

Daily Rate Sheet
FHA 203b / 234c Wholesale

solid, established, reliable - since 1959



1/18/19 10:00am

FHA/VA - Minimum Credit Score Requirements and DU Approve Eligible Required

30 Year Fixed Rate FHA/VA - Standard Loan Limit Min Credit Score 620					30 Year Fixed Rate FHA - High Balance Minimum Credit Score 620					15 Year Fixed Rate FHA/VA - Standard Loan Limit Minimum Credit Score 540 FHA, 620 VA					30 Year Fixed Rate USDA - RD Min Credit Score 620				
Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day	
4.000	(1.914)	(1.614)	(1.514)		4.250	(0.741)	(0.441)	(0.341)		3.250	0.969	1.269	1.369		3.875	(0.002)	0.059	0.159	
4.125	(2.289)	(1.989)	(1.889)		4.375	(1.085)	(0.785)	(0.685)		3.375	0.844	1.144	1.244		4.000	(0.382)	(0.321)	(0.221)	
4.250	(2.960)	(2.660)	(2.560)		4.500	(1.429)	(1.129)	(1.029)		3.500	0.344	0.644	0.744		4.125	(0.783)	(0.722)	(0.622)	
4.375	(3.304)	(3.004)	(2.904)		4.625	(1.773)	(1.473)	(1.373)		3.625	0.219	0.519	0.619		4.250	(1.155)	(1.086)	(0.969)	
4.500	(3.648)	(3.348)	(3.248)		4.750	(1.896)	(1.596)	(1.496)		3.750	(0.938)	(0.638)	(0.538)		4.375	(1.775)	(1.706)	(1.589)	
4.625	(3.991)	(3.691)	(3.591)		4.875	(2.178)	(1.878)	(1.778)		3.875	(1.188)	(0.888)	(0.788)		4.500	(2.285)	(2.216)	(2.099)	
4.750	(3.740)	(3.440)	(3.340)		5.000	(2.459)	(2.159)	(2.059)		3.999	(1.438)	(1.138)	(1.038)		4.625	(2.749)	(2.680)	(2.563)	
4.875	(4.021)	(3.721)	(3.621)		5.125	(2.740)	(2.440)	(2.340)		4.125	(1.563)	(1.263)	(1.163)		4.750	(2.448)	(2.371)	(2.237)	
5.000	(4.303)	(4.003)	(3.903)		5.250	(2.536)	(2.236)	(2.136)							4.875	(2.878)	(2.801)	(2.667)	
5.125	(4.584)	(4.284)	(4.184)		5.375	(2.786)	(2.486)	(2.386)							4.999	(3.375)	(3.298)	(3.164)	
5.250	(4.505)	(4.205)	(4.105)		5.500	(3.036)	(2.736)	(2.636)							5.000	(3.477)	(3.400)	(3.266)	
5.375	(4.755)	(4.455)	(4.355)		5.625	(3.286)	(2.986)	(2.886)							5.125	(3.864)	(3.787)	(3.653)	
5.500	(5.005)	(4.705)	(4.605)												5.250	(3.203)	(3.124)	(2.974)	

FHA/VA Adjustments and Max YSP for 620+ FICO (Standard and High Balance)					Notes					USDA Adjustments				
Credit	Price	Max Credit	Adjustments	Price	Loan Amount	Price	Notes	Loan Amt	Price	Credit	Price			
700+	0.000	5.000	VA DTI 43.01% - 50%	0.000	\$250,000+	0.000	Manufactured homes are not permitted	<=\$75,000	3.000	700+	0.000			
680-699	0.125	5.000	VA DTI 50.01+	0.500	\$200,000 - \$249,999	0.450	Fees: NO underwriting fee, \$450 Attorney Fee (NY Only), NO attorney fee on Veterans Affairs (VA) loans	680-699		680-699	0.125			
660-679	0.250	5.000	VA loan	0.000	\$150,000 - \$199,999	0.550	Lender Paid Comp: All loans have a maximum Premium Price (Credit) as stated. On Veterans Affairs (VA) loans, premium (after adjustments) must be greater than or equal to Lender Paid Comp.	660-679		660-679	0.250			
640-659	0.375	5.000	203k	1.750	\$100,000 - \$149,999	1.000	Consumer Paid Comp: NOT allowed on Veterans Affairs (VA) loans.	640-659		640-659	0.500			
620-639	0.500	5.000			\$50,000 - \$99,999	2.375	Lender/Consumer Paid Comp: Points and fees paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.	620-639		No Score	1.500			
					\$35,000 - \$49,999	4.500					3.000			
<620														
Refer	See FICO below 620 pricing		Lender Paid Comp Options											
Manual			1.500	1.750	2.000									
Exception			2.250	2.500	2.750									

