



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/12/2019

45 Day Lock Exp.: 8/26/2019

60 Day Lock Exp.: 9/10/2019

W. Rate Sheet Dated: 7/12/2019

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
3.375	101.377	101.227	101.077	3.375	100.903	100.753	100.603	2.375	97.983	97.833	97.683	3.125	99.887	99.737	99.587
3.500	101.920	101.770	101.620	3.500	101.320	101.170	101.020	2.500	98.476	98.326	98.176	3.250	99.942	99.792	99.642
3.625	102.456	102.306	102.156	3.625	101.698	101.548	101.398	2.625	98.961	98.811	98.661	3.375	100.310	100.160	100.010
3.750	102.403	102.253	102.103	3.750	101.958	101.808	101.658	2.750	99.381	99.231	99.081	3.500	100.649	100.499	100.349
3.875	102.932	102.782	102.632	3.875	102.345	102.195	102.045	2.875	99.870	99.720	99.570	3.625	100.108	99.958	99.808
4.000	103.388	103.238	103.088	4.000	102.737	102.587	102.437	3.000	100.352	100.202	100.052	Margin = 2.250		Index = 1.940	
4.125	103.821	103.671	103.521	4.125	103.081	102.931	102.781	3.125	100.817	100.667	100.517				
4.250	103.109	103.009	102.909	4.250	102.672	102.572	102.472	3.250	100.934	100.784	100.634				
4.375	103.569	103.469	103.369	4.375	103.109	103.009	102.909	3.375	101.358	101.208	101.058				
4.500	103.971	103.871	103.771	4.500	103.501	103.401	103.301	3.500	101.752	101.602	101.452				
4.625	104.390	104.290	104.190	4.625	103.845	103.745	103.645	3.625	102.108	101.958	101.808				
4.750	104.515	104.415	104.315	4.750	103.185	103.085	102.985	3.750	102.466	102.316	102.166				
4.875	103.978	103.878	103.778	4.875	103.622	103.522	103.422	3.875	102.832	102.682	102.532				
5.000	104.484	104.384	104.284	5.000	104.014	103.914	103.814	4.000	103.201	103.051	102.901				
5.125	104.903	104.803	104.703	5.125	104.358	104.258	104.158	4.125	103.523	103.373	103.223				
5.250	103.927	103.827	103.727	5.250	103.526	103.426	103.326	4.250	103.118	102.968	102.818				
5.375	104.319	104.219	104.119	5.375	103.963	103.863	103.763	4.375	103.532	103.382	103.232				
5.500	104.825	104.725	104.625	5.500	104.355	104.255	104.155	4.500	103.902	103.752	103.602				
5.625	105.244	105.144	105.044	5.625	104.699	104.599	104.499	4.625	104.223	104.073	103.923				

