



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.:

10/8/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	98.031	97.881	97.731	3.500	97.515	97.365	97.215	1.875	N/A	N/A	N/A	3.125	96.842	96.692	96.542
3.625	98.564	98.414	98.264	3.625	98.014	97.864	97.714	2.000	N/A	N/A	N/A	3.250	98.074	97.924	97.774
3.750	99.458	99.308	99.158	3.750	99.064	98.914	98.764	2.125	N/A	N/A	N/A	3.375	98.664	98.514	98.364
3.875	99.985	99.835	99.685	3.875	99.555	99.405	99.255	2.250	93.517	93.367	93.217	3.500	99.156	99.006	98.856
4.000	100.513	100.363	100.213	4.000	100.048	99.898	99.748	2.375	93.879	93.729	93.579	3.625	99.689	99.539	99.389
4.125	101.034	100.884	100.734	4.125	100.533	100.383	100.233	2.500	93.004	92.854	92.704	Margin = 2.250		Index = 2.470	
4.250	101.792	101.683	101.542	4.250	101.148	101.039	100.898	2.625	93.954	93.804	93.654				
4.375	102.306	102.197	102.056	4.375	101.626	101.517	101.376	2.750	96.818	96.668	96.518				
4.500	102.750	102.641	102.500	4.500	102.035	101.926	101.785	2.875	97.382	97.232	97.082				
4.625	103.150	103.040	102.900	4.625	102.399	102.290	102.149	3.000	97.857	97.707	97.557				
4.750	103.275	103.134	102.994	4.750	102.585	102.444	102.304	3.125	98.331	98.181	98.031				
4.875	103.564	103.424	103.283	4.875	102.985	102.844	102.703	3.250	98.917	98.767	98.617				
5.000	104.128	103.987	103.847	5.000	103.313	103.172	103.031	3.375	99.385	99.235	99.085				
5.125	104.398	104.258	104.117	5.125	103.568	103.427	103.286	3.500	99.854	99.704	99.554				
5.250	104.639	104.467	104.280	5.250	103.574	103.402	103.215	3.625	100.316	100.166	100.016				
5.375	104.765	104.593	104.406	5.375	103.906	103.734	103.546	3.750	100.271	100.121	99.971				
5.500	104.970	104.798	104.611	5.500	104.325	104.153	103.965	3.875	100.726	100.576	100.426				
5.625	105.161	104.989	104.801	5.625	104.680	104.508	104.320	4.000	101.111	100.961	100.811				
5.750	105.885	105.785	105.685	5.750	104.811	104.711	104.611	4.125	101.451	101.301	101.151				

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	96.831	96.681	96.531	3.500	96.515	96.365	96.215	1.875	N/A	N/A	N/A	3.125	95.842	95.692	95.542
3.625	97.364	97.214	97.064	3.625	97.014	96.864	96.714	2.000	N/A	N/A	N/A	3.250	97.074	96.924	96.774
3.750	98.258	98.108	97.958	3.750	98.064	97.914	97.764	2.125	N/A	N/A	N/A	3.375	97.664	97.514	97.364
3.875	98.785	98.635	98.485	3.875	98.555	98.405	98.255	2.250	92.517	92.367	92.217	3.500	98.156	98.006	97.856
4.000	99.313	99.163	99.013	4.000	99.048	98.898	98.748	2.375	92.879	92.729	92.579	3.625	98.689	98.539	98.389
4.125	99.834	99.684	99.534	4.125	99.533	99.383	99.233	2.500	92.004	91.854	91.704	Margin = 2.250		Index = 2.470	
4.250	100.592	100.483	100.342	4.250	100.148	100.039	99.898	2.625	92.954	92.804	92.654	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	95.818	95.668	95.518	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	96.382	96.232	96.082	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	96.857	96.707	96.557	4.625	100.750	100.500	100.250
4.750	102.079	101.938	101.798	4.750	101.585	101.444	101.304	3.125	97.331	97.181	97.031	4.750	100.829	100.579	100.329
4.875	102.614	102.474	102.333	4.875	101.985	101.844	101.703	3.250	97.917	97.767	97.617	4.875	101.264	101.014	100.764
5.000	102.978	102.837	102.697	5.000	102.313	102.172	102.031	3.375	98.385	98.235	98.085	5.000	101.628	101.378	101.128
5.125	103.448	103.308	103.167	5.125	102.668	102.527	102.386	3.500	98.854	98.704	98.554	5.125	102.018	101.768	101.518
5.250	104.209	104.037	103.850	5.250	102.574	102.402	102.215	3.625	99.316	99.166	99.016	5.250	101.528	101.278	101.028
5.375	104.459	104.287	104.100	5.375	102.906	102.734	102.546	3.750	99.271	99.121	98.971	5.375	102.075	101.825	101.575
5.500	104.740	104.568	104.381	5.500	103.325	103.153	102.965	3.875	99.726	99.576	99.426	5.500	102.270	102.020	101.770
5.625	104.881	104.709	104.521	5.625	103.680	103.508	103.320	4.000	100.111	99.961	99.811	5.625	102.581	102.331	102.081
5.750	105.655	105.555	105.455	5.750	103.811	103.711	103.611	4.125	100.451	100.301	100.151	5.750	102.755	102.505	102.255

