



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.:

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	97.906	97.756	97.606	3.500	97.390	97.240	97.090	1.875	N/A	N/A	N/A	3.125	96.842	96.692	96.542
3.625	98.439	98.289	98.139	3.625	97.889	97.739	97.589	2.000	N/A	N/A	N/A	3.250	98.074	97.924	97.774
3.750	99.349	99.199	99.049	3.750	98.955	98.805	98.655	2.125	N/A	N/A	N/A	3.375	98.664	98.514	98.364
3.875	99.875	99.725	99.575	3.875	99.446	99.296	99.146	2.250	93.650	93.500	93.350	3.500	99.156	99.006	98.856
4.000	100.404	100.254	100.104	4.000	99.939	99.789	99.639	2.375	94.011	93.861	93.711	3.625	99.689	99.539	99.389
4.125	100.925	100.775	100.625	4.125	100.424	100.274	100.124	2.500	93.137	92.987	92.837	Margin = 2.250		Index = 2.470	
4.250	101.730	101.605	101.480	4.250	101.086	100.961	100.836	2.625	94.087	93.937	93.787				
4.375	102.243	102.118	101.993	4.375	101.564	101.439	101.314	2.750	96.705	96.555	96.405				
4.500	102.688	102.563	102.438	4.500	101.973	101.848	101.723	2.875	97.269	97.119	96.969				
4.625	103.087	102.962	102.837	4.625	102.336	102.211	102.086	3.000	97.743	97.593	97.443				
4.750	103.212	103.056	102.915	4.750	102.569	102.413	102.272	3.125	98.218	98.068	97.918				
4.875	103.549	103.392	103.252	4.875	102.969	102.813	102.672	3.250	98.890	98.740	98.590				
5.000	104.112	103.956	103.815	5.000	103.297	103.141	103.000	3.375	99.357	99.207	99.057				
5.125	104.383	104.227	104.086	5.125	103.552	103.396	103.255	3.500	99.827	99.677	99.527				
5.250	104.639	104.483	104.295	5.250	103.574	103.418	103.230	3.625	100.288	100.138	99.988				
5.375	104.765	104.609	104.422	5.375	103.906	103.749	103.562	3.750	100.256	100.106	99.956				
5.500	104.970	104.814	104.626	5.500	104.325	104.169	103.981	3.875	100.710	100.560	100.410				
5.625	105.161	105.004	104.817	5.625	104.680	104.524	104.336	4.000	101.095	100.945	100.795				
5.750	105.775	105.675	105.575	5.750	104.701	104.601	104.501	4.125	101.435	101.285	101.135				