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
3.375	100.227	100.077	99.927	3.375	99.903	99.753	99.603	2.375	96.983	96.833	96.683	3.125	98.887	98.737	98.587
3.500	100.770	100.620	100.470	3.500	100.320	100.170	100.020	2.500	97.476	97.326	97.176	3.250	98.942	98.792	98.642
3.625	101.306	101.156	101.006	3.625	100.698	100.548	100.398	2.625	97.961	97.811	97.661	3.375	99.310	99.160	99.010
3.750	101.253	101.103	100.953	3.750	100.958	100.808	100.658	2.750	98.381	98.231	98.081	3.500	99.649	99.499	99.349
3.875	101.782	101.632	101.482	3.875	101.345	101.195	101.045	2.875	98.870	98.720	98.570	3.625	99.108	98.958	98.808
4.000	102.238	102.088	101.938	4.000	101.737	101.587	101.437	3.000	99.352	99.202	99.052	Margin = 2.250		Index = 1.940	
4.125	102.671	102.521	102.371	4.125	102.081	101.931	101.781	3.125	99.817	99.667	99.517	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.959	101.859	101.759	4.250	101.672	101.572	101.472	3.250	99.934	99.784	99.634	Rate	30 Day	45 Day	60 Day
4.375	102.419	102.319	102.219	4.375	102.109	102.009	101.909	3.375	100.358	100.208	100.058	3.875	101.382	101.132	100.882
4.500	102.821	102.721	102.621	4.500	102.501	102.401	102.301	3.500	100.752	100.602	100.452	4.000	101.838	101.588	101.338
4.625	103.240	103.140	103.040	4.625	102.845	102.745	102.645	3.625	101.108	100.958	100.808	4.125	102.271	102.021	101.771
4.750	103.365	103.265	103.165	4.750	102.185	102.085	101.985	3.750	101.466	101.316	101.166	4.375	102.019	101.769	101.519
4.875	102.828	102.728	102.628	4.875	102.622	102.522	102.422	3.875	101.832	101.682	101.532	4.500	102.421	102.171	101.921
5.000	103.334	103.234	103.134	5.000	103.014	102.914	102.814	4.000	102.201	102.051	101.901	4.625	102.840	102.590	102.340
5.125	103.753	103.653	103.553	5.125	103.358	103.258	103.158	4.125	102.523	102.373	102.223	4.875	102.428	102.178	101.928
5.250	102.777	102.677	102.577	5.250	102.526	102.426	102.326	4.250	102.118	101.968	101.818	5.000	102.934	102.684	102.434
5.375	103.169	103.069	102.969	5.375	102.963	102.863	102.763	4.375	102.532	102.382	102.232	5.125	103.353	103.103	102.853
5.500	103.675	103.575	103.475	5.500	103.355	103.255	103.155	4.500	102.902	102.752	102.602	5.500	103.275	103.025	102.775
5.625	104.094	103.994	103.894	5.625	103.699	103.599	103.499	4.625	103.223	103.073	102.923	5.625	103.694	103.444	103.194

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	-0.500	-0.250
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	-0.125	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-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	101.565	101.315	101.065
5.750	102.000	101.750	101.500	5.750	101.679	101.429	101.179
5.875	102.250	102.000	101.750	5.875	102.116	101.866	101.616
6.250	102.750	102.500	102.250	6.250	102.532	102.282	102.032
Lender paid price cap after comp plan = 100.000							

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)	

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:	7/12/2019 4.500%

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	
3.875	98.632	98.382	98.132	
4.000	99.088	98.838	98.588	
4.125	99.521	99.271	99.021	
4.375	99.269	99.019	98.769	
4.500	99.671	99.421	99.171	
4.625	100.090	99.840	99.590	
4.875	99.678	99.428	99.178	
5.000	100.184	99.934	99.684	
5.125	100.603	100.353	100.103	
5.500	100.525	100.275	100.025	
5.625	100.944	100.694	100.444	