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	99.500	99.250	99.000	4.500	99.315	99.065	98.815
4.750	99.979	99.729	99.479	4.750	99.865	99.615	99.365
5.000	100.778	100.528	100.278	5.000	100.593	100.343	100.093
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	102.555	102.305	102.055	5.750	102.091	101.841	101.591
5.875	102.752	102.502	102.252	5.875	102.432	102.182	101.932

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:	9/6/2018	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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30 Day Lock Exp.:

10/8/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	97.093	96.943	96.793	3.500	96.578	96.428	96.278	1.875	N/A	N/A	N/A	3.125	95.15	95.005	94.855
3.625	97.627	97.477	97.327	3.625	97.076	96.926	96.776	2.000	N/A	N/A	N/A	3.250	97.14	96.986	96.836
3.750	98.208	98.058	97.908	3.750	97.814	97.664	97.514	2.125	N/A	N/A	N/A	3.375	97.73	97.576	97.426
3.875	98.735	98.585	98.435	3.875	98.305	98.155	98.005	2.250	90.017	89.867	89.717	3.500	98.22	98.068	97.918
4.000	99.263	99.113	98.963	4.000	98.798	98.648	98.498	2.375	90.379	90.229	90.079	3.625	98.75	98.602	98.452
4.125	99.784	99.634	99.484	4.125	99.283	99.133	98.983	2.500	89.504	89.354	89.204	Margin = 2.250		Index = 2.470	
4.250	100.417	100.308	100.167	4.250	99.773	99.664	99.523	2.625	90.454	90.304	90.154				
4.375	100.931	100.822	100.681	4.375	100.251	100.142	100.001	2.750	95.131	94.981	94.831				
4.500	101.375	101.266	101.125	4.500	100.660	100.551	100.410	2.875	95.695	95.545	95.395				
4.625	101.775	101.665	101.525	4.625	101.024	100.915	100.774	3.000	96.169	96.019	95.869				
4.750	101.400	101.259	101.119	4.750	100.710	100.569	100.429	3.125	96.643	96.493	96.343				
4.875	101.689	101.549	101.408	4.875	101.110	100.969	100.828	3.250	97.980	97.830	97.680				
5.000	102.253	102.112	101.972	5.000	101.438	101.297	101.156	3.375	98.447	98.297	98.147				
5.125	102.523	102.383	102.242	5.125	101.693	101.552	101.411	3.500	98.917	98.767	98.617				
5.250	102.451	102.280	102.092	5.250	101.386	101.215	101.027	3.625	99.378	99.228	99.078				
5.375	102.578	102.406	102.218	5.375	101.718	101.546	101.359	3.750	99.021	98.871	98.721				
5.500	102.783	102.611	102.423	5.500	102.137	101.965	101.778	3.875	99.476	99.326	99.176				
5.625	102.973	102.801	102.614	5.625	102.492	102.320	102.133	4.000	99.861	99.711	99.561				
5.750	102.447	102.347	102.247	5.750	101.373	101.273	101.173	4.125	100.201	100.051	99.901				

