

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



Effective Date and Time
05/18/2018 9:36 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					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	
4.000	1.195	1.295	1.445		3.625	2.414	2.514	2.664		3.375	1.356	1.456	1.606		3.500	0.460	0.560	0.710	
4.125	0.401	0.501	0.651		3.750	1.815	1.915	2.065		3.500	0.815	0.915	1.065		3.625	0.162	0.262	0.412	
4.250	-0.260	-0.160	-0.011		3.875	1.067	1.167	1.317		3.625	0.253	0.353	0.503		3.750	-0.510	-0.410	-0.260	
4.375	-0.788	-0.688	-0.538		4.000	0.306	0.406	0.556		3.750	-0.166	-0.066	0.083		3.875	-0.859	-0.759	-0.609	
4.500	-1.469	-1.369	-1.219		4.125	-0.319	-0.219	-0.070		3.875	-0.700	-0.600	-0.450		4.000	-1.205	-1.105	-0.955	
4.625	-2.213	-2.113	-1.963		4.250	-0.825	-0.725	-0.575		4.000	-1.213	-1.113	-0.963		4.125	-1.485	-1.385	-1.235	
4.750	-2.715	-2.615	-2.465		4.375	-1.442	-1.342	-1.192		4.125	-1.751	-1.651	-1.501		4.250	-2.113	-2.013	-1.863	
4.875	-3.081	-2.981	-2.831		4.500	-2.135	-2.035	-1.885		4.250	-1.980	-1.880	-1.730		4.375	-2.449	-2.349	-2.199	
5.000	-3.650	-3.550	-3.400		4.625	-2.745	-2.645	-2.495		4.375	-2.485	-2.385	-2.235		4.500	-2.760	-2.660	-2.510	
5.125	-4.332	-4.232	-4.082		4.750	-3.095	-2.995	-2.845		4.500	-2.943	-2.843	-2.693		4.625	-3.003	-2.903	-2.753	
5.250	-4.910	-4.810	-4.660		4.875	-3.265	-3.165	-3.015		4.625	-3.439	-3.339	-3.189		4.750	-3.203	-3.103	-2.953	
5.375	-5.224	-5.124	-4.974		5.000	-3.592	-3.492	-3.342		4.750	-3.597	-3.497	-3.347		4.875	-3.218	-3.118	-2.968	
5.500	-5.411	-5.311	-5.161		5.125	-4.102	-4.002	-3.852							5.000	-3.327	-3.227	-3.077	
					5.250	-4.473	-4.373	-4.223											

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	
4.000	1.320	1.420	1.570		3.625	2.539	2.639	2.789		3.375	1.481	1.581	1.731		3.500	0.585	0.685	0.835	
4.125	0.526	0.626	0.776		3.750	1.940	2.040	2.190		3.500	0.940	1.040	1.190		3.625	0.287	0.387	0.537	
4.250	-0.135	-0.036	0.114		3.875	1.192	1.292	1.442		3.625	0.378	0.478	0.628		3.750	-0.385	-0.285	-0.135	
4.375	-0.663	-0.563	-0.413		4.000	0.431	0.531	0.681		3.750	-0.041	0.058	0.208		3.875	-0.734	-0.634	-0.484	
4.500	-1.344	-1.244	-1.094		4.125	-0.194	-0.095	0.055		3.875	-0.575	-0.475	-0.325		4.000	-1.080	-0.980	-0.830	
4.625	-2.088	-1.988	-1.838		4.250	-0.700	-0.600	-0.450		4.000	-1.088	-0.988	-0.838		4.125	-1.360	-1.260	-1.110	
4.750	-2.590	-2.490	-2.340		4.375	-1.317	-1.217	-1.067		4.125	-1.626	-1.526	-1.376		4.250	-1.988	-1.888	-1.738	
4.875	-2.956	-2.856	-2.706		4.500	-2.010	-1.910	-1.760		4.250	-1.855	-1.755	-1.605		4.375	-2.324	-2.224	-2.074	
5.000	-3.525	-3.425	-3.275		4.625	-2.620	-2.520	-2.370		4.375	-2.360	-2.260	-2.110		4.500	-2.635	-2.535	-2.385	
5.125	-4.207	-4.107	-3.957		4.750	-2.970	-2.870	-2.720		4.500	-2.818	-2.718	-2.568		4.625	-2.878	-2.778	-2.628	
5.250	-4.785	-4.685	-4.535		4.875	-3.140	-3.040	-2.890		4.625	-3.314	-3.214	-3.064		4.750	-3.078	-2.978	-2.828	
5.375	-5.099	-4.999	-4.849		5.000	-3.467	-3.367	-3.217		4.750	-3.472	-3.372	-3.222		4.875	-3.093	-2.993	-2.843	
5.500	-5.286	-5.186	-5.036		5.125	-3.977	-3.877	-3.727							5.000	-3.202	-3.102	-2.952	
					5.250	-4.348	-4.248	-4.098											