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/10/2019

W. Rate Sheet Dated: 7/12/2019

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
3.375	100.133	99.983	99.833	3.375	100.090	99.940	99.790	2.375	95.263	95.113	94.963	3.125	99.560	99.410	99.260
3.500	100.677	100.527	100.377	3.500	100.506	100.356	100.206	2.500	95.756	95.606	95.456	3.250	99.709	99.559	99.409
3.625	101.213	101.063	100.913	3.625	100.884	100.734	100.584	2.625	96.241	96.091	95.941	3.375	100.076	99.926	99.776
3.750	101.253	101.103	100.953	3.750	101.238	101.088	100.938	2.750	98.474	98.324	98.174	3.500	100.415	100.265	100.115
3.875	101.782	101.632	101.482	3.875	101.625	101.475	101.325	2.875	98.962	98.812	98.662	3.625	99.875	99.725	99.575
4.000	102.238	102.088	101.938	4.000	102.017	101.867	101.717	3.000	99.445	99.295	99.145	Margin = 2.250		Index = 1.940	
4.125	102.671	102.521	102.371	4.125	102.361	102.211	102.061	3.125	99.910	99.760	99.610				
4.250	102.147	102.047	101.947	4.250	102.139	102.039	101.939	3.250	100.120	99.970	99.820				
4.375	102.607	102.507	102.407	4.375	102.576	102.476	102.376	3.375	100.545	100.395	100.245				
4.500	103.008	102.908	102.808	4.500	102.968	102.868	102.768	3.500	100.939	100.789	100.639				
4.625	103.427	103.327	103.227	4.625	103.312	103.212	103.112	3.625	101.294	101.144	100.994				
4.750	103.302	103.202	103.102	4.750	102.403	102.303	102.203	3.750	101.746	101.596	101.446				
4.875	102.765	102.665	102.565	4.875	102.839	102.739	102.639	3.875	102.112	101.962	101.812				
5.000	103.271	103.171	103.071	5.000	103.231	103.131	103.031	4.000	102.481	102.331	102.181				
5.125	103.690	103.590	103.490	5.125	103.575	103.475	103.375	4.125	102.803	102.653	102.503				
5.250	102.964	102.864	102.764	5.250	102.994	102.894	102.794	4.250	102.586	102.436	102.286				
5.375	103.357	103.257	103.157	5.375	103.431	103.331	103.231	4.375	103.000	102.850	102.700				
5.500	103.863	103.763	103.663	5.500	103.823	103.723	103.623	4.500	103.369	103.219	103.069				
5.625	104.282	104.182	104.082	5.625	104.167	104.067	103.967	4.625	103.691	103.541	103.391				

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
3.375	98.983	98.833	98.683	3.375	98.660	98.510	98.360	2.375	95.583	95.433	95.283	3.125	97.550	97.400	97.250
3.500	99.527	99.377	99.227	3.500	99.076	98.926	98.776	2.500	96.076	95.926	95.776	3.250	97.699	97.549	97.399
3.625	100.063	99.913	99.763	3.625	99.454	99.304	99.154	2.625	96.561	96.411	96.261	3.375	98.066	97.916	97.766
3.750	100.103	99.953	99.803	3.750	99.808	99.658	99.508	2.750	97.825	97.675	97.525	3.500	98.405	98.255	98.105
3.875	100.632	100.482	100.332	3.875	100.195	100.045	99.895	2.875	98.313	98.163	98.013	3.625	97.865	97.715	97.565
4.000	101.088	100.938	100.788	4.000	100.587	100.437	100.287	3.000	98.796	98.646	98.496	Margin = 2.250		Index = 1.940	
4.125	101.521	101.371	101.221	4.125	100.931	100.781	100.631	3.125	99.261	99.111	98.961	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.997	100.897	100.797	4.250	100.709	100.609	100.509	3.250	99.190	99.040	98.890	Rate	30 Day	45 Day	60 Day
4.375	101.457	101.357	101.257	4.375	101.146	101.046	100.946	3.375	99.615	99.465	99.315	3.875	100.232	99.982	99.732
4.500	101.858	101.758	101.658	4.500	101.538	101.438	101.338	3.500	100.009	99.859	99.709	4.000	100.688	100.438	100.188
4.625	102.277	102.177	102.077	4.625	101.882	101.782	101.682	3.625	100.364	100.214	100.064	4.125	101.121	100.871	100.621
4.750	102.152	102.052	101.952	4.750	100.973	100.873	100.773	3.750	100.566	100.416	100.266	4.375	101.057	100.807	100.557
4.875	101.615	101.515	101.415	4.875	101.409	101.309	101.209	3.875	100.932	100.782	100.632	4.500	101.458	101.208	100.958
5.000	102.121	102.021	101.921	5.000	101.801	101.701	101.601	4.000	101.301	101.151	101.001	4.625	101.877	101.627	101.377
5.125	102.540	102.440	102.340	5.125	102.145	102.045	101.945	4.125	101.623	101.473	101.323	4.875	101.215	100.965	100.715
5.250	101.814	101.714	101.614	5.250	101.564	101.464	101.364	4.250	100.906	100.756	100.606	5.000	101.721	101.471	101.221
5.375	102.207	102.107	102.007	5.375	102.001	101.901	101.801	4.375	101.320	101.170	101.020	5.125	102.140	101.890	101.640
5.500	102.713	102.613	102.513	5.500	102.393	102.293	102.193	4.500	101.689	101.539	101.389	5.500	102.313	102.063	101.813
5.625	103.132	103.032	102.932	5.625	102.737	102.637	102.537	4.625	102.011	101.861	101.711	5.625	102.732	102.482	102.232

