



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.:

12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	94.374	94.224	94.074	3.500	95.408	95.258	95.108	2.375	92.464	92.314	92.164	3.125	96.950	96.800	96.650
3.625	95.274	95.124	94.974	3.625	95.874	95.724	95.574	2.500	91.537	91.387	91.237	3.250	98.323	98.173	98.023
3.750	97.634	97.484	97.334	3.750	97.140	96.990	96.840	2.625	92.437	92.287	92.137	3.375	98.726	98.576	98.426
3.875	98.140	97.990	97.840	3.875	97.597	97.447	97.297	2.750	95.373	95.223	95.073	3.500	99.087	98.937	98.787
4.000	98.646	98.496	98.346	4.000	98.046	97.896	97.746	2.875	95.907	95.757	95.607	3.625	99.463	99.313	99.163
4.125	99.145	98.995	98.845	4.125	98.412	98.262	98.112	3.000	96.356	96.206	96.056	Margin = 2.250		Index = 2.590	
4.250	100.207	100.066	99.925	4.250	99.409	99.268	99.127	3.125	96.806	96.656	96.506				
4.375	100.708	100.567	100.427	4.375	99.786	99.645	99.505	3.250	97.684	97.534	97.384				
4.500	101.204	101.064	100.923	4.500	100.156	100.016	99.875	3.375	98.130	97.980	97.830				
4.625	101.684	101.544	101.403	4.625	100.443	100.302	100.161	3.500	98.571	98.421	98.271				
4.750	101.857	101.701	101.544	4.750	101.204	101.048	100.891	3.625	99.015	98.865	98.715				
4.875	102.400	102.244	102.087	4.875	101.553	101.397	101.240	3.750	99.212	99.062	98.912				
5.000	103.000	102.844	102.687	5.000	101.864	101.708	101.552	3.875	99.646	99.496	99.346				
5.125	103.256	103.100	102.943	5.125	102.184	102.028	101.872	4.000	100.073	99.923	99.773				
5.250	103.564	103.423	103.267	5.250	102.352	102.211	102.055	4.125	100.416	100.266	100.116				
5.375	103.682	103.541	103.385	5.375	102.691	102.550	102.394	4.250	100.453	100.303	100.153				
5.500	103.809	103.668	103.512	5.500	103.002	102.862	102.705	4.375	100.808	100.658	100.508				
5.625	103.984	103.843	103.687	5.625	103.422	103.282	103.125	4.500	101.156	101.006	100.856				
5.750	104.568	104.468	104.368	5.750	103.387	103.287	103.187	4.625	101.420	101.270	101.120				

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	93.174	93.024	92.874	3.500	94.408	94.258	94.108	2.375	91.464	91.314	91.164	3.125	95.950	95.800	95.650
3.625	94.074	93.924	93.774	3.625	94.874	94.724	94.574	2.500	90.537	90.387	90.237	3.250	97.323	97.173	97.023
3.750	96.434	96.284	96.134	3.750	96.140	95.990	95.840	2.625	91.437	91.287	91.137	3.375	97.726	97.576	97.426
3.875	96.940	96.790	96.640	3.875	96.597	96.447	96.297	2.750	94.373	94.223	94.073	3.500	98.087	97.937	97.787
4.000	97.446	97.296	97.146	4.000	97.046	96.896	96.746	2.875	94.907	94.757	94.607	3.625	98.463	98.313	98.163
4.125	97.945	97.795	97.645	4.125	97.412	97.262	97.112	3.000	95.356	95.206	95.056	Margin = 2.250		Index = 2.590	
4.250	99.007	98.866	98.725	4.250	98.409	98.268	98.127	3.125	95.806	95.656	95.506	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.508	99.367	99.227	4.375	98.786	98.645	98.505	3.250	96.684	96.534	96.384	Rate	30 Day	45 Day	60 Day
4.500	100.004	99.864	99.723	4.500	99.156	99.016	98.875	3.375	97.130	96.980	96.830	4.625	99.284	99.034	98.784
4.625	100.484	100.344	100.203	4.625	99.443	99.302	99.161	3.500	97.571	97.421	97.271	4.750	99.657	99.407	99.157
4.750	100.907	100.751	100.594	4.750	100.204	100.048	99.891	3.625	98.015	97.865	97.715	4.875	100.100	99.850	99.600
4.875	101.450	101.294	101.137	4.875	100.553	100.397	100.240	3.750	98.212	98.062	97.912	5.000	100.500	100.250	100.000
5.000	101.850	101.694	101.537	5.000	100.864	100.708	100.552	3.875	98.646	98.496	98.346	5.125	100.876	100.626	100.376
5.125	102.306	102.150	101.993	5.125	101.284	101.128	100.972	4.000	99.073	98.923	98.773	5.250	100.733	100.483	100.233
5.250	103.134	102.993	102.837	5.250	101.352	101.211	101.055	4.125	99.416	99.266	99.116	5.375	101.102	100.852	100.602
5.375	103.376	103.235	103.079	5.375	101.691	101.550	101.394	4.250	99.453	99.303	99.153	5.500	102.009	101.759	101.509
5.500	103.579	103.438	103.282	5.500	102.002	101.862	101.705	4.375	99.808	99.658	99.508	5.625	102.254	102.004	101.754
5.625	103.704	103.563	103.407	5.625	102.422	102.282	102.125	4.500	100.156	100.006	99.856	5.750	102.508	102.258	102.008
5.750	104.338	104.238	104.138	5.750	102.387	102.287	102.187	4.625	100.420	100.270	100.120	5.875	102.756	102.506	102.256

