



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.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

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	94.608	94.458	94.308	3.500	95.606	95.456	95.306	2.375	92.566	92.416	92.266	3.125	96.781	96.631	96.481
3.625	95.508	95.358	95.208	3.625	96.069	95.919	95.769	2.500	91.477	91.327	91.177	3.250	97.233	97.083	96.933
3.750	97.837	97.687	97.537	3.750	97.302	97.152	97.002	2.625	92.377	92.227	92.077	3.375	97.680	97.530	97.380
3.875	98.343	98.193	98.043	3.875	97.767	97.617	97.467	2.750	95.363	95.213	95.063	3.500	98.062	97.912	97.762
4.000	98.849	98.699	98.549	4.000	98.218	98.068	97.918	2.875	96.059	95.909	95.759	3.625	98.440	98.290	98.140
4.125	99.348	99.198	99.048	4.125	98.664	98.514	98.364	3.000	94.877	94.727	94.577	Margin = 2.250		Index = 2.620	
4.250	100.363	100.238	100.097	4.250	99.549	99.424	99.283	3.125	96.796	96.646	96.496				
4.375	100.864	100.739	100.599	4.375	99.936	99.811	99.671	3.250	97.721	97.571	97.421				
4.500	101.361	101.236	101.095	4.500	100.296	100.171	100.030	3.375	98.171	98.021	97.871				
4.625	101.841	101.716	101.575	4.625	100.658	100.533	100.392	3.500	98.615	98.465	98.315				
4.750	102.029	101.888	101.732	4.750	101.341	101.200	101.044	3.625	99.055	98.905	98.755				
4.875	102.572	102.431	102.275	4.875	101.690	101.550	101.393	3.750	99.152	99.002	98.852				
5.000	103.172	103.031	102.875	5.000	102.036	101.895	101.739	3.875	99.595	99.445	99.295				
5.125	103.428	103.287	103.131	5.125	102.234	102.094	101.937	4.000	100.024	99.874	99.724				
5.250	103.845	103.720	103.548	5.250	102.598	102.473	102.302	4.125	100.447	100.297	100.147				
5.375	103.963	103.838	103.666	5.375	102.938	102.813	102.641	4.250	100.341	100.191	100.041				
5.500	104.090	103.965	103.793	5.500	103.283	103.158	102.986	4.375	100.706	100.556	100.406				
5.625	104.265	104.140	103.968	5.625	103.582	103.457	103.285	4.500	101.043	100.893	100.743				
5.750	104.475	104.375	104.275	5.750	103.258	103.158	103.058	4.625	101.383	101.233	101.083				

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	93.408	93.258	93.108	3.500	94.606	94.456	94.306	2.375	91.566	91.416	91.266	3.125	95.781	95.631	95.481
3.625	94.308	94.158	94.008	3.625	95.069	94.919	94.769	2.500	90.477	90.327	90.177	3.250	96.233	96.083	95.933
3.750	96.637	96.487	96.337	3.750	96.302	96.152	96.002	2.625	91.377	91.227	91.077	3.375	96.680	96.530	96.380
3.875	97.143	96.993	96.843	3.875	96.767	96.617	96.467	2.750	94.363	94.213	94.063	3.500	97.062	96.912	96.762
4.000	97.649	97.499	97.349	4.000	97.218	97.068	96.918	2.875	95.059	94.909	94.759	3.625	97.440	97.290	97.140
4.125	98.148	97.998	97.848	4.125	97.664	97.514	97.364	3.000	93.877	93.727	93.577	Margin = 2.250		Index = 2.620	
4.250	99.163	99.038	98.897	4.250	98.549	98.424	98.283	3.125	95.796	95.646	95.496	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.664	99.539	99.399	4.375	98.936	98.811	98.671	3.250	96.721	96.571	96.421	Rate	30 Day	45 Day	60 Day
4.500	100.161	100.036	99.895	4.500	99.296	99.171	99.030	3.375	97.171	97.021	96.871	4.625	99.441	99.191	98.941
4.625	100.641	100.516	100.375	4.625	99.658	99.533	99.392	3.500	97.615	97.465	97.315	4.750	99.829	99.579	99.329
4.750	101.079	100.938	100.782	4.750	100.341	100.200	100.044	3.625	98.055	97.905	97.755	4.875	100.272	100.022	99.772
4.875	101.622	101.481	101.325	4.875	100.690	100.550	100.393	3.750	98.152	98.002	97.852	5.000	100.672	100.422	100.172
5.000	102.022	101.881	101.725	5.000	101.036	100.895	100.739	3.875	98.595	98.445	98.295	5.125	101.048	100.798	100.548
5.125	102.478	102.337	102.181	5.125	101.334	101.194	101.037	4.000	99.024	98.874	98.724	5.250	101.014	100.764	100.514
5.250	103.415	103.290	103.118	5.250	101.598	101.473	101.302	4.125	99.447	99.297	99.147	5.375	101.383	101.133	100.883
5.375	103.657	103.532	103.360	5.375	101.938	101.813	101.641	4.250	99.341	99.191	99.041	5.500	102.290	102.040	101.790
5.500	103.860	103.735	103.563	5.500	102.283	102.158	101.986	4.375	99.706	99.556	99.406	5.625	102.365	102.115	101.865
5.625	103.985	103.860	103.688	5.625	102.582	102.457	102.285	4.500	100.043	99.893	99.743	5.750	102.505	102.255	102.005
5.750	104.245	104.145	104.045	5.750	102.258	102.158	102.058	4.625	100.383	100.233	100.083	5.875	102.752	102.502	102.252

