



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.: 3/29/2019

45 Day Lock Exp.: 4/15/2019

60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/27/2019

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
3.750	100.325	100.175	100.025	3.750	99.877	99.727	99.577	2.375	95.527	95.377	95.227	3.125	97.332	97.182	97.032
3.875	100.824	100.674	100.524	3.875	100.286	100.136	99.986	2.500	94.477	94.327	94.177	3.250	97.947	97.797	97.647
4.000	101.324	101.174	101.024	4.000	100.652	100.502	100.352	2.625	95.377	95.227	95.077	3.375	98.319	98.169	98.019
4.125	101.818	101.668	101.518	4.125	100.995	100.845	100.695	2.750	97.865	97.715	97.565	3.500	98.684	98.534	98.384
4.250	102.222	102.122	102.022	4.250	101.453	101.353	101.253	2.875	98.315	98.165	98.015	3.625	99.004	98.854	98.704
4.375	102.709	102.609	102.509	4.375	101.788	101.688	101.588	3.000	98.764	98.614	98.464	Margin = 2.250		Index = 2.550	
4.500	103.130	103.030	102.930	4.500	102.131	102.031	101.931	3.125	99.207	99.057	98.907				
4.625	103.508	103.408	103.308	4.625	102.473	102.373	102.273	3.250	99.516	99.366	99.216				
4.750	103.633	103.533	103.433	4.750	102.146	102.046	101.946	3.375	99.961	99.811	99.661				
4.875	103.210	103.110	103.010	4.875	102.520	102.420	102.320	3.500	100.401	100.251	100.101				
5.000	103.754	103.654	103.554	5.000	102.863	102.763	102.663	3.625	100.825	100.675	100.525				
5.125	104.004	103.904	103.804	5.125	103.105	103.005	102.905	3.750	100.815	100.665	100.515				
5.250	103.526	103.426	103.316	5.250	102.716	102.616	102.507	3.875	101.202	101.052	100.902				
5.375	103.683	103.583	103.474	5.375	103.080	102.980	102.871	4.000	101.546	101.396	101.246				
5.500	104.014	103.914	103.805	5.500	103.423	103.323	103.214	4.125	101.866	101.716	101.566				
5.625	104.234	104.134	104.025	5.625	103.515	103.415	103.305	4.250	101.360	101.210	101.060				
5.750	104.789	104.680	104.580	5.750	103.594	103.485	103.385	4.375	101.673	101.523	101.373				
5.875	104.797	104.687	104.587	5.875	103.968	103.859	103.759	4.500	101.993	101.843	101.693				
6.000	105.227	105.118	105.018	6.000	104.312	104.202	104.102	4.625	102.312	102.162	102.012				

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
3.750	99.125	98.975	98.825	3.750	98.877	98.727	98.577	2.375	94.527	94.377	94.227	3.125	96.332	96.182	96.032
3.875	99.624	99.474	99.324	3.875	99.286	99.136	98.986	2.500	93.477	93.327	93.177	3.250	96.947	96.797	96.647
4.000	100.124	99.974	99.824	4.000	99.652	99.502	99.352	2.625	94.377	94.227	94.077	3.375	97.319	97.169	97.019
4.125	100.618	100.468	100.318	4.125	99.995	99.845	99.695	2.750	96.865	96.715	96.565	3.500	97.684	97.534	97.384
4.250	100.972	100.872	100.772	4.250	100.453	100.353	100.253	2.875	97.315	97.165	97.015	3.625	98.004	97.854	97.704
4.375	101.459	101.359	101.259	4.375	100.788	100.688	100.588	3.000	97.764	97.614	97.464	Margin = 2.250		Index = 2.550	
4.500	101.880	101.780	101.680	4.500	101.131	101.031	100.931	3.125	98.207	98.057	97.907	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.258	102.158	102.058	4.625	101.473	101.373	101.273	3.250	98.516	98.366	98.216	Rate	30 Day	45 Day	60 Day
4.750	102.383	102.283	102.183	4.750	101.146	101.046	100.946	3.375	98.961	98.811	98.661	4.625	101.108	100.858	100.608
4.875	102.160	102.060	101.960	4.875	101.520	101.420	101.320	3.500	99.401	99.251	99.101	4.750	100.497	100.247	99.997
5.000	102.504	102.404	102.304	5.000	101.863	101.763	101.663	3.625	99.825	99.675	99.525	4.875	100.910	100.660	100.410
5.125	102.924	102.824	102.724	5.125	102.205	102.105	102.005	3.750	99.815	99.665	99.515	5.000	101.254	101.004	100.754
5.250	102.626	102.526	102.416	5.250	101.716	101.616	101.507	3.875	100.202	100.052	99.902	5.125	101.624	101.374	101.124
5.375	102.883	102.783	102.674	5.375	102.080	101.980	101.871	4.000	100.546	100.396	100.246	5.250	101.026	100.776	100.526
5.500	103.164	103.064	102.955	5.500	102.423	102.323	102.214	4.125	100.866	100.716	100.566	5.375	101.383	101.133	100.883
5.625	103.284	103.184	103.075	5.625	102.565	102.465	102.355	4.250	100.360	100.210	100.060	5.500	102.000	101.750	101.500
5.750	103.639	103.530	103.430	5.750	102.594	102.485	102.385	4.375	100.673	100.523	100.373	5.625	102.250	102.000	101.750
5.875	103.647	103.537	103.437	5.875	102.968	102.859	102.759	4.500	100.993	100.843	100.693	5.750	102.500	102.250	102.000
6.000	104.077	103.968	103.868	6.000	103.312	103.202	103.102	4.625	101.312	101.162	101.012	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	100.060	99.810	99.560	4.875	99.800	99.550	99.300
5.125	100.774	100.524	100.274	5.125	100.485	100.235	99.985
5.375	100.533	100.283	100.033	5.375	100.360	100.110	99.860
5.625	101.334	101.084	100.834	5.625	101.045	100.795	100.545
5.875	101.672	101.422	101.172	5.875	101.248	100.998	100.748
6.000	102.102	101.852	101.602	6.000	101.592	101.342	101.092
6.125	102.473	102.223	101.973	6.125	101.933	101.683	101.433
6.250	102.750	102.500	102.250	6.250	102.967	102.717	102.467
Lender paid price cap after comp plan = 100.000							

