



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/4/2019

45 Day Lock Exp.: 4/19/2019

60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/5/2019

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	100.045	99.895	99.745	3.750	99.675	99.525	99.375	2.375	95.199	95.049	94.899	3.125	97.414	97.264	97.114
3.875	100.586	100.436	100.286	3.875	100.110	99.960	99.810	2.500	94.266	94.116	93.966	3.250	98.008	97.858	97.708
4.000	101.130	100.980	100.830	4.000	100.507	100.357	100.207	2.625	96.352	96.202	96.052	3.375	98.429	98.279	98.129
4.125	101.666	101.516	101.366	4.125	100.923	100.773	100.623	2.750	97.694	97.544	97.394	3.500	98.791	98.641	98.491
4.250	102.050	101.950	101.841	4.250	101.367	101.267	101.158	2.875	98.186	98.036	97.886	3.625	99.171	99.021	98.871
4.375	102.579	102.479	102.369	4.375	101.766	101.666	101.556	3.000	98.674	98.524	98.374	Margin = 2.250		Index = 2.550	
4.500	103.035	102.935	102.825	4.500	102.125	102.025	101.915	3.125	99.156	99.006	98.856				
4.625	103.467	103.367	103.258	4.625	102.454	102.354	102.245	3.250	99.373	99.223	99.073				
4.750	103.592	103.492	103.392	4.750	102.240	102.140	102.040	3.375	99.859	99.709	99.559				
4.875	103.225	103.125	103.025	4.875	102.638	102.538	102.438	3.500	100.329	100.179	100.029				
5.000	103.826	103.726	103.626	5.000	102.997	102.897	102.797	3.625	100.794	100.644	100.494				
5.125	104.126	104.026	103.926	5.125	103.227	103.127	103.027	3.750	100.735	100.585	100.435				
5.250	103.645	103.545	103.435	5.250	102.966	102.866	102.757	3.875	101.147	100.997	100.847				
5.375	103.837	103.737	103.627	5.375	103.355	103.255	103.145	4.000	101.521	101.371	101.221				
5.500	104.243	104.143	104.033	5.500	103.714	103.614	103.504	4.125	101.915	101.765	101.615				
5.625	104.512	104.412	104.303	5.625	103.793	103.693	103.584	4.250	101.427	101.277	101.127				
5.750	104.861	104.761	104.661	5.750	103.798	103.698	103.598	4.375	101.803	101.653	101.503				
5.875	104.903	104.803	104.703	5.875	104.196	104.096	103.996	4.500	102.139	101.989	101.839				
6.000	105.409	105.309	105.209	6.000	104.555	104.455	104.355	4.625	102.446	102.296	102.146				

