



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.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	97.227	97.077	96.927	3.500	96.609	96.459	96.309	1.875	N/A	N/A	N/A	3.125	97.747	97.597	97.447
3.625	97.733	97.583	97.433	3.625	97.069	96.919	96.769	2.000	N/A	N/A	N/A	3.250	98.016	97.866	97.716
3.750	98.789	98.639	98.489	3.750	98.293	98.143	97.993	2.125	N/A	N/A	N/A	3.375	98.397	98.247	98.097
3.875	99.288	99.138	98.988	3.875	98.746	98.596	98.446	2.250	92.852	92.702	92.552	3.500	98.752	98.602	98.452
4.000	99.788	99.638	99.488	4.000	99.133	98.983	98.833	2.375	93.293	93.143	92.993	3.625	99.147	98.997	98.847
4.125	100.282	100.132	99.982	4.125	99.478	99.328	99.178	2.500	92.366	92.216	92.066	Margin = 2.250		Index = 2.550	
4.250	101.202	101.092	100.952	4.250	100.390	100.280	100.140	2.625	93.266	93.116	92.966				
4.375	101.688	101.579	101.438	4.375	100.768	100.659	100.518	2.750	96.130	95.980	95.830				
4.500	102.109	102.000	101.859	4.500	101.079	100.970	100.829	2.875	96.665	96.515	96.365				
4.625	102.488	102.378	102.238	4.625	101.415	101.306	101.165	3.000	97.114	96.964	96.814				
4.750	102.567	102.427	102.286	4.750	101.981	101.840	101.700	3.125	97.564	97.414	97.264				
4.875	103.080	102.939	102.798	4.875	102.305	102.164	102.023	3.250	98.248	98.098	97.948				
5.000	103.624	103.484	103.343	5.000	102.702	102.561	102.420	3.375	98.691	98.541	98.391				
5.125	103.874	103.734	103.593	5.125	102.938	102.797	102.657	3.500	99.136	98.986	98.836				
5.250	104.211	104.086	103.930	5.250	103.035	102.910	102.754	3.625	99.573	99.423	99.273				
5.375	104.318	104.193	104.037	5.375	103.349	103.224	103.068	3.750	99.716	99.566	99.416				
5.500	104.499	104.374	104.217	5.500	103.746	103.621	103.465	3.875	100.147	99.997	99.847				
5.625	104.669	104.544	104.388	5.625	104.083	103.958	103.801	4.000	100.511	100.361	100.211				
5.750	105.364	105.264	105.164	5.750	104.179	104.079	103.979	4.125	100.834	100.684	100.534				

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	96.027	95.877	95.727	3.500	95.609	95.459	95.309	1.875	N/A	N/A	N/A	3.125	96.747	96.597	96.447
3.625	96.533	96.383	96.233	3.625	96.069	95.919	95.769	2.000	N/A	N/A	N/A	3.250	97.016	96.866	96.716
3.750	97.589	97.439	97.289	3.750	97.293	97.143	96.993	2.125	N/A	N/A	N/A	3.375	97.397	97.247	97.097
3.875	98.088	97.938	97.788	3.875	97.746	97.596	97.446	2.250	91.852	91.702	91.552	3.500	97.752	97.602	97.452
4.000	98.588	98.438	98.288	4.000	98.133	97.983	97.833	2.375	92.293	92.143	91.993	3.625	98.147	97.997	97.847
4.125	99.082	98.932	98.782	4.125	98.478	98.328	98.178	2.500	91.366	91.216	91.066	Margin = 2.250		Index = 2.550	
4.250	100.002	99.892	99.752	4.250	99.390	99.280	99.140	2.625	92.266	92.116	91.966	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.488	100.379	100.238	4.375	99.768	99.659	99.518	2.750	95.130	94.980	94.830	Rate	30 Day	45 Day	60 Day
4.500	100.909	100.800	100.659	4.500	100.079	99.970	99.829	2.875	95.665	95.515	95.365	4.500	99.709	99.459	99.209
4.625	101.288	101.178	101.038	4.625	100.415	100.306	100.165	3.000	96.114	95.964	95.814	4.625	100.088	99.838	99.588
4.750	101.617	101.477	101.336	4.750	100.981	100.840	100.700	3.125	96.564	96.414	96.264	4.750	100.367	100.117	99.867
4.875	102.130	101.989	101.848	4.875	101.305	101.164	101.023	3.250	97.248	97.098	96.948	4.875	100.780	100.530	100.280
5.000	102.474	102.334	102.193	5.000	101.702	101.561	101.420	3.375	97.691	97.541	97.391	5.000	101.124	100.874	100.624
5.125	102.924	102.784	102.643	5.125	102.038	101.897	101.757	3.500	98.136	97.986	97.836	5.125	101.494	101.244	100.994
5.250	103.781	103.656	103.500	5.250	102.035	101.910	101.754	3.625	98.573	98.423	98.273	5.250	101.100	100.850	100.600
5.375	104.012	103.887	103.731	5.375	102.349	102.224	102.068	3.750	98.716	98.566	98.416	5.375	101.998	101.748	101.498
5.500	104.269	104.144	103.987	5.500	102.746	102.621	102.465	3.875	99.147	98.997	98.847	5.500	102.259	102.009	101.759
5.625	104.389	104.264	104.108	5.625	103.083	102.958	102.801	4.000	99.511	99.361	99.211	5.625	102.509	102.259	102.009
5.750	105.134	105.034	104.934	5.750	103.179	103.079	102.979	4.125	99.834	99.684	99.534	5.750	102.754	102.504	102.254

