



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.: 10/31/2019

45 Day Lock Exp.: 11/15/2019

60 Day Lock Exp.: 12/2/2019

W. Rate Sheet Dated: 10/1/2019

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
3.250	101.534	101.384	101.234	3.250	101.186	101.036	100.886	2.375	97.085	96.935	96.785	3.125	99.781	99.631	99.481
3.375	102.078	101.928	101.778	3.375	101.633	101.483	101.333	2.500	97.577	97.427	97.277	3.250	99.930	99.780	99.630
3.500	102.617	102.467	102.317	3.500	102.050	101.900	101.750	2.625	98.063	97.913	97.763	3.375	100.298	100.148	99.998
3.625	103.138	102.988	102.838	3.625	102.427	102.277	102.127	2.750	98.049	97.899	97.749	3.500	100.636	100.486	100.336
3.750	102.696	102.546	102.396	3.750	102.281	102.131	101.981	2.875	98.537	98.387	98.237	3.625	99.986	99.836	99.686
3.875	103.176	103.026	102.876	3.875	102.669	102.519	102.369	3.000	99.020	98.870	98.720	Margin = 2.250		Index = 1.790	
4.000	103.627	103.477	103.327	4.000	103.061	102.911	102.761	3.125	99.485	99.335	99.185				
4.125	104.038	103.888	103.738	4.125	103.405	103.255	103.105	3.250	100.950	100.800	100.650				
4.375	103.493	103.393	103.293	4.375	102.970	102.870	102.770	3.375	101.374	101.224	101.074				
4.500	103.919	103.819	103.719	4.500	103.303	103.203	103.103	3.500	101.768	101.618	101.468				
4.625	104.297	104.197	104.097	4.625	103.351	103.251	103.151	3.625	102.123	101.973	101.823				
4.750	104.422	104.322	104.222	4.750	103.361	103.261	103.161	3.750	102.318	102.168	102.018				
4.875	104.194	104.094	103.994	4.875	103.667	103.567	103.467	3.875	102.683	102.533	102.383				
5.000	104.556	104.456	104.356	5.000	103.942	103.842	103.742	4.000	103.053	102.903	102.753				
5.125	104.631	104.531	104.431	5.125	104.182	104.082	103.982	4.125	103.374	103.224	103.074				
5.375	104.853	104.753	104.653	5.375	104.452	104.352	104.252	4.250	102.888	102.738	102.588				
5.500	105.151	105.051	104.951	5.500	104.726	104.626	104.526	4.375	103.198	103.048	102.898				
5.625	105.415	105.315	105.215	5.625	104.967	104.867	104.767	4.500	103.512	103.362	103.212				
5.875	105.465	105.365	105.265	5.875	105.064	104.964	104.864	4.625	103.578	103.428	103.278				

