



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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	94.610	94.460	94.310	3.500	95.608	95.458	95.308	2.375	92.605	92.455	92.305	3.125	96.783	96.633	96.483
3.625	95.510	95.360	95.210	3.625	96.071	95.921	95.771	2.500	91.518	91.368	91.218	3.250	97.235	97.085	96.935
3.750	97.824	97.674	97.524	3.750	97.288	97.138	96.988	2.625	92.418	92.268	92.118	3.375	97.682	97.532	97.382
3.875	98.329	98.179	98.029	3.875	97.753	97.603	97.453	2.750	95.275	95.125	94.975	3.500	98.064	97.914	97.764
4.000	98.835	98.685	98.535	4.000	98.204	98.054	97.904	2.875	95.970	95.820	95.670	3.625	98.442	98.292	98.142
4.125	99.334	99.184	99.034	4.125	98.650	98.500	98.350	3.000	94.789	94.639	94.489	Margin = 2.250		Index = 2.620	
4.250	100.396	100.271	100.146	4.250	99.582	99.457	99.332	3.125	96.708	96.558	96.408				
4.375	100.897	100.772	100.647	4.375	99.969	99.844	99.719	3.250	97.598	97.448	97.298				
4.500	101.394	101.269	101.144	4.500	100.329	100.204	100.079	3.375	98.047	97.897	97.747				
4.625	101.874	101.749	101.624	4.625	100.691	100.566	100.441	3.500	98.492	98.342	98.192				
4.750	102.062	101.921	101.765	4.750	101.374	101.233	101.077	3.625	98.932	98.782	98.632				
4.875	102.605	102.464	102.308	4.875	101.723	101.583	101.427	3.750	99.123	98.973	98.823				
5.000	103.205	103.064	102.908	5.000	102.069	101.928	101.772	3.875	99.566	99.416	99.266				
5.125	103.461	103.320	103.164	5.125	102.267	102.127	101.971	4.000	99.994	99.844	99.694				
5.250	103.878	103.753	103.613	5.250	102.631	102.506	102.366	4.125	100.418	100.268	100.118				
5.375	103.996	103.871	103.730	5.375	102.971	102.846	102.705	4.250	100.327	100.177	100.027				
5.500	104.123	103.998	103.857	5.500	103.316	103.191	103.051	4.375	100.692	100.542	100.392				
5.625	104.298	104.173	104.032	5.625	103.615	103.490	103.349	4.500	101.029	100.879	100.729				
5.750	104.633	104.533	104.433	5.750	103.416	103.316	103.216	4.625	101.369	101.219	101.069				

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	93.410	93.260	93.110	3.500	94.608	94.458	94.308	2.375	91.605	91.455	91.305	3.125	95.783	95.633	95.483
3.625	94.310	94.160	94.010	3.625	95.071	94.921	94.771	2.500	90.518	90.368	90.218	3.250	96.235	96.085	95.935
3.750	96.624	96.474	96.324	3.750	96.288	96.138	95.988	2.625	91.418	91.268	91.118	3.375	96.682	96.532	96.382
3.875	97.129	96.979	96.829	3.875	96.753	96.603	96.453	2.750	94.275	94.125	93.975	3.500	97.064	96.914	96.764
4.000	97.635	97.485	97.335	4.000	97.204	97.054	96.904	2.875	94.970	94.820	94.670	3.625	97.442	97.292	97.142
4.125	98.134	97.984	97.834	4.125	97.650	97.500	97.350	3.000	93.789	93.639	93.489	Margin = 2.250		Index = 2.620	
4.250	99.196	99.071	98.946	4.250	98.582	98.457	98.332	3.125	95.708	95.558	95.408	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.697	99.572	99.447	4.375	98.969	98.844	98.719	3.250	96.598	96.448	96.298	Rate	30 Day	45 Day	60 Day
4.500	100.194	100.069	99.944	4.500	99.329	99.204	99.079	3.375	97.047	96.897	96.747	4.625	99.474	99.224	98.974
4.625	100.674	100.549	100.424	4.625	99.691	99.566	99.441	3.500	97.492	97.342	97.192	4.750	99.862	99.612	99.362
4.750	101.112	100.971	100.815	4.750	100.374	100.233	100.077	3.625	97.932	97.782	97.632	4.875	100.305	100.055	99.805
4.875	101.655	101.514	101.358	4.875	100.723	100.583	100.427	3.750	98.123	97.973	97.823	5.000	100.705	100.455	100.205
5.000	102.055	101.914	101.758	5.000	101.069	100.928	100.772	3.875	98.566	98.416	98.266	5.125	101.081	100.831	100.581
5.125	102.511	102.370	102.214	5.125	101.367	101.227	101.071	4.000	98.994	98.844	98.694	5.250	101.047	100.797	100.547
5.250	103.448	103.323	103.183	5.250	101.631	101.506	101.366	4.125	99.418	99.268	99.118	5.375	101.416	101.166	100.916
5.375	103.690	103.565	103.424	5.375	101.971	101.846	101.705	4.250	99.327	99.177	99.027	5.500	102.323	102.073	101.823
5.500	103.893	103.768	103.627	5.500	102.316	102.191	102.051	4.375	99.692	99.542	99.392	5.625	102.398	102.148	101.898
5.625	104.018	103.893	103.752	5.625	102.615	102.490	102.349	4.500	100.029	99.879	99.729	5.750	102.553	102.303	102.053
5.750	104.403	104.303	104.203	5.750	102.416	102.316	102.216	4.625	100.369	100.219	100.069	5.875	102.760	102.510	102.260

