



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.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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	94.624	94.474	94.324	3.500	95.658	95.508	95.358	2.375	92.699	92.549	92.399	3.125	96.950	96.800	96.650
3.625	96.779	96.629	96.479	3.625	96.124	95.974	95.824	2.500	91.772	91.622	91.472	3.250	98.323	98.173	98.023
3.750	97.869	97.719	97.569	3.750	97.375	97.225	97.075	2.625	92.672	92.522	92.372	3.375	98.726	98.576	98.426
3.875	98.374	98.224	98.074	3.875	97.831	97.681	97.531	2.750	95.498	95.348	95.198	3.500	99.087	98.937	98.787
4.000	98.875	98.725	98.575	4.000	98.281	98.131	97.981	2.875	96.032	95.882	95.732	3.625	99.463	99.313	99.163
4.125	99.371	99.221	99.071	4.125	98.646	98.496	98.346	3.000	96.481	96.331	96.181	Margin = 2.250		Index = 2.590	
4.250	100.393	100.253	100.128	4.250	99.596	99.455	99.330	3.125	96.931	96.781	96.631				
4.375	100.892	100.752	100.627	4.375	99.973	99.833	99.708	3.250	97.762	97.612	97.462				
4.500	101.378	101.237	101.112	4.500	100.344	100.203	100.078	3.375	98.208	98.058	97.908				
4.625	101.857	101.717	101.592	4.625	100.630	100.490	100.365	3.500	98.650	98.500	98.350				
4.750	101.941	101.784	101.628	4.750	101.313	101.157	101.001	3.625	99.093	98.943	98.793				
4.875	102.462	102.305	102.149	4.875	101.662	101.506	101.350	3.750	99.263	99.113	98.963				
5.000	103.055	102.899	102.743	5.000	101.973	101.817	101.661	3.875	99.697	99.547	99.397				
5.125	103.331	103.175	103.019	5.125	102.293	102.137	101.981	4.000	100.124	99.974	99.824				
5.250	103.692	103.551	103.379	5.250	102.508	102.368	102.196	4.125	100.467	100.317	100.167				
5.375	103.824	103.683	103.512	5.375	102.847	102.707	102.535	4.250	100.504	100.354	100.204				
5.500	103.953	103.812	103.640	5.500	103.159	103.018	102.846	4.375	100.859	100.709	100.559				
5.625	104.086	103.945	103.773	5.625	103.579	103.438	103.266	4.500	101.207	101.057	100.907				
5.750	104.829	104.729	104.629	5.750	103.637	103.537	103.437	4.625	101.471	101.321	101.171				

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	93.424	93.274	93.124	3.500	94.658	94.508	94.358	2.375	91.699	91.549	91.399	3.125	95.950	95.800	95.650
3.625	95.579	95.429	95.279	3.625	95.124	94.974	94.824	2.500	90.772	90.622	90.472	3.250	97.323	97.173	97.023
3.750	96.669	96.519	96.369	3.750	96.375	96.225	96.075	2.625	91.672	91.522	91.372	3.375	97.726	97.576	97.426
3.875	97.174	97.024	96.874	3.875	96.831	96.681	96.531	2.750	94.498	94.348	94.198	3.500	98.087	97.937	97.787
4.000	97.675	97.525	97.375	4.000	97.281	97.131	96.981	2.875	95.032	94.882	94.732	3.625	98.463	98.313	98.163
4.125	98.171	98.021	97.871	4.125	97.646	97.496	97.346	3.000	95.481	95.331	95.181	Margin = 2.250		Index = 2.590	
4.250	99.193	99.053	98.928	4.250	98.596	98.455	98.330	3.125	95.931	95.781	95.631	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.692	99.552	99.427	4.375	98.973	98.833	98.708	3.250	96.762	96.612	96.462	Rate	30 Day	45 Day	60 Day
4.500	100.178	100.037	99.912	4.500	99.344	99.203	99.078	3.375	97.208	97.058	96.908	4.625	99.457	99.207	98.957
4.625	100.657	100.517	100.392	4.625	99.630	99.490	99.365	3.500	97.650	97.500	97.350	4.750	99.741	99.491	99.241
4.750	100.991	100.834	100.678	4.750	100.313	100.157	100.001	3.625	98.093	97.943	97.793	4.875	100.162	99.912	99.662
4.875	101.512	101.355	101.199	4.875	100.662	100.506	100.350	3.750	98.263	98.113	97.963	5.000	100.555	100.305	100.055
5.000	101.905	101.749	101.593	5.000	100.973	100.817	100.661	3.875	98.697	98.547	98.397	5.125	100.951	100.701	100.451
5.125	102.381	102.225	102.069	5.125	101.393	101.237	101.081	4.000	99.124	98.974	98.824	5.250	100.861	100.611	100.361
5.250	103.262	103.121	102.949	5.250	101.508	101.368	101.196	4.125	99.467	99.317	99.167	5.375	101.244	100.994	100.744
5.375	103.518	103.377	103.206	5.375	101.847	101.707	101.535	4.250	99.504	99.354	99.204	5.500	102.003	101.753	101.503
5.500	103.723	103.582	103.410	5.500	102.159	102.018	101.846	4.375	99.859	99.709	99.559	5.625	102.256	102.006	101.756
5.625	103.806	103.665	103.493	5.625	102.579	102.438	102.266	4.500	100.207	100.057	99.907	5.750	102.509	102.259	102.009
5.750	104.599	104.499	104.399	5.750	102.637	102.537	102.437	4.625	100.471	100.321	100.171	5.875	102.752	102.502	102.252

