



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.:

10/15/2018

45 Day Lock Exp.:

10/29/2018

60 Day Lock Exp.:

11/12/2018

W. Rate Sheet Dated: 9/13/2018

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	97.859	97.709	97.559	3.500	97.344	97.194	97.044	1.875	N/A	N/A	N/A	3.125	96.842	96.692	96.542
3.625	98.393	98.243	98.093	3.625	97.842	97.692	97.542	2.000	N/A	N/A	N/A	3.250	98.074	97.924	97.774
3.750	99.302	99.152	99.002	3.750	98.908	98.758	98.608	2.125	N/A	N/A	N/A	3.375	98.664	98.514	98.364
3.875	99.828	99.678	99.528	3.875	99.399	99.249	99.099	2.250	93.181	93.031	92.881	3.500	99.156	99.006	98.856
4.000	100.357	100.207	100.057	4.000	99.892	99.742	99.592	2.375	93.543	93.393	93.243	3.625	99.689	99.539	99.389
4.125	100.878	100.728	100.578	4.125	100.377	100.227	100.077	2.500	92.668	92.518	92.368	Margin = 2.250		Index = 2.500	
4.250	101.698	101.589	101.464	4.250	101.054	100.945	100.820	2.625	93.618	93.468	93.318				
4.375	102.212	102.103	101.978	4.375	101.533	101.423	101.298	2.750	96.506	96.356	96.206				
4.500	102.657	102.547	102.422	4.500	101.941	101.832	101.707	2.875	97.070	96.920	96.770				
4.625	103.056	102.947	102.822	4.625	102.305	102.196	102.071	3.000	97.544	97.394	97.244				
4.750	103.181	103.056	102.900	4.750	102.538	102.413	102.257	3.125	98.018	97.868	97.718				
4.875	103.517	103.392	103.236	4.875	102.938	102.813	102.656	3.250	98.671	98.521	98.371				
5.000	104.081	103.956	103.800	5.000	103.266	103.141	102.984	3.375	99.139	98.989	98.839				
5.125	104.352	104.227	104.070	5.125	103.521	103.396	103.239	3.500	99.608	99.458	99.308				
5.250	104.561	104.436	104.295	5.250	103.496	103.371	103.230	3.625	100.070	99.920	99.770				
5.375	104.687	104.562	104.422	5.375	103.828	103.703	103.562	3.750	100.123	99.973	99.823				
5.500	104.892	104.767	104.626	5.500	104.247	104.122	103.981	3.875	100.577	100.427	100.277				
5.625	105.083	104.958	104.817	5.625	104.602	104.477	104.336	4.000	100.962	100.812	100.662				
5.750	105.619	105.519	105.419	5.750	104.545	104.445	104.345	4.125	101.302	101.152	101.002				

