



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.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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	94.312	94.162	94.012	3.500	95.352	95.202	95.052	2.375	92.324	92.174	92.024	3.125	96.969	96.819	96.669
3.625	95.212	95.062	94.912	3.625	95.814	95.664	95.514	2.500	91.397	91.247	91.097	3.250	97.795	97.645	97.495
3.750	97.556	97.406	97.256	3.750	97.063	96.913	96.763	2.625	92.297	92.147	91.997	3.375	98.243	98.093	97.943
3.875	98.062	97.912	97.762	3.875	97.528	97.378	97.228	2.750	95.252	95.102	94.952	3.500	98.624	98.474	98.324
4.000	98.568	98.418	98.268	4.000	97.979	97.829	97.679	2.875	95.786	95.636	95.486	3.625	99.003	98.853	98.703
4.125	99.066	98.916	98.766	4.125	98.425	98.275	98.125	3.000	94.766	94.616	94.466	Margin = 2.250		Index = 2.590	
4.250	100.144	100.019	99.879	4.250	99.372	99.247	99.107	3.125	96.685	96.535	96.385				
4.375	100.646	100.521	100.380	4.375	99.760	99.635	99.494	3.250	97.606	97.456	97.306				
4.500	101.142	101.017	100.876	4.500	100.120	99.995	99.854	3.375	98.055	97.905	97.755				
4.625	101.622	101.497	101.356	4.625	100.482	100.357	100.216	3.500	98.500	98.350	98.200				
4.750	101.826	101.669	101.513	4.750	101.180	101.024	100.867	3.625	98.940	98.790	98.640				
4.875	102.369	102.212	102.056	4.875	101.530	101.373	101.217	3.750	99.142	98.992	98.842				
5.000	102.969	102.812	102.656	5.000	101.875	101.718	101.562	3.875	99.585	99.435	99.285				
5.125	103.225	103.068	102.912	5.125	102.074	101.917	101.761	4.000	100.014	99.864	99.714				
5.250	103.611	103.502	103.345	5.250	102.406	102.297	102.141	4.125	100.438	100.288	100.138				
5.375	103.729	103.619	103.463	5.375	102.746	102.637	102.480	4.250	100.472	100.322	100.172				
5.500	103.855	103.746	103.590	5.500	103.091	102.982	102.825	4.375	100.836	100.686	100.536				
5.625	104.031	103.921	103.765	5.625	103.390	103.281	103.124	4.500	101.174	101.024	100.874				
5.750	104.600	104.428	104.328	5.750	103.425	103.253	103.153	4.625	101.513	101.363	101.213				

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	93.112	92.962	92.812	3.500	94.352	94.202	94.052	2.375	91.324	91.174	91.024	3.125	95.969	95.819	95.669
3.625	94.012	93.862	93.712	3.625	94.814	94.664	94.514	2.500	90.397	90.247	90.097	3.250	96.795	96.645	96.495
3.750	96.356	96.206	96.056	3.750	96.063	95.913	95.763	2.625	91.297	91.147	90.997	3.375	97.243	97.093	96.943
3.875	96.862	96.712	96.562	3.875	96.528	96.378	96.228	2.750	94.252	94.102	93.952	3.500	97.624	97.474	97.324
4.000	97.368	97.218	97.068	4.000	96.979	96.829	96.679	2.875	94.786	94.636	94.486	3.625	98.003	97.853	97.703
4.125	97.866	97.716	97.566	4.125	97.425	97.275	97.125	3.000	93.766	93.616	93.466	Margin = 2.250		Index = 2.590	
4.250	98.944	98.819	98.679	4.250	98.372	98.247	98.107	3.125	95.685	95.535	95.385	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.446	99.321	99.180	4.375	98.760	98.635	98.494	3.250	96.606	96.456	96.306	Rate	30 Day	45 Day	60 Day
4.500	99.942	99.817	99.676	4.500	99.120	98.995	98.854	3.375	97.055	96.905	96.755	4.625	99.222	98.972	98.722
4.625	100.422	100.297	100.156	4.625	99.482	99.357	99.216	3.500	97.500	97.350	97.200	4.750	99.626	99.376	99.126
4.750	100.876	100.719	100.563	4.750	100.180	100.024	99.867	3.625	97.940	97.790	97.640	4.875	100.069	99.819	99.569
4.875	101.419	101.262	101.106	4.875	100.530	100.373	100.217	3.750	98.142	97.992	97.842	5.000	100.469	100.219	99.969
5.000	101.819	101.662	101.506	5.000	100.875	100.718	100.562	3.875	98.585	98.435	98.285	5.125	100.845	100.595	100.345
5.125	102.275	102.118	101.962	5.125	101.174	101.017	100.861	4.000	99.014	98.864	98.714	5.250	100.780	100.530	100.280
5.250	103.181	103.072	102.915	5.250	101.406	101.297	101.141	4.125	99.438	99.288	99.138	5.375	101.149	100.899	100.649
5.375	103.423	103.313	103.157	5.375	101.746	101.637	101.480	4.250	99.472	99.322	99.172	5.500	102.055	101.805	101.555
5.500	103.625	103.516	103.360	5.500	102.091	101.982	101.825	4.375	99.836	99.686	99.536	5.625	102.301	102.051	101.801
5.625	103.751	103.641	103.485	5.625	102.390	102.281	102.124	4.500	100.174	100.024	99.874	5.750	102.500	102.250	102.000
5.750	104.370	104.198	104.098	5.750	102.425	102.253	102.153	4.625	100.513	100.363	100.213	5.875	102.757	102.507	102.257