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.358	98.108	97.858	
4.750	97.747	97.497	97.247	
4.875	98.160	97.910	97.660	
5.000	98.504	98.254	98.004	
5.125	98.874	98.624	98.374	
5.250	98.276	98.026	97.776	
5.375	98.633	98.383	98.133	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

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.:

3/29/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/27/2019

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
3.750	98.856	98.706	98.556	3.750	98.408	98.258	98.108	2.375	92.027	91.877	91.727	3.125	95.64	95.495	95.345
3.875	99.355	99.205	99.055	3.875	98.817	98.667	98.517	2.500	90.977	90.827	90.677	3.250	96.95	96.797	96.647
4.000	99.856	99.706	99.556	4.000	99.184	99.034	98.884	2.625	91.877	91.727	91.577	3.375	97.32	97.169	97.019
4.125	100.349	100.199	100.049	4.125	99.526	99.376	99.226	2.750	96.178	96.028	95.878	3.500	97.68	97.534	97.384
4.250	100.784	100.684	100.584	4.250	100.016	99.916	99.816	2.875	96.628	96.478	96.328	3.625	98.00	97.854	97.704
4.375	101.271	101.171	101.071	4.375	100.350	100.250	100.150	3.000	97.077	96.927	96.777	Margin = 2.250		Index = 2.550	
4.500	101.692	101.592	101.492	4.500	100.694	100.594	100.494	3.125	97.519	97.369	97.219				
4.625	102.071	101.971	101.871	4.625	101.035	100.935	100.835	3.250	98.516	98.366	98.216				
4.750	101.883	101.783	101.683	4.750	100.396	100.296	100.196	3.375	98.961	98.811	98.661				
4.875	101.460	101.360	101.260	4.875	100.770	100.670	100.570	3.500	99.401	99.251	99.101				
5.000	102.004	101.904	101.804	5.000	101.113	101.013	100.913	3.625	99.825	99.675	99.525				
5.125	102.254	102.154	102.054	5.125	101.355	101.255	101.155	3.750	99.347	99.197	99.047				
5.250	101.495	101.395	101.285	5.250	100.685	100.585	100.475	3.875	99.733	99.583	99.433				
5.375	101.652	101.552	101.443	5.375	101.049	100.949	100.839	4.000	100.077	99.927	99.777				
5.500	101.983	101.883	101.774	5.500	101.392	101.292	101.183	4.125	100.397	100.247	100.097				
5.625	102.203	102.103	101.994	5.625	101.483	101.383	101.274	4.250	99.923	99.773	99.623				
5.750	102.258	102.148	102.048	5.750	101.063	100.954	100.854	4.375	100.235	100.085	99.935				
5.875	102.265	102.156	102.056	5.875	101.437	101.328	101.228	4.500	100.556	100.406	100.256				
6.000	102.696	102.587	102.487	6.000	101.780	101.671	101.571	4.625	100.875	100.725	100.575				

