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ET

30 Day Lock Exp.: 9/27/2019

45 Day Lock Exp.: 10/14/2019

60 Day Lock Exp.: 10/28/2019

Change without notice.

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
3.250	101.827	101.677	101.527	3.250	101.385	101.235	101.085	2.375	98.043	97.893	97.743	3.125	100.173	100.023	99.873
3.375	102.372	102.222	102.072	3.375	101.819	101.669	101.519	2.500	98.531	98.381	98.231	3.250	100.175	100.025	99.875
3.500	102.911	102.761	102.611	3.500	102.216	102.066	101.916	2.625	99.013	98.863	98.713	3.375	100.528	100.378	100.228
3.625	103.432	103.282	103.132	3.625	102.632	102.482	102.332	2.750	98.943	98.791	98.641	3.500	100.104	99.954	99.804
3.750	102.724	102.574	102.424	3.750	102.218	102.068	101.918	2.875	99.427	99.277	99.127	3.625	100.231	100.081	99.931
3.875	103.204	103.054	102.904	3.875	102.616	102.466	102.316	3.000	99.897	99.747	99.597	Margin = 2.250		Index = 1.750	
4.000	103.655	103.505	103.355	4.000	102.975	102.825	102.675	3.125	100.362	100.212	100.062				
4.125	104.066	103.916	103.766	4.125	103.305	103.155	103.005	3.250	101.599	101.449	101.299				
4.375	103.443	103.343	103.243	4.375	102.851	102.751	102.651	3.375	102.012	101.862	101.712				
4.500	103.869	103.769	103.669	4.500	102.980	102.880	102.780	3.500	102.386	102.236	102.086				
4.625	104.247	104.147	104.047	4.625	103.211	103.111	103.011	3.625	102.780	102.630	102.480				
4.750	104.372	104.272	104.172	4.750	103.078	102.978	102.878	3.750	102.819	102.669	102.519				
4.875	103.941	103.841	103.741	4.875	103.357	103.257	103.157	3.875	103.195	103.045	102.895				
5.000	104.302	104.202	104.102	5.000	103.609	103.509	103.409	4.000	103.531	103.381	103.231				
5.125	104.378	104.278	104.178	5.125	103.839	103.739	103.639	4.125	103.839	103.689	103.539				
5.375	104.318	104.218	104.118	5.375	103.860	103.760	103.660	4.250	103.304	103.154	103.004				
5.500	104.616	104.516	104.416	5.500	104.112	104.012	103.912	4.375	103.623	103.473	103.323				
5.625	104.881	104.781	104.681	5.625	104.342	104.242	104.142	4.500	103.711	103.561	103.411				
5.875	105.650	105.478	105.378	5.875	105.192	105.020	104.920	4.625	103.926	103.776	103.626				