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
3.250	100.384	100.234	100.084	3.250	100.186	100.036	99.886	2.375	96.085	95.935	95.785	3.125	98.781	98.631	98.481
3.375	100.928	100.778	100.628	3.375	100.633	100.483	100.333	2.500	96.577	96.427	96.277	3.250	98.930	98.780	98.630
3.500	101.467	101.317	101.167	3.500	101.050	100.900	100.750	2.625	97.063	96.913	96.763	3.375	99.298	99.148	98.998
3.625	101.988	101.838	101.688	3.625	101.427	101.277	101.127	2.750	97.049	96.899	96.749	3.500	99.636	99.486	99.336
3.750	101.546	101.396	101.246	3.750	101.281	101.131	100.981	2.875	97.537	97.387	97.237	3.625	98.986	98.836	98.686
3.875	102.026	101.876	101.726	3.875	101.669	101.519	101.369	3.000	98.020	97.870	97.720	Margin = 2.250		Index = 1.790	
4.000	102.477	102.327	102.177	4.000	102.061	101.911	101.761	3.125	98.485	98.335	98.185	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.888	102.738	102.588	4.125	102.405	102.255	102.105	3.250	99.950	99.800	99.650	Rate	30 Day	45 Day	60 Day
4.375	102.343	102.243	102.143	4.375	101.970	101.870	101.770	3.375	100.374	100.224	100.074	3.875	101.626	101.376	101.126
4.500	102.769	102.669	102.569	4.500	102.303	102.203	102.103	3.500	100.768	100.618	100.468	4.000	102.077	101.827	101.577
4.625	103.147	103.047	102.947	4.625	102.351	102.251	102.151	3.625	101.123	100.973	100.823	4.125	102.488	102.238	101.988
4.750	103.272	103.172	103.072	4.750	102.361	102.261	102.161	3.750	101.318	101.168	101.018	4.375	101.943	101.693	101.443
4.875	103.044	102.944	102.844	4.875	102.667	102.567	102.467	3.875	101.683	101.533	101.383	4.500	102.369	102.119	101.869
5.000	103.406	103.306	103.206	5.000	102.942	102.842	102.742	4.000	102.053	101.903	101.753	4.625	102.747	102.497	102.247
5.125	103.481	103.381	103.281	5.125	103.182	103.082	102.982	4.125	102.374	102.224	102.074	4.875	102.644	102.394	102.144
5.375	103.703	103.603	103.503	5.375	103.452	103.352	103.252	4.250	101.888	101.738	101.588	5.000	103.006	102.756	102.506
5.500	104.001	103.901	103.801	5.500	103.726	103.626	103.526	4.375	102.198	102.048	101.898	5.125	103.081	102.831	102.581
5.625	104.265	104.165	104.065	5.625	103.967	103.867	103.767	4.500	102.512	102.362	102.212	5.500	103.601	103.351	103.101
5.875	104.315	104.215	104.115	5.875	104.064	103.964	103.864	4.625	102.578	102.428	102.278	5.625	103.865	103.615	103.365

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

Specialty Adjustment	
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

DPA Advantage Program "Borrower Paid Only ; 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
4.125	101.088	100.838	100.588	4.125	N/A	N/A	N/A
4.250	101.213	100.963	100.713	4.250	N/A	N/A	N/A
4.375	100.543	100.293	100.043	4.375	N/A	N/A	N/A
4.500	100.969	100.719	100.469	4.500	N/A	N/A	N/A
