



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

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	96.961	96.811	96.661	3.500	96.343	96.193	96.043	1.875	N/A	N/A	N/A	3.125	97.747	97.597	97.447
3.625	97.467	97.317	97.167	3.625	96.803	96.653	96.503	2.000	N/A	N/A	N/A	3.250	98.016	97.866	97.716
3.750	98.523	98.373	98.223	3.750	98.027	97.877	97.727	2.125	N/A	N/A	N/A	3.375	98.397	98.247	98.097
3.875	99.022	98.872	98.722	3.875	98.480	98.330	98.180	2.250	92.648	92.498	92.348	3.500	98.752	98.602	98.452
4.000	99.523	99.373	99.223	4.000	98.867	98.717	98.567	2.375	93.089	92.939	92.789	3.625	99.147	98.997	98.847
4.125	100.016	99.866	99.716	4.125	99.212	99.062	98.912	2.500	92.162	92.012	91.862	Margin = 2.250		Index = 2.550	
4.250	100.952	100.811	100.686	4.250	100.140	99.999	99.874	2.625	93.062	92.912	92.762				
4.375	101.438	101.298	101.173	4.375	100.518	100.378	100.253	2.750	95.955	95.805	95.655				
4.500	101.859	101.719	101.594	4.500	100.829	100.688	100.563	2.875	96.489	96.339	96.189				
4.625	102.238	102.097	101.972	4.625	101.165	101.025	100.900	3.000	96.938	96.788	96.638				
4.750	102.317	102.177	102.021	4.750	101.731	101.590	101.434	3.125	97.388	97.238	97.088				
4.875	102.830	102.689	102.533	4.875	102.055	101.914	101.758	3.250	98.120	97.970	97.820				
5.000	103.374	103.234	103.077	5.000	102.452	102.311	102.155	3.375	98.562	98.412	98.262				
5.125	103.624	103.484	103.327	5.125	102.688	102.547	102.391	3.500	99.007	98.857	98.707				
5.250	104.071	103.930	103.805	5.250	102.895	102.754	102.629	3.625	99.444	99.294	99.144				
5.375	104.177	104.037	103.912	5.375	103.209	103.068	102.943	3.750	99.638	99.488	99.338				
5.500	104.358	104.217	104.092	5.500	103.606	103.465	103.340	3.875	100.068	99.918	99.768				
5.625	104.528	104.388	104.263	5.625	103.942	103.801	103.676	4.000	100.433	100.283	100.133				
5.750	105.270	105.170	105.045	5.750	104.085	103.985	103.860	4.125	100.755	100.605	100.455				

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	95.761	95.611	95.461	3.500	95.343	95.193	95.043	1.875	N/A	N/A	N/A	3.125	96.747	96.597	96.447
3.625	96.267	96.117	95.967	3.625	95.803	95.653	95.503	2.000	N/A	N/A	N/A	3.250	97.016	96.866	96.716
3.750	97.323	97.173	97.023	3.750	97.027	96.877	96.727	2.125	N/A	N/A	N/A	3.375	97.397	97.247	97.097
3.875	97.822	97.672	97.522	3.875	97.480	97.330	97.180	2.250	91.648	91.498	91.348	3.500	97.752	97.602	97.452
4.000	98.323	98.173	98.023	4.000	97.867	97.717	97.567	2.375	92.089	91.939	91.789	3.625	98.147	97.997	97.847
4.125	98.816	98.666	98.516	4.125	98.212	98.062	97.912	2.500	91.162	91.012	90.862	Margin = 2.250		Index = 2.550	
4.250	99.752	99.611	99.486	4.250	99.140	98.999	98.874	2.625	92.062	91.912	91.762	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.238	100.098	99.973	4.375	99.518	99.378	99.253	2.750	94.955	94.805	94.655	Rate	30 Day	45 Day	60 Day
4.500	100.659	100.519	100.394	4.500	99.829	99.688	99.563	2.875	95.489	95.339	95.189	4.500	99.459	99.209	98.959
4.625	101.038	100.897	100.772	4.625	100.165	100.025	99.900	3.000	95.938	95.788	95.638	4.625	99.838	99.588	99.338
4.750	101.367	101.227	101.071	4.750	100.731	100.590	100.434	3.125	96.388	96.238	96.088	4.750	100.117	99.867	99.617
4.875	101.880	101.739	101.583	4.875	101.055	100.914	100.758	3.250	97.120	96.970	96.820	4.875	100.530	100.280	100.030
5.000	102.224	102.084	101.927	5.000	101.452	101.311	101.155	3.375	97.562	97.412	97.262	5.000	100.874	100.624	100.374
5.125	102.674	102.534	102.377	5.125	101.788	101.647	101.491	3.500	98.007	97.857	97.707	5.125	101.244	100.994	100.744
5.250	103.641	103.500	103.375	5.250	101.895	101.754	101.629	3.625	98.444	98.294	98.144	5.250	100.960	100.710	100.460
5.375	103.871	103.731	103.606	5.375	102.209	102.068	101.943	3.750	98.638	98.488	98.338	5.375	101.857	101.607	101.357
5.500	104.128	103.987	103.862	5.500	102.606	102.465	102.340	3.875	99.068	98.918	98.768	5.500	102.258	102.008	101.758
5.625	104.248	104.108	103.983	5.625	102.942	102.801	102.676	4.000	99.433	99.283	99.133	5.625	102.508	102.258	102.008
5.750	105.040	104.940	104.815	5.750	103.085	102.985	102.860	4.125	99.755	99.605	99.455	5.750	102.750	102.500	102.250