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	96.706	96.556	96.406	3.500	96.390	96.240	96.090	1.875	N/A	N/A	N/A	3.125	95.842	95.692	95.542
3.625	97.239	97.089	96.939	3.625	96.889	96.739	96.589	2.000	N/A	N/A	N/A	3.250	97.074	96.924	96.774
3.750	98.149	97.999	97.849	3.750	97.955	97.805	97.655	2.125	N/A	N/A	N/A	3.375	97.664	97.514	97.364
3.875	98.675	98.525	98.375	3.875	98.446	98.296	98.146	2.250	92.650	92.500	92.350	3.500	98.156	98.006	97.856
4.000	99.204	99.054	98.904	4.000	98.939	98.789	98.639	2.375	93.011	92.861	92.711	3.625	98.689	98.539	98.389
4.125	99.725	99.575	99.425	4.125	99.424	99.274	99.124	2.500	92.137	91.987	91.837	Margin = 2.250		Index = 2.470	
4.250	100.530	100.405	100.280	4.250	100.086	99.961	99.836	2.625	93.087	92.937	92.787	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.043	100.918	100.793	4.375	100.564	100.439	100.314	2.750	95.705	95.555	95.405	Rate	30 Day	45 Day	60 Day
4.500	101.488	101.363	101.238	4.500	100.973	100.848	100.723	2.875	96.269	96.119	95.969	4.500	100.288	100.038	99.788
4.625	101.887	101.762	101.637	4.625	101.336	101.211	101.086	3.000	96.743	96.593	96.443	4.625	100.687	100.437	100.187
4.750	102.063	101.907	101.766	4.750	101.569	101.413	101.272	3.125	97.218	97.068	96.918	4.750	100.813	100.563	100.313
4.875	102.599	102.442	102.302	4.875	101.969	101.813	101.672	3.250	97.890	97.740	97.590	4.875	101.249	100.999	100.749
5.000	102.962	102.806	102.665	5.000	102.297	102.141	102.000	3.375	98.357	98.207	98.057	5.000	101.612	101.362	101.112
5.125	103.433	103.277	103.136	5.125	102.652	102.496	102.355	3.500	98.827	98.677	98.527	5.125	102.003	101.753	101.503
5.250	104.209	104.053	103.865	5.250	102.574	102.418	102.230	3.625	99.288	99.138	98.988	5.250	101.528	101.278	101.028
5.375	104.459	104.303	104.116	5.375	102.906	102.749	102.562	3.750	99.256	99.106	98.956	5.375	102.075	101.825	101.575
5.500	104.740	104.584	104.396	5.500	103.325	103.169	102.981	3.875	99.710	99.560	99.410	5.500	102.270	102.020	101.770
5.625	104.881	104.724	104.537	5.625	103.680	103.524	103.336	4.000	100.095	99.945	99.795	5.625	102.581	102.331	102.081
5.750	105.545	105.445	105.345	5.750	103.701	103.601	103.501	4.125	100.435	100.285	100.135	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	99.438	99.188	98.938	4.500	99.253	99.003	98.753
4.750	99.963	99.713	99.463	4.750	99.849	99.599	99.349
5.000	100.762	100.512	100.262	5.000	100.577	100.327	100.077
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	102.505	102.255	102.005	5.750	101.981	101.731	101.481
5.875	102.753	102.503	102.253	5.875	102.323	102.073	101.823

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:	9/7/2018	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.:

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	96.968	96.818	96.668	3.500	96.453	96.303	96.153	1.875	N/A	N/A	N/A	3.125	95.15	95.005	94.855
3.625	97.502	97.352	97.202	3.625	96.951	96.801	96.651	2.000	N/A	N/A	N/A	3.250	97.14	96.986	96.836
3.750	98.099	97.949	97.799	3.750	97.705	97.555	97.405	2.125	N/A	N/A	N/A	3.375	97.73	97.576	97.426
3.875	98.625	98.475	98.325	3.875	98.196	98.046	97.896	2.250	90.150	90.000	89.850	3.500	98.22	98.068	97.918
4.000	99.154	99.004	98.854	4.000	98.689	98.539	98.389	2.375	90.511	90.361	90.211	3.625	98.75	98.602	98.452
4.125	99.675	99.525	99.375	4.125	99.174	99.024	98.874	2.500	89.637	89.487	89.337	Margin = 2.250		Index = 2.470	
4.250	100.355	100.230	100.105	4.250	99.711	99.586	99.461	2.625	90.587	90.437	90.287				
4.375	100.868	100.743	100.618	4.375	100.189	100.064	99.939	2.750	95.017	94.867	94.717				
4.500	101.313	101.188	101.063	4.500	100.598	100.473	100.348	2.875	95.582	95.432	95.282				
4.625	101.712	101.587	101.462	4.625	100.961	100.836	100.711	3.000	96.056	95.906	95.756				
4.750	101.337	101.181	101.040	4.750	100.694	100.538	100.397	3.125	96.530	96.380	96.230				
4.875	101.674	101.517	101.377	4.875	101.094	100.938	100.797	3.250	97.953	97.803	97.653				
5.000	102.237	102.081	101.940	5.000	101.422	101.266	101.125	3.375	98.420	98.270	98.120				
5.125	102.508	102.352	102.211	5.125	101.677	101.521	101.380	3.500	98.889	98.739	98.589				
5.250	102.451	102.295	102.108	5.250	101.386	101.230	101.043	3.625	99.351	99.201	99.051				
5.375	102.578	102.422	102.234	5.375	101.718	101.562	101.374	3.750	99.006	98.856	98.706				
5.500	102.783	102.626	102.439	5.500	102.137	101.981	101.794	3.875	99.460	99.310	99.160				
5.625	102.973	102.817	102.629	5.625	102.492	102.336	102.149	4.000	99.845	99.695	99.545				
5.750	102.338	102.238	102.138	5.750	101.264	101.164	101.064	4.125	100.185	100.035	99.885				

