



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/10/2019

45 Day Lock Exp.: 10/25/2019

60 Day Lock Exp.: 11/11/2019

W. Rate Sheet Dated: 9/10/2019

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
3.250	101.543	101.393	101.243	3.250	100.979	100.829	100.679	2.375	97.360	97.210	97.060	3.125	100.156	100.006	99.856
3.375	102.087	101.937	101.787	3.375	101.396	101.246	101.096	2.500	97.844	97.694	97.544	3.250	100.169	100.019	99.869
3.500	102.626	102.476	102.326	3.500	101.817	101.667	101.517	2.625	98.330	98.180	98.030	3.375	100.468	100.318	100.168
3.625	103.147	102.997	102.847	3.625	102.164	102.014	101.864	2.750	98.550	98.400	98.250	3.500	100.117	99.967	99.817
3.750	102.455	102.305	102.155	3.750	101.843	101.693	101.543	2.875	99.027	98.877	98.727	3.625	100.133	99.983	99.833
3.875	102.936	102.786	102.636	3.875	102.216	102.066	101.916	3.000	99.495	99.345	99.195	Margin = 2.250		Index = 1.720	
4.000	103.386	103.236	103.086	4.000	102.560	102.410	102.260	3.125	99.871	99.721	99.571				
4.125	103.797	103.647	103.497	4.125	102.835	102.685	102.535	3.250	101.277	101.127	100.977				
4.375	103.331	103.231	103.131	4.375	102.525	102.425	102.325	3.375	101.671	101.521	101.371				
4.500	103.756	103.656	103.556	4.500	102.766	102.666	102.566	3.500	102.069	101.919	101.769				
4.625	104.134	104.034	103.934	4.625	103.121	103.021	102.921	3.625	102.394	102.244	102.094				
4.750	104.259	104.159	104.059	4.750	102.860	102.760	102.660	3.750	102.555	102.405	102.255				
4.875	103.797	103.697	103.597	4.875	103.122	103.022	102.922	3.875	102.906	102.756	102.606				
5.000	104.159	104.059	103.959	5.000	103.363	103.263	103.163	4.000	103.227	103.077	102.927				
5.125	104.234	104.134	104.034	5.125	103.718	103.618	103.518	4.125	103.455	103.305	103.155				
5.375	104.284	104.184	104.084	5.375	103.734	103.634	103.534	4.250	103.088	102.938	102.788				
5.500	104.582	104.482	104.382	5.500	103.975	103.875	103.775	4.375	103.253	103.103	102.953				
5.625	104.847	104.747	104.647	5.625	104.330	104.230	104.130	4.500	103.478	103.328	103.178				
5.875	104.897	104.797	104.697	5.875	104.347	104.247	104.147	4.625	103.818	103.668	103.518				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.393	100.243	100.093	3.250	99.979	99.829	99.679	2.375	96.360	96.210	96.060	3.125	99.156	99.006	98.856
3.375	100.937	100.787	100.637	3.375	100.396	100.246	100.096	2.500	96.844	96.694	96.544	3.250	99.169	99.019	98.869
3.500	101.476	101.326	101.176	3.500	100.817	100.667	100.517	2.625	97.330	97.180	97.030	3.375	99.468	99.318	99.168
3.625	101.997	101.847	101.697	3.625	101.164	101.014	100.864	2.750	97.550	97.400	97.250	3.500	99.117	98.967	98.817
3.750	101.305	101.155	101.005	3.750	100.843	100.693	100.543	2.875	98.027	97.877	97.727	3.625	99.133	98.983	98.833
3.875	101.786	101.636	101.486	3.875	101.216	101.066	100.916	3.000	98.495	98.345	98.195	Margin = 2.250		Index = 1.720	
4.000	102.236	102.086	101.936	4.000	101.560	101.410	101.260	3.125	98.871	98.721	98.571	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.647	102.497	102.347	4.125	101.835	101.685	101.535	3.250	100.277	100.127	99.977	Rate	30 Day	45 Day	60 Day
4.375	102.181	102.081	101.981	4.375	101.525	101.425	101.325	3.375	100.671	100.521	100.371	3.875	101.386	101.136	100.886
4.500	102.606	102.506	102.406	4.500	101.766	101.666	101.566	3.500	101.069	100.919	100.769	4.000	101.836	101.586	101.336
4.625	102.984	102.884	102.784	4.625	102.121	102.021	101.921	3.625	101.394	101.244	101.094	4.125	102.247	101.997	101.747
4.750	103.109	103.009	102.909	4.750	101.860	101.760	101.660	3.750	101.555	101.405	101.255	4.375	101.781	101.531	101.281
4.875	102.647	102.547	102.447	4.875	102.122	102.022	101.922	3.875	101.906	101.756	101.606	4.500	102.206	101.956	101.706
5.000	103.009	102.909	102.809	5.000	102.363	102.263	102.163	4.000	102.227	102.077	101.927	4.625	102.584	102.334	102.084
5.125	103.084	102.984	102.884	5.125	102.718	102.618	102.518	4.125	102.455	102.305	102.155	4.875	102.247	101.997	101.747
5.375	103.134	103.034	102.934	5.375	102.734	102.634	102.534	4.250	102.088	101.938	101.788	5.000	102.609	102.359	102.109
5.500	103.432	103.332	103.232	5.500	102.975	102.875	102.775	4.375	102.253	102.103	101.953	5.125	102.684	102.434	102.184
5.625	103.697	103.597	103.497	5.625	103.330	103.230	103.130	4.500	102.478	102.328	102.178	5.500	103.032	102.782	102.532
5.875	103.747	103.647	103.547	5.875	103.347	103.247	103.147	4.625	102.818	102.668	102.518	5.625	103.297	103.047	102.797

