



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/18/2019

45 Day Lock Exp.: 3/4/2019

60 Day Lock Exp.: 3/18/2019

W. Rate Sheet Dated: 1/17/2019

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	100.905	100.755	100.605	4.000	100.286	100.136	99.986	2.375	94.808	94.658	94.508	3.125	97.424	97.274	97.124
4.125	101.405	101.255	101.105	4.125	100.630	100.480	100.330	2.500	93.758	93.608	93.458	3.250	97.505	97.355	97.205
4.250	101.820	101.720	101.610	4.250	101.043	100.943	100.833	2.625	94.658	94.508	94.358	3.375	97.887	97.737	97.587
4.375	102.310	102.210	102.101	4.375	101.421	101.321	101.212	2.750	97.163	97.013	96.863	3.500	98.241	98.091	97.941
4.500	102.793	102.693	102.584	4.500	101.732	101.632	101.523	2.875	97.698	97.548	97.398	3.625	98.637	98.487	98.337
4.625	103.192	103.092	102.983	4.625	102.068	101.968	101.859	3.000	98.147	97.997	97.847	Margin = 2.250		Index = 2.580	
4.750	103.317	103.217	103.092	4.750	102.040	101.940	101.815	3.125	98.597	98.447	98.297				
4.875	103.118	103.018	102.893	4.875	102.364	102.264	102.139	3.250	99.137	98.987	98.837				
5.000	103.722	103.622	103.497	5.000	102.761	102.661	102.536	3.375	99.580	99.430	99.280				
5.125	103.922	103.822	103.697	5.125	102.997	102.897	102.772	3.500	100.024	99.874	99.724				
5.250	103.639	103.539	103.414	5.250	102.829	102.729	102.604	3.625	100.462	100.312	100.162				
5.375	103.822	103.722	103.597	5.375	103.143	103.043	102.918	3.750	100.468	100.318	100.168				
5.500	104.067	103.967	103.842	5.500	103.540	103.440	103.315	3.875	100.898	100.748	100.598				
5.625	104.371	104.271	104.146	5.625	103.626	103.526	103.401	4.000	101.263	101.113	100.963				
5.750	104.528	104.428	104.328	5.750	103.332	103.232	103.132	4.125	101.585	101.435	101.285				
5.875	104.560	104.460	104.360	5.875	103.656	103.556	103.456	4.250	101.206	101.056	100.906				
6.000	104.905	104.805	104.705	6.000	104.053	103.953	103.853	4.375	101.562	101.412	101.262				
6.125	105.359	105.259	105.159	6.125	104.389	104.289	104.189	4.500	101.850	101.700	101.550				
6.250	105.659	105.559	105.459	6.250	104.689	104.589	104.489	4.625	102.164	102.014	101.864				

