TIB
350 Phelps Dr., Irving TX 75038
888-776-4842 Toll Free//972-541-0264 fax
Rate Sheet Effective: 11/22/11 9:26 AM

.25 cost to Price to Waive Escrows
LTV must be 80% or less to qualify.

Product: Conv-Conforming Fixed Rate 30 Year

Rate	15 Day	30 Day	45 Day	60 Day
4.500	101.875	101.750	101.625	101.250
4.375	101.724	101.599	101.474	101.099
4.250	100.992	100.867	100.742	100.367
4.125	100.619	100.494	100.369	99.994
4.000	100.163	100.038	99.913	99.288
3.875	99.589	99.464	99.339	98.714
3.750	98.718	98.593	98.468	97.843

Loan Level Price Adjustment
Price adjustments are cumulative and are added to price quote

Note: Refer To Price Adjustments Tab For all Price Adjustments

NEW!!!!!
Please note availability of Servicing Retained Product for Conventional Loans Only.
A .25 adjustment to SRP Will apply.

NEW!!!!
Improved 15 day price for Conventional Product

Product: Conv-Conforming Fixed Rate 15 Year

Rate	15 Day	30 Day	45 Day	60 Day
3.875	101.675	101.550	101.425	101.050
3.750	101.162	101.037	100.912	100.537
3.625	100.822	100.697	100.572	100.197
3.500	100.465	100.340	100.215	99.840
3.375	100.082	99.957	99.832	99.207
3.250	99.525	99.400	99.275	98.650

Minimum loan amount:
TIB does not have a minimum loan loan amount, however a 1.00% price discount will apply to loan amounts less than $39,999.00

2010 Conforming Loan Limits
1 Unit-$417,000
2 Unit-$533,850
3 Unit-$645,300
4 Unit-$801,950

A SERVICE RELEASE PREMIUM WILL BE PAID IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

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Rate Sheet Effective:

Rate	15 Day	30 Day	45 Day

Loan Level Price Adjustment
Price adjustments are cumulative and adj. made to the price quote.

EXPIRATION DATES:

15 DAY	**12/6/11**
30 DAY	**12/21/11**
45 DAY	**1/5/12**
60 DAY	**1/20/12**
90 DAY	**2/19/12**

A SERVICE RELEASE PREMIUM WILL BE PAID IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

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Product: FHA / VA Fixed Rate 30 Year
(Prices DO NOT include SRP)

Rate	30 Day	45 Day	60 Day	75 Day
4.250	100.950	100.950	100.950	
4.125	100.875	100.625	100.500	
4.000	100.500	100.375	100.125	
3.875	99.750	99.625		
3.750	99.250	99.000		

Product: FHA Fixed Rate 15 Year
(Prices DO NOT include SRP)

Rate	30 Day	45 Day	60 Day	75 Day
4.000	101.250	101.125	100.750	
3.500	99.500	99.375	99.000	

TIB FHA Fulfillment Loans

Product: FHA Fixed Rate 30 Year
(Prices include SRP)

Tier 1 : Rate	30 Day
3.875	102.800
3.750	102.300
Tier 2 : Rate	
3.875	102.700
3.750	102.200
Tier 3 : Rate	
3.875	102.600
3.750	102.100

Product: FHA Fixed Rate 15 Year
(Prices include SRP)

Tier 1 : Rate	30 Day
4.000	103.540
3.500	101.790
Tier 2 : Rate	
4.000	103.440
3.500	101.690
Tier 3 : Rate	
4.000	103.340
3.500	101.590

Foot Notes:

Loans must be AUS Approved / Eligible from FHA Scorecard

Seasoning - No loans older than 60 days from Note Date to TIB

Call: Donald Grossart, 972-650-7075
E-Mail: dgrossart@mybankersbank.com

Loan Level Price Adjustment

Price adjustments are cumulative

and are added to price quote

Credit Score Adjustment

640 - 659	-0.375
660 - 719	0.000
720 +	0.125

VA Adjustment -0.250

No IRRRLs

SRPs

See Government SRP Schedule

Fees:

Fees for Loans TIB Underwrites

Underwriting	$450
Insuring	$100

Fees for Loans Not Underwritten by TIB

Administration	$250

TIB Fulfillment Loans

- Credit Score Adjustments Still Apply

-SRPs are Included

Max Broker Compensation Cap

30 Year	2.50%
15 Year	2.50%

State Tiers

Tier 1 - AL, AR, FL, GA, IN, KS, KY, LA, MO, MS, ND, NE, OH, OK, PA, TX, WI

Tier 2 - AK, CT, DE, IA, MA, ME, MI, NC, NH, NY, RI, SC, TN, UT, VT, WY

Tier 3 - AZ, CA, CO, DC, HI, ID, IL, MD, NM, MT, NJ, NM, NV, OR, VA, WA, WV

Expiration Dates

15 Day	12/7/11
30 Day	12/22/11
45 Day	1/6/12
60 Day	1/21/12

TIB-The Independent BankersBank
350 Phelps Ct., Irving TX 75038
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Product: FMHA Rural Housing

