



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.:

10/31/2018

45 Day Lock Exp.:

11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

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	95.405	95.255	95.105	3.500	96.437	96.287	96.137	1.875	N/A	N/A	N/A	3.125	96.935	96.785	96.635
3.625	97.561	97.411	97.261	3.625	96.897	96.747	96.597	2.000	N/A	N/A	N/A	3.250	98.297	98.147	97.997
3.750	98.541	98.391	98.241	3.750	98.043	97.893	97.743	2.125	N/A	N/A	N/A	3.375	98.679	98.529	98.379
3.875	99.046	98.896	98.746	3.875	98.496	98.346	98.196	2.250	92.680	92.530	92.380	3.500	99.033	98.883	98.733
4.000	99.547	99.397	99.247	4.000	98.883	98.733	98.583	2.375	93.121	92.971	92.821	3.625	99.429	99.279	99.129
4.125	100.043	99.893	99.743	4.125	99.228	99.078	98.928	2.500	92.194	92.044	91.894	Margin = 2.250		Index = 2.580	
4.250	101.018	100.893	100.753	4.250	100.202	100.077	99.937	2.625	93.094	92.944	92.794				
4.375	101.517	101.392	101.252	4.375	100.581	100.456	100.315	2.750	96.002	95.852	95.702				
4.500	102.003	101.878	101.737	4.500	100.892	100.767	100.626	2.875	96.536	96.386	96.236				
4.625	102.482	102.357	102.217	4.625	101.228	101.103	100.962	3.000	96.985	96.835	96.685				
4.750	102.607	102.467	102.310	4.750	101.793	101.653	101.496	3.125	97.435	97.285	97.135				
4.875	102.946	102.805	102.649	4.875	102.117	101.977	101.820	3.250	98.233	98.083	97.933				
5.000	103.540	103.399	103.243	5.000	102.514	102.374	102.217	3.375	98.676	98.526	98.376				
5.125	103.815	103.675	103.519	5.125	102.751	102.610	102.454	3.500	99.120	98.970	98.820				
5.250	104.035	103.895	103.739	5.250	102.848	102.707	102.551	3.625	99.558	99.408	99.258				
5.375	104.168	104.027	103.871	5.375	103.162	103.021	102.865	3.750	99.646	99.496	99.346				
5.500	104.297	104.156	104.000	5.500	103.559	103.418	103.262	3.875	100.076	99.926	99.776				
5.625	104.429	104.289	104.132	5.625	103.895	103.754	103.598	4.000	100.441	100.291	100.141				
5.750	104.970	104.870	104.770	5.750	103.773	103.673	103.573	4.125	100.763	100.613	100.463				

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	94.205	94.055	93.905	3.500	95.437	95.287	95.137	1.875	N/A	N/A	N/A	3.125	95.935	95.785	95.635
3.625	96.361	96.211	96.061	3.625	95.897	95.747	95.597	2.000	N/A	N/A	N/A	3.250	97.297	97.147	96.997
3.750	97.341	97.191	97.041	3.750	97.043	96.893	96.743	2.125	N/A	N/A	N/A	3.375	97.679	97.529	97.379
3.875	97.846	97.696	97.546	3.875	97.496	97.346	97.196	2.250	91.680	91.530	91.380	3.500	98.033	97.883	97.733
4.000	98.347	98.197	98.047	4.000	97.883	97.733	97.583	2.375	92.121	91.971	91.821	3.625	98.429	98.279	98.129
4.125	98.843	98.693	98.543	4.125	98.228	98.078	97.928	2.500	91.194	91.044	90.894	Margin = 2.250		Index = 2.580	
4.250	99.818	99.693	99.553	4.250	99.202	99.077	98.937	2.625	92.094	91.944	91.794	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.317	100.192	100.052	4.375	99.581	99.456	99.315	2.750	95.002	94.852	94.702	Rate	30 Day	45 Day	60 Day
4.500	100.803	100.678	100.537	4.500	99.892	99.767	99.626	2.875	95.536	95.386	95.236	4.625	100.082	99.832	99.582
4.625	101.282	101.157	101.017	4.625	100.228	100.103	99.962	3.000	95.985	95.835	95.685	4.750	100.225	99.975	99.725
4.750	101.475	101.334	101.178	4.750	100.793	100.653	100.496	3.125	96.435	96.285	96.135	4.875	100.646	100.396	100.146
4.875	101.996	101.855	101.699	4.875	101.117	100.977	100.820	3.250	97.233	97.083	96.933	5.000	101.040	100.790	100.540
5.000	102.390	102.249	102.093	5.000	101.514	101.374	101.217	3.375	97.676	97.526	97.376	5.125	101.435	101.185	100.935
5.125	102.865	102.725	102.569	5.125	101.851	101.710	101.554	3.500	98.120	97.970	97.820	5.250	101.204	100.954	100.704
5.250	103.605	103.465	103.309	5.250	101.848	101.707	101.551	3.625	98.558	98.408	98.258	5.375	101.588	101.338	101.088
5.375	103.862	103.721	103.565	5.375	102.162	102.021	101.865	3.750	98.646	98.496	98.346	5.500	102.147	101.897	101.647
5.500	104.067	103.926	103.770	5.500	102.559	102.418	102.262	3.875	99.076	98.926	98.776	5.625	102.259	102.009	101.759
5.625	104.149	104.009	103.852	5.625	102.895	102.754	102.598	4.000	99.441	99.291	99.141	5.750	102.500	102.250	102.000
5.750	104.740	104.640	104.540	5.750	102.773	102.673	102.573	4.125	99.763	99.613	99.463	5.875	102.753	102.503	102.253