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	95.893	95.743	95.593	3.500	95.578	95.428	95.278	1.875	N/A	N/A	N/A	3.125	94.155	94.005	93.855
3.625	96.427	96.277	96.127	3.625	96.076	95.926	95.776	2.000	N/A	N/A	N/A	3.250	96.136	95.986	95.836
3.750	97.008	96.858	96.708	3.750	96.814	96.664	96.514	2.125	N/A	N/A	N/A	3.375	96.726	96.576	96.426
3.875	97.535	97.385	97.235	3.875	97.305	97.155	97.005	2.250	90.767	90.617	90.467	3.500	97.218	97.068	96.918
4.000	98.063	97.913	97.763	4.000	97.798	97.648	97.498	2.375	91.129	90.979	90.829	3.625	97.752	97.602	97.452
4.125	98.584	98.434	98.284	4.125	98.283	98.133	97.983	2.500	90.254	90.104	89.954	Margin = 2.250		Index = 2.470	
4.250	99.217	99.108	98.967	4.250	98.773	98.664	98.523	2.625	91.204	91.054	90.904	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	94.912	94.762	94.612	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	95.476	95.326	95.176	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	95.950	95.800	95.650	4.625	99.375	99.125	98.875
4.750	100.204	100.063	99.923	4.750	99.710	99.569	99.429	3.125	96.425	96.275	96.125	4.750	98.954	98.704	98.454
4.875	100.739	100.599	100.458	4.875	100.110	99.969	99.828	3.250	96.449	96.299	96.149	4.875	99.389	99.139	98.889
5.000	101.103	100.962	100.822	5.000	100.438	100.297	100.156	3.375	96.916	96.766	96.616	5.000	99.753	99.503	99.253
5.125	101.573	101.433	101.292	5.125	100.793	100.652	100.511	3.500	97.385	97.235	97.085	5.125	100.143	99.893	99.643
5.250	102.021	101.850	101.662	5.250	100.386	100.215	100.027	3.625	97.847	97.697	97.547	5.250	99.340	99.090	98.840
5.375	102.272	102.100	101.912	5.375	100.718	100.546	100.359	3.750	97.084	96.934	96.784	5.375	99.888	99.638	99.388
5.500	102.553	102.381	102.193	5.500	101.137	100.965	100.778	3.875	97.538	97.388	97.238	5.500	100.083	99.833	99.583
5.625	102.693	102.521	102.334	5.625	101.492	101.320	101.133	4.000	97.923	97.773	97.623	5.625	100.393	100.143	99.893
5.750	102.217	102.117	102.017	5.750	100.373	100.273	100.173	4.125	98.263	98.113	97.963	5.750	99.317	99.067	98.817

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	98.125	97.875	97.625	4.500	97.940	97.690	97.440
4.750	98.104	97.854	97.604	4.750	97.990	97.740	97.490
5.000	98.903	98.653	98.403	5.000	98.718	98.468	98.218
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	99.117	98.867	98.617	5.750	98.653	98.403	98.153
5.875	99.314	99.064	98.814	5.875	98.995	98.745	98.495