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
3.750	97.656	97.506	97.356	3.750	97.408	97.258	97.108	2.375	92.777	92.627	92.477	3.125	94.645	94.495	94.345
3.875	98.155	98.005	97.855	3.875	97.817	97.667	97.517	2.500	91.727	91.577	91.427	3.250	95.947	95.797	95.647
4.000	98.656	98.506	98.356	4.000	98.184	98.034	97.884	2.625	92.627	92.477	92.327	3.375	96.319	96.169	96.019
4.125	99.149	98.999	98.849	4.125	98.526	98.376	98.226	2.750	95.959	95.809	95.659	3.500	96.684	96.534	96.384
4.250	99.534	99.434	99.334	4.250	99.016	98.916	98.816	2.875	96.409	96.259	96.109	3.625	97.004	96.854	96.704
4.375	100.021	99.921	99.821	4.375	99.350	99.250	99.150	3.000	96.858	96.708	96.558	Margin = 2.250		Index = 2.550	
4.500	100.442	100.342	100.242	4.500	99.694	99.594	99.494	3.125	97.301	97.151	97.001	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.821	100.721	100.621	4.625	100.035	99.935	99.835	3.250	97.422	97.272	97.122	Rate	30 Day	45 Day	60 Day
4.750	100.633	100.533	100.433	4.750	99.396	99.296	99.196	3.375	97.867	97.717	97.567	4.625	99.671	99.421	99.171
4.875	100.410	100.310	100.210	4.875	99.770	99.670	99.570	3.500	98.307	98.157	98.007	4.750	98.747	98.497	98.247
5.000	100.754	100.654	100.554	5.000	100.113	100.013	99.913	3.625	98.731	98.581	98.431	4.875	99.160	98.910	98.660
5.125	101.174	101.074	100.974	5.125	100.455	100.355	100.255	3.750	98.565	98.415	98.265	5.000	99.504	99.254	99.004
5.250	100.595	100.495	100.385	5.250	99.685	99.585	99.475	3.875	98.952	98.802	98.652	5.125	99.874	99.624	99.374
5.375	100.852	100.752	100.643	5.375	100.049	99.949	99.839	4.000	99.296	99.146	98.996	5.250	98.995	98.745	98.495
5.500	101.133	101.033	100.924	5.500	100.392	100.292	100.183	4.125	99.616	99.466	99.316	5.375	99.352	99.102	98.852
5.625	101.253	101.153	101.044	5.625	100.533	100.433	100.324	4.250	98.798	98.648	98.498	5.500	99.969	99.719	99.469
5.750	101.108	100.998	100.898	5.750	100.063	99.954	99.854	4.375	99.110	98.960	98.810	5.625	100.219	99.969	99.719
5.875	101.115	101.006	100.906	5.875	100.437	100.328	100.228	4.500	99.431	99.281	99.131	5.750	99.969	99.719	99.469
6.000	101.546	101.437	101.337	6.000	100.780	100.671	100.571	4.625	99.750	99.600	99.450	5.875	100.218	99.968	99.718

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	98.310	98.060	97.810	4.875	98.050	97.800	97.550
5.125	99.024	98.774	98.524	5.125	98.735	98.485	98.235
5.375	98.502	98.252	98.002	5.375	98.329	98.079	97.829
5.625	99.303	99.053	98.803	5.625	99.013	98.763	98.513
5.875	99.140	98.890	98.640	5.875	98.717	98.467	98.217
6.000	99.571	99.321	99.071	6.000	99.060	98.810	98.560
6.125	99.941	99.691	99.441	6.125	99.402	99.152	98.902
6.250	99.250	99.000	98.750	6.250	99.467	99.217	98.967
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:	2/27/2019 5.000%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	96.921	96.671	96.421	
4.750	95.997	95.747	95.497	
4.875	96.410	96.160	95.910	
5.000	96.754	96.504	96.254	
5.125	97.124	96.874	96.624	
5.250	96.245	95.995	95.745	
5.375	96.602	96.352	96.102	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
5.750	97.219	96.969	96.719	
5.875	97.468	97.218	96.968	

