



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.:

11/7/2018

45 Day Lock Exp.:

11/22/2018

60 Day Lock Exp.:

12/7/2018

W. Rate Sheet Dated: 10/8/2018

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	94.233	94.083	93.933	3.500	95.267	95.117	94.967	2.375	92.464	92.314	92.164	3.125	96.950	96.800	96.650
3.625	95.133	94.983	94.833	3.625	95.733	95.583	95.433	2.500	91.537	91.387	91.237	3.250	97.791	97.641	97.491
3.750	97.509	97.359	97.209	3.750	97.015	96.865	96.715	2.625	92.437	92.287	92.137	3.375	98.195	98.045	97.895
3.875	98.015	97.865	97.715	3.875	97.472	97.322	97.172	2.750	95.173	95.023	94.873	3.500	98.556	98.406	98.256
4.000	98.521	98.371	98.221	4.000	97.921	97.771	97.621	2.875	95.708	95.558	95.408	3.625	98.932	98.782	98.632
4.125	99.020	98.870	98.720	4.125	98.287	98.137	97.987	3.000	96.157	96.007	95.857	Margin = 2.250		Index = 2.590	
4.250	100.066	99.925	99.785	4.250	99.268	99.127	98.987	3.125	96.607	96.457	96.307				
4.375	100.567	100.427	100.286	4.375	99.645	99.505	99.364	3.250	97.512	97.362	97.212				
4.500	101.064	100.923	100.782	4.500	100.016	99.875	99.734	3.375	97.958	97.808	97.658				
4.625	101.544	101.403	101.263	4.625	100.302	100.161	100.021	3.500	98.400	98.250	98.100				
4.750	101.763	101.607	101.451	4.750	101.110	100.954	100.798	3.625	98.843	98.693	98.543				
4.875	102.306	102.150	101.994	4.875	101.459	101.303	101.147	3.750	99.064	98.914	98.764				
5.000	102.906	102.750	102.594	5.000	101.770	101.614	101.458	3.875	99.498	99.348	99.198				
5.125	103.162	103.006	102.850	5.125	102.090	101.934	101.778	4.000	99.925	99.775	99.625				
5.250	103.580	103.439	103.267	5.250	102.368	102.227	102.055	4.125	100.268	100.118	99.968				
5.375	103.697	103.557	103.385	5.375	102.707	102.566	102.394	4.250	100.367	100.217	100.067				
5.500	103.824	103.684	103.512	5.500	103.018	102.877	102.705	4.375	100.722	100.572	100.422				
5.625	103.999	103.859	103.687	5.625	103.438	103.297	103.125	4.500	101.070	100.920	100.770				
5.750	104.740	104.640	104.540	5.750	103.558	103.458	103.358	4.625	101.334	101.184	101.034				

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	93.033	92.883	92.733	3.500	94.267	94.117	93.967	2.375	91.464	91.314	91.164	3.125	95.950	95.800	95.650
3.625	93.933	93.783	93.633	3.625	94.733	94.583	94.433	2.500	90.537	90.387	90.237	3.250	96.791	96.641	96.491
3.750	96.309	96.159	96.009	3.750	96.015	95.865	95.715	2.625	91.437	91.287	91.137	3.375	97.195	97.045	96.895
3.875	96.815	96.665	96.515	3.875	96.472	96.322	96.172	2.750	94.173	94.023	93.873	3.500	97.556	97.406	97.256
4.000	97.321	97.171	97.021	4.000	96.921	96.771	96.621	2.875	94.708	94.558	94.408	3.625	97.932	97.782	97.632
4.125	97.820	97.670	97.520	4.125	97.287	97.137	96.987	3.000	95.157	95.007	94.857	Margin = 2.250		Index = 2.590	
4.250	98.866	98.725	98.585	4.250	98.268	98.127	97.987	3.125	95.607	95.457	95.307	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.367	99.227	99.086	4.375	98.645	98.505	98.364	3.250	96.512	96.362	96.212	Rate	30 Day	45 Day	60 Day
4.500	99.864	99.723	99.582	4.500	99.016	98.875	98.734	3.375	96.958	96.808	96.658	4.625	99.144	98.894	98.644
4.625	100.344	100.203	100.063	4.625	99.302	99.161	99.021	3.500	97.400	97.250	97.100	4.750	99.563	99.313	99.063
4.750	100.813	100.657	100.501	4.750	100.110	99.954	99.798	3.625	97.843	97.693	97.543	4.875	100.006	99.756	99.506
4.875	101.356	101.200	101.044	4.875	100.459	100.303	100.147	3.750	98.064	97.914	97.764	5.000	100.406	100.156	99.906
5.000	101.756	101.600	101.444	5.000	100.770	100.614	100.458	3.875	98.498	98.348	98.198	5.125	100.782	100.532	100.282
5.125	102.212	102.056	101.900	5.125	101.190	101.034	100.878	4.000	98.925	98.775	98.625	5.250	100.749	100.499	100.249
5.250	103.150	103.009	102.837	5.250	101.368	101.227	101.055	4.125	99.268	99.118	98.968	5.375	101.117	100.867	100.617
5.375	103.391	103.251	103.079	5.375	101.707	101.566	101.394	4.250	99.367	99.217	99.067	5.500	102.024	101.774	101.524
5.500	103.594	103.454	103.282	5.500	102.018	101.877	101.705	4.375	99.722	99.572	99.422	5.625	102.269	102.019	101.769
5.625	103.719	103.579	103.407	5.625	102.438	102.297	102.125	4.500	100.070	99.920	99.770	5.750	102.500	102.250	102.000
5.750	104.510	104.410	104.310	5.750	102.558	102.458	102.358	4.625	100.334	100.184	100.034	5.875	102.508	102.258	102.008

