



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.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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	94.890	94.740	94.590	3.500	95.923	95.773	95.623	2.375	93.136	92.986	92.836	3.125	96.950	96.800	96.650
3.625	97.045	96.895	96.745	3.625	96.390	96.240	96.090	2.500	92.209	92.059	91.909	3.250	98.323	98.173	98.023
3.750	98.134	97.984	97.834	3.750	97.640	97.490	97.340	2.625	93.109	92.959	92.809	3.375	98.726	98.576	98.426
3.875	98.640	98.490	98.340	3.875	98.097	97.947	97.797	2.750	95.658	95.508	95.358	3.500	99.087	98.937	98.787
4.000	99.140	98.990	98.840	4.000	98.546	98.396	98.246	2.875	96.192	96.042	95.892	3.625	99.463	99.313	99.163
4.125	99.637	99.487	99.337	4.125	98.912	98.762	98.612	3.000	96.641	96.491	96.341	Margin = 2.250		Index = 2.590	
4.250	100.628	100.487	100.347	4.250	99.830	99.690	99.549	3.125	97.091	96.941	96.791				
4.375	101.127	100.986	100.846	4.375	100.208	100.067	99.927	3.250	97.914	97.764	97.614				
4.500	101.612	101.471	101.331	4.500	100.578	100.438	100.297	3.375	98.360	98.210	98.060				
4.625	102.092	101.951	101.810	4.625	100.865	100.724	100.583	3.500	98.802	98.652	98.502				
4.750	102.097	101.941	101.800	4.750	101.469	101.313	101.173	3.625	99.246	99.096	98.946				
4.875	102.618	102.462	102.321	4.875	101.818	101.662	101.522	3.750	99.369	99.219	99.069				
5.000	103.212	103.055	102.915	5.000	102.130	101.973	101.833	3.875	99.803	99.653	99.503				
5.125	103.487	103.331	103.190	5.125	102.450	102.293	102.153	4.000	100.230	100.080	99.930				
5.250	103.848	103.707	103.567	5.250	102.665	102.524	102.383	4.125	100.572	100.422	100.272				
5.375	103.980	103.840	103.699	5.375	103.004	102.863	102.722	4.250	100.535	100.385	100.235				
5.500	104.109	103.969	103.828	5.500	103.315	103.174	103.034	4.375	100.890	100.740	100.590				
5.625	104.242	104.101	103.961	5.625	103.735	103.594	103.454	4.500	101.238	101.088	100.938				
5.750	105.110	105.010	104.910	5.750	103.918	103.818	103.718	4.625	101.502	101.352	101.202				

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	93.690	93.540	93.390	3.500	94.923	94.773	94.623	2.375	92.136	91.986	91.836	3.125	95.950	95.800	95.650
3.625	95.845	95.695	95.545	3.625	95.390	95.240	95.090	2.500	91.209	91.059	90.909	3.250	97.323	97.173	97.023
3.750	96.934	96.784	96.634	3.750	96.640	96.490	96.340	2.625	92.109	91.959	91.809	3.375	97.726	97.576	97.426
3.875	97.440	97.290	97.140	3.875	97.097	96.947	96.797	2.750	94.658	94.508	94.358	3.500	98.087	97.937	97.787
4.000	97.940	97.790	97.640	4.000	97.546	97.396	97.246	2.875	95.192	95.042	94.892	3.625	98.463	98.313	98.163
4.125	98.437	98.287	98.137	4.125	97.912	97.762	97.612	3.000	95.641	95.491	95.341	Margin = 2.250		Index = 2.590	
4.250	99.428	99.287	99.147	4.250	98.830	98.690	98.549	3.125	96.091	95.941	95.791	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.927	99.786	99.646	4.375	99.208	99.067	98.927	3.250	96.914	96.764	96.614	Rate	30 Day	45 Day	60 Day
4.500	100.412	100.271	100.131	4.500	99.578	99.438	99.297	3.375	97.360	97.210	97.060	4.625	99.692	99.442	99.192
4.625	100.892	100.751	100.610	4.625	99.865	99.724	99.583	3.500	97.802	97.652	97.502	4.750	99.897	99.647	99.397
4.750	101.147	100.991	100.850	4.750	100.469	100.313	100.173	3.625	98.246	98.096	97.946	4.875	100.318	100.068	99.818
4.875	101.668	101.512	101.371	4.875	100.818	100.662	100.522	3.750	98.369	98.219	98.069	5.000	100.712	100.462	100.212
5.000	102.062	101.905	101.765	5.000	101.130	100.973	100.833	3.875	98.803	98.653	98.503	5.125	101.107	100.857	100.607
5.125	102.537	102.381	102.240	5.125	101.550	101.393	101.253	4.000	99.230	99.080	98.930	5.250	101.017	100.767	100.517
5.250	103.418	103.277	103.137	5.250	101.665	101.524	101.383	4.125	99.572	99.422	99.272	5.375	101.400	101.150	100.900
5.375	103.674	103.534	103.393	5.375	102.004	101.863	101.722	4.250	99.535	99.385	99.235	5.500	101.959	101.709	101.459
5.500	103.879	103.739	103.598	5.500	102.315	102.174	102.034	4.375	99.890	99.740	99.590	5.625	102.252	102.002	101.752
5.625	103.962	103.821	103.681	5.625	102.735	102.594	102.454	4.500	100.238	100.088	99.938	5.750	102.500	102.250	102.000
5.750	104.880	104.780	104.680	5.750	102.918	102.818	102.718	4.625	100.502	100.352	100.202	5.875	102.754	102.504	102.254

