



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.:

12/11/2018

W. Rate Sheet Dated: 10/12/2018

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	94.655	94.505	94.355	3.500	95.653	95.503	95.353	2.375	92.574	92.424	92.274	3.125	96.781	96.631	96.481
3.625	95.555	95.405	95.255	3.625	96.116	95.966	95.816	2.500	91.485	91.335	91.185	3.250	97.233	97.083	96.933
3.750	97.869	97.719	97.569	3.750	97.333	97.183	97.033	2.625	92.385	92.235	92.085	3.375	97.680	97.530	97.380
3.875	98.375	98.225	98.075	3.875	97.798	97.648	97.498	2.750	95.363	95.213	95.063	3.500	98.062	97.912	97.762
4.000	98.880	98.730	98.580	4.000	98.250	98.100	97.950	2.875	96.059	95.909	95.759	3.625	98.440	98.290	98.140
4.125	99.379	99.229	99.079	4.125	98.696	98.546	98.396	3.000	94.877	94.727	94.577	Margin = 2.250		Index = 2.620	
4.250	100.410	100.285	100.144	4.250	99.596	99.471	99.330	3.125	96.796	96.646	96.496				
4.375	100.911	100.786	100.646	4.375	99.983	99.858	99.717	3.250	97.690	97.540	97.390				
4.500	101.407	101.282	101.142	4.500	100.343	100.218	100.077	3.375	98.139	97.989	97.839				
4.625	101.888	101.763	101.622	4.625	100.705	100.580	100.439	3.500	98.584	98.434	98.284				
4.750	102.076	101.935	101.794	4.750	101.388	101.247	101.106	3.625	99.024	98.874	98.724				
4.875	102.619	102.478	102.337	4.875	101.737	101.597	101.456	3.750	99.187	99.037	98.887				
5.000	103.219	103.078	102.937	5.000	102.082	101.942	101.801	3.875	99.630	99.480	99.330				
5.125	103.475	103.334	103.193	5.125	102.281	102.141	102.000	4.000	100.059	99.909	99.759				
5.250	103.892	103.752	103.611	5.250	102.645	102.505	102.364	4.125	100.483	100.333	100.183				
5.375	104.010	103.869	103.729	5.375	102.985	102.844	102.704	4.250	100.407	100.257	100.107				
5.500	104.137	103.996	103.855	5.500	103.330	103.189	103.049	4.375	100.772	100.622	100.472				
5.625	104.312	104.171	104.031	5.625	103.629	103.488	103.348	4.500	101.109	100.959	100.809				
5.750	104.631	104.531	104.431	5.750	103.414	103.314	103.214	4.625	101.449	101.299	101.149				

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	93.455	93.305	93.155	3.500	94.653	94.503	94.353	2.375	91.574	91.424	91.274	3.125	95.781	95.631	95.481
3.625	94.355	94.205	94.055	3.625	95.116	94.966	94.816	2.500	90.485	90.335	90.185	3.250	96.233	96.083	95.933
3.750	96.669	96.519	96.369	3.750	96.333	96.183	96.033	2.625	91.385	91.235	91.085	3.375	96.680	96.530	96.380
3.875	97.175	97.025	96.875	3.875	96.798	96.648	96.498	2.750	94.363	94.213	94.063	3.500	97.062	96.912	96.762
4.000	97.680	97.530	97.380	4.000	97.250	97.100	96.950	2.875	95.059	94.909	94.759	3.625	97.440	97.290	97.140
4.125	98.179	98.029	97.879	4.125	97.696	97.546	97.396	3.000	93.877	93.727	93.577	Margin = 2.250		Index = 2.620	
4.250	99.210	99.085	98.944	4.250	98.596	98.471	98.330	3.125	95.796	95.646	95.496	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.711	99.586	99.446	4.375	98.983	98.858	98.717	3.250	96.690	96.540	96.390	Rate	30 Day	45 Day	60 Day
4.500	100.207	100.082	99.942	4.500	99.343	99.218	99.077	3.375	97.139	96.989	96.839	4.625	99.488	99.238	98.988
4.625	100.688	100.563	100.422	4.625	99.705	99.580	99.439	3.500	97.584	97.434	97.284	4.750	99.876	99.626	99.376
4.750	101.126	100.985	100.844	4.750	100.388	100.247	100.106	3.625	98.024	97.874	97.724	4.875	100.319	100.069	99.819
4.875	101.669	101.528	101.387	4.875	100.737	100.597	100.456	3.750	98.187	98.037	97.887	5.000	100.719	100.469	100.219
5.000	102.069	101.928	101.787	5.000	101.082	100.942	100.801	3.875	98.630	98.480	98.330	5.125	101.095	100.845	100.595
5.125	102.525	102.384	102.243	5.125	101.381	101.241	101.100	4.000	99.059	98.909	98.759	5.250	101.061	100.811	100.561
5.250	103.462	103.322	103.181	5.250	101.645	101.505	101.364	4.125	99.483	99.333	99.183	5.375	101.430	101.180	100.930
5.375	103.704	103.563	103.423	5.375	101.985	101.844	101.704	4.250	99.407	99.257	99.107	5.500	102.337	102.087	101.837
5.500	103.907	103.766	103.625	5.500	102.330	102.189	102.049	4.375	99.772	99.622	99.472	5.625	102.412	102.162	101.912
5.625	104.032	103.891	103.751	5.625	102.629	102.488	102.348	4.500	100.109	99.959	99.809	5.750	102.551	102.301	102.051
5.750	104.401	104.301	104.201	5.750	102.414	102.314	102.214	4.625	100.449	100.299	100.149	5.875	102.759	102.509	102.259

