



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.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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	94.110	93.960	93.810	3.500	95.102	94.952	94.802	2.375	92.261	92.111	91.961	3.125	96.764	96.614	96.464
3.625	95.010	94.860	94.710	3.625	95.568	95.418	95.268	2.500	91.174	91.024	90.874	3.250	97.231	97.081	96.931
3.750	97.371	97.221	97.071	3.750	96.834	96.684	96.534	2.625	92.074	91.924	91.774	3.375	97.634	97.484	97.334
3.875	97.876	97.726	97.576	3.875	97.291	97.141	96.991	2.750	94.986	94.836	94.686	3.500	97.995	97.845	97.695
4.000	98.382	98.232	98.082	4.000	97.740	97.590	97.440	2.875	95.520	95.370	95.220	3.625	98.371	98.221	98.071
4.125	98.881	98.731	98.581	4.125	98.105	97.955	97.805	3.000	95.970	95.820	95.670	Margin = 2.250		Index = 2.660	
4.250	99.927	99.787	99.677	4.250	99.087	98.946	98.837	3.125	96.419	96.269	96.119				
4.375	100.429	100.288	100.179	4.375	99.464	99.324	99.214	3.250	97.254	97.104	96.954				
4.500	100.925	100.784	100.675	4.500	99.835	99.694	99.585	3.375	97.700	97.550	97.400				
4.625	101.405	101.264	101.155	4.625	100.121	99.980	99.871	3.500	98.142	97.992	97.842				
4.750	101.624	101.468	101.327	4.750	100.929	100.773	100.632	3.625	98.586	98.436	98.286				
4.875	102.167	102.011	101.870	4.875	101.278	101.122	100.981	3.750	98.841	98.691	98.541				
5.000	102.767	102.611	102.470	5.000	101.589	101.433	101.292	3.875	99.275	99.125	98.975				
5.125	103.023	102.867	102.726	5.125	101.909	101.753	101.612	4.000	99.702	99.552	99.402				
5.250	103.219	103.063	102.907	5.250	102.296	102.140	101.983	4.125	100.045	99.895	99.745				
5.375	103.388	103.232	103.075	5.375	102.635	102.479	102.322	4.250	100.125	99.975	99.825				
5.500	103.665	103.509	103.352	5.500	102.946	102.790	102.634	4.375	100.480	100.330	100.180				
5.625	103.890	103.734	103.577	5.625	103.366	103.210	103.054	4.500	100.828	100.678	100.528				
5.750	103.975	103.875	103.775	5.750	103.080	102.980	102.880	4.625	101.092	100.942	100.792				

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	92.910	92.760	92.610	3.500	94.102	93.952	93.802	2.375	91.261	91.111	90.961	3.125	95.764	95.614	95.464
3.625	93.810	93.660	93.510	3.625	94.568	94.418	94.268	2.500	90.174	90.024	89.874	3.250	96.231	96.081	95.931
3.750	96.171	96.021	95.871	3.750	95.834	95.684	95.534	2.625	91.074	90.924	90.774	3.375	96.634	96.484	96.334
3.875	96.676	96.526	96.376	3.875	96.291	96.141	95.991	2.750	93.986	93.836	93.686	3.500	96.995	96.845	96.695
4.000	97.182	97.032	96.882	4.000	96.740	96.590	96.440	2.875	94.520	94.370	94.220	3.625	97.371	97.221	97.071
4.125	97.681	97.531	97.381	4.125	97.105	96.955	96.805	3.000	94.970	94.820	94.670	Margin = 2.250		Index = 2.660	
4.250	98.727	98.587	98.477	4.250	98.087	97.946	97.837	3.125	95.419	95.269	95.119	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.229	99.088	98.979	4.375	98.464	98.324	98.214	3.250	96.254	96.104	95.954	Rate	30 Day	45 Day	60 Day
4.500	99.725	99.584	99.475	4.500	98.835	98.694	98.585	3.375	96.700	96.550	96.400	4.625	99.005	98.755	98.505
4.625	100.205	100.064	99.955	4.625	99.121	98.980	98.871	3.500	97.142	96.992	96.842	4.750	99.424	99.174	98.924
4.750	100.674	100.518	100.377	4.750	99.929	99.773	99.632	3.625	97.586	97.436	97.286	4.875	99.867	99.617	99.367
4.875	101.217	101.061	100.920	4.875	100.278	100.122	99.981	3.750	97.841	97.691	97.541	5.000	100.267	100.017	99.767
5.000	101.617	101.461	101.320	5.000	100.589	100.433	100.292	3.875	98.275	98.125	97.975	5.125	100.643	100.393	100.143
5.125	102.073	101.917	101.776	5.125	101.009	100.853	100.712	4.000	98.702	98.552	98.402	5.250	100.719	100.469	100.219
5.250	102.420	102.264	102.108	5.250	101.296	101.140	100.983	4.125	99.045	98.895	98.745	5.375	101.088	100.838	100.588
5.375	102.662	102.506	102.349	5.375	101.635	101.479	101.322	4.250	99.125	98.975	98.825	5.500	102.005	101.755	101.505
5.500	102.865	102.709	102.552	5.500	101.946	101.790	101.634	4.375	99.480	99.330	99.180	5.625	102.250	102.000	101.750
5.625	102.990	102.834	102.677	5.625	102.366	102.210	102.054	4.500	99.828	99.678	99.528	5.750	102.505	102.255	102.005
5.750	103.375	103.275	103.175	5.750	102.080	101.980	101.880	4.625	100.092	99.942	99.792	5.875	102.752	102.502	102.252

