



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.:

11/15/2018

45 Day Lock Exp.:

11/30/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/16/2018

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	94.548	94.398	94.248	3.500	95.545	95.395	95.245	2.375	92.527	92.377	92.227	3.125	96.783	96.633	96.483
3.625	95.448	95.298	95.148	3.625	96.008	95.858	95.708	2.500	91.440	91.290	91.140	3.250	97.235	97.085	96.935
3.750	97.777	97.627	97.477	3.750	97.241	97.091	96.941	2.625	92.340	92.190	92.040	3.375	97.682	97.532	97.382
3.875	98.283	98.133	97.983	3.875	97.706	97.556	97.406	2.750	95.259	95.109	94.959	3.500	98.064	97.914	97.764
4.000	98.788	98.638	98.488	4.000	98.158	98.008	97.858	2.875	95.954	95.804	95.654	3.625	98.442	98.292	98.142
4.125	99.287	99.137	98.987	4.125	98.604	98.454	98.304	3.000	94.773	94.623	94.473	Margin = 2.250		Index = 2.660	
4.250	100.349	100.240	100.115	4.250	99.535	99.426	99.301	3.125	96.692	96.542	96.392				
4.375	100.850	100.741	100.616	4.375	99.922	99.813	99.688	3.250	97.516	97.366	97.216				
4.500	101.347	101.237	101.112	4.500	100.282	100.173	100.048	3.375	97.965	97.815	97.665				
4.625	101.827	101.717	101.592	4.625	100.644	100.535	100.410	3.500	98.410	98.260	98.110				
4.750	102.030	101.890	101.734	4.750	101.343	101.202	101.046	3.625	98.850	98.700	98.550				
4.875	102.574	102.433	102.277	4.875	101.692	101.552	101.395	3.750	99.084	98.934	98.784				
5.000	103.173	103.033	102.877	5.000	102.037	101.897	101.740	3.875	99.527	99.377	99.227				
5.125	103.430	103.289	103.133	5.125	102.236	102.096	101.939	4.000	99.955	99.805	99.655				
5.250	103.925	103.800	103.660	5.250	102.678	102.553	102.413	4.125	100.379	100.229	100.079				
5.375	104.043	103.918	103.777	5.375	103.018	102.893	102.752	4.250	100.308	100.158	100.008				
5.500	104.170	104.045	103.904	5.500	103.363	103.238	103.097	4.375	100.672	100.522	100.372				
5.625	104.345	104.220	104.079	5.625	103.662	103.537	103.396	4.500	101.010	100.860	100.710				
5.750	104.461	104.361	104.261	5.750	103.244	103.144	103.044	4.625	101.349	101.199	101.049				

