



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.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	96.821	96.671	96.521	3.500	96.203	96.053	95.903	1.875	N/A	N/A	N/A	3.125	97.747	97.597	97.447
3.625	97.326	97.176	97.026	3.625	96.662	96.512	96.362	2.000	N/A	N/A	N/A	3.250	98.016	97.866	97.716
3.750	98.382	98.232	98.082	3.750	97.886	97.736	97.586	2.125	N/A	N/A	N/A	3.375	98.397	98.247	98.097
3.875	98.881	98.731	98.581	3.875	98.339	98.189	98.039	2.250	92.508	92.358	92.208	3.500	98.752	98.602	98.452
4.000	99.382	99.232	99.082	4.000	98.727	98.577	98.427	2.375	92.949	92.799	92.649	3.625	99.147	98.997	98.847
4.125	99.876	99.726	99.576	4.125	99.071	98.921	98.771	2.500	92.022	91.872	91.722	Margin = 2.250		Index = 2.550	
4.250	100.842	100.702	100.577	4.250	100.030	99.890	99.765	2.625	92.922	92.772	92.622				
4.375	101.329	101.188	101.063	4.375	100.409	100.268	100.143	2.750	95.830	95.680	95.530				
4.500	101.750	101.609	101.484	4.500	100.720	100.579	100.454	2.875	96.364	96.214	96.064				
4.625	102.128	101.988	101.863	4.625	101.056	100.915	100.790	3.000	96.813	96.663	96.513				
4.750	102.239	102.083	101.942	4.750	101.653	101.496	101.356	3.125	97.263	97.113	96.963				
4.875	102.752	102.595	102.455	4.875	101.977	101.820	101.680	3.250	98.030	97.880	97.730				
5.000	103.296	103.140	102.999	5.000	102.374	102.217	102.077	3.375	98.472	98.322	98.172				
5.125	103.546	103.390	103.249	5.125	102.610	102.454	102.313	3.500	98.917	98.767	98.617				
5.250	103.961	103.805	103.618	5.250	102.785	102.629	102.442	3.625	99.354	99.204	99.054				
5.375	104.068	103.912	103.724	5.375	103.099	102.943	102.755	3.750	99.552	99.402	99.252				
5.500	104.249	104.092	103.905	5.500	103.496	103.340	103.152	3.875	99.982	99.832	99.682				
5.625	104.419	104.263	104.075	5.625	103.833	103.676	103.489	4.000	100.347	100.197	100.047				
5.750	105.083	104.983	104.883	5.750	103.898	103.798	103.698	4.125	100.669	100.519	100.369				

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	95.621	95.471	95.321	3.500	95.203	95.053	94.903	1.875	N/A	N/A	N/A	3.125	96.747	96.597	96.447
3.625	96.126	95.976	95.826	3.625	95.662	95.512	95.362	2.000	N/A	N/A	N/A	3.250	97.016	96.866	96.716
3.750	97.182	97.032	96.882	3.750	96.886	96.736	96.586	2.125	N/A	N/A	N/A	3.375	97.397	97.247	97.097
3.875	97.681	97.531	97.381	3.875	97.339	97.189	97.039	2.250	91.508	91.358	91.208	3.500	97.752	97.602	97.452
4.000	98.182	98.032	97.882	4.000	97.727	97.577	97.427	2.375	91.949	91.799	91.649	3.625	98.147	97.997	97.847
4.125	98.676	98.526	98.376	4.125	98.071	97.921	97.771	2.500	91.022	90.872	90.722	Margin = 2.250		Index = 2.550	
4.250	99.642	99.502	99.377	4.250	99.030	98.890	98.765	2.625	91.922	91.772	91.622	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.129	99.988	99.863	4.375	99.409	99.268	99.143	2.750	94.830	94.680	94.530	Rate	30 Day	45 Day	60 Day
4.500	100.550	100.409	100.284	4.500	99.720	99.579	99.454	2.875	95.364	95.214	95.064	4.500	99.350	99.100	98.850
4.625	100.928	100.788	100.663	4.625	100.056	99.915	99.790	3.000	95.813	95.663	95.513	4.625	99.728	99.478	99.228
4.750	101.289	101.133	100.992	4.750	100.653	100.496	100.356	3.125	96.263	96.113	95.963	4.750	100.039	99.789	99.539
4.875	101.802	101.645	101.505	4.875	100.977	100.820	100.680	3.250	97.030	96.880	96.730	4.875	100.452	100.202	99.952
5.000	102.146	101.990	101.849	5.000	101.374	101.217	101.077	3.375	97.472	97.322	97.172	5.000	100.796	100.546	100.296
5.125	102.596	102.440	102.299	5.125	101.710	101.554	101.413	3.500	97.917	97.767	97.617	5.125	101.166	100.916	100.666
5.250	103.531	103.375	103.188	5.250	101.785	101.629	101.442	3.625	98.354	98.204	98.054	5.250	100.850	100.600	100.350
5.375	103.762	103.606	103.418	5.375	102.099	101.943	101.755	3.750	98.552	98.402	98.252	5.375	101.998	101.748	101.498
5.500	104.019	103.862	103.675	5.500	102.496	102.340	102.152	3.875	98.982	98.832	98.682	5.500	102.259	102.009	101.759
5.625	104.139	103.983	103.795	5.625	102.833	102.676	102.489	4.000	99.347	99.197	99.047	5.625	102.509	102.259	102.009
5.750	104.853	104.753	104.653	5.750	102.898	102.798	102.698	4.125	99.669	99.519	99.369	5.750	102.753	102.503	102.253

