

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  
**09/21/2018 9:34 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](mailto:LockDesk@TheMoneySource.com)

**TMS Wholesale Lock Policy**

[https://kissw.themoneysource.com/docs/Wholesale\\_and\\_Emerging\\_Banker\\_Lock\\_Policy.pdf](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 90%      Min Loan Amount 200k

Conf DU PSP 30/25 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.875	2.178	2.278	2.428	
4.000	1.545	1.645	1.795	
4.125	0.747	0.847	0.997	
4.250	0.106	0.206	0.356	
4.375	-0.389	-0.289	-0.139	
4.500	-1.068	-0.968	-0.818	
4.625	-1.775	-1.675	-1.525	
4.750	-2.364	-2.264	-2.114	
4.875	-2.816	-2.716	-2.566	
5.000	-3.270	-3.170	-3.020	
5.125	-3.847	-3.747	-3.597	
5.250	-4.285	-4.185	-4.035	
5.375	-4.639	-4.539	-4.389	
5.500	-4.913	-4.813	-4.663	

Conf DU PSP 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	2.956	3.056	3.206	
3.750	2.415	2.515	2.665	
3.875	1.710	1.810	1.960	
4.000	1.082	1.182	1.332	
4.125	0.476	0.576	0.726	
4.250	-0.099	0.000	0.150	
4.375	-0.698	-0.598	-0.448	
4.500	-1.363	-1.263	-1.113	
4.625	-1.944	-1.844	-1.694	
4.750	-2.375	-2.275	-2.125	
4.875	-2.636	-2.536	-2.386	
5.000	-2.971	-2.871	-2.721	
5.125	-3.376	-3.276	-3.126	
5.250	-3.597	-3.497	-3.347	

Conf DU PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	1.121	1.221	1.371	
3.500	0.603	0.703	0.853	
3.625	0.064	0.164	0.314	
3.750	-0.218	-0.118	0.031	
3.875	-0.734	-0.634	-0.484	
4.000	-1.226	-1.126	-0.976	
4.125	-1.738	-1.638	-1.488	
4.250	-1.986	-1.886	-1.736	
4.375	-2.470	-2.370	-2.220	
4.500	-2.918	-2.818	-2.668	
4.625	-3.400	-3.300	-3.150	
4.750	-3.408	-3.308	-3.158	

Conf DU PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.500	0.686	0.786	0.936	
3.625	0.387	0.487	0.637	
3.750	-0.502	-0.402	-0.252	
3.875	-0.835	-0.735	-0.585	
4.000	-1.151	-1.051	-0.901	
4.125	-1.411	-1.311	-1.161	
4.250	-2.008	-1.908	-1.758	
4.375	-2.307	-2.207	-2.057	
4.500	-2.596	-2.496	-2.346	
4.625	-2.840	-2.740	-2.590	
4.750	-3.039	-2.939	-2.789	
4.875	-3.041	-2.941	-2.791	
5.000	-3.130	-3.030	-2.880	

Conf LP PSP 30/25 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.875	2.303	2.403	2.553	
4.000	1.670	1.770	1.920	
4.125	0.872	0.972	1.122	
4.250	0.231	0.331	0.481	
4.375	-0.264	-0.164	-0.014	
4.500	-0.943	-0.843	-0.693	
4.625	-1.650	-1.550	-1.400	
4.750	-2.239	-2.139	-1.989	
4.875	-2.691	-2.591	-2.441	
5.000	-3.145	-3.045	-2.895	
5.125	-3.722	-3.622	-3.472	
5.250	-4.160	-4.060	-3.910	
5.375	-4.514	-4.414	-4.264	
5.500	-4.788	-4.688	-4.538	

