



### **Fifth Third Exiting Wholesale Lending**

After careful consideration, Fifth Third Mortgage has made the decision to exit the Wholesale business and focus third party origination on Correspondent Lending.

- Effective for all loans locked or relocked on or after 8:30 am EDT, Thursday, May 1, 2014, the maximum lock period for Wholesale loans will be reduced to 15 days
- New registrations will not be permitted after Friday March 14, 2014.
- Loan application submissions will not be accepted after Monday March 31, 2014.

While this was an extremely difficult decision to make, we remain committed to purchasing loans from smaller financial institutions and independent mortgage companies via our Mini Correspondent and Delegated / Non-Delegated Correspondent channels.

**All the loans in the pipeline have been decided.**

**Note: Files and conditions received after 4:00 pm ET are considered as received the next business day.**

[Click this link to access the Pricing Announcements & Float Down Policies.](#)

- ▶ Purchase Special-click on the link above for additional information
- ▶ Float Down Policies

### **Compensation and Pricing Reminders**

▶ **Consumer-Paid Broker Compensation:** Effective for all loans registered on or after January 1, 2014, Fifth Third Wholesale Lending will require broker compensation on those loans with Consumer-Paid compensation to be within 50 BPS of the Broker's chosen Lender-Paid tier level. The Consumer-Paid Compensation can never exceed the broker's chosen Lender-Paid tier level equivalent compensation. (Example: If a Broker's current chosen Lender-Paid tier level is 2%, and the Borrower / Broker choose to proceed with Consumer-Paid compensation, the Broker's Consumer-Paid compensation cannot be below 1.5% of the loan amount.) Transactions submitted with Consumer-Paid compensation more than 50 bps below Broker's Lender-Paid tier will be rejected permanently and will not be eligible for re-submission. **Note:** For those VA loans with Consumer-Paid Compensation, the Broker's compensation must be between .5% and 1% of the loan amount. (Regardless of Broker's Lender-Paid Tier)

▶ **QM Points and Fees Test:** Effective for all loan submissions on or after January 10, 2014, Fifth Third Wholesale Lending policy will align with CFPB policy and guidance on the topic of Qualified Mortgages. (Note: The QM rule for FHA loans is effective for case numbers assigned on or after January 10). Brokers utilizing affiliated businesses whose fees are considered Reg Z finance charges (i.e. Affiliated Settlement Fees) and/or loans with excessive discount points which cannot be excluded from the QM points and fees test may cause loans to fail the QM points and fees test. Please ensure ALL loans meet the CFPB QM points and fees test prior to submission to Fifth Third. (Including all investment properties) Loan submissions which fail the QM points and fees test will be rejected permanently and will not be eligible for resubmission to Fifth Third.

▶ **FFIEC APOR Tables** can be accessed using the following web address to help determine the amount of discount points which can be excluded from the points and fees test. Brokers may exclude up to 2 bona fide discount points if the par interest rate before discount does not exceed the APOR for a comparable transaction by more than 2 percentage points or exclude up to 1 bona fide discount point if the par interest rate before discount does not exceed the APOR by more than 1 percentage point. <http://www.ffiec.gov/ratespread/aportables.htm> (this is not an active link, you will need to copy and paste the link to your web browser.)

**Important:** For those transactions with smaller loan amounts where ONLY Fifth Third's funding fee and the Broker's chosen tier level are impacting the failure of the points and fees test, Fifth Third WILL accept these transactions and apply a QM Credit to the borrower on the HUD to ensure the loan meets QM requirements.

▶ **Lender-Paid Compensation Tier Change Requests:** Broker Lender-Paid (LP) tier change requests are accepted and effective quarterly. (1/1, 4/1, 7/1 and 10/1) Submissions must be received by the 27th of the month preceding the effective date. Please see Wholesale Connect for the required Broker Compensation Change Request Form and submission instructions.

Click on the following Fifth Third links:

[Wholesale Mortgage Home Page](#)  
[Wholesale Connect Login Page](#)  
[Communiqué's](#)

[Commonly Used Forms](#)  
[Broker Training Documents](#)

Visit Fifth Third Wholesale Connect at [www.53.com/wholesalemortgage](http://www.53.com/wholesalemortgage) or contact your local Account Executive with any questions. Articles contained herein are reprinted with permission.

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Please See Page 6 for Max Broker Compensation

**Borrower Paid**

Broker Compensation Plan:

Off Sheet Pricing : E-mail the Wholesale Registration Desk  
 DU Refi Plus and Open Access Adjustments on Page 5

Conforming Fixed Products - Upto FHLMC Limit

21-30 Yr. Fixed (FX30)	
	15 day
5.500	(8.973)
5.375	(8.598)
5.250	(8.098)
5.125	(7.598)
5.000	(7.098)
4.875	(6.723)
4.750	(6.223)
4.625	(5.473)
4.500	(4.598)
4.375	(4.098)
4.250	(3.598)
4.125	(2.723)
4.000	(1.723)
3.875	(1.098)

16-20 Yr. Fixed (FX20)	
	15 day
5.500	(9.090)
5.375	(8.715)
5.250	(8.215)
5.125	(7.840)
5.000	(7.465)
4.875	(6.965)
4.750	(6.465)
4.625	(5.840)
4.500	(5.215)
4.375	(4.715)
4.250	(4.215)
4.125	(3.465)
4.000	(2.840)
3.875	(2.340)

