



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.: 6/10/2019

45 Day Lock Exp.: 6/24/2019

60 Day Lock Exp.: 7/9/2019

W. Rate Sheet Dated: 5/10/2019

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	101.485	101.335	101.185	3.750	101.062	100.912	100.762	2.375	96.229	96.079	95.929	3.125	98.205	98.055	97.905
3.875	102.018	101.868	101.718	3.875	101.479	101.329	101.179	2.500	96.746	96.596	96.446	3.250	99.123	98.973	98.823
4.000	102.543	102.393	102.243	4.000	101.900	101.750	101.600	2.625	97.239	97.089	96.939	3.375	99.505	99.355	99.205
4.125	102.975	102.825	102.675	4.125	102.247	102.097	101.947	2.750	98.709	98.559	98.409	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	99.198	99.048	98.898	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	99.681	99.531	99.381	Margin = 2.250		Index = 2.400	
4.500	103.472	103.372	103.272	4.500	102.862	102.762	102.662	3.125	100.168	100.018	99.868				
4.625	103.853	103.753	103.653	4.625	103.370	103.270	103.170	3.250	100.267	100.117	99.967				
4.750	103.978	103.878	103.778	4.750	102.830	102.730	102.630	3.375	100.743	100.593	100.443				
4.875	103.619	103.519	103.419	4.875	103.203	103.103	103.003	3.500	101.212	101.062	100.912				
5.000	103.997	103.897	103.797	5.000	103.547	103.447	103.347	3.625	101.587	101.437	101.287				
5.125	104.538	104.438	104.338	5.125	104.055	103.955	103.855	3.750	101.360	101.157	100.954				
5.250	103.897	103.797	103.697	5.250	103.515	103.415	103.315	3.875	101.754	101.551	101.348				
5.375	104.304	104.204	104.104	5.375	103.888	103.788	103.688	4.000	102.153	101.950	101.747				
5.500	104.682	104.582	104.482	5.500	104.233	104.133	104.033	4.125	102.478	102.275	102.072				
5.625	105.224	105.124	105.024	5.625	104.740	104.640	104.540	4.250	101.763	101.613	101.463				
5.750	104.989	104.889	104.732	5.750	104.481	104.381	104.225	4.375	102.114	101.964	101.814				
5.875	105.396	105.296	105.140	5.875	104.855	104.755	104.599	4.500	102.436	102.286	102.136				
6.000	105.774	105.674	105.517	6.000	105.199	105.099	104.943	4.625	102.921	102.771	102.621				

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	100.335	100.185	100.035	3.750	100.062	99.912	99.762	2.375	95.229	95.079	94.929	3.125	97.205	97.055	96.905
3.875	100.868	100.718	100.568	3.875	100.479	100.329	100.179	2.500	95.746	95.596	95.446	3.250	98.123	97.973	97.823
4.000	101.393	101.243	101.093	4.000	100.900	100.750	100.600	2.625	96.239	96.089	95.939	3.375	98.505	98.355	98.205
4.125	101.825	101.675	101.525	4.125	101.247	101.097	100.947	2.750	97.709	97.559	97.409	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	98.198	98.048	97.898	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	98.681	98.531	98.381	Margin = 2.250		Index = 2.400	
4.500	102.322	102.222	102.122	4.500	101.862	101.762	101.662	3.125	99.168	99.018	98.868	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	99.267	99.117	98.967	Rate	30 Day	45 Day	60 Day
4.750	102.828	102.728	102.628	4.750	101.830	101.730	101.630	3.375	99.743	99.593	99.443	4.500	101.172	100.922	100.672
4.875	102.469	102.369	102.269	4.875	102.203	102.103	102.003	3.500	100.212	100.062	99.912	4.625	101.553	101.303	101.053
5.000	102.847	102.747	102.647	5.000	102.547	102.447	102.347	3.625	100.587	100.437	100.287	4.750	100.912	100.662	100.412
5.125	103.388	103.288	103.188	5.125	103.055	102.955	102.855	3.750	100.360	100.157	99.954	4.875	101.319	101.069	100.819
5.250	102.747	102.647	102.547	5.250	102.515	102.415	102.315	3.875	100.754	100.551	100.348	5.000	101.697	101.447	101.197
5.375	103.154	103.054	102.954	5.375	102.888	102.788	102.688	4.000	101.153	100.950	100.747	5.125	102.238	101.988	101.738
5.500	103.532	103.432	103.332	5.500	103.233	103.133	103.033	4.125	101.478	101.275	101.072	5.250	101.597	101.347	101.097
5.625	104.074	103.974	103.874	5.625	103.740	103.640	103.540	4.250	100.763	100.613	100.463	5.375	102.000	101.750	101.500
5.750	103.839	103.739	103.582	5.750	103.481	103.381	103.225	4.375	101.114	100.964	100.814	5.500	102.250	102.000	101.750
5.875	104.246	104.146	103.990	5.875	103.855	103.755	103.599	4.500	101.436	101.286	101.136	5.625	102.500	102.250	102.000
6.000	104.624	104.524	104.367	6.000	104.199	104.099	103.943	4.625	101.921	101.771	101.621	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

