



# One Choice Mortgage Wholesale Rate Sheet



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Conf Fixed 30			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
5.250%	103.050	103.050	>\$300000-\$375000	0.100
5.125%	103.050	103.047	>\$200000-\$300000	0.050
5.000%	103.000	102.745	>\$100000-\$200000	0.000
4.875%	102.598	102.349	>\$50000-\$100000	-0.250
4.750%	102.072	101.828	<=\$50000	-0.800
4.625%	101.672	101.433	Program Notes:	
4.500%	101.278	101.043	Max DTI 41% w/ LTV >80%	
4.375%	100.813	100.584	Max APR:	
4.250%	100.151	99.927		
4.125%	98.721	98.502		
4.000%	98.256	98.043		
3.875%	97.704	97.496		

Conf Fixed 20			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
5.000%	102.900	102.900	>\$300000-\$375000	0.100
4.875%	102.900	102.900	>\$200000-\$300000	-0.050
4.750%	102.651	102.407	>\$100000-\$200000	0.000
4.625%	102.273	102.034	>\$50000-\$100000	-0.250
4.500%	101.954	101.720	<=\$50000	-0.800
4.375%	101.596	101.367	Program Notes:	
4.250%	101.064	100.840	Max DTI 41% w/ LTV >80%	
4.125%	98.753	98.535	Max APR:	
4.000%	98.360	98.146		
3.875%	97.939	97.731		
3.750%	97.373	97.170		

Conf Fixed 15			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
4.625%	102.750	102.750	>\$300000-\$375000	0.100
4.500%	102.750	102.750	>\$200000-\$300000	0.050
4.375%	102.550	102.425	>\$100000-\$200000	0.000
4.250%	102.029	101.873	>\$50000-\$100000	-0.250
4.125%	101.574	101.314	<=\$50000	-0.800
4.000%	101.246	100.980	Program Notes:	
3.875%	100.855	100.585	Max DTI 41% w/ LTV >80%	
3.750%	100.334	100.059	Max APR:	
3.625%	99.319	99.040		
3.500%	98.932	98.648		
3.375%	98.481	98.192		
3.250%	97.903	97.610		

Conf Fixed 10			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
4.500%	102.650	102.650	>\$300000-\$375000	0.100
4.375%	102.650	102.650	>\$200000-\$300000	-0.050
4.250%	102.616	102.346	>\$100000-\$200000	0.000
4.125%	102.417	102.142	>\$50000-\$100000	-0.250
4.000%	102.120	101.840	<=\$50000	-0.800
3.875%	101.757	101.472	Program Notes:	
3.750%	101.184	100.894	Max DTI 41% w/ LTV >80%	
3.625%	100.407	100.128	Max APR:	
3.500%	100.050	99.766		
3.375%	99.633	99.344		
3.250%	99.053	98.760		

Conf ARM 5/1			Program Notes:	
Rate	10 day	25 day	0.600 pricing adjustment for loan amounts ≤\$60000.	
3.750%	100.400	100.400	Max DTI 41% w/ LTV >80%	
3.625%	100.400	100.400	Max APR:	
3.500%	100.400	100.348		
3.375%	100.308	100.025		
3.250%	99.798	99.520		
3.125%	99.378	99.105		
3.000%	99.074	98.806		

Conf ARM 3/1			Program Notes:	
Rate	10 day	25 day	0.600 pricing adjustment for loan amounts ≤\$60000.	
3.750%	100.400	100.400	Max DTI 41% w/ LTV >80%	
3.625%	100.400	100.371	Max APR:	
3.500%	100.400	100.250		
3.375%	100.223	99.976		
3.250%	99.811	99.569		
3.125%	99.579	99.342		
3.000%	99.365	99.133		

SCORE HIT CONFORMING ADJUSTMENTS							
Does Not Apply when ≤15 Yr and LTV < 95 LTV ADJUSTMENTS							
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	>740
<=60	n/a	n/a	0.000	0.000	0.000	0.000	0.000
60.01-70	n/a	n/a	-1.000	-0.500	-0.500	0.000	0.000
70.01-75	n/a	n/a	-2.000	-1.000	-0.500	0.000	0.000
75.01-80	n/a	n/a	-2.500	-1.500	-0.750	-0.250	0.000
80.01-85	n/a	n/a	-2.250	-1.000	-0.500	0.000	0.000
85.01-90	n/a	n/a	-1.750	-0.750	-0.500	0.000	0.000