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

30 Day Lock Exp.: 3/29/2019
45 Day Lock Exp.: 4/15/2019
60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/27/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance													
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										
4.375	101.004	100.904	100.804	4.375	100.277	100.177	100.077	4.375	100.089	99.989	99.889	4.375	100.210	100.110	100.010	4.375	99.483	99.383	99.283										
4.500	101.508	101.408	101.308	4.500	100.835	100.735	100.635	4.500	100.648	100.548	100.448	4.500	100.733	100.633	100.533	4.500	100.060	99.960	99.860										
4.625	101.816	101.716	101.616	4.625	101.174	101.074	100.974	4.625	101.116	101.016	100.916	4.625	100.996	100.896	100.796	4.625	100.354	100.254	100.154										
4.750	102.242	102.142	102.042	4.750	101.982	101.882	101.782	4.750	101.979	101.879	101.779	4.750	101.209	101.109	101.009	4.750	100.949	100.849	100.749										
4.875	102.700	102.600	102.500	4.875	102.499	102.399	102.299	4.875	102.499	102.399	102.299	4.875	101.639	101.539	101.439	4.875	101.438	101.338	101.238										
4.990	102.961	102.861	102.761	4.990	102.803	102.703	102.603	4.990	102.803	102.703	102.603	4.990	102.018	101.918	101.818	4.990	101.860	101.760	101.660										
5.000	103.061	102.961	102.861	5.000	102.903	102.803	102.703	5.000	102.903	102.803	102.703	5.000	102.118	102.018	101.918	5.000	101.960	101.860	101.760										
5.125	103.354	103.254	103.154	5.125	103.225	103.125	103.025	5.125	103.225	103.125	103.025	5.125	102.032	101.932	101.832	5.125	101.903	101.803	101.703										
5.250	103.554	103.454	103.354	5.250	103.681	103.581	103.481	5.250	103.771	103.671	103.571	5.250	102.502	102.402	102.302	5.250	102.502	102.402	102.302										
5.375	103.852	103.752	103.652	5.375	104.024	103.924	103.824	5.375	104.118	104.018	103.918	5.375	102.566	102.466	102.366	5.375	102.566	102.466	102.366										
5.500	104.111	104.011	103.911	5.500	104.312	104.212	104.112	5.500	104.406	104.306	104.206	5.500	103.011	102.911	102.811	5.500	103.011	102.911	102.811										
5.625	104.325	104.225	104.125	5.625	104.549	104.449	104.349	5.625	104.643	104.543	104.443	5.625	103.048	102.948	102.848	5.625	103.048	102.948	102.848										
5.750	104.830	104.730	104.630	5.750	105.173	105.073	104.973	5.750	105.232	105.132	105.032	5.750	103.166	103.066	102.966	5.750	103.166	103.066	102.966										
5.875	105.013	104.913	104.813	5.875	105.524	105.424	105.324	5.875	105.586	105.486	105.386	5.875	103.232	103.132	103.032	5.875	103.232	103.132	103.032										
5.990	105.123	105.023	104.923	5.990	105.708	105.608	105.508	5.990	105.771	105.671	105.571	5.990	103.288	103.188	103.088	5.990	103.288	103.188	103.088										
6.000	105.223	105.123	105.023	6.000	105.808	105.708	105.608	6.000	105.871	105.771	105.671	6.000	103.288	103.188	103.088	6.000	103.288	103.188	103.088										
6.125	105.783	105.683	105.583	6.125	106.079	105.979	105.879	6.125	106.142	106.042	105.942	6.125	103.228	103.128	103.028	6.125	103.228	103.128	103.028										
6.250	106.028	105.928	105.828	6.250	106.282	106.182	106.082	6.250	106.344	106.244	106.144	6.250	103.450	103.350	103.250	6.250	103.450	103.350	103.250										
6.375	105.698	105.568	105.498	6.375	106.206	106.073	106.006	6.375	106.237	106.107	106.037	6.375	101.350	101.217	101.150	6.375	101.350	101.217	101.150										
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				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										
4.375	99.295	99.195	99.095	4.625	102.103	102.003	101.903	4.625	101.573	101.473	101.373	4.625	101.511	101.311	101.111	3.375	99.142	99.042	98.942										
4.500	99.873	99.773	99.673	4.750	102.545	102.445	102.345	4.750	101.831	101.731	101.631	4.750	101.769	101.569	101.369	3.500	99.649	99.549	99.449										
4.625	100.296	100.196	100.096	4.875	102.989	102.889	102.789	4.875	102.330	102.230	102.130	4.875	102.267	102.067	101.867	3.625	100.101	100.001	99.901										
