



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.:

10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

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	96.868	96.718	96.568	3.500	96.250	96.100	95.950	1.875	N/A	N/A	N/A	3.125	96.935	96.785	96.635
3.625	97.373	97.223	97.073	3.625	96.709	96.559	96.409	2.000	N/A	N/A	N/A	3.250	98.297	98.147	97.997
3.750	98.367	98.217	98.067	3.750	97.871	97.721	97.571	2.125	N/A	N/A	N/A	3.375	98.679	98.529	98.379
3.875	98.866	98.716	98.566	3.875	98.324	98.174	98.024	2.250	92.484	92.334	92.184	3.500	99.033	98.883	98.733
4.000	99.367	99.217	99.067	4.000	98.711	98.561	98.411	2.375	92.925	92.775	92.625	3.625	99.429	99.279	99.129
4.125	99.860	99.710	99.560	4.125	99.056	98.906	98.756	2.500	91.998	91.848	91.698	Margin = 2.250		Index = 2.580	
4.250	100.858	100.733	100.592	4.250	100.046	99.921	99.780	2.625	92.898	92.748	92.598				
4.375	101.344	101.219	101.079	4.375	100.425	100.300	100.159	2.750	95.923	95.773	95.623				
4.500	101.766	101.641	101.500	4.500	100.735	100.610	100.470	2.875	96.458	96.308	96.158				
4.625	102.144	102.019	101.878	4.625	101.072	100.947	100.806	3.000	96.907	96.757	96.607				
4.750	102.239	102.083	101.942	4.750	101.653	101.496	101.356	3.125	97.357	97.207	97.057				
4.875	102.752	102.595	102.455	4.875	101.977	101.820	101.680	3.250	98.166	98.016	97.866				
5.000	103.296	103.140	102.999	5.000	102.374	102.217	102.077	3.375	98.609	98.459	98.309				
5.125	103.546	103.390	103.249	5.125	102.610	102.454	102.313	3.500	99.054	98.904	98.754				
5.250	103.930	103.789	103.649	5.250	102.754	102.613	102.473	3.625	99.491	99.341	99.191				
5.375	104.037	103.896	103.755	5.375	103.068	102.927	102.787	3.750	99.556	99.406	99.256				
5.500	104.217	104.077	103.936	5.500	103.465	103.324	103.184	3.875	99.986	99.836	99.686				
5.625	104.388	104.247	104.106	5.625	103.801	103.661	103.520	4.000	100.351	100.201	100.051				
5.750	105.052	104.952	104.852	5.750	103.867	103.767	103.667	4.125	100.673	100.523	100.373				

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	95.668	95.518	95.368	3.500	95.250	95.100	94.950	1.875	N/A	N/A	N/A	3.125	95.935	95.785	95.635
3.625	96.173	96.023	95.873	3.625	95.709	95.559	95.409	2.000	N/A	N/A	N/A	3.250	97.297	97.147	96.997
3.750	97.167	97.017	96.867	3.750	96.871	96.721	96.571	2.125	N/A	N/A	N/A	3.375	97.679	97.529	97.379
3.875	97.666	97.516	97.366	3.875	97.324	97.174	97.024	2.250	91.484	91.334	91.184	3.500	98.033	97.883	97.733
4.000	98.167	98.017	97.867	4.000	97.711	97.561	97.411	2.375	91.925	91.775	91.625	3.625	98.429	98.279	98.129
4.125	98.660	98.510	98.360	4.125	98.056	97.906	97.756	2.500	90.998	90.848	90.698	Margin = 2.250		Index = 2.580	
4.250	99.658	99.533	99.392	4.250	99.046	98.921	98.780	2.625	91.898	91.748	91.598	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.144	100.019	99.879	4.375	99.425	99.300	99.159	2.750	94.923	94.773	94.623	Rate	30 Day	45 Day	60 Day
4.500	100.566	100.441	100.300	4.500	99.735	99.610	99.470	2.875	95.458	95.308	95.158	4.625	99.744	99.494	99.244
4.625	100.944	100.819	100.678	4.625	100.072	99.947	99.806	3.000	95.907	95.757	95.607	4.750	100.039	99.789	99.539
4.750	101.289	101.133	100.992	4.750	100.653	100.496	100.356	3.125	96.357	96.207	96.057	4.875	100.452	100.202	99.952
4.875	101.802	101.645	101.505	4.875	100.977	100.820	100.680	3.250	97.166	97.016	96.866	5.000	100.796	100.546	100.296
5.000	102.146	101.990	101.849	5.000	101.374	101.217	101.077	3.375	97.609	97.459	97.309	5.125	101.166	100.916	100.666
5.125	102.596	102.440	102.299	5.125	101.710	101.554	101.413	3.500	98.054	97.904	97.754	5.250	101.099	100.849	100.599
5.250	103.500	103.359	103.219	5.250	101.754	101.613	101.473	3.625	98.491	98.341	98.191	5.375	101.457	101.207	100.957
5.375	103.731	103.590	103.449	5.375	102.068	101.927	101.787	3.750	98.556	98.406	98.256	5.500	102.037	101.787	101.537
5.500	103.987	103.847	103.706	5.500	102.465	102.324	102.184	3.875	98.986	98.836	98.686	5.625	102.258	102.008	101.758
5.625	104.108	103.967	103.826	5.625	102.801	102.661	102.520	4.000	99.351	99.201	99.051	5.750	102.502	102.252	102.002
5.750	104.822	104.722	104.622	5.750	102.867	102.767	102.667	4.125	99.673	99.523	99.373	5.875	102.759	102.509	102.259

