



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 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	95.327	95.177	95.027	3.500	96.361	96.211	96.061	2.375	93.136	92.986	92.836	3.125	96.950	96.800	96.650
3.625	97.483	97.333	97.183	3.625	96.827	96.677	96.527	2.500	92.209	92.059	91.909	3.250	98.323	98.173	98.023
3.750	98.509	98.359	98.209	3.750	98.015	97.865	97.715	2.625	93.109	92.959	92.809	3.375	98.726	98.576	98.426
3.875	99.015	98.865	98.715	3.875	98.472	98.322	98.172	2.750	95.970	95.820	95.670	3.500	99.087	98.937	98.787
4.000	99.515	99.365	99.215	4.000	98.921	98.771	98.621	2.875	96.505	96.355	96.205	3.625	99.463	99.313	99.163
4.125	100.012	99.862	99.712	4.125	99.287	99.137	98.987	3.000	96.954	96.804	96.654	Margin = 2.250		Index = 2.590	
4.250	100.940	100.815	100.659	4.250	100.143	100.018	99.862	3.125	97.403	97.253	97.103				
4.375	101.439	101.314	101.158	4.375	100.520	100.395	100.239	3.250	98.180	98.030	97.880				
4.500	101.924	101.799	101.643	4.500	100.891	100.766	100.609	3.375	98.626	98.476	98.326				
4.625	102.404	102.279	102.123	4.625	101.177	101.052	100.896	3.500	99.067	98.917	98.767				
4.750	102.529	102.373	102.232	4.750	101.766	101.610	101.469	3.625	99.511	99.361	99.211				
4.875	102.915	102.759	102.618	4.875	102.115	101.959	101.818	3.750	99.619	99.469	99.319				
5.000	103.508	103.352	103.212	5.000	102.427	102.270	102.130	3.875	100.053	99.903	99.753				
5.125	103.784	103.628	103.487	5.125	102.747	102.590	102.450	4.000	100.480	100.330	100.180				
5.250	103.973	103.832	103.676	5.250	102.790	102.649	102.493	4.125	100.822	100.672	100.522				
5.375	104.105	103.965	103.808	5.375	103.129	102.988	102.832	4.250	100.738	100.588	100.438				
5.500	104.234	104.094	103.937	5.500	103.440	103.299	103.143	4.375	101.093	100.943	100.793				
5.625	104.367	104.226	104.070	5.625	103.860	103.719	103.563	4.500	101.441	101.291	101.141				
5.750	105.157	105.057	104.885	5.750	103.965	103.865	103.693	4.625	101.705	101.555	101.405				

