



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/14/2019

45 Day Lock Exp.: 3/1/2019

60 Day Lock Exp.: 3/18/2019

W. Rate Sheet Dated: 1/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.170	101.020	100.870	4.000	100.621	100.471	100.321	2.375	95.043	94.893	94.743	3.125	97.439	97.289	97.139
4.125	101.670	101.520	101.370	4.125	100.986	100.836	100.686	2.500	93.992	93.842	93.692	3.250	97.531	97.381	97.231
4.250	102.038	101.938	101.813	4.250	101.280	101.180	101.055	2.625	94.892	94.742	94.592	3.375	97.934	97.784	97.634
4.375	102.529	102.429	102.304	4.375	101.658	101.558	101.433	2.750	97.382	97.232	97.082	3.500	98.295	98.145	97.995
4.500	103.012	102.912	102.787	4.500	102.028	101.928	101.803	2.875	97.988	97.838	97.688	3.625	98.671	98.521	98.371
4.625	103.411	103.311	103.186	4.625	102.314	102.214	102.089	3.000	98.366	98.216	98.066	Margin = 2.250		Index = 2.580	
4.750	103.536	103.436	103.311	4.750	102.169	102.069	101.944	3.125	98.815	98.665	98.515				
4.875	103.243	103.143	103.018	4.875	102.518	102.418	102.293	3.250	99.287	99.137	98.987				
5.000	103.847	103.747	103.622	5.000	102.829	102.729	102.604	3.375	99.733	99.583	99.433				
5.125	104.047	103.947	103.822	5.125	103.149	103.049	102.924	3.500	100.175	100.025	99.875				
5.250	103.577	103.477	103.336	5.250	102.771	102.671	102.530	3.625	100.619	100.469	100.319				
5.375	103.760	103.660	103.519	5.375	103.110	103.010	102.869	3.750	100.655	100.505	100.355				
5.500	104.005	103.905	103.764	5.500	103.421	103.321	103.180	3.875	101.089	100.939	100.789				
5.625	104.308	104.208	104.068	5.625	103.591	103.491	103.350	4.000	101.516	101.366	101.216				
5.750	104.668	104.568	104.318	5.750	103.477	103.377	103.127	4.125	101.859	101.709	101.559				
5.875	104.701	104.601	104.351	5.875	103.826	103.726	103.476	4.250	101.388	101.236	101.084				
6.000	105.046	104.946	104.696	6.000	104.137	104.037	103.787	4.375	101.743	101.591	101.439				
6.125	105.500	105.400	105.150	6.125	104.557	104.457	104.207	4.500	102.091	101.939	101.786				
6.250	105.800	105.700	105.600	6.250	104.857	104.757	104.657	4.625	102.355	102.203	102.050				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.970	99.820	99.670	4.000	99.621	99.471	99.321	2.375	94.043	93.893	93.743	3.125	96.439	96.289	96.139
4.125	100.470	100.320	100.170	4.125	99.986	99.836	99.686	2.500	92.992	92.842	92.692	3.250	96.531	96.381	96.231
4.250	100.788	100.688	100.563	4.250	100.280	100.180	100.055	2.625	93.892	93.742	93.592	3.375	96.934	96.784	96.634