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	98.516	98.266	98.016	4.500	98.015	97.765	97.515
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	101.007	100.757	100.507	5.250	100.763	100.513	100.263
5.500	101.967	101.717	101.467	5.500	100.745	100.495	100.245
5.625	102.258	102.008	101.758	5.625	101.081	100.831	100.581
5.750	102.502	102.252	102.002	5.750	101.147	100.897	100.647
5.875	102.759	102.509	102.259	5.875	101.471	101.221	100.971

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:	9/26/2018	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

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10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

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	95.930	95.780	95.630	3.500	95.312	95.162	95.012	1.875	N/A	N/A	N/A	3.125	95.25	95.097	94.947
3.625	96.436	96.286	96.136	3.625	95.772	95.622	95.472	2.000	N/A	N/A	N/A	3.250	97.36	97.210	97.060
3.750	97.273	97.123	96.973	3.750	96.777	96.627	96.477	2.125	N/A	N/A	N/A	3.375	97.74	97.591	97.441
3.875	97.772	97.622	97.472	3.875	97.230	97.080	96.930	2.250	88.984	88.834	88.684	3.500	98.10	97.945	97.795
4.000	98.273	98.123	97.973	4.000	97.617	97.467	97.317	2.375	89.425	89.275	89.125	3.625	98.49	98.341	98.191
4.125	98.766	98.616	98.466	4.125	97.962	97.812	97.662	2.500	88.498	88.348	88.198	Margin = 2.250		Index = 2.580	
4.250	99.795	99.670	99.530	4.250	98.984	98.859	98.718	2.625	89.398	89.248	89.098				
4.375	100.282	100.157	100.016	4.375	99.362	99.237	99.096	2.750	94.236	94.086	93.936				
4.500	100.703	100.578	100.437	4.500	99.673	99.548	99.407	2.875	94.770	94.620	94.470				
4.625	101.081	100.956	100.816	4.625	100.009	99.884	99.744	3.000	95.220	95.070	94.920				
4.750	100.833	100.677	100.536	4.750	100.246	100.090	99.950	3.125	95.669	95.519	95.369				
4.875	101.345	101.189	101.048	4.875	100.570	100.414	100.273	3.250	97.229	97.079	96.929				
5.000	101.890	101.734	101.593	5.000	100.967	100.811	100.670	3.375	97.672	97.522	97.372				
5.125	102.140	101.984	101.843	5.125	101.204	101.047	100.907	3.500	98.116	97.966	97.816				
5.250	102.055	101.914	101.774	5.250	100.879	100.738	100.598	3.625	98.554	98.404	98.254				
5.375	102.162	102.021	101.880	5.375	101.193	101.052	100.912	3.750	98.462	98.312	98.162				
5.500	102.342	102.202	102.061	5.500	101.590	101.449	101.309	3.875	98.893	98.743	98.593				
5.625	102.513	102.372	102.231	5.625	101.926	101.786	101.645	4.000	99.257	99.107	98.957				
5.750	101.614	101.514	101.414	5.750	100.429	100.329	100.229	4.125	99.580	99.430	99.280				