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	99.250	99.000	98.750	4.875	98.833	98.583	98.333
5.125	100.026	99.776	99.526	5.125	99.564	99.314	99.064
5.375	100.252	100.002	99.752	5.375	99.971	99.721	99.471
5.625	101.004	100.754	100.504	5.625	100.702	100.452	100.202
5.875	101.546	101.296	101.046	5.875	101.016	100.766	100.516
6.000	101.923	101.673	101.423	6.000	101.327	101.077	100.827
6.125	102.298	102.048	101.798	6.125	101.747	101.497	101.247
6.250	102.598	102.348	102.098	6.250	101.039	100.789	100.539

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:	10/5/2018	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.:

12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	93.437	93.287	93.137	3.500	94.470	94.320	94.170	2.375	88.964	88.814	88.664	3.125	95.26	95.112	94.962
3.625	94.337	94.187	94.037	3.625	94.937	94.787	94.637	2.500	88.037	87.887	87.737	3.250	97.39	97.235	97.085
3.750	96.541	96.391	96.241	3.750	96.047	95.897	95.747	2.625	88.937	88.787	88.637	3.375	97.79	97.639	97.489
3.875	97.046	96.896	96.746	3.875	96.503	96.353	96.203	2.750	93.685	93.535	93.385	3.500	98.15	97.999	97.849
4.000	97.552	97.402	97.252	4.000	96.953	96.803	96.653	2.875	94.220	94.070	93.920	3.625	98.53	98.375	98.225
4.125	98.051	97.901	97.751	4.125	97.318	97.168	97.018	3.000	94.669	94.519	94.369	Margin = 2.250		Index = 2.590	
4.250	99.144	99.004	98.863	4.250	98.346	98.205	98.065	3.125	95.118	94.968	94.818				
4.375	99.646	99.505	99.364	4.375	98.723	98.583	98.442	3.250	96.746	96.596	96.446				
4.500	100.142	100.001	99.861	4.500	99.094	98.953	98.813	3.375	97.192	97.042	96.892				
4.625	100.622	100.481	100.341	4.625	99.380	99.240	99.099	3.500	97.634	97.484	97.334				
4.750	100.451	100.294	100.138	4.750	99.798	99.641	99.485	3.625	98.078	97.928	97.778				
4.875	100.994	100.837	100.681	4.875	100.147	99.990	99.834	3.750	98.119	97.969	97.819				
5.000	101.594	101.437	101.281	5.000	100.458	100.302	100.145	3.875	98.553	98.403	98.253				
5.125	101.850	101.693	101.537	5.125	100.778	100.622	100.465	4.000	98.980	98.830	98.680				
5.250	101.689	101.548	101.392	5.250	100.477	100.336	100.180	4.125	99.322	99.172	99.022				
5.375	101.807	101.666	101.510	5.375	100.816	100.675	100.519	4.250	99.391	99.241	99.091				
5.500	101.934	101.793	101.637	5.500	101.127	100.987	100.830	4.375	99.745	99.595	99.445				
5.625	102.109	101.968	101.812	5.625	101.547	101.407	101.250	4.500	100.093	99.943	99.793				
5.750	101.131	101.031	100.931	5.750	99.949	99.849	99.749	4.625	100.357	100.207	100.057				