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "Borrower Paid Only ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	100.847	100.597	100.347	4.125	N/A	N/A	N/A
4.250	100.972	100.722	100.472	4.250	N/A	N/A	N/A
4.375	100.381	100.131	99.881	4.375	N/A	N/A	N/A
4.500	100.806	100.556	100.306	4.500	N/A	N/A	N/A
4.625	101.184	100.934	100.684	4.625	N/A	N/A	N/A
5.000	101.209	100.959	100.709	5.000	N/A	N/A	N/A
5.125	101.284	101.034	100.784	5.125	N/A	N/A	N/A
5.250	101.538	101.288	101.038	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*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)	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/10/2019	4.250%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.636	98.386	98.136	
4.000	99.086	98.836	98.586	
4.125	99.497	99.247	98.997	
4.375	99.031	98.781	98.531	
4.500	99.456	99.206	98.956	
4.625	99.834	99.584	99.334	
4.875	99.497	99.247	98.997	
5.000	99.859	99.609	99.359	
5.125	99.934	99.684	99.434	
5.500	100.282	100.032	99.782	
5.625	100.547	100.297	100.047	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/10/2019

45 Day Lock Exp.:

10/25/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/10/2019

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
3.250	100.143	99.993	99.843	3.250	100.009	99.859	99.709	2.375	94.640	94.490	94.340	3.125	99.828	99.678	99.528
3.375	100.687	100.537	100.387	3.375	100.426	100.276	100.126	2.500	95.124	94.974	94.824	3.250	99.779	99.629	99.479
3.500	101.226	101.076	100.926	3.500	100.847	100.697	100.547	2.625	95.610	95.460	95.310	3.375	100.078	99.928	99.778
3.625	101.747	101.597	101.447	3.625	101.194	101.044	100.894	2.750	97.643	97.493	97.343	3.500	99.727	99.577	99.427
3.750	100.867	100.717	100.567	3.750	100.685	100.535	100.385	2.875	98.119	97.969	97.819	3.625	99.743	99.593	99.443
3.875	101.348	101.198	101.048	3.875	101.059	100.909	100.759	3.000	98.588	98.438	98.288	Margin = 2.250		Index = 1.720	
4.000	101.798	101.648	101.498	4.000	101.403	101.253	101.103	3.125	98.963	98.813	98.663				
4.125	102.210	102.060	101.910	4.125	101.678	101.528	101.378	3.250	100.307	100.157	100.007				
4.375	102.181	102.081	101.981	4.375	101.805	101.705	101.605	3.375	100.701	100.551	100.401				
4.500	102.606	102.506	102.406	4.500	102.046	101.946	101.846	3.500	101.099	100.949	100.799				
4.625	102.984	102.884	102.784	4.625	102.401	102.301	102.201	3.625	101.424	101.274	101.124				
4.750	102.984	102.884	102.784	4.750	102.015	101.915	101.815	3.750	101.397	101.247	101.097				
4.875	102.522	102.422	102.322	4.875	102.277	102.177	102.077	3.875	101.748	101.598	101.448				
5.000	102.884	102.784	102.684	5.000	102.518	102.418	102.318	4.000	102.070	101.920	101.770				
