



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.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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	94.327	94.177	94.027	3.500	95.325	95.175	95.025	2.375	92.316	92.166	92.016	3.125	96.969	96.819	96.669
3.625	95.227	95.077	94.927	3.625	95.788	95.638	95.488	2.500	91.227	91.077	90.927	3.250	97.795	97.645	97.495
3.750	97.587	97.437	97.287	3.750	97.052	96.902	96.752	2.625	92.127	91.977	91.827	3.375	98.243	98.093	97.943
3.875	98.093	97.943	97.793	3.875	97.517	97.367	97.217	2.750	95.105	94.955	94.805	3.500	98.624	98.474	98.324
4.000	98.599	98.449	98.299	4.000	97.968	97.818	97.668	2.875	95.802	95.652	95.502	3.625	99.003	98.853	98.703
4.125	99.098	98.948	98.798	4.125	98.414	98.264	98.114	3.000	94.619	94.469	94.319	Margin = 2.250		Index = 2.620	
4.250	100.129	100.004	99.863	4.250	99.315	99.190	99.049	3.125	96.538	96.388	96.238				
4.375	100.630	100.505	100.364	4.375	99.702	99.577	99.436	3.250	97.503	97.353	97.203				
4.500	101.126	101.001	100.861	4.500	100.062	99.937	99.796	3.375	97.952	97.802	97.652				
4.625	101.606	101.481	101.341	4.625	100.424	100.299	100.158	3.500	98.396	98.246	98.096				
4.750	101.872	101.716	101.576	4.750	101.185	101.028	100.888	3.625	98.836	98.686	98.536				
4.875	102.416	102.259	102.119	4.875	101.534	101.378	101.237	3.750	99.000	98.850	98.700				
5.000	103.015	102.859	102.719	5.000	101.879	101.723	101.582	3.875	99.443	99.293	99.143				
5.125	103.272	103.115	102.975	5.125	102.078	101.922	101.781	4.000	99.872	99.722	99.572				
5.250	103.642	103.517	103.377	5.250	102.395	102.270	102.130	4.125	100.295	100.145	99.995				
5.375	103.760	103.635	103.494	5.375	102.735	102.610	102.469	4.250	100.282	100.132	99.982				
5.500	103.887	103.762	103.621	5.500	103.080	102.955	102.814	4.375	100.647	100.497	100.347				
5.625	104.062	103.937	103.796	5.625	103.379	103.254	103.113	4.500	100.984	100.834	100.684				
5.750	104.475	103.756	103.656	5.750	103.258	102.539	102.439	4.625	101.324	101.174	101.024				

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	93.127	92.977	92.827	3.500	94.325	94.175	94.025	2.375	91.316	91.166	91.016	3.125	95.969	95.819	95.669
3.625	94.027	93.877	93.727	3.625	94.788	94.638	94.488	2.500	90.227	90.077	89.927	3.250	96.795	96.645	96.495
3.750	96.387	96.237	96.087	3.750	96.052	95.902	95.752	2.625	91.127	90.977	90.827	3.375	97.243	97.093	96.943
3.875	96.893	96.743	96.593	3.875	96.517	96.367	96.217	2.750	94.105	93.955	93.805	3.500	97.624	97.474	97.324
4.000	97.399	97.249	97.099	4.000	96.968	96.818	96.668	2.875	94.802	94.652	94.502	3.625	98.003	97.853	97.703
4.125	97.898	97.748	97.598	4.125	97.414	97.264	97.114	3.000	93.619	93.469	93.319	Margin = 2.250		Index = 2.620	
4.250	98.929	98.804	98.663	4.250	98.315	98.190	98.049	3.125	95.538	95.388	95.238	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.430	99.305	99.164	4.375	98.702	98.577	98.436	3.250	96.503	96.353	96.203	Rate	30 Day	45 Day	60 Day
4.500	99.926	99.801	99.661	4.500	99.062	98.937	98.796	3.375	96.952	96.802	96.652	4.625	99.206	98.956	98.706
4.625	100.406	100.281	100.141	4.625	99.424	99.299	99.158	3.500	97.396	97.246	97.096	4.750	99.672	99.422	99.172
4.750	100.922	100.766	100.626	4.750	100.185	100.028	99.888	3.625	97.836	97.686	97.536	4.875	100.116	99.866	99.616
4.875	101.466	101.309	101.169	4.875	100.534	100.378	100.237	3.750	98.000	97.850	97.700	5.000	100.515	100.265	100.015
5.000	101.865	101.709	101.569	5.000	100.879	100.723	100.582	3.875	98.443	98.293	98.143	5.125	100.892	100.642	100.392
5.125	102.322	102.165	102.025	5.125	101.178	101.022	100.881	4.000	98.872	98.722	98.572	5.250	100.811	100.561	100.311
5.250	103.212	103.087	102.947	5.250	101.395	101.270	101.130	4.125	99.295	99.145	98.995	5.375	101.180	100.930	100.680
5.375	103.454	103.329	103.188	5.375	101.735	101.610	101.469	4.250	99.282	99.132	98.982	5.500	102.087	101.837	101.587
5.500	103.657	103.532	103.391	5.500	102.080	101.955	101.814	4.375	99.647	99.497	99.347	5.625	102.332	102.082	101.832
5.625	103.782	103.657	103.516	5.625	102.379	102.254	102.113	4.500	99.984	99.834	99.684	5.750	102.505	101.786	101.536
5.750	104.245	103.526	103.426	5.750	102.258	101.539	101.439	4.625	100.324	100.174	100.024	5.875	102.752	102.033	101.783