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	99.455	99.205	98.955	4.875	99.003	98.753	98.503
5.125	100.231	99.981	99.731	5.125	99.647	99.397	99.147
5.375	100.566	100.316	100.066	5.375	100.251	100.001	99.751
5.625	101.318	101.068	100.818	5.625	100.895	100.645	100.395
5.875	101.610	101.360	101.110	5.875	101.046	100.796	100.546
6.000	101.987	101.737	101.487	6.000	101.391	101.141	100.891
6.125	102.363	102.113	101.863	6.125	101.690	101.440	101.190
6.250	102.663	102.413	102.163	6.250	101.709	101.459	101.209

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:	10/15/2018	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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	93.673	93.523	93.373	3.500	94.670	94.520	94.370	2.375	89.105	88.955	88.805	3.125	95.10	94.946	94.796
3.625	94.573	94.423	94.273	3.625	95.133	94.983	94.833	2.500	88.018	87.868	87.718	3.250	96.30	96.147	95.997
3.750	96.886	96.736	96.586	3.750	96.350	96.200	96.050	2.625	88.918	88.768	88.618	3.375	96.74	96.595	96.445
3.875	97.392	97.242	97.092	3.875	96.816	96.666	96.516	2.750	93.587	93.437	93.287	3.500	97.13	96.976	96.826
4.000	97.897	97.747	97.597	4.000	97.267	97.117	96.967	2.875	94.282	94.132	93.982	3.625	97.50	97.355	97.205
4.125	98.396	98.246	98.096	4.125	97.713	97.563	97.413	3.000	93.101	92.951	92.801	Margin = 2.250		Index = 2.620	
4.250	99.474	99.349	99.224	4.250	98.660	98.535	98.410	3.125	95.021	94.871	94.721				
4.375	99.975	99.850	99.725	4.375	99.047	98.922	98.797	3.250	96.661	96.511	96.361				
4.500	100.472	100.347	100.222	4.500	99.407	99.282	99.157	3.375	97.110	96.960	96.810				
4.625	100.952	100.827	100.702	4.625	99.769	99.644	99.519	3.500	97.554	97.404	97.254				
4.750	100.812	100.671	100.515	4.750	100.124	99.983	99.827	3.625	97.995	97.845	97.695				
4.875	101.355	101.214	101.058	4.875	100.473	100.333	100.177	3.750	98.185	98.035	97.885				
5.000	101.955	101.814	101.658	5.000	100.819	100.678	100.522	3.875	98.628	98.478	98.328				
5.125	102.211	102.070	101.914	5.125	101.017	100.877	100.721	4.000	99.057	98.907	98.757				
5.250	102.160	102.035	101.894	5.250	100.913	100.788	100.647	4.125	99.480	99.330	99.180				
5.375	102.277	102.152	102.012	5.375	101.252	101.127	100.987	4.250	99.405	99.255	99.105				
5.500	102.404	102.279	102.139	5.500	101.597	101.472	101.332	4.375	99.770	99.620	99.470				
5.625	102.579	102.454	102.314	5.625	101.896	101.771	101.631	4.500	100.107	99.957	99.807				
5.750	101.195	101.095	100.995	5.750	99.978	99.878	99.778	4.625	100.447	100.297	100.147				