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	98.500	98.250	98.000	4.500	98.000	97.750	97.500
4.750	99.189	98.939	98.689	4.750	98.933	98.683	98.433
5.000	99.946	99.696	99.446	5.000	99.654	99.404	99.154
5.250	101.039	100.789	100.539	5.250	100.794	100.544	100.294
5.500	101.999	101.749	101.499	5.500	100.776	100.526	100.276
5.625	102.259	102.009	101.759	5.625	101.113	100.863	100.613
5.750	102.503	102.253	102.003	5.750	101.178	100.928	100.678
5.875	102.751	102.501	102.251	5.875	101.502	101.252	101.002

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:	9/20/2018	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.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	95.883	95.733	95.583	3.500	95.265	95.115	94.965	1.875	N/A	N/A	N/A	3.125	96.06	95.910	95.760
3.625	96.389	96.239	96.089	3.625	95.725	95.575	95.425	2.000	N/A	N/A	N/A	3.250	97.08	96.928	96.778
3.750	97.132	96.982	96.832	3.750	96.636	96.486	96.336	2.125	N/A	N/A	N/A	3.375	97.46	97.310	97.160
3.875	97.631	97.481	97.331	3.875	97.089	96.939	96.789	2.250	89.008	88.858	88.708	3.500	97.81	97.664	97.514
4.000	98.132	97.982	97.832	4.000	97.477	97.327	97.177	2.375	89.449	89.299	89.149	3.625	98.21	98.060	97.910
4.125	98.626	98.476	98.326	4.125	97.821	97.671	97.521	2.500	88.522	88.372	88.222	Margin = 2.250		Index = 2.550	
4.250	99.467	99.327	99.202	4.250	98.655	98.515	98.390	2.625	89.422	89.272	89.122				
4.375	99.954	99.813	99.688	4.375	99.034	98.893	98.768	2.750	94.142	93.992	93.842				
4.500	100.375	100.234	100.109	4.500	99.345	99.204	99.079	2.875	94.677	94.527	94.377				
4.625	100.753	100.613	100.488	4.625	99.681	99.540	99.415	3.000	95.126	94.976	94.826				
4.750	100.364	100.208	100.067	4.750	99.778	99.621	99.481	3.125	95.575	95.425	95.275				
4.875	100.877	100.720	100.580	4.875	100.102	99.945	99.805	3.250	97.092	96.942	96.792				
5.000	101.421	101.265	101.124	5.000	100.499	100.342	100.202	3.375	97.535	97.385	97.235				
5.125	101.671	101.515	101.374	5.125	100.735	100.579	100.438	3.500	97.980	97.830	97.680				
5.250	101.774	101.618	101.430	5.250	100.598	100.442	100.254	3.625	98.417	98.267	98.117				
5.375	101.880	101.724	101.537	5.375	100.912	100.755	100.568	3.750	98.302	98.152	98.002				
5.500	102.061	101.905	101.717	5.500	101.309	101.152	100.965	3.875	98.732	98.582	98.432				
5.625	102.231	102.075	101.888	5.625	101.645	101.489	101.301	4.000	99.097	98.947	98.797				
5.750	101.645	101.545	101.445	5.750	100.460	100.360	100.260	4.125	99.419	99.269	99.119				