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
4.875	99.312	99.062	98.812	4.875	98.942	98.692	98.442
5.125	100.101	99.851	99.601	5.125	99.673	99.423	99.173
5.375	100.394	100.144	99.894	5.375	100.127	99.877	99.627
5.625	101.106	100.856	100.606	5.625	100.859	100.609	100.359
5.875	101.782	101.532	101.282	5.875	101.266	101.016	100.766
6.000	102.161	101.911	101.661	6.000	101.577	101.327	101.077
6.125	102.494	102.244	101.994	6.125	101.997	101.747	101.497
6.250	102.803	102.553	102.303	6.250	101.820	101.570	101.320

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:	10/4/2018	5.750%

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.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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	93.687	93.537	93.387	3.500	94.720	94.570	94.420	2.375	89.199	89.049	88.899	3.125	95.26	95.112	94.962
3.625	95.842	95.692	95.542	3.625	95.187	95.037	94.887	2.500	88.272	88.122	87.972	3.250	97.39	97.235	97.085
3.750	96.775	96.625	96.475	3.750	96.281	96.131	95.981	2.625	89.172	89.022	88.872	3.375	97.79	97.639	97.489
3.875	97.280	97.130	96.980	3.875	96.738	96.588	96.438	2.750	93.810	93.660	93.510	3.500	98.15	97.999	97.849
4.000	97.781	97.631	97.481	4.000	97.187	97.037	96.887	2.875	94.345	94.195	94.045	3.625	98.53	98.375	98.225
4.125	98.278	98.128	97.978	4.125	97.552	97.402	97.252	3.000	94.794	94.644	94.494	Margin = 2.250		Index = 2.590	
4.250	99.331	99.190	99.065	4.250	98.534	98.393	98.268	3.125	95.243	95.093	94.943				
4.375	99.830	99.689	99.564	4.375	98.911	98.770	98.645	3.250	96.825	96.675	96.525				
4.500	100.315	100.174	100.049	4.500	99.281	99.141	99.016	3.375	97.271	97.121	96.971				
4.625	100.795	100.654	100.529	4.625	99.568	99.427	99.302	3.500	97.712	97.562	97.412				
4.750	100.534	100.378	100.222	4.750	99.907	99.751	99.594	3.625	98.156	98.006	97.856				
4.875	101.055	100.899	100.743	4.875	100.256	100.100	99.943	3.750	98.169	98.019	97.869				
5.000	101.649	101.493	101.337	5.000	100.567	100.411	100.255	3.875	98.603	98.453	98.303				
5.125	101.925	101.769	101.612	5.125	100.887	100.731	100.575	4.000	99.030	98.880	98.730				
5.250	101.817	101.676	101.504	5.250	100.633	100.493	100.321	4.125	99.373	99.223	99.073				
5.375	101.949	101.808	101.637	5.375	100.972	100.832	100.660	4.250	99.441	99.291	99.141				
5.500	102.078	101.937	101.765	5.500	101.284	101.143	100.971	4.375	99.796	99.646	99.496				
5.625	102.211	102.070	101.898	5.625	101.704	101.563	101.391	4.500	100.144	99.994	99.844				
5.750	101.391	101.291	101.191	5.750	100.199	100.099	99.999	4.625	100.408	100.258	100.108				