5.125	102.959	102.859	102.759	5.125	102.873	102.773	102.673	4.125	102.297	102.147	101.997				
5.375	102.884	102.784	102.684	5.375	102.764	102.664	102.564	4.250	102.368	102.218	102.068				
5.500	103.182	103.082	102.982	5.500	103.005	102.905	102.805	4.375	102.533	102.383	102.233				
5.625	103.447	103.347	103.247	5.625	103.360	103.260	103.160	4.500	102.758	102.608	102.458				
5.875	103.106	103.006	102.906	5.875	102.986	102.886	102.786	4.625	103.098	102.948	102.798				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.993	98.843	98.693	3.250	98.579	98.429	98.279	2.375	94.960	94.810	94.660	3.125	97.818	97.668	97.518
3.375	99.537	99.387	99.237	3.375	98.996	98.846	98.696	2.500	95.444	95.294	95.144	3.250	97.769	97.619	97.469
3.500	100.076	99.926	99.776	3.500	99.417	99.267	99.117	2.625	95.930	95.780	95.630	3.375	98.068	97.918	97.768
3.625	100.597	100.447	100.297	3.625	99.764	99.614	99.464	2.750	96.994	96.844	96.694	3.500	97.717	97.567	97.417
3.750	99.717	99.567	99.417	3.750	99.255	99.105	98.955	2.875	97.470	97.320	97.170	3.625	97.733	97.583	97.433
3.875	100.198	100.048	99.898	3.875	99.629	99.479	99.329	3.000	97.939	97.789	97.639	Margin = 2.250		Index = 1.720	
4.000	100.648	100.498	100.348	4.000	99.973	99.823	99.673	3.125	98.315	98.165	98.015	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.060	100.910	100.760	4.125	100.248	100.098	99.948	3.250	99.439	99.289	99.139	Rate	30 Day	45 Day	60 Day
4.375	101.031	100.931	100.831	4.375	100.375	100.275	100.175	3.375	99.833	99.683	99.533	3.875	99.798	99.548	99.298
4.500	101.456	101.356	101.256	4.500	100.616	100.516	100.416	3.500	100.232	100.082	99.932	4.000	100.248	99.998	99.748
4.625	101.834	101.734	101.634	4.625	100.971	100.871	100.771	3.625	100.557	100.407	100.257	4.125	100.660	100.410	100.160
4.750	101.834	101.734	101.634	4.750	100.585	100.485	100.385	3.750	100.147	99.997	99.847	4.375	100.631	100.381	100.131
4.875	101.372	101.272	101.172	4.875	100.847	100.747	100.647	3.875	100.498	100.348	100.198	4.500	101.056	100.806	100.556
5.000	101.734	101.634	101.534	5.000	101.088	100.988	100.888	4.000	100.819	100.669	100.519	4.625	101.434	101.184	100.934
5.125	101.809	101.709	101.609	5.125	101.443	101.343	101.243	4.125	101.047	100.897	100.747	4.875	100.972	100.722	100.472
5.375	101.734	101.634	101.534	5.375	101.334	101.234	101.134	4.250	100.438	100.288	100.138	5.000	101.334	101.084	100.834
5.500	102.032	101.932	101.832	5.500	101.575	101.475	101.375	4.375	100.603	100.453	100.303	5.125	101.409	101.159	100.909
5.625	102.297	102.197	102.097	5.625	101.930	101.830	101.730	4.500	100.828	100.678	100.528	5.500	101.632	101.382	101.132
5.875	101.956	101.856	101.756	5.875	101.556	101.456	101.356	4.625	101.168	101.018	100.868	5.625	101.897	101.647	101.397

