



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.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

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	95.437	95.287	95.137	3.500	96.470	96.320	96.170	1.875	N/A	N/A	N/A	3.125	96.950	96.800	96.650
3.625	97.592	97.442	97.292	3.625	96.937	96.787	96.637	2.000	N/A	N/A	N/A	3.250	98.323	98.173	98.023
3.750	98.603	98.453	98.303	3.750	98.109	97.959	97.809	2.125	N/A	N/A	N/A	3.375	98.726	98.576	98.426
3.875	99.109	98.959	98.809	3.875	98.566	98.416	98.266	2.250	92.711	92.561	92.411	3.500	99.087	98.937	98.787
4.000	99.609	99.459	99.309	4.000	99.015	98.865	98.715	2.375	93.152	93.002	92.852	3.625	99.463	99.313	99.163
4.125	100.106	99.956	99.806	4.125	99.380	99.230	99.080	2.500	92.225	92.075	91.925	Margin = 2.250		Index = 2.590	
4.250	101.065	100.925	100.800	4.250	100.268	100.127	100.002	2.625	93.125	92.975	92.825				
4.375	101.564	101.424	101.299	4.375	100.645	100.505	100.380	2.750	96.044	95.894	95.744				
4.500	102.049	101.909	101.784	4.500	101.016	100.875	100.750	2.875	96.579	96.429	96.279				
4.625	102.529	102.389	102.264	4.625	101.302	101.161	101.036	3.000	97.028	96.878	96.728				
4.750	102.654	102.514	102.373	4.750	101.860	101.719	101.579	3.125	97.478	97.328	97.178				
4.875	103.009	102.868	102.727	4.875	102.209	102.068	101.928	3.250	98.274	98.124	97.974				
5.000	103.602	103.462	103.321	5.000	102.520	102.380	102.239	3.375	98.720	98.570	98.420				
5.125	103.878	103.737	103.597	5.125	102.840	102.700	102.559	3.500	99.161	99.011	98.861				
5.250	104.082	103.942	103.801	5.250	102.899	102.758	102.618	3.625	99.605	99.455	99.305				
5.375	104.215	104.074	103.933	5.375	103.238	103.097	102.957	3.750	99.697	99.547	99.397				
5.500	104.344	104.203	104.062	5.500	103.549	103.409	103.268	3.875	100.131	99.981	99.831				
5.625	104.476	104.336	104.195	5.625	103.969	103.829	103.688	4.000	100.558	100.408	100.258				
5.750	104.907	104.807	104.707	5.750	103.715	103.615	103.515	4.125	100.900	100.750	100.600				

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	94.237	94.087	93.937	3.500	95.470	95.320	95.170	1.875	N/A	N/A	N/A	3.125	95.950	95.800	95.650
3.625	96.392	96.242	96.092	3.625	95.937	95.787	95.637	2.000	N/A	N/A	N/A	3.250	97.323	97.173	97.023
3.750	97.403	97.253	97.103	3.750	97.109	96.959	96.809	2.125	N/A	N/A	N/A	3.375	97.726	97.576	97.426
3.875	97.909	97.759	97.609	3.875	97.566	97.416	97.266	2.250	91.711	91.561	91.411	3.500	98.087	97.937	97.787
4.000	98.409	98.259	98.109	4.000	98.015	97.865	97.715	2.375	92.152	92.002	91.852	3.625	98.463	98.313	98.163
4.125	98.906	98.756	98.606	4.125	98.380	98.230	98.080	2.500	91.225	91.075	90.925	Margin = 2.250		Index = 2.590	
4.250	99.865	99.725	99.600	4.250	99.268	99.127	99.002	2.625	92.125	91.975	91.825	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.364	100.224	100.099	4.375	99.645	99.505	99.380	2.750	95.044	94.894	94.744	Rate	30 Day	45 Day	60 Day
4.500	100.849	100.709	100.584	4.500	100.016	99.875	99.750	2.875	95.579	95.429	95.279	4.625	100.129	99.879	99.629
4.625	101.329	101.189	101.064	4.625	100.302	100.161	100.036	3.000	96.028	95.878	95.728	4.750	100.288	100.038	99.788
4.750	101.538	101.397	101.256	4.750	100.860	100.719	100.579	3.125	96.478	96.328	96.178	4.875	100.709	100.459	100.209
4.875	102.059	101.918	101.777	4.875	101.209	101.068	100.928	3.250	97.274	97.124	96.974	5.000	101.102	100.852	100.602
5.000	102.452	102.312	102.171	5.000	101.520	101.380	101.239	3.375	97.720	97.570	97.420	5.125	101.498	101.248	100.998
5.125	102.928	102.787	102.647	5.125	101.940	101.800	101.659	3.500	98.161	98.011	97.861	5.250	101.251	101.001	100.751
5.250	103.652	103.512	103.371	5.250	101.899	101.758	101.618	3.625	98.605	98.455	98.305	5.375	101.635	101.385	101.135
5.375	103.909	103.768	103.627	5.375	102.238	102.097	101.957	3.750	98.697	98.547	98.397	5.500	102.194	101.944	101.694
5.500	104.114	103.973	103.832	5.500	102.549	102.409	102.268	3.875	99.131	98.981	98.831	5.625	102.306	102.056	101.806
5.625	104.196	104.056	103.915	5.625	102.969	102.829	102.688	4.000	99.558	99.408	99.258	5.750	102.507	102.257	102.007
5.750	104.677	104.577	104.477	5.750	102.715	102.615	102.515	4.125	99.900	99.750	99.600	5.875	102.750	102.500	102.250

