



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.:

10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

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	97.999	97.849	97.699	3.500	97.484	97.334	97.184	1.875	N/A	N/A	N/A	3.125	96.842	96.692	96.542
3.625	98.533	98.383	98.233	3.625	97.982	97.832	97.682	2.000	N/A	N/A	N/A	3.250	98.074	97.924	97.774
3.750	99.411	99.261	99.111	3.750	99.017	98.867	98.717	2.125	N/A	N/A	N/A	3.375	98.664	98.514	98.364
3.875	99.938	99.788	99.638	3.875	99.508	99.358	99.208	2.250	93.470	93.320	93.170	3.500	99.156	99.006	98.856
4.000	100.466	100.316	100.166	4.000	100.001	99.851	99.701	2.375	93.832	93.682	93.532	3.625	99.689	99.539	99.389
4.125	100.987	100.837	100.687	4.125	100.487	100.337	100.187	2.500	92.957	92.807	92.657	Margin = 2.250		Index = 2.470	
4.250	101.730	101.620	101.480	4.250	101.086	100.976	100.836	2.625	93.907	93.757	93.607				
4.375	102.243	102.134	101.993	4.375	101.564	101.454	101.314	2.750	96.779	96.629	96.479				
4.500	102.688	102.579	102.438	4.500	101.973	101.863	101.723	2.875	97.343	97.193	97.043				
4.625	103.087	102.978	102.837	4.625	102.336	102.227	102.086	3.000	97.817	97.667	97.517				
4.750	103.212	103.072	102.931	4.750	102.554	102.413	102.272	3.125	98.292	98.142	97.992				
4.875	103.533	103.392	103.252	4.875	102.953	102.813	102.672	3.250	98.847	98.697	98.547				
5.000	104.097	103.956	103.815	5.000	103.281	103.141	103.000	3.375	99.314	99.164	99.014				
5.125	104.367	104.227	104.086	5.125	103.536	103.396	103.255	3.500	99.784	99.634	99.484				
5.250	104.561	104.389	104.186	5.250	103.496	103.324	103.121	3.625	100.245	100.095	99.945				
5.375	104.687	104.515	104.312	5.375	103.828	103.656	103.453	3.750	100.217	100.067	99.917				
5.500	104.892	104.720	104.517	5.500	104.247	104.075	103.872	3.875	100.671	100.521	100.371				
5.625	105.083	104.911	104.708	5.625	104.602	104.430	104.227	4.000	101.056	100.906	100.756				
5.750	105.838	105.728	105.619	5.750	104.764	104.654	104.545	4.125	101.396	101.246	101.096				

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	96.799	96.649	96.499	3.500	96.484	96.334	96.184	1.875	N/A	N/A	N/A	3.125	95.842	95.692	95.542
3.625	97.333	97.183	97.033	3.625	96.982	96.832	96.682	2.000	N/A	N/A	N/A	3.250	97.074	96.924	96.774
3.750	98.211	98.061	97.911	3.750	98.017	97.867	97.717	2.125	N/A	N/A	N/A	3.375	97.664	97.514	97.364
3.875	98.738	98.588	98.438	3.875	98.508	98.358	98.208	2.250	92.470	92.320	92.170	3.500	98.156	98.006	97.856
4.000	99.266	99.116	98.966	4.000	99.001	98.851	98.701	2.375	92.832	92.682	92.532	3.625	98.689	98.539	98.389
4.125	99.787	99.637	99.487	4.125	99.487	99.337	99.187	2.500	91.957	91.807	91.657	Margin = 2.250		Index = 2.470	
4.250	100.530	100.420	100.280	4.250	100.086	99.976	99.836	2.625	92.907	92.757	92.607	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.043	100.934	100.793	4.375	100.564	100.454	100.314	2.750	95.779	95.629	95.479	Rate	30 Day	45 Day	60 Day
4.500	101.488	101.379	101.238	4.500	100.973	100.863	100.723	2.875	96.343	96.193	96.043	4.500	100.288	100.038	99.788
4.625	101.887	101.778	101.637	4.625	101.336	101.227	101.086	3.000	96.817	96.667	96.517	4.625	100.687	100.437	100.187
4.750	102.048	101.907	101.766	4.750	101.554	101.413	101.272	3.125	97.292	97.142	96.992	4.750	100.798	100.548	100.298
4.875	102.583	102.442	102.302	4.875	101.953	101.813	101.672	3.250	97.847	97.697	97.547	4.875	101.233	100.983	100.733
5.000	102.947	102.806	102.665	5.000	102.281	102.141	102.000	3.375	98.314	98.164	98.014	5.000	101.597	101.347	101.097
5.125	103.417	103.277	103.136	5.125	102.636	102.496	102.355	3.500	98.784	98.634	98.484	5.125	101.987	101.737	101.487
5.250	104.131	103.959	103.756	5.250	102.496	102.324	102.121	3.625	99.245	99.095	98.945	5.250	101.450	101.200	100.950
5.375	104.381	104.209	104.006	5.375	102.828	102.656	102.453	3.750	99.217	99.067	98.917	5.375	101.997	101.747	101.497
5.500	104.662	104.490	104.287	5.500	103.247	103.075	102.872	3.875	99.671	99.521	99.371	5.500	102.242	101.992	101.742
5.625	104.803	104.631	104.428	5.625	103.602	103.430	103.227	4.000	100.056	99.906	99.756	5.625	102.503	102.253	102.003
5.750	105.608	105.498	105.389	5.750	103.764	103.654	103.545	4.125	100.396	100.246	100.096	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