Expiration Dates	Lock Policy - FHA Plus/VA
15 Day 02/01/19	15 Day: Loans must have all conditions submitted and reviewed by your Account Manager (code 2) and case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 15 Day price. (NOT eligible for lock at submission)
35 Day 02/22/19	35 Day: Loans must be approved (code 1) and have case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 35 Day price. (NOT eligible for lock at submission)
50 Day 03/01/19	50 Day: Loans must be approved (code 1) and have case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 50 Day price. (NOT eligible for lock at submission)

30 Yr Fixed Rate FHA/VA - FICO Below 620					RATE LOCK EXTENSIONS									
30 Year Fixed Rate FHA/VA - Standard Loan Limit Credit Score 600+ and No Credit Score (Max Credit 3.500)					30 Year Fixed Rate FHA/VA - Standard Loan Limit Credit Score 540-599 (Max Credit 3.500)					30 Year Fixed Rate FHA/VA* - High Balance Credit Score 540-619 (Max Credit 2.000)				
Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day	
4.500	(2.148)	(1.848)	(1.748)		4.500	(1.148)	(0.848)	(0.748)		4.250	1.259	1.559	1.659	
4.625	(2.491)	(2.191)	(2.091)		4.625	(1.491)	(1.191)	(1.091)		4.375	0.915	1.215	1.315	
4.750	(2.240)	(1.940)	(1.840)		4.750	(1.240)	(0.940)	(0.840)		4.500	0.571	0.871	0.971	
4.875	(2.521)	(2.221)	(2.121)		4.875	(1.521)	(1.221)	(1.121)		4.625	0.228	0.528	0.628	
5.000	(2.803)	(2.503)	(2.403)		5.000	(1.803)	(1.503)	(1.403)		4.750	0.104	0.404	0.504	
5.125	(3.084)	(2.784)	(2.684)		5.125	(2.084)	(1.784)	(1.684)		4.875	(0.178)	0.123	0.223	
5.250	(3.005)	(2.705)	(2.605)		5.250	(2.005)	(1.705)	(1.605)		5.000	(0.459)	(0.159)	(0.059)	
5.375	(3.255)	(2.955)	(2.855)		5.375	(2.255)	(1.955)	(1.855)		5.125	(0.740)	(0.440)	(0.340)	
5.500	(3.595)	(3.295)	(3.195)		5.500	(2.595)	(2.295)	(2.195)		5.250	(0.536)	(0.236)	(0.136)	
5.625	(3.755)	(3.455)	(3.355)		5.625	(2.755)	(2.455)	(2.355)		5.375	(0.786)	(0.486)	(0.386)	
5.750	(3.410)	(3.110)	(3.010)		5.750	(2.110)	(2.010)	(1.910)		5.500	(1.036)	(0.736)	(0.636)	
5.875	(3.598)	(3.298)	(3.198)		5.875	(2.598)	(2.298)	(2.198)		5.625	(1.286)	(0.986)	(0.886)	
6.000	(3.785)	(3.485)	(3.385)		6.000	(2.785)	(2.485)	(2.385)						
6.125	(3.973)	(3.673)	(3.573)		6.125	(2.973)	(2.673)	(2.573)						

Adjustments for FICO below 620 (Standard and High Balance)					Notes				
States	Price	Loan Amount	Price		Minimum 540 credit score for FHA High Balance Loans (except for 203k. Minimum FICO 620)				
DE MA ME NH NY PA MN IL	0.000				Minimum 540 credit score for FHA Standard Loan Limits				
VA, ND, SD, D.C.	0.000	\$500,000+	0.000		Minimum 580 credit score for VA loan standard limit. *See VA matrix for minimum FICO requirements on VA High Balance.				
CT, MD, RI, SC, NC	0.000	\$425,000 - \$499,999	0.200		No Manufactured Homes				
NJ	0.000	\$350,000 - \$424,999	0.250		Fees: No underwriting fee, \$450 Attorney Fee Line 3 (NY Only)				
FL	0.000	\$300,000 - \$349,999	0.300						
		\$250,000 - \$299,999	0.375		Lender Paid Comp: All loans have a maximum Premium Price (Credit) as stated. On Veterans Affairs (VA) loans, premium (after adjustments) must be greater than or equal to Lender Paid Comp.				
		\$200,000 - \$249,999	0.450		Consumer Paid Comp: NOT allowed on Veterans Affairs (VA) loans.				
DTI Adjustments	Price				Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.				
VA DTI 43.01% - 50%	0.250	\$150,000 - \$199,999	0.550						
VA DTI 50.01+	0.500	\$100,000 - \$149,999	1.000						
VA loan	0.500	\$50,000 - \$99,999	2.375						
		\$35,000 - \$49,999	4.500						
Lender Paid Comp Options									
1.500	1.750	2.000	203k	2.500					
2.250	2.500								

