



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.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	96.883	96.733	96.583	3.500	96.265	96.115	95.965	1.875	N/A	N/A	N/A	3.125	96.935	96.785	96.635
3.625	97.389	97.239	97.089	3.625	96.725	96.575	96.425	2.000	N/A	N/A	N/A	3.250	98.297	98.147	97.997
3.750	98.398	98.248	98.098	3.750	97.902	97.752	97.602	2.125	N/A	N/A	N/A	3.375	98.679	98.529	98.379
3.875	98.897	98.747	98.597	3.875	98.355	98.205	98.055	2.250	92.750	92.600	92.450	3.500	99.033	98.883	98.733
4.000	99.398	99.248	99.098	4.000	98.742	98.592	98.442	2.375	93.191	93.041	92.891	3.625	99.429	99.279	99.129
4.125	99.891	99.741	99.591	4.125	99.087	98.937	98.787	2.500	92.264	92.114	91.964	Margin = 2.250		Index = 2.550	
4.250	100.842	100.717	100.561	4.250	100.030	99.905	99.749	2.625	93.164	93.014	92.864				
4.375	101.329	101.204	101.048	4.375	100.409	100.284	100.128	2.750	95.935	95.785	95.635				
4.500	101.750	101.625	101.469	4.500	100.720	100.595	100.438	2.875	96.470	96.320	96.170				
4.625	102.128	102.003	101.847	4.625	101.056	100.931	100.775	3.000	96.919	96.769	96.619				
4.750	102.255	102.114	101.958	4.750	101.668	101.528	101.371	3.125	97.368	97.218	97.068				
4.875	102.767	102.627	102.470	4.875	101.992	101.852	101.695	3.250	98.096	97.946	97.796				
5.000	103.312	103.171	103.015	5.000	102.389	102.249	102.092	3.375	98.539	98.389	98.239				
5.125	103.562	103.421	103.265	5.125	102.626	102.485	102.329	3.500	98.983	98.833	98.683				
5.250	103.946	103.836	103.711	5.250	102.770	102.660	102.535	3.625	99.421	99.271	99.121				
5.375	104.052	103.943	103.818	5.375	103.084	102.974	102.849	3.750	99.615	99.465	99.315				
5.500	104.233	104.124	103.999	5.500	103.481	103.371	103.246	3.875	100.045	99.895	99.745				
5.625	104.403	104.294	104.169	5.625	103.817	103.708	103.583	4.000	100.410	100.260	100.110				
5.750	104.911	104.811	104.711	5.750	103.726	103.626	103.526	4.125	100.732	100.582	100.432				

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	95.683	95.533	95.383	3.500	95.265	95.115	94.965	1.875	N/A	N/A	N/A	3.125	95.935	95.785	95.635
3.625	96.189	96.039	95.889	3.625	95.725	95.575	95.425	2.000	N/A	N/A	N/A	3.250	97.297	97.147	96.997
3.750	97.198	97.048	96.898	3.750	96.902	96.752	96.602	2.125	N/A	N/A	N/A	3.375	97.679	97.529	97.379
3.875	97.697	97.547	97.397	3.875	97.355	97.205	97.055	2.250	91.750	91.600	91.450	3.500	98.033	97.883	97.733
4.000	98.198	98.048	97.898	4.000	97.742	97.592	97.442	2.375	92.191	92.041	91.891	3.625	98.429	98.279	98.129
4.125	98.691	98.541	98.391	4.125	98.087	97.937	97.787	2.500	91.264	91.114	90.964	Margin = 2.250		Index = 2.550	
4.250	99.642	99.517	99.361	4.250	99.030	98.905	98.749	2.625	92.164	92.014	91.864	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.129	100.004	99.848	4.375	99.409	99.284	99.128	2.750	94.935	94.785	94.635	Rate	30 Day	45 Day	60 Day
4.500	100.550	100.425	100.269	4.500	99.720	99.595	99.438	2.875	95.470	95.320	95.170	4.500	99.350	99.100	98.850
4.625	100.928	100.803	100.647	4.625	100.056	99.931	99.775	3.000	95.919	95.769	95.619	4.625	99.728	99.478	99.228
4.750	101.305	101.164	101.008	4.750	100.668	100.528	100.371	3.125	96.368	96.218	96.068	4.750	100.055	99.805	99.555
4.875	101.817	101.677	101.520	4.875	100.992	100.852	100.695	3.250	97.096	96.946	96.796	4.875	100.467	100.217	99.967
5.000	102.162	102.021	101.865	5.000	101.389	101.249	101.092	3.375	97.539	97.389	97.239	5.000	100.812	100.562	100.312
5.125	102.612	102.471	102.315	5.125	101.726	101.585	101.429	3.500	97.983	97.833	97.683	5.125	101.182	100.932	100.682
5.250	103.516	103.406	103.281	5.250	101.770	101.660	101.535	3.625	98.421	98.271	98.121	5.250	100.835	100.585	100.335
5.375	103.746	103.637	103.512	5.375	102.084	101.974	101.849	3.750	98.615	98.465	98.315	5.375	101.982	101.732	101.482
5.500	104.003	103.894	103.769	5.500	102.481	102.371	102.246	3.875	99.045	98.895	98.745	5.500	102.253	102.003	101.753
5.625	104.123	104.014	103.889	5.625	102.817	102.708	102.583	4.000	99.410	99.260	99.110	5.625	102.503	102.253	102.003
5.750	104.681	104.581	104.481	5.750	102.726	102.626	102.526	4.125	99.732	99.582	99.432	5.750	102.751	102.501	102.251