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	92.473	92.323	92.173	3.500	93.670	93.520	93.370	2.375	89.855	89.705	89.555	3.125	94.096	93.946	93.796
3.625	93.373	93.223	93.073	3.625	94.133	93.983	93.833	2.500	88.768	88.618	88.468	3.250	95.297	95.147	94.997
3.750	95.686	95.536	95.386	3.750	95.350	95.200	95.050	2.625	89.668	89.518	89.368	3.375	95.745	95.595	95.445
3.875	96.192	96.042	95.892	3.875	95.816	95.666	95.516	2.750	93.369	93.219	93.069	3.500	96.126	95.976	95.826
4.000	96.697	96.547	96.397	4.000	96.267	96.117	95.967	2.875	94.063	93.913	93.763	3.625	96.505	96.355	96.205
4.125	97.196	97.046	96.896	4.125	96.713	96.563	96.413	3.000	92.883	92.733	92.583	Margin = 2.250		Index = 2.620	
4.250	98.274	98.149	98.024	4.250	97.660	97.535	97.410	3.125	94.802	94.652	94.502	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.775	98.650	98.525	4.375	98.047	97.922	97.797	3.250	95.504	95.354	95.204	Rate	30 Day	45 Day	60 Day
4.500	99.272	99.147	99.022	4.500	98.407	98.282	98.157	3.375	95.954	95.804	95.654	4.625	98.552	98.302	98.052
4.625	99.752	99.627	99.502	4.625	98.769	98.644	98.519	3.500	96.398	96.248	96.098	4.750	98.612	98.362	98.112
4.750	99.862	99.721	99.565	4.750	99.124	98.983	98.827	3.625	96.838	96.688	96.538	4.875	99.055	98.805	98.555
4.875	100.405	100.264	100.108	4.875	99.473	99.333	99.177	3.750	96.873	96.723	96.573	5.000	99.455	99.205	98.955
5.000	100.805	100.664	100.508	5.000	99.819	99.678	99.522	3.875	97.316	97.166	97.016	5.125	99.831	99.581	99.331
5.125	101.261	101.120	100.964	5.125	100.117	99.977	99.821	4.000	97.744	97.594	97.444	5.250	99.329	99.079	98.829
5.250	101.730	101.605	101.464	5.250	99.913	99.788	99.647	4.125	98.168	98.018	97.868	5.375	99.697	99.447	99.197
5.375	101.971	101.846	101.706	5.375	100.252	100.127	99.987	4.250	97.765	97.615	97.465	5.500	100.604	100.354	100.104
5.500	102.174	102.049	101.909	5.500	100.597	100.472	100.332	4.375	98.129	97.979	97.829	5.625	100.679	100.429	100.179
5.625	102.299	102.174	102.034	5.625	100.896	100.771	100.631	4.500	98.467	98.317	98.167	5.750	99.115	98.865	98.615
5.750	100.965	100.865	100.765	5.750	98.978	98.878	98.778	4.625	98.806	98.656	98.506	5.875	99.323	99.073	98.823

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:	10/15/2018	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	98.205	97.955	97.705	4.875	97.753	97.503	97.253
5.125	98.981	98.731	98.481	5.125	98.397	98.147	97.897
5.375	98.847	98.597	98.347	5.375	98.532	98.282	98.032
5.625	99.599	99.349	99.099	5.625	99.176	98.926	98.676
5.875	98.173	97.923	97.673	5.875	97.608	97.358	97.108
6.000	98.550	98.300	98.050	6.000	97.953	97.703	97.453
6.125	98.925	98.675	98.425	6.125	98.252	98.002	97.752
6.250	99.163	98.913	98.663	6.250	98.209	97.959	97.709