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	101.580	101.330	101.080
5.750	102.000	101.750	101.500	5.750	101.761	101.511	101.261
5.875	102.250	102.000	101.750	5.875	102.135	101.885	101.635
6.250	102.750	102.500	102.250	6.250	102.666	102.416	102.166
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	98.162	97.912	97.662	
4.875	98.569	98.319	98.069	
5.000	98.947	98.697	98.447	
5.125	99.488	99.238	98.988	
5.250	98.847	98.597	98.347	
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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30 Day Lock Exp.:

6/10/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/9/2019

W. Rate Sheet Dated: 5/10/2019

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	100.173	100.023	99.873	3.750	99.750	99.600	99.450	2.375	92.729	92.579	92.429	3.125	96.52	96.368	96.218
3.875	100.705	100.555	100.405	3.875	100.166	100.016	99.866	2.500	93.246	93.096	92.946	3.250	97.56	97.410	97.260
4.000	101.230	101.080	100.930	4.000	100.587	100.437	100.287	2.625	93.739	93.589	93.439	3.375	97.94	97.793	97.643
4.125	101.662	101.512	101.362	4.125	100.935	100.785	100.635	2.750	97.021	96.871	96.721	3.500	98.33	98.179	98.029
4.250	101.630	101.530	101.430	4.250	101.207	101.107	101.007	2.875	97.510	97.360	97.210	3.625	98.67	98.517	98.367
4.375	102.080	101.980	101.880	4.375	101.581	101.481	101.381	3.000	97.994	97.844	97.694	Margin = 2.250		Index = 2.400	
4.500	102.535	102.435	102.335	4.500	101.925	101.825	101.725	3.125	98.480	98.330	98.180				
4.625	102.916	102.816	102.716	4.625	102.432	102.332	102.232	3.250	98.704	98.554	98.404				
4.750	102.978	102.878	102.778	4.750	101.830	101.730	101.630	3.375	99.180	99.030	98.880				
4.875	102.619	102.519	102.419	4.875	102.203	102.103	102.003	3.500	99.649	99.499	99.349				
5.000	102.997	102.897	102.797	5.000	102.547	102.447	102.347	3.625	100.025	99.875	99.725				
5.125	103.538	103.438	103.338	5.125	103.055	102.955	102.855	3.750	100.048	99.845	99.642				
5.250	102.616	102.516	102.416	5.250	102.234	102.134	102.034	3.875	100.442	100.239	100.036				
5.375	103.023	102.923	102.823	5.375	102.607	102.507	102.407	4.000	100.841	100.637	100.434				
5.500	103.401	103.301	103.201	5.500	102.951	102.851	102.751	4.125	101.165	100.962	100.759				
5.625	103.942	103.842	103.742	5.625	103.459	103.359	103.259	4.250	100.826	100.676	100.526				
5.750	103.114	103.014	102.857	5.750	102.606	102.506	102.350	4.375	101.177	101.027	100.877				
5.875	103.521	103.421	103.265	5.875	102.980	102.880	102.724	4.500	101.498	101.348	101.198				
6.000	103.899	103.799	103.642	6.000	103.324	103.224	103.068	4.625	101.983	101.833	101.683				

