

720+ - CREDIT SCORE - MAX CREDIT INCREASED TO 4.00

FHA Plus - Minimum Credit Score Requirements and DU Approve Eligible Required

30 Year Fixed Rate - Standard Loan Limit Minimum Credit Score 640			30 Year Fixed Rate - High Balance Minimum Credit Score 640			15 Year Fixed Rate - Standard Loan Limit Minimum Credit Score 640			5/1 ARM - Standard Loan Limit Minimum Credit Score 640		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
3.250	N/A	N/A	3.250	N/A	N/A	3.000	(1.036)	(0.822)	3.250	(1.035)	(0.852)
3.375	N/A	N/A	3.375	N/A	N/A	3.500	(4.006)	(3.792)	3.375	(1.320)	(1.137)
3.500	1.188	1.688	3.500	N/A	N/A	4.000	(5.019)	(4.805)	3.500	(1.605)	(1.422)
3.750	(3.250)	(2.750)	3.750	0.000	0.500	4.500	(5.816)	(5.602)	3.625	(1.890)	(1.707)
3.875	(3.625)	(3.125)	3.875	(0.375)	0.125				3.750	(2.185)	(2.002)
4.000	(4.125)	(3.625)	4.000	(1.250)	(0.750)				3.875	(2.471)	(2.288)
4.125	(4.250)	(3.750)	4.125	(1.375)	(0.875)				4.000	(2.757)	(2.574)
4.250	(5.000)	(4.938)	4.250	(2.563)	(2.063)						
4.375	(5.000)	(5.000)	4.375	(3.063)	(2.563)						
4.500	N/A	N/A	4.500	(3.813)	(3.313)						
4.625	N/A	N/A	4.625	(3.938)	(3.438)						
Credit						Price			5/1 ARM - One Yr Treasury Index (Current Index: .1200), 1/5 Caps, 2.25 Margin		
15 year FHA w/FICO 620-639						1.500					
(all other adjustments apply)											

FHA Plus Adjustments and Max YSP (Standard and High Balance) Notes

Credit	Price	Max Credit	States	Price	DTI Adjustments	Price	Notes
720+	0.000	4.000	VA	(0.250)	DTI 43.01% - 50%	0.250	ARM is qualified at a rate 1.5% higher than note rate.
680-719	0.125	3.500	DE MA ME NH PA MN IL NC	0.000	DTI 50.01+	0.500	Manufactured Homes are not permitted
640-679	0.500	3.500	CT, MD, RI, SC	0.125			Fees: \$995 Lender Fee
			NJ NY	0.250	Lender Paid Comp	Price	\$450 Attorney Fee (NY Only)
			FL	0.625	Level A	1.750	Refinances of Mid-Island serviced loans have a max YSP of 1.00 after all adjustments.
					Level B	2.000	Lender Paid Comp: All loans have a maximum Premium Price (Credit) of 3.5 (when available).
					Level C	2.250	
					Level D	2.500	
					Level E	2.750	Consumer Paid Comp: Broker compensation is limited to the lesser of state high cost limit or 5% on all loans (see additional restriction below).
					Level F	3.000	
					Level G	3.250	Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 5% of the loan amount.
					Level H	3.500	
SPECIAL							
FHA Streamlines 720+ Credit							
Max Credit		5.000					
<640			Loan Amount	Price			
Refer	Advantage Loan Pricing		\$100,000 - \$149,999	0.250			
Manual	Applies		\$50,000 - \$99,999	1.000			
Exception			<\$50,000	2.500			

Expiration Dates	Lock Policy - FHA Plus
15 Day 02/18/12	15 Day: Loans must have all conditions submitted and case number assigned to Mid-Island. Worst case price occurs on expired locks. Worst case price takes 15 Day price.
30 Day 03/04/12	30 Day: Loans must have case number assigned to Mid-Island. Worst case price occurs on expired locks. Worst case price takes 30 Day price.