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "Borrower Paid Only ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.910	98.660	98.410	4.125	N/A	N/A	N/A
4.250	99.472	99.222	98.972	4.250	N/A	N/A	N/A
4.375	98.881	98.631	98.381	4.375	N/A	N/A	N/A
4.500	99.306	99.056	98.806	4.500	N/A	N/A	N/A
4.625	99.684	99.434	99.184	4.625	N/A	N/A	N/A
5.000	99.584	99.334	99.084	5.000	N/A	N/A	N/A
5.125	99.659	99.409	99.159	5.125	N/A	N/A	N/A
5.250	99.788	99.538	99.288	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/10/2019	4.250%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.048	96.798	96.548	
4.000	97.498	97.248	96.998	
4.125	97.910	97.660	97.410	
4.375	97.881	97.631	97.381	
4.500	98.306	98.056	97.806	
4.625	98.684	98.434	98.184	
4.875	98.222	97.972	97.722	
5.000	98.584	98.334	98.084	
5.125	98.659	98.409	98.159	
5.500	98.882	98.632	98.382	
5.625	99.147	98.897	98.647	

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)	

W. Rate Sheet Dated: 9/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.408	100.308	100.208	3.375	100.786	100.686	100.586	3.375	100.786	100.686	100.586	4.000	102.636	102.536	102.436	4.000	102.261	102.161	102.061
3.375	100.436	100.336	100.236	3.500	101.162	101.062	100.962	3.500	101.162	101.062	100.962	4.125	103.643	103.543	103.443	4.125	103.268	103.168	103.068
3.500	100.502	100.402	100.302	3.625	101.538	101.438	101.338	3.625	101.538	101.438	101.338	4.250	104.654	104.554	104.454	4.250	104.279	104.179	104.079
3.625	101.486	101.386	101.286	3.750	101.914	101.814	101.714	3.750	101.914	101.814	101.714	4.375	105.665	105.565	105.465	4.375	105.290	105.190	105.090
3.750	101.988	101.888	101.788	3.875	102.256	102.156	102.056	3.875	102.256	102.156	102.056	4.500	106.676	106.576	106.476	4.500	106.301	106.201	106.101
3.875	102.506	102.406	102.306	3.990	102.545	102.445	102.345	3.990	102.545	102.445	102.345	4.625	107.687	107.587	107.487	4.625	107.312	107.212	107.112
3.990	102.920	102.820	102.720	4.000	102.645	102.545	102.445	4.000	102.645	102.545	102.445	4.750	108.698	108.598	108.498	4.750	108.323	108.223	108.123
4.000	103.020	102.920	102.820	4.125	102.652	102.552	102.452	4.125	102.652	102.552	102.452	4.875	109.709	109.609	109.509	4.875	109.334	109.234	109.134
4.125	103.027	102.927	102.827	4.250	102.637	102.537	102.437	4.250	102.637	102.537	102.437	4.990	110.720	110.620	110.520	4.990	110.345	110.245	110.145
4.250	103.012	102.912	102.812	4.375	102.953	102.853	102.753	4.375	102.953	102.853	102.753	5.000	110.433	110.333	110.233	5.000	110.058	109.958	109.858
4.375	103.328	103.228	103.128	4.500	103.933	103.833	103.733	4.500	103.933	103.833	103.733	5.125	111.444	111.344	111.244	5.125	111.069	110.969	110.869
4.500	103.558	103.458	103.358	4.625	102.912	102.812	102.712	4.625	102.912	102.812	102.712	5.250	112.455	112.355	112.255	5.250	112.080	111.980	111.880
4.625	103.537	103.437	103.337	4.750	103.218	103.118	103.018	4.750	103.218	103.118	103.018	5.375	113.466	113.366	113.266	5.375	113.091	112.991	112.891
4.750	103.843	103.743	103.643	4.875	103.522	103.422	103.322	4.875	103.522	103.422	103.322	5.500	114.477	114.377	114.277	5.500	114.102	114.002	113.902
4.875	104.147	104.047	103.947	4.990	103.287	103.187	103.087	4.990	103.287	103.187	103.087	5.625	115.488	115.388	115.288	5.625	115.113	115.013	114.913
4.990	104.287	104.187	104.087	5.000	103.387	103.287	103.187	5.000	103.387	103.287	103.187	5.750	116.499	116.399	116.299	5.750	116.124	116.024	115.924
5.000	104.287	104.287	104.187	5.125	103.705	103.605	103.505	5.125	103.705	103.605	103.505	5.875	117.510	117.410	117.310	5.875	117.135	117.035	116.935
5.125	104.705	104.605	104.505	5.250	104.126	104.026	103.926	5.250	104.126	104.026	103.926	5.990	118.521	118.421	118.321	5.990	118.146	118.046	117.946
5.250	105.126	105.026	104.926	5.375	105.324	105.224	105.124	5.375	105.324	105.224	105.124	6.000	119.001	118.901	118.801	6.000	119.001	118.901	118.801