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	99.266	99.016	98.766	4.875	98.814	98.564	98.314
5.125	100.042	99.792	99.542	5.125	99.458	99.208	98.958
5.375	100.330	100.080	99.830	5.375	100.015	99.765	99.515
5.625	101.082	100.832	100.582	5.625	100.659	100.409	100.159
5.875	101.452	100.734	100.484	5.875	100.887	100.169	99.919
6.000	101.829	101.111	100.861	6.000	101.233	100.514	100.264
6.125	102.204	101.486	101.236	6.125	101.531	100.813	100.563
6.250	102.504	102.254	101.989	6.250	101.067	100.817	100.551

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:	10/10/2018	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)



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.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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	93.390	93.240	93.090	3.500	94.387	94.237	94.087	2.375	88.816	88.666	88.516	3.125	95.28	95.131	94.981
3.625	94.290	94.140	93.990	3.625	94.850	94.700	94.550	2.500	87.727	87.577	87.427	3.250	96.86	96.708	96.558
3.750	96.494	96.344	96.194	3.750	95.958	95.808	95.658	2.625	88.627	88.477	88.327	3.375	97.31	97.155	97.005
3.875	97.000	96.850	96.700	3.875	96.423	96.273	96.123	2.750	93.418	93.268	93.118	3.500	97.69	97.537	97.387
4.000	97.505	97.355	97.205	4.000	96.875	96.725	96.575	2.875	94.114	93.964	93.814	3.625	98.07	97.915	97.765
4.125	98.004	97.854	97.704	4.125	97.321	97.171	97.021	3.000	92.932	92.782	92.632	Margin = 2.250		Index = 2.620	
4.250	99.066	98.941	98.800	4.250	98.252	98.127	97.986	3.125	94.851	94.701	94.551				
4.375	99.567	99.442	99.302	4.375	98.639	98.514	98.374	3.250	96.565	96.415	96.265				
4.500	100.064	99.939	99.798	4.500	98.999	98.874	98.733	3.375	97.014	96.864	96.714				
4.625	100.544	100.419	100.278	4.625	99.361	99.236	99.096	3.500	97.459	97.309	97.159				
4.750	100.466	100.310	100.169	4.750	99.778	99.622	99.481	3.625	97.899	97.749	97.599				
4.875	101.009	100.853	100.712	4.875	100.128	99.972	99.831	3.750	97.906	97.756	97.606				
5.000	101.609	101.453	101.312	5.000	100.473	100.317	100.176	3.875	98.349	98.199	98.049				
5.125	101.865	101.709	101.568	5.125	100.672	100.516	100.375	4.000	98.778	98.628	98.478				
5.250	101.767	101.642	101.502	5.250	100.520	100.395	100.255	4.125	99.201	99.051	98.901				
5.375	101.885	101.760	101.619	5.375	100.860	100.735	100.594	4.250	99.220	99.070	98.920				
5.500	102.012	101.887	101.746	5.500	101.205	101.080	100.939	4.375	99.585	99.435	99.285				
5.625	102.187	102.062	101.921	5.625	101.504	101.379	101.238	4.500	99.922	99.772	99.622				
5.750	101.037	100.318	100.218	5.750	99.820	99.102	99.002	4.625	100.261	100.111	99.961				