4.625	101.347	101.097	100.847	4.625	N/A	N/A	N/A
5.000	101.606	101.356	101.106	5.000	N/A	N/A	N/A
5.125	101.681	101.431	101.181	5.125	N/A	N/A	N/A
5.250	101.934	101.684	101.434	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.876	98.626	98.376	
4.000	99.327	99.077	98.827	
4.125	99.738	99.488	99.238	
4.375	99.193	98.943	98.693	
4.500	99.619	99.369	99.119	
4.625	99.997	99.747	99.497	
4.875	99.894	99.644	99.394	
5.000	100.256	100.006	99.756	
5.125	100.331	100.081	99.831	
5.500	100.851	100.601	100.351	
5.625	101.115	100.865	100.615	

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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/31/2019

45 Day Lock Exp.:

11/15/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/1/2019

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
3.250	100.102	99.952	99.802	3.250	100.185	100.035	99.885	2.375	94.365	94.215	94.065	3.125	99.141	98.991	98.841
3.375	100.647	100.497	100.347	3.375	100.632	100.482	100.332	2.500	94.857	94.707	94.557	3.250	99.509	99.359	99.209
3.500	101.186	101.036	100.886	3.500	101.049	100.899	100.749	2.625	95.343	95.193	95.043	3.375	99.876	99.726	99.576
3.625	101.707	101.557	101.407	3.625	101.426	101.276	101.126	2.750	96.829	96.679	96.529	3.500	100.215	100.065	99.915
3.750	101.139	100.989	100.839	3.750	101.155	101.005	100.855	2.875	97.317	97.167	97.017	3.625	99.565	99.415	99.265
3.875	101.620	101.470	101.320	3.875	101.543	101.393	101.243	3.000	97.800	97.650	97.500	Margin = 2.250		Index = 1.790	
4.000	102.070	101.920	101.770	4.000	101.935	101.785	101.635	3.125	98.265	98.115	97.965				
4.125	102.482	102.332	102.182	4.125	102.279	102.129	101.979	3.250	99.948	99.798	99.648				
4.375	102.281	102.181	102.081	4.375	102.188	102.088	101.988	3.375	100.373	100.223	100.073				
4.500	102.706	102.606	102.506	4.500	102.521	102.421	102.321	3.500	100.767	100.617	100.467				
4.625	103.084	102.984	102.884	4.625	102.569	102.469	102.369	3.625	101.122	100.972	100.822				
4.750	103.084	102.984	102.884	4.750	102.454	102.354	102.254	3.750	101.192	101.042	100.892				
4.875	102.856	102.756	102.656	4.875	102.760	102.660	102.560	3.875	101.557	101.407	101.257				
5.000	103.218	103.118	103.018	5.000	103.034	102.934	102.834	4.000	101.926	101.776	101.626				
5.125	103.294	103.194	103.094	5.125	103.275	103.175	103.075	4.125	102.248	102.098	101.948				
5.375	103.140	103.040	102.940	5.375	103.169	103.069	102.969	4.250	102.105	101.955	101.805				
5.500	103.438	103.338	103.238	5.500	103.443	103.343	103.243	4.375	102.415	102.265	102.115				
5.625	103.703	103.603	103.503	5.625	103.684	103.584	103.484	4.500	102.729	102.579	102.429				
5.875	103.628	103.528	103.428	5.875	103.656	103.556	103.456	4.625	102.795	102.645	102.495				

