[AFR Loan Center]

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**10/4/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**10/19/2018**
		60 Day Lock Exp.:	**11/5/2018**

W. Rate Sheet Dated: **9/4/2018** **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**
3.500	98.062	97.912	97.762	3.500	97.547	97.397	97.247	1.875	N/A	N/A	N/A	3.125	96.842	96.692	96.542
3.625	98.596	98.446	98.296	3.625	98.045	97.895	97.745	2.000	N/A	N/A	N/A	3.250	98.074	97.924	97.774
3.750	99.489	99.339	99.189	3.750	99.095	98.945	98.795	2.125	N/A	N/A	N/A	3.375	98.664	98.514	98.364
3.875	100.016	99.866	99.716	3.875	99.586	99.436	99.286	2.250	93.673	93.523	93.373	3.500	99.156	99.006	98.856
4.000	100.545	100.395	100.245	4.000	100.079	99.929	99.779	2.375	94.035	93.885	93.735	3.625	99.689	99.539	99.389
4.125	101.066	100.916	100.766	4.125	100.565	100.415	100.265	2.500	93.160	93.010	92.860	Margin = 2.250		Index = 2.440	
4.250	101.792	101.683	101.542	4.250	101.148	101.039	100.898	2.625	94.110	93.960	93.810				
4.375	102.306	102.197	102.056	4.375	101.626	101.517	101.376	2.750	96.888	96.738	96.588				
4.500	102.750	102.641	102.500	4.500	102.035	101.926	101.785	2.875	97.453	97.303	97.153				
4.625	103.150	103.040	102.900	4.625	102.399	102.290	102.149	3.000	97.927	97.777	97.627				
4.750	103.275	103.119	102.978	4.750	102.632	102.476	102.335	3.125	98.401	98.251	98.101				
4.875	103.611	103.455	103.314	4.875	103.031	102.875	102.735	3.250	98.968	98.818	98.668				
5.000	104.175	104.018	103.878	5.000	103.359	103.203	103.063	3.375	99.436	99.286	99.136				
5.125	104.445	104.289	104.148	5.125	103.614	103.458	103.318	3.500	99.905	99.755	99.605				
5.250	104.639	104.467	104.311	5.250	103.574	103.402	103.246	3.625	100.366	100.216	100.066				
5.375	104.765	104.593	104.437	5.375	103.906	103.734	103.578	3.750	100.295	100.145	99.995				
5.500	104.970	104.798	104.642	5.500	104.325	104.153	103.997	3.875	100.749	100.599	100.449				
5.625	105.161	104.989	104.833	5.625	104.680	104.508	104.352	4.000	101.134	100.984	100.834				
5.750	105.838	105.738	105.638	5.750	104.764	104.664	104.564	4.125	101.474	101.324	101.174				

