



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.:

11/13/2018

W. Rate Sheet Dated: 9/14/2018

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	97.430	97.280	97.130	3.500	96.812	96.662	96.512	1.875	N/A	N/A	N/A	3.125	97.747	97.597	97.447
3.625	97.936	97.786	97.636	3.625	97.272	97.122	96.972	2.000	N/A	N/A	N/A	3.250	98.016	97.866	97.716
3.750	98.976	98.826	98.676	3.750	98.480	98.330	98.180	2.125	N/A	N/A	N/A	3.375	98.397	98.247	98.097
3.875	99.475	99.325	99.175	3.875	98.933	98.783	98.633	2.250	92.883	92.733	92.583	3.500	98.752	98.602	98.452
4.000	99.976	99.826	99.676	4.000	99.320	99.170	99.020	2.375	93.324	93.174	93.024	3.625	99.147	98.997	98.847
4.125	100.469	100.319	100.169	4.125	99.665	99.515	99.365	2.500	92.397	92.247	92.097	Margin = 2.250		Index = 2.500	
4.250	101.389	101.280	101.139	4.250	100.577	100.468	100.327	2.625	93.297	93.147	92.997				
4.375	101.876	101.766	101.626	4.375	100.956	100.846	100.706	2.750	96.224	96.074	95.924				
4.500	102.297	102.187	102.047	4.500	101.267	101.157	101.017	2.875	96.759	96.609	96.459				
4.625	102.675	102.566	102.425	4.625	101.603	101.494	101.353	3.000	97.208	97.058	96.908				
4.750	102.692	102.583	102.427	4.750	102.106	101.996	101.840	3.125	97.657	97.507	97.357				
4.875	103.205	103.095	102.939	4.875	102.430	102.320	102.164	3.250	98.428	98.278	98.128				
5.000	103.749	103.640	103.484	5.000	102.827	102.717	102.561	3.375	98.871	98.721	98.571				
5.125	103.999	103.890	103.734	5.125	103.063	102.954	102.797	3.500	99.316	99.166	99.016				
5.250	104.368	104.243	104.086	5.250	103.192	103.067	102.910	3.625	99.753	99.603	99.453				
5.375	104.474	104.349	104.193	5.375	103.505	103.380	103.224	3.750	99.919	99.769	99.619				
5.500	104.655	104.530	104.374	5.500	103.902	103.777	103.621	3.875	100.350	100.200	100.050				
5.625	104.825	104.700	104.544	5.625	104.239	104.114	103.958	4.000	100.715	100.565	100.415				
5.750	105.661	105.561	105.461	5.750	104.476	104.376	104.276	4.125	101.037	100.887	100.737				

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	96.230	96.080	95.930	3.500	95.812	95.662	95.512	1.875	N/A	N/A	N/A	3.125	96.747	96.597	96.447
3.625	96.736	96.586	96.436	3.625	96.272	96.122	95.972	2.000	N/A	N/A	N/A	3.250	97.016	96.866	96.716
3.750	97.776	97.626	97.476	3.750	97.480	97.330	97.180	2.125	N/A	N/A	N/A	3.375	97.397	97.247	97.097
3.875	98.275	98.125	97.975	3.875	97.933	97.783	97.633	2.250	91.883	91.733	91.583	3.500	97.752	97.602	97.452
4.000	98.776	98.626	98.476	4.000	98.320	98.170	98.020	2.375	92.324	92.174	92.024	3.625	98.147	97.997	97.847
4.125	99.269	99.119	98.969	4.125	98.665	98.515	98.365	2.500	91.397	91.247	91.097	Margin = 2.250		Index = 2.500	
4.250	100.189	100.080	99.939	4.250	99.577	99.468	99.327	2.625	92.297	92.147	91.997	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.676	100.566	100.426	4.375	99.956	99.846	99.706	2.750	95.224	95.074	94.924	Rate	30 Day	45 Day	60 Day
4.500	101.097	100.987	100.847	4.500	100.267	100.157	100.017	2.875	95.759	95.609	95.459	4.500	99.897	99.647	99.397
4.625	101.475	101.366	101.225	4.625	100.603	100.494	100.353	3.000	96.208	96.058	95.908	4.625	100.275	100.025	99.775
4.750	101.742	101.633	101.477	4.750	101.106	100.996	100.840	3.125	96.657	96.507	96.357	4.750	100.492	100.242	99.992
4.875	102.255	102.145	101.989	4.875	101.430	101.320	101.164	3.250	97.428	97.278	97.128	4.875	100.905	100.655	100.405
5.000	102.599	102.490	102.334	5.000	101.827	101.717	101.561	3.375	97.871	97.721	97.571	5.000	101.249	100.999	100.749
5.125	103.049	102.940	102.784	5.125	102.163	102.054	101.897	3.500	98.316	98.166	98.016	5.125	101.619	101.369	101.119
5.250	103.938	103.813	103.656	5.250	102.192	102.067	101.910	3.625	98.753	98.603	98.453	5.250	101.257	101.007	100.757
5.375	104.168	104.043	103.887	5.375	102.505	102.380	102.224	3.750	98.919	98.769	98.619	5.375	102.004	101.754	101.504
5.500	104.425	104.300	104.144	5.500	102.902	102.777	102.621	3.875	99.350	99.200	99.050	5.500	102.255	102.005	101.755
5.625	104.545	104.420	104.264	5.625	103.239	103.114	102.958	4.000	99.715	99.565	99.415	5.625	102.505	102.255	102.005
5.750	105.431	105.331	105.231	5.750	103.476	103.376	103.276	4.125	100.037	99.887	99.737	5.750	102.751	102.501	102.251

