



Flanagan State Bank

2401 E. Washington St.

Bloomington, IL 61704

Phone: (815) 676-0990

Fax: (815) 676-4135

Lockdesk@flanaganstatedbank.com

Effective: 10/11/2019 9:06 AM

Lock Requests Accepted Until 5:00 PM CST

All Products Are Priced Service Released

Lock Expiration Dates

15-Day 10/25/19

30-Day 11/9/19

45-Day 11/24/19

60-Day 12/9/19

NMLS ID: 408461

FSB Rate Sheet

Rural Development (USDA)

30 Year Fixed - RD

Rate	15-Day	30-Day	45-Day	60-Day
3.375%	100.304	100.226	100.178	100.053
3.500%	100.895	100.717	100.669	100.544
3.625%	101.099	101.021	100.973	100.848
3.750%	100.818	100.755	100.730	100.605
3.875%	101.251	101.188	101.163	101.038
4.000%	101.819	101.756	101.731	101.606
4.125%	102.096	102.033	102.008	101.883
4.250%	101.378	101.332	101.316	101.191
4.375%	101.844	101.798	101.782	101.657
4.500%	102.165	102.119	102.103	101.978

Price Adjustments & Product Notes

Loan Amount

> \$100,000	+125
\$75,001 - \$100,000	No Adj.
\$30,000 - \$75,000	-500
<i>(Min Loan Amt \$30,000)</i>	

Additional Product Options

Manufactured Homes (New Units Only)	-3.000
Escrow Holdback (lock must cover completion)	-500

****Escrow Hold Back - Lock Durations must cover time for all repairs to be complete and final inspection obtained**

FICO >= 720	+250
FICO 680 - 719	No Adj.
FICO 660 - 679	-250
FICO 640 - 659	-750
FICO 620 - 639	-2.000
FICO 600 - 619	-3.500
No Score	-3.000

No Score - all other borrowers >= 620

No Score - Loan amount has to be greater than \$50K

No Score - Not allowed on Manufactured Homes

Minimum Credit Score = 600

UW Fee Waiver Adjustment

Based on Total Loan Amount & Included in Point/Fees/APR Testing

<\$80,000	-1.375	\$150,001 - \$250,000	-500
\$80,001 - \$100,000	-1.000	\$250,001 - \$300,000	-.375
\$100,001 - \$150,000	-.750	>\$300,000	-.250

USDA ID: 37-0276830

Max Pricing 105.000 Net of Adjustments

Max Rate RD Allowed: 4.500

FHA / VA GOVERNMENT PRODUCTS

30 Year Fixed - FHA/VA

Rate	15-Day	30-Day	45-Day	60-Day
3.250%	100.250	100.211	100.168	100.043
3.375%	100.717	100.678	100.635	100.510
3.500%	101.163	101.124	101.081	100.956
3.625%	101.521	101.482	101.439	101.314
3.750%	101.188	101.149	101.106	100.981
3.875%	101.610	101.571	101.528	101.403
4.000%	102.008	101.969	101.926	101.801
4.125%	102.323	102.284	102.241	102.116
4.250%	101.552	101.513	101.470	101.345
4.375%	101.924	101.885	101.842	101.717
4.500%	102.270	102.231	102.188	102.063
4.625%	102.541	102.502	102.459	102.334

Price Adjustments & Product Notes

Product Options

VA IRRRL (All LTV)	-500
FHA/VA High Balance Loan	-2.000

Loan Amount

\$75,000 - \$99,999	-375
\$50,000 - \$74,999	-1.000
\$30,000 - \$49,999 (minimum loan amount \$30,000)	-2.000

Credit Score

FICO >= 720	+125
FICO 660 - 679	-500
FICO 640 - 659	-750
FICO 620 - 639	-1.750
FICO 600 - 619	-3.500
No Score (NO LONGER AVAILABLE)	N/A

MISC:

3-4 Unit Properties	-1.000
Manufactured Homes (Not allowed on loans below \$50K)	-2.750
Escrow Holdback (lock must cover completion)	-500

UW Fee Waiver Adjustment

Based on Total Loan Amount & Included in Point/Fees/APR Testing

<\$80,000	-1.375	\$150,001 - \$250,000	-500
\$80,001 - \$100,000	-1.000	\$250,001 - \$300,000	-.375
\$100,001 - \$150,000	-.750	>\$300,000	-.250

Notes:

VA Products Require VA Approval with FSB as Sponsor \$100
Minimum FICO = 600 both FHA and VA
Minimum Loan Amount \$30,000
 Texas Cash Out Loans & N/O/O Not Allowed.
FHA ID: 27606-00005
VA ID: 709571-00-00
 DPA Allowed - has to be HUD approved DPA
 Max DTI per AUS Approval

Max Pricing 105.000 Net of Adjustments

****This rate sheet (including lock requests) is not an indication of eligibility****

****First and Second Extension Fees on All Products at .025 a day. Third Extensions Priced at Worse-Case Pricing****

All States Approved **Except:** AK, CT, DE, MA, ME, NH, NJ, NY, RI, VA, VT, Washington D.C., (Delegated Only - HI)

*The maximum borrower paid compensation in PA cannot exceed the attested lender paid compensation agreement in with FSB



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FSB Rate Sheet

Lock Expiration Dates	
15-Day	10/25/19
30-Day	11/9/19
45-Day	11/24/19
60-Day	12/9/19