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**
3.500	96.862	96.712	96.562	3.500	96.547	96.397	96.247	1.875	N/A	N/A	N/A	3.125	95.842	95.692	95.542
3.625	97.396	97.246	97.096	3.625	97.045	96.895	96.745	2.000	N/A	N/A	N/A	3.250	97.074	96.924	96.774
3.750	98.289	98.139	97.989	3.750	98.095	97.945	97.795	2.125	N/A	N/A	N/A	3.375	97.664	97.514	97.364
3.875	98.816	98.666	98.516	3.875	98.586	98.436	98.286	2.250	92.673	92.523	92.373	3.500	98.156	98.006	97.856
4.000	99.345	99.195	99.045	4.000	99.079	98.929	98.779	2.375	93.035	92.885	92.735	3.625	98.689	98.539	98.389
4.125	99.866	99.716	99.566	4.125	99.565	99.415	99.265	2.500	92.160	92.010	91.860	Margin = 2.250		Index = 2.440	
4.250	100.592	100.483	100.342	4.250	100.148	100.039	99.898	2.625	93.110	92.960	92.810	**30 Year OTC** "Borrower Paid Only for USDA"			
4.375	101.106	100.997	100.856	4.375	100.626	100.517	100.376	2.750	95.888	95.738	95.588	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.500	101.550	101.441	101.300	4.500	101.035	100.926	100.785	2.875	96.453	96.303	96.153	4.500	100.350	100.100	99.850
4.625	101.950	101.840	101.700	4.625	101.399	101.290	101.149	3.000	96.927	96.777	96.627	4.625	100.750	100.500	100.250
4.750	102.126	101.970	101.829	4.750	101.632	101.476	101.335	3.125	97.401	97.251	97.101	4.750	100.876	100.626	100.376
4.875	102.661	102.505	102.364	4.875	102.031	101.875	101.735	3.250	97.968	97.818	97.668	4.875	101.311	101.061	100.811
5.000	103.025	102.868	102.728	5.000	102.359	102.203	102.063	3.375	98.436	98.286	98.136	5.000	101.675	101.425	101.175
5.125	103.495	103.339	103.198	5.125	102.714	102.558	102.418	3.500	98.905	98.755	98.605	5.125	102.065	101.815	101.565
5.250	104.209	104.037	103.881	5.250	102.574	102.402	102.246	3.625	99.366	99.216	99.066	5.250	101.528	101.278	101.028
5.375	104.459	104.287	104.131	5.375	102.906	102.734	102.578	3.750	99.295	99.145	98.995	5.375	102.075	101.825	101.575
5.500	104.740	104.568	104.412	5.500	103.325	103.153	102.997	3.875	99.749	99.599	99.449	5.500	102.220	101.970	101.720
5.625	104.881	104.709	104.553	5.625	103.680	103.508	103.352	4.000	100.134	99.984	99.834	5.625	102.521	102.271	102.021
5.750	105.608	105.508	105.408	5.750	103.764	103.664	103.564	4.125	100.474	100.324	100.174	5.750	102.758	102.508	102.258

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**Loan Size Adjuster**	
FICO 720 +	0.250	$0 - $49,999	-2.500
FICO 680- 719	0.250	$50,000 - $85,000	-0.500
FICO 660 - 679	0.250	$85,001 - $125,000	-0.500
FICO 640 - 659	0.000	$125,001 - $175,000	-0.125
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	-1.500	$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.250
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:	9/4/2018	525.000%

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**
4.500	99.500	99.250	99.000	4.500	99.315	99.065	98.815
4.750	100.026	99.776	99.526	4.750	99.912	99.662	99.412
5.000	100.825	100.575	100.325	5.000	100.639	100.389	100.139
5.250	101.729	101.479	101.229	5.250	101.563	101.313	101.063
5.500	102.110	101.860	101.610	5.500	101.605	101.355	101.105
5.625	102.251	102.001	101.751	5.625	101.960	101.710	101.460
5.750	102.508	102.258	102.008	5.750	102.044	101.794	101.544
5.875	102.755	102.505	102.255	5.875	102.385	102.135	101.885

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid 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 *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)

[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.: **10/4/2018**
45 Day Lock Exp.: **10/19/2018**
60 Day Lock Exp.: **11/5/2018**