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	99.705	99.555	99.405	4.000	99.286	99.136	98.986	2.375	93.808	93.658	93.508	3.125	96.424	96.274	96.124
4.125	100.205	100.055	99.905	4.125	99.630	99.480	99.330	2.500	92.758	92.608	92.458	3.250	96.505	96.355	96.205
4.250	100.570	100.470	100.360	4.250	100.043	99.943	99.833	2.625	93.658	93.508	93.358	3.375	96.887	96.737	96.587
4.375	101.060	100.960	100.851	4.375	100.421	100.321	100.212	2.750	96.163	96.013	95.863	3.500	97.241	97.091	96.941
4.500	101.543	101.443	101.334	4.500	100.732	100.632	100.523	2.875	96.698	96.548	96.398	3.625	97.637	97.487	97.337
4.625	101.942	101.842	101.733	4.625	101.068	100.968	100.859	3.000	97.147	96.997	96.847	Margin = 2.250		Index = 2.580	
4.750	102.067	101.967	101.842	4.750	101.040	100.940	100.815	3.125	97.597	97.447	97.297	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.068	101.968	101.843	4.875	101.364	101.264	101.139	3.250	98.137	97.987	97.837	Rate	30 Day	45 Day	60 Day
5.000	102.472	102.372	102.247	5.000	101.761	101.661	101.536	3.375	98.580	98.430	98.280	4.625	100.792	100.542	100.292
5.125	102.842	102.742	102.617	5.125	102.097	101.997	101.872	3.500	99.024	98.874	98.724	4.750	100.407	100.157	99.907
5.250	102.739	102.639	102.514	5.250	101.829	101.729	101.604	3.625	99.462	99.312	99.162	4.875	100.818	100.568	100.318
5.375	103.022	102.922	102.797	5.375	102.143	102.043	101.918	3.750	99.468	99.318	99.168	5.000	101.222	100.972	100.722
5.500	103.217	103.117	102.992	5.500	102.540	102.440	102.315	3.875	99.898	99.748	99.598	5.125	101.542	101.292	101.042
5.625	103.421	103.321	103.196	5.625	102.676	102.576	102.451	4.000	100.263	100.113	99.963	5.250	101.139	100.889	100.639
5.750	103.378	103.278	103.178	5.750	102.332	102.232	102.132	4.125	100.585	100.435	100.285	5.375	101.522	101.272	101.022
5.875	103.410	103.310	103.210	5.875	102.656	102.556	102.456	4.250	100.206	100.056	99.906	5.500	102.000	101.750	101.500
6.000	103.755	103.655	103.555	6.000	103.053	102.953	102.853	4.375	100.562	100.412	100.262	5.625	102.250	102.000	101.750
6.125	104.209	104.109	104.009	6.125	103.389	103.289	103.189	4.500	100.850	100.700	100.550	5.750	102.500	102.250	102.000
6.250	104.509	104.409	104.309	6.250	103.689	103.589	103.489	4.625	101.164	101.014	100.864	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	99.968	99.718	99.468	4.875	99.644	99.394	99.144
5.125	100.692	100.442	100.192	5.125	100.377	100.127	99.877
5.375	100.672	100.422	100.172	5.375	100.423	100.173	99.923
5.625	101.471	101.221	100.971	5.625	101.156	100.906	100.656
5.875	101.435	101.185	100.935	5.875	100.936	100.686	100.436
6.000	101.780	101.530	101.280	6.000	101.333	101.083	100.833
6.125	102.234	101.984	101.734	6.125	101.669	101.419	101.169
6.250	102.750	102.500	102.250	6.250	103.047	102.797	102.547

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:	1/17/2019	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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30 Day Lock Exp.:

2/18/2019

45 Day Lock Exp.:

3/4/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/17/2019

Release Time: 10:00 am ET

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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	99.436	99.286	99.136	4.000	98.817	98.667	98.517	2.375	91.308	91.158	91.008	3.125	95.74	95.587	95.437
4.125	99.936	99.786	99.636	4.125	99.162	99.012	98.862	2.500	90.258	90.108	89.958	3.250	96.51	96.355	96.205
4.250	100.382	100.282	100.173	4.250	99.605	99.505	99.396	2.625	91.158	91.008	90.858	3.375	96.89	96.737	96.587
4.375	100.873	100.773	100.663	4.375	99.984	99.884	99.774	2.750	95.476	95.326	95.176	3.500	97.24	97.091	96.941
4.500	101.356	101.256	101.146	4.500	100.294	100.194	100.085	2.875	96.010	95.860	95.710	3.625	97.64	97.487	97.337
4.625	101.755	101.655	101.545	4.625	100.631	100.531	100.421	3.000	96.460	96.310	96.160	Margin = 2.250		Index = 2.580	
4.750	101.567	101.467	101.342	4.750	100.290	100.190	100.065	3.125	96.909	96.759	96.609				
4.875	101.368	101.268	101.143	4.875	100.614	100.514	100.389	3.250	98.137	97.987	97.837				
5.000	101.972	101.872	101.747	5.000	101.011	100.911	100.786	3.375	98.580	98.430	98.280				
5.125	102.172	102.072	101.947	5.125	101.247	101.147	101.022	3.500	99.024	98.874	98.724				
5.250	101.608	101.508	101.383	5.250	100.798	100.698	100.573	3.625	99.462	99.312	99.162				
5.375	101.791	101.691	101.566	5.375	101.111	101.011	100.886	3.750	98.999	98.849	98.699				
5.500	102.036	101.936	101.811	5.500	101.508	101.408	101.283	3.875	99.429	99.279	99.129				
5.625	102.340	102.240	102.115	5.625	101.595	101.495	101.370	4.000	99.794	99.644	99.494				
5.750	101.996	101.896	101.796	5.750	100.801	100.701	100.601	4.125	100.116	99.966	99.816				
5.875	102.029	101.929	101.829	5.875	101.125	101.025	100.925	4.250	99.768	99.618	99.468				
6.000	102.374	102.274	102.174	6.000	101.522	101.422	101.322	4.375	100.124	99.974	99.824				
6.125	102.828	102.728	102.628	6.125	101.858	101.758	101.658	4.500	100.412	100.262	100.112				
6.250	102.159	102.059	101.959	6.250	101.189	101.089	100.989	4.625	100.726	100.576	100.426				

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	98.236	98.086	97.936	4.000	97.817	97.667	97.517	2.375	92.058	91.908	91.758	3.125	94.737	94.587	94.437
4.125	98.736	98.586	98.436	4.125	98.162	98.012	97.862	2.500	91.008	90.858	90.708	3.250	95.505	95.355	95.205
4.250	99.132	99.032	98.923	4.250	98.605	98.505	98.396	2.625	91.908	91.758	91.608	3.375	95.887	95.737	95.587
4.375	99.623	99.523	99.413	4.375	98.984	98.884	98.774	2.750	95.257	95.107	94.957	3.500	96.241	96.091	95.941
4.500	100.106	100.006	99.896	4.500	99.294	99.194	99.085	2.875	95.792	95.642	95.492	3.625	96.637	96.487	96.337
4.625	100.505	100.405	100.295	4.625	99.631	99.531	99.421	3.000	96.241	96.091	95.941	Margin = 2.250		Index = 2.580	
4.750	100.317	100.217	100.092	4.750	99.290	99.190	99.065	3.125	96.690	96.540	96.390	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.318	100.218	100.093	4.875	99.614	99.514	99.389	3.250	97.043	96.893	96.743	Rate	30 Day	45 Day	60 Day
5.000	100.722	100.622	100.497	5.000	100.011	99.911	99.786	3.375	97.486	97.336	97.186	4.625	99.355	99.105	98.855
5.125	101.092	100.992	100.867	5.125	100.347	100.247	100.122	3.500	97.930	97.780	97.630	4.750	98.657	98.407	98.157
5.250	100.708	100.608	100.483	5.250	99.798	99.698	99.573	3.625	98.368	98.218	98.068	4.875	99.068	98.818	98.568
5.375	100.991	100.891	100.766	5.375	100.111	100.011	99.886	3.750	98.218	98.068	97.918	5.000	99.472	99.222	98.972
5.500	101.186	101.086	100.961	5.500	100.508	100.408	100.283	3.875	98.648	98.498	98.348	5.125	99.792	99.542	99.292
5.625	101.390	101.290	101.165	5.625	100.645	100.545	100.420	4.000	99.013	98.863	98.713	5.250	99.108	98.858	98.608
5.750	100.846	100.746	100.646	5.750	99.801	99.701	99.601	4.125	99.335	99.185	99.035	5.375	99.491	99.241	98.991
5.875	100.879	100.779	100.679	5.875	100.125	100.025	99.925	4.250	98.643	98.493	98.343	5.500	99.969	99.719	99.469
6.000	101.224	101.124	101.024	6.000	100.522	100.422	100.322	4.375	98.999	98.849	98.699	5.625	100.219	99.969	99.719
6.125	101.678	101.578	101.478	6.125	100.858	100.758	100.658	4.500	99.287	99.137	98.987	5.750	99.968	99.718	99.468
6.250	101.009	100.909	100.809	6.250	100.189	100.089	99.989	4.625	99.601	99.451	99.301	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	98.218	97.968	97.718	4.875	97.894	97.644	97.394
5.125	98.942	98.692	98.442	5.125	98.627	98.377	98.127
5.375	98.641	98.391	98.141	5.375	98.391	98.141	97.891
5.625	99.440	99.190	98.940	5.625	99.125	98.875	98.625
5.875	98.904	98.654	98.404	5.875	98.405	98.155	97.905
6.000	99.249	98.999	98.749	6.000	98.802	98.552	98.302
6.125	99.703	99.453	99.203	6.125	99.138	98.888	98.638
6.250	99.250	99.000	98.750	6.250	99.547	99.297	99.047
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:	1/17/2019 5.250%