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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	98.960	98.860	98.760	4.500	99.767	99.667	99.567	3.000	95.432	95.332	95.232	2.875	95.258	95.158	95.058
4.500	99.525	99.425	99.325	4.625	100.315	100.215	100.115	3.125	95.934	95.834	95.734	2.990	95.506	95.406	95.306
4.625	100.176	100.076	99.976	4.750	100.844	100.744	100.644	3.250	97.111	97.011	96.911	3.000	95.606	95.506	95.406
4.750	100.796	100.696	100.596	4.875	101.259	101.159	101.059	3.375	97.322	97.222	97.122	3.125	95.959	95.859	95.759
4.875	101.302	101.202	101.102	4.990	101.685	101.585	101.485	3.500	98.014	97.914	97.814	3.250	97.149	97.049	96.949
4.990	101.366	101.266	101.166	5.000	101.785	101.685	101.585	3.625	98.473	98.373	98.273	3.375	97.506	97.406	97.306
5.000	101.466	101.366	101.266	5.125	102.349	102.249	102.149	3.750	98.910	98.810	98.710	3.500	98.030	97.930	97.830
5.125	102.182	102.082	101.982	5.250	102.830	102.730	102.630	3.875	99.619	99.519	99.419	3.625	98.489	98.389	98.289
5.250	102.801	102.701	102.601	5.375	103.093	102.993	102.893	3.990	99.724	99.624	99.524	3.750	99.093	98.993	98.893
5.375	103.199	103.099	102.999	5.500	103.360	103.260	103.160	4.000	99.824	99.724	99.624	3.875	99.635	99.535	99.435
5.500	103.565	103.465	103.365	5.625	103.857	103.757	103.657	4.125	100.188	100.088	99.988	3.990	99.662	99.562	99.462
5.625	103.847	103.747	103.647	5.750	104.367	104.267	104.167	4.250	100.520	100.420	100.320	4.000	99.762	99.662	99.562
5.750	104.641	104.541	104.441	5.875	104.654	104.554	104.454	4.375	100.889	100.789	100.689	4.125	100.057	99.957	99.857
5.875	104.839	104.739	104.639	5.990	104.813	104.713	104.613	4.500	101.357	101.257	101.157	4.250	100.656	100.556	100.456
5.990	104.965	104.865	104.765	6.000	104.913	104.813	104.713	4.625	101.809	101.709	101.609	4.375	100.953	100.853	100.753
6.000	105.065	104.965	104.865	6.125	105.147	105.047	104.947	4.750	102.010	101.910	101.810	4.500	101.224	101.124	101.024
6.125	105.666	105.566	105.466	6.250	105.618	105.518	105.418	4.875	102.212	102.112	102.012	4.625	101.481	101.381	101.281
6.250	105.970	105.870	105.770	6.375	105.896	105.796	105.696	4.990	102.268	102.168	102.068	4.750	101.661	101.561	101.461
6.375	106.344	106.244	106.144	6.500	N/A	N/A	N/A	5.000	102.368	102.268	102.168	4.875	101.830	101.730	101.630

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	96.099	95.999	95.899	2.875	N/A	N/A	N/A
4.250	96.871	96.771	96.671	2.990	94.955	94.855	94.755
4.375	97.498	97.398	97.298	3.000	95.055	94.955	94.855
4.500	98.208	98.108	98.008	3.125	95.458	95.358	95.258
4.625	98.921	98.821	98.721	3.250	96.521	96.421	96.321
4.750	99.614	99.514	99.414	3.375	96.939	96.839	96.739
4.875	100.188	100.088	99.988	3.500	97.347	97.247	97.147
4.990	100.640	100.540	100.440	3.625	97.747	97.647	97.547
5.000	100.740	100.640	100.540	3.750	98.133	98.033	97.933
5.125	101.000	100.900	100.800	3.875	98.536	98.436	98.336
5.250	101.307	101.207	101.107	3.990	98.830	98.730	98.630
5.375	101.814	101.714	101.614	4.000	98.930	98.830	98.730
5.500	102.286	102.186	102.086	4.125	99.307	99.207	99.107
5.625	102.516	102.416	102.316	4.250	99.485	99.385	99.285
5.750	102.705	102.605	102.505	4.375	99.598	99.498	99.398
5.875	102.372	102.272	102.172	4.500	99.856	99.756	99.656
5.990	102.744	102.644	102.544	4.625	100.181	100.081	99.981
6.000	102.844	102.744	102.644	4.750	100.310	100.210	100.110
6.125	103.092	102.992	102.892	4.875	100.440	100.340	100.240