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	98.799	98.549	98.299	4.500	98.296	98.046	97.796
4.750	99.438	99.188	98.938	4.750	99.140	98.890	98.640
5.000	100.252	100.002	99.752	5.000	99.800	99.550	99.300
5.250	101.245	100.995	100.745	5.250	100.924	100.674	100.424
5.500	102.194	101.944	101.694	5.500	100.829	100.579	100.329
5.625	102.306	102.056	101.806	5.625	101.249	100.999	100.749
5.750	102.507	102.257	102.007	5.750	100.995	100.745	100.495
5.875	102.750	102.500	102.250	5.875	101.344	101.094	100.844

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:	10/2/2018	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.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

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	94.499	94.349	94.199	3.500	95.533	95.383	95.233	1.875	N/A	N/A	N/A	3.125	95.26	95.112	94.962
3.625	96.654	96.504	96.354	3.625	95.999	95.849	95.699	2.000	N/A	N/A	N/A	3.250	97.39	97.235	97.085
3.750	97.509	97.359	97.209	3.750	97.015	96.865	96.715	2.125	N/A	N/A	N/A	3.375	97.79	97.639	97.489
3.875	98.015	97.865	97.715	3.875	97.472	97.322	97.172	2.250	89.211	89.061	88.911	3.500	98.15	97.999	97.849
4.000	98.515	98.365	98.215	4.000	97.921	97.771	97.621	2.375	89.652	89.502	89.352	3.625	98.53	98.375	98.225
4.125	99.012	98.862	98.712	4.125	98.287	98.137	97.987	2.500	88.725	88.575	88.425	Margin = 2.250		Index = 2.590	
4.250	100.003	99.862	99.737	4.250	99.205	99.065	98.940	2.625	89.625	89.475	89.325				
4.375	100.502	100.361	100.236	4.375	99.583	99.442	99.317	2.750	94.357	94.207	94.057				
4.500	100.987	100.846	100.721	4.500	99.953	99.813	99.688	2.875	94.891	94.741	94.591				
4.625	101.467	101.326	101.201	4.625	100.240	100.099	99.974	3.000	95.341	95.191	95.041				
4.750	101.248	101.107	100.967	4.750	100.454	100.313	100.173	3.125	95.790	95.640	95.490				
4.875	101.602	101.462	101.321	4.875	100.803	100.662	100.522	3.250	97.336	97.186	97.036				
5.000	102.196	102.055	101.915	5.000	101.114	100.973	100.833	3.375	97.782	97.632	97.482				
5.125	102.472	102.331	102.190	5.125	101.434	101.293	101.153	3.500	98.224	98.074	97.924				
5.250	102.207	102.067	101.926	5.250	101.024	100.883	100.743	3.625	98.668	98.518	98.368				
5.375	102.340	102.199	102.058	5.375	101.363	101.222	101.082	3.750	98.603	98.453	98.303				
5.500	102.469	102.328	102.187	5.500	101.674	101.534	101.393	3.875	99.037	98.887	98.737				
5.625	102.601	102.461	102.320	5.625	102.094	101.954	101.813	4.000	99.464	99.314	99.164				
5.750	101.470	101.370	101.270	5.750	100.277	100.177	100.077	4.125	99.807	99.657	99.507				