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	99.156	98.906	98.656	4.875	98.739	98.489	98.239
5.125	99.932	99.682	99.432	5.125	99.470	99.220	98.970
5.375	100.267	100.017	99.767	5.375	99.987	99.737	99.487
5.625	101.019	100.769	100.519	5.625	100.718	100.468	100.218
5.875	101.718	101.468	101.218	5.875	101.187	100.937	100.687
6.000	102.095	101.845	101.595	6.000	101.499	101.249	100.999
6.125	102.470	102.220	101.970	6.125	101.919	101.669	101.419
6.250	102.770	102.520	102.270	6.250	101.070	100.820	100.570

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:	10/8/2018	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.:

11/7/2018

45 Day Lock Exp.:

11/22/2018

60 Day Lock Exp.:

12/7/2018

W. Rate Sheet Dated: 10/8/2018

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	93.296	93.146	92.996	3.500	94.330	94.180	94.030	2.375	88.964	88.814	88.664	3.125	95.26	95.112	94.962
3.625	94.196	94.046	93.896	3.625	94.796	94.646	94.496	2.500	88.037	87.887	87.737	3.250	96.85	96.704	96.554
3.750	96.416	96.266	96.116	3.750	95.922	95.772	95.622	2.625	88.937	88.787	88.637	3.375	97.26	97.108	96.958
3.875	96.921	96.771	96.621	3.875	96.378	96.228	96.078	2.750	93.486	93.336	93.186	3.500	97.62	97.468	97.318
4.000	97.427	97.277	97.127	4.000	96.828	96.678	96.528	2.875	94.020	93.870	93.720	3.625	97.99	97.844	97.694
4.125	97.926	97.776	97.626	4.125	97.193	97.043	96.893	3.000	94.470	94.320	94.170	Margin = 2.250		Index = 2.590	
4.250	99.004	98.863	98.722	4.250	98.205	98.065	97.924	3.125	94.919	94.769	94.619				
4.375	99.505	99.364	99.224	4.375	98.583	98.442	98.302	3.250	96.575	96.425	96.275				
4.500	100.001	99.861	99.720	4.500	98.953	98.813	98.672	3.375	97.021	96.871	96.721				
4.625	100.481	100.341	100.200	4.625	99.240	99.099	98.958	3.500	97.462	97.312	97.162				
4.750	100.357	100.201	100.044	4.750	99.704	99.548	99.391	3.625	97.906	97.756	97.606				
4.875	100.900	100.744	100.587	4.875	100.053	99.897	99.740	3.750	97.970	97.820	97.670				
5.000	101.500	101.344	101.187	5.000	100.364	100.208	100.052	3.875	98.404	98.254	98.104				
5.125	101.756	101.600	101.443	5.125	100.684	100.528	100.372	4.000	98.831	98.681	98.531				
5.250	101.705	101.564	101.392	5.250	100.493	100.352	100.180	4.125	99.174	99.024	98.874				
5.375	101.822	101.682	101.510	5.375	100.832	100.691	100.519	4.250	99.305	99.155	99.005				
5.500	101.949	101.809	101.637	5.500	101.143	101.002	100.830	4.375	99.660	99.510	99.360				
5.625	102.124	101.984	101.812	5.625	101.563	101.422	101.250	4.500	100.007	99.857	99.707				
5.750	101.303	101.203	101.103	5.750	100.121	100.021	99.921	4.625	100.271	100.121	99.971				

