.500	-2.322	-2.222	-2.072
4.625	-2.783	-2.683	-2.533
4.750	-2.999	-2.899	-2.749
4.875	-3.224	-3.124	-2.974
5.000	-3.524	-3.424	-3.274
5.125	-3.976	-3.876	-3.726
5.250	-4.353	-4.253	-4.103

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

CONVENTIONAL ADJUSTMENTS - OTHER	
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
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day	0.450

Conforming LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.375	1.139	1.239	1.389
3.500	0.507	0.607	0.757
3.625	-0.026	0.074	0.224
3.750	-0.471	-0.371	-0.221
3.875	-0.969	-0.869	-0.719
4.000	-1.417	-1.317	-1.167
4.125	-1.941	-1.841	-1.691
4.250	-2.134	-2.034	-1.884
4.375	-2.378	-2.278	-2.128
4.500	-2.771	-2.671	-2.521
4.625	-3.257	-3.157	-3.007
4.750	-3.330	-3.230	-3.080

Super Conf. LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.375	1.664	1.764	1.914
3.500	1.131	1.231	1.381
3.625	0.733	0.833	0.983
3.750	0.356	0.456	0.606
3.875	-0.085	0.014	0.164
4.000	-0.462	-0.362	-0.212
4.125	-0.857	-0.757	-0.607
4.250	-0.988	-0.888	-0.738
4.375	-1.134	-1.034	-0.884
4.500	-1.379	-1.279	-1.129
4.625	-1.754	-1.654	-1.504
4.750	-1.778	-1.678	-1.528

Conforming LP 10 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.250	1.055	1.155	1.305
3.375	0.698	0.798	0.948
3.500	0.246	0.346	0.496
3.625	-0.032	0.068	0.218
3.750	-0.749	-0.649	-0.499
3.875	-1.077	-0.977	-0.827
4.000	-1.350	-1.250	-1.100
4.125	-1.623	-1.523	-1.373
4.250	-2.071	-1.971	-1.821
4.375	-2.345	-2.245	-2.095
4.500	-2.588	-2.488	-2.338
4.625	-2.824	-2.724	-2.574

Open Access LP 30 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
4.125	2.015	2.115	2.265
4.250	1.252	1.352	1.502
4.375	0.636	0.736	0.886
4.500	-0.273	-0.173	-0.024
4.625	-1.055	-0.955	-0.805
4.750	-1.657	-1.557	-1.407
4.875	-2.118	-2.018	-1.868
5.000	-2.504	-2.404	-2.254
5.125	-3.283	-3.183	-3.033
5.250	-3.874	-3.774	-3.624
5.375	-4.293	-4.193	-4.043

Open Access LP 30 Yr Fixed > 125%			
Rate	15-Day	30-Day	45-Day
4.125	2.386	2.486	2.636
4.250	1.596	1.696	1.846
4.375	1.012	1.112	1.262
4.500	0.054	0.154	0.304
4.625	-0.780	-0.680	-0.530
4.750	-1.407	-1.307	-1.157
4.875	-1.868	-1.768	-1.618
5.000	-2.254	-2.154	-2.004
5.125	-3.039	-2.939	-2.789
5.250	-3.656	-3.556	-3.406
5.375	-4.074	-3.974	-3.824

Open Access LP 15 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
3.250	4.074	4.174	4.324
3.375	3.510	3.610	3.760
3.500	2.745	2.845	2.995
3.625	2.128	2.228	2.378
3.750	1.631	1.731	1.881
3.875	1.003	1.103	1.253
4.000	0.430	0.530	0.680
4.125	-0.177	-0.077	0.072
4.250	-0.389	-0.289	-0.139
4.375	-0.746	-0.646	-0.496
4.500	-1.259	-1.159	-1.009
4.625	-1.821	-1.721	-1.571

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 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	3.000	2.500	2.500
640-659	0.750	1.500	3.000	3.250	3.500	3.000	3.000
620-639	0.750	1.750	3.250	3.250	3.500	3.500	3.750
<620 *	0.750	1.750	3.250	3.250	3.500	3.500	4.000

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

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

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



FHA PROGRAMS

FHA Standard Program (620+ FICO)

Loan Level Adjustments

FHA 30 Standard			
Rate	15-Day	30-Day	45-Day
3.750	-0.411	-0.311	-0.161
3.875	-0.850	-0.750	-0.600
4.000	-1.218	-1.118	-0.968
4.125	-1.617	-1.517	-1.367
4.250	-2.489	-2.389	-2.239
4.375	-2.875	-2.775	-2.625
4.500	-3.191	-3.091	-2.941
4.625	-3.533	-3.433	-3.283
4.750	-3.993	-3.893	-3.743
4.875	-4.199	-4.099	-3.949
5.000	-4.510	-4.410	-4.260
5.125	-4.757	-4.657	-4.507
5.250	-4.934	-4.834	-4.684
5.375	-5.143	-5.043	-4.893
5.500	-5.303	-5.203	-5.053
5.625	-5.462	-5.362	-5.212