30/25 Year SC <125					20 Year					20 Year 105-125					20 Year >125					15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.000	102.261	102.161	102.061	3.250	100.536	100.436	100.336	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.922	101.822	101.722	3.375	101.922	101.822	101.722	
4.125	102.268	102.168	102.068	3.375	1.0169	100.969	100.869	3.375	1.0169	100.969	100.869	3.375	1.0169	100.969	100.869	3.500	102.139	102.039	101.939	3.500	102.139	102.039	101.939	
4.250	102.289	102.189	102.089	3.500	1.0185	101.385	101.285	3.500	1.0185	101.385	101.285	3.500	1.0185	101.385	101.285	3.625	102.170	102.070	101.970	3.625	102.170	102.070	101.970	
4.375	102.605	102.505	102.405	3.625	1.0185	101.745	101.645	3.625	1.0185	101.745	101.645	3.625	1.0185	101.745	101.645	3.750	102.720	102.620	102.520	3.750	102.720	102.620	102.520	
4.500	102.585	102.485	102.385	3.750	102.324	102.224	102.124	3.750	102.324	102.224	102.124	3.750	102.324	102.224	102.124	3.875	102.891	102.791	102.691	3.875	102.891	102.791	102.691	
4.625	102.564	102.464	102.364	3.875	102.704	102.604	102.504	3.875	102.704	102.604	102.504	3.875	102.704	102.604	102.504	3.990	103.167	103.067	102.967	3.990	103.167	103.067	102.967	
4.750	102.264	102.164	102.064	3.990	102.996	102.896	102.796	3.990	102.996	102.896	102.796	3.990	102.996	102.896	102.796	4.000	103.267	103.167	103.067	4.000	103.267	103.167	103.067	
4.875	102.568	102.468	102.368	4.000	103.096	102.996	102.896	4.000	103.096	102.996	102.896	4.000	103.096	102.996	102.896	4.125	103.199	103.099	102.999	4.125	103.199	103.099	102.999	
4.990	102.333	102.233	102.133	4.125	103.238	103.138	103.038	4.125	103.238	103.138	103.038	4.125	103.238	103.138	103.038	4.250	103.642	103.542	103.442	4.250	103.642	103.542	103.442	
5.000	102.433	102.333	102.233	4.250	103.291	103.191	103.091	4.250	103.291	103.191	103.091	4.250	103.291	103.191	103.091	4.375	104.001	103.901	103.801	4.375	104.001	103.901	103.801	
5.125	102.784	102.684	102.584	4.375	103.365	103.265	103.165	4.375	103.365	103.265	103.165	4.375	103.365	103.265	103.165	4.500	104.385	104.285	104.185	4.500	104.385	104.285	104.185	
5.250	102.105	102.005	101.905	4.500	103.789	103.689	103.589	4.500	103.789	103.689	103.589	4.500	103.789	103.689	103.589	4.625	104.656	104.556	104.456	4.625	104.656	104.556	104.456	
5.375	103.403	103.303	103.203	4.625	103.818	103.718	103.618	4.625	103.818	103.718	103.618	4.625	103.818	103.718	103.618	4.750	103.975	103.875	103.775	4.750	103.975	103.875	103.775	
5.500	102.780	102.676	102.547	4.750	104.013	103.913	103.813	4.750	104.013	103.913	103.813	4.750	104.013	103.913	103.813	4.875	104.232	104.132	104.032	4.875	104.232	104.132	104.032	
5.625	103.730	103.263	103.134	4.875	104.434	104.334	104.234	4.875	104.434	104.334	104.234	4.875	104.434	104.334	104.234	4.990	103.963	103.863	103.763	4.990	103.963	103.863	103.763	
5.750	103.665	103.559	103.430	4.990	104.614	104.514	104.414	4.990	104.614	104.514	104.414	4.990	104.614	104.514	104.414	5.000	104.063	103.963	103.863	5.000	104.063	103.963	103.863	
5.875	103.772	103.665	103.536	5.000	104.714	104.614	104.514	5.000	104.714	104.614	104.514	5.000	104.714	104.614	104.514	5.125	104.343	104.243	104.143	5.125	104.343	104.243	104.143	
5.990	103.701	103.592	103.463	5.125	104.825	104.725	104.625	5.125	104.825	104.725	104.625	5.125	104.825	104.725	104.625	5.250	104.625	104.525	104.425	5.250	104.625	104.525	104.425	
6.000	103.801	103.692	103.563	5.250	105.072	104.972	104.872	5.250	105.072	104.972	104.872	5.250	105.072	104.972	104.872	5.375	0.000	#N/A	#N/A	5.375	0.000	#N/A	#N/A	