W. Rate Sheet Dated: **9/4/2018** **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
3.500	97.124	96.974	96.824	3.500	96.609	96.459	96.309	1.875	N/A	N/A	N/A	3.125	95.15	95.005	94.855
3.625	97.658	97.508	97.358	3.625	97.107	96.957	96.807	2.000	N/A	N/A	N/A	3.250	97.14	96.986	96.836
3.750	98.239	98.089	97.939	3.750	97.845	97.695	97.545	2.125	N/A	N/A	N/A	3.375	97.73	97.576	97.426
3.875	98.766	98.616	98.466	3.875	98.336	98.186	98.036	2.250	90.173	90.023	89.873	3.500	98.22	98.068	97.918
4.000	99.295	99.145	98.995	4.000	98.829	98.679	98.529	2.375	90.535	90.385	90.235	3.625	98.75	98.602	98.452
4.125	99.816	99.666	99.516	4.125	99.315	99.165	99.015	2.500	89.660	89.510	89.360	Margin = 2.250		Index = 2.440	
4.250	100.417	100.308	100.167	4.250	99.773	99.664	99.523	2.625	90.610	90.460	90.310				
4.375	100.931	100.822	100.681	4.375	100.251	100.142	100.001	2.750	95.201	95.051	94.901				
4.500	101.375	101.266	101.125	4.500	100.660	100.551	100.410	2.875	95.765	95.615	95.465				
4.625	101.775	101.665	101.525	4.625	101.024	100.915	100.774	3.000	96.239	96.089	95.939				
4.750	101.400	101.244	101.103	4.750	100.757	100.601	100.460	3.125	96.714	96.564	96.414				
4.875	101.736	101.580	101.439	4.875	101.156	101.000	100.860	3.250	98.031	97.881	97.731				
5.000	102.300	102.143	102.003	5.000	101.484	101.328	101.188	3.375	98.498	98.348	98.198				
5.125	102.570	102.414	102.273	5.125	101.739	101.583	101.443	3.500	98.967	98.817	98.667				
5.250	102.451	102.280	102.123	5.250	101.386	101.215	101.058	3.625	99.429	99.279	99.129				
5.375	102.578	102.406	102.250	5.375	101.718	101.546	101.390	3.750	99.045	98.895	98.745				
5.500	102.783	102.611	102.454	5.500	102.137	101.965	101.809	3.875	99.499	99.349	99.199				
5.625	102.973	102.801	102.645	5.625	102.492	102.320	102.164	4.000	99.884	99.734	99.584				
5.750	102.400	102.300	102.200	5.750	101.326	101.226	101.126	4.125	100.224	100.074	99.924				

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
3.500	95.924	95.774	95.624	3.500	95.609	95.459	95.309	1.875	N/A	N/A	N/A	3.125	94.155	94.005	93.855
3.625	96.458	96.308	96.158	3.625	96.107	95.957	95.807	2.000	N/A	N/A	N/A	3.250	96.136	95.986	95.836
3.750	97.039	96.889	96.739	3.750	96.845	96.695	96.545	2.125	N/A	N/A	N/A	3.375	96.726	96.576	96.426
3.875	97.566	97.416	97.266	3.875	97.336	97.186	97.036	2.250	90.923	90.773	90.623	3.500	97.218	97.068	96.918
4.000	98.095	97.945	97.795	4.000	97.829	97.679	97.529	2.375	91.285	91.135	90.985	3.625	97.752	97.602	97.452
4.125	98.616	98.466	98.316	4.125	98.315	98.165	98.015	2.500	90.410	90.260	90.110	Margin = 2.250		Index = 2.440	
4.250	99.217	99.108	98.967	4.250	98.773	98.664	98.523	2.625	91.360	91.210	91.060	**30 Year OTC** "Borrower Paid Only for USDA"			
4.375	99.731	99.622	99.481	4.375	99.251	99.142	99.001	2.750	94.982	94.832	94.682	Rate	30 Day	45 Day	60 Day
4.500	100.175	100.066	99.925	4.500	99.660	99.551	99.410	2.875	95.546	95.396	95.246	4.500	98.975	98.725	98.475
4.625	100.575	100.465	100.325	4.625	100.024	99.915	99.774	3.000	96.021	95.871	95.721	4.625	99.375	99.125	98.875
4.750	100.251	100.095	99.954	4.750	99.757	99.601	99.460	3.125	96.495	96.345	96.195	4.750	99.001	98.751	98.501
4.875	100.786	100.630	100.489	4.875	100.156	100.000	99.860	3.250	96.499	96.349	96.199	4.875	99.436	99.186	98.936
5.000	101.150	100.993	100.853	5.000	100.484	100.328	100.188	3.375	96.967	96.817	96.667	5.000	99.800	99.550	99.300
5.125	101.620	101.464	101.323	5.125	100.839	100.683	100.543	3.500	97.436	97.286	97.136	5.125	100.190	99.940	99.690
5.250	102.021	101.850	101.693	5.250	100.386	100.215	100.058	3.625	97.898	97.748	97.598	5.250	99.340	99.090	98.840
5.375	102.272	102.100	101.944	5.375	100.718	100.546	100.390	3.750	97.107	96.957	96.807	5.375	99.888	99.638	99.388
5.500	102.553	102.381	102.224	5.500	101.137	100.965	100.809	3.875	97.562	97.412	97.262	5.500	100.033	99.783	99.533
5.625	102.693	102.521	102.365	5.625	101.492	101.320	101.164	4.000	97.947	97.797	97.647	5.625	100.333	100.083	99.833
5.750	102.170	102.070	101.970	5.750	100.326	100.226	100.126	4.125	98.287	98.137	97.987	5.750	99.320	99.070	98.820

