



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.: 7/4/2019

45 Day Lock Exp.: 7/19/2019

60 Day Lock Exp.: 8/5/2019

W. Rate Sheet Dated: 6/4/2019

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	102.428	102.278	102.128	3.750	101.993	101.843	101.693	2.375	97.864	97.714	97.564	3.125	99.595	99.445	99.295
3.875	102.960	102.810	102.660	3.875	102.419	102.269	102.119	2.500	98.357	98.207	98.057	3.250	100.010	99.860	99.710
4.000	103.485	103.335	103.185	4.000	102.787	102.637	102.487	2.625	98.849	98.699	98.549	3.375	100.403	100.253	100.103
4.125	103.917	103.767	103.617	4.125	103.172	103.022	102.872	2.750	99.334	99.184	99.034	3.500	100.756	100.606	100.456
4.250	103.010	102.910	102.810	4.250	102.579	102.479	102.379	2.875	99.818	99.668	99.518	3.625	101.080	100.930	100.780
4.375	103.460	103.360	103.260	4.375	102.937	102.837	102.737	3.000	100.306	100.156	100.006	Margin = 2.250		Index = 2.280	
4.500	103.915	103.815	103.715	4.500	103.410	103.310	103.210	3.125	100.786	100.636	100.486				
4.625	104.296	104.196	104.096	4.625	103.795	103.695	103.595	3.250	100.792	100.642	100.492				
4.750	104.421	104.321	104.221	4.750	103.139	103.039	102.939	3.375	101.264	101.114	100.964				
4.875	103.937	103.837	103.737	4.875	103.497	103.397	103.297	3.500	101.664	101.514	101.364				
5.000	104.315	104.215	104.115	5.000	103.970	103.870	103.770	3.625	102.040	101.890	101.740				
5.125	104.856	104.756	104.656	5.125	104.355	104.255	104.155	3.750	102.158	102.008	101.858				
5.250	103.981	103.881	103.781	5.250	103.590	103.490	103.390	3.875	102.562	102.412	102.262				
5.375	104.388	104.288	104.188	5.375	103.948	103.848	103.748	4.000	102.907	102.757	102.607				
5.500	104.766	104.666	104.566	5.500	104.420	104.320	104.220	4.125	103.270	103.120	102.970				
5.625	105.307	105.207	105.107	5.625	104.806	104.706	104.606	4.250	102.783	102.633	102.483				
5.750	104.791	104.691	104.591	5.750	104.400	104.300	104.200	4.375	103.118	102.968	102.818				
5.875	105.198	105.098	104.998	5.875	104.758	104.658	104.558	4.500	103.568	103.418	103.268				
6.000	105.576	105.476	105.376	6.000	105.231	105.131	105.031	4.625	103.931	103.781	103.631				

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	101.278	101.128	100.978	3.750	100.993	100.843	100.693	2.375	96.864	96.714	96.564	3.125	98.595	98.445	98.295
3.875	101.810	101.660	101.510	3.875	101.419	101.269	101.119	2.500	97.357	97.207	97.057	3.250	99.010	98.860	98.710
4.000	102.335	102.185	102.035	4.000	101.787	101.637	101.487	2.625	97.849	97.699	97.549	3.375	99.403	99.253	99.103
4.125	102.767	102.617	102.467	4.125	102.172	102.022	101.872	2.750	98.334	98.184	98.034	3.500	99.756	99.606	99.456
4.250	101.860	101.760	101.660	4.250	101.579	101.479	101.379	2.875	98.818	98.668	98.518	3.625	100.080	99.930	99.780
4.375	102.310	102.210	102.110	4.375	101.937	101.837	101.737	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 2.280	
4.500	102.765	102.665	102.565	4.500	102.410	102.310	102.210	3.125	99.786	99.636	99.486	30 Year OTC "Borrower Paid Only for USDA"			
4.625	103.146	103.046	102.946	4.625	102.795	102.695	102.595	3.250	99.792	99.642	99.492	Rate	30 Day	45 Day	60 Day
4.750	103.271	103.171	103.071	4.750	102.139	102.039	101.939	3.375	100.264	100.114	99.964	4.750	101.980	101.730	101.480
4.875	102.787	102.687	102.587	4.875	102.497	102.397	102.297	3.500	100.664	100.514	100.364	4.875	102.387	102.137	101.887
5.000	103.165	103.065	102.965	5.000	102.970	102.870	102.770	3.625	101.040	100.890	100.740	5.000	102.765	102.515	102.265
5.125	103.706	103.606	103.506	5.125	103.355	103.255	103.155	3.750	101.158	101.008	100.858	5.125	103.306	103.056	102.806
5.250	102.831	102.731	102.631	5.250	102.590	102.490	102.390	3.875	101.562	101.412	101.262	5.250	102.431	102.181	101.931
5.375	103.238	103.138	103.038	5.375	102.948	102.848	102.748	4.000	101.907	101.757	101.607	5.375	102.838	102.588	102.338
5.500	103.616	103.516	103.416	5.500	103.420	103.320	103.220	4.125	102.270	102.120	101.970	5.500	103.216	102.966	102.716
5.625	104.157	104.057	103.957	5.625	103.806	103.706	103.606	4.250	101.783	101.633	101.483	5.625	103.757	103.507	103.257
5.750	103.641	103.541	103.441	5.750	103.400	103.300	103.200	4.375	102.118	101.968	101.818	5.750	103.241	102.991	102.741
5.875	104.048	103.948	103.848	5.875	103.758	103.658	103.558	4.500	102.568	102.418	102.268	5.875	103.648	103.398	103.148
6.000	104.426	104.326	104.226	6.000	104.231	104.131	104.031	4.625	102.931	102.781	102.631	6.000	104.026	103.776	103.526