Lock Policy - FHA Advantage	
15 Day: Loans must have all conditions submitted and reviewed by your Account Manager (code 2) and case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 15 Day price. (NOT eligible for lock at submission)	
35 Day: Loans must be approved (code 1) and have case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 35 Day price. (NOT eligible for lock at submission)	

30 Year Fixed Streamline Refinance	FHA High Balance	Mortgage Clause
210 days required from settlement date of last loan to date of FHA case # assignment of new loan. At least 6 payments must have been made on the current FHA insured mortgage being refinanced and must be 6 months seasoned (no prepayment of mortgage payments is allowed)	1 Unit > \$453,100 2 Unit > \$580,150 3 Unit > \$701,250 4 Unit > \$871,450	Mid-Island Mortgage Corp. its successors and/or assigns P.O. Box 202028 Florence, SC 29502-2028
Mortgages with 12 months or more payment history - 1x30 in the last 12 months (however must be 0x30 last 6 months)	All Loan Limits located at: https://entp.hud.gov/idapp/html/hicostlook.cfm	
All credit, state and loan amount adjustments apply.		
High Balance FHA Streamlines are priced from the High Balance price grid		
See FHA matrix for all guidelines		

Mid-Island Mortgage Corp. underwrites all FHA 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.

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Daily Rate Sheet
Conforming Wholesale

solid, established, reliable - since 1959



1/18/19 10:00am

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	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
5.875	(4.889)	(4.784)	5.750	(4.728)	(4.611)	5.125	(3.311)	(3.203)	5.250	(3.250)	(3.129)
5.750	(4.652)	(4.547)	5.625	(4.400)	(4.312)	5.000	(2.940)	(2.837)	5.125	(3.025)	(2.904)
5.625	(4.383)	(4.307)	5.500	(4.204)	(4.116)	4.875	(2.719)	(2.626)	5.000	(2.982)	(2.876)
5.500	(4.023)	(3.947)	5.375	(3.974)	(3.886)	4.750	(2.649)	(2.556)	4.875	(2.786)	(2.680)
5.375	(3.714)	(3.638)	5.250	(3.791)	(3.704)	4.625	(2.481)	(2.388)	4.750	(2.569)	(2.463)
5.250	(3.382)	(3.307)	5.125	(3.391)	(3.303)	4.500	(2.106)	(2.037)	4.625	(2.334)	(2.228)
5.125	(2.900)	(2.830)	5.000	(2.962)	(2.880)	4.375	(2.028)	(1.959)	4.500	(2.103)	(2.021)
5.000	(2.570)	(2.501)	4.875	(2.741)	(2.659)	4.250	(1.696)	(1.589)	4.375	(1.893)	(1.810)
4.875	(2.262)	(2.192)	4.750	(2.299)	(2.217)	4.125	(1.393)	(1.324)	4.250	(1.656)	(1.574)
4.750	(1.731)	(1.661)	4.625	(1.842)	(1.760)	4.000	(0.910)	(0.841)	4.125	(1.401)	(1.319)

30 Year Fixed Rate - High Balance			15 Year Fixed Rate - High Balance			30 Yr Fixed Homeready - Standard Loan Limit			15 Yr Fixed Homeready - Standard Loan Limit		
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
6.000	(2.954)	(2.837)	5.375	(1.458)	(1.353)	6.125	(4.889)	(4.784)	5.375	(3.311)	(3.203)
5.875	(2.568)	(2.451)	5.250	(1.328)	(1.213)	6.000	(4.652)	(4.547)	5.250	(2.940)	(2.837)
5.750	(2.080)	(1.963)	5.125	(1.195)	(1.080)	5.875	(4.383)	(4.307)	5.125	(2.719)	(2.626)
5.625	(2.781)	(2.693)	5.000	(1.455)	(1.356)	5.750	(4.023)	(3.947)	5.000	(2.481)	(2.388)
5.500	(2.537)	(2.450)	4.875	(1.308)	(1.208)	5.625	(3.714)	(3.638)	4.875	(2.228)	(2.141)
5.375	(2.158)	(2.070)	4.750	(1.259)	(1.159)	5.500	(3.382)	(3.307)	4.750	(2.021)	(1.934)
5.250	(1.657)	(1.570)	4.625	(1.142)	(1.042)	5.375	(2.900)	(2.830)	4.625	(1.810)	(1.723)
5.125	(1.538)	(1.456)	4.500	(1.141)	(1.065)	5.250	(2.570)	(2.501)	4.500	(1.656)	(1.589)
5.000	(1.300)	(1.218)	4.375	(1.089)	(1.014)	5.125	(2.262)	(2.192)	4.375	(1.574)	(1.504)
4.875	(0.884)	(0.802)	4.250	(0.831)	(0.755)	5.000	(1.731)	(1.661)	4.250	(1.401)	(1.319)