Rate	15 Day	30 Day	45 Day	60 Day
4.250	100.450	100.450	100.200	99.825
4.125	100.450	100.450	100.200	99.825
4.000	100.250	100.250	100.000	99.625
3.875	99.500	99.500	99.250	
3.750	99.000	99.000	98.750	

Loan Level Price Adjustment

Price adjustments are cumulative

and are added to price quote

Credit Score Adjustment

640 - 659	-0.375
660 - 719	0.000
720 +	0.125

Prices Do Not Include SRP
SRPs

See Government SRP Schedule

Expiration Dates

15 Day	12/7/11
30 Day	12/22/11
45 Day	1/6/12
60 Day	1/21/12

See Product Matrix for Complete Details

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Product: 30 Yr Fixed Rate My Community LTV <= 95%

Rate	15 Day	30 Day	45 Day
4.250	94.867	94.867	94.742
4.125	94.494	94.494	94.369
4.000	94.038	94.038	93.913
3.875	93.464	93.464	93.339

Program Features

FannieMae Underwriting ONLY.

Can no longer accept Expanded Approval

Note: Effective June 4, 2007 a 1.0
Loan Level Price adjustment for all MCM

Ineligible Transactions

Manufactured Homes
Investor Transactions
Second Homes
Cash-Out Refinance

MCM loans must be full amortizing with terms not to exceed 30 years.

See Product Matrix for Complete Details

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Loan Level Price Adjustments

NOTE: Minimum FICO score is 620 Conventional & 640 FHA/Rural Hous
All Price Adjustments are cumulative

Cash Out Refinance	0.250	FICO 620 - 679 and LTV <= 60.00%
	1.250	FICO 620 - 659 and LTVs 60.01% to 75.00%
	2.750	FICO 620 - 639 and LTVs 75.01% to 80.0%
	3.000	FICO 620 - 639 and LTVs 80.01% to 85.0%
	2.500	FICO 620 - 659 and LTVs 85.01% to 90.0%
	2.250	FICO 640 - 659 and LTVs 75.01% to 80.00%
	3.000	FICO 640 - 659 and LTVs > 80.00%
	0.250	FICO 660 - 699 and LTVs <=60.00%
	0.750	FICO 660 - 699 and LTVs 60.01% to 75.00%
	1.500	FICO 660 - 679 and LTVs 75.01% to 80.00%
	1.375	FICO 680 - 699 and LTVs 75.01% to 80.00%
	2.500	FICO 660 - 699 and LTVs 80.01% to 85.0%
	2.000	FICO 660 - 699 and LTVs above 85.00%
	0.625	FICO 700 - 739 and LTVs 60.01% to 75.00%
	0.750	FICO 700 - 739 and LTVs 75.01% to 80.00%
	1.500	FICO 700 - 739 and LTVs 80.01% - 85.00%
	1.000	FICO 700 - 739 and LTVs > 85.00%
	0.250	FICO > 739 and LTVs 60.01% to 75.00%
	0.500	FICO > 739 and LTVs 75.01% to 80.00%
	0.625	FICO > 739 and LTVs above 80.00%
		Score used will be lowest middle score, all borrowers
Texas Equity Section 50	0.750	All LTVS & All Credit Scores
Investment Loans (NOO)	1.750	LTVs of 75.00% and less
	3.000	LTVs 75.01% to 80.00%
	3.750	LTVs above 80.00%
Loan Amount	1.000	Loan Balances less than $40,000
Flexible Underwriting:	0.500	LTVs 90.00% to 95.00% (Special Feature Code 206)
		MI Must be 35%
Credit Score & LTV:	0.500	FICO 620 - 659 and LTVs <= 60.00%
	1.500	FICO 620 - 639 and LTVs 60.01% to 70.00%
	3.000	FICO 620 - 639 and LTVs 70.01% to 80.00%
	3.250	FICO 620 - 639 and LTVs > 80.00%
	1.250	FICO 640 - 659 and LTVs 60.01% to 70.00%
	2.750	FICO 640 - 659 and LTVs 70.00% to 75.00%
	3.000	FICO 640 - 659 and LTVs 75.01% to 80.00%
	3.250	FICO 640 - 659 and LTVs 80.01% to 85.00%
	2.750	FICO 640 - 659 and LTVs > 85.00%
	1.000	FICO 660 - 679 and LTVs 60.01% to 70.00%
	2.250	FICO 660 - 679 and LTVs 70.00% to 75.00%