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster	Loan Size Adjuster		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.500	98.250	98.000	4.500	98.000	97.750	97.500
4.750	99.205	98.955	98.705	4.750	98.948	98.698	98.448
5.000	99.962	99.712	99.462	5.000	99.669	99.419	99.169
5.250	101.023	100.773	100.523	5.250	100.778	100.528	100.278
5.500	101.983	101.733	101.483	5.500	100.761	100.511	100.261
5.625	102.253	102.003	101.753	5.625	101.097	100.847	100.597
5.750	102.451	102.201	101.951	5.750	101.006	100.756	100.506
5.875	102.759	102.509	102.259	5.875	101.330	101.080	100.830

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:	9/21/2018	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.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	95.946	95.796	95.646	3.500	95.328	95.178	95.028	1.875	N/A	N/A	N/A	3.125	95.25	95.097	94.947
3.625	96.451	96.301	96.151	3.625	95.787	95.637	95.487	2.000	N/A	N/A	N/A	3.250	97.36	97.210	97.060
3.750	97.304	97.154	97.004	3.750	96.808	96.658	96.508	2.125	N/A	N/A	N/A	3.375	97.74	97.591	97.441
3.875	97.803	97.653	97.503	3.875	97.261	97.111	96.961	2.250	89.250	89.100	88.950	3.500	98.10	97.945	97.795
4.000	98.304	98.154	98.004	4.000	97.649	97.499	97.349	2.375	89.691	89.541	89.391	3.625	98.49	98.341	98.191
4.125	98.798	98.648	98.498	4.125	97.993	97.843	97.693	2.500	88.764	88.614	88.464	Margin = 2.250		Index = 2.550	
4.250	99.780	99.655	99.498	4.250	98.968	98.843	98.687	2.625	89.664	89.514	89.364				
4.375	100.266	100.141	99.985	4.375	99.346	99.221	99.065	2.750	94.248	94.098	93.948				
4.500	100.687	100.562	100.406	4.500	99.657	99.532	99.376	2.875	94.782	94.632	94.482				
4.625	101.066	100.941	100.785	4.625	99.994	99.869	99.712	3.000	95.231	95.081	94.931				
4.750	100.849	100.708	100.552	4.750	100.262	100.121	99.965	3.125	95.681	95.531	95.381				
4.875	101.361	101.220	101.064	4.875	100.586	100.445	100.289	3.250	97.159	97.009	96.859				
5.000	101.905	101.765	101.609	5.000	100.983	100.842	100.686	3.375	97.601	97.451	97.301				
5.125	102.156	102.015	101.859	5.125	101.219	101.079	100.922	3.500	98.046	97.896	97.746				
5.250	102.071	101.961	101.836	5.250	100.895	100.785	100.660	3.625	98.483	98.333	98.183				
5.375	102.177	102.068	101.943	5.375	101.209	101.099	100.974	3.750	98.521	98.371	98.221				
5.500	102.358	102.249	102.124	5.500	101.606	101.496	101.371	3.875	98.951	98.801	98.651				
5.625	102.528	102.419	102.294	5.625	101.942	101.833	101.708	4.000	99.316	99.166	99.016				
5.750	101.474	101.374	101.274	5.750	100.289	100.189	100.089	4.125	99.638	99.488	99.338				