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-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	98.688	98.438	98.188	5.250	100.253	100.003	99.753
5.750	100.125	99.875	99.625	5.750	99.804	99.554	99.304
5.875	100.375	100.125	99.875	5.875	100.241	99.991	99.741
6.250	99.250	99.000	98.750	6.250	99.032	98.782	98.532
Lender paid price cap after comp plan = 100.000							

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:	7/12/2019	4.500%

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	
3.875	97.482	97.232	96.982	
4.000	97.938	97.688	97.438	
4.125	98.371	98.121	97.871	
4.375	98.307	98.057	97.807	
4.500	98.708	98.458	98.208	
4.625	99.127	98.877	98.627	
4.875	98.465	98.215	97.965	
5.000	98.971	98.721	98.471	
5.125	99.390	99.140	98.890	
5.500	99.563	99.313	99.063	
5.625	99.982	99.732	99.482	

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)

W. Rate Sheet Dated: 7/12/2019

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
3.500	99.299	99.199	99.099	3.125	95.606	95.506	95.406	3.125	95.355	95.255	95.155	4.000	101.160	101.060	100.960	4.000	100.494	100.394	100.294
3.625	99.291	99.621	99.921	3.250	96.679	96.579	96.479	3.250	96.487	96.387	96.287	4.125	101.407	101.307	101.207	4.125	100.756	100.656	100.556
3.750	100.508	100.408	100.308	3.375	97.403	97.303	97.203	3.375	97.216	97.116	97.016	4.250	101.726	101.626	101.526	4.250	101.443	101.343	101.243
3.875	101.039	100.939	100.839	3.500	97.972	97.872	97.772	3.500	97.784	97.684	97.584	4.375	102.190	102.090	101.990	4.375	102.014	101.914	101.814
3.990	101.601	101.501	101.401	3.625	98.591	98.491	98.391	3.625	98.431	98.331	98.231	4.500	102.637	102.537	102.437	4.500	102.503	102.403	102.303
4.000	101.701	101.601	101.501	3.750	99.708	99.608	99.508	3.750	99.609	99.509	99.409	4.625	102.860	102.760	102.660	4.625	102.860	102.760	102.660
4.125	102.864	101.764	101.664	3.875	100.304	100.204	100.104	3.875	100.210	100.110	100.010	4.750	102.731	102.631	102.531	4.750	102.731	102.631	102.531
4.250	102.344	102.244	102.144	3.990	100.935	100.835	100.735	3.990	100.840	100.740	100.641	4.875	103.173	103.073	102.973	4.875	103.173	103.073	102.973
4.375	102.726	102.626	102.526	4.000	101.035	100.935	100.835	4.000	100.941	100.841	100.741	4.990	103.532	103.432	103.332	4.990	103.532	103.432	103.332
4.500	103.124	103.024	102.924	4.125	101.213	101.113	101.013	4.125	101.119	101.019	100.919	5.000	103.632	103.532	103.432	5.000	103.632	103.532	103.432
4.625	103.122	103.022	102.922	4.250	102.061	101.961	101.861	4.250	102.151	102.051	101.951	5.125	103.548	103.448	103.348	5.125	103.548	103.448	103.348
4.750	103.514	103.414	103.314	4.375	102.550	102.450	102.350	4.375	102.644	102.544	102.444	5.250	103.035	102.932	102.835	5.250	103.035	102.932	102.835
4.875	103.856	103.756	103.656	4.500	102.990	102.890	102.790	4.500	103.084	102.984	102.884	5.375	103.470	103.362	103.270	5.375	103.470	103.362	103.270
4.990	104.123	104.023	103.923	4.625	103.184	103.084	102.984	4.625	103.253	103.153	103.053	5.500	103.877	103.763	103.677	5.500	103.877	103.763	103.677
5.000	104.223	104.123	104.023	4.750	104.047	103.947	103.847	4.750	103.919	103.819	103.719	5.625	104.120	104.001	103.920	5.625	104.120	104.001	103.920
5.125	104.475	104.375	104.275	4.875	104.436	104.336	104.236	4.875	104.311	104.211	104.111	5.750	103.166	103.042	102.966	5.750	103.166	103.042	102.966
5.250	104.709	104.606	104.509	4.990	104.741	104.641	104.541	4.990	104.616	104.516	104.416	5.875	103.616	103.487	103.416	5.875	103.616	103.487	103.416
5.375	105.164	104.856	104.764	5.000	104.841	104.741	104.641	5.000	104.716	104.616	104.516	5.990	103.978	103.844	103.778	5.990	103.978	103.844	103.778
5.500	105.174	105.060	104.974	5.125	105.539	105.439	105.339	5.125	105.337	105.237	105.137	6.000	104.078	103.944	103.878	6.000	104.078	103.944	103.878