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	99.219	98.969	98.719	4.875	98.810	98.560	98.310
5.125	99.995	99.745	99.495	5.125	99.454	99.204	98.954
5.375	100.299	100.049	99.799	5.375	100.026	99.776	99.526
5.625	101.051	100.801	100.551	5.625	100.670	100.420	100.170
5.875	101.577	101.327	101.077	5.875	101.055	100.805	100.555
6.000	101.954	101.704	101.454	6.000	101.400	101.150	100.900
6.125	102.329	102.079	101.829	6.125	101.699	101.449	101.199
6.250	102.629	102.379	102.129	6.250	101.390	101.140	100.890

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:	10/9/2018	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.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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	93.374	93.224	93.074	3.500	94.414	94.264	94.114	2.375	88.824	88.674	88.524	3.125	95.28	95.131	94.981
3.625	94.274	94.124	93.974	3.625	94.877	94.727	94.577	2.500	87.897	87.747	87.597	3.250	96.86	96.708	96.558
3.750	96.462	96.312	96.162	3.750	95.969	95.819	95.669	2.625	88.797	88.647	88.497	3.375	97.31	97.155	97.005
3.875	96.968	96.818	96.668	3.875	96.434	96.284	96.134	2.750	93.564	93.414	93.264	3.500	97.69	97.537	97.387
4.000	97.474	97.324	97.174	4.000	96.886	96.736	96.586	2.875	94.098	93.948	93.798	3.625	98.07	97.915	97.765
4.125	97.973	97.823	97.673	4.125	97.332	97.182	97.032	3.000	93.078	92.928	92.778	Margin = 2.250		Index = 2.590	
4.250	99.082	98.957	98.816	4.250	98.310	98.185	98.044	3.125	94.997	94.847	94.697				
4.375	99.583	99.458	99.317	4.375	98.697	98.572	98.432	3.250	96.668	96.518	96.368				
4.500	100.079	99.954	99.814	4.500	99.057	98.932	98.791	3.375	97.118	96.968	96.818				
4.625	100.559	100.434	100.294	4.625	99.419	99.294	99.153	3.500	97.562	97.412	97.262				
4.750	100.419	100.263	100.107	4.750	99.774	99.617	99.461	3.625	98.002	97.852	97.702				
4.875	100.962	100.806	100.650	4.875	100.123	99.967	99.811	3.750	98.049	97.899	97.749				
5.000	101.562	101.406	101.250	5.000	100.468	100.312	100.156	3.875	98.491	98.341	98.191				
5.125	101.818	101.662	101.506	5.125	100.667	100.511	100.355	4.000	98.920	98.770	98.620				
5.250	101.736	101.627	101.470	5.250	100.531	100.422	100.266	4.125	99.344	99.194	99.044				
5.375	101.854	101.744	101.588	5.375	100.871	100.762	100.605	4.250	99.409	99.259	99.109				
5.500	101.980	101.871	101.715	5.500	101.216	101.107	100.950	4.375	99.774	99.624	99.474				
5.625	102.156	102.046	101.890	5.625	101.515	101.406	101.249	4.500	100.111	99.961	99.811				
5.750	101.162	100.990	100.890	5.750	99.988	99.816	99.716	4.625	100.451	100.301	100.151				