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	93.299	93.149	92.999	3.500	94.533	94.383	94.233	1.875	N/A	N/A	N/A	3.125	94.262	94.112	93.962
3.625	95.454	95.304	95.154	3.625	94.999	94.849	94.699	2.000	N/A	N/A	N/A	3.250	96.385	96.235	96.085
3.750	96.309	96.159	96.009	3.750	96.015	95.865	95.715	2.125	N/A	N/A	N/A	3.375	96.789	96.639	96.489
3.875	96.815	96.665	96.515	3.875	96.472	96.322	96.172	2.250	89.961	89.811	89.661	3.500	97.149	96.999	96.849
4.000	97.315	97.165	97.015	4.000	96.921	96.771	96.621	2.375	90.402	90.252	90.102	3.625	97.525	97.375	97.225
4.125	97.812	97.662	97.512	4.125	97.287	97.137	96.987	2.500	89.475	89.325	89.175	Margin = 2.250		Index = 2.590	
4.250	98.803	98.662	98.537	4.250	98.205	98.065	97.940	2.625	90.375	90.225	90.075	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.302	99.161	99.036	4.375	98.583	98.442	98.317	2.750	94.138	93.988	93.838	Rate	30 Day	45 Day	60 Day
4.500	99.787	99.646	99.521	4.500	98.953	98.813	98.688	2.875	94.673	94.523	94.373	4.625	99.067	98.817	98.567
4.625	100.267	100.126	100.001	4.625	99.240	99.099	98.974	3.000	95.122	94.972	94.822	4.750	98.881	98.631	98.381
4.750	100.131	99.991	99.850	4.750	99.454	99.313	99.173	3.125	95.571	95.421	95.271	4.875	99.302	99.052	98.802
4.875	100.652	100.512	100.371	4.875	99.803	99.662	99.522	3.250	96.180	96.030	95.880	5.000	99.696	99.446	99.196
5.000	101.046	100.905	100.765	5.000	100.114	99.973	99.833	3.375	96.626	96.476	96.326	5.125	100.092	99.842	99.592
5.125	101.522	101.381	101.240	5.125	100.534	100.393	100.253	3.500	97.067	96.917	96.767	5.250	99.376	99.126	98.876
5.250	101.777	101.637	101.496	5.250	100.024	99.883	99.743	3.625	97.511	97.361	97.211	5.375	99.760	99.510	99.260
5.375	102.034	101.893	101.752	5.375	100.363	100.222	100.082	3.750	97.447	97.297	97.147	5.500	100.319	100.069	99.819
5.500	102.239	102.098	101.957	5.500	100.674	100.534	100.393	3.875	97.881	97.731	97.581	5.625	100.431	100.181	99.931
5.625	102.321	102.181	102.040	5.625	101.094	100.954	100.813	4.000	98.308	98.158	98.008	5.750	99.070	98.820	98.570
5.750	101.240	101.140	101.040	5.750	99.277	99.177	99.077	4.125	98.650	98.500	98.350	5.875	99.313	99.063	98.813

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

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	10/2/2018	5.500%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	97.737	97.487	97.237	4.500	97.233	96.983	96.733
4.750	98.031	97.781	97.531	4.750	97.734	97.484	97.234
5.000	98.846	98.596	98.346	5.000	98.394	98.144	97.894
5.250	99.370	99.120	98.870	5.250	99.049	98.799	98.549
5.500	100.319	100.069	99.819	5.500	98.954	98.704	98.454
5.625	100.431	100.181	99.931	5.625	99.374	99.124	98.874
5.750	99.070	98.820	98.570	5.750	97.557	97.307	97.057
5.875	99.313	99.063	98.813	5.875	97.906	97.656	97.406