4.375	101.279	101.179	101.054	4.375	100.658	100.558	100.433	2.750	96.382	96.232	96.082	3.500	97.295	97.145	96.995
4.500	101.762	101.662	101.537	4.500	101.028	100.928	100.803	2.875	96.988	96.838	96.688	3.625	97.671	97.521	97.371
4.625	102.161	102.061	101.936	4.625	101.314	101.214	101.089	3.000	97.366	97.216	97.066	Margin = 2.250		Index = 2.580	
4.750	102.286	102.186	102.061	4.750	101.169	101.069	100.944	3.125	97.815	97.665	97.515	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.193	102.093	101.968	4.875	101.518	101.418	101.293	3.250	98.287	98.137	97.987	Rate	30 Day	45 Day	60 Day
5.000	102.597	102.497	102.372	5.000	101.829	101.729	101.604	3.375	98.733	98.583	98.433	4.625	101.011	100.761	100.511
5.125	102.967	102.867	102.742	5.125	102.249	102.149	102.024	3.500	99.175	99.025	98.875	4.750	100.532	100.282	100.032
5.250	102.677	102.577	102.436	5.250	101.771	101.671	101.530	3.625	99.619	99.469	99.319	4.875	100.943	100.693	100.443
5.375	102.960	102.860	102.719	5.375	102.110	102.010	101.869	3.750	99.655	99.505	99.355	5.000	101.347	101.097	100.847
5.500	103.155	103.055	102.914	5.500	102.421	102.321	102.180	3.875	100.089	99.939	99.789	5.125	101.667	101.417	101.167
5.625	103.358	103.258	103.118	5.625	102.641	102.541	102.400	4.000	100.516	100.366	100.216	5.250	101.077	100.827	100.577
5.750	103.518	103.418	103.168	5.750	102.477	102.377	102.127	4.125	100.859	100.709	100.559	5.375	101.460	101.210	100.960
5.875	103.551	103.451	103.201	5.875	102.826	102.726	102.476	4.250	100.388	100.236	100.084	5.500	102.000	101.750	101.500
6.000	103.896	103.796	103.546	6.000	103.137	103.037	102.787	4.375	100.743	100.591	100.439	5.625	102.250	102.000	101.750
6.125	104.350	104.250	104.000	6.125	103.557	103.457	103.207	4.500	101.091	100.939	100.786	5.750	102.500	102.250	102.000
6.250	104.650	104.550	104.450	6.250	103.857	103.757	103.657	4.625	101.355	101.203	101.050	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	100.093	99.843	99.593	4.875	99.798	99.548	99.298
5.125	100.817	100.567	100.317	5.125	100.529	100.279	100.029
5.375	100.610	100.360	100.110	5.375	100.390	100.140	99.890
5.625	101.408	101.158	100.908	5.625	101.121	100.871	100.621
5.875	101.576	101.326	101.076	5.875	101.106	100.856	100.606
6.000	101.921	101.671	101.421	6.000	101.417	101.167	100.917
6.125	102.375	102.125	101.875	6.125	101.837	101.587	101.337
6.250	102.750	102.500	102.250	6.250	102.934	102.684	102.434
Lender paid price cap after comp plan = 100.000							