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	Rate	Index Value	ARM Plan	Rate	Index Value	ARM Plan	Rate	Index Value
2723	N/A	N/A	2737	4.875	1.733	2727	5.375	N/A
	N/A	N/A		4.750	(1.608)		5.250	N/A
	N/A	N/A		4.625	(1.450)		5.125	N/A
	N/A	N/A		4.500	(1.161)		5.000	N/A
	N/A	N/A		4.375	(0.878)		4.875	(2.108)
	0.111	0.193		4.250	(0.620)		4.750	(1.827)
	0.236	0.318		4.125	(0.358)		4.625	(1.530)
	0.361	0.443		4.000	(0.077)		4.500	(1.207)
	0.486	0.568		3.875	0.216		4.375	(0.811)
	0.611	0.693		3.750	0.552		4.250	(0.452)

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

	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	Price Adjustments - All mortgages - All Adjustments are cumulative
Term > 15 Yrs; Credit Score >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.500	0.750	Loan Amount \$250,000+ 0.000
Term > 15 Yrs; Credit Score 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	1.000	Loan Amount \$200,000 - \$249,999 0.350
Term > 15 Yrs; Credit Score 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	Loan Amount \$150,000 - \$199,999 0.450
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	1.500	Loan Amount \$100,000 - \$149,999 1.000
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	2.250	Loan Amount \$50,000 - \$99,999 2.375
Term > 15 Yrs; Credit Score 640 - 659	1.500	2.250	3.250	3.750	4.250	3.750	3.750	2.750	Loan Amount \$35,000 - \$49,999 3.750
Term > 15 Yrs; Credit Score 620 - 639	1.750	2.500	3.750	4.000	4.250	4.250	4.500	4.500	States: NY, IL, MA, MN, NJ, SC, ND, SD, DC 0.000
Cash Out - Credit Score >=740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	States: CT, DE, MD, ME, NH, RI, VA, NC 0.125
Cash Out - Credit Score 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	States: PA 0.250
Cash Out - Credit Score 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	No Escrows (all states excluding NY) 0.250
Cash Out - Credit Score 680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	Co-op 1.000
Cash Out - Credit Score 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	LTV >95% 0.500
Cash Out - Credit Score 640 - 659	0.875	1.875	1.875	2.875	N/A	N/A	N/A	N/A	Homestyle Renovation 1.500
Cash Out - Credit Score 620 - 639	0.875	1.875	1.875	3.375	N/A	N/A	N/A	N/A	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Investment Property	2.125	2.125	2.125	3.375	5.125	N/A	N/A	N/A	
Condos: Term > 15 Years	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	
2-Unit Properties	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	
3-4 Units	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
High Balance - Purchase and Rate Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	
High Balance - Cash out	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	
High Balance - ARMS	0.750	0.750	0.750	1.500	1.500	1.500	N/A	N/A	

Lender Paid Comp Options		RATE LOCK POLICY		RATE LOCK EXTENSIONS	
1.500	1.750	35 Day	Loan must have all conditions submitted to MIM	7 Day	0.125 point
2.500	2.500	50 Day	Must be stipped by MIM	15 Day	0.375 point
Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.		Fees: No underwriting fee, \$450 Attorney Fee (NY only), \$90 Tax Service Fee, \$10 Flood Cert Fee		Only one rate lock extension permitted. Rate must be extended prior to expiration.	
Line 1 Lender Fee is Zero		Max premium is 5.00% after adjustments		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.	