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	101.657	101.407	101.157
5.750	102.000	101.750	101.500	5.750	101.680	101.430	101.180
5.875	102.250	102.000	101.750	5.875	102.038	101.788	101.538
6.250	102.750	102.500	102.250	6.250	102.576	102.326	102.076
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	

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:	6/4/2019	4.500%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.750	99.230	98.980	98.730	
4.875	99.637	99.387	99.137	
5.000	100.015	99.765	99.515	
5.125	100.556	100.306	100.056	
5.250	99.681	99.431	99.181	
5.375	100.088	99.838	99.588	
5.500	100.466	100.216	99.966	
5.625	101.007	100.757	100.507	
5.750	100.491	100.241	99.991	
5.875	100.898	100.648	100.398	
6.000	101.276	101.026	100.776	

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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/4/2019

45 Day Lock Exp.:

7/19/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/4/2019

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	101.115	100.965	100.815	3.750	100.680	100.530	100.380	2.375	94.364	94.214	94.064	3.125	97.91	97.758	97.608
3.875	101.648	101.498	101.348	3.875	101.107	100.957	100.807	2.500	94.857	94.707	94.557	3.250	98.45	98.298	98.148
4.000	102.173	102.023	101.873	4.000	101.474	101.324	101.174	2.625	95.349	95.199	95.049	3.375	98.84	98.690	98.540
4.125	102.605	102.455	102.305	4.125	101.860	101.710	101.560	2.750	97.646	97.496	97.346	3.500	99.19	99.044	98.894
4.250	102.072	101.972	101.872	4.250	101.641	101.541	101.441	2.875	98.131	97.981	97.831	3.625	99.52	99.368	99.218
4.375	102.523	102.423	102.323	4.375	102.000	101.900	101.800	3.000	98.618	98.468	98.318	Margin = 2.250		Index = 2.280	
4.500	102.977	102.877	102.777	4.500	102.472	102.372	102.272	3.125	99.098	98.948	98.798				
4.625	103.359	103.259	103.159	4.625	102.858	102.758	102.658	3.250	99.229	99.079	98.929				
4.750	103.421	103.321	103.221	4.750	102.139	102.039	101.939	3.375	99.702	99.552	99.402				
4.875	102.937	102.837	102.737	4.875	102.497	102.397	102.297	3.500	100.102	99.952	99.802				
5.000	103.315	103.215	103.115	5.000	102.970	102.870	102.770	3.625	100.478	100.328	100.178				
5.125	103.856	103.756	103.656	5.125	103.355	103.255	103.155	3.750	100.845	100.695	100.545				
5.250	102.699	102.599	102.499	5.250	102.309	102.209	102.109	3.875	101.249	101.099	100.949				
5.375	103.107	103.007	102.907	5.375	102.667	102.567	102.467	4.000	101.594	101.444	101.294				
5.500	103.484	103.384	103.284	5.500	103.139	103.039	102.939	4.125	101.957	101.807	101.657				
5.625	104.026	103.926	103.826	5.625	103.525	103.425	103.325	4.250	101.845	101.695	101.545				
5.750	102.916	102.816	102.716	5.750	102.525	102.425	102.325	4.375	102.181	102.031	101.881				
5.875	103.323	103.223	103.123	5.875	102.883	102.783	102.683	4.500	102.631	102.481	102.331				
6.000	103.701	103.601	103.501	6.000	103.356	103.256	103.156	4.625	102.994	102.844	102.694				