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	99.023	98.873	98.723	3.750	98.750	98.600	98.450	2.375	93.479	93.329	93.179	3.125	95.518	95.368	95.218
3.875	99.555	99.405	99.255	3.875	99.166	99.016	98.866	2.500	93.996	93.846	93.696	3.250	96.560	96.410	96.260
4.000	100.080	99.930	99.780	4.000	99.587	99.437	99.287	2.625	94.489	94.339	94.189	3.375	96.943	96.793	96.643
4.125	100.512	100.362	100.212	4.125	99.935	99.785	99.635	2.750	96.802	96.652	96.502	3.500	97.329	97.179	97.029
4.250	100.480	100.380	100.280	4.250	100.207	100.107	100.007	2.875	97.292	97.142	96.992	3.625	97.667	97.517	97.367
4.375	100.930	100.830	100.730	4.375	100.581	100.481	100.381	3.000	97.775	97.625	97.475	Margin = 2.250		Index = 2.400	
4.500	101.385	101.285	101.185	4.500	100.925	100.825	100.725	3.125	98.262	98.112	97.962	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.766	101.666	101.566	4.625	101.432	101.332	101.232	3.250	98.173	98.023	97.873	Rate	30 Day	45 Day	60 Day
4.750	101.828	101.728	101.628	4.750	100.830	100.730	100.630	3.375	98.649	98.499	98.349	4.500	100.235	99.985	99.735
4.875	101.469	101.369	101.269	4.875	101.203	101.103	101.003	3.500	99.118	98.968	98.818	4.625	100.616	100.366	100.116
5.000	101.847	101.747	101.647	5.000	101.547	101.447	101.347	3.625	99.494	99.344	99.194	4.750	99.912	99.662	99.412
5.125	102.388	102.288	102.188	5.125	102.055	101.955	101.855	3.750	99.110	98.907	98.704	4.875	100.319	100.069	99.819
5.250	101.466	101.366	101.266	5.250	101.234	101.134	101.034	3.875	99.504	99.301	99.098	5.000	100.697	100.447	100.197
5.375	101.873	101.773	101.673	5.375	101.607	101.507	101.407	4.000	99.903	99.700	99.497	5.125	101.238	100.988	100.738
5.500	102.251	102.151	102.051	5.500	101.951	101.851	101.751	4.125	100.228	100.025	99.822	5.250	100.316	100.066	99.816
5.625	102.792	102.692	102.592	5.625	102.459	102.359	102.259	4.250	99.201	99.051	98.901	5.375	100.719	100.469	100.219
5.750	101.964	101.864	101.707	5.750	101.606	101.506	101.350	4.375	99.552	99.402	99.252	5.500	100.969	100.719	100.469
5.875	102.371	102.271	102.115	5.875	101.980	101.880	101.724	4.500	99.873	99.723	99.573	5.625	101.218	100.968	100.718
6.000	102.749	102.649	102.492	6.000	102.324	102.224	102.068	4.625	100.358	100.208	100.058	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:	5/10/2019 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	98.719	98.469	98.219	5.250	100.299	100.049	99.799
5.750	100.125	99.875	99.625	5.750	99.886	99.636	99.386
5.875	100.375	100.125	99.875	5.875	100.260	100.010	99.760
6.250	99.250	99.000	98.750	6.250	99.166	98.916	98.666
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	97.485	97.235	96.985	
4.625	97.866	97.616	97.366	
4.750	97.162	96.912	96.662	
4.875	97.569	97.319	97.069	
5.000	97.947	97.697	97.447	
5.125	98.488	98.238	97.988	
5.250	97.566	97.316	97.066	
5.375	97.969	97.719	97.469	
5.500	98.219	97.969	97.719	
5.625	98.468	98.218	97.968	
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)