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	92.487	92.337	92.187	3.500	93.720	93.570	93.420	2.375	89.949	89.799	89.649	3.125	94.262	94.112	93.962
3.625	94.642	94.492	94.342	3.625	94.187	94.037	93.887	2.500	89.022	88.872	88.722	3.250	96.385	96.235	96.085
3.750	95.575	95.425	95.275	3.750	95.281	95.131	94.981	2.625	89.922	89.772	89.622	3.375	96.789	96.639	96.489
3.875	96.080	95.930	95.780	3.875	95.738	95.588	95.438	2.750	93.591	93.441	93.291	3.500	97.149	96.999	96.849
4.000	96.581	96.431	96.281	4.000	96.187	96.037	95.887	2.875	94.126	93.976	93.826	3.625	97.525	97.375	97.225
4.125	97.078	96.928	96.778	4.125	96.552	96.402	96.252	3.000	94.575	94.425	94.275	Margin = 2.250		Index = 2.590	
4.250	98.131	97.990	97.865	4.250	97.534	97.393	97.268	3.125	95.025	94.875	94.725	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.630	98.489	98.364	4.375	97.911	97.770	97.645	3.250	95.668	95.518	95.368	Rate	30 Day	45 Day	60 Day
4.500	99.115	98.974	98.849	4.500	98.281	98.141	98.016	3.375	96.114	95.964	95.814	4.625	98.395	98.145	97.895
4.625	99.595	99.454	99.329	4.625	98.568	98.427	98.302	3.500	96.556	96.406	96.256	4.750	98.334	98.084	97.834
4.750	99.584	99.428	99.272	4.750	98.907	98.751	98.594	3.625	97.000	96.850	96.700	4.875	98.755	98.505	98.255
4.875	100.105	99.949	99.793	4.875	99.256	99.100	98.943	3.750	97.013	96.863	96.713	5.000	99.149	98.899	98.649
5.000	100.499	100.343	100.187	5.000	99.567	99.411	99.255	3.875	97.447	97.297	97.147	5.125	99.545	99.295	99.045
5.125	100.975	100.819	100.662	5.125	99.987	99.831	99.675	4.000	97.874	97.724	97.574	5.250	99.986	98.736	98.486
5.250	101.387	101.246	101.074	5.250	99.633	99.493	99.321	4.125	98.217	98.067	97.917	5.375	99.369	99.119	98.869
5.375	101.643	101.502	101.331	5.375	99.972	99.832	99.660	4.250	97.941	97.791	97.641	5.500	100.128	99.878	99.628
5.500	101.848	101.707	101.535	5.500	100.284	100.143	99.971	4.375	98.296	98.146	97.996	5.625	100.381	100.131	99.881
5.625	101.931	101.790	101.618	5.625	100.704	100.563	100.391	4.500	98.644	98.494	98.344	5.750	99.071	98.821	98.571
5.750	101.161	101.061	100.961	5.750	99.199	99.099	98.999	4.625	98.908	98.758	98.608	5.875	99.315	99.065	98.815

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	97.905	97.655	97.405	4.875	97.536	97.286	97.036
5.125	98.695	98.445	98.195	5.125	98.267	98.017	97.767
5.375	98.519	98.269	98.019	5.375	98.252	98.002	97.752
5.625	99.231	98.981	98.731	5.625	98.984	98.734	98.484
5.875	98.345	98.095	97.845	5.875	97.828	97.578	97.328
6.000	98.724	98.474	98.224	6.000	98.139	97.889	97.639
6.125	99.056	98.806	98.556	6.125	98.559	98.309	98.059
6.250	99.303	99.053	98.803	6.250	98.320	98.070	97.820