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	96.659	96.509	96.359	3.500	96.344	96.194	96.044	1.875	N/A	N/A	N/A	3.125	95.842	95.692	95.542
3.625	97.193	97.043	96.893	3.625	96.842	96.692	96.542	2.000	N/A	N/A	N/A	3.250	97.074	96.924	96.774
3.750	98.102	97.952	97.802	3.750	97.908	97.758	97.608	2.125	N/A	N/A	N/A	3.375	97.664	97.514	97.364
3.875	98.628	98.478	98.328	3.875	98.399	98.249	98.099	2.250	92.181	92.031	91.881	3.500	98.156	98.006	97.856
4.000	99.157	99.007	98.857	4.000	98.892	98.742	98.592	2.375	92.543	92.393	92.243	3.625	98.689	98.539	98.389
4.125	99.678	99.528	99.378	4.125	99.377	99.227	99.077	2.500	91.668	91.518	91.368	Margin = 2.250		Index = 2.500	
4.250	100.498	100.389	100.264	4.250	100.054	99.945	99.820	2.625	92.618	92.468	92.318	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.012	100.903	100.778	4.375	100.533	100.423	100.298	2.750	95.506	95.356	95.206	Rate	30 Day	45 Day	60 Day
4.500	101.457	101.347	101.222	4.500	100.941	100.832	100.707	2.875	96.070	95.920	95.770	4.500	100.257	100.007	99.757
4.625	101.856	101.747	101.622	4.625	101.305	101.196	101.071	3.000	96.544	96.394	96.244	4.625	100.656	100.406	100.156
4.750	102.032	101.907	101.751	4.750	101.538	101.413	101.257	3.125	97.018	96.868	96.718	4.750	100.782	100.532	100.282
4.875	102.567	102.442	102.286	4.875	101.938	101.813	101.656	3.250	97.671	97.521	97.371	4.875	101.217	100.967	100.717
5.000	102.931	102.806	102.650	5.000	102.266	102.141	101.984	3.375	98.139	97.989	97.839	5.000	101.581	101.331	101.081
5.125	103.402	103.277	103.120	5.125	102.621	102.496	102.339	3.500	98.608	98.458	98.308	5.125	101.972	101.722	101.472
5.250	104.131	104.006	103.865	5.250	102.496	102.371	102.230	3.625	99.070	98.920	98.770	5.250	101.450	101.200	100.950
5.375	104.381	104.256	104.116	5.375	102.828	102.703	102.562	3.750	99.123	98.973	98.823	5.375	101.997	101.747	101.497
5.500	104.662	104.537	104.396	5.500	103.247	103.122	102.981	3.875	99.577	99.427	99.277	5.500	102.252	102.002	101.752
5.625	104.803	104.678	104.537	5.625	103.602	103.477	103.336	4.000	99.962	99.812	99.662	5.625	102.583	102.333	102.083
5.750	105.389	105.289	105.189	5.750	103.545	103.445	103.345	4.125	100.302	100.152	100.002	5.750	102.759	102.509	102.259

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	99.407	99.157	98.907	4.500	99.221	98.971	98.721
4.750	99.932	99.682	99.432	4.750	99.818	99.568	99.318
5.000	100.731	100.481	100.231	5.000	100.546	100.296	100.046
5.250	101.651	101.401	101.151	5.250	101.485	101.235	100.985
5.500	102.032	101.782	101.532	5.500	101.527	101.277	101.027
5.625	102.253	102.003	101.753	5.625	101.882	101.632	101.382
5.750	102.509	102.259	102.009	5.750	101.825	101.575	101.325
5.875	102.756	102.506	102.256	5.875	102.167	101.917	101.667

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:	9/13/2018	5.500%

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/15/2018

45 Day Lock Exp.:

10/29/2018

60 Day Lock Exp.:

11/12/2018

W. Rate Sheet Dated: 9/13/2018

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	96.921	96.771	96.621	3.500	96.406	96.256	96.106	1.875	N/A	N/A	N/A	3.125	95.15	95.005	94.855
3.625	97.455	97.305	97.155	3.625	96.904	96.754	96.604	2.000	N/A	N/A	N/A	3.250	97.14	96.986	96.836
3.750	98.052	97.902	97.752	3.750	97.658	97.508	97.358	2.125	N/A	N/A	N/A	3.375	97.73	97.576	97.426
3.875	98.578	98.428	98.278	3.875	98.149	97.999	97.849	2.250	89.681	89.531	89.381	3.500	98.22	98.068	97.918
4.000	99.107	98.957	98.807	4.000	98.642	98.492	98.342	2.375	90.043	89.893	89.743	3.625	98.75	98.602	98.452
4.125	99.628	99.478	99.328	4.125	99.127	98.977	98.827	2.500	89.168	89.018	88.868	Margin = 2.250		Index = 2.500	
4.250	100.323	100.214	100.089	4.250	99.679	99.570	99.445	2.625	90.118	89.968	89.818				
4.375	100.837	100.728	100.603	4.375	100.158	100.048	99.923	2.750	94.818	94.668	94.518				
4.500	101.282	101.172	101.047	4.500	100.566	100.457	100.332	2.875	95.382	95.232	95.082				
4.625	101.681	101.572	101.447	4.625	100.930	100.821	100.696	3.000	95.857	95.707	95.557				
4.750	101.306	101.181	101.025	4.750	100.663	100.538	100.382	3.125	96.331	96.181	96.031				
4.875	101.642	101.517	101.361	4.875	101.063	100.938	100.781	3.250	97.734	97.584	97.434				
5.000	102.206	102.081	101.925	5.000	101.391	101.266	101.109	3.375	98.201	98.051	97.901				
5.125	102.477	102.352	102.195	5.125	101.646	101.521	101.364	3.500	98.670	98.520	98.370				
5.250	102.373	102.248	102.108	5.250	101.308	101.183	101.043	3.625	99.132	98.982	98.832				
5.375	102.500	102.375	102.234	5.375	101.640	101.515	101.374	3.750	98.873	98.723	98.573				
5.500	102.704	102.579	102.439	5.500	102.059	101.934	101.794	3.875	99.327	99.177	99.027				
5.625	102.895	102.770	102.629	5.625	102.414	102.289	102.149	4.000	99.712	99.562	99.412				
5.750	102.181	102.081	101.981	5.750	101.107	101.007	100.907	4.125	100.052	99.902	99.752				