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	99.047	98.797	98.547	4.500	98.547	98.297	98.047
4.750	99.642	99.392	99.142	4.750	99.386	99.136	98.886
5.000	100.399	100.149	99.899	5.000	100.107	99.857	99.607
5.250	101.445	101.195	100.945	5.250	101.200	100.950	100.700
5.500	102.045	101.795	101.545	5.500	101.182	100.932	100.682
5.625	102.255	102.005	101.755	5.625	101.519	101.269	101.019
5.750	102.551	102.301	102.051	5.750	101.756	101.506	101.256
5.875	102.779	102.529	102.279	5.875	102.080	101.830	101.580

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:	9/14/2018	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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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.:

11/13/2018

W. Rate Sheet Dated: 9/14/2018

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	96.493	96.343	96.193	3.500	95.875	95.725	95.575	1.875	N/A	N/A	N/A	3.125	96.06	95.910	95.760
3.625	96.998	96.848	96.698	3.625	96.334	96.184	96.034	2.000	N/A	N/A	N/A	3.250	97.08	96.928	96.778
3.750	97.726	97.576	97.426	3.750	97.230	97.080	96.930	2.125	N/A	N/A	N/A	3.375	97.46	97.310	97.160
3.875	98.225	98.075	97.925	3.875	97.683	97.533	97.383	2.250	89.383	89.233	89.083	3.500	97.81	97.664	97.514
4.000	98.726	98.576	98.426	4.000	98.070	97.920	97.770	2.375	89.824	89.674	89.524	3.625	98.21	98.060	97.910
4.125	99.219	99.069	98.919	4.125	98.415	98.265	98.115	2.500	88.897	88.747	88.597	Margin = 2.250		Index = 2.500	
4.250	100.014	99.905	99.764	4.250	99.202	99.093	98.952	2.625	89.797	89.647	89.497				
4.375	100.501	100.391	100.251	4.375	99.581	99.471	99.331	2.750	94.537	94.387	94.237				
4.500	100.922	100.812	100.672	4.500	99.892	99.782	99.642	2.875	95.071	94.921	94.771				
4.625	101.300	101.191	101.050	4.625	100.228	100.119	99.978	3.000	95.520	95.370	95.220				
4.750	100.817	100.708	100.552	4.750	100.231	100.121	99.965	3.125	95.970	95.820	95.670				
4.875	101.330	101.220	101.064	4.875	100.555	100.445	100.289	3.250	97.491	97.341	97.191				
5.000	101.874	101.765	101.609	5.000	100.952	100.842	100.686	3.375	97.933	97.783	97.633				
5.125	102.124	102.015	101.859	5.125	101.188	101.079	100.922	3.500	98.378	98.228	98.078				
5.250	102.180	102.055	101.899	5.250	101.004	100.879	100.723	3.625	98.815	98.665	98.515				
5.375	102.287	102.162	102.005	5.375	101.318	101.193	101.037	3.750	98.669	98.519	98.369				
5.500	102.467	102.342	102.186	5.500	101.715	101.590	101.434	3.875	99.100	98.950	98.800				
5.625	102.638	102.513	102.356	5.625	102.051	101.926	101.770	4.000	99.465	99.315	99.165				
5.750	102.224	102.124	102.024	5.750	101.039	100.939	100.839	4.125	99.787	99.637	99.487				