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	1/15/2019	5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/14/2019

45 Day Lock Exp.:

3/1/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.701	99.551	99.401	4.000	99.152	99.002	98.852	2.375	91.543	91.393	91.243	3.125	95.75	95.601	95.451
4.125	100.202	100.052	99.902	4.125	99.518	99.368	99.218	2.500	90.492	90.342	90.192	3.250	96.53	96.381	96.231
4.250	100.601	100.501	100.376	4.250	99.843	99.743	99.618	2.625	91.392	91.242	91.092	3.375	96.93	96.784	96.634
4.375	101.091	100.991	100.866	4.375	100.220	100.120	99.995	2.750	95.695	95.545	95.395	3.500	97.29	97.145	96.995
4.500	101.574	101.474	101.349	4.500	100.590	100.490	100.365	2.875	96.300	96.150	96.000	3.625	97.67	97.521	97.371
4.625	101.973	101.873	101.748	4.625	100.877	100.777	100.652	3.000	96.678	96.528	96.378	Margin = 2.250		Index = 2.580	
4.750	101.786	101.686	101.561	4.750	100.419	100.319	100.194	3.125	97.128	96.978	96.828				
4.875	101.493	101.393	101.268	4.875	100.768	100.668	100.543	3.250	98.287	98.137	97.987				
5.000	102.097	101.997	101.872	5.000	101.079	100.979	100.854	3.375	98.733	98.583	98.433				
5.125	102.297	102.197	102.072	5.125	101.399	101.299	101.174	3.500	99.175	99.025	98.875				
5.250	101.546	101.446	101.305	5.250	100.739	100.639	100.499	3.625	99.619	99.469	99.319				
5.375	101.728	101.628	101.488	5.375	101.078	100.978	100.838	3.750	99.187	99.037	98.887				
5.500	101.973	101.873	101.733	5.500	101.390	101.290	101.149	3.875	99.621	99.471	99.321				
5.625	102.277	102.177	102.037	5.625	101.560	101.460	101.319	4.000	100.048	99.898	99.748				
5.750	102.137	102.037	101.787	5.750	100.946	100.846	100.596	4.125	100.390	100.240	100.090				
5.875	102.170	102.070	101.820	5.875	101.295	101.195	100.945	4.250	99.951	99.799	99.646				
6.000	102.515	102.415	102.165	6.000	101.606	101.506	101.256	4.375	100.306	100.153	100.001				
6.125	102.969	102.869	102.619	6.125	102.026	101.926	101.676	4.500	100.654	100.501	100.349				
6.250	102.300	102.200	102.100	6.250	101.357	101.257	101.157	4.625	100.918	100.765	100.613				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.501	98.351	98.201	4.000	98.152	98.002	97.852	2.375	92.293	92.143	91.993	3.125	94.751	94.601	94.451
4.125	99.002	98.852	98.702	4.125	98.518	98.368	98.218	2.500	91.242	91.092	90.942	3.250	95.531	95.381	95.231
4.250	99.351	99.251	99.126	4.250	98.843	98.743	98.618	2.625	92.142	91.992	91.842	3.375	95.934	95.784	95.634
4.375	99.841	99.741	99.616	4.375	99.220	99.120	98.995	2.750	95.476	95.326	95.176	3.500	96.295	96.145	95.995
4.500	100.324	100.224	100.099	4.500	99.590	99.490	99.365	2.875	96.081	95.931	95.781	3.625	96.671	96.521	96.371
4.625	100.723	100.623	100.498	4.625	99.877	99.777	99.652	3.000	96.460	96.310	96.160	Margin = 2.250		Index = 2.580	
4.750	100.536	100.436	100.311	4.750	99.419	99.319	99.194	3.125	96.909	96.759	96.609	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.443	100.343	100.218	4.875	99.768	99.668	99.543	3.250	97.193	97.043	96.893	Rate	30 Day	45 Day	60 Day
5.000	100.847	100.747	100.622	5.000	100.079	99.979	99.854	3.375	97.639	97.489	97.339	4.625	99.573	99.323	99.073
5.125	101.217	101.117	100.992	5.125	100.499	100.399	100.274	3.500	98.081	97.931	97.781	4.750	98.782	98.532	98.282
5.250	100.646	100.546	100.405	5.250	99.739	99.639	99.499	3.625	98.525	98.375	98.225	4.875	99.193	98.943	98.693
5.375	100.928	100.828	100.688	5.375	100.078	99.978	99.838	3.750	98.405	98.255	98.105	5.000	99.597	99.347	99.097
5.500	101.123	101.023	100.883	5.500	100.390	100.290	100.149	3.875	98.839	98.689	98.539	5.125	99.917	99.667	99.417
5.625	101.327	101.227	101.087	5.625	100.610	100.510	100.369	4.000	99.266	99.116	98.966	5.250	99.046	98.796	98.546
5.750	100.987	100.887	100.637	5.750	99.946	99.846	99.596	4.125	99.609	99.459	99.309	5.375	99.428	99.178	98.928
5.875	101.020	100.920	100.670	5.875	100.295	100.195	99.945	4.250	98.826	98.674	98.521	5.500	99.969	99.719	99.469
6.000	101.365	101.265	101.015	6.000	100.606	100.506	100.256	4.375	99.181	99.028	98.876	5.625	100.219	99.969	99.719
6.125	101.819	101.719	101.469	6.125	101.026	100.926	100.676	4.500	99.529	99.376	99.224	5.750	99.969	99.719	99.469
6.250	101.150	101.050	100.950	6.250	100.357	100.257	100.157	4.625	99.793	99.640	99.488	5.875	100.219	99.969	99.719