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:	10/4/2018	5.750%

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 Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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
4.375	99.635	99.535	99.435	4.625	100.845	100.745	100.645	3.000	95.490	95.390	95.290	3.000	95.679	95.579	95.479
4.500	100.189	100.089	99.989	4.750	101.340	101.240	101.140	3.125	95.992	95.892	95.792	3.125	96.031	95.931	95.831
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	97.144	97.044	96.944
4.750	101.362	101.262	101.162	4.990	101.656	101.556	101.456	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	101.756	101.656	101.556	3.500	98.561	98.461	98.361	3.500	98.148	98.048	97.948
4.990	101.362	101.262	101.162	5.125	102.317	102.217	102.117	3.625	99.011	98.911	98.811	3.625	98.599	98.499	98.399
5.000	101.462	101.362	101.262	5.250	102.812	102.712	102.612	3.750	99.668	99.568	99.468	3.750	99.256	99.156	99.056
5.125	102.135	102.035	101.935	5.375	103.112	103.012	102.912	3.875	99.854	99.754	99.654	3.875	99.442	99.342	99.242
5.250	102.800	102.700	102.600	5.500	103.412	103.312	103.212	3.990	100.172	100.072	99.972	3.990	99.714	99.614	99.514
5.375	103.194	103.094	102.994	5.625	103.653	103.553	103.453	4.000	100.272	100.172	100.072	4.000	99.814	99.714	99.614
5.500	103.559	103.459	103.359	5.750	104.278	104.178	104.078	4.125	100.143	100.043	99.943	4.125	100.014	99.914	99.814
5.625	103.839	103.739	103.639	5.875	104.430	104.330	104.230	4.250	100.515	100.415	100.315	4.250	100.667	100.567	100.467
5.750	104.599	104.499	104.399	5.990	104.517	104.417	104.317	4.375	101.004	100.904	100.804	4.375	100.962	100.862	100.762
5.875	104.797	104.697	104.597	6.000	104.617	104.517	104.417	4.500	101.454	101.354	101.254	4.500	101.230	101.130	101.030
5.990	104.922	104.822	104.722	6.125	105.132	105.032	104.932	4.625	101.868	101.768	101.668	4.625	101.486	101.386	101.286
6.000	105.022	104.922	104.822	6.250	105.494	105.385	105.275	4.750	102.029	101.929	101.829	4.750	101.664	101.564	101.464
6.125	105.621	105.521	105.421	6.375	105.780	105.671	105.561	4.875	102.273	102.173	102.073	4.875	101.831	101.731	101.631
6.250	105.876	105.776	105.676	6.500	N/A	N/A	N/A	4.990	102.423	102.323	102.223	4.990	101.859	101.759	101.659
6.375	106.216	106.107	105.997	6.625	N/A	N/A	N/A	5.000	102.523	102.423	102.323	5.000	101.959	101.859	101.759

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	96.928	96.828	96.728	3.000	95.115	95.015	94.915
4.375	97.554	97.454	97.354	3.125	95.517	95.417	95.317
4.500	98.250	98.150	98.050	3.250	96.475	96.375	96.275
4.625	98.961	98.861	98.761	3.375	96.901	96.801	96.701
4.750	99.651	99.551	99.451	3.500	97.323	97.223	97.123
4.875	100.221	100.121	100.021	3.625	97.749	97.649	97.549
4.990	100.665	100.565	100.465	3.750	98.016	97.916	97.816
5.000	100.765	100.665	100.565	3.875	98.443	98.343	98.243
5.125	101.025	100.925	100.825	3.990	98.755	98.655	98.555
5.250	101.230	101.130	101.030	4.000	98.855	98.755	98.655
5.375	101.683	101.583	101.483	4.125	99.261	99.161	99.061
5.500	102.155	102.055	101.955	4.250	99.466	99.366	99.266
5.625	102.384	102.284	102.184	4.375	99.663	99.563	99.463
5.750	102.572	102.472	102.372	4.500	99.824	99.724	99.624
5.875	102.267	102.167	102.067	4.625	100.159	100.059	99.959
5.990	102.638	102.538	102.438	4.750	100.260	100.160	100.060
6.000	102.738	102.638	102.538	4.875	100.420	100.320	100.220
6.125	102.985	102.885	102.785	4.990	100.485	100.385	100.285
6.250	103.211	103.111	103.011	5.000	100.585	100.485	100.385