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	94.127	93.977	93.827	3.500	95.361	95.211	95.061	2.375	92.136	91.986	91.836	3.125	95.950	95.800	95.650
3.625	96.283	96.133	95.983	3.625	95.827	95.677	95.527	2.500	91.209	91.059	90.909	3.250	97.323	97.173	97.023
3.750	97.309	97.159	97.009	3.750	97.015	96.865	96.715	2.625	92.109	91.959	91.809	3.375	97.726	97.576	97.426
3.875	97.815	97.665	97.515	3.875	97.472	97.322	97.172	2.750	94.970	94.820	94.670	3.500	98.087	97.937	97.787
4.000	98.315	98.165	98.015	4.000	97.921	97.771	97.621	2.875	95.505	95.355	95.205	3.625	98.463	98.313	98.163
4.125	98.812	98.662	98.512	4.125	98.287	98.137	97.987	3.000	95.954	95.804	95.654	Margin = 2.250		Index = 2.590	
4.250	99.740	99.615	99.459	4.250	99.143	99.018	98.862	3.125	96.403	96.253	96.103	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.239	100.114	99.958	4.375	99.520	99.395	99.239	3.250	97.180	97.030	96.880	Rate	30 Day	45 Day	60 Day
4.500	100.724	100.599	100.443	4.500	99.891	99.766	99.609	3.375	97.626	97.476	97.326	4.625	100.004	99.754	99.504
4.625	101.204	101.079	100.923	4.625	100.177	100.052	99.896	3.500	98.067	97.917	97.767	4.750	100.194	99.944	99.694
4.750	101.444	101.288	101.147	4.750	100.766	100.610	100.469	3.625	98.511	98.361	98.211	4.875	100.615	100.365	100.115
4.875	101.965	101.809	101.668	4.875	101.115	100.959	100.818	3.750	98.619	98.469	98.319	5.000	101.008	100.758	100.508
5.000	102.358	102.202	102.062	5.000	101.427	101.270	101.130	3.875	99.053	98.903	98.753	5.125	101.404	101.154	100.904
5.125	102.834	102.678	102.537	5.125	101.847	101.690	101.550	4.000	99.480	99.330	99.180	5.250	101.142	100.892	100.642
5.250	103.543	103.402	103.246	5.250	101.790	101.649	101.493	4.125	99.822	99.672	99.522	5.375	101.525	101.275	101.025
5.375	103.799	103.659	103.502	5.375	102.129	101.988	101.832	4.250	99.738	99.588	99.438	5.500	102.084	101.834	101.584
5.500	104.004	103.864	103.707	5.500	102.440	102.299	102.143	4.375	100.093	99.943	99.793	5.625	102.257	102.007	101.757
5.625	104.087	103.946	103.790	5.625	102.860	102.719	102.563	4.500	100.441	100.291	100.141	5.750	102.507	102.257	102.007
5.750	104.927	104.827	104.655	5.750	102.965	102.865	102.693	4.625	100.705	100.555	100.405	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	98.674	98.424	98.174	4.500	98.171	97.921	97.671
4.750	99.344	99.094	98.844	4.750	99.046	98.796	98.546
5.000	100.158	99.908	99.658	5.000	99.707	99.457	99.207
5.250	101.135	100.885	100.635	5.250	100.814	100.564	100.314
5.500	102.084	101.834	101.584	5.500	100.720	100.470	100.220
5.625	102.257	102.007	101.757	5.625	101.140	100.890	100.640
5.750	102.507	102.257	102.007	5.750	101.245	100.995	100.745
5.875	102.750	102.500	102.250	5.875	101.594	101.344	101.094

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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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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	94.390	94.240	94.090	3.500	95.423	95.273	95.123	2.375	89.636	89.486	89.336	3.125	95.26	95.112	94.962
3.625	96.545	96.395	96.245	3.625	95.890	95.740	95.590	2.500	88.709	88.559	88.409	3.250	97.39	97.235	97.085
3.750	97.416	97.266	97.116	3.750	96.922	96.772	96.622	2.625	89.609	89.459	89.309	3.375	97.79	97.639	97.489
3.875	97.921	97.771	97.621	3.875	97.378	97.228	97.078	2.750	94.283	94.133	93.983	3.500	98.15	97.999	97.849
4.000	98.422	98.272	98.122	4.000	97.828	97.678	97.528	2.875	94.817	94.667	94.517	3.625	98.53	98.375	98.225
4.125	98.918	98.768	98.618	4.125	98.193	98.043	97.893	3.000	95.266	95.116	94.966	Margin = 2.250		Index = 2.590	
4.250	99.878	99.753	99.597	4.250	99.080	98.955	98.799	3.125	95.716	95.566	95.416				
4.375	100.377	100.252	100.096	4.375	99.458	99.333	99.177	3.250	97.243	97.093	96.943				
4.500	100.862	100.737	100.581	4.500	99.828	99.703	99.547	3.375	97.689	97.539	97.389				
4.625	101.342	101.217	101.060	4.625	100.115	99.990	99.833	3.500	98.130	97.980	97.830				
4.750	101.123	100.967	100.826	4.750	100.360	100.204	100.063	3.625	98.574	98.424	98.274				
4.875	101.509	101.352	101.212	4.875	100.709	100.553	100.412	3.750	98.525	98.375	98.225				
5.000	102.102	101.946	101.805	5.000	101.020	100.864	100.723	3.875	98.959	98.809	98.659				
5.125	102.378	102.222	102.081	5.125	101.340	101.184	101.043	4.000	99.386	99.236	99.086				
5.250	102.098	101.957	101.801	5.250	100.915	100.774	100.618	4.125	99.729	99.579	99.429				
5.375	102.230	102.090	101.933	5.375	101.254	101.113	100.957	4.250	99.676	99.526	99.376				
5.500	102.359	102.219	102.062	5.500	101.565	101.424	101.268	4.375	100.031	99.881	99.731				
5.625	102.492	102.351	102.195	5.625	101.985	101.844	101.688	4.500	100.379	100.229	100.079				
5.750	101.720	101.620	101.448	5.750	100.527	100.427	100.255	4.625	100.642	100.492	100.342				