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	92.190	92.040	91.890	3.500	93.387	93.237	93.087	2.375	89.566	89.416	89.266	3.125	94.281	94.131	93.981
3.625	93.090	92.940	92.790	3.625	93.850	93.700	93.550	2.500	88.477	88.327	88.177	3.250	95.858	95.708	95.558
3.750	95.294	95.144	94.994	3.750	94.958	94.808	94.658	2.625	89.377	89.227	89.077	3.375	96.305	96.155	96.005
3.875	95.800	95.650	95.500	3.875	95.423	95.273	95.123	2.750	93.199	93.049	92.899	3.500	96.687	96.537	96.387
4.000	96.305	96.155	96.005	4.000	95.875	95.725	95.575	2.875	93.895	93.745	93.595	3.625	97.065	96.915	96.765
4.125	96.804	96.654	96.504	4.125	96.321	96.171	96.021	3.000	92.713	92.563	92.413	Margin = 2.250		Index = 2.620	
4.250	97.866	97.741	97.600	4.250	97.252	97.127	96.986	3.125	94.632	94.482	94.332	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.367	98.242	98.102	4.375	97.639	97.514	97.374	3.250	95.409	95.259	95.109	Rate	30 Day	45 Day	60 Day
4.500	98.864	98.739	98.598	4.500	97.999	97.874	97.733	3.375	95.858	95.708	95.558	4.625	98.144	97.894	97.644
4.625	99.344	99.219	99.078	4.625	98.361	98.236	98.096	3.500	96.302	96.152	96.002	4.750	98.266	98.016	97.766
4.750	99.516	99.360	99.219	4.750	98.778	98.622	98.481	3.625	96.743	96.593	96.443	4.875	98.709	98.459	98.209
4.875	100.059	99.903	99.762	4.875	99.128	98.972	98.831	3.750	96.750	96.600	96.450	5.000	99.109	98.859	98.609
5.000	100.459	100.303	100.162	5.000	99.473	99.317	99.176	3.875	97.193	97.043	96.893	5.125	99.485	99.235	98.985
5.125	100.915	100.759	100.618	5.125	99.772	99.616	99.475	4.000	97.622	97.472	97.322	5.250	99.936	98.686	98.436
5.250	101.337	101.212	101.072	5.250	99.520	99.395	99.255	4.125	98.045	97.895	97.745	5.375	99.305	99.055	98.805
5.375	101.579	101.454	101.313	5.375	99.860	99.735	99.594	4.250	97.720	97.570	97.420	5.500	100.212	99.962	99.712
5.500	101.782	101.657	101.516	5.500	100.205	100.080	99.939	4.375	98.085	97.935	97.785	5.625	100.457	100.207	99.957
5.625	101.907	101.782	101.641	5.625	100.504	100.379	100.238	4.500	98.422	98.272	98.122	5.750	99.067	98.348	98.098
5.750	100.807	100.088	99.988	5.750	98.820	98.102	98.002	4.625	98.761	98.611	98.461	5.875	99.315	98.596	98.346

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:	10/10/2018	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	97.859	97.609	97.359	4.875	97.408	97.158	96.908
5.125	98.635	98.385	98.135	5.125	98.052	97.802	97.552
5.375	98.455	98.205	97.955	5.375	98.140	97.890	97.640
5.625	99.207	98.957	98.707	5.625	98.784	98.534	98.284
5.875	98.015	97.296	97.046	5.875	97.450	96.731	96.481
6.000	98.392	97.673	97.423	6.000	97.795	97.076	96.826
6.125	98.767	98.048	97.798	6.125	98.094	97.375	97.125
6.250	99.004	98.754	98.489	6.250	97.567	97.317	97.051