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.422	99.172	98.922	4.875	98.970	98.720	98.470
5.125	100.198	99.948	99.698	5.125	99.614	99.364	99.114
5.375	100.533	100.283	100.033	5.375	100.218	99.968	99.718
5.625	101.285	101.035	100.785	5.625	100.862	100.612	100.362
5.875	101.452	101.202	100.952	5.875	100.887	100.637	100.387
6.000	101.829	101.579	101.329	6.000	101.233	100.983	100.733
6.125	102.204	101.954	101.704	6.125	101.531	101.281	101.031
6.250	102.504	102.254	102.004	6.250	101.004	100.754	100.504

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:	10/11/2018	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.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

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	93.671	93.521	93.371	3.500	94.669	94.519	94.369	2.375	89.066	88.916	88.766	3.125	95.09	94.944	94.794
3.625	94.571	94.421	94.271	3.625	95.131	94.981	94.831	2.500	87.977	87.827	87.677	3.250	96.30	96.145	95.995
3.750	96.744	96.594	96.444	3.750	96.208	96.058	95.908	2.625	88.877	88.727	88.577	3.375	96.74	96.593	96.443
3.875	97.250	97.100	96.950	3.875	96.673	96.523	96.373	2.750	93.675	93.525	93.375	3.500	97.12	96.974	96.824
4.000	97.755	97.605	97.455	4.000	97.125	96.975	96.825	2.875	94.372	94.222	94.072	3.625	97.50	97.353	97.203
4.125	98.254	98.104	97.954	4.125	97.571	97.421	97.271	3.000	93.189	93.039	92.889	Margin = 2.250		Index = 2.620	
4.250	99.300	99.175	99.035	4.250	98.486	98.361	98.221	3.125	95.109	94.959	94.809				
4.375	99.802	99.677	99.536	4.375	98.874	98.749	98.608	3.250	96.784	96.634	96.484				
4.500	100.298	100.173	100.032	4.500	99.233	99.108	98.968	3.375	97.233	97.083	96.933				
4.625	100.778	100.653	100.513	4.625	99.596	99.471	99.330	3.500	97.677	97.527	97.377				
4.750	100.622	100.482	100.326	4.750	99.935	99.794	99.638	3.625	98.118	97.968	97.818				
4.875	101.166	101.025	100.869	4.875	100.284	100.143	99.987	3.750	98.059	97.909	97.759				
5.000	101.765	101.625	101.469	5.000	100.629	100.489	100.332	3.875	98.501	98.351	98.201				
5.125	102.022	101.881	101.725	5.125	100.828	100.687	100.531	4.000	98.930	98.780	98.630				
5.250	101.970	101.845	101.673	5.250	100.723	100.598	100.427	4.125	99.354	99.204	99.054				
5.375	102.088	101.963	101.791	5.375	101.063	100.938	100.766	4.250	99.278	99.128	98.978				
5.500	102.215	102.090	101.918	5.500	101.408	101.283	101.111	4.375	99.643	99.493	99.343				
5.625	102.390	102.265	102.093	5.625	101.707	101.582	101.410	4.500	99.981	99.831	99.681				
5.750	101.037	100.937	100.837	5.750	99.820	99.720	99.620	4.625	100.320	100.170	100.020				