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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	98.346	98.246	98.146	3.750	95.929	95.829	95.729	2.750	94.265	94.165	94.065	
4.375	98.960	98.860	98.760	3.875	96.677	96.577	96.477	2.875	94.920	94.820	94.720	
4.500	99.539	99.439	99.339	3.990	97.239	97.139	97.039	2.990	95.465	95.365	95.265	
4.625	100.192	100.092	99.992	4.000	97.339	97.239	97.139	3.000	95.565	95.465	95.365	
4.750	100.824	100.724	100.624	4.125	98.158	98.058	97.958	3.125	96.148	96.048	95.948	
4.875	101.369	101.269	101.169	4.250	98.901	98.801	98.701	3.250	97.111	97.011	96.911	
4.990	101.796	101.696	101.596	4.375	99.506	99.406	99.306	3.375	97.282	97.182	97.082	
5.000	101.896	101.796	101.696	4.500	100.145	100.045	99.945	3.500	98.014	97.914	97.814	
5.125	102.578	102.478	102.378	4.625	100.741	100.641	100.541	3.625	98.475	98.375	98.275	
5.250	103.054	102.954	102.854	4.750	101.182	101.082	100.982	3.750	98.910	98.810	98.710	
5.375	103.480	103.380	103.280	4.875	101.579	101.479	101.379	3.875	99.619	99.519	99.419	
5.500	103.787	103.687	103.587	4.990	101.938	101.838	101.738	3.990	99.834	99.734	99.634	
5.625	104.210	104.110	104.010	5.000	102.038	101.938	101.838	4.000	99.934	99.834	99.734	
5.750	104.688	104.579	104.488	5.125	102.488	102.388	102.288	4.125	100.443	100.343	100.243	
5.875	104.997	104.897	104.797	5.250	102.845	102.745	102.645	4.250	100.787	100.687	100.587	
5.990	105.162	105.062	104.962	5.375	103.191	103.091	102.991	4.375	101.261	101.161	101.061	
6.000	105.262	105.162	105.062	5.500	103.523	103.423	103.323	4.500	101.615	101.515	101.415	
6.125	105.729	105.629	105.529	5.625	103.811	103.702	103.611	4.625	101.994	101.894	101.794	
6.250	106.107	106.007	105.907	5.750	104.094	103.985	103.894	4.750	102.155	102.055	101.955	

Conforming FHLMC Super Conforming									
SC 30-20 Year				SC 15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
4.250	97.556	97.456	97.356	2.750	93.921	93.821	93.721		
4.375	98.170	98.070	97.970	2.875	94.576	94.476	94.376		
4.500	98.749	98.649	98.549	2.990	95.121	95.021	94.921		
4.625	99.637	99.537	99.437	3.000	95.221	95.121	95.021		
4.750	100.269	100.169	100.069	3.125	95.804	95.704	95.604		
4.875	100.814	100.714	100.614	3.250	96.767	96.667	96.567		
4.990	101.241	101.141	101.041	3.375	96.657	96.557	96.457		
5.000	101.341	101.241	101.141	3.500	97.389	97.289	97.189		
5.125	101.413	101.313	101.213	3.625	97.850	97.750	97.650		
5.250	101.889	101.789	101.689	3.750	98.285	98.185	98.085		
5.375	102.315	102.215	102.115	3.875	98.994	98.894	98.794		
5.500	102.622	102.522	102.422	3.990	98.724	98.624	98.524		
5.625	102.389	102.289	102.189	4.000	98.824	98.724	98.624		
5.750	102.867	102.767	102.667	4.125	99.333	99.233	99.133		
5.875	103.026	102.926	102.826	4.250	99.677	99.577	99.477		
5.990	103.041	102.941	102.841	4.375	100.151	100.051	99.951		
6.000	103.141	103.041	102.941	4.500	100.036	99.936	99.836		
6.125	103.458	103.358	103.258	4.625	100.415	100.315	100.215		
6.250	103.686	103.586	103.486	4.750	100.576	100.476	100.376		