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.753	98.503	98.253	4.500	98.172	97.922	97.672
4.750	99.375	99.125	98.875	4.750	99.073	98.823	98.573
5.000	100.190	99.940	99.690	5.000	99.794	99.544	99.294
5.250	101.198	100.948	100.698	5.250	100.857	100.607	100.357
5.500	102.147	101.897	101.647	5.500	100.839	100.589	100.339
5.625	102.259	102.009	101.759	5.625	101.175	100.925	100.675
5.750	102.500	102.250	102.000	5.750	101.053	100.803	100.553
5.875	102.753	102.503	102.253	5.875	101.377	101.127	100.877

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:	10/1/2018	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.:

10/31/2018

45 Day Lock Exp.:

11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

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	94.468	94.318	94.168	3.500	95.500	95.350	95.200	1.875	N/A	N/A	N/A	3.125	95.25	95.097	94.947
3.625	96.623	96.473	96.323	3.625	95.959	95.809	95.659	2.000	N/A	N/A	N/A	3.250	97.36	97.210	97.060
3.750	97.447	97.297	97.147	3.750	96.949	96.799	96.649	2.125	N/A	N/A	N/A	3.375	97.74	97.591	97.441
3.875	97.952	97.802	97.652	3.875	97.402	97.252	97.102	2.250	89.180	89.030	88.880	3.500	98.10	97.945	97.795
4.000	98.453	98.303	98.153	4.000	97.789	97.639	97.489	2.375	89.621	89.471	89.321	3.625	98.49	98.341	98.191
4.125	98.950	98.800	98.650	4.125	98.134	97.984	97.834	2.500	88.694	88.544	88.394	Margin = 2.250		Index = 2.580	
4.250	99.956	99.831	99.690	4.250	99.140	99.015	98.874	2.625	89.594	89.444	89.294				
4.375	100.455	100.330	100.189	4.375	99.518	99.393	99.253	2.750	94.314	94.164	94.014				
4.500	100.940	100.815	100.674	4.500	99.829	99.704	99.563	2.875	94.848	94.698	94.548				
4.625	101.420	101.295	101.154	4.625	100.165	100.040	99.900	3.000	95.298	95.148	94.998				
4.750	101.201	101.060	100.904	4.750	100.387	100.246	100.090	3.125	95.747	95.597	95.447				
4.875	101.540	101.399	101.243	4.875	100.711	100.570	100.414	3.250	97.295	97.145	96.995				
5.000	102.133	101.993	101.837	5.000	101.108	100.967	100.811	3.375	97.738	97.588	97.438				
5.125	102.409	102.269	102.112	5.125	101.344	101.204	101.047	3.500	98.183	98.033	97.883				
5.250	102.160	102.020	101.864	5.250	100.973	100.832	100.676	3.625	98.620	98.470	98.320				
5.375	102.293	102.152	101.996	5.375	101.287	101.146	100.990	3.750	98.552	98.402	98.252				
5.500	102.422	102.281	102.125	5.500	101.684	101.543	101.387	3.875	98.982	98.832	98.682				
5.625	102.554	102.414	102.257	5.625	102.020	101.879	101.723	4.000	99.347	99.197	99.047				
5.750	101.532	101.432	101.332	5.750	100.335	100.235	100.135	4.125	99.669	99.519	99.369				