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	92.471	92.321	92.171	3.500	93.669	93.519	93.369	2.375	89.816	89.666	89.516	3.125	94.094	93.944	93.794
3.625	93.371	93.221	93.071	3.625	94.131	93.981	93.831	2.500	88.727	88.577	88.427	3.250	95.295	95.145	94.995
3.750	95.544	95.394	95.244	3.750	95.208	95.058	94.908	2.625	89.627	89.477	89.327	3.375	95.743	95.593	95.443
3.875	96.050	95.900	95.750	3.875	95.673	95.523	95.373	2.750	93.457	93.307	93.157	3.500	96.124	95.974	95.824
4.000	96.555	96.405	96.255	4.000	96.125	95.975	95.825	2.875	94.153	94.003	93.853	3.625	96.503	96.353	96.203
4.125	97.054	96.904	96.754	4.125	96.571	96.421	96.271	3.000	92.971	92.821	92.671	Margin = 2.250		Index = 2.620	
4.250	98.100	97.975	97.835	4.250	97.486	97.361	97.221	3.125	94.890	94.740	94.590	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.602	98.477	98.336	4.375	97.874	97.749	97.608	3.250	95.628	95.478	95.328	Rate	30 Day	45 Day	60 Day
4.500	99.098	98.973	98.832	4.500	98.233	98.108	97.968	3.375	96.077	95.927	95.777	4.625	98.378	98.128	97.878
4.625	99.578	99.453	99.313	4.625	98.596	98.471	98.330	3.500	96.521	96.371	96.221	4.750	98.422	98.172	97.922
4.750	99.672	99.532	99.376	4.750	98.935	98.794	98.638	3.625	96.961	96.811	96.661	4.875	98.866	98.616	98.366
4.875	100.216	100.075	99.919	4.875	99.284	99.143	98.987	3.750	96.902	96.752	96.602	5.000	99.265	99.015	98.765
5.000	100.615	100.475	100.319	5.000	99.629	99.489	99.332	3.875	97.345	97.195	97.045	5.125	99.642	99.392	99.142
5.125	101.072	100.931	100.775	5.125	99.928	99.787	99.631	4.000	97.774	97.624	97.474	5.250	99.139	98.889	98.639
5.250	101.540	101.415	101.243	5.250	99.723	99.598	99.427	4.125	98.197	98.047	97.897	5.375	99.508	99.258	99.008
5.375	101.782	101.657	101.485	5.375	100.063	99.938	99.766	4.250	97.778	97.628	97.478	5.500	100.415	100.165	99.915
5.500	101.985	101.860	101.688	5.500	100.408	100.283	100.111	4.375	98.143	97.993	97.843	5.625	100.490	100.240	99.990
5.625	102.110	101.985	101.813	5.625	100.707	100.582	100.410	4.500	98.481	98.331	98.181	5.750	99.067	98.817	98.567
5.750	100.807	100.707	100.607	5.750	98.820	98.720	98.620	4.625	98.820	98.670	98.520	5.875	99.315	99.065	98.815

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

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:	10/11/2018	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	98.016	97.766	97.516	4.875	97.564	97.314	97.064
5.125	98.792	98.542	98.292	5.125	98.208	97.958	97.708
5.375	98.658	98.408	98.158	5.375	98.343	98.093	97.843
5.625	99.410	99.160	98.910	5.625	98.987	98.737	98.487
5.875	98.015	97.765	97.515	5.875	97.450	97.200	96.950
6.000	98.392	98.142	97.892	6.000	97.795	97.545	97.295
6.125	98.767	98.517	98.267	6.125	98.094	97.844	97.594
6.250	99.004	98.754	98.504	6.250	97.504	97.254	97.004

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
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:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

