



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.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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	97.274	97.124	96.974	3.500	96.656	96.506	96.356	1.875	N/A	N/A	N/A	3.125	97.747	97.597	97.447
3.625	97.779	97.629	97.479	3.625	97.116	96.966	96.816	2.000	N/A	N/A	N/A	3.250	98.016	97.866	97.716
3.750	98.820	98.670	98.520	3.750	98.324	98.174	98.024	2.125	N/A	N/A	N/A	3.375	98.397	98.247	98.097
3.875	99.319	99.169	99.019	3.875	98.777	98.627	98.477	2.250	92.867	92.717	92.567	3.500	98.752	98.602	98.452
4.000	99.820	99.670	99.520	4.000	99.164	99.014	98.864	2.375	93.308	93.158	93.008	3.625	99.147	98.997	98.847
4.125	100.313	100.163	100.013	4.125	99.509	99.359	99.209	2.500	92.381	92.231	92.081	Margin = 2.250		Index = 2.500	
4.250	101.233	101.123	100.983	4.250	100.421	100.312	100.171	2.625	93.281	93.131	92.981				
4.375	101.719	101.610	101.469	4.375	100.800	100.690	100.550	2.750	96.095	95.945	95.795				
4.500	102.141	102.031	101.891	4.500	101.110	101.001	100.860	2.875	96.630	96.480	96.330				
4.625	102.519	102.410	102.269	4.625	101.447	101.337	101.197	3.000	97.079	96.929	96.779				
4.750	102.567	102.427	102.255	4.750	101.981	101.840	101.668	3.125	97.528	97.378	97.228				
4.875	103.080	102.939	102.767	4.875	102.305	102.164	101.992	3.250	98.229	98.079	97.929				
5.000	103.624	103.484	103.312	5.000	102.702	102.561	102.389	3.375	98.672	98.522	98.372				
5.125	103.874	103.734	103.562	5.125	102.938	102.797	102.626	3.500	99.116	98.966	98.816				
5.250	104.227	104.102	103.930	5.250	103.051	102.926	102.754	3.625	99.554	99.404	99.254				
5.375	104.334	104.209	104.037	5.375	103.365	103.240	103.068	3.750	99.697	99.547	99.397				
5.500	104.514	104.389	104.217	5.500	103.762	103.637	103.465	3.875	100.127	99.977	99.827				
5.625	104.684	104.559	104.388	5.625	104.098	103.973	103.801	4.000	100.492	100.342	100.192				
5.750	105.208	105.108	104.827	5.750	104.023	103.923	103.642	4.125	100.814	100.664	100.514				

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	96.074	95.924	95.774	3.500	95.656	95.506	95.356	1.875	N/A	N/A	N/A	3.125	96.747	96.597	96.447
3.625	96.579	96.429	96.279	3.625	96.116	95.966	95.816	2.000	N/A	N/A	N/A	3.250	97.016	96.866	96.716
3.750	97.620	97.470	97.320	3.750	97.324	97.174	97.024	2.125	N/A	N/A	N/A	3.375	97.397	97.247	97.097
3.875	98.119	97.969	97.819	3.875	97.777	97.627	97.477	2.250	91.867	91.717	91.567	3.500	97.752	97.602	97.452
4.000	98.620	98.470	98.320	4.000	98.164	98.014	97.864	2.375	92.308	92.158	92.008	3.625	98.147	97.997	97.847
4.125	99.113	98.963	98.813	4.125	98.509	98.359	98.209	2.500	91.381	91.231	91.081	Margin = 2.250		Index = 2.500	
4.250	100.033	99.923	99.783	4.250	99.421	99.312	99.171	2.625	92.281	92.131	91.981	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.519	100.410	100.269	4.375	99.800	99.690	99.550	2.750	95.095	94.945	94.795	Rate	30 Day	45 Day	60 Day
4.500	100.941	100.831	100.691	4.500	100.110	100.001	99.860	2.875	95.630	95.480	95.330	4.500	99.741	99.491	99.241
4.625	101.319	101.210	101.069	4.625	100.447	100.337	100.197	3.000	96.079	95.929	95.779	4.625	100.119	99.869	99.619
4.750	101.617	101.477	101.305	4.750	100.981	100.840	100.668	3.125	96.528	96.378	96.228	4.750	100.367	100.117	99.867
4.875	102.130	101.989	101.817	4.875	101.305	101.164	100.992	3.250	97.229	97.079	96.929	4.875	100.780	100.530	100.280
5.000	102.474	102.334	102.162	5.000	101.702	101.561	101.389	3.375	97.672	97.522	97.372	5.000	101.124	100.874	100.624
5.125	102.924	102.784	102.612	5.125	102.038	101.897	101.726	3.500	98.116	97.966	97.816	5.125	101.494	101.244	100.994
5.250	103.797	103.672	103.500	5.250	102.051	101.926	101.754	3.625	98.554	98.404	98.254	5.250	101.116	100.866	100.616
5.375	104.028	103.903	103.731	5.375	102.365	102.240	102.068	3.750	98.697	98.547	98.397	5.375	102.004	101.754	101.504
5.500	104.284	104.159	103.987	5.500	102.762	102.637	102.465	3.875	99.127	98.977	98.827	5.500	102.254	102.004	101.754
5.625	104.404	104.279	104.108	5.625	103.098	102.973	102.801	4.000	99.492	99.342	99.192	5.625	102.504	102.254	102.004
5.750	104.978	104.878	104.597	5.750	103.023	102.923	102.642	4.125	99.814	99.664	99.514	5.750	102.758	102.508	102.227