10-15 Yr. Fixed (FX15)	
	15 day
4.375	(5.798)
4.250	(5.423)
4.125	(5.048)
4.000	(4.548)
3.875	(4.173)
3.750	(3.798)
3.625	(3.298)
3.500	(2.673)
3.375	(2.173)
3.250	(1.798)
3.125	(1.298)
3.000	(0.798)
2.875	(0.298)
2.750	0.327

Fixed 10 Year Price Improvement\*\*\* = -0.875

**FIXED AGENCY JUMBO LOANS**

PRICE ADJUSTMENTS- FOR APPROVED MSA's ONLY

Product	Purpose	LTV %		
		<=75	>75&<=80	>80
Fixed 30 yr P/I	Purchase	0.500	0.500	0.500
	R/T Refi			
Fixed 15 & 20 yr P/I	Cash Out Refi	1.500	N/A	N/A
	Purchase			
	R/T Refi	0.375	0.375	0.375
	Cash Out Refi	1.375	N/A	N/A

**Non-Agency Jumbo Fixed Products - Max Loan Amount \$2MM**

Jumbo 16-30 Yr. Fixed (FJ30)	
	15 day
5.500	(7.203)
5.375	(6.953)
5.250	(6.703)
5.125	(6.078)
5.000	(5.578)
4.875	(4.953)
4.750	(4.453)
4.625	(3.828)
4.500	(3.328)
4.375	(2.703)
4.250	(2.203)
4.125	(1.578)

Jumbo 10-15 Yr. Fixed (FJ15)	
	15 day
4.500	(2.048)
4.375	(1.923)
4.250	(1.798)
4.125	(1.673)
4.000	(1.548)
3.875	(1.423)
3.750	(1.298)
3.625	(0.798)
3.500	(0.423)
3.375	0.077
3.250	0.577
3.125	1.202

All pricing bumps per Conforming products such as Credit Score/LTV, Cash Out, Escrow Waiver & others apply in addition to above adjustments

ATTENTION: GET 4.99% rate for 5.00% pricing on FJ30 product  
 ATTENTION: GET 3.99% rate for 4.00% pricing on FJ15 product

ALL ADJUSTMENTS BELOW ARE TO PRICE EXCEPT IF NOTED OTHERWISE

**LOAN FEATURE ADJUSTMENTS**

	Conf Fixed	Jumbo Fixed		
45 Day Price - Not Available.	N/A	N/A		
75 Day Price - Not Available.	N/A	N/A		
90 Day Price - Not Available.	N/A	N/A		
Escrow Waiver (LTV<=80)-N/A to NY Prop	0.250	0.250		
FX10 Price - Adjustment to FX15 Price***	-0.875	N/A		
2 - 4 Unit Property - Excluding HP	1.000	0.000		
-	-	-		
All Condos - Exclude Site/Detached Condos	0.250	0.250		
-	-	-		
Condo >75% LTV and Amort>15 yrs	0.750	0.750		
Non-Owner Occupied: LTV<=75%	1.750	N/A		
Non-Owner Occupied: LTV>75% & <=80%	3.000	N/A		
Purchase Special	-0.250	-0.250		
<b>Loan Amount</b>				
\$225,000-\$417,000	-0.250	N/A		
-	-	-		
-	-	-		
Non Agency Jumbo > \$1MM	-	0.250		
<b>Secondary Financing</b>				
P/I LTV	CLTV	Crdt Score		
<=65	>80 & <=95	<720	0.500	N/A
<=65	>80 & <=95	>=720	0.250	N/A
>65 & <=75	>80 & <=95	<720	0.750	N/A
>65 & <=75	>80 & <=95	>=720	0.500	N/A
>75 & <=80	>76 & <=95	<720	1.000	1.000
>75 & <=80	>76 & <=95	>=720	0.750	0.750
>80 & <=90	>81 & <=95	<720	1.000	N/A
>80 & <=90	>81 & <=95	>=720	0.750	N/A
All LTV's	> 95%	All FICOS	1.500	N/A
<b>Home Possible</b>				
All Purchase Transactions	0.750	N/A		
All Refinance Transactions	1.500	N/A		
-	-	-		
<b>My Community Mortgage</b>				
MCM Base Adjustment	0.750	N/A		
Non-Fannie Community Sub Financing	0.500	N/A		
-	-	-		
-	-	-		

**CONFORMING PRODUCT ADJUSTMENTS**

Credit Score	Loan To Value	Loan To Value							
		<=60%	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%
>=740	-0.250	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.750
720 - 739	-0.250	0.000	0.250	0.500	0.500	0.500	0.500	1.000	1.000
700 - 719	-0.250	0.000	0.750	1.000	1.000	1.000	1.000	1.500	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.750	1.750
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.750	2.750
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	3.250	3.250
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750	3.750

Applicable to all conforming products EXCEPT FX15/FX10, Gov't Products, Home Possible, My Community Mortgage