Conf LP PSP 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	3.081	3.181	3.331	
3.750	2.540	2.640	2.790	
3.875	1.835	1.935	2.085	
4.000	1.207	1.307	1.457	
4.125	0.601	0.701	0.851	
4.250	0.025	0.125	0.275	
4.375	-0.573	-0.473	-0.323	
4.500	-1.238	-1.138	-0.988	
4.625	-1.819	-1.719	-1.569	
4.750	-2.250	-2.150	-2.000	
4.875	-2.511	-2.411	-2.261	
5.000	-2.846	-2.746	-2.596	
5.125	-3.251	-3.151	-3.001	
5.250	-3.472	-3.372	-3.222	

Conf LP PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.375	1.246	1.346	1.496	
3.500	0.728	0.828	0.978	
3.625	0.189	0.289	0.439	
3.750	-0.094	0.006	0.156	
3.875	-0.609	-0.509	-0.359	
4.000	-1.101	-1.001	-0.851	
4.125	-1.613	-1.513	-1.363	
4.250	-1.861	-1.761	-1.611	
4.375	-2.345	-2.245	-2.095	
4.500	-2.793	-2.693	-2.543	
4.625	-3.275	-3.175	-3.025	
4.750	-3.283	-3.183	-3.033	

Conf LP PSP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.500	0.811	0.911	1.061	
3.625	0.512	0.612	0.762	
3.750	-0.377	-0.277	-0.127	
3.875	-0.710	-0.610	-0.460	
4.000	-1.026	-0.926	-0.776	
4.125	-1.286	-1.186	-1.036	
4.250	-1.883	-1.783	-1.633	
4.375	-2.182	-2.082	-1.932	
4.500	-2.471	-2.371	-2.221	
4.625	-2.715	-2.615	-2.465	
4.750	-2.914	-2.814	-2.664	
4.875	-2.916	-2.816	-2.666	
5.000	-3.005	-2.905	-2.755	

High Bal DU PSP 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.125	1.591	1.691	1.841	
4.250	0.765	0.865	1.015	
4.375	0.186	0.286	0.436	
4.500	-0.385	-0.285	-0.135	
4.625	-1.060	-0.960	-0.810	
4.750	-1.770	-1.670	-1.520	
4.875	-2.300	-2.200	-2.050	
5.000	-2.680	-2.580	-2.430	
5.125	-2.662	-2.562	-2.412	
5.250	-2.571	-2.471	-2.321	
5.375	-3.033	-2.933	-2.783	
5.500	-3.323	-3.223	-3.073	

High Bal DU PSP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.750	0.431	0.531	0.681	
3.875	0.019	0.119	0.269	
4.000	-0.386	-0.286	-0.136	
4.125	-0.765	-0.665	-0.515	
4.250	-0.891	-0.791	-0.641	
4.375	-1.074	-0.974	-0.824	
4.500	-1.239	-1.139	-0.989	
4.625	-1.602	-1.502	-1.352	
4.750	-1.605	-1.505	-1.355	
4.875	-1.617	-1.517	-1.367	

Super Conf LP PSP 30 Yr Fixed				
Rate	15-Day	30-Day	45-Day	
4.125	1.716	1.816	1.966	
4.250	0.890	0.990	1.140	
4.375	0.311	0.411	0.561	
4.500	-0.260	-0.160	-0.011	
4.625	-0.935	-0.835	-0.685	
4.750	-1.645	-1.545	-1.395	
4.875	-2.175	-2.075	-1.925	
5.000	-2.555	-2.455	-2.305	
5.125	-2.537	-2.437	-2.287	
5.250	-2.446	-2.346	-2.196	
5.375	-2.908	-2.808	-2.658	
5.500	-3.198	-3.098	-2.948	

Super Conf LP PSP 15 Yr Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.726	0.826	0.976	
3.750	0.431	0.531	0.681	
3.875	0.019	0.119	0.269	
4.000	-0.386	-0.286	-0.136	
4.125	-0.765	-0.665	-0.515	
4.250	-0.891	-0.791	-0.641	
4.375	-1.074	-0.974	-0.824	
4.500	-1.239	-1.139	-0.989	
4.625	-1.602	-1.502	-1.352	
4.750	-1.605	-1.505	-1.355	