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.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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	98.552	98.452	98.352	4.625	100.003	99.903	99.803	3.000	95.175	95.075	94.975	3.000	95.364	95.264	95.164
4.500	99.120	99.020	98.920	4.750	100.543	100.443	100.343	3.125	95.678	95.578	95.478	3.125	95.716	95.616	95.516
4.625	99.799	99.699	99.599	4.875	100.974	100.874	100.774	3.250	96.955	96.855	96.755	3.250	96.912	96.812	96.712
4.750	100.419	100.319	100.219	4.990	101.421	101.321	101.221	3.375	97.446	97.346	97.246	3.375	97.269	97.169	97.069
4.875	100.925	100.825	100.725	5.000	101.521	101.421	101.321	3.500	97.822	97.722	97.622	3.500	97.629	97.529	97.429
4.990	101.096	100.996	100.896	5.125	102.082	101.982	101.882	3.625	98.357	98.257	98.157	3.625	98.007	97.907	97.807
5.000	101.196	101.096	100.996	5.250	102.578	102.478	102.378	3.750	98.814	98.714	98.614	3.750	98.872	98.772	98.672
5.125	101.900	101.800	101.700	5.375	102.777	102.677	102.577	3.875	99.288	99.188	99.088	3.875	99.212	99.112	99.012
5.250	102.565	102.465	102.365	5.500	103.177	103.077	102.977	3.990	99.835	99.735	99.635	3.990	99.485	99.385	99.285
5.375	102.959	102.859	102.759	5.625	103.422	103.322	103.222	4.000	99.935	99.835	99.735	4.000	99.585	99.485	99.385
5.500	103.327	103.227	103.127	5.750	104.090	103.990	103.890	4.125	99.963	99.863	99.763	4.125	99.833	99.733	99.633
5.625	103.608	103.508	103.408	5.875	104.244	104.144	104.044	4.250	100.302	100.202	100.102	4.250	100.512	100.412	100.312
5.750	104.412	104.312	104.212	5.990	104.329	104.229	104.129	4.375	100.793	100.693	100.593	4.375	100.810	100.710	100.610
5.875	104.610	104.510	104.410	6.000	104.429	104.329	104.229	4.500	101.241	101.141	101.041	4.500	101.078	100.978	100.878
5.990	104.736	104.636	104.536	6.125	104.948	104.848	104.748	4.625	101.655	101.555	101.455	4.625	101.334	101.234	101.134
6.000	104.836	104.736	104.636	6.250	105.278	105.169	105.062	4.750	101.816	101.716	101.616	4.750	101.512	101.412	101.312
6.125	105.437	105.337	105.237	6.375	105.565	105.456	105.349	4.875	102.060	101.960	101.860	4.875	101.679	101.579	101.479
6.250	105.693	105.593	105.493	6.500	N/A	N/A	N/A	4.990	102.210	102.110	102.010	4.990	101.707	101.607	101.507
6.375	106.002	105.893	105.786	6.625	N/A	N/A	N/A	5.000	102.310	102.210	102.110	5.000	101.807	101.707	101.607

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	96.531	96.431	96.331	3.000	N/A	N/A	N/A
4.375	97.158	97.058	96.958	3.125	95.199	95.099	94.999
4.500	97.904	97.804	97.704	3.250	96.240	96.140	96.040
4.625	98.618	98.518	98.418	3.375	96.666	96.566	96.466
4.750	99.310	99.210	99.110	3.500	97.088	96.988	96.888
4.875	99.880	99.780	99.680	3.625	97.514	97.414	97.314
4.990	100.324	100.224	100.124	3.750	97.832	97.732	97.632
5.000	100.424	100.324	100.224	3.875	98.260	98.160	98.060
5.125	100.684	100.584	100.484	3.990	98.572	98.472	98.372
5.250	101.069	100.969	100.869	4.000	98.672	98.572	98.472
5.375	101.573	101.473	101.373	4.125	99.078	98.978	98.878
5.500	102.045	101.945	101.845	4.250	99.282	99.182	99.082
5.625	102.274	102.174	102.074	4.375	99.477	99.377	99.277
5.750	102.466	102.366	102.266	4.500	99.653	99.553	99.453
5.875	102.143	102.043	101.943	4.625	100.005	99.905	99.805
5.990	102.515	102.415	102.315	4.750	100.106	100.006	99.906
6.000	102.615	102.515	102.415	4.875	100.266	100.166	100.066
6.125	102.866	102.766	102.666	4.990	100.331	100.231	100.131
6.250	103.093	102.993	102.893	5.000	100.431	100.331	100.231

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 buyout = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			