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	98.609	98.359	98.109	4.500	98.109	97.859	97.609
4.750	99.267	99.017	98.767	4.750	99.011	98.761	98.511
5.000	100.024	99.774	99.524	5.000	99.732	99.482	99.232
5.250	101.148	100.898	100.648	5.250	100.903	100.653	100.403
5.500	101.858	101.608	101.358	5.500	100.886	100.636	100.386
5.625	102.258	102.008	101.758	5.625	101.222	100.972	100.722
5.750	102.500	102.250	102.000	5.750	101.365	101.115	100.865
5.875	102.758	102.508	102.258	5.875	101.689	101.439	101.189

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:	9/19/2018	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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10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	96.024	95.874	95.724	3.500	95.406	95.256	95.106	1.875	N/A	N/A	N/A	3.125	96.06	95.910	95.760
3.625	96.529	96.379	96.229	3.625	95.866	95.716	95.566	2.000	N/A	N/A	N/A	3.250	97.08	96.928	96.778
3.750	97.273	97.123	96.973	3.750	96.777	96.627	96.477	2.125	N/A	N/A	N/A	3.375	97.46	97.310	97.160
3.875	97.772	97.622	97.472	3.875	97.230	97.080	96.930	2.250	89.148	88.998	88.848	3.500	97.81	97.664	97.514
4.000	98.273	98.123	97.973	4.000	97.617	97.467	97.317	2.375	89.589	89.439	89.289	3.625	98.21	98.060	97.910
4.125	98.766	98.616	98.466	4.125	97.962	97.812	97.662	2.500	88.662	88.512	88.362	Margin = 2.250		Index = 2.550	
4.250	99.577	99.436	99.311	4.250	98.765	98.624	98.499	2.625	89.562	89.412	89.262				
4.375	100.063	99.923	99.798	4.375	99.143	99.003	98.878	2.750	94.267	94.117	93.967				
4.500	100.484	100.344	100.219	4.500	99.454	99.313	99.188	2.875	94.802	94.652	94.502				
4.625	100.863	100.722	100.597	4.625	99.790	99.650	99.525	3.000	95.251	95.101	94.951				
4.750	100.442	100.302	100.146	4.750	99.856	99.715	99.559	3.125	95.700	95.550	95.400				
4.875	100.955	100.814	100.658	4.875	100.180	100.039	99.883	3.250	97.182	97.032	96.882				
5.000	101.499	101.359	101.202	5.000	100.577	100.436	100.280	3.375	97.625	97.475	97.325				
5.125	101.749	101.609	101.452	5.125	100.813	100.672	100.516	3.500	98.069	97.919	97.769				
5.250	101.883	101.743	101.618	5.250	100.707	100.567	100.442	3.625	98.507	98.357	98.207				
5.375	101.990	101.849	101.724	5.375	101.021	100.880	100.755	3.750	98.388	98.238	98.088				
5.500	102.171	102.030	101.905	5.500	101.418	101.277	101.152	3.875	98.818	98.668	98.518				
5.625	102.341	102.200	102.075	5.625	101.754	101.614	101.489	4.000	99.183	99.033	98.883				
5.750	101.833	101.733	101.608	5.750	100.648	100.548	100.423	4.125	99.505	99.355	99.205				