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	95.768	95.618	95.468	3.500	95.453	95.303	95.153	1.875	N/A	N/A	N/A	3.125	94.155	94.005	93.855
3.625	96.302	96.152	96.002	3.625	95.951	95.801	95.651	2.000	N/A	N/A	N/A	3.250	96.136	95.986	95.836
3.750	96.899	96.749	96.599	3.750	96.705	96.555	96.405	2.125	N/A	N/A	N/A	3.375	96.726	96.576	96.426
3.875	97.425	97.275	97.125	3.875	97.196	97.046	96.896	2.250	90.900	90.750	90.600	3.500	97.218	97.068	96.918
4.000	97.954	97.804	97.654	4.000	97.689	97.539	97.389	2.375	91.261	91.111	90.961	3.625	97.752	97.602	97.452
4.125	98.475	98.325	98.175	4.125	98.174	98.024	97.874	2.500	90.387	90.237	90.087	Margin = 2.250		Index = 2.470	
4.250	99.155	99.030	98.905	4.250	98.711	98.586	98.461	2.625	91.337	91.187	91.037	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.668	99.543	99.418	4.375	99.189	99.064	98.939	2.750	94.799	94.649	94.499	Rate	30 Day	45 Day	60 Day
4.500	100.113	99.988	99.863	4.500	99.598	99.473	99.348	2.875	95.363	95.213	95.063	4.500	98.913	98.663	98.413
4.625	100.512	100.387	100.262	4.625	99.961	99.836	99.711	3.000	95.837	95.687	95.537	4.625	99.312	99.062	98.812
4.750	100.188	100.032	99.891	4.750	99.694	99.538	99.397	3.125	96.311	96.161	96.011	4.750	98.938	98.688	98.438
4.875	100.724	100.567	100.427	4.875	100.094	99.938	99.797	3.250	96.421	96.271	96.121	4.875	99.374	99.124	98.874
5.000	101.087	100.931	100.790	5.000	100.422	100.266	100.125	3.375	96.889	96.739	96.589	5.000	99.737	99.487	99.237
5.125	101.558	101.402	101.261	5.125	100.777	100.621	100.480	3.500	97.358	97.208	97.058	5.125	100.128	99.878	99.628
5.250	102.021	101.865	101.678	5.250	100.386	100.230	100.043	3.625	97.820	97.670	97.520	5.250	99.340	99.090	98.840
5.375	102.272	102.116	101.928	5.375	100.718	100.562	100.374	3.750	97.068	96.918	96.768	5.375	99.888	99.638	99.388
5.500	102.553	102.396	102.209	5.500	101.137	100.981	100.794	3.875	97.522	97.372	97.222	5.500	100.083	99.833	99.583
5.625	102.693	102.537	102.349	5.625	101.492	101.336	101.149	4.000	97.908	97.758	97.608	5.625	100.393	100.143	99.893
5.750	102.108	102.008	101.908	5.750	100.264	100.164	100.064	4.125	98.248	98.098	97.948	5.750	99.318	99.068	98.818

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	98.088	97.838	97.588	4.750	97.974	97.724	97.474
5.000	98.887	98.637	98.387	5.000	98.702	98.452	98.202
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	99.068	98.818	98.568	5.750	98.544	98.294	98.044
5.875	99.315	99.065	98.815	5.875	98.885	98.635	98.385

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:	9/7/2018	5.500%

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

Lock Desk Policy	
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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.:

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	99.787	99.687	99.587	4.625	101.622	101.522	101.422	3.000	96.474	96.374	96.274	3.000	97.024	96.924	96.824
4.375	100.359	100.259	100.159	4.750	102.085	101.985	101.885	3.125	96.982	96.882	96.782	3.125	97.382	97.282	97.182
4.500	100.868	100.768	100.668	4.875	102.556	102.456	102.356	3.250	97.771	97.671	97.571	3.250	98.083	97.983	97.883
4.625	101.496	101.396	101.296	4.990	102.673	102.573	102.473	3.375	98.271	98.171	98.071	3.375	98.445	98.345	98.245
4.750	102.048	101.948	101.848	5.000	102.773	102.673	102.573	3.500	98.738	98.638	98.538	3.500	98.786	98.686	98.586
4.875	102.559	102.459	102.359	5.125	103.202	103.102	103.002	3.625	99.263	99.163	99.063	3.625	99.126	99.026	98.926
4.990	102.580	102.480	102.380	5.250	103.697	103.597	103.497	3.750	99.603	99.503	99.403	3.750	99.894	99.794	99.694
5.000	102.680	102.580	102.480	5.375	103.991	103.891	103.791	3.875	99.999	99.899	99.799	3.875	100.225	100.125	100.025
5.125	103.129	103.029	102.929	5.500	104.329	104.229	104.129	3.990	100.314	100.214	100.114	3.990	100.430	100.330	100.230
5.250	103.791	103.691	103.591	5.625	104.573	104.473	104.373	4.000	100.414	100.314	100.214	4.000	100.530	100.430	100.330
5.375	104.190	104.090	103.990	5.750	105.237	105.137	105.036	4.125	100.888	100.788	100.688	4.125	100.814	100.714	100.614
5.500	104.557	104.457	104.357	5.875	105.389	105.289	105.188	4.250	101.180	101.080	100.980	4.250	101.154	101.029	100.908
5.625	104.857	104.757	104.657	5.990	105.473	105.373	105.272	4.375	101.465	101.365	101.265	4.375	101.422	101.297	101.174
5.750	105.450	105.350	105.250	6.000	105.573	105.473	105.372	4.500	101.790	101.690	101.590	4.500	101.682	101.557	101.434
5.875	105.649	105.549	105.449	6.125	106.087	105.987	105.886	4.625	102.201	102.101	102.001	4.625	101.934	101.809	101.686
5.990	105.770	105.670	105.570	6.250	106.541	106.427	106.311	4.750	102.362	102.262	102.162	4.750	102.113	101.988	101.865
6.000	105.870	105.770	105.670	6.375	106.828	106.714	106.599	4.875	102.611	102.511	102.411	4.875	102.275	102.150	102.026
6.125	106.468	106.368	106.268	6.500	N/A	N/A	N/A	4.990	102.764	102.664	102.564	4.990	102.342	102.217	102.094
6.250	106.841	106.727	106.612	6.625	N/A	N/A	N/A	5.000	102.864	102.764	102.664	5.000	102.442	102.317	102.194

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	98.225	98.125	98.025	3.000	96.097	95.997	95.897
4.375	98.832	98.732	98.632	3.125	96.506	96.406	96.306
4.500	99.396	99.296	99.196	3.250	97.346	97.246	97.146
4.625	100.018	99.918	99.818	3.375	97.759	97.659	97.559
4.750	100.678	100.578	100.478	3.500	98.185	98.085	97.985
4.875	101.237	101.137	101.037	3.625	98.594	98.494	98.394
4.990	101.656	101.556	101.456	3.750	98.828	98.728	98.628
5.000	101.756	101.656	101.556	3.875	99.197	99.097	98.997
5.125	102.004	101.904	101.804	3.990	99.502	99.402	99.302
5.250	102.222	102.122	102.022	4.000	99.602	99.502	99.402
5.375	102.346	102.246	102.146	4.125	99.990	99.890	99.790
5.500	102.824	102.724	102.624	4.250	100.190	100.090	99.990
5.625	103.069	102.969	102.869	4.375	100.382	100.282	100.182
5.750	103.280	103.180	103.080	4.500	100.526	100.426	100.326
5.875	102.705	102.605	102.505	4.625	100.537	100.428	100.319
5.990	103.070	102.970	102.869	4.750	100.639	100.530	100.421
6.000	103.170	103.070	102.969	4.875	100.803	100.694	100.585
6.125	103.421	103.321	103.220	4.990	100.865	100.755	100.646
6.250	103.650	103.550	103.449	5.000	100.965	100.855	100.746

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 buyout = \$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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

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.:

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	99.787	99.687	99.587	3.750	97.583	97.483	97.383	2.750	95.287	95.187	95.087	
4.375	100.359	100.259	100.159	3.875	98.121	98.021	97.921	2.875	95.942	95.842	95.742	
4.500	100.868	100.768	100.668	3.990	98.615	98.515	98.415	2.990	96.486	96.386	96.286	
4.625	101.496	101.396	101.296	4.000	98.715	98.615	98.515	3.000	96.586	96.486	96.386	
4.750	102.048	101.948	101.848	4.125	99.313	99.213	99.113	3.125	97.173	97.073	96.973	
4.875	102.559	102.459	102.359	4.250	100.066	99.966	99.866	3.250	97.771	97.671	97.571	
4.990	102.832	102.732	102.632	4.375	100.580	100.480	100.380	3.375	98.271	98.171	98.071	
5.000	102.932	102.832	102.732	4.500	101.123	101.023	100.923	3.500	98.787	98.687	98.587	
5.125	103.450	103.350	103.250	4.625	101.667	101.567	101.467	3.625	99.315	99.215	99.115	
5.250	103.971	103.871	103.771	4.750	102.137	102.037	101.937	3.750	99.698	99.598	99.498	
5.375	104.408	104.308	104.208	4.875	102.556	102.456	102.356	3.875	100.141	100.041	99.941	
5.500	104.768	104.668	104.568	4.990	102.741	102.641	102.541	3.990	100.502	100.402	100.302	
5.625	105.047	104.947	104.847	5.000	102.841	102.741	102.641	4.000	100.602	100.502	100.402	
5.750	105.515	105.415	105.315	5.125	103.422	103.322	103.222	4.125	101.082	100.982	100.882	
5.875	105.803	105.703	105.603	5.250	103.767	103.667	103.567	4.250	101.350	101.250	101.150	
5.990	105.975	105.875	105.775	5.375	104.093	103.993	103.893	4.375	101.610	101.510	101.410	
6.000	106.075	105.975	105.875	5.500	104.468	104.368	104.268	4.500	101.983	101.883	101.783	
6.125	106.393	106.293	106.193	5.625	105.009	104.909	104.809	4.625	102.389	102.289	102.189	
6.250	107.130	107.030	106.930	5.750	105.323	105.223	105.123	4.750	102.546	102.446	102.346	

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	98.833	98.733	98.633	2.750	94.943	94.843
4.375	99.405	99.305	99.205	2.875	95.598	95.498
4.500	99.914	99.814	99.714	2.990	96.142	96.042
4.625	100.472	100.372	100.272	3.000	96.242	96.142
4.750	101.024	100.924	100.824	3.125	96.829	96.729
4.875	101.535	101.435	101.335	3.250	97.427	97.327
4.990	101.808	101.708	101.608	3.375	97.646	97.546
5.000	101.908	101.808	101.708	3.500	98.162	98.062
5.125	101.707	101.607	101.507	3.625	98.690	98.590
5.250	102.228	102.128	102.028	3.750	99.073	98.973
5.375	102.665	102.565	102.465	3.875	99.516	99.416
5.500	103.025	102.925	102.825	3.990	99.377	99.277
5.625	102.015	101.915	101.815	4.000	99.477	99.377
5.750	102.483	102.383	102.283	4.125	99.957	99.857
5.875	102.621	102.521	102.421	4.250	100.225	100.125
5.990	102.643	102.543	102.443	4.375	100.485	100.385
6.000	102.743	102.643	102.543	4.500	100.404	100.304
6.125	102.911	102.811	102.711	4.625	100.810	100.710
6.250	103.498	103.398	103.298	4.750	100.967	100.867

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

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.:

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	99.555	99.455	99.355	3.750	97.492	97.392	97.292	2.750	95.287	95.187	95.087	4.250	98.601	98.501	98.401	2.750	94.943	94.843	94.743
4.375	100.103	100.003	99.903	3.875	98.078	97.978	97.878	2.875	95.942	95.842	95.742	4.375	99.149	99.049	98.949	2.875	95.598	95.498	95.398
4.500	100.755	100.655	100.555	3.990	98.615	98.515	98.415	2.990	96.486	96.386	96.286	4.500	99.801	99.701	99.601	2.990	96.142	96.042	95.942
4.625	101.440	101.340	101.240	4.000	98.715	98.615	98.515	3.000	96.586	96.486	96.386	4.625	100.416	100.316	100.216	3.000	96.242	96.142	96.042
4.750	101.992	101.892	101.792	4.125	99.313	99.213	99.113	3.125	97.173	97.073	96.973	4.750	100.968	100.868	100.768	3.125	96.829	96.729	96.629
4.875	102.497	102.397	102.297	4.250	99.893	99.793	99.693	3.250	97.642	97.542	97.442	4.875	101.473	101.373	101.273	3.250	97.298	97.198	97.098
4.990	102.832	102.732	102.632	4.375	100.470	100.370	100.270	3.375	98.011	97.911	97.811	4.990	101.808	101.708	101.608	3.375	97.386	97.286	97.186
5.000	102.932	102.832	102.732	4.500	101.123	101.023	100.923	3.500	98.787	98.687	98.587	5.000	101.908	101.808	101.708	3.500	98.162	98.062	97.962
5.125	103.450	103.350	103.250	4.625	101.667	101.567	101.467	3.625	99.315	99.215	99.115	5.125	101.707	101.607	101.507	3.625	98.690	98.590	98.490
5.250	103.971	103.871	103.771	4.750	102.137	102.037	101.937	3.750	99.698	99.598	99.498	5.250	102.228	102.128	102.028	3.750	99.073	98.973	98.873
5.375	104.408	104.308	104.208	4.875	102.489	102.389	102.289	3.875	100.141	100.041	99.941	5.375	102.665	102.565	102.465	3.875	99.516	99.416	99.316
5.500	104.768	104.668	104.568	4.990	102.741	102.641	102.541	3.990	100.502	100.402	100.302	5.500	103.025	102.925	102.825	3.990	99.377	99.277	99.177
5.625	105.047	104.947	104.847	5.000	102.841	102.741	102.641	4.000	100.602	100.502	100.402	5.625	102.015	101.915	101.815	4.000	99.477	99.377	99.277
5.750	105.515	105.415	105.315	5.125	103.422	103.322	103.222	4.125	101.082	100.982	100.882	5.750	102.483	102.383	102.283	4.125	99.957	99.857	99.757
5.875	105.803	105.703	105.603	5.250	103.767	103.667	103.567	4.250	101.350	101.250	101.150	5.875	102.621	102.521	102.421	4.250	100.225	100.125	100.025
5.990	105.975	105.875	105.775	5.375	104.093	103.993	103.893	4.375	101.610	101.510	101.410	5.990	102.643	102.543	102.443	4.375	100.485	100.385	100.285
6.000	106.075	105.975	105.875	5.500	104.468	104.368	104.268	4.500	101.983	101.883	101.783	6.000	102.743	102.643	102.543	4.500	100.404	100.304	100.204
6.125	106.393	106.293	106.193	5.625	105.009	104.909	104.809	4.625	102.389	102.289	102.189	6.125	102.911	102.811	102.711	4.625	100.810	100.710	100.610
6.250	107.130	107.030	106.930	5.750	105.323	105.223	105.123	4.750	102.546	102.446	102.346	6.250	103.498	103.398	103.298	4.750	100.967	100.867	100.767

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

11/6/2018

W. Rate Sheet Dated: 9/7/2018

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	96.201	96.076	95.951
4.125	97.362	97.237	97.112
4.250	98.227	98.102	97.977
4.375	98.827	98.702	98.577
4.500	99.445	99.320	99.195
4.625	99.998	99.873	99.748
4.750	100.481	100.356	100.231
4.875	100.916	100.791	100.666
5.000	101.271	101.146	101.021
5.125	101.547	101.422	101.297
5.250	101.869	101.744	101.619
5.375	102.152	102.027	101.902
5.500	102.286	102.161	102.036

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	97.075	96.950	96.825
3.625	97.523	97.398	97.273
3.750	97.932	97.807	97.682
3.875	98.525	98.400	98.275
4.000	98.856	98.731	98.606
4.125	99.100	98.975	98.850
4.250	99.377	99.252	99.127
4.375	99.631	99.506	99.381
4.500	99.869	99.744	99.619
4.625	100.111	99.986	99.861
4.750	100.379	100.254	100.129

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	97.328	97.203	97.078
3.375	97.855	97.730	97.605
3.500	98.374	98.249	98.124
3.625	98.836	98.711	98.586
3.750	99.113	98.988	98.863
3.875	99.506	99.381	99.256
4.000	99.875	99.750	99.625
4.125	100.272	100.147	100.022
4.250	100.641	100.516	100.391
4.375	101.002	100.877	100.752
4.500	101.364	101.239	101.114
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)