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	94.746	94.596	94.446	3.500	94.328	94.178	94.028	1.875	N/A	N/A	N/A	3.125	94.247	94.097	93.947
3.625	95.251	95.101	94.951	3.625	94.787	94.637	94.487	2.000	N/A	N/A	N/A	3.250	96.360	96.210	96.060
3.750	96.104	95.954	95.804	3.750	95.808	95.658	95.508	2.125	N/A	N/A	N/A	3.375	96.741	96.591	96.441
3.875	96.603	96.453	96.303	3.875	96.261	96.111	95.961	2.250	90.000	89.850	89.700	3.500	97.095	96.945	96.795
4.000	97.104	96.954	96.804	4.000	96.649	96.499	96.349	2.375	90.441	90.291	90.141	3.625	97.491	97.341	97.191
4.125	97.598	97.448	97.298	4.125	96.993	96.843	96.693	2.500	89.514	89.364	89.214	Margin = 2.250		Index = 2.550	
4.250	98.580	98.455	98.298	4.250	97.968	97.843	97.687	2.625	90.414	90.264	90.114	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.066	98.941	98.785	4.375	98.346	98.221	98.065	2.750	94.029	93.879	93.729	Rate	30 Day	45 Day	60 Day
4.500	99.487	99.362	99.206	4.500	98.657	98.532	98.376	2.875	94.563	94.413	94.263	4.500	98.287	98.037	97.787
4.625	99.866	99.741	99.585	4.625	98.994	98.869	98.712	3.000	95.013	94.863	94.713	4.625	98.666	98.416	98.166
4.750	99.899	99.758	99.602	4.750	99.262	99.121	98.965	3.125	95.462	95.312	95.162	4.750	98.649	98.399	98.149
4.875	100.411	100.270	100.114	4.875	99.586	99.445	99.289	3.250	96.002	95.852	95.702	4.875	99.061	98.811	98.561
5.000	100.755	100.615	100.459	5.000	99.983	99.842	99.686	3.375	96.445	96.295	96.145	5.000	99.405	99.155	98.905
5.125	101.206	101.065	100.909	5.125	100.319	100.179	100.022	3.500	96.890	96.740	96.590	5.125	99.776	99.526	99.276
5.250	101.641	101.531	101.406	5.250	99.895	99.785	99.660	3.625	97.327	97.177	97.027	5.250	98.960	98.710	98.460
5.375	101.871	101.762	101.637	5.375	100.209	100.099	99.974	3.750	97.365	97.215	97.065	5.375	100.107	99.857	99.607
5.500	102.128	102.019	101.894	5.500	100.606	100.496	100.371	3.875	97.795	97.645	97.495	5.500	100.378	100.128	99.878
5.625	102.248	102.139	102.014	5.625	100.942	100.833	100.708	4.000	98.160	98.010	97.860	5.625	100.628	100.378	100.128
5.750	101.244	101.144	101.044	5.750	99.289	99.189	99.089	4.125	98.482	98.332	98.182	5.750	99.314	99.064	98.814

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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	97.437	97.187	96.937	4.500	96.937	96.687	96.437
4.750	97.799	97.549	97.299	4.750	97.542	97.292	97.042
5.000	98.555	98.305	98.055	5.000	98.263	98.013	97.763
5.250	99.148	98.898	98.648	5.250	98.903	98.653	98.403
5.500	100.108	99.858	99.608	5.500	98.886	98.636	98.386
5.625	100.378	100.128	99.878	5.625	99.222	98.972	98.722
5.750	99.014	98.764	98.514	5.750	97.569	97.319	97.069
5.875	99.321	99.071	98.821	5.875	97.892	97.642	97.392

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:	9/21/2018	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)	



