



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.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	96.727	96.577	96.427	3.500	96.109	95.959	95.809	1.875	N/A	N/A	N/A	3.125	96.935	96.785	96.635
3.625	97.233	97.083	96.933	3.625	96.569	96.419	96.269	2.000	N/A	N/A	N/A	3.250	98.297	98.147	97.997
3.750	98.273	98.123	97.973	3.750	97.777	97.627	97.477	2.125	N/A	N/A	N/A	3.375	98.679	98.529	98.379
3.875	98.772	98.622	98.472	3.875	98.230	98.080	97.930	2.250	91.969	91.819	91.669	3.500	99.033	98.883	98.733
4.000	99.273	99.123	98.973	4.000	98.617	98.467	98.317	2.375	92.410	92.260	92.110	3.625	99.429	99.279	99.129
4.125	99.766	99.616	99.466	4.125	98.962	98.812	98.662	2.500	91.483	91.333	91.183	Margin = 2.250		Index = 2.580	
4.250	100.748	100.623	100.483	4.250	99.937	99.812	99.671	2.625	92.383	92.233	92.083				
4.375	101.235	101.110	100.969	4.375	100.315	100.190	100.050	2.750	95.822	95.672	95.522				
4.500	101.656	101.531	101.391	4.500	100.626	100.501	100.360	2.875	96.356	96.206	96.056				
4.625	102.035	101.910	101.769	4.625	100.962	100.837	100.697	3.000	96.806	96.656	96.506				
4.750	102.208	102.036	101.911	4.750	101.621	101.450	101.325	3.125	97.255	97.105	96.955				
4.875	102.720	102.548	102.423	4.875	101.945	101.773	101.648	3.250	98.041	97.891	97.741				
5.000	103.265	103.093	102.968	5.000	102.342	102.170	102.045	3.375	98.484	98.334	98.184				
5.125	103.515	103.343	103.218	5.125	102.579	102.407	102.282	3.500	98.929	98.779	98.629				
5.250	103.914	103.774	103.633	5.250	102.738	102.598	102.457	3.625	99.366	99.216	99.066				
5.375	104.021	103.880	103.740	5.375	103.052	102.912	102.771	3.750	99.521	99.371	99.221				
5.500	104.202	104.061	103.921	5.500	103.449	103.309	103.168	3.875	99.951	99.801	99.651				
5.625	104.372	104.231	104.091	5.625	103.786	103.645	103.504	4.000	100.316	100.166	100.016				
5.750	105.005	104.905	104.805	5.750	103.820	103.720	103.620	4.125	100.638	100.488	100.338				

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	95.527	95.377	95.227	3.500	95.109	94.959	94.809	1.875	N/A	N/A	N/A	3.125	95.935	95.785	95.635
3.625	96.033	95.883	95.733	3.625	95.569	95.419	95.269	2.000	N/A	N/A	N/A	3.250	97.297	97.147	96.997
3.750	97.073	96.923	96.773	3.750	96.777	96.627	96.477	2.125	N/A	N/A	N/A	3.375	97.679	97.529	97.379
3.875	97.572	97.422	97.272	3.875	97.230	97.080	96.930	2.250	90.969	90.819	90.669	3.500	98.033	97.883	97.733
4.000	98.073	97.923	97.773	4.000	97.617	97.467	97.317	2.375	91.410	91.260	91.110	3.625	98.429	98.279	98.129
4.125	98.566	98.416	98.266	4.125	97.962	97.812	97.662	2.500	90.483	90.333	90.183	Margin = 2.250		Index = 2.580	
4.250	99.548	99.423	99.283	4.250	98.937	98.812	98.671	2.625	91.383	91.233	91.083	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.035	99.910	99.769	4.375	99.315	99.190	99.050	2.750	94.822	94.672	94.522	Rate	30 Day	45 Day	60 Day
4.500	100.456	100.331	100.191	4.500	99.626	99.501	99.360	2.875	95.356	95.206	95.056	4.625	99.635	99.385	99.135
4.625	100.835	100.710	100.569	4.625	99.962	99.837	99.697	3.000	95.806	95.656	95.506	4.750	100.008	99.758	99.508
4.750	101.258	101.086	100.961	4.750	100.621	100.450	100.325	3.125	96.255	96.105	95.955	4.875	100.420	100.170	99.920
4.875	101.770	101.598	101.473	4.875	100.945	100.773	100.648	3.250	97.041	96.891	96.741	5.000	100.765	100.515	100.265
5.000	102.115	101.943	101.818	5.000	101.342	101.170	101.045	3.375	97.484	97.334	97.184	5.125	101.135	100.885	100.635
5.125	102.565	102.393	102.268	5.125	101.679	101.507	101.382	3.500	97.929	97.779	97.629	5.250	101.083	100.833	100.583
5.250	103.484	103.344	103.203	5.250	101.738	101.598	101.457	3.625	98.366	98.216	98.066	5.375	101.441	101.191	100.941
5.375	103.715	103.574	103.434	5.375	102.052	101.912	101.771	3.750	98.521	98.371	98.221	5.500	102.022	101.772	101.522
5.500	103.972	103.831	103.691	5.500	102.449	102.309	102.168	3.875	98.951	98.801	98.651	5.625	102.272	102.022	101.772
5.625	104.092	103.951	103.811	5.625	102.786	102.645	102.504	4.000	99.316	99.166	99.016	5.750	102.505	102.255	102.005
5.750	104.775	104.675	104.575	5.750	102.820	102.720	102.620	4.125	99.638	99.488	99.338	5.875	102.752	102.502	102.252