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	98.859	98.609	98.359	4.500	98.359	98.109	97.859
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	101.289	101.039	100.789	5.250	101.044	100.794	100.544
5.500	101.999	101.749	101.499	5.500	101.026	100.776	100.526
5.625	102.259	102.009	101.759	5.625	101.363	101.113	100.863
5.750	102.504	102.254	102.004	5.750	101.459	101.209	100.959
5.875	102.752	102.502	102.252	5.875	101.783	101.533	101.283

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:	9/18/2018	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.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	96.289	96.139	95.989	3.500	95.671	95.521	95.371	1.875	N/A	N/A	N/A	3.125	96.06	95.910	95.760
3.625	96.795	96.645	96.495	3.625	96.131	95.981	95.831	2.000	N/A	N/A	N/A	3.250	97.08	96.928	96.778
3.750	97.539	97.389	97.239	3.750	97.043	96.893	96.743	2.125	N/A	N/A	N/A	3.375	97.46	97.310	97.160
3.875	98.038	97.888	97.738	3.875	97.496	97.346	97.196	2.250	89.352	89.202	89.052	3.500	97.81	97.664	97.514
4.000	98.538	98.388	98.238	4.000	97.883	97.733	97.583	2.375	89.793	89.643	89.493	3.625	98.21	98.060	97.910
4.125	99.032	98.882	98.732	4.125	98.228	98.078	97.928	2.500	88.866	88.716	88.566	Margin = 2.250		Index = 2.550	
4.250	99.827	99.717	99.577	4.250	99.015	98.905	98.765	2.625	89.766	89.616	89.466				
4.375	100.313	100.204	100.063	4.375	99.393	99.284	99.143	2.750	94.443	94.293	94.143				
4.500	100.734	100.625	100.484	4.500	99.704	99.595	99.454	2.875	94.977	94.827	94.677				
4.625	101.113	101.003	100.863	4.625	100.040	99.931	99.790	3.000	95.427	95.277	95.127				
4.750	100.692	100.552	100.411	4.750	100.106	99.965	99.825	3.125	95.876	95.726	95.576				
4.875	101.205	101.064	100.923	4.875	100.430	100.289	100.148	3.250	97.311	97.161	97.011				
5.000	101.749	101.609	101.468	5.000	100.827	100.686	100.545	3.375	97.754	97.604	97.454				
5.125	101.999	101.859	101.718	5.125	101.063	100.922	100.782	3.500	98.198	98.048	97.898				
5.250	102.024	101.899	101.743	5.250	100.848	100.723	100.567	3.625	98.636	98.486	98.336				
5.375	102.130	102.005	101.849	5.375	101.162	101.037	100.880	3.750	98.466	98.316	98.166				
5.500	102.311	102.186	102.030	5.500	101.559	101.434	101.277	3.875	98.897	98.747	98.597				
5.625	102.481	102.356	102.200	5.625	101.895	101.770	101.614	4.000	99.261	99.111	98.961				
5.750	101.927	101.827	101.727	5.750	100.742	100.642	100.542	4.125	99.584	99.434	99.284				

