



How to read our Rate Sheet

Our rate sheets are posted on our website at www.fsbtpo.com daily. They are also programmed into MortgageBot so that when you are locking or extending you are using the current rate sheet.

Our rate sheet is sorted by loan type and then all the adjustments per loan type. The system calculates all the adjustments for you when you are pricing and locking through the system.

Or you can email lockdesk@flanaganstatebank.com to be added to our daily distribution of the rate sheet.

Our rate sheets offer FHA, USDA, VA and Conventional products.

Offsheet products include LP Open Access and DU Refi Plus

For a detail product listing, please visit our website at www.fsbtpo.com

All pricing shown on the rate sheets does not include ANY Lender Paid Compensation. The Net Price should be inclusive of your LPC if using this feature. Otherwise, the net pricing will be the credit on a borrower paid transaction.

Important notes to remember on the rate sheet:

- Conventional LPMI adjustments are listed at the bottom of page 2 and are inclusive of all normal conventional adjustments plus this one
- When pricing out a cash out on a conventional loan, both the FICO/LTV adjustments and the C/O adjustments are applicable
- Escrow holdbacks are available for USDA and FHA. VA escrow holdbacks are available with management approval. All matrix's cover the guidelines for this feature found at www.fsbtpo.com under Forms & Docs
- All Lender Paid Compensation loans are asked to cover the LPC amount per their Broker/Corr agreement with pricing from the rate. However, FSB acknowledges that this is not always feasible and we do allow a discount to be charged to cover the difference between the pricing and compensation. This must show on the LE.
- Manual underwriting is available for Government loans only and does require an adjustment to the rate

For any other rate sheet questions, please contact the mortgage support team at mtgsupportcenter@flanaganstatebank.com