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	98.406	98.156	97.906	4.500	97.906	97.656	97.406
4.750	99.158	98.908	98.658	4.750	98.901	98.651	98.401
5.000	99.915	99.665	99.415	5.000	99.622	99.372	99.122
5.250	100.992	100.742	100.492	5.250	100.747	100.497	100.247
5.500	101.952	101.702	101.452	5.500	100.729	100.479	100.229
5.625	102.272	102.022	101.772	5.625	101.066	100.816	100.566
5.750	102.505	102.255	102.005	5.750	101.100	100.850	100.600
5.875	102.752	102.502	102.252	5.875	101.424	101.174	100.924

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:	9/25/2018	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.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	95.789	95.639	95.489	3.500	95.171	95.021	94.871	1.875	N/A	N/A	N/A	3.125	95.25	95.097	94.947
3.625	96.295	96.145	95.995	3.625	95.631	95.481	95.331	2.000	N/A	N/A	N/A	3.250	97.36	97.210	97.060
3.750	97.179	97.029	96.879	3.750	96.683	96.533	96.383	2.125	N/A	N/A	N/A	3.375	97.74	97.591	97.441
3.875	97.678	97.528	97.378	3.875	97.136	96.986	96.836	2.250	88.469	88.319	88.169	3.500	98.10	97.945	97.795
4.000	98.179	98.029	97.879	4.000	97.524	97.374	97.224	2.375	88.910	88.760	88.610	3.625	98.49	98.341	98.191
4.125	98.673	98.523	98.373	4.125	97.868	97.718	97.568	2.500	87.983	87.833	87.683	Margin = 2.250		Index = 2.580	
4.250	99.686	99.561	99.420	4.250	98.874	98.749	98.609	2.625	88.883	88.733	88.583				
4.375	100.173	100.048	99.907	4.375	99.253	99.128	98.987	2.750	94.134	93.984	93.834				
4.500	100.594	100.469	100.328	4.500	99.563	99.438	99.298	2.875	94.669	94.519	94.369				
4.625	100.972	100.847	100.706	4.625	99.900	99.775	99.634	3.000	95.118	94.968	94.818				
4.750	100.802	100.630	100.505	4.750	100.215	100.043	99.918	3.125	95.567	95.417	95.267				
4.875	101.314	101.142	101.017	4.875	100.539	100.367	100.242	3.250	97.104	96.954	96.804				
5.000	101.859	101.687	101.562	5.000	100.936	100.764	100.639	3.375	97.547	97.397	97.247				
5.125	102.109	101.937	101.812	5.125	101.172	101.001	100.876	3.500	97.991	97.841	97.691				
5.250	102.039	101.899	101.758	5.250	100.863	100.723	100.582	3.625	98.429	98.279	98.129				
5.375	102.146	102.005	101.865	5.375	101.177	101.037	100.896	3.750	98.427	98.277	98.127				
5.500	102.327	102.186	102.046	5.500	101.574	101.434	101.293	3.875	98.857	98.707	98.557				
5.625	102.497	102.356	102.216	5.625	101.911	101.770	101.629	4.000	99.222	99.072	98.922				
5.750	101.567	101.467	101.367	5.750	100.382	100.282	100.182	4.125	99.544	99.394	99.244				