**STATE ADJUSTMENTS TO PRICE\*\*\***

	Conf Fix 20 - 30 Yr	Conf Fix 10 - 15 yr	Jumbo Fixed
AL	-0.125	-0.125	-0.125
AR	0.000	0.000	0.000
CO	0.000	0.000	0.000
DE	0.000	0.000	0.000
FL	-0.125	-0.125	-0.125
GA	-0.125	-0.125	-0.125
IA	0.000	0.000	0.000
IL	0.000	0.000	0.000
IN	0.000	0.000	0.000
KS	0.000	0.000	0.000
KY	0.000	0.000	0.000
-	-	-	-
MD	0.000	0.000	0.000
MI	0.000	0.000	0.000
MN	0.000	0.000	0.000
MO	0.000	0.000	0.000
MS	-0.125	-0.125	-0.125
NC	-0.125	-0.125	-0.125
NE	0.000	0.000	0.000
NJ	0.000	0.000	0.000
NM	0.000	0.000	0.000
NY	0.125	0.125	0.125
OH	0.000	0.000	0.000
OK	0.000	0.000	0.000
OR	0.000	0.000	0.000
PA	-0.125	-0.125	-0.125
SC	-0.125	-0.125	-0.125
TN	-0.375	-0.375	-0.375
TX	-0.250	-0.250	-0.250
UT	0.000	0.000	0.000
VA	0.000	0.000	0.000
WA	0.000	0.000	0.000
WI	-0.250	-0.250	-0.250
WV	0.000	0.000	0.000
WY	0.000	0.000	0.000
Other	0.000	0.000	0.000

**JUMBO CREDIT SCORE ADJUSTMENTS TO PRICE**

Credit Score	Loan To Value	Loan To Value				
		<= 55%	55.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
>= 800	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250
780-799	-0.375	-0.375	-0.250	-0.125	-0.125	-0.125
760-779	-0.375	-0.250	-0.250	-0.125	-0.125	-0.125
740-759	-0.375	-0.250	-0.250	-0.125	0.125	0.250
720-739	-0.375	-0.250	-0.125	0.125	0.250	0.250
700-719	-0.250	-0.125	-0.125	0.125	0.500	0.750

**CASH OUT PRICING ADJUSTMENTS**

Credit Score	Loan To Value	Loan To Value			
		<=60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
>= 740	0.000	0.250	0.250	0.500	0.625
720 - 739	0.000	0.625	0.625	0.750	1.500
700 - 719	0.000	0.625	0.625	0.750	1.500
680 - 699	0.000	0.750	0.750	1.375	2.500
660 - 679	0.250	0.750	0.750	1.500	2.500
640 - 659	0.250	1.250	1.250	2.250	3.000
620 - 639	0.250	1.250	1.250	2.750	3.000

Applicable to all Cash Out Refinance transactions, EXCEPT FHA

LPMI Available on Conforming Product & Agency Jumbo Only - See Manual

Product Group	Credit Score	LTV			
		80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Lender Paid MI - NON MY COMMUNITY MORTGAGE TRANSACTIONS					
Fix Rate	680-699	1.250	2.125	3.125	N/A
Fix Rate	>=700	1.125	1.250	2.750	N/A

**Extended Locks (60 day pricing Only, NO - JUMBOs)**

	120 Day	180 Day	240 Day	360 Day
Price	N/A	N/A	N/A	N/A
Deposit	N/A	N/A	N/A	N/A

Adjustments to Price

\*\*\* ADJUSTMENTS ARE USED TO DEFINE BASE PRICING.



Soft Market LTV parameters apply to all Agency products - investment occupancy, and non-Agency Jumbo products - all occupancy types. For details by State and MSA, please refer to the Impacted Market Lists under the Product Manual section of the Fifth Third Wholesale website.

Publication and/or distribution of this rate sheet does not verify that Fifth Third Mortgage Company lends in all 50 states. Please contact your account executive to identify lending ability per each state.

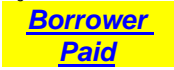
All Negotiations, both written and oral, must be in English.

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Please See Page 6 for Max Broker Compensation

Broker Compensation Plan:



Off Sheet Pricing : E-mail the Wholesale Registration Desk  
 DU Refi Plus and Open Access Adjustments on Page 5

**FHA Fixed Rate Products - Up to FHA Limit:**

FHA 30Yr Fx-FHBT	15 day
5.125	(10.216)
5.000	(9.716)
4.875	(9.216)
4.750	(8.841)
4.625	(7.966)
4.500	(7.466)
4.375	(6.966)
4.250	(6.466)
4.125	(5.341)
4.000	(4.841)
3.875	(4.341)
3.750	(3.841)

FHA 15Yr Fx-FHBT	15 day
4.375	(7.012)
4.250	(6.887)
4.125	(6.512)
4.000	(6.012)
3.875	(5.762)
3.750	(5.637)
3.625	(5.262)
3.500	(4.762)
3.375	(4.262)
3.250	(3.887)
3.125	(2.762)
3.000	(2.262)

**VA Fixed Rate Products - Up to VA Limit:**

VA 15Yr Fx-VA15	15 day
4.375	(6.137)
4.250	(6.012)
4.125	(5.637)
4.000	(5.137)
3.875	(4.887)
3.750	(4.762)
3.625	(4.387)
3.500	(3.887)
3.375	(3.387)
3.250	(3.012)
3.125	(1.887)
3.000	(1.387)

**FHA ARM Products - Up to FHA Limit:**

FHA 5/1 ARM 2/2/6 Caps	15 day
4.125	(2.260)
4.000	(2.135)
3.875	(1.885)
3.750	(1.510)
3.625	(1.260)
3.500	(1.135)
3.375	(0.760)
3.250	(0.385)
3.125	0.115
3.000	0.615
2.875	0.865

LIBOR - Margin = 2.25

VA 30Yr Fx-VA30	15 day
5.125	(9.091)
5.000	(8.591)
4.875	(8.091)
4.750	(7.716)
4.625	(6.841)
4.500	(6.341)
4.375	(5.841)
4.250	(5.341)
4.125	(4.216)
4.000	(3.716)
3.875	(3.216)
3.750	(2.716)