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	95.721	95.571	95.421	3.500	95.406	95.256	95.106	1.875	N/A	N/A	N/A	3.125	94.155	94.005	93.855
3.625	96.255	96.105	95.955	3.625	95.904	95.754	95.604	2.000	N/A	N/A	N/A	3.250	96.136	95.986	95.836
3.750	96.852	96.702	96.552	3.750	96.658	96.508	96.358	2.125	N/A	N/A	N/A	3.375	96.726	96.576	96.426
3.875	97.378	97.228	97.078	3.875	97.149	96.999	96.849	2.250	90.431	90.281	90.131	3.500	97.218	97.068	96.918
4.000	97.907	97.757	97.607	4.000	97.642	97.492	97.342	2.375	90.793	90.643	90.493	3.625	97.752	97.602	97.452
4.125	98.428	98.278	98.128	4.125	98.127	97.977	97.827	2.500	89.918	89.768	89.618	Margin = 2.250		Index = 2.500	
4.250	99.123	99.014	98.889	4.250	98.679	98.570	98.445	2.625	90.868	90.718	90.568	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.637	99.528	99.403	4.375	99.158	99.048	98.923	2.750	94.599	94.449	94.299	Rate	30 Day	45 Day	60 Day
4.500	100.082	99.972	99.847	4.500	99.566	99.457	99.332	2.875	95.164	95.014	94.864	4.500	98.882	98.632	98.382
4.625	100.481	100.372	100.247	4.625	99.930	99.821	99.696	3.000	95.638	95.488	95.338	4.625	99.281	99.031	98.781
4.750	100.157	100.032	99.876	4.750	99.663	99.538	99.382	3.125	96.112	95.962	95.812	4.750	98.907	98.657	98.407
4.875	100.692	100.567	100.411	4.875	100.063	99.938	99.781	3.250	96.203	96.053	95.903	4.875	99.342	99.092	98.842
5.000	101.056	100.931	100.775	5.000	100.391	100.266	100.109	3.375	96.670	96.520	96.370	5.000	99.706	99.456	99.206
5.125	101.527	101.402	101.245	5.125	100.746	100.621	100.464	3.500	97.139	96.989	96.839	5.125	100.097	99.847	99.597
5.250	101.943	101.818	101.678	5.250	100.308	100.183	100.043	3.625	97.601	97.451	97.301	5.250	99.262	99.012	98.762
5.375	102.194	102.069	101.928	5.375	100.640	100.515	100.374	3.750	96.935	96.785	96.635	5.375	99.810	99.560	99.310
5.500	102.474	102.349	102.209	5.500	101.059	100.934	100.794	3.875	97.390	97.240	97.090	5.500	100.064	99.814	99.564
5.625	102.615	102.490	102.349	5.625	101.414	101.289	101.149	4.000	97.775	97.625	97.475	5.625	100.395	100.145	99.895
5.750	101.951	101.851	101.751	5.750	100.107	100.007	99.907	4.125	98.115	97.965	97.815	5.750	99.321	99.071	98.821