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	93.190	93.040	92.890	3.500	94.423	94.273	94.123	2.375	90.386	90.236	90.086	3.125	94.262	94.112	93.962
3.625	95.345	95.195	95.045	3.625	94.890	94.740	94.590	2.500	89.459	89.309	89.159	3.250	96.385	96.235	96.085
3.750	96.216	96.066	95.916	3.750	95.922	95.772	95.622	2.625	90.359	90.209	90.059	3.375	96.789	96.639	96.489
3.875	96.721	96.571	96.421	3.875	96.378	96.228	96.078	2.750	94.064	93.914	93.764	3.500	97.149	96.999	96.849
4.000	97.222	97.072	96.922	4.000	96.828	96.678	96.528	2.875	94.598	94.448	94.298	3.625	97.525	97.375	97.225
4.125	97.718	97.568	97.418	4.125	97.193	97.043	96.893	3.000	95.048	94.898	94.748	Margin = 2.250		Index = 2.590	
4.250	98.678	98.553	98.397	4.250	98.080	97.955	97.799	3.125	95.497	95.347	95.197	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.177	99.052	98.896	4.375	98.458	98.333	98.177	3.250	96.086	95.936	95.786	Rate	30 Day	45 Day	60 Day
4.500	99.662	99.537	99.381	4.500	98.828	98.703	98.547	3.375	96.532	96.382	96.232	4.625	98.942	98.692	98.442
4.625	100.142	100.017	99.860	4.625	99.115	98.990	98.833	3.500	96.974	96.824	96.674	4.750	98.788	98.538	98.288
4.750	100.038	99.881	99.741	4.750	99.360	99.204	99.063	3.625	97.418	97.268	97.118	4.875	99.209	98.959	98.709
4.875	100.559	100.402	100.262	4.875	99.709	99.553	99.412	3.750	97.369	97.219	97.069	5.000	99.602	99.352	99.102
5.000	100.952	100.796	100.655	5.000	100.020	99.864	99.723	3.875	97.803	97.653	97.503	5.125	99.998	99.748	99.498
5.125	101.428	101.272	101.131	5.125	100.440	100.284	100.143	4.000	98.230	98.080	97.930	5.250	99.267	99.017	98.767
5.250	101.668	101.527	101.371	5.250	99.915	99.774	99.618	4.125	98.572	98.422	98.272	5.375	99.650	99.400	99.150
5.375	101.924	101.784	101.627	5.375	100.254	100.113	99.957	4.250	98.176	98.026	97.876	5.500	100.209	99.959	99.709
5.500	102.129	101.989	101.832	5.500	100.565	100.424	100.268	4.375	98.531	98.381	98.231	5.625	100.382	100.132	99.882
5.625	102.212	102.071	101.915	5.625	100.985	100.844	100.688	4.500	98.879	98.729	98.579	5.750	99.070	98.820	98.570
5.750	101.490	101.390	101.218	5.750	99.527	99.427	99.255	4.625	99.142	98.992	98.842	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

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	97.612	97.362	97.112	4.500	97.108	96.858	96.608
4.750	97.938	97.688	97.438	4.750	97.640	97.390	97.140
5.000	98.752	98.502	98.252	5.000	98.300	98.050	97.800
5.250	99.260	99.010	98.760	5.250	98.939	98.689	98.439
5.500	100.209	99.959	99.709	5.500	98.845	98.595	98.345
5.625	100.382	100.132	99.882	5.625	99.265	99.015	98.765
5.750	99.070	98.820	98.570	5.750	97.807	97.557	97.307
5.875	99.313	99.063	98.813	5.875	98.156	97.906	97.656