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	95.089	94.939	94.789	3.500	94.671	94.521	94.371	1.875	N/A	N/A	N/A	3.125	95.060	94.910	94.760
3.625	95.595	95.445	95.295	3.625	95.131	94.981	94.831	2.000	N/A	N/A	N/A	3.250	96.078	95.928	95.778
3.750	96.339	96.189	96.039	3.750	96.043	95.893	95.743	2.125	N/A	N/A	N/A	3.375	96.460	96.310	96.160
3.875	96.838	96.688	96.538	3.875	96.496	96.346	96.196	2.250	90.102	89.952	89.802	3.500	96.814	96.664	96.514
4.000	97.338	97.188	97.038	4.000	96.883	96.733	96.583	2.375	90.543	90.393	90.243	3.625	97.210	97.060	96.910
4.125	97.832	97.682	97.532	4.125	97.228	97.078	96.928	2.500	89.616	89.466	89.316	Margin = 2.250		Index = 2.550	
4.250	98.627	98.517	98.377	4.250	98.015	97.905	97.765	2.625	90.516	90.366	90.216	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.113	99.004	98.863	4.375	98.393	98.284	98.143	2.750	94.224	94.074	93.924	Rate	30 Day	45 Day	60 Day
4.500	99.534	99.425	99.284	4.500	98.704	98.595	98.454	2.875	94.759	94.609	94.459	4.500	98.334	98.084	97.834
4.625	99.913	99.803	99.663	4.625	99.040	98.931	98.790	3.000	95.208	95.058	94.908	4.625	98.713	98.463	98.213
4.750	99.742	99.602	99.461	4.750	99.106	98.965	98.825	3.125	95.657	95.507	95.357	4.750	98.492	98.242	97.992
4.875	100.255	100.114	99.973	4.875	99.430	99.289	99.148	3.250	95.780	95.630	95.480	4.875	98.905	98.655	98.405
5.000	100.599	100.459	100.318	5.000	99.827	99.686	99.545	3.375	96.222	96.072	95.922	5.000	99.249	98.999	98.749
5.125	101.049	100.909	100.768	5.125	100.163	100.022	99.882	3.500	96.667	96.517	96.367	5.125	99.619	99.369	99.119
5.250	101.594	101.469	101.313	5.250	99.848	99.723	99.567	3.625	97.104	96.954	96.804	5.250	98.913	98.663	98.413
5.375	101.824	101.699	101.543	5.375	100.162	100.037	99.880	3.750	96.529	96.379	96.229	5.375	99.810	99.560	99.310
5.500	102.081	101.956	101.800	5.500	100.559	100.434	100.277	3.875	96.959	96.809	96.659	5.500	100.071	99.821	99.571
5.625	102.201	102.076	101.920	5.625	100.895	100.770	100.614	4.000	97.324	97.174	97.024	5.625	100.321	100.071	99.821
5.750	101.697	101.597	101.497	5.750	99.742	99.642	99.542	4.125	97.646	97.496	97.346	5.750	99.317	99.067	98.817

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:	9/18/2018	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	97.484	97.234	96.984	4.500	96.984	96.734	96.484
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	99.101	98.851	98.601	5.250	98.857	98.607	98.357
5.500	99.811	99.561	99.311	5.500	98.839	98.589	98.339
5.625	100.071	99.821	99.571	5.625	99.175	98.925	98.675
5.750	99.067	98.817	98.567	5.750	98.022	97.772	97.522
5.875	99.314	99.064	98.814	5.875	98.346	98.096	97.846

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
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