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"

30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.343	98.093	97.843	4.875	98.048	97.798	97.548
5.125	99.067	98.817	98.567	5.125	98.779	98.529	98.279
5.375	98.578	98.328	98.078	5.375	98.358	98.108	97.858
5.625	99.377	99.127	98.877	5.625	99.090	98.840	98.590
5.875	99.045	98.795	98.545	5.875	98.575	98.325	98.075
6.000	99.390	99.140	98.890	6.000	98.886	98.636	98.386
6.125	99.844	99.594	99.344	6.125	99.306	99.056	98.806
6.250	99.250	99.000	98.750	6.250	99.434	99.184	98.934

Lender paid price cap after comp plan = 100.000

Specialty Adjustment

203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

Today:	1/15/2019	5.250%
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DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/14/2019
45 Day Lock Exp.: 3/1/2019
60 Day Lock Exp.: 3/18/2019

W. Rate Sheet Dated: 1/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.691	100.591	100.491	4.625	101.990	101.890	101.790	3.375	98.835	98.735	98.635	3.375	98.975	98.875	98.775
4.500	101.164	101.064	100.964	4.750	102.471	102.371	102.271	3.500	99.365	99.265	99.165	3.500	99.315	99.215	99.115
4.625	101.607	101.507	101.407	4.875	102.892	102.792	102.692	3.625	99.809	99.709	99.609	3.625	99.621	99.521	99.421
4.750	102.164	102.064	101.964	4.990	103.013	102.913	102.813	3.750	100.222	100.122	100.022	3.750	100.590	100.490	100.390
4.875	102.687	102.587	102.487	5.000	103.113	103.013	102.913	3.875	100.839	100.739	100.639	3.875	100.889	100.789	100.689
4.990	102.901	102.801	102.701	5.125	103.384	103.284	103.184	3.990	101.157	101.057	100.957	3.990	101.075	100.975	100.875
5.000	103.001	102.901	102.801	5.250	103.817	103.717	103.617	4.000	101.257	101.157	101.057	4.000	101.175	101.075	100.975
5.125	103.299	103.199	103.099	5.375	104.022	103.922	103.822	4.125	101.519	101.419	101.319	4.125	101.448	101.348	101.248
5.250	103.649	103.549	103.449	5.500	104.248	104.148	104.048	4.250	101.824	101.724	101.624	4.250	101.665	101.565	101.465
5.375	103.976	103.876	103.776	5.625	104.425	104.325	104.225	4.375	102.147	102.047	101.947	4.375	101.870	101.770	101.670
5.500	104.293	104.193	104.093	5.750	104.706	104.606	104.506	4.500	102.219	102.119	102.019	4.500	102.062	101.962	101.862
5.625	104.625	104.525	104.425	5.875	104.938	104.838	104.738	4.625	102.541	102.441	102.341	4.625	102.294	102.194	102.094
5.750	104.963	104.863	104.763	5.990	105.043	104.943	104.843	4.750	102.749	102.649	102.549	4.750	102.481	102.381	102.281
5.875	105.151	105.051	104.951	6.000	105.143	105.043	104.943	4.875	102.802	102.702	102.602	4.875	102.686	102.586	102.486
5.990	105.265	105.165	105.065	6.125	105.343	105.243	105.143	4.990	102.886	102.786	102.686	4.990	102.757	102.657	102.557
6.000	105.365	105.265	105.165	6.250	105.372	105.238	105.104	5.000	102.886	102.886	102.786	5.000	102.857	102.757	102.657
6.125	105.935	105.835	105.735	6.375	105.594	105.460	105.327	5.125	103.360	103.260	103.160	5.125	102.894	102.794	102.694
6.250	106.180	106.080	105.980	6.500	105.455	105.321	105.187	5.250	103.531	103.431	103.331	5.250	103.099	102.999	102.899
6.375	106.032	105.898	105.764	6.625	105.595	105.461	105.327	5.375	103.718	103.618	103.518	5.375	103.304	103.204	103.104