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	99.469	99.219	98.969	4.875	99.017	98.767	98.517
5.125	100.245	99.995	99.745	5.125	99.661	99.411	99.161
5.375	100.580	100.330	100.080	5.375	100.265	100.015	99.765
5.625	101.332	101.082	100.832	5.625	100.909	100.659	100.409
5.875	101.609	101.359	101.109	5.875	101.044	100.794	100.544
6.000	101.986	101.736	101.486	6.000	101.389	101.139	100.889
6.125	102.361	102.111	101.861	6.125	101.688	101.438	101.188
6.250	102.661	102.411	102.161	6.250	101.348	101.098	100.848

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:	10/12/2018	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.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/11/2018

W. Rate Sheet Dated: 10/12/2018

Release Time: 10:00 am ET

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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	93.718	93.568	93.418	3.500	94.716	94.566	94.416	2.375	89.074	88.924	88.774	3.125	95.09	94.944	94.794
3.625	94.618	94.468	94.318	3.625	95.178	95.028	94.878	2.500	87.985	87.835	87.685	3.250	96.30	96.145	95.995
3.750	96.775	96.625	96.475	3.750	96.239	96.089	95.939	2.625	88.885	88.735	88.585	3.375	96.74	96.593	96.443
3.875	97.281	97.131	96.981	3.875	96.704	96.554	96.404	2.750	93.675	93.525	93.375	3.500	97.12	96.974	96.824
4.000	97.786	97.636	97.486	4.000	97.156	97.006	96.856	2.875	94.372	94.222	94.072	3.625	97.50	97.353	97.203
4.125	98.285	98.135	97.985	4.125	97.602	97.452	97.302	3.000	93.189	93.039	92.889	Margin = 2.250		Index = 2.620	
4.250	99.347	99.222	99.082	4.250	98.533	98.408	98.268	3.125	95.109	94.959	94.809				
4.375	99.849	99.724	99.583	4.375	98.921	98.796	98.655	3.250	96.753	96.603	96.453				
4.500	100.345	100.220	100.079	4.500	99.280	99.155	99.015	3.375	97.202	97.052	96.902				
4.625	100.825	100.700	100.559	4.625	99.642	99.517	99.377	3.500	97.646	97.496	97.346				
4.750	100.669	100.529	100.388	4.750	99.981	99.841	99.700	3.625	98.086	97.936	97.786				
4.875	101.212	101.072	100.931	4.875	100.331	100.190	100.050	3.750	98.094	97.944	97.794				
5.000	101.812	101.672	101.531	5.000	100.676	100.536	100.395	3.875	98.536	98.386	98.236				
5.125	102.068	101.928	101.787	5.125	100.875	100.734	100.594	4.000	98.965	98.815	98.665				
5.250	102.017	101.877	101.736	5.250	100.770	100.630	100.489	4.125	99.389	99.239	99.089				
5.375	102.135	101.994	101.854	5.375	101.110	100.969	100.829	4.250	99.345	99.195	99.045				
5.500	102.262	102.121	101.980	5.500	101.455	101.314	101.174	4.375	99.710	99.560	99.410				
5.625	102.437	102.296	102.156	5.625	101.754	101.613	101.473	4.500	100.047	99.897	99.747				
5.750	101.193	101.093	100.993	5.750	99.977	99.877	99.777	4.625	100.386	100.236	100.086				