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

Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

Today:	9/4/2018	5.250%

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
4.500	98.125	97.875	97.625	4.500	97.940	97.690	97.440
4.750	98.151	97.901	97.651	4.750	98.037	97.787	97.537
5.000	98.950	98.700	98.450	5.000	98.764	98.514	98.264
5.250	99.541	99.291	99.041	5.250	99.376	99.126	98.876
5.500	99.923	99.673	99.423	5.500	99.417	99.167	98.917
5.625	100.063	99.813	99.563	5.625	99.772	99.522	99.272
5.750	99.070	98.820	98.570	5.750	98.606	98.356	98.106
5.875	99.318	99.068	98.818	5.875	98.948	98.698	98.448

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid 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 *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)

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	10/4/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	10/19/2018
		60 Day Lock Exp.:	11/5/2018

W. Rate Sheet Dated: 9/4/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				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
4.250	100.122	100.022	99.922	4.625	101.901	101.801	101.701	3.000	96.657	96.557	96.457	2.875	96.979	96.879	96.779
4.375	100.670	100.570	100.470	4.750	102.364	102.264	102.164	3.125	97.165	97.065	96.965	2.990	97.235	97.135	97.035
4.500	101.149	101.049	100.949	4.875	102.813	102.713	102.613	3.250	97.897	97.797	97.697	3.000	97.335	97.235	97.135
4.625	101.743	101.643	101.543	4.990	102.844	102.744	102.644	3.375	98.397	98.297	98.197	3.125	97.692	97.592	97.492
4.750	102.292	102.192	102.092	5.000	102.944	102.844	102.744	3.500	98.864	98.764	98.664	3.250	98.331	98.231	98.131
4.875	102.783	102.683	102.583	5.125	103.361	103.261	103.161	3.625	99.388	99.288	99.188	3.375	98.693	98.593	98.493
4.990	102.746	102.646	102.546	5.250	103.855	103.755	103.655	3.750	99.729	99.629	99.529	3.500	99.035	98.935	98.835
5.000	102.846	102.746	102.646	5.375	104.147	104.047	103.947	3.875	100.124	100.024	99.924	3.625	99.374	99.274	99.174
5.125	103.223	103.123	103.023	5.500	104.487	104.387	104.287	3.990	100.418	100.318	100.218	3.750	100.061	99.961	99.861
5.250	103.884	103.784	103.684	5.625	104.731	104.631	104.531	4.000	100.518	100.418	100.318	3.875	100.393	100.293	100.193
5.375	104.281	104.181	104.081	5.750	105.352	105.252	105.152	4.125	100.992	100.892	100.792	3.990	100.598	100.498	100.398
5.500	104.649	104.549	104.449	5.875	105.504	105.404	105.304	4.250	101.285	101.185	101.085	4.000	100.698	100.598	100.498
5.625	104.946	104.846	104.746	5.990	105.588	105.488	105.388	4.375	101.567	101.467	101.367	4.125	100.982	100.882	100.782
5.750	105.625	105.525	105.425	6.000	105.688	105.588	105.488	4.500	101.868	101.768	101.668	4.250	101.237	101.137	101.037
5.875	105.823	105.723	105.623	6.125	106.202	106.102	106.002	4.625	102.278	102.178	102.078	4.375	101.501	101.401	101.301
5.990	105.945	105.845	105.745	6.250	106.564	106.450	106.337	4.750	102.439	102.339	102.239	4.500	101.762	101.662	101.562
6.000	106.045	105.945	105.845	6.375	106.851	106.737	106.624	4.875	102.688	102.588	102.488	4.625	102.013	101.913	101.813
6.125	106.643	106.543	106.443	6.500	N/A	N/A	N/A	4.990	102.837	102.737	102.637	4.750	102.191	102.091	101.991
6.250	106.902	106.802	106.702	6.625	N/A	N/A	N/A	5.000	102.937	102.837	102.737	4.875	102.354	102.254	102.154