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: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.064	98.964	98.864	4.625	100.908	100.808	100.708	3.000	95.932	95.832	95.732	3.000	96.121	96.021	95.921
4.375	99.666	99.566	99.466	4.750	101.434	101.334	101.234	3.125	96.432	96.332	96.232	3.125	96.472	96.372	96.272
4.500	100.220	100.120	100.020	4.875	101.855	101.755	101.655	3.250	97.196	97.096	96.996	3.250	97.563	97.463	97.363
4.625	100.834	100.734	100.634	4.990	102.118	102.018	101.918	3.375	98.105	98.005	97.905	3.375	97.917	97.817	97.717
4.750	101.424	101.324	101.224	5.000	102.218	102.118	102.018	3.500	98.592	98.492	98.392	3.500	98.274	98.174	98.074
4.875	101.931	101.831	101.731	5.125	102.777	102.677	102.577	3.625	99.042	98.942	98.842	3.625	98.630	98.530	98.430
4.990	101.937	101.837	101.737	5.250	103.269	103.169	103.069	3.750	99.699	99.599	99.499	3.750	99.412	99.312	99.212
5.000	102.037	101.937	101.837	5.375	103.565	103.465	103.365	3.875	99.886	99.786	99.686	3.875	99.750	99.650	99.550
5.125	102.628	102.528	102.428	5.500	103.859	103.759	103.659	3.990	100.204	100.104	100.004	3.990	99.971	99.871	99.771
5.250	103.289	103.189	103.089	5.625	104.100	104.000	103.900	4.000	100.304	100.204	100.104	4.000	100.071	99.971	99.871
5.375	103.678	103.578	103.478	5.750	104.611	104.511	104.411	4.125	100.490	100.390	100.290	4.125	100.361	100.261	100.161
5.500	104.038	103.938	103.838	5.875	104.763	104.663	104.563	4.250	100.787	100.687	100.587	4.250	100.897	100.797	100.697
5.625	104.318	104.218	104.118	5.990	104.847	104.747	104.647	4.375	101.233	101.133	101.033	4.375	101.189	101.089	100.989
5.750	104.932	104.832	104.732	6.000	104.947	104.847	104.747	4.500	101.679	101.579	101.479	4.500	101.455	101.355	101.255
5.875	105.130	105.030	104.930	6.125	105.461	105.361	105.261	4.625	102.090	101.990	101.890	4.625	101.708	101.608	101.508
5.990	105.254	105.154	105.054	6.250	105.844	105.736	105.626	4.750	102.249	102.149	102.049	4.750	101.884	101.784	101.684
6.000	105.354	105.254	105.154	6.375	106.129	106.020	105.911	4.875	102.490	102.390	102.290	4.875	102.048	101.948	101.848
6.125	105.947	105.847	105.747	6.500	N/A	N/A	N/A	4.990	102.634	102.534	102.434	4.990	102.074	101.974	101.874
6.250	106.205	106.105	106.005	6.625	N/A	N/A	N/A	5.000	102.734	102.634	102.534	5.000	102.174	102.074	101.974

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	96.794	96.694	96.594	3.000	95.555	95.455	95.355
4.250	97.557	97.457	97.357	3.125	95.957	95.857	95.757
4.375	98.177	98.077	97.977	3.250	96.893	96.793	96.693
4.500	98.848	98.748	98.648	3.375	97.316	97.216	97.116
4.625	99.551	99.451	99.351	3.500	97.736	97.636	97.536
4.750	100.234	100.134	100.034	3.625	98.159	98.059	97.959
4.875	100.799	100.699	100.599	3.750	98.388	98.288	98.188
4.990	101.238	101.138	101.038	3.875	98.795	98.695	98.595
5.000	101.338	101.238	101.138	3.990	99.105	99.005	98.905
5.125	101.595	101.495	101.395	4.000	99.205	99.105	99.005
5.250	101.797	101.697	101.597	4.125	99.608	99.508	99.408
5.375	102.103	102.003	101.903	4.250	99.811	99.711	99.611
5.500	102.569	102.469	102.369	4.375	100.005	99.905	99.805
5.625	102.795	102.695	102.595	4.500	100.167	100.067	99.967
5.750	102.987	102.887	102.787	4.625	100.381	100.281	100.181
5.875	102.347	102.247	102.147	4.750	100.481	100.381	100.281
5.990	102.716	102.616	102.516	4.875	100.639	100.539	100.439
6.000	102.816	102.716	102.616	4.990	100.700	100.600	100.500
6.125	103.062	102.962	102.862	5.000	100.800	100.700	100.600