	2.750	FICO 660 - 679 and LTVs 75.01% to 80.00%
	2.750	FICO 660 - 679 and LTVs 80.01% to 85.00%
	2.250	FICO 660 - 679 and LTVs > 85.00%
	0.500	FICO 680 - 719 and LTVs 60.01% to 70.00%
	1.250	FICO 680 - 699 and LTVs 70.01% to 75.00%
	1.750	FICO 680 - 699 and LTVs 75.01% to 80.00%
	1.500	FICO 680 - 699 and LTVs 80.01% to 85.00%
	1.250	FICO 680 - 699 and LTVs > 85.00%
	0.500	FICO 700 - 719 and LTVs 60.01% to 75.00%
	0.750	FICO 700 - 719 and LTVs 70.01% to 75.00%
	1.000	FICO 700 - 719 and LTVs > 75.00%
	0.250	FICO 720 - 739 and LTV 70.01% to 75.00%
	0.500	FICO 720 - 739 and LTVs > 75.00%
	-0.250	FICO 700 & > and LTV 60% and < then .25 credit given
	0.250	FICO >= 740 and LTV > 75.00%
		Score used will be lowest middle score, all borrowers
		Does not apply to terms of 15 years or less
		Or Rural Housing
Escrow Waiver Fee:	0.250	All loans, only available for LTVs < 80%
Two Unit Properties	1.000	All LTVs
Three to Four Unit Properties	1.000	All LTVs
California Condominium Projects	1.000	LP All LTVs - Currently this product is suspended
Condominiums	0.750	All LTVs > 75.00% - Currently this product is suspended
Loans with Subordinate Financing	0.500	LTV <= 65.00% & CLTV 80.01% to 95.0% & Credit Sc < 720
	0.250	LTV <= 65.00% & CLTV 80.01% to 95.0% & Credit Sc >= 720
	0.750	LTV 65.01% to 75.0% & CLTV 80.01% to 95.0% & Credit Sc < 720
	0.500	LTV 65.01% to 75.0% & CLTV 80.01% to 95.0% & Credit Sc > 720
	1.000	LTV 75.01% to 95.0% & CLTV 90.01% to 95.0% & Credit Sc < 720
	0.750	LTV 75.01% to 95.0% & CLTV 90.01% to 95.0% & Credit Sc > 720
	1.000	LTV 75.01% to 90.0% & CLTV 76.01% to 90.0% & Credit Sc < 720
	0.750	LTV 75.01% to 90.0% & CLTV 76.01% to 90.0% & Credit Sc > 720
	1.500	DU Flexible Mortgage and CLTV > 95% - - Case by Case
		Verify with Secondary
Credit Score & LTV -DU Refi Plus	0.500	FICO < 620 and LTVs <= 60.0%
	1.500	FICO < 620 and LTVs 60.01 to 70.00%
	3.000	FICO < 620 and LTVs > 70.00%
	0.500	FICO 620 - 639 and LTVs <= 60.00%
	1.500	FICO 620 - 639 and LTVs 60.01% to 70.00%
	2.500	FICO 620 - 639 and LTVs 70.01% to 75.00%
	2.750	FICO 620 - 639 and LTVs 75.01% to 85.00%
	2.750	FICO 620 - 639 and LTVs > 85.00%
	0.500	FICO 640 - 659 and LTVs <= 60.00%
	1.250	FICO 640 - 659 and LTVs 60.01% to 70.00%
	2.000	FICO 640 - 659 and LTVs 70.00% to 75.00%

	2.250	FICO 640 - 659 and LTVs 75.01% to 80.00%
	2.250	FICO 640 - 659 and LTVs 80.01% to 85.00%
	2.250	FICO 640 - 659 and LTVs > 85.00%
	1.000	FICO 660 - 679 and LTVs 60.01% to 70.00%
	1.500	FICO 660 - 679 and LTVs 70.00% to 75.00%
	1.750	FICO 660 - 679 and LTVs 75.01% to 80.00%
	1.750	FICO 660 - 679 and LTVs 80.01% to 85.00%
	1.750	FICO 660 - 679 and LTVs > 85.00%
	0.500	FICO 680 - 699 and LTVs 60.01% to 70.00%
	0.750	FICO 680 - 699 and LTVs 70.01% to 75.00%
	0.750	FICO 680 - 699 and LTVs 75.01% to 80.00%
	0.750	FICO 680 - 699 and LTVs 80.01% to 85.00%
	0.750	FICO 680 - 699 and LTVs > 85.00%
	0.500	FICO 700 - 719 and LTVs 60.01% to 70.00%
	0.500	FICO 700 - 719 and LTVs 70.01% to 80.00%
	0.500	FICO 700 - 719 and LTVs > 80.00%
	-0.250	FICO 700 & > and LTV 60% and < then .25 credit given
		Score used will be lowest middle score, all borrowers
		Does not apply to mortgage terms of 15 years or less
High LTV	0.750	LTVs 95.01% to 97.00%
High LTV -DU Refi Plus:	0.500	LTVs 95.01% to 97.00%
	1.000	LTVs 97.01% and greater case by case approval
CLTV DU Refi Plus	0.500	LTV 65.01% to 75.00% & CLTV 90.01- 95% & Credit Score <720
	0.250	LTV 65.01% to 75.00% & CLTV 90.01- 95% & Credit Score > =720
	0.500	LTV 75.01% to 95.00% & CLTV 90.01% - 95.00% & CS < 720
	0.250	LTV 75.01% to 95.00% & CLTV 90.01% - 95.00% & CS >= 720
	0.250	LTV 75.01% to 90.00% & CLTV 76.01% - 90.00% & CS < 720
	1.500	Any LTV & Credit Score when CLTV > 95.00%