\$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: <a href="https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx">https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx</a>					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							

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 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

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**CONVENTIONAL DU PROGRAMS**

Conforming 30/25 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.375	0.160	0.260	0.410	
4.500	-0.518	-0.418	-0.268	
4.625	-1.225	-1.125	-0.975	
4.750	-1.814	-1.714	-1.564	
4.875	-2.266	-2.166	-2.016	
5.000	-2.720	-2.620	-2.470	
5.125	-3.297	-3.197	-3.047	
5.250	-3.735	-3.635	-3.485	
5.375	-4.089	-3.989	-3.839	
5.500	-4.363	-4.263	-4.113	
5.625	-4.475	-4.375	-4.225	
5.750	-4.819	-4.719	-4.569	

High Balance 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.250	1.315	1.415	1.565	
4.375	0.736	0.836	0.986	
4.500	0.164	0.264	0.414	
4.625	-0.510	-0.410	-0.260	
4.750	-1.220	-1.120	-0.970	
4.875	-1.750	-1.650	-1.500	
5.000	-2.130	-2.030	-1.880	
5.125	-2.112	-2.012	-1.862	
5.250	-2.021	-1.921	-1.771	
5.375	-2.483	-2.383	-2.233	
5.500	-2.773	-2.673	-2.523	
5.625	-2.815	-2.715	-2.565	

Conforming 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.000	1.632	1.732	1.882	
4.125	1.026	1.126	1.276	
4.250	0.450	0.550	0.700	
4.375	-0.148	-0.048	0.101	
4.500	-0.813	-0.713	-0.563	
4.625	-1.394	-1.294	-1.144	
4.750	-1.825	-1.725	-1.575	
4.875	-2.086	-1.986	-1.836	
5.000	-2.421	-2.321	-2.171	
5.125	-2.826	-2.726	-2.576	
5.250	-3.047	-2.947	-2.797	
5.375	-3.280	-3.180	-3.030	

Conforming 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.614	0.714	0.864	
3.750	0.331	0.431	0.581	
3.875	-0.184	-0.085	0.065	
4.000	-0.676	-0.576	-0.426	
4.125	-1.188	-1.088	-0.938	
4.250	-1.436	-1.336	-1.186	
4.375	-1.920	-1.820	-1.670	
4.500	-2.368	-2.268	-2.118	
4.625	-2.850	-2.750	-2.600	
4.750	-2.858	-2.758	-2.608	
4.875	-2.954	-2.854	-2.704	
5.000	-3.169	-3.069	-2.919	

High Balance 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	1.276	1.376	1.526	
3.750	0.981	1.081	1.231	
3.875	0.569	0.669	0.819	
4.000	0.163	0.263	0.413	
4.125	-0.215	-0.115	0.034	
4.250	-0.341	-0.241	-0.092	
4.375	-0.524	-0.424	-0.274	
4.500	-0.689	-0.589	-0.439	
4.625	-1.052	-0.952	-0.802	
4.750	-1.055	-0.955	-0.805	
4.875	-1.067	-0.967	-0.817	
5.000	-1.190	-1.090	-0.940	

Conforming 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.937	1.037	1.187	
3.750	0.047	0.147	0.297	
3.875	-0.285	-0.185	-0.036	
4.000	-0.601	-0.501	-0.351	
4.125	-0.861	-0.761	-0.611	
4.250	-1.458	-1.358	-1.208	
4.375	-1.757	-1.657	-1.507	
4.500	-2.046	-1.946	-1.796	
4.625	-2.290	-2.190	-2.040	
4.750	-2.489	-2.389	-2.239	
4.875	-2.491	-2.391	-2.241	
5.000	-2.580	-2.480	-2.330	