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	99.438	99.188	98.938	4.500	99.253	99.003	98.753
4.750	99.948	99.698	99.448	4.750	99.834	99.584	99.334
5.000	100.747	100.497	100.247	5.000	100.561	100.311	100.061
5.250	101.651	101.401	101.151	5.250	101.485	101.235	100.985
5.500	102.032	101.782	101.532	5.500	101.527	101.277	101.027
5.625	102.273	102.023	101.773	5.625	101.882	101.632	101.382
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

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:	9/5/2018	5.500%

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

Release Time: 10:00 am ET

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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	97.062	96.912	96.762	3.500	96.547	96.397	96.247	1.875	N/A	N/A	N/A	3.125	95.15	95.005	94.855
3.625	97.596	97.446	97.296	3.625	97.045	96.895	96.745	2.000	N/A	N/A	N/A	3.250	97.14	96.986	96.836
3.750	98.161	98.011	97.861	3.750	97.767	97.617	97.467	2.125	N/A	N/A	N/A	3.375	97.73	97.576	97.426
3.875	98.688	98.538	98.388	3.875	98.258	98.108	97.958	2.250	89.970	89.820	89.670	3.500	98.22	98.068	97.918
4.000	99.216	99.066	98.916	4.000	98.751	98.601	98.451	2.375	90.332	90.182	90.032	3.625	98.75	98.602	98.452
4.125	99.737	99.587	99.437	4.125	99.237	99.087	98.937	2.500	89.457	89.307	89.157	Margin = 2.250		Index = 2.470	
4.250	100.355	100.245	100.105	4.250	99.711	99.601	99.461	2.625	90.407	90.257	90.107				
4.375	100.868	100.759	100.618	4.375	100.189	100.079	99.939	2.750	95.092	94.942	94.792				
4.500	101.313	101.204	101.063	4.500	100.598	100.488	100.348	2.875	95.656	95.506	95.356				
4.625	101.712	101.603	101.462	4.625	100.961	100.852	100.711	3.000	96.130	95.980	95.830				
4.750	101.337	101.197	101.056	4.750	100.679	100.538	100.397	3.125	96.604	96.454	96.304				
4.875	101.658	101.517	101.377	4.875	101.078	100.938	100.797	3.250	97.910	97.760	97.610				
5.000	102.222	102.081	101.940	5.000	101.406	101.266	101.125	3.375	98.377	98.227	98.077				
5.125	102.492	102.352	102.211	5.125	101.661	101.521	101.380	3.500	98.846	98.696	98.546				
5.250	102.373	102.201	101.998	5.250	101.308	101.136	100.933	3.625	99.308	99.158	99.008				
5.375	102.500	102.328	102.125	5.375	101.640	101.468	101.265	3.750	98.967	98.817	98.667				
5.500	102.704	102.533	102.329	5.500	102.059	101.887	101.684	3.875	99.421	99.271	99.121				
5.625	102.895	102.723	102.520	5.625	102.414	102.242	102.039	4.000	99.806	99.656	99.506				
5.750	102.400	102.291	102.181	5.750	101.326	101.217	101.107	4.125	100.146	99.996	99.846				

