



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.: 6/10/2019

45 Day Lock Exp.: 6/24/2019

60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/9/2019

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	101.501	101.351	101.201	3.750	101.078	100.928	100.778	2.375	96.229	96.079	95.929	3.125	98.205	98.055	97.905
3.875	102.033	101.883	101.733	3.875	101.494	101.344	101.194	2.500	96.746	96.596	96.446	3.250	99.123	98.973	98.823
4.000	102.558	102.408	102.258	4.000	101.915	101.765	101.615	2.625	97.239	97.089	96.939	3.375	99.505	99.355	99.205
4.125	102.990	102.840	102.690	4.125	102.263	102.113	101.963	2.750	98.740	98.590	98.440	3.500	99.891	99.741	99.591
4.250	102.567	102.467	102.367	4.250	102.145	102.045	101.945	2.875	99.229	99.079	98.929	3.625	100.230	100.080	99.930
4.375	103.017	102.917	102.817	4.375	102.518	102.418	102.318	3.000	99.713	99.563	99.413	Margin = 2.250		Index = 2.400	
4.500	103.472	103.372	103.272	4.500	102.862	102.762	102.662	3.125	100.199	100.049	99.899				
4.625	103.853	103.753	103.653	4.625	103.370	103.270	103.170	3.250	100.255	100.105	99.955				
4.750	103.978	103.878	103.778	4.750	102.799	102.699	102.599	3.375	100.731	100.581	100.431				
4.875	103.588	103.488	103.388	4.875	103.172	103.072	102.972	3.500	101.200	101.050	100.900				
5.000	103.966	103.866	103.766	5.000	103.516	103.416	103.316	3.625	101.576	101.426	101.276				
5.125	104.507	104.407	104.307	5.125	104.024	103.924	103.824	3.750	101.470	101.320	101.170				
5.250	103.850	103.750	103.650	5.250	103.468	103.368	103.268	3.875	101.864	101.714	101.564				
5.375	104.258	104.158	104.058	5.375	103.842	103.742	103.642	4.000	102.262	102.112	101.962				
5.500	104.635	104.535	104.435	5.500	104.186	104.086	103.986	4.125	102.587	102.437	102.287				
5.625	105.177	105.077	104.977	5.625	104.693	104.593	104.493	4.250	101.884	101.734	101.584				
5.750	105.098	104.998	104.898	5.750	104.591	104.491	104.391	4.375	102.235	102.085	101.935				
5.875	105.505	105.405	105.305	5.875	104.964	104.864	104.764	4.500	102.557	102.407	102.257				
6.000	105.883	105.783	105.683	6.000	105.308	105.208	105.108	4.625	103.042	102.892	102.742				

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	100.351	100.201	100.051	3.750	100.078	99.928	99.778	2.375	95.229	95.079	94.929	3.125	97.205	97.055	96.905
3.875	100.883	100.733	100.583	3.875	100.494	100.344	100.194	2.500	95.746	95.596	95.446	3.250	98.123	97.973	97.823
4.000	101.408	101.258	101.108	4.000	100.915	100.765	100.615	2.625	96.239	96.089	95.939	3.375	98.505	98.355	98.205
4.125	101.840	101.690	101.540	4.125	101.263	101.113	100.963	2.750	97.740	97.590	97.440	3.500	98.891	98.741	98.591
4.250	101.417	101.317	101.217	4.250	101.145	101.045	100.945	2.875	98.229	98.079	97.929	3.625	99.230	99.080	98.930
4.375	101.867	101.767	101.667	4.375	101.518	101.418	101.318	3.000	98.713	98.563	98.413	Margin = 2.250		Index = 2.400	
4.500	102.322	102.222	102.122	4.500	101.862	101.762	101.662	3.125	99.199	99.049	98.899	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.703	102.603	102.503	4.625	102.370	102.270	102.170	3.250	99.255	99.105	98.955	Rate	30 Day	45 Day	60 Day
4.750	102.828	102.728	102.628	4.750	101.799	101.699	101.599	3.375	99.731	99.581	99.431	4.500	101.172	100.922	100.672
4.875	102.438	102.338	102.238	4.875	102.172	102.072	101.972	3.500	100.200	100.050	99.900	4.625	101.553	101.303	101.053
5.000	102.816	102.716	102.616	5.000	102.516	102.416	102.316	3.625	100.576	100.426	100.276	4.750	100.881	100.631	100.381
5.125	103.357	103.257	103.157	5.125	103.024	102.924	102.824	3.750	100.470	100.320	100.170	4.875	101.288	101.038	100.788
5.250	102.700	102.600	102.500	5.250	102.468	102.368	102.268	3.875	100.864	100.714	100.564	5.000	101.666	101.416	101.166
5.375	103.108	103.008	102.908	5.375	102.842	102.742	102.642	4.000	101.262	101.112	100.962	5.125	102.207	101.957	101.707
5.500	103.485	103.385	103.285	5.500	103.186	103.086	102.986	4.125	101.587	101.437	101.287	5.250	101.550	101.300	101.050
5.625	104.027	103.927	103.827	5.625	103.693	103.593	103.493	4.250	100.884	100.734	100.584	5.375	102.000	101.750	101.500
5.750	103.948	103.848	103.748	5.750	103.591	103.491	103.391	4.375	101.235	101.085	100.935	5.500	102.250	102.000	101.750
5.875	104.355	104.255	104.155	5.875	103.964	103.864	103.764	4.500	101.557	101.407	101.257	5.625	102.500	102.250	102.000
6.000	104.733	104.633	104.533	6.000	104.308	104.208	104.108	4.625	102.042	101.892	101.742	5.750	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