Advantage Loans - 30 Yr Fixed Rate FHA Only - Restrictions Apply - see Advantage credit matrix

30 Year Fixed Rate - Standard Loan Limit Credit Score 620+ (Max Credit 3,500)			30 Year Fixed Rate - Standard Loan Limit Credit Score 600-619 and No Credit Score (Max Credit 3,500)			30 Year Fixed Rate - Standard Loan Limit Credit Score 580-599 (Max Credit 1,000)			30 Year Fixed Rate - Standard Loan Limit Credit Score < 580 (Max Credit 1,000)		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
3.875	(0.375)	0.125	3.875	N/A	N/A	4.500	N/A	N/A	4.500	N/A	N/A
4.000	(1.250)	(0.750)	4.000	1.375	1.875	4.625	N/A	N/A	4.625	N/A	N/A
4.125	(1.375)	(0.875)	4.125	1.250	1.750	4.750	N/A	N/A	4.750	N/A	N/A
4.250	(2.563)	(2.063)	4.250	0.063	0.563	4.875	N/A	N/A	4.875	N/A	N/A
4.375	(3.063)	(2.563)	4.375	(0.438)	0.063	5.000	2.000	N/A	5.000	N/A	N/A
4.500	(3.750)	(3.313)	4.500	(1.188)	(0.688)	5.125	1.875	N/A	5.125	N/A	N/A
4.625	(3.750)	(3.438)	4.625	(1.313)	(0.813)	5.250	1.750	N/A	5.250	N/A	N/A
4.750	(3.750)	(3.563)	4.750	(1.438)	(0.938)	5.375	1.625	N/A	5.375	N/A	N/A
4.875	(3.750)	(3.688)	4.875	(1.563)	(1.063)	5.500	0.656	1.156	5.500	1.656	N/A
5.000	N/A	N/A	5.000	(3.000)	(2.500)	5.625	0.531	1.031	5.625	1.531	N/A
5.125	N/A	N/A	5.125	(3.125)	(2.625)	5.750	0.406	0.906	5.750	1.406	1.906
5.250	N/A	N/A	5.250	(3.250)	(2.750)	5.875	0.281	0.781	5.875	1.281	1.781
5.375	N/A	N/A	5.375	(3.375)	(2.875)	6.000	0.000	0.500	6.000	1.000	1.500
5.500	N/A	N/A	5.500	(3.750)	(3.750)	6.500	N/A	N/A	6.500	N/A	N/A

Advantage Adjustments (Standard and High Balance) Notes

States	Price	DTI Adjustments	Price	Notes	Rate	15 Day	30 Day
VA	(0.250)	DTI 43.01% - 50%	0.250	Minimum 620 credit score for High Balance Loans	4.000	N/A	N/A
DE MA ME NH PA MN IL NC	0.000	DTI 50.01+	0.500	Minimum 540 credit score for Standard Loan Limits (Purchase / Rate and Term only)	4.125	N/A	N/A
CT, MD, RI, SC	0.125			No Manufactured Homes	4.250	1.563	N/A
NJ NY	0.250	Lender Paid Comp	Price	Fees: \$995 Lender Fee	4.375	1.063	1.563
FL	0.625	Level A	1.750	\$450 Attorney Fee (NY Only)	4.500	0.313	0.813
		Level B	2.000	Lender Paid Comp: All loans have a maximum Premium Price (Credit) of 3.50 for 600-639 and 1.000 for 540-599 (when available).	4.625	0.188	0.688
		Level C	2.250	Consumer Paid Comp: Broker compensation is limited to the lesser of state high cost limit or 5% on all loans (see additional restriction below).	4.750	0.063	0.563
		Level D	2.500				
		Level E	2.750	Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 5% of the loan amount.			
		Level F	3.000				
		Level G	3.250				
		Level H	3.500				
Loan Amount	Price						
\$100,000 - \$149,999	0.250						
\$50,000 - \$99,999	1.000						
<\$50,000	2.500						

Expiration Dates	Lock Policy - FHA Advantage
15 Day 02/18/12	15 Day: Loans must have all conditions submitted and case number assigned to Mid-Island. Worst case price occurs on expired locks. Worst case price takes 15 Day price.
30 Day 03/04/12	30 Day: Loans must have all prior to lock conditions submitted and case number assigned to Mid-Island. Loans must have case number assigned to Mid-Island. Worst case price occurs on expired locks. Worst case price takes 30 Day price.