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	98.845	98.695	98.545	3.750	98.675	98.525	98.375	2.375	94.199	94.049	93.899	3.125	96.414	96.264	96.114
3.875	99.386	99.236	99.086	3.875	99.110	98.960	98.810	2.500	93.266	93.116	92.966	3.250	97.008	96.858	96.708
4.000	99.930	99.780	99.630	4.000	99.507	99.357	99.207	2.625	95.352	95.202	95.052	3.375	97.429	97.279	97.129
4.125	100.466	100.316	100.166	4.125	99.923	99.773	99.623	2.750	96.694	96.544	96.394	3.500	97.791	97.641	97.491
4.250	100.800	100.700	100.591	4.250	100.367	100.267	100.158	2.875	97.186	97.036	96.886	3.625	98.171	98.021	97.871
4.375	101.329	101.229	101.119	4.375	100.766	100.666	100.556	3.000	97.674	97.524	97.374	Margin = 2.250		Index = 2.550	
4.500	101.785	101.685	101.575	4.500	101.125	101.025	100.915	3.125	98.156	98.006	97.856	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.217	102.117	102.008	4.625	101.454	101.354	101.245	3.250	98.373	98.223	98.073	Rate	30 Day	45 Day	60 Day
4.750	102.342	102.242	102.142	4.750	101.240	101.140	101.040	3.375	98.859	98.709	98.559	4.625	101.067	100.817	100.567
4.875	102.175	102.075	101.975	4.875	101.638	101.538	101.438	3.500	99.329	99.179	99.029	4.750	100.465	100.215	99.965
5.000	102.576	102.476	102.376	5.000	101.997	101.897	101.797	3.625	99.794	99.644	99.494	4.875	100.925	100.675	100.425
5.125	103.046	102.946	102.846	5.125	102.327	102.227	102.127	3.750	99.735	99.585	99.435	5.000	101.326	101.076	100.826
5.250	102.745	102.645	102.535	5.250	101.966	101.866	101.757	3.875	100.147	99.997	99.847	5.125	101.746	101.496	101.246
5.375	103.037	102.937	102.827	5.375	102.355	102.255	102.145	4.000	100.521	100.371	100.221	5.250	101.145	100.895	100.645
5.500	103.393	103.293	103.183	5.500	102.714	102.614	102.504	4.125	100.915	100.765	100.615	5.375	101.537	101.287	101.037
5.625	103.562	103.462	103.353	5.625	102.843	102.743	102.634	4.250	100.427	100.277	100.127	5.500	102.000	101.750	101.500
5.750	103.711	103.611	103.511	5.750	102.798	102.698	102.598	4.375	100.803	100.653	100.503	5.625	102.250	102.000	101.750
5.875	103.753	103.653	103.553	5.875	103.196	103.096	102.996	4.500	101.139	100.989	100.839	5.750	102.500	102.250	102.000
6.000	104.259	104.159	104.059	6.000	103.555	103.455	103.355	4.625	101.446	101.296	101.146	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	100.075	99.825	99.575	4.875	99.918	99.668	99.418
5.125	100.896	100.646	100.396	5.125	100.607	100.357	100.107
5.375	100.687	100.437	100.187	5.375	100.635	100.385	100.135
5.625	101.612	101.362	101.112	5.625	101.323	101.073	100.823
5.875	101.778	101.528	101.278	5.875	101.476	101.226	100.976
6.000	102.284	102.034	101.784	6.000	101.835	101.585	101.335
6.125	102.703	102.453	102.203	6.125	102.165	101.915	101.665
6.250	102.750	102.500	102.250	6.250	103.105	102.855	102.605
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	98.317	98.067	97.817	
4.750	97.715	97.465	97.215	
4.875	98.175	97.925	97.675	
5.000	98.576	98.326	98.076	
5.125	98.996	98.746	98.496	
5.250	98.395	98.145	97.895	
5.375	98.787	98.537	98.287	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2019

45 Day Lock Exp.:

4/19/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/5/2019

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	98.576	98.426	98.276	3.750	98.206	98.056	97.906	2.375	91.699	91.549	91.399	3.125	95.73	95.576	95.426
3.875	99.117	98.967	98.817	3.875	98.641	98.491	98.341	2.500	90.766	90.616	90.466	3.250	97.01	96.858	96.708
4.000	99.661	99.511	99.361	4.000	99.038	98.888	98.738	2.625	92.852	92.702	92.552	3.375	97.43	97.279	97.129
4.125	100.197	100.047	99.897	4.125	99.454	99.304	99.154	2.750	96.006	95.856	95.706	3.500	97.79	97.641	97.491
4.250	100.612	100.512	100.403	4.250	99.930	99.830	99.721	2.875	96.499	96.349	96.199	3.625	98.17	98.021	97.871
4.375	101.141	101.041	100.932	4.375	100.328	100.228	100.119	3.000	96.986	96.836	96.686	Margin = 2.250		Index = 2.550	
4.500	101.597	101.497	101.388	4.500	100.687	100.587	100.478	3.125	97.469	97.319	97.169				
4.625	102.030	101.930	101.820	4.625	101.017	100.917	100.808	3.250	98.373	98.223	98.073				
4.750	101.842	101.742	101.642	4.750	100.490	100.390	100.290	3.375	98.859	98.709	98.559				
4.875	101.475	101.375	101.275	4.875	100.888	100.788	100.688	3.500	99.329	99.179	99.029				
5.000	102.076	101.976	101.876	5.000	101.247	101.147	101.047	3.625	99.794	99.644	99.494				
5.125	102.376	102.276	102.176	5.125	101.477	101.377	101.277	3.750	99.266	99.116	98.966				
5.250	101.613	101.513	101.404	5.250	100.935	100.835	100.726	3.875	99.678	99.528	99.378				
5.375	101.806	101.706	101.596	5.375	101.324	101.224	101.114	4.000	100.053	99.903	99.753				
5.500	102.212	102.112	102.002	5.500	101.682	101.582	101.473	4.125	100.446	100.296	100.146				
5.625	102.481	102.381	102.271	5.625	101.762	101.662	101.553	4.250	99.990	99.840	99.690				
5.750	102.330	102.230	102.130	5.750	101.267	101.167	101.067	4.375	100.365	100.215	100.065				
5.875	102.372	102.272	102.172	5.875	101.665	101.565	101.465	4.500	100.702	100.552	100.402				
6.000	102.878	102.778	102.678	6.000	102.024	101.924	101.824	4.625	101.009	100.859	100.709				