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	95.862	95.712	95.562	3.500	95.547	95.397	95.247	1.875	N/A	N/A	N/A	3.125	94.155	94.005	93.855
3.625	96.396	96.246	96.096	3.625	96.045	95.895	95.745	2.000	N/A	N/A	N/A	3.250	96.136	95.986	95.836
3.750	96.961	96.811	96.661	3.750	96.767	96.617	96.467	2.125	N/A	N/A	N/A	3.375	96.726	96.576	96.426
3.875	97.488	97.338	97.188	3.875	97.258	97.108	96.958	2.250	90.720	90.570	90.420	3.500	97.218	97.068	96.918
4.000	98.016	97.866	97.716	4.000	97.751	97.601	97.451	2.375	91.082	90.932	90.782	3.625	97.752	97.602	97.452
4.125	98.537	98.387	98.237	4.125	98.237	98.087	97.937	2.500	90.207	90.057	89.907	Margin = 2.250		Index = 2.470	
4.250	99.155	99.045	98.905	4.250	98.711	98.601	98.461	2.625	91.157	91.007	90.857	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.668	99.559	99.418	4.375	99.189	99.079	98.939	2.750	94.873	94.723	94.573	Rate	30 Day	45 Day	60 Day
4.500	100.113	100.004	99.863	4.500	99.598	99.488	99.348	2.875	95.437	95.287	95.137	4.500	98.913	98.663	98.413
4.625	100.512	100.403	100.262	4.625	99.961	99.852	99.711	3.000	95.911	95.761	95.611	4.625	99.312	99.062	98.812
4.750	100.173	100.032	99.891	4.750	99.679	99.538	99.397	3.125	96.386	96.236	96.086	4.750	98.923	98.673	98.423
4.875	100.708	100.567	100.427	4.875	100.078	99.938	99.797	3.250	96.378	96.228	96.078	4.875	99.358	99.108	98.858
5.000	101.072	100.931	100.790	5.000	100.406	100.266	100.125	3.375	96.846	96.696	96.546	5.000	99.722	99.472	99.222
5.125	101.542	101.402	101.261	5.125	100.761	100.621	100.480	3.500	97.315	97.165	97.015	5.125	100.112	99.862	99.612
5.250	101.943	101.771	101.568	5.250	100.308	100.136	99.933	3.625	97.777	97.627	97.477	5.250	99.262	99.012	98.762
5.375	102.194	102.022	101.819	5.375	100.640	100.468	100.265	3.750	97.029	96.879	96.729	5.375	99.810	99.560	99.310
5.500	102.474	102.303	102.099	5.500	101.059	100.887	100.684	3.875	97.483	97.333	97.183	5.500	100.054	99.804	99.554
5.625	102.615	102.443	102.240	5.625	101.414	101.242	101.039	4.000	97.869	97.719	97.569	5.625	100.315	100.065	99.815
5.750	102.170	102.061	101.951	5.750	100.326	100.217	100.107	4.125	98.209	98.059	97.909	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

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	98.063	97.813	97.563	4.500	97.878	97.628	97.378
4.750	98.073	97.823	97.573	4.750	97.959	97.709	97.459
5.000	98.872	98.622	98.372	5.000	98.686	98.436	98.186
5.250	99.463	99.213	98.963	5.250	99.297	99.047	98.797
5.500	99.844	99.594	99.344	5.500	99.339	99.089	98.839
5.625	100.085	99.835	99.585	5.625	99.694	99.444	99.194
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

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:	9/5/2018	5.500%

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 <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
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