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.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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	99.033	98.933	98.833	3.750	96.596	96.496	96.396	2.750	94.253	94.153	94.053
4.375	99.635	99.535	99.435	3.875	97.271	97.171	97.071	2.875	94.904	94.804	94.704
4.500	100.189	100.089	99.989	3.990	97.827	97.727	97.627	2.990	95.447	95.347	95.247
4.625	100.772	100.672	100.572	4.000	97.927	97.827	97.727	3.000	95.547	95.447	95.347
4.750	101.362	101.262	101.162	4.125	98.498	98.398	98.298	3.125	96.127	96.027	95.927
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	101.700	101.600	101.500	4.375	99.811	99.711	99.611	3.375	98.074	97.974	97.874
5.000	101.800	101.700	101.600	4.500	100.325	100.225	100.125	3.500	98.561	98.461	98.361
5.125	102.484	102.384	102.284	4.625	100.845	100.745	100.645	3.625	99.011	98.911	98.811
5.250	103.021	102.921	102.821	4.750	101.340	101.240	101.140	3.750	99.668	99.568	99.468
5.375	103.457	103.357	103.257	4.875	101.793	101.693	101.593	3.875	99.854	99.754	99.654
5.500	103.844	103.744	103.644	4.990	101.883	101.781	101.683	3.990	100.172	100.072	99.972
5.625	104.078	103.978	103.878	5.000	101.983	101.881	101.783	4.000	100.272	100.172	100.072
5.750	104.534	104.434	104.334	5.125	102.450	102.328	102.244	4.125	100.375	100.275	100.175
5.875	104.839	104.739	104.639	5.250	102.812	102.688	102.604	4.250	100.674	100.574	100.474
5.990	105.034	104.934	104.834	5.375	103.163	103.038	102.954	4.375	101.152	101.052	100.952
6.000	105.134	105.034	104.934	5.500	103.499	103.374	103.290	4.500	101.578	101.478	101.378
6.125	105.601	105.501	105.401	5.625	103.903	103.803	103.703	4.625	101.957	101.857	101.757
6.250	106.007	105.907	105.807	5.750	104.192	104.092	103.992	4.750	102.141	102.041	101.941

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	98.212	98.112	98.012	2.750	93.909	93.809
4.375	98.814	98.714	98.614	2.875	94.560	94.460
4.500	99.368	99.268	99.168	2.990	95.103	95.003
4.625	100.107	100.007	99.907	3.000	95.203	95.103
4.750	100.697	100.597	100.497	3.125	95.783	95.683
4.875	101.204	101.104	101.004	3.250	96.820	96.720
4.990	101.035	100.935	100.835	3.375	97.464	97.364
5.000	101.135	101.035	100.935	3.500	97.951	97.851
5.125	101.187	101.087	100.987	3.625	98.401	98.301
5.250	101.724	101.624	101.524	3.750	99.058	98.958
5.375	102.160	102.060	101.960	3.875	99.244	99.144
5.500	102.547	102.447	102.347	3.990	99.078	98.978
5.625	102.007	101.907	101.807	4.000	99.178	99.078
5.750	102.463	102.363	102.263	4.125	99.281	99.181
5.875	102.618	102.518	102.418	4.250	99.580	99.480
5.990	102.663	102.563	102.463	4.375	100.058	99.958
6.000	102.763	102.663	102.563	4.500	99.999	99.899
6.125	103.080	102.980	102.880	4.625	100.378	100.278
6.250	103.336	103.236	103.136	4.750	100.562	100.462