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.017	98.767	98.517	4.875	98.558	98.308	98.058
5.125	99.793	99.543	99.293	5.125	99.289	99.039	98.789
5.375	100.238	99.988	99.738	5.375	99.915	99.665	99.415
5.625	100.990	100.740	100.490	5.625	100.646	100.396	100.146
5.875	101.282	101.032	100.782	5.875	100.709	100.459	100.209
6.000	101.659	101.409	101.159	6.000	101.021	100.771	100.521
6.125	102.034	101.784	101.534	6.125	101.441	101.191	100.941
6.250	102.334	102.084	101.834	6.250	101.092	100.842	100.592

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:	10/18/2018	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.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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	93.173	93.023	92.873	3.500	94.164	94.014	93.864	2.375	88.761	88.611	88.461	3.125	95.08	94.926	94.776
3.625	94.073	93.923	93.773	3.625	94.630	94.480	94.330	2.500	87.674	87.524	87.374	3.250	96.29	96.143	95.993
3.750	96.433	96.283	96.133	3.750	95.897	95.747	95.597	2.625	88.574	88.424	88.274	3.375	96.70	96.547	96.397
3.875	96.939	96.789	96.639	3.875	96.353	96.203	96.053	2.750	93.298	93.148	92.998	3.500	97.06	96.907	96.757
4.000	97.444	97.294	97.144	4.000	96.803	96.653	96.503	2.875	93.833	93.683	93.533	3.625	97.43	97.283	97.133
4.125	97.943	97.793	97.643	4.125	97.168	97.018	96.868	3.000	94.282	94.132	93.982	Margin = 2.250		Index = 2.660	
4.250	99.005	98.865	98.755	4.250	98.165	98.024	97.915	3.125	94.731	94.581	94.431				
4.375	99.507	99.366	99.257	4.375	98.542	98.402	98.292	3.250	96.317	96.167	96.017				
4.500	100.003	99.862	99.753	4.500	98.913	98.772	98.663	3.375	96.763	96.613	96.463				
4.625	100.483	100.342	100.233	4.625	99.199	99.058	98.949	3.500	97.204	97.054	96.904				
4.750	100.374	100.218	100.077	4.750	99.679	99.523	99.382	3.625	97.648	97.498	97.348				
4.875	100.917	100.761	100.620	4.875	100.028	99.872	99.731	3.750	97.904	97.754	97.604				
5.000	101.517	101.361	101.220	5.000	100.339	100.183	100.042	3.875	98.338	98.188	98.038				
5.125	101.773	101.617	101.476	5.125	100.659	100.503	100.362	4.000	98.765	98.615	98.465				
5.250	101.500	101.344	101.188	5.250	100.577	100.421	100.265	4.125	99.107	98.957	98.807				
5.375	101.669	101.513	101.357	5.375	100.916	100.760	100.604	4.250	99.203	99.053	98.903				
5.500	101.946	101.790	101.634	5.500	101.227	101.071	100.915	4.375	99.558	99.408	99.258				
5.625	102.171	102.015	101.859	5.625	101.647	101.491	101.335	4.500	99.906	99.756	99.606				
5.750	100.537	100.437	100.337	5.750	99.643	99.543	99.443	4.625	100.170	100.020	99.870				