**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](https://kissw.themoneysource.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 30 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
4.250	1.792	1.892	2.042	
4.375	1.243	1.343	1.493	
4.500	0.361	0.461	0.611	
4.625	-0.550	-0.450	-0.300	
4.750	-1.269	-1.169	-1.019	
4.875	-1.771	-1.671	-1.521	
5.000	-2.209	-2.109	-1.959	
5.125	-2.782	-2.682	-2.532	
5.250	-3.339	-3.239	-3.089	
5.375	-3.737	-3.637	-3.487	
5.500	-4.046	-3.946	-3.796	

DU Refi Plus 30 Yr Fixed > 125%				
Rate	15-Day	30-Day	45-Day	
4.250	2.135	2.235	2.385	
4.375	1.587	1.687	1.837	
4.500	0.689	0.789	0.939	
4.625	-0.274	-0.174	-0.024	
4.750	-1.019	-0.919	-0.769	
4.875	-1.521	-1.421	-1.271	
5.000	-1.959	-1.859	-1.709	
5.125	-2.507	-2.407	-2.257	
5.250	-3.089	-2.989	-2.839	
5.375	-3.487	-3.387	-3.237	
5.500	-3.796	-3.696	-3.546	

DU Refi Plus 15 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
3.375	3.295	3.395	3.545	
3.500	2.648	2.748	2.898	
3.625	2.024	2.124	2.274	
3.750	1.674	1.774	1.924	
3.875	1.027	1.127	1.277	
4.000	0.410	0.510	0.660	
4.125	-0.182	-0.082	0.067	
4.250	-0.384	-0.284	-0.134	
4.375	-0.801	-0.701	-0.551	
4.500	-1.364	-1.264	-1.114	
4.625	-1.922	-1.822	-1.672	
4.750	-1.933	-1.833	-1.683	

**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 *		<=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

**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%	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](mailto: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	
4.375	0.285	0.385	0.535	
4.500	-0.393	-0.293	-0.143	
4.625	-1.100	-1.000	-0.850	
4.750	-1.689	-1.589	-1.439	
4.875	-2.141	-2.041	-1.891	
5.000	-2.595	-2.495	-2.345	
5.125	-3.172	-3.072	-2.922	
5.250	-3.610	-3.510	-3.360	
5.375	-3.964	-3.864	-3.714	
5.500	-4.238	-4.138	-3.988	
5.625	-4.350	-4.250	-4.100	
5.750	-4.694	-4.594	-4.444	

Super Conf. LP 30 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.250	1.440	1.540	1.690	
4.375	0.861	0.961	1.111	
4.500	0.289	0.389	0.539	
4.625	-0.385	-0.285	-0.135	
4.750	-1.095	-0.995	-0.845	
4.875	-1.625	-1.525	-1.375	
5.000	-2.005	-1.905	-1.755	
5.125	-1.987	-1.887	-1.737	
5.250	-1.896	-1.796	-1.646	
5.375	-2.358	-2.258	-2.108	
5.500	-2.648	-2.548	-2.398	
5.625	-2.690	-2.590	-2.440	

Conforming LP 20 Year Fixed				
Rate	15-Day	30-Day	45-Day	
4.000	1.757	1.857	2.007	
4.125	1.151	1.251	1.401	
4.250	0.575	0.675	0.825	
4.375	-0.023	0.076	0.226	
4.500	-0.688	-0.588	-0.438	
4.625	-1.269	-1.169	-1.019	
4.750	-1.700	-1.600	-1.450	
4.875	-1.961	-1.861	-1.711	
5.000	-2.296	-2.196	-2.046	
5.125	-2.701	-2.601	-2.451	
5.250	-2.922	-2.822	-2.672	
5.375	-3.155	-3.055	-2.905	