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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	95.929	95.829	95.729	2.750	94.265	94.165	94.065	4.250	97.299	97.199	97.099	2.750	93.921	93.821	93.721
4.375	98.767	98.667	98.567	3.875	96.677	96.577	96.477	2.875	94.920	94.820	94.720	4.375	97.977	97.877	97.777	2.875	94.576	94.476	94.376
4.500	99.539	99.439	99.339	3.990	97.239	97.139	97.039	2.990	95.465	95.365	95.265	4.500	98.749	98.649	98.549	2.990	95.121	95.021	94.921
4.625	100.192	100.092	99.992	4.000	97.339	97.239	97.139	3.000	95.565	95.465	95.365	4.625	99.637	99.537	99.437	3.000	95.221	95.121	95.021
4.750	100.824	100.724	100.624	4.125	98.158	98.058	97.958	3.125	96.148	96.048	95.948	4.750	100.269	100.169	100.069	3.125	95.804	95.704	95.604
4.875	101.369	101.269	101.169	4.250	98.901	98.801	98.701	3.250	96.605	96.505	96.405	4.875	100.814	100.714	100.614	3.250	96.261	96.161	96.061
4.990	101.796	101.696	101.596	4.375	99.506	99.406	99.306	3.375	97.152	97.052	96.952	4.990	101.241	101.141	101.041	3.375	96.527	96.427	96.327
5.000	101.896	101.796	101.696	4.500	100.145	100.045	99.945	3.500	97.939	97.839	97.739	5.000	101.341	101.241	101.141	3.500	97.314	97.214	97.114
5.125	102.578	102.478	102.378	4.625	100.741	100.641	100.541	3.625	98.475	98.375	98.275	5.125	101.413	101.313	101.213	3.625	97.850	97.750	97.650
5.250	103.054	102.954	102.854	4.750	101.182	101.082	100.982	3.750	98.889	98.789	98.689	5.250	101.889	101.789	101.689	3.750	98.264	98.164	98.064
5.375	103.480	103.380	103.280	4.875	101.579	101.479	101.379	3.875	99.427	99.327	99.227	5.375	102.315	102.215	102.115	3.875	98.802	98.702	98.602
5.500	103.787	103.687	103.587	4.990	101.938	101.838	101.738	3.990	99.834	99.734	99.634	5.500	102.622	102.522	102.422	3.990	98.724	98.624	98.524
5.625	104.210	104.110	104.010	5.000	102.038	101.938	101.838	4.000	99.934	99.834	99.734	5.625	102.389	102.289	102.189	4.000	98.824	98.724	98.624
5.750	104.688	104.579	104.488	5.125	102.488	102.388	102.288	4.125	100.443	100.343	100.243	5.750	102.867	102.758	102.667	4.125	99.333	99.233	99.133
5.875	104.997	104.897	104.797	5.250	102.845	102.745	102.645	4.250	100.787	100.687	100.587	5.875	103.026	102.926	102.826	4.250	99.677	99.577	99.477
5.990	105.162	105.062	104.962	5.375	103.191	103.091	102.991	4.375	101.261	101.161	101.061	5.990	103.041	102.941	102.841	4.375	100.151	100.051	99.951
6.000	105.262	105.162	105.062	5.500	103.523	103.423	103.323	4.500	101.615	101.515	101.415	6.000	103.141	103.041	102.941	4.500	100.036	99.936	99.836
6.125	105.729	105.629	105.529	5.625	103.811	103.711	103.611	4.625	101.994	101.894	101.794	6.125	103.458	103.358	103.258	4.625	100.415	100.315	100.215
6.250	106.107	106.007	105.907	5.750	104.094	103.985	103.894	4.750	102.155	102.055	101.955	6.250	103.686	103.586	103.486	4.750	100.576	100.476	100.376

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.:

11/14/2018

45 Day Lock Exp.:

11/29/2018

60 Day Lock Exp.:

12/14/2018

W. Rate Sheet Dated: 10/15/2018

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	98.191	98.066	97.941
4.625	98.974	98.849	98.724
4.750	99.660	99.535	99.410
4.875	100.290	100.165	100.040
5.000	100.871	100.746	100.621
5.125	101.351	101.226	101.101
5.250	101.703	101.578	101.453
5.375	102.012	101.887	101.762
5.500	102.250	102.125	102.000
5.625	102.419	102.294	102.169
5.750	102.647	102.522	102.397
5.875	102.956	102.831	102.706
6.000	103.118	102.993	102.868

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	97.425	97.300	97.175
3.875	97.868	97.743	97.618
4.000	98.274	98.149	98.024
4.125	98.859	98.734	98.609
4.250	99.186	99.061	98.936
4.375	99.425	99.300	99.175
4.500	99.698	99.573	99.448
4.625	99.947	99.822	99.697
4.750	100.184	100.059	99.934
4.875	100.396	100.271	100.146
5.000	100.664	100.539	100.414

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	97.135	97.010	96.885
3.625	97.682	97.557	97.432
3.750	98.205	98.080	97.955
3.875	98.692	98.567	98.442
4.000	99.197	99.072	98.947
4.125	99.608	99.483	99.358
4.250	99.996	99.871	99.746
4.375	100.359	100.234	100.109
4.500	100.695	100.570	100.445
4.625	101.001	100.876	100.751
4.750	101.285	101.160	101.035
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)