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	
3.875	99.866	99.766	99.666		3.375	99.416	99.316	99.216		3.750	100.227	100.127	100.027		3.750	100.071	99.871	99.871		3.125	100.367	100.267	100.167	
3.990	100.300	100.200	100.100	3.500		3.990	99.870	99.770	99.670	3.875		100.277	100.667	100.567	3.875		100.611	100.411	100.411	3.250		100.362	100.262	100.162
4.000	100.400	100.300	100.200	3.625		100.585	100.485	100.385	3.990		101.400	101.300	101.200	3.990		101.244	101.044	101.044	3.375		100.998	100.898	100.798	
4.125	100.662	100.562	100.462	3.750		101.235	101.135	101.035	4.000		101.500	101.400	101.300	4.000		101.344	101.144	101.144	3.500		101.382	101.282	101.182	
4.250	101.533	101.433	101.333	3.875		101.640	101.540	101.440	4.125		101.624	101.524	101.424	4.125		101.468	101.268	101.268	3.625		101.998	101.898	101.798	
4.375	102.108	102.008	101.908	3.990		102.024	101.924	101.824	4.250		102.142	101.642	101.542	4.250		102.680	101.480	101.480	3.750		102.180	102.080	101.980	
4.500	102.597	102.497	102.397	4.000		102.124	102.024	101.924	4.375		102.174	102.074	101.974	4.375		102.112	101.912	101.912	3.875		102.364	102.264	102.164	
4.625	102.860	102.760	102.660	4.125		102.402	102.302	102.202	4.500		102.598	102.498	102.398	4.500		102.535	102.335	102.335	3.990		102.675	102.575	102.475	
4.750	102.731	102.631	102.531	4.250		102.904	102.804	102.704	4.625		102.735	102.635	102.535	4.625		102.673	102.473	102.473	4.000		102.775	102.675	102.575	
4.875	103.173	103.073	102.973	4.375		103.231	103.131	103.031	4.750		102.908	102.808	102.708	4.750		102.845	102.645	102.645	4.125		103.247	103.147	103.047	
4.990	103.532	103.432	103.332	4.500		103.645	103.545	103.445	4.875		103.299	103.199	103.099	4.875		103.236	103.036	103.036	4.250		103.569	103.469	103.369	
5.000	103.632	103.532	103.432	4.625		103.485	103.385	103.285	4.990		103.593	103.493	103.393	4.990		103.531	103.331	103.331	3.375		103.919	103.819	103.719	
5.125	103.548	103.448	103.348	4.750		103.937	103.837	103.737	5.000		103.693	103.593	103.493	5.000		103.631	103.431	103.431	4.500		104.260	104.160	104.060	
5.250	103.035	102.932	102.835	4.875		104.284	104.184	104.084	5.125		103.960	103.860	103.760	5.125		103.897	103.697	103.697	4.625		104.228	104.128	104.028	
5.375	103.470	103.362	103.270	4.990		104.561	104.461	104.361	5.250		104.101	103.998	103.901	5.250		103.945	103.745	103.745	4.750		103.987	103.887	103.787	
5.500	103.877	103.764	103.677	5.000		104.661	104.561	104.461	5.375		104.330	104.222	104.130	5.375		104.174	103.974	103.974	4.875		104.185	104.085	103.985	
5.625	104.120	104.001	103.920	5.125		104.844	104.744	104.644	5.500		104.552	104.439	104.352	5.500		104.395	104.195	104.195	4.990		104.202	104.102	104.002	
5.750	103.166	103.042	102.966	5.250		104.873	104.770	104.673	5.625		104.773	104.654	104.573	5.625		104.616	104.416	104.416	5.000		104.302	104.202	104.102	
5.875	103.616	103.487	103.416	5.375		105.037	104.929	104.837	5.750		105.279	105.155	105.079	5.750		105.060	104.860	104.860	5.125		104.423	104.323	104.223	