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	93.348	93.198	93.048	3.500	94.545	94.395	94.245	2.375	91.527	91.377	91.227	3.125	95.783	95.633	95.483
3.625	94.248	94.098	93.948	3.625	95.008	94.858	94.708	2.500	90.440	90.290	90.140	3.250	96.235	96.085	95.935
3.750	96.577	96.427	96.277	3.750	96.241	96.091	95.941	2.625	91.340	91.190	91.040	3.375	96.682	96.532	96.382
3.875	97.083	96.933	96.783	3.875	96.706	96.556	96.406	2.750	94.259	94.109	93.959	3.500	97.064	96.914	96.764
4.000	97.588	97.438	97.288	4.000	97.158	97.008	96.858	2.875	94.954	94.804	94.654	3.625	97.442	97.292	97.142
4.125	98.087	97.937	97.787	4.125	97.604	97.454	97.304	3.000	93.773	93.623	93.473	Margin = 2.250		Index = 2.660	
4.250	99.149	99.040	98.915	4.250	98.535	98.426	98.301	3.125	95.692	95.542	95.392	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.650	99.541	99.416	4.375	98.922	98.813	98.688	3.250	96.516	96.366	96.216	Rate	30 Day	45 Day	60 Day
4.500	100.147	100.037	99.912	4.500	99.282	99.173	99.048	3.375	96.965	96.815	96.665	4.625	99.427	99.177	98.927
4.625	100.627	100.517	100.392	4.625	99.644	99.535	99.410	3.500	97.410	97.260	97.110	4.750	99.830	99.580	99.330
4.750	101.080	100.940	100.784	4.750	100.343	100.202	100.046	3.625	97.850	97.700	97.550	4.875	100.274	100.024	99.774
4.875	101.624	101.483	101.327	4.875	100.692	100.552	100.395	3.750	98.084	97.934	97.784	5.000	100.673	100.423	100.173
5.000	102.023	101.883	101.727	5.000	101.037	100.897	100.740	3.875	98.527	98.377	98.227	5.125	101.050	100.800	100.550
5.125	102.480	102.339	102.183	5.125	101.336	101.196	101.039	4.000	98.955	98.805	98.655	5.250	101.094	100.844	100.594
5.250	102.795	102.670	102.530	5.250	101.678	101.553	101.413	4.125	99.379	99.229	99.079	5.375	101.463	101.213	100.963
5.375	103.037	102.912	102.771	5.375	102.018	101.893	101.752	4.250	99.308	99.158	99.008	5.500	102.200	101.950	101.700
5.500	103.240	103.115	102.974	5.500	102.363	102.238	102.097	4.375	99.672	99.522	99.372	5.625	102.325	102.075	101.825
5.625	103.365	103.240	103.099	5.625	102.662	102.537	102.396	4.500	100.010	99.860	99.710	5.750	102.501	102.251	102.001
5.750	103.531	103.431	103.331	5.750	102.244	102.144	102.044	4.625	100.349	100.199	100.049	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	99.424	99.174	98.924	4.875	98.972	98.722	98.472
5.125	100.200	99.950	99.700	5.125	99.616	99.366	99.116
5.375	100.613	100.363	100.113	5.375	100.298	100.048	99.798
5.625	101.365	101.115	100.865	5.625	100.942	100.692	100.442
5.875	101.439	101.189	100.939	5.875	100.874	100.624	100.374
6.000	101.816	101.566	101.316	6.000	101.219	100.969	100.719
6.125	102.191	101.941	101.691	6.125	101.518	101.268	101.018
6.250	102.491	102.241	101.991	6.250	101.725	101.475	101.225

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:	10/16/2018	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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2018

45 Day Lock Exp.:

11/30/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/16/2018

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	93.610	93.460	93.310	3.500	94.608	94.458	94.308	2.375	89.027	88.877	88.727	3.125	95.10	94.946	94.796
3.625	94.510	94.360	94.210	3.625	95.071	94.921	94.771	2.500	87.940	87.790	87.640	3.250	96.30	96.147	95.997
3.750	96.839	96.689	96.539	3.750	96.303	96.153	96.003	2.625	88.840	88.690	88.540	3.375	96.74	96.595	96.445
3.875	97.345	97.195	97.045	3.875	96.769	96.619	96.469	2.750	93.572	93.422	93.272	3.500	97.13	96.976	96.826
4.000	97.851	97.701	97.551	4.000	97.220	97.070	96.920	2.875	94.266	94.116	93.966	3.625	97.50	97.355	97.205
4.125	98.350	98.200	98.050	4.125	97.666	97.516	97.366	3.000	93.086	92.936	92.786	Margin = 2.250		Index = 2.660	
4.250	99.427	99.318	99.193	4.250	98.613	98.504	98.379	3.125	95.005	94.855	94.705				
4.375	99.929	99.819	99.694	4.375	99.000	98.891	98.766	3.250	96.579	96.429	96.279				
4.500	100.425	100.316	100.191	4.500	99.360	99.251	99.126	3.375	97.028	96.878	96.728				
4.625	100.905	100.796	100.671	4.625	99.722	99.613	99.488	3.500	97.472	97.322	97.172				
4.750	100.780	100.640	100.484	4.750	100.093	99.952	99.796	3.625	97.913	97.763	97.613				
4.875	101.324	101.183	101.027	4.875	100.442	100.302	100.145	3.750	98.146	97.996	97.846				
5.000	101.923	101.783	101.627	5.000	100.787	100.647	100.490	3.875	98.589	98.439	98.289				
5.125	102.180	102.039	101.883	5.125	100.986	100.846	100.689	4.000	99.018	98.868	98.718				
5.250	102.206	102.081	101.941	5.250	100.960	100.835	100.694	4.125	99.441	99.291	99.141				
5.375	102.324	102.199	102.058	5.375	101.299	101.174	101.034	4.250	99.386	99.236	99.086				
5.500	102.451	102.326	102.185	5.500	101.644	101.519	101.379	4.375	99.750	99.600	99.450				
5.625	102.626	102.501	102.361	5.625	101.943	101.818	101.678	4.500	100.088	99.938	99.788				
5.750	101.023	100.923	100.823	5.750	99.807	99.707	99.607	4.625	100.427	100.277	100.127				