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:	5/9/2019	4.750%

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
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	100.000	99.750	99.500	5.250	101.533	101.283	101.033
5.750	102.000	101.750	101.500	5.750	101.871	101.621	101.371
5.875	102.250	102.000	101.750	5.875	102.244	101.994	101.744
6.250	102.750	102.500	102.250	6.250	102.776	102.526	102.276
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	
4.500	98.422	98.172	97.922	
4.625	98.803	98.553	98.303	
4.750	98.131	97.881	97.631	
4.875	98.538	98.288	98.038	
5.000	98.916	98.666	98.416	
5.125	99.457	99.207	98.957	
5.250	98.800	98.550	98.300	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	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.:

6/10/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/9/2019

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	100.188	100.038	99.888	3.750	99.765	99.615	99.465	2.375	92.729	92.579	92.429	3.125	96.52	96.368	96.218
3.875	100.721	100.571	100.421	3.875	100.182	100.032	99.882	2.500	93.246	93.096	92.946	3.250	98.12	97.973	97.823
4.000	101.246	101.096	100.946	4.000	100.603	100.453	100.303	2.625	93.739	93.589	93.439	3.375	98.51	98.355	98.205
4.125	101.678	101.528	101.378	4.125	100.950	100.800	100.650	2.750	97.052	96.902	96.752	3.500	98.89	98.741	98.591
4.250	101.442	101.342	101.242	4.250	101.020	100.920	100.820	2.875	97.542	97.392	97.242	3.625	99.23	99.080	98.930
4.375	101.892	101.792	101.692	4.375	101.393	101.293	101.193	3.000	98.025	97.875	97.725	Margin = 2.250		Index = 2.400	
4.500	102.347	102.247	102.147	4.500	101.737	101.637	101.537	3.125	98.512	98.362	98.212				
4.625	102.728	102.628	102.528	4.625	102.245	102.145	102.045	3.250	99.255	99.105	98.955				
4.750	102.760	102.660	102.560	4.750	101.580	101.480	101.380	3.375	99.731	99.581	99.431				
4.875	102.369	102.269	102.169	4.875	101.953	101.853	101.753	3.500	100.200	100.050	99.900				
5.000	102.747	102.647	102.547	5.000	102.297	102.197	102.097	3.625	100.576	100.426	100.276				
5.125	103.288	103.188	103.088	5.125	102.805	102.705	102.605	3.750	100.157	100.007	99.857				
5.250	102.444	102.344	102.244	5.250	102.062	101.962	101.862	3.875	100.551	100.401	100.251				
5.375	102.851	102.751	102.651	5.375	102.435	102.335	102.235	4.000	100.950	100.800	100.650				
5.500	103.229	103.129	103.029	5.500	102.779	102.679	102.579	4.125	101.275	101.125	100.975				
5.625	103.770	103.670	103.570	5.625	103.287	103.187	103.087	4.250	100.759	100.609	100.459				
5.750	103.223	103.123	103.023	5.750	102.716	102.616	102.516	4.375	101.110	100.960	100.810				
5.875	103.630	103.530	103.430	5.875	103.089	102.989	102.889	4.500	101.432	101.282	101.132				
6.000	104.008	103.908	103.808	6.000	103.433	103.333	103.233	4.625	101.917	101.767	101.617				