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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	98.089	97.989	97.889	3.750	95.909	95.809	95.709	2.750	94.253	94.153	94.053	4.250	97.268	97.168	97.068	2.750	93.909	93.809	93.709
4.375	98.704	98.604	98.504	3.875	96.586	96.486	96.386	2.875	94.904	94.804	94.704	4.375	97.883	97.783	97.683	2.875	94.560	94.460	94.360
4.500	99.440	99.340	99.240	3.990	97.140	97.040	96.940	2.990	95.447	95.347	95.247	4.500	98.619	98.519	98.419	2.990	95.103	95.003	94.903
4.625	100.158	100.058	99.958	4.000	97.240	97.140	97.040	3.000	95.547	95.447	95.347	4.625	99.493	99.393	99.293	3.000	95.203	95.103	95.003
4.750	100.815	100.715	100.615	4.125	98.057	97.957	97.857	3.125	96.127	96.027	95.927	4.750	100.150	100.050	99.950	3.125	95.783	95.683	95.583
4.875	101.315	101.215	101.115	4.250	98.827	98.727	98.627	3.250	96.592	96.492	96.392	4.875	100.650	100.550	100.450	3.250	96.248	96.148	96.048
4.990	101.700	101.600	101.500	4.375	99.406	99.306	99.206	3.375	97.187	97.087	96.987	4.990	101.035	100.935	100.835	3.375	96.577	96.477	96.377
5.000	101.800	101.700	101.600	4.500	100.125	100.025	99.925	3.500	97.957	97.857	97.757	5.000	101.135	101.035	100.935	3.500	97.347	97.247	97.147
5.125	102.484	102.384	102.284	4.625	100.643	100.543	100.443	3.625	98.501	98.401	98.301	5.125	101.187	101.087	100.987	3.625	97.891	97.791	97.691
5.250	103.021	102.921	102.821	4.750	101.110	101.010	100.910	3.750	98.950	98.850	98.750	5.250	101.724	101.624	101.524	3.750	98.340	98.240	98.140
5.375	103.457	103.357	103.257	4.875	101.513	101.413	101.313	3.875	99.479	99.379	99.279	5.375	102.160	102.060	101.960	3.875	98.869	98.769	98.669
5.500	103.844	103.744	103.644	4.990	101.883	101.781	101.683	3.990	99.763	99.663	99.563	5.500	102.547	102.447	102.347	3.990	98.669	98.569	98.469
5.625	104.078	103.978	103.878	5.000	101.983	101.881	101.783	4.000	99.863	99.763	99.663	5.625	102.007	101.907	101.807	4.000	98.769	98.669	98.569
5.750	104.534	104.434	104.334	5.125	102.450	102.328	102.244	4.125	100.375	100.275	100.175	5.750	102.463	102.363	102.263	4.125	99.281	99.181	99.081
5.875	104.839	104.739	104.639	5.250	102.812	102.688	102.604	4.250	100.674	100.574	100.474	5.875	102.618	102.518	102.418	4.250	99.580	99.480	99.380
5.990	105.034	104.934	104.834	5.375	103.163	103.038	102.954	4.375	101.152	101.052	100.952	5.990	102.663	102.563	102.463	4.375	100.058	99.958	99.858
6.000	105.134	105.034	104.934	5.500	103.499	103.374	103.290	4.500	101.578	101.478	101.378	6.000	102.763	102.663	102.563	4.500	99.999	99.899	99.799
6.125	105.601	105.501	105.401	5.625	103.903	103.803	103.703	4.625	101.957	101.857	101.757	6.125	103.080	102.980	102.880	4.625	100.378	100.278	100.178
6.250	106.007	105.907	105.807	5.750	104.192	104.092	103.992	4.750	102.141	102.041	101.941	6.250	103.336	103.236	103.136	4.750	100.562	100.462	100.362

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
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.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/3/2018

W. Rate Sheet Dated: 10/4/2018

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	93.916	93.791	93.666	
4.125	95.301	95.176	95.051	
4.250	96.512	96.387	96.262	
4.375	97.190	97.065	96.940	
4.500	97.988	97.863	97.738	
4.625	98.690	98.565	98.440	
4.750	99.369	99.244	99.119	
4.875	99.915	99.790	99.665	
5.000	100.393	100.268	100.143	
5.125	100.747	100.622	100.497	
5.250	101.136	101.011	100.886	
5.375	101.446	101.321	101.196	
5.500	101.660	101.535	101.410	

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	96.184	96.059	95.934	
3.625	96.687	96.562	96.437	
3.750	97.145	97.020	96.895	
3.875	97.782	97.657	97.532	
4.000	98.158	98.033	97.908	
4.125	98.442	98.317	98.192	
4.250	98.756	98.631	98.506	
4.375	99.044	98.919	98.794	
4.500	99.317	99.192	99.067	
4.625	99.559	99.434	99.309	
4.750	99.827	99.702	99.577	

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	96.040	95.915	95.790	
3.375	96.632	96.507	96.382	
3.500	97.213	97.088	96.963	
3.625	97.731	97.606	97.481	
3.750	98.057	97.932	97.807	
3.875	98.504	98.379	98.254	
4.000	98.921	98.796	98.671	
4.125	99.366	99.241	99.116	
4.250	99.718	99.593	99.468	
4.375	100.077	99.952	99.827	
4.500	100.437	100.312	100.187	
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)