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	91.973	91.823	91.673	3.500	93.164	93.014	92.864	2.375	89.511	89.361	89.211	3.125	94.076	93.926	93.776
3.625	92.873	92.723	92.573	3.625	93.630	93.480	93.330	2.500	88.424	88.274	88.124	3.250	95.293	95.143	94.993
3.750	95.233	95.083	94.933	3.750	94.897	94.747	94.597	2.625	89.324	89.174	89.024	3.375	95.697	95.547	95.397
3.875	95.739	95.589	95.439	3.875	95.353	95.203	95.053	2.750	93.080	92.930	92.780	3.500	96.057	95.907	95.757
4.000	96.244	96.094	95.944	4.000	95.803	95.653	95.503	2.875	93.614	93.464	93.314	3.625	96.433	96.283	96.133
4.125	96.743	96.593	96.443	4.125	96.168	96.018	95.868	3.000	94.063	93.913	93.763	Margin = 2.250		Index = 2.660	
4.250	97.805	97.665	97.555	4.250	97.165	97.024	96.915	3.125	94.513	94.363	94.213	30 Year OTC "Borrower Paid Only for USDA"			
4.375	98.307	98.166	98.057	4.375	97.542	97.402	97.292	3.250	95.160	95.010	94.860	Rate	30 Day	45 Day	60 Day
4.500	98.803	98.662	98.553	4.500	97.913	97.772	97.663	3.375	95.606	95.456	95.306	4.625	98.083	97.833	97.583
4.625	99.283	99.142	99.033	4.625	98.199	98.058	97.949	3.500	96.048	95.898	95.748	4.750	98.174	97.924	97.674
4.750	99.424	99.268	99.127	4.750	98.679	98.523	98.382	3.625	96.492	96.342	96.192	4.875	98.617	98.367	98.117
4.875	99.967	99.811	99.670	4.875	99.028	98.872	98.731	3.750	96.591	96.441	96.291	5.000	99.017	98.767	98.517
5.000	100.367	100.211	100.070	5.000	99.339	99.183	99.042	3.875	97.025	96.875	96.725	5.125	99.393	99.143	98.893
5.125	100.823	100.667	100.526	5.125	99.759	99.603	99.462	4.000	97.452	97.302	97.152	5.250	99.000	98.750	98.500
5.250	100.701	100.545	100.389	5.250	99.577	99.421	99.265	4.125	97.795	97.645	97.495	5.375	99.369	99.119	98.869
5.375	100.943	100.787	100.631	5.375	99.916	99.760	99.604	4.250	97.563	97.413	97.263	5.500	100.286	100.036	99.786
5.500	101.146	100.990	100.834	5.500	100.227	100.071	99.915	4.375	97.917	97.767	97.617	5.625	100.531	100.281	100.031
5.625	101.271	101.115	100.959	5.625	100.647	100.491	100.335	4.500	98.265	98.115	97.965	5.750	99.067	98.817	98.567
5.750	99.937	99.837	99.737	5.750	98.643	98.543	98.443	4.625	98.529	98.379	98.229	5.875	99.315	99.065	98.815

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

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	10/18/2018	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	97.767	97.517	97.267	4.875	97.308	97.058	96.808
5.125	98.543	98.293	98.043	5.125	98.039	97.789	97.539
5.375	98.519	98.269	98.019	5.375	98.196	97.946	97.696
5.625	99.271	99.021	98.771	5.625	98.927	98.677	98.427
5.875	97.845	97.595	97.345	5.875	97.272	97.022	96.772
6.000	98.222	97.972	97.722	6.000	97.583	97.333	97.083
6.125	98.597	98.347	98.097	6.125	98.003	97.753	97.503
6.250	98.834	98.584	98.334	6.250	97.592	97.342	97.092