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	94.824	94.674	94.524	3.500	94.406	94.256	94.106	1.875	N/A	N/A	N/A	3.125	95.060	94.910	94.760
3.625	95.329	95.179	95.029	3.625	94.866	94.716	94.566	2.000	N/A	N/A	N/A	3.250	96.078	95.928	95.778
3.750	96.073	95.923	95.773	3.750	95.777	95.627	95.477	2.125	N/A	N/A	N/A	3.375	96.460	96.310	96.160
3.875	96.572	96.422	96.272	3.875	96.230	96.080	95.930	2.250	89.898	89.748	89.598	3.500	96.814	96.664	96.514
4.000	97.073	96.923	96.773	4.000	96.617	96.467	96.317	2.375	90.339	90.189	90.039	3.625	97.210	97.060	96.910
4.125	97.566	97.416	97.266	4.125	96.962	96.812	96.662	2.500	89.412	89.262	89.112	Margin = 2.250		Index = 2.550	
4.250	98.377	98.236	98.111	4.250	97.765	97.624	97.499	2.625	90.312	90.162	90.012	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.863	98.723	98.598	4.375	98.143	98.003	97.878	2.750	94.048	93.898	93.748	Rate	30 Day	45 Day	60 Day
4.500	99.284	99.144	99.019	4.500	98.454	98.313	98.188	2.875	94.583	94.433	94.283	4.500	98.084	97.834	97.584
4.625	99.663	99.522	99.397	4.625	98.790	98.650	98.525	3.000	95.032	94.882	94.732	4.625	98.463	98.213	97.963
4.750	99.492	99.352	99.196	4.750	98.856	98.715	98.559	3.125	95.482	95.332	95.182	4.750	98.242	97.992	97.742
4.875	100.005	99.864	99.708	4.875	99.180	99.039	98.883	3.250	95.651	95.501	95.351	4.875	98.655	98.405	98.155
5.000	100.349	100.209	100.052	5.000	99.577	99.436	99.280	3.375	96.094	95.944	95.794	5.000	98.999	98.749	98.499
5.125	100.799	100.659	100.502	5.125	99.913	99.772	99.616	3.500	96.538	96.388	96.238	5.125	99.369	99.119	98.869
5.250	101.453	101.313	101.188	5.250	99.707	99.567	99.442	3.625	96.975	96.825	96.675	5.250	98.772	98.522	98.272
5.375	101.684	101.543	101.418	5.375	100.021	99.880	99.755	3.750	96.451	96.301	96.151	5.375	99.670	99.420	99.170
5.500	101.941	101.800	101.675	5.500	100.418	100.277	100.152	3.875	96.881	96.731	96.581	5.500	100.071	99.821	99.571
5.625	102.061	101.920	101.795	5.625	100.754	100.614	100.489	4.000	97.246	97.096	96.946	5.625	100.321	100.071	99.821
5.750	101.603	101.503	101.378	5.750	99.648	99.548	99.423	4.125	97.568	97.418	97.268	5.750	99.313	99.063	98.813

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:	9/19/2018	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	97.234	96.984	96.734	4.500	96.734	96.484	96.234
4.750	97.392	97.142	96.892	4.750	97.136	96.886	96.636
5.000	98.149	97.899	96.649	5.000	97.857	97.607	97.357
5.250	98.961	98.711	98.461	5.250	98.716	98.466	98.216
5.500	99.671	99.421	99.171	5.500	98.698	98.448	98.198
5.625	100.071	99.821	99.571	5.625	99.034	98.784	98.534
5.750	99.063	98.813	98.563	5.750	97.928	97.678	97.428
5.875	99.321	99.071	98.821	5.875	98.252	98.002	97.752