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	94.683	94.533	94.383	3.500	94.265	94.115	93.965	1.875	N/A	N/A	N/A	3.125	95.060	94.910	94.760
3.625	95.189	95.039	94.889	3.625	94.725	94.575	94.425	2.000	N/A	N/A	N/A	3.250	96.078	95.928	95.778
3.750	95.932	95.782	95.632	3.750	95.636	95.486	95.336	2.125	N/A	N/A	N/A	3.375	96.460	96.310	96.160
3.875	96.431	96.281	96.131	3.875	96.089	95.939	95.789	2.250	89.758	89.608	89.458	3.500	96.814	96.664	96.514
4.000	96.932	96.782	96.632	4.000	96.477	96.327	96.177	2.375	90.199	90.049	89.899	3.625	97.210	97.060	96.910
4.125	97.426	97.276	97.126	4.125	96.821	96.671	96.521	2.500	89.272	89.122	88.972	Margin = 2.250		Index = 2.550	
4.250	98.267	98.127	98.002	4.250	97.655	97.515	97.390	2.625	90.172	90.022	89.872	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.754	98.613	98.488	4.375	98.034	97.893	97.768	2.750	93.923	93.773	93.623	Rate	30 Day	45 Day	60 Day
4.500	99.175	99.034	98.909	4.500	98.345	98.204	98.079	2.875	94.458	94.308	94.158	4.500	97.975	97.725	97.475
4.625	99.553	99.413	99.288	4.625	98.681	98.540	98.415	3.000	94.907	94.757	94.607	4.625	98.353	98.103	97.853
4.750	99.414	99.258	99.117	4.750	98.778	98.621	98.481	3.125	95.357	95.207	95.057	4.750	98.164	97.914	97.664
4.875	99.927	99.770	99.630	4.875	99.102	98.945	98.805	3.250	95.561	95.411	95.261	4.875	98.577	98.327	98.077
5.000	100.271	100.115	99.974	5.000	99.499	99.342	99.202	3.375	96.004	95.854	95.704	5.000	98.921	98.671	98.421
5.125	100.721	100.565	100.424	5.125	99.835	99.679	99.538	3.500	96.448	96.298	96.148	5.125	99.291	99.041	98.791
5.250	101.344	101.188	101.000	5.250	99.598	99.442	99.254	3.625	96.886	96.736	96.586	5.250	98.663	98.413	98.163
5.375	101.574	101.418	101.231	5.375	99.912	99.755	99.568	3.750	96.365	96.215	96.065	5.375	99.810	99.560	99.310
5.500	101.831	101.675	101.487	5.500	100.309	100.152	99.965	3.875	96.795	96.645	96.495	5.500	100.071	99.821	99.571
5.625	101.951	101.795	101.608	5.625	100.645	100.489	100.301	4.000	97.160	97.010	96.860	5.625	100.321	100.071	99.821
5.750	101.415	101.315	101.215	5.750	99.460	99.360	99.260	4.125	97.482	97.332	97.182	5.750	99.315	99.065	98.815

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

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	97.125	96.875	96.625	4.500	96.625	96.375	96.125
4.750	97.314	97.064	96.814	4.750	97.058	96.808	96.558
5.000	98.071	97.821	97.571	5.000	97.779	97.529	97.279
5.250	98.851	98.601	98.351	5.250	98.607	98.357	98.107
5.500	99.811	99.561	99.311	5.500	98.589	98.339	98.089
5.625	100.071	99.821	99.571	5.625	98.925	98.675	98.425
5.750	99.065	98.815	98.565	5.750	97.740	97.490	97.240
5.875	99.313	99.063	98.813	5.875	98.064	97.814	97.564