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	98.648	98.548	98.448	4.500	99.725	99.625	99.525	3.000	95.475	95.375	95.275	2.875	95.296	95.196	95.096
4.500	99.216	99.116	99.016	4.625	100.342	100.242	100.142	3.125	95.976	95.876	95.776	2.990	95.542	95.442	95.342
4.625	99.895	99.795	99.695	4.750	100.881	100.781	100.681	3.250	96.892	96.792	96.692	3.000	95.642	95.542	95.442
4.750	100.515	100.415	100.315	4.875	101.375	101.275	101.175	3.375	97.319	97.219	97.119	3.125	95.992	95.892	95.792
4.875	101.082	100.982	100.882	4.990	101.663	101.563	101.463	3.500	97.834	97.734	97.634	3.250	97.178	97.078	96.978
4.990	101.362	101.262	101.162	5.000	101.763	101.663	101.563	3.625	98.347	98.247	98.147	3.375	97.533	97.433	97.333
5.000	101.462	101.362	101.262	5.125	102.326	102.226	102.126	3.750	98.691	98.591	98.491	3.500	97.888	97.788	97.688
5.125	102.145	102.045	101.945	5.250	102.822	102.722	102.622	3.875	99.400	99.300	99.200	3.625	98.302	98.202	98.102
5.250	102.810	102.710	102.610	5.375	103.120	103.020	102.920	3.990	99.594	99.494	99.394	3.750	99.091	98.991	98.891
5.375	103.202	103.102	103.002	5.500	103.416	103.316	103.216	4.000	99.694	99.594	99.494	3.875	99.447	99.347	99.247
5.500	103.566	103.466	103.366	5.625	103.659	103.559	103.459	4.125	100.189	100.089	99.989	3.990	99.654	99.554	99.454
5.625	103.842	103.742	103.642	5.750	104.268	104.168	104.068	4.250	100.499	100.399	100.299	4.000	99.754	99.654	99.554
5.750	104.590	104.490	104.390	5.875	104.421	104.321	104.221	4.375	100.870	100.770	100.670	4.125	100.047	99.947	99.847
5.875	104.787	104.687	104.587	5.990	104.504	104.404	104.304	4.500	101.320	101.220	101.120	4.250	100.589	100.489	100.389
5.990	104.910	104.810	104.710	6.000	104.604	104.504	104.404	4.625	101.755	101.655	101.555	4.375	100.883	100.783	100.683
6.000	105.010	104.910	104.810	6.125	105.118	105.018	104.918	4.750	101.916	101.816	101.716	4.500	101.151	101.051	100.951
6.125	105.604	105.504	105.404	6.250	105.551	105.442	105.336	4.875	102.157	102.057	101.957	4.625	101.407	101.307	101.207
6.250	105.903	105.794	105.700	6.375	105.836	105.727	105.620	4.990	102.306	102.206	102.106	4.750	101.585	101.485	101.385
6.375	106.272	106.163	106.057	6.500	N/A	N/A	N/A	5.000	102.406	102.306	102.206	4.875	101.750	101.650	101.550

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	96.150	96.050	95.950	2.875	N/A	N/A	N/A
4.250	96.918	96.818	96.718	2.990	94.995	94.895	94.795
4.375	97.541	97.441	97.341	3.000	95.095	94.995	94.895
4.500	98.253	98.153	98.053	3.125	95.496	95.396	95.296
4.625	98.961	98.861	98.761	3.250	96.517	96.417	96.317
4.750	99.649	99.549	99.449	3.375	96.928	96.828	96.728
4.875	100.220	100.120	100.020	3.500	97.359	97.259	97.159
4.990	100.665	100.565	100.465	3.625	97.773	97.673	97.573
5.000	100.765	100.665	100.565	3.750	98.062	97.962	97.862
5.125	101.023	100.923	100.823	3.875	98.477	98.377	98.277
5.250	101.313	101.213	101.113	3.990	98.798	98.698	98.598
5.375	101.815	101.715	101.615	4.000	98.898	98.798	98.698
5.500	102.282	102.182	102.082	4.125	99.303	99.203	99.103
5.625	102.509	102.409	102.309	4.250	99.518	99.418	99.318
5.750	102.699	102.599	102.499	4.375	99.718	99.618	99.518
5.875	102.317	102.217	102.117	4.500	99.876	99.776	99.676
5.990	102.684	102.584	102.484	4.625	100.119	100.019	99.919
6.000	102.784	102.684	102.584	4.750	100.220	100.120	100.020
6.125	103.032	102.932	102.832	4.875	100.380	100.280	100.180