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
3.250	100.677	100.527	100.377	3.250	100.385	100.235	100.085	2.375	97.043	96.893	96.743	3.125	99.173	99.023	98.873
3.375	101.222	101.072	100.922	3.375	100.819	100.669	100.519	2.500	97.531	97.381	97.231	3.250	99.175	99.025	98.875
3.500	101.761	101.611	101.461	3.500	101.216	101.066	100.916	2.625	98.013	97.863	97.713	3.375	99.528	99.378	99.228
3.625	102.282	102.132	101.982	3.625	101.632	101.482	101.332	2.750	97.941	97.791	97.641	3.500	99.104	98.954	98.804
3.750	101.574	101.424	101.274	3.750	101.218	101.068	100.918	2.875	98.427	98.277	98.127	3.625	99.231	99.081	98.931
3.875	102.054	101.904	101.754	3.875	101.616	101.466	101.316	3.000	98.897	98.747	98.597	Margin = 2.250		Index = 1.750	
4.000	102.505	102.355	102.205	4.000	101.975	101.825	101.675	3.125	99.362	99.212	99.062	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.916	102.766	102.616	4.125	102.305	102.155	102.005	3.250	100.599	100.449	100.299	Rate	30 Day	45 Day	60 Day
4.375	102.293	102.193	102.093	4.375	101.851	101.751	101.651	3.375	101.012	100.862	100.712	3.875	101.654	101.404	101.154
4.500	102.719	102.619	102.519	4.500	101.980	101.880	101.780	3.500	101.386	101.236	101.086	4.000	102.105	101.855	101.605
4.625	103.097	102.997	102.897	4.625	102.211	102.111	102.011	3.625	101.780	101.630	101.480	4.125	102.516	102.266	102.016
4.750	103.222	103.122	103.022	4.750	102.078	101.978	101.878	3.750	101.819	101.669	101.519	4.375	101.893	101.643	101.393
4.875	102.791	102.691	102.591	4.875	102.357	102.257	102.157	3.875	102.195	102.045	101.895	4.500	102.319	102.069	101.819
5.000	103.152	103.052	102.952	5.000	102.609	102.509	102.409	4.000	102.531	102.381	102.231	4.625	102.697	102.447	102.197
5.125	103.228	103.128	103.028	5.125	102.839	102.739	102.639	4.125	102.839	102.689	102.539	4.875	102.391	102.141	101.891
5.375	103.168	103.068	102.968	5.375	102.860	102.760	102.660	4.250	102.304	102.154	102.004	5.000	102.752	102.502	102.252
5.500	103.466	103.366	103.266	5.500	103.112	103.012	102.912	4.375	102.623	102.473	102.323	5.125	102.828	102.578	102.328
5.625	103.731	103.631	103.531	5.625	103.342	103.242	103.142	4.500	102.711	102.561	102.411	5.500	103.066	102.816	102.566
5.875	104.500	104.328	104.228	5.875	104.192	104.020	103.920	4.625	102.926	102.776	102.626	5.625	103.331	103.081	102.831

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	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	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 H8	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	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "Borrower Paid Only ; 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
4.125	101.116	100.866	100.616	4.125	N/A	N/A	N/A
4.250	101.241	100.991	100.741	4.250	N/A	N/A	N/A
4.375	100.493	100.243	99.993	4.375	N/A	N/A	N/A
4.500	100.919	100.669	100.419	4.500	N/A	N/A	N/A
4.625	101.297	101.047	100.797	4.625	N/A	N/A	N/A
5.000	101.352	101.102	100.852	5.000	N/A	N/A	N/A
5.125	101.428	101.178	100.928	5.125	N/A	N/A	N/A
5.250	101.681	101.431	101.181	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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	*1A, 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:	8/28/2019 4.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.904	98.654	98.404	
4.000	99.355	99.105	98.855	
4.125	99.766	99.516	99.266	
4.375	99.143	98.893	98.643	
4.500	99.569	99.319	99.069	
4.625	99.947	99.697	99.447	
4.875	99.641	99.391	99.141	
5.000	100.002	99.752	99.502	
5.125	100.078	99.828	99.578	
5.500	100.316	100.066	99.816	
5.625	100.581	100.331	100.081	



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30 Day Lock Exp.: 9/27/2019
45 Day Lock Exp.: 10/14/2019
60 Day Lock Exp.: 10/28/2019

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
3.250	100.490	100.340	100.190	3.250	100.477	100.327	100.177	2.375	95.323	95.173	95.023	3.125	99.846	99.696	99.546
3.375	101.034	100.884	100.734	3.375	100.912	100.762	100.612	2.500	95.811	95.661	95.511	3.250	99.847	99.697	99.547
3.500	101.573	101.423	101.273	3.500	101.309	101.159	101.009	2.625	96.293	96.143	95.993	3.375	100.200	100.050	99.900
3.625	102.094	101.944	101.794	3.625	101.725	101.575	101.425	2.750	98.034	97.884	97.734	3.500	99.777	99.627	99.477
3.750	101.199	101.049	100.899	3.750	101.123	100.973	100.823	2.875	98.519	98.369	98.219	3.625	99.904	99.754	99.604
3.875	101.679	101.529	101.379	3.875	101.521	101.371	101.221	3.000	98.990	98.840	98.690	Margin = 2.250		Index = 1.750	
4.000	102.130	101.980	101.830	4.000	101.880	101.730	101.580	3.125	99.455	99.305	99.155				
4.125	102.541	102.391	102.241	4.125	102.210	102.060	101.910	3.250	100.692	100.542	100.392				
4.375	102.356	102.256	102.156	4.375	102.194	102.094	101.994	3.375	101.104	100.954	100.804				
4.500	102.781	102.681	102.581	4.500	102.323	102.223	102.123	3.500	101.479	101.329	101.179				
4.625	103.159	103.059	102.959	4.625	102.554	102.454	102.354	3.625	101.872	101.722	101.572				
4.750	103.159	103.059	102.959	4.750	102.296	102.196	102.096	3.750	101.724	101.574	101.424				
4.875	102.728	102.628	102.528	4.875	102.575	102.475	102.375	3.875	102.100	101.950	101.800				
5.000	103.090	102.990	102.890	5.000	102.826	102.726	102.626	4.000	102.436	102.286	102.136				
5.125	103.165	103.065	102.965	5.125	103.057	102.957	102.857	4.125	102.744	102.594	102.444				
5.375	102.981	102.881	102.781	5.375	102.953	102.853	102.753	4.250	102.646	102.496	102.346				
5.500	103.279	103.179	103.079	5.500	103.204	103.104	103.004	4.375	102.966	102.816	102.666				
5.625	103.543	103.443	103.343	5.625	103.435	103.335	103.235	4.500	103.053	102.903	102.753				
5.875	103.859	103.687	103.587	5.875	103.831	103.659	103.559	4.625	103.268	103.118	102.968				