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	99.038	98.888	98.738	3.750	98.765	98.615	98.465	2.375	93.479	93.329	93.179	3.125	95.518	95.368	95.218
3.875	99.571	99.421	99.271	3.875	99.182	99.032	98.882	2.500	93.996	93.846	93.696	3.250	97.123	96.973	96.823
4.000	100.096	99.946	99.796	4.000	99.603	99.453	99.303	2.625	94.489	94.339	94.189	3.375	97.505	97.355	97.205
4.125	100.528	100.378	100.228	4.125	99.950	99.800	99.650	2.750	96.834	96.684	96.534	3.500	97.891	97.741	97.591
4.250	100.292	100.192	100.092	4.250	100.020	99.920	99.820	2.875	97.323	97.173	97.023	3.625	98.230	98.080	97.930
4.375	100.742	100.642	100.542	4.375	100.393	100.293	100.193	3.000	97.806	97.656	97.506	Margin = 2.250	Index = 2.400		
4.500	101.197	101.097	100.997	4.500	100.737	100.637	100.537	3.125	98.293	98.143	97.993	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.578	101.478	101.378	4.625	101.245	101.145	101.045	3.250	98.161	98.011	97.861	Rate	30 Day	45 Day	60 Day
4.750	101.610	101.510	101.410	4.750	100.580	100.480	100.380	3.375	98.638	98.488	98.338	4.500	100.047	99.797	99.547
4.875	101.219	101.119	101.019	4.875	100.953	100.853	100.753	3.500	99.106	98.956	98.806	4.625	100.428	100.178	99.928
5.000	101.597	101.497	101.397	5.000	101.297	101.197	101.097	3.625	99.482	99.332	99.182	4.750	99.662	99.412	99.162
5.125	102.138	102.038	101.938	5.125	101.805	101.705	101.605	3.750	99.220	99.070	98.920	4.875	100.069	99.819	99.569
5.250	101.294	101.194	101.094	5.250	101.062	100.962	100.862	3.875	99.614	99.464	99.314	5.000	100.447	100.197	99.947
5.375	101.701	101.601	101.501	5.375	101.435	101.335	101.235	4.000	100.012	99.862	99.712	5.125	100.988	100.738	100.488
5.500	102.079	101.979	101.879	5.500	101.779	101.679	101.579	4.125	100.337	100.187	100.037	5.250	100.144	99.894	99.644
5.625	102.620	102.520	102.420	5.625	102.287	102.187	102.087	4.250	99.322	99.172	99.022	5.375	100.593	100.343	100.093
5.750	102.073	101.973	101.873	5.750	101.716	101.616	101.516	4.375	99.673	99.523	99.373	5.500	100.844	100.594	100.344
5.875	102.480	102.380	102.280	5.875	102.089	101.989	101.889	4.500	99.994	99.844	99.694	5.625	101.093	100.843	100.593
6.000	102.858	102.758	102.658	6.000	102.433	102.333	102.233	4.625	100.479	100.329	100.179	5.750	100.875	100.625	100.375

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

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:	5/9/2019	4.750%

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
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.594	98.344	98.094	5.250	100.127	99.877	99.627
5.750	100.125	99.875	99.625	5.750	99.996	99.746	99.496
5.875	100.375	100.125	99.875	5.875	100.369	100.119	99.869
6.250	99.250	99.000	98.750	6.250	99.276	99.026	98.776
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	
4.500	97.297	97.047	96.797	
4.625	97.678	97.428	97.178	
4.750	96.912	96.662	96.412	
4.875	97.319	97.069	96.819	
5.000	97.697	97.447	97.197	
5.125	98.238	97.988	97.738	
5.250	97.394	97.144	96.894	
5.375	97.843	97.593	97.343	
5.500	98.094	97.844	97.594	
5.625	98.343	98.093	97.843	
5.750	98.125	97.875	97.625	

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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)



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30 Day Lock Exp.:

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6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/9/2019