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	99.934	99.834	99.734	4.625	101.713	101.613	101.513	3.000	96.607	96.507	96.407	3.000	97.158	97.058	96.958
4.375	100.482	100.382	100.282	4.750	102.177	102.077	101.977	3.125	97.115	97.015	96.915	3.125	97.517	97.417	97.317
4.500	100.993	100.893	100.793	4.875	102.625	102.525	102.425	3.250	97.834	97.734	97.634	3.250	98.183	98.083	97.983
4.625	101.587	101.487	101.387	4.990	102.748	102.648	102.548	3.375	98.334	98.234	98.134	3.375	98.546	98.446	98.346
4.750	102.136	102.036	101.936	5.000	102.848	102.748	102.648	3.500	98.801	98.701	98.601	3.500	98.888	98.788	98.688
4.875	102.627	102.527	102.427	5.125	103.246	103.146	103.046	3.625	99.326	99.226	99.126	3.625	99.229	99.129	99.029
4.990	102.653	102.553	102.453	5.250	103.741	103.641	103.541	3.750	99.666	99.566	99.466	3.750	99.961	99.861	99.761
5.000	102.753	102.653	102.553	5.375	104.036	103.936	103.836	3.875	100.062	99.962	99.862	3.875	100.294	100.194	100.094
5.125	103.138	103.038	102.938	5.500	104.379	104.279	104.179	3.990	100.383	100.283	100.183	3.990	100.499	100.399	100.299
5.250	103.802	103.702	103.602	5.625	104.620	104.520	104.420	4.000	100.483	100.383	100.283	4.000	100.599	100.499	100.399
5.375	104.201	104.101	104.001	5.750	105.283	105.183	105.083	4.125	100.958	100.858	100.758	4.125	100.885	100.785	100.685
5.500	104.572	104.472	104.372	5.875	105.437	105.337	105.237	4.250	101.251	101.151	101.051	4.250	101.213	101.113	101.013
5.625	104.871	104.771	104.671	5.990	105.519	105.419	105.319	4.375	101.535	101.435	101.335	4.375	101.479	101.379	101.279
5.750	105.589	105.489	105.389	6.000	105.619	105.519	105.419	4.500	101.848	101.748	101.648	4.500	101.741	101.641	101.541
5.875	105.787	105.687	105.587	6.125	106.137	106.037	105.937	4.625	102.258	102.158	102.058	4.625	101.993	101.893	101.793
5.990	105.911	105.811	105.711	6.250	106.525	106.411	106.297	4.750	102.420	102.320	102.220	4.750	102.173	102.073	101.973
6.000	106.011	105.911	105.811	6.375	106.812	106.699	106.584	4.875	102.671	102.571	102.471	4.875	102.337	102.237	102.137
6.125	106.607	106.507	106.407	6.500	N/A	N/A	N/A	4.990	102.825	102.725	102.625	4.990	102.401	102.301	102.201
6.250	106.869	106.769	106.669	6.625	N/A	N/A	N/A	5.000	102.925	102.825	102.725	5.000	102.501	102.401	102.301

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.578	98.478	98.378	3.000	96.231	96.131	96.031
4.375	99.186	99.086	98.986	3.125	96.640	96.540	96.440
4.500	99.751	99.651	99.551	3.250	97.448	97.348	97.248
4.625	100.185	100.085	99.985	3.375	97.859	97.759	97.659
4.750	100.847	100.747	100.647	3.500	98.288	98.188	98.088
4.875	101.407	101.307	101.207	3.625	98.697	98.597	98.497
4.990	101.825	101.725	101.625	3.750	98.932	98.832	98.732
5.000	101.925	101.825	101.725	3.875	99.265	99.165	99.065
5.125	102.176	102.076	101.976	3.990	99.572	99.472	99.372
5.250	102.395	102.295	102.195	4.000	99.672	99.572	99.472
5.375	102.547	102.447	102.347	4.125	100.061	99.961	99.861
5.500	103.026	102.926	102.826	4.250	100.261	100.161	100.061
5.625	103.272	103.172	103.072	4.375	100.456	100.356	100.256
5.750	103.488	103.388	103.288	4.500	100.597	100.497	100.397
5.875	102.629	102.529	102.429	4.625	100.596	100.496	100.396
5.990	102.994	102.894	102.794	4.750	100.698	100.598	100.498
6.000	103.094	102.994	102.894	4.875	100.862	100.762	100.662
6.125	103.346	103.246	103.146	4.990	100.927	100.827	100.727
6.250	103.575	103.475	103.375	5.000	101.027	100.927	100.827

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

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 applicable to detached condominiums or site condominiums								*Not
applicable on MH Advantage Properties (SFR 859 is required)								**Not

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				

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 LLPAs*	
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 LLPAs: 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)
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			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