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
3.250	99.340	99.190	99.040	3.250	99.047	98.897	98.747	2.375	95.643	95.493	95.343	3.125	97.836	97.686	97.536
3.375	99.884	99.734	99.584	3.375	99.482	99.332	99.182	2.500	96.131	95.981	95.831	3.250	97.837	97.687	97.537
3.500	100.423	100.273	100.123	3.500	99.879	99.729	99.579	2.625	96.613	96.463	96.313	3.375	98.190	98.040	97.890
3.625	100.944	100.794	100.644	3.625	100.295	100.145	99.995	2.750	97.385	97.235	97.085	3.500	97.767	97.617	97.467
3.750	100.049	99.899	99.749	3.750	99.693	99.543	99.393	2.875	97.871	97.721	97.571	3.625	97.894	97.744	97.594
3.875	100.529	100.379	100.229	3.875	100.091	99.941	99.791	3.000	98.341	98.191	98.041	Margin = 2.250		Index = 1.750	
4.000	100.980	100.830	100.680	4.000	100.450	100.300	100.150	3.125	98.806	98.656	98.506	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.391	101.241	101.091	4.125	100.780	100.630	100.480	3.250	99.762	99.612	99.462	Rate	30 Day	45 Day	60 Day
4.375	101.206	101.106	101.006	4.375	100.764	100.664	100.564	3.375	100.174	100.024	99.874	3.875	100.129	99.879	99.629
4.500	101.631	101.531	101.431	4.500	100.893	100.793	100.693	3.500	100.549	100.399	100.249	4.000	100.580	100.330	100.080
4.625	102.009	101.909	101.809	4.625	101.124	101.024	100.924	3.625	100.942	100.792	100.642	4.125	100.991	100.741	100.491
4.750	102.009	101.909	101.809	4.750	100.866	100.766	100.666	3.750	100.411	100.261	100.111	4.375	100.806	100.556	100.306
4.875	101.578	101.478	101.378	4.875	101.145	101.045	100.945	3.875	100.787	100.637	100.487	4.500	101.231	100.981	100.731
5.000	101.940	101.840	101.740	5.000	101.396	101.296	101.196	4.000	101.124	100.974	100.824	4.625	101.609	101.359	101.109
5.125	102.015	101.915	101.815	5.125	101.627	101.527	101.427	4.125	101.431	101.281	101.131	4.875	101.178	100.928	100.678
5.375	101.831	101.731	101.631	5.375	101.523	101.423	101.323	4.250	100.654	100.504	100.354	5.000	101.540	101.290	101.040
5.500	102.129	102.029	101.929	5.500	101.774	101.674	101.574	4.375	100.973	100.823	100.673	5.125	101.615	101.365	101.115
5.625	102.393	102.293	102.193	5.625	102.005	101.905	101.805	4.500	101.061	100.911	100.761	5.500	101.729	101.479	101.229
5.875	102.709	102.537	102.437	5.875	102.401	102.229	102.129	4.625	101.276	101.126	100.976	5.625	101.993	101.743	101.493