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

Lock Desk Policy	
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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

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/18/2019

45 Day Lock Exp.:

3/4/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/17/2019

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	100.535	100.435	100.335	4.625	101.856	101.756	101.656	3.375	98.788	98.688	98.588	3.375	98.928	98.828	98.728
4.500	101.083	100.983	100.883	4.750	102.307	102.207	102.107	3.500	99.281	99.181	99.081	3.500	99.268	99.168	99.068
4.625	101.451	101.351	101.251	4.875	102.704	102.604	102.504	3.625	99.756	99.656	99.556	3.625	99.571	99.471	99.371
4.750	102.000	101.900	101.800	4.990	102.851	102.751	102.651	3.750	100.146	100.046	99.946	3.750	100.515	100.415	100.315
4.875	102.502	102.402	102.302	5.000	102.951	102.851	102.751	3.875	100.714	100.614	100.514	3.875	100.808	100.708	100.608
4.990	102.742	102.642	102.542	5.125	103.232	103.132	103.032	3.990	101.032	100.932	100.832	3.990	100.992	100.892	100.792
5.000	102.842	102.742	102.642	5.250	103.667	103.567	103.467	4.000	101.132	101.032	100.932	4.000	101.092	100.992	100.892
5.125	103.142	103.042	102.942	5.375	103.875	103.775	103.675	4.125	101.434	101.334	101.234	4.125	101.364	101.264	101.164
5.250	103.499	103.399	103.299	5.500	104.103	104.003	103.903	4.250	101.739	101.639	101.539	4.250	101.580	101.480	101.380
5.375	103.828	103.728	103.628	5.625	104.278	104.178	104.078	4.375	102.074	101.974	101.874	4.375	101.785	101.685	101.585
5.500	104.147	104.047	103.947	5.750	104.569	104.469	104.369	4.500	102.136	102.036	101.936	4.500	101.976	101.876	101.776
5.625	104.485	104.385	104.285	5.875	104.803	104.703	104.603	4.625	102.454	102.354	102.254	4.625	102.207	102.107	102.007
5.750	104.826	104.726	104.626	5.990	104.906	104.806	104.706	4.750	102.662	102.562	102.462	4.750	102.394	102.294	102.194
5.875	105.014	104.914	104.814	6.000	105.006	104.906	104.806	4.875	102.716	102.616	102.516	4.875	102.600	102.500	102.400
5.990	105.128	105.028	104.928	6.125	105.206	105.106	105.006	4.990	102.800	102.700	102.600	4.990	102.675	102.575	102.475
6.000	105.228	105.128	105.028	6.250	105.229	105.095	104.961	5.000	102.900	102.800	102.700	5.000	102.775	102.675	102.575
6.125	105.798	105.698	105.598	6.375	105.452	105.318	105.184	5.125	103.270	103.170	103.070	5.125	102.804	102.704	102.604
6.250	106.047	105.947	105.847	6.500	105.312	105.178	105.044	5.250	103.442	103.342	103.242	5.250	103.010	102.910	102.810
6.375	105.889	105.755	105.621	6.625	105.452	105.318	105.184	5.375	103.626	103.526	103.426	5.375	103.213	103.113	103.013