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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

Max USDA-GRH Rate		
Today:	9/13/2018	5.500%

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	98.032	97.782	97.532	4.500	97.846	97.596	97.346
4.750	98.057	97.807	97.557	4.750	97.943	97.693	97.443
5.000	98.856	98.606	98.356	5.000	98.671	98.421	98.171
5.250	99.463	99.213	98.963	5.250	99.297	99.047	98.797
5.500	99.844	99.594	99.344	5.500	99.339	99.089	98.839
5.625	100.065	99.815	99.565	5.625	99.694	99.444	99.194
5.750	99.071	98.821	98.571	5.750	98.387	98.137	97.887
5.875	99.319	99.069	98.819	5.875	98.729	98.479	98.229

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/15/2018

45 Day Lock Exp.:

10/29/2018

60 Day Lock Exp.:

11/12/2018

W. Rate Sheet Dated: 9/13/2018

Release Time: 10:00 am ET

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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	99.443	99.343	99.243	4.625	101.440	101.340	101.240	2.875	95.790	95.690	95.590	3.000	96.553	96.453	96.353
4.375	100.015	99.915	99.815	4.750	101.977	101.877	101.777	2.990	96.196	96.096	95.996	3.125	96.914	96.814	96.714
4.500	100.524	100.424	100.324	4.875	102.354	102.254	102.154	3.000	96.296	96.196	96.096	3.250	97.904	97.804	97.704
4.625	101.152	101.052	100.952	4.990	102.609	102.509	102.409	3.125	96.808	96.708	96.608	3.375	98.269	98.169	98.069
4.750	101.704	101.604	101.504	5.000	102.709	102.609	102.509	3.250	97.462	97.362	97.262	3.500	98.616	98.516	98.416
4.875	102.215	102.115	102.015	5.125	103.104	103.004	102.904	3.375	97.985	97.885	97.785	3.625	98.962	98.862	98.762
4.990	102.449	102.349	102.249	5.250	103.605	103.505	103.405	3.500	98.502	98.402	98.302	3.750	99.800	99.700	99.600
5.000	102.549	102.449	102.349	5.375	103.907	103.807	103.707	3.625	99.014	98.914	98.814	3.875	100.138	100.038	99.938
5.125	102.957	102.857	102.757	5.500	104.255	104.155	104.055	3.750	99.473	99.373	99.273	3.990	100.348	100.248	100.148
5.250	103.629	103.529	103.429	5.625	104.505	104.405	104.305	3.875	99.843	99.743	99.643	4.000	100.448	100.348	100.248
5.375	104.037	103.937	103.837	5.750	105.043	104.943	104.843	3.990	100.238	100.138	100.038	4.125	100.739	100.639	100.539
5.500	104.415	104.315	104.215	5.875	105.200	105.100	105.000	4.000	100.338	100.238	100.138	4.250	101.142	101.042	100.942
5.625	104.724	104.624	104.524	5.990	105.287	105.187	105.087	4.125	100.819	100.719	100.619	4.375	101.413	101.313	101.213
5.750	105.251	105.151	105.051	6.000	105.387	105.287	105.187	4.250	101.118	101.018	100.918	4.500	101.680	101.580	101.480
5.875	105.453	105.353	105.253	6.125	105.915	105.815	105.715	4.375	101.406	101.306	101.206	4.625	101.937	101.837	101.737
5.990	105.580	105.480	105.380	6.250	106.320	106.220	106.120	4.500	101.801	101.701	101.601	4.750	102.120	102.020	101.920
6.000	105.680	105.580	105.480	6.375	106.613	106.513	106.408	4.625	102.216	102.116	102.016	4.875	102.287	102.187	102.087
6.125	106.293	106.193	106.093	6.500	N/A	N/A	N/A	4.750	102.382	102.282	102.182	4.990	102.359	102.259	102.159
6.250	106.618	106.518	106.418	6.625	N/A	N/A	N/A	4.875	102.639	102.539	102.439	5.000	102.459	102.359	102.259