AFR Loan Center

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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.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	98.764	98.664	98.564	4.625	100.852	100.752	100.652	3.000	95.912	95.812	95.712	3.000	96.110	96.010	95.910
4.375	99.366	99.266	99.166	4.750	101.358	101.258	101.158	3.125	96.424	96.324	96.224	3.125	96.473	96.373	96.273
4.500	99.920	99.820	99.720	4.875	101.799	101.699	101.599	3.250	97.100	97.000	96.900	3.250	97.483	97.383	97.283
4.625	100.565	100.465	100.365	4.990	101.987	101.887	101.787	3.375	97.621	97.521	97.421	3.375	97.849	97.749	97.649
4.750	101.155	101.055	100.955	5.000	102.087	101.987	101.887	3.500	98.137	98.037	97.937	3.500	98.197	98.097	97.997
4.875	101.662	101.562	101.462	5.125	102.616	102.516	102.416	3.625	98.652	98.552	98.452	3.625	98.544	98.444	98.344
4.990	101.866	101.766	101.666	5.250	103.110	103.010	102.910	3.750	99.108	99.008	98.908	3.750	99.402	99.302	99.202
5.000	101.966	101.866	101.766	5.375	103.397	103.297	103.197	3.875	99.496	99.396	99.296	3.875	99.743	99.643	99.543
5.125	102.528	102.428	102.328	5.500	103.724	103.624	103.524	3.990	99.893	99.793	99.693	3.990	99.956	99.856	99.756
5.250	103.192	103.092	102.992	5.625	103.968	103.868	103.768	4.000	99.993	99.893	99.793	4.000	100.056	99.956	99.856
5.375	103.583	103.483	103.383	5.750	104.580	104.480	104.380	4.125	100.477	100.377	100.277	4.125	100.349	100.249	100.149
5.500	103.946	103.846	103.746	5.875	104.733	104.633	104.533	4.250	100.776	100.676	100.576	4.250	100.908	100.808	100.708
5.625	104.218	104.118	104.018	5.990	104.819	104.719	104.619	4.375	101.247	101.147	101.047	4.375	101.185	101.085	100.985
5.750	104.839	104.739	104.639	6.000	104.919	104.819	104.719	4.500	101.675	101.575	101.475	4.500	101.451	101.351	101.251
5.875	105.037	104.937	104.837	6.125	105.434	105.334	105.234	4.625	102.089	101.989	101.889	4.625	101.706	101.606	101.506
5.990	105.164	105.064	104.964	6.250	105.843	105.742	105.633	4.750	102.249	102.149	102.049	4.750	101.883	101.783	101.683
6.000	105.264	105.164	105.064	6.375	106.129	106.028	105.919	4.875	102.491	102.391	102.291	4.875	102.040	101.940	101.840
6.125	105.861	105.761	105.661	6.500	N/A	N/A	N/A	4.990	102.630	102.530	102.430	4.990	102.096	101.996	101.896
6.250	106.163	106.063	105.963	6.625	N/A	N/A	N/A	5.000	102.730	102.630	102.530	5.000	102.196	102.096	101.996

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	96.643	96.543	96.443	3.000	95.536	95.436	95.336
4.250	97.400	97.300	97.200	3.125	95.948	95.848	95.748
4.375	98.034	97.934	97.834	3.250	96.823	96.723	96.623
4.500	98.614	98.514	98.414	3.375	97.238	97.138	97.038
4.625	99.293	99.193	99.093	3.500	97.669	97.569	97.469
4.750	99.970	99.870	99.770	3.625	98.083	97.983	97.883
4.875	100.538	100.438	100.338	3.750	98.374	98.274	98.174
4.990	100.983	100.883	100.783	3.875	98.790	98.690	98.590
5.000	101.083	100.983	100.883	3.990	99.101	99.001	98.901
5.125	101.320	101.220	101.120	4.000	99.201	99.101	99.001
5.250	101.524	101.424	101.324	4.125	99.596	99.496	99.396
5.375	101.759	101.659	101.559	4.250	99.801	99.701	99.601
5.500	102.227	102.127	102.027	4.375	99.995	99.895	99.795
5.625	102.444	102.344	102.244	4.500	100.139	100.039	99.939
5.750	102.667	102.567	102.467	4.625	100.380	100.280	100.180
5.875	102.069	101.969	101.869	4.750	100.481	100.381	100.281
5.990	102.441	102.341	102.241	4.875	100.641	100.541	100.441
6.000	102.541	102.441	102.341	4.990	100.692	100.592	100.492
6.125	102.788	102.688	102.588	5.000	100.792	100.692	100.592