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	
4.125	1.266	1.366	1.516		3.750	0.640	0.740	0.890		4.125	1.241	1.341	1.491		3.625	1.076	1.176	1.326	
4.250	0.479	0.579	0.729		3.875	0.215	0.315	0.465		4.250	0.454	0.554	0.704		3.750	0.640	0.740	0.890	
4.375	-0.151	-0.051	0.099		4.000	-0.203	-0.103	0.046		4.375	-0.176	-0.076	0.074		3.875	0.215	0.315	0.465	
4.500	-0.596	-0.496	-0.346		4.125	-0.601	-0.501	-0.351		4.500	-0.621	-0.521	-0.371		4.000	-0.203	-0.103	0.046	
4.625	-1.322	-1.222	-1.072		4.250	-0.728	-0.628	-0.478		4.625	-1.347	-1.247	-1.097		4.125	-0.601	-0.501	-0.351	
4.750	-1.835	-1.735	-1.585		4.375	-1.043	-0.943	-0.793		4.750	-1.860	-1.760	-1.610		4.250	-0.728	-0.628	-0.478	
4.875	-2.173	-2.073	-1.923		4.500	-1.436	-1.336	-1.186		4.875	-2.198	-2.098	-1.948		4.375	-1.043	-0.943	-0.793	
5.000	-2.427	-2.327	-2.177		4.625	-1.810	-1.710	-1.560		5.000	-2.452	-2.352	-2.202		4.500	-1.436	-1.336	-1.186	
5.125	-2.683	-2.583	-2.433		4.750	-1.916	-1.816	-1.666		5.125	-2.708	-2.608	-2.458		4.625	-1.810	-1.710	-1.560	
5.250	-3.260	-3.160	-3.010		4.875	-1.914	-1.814	-1.664		5.250	-3.285	-3.185	-3.035		4.750	-1.916	-1.816	-1.666	
5.375	-3.771	-3.671	-3.521							5.375	-3.796	-3.696	-3.546						
5.500	-4.034	-3.934	-3.784							5.500	-4.059	-3.959	-3.809						

\$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.xls	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.

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CONVENTIONAL LP PROGRAMS

Conforming LP 30/25 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.375	-0.363	-0.263	-0.113
4.500	-1.044	-0.944	-0.794
4.625	-1.788	-1.688	-1.538
4.750	-2.290	-2.190	-2.040
4.875	-2.656	-2.556	-2.406
5.000	-3.225	-3.125	-2.975
5.125	-3.907	-3.807	-3.657
5.250	-4.485	-4.385	-4.235
5.375	-4.799	-4.699	-4.549
5.500	-4.986	-4.886	-4.736
5.625	-5.390	-5.290	-5.140
5.750	-5.885	-5.785	-5.635

Super Conf. LP 30 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.250	0.754	0.854	1.004
4.375	0.124	0.224	0.374
4.500	-0.321	-0.221	-0.072
4.625	-1.047	-0.947	-0.797
4.750	-1.560	-1.460	-1.310
4.875	-1.898	-1.798	-1.648
5.000	-2.152	-2.052	-1.902
5.125	-2.408	-2.308	-2.158
5.250	-2.985	-2.885	-2.735
5.375	-3.496	-3.396	-3.246
5.500	-3.759	-3.659	-3.509
5.625	-3.878	-3.778	-3.628

Conforming LP 20 Year Fixed			
Rate	15-Day	30-Day	45-Day
4.000	0.731	0.831	0.981
4.125	0.105	0.205	0.355
4.250	-0.400	-0.300	-0.150
4.375	-1.017	-0.917	-0.767
4.500	-1.710	-1.610	-1.460
4.625	-2.320	-2.220	-2.070
4.750	-2.670	-2.570	-2.420
4.875	-2.840	-2.740	-2.590
5.000	-3.167	-3.067	-2.917
5.125	-3.677	-3.577	-3.427
5.250	-4.048	-3.948	-3.798
5.375	-4.215	-4.115	-3.965