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	102.022	101.922	101.822	4.375	101.116	101.016	100.916	4.375	100.929	100.829	100.729	4.375	101.100	101.000	100.900	4.375	100.194	100.094	99.994
4.500	102.509	102.409	102.309	4.500	101.652	101.552	101.452	4.500	101.464	101.364	101.264	4.500	101.605	101.505	101.405	4.500	100.748	100.648	100.548
4.625	102.834	102.734	102.634	4.625	102.048	101.948	101.848	4.625	101.861	101.761	101.661	4.625	101.836	101.736	101.636	4.625	101.050	100.950	100.850
4.750	103.112	103.012	102.912	4.750	102.599	102.499	102.399	4.750	102.595	102.495	102.395	4.750	101.958	101.858	101.758	4.750	101.445	101.345	101.245
4.875	103.496	103.396	103.296	4.875	103.034	102.934	102.834	4.875	103.034	102.934	102.834	4.875	102.437	102.337	102.237	4.875	101.975	101.875	101.775
4.990	103.796	103.696	103.596	4.990	103.378	103.278	103.178	4.990	103.378	103.278	103.178	4.990	102.797	102.697	102.597	4.990	102.379	102.279	102.179
5.000	103.896	103.796	103.696	5.000	103.478	103.378	103.278	5.000	103.478	103.378	103.278	5.000	102.897	102.797	102.697	5.000	102.479	102.379	102.279
5.125	103.912	103.812	103.712	5.125	103.775	103.675	103.575	5.125	103.775	103.675	103.575	5.125	102.787	102.687	102.587	5.125	102.650	102.550	102.450
5.250	104.281	104.181	104.081	5.250	104.314	104.214	104.114	5.250	104.404	104.304	104.204	5.250	102.659	102.559	102.459	5.250	102.659	102.559	102.459
5.375	104.570	104.470	104.370	5.375	104.642	104.542	104.442	5.375	104.736	104.636	104.536	5.375	103.113	103.013	102.913	5.375	103.113	103.013	102.913
5.500	104.815	104.715	104.615	5.500	104.915	104.815	104.715	5.500	105.008	104.908	104.808	5.500	103.536	103.436	103.336	5.500	103.536	103.436	103.336
5.625	105.025	104.925	104.825	5.625	105.147	105.047	104.947	5.625	105.241	105.141	105.041	5.625	103.771	103.671	103.571	5.625	103.771	103.671	103.571
5.750	105.367	105.267	105.167	5.750	105.785	105.685	105.585	5.750	105.844	105.744	105.644	5.750	103.135	103.035	102.935	5.750	103.135	103.035	102.935
5.875	105.545	105.445	105.345	5.875	106.125	106.025	105.925	5.875	106.188	106.088	105.988	5.875	103.586	103.486	103.386	5.875	103.586	103.486	103.386
5.990	105.654	105.554	105.454	5.990	106.308	106.208	106.108	5.990	106.378	106.278	106.178	5.990	103.939	103.839	103.739	5.990	103.939	103.839	103.739
6.000	105.754	105.654	105.554	6.000	106.408	106.308	106.208	6.000	106.470	106.370	106.270	6.000	104.039	103.939	103.839	6.000	104.039	103.939	103.839
6.125	105.882	105.782	105.682	6.125	106.676	106.576	106.476	6.125	106.738	106.638	106.538	6.125	104.273	104.173	104.073	6.125	104.273	104.173	104.073
6.250	106.105	105.982	105.905	6.250	106.738	106.615	106.538	6.250	106.766	106.643	106.566	6.250	104.213	104.090	103.967	6.250	104.213	104.090	103.967
6.375	106.301	106.176	106.101	6.375	107.075	106.950	106.875	6.375	107.107	106.982	106.907	6.375	102.579	102.454	102.379	6.375	102.579	102.454	102.379