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	97.376	97.226	97.076	3.750	97.206	97.056	96.906	2.375	92.449	92.299	92.149	3.125	94.726	94.576	94.426
3.875	97.917	97.767	97.617	3.875	97.641	97.491	97.341	2.500	91.516	91.366	91.216	3.250	96.008	95.858	95.708
4.000	98.461	98.311	98.161	4.000	98.038	97.888	97.738	2.625	93.602	93.452	93.302	3.375	96.429	96.279	96.129
4.125	98.997	98.847	98.697	4.125	98.454	98.304	98.154	2.750	95.787	95.637	95.487	3.500	96.791	96.641	96.491
4.250	99.362	99.262	99.153	4.250	98.930	98.830	98.721	2.875	96.280	96.130	95.980	3.625	97.171	97.021	96.871
4.375	99.891	99.791	99.682	4.375	99.328	99.228	99.119	3.000	96.767	96.617	96.467	Margin = 2.250		Index = 2.550	
4.500	100.347	100.247	100.138	4.500	99.687	99.587	99.478	3.125	97.250	97.100	96.950	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.780	100.680	100.570	4.625	100.017	99.917	99.808	3.250	97.280	97.130	96.980	Rate	30 Day	45 Day	60 Day
4.750	100.592	100.492	100.392	4.750	99.490	99.390	99.290	3.375	97.765	97.615	97.465	4.625	99.630	99.380	99.130
4.875	100.425	100.325	100.225	4.875	99.888	99.788	99.688	3.500	98.235	98.085	97.935	4.750	98.715	98.465	98.215
5.000	100.826	100.726	100.626	5.000	100.247	100.147	100.047	3.625	98.701	98.551	98.401	4.875	99.175	98.925	98.675
5.125	101.296	101.196	101.096	5.125	100.577	100.477	100.377	3.750	98.485	98.335	98.185	5.000	99.576	99.326	99.076
5.250	100.713	100.613	100.504	5.250	99.935	99.835	99.726	3.875	98.897	98.747	98.597	5.125	99.996	99.746	99.496
5.375	101.006	100.906	100.796	5.375	100.324	100.224	100.114	4.000	99.271	99.121	98.971	5.250	99.113	98.863	98.613
5.500	101.362	101.262	101.152	5.500	100.682	100.582	100.473	4.125	99.665	99.515	99.365	5.375	99.506	99.256	99.006
5.625	101.531	101.431	101.321	5.625	100.812	100.712	100.603	4.250	98.865	98.715	98.565	5.500	99.969	99.719	99.469
5.750	101.180	101.080	100.980	5.750	100.267	100.167	100.067	4.375	99.240	99.090	98.940	5.625	100.219	99.969	99.719
5.875	101.222	101.122	101.022	5.875	100.665	100.565	100.465	4.500	99.577	99.427	99.277	5.750	99.969	99.719	99.469
6.000	101.728	101.628	101.528	6.000	101.024	100.924	100.824	4.625	99.884	99.734	99.584	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	98.325	98.075	97.825	4.875	98.168	97.918	97.668
5.125	99.146	98.896	98.646	5.125	98.857	98.607	98.357
5.375	98.656	98.406	98.156	5.375	98.604	98.354	98.104
5.625	99.581	99.331	99.081	5.625	99.292	99.042	98.792
5.875	99.247	98.997	98.747	5.875	98.945	98.695	98.445
6.000	99.753	99.503	99.253	6.000	99.304	99.054	98.804
6.125	100.172	99.922	99.672	6.125	99.634	99.384	99.134
6.250	99.250	99.000	98.750	6.250	99.605	99.355	99.105
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:	3/5/2019 5.250%

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	96.880	96.630	96.380	
4.750	95.965	95.715	95.465	
4.875	96.425	96.175	95.925	
5.000	96.826	96.576	96.326	
5.125	97.246	96.996	96.746	
5.250	96.363	96.113	95.863	
5.375	96.756	96.506	96.256	
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	97.469	97.219	96.969	

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
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 e-mail:

Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2019

45 Day Lock Exp.:

4/19/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/5/2019

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				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	100.518	100.418	100.318	4.375	99.793	99.693	99.593	4.375	99.605	99.505	99.405	4.375	99.726	99.626
4.500	101.034	100.934	100.834	4.500	100.361	100.261	100.161	4.500	100.173	100.073	99.973	4.500	100.262	100.162
4.625	101.346	101.246	101.146	4.625	100.856	100.756	100.656	4.625	100.805	100.705	100.605	4.625	100.527	100.427
4.750	101.968	101.868	101.768	4.750	101.708	101.608	101.508	4.750	101.704	101.604	101.504	4.750	101.019	100.919
4.875	102.434	102.334	102.234	4.875	102.233	102.133	102.033	4.875	102.233	102.133	102.033	4.875	101.530	101.430
4.990	102.702	102.602	102.502	4.990	102.544	102.444	102.344	4.990	102.544	102.444	102.344	4.990	101.918	101.818
5.000	102.802	102.702	102.602	5.000	102.644	102.544	102.444	5.000	102.644	102.544	102.444	5.000	102.018	101.918
5.125	103.098	102.998	102.898	5.125	102.972	102.872	102.772	5.125	102.972	102.872	102.772	5.125	101.933	101.833
5.250	103.460	103.360	103.260	5.250	103.575	103.475	103.375	5.250	103.665	103.565	103.465	5.250	102.416	102.316
5.375	103.738	103.638	103.538	5.375	103.895	103.795	103.695	5.375	103.988	103.888	103.788	5.375	102.626	102.526
5.500	104.000	103.900	103.800	5.500	104.188	104.088	103.988	5.500	104.282	104.182	104.082	5.500	103.078	102.978
5.625	104.217	104.117	104.017	5.625	104.426	104.326	104.226	5.625	104.519	104.419	104.319	5.625	103.017	102.917
5.750	104.767	104.667	104.567	5.750	105.110	105.010	104.910	5.750	105.168	105.068	104.968	5.750	103.234	103.134
5.875	104.952	104.852	104.752	5.875	105.464	105.364	105.264	5.875	105.527	105.427	105.327	5.875	102.754	102.654
5.990	105.063	104.963	104.863	5.990	105.648	105.548	105.448	5.990	105.710	105.610	105.510	5.990	103.111	103.011
6.000	105.163	105.063	104.963	6.000	105.748	105.648	105.548	6.000	105.810	105.710	105.610	6.000	103.211	103.111
6.125	105.724	105.624	105.524	6.125	106.020	105.920	105.820	6.125	106.083	105.983	105.883	6.125	103.453	103.353
6.250	105.970	105.870	105.770	6.250	106.223	106.123	106.023	6.250	106.286	106.186	106.086	6.250	103.677	103.577
6.375	105.603	105.481	105.403	6.375	106.111	105.981	105.911	6.375	106.142	106.020	105.942	6.375	101.568	101.438

30/25 Year >125 High Balance														
30/25 Year >125 High Balance					20 Year					20 Year 105-125				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	98.813	98.713	98.613	4.625	101.719	101.619	101.519	4.625	101.026	100.926	100.826	4.625	100.964	100.764
4.500	99.401	99.301	99.201	4.750	102.170	102.070	101.970	4.750	101.456	101.356	101.256	4.750	101.393	101.193
4.625	99.986	99.886	99.786	4.875	102.621	102.521	102.421	4.875	101.963	101.863	101.763	4.875	101.901	101.701
4.750	100.755	100.655	100.555	4.990	102.702	102.602	102.502	4.990	102.246	102.146	102.046	4.990	102.184	101.984
4.875	101.329	101.229	101.129	5.000	102.802	102.702	102.602	5.000	102.346	102.246	102.146	5.000	102.284	102.084
4.990	101.760	101.660	101.560	5.125	103.029	102.929	102.829	5.125	102.655	102.555	102.455	5.125	102.592	102.392
5.000	101.860	101.760	101.660	5.250	103.489	103.389	103.289	5.250	102.888	102.788	102.688	5.250	102.732	102.532
5.125	101.807	101.707	101.607	5.375	103.693	103.593	103.493	5.375	103.176	103.076	102.976	5.375	103.020	102.820
5.250	102.416	102.316	102.216	5.500	103.915	103.815	103.715	5.500	103.475	103.375	103.275	5.500	103.301	103.101
5.375	102.626	102.526	102.426	5.625	104.090	103.990	103.890	5.625	103.689	103.589	103.489	5.625	103.533	103.333
5.500	103.078	102.978	102.878	5.750	104.417	104.317	104.217	5.750	104.216	104.116	104.016	5.750	103.997	103.797
5.625	103.017	102.917	102.817	5.875	104.647	104.547	104.447	5.875	104.527	104.427	104.327	5.875	104.309	104.109
5.750	103.234	103.134	103.034	5.990	104.746	104.646	104.546	5.990	104.697	104.597	104.497	5.990	104.479	104.279
5.875	102.754	102.654	102.554	6.000	104.846	104.746	104.646	6.000	104.797	104.697	104.597	6.000	104.579	104.379
5.990	103.111	103.011	102.911	6.125	105.047	104.947	104.847	6.125	105.067	104.967	104.867	6.125	104.848	104.648
6.000	103.211	103.111	103.011	6.250	104.855	104.733	104.655	6.250	104.653	104.531	104.453	6.250	104.434	104.234
6.125	103.453	103.353	103.253	6.375	105.075	104.953	104.875	6.375	104.952	104.830	104.752	6.375	104.733	104.533
6.250	103.677	103.577	103.477	6.500	105.180	105.058	104.980	6.500	105.113	104.991	104.913	6.500	104.894	104.694
6.375	101.568	101.466	101.368	6.625	105.262	105.140	105.062	6.625	105.238	105.116	105.038	6.625	105.020	104.820