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	98.891	98.641	98.391	4.500	98.390	98.140	97.890
4.750	99.517	99.267	99.017	4.750	99.261	99.011	98.761
5.000	100.274	100.024	99.774	5.000	99.982	99.732	99.482
5.250	101.304	101.054	100.804	5.250	101.060	100.810	100.560
5.500	102.004	101.754	101.504	5.500	101.042	100.792	100.542
5.625	102.264	102.014	101.764	5.625	101.378	101.128	100.878
5.750	102.508	102.258	101.977	5.750	101.303	101.053	100.772
5.875	102.756	102.506	102.224	5.875	101.627	101.377	101.096

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:	9/17/2018	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)



AFR Loan Center

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Lockdesk@afwwhole.com

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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	96.336	96.186	96.036	3.500	95.718	95.568	95.418	1.875	N/A	N/A	N/A	3.125	96.06	95.910	95.760
3.625	96.842	96.692	96.542	3.625	96.178	96.028	95.878	2.000	N/A	N/A	N/A	3.250	97.08	96.928	96.778
3.750	97.570	97.420	97.270	3.750	97.074	96.924	96.774	2.125	N/A	N/A	N/A	3.375	97.46	97.310	97.160
3.875	98.069	97.919	97.769	3.875	97.527	97.377	97.227	2.250	89.367	89.217	89.067	3.500	97.81	97.664	97.514
4.000	98.570	98.420	98.270	4.000	97.914	97.764	97.614	2.375	89.808	89.658	89.508	3.625	98.21	98.060	97.910
4.125	99.063	98.913	98.763	4.125	98.259	98.109	97.959	2.500	88.881	88.731	88.581	Margin = 2.250		Index = 2.500	
4.250	99.858	99.748	99.608	4.250	99.046	98.937	98.796	2.625	89.781	89.631	89.481				
4.375	100.344	100.235	100.094	4.375	99.425	99.315	99.175	2.750	94.408	94.258	94.108				
4.500	100.766	100.656	100.516	4.500	99.735	99.626	99.485	2.875	94.942	94.792	94.642				
4.625	101.144	101.035	100.894	4.625	100.072	99.962	99.822	3.000	95.391	95.241	95.091				
4.750	100.692	100.552	100.380	4.750	100.106	99.965	99.793	3.125	95.841	95.691	95.541				
4.875	101.205	101.064	100.892	4.875	100.430	100.289	100.117	3.250	97.291	97.141	96.991				
5.000	101.749	101.609	101.437	5.000	100.827	100.686	100.514	3.375	97.734	97.584	97.434				
5.125	101.999	101.859	101.687	5.125	101.063	100.922	100.751	3.500	98.179	98.029	97.879				
5.250	102.039	101.914	101.743	5.250	100.863	100.738	100.567	3.625	98.616	98.466	98.316				
5.375	102.146	102.021	101.849	5.375	101.177	101.052	100.880	3.750	98.447	98.297	98.147				
5.500	102.327	102.202	102.030	5.500	101.574	101.449	101.277	3.875	98.877	98.727	98.577				
5.625	102.497	102.372	102.200	5.625	101.911	101.786	101.614	4.000	99.242	99.092	98.942				
5.750	101.770	101.670	101.389	5.750	100.585	100.485	100.204	4.125	99.564	99.414	99.264				