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	94.589	94.439	94.289	3.500	94.171	94.021	93.871	1.875	N/A	N/A	N/A	3.125	94.247	94.097	93.947
3.625	95.095	94.945	94.795	3.625	94.631	94.481	94.331	2.000	N/A	N/A	N/A	3.250	96.360	96.210	96.060
3.750	95.979	95.829	95.679	3.750	95.683	95.533	95.383	2.125	N/A	N/A	N/A	3.375	96.741	96.591	96.441
3.875	96.478	96.328	96.178	3.875	96.136	95.986	95.836	2.250	89.219	89.069	88.919	3.500	97.095	96.945	96.795
4.000	96.979	96.829	96.679	4.000	96.524	96.374	96.224	2.375	89.660	89.510	89.360	3.625	97.491	97.341	97.191
4.125	97.473	97.323	97.173	4.125	96.868	96.718	96.568	2.500	88.733	88.583	88.433	Margin = 2.250		Index = 2.580	
4.250	98.486	98.361	98.220	4.250	97.874	97.749	97.609	2.625	89.633	89.483	89.333	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.973	98.848	98.707	4.375	98.253	98.128	97.987	2.750	93.916	93.766	93.616	Rate	30 Day	45 Day	60 Day
4.500	99.394	99.269	99.128	4.500	98.563	98.438	98.298	2.875	94.450	94.300	94.150	4.625	98.572	98.322	98.072
4.625	99.772	99.647	99.506	4.625	98.900	98.775	98.634	3.000	94.899	94.749	94.599	4.750	98.602	98.352	98.102
4.750	99.852	99.680	99.555	4.750	99.215	99.043	98.918	3.125	95.349	95.199	95.049	4.875	99.014	98.764	98.514
4.875	100.364	100.192	100.067	4.875	99.539	99.367	99.242	3.250	95.948	95.798	95.648	5.000	99.359	99.109	98.859
5.000	100.709	100.537	100.412	5.000	99.936	99.764	99.639	3.375	96.390	96.240	96.090	5.125	99.729	99.479	99.229
5.125	101.159	100.987	100.862	5.125	100.272	100.101	99.976	3.500	96.835	96.685	96.535	5.250	99.208	98.958	98.708
5.250	101.609	101.469	101.328	5.250	99.863	99.723	99.582	3.625	97.272	97.122	96.972	5.375	99.566	99.316	99.066
5.375	101.840	101.699	101.559	5.375	100.177	100.037	99.896	3.750	97.271	97.121	96.971	5.500	100.147	99.897	99.647
5.500	102.097	101.956	101.816	5.500	100.574	100.434	100.293	3.875	97.701	97.551	97.401	5.625	100.397	100.147	99.897
5.625	102.217	102.076	101.936	5.625	100.911	100.770	100.629	4.000	98.066	97.916	97.766	5.750	99.067	98.817	98.567
5.750	101.337	101.237	101.137	5.750	99.382	99.282	99.182	4.125	98.388	98.238	98.088	5.875	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

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:	9/25/2018	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	97.344	97.094	96.844	4.500	96.843	96.593	96.343
4.750	97.752	97.502	97.252	4.750	97.495	97.245	96.995
5.000	98.509	98.259	98.009	5.000	98.216	97.966	97.716
5.250	99.117	98.867	98.617	5.250	98.872	98.622	98.372
5.500	100.077	99.827	99.577	5.500	98.854	98.604	98.354
5.625	100.397	100.147	99.897	5.625	99.191	98.941	98.691
5.750	99.067	98.817	98.567	5.750	97.662	97.412	97.162
5.875	99.315	99.065	98.815	5.875	97.986	97.736	97.486