15 Year SC>15-125				15 Year SC>125				15 Year SC				15 Year SC>15-125				15 Year SC>125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.922	101.822	101.722	3.375	101.922	101.822	101.722	3.375	101.159	101.059	100.959	3.375	101.159	101.059	100.959	3.375	101.159	101.059	100.959
3.500	102.139	102.039	101.939	3.500	102.139	102.039	101.939	3.500	101.376	101.276	101.176	3.500	101.376	101.276	101.176	3.500	101.376	101.276	101.176
3.625	102.170	102.070	101.970	3.625	102.170	102.070	101.970	3.625	100.923	100.823	100.723	3.625	100.923	100.823	100.723	3.625	100.923	100.823	100.723
3.750	102.720	102.620	102.520	3.750	102.720	102.620	102.520	3.750	101.473	101.373	101.273	3.750	101.473	101.373	101.273	3.750	101.473	101.373	101.273
3.875	102.891	102.791	102.691	3.875	102.891	102.791	102.691	3.875	101.644	101.544	101.444	3.875	101.644	101.544	101.444	3.875	101.644	101.544	101.444
3.990	103.167	103.067	102.967	3.990	103.167	103.067	102.967	3.990	101.920	101.820	101.720	3.990	101.920	101.820	101.720	3.990	101.920	101.820	101.720
4.000	103.267	103.167	103.067	4.000	103.267	103.167	103.067	4.000	102.020	101.920	101.820	4.000	102.020	101.920	101.820	4.000	102.020	101.920	101.820
4.125	103.199	103.099	102.999	4.125	103.199	103.099	102.999	4.125	101.452	101.352	101.252	4.125	101.452	101.352	101.252	4.125	101.452	101.352	101.252
4.250	103.642	103.542	103.442	4.250	103.642	103.542	103.442	4.250	101.895	101.795	101.695	4.250	101.895	101.795	101.695	4.250	101.895	101.795	101.695
4.375	103.876	103.776	103.676	4.375	103.876	103.776	103.676	4.375	102.254	102.154	102.054	4.375	102.129	102.029	101.929	4.375	102.129	102.029	101.929
4.500	103.086	102.986	102.886	4.500	103.086	102.986	102.886	4.500	101.104	101.004	100.904	4.500	100.979	100.879	100.779	4.500	100.979	100.879	100.779
4.625	104.531	104.431	104.331	4.625	104.531	104.431	104.331	4.625	101.349	101.249	101.149	4.625	101.224	101.124	101.024	4.625	101.224	101.124	101.024
4.750	103.850	103.750	103.650	4.750	103.850	103.750	103.650	4.750	101.868	101.768	101.668	4.750	101.743	101.643	101.543	4.750	101.743	101.643	101.543
4.875	104.232	104.132	104.032	4.875	104.232	104.132	104.032	4.875	102.125	102.025	101.925	4.875	102.125	102.025	101.925	4.875	102.125	102.025	101.925
4.990	103.963	103.863	103.763	4.990	103.963	103.863	103.763	4.990	102.356	102.256	102.156	4.990	102.356	102.256	102.156	4.990	102.356	102.256	102.156
5.000	104.063	103.963	103.863	5.000	104.063	103.963	103.863	5.000	102.456	102.356	102.256	5.000	102.456	102.356	102.256	5.000	102.456	102.356	102.256
5.125	104.343	104.243	104.143	5.125	104.343	104.243	104.143	5.125	102.736	102.636	102.536	5.125	102.736	102.636	102.536	5.125	102.736	102.636	102.536
5.250	104.442	104.342	104.242	5.250	104.442	104.342	104.242	5.250	102.835	102.735	102.635	5.250	102.835	102.735	102.635	5.250	102.835	102.735	102.635
5.375	0.000	#N/A	#N/A	5.375	0.000	#N/A	#N/A	5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ TVT →	< 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 – 105.00%	>105%
≥ 740	0.00%	0.25%	0.25%	0.50%	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%
720 – 739	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%
700 – 719	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%
680 – 699	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%	1.50%	1.50%
660 – 679	0.00%	1.00%	2.25%	2.75%	2.75%	2.25%	2.25%	2.25%	2.25%	2.25%
640 – 659	0.50%	1.25%	2.75%	3.00%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%
620 – 639	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.50%	3.50%	3.50%