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	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "Borrower Paid Only ; 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
4.125	99.241	98.991	98.741	4.125	N/A	N/A	N/A
4.250	99.803	99.553	99.303	4.250	N/A	N/A	N/A
4.375	99.056	98.806	98.556	4.375	N/A	N/A	N/A
4.500	99.481	99.231	98.981	4.500	N/A	N/A	N/A
4.625	99.859	99.609	99.359	4.625	N/A	N/A	N/A
5.000	99.790	99.540	99.290	5.000	N/A	N/A	N/A
5.125	99.865	99.615	99.365	5.125	N/A	N/A	N/A
5.250	99.994	99.744	99.494	5.250	N/A	N/A	N/A
Borrower Paid Comp 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:	8/28/2019	4.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.379	97.129	96.879	
4.000	97.830	97.580	97.330	
4.125	98.241	97.991	97.741	
4.375	98.056	97.806	97.556	
4.500	98.481	98.231	97.981	
4.625	98.859	98.609	98.359	
4.875	98.428	98.178	97.928	
5.000	98.790	98.540	98.290	
5.125	98.865	98.615	98.365	
5.500	98.979	98.729	98.479	
5.625	99.243	98.993	98.743	

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)	



12/7/2019
1/14/2019
1/28/2019

													1/25 Year High Balance				30/25 Year 105-125 High Balance				
30 Day			45 Day			60 Day			Rate				30 Day			45 Day			60 Day		
3.375	100.363	100.823	100.723	3.000	96.992	96.892	96.792	3.000	96.097	96.097	96.497	4.000	102.222	102.122	102.022	3.875	101.028	100.928	100.828		
3.500	101.422	101.322	101.222	3.125	97.948	97.848	97.748	3.125	97.707	97.607	97.507	4.125	102.331	102.231	102.131	3.990	101.363	101.263	101.163		
3.625	101.852	101.752	101.652	3.250	98.846	98.746	98.646	3.250	98.654	98.554	98.454	4.250	102.017	101.917	101.817	4.000	101.463	101.363	101.263		
3.750	101.839	101.739	101.639	3.375	99.563	99.463	99.363	3.375	99.376	99.276	99.176	4.375	102.383	102.283	102.183	4.125	101.686	101.586	101.486		
3.875	102.357	102.257	102.157	3.500	100.112	100.012	99.912	3.500	99.925	99.825	99.725	4.500	102.698	102.598	102.498	4.250	101.538	101.438	101.338		
3.990	102.718	102.618	102.518	3.625	100.588	100.488	100.388	3.625	100.400	100.300	100.200	4.625	102.705	102.605	102.505	4.375	102.008	101.908	101.808		
4.000	102.818	102.718	102.618	3.750	100.965	100.865	100.765	3.750	100.866	100.766	100.666	4.750	102.329	102.229	102.129	4.500	102.365	102.265	102.165		
4.125	103.032	102.932	102.832	3.875	101.548	101.448	101.348	3.875	101.454	101.354	101.254	4.875	102.719	102.619	102.519	4.625	102.608	102.508	102.408		
4.250	102.831	102.731	102.631	3.990	101.959	101.859	101.759	3.990	101.866	101.766	101.666	4.990	103.021	102.921	102.821	4.750	102.329	102.229	102.129		
4.375	103.185	103.085	102.985	4.000	102.059	101.959	101.859	4.000	101.966	101.866	101.766	5.000	103.121	103.021	102.921	4.875	102.719	102.619	102.519		
4.500	103.532	103.432	103.332	4.125	102.387	102.287	102.187	4.125	102.293	102.193	102.093	5.125	103.303	103.203	103.103	4.990	103.021	102.921	102.821		
4.625	103.586	103.486	103.386	4.250	102.352	102.252	102.152	4.250	102.441	102.341	102.241	5.250	103.156	103.056	102.956	5.000	103.121	103.021	102.921		
4.750	103.685	103.585	103.485	4.375	102.810	102.710	102.610	4.375	102.904	102.804	102.704	5.375	103.530	103.430	103.330	5.125	103.303	103.203	103.103		
4.875	104.026	103.926	103.826	4.500	103.199	103.099	102.999	4.500	103.292	103.192	103.092	5.500	103.882	103.782	103.682	5.250	103.156	103.056	102.956		
4.990	104.221	104.121	104.021	4.625	103.489	103.389	103.289	4.625	103.463	103.363	103.263	5.625	104.083	103.983	103.883	5.375	103.530	103.430	103.330		
5.000	104.321	104.221	104.121	4.750	104.374	104.274	104.174	4.750	104.277	104.177	104.077	5.750	104.670	104.570	104.470	5.500	103.882	103.782	103.682		
5.125	104.557	104.457	104.357	4.875	104.759	104.659	104.559	4.875	104.666	104.566	104.466	5.875	104.051	103.951	103.851	5.625	104.083	103.983	103.883		
5.250	104.898	104.798	104.698	4.990	105.044	104.944	104.844	4.990	104.950	104.850	104.750	5.990	104.339	104.239	104.139	5.750	103.670	103.570	103.470		
5.375	105.122	105.022	104.922	5.000	105.144	105.044	104.944	5.000	105.050	104.950	104.850	6.000	104.439	104.339	104.239	5.875	96.972	96.872	96.772		