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.637	99.537	99.437	3.375	98.547	98.447	98.347
4.500	100.184	100.084	99.984	3.500	98.962	98.862	98.762
4.625	100.449	100.349	100.249	3.625	99.363	99.263	99.163
4.750	100.764	100.664	100.564	3.750	99.679	99.579	99.479
4.875	101.276	101.176	101.076	3.875	100.076	99.976	99.876
4.990	101.660	101.560	101.460	3.990	100.350	100.250	100.150
5.000	101.760	101.660	101.560	4.000	100.450	100.350	100.250
5.125	101.981	101.881	101.781	4.125	100.825	100.725	100.625
5.250	102.169	102.069	101.969	4.250	101.033	100.933	100.833
5.375	102.347	102.247	102.147	4.375	101.248	101.148	101.048
5.500	102.805	102.705	102.605	4.500	101.285	101.185	101.085
5.625	103.046	102.946	102.846	4.625	101.254	101.154	101.054
5.750	103.270	103.170	103.070	4.750	101.388	101.288	101.188
5.875	102.675	102.575	102.475	4.875	101.411	101.311	101.211
5.990	103.041	102.941	102.841	4.990	101.432	101.332	101.232
6.000	103.141	103.041	102.941	5.000	101.532	101.432	101.332
6.125	103.384	103.284	103.184	5.125	101.264	101.164	101.064
6.250	103.607	103.507	103.407	5.250	101.379	101.279	101.179
6.375	101.686	101.552	101.415	5.375	101.502	101.402	101.302

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 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	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 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%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A

HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only
applicable to detached condominiums or site condominiums
applicable on MH Advantage Properties (SFR 859 is required)

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/14/2019

45 Day Lock Exp.:

3/1/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.562	102.462	102.362	4.250	101.008	100.908	100.808	3.750	100.326	100.226	99.846
4.875	102.901	102.801	102.701	4.375	101.525	101.425	101.325	3.875	100.854	100.754	99.836
4.990	103.225	103.125	103.025	4.500	102.012	101.912	101.812	3.990	101.157	101.057	99.797
5.000	103.325	103.225	103.125	4.625	102.206	102.106	102.006	4.000	101.257	101.157	99.897
5.125	103.427	103.327	103.227	4.750	102.658	102.558	102.458	4.125	101.670	101.570	99.796
5.250	103.947	103.847	103.747	4.875	103.118	103.018	102.918	4.250	101.973	101.873	99.776
5.375	104.248	104.148	104.048	4.990	103.333	103.233	103.133	4.375	102.311	102.211	99.736
5.500	104.540	104.440	104.340	5.000	103.433	103.333	103.233	4.500	102.251	102.151	99.696
5.625	104.611	104.511	104.411	5.125	103.497	103.397	103.297	4.625	102.533	102.433	99.656
5.750	105.042	104.942	104.842	5.250	103.887	103.787	103.687	4.750	102.880	102.780	99.616
5.875	105.334	105.234	105.134	5.375	104.152	104.052	103.952	4.875	103.059	102.959	99.566
5.990	105.474	105.374	105.274	5.500	104.366	104.266	104.166	4.990	102.975	102.875	99.446
6.000	105.574	105.474	105.374	5.625	104.422	104.322	104.222	5.000	103.075	102.975	99.546
6.125	105.578	105.460	105.330	5.750	104.757	104.657	104.557	5.125	103.359	103.259	99.526
6.250	105.841	105.723	105.596	5.875	105.192	105.092	104.992	5.250	103.601	103.501	99.506
6.375	106.533	106.396	106.331	5.990	105.360	105.260	105.160	5.375	103.840	103.740	99.486
6.500	106.471	106.335	106.271	6.000	105.460	105.360	105.260	5.500	102.440	102.340	99.466
6.625	106.962	106.825	106.762	6.125	105.082	104.964	104.831	5.625	102.808	102.708	99.446
6.750	107.321	107.185	107.121	6.250	105.455	105.337	105.208	5.750	103.123	103.023	99.426