Cash Out Refi				
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-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	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Subordination			
LTV	LTUV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

Subordination Enhanced Refief Refi			
LTV	TLTV	< 70	≥ 70
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Relief/ Refi LPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01 -95.00%	0.750	2.000
Second Home	1	>95.00%	0.000	0.750
Investment	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
	2-4	90.01 -100.00%	2.000	3.000
		>100.00%	1.500	2.000
		80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

Lock Desk Policy

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

Flood Certification = \$10.00	UW Fee with option to buyout = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal. For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/10/2019

45 Day Lock Exp.:

10/25/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
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
3.250	100.691	100.591	100.491	3.250	100.834	100.674	100.634	3.375	102.018	101.918	101.818	4.000	102.396	102.296	102.196	3.375	100.955	100.855	100.755
3.375	101.298	101.197	101.098	3.375	101.351	101.193	101.151	3.500	102.212	102.112	102.012	4.125	102.401	102.301	102.201	3.500	101.149	101.049	100.949
3.500	101.837	101.737	101.637	3.500	101.758	101.598	101.558	3.625	102.257	102.157	102.057	4.250	102.285	102.185	102.085	3.625	100.704	100.604	100.504
3.625	102.070	101.970	101.870	3.625	102.075	101.975	101.875	3.750	102.801	102.701	102.601	4.375	102.593	102.493	102.393	3.750	101.248	101.148	101.048
3.750	102.198	102.098	101.998	3.750	102.525	102.425	102.325	3.875	102.969	102.869	102.769	4.500	102.803	102.703	102.603	3.875	101.416	101.316	101.216
3.875	102.700	102.600	102.500	3.875	102.897	102.797	102.697	3.990	103.230	103.130	103.030	4.625	102.813	102.713	102.613	3.990	101.677	101.577	101.477
3.990	103.081	102.981	102.881	3.990	103.182	103.082	102.982	4.000	103.330	103.230	103.130	4.750	102.518	102.418	102.318	4.000	101.777	101.677	101.577
4.000	103.181	103.081	102.981	4.000	103.282	103.182	103.082	4.125	103.293	103.193	103.093	4.875	102.814	102.714	102.614	4.125	101.248	101.148	101.048
4.125	103.186	103.086	102.986	4.125	103.419	103.319	103.219	4.250	103.731	103.631	103.531	4.990	102.949	102.849	102.749	4.250	101.686	101.586	101.486
4.250	103.061	102.961	102.861	4.250	103.370	103.270	103.170	4.375	104.084	103.984	103.884	5.000	103.049	102.949	102.849	4.375	102.039	101.939	101.839
4.375	103.369	103.269	103.169	4.375	103.669	103.569	103.469	4.500	103.297	103.173	103.097	5.125	102.234	102.134	102.034	4.500	100.890	100.766	100.690