FHA ID# - 1358600006



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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	97.938	97.838	97.738	3.750	95.644	95.544	95.444	2.750	94.015	93.915	93.815	
4.375	98.552	98.452	98.352	3.875	96.305	96.205	96.105	2.875	94.668	94.568	94.468	
4.500	99.138	99.038	98.938	3.990	96.860	96.760	96.660	2.990	95.212	95.112	95.012	
4.625	99.874	99.774	99.674	4.000	96.960	96.860	96.760	3.000	95.312	95.212	95.112	
4.750	100.518	100.418	100.318	4.125	97.781	97.681	97.581	3.125	95.894	95.794	95.694	
4.875	101.042	100.942	100.842	4.250	98.525	98.425	98.325	3.250	96.955	96.855	96.755	
4.990	101.453	101.353	101.253	4.375	99.132	99.032	98.932	3.375	97.446	97.346	97.246	
5.000	101.553	101.453	101.353	4.500	99.868	99.761	99.668	3.500	97.822	97.722	97.622	
5.125	102.316	102.216	102.116	4.625	100.466	100.356	100.266	3.625	98.357	98.257	98.157	
5.250	102.831	102.731	102.631	4.750	100.910	100.798	100.710	3.750	98.814	98.714	98.614	
5.375	103.259	103.159	103.059	4.875	101.309	101.196	101.109	3.875	99.288	99.188	99.088	
5.500	103.583	103.483	103.383	4.990	101.669	101.554	101.469	3.990	99.835	99.735	99.635	
5.625	104.001	103.901	103.801	5.000	101.769	101.654	101.569	4.000	99.935	99.835	99.735	
5.750	104.438	104.338	104.238	5.125	102.353	102.193	102.109	4.125	100.216	100.116	100.016	
5.875	104.750	104.650	104.550	5.250	102.713	102.552	102.468	4.250	100.530	100.430	100.330	
5.990	104.953	104.853	104.753	5.375	103.060	102.899	102.814	4.375	101.004	100.904	100.804	
6.000	105.053	104.953	104.853	5.500	103.394	103.232	103.147	4.500	101.462	101.362	101.262	
6.125	105.455	105.355	105.255	5.625	103.619	103.519	103.419	4.625	101.838	101.738	101.638	
6.250	105.801	105.701	105.601	5.750	103.903	103.803	103.703	4.750	102.019	101.919	101.819	

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	97.141	97.041	96.941	2.750	93.671	93.571
4.375	97.755	97.655	97.555	2.875	94.324	94.224
4.500	98.341	98.241	98.141	2.990	94.868	94.768
4.625	99.327	99.227	99.127	3.000	94.968	94.868
4.750	99.971	99.871	99.771	3.125	95.550	95.450
4.875	100.495	100.395	100.295	3.250	96.611	96.511
4.990	100.906	100.806	100.706	3.375	96.805	96.705
5.000	101.006	100.906	100.806	3.500	97.181	97.081
5.125	101.136	101.036	100.936	3.625	97.716	97.616
5.250	101.651	101.551	101.451	3.750	98.173	98.073
5.375	102.079	101.979	101.879	3.875	98.647	98.547
5.500	102.403	102.303	102.203	3.990	98.686	98.586
5.625	102.141	102.041	101.941	4.000	98.786	98.686
5.750	102.578	102.478	102.378	4.125	99.067	98.967
5.875	102.740	102.640	102.540	4.250	99.381	99.281
5.990	102.793	102.693	102.593	4.375	99.855	99.755
6.000	102.893	102.793	102.693	4.500	99.883	99.783
6.125	103.145	103.045	102.945	4.625	100.259	100.159
6.250	103.341	103.241	103.141	4.750	100.440	100.340