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	95.293	95.143	94.993	3.500	94.875	94.725	94.575	1.875	N/A	N/A	N/A	3.125	95.060	94.910	94.760
3.625	95.798	95.648	95.498	3.625	95.334	95.184	95.034	2.000	N/A	N/A	N/A	3.250	96.078	95.928	95.778
3.750	96.526	96.376	96.226	3.750	96.230	96.080	95.930	2.125	N/A	N/A	N/A	3.375	96.460	96.310	96.160
3.875	97.025	96.875	96.725	3.875	96.683	96.533	96.383	2.250	90.133	89.983	89.833	3.500	96.814	96.664	96.514
4.000	97.526	97.376	97.226	4.000	97.070	96.920	96.770	2.375	90.574	90.424	90.274	3.625	97.210	97.060	96.910
4.125	98.019	97.869	97.719	4.125	97.415	97.265	97.115	2.500	89.647	89.497	89.347	Margin = 2.250		Index = 2.500	
4.250	98.814	98.705	98.564	4.250	98.202	98.093	97.952	2.625	90.547	90.397	90.247	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.301	99.191	99.051	4.375	98.581	98.471	98.331	2.750	94.318	94.168	94.018	Rate	30 Day	45 Day	60 Day
4.500	99.722	99.612	99.472	4.500	98.892	98.782	98.642	2.875	94.852	94.702	94.552	4.500	98.522	98.272	98.022
4.625	100.100	99.991	99.850	4.625	99.228	99.119	98.978	3.000	95.302	95.152	95.002	4.625	98.900	98.650	98.400
4.750	99.867	99.758	99.602	4.750	99.231	99.121	98.965	3.125	95.751	95.601	95.451	4.750	98.617	98.367	98.117
4.875	100.380	100.270	100.114	4.875	99.555	99.445	99.289	3.250	95.959	95.809	95.659	4.875	99.030	98.780	98.530
5.000	100.724	100.615	100.459	5.000	99.952	99.842	99.686	3.375	96.402	96.252	96.102	5.000	99.374	99.124	98.874
5.125	101.174	101.065	100.909	5.125	100.288	100.179	100.022	3.500	96.847	96.697	96.547	5.125	99.744	99.494	99.244
5.250	101.750	101.625	101.469	5.250	100.004	99.879	99.723	3.625	97.284	97.134	96.984	5.250	99.069	98.819	98.569
5.375	101.981	101.856	101.699	5.375	100.318	100.193	100.037	3.750	96.732	96.582	96.432	5.375	99.817	99.567	99.317
5.500	102.237	102.112	101.956	5.500	100.715	100.590	100.434	3.875	97.162	97.012	96.862	5.500	100.067	99.817	99.567
5.625	102.358	102.233	102.076	5.625	101.051	100.926	100.770	4.000	97.527	97.377	97.227	5.625	100.318	100.068	99.818
5.750	101.994	101.894	101.794	5.750	100.039	99.939	99.839	4.125	97.849	97.699	97.549	5.750	99.314	99.064	98.814

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:	9/14/2018	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	97.672	97.422	97.172	4.500	97.172	96.922	96.672
4.750	97.767	97.517	97.267	4.750	97.511	97.261	97.011
5.000	98.524	98.274	98.024	5.000	98.232	97.982	97.732
5.250	99.257	99.007	98.757	5.250	99.013	98.763	98.513
5.500	99.857	99.607	99.357	5.500	98.995	98.745	98.495
5.625	100.068	99.818	99.568	5.625	99.331	99.081	98.831
5.750	99.114	98.864	98.614	5.750	98.319	98.069	97.819
5.875	99.341	99.091	98.841	5.875	98.642	98.392	98.142

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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
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.: **11/13/2018**