15 Year 100-125				15 Year >125				15 Year High Balance				15 Year 100-125 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
3.125	98.934	98.834	98.734	3.125	98.934	98.734	98.734	3.125	100.085	99.885	99.885	3.125	98.652	98.452	98.452	3.125	98.652	98.452	98.452	3.125	100.445	100.245	100.245
3.250	99.281	99.181	99.081	3.250	99.281	99.081	98.981	3.250	100.370	100.170	100.170	3.250	98.969	98.769	98.769	3.250	98.969	98.769	98.769	3.250	100.696	100.496	100.496
3.375	99.810	99.710	99.610	3.375	99.780	99.580	99.580	3.375	100.755	100.552	100.552	3.375	99.564	99.364	99.364	3.375	99.534	99.334	99.334	3.375	101.010	100.810	100.810
3.500	100.454	100.354	100.254	3.500	100.442	100.242	100.242	3.500	101.155	100.955	100.955	3.500	100.227	100.027	100.027	3.500	100.215	100.015	100.015	3.500	101.513	101.313	101.313
3.625	100.971	100.871	100.771	3.625	100.971	100.771	100.771	3.625	101.528	101.328	101.328	3.625	100.501	100.301	100.301	3.625	100.501	100.301	100.301	3.625	101.997	101.797	101.797
3.750	101.398	101.298	101.198	3.750	101.398	101.198	101.198	3.750	101.786	101.586	101.586	3.750	101.004	100.804	100.804	3.750	101.004	100.804	100.804	3.750	102.211	102.011	102.011
3.875	101.781	101.681	101.581	3.875	101.754	101.554	101.554	3.875	101.905	101.705	101.705	3.875	101.322	101.122	101.122	3.875	101.295	101.095	101.095	3.875	102.539	102.339	102.339
3.990	102.206	102.106	102.006	3.990	102.191	101.991	101.991	3.990	102.125	101.925	101.925	3.990	101.656	101.456	101.456	3.990	101.641	101.441	101.441	3.990	102.709	102.509	102.509
4.000	102.306	102.206	102.106	4.000	102.291	102.091	102.091	4.000	102.225	102.025	102.025	4.000	101.756	101.556	101.556	4.000	101.741	101.541	101.541	4.000	102.809	102.609	102.609
4.125	102.852	102.752	102.652	4.125	102.852	102.652	102.652	4.125	102.535	102.335	102.335	4.125	102.140	101.940	101.940	4.125	102.140	101.940	101.940	4.125	103.344	103.144	103.144
4.250	103.255	103.155	103.055	4.250	103.255	103.055	103.055	4.250	102.774	102.574	102.574	4.250	102.460	102.260	102.260	4.250	102.460	102.260	102.260	4.250	103.542	103.342	103.342
4.375	103.644	103.544	103.444	4.375	103.644	103.444	103.444	4.375	103.013	102.813	102.813	4.375	102.738	102.538	102.538	4.375	102.738	102.538	102.538	4.375	103.888	103.688	103.688
4.500	104.017	103.917	103.817	4.500	104.017	103.817	103.817	4.500	103.244	103.044	103.044	4.500	103.001	102.801	102.801	4.500	103.001	102.801	102.801	4.500	104.228	104.028	104.028
4.625	104.325	104.225	104.125	4.625	104.325	104.125	104.125	4.625	103.435	103.235	103.235	4.625	103.435	103.235	103.235	4.625	103.435	103.235	103.235	4.625	104.195	103.995	103.995
4.750	104.917	104.817	104.717	4.750	104.917	104.717	104.717	4.750	103.640	103.440	103.440	4.750	103.570	103.370	103.370	4.750	103.543	103.343	103.343	4.750	104.617	104.417	104.417
4.875	104.300	104.200	104.100	4.875	104.281	104.081	104.081	4.875	102.771	102.571	102.571	4.875	102.771	102.571	102.571	4.875	102.771	102.571	102.571	4.875	103.813	103.613	103.613
4.990	104.690	104.590	104.490	4.990	104.681	104.297	104.458	4.990	102.747	102.547	102.547	4.990	102.747	102.547	102.547	4.990	102.747	102.547	102.547	4.990	103.828	103.628	103.628
5.000	104.790	104.690	104.590	5.000	104.781	104.397	104.558	5.000	102.847	102.647	102.647	5.000	102.847	102.647	102.647	5.000	102.847	102.647	102.647	5.000	103.928	103.728	103.728
5.125	105.162	105.062	104.962	5.125	105.162	104.618	104.853	5.125	102.924	102.724	102.724	5.125	102.924	102.380	102.615	5.125	102.924	102.380	102.615	5.125	104.049	103.849	103.849