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	94.730	94.580	94.430	3.500	94.312	94.162	94.012	1.875	N/A	N/A	N/A	3.125	94.247	94.097	93.947
3.625	95.236	95.086	94.936	3.625	94.772	94.622	94.472	2.000	N/A	N/A	N/A	3.250	96.360	96.210	96.060
3.750	96.073	95.923	95.773	3.750	95.777	95.627	95.477	2.125	N/A	N/A	N/A	3.375	96.741	96.591	96.441
3.875	96.572	96.422	96.272	3.875	96.230	96.080	95.930	2.250	89.734	89.584	89.434	3.500	97.095	96.945	96.795
4.000	97.073	96.923	96.773	4.000	96.617	96.467	96.317	2.375	90.175	90.025	89.875	3.625	97.491	97.341	97.191
4.125	97.566	97.416	97.266	4.125	96.962	96.812	96.662	2.500	89.248	89.098	88.948	Margin = 2.250		Index = 2.580	
4.250	98.595	98.470	98.330	4.250	97.984	97.859	97.718	2.625	90.148	89.998	89.848	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.082	98.957	98.816	4.375	98.362	98.237	98.096	2.750	94.017	93.867	93.717	Rate	30 Day	45 Day	60 Day
4.500	99.503	99.378	99.237	4.500	98.673	98.548	98.407	2.875	94.552	94.402	94.252	4.625	98.681	98.431	98.181
4.625	99.881	99.756	99.616	4.625	99.009	98.884	98.744	3.000	95.001	94.851	94.701	4.750	98.633	98.383	98.133
4.750	99.883	99.727	99.586	4.750	99.246	99.090	98.950	3.125	95.450	95.300	95.150	4.875	99.045	98.795	98.545
4.875	100.395	100.239	100.098	4.875	99.570	99.414	99.273	3.250	96.073	95.923	95.773	5.000	99.390	99.140	98.890
5.000	100.740	100.584	100.443	5.000	99.967	99.811	99.670	3.375	96.515	96.365	96.215	5.125	99.760	99.510	99.260
5.125	101.190	101.034	100.893	5.125	100.304	100.147	100.007	3.500	96.960	96.810	96.660	5.250	99.224	98.974	98.724
5.250	101.625	101.484	101.344	5.250	99.879	99.738	99.598	3.625	97.397	97.247	97.097	5.375	99.582	99.332	99.082
5.375	101.856	101.715	101.574	5.375	100.193	100.052	99.912	3.750	97.306	97.156	97.006	5.500	100.162	99.912	99.662
5.500	102.112	101.972	101.831	5.500	100.590	100.449	100.309	3.875	97.736	97.586	97.436	5.625	100.383	100.133	99.883
5.625	102.233	102.092	101.951	5.625	100.926	100.786	100.645	4.000	98.101	97.951	97.801	5.750	99.064	98.814	98.564
5.750	101.384	101.284	101.184	5.750	99.429	99.329	99.229	4.125	98.423	98.273	98.123	5.875	99.322	99.072	98.822

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	97.453	97.203	96.953	4.500	96.953	96.703	96.453
4.750	97.783	97.533	97.283	4.750	97.526	97.276	97.026
5.000	98.540	98.290	98.040	5.000	98.247	97.997	97.747
5.250	99.132	98.882	98.632	5.250	98.888	98.638	98.388
5.500	100.092	99.842	99.592	5.500	98.870	98.620	98.370
5.625	100.383	100.133	99.883	5.625	99.206	98.956	98.706
5.750	99.064	98.814	98.564	5.750	97.709	97.459	97.209
5.875	99.322	99.072	98.822	5.875	98.033	97.783	97.533

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:	9/26/2018	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.:

10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.763	98.663	98.563	4.625	100.849	100.749	100.649	3.000	95.835	95.735	95.635	3.000	96.035	95.935	95.835
4.375	99.365	99.265	99.165	4.750	101.344	101.244	101.144	3.125	96.347	96.247	96.147	3.125	96.397	96.297	96.197
4.500	99.919	99.819	99.719	4.875	101.797	101.697	101.597	3.250	97.078	96.978	96.878	3.250	97.460	97.360	97.260
4.625	100.564	100.464	100.364	4.990	101.982	101.882	101.782	3.375	97.678	97.578	97.478	3.375	97.827	97.727	97.627
4.750	101.154	101.054	100.954	5.000	102.082	101.982	101.882	3.500	98.164	98.064	97.964	3.500	98.175	98.075	97.975
4.875	101.661	101.561	101.461	5.125	102.643	102.543	102.443	3.625	98.633	98.533	98.433	3.625	98.525	98.425	98.325
4.990	101.828	101.728	101.628	5.250	103.139	103.039	102.939	3.750	99.272	99.172	99.072	3.750	99.351	99.251	99.151
5.000	101.928	101.828	101.728	5.375	103.428	103.328	103.228	3.875	99.458	99.358	99.258	3.875	99.693	99.593	99.493
5.125	102.477	102.377	102.277	5.500	103.758	103.658	103.558	3.990	99.844	99.744	99.644	3.990	99.907	99.807	99.707
5.250	103.142	103.042	102.942	5.625	104.000	103.900	103.800	4.000	99.944	99.844	99.744	4.000	100.007	99.907	99.807
5.375	103.536	103.436	103.336	5.750	104.558	104.458	104.358	4.125	100.429	100.329	100.229	4.125	100.301	100.201	100.101
5.500	103.904	103.804	103.704	5.875	104.712	104.612	104.512	4.250	100.729	100.629	100.529	4.250	100.860	100.760	100.660
5.625	104.175	104.075	103.975	5.990	104.797	104.697	104.597	4.375	101.199	101.099	100.999	4.375	101.137	101.037	100.937
5.750	104.880	104.780	104.680	6.000	104.897	104.797	104.697	4.500	101.627	101.527	101.427	4.500	101.405	101.305	101.205
5.875	105.078	104.978	104.878	6.125	105.412	105.312	105.212	4.625	102.041	101.941	101.841	4.625	101.659	101.559	101.459
5.990	105.204	105.104	105.004	6.250	105.809	105.705	105.596	4.750	102.202	102.102	102.002	4.750	101.837	101.737	101.637
6.000	105.304	105.204	105.104	6.375	106.095	105.991	105.881	4.875	102.446	102.346	102.246	4.875	101.994	101.894	101.794
6.125	105.901	105.801	105.701	6.500	N/A	N/A	N/A	4.990	102.586	102.486	102.386	4.990	102.052	101.952	101.852
6.250	106.164	106.064	105.964	6.625	N/A	N/A	N/A	5.000	102.686	102.586	102.486	5.000	102.152	102.052	101.952

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	97.445	97.345	97.245	3.000	95.460	95.360	95.260
4.375	98.081	97.981	97.881	3.125	95.872	95.772	95.672
4.500	98.728	98.628	98.528	3.250	96.800	96.700	96.600
4.625	99.440	99.340	99.240	3.375	97.216	97.116	97.016
4.750	100.119	100.019	99.919	3.500	97.648	97.548	97.448
4.875	100.689	100.589	100.489	3.625	98.064	97.964	97.864
4.990	101.130	101.030	100.930	3.750	98.323	98.223	98.123
5.000	101.230	101.130	101.030	3.875	98.740	98.640	98.540
5.125	101.473	101.373	101.273	3.990	99.052	98.952	98.852
5.250	101.677	101.577	101.477	4.000	99.152	99.052	98.952
5.375	101.775	101.675	101.575	4.125	99.548	99.448	99.348
5.500	102.247	102.147	102.047	4.250	99.753	99.653	99.553
5.625	102.466	102.366	102.266	4.375	99.948	99.848	99.748
5.750	102.688	102.588	102.488	4.500	100.091	99.991	99.891
5.875	102.048	101.948	101.848	4.625	100.332	100.232	100.132
5.990	102.419	102.319	102.219	4.750	100.433	100.333	100.233
6.000	102.519	102.419	102.319	4.875	100.593	100.493	100.393
6.125	102.766	102.666	102.566	4.990	100.648	100.548	100.448
6.250	102.992	102.892	102.792	5.000	100.748	100.648	100.548