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	95.136	94.986	94.836	3.500	94.718	94.568	94.418	1.875	N/A	N/A	N/A	3.125	95.060	94.910	94.760
3.625	95.642	95.492	95.342	3.625	95.178	95.028	94.878	2.000	N/A	N/A	N/A	3.250	96.078	95.928	95.778
3.750	96.370	96.220	96.070	3.750	96.074	95.924	95.774	2.125	N/A	N/A	N/A	3.375	96.460	96.310	96.160
3.875	96.869	96.719	96.569	3.875	96.527	96.377	96.227	2.250	90.117	89.967	89.817	3.500	96.814	96.664	96.514
4.000	97.370	97.220	97.070	4.000	96.914	96.764	96.614	2.375	90.558	90.408	90.258	3.625	97.210	97.060	96.910
4.125	97.863	97.713	97.563	4.125	97.259	97.109	96.959	2.500	89.631	89.481	89.331	Margin = 2.250		Index = 2.500	
4.250	98.658	98.548	98.408	4.250	98.046	97.937	97.796	2.625	90.531	90.381	90.231	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.144	99.035	98.894	4.375	98.425	98.315	98.175	2.750	94.189	94.039	93.889	Rate	30 Day	45 Day	60 Day
4.500	99.566	99.456	99.316	4.500	98.735	98.626	98.485	2.875	94.723	94.573	94.423	4.500	98.366	98.116	97.866
4.625	99.944	99.835	99.694	4.625	99.072	98.962	98.822	3.000	95.173	95.023	94.873	4.625	98.744	98.494	98.244
4.750	99.742	99.602	99.430	4.750	99.106	98.965	98.793	3.125	95.622	95.472	95.322	4.750	98.492	98.242	97.992
4.875	100.255	100.114	99.942	4.875	99.430	99.289	99.117	3.250	95.760	95.610	95.460	4.875	98.905	98.655	98.405
5.000	100.599	100.459	100.287	5.000	99.827	99.686	99.514	3.375	96.203	96.053	95.903	5.000	99.249	98.999	98.749
5.125	101.049	100.909	100.737	5.125	100.163	100.022	99.851	3.500	96.648	96.498	96.348	5.125	99.619	99.369	99.119
5.250	101.609	101.484	101.313	5.250	99.863	99.738	99.567	3.625	97.085	96.935	96.785	5.250	98.928	98.678	98.428
5.375	101.840	101.715	101.543	5.375	100.177	100.052	99.880	3.750	96.509	96.359	96.209	5.375	99.816	99.566	99.316
5.500	102.097	101.972	101.800	5.500	100.574	100.449	100.277	3.875	96.940	96.790	96.640	5.500	100.067	99.817	99.567
5.625	102.217	102.092	101.920	5.625	100.911	100.786	100.614	4.000	97.304	97.154	97.004	5.625	100.317	100.067	99.817
5.750	101.540	101.440	101.159	5.750	99.585	99.485	99.204	4.125	97.627	97.477	97.327	5.750	99.320	99.070	98.789

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:	9/17/2018	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	97.516	97.266	97.016	4.500	97.015	96.765	96.515
4.750	97.642	97.392	97.142	4.750	97.386	97.136	96.886
5.000	98.399	98.149	97.899	5.000	98.107	97.857	97.607
5.250	99.117	98.867	98.617	5.250	98.872	98.622	98.372
5.500	99.817	99.567	99.317	5.500	98.854	98.604	98.354
5.625	100.077	99.827	99.577	5.625	99.191	98.941	98.691
5.750	99.070	98.820	98.539	5.750	97.865	97.615	97.334
5.875	99.318	99.068	98.787	5.875	98.189	97.939	97.658