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:	9/20/2018	5.500%

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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	98.979	98.879	98.779	4.625	101.010	100.910	100.810	3.000	95.804	95.704	95.604	3.000	96.004	95.904	95.804
4.375	99.568	99.468	99.368	4.750	101.498	101.398	101.298	3.125	96.317	96.217	96.117	3.125	96.366	96.266	96.166
4.500	100.112	100.012	99.912	4.875	101.947	101.847	101.747	3.250	97.007	96.907	96.807	3.250	97.393	97.293	97.193
4.625	100.761	100.661	100.561	4.990	101.898	101.798	101.698	3.375	97.640	97.540	97.440	3.375	97.756	97.656	97.556
4.750	101.341	101.241	101.141	5.000	101.998	101.898	101.798	3.500	98.126	98.026	97.926	3.500	98.106	98.006	97.906
4.875	101.844	101.744	101.644	5.125	102.541	102.441	102.341	3.625	98.575	98.475	98.375	3.625	98.482	98.382	98.282
4.990	101.779	101.679	101.579	5.250	103.036	102.936	102.836	3.750	99.223	99.123	99.023	3.750	99.324	99.224	99.124
5.000	101.879	101.779	101.679	5.375	103.324	103.224	103.124	3.875	99.437	99.337	99.237	3.875	99.668	99.568	99.468
5.125	102.437	102.337	102.237	5.500	103.650	103.550	103.450	3.990	99.833	99.733	99.633	3.990	99.881	99.781	99.681
5.250	103.102	103.002	102.902	5.625	103.894	103.794	103.694	4.000	99.933	99.833	99.733	4.000	99.981	99.881	99.781
5.375	103.495	103.395	103.295	5.750	104.569	104.469	104.369	4.125	100.418	100.318	100.218	4.125	100.274	100.174	100.074
5.500	103.859	103.759	103.659	5.875	104.721	104.621	104.521	4.250	100.718	100.618	100.518	4.250	100.896	100.796	100.696
5.625	104.128	104.028	103.928	5.990	104.808	104.708	104.608	4.375	101.188	101.088	100.988	4.375	101.173	101.073	100.973
5.750	104.844	104.744	104.644	6.000	104.908	104.808	104.708	4.500	101.616	101.516	101.416	4.500	101.439	101.339	101.239
5.875	105.041	104.941	104.841	6.125	105.423	105.323	105.223	4.625	102.030	101.930	101.830	4.625	101.694	101.594	101.494
5.990	105.168	105.068	104.968	6.250	105.834	105.734	105.634	4.750	102.191	102.091	101.991	4.750	101.872	101.772	101.672
6.000	105.268	105.168	105.068	6.375	106.120	106.020	105.910	4.875	102.435	102.335	102.235	4.875	102.030	101.930	101.830
6.125	105.865	105.765	105.665	6.500	N/A	N/A	N/A	4.990	102.571	102.471	102.371	4.990	102.084	101.984	101.884
6.250	106.154	106.054	105.954	6.625	N/A	N/A	N/A	5.000	102.671	102.571	102.471	5.000	102.184	102.084	101.984

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	97.279	97.179	97.079	3.000	95.430	95.330	95.230
4.375	97.912	97.812	97.712	3.125	95.842	95.742	95.642
4.500	98.492	98.392	98.292	3.250	96.733	96.633	96.533
4.625	99.171	99.071	98.971	3.375	97.145	97.045	96.945
4.750	99.849	99.749	99.649	3.500	97.577	97.477	97.377
4.875	100.418	100.318	100.218	3.625	97.993	97.893	97.793
4.990	100.862	100.762	100.662	3.750	98.296	98.196	98.096
5.000	100.962	100.862	100.762	3.875	98.715	98.615	98.515
5.125	101.202	101.102	101.002	3.990	99.026	98.926	98.826
5.250	101.407	101.307	101.207	4.000	99.126	99.026	98.926
5.375	101.655	101.555	101.455	4.125	99.521	99.421	99.321
5.500	102.124	102.024	101.924	4.250	99.726	99.626	99.526
5.625	102.342	102.242	102.142	4.375	99.920	99.820	99.720
5.750	102.566	102.466	102.366	4.500	100.064	99.964	99.864
5.875	102.058	101.958	101.858	4.625	100.367	100.267	100.167
5.990	102.429	102.329	102.229	4.750	100.468	100.368	100.268
6.000	102.529	102.429	102.329	4.875	100.628	100.528	100.428
6.125	102.776	102.676	102.576	4.990	100.680	100.580	100.480
6.250	103.002	102.902	102.802	5.000	100.780	100.680	100.580

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
applicable on MH Advantage Properties (SFR 859 is required)