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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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	4.625	100.317	100.217	100.117	3.500	97.952	97.852	97.752	3.500	97.967	97.867	97.767
4.500	99.528	99.428	99.328	4.750	100.821	100.721	100.621	3.625	98.411	98.311	98.211	3.625	98.427	98.327	98.227
4.625	100.208	100.108	100.008	4.875	101.290	101.190	101.090	3.750	98.848	98.748	98.648	3.750	98.863	98.763	98.663
4.750	100.827	100.727	100.627	4.990	101.566	101.466	101.366	3.875	99.556	99.456	99.356	3.875	99.572	99.472	99.372
4.875	101.334	101.234	101.134	5.000	101.666	101.566	101.466	3.990	99.661	99.561	99.461	3.990	99.592	99.492	99.392
4.990	101.137	101.037	100.937	5.125	102.253	102.153	102.053	4.000	99.761	99.661	99.561	4.000	99.692	99.592	99.492
5.000	101.237	101.137	101.037	5.250	102.737	102.637	102.537	4.125	99.936	99.836	99.736	4.125	99.827	99.727	99.627
5.125	101.954	101.854	101.754	5.375	102.942	102.842	102.742	4.250	100.339	100.239	100.139	4.250	100.508	100.408	100.308
5.250	102.595	102.495	102.395	5.500	103.168	103.068	102.968	4.375	100.639	100.539	100.439	4.375	100.809	100.709	100.609
5.375	103.014	102.914	102.814	5.625	103.654	103.554	103.454	4.500	101.152	101.052	100.952	4.500	101.098	100.998	100.898
5.500	103.381	103.281	103.181	5.750	104.165	104.065	103.965	4.625	101.643	101.543	101.443	4.625	101.379	101.279	101.179
5.625	103.664	103.564	103.464	5.875	104.410	104.310	104.210	4.750	101.825	101.725	101.625	4.750	101.600	101.500	101.400
5.750	104.497	104.397	104.297	5.990	104.518	104.418	104.318	4.875	101.997	101.897	101.797	4.875	101.807	101.707	101.607
5.875	104.676	104.576	104.476	6.000	104.618	104.518	104.418	4.990	102.014	101.914	101.814	4.990	101.878	101.778	101.678
5.990	104.771	104.671	104.571	6.125	105.041	104.941	104.841	5.000	102.114	102.014	101.914	5.000	101.978	101.878	101.778
6.000	104.871	104.771	104.671	6.250	105.576	105.476	105.376	5.125	102.454	102.354	102.254	5.125	102.107	102.007	101.907
6.125	105.472	105.372	105.272	6.375	105.806	105.706	105.596	5.250	102.610	102.510	102.410	5.250	102.299	102.199	102.099
6.250	105.937	105.837	105.727	6.500	N/A	N/A	N/A	5.375	102.755	102.655	102.555	5.375	102.513	102.413	102.313
6.375	106.311	106.211	106.101	6.625	N/A	N/A	N/A	5.500	102.839	102.739	102.639	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	97.186	97.086	96.986	3.500	97.068	96.968	96.868
4.500	97.917	97.817	97.717	3.625	97.478	97.378	97.278
4.625	98.632	98.532	98.432	3.750	97.871	97.771	97.671
4.750	99.338	99.238	99.138	3.875	98.282	98.182	98.082
4.875	99.925	99.825	99.725	3.990	98.567	98.467	98.367
4.990	100.386	100.286	100.186	4.000	98.667	98.567	98.467
5.000	100.486	100.386	100.286	4.125	99.055	98.955	98.855
5.125	100.747	100.647	100.547	4.250	99.234	99.134	99.034
5.250	101.101	101.001	100.901	4.375	99.435	99.335	99.235
5.375	101.629	101.529	101.429	4.500	99.719	99.619	99.519
5.500	102.102	102.002	101.902	4.625	100.016	99.916	99.816
5.625	102.329	102.229	102.129	4.750	100.138	100.038	99.938
5.750	102.532	102.432	102.332	4.875	100.247	100.147	100.047
5.875	102.209	102.109	102.009	4.990	100.217	100.117	100.017
5.990	102.551	102.451	102.351	5.000	100.317	100.217	100.117
6.000	102.651	102.551	102.451	5.125	100.264	100.164	100.064
6.125	102.901	102.801	102.701	5.250	100.363	100.263	100.163
6.250	103.132	103.032	102.932	5.375	100.451	100.351	100.251
6.375	101.333	101.233	101.133	5.500	100.504	100.404	100.304