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

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



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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	99.349	99.249	99.149	4.625	101.310	101.210	101.110	3.000	96.079	95.979	95.879	3.000	96.279	96.179	96.079
4.375	99.921	99.821	99.721	4.750	101.772	101.672	101.572	3.125	96.591	96.491	96.391	3.125	96.640	96.540	96.440
4.500	100.470	100.370	100.270	4.875	102.244	102.144	102.044	3.250	97.287	97.187	97.087	3.250	97.673	97.573	97.473
4.625	101.121	101.021	100.921	4.990	102.281	102.181	102.081	3.375	97.890	97.790	97.690	3.375	98.038	97.938	97.838
4.750	101.673	101.573	101.473	5.000	102.381	102.281	102.181	3.500	98.376	98.276	98.176	3.500	98.385	98.285	98.185
4.875	102.184	102.084	101.984	5.125	102.839	102.739	102.639	3.625	98.839	98.739	98.639	3.625	98.731	98.631	98.531
4.990	102.161	102.061	101.961	5.250	103.340	103.240	103.140	3.750	99.473	99.373	99.273	3.750	99.544	99.444	99.344
5.000	102.261	102.161	102.061	5.375	103.641	103.541	103.441	3.875	99.667	99.567	99.467	3.875	99.883	99.783	99.683
5.125	102.731	102.631	102.531	5.500	103.990	103.890	103.790	3.990	100.050	99.950	99.850	3.990	100.096	99.996	99.896
5.250	103.404	103.304	103.204	5.625	104.240	104.140	104.040	4.000	100.150	100.050	99.950	4.000	100.196	100.096	99.996
5.375	103.811	103.711	103.611	5.750	104.793	104.693	104.593	4.125	100.631	100.531	100.431	4.125	100.487	100.387	100.287
5.500	104.202	104.102	104.002	5.875	105.951	104.851	104.751	4.250	100.929	100.829	100.729	4.250	100.987	100.887	100.787
5.625	104.478	104.378	104.278	5.990	105.040	104.940	104.840	4.375	101.276	101.176	101.076	4.375	101.258	101.158	101.058
5.750	105.021	104.921	104.821	6.000	105.140	105.040	104.940	4.500	101.703	101.603	101.503	4.500	101.525	101.425	101.325
5.875	105.223	105.123	105.023	6.125	105.665	105.565	105.465	4.625	102.118	102.018	101.918	4.625	101.782	101.682	101.582
5.990	105.353	105.253	105.153	6.250	106.059	105.959	105.851	4.750	102.284	102.184	102.084	4.750	101.966	101.866	101.766
6.000	105.453	105.353	105.253	6.375	106.352	106.252	106.145	4.875	102.540	102.440	102.340	4.875	102.133	102.033	101.933
6.125	106.063	105.963	105.863	6.500	N/A	N/A	N/A	4.990	102.699	102.599	102.499	4.990	102.205	102.105	102.005
6.250	106.377	106.277	106.177	6.625	N/A	N/A	N/A	5.000	102.799	102.699	102.599	5.000	102.305	102.205	102.105

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	97.696	97.596	97.496	#REF!	#REF!	#REF!	#REF!
4.375	98.325	98.225	98.125	#REF!	#REF!	#REF!	#REF!
4.500	98.901	98.801	98.701	#REF!	#REF!	#REF!	#REF!
4.625	99.555	99.455	99.355	#REF!	#REF!	#REF!	#REF!
4.750	100.229	100.129	100.029	#REF!	#REF!	#REF!	#REF!
4.875	100.799	100.699	100.599	#REF!	#REF!	#REF!	#REF!
4.990	101.248	101.148	101.048	#REF!	#REF!	#REF!	#REF!
5.000	101.348	101.248	101.148	#REF!	#REF!	#REF!	#REF!
5.125	101.601	101.501	101.401	#REF!	#REF!	#REF!	#REF!
5.250	101.828	101.728	101.628	#REF!	#REF!	#REF!	#REF!
5.375	101.976	101.876	101.776	#REF!	#REF!	#REF!	#REF!
5.500	102.477	102.377	102.277	#REF!	#REF!	#REF!	#REF!
5.625	102.699	102.599	102.499	#REF!	#REF!	#REF!	#REF!
5.750	102.920	102.820	102.720	#REF!	#REF!	#REF!	#REF!
5.875	102.295	102.195	102.095	#REF!	#REF!	#REF!	#REF!
5.990	102.673	102.573	102.473	#REF!	#REF!	#REF!	#REF!
6.000	102.773	102.673	102.573	#REF!	#REF!	#REF!	#REF!
6.125	103.025	102.925	102.825	#REF!	#REF!	#REF!	#REF!
6.250	103.260	103.160	103.060	#REF!	#REF!	#REF!	#REF!