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	93.268	93.118	92.968	3.500	94.500	94.350	94.200	1.875	N/A	N/A	N/A	3.125	94.247	94.097	93.947
3.625	95.423	95.273	95.123	3.625	94.959	94.809	94.659	2.000	N/A	N/A	N/A	3.250	96.360	96.210	96.060
3.750	96.247	96.097	95.947	3.750	95.949	95.799	95.649	2.125	N/A	N/A	N/A	3.375	96.741	96.591	96.441
3.875	96.752	96.602	96.452	3.875	96.402	96.252	96.102	2.250	89.930	89.780	89.630	3.500	97.095	96.945	96.795
4.000	97.253	97.103	96.953	4.000	96.789	96.639	96.489	2.375	90.371	90.221	90.071	3.625	97.491	97.341	97.191
4.125	97.750	97.600	97.450	4.125	97.134	96.984	96.834	2.500	89.444	89.294	89.144	Margin = 2.250		Index = 2.580	
4.250	98.756	98.631	98.490	4.250	98.140	98.015	97.874	2.625	90.344	90.194	90.044	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.255	99.130	98.989	4.375	98.518	98.393	98.253	2.750	94.095	93.945	93.795	Rate	30 Day	45 Day	60 Day
4.500	99.740	99.615	99.474	4.500	98.829	98.704	98.563	2.875	94.630	94.480	94.330	4.625	99.020	98.770	98.520
4.625	100.220	100.095	99.954	4.625	99.165	99.040	98.900	3.000	95.079	94.929	94.779	4.750	98.819	98.569	98.319
4.750	100.069	99.928	99.772	4.750	99.387	99.246	99.090	3.125	95.528	95.378	95.228	4.875	99.240	98.990	98.740
4.875	100.590	100.449	100.293	4.875	99.711	99.570	99.414	3.250	96.139	95.989	95.839	5.000	99.633	99.383	99.133
5.000	100.983	100.843	100.687	5.000	100.108	99.967	99.811	3.375	96.582	96.432	96.282	5.125	100.029	99.779	99.529
5.125	101.459	101.319	101.162	5.125	100.444	100.304	100.147	3.500	97.026	96.876	96.726	5.250	99.329	99.079	98.829
5.250	101.730	101.590	101.434	5.250	99.973	99.832	99.676	3.625	97.464	97.314	97.164	5.375	99.713	99.463	99.213
5.375	101.987	101.846	101.690	5.375	100.287	100.146	99.990	3.750	97.396	97.246	97.096	5.500	100.272	100.022	99.772
5.500	102.192	102.051	101.895	5.500	100.684	100.543	100.387	3.875	97.826	97.676	97.526	5.625	100.384	100.134	99.884
5.625	102.274	102.134	101.977	5.625	101.020	100.879	100.723	4.000	98.191	98.041	97.891	5.750	99.062	98.812	98.562
5.750	101.302	101.202	101.102	5.750	99.335	99.235	99.135	4.125	98.513	98.363	98.213	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

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	97.690	97.440	97.190	4.500	97.109	96.859	96.609
4.750	97.969	97.719	97.469	4.750	97.667	97.417	97.167
5.000	98.783	98.533	98.283	5.000	98.388	98.138	97.888
5.250	99.323	99.073	98.823	5.250	98.982	98.732	98.482
5.500	100.272	100.022	99.772	5.500	98.964	98.714	98.464
5.625	100.384	100.134	99.884	5.625	99.300	99.050	98.800
5.750	99.062	98.812	98.562	5.750	97.615	97.365	97.115
5.875	99.315	99.065	98.815	5.875	97.939	97.689	97.439

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:	10/1/2018	5.500%

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 *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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10/31/2018