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	99.198	99.098	98.998	4.625	101.135	101.035	100.935	3.000	96.076	95.976	95.876	3.000	96.276	96.176	96.076
4.375	99.787	99.687	99.587	4.750	101.629	101.529	101.429	3.125	96.588	96.488	96.388	3.125	96.637	96.537	96.437
4.500	100.322	100.222	100.122	4.875	102.072	101.972	101.872	3.250	97.299	97.199	97.099	3.250	97.685	97.585	97.485
4.625	100.917	100.817	100.717	4.990	102.261	102.161	102.061	3.375	97.823	97.723	97.623	3.375	98.050	97.950	97.850
4.750	101.497	101.397	101.297	5.000	102.361	102.261	102.161	3.500	98.339	98.239	98.139	3.500	98.397	98.297	98.197
4.875	102.000	101.900	101.800	5.125	102.827	102.727	102.627	3.625	98.851	98.751	98.651	3.625	98.743	98.643	98.543
4.990	102.142	102.042	101.942	5.250	103.328	103.228	103.128	3.750	99.379	99.279	99.179	3.750	99.541	99.441	99.341
5.000	102.242	102.142	102.042	5.375	103.629	103.529	103.429	3.875	99.652	99.552	99.452	3.875	99.883	99.783	99.683
5.125	102.719	102.619	102.519	5.500	103.978	103.878	103.778	3.990	100.046	99.946	99.846	3.990	100.093	99.993	99.893
5.250	103.392	103.292	103.192	5.625	104.228	104.128	104.028	4.000	100.146	100.046	99.946	4.000	100.193	100.093	99.993
5.375	103.799	103.699	103.599	5.750	104.689	104.589	104.489	4.125	100.628	100.528	100.428	4.125	100.484	100.384	100.284
5.500	104.188	104.088	103.988	5.875	104.946	104.846	104.746	4.250	100.926	100.826	100.726	4.250	101.019	100.919	100.819
5.625	104.466	104.366	104.266	5.990	105.036	104.936	104.836	4.375	101.307	101.207	101.107	4.375	101.290	101.190	101.090
5.750	105.017	104.917	104.817	6.000	105.136	105.036	104.936	4.500	101.734	101.634	101.534	4.500	101.557	101.457	101.357
5.875	105.219	105.119	105.019	6.125	105.661	105.561	105.461	4.625	102.149	102.049	101.949	4.625	101.813	101.713	101.613
5.990	105.349	105.249	105.149	6.250	106.052	105.952	105.852	4.750	102.315	102.215	102.115	4.750	101.997	101.897	101.797
6.000	105.449	105.349	105.249	6.375	106.345	106.245	106.145	4.875	102.572	102.472	102.372	4.875	102.164	102.064	101.964
6.125	106.059	105.959	105.859	6.500	N/A	N/A	N/A	4.990	102.731	102.631	102.531	4.990	102.236	102.136	102.036
6.250	106.370	106.270	106.170	6.625	N/A	N/A	N/A	5.000	102.831	102.731	102.631	5.000	102.336	102.236	102.136

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	97.661	97.561	97.461	3.000	95.701	95.601	95.501
4.375	98.291	98.191	98.091	3.125	96.113	96.013	95.913
4.500	98.865	98.765	98.665	3.250	97.022	96.922	96.822
4.625	99.536	99.436	99.336	3.375	97.437	97.337	97.237
4.750	100.210	100.110	100.010	3.500	97.867	97.767	97.667
4.875	100.779	100.679	100.579	3.625	98.282	98.182	98.082
4.990	101.228	101.128	101.028	3.750	98.521	98.421	98.321
5.000	101.328	101.228	101.128	3.875	98.928	98.828	98.728
5.125	101.582	101.482	101.382	3.990	99.238	99.138	99.038
5.250	101.808	101.708	101.608	4.000	99.338	99.238	99.138
5.375	101.963	101.863	101.763	4.125	99.731	99.631	99.531
5.500	102.465	102.365	102.265	4.250	99.934	99.834	99.734
5.625	102.687	102.587	102.487	4.375	100.130	100.030	99.930
5.750	102.908	102.808	102.708	4.500	100.277	100.177	100.077
5.875	102.291	102.191	102.091	4.625	100.487	100.387	100.287
5.990	102.669	102.569	102.469	4.750	100.591	100.491	100.391
6.000	102.769	102.669	102.569	4.875	100.760	100.660	100.560
6.125	103.021	102.921	102.821	4.990	100.828	100.728	100.628
6.250	103.256	103.156	103.056	5.000	100.928	100.828	100.728

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.			