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	92.237	92.087	91.937	3.500	93.470	93.320	93.170	2.375	89.714	89.564	89.414	3.125	94.262	94.112	93.962
3.625	93.137	92.987	92.837	3.625	93.937	93.787	93.637	2.500	88.787	88.637	88.487	3.250	96.385	96.235	96.085
3.750	95.341	95.191	95.041	3.750	95.047	94.897	94.747	2.625	89.687	89.537	89.387	3.375	96.789	96.639	96.489
3.875	95.846	95.696	95.546	3.875	95.503	95.353	95.203	2.750	93.466	93.316	93.166	3.500	97.149	96.999	96.849
4.000	96.352	96.202	96.052	4.000	95.953	95.803	95.653	2.875	94.001	93.851	93.701	3.625	97.525	97.375	97.225
4.125	96.851	96.701	96.551	4.125	96.318	96.168	96.018	3.000	94.450	94.300	94.150	Margin = 2.250		Index = 2.590	
4.250	97.944	97.804	97.663	4.250	97.346	97.205	97.065	3.125	94.900	94.750	94.600	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.446	98.305	98.164	4.375	97.723	97.583	97.442	3.250	95.590	95.440	95.290	Rate	30 Day	45 Day	60 Day
4.500	98.942	98.801	98.661	4.500	98.094	97.953	97.813	3.375	96.036	95.886	95.736	4.625	98.222	97.972	97.722
4.625	99.422	99.281	99.141	4.625	98.380	98.240	98.099	3.500	96.478	96.328	96.178	4.750	98.251	98.001	97.751
4.750	99.501	99.344	99.188	4.750	98.798	98.641	98.485	3.625	96.921	96.771	96.621	4.875	98.694	98.444	98.194
4.875	100.044	99.887	99.731	4.875	99.147	98.990	98.834	3.750	96.962	96.812	96.662	5.000	99.094	98.844	98.594
5.000	100.444	100.287	100.131	5.000	99.458	99.302	99.145	3.875	97.396	97.246	97.096	5.125	99.470	99.220	98.970
5.125	100.900	100.743	100.587	5.125	99.878	99.722	99.565	4.000	97.823	97.673	97.523	5.250	98.858	98.608	98.358
5.250	101.259	101.118	100.962	5.250	99.477	99.336	99.180	4.125	98.166	98.016	97.866	5.375	99.227	98.977	98.727
5.375	101.501	101.360	101.204	5.375	99.816	99.675	99.519	4.250	97.891	97.741	97.591	5.500	100.134	99.884	99.634
5.500	101.704	101.563	101.407	5.500	100.127	99.987	99.830	4.375	98.245	98.095	97.945	5.625	100.379	100.129	99.879
5.625	101.829	101.688	101.532	5.625	100.547	100.407	100.250	4.500	98.593	98.443	98.293	5.750	99.071	98.821	98.571
5.750	100.901	100.801	100.701	5.750	98.949	98.849	98.749	4.625	98.857	98.707	98.557	5.875	99.319	99.069	98.819

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	97.844	97.594	97.344	4.875	97.427	97.177	96.927
5.125	98.620	98.370	98.120	5.125	98.158	97.908	97.658
5.375	98.377	98.127	97.877	5.375	98.096	97.846	97.596
5.625	99.129	98.879	98.629	5.625	98.827	98.577	98.327
5.875	98.109	97.859	97.609	5.875	97.578	97.328	97.078
6.000	98.486	98.236	97.986	6.000	97.889	97.639	97.389
6.125	98.861	98.611	98.361	6.125	98.309	98.059	97.809
6.250	99.098	98.848	98.598	6.250	97.539	97.289	97.039