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

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	98.089	97.989	97.889	3.750	95.894	95.794	95.694	2.750	94.287	94.187	94.087	
4.375	98.703	98.603	98.503	3.875	96.561	96.461	96.361	2.875	94.939	94.839	94.739	
4.500	99.478	99.378	99.278	3.990	97.123	97.023	96.923	2.990	95.481	95.381	95.281	
4.625	100.190	100.090	99.990	4.000	97.223	97.123	97.023	3.000	95.581	95.481	95.381	
4.750	100.831	100.731	100.631	4.125	98.041	97.941	97.841	3.125	96.163	96.063	95.963	
4.875	101.351	101.251	101.151	4.250	98.783	98.683	98.583	3.250	96.892	96.792	96.692	
4.990	101.762	101.662	101.562	4.375	99.387	99.287	99.187	3.375	97.150	97.050	96.950	
5.000	101.862	101.762	101.662	4.500	100.123	100.023	99.923	3.500	97.935	97.835	97.735	
5.125	102.539	102.439	102.339	4.625	100.718	100.618	100.518	3.625	98.474	98.374	98.274	
5.250	103.052	102.952	102.852	4.750	101.159	101.059	100.959	3.750	98.911	98.811	98.711	
5.375	103.477	103.377	103.277	4.875	101.556	101.456	101.356	3.875	99.445	99.345	99.245	
5.500	103.800	103.700	103.600	4.990	101.912	101.812	101.712	3.990	99.823	99.723	99.623	
5.625	104.219	104.119	104.019	5.000	102.012	101.912	101.812	4.000	99.923	99.823	99.723	
5.750	104.653	104.553	104.453	5.125	102.514	102.414	102.314	4.125	100.428	100.328	100.228	
5.875	104.963	104.863	104.763	5.250	102.871	102.771	102.671	4.250	100.751	100.651	100.551	
5.990	105.164	105.064	104.964	5.375	103.217	103.117	103.017	4.375	101.223	101.123	101.023	
6.000	105.264	105.164	105.064	5.500	103.548	103.448	103.348	4.500	101.495	101.395	101.295	
6.125	105.588	105.488	105.388	5.625	103.838	103.738	103.638	4.625	101.888	101.788	101.688	
6.250	106.001	105.901	105.801	5.750	104.121	104.021	103.921	4.750	102.067	101.967	101.867	

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	97.292	97.192	97.092	2.750	93.943	93.843
4.375	97.906	97.806	97.706	2.875	94.595	94.495
4.500	98.681	98.581	98.481	2.990	95.137	95.037
4.625	99.627	99.527	99.427	3.000	95.237	95.137
4.750	100.268	100.168	100.068	3.125	95.819	95.719
4.875	100.788	100.688	100.588	3.250	96.548	96.448
4.990	101.199	101.099	100.999	3.375	96.501	96.401
5.000	101.299	101.199	101.099	3.500	97.286	97.186
5.125	101.335	101.235	101.135	3.625	97.825	97.725
5.250	101.848	101.748	101.648	3.750	98.262	98.162
5.375	102.273	102.173	102.073	3.875	98.796	98.696
5.500	102.596	102.496	102.396	3.990	98.674	98.574
5.625	102.383	102.283	102.183	4.000	98.774	98.674
5.750	102.817	102.717	102.617	4.125	99.279	99.179
5.875	102.977	102.877	102.777	4.250	99.602	99.502
5.990	103.028	102.928	102.828	4.375	100.074	99.974
6.000	103.128	103.028	102.928	4.500	99.916	99.816
6.125	103.302	103.202	103.102	4.625	100.309	100.209
6.250	103.565	103.465	103.365	4.750	100.488	100.388