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	92.174	92.024	91.874	3.500	93.414	93.264	93.114	2.375	89.574	89.424	89.274	3.125	94.281	94.131	93.981
3.625	93.074	92.924	92.774	3.625	93.877	93.727	93.577	2.500	88.647	88.497	88.347	3.250	95.858	95.708	95.558
3.750	95.262	95.112	94.962	3.750	94.969	94.819	94.669	2.625	89.547	89.397	89.247	3.375	96.305	96.155	96.005
3.875	95.768	95.618	95.468	3.875	95.434	95.284	95.134	2.750	93.345	93.195	93.045	3.500	96.687	96.537	96.387
4.000	96.274	96.124	95.974	4.000	95.886	95.736	95.586	2.875	93.880	93.730	93.580	3.625	97.065	96.915	96.765
4.125	96.773	96.623	96.473	4.125	96.332	96.182	96.032	3.000	92.859	92.709	92.559	Margin = 2.250		Index = 2.590	
4.250	97.882	97.757	97.616	4.250	97.310	97.185	97.044	3.125	94.778	94.628	94.478	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.383	98.258	98.117	4.375	97.697	97.572	97.432	3.250	95.512	95.362	95.212	Rate	30 Day	45 Day	60 Day
4.500	98.879	98.754	98.614	4.500	98.057	97.932	97.791	3.375	95.961	95.811	95.661	4.625	98.159	97.909	97.659
4.625	99.359	99.234	99.094	4.625	98.419	98.294	98.153	3.500	96.406	96.256	96.106	4.750	98.219	97.969	97.719
4.750	99.469	99.313	99.157	4.750	98.774	98.617	98.461	3.625	96.846	96.696	96.546	4.875	98.662	98.412	98.162
4.875	100.012	99.856	99.700	4.875	99.123	98.967	98.811	3.750	96.892	96.742	96.592	5.000	99.062	98.812	98.562
5.000	100.412	100.256	100.100	5.000	99.468	99.312	99.156	3.875	97.335	97.185	97.035	5.125	99.438	99.188	98.938
5.125	100.868	100.712	100.556	5.125	99.767	99.611	99.455	4.000	97.764	97.614	97.464	5.250	99.805	98.655	98.405
5.250	101.306	101.197	101.040	5.250	99.531	99.422	99.266	4.125	98.188	98.038	97.888	5.375	99.274	99.024	98.774
5.375	101.548	101.438	101.282	5.375	99.871	99.762	99.605	4.250	97.909	97.759	97.609	5.500	100.180	99.930	99.680
5.500	101.750	101.641	101.485	5.500	100.216	100.107	99.950	4.375	98.274	98.124	97.974	5.625	100.426	100.176	99.926
5.625	101.876	101.766	101.610	5.625	100.515	100.406	100.249	4.500	98.611	98.461	98.311	5.750	99.062	98.812	98.562
5.750	100.932	100.760	100.660	5.750	98.988	98.816	98.716	4.625	98.951	98.801	98.651	5.875	99.320	99.070	98.820

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

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:	10/9/2018	5.750%

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	97.812	97.562	97.312	4.875	97.403	97.153	96.903
5.125	98.588	98.338	98.088	5.125	98.047	97.797	97.547
5.375	98.424	98.174	97.924	5.375	98.151	97.901	97.651
5.625	99.176	98.926	98.676	5.625	98.795	98.545	98.295
5.875	98.140	97.890	97.640	5.875	97.617	97.367	97.117
6.000	98.517	98.267	98.017	6.000	97.962	97.712	97.462
6.125	98.892	98.642	98.392	6.125	98.261	98.011	97.761
6.250	99.129	98.879	98.629	6.250	97.890	97.640	97.390