W. Rate Sheet Dated: **9/14/2018**

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	99.505	99.405	99.305	4.625	101.435	101.335	101.235	3.000	96.212	96.112	96.012	3.000	96.402	96.302	96.202
4.375	100.077	99.977	99.877	4.750	101.897	101.797	101.697	3.125	96.714	96.614	96.514	3.125	96.753	96.653	96.553
4.500	100.595	100.495	100.395	4.875	102.369	102.269	102.169	3.250	97.403	97.303	97.203	3.250	97.795	97.695	97.595
4.625	101.246	101.146	101.046	4.990	102.486	102.386	102.286	3.375	97.935	97.835	97.735	3.375	98.150	98.050	97.950
4.750	101.798	101.698	101.598	5.000	102.586	102.486	102.386	3.500	98.439	98.339	98.239	3.500	98.508	98.408	98.308
4.875	102.309	102.209	102.109	5.125	103.031	102.931	102.831	3.625	98.961	98.861	98.761	3.625	98.843	98.743	98.643
4.990	102.326	102.226	102.126	5.250	103.532	103.432	103.332	3.750	99.504	99.404	99.304	3.750	99.688	99.588	99.488
5.000	102.426	102.326	102.226	5.375	103.842	103.742	103.642	3.875	99.797	99.697	99.597	3.875	100.026	99.926	99.826
5.125	102.885	102.785	102.685	5.500	104.159	104.059	103.959	3.990	100.191	100.091	99.991	3.990	100.248	100.148	100.048
5.250	103.556	103.456	103.356	5.625	104.408	104.308	104.208	4.000	100.291	100.191	100.091	4.000	100.348	100.248	100.148
5.375	103.962	103.862	103.762	5.750	104.950	104.850	104.750	4.125	100.781	100.681	100.581	4.125	100.637	100.537	100.437
5.500	104.349	104.249	104.149	5.875	105.106	105.006	104.906	4.250	101.078	100.978	100.878	4.250	101.111	101.011	100.911
5.625	104.627	104.527	104.427	5.990	105.193	105.093	104.993	4.375	101.399	101.299	101.199	4.375	101.404	101.304	101.204
5.750	105.157	105.057	104.957	6.000	105.293	105.193	105.093	4.500	101.846	101.746	101.646	4.500	101.670	101.570	101.470
5.875	105.359	105.259	105.159	6.125	105.821	105.721	105.621	4.625	102.261	102.161	102.061	4.625	101.925	101.825	101.725
5.990	105.486	105.386	105.286	6.250	106.223	106.123	106.018	4.750	102.426	102.326	102.226	4.750	102.109	102.009	101.909
6.000	105.586	105.486	105.386	6.375	106.517	106.417	106.311	4.875	102.681	102.581	102.481	4.875	102.284	102.184	102.084
6.125	106.199	106.099	105.999	6.500	N/A	N/A	N/A	4.990	102.849	102.749	102.649	4.990	102.324	102.224	102.124
6.250	106.522	106.422	106.322	6.625	N/A	N/A	N/A	5.000	102.949	102.849	102.749	5.000	102.424	102.324	102.224

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	97.878	97.778	97.678	3.000	95.837	95.737	95.637
4.375	98.505	98.405	98.305	3.125	96.239	96.139	96.039
4.500	99.079	98.979	98.879	3.250	97.126	97.026	96.926
4.625	99.725	99.625	99.525	3.375	97.549	97.449	97.349
4.750	100.397	100.297	100.197	3.500	97.969	97.869	97.769
4.875	100.965	100.865	100.765	3.625	98.392	98.292	98.192
4.990	101.413	101.313	101.213	3.750	98.646	98.546	98.446
5.000	101.513	101.413	101.313	3.875	99.073	98.973	98.873
5.125	101.766	101.666	101.566	3.990	99.382	99.282	99.182
5.250	101.992	101.892	101.792	4.000	99.482	99.382	99.282
5.375	102.126	102.026	101.926	4.125	99.884	99.784	99.684
5.500	102.626	102.526	102.426	4.250	100.088	99.988	99.888
5.625	102.848	102.748	102.648	4.375	100.284	100.184	100.084
5.750	103.068	102.968	102.868	4.500	100.447	100.347	100.247
5.875	103.430	103.330	103.230	4.625	100.599	100.499	100.399
5.990	102.807	102.707	102.607	4.750	100.703	100.603	100.503
6.000	102.907	102.807	102.707	4.875	100.872	100.772	100.672
6.125	103.161	103.061	102.961	4.990	100.947	100.847	100.747
6.250	103.396	103.296	103.196	5.000	101.047	100.947	100.847

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

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

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

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.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.:

11/13/2018

W. Rate Sheet Dated: 9/14/2018

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	99.505	99.405	99.305	3.750	97.364	97.264	97.164	2.750	95.011	94.911	94.811	
4.375	100.077	99.977	99.877	3.875	97.903	97.803	97.703	2.875	95.664	95.564	95.464	
4.500	100.595	100.495	100.395	3.990	98.356	98.256	98.156	2.990	96.207	96.107	96.007	
4.625	101.246	101.146	101.046	4.000	98.456	98.356	98.256	3.000	96.307	96.207	96.107	
4.750	101.798	101.698	101.598	4.125	99.038	98.938	98.838	3.125	96.883	96.783	96.683	
4.875	102.309	102.209	102.109	4.250	99.879	99.779	99.679	3.250	97.344	97.244	97.144	
4.990	102.633	102.533	102.433	4.375	100.392	100.292	100.192	3.375	97.921	97.821	97.721	
5.000	102.733	102.633	102.533	4.500	100.892	100.792	100.692	3.500	98.552	98.452	98.352	
5.125	103.291	103.191	103.091	4.625	101.467	101.367	101.267	3.625	99.102	99.002	98.902	
5.250	103.835	103.735	103.635	4.750	101.944	101.844	101.744	3.750	99.504	99.404	99.304	
5.375	104.279	104.179	104.079	4.875	102.369	102.269	102.169	3.875	99.962	99.862	99.762	
5.500	104.682	104.582	104.482	4.990	102.579	102.479	102.379	3.990	100.405	100.305	100.205	
5.625	104.774	104.674	104.574	5.000	102.679	102.579	102.479	4.000	100.505	100.405	100.305	
5.750	105.290	105.186	105.090	5.125	103.282	103.182	103.078	4.125	101.005	100.905	100.805	
5.875	105.604	105.504	105.404	5.250	103.642	103.542	103.437	4.250	101.254	101.154	101.054	
5.990	105.787	105.687	105.587	5.375	103.993	103.893	103.787	4.375	101.535	101.435	101.335	
6.000	105.887	105.787	105.687	5.500	104.354	104.254	104.148	4.500	102.036	101.936	101.836	
6.125	106.416	106.316	106.216	5.625	104.832	104.729	104.632	4.625	102.443	102.343	102.243	
6.250	107.084	106.984	106.884	5.750	105.156	105.053	104.956	4.750	102.583	102.483	102.383	

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	98.567	98.467	98.367	2.750	94.667	94.567	94.467		
4.375	99.139	99.039	98.939	2.875	95.320	95.220	95.120		
4.500	99.657	99.557	99.457	2.990	95.863	95.763	95.663		
4.625	100.425	100.325	100.225	3.000	95.963	95.863	95.763		
4.750	100.977	100.877	100.777	3.125	96.539	96.439	96.339		
4.875	101.488	101.388	101.288	3.250	97.000	96.900	96.800		
4.990	101.812	101.712	101.612	3.375	97.296	97.196	97.096		
5.000	101.912	101.812	101.712	3.500	97.927	97.827	97.727		
5.125	101.572	101.472	101.372	3.625	98.477	98.377	98.277		
5.250	102.116	102.016	101.916	3.750	98.879	98.779	98.679		
5.375	102.560	102.460	102.360	3.875	99.337	99.237	99.137		
5.500	102.963	102.863	102.763	3.990	99.295	99.195	99.095		
5.625	101.758	101.654	101.558	4.000	99.395	99.295	99.195		
5.750	102.274	102.170	102.074	4.125	99.895	99.795	99.695		
5.875	102.438	102.338	102.238	4.250	100.144	100.044	99.944		
5.990	102.471	102.371	102.271	4.375	100.425	100.325	100.225		
6.000	102.571	102.471	102.371	4.500	100.457	100.357	100.257		
6.125	102.950	102.850	102.750	4.625	100.864	100.764	100.664		
6.250	103.468	103.368	103.268	4.750	101.004	100.904	100.804		

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	-2.750	
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.:

11/13/2018

W. Rate Sheet Dated: 9/14/2018

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	99.245	99.145	99.045	3.750	97.156	97.056	96.956	2.750	95.011	94.911	94.811	4.250	98.307	98.207	98.107	2.750	94.667	94.567	94.467
4.375	99.813	99.713	99.613	3.875	97.734	97.634	97.534	2.875	95.664	95.564	95.464	4.375	98.875	98.775	98.675	2.875	95.320	95.220	95.120
4.500	100.468	100.368	100.268	3.990	98.287	98.187	98.087	2.990	96.207	96.107	96.007	4.500	99.530	99.430	99.330	2.990	95.863	95.763	95.663
4.625	101.187	101.087	100.987	4.000	98.387	98.287	98.187	3.000	96.307	96.207	96.107	4.625	100.366	100.266	100.166	3.000	95.963	95.863	95.763
4.750	101.771	101.671	101.571	4.125	99.038	98.938	98.838	3.125	96.883	96.783	96.683	4.750	100.950	100.850	100.750	3.125	96.539	96.439	96.339
4.875	102.292	102.192	102.092	4.250	99.634	99.534	99.434	3.250	97.344	97.244	97.144	4.875	101.471	101.371	101.271	3.250	97.000	96.900	96.800
4.990	102.633	102.533	102.433	4.375	100.218	100.118	100.018	3.375	97.782	97.682	97.582	4.990	101.812	101.712	101.612	3.375	97.157	97.057	96.957
5.000	102.733	102.633	102.533	4.500	100.891	100.791	100.691	3.500	98.552	98.452	98.352	5.000	101.912	101.812	101.712	3.500	97.927	97.827	97.727
5.125	103.291	103.191	103.091	4.625	101.467	101.367	101.267	3.625	99.102	99.002	98.902	5.125	101.572	101.472	101.372	3.625	98.477	98.377	98.277
5.250	103.835	103.735	103.635	4.750	101.944	101.844	101.744	3.750	99.481	99.381	99.281	5.250	102.116	102.016	101.916	3.750	98.856	98.756	98.656
5.375	104.279	104.179	104.079	4.875	102.331	102.231	102.131	3.875	99.962	99.862	99.762	5.375	102.560	102.460	102.360	3.875	99.337	99.237	99.137
5.500	104.682	104.582	104.482	4.990	102.579	102.479	102.379	3.990	100.405	100.305	100.205	5.500	102.963	102.863	102.763	3.990	99.295	99.195	99.095
5.625	104.774	104.674	104.574	5.000	102.679	102.579	102.479	4.000	100.505	100.405	100.305	5.625	101.758	101.654	101.558	4.000	99.395	99.295	99.195
5.750	105.290	105.186	105.090	5.125	103.282	103.182	103.078	4.125	101.005	100.905	100.805	5.750	102.274	102.170	102.074	4.125	99.895	99.795	99.695
5.875	105.604	105.504	105.404	5.250	103.642	103.542	103.437	4.250	101.254	101.154	101.054	5.875	102.438	102.338	102.238	4.250	100.144	100.044	99.944
5.990	105.887	105.687	105.587	5.375	103.993	103.893	103.787	4.375	101.535	101.435	101.335	5.990	102.471	102.371	102.271	4.375	100.425	100.325	100.225
6.000	105.787	105.787	105.787	5.500	104.354	104.254	104.148	4.500	102.036	101.936	101.836	6.000	102.571	102.471	102.371	4.500	100.457	100.357	100.257
6.125	106.416	106.316	106.216	5.625	104.832	104.729	104.632	4.625	102.443	102.343	102.243	6.125	102.950	102.850	102.750	4.625	100.864	100.764	100.664
6.250	107.084	106.984	106.884	5.750	105.156	105.053	104.956	4.750	102.583	102.483	102.383	6.250	103.468	103.368	103.268	4.750	101.004	100.904	100.804

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

11/13/2018

W. Rate Sheet Dated: 9/14/2018

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	95.846	95.721	95.596	
4.125	97.028	96.903	96.778	
4.250	98.016	97.891	97.766	
4.375	98.457	98.332	98.207	
4.500	99.128	99.003	98.878	
4.625	99.718	99.593	99.468	
4.750	100.265	100.140	100.015	
4.875	100.727	100.602	100.477	
5.000	101.103	100.978	100.853	
5.125	101.387	101.262	101.137	
5.250	101.637	101.512	101.387	
5.375	101.903	101.778	101.653	
5.500	102.008	101.883	101.758	

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	96.675	96.550	96.425	
3.625	97.142	97.017	96.892	
3.750	97.568	97.443	97.318	
3.875	98.175	98.050	97.925	
4.000	98.520	98.395	98.270	
4.125	98.778	98.653	98.528	
4.250	99.068	98.943	98.818	
4.375	99.333	99.208	99.083	
4.500	99.586	99.461	99.336	
4.625	99.841	99.716	99.591	
4.750	100.109	99.984	99.859	

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	96.786	96.661	96.536	
3.375	97.337	97.212	97.087	
3.500	97.874	97.749	97.624	
3.625	98.354	98.229	98.104	
3.750	98.649	98.524	98.399	
3.875	99.061	98.936	98.811	
4.000	99.445	99.320	99.195	
4.125	99.857	99.732	99.607	
4.250	100.239	100.114	99.989	
4.375	100.597	100.472	100.347	
4.500	100.955	100.830	100.705	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *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 ¹IA, 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)