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not
applicable on MH Advantage Properties (SFR 859 is required)								**Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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	95.860	95.760	95.660	3.250	97.048	96.948	96.848	
4.375	98.960	98.860	98.760	3.875	96.622	96.522	96.422	3.375	97.219	97.119	97.019	
4.500	99.528	99.428	99.328	3.990	97.177	97.077	96.977	3.500	97.952	97.852	97.752	
4.625	100.208	100.108	100.008	4.000	97.277	97.177	97.077	3.625	98.411	98.311	98.211	
4.750	100.827	100.727	100.627	4.125	97.896	97.796	97.696	3.750	98.848	98.748	98.648	
4.875	101.334	101.234	101.134	4.250	98.634	98.534	98.434	3.875	99.556	99.456	99.356	
4.990	101.563	101.463	101.363	4.375	99.263	99.163	99.063	3.990	99.661	99.561	99.461	
5.000	101.663	101.563	101.463	4.500	99.870	99.770	99.670	4.000	99.761	99.661	99.561	
5.125	102.350	102.250	102.150	4.625	100.477	100.377	100.277	4.125	100.195	100.095	99.995	
5.250	102.858	102.758	102.658	4.750	100.932	100.832	100.732	4.250	100.538	100.438	100.338	
5.375	103.316	103.216	103.116	4.875	101.332	101.232	101.132	4.375	101.021	100.921	100.821	
5.500	103.632	103.532	103.432	4.990	101.716	101.616	101.516	4.500	101.361	101.261	101.161	
5.625	104.039	103.937	103.839	5.000	101.816	101.716	101.616	4.625	101.740	101.640	101.540	
5.750	104.543	104.441	104.343	5.125	102.299	102.199	102.099	4.750	101.919	101.819	101.719	
5.875	104.838	104.738	104.638	5.250	102.662	102.562	102.462	4.875	102.139	102.039	101.939	
5.990	104.977	104.877	104.777	5.375	103.016	102.916	102.816	4.990	102.293	102.193	102.093	
6.000	105.077	104.977	104.877	5.500	103.369	103.269	103.169	5.000	102.393	102.293	102.193	
6.125	105.352	105.252	105.152	5.625	103.628	103.526	103.428	5.125	102.852	102.752	102.652	
6.250	105.771	105.671	105.571	5.750	103.887	103.785	103.687	5.250	103.299	103.199	103.099	