**ALL ADJUSTMENTS BELOW ARE TO PRICE EXCEPT IF NOTED OTHERWISE**

**STATE ADJUSTMENTS TO PRICE\*\*\***

	FHA Fixed	FHA ARMs	VA
AL	0.000	0.000	0.000
AR	0.000	0.000	0.000
CO	0.000	0.000	0.000
DE	0.000	0.000	0.000
FL	-0.250	-0.250	0.000
GA	0.000	0.000	0.000
IA	0.000	0.000	0.000
IL	-0.250	-0.250	0.000
IN	0.000	0.000	0.000
KS	0.000	0.000	0.000
KY	0.000	0.000	0.000
-	-	-	-
MD	0.000	0.000	0.000
MI	0.000	0.000	0.000
MN	0.000	0.000	0.000
MO	-0.500	-0.500	0.000
MS	0.000	0.000	0.000
NC	0.000	0.000	0.000
NE	0.000	0.000	0.000
NJ	0.000	0.000	0.000
NM	0.000	0.000	0.000
NY	0.250	0.250	0.250
OH	0.000	0.000	0.000
OK	0.000	0.000	0.000
OR	0.000	0.000	0.000
PA	0.000	0.000	0.000
SC	0.000	0.000	0.000
TN	-0.250	-0.250	-0.250
TX	-0.500	-0.500	0.000
UT	0.000	0.000	0.000
VA	0.000	0.000	0.000
WA	0.000	0.000	0.000
WI	-0.250	-0.250	-0.250
WV	0.000	0.000	0.000
WY	0.000	0.000	0.000
Other	0.000	0.000	0.000

**EFFECTIVE 4/2/12 - FHA Minimum FICO for Texas and Missouri Properties = 680**

MINIMUM 640 CREDIT SCORE ON ALL FHA TRANSACTION - IL & FL MINIMUMS ARE 660  
 NO MINIMUM FICO FOR FHA 5/3 TO 5/3 STREAMLINE REFINANCE - NON CREDIT QUALIFYING  
 FICO SCORE IS STILL REQUIRED FOR PRICING PURPOSES  
 LOANS WITHOUT USABLE FICO SCORE ARE TO BE PRICED AS A 620 FICO  
**INVESTMENT PROPERTIES NOT PERMITTED ON FHA/VA PRODUCTS**

**GOVT Credit Score Adjustments**

Credit Score	Price Adjustment
>=740	- 0.125
680-739	0.000
660-679	+ 0.250
640-659	+ 0.500
<640	+ 1.250

**Lock Period Adjustments - FHA/VA\*\*\***

Days	Price Adjustment	Adjust to:
45 days	+0.125	30 day pricing
75 days	N/A	60 day pricing
90 days	N/A	60 day pricing

ALL FHA/VA	Adjust to Price
PURCHASE SPECIAL	-0.25

**LOAN FEATURE ADJUSTMENTS**

FHA Products	Adjustment to Price
Streamline Refinance - Without Appraisal	0.00
All Condos - Excluding Site/Detached Condo	+ 0.250
Base Loan Amount \$225,000-\$417,000	-0.250
Base Loan Amount >\$417,000 FHA15 and FHA30 ONLY	+1.250
-	-

**VA Products**

VA Products	Adjustment to Price
All Condos - Excluding Site/Detached Condo	+ 0.250
Base Loan Amount \$225,000-\$417,000	-0.250
Base Loan Amount >\$417,000 VA15 and VA30 ONLY	+1.250
-	-

**Extended Locks (60 day pricing Only) (Adjustments to Price)**

120 Day	EXTENDED LOCKS NOT PERMITTED ON VA
Price	N/A
Deposit	N/A

\*\*\* ADJUSTMENTS ARE USED TO DEFINE BASE PRICING



Soft Market LTV parameters apply to all Agency products - investment occupancy, and non-Agency Jumbo products - all occupancy types. For details by State and MSA, please refer to the Impacted Market Lists under the Product Manual section of the Fifth Third Wholesale website.

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Visit our website at [www.53.com/wholesalemortgage](http://www.53.com/wholesalemortgage)  
 E-mail: [WholesaleRegistration.Cincinnati@53.com](mailto:WholesaleRegistration.Cincinnati@53.com)  
 To Register and Lock Rates Online:  
 Go to [www.53.com/wholesalemortgage](http://www.53.com/wholesalemortgage)  
 and select "Wholesale Connect".  
 Contact Your 5/3 Account Executive to gain access.

Wholesale Rate Sheet For Broker Use Only  
 Traditional and Table Fund  
 Rate Sheet Number: 2014-3250  
 Effective @8:30 AM EST of: 11/24/2014



Please See Page 6 for Max Broker Compensation

Indices		
1 Yr. LIBOR	11/21/14	0.5643
1 Yr. CMT	11/14/14	0.1400

Off Sheet Pricing : E-mail the Wholesale Registration Desk

Broker Compensation Plan:

**Borrower Paid**

**Conforming Amortizing Products - Upto FHLMC Limit**

DU Refi Plus and Open Access Adjustments on Page 5

3/1 ARM 2/6 Caps (A31T)	
	15 day
4.125	(4.350)
4.000	(4.100)
3.875	(3.850)
3.750	(3.725)
3.625	(3.350)
3.500	(3.100)
3.375	(2.850)
3.250	(2.600)
3.125	(2.225)
3.000	(1.975)
2.875	(1.725)
2.750	(1.475)