CONVENTIONAL CONFORMING FIXED

30 Year Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
3.500%	99.342	99.308	99.268	99.143
3.625%	100.136	100.100	100.059	99.934
3.750%	100.696	100.659	100.619	100.494
3.875%	101.105	101.068	101.027	100.902
4.000%	101.443	101.405	101.365	101.240
4.125%	101.573	101.536	101.495	101.370
4.250%	102.017	101.986	101.954	101.829
4.375%	102.285	102.254	102.187	102.062
4.500%	102.573	102.541	102.475	102.350
4.625%	102.732	102.700	102.634	102.509
4.750%	103.081	103.048	102.982	102.857

20 Year Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
3.500%	99.847	99.812	99.771	99.646
3.625%	100.633	100.597	100.557	100.432
3.750%	100.996	100.959	100.919	100.794
3.875%	101.260	101.223	101.183	101.058
4.000%	101.600	101.595	101.595	101.470
4.125%	102.200	102.195	102.195	102.070
4.250%	102.538	102.533	102.533	102.408
4.375%	102.718	102.687	102.687	102.562
4.500%	102.917	102.885	102.885	102.760
4.625%	103.190	103.158	103.158	103.033
4.750%	103.537	103.506	103.506	103.381

15 Year Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	99.728	99.714	99.698	99.573
3.125%	100.226	100.212	100.196	100.071
3.250%	100.399	100.386	100.370	100.245
3.375%	100.705	100.691	100.675	100.550
3.500%	101.178	101.174	101.166	101.041
3.625%	101.695	101.681	101.665	101.540
3.750%	101.936	101.932	101.924	101.799
3.875%	102.136	102.107	102.099	101.974
4.000%	102.610	102.581	102.573	102.448
4.125%	103.018	103.014	103.006	102.881
4.250%	103.404	103.400	103.392	103.267

Price Adjustments & Product Notes for LPMI

LPMI				
LTV	FICO			
	740+	720-739	680-719	660-679
80.01 - 85	-0.99	-1.12	-1.33	-1.54
85.01 - 90	-1.37	-1.72	-2.17	-3.28
90.01 - 95	-2.15	-2.35	-3.29	-4.93

Additional Adjustments for R/T				
Rate/Term	0.00	0.00	-0.53	-1.05
**Fixed Rate Only				
**1-Unit Primary Residence Only				
**Max Loan Amount \$453,100				

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****First and Second Extension Fees on All Products at -.025 a day. Third Extensions Priced at Worse-Case Pricing****

All adjustments are cumulative/Max Price 105.000

All States Approved **Except:** AK, CT, DE, MA, ME, NH, NJ, NY, RI, VA, VT, Washington D.C., (Delegated Only - HI)

*The maximum borrower paid compensation in PA cannot exceed the attested lender paid compensation agreement in with FSB



This information is intended for mortgage professionals only and may not be given to individuals who are entitled to a more complete disclosure under any circumstances, and is not an advertisement for the extension of credit to consumers. All rates, fees, price adjustments and programs are subject to change without notice.

Price Adjustments

Escrows Waived	-250
2-4 Unit	-1.000
Condo - LTV > 75.00% & > 15 YR (Max = 90%)	-750
1 - 4 Unit N/O/O: LTV <= 75.00% (2-4 Max LTV 75%)	-2.375
1 Unit N/O/O: LTV 75.01 - 80%	-3.625
1 Unit N/O/O: LTV 80.01 - 85%	-4.125
Manufactured/On-Frame Modular Homes	-1.750

FICO/LTV Adjustments >15

FICO	<=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%
>= 740	.000	-.250	-.250	-.500	-.250	-.250	-.250	-.750
720 - 739	.000	-.250	-.500	-.750	-.500	-.500	-.500	-1.000
700 - 719	.000	-.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	.000	-.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500	-2.750

Cash Out - FICO/LTV Adjustments

FICO	<=60.00%	60.01 - 75.00%	75.01 - 80.00%
>= 740	-.375	-.625	-.875
720 - 739	-.375	-1.000	-1.125
700 - 719	-.375	-1.000	-1.125
680 - 699	-.375	-1.250	-1.750
660 - 679	-.625	-1.250	-1.875
640 - 659	-.625	-1.625	-2.625
620 - 639	-.625	-1.625	-3.125

CLTV Adjustments

		FICO	
LTV	CLTV	< 720	>= 720
<= 75.00%	< 80.00%	-.375	-.375
<=65.00%	80.01-95%	-.875	-.625
65.01-75%	80.01-95%	-1.125	-.875
75.01-95%	76.01-95%	-1.375	-1.125

Product Notes:

All loans above 80% LTV require mortgage insurance per guidelines.

MI Companies accepted - Genworth, MGIC and United Guaranty

High Balance Loans Allowed - Please call for Offsheet Pricing

Minimum Loan Amount \$30,000

Maximum of 4 Financed Properties.

Texas Cash Out Loans Not Allowed.

Please check guidelines prior to locking.

MIN FICO: 620, No Score Loans Accepted with AUS approval

Condos must be warrantable. (FL Condos only available with Full Review)

UW Fee Waiver Adjustment

Based on Total Loan Amount & Included in Point/Fees/APR Testing

<\$80,000	-1.375	\$150,001 - \$250,000	-.500
\$80,001 - \$100,000	-1.000	\$250,001 - \$300,000	-.375
\$100,001 - \$150,000	-.750	>\$300,000	-.250