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	98.919	98.819	98.719	4.625	100.974	100.874	100.774	3.000	95.805	95.705	95.605	3.000	96.005	95.905	95.805
4.375	99.521	99.421	99.321	4.750	101.469	101.369	101.269	3.125	96.319	96.219	96.119	3.125	96.368	96.268	96.168
4.500	100.075	99.975	99.875	4.875	101.922	101.822	101.722	3.250	97.066	96.966	96.866	3.250	97.452	97.352	97.252
4.625	100.689	100.589	100.489	4.990	101.905	101.805	101.705	3.375	97.803	97.703	97.603	3.375	97.815	97.715	97.615
4.750	101.279	101.179	101.079	5.000	102.005	101.905	101.805	3.500	98.289	98.189	98.089	3.500	98.165	98.065	97.965
4.875	101.786	101.686	101.586	5.125	102.566	102.466	102.366	3.625	98.740	98.640	98.540	3.625	98.547	98.447	98.347
4.990	101.770	101.670	101.570	5.250	103.061	102.961	102.861	3.750	99.397	99.297	99.197	3.750	99.338	99.238	99.138
5.000	101.870	101.770	101.670	5.375	103.349	103.249	103.149	3.875	99.583	99.483	99.383	3.875	99.680	99.580	99.480
5.125	102.478	102.378	102.278	5.500	103.678	103.578	103.478	3.990	99.932	99.832	99.732	3.990	99.895	99.795	99.695
5.250	103.143	103.043	102.943	5.625	103.922	103.822	103.722	4.000	100.032	99.932	99.832	4.000	99.995	99.895	99.795
5.375	103.535	103.435	103.335	5.750	104.547	104.447	104.347	4.125	100.417	100.317	100.217	4.125	100.289	100.189	100.089
5.500	103.902	103.802	103.702	5.875	104.699	104.599	104.499	4.250	100.717	100.617	100.517	4.250	100.723	100.623	100.523
5.625	104.172	104.072	103.972	5.990	104.786	104.686	104.586	4.375	101.062	100.962	100.862	4.375	101.000	100.900	100.800
5.750	104.868	104.768	104.668	6.000	104.886	104.786	104.686	4.500	101.490	101.390	101.290	4.500	101.267	101.167	101.067
5.875	105.066	104.966	104.866	6.125	105.401	105.301	105.201	4.625	101.904	101.804	101.704	4.625	101.521	101.421	101.321
5.990	105.191	105.091	104.991	6.250	105.800	105.696	105.587	4.750	102.065	101.965	101.865	4.750	101.700	101.600	101.500
6.000	105.291	105.191	105.091	6.375	106.086	105.982	105.873	4.875	102.309	102.209	102.109	4.875	101.857	101.757	101.657
6.125	105.890	105.790	105.690	6.500	N/A	N/A	N/A	4.990	102.449	102.349	102.249	4.990	101.915	101.815	101.715
6.250	106.154	106.054	105.954	6.625	N/A	N/A	N/A	5.000	102.549	102.449	102.349	5.000	102.015	101.915	101.815

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	97.386	97.286	97.186	3.000	95.431	95.331	95.231
4.375	98.022	97.922	97.822	3.125	95.843	95.743	95.643
4.500	98.667	98.567	98.467	3.250	96.792	96.692	96.592
4.625	99.380	99.280	99.180	3.375	97.204	97.104	97.004
4.750	100.061	99.961	99.861	3.500	97.636	97.536	97.436
4.875	100.630	100.530	100.430	3.625	98.052	97.952	97.852
4.990	101.072	100.972	100.872	3.750	98.310	98.210	98.110
5.000	101.172	101.072	100.972	3.875	98.728	98.628	98.528
5.125	101.411	101.311	101.211	3.990	99.040	98.940	98.840
5.250	101.619	101.519	101.419	4.000	99.140	99.040	98.940
5.375	101.774	101.674	101.574	4.125	99.536	99.436	99.336
5.500	102.245	102.145	102.045	4.250	99.740	99.640	99.540
5.625	102.463	102.363	102.263	4.375	99.935	99.835	99.735
5.750	102.684	102.584	102.484	4.500	100.078	99.978	99.878
5.875	102.036	101.936	101.836	4.625	100.195	100.095	99.995
5.990	102.407	102.307	102.207	4.750	100.295	100.195	100.095
6.000	102.507	102.407	102.307	4.875	100.455	100.355	100.255
6.125	102.754	102.654	102.554	4.990	100.511	100.411	100.311
6.250	102.980	102.880	102.780	5.000	100.611	100.511	100.411

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.			