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	99.965	99.815	99.665	3.750	99.680	99.530	99.380	2.375	95.114	94.964	94.814	3.125	96.908	96.758	96.608
3.875	100.498	100.348	100.198	3.875	100.107	99.957	99.807	2.500	95.607	95.457	95.307	3.250	97.448	97.298	97.148
4.000	101.023	100.873	100.723	4.000	100.474	100.324	100.174	2.625	96.099	95.949	95.799	3.375	97.840	97.690	97.540
4.125	101.455	101.305	101.155	4.125	100.860	100.710	100.560	2.750	97.427	97.277	97.127	3.500	98.194	98.044	97.894
4.250	100.922	100.822	100.722	4.250	100.641	100.541	100.441	2.875	97.912	97.762	97.612	3.625	98.518	98.368	98.218
4.375	101.373	101.273	101.173	4.375	101.000	100.900	100.800	3.000	98.400	98.250	98.100	Margin = 2.250		Index = 2.280	
4.500	101.827	101.727	101.627	4.500	101.472	101.372	101.272	3.125	98.879	98.729	98.579	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.209	102.109	102.009	4.625	101.858	101.758	101.658	3.250	98.698	98.548	98.398	Rate	30 Day	45 Day	60 Day
4.750	102.271	102.171	102.071	4.750	101.139	101.039	100.939	3.375	99.170	99.020	98.870	4.750	100.980	100.730	100.480
4.875	101.787	101.687	101.587	4.875	101.497	101.397	101.297	3.500	99.570	99.420	99.270	4.875	101.387	101.137	100.887
5.000	102.165	102.065	101.965	5.000	101.970	101.870	101.770	3.625	99.946	99.796	99.646	5.000	101.765	101.515	101.265
5.125	102.706	102.606	102.506	5.125	102.355	102.255	102.155	3.750	99.908	99.758	99.608	5.125	102.306	102.056	101.806
5.250	101.549	101.449	101.349	5.250	101.309	101.209	101.109	3.875	100.312	100.162	100.012	5.250	101.149	100.899	100.649
5.375	101.957	101.857	101.757	5.375	101.667	101.567	101.467	4.000	100.657	100.507	100.357	5.375	101.557	101.307	101.057
5.500	102.334	102.234	102.134	5.500	102.139	102.039	101.939	4.125	101.020	100.870	100.720	5.500	101.934	101.684	101.434
5.625	102.876	102.776	102.676	5.625	102.525	102.425	102.325	4.250	100.220	100.070	99.920	5.625	102.476	102.226	101.976
5.750	101.766	101.666	101.566	5.750	101.525	101.425	101.325	4.375	100.556	100.406	100.256	5.750	101.366	101.116	100.866
5.875	102.173	102.073	101.973	5.875	101.883	101.783	101.683	4.500	101.006	100.856	100.706	5.875	101.773	101.523	101.273
6.000	102.551	102.451	102.351	6.000	102.356	102.256	102.156	4.625	101.369	101.219	101.069	6.000	102.151	101.901	101.651

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:	6/4/2019 4.500%

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	100.376	100.126	99.876
5.750	100.125	99.875	99.625	5.750	99.805	99.555	99.305
5.875	100.375	100.125	99.875	5.875	100.163	99.913	99.663
6.250	99.250	99.000	98.750	6.250	99.076	98.826	98.576
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	
4.750	98.230	97.980	97.730	
4.875	98.637	98.387	98.137	
5.000	99.015	98.765	98.515	
5.125	99.556	99.306	99.056	
5.250	98.399	98.149	97.899	
5.375	98.807	98.557	98.307	
5.500	99.184	98.934	98.684	
5.625	99.726	99.476	99.226	
5.750	98.616	98.366	98.116	
5.875	99.023	98.773	98.523	
6.000	99.401	99.151	98.901	

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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.:

7/4/2019

45 Day Lock Exp.:

7/19/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming 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				
3.500	99.672	99.572	99.472	3.500	97.414	97.314	97.214	3.500	97.414	97.314	97.214	4.375	101.716	101.616	101.516	4.375	100.702	100.602	100.502				
3.625	100.114	100.014	99.914	3.625	97.868	97.768	97.668	3.625	97.868	97.768	97.668	4.500	102.153	102.053	101.953	4.500	101.183	101.083	100.983				
3.750	100.799	100.699	100.599	3.750	98.722	98.622	98.522	3.750	98.722	98.622	98.522	4.625	102.368	102.268	102.168	4.625	101.527	101.427	101.327				
3.875	101.319	101.219	101.119	3.875	99.306	99.206	99.106	3.875	99.306	99.206	99.106	4.750	102.772	102.672	102.572	4.750	101.785	101.685	101.585				
3.990	101.886	101.786	101.686	3.990	99.942	99.842	99.742	3.990	99.942	99.842	99.742	4.875	102.732	102.632	102.532	4.875	102.341	102.241	102.141				
4.000	101.986	101.886	101.786	4.000	100.042	99.942	99.842	4.000	99.886	99.786	99.686	4.990	103.079	102.979	102.879	4.990	102.726	102.626	102.526				
4.125	102.153	102.053	101.953	4.125	100.345	100.245	100.145	4.125	100.105	100.005	99.905	5.000	103.179	103.079	102.979	5.000	102.826	102.726	102.626				
4.250	102.267	102.167	102.067	4.250	101.193	101.093	100.993	4.250	101.001	100.901	100.801	5.125	103.088	102.988	102.888	5.125	102.809	102.709	102.609				
4.375	102.708	102.608	102.508	4.375	101.694	101.594	101.494	4.375	101.506	101.406	101.306	5.250	102.608	102.508	102.408	5.250	102.563	102.463	102.363				
4.500	103.124	103.024	102.924	4.500	102.154	102.054	101.954	4.500	101.966	101.866	101.766	5.375	103.032	102.932	102.832	5.375	103.023	102.923	102.823				
4.625	103.159	103.059	102.959	4.625	102.318	102.218	102.118	4.625	102.130	102.030	101.930	5.500	103.430	103.330	103.230	5.500	103.430	103.330	103.230				
4.750	103.369	103.269	103.169	4.750	102.882	102.782	102.682	4.750	102.879	102.779	102.679	5.625	103.660	103.560	103.460	5.625	103.660	103.560	103.460				
4.875	103.686	103.586	103.486	4.875	103.295	103.195	103.095	4.875	103.295	103.195	103.095	5.750	103.731	103.631	103.531	5.750	103.731	103.631	103.531				
4.990	103.943	103.843	103.743	4.990	103.590	103.490	103.390	4.990	103.590	103.490	103.390	5.875	103.167	103.067	102.967	5.875	103.167	103.067	102.967				
5.000	104.043	103.943	103.843	5.000	103.690	103.590	103.490	5.000	103.690	103.590	103.490	5.990	103.511	103.411	103.311	5.990	103.511	103.411	103.311				
5.125	104.240	104.140	104.040	5.125	103.961	103.861	103.761	5.125	103.961	103.861	103.761	6.000	103.611	103.511	103.411	6.000	103.611	103.511	103.411				
5.250	104.556	104.456	104.356	5.250	104.511	104.411	104.311	5.250	104.601	104.501	104.401	6.125	103.841	103.741	103.641	6.125	103.841	103.741	103.641				
5.375	104.804	104.704	104.604	5.375	104.795	104.695	104.595	5.375	104.889	104.789	104.689	6.250	101.590	101.490	101.390	6.250	101.590	101.490	101.390				
5.500	105.011	104.911	104.811	5.500	105.025	104.925	104.825	5.500	105.119	105.019	104.919	6.375	102.036	101.936	101.836	6.375	102.036	101.936	101.836				