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: 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	99.064	98.964	98.864	3.750	96.627	96.527	96.427	2.750	94.715	94.615	94.515	
4.375	99.666	99.566	99.466	3.875	97.302	97.202	97.102	2.875	95.369	95.269	95.169	
4.500	100.220	100.120	100.020	3.990	97.858	97.758	97.658	2.990	95.912	95.812	95.712	
4.625	100.834	100.734	100.634	4.000	97.958	97.858	97.758	3.000	96.012	95.912	95.812	
4.750	101.424	101.324	101.224	4.125	98.668	98.568	98.468	3.125	96.591	96.491	96.391	
4.875	101.931	101.831	101.731	4.250	99.428	99.328	99.228	3.250	97.196	97.096	96.996	
4.990	102.260	102.160	102.060	4.375	99.997	99.897	99.797	3.375	98.105	98.005	97.905	
5.000	102.360	102.260	102.160	4.500	100.704	100.604	100.504	3.500	98.592	98.492	98.392	
5.125	103.005	102.905	102.805	4.625	101.191	101.091	100.991	3.625	99.042	98.942	98.842	
5.250	103.521	103.421	103.321	4.750	101.650	101.550	101.450	3.750	99.699	99.599	99.499	
5.375	103.937	103.837	103.737	4.875	102.045	101.945	101.845	3.875	99.886	99.786	99.686	
5.500	104.307	104.207	104.107	4.990	102.400	102.300	102.200	3.990	100.204	100.104	100.004	
5.625	104.469	104.369	104.269	5.000	102.500	102.400	102.300	4.000	100.304	100.204	100.104	
5.750	104.905	104.805	104.705	5.125	102.971	102.843	102.759	4.125	100.738	100.638	100.538	
5.875	105.199	105.099	104.999	5.250	103.323	103.193	103.109	4.250	101.032	100.932	100.832	
5.990	105.383	105.283	105.183	5.375	103.663	103.532	103.449	4.375	101.505	101.405	101.305	
6.000	105.483	105.383	105.283	5.500	103.990	103.858	103.775	4.500	101.858	101.758	101.658	
6.125	106.216	106.116	106.016	5.625	104.295	104.195	104.095	4.625	102.233	102.133	102.033	
6.250	106.539	106.439	106.339	5.750	104.578	104.478	104.378	4.750	102.415	102.315	102.215	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	98.243	98.143	98.043	2.750	94.371	94.271
4.375	98.845	98.745	98.645	2.875	95.025	94.925
4.500	99.399	99.299	99.199	2.990	95.568	95.468
4.625	100.091	99.991	99.891	3.000	95.668	95.568
4.750	100.681	100.581	100.481	3.125	96.247	96.147
4.875	101.188	101.088	100.988	3.250	96.852	96.752
4.990	101.517	101.417	101.317	3.375	97.480	97.380
5.000	101.617	101.517	101.417	3.500	97.967	97.867
5.125	101.614	101.514	101.414	3.625	98.417	98.317
5.250	102.130	102.030	101.930	3.750	99.074	98.974
5.375	102.546	102.446	102.346	3.875	99.261	99.161
5.500	102.916	102.816	102.716	3.990	99.094	98.994
5.625	102.359	102.259	102.159	4.000	99.194	99.094
5.750	102.795	102.695	102.595	4.125	99.628	99.528
5.875	102.939	102.839	102.739	4.250	99.922	99.822
5.990	102.973	102.873	102.773	4.375	100.395	100.295
6.000	103.073	102.973	102.873	4.500	100.279	100.179
6.125	103.656	103.556	103.456	4.625	100.654	100.554
6.250	103.829	103.729	103.629	4.750	100.836	100.736