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.167	99.067	98.967	4.625	101.166	101.066	100.966	3.000	95.949	95.849	95.749	3.000	96.148	96.048	95.948
4.375	99.755	99.655	99.555	4.750	101.655	101.555	101.455	3.125	96.461	96.361	96.261	3.125	96.510	96.410	96.310
4.500	100.299	100.199	100.099	4.875	102.103	102.003	101.903	3.250	97.155	97.055	96.955	3.250	97.537	97.437	97.337
4.625	100.948	100.848	100.748	4.990	102.064	101.964	101.864	3.375	97.765	97.665	97.565	3.375	97.903	97.803	97.703
4.750	101.528	101.428	101.328	5.000	102.164	102.064	101.964	3.500	98.251	98.151	98.051	3.500	98.252	98.152	98.052
4.875	102.032	101.932	101.832	5.125	102.680	102.580	102.480	3.625	98.707	98.607	98.507	3.625	98.599	98.499	98.399
4.990	101.947	101.847	101.747	5.250	103.183	103.083	102.983	3.750	99.348	99.248	99.148	3.750	99.425	99.325	99.225
5.000	102.047	101.947	101.847	5.375	103.486	103.386	103.286	3.875	99.541	99.441	99.341	3.875	99.768	99.668	99.568
5.125	102.573	102.473	102.373	5.500	103.838	103.738	103.638	3.990	99.931	99.831	99.731	3.990	99.980	99.880	99.780
5.250	103.247	103.147	103.047	5.625	104.087	103.987	103.887	4.000	100.031	99.931	99.831	4.000	100.080	99.980	99.880
5.375	103.657	103.557	103.457	5.750	104.668	104.568	104.468	4.125	100.515	100.415	100.315	4.125	100.371	100.271	100.171
5.500	104.048	103.948	103.848	5.875	104.826	104.726	104.626	4.250	100.815	100.715	100.615	4.250	100.946	100.846	100.746
5.625	104.328	104.228	104.128	5.990	104.914	104.814	104.714	4.375	101.236	101.136	101.036	4.375	101.218	101.118	101.018
5.750	104.895	104.795	104.695	6.000	105.014	104.914	104.814	4.500	101.664	101.564	101.464	4.500	101.487	101.387	101.287
5.875	105.099	104.999	104.899	6.125	105.547	105.447	105.347	4.625	102.081	101.981	101.881	4.625	101.745	101.645	101.545
5.990	105.229	105.129	105.029	6.250	105.936	105.836	105.736	4.750	102.248	102.148	102.048	4.750	101.929	101.829	101.729
6.000	105.329	105.229	105.129	6.375	106.231	106.131	106.031	4.875	102.505	102.405	102.305	4.875	102.098	101.998	101.898
6.125	105.941	105.841	105.741	6.500	N/A	N/A	N/A	4.990	102.666	102.566	102.466	4.990	102.171	102.071	101.971
6.250	106.254	106.154	106.054	6.625	N/A	N/A	N/A	5.000	102.766	102.666	102.566	5.000	102.271	102.171	102.071

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	97.455	97.355	97.255	3.000	95.573	95.473	95.373
4.375	98.087	97.987	97.887	3.125	95.985	95.885	95.785
4.500	98.665	98.565	98.465	3.250	96.878	96.778	96.678
4.625	99.333	99.233	99.133	3.375	97.292	97.192	97.092
4.750	100.010	99.910	99.810	3.500	97.723	97.623	97.523
4.875	100.582	100.482	100.382	3.625	98.138	98.038	97.938
4.990	101.031	100.931	100.831	3.750	98.397	98.297	98.197
5.000	101.131	101.031	100.931	3.875	98.813	98.713	98.613
5.125	101.388	101.288	101.188	3.990	99.125	99.025	98.925
5.250	101.616	101.516	101.416	4.000	99.225	99.125	99.025
5.375	101.822	101.722	101.622	4.125	99.618	99.518	99.418
5.500	102.325	102.225	102.125	4.250	99.823	99.723	99.623
5.625	102.549	102.449	102.349	4.375	100.020	99.920	99.820
5.750	102.771	102.671	102.571	4.500	100.165	100.065	99.965
5.875	102.171	102.071	101.971	4.625	100.418	100.318	100.218
5.990	102.549	102.449	102.349	4.750	100.524	100.424	100.324
6.000	102.649	102.549	102.449	4.875	100.694	100.594	100.494
6.125	102.906	102.806	102.706	4.990	100.763	100.663	100.563
6.250	103.142	103.042	102.942	5.000	100.863	100.763	100.663