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.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.089	97.989	97.889	3.750	95.894	95.794	95.694	2.750	94.287	94.187	94.087	4.250	97.292	97.192	97.092	2.750	93.943	93.843	93.743
4.375	98.703	98.603	98.503	3.875	96.561	96.461	96.361	2.875	94.939	94.839	94.739	4.375	97.906	97.806	97.706	2.875	94.595	94.495	94.395
4.500	99.478	99.378	99.278	3.990	97.123	97.023	96.923	2.990	95.481	95.381	95.281	4.500	98.681	98.581	98.481	2.990	95.137	95.037	94.937
4.625	100.190	100.090	99.990	4.000	97.223	97.123	97.023	3.000	95.581	95.481	95.381	4.625	99.627	99.527	99.427	3.000	95.237	95.137	95.037
4.750	100.831	100.731	100.631	4.125	98.041	97.941	97.841	3.125	96.163	96.063	95.963	4.750	100.268	100.168	100.068	3.125	95.819	95.719	95.619
4.875	101.351	101.251	101.151	4.250	98.783	98.683	98.583	3.250	96.617	96.517	96.417	4.875	100.788	100.688	100.588	3.250	96.273	96.173	96.073
4.990	101.762	101.662	101.562	4.375	99.387	99.287	99.187	3.375	97.150	97.050	96.950	4.990	101.199	101.099	100.999	3.375	96.501	96.401	96.301
5.000	101.862	101.762	101.662	4.500	100.123	100.023	99.923	3.500	97.935	97.835	97.735	5.000	101.299	101.199	101.099	3.500	97.286	97.186	97.086
5.125	102.539	102.439	102.339	4.625	100.718	100.618	100.518	3.625	98.474	98.374	98.274	5.125	101.335	101.235	101.135	3.625	97.825	97.725	97.625
5.250	103.052	102.952	102.852	4.750	101.159	101.059	100.959	3.750	98.911	98.811	98.711	5.250	101.848	101.748	101.648	3.750	98.262	98.162	98.062
5.375	103.477	103.377	103.277	4.875	101.556	101.456	101.356	3.875	99.445	99.345	99.245	5.375	102.273	102.173	102.073	3.875	98.796	98.696	98.596
5.500	103.800	103.700	103.600	4.990	101.912	101.812	101.712	3.990	99.823	99.723	99.623	5.500	102.596	102.496	102.396	3.990	98.674	98.574	98.474
5.625	104.219	104.119	104.019	5.000	102.012	101.912	101.812	4.000	99.923	99.823	99.723	5.625	102.383	102.283	102.183	4.000	98.774	98.674	98.574
5.750	104.653	104.553	104.453	5.125	102.514	102.414	102.314	4.125	100.428	100.328	100.228	5.750	102.817	102.717	102.617	4.125	99.279	99.179	99.079
5.875	104.963	104.863	104.763	5.250	102.871	102.771	102.671	4.250	100.751	100.651	100.551	5.875	102.977	102.877	102.777	4.250	99.602	99.502	99.402
5.990	105.164	105.064	104.964	5.375	103.217	103.117	103.017	4.375	101.223	101.123	101.023	5.990	103.028	102.928	102.828	4.375	100.074	99.974	99.874
6.000	105.264	105.164	105.064	5.500	103.548	103.448	103.348	4.500	101.495	101.395	101.295	6.000	103.128	103.028	102.928	4.500	99.916	99.816	99.716
6.125	105.588	105.488	105.388	5.625	103.838	103.738	103.638	4.625	101.888	101.788	101.688	6.125	103.302	103.202	103.102	4.625	100.309	100.209	100.109
6.250	106.001	105.901	105.801	5.750	104.121	104.021	103.921	4.750	102.067	101.967	101.867	6.250	103.565	103.465	103.365	4.750	100.488	100.388	100.288

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/10/2018

W. Rate Sheet Dated: 10/11/2018

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	97.876	97.751	97.626
4.625	98.671	98.546	98.421
4.750	99.368	99.243	99.118
4.875	100.002	99.877	99.752
5.000	100.599	100.474	100.349
5.125	101.093	100.968	100.843
5.250	101.457	101.332	101.207
5.375	101.777	101.652	101.527
5.500	102.024	101.899	101.774
5.625	102.202	102.077	101.952
5.750	102.437	102.312	102.187
5.875	102.749	102.624	102.499
6.000	102.911	102.786	102.661

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	97.192	97.067	96.942
3.875	97.642	97.517	97.392
4.000	98.052	97.927	97.802
4.125	98.643	98.518	98.393
4.250	98.976	98.851	98.726
4.375	99.219	99.094	98.969
4.500	99.496	99.371	99.246
4.625	99.750	99.625	99.500
4.750	99.992	99.867	99.742
4.875	100.203	100.078	99.953
5.000	100.471	100.346	100.221

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	96.884	96.759	96.634
3.625	97.438	97.313	97.188
3.750	97.968	97.843	97.718
3.875	98.461	98.336	98.211
4.000	98.970	98.845	98.720
4.125	99.385	99.260	99.135
4.250	99.779	99.654	99.529
4.375	100.147	100.022	99.897
4.500	100.487	100.362	100.237
4.625	100.792	100.667	100.542
4.750	101.077	100.952	100.827
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)