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@afrown.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.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	98.764	98.664	98.564	3.750	96.726	96.626	96.526	2.750	94.678	94.578	94.478	
4.375	99.366	99.266	99.166	3.875	97.318	97.218	97.118	2.875	95.330	95.230	95.130	
4.500	100.001	99.901	99.801	3.990	97.867	97.767	97.667	2.990	95.873	95.773	95.673	
4.625	100.696	100.596	100.496	4.000	97.967	97.867	97.767	3.000	95.973	95.873	95.773	
4.750	101.319	101.219	101.119	4.125	98.568	98.468	98.368	3.125	96.563	96.463	96.363	
4.875	101.805	101.705	101.605	4.250	99.276	99.176	99.076	3.250	97.035	96.935	96.835	
4.990	102.168	102.068	101.968	4.375	99.828	99.728	99.628	3.375	97.513	97.413	97.313	
5.000	102.268	102.168	102.068	4.500	100.493	100.393	100.293	3.500	98.254	98.154	98.054	
5.125	102.925	102.825	102.725	4.625	101.066	100.966	100.866	3.625	98.788	98.688	98.588	
5.250	103.441	103.341	103.241	4.750	101.523	101.423	101.323	3.750	99.199	99.099	98.999	
5.375	103.880	103.780	103.680	4.875	101.898	101.798	101.698	3.875	99.716	99.616	99.516	
5.500	104.297	104.197	104.097	4.990	102.227	102.127	102.027	3.990	100.143	100.043	99.943	
5.625	104.437	104.334	104.237	5.000	102.327	102.227	102.127	4.000	100.243	100.143	100.043	
5.750	104.907	104.803	104.707	5.125	102.829	102.729	102.625	4.125	100.734	100.634	100.534	
5.875	105.217	105.117	105.017	5.250	103.201	103.101	102.996	4.250	101.006	100.906	100.806	
5.990	105.411	105.311	105.211	5.375	103.551	103.451	103.345	4.375	101.394	101.294	101.194	
6.000	105.511	105.411	105.311	5.500	103.909	103.809	103.702	4.500	101.861	101.761	101.661	
6.125	106.101	106.001	105.901	5.625	104.348	104.245	104.148	4.625	102.235	102.135	102.035	
6.250	106.780	106.680	106.580	5.750	104.680	104.576	104.480	4.750	102.416	102.316	102.216	

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	97.826	97.726	97.626	2.750	94.334	94.234	94.134		
4.375	98.428	98.328	98.228	2.875	94.986	94.886	94.786		
4.500	99.063	98.963	98.863	2.990	95.529	95.429	95.329		
4.625	99.914	99.814	99.714	3.000	95.629	95.529	95.429		
4.750	100.537	100.437	100.337	3.125	96.219	96.119	96.019		
4.875	101.023	100.923	100.823	3.250	96.691	96.591	96.491		
4.990	101.386	101.286	101.186	3.375	96.895	96.795	96.695		
5.000	101.486	101.386	101.286	3.500	97.636	97.536	97.436		
5.125	101.432	101.332	101.232	3.625	98.170	98.070	97.970		
5.250	101.948	101.848	101.748	3.750	98.581	98.481	98.381		
5.375	102.387	102.287	102.187	3.875	99.098	98.998	98.898		
5.500	102.804	102.704	102.604	3.990	99.033	98.933	98.833		
5.625	102.226	102.123	102.026	4.000	99.133	99.033	98.933		
5.750	102.696	102.592	102.496	4.125	99.624	99.524	99.424		
5.875	102.856	102.756	102.656	4.250	99.896	99.796	99.696		
5.990	102.900	102.800	102.700	4.375	100.284	100.184	100.084		
6.000	103.000	102.900	102.800	4.500	100.282	100.182	100.082		
6.125	103.440	103.340	103.240	4.625	100.656	100.556	100.456		
6.250	103.969	103.869	103.769	4.750	100.837	100.737	100.637		

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.750	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only									