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

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



AFR Loan Center

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Lockdesk Phone:

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.002	98.902	98.802	4.625	100.965	100.865	100.765	3.000	95.996	95.896	95.796	3.000	96.186	96.086	95.986
4.375	99.604	99.504	99.404	4.750	101.502	101.402	101.302	3.125	96.498	96.398	96.298	3.125	96.537	96.437	96.337
4.500	100.158	100.058	99.958	4.875	101.897	101.797	101.697	3.250	97.206	97.106	97.006	3.250	97.598	97.498	97.398
4.625	100.772	100.672	100.572	4.990	102.170	102.070	101.970	3.375	98.074	97.974	97.874	3.375	97.953	97.853	97.753
4.750	101.362	101.262	101.162	5.000	102.270	102.170	102.070	3.500	98.561	98.461	98.361	3.500	98.310	98.210	98.110
4.875	101.869	101.769	101.669	5.125	102.829	102.729	102.629	3.625	99.011	98.911	98.811	3.625	98.646	98.546	98.446
4.990	102.005	101.905	101.805	5.250	103.322	103.222	103.122	3.750	99.668	99.568	99.468	3.750	99.490	99.390	99.290
5.000	102.105	102.005	101.905	5.375	103.617	103.517	103.417	3.875	99.854	99.754	99.654	3.875	99.829	99.729	99.629
5.125	102.679	102.579	102.479	5.500	103.913	103.813	103.713	3.990	100.172	100.072	99.972	3.990	100.051	99.951	99.851
5.250	103.341	103.241	103.141	5.625	104.156	104.056	103.956	4.000	100.272	100.172	100.072	4.000	100.151	100.051	99.951
5.375	103.732	103.632	103.532	5.750	104.693	104.593	104.493	4.125	100.571	100.471	100.371	4.125	100.443	100.343	100.243
5.500	104.095	103.995	103.895	5.875	104.845	104.745	104.645	4.250	100.868	100.768	100.668	4.250	100.959	100.859	100.759
5.625	104.373	104.273	104.173	5.990	104.932	104.832	104.732	4.375	101.296	101.196	101.096	4.375	101.255	101.155	101.055
5.750	105.015	104.915	104.815	6.000	105.032	104.932	104.832	4.500	101.743	101.643	101.543	4.500	101.520	101.420	101.320
5.875	105.212	105.112	105.012	6.125	105.547	105.447	105.347	4.625	102.156	102.056	101.956	4.625	101.773	101.673	101.573
5.990	105.337	105.237	105.137	6.250	105.929	105.829	105.729	4.750	102.316	102.216	102.116	4.750	101.950	101.850	101.750
6.000	105.437	105.337	105.237	6.375	106.215	106.107	105.998	4.875	102.558	102.458	102.358	4.875	102.117	102.017	101.917
6.125	106.033	105.933	105.833	6.500	N/A	N/A	N/A	4.990	102.704	102.604	102.504	4.990	102.143	102.043	101.943
6.250	106.293	106.193	106.093	6.625	N/A	N/A	N/A	5.000	102.804	102.704	102.604	5.000	102.243	102.143	102.043

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	96.874	96.774	96.674	3.000	95.620	95.520	95.420
4.250	97.639	97.539	97.439	3.125	96.022	95.922	95.822
4.375	98.258	98.158	98.058	3.250	96.928	96.828	96.728
4.500	98.913	98.813	98.713	3.375	97.349	97.249	97.149
4.625	99.617	99.517	99.417	3.500	97.770	97.670	97.570
4.750	100.301	100.201	100.101	3.625	98.195	98.095	97.995
4.875	100.867	100.767	100.667	3.750	98.449	98.349	98.249
4.990	101.307	101.207	101.107	3.875	98.877	98.777	98.677
5.000	101.407	101.307	101.207	3.990	99.186	99.086	98.986
5.125	101.665	101.565	101.465	4.000	99.286	99.186	99.086
5.250	101.868	101.768	101.668	4.125	99.689	99.589	99.489
5.375	102.157	102.057	101.957	4.250	99.893	99.793	99.693
5.500	102.624	102.524	102.424	4.375	100.087	99.987	99.887
5.625	102.853	102.753	102.653	4.500	100.249	100.149	100.049
5.750	103.043	102.943	102.843	4.625	100.447	100.347	100.247
5.875	102.431	102.331	102.231	4.750	100.548	100.448	100.348
5.990	102.801	102.701	102.601	4.875	100.705	100.605	100.505
6.000	102.901	102.801	102.701	4.990	100.769	100.669	100.569
6.125	103.147	103.047	102.947	5.000	100.869	100.769	100.669