Lender Paid Mortgage Insurance - Price Adjustments										
LTV	Coverage	Fico				Adjustments	Fico			
		740+	720-739	680-719	<680		740+	720-739	680-719	<680
95% to 90.01%	35%	2.625	2.750	3.875	6.750	Rate and Term Refi	0.000	0.000	0.625	1.125
	30%	2.250	2.500	3.375	6.000	Cash Out Refinance	0.500	0.700	1.000	1.500
	25%	1.750	2.250	3.000	5.000	Second Homes	0.250	0.500	0.750	1.250
	16%	1.500	2.000	2.625	3.375	Investment	1.190	1.330	N/A	N/A
90% to 85.1%	30%	1.625	2.125	2.500	5.000	LA > \$417,000	0.500	1.000	1.500	2.250
	25%	1.375	1.750	2.250	4.125	State: NY	0.250	0.250	0.250	0.250
	17%	1.250	1.625	1.875	3.000					
	12%	1.125	1.500	1.625	2.250					
85% and Under	25%	1.375	1.625	1.750	3.625					
	17%	1.250	1.375	1.625	2.750					
	12%	1.125	1.250	1.500	2.000					
	6%	1.000	1.125	1.375	1.625					

Regional Office 400 W. Cummings Park, Suite 5800, Woburn, MA 01801

Corporate Headquarters 900 Merchants Concourse, Westbury, NY 11590

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Daily Rate Sheet
Conforming High LTV
Refinance Wholesale

solid, established, reliable - since 1959



1/18/19 10:00am

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	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
5.875	(4.889)	(4.784)	5.750	(4.728)	(4.611)	5.125	(3.311)	(3.203)	5.250	(3.250)	(3.129)
5.750	(4.652)	(4.547)	5.625	(4.400)	(4.312)	5.000	(2.940)	(2.837)	5.125	(3.025)	(2.904)
5.625	(4.383)	(4.307)	5.500	(4.204)	(4.116)	4.875	(2.719)	(2.626)	5.000	(2.982)	(2.876)
5.500	(4.023)	(3.947)	5.375	(3.974)	(3.886)	4.750	(2.649)	(2.556)	4.875	(2.786)	(2.680)
5.375	(3.714)	(3.638)	5.250	(3.791)	(3.704)	4.625	(2.481)	(2.388)	4.750	(2.569)	(2.463)
5.250	(3.382)	(3.307)	5.125	(3.391)	(3.303)	4.500	(2.106)	(2.037)	4.625	(2.334)	(2.228)
5.125	(2.900)	(2.830)	5.000	(2.962)	(2.880)	4.375	(2.028)	(1.959)	4.500	(2.103)	(2.021)
5.000	(2.570)	(2.501)	4.875	(2.741)	(2.659)	4.250	(1.658)	(1.589)	4.375	(1.893)	(1.810)
4.875	(2.262)	(2.192)	4.750	(2.299)	(2.217)	4.125	(1.393)	(1.324)	4.250	(1.656)	(1.574)
4.750	(1.731)	(1.661)	4.625	(1.842)	(1.760)	4.000	(0.910)	(0.841)	4.125	(1.401)	(1.319)

30 Year Fixed Rate - High Balance			15 Year Fixed Rate - High Balance			15 Yr Fix High LTV Refi 105.01-125 LTV			30/20 Yr Fix High LTV Refi 105.01-125 LTV		
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
6.000	(2.954)	(2.837)	5.375	(1.468)	(1.353)	5.500	(3.279)	(3.008)	6.250	(5.894)	(5.777)
5.875	(2.568)	(2.451)	5.250	(1.328)	(1.213)	5.375	(3.060)	(2.788)	6.125	(5.598)	(5.481)
5.750	(2.080)	(1.963)	5.125	(1.195)	(1.080)	5.250	(2.850)	(2.579)	6.000	(5.322)	(5.205)
5.625	(2.781)	(2.693)	5.000	(1.455)	(1.356)	5.125	(2.552)	(2.452)	5.875	(4.982)	(4.865)
5.500	(2.537)	(2.450)	4.875	(1.308)	(1.208)	5.000	(2.323)	(2.223)	5.750	(4.308)	(4.191)
5.375	(2.158)	(2.070)	4.750	(1.259)	(1.159)	4.875	(2.246)	(2.147)	5.625	(3.958)	(3.870)
5.250	(1.657)	(1.570)	4.625	(1.142)	(1.042)	4.750	(2.063)	(1.963)	5.500	(3.668)	(3.581)
5.125	(1.538)	(1.456)	4.500	(1.141)	(1.065)	4.625	(1.542)	(1.443)	5.375	(3.383)	(3.296)
5.000	(1.300)	(1.218)	4.375	(1.089)	(1.014)	4.500	(1.266)	(1.191)	5.250	(2.724)	(2.636)
4.875	(0.884)	(0.802)	4.250	(0.831)	(0.755)	4.375	(0.860)	(0.784)	5.125	(2.331)	(2.249)