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:	9/6/2018	5.500%

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/8/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	99.841	99.741	99.641	4.625	101.682	101.582	101.482	3.000	96.588	96.488	96.388	3.000	97.139	97.039	96.939
4.375	100.388	100.288	100.188	4.750	102.145	102.045	101.945	3.125	97.096	96.996	96.896	3.125	97.498	97.398	97.298
4.500	100.930	100.830	100.730	4.875	102.594	102.494	102.394	3.250	97.772	97.672	97.572	3.250	98.163	98.063	97.963
4.625	101.525	101.425	101.325	4.990	102.740	102.640	102.540	3.375	98.272	98.172	98.072	3.375	98.526	98.426	98.326
4.750	102.073	101.973	101.873	5.000	102.840	102.740	102.640	3.500	98.740	98.640	98.540	3.500	98.868	98.768	98.668
4.875	102.565	102.465	102.365	5.125	103.239	103.139	103.039	3.625	99.263	99.163	99.063	3.625	99.210	99.110	99.010
4.990	102.647	102.547	102.447	5.250	103.734	103.634	103.534	3.750	99.604	99.504	99.404	3.750	99.941	99.841	99.741
5.000	102.747	102.647	102.547	5.375	104.029	103.929	103.829	3.875	99.999	99.899	99.799	3.875	100.275	100.175	100.075
5.125	103.132	103.032	102.932	5.500	104.371	104.271	104.171	3.990	100.363	100.263	100.163	3.990	100.480	100.380	100.280
5.250	103.795	103.695	103.595	5.625	104.613	104.513	104.413	4.000	100.463	100.363	100.263	4.000	100.580	100.480	100.380
5.375	104.195	104.095	103.995	5.750	105.288	105.188	105.074	4.125	100.938	100.838	100.738	4.125	100.866	100.766	100.666
5.500	104.566	104.466	104.366	5.875	105.442	105.335	105.228	4.250	101.232	101.132	101.032	4.250	101.225	101.125	101.025
5.625	104.865	104.765	104.665	5.990	105.524	105.417	105.310	4.375	101.515	101.415	101.315	4.375	101.491	101.391	101.291
5.750	105.594	105.494	105.394	6.000	105.624	105.517	105.410	4.500	101.859	101.759	101.659	4.500	101.753	101.653	101.553
5.875	105.793	105.693	105.593	6.125	106.141	106.035	105.928	4.625	102.270	102.170	102.070	4.625	102.005	101.905	101.805
5.990	105.916	105.816	105.716	6.250	106.533	106.419	106.304	4.750	102.432	102.332	102.232	4.750	102.184	102.084	101.984
6.000	106.016	105.916	105.816	6.375	106.820	106.706	106.591	4.875	102.682	102.582	102.482	4.875	102.348	102.248	102.148
6.125	106.612	106.512	106.412	6.500	N/A	N/A	N/A	4.990	102.836	102.736	102.636	4.990	102.417	102.317	102.217
6.250	106.875	106.775	106.675	6.625	N/A	N/A	N/A	5.000	102.936	102.836	102.736	5.000	102.517	102.417	102.317

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	98.526	98.426	98.326	3.000	96.211	96.111	96.011
4.375	99.134	99.034	98.934	3.125	96.621	96.521	96.421
4.500	99.699	99.599	99.499	3.250	97.429	97.329	97.229
4.625	100.176	100.076	99.976	3.375	97.840	97.740	97.640
4.750	100.839	100.739	100.639	3.500	98.268	98.168	98.068
4.875	101.400	101.300	101.200	3.625	98.677	98.577	98.477
4.990	101.820	101.720	101.620	3.750	98.913	98.813	98.713
5.000	101.920	101.820	101.720	3.875	99.246	99.146	99.046
5.125	102.169	102.069	101.969	3.990	99.553	99.453	99.353
5.250	102.387	102.287	102.187	4.000	99.653	99.553	99.453
5.375	102.541	102.441	102.341	4.125	100.041	99.941	99.841
5.500	103.021	102.921	102.821	4.250	100.242	100.142	100.042
5.625	103.265	103.165	103.065	4.375	100.436	100.336	100.236
5.750	103.480	103.380	103.280	4.500	100.577	100.477	100.377
5.875	102.634	102.527	102.420	4.625	100.607	100.507	100.407
5.990	102.998	102.892	102.785	4.750	100.709	100.609	100.509
6.000	103.098	102.992	102.885	4.875	100.876	100.776	100.676
6.125	103.350	103.244	103.137	4.990	100.938	100.838	100.738
6.250	103.580	103.473	103.366	5.000	101.038	100.938	100.838