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	-2.500	-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.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

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	99.002	98.902	98.802	3.750	96.658	96.558	96.458	2.750	94.818	94.718	94.618	
4.375	99.604	99.504	99.404	3.875	97.267	97.167	97.067	2.875	95.471	95.371	95.271	
4.500	100.158	100.058	99.958	3.990	97.825	97.725	97.625	2.990	96.014	95.914	95.814	
4.625	100.869	100.769	100.669	4.000	97.925	97.825	97.725	3.000	96.114	96.014	95.914	
4.750	101.504	101.404	101.304	4.125	98.758	98.658	98.558	3.125	96.693	96.593	96.493	
4.875	101.988	101.888	101.788	4.250	99.517	99.417	99.317	3.250	97.164	97.064	96.964	
4.990	102.352	102.252	102.152	4.375	100.086	99.986	99.886	3.375	98.074	97.974	97.874	
5.000	102.452	102.352	102.252	4.500	100.792	100.692	100.592	3.500	98.561	98.461	98.361	
5.125	103.077	102.977	102.877	4.625	101.289	101.189	101.089	3.625	99.011	98.911	98.811	
5.250	103.594	103.494	103.394	4.750	101.748	101.648	101.548	3.750	99.668	99.568	99.468	
5.375	104.010	103.910	103.810	4.875	102.143	102.042	101.943	3.875	99.959	99.859	99.759	
5.500	104.380	104.280	104.180	4.990	102.498	102.396	102.298	3.990	100.198	100.098	99.998	
5.625	104.546	104.446	104.346	5.000	102.598	102.496	102.398	4.000	100.298	100.198	100.098	
5.750	104.983	104.883	104.783	5.125	103.013	102.880	102.779	4.125	100.803	100.703	100.603	
5.875	105.276	105.176	105.076	5.250	103.364	103.230	103.129	4.250	101.097	100.997	100.897	
5.990	105.460	105.360	105.260	5.375	103.704	103.570	103.468	4.375	101.570	101.470	101.370	
6.000	105.560	105.460	105.360	5.500	104.030	103.896	103.794	4.500	101.905	101.805	101.705	
6.125	106.133	106.033	105.933	5.625	104.373	104.273	104.173	4.625	102.280	102.180	102.080	
6.250	106.525	106.425	106.325	5.750	104.656	104.556	104.456	4.750	102.462	102.362	102.262	

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	98.181	98.081	97.981	2.750	94.474	94.374	94.274		
4.375	98.783	98.683	98.583	2.875	95.127	95.027	94.927		
4.500	99.337	99.237	99.137	2.990	95.670	95.570	95.470		
4.625	100.119	100.019	99.919	3.000	95.770	95.670	95.570		
4.750	100.754	100.654	100.554	3.125	96.349	96.249	96.149		
4.875	101.238	101.138	101.038	3.250	96.820	96.720	96.620		
4.990	101.602	101.502	101.402	3.375	97.449	97.349	97.249		
5.000	101.702	101.602	101.502	3.500	97.936	97.836	97.736		
5.125	101.678	101.578	101.478	3.625	98.386	98.286	98.186		
5.250	102.195	102.095	101.995	3.750	99.043	98.943	98.843		
5.375	102.611	102.511	102.411	3.875	99.334	99.234	99.134		
5.500	102.981	102.881	102.781	3.990	99.080	98.980	98.880		
5.625	102.436	102.336	102.236	4.000	99.180	99.080	98.980		
5.750	102.873	102.773	102.673	4.125	99.685	99.585	99.485		
5.875	103.016	102.916	102.816	4.250	99.979	99.879	99.779		
5.990	103.050	102.950	102.850	4.375	100.452	100.352	100.252		
6.000	103.150	103.050	102.950	4.500	100.326	100.226	100.126		
6.125	103.573	103.473	103.373	4.625	100.701	100.601	100.501		
6.250	103.815	103.715	103.615	4.750	100.883	100.783	100.683		