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	97.448	97.348	97.248	3.250	96.641	96.541	96.441		
4.375	98.062	97.962	97.862	3.375	96.558	96.458	96.358		
4.500	98.693	98.593	98.493	3.500	97.291	97.191	97.091		
4.625	99.614	99.514	99.414	3.625	97.750	97.650	97.550		
4.750	100.233	100.133	100.033	3.750	98.187	98.087	97.987		
4.875	100.740	100.640	100.540	3.875	98.895	98.795	98.695		
4.990	100.969	100.869	100.769	3.990	98.578	98.478	98.378		
5.000	101.069	100.969	100.869	4.000	98.678	98.578	98.478		
5.125	101.136	101.036	100.936	4.125	99.112	99.012	98.912		
5.250	101.644	101.544	101.444	4.250	99.455	99.355	99.255		
5.375	102.102	102.002	101.902	4.375	99.938	99.838	99.738		
5.500	102.418	102.318	102.218	4.500	99.704	99.604	99.504		
5.625	102.211	102.109	102.011	4.625	100.083	99.983	99.883		
5.750	102.715	102.613	102.515	4.750	100.262	100.162	100.062		
5.875	102.860	102.760	102.660	4.875	#N/A	#N/A	#N/A		
5.990	102.849	102.749	102.649	4.990	#N/A	#N/A	#N/A		
6.000	102.949	102.849	102.749	5.000	#N/A	#N/A	#N/A		
6.125	103.074	102.974	102.874	5.125	#N/A	#N/A	#N/A		
6.250	103.343	103.243	103.143	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	-2.750	
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.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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	97.773	97.673	97.573	3.750	95.600	95.500	95.400	2.750	93.971	93.871	93.771	4.250	96.875	96.775	96.675	2.750	93.564	93.464	93.364
4.375	98.451	98.351	98.251	3.875	96.331	96.231	96.131	2.875	94.624	94.524	94.424	4.375	97.553	97.453	97.353	2.875	94.217	94.117	94.017
4.500	99.237	99.137	99.037	3.990	96.913	96.813	96.713	2.990	95.167	95.067	94.967	4.500	98.402	98.302	98.202	2.990	94.760	94.660	94.560
4.625	99.908	99.808	99.708	4.000	97.013	96.913	96.813	3.000	95.267	95.167	95.067	4.625	99.314	99.214	99.114	3.000	94.860	94.760	94.660
4.750	100.559	100.459	100.359	4.125	97.842	97.742	97.642	3.125	95.850	95.750	95.650	4.750	99.965	99.865	99.765	3.125	95.443	95.343	95.243
4.875	101.123	101.023	100.923	4.250	98.585	98.485	98.385	3.250	96.307	96.207	96.107	4.875	100.529	100.429	100.329	3.250	95.900	95.800	95.700
4.990	101.563	101.463	101.363	4.375	99.191	99.091	98.991	3.375	96.879	96.779	96.679	4.990	100.969	100.869	100.769	3.375	96.218	96.118	96.018
5.000	101.663	101.563	101.463	4.500	99.870	99.770	99.670	3.500	97.655	97.555	97.455	5.000	101.069	100.969	100.869	3.500	96.994	96.894	96.794
5.125	102.350	102.250	102.150	4.625	100.477	100.377	100.277	3.625	98.203	98.103	98.003	5.125	101.136	101.036	100.936	3.625	97.542	97.442	97.342
5.250	102.858	102.758	102.658	4.750	100.932	100.832	100.732	3.750	98.611	98.511	98.411	5.250	101.644	101.544	101.444	3.750	97.950	97.850	97.750
5.375	103.316	103.216	103.116	4.875	101.332	101.232	101.132	3.875	99.175	99.075	98.975	5.375	102.102	102.002	101.902	3.875	98.514	98.414	98.314
5.500	103.632	103.532	103.432	4.990	101.716	101.616	101.516	3.990	99.573	99.473	99.373	5.500	102.418	102.318	102.218	3.990	98.490	98.390	98.290
5.625	104.039	103.937	103.839	5.000	101.816	101.716	101.616	4.000	99.673	99.573	99.473	5.625	102.211	102.109	102.011	4.000	98.590	98.490	98.390
5.750	104.543	104.441	104.343	5.125	102.299	102.199	102.099	4.125	100.195	100.095	99.995	5.750	102.715	102.613	102.515	4.125	99.112	99.012	98.912
5.875	104.838	104.738	104.638	5.250	102.662	102.562	102.462	4.250	100.538	100.438	100.338	5.875	102.860	102.760	102.660	4.250	99.455	99.355	99.255
5.990	104.977	104.877	104.777	5.375	103.016	102.916	102.816	4.375	101.021	100.921	100.821	5.990	102.849	102.749	102.649	4.375	99.938	99.838	99.738
6.000	105.077	104.977	104.877	5.500	103.369	103.269	103.169	4.500	101.361	101.261	101.161	6.000	102.949	102.849	102.749	4.500	99.704	99.604	99.504
6.125	105.352	105.252	105.152	5.625	103.628	103.528	103.428	4.625	101.740	101.640	101.540	6.125	103.074	102.974	102.874	4.625	100.083	99.983	99.883
6.250	105.771	105.671	105.571	5.750	103.887	103.785	103.687	4.750	101.919	101.819	101.719	6.250	103.343	103.243	103.143	4.750	100.262	100.162	100.062

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.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/17/2018

W. Rate Sheet Dated: 10/18/2018

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)