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	98.979	98.879	98.779	3.750	96.823	96.723	96.623	2.750	94.565	94.465	94.365
4.375	99.568	99.468	99.368	3.875	97.370	97.270	97.170	2.875	95.217	95.117	95.017
4.500	100.112	100.012	99.912	3.990	97.868	97.768	97.668	2.990	95.760	95.660	95.560
4.625	100.761	100.661	100.561	4.000	97.968	97.868	97.768	3.000	95.860	95.760	95.660
4.750	101.341	101.241	101.141	4.125	98.536	98.436	98.336	3.125	96.449	96.349	96.249
4.875	101.844	101.744	101.644	4.250	99.440	99.340	99.240	3.250	96.922	96.822	96.722
4.990	102.078	101.978	101.878	4.375	99.982	99.882	99.782	3.375	97.640	97.540	97.440
5.000	102.178	102.078	101.978	4.500	100.497	100.397	100.297	3.500	98.164	98.064	97.964
5.125	102.838	102.738	102.638	4.625	101.010	100.910	100.810	3.625	98.699	98.599	98.499
5.250	103.358	103.258	103.158	4.750	101.498	101.398	101.298	3.750	99.223	99.123	99.023
5.375	103.799	103.699	103.599	4.875	101.947	101.847	101.747	3.875	99.629	99.529	99.429
5.500	104.219	104.119	104.019	4.990	102.106	102.006	101.906	3.990	100.060	99.960	99.860
5.625	104.414	104.310	104.214	5.000	102.206	102.106	102.006	4.000	100.160	100.060	99.960
5.750	104.885	104.782	104.685	5.125	102.743	102.643	102.543	4.125	100.653	100.553	100.453
5.875	105.196	105.096	104.996	5.250	103.116	103.016	102.916	4.250	100.926	100.826	100.726
5.990	105.393	105.293	105.193	5.375	103.468	103.368	103.268	4.375	101.314	101.214	101.114
6.000	105.493	105.393	105.293	5.500	103.827	103.727	103.626	4.500	101.853	101.753	101.653
6.125	106.073	105.973	105.873	5.625	104.319	104.216	104.119	4.625	102.228	102.128	102.028
6.250	106.745	106.645	106.545	5.750	104.652	104.549	104.452	4.750	102.410	102.310	102.210

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	98.041	97.941	97.841	2.750	94.221	94.121	94.021	2.750	94.221
4.375	98.630	98.530	98.430	2.875	94.873	94.773	94.673	2.875	94.873
4.500	99.174	99.074	98.974	2.990	95.416	95.316	95.216	2.990	95.416
4.625	99.979	99.879	99.779	3.000	95.516	95.416	95.316	3.000	95.516
4.750	100.559	100.459	100.359	3.125	96.105	96.005	95.905	3.125	96.105
4.875	101.062	100.962	100.862	3.250	96.578	96.478	96.378	3.250	96.578
4.990	101.296	101.196	101.096	3.375	97.022	96.922	96.822	3.375	97.022
5.000	101.396	101.296	101.196	3.500	97.546	97.446	97.346	3.500	97.546
5.125	101.345	101.245	101.145	3.625	98.081	97.981	97.881	3.625	98.081
5.250	101.865	101.765	101.665	3.750	98.605	98.505	98.405	3.750	98.605
5.375	102.306	102.206	102.106	3.875	99.011	98.911	98.811	3.875	99.011
5.500	102.726	102.626	102.526	3.990	98.950	98.850	98.750	3.990	98.950
5.625	102.203	102.099	102.003	4.000	99.050	98.950	98.850	4.000	99.050
5.750	102.674	102.571	102.474	4.125	99.543	99.443	99.343	4.125	99.543
5.875	102.835	102.735	102.635	4.250	99.816	99.716	99.616	4.250	99.816
5.990	102.882	102.782	102.682	4.375	100.204	100.104	100.004	4.375	100.204
6.000	102.982	102.882	102.782	4.500	100.274	100.174	100.074	4.500	100.274
6.125	103.412	103.312	103.212	4.625	100.649	100.549	100.449	4.625	100.649
6.250	103.934	103.834	103.734	4.750	100.831	100.731	100.631	4.750	100.831