30 Year Fixed Streamline Refinance
 Must be current at time of closing. Six months seasoning required.
 Must result in an immediate payment reduction
 Loan must be 0x30 last 12 mos. Less than 12 mos mortgage history is acceptable as long as 0x30
 All credit, state and loan amount adjustments apply.
 Minimum Fico 640 for all Non Mid-Island Mortgage Streamline Refinances
 Minimum Fico 580 for all Mid-Island to Mid-Island Streamline Refinances
 High Balance FHA Streamlines are priced from the High Balance price grid

FHA High Balance	
1 Unit	> \$417,000
2 Unit	> \$533,850
3 Unit	> \$645,300
4 Unit	> \$801,950

All Loan Limits located at:

Mortgagee Clause
Mid-Island Mortgage Corp.
 Its successors and/or assigns
 P.O. Box 202028
 Florence, SC 29502-

<https://entp.hud.gov/idapp/html/hicostlook.cfm>

Mid-Island Mortgage Corp. underwrites all "FHA Plus" and "Advantage" loans in accordance with the FHA handbook section 4155.1 and 4155.2. Any deviation from qualifying ratio guidelines must demonstrate strong compensating factors contributing to the borrower's ability to repay the mortgage regardless of AUS decision.
 Not intended as an advertisement to extend credit as defined by Reg Z.

Rates, points, and adjustments are subject to change w/out notice. For business and professional use only. Not for consumer use or distribution.

Regional Office 400 W. Cummings Park, Suite 5800, Woburn, MA 01801 Phone 888-814-8191 Fax 516-693-9172 Corporate Headquarters 900 Merchants Concourse, Westbury, NY 11590

mimbroker.com

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NMLS # 1259 Licensed Mortgage Banker - NYS Banking Department; MA Licensed Mortgage Lender/Broker #MC1259; Licensed by the NH Banking Department; CT, DE, MD, and MN Licensed Lender; Licensed by the NJ Department of Banking and Insurance; FL Mortgage Lender Servicer; ME Licensed Supervised Lender; Licensed by PA Department of Banking; Virginia State Corporation Commission #MC-4685; RI Licensed Lender/Broker; SCBOFI Mortgage Lender/Servicer; Illinois Residential Mortgage Licensee; Licensed with the North Carolina Commissioner of Banks