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	92.410	92.260	92.110	3.500	93.608	93.458	93.308	2.375	89.777	89.627	89.477	3.125	94.096	93.946	93.796
3.625	93.310	93.160	93.010	3.625	94.071	93.921	93.771	2.500	88.690	88.540	88.390	3.250	95.297	95.147	94.997
3.750	95.639	95.489	95.339	3.750	95.303	95.153	95.003	2.625	89.590	89.440	89.290	3.375	95.745	95.595	95.445
3.875	96.145	95.995	95.845	3.875	95.769	95.619	95.469	2.750	93.353	93.203	93.053	3.500	96.126	95.976	95.826
4.000	96.651	96.501	96.351	4.000	96.220	96.070	95.920	2.875	94.048	93.898	93.748	3.625	96.505	96.355	96.205
4.125	97.150	97.000	96.850	4.125	96.666	96.516	96.366	3.000	92.867	92.717	92.567	Margin = 2.250		Index = 2.660	
4.250	98.227	98.118	97.993	4.250	97.613	97.504	97.379	3.125	94.786	94.636	94.486	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.729	98.619	98.494	4.375	98.000	97.891	97.766	3.250	95.422	95.272	95.122	Rate	30 Day	45 Day	60 Day
4.500	99.225	99.116	98.991	4.500	98.360	98.251	98.126	3.375	95.872	95.722	95.572	4.625	98.505	98.255	98.005
4.625	99.705	99.596	99.471	4.625	98.722	98.613	98.488	3.500	96.316	96.166	96.016	4.750	98.580	98.330	98.080
4.750	99.830	99.690	99.534	4.750	99.093	98.952	98.796	3.625	96.756	96.606	96.456	4.875	99.024	98.774	98.524
4.875	100.374	100.233	100.077	4.875	99.442	99.302	99.145	3.750	96.834	96.684	96.534	5.000	99.423	99.173	98.923
5.000	100.773	100.633	100.477	5.000	99.787	99.647	99.490	3.875	97.277	97.127	96.977	5.125	99.800	99.550	99.300
5.125	101.230	101.089	100.933	5.125	100.086	99.946	99.789	4.000	97.705	97.555	97.405	5.250	99.375	99.125	98.875
5.250	101.076	100.951	100.811	5.250	99.960	99.835	99.694	4.125	98.129	97.979	97.829	5.375	99.744	99.494	99.244
5.375	101.318	101.193	101.052	5.375	100.299	100.174	100.034	4.250	97.745	97.595	97.445	5.500	100.481	100.231	99.981
5.500	101.521	101.396	101.255	5.500	100.644	100.519	100.379	4.375	98.110	97.960	97.810	5.625	100.606	100.356	100.106
5.625	101.646	101.521	101.381	5.625	100.943	100.818	100.678	4.500	98.447	98.297	98.147	5.750	99.063	98.813	98.563
5.750	100.093	99.993	99.893	5.750	98.807	98.707	98.607	4.625	98.787	98.637	98.487	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	98.174	97.924	97.674	4.875	97.722	97.472	97.222
5.125	98.950	98.700	98.450	5.125	98.366	98.116	97.866
5.375	98.894	98.644	98.394	5.375	98.579	98.329	98.079
5.625	99.646	99.396	99.146	5.625	99.223	98.973	98.723
5.875	98.001	97.751	97.501	5.875	97.436	97.186	96.936
6.000	98.378	98.128	97.878	6.000	97.781	97.531	97.281
6.125	98.753	98.503	98.253	6.125	98.080	97.830	97.580
6.250	98.991	98.741	98.491	6.250	98.225	97.975	97.725

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:	10/16/2018	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
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2018