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
3.625	99.808	99.708	99.608	3.375	101.062	100.962	100.862	3.625	101.496	101.396	101.296	3.625	101.496	101.296	101.296	3.125	101.405	101.305	101.205
3.750	100.397	100.297	100.197	3.500	101.419	101.319	101.219	3.750	101.592	101.492	101.392	3.750	101.436	101.336	101.236	3.250	101.700	101.600	101.500
3.875	100.934	100.834	100.734	3.625	101.799	101.699	101.599	3.875	102.108	102.008	101.908	3.875	101.951	101.751	101.751	3.375	102.019	101.919	101.819
3.990	101.270	101.170	101.070	3.750	102.386	102.286	102.186	3.990	102.501	102.401	102.301	3.990	102.344	102.144	102.144	3.500	102.097	101.997	101.897
4.000	101.370	101.270	101.170	3.875	102.720	102.620	102.520	4.000	102.601	102.501	102.401	4.000	102.444	102.244	102.244	3.625	102.958	102.858	102.758
4.125	101.592	101.492	101.392	3.990	103.029	102.929	102.829	4.125	102.913	102.813	102.713	4.125	102.757	102.557	102.557	3.750	102.860	102.760	102.660
4.250	101.627	101.527	101.427	4.000	103.129	103.029	102.929	4.250	102.157	102.057	101.957	4.250	102.094	101.894	101.894	3.875	102.933	102.833	102.733
4.375	102.102	102.002	101.902	4.125	103.247	103.147	103.047	4.375	102.555	102.455	102.355	4.375	102.492	102.292	102.292	3.990	103.054	102.954	102.854
4.500	102.458	102.358	102.258	4.250	103.126	103.026	102.926	4.500	102.956	102.856	102.756	4.500	102.894	102.694	102.694	4.000	103.154	103.054	102.954
4.625	102.582	102.482	102.382	4.375	103.355	103.255	103.155	4.625	103.108	103.008	102.908	4.625	103.045	102.845	102.845	4.125	103.892	103.792	103.692
4.750	102.329	102.229	102.129	4.500	103.677	103.577	103.477	4.750	103.034	102.934	102.834	4.750	102.972	102.772	102.772	4.250	104.017	103.917	103.817
4.875	102.719	102.619	102.519	4.625	103.607	103.507	103.407	4.875	103.387	103.287	103.187	4.875	103.325	103.125	103.125	4.375	104.335	104.235	104.135
4.990	103.021	102.921	102.821	4.750	103.870	103.770	103.670	4.990	103.664	103.564	103.464	4.990	103.602	103.402	103.402	4.500	104.672	104.572	104.472
5.000	103.121	103.021	102.921	4.875	104.157	104.057	103.957	5.000	103.764	103.664	103.564	5.000	103.702	103.502	103.502	4.625	104.631	104.531	104.431
5.125	103.303	103.203	103.103	4.990	104.138	104.038	103.938	5.125	104.014	103.914	103.814	5.125	103.951	103.751	103.751	4.750	104.126	104.026	103.926
5.250	103.156	103.056	102.956	5.000	104.438	104.338	104.238	5.250	104.424	104.324	104.224	5.250	104.268	104.068	104.068	4.875	104.283	104.183	104.083
5.375	103.530	103.430	103.330	5.125	104.592	104.492	104.392	5.375	104.612	104.512	104.412	5.375	104.456	104.256	104.256	4.990	104.285	104.185	104.085
5.500	103.882	103.782	103.682	5.250	104.924	104.824	104.724	5.500	104.802	104.702	104.602	5.500	104.646	104.446	104.446	5.000	104.385	104.285	104.185
5.625	104.083	103.983	103.883	5.375	105.058	104.958	104.858	5.625	105.322	105.222	105.122	5.625	105.070	104.870	104.870	5.125	104.487	104.387	104.287