Conforming LP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	0.739	0.839	0.989	
3.750	0.456	0.556	0.706	
3.875	-0.060	0.040	0.190	
4.000	-0.551	-0.451	-0.301	
4.125	-1.063	-0.963	-0.813	
4.250	-1.311	-1.211	-1.061	
4.375	-1.795	-1.695	-1.545	
4.500	-2.243	-2.143	-1.993	
4.625	-2.725	-2.625	-2.475	
4.750	-2.733	-2.633	-2.483	
4.875	-2.829	-2.729	-2.579	
5.000	-3.044	-2.944	-2.794	

Super Conf. LP 15 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	1.276	1.376	1.526	
3.750	0.981	1.081	1.231	
3.875	0.569	0.669	0.819	
4.000	0.163	0.263	0.413	
4.125	-0.215	-0.115	0.034	
4.250	-0.341	-0.241	-0.092	
4.375	-0.524	-0.424	-0.274	
4.500	-0.689	-0.589	-0.439	
4.625	-1.052	-0.952	-0.802	
4.750	-1.055	-0.955	-0.805	
4.875	-1.067	-0.967	-0.817	
5.000	-1.190	-1.090	-0.940	

Conforming LP 10 Year Fixed				
Rate	15-Day	30-Day	45-Day	
3.625	1.062	1.162	1.312	
3.750	0.172	0.272	0.422	
3.875	-0.160	-0.061	0.089	
4.000	-0.476	-0.376	-0.226	
4.125	-0.736	-0.636	-0.486	
4.250	-1.333	-1.233	-1.083	
4.375	-1.632	-1.532	-1.382	
4.500	-1.921	-1.821	-1.671	
4.625	-2.165	-2.065	-1.915	
4.750	-2.364	-2.264	-2.114	
4.875	-2.366	-2.266	-2.116	
5.000	-2.455	-2.355	-2.205	

Open Access LP 30 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
4.500	1.486	1.586	1.736	
4.625	0.574	0.674	0.824	
4.750	-0.144	-0.044	0.105	
4.875	-0.646	-0.546	-0.396	
5.000	-1.084	-0.984	-0.834	
5.125	-1.657	-1.557	-1.407	
5.250	-2.214	-2.114	-1.964	
5.375	-2.612	-2.512	-2.362	
5.500	-2.921	-2.821	-2.671	
5.625	-3.123	-3.023	-2.873	
5.750	-3.641	-3.541	-3.391	

Open Access LP 30 Yr Fixed > 125%				
Rate	15-Day	30-Day	45-Day	
4.500	1.814	1.914	2.064	
4.625	0.850	0.950	1.100	
4.750	0.105	0.205	0.355	
4.875	-0.396	-0.296	-0.146	
5.000	-0.834	-0.734	-0.584	
5.125	-1.382	-1.282	-1.132	
5.250	-1.964	-1.864	-1.714	
5.375	-2.362	-2.262	-2.112	
5.500	-2.671	-2.571	-2.421	
5.625	-2.897	-2.797	-2.647	
5.750	-3.454	-3.354	-3.204	

Open Access LP 15 Yr Fixed <= 125%				
Rate	15-Day	30-Day	45-Day	
3.375	4.320	4.420	4.570	
3.500	3.673	3.773	3.923	
3.625	3.049	3.149	3.299	
3.750	2.699	2.799	2.949	
3.875	2.052	2.152	2.302	
4.000	1.435	1.535	1.685	
4.125	0.842	0.942	1.092	
4.250	0.640	0.740	0.890	
4.375	0.223	0.323	0.473	
4.500	-0.339	-0.239	-0.090	
4.625	-0.897	-0.797	-0.647	
4.750	-0.908	-0.808	-0.658	

**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](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 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 *		<=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		