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.: 7/9/2019

W. Rate Sheet Dated: 5/10/2019

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	101.976	101.876	101.776	4.375	101.054	100.954	100.854	4.375	100.867	100.767	100.667	4.375	101.037	100.937	100.837	4.375	100.115	100.015	99.915
4.500	102.468	102.368	102.268	4.500	101.597	101.497	101.397	4.500	101.410	101.310	101.210	4.500	101.548	101.448	101.348	4.500	100.677	100.577	100.477
4.625	102.793	102.693	102.593	4.625	101.991	101.891	101.791	4.625	101.804	101.704	101.604	4.625	101.778	101.678	101.578	4.625	100.976	100.876	100.776
4.750	103.092	102.992	102.892	4.750	102.563	102.463	102.363	4.750	102.559	102.459	102.359	4.750	101.922	101.822	101.722	4.750	101.393	101.293	101.193
4.875	103.475	103.375	103.275	4.875	102.997	102.897	102.797	4.875	102.997	102.897	102.797	4.875	102.401	102.301	102.201	4.875	101.923	101.823	101.723
4.990	103.772	103.672	103.572	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	4.990	102.755	102.655	102.555	4.990	102.319	102.219	102.119
5.000	103.872	103.772	103.672	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.000	102.855	102.755	102.655	5.000	102.419	102.319	102.219
5.125	103.887	103.787	103.687	5.125	103.734	103.634	103.534	5.125	103.734	103.634	103.534	5.125	102.747	102.647	102.547	5.125	102.594	102.494	102.394
5.250	104.259	104.159	104.059	5.250	104.292	104.192	104.092	5.250	104.383	104.283	104.183	5.250	102.638	102.538	102.438	5.250	102.638	102.538	102.438
5.375	104.547	104.447	104.347	5.375	104.619	104.519	104.419	5.375	104.713	104.613	104.513	5.375	103.090	102.990	102.890	5.375	103.090	102.990	102.890
5.500	104.792	104.692	104.592	5.500	104.890	104.790	104.690	5.500	104.983	104.883	104.783	5.500	103.509	103.409	103.309	5.500	103.509	103.409	103.309
5.625	105.002	104.902	104.802	5.625	105.124	105.024	104.924	5.625	105.218	105.118	105.018	5.625	103.745	103.645	103.545	5.625	103.745	103.645	103.545
5.750	105.500	105.400	105.300	5.750	105.918	105.818	105.718	5.750	105.977	105.877	105.777	5.750	103.268	103.168	103.068	5.750	103.268	103.168	103.068
5.875	105.679	105.579	105.479	5.875	106.259	106.159	106.059	5.875	106.322	106.222	106.122	5.875	103.720	103.620	103.520	5.875	103.720	103.620	103.520
5.990	105.787	105.687	105.587	5.990	106.442	106.342	106.242	5.990	106.505	106.405	106.305	5.990	104.073	103.973	103.873	5.990	104.073	103.973	103.873
6.000	105.887	105.787	105.687	6.000	106.542	106.442	106.342	6.000	106.605	106.505	106.405	6.000	104.173	104.073	103.973	6.000	104.173	104.073	103.973
6.125	106.014	105.914	105.814	6.125	106.808	106.708	106.608	6.125	106.870	106.770	106.670	6.125	104.408	104.308	104.208	6.125	104.408	104.308	104.208
6.250	106.236	106.136	106.036	6.250	106.870	106.748	106.670	6.250	106.897	106.775	106.697	6.250	102.255	102.133	102.055	6.250	102.255	102.133	102.055
6.375	106.432	106.309	106.232	6.375	107.208	107.085	107.008	6.375	107.239	107.116	107.039	6.375	102.711	102.588	102.511	6.375	102.711	102.588	102.511
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	99.928	99.828	99.728	4.625	102.975	102.875	102.775	4.625	102.270	102.170	102.070	4.625	102.208	102.108	102.008	3.375	99.986	99.886	99.786
4.500	100.490	100.390	100.290	4.750	103.408	103.308	103.208	4.750	102.770	102.670	102.570	4.750	102.207	102.107	102.007	3.500	100.467	100.367	100.267
4.625	100.789	100.689	100.589	4.875	103.764	103.664	103.564	4.875	102.673	102.573	102.473	4.875	102.611	102.511	102.411	3.625	101.014	100.914	100.814