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.960	99.862	99.762	3.125	99.962	99.762	99.762	3.125	101.112	100.912	100.912	3.125	99.669	99.469	99.469	3.125	99.669	99.469	99.469	3.125	101.421	101.221	101.221
3.250	100.300	100.200	100.100	3.250	100.300	100.100	100.100	3.250	101.321	101.121	101.121	3.250	99.921	99.721	99.721	3.250	99.921	99.721	99.721	3.250	101.706	101.506	101.506
3.375	100.653	100.553	100.453	3.375	100.653	100.453	100.453	3.375	101.539	101.339	101.339	3.375	100.173	99.973	99.973	3.375	100.173	99.973	99.973	3.375	102.002	101.802	101.802
3.500	101.111	101.011	100.911	3.500	101.098	100.898	100.898	3.500	101.894	101.694	101.694	3.500	100.908	100.708	100.708	3.500	100.895	100.695	100.695	3.500	102.156	101.956	101.956
3.625	101.696	101.596	101.496	3.625	101.696	101.496	101.496	3.625	102.216	102.016	102.016	3.625	100.954	100.754	100.754	3.625	100.954	100.754	100.754	3.625	102.949	102.749	102.749
3.750	102.026	101.926	101.826	3.750	102.026	101.826	101.826	3.750	102.437	102.237	102.237	3.750	101.603	101.403	101.403	3.750	101.603	101.403	101.403	3.750	102.994	102.794	102.794
3.875	102.111	102.011	101.911	3.875	102.111	101.911	101.911	3.875	102.475	102.275	102.275	3.875	101.653	101.453	101.453	3.875	101.653	101.453	101.453	3.875	102.823	102.623	102.623
3.990	102.494	102.394	102.294	3.990	102.479	102.279	102.279	3.990	102.480	102.280	102.280	3.990	102.020	101.720	101.720	3.990	101.905	101.705	101.705	3.990	102.938	102.738	102.738
4.000	102.594	102.494	102.394	4.000	102.579	102.379	102.379	4.000	102.580	102.380	102.380	4.000	102.020	101.820	101.820	4.000	102.005	101.805	101.805	4.000	103.038	102.838	102.838
4.125	103.216	103.116	103.016	4.125	103.216	103.016	103.016	4.125	103.129	102.929	102.929	4.125	102.453	102.253	102.253	4.125	102.453	102.253	102.253	4.125	103.963	103.763	103.763
4.250	103.621	103.521	103.421	4.250	103.621	103.421	103.421	4.250	103.151	102.951	102.951	4.250	102.755	102.555	102.555	4.250	102.755	102.555	102.555	4.250	103.808	103.608	103.608
4.375	103.974	103.874	103.774	4.375	103.974	103.774	103.774	4.375	103.368	103.168	103.168	4.375	103.007	102.807	102.807	4.375	103.007	102.807	102.807	4.375	104.121	103.921	103.921
4.500	104.347	104.247	104.147	4.500	104.347	104.147	104.147	4.500	103.601	103.401	103.401	4.500	103.276	103.076	103.076	4.500	103.276	103.076	103.076	4.500	104.459	104.259	104.259
4.625	104.645	104.545	104.445	4.625	104.645	104.445	104.445	4.625	103.784	103.584	103.584	4.625	103.784	103.584	103.584	4.625	103.784	103.584	103.584	4.625	104.417	104.217	104.217
4.750	104.055	103.955	103.855	4.750	104.055	103.855	103.855	4.750	102.844	102.644	102.644	4.750	102.773	102.573	102.573	4.750	102.773	102.573	102.573	4.750	103.716	103.516	103.516
4.875	104.597	104.497	104.397	4.875	104.573	104.373	104.330	4.875	102.947	102.747	102.747	4.875	102.947	102.745	102.692	4.875	102.947	102.747	102.747	4.875	103.869	103.669	103.669
4.990	105.038	104.938	104.838	4.990	105.028	104.828	104.565	4.990	102.914	102.714	102.714	4.990	102.914	102.708	102.646	4.990	102.914	102.708	102.708	4.990	103.870	103.670	103.670
5.000	105.138	105.038	104.938	5.000	105.128	104.928	104.665	5.000	103.014	102.814	102.814	5.000	103.014	102.668	102.546	5.000	103.014	102.672	102.551	5.000	103.970	103.770	103.770
5.125	105.575	105.475	105.375	5.125	105.575	105.120	104.945	5.125	103.079	102.879	102.879	5.125	103.079	102.624	102.449	5.125	103.079	102.624	102.449	5.125	104.072	103.872	103.872