Conforming DU Approve Eligible Required											
30 Year Fixed Rate - Standard Loan Limit			20 Year Fixed Rate - Standard Loan Limit			15 Year Fixed Rate - Standard Loan Limit			10 Year Fixed Rate - Standard Loan Limit		
Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day
3.500	0.204	0.761	3.500	(0.809)	(0.256)	3.000	(1.289)	(0.713)	2.750	(0.198)	0.408
3.625	(0.532)	(0.029)	3.625	(1.420)	(0.921)	3.125	(1.845)	(1.325)	2.875	(1.283)	(0.684)
3.750	(1.269)	(0.818)	3.750	(2.031)	(1.585)	3.250	(2.421)	(1.957)	3.000	(2.153)	(1.577)
3.875	(2.005)	(1.608)	3.875	(2.643)	(2.250)	3.375	(3.019)	(2.611)	3.125	(2.575)	(2.055)
4.000	(2.730)	(2.385)	4.000	(3.223)	(2.879)	3.500	(3.536)	(3.177)	3.250	(3.012)	(2.548)
4.125	(3.171)	(2.837)	4.125	(3.577)	(3.244)	3.625	(4.000)	(3.525)	3.375	(3.464)	(3.056)
4.250	(3.652)	(3.329)	4.250	(4.000)	(3.641)	3.750	(4.000)	(4.000)	3.500	(4.000)	(3.498)
4.375	(4.000)	(4.000)	4.375	(4.000)	(4.000)	3.875	(4.000)	(4.000)	3.625	(4.000)	(4.000)
4.500	(4.000)	(4.000)	4.500	(4.000)	(4.000)	4.000	(4.000)	(4.000)	3.750	(4.000)	(4.000)
4.625	(4.000)	(4.000)	4.625	(4.000)	(4.000)	4.125	(4.000)	(4.000)	3.875	(4.000)	(4.000)
30 Year Fixed Rate - High Balance			15 Year Fixed Rate - High Balance								
Rate	15 Day	45 Day	Rate	15 Day	45 Day						
4.125	(1.218)	(0.884)	3.125	0.374	0.894						
4.250	(1.660)	(1.337)	3.250	(0.492)	(0.028)						
4.375	(2.142)	(1.830)	3.375	(1.379)	(0.971)						
4.500	(2.645)	(2.345)	3.500	(2.072)	(1.713)						
4.625	(2.778)	(2.499)	3.625	(2.324)	(1.999)						
4.750	(2.911)	(2.653)	3.750	(2.577)	(2.284)						
4.875	(3.044)	(2.807)	3.875	(2.829)	(2.570)						
5.000	(3.175)	(2.958)	4.000	(3.024)	(2.786)						
5.125	(3.228)	(3.019)	4.125	(3.097)	(2.856)						
5.250	(3.282)	(3.081)	4.250	(3.170)	(2.925)						
3/1 LIBOR ARM - 2.250 Margin - 2/2/6 Caps			5/1 Libor ARM - 2.25 Margin - 5/2/5 Caps			7/1 LIBOR ARM - 2.250 Margin - 5/2/5 Caps					
ARM Plan	2723	Index Value	1.091	ARM Plan	2737	Index Value	1.091	ARM Plan	2727	Index Value	1.091
Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day
2.375	(0.534)	(0.236)	2.000	1.833	2.095	2.375	1.960	2.222			
2.500	(0.843)	(0.545)	2.125	1.445	1.707	2.500	1.514	1.776			
2.625	(1.083)	(0.785)	2.250	1.056	1.318	2.625	1.069	1.331			
2.750	(1.318)	(1.020)	2.375	0.667	0.929	2.750	0.712	0.974			
2.875	(1.552)	(1.254)	2.500	0.327	0.589	2.875	0.416	0.678			
3.000	(1.786)	(1.488)	2.625	0.019	0.281	3.000	0.184	0.446			
3.125	(1.870)	(1.572)	2.750	(0.165)	0.097	3.125	0.076	0.338			
3.250	N/A	(1.642)	0.000	100.600	100.580	3.250	0.031	0.293			
3.375	N/A	(1.712)	0.000	100.600	100.580	3.375	(0.014)	0.248			
3.500	N/A	(1.783)	0.000	100.600	100.580	3.500	(0.060)	0.202			

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative

	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	Price Adjustments - All Adjustments are cumulative
Term > 15 Yrs; Credit Score >= 740	(0.250)	0.000	0.000	0.250	Loan Amount < \$120,000 0.250
Term > 15 Yrs; Credit Score 720 - 739	(0.250)	0.000	0.250	0.500	No Escrows 0.250
Term > 15 Yrs; Credit Score 700 - 719	(0.250)	0.500	0.750	1.000	States: NY 0.250
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	FL 0.375
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.000	2.500	Mortgages with Subordinate Financing
Term > 15 Yrs; Credit Score 640 - 659	0.500	1.250	2.500	3.000	LTV Range CLTV Range Non Interest Only Credit Score < 720 >=720
Term > 15 Yrs; Credit Score 620 - 639	0.750	1.500	3.000	3.000	≤65.00% 80.01 -95% 0.500 0.250
Cash Out - Credit Score >=740	0.000	0.250	0.250	0.500	65.01 -75% 80.01 -95% 0.750 0.500
Cash Out - Credit Score 720 - 739	0.000	0.625	0.625	0.750	75.01 -95% 90.01 -95% 1.000 0.750
Cash Out - Credit Score 700 - 719	0.000	0.625	0.625	0.750	75.01 -90% 76.01 -90% 1.000 0.750
Cash Out - Credit Score 680 - 699	0.000	0.750	0.750	1.375	RATE LOCK POLICY
Cash Out - Credit Score 660 - 679	0.250	0.750	0.750	1.500	15 Day Loan must have all conditions submitted to MIM
Cash Out - Credit Score 640 - 659	0.250	1.250	1.250	2.250	45 Day Must be stipped by MIM
Cash Out - Credit Score 620 - 639	0.250	1.250	1.250	2.750	RATE LOCK EXTENSIONS
ARM	0.000	0.000	0.000	0.000	7 Day 0.125 point
Investment Property	1.750	1.750	1.750	3.000	15 Day 0.375 point
2-Unit Properties	1.000	1.000	1.000	1.000	Only one rate lock extension permitted. Rate must be extended prior to expiration.
3-4 Units	1.000	1.000	1.000	N/A	Expired Rate Locks receive worse case price plus a 0.250 point penalty
High Balance - ARMS	0.750	0.750	0.750	N/A	
High Balance - Cash Out	1.000	N/A	N/A	N/A	ARMs are qualified at a rate 1.5% higher than note rate.
Lender Paid Comp	Price	Lender Paid Comp: All loans have a maximum Premium Price (Credit) of 3.000 (when available).			
Level A	1.750	Consumer Paid Comp: Broker compensation is limited to the lesser of state high cost limit or 5% on all loans (see additional restriction below).			
Level B	2.000	Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 5% of the loan amount			
Level C	2.250				
Level D	2.500				
Level E	2.750				
Level F	3.000				
Level G	3.250				
Level H	3.500				