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	92.096	91.946	91.796	3.500	93.330	93.180	93.030	2.375	89.714	89.564	89.414	3.125	94.262	94.112	93.962
3.625	92.996	92.846	92.696	3.625	93.796	93.646	93.496	2.500	88.787	88.637	88.487	3.250	95.854	95.704	95.554
3.750	95.216	95.066	94.916	3.750	94.922	94.772	94.622	2.625	89.687	89.537	89.387	3.375	96.258	96.108	95.958
3.875	95.721	95.571	95.421	3.875	95.378	95.228	95.078	2.750	93.267	93.117	92.967	3.500	96.618	96.468	96.318
4.000	96.227	96.077	95.927	4.000	95.828	95.678	95.528	2.875	93.802	93.652	93.502	3.625	96.994	96.844	96.694
4.125	96.726	96.576	96.426	4.125	96.193	96.043	95.893	3.000	94.251	94.101	93.951	Margin = 2.250		Index = 2.590	
4.250	97.804	97.663	97.522	4.250	97.205	97.065	96.924	3.125	94.700	94.550	94.400	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.305	98.164	98.024	4.375	97.583	97.442	97.302	3.250	95.418	95.268	95.118	Rate	30 Day	45 Day	60 Day
4.500	98.801	98.661	98.520	4.500	97.953	97.813	97.672	3.375	95.864	95.714	95.564	4.625	98.081	97.831	97.581
4.625	99.281	99.141	99.000	4.625	98.240	98.099	97.958	3.500	96.306	96.156	96.006	4.750	98.157	97.907	97.657
4.750	99.407	99.251	99.094	4.750	98.704	98.548	98.391	3.625	96.750	96.600	96.450	4.875	98.600	98.350	98.100
4.875	99.950	99.794	99.637	4.875	99.053	98.897	98.740	3.750	96.814	96.664	96.514	5.000	99.000	98.750	98.500
5.000	100.350	100.194	100.037	5.000	99.364	99.208	99.052	3.875	97.248	97.098	96.948	5.125	99.376	99.126	98.876
5.125	100.806	100.650	100.493	5.125	99.784	99.628	99.472	4.000	97.675	97.525	97.375	5.250	98.874	98.624	98.374
5.250	101.275	101.134	100.962	5.250	99.493	99.352	99.180	4.125	98.018	97.868	97.718	5.375	99.242	98.992	98.742
5.375	101.516	101.376	101.204	5.375	99.832	99.691	99.519	4.250	97.805	97.655	97.505	5.500	100.149	99.899	99.649
5.500	101.719	101.579	101.407	5.500	100.143	100.002	99.830	4.375	98.160	98.010	97.860	5.625	100.394	100.144	99.894
5.625	101.844	101.704	101.532	5.625	100.563	100.422	100.250	4.500	98.507	98.357	98.207	5.750	99.063	98.813	98.563
5.750	101.073	100.973	100.873	5.750	99.121	99.021	98.921	4.625	98.771	98.621	98.471	5.875	99.071	98.821	98.571

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	97.750	97.500	97.250	4.875	97.333	97.083	96.833
5.125	98.526	98.276	98.026	5.125	98.064	97.814	97.564
5.375	98.392	98.142	97.892	5.375	98.112	97.862	97.612
5.625	99.144	98.894	98.644	5.625	98.843	98.593	98.343
5.875	98.281	98.031	97.781	5.875	97.750	97.500	97.250
6.000	98.657	98.407	98.157	6.000	98.061	97.811	97.561
6.125	99.033	98.783	98.533	6.125	98.481	98.231	97.981
6.250	99.270	99.020	98.770	6.250	97.570	97.320	97.070