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 Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

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	99.167	99.067	98.967	3.750	96.979	96.879	96.779	2.750	94.704	94.604	94.504
4.375	99.755	99.655	99.555	3.875	97.526	97.426	97.326	2.875	95.357	95.257	95.157
4.500	100.299	100.199	100.099	3.990	98.024	97.924	97.824	2.990	95.900	95.800	95.700
4.625	100.948	100.848	100.748	4.000	98.124	98.024	97.924	3.000	96.000	95.900	95.800
4.750	101.528	101.428	101.328	4.125	98.693	98.593	98.493	3.125	96.589	96.489	96.389
4.875	102.032	101.932	101.832	4.250	99.596	99.496	99.396	3.250	97.061	96.961	96.861
4.990	102.289	102.189	102.089	4.375	100.139	100.039	99.939	3.375	97.765	97.665	97.565
5.000	102.389	102.289	102.189	4.500	100.653	100.553	100.453	3.500	98.312	98.212	98.112
5.125	102.968	102.864	102.768	4.625	101.166	101.066	100.966	3.625	98.845	98.745	98.645
5.250	103.526	103.422	103.326	4.750	101.655	101.555	101.455	3.750	99.348	99.248	99.148
5.375	103.983	103.878	103.783	4.875	102.103	102.003	101.903	3.875	99.708	99.608	99.508
5.500	104.399	104.295	104.199	4.990	102.207	102.107	102.007	3.990	100.177	100.077	99.977
5.625	104.528	104.402	104.328	5.000	102.307	102.207	102.107	4.000	100.277	100.177	100.077
5.750	105.055	104.929	104.855	5.125	102.951	102.847	102.734	4.125	100.767	100.667	100.567
5.875	105.377	105.277	105.177	5.250	103.318	103.214	103.100	4.250	101.018	100.918	100.818
5.990	105.567	105.467	105.367	5.375	103.666	103.562	103.447	4.375	101.301	101.201	101.101
6.000	105.667	105.567	105.467	5.500	104.064	103.961	103.845	4.500	101.871	101.771	101.671
6.125	106.402	106.302	106.202	5.625	104.560	104.434	104.360	4.625	102.281	102.181	102.081
6.250	106.803	106.703	106.603	5.750	104.887	104.762	104.687	4.750	102.421	102.321	102.221

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	Rate	30 Day
4.250	98.229	98.129	98.029	2.750	94.360	94.260	94.160	2.750	94.360
4.375	98.817	98.717	98.617	2.875	95.013	94.913	94.813	2.875	95.013
4.500	99.361	99.261	99.161	2.990	95.556	95.456	95.356	2.990	95.556
4.625	100.166	100.066	99.966	3.000	95.656	95.556	95.456	3.000	95.656
4.750	100.746	100.646	100.546	3.125	96.245	96.145	96.045	3.125	96.245
4.875	101.250	101.150	101.050	3.250	96.717	96.617	96.517	3.250	96.717
4.990	101.507	101.407	101.307	3.375	97.140	97.040	96.940	3.375	97.140
5.000	101.607	101.507	101.407	3.500	97.687	97.587	97.487	3.500	97.687
5.125	101.468	101.364	101.268	3.625	98.220	98.120	98.020	3.625	98.220
5.250	102.026	101.922	101.826	3.750	98.723	98.623	98.523	3.750	98.723
5.375	102.483	102.378	102.283	3.875	99.083	98.983	98.883	3.875	99.083
5.500	102.899	102.795	102.699	3.990	99.067	98.967	98.867	3.990	99.067
5.625	102.309	102.183	102.109	4.000	99.167	99.067	98.967	4.000	99.167
5.750	102.836	102.710	102.636	4.125	99.657	99.557	99.457	4.125	99.657
5.875	103.008	102.908	102.808	4.250	99.908	99.808	99.708	4.250	99.908
5.990	103.048	102.948	102.848	4.375	100.191	100.091	99.991	4.375	100.191
6.000	103.148	103.048	102.948	4.500	100.292	100.192	100.092	4.500	100.292
6.125	103.733	103.633	103.533	4.625	100.702	100.602	100.502	4.625	100.702
6.250	103.984	103.884	103.784	4.750	100.842	100.742	100.642	4.750	100.842