15 Year 105-125														
15 Year 105-125					15 Year >125					15 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	
4.375	98.813	98.713	98.613	4.625	101.719	101.619	101.519	4.625	101.026	100.926	100.826	4.625	100.964	100.764
4.500	99.401	99.301	99.201	4.750	102.170	102.070	101.970	4.750	101.456	101.356	101.256	4.750	101.393	101.193
4.625	99.986	99.886	99.786	4.875	102.621	102.521	102.421	4.875	101.963	101.863	101.763	4.875	101.901	101.701
4.750	100.755	100.655	100.555	4.990	102.702	102.602	102.502	4.990	102.246	102.146	102.046	4.990	102.184	101.984
4.875	101.329	101.229	101.129	5.000	102.802	102.702	102.602	5.000	102.346	102.246	102.146	5.000	102.284	102.084
4.990	101.760	101.660	101.560	5.125	103.029	102.929	102.829	5.125	102.655	102.555	102.455	5.125	102.592	102.392
5.000	101.860	101.760	101.660	5.250	103.489	103.389	103.289	5.250	102.888	102.788	102.688	5.250	102.732	102.532
5.125	101.807	101.707	101.607	5.375	103.693	103.593	103.493	5.375	103.176	103.076	102.976	5.375	103.020	102.820
5.250	102.416	102.316	102.216	5.500	103.915	103.815	103.715	5.500	103.475	103.375	103.275	5.500	103.301	103.101
5.375	102.626	102.526	102.426	5.625	104.090	103.990	103.890	5.625	103.689	103.589	103.489	5.625	103.533	103.333
5.500	103.078	102.978	102.878	5.750	104.417	104.317	104.217	5.750	104.216	104.116	104.016	5.750	103.997	103.797
5.625	103.017	102.917	102.817	5.875	104.647	104.547	104.447	5.875	104.527	104.427	104.327	5.875	104.309	104.109
5.750	103.234	103.134	103.034	5.990	104.746	104.646	104.546	5.990	104.697	104.597	104.497	5.990	104.479	104.279
5.875	102.754	102.654	102.554	6.000	104.846	104.746	104.646	6.000	104.797	104.697	104.597	6.000	104.579	104.379
5.990	103.111	103.011	102.911	6.125	105.047	104.947	104.847	6.125	105.067	104.967	104.867	6.125	104.848	104.648
6.000	103.211	103.111	103.011	6.250	104.855	104.733	104.655	6.250	104.653	104.531	104.453	6.250	104.434	104.234
6.125	103.453	103.353	103.253	6.375	105.075	104.953	104.875	6.375	104.952	104.830	104.752	6.375	104.733	104.533
6.250	103.677	103.577	103.477	6.500	105.180	105.058	104.980	6.500	105.113	104.991	104.913	6.500	104.894	104.694
6.375	101.568	101.466	101.368	6.625	105.262	105.140	105.062	6.625	105.238	105.116	105.038	6.625	105.020	104.820

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%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%



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.:

4/4/2019

45 Day Lock Exp.:

4/19/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/5/2019

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	102.399	102.299	102.199	4.750	102.149	102.049	101.949	4.750	102.149	102.049	101.949	4.750	101.148	101.048	100.948	4.750	100.898	100.798	100.698				
4.875	102.966	102.866	102.766	4.875	102.716	102.616	102.516	4.875	102.716	102.616	102.516	4.875	101.715	101.615	101.515	4.875	101.465	101.365	101.265				
4.990	103.065	102.965	102.865	4.990	102.565	102.465	102.365	4.990	102.565	102.465	102.365	4.990	101.814	101.714	101.614	4.990	101.514	101.414	101.314				
5.000	103.165	103.065	102.965	5.000	102.665	102.565	102.465	5.000	102.665	102.565	102.465	5.000	101.914	101.814	101.714	5.000	101.614	101.514	101.414				
5.125	103.413	103.313	103.213	5.125	102.913	102.813	102.713	5.125	102.913	102.813	102.713	5.125	101.757	101.657	101.557	5.125	101.457	101.357	101.257				
5.250	103.819	103.719	103.619	5.250	103.319	103.219	103.119	5.250	103.319	103.219	103.119	5.250	102.163	102.063	101.963	5.250	101.863	101.763	101.663				
5.375	104.087	103.987	103.887	5.375	104.087	103.987	103.887	5.375	104.087	103.987	103.887	5.375	102.431	102.331	102.231	5.375	102.131	102.031	101.931				
5.500	104.392	104.292	104.192	5.500	104.392	104.292	104.192	5.500	104.392	104.292	104.192	5.500	102.736	102.636	102.536	5.500	102.436	102.336	102.236				
5.625	104.452	104.352	104.252	5.625	104.452	104.352	104.252	5.625	104.452	104.352	104.252	5.625	102.812	102.712	102.612	5.625	102.512	102.412	102.312				
5.750	104.889	104.789	104.689	5.750	104.889	104.789	104.689	5.750	104.889	104.789	104.689	5.750	102.849	102.749	102.649	5.750	102.549	102.449	102.349				
5.875	105.183	105.083	104.983	5.875	105.183	105.083	104.983	5.875	105.183	105.083	104.983	5.875	103.143	103.043	102.943	5.875	102.843	102.743	102.643				
5.990	105.360	105.260	105.160	5.990	105.360	105.260	105.160	5.990	105.360	105.260	105.160	5.990	103.320	103.220	103.120	5.990	103.020	102.920	102.820				
6.000	105.460	105.360	105.260	6.000	105.460	105.360	105.260	6.000	105.460	105.360	105.260	6.000	103.420	103.320	103.220	6.000	103.120	103.020	102.920				
6.125	105.324	105.224	105.124	6.125	105.324	105.224	105.124	6.125	105.324	105.224	105.124	6.125	102.922	102.822	102.722	6.125	102.622	102.522	102.422				
6.250	105.640	105.540	105.440	6.250	105.640	105.540	105.440	6.250	105.640	105.540	105.440	6.250	102.827	102.727	102.627	6.250	102.527	102.427	102.327				
6.375	106.062	105.962	105.862	6.375	106.062	105.962	105.862	6.375	106.062	105.962	105.862	6.375	103.099	102.999	102.899	6.375	102.799	102.699	102.599				
6.500	106.733	106.633	106.533	6.500	106.733	106.633	106.533	6.500	106.733	106.633	106.533	6.500	103.620	103.520	103.420	6.500	103.320	103.220	103.120				
6.625	107.162	107.062	106.962	6.625	107.162	107.062	106.962	6.625	107.162	107.062	106.962	6.625	103.899	103.799	103.699	6.625	103.599	103.499	103.399				
6.750	107.442	107.342	107.242	6.750	107.442	107.342	107.242	6.750	107.442	107.342	107.242	6.750	104.029	103.929	103.829	6.750	103.729	103.629	103.529				