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	92.518	92.368	92.218	3.500	93.716	93.566	93.416	2.375	89.824	89.674	89.524	3.125	94.094	93.944	93.794
3.625	93.418	93.268	93.118	3.625	94.178	94.028	93.878	2.500	88.735	88.585	88.435	3.250	95.295	95.145	94.995
3.750	95.575	95.425	95.275	3.750	95.239	95.089	94.939	2.625	89.635	89.485	89.335	3.375	95.743	95.593	95.443
3.875	96.081	95.931	95.781	3.875	95.704	95.554	95.404	2.750	93.457	93.307	93.157	3.500	96.124	95.974	95.824
4.000	96.586	96.436	96.286	4.000	96.156	96.006	95.856	2.875	94.153	94.003	93.853	3.625	96.503	96.353	96.203
4.125	97.085	96.935	96.785	4.125	96.602	96.452	96.302	3.000	92.971	92.821	92.671	Margin = 2.250		Index = 2.620	
4.250	98.147	98.022	97.882	4.250	97.533	97.408	97.268	3.125	94.890	94.740	94.590	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.649	98.524	98.383	4.375	97.921	97.796	97.655	3.250	95.596	95.446	95.296	Rate	30 Day	45 Day	60 Day
4.500	99.145	99.020	98.879	4.500	98.280	98.155	98.015	3.375	96.046	95.896	95.746	4.625	98.425	98.175	97.925
4.625	99.625	99.500	99.359	4.625	98.642	98.517	98.377	3.500	96.490	96.340	96.190	4.750	98.469	98.219	97.969
4.750	99.719	99.579	99.438	4.750	98.981	98.841	98.700	3.625	96.930	96.780	96.630	4.875	98.912	98.662	98.412
4.875	100.262	100.122	99.981	4.875	99.331	99.190	99.050	3.750	96.937	96.787	96.637	5.000	99.312	99.062	98.812
5.000	100.662	100.522	100.381	5.000	99.676	99.536	99.395	3.875	97.380	97.230	97.080	5.125	99.688	99.438	99.188
5.125	101.118	100.978	100.837	5.125	99.975	99.834	99.694	4.000	97.809	97.659	97.509	5.250	99.186	98.936	98.686
5.250	101.587	101.447	101.306	5.250	99.770	99.630	99.489	4.125	98.233	98.083	97.933	5.375	99.555	99.305	99.055
5.375	101.829	101.688	101.548	5.375	100.110	99.969	99.829	4.250	97.845	97.695	97.545	5.500	100.462	100.212	99.962
5.500	102.032	101.891	101.750	5.500	100.455	100.314	100.174	4.375	98.210	98.060	97.910	5.625	100.537	100.287	100.037
5.625	102.157	102.016	101.876	5.625	100.754	100.613	100.473	4.500	98.547	98.397	98.247	5.750	99.113	98.863	98.613
5.750	100.963	100.863	100.763	5.750	98.977	98.877	98.777	4.625	98.886	98.736	98.586	5.875	99.321	99.071	98.821

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.062	97.812	97.562	4.875	97.611	97.361	97.111
5.125	98.838	98.588	98.338	5.125	98.255	98.005	97.755
5.375	98.705	98.455	98.205	5.375	98.390	98.140	97.890
5.625	99.457	99.207	98.957	5.625	99.034	98.784	98.534
5.875	98.171	97.921	97.671	5.875	97.606	97.356	97.106
6.000	98.548	98.298	98.048	6.000	97.951	97.701	97.451
6.125	98.923	98.673	98.423	6.125	98.250	98.000	97.750
6.250	99.161	98.911	98.661	6.250	97.848	97.598	97.348

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:	10/12/2018	5.750%

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
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2018