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	100.514	100.414	100.314	3.375	N/A	N/A	N/A	3.875	100.939	100.839	100.739	3.875	100.783	100.583	100.583	3.375	100.896	100.796	100.696				
4.500	100.995	100.895	100.795	3.500	N/A	N/A	N/A	3.990	101.556	101.456	101.356	3.990	101.400	101.200	101.200	3.500	101.240	101.140	101.040				
4.625	101.339	101.239	101.139	3.625	100.585	100.485	100.385	4.000	101.656	101.556	101.456	4.000	101.500	101.300	101.300	3.625	101.865	101.765	101.665				
4.750	101.782	101.682	101.582	3.750	101.125	101.025	100.925	4.125	101.812	101.712	101.612	4.125	101.656	101.456	101.456	3.750	101.957	101.857	101.757				
4.875	102.341	102.241	102.141	3.875	101.537	101.437	101.337	4.250	101.669	101.569	101.469	4.250	101.606	101.406	101.406	3.875	102.050	101.950	101.850				
4.990	102.726	102.626	102.526	3.990	101.905	101.805	101.705	4.375	102.112	102.012	101.912	4.375	102.050	101.850	101.850	3.990	102.296	102.196	102.096				
5.000	102.826	102.726	102.626	4.000	102.005	101.905	101.805	4.500	102.546	102.446	102.346	4.500	102.483	102.283	102.283	4.000	102.396	102.296	102.196				
5.125	102.809	102.709	102.609	4.125	102.309	102.209	102.109	4.625	102.707	102.607	102.507	4.625	102.645	102.445	102.445	4.125	103.050	102.950	102.850				
5.250	102.608	102.508	102.408	4.250	102.593	102.493	102.393	4.750	102.745	102.645	102.545	4.750	102.682	102.482	102.482	4.250	103.112	103.012	102.912				
5.375	103.032	102.932	102.832	4.375	102.979	102.879	102.779	4.875	103.137	103.037	102.937	4.875	103.074	102.874	102.874	4.375	103.496	103.396	103.296				
5.500	103.430	103.330	103.230	4.500	103.401	103.301	103.201	4.990	103.419	103.319	103.219	4.990	103.357	103.157	103.157	4.500	103.781	103.681	103.581				
5.625	103.660	103.560	103.460	4.625	103.410	103.310	103.210	5.000	103.519	103.419	103.319	5.000	103.457	103.257	103.257	4.625	103.757	103.657	103.557				
5.750	103.731	103.631	103.531	4.750	103.820	103.720	103.620	5.125	103.780	103.680	103.580	5.125	103.718	103.518	103.518	4.750	103.644	103.544	103.444				
5.875	103.167	103.067	102.967	4.875	104.166	104.066	103.966	5.250	103.939	103.839	103.739	5.250	103.783	103.583	103.583	4.875	103.845	103.745	103.645				
5.990	103.511	103.411	103.311	4.990	104.431	104.331	104.231	5.375	104.164	104.064	103.964	5.375	104.008	103.808	103.808	4.990	103.869	103.769	103.669				
6.000	103.611	103.511	103.411	5.000	104.531	104.431	104.331	5.500	104.385	104.285	104.185	5.500	104.229	104.029	104.029	5.000	103.969	103.869	103.769				
6.125	103.841	103.741	103.641	5.125	104.710	104.610	104.510	5.625	104.581	104.481	104.381	5.625	104.425	104.225	104.225	5.125	104.073	103.973	103.873				
6.250	101.590	101.490	101.390	5.250	104.849	104.749	104.649	5.750	104.983	104.883	104.783	5.750	104.764	104.564	104.564	5.250	103.831	103.731	103.631				
6.375	102.036	101.936	101.836	5.375	105.009	104.909	104.809	5.875	105.247	105.147	105.047	5.875	105.028	104.828	104.828	5.375	103.993	103.893	103.793				

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year		
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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.: 7/4/2019
45 Day Lock Exp.: 7/19/2019
60 Day Lock Exp.: 8/5/2019