5/1 ARM 2/2/5 Caps (A51T)	
	15 day
4.000	(3.824)
3.875	(3.574)
3.750	(3.199)
3.625	(2.949)
3.500	(2.574)
3.375	(2.199)
3.250	(1.949)
3.125	(1.574)
3.000	(1.074)
2.875	(0.699)
2.750	(0.324)
2.625	0.051

7/1 ARM 5/2/5 Caps (A71T)	
	15 day
4.375	(4.389)
4.250	(4.139)
4.125	(3.764)
4.000	(3.389)
3.875	(3.139)
3.750	(2.764)
3.625	(2.264)
3.500	(1.889)
3.375	(1.389)
3.250	(0.889)
3.125	(0.514)
3.000	(0.014)

10/1 ARM 5/2/5 Caps (A101T)	
	15 day
5.000	(6.605)
4.875	(6.230)
4.750	(5.980)
4.625	(5.355)
4.500	(4.855)
4.375	(4.355)
4.250	(3.855)
4.125	(3.480)
4.000	(3.105)
3.875	(2.605)
3.750	(2.230)
3.625	(1.730)

A31T: 2.99% rate for 3.00% pricing

A51T: 3.99% rate for 4.00% pricing

A71T: 3.99% rate for 4.00% pricing

A101T: 3.99% rate for 4.00% pricing

**Non Agency Jumbo Amortizing Products - Max Loan Amount = \$2MM.**

3/1 Jumbo ARM 2/6 Caps (A31J)	
	15 day
4.250	(2.113)
4.125	(1.988)
4.000	(1.863)
3.875	(1.738)
3.750	(1.488)
3.625	(1.238)
3.500	(1.113)
3.375	(0.863)
3.250	(0.613)
3.125	(0.363)
3.000	(0.113)
2.875	0.137

5/1 Jumbo ARM 2/2/5 Caps (A51J)	
	15 day
3.875	(1.801)
3.750	(1.551)
3.625	(1.301)
3.500	(0.926)
3.375	(0.676)
3.250	(0.426)
3.125	(0.051)
3.000	0.324
2.875	0.574
2.750	0.824
2.625	1.199
2.500	1.699

7/1 Jumbo ARM 5/2/5 Caps (A71J)	
	15 day
4.250	(2.366)
4.125	(2.116)
4.000	(1.741)
3.875	(1.491)
3.750	(1.241)
3.625	(0.866)
3.500	(0.616)
3.375	(0.241)
3.250	0.134
3.125	0.509
3.000	0.884
2.875	1.259

10/1 Jumbo ARM 5/2/5 Caps (A101J)	
	15 day
4.500	(2.967)
4.375	(2.717)
4.250	(2.217)
4.125	(1.842)
4.000	(1.342)
3.875	(0.967)
3.750	(0.592)
3.625	(0.217)
3.500	0.158
3.375	0.408
3.250	0.908
3.125	1.408

A51J: 3.99% rate for 4.00% pricing

A71J: 3.99% rate for 4.00% pricing

A101J: 3.99% rate for 4.00% pricing  
 A101J: 4.99% rate for 5.00% pricing

**ALL ADJUSTMENTS BELOW ARE TO PRICE EXCEPT IF NOTED OTHERWISE**

**LOAN FEATURE ADJUSTMENTS**

	Conform ARM	Jumbo ARM
45 Day Pricing - Not Available.	N/A	N/A
75 Day Pricing - Not Available.	N/A	N/A
90 Day Pricing - Not Available.	N/A	N/A
Escrow Waiver (LTV <=80) - N/A for NY Prop	0.250	0.250
PI ARMs LTV >90%	0.250	N/A
2 - 4 Unit Property	1.000	0.000
All Condos - Exclude Site/Detached Condo	0.250	0.250
-	-	-
Condo > 75% LTV and Amortization > 15 years	0.750	0.750
Non-Owner Occupied: LTV <= 75%	1.750	N/A
Non-Owner Occupied: LTV > 75% & <= 80%	3.000	N/A
Purchase Special	-0.250	-0.250
<b>Loan Amount</b>		
\$225,000 - \$417,000	-0.250	N/A
-	-	-
-	-	-
Non Agency Jumbo > \$1MM	-	0.250
<b>Secondary Financing</b>		
P/I LTV	CLTV	Crdt Score
<=65	>80 & <=95	<720
<=65	>80 & <=95	>=720
>65 & <=75	>80 & <=95	<720
>65 & <=75	>80 & <=95	>=720
>75 & <=80	>76 & <=95	<720
>75 & <=80	>76 & <=95	>=720
>80 & <=90	>81 & <=95	<720
>80 & <=90	>81 & <=95	>=720
All LTV's	>95%	All FICOs
All LTV's	>95%	All FICOs
1.500	N/A	N/A
<b>Home Possible</b>		
All Purchase Transactions	0.750	N/A
All Refinance Transactions	1.500	N/A
All 5/1 ARM LTV > 90%	0.250	N/A
-	-	-
-	-	-
<b>My Community Mortgage</b>		
MCM Base Adjustment	0.750	N/A
Subordinate financing not Fannie Community Sec	0.500	N/A
-	-	-
-	-	-