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.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	98.919	98.819	98.719	3.750	96.600	96.500	96.400	2.750	94.595	94.495	94.395	
4.375	99.521	99.421	99.321	3.875	97.275	97.175	97.075	2.875	95.249	95.149	95.049	
4.500	100.075	99.975	99.875	3.990	97.831	97.731	97.631	2.990	95.791	95.691	95.591	
4.625	100.689	100.589	100.489	4.000	97.931	97.831	97.731	3.000	95.891	95.791	95.691	
4.750	101.279	101.179	101.079	4.125	98.537	98.437	98.337	3.125	96.483	96.383	96.283	
4.875	101.786	101.686	101.586	4.250	99.398	99.298	99.198	3.250	96.957	96.857	96.757	
4.990	102.096	101.996	101.896	4.375	99.940	99.840	99.740	3.375	97.803	97.703	97.603	
5.000	102.196	102.096	101.996	4.500	100.534	100.434	100.334	3.500	98.289	98.189	98.089	
5.125	102.851	102.751	102.651	4.625	101.008	100.908	100.808	3.625	98.754	98.654	98.554	
5.250	103.371	103.271	103.171	4.750	101.469	101.369	101.269	3.750	99.397	99.297	99.197	
5.375	103.791	103.691	103.591	4.875	101.922	101.822	101.722	3.875	99.744	99.644	99.544	
5.500	104.212	104.112	104.012	4.990	102.176	102.076	101.976	3.990	100.085	99.985	99.885	
5.625	104.413	104.302	104.213	5.000	102.276	102.176	102.076	4.000	100.185	100.085	99.985	
5.750	104.883	104.771	104.683	5.125	102.755	102.655	102.553	4.125	100.678	100.578	100.478	
5.875	105.177	105.077	104.977	5.250	103.107	103.007	102.884	4.250	100.974	100.874	100.774	
5.990	105.375	105.275	105.175	5.375	103.460	103.360	103.236	4.375	101.448	101.348	101.248	
6.000	105.475	105.375	105.275	5.500	103.820	103.720	103.595	4.500	101.819	101.719	101.619	
6.125	106.120	106.020	105.920	5.625	104.282	104.172	104.082	4.625	102.195	102.095	101.995	
6.250	106.315	106.215	106.115	5.750	104.566	104.455	104.366	4.750	102.357	102.257	102.157	

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	97.997	97.897	97.797	2.750	94.251	94.151	94.051		
4.375	98.599	98.499	98.399	2.875	94.905	94.805	94.705		
4.500	99.153	99.053	98.953	2.990	95.447	95.347	95.247		
4.625	99.892	99.792	99.692	3.000	95.547	95.447	95.347		
4.750	100.482	100.382	100.282	3.125	96.139	96.039	95.939		
4.875	100.989	100.889	100.789	3.250	96.613	96.513	96.413		
4.990	101.299	101.199	101.099	3.375	97.178	97.078	96.978		
5.000	101.399	101.299	101.199	3.500	97.664	97.564	97.464		
5.125	101.335	101.235	101.135	3.625	98.129	98.029	97.929		
5.250	101.855	101.755	101.655	3.750	98.772	98.672	98.572		
5.375	102.275	102.175	102.075	3.875	99.119	99.019	98.919		
5.500	102.696	102.596	102.496	3.990	99.875	99.775	99.675		
5.625	102.186	102.075	101.986	4.000	99.075	98.975	98.875		
5.750	102.656	102.544	102.456	4.125	99.568	99.468	99.368		
5.875	102.800	102.700	102.600	4.250	99.864	99.764	99.664		
5.990	102.848	102.748	102.648	4.375	100.338	100.238	100.138		
6.000	102.948	102.848	102.748	4.500	100.240	100.140	100.040		
6.125	103.443	103.343	103.243	4.625	100.616	100.516	100.416		
6.250	103.488	103.388	103.288	4.750	100.778	100.678	100.578		