4.500	103.579	103.479	103.379	4.500	103.980	103.880	103.780	4.625	103.735	103.608	103.535	5.250	102.646	102.546	102.446	4.625	101.328	101.201	101.128
4.625	103.589	103.489	103.389	4.625	103.914	103.814	103.714	4.750	104.049	103.921	103.849	5.375	102.840	102.740	102.640	4.750	101.642	101.514	101.442
4.750	103.829	103.729	103.629	4.750	104.035	103.935	103.835	4.875	104.300	104.174	104.100	5.500	102.263	102.163	102.063	4.875	101.893	101.767	101.693
4.875	104.125	104.025	103.925	4.875	104.448	104.348	104.248	4.990	104.081	103.981	103.881	5.625	102.844	102.744	102.644	4.990	102.174	102.074	101.974
4.990	104.260	104.160	104.060	4.990	104.624	104.524	104.424	5.000	104.181	104.081	103.981	5.750	103.135	103.035	102.935	5.000	102.274	102.174	102.074
5.000	104.360	104.260	104.160	5.000	104.724	104.624	104.524	5.125	104.456	104.356	104.256	5.875	103.237	103.137	103.037	5.125	102.549	102.449	102.349
5.125	104.738	104.638	104.538	5.125	104.913	104.813	104.713	5.250	104.553	104.453	104.353	5.990	103.165	103.065	102.965	5.250	102.646	102.546	102.446
5.250	105.150	105.050	104.950	5.250	105.157	105.057	104.957	5.375	0.000	#N/A	#N/A	6.000	103.265	103.165	103.065	5.375	0.000	#N/A	#N/A

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

10/10/2019

45 Day Lock Exp.:

10/25/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/10/2019

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	
3.750	99.736	99.673	99.611	
3.875	100.009	99.947	99.884	
4.000	100.245	100.183	100.120	
4.125	100.499	100.436	100.374	
4.250	100.702	100.639	100.577	
4.375	100.961	100.899	100.836	
4.500	101.220	101.158	101.095	
4.625	101.459	101.397	101.334	
4.750	101.714	101.652	101.589	
4.875	101.937	101.875	101.812	
5.000	102.152	102.089	102.027	
5.125	102.366	102.304	102.241	
5.250	102.515	102.453	102.390	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.612	98.487	98.362	
3.375	99.077	98.952	98.827	
3.500	99.449	99.324	99.199	
3.625	99.796	99.671	99.546	
3.750	100.313	100.188	100.063	
3.875	100.652	100.527	100.402	
4.000	100.991	100.866	100.741	
4.125	101.127	101.002	100.877	
4.250	101.435	101.310	101.185	
4.375	101.715	101.590	101.465	
4.500	101.872	101.747	101.622	

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	97.067	96.942	96.817	
3.375	97.473	97.348	97.223	
3.500	97.849	97.724	97.599	
3.625	98.203	98.078	97.953	
3.750	98.797	98.672	98.547	
3.875	99.118	98.993	98.868	
4.000	99.403	99.278	99.153	
4.125	99.688	99.563	99.438	
4.250	99.972	99.847	99.722	
4.375	100.257	100.132	100.007	
4.500	100.547	100.422	100.297	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	-1.250	-1.500	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *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)