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	98.362	98.112	97.862	4.500	97.858	97.608	97.358
4.750	99.047	98.797	98.547	4.750	98.749	98.499	98.249
5.000	99.862	99.612	99.362	5.000	99.410	99.160	98.910
5.250	101.010	100.760	100.510	5.250	100.689	100.439	100.189
5.500	101.959	101.709	101.459	5.500	100.595	100.345	100.095
5.625	102.252	102.002	101.752	5.625	101.015	100.765	100.515
5.750	102.500	102.250	102.000	5.750	101.198	100.948	100.698
5.875	102.754	102.504	102.254	5.875	101.547	101.297	101.047

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:	10/3/2018	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.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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	93.952	93.802	93.652	3.500	94.986	94.836	94.686	2.375	89.636	89.486	89.336	3.125	95.26	95.112	94.962
3.625	96.108	95.958	95.808	3.625	95.452	95.302	95.152	2.500	88.709	88.559	88.409	3.250	97.39	97.235	97.085
3.750	97.041	96.891	96.741	3.750	96.547	96.397	96.247	2.625	89.609	89.459	89.309	3.375	97.79	97.639	97.489
3.875	97.546	97.396	97.246	3.875	97.003	96.853	96.703	2.750	93.970	93.820	93.670	3.500	98.15	97.999	97.849
4.000	98.047	97.897	97.747	4.000	97.453	97.303	97.153	2.875	94.505	94.355	94.205	3.625	98.53	98.375	98.225
4.125	98.543	98.393	98.243	4.125	97.818	97.668	97.518	3.000	94.954	94.804	94.654	Margin = 2.250		Index = 2.590	
4.250	99.565	99.425	99.284	4.250	98.768	98.627	98.487	3.125	95.403	95.253	95.103				
4.375	100.064	99.924	99.783	4.375	99.145	99.005	98.864	3.250	96.977	96.827	96.677				
4.500	100.549	100.409	100.268	4.500	99.516	99.375	99.234	3.375	97.423	97.273	97.123				
4.625	101.029	100.889	100.748	4.625	99.802	99.661	99.521	3.500	97.864	97.714	97.564				
4.750	100.691	100.534	100.394	4.750	100.063	99.907	99.766	3.625	98.308	98.158	98.008				
4.875	101.212	101.055	100.915	4.875	100.412	100.256	100.115	3.750	98.275	98.125	97.975				
5.000	101.805	101.649	101.508	5.000	100.723	100.567	100.427	3.875	98.709	98.559	98.409				
5.125	102.081	101.925	101.784	5.125	101.043	100.887	100.747	4.000	99.136	98.986	98.836				
5.250	101.973	101.832	101.692	5.250	100.790	100.649	100.508	4.125	99.479	99.329	99.179				
5.375	102.105	101.965	101.824	5.375	101.129	100.988	100.847	4.250	99.473	99.323	99.173				
5.500	102.234	102.094	101.953	5.500	101.440	101.299	101.159	4.375	99.828	99.678	99.528				
5.625	102.367	102.226	102.086	5.625	101.860	101.719	101.579	4.500	100.175	100.025	99.875				
5.750	101.673	101.573	101.473	5.750	100.480	100.380	100.280	4.625	100.439	100.289	100.139				