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	98.604	98.504	98.404	3.750	96.564	96.464	96.364	2.750	94.595	94.495	94.395	4.250	97.682	97.582	97.482	2.750	94.251	94.151	94.051
4.375	99.222	99.122	99.022	3.875	97.156	97.056	96.956	2.875	95.249	95.149	95.049	4.375	98.300	98.200	98.100	2.875	94.905	94.805	94.705
4.500	99.935	99.835	99.735	3.990	97.706	97.606	97.506	2.990	95.791	95.691	95.591	4.500	99.013	98.913	98.813	2.990	95.447	95.347	95.247
4.625	100.613	100.513	100.413	4.000	97.806	97.706	97.606	3.000	95.891	95.791	95.691	4.625	99.816	99.716	99.616	3.000	95.547	95.447	95.347
4.750	101.242	101.142	101.042	4.125	98.537	98.437	98.337	3.125	96.483	96.383	96.283	4.750	100.445	100.345	100.245	3.125	96.139	96.039	95.939
4.875	101.729	101.629	101.529	4.250	99.262	99.162	99.062	3.250	96.957	96.857	96.757	4.875	100.932	100.832	100.732	3.250	96.613	96.513	96.413
4.990	102.096	101.996	101.896	4.375	99.834	99.734	99.634	3.375	97.440	97.340	97.240	4.990	101.299	101.199	101.099	3.375	96.815	96.715	96.615
5.000	102.196	102.096	101.996	4.500	100.534	100.434	100.334	3.500	98.222	98.122	98.022	5.000	101.399	101.299	101.199	3.500	97.597	97.497	97.397
5.125	102.851	102.751	102.651	4.625	101.008	100.908	100.808	3.625	98.754	98.654	98.554	5.125	101.335	101.235	101.135	3.625	98.129	98.029	97.929
5.250	103.371	103.271	103.171	4.750	101.468	101.368	101.268	3.750	99.209	99.109	99.009	5.250	101.855	101.755	101.655	3.750	98.584	98.484	98.384
5.375	103.791	103.691	103.591	4.875	101.843	101.743	101.643	3.875	99.744	99.644	99.544	5.375	102.275	102.175	102.075	3.875	99.119	99.019	98.919
5.500	104.212	104.112	104.012	4.990	102.176	102.076	101.976	3.990	100.085	99.985	99.885	5.500	102.696	102.596	102.496	3.990	98.975	98.875	98.775
5.625	104.413	104.302	104.213	5.000	102.276	102.176	102.076	4.000	100.185	100.085	99.985	5.625	102.186	102.075	101.986	4.000	99.075	98.975	98.875
5.750	104.883	104.771	104.683	5.125	102.755	102.655	102.553	4.125	100.678	100.578	100.478	5.750	102.656	102.544	102.456	4.125	99.568	99.468	99.368
5.875	105.177	105.077	104.977	5.250	103.107	103.007	102.884	4.250	100.974	100.874	100.774	5.875	102.800	102.700	102.600	4.250	99.864	99.764	99.664
5.990	105.375	105.275	105.175	5.375	103.460	103.360	103.236	4.375	101.448	101.348	101.248	5.990	102.848	102.748	102.648	4.375	100.338	100.238	100.138
6.000	105.475	105.375	105.275	5.500	103.820	103.720	103.595	4.500	101.819	101.719	101.619	6.000	102.948	102.848	102.748	4.500	100.240	100.140	100.040
6.125	106.120	106.020	105.920	5.625	104.282	104.172	104.082	4.625	102.195	102.095	101.995	6.125	103.443	103.343	103.243	4.625	100.616	100.516	100.416
6.250	106.315	106.215	106.115	5.750	104.566	104.455	104.366	4.750	102.357	102.257	102.157	6.250	103.488	103.388	103.288	4.750	100.778	100.678	100.578

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2018

45 Day Lock Exp.:

11/9/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/25/2018

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	94.909	94.784	94.659
4.125	96.182	96.057	95.932
4.250	97.253	97.128	97.003
4.375	97.845	97.720	97.595
4.500	98.578	98.453	98.328
4.625	99.224	99.099	98.974
4.750	99.853	99.728	99.603
4.875	100.357	100.232	100.107
5.000	100.711	100.586	100.461
5.125	101.038	100.913	100.788
5.250	101.404	101.279	101.154
5.375	101.725	101.600	101.475
5.500	101.891	101.766	101.641

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	96.453	96.328	96.203
3.625	96.934	96.809	96.684
3.750	97.375	97.250	97.125
3.875	97.993	97.868	97.743
4.000	98.351	98.226	98.101
4.125	98.619	98.494	98.369
4.250	98.918	98.793	98.668
4.375	99.190	99.065	98.940
4.500	99.454	99.329	99.204
4.625	99.729	99.604	99.479
4.750	99.996	99.871	99.746

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	96.332	96.207	96.082
3.375	96.908	96.783	96.658
3.500	97.462	97.337	97.212
3.625	97.960	97.835	97.710
3.750	98.273	98.148	98.023
3.875	98.704	98.579	98.454
4.000	99.104	98.979	98.854
4.125	99.531	99.406	99.281
4.250	99.926	99.801	99.676
4.375	100.279	100.154	100.029
4.500	100.633	100.508	100.383
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)