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.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	98.602	98.502	98.402	3.750	96.582	96.482	96.382	2.750	94.565	94.465	94.365	4.250	97.664	97.564	97.464	2.750	94.221	94.121	94.021
4.375	99.241	99.141	99.041	3.875	97.175	97.075	96.975	2.875	95.217	95.117	95.017	4.375	98.303	98.203	98.103	2.875	94.873	94.773	94.673
4.500	99.913	99.813	99.713	3.990	97.725	97.625	97.525	2.990	95.760	95.660	95.560	4.500	98.975	98.875	98.775	2.990	95.416	95.316	95.216
4.625	100.598	100.498	100.398	4.000	97.825	97.725	97.625	3.000	95.860	95.760	95.660	4.625	99.816	99.716	99.616	3.000	95.516	95.416	95.316
4.750	101.224	101.124	101.024	4.125	98.446	98.346	98.246	3.125	96.449	96.349	96.249	4.750	100.442	100.342	100.242	3.125	96.105	96.005	95.905
4.875	101.712	101.612	101.512	4.250	99.143	99.043	98.943	3.250	96.922	96.822	96.722	4.875	100.930	100.830	100.730	3.250	96.578	96.478	96.378
4.990	102.078	101.978	101.878	4.375	99.710	99.610	99.510	3.375	97.383	97.283	97.183	4.990	101.296	101.196	101.096	3.375	96.765	96.665	96.565
5.000	102.178	102.078	101.978	4.500	100.377	100.277	100.177	3.500	98.164	98.064	97.964	5.000	101.396	101.296	101.196	3.500	97.546	97.446	97.346
5.125	102.838	102.738	102.638	4.625	100.941	100.841	100.741	3.625	98.699	98.599	98.499	5.125	101.345	101.245	101.145	3.625	98.081	97.981	97.881
5.250	103.358	103.258	103.158	4.750	101.400	101.300	101.200	3.750	99.111	99.011	98.911	5.250	101.865	101.765	101.665	3.750	98.493	98.393	98.293
5.375	103.799	103.699	103.599	4.875	101.775	101.675	101.575	3.875	99.629	99.529	99.429	5.375	102.306	102.206	102.106	3.875	99.011	98.911	98.811
5.500	104.219	104.119	104.019	4.990	102.106	102.006	101.906	3.990	100.060	99.960	99.860	5.500	102.726	102.626	102.526	3.990	98.950	98.850	98.750
5.625	104.414	104.310	104.214	5.000	102.206	102.106	102.006	4.000	100.160	100.060	99.960	5.625	102.203	102.099	102.003	4.000	99.050	98.950	98.850
5.750	104.885	104.782	104.685	5.125	102.743	102.643	102.543	4.125	100.653	100.553	100.453	5.750	102.674	102.571	102.474	4.125	99.543	99.443	99.343
5.875	105.196	105.096	104.996	5.250	103.116	103.016	102.916	4.250	100.926	100.826	100.726	5.875	102.835	102.735	102.635	4.250	99.816	99.716	99.616
5.990	105.393	105.293	105.193	5.375	103.468	103.368	103.268	4.375	101.314	101.214	101.114	5.990	102.882	102.782	102.682	4.375	100.204	100.104	100.004
6.000	105.493	105.393	105.293	5.500	103.827	103.727	103.626	4.500	101.853	101.753	101.653	6.000	102.982	102.882	102.782	4.500	100.274	100.174	100.074
6.125	106.073	105.973	105.873	5.625	104.319	104.216	104.119	4.625	102.228	102.128	102.028	6.125	103.412	103.312	103.212	4.625	100.649	100.549	100.449
6.250	106.745	106.645	106.545	5.750	104.652	104.549	104.452	4.750	102.410	102.310	102.210	6.250	103.934	103.834	103.734	4.750	100.831	100.731	100.631

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

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

10/22/2018

11/5/2018

11/19/2018

W. Rate Sheet Dated: 9/20/2018

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	94.910	94.785	94.660
4.125	96.190	96.065	95.940
4.250	97.263	97.138	97.013
4.375	97.864	97.739	97.614
4.500	98.597	98.472	98.347
4.625	99.243	99.118	98.993
4.750	99.870	99.745	99.620
4.875	100.372	100.247	100.122
5.000	100.730	100.605	100.480
5.125	101.055	100.930	100.805
5.250	101.420	101.295	101.170
5.375	101.739	101.614	101.489
5.500	101.902	101.777	101.652

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	96.499	96.374	96.249
3.625	96.979	96.854	96.729
3.750	97.418	97.293	97.168
3.875	98.034	97.909	97.784
4.000	98.390	98.265	98.140
4.125	98.656	98.531	98.406
4.250	98.954	98.829	98.704
4.375	99.226	99.101	98.976
4.500	99.487	99.362	99.237
4.625	99.753	99.628	99.503
4.750	100.021	99.896	99.771

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	96.427	96.302	96.177
3.375	96.999	96.874	96.749
3.500	97.551	97.426	97.301
3.625	98.047	97.922	97.797
3.750	98.357	98.232	98.107
3.875	98.784	98.659	98.534
4.000	99.182	99.057	98.932
4.125	99.607	99.482	99.357
4.250	100.000	99.875	99.750
4.375	100.355	100.230	100.105
4.500	100.711	100.586	100.461
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)