45 Day Lock Exp.:

11/26/2018

60 Day Lock Exp.:

12/11/2018

W. Rate Sheet Dated: 10/12/2018

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
4.250	98.284	98.184	98.084	4.500	99.799	99.699	99.599	3.000	95.508	95.408	95.308	2.875	95.332	95.232	95.132
4.375	98.898	98.798	98.698	4.625	100.393	100.293	100.193	3.125	96.007	95.907	95.807	2.990	95.580	95.480	95.380
4.500	99.463	99.363	99.263	4.750	100.921	100.821	100.721	3.250	97.080	96.980	96.880	3.000	95.680	95.580	95.480
4.625	100.114	100.014	99.914	4.875	101.310	101.210	101.110	3.375	97.397	97.297	97.197	3.125	96.032	95.932	95.832
4.750	100.733	100.633	100.533	4.990	101.748	101.648	101.548	3.500	97.983	97.883	97.783	3.250	97.226	97.126	97.026
4.875	101.240	101.140	101.040	5.000	101.848	101.748	101.648	3.625	98.442	98.342	98.242	3.375	97.579	97.479	97.379
4.990	101.431	101.331	101.231	5.125	102.413	102.313	102.213	3.750	98.892	98.792	98.692	3.500	98.061	97.961	97.861
5.000	101.531	101.431	101.331	5.250	102.892	102.792	102.692	3.875	99.588	99.488	99.388	3.625	98.521	98.421	98.321
5.125	102.246	102.146	102.046	5.375	103.154	103.054	102.954	3.990	99.697	99.597	99.497	3.750	99.139	99.039	98.939
5.250	102.864	102.764	102.664	5.500	103.420	103.320	103.220	4.000	99.797	99.697	99.597	3.875	99.666	99.566	99.466
5.375	103.262	103.162	103.062	5.625	103.872	103.772	103.672	4.125	100.231	100.131	100.031	3.990	99.705	99.605	99.505
5.500	103.626	103.526	103.426	5.750	104.381	104.281	104.181	4.250	100.560	100.460	100.360	4.000	99.805	99.705	99.605
5.625	103.906	103.806	103.706	5.875	104.668	104.568	104.468	4.375	100.929	100.829	100.729	4.125	100.100	100.000	99.900
5.750	104.655	104.555	104.455	5.990	104.827	104.727	104.627	4.500	101.398	101.298	101.198	4.250	100.695	100.595	100.495
5.875	104.853	104.753	104.653	6.000	104.927	104.827	104.727	4.625	101.848	101.748	101.648	4.375	100.995	100.895	100.795
5.990	104.979	104.879	104.779	6.125	105.161	105.061	104.961	4.750	102.049	101.949	101.849	4.500	101.263	101.163	101.063
6.000	105.079	104.979	104.879	6.250	105.630	105.530	105.430	4.875	102.249	102.149	102.049	4.625	101.521	101.421	101.321
6.125	105.680	105.580	105.480	6.375	105.909	105.809	105.709	4.990	102.308	102.208	102.108	4.750	101.701	101.601	101.501
6.250	105.983	105.883	105.783	6.500	N/A	N/A	N/A	5.000	102.408	102.308	102.208	4.875	101.867	101.767	101.667

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	96.206	96.106	96.006	2.875	N/A	N/A	N/A
4.250	96.976	96.876	96.776	2.990	95.030	94.930	94.830
4.375	97.602	97.502	97.402	3.000	95.130	95.030	94.930
4.500	98.287	98.187	98.087	3.125	95.532	95.432	95.332
4.625	98.999	98.899	98.799	3.250	96.593	96.493	96.393
4.750	99.691	99.591	99.491	3.375	97.011	96.911	96.811
4.875	100.265	100.165	100.065	3.500	97.420	97.320	97.220
4.990	100.714	100.614	100.514	3.625	97.819	97.719	97.619
5.000	100.814	100.714	100.614	3.750	98.179	98.079	97.979
5.125	101.074	100.974	100.874	3.875	98.579	98.479	98.379
5.250	101.370	101.270	101.170	3.990	98.872	98.772	98.672
5.375	101.874	101.774	101.674	4.000	98.972	98.872	98.772
5.500	102.346	102.246	102.146	4.125	99.350	99.250	99.150
5.625	102.575	102.475	102.375	4.250	99.528	99.428	99.328
5.750	102.767	102.667	102.567	4.375	99.641	99.541	99.441
5.875	102.384	102.284	102.184	4.500	99.897	99.797	99.697
5.990	102.756	102.656	102.556	4.625	100.221	100.121	100.021
6.000	102.856	102.756	102.656	4.750	100.350	100.250	100.150
6.125	103.106	103.006	102.906	4.875	100.479	100.379	100.279

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@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.:

12/11/2018

W. Rate Sheet Dated: 10/12/2018

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	98.284	98.184	98.084	3.750	96.022	95.922	95.822	2.750	94.303	94.203	94.103	
4.375	98.898	98.798	98.698	3.875	96.782	96.682	96.582	2.875	94.955	94.855	94.755	
4.500	99.556	99.456	99.356	3.990	97.342	97.242	97.142	2.990	95.498	95.398	95.298	
4.625	100.265	100.165	100.065	4.000	97.442	97.342	97.242	3.000	95.598	95.498	95.398	
4.750	100.899	100.799	100.699	4.125	98.257	98.157	98.057	3.125	96.178	96.078	95.978	
4.875	101.411	101.311	101.211	4.250	98.995	98.895	98.795	3.250	97.080	96.980	96.880	
4.990	101.816	101.716	101.616	4.375	99.595	99.495	99.395	3.375	97.251	97.151	97.051	
5.000	101.916	101.816	101.716	4.500	100.234	100.134	100.034	3.500	97.995	97.895	97.795	
5.125	102.602	102.502	102.402	4.625	100.824	100.724	100.624	3.625	98.535	98.435	98.335	
5.250	103.106	103.006	102.906	4.750	101.262	101.162	101.062	3.750	98.970	98.870	98.770	
5.375	103.527	103.427	103.327	4.875	101.656	101.556	101.456	3.875	99.588	99.488	99.388	
5.500	103.841	103.741	103.641	4.990	102.009	101.909	101.809	3.990	99.869	99.769	99.669	
5.625	104.281	104.181	104.077	5.000	102.109	102.009	101.909	4.000	99.969	99.869	99.769	
5.750	104.707	104.607	104.503	5.125	102.546	102.446	102.346	4.125	100.472	100.372	100.272	
5.875	105.010	104.910	104.810	5.250	102.899	102.799	102.699	4.250	100.792	100.692	100.592	
5.990	105.204	105.104	105.004	5.375	103.241	103.141	103.041	4.375	101.261	101.161	101.061	
6.000	105.304	105.204	105.104	5.500	103.567	103.467	103.367	4.500	101.589	101.489	101.389	
6.125	105.736	105.636	105.536	5.625	103.839	103.739	103.636	4.625	101.980	101.880	101.780	
6.250	106.114	106.014	105.914	5.750	104.119	104.019	103.916	4.750	102.159	102.059	101.959	

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	97.487	97.387	97.287	2.750	93.959	93.859
4.375	98.101	98.001	97.901	2.875	94.611	94.511
4.500	98.759	98.659	98.559	2.990	95.154	95.054
4.625	99.702	99.602	99.502	3.000	95.254	95.154
4.750	100.336	100.236	100.136	3.125	95.834	95.734
4.875	100.848	100.748	100.648	3.250	96.736	96.636
4.990	101.253	101.153	101.053	3.375	96.602	96.502
5.000	101.353	101.253	101.153	3.500	97.346	97.246
5.125	101.398	101.298	101.198	3.625	97.886	97.786
5.250	101.902	101.802	101.702	3.750	98.321	98.221
5.375	102.323	102.223	102.123	3.875	98.939	98.839
5.500	102.637	102.537	102.437	3.990	98.720	98.620
5.625	102.445	102.345	102.241	4.000	98.820	98.720
5.750	102.871	102.771	102.667	4.125	99.323	99.223
5.875	103.024	102.924	102.824	4.250	99.643	99.543
5.990	103.068	102.968	102.868	4.375	100.112	100.012
6.000	103.168	103.068	102.968	4.500	100.010	99.910
6.125	103.450	103.350	103.250	4.625	100.401	100.301
6.250	103.678	103.578	103.478	4.750	100.580	100.480

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	-0.500	-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	-2.500	
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.:

12/11/2018

W. Rate Sheet Dated: 10/12/2018

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	98.181	98.081	97.981	3.750	96.022	95.922	95.822	2.750	94.303	94.203	94.103	4.250	97.384	97.284	97.184	2.750	93.959	93.859	93.759
4.375	98.791	98.691	98.591	3.875	96.782	96.682	96.582	2.875	94.955	94.855	94.755	4.375	97.994	97.894	97.794	2.875	94.611	94.511	94.411
4.500	99.556	99.456	99.356	3.990	97.342	97.242	97.142	2.990	95.498	95.398	95.298	4.500	98.759	98.659	98.559	2.990	95.154	95.054	94.954
4.625	100.265	100.165	100.065	4.000	97.442	97.342	97.242	3.000	95.598	95.498	95.398	4.625	99.702	99.602	99.502	3.000	95.254	95.154	95.054
4.750	100.899	100.799	100.699	4.125	98.257	98.157	98.057	3.125	96.178	96.078	95.978	4.750	100.336	100.236	100.136	3.125	95.834	95.734	95.634
4.875	101.411	101.311	101.211	4.250	98.995	98.895	98.795	3.250	96.633	96.533	96.433	4.875	100.848	100.748	100.648	3.250	96.289	96.189	96.089
4.990	101.816	101.716	101.616	4.375	99.595	99.495	99.395	3.375	97.211	97.111	97.011	4.990	101.253	101.153	101.053	3.375	96.562	96.462	96.362
5.000	101.916	101.816	101.716	4.500	100.234	100.134	100.034	3.500	97.995	97.895	97.795	5.000	101.353	101.253	101.153	3.500	97.346	97.246	97.146
5.125	102.602	102.502	102.402	4.625	100.824	100.724	100.624	3.625	98.535	98.435	98.335	5.125	101.398	101.298	101.198	3.625	97.886	97.786	97.686
5.250	103.106	103.006	102.906	4.750	101.262	101.162	101.062	3.750	98.970	98.870	98.770	5.250	101.902	101.802	101.702	3.750	98.321	98.221	98.121
5.375	103.527	103.427	103.327	4.875	101.656	101.556	101.456	3.875	99.501	99.401	99.301	5.375	102.323	102.223	102.123	3.875	98.852	98.752	98.652
5.500	103.841	103.741	103.641	4.990	102.009	101.909	101.809	3.990	99.869	99.769	99.669	5.500	102.637	102.537	102.437	3.990	98.720	98.620	98.520
5.625	104.281	104.181	104.077	5.000	102.109	102.009	101.909	4.000	99.969	99.869	99.769	5.625	102.445	102.345	102.241	4.000	98.820	98.720	98.620
5.750	104.707	104.607	104.503	5.125	102.546	102.446	102.346	4.125	100.472	100.372	100.272	5.750	102.871	102.771	102.667	4.125	99.323	99.223	99.123
5.875	105.010	104.910	104.810	5.250	102.899	102.799	102.699	4.250	100.792	100.692	100.592	5.875	103.024	102.924	102.824	4.250	99.643	99.543	99.443
5.990	105.204	105.104	105.004	5.375	103.241	103.141	103.041	4.375	101.261	101.161	101.061	5.990	103.068	102.968	102.868	4.375	100.112	100.012	99.912
6.000	105.304	105.204	105.104	5.500	103.567	103.467	103.367	4.500	101.589	101.489	101.389	6.000	103.168	103.068	102.968	4.500	100.010	99.910	99.810
6.125	105.736	105.636	105.536	5.625	103.839	103.739	103.636	4.625	101.980	101.880	101.780	6.125	103.450	103.350	103.250	4.625	100.401	100.301	100.201
6.250	106.114	106.014	105.914	5.750	104.119	104.019	103.916	4.750	102.159	102.059	101.959	6.250	103.678	103.578	103.478	4.750	100.580	100.480	100.380

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

11/12/2018

11/26/2018

12/11/2018

W. Rate Sheet Dated: 10/12/2018

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	98.066	97.941	97.816
4.625	98.849	98.724	98.599
4.750	99.535	99.410	99.285
4.875	100.165	100.040	99.915
5.000	100.746	100.621	100.496
5.125	101.226	101.101	100.976
5.250	101.578	101.453	101.328
5.375	101.887	101.762	101.637
5.500	102.125	102.000	101.875
5.625	102.294	102.169	102.044
5.750	102.522	102.397	102.272
5.875	102.831	102.706	102.581
6.000	102.993	102.868	102.743

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	97.300	97.175	97.050
3.875	97.743	97.618	97.493
4.000	98.149	98.024	97.899
4.125	98.734	98.609	98.484
4.250	99.061	98.936	98.811
4.375	99.300	99.175	99.050
4.500	99.573	99.448	99.323
4.625	99.822	99.697	99.572
4.750	100.059	99.934	99.809
4.875	100.271	100.146	100.021
5.000	100.539	100.414	100.289

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	97.010	96.885	96.760
3.625	97.557	97.432	97.307
3.750	98.080	97.955	97.830
3.875	98.567	98.442	98.317
4.000	99.072	98.947	98.822
4.125	99.483	99.358	99.233
4.250	99.871	99.746	99.621
4.375	100.234	100.109	99.984
4.500	100.570	100.445	100.320
4.625	100.876	100.751	100.626
4.750	101.160	101.035	100.910
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 +1A, 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)