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
3.500	1.240	1.340	1.490
3.625	0.678	0.778	0.928
3.750	0.258	0.358	0.508
3.875	-0.275	-0.175	-0.025
4.000	-0.788	-0.688	-0.538
4.125	-1.326	-1.226	-1.076
4.250	-1.555	-1.455	-1.305
4.375	-2.060	-1.960	-1.810
4.500	-2.518	-2.418	-2.268
4.625	-3.014	-2.914	-2.764
4.750	-3.172	-3.072	-2.922
4.875	-3.249	-3.149	-2.999

Super Conf. LP 15 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.500	1.793	1.893	2.043
3.625	1.376	1.476	1.626
3.750	0.940	1.040	1.190
3.875	0.515	0.615	0.765
4.000	0.096	0.196	0.346
4.125	-0.301	-0.201	-0.051
4.250	-0.428	-0.328	-0.178
4.375	-0.743	-0.643	-0.493
4.500	-1.136	-1.036	-0.886
4.625	-1.510	-1.410	-1.260
4.750	-1.616	-1.516	-1.366
4.875	-1.614	-1.514	-1.364

Conforming LP 10 Year Fixed			
Rate	15-Day	30-Day	45-Day
3.625	0.587	0.687	0.837
3.750	-0.085	0.014	0.164
3.875	-0.434	-0.334	-0.184
4.000	-0.780	-0.680	-0.530
4.125	-1.060	-0.960	-0.810
4.250	-1.688	-1.588	-1.438
4.375	-2.024	-1.924	-1.774
4.500	-2.335	-2.235	-2.085
4.625	-2.578	-2.478	-2.328
4.750	-2.778	-2.678	-2.528
4.875	-2.793	-2.693	-2.543
5.000	-2.902	-2.802	-2.652

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

Open Access LP 30 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
4.500	0.804	0.904	1.054
4.625	-0.157	-0.058	0.092
4.750	-0.793	-0.693	-0.543
4.875	-1.210	-1.110	-0.960
5.000	-1.646	-1.546	-1.396
5.125	-2.468	-2.368	-2.218
5.250	-3.175	-3.075	-2.925
5.375	-3.539	-3.439	-3.289
5.500	-3.759	-3.659	-3.509
5.625	-4.281	-4.181	-4.031
5.750	-4.900	-4.800	-4.650

Open Access LP 30 Yr Fixed > 125%			
Rate	15-Day	30-Day	45-Day
4.500	1.135	1.235	1.385
4.625	0.120	0.220	0.370
4.750	-0.543	-0.443	-0.293
4.875	-0.960	-0.860	-0.710
5.000	-1.396	-1.296	-1.146
5.125	-2.192	-2.092	-1.942
5.250	-2.925	-2.825	-2.675
5.375	-3.289	-3.189	-3.039
5.500	-3.509	-3.409	-3.259
5.625	-4.067	-3.967	-3.817
5.750	-4.712	-4.612	-4.462

Open Access LP 15 Yr Fixed <= 125%			
Rate	15-Day	30-Day	45-Day
3.375	4.312	4.412	4.562
3.500	3.638	3.738	3.888
3.625	2.987	3.087	3.237
3.750	2.529	2.629	2.779
3.875	1.859	1.959	2.109
4.000	1.217	1.317	1.467
4.125	0.593	0.693	0.843
4.250	0.386	0.486	0.636
4.375	-0.239	-0.139	0.010
4.500	-0.816	-0.716	-0.566
4.625	-1.391	-1.291	-1.141
4.750	-1.566	-1.466	-1.316

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	0.213	0.313	0.463
3.875	-0.225	-0.125	0.024
4.000	-0.593	-0.493	-0.343
4.125	-0.992	-0.892	-0.742
4.250	-2.025	-1.925	-1.775
4.375	-2.471	-2.371	-2.221
4.500	-2.747	-2.647	-2.497
4.625	-2.928	-2.828	-2.678
4.750	-3.741	-3.641	-3.491
4.875	-3.947	-3.847	-3.697
5.000	-4.108	-4.008	-3.858
5.125	-4.355	-4.255	-4.105
5.250	-4.838	-4.738	-4.588
5.375	-5.048	-4.948	-4.798
5.500	-5.207	-5.107	-4.957
5.625	-5.366	-5.266	-5.116

FHA 30 HB Standard			
Rate	15-Day	30-Day	45-Day
3.375	3.212	3.312	3.462
3.500	2.726	2.826	2.976
3.625	2.264	2.364	2.514
3.750	1.163	1.263	1.413
3.875	0.725	0.825	0.975
4.000	0.481	0.581	0.731
4.125	0.207	0.307	0.457
4.250	-1.025	-0.925	-0.775
4.375	-1.471	-1.371	-1.221
4.500	-1.622	-1.522	-1.372
4.625	-1.678	-1.578	-1.428
4.750	-2.241	-2.141	-1.991
4.875	-2.447	-2.347	-2.197
5.000	-2.483	-2.383	-2.233
5.125	-2.605	-2.505	-2.355