4.750	100.946	100.846	100.746	4.990	103.065	102.965	102.865	4.990	102.607	102.507	102.407	4.990	102.544	102.344	102.144	3.750	100.405	100.305	100.205										
4.875	101.438	101.338	101.238	5.000	103.165	103.065	102.965	5.000	102.707	102.607	102.507	5.000	102.644	102.444	102.244	3.875	100.819	100.719	100.619										
4.990	101.860	101.760	101.660	5.125	103.383	103.283	103.183	5.125	103.009	102.909	102.809	5.125	102.947	102.747	102.547	3.990	101.170	101.070	100.970										
5.000	101.960	101.860	101.760	5.250	103.705	103.605	103.505	5.250	103.104	103.004	102.904	5.250	102.948	102.748	102.548	4.000	101.270	101.170	101.070										
5.125	101.903	101.803	101.703	5.375	103.906	103.806	103.706	5.375	103.387	103.287	103.187	5.375	103.231	103.031	102.831	4.125	101.705	101.605	101.505										
5.250	102.502	102.402	102.302	5.500	104.124	104.024	103.924	5.500	103.663	103.563	103.463	5.500	103.507	103.307	103.107	4.250	102.131	102.031	101.931										
5.375	102.566	102.466	102.366	5.625	104.296	104.196	104.096	5.625	103.895	103.795	103.695	5.625	103.739	103.539	103.339	4.375	102.542	102.442	102.342										
5.500	103.011	102.911	102.811	5.750	104.562	104.462	104.362	5.750	104.361	104.261	104.161	5.750	104.142	103.942	103.742	4.500	102.913	102.813	102.713										
5.625	102.948	102.848	102.748	5.875	104.790	104.690	104.590	5.875	104.669	104.569	104.469	5.875	104.450	104.250	104.050	4.625	102.991	102.891	102.791										
5.750	103.166	103.066	102.966	5.990	104.889	104.789	104.689	5.990	104.840	104.740	104.640	5.990	104.622	104.422	104.222	4.750	102.800	102.700	102.600										
5.875	102.532	102.432	102.332	6.000	104.989	104.889	104.789	6.000	104.940	104.840	104.740	6.000	104.722	104.522	104.322	4.875	103.040	102.940	102.840										
5.990	102.888	102.788	102.688	6.125	105.189	105.089	104.989	6.125	105.109	105.009	104.909	6.125	104.990	104.790	104.590	4.990	103.098	102.998	102.898										
6.000	102.988	102.888	102.788	6.250	105.033	104.933	104.833	6.250	104.832	104.702	104.632	6.250	104.613	104.413	104.213	5.000	103.198	103.098	102.998										
6.125	103.228	103.128	103.028	6.375	105.254	105.124	105.054	6.375	105.130	105.000	104.930	6.375	104.911	104.711	104.511	5.125	103.253	103.153	103.053										
6.250	103.450	103.350	103.250	6.500	105.359	105.229	105.159	6.500	105.289	105.159	105.089	6.500	105.071	104.871	104.671	5.250	103.451	103.351	103.251										
6.375	101.350	101.220	101.150	6.625	105.437	105.307	105.237	6.625	105.414	105.284	105.214	6.625	105.195	104.995	104.795	5.375	103.647	103.547	103.447										
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
4.375	99.295	99.195	99.095	4.625	102.103	102.003	101.903	4.625	101.573	101.473	101.373	4.625	101.511	101.311	101.111	3.375	99.142	99.042	98.942	3.375	99.261	99.061	99.061						
4.500	99.873	99.773	99.673	4.750	102.545	102.445	102.345	4.750	101.831	101.731	101.631	4.750	101.769	101.569	101.369	3.500	99.649	99.549	99.449	3.500	99.584	99.384	99.384						
4.625	100.296	100.196	100.096	4.875	102.989	102.889	102.789	4.875	102.330	102.230	102.130	4.875	102.267	102.067	101.867	3.625	100.101	100.001	99.901	3.625	99.884	99.684	99.684						
4.750	100.946	100.846	100.746	4.990	103.065	102.965	102.865	4.990	102.607	102.507	102.407	4.990	102.544	102.344	102.144	3.750	100.405	100.305	100.205	3.750	100.710	100.510	100.510						
4.875	101.438	101.338	101.238	5.000	103.165	103.065	102.965	5.000	102.707	102.607	102.507	5.000	102.644	102.444	102.244	3.875	100.819	100.719	100.619	3.875	101.002	100.802	100.802						
4.990	101.860	101.760	101.660	5.125	103.383	103.283	103.183	5.125	103.009	102.909	102.809	5.125	102.947	102.747	102.547	3.990	101.170	101.070	100.970	3.990	101.179	100.979	100.979						
5.000	101.960	101.860	101.760	5.250	103.705	103.605	103.505	5.250	103.104	103.004	102.904	5.250	102.948	102.748	102.548	4.000	101.270	101.170	101.070	4.000	101.279	101.079	101.079						
5.125	101.																												