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	100.007	99.907	99.807	4.625	103.014	102.914	102.814	4.625	102.326	102.226	102.126	4.625	102.248	102.048	102.048	3.375	100.058	99.958	99.858
4.500	100.560	100.460	100.360	4.750	103.444	103.344	103.244	4.750	102.305	102.205	102.105	4.750	102.243	102.043	102.043	3.500	100.519	100.419	100.319
4.625	100.863	100.763	100.663	4.875	103.801	103.701	103.601	4.875	102.710	102.610	102.510	4.875	102.647	102.447	102.447	3.625	101.116	101.016	100.916
4.750	101.441	101.341	101.241	4.990	103.957	103.857	103.757	4.990	103.063	102.963	102.863	4.990	103.001	102.801	102.801	3.750	101.254	101.154	101.054
4.875	101.975	101.875	101.775	5.000	104.057	103.957	103.857	5.000	103.163	103.063	102.963	5.000	103.101	102.901	102.901	3.875	101.640	101.540	101.440
4.990	102.379	102.279	102.179	5.125	104.293	104.193	104.093	5.125	103.480	103.380	103.280	5.125	103.418	103.218	103.218	3.990	101.963	101.863	101.763
5.000	102.479	102.379	102.279	5.250	104.623	104.523	104.423	5.250	103.627	103.527	103.427	5.250	103.470	103.270	103.270	4.000	102.063	101.963	101.863
5.125	102.650	102.550	102.450	5.375	104.814	104.714	104.614	5.375	103.898	103.798	103.698	5.375	103.741	103.541	103.541	4.125	102.605	102.505	102.405
5.250	102.659	102.559	102.459	5.500	105.023	104.923	104.823	5.500	104.158	104.058	103.958	5.500	104.002	103.802	103.802	4.250	102.838	102.738	102.638
5.375	103.113	103.013	102.913	5.625	105.191	105.091	104.991	5.625	104.386	104.286	104.186	5.625	104.230	104.030	104.030	4.375	103.225	103.125	103.025
5.500	103.536	103.436	103.336	5.750	105.721	105.621	105.521	5.750	104.864	104.764	104.664	5.750	104.644	104.444	104.444	4.500	103.608	103.508	103.408
5.625	103.771	103.671	103.571	5.875	105.494	105.394	105.294	5.875	105.164	105.064	104.964	5.875	104.945	104.745	104.745	4.625	103.929	103.829	103.729
5.750	103.135	103.035	102.935	5.990	105.595	105.495	105.395	5.990	105.335	105.235	105.135	5.990	105.116	104.916	104.916	4.750	103.720	103.620	103.520
5.875	103.586	103.486	103.386	6.000	105.695	105.595	105.495	6.000	105.435	105.335	105.235	6.000	105.216	105.016	105.016	4.875	103.948	103.848	103.748
5.990	103.939	103.839	103.739	6.125	105.889	105.789	105.689	6.125	105.700	105.600	105.500	6.125	105.481	105.281	105.281	4.990	103.995	103.895	103.795
6.000	104.039	103.939	103.839	6.250	105.855	105.755	105.655	6.250	105.603	105.503	105.403	6.250	105.384	105.184	105.184	5.000	104.095	103.995	103.895
6.125	104.273	104.173	104.073	6.375	106.069	105.969	105.869	6.375	105.893	105.793	105.693	6.375	105.675	105.475	105.475	5.125	104.226	104.126	104.026
6.250	102.123	102.023	101.923	6.500	106.172	106.046	105.972	6.500	106.046	105.920	105.846	6.500	105.828	105.628	105.628	5.250	103.988	103.888	103.788
6.375	102.579	102.454	102.379	6.625	106.246	106.118	106.046	6.625	106.169	106.041	105.969	6.625	105.950	105.750	105.750	5.375	104.180	104.080	103.980

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	100.007	99.907	99.807	4.625	103.014	102.914	102.814	4.625	102.326	102.226	102.126	4.625	102.248	102.048	102.048	3.375	100.058	99.958	99.858	3.375	99.981	99.781	99.781
4.500	100.560	100.460	100.360	4.750	103.444	103.344	103.244	4.750	102.305	102.205	102.105	4.750	102.243	102.043	102.043	3.500	100.519	100.419	100.319	3.500	100.451	100.251	100.251
4.625	100.863	100.763	100.663	4.875	103.801	103.701	103.601	4.875	102.710	102.610	102.510	4.875	102.647	102.447	102.447	3.625	101.116	101.016	100.916	3.625	101.006	100.806	100.806
4.750	101.441	101.341	101.241	4.990	103.957	103.857	103.757	4.990	103.063	102.963	102.863	4.990	103.001	102.801	102.801	3.750	101.254	101.154	101.054	3.750	101.140	100.940	100.940
4.875	101.975	101.875	101.775	5.000	104.057	103.957	103.857	5.000	103.163	103.063	102.963	5.000	103.101	102.901	102.901	3.875	101.640	101.540	101.440	3.875	101.526	101.326	