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	98.694	98.594	98.494	3.750	96.726	96.626	96.526	2.750	94.678	94.578	94.478	4.250	97.756	97.656	97.556	2.750	94.334	94.234	94.134
4.375	99.331	99.231	99.131	3.875	97.318	97.218	97.118	2.875	95.330	95.230	95.130	4.375	98.393	98.293	98.193	2.875	94.986	94.886	94.786
4.500	100.001	99.901	99.801	3.990	97.867	97.767	97.667	2.990	95.873	95.773	95.673	4.500	99.063	98.963	98.863	2.990	95.529	95.429	95.329
4.625	100.696	100.596	100.496	4.000	97.967	97.867	97.767	3.000	95.973	95.873	95.773	4.625	99.914	99.814	99.714	3.000	95.629	95.529	95.429
4.750	101.319	101.219	101.119	4.125	98.568	98.468	98.368	3.125	96.563	96.463	96.363	4.750	100.537	100.437	100.337	3.125	96.219	96.119	96.019
4.875	101.805	101.705	101.605	4.250	99.263	99.163	99.063	3.250	97.035	96.935	96.835	4.875	101.023	100.923	100.823	3.250	96.691	96.591	96.491
4.990	102.168	102.068	101.968	4.375	99.828	99.728	99.628	3.375	97.473	97.373	97.273	4.990	101.386	101.286	101.186	3.375	96.855	96.755	96.655
5.000	102.268	102.168	102.068	4.500	100.493	100.393	100.293	3.500	98.254	98.154	98.054	5.000	101.486	101.386	101.286	3.500	97.636	97.536	97.436
5.125	102.925	102.825	102.725	4.625	101.066	100.966	100.866	3.625	98.788	98.688	98.588	5.125	101.432	101.332	101.232	3.625	98.170	98.070	97.970
5.250	103.441	103.341	103.241	4.750	101.523	101.423	101.323	3.750	99.199	99.099	98.999	5.250	101.948	101.848	101.748	3.750	98.581	98.481	98.381
5.375	103.880	103.780	103.680	4.875	101.898	101.798	101.698	3.875	99.716	99.616	99.516	5.375	102.387	102.287	102.187	3.875	99.098	98.998	98.898
5.500	104.297	104.197	104.097	4.990	102.227	102.127	102.027	3.990	100.143	100.043	99.943	5.500	102.804	102.704	102.604	3.990	99.033	98.933	98.833
5.625	104.437	104.334	104.237	5.000	102.327	102.227	102.127	4.000	100.243	100.143	100.043	5.625	102.226	102.123	102.026	4.000	99.133	99.033	98.933
5.750	104.907	104.803	104.707	5.125	102.829	102.729	102.625	4.125	100.734	100.634	100.534	5.750	102.696	102.592	102.496	4.125	99.624	99.524	99.424
5.875	105.217	105.117	105.017	5.250	103.201	103.101	102.996	4.250	101.006	100.906	100.806	5.875	102.856	102.756	102.656	4.250	99.896	99.796	99.696
5.990	105.411	105.311	105.211	5.375	103.551	103.451	103.345	4.375	101.394	101.294	101.194	5.990	102.900	102.800	102.700	4.375	100.284	100.184	100.084
6.000	105.511	105.411	105.311	5.500	103.909	103.809	103.702	4.500	101.861	101.761	101.661	6.000	103.000	102.900	102.800	4.500	100.282	100.182	100.082
6.125	106.101	106.001	105.901	5.625	104.348	104.245	104.148	4.625	102.235	102.135	102.035	6.125	103.440	103.340	103.240	4.625	100.656	100.556	100.456
6.250	106.780	106.680	106.580	5.750	104.680	104.576	104.480	4.750	102.416	102.316	102.216	6.250	103.969	103.869	103.769	4.750	100.837	100.737	100.637

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.:

10/22/2018

45 Day Lock Exp.:

11/5/2018

60 Day Lock Exp.:

11/20/2018

W. Rate Sheet Dated: 9/21/2018

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	95.024	94.899	94.774
4.125	96.286	96.161	96.036
4.250	97.349	97.224	97.099
4.375	97.937	97.812	97.687
4.500	98.661	98.536	98.411
4.625	99.299	99.174	99.049
4.750	99.920	99.795	99.670
4.875	100.417	100.292	100.167
5.000	100.772	100.647	100.522
5.125	101.095	100.970	100.845
5.250	101.457	101.332	101.207
5.375	101.774	101.649	101.524
5.500	101.936	101.811	101.686

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	96.506	96.381	96.256
3.625	96.985	96.860	96.735
3.750	97.423	97.298	97.173
3.875	98.040	97.915	97.790
4.000	98.395	98.270	98.145
4.125	98.661	98.536	98.411
4.250	98.959	98.834	98.709
4.375	99.230	99.105	98.980
4.500	99.491	99.366	99.241
4.625	99.759	99.634	99.509
4.750	100.027	99.902	99.777

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	96.434	96.309	96.184
3.375	97.006	96.881	96.756
3.500	97.557	97.432	97.307
3.625	98.053	97.928	97.803
3.750	98.362	98.237	98.112
3.875	98.789	98.664	98.539
4.000	99.187	99.062	98.937
4.125	99.611	99.486	99.361
4.250	100.004	99.879	99.754
4.375	100.359	100.234	100.109
4.500	100.715	100.590	100.465
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)