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ TV ↓	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Ref	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/J Ref	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LPA Caps*	
Product Feature	LPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following
LPA's: State; Extension; Loan Size

*The above caps do not include the following
LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	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 HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 -.0118. 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. <i>For use by mortgage professionals only and should not be distributed to borrowers</i>			



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.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/10/2019

W. Rate Sheet Dated: 7/12/2019

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
3.500	100.459	100.359	100.259	3.250	98.962	98.812	98.762	3.375	101.456	101.356	101.256	4.000	101.468	101.368	101.268	3.375	101.018	100.918	100.818
3.625	100.798	100.698	100.598	3.375	99.565	99.414	99.365	3.500	101.698	101.598	101.498	4.125	101.496	101.396	101.296	3.500	101.260	101.160	101.060
3.750	101.276	101.176	101.076	3.500	100.061	99.913	99.861	3.625	101.856	101.756	101.656	4.250	101.760	101.660	101.560	3.625	101.294	101.194	101.094
3.875	101.810	101.710	101.610	3.625	101.288	101.188	101.088	3.750	102.554	102.454	102.354	4.375	102.105	102.005	101.905	3.750	101.992	101.892	101.792
3.990	102.337	102.237	102.137	3.750	101.818	101.718	101.618	3.875	102.642	102.542	102.442	4.500	102.440	102.340	102.240	3.875	102.080	101.980	101.880
4.000	102.437	102.337	102.237	3.875	102.312	102.212	102.112	3.990	102.949	102.849	102.749	4.625	102.446	102.346	102.246	3.990	102.387	102.287	102.187
4.125	102.465	102.365	102.265	3.990	102.646	102.546	102.446	4.000	103.049	102.949	102.849	4.750	102.335	102.235	102.135	4.000	102.487	102.387	102.287
4.250	102.765	102.665	102.565	4.000	102.746	102.646	102.546	4.125	103.179	103.079	102.979	4.875	102.730	102.630	102.530	4.125	102.116	102.016	101.916
4.375	103.110	103.010	102.910	4.125	103.012	102.912	102.812	4.250	103.803	103.703	103.603	4.990	102.862	102.762	102.662	4.250	102.740	102.640	102.540
4.500	103.445	103.345	103.245	4.250	103.240	103.140	103.040	4.375	104.186	104.086	103.986	5.000	102.962	102.862	102.762	4.375	103.123	103.023	102.923
4.625	103.451	103.351	103.251	4.375	103.662	103.562	103.462	4.500	103.465	103.365	103.265	5.125	102.488	102.388	102.288	4.500	101.808	101.708	101.608