5/1 Libor ARM - 2.25 Margin - 5/2/5 Caps			7/1 LIBOR ARM - 2.250 Margin - 5/2/5 Caps			15 Yr Fix High LTV Refi 125+ LTV			30/20 Yr Fix High LTV Refi 125+ LTV		
ARM Plan	2737	Index Value	ARM Plan	2727	Index Value	Rate	35 Day	50 Day	Rate	35 Day	50 Day
						5.375	(3.094)	(2.788)	6.125	(5.661)	(5.556)
						5.250	(2.885)	(2.579)	6.000	(5.384)	(5.279)
						5.125	(2.569)	(2.452)	5.875	(5.045)	(4.940)
						5.000	(2.323)	(2.223)	5.750	(4.341)	(4.237)
						4.875	(2.246)	(2.147)	5.625	(3.989)	(3.914)
						4.750	(2.063)	(1.963)	5.500	(3.699)	(3.624)
						4.625	(1.536)	(1.436)	5.375	(3.415)	(3.339)
						4.500	(1.173)	(1.097)	5.250	(2.730)	(2.654)
						4.375	(0.766)	(0.691)	5.125	(2.331)	(2.261)
						4.250	(0.476)	(0.400)	5.000	(1.992)	(1.922)

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative										Price Adjustments - All Adjustments are cumulative (not included in max adjustment cap)	
	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	>97%		
Term > 15 Yrs; Credit Score >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.750	Loan Amount \$250,000+	0.000
Term > 15 Yrs; Credit Score 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	1.000	Loan Amount \$200,000 - \$249,999	0.350
Term > 15 Yrs; Credit Score 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	1.500	Loan Amount \$150,000 - \$199,999	0.450
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	1.500	Loan Amount \$100,000 - \$149,999	1.000
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	2.250	Loan Amount \$50,000 - \$99,999	2.375
Term > 15 Yrs; Credit Score 640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	2.750	Loan Amount \$35,000 - \$49,999	3.750
Term > 15 Yrs; Credit Score 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	3.500	No Escrows	0.250
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	States: NY, IL, MA, MN, NJ, SC, ND, SD, C	0.000
Investment Property	2.125	2.125	2.125	3.375	4.125	4.125	4.125	4.125	4.125	States: CT, DE, MD, ME, NH, RI, VA, NC	0.125
Condos: Term > 15 Years	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750	States: PA	0.250
2-4 Unit Properties	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Co-ops	1.000
High Balance - ARM	0.750	0.750	0.750	1.500	1.500	1.500	1.500	1.500	1.500		
High Balance - Purchase and Rate Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		

For LLPA caps, go to <https://www.fanniemae.com/content/pricing/llpa-matrix.pdf>

Lender Paid Comp Options	RATE LOCK POLICY		RATE LOCK EXTENSIONS		Mortgages with Subordinate Financing
1.500 1.750 2.000 2.250 2.500 2.750	35 Day	Loan must have all conditions submitted to MIM	7 Day	0.125 point	All mortgages with sub financing .375pt
	50 Day	Must be stipped by MIM	15 Day	0.375 point	LTV Range CLTV Range Non Interest Only Credit Score < 720 Credit Score >= 720
Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.				Only one rate lock extension permitted. Rate must be extended prior to expiration.	≤ 65.00% 80.01 -95% 0.500 0.250
Line 1 Lender Fee is Zero				Expired Rate Locks receive worse case price plus a 0.250 point penalty	65.01 -75% 80.01 -95% 0.750 0.500
				ARMs are qualified at a rate 1.5% higher than note rate.	75.01 -95% 90.01 -95% 1.000 0.750
					75.01 -90% 76.01 -90% 1.000 0.750
					≤ 95.00% 95.01 -97% 1.50%