W. Rate Sheet Dated: 6/4/2019

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
3.375	99.035	98.915	98.835	3.375	99.535	99.415	99.335	3.250	0.000	-0.121	-0.200	4.000	101.034	100.934	100.834	4.000	100.784	100.684	100.584
3.500	99.820	99.703	99.620	3.500	100.320	100.203	100.120	3.375	99.535	99.415	99.335	4.125	101.147	101.047	100.947	4.125	100.897	100.797	100.697
3.625	100.409	100.309	100.209	3.625	100.909	100.809	100.709	3.500	100.320	100.203	100.120	4.250	101.380	101.280	101.180	4.250	101.130	101.030	100.930
3.750	101.035	100.935	100.835	3.750	101.535	101.435	101.335	3.625	100.909	100.809	100.709	4.375	101.784	101.684	101.584	4.375	101.534	101.434	101.334
3.875	101.540	101.440	101.340	3.875	102.040	101.940	101.840	3.750	101.535	101.435	101.335	4.500	102.188	102.088	101.988	4.500	101.688	101.588	101.488
3.990	102.122	102.022	101.922	3.990	101.872	101.772	101.672	3.875	102.040	101.940	101.840	4.625	102.300	102.200	102.100	4.625	101.800	101.700	101.600
4.000	102.222	102.122	102.022	4.000	101.972	101.872	101.772	3.990	101.872	101.772	101.672	4.750	102.226	102.126	102.026	4.750	101.726	101.626	101.526
4.125	102.335	102.235	102.135	4.125	102.085	101.985	101.885	4.000	101.972	101.872	101.772	4.875	102.780	102.680	102.580	4.875	102.280	102.180	102.080
4.250	102.602	102.502	102.402	4.250	102.352	102.252	102.152	4.125	102.085	101.985	101.885	4.990	102.893	102.793	102.693	4.990	102.268	102.168	102.068
4.375	103.006	102.906	102.806	4.375	102.756	102.656	102.556	4.250	102.352	102.252	102.152	5.000	102.993	102.893	102.793	5.000	102.368	102.268	102.168
4.500	103.410	103.310	103.210	4.500	102.910	102.810	102.710	4.375	102.756	102.656	102.556	5.125	102.458	102.358	102.258	5.125	101.833	101.733	101.633
4.625	103.522	103.422	103.322	4.625	103.022	102.922	102.822	4.500	102.910	102.810	102.710	5.250	102.808	102.708	102.608	5.250	102.183	102.083	101.983
4.750	103.510	103.410	103.310	4.750	103.010	102.910	102.810	4.625	103.022	102.922	102.822	5.375	103.228	103.128	103.028	5.375	103.228	103.128	103.028
4.875	104.064	103.964	103.864	4.875	103.564	103.464	103.364	4.750	103.010	102.910	102.810	5.500	103.459	103.359	103.259	5.500	103.459	103.359	103.259
4.990	104.177	104.077	103.977	4.990	103.552	103.452	103.352	4.875	103.564	103.464	103.364	5.625	102.829	102.729	102.629	5.625	102.829	102.729	102.629
5.000	104.277	104.177	104.077	5.000	103.652	103.552	103.452	4.990	103.552	103.452	103.352	5.750	103.101	103.001	102.901	5.750	103.101	103.001	102.901
5.125	104.273	104.173	104.073	5.125	103.648	103.548	103.448	5.000	103.652	103.552	103.452	5.875	103.363	103.263	103.163	5.875	103.363	103.263	103.163
5.250	104.623	104.523	104.423	5.250	103.998	103.898	103.798	5.125	103.648	103.548	103.448	5.990	103.467	103.367	103.267	5.990	103.467	103.367	103.267
5.375	105.043	104.943	104.843	5.375	105.043	104.943	104.843	5.250	103.998	103.898	103.798	6.000	103.567	103.467	103.367	6.000	103.567	103.467	103.367
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	100.784	100.684	100.584	3.375	99.000	98.900	98.800	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.144	101.044	100.944
4.125	100.897	100.797	100.697	3.500	99.827	99.727	99.627	3.375	99.000	98.900	98.800	3.375	99.125	99.025	98.925	3.500	101.050	100.950	100.850
4.250	101.130	101.030	100.930	3.625	100.506	100.406	100.306	3.500	99.827	99.727	99.627	3.500	99.952	99.852	99.752	3.625	101.477	101.377	101.277
4.375	101.534	101.434	101.334	3.750	101.020	100.920	100.820	3.625	100.506	100.406	100.306	3.625	100.631	100.531	100.431	3.750	102.081	101.981	101.881
4.500	101.688	101.588	101.488	3.875	101.659	101.559	101.459	3.750	101.020	100.920	100.820	3.750	101.145	101.045	100.945	3.875	102.408	102.308	102.208