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

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	98.763	98.663	98.563	3.750	96.468	96.368	96.268	2.750	94.627	94.527	94.427	
4.375	99.365	99.265	99.165	3.875	97.118	97.018	96.918	2.875	95.279	95.179	95.079	
4.500	99.982	99.882	99.782	3.990	97.674	97.574	97.474	2.990	95.822	95.722	95.622	
4.625	100.655	100.555	100.455	4.000	97.774	97.674	97.574	3.000	95.922	95.822	95.722	
4.750	101.283	101.183	101.083	4.125	98.569	98.469	98.369	3.125	96.512	96.412	96.312	
4.875	101.770	101.670	101.570	4.250	99.294	99.194	99.094	3.250	96.985	96.885	96.785	
4.990	102.139	102.039	101.939	4.375	99.866	99.766	99.666	3.375	97.678	97.578	97.478	
5.000	102.239	102.139	102.039	4.500	100.565	100.465	100.365	3.500	98.259	98.159	98.059	
5.125	102.892	102.792	102.692	4.625	101.038	100.938	100.838	3.625	98.790	98.690	98.590	
5.250	103.412	103.312	103.212	4.750	101.498	101.391	101.298	3.750	99.272	99.172	99.072	
5.375	103.833	103.733	103.633	4.875	101.873	101.764	101.673	3.875	99.779	99.679	99.579	
5.500	103.488	103.388	103.288	4.990	102.207	102.096	102.007	3.990	100.072	99.972	99.872	
5.625	104.399	104.299	104.199	5.000	102.307	102.196	102.107	4.000	100.172	100.072	99.972	
5.750	104.871	104.771	104.671	5.125	102.796	102.659	102.579	4.125	100.667	100.567	100.467	
5.875	105.166	105.066	104.966	5.250	103.148	103.010	102.931	4.250	100.963	100.863	100.763	
5.990	105.366	105.266	105.166	5.375	103.501	103.363	103.283	4.375	101.437	101.337	101.237	
6.000	105.466	105.366	105.266	5.500	103.864	103.724	103.644	4.500	101.849	101.749	101.649	
6.125	106.115	106.015	105.915	5.625	104.278	104.178	104.078	4.625	102.225	102.125	102.025	
6.250	106.509	106.409	106.309	5.750	104.562	104.462	104.362	4.750	102.386	102.286	102.186	

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	97.942	97.842	97.742	2.750	94.283	94.183	94.083		
4.375	98.544	98.444	98.344	2.875	94.935	94.835	94.735		
4.500	99.161	99.061	98.961	2.990	95.478	95.378	95.278		
4.625	99.936	99.836	99.736	3.000	95.578	95.478	95.378		
4.750	100.564	100.464	100.364	3.125	96.168	96.068	95.968		
4.875	101.051	100.951	100.851	3.250	96.641	96.541	96.441		
4.990	101.420	101.320	101.220	3.375	97.053	96.953	96.853		
5.000	101.520	101.420	101.320	3.500	97.634	97.534	97.434		
5.125	101.517	101.417	101.317	3.625	98.165	98.065	97.965		
5.250	102.037	101.937	101.837	3.750	98.647	98.547	98.447		
5.375	102.458	102.358	102.258	3.875	99.154	99.054	98.954		
5.500	102.113	102.013	101.913	3.990	98.954	98.854	98.754		
5.625	102.305	102.205	102.105	4.000	99.054	98.954	98.854		
5.750	102.777	102.677	102.577	4.125	99.549	99.449	99.349		
5.875	102.922	102.822	102.722	4.250	99.845	99.745	99.645		
5.990	102.972	102.872	102.772	4.375	100.319	100.219	100.119		
6.000	103.072	102.972	102.872	4.500	100.270	100.170	100.070		
6.125	103.571	103.471	103.371	4.625	100.646	100.546	100.446		
6.250	103.815	103.715	103.615	4.750	100.807	100.707	100.607		