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
3.250	98.952	98.802	98.652	3.250	98.755	98.605	98.455	2.375	94.685	94.535	94.385	3.125	97.131	96.981	96.831
3.375	99.497	99.347	99.197	3.375	99.202	99.052	98.902	2.500	95.177	95.027	94.877	3.250	97.499	97.349	97.199
3.500	100.036	99.886	99.736	3.500	99.619	99.469	99.319	2.625	95.663	95.513	95.363	3.375	97.866	97.716	97.566
3.625	100.557	100.407	100.257	3.625	99.996	99.846	99.696	2.750	96.493	96.343	96.193	3.500	98.205	98.055	97.905
3.750	99.989	99.839	99.689	3.750	99.725	99.575	99.425	2.875	96.981	96.831	96.681	3.625	97.555	97.405	97.255
3.875	100.470	100.320	100.170	3.875	100.113	99.963	99.813	3.000	97.464	97.314	97.164	Margin = 2.250		Index = 1.790	
4.000	100.920	100.770	100.620	4.000	100.505	100.355	100.205	3.125	97.929	97.779	97.629	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.332	101.182	101.032	4.125	100.849	100.699	100.549	3.250	99.112	98.962	98.812	Rate	30 Day	45 Day	60 Day
4.375	101.131	101.031	100.931	4.375	100.758	100.658	100.558	3.375	99.536	99.386	99.236	3.875	100.070	99.820	99.570
4.500	101.556	101.456	101.356	4.500	101.091	100.991	100.891	3.500	99.931	99.781	99.631	4.000	100.520	100.270	100.020
4.625	101.934	101.834	101.734	4.625	101.139	101.039	100.939	3.625	100.286	100.136	99.986	4.125	100.932	100.682	100.432
4.750	101.934	101.834	101.734	4.750	101.024	100.924	100.824	3.750	99.910	99.760	99.610	4.375	100.731	100.481	100.231
4.875	101.706	101.606	101.506	4.875	101.330	101.230	101.130	3.875	100.275	100.125	99.975	4.500	101.156	100.906	100.656
5.000	102.068	101.968	101.868	5.000	101.604	101.504	101.404	4.000	100.645	100.495	100.345	4.625	101.534	101.284	101.034
5.125	102.144	102.044	101.944	5.125	101.845	101.745	101.645	4.125	100.966	100.816	100.666	4.875	101.306	101.056	100.806
5.375	101.990	101.890	101.790	5.375	101.739	101.639	101.539	4.250	100.238	100.088	99.938	5.000	101.668	101.418	101.168
5.500	102.288	102.188	102.088	5.500	102.013	101.913	101.813	4.375	100.548	100.398	100.248	5.125	101.744	101.494	101.244
5.625	102.553	102.453	102.353	5.625	102.254	102.154	102.054	4.500	100.862	100.712	100.562	5.500	101.888	101.638	101.388
5.875	102.478	102.378	102.278	5.875	102.226	102.126	102.026	4.625	100.928	100.778	100.628	5.625	102.153	101.903	101.653