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	99.440	99.340	99.240	3.375	98.500	98.400	98.300
4.500	99.985	99.885	99.785	3.500	98.913	98.813	98.713
4.625	100.251	100.151	100.051	3.625	99.313	99.213	99.113
4.750	100.600	100.500	100.400	3.750	99.608	99.508	99.408
4.875	101.113	101.013	100.913	3.875	99.998	99.898	99.798
4.990	101.501	101.401	101.301	3.990	100.267	100.167	100.067
5.000	101.601	101.501	101.401	4.000	100.367	100.267	100.167
5.125	101.823	101.723	101.623	4.125	100.741	100.641	100.541
5.250	102.016	101.916	101.816	4.250	100.948	100.848	100.748
5.375	102.200	102.100	102.000	4.375	101.170	101.070	100.970
5.500	102.665	102.565	102.465	4.500	101.203	101.103	101.003
5.625	102.905	102.805	102.705	4.625	101.167	101.067	100.967
5.750	103.127	103.027	102.927	4.750	101.302	101.202	101.102
5.875	102.539	102.439	102.339	4.875	101.325	101.225	101.125
5.990	102.905	102.805	102.705	4.990	101.350	101.250	101.150
6.000	103.005	102.905	102.805	5.000	101.450	101.350	101.250
6.125	103.247	103.147	103.047	5.125	101.174	101.074	100.974
6.250	103.470	103.370	103.270	5.250	101.289	101.189	101.089
6.375	101.543	101.409	101.270	5.375	101.413	101.313	101.213

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	-0.250	-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	-2.250
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 Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/18/2019