4.625	101.800	101.700	101.600	3.990	102.015	101.915	101.815	3.875	101.659	101.559	101.459	3.875	101.784	101.684	101.584	3.990	102.705	102.605	102.505
4.750	101.726	101.626	101.526	4.000	102.115	102.015	101.915	3.990	102.265	102.165	102.065	3.990	102.265	102.165	102.065	4.000	102.805	102.705	102.605
4.875	102.280	102.180	102.080	4.125	102.540	102.440	102.340	4.000	102.365	102.265	102.165	4.000	102.365	102.265	102.165	4.125	102.717	102.617	102.517
4.990	102.268	102.168	102.068	4.250	102.759	102.659	102.559	4.125	102.790	102.690	102.590	4.125	102.790	102.690	102.590	4.250	103.320	103.220	103.120
5.000	102.368	102.268	102.168	4.375	103.109	103.009	102.909	4.250	103.009	102.909	102.809	4.250	103.009	102.909	102.809	4.375	103.706	103.606	103.506
5.125	101.833	101.733	101.633	4.500	103.501	103.401	103.301	4.375	103.359	103.259	103.159	4.375	103.359	103.259	103.159	4.500	103.015	102.915	102.815
5.250	102.183	102.083	101.983	4.625	103.675	103.575	103.475	4.500	103.751	103.651	103.551	4.500	103.751	103.651	103.551	4.625	103.395	103.295	103.195
5.375	103.228	103.128	103.028	4.750	103.936	103.836	103.736	4.625	103.925	103.825	103.725	4.625	103.925	103.825	103.725	4.750	103.811	103.711	103.611
5.500	103.459	103.359	103.259	4.875	104.307	104.207	104.107	4.750	104.186	104.086	103.986	4.750	104.186	104.086	103.986	4.875	104.171	104.071	103.971
5.625	102.829	102.729	102.629	4.990	104.453	104.353	104.253	4.875	104.557	104.457	104.357	4.875	104.557	104.457	104.357	4.990	103.557	103.457	103.357
5.750	103.101	103.001	102.901	5.000	104.553	104.453	104.353	4.990	104.703	104.603	104.503	4.990	104.703	104.603	104.503	5.000	103.657	103.557	103.457
5.875	103.363	103.263	103.163	5.125	104.558	104.458	104.358	5.000	104.803	104.703	104.603	5.000	104.803	104.703	104.603	5.125	104.009	103.909	103.809
5.990	103.467	103.367	103.267	5.250	104.868	104.768	104.668	5.125	104.808	104.708	104.608	5.125	104.808	104.708	104.608	5.250	104.167	104.067	103.967
6.000	103.567	103.467	103.367	5.375	105.157	105.057	104.957	5.250	105.118	105.018	104.918	5.250	105.118	105.018	104.918	5.375	104.407	104.307	104.207
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	101.644	101.544	101.444	3.375	101.644	101.544	101.444	3.375	100.737	100.637	100.537	3.375	101.237	101.137	101.037	3.375	101.237	101.137	101.037
3.500	101.550	101.450	101.350	3.500	101.550	101.450	101.350	3.500	100.487	100.387	100.287	3.500	100.987	100.887	100.787	3.500	100.987	100.887	100.787
3.625	101.977	101.877	101.777	3.625	101.977	101.877	101.777	3.625	100.914	100.814	100.714	3.625	101.414	101.314	101.214	3.625	101.414	101.314	101.214
3.750	102.581	102.481	102.381	3.750	102.581	102.481	102.381	3.750	101.518	101.418	101.318	3.750	102.018	101.918	101.818	3.750	102.018	101.918	101.818
3.875	102.658	102.558	102.458	3.875	102.658	102.558	102.458	3.875	101.845	101.745	101.645	3.875	102.095	101.995	101.895	3.875	102.095	101.995	101.895
3.990	102.955	102.855	102.755	3.990	102.955	102.855	102.755	3.990	102.142	102.042	101.942	3.990	102.392	102.292	102.192	3.990	102.392	102.292	102.192
4.000	103.055	102.955	102.855	4.000	103.055	102.955	102.855	4.000	102.242	102.142	102.042	4.000	102.492	102.392	102.292	4.000	102.492	102.392	102.292
4.125	102.967	102.867	102.767	4.125	102.967	102.867	102.767	4.125	101.689	101.589	101.489	4.125	101.939	101.839	101.739	4.125	101.939	101.839	101.739
4.250	103.570	103.470	103.370	4.250	103.570	103.470	103.370	4.250	102.292	102.192	102.092	4.250	102.542	102.442	102.342	4.250	102.542	102.442	102.342
4.375	103.581	103.481	103.381	4.375	103.581	103.481	103.381	4.375	102.678	102.578	102.478	4							