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	98.084	97.984	97.884	3.000	95.914	95.814	95.714
4.375	98.703	98.603	98.503	3.125	96.326	96.226	96.126
4.500	99.278	99.178	99.078	3.250	97.181	97.081	96.981
4.625	99.863	99.763	99.663	3.375	97.592	97.492	97.392
4.750	100.537	100.437	100.337	3.500	98.024	97.924	97.824
4.875	101.106	101.006	100.906	3.625	98.437	98.337	98.237
4.990	101.535	101.435	101.335	3.750	98.697	98.597	98.497
5.000	101.635	101.535	101.435	3.875	99.112	99.012	98.912
5.125	101.889	101.789	101.689	3.990	99.422	99.322	99.222
5.250	102.116	102.016	101.916	4.000	99.522	99.422	99.322
5.375	102.201	102.101	102.001	4.125	99.915	99.815	99.715
5.500	102.692	102.592	102.492	4.250	100.118	100.018	99.918
5.625	102.945	102.845	102.745	4.375	100.314	100.214	100.114
5.750	103.162	103.062	102.962	4.500	100.461	100.361	100.261
5.875	103.523	103.423	103.323	4.625	100.546	100.446	100.346
5.990	102.900	102.800	102.700	4.750	100.651	100.551	100.451
6.000	103.000	102.900	102.800	4.875	100.820	100.720	100.620
6.125	103.255	103.155	103.055	4.990	100.888	100.788	100.688
6.250	103.490	103.390	103.290	5.000	100.988	100.888	100.788

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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

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

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not
applicable on MH Advantage Properties (SFR 859 is required)								**Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds* loan, these LLPAs do not apply and the lender must use SFC 118.

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

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



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.:

10/15/2018

45 Day Lock Exp.:

10/29/2018

60 Day Lock Exp.:

11/12/2018

W. Rate Sheet Dated: 9/13/2018

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	99.474	99.374	99.274	3.750	97.393	97.293	97.193	2.750	95.077	94.977	94.877	
4.375	100.032	99.932	99.832	3.875	97.980	97.880	97.780	2.875	95.730	95.630	95.530	
4.500	100.698	100.598	100.498	3.990	98.521	98.421	98.321	2.990	96.272	96.172	96.072	
4.625	101.359	101.259	101.159	4.000	98.621	98.521	98.421	3.000	96.372	96.272	96.172	
4.750	101.922	101.822	101.722	4.125	99.261	99.161	99.061	3.125	96.958	96.858	96.758	
4.875	102.443	102.343	102.243	4.250	99.845	99.745	99.645	3.250	97.429	97.329	97.229	
4.990	102.785	102.685	102.585	4.375	100.429	100.329	100.229	3.375	97.890	97.790	97.690	
5.000	102.885	102.785	102.685	4.500	101.051	100.951	100.851	3.500	98.608	98.508	98.408	
5.125	103.386	103.286	103.186	4.625	101.601	101.501	101.401	3.625	99.145	99.045	98.945	
5.250	103.930	103.830	103.730	4.750	102.078	101.978	101.878	3.750	99.534	99.434	99.334	
5.375	104.395	104.295	104.195	4.875	102.445	102.345	102.245	3.875	99.983	99.883	99.783	
5.500	104.787	104.687	104.587	4.990	102.716	102.616	102.516	3.990	100.452	100.352	100.252	
5.625	104.810	104.704	104.610	5.000	102.816	102.716	102.616	4.000	100.552	100.452	100.352	
5.750	105.325	105.219	105.125	5.125	103.373	103.273	103.169	4.125	101.038	100.938	100.838	
5.875	105.638	105.538	105.438	5.250	103.733	103.633	103.528	4.250	101.307	101.207	101.107	
5.990	105.835	105.735	105.635	5.375	104.074	103.974	103.868	4.375	101.567	101.467	101.367	
6.000	105.935	105.835	105.735	5.500	104.465	104.365	104.258	4.500	101.972	101.872	101.772	
6.125	106.468	106.368	106.268	5.625	104.865	104.759	104.665	4.625	102.379	102.279	102.179	
6.250	107.122	107.022	106.922	5.750	105.189	105.083	104.989	4.750	102.539	102.439	102.339	