30/25 Year SC				30/25 Year SC 105-125			
Days	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
723	102.623	102.523	4.000	102.348	102.248	102.148	
702.715	102.615	102.515	4.125	102.340	102.240	102.140	
592	102.492	102.392	4.250	102.217	102.117	102.017	
912	102.812	102.712	4.375	102.537	102.437	102.337	
103.104	103.004	102.904	4.500	102.479	102.379	102.279	
115.1015	103.015	102.915	4.625	102.490	102.390	102.290	
838	102.738	102.638	4.750	102.213	102.113	102.013	
117.1017	103.017	102.917	4.875	102.492	102.392	102.292	
016	101.916	101.816	4.990	101.016	100.916	100.816	
116	102.016	101.916	5.000	101.116	101.016	100.916	
671	102.571	102.471	5.125	101.671	101.571	101.471	
103.040	102.940	102.840	5.250	102.040	101.940	101.840	
443	102.343	102.243	5.375	102.443	102.343	102.243	
671	102.571	102.471	5.500	102.671	102.571	102.471	
233	103.133	103.033	5.625	103.233	103.133	103.033	
522	103.422	103.322	5.750	103.522	103.422	103.322	
603	103.503	103.403	5.875	103.603	103.503	103.403	
526	103.426	103.326	5.990	103.526	103.426	103.326	
626	103.526	103.426	6.000	103.626	103.526	103.426	

Cash Out Refi				
FICO ↓ LTV →	< 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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	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

Enhanced Refill Reel LLPs 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 -100.0%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01 -95.00%	0.750	2.000
>95.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01 -100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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 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)
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.			FHA ID# = 1358600006