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	100.898	100.798	100.698	4.250	100.703	100.603	100.503	4.250	101.078	100.978	100.878	4.250	101.078	100.978	100.878	3.750	100.401	100.301	100.201				
4.875	101.465	101.365	101.265	4.375	101.157	101.057	100.957	4.375	101.532	101.432	101.332	4.375	101.532	101.432	101.332	3.875	100.945	100.845	100.745				
4.990	101.314	101.214	101.114	4.500	101.594	101.494	101.394	4.500	101.969	101.869	101.769	4.500	101.969	101.869	101.769	3.990	101.284	101.184	101.084				
5.000	101.414	101.314	101.214	4.625	102.081	101.981	101.881	4.625	102.456	102.356	102.256	4.625	102.456	102.356	102.256	4.000	101.384	101.284	101.184				
5.125	101.257	101.157	101.057	4.750	102.594	102.494	102.394	4.750	102.969	102.869	102.769	4.750	102.969	102.869	102.769	4.125	101.820	101.720	101.620				
5.250	101.663	101.563	101.463	4.875	102.966	102.866	102.766	4.875	103.341	103.241	103.141	4.875	103.341	103.241	103.141	4.250	102.159	102.059	101.959				
5.375	102.431	102.331	102.231	4.990	103.018	102.918	102.818	4.990	103.143	103.043	102.943	4.990	103.143	103.043	102.943	4.375	102.555	102.455	102.355				
5.500	102.736	102.636	102.536	5.000	103.118	103.018	102.918	5.000	103.243	103.143	103.043	5.000	103.243	103.143	103.043	4.500	102.259	102.159	102.059				
5.625	102.412	102.312	102.212	5.125	103.279	103.179	103.079	5.125	103.404	103.304	103.204	5.125	103.404	103.304	103.204	4.625	102.716	102.616	102.516				
5.750	102.849	102.749	102.649	5.250	103.658	103.558	103.458	5.250	103.783	103.683	103.583	5.250	103.783	103.683	103.583	4.750	102.979	102.879	102.779				
5.875	103.143	103.043	102.943	5.375	103.919	103.819	103.719	5.375	103.919	103.819	103.719	5.375	103.919	103.819	103.719	4.875	103.132	103.032	102.932				
5.990	103.320	103.220	103.120	5.500	104.161	104.061	103.961	5.500	104.161	104.061	103.961	5.500	104.161	104.061	103.961	4.990	102.923	102.823	102.723				
6.000	103.420	103.320	103.220	5.625	104.292	104.192	104.092	5.625	104.292	104.192	104.092	5.625	104.292	104.192	104.092	5.000	103.023	102.923	102.823				
6.125	102.292	102.192	102.092	5.750	104.660	104.560	104.460	5.750	104.660	104.560	104.460	5.750	104.660	104.560	104.460	5.125	103.403	103.303	103.203				
6.250	102.827	102.727	102.627	5.875	105.057	104.957	104.857	5.875	105.057	104.957	104.857	5.875	105.057	104.957	104.857	5.250	103.629	103.529	103.429				
6.375	103.099	102.999	102.899	5.990	105.230	105.130	105.030	5.990	105.230	105.130	105.030	5.990	105.230	105.130	105.030	5.375	103.866	103.766	103.666				
6.500	103.620	103.520	103.420	6.000	105.330	105.230	105.130	6.000	105.330	105.230	105.130	6.000	105.330	105.230	105.130	5.500	102.323	102.223	102.123				
6.625	103.899	103.799	103.699	6.125	104.975	104.875	104.775	6.125	104.975	104.875	104.775	6.125	104.975	104.875	104.775	5.625	102.684	102.584	102.484				
6.750	104.029	103.929	103.829	6.250	105.347	105.247	105.147	6.250	105.347	105.247	105.147	6.250	105.347	105.247	105.147	5.750	102.987	102.887	102.787				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >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.:

4/4/2019

45 Day Lock Exp.:

4/19/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/5/2019

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	102.473	102.373	102.273	4.250	100.757	100.657	100.557	3.750	100.476	100.376	100.276	4.750	101.222	101.122	101.022	3.750	99.918	99.818	99.718
4.875	103.041	102.941	102.841	4.375	101.219	101.119	101.019	3.875	101.019	100.919	100.819	4.875	101.790	101.690	101.590	3.875	100.461	100.361	100.261
4.990	103.143	103.043	102.943	4.500	101.667	101.567	101.467	3.990	101.393	101.293	101.193	4.990	101.892	101.792	101.692	3.990	100.341	100.241	100.141
5.000	103.243	103.143	103.043	4.625	102.108	102.008	101.908	4.000	101.493	101.393	101.293	5.000	101.992	101.892	101.792	4.000	100.441	100.341	100.241
5.125	103.473	103.373	103.273	4.750	102.642	102.542	102.442	4.125	101.933	101.833	101.733	5.125	101.817	101.717	101.617	4.125	100.881	100.781	100.681
5.250	103.880	103.780	103.680	4.875	102.992	102.892	102.792	4.250	102.210	102.110	102.010	5.250	102.224	102.124	102.024	4.250	101.158	101.058	100.958
5.375	104.147	104.047	103.947	4.990	103.043	102.943	102.843	4.375	102.604	102.504	102.404	5.375	102.491	102.391	102.291	4.375	101.552	101.452	101.352
5.500	104.456	104.356	104.256	5.000	103.143	103.043	102.943	4.500	102.328	102.228	102.128	5.500	102.800	102.700	102.600	4.500	100.671	100.571	100.471
5.625	104.498	104.398	104.298	5.125	103.322	103.222	103.122	4.625	102.774	102.674	102.574	5.625	102.458	102.358	102.258	4.625	101.117	101.017	100.917
5.750	104.933	104.833	104.733	5.250	103.672	103.572	103.472	4.750	103.037	102.937	102.837	5.750	102.893	102.793	102.693	4.750	101.380	101.280	101.180
5.875	105.227	105.127	105.027	5.375	103.933	103.833	103.733	4.875	103.171	103.071	102.971	5.875	103.187	103.087	102.987	4.875	101.514	101.414	101.314
5.990	105.406	105.306	105.206	5.500	104.193	104.093	103.993	4.990	102.962	102.862	102.762	5.990	103.366	103.266	103.166	4.990	101.055	100.955	100.855
6.000	105.506	105.406	105.306	5.625	104.397	104.297	104.197	5.000	103.062	102.962	102.862	6.000	103.466	103.366	103.266	5.000	101.155	101.055	100.955
6.125	105.371	105.271	105.171	5.750	104.759	104.659	104.559	5.125	103.460	103.360	103.260	6.125	102.339	102.239	102.139	5.125	101.553	101.453	101.353
6.250	105.687	105.587	105.487	5.875	105.123	105.023	104.923	5.250	103.667	103.567	103.467	6.250	102.874	102.774	102.674	5.250	101.760	101.660	101.560
6.375	106.118	106.018	105.918	5.990	105.293	105.193	105.093	5.375	103.904	103.804	103.704	6.375	103.155	103.055	102.955	5.375	101.997	101.897	101.797
6.500	106.209	106.109	106.009	6.000	105.393	105.293	105.193	5.500	102.361	102.261	102.161	6.500	103.096	102.996	102.896	5.500	100.204	100.104	100.004
6.625	106.698	106.598	106.498	6.125	105.042	104.942	104.842	5.625	102.721	102.621	102.521	6.625	103.435	103.335	103.235	5.625	100.564	100.464	100.364
6.750	107.038	106.938	106.838	6.250	105.414	105.314	105.214	5.750	103.023	102.923	102.823	6.750	103.625	103.525	103.425	5.750	100.866	100.766	100.666

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.:

4/4/2019

45 Day Lock Exp.:

4/19/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/5/2019

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	97.954	97.829	97.704	
4.125	98.434	98.309	98.184	
4.250	98.907	98.782	98.657	
4.375	99.295	99.170	99.045	
4.500	99.688	99.563	99.438	
4.625	100.095	99.970	99.845	
4.750	100.477	100.352	100.227	
4.875	100.777	100.652	100.527	
5.000	101.101	100.976	100.851	
5.125	101.415	101.290	101.165	
5.250	101.751	101.626	101.501	
5.375	102.054	101.929	101.804	
5.500	102.336	102.211	102.086	

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	98.935	98.810	98.685	
3.875	99.389	99.264	99.139	
4.000	99.853	99.728	99.603	
4.125	100.216	100.091	99.966	
4.250	100.479	100.354	100.229	
4.375	100.609	100.484	100.359	
4.500	100.941	100.816	100.691	
4.625	101.141	101.016	100.891	
4.750	101.439	101.314	101.189	
4.875	101.774	101.649	101.524	
5.000	102.071	101.946	101.821	

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	98.487	98.362	98.237	
3.625	98.977	98.852	98.727	
3.750	99.479	99.354	99.229	
3.875	99.913	99.788	99.663	
4.000	100.318	100.193	100.068	
4.125	100.713	100.588	100.463	
4.250	101.031	100.906	100.781	
4.375	101.299	101.174	101.049	
4.500	101.521	101.396	101.271	
4.625	101.826	101.701	101.576	
4.750	102.052	101.927	101.802	
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)