



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.:

11/16/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	94.516	94.366	94.216	3.500	95.508	95.358	95.208	2.375	92.543	92.393	92.243	3.125	96.764	96.614	96.464
3.625	95.416	95.266	95.116	3.625	95.974	95.824	95.674	2.500	91.455	91.305	91.155	3.250	97.231	97.081	96.931
3.750	97.714	97.564	97.414	3.750	97.178	97.028	96.878	2.625	92.355	92.205	92.055	3.375	97.634	97.484	97.334
3.875	98.220	98.070	97.920	3.875	97.635	97.485	97.335	2.750	95.244	95.094	94.944	3.500	97.995	97.845	97.695
4.000	98.726	98.576	98.426	4.000	98.084	97.934	97.784	2.875	95.938	95.788	95.638	3.625	98.371	98.221	98.071
4.125	99.225	99.075	98.925	4.125	98.449	98.299	98.149	3.000	96.227	96.077	95.927	Margin = 2.250		Index = 2.660	
4.250	100.240	100.099	99.990	4.250	99.399	99.259	99.149	3.125	96.677	96.527	96.377				
4.375	100.741	100.600	100.491	4.375	99.777	99.636	99.527	3.250	97.516	97.366	97.216				
4.500	101.237	101.097	100.987	4.500	100.147	100.006	99.897	3.375	97.962	97.812	97.662				
4.625	101.717	101.577	101.467	4.625	100.433	100.293	100.183	3.500	98.403	98.253	98.103				
4.750	101.890	101.734	101.609	4.750	101.195	101.038	100.913	3.625	98.847	98.697	98.547				
4.875	102.433	102.277	102.152	4.875	101.544	101.387	101.262	3.750	99.060	98.910	98.760				
5.000	103.033	102.877	102.752	5.000	101.855	101.699	101.574	3.875	99.494	99.344	99.194				
5.125	103.289	103.133	103.008	5.125	102.175	102.019	101.894	4.000	99.921	99.771	99.621				
5.250	103.738	103.581	103.441	5.250	102.483	102.327	102.187	4.125	100.264	100.114	99.964				
5.375	103.855	103.699	103.558	5.375	102.822	102.666	102.526	4.250	100.285	100.135	99.985				
5.500	103.982	103.826	103.685	5.500	103.134	102.977	102.837	4.375	100.640	100.490	100.340				
5.625	104.157	104.001	103.861	5.625	103.554	103.397	103.257	4.500	100.988	100.838	100.688				
5.750	104.539	104.439	104.339	5.750	103.315	103.215	103.115	4.625	101.252	101.102	100.952				

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	93.316	93.166	93.016	3.500	94.508	94.358	94.208	2.375	91.543	91.393	91.243	3.125	95.764	95.614	95.464
3.625	94.216	94.066	93.916	3.625	94.974	94.824	94.674	2.500	90.455	90.305	90.155	3.250	96.231	96.081	95.931
3.750	96.514	96.364	96.214	3.750	96.178	96.028	95.878	2.625	91.355	91.205	91.055	3.375	96.634	96.484	96.334
3.875	97.020	96.870	96.720	3.875	96.635	96.485	96.335	2.750	94.244	94.094	93.944	3.500	96.995	96.845	96.695
4.000	97.526	97.376	97.226	4.000	97.084	96.934	96.784	2.875	94.938	94.788	94.638	3.625	97.371	97.221	97.071
4.125	98.025	97.875	97.725	4.125	97.449	97.299	97.149	3.000	95.227	95.077	94.927	Margin = 2.250		Index = 2.660	
4.250	99.040	98.899	98.790	4.250	98.399	98.259	98.149	3.125	95.677	95.527	95.377	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.541	99.400	99.291	4.375	98.777	98.636	98.527	3.250	96.516	96.366	96.216	Rate	30 Day	45 Day	60 Day
4.500	100.037	99.897	99.787	4.500	99.147	99.006	98.897	3.375	96.962	96.812	96.662	4.625	99.317	99.067	98.817
4.625	100.517	100.377	100.267	4.625	99.433	99.293	99.183	3.500	97.403	97.253	97.103	4.750	99.690	99.440	99.190
4.750	100.940	100.784	100.659	4.750	100.195	100.038	99.913	3.625	97.847	97.697	97.547	4.875	100.133	99.883	99.633
4.875	101.483	101.327	101.202	4.875	100.544	100.387	100.262	3.750	98.060	97.910	97.760	5.000	100.533	100.283	100.033
5.000	101.883	101.727	101.602	5.000	100.855	100.699	100.574	3.875	98.494	98.344	98.194	5.125	100.909	100.659	100.409
5.125	102.339	102.183	102.058	5.125	101.275	101.119	100.994	4.000	98.921	98.771	98.621	5.250	100.907	100.657	100.407
5.250	102.608	102.451	102.311	5.250	101.483	101.327	101.187	4.125	99.264	99.114	98.964	5.375	101.275	101.025	100.775
5.375	102.849	102.693	102.552	5.375	101.822	101.666	101.526	4.250	99.285	99.135	98.985	5.500	102.012	101.762	101.512
5.500	103.052	102.896	102.755	5.500	102.134	101.977	101.837	4.375	99.640	99.490	99.340	5.625	102.257	102.007	101.757
5.625	103.177	103.021	102.881	5.625	102.554	102.397	102.257	4.500	99.988	99.838	99.688	5.750	102.579	102.329	102.079
5.750	103.609	103.509	103.409	5.750	102.315	102.215	102.115	4.625	100.252	100.102	99.952	5.875	102.757	102.507	102.257