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:	10/5/2018	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.: 12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	98.958	98.858	98.758	4.625	100.250	100.150	100.050	3.000	95.334	95.234	95.134	3.000	95.525	95.425	95.325
4.500	99.523	99.423	99.323	4.750	100.773	100.673	100.573	3.125	95.838	95.738	95.638	3.125	95.867	95.767	95.667
4.625	100.143	100.043	99.943	4.875	101.255	101.155	101.055	3.250	97.228	97.128	97.028	3.250	97.062	96.962	96.862
4.750	100.762	100.662	100.562	4.990	101.578	101.478	101.378	3.375	97.399	97.299	97.199	3.375	97.427	97.327	97.227
4.875	101.269	101.169	101.069	5.000	101.678	101.578	101.478	3.500	98.132	98.032	97.932	3.500	97.778	97.678	97.578
4.990	101.255	101.155	101.055	5.125	102.240	102.140	102.040	3.625	98.591	98.491	98.391	3.625	98.178	98.078	97.978
5.000	101.355	101.255	101.155	5.250	102.737	102.637	102.537	3.750	99.027	98.927	98.827	3.750	99.016	98.916	98.816
5.125	102.039	101.939	101.839	5.375	103.036	102.936	102.836	3.875	99.736	99.636	99.536	3.875	99.369	99.269	99.169
5.250	102.725	102.625	102.525	5.500	103.346	103.246	103.146	3.990	99.810	99.710	99.610	3.990	99.595	99.495	99.395
5.375	103.121	103.021	102.921	5.625	103.561	103.461	103.361	4.000	99.910	99.810	99.710	4.000	99.695	99.595	99.495
5.500	103.487	103.387	103.287	5.750	104.152	104.052	103.952	4.125	100.118	100.018	99.918	4.125	100.000	99.900	99.800
5.625	103.768	103.668	103.568	5.875	104.305	104.205	104.105	4.250	100.429	100.329	100.229	4.250	100.571	100.471	100.371
5.750	104.520	104.420	104.320	5.990	104.390	104.290	104.190	4.375	100.896	100.796	100.696	4.375	100.869	100.769	100.669
5.875	104.689	104.589	104.489	6.000	104.490	104.390	104.290	4.500	101.345	101.245	101.145	4.500	101.158	101.058	100.958
5.990	104.814	104.714	104.614	6.125	105.009	104.909	104.809	4.625	101.780	101.680	101.580	4.625	101.413	101.313	101.213
6.000	104.914	104.814	104.714	6.250	105.351	105.241	105.132	4.750	101.941	101.841	101.741	4.750	101.591	101.491	101.391
6.125	105.511	105.411	105.311	6.375	105.636	105.527	105.418	4.875	102.188	102.088	101.988	4.875	101.761	101.661	101.561
6.250	105.771	105.671	105.571	6.500	N/A	N/A	N/A	4.990	102.339	102.239	102.139	4.990	101.800	101.700	101.600
6.375	106.074	105.964	105.855	6.625	N/A	N/A	N/A	5.000	102.439	102.339	102.239	5.000	101.900	101.800	101.700

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	96.720	96.620	96.520	3.000	N/A	N/A	N/A
4.375	97.359	97.259	97.159	3.125	95.362	95.262	95.162
4.500	98.114	98.014	97.914	3.250	96.402	96.302	96.202
4.625	98.839	98.739	98.639	3.375	96.818	96.718	96.618
4.750	99.530	99.430	99.330	3.500	97.249	97.149	97.049
4.875	100.113	100.013	99.913	3.625	97.666	97.566	97.466
4.990	100.557	100.457	100.357	3.750	97.988	97.888	97.788
5.000	100.657	100.557	100.457	3.875	98.406	98.306	98.206
5.125	100.917	100.817	100.717	3.990	98.731	98.631	98.531
5.250	101.165	101.065	100.965	4.000	98.831	98.731	98.631
5.375	101.671	101.571	101.471	4.125	99.237	99.137	99.037
5.500	102.144	102.044	101.944	4.250	99.453	99.353	99.253
5.625	102.374	102.274	102.174	4.375	99.649	99.549	99.449
5.750	102.576	102.476	102.376	4.500	99.810	99.710	99.610
5.875	102.142	102.042	101.942	4.625	100.087	99.987	99.887
5.990	102.514	102.414	102.314	4.750	100.189	100.089	99.989
6.000	102.614	102.514	102.414	4.875	100.350	100.250	100.150
6.125	102.862	102.762	102.662	4.990	100.413	100.313	100.213
6.250	103.089	102.989	102.889	5.000	100.513	100.413	100.313

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

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.:

12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	98.344	98.244	98.144	3.750	95.855	95.755	95.655	2.750	94.199	94.099	93.999	
4.375	98.958	98.858	98.758	3.875	96.617	96.517	96.417	2.875	94.850	94.750	94.650	
4.500	99.523	99.423	99.323	3.990	97.172	97.072	96.972	2.990	95.393	95.293	95.193	
4.625	100.143	100.043	99.943	4.000	97.272	97.172	97.072	3.000	95.493	95.393	95.293	
4.750	100.762	100.662	100.562	4.125	97.942	97.842	97.742	3.125	96.072	95.972	95.872	
4.875	101.269	101.169	101.069	4.250	98.702	98.602	98.502	3.250	97.228	97.128	97.028	
4.990	101.636	101.536	101.436	4.375	99.291	99.191	99.091	3.375	97.399	97.299	97.199	
5.000	101.736	101.636	101.536	4.500	100.011	99.911	99.811	3.500	98.132	98.032	97.932	
5.125	102.444	102.344	102.244	4.625	100.620	100.520	100.420	3.625	98.591	98.491	98.391	
5.250	103.007	102.907	102.807	4.750	101.087	100.986	100.887	3.750	99.027	98.927	98.827	
5.375	103.443	103.343	103.243	4.875	101.490	101.386	101.290	3.875	99.736	99.636	99.536	
5.500	103.828	103.728	103.628	4.990	101.879	101.773	101.679	3.990	99.810	99.710	99.610	
5.625	104.055	103.955	103.855	5.000	101.979	101.873	101.779	4.000	99.910	99.810	99.710	
5.750	104.523	104.423	104.323	5.125	102.462	102.340	102.250	4.125	100.370	100.270	100.170	
5.875	104.800	104.700	104.600	5.250	102.826	102.702	102.612	4.250	100.679	100.579	100.479	
5.990	104.996	104.896	104.796	5.375	103.177	103.052	102.962	4.375	101.158	101.058	100.958	
6.000	105.096	104.996	104.896	5.500	103.521	103.396	103.306	4.500	101.523	101.423	101.323	
6.125	105.558	105.458	105.358	5.625	103.860	103.760	103.660	4.625	101.924	101.824	101.724	
6.250	105.966	105.866	105.766	5.750	104.150	104.050	103.950	4.750	102.107	102.007	101.907	

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	97.554	97.454	97.354	2.750	93.855	93.755	93.655		
4.375	98.168	98.068	97.968	2.875	94.506	94.406	94.306		
4.500	98.733	98.633	98.533	2.990	95.049	94.949	94.849		
4.625	99.611	99.511	99.411	3.000	95.149	95.049	94.949		
4.750	100.230	100.130	100.030	3.125	95.728	95.628	95.528		
4.875	100.737	100.637	100.537	3.250	96.884	96.784	96.684		
4.990	101.104	101.004	100.904	3.375	96.766	96.666	96.566		
5.000	101.204	101.104	101.004	3.500	97.499	97.399	97.299		
5.125	101.287	101.187	101.087	3.625	97.958	97.858	97.758		
5.250	101.850	101.750	101.650	3.750	98.394	98.294	98.194		
5.375	102.286	102.186	102.086	3.875	99.103	99.003	98.903		
5.500	102.671	102.571	102.471	3.990	98.685	98.585	98.485		
5.625	102.242	102.142	102.042	4.000	98.785	98.685	98.585		
5.750	102.710	102.610	102.510	4.125	99.245	99.145	99.045		
5.875	102.837	102.737	102.637	4.250	99.554	99.454	99.354		
5.990	102.883	102.783	102.683	4.375	100.033	99.933	99.833		
6.000	102.983	102.883	102.783	4.500	99.944	99.844	99.744		
6.125	103.295	103.195	103.095	4.625	100.345	100.245	100.145		
6.250	103.553	103.453	103.353	4.750	100.528	100.428	100.328		