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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:

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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	95.182	95.082	94.982	3.000	95.346	95.246	95.146
4.500	99.339	99.239	99.139	4.750	100.691	100.591	100.491	3.125	95.686	95.586	95.486	3.125	95.699	95.599	95.499
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	96.867	96.767	96.667
4.750	100.637	100.537	100.437	4.990	101.393	101.293	101.193	3.375	97.306	97.206	97.106	3.375	97.222	97.122	97.022
4.875	101.144	101.044	100.944	5.000	101.493	101.393	101.293	3.500	98.038	97.938	97.838	3.500	97.657	97.557	97.457
4.990	101.065	100.965	100.865	5.125	102.055	101.955	101.855	3.625	98.497	98.397	98.297	3.625	98.116	98.016	97.916
5.000	101.165	101.065	100.965	5.250	102.552	102.452	102.352	3.750	98.965	98.865	98.765	3.750	98.872	98.772	98.672
5.125	101.872	101.772	101.672	5.375	102.853	102.753	102.653	3.875	99.643	99.543	99.443	3.875	99.261	99.161	99.061
5.250	102.539	102.439	102.339	5.500	103.153	103.053	102.953	3.990	99.779	99.679	99.579	3.990	99.439	99.339	99.239
5.375	102.936	102.836	102.736	5.625	103.400	103.300	103.200	4.000	99.879	99.779	99.679	4.000	99.539	99.439	99.339
5.500	103.303	103.203	103.103	5.750	103.939	103.839	103.739	4.125	99.977	99.877	99.777	4.125	99.836	99.736	99.636
5.625	103.585	103.485	103.385	5.875	104.093	103.993	103.893	4.250	100.309	100.209	100.109	4.250	100.494	100.394	100.294
5.750	104.276	104.176	104.076	5.990	104.180	104.080	103.980	4.375	100.799	100.699	100.599	4.375	100.794	100.694	100.594
5.875	104.475	104.375	104.275	6.000	104.280	104.180	104.080	4.500	101.251	101.151	101.051	4.500	101.063	100.963	100.863
5.990	104.601	104.501	104.401	6.125	104.797	104.697	104.597	4.625	101.686	101.586	101.486	4.625	101.320	101.220	101.120
6.000	104.701	104.601	104.501	6.250	105.129	105.020	104.913	4.750	101.848	101.748	101.648	4.750	101.500	101.400	101.300
6.125	105.301	105.201	105.101	6.375	105.417	105.307	105.200	4.875	102.093	101.993	101.893	4.875	101.668	101.568	101.468
6.250	105.562	105.462	105.362	6.500	N/A	N/A	N/A	4.990	102.244	102.144	102.044	4.990	101.697	101.597	101.497
6.375	105.853	105.744	105.637	6.625	N/A	N/A	N/A	5.000	102.344	102.244	102.144	5.000	101.797	101.697	101.597

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	96.534	96.434	96.334	3.000	N/A	N/A	N/A
4.375	97.164	97.064	96.964	3.125	95.208	95.108	95.008
4.500	97.919	97.819	97.719	3.250	96.210	96.110	96.010
4.625	98.636	98.536	98.436	3.375	96.624	96.524	96.424
4.750	99.330	99.230	99.130	3.500	97.057	96.957	96.857
4.875	99.903	99.803	99.703	3.625	97.474	97.374	97.274
4.990	100.349	100.249	100.149	3.750	97.844	97.744	97.644
5.000	100.449	100.349	100.249	3.875	98.262	98.162	98.062
5.125	100.711	100.611	100.511	3.990	98.586	98.486	98.386
5.250	100.980	100.880	100.780	4.000	98.686	98.586	98.486
5.375	101.487	101.387	101.287	4.125	99.093	98.993	98.893
5.500	101.961	101.861	101.761	4.250	99.309	99.209	99.109
5.625	102.192	102.092	101.992	4.375	99.505	99.405	99.305
5.750	102.385	102.285	102.185	4.500	99.669	99.569	99.469
5.875	102.087	101.987	101.887	4.625	100.036	99.936	99.836
5.990	102.460	102.360	102.260	4.750	100.138	100.038	99.938
6.000	102.560	102.460	102.360	4.875	100.300	100.200	100.100
6.125	102.809	102.709	102.609	4.990	100.366	100.266	100.166
6.250	103.036	102.936	102.836	5.000	100.466	100.366	100.266