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.: 6/10/2019
45 Day Lock Exp.: 6/24/2019
60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/9/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	100.743	100.643	100.543	4.000	100.493	100.393	100.293	4.000	100.493	100.393	100.293	4.000	99.930	99.830	99.730	4.000	99.680	99.580	99.480	4.000	99.680	99.580	99.480	4.000	99.680	99.580	99.480	4.000	99.680	99.580	99.480
4.125	101.304	101.204	101.104	4.125	101.054	100.954	100.854	4.125	101.054	100.954	100.854	4.125	100.491	100.391	100.291	4.125	100.241	100.141	100.041	4.125	100.241	100.141	100.041	4.125	100.241	100.141	100.041	4.125	100.241	100.141	100.041
4.250	101.870	101.770	101.670	4.250	101.620	101.520	101.420	4.250	101.620	101.520	101.420	4.250	101.062	100.962	100.862	4.250	100.812	100.712	100.612	4.250	100.812	100.712	100.612	4.250	100.812	100.712	100.612	4.250	100.812	100.712	100.612
4.375	102.344	102.244	102.144	4.375	102.094	101.994	101.894	4.375	102.094	101.994	101.894	4.375	101.536	101.436	101.336	4.375	101.286	101.186	101.086	4.375	101.286	101.186	101.086	4.375	101.286	101.186	101.086	4.375	101.286	101.186	101.086
4.500	102.791	102.691	102.591	4.500	102.541	102.441	102.341	4.500	102.541	102.441	102.341	4.500	101.983	101.883	101.783	4.500	101.733	101.633	101.533	4.500	101.733	101.633	101.533	4.500	101.733	101.633	101.533	4.500	101.733	101.633	101.533
4.625	103.093	102.993	102.893	4.625	102.843	102.743	102.643	4.625	102.843	102.743	102.643	4.625	102.418	102.318	102.218	4.625	102.168	102.068	101.968	4.625	102.168	102.068	101.968	4.625	102.168	102.068	101.968	4.625	102.168	102.068	101.968
4.750	103.087	102.987	102.887	4.750	102.837	102.737	102.637	4.750	102.837	102.737	102.637	4.750	102.412	102.312	102.212	4.750	102.162	102.062	101.962	4.750	102.162	102.062	101.962	4.750	102.162	102.062	101.962	4.750	102.162	102.062	101.962
4.875	103.707	103.607	103.507	4.875	103.457	103.357	103.257	4.875	103.457	103.357	103.257	4.875	103.032	102.932	102.832	4.875	102.782	102.682	102.582	4.875	102.782	102.682	102.582	4.875	102.782	102.682	102.582	4.875	102.782	102.682	102.582
4.990	103.776	103.676	103.576	4.990	103.526	103.426	103.326	4.990	103.526	103.426	103.326	4.990	103.097	102.997	102.897	4.990	102.847	102.747	102.647	4.990	102.847	102.747	102.647	4.990	102.847	102.747	102.647	4.990	102.847	102.747	102.647
5.000	103.876	103.776	103.676	5.000	103.626	103.526	103.426	5.000	103.626	103.526	103.426	5.000	103.202	103.102	103.002	5.000	102.952	102.852	102.752	5.000	102.952	102.852	102.752	5.000	102.952	102.852	102.752	5.000	102.952	102.852	102.752
5.125	103.770	103.670	103.570	5.125	103.520	103.420	103.320	5.125	103.520	103.420	103.320	5.125	103.097	102.997	102.897	5.125	102.847	102.747	102.647	5.125	102.847	102.747	102.647	5.125	102.847	102.747	102.647	5.125	102.847	102.747	102.647
5.250	104.215	104.115	104.015	5.250	103.965	103.865	103.765	5.250	103.965	103.865	103.765	5.250	103.540	103.440	103.340	5.250	103.290	103.190	103.090	5.250	103.290	103.190	103.090	5.250	103.290	103.190	103.090	5.250	103.290	103.190	103.090
5.375	104.748	104.648	104.548	5.375	104.498	104.398	104.298	5.375	104.498	104.398	104.298	5.375	104.073	103.973	103.873	5.375	103.823	103.723	103.623	5.375	103.823	103.723	103.623	5.375	103.823	103.723	103.623	5.375	103.823	103.723	103.623
5.500	104.995	104.895	104.795	5.500	104.745	104.645	104.545	5.500	104.745	104.645	104.545	5.500	104.320	104.220	104.120	5.500	104.070	103.970	103.870	5.500	104.070	103.970	103.870	5.500	104.070	103.970	103.870	5.500	104.070	103.970	103.870
5.625	104.922	104.822	104.722	5.625	104.672	104.572	104.472	5.625	104.672	104.572	104.472	5.625	104.247	104.147	104.047	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797