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	-0.750	-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	-2.500
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.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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	97.747	97.647	97.547	3.750	95.644	95.544	95.444	2.750	94.015	93.915	93.815	4.250	96.950	96.850	96.750	2.750	93.671	93.571	93.471
4.375	98.362	98.262	98.162	3.875	96.295	96.195	96.095	2.875	94.668	94.568	94.468	4.375	97.565	97.465	97.365	2.875	94.324	94.224	94.124
4.500	99.138	99.038	98.938	3.990	96.860	96.760	96.660	2.990	95.212	95.112	95.012	4.500	98.341	98.241	98.141	2.990	94.868	94.768	94.668
4.625	99.874	99.774	99.674	4.000	96.960	96.860	96.760	3.000	95.312	95.212	95.112	4.625	99.327	99.227	99.127	3.000	94.968	94.868	94.768
4.750	100.518	100.418	100.318	4.125	97.781	97.681	97.581	3.125	95.894	95.794	95.694	4.750	99.971	99.871	99.771	3.125	95.550	95.450	95.350
4.875	101.042	100.942	100.842	4.250	98.525	98.425	98.325	3.250	96.361	96.261	96.161	4.875	100.495	100.395	100.295	3.250	96.017	95.917	95.817
4.990	101.453	101.353	101.253	4.375	99.132	99.032	98.932	3.375	96.982	96.882	96.782	4.990	100.906	100.806	100.706	3.375	96.341	96.241	96.141
5.000	101.553	101.453	101.353	4.500	99.868	99.761	99.668	3.500	97.756	97.656	97.556	5.000	101.006	100.906	100.806	3.500	97.115	97.015	96.915
5.125	102.316	102.216	102.116	4.625	100.466	100.356	100.266	3.625	98.303	98.203	98.103	5.125	101.136	101.036	100.936	3.625	97.662	97.562	97.462
5.250	102.831	102.731	102.631	4.750	100.910	100.798	100.710	3.750	98.730	98.630	98.530	5.250	101.651	101.551	101.451	3.750	98.089	97.989	97.889
5.375	103.259	103.159	103.059	4.875	101.309	101.196	101.109	3.875	99.277	99.177	99.077	5.375	102.079	101.979	101.879	3.875	98.636	98.536	98.436
5.500	103.583	103.483	103.383	4.990	101.669	101.554	101.469	3.990	99.608	99.508	99.408	5.500	102.403	102.303	102.203	3.990	98.459	98.359	98.259
5.625	104.001	103.901	103.801	5.000	101.769	101.654	101.569	4.000	99.708	99.608	99.508	5.625	102.141	102.041	101.941	4.000	98.559	98.459	98.359
5.750	104.438	104.338	104.238	5.125	102.353	102.193	102.109	4.125	100.216	100.116	100.016	5.750	102.578	102.478	102.378	4.125	99.067	98.967	98.867
5.875	104.750	104.650	104.550	5.250	102.713	102.552	102.468	4.250	100.530	100.430	100.330	5.875	102.740	102.640	102.540	4.250	99.381	99.281	99.181
5.990	104.953	104.853	104.753	5.375	103.060	102.899	102.814	4.375	101.004	100.904	100.804	5.990	102.793	102.693	102.593	4.375	99.855	99.755	99.655
6.000	105.053	104.953	104.853	5.500	103.394	103.232	103.147	4.500	101.462	101.362	101.262	6.000	102.893	102.793	102.693	4.500	99.883	99.783	99.683
6.125	105.455	105.355	105.255	5.625	103.619	103.519	103.419	4.625	101.838	101.738	101.638	6.125	103.145	103.045	102.945	4.625	100.259	100.159	100.059
6.250	105.801	105.701	105.601	5.750	103.903	103.803	103.703	4.750	102.019	101.919	101.819	6.250	103.341	103.241	103.141	4.750	100.440	100.340	100.240

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.:

11/9/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/10/2018

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
4.500	97.782	97.657	97.532
4.625	98.578	98.453	98.328
4.750	99.277	99.152	99.027
4.875	99.912	99.787	99.662
5.000	100.516	100.391	100.266
5.125	101.017	100.892	100.767
5.250	101.388	101.263	101.138
5.375	101.716	101.591	101.466
5.500	101.970	101.845	101.720
5.625	102.154	102.029	101.904
5.750	102.395	102.270	102.145
5.875	102.708	102.583	102.458
6.000	102.870	102.745	102.620

15 Yr. Fixed			
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850			
Rate	30 Day	45 Day	60 Day
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	97.059	96.934	96.809
3.875	97.517	97.392	97.267
4.000	97.934	97.809	97.684
4.125	98.532	98.407	98.282
4.250	98.872	98.747	98.622
4.375	99.122	98.997	98.872
4.500	99.405	99.280	99.155
4.625	99.664	99.539	99.414
4.750	99.910	99.785	99.660
4.875	100.122	99.997	99.872
5.000	100.389	100.264	100.139

7/1 Hybrid ARMs			
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850			
Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	96.793	96.668	96.543
3.625	97.351	97.226	97.101
3.750	97.886	97.761	97.636
3.875	98.383	98.258	98.133
4.000	98.897	98.772	98.647
4.125	99.317	99.192	99.067
4.250	99.715	99.590	99.465
4.375	100.087	99.962	99.837
4.500	100.431	100.306	100.181
4.625	100.736	100.611	100.486
4.750	101.020	100.895	100.770
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)