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	97.927	97.827	97.727	3.000	96.281	96.181	96.081
4.250	98.676	98.576	98.476	3.125	96.690	96.590	96.490
4.375	99.282	99.182	99.082	3.250	97.530	97.430	97.330
4.500	99.844	99.744	99.644	3.375	97.944	97.844	97.744
4.625	100.286	100.186	100.086	3.500	98.370	98.270	98.170
4.750	100.945	100.845	100.745	3.625	98.779	98.679	98.579
4.875	101.503	101.403	101.303	3.750	99.013	98.913	98.813
4.990	101.921	101.821	101.721	3.875	99.302	99.202	99.102
5.000	102.021	101.921	101.821	3.990	99.608	99.508	99.408
5.125	102.268	102.168	102.068	4.000	99.708	99.608	99.508
5.250	102.486	102.386	102.286	4.125	100.095	99.995	99.895
5.375	102.628	102.528	102.428	4.250	100.295	100.195	100.095
5.500	103.104	103.004	102.904	4.375	100.488	100.388	100.288
5.625	103.349	103.249	103.149	4.500	100.627	100.527	100.427
5.750	103.563	103.463	103.363	4.625	100.615	100.515	100.415
5.875	102.665	102.565	102.465	4.750	100.717	100.617	100.517
5.990	103.029	102.929	102.829	4.875	100.881	100.781	100.681
6.000	103.129	103.029	102.929	4.990	100.942	100.842	100.742
6.125	103.380	103.280	103.180	5.000	101.042	100.942	100.842

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

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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Cash-Out Refinance

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
< 620	-1.625	-2.625	-2.625	-3.125

80.01-85.00% Only available with DU v. 9.1

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%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A

HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only *Not applicable to detached condominiums or site condominiums **Not applicable on MH Advantage Properties (SFR 859 is required)

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.

HomeReady LLPA Caps*

Product Feature	LLPA Cap
LTV > 80% and credit score≥ 680	0.000
All other LTV & FICO combos	-1.500

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

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.

[AFR Loan Center](#)			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**10/4/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**10/19/2018**
		60 Day Lock Exp.:	**11/5/2018**

W. Rate Sheet Dated: **9/4/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.122	100.022	99.922	3.750	97.926	97.826	97.726	2.750	95.466	95.366	95.266
4.375	100.670	100.570	100.470	3.875	98.461	98.361	98.261	2.875	96.121	96.021	95.921
4.500	101.149	101.049	100.949	3.990	98.960	98.860	98.760	2.990	96.665	96.565	96.465
4.625	101.743	101.643	101.543	4.000	99.060	98.960	98.860	3.000	96.765	96.665	96.565
4.750	102.292	102.192	102.092	4.125	99.587	99.487	99.387	3.125	97.349	97.249	97.149
4.875	102.783	102.683	102.583	4.250	100.341	100.241	100.141	3.250	97.897	97.797	97.697
4.990	103.033	102.933	102.833	4.375	100.828	100.728	100.628	3.375	98.397	98.297	98.197
5.000	103.133	103.033	102.933	4.500	101.425	101.325	101.225	3.500	98.971	98.871	98.771
5.125	103.599	103.499	103.399	4.625	101.946	101.846	101.746	3.625	99.498	99.398	99.298
5.250	104.119	104.019	103.919	4.750	102.415	102.315	102.215	3.750	99.882	99.782	99.682
5.375	104.555	104.455	104.355	4.875	102.813	102.713	102.613	3.875	100.325	100.225	100.125
5.500	104.914	104.814	104.714	4.990	103.019	102.919	102.819	3.990	100.653	100.553	100.453
5.625	105.129	105.029	104.929	5.000	103.119	103.019	102.919	4.000	100.753	100.653	100.553
5.750	105.601	105.501	105.401	5.125	103.570	103.470	103.366	4.125	101.234	101.134	101.034
5.875	105.890	105.790	105.690	5.250	103.916	103.816	103.710	4.250	101.501	101.401	101.301
5.990	106.063	105.963	105.863	5.375	104.242	104.142	104.035	4.375	101.761	101.661	101.561
6.000	106.163	106.063	105.963	5.500	104.617	104.516	104.410	4.500	102.106	102.006	101.906
6.125	106.649	106.549	106.449	5.625	105.117	105.017	104.917	4.625	102.511	102.411	102.311
6.250	107.251	107.151	107.051	5.750	105.431	105.331	105.231	4.750	102.668	102.568	102.468