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.:

7/4/2019

45 Day Lock Exp.:

7/19/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/4/2019

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
3.375	99.112	98.993	98.912	3.375	99.181	99.081	98.981	3.375	101.180	101.080	100.980	4.000	101.096	100.996	100.896	3.375	100.773	100.673	100.573
3.500	99.896	99.779	99.696	3.500	100.007	99.907	99.807	3.500	101.104	101.004	100.904	4.125	101.209	101.109	101.009	3.500	100.541	100.441	100.341
3.625	100.474	100.374	100.274	3.625	100.697	100.597	100.497	3.625	101.530	101.430	101.330	4.250	101.400	101.300	101.200	3.625	100.967	100.867	100.767
3.750	101.100	101.000	100.900	3.750	101.210	101.110	101.010	3.750	102.155	102.055	101.955	4.375	101.802	101.702	101.602	3.750	101.592	101.492	101.392
3.875	101.604	101.504	101.404	3.875	101.847	101.747	101.647	3.875	102.482	102.382	102.282	4.500	102.209	102.109	102.009	3.875	101.919	101.819	101.719
3.990	102.184	102.084	101.984	3.990	102.222	102.122	102.022	3.990	102.779	102.679	102.579	4.625	102.317	102.217	102.117	3.990	102.216	102.116	102.016
4.000	102.284	102.184	102.084	4.000	102.322	102.222	102.122	4.000	102.879	102.779	102.679	4.750	102.233	102.133	102.033	4.000	102.316	102.216	102.116
4.125	102.397	102.297	102.197	4.125	102.751	102.651	102.551	4.125	102.746	102.646	102.546	4.875	102.785	102.685	102.585	4.125	101.718	101.618	101.518
4.250	102.622	102.522	102.422	4.250	102.838	102.738	102.638	4.250	103.360	103.260	103.160	4.990	102.898	102.798	102.698	4.250	102.332	102.232	102.132
4.375	103.024	102.924	102.824	4.375	103.187	103.087	102.987	4.375	103.712	103.612	103.512	5.000	102.998	102.898	102.798	4.375	102.684	102.584	102.484
4.500	103.431	103.331	103.231	4.500	103.588	103.488	103.388	4.500	103.059	102.959	102.859	5.125	102.437	102.337	102.237	4.500	101.402	101.302	101.202
4.625	103.539	103.439	103.339	4.625	103.731	103.631	103.531	4.625	103.439	103.339	103.239	5.250	102.787	102.687	102.587	4.625	101.782	101.682	101.582
4.750	103.517	103.417	103.317	4.750	103.979	103.879	103.779	4.750	103.853	103.753	103.653	5.375	103.207	103.107	103.007	4.750	102.196	102.096	101.996
4.875	104.069	103.969	103.869	4.875	104.350	104.250	104.150	4.875	104.215	104.115	104.015	5.500	103.435	103.335	103.235	4.875	102.558	102.458	102.358
4.990	104.182	104.082	103.982	4.990	104.496	104.396	104.296	4.990	103.619	103.519	103.419	5.625	102.811	102.711	102.611	4.990	101.712	101.612	101.512
5.000	104.282	104.182	104.082	5.000	104.596	104.496	104.396	5.000	103.719	103.619	103.519	5.750	103.083	102.983	102.883	5.000	101.812	101.712	101.612
5.125	104.252	104.152	104.052	5.125	104.565	104.465	104.365	5.125	104.071	103.971	103.871	5.875	103.343	103.243	103.143	5.125	102.164	102.064	101.964
5.250	104.602	104.502	104.402	5.250	104.875	104.775	104.675	5.250	104.228	104.128	104.028	5.990	103.447	103.347	103.247	5.250	102.321	102.221	102.121
5.375	105.022	104.922	104.822	5.375	105.164	105.064	104.964	5.375	104.468	104.368	104.268	6.000	103.547	103.447	103.347	5.375	102.561	102.461	102.361

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
OTC "Construction Conversion"	-1.000
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.:

7/4/2019

45 Day Lock Exp.:

7/19/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/4/2019

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	98.986	98.861	98.736	
3.875	99.378	99.253	99.128	
4.000	99.767	99.642	99.517	
4.125	100.197	100.072	99.947	
4.250	100.622	100.497	100.372	
4.375	100.965	100.840	100.715	
4.500	101.224	101.099	100.974	
4.625	101.478	101.353	101.228	
4.750	101.756	101.631	101.506	
4.875	102.096	101.971	101.846	
5.000	102.386	102.261	102.136	
5.125	102.685	102.560	102.435	
5.250	102.983	102.858	102.733	

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	98.734	98.609	98.484	
3.375	99.369	99.244	99.119	
3.500	100.001	99.876	99.751	
3.625	100.537	100.412	100.287	
3.750	101.026	100.901	100.776	
3.875	101.539	101.414	101.289	
4.000	101.739	101.614	101.489	
4.125	101.953	101.828	101.703	
4.250	102.257	102.132	102.007	
4.375	102.543	102.418	102.293	
4.500	102.736	102.611	102.486	

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	98.905	98.780	98.655	
3.375	99.288	99.163	99.038	
3.500	99.689	99.564	99.439	
3.625	100.067	99.942	99.817	
3.750	100.480	100.355	100.230	
3.875	100.829	100.704	100.579	
4.000	101.222	101.097	100.972	
4.125	101.524	101.399	101.274	
4.250	101.834	101.709	101.584	
4.375	102.118	101.993	101.868	
4.500	102.346	102.221	102.096	
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)