4.750	101.389	101.289	101.189	4.990	103.918	103.818	103.718	4.990	103.021	102.921	102.821	4.990	102.959	102.859	102.759	3.750	101.167	101.067	100.967
4.875	101.923	101.823	101.723	5.000	104.018	103.918	103.818	5.000	103.121	103.021	102.921	5.000	103.059	102.959	102.859	3.875	101.520	101.420	101.320
4.990	102.319	102.219	102.119	5.125	104.253	104.153	104.053	5.125	103.440	103.340	103.240	5.125	103.377	103.277	103.177	3.990	101.847	101.747	101.647
5.000	102.419	102.319	102.219	5.250	104.601	104.501	104.401	5.250	103.605	103.505	103.405	5.250	103.448	103.348	103.248	4.000	101.947	101.847	101.747
5.125	102.594	102.494	102.394	5.375	104.791	104.691	104.591	5.375	103.874	103.774	103.674	5.375	103.718	103.618	103.518	4.125	102.568	102.468	102.368
5.250	102.638	102.538	102.438	5.500	104.998	104.898	104.798	5.500	104.133	104.033	103.933	5.500	103.977	103.877	103.777	4.250	102.726	102.626	102.526
5.375	103.090	102.990	102.890	5.625	105.169	105.069	104.969	5.625	104.363	104.263	104.163	5.625	104.207	104.107	104.007	4.375	103.112	103.012	102.912
5.500	103.509	103.409	103.309	5.750	105.404	105.304	105.204	5.750	104.996	104.896	104.796	5.750	104.777	104.677	104.577	4.500	103.492	103.392	103.292
5.625	103.745	103.645	103.545	5.875	105.627	105.527	105.427	5.875	105.298	105.198	105.098	5.875	105.080	104.980	104.880	4.625	103.807	103.707	103.607
5.750	103.268	103.168	103.068	5.990	105.727	105.627	105.527	5.990	105.470	105.370	105.270	5.990	105.251	105.151	105.051	4.750	103.603	103.503	103.403
5.875	103.720	103.620	103.520	6.000	105.827	105.727	105.627	6.000	105.570	105.470	105.370	6.000	105.351	105.251	105.151	4.875	103.829	103.729	103.629
5.990	104.073	103.973	103.873	6.125	106.021	105.921	105.821	6.125	105.832	105.732	105.632	6.125	105.613	105.513	105.413	4.990	103.875	103.775	103.675
6.000	104.173	104.073	103.973	6.250	105.986	105.886	105.786	6.250	105.735	105.635	105.535	6.250	105.516	105.416	105.316	5.000	103.975	103.875	103.775
6.125	104.408	104.308	104.208	6.375	106.202	106.079	106.002	6.375	106.026	105.903	105.826	6.375	105.807	105.684	105.607	5.125	104.110	104.010	103.910
6.250	102.255	102.133	102.055	6.500	106.303	106.178	106.103	6.500	106.180	106.055	105.980	6.500	105.961	105.836	105.761	5.250	103.875	103.775	103.675
6.375	102.711	102.588	102.511	6.625	106.380	106.254	106.180	6.625	106.300	106.174	106.100	6.625	106.081	105.956	105.881	5.375	104.067	103.967	103.867
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.928	99.828	99.728	4.625	102.975	102.875	102.775	4.625	102.270	102.170	102.070	4.625	102.208	102.108	102.008	3.375	99.986	99.886	99.786
4.500	100.490	100.390	100.290	4.750	103.408	103.308	103.208	4.750	102.770	102.670	102.570	4.750	102.207	102.107	102.007	3.500	100.467	100.367	100.267
4.625	100.789	100.689	100.589	4.875	103.764	103.664	103.564	4.875	102.673	102.573	102.473	4.875	102.611	102.511	102.411	3.625	101.014	100.914	100.814
4.750	101.389	101.289	101.189	4.990	103.918	103.818	103.718	4.990	103.021	102.921	102.821	4.990	102.959	102.859	102.759	3.750	101.167	101.067	100.967
4.875	101.923	101.823	101.723	5.000	104.018	103.918	103.818	5.000	103.121	103.021	102.921	5.000	103.059	102.959	102.859	3.875	101.520	101.420	101.320
4.990	102.319	102.219	102.119	5.125	104.253	104.153	104.053	5.125	103.440	103.340	103.240	5.125	103.377	103.277	103.177	3.990	101.847	101.747	101.647
5.000	102.419	102.319	102.219	5.250	104.601	104.501	104.401	5.250	103.605	103.505	103.405	5.250	103.448	103.348	103.248	4.000	101.947	101.847	101.747
5.125	102.594	102.494	102.394	5.375	104.791	104.691	104.591	5.375	103.874	103.774</									