Conforming FHLMC Super Conforming							
SC 30-20 Year				SC 15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	99.051	98.951	98.851	2.750	95.122	95.022	94.922
4.375	99.599	99.499	99.399	2.875	95.777	95.677	95.577
4.500	100.078	99.978	99.878	2.990	96.321	96.221	96.121
4.625	100.813	100.713	100.613	3.000	96.421	96.321	96.221
4.750	101.362	101.262	101.162	3.125	97.005	96.905	96.805
4.875	101.853	101.753	101.653	3.250	97.553	97.453	97.353
4.990	102.103	102.003	101.903	3.375	97.772	97.672	97.572
5.000	102.203	102.103	102.003	3.500	98.346	98.246	98.146
5.125	101.747	101.647	101.547	3.625	98.873	98.773	98.673
5.250	102.267	102.167	102.067	3.750	99.257	99.157	99.057
5.375	102.703	102.603	102.503	3.875	99.700	99.600	99.500
5.500	103.062	102.962	102.862	3.990	99.543	99.443	99.343
5.625	102.082	101.982	101.882	4.000	99.643	99.543	99.443
5.750	102.554	102.454	102.354	4.125	100.124	100.024	99.924
5.875	102.693	102.593	102.493	4.250	100.391	100.291	100.191
5.990	102.716	102.616	102.516	4.375	100.651	100.551	100.451
6.000	102.816	102.716	102.616	4.500	100.527	100.427	100.327
6.125	103.152	103.052	102.952	4.625	100.932	100.832	100.732
6.250	103.604	103.504	103.404	4.750	101.089	100.989	100.889

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%
≥ 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

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
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

Program Feataures								
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%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-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
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Cash-Out Refinance				
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
< 620	-1.625	-2.625	-2.625	-3.125

Mortgages with Subordinate Financing			
LTV Range	**CLTV Range**	**Credit Score < 720**	**Credit Score ≥ 720**
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

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@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **10/4/2018**