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:	10/8/2018	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
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
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.: 11/7/2018
45 Day Lock Exp.: 11/22/2018
60 Day Lock Exp.: 12/7/2018

W. Rate Sheet Dated: 10/8/2018

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	98.739	98.639	98.539	4.625	100.187	100.087	99.987	3.000	95.209	95.109	95.009	3.000	95.400	95.300	95.200
4.500	99.339	99.239	99.139	4.750	100.691	100.591	100.491	3.125	95.713	95.613	95.513	3.125	95.742	95.642	95.542
4.625	100.018	99.918	99.818	4.875	101.161	101.061	100.961	3.250	97.135	97.035	96.935	3.250	96.937	96.837	96.737
4.750	100.637	100.537	100.437	4.990	101.437	101.337	101.237	3.375	97.306	97.206	97.106	3.375	97.302	97.202	97.102
4.875	101.144	101.044	100.944	5.000	101.537	101.437	101.337	3.500	98.038	97.938	97.838	3.500	97.657	97.557	97.457
4.990	101.090	100.990	100.890	5.125	102.099	101.999	101.899	3.625	98.497	98.397	98.297	3.625	98.116	98.016	97.916
5.000	101.190	101.090	100.990	5.250	102.596	102.496	102.396	3.750	98.965	98.865	98.765	3.750	98.891	98.791	98.691
5.125	101.898	101.798	101.698	5.375	102.896	102.796	102.696	3.875	99.643	99.543	99.443	3.875	99.261	99.161	99.061
5.250	102.585	102.485	102.385	5.500	103.205	103.105	103.005	3.990	99.779	99.679	99.579	3.990	99.470	99.370	99.270
5.375	102.980	102.880	102.780	5.625	103.421	103.321	103.221	4.000	99.879	99.779	99.679	4.000	99.570	99.470	99.370
5.500	103.346	103.246	103.146	5.750	104.089	103.989	103.889	4.125	99.993	99.893	99.793	4.125	99.875	99.775	99.675
5.625	103.627	103.527	103.427	5.875	104.243	104.143	104.043	4.250	100.422	100.322	100.222	4.250	100.587	100.487	100.387
5.750	104.457	104.357	104.257	5.990	104.328	104.228	104.128	4.375	100.911	100.811	100.711	4.375	100.885	100.785	100.685
5.875	104.626	104.526	104.426	6.000	104.428	104.328	104.228	4.500	101.361	101.261	101.161	4.500	101.173	101.073	100.973
5.990	104.752	104.652	104.552	6.125	104.947	104.847	104.747	4.625	101.796	101.696	101.596	4.625	101.429	101.329	101.229
6.000	104.852	104.752	104.652	6.250	105.288	105.179	105.070	4.750	101.957	101.857	101.757	4.750	101.607	101.507	101.407
6.125	105.449	105.349	105.249	6.375	105.574	105.464	105.356	4.875	102.203	102.103	102.003	4.875	101.777	101.677	101.577
6.250	105.708	105.608	105.508	6.500	N/A	N/A	N/A	4.990	102.354	102.254	102.154	4.990	101.816	101.716	101.616
6.375	106.011	105.902	105.793	6.625	N/A	N/A	N/A	5.000	102.454	102.354	102.254	5.000	101.916	101.816	101.716

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	96.564	96.464	96.364	3.000	N/A	N/A	N/A
4.375	97.202	97.102	97.002	3.125	95.237	95.137	95.037
4.500	97.927	97.827	97.727	3.250	96.277	96.177	96.077
4.625	98.651	98.551	98.451	3.375	96.693	96.593	96.493
4.750	99.343	99.243	99.143	3.500	97.124	97.024	96.924
4.875	99.925	99.825	99.725	3.625	97.541	97.441	97.341
4.990	100.369	100.269	100.169	3.750	97.863	97.763	97.663
5.000	100.469	100.369	100.269	3.875	98.281	98.181	98.081
5.125	100.730	100.630	100.530	3.990	98.606	98.506	98.406
5.250	101.025	100.925	100.825	4.000	98.706	98.606	98.506
5.375	101.530	101.430	101.330	4.125	99.112	99.012	98.912
5.500	102.003	101.903	101.803	4.250	99.328	99.228	99.128
5.625	102.233	102.133	102.033	4.375	99.524	99.424	99.324
5.750	102.435	102.335	102.235	4.500	99.731	99.631	99.531
5.875	102.235	102.135	102.035	4.625	100.102	100.002	99.902
5.990	102.608	102.508	102.408	4.750	100.204	100.104	100.004
6.000	102.708	102.608	102.508	4.875	100.366	100.266	100.166
6.125	102.956	102.856	102.756	4.990	100.428	100.328	100.228
6.250	103.182	103.082	102.982	5.000	100.528	100.428	100.328