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.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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	93.975	93.875	93.775	
4.375	98.739	98.639	98.539	3.875	96.461	96.361	96.261	2.875	94.628	94.528	94.428	
4.500	99.339	99.239	99.139	3.990	97.016	96.916	96.816	2.990	95.172	95.072	94.972	
4.625	100.018	99.918	99.818	4.000	97.116	97.016	96.916	3.000	95.272	95.172	95.072	
4.750	100.637	100.537	100.437	4.125	97.740	97.640	97.540	3.125	95.852	95.752	95.652	
4.875	101.144	101.044	100.944	4.250	98.504	98.404	98.304	3.250	97.135	97.035	96.935	
4.990	101.457	101.357	101.257	4.375	99.133	99.033	98.933	3.375	97.306	97.206	97.106	
5.000	101.557	101.457	101.357	4.500	99.821	99.721	99.621	3.500	98.038	97.938	97.838	
5.125	102.172	102.072	101.972	4.625	100.443	100.343	100.243	3.625	98.497	98.397	98.297	
5.250	102.715	102.615	102.515	4.750	100.887	100.785	100.687	3.750	98.965	98.865	98.765	
5.375	103.147	103.047	102.947	4.875	101.287	101.182	101.087	3.875	99.643	99.543	99.443	
5.500	103.496	103.396	103.296	4.990	101.650	101.543	101.450	3.990	99.779	99.679	99.579	
5.625	103.795	103.695	103.595	5.000	101.750	101.643	101.550	4.000	99.879	99.779	99.679	
5.750	104.237	104.137	104.037	5.125	102.265	102.137	102.034	4.125	100.231	100.131	100.031	
5.875	104.552	104.452	104.352	5.250	102.626	102.496	102.394	4.250	100.558	100.458	100.358	
5.990	104.756	104.656	104.556	5.375	102.975	102.845	102.742	4.375	101.035	100.935	100.835	
6.000	104.856	104.756	104.656	5.500	103.309	103.177	103.075	4.500	101.482	101.380	101.282	
6.125	105.165	105.065	104.965	5.625	103.493	103.393	103.293	4.625	101.879	101.774	101.679	
6.250	105.582	105.482	105.382	5.750	103.777	103.677	103.577	4.750	102.060	101.953	101.860	

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	97.336	97.236	97.136	2.750	93.631	93.531	93.431		
4.375	97.949	97.849	97.749	2.875	94.284	94.184	94.084		
4.500	98.549	98.449	98.349	2.990	94.828	94.728	94.628		
4.625	99.486	99.386	99.286	3.000	94.928	94.828	94.728		
4.750	100.105	100.005	99.905	3.125	95.508	95.408	95.308		
4.875	100.612	100.512	100.412	3.250	96.791	96.691	96.591		
4.990	100.925	100.825	100.725	3.375	96.673	96.573	96.473		
5.000	101.025	100.925	100.825	3.500	97.405	97.305	97.205		
5.125	101.015	100.915	100.815	3.625	97.864	97.764	97.664		
5.250	101.558	101.458	101.358	3.750	98.332	98.232	98.132		
5.375	101.990	101.890	101.790	3.875	99.010	98.910	98.810		
5.500	102.339	102.239	102.139	3.990	98.654	98.554	98.454		
5.625	101.982	101.882	101.782	4.000	98.754	98.654	98.554		
5.750	102.424	102.324	102.224	4.125	99.106	99.006	98.906		
5.875	102.589	102.489	102.389	4.250	99.433	99.333	99.233		
5.990	102.643	102.543	102.443	4.375	99.910	99.810	99.710		
6.000	102.743	102.643	102.543	4.500	99.903	99.801	99.703		
6.125	102.902	102.802	102.702	4.625	100.300	100.195	100.100		
6.250	103.169	103.069	102.969	4.750	100.481	100.374	100.281		