**STATE ADJUSTMENTS TO PRICE\*\*\***

	All Conf ARMs	Jumbo ARMs
AL	0.000	0.000
AR	0.000	0.000
CO	0.000	0.000
DE	0.000	0.000
FL	0.000	0.000
GA	0.000	0.000
IA	0.000	0.000
IL	0.000	0.000
IN	0.000	0.000
KS	0.000	0.000
KY	0.000	0.000
-	-	-
MD	0.000	0.000
MI	0.000	0.000
MN	0.000	0.000
MO	0.000	0.000
MS	0.000	0.000
NC	0.000	0.000
NE	0.000	0.000
NJ	0.000	0.000
NM	0.000	0.000
NY	0.250	0.250
OH	0.000	0.000
OK	0.000	0.000
OR	0.000	0.000
PA	0.000	0.000
SC	0.000	0.000
TN	-0.250	-0.250
TX	0.000	0.000
UT	0.000	0.000
VA	0.000	0.000
WA	0.000	0.000
WI	-0.250	-0.250
WV	0.000	0.000
WY	0.000	0.000
Other	0.000	0.000

**CONFORMING PRODUCT ADJUSTMENTS**

Credit Score	Loan To Value							
	<=60%	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%
>=740	-0.250	0.000	0.000	0.250	0.250	0.250	0.250	0.750
720 - 739	-0.250	0.000	0.250	0.500	0.500	0.500	0.500	1.000
700 - 719	-0.250	0.500	0.750	1.000	1.000	1.000	1.000	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.750
660 - 679	0.000	1.000	2.250	2.750	2.250	2.250	2.250	2.750
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	3.250
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750

Applicable to all conforming products EXCEPT FX15/FX10, Gov1 Products, Home Possible, My Community Mortgage

**JUMBO CREDIT SCORE ADJUSTMENTS TO PRICE**

Credit Score	Loan To Value					
	<= 55%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
>= 800	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250
780-799	-0.375	-0.375	-0.250	-0.125	-0.125	-0.125
760-779	-0.375	-0.250	-0.250	-0.125	-0.125	-0.125
740-759	-0.375	-0.250	-0.250	-0.125	0.125	0.250
720-739	-0.375	-0.250	-0.125	0.125	0.250	0.250
700-719	-0.250	-0.125	-0.125	0.125	0.500	0.750

**Extended Locks**

	Price	Deposit
120 Day	N/A	N/A
180 Day	N/A	N/A
240 Day	N/A	N/A
360 Day	N/A	N/A

(60 day pricing Only - adjusts price)  
 (Jumbos Unavailable)

**CASH OUT PRICING ADJUSTMENTS**

Credit Score	Loan To Value				
	<=60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%
>= 740	0.000	0.250	0.250	0.500	0.625
720 - 739	0.000	0.625	0.625	0.750	1.500
700 - 719	0.000	0.625	0.625	0.750	1.500
680 - 699	0.000	0.750	0.750	1.375	2.500
660 - 679	0.250	0.750	0.750	1.500	2.500
640 - 659	0.250	1.250	1.250	2.250	3.000
620 - 639	0.250	1.250	1.250	2.750	3.000

Applicable to all Cash Out Refinance transactions, EXCEPT FHA

**ARM AGENCY JUMBO LOANS**

PRICE ADJUSTMENTS - FOR APPROVED MSA'S ONLY

Purpose	LTV %		
	<=75	>75 & <=80	>80
Purchase R/T	0.75	1.5	1.5
Cash Out	1.75	N/A	N/A

**LPMI Available on Conforming & Agency Jumbo Only - See Manual**

Product Group	Credit Score	Loan To Value		
		80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%
MI - NON MY				
ARM	680-699	1.500	2.500	4.000
ARM	>=700	1.375	2.250	3.250

Soft Market LTV parameters apply to all Agency products - investment occupancy, and non-Agency Jumbo products - all occupancy types. For details by State and MSA, please refer to the Impacted Market Lists under the Product Manual section of the Fifth Third Wholesale website.

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Please See Page 6 for Max Broker Compensation

Off Sheet Pricing : E-mail the Wholesale Registration Desk

PRICING ADJUSTMENTS FOR AGENCY JUMBO LOANS - FOR APPROVED MSA's ONLY

AGENCY - SUPER CONFORMING PRICE ADJUSTMENTS

Product	Purpose	LTV %		
		<=75	>75 & <=80	>80
Fixed 30 yr P/I	Purchase R/T Refi	0.500	0.500	0.500
	Cash Out Refi	1.500	N/A	N/A
Fixed 15 & 20 yr P/I	Purchase R/T Refi	0.375	0.375	0.375
	Cash Out Refi	1.375	N/A	N/A

Product	Purpose	LTV %		
		<=75	>75 & <=80	>80
ARM P/I	Purchase R/T Refi	0.75	1.5	1.5
	Cash Out Refi	1.75	N/A	N/A

See Product Manual for Approved MSA's and Loan Limits  
 All pricing bumps per the Conforming products apply in addition to the adjustments stated above.  
 This includes pricing adjustments per Credit Score/LTV, Cash Out, escrow waiver, etc...

DU REFI PLUS AND OPEN ACCESS ADJUSTMENTS ARE APPLICABLE TO AGENCY SUPER CONFORMING

HOMEPATH

ALL HOME PATH TRANSACTIONS

LTV	PRICE
80.01-85.00	1.000
85.01-90.00	1.750
90.01-95.00	2.500
95.01-97.00	3.250

HOME PATH INVESTMENT PROPERTIES

FICO	LTV RANGE			
	<=70.00	70.01-75.00	75.01-80.00	80.01-90.00
>=740	0.000	1.500	2.000	2.500
<740	1.500	1.500	2.000	2.500

Applicable to all investment HOME PATH transactions, in replacement of the standard NOO bumps  
 Cumulative with all other adjustments, including base HOME PATH adjustments and all other conforming product adjustments