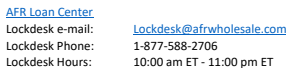
GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000
FICO 680 - 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "Borrower Paid Only ; 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
4.125	99.182	98.932	98.682	4.125	N/A	N/A	N/A
4.250	99.650	99.400	99.150	4.250	N/A	N/A	N/A
4.375	98.981	98.731	98.481	4.375	N/A	N/A	N/A
4.500	99.406	99.156	98.906	4.500	N/A	N/A	N/A
4.625	99.784	99.534	99.284	4.625	N/A	N/A	N/A
5.000	99.918	99.668	99.418	5.000	N/A	N/A	N/A
5.125	99.994	99.744	99.494	5.125	N/A	N/A	N/A
5.250	99.872	99.622	99.372	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.320	97.070	96.820	
4.000	97.770	97.520	97.270	
4.125	98.182	97.932	97.682	
4.375	97.981	97.731	97.481	
4.500	98.406	98.156	97.906	
4.625	98.784	98.534	98.284	
4.875	98.556	98.306	98.056	
5.000	98.918	98.668	98.418	
5.125	98.994	98.744	98.494	
5.500	99.138	98.888	98.638	
5.625	99.403	99.153	98.903	

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)



W. Rate Sheet Dated: 10/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.562	99.462	99.362	3.125	99.500	99.300	99.300	3.125	100.364	100.164	100.164	3.125	99.261	99.061	99.061	3.125	99.199	98.999	98.999	3.125	100.795	100.595	100.595
3.250	99.846	99.746	99.646	3.250	99.783	99.583	99.583	3.250	100.631	100.431	100.431	3.250	99.576	99.376	99.376	3.250	99.513	99.313	99.313	3.250	101.036	100.836	100.836
3.375	100.152	100.052	99.952	3.375	100.089	99.889	99.889	3.375	100.978	100.778	100.778	3.375	99.952	99.752	99.752	3.375	99.889	99.689	99.689	3.375	101.311	101.111	101.111
3.500	100.628	100.528	100.428	3.500	100.613	100.413	100.413	3.500	101.381	101.181	101.181	3.500	100.473	100.273	100.273	3.500	100.458	100.258	100.258	3.500	101.747	101.547	101.547
3.625	101.211	101.111	101.011	3.625	101.211	101.011	101.011	3.625	101.669	101.469	101.469	3.625	100.822	100.622	100.622	3.625	100.822	100.622	100.622	3.625	102.199	101.999	101.999
3.750	101.524	101.424	101.324	3.750	101.524	101.324	101.324	3.750	101.855	101.655	101.655	3.750	101.101	100.901	100.901	3.750	101.101	100.901	100.901	3.750	102.475	102.275	102.275
3.875	101.604	101.504	101.404	3.875	101.577	101.377	101.377	3.875	101.986	101.786	101.786	3.875	101.166	100.966	100.966	3.875	101.139	100.939	100.939	3.875	102.504	102.304	102.304
3.990	102.061	101.961	101.861	3.990	102.046	101.846	101.846	3.990	102.168	101.968	101.968	3.990	101.469	101.269	101.269	3.990	101.454	101.254	101.254	3.990	102.536	102.336	102.336
4.000	102.161	102.061	101.961	4.000	102.146	101.946	101.946	4.000	102.268	102.068	102.068	4.000	101.569	101.369	101.369	4.000	101.554	101.354	101.354	4.000	102.636	102.436	102.436
4.125	102.697	102.597	102.497	4.125	102.697	102.497	102.497	4.125	102.531	102.331	102.331	4.125	101.947	101.747	101.747	4.125	101.947	101.747	101.747	4.125	103.424	103.224	103.224
4.250	103.068	102.968	102.868	4.250	103.068	102.868	102.868	4.250	102.761	102.561	102.561	4.250	102.211	102.011	102.011	4.250	102.211	102.011	102.011	4.250	103.302	103.102	103.102
4.375	103.395	103.295	103.195	4.375	103.395	103.195	103.195	4.375	103.960	102.760	102.760	4.375	102.444	102.244	102.244	4.375	102.444	102.244	102.244	4.375	103.511	103.311	103.311
4.500	103.741	103.641	103.541	4.500	103.741	103.541	103.541	4.500	103.174	102.974	102.974	4.500	102.691	102.491	102.491	4.500	102.691	102.491	102.491	4.500	103.799	103.599	103.599
4.625	104.101	104.001	103.901	4.625	104.164	103.964	103.964	4.625	103.329	103.129	103.129	4.625	103.282	103.082	103.082	4.625	103.329	103.129	103.129	4.625	103.940	103.740	103.740
4.750	104.282	104.182	104.082	4.750	104.344	104.144	104.144	4.750	103.606	103.406	103.406	4.750	103.606	103.406	103.406	4.750	103.606	103.406	103.406	4.750	103.477	103.277	103.277
4.875	104.347	104.337	104.327	4.875	104.499	104.299	104.299	4.875	103.697	103.497	103.497	4.875	103.697	103.497	103.497	4.875	103.697	103.497	103.497	4.875	103.613	103.413	103.413
4.900	104.795	104.695	104.595	4.900	104.781	104.581	104.581	4.900	102.650	102.450	102.450	4.900	102.650	102.450	102.450	4.900	102.650	102.450	102.450	4.900	103.913	103.713	103.713
5.000	104.895	104.795	104.695	5.000	104.881	104.681	104.681	5.000	102.750	102.550	102.550	5.000	102.750	102.550	102.550	5.000	102.750	102.550	102.550	5.000	103.693	103.493	103.493
5.125	105.452	N/A	N/A	5.125	105.452	105.095	105.078	5.125	102.799	102.599	102.599	5.125	102.799	102.599	102.599	5.125	102.799	102.599	102.599	5.125	103.774	103.574	103.574