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

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:	10/17/2018	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	99.283	99.033	98.783	4.875	98.824	98.574	98.324
5.125	100.059	99.809	99.559	5.125	99.555	99.305	99.055
5.375	100.425	100.175	99.925	5.375	100.102	99.852	99.602
5.625	101.177	100.927	100.677	5.625	100.834	100.584	100.334
5.875	101.517	101.267	101.017	5.875	100.944	100.694	100.444
6.000	101.894	101.644	101.394	6.000	101.255	101.005	100.755
6.125	102.269	102.019	101.769	6.125	101.675	101.425	101.175
6.250	102.569	102.319	102.069	6.250	101.046	100.796	100.546

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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	93.579	93.429	93.279	3.500	94.570	94.420	94.270	2.375	89.043	88.893	88.743	3.125	95.08	94.926	94.776
3.625	94.479	94.329	94.179	3.625	95.037	94.887	94.737	2.500	87.955	87.805	87.655	3.250	96.29	96.143	95.993
3.750	96.777	96.627	96.477	3.750	96.240	96.090	95.940	2.625	88.855	88.705	88.555	3.375	96.70	96.547	96.397
3.875	97.283	97.133	96.983	3.875	96.697	96.547	96.397	2.750	93.556	93.406	93.256	3.500	97.06	96.907	96.757
4.000	97.788	97.638	97.488	4.000	97.147	96.997	96.847	2.875	94.251	94.101	93.951	3.625	97.43	97.283	97.133
4.125	98.287	98.137	97.987	4.125	97.512	97.362	97.212	3.000	94.540	94.390	94.240	Margin = 2.250		Index = 2.660	
4.250	99.318	99.177	99.068	4.250	98.477	98.337	98.227	3.125	94.989	94.839	94.689				
4.375	99.819	99.679	99.569	4.375	98.855	98.714	98.605	3.250	96.578	96.428	96.278				
4.500	100.316	100.175	100.066	4.500	99.225	99.085	98.975	3.375	97.024	96.874	96.724				
4.625	100.796	100.655	100.546	4.625	99.512	99.371	99.262	3.500	97.466	97.316	97.166				
4.750	100.640	100.484	100.359	4.750	99.945	99.788	99.663	3.625	97.910	97.760	97.610				
4.875	101.183	101.027	100.902	4.875	100.294	100.137	100.012	3.750	98.122	97.972	97.822				
5.000	101.783	101.627	101.502	5.000	100.605	100.449	100.324	3.875	98.556	98.406	98.256				
5.125	102.039	101.883	101.758	5.125	100.925	100.769	100.644	4.000	98.983	98.833	98.683				
5.250	102.019	101.863	101.722	5.250	100.765	100.608	100.468	4.125	99.326	99.176	99.026				
5.375	102.137	101.980	101.840	5.375	101.104	100.947	100.807	4.250	99.363	99.213	99.063				
5.500	102.264	102.107	101.967	5.500	101.415	101.259	101.118	4.375	99.718	99.568	99.418				
5.625	102.439	102.282	102.142	5.625	101.835	101.679	101.538	4.500	100.066	99.916	99.766				
5.750	101.101	101.001	100.901	5.750	99.877	99.777	99.677	4.625	100.330	100.180	100.030				