4.750	103.632	103.532	103.432	4.500	104.013	103.913	103.813	4.625	103.838	103.738	103.638	5.250	102.828	102.728	102.628	4.625	102.181	102.081	101.981
4.875	104.027	103.927	103.827	4.625	103.972	103.872	103.772	4.750	104.217	104.117	104.017	5.375	103.152	103.052	102.952	4.750	102.560	102.460	102.360
4.990	104.159	104.059	103.959	4.750	104.253	104.153	104.053	4.875	104.535	104.435	104.335	5.500	103.352	103.252	103.152	4.875	102.878	102.778	102.678
5.000	104.259	104.159	104.059	4.875	104.612	104.512	104.412	4.990	104.027	103.927	103.827	5.625	102.784	102.684	102.584	4.990	102.120	102.020	101.920
5.125	104.227	104.127	104.027	4.990	104.798	104.698	104.598	5.000	104.127	104.027	103.927	5.750	103.029	102.929	102.829	5.000	102.220	102.120	102.020
5.250	104.567	104.467	104.367	5.000	104.898	104.798	104.698	5.125	104.456	104.356	104.256	5.875	103.275	103.175	103.075	5.125	102.549	102.449	102.349
5.375	104.891	104.791	104.691	5.125	104.675	104.575	104.475	5.250	104.573	104.473	104.373	5.990	103.380	103.280	103.180	5.250	102.666	102.566	102.466
5.500	105.091	104.991	104.891	5.250	104.996	104.896	104.796	5.375	104.796	104.696	104.596	6.000	103.480	103.380	103.280	5.375	102.889	102.789	102.689

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.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/10/2019

W. Rate Sheet Dated: 7/12/2019

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	99.124	99.061	98.999	
3.875	99.627	99.564	99.502	
4.000	100.117	100.055	99.992	
4.125	100.395	100.332	100.270	
4.250	100.624	100.561	100.499	
4.375	100.900	100.838	100.775	
4.500	101.162	101.100	101.037	
4.625	101.315	101.252	101.190	
4.750	101.525	101.462	101.400	
4.875	101.831	101.769	101.706	
5.000	102.130	102.067	102.005	
5.125	102.391	102.328	102.266	
5.250	102.582	102.520	102.457	

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	97.379	97.254	97.129	
3.375	98.057	97.932	97.807	
3.500	98.728	98.603	98.478	
3.625	99.302	99.177	99.052	
3.750	99.828	99.703	99.578	
3.875	100.364	100.239	100.114	
4.000	100.599	100.474	100.349	
4.125	100.844	100.719	100.594	
4.250	101.175	101.050	100.925	
4.375	101.488	101.363	101.238	
4.500	101.707	101.582	101.457	

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	97.158	97.033	96.908	
3.375	97.531	97.406	97.281	
3.500	97.954	97.829	97.704	
3.625	98.338	98.213	98.088	
3.750	98.766	98.641	98.516	
3.875	99.324	99.199	99.074	
4.000	99.608	99.483	99.358	
4.125	99.932	99.807	99.682	
4.250	100.231	100.106	99.981	
4.375	100.505	100.380	100.255	
4.500	100.754	100.629	100.504	
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)