Daily Rate Sheet
Conforming DU RefiPlus
Wholesale

solid, established, reliable - since 1959



2/3/12 10:30am Loans Must Close By 12/31/13

Conforming DU Approve Eligible Required													
30 Year Fixed Rate - Standard Loan Limit			20 Year Fixed Rate - Standard Loan Limit			15 Year Fixed Rate - Standard Loan Limit			10 Year Fixed Rate - Standard Loan Limit				
Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day	Rate	15 Day	45 Day		
3.500	0.204	0.761	3.500	(0.809)	(0.256)	3.000	(1.289)	(0.713)	2.750	(0.198)	0.408		
3.625	(0.532)	(0.029)	3.625	(1.420)	(0.921)	3.125	(1.845)	(1.325)	2.875	(1.283)	(0.684)		
3.750	(1.269)	(0.818)	3.750	(2.031)	(1.585)	3.250	(2.421)	(1.957)	3.000	(2.153)	(1.577)		
3.875	(2.005)	(1.608)	3.875	(2.643)	(2.250)	3.375	(3.019)	(2.611)	3.125	(2.575)	(2.055)		
4.000	(2.730)	(2.385)	4.000	(3.223)	(2.879)	3.500	(3.536)	(3.177)	3.250	(3.012)	(2.548)		
4.125	(3.171)	(2.837)	4.125	(3.577)	(3.244)	3.625	(4.000)	(3.525)	3.375	(3.464)	(3.056)		
4.250	(3.652)	(3.329)	4.250	(4.000)	(3.641)	3.750	(4.000)	(4.000)	3.500	(4.000)	(3.498)		
4.375	(4.000)	(4.000)	4.375	(4.000)	(4.000)	3.875	(4.000)	(4.000)	3.625	(4.000)	(4.000)		
4.500	(4.000)	(4.000)	4.500	(4.000)	(4.000)	4.000	(4.000)	(4.000)	3.750	(4.000)	(4.000)		
4.625	(4.000)	(4.000)	4.625	(4.000)	(4.000)	4.125	(4.000)	(4.000)	3.875	(4.000)	(4.000)		
30 Year Fixed Rate - High Balance			15 Year Fixed Rate - High Balance										
Rate	15 Day	45 Day	Rate	15 Day	45 Day								
4.125	(1.218)	(0.884)	3.125	0.374	0.894								
4.250	(1.660)	(1.337)	3.250	(0.492)	(0.028)								
4.375	(2.142)	(1.830)	3.375	(1.379)	(0.971)								
4.500	(2.645)	(2.345)	3.500	(2.072)	(1.713)								
4.625	(2.778)	(2.499)	3.625	(2.324)	(1.999)								
4.750	(2.911)	(2.653)	3.750	(2.577)	(2.284)								
4.875	(3.044)	(2.807)	3.875	(2.829)	(2.570)								
5.000	(3.175)	(2.958)	4.000	(3.024)	(2.786)								
5.125	(3.228)	(3.019)	4.125	(3.097)	(2.856)								
5.250	(3.282)	(3.081)	4.250	(3.170)	(2.925)								
5/1 Libor ARM - 2.25 Margin - 5/2/5 Caps			7/1 LIBOR ARM - 2.250 Margin - 5/2/5 Caps										
ARM Plan	2737	Index Value	1.091	ARM Plan	2727	Index Value	1.091						
Rate	15 Day	45 Day	Rate	15 Day	45 Day								
2.000	1.808	2.198	2.250	2.322	2.650								
2.125	1.386	1.776	2.375	1.837	2.166								
2.250	0.964	1.354	2.500	1.367	1.695								
2.375	0.542	0.932	2.625	0.968	1.297								
2.500	0.120	0.510	2.750	0.570	0.899								
2.625	(0.232)	0.158	2.875	0.171	0.500								
2.750	(0.583)	(0.193)	3.000	(0.215)	0.114								
2.875	(0.935)	(0.545)	3.125	(0.535)	(0.206)								
3.000	(1.286)	(0.896)	3.250	(0.855)	(0.526)								