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.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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	97.745	97.645	97.545	3.750	95.518	95.418	95.318	2.750	93.975	93.875	93.775	4.250	96.955	96.855	96.755	2.750	93.631	93.531	93.431
4.375	98.360	98.260	98.160	3.875	96.256	96.156	96.056	2.875	94.628	94.528	94.428	4.375	97.570	97.470	97.370	2.875	94.284	94.184	94.084
4.500	99.109	99.009	98.909	3.990	96.818	96.718	96.618	2.990	95.172	95.072	94.972	4.500	98.319	98.219	98.119	2.990	94.828	94.728	94.628
4.625	99.869	99.769	99.669	4.000	96.918	96.818	96.718	3.000	95.272	95.172	95.072	4.625	99.337	99.237	99.137	3.000	94.928	94.828	94.728
4.750	100.519	100.419	100.319	4.125	97.740	97.640	97.540	3.125	95.852	95.752	95.652	4.750	99.987	99.887	99.787	3.125	95.508	95.408	95.308
4.875	101.039	100.939	100.839	4.250	98.488	98.388	98.288	3.250	96.308	96.208	96.108	4.875	100.507	100.407	100.307	3.250	95.964	95.864	95.764
4.990	101.457	101.357	101.257	4.375	99.096	98.996	98.896	3.375	96.925	96.825	96.725	4.990	100.925	100.825	100.725	3.375	96.292	96.192	96.092
5.000	101.557	101.457	101.357	4.500	99.821	99.721	99.621	3.500	97.706	97.606	97.506	5.000	101.025	100.925	100.825	3.500	97.073	96.973	96.873
5.125	102.172	102.072	101.972	4.625	100.443	100.343	100.243	3.625	98.241	98.141	98.041	5.125	101.015	100.915	100.815	3.625	97.608	97.508	97.408
5.250	102.715	102.615	102.515	4.750	100.887	100.785	100.687	3.750	98.677	98.577	98.477	5.250	101.558	101.458	101.358	3.750	98.044	97.944	97.844
5.375	103.147	103.047	102.947	4.875	101.287	101.182	101.087	3.875	99.215	99.115	99.015	5.375	101.990	101.890	101.790	3.875	98.582	98.482	98.382
5.500	103.496	103.396	103.296	4.990	101.650	101.543	101.450	3.990	99.623	99.523	99.423	5.500	102.339	102.239	102.139	3.990	98.498	98.398	98.298
5.625	103.795	103.695	103.595	5.000	101.750	101.643	101.550	4.000	99.723	99.623	99.523	5.625	101.982	101.882	101.782	4.000	98.598	98.498	98.398
5.750	104.237	104.137	104.037	5.125	102.265	102.137	102.034	4.125	100.231	100.131	100.031	5.750	102.424	102.324	102.224	4.125	99.106	99.006	98.906
5.875	104.552	104.452	104.352	5.250	102.626	102.496	102.394	4.250	100.558	100.458	100.358	5.875	102.589	102.489	102.389	4.250	99.433	99.333	99.233
5.990	104.756	104.656	104.556	5.375	102.975	102.845	102.742	4.375	101.035	100.935	100.835	5.990	102.643	102.543	102.443	4.375	99.910	99.810	99.710
6.000	104.856	104.756	104.656	5.500	103.309	103.177	103.075	4.500	101.482	101.380	101.282	6.000	102.743	102.643	102.543	4.500	99.903	99.801	99.701
6.125	105.165	105.065	104.965	5.625	103.493	103.393	103.293	4.625	101.879	101.774	101.679	6.125	102.902	102.802	102.702	4.625	100.300	100.195	100.100
6.250	105.582	105.482	105.382	5.750	103.777	103.677	103.577	4.750	102.060	101.953	101.860	6.250	103.169	103.069	102.969	4.750	100.481	100.374	100.281

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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2018

45 Day Lock Exp.:

11/23/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/9/2018

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 Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

Full Am. ² ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹ 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)