Cash-Out Refinance*				
FICO ↓ \ LTV →	< 60.0%	60.01 – 70.0%	70.01 – 75.0%	75.01 – 80.0%
> 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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's: State; Extension; Loan Size

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 LTPAs do not apply and the lender must use SFC 118.

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.: 10/31/2019
45 Day Lock Exp.: 11/15/2019
60 Day Lock Exp.: 12/2/2019

W. Rate Sheet Dated: 10/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
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
3.250	99.533	99.433	99.333	3.375	99.883	99.783	99.683	3.375	99.883	99.783	99.683	4.000	102.208	102.108	102.008	4.000	101.833	101.733	101.633
3.375	100.133	100.033	99.933	3.500	100.383	100.283	100.183	3.500	100.383	100.283	100.183	4.125	102.277	102.177	102.077	4.125	101.902	101.802	101.702
3.500	100.633	100.533	100.433	3.625	100.682	100.582	100.482	3.625	100.682	100.582	100.482	4.250	102.353	102.253	102.153	4.250	101.978	101.878	101.778
3.625	100.932	100.832	100.732	3.750	101.458	101.358	101.258	3.750	101.458	101.358	101.258	4.375	102.681	102.581	102.481	4.375	102.306	102.206	102.106
3.750	101.708	101.608	101.508	3.875	101.920	101.820	101.720	3.875	101.920	101.820	101.720	4.500	102.929	102.829	102.729	4.500	102.304	102.204	102.104
3.875	102.170	102.070	101.970	3.990	102.200	102.100	102.000	3.990	102.200	102.100	102.000	4.625	102.933	102.833	102.733	4.625	102.308	102.208	102.108
3.990	102.575	102.475	102.375	4.000	102.300	102.200	102.100	4.000	102.300	102.200	102.100	4.750	102.784	102.684	102.584	4.750	102.159	102.059	101.959
4.000	102.675	102.575	102.475	4.125	102.369	102.269	102.169	4.125	102.369	102.269	102.169	4.875	103.110	103.010	102.910	4.875	102.485	102.385	102.285
4.125	102.744	102.644	102.544	4.250	102.543	102.443	102.343	4.250	102.543	102.443	102.343	4.990	103.253	103.153	103.053	4.990	102.253	102.153	102.053
4.250	102.918	102.818	102.718	4.375	102.871	102.771	102.671	4.375	102.871	102.771	102.671	5.000	103.353	103.253	103.153	5.000	102.353	102.253	102.153
4.375	103.246	103.146	103.046	4.500	102.869	102.769	102.669	4.500	102.869	102.769	102.669	5.125	102.709	102.609	102.509	5.125	101.709	101.609	101.509
4.500	103.494	103.394	103.294	4.625	102.873	102.773	102.673	4.625	102.873	102.773	102.673	5.250	102.230	102.130	102.030	5.250	101.230	101.130	101.030
4.625	103.498	103.398	103.298	4.750	103.223	103.123	103.023	4.750	103.223	103.123	103.023	5.375	102.498	102.398	102.298	5.375	102.498	102.398	102.298
4.750	103.848	103.748	103.648	4.875	103.549	103.449	103.349	4.875	103.549	103.449	103.349	5.500	102.772	102.672	102.572	5.500	102.772	102.672	102.572
4.875	104.174	104.074	103.974	4.990	103.317	103.217	103.117	4.990	103.317	103.217	103.117	5.625	103.378	103.278	103.178	5.625	103.378	103.278	103.178
4.990	104.317	104.217	104.117	5.000	103.417	103.317	103.217	5.000	103.417	103.317	103.217	5.750	103.694	103.594	103.494	5.750	103.694	103.594	103.494
5.000	104.417	104.317	104.217	5.125	103.763	103.663	103.563	5.125	103.763	103.663	103.563	5.875	103.798	103.698	103.598	5.875	103.798	103.698	103.598
5.125	104.763	104.663	104.563	5.250	104.134	104.034	103.934	5.250	104.134	104.034	103.934	5.990	103.726	103.626	103.526	5.990	103.726	103.626	103.526
5.250	105.134	105.034	104.934	5.375	105.402	105.302	105.202	5.375	105.402	105.302	105.202	6.000	103.826	103.726	103.626	6.000	103.826	103.726	103.626
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				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
4.000	101.833	101.733	101.633	3.250	99.694	99.566	99.494	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.502	101.402	101.302
4.125	101.902	101.802	101.702	3.375	100.317	100.190	100.117	3.375	100.317	100.190	100.117	3.375	100.317	100.190	100.117	3.500	101.759	101.659	101.559
4.250	101.978	101.878	101.778	3.500	100.691	100.566	100.491	3.500	100.691	100.566	100.491	3.500	100.691	100.566	100.491	3.625	101.977	101.877	101.777