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.: 7/9/2019

W. Rate Sheet Dated: 5/10/2019

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
4.000	100.676	100.576	100.476	4.000	100.426	100.326	100.226	4.000	100.426	100.326	100.226	4.000	99.488	99.388	99.288	4.000	99.238	99.138	99.038
4.125	101.227	101.127	101.027	4.125	100.977	100.877	100.777	4.125	100.977	100.877	100.777	4.125	100.039	99.939	99.839	4.125	99.789	99.689	99.589
4.250	101.805	101.705	101.605	4.250	101.555	101.455	101.355	4.250	101.555	101.455	101.355	4.250	100.983	100.883	100.783	4.250	100.733	100.633	100.533
4.375	102.277	102.177	102.077	4.375	102.027	101.927	101.827	4.375	102.027	101.927	101.827	4.375	101.455	101.355	101.255	4.375	101.205	101.105	101.005
4.500	102.735	102.635	102.535	4.500	102.235	102.135	102.035	4.500	102.235	102.135	102.035	4.500	101.913	101.813	101.713	4.500	101.413	101.313	101.213
4.625	103.027	102.927	102.827	4.625	102.527	102.427	102.327	4.625	102.527	102.427	102.327	4.625	102.205	102.105	102.005	4.625	101.705	101.605	101.505
4.750	103.074	102.974	102.874	4.750	102.574	102.474	102.374	4.750	102.574	102.474	102.374	4.750	102.005	101.905	101.805	4.750	101.505	101.405	101.305
4.875	103.704	103.604	103.504	4.875	103.204	103.104	103.004	4.875	103.204	103.104	103.004	4.875	102.635	102.535	102.435	4.875	102.135	102.035	101.935
4.990	103.784	103.684	103.584	4.990	103.284	103.184	103.084	4.990	103.284	103.184	103.084	4.990	102.715	102.615	102.515	4.990	102.215	102.115	102.015
5.000	103.884	103.784	103.684	5.000	103.384	103.284	103.184	5.000	103.384	103.284	103.184	5.000	102.815	102.715	102.615	5.000	102.315	102.215	102.115
5.125	103.815	103.715	103.615	5.125	103.315	103.215	103.115	5.125	103.315	103.215	103.115	5.125	102.186	102.086	101.986	5.125	101.686	101.586	101.486
5.250	104.266	104.166	104.066	5.250	103.766	103.666	103.566	5.250	103.766	103.666	103.566	5.250	102.637	102.537	102.437	5.250	102.137	102.037	101.937
5.375	104.788	104.688	104.588	5.375	104.288	104.188	104.088	5.375	104.288	104.188	104.088	5.375	103.159	103.059	102.959	5.375	103.159	103.059	102.959
5.500	105.035	104.935	104.835	5.500	105.035	104.935	104.835	5.500	105.035	104.935	104.835	5.500	103.406	103.306	103.206	5.500	103.406	103.306	103.206
5.625	105.097	104.997	104.897	5.625	105.097	104.997	104.897	5.625	105.097	104.997	104.897	5.625	102.831	102.731	102.631	5.625	102.831	102.731	102.631
5.750	105.551	105.451	105.351	5.750	105.551	105.451	105.351	5.750	105.551	105.451	105.351	5.750	103.285	103.185	103.085	5.750	103.285	103.185	103.085
5.875	105.828	105.728	105.628	5.875	105.828	105.728	105.628	5.875	105.828	105.728	105.628	5.875	103.562	103.462	103.362	5.875	103.562	103.462	103.362
5.990	105.911	105.811	105.711	5.990	105.911	105.811	105.711	5.990	105.911	105.811	105.711	5.990	103.645	103.545	103.445	5.990	103.645	103.545	103.445
6.000	106.011	105.911	105.811	6.000	106.011	105.911	105.811	6.000	106.011	105.911	105.811	6.000	103.745	103.645	103.545	6.000	103.745	103.645	103.545
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
4.000	99.238	99.138	99.038	4.000	101.096	100.996	100.896	4.000	101.471	101.371	101.271	4.000	101.471	101.371	101.271	3.375	100.226	100.126	100.026
4.125	99.789	99.689	99.589	4.125	101.815	101.715	101.615	4.125	102.190	102.090	101.990	4.125	102.190	102.090	101.990	3.500	100.213	100.113	100.013
4.250	100.733	100.633	100.533	4.250	102.038	101.938	101.838	4.250	102.413	102.313	102.213	4.250	102.413	102.313	102.213	3.625	100.793	100.693	100.593