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1/18/19 10:00am

Conforming LP Accept Eligible Required											
30 Year Fixed Rate			20 Year Fixed Rate			15 Year Fixed Rate			30 Year Fixed Rate High Balance		
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
5.000	(2.553)	(2.550)	4.750	(2.261)	(2.204)	4.250	(1.690)	(1.638)	5.000	0.197	0.200
5.125	(2.608)	(2.588)	4.875	(2.765)	(2.709)	4.375	(2.177)	(2.131)	5.125	0.142	0.162
5.250	(3.121)	(3.105)	5.000	(3.241)	(3.190)	4.500	(1.857)	(1.802)	5.250	(0.371)	(0.355)
5.375	(3.591)	(3.579)	5.125	(3.230)	(3.149)	4.625	(2.283)	(2.230)	5.375	(0.841)	(0.829)
5.500	(4.033)	(4.027)	5.250	(3.711)	(3.633)	4.750	(2.756)	(2.704)	5.500	(1.283)	(1.277)
5.625	(4.053)	(4.004)	5.375	(4.165)	(4.089)	4.875	(3.213)	(3.163)	5.625	(1.303)	(1.254)
5.750	(4.491)	(4.447)	5.500	(4.594)	(4.521)	5.000	(2.769)	(2.712)	5.750	(1.741)	(1.697)
5.875	(4.882)	(4.842)	5.625	(4.344)	(4.296)	5.125	(3.230)	(3.175)	5.875	(2.132)	(2.092)
6.000	(5.231)	(5.197)	5.750	(4.794)	(4.749)	5.250	(3.677)	(3.624)	6.000	(2.481)	(2.447)
6.125	(5.107)	(4.991)	5.875	(5.182)	(5.141)	5.375	(4.057)	(4.004)			

3/1 Libor ARM - 2.25 Margin - 2/2/6 Caps			5/1 Libor ARM - 2.250 Margin - 2/2/6 Caps			7/1 Libor ARM - 2.250 Margin - 5/2/5 Caps			15 Year Fixed Rate High Balance		
Index Value	3.030		Index Value	3.030		Index Value	3.030		Rate	35 Day	50 Day
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	4.250	1.810	1.862
4.250	(0.011)	0.050	4.000	(0.396)	(0.345)	3.750	0.735	0.776	4.375	1.323	1.369
4.375	(0.097)	(0.030)	4.125	(0.645)	(0.590)	3.875	0.369	0.414	4.500	1.643	1.698
4.500	(0.270)	(0.198)	4.250	(0.895)	(0.834)	4.000	0.070	0.121	4.625	1.217	1.270
4.625	(0.443)	(0.366)	4.375	(1.144)	(1.079)	4.125	(0.228)	(0.173)	4.750	0.744	0.796
4.750	(0.791)	(0.709)	4.500	(1.394)	(1.323)	4.250	(0.528)	(0.468)	4.875	0.287	0.337
4.875	(1.024)	(0.937)	4.625	(1.643)	(1.568)	4.375	(0.827)	(0.762)	5.000	0.731	0.788
5.000	(1.082)	(0.989)	4.750	(2.136)	(2.056)	4.500	(1.125)	(1.054)	5.125	0.270	0.325
5.125	(1.139)	(1.042)	4.875	(2.468)	(2.383)	4.625	(1.422)	(1.347)			
5.250	(1.327)	(1.225)	5.000	(2.557)	(2.467)	4.750	(2.005)	(1.924)			

30 Year Fixed Rate - Homepossible			15 Year Fixed Rate - Homepossible		
Rate	35 Day	50 Day	Rate	35 Day	50 Day
5.250	(2.553)	(2.550)	4.500	(1.690)	(1.638)
5.375	(2.608)	(2.588)	4.625	(2.177)	(2.131)
5.500	(3.121)	(3.105)	4.750	(1.857)	(1.802)
5.625	(3.591)	(3.579)	4.875	(2.283)	(2.230)
5.750	(4.033)	(4.027)	5.000	(2.756)	(2.704)
5.875	(4.053)	(4.004)	5.125	(3.213)	(3.163)
6.000	(4.491)	(4.447)	5.250	(2.769)	(2.712)
6.125	(4.882)	(4.842)	5.375	(3.230)	(3.175)
6.250	(5.231)	(5.197)	5.500	(3.677)	(3.624)
6.375	(5.107)	(4.991)	5.625	(4.057)	(4.004)