FANNIE MAE DU REFI PLUS ADJUSTMENTS

EA feedbacks are available with standard adjustments (no Expanded adjustments)

See Product Manual for eligible AUS findings  
 Adjustments are cumulative with all other adjustments applicable to loan

SEE PRODUCT MANUAL FOR ELIGIBLE PRODUCTS

State Level Adjustments per product are applicable

See State Adjustments per Base Product's pricing page

ADJUSTMENT REASON	ADJUST TO PRICE
Escrow Waiver Fee - Only can be waived w LTV <=80% Excluding NY Properties	+ 0.250
Loan Amount \$225,000 - \$417,000	-0.250
Condo - Excluding Site/Detached Condos	+0.250
Condo for LTV>75% and <=80% (Excluding Site/Detached Condos, FX10 and FX15)	+0.750
FX15/10 with LTV > 105% and <=125%	+0.750

Applicable to all eligible products (including FX15/10 except where noted above)

\* See product's pricing page for rate lock period adjustments

Adjustments applicable to FX30 and ARMs

ARM Max LTV = 105%

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=95	>95 & <=105	>105 & <=125
Credit Score							
>=740	-0.250	0.000	0.000	0.000	0.000	0.500	1.750
720 - 739	-0.250	0.000	0.000	0.000	0.000	0.500	1.750
700 - 719	-0.250	0.500	0.500	0.500	0.500	0.500	1.750
680 - 699	0.000	0.500	0.750	0.750	0.500	0.500	1.750
660 - 679	0.000	1.000	1.500	1.750	0.500	0.500	1.750
640 - 659	0.500	1.250	2.000	2.250	0.500	0.500	1.750
620 - 639	0.500	1.500	2.500	2.750	0.500	0.500	1.750

Adjustments are cumulative with all other adjustments applicable to loan

Adjustments applicable to FX20

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=105	>105 & <=125
Credit Score						
>=740	-0.250	0.000	0.000	0.000	0.000	1.750
720 - 739	-0.250	0.000	0.000	0.000	0.000	1.750
700 - 719	-0.250	0.500	0.500	0.500	0.000	1.750
680 - 699	0.000	0.500	0.750	0.750	0.000	1.750
660 - 679	0.000	1.000	1.500	1.750	0.000	1.750
640 - 659	0.500	1.250	2.000	2.250	0.000	1.750
620 - 639	0.500	1.500	2.500	2.750	0.000	1.750

Adjustments are cumulative with all other adjustments applicable to loan

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=125
Product Feature					
Investment Property	1.750	1.750	1.750	1.750	1.750
2-4 Unit Property	1.000	1.000	1.000	1.000	0.000

Applicable to all eligible products (including FX15/10) Adjustments are cumulative with all other adjustments applicable to loan

Secondary Financing

LTV Range	CLTV Range	<720	>=720
65.01 - 80.00	90.01 - 95.00	0.500	0.250
75.01 - 80.00	76.00 - 90.00	0.250	0.000
All LTV's <=80%	>95.00	1.500	1.500
All LTV's > 80%	All CLTV's	0.000	0.000

Adjustments are Cumulative with all other adjustments applicable to loan

Applicable to all eligible products (including FX15/10)

FREDDIE MAC OPEN ACCESS ADJUSTMENTS

Adjustments are cumulative with all other adjustments applicable to loan

SEE PRODUCT MANUAL FOR ELIGIBLE PRODUCTS

State Level Adjustments per product are applicable

See State Adjustment per Base product's pricing page

ADJUSTMENT REASON	ADJUST TO PRICE
Escrow Waiver Fee - Only can be waived w LTV <=80% Excluding NY Properties	+ 0.250
Loan Amount \$225,000 - \$417,000	-0.250
Condo - Excluding Site/Detached Condos	+0.250
Condo for LTV>75% and <=80% (Excluding Site/Detached Condos, FX10 and FX15)	+0.750
FX15/10 with LTV > 105% and <=125%	+0.750

Applicable to all eligible products (including FX15/10 except where noted above)

\* See product's pricing page for rate lock period adjustments

Adjustments applicable to FX30 and ARM

ARM Max LTV = 105%

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=105	>105 & <=125
Credit Score						
>=740	-0.250	0.000	0.000	0.250	0.500	1.750
720 - 739	-0.250	0.000	0.250	0.500	0.500	1.750
700 - 719	-0.250	0.500	0.750	1.000	0.500	1.750
680 - 699	0.000	0.500	1.250	1.750	0.500	1.750
660 - 679	0.000	1.000	2.250	2.750	0.500	1.750
640 - 659	0.500	1.250	2.750	3.000	0.500	1.750
620 - 639	0.500	1.500	3.000	3.000	0.500	1.750

Adjustments are cumulative with all other adjustments applicable to loan

Adjustments applicable to FX20

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=105	>105 & <=125
Credit Score						
>=740	-0.250	0.000	0.000	0.250	0.000	1.750
720 - 739	-0.250	0.000	0.250	0.500	0.000	1.750
700 - 719	-0.250	0.500	0.750	1.000	0.000	1.750
680 - 699	0.000	0.500	1.250	1.750	0.000	1.750
660 - 679	0.000	1.000	2.250	2.750	0.000	1.750
640 - 659	0.500	1.250	2.750	3.000	0.000	1.750
620 - 639	0.500	1.500	3.000	3.000	0.000	1.750

Adjustments are cumulative with all other adjustments applicable to loan

LTV%	<=60	>60 & <=70	>70 & <=75	>75 & <=80	>80 & <=125
Product Feature					
Investment Property	1.750	1.750	1.750	1.750	1.750
2-4 Unit Property	1.000	1.000	1.000	1.000	0.000