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	-0.750	-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: 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	98.765	98.665	98.565	3.750	96.586	96.486	96.386	2.750	94.715	94.615	94.515	4.250	97.944	97.844	97.744	2.750	94.371	94.271	94.171
4.375	99.367	99.267	99.167	3.875	97.208	97.108	97.008	2.875	95.369	95.269	95.169	4.375	98.546	98.446	98.346	2.875	95.025	94.925	94.825
4.500	100.081	99.981	99.881	3.990	97.760	97.660	97.560	2.990	95.912	95.812	95.712	4.500	99.260	99.160	99.060	2.990	95.568	95.468	95.368
4.625	100.778	100.678	100.578	4.000	97.860	97.760	97.660	3.000	96.012	95.912	95.812	4.625	100.035	99.935	99.835	3.000	95.668	95.568	95.468
4.750	101.414	101.314	101.214	4.125	98.668	98.568	98.468	3.125	96.591	96.491	96.391	4.750	100.671	100.571	100.471	3.125	96.247	96.147	96.047
4.875	101.898	101.798	101.698	4.250	99.428	99.328	99.228	3.250	97.055	96.955	96.855	4.875	101.155	101.055	100.955	3.250	96.711	96.611	96.511
4.990	102.260	102.160	102.060	4.375	99.997	99.897	99.797	3.375	97.591	97.491	97.391	4.990	101.517	101.417	101.317	3.375	96.966	96.866	96.766
5.000	102.360	102.260	102.160	4.500	100.704	100.604	100.504	3.500	98.358	98.258	98.158	5.000	101.617	101.517	101.417	3.500	97.733	97.633	97.533
5.125	103.005	102.905	102.805	4.625	101.191	101.091	100.991	3.625	98.899	98.799	98.699	5.125	101.614	101.514	101.414	3.625	98.274	98.174	98.074
5.250	103.521	103.421	103.321	4.750	101.650	101.550	101.450	3.750	99.343	99.243	99.143	5.250	102.130	102.030	101.930	3.750	98.718	98.618	98.518
5.375	103.937	103.837	103.737	4.875	102.045	101.945	101.845	3.875	99.866	99.766	99.666	5.375	102.546	102.446	102.346	3.875	99.241	99.141	99.041
5.500	104.307	104.207	104.107	4.990	102.400	102.300	102.200	3.990	100.133	100.033	99.933	5.500	102.916	102.816	102.716	3.990	99.023	98.923	98.823
5.625	104.469	104.369	104.269	5.000	102.500	102.400	102.300	4.000	100.233	100.133	100.033	5.625	102.359	102.259	102.159	4.000	99.123	99.023	98.923
5.750	104.905	104.805	104.705	5.125	102.971	102.843	102.759	4.125	100.738	100.638	100.538	5.750	102.795	102.695	102.595	4.125	99.628	99.528	99.428
5.875	105.199	105.099	104.999	5.250	103.323	103.193	103.109	4.250	101.032	100.932	100.832	5.875	102.939	102.839	102.739	4.250	99.922	99.822	99.722
5.990	105.383	105.283	105.183	5.375	103.663	103.532	103.449	4.375	101.505	101.405	101.305	5.990	102.973	102.873	102.773	4.375	100.395	100.295	100.195
6.000	105.483	105.383	105.283	5.500	103.990	103.858	103.775	4.500	101.858	101.758	101.658	6.000	103.073	102.973	102.873	4.500	100.279	100.179	100.079
6.125	106.216	106.116	106.016	5.625	104.295	104.195	104.095	4.625	102.233	102.133	102.033	6.125	103.656	103.556	103.456	4.625	100.654	100.554	100.454
6.250	106.539	106.439	106.339	5.750	104.578	104.478	104.378	4.750	102.415	102.315	102.215	6.250	103.829	103.729	103.629	4.750	100.836	100.736	100.636

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@afrwholesale.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: 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	95.032	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	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
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

¹ 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)