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	92.752	92.602	92.452	3.500	93.986	93.836	93.686	2.375	90.386	90.236	90.086	3.125	94.262	94.112	93.962
3.625	94.908	94.758	94.608	3.625	94.452	94.302	94.152	2.500	89.459	89.309	89.159	3.250	96.385	96.235	96.085
3.750	95.841	95.691	95.541	3.750	95.547	95.397	95.247	2.625	90.359	90.209	90.059	3.375	96.789	96.639	96.489
3.875	96.346	96.196	96.046	3.875	96.003	95.853	95.703	2.750	93.752	93.602	93.452	3.500	97.149	96.999	96.849
4.000	96.847	96.697	96.547	4.000	96.453	96.303	96.153	2.875	94.286	94.136	93.986	3.625	97.525	97.375	97.225
4.125	97.343	97.193	97.043	4.125	96.818	96.668	96.518	3.000	94.735	94.585	94.435	Margin = 2.250		Index = 2.590	
4.250	98.365	98.225	98.084	4.250	97.768	97.627	97.487	3.125	95.185	95.035	94.885	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.864	98.724	98.583	4.375	98.145	98.005	97.864	3.250	95.821	95.671	95.521	Rate	30 Day	45 Day	60 Day
4.500	99.349	99.209	99.068	4.500	98.516	98.375	98.234	3.375	96.267	96.117	95.967	4.625	98.629	98.379	98.129
4.625	99.829	99.689	99.548	4.625	98.802	98.661	98.521	3.500	96.708	96.558	96.408	4.750	98.491	98.241	97.991
4.750	99.741	99.584	99.444	4.750	99.063	98.907	98.766	3.625	97.152	97.002	96.852	4.875	98.912	98.662	98.412
4.875	100.262	100.105	99.965	4.875	99.412	99.256	99.115	3.750	97.119	96.969	96.819	5.000	99.305	99.055	98.805
5.000	100.655	100.499	100.358	5.000	99.723	99.567	99.427	3.875	97.553	97.403	97.253	5.125	99.701	99.451	99.201
5.125	101.131	100.975	100.834	5.125	100.143	99.987	99.847	4.000	97.980	97.830	97.680	5.250	99.142	98.892	98.642
5.250	101.543	101.402	101.262	5.250	99.790	99.649	99.508	4.125	98.322	98.172	98.022	5.375	99.525	99.275	99.025
5.375	101.799	101.659	101.518	5.375	100.129	99.988	99.847	4.250	97.973	97.823	97.673	5.500	100.084	99.834	99.584
5.500	102.004	101.864	101.723	5.500	100.440	100.299	100.159	4.375	98.328	98.178	98.028	5.625	100.377	100.127	99.877
5.625	102.087	101.946	101.806	5.625	100.860	100.719	100.579	4.500	98.675	98.525	98.375	5.750	99.063	98.813	98.563
5.750	101.443	101.343	101.243	5.750	99.480	99.380	99.280	4.625	98.939	98.789	98.639	5.875	99.316	99.066	98.816

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	97.299	97.049	96.799	4.500	96.796	96.546	96.296
4.750	97.641	97.391	97.141	4.750	97.343	97.093	96.843
5.000	98.455	98.205	97.955	5.000	98.003	97.753	97.503
5.250	99.135	98.885	98.635	5.250	98.814	98.564	98.314
5.500	100.084	99.834	99.584	5.500	98.720	98.470	98.220
5.625	100.377	100.127	99.877	5.625	99.140	98.890	98.640
5.750	99.063	98.813	98.563	5.750	97.760	97.510	97.260
5.875	99.316	99.066	98.816	5.875	98.109	97.859	97.609