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	99.934	99.834	99.734	3.750	97.676	97.576	97.476	2.750	95.388	95.288	95.188	
4.375	100.482	100.382	100.282	3.875	98.243	98.143	98.043	2.875	96.043	95.943	95.843	
4.500	100.993	100.893	100.793	3.990	98.754	98.654	98.554	2.990	96.585	96.485	96.385	
4.625	101.587	101.487	101.387	4.000	98.854	98.754	98.654	3.000	96.685	96.585	96.485	
4.750	102.136	102.036	101.936	4.125	99.472	99.372	99.272	3.125	97.269	97.169	97.069	
4.875	102.627	102.527	102.427	4.250	100.153	100.053	99.953	3.250	97.834	97.734	97.634	
4.990	102.929	102.829	102.729	4.375	100.641	100.541	100.441	3.375	98.334	98.234	98.134	
5.000	103.029	102.929	102.829	4.500	101.295	101.195	101.095	3.500	98.891	98.791	98.691	
5.125	103.514	103.414	103.314	4.625	101.840	101.740	101.640	3.625	99.418	99.318	99.218	
5.250	104.038	103.938	103.838	4.750	102.309	102.209	102.109	3.750	99.802	99.702	99.602	
5.375	104.478	104.378	104.278	4.875	102.663	102.563	102.463	3.875	100.245	100.145	100.045	
5.500	104.841	104.741	104.641	4.990	102.917	102.817	102.717	3.990	100.591	100.491	100.391	
5.625	105.122	105.022	104.922	5.000	103.017	102.917	102.817	4.000	100.691	100.591	100.491	
5.750	105.594	105.494	105.394	5.125	103.486	103.376	103.286	4.125	101.172	101.072	100.972	
5.875	105.884	105.784	105.684	5.250	103.832	103.721	103.632	4.250	101.439	101.339	101.239	
5.990	106.058	105.958	105.858	5.375	104.160	104.048	103.960	4.375	101.699	101.599	101.499	
6.000	106.158	106.058	105.958	5.500	104.537	104.424	104.336	4.500	102.097	101.997	101.897	
6.125	106.686	106.586	106.486	5.625	105.089	104.989	104.889	4.625	102.502	102.402	102.302	
6.250	107.216	107.116	107.016	5.750	105.403	105.303	105.203	4.750	102.660	102.560	102.460	

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	98.965	98.865	98.765	2.750	95.044	94.944	94.844		
4.375	99.513	99.413	99.313	2.875	95.699	95.599	95.499		
4.500	100.024	99.924	99.824	2.990	96.241	96.141	96.041		
4.625	100.563	100.463	100.363	3.000	96.341	96.241	96.141		
4.750	101.112	101.012	100.912	3.125	96.925	96.825	96.725		
4.875	101.603	101.503	101.403	3.250	97.490	97.390	97.290		
4.990	101.905	101.805	101.705	3.375	97.709	97.609	97.509		
5.000	102.005	101.905	101.805	3.500	98.266	98.166	98.066		
5.125	101.756	101.656	101.556	3.625	98.793	98.693	98.593		
5.250	102.280	102.180	102.080	3.750	99.177	99.077	98.977		
5.375	102.720	102.620	102.520	3.875	99.620	99.520	99.420		
5.500	103.083	102.983	102.883	3.990	99.481	99.381	99.281		
5.625	102.106	102.006	101.906	4.000	99.581	99.481	99.381		
5.750	102.578	102.478	102.378	4.125	100.062	99.962	99.862		
5.875	102.718	102.618	102.518	4.250	100.329	100.229	100.129		
5.990	102.742	102.642	102.542	4.375	100.589	100.489	100.389		
6.000	102.842	102.742	102.642	4.500	100.518	100.418	100.318		
6.125	103.220	103.120	103.020	4.625	100.923	100.823	100.723		
6.250	103.600	103.500	103.400	4.750	101.081	100.981	100.881		

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	-0.250	-0.500	-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	-2.500	
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	

Program 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	0.000	
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	N/A	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									

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.			

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

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



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.:

10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

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	99.684	99.584	99.484	3.750	97.631	97.531	97.431	2.750	95.388	95.288	95.188	4.250	98.715	98.615	98.515	2.750	95.044	94.944	94.844
4.375	100.233	100.133	100.033	3.875	98.216	98.116	98.016	2.875	96.043	95.943	95.843	4.375	99.264	99.164	99.064	2.875	95.699	95.599	95.499
4.500	100.885	100.785	100.685	3.990	98.754	98.654	98.554	2.990	96.585	96.485	96.385	4.500	99.916	99.816	99.716	2.990	96.241	96.141	96.041
4.625	101.531	101.431	101.331	4.000	98.854	98.754	98.654	3.000	96.685	96.585	96.485	4.625	100.507	100.407	100.307	3.000	96.341	96.241	96.141
4.750	102.082	101.982	101.882	4.125	99.472	99.372	99.272	3.125	97.269	97.169	97.069	4.750	101.058	100.958	100.858	3.125	96.925	96.825	96.725
4.875	102.592	102.492	102.392	4.250	100.052	99.952	99.852	3.250	97.738	97.638	97.538	4.875	101.568	101.468	101.368	3.250	97.394	97.294	97.194
4.990	102.929	102.829	102.729	4.375	100.630	100.530	100.430	3.375	98.115	98.015	97.915	4.990	101.905	101.805	101.705	3.375	97.490	97.390	97.290
5.000	103.029	102.929	102.829	4.500	101.295	101.195	101.095	3.500	98.891	98.791	98.691	5.000	102.005	101.905	101.805	3.500	98.266	98.166	98.066
5.125	103.514	103.414	103.314	4.625	101.840	101.740	101.640	3.625	99.418	99.318	99.218	5.125	101.756	101.656	101.556	3.625	98.793	98.693	98.593
5.250	104.038	103.938	103.838	4.750	102.309	102.209	102.109	3.750	99.802	99.702	99.602	5.250	102.280	102.180	102.080	3.750	99.177	99.077	98.977
5.375	104.478	104.378	104.278	4.875	102.663	102.563	102.463	3.875	100.245	100.145	100.045	5.375	102.720	102.620	102.520	3.875	99.620	99.520	99.420
5.500	104.841	104.741	104.641	4.990	102.917	102.817	102.717	3.990	100.591	100.491	100.391	5.500	103.083	102.983	102.883	3.990	99.481	99.381	99.281
5.625	105.122	105.022	104.922	5.000	103.017	102.917	102.817	4.000	100.691	100.591	100.491	5.625	102.106	102.006	101.906	4.000	99.581	99.481	99.381
5.750	105.594	105.494	105.394	5.125	103.486	103.376	103.286	4.125	101.172	101.072	100.972	5.750	102.578	102.478	102.378	4.125	100.062	99.962	99.862
5.875	105.884	105.784	105.684	5.250	103.832	103.721	103.632	4.250	101.439	101.339	101.239	5.875	102.718	102.618	102.518	4.250	100.329	100.229	100.129
5.990	106.058	105.958	105.858	5.375	104.160	104.048	103.960	4.375	101.699	101.599	101.499	5.990	102.742	102.642	102.542	4.375	100.589	100.489	100.389
6.000	106.158	106.058	105.958	5.500	104.537	104.424	104.336	4.500	102.097	101.997	101.897	6.000	102.842	102.742	102.642	4.500	100.518	100.418	100.318
6.125	106.686	106.586	106.486	5.625	105.089	104.989	104.889	4.625	102.502	102.402	102.302	6.125	103.220	103.120	103.020	4.625	100.923	100.823	100.723
6.250	107.216	107.116	107.016	5.750	105.403	105.303	105.203	4.750	102.660	102.560	102.460	6.250	103.600	103.500	103.400	4.750	101.081	100.981	100.881

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%	> 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
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/5/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/5/2018

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	96.196	96.071	95.946
4.125	97.351	97.226	97.101
4.250	98.215	98.090	97.965
4.375	98.811	98.686	98.561
4.500	99.426	99.301	99.176
4.625	99.979	99.854	99.729
4.750	100.461	100.336	100.211
4.875	100.896	100.771	100.646
5.000	101.257	101.132	101.007
5.125	101.539	101.414	101.289
5.250	101.865	101.740	101.615
5.375	102.149	102.024	101.899
5.500	102.285	102.160	102.035

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	97.045	96.920	96.795
3.625	97.499	97.374	97.249
3.750	97.912	97.787	97.662
3.875	98.507	98.382	98.257
4.000	98.841	98.716	98.591
4.125	99.086	98.961	98.836
4.250	99.366	99.241	99.116
4.375	99.621	99.496	99.371
4.500	99.861	99.736	99.611
4.625	100.099	99.974	99.849
4.750	100.367	100.242	100.117

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	97.285	97.160	97.035
3.375	97.818	97.693	97.568
3.500	98.343	98.218	98.093
3.625	98.809	98.684	98.559
3.750	99.090	98.965	98.840
3.875	99.487	99.362	99.237
4.000	99.858	99.733	99.608
4.125	100.258	100.133	100.008
4.250	100.629	100.504	100.379
4.375	100.991	100.866	100.741
4.500	101.353	101.228	101.103
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	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
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

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
*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)