4.375	101.205	101.105	101.005	4.375	102.441	102.341	102.241	4.375	102.816	102.716	102.616	4.375	102.816	102.716	102.616	3.750	101.365	101.265	101.165
4.500	101.413	101.313	101.213	4.500	102.764	102.664	102.564	4.500	103.139	103.039	102.939	4.500	103.139	103.039	102.939	3.875	101.883	101.783	101.683
4.625	101.705	101.605	101.505	4.625	103.272	103.172	103.072	4.625	103.647	103.547	103.447	4.625	103.647	103.547	103.447	3.990	102.243	102.143	102.043
4.750	101.505	101.405	101.305	4.750	103.556	103.456	103.356	4.750	103.931	103.831	103.731	4.750	103.931	103.831	103.731	4.000	102.343	102.243	102.143
4.875	102.135	102.035	101.935	4.875	103.922	103.822	103.722	4.875	104.297	104.197	104.097	4.875	104.297	104.197	104.097	4.125	102.496	102.396	102.296
4.990	102.215	102.115	102.015	4.990	104.099	103.999	103.899	4.990	104.224	104.124	104.024	4.990	104.224	104.124	104.024	4.250	102.852	102.752	102.652
5.000	102.315	102.215	102.115	5.000	104.199	104.099	103.999	5.000	104.324	104.224	104.124	5.000	104.324	104.224	104.124	4.375	103.234	103.134	103.034
5.125	101.686	101.586	101.486	5.125	104.312	104.212	104.112	5.125	104.437	104.337	104.237	5.125	104.437	104.337	104.237	4.500	102.602	102.502	102.402
5.250	102.137	102.037	101.937	5.250	104.635	104.535	104.435	5.250	104.760	104.660	104.560	5.250	104.760	104.660	104.560	4.625	102.998	102.898	102.798
5.375	103.159	103.059	102.959	5.375	105.026	104.926	104.826	5.375	105.026	104.926	104.826	5.375	105.026	104.926	104.826	4.750	103.443	103.343	103.243
5.500	103.406	103.306	103.206	5.500	105.250	105.150	105.050	5.500	105.250	105.150	105.050	5.500	105.250	105.150	105.050	4.875	103.799	103.699	103.599
5.625	102.831	102.731	102.631	5.625	105.010	104.910	104.810	5.625	105.010	104.910	104.810	5.625	105.010	104.910	104.810	4.990	103.314	103.214	103.114
5.750	103.285	103.185	103.085	5.750	105.316	105.216	105.116	5.750	105.316	105.216	105.116	5.750	105.316	105.216	105.116	5.000	103.414	103.314	103.214
5.875	103.562	103.462	103.362	5.875	105.717	105.617	105.517	5.875	105.717	105.617	105.517	5.875	105.717	105.617	105.517	5.125	103.718	103.618	103.518
5.990	103.645	103.545	103.445	5.990	105.795	105.695	105.595	5.990	105.795	105.695	105.595	5.990	105.795	105.695	105.595	5.250	103.901	103.801	103.701
6.000	103.745	103.645	103.545	6.000	105.895	105.795	105.695	6.000	105.895	105.795	105.695	6.000	105.895	105.795	105.695	5.375	104.175	104.075	103.975
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
3.375	100.726	100.626	100.526	3.375	100.726	100.626	100.526	3.375	99.819	99.719	99.619	3.375	100.319	100.219	100.119	3.375	100.319	100.219	100.119
3.500	100.713	100.613	100.513	3.500	100.713	100.613	100.513	3.500	99.652	99.552	99.452	3.500	100.152	100.052	99.952	3.500	100.152	100.052	99.952
3.625	101.293	101.193	101.093	3.625	101.293	101.193	101.093	3.625	100.232	100.132	100.032	3.625	100.732	100.632	100.532	3.625	100.732	100.632	100.532
3.750	101.865	101.765	101.665	3.750	101.865	101.765	101.665	3.750	100.804	100.704	100.604	3.750	101.304	101.204	101.104	3.750	101.304	101.204	101.104
3.875	102.133	102.033	101.933	3.875	102.133	102.033	101.933	3.875	101.322	101.222	101.122	3.875	101.572	101.472	101.372	3.875	101.572	101.472	101.372
3.990	102.493	102.393	102.293	3.990	102.493	102.393	102.293	3.990	101.822	101.722	101.622	3.990	101.932	101.832	101.732	3.990	101.932	101.832	101.732
4.000	102.593	102.493	102.393	4.000	102.593	102.493	102.393	4.000	101.782	101.682	101.582	4.000	102.032	101.932	101.832	4.000	102.032	101.932	101.832
4.125	102.746	102.646	102.546	4.125	102.746	102.646	102.546	4.125	101.782	101.682	101.582	4							