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:	10/3/2018	5.500%

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

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



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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
4.375	99.635	99.535	99.435	4.625	100.845	100.745	100.645	3.000	95.619	95.519	95.419	3.000	95.808	95.708	95.608
4.500	100.189	100.089	99.989	4.750	101.340	101.240	101.140	3.125	96.120	96.020	95.920	3.125	96.159	96.059	95.959
4.625	100.772	100.672	100.572	4.875	101.793	101.693	101.593	3.250	97.164	97.064	96.964	3.250	97.266	97.166	97.066
4.750	101.362	101.262	101.162	4.990	101.821	101.721	101.621	3.375	98.074	97.974	97.874	3.375	97.662	97.562	97.462
4.875	101.869	101.769	101.669	5.000	101.921	101.821	101.721	3.500	98.561	98.461	98.361	3.500	98.148	98.048	97.948
4.990	101.594	101.494	101.394	5.125	102.481	102.381	102.281	3.625	99.011	98.911	98.811	3.625	98.599	98.499	98.399
5.000	101.694	101.594	101.494	5.250	102.973	102.873	102.773	3.750	99.668	99.568	99.468	3.750	99.256	99.156	99.056
5.125	102.300	102.200	102.100	5.375	103.268	103.168	103.068	3.875	99.854	99.754	99.654	3.875	99.547	99.447	99.347
5.250	102.961	102.861	102.761	5.500	103.562	103.462	103.362	3.990	100.172	100.072	99.972	3.990	99.768	99.668	99.568
5.375	103.350	103.250	103.150	5.625	103.803	103.703	103.603	4.000	100.272	100.172	100.072	4.000	99.868	99.768	99.668
5.500	103.710	103.610	103.510	5.750	104.361	104.261	104.161	4.125	100.286	100.186	100.086	4.125	100.158	100.058	99.958
5.625	103.990	103.890	103.790	5.875	104.513	104.413	104.313	4.250	100.654	100.554	100.454	4.250	100.803	100.703	100.603
5.750	104.682	104.582	104.482	5.990	104.597	104.497	104.397	4.375	101.140	101.040	100.940	4.375	101.095	100.995	100.895
5.875	104.880	104.780	104.680	6.000	104.697	104.597	104.497	4.500	101.585	101.485	101.385	4.500	101.361	101.261	101.161
5.990	105.004	104.904	104.804	6.125	105.211	105.111	105.011	4.625	101.997	101.897	101.797	4.625	101.614	101.514	101.414
6.000	105.104	105.004	104.904	6.250	105.563	105.454	105.345	4.750	102.155	102.055	101.955	4.750	101.790	101.690	101.590
6.125	105.697	105.597	105.497	6.375	105.848	105.739	105.630	4.875	102.396	102.296	102.196	4.875	101.955	101.855	101.755
6.250	105.955	105.855	105.755	6.500	N/A	N/A	N/A	4.990	102.541	102.441	102.341	4.990	101.980	101.880	101.780
6.375	106.284	#REF!	#REF!	6.625	N/A	N/A	N/A	5.000	102.641	102.541	102.441	5.000	102.080	101.980	101.880

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.151	97.051	96.951	3.000	95.243	95.143	95.043
4.375	97.771	97.671	97.571	3.125	95.645	95.545	95.445
4.500	98.504	98.404	98.304	3.250	96.596	96.496	96.396
4.625	99.207	99.107	99.007	3.375	97.019	96.919	96.819
4.750	99.890	99.790	99.690	3.500	97.439	97.339	97.239
4.875	100.455	100.355	100.255	3.625	97.862	97.762	97.662
4.990	100.894	100.794	100.694	3.750	98.168	98.068	97.968
5.000	100.994	100.894	100.794	3.875	98.592	98.492	98.392
5.125	101.251	101.151	101.051	3.990	98.902	98.802	98.702
5.250	101.453	101.353	101.253	4.000	99.002	98.902	98.802
5.375	101.838	101.738	101.638	4.125	99.405	99.305	99.205
5.500	102.304	102.204	102.104	4.250	99.608	99.508	99.408
5.625	102.529	102.429	102.329	4.375	99.802	99.702	99.602
5.750	102.722	102.622	102.522	4.500	99.964	99.864	99.764
5.875	102.347	102.247	102.147	4.625	100.287	100.187	100.087
5.990	102.716	102.616	102.516	4.750	100.387	100.287	100.187
6.000	102.816	102.716	102.616	4.875	100.546	100.446	100.346
6.125	103.062	102.962	102.862	4.990	100.606	100.506	100.406
6.250	103.287	103.187	103.087	5.000	100.706	100.606	100.506