\* 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	1.050
Investment Home	1.750
Manufactured	1.300
DTI >45%	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				FHA 30 HB Standard				FHA 15 Standard				720+	(0.375)	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	700-719	(0.250)	
3.750	0.352	0.452	0.602	3.750	1.352	1.452	1.602	3.250	0.726	0.826	0.976	680-699	0.000	
3.875	-0.095	0.004	0.154	3.875	0.904	1.004	1.154	3.375	0.360	0.460	0.610	660-679	0.250	
4.000	-0.406	-0.306	-0.156	4.000	0.718	0.818	0.968	3.500	0.194	0.294	0.444	640-659	0.500	
4.125	-0.941	-0.841	-0.691	4.125	0.308	0.408	0.558	3.625	0.029	0.129	0.279	620-639	1.250	
4.250	-1.893	-1.793	-1.643	4.250	-0.793	-0.693	-0.543	3.750	-1.309	-1.209	-1.059	Manufactured Home	1.500	
4.375	-2.343	-2.243	-2.093	4.375	-1.243	-1.143	-0.993	3.875	-1.643	-1.543	-1.393			
4.500	-2.630	-2.530	-2.380	4.500	-1.405	-1.305	-1.155	4.000	-1.778	-1.678	-1.528			
4.625	-2.673	-2.573	-2.423	4.625	-1.323	-1.223	-1.073	4.125	-1.912	-1.812	-1.662	2-4 Units (N/A in IL, NJ)	0.000	
4.750	-3.569	-3.469	-3.319	4.750	-2.019	-1.919	-1.769	4.250	-2.539	-2.439	-2.289	NC State	0.000	
4.875	-3.818	-3.718	-3.568	4.875	-2.268	-2.168	-2.018	4.375	-2.827	-2.727	-2.577	*Loan Amount/UW Fee Buyout - See Below		
5.000	-4.048	-3.948	-3.798	5.000	-2.373	-2.273	-2.123	4.500	-2.914	-2.814	-2.664	<b>In addition to adjustments above:</b>		
5.125	-4.158	-4.058	-3.908	5.125	-2.358	-2.258	-2.108	4.625	-3.002	-2.902	-2.752	AUS Refer 640+	0.000	
5.250	-4.396	-4.296	-4.146	5.250	-2.896	-2.796	-2.646					AUS Refer 620-639	0.500	
5.375	-4.597	-4.497	-4.347									60 Day Lock - Adj 45 day price	0.150	
5.500	-4.806	-4.706	-4.556									90 Day Lock (Purch Only) - Adj 45 day	0.450	
5.625	-4.903	-4.803	-4.653									20 Yr Term - Adj 30 Yr pricing	0.250	

FHA Streamline													Loan Level Adjustments	
Streamline FHA 30/25				Streamline FHA 30 HB				Streamline FHA 15				680-699	0.000	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	660-679	0.250	
3.750	0.352	0.452	0.602	3.750	1.352	1.452	1.602	3.250	0.726	0.826	0.976	640-659	0.500	
3.875	-0.095	0.004	0.154	3.875	0.904	1.004	1.154	3.375	0.360	0.460	0.610	620-639	1.250	
4.000	-0.406	-0.306	-0.156	4.000	0.718	0.818	0.968	3.500	0.194	0.294	0.444			
4.125	-0.941	-0.841	-0.691	4.125	0.308	0.408	0.558	3.625	0.029	0.129	0.279			
4.250	-1.893	-1.793	-1.643	4.250	-0.793	-0.693	-0.543	3.750	-1.309	-1.209	-1.059	Manufactured Home	1.500	
4.375	-2.343	-2.243	-2.093	4.375	-1.243	-1.143	-0.993	3.875	-1.643	-1.543	-1.393	NC State	0.000	
4.500	-2.630	-2.530	-2.380	4.500	-1.405	-1.305	-1.155	4.000	-1.778	-1.678	-1.528	Investment Properties	1.500	
4.625	-2.673	-2.573	-2.423	4.625	-1.323	-1.223	-1.073	4.125	-1.912	-1.812	-1.662	2-4 Units (N/A in IL, NJ)	0.000	
4.750	-3.569	-3.469	-3.319	4.750	-2.019	-1.919	-1.769	4.250	-2.539	-2.439	-2.289	Non-Credit Qualifying Streamline	0.000	
4.875	-3.818	-3.718	-3.568	4.875	-2.268	-2.168	-2.018	4.375	-2.827	-2.727	-2.577	Mtg. Only (No FICO/Credit Report)	3.000	
5.000	-4.048	-3.948	-3.798	5.000	-2.373	-2.273	-2.123	4.500	-2.914	-2.814	-2.664	Simple Refi	0.500	
5.125	-4.158	-4.058	-3.908	5.125	-2.358	-2.258	-2.108	4.625	-3.002	-2.902	-2.752	<b>25-29 Yr terms avail. (SL only) - priced as 25 Yr</b>		
5.250	-4.396	-4.296	-4.146	5.250	-2.896	-2.796	-2.646					*Loan Amount/UW Fee Buyout - See Below		
5.375	-4.597	-4.497	-4.347									60 Day Lock - Adj 45 day price	0.150	
5.500	-4.806	-4.706	-4.556									90 Day Lock (Purch Only) - Adj 45 day	0.450	
5.625	-4.903	-4.803	-4.653									20 Yr Term - Adj 30 Yr pricing	0.250	