AFR Loan Center

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Lockdesk Phone:

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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.:

7/9/2019

W. Rate Sheet Dated: 5/10/2019

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	100.743	100.643	100.543	4.000	101.071	100.971	100.871	3.375	100.295	100.195	100.095	4.000	99.930	99.830	99.730	3.375	99.888	99.788	99.688
4.125	101.304	101.204	101.104	4.125	101.784	101.684	101.584	3.500	100.262	100.162	100.062	4.125	100.491	100.391	100.291	3.500	99.703	99.603	99.503
4.250	101.870	101.770	101.670	4.250	102.076	101.976	101.876	3.625	100.837	100.737	100.637	4.250	101.062	100.962	100.862	3.625	100.278	100.178	100.078
4.375	102.344	102.244	102.144	4.375	102.478	102.378	102.278	3.750	101.401	101.301	101.201	4.375	101.536	101.436	101.336	3.750	100.842	100.742	100.642
4.500	102.791	102.691	102.591	4.500	102.796	102.696	102.596	3.875	101.909	101.809	101.709	4.500	101.983	101.883	101.783	3.875	101.350	101.250	101.150
4.625	103.093	102.993	102.893	4.625	103.275	103.175	103.075	3.990	102.266	102.166	102.066	4.625	102.285	102.185	102.085	3.990	101.707	101.607	101.507
4.750	103.087	102.987	102.887	4.750	103.549	103.449	103.349	4.000	102.366	102.266	102.166	4.750	102.004	101.904	101.804	4.000	101.807	101.707	101.607
4.875	103.707	103.607	103.507	4.875	103.905	103.805	103.705	4.125	102.538	102.438	102.338	4.875	102.624	102.524	102.424	4.125	101.515	101.415	101.315
4.990	103.776	103.676	103.576	4.990	104.071	103.971	103.871	4.250	102.887	102.787	102.687	4.990	102.693	102.593	102.493	4.250	101.864	101.764	101.664
5.000	103.876	103.776	103.676	5.000	104.171	104.071	103.971	4.375	103.264	103.164	103.064	5.000	102.793	102.693	102.593	4.375	102.241	102.141	102.041
5.125	103.770	103.670	103.570	5.125	104.118	104.018	103.918	4.500	102.669	102.569	102.469	5.125	102.120	102.020	101.920	4.500	100.903	100.803	100.703
5.250	104.215	104.115	104.015	5.250	104.432	104.332	104.232	4.625	103.057	102.957	102.857	5.250	102.565	102.465	102.365	4.625	101.291	101.191	101.091
5.375	104.748	104.648	104.548	5.375	104.830	104.730	104.630	4.750	103.494	103.394	103.294	5.375	103.098	102.998	102.898	4.750	101.728	101.628	101.528
5.500	104.995	104.895	104.795	5.500	105.058	104.958	104.858	4.875	103.862	103.762	103.662	5.500	103.345	103.245	103.145	4.875	102.096	101.996	101.896
5.625	104.922	104.822	104.722	5.625	104.775	104.675	104.575	4.990	103.423	103.323	103.223	5.625	102.570	102.470	102.370	4.990	101.516	101.416	101.316
5.750	105.381	105.281	105.181	5.750	105.082	104.982	104.882	5.000	103.523	103.423	103.323	5.750	103.029	102.929	102.829	5.000	101.616	101.516	101.416
5.875	105.658	105.558	105.458	5.875	105.484	105.384	105.284	5.125	103.828	103.728	103.628	5.875	103.306	103.206	103.106	5.125	101.921	101.821	101.721
5.990	105.742	105.642	105.542	5.990	105.564	105.464	105.364	5.250	104.010	103.910	103.810	5.990	103.390	103.290	103.190	5.250	102.103	102.003	101.903
6.000	105.842	105.742	105.642	6.000	105.664	105.564	105.464	5.375	104.284	104.184	104.084	6.000	103.490	103.390	103.290	5.375	102.377	102.277	102.177

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

7/9/2019

W. Rate Sheet Dated: 5/10/2019

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	
3.750	97.890	97.765	97.640	
3.875	98.313	98.188	98.063	
4.000	98.747	98.622	98.497	
4.125	99.179	99.054	98.929	
4.250	99.640	99.515	99.390	
4.375	100.036	99.911	99.786	
4.500	100.407	100.282	100.157	
4.625	100.740	100.615	100.490	
4.750	101.074	100.949	100.824	
4.875	101.406	101.281	101.156	
5.000	101.716	101.591	101.466	
5.125	102.056	101.931	101.806	
5.250	102.388	102.263	102.138	

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	98.043	97.918	97.793	
3.375	98.590	98.465	98.340	
3.500	99.141	99.016	98.891	
3.625	99.510	99.385	99.260	
3.750	99.933	99.808	99.683	
3.875	100.373	100.248	100.123	
4.000	100.561	100.436	100.311	
4.125	100.803	100.678	100.553	
4.250	101.132	101.007	100.882	
4.375	101.443	101.318	101.193	
4.500	101.661	101.536	101.411	

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	98.688	98.563	98.438	
3.375	98.855	98.730	98.605	
3.500	99.258	99.133	99.008	
3.625	99.630	99.505	99.380	
3.750	100.022	99.897	99.772	
3.875	100.296	100.171	100.046	
4.000	100.693	100.568	100.443	
4.125	101.000	100.875	100.750	
4.250	101.314	101.189	101.064	
4.375	101.602	101.477	101.352	
4.500	101.835	101.710	101.585	
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)