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	92.379	92.229	92.079	3.500	93.570	93.420	93.270	2.375	89.793	89.643	89.493	3.125	94.076	93.926	93.776
3.625	93.279	93.129	92.979	3.625	94.037	93.887	93.737	2.500	88.705	88.555	88.405	3.250	95.293	95.143	94.993
3.750	95.577	95.427	95.277	3.750	95.240	95.090	94.940	2.625	89.605	89.455	89.305	3.375	95.697	95.547	95.397
3.875	96.083	95.933	95.783	3.875	95.697	95.547	95.397	2.750	93.337	93.187	93.037	3.500	96.057	95.907	95.757
4.000	96.588	96.438	96.288	4.000	96.147	95.997	95.847	2.875	94.032	93.882	93.732	3.625	96.433	96.283	96.133
4.125	97.087	96.937	96.787	4.125	96.512	96.362	96.212	3.000	94.321	94.171	94.021	Margin = 2.250		Index = 2.660	
4.250	98.118	97.977	97.868	4.250	97.477	97.337	97.227	3.125	94.771	94.621	94.471	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.619	98.479	98.369	4.375	97.855	97.714	97.605	3.250	95.422	95.272	95.122	Rate	30 Day	45 Day	60 Day
4.500	99.116	98.975	98.866	4.500	98.225	98.085	97.975	3.375	95.868	95.718	95.568	4.625	98.396	98.146	97.896
4.625	99.596	99.455	99.346	4.625	98.512	98.371	98.262	3.500	96.310	96.160	96.010	4.750	98.440	98.190	97.940
4.750	99.690	99.534	99.409	4.750	98.945	98.788	98.663	3.625	96.753	96.603	96.453	4.875	98.883	98.633	98.383
4.875	100.233	100.077	99.952	4.875	99.294	99.137	99.012	3.750	96.810	96.660	96.510	5.000	99.283	99.033	98.783
5.000	100.633	100.477	100.352	5.000	99.605	99.449	99.324	3.875	97.244	97.094	96.944	5.125	99.659	99.409	99.159
5.125	101.089	100.933	100.808	5.125	100.025	99.869	99.744	4.000	97.671	97.521	97.371	5.250	99.188	98.938	98.688
5.250	100.889	100.733	100.592	5.250	99.765	99.608	99.468	4.125	98.014	97.864	97.714	5.375	99.557	99.307	99.057
5.375	101.131	100.974	100.834	5.375	100.104	99.947	99.807	4.250	97.723	97.573	97.423	5.500	100.294	100.044	99.794
5.500	101.334	101.177	101.037	5.500	100.415	100.259	100.118	4.375	98.077	97.927	97.777	5.625	100.539	100.289	100.039
5.625	101.459	101.302	101.162	5.625	100.835	100.679	100.538	4.500	98.425	98.275	98.125	5.750	99.141	98.891	98.641
5.750	100.171	100.071	99.971	5.750	98.877	98.777	98.677	4.625	98.689	98.539	98.389	5.875	99.319	99.069	98.819

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	98.033	97.783	97.533	4.875	97.574	97.324	97.074
5.125	98.809	98.559	98.309	5.125	98.305	98.055	97.805
5.375	98.707	98.457	98.207	5.375	98.384	98.134	97.884
5.625	99.459	99.209	98.959	5.625	99.115	98.865	98.615
5.875	98.079	97.829	97.579	5.875	97.506	97.256	97.006
6.000	98.456	98.206	97.956	6.000	97.818	97.568	97.318
6.125	98.831	98.581	98.331	6.125	98.238	97.988	97.738
6.250	99.069	98.819	98.569	6.250	97.546	97.296	97.046