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.: 3/29/2019
45 Day Lock Exp.: 4/15/2019
60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/27/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
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	102.685	102.585	102.485	4.750	102.435	102.335	102.235	4.750	102.435	102.335	102.235	4.750	101.418	101.318	101.218	4.750	101.168	101.068	100.968
4.875	103.237	103.137	103.037	4.875	102.987	102.887	102.787	4.875	102.987	102.887	102.787	4.875	101.970	101.870	101.770	4.875	101.720	101.620	101.520
4.990	103.314	103.214	103.114	4.990	102.814	102.714	102.614	4.990	102.814	102.714	102.614	4.990	102.047	101.947	101.847	4.990	101.547	101.447	101.347
5.000	103.414	103.314	103.214	5.000	102.914	102.814	102.714	5.000	102.914	102.814	102.714	5.000	102.147	102.047	101.947	5.000	101.647	101.547	101.447
5.125	103.544	103.444	103.344	5.125	103.044	102.944	102.844	5.125	103.044	102.944	102.844	5.125	101.858	101.758	101.658	5.125	101.358	101.258	101.158
5.250	103.922	103.822	103.722	5.250	103.422	103.322	103.222	5.250	103.422	103.322	103.222	5.250	102.236	102.136	102.036	5.250	101.736	101.636	101.536
5.375	104.219	104.119	104.019	5.375	104.219	104.119	104.019	5.375	104.219	104.119	104.019	5.375	102.533	102.433	102.333	5.375	102.033	101.933	101.833
5.500	104.497	104.397	104.297	5.500	104.497	104.397	104.297	5.500	104.497	104.397	104.297	5.500	102.811	102.711	102.611	5.500	102.311	102.211	102.111
5.625	104.504	104.404	104.304	5.625	104.504	104.404	104.304	5.625	104.504	104.404	104.304	5.625	102.429	102.329	102.229	5.625	101.929	101.829	101.729
5.750	104.925	104.825	104.725	5.750	104.925	104.825	104.725	5.750	104.925	104.825	104.725	5.750	102.850	102.750	102.650	5.750	102.350	102.250	102.150
5.875	105.205	105.105	105.005	5.875	105.205	105.105	105.005	5.875	105.205	105.105	105.005	5.875	103.130	103.030	102.930	5.875	102.630	102.530	102.430
5.990	105.383	105.283	105.183	5.990	105.383	105.283	105.183	5.990	105.383	105.283	105.183	5.990	103.308	103.208	103.108	5.990	102.808	102.708	102.608
6.000	105.483	105.383	105.283	6.000	105.483	105.383	105.283	6.000	105.483	105.383	105.283	6.000	103.408	103.308	103.208	6.000	102.908	102.808	102.708
6.125	105.380	105.280	105.180	6.125	105.380	105.280	105.180	6.125	105.380	105.280	105.180	6.125	103.301	103.201	103.101	6.125	102.801	102.701	102.601
6.250	105.673	105.573	105.473	6.250	105.673	105.573	105.473	6.250	105.673	105.573	105.473	6.250	102.860	102.760	102.660	6.250	102.360	102.260	102.160
6.375	106.215	106.115	106.015	6.375	106.215	106.115	106.015	6.375	106.215	106.115	106.015	6.375	103.252	103.152	103.052	6.375	102.752	102.652	102.552
6.500	106.852	106.752	106.652	6.500	106.852	106.752	106.652	6.500	106.852	106.752	106.652	6.500	103.739	103.639	103.539	6.500	103.239	103.139	103.039
6.625	107.273	107.173	107.073	6.625	107.273	107.173	107.073	6.625	107.273	107.173	107.073	6.625	104.010	103.910	103.810	6.625	103.510	103.410	103.310
6.750	107.543	107.443	107.343	6.750	107.543	107.443	107.343	6.750	107.543	107.443	107.343	6.750	104.130	104.030	103.930	6.750	103.630	103.530	103.430
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				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	101.168	101.068	100.968	4.250	101.180	101.080	100.980	4.250	101.555	101.455	101.355	4.250	101.555	101.455	101.355	3.750	100.733	100.633	100.533
4.875	101.720	101.620	101.520	4.375	101.633	101.533	101.433	4.375	102.008	101.908	101.808	4.375	102.008	101.908	101.808	3.875	101.268	101.168	101.068
4.990	101.547	101.447	101.347	4.500	102.069	101.969	101.869	4.500	102.444	102.344	102.244	4.500	102.444	102.344	102.244	3.990	101.534	101.434	101.334
5.000	101.647	101.547	101.447	4.625	102.340	102.240	102.140	4.625	102.715	102.615	102.515	4.625	102.715	102.615	102.515	4.000	101.634	101.534	101.434