45 Day Lock Exp.: **10/19/2018**

60 Day Lock Exp.: **11/5/2018**

W. Rate Sheet Dated: **9/4/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage

30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.812	99.712	99.612	3.750	97.735	97.635	97.535	2.750	95.466	95.366	95.266	4.250	98.741	98.641	98.541	2.750	95.122	95.022	94.922
4.375	100.360	100.260	100.160	3.875	98.320	98.220	98.120	2.875	96.121	96.021	95.921	4.375	99.289	99.189	99.089	2.875	95.777	95.677	95.577
4.500	101.009	100.909	100.809	3.990	98.857	98.757	98.657	2.990	96.665	96.565	96.465	4.500	99.938	99.838	99.738	2.990	96.321	96.221	96.121
4.625	101.646	101.546	101.446	4.000	98.957	98.857	98.757	3.000	96.765	96.665	96.565	4.625	100.716	100.616	100.516	3.000	96.421	96.321	96.221
4.750	102.195	102.095	101.995	4.125	99.562	99.462	99.362	3.125	97.349	97.249	97.149	4.750	101.265	101.165	101.065	3.125	97.005	96.905	96.805
4.875	102.699	102.599	102.499	4.250	100.142	100.042	99.942	3.250	97.818	97.718	97.618	4.875	101.769	101.669	101.569	3.250	97.474	97.374	97.274
4.990	103.033	102.933	102.833	4.375	100.719	100.619	100.519	3.375	98.195	98.095	97.995	4.990	102.103	102.003	101.903	3.375	97.570	97.470	97.370
5.000	103.133	103.033	102.933	4.500	101.403	101.303	101.203	3.500	98.971	98.871	98.771	5.000	102.203	102.103	102.003	3.500	98.346	98.246	98.146
5.125	103.599	103.499	103.399	4.625	101.946	101.846	101.746	3.625	99.498	99.398	99.298	5.125	101.747	101.647	101.547	3.625	98.873	98.773	98.673
5.250	104.119	104.019	103.919	4.750	102.415	102.315	102.215	3.750	99.882	99.782	99.682	5.250	102.267	102.167	102.067	3.750	99.257	99.157	99.057
5.375	104.555	104.455	104.355	4.875	102.767	102.667	102.567	3.875	100.325	100.225	100.125	5.375	102.703	102.603	102.503	3.875	99.700	99.600	99.500
5.500	104.914	104.814	104.714	4.990	103.019	102.919	102.819	3.990	100.653	100.553	100.453	5.500	103.062	102.962	102.862	3.990	99.543	99.443	99.343
5.625	105.129	105.029	104.929	5.000	103.119	103.019	102.919	4.000	100.753	100.653	100.553	5.625	102.082	101.982	101.882	4.000	99.643	99.543	99.443
5.750	105.601	105.501	105.401	5.125	103.570	103.470	103.366	4.125	101.234	101.134	101.034	5.750	102.554	102.454	102.354	4.125	100.124	100.024	99.924
5.875	105.890	105.790	105.690	5.250	103.916	103.816	103.710	4.250	101.501	101.401	101.301	5.875	102.693	102.593	102.493	4.250	100.391	100.291	100.191
5.990	106.063	105.963	105.863	5.375	104.242	104.142	104.035	4.375	101.761	101.661	101.561	5.990	102.716	102.616	102.516	4.375	100.651	100.551	100.451
6.000	106.163	106.063	105.963	5.500	104.617	104.516	104.410	4.500	102.106	102.006	101.906	6.000	102.816	102.716	102.616	4.500	100.527	100.427	100.327
6.125	106.649	106.549	106.449	5.625	105.117	105.017	104.917	4.625	102.511	102.411	102.311	6.125	103.152	103.052	102.952	4.625	100.932	100.832	100.732
6.250	107.251	107.151	107.051	5.750	105.431	105.331	105.231	4.750	102.668	102.568	102.468	6.250	103.604	103.504	103.404	4.750	101.089	100.989	100.889

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 & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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.: **10/4/2018**
45 Day Lock Exp.: **10/19/2018**
60 Day Lock Exp.: **11/5/2018**

W. Rate Sheet Dated: **9/4/2018** **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
4.000	96.444	96.319	96.194
4.125	97.563	97.438	97.313
4.250	98.400	98.275	98.150
4.375	98.956	98.831	98.706
4.500	99.550	99.425	99.300
4.625	100.084	99.959	99.834
4.750	100.550	100.425	100.300
4.875	100.972	100.847	100.722
5.000	101.322	101.197	101.072
5.125	101.629	101.504	101.379
5.250	101.945	101.820	101.695
5.375	102.220	102.095	101.970
5.500	102.349	102.224	102.099

15 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	97.193	97.068	96.943
3.625	97.630	97.505	97.380
3.750	98.028	97.903	97.778
3.875	98.607	98.482	98.357
4.000	98.926	98.801	98.676
4.125	99.159	99.034	98.909
4.250	99.426	99.301	99.176
4.375	99.669	99.544	99.419
4.500	99.902	99.777	99.652
4.625	100.180	100.055	99.930
4.750	100.449	100.324	100.199

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	97.353	97.228	97.103
3.375	97.879	97.754	97.629
3.500	98.382	98.257	98.132
3.625	98.836	98.711	98.586
3.750	99.110	98.985	98.860
3.875	99.497	99.372	99.247
4.000	99.856	99.731	99.606
4.125	100.242	100.117	99.992
4.250	100.602	100.477	100.352
4.375	100.955	100.830	100.705
4.500	101.310	101.185	101.060
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	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi[1]	-	-	-0.250	-0.750	-1.500	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	-1.250	-1.250	-1.750	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	-0.500	-1.000	n/a

[1]Full Am. [2]ARMs 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)