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not
applicable on MH Advantage Properties (SFR 859 is required)								**Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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	99.033	98.933	98.833	3.750	96.596	96.496	96.396	2.750	94.566	94.466	94.366	
4.375	99.635	99.535	99.435	3.875	97.271	97.171	97.071	2.875	95.219	95.119	95.019	
4.500	100.189	100.089	99.989	3.990	97.827	97.727	97.627	2.990	95.762	95.662	95.562	
4.625	100.772	100.672	100.572	4.000	97.927	97.827	97.727	3.000	95.862	95.762	95.662	
4.750	101.362	101.262	101.162	4.125	98.498	98.398	98.298	3.125	96.441	96.341	96.241	
4.875	101.869	101.769	101.669	4.250	99.269	99.169	99.069	3.250	97.164	97.064	96.964	
4.990	102.049	101.949	101.849	4.375	99.811	99.711	99.611	3.375	98.074	97.974	97.874	
5.000	102.149	102.049	101.949	4.500	100.493	100.393	100.293	3.500	98.561	98.461	98.361	
5.125	102.802	102.702	102.602	4.625	100.992	100.892	100.792	3.625	99.011	98.911	98.811	
5.250	103.318	103.218	103.118	4.750	101.451	101.351	101.251	3.750	99.668	99.568	99.468	
5.375	103.734	103.634	103.534	4.875	101.846	101.746	101.646	3.875	99.854	99.754	99.654	
5.500	104.104	104.004	103.904	4.990	102.201	102.101	102.001	3.990	100.172	100.072	99.972	
5.625	104.320	104.220	104.120	5.000	102.301	102.201	102.101	4.000	100.272	100.172	100.072	
5.750	104.757	104.657	104.557	5.125	102.768	102.628	102.544	4.125	100.613	100.513	100.413	
5.875	105.050	104.950	104.850	5.250	103.120	102.978	102.895	4.250	100.907	100.807	100.707	
5.990	105.235	105.135	105.035	5.375	103.460	103.318	103.234	4.375	101.380	101.280	101.180	
6.000	105.335	105.235	105.135	5.500	103.787	103.644	103.560	4.500	101.780	101.680	101.580	
6.125	106.029	105.929	105.829	5.625	104.147	104.047	103.947	4.625	102.155	102.055	101.955	
6.250	106.360	106.260	106.160	5.750	104.430	104.330	104.230	4.750	102.337	102.237	102.137	

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	98.212	98.112	98.012	2.750	94.222	94.122	94.022		
4.375	98.814	98.714	98.614	2.875	94.875	94.775	94.675		
4.500	99.368	99.268	99.168	2.990	95.418	95.318	95.218		
4.625	100.053	99.953	99.853	3.000	95.518	95.418	95.318		
4.750	100.643	100.543	100.443	3.125	96.097	95.997	95.897		
4.875	101.150	101.050	100.950	3.250	96.820	96.720	96.620		
4.990	101.330	101.230	101.130	3.375	97.449	97.349	97.249		
5.000	101.430	101.330	101.230	3.500	97.936	97.836	97.736		
5.125	101.403	101.303	101.203	3.625	98.386	98.286	98.186		
5.250	101.919	101.819	101.719	3.750	99.043	98.943	98.843		
5.375	102.335	102.235	102.135	3.875	99.229	99.129	99.029		
5.500	102.705	102.605	102.505	3.990	99.062	98.962	98.862		
5.625	102.202	102.102	102.002	4.000	99.162	99.062	98.962		
5.750	102.639	102.539	102.439	4.125	99.503	99.403	99.303		
5.875	102.782	102.682	102.582	4.250	99.797	99.697	99.597		
5.990	102.817	102.717	102.617	4.375	100.270	100.170	100.070		
6.000	102.917	102.817	102.717	4.500	100.201	100.101	100.001		
6.125	103.461	103.361	103.261	4.625	100.576	100.476	100.376		
6.250	103.642	103.542	103.442	4.750	100.758	100.658	100.558		