5.125	101.358	101.258	101.158	4.750	102.858	102.758	102.658	4.750	103.233	103.133	103.033	4.750	103.233	103.133	103.033	4.125	102.067	101.967	101.867
5.250	101.736	101.636	101.536	4.875	103.196	103.096	102.996	4.875	103.571	103.471	103.371	4.875	103.571	103.471	103.371	4.250	102.342	102.242	102.142
5.375	102.533	102.433	102.333	4.990	103.241	103.141	103.041	4.990	103.366	103.266	103.166	4.990	103.366	103.266	103.166	4.375	102.731	102.631	102.531
5.500	102.811	102.711	102.611	5.000	103.341	103.241	103.141	5.000	103.466	103.366	103.266	5.000	103.466	103.366	103.266	4.500	102.365	102.265	102.165
5.625	102.429	102.329	102.229	5.125	103.459	103.359	103.259	5.125	103.584	103.484	103.384	5.125	103.584	103.484	103.384	4.625	102.802	102.702	102.602
5.750	102.850	102.750	102.650	5.250	103.826	103.726	103.626	5.250	103.951	103.851	103.751	5.250	103.951	103.851	103.751	4.750	103.060	102.960	102.860
5.875	103.130	103.030	102.930	5.375	104.078	103.978	103.878	5.375	104.078	103.978	103.878	5.375	104.078	103.978	103.878	4.875	103.190	103.090	102.990
5.990	103.308	103.208	103.108	5.500	104.327	104.227	104.127	5.500	104.327	104.227	104.127	5.500	104.327	104.227	104.127	4.990	103.022	102.922	102.822
6.000	103.408	103.308	103.208	5.625	104.456	104.356	104.256	5.625	104.456	104.356	104.256	5.625	104.456	104.356	104.256	5.000	103.122	103.022	102.922
6.125	103.301	103.201	103.101	5.750	104.807	104.707	104.607	5.750	104.807	104.707	104.607	5.750	104.807	104.707	104.607	5.125	103.514	103.414	103.314
6.250	102.860	102.760	102.660	5.875	105.162	105.062	104.962	5.875	105.162	105.062	104.962	5.875	105.162	105.062	104.962	5.250	103.717	103.617	103.517
6.375	103.252	103.152	103.052	5.990	105.332	105.232	105.132	5.990	105.332	105.232	105.132	5.990	105.332	105.232	105.132	5.375	103.946	103.846	103.746
6.500	103.739	103.639	103.539	6.000	105.432	105.332	105.232	6.000	105.432	105.332	105.232	6.000	105.432	105.332	105.232	5.500	104.446	104.346	104.246
6.625	104.010	103.910	103.810	6.125	105.103	105.003	104.903	6.125	105.103	105.003	104.903	6.125	105.103	105.003	104.903	5.625	102.793	102.693	102.593
6.750	104.130	104.030	103.930	6.250	105.470	105.370	105.270	6.250	105.470	105.370	105.270	6.250	105.470	105.370	105.270	5.750	103.085	102.985	102.885
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
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
3.750	101.233	101.133	101.033	3.750	101.233	101.133	101.033	3.750	100.169	100.069	99.969	3.750	100.669	100.569	100.469	3.750	100.669	100.569	100.469
3.875	101.518	101.418	101.318	3.875	101.518	101.418	101.318	3.875	100.704	100.604	100.504	3.875	100.954	100.854	100.754	3.875	100.954	100.854	100.754
3.990	101.784	101.684	101.584	3.990	101.784	101.684	101.584	3.990	100.473	100.373	100.273	3.990	100.723	100.623	100.523	3.990	100.723	100.623	100.523
4.000	101.884	101.784	101.684	4.000	101.884	101.784	101.684	4.000	100.573	100.473	100.373	4.000	100.823	100.723	100.623	4.000	100.823	100.723	100.623
4.125	102.317	102.217	102.117	4.125	102.317	102.217	102.117	4.125	101.006	100.906	100.806	4.125	101.256	101.156	101.056	4.125	101.256	101.156	101.056
4.250	102.592	102.492	102.392	4.250	102.592	102.492	102.392	4.250	101.281	101.181	101.081	4.250	101.531	101.431	101.331	4.250	101.531	101.431	101.331
4.375	102.731	102.631	102.531	4.375	102.731	102.631	102.531	4.375	101.670	101.570	101.470	4.375	101.670	101.570	101.470	4.375	101.670	101.570	101.470
4.500	102.365	102.265	102.165	4.500	102.365	102.265	102.165	4.500	100.708	100.608	100.508	4.500	100.708	100.608	100.508	4.500	100.708	100.608	100.508
4.625	102.802	102.702	102.602	4.625	102.802	102.702	102.602	4.625	101.145	101.045	100.945	4.625	101.145	101.045	100.945	4.625	101.145	101.045	100.945
4.750	103.060	102.960	102.860	4.750	103.060	102													