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

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	98.848	98.748	98.648	3.750	96.775	96.675	96.575	2.750	94.704	94.604	94.504	4.250	97.910	97.810	97.710	2.750	94.360	94.260	94.160
4.375	99.423	99.323	99.223	3.875	97.366	97.266	97.166	2.875	95.357	95.257	95.157	4.375	98.485	98.385	98.285	2.875	95.013	94.913	94.813
4.500	100.090	99.990	99.890	3.990	97.915	97.815	97.715	2.990	95.900	95.800	95.700	4.500	99.152	99.052	98.952	2.990	95.556	95.456	95.356
4.625	100.805	100.705	100.605	4.000	98.015	97.915	97.815	3.000	96.000	95.900	95.800	4.625	100.023	99.923	99.823	3.000	95.656	95.556	95.456
4.750	101.400	101.300	101.200	4.125	98.675	98.575	98.475	3.125	96.589	96.489	96.389	4.750	100.618	100.518	100.418	3.125	96.245	96.145	96.045
4.875	101.933	101.833	101.733	4.250	99.265	99.165	99.065	3.250	97.061	96.961	96.861	4.875	101.151	101.051	100.951	3.250	96.717	96.617	96.517
4.990	102.289	102.189	102.089	4.375	99.855	99.755	99.655	3.375	97.532	97.432	97.332	4.990	101.507	101.407	101.307	3.375	96.907	96.807	96.707
5.000	102.389	102.289	102.189	4.500	100.521	100.421	100.321	3.500	98.312	98.212	98.112	5.000	101.607	101.507	101.407	3.500	97.687	97.587	97.487
5.125	102.968	102.864	102.768	4.625	101.095	100.995	100.895	3.625	98.845	98.745	98.645	5.125	101.468	101.364	101.268	3.625	98.220	98.120	98.020
5.250	103.526	103.422	103.326	4.750	101.576	101.476	101.376	3.750	99.234	99.134	99.034	5.250	102.026	101.922	101.826	3.750	98.609	98.509	98.409
5.375	103.983	103.878	103.783	4.875	101.949	101.849	101.749	3.875	99.708	99.608	99.508	5.375	102.483	102.378	102.283	3.875	99.083	98.983	98.883
5.500	104.399	104.295	104.199	4.990	102.207	102.107	102.007	3.990	100.177	100.077	99.977	5.500	102.899	102.795	102.699	3.990	99.067	98.967	98.867
5.625	104.528	104.402	104.328	5.000	102.307	102.207	102.107	4.000	100.277	100.177	100.077	5.625	102.309	102.183	102.109	4.000	99.167	99.067	98.967
5.750	105.055	104.929	104.855	5.125	102.951	102.847	102.734	4.125	100.767	100.667	100.567	5.750	102.836	102.710	102.636	4.125	99.657	99.557	99.457
5.875	105.377	105.277	105.177	5.250	103.318	103.214	103.100	4.250	101.018	100.918	100.818	5.875	103.008	102.908	102.808	4.250	99.908	99.808	99.708
5.990	105.667	105.467	105.367	5.375	103.666	103.562	103.447	4.375	101.301	101.201	101.101	5.990	103.048	102.948	102.848	4.375	100.191	100.091	99.991
6.000	105.667	105.567	105.467	5.500	104.064	103.961	103.845	4.500	101.871	101.771	101.671	6.000	103.148	103.048	102.948	4.500	100.292	100.192	100.092
6.125	106.402	106.302	106.202	5.625	104.560	104.434	104.360	4.625	102.281	102.181	102.081	6.125	103.733	103.633	103.533	4.625	100.702	100.602	100.502
6.250	106.803	106.703	106.603	5.750	104.887	104.762	104.687	4.750	102.421	102.321	102.221	6.250	103.984	103.884	103.784	4.750	100.842	100.742	100.642

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.:

10/19/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/19/2018

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)