45 Day Lock Exp.:

11/30/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/16/2018

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	98.898	98.798	98.698	4.625	100.255	100.155	100.055	3.500	97.952	97.852	97.752	3.500	97.967	97.867	97.767
4.500	99.466	99.366	99.266	4.750	100.777	100.677	100.577	3.625	98.411	98.311	98.211	3.625	98.427	98.327	98.227
4.625	100.145	100.045	99.945	4.875	101.229	101.129	101.029	3.750	98.848	98.748	98.648	3.750	99.026	98.926	98.826
4.750	100.765	100.665	100.565	4.990	101.646	101.546	101.446	3.875	99.556	99.456	99.356	3.875	99.572	99.472	99.372
4.875	101.271	101.171	101.071	5.000	101.746	101.646	101.546	3.990	99.661	99.561	99.461	3.990	99.594	99.494	99.394
4.990	101.329	101.229	101.129	5.125	102.312	102.212	102.112	4.000	99.761	99.661	99.561	4.000	99.694	99.594	99.494
5.000	101.429	101.329	101.229	5.250	102.792	102.692	102.592	4.125	100.121	100.021	99.921	4.125	99.990	99.890	99.790
5.125	102.145	102.045	101.945	5.375	103.055	102.955	102.855	4.250	100.481	100.381	100.281	4.250	100.620	100.520	100.420
5.250	102.764	102.664	102.564	5.500	103.322	103.222	103.122	4.375	100.851	100.751	100.651	4.375	100.917	100.817	100.717
5.375	103.163	103.063	102.963	5.625	103.789	103.689	103.589	4.500	101.321	101.221	101.121	4.500	101.186	101.086	100.986
5.500	103.531	103.431	103.331	5.750	104.299	104.199	104.099	4.625	101.773	101.673	101.573	4.625	101.446	101.346	101.246
5.625	103.813	103.713	103.613	5.875	104.588	104.488	104.388	4.750	101.974	101.874	101.774	4.750	101.625	101.525	101.425
5.750	104.573	104.473	104.373	5.990	104.745	104.645	104.545	4.875	102.176	102.076	101.976	4.875	101.794	101.694	101.594
5.875	104.771	104.671	104.571	6.000	104.845	104.745	104.645	4.990	102.233	102.133	102.033	4.990	101.864	101.764	101.664
5.990	104.897	104.797	104.697	6.125	105.209	105.109	105.003	5.000	102.333	102.233	102.133	5.000	101.964	101.864	101.764
6.000	104.997	104.897	104.797	6.250	105.713	105.613	105.506	5.125	102.595	102.495	102.395	5.125	102.215	102.115	102.015
6.125	105.598	105.498	105.398	6.375	105.991	105.891	105.785	5.250	102.780	102.680	102.580	5.250	102.400	102.300	102.200
6.250	106.065	105.965	105.859	6.500	N/A	N/A	N/A	5.375	102.994	102.894	102.794	5.375	102.578	102.478	102.378
6.375	106.439	106.339	106.233	6.625	N/A	N/A	N/A	5.500	103.104	103.004	102.904	5.500	0.000	N/A	N/A

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	97.417	97.317	97.217	3.500	97.311	97.211	97.111
4.500	98.137	98.037	97.937	3.625	97.711	97.611	97.511
4.625	98.852	98.752	98.652	3.750	98.066	97.966	97.866
4.750	99.546	99.446	99.346	3.875	98.467	98.367	98.267
4.875	100.122	100.022	99.922	3.990	98.762	98.662	98.562
4.990	100.572	100.472	100.372	4.000	98.862	98.762	98.662
5.000	100.672	100.572	100.472	4.125	99.240	99.140	99.040
5.125	100.935	100.835	100.735	4.250	99.418	99.318	99.218
5.250	101.270	101.170	101.070	4.375	99.531	99.431	99.331
5.375	101.777	101.677	101.577	4.500	99.820	99.720	99.620
5.500	102.251	102.151	102.051	4.625	100.145	100.045	99.945
5.625	102.479	102.379	102.279	4.750	100.275	100.175	100.075
5.750	102.671	102.571	102.471	4.875	100.406	100.306	100.206
5.875	102.304	102.204	102.104	4.990	100.406	100.306	100.206
5.990	102.676	102.576	102.476	5.000	100.506	100.406	100.306
6.000	102.776	102.676	102.576	5.125	100.405	100.305	100.205
6.125	103.027	102.927	102.827	5.250	100.520	100.420	100.320
6.250	103.254	103.154	103.054	5.375	100.664	100.564	100.464
6.375	101.462	101.362	101.262	5.500	100.737	100.637	100.537

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)	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.:

11/15/2018

45 Day Lock Exp.:

11/30/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/16/2018

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	95.831	95.731	95.631	3.250	97.048	96.948	96.848	
4.375	98.898	98.798	98.698	3.875	96.580	96.480	96.380	3.375	97.219	97.119	97.019	
4.500	99.466	99.366	99.266	3.990	97.144	97.044	96.944	3.500	97.952	97.852	97.752	
4.625	100.145	100.045	99.945	4.000	97.244	97.144	97.044	3.625	98.434	98.334	98.234	
4.750	100.765	100.665	100.565	4.125	98.064	97.964	97.864	3.750	98.851	98.751	98.651	
4.875	101.303	101.203	101.103	4.250	98.808	98.708	98.608	3.875	99.556	99.456	99.356	
4.990	101.732	101.632	101.532	4.375	99.413	99.313	99.213	3.990	99.763	99.663	99.563	
5.000	101.832	101.732	101.632	4.500	100.090	99.990	99.890	4.000	99.863	99.763	99.663	
5.125	102.537	102.437	102.337	4.625	100.685	100.585	100.485	4.125	100.372	100.272	100.172	
5.250	103.015	102.915	102.815	4.750	101.127	101.027	100.927	4.250	100.719	100.619	100.519	
5.375	103.444	103.344	103.244	4.875	101.525	101.425	101.325	4.375	101.193	101.093	100.993	
5.500	103.749	103.649	103.549	4.990	101.882	101.782	101.682	4.500	101.582	101.482	101.382	
5.625	104.179	104.070	103.979	5.000	101.982	101.882	101.782	4.625	101.961	101.861	101.761	
5.750	104.659	104.550	104.459	5.125	102.459	102.359	102.259	4.750	102.121	102.021	101.921	
5.875	104.968	104.868	104.768	5.250	102.816	102.716	102.616	4.875	102.342	102.242	102.142	
5.990	105.134	105.034	104.934	5.375	103.163	103.063	102.963	4.990	102.417	102.317	102.217	
6.000	105.234	105.134	105.034	5.500	103.496	103.396	103.296	5.000	102.517	102.417	102.317	
6.125	105.591	105.491	105.391	5.625	103.780	103.671	103.580	5.125	102.976	102.876	102.776	
6.250	106.003	105.903	105.803	5.750	104.063	103.954	103.863	5.250	103.405	103.305	103.205	

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	97.494	97.394	97.294	3.250	96.704	96.604
4.375	98.108	98.008	97.908	3.375	96.594	96.494
4.500	98.676	98.576	98.476	3.500	97.327	97.227
4.625	99.582	99.482	99.382	3.625	97.809	97.709
4.750	100.202	100.102	100.002	3.750	98.226	98.126
4.875	100.740	100.640	100.540	3.875	98.931	98.831
4.990	101.169	101.069	100.969	3.990	98.638	98.538
5.000	101.269	101.169	101.069	4.000	98.738	98.638
5.125	101.372	101.272	101.172	4.125	99.247	99.147
5.250	101.850	101.750	101.650	4.250	99.594	99.494
5.375	102.279	102.179	102.079	4.375	100.068	99.968
5.500	102.584	102.484	102.384	4.500	100.003	99.903
5.625	102.350	102.241	102.150	4.625	100.382	100.282
5.750	102.830	102.721	102.630	4.750	100.542	100.442
5.875	102.989	102.889	102.789	4.875	#N/A	#N/A
5.990	103.005	102.905	102.805	4.990	#N/A	#N/A
6.000	103.105	103.005	102.905	5.000	#N/A	#N/A
6.125	103.312	103.212	103.112	5.125	#N/A	#N/A
6.250	103.574	103.474	103.374	5.250	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2018