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.:

3/29/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/27/2019

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	102.771	102.671	102.571	4.250	101.219	101.119	101.019	3.750	100.766	100.666	100.566	4.750	101.601	101.501	101.401	3.750	100.205	100.105	100.005
4.875	103.321	103.221	103.121	4.375	101.672	101.572	101.472	3.875	101.301	101.201	101.101	4.875	102.151	102.051	101.951	3.875	100.740	100.640	100.540
4.990	103.401	103.301	103.201	4.500	102.107	102.007	101.907	3.990	101.568	101.468	101.368	4.990	102.231	102.131	102.031	3.990	100.510	100.410	100.310
5.000	103.501	103.401	103.301	4.625	102.391	102.291	102.191	4.000	101.668	101.568	101.468	5.000	102.331	102.231	102.131	4.000	100.610	100.510	100.410
5.125	103.637	103.537	103.437	4.750	102.909	102.809	102.709	4.125	102.100	102.000	101.900	5.125	101.984	101.884	101.784	4.125	101.042	100.942	100.842
5.250	104.023	103.923	103.823	4.875	103.247	103.147	103.047	4.250	102.371	102.271	102.171	5.250	102.370	102.270	102.170	4.250	101.313	101.213	101.113
5.375	104.289	104.189	104.089	4.990	103.294	103.194	103.094	4.375	102.759	102.659	102.559	5.375	102.636	102.536	102.436	4.375	101.701	101.601	101.501
5.500	104.566	104.466	104.366	5.000	103.394	103.294	103.194	4.500	102.397	102.297	102.197	5.500	102.913	102.813	102.713	4.500	100.740	100.640	100.540
5.625	104.595	104.495	104.395	5.125	103.519	103.419	103.319	4.625	102.833	102.733	102.633	5.625	102.536	102.436	102.336	4.625	101.176	101.076	100.976
5.750	105.012	104.912	104.812	5.250	103.886	103.786	103.686	4.750	103.091	102.991	102.891	5.750	102.953	102.853	102.753	4.750	101.434	101.334	101.234
5.875	105.294	105.194	105.094	5.375	104.137	104.037	103.937	4.875	103.221	103.121	103.021	5.875	103.235	103.135	103.035	4.875	101.564	101.464	101.364
5.990	105.472	105.372	105.272	5.500	104.387	104.287	104.187	4.990	103.075	102.975	102.875	5.990	103.413	103.313	103.213	4.990	101.168	101.068	100.968
6.000	105.572	105.472	105.372	5.625	104.526	104.426	104.326	5.000	103.175	103.075	102.975	6.000	103.513	103.413	103.313	5.000	101.268	101.168	101.068
6.125	105.471	105.371	105.271	5.750	104.876	104.776	104.676	5.125	103.566	103.466	103.366	6.125	102.408	102.308	102.208	5.125	101.659	101.559	101.459
6.250	105.764	105.664	105.564	5.875	105.231	105.131	105.031	5.250	103.769	103.669	103.569	6.250	102.951	102.851	102.751	5.250	101.862	101.762	101.662
6.375	106.307	106.207	106.107	5.990	105.401	105.301	105.201	5.375	103.996	103.896	103.796	6.375	103.344	103.244	103.144	5.375	102.089	101.989	101.889
6.500	106.364	106.264	106.164	6.000	105.501	105.401	105.301	5.500	102.499	102.397	102.299	6.500	103.251	103.151	103.051	5.500	100.342	100.240	100.142
6.625	106.844	106.744	106.644	6.125	105.173	105.073	104.973	5.625	102.847	102.747	102.647	6.625	103.581	103.481	103.381	5.625	100.690	100.590	100.490
6.750	107.175	107.075	106.975	6.250	105.540	105.440	105.340	5.750	103.139	103.039	102.939	6.750	103.762	103.662	103.562	5.750	100.982	100.882	100.782

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/27/2019

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	98.108	97.983	97.858	
4.125	98.608	98.483	98.358	
4.250	99.089	98.964	98.839	
4.375	99.514	99.389	99.264	
4.500	99.926	99.801	99.676	
4.625	100.294	100.169	100.044	
4.750	100.663	100.538	100.413	
4.875	100.991	100.866	100.741	
5.000	101.271	101.146	101.021	
5.125	101.580	101.455	101.330	
5.250	101.891	101.766	101.641	
5.375	102.125	102.000	101.875	
5.500	102.364	102.239	102.114	

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	99.242	99.117	98.992	
3.875	99.695	99.570	99.445	
4.000	100.097	99.972	99.847	
4.125	100.454	100.329	100.204	
4.250	100.684	100.559	100.434	
4.375	100.892	100.767	100.642	
4.500	101.053	100.928	100.803	
4.625	101.219	101.094	100.969	
4.750	101.358	101.233	101.108	
4.875	101.591	101.466	101.341	
5.000	101.862	101.737	101.612	

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	98.790	98.665	98.540	
3.625	99.264	99.139	99.014	
3.750	99.751	99.626	99.501	
3.875	100.172	100.047	99.922	
4.000	100.542	100.417	100.292	
4.125	100.899	100.774	100.649	
4.250	101.226	101.101	100.976	
4.375	101.482	101.357	101.232	
4.500	101.695	101.570	101.445	
4.625	101.954	101.829	101.704	
4.750	102.228	102.103	101.978	
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)