Conforming FHLMC Super Conforming							
SC 30-20 Year				SC 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.263	101.163	101.063	3.750	99.705	99.605	99.225
4.875	101.602	101.502	101.402	3.875	100.233	100.133	99.215
4.990	101.926	101.826	101.726	3.990	100.021	99.921	98.661
5.000	102.026	101.926	101.826	4.000	100.121	100.021	98.761
5.125	101.816	101.716	101.616	4.125	100.534	100.434	98.660
5.250	102.336	102.236	102.136	4.250	100.837	100.737	98.640
5.375	102.637	102.537	102.437	4.375	101.175	101.075	98.600
5.500	102.929	102.829	102.729	4.500	100.532	100.432	97.977
5.625	102.491	102.391	102.291	4.625	100.814	100.714	97.937
5.750	102.922	102.822	102.722	4.750	101.161	101.061	97.897
5.875	103.214	103.114	103.014	4.875	101.340	101.240	97.847
5.990	103.354	103.254	103.154	4.990	101.006	100.906	97.477
6.000	103.454	103.354	103.254	5.000	101.106	101.006	97.577
6.125	102.765	102.647	102.517	5.125	#N/A	#N/A	#N/A
6.250	103.028	102.910	102.783	5.250	#N/A	#N/A	#N/A
6.375	103.570	103.433	103.368	5.375	#N/A	#N/A	#N/A
6.500	103.358	103.222	103.158	5.500	#N/A	#N/A	#N/A
6.625	103.699	103.562	103.499	5.625	#N/A	#N/A	#N/A
6.750	103.908	103.772	103.708	5.750	#N/A	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Program Features								
Product Feature ↓ \ LTV →	≤ 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%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125
≤ 97.00%	95.00% - 97.00%	-1.875	-1.875