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11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.158	99.058	98.958	4.625	101.001	100.901	100.801	3.000	95.986	95.886	95.786	3.000	96.176	96.076	95.976
4.375	99.760	99.660	99.560	4.750	101.496	101.396	101.296	3.125	96.488	96.388	96.288	3.125	96.527	96.427	96.327
4.500	100.314	100.214	100.114	4.875	101.949	101.849	101.749	3.250	97.289	97.189	97.089	3.250	97.631	97.531	97.431
4.625	100.928	100.828	100.728	4.990	102.144	102.044	101.944	3.375	98.199	98.099	97.999	3.375	97.986	97.886	97.786
4.750	101.518	101.418	101.318	5.000	102.244	102.144	102.044	3.500	98.686	98.586	98.486	3.500	98.343	98.243	98.143
4.875	102.025	101.925	101.825	5.125	102.803	102.703	102.603	3.625	99.136	99.036	98.936	3.625	98.724	98.624	98.524
4.990	101.978	101.878	101.778	5.250	103.296	103.196	103.096	3.750	99.793	99.693	99.593	3.750	99.447	99.347	99.247
5.000	102.078	101.978	101.878	5.375	103.593	103.493	103.393	3.875	99.979	99.879	99.779	3.875	99.786	99.686	99.586
5.125	102.653	102.553	102.453	5.500	103.887	103.787	103.687	3.990	100.266	100.166	100.066	3.990	100.008	99.908	99.808
5.250	103.315	103.215	103.115	5.625	104.130	104.030	103.930	4.000	100.366	100.266	100.166	4.000	100.108	100.008	99.908
5.375	103.707	103.607	103.507	5.750	104.667	104.567	104.467	4.125	100.528	100.428	100.328	4.125	100.399	100.299	100.199
5.500	104.069	103.969	103.869	5.875	104.819	104.719	104.619	4.250	100.825	100.725	100.625	4.250	100.904	100.804	100.704
5.625	104.347	104.247	104.147	5.990	104.905	104.805	104.705	4.375	101.238	101.138	101.038	4.375	101.196	101.096	100.996
5.750	104.988	104.888	104.788	6.000	105.005	104.905	104.805	4.500	101.684	101.584	101.484	4.500	101.462	101.362	101.262
5.875	105.186	105.086	104.986	6.125	105.520	105.420	105.320	4.625	102.097	101.997	101.897	4.625	101.715	101.615	101.515
5.990	105.310	105.210	105.110	6.250	105.905	105.798	105.689	4.750	102.257	102.157	102.057	4.750	101.892	101.792	101.692
6.000	105.410	105.310	105.210	6.375	106.191	106.084	105.974	4.875	102.500	102.400	102.300	4.875	102.058	101.958	101.858
6.125	106.006	105.906	105.806	6.500	N/A	N/A	N/A	4.990	102.648	102.548	102.448	4.990	102.085	101.985	101.885
6.250	106.268	106.168	106.068	6.625	N/A	N/A	N/A	5.000	102.748	102.648	102.548	5.000	102.185	102.085	101.985

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	96.848	96.748	96.648	3.000	95.611	95.511	95.411
4.250	97.611	97.511	97.411	3.125	96.012	95.912	95.812
4.375	98.231	98.131	98.031	3.250	96.961	96.861	96.761
4.500	98.889	98.789	98.689	3.375	97.382	97.282	97.182
4.625	99.592	99.492	99.392	3.500	97.805	97.705	97.605
4.750	100.275	100.175	100.075	3.625	98.228	98.128	98.028
4.875	100.840	100.740	100.640	3.750	98.457	98.357	98.257
4.990	101.281	101.181	101.081	3.875	98.833	98.733	98.633
5.000	101.381	101.281	101.181	3.990	99.143	99.043	98.943
5.125	101.639	101.539	101.439	4.000	99.243	99.143	99.043
5.250	101.841	101.741	101.641	4.125	99.646	99.546	99.446
5.375	101.944	101.844	101.744	4.250	99.850	99.750	99.650
5.500	102.413	102.313	102.213	4.375	100.044	99.944	99.844
5.625	102.639	102.539	102.439	4.500	100.206	100.106	100.006
5.750	102.829	102.729	102.629	4.625	100.388	100.288	100.188
5.875	102.154	102.054	101.954	4.750	100.489	100.389	100.289
5.990	102.524	102.424	102.324	4.875	100.646	100.546	100.446
6.000	102.624	102.524	102.424	4.990	100.710	100.610	100.510
6.125	102.871	102.771	102.671	5.000	100.810	100.710	100.610

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.:

10/31/2018

45 Day Lock Exp.:

11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC												
30/25 Year				20 Year				15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	99.158	99.058	98.958	3.750	96.721	96.621	96.521	2.750	94.780	94.680	94.580	
4.375	99.760	99.660	99.560	3.875	97.396	97.296	97.196	2.875	95.432	95.332	95.232	
4.500	100.314	100.214	100.114	3.990	97.952	97.852	97.752	2.990	95.974	95.874	95.774	
4.625	100.928	100.828	100.728	4.000	98.052	97.952	97.852	3.000	96.074	95.974	95.874	
4.750	101.518	101.418	101.318	4.125	98.691	98.591	98.491	3.125	96.652	96.552	96.452	
4.875	102.025	101.925	101.825	4.250	99.446	99.346	99.246	3.250	97.289	97.189	97.089	
4.990	102.296	102.196	102.096	4.375	100.011	99.911	99.811	3.375	98.199	98.099	97.999	
5.000	102.396	102.296	102.196	4.500	100.714	100.614	100.514	3.500	98.686	98.586	98.486	
5.125	103.039	102.939	102.839	4.625	101.222	101.122	101.022	3.625	99.136	99.036	98.936	
5.250	103.550	103.450	103.350	4.750	101.678	101.578	101.478	3.750	99.793	99.693	99.593	
5.375	103.961	103.861	103.761	4.875	102.070	101.970	101.870	3.875	99.979	99.879	99.779	
5.500	104.335	104.235	104.135	4.990	102.420	102.320	102.220	3.990	100.266	100.166	100.066	
5.625	104.525	104.425	104.325	5.000	102.520	102.420	102.320	4.000	100.366	100.266	100.166	
5.750	104.959	104.859	104.759	5.125	102.943	102.829	102.737	4.125	100.775	100.675	100.575	
5.875	105.248	105.148	105.048	5.250	103.291	103.176	103.084	4.250	101.068	100.968	100.868	
5.990	105.428	105.328	105.228	5.375	103.628	103.511	103.420	4.375	101.539	101.439	101.339	
6.000	105.528	105.428	105.328	5.500	103.956	103.839	103.747	4.500	101.850	101.750	101.650	
6.125	106.331	106.231	106.131	5.625	104.353	104.253	104.153	4.625	102.223	102.123	102.023	
6.250	106.650	106.550	106.450	5.750	104.635	104.535	104.435	4.750	102.404	102.304	102.204	

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	98.337	98.237	98.137	2.750	94.436	94.336	94.236		
4.375	98.939	98.839	98.739	2.875	95.088	94.988	94.888		
4.500	99.493	99.393	99.293	2.990	95.630	95.530	95.430		
4.625	100.178	100.078	99.978	3.000	95.730	95.630	95.530		
4.750	100.768	100.668	100.568	3.125	96.308	96.208	96.108		
4.875	101.275	101.175	101.075	3.250	96.945	96.845	96.745		
4.990	101.546	101.446	101.346	3.375	97.574	97.474	97.374		
5.000	101.646	101.546	101.446	3.500	98.061	97.961	97.861		
5.125	101.640	101.540	101.440	3.625	98.511	98.411	98.311		
5.250	102.151	102.051	101.951	3.750	99.168	99.068	98.968		
5.375	102.562	102.462	102.362	3.875	99.354	99.254	99.154		
5.500	102.936	102.836	102.736	3.990	99.148	99.048	98.948		
5.625	102.415	102.315	102.215	4.000	99.248	99.148	99.048		
5.750	102.849	102.749	102.649	4.125	99.657	99.557	99.457		
5.875	102.988	102.888	102.788	4.250	99.950	99.850	99.750		
5.990	103.018	102.918	102.818	4.375	100.421	100.321	100.221		
6.000	103.118	103.018	102.918	4.500	100.271	100.171	100.071		
6.125	103.771	103.671	103.571	4.625	100.644	100.544	100.444		
6.250	103.940	103.840	103.740	4.750	100.825	100.725	100.625		

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	-2.500	
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.:

10/31/2018

45 Day Lock Exp.:

11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

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	98.818	98.718	98.618	3.750	96.641	96.541	96.441	2.750	94.780	94.680	94.580	4.250	97.997	97.897	97.797	2.750	94.436	94.336	94.236
4.375	99.417	99.317	99.217	3.875	97.247	97.147	97.047	2.875	95.432	95.332	95.232	4.375	98.596	98.496	98.396	2.875	95.088	94.988	94.888
4.500	100.126	100.026	99.926	3.990	97.801	97.701	97.601	2.990	95.974	95.874	95.774	4.500	99.305	99.205	99.105	2.990	95.630	95.530	95.430
4.625	100.829	100.729	100.629	4.000	97.901	97.801	97.701	3.000	96.074	95.974	95.874	4.625	100.079	99.979	99.879	3.000	95.730	95.630	95.530
4.750	101.460	101.360	101.260	4.125	98.691	98.591	98.491	3.125	96.652	96.552	96.452	4.750	100.710	100.610	100.510	3.125	96.308	96.208	96.108
4.875	101.939	101.839	101.739	4.250	99.446	99.346	99.246	3.250	97.114	97.014	96.914	4.875	101.189	101.089	100.989	3.250	96.770	96.670	96.570
4.990	102.296	102.196	102.096	4.375	100.011	99.911	99.811	3.375	97.643	97.543	97.443	4.990	101.546	101.446	101.346	3.375	97.018	96.918	96.818
5.000	102.396	102.296	102.196	4.500	100.714	100.614	100.514	3.500	98.407	98.307	98.207	5.000	101.646	101.546	101.446	3.500	97.782	97.682	97.582
5.125	103.039	102.939	102.839	4.625	101.222	101.122	101.022	3.625	98.945	98.845	98.745	5.125	101.640	101.540	101.440	3.625	98.320	98.220	98.120
5.250	103.550	103.450	103.350	4.750	101.678	101.578	101.478	3.750	99.386	99.286	99.186	5.250	102.151	102.051	101.951	3.750	98.761	98.661	98.561
5.375	103.961	103.861	103.761	4.875	102.070	101.970	101.870	3.875	99.906	99.806	99.706	5.375	102.562	102.462	102.362	3.875	99.281	99.181	99.081
5.500	104.335	104.235	104.135	4.990	102.420	102.320	102.220	3.990	100.174	100.074	99.974	5.500	102.936	102.836	102.736	3.990	99.056	98.956	98.856
5.625	104.525	104.425	104.325	5.000	102.520	102.420	102.320	4.000	100.274	100.174	100.074	5.625	102.415	102.315	102.215	4.000	99.156	99.056	98.956
5.750	104.959	104.859	104.759	5.125	102.943	102.829	102.737	4.125	100.775	100.675	100.575	5.750	102.849	102.749	102.649	4.125	99.657	99.557	99.457
5.875	105.248	105.148	105.048	5.250	103.291	103.176	103.084	4.250	101.068	100.968	100.868	5.875	102.988	102.888	102.788	4.250	99.950	99.850	99.750
5.990	105.428	105.328	105.228	5.375	103.628	103.511	103.420	4.375	101.539	101.439	101.339	5.990	103.018	102.918	102.818	4.375	100.421	100.321	100.221
6.000	105.528	105.428	105.328	5.500	103.956	103.839	103.747	4.500	101.850	101.750	101.650	6.000	103.118	103.018	102.918	4.500	100.271	100.171	100.071
6.125	106.331	106.231	106.131	5.625	104.353	104.253	104.153	4.625	102.223	102.123	102.023	6.125	103.771	103.671	103.571	4.625	100.644	100.544	100.444
6.250	106.650	106.550	106.450	5.750	104.635	104.535	104.435	4.750	102.404	102.304	102.204	6.250	103.940	103.840	103.740	4.750	100.825	100.725	100.625

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.:

10/31/2018

45 Day Lock Exp.:

11/15/2018

60 Day Lock Exp.:

11/30/2018

W. Rate Sheet Dated: 10/1/2018

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	95.026	94.901	94.776	
4.125	96.292	96.167	96.042	
4.250	97.353	97.228	97.103	
4.375	97.935	97.810	97.685	
4.500	98.660	98.535	98.410	
4.625	99.298	99.173	99.048	
4.750	99.918	99.793	99.668	
4.875	100.415	100.290	100.165	
5.000	100.755	100.630	100.505	
5.125	101.076	100.951	100.826	
5.250	101.437	101.312	101.187	
5.375	101.752	101.627	101.502	
5.500	101.912	101.787	101.662	

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	96.522	96.397	96.272	
3.625	96.995	96.870	96.745	
3.750	97.430	97.305	97.180	
3.875	98.042	97.917	97.792	
4.000	98.393	98.268	98.143	
4.125	98.655	98.530	98.405	
4.250	98.949	98.824	98.699	
4.375	99.217	99.092	98.967	
4.500	99.477	99.352	99.227	
4.625	99.761	99.636	99.511	
4.750	100.029	99.904	99.779	

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	96.415	96.290	96.165	
3.375	96.985	96.860	96.735	
3.500	97.530	97.405	97.280	
3.625	98.022	97.897	97.772	
3.750	98.330	98.205	98.080	
3.875	98.755	98.630	98.505	
4.000	99.149	99.024	98.899	
4.125	99.569	99.444	99.319	
4.250	99.959	99.834	99.709	
4.375	100.310	100.185	100.060	
4.500	100.663	100.538	100.413	
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

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