45 Day Lock Exp.:

11/30/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/16/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.999	97.899	97.799	3.750	95.831	95.731	95.631	2.750	94.170	94.070	93.970	4.250	97.209	97.109	97.009	2.750	93.826	93.726	93.626
4.375	98.679	98.579	98.479	3.875	96.580	96.480	96.380	2.875	94.825	94.725	94.625	4.375	97.889	97.789	97.689	2.875	94.481	94.381	94.281
4.500	99.453	99.353	99.253	3.990	97.144	97.044	96.944	2.990	95.370	95.270	95.170	4.500	98.663	98.563	98.463	2.990	95.026	94.926	94.826
4.625	100.125	100.025	99.925	4.000	97.244	97.144	97.044	3.000	95.470	95.370	95.270	4.625	99.562	99.462	99.362	3.000	95.126	95.026	94.926
4.750	100.758	100.658	100.558	4.125	98.064	97.964	97.864	3.125	96.053	95.953	95.853	4.750	100.195	100.095	99.995	3.125	95.709	95.609	95.509
4.875	101.303	101.203	101.103	4.250	98.808	98.708	98.608	3.250	96.509	96.409	96.309	4.875	100.740	100.640	100.540	3.250	96.165	96.065	95.965
4.990	101.732	101.632	101.532	4.375	99.413	99.313	99.213	3.375	97.112	97.012	96.912	4.990	101.169	101.069	100.969	3.375	96.487	96.387	96.287
5.000	101.832	101.732	101.632	4.500	100.090	99.990	99.890	3.500	97.898	97.798	97.698	5.000	101.269	101.169	101.069	3.500	97.273	97.173	97.073
5.125	102.537	102.437	102.337	4.625	100.685	100.585	100.485	3.625	98.434	98.334	98.234	5.125	101.372	101.272	101.172	3.625	97.809	97.709	97.609
5.250	103.015	102.915	102.815	4.750	101.127	101.027	100.927	3.750	98.851	98.751	98.651	5.250	101.850	101.750	101.650	3.750	98.226	98.126	98.026
5.375	103.444	103.344	103.244	4.875	101.525	101.425	101.325	3.875	99.386	99.286	99.186	5.375	102.279	102.179	102.079	3.875	98.761	98.661	98.561
5.500	103.749	103.649	103.549	4.990	101.882	101.782	101.682	3.990	99.763	99.663	99.563	5.500	102.584	102.484	102.384	3.990	98.638	98.538	98.438
5.625	104.179	104.070	103.979	5.000	101.982	101.882	101.782	4.000	99.863	99.763	99.663	5.625	102.350	102.241	102.150	4.000	98.738	98.638	98.538
5.750	104.659	104.550	104.459	5.125	102.459	102.359	102.259	4.125	100.372	100.272	100.172	5.750	102.830	102.721	102.630	4.125	99.247	99.147	99.047
5.875	104.968	104.868	104.768	5.250	102.816	102.716	102.616	4.250	100.719	100.619	100.519	5.875	102.989	102.889	102.789	4.250	99.594	99.494	99.394
5.990	105.134	105.034	104.934	5.375	103.163	103.063	102.963	4.375	101.193	101.093	100.993	5.990	103.005	102.905	102.805	4.375	100.068	99.968	99.868
6.000	105.234	105.134	105.034	5.500	103.496	103.396	103.296	4.500	101.582	101.482	101.382	6.000	103.105	103.005	102.905	4.500	100.003	99.903	99.803
6.125	105.591	105.491	105.391	5.625	103.780	103.671	103.580	4.625	101.961	101.861	101.761	6.125	103.312	103.212	103.112	4.625	100.382	100.282	100.182
6.250	106.003	105.903	105.803	5.750	104.063	103.954	103.863	4.750	102.121	102.021	101.921	6.250	103.574	103.474	103.374	4.750	100.542	100.442	100.342

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

11/15/2018

11/30/2018

12/17/2018

W. Rate Sheet Dated: 10/16/2018

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	98.290	98.165	98.040
4.625	99.064	98.939	98.814
4.750	99.742	99.617	99.492
4.875	100.364	100.239	100.114
5.000	100.928	100.803	100.678
5.125	101.395	101.270	101.145
5.250	101.737	101.612	101.487
5.375	102.038	101.913	101.788
5.500	102.266	102.141	102.016
5.625	102.430	102.305	102.180
5.750	102.653	102.528	102.403
5.875	102.961	102.836	102.711
6.000	103.123	102.998	102.873

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	97.434	97.309	97.184
3.875	97.872	97.747	97.622
4.000	98.271	98.146	98.021
4.125	98.853	98.728	98.603
4.250	99.176	99.051	98.926
4.375	99.418	99.293	99.168
4.500	99.689	99.564	99.439
4.625	99.938	99.813	99.688
4.750	100.174	100.049	99.924
4.875	100.386	100.261	100.136
5.000	100.654	100.529	100.404

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	97.150	97.025	96.900
3.625	97.693	97.568	97.443
3.750	98.214	98.089	97.964
3.875	98.698	98.573	98.448
4.000	99.197	99.072	98.947
4.125	99.605	99.480	99.355
4.250	99.992	99.867	99.742
4.375	100.353	100.228	100.103
4.500	100.687	100.562	100.437
4.625	100.993	100.868	100.743
4.750	101.277	101.152	101.027
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

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)