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only									

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	97.955	97.855	97.755	3.750	95.804	95.704	95.604	2.750	94.199	94.099	93.999	4.250	97.165	97.065	96.965	2.750	93.855	93.755	93.655
4.375	98.580	98.480	98.380	3.875	96.468	96.368	96.268	2.875	94.850	94.750	94.650	4.375	97.790	97.690	97.590	2.875	94.506	94.406	94.306
4.500	99.309	99.209	99.109	3.990	97.014	96.914	96.814	2.990	95.393	95.293	95.193	4.500	98.519	98.419	98.319	2.990	95.049	94.949	94.849
4.625	100.082	99.982	99.882	4.000	97.114	97.014	96.914	3.000	95.493	95.393	95.293	4.625	99.550	99.450	99.350	3.000	95.149	95.049	94.949
4.750	100.740	100.640	100.540	4.125	97.942	97.842	97.742	3.125	96.072	95.972	95.872	4.750	100.208	100.108	100.008	3.125	95.728	95.628	95.528
4.875	101.251	101.151	101.051	4.250	98.702	98.602	98.502	3.250	96.528	96.428	96.328	4.875	100.719	100.619	100.519	3.250	96.184	96.084	95.984
4.990	101.636	101.536	101.436	4.375	99.291	99.191	99.091	3.375	97.116	97.016	96.916	4.990	101.104	101.004	100.904	3.375	96.483	96.383	96.283
5.000	101.736	101.636	101.536	4.500	100.011	99.911	99.811	3.500	97.896	97.796	97.696	5.000	101.204	101.104	101.004	3.500	97.263	97.163	97.063
5.125	102.444	102.344	102.244	4.625	100.620	100.520	100.420	3.625	98.431	98.331	98.231	5.125	101.287	101.187	101.087	3.625	97.798	97.698	97.598
5.250	103.007	102.907	102.807	4.750	101.087	100.986	100.887	3.750	98.891	98.791	98.691	5.250	101.850	101.750	101.650	3.750	98.258	98.158	98.058
5.375	103.443	103.343	103.243	4.875	101.490	101.386	101.290	3.875	99.413	99.313	99.213	5.375	102.286	102.186	102.086	3.875	98.780	98.680	98.580
5.500	103.828	103.728	103.628	4.990	101.879	101.773	101.679	3.990	99.758	99.658	99.558	5.500	102.671	102.571	102.471	3.990	98.633	98.533	98.433
5.625	104.055	103.955	103.855	5.000	101.979	101.873	101.779	4.000	99.858	99.758	99.658	5.625	102.242	102.142	102.042	4.000	98.733	98.633	98.533
5.750	104.523	104.423	104.323	5.125	102.462	102.340	102.250	4.125	100.370	100.270	100.170	5.750	102.710	102.610	102.510	4.125	99.245	99.145	99.045
5.875	104.800	104.700	104.600	5.250	102.826	102.702	102.612	4.250	100.679	100.579	100.479	5.875	102.837	102.737	102.637	4.250	99.554	99.454	99.354
5.990	104.996	104.896	104.796	5.375	103.177	103.052	102.962	4.375	101.158	101.058	100.958	5.990	102.883	102.783	102.683	4.375	100.033	99.933	99.833
6.000	105.096	104.996	104.896	5.500	103.521	103.396	103.306	4.500	101.523	101.423	101.323	6.000	102.983	102.883	102.783	4.500	99.944	99.844	99.744
6.125	105.558	105.458	105.358	5.625	103.860	103.760	103.660	4.625	101.924	101.824	101.724	6.125	103.295	103.195	103.095	4.625	100.345	100.245	100.145
6.250	105.966	105.866	105.766	5.750	104.150	104.050	103.950	4.750	102.107	102.007	101.907	6.250	103.553	103.453	103.353	4.750	100.528	100.428	100.328

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.:

11/5/2018

45 Day Lock Exp.:

11/19/2018

60 Day Lock Exp.:

12/4/2018

W. Rate Sheet Dated: 10/5/2018

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	94.071	93.946	93.821
4.125	95.443	95.318	95.193
4.250	96.589	96.464	96.339
4.375	97.256	97.131	97.006
4.500	98.052	97.927	97.802
4.625	98.753	98.628	98.503
4.750	99.427	99.302	99.177
4.875	99.969	99.844	99.719
5.000	100.367	100.242	100.117
5.125	100.721	100.596	100.471
5.250	101.110	100.985	100.860
5.375	101.420	101.295	101.170
5.500	101.605	101.480	101.355

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	96.177	96.052	95.927
3.625	96.678	96.553	96.428
3.750	97.136	97.011	96.886
3.875	97.772	97.647	97.522
4.000	98.146	98.021	97.896
4.125	98.430	98.305	98.180
4.250	98.744	98.619	98.494
4.375	99.031	98.906	98.781
4.500	99.304	99.179	99.054
4.625	99.548	99.423	99.298
4.750	99.816	99.691	99.566

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	96.117	95.992	95.867
3.375	96.705	96.580	96.455
3.500	97.281	97.156	97.031
3.625	97.795	97.670	97.545
3.750	98.117	97.992	97.867
3.875	98.561	98.436	98.311
4.000	98.975	98.850	98.725
4.125	99.416	99.291	99.166
4.250	99.765	99.640	99.515
4.375	100.124	99.999	99.874
4.500	100.483	100.358	100.233
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

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 ¹IA, 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)