Conforming FHLMC Super Conforming									
SC 30-20 Year				SC 15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
4.250	98.536	98.436	98.336	2.750	94.733	94.633	94.533		
4.375	99.094	98.994	98.894	2.875	95.386	95.286	95.186		
4.500	99.760	99.660	99.560	2.990	95.928	95.828	95.728		
4.625	100.546	100.446	100.346	3.000	96.028	95.928	95.828		
4.750	101.109	101.009	100.909	3.125	96.614	96.514	96.414		
4.875	101.630	101.530	101.430	3.250	97.085	96.985	96.885		
4.990	101.972	101.872	101.772	3.375	97.257	97.157	97.057		
5.000	102.072	101.972	101.872	3.500	97.975	97.875	97.775		
5.125	101.659	101.559	101.459	3.625	98.512	98.412	98.312		
5.250	102.203	102.103	102.003	3.750	98.901	98.801	98.701		
5.375	102.668	102.568	102.468	3.875	99.350	99.250	99.150		
5.500	103.060	102.960	102.860	3.990	99.327	99.227	99.127		
5.625	101.794	101.688	101.594	4.000	99.427	99.327	99.227		
5.750	102.309	102.203	102.109	4.125	99.913	99.813	99.713		
5.875	102.472	102.372	102.272	4.250	100.182	100.082	99.982		
5.990	102.519	102.419	102.319	4.375	100.442	100.342	100.242		
6.000	102.619	102.519	102.419	4.500	100.393	100.293	100.193		
6.125	103.002	102.902	102.802	4.625	100.800	100.700	100.600		
6.250	103.506	103.406	103.306	4.750	100.960	100.860	100.760		

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.:

10/15/2018

45 Day Lock Exp.:

10/29/2018

60 Day Lock Exp.:

11/12/2018

W. Rate Sheet Dated: 9/13/2018

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	99.474	99.374	99.274	3.750	97.393	97.293	97.193	2.750	95.077	94.977	94.877	4.250	98.536	98.436	98.336	2.750	94.733	94.633	94.533
4.375	100.032	99.932	99.832	3.875	97.980	97.880	97.780	2.875	95.730	95.630	95.530	4.375	99.094	98.994	98.894	2.875	95.386	95.286	95.186
4.500	100.698	100.598	100.498	3.990	98.521	98.421	98.321	2.990	96.272	96.172	96.072	4.500	99.760	99.660	99.560	2.990	95.928	95.828	95.728
4.625	101.359	101.259	101.159	4.000	98.621	98.521	98.421	3.000	96.372	96.272	96.172	4.625	100.546	100.446	100.346	3.000	96.028	95.928	95.828
4.750	101.922	101.822	101.722	4.125	99.261	99.161	99.061	3.125	96.958	96.858	96.758	4.750	101.109	101.009	100.909	3.125	96.614	96.514	96.414
4.875	102.443	102.343	102.243	4.250	99.845	99.745	99.645	3.250	97.429	97.329	97.229	4.875	101.630	101.530	101.430	3.250	97.085	96.985	96.885
4.990	102.785	102.685	102.585	4.375	100.429	100.329	100.229	3.375	97.829	97.729	97.629	4.990	101.972	101.872	101.772	3.375	97.196	97.096	96.996
5.000	102.885	102.785	102.685	4.500	101.051	100.951	100.851	3.500	98.608	98.508	98.408	5.000	102.072	101.972	101.872	3.500	97.975	97.875	97.775
5.125	103.386	103.286	103.186	4.625	101.601	101.501	101.401	3.625	99.145	99.045	98.945	5.125	101.659	101.559	101.459	3.625	98.512	98.412	98.312
5.250	103.930	103.830	103.730	4.750	102.078	101.978	101.878	3.750	99.534	99.434	99.334	5.250	102.203	102.103	102.003	3.750	98.901	98.801	98.701
5.375	104.395	104.295	104.195	4.875	102.445	102.345	102.245	3.875	99.983	99.883	99.783	5.375	102.668	102.568	102.468	3.875	99.350	99.250	99.150
5.500	104.787	104.687	104.587	4.990	102.716	102.616	102.516	3.990	100.452	100.352	100.252	5.500	103.060	102.960	102.860	3.990	99.327	99.227	99.127
5.625	104.810	104.704	104.610	5.000	102.816	102.716	102.616	4.000	100.552	100.452	100.352	5.625	101.794	101.688	101.594	4.000	99.427	99.327	99.227
5.750	105.325	105.219	105.125	5.125	103.373	103.273	103.169	4.125	101.038	100.938	100.838	5.750	102.309	102.203	102.109	4.125	99.913	99.813	99.713
5.875	105.638	105.538	105.438	5.250	103.733	103.633	103.528	4.250	101.307	101.207	101.107	5.875	102.472	102.372	102.272	4.250	100.182	100.082	99.982
5.990	105.935	105.735	105.635	5.375	104.074	103.974	103.868	4.375	101.567	101.467	101.367	5.990	102.519	102.419	102.319	4.375	100.442	100.342	100.242
6.000	105.935	105.835	105.735	5.500	104.465	104.365	104.258	4.500	101.972	101.872	101.772	6.000	102.619	102.519	102.419	4.500	100.393	100.293	100.193
6.125	106.468	106.368	106.268	5.625	104.865	104.759	104.665	4.625	102.379	102.279	102.179	6.125	103.002	102.902	102.802	4.625	100.800	100.700	100.600
6.250	107.122	107.022	106.922	5.750	105.189	105.083	104.989	4.750	102.539	102.439	102.339	6.250	103.506	103.406	103.306	4.750	100.960	100.860	100.760

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.:

10/15/2018

10/29/2018

11/12/2018

W. Rate Sheet Dated: 9/13/2018

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	96.021	95.896	95.771	
4.125	97.184	97.059	96.934	
4.250	98.157	98.032	97.907	
4.375	98.586	98.461	98.336	
4.500	99.246	99.121	98.996	
4.625	99.828	99.703	99.578	
4.750	100.366	100.241	100.116	
4.875	100.819	100.694	100.569	
5.000	101.188	101.063	100.938	
5.125	101.467	101.342	101.217	
5.250	101.776	101.651	101.526	
5.375	102.033	101.908	101.783	
5.500	102.130	102.005	101.880	

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	96.687	96.562	96.437	
3.625	97.153	97.028	96.903	
3.750	97.578	97.453	97.328	
3.875	98.184	98.059	97.934	
4.000	98.529	98.404	98.279	
4.125	98.786	98.661	98.536	
4.250	99.076	98.951	98.826	
4.375	99.341	99.216	99.091	
4.500	99.593	99.468	99.343	
4.625	99.847	99.722	99.597	
4.750	100.115	99.990	99.865	

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	96.800	96.675	96.550	
3.375	97.350	97.225	97.100	
3.500	97.887	97.762	97.637	
3.625	98.367	98.242	98.117	
3.750	98.660	98.535	98.410	
3.875	99.072	98.947	98.822	
4.000	99.455	99.330	99.205	
4.125	99.867	99.742	99.617	
4.250	100.249	100.124	99.999	
4.375	100.607	100.482	100.357	
4.500	100.966	100.841	100.716	
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)