FHA 15 Standard			
Rate	15-Day	30-Day	45-Day
3.250	0.796	0.896	1.046
3.375	0.430	0.530	0.680
3.500	0.264	0.364	0.514
3.625	0.099	0.199	0.349
3.750	-1.218	-1.118	-0.968
3.875	-1.553	-1.453	-1.303
4.000	-1.687	-1.587	-1.437
4.125	-1.821	-1.721	-1.571
4.250	-2.147	-2.047	-1.897
4.375	-2.435	-2.335	-2.185
4.500	-2.522	-2.422	-2.272
4.625	-2.609	-2.509	-2.359

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	0.250
*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	0.213	0.313	0.463
3.875	-0.225	-0.125	0.024
4.000	-0.593	-0.493	-0.343
4.125	-0.992	-0.892	-0.742
4.250	-2.025	-1.925	-1.775
4.375	-2.471	-2.371	-2.221
4.500	-2.747	-2.647	-2.497
4.625	-2.928	-2.828	-2.678
4.750	-3.741	-3.641	-3.491
4.875	-3.947	-3.847	-3.697
5.000	-4.108	-4.008	-3.858
5.125	-4.355	-4.255	-4.105
5.250	-4.838	-4.738	-4.588
5.375	-5.048	-4.948	-4.798
5.500	-5.207	-5.107	-4.957
5.625	-5.366	-5.266	-5.116

Streamline FHA 30 HB			
Rate	15-Day	30-Day	45-Day
3.375	3.212	3.312	3.462
3.500	2.726	2.826	2.976
3.625	2.264	2.364	2.514
3.750	1.163	1.263	1.413
3.875	0.725	0.825	0.975
4.000	0.481	0.581	0.731
4.125	0.207	0.307	0.457
4.250	-1.025	-0.925	-0.775
4.375	-1.471	-1.371	-1.221
4.500	-1.622	-1.522	-1.372
4.625	-1.678	-1.578	-1.428
4.750	-2.241	-2.141	-1.991
4.875	-2.447	-2.347	-2.197
5.000	-2.483	-2.383	-2.233
5.125	-2.605	-2.505	-2.355

Streamline FHA 15			
Rate	15-Day	30-Day	45-Day
3.250	0.796	0.896	1.046
3.375	0.430	0.530	0.680
3.500	0.264	0.364	0.514
3.625	0.099	0.199	0.349
3.750	-1.218	-1.118	-0.968
3.875	-1.553	-1.453	-1.303
4.000	-1.687	-1.587	-1.437
4.125	-1.821	-1.721	-1.571
4.250	-2.147	-2.047	-1.897
4.375	-2.435	-2.335	-2.185
4.500	-2.522	-2.422	-2.272
4.625	-2.609	-2.509	-2.359