NOTES		LOAN AMOUNT / STATE ADJUSTMENTS					
<b>FEE BUYOUT - FHA/VA</b>		<b>Min - Max</b>	<b>Zone 1</b>	<b>Zone 2</b>	<b>Zone 3</b>	<b>Zone 4</b>	<b>Zone 5</b>
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
<a href="https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx">https://kissw.themoneysource.com/docs/Fee_Buyout_Calculator.xlsx</a>		\$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, ND, NH, NJ, NM, OH, OR, PA, RI, SC, SD, TN, VT, WA, WI, WV, WY				
		Zone 4	AZ, CA, CO, DE, NV, UT				
		Zone 5	NC, NY				

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

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



Effective Date and Time  
**09/21/2018 9:34 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](mailto:LockDesk@TheMoneySource.com)

### 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	0.752	0.852	1.002	3.750	1.752	1.852	2.002	3.250	1.126	1.226	1.376	720+	(0.500)	
3.875	0.304	0.404	0.554	3.875	1.304	1.404	1.554	3.375	0.760	0.860	1.010	700-719	(0.250)	
4.000	-0.006	0.093	0.243	4.000	1.118	1.218	1.368	3.500	0.594	0.694	0.844	680-699	0.000	
4.125	-0.541	-0.441	-0.291	4.125	0.708	0.808	0.958	3.625	0.429	0.529	0.679	660-679	0.250	
4.250	-1.493	-1.393	-1.243	4.250	-0.393	-0.293	-0.143	3.750	-0.909	-0.809	-0.659	640-659	0.500	
4.375	-1.943	-1.843	-1.693	4.375	-0.843	-0.743	-0.593	3.875	-1.243	-1.143	-0.993	620-639	1.000	
4.500	-1.980	-1.880	-1.730	4.500	-0.755	-0.655	-0.505	4.000	-1.378	-1.278	-1.128	2-4 Units	0.000	
4.625	-2.023	-1.923	-1.773	4.625	-0.673	-0.573	-0.423	4.125	-1.512	-1.412	-1.262	Manufactured Home	1.500	
4.750	-2.919	-2.819	-2.669	4.750	-1.369	-1.269	-1.119	4.250	-2.139	-2.039	-1.889	NC State	0.000	
4.875	-3.168	-3.068	-2.918	4.875	-1.618	-1.518	-1.368	4.375	-2.427	-2.327	-2.177	*Loan Amount/State adjustments - See Below		
5.000	-3.398	-3.298	-3.148	5.000	-1.723	-1.623	-1.473	4.500	-2.514	-2.414	-2.264	*UW Fee Buyout - See below		
5.125	-3.508	-3.408	-3.258	5.125	-1.708	-1.608	-1.458	4.625	-2.602	-2.502	-2.352	<b>In addition to adjustments above:</b>		
5.250	-3.996	-3.896	-3.746	5.250	-2.496	-2.396	-2.246					AUS Refer 640+	0.000	
5.375	-4.197	-4.097	-3.947									AUS Refer 620-639	0.500	
5.500	-4.406	-4.306	-4.156									20 Yr Term - Worsen 30 Yr pricing	0.250	
5.625	-4.503	-4.403	-4.253									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	0.602	0.702	0.852	3.750	1.602	1.702	1.852	3.250	0.976	1.076	1.226	680-699	0.000	