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative																					
	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%																	
Term > 15 Yrs; Credit Score >= 740	(0.250)	0.000	0.000	0.000	Price Adjustments - All Adjustments are cumulative Loan Amount < \$120,000 0.250 No Escrows 0.250 States: NY 0.250 FL 0.375 Mortgages with Subordinate Financing <table border="1"> <thead> <tr> <th>LTV Range</th> <th>CLTV Range</th> <th>Non Interest Only Credit Score < 720</th> <th>Credit Score >= 720</th> </tr> </thead> <tbody> <tr><td>65.01 -75%</td><td>90.01 -95%</td><td>0.500</td><td>0.250</td></tr> <tr><td>75.01 -95%</td><td>90.01 -95%</td><td>0.500</td><td>0.250</td></tr> <tr><td>75.01 -90%</td><td>76.01 -90%</td><td>0.250</td><td>0.000</td></tr> </tbody> </table>	LTV Range	CLTV Range	Non Interest Only Credit Score < 720	Credit Score >= 720	65.01 -75%	90.01 -95%	0.500	0.250	75.01 -95%	90.01 -95%	0.500	0.250	75.01 -90%	76.01 -90%	0.250	0.000
LTV Range	CLTV Range	Non Interest Only Credit Score < 720	Credit Score >= 720																		
65.01 -75%	90.01 -95%	0.500	0.250																		
75.01 -95%	90.01 -95%	0.500	0.250																		
75.01 -90%	76.01 -90%	0.250	0.000																		
Term > 15 Yrs; Credit Score 720 - 739	(0.250)	0.000	0.000	0.250																	
Term > 15 Yrs; Credit Score 700 - 719	(0.250)	0.500	0.500	0.500																	
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	0.750	0.750																	
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	1.500	1.750																	
Term > 15 Yrs; Credit Score 640 - 659	0.500	1.250	2.000	2.250																	
Term > 15 Yrs; Credit Score 620 - 639	0.500	1.500	2.500	2.750																	
Term > 15 Yrs; Credit Score <620	0.500	1.500	3.000	3.000																	
ARM	0.000	0.000	0.000	0.000																	
Investment Property	1.750	1.750	1.750	3.000																	
Condos: Term > 15 Years	0.000	0.000	0.000	0.750																	
Coops	0.000	0.000	0.000	0.750																	
2-Unit Properties	1.000	1.000	1.000	1.000																	
3-4 Units	1.000	1.000	1.000	1.000																	
High Balance - ARM	0.750	0.750	0.750	1.500																	
Lender Paid Comp	Price	Lender Paid Comp: All loans have a maximum Premium Price (Credit) of 3.000 (when available).			RATE LOCK POLICY 15 Day Loan must have all conditions submitted to MIM 45 Day Must be stipped by MIM RATE LOCK EXTENSIONS 7 Day 0.125 point 15 Day 0.375 point Only one rate lock extension permitted. Rate must be extended prior to expiration. Expired Rate Locks receive worse case price plus a 0.250 point penalty ARMs are qualified at a rate 1.5% higher than note rate.																
Level A	1.750	Consumer Paid Comp: Broker compensation is limited to the lesser of state high cost limit or 5% on all loans (see additional restriction below). Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 5% of the loan amount																			
Level B	2.000																				
Level C	2.250																				
Level D	2.500																				
Level E	2.750																				
Level F	3.000																				
Level G	3.250																				
Level H	3.500																				

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