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:	10/17/2018	5.750%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	98.159	98.059	97.959	4.500	99.953	99.853	99.753	3.500	97.889	97.789	97.689	3.500	97.905	97.805	97.705
4.375	98.773	98.673	98.573	4.625	100.570	100.470	100.370	3.625	98.348	98.248	98.148	3.625	98.364	98.264	98.164
4.500	99.372	99.272	99.172	4.750	101.108	101.008	100.908	3.750	98.806	98.706	98.606	3.750	99.053	98.953	98.853
4.625	100.051	99.951	99.851	4.875	101.491	101.391	101.291	3.875	99.494	99.394	99.294	3.875	99.510	99.410	99.310
4.750	100.671	100.571	100.471	4.990	101.870	101.770	101.670	3.990	99.612	99.512	99.412	3.990	99.632	99.532	99.432
4.875	101.177	101.077	100.977	5.000	101.970	101.870	101.770	4.000	99.712	99.612	99.512	4.000	99.732	99.632	99.532
4.990	101.422	101.322	101.222	5.125	102.556	102.456	102.356	4.125	100.159	100.059	99.959	4.125	100.039	99.939	99.839
5.000	101.522	101.422	101.322	5.250	103.039	102.939	102.839	4.250	100.534	100.434	100.334	4.250	100.683	100.583	100.483
5.125	102.238	102.138	102.038	5.375	103.243	103.143	103.043	4.375	100.835	100.735	100.635	4.375	100.980	100.880	100.780
5.250	102.877	102.777	102.677	5.500	103.467	103.367	103.267	4.500	101.346	101.246	101.146	4.500	101.271	101.171	101.071
5.375	103.275	103.175	103.075	5.625	103.878	103.778	103.678	4.625	101.834	101.734	101.634	4.625	101.530	101.430	101.330
5.500	103.641	103.541	103.441	5.750	104.389	104.289	104.189	4.750	102.016	101.916	101.816	4.750	101.751	101.651	101.551
5.625	103.922	103.822	103.722	5.875	104.633	104.533	104.433	4.875	102.188	102.088	101.988	4.875	101.956	101.856	101.756
5.750	104.680	104.580	104.480	5.990	104.739	104.639	104.539	4.990	102.206	102.106	102.006	4.990	102.026	101.926	101.826
5.875	104.849	104.749	104.649	6.000	104.839	104.739	104.639	5.000	102.306	102.206	102.106	5.000	102.126	102.026	101.926
5.990	104.975	104.875	104.775	6.125	105.267	105.167	105.067	5.125	102.677	102.577	102.477	5.125	102.280	102.180	102.080
6.000	105.075	104.975	104.875	6.250	105.801	105.701	105.593	5.250	102.833	102.733	102.633	5.250	102.500	102.400	102.300
6.125	105.675	105.575	105.475	6.375	106.031	105.931	105.823	5.375	102.978	102.878	102.778	5.375	102.715	102.615	102.515
6.250	106.142	106.042	105.934	6.500	N/A	N/A	N/A	5.500	103.061	102.961	102.861	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
4.250	96.926	96.826	96.726	3.500	97.338	97.238	97.138
4.375	97.563	97.463	97.363	3.625	97.747	97.647	97.547
4.500	98.245	98.145	98.045	3.750	98.097	97.997	97.897
4.625	98.968	98.868	98.768	3.875	98.507	98.407	98.307
4.750	99.661	99.561	99.461	3.990	98.791	98.691	98.591
4.875	100.245	100.145	100.045	4.000	98.891	98.791	98.691
4.990	100.697	100.597	100.497	4.125	99.277	99.177	99.077
5.000	100.797	100.697	100.597	4.250	99.455	99.355	99.255
5.125	101.057	100.957	100.857	4.375	99.627	99.527	99.427
5.250	101.383	101.283	101.183	4.500	99.911	99.811	99.711
5.375	101.889	101.789	101.689	4.625	100.207	100.107	100.007
5.500	102.362	102.262	102.162	4.750	100.329	100.229	100.129
5.625	102.588	102.488	102.388	4.875	100.438	100.338	100.238
5.750	102.790	102.690	102.590	4.990	100.408	100.308	100.208
5.875	102.381	102.281	102.181	5.000	100.508	100.408	100.308
5.990	102.754	102.654	102.554	5.125	100.487	100.387	100.287
6.000	102.854	102.754	102.654	5.250	100.585	100.485	100.385
6.125	103.102	103.002	102.902	5.375	100.673	100.573	100.473
6.250	103.332	103.232	103.132	5.500	100.727	100.627	100.527