Expiration Dates	
10 day	9/13
25 day	9/28
40 day	10/13

**\*\*10 DAY LOCK REQUIRES CTC\*\***

CASH-OUT CONFORMING ADJUSTMENTS						
LTV%	620-639	640-679	680-699	700-719	720-739	>740
<=60	n/a	n/a	-0.250	-0.250	0.000	0.000
60.01-75	n/a	n/a	-0.750	-0.625	-0.625	-0.250
75.01-80	n/a	n/a	-1.500	-0.750	-0.750	-0.500

Lock Extension Fees	
5 Day	0.15
10 Day	0.30
15 Day	0.45
20 Day	0.60
25 Day	0.75
30 Day	0.90

\*Cash-out not allowed on investment properties\*

Min score for cashout is 680

Property Usage & Type Adjustments	
Investment with LTV up to 75	-1.750
Investment with LTV 75.01-80	-3.000
2-4 Units	-1.000
Condo >75	-0.750

Fixed CLTV Adjustments		
<720	>720	
LTV>65-80 w/ CLTV >90	-0.500	-0.250
LTV>75-80 w/ CLTV <90	-0.250	0.000
LTV/CLTV >80	-1.000	-0.500

Escrow waiver ≤ 80% -0.250

Account Executives		
Joe Houk	(414) 659-1482	<a href="mailto:jhouk@onechoicemort.com">jhouk@onechoicemort.com</a>
Marcus Korth	(414) 975-5218	<a href="mailto:mkorth@onechoicemort.com">mkorth@onechoicemort.com</a>





# One Choice Mortgage Wholesale Rate Sheet



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FHA Fixed 30			Program Notes:
Rate	10 day	25 day	
5.000%	104.248	104.032	
4.875%	103.639	103.419	
4.750%	103.272	103.046	
4.625%	102.020	101.805	
4.500%	101.915	101.695	
4.375%	101.224	101.000	
4.250%	100.778	100.549	
4.125%	99.101	98.820	
4.000%	98.953	98.667	
3.875%	98.180	97.889	
3.750%	97.715	97.420	

**Loan Amt Adjustors:**  
 <60,000 -1.00  
 60,000 - 89,999 -.375

Min score 660  
 Max D/I 50%

Max APR:

FHA Fixed 15			Program Notes:
Rate	10 day	25 day	
4.500%	102.460	102.460	
4.000%	101.752	101.520	

**Loan Amt Adjustors**  
 <60,000 -1.00  
 60,000 - 89,999 -.375

Min score 660  
 Max D/I 50%

Max APR:

FHA ARM 3/1			Program Notes:
Rate	10 day	25 day	
3.625%	100.590	100.590	
3.500%	100.590	100.590	
3.375%	100.590	100.405	
3.250%	100.390	100.131	

**Loan Amt Adjustors:**  
 <60,000 -1.00  
 60,000 - 89,999 -.375

Min score 660  
 Max D/I 50%

Max APR:

USDA 30			Loan Amount	Adj
Rate	10 day	25 day	> \$200000	-0.05
			>\$125000-\$200000	0.00
			>\$80000-\$125000	-0.10
			>\$50000-\$80000	-0.40
			<=\$50000	-1.30

Program Notes:  
 Min credit score 660

Max APR:

FHA SCORE ADJUSTMENTS	
660-699	0.000
720 >	0.125

**Extra notes and information:**

**No new USDA applications accepted.**

**Effective 4/8/10 - Min FHA score is 660**

**Max YSP is 103.00 on FHA.**

**Mortgagee Clause:** One Choice Mortgage, LLC, ISAOA  
7700 W. Bluemound Rd.  
Wauwatosa, WI 53213

Expiration Dates	
10 day	9/13
25 day	9/28
40 day	10/13

**\*\*10 DAY LOCK REQUIRES CTC\*\***

Lock Extension Fees	
5 Day	0.15
10 Day	0.30
15 Day	0.45
20 Day	0.60
25 Day	0.75
30 Day	0.90

**Lock Desk Hours 8:00 AM - 5:00 PM**  
**Lock Fax (414) 847-1811**

Account Executives		
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