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.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	99.198	99.098	98.998	3.750	97.011	96.911	96.811	2.750	94.861	94.761	94.661	
4.375	99.787	99.687	99.587	3.875	97.557	97.457	97.357	2.875	95.498	95.398	95.298	
4.500	100.322	100.222	100.122	3.990	98.071	97.971	97.871	2.990	96.057	95.957	95.857	
4.625	100.992	100.892	100.792	4.000	98.171	98.071	97.971	3.000	96.157	96.057	95.957	
4.750	101.580	101.480	101.380	4.125	98.836	98.736	98.636	3.125	96.745	96.645	96.545	
4.875	102.107	102.007	101.907	4.250	99.565	99.465	99.365	3.250	97.216	97.116	97.016	
4.990	102.453	102.353	102.253	4.375	100.107	100.007	99.907	3.375	97.796	97.696	97.596	
5.000	102.553	102.453	102.353	4.500	100.670	100.570	100.470	3.500	98.439	98.339	98.239	
5.125	103.107	103.007	102.907	4.625	101.265	101.165	101.065	3.625	98.971	98.871	98.771	
5.250	103.657	103.557	103.457	4.750	101.743	101.643	101.543	3.750	99.379	99.279	99.179	
5.375	104.106	104.006	103.906	4.875	102.113	102.013	101.913	3.875	99.829	99.729	99.629	
5.500	104.514	104.414	104.314	4.990	102.365	102.265	102.165	3.990	100.274	100.174	100.074	
5.625	104.624	104.513	104.424	5.000	102.465	102.365	102.265	4.000	100.374	100.274	100.174	
5.750	105.145	105.034	104.945	5.125	103.044	102.944	102.821	4.125	100.862	100.762	100.662	
5.875	105.462	105.362	105.262	5.250	103.407	103.307	103.183	4.250	101.111	101.011	100.911	
5.990	105.647	105.547	105.447	5.375	103.750	103.650	103.526	4.375	101.393	101.293	101.193	
6.000	105.747	105.647	105.547	5.500	104.144	104.044	103.919	4.500	101.970	101.870	101.770	
6.125	106.295	106.195	106.095	5.625	104.664	104.553	104.464	4.625	102.378	102.278	102.178	
6.250	106.918	106.818	106.718	5.750	104.989	104.878	104.789	4.750	102.517	102.417	102.317	

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	98.260	98.160	98.060	2.750	94.517	94.417	94.317		
4.375	98.849	98.749	98.649	2.875	95.154	95.054	94.954		
4.500	99.384	99.284	99.184	2.990	95.713	95.613	95.513		
4.625	100.171	100.071	99.971	3.000	95.813	95.713	95.613		
4.750	100.759	100.659	100.559	3.125	96.401	96.301	96.201		
4.875	101.286	101.186	101.086	3.250	96.872	96.772	96.672		
4.990	101.632	101.532	101.432	3.375	97.178	97.078	96.978		
5.000	101.732	101.632	101.532	3.500	97.821	97.721	97.621		
5.125	101.364	101.264	101.164	3.625	98.353	98.253	98.153		
5.250	101.914	101.814	101.714	3.750	98.761	98.661	98.561		
5.375	102.363	102.263	102.163	3.875	99.211	99.111	99.011		
5.500	102.771	102.671	102.571	3.990	99.188	99.088	98.988		
5.625	101.600	101.489	101.400	4.000	99.288	99.188	99.088		
5.750	102.121	102.010	101.921	4.125	99.776	99.676	99.576		
5.875	102.288	102.188	102.088	4.250	100.025	99.925	99.825		
5.990	102.323	102.223	102.123	4.375	100.307	100.207	100.107		
6.000	102.423	102.323	102.223	4.500	100.391	100.291	100.191		
6.125	102.821	102.721	102.621	4.625	100.799	100.699	100.599		
6.250	103.294	103.194	103.094	4.750	100.938	100.838	100.738		