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative											
Price Adjustments - All Mortgages except Enhanced Relief Refi Mortgages - All Adjustments are cumulative LTV range <= 60.01% - 70.01% - 75.01% - 80.01% - 85.01% - 95.01% - 97.00% Term > 15 Yrs; Credit Score >= 740 0.000 0.250 0.250 0.500 0.250 0.500 0.750 Term > 15 Yrs; Credit Score 720 - 739 0.000 0.250 0.500 0.750 0.500 0.500 1.000 Term > 15 Yrs; Credit Score 700 - 719 0.000 0.500 1.000 1.250 1.000 1.500 1.500 Term > 15 Yrs; Credit Score 680 - 699 0.000 0.500 1.250 1.750 1.500 1.250 1.500 Term > 15 Yrs; Credit Score 660 - 679 0.000 1.000 2.250 2.750 2.750 2.250 2.250 Term > 15 Yrs; Credit Score 640 - 659 0.500 1.250 2.750 3.000 3.250 2.750 2.750 Term > 15 Yrs; Credit Score 620 - 639 0.500 1.500 3.000 3.000 3.250 3.500 3.500 Cash Out; Credit Score >= 740 0.375 0.625 0.625 0.875 N/A N/A N/A Cash Out; Credit Score 720 - 739 0.375 1.000 1.000 1.125 N/A N/A N/A Cash Out; Credit Score 700 - 719 0.375 1.000 1.000 1.125 N/A N/A N/A Cash Out; Credit Score 680 - 699 0.375 1.125 1.125 1.750 N/A N/A N/A Cash Out; Credit Score 660 - 679 0.625 1.125 1.125 1.875 N/A N/A N/A Cash Out; Credit Score 640 - 659 0.875 1.875 1.875 3.125 N/A N/A N/A Cash Out; Credit Score 620 - 639 0.875 1.875 1.875 3.625 N/A N/A N/A High Balance - Purchase and Rate Term 0.250 0.250 0.250 0.250 0.250 0.250 High Balance - Cash out 1.000 1.000 1.000 1.000 N/A N/A								Price Adjustments - ALL Mortgages - All Adjustments are cumulative (not included in max adjustment cap) Loan Amount \$250,000+ 0.000 Loan Amount \$200,000 - \$249,999 0.350 Loan Amount \$150,000 - \$199,999 0.450 Loan Amount \$100,000 - \$149,999 1.000 Loan Amount \$50,000 - \$99,999 2.375 Loan Amount \$35,000 - \$49,999 3.750 No Escrows 0.250 States: NY, IL, MA, MN, NJ, SC, ND, SD, DC 0.000 States: CT, DE, MD, ME, NH, RI, VA, NC 0.125 States: PA 0.250 ARMs >90% 0.250			
Price Adjustments - Enhanced Relief Refi Mortgages - All Adjustments are cumulative LTV range <= 60.01% - 70.01% - 75.01% - 80.01% - 85.00% Term > 15 Yrs; Credit Score >= 740 0.000 0.250 0.250 0.500 0.000 0.000 Term > 15 Yrs; Credit Score 720 - 739 0.000 0.250 0.500 0.750 0.000 0.000 Term > 15 Yrs; Credit Score 700 - 719 0.000 0.500 1.000 1.250 0.500 0.500 Term > 15 Yrs; Credit Score 680 - 699 0.000 0.500 1.250 1.750 1.000 0.750 Term > 15 Yrs; Credit Score 660 - 679 0.000 1.000 2.250 2.750 2.250 1.750 Term > 15 Yrs; Credit Score 640 - 659 0.500 1.250 2.750 3.000 2.750 2.250 Term > 15 Yrs; Credit Score 620 - 639 0.500 1.500 3.000 3.000 2.750 2.750 High LTV >95.01% - 97.01% - 97% 105% >105% 0.500 1.000 2.000								Mortgages with Subordinate Financing - Enhanced Relief Refi Mortgages Only LTV Range TLTV Range Credit Score < 720 Credit Score >= 720 ≤ 75% ≤ 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 - 80% 76.01 - 95% 1.375 1.125 80.01 - 90% 81.01 - 95% 1.375 0.875 90.01 - 95% 91.01 - 95% 0.875 0.625 ALL >95% 1.875 1.875			
Price Adjustments - ALL Mortgages - All Adjustments are cumulative (see additional adjustments to the right) LTV range <= 60.01% - 70.01% - 75.01% - 80.01% - 85.00% Condos: Term > 15 Years 0.000 0.000 0.000 0.750 0.750 0.750 Investment Property 2.125 2.125 2.125 3.375 4.125 4.125 2 Unit Properties 1.000 1.000 1.000 1.000 1.000 1.000 3-4 Unit Properties 1.000 1.000 1.000 1.000 1.500 2.000 High Balance - ARM - Purchase/Rate Term 1.000 1.000 1.000 1.750 2.000 2.000 High Balance - ARM - Cash out 1.750 1.750 1.750 2.500 N/A N/A								Mortgages with Subordinate Financing - Except Relief Refi Mortgages and Homepossible LTV Range TLTV Range Credit Score < 720 Credit Score >= 720 ≤ 75% ≤ 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 >97% >95% - 97% 1.875 >97% >97% 1.875			
Lender Paid Comp Options 1.500 1.750 2.000 2.250 2.500 2.750			RATE LOCK POLICY 35 Day Loan must have all conditions submitted to MIM 50 Day Must be stippled 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.			For Price Adjustment Cap Grid for Enhanced Relief Refi, go to http://www.freddiemac.com/singlefamily/pdf/ex19.pdf		

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