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.:

10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

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	98.652	98.552	98.452	3.750	96.468	96.368	96.268	2.750	94.627	94.527	94.427	4.250	97.831	97.731	97.631	2.750	94.283	94.183	94.083
4.375	99.269	99.169	99.069	3.875	97.059	96.959	96.859	2.875	95.279	95.179	95.079	4.375	98.448	98.348	98.248	2.875	94.935	94.835	94.735
4.500	99.982	99.882	99.782	3.990	97.610	97.510	97.410	2.990	95.822	95.722	95.622	4.500	99.161	99.061	98.961	2.990	95.478	95.378	95.278
4.625	100.655	100.555	100.455	4.000	97.710	97.610	97.510	3.000	95.922	95.822	95.722	4.625	99.936	99.836	99.736	3.000	95.578	95.478	95.378
4.750	101.283	101.183	101.083	4.125	98.569	98.469	98.369	3.125	96.512	96.412	96.312	4.750	100.564	100.464	100.364	3.125	96.168	96.068	95.968
4.875	101.770	101.670	101.570	4.250	99.294	99.194	99.094	3.250	96.985	96.885	96.785	4.875	101.051	100.951	100.851	3.250	96.641	96.541	96.441
4.990	102.139	102.039	101.939	4.375	99.866	99.766	99.666	3.375	97.479	97.379	97.279	4.990	101.420	101.320	101.220	3.375	96.854	96.754	96.654
5.000	102.239	102.139	102.039	4.500	100.565	100.465	100.365	3.500	98.259	98.159	98.059	5.000	101.520	101.420	101.320	3.500	97.634	97.534	97.434
5.125	102.892	102.792	102.692	4.625	101.038	100.938	100.838	3.625	98.790	98.690	98.590	5.125	101.517	101.417	101.317	3.625	98.165	98.065	97.965
5.250	103.412	103.312	103.212	4.750	101.498	101.391	101.298	3.750	99.245	99.145	99.045	5.250	102.037	101.937	101.837	3.750	98.620	98.520	98.420
5.375	103.833	103.733	103.633	4.875	101.873	101.764	101.673	3.875	99.779	99.679	99.579	5.375	102.458	102.358	102.258	3.875	99.154	99.054	98.954
5.500	103.488	103.388	103.288	4.990	102.207	102.096	102.007	3.990	100.072	99.972	99.872	5.500	102.113	102.013	101.913	3.990	98.954	98.854	98.754
5.625	104.399	104.299	104.199	5.000	102.307	102.196	102.107	4.000	100.172	100.072	99.972	5.625	102.305	102.205	102.105	4.000	99.054	98.954	98.854
5.750	104.871	104.771	104.671	5.125	102.796	102.659	102.579	4.125	100.667	100.567	100.467	5.750	102.777	102.677	102.577	4.125	99.549	99.449	99.349
5.875	105.166	105.066	104.966	5.250	103.148	103.010	102.931	4.250	100.963	100.863	100.763	5.875	102.922	102.822	102.722	4.250	99.845	99.745	99.645
5.990	105.366	105.266	105.166	5.375	103.501	103.363	103.283	4.375	101.437	101.337	101.237	5.990	102.972	102.872	102.772	4.375	100.319	100.219	100.119
6.000	105.466	105.366	105.266	5.500	103.864	103.724	103.644	4.500	101.849	101.749	101.649	6.000	103.072	102.972	102.872	4.500	100.270	100.170	100.070
6.125	106.115	106.015	105.915	5.625	104.278	104.178	104.078	4.625	102.225	102.125	102.025	6.125	103.571	103.471	103.371	4.625	100.646	100.546	100.446
6.250	106.509	106.409	106.309	5.750	104.562	104.462	104.362	4.750	102.386	102.286	102.186	6.250	103.815	103.715	103.615	4.750	100.807	100.707	100.607

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.:

10/26/2018

45 Day Lock Exp.:

11/12/2018

60 Day Lock Exp.:

11/26/2018

W. Rate Sheet Dated: 9/26/2018

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)