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.:

11/7/2018

45 Day Lock Exp.:

11/22/2018

60 Day Lock Exp.:

12/7/2018

W. Rate Sheet Dated: 10/8/2018

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	98.126	98.026	97.926	3.750	95.698	95.598	95.498	2.750	93.964	93.864	93.764	
4.375	98.739	98.639	98.539	3.875	96.461	96.361	96.261	2.875	94.615	94.515	94.415	
4.500	99.339	99.239	99.139	3.990	97.016	96.916	96.816	2.990	95.159	95.059	94.959	
4.625	100.018	99.918	99.818	4.000	97.116	97.016	96.916	3.000	95.259	95.159	95.059	
4.750	100.637	100.537	100.437	4.125	97.762	97.662	97.562	3.125	95.839	95.739	95.639	
4.875	101.144	101.044	100.944	4.250	98.524	98.424	98.324	3.250	97.135	97.035	96.935	
4.990	101.436	101.336	101.236	4.375	99.133	99.033	98.933	3.375	97.306	97.206	97.106	
5.000	101.536	101.436	101.336	4.500	99.838	99.734	99.638	3.500	98.038	97.938	97.838	
5.125	102.272	102.172	102.072	4.625	100.429	100.329	100.229	3.625	98.497	98.397	98.297	
5.250	102.837	102.737	102.637	4.750	100.897	100.797	100.697	3.750	98.965	98.865	98.765	
5.375	103.278	103.178	103.078	4.875	101.302	101.202	101.102	3.875	99.643	99.543	99.443	
5.500	103.666	103.566	103.466	4.990	101.694	101.591	101.494	3.990	99.779	99.679	99.579	
5.625	104.022	103.922	103.822	5.000	101.794	101.691	101.594	4.000	99.879	99.779	99.679	
5.750	104.493	104.393	104.293	5.125	102.306	102.184	102.094	4.125	100.199	100.099	99.999	
5.875	104.772	104.672	104.572	5.250	102.670	102.547	102.457	4.250	100.509	100.409	100.309	
5.990	104.969	104.869	104.769	5.375	103.024	102.900	102.810	4.375	100.990	100.890	100.790	
6.000	105.069	104.969	104.869	5.500	103.370	103.245	103.155	4.500	101.476	101.376	101.276	
6.125	105.401	105.301	105.201	5.625	103.640	103.540	103.440	4.625	101.878	101.778	101.678	
6.250	105.811	105.711	105.611	5.750	103.930	103.830	103.730	4.750	102.062	101.962	101.862	

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	97.336	97.236	97.136	2.750	93.620	93.520
4.375	97.949	97.849	97.749	2.875	94.271	94.171
4.500	98.549	98.449	98.349	2.990	94.815	94.715
4.625	99.486	99.386	99.286	3.000	94.915	94.815
4.750	100.105	100.005	99.905	3.125	95.495	95.395
4.875	100.612	100.512	100.412	3.250	96.791	96.691
4.990	100.904	100.804	100.704	3.375	96.673	96.573
5.000	101.004	100.904	100.804	3.500	97.405	97.305
5.125	101.115	101.015	100.915	3.625	97.864	97.764
5.250	101.680	101.580	101.480	3.750	98.332	98.232
5.375	102.121	102.021	101.921	3.875	99.010	98.910
5.500	102.509	102.409	102.309	3.990	98.654	98.554
5.625	102.209	102.109	102.009	4.000	98.754	98.654
5.750	102.680	102.580	102.480	4.125	99.074	98.974
5.875	102.809	102.709	102.609	4.250	99.384	99.284
5.990	102.856	102.756	102.656	4.375	99.865	99.765
6.000	102.956	102.856	102.756	4.500	99.897	99.797
6.125	103.138	103.038	102.938	4.625	100.299	100.199
6.250	103.398	103.298	103.198	4.750	100.483	100.383