FHA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.375	2.556	2.656	2.806
3.500	2.070	2.170	2.320
3.625	1.608	1.708	1.858
3.750	0.238	0.338	0.488
3.875	-0.199	-0.099	0.050
4.000	-0.568	-0.468	-0.318
4.125	-0.967	-0.867	-0.717
4.250	-1.489	-1.389	-1.239
4.375	-1.875	-1.775	-1.625
4.500	-2.191	-2.091	-1.941
4.625	-2.533	-2.433	-2.283
4.750	-2.618	-2.518	-2.368
4.875	-2.824	-2.724	-2.574
5.000	-3.135	-3.035	-2.885
5.125	-3.382	-3.282	-3.132

FHA 15 Standard			
Rate	15-Day	30-Day	45-Day
3.250	0.619	0.719	0.869
3.375	0.253	0.353	0.503
3.500	0.087	0.187	0.337
3.625	-0.077	0.022	0.172
3.750	-1.385	-1.285	-1.135
3.875	-1.719	-1.619	-1.469
4.000	-1.854	-1.754	-1.604
4.125	-1.988	-1.888	-1.738
4.250	-1.897	-1.797	-1.647
4.375	-2.185	-2.085	-1.935
4.500	-2.272	-2.172	-2.022
4.625	-2.359	-2.259	-2.109

720+	(0.125)
700-719	0.000
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	0.250
*Loan Amount - 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	-0.411	-0.311	-0.161
3.875	-0.850	-0.750	-0.600
4.000	-1.218	-1.118	-0.968
4.125	-1.617	-1.517	-1.367
4.250	-2.489	-2.389	-2.239
4.375	-2.875	-2.775	-2.625
4.500	-3.191	-3.091	-2.941
4.625	-3.533	-3.433	-3.283
4.750	-3.993	-3.893	-3.743
4.875	-4.199	-4.099	-3.949
5.000	-4.510	-4.410	-4.260
5.125	-4.757	-4.657	-4.507
5.250	-4.934	-4.834	-4.684
5.375	-5.143	-5.043	-4.893
5.500	-5.303	-5.203	-5.053
5.625	-5.462	-5.362	-5.212

Streamline FHA 30 HB			
Rate	15-Day	30-Day	45-Day
3.375	2.556	2.656	2.806
3.500	2.070	2.170	2.320
3.625	1.608	1.708	1.858
3.750	0.238	0.338	0.488
3.875	-0.199	-0.099	0.050
4.000	-0.568	-0.468	-0.318
4.125	-0.967	-0.867	-0.717
4.250	-1.489	-1.389	-1.239
4.375	-1.875	-1.775	-1.625
4.500	-2.191	-2.091	-1.941
4.625	-2.533	-2.433	-2.283
4.750	-2.618	-2.518	-2.368
4.875	-2.824	-2.724	-2.574
5.000	-3.135	-3.035	-2.885
5.125	-3.382	-3.282	-3.132

Streamline FHA 15			
Rate	15-Day	30-Day	45-Day
3.250	0.619	0.719	0.869
3.375	0.253	0.353	0.503
3.500	0.087	0.187	0.337
3.625	-0.077	0.022	0.172
3.750	-1.385	-1.285	-1.135
3.875	-1.719	-1.619	-1.469
4.000	-1.854	-1.754	-1.604
4.125	-1.988	-1.888	-1.738
4.250	-1.897	-1.797	-1.647
4.375	-2.185	-2.085	-1.935
4.500	-2.272	-2.172	-2.022
4.625	-2.359	-2.259	-2.109

680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.250
Manufactured Home	1.500
NC State	0.250
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 - 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.themoney.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
3.750	-0.011	0.088	0.238
3.875	-0.450	-0.350	-0.200
4.000	-0.818	-0.718	-0.568
4.125	-1.217	-1.117	-0.967
4.250	-2.089	-1.989	-1.839
4.375	-2.475	-2.375	-2.225
4.500	-2.791	-2.691	-2.541
4.625	-3.133	-3.033	-2.883
4.750	-3.593	-3.493	-3.343
4.875	-3.799	-3.699	-3.549
5.000	-4.110	-4.010	-3.860
5.125	-4.357	-4.257	-4.107
5.250	-4.534	-4.434	-4.284
5.375	-4.743	-4.643	-4.493
5.500	-4.903	-4.803	-4.653
5.625	-5.062	-4.962	-4.812