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	-0.250	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/8/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	99.841	99.741	99.641	3.750	97.645	97.545	97.445	2.750	95.382	95.282	95.182	
4.375	100.388	100.288	100.188	3.875	98.212	98.112	98.012	2.875	96.037	95.937	95.837	
4.500	100.930	100.830	100.730	3.990	98.751	98.651	98.551	2.990	96.580	96.480	96.380	
4.625	101.533	101.433	101.333	4.000	98.851	98.751	98.651	3.000	96.680	96.580	96.480	
4.750	102.088	101.988	101.888	4.125	99.433	99.333	99.233	3.125	97.267	97.167	97.067	
4.875	102.600	102.500	102.400	4.250	100.122	100.022	99.922	3.250	97.772	97.672	97.572	
4.990	102.939	102.839	102.739	4.375	100.610	100.510	100.410	3.375	98.272	98.172	98.072	
5.000	103.039	102.939	102.839	4.500	101.276	101.176	101.076	3.500	98.881	98.781	98.681	
5.125	103.480	103.380	103.280	4.625	101.823	101.723	101.623	3.625	99.409	99.309	99.209	
5.250	104.007	103.907	103.807	4.750	102.294	102.194	102.094	3.750	99.794	99.694	99.594	
5.375	104.449	104.349	104.249	4.875	102.649	102.549	102.449	3.875	100.238	100.138	100.038	
5.500	104.815	104.715	104.615	4.990	102.905	102.805	102.705	3.990	100.611	100.511	100.411	
5.625	105.076	104.976	104.876	5.000	103.005	102.905	102.805	4.000	100.711	100.611	100.511	
5.750	105.550	105.450	105.350	5.125	103.452	103.352	103.252	4.125	101.193	101.093	100.993	
5.875	105.841	105.741	105.641	5.250	103.800	103.700	103.600	4.250	101.461	101.361	101.261	
5.990	106.015	105.915	105.815	5.375	104.129	104.029	103.929	4.375	101.721	101.621	101.521	
6.000	106.115	106.015	105.915	5.500	104.507	104.407	104.307	4.500	102.077	101.977	101.877	
6.125	106.613	106.513	106.413	5.625	105.038	104.938	104.838	4.625	102.483	102.383	102.283	
6.250	107.151	107.051	106.951	5.750	105.353	105.253	105.153	4.750	102.641	102.541	102.441	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	98.887	98.787	98.687	2.750	95.038	94.938
4.375	99.434	99.334	99.234	2.875	95.693	95.593
4.500	99.976	99.876	99.776	2.990	96.236	96.136
4.625	100.509	100.409	100.309	3.000	96.336	96.236
4.750	101.064	100.964	100.864	3.125	96.923	96.823
4.875	101.576	101.476	101.376	3.250	97.428	97.328
4.990	101.915	101.815	101.715	3.375	97.647	97.547
5.000	102.015	101.915	101.815	3.500	98.256	98.156
5.125	101.737	101.637	101.537	3.625	98.784	98.684
5.250	102.264	102.164	102.064	3.750	99.169	99.069
5.375	102.706	102.606	102.506	3.875	99.613	99.513
5.500	103.072	102.972	102.872	3.990	99.486	99.386
5.625	102.044	101.944	101.844	4.000	99.586	99.486
5.750	102.518	102.418	102.318	4.125	100.068	99.968
5.875	102.659	102.559	102.459	4.250	100.336	100.236
5.990	102.683	102.583	102.483	4.375	100.596	100.496
6.000	102.783	102.683	102.583	4.500	100.498	100.398
6.125	103.131	103.031	102.931	4.625	100.904	100.804
6.250	103.519	103.419	103.319	4.750	101.062	100.962

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	-2.500	
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.:

10/8/2018

45 Day Lock Exp.:

10/22/2018

60 Day Lock Exp.:

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	99.682	99.582	99.482	3.750	97.625	97.525	97.425	2.750	95.382	95.282	95.182	4.250	98.728	98.628	98.528	2.750	95.038	94.938	94.838
4.375	100.234	100.134	100.034	3.875	98.212	98.112	98.012	2.875	96.037	95.937	95.837	4.375	99.280	99.180	99.080	2.875	95.693	95.593	95.493
4.500	100.889	100.789	100.689	3.990	98.751	98.651	98.551	2.990	96.580	96.480	96.380	4.500	99.935	99.835	99.735	2.990	96.236	96.136	96.036
4.625	101.533	101.433	101.333	4.000	98.851	98.751	98.651	3.000	96.680	96.580	96.480	4.625	100.509	100.409	100.309	3.000	96.336	96.236	96.136
4.750	102.088	101.988	101.888	4.125	99.433	99.333	99.233	3.125	97.267	97.167	97.067	4.750	101.064	100.964	100.864	3.125	96.923	96.823	96.723
4.875	102.600	102.500	102.400	4.250	100.015	99.915	99.815	3.250	97.737	97.637	97.537	4.875	101.576	101.476	101.376	3.250	97.393	97.293	97.193
4.990	102.939	102.839	102.739	4.375	100.594	100.494	100.394	3.375	98.104	98.004	97.904	4.990	101.915	101.815	101.715	3.375	97.479	97.379	97.279
5.000	103.039	102.939	102.839	4.500	101.276	101.176	101.076	3.500	98.881	98.781	98.681	5.000	102.015	101.915	101.815	3.500	98.256	98.156	98.056
5.125	103.480	103.380	103.280	4.625	101.823	101.723	101.623	3.625	99.409	99.309	99.209	5.125	101.737	101.637	101.537	3.625	98.784	98.684	98.584
5.250	104.007	103.907	103.807	4.750	102.294	102.194	102.094	3.750	99.794	99.694	99.594	5.250	102.264	102.164	102.064	3.750	99.169	99.069	98.969
5.375	104.449	104.349	104.249	4.875	102.649	102.549	102.449	3.875	100.238	100.138	100.038	5.375	102.706	102.606	102.506	3.875	99.613	99.513	99.413
5.500	104.815	104.715	104.615	4.990	102.905	102.805	102.705	3.990	100.611	100.511	100.411	5.500	103.072	102.972	102.872	3.990	99.486	99.386	99.286
5.625	105.076	104.976	104.876	5.000	103.005	102.905	102.805	4.000	100.711	100.611	100.511	5.625	102.044	101.944	101.844	4.000	99.586	99.486	99.386
5.750	105.550	105.450	105.350	5.125	103.452	103.352	103.252	4.125	101.193	101.093	100.993	5.750	102.518	102.418	102.318	4.125	100.068	99.968	99.868
5.875	105.841	105.741	105.641	5.250	103.800	103.700	103.600	4.250	101.461	101.361	101.261	5.875	102.659	102.559	102.459	4.250	100.336	100.236	100.136
5.990	106.015	105.915	105.815	5.375	104.129	104.029	103.929	4.375	101.721	101.621	101.521	5.990	102.683	102.583	102.483	4.375	100.596	100.496	100.396
6.000	106.115	106.015	105.915	5.500	104.507	104.407	104.307	4.500	102.077	101.977	101.877	6.000	102.783	102.683	102.583	4.500	100.498	100.398	100.298
6.125	106.613	106.513	106.413	5.625	105.038	104.938	104.838	4.625	102.483	102.383	102.283	6.125	103.131	103.031	102.931	4.625	100.904	100.804	100.704
6.250	107.151	107.051	106.951	5.750	105.353	105.253	105.153	4.750	102.641	102.541	102.441	6.250	103.519	103.419	103.319	4.750	101.062	100.962	100.862

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.			
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

10/8/2018

10/22/2018

11/5/2018

W. Rate Sheet Dated: 9/6/2018

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	96.013	95.888	95.763
4.125	97.194	97.069	96.944
4.250	98.075	97.950	97.825
4.375	98.688	98.563	98.438
4.500	99.319	99.194	99.069
4.625	99.884	99.759	99.634
4.750	100.378	100.253	100.128
4.875	100.823	100.698	100.573
5.000	101.189	101.064	100.939
5.125	101.510	101.385	101.260
5.250	101.838	101.713	101.588
5.375	102.124	101.999	101.874
5.500	102.261	102.136	102.011

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	96.996	96.871	96.746
3.625	97.452	97.327	97.202
3.750	97.867	97.742	97.617
3.875	98.464	98.339	98.214
4.000	98.799	98.674	98.549
4.125	99.047	98.922	98.797
4.250	99.328	99.203	99.078
4.375	99.585	99.460	99.335
4.500	99.826	99.701	99.576
4.625	100.066	99.941	99.816
4.750	100.334	100.209	100.084

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	97.229	97.104	96.979
3.375	97.764	97.639	97.514
3.500	98.291	98.166	98.041
3.625	98.759	98.634	98.509
3.750	99.042	98.917	98.792
3.875	99.441	99.316	99.191
4.000	99.813	99.688	99.563
4.125	100.214	100.089	99.964
4.250	100.587	100.462	100.337
4.375	100.948	100.823	100.698
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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)