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.:

11/7/2018

45 Day Lock Exp.:

11/22/2018

60 Day Lock Exp.:

12/7/2018

W. Rate Sheet Dated: 10/8/2018

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	97.746	97.646	97.546	3.750	95.571	95.471	95.371	2.750	93.964	93.864	93.764	4.250	96.956	96.856	96.756	2.750	93.620	93.520	93.420
4.375	98.374	98.274	98.174	3.875	96.284	96.184	96.084	2.875	94.615	94.515	94.415	4.375	97.584	97.484	97.384	2.875	94.271	94.171	94.071
4.500	99.107	99.007	98.907	3.990	96.832	96.732	96.632	2.990	95.159	95.059	94.959	4.500	98.317	98.217	98.117	2.990	94.815	94.715	94.615
4.625	99.871	99.771	99.671	4.000	96.932	96.832	96.732	3.000	95.259	95.159	95.059	4.625	99.339	99.239	99.139	3.000	94.915	94.815	94.715
4.750	100.533	100.433	100.333	4.125	97.762	97.662	97.562	3.125	95.839	95.739	95.639	4.750	100.001	99.901	99.801	3.125	95.495	95.395	95.295
4.875	101.047	100.947	100.847	4.250	98.524	98.424	98.324	3.250	96.295	96.195	96.095	4.875	100.515	100.415	100.315	3.250	95.951	95.851	95.751
4.990	101.436	101.336	101.236	4.375	99.114	99.014	98.914	3.375	96.912	96.812	96.712	4.990	100.904	100.804	100.704	3.375	96.279	96.179	96.079
5.000	101.536	101.436	101.336	4.500	99.838	99.734	99.638	3.500	97.693	97.593	97.493	5.000	101.004	100.904	100.804	3.500	97.060	96.960	96.860
5.125	102.272	102.172	102.072	4.625	100.429	100.329	100.229	3.625	98.229	98.129	98.029	5.125	101.115	101.015	100.915	3.625	97.596	97.496	97.396
5.250	102.837	102.737	102.637	4.750	100.897	100.797	100.697	3.750	98.690	98.590	98.490	5.250	101.680	101.580	101.480	3.750	98.057	97.957	97.857
5.375	103.278	103.178	103.078	4.875	101.302	101.202	101.102	3.875	99.213	99.113	99.013	5.375	102.121	102.021	101.921	3.875	98.580	98.480	98.380
5.500	103.666	103.566	103.466	4.990	101.694	101.591	101.494	3.990	99.586	99.486	99.386	5.500	102.509	102.409	102.309	3.990	98.461	98.361	98.261
5.625	104.022	103.922	103.822	5.000	101.794	101.691	101.594	4.000	99.686	99.586	99.486	5.625	102.209	102.109	102.009	4.000	98.561	98.461	98.361
5.750	104.493	104.393	104.293	5.125	102.306	102.184	102.094	4.125	100.199	100.099	99.999	5.750	102.680	102.580	102.480	4.125	99.074	98.974	98.874
5.875	104.772	104.672	104.572	5.250	102.670	102.547	102.457	4.250	100.509	100.409	100.309	5.875	102.809	102.709	102.609	4.250	99.384	99.284	99.184
5.990	104.969	104.869	104.769	5.375	103.024	102.900	102.810	4.375	100.990	100.890	100.790	5.990	102.856	102.756	102.656	4.375	99.865	99.765	99.665
6.000	105.069	104.969	104.869	5.500	103.370	103.245	103.155	4.500	101.476	101.376	101.276	6.000	102.956	102.856	102.756	4.500	99.897	99.797	99.697
6.125	105.401	105.301	105.201	5.625	103.640	103.540	103.440	4.625	101.878	101.778	101.678	6.125	103.138	103.038	102.938	4.625	100.299	100.199	100.099
6.250	105.811	105.711	105.611	5.750	103.930	103.830	103.730	4.750	102.062	101.962	101.862	6.250	103.398	103.298	103.198	4.750	100.483	100.383	100.283

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%	> 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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/7/2018

45 Day Lock Exp.:

11/22/2018

60 Day Lock Exp.:

12/7/2018

W. Rate Sheet Dated: 10/8/2018

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 *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)