VA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.375	2.956	3.056	3.206
3.500	2.470	2.570	2.720
3.625	2.008	2.108	2.258
3.750	0.638	0.738	0.888
3.875	0.200	0.300	0.450
4.000	-0.168	-0.068	0.081
4.125	-0.567	-0.467	-0.317
4.250	-1.089	-0.989	-0.839
4.375	-1.475	-1.375	-1.225
4.500	-1.791	-1.691	-1.541
4.625	-2.133	-2.033	-1.883
4.750	-2.218	-2.118	-1.968
4.875	-2.424	-2.324	-2.174
5.000	-2.735	-2.635	-2.485
5.125	-2.982	-2.882	-2.732

VA 15 Standard			
Rate	15-Day	30-Day	45-Day
3.250	1.019	1.119	1.269
3.375	0.653	0.753	0.903
3.500	0.487	0.587	0.737
3.625	0.322	0.422	0.572
3.750	-0.985	-0.885	-0.735
3.875	-1.319	-1.219	-1.069
4.000	-1.454	-1.354	-1.204
4.125	-1.588	-1.488	-1.338
4.250	-1.497	-1.397	-1.247
4.375	-1.785	-1.685	-1.535
4.500	-1.872	-1.772	-1.622
4.625	-1.959	-1.859	-1.709

720+	(0.250)
700-719	0.000
680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
2-4 Units	0.000
Manufactured Home	1.500
NC State	0.250
*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
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			
Rate	15-Day	30-Day	45-Day
3.750	-0.161	-0.061	0.088
3.875	-0.600	-0.500	-0.350
4.000	-0.968	-0.868	-0.718
4.125	-1.367	-1.267	-1.117
4.250	-2.239	-2.139	-1.989
4.375	-2.625	-2.525	-2.375
4.500	-2.941	-2.841	-2.691
4.625	-3.283	-3.183	-3.033
4.750	-3.743	-3.643	-3.493
4.875	-3.949	-3.849	-3.699
5.000	-4.260	-4.160	-4.010
5.125	-4.507	-4.407	-4.257
5.250	-4.684	-4.584	-4.434
5.375	-4.893	-4.793	-4.643
5.500	-5.053	-4.953	-4.803
5.625	-5.212	-5.112	-4.962

VA IRRRL 30 HB			
Rate	15-Day	30-Day	45-Day
3.375	2.806	2.906	3.056
3.500	2.320	2.420	2.570
3.625	1.858	1.958	2.108
3.750	0.488	0.588	0.738
3.875	0.050	0.150	0.300
4.000	-0.318	-0.218	-0.068
4.125	-0.717	-0.617	-0.467
4.250	-1.239	-1.139	-0.989
4.375	-1.625	-1.525	-1.375
4.500	-1.941	-1.841	-1.691
4.625	-2.283	-2.183	-2.033
4.750	-2.368	-2.268	-2.118
4.875	-2.574	-2.474	-2.324
5.000	-2.885	-2.785	-2.635
5.125	-3.132	-3.032	-2.882

VA IRRRL 15			
Rate	15-Day	30-Day	45-Day
3.250	0.869	0.969	1.119
3.375	0.503	0.603	0.753
3.500	0.337	0.437	0.587
3.625	0.172	0.272	0.422
3.750	-1.135	-1.035	-0.885
3.875	-1.469	-1.369	-1.219
4.000	-1.604	-1.504	-1.354
4.125	-1.738	-1.638	-1.488
4.250	-1.647	-1.547	-1.397
4.375	-1.935	-1.835	-1.685
4.500	-2.022	-1.922	-1.772
4.625	-2.109	-2.009	-1.859

680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
NO FICO	2.000
2-4 Units	0.000
Manufactured Home	1.500
NC State	0.250
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 - 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

USDA PROGRAM

USDA (640+ FICO)

Loan Level Adjustments

USDA Loan Amount Adjustments

USDA 30			
Rate	15-Day	30-Day	45-Day
4.000	-0.818	-0.718	-0.568
4.125	-1.217	-1.117	-0.967
4.250	-2.089	-1.989	-1.839
4.375	-2.475	-2.375	-2.225
4.500	-2.791	-2.691	-2.541
4.625	-3.133	-3.033	-2.883
4.750	-3.593	-3.493	-3.343
4.875	-3.799	-3.699	-3.549
5.000	-4.110	-4.010	-3.860
5.125	-4.357	-4.257	-4.107
5.250	-4.534	-4.434	-4.284

680-699	0.375
660-679	0.500
640-659	0.625
AUS Refer	1.000
NC State	0.250
60 Day Lock - Adj 45 day price	0.150
90 Day Lock (Purch Only) - Adj 45 day price	0.450

\$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.themoney.com/docs/Fee_Buyout_Calculator.xlsx	