3.875	0.154	0.254	0.404	3.875	1.154	1.254	1.404	3.375	0.610	0.710	0.860	660-679	0.250	
4.000	-0.156	-0.056	0.093	4.000	0.968	1.068	1.218	3.500	0.444	0.544	0.694	640-659	0.500	
4.125	-0.691	-0.591	-0.441	4.125	0.558	0.658	0.808	3.625	0.279	0.379	0.529	620-639	1.000	
4.250	-1.643	-1.543	-1.393	4.250	-0.543	-0.443	-0.293	3.750	-1.059	-0.959	-0.809	NO FICO	2.000	
4.375	-2.093	-1.993	-1.843	4.375	-0.993	-0.893	-0.743	3.875	-1.393	-1.293	-1.143	2-4 Units	0.000	
4.500	-2.130	-2.030	-1.880	4.500	-0.905	-0.805	-0.655	4.000	-1.528	-1.428	-1.278	Manufactured Home	1.500	
4.625	-2.173	-2.073	-1.923	4.625	-0.823	-0.723	-0.573	4.125	-1.662	-1.562	-1.412	NC State	0.000	
4.750	-3.069	-2.969	-2.819	4.750	-1.519	-1.419	-1.269	4.250	-2.289	-2.189	-2.039	Investment Properties	1.500	
4.875	-3.318	-3.218	-3.068	4.875	-1.768	-1.668	-1.518	4.375	-2.577	-2.477	-2.327	LTV <=105	0.000	
5.000	-3.548	-3.448	-3.298	5.000	-1.873	-1.773	-1.623	4.500	-2.664	-2.564	-2.414	LTV 105.01-125	1.000	
5.125	-3.658	-3.558	-3.408	5.125	-1.858	-1.758	-1.608	4.625	-2.752	-2.652	-2.502	LTV >125	2.000	
5.250	-4.146	-4.046	-3.896	5.250	-2.646	-2.546	-2.396					<b>25-29 Yr terms avail (IRRRL only) - priced as 25 Yr</b>		
5.375	-4.347	-4.247	-4.097									*Loan Amount/State adjustments - See Below		
5.500	-4.556	-4.456	-4.306									*UW Fee Buyout - See below		
5.625	-4.653	-4.553	-4.403									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](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, ND, NH, NJ, NM, OH, OR, PA, RI, SC, SD, TN, VT, WA, WI, WV, WY					
Zone 4	AZ, CA, CO, DE, NV, UT					
Zone 5	NC, NY					

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](mailto: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			
4.000	1.823	1.923	2.073	680-699		0.375
4.125	1.288	1.388	1.538	660-679		0.500
4.250	0.336	0.436	0.586	640-659		0.625
4.375	-0.113	-0.013	0.136	AUS Refer		1.000
4.500	-0.150	-0.050	0.100	NC State		0.000
4.625	-0.193	-0.093	0.057	60 Day Lock -		
4.750	-1.089	-0.989	-0.839	Adj 45 day price		0.150
4.875	-1.338	-1.238	-1.088	90 Day Lock (Purch Only) -		
5.000	-1.568	-1.468	-1.318	Adj 45 day price		0.450
5.125	-1.678	-1.578	-1.428	*Loan Amount/State Adjustments - see above		
5.250	-2.166	-2.066	-1.916	*UW Fee Buyout - See above		
5.375	-2.367	-2.267	-2.117			
5.500	-2.576	-2.476	-2.326			