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/14/2019

45 Day Lock Exp.:

3/1/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.489	102.389	102.289	4.250	101.011	100.911	100.811	3.750	100.391	100.291	99.856	4.750	101.193	101.093	100.993	3.750	99.830	99.730	99.295
4.875	102.939	102.839	102.739	4.375	101.541	101.441	101.341	3.875	100.909	100.809	99.856	4.875	101.643	101.543	101.443	3.875	100.348	100.248	99.295
4.990	103.221	103.121	103.021	4.500	102.033	101.933	101.833	3.990	101.098	100.998	99.746	4.990	101.925	101.825	101.725	3.990	100.037	99.937	98.685
5.000	103.321	103.221	103.121	4.625	102.225	102.125	102.025	4.000	101.198	101.098	99.846	5.000	102.025	101.925	101.825	4.000	100.137	100.037	98.785
5.125	103.438	103.338	103.238	4.750	102.700	102.600	102.500	4.125	101.666	101.566	99.836	5.125	101.836	101.736	101.636	4.125	100.605	100.505	98.775
5.250	103.925	103.825	103.725	4.875	103.178	103.078	102.978	4.250	101.895	101.795	99.816	5.250	102.323	102.223	102.123	4.250	100.834	100.734	98.755
5.375	104.248	104.148	104.048	4.990	103.356	103.256	103.156	4.375	102.178	102.078	99.796	5.375	102.646	102.546	102.446	4.375	101.117	101.017	98.735
5.500	104.554	104.454	104.354	5.000	103.456	103.356	103.256	4.500	102.288	102.188	99.776	5.500	102.952	102.852	102.752	4.500	100.631	100.531	98.119
5.625	104.661	104.561	104.461	5.125	103.549	103.449	103.349	4.625	102.572	102.472	99.736	5.625	102.508	102.408	102.308	4.625	100.915	100.815	98.079
5.750	105.075	104.975	104.875	5.250	103.875	103.775	103.675	4.750	102.867	102.767	99.696	5.750	102.922	102.822	102.722	4.750	101.210	101.110	98.039
5.875	105.316	105.216	105.116	5.375	104.114	104.014	103.914	4.875	103.132	103.032	99.656	5.875	103.163	103.063	102.963	4.875	101.475	101.375	97.999
5.990	105.431	105.331	105.231	5.500	104.329	104.229	104.129	4.990	103.049	102.949	99.516	5.990	103.278	103.178	103.078	4.990	101.142	101.042	97.609
6.000	105.531	105.431	105.331	5.625	104.424	104.324	104.224	5.000	103.149	103.049	99.616	6.000	103.378	103.278	103.178	5.000	101.242	101.142	97.709
6.125	105.603	105.485	105.371	5.750	104.761	104.661	104.561	5.125	103.442	103.342	99.566	6.125	102.790	102.672	102.558	5.125	#N/A	#N/A	#N/A
6.250	105.864	105.749	105.638	5.875	105.195	105.095	104.995	5.250	103.687	103.587	99.546	6.250	103.051	102.936	102.825	5.250	#N/A	#N/A	#N/A
6.375	106.566	106.427	106.366	5.990	105.360	105.260	105.160	5.375	103.960	103.860	99.526	6.375	103.603	103.464	103.403	5.375	#N/A	#N/A	#N/A
6.500	106.463	106.325	106.263	6.000	105.460	105.360	105.260	5.500	102.486	102.386	99.506	6.500	103.350	103.212	103.150	5.500	#N/A	#N/A	#N/A
6.625	106.955	106.818	106.755	6.125	105.087	104.968	104.851	5.625	102.856	102.756	99.486	6.625	103.692	103.555	103.492	5.625	#N/A	#N/A	#N/A
6.750	107.315	107.179	107.115	6.250	105.460	105.342	105.229	5.750	103.171	103.071	99.466	6.750	103.902	103.766	103.702	5.750	#N/A	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 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	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 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%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/14/2019**

45 Day Lock Exp.: **3/1/2019**

60 Day Lock Exp.: **3/18/2019**

W. Rate Sheet Dated: **1/15/2019**

Release Time: **10:00 am ET**

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.000	98.471	98.346	98.221	
4.125	98.988	98.863	98.738	
4.250	99.436	99.311	99.186	
4.375	99.763	99.638	99.513	
4.500	100.245	100.120	99.995	
4.625	100.658	100.533	100.408	
4.750	101.082	100.957	100.832	
4.875	101.406	101.281	101.156	
5.000	101.652	101.527	101.402	
5.125	101.843	101.718	101.593	
5.250	102.160	102.035	101.910	
5.375	102.235	102.110	101.985	
5.500	102.269	102.144	102.019	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	98.819	98.694	98.569	
3.875	99.321	99.196	99.071	
4.000	99.709	99.584	99.459	
4.125	100.140	100.015	99.890	
4.250	100.381	100.256	100.131	
4.375	100.600	100.475	100.350	
4.500	100.800	100.675	100.550	
4.625	100.966	100.841	100.716	
4.750	101.120	100.995	100.870	
4.875	101.332	101.207	101.082	
5.000	101.602	101.477	101.352	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	98.581	98.456	98.331	
3.625	99.099	98.974	98.849	
3.750	99.629	99.504	99.379	
3.875	100.161	100.036	99.911	
4.000	100.595	100.470	100.345	
4.125	100.961	100.836	100.711	
4.250	101.271	101.146	101.021	
4.375	101.553	101.428	101.303	
4.500	101.819	101.694	101.569	
4.625	102.136	102.011	101.886	
4.750	102.412	102.287	102.162	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)