0 Day Lock Exp.: 9/27/2019
5 Day Lock Exp.: 10/14/2019
0 Day Lock Exp.: 10/28/2019

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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
3.250	100.292	100.173	100.092	3.125	99.691	99.507	99.491	3.375	102.032	101.932	101.832	4.000	102.355	102.255	102.155	3.375	100.969	100.869	100.769
3.375	100.885	100.769	100.685	3.250	100.299	100.118	100.099	3.500	102.242	102.142	102.042	4.125	102.349	102.249	102.149	3.500	101.179	101.079	100.979
3.500	101.393	101.281	101.193	3.375	100.891	100.715	100.691	3.625	102.372	102.272	102.172	4.250	102.155	102.055	101.955	3.625	100.812	100.712	100.612
3.625	101.767	101.662	101.567	3.500	101.356	101.186	101.156	3.750	102.910	102.810	102.710	4.375	102.500	102.400	102.300	3.750	101.350	101.250	101.150
3.750	102.038	101.938	101.838	3.625	101.903	101.803	101.703	3.875	103.041	102.941	102.841	4.500	102.719	102.619	102.519	3.875	101.481	101.381	101.281
3.875	102.511	102.411	102.311	3.750	102.385	102.285	102.185	3.990	103.330	103.230	103.130	4.625	102.699	102.599	102.499	3.990	101.770	101.670	101.570
3.990	102.932	102.832	102.732	3.875	102.737	102.637	102.537	4.000	103.430	103.330	103.230	4.750	102.433	102.333	102.233	4.000	101.870	101.770	101.670
4.000	103.032	102.932	102.832	3.990	103.018	102.918	102.818	4.125	103.336	103.236	103.136	4.875	102.729	102.629	102.529	4.125	101.278	101.178	101.078
4.125	103.026	102.926	102.826	4.000	103.118	103.018	102.918	4.250	103.839	103.739	103.639	4.990	101.626	101.526	101.426	4.250	101.781	101.681	101.581
4.250	102.965	102.865	102.765	4.125	103.255	103.155	103.055	4.375	104.187	104.087	103.987	5.000	101.726	101.626	101.526	4.375	102.129	102.029	101.929
4.375	103.310	103.210	103.110	4.250	103.349	103.249	103.149	4.500	103.394	103.294	103.194	5.125	102.305	102.205	102.105	4.500	100.987	100.887	100.787
4.500	103.529	103.429	103.329	4.375	103.628	103.528	103.428	4.625	103.828	103.728	103.628	5.250	102.690	102.590	102.490	4.625	101.421	101.321	101.221
4.625	103.509	103.409	103.309	4.500	103.933	103.833	103.733	4.750	104.141	104.041	103.941	5.375	102.140	102.040	101.940	4.750	101.734	101.634	101.534
4.750	103.829	103.729	103.629	4.625	103.928	103.828	103.728	4.875	104.392	104.292	104.192	5.500	102.383	102.283	102.183	4.875	101.985	101.885	101.785
4.875	104.125	104.025	103.925	4.750	104.182	104.082	103.982	4.990	104.239	104.139	104.039	5.625	102.964	102.864	102.764	4.990	102.332	102.232	102.132
4.990	104.095	103.995	103.895	4.875	104.539	104.439	104.339	5.000	104.339	104.239	104.139	5.750	103.261	103.161	103.061	5.000	102.432	102.332	102.232
5.000	104.195	104.095	103.995	4.990	104.710	104.610	104.510	5.125	104.615	104.515	104.415	5.875	103.347	103.247	103.147	5.125	102.708	102.608	102.508
5.125	104.774	104.674	104.574	5.000	104.810	104.710	104.610	5.250	104.713	104.613	104.513	5.990	103.275	103.175	103.075	5.250	102.806	102.706	102.606
5.250	105.159	105.059	104.959	5.125	104.850	104.750	104.650	5.375	N/A	N/A	N/A	6.000	103.375	103.275	103.175	5.375	N/A	N/A	N/A

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
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.			



30 Day Lock Exp.: 9/27/2019
 45 Day Lock Exp.: 10/14/2019
 60 Day Lock Exp.: 10/28/2019

without notice.

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	99.082	99.020	98.957	
3.875	99.440	99.377	99.315	
4.000	99.752	99.689	99.627	
4.125	99.888	99.825	99.763	
4.250	100.040	99.977	99.915	
4.375	100.251	100.188	100.126	
4.500	100.477	100.414	100.352	
4.625	100.889	100.826	100.764	
4.750	101.143	101.080	101.018	
4.875	101.404	101.342	101.279	
5.000	101.764	101.701	101.639	
5.125	102.086	102.023	101.961	
5.250	102.386	102.323	102.261	

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	99.042	98.917	98.792	
3.375	99.571	99.446	99.321	
3.500	99.913	99.788	99.663	
3.625	100.225	100.100	99.975	
3.750	100.686	100.561	100.436	
3.875	101.154	101.029	100.904	
4.000	101.320	101.195	101.070	
4.125	101.504	101.379	101.254	
4.250	101.740	101.615	101.490	
4.375	102.059	101.934	101.809	
4.500	102.193	102.068	101.943	

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	97.639	97.514	97.389	
3.375	98.020	97.895	97.770	
3.500	98.425	98.300	98.175	
3.625	98.782	98.657	98.532	
3.750	99.191	99.066	98.941	
3.875	99.704	99.579	99.454	
4.000	99.972	99.847	99.722	
4.125	100.281	100.156	100.031	
4.250	100.565	100.440	100.315	
4.375	100.824	100.699	100.574	
4.500	101.059	100.934	100.809	
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	-1.250	-1.500	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	-	-	-	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	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a
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 <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	¹ 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)