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.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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	98.530	98.430	98.330	3.750	96.340	96.240	96.140	2.750	94.566	94.466	94.366	4.250	97.709	97.609	97.509	2.750	94.222	94.122	94.022
4.375	99.132	99.032	98.932	3.875	96.997	96.897	96.797	2.875	95.219	95.119	95.019	4.375	98.311	98.211	98.111	2.875	94.875	94.775	94.675
4.500	99.847	99.747	99.647	3.990	97.549	97.449	97.349	2.990	95.762	95.662	95.562	4.500	99.026	98.926	98.826	2.990	95.418	95.318	95.218
4.625	100.567	100.467	100.367	4.000	97.649	97.549	97.449	3.000	95.862	95.762	95.662	4.625	99.848	99.748	99.648	3.000	95.518	95.418	95.318
4.750	101.203	101.103	101.003	4.125	98.458	98.358	98.258	3.125	96.441	96.341	96.241	4.750	100.484	100.384	100.284	3.125	96.097	95.997	95.897
4.875	101.687	101.587	101.487	4.250	99.217	99.117	99.017	3.250	96.904	96.804	96.704	4.875	100.968	100.868	100.768	3.250	96.560	96.460	96.360
4.990	102.049	101.949	101.849	4.375	99.787	99.687	99.587	3.375	97.462	97.362	97.262	4.990	101.330	101.230	101.130	3.375	96.837	96.737	96.637
5.000	102.149	102.049	101.949	4.500	100.493	100.393	100.293	3.500	98.228	98.128	98.028	5.000	101.430	101.330	101.230	3.500	97.603	97.503	97.403
5.125	102.802	102.702	102.602	4.625	100.992	100.892	100.792	3.625	98.769	98.669	98.569	5.125	101.403	101.303	101.203	3.625	98.144	98.044	97.944
5.250	103.318	103.218	103.118	4.750	101.451	101.351	101.251	3.750	99.212	99.112	99.012	5.250	101.919	101.819	101.719	3.750	98.587	98.487	98.387
5.375	103.734	103.634	103.534	4.875	101.846	101.746	101.646	3.875	99.735	99.635	99.535	5.375	102.335	102.235	102.135	3.875	99.110	99.010	98.910
5.500	104.104	104.004	103.904	4.990	102.201	102.101	102.001	3.990	100.008	99.908	99.808	5.500	102.705	102.605	102.505	3.990	98.898	98.798	98.698
5.625	104.320	104.220	104.120	5.000	102.301	102.201	102.101	4.000	100.108	100.008	99.908	5.625	102.202	102.102	102.002	4.000	98.998	98.898	98.798
5.750	104.757	104.657	104.557	5.125	102.768	102.628	102.544	4.125	100.613	100.513	100.413	5.750	102.639	102.539	102.439	4.125	99.503	99.403	99.303
5.875	105.050	104.950	104.850	5.250	103.120	102.978	102.895	4.250	100.907	100.807	100.707	5.875	102.782	102.682	102.582	4.250	99.797	99.697	99.597
5.990	105.235	105.135	105.035	5.375	103.460	103.318	103.234	4.375	101.380	101.280	101.180	5.990	102.817	102.717	102.617	4.375	100.270	100.170	100.070
6.000	105.335	105.235	105.135	5.500	103.787	103.644	103.560	4.500	101.780	101.680	101.580	6.000	102.917	102.817	102.717	4.500	100.201	100.101	100.001
6.125	106.029	105.929	105.829	5.625	104.147	104.047	103.947	4.625	102.155	102.055	101.955	6.125	103.461	103.361	103.261	4.625	100.576	100.476	100.376
6.250	106.360	106.260	106.160	5.750	104.430	104.330	104.230	4.750	102.337	102.237	102.137	6.250	103.642	103.542	103.442	4.750	100.758	100.658	100.558

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/3/2018

Release Time: 1:30 pm 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	95.032	94.907	94.782	
4.125	96.297	96.172	96.047	
4.250	97.354	97.229	97.104	
4.375	97.933	97.808	97.683	
4.500	98.645	98.520	98.395	
4.625	99.278	99.153	99.028	
4.750	99.899	99.774	99.649	
4.875	100.397	100.272	100.147	
5.000	100.768	100.643	100.518	
5.125	101.089	100.964	100.839	
5.250	101.450	101.325	101.200	
5.375	101.765	101.640	101.515	
5.500	101.926	101.801	101.676	

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	96.490	96.365	96.240	
3.625	96.972	96.847	96.722	
3.750	97.411	97.286	97.161	
3.875	98.030	97.905	97.780	
4.000	98.389	98.264	98.139	
4.125	98.658	98.533	98.408	
4.250	98.959	98.834	98.709	
4.375	99.235	99.110	98.985	
4.500	99.496	99.371	99.246	
4.625	99.735	99.610	99.485	
4.750	100.002	99.877	99.752	

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	96.385	96.260	96.135	
3.375	96.955	96.830	96.705	
3.500	97.517	97.392	97.267	
3.625	98.017	97.892	97.767	
3.750	98.327	98.202	98.077	
3.875	98.758	98.633	98.508	
4.000	99.160	99.035	98.910	
4.125	99.591	99.466	99.341	
4.250	99.960	99.835	99.710	
4.375	100.320	100.195	100.070	
4.500	100.681	100.556	100.431	
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.

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)