4.375	102.306	102.206	102.106	3.625	101.574	101.474	101.374	3.625	101.574	101.474	101.374	3.625	101.574	101.474	101.374	3.750	102.306	102.206	102.106
4.500	102.304	102.204	102.104	3.750	102.054	101.954	101.854	3.750	102.054	101.954	101.854	3.750	102.054	101.954	101.854	3.875	102.627	102.527	102.427
4.625	102.308	102.208	102.108	3.875	102.404	102.304	102.204	3.875	102.404	102.304	102.204	3.875	102.404	102.304	102.204	3.990	102.916	102.816	102.716
4.750	102.159	102.059	101.959	3.990	102.719	102.619	102.519	3.990	102.719	102.619	102.519	3.990	102.719	102.619	102.519	4.000	103.016	102.916	102.816
4.875	102.485	102.385	102.285	4.000	102.819	102.719	102.619	4.000	102.819	102.719	102.619	4.000	102.819	102.719	102.619	4.125	103.226	103.126	103.026
4.990	102.253	102.153	102.053	4.125	102.963	102.863	102.763	4.125	102.963	102.863	102.763	4.125	102.963	102.863	102.763	4.250	103.680	103.580	103.480
5.000	103.353	103.253	103.153	4.250	103.157	103.057	102.957	4.250	103.157	103.057	102.957	4.250	103.157	103.057	102.957	4.375	104.027	103.927	103.827
5.125	101.709	101.609	101.509	4.375	103.454	103.354	103.254	4.375	103.454	103.354	103.254	4.375	103.454	103.354	103.254	4.500	103.306	103.206	103.106
5.250	101.230	101.130	101.030	4.500	103.737	103.637	103.537	4.500	103.737	103.637	103.537	4.500	103.737	103.637	103.537	4.625	103.753	103.653	103.553
5.375	102.498	102.398	102.298	4.625	103.750	103.650	103.550	4.625	103.750	103.650	103.550	4.625	103.750	103.650	103.550	4.750	104.081	103.981	103.881
5.500	102.772	102.672	102.572	4.750	103.998	103.898	103.798	4.750	103.998	103.898	103.798	4.750	103.998	103.898	103.798	4.875	104.348	104.248	104.148
5.625	103.378	103.278	103.178	4.875	104.422	104.322	104.222	4.875	104.422	104.322	104.222	4.875	104.422	104.322	104.222	4.990	104.099	103.999	103.899
5.750	103.694	103.594	103.494	4.990	104.643	104.543	104.443	4.990	104.643	104.543	104.443	4.990	104.643	104.543	104.443	5.000	104.199	104.099	103.999
5.875	103.798	103.698	103.598	5.000	104.743	104.643	104.543	5.000	104.743	104.643	104.543	5.000	104.743	104.643	104.543	5.125	104.486	104.386	104.286
5.990	103.726	103.626	103.526	5.125	104.896	104.796	104.696	5.125	104.896	104.796	104.696	5.125	104.896	104.796	104.696	5.250	104.587	104.487	104.387
6.000	103.826	103.726	103.626	5.250	105.202	105.102	105.002	5.250	105.202	105.102	105.002	5.250	105.202	105.102	105.002	5.375	0.000	0.000	0.000
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
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
3.375	101.502	101.402	101.302	3.375	101.502	101.402	101.302	3.375	100.739	100.639	100.539	3.375	100.739	100.639	100.539	3.375	100.739	100.639	100.539
3.500	101.759	101.659	101.559	3.500	101.759	101.659	101.559	3.500	100.996	100.896	100.796	3.500	100.996	100.896	100.796	3.500	100.996	100.896	100.796
3.625	101.977	101.877	101.777	3.625	101.977	101.877	101.777	3.625	101.716	101.616	101.516	3.625	101.716	101.616	101.516	3.625	101.716	101.616	101.516
3.750	102.506	102.406	102.306	3.750	102.506	102.406	102.306	3.750	101.245	101.145	101.045	3.750	101.245	101.145	101.045	3.750	101.245	101.145	101.045
3.875	102.627	102.527	102.427	3.875	102.627	102.527	102.427	3.875	101.366	101.266	101.166	3.875	101.366	101.266	101.166	3.875	101.366	101.266	101.166
3.990	102.916	102.816	102.716	3.990	102.916	102.816	102.716	3.990	101.655	101.555	101.455	3.990	101.655	101.555	101.455	3.990	101.655	101.555	101.455
4.000	103.016	102.916	102.816	4.000	103.016	102.916	102.816	4.000	101.755	101.655	101.555	4.000	101.755	101.655	101.555	4.000	101.755	101.655	101.555
4.125	103.226	103.126	103.026	4.125	103.226	103.126	103.026	4.125	101.473	101.373	101.273	4.125	101.473	101.373	101.273	4.125	101.473	101.373	101.273
4.250	103.680	103.580	103.480	4.250	103.680	103.580	103.480	4.250	101.927	101.827	101.727	4.250	101.927	101.827	101.727	4.250	101.927	101.827	101.727
4.375	103.902	103.802	103.702	4.375	103.902	103.802	103.702	4.375	1										



