



One Choice Mortgage Wholesale Rate Sheet



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Conf Fixed 30			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
5.500%	103.950	103.950	>\$300000-\$375000	0.100
5.375%	103.950	103.950	>\$200000-\$300000	0.050
5.250%	103.759	103.498	>\$100000-\$200000	0.000
5.125%	102.998	102.742	>\$50000-\$100000	-0.250
5.000%	102.565	102.314	<=\$50000	-0.800
4.875%	102.052	101.806	Program Notes:	
4.750%	101.258	101.018	Max DTI 41% w/ LTV >80%	
4.625%	100.532	100.297		
4.500%	100.030	99.800		
4.375%	99.439	99.213		
4.250%	98.660	98.440	Max APR:	

Conf Fixed 20			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
5.125%	103.800	103.800	>\$300000-\$375000	0.100
5.000%	103.800	103.730	>\$200000-\$300000	-0.050
4.875%	103.573	103.327	>\$100000-\$200000	0.000
4.750%	102.924	102.683	>\$50000-\$100000	-0.250
4.625%	101.869	101.633	<=\$50000	-0.800
4.500%	101.452	101.222	Program Notes:	
4.375%	101.025	100.799	Max DTI 41% w/ LTV >80%	
4.250%	100.400	100.180		
Max APR:				

Conf Fixed 15			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
5.000%	103.650	103.650	>\$300000-\$375000	0.100
4.875%	103.650	103.650	>\$200000-\$300000	0.050
4.750%	103.610	103.397	>\$100000-\$200000	0.000
4.625%	102.945	102.736	>\$50000-\$100000	-0.250
4.500%	102.582	102.379	<=\$50000	-0.800
4.375%	102.146	101.948	Program Notes:	
4.250%	101.543	101.349	Max DTI 41% w/ LTV >80%	
4.125%	99.971	99.783		
4.000%	99.562	99.379		
3.875%	99.082	98.905		
3.750%	98.480	98.307	Max APR:	

Conf Fixed 10			Loan amount	Adj
Rate	10 day	25 day	> \$375000	0.150
4.500%	103.550	103.550	>\$300000-\$375000	0.100
4.375%	103.550	103.550	>\$200000-\$300000	-0.050
4.250%	103.339	103.146	>\$100000-\$200000	0.000
4.125%	101.543	101.355	>\$50000-\$100000	-0.250
4.000%	101.151	100.968	<=\$50000	-0.800
3.875%	100.694	100.517	Program Notes:	
3.750%	99.920	99.747	Max DTI 41% w/ LTV >80%	
Max APR:				

Conf ARM 5/1			Program Notes:	
Rate	10 day	25 day	0.600 pricing adjustment for loan amounts ≤\$60000.	
3.875%	101.050	101.050		
3.750%	100.889	100.624		
3.625%	100.494	100.243		
3.500%	100.231	99.974	Max DTI 41% w/ LTV >80%	
3.375%	99.854	99.591		
3.250%	99.291	99.042		
3.125%	98.981	98.726		
3.000%	98.656	98.395	Max APR:	

Conf ARM 3/1			Program Notes:	
Rate	10 day	25 day	0.600 pricing adjustment for loan amounts ≤\$60000.	
3.875%	101.050	101.050		
3.750%	101.050	101.024		
3.625%	101.050	100.878		
3.500%	100.926	100.707	Max DTI 41% w/ LTV >80%	
3.375%	100.600	100.376		
3.250%	100.136	99.906	Max APR:	

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	-0.750	-0.500	0.000	0.000	0.000	0.000	0.000
60.01-70	-1.500	-1.250	-1.000	-0.500	-0.500	0.000	0.000
70.01-75	-3.000	-2.500	-2.000	-1.000	-0.500	0.000	0.000
75.01-80	-3.000	-3.000	-2.500	-1.500	-0.750	-0.250	0.000
80.01-85	-3.000	-2.750	-2.250	-1.000	-0.500	0.000	0.000
85.01-90	-2.750	-2.250	-1.750	-0.750	-0.500	0.000	0.000

Expiration Dates	
10 day	6/25
25 day	7/10
40 day	7/25

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

CASH-OUT CONFORMING ADJUSTMENTS						
LTV%	620-639	640-659	660-699	700-719	720-739	>740
<=60	-0.250	-0.250	-0.250	-0.250	0.000	0.000
60.01-75	-1.250	-1.250	-0.750	-0.625	-0.625	-0.250
75.01-80	-2.750	-2.250	-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

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	jhouk@onechoicemort.com
Marcus Korth	(414) 975-5218	mkorth@onechoicemort.com

620 credit score required for all loans





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FHA Fixed 30			Program Notes:
Rate	10 day	25 day	
5.250%	104.440	104.184	Loan Amt Adjustors: <60,000 -1.00 60,000 - 89,999 -.375 Min score 660 Max D/I 50% Max APR:
5.125%	103.220	102.970	
5.000%	103.024	102.779	
4.875%	102.222	101.982	
4.750%	101.660	101.425	
4.625%	100.368	100.139	
4.500%	100.113	99.889	
4.375%	99.209	98.989	
4.250%	98.586	98.372	

FHA Fixed 15			Program Notes:
Rate	10 day	25 day	
5.000%	102.400	102.400	Loan Amt Adjustors <60,000 -1.00 60,000 - 89,999 -.375 Min score 660 Max D/I 50% Max APR:
4.500%	102.400	102.323	

FHA ARM 3/1			Program Notes:
Rate	10 day	25 day	
3.875%	100.790	100.790	Loan Amt Adjustors: <60,000 -1.00 60,000 - 89,999 -.375 Min score 660 Max D/I 50% Max APR:
3.750%	100.790	100.727	

USDA 30			Loan Amount	Adj	Program Notes:
Rate	10 day	25 day	> \$200000	-0.05	
5.250%	103.940	103.684	>\$125000-\$200000	0.00	Min credit score 660 Max APR:
5.125%	102.720	102.470	>\$80000-\$125000	-0.10	
5.000%	102.524	102.279	>\$50000-\$80000	-0.40	
4.875%	101.722	101.482	<=\$50000	-1.30	
4.750%	101.160	100.925			
4.625%	99.868	99.639			
4.500%	99.613	99.389			
4.375%	98.709	98.489			
4.250%	98.086	97.872			

FHA SCORE ADJUSTMENTS	
660-699	0.000
720 >	0.125

Extra notes and information:

FHA Turn Time: 24 hours
 Conforming Turn Time: 24 hours

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	6/25
25 day	7/10
40 day	7/25

****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		
Joe Houk	(414) 659-1482	jhouk@onechoicemort.com
Marcus Korth	(414) 975-5218	mkorth@onechoicemort.com