5.750	105.381	105.281	105.181	5.750	105.131	105.031	104.931	5.750	105.131	105.031	104.931	5.750	104.706	104.606	104.506	5.750	104.456	104.356	104.256	5.750	104.456	104.356	104.256	5.750	104.456	104.356	104.256	5.750	104.456	104.356	104.256
5.875	105.658	105.558	105.458	5.875	105.408	105.308	105.208	5.875	105.408	105.308	105.208	5.875	104.981	104.881	104.781	5.875	104.731	104.631	104.531	5.875	104.731	104.631	104.531	5.875	104.731	104.631	104.531	5.875	104.731	104.631	104.531
5.990	105.742	105.642	105.542	5.990	105.492	105.392	105.292	5.990	105.492	105.392	105.292	5.990	105.066	104.966	104.866	5.990	104.816	104.716	104.616	5.990	104.816	104.716	104.616	5.990	104.816	104.716	104.616	5.990	104.816	104.716	104.616
6.000	105.842	105.742	105.642	6.000	105.592	105.492	105.392	6.000	105.592	105.492	105.392	6.000	105.166	105.066	104.966	6.000	104.916	104.816	104.716	6.000	104.916	104.816	104.716	6.000	104.916	104.816	104.716	6.000	104.916	104.816	104.716
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.680	99.580	99.480	4.000	101.071	100.971	100.871	4.000	101.446	101.346	101.246	4.000	101.446	101.346	101.246	4.000	101.446	101.346	101.246	4.000	101.196	101.096	100.996	4.000	101.196	101.096	100.996	4.000	101.196	101.096	100.996
4.125	100.241	100.141	100.041	4.125	101.784	101.684	101.584	4.125	102.159	102.059	101.959	4.125	102.159	102.059	101.959	4.125	102.159	102.059	101.959	4.125	101.909	101.809	101.709	4.125	101.909	101.809	101.709	4.125	101.909	101.809	101.709
4.250	100.812	100.712	100.612	4.250	102.076	101.976	101.876	4.250	102.451	102.351	102.251	4.250	102.451	102.351	102.251	4.250	102.451	102.351	102.251	4.250	102.201	102.101	102.001	4.250	102.201	102.101	102.001	4.250	102.201	102.101	102.001
4.375	101.286	101.186	101.086	4.375	102.478	102.378	102.278	4.375	102.853	102.753	102.653	4.375	102.853	102.753	102.653	4.375	102.853	102.753	102.653	4.375	102.603	102.503	102.403	4.375	102.603	102.503	102.403	4.375	102.603	102.503	102.403
4.500	101.483	101.383	101.283	4.500	102.796	102.696	102.596	4.500	103.171	103.071	102.971	4.500	103.171	103.071	102.971	4.500	103.171	103.071	102.971	4.500	102.921	102.821	102.721	4.500	102.921	102.821	102.721	4.500	102.921	102.821	102.721
4.625	101.785	101.685	101.585	4.625	103.175	103.075	102.975	4.625	103.550	103.450	103.350	4.625	103.550	103.450	103.350	4.625	103.550	103.450	103.350	4.625	103.300	103.200	103.100	4.625	103.300	103.200	103.100	4.625	103.300	103.200	103.100
4.750	101.504	101.404	101.304	4.750	103.549	103.449	103.349	4.750	103.924	103.824	103.724	4.750	103.924	103.824	103.724	4.750	103.924	103.824	103.724	4.750	103.674	103.574	103.474	4.750	103.674	103.574	103.474	4.750	103.674	103.574	103.474
4.875	102.124	102.024	101.924	4.875	103.905	103.805	103.705	4.875	104.280	104.180	104.080	4.875	104.280	104.180	104.080	4.875	104.280	104.180	104.080	4.875	104.030	103.930	103.830	4.875	104.030	103.930	103.830	4.875	104.030	103.930	103.830
4.990	102.193	102.093	101.993	4.990	104.071	103.971	103.871	4.990	104.446	104.346	104.246	4.990	104.446	104.346	104.246	4.990	104.446	104.346	104.246	4.990	104.196	104.096	103.996	4.990	104.196	104.096	103.996	4.990	104.196	104.096	103.996
5.000	102.293	102.193	102.093	5.000	104.171	104.071	103.971	5.000	104.546	104.446	104.346	5.000	104.546	104.446	104.346	5.000	104.546	104.446	104.346	5.000	104.296	104.196	104.096	5.000	104.296	104.196	104.096	5.000	104.296	104.196	104.096
5.125	101.620	101.520	101.420	5.125	104.118	104.018	103.918	5.125	104.243	104.143	104.043	5.125	104.243	104.143	104.043	5.125	104.243	104.143	104.043	5.125	104.000	103.900	103.800	5.125	104.000	103.900	103.800	5.125	104.000	103.900	103.800
5.250	102.065	101.965	101.865	5.250	104.432	104.332	104.232																								