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.:

10/31/2019

45 Day Lock Exp.:

11/15/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
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
3.250	99.732	99.632	99.532	3.250	99.882	99.738	99.682	3.375	101.553	101.453	101.353	4.000	101.833	101.733	101.633	3.375	100.490	100.390	100.290
3.375	100.313	100.213	100.113	3.375	100.483	100.344	100.283	3.500	101.807	101.707	101.607	4.125	101.898	101.798	101.698	3.500	100.744	100.644	100.544
3.500	100.801	100.701	100.601	3.500	100.850	100.710	100.650	3.625	101.976	101.876	101.776	4.250	101.951	101.851	101.751	3.625	100.416	100.316	100.216
3.625	101.083	100.983	100.883	3.625	101.570	101.470	101.370	3.750	102.499	102.399	102.299	4.375	102.272	102.172	102.072	3.750	100.939	100.839	100.739
3.750	101.713	101.613	101.513	3.750	102.022	101.922	101.822	3.875	102.618	102.518	102.418	4.500	102.502	102.402	102.302	3.875	101.058	100.958	100.858
3.875	102.165	102.065	101.965	3.875	102.363	102.263	102.163	3.990	102.903	102.803	102.703	4.625	102.537	102.437	102.337	3.990	101.343	101.243	101.143
3.990	102.540	102.440	102.340	3.990	102.669	102.569	102.469	4.000	103.003	102.903	102.803	4.750	102.450	102.350	102.250	4.000	101.443	101.343	101.243
4.000	102.640	102.540	102.440	4.000	102.769	102.669	102.569	4.125	103.242	103.142	103.042	4.875	102.770	102.670	102.570	4.125	101.188	101.088	100.988
4.125	102.705	102.605	102.505	4.125	102.908	102.808	102.708	4.250	103.691	103.591	103.491	4.990	102.909	102.809	102.709	4.250	101.637	101.537	101.437
4.250	102.857	102.757	102.657	4.250	103.092	102.992	102.892	4.375	104.033	103.933	103.833	5.000	103.009	102.909	102.809	4.375	101.979	101.879	101.779
4.375	103.178	103.078	102.978	4.375	103.412	103.312	103.212	4.500	103.346	103.246	103.137	5.125	102.382	102.282	102.182	4.500	100.939	100.839	100.730
4.500	103.408	103.308	103.208	4.500	103.690	103.590	103.490	4.625	103.787	103.687	103.579	5.250	101.936	101.836	101.736	4.625	101.380	101.280	101.172
4.625	103.443	103.343	103.243	4.625	103.700	103.600	103.500	4.750	104.108	104.008	103.901	5.375	102.197	102.097	101.997	4.750	101.701	101.601	101.494
4.750	103.829	103.729	103.629	4.750	103.988	103.888	103.788	4.875	104.370	104.270	104.165	5.500	102.464	102.364	102.264	4.875	101.963	101.863	101.758
4.875	104.149	104.049	103.949	4.875	104.405	104.305	104.205	4.990	104.140	104.040	103.940	5.625	103.065	102.965	102.865	4.990	102.233	102.133	102.033
4.990	104.288	104.188	104.088	4.990	104.620	104.520	104.420	5.000	104.240	104.140	104.040	5.750	103.378	103.278	103.178	5.000	102.333	102.233	102.133
5.000	104.388	104.288	104.188	5.000	104.720	104.620	104.520	5.125	104.522	104.422	104.322	5.875	103.480	103.380	103.280	5.125	102.615	102.515	102.415
5.125	104.770	104.670	104.570	5.125	104.905	104.805	104.705	5.250	104.621	104.521	104.421	5.990	103.406	103.306	103.206	5.250	102.714	102.614	102.514
5.250	105.175	105.075	104.975	5.250	105.205	105.105	105.005	5.375	0.000	0.000	0.000	6.000	103.506	103.406	103.306	5.375	0.000	0.000	0.000

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/31/2019

45 Day Lock Exp.:

11/15/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/1/2019

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	
3.375	98.551	98.489	98.426	
3.500	99.023	98.961	98.898	
3.625	99.375	99.313	99.250	
3.750	99.836	99.773	99.711	
3.875	100.110	100.047	99.985	
4.000	100.346	100.283	100.221	
4.125	100.599	100.536	100.474	
4.250	100.802	100.739	100.677	
4.375	101.061	100.999	100.936	
4.500	101.320	101.258	101.195	
4.625	101.559	101.497	101.434	
4.750	101.814	101.752	101.689	
4.875	102.037	101.974	101.912	

15 Yr. Fixed				
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	98.377	98.252	98.127	
3.375	98.838	98.713	98.588	
3.500	99.208	99.083	98.958	
3.625	99.554	99.429	99.304	
3.750	100.065	99.940	99.815	
3.875	100.378	100.253	100.128	
4.000	100.716	100.591	100.466	
4.125	100.855	100.730	100.605	
4.250	101.162	101.037	100.912	
4.375	101.441	101.316	101.191	
4.500	101.600	101.475	101.350	

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	96.695	96.570	96.445	
3.375	97.098	96.973	96.848	
3.500	97.472	97.347	97.222	
3.625	97.823	97.698	97.573	
3.750	98.406	98.281	98.156	
3.875	98.709	98.584	98.459	
4.000	98.993	98.868	98.743	
4.125	99.277	99.152	99.027	
4.250	99.560	99.435	99.310	
4.375	99.844	99.719	99.594	
4.500	100.133	100.008	99.883	
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	-0.625	-1.250	-1.500	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	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	-1.000	-1.000	-1.250	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	-0.250	-0.750	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)