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.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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	99.349	99.249	99.149	3.750	97.177	97.077	96.977	2.750	94.854	94.754	94.654
4.375	99.921	99.821	99.721	3.875	97.725	97.625	97.525	2.875	95.507	95.407	95.307
4.500	100.470	100.370	100.270	3.990	98.200	98.100	98.000	2.990	96.050	95.950	95.850
4.625	101.121	101.021	100.921	4.000	98.300	98.200	98.100	3.000	96.150	96.050	95.950
4.750	101.673	101.573	101.473	4.125	98.868	98.768	98.668	3.125	96.738	96.638	96.538
4.875	102.184	102.084	101.984	4.250	99.754	99.654	99.554	3.250	97.209	97.109	97.009
4.990	102.458	102.358	102.258	4.375	100.267	100.167	100.067	3.375	97.890	97.790	97.690
5.000	102.558	102.458	102.358	4.500	100.767	100.667	100.567	3.500	98.417	98.317	98.217
5.125	103.113	103.013	102.913	4.625	101.310	101.210	101.110	3.625	98.950	98.850	98.750
5.250	103.663	103.563	103.463	4.750	101.772	101.672	101.572	3.750	99.473	99.373	99.273
5.375	104.112	104.012	103.912	4.875	102.244	102.144	102.044	3.875	99.810	99.710	99.610
5.500	104.521	104.421	104.321	4.990	102.372	102.272	102.172	3.990	100.316	100.216	100.116
5.625	104.631	104.531	104.431	5.000	102.472	102.372	102.272	4.000	100.416	100.316	100.216
5.750	105.153	105.053	104.953	5.125	103.050	102.950	102.850	4.125	100.905	100.805	100.705
5.875	105.472	105.372	105.272	5.250	103.413	103.313	103.213	4.250	101.155	101.055	100.955
5.990	105.657	105.557	105.457	5.375	103.756	103.656	103.556	4.375	101.437	101.337	101.237
6.000	105.757	105.657	105.557	5.500	104.150	104.050	103.950	4.500	102.005	101.905	101.805
6.125	106.451	106.351	106.251	5.625	104.670	104.570	104.470	4.625	102.414	102.314	102.214
6.250	106.925	106.825	106.725	5.750	104.996	104.896	104.796	4.750	102.554	102.454	102.354

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	98.411	98.311	98.211	2.750	94.510	94.410	94.310				
4.375	98.983	98.883	98.783	2.875	95.163	95.063	94.963				
4.500	99.532	99.432	99.332	2.990	95.706	95.606	95.506				
4.625	100.308	100.208	100.108	3.000	95.806	95.706	95.606				
4.750	100.860	100.760	100.660	3.125	96.394	96.294	96.194				
4.875	101.371	101.271	101.171	3.250	96.865	96.765	96.665				
4.990	101.645	101.545	101.445	3.375	97.265	97.165	97.065				
5.000	101.745	101.645	101.545	3.500	97.792	97.692	97.592				
5.125	101.386	101.286	101.186	3.625	98.325	98.225	98.125				
5.250	101.936	101.836	101.736	3.750	98.848	98.748	98.648				
5.375	102.385	102.285	102.185	3.875	99.185	99.085	98.985				
5.500	102.794	102.694	102.594	3.990	99.214	99.114	99.014				
5.625	101.623	101.512	101.423	4.000	99.314	99.214	99.114				
5.750	102.145	102.034	101.945	4.125	99.803	99.703	99.603				
5.875	102.314	102.214	102.114	4.250	100.053	99.953	99.853				
5.990	102.349	102.249	102.149	4.375	100.335	100.235	100.135				
6.000	102.449	102.349	102.249	4.500	100.426	100.326	100.226				
6.125	102.993	102.893	102.793	4.625	100.835	100.735	100.635				
6.250	103.317	103.217	103.117	4.750	100.975	100.875	100.775				