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				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	0.613	0.713	0.863	3.375	3.612	3.712	3.862	3.250	1.196	1.296	1.446	720+	(0.500)	
3.875	0.174	0.274	0.424	3.500	3.126	3.226	3.376	3.375	0.830	0.930	1.080	700-719	(0.250)	
4.000	-0.193	-0.093	0.056	3.625	2.664	2.764	2.914	3.500	0.664	0.764	0.914	680-699	0.000	
4.125	-0.592	-0.492	-0.342	3.750	1.563	1.663	1.813	3.625	0.499	0.599	0.749	660-679	0.250	
4.250	-1.625	-1.525	-1.375	3.875	1.125	1.225	1.375	3.750	-0.818	-0.718	-0.568	640-659	0.500	
4.375	-2.071	-1.971	-1.821	4.000	0.881	0.981	1.131	3.875	-1.153	-1.053	-0.903	620-639	1.000	
4.500	-2.097	-1.997	-1.847	4.125	0.607	0.707	0.857	4.000	-1.287	-1.187	-1.037	2-4 Units	0.000	
4.625	-2.278	-2.178	-2.028	4.250	-0.625	-0.525	-0.375	4.125	-1.421	-1.321	-1.171	Manufactured Home	1.500	
4.750	-3.091	-2.991	-2.841	4.375	-1.071	-0.971	-0.821	4.250	-1.747	-1.647	-1.497	NC State	0.250	
4.875	-3.297	-3.197	-3.047	4.500	-0.972	-0.872	-0.722	4.375	-2.035	-1.935	-1.785	*Loan Amount/UW Fee Buyout - See Page 4		
5.000	-3.458	-3.358	-3.208	4.625	-1.028	-0.928	-0.778	4.500	-2.122	-2.022	-1.872	In addition to adjustments above:		
5.125	-3.705	-3.605	-3.455	4.750	-1.591	-1.491	-1.341	4.625	-2.209	-2.109	-1.959	AUS Refer 640+	0.000	
5.250	-4.438	-4.338	-4.188	4.875	-1.797	-1.697	-1.547					AUS Refer 620-639	0.500	
5.375	-4.648	-4.548	-4.398	5.000	-1.833	-1.733	-1.583					20 Yr Term - Worsen 30 Yr pricing	0.250	
5.500	-4.807	-4.707	-4.557	5.125	-1.955	-1.855	-1.705					60 Day Lock - Adj 45 day price	0.150	
5.625	-4.966	-4.866	-4.716									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	0.463	0.563	0.713	3.375	3.462	3.562	3.712	3.250	1.046	1.146	1.296	680-699	0.000	
3.875	0.024	0.124	0.274	3.500	2.976	3.076	3.226	3.375	0.680	0.780	0.930	660-679	0.250	
4.000	-0.343	-0.243	-0.093	3.625	2.514	2.614	2.764	3.500	0.514	0.614	0.764	640-659	0.500	
4.125	-0.742	-0.642	-0.492	3.750	1.413	1.513	1.663	3.625	0.349	0.449	0.599	620-639	1.000	
4.250	-1.775	-1.675	-1.525	3.875	0.975	1.075	1.225	3.750	-0.968	-0.868	-0.718	NO FICO	2.000	
4.375	-2.221	-2.121	-1.971	4.000	0.731	0.831	0.981	3.875	-1.303	-1.203	-1.053	2-4 Units	0.000	
4.500	-2.247	-2.147	-1.997	4.125	0.457	0.557	0.707	4.000	-1.437	-1.337	-1.187	Manufactured Home	1.500	
4.625	-2.428	-2.328	-2.178	4.250	-0.775	-0.675	-0.525	4.125	-1.571	-1.471	-1.321	NC State	0.250	
4.750	-3.241	-3.141	-2.991	4.375	-1.221	-1.121	-0.971	4.250	-1.897	-1.797	-1.647	Investment Properties	1.500	
4.875	-3.447	-3.347	-3.197	4.500	-1.122	-1.022	-0.872	4.375	-2.185	-2.085	-1.935	LTV <=105	0.000	
5.000	-3.608	-3.508	-3.358	4.625	-1.178	-1.078	-0.928	4.500	-2.272	-2.172	-2.022	LTV 105.01-125	1.000	
5.125	-3.855	-3.755	-3.605	4.750	-1.741	-1.641	-1.491	4.625	-2.359	-2.259	-2.109	LTV >125	2.000	
5.250	-4.588	-4.488	-4.338	4.875	-1.947	-1.847	-1.697					25-29 Yr terms avail (IRRRL only) - priced as 25 Yr		
5.375	-4.798	-4.698	-4.548	5.000	-1.983	-1.883	-1.733					*Loan Amount/UW Fee Buyout - See Page 4		
5.500	-4.957	-4.857	-4.707	5.125	-2.105	-2.005	-1.855					60 Day Lock - Adj 45 day price	0.150	
5.625	-5.116	-5.016	-4.866									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	
Rate	15-Day	30-Day	45-Day				
4.000	-0.193	-0.093	0.056	680-699	0.375	\$150,001 - \$175,000	0.100
4.125	-0.592	-0.492	-0.342	660-679	0.500	\$125,001 - \$150,000	0.300
4.250	-1.625	-1.525	-1.375	640-659	0.625	\$100,001 - \$125,000	0.600
4.375	-2.071	-1.971	-1.821	AUS Refer	1.000	\$75,000 - \$100,000	0.700
4.500	-2.097	-1.997	-1.847	NC State	0.250		
4.625	-2.278	-2.178	-2.028	60 Day Lock -			
4.750	-3.091	-2.991	-2.841	Adj 45 day price	0.150		
4.875	-3.297	-3.197	-3.047	90 Day Lock (Purch Only) -			
5.000	-3.458	-3.358	-3.208	Adj 45 day price	0.450		
5.125	-3.705	-3.605	-3.455				
5.250	-4.438	-4.338	-4.188				
5.375	-4.648	-4.548	-4.398				
5.500	-4.807	-4.707	-4.557				

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