Applicable to all eligible products (including FX15) Adjustments are cumulative with all other adjustments applicable to loan

Secondary Financing

LTV Range	CLTV Range	<720	>=720
<= 65.00	80.01 - 95.00	0.500	0.250
65.01 - 75.00	80.01 - 95.00	0.750	0.500
75.01 - 80.00	76.01 - 90.00	1.000	0.750
75.01 - 80.00	90.01 - 95.00	1.000	0.750
All LTV's <=80	>95.00	1.500	1.500
All LTV's > 80%	All CLTV's	0.000	0.000

Adjustments are Cumulative with all other adjustments applicable to loan

Applicable to all eligible products (including FX15)



\*\*\* ADJUSTMENTS ARE USED TO DEFINE BASE PRICE

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Soft Market LTV parameters apply to all Agency products - investment occupancy, and non-Agency Jumbo products - all occupancy types.

For details by State and MSA, please refer to the respective Market Lists under the Product Manual section of the Fifth Third Wholesale website.

Visit our website at [www.53.com/wholesalemortgage](http://www.53.com/wholesalemortgage)  
 E-mail: [WholesaleRegistration.Cincinnati@53.com](mailto:WholesaleRegistration.Cincinnati@53.com)  
 To Register and Lock Rates Online:  
 Go to [www.53.com/wholesalemortgage](http://www.53.com/wholesalemortgage)  
 and select "Wholesale Connect".  
 Contact Your 5/3 Account Executive to gain access.



**Wholesale Rate Sheet For Broker Use Only  
 Traditional and Table Fund**

Rate Sheet Number: 2014-3250  
 Effective @8:30 AM EST of: 11/24/2014

**Loans Registered with 5/3rd After 1/01/2014**  
**Borrower Paid Compensation Max Broker Comp is**  
**to be within 50 BPS of the Broker's chosen Lender Paid Tier Level.**  
**Borrower Paid Compensation Max Broker Comp cannot exceed the Broker's chosen Lender Paid Tier Level.**

**Off Sheet Pricing : E-mail the Wholesale Registration Desk**  
**DU Refi Plus and Open Access Adjustments on Page 5**

CONTACT INFORMATION TO REGISTER LOANS			
<b>All Wholesale Registrations</b>	Phone	(866) 458-7296	
Wholesale Registration Desk	Fax	(513) 358-3476	
	E-mail	<a href="mailto:WholesaleRegistration.Cincinnati@53.com">WholesaleRegistration.Cincinnati@53.com</a>	
Wholesale Connect Help Desk	Phone	(866) 492-0059	

Lock Expiration Dates	
15-day	12/09/14

OTHER CONTACTS	FAX	EMAIL
<b>New Submissions:</b>	(866) 489-0174	<a href="mailto:Wholesale.NewSubmission@53.com">Wholesale.NewSubmission@53.com</a>
<b>Underwriting/Conditions:</b>	(866) 489-0175	<a href="mailto:Wholesale.Underwriting@53.com">Wholesale.Underwriting@53.com</a>
<b>Appraisals: (email only)</b>		<a href="mailto:Wholesale.Appraisal@53.com">Wholesale.Appraisal@53.com</a>
<b>Closing Requests/HUD's/Etc:</b>	(866) 489-0176	<a href="mailto:Wholesale.Closing@53.com">Wholesale.Closing@53.com</a>

Indices		
1 Yr. LIBOR	11/24/14	0.5643
1 Yr. CMT	11/24/14	0.1400

Standard Fees - Fifth Third Wholesale Lending	Conventional or Jumbo	FHA*	VA***
Funding Fee - (All states except NJ)	\$790	\$790	N/A
Commitment Fee - (NJ Only)	\$790	\$790	N/A
AMC Fee (must be disclosed on GFE and will be paid by Fifth Third at closing)	\$140	\$140	N/A
Flood Certification	\$4	\$4	\$4
Tax Service Fee (Do not disclose on FHA)	\$72	N/A	\$72
Texas Properties - Lender Attorney Fees (Consult with Black, Mann & Graham for your specific transaction)	\$100 - \$300		

\* Broker must be able to obtain an FHA case number within the state where the property is located.  
 \*\* LP will automatically determine if a loan is PIA eligible. See [www.freddiemac.com](http://www.freddiemac.com) for more details.\*\*  
 \*\*\* The Tax Service Fee will be paid by Fifth Third on VA loans. (However, broker must still disclose on GFE)

**Lock Extension Fees**

Initial Extension	
Calendar Days	Cost of Extension
3	0.000
10	0.250
20	0.375
30	0.500
45	0.625
60	0.875

Subsequent Extension	
Calendar Days	Cost of Extension
5	0.125
10	0.250
15	0.375
20	0.500
25	0.625
30	0.750

Extensions may only be applied to a loan prior to expiration of the lock.  
 Once expired, loans may only be relocked at worse case pricing.  
 Extension requests MUST be submitted to the Wholesale Registration Desk PRIOR to the Lock Expiration. \*\*  
 \*\* Locks expire on calendar day. They do not roll-over until the next business day.  
 Maximum total of extension days = 60.  
 If >60 days of extensions are needed, the lock must be allowed to expire and then relocked at worse case pricing

**THE FREE 3 DAY OPTION LISTED IN THE "INITIAL EXTENSION" MATRIX IS AVAILABLE AS THE FIRST EXTENSION ON THE THE LOCK ONLY**

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