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	-0.250	-0.500	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	99.036	98.936	98.836	3.750	96.937	96.837	96.737	2.750	94.861	94.761	94.661	4.250	98.098	97.998	97.898	2.750	94.517	94.417	94.317
4.375	99.606	99.506	99.406	3.875	97.526	97.426	97.326	2.875	95.498	95.398	95.298	4.375	98.668	98.568	98.468	2.875	95.154	95.054	94.954
4.500	100.265	100.165	100.065	3.990	98.071	97.971	97.871	2.990	96.057	95.957	95.857	4.500	99.327	99.227	99.127	2.990	95.713	95.613	95.513
4.625	100.992	100.892	100.792	4.000	98.171	98.071	97.971	3.000	96.157	96.057	95.957	4.625	100.171	100.071	99.971	3.000	95.813	95.713	95.613
4.750	101.580	101.480	101.380	4.125	98.836	98.736	98.636	3.125	96.745	96.645	96.545	4.750	100.759	100.659	100.559	3.125	96.401	96.301	96.201
4.875	102.107	102.007	101.907	4.250	99.423	99.323	99.223	3.250	97.216	97.116	97.016	4.875	101.286	101.186	101.086	3.250	96.872	96.772	96.672
4.990	102.453	102.353	102.253	4.375	100.009	99.909	99.809	3.375	97.660	97.560	97.460	4.990	101.632	101.532	101.432	3.375	97.042	96.942	96.842
5.000	102.553	102.453	102.353	4.500	100.670	100.570	100.470	3.500	98.439	98.339	98.239	5.000	101.732	101.632	101.532	3.500	97.821	97.721	97.621
5.125	103.107	103.007	102.907	4.625	101.265	101.165	101.065	3.625	98.971	98.871	98.771	5.125	101.364	101.264	101.164	3.625	98.353	98.253	98.153
5.250	103.657	103.557	103.457	4.750	101.743	101.643	101.543	3.750	99.359	99.259	99.159	5.250	101.914	101.814	101.714	3.750	98.741	98.641	98.541
5.375	104.106	104.006	103.906	4.875	102.113	102.013	101.913	3.875	99.829	99.729	99.629	5.375	102.363	102.263	102.163	3.875	99.211	99.111	99.011
5.500	104.514	104.414	104.314	4.990	102.365	102.265	102.165	3.990	100.274	100.174	100.074	5.500	102.771	102.671	102.571	3.990	99.188	99.088	98.988
5.625	104.624	104.514	104.424	5.000	102.465	102.365	102.265	4.000	100.374	100.274	100.174	5.625	101.600	101.489	101.400	4.000	99.288	99.188	99.088
5.750	105.145	105.034	104.945	5.125	103.044	102.944	102.821	4.125	100.862	100.762	100.662	5.750	102.121	102.010	101.921	4.125	99.776	99.676	99.576
5.875	105.462	105.362	105.262	5.250	103.407	103.307	103.183	4.250	101.111	101.011	100.911	5.875	102.288	102.188	102.088	4.250	100.025	99.925	99.825
5.990	105.647	105.547	105.447	5.375	103.750	103.650	103.526	4.375	101.393	101.293	101.193	5.990	102.323	102.223	102.123	4.375	100.307	100.207	100.107
6.000	105.747	105.647	105.547	5.500	104.144	104.044	103.919	4.500	101.970	101.870	101.770	6.000	102.423	102.323	102.223	4.500	100.391	100.291	100.191
6.125	106.295	106.195	106.095	5.625	104.664	104.553	104.464	4.625	102.378	102.278	102.178	6.125	102.821	102.721	102.621	4.625	100.799	100.699	100.599
6.250	106.918	106.818	106.718	5.750	104.989	104.878	104.789	4.750	102.517	102.417	102.317	6.250	103.294	103.194	103.094	4.750	100.938	100.838	100.738

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%	> 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2018

45 Day Lock Exp.:

11/2/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/18/2018

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	95.858	95.733	95.608
4.125	97.050	96.925	96.800
4.250	98.047	97.922	97.797
4.375	98.488	98.363	98.238
4.500	99.165	99.040	98.915
4.625	99.761	99.636	99.511
4.750	100.343	100.218	100.093
4.875	100.806	100.681	100.556
5.000	101.213	101.088	100.963
5.125	101.502	101.377	101.252
5.250	101.770	101.645	101.520
5.375	102.063	101.938	101.813
5.500	102.204	102.079	101.954

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	96.749	96.624	96.499
3.625	97.213	97.088	96.963
3.750	97.636	97.511	97.386
3.875	98.240	98.115	97.990
4.000	98.583	98.458	98.333
4.125	98.837	98.712	98.587
4.250	99.124	98.999	98.874
4.375	99.387	99.262	99.137
4.500	99.638	99.513	99.388
4.625	99.899	99.774	99.649
4.750	100.167	100.042	99.917

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	96.721	96.596	96.471
3.375	97.276	97.151	97.026
3.500	97.814	97.689	97.564
3.625	98.297	98.172	98.047
3.750	98.594	98.469	98.344
3.875	99.009	98.884	98.759
4.000	99.394	99.269	99.144
4.125	99.808	99.683	99.558
4.250	100.191	100.066	99.941
4.375	100.548	100.423	100.298
4.500	100.905	100.780	100.655
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

*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)