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

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	98.842	98.742	98.642	3.750	96.658	96.558	96.458	2.750	94.818	94.718	94.618	4.250	98.021	97.921	97.821	2.750	94.474	94.374	94.274
4.375	99.442	99.342	99.242	3.875	97.267	97.167	97.067	2.875	95.471	95.371	95.271	4.375	98.621	98.521	98.421	2.875	95.127	95.027	94.927
4.500	100.155	100.055	99.955	3.990	97.825	97.725	97.625	2.990	96.014	95.914	95.814	4.500	99.334	99.234	99.134	2.990	95.670	95.570	95.470
4.625	100.869	100.769	100.669	4.000	97.925	97.825	97.725	3.000	96.114	96.014	95.914	4.625	100.119	100.019	99.919	3.000	95.770	95.670	95.570
4.750	101.504	101.404	101.304	4.125	98.758	98.658	98.558	3.125	96.693	96.593	96.493	4.750	100.754	100.654	100.554	3.125	96.349	96.249	96.149
4.875	101.988	101.888	101.788	4.250	99.517	99.417	99.317	3.250	97.157	97.057	96.957	4.875	101.238	101.138	101.038	3.250	96.813	96.713	96.613
4.990	102.352	102.252	102.152	4.375	100.086	99.986	99.886	3.375	97.687	97.587	97.487	4.990	101.602	101.502	101.402	3.375	97.062	96.962	96.862
5.000	102.452	102.352	102.252	4.500	100.792	100.692	100.592	3.500	98.454	98.354	98.254	5.000	101.702	101.602	101.502	3.500	97.829	97.729	97.629
5.125	103.077	102.977	102.877	4.625	101.289	101.189	101.089	3.625	98.994	98.894	98.794	5.125	101.678	101.578	101.478	3.625	98.369	98.269	98.169
5.250	103.594	103.494	103.394	4.750	101.748	101.648	101.548	3.750	99.438	99.338	99.238	5.250	102.195	102.095	101.995	3.750	98.813	98.713	98.613
5.375	104.010	103.910	103.810	4.875	102.143	102.042	101.943	3.875	99.959	99.859	99.759	5.375	102.611	102.511	102.411	3.875	99.334	99.234	99.134
5.500	104.380	104.280	104.180	4.990	102.498	102.396	102.298	3.990	100.198	100.098	99.998	5.500	102.981	102.881	102.781	3.990	99.080	98.980	98.880
5.625	104.546	104.446	104.346	5.000	102.598	102.496	102.398	4.000	100.298	100.198	100.098	5.625	102.436	102.336	102.236	4.000	99.180	99.080	98.980
5.750	104.983	104.883	104.783	5.125	103.013	102.880	102.779	4.125	100.803	100.703	100.603	5.750	102.873	102.773	102.673	4.125	99.685	99.585	99.485
5.875	105.276	105.176	105.076	5.250	103.364	103.230	103.129	4.250	101.097	100.997	100.897	5.875	103.016	102.916	102.816	4.250	99.979	99.879	99.779
5.990	105.460	105.360	105.260	5.375	103.704	103.570	103.468	4.375	101.570	101.470	101.370	5.990	103.050	102.950	102.850	4.375	100.452	100.352	100.252
6.000	105.560	105.460	105.360	5.500	104.030	103.896	103.794	4.500	101.905	101.805	101.705	6.000	103.150	103.050	102.950	4.500	100.326	100.226	100.126
6.125	106.133	106.033	105.933	5.625	104.373	104.273	104.173	4.625	102.280	102.180	102.080	6.125	103.573	103.473	103.373	4.625	100.701	100.601	100.501
6.250	106.525	106.425	106.325	5.750	104.656	104.556	104.456	4.750	102.462	102.362	102.262	6.250	103.815	103.715	103.615	4.750	100.883	100.783	100.683

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.:

11/1/2018

45 Day Lock Exp.:

11/16/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/2/2018

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

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)