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.:

6/10/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/9/2019

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
4.000	100.764	100.664	100.564	4.000	101.098	100.998	100.898	3.375	100.297	100.197	100.097	4.000	99.951	99.851	99.751	3.375	99.890	99.790	99.690
4.125	101.332	101.232	101.132	4.125	101.823	101.723	101.623	3.500	100.191	100.091	99.991	4.125	100.519	100.419	100.319	3.500	99.629	99.529	99.429
4.250	101.896	101.796	101.696	4.250	102.084	101.984	101.884	3.625	100.763	100.663	100.563	4.250	100.837	100.737	100.637	3.625	100.201	100.101	100.001
4.375	102.378	102.278	102.178	4.375	102.492	102.392	102.292	3.750	101.331	101.231	101.131	4.375	101.319	101.219	101.119	3.750	100.769	100.669	100.569
4.500	102.831	102.731	102.631	4.500	102.814	102.714	102.614	3.875	101.845	101.745	101.645	4.500	101.772	101.672	101.572	3.875	101.283	101.183	101.083
4.625	103.136	103.036	102.936	4.625	103.297	103.197	103.097	3.990	102.187	102.087	101.987	4.625	102.077	101.977	101.877	3.990	101.625	101.525	101.425
4.750	103.126	103.026	102.926	4.750	103.566	103.466	103.366	4.000	102.287	102.187	102.087	4.750	102.035	101.935	101.835	4.000	101.725	101.625	101.525
4.875	103.754	103.654	103.554	4.875	103.927	103.827	103.727	4.125	102.405	102.305	102.205	4.875	102.663	102.563	102.463	4.125	101.349	101.249	101.149
4.990	103.828	103.728	103.628	4.990	104.097	103.997	103.897	4.250	102.759	102.659	102.559	4.990	102.737	102.637	102.537	4.250	101.703	101.603	101.503
5.000	103.928	103.828	103.728	5.000	104.197	104.097	103.997	4.375	103.141	103.041	102.941	5.000	102.837	102.737	102.637	4.375	102.085	101.985	101.885
5.125	103.741	103.641	103.541	5.125	104.145	104.045	103.945	4.500	102.691	102.586	102.491	5.125	102.147	102.047	101.947	4.500	100.925	100.820	100.725
5.250	104.191	104.091	103.991	5.250	104.463	104.363	104.263	4.625	103.114	103.011	102.914	5.250	102.597	102.497	102.397	4.625	101.348	101.245	101.148
5.375	104.730	104.630	104.530	5.375	104.864	104.764	104.664	4.750	103.554	103.452	103.354	5.375	103.136	103.036	102.936	4.750	101.788	101.686	101.588
5.500	104.981	104.881	104.781	5.500	105.094	104.994	104.894	4.875	103.925	103.824	103.725	5.500	103.387	103.287	103.187	4.875	102.159	102.058	101.959
5.625	104.989	104.889	104.789	5.625	104.872	104.772	104.672	4.990	103.449	103.349	103.249	5.625	102.658	102.558	102.458	4.990	101.542	101.442	101.342
5.750	105.452	105.352	105.252	5.750	105.181	105.081	104.981	5.000	103.549	103.449	103.349	5.750	103.121	103.021	102.921	5.000	101.642	101.542	101.442
5.875	105.731	105.631	105.531	5.875	105.586	105.486	105.386	5.125	103.856	103.756	103.656	5.875	103.400	103.300	103.200	5.125	101.949	101.849	101.749
5.990	105.817	105.717	105.617	5.990	105.664	105.564	105.464	5.250	104.041	103.941	103.841	5.990	103.486	103.386	103.286	5.250	102.134	102.034	101.934
6.000	105.917	105.817	105.717	6.000	105.764	105.664	105.564	5.375	104.318	104.218	104.118	6.000	103.586	103.486	103.386	5.375	102.411	102.311	102.211

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/9/2019

Release Time: 10:00 am ET

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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	
3.750	98.320	98.195	98.070	
3.875	98.710	98.585	98.460	
4.000	99.106	98.981	98.856	
4.125	99.505	99.380	99.255	
4.250	99.946	99.821	99.696	
4.375	100.317	100.192	100.067	
4.500	100.666	100.541	100.416	
4.625	100.974	100.849	100.724	
4.750	101.286	101.161	101.036	
4.875	101.601	101.476	101.351	
5.000	101.894	101.769	101.644	
5.125	102.219	102.094	101.969	
5.250	102.538	102.413	102.288	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.051	97.926	97.801	
3.375	98.595	98.470	98.345	
3.500	99.143	99.018	98.893	
3.625	99.510	99.385	99.260	
3.750	99.931	99.806	99.681	
3.875	100.370	100.245	100.120	
4.000	100.556	100.431	100.306	
4.125	100.797	100.672	100.547	
4.250	101.124	100.999	100.874	
4.375	101.433	101.308	101.183	
4.500	101.650	101.525	101.400	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.674	98.549	98.424	
3.375	98.840	98.715	98.590	
3.500	99.243	99.118	98.993	
3.625	99.616	99.491	99.366	
3.750	100.005	99.880	99.755	
3.875	100.280	100.155	100.030	
4.000	100.676	100.551	100.426	
4.125	100.982	100.857	100.732	
4.250	101.295	101.170	101.045	
4.375	101.583	101.458	101.333	
4.500	101.815	101.690	101.565	
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)