45 Day Lock Exp.:

3/4/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/17/2019

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	102.416	102.316	102.216	4.250	100.743	100.643	100.543	3.750	100.285	100.185	99.846	
4.875	102.887	102.787	102.687	4.375	101.264	101.164	101.064	3.875	100.859	100.759	99.836	
4.990	103.110	103.010	102.910	4.500	101.758	101.658	101.558	3.990	101.070	100.970	99.716	
5.000	103.210	103.110	103.010	4.625	101.957	101.857	101.757	4.000	101.170	101.070	99.816	
5.125	103.278	103.178	103.078	4.750	102.391	102.291	102.191	4.125	101.660	101.560	99.796	
5.250	103.848	103.748	103.648	4.875	102.834	102.734	102.634	4.250	101.984	101.884	99.776	
5.375	104.163	104.063	103.963	4.990	103.049	102.949	102.849	4.375	102.327	102.227	99.736	
5.500	104.432	104.332	104.232	5.000	103.149	103.049	102.949	4.500	102.214	102.114	99.696	
5.625	104.415	104.315	104.215	5.125	103.318	103.218	103.118	4.625	102.491	102.391	99.656	
5.750	104.890	104.790	104.690	5.250	103.710	103.610	103.510	4.750	102.938	102.838	99.616	
5.875	105.185	105.085	104.985	5.375	103.976	103.876	103.776	4.875	103.042	102.942	99.566	
5.990	105.334	105.234	105.134	5.500	104.194	104.094	103.994	4.990	102.947	102.847	99.446	
6.000	105.434	105.334	105.234	5.625	104.287	104.187	104.087	5.000	103.047	102.947	99.546	
6.125	105.473	105.370	105.264	5.750	104.624	104.524	104.424	5.125	103.353	103.253	99.526	
6.250	105.751	105.649	105.547	5.875	105.063	104.963	104.863	5.250	103.597	103.497	99.506	
6.375	106.313	106.194	106.113	5.990	105.235	105.135	105.035	5.375	103.833	103.733	99.486	
6.500	106.355	106.236	106.155	6.000	105.335	105.235	105.135	5.500	102.415	102.315	99.466	
6.625	106.848	106.730	106.648	6.125	104.972	104.869	104.760	5.625	102.785	102.685	99.446	
6.750	107.193	107.074	106.993	6.250	105.347	105.245	105.140	5.750	103.102	103.002	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	101.119	101.019	100.919	3.750	99.726	99.626	99.287
4.875	101.590	101.490	101.390	3.875	100.300	100.200	99.277
4.990	101.813	101.713	101.613	3.990	100.006	99.906	98.652
5.000	101.913	101.813	101.713	4.000	100.106	100.006	98.752
5.125	101.674	101.574	101.474	4.125	100.596	100.496	98.732
5.250	102.244	102.144	102.044	4.250	100.920	100.820	98.712
5.375	102.559	102.459	102.359	4.375	101.263	101.163	98.672
5.500	102.828	102.728	102.628	4.500	100.557	100.457	98.039
5.625	102.305	102.205	102.105	4.625	100.834	100.734	97.999
5.750	102.780	102.680	102.580	4.750	101.281	101.181	97.959
5.875	103.075	102.975	102.875	4.875	101.385	101.285	97.909
5.990	103.224	103.124	103.024	4.990	101.040	100.940	97.539
6.000	103.324	103.224	103.124	5.000	101.140	101.040	97.639
6.125	102.660	102.557	102.451	5.125	#N/A	#N/A	#N/A
6.250	102.938	102.836	102.734	5.250	#N/A	#N/A	#N/A
6.375	103.350	103.231	103.150	5.375	#N/A	#N/A	#N/A
6.500	103.242	103.123	103.042	5.500	#N/A	#N/A	#N/A
6.625	103.585	103.467	103.385	5.625	#N/A	#N/A	#N/A
6.750	103.780	103.661	103.580	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.:

2/18/2019

45 Day Lock Exp.:

3/4/2019

60 Day Lock Exp.:

3/18/2019

W. Rate Sheet Dated: 1/17/2019

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	102.417	102.317	102.217	4.250	100.766	100.666	100.566	3.750	100.281	100.181	99.846	4.750	101.124	101.024	100.924	3.750	99.660	99.560	99.225
4.875	102.740	102.640	102.540	4.375	101.286	101.186	101.086	3.875	100.855	100.755	99.836	4.875	101.447	101.347	101.247	3.875	100.234	100.134	99.215
4.990	103.126	103.026	102.926	4.500	101.780	101.680	101.580	3.990	101.069	100.969	99.716	4.990	101.833	101.733	101.633	3.990	99.944	99.844	98.591
5.000	103.226	103.126	103.026	4.625	102.090	101.990	101.890	4.000	101.169	101.069	99.816	5.000	101.933	101.833	101.733	4.000	100.044	99.944	98.691
5.125	103.338	103.238	103.138	4.750	102.523	102.423	102.323	4.125	101.654	101.554	99.796	5.125	101.737	101.637	101.537	4.125	100.529	100.429	98.671
5.250	103.886	103.786	103.686	4.875	102.966	102.866	102.766	4.250	101.977	101.877	99.776	5.250	102.285	102.185	102.085	4.250	100.852	100.752	98.651
5.375	104.193	104.093	103.993	4.990	103.182	103.082	102.982	4.375	102.318	102.218	99.736	5.375	102.592	102.492	102.392	4.375	101.193	101.093	98.611
5.500	104.468	104.368	104.268	5.000	103.282	103.182	103.082	4.500	102.229	102.073	99.696	5.500	102.867	102.767	102.667	4.500	100.510	100.354	97.977
5.625	104.540	104.428	104.340	5.125	103.417	103.317	103.217	4.625	102.503	102.347	99.656	5.625	102.422	102.310	102.222	4.625	100.784	100.628	97.937
5.750	104.976	104.864	104.776	5.250	103.809	103.709	103.609	4.750	102.948	102.792	99.616	5.750	102.858	102.746	102.658	4.750	101.229	101.073	97.897
5.875	105.271	105.160	105.071	5.375	104.075	103.975	103.875	4.875	103.051	102.896	99.566	5.875	103.153	103.042	102.953	4.875	101.332	101.177	97.847
5.990	105.419	105.307	105.219	5.500	104.291	104.191	104.091	4.990	102.810	102.710	99.446	5.990	103.301	103.189	103.101	4.990	100.841	100.741	97.477
6.000	105.519	105.407	105.319	5.625	104.368	104.257	104.168	5.000	102.910	102.810	99.546	6.000	103.401	103.289	103.201	5.000	100.941	100.841	97.577
6.125	105.512	105.378	105.271	5.750	104.704	104.593	104.504	5.125	103.214	103.114	99.526	6.125	102.699	102.565	102.458	5.125	#N/A	#N/A	#N/A
6.250	105.777	105.643	105.541	5.875	105.142	105.031	104.942	5.250	103.460	103.360	99.506	6.250	102.964	102.830	102.728	5.250	#N/A	#N/A	#N/A
6.375	106.451	106.296	106.251	5.990	105.315	105.204	105.115	5.375	103.697	103.597	99.486	6.375	103.488	103.333	103.288	5.375	#N/A	#N/A	#N/A
6.500	106.412	106.257	106.212	6.000	105.415	105.304	105.215	5.500	102.386	102.286	99.466	6.500	103.299	103.144	103.099	5.500	#N/A	#N/A	#N/A
6.625	106.905	106.750	106.705	6.125	105.027	104.893	104.784	5.625	102.756	102.656	99.446	6.625	103.642	103.487	103.442	5.625	#N/A	#N/A	#N/A
6.750	107.266	107.111	107.066	6.250	105.402	105.268	105.163	5.750	103.071	102.971	99.426	6.750	103.853	103.698	103.653	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%	> 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.: 2/18/2019

45 Day Lock Exp.: 3/4/2019

60 Day Lock Exp.: 3/18/2019

W. Rate Sheet Dated: 1/17/2019

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	98.333	98.208	98.083	
4.125	98.829	98.704	98.579	
4.250	99.335	99.210	99.085	
4.375	99.783	99.658	99.533	
4.500	100.195	100.070	99.945	
4.625	100.606	100.481	100.356	
4.750	101.010	100.885	100.760	
4.875	101.324	101.199	101.074	
5.000	101.482	101.357	101.232	
5.125	101.704	101.579	101.454	
5.250	101.984	101.859	101.734	
5.375	102.162	102.037	101.912	
5.500	102.310	102.185	102.060	

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	98.856	98.731	98.606	
3.875	99.355	99.230	99.105	
4.000	99.775	99.650	99.525	
4.125	100.138	100.013	99.888	
4.250	100.379	100.254	100.129	
4.375	100.598	100.473	100.348	
4.500	100.798	100.673	100.548	
4.625	100.963	100.838	100.713	
4.750	101.117	100.992	100.867	
4.875	101.331	101.206	101.081	
5.000	101.601	101.476	101.351	

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	98.580	98.455	98.330	
3.625	99.099	98.974	98.849	
3.750	99.628	99.503	99.378	
3.875	100.160	100.035	99.910	
4.000	100.593	100.468	100.343	
4.125	100.958	100.833	100.708	
4.250	101.269	101.144	101.019	
4.375	101.551	101.426	101.301	
4.500	101.817	101.692	101.567	
4.625	102.132	102.007	101.882	
4.750	102.410	102.285	102.160	
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)