ing

Correspondent Banks - Effective April 1, 2008

Tier 1 (TX, OK, AR, KS,SC, TN, GA, ND, KY, AL, NC, AK, DE, IA,CO,MS)

	Fixed Rate Fully Amortizing		ARM's
Conventional Loan Amount	**30/20**	**15/10**	
Less than $55,000	0.00	0.00	0.00
$55,000 to $79,999	1.30	1.30	0.90
$80,000 to $99,999	1.50	1.40	0.90
$100,000 to $149,999	1.60	1.50	0.90
$150,000 to $199,999	1.80	1.55	0.90
$200,000 to $417,000	1.90	1.65	0.90
Tier 2 (LA, MO, NM, AZ, PA, MN, IN, FL, OH, VT, NY, WI, NE, WY, WV, CT, SD,IL,UT)			
Less than $55,000	0.00	0.00	0.00
$55,000 to $79,999	1.15	1.15	0.75
$80,000 to $99,999	1.35	1.25	0.75
$100,000 to $149,999	1.45	1.35	0.75
$150,000 to $199,999	1.65	1.40	0.75
$200,000 to $417,000	1.75	1.50	0.75
Tier 3 (CA, OR, VA, MT, ID, MI, HI, ME, NH, NJ, DC, MD, WA, MA, RI, NV)			
Less than $55,000	0.00	0.00	0.00
$55,000 to $79,999	1.05	1.05	0.65
$80,000 to $99,999	1.25	1.15	0.65
$100,000 to $149,999	1.35	1.25	0.65
$150,000 to $199,999	1.55	1.30	0.65
$200,000 to $417,000	1.65	1.40	0.65

Note: SRP only paid on 1st lien Notes and Unpaid Principal Balances equal or greater than $55,000
Wholesale Banks get 1/2 of the Above Levels

The following Fees will be Collected at Purchase:

$250 Administrative Fee
$105 Tax Certification Fee all States
$40 Fraud Prevention Fee - Correspondent Banks

FHA Loans - Correspondent with no DE

$450 Underwriting Fee

$100 Insuring Fee

FHA Loans - Correspondent with DE
$250 Administrative Fee

Correspondent Credit /Appraisal Credit Review
$295 - must be paid prior to reviewing the package

FHA / VA / RD

Correspondent Banks - Effective April 1, 2011

Tier 1 (AL, AR, FL, GA, IN, KS, KY, LA, MO, MS, ND, NE, OH, OK, PA, TX, WI)

	Fixed Rate Fully Amortizing	
FHA / VA / RD Loan Amount	**30/20**	**15**
Less than $50,000	2.05	1.29
$50,000 to $99,999	2.65	1.89
$100,000 to $149,999	2.95	2.19
$150,000 to 417,000	3.05	2.29

Tier 2 (AK, CT, DE, IA, MA, ME, MI, NC, NH, NY, RI, SC, SD, TN, UT, VT, WY)

Less than $50,000	1.95	1.19
$50,000 to $99,999	2.55	1.79
$100,000 to $149,999	2.85	2.09
$150,000 to 417,000	2.95	2.19

Tier 3 (AZ, CA, CO, DC, HI, ID, IL, MD, MN, MT, NJ, NM, NV, OR, VA, WA, WV)

Less than $50,000	1.85	1.09
$50,000 to $99,999	2.45	1.69
$100,000 to $149,999	2.75	1.99
$150,000 to 417,000	2.85	2.09

FHA Loans Underwritten by TIB
$450 Underwriting Fee
$100 Insuring Fee

FHA Loans Underwritten by Correspondent's DE
$250 Administrative Fee

$105 Tax Certification Fee all States
$40 Fraud Prevention Fee - Correspondent Banks