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	-2.500	-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@afrownwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	98.159	98.059	97.959	3.750	95.955	95.855	95.755	3.250	96.986	96.886	96.786	
4.375	98.820	98.720	98.620	3.875	96.683	96.583	96.483	3.375	97.157	97.057	96.957	
4.500	99.583	99.483	99.383	3.990	97.263	97.163	97.063	3.500	97.927	97.827	97.727	
4.625	100.255	100.155	100.055	4.000	97.363	97.263	97.163	3.625	98.471	98.371	98.271	
4.750	100.885	100.785	100.685	4.125	98.186	98.086	97.986	3.750	98.875	98.775	98.675	
4.875	101.437	101.337	101.237	4.250	98.923	98.823	98.723	3.875	99.494	99.394	99.294	
4.990	101.859	101.759	101.659	4.375	99.523	99.423	99.323	3.990	99.802	99.702	99.602	
5.000	101.959	101.859	101.759	4.500	100.203	100.103	100.003	4.000	99.902	99.802	99.702	
5.125	102.629	102.527	102.429	4.625	100.805	100.705	100.605	4.125	100.418	100.318	100.218	
5.250	103.127	103.025	102.927	4.750	101.255	101.155	101.055	4.250	100.759	100.659	100.559	
5.375	103.556	103.453	103.356	4.875	101.650	101.550	101.450	4.375	101.237	101.137	101.037	
5.500	103.867	103.764	103.667	4.990	102.026	101.926	101.826	4.500	101.648	101.548	101.448	
5.625	104.249	104.125	104.049	5.000	102.126	102.026	101.926	4.625	102.024	101.924	101.824	
5.750	104.741	104.617	104.541	5.125	102.599	102.497	102.399	4.750	102.203	102.103	102.003	
5.875	105.019	104.919	104.819	5.250	102.957	102.855	102.757	4.875	102.420	102.320	102.220	
5.990	105.183	105.083	104.983	5.375	103.304	103.203	103.104	4.990	102.500	102.400	102.300	
6.000	105.283	105.183	105.083	5.500	103.651	103.549	103.451	5.000	102.600	102.500	102.400	
6.125	105.704	105.604	105.504	5.625	103.879	103.756	103.679	5.125	103.054	102.954	102.854	
6.250	106.115	106.015	105.915	5.750	104.134	104.010	103.934	5.250	103.494	103.394	103.294	

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	97.252	97.152	97.052	3.250	96.861	96.761	96.661		
4.375	97.913	97.813	97.713	3.375	96.687	96.587	96.487		
4.500	98.676	98.576	98.476	3.500	97.457	97.357	97.257		
4.625	99.630	99.530	99.430	3.625	98.001	97.901	97.801		
4.750	100.260	100.160	100.060	3.750	98.405	98.305	98.205		
4.875	100.812	100.712	100.612	3.875	99.024	98.924	98.824		
4.990	101.234	101.134	101.034	3.990	98.739	98.639	98.539		
5.000	101.334	101.234	101.134	4.000	98.839	98.739	98.639		
5.125	101.334	101.232	101.134	4.125	99.355	99.255	99.155		
5.250	101.832	101.730	101.632	4.250	99.696	99.596	99.496		
5.375	102.261	102.158	102.061	4.375	100.174	100.074	99.974		
5.500	102.572	102.469	102.372	4.500	101.648	101.548	101.448		
5.625	102.332	102.208	102.132	4.625	102.024	101.924	101.824		
5.750	102.824	102.700	102.624	4.750	102.203	102.103	102.003		
5.875	102.952	102.852	102.752	4.875	#N/A	#N/A	#N/A		
5.990	102.966	102.866	102.766	4.990	#N/A	#N/A	#N/A		
6.000	103.066	102.966	102.866	5.000	#N/A	#N/A	#N/A		
6.125	103.337	103.237	103.137	5.125	#N/A	#N/A	#N/A		
6.250	103.598	103.498	103.398	5.250	#N/A	#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	-0.750	-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.:

11/16/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	98.141	98.041	97.941	3.750	95.955	95.855	95.755	2.750	94.271	94.171	94.071	4.250	97.234	97.134	97.034	2.750	94.146	94.046	93.946
4.375	98.820	98.720	98.620	3.875	96.683	96.583	96.483	2.875	94.924	94.824	94.724	4.375	97.913	97.813	97.713	2.875	94.799	94.699	94.599
4.500	99.583	99.483	99.383	3.990	97.263	97.163	97.063	2.990	95.466	95.366	95.266	4.500	98.676	98.576	98.476	2.990	95.341	95.241	95.141
4.625	100.255	100.155	100.055	4.000	97.363	97.263	97.163	3.000	95.566	95.466	95.366	4.625	99.630	99.530	99.430	3.000	95.441	95.341	95.241
4.750	100.885	100.785	100.685	4.125	98.186	98.086	97.986	3.125	96.148	96.048	95.948	4.750	100.260	100.160	100.060	3.125	96.023	95.923	95.823
4.875	101.437	101.337	101.237	4.250	98.923	98.823	98.723	3.250	96.604	96.504	96.404	4.875	100.812	100.712	100.612	3.250	96.479	96.379	96.279
4.990	101.859	101.759	101.659	4.375	99.523	99.423	99.323	3.375	97.153	97.053	96.953	4.990	101.234	101.134	101.034	3.375	96.683	96.583	96.483
5.000	101.959	101.859	101.759	4.500	100.203	100.103	100.003	3.500	97.927	97.827	97.727	5.000	101.334	101.234	101.134	3.500	97.457	97.357	97.257
5.125	102.629	102.527	102.429	4.625	100.805	100.705	100.605	3.625	98.471	98.371	98.271	5.125	101.334	101.232	101.134	3.625	98.001	97.901	97.801
5.250	103.127	103.025	102.927	4.750	101.255	101.155	101.055	3.750	98.875	98.775	98.675	5.250	101.832	101.730	101.632	3.750	98.405	98.305	98.205
5.375	103.556	103.453	103.356	4.875	101.650	101.550	101.450	3.875	99.432	99.332	99.232	5.375	102.261	102.158	102.061	3.875	98.962	98.862	98.762
5.500	103.867	103.764	103.667	4.990	102.026	101.926	101.826	3.990	99.802	99.702	99.602	5.500	102.572	102.469	102.372	3.990	98.739	98.639	98.539
5.625	104.249	104.125	104.049	5.000	102.126	102.026	101.926	4.000	99.902	99.802	99.702	5.625	102.332	102.208	102.132	4.000	98.839	98.739	98.639
5.750	104.741	104.617	104.541	5.125	102.599	102.497	102.399	4.125	100.418	100.318	100.218	5.750	102.824	102.700	102.624	4.125	99.355	99.255	99.155
5.875	105.019	104.919	104.819	5.250	102.957	102.855	102.757	4.250	100.759	100.659	100.559	5.875	102.952	102.852	102.752	4.250	99.696	99.596	99.496
5.990	105.183	105.083	104.983	5.375	103.304	103.203	103.104	4.375	101.237	101.137	101.037	5.990	102.966	102.866	102.766	4.375	100.174	100.074	99.974
6.000	105.283	105.183	105.083	5.500	103.651	103.549	103.451	4.500	101.648	101.548	101.448	6.000	103.066	102.966	102.866	4.500	101.648	101.548	101.448
6.125	105.704	105.604	105.504	5.625	103.879	103.756	103.679	4.625	102.024	101.924	101.824	6.125	103.337	103.237	103.137	4.625	102.024	101.924	101.824
6.250	106.115	106.015	105.915	5.750	104.134	104.010	103.934	4.750	102.203	102.103	102.003	6.250	103.598	103.498	103.398	4.750	102.203	102.103	102.003

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.:

11/16/2018

12/3/2018

12/17/2018

W. Rate Sheet Dated: 10/17/2018

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	98.159	98.034	97.909
4.625	98.938	98.813	98.688
4.750	99.623	99.498	99.373
4.875	100.246	100.121	99.996
5.000	100.822	100.697	100.572
5.125	101.299	101.174	101.049
5.250	101.649	101.524	101.399
5.375	101.958	101.833	101.708
5.500	102.190	102.065	101.940
5.625	102.361	102.236	102.111
5.750	102.604	102.479	102.354
5.875	102.913	102.788	102.663
6.000	103.075	102.950	102.825

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	97.340	97.215	97.090
3.875	97.779	97.654	97.529
4.000	98.183	98.058	97.933
4.125	98.768	98.643	98.518
4.250	99.095	98.970	98.845
4.375	99.345	99.220	99.095
4.500	99.620	99.495	99.370
4.625	99.871	99.746	99.621
4.750	100.114	99.989	99.864
4.875	100.325	100.200	100.075
5.000	100.593	100.468	100.343

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	97.039	96.914	96.789
3.625	97.588	97.463	97.338
3.750	98.114	97.989	97.864
3.875	98.604	98.479	98.354
4.000	99.103	98.978	98.853
4.125	99.517	99.392	99.267
4.250	99.907	99.782	99.657
4.375	100.272	100.147	100.022
4.500	100.610	100.485	100.360
4.625	100.916	100.791	100.666
4.750	101.200	101.075	100.950
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

Full Am. ² ARMs 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 <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)