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.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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	99.061	98.961	98.861	3.750	96.963	96.863	96.763	2.750	94.854	94.754	94.654	4.250	98.123	98.023	97.923	2.750	94.510	94.410	94.310
4.375	99.633	99.533	99.433	3.875	97.553	97.453	97.353	2.875	95.507	95.407	95.307	4.375	98.695	98.595	98.495	2.875	95.163	95.063	94.963
4.500	100.294	100.194	100.094	3.990	98.098	97.998	97.898	2.990	96.050	95.950	95.850	4.500	99.356	99.256	99.156	2.990	95.706	95.606	95.506
4.625	100.997	100.897	100.797	4.000	98.198	98.098	97.998	3.000	96.150	96.050	95.950	4.625	100.184	100.084	99.984	3.000	95.806	95.706	95.606
4.750	101.586	101.486	101.386	4.125	98.866	98.766	98.666	3.125	96.738	96.638	96.538	4.750	100.773	100.673	100.573	3.125	96.394	96.294	96.194
4.875	102.112	102.012	101.912	4.250	99.454	99.354	99.254	3.250	97.209	97.109	97.009	4.875	101.299	101.199	101.099	3.250	96.865	96.765	96.665
4.990	102.458	102.358	102.258	4.375	100.042	99.942	99.842	3.375	97.638	97.538	97.438	4.990	101.645	101.545	101.445	3.375	97.013	96.913	96.813
5.000	102.558	102.458	102.358	4.500	100.695	100.595	100.495	3.500	98.417	98.317	98.217	5.000	101.745	101.645	101.545	3.500	97.792	97.692	97.592
5.125	103.113	103.013	102.913	4.625	101.273	101.173	101.073	3.625	98.950	98.850	98.750	5.125	101.386	101.286	101.186	3.625	98.325	98.225	98.125
5.250	103.663	103.563	103.463	4.750	101.752	101.652	101.552	3.750	99.338	99.238	99.138	5.250	101.936	101.836	101.736	3.750	98.713	98.613	98.513
5.375	104.112	104.012	103.912	4.875	102.122	102.022	101.922	3.875	99.810	99.710	99.610	5.375	102.385	102.285	102.185	3.875	99.185	99.085	98.985
5.500	104.521	104.421	104.321	4.990	102.372	102.272	102.172	3.990	100.316	100.216	100.116	5.500	102.794	102.694	102.594	3.990	99.214	99.114	99.014
5.625	104.631	104.520	104.431	5.000	102.472	102.372	102.272	4.000	100.416	100.316	100.216	5.625	101.623	101.512	101.423	4.000	99.314	99.214	99.114
5.750	105.153	105.042	104.953	5.125	103.050	102.950	102.840	4.125	100.905	100.805	100.705	5.750	102.145	102.034	101.945	4.125	99.803	99.703	99.603
5.875	105.472	105.372	105.272	5.250	103.413	103.313	103.201	4.250	101.155	101.055	100.955	5.875	102.314	102.214	102.114	4.250	100.053	99.953	99.853
5.990	105.657	105.557	105.457	5.375	103.756	103.656	103.544	4.375	101.437	101.337	101.237	5.990	102.349	102.249	102.149	4.375	100.335	100.235	100.135
6.000	105.757	105.657	105.557	5.500	104.150	104.050	103.938	4.500	102.005	101.905	101.805	6.000	102.449	102.349	102.249	4.500	100.426	100.326	100.226
6.125	106.451	106.351	106.251	5.625	104.670	104.560	104.470	4.625	102.414	102.314	102.214	6.125	102.993	102.893	102.793	4.625	100.835	100.735	100.635
6.250	106.925	106.825	106.725	5.750	104.996	104.886	104.796	4.750	102.554	102.454	102.354	6.250	103.317	103.217	103.117	4.750	100.975	100.875	100.775

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.:

10/17/2018

45 Day Lock Exp.:

11/1/2018

60 Day Lock Exp.:

11/16/2018

W. Rate Sheet Dated: 9/17/2018

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 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 <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)