



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.: 12/18/2018

W. Rate Sheet Dated: 10/19/2018

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
4.000	98.476	98.326	98.176	4.000	97.845	97.695	97.545	1.875	N/A	N/A	N/A	3.125	96.783	96.633	96.483
4.125	98.975	98.825	98.675	4.125	98.291	98.141	97.991	2.000	N/A	N/A	N/A	3.250	97.235	97.085	96.935
4.250	99.990	99.849	99.724	4.250	99.176	99.035	98.910	2.125	N/A	N/A	N/A	3.375	97.682	97.532	97.382
4.375	100.491	100.350	100.225	4.375	99.563	99.422	99.297	2.250	91.707	91.557	91.407	3.500	98.064	97.914	97.764
4.500	100.987	100.847	100.722	4.500	99.923	99.782	99.657	2.375	92.308	92.158	92.008	3.625	98.442	98.292	98.142
4.625	101.467	101.327	101.202	4.625	100.285	100.144	100.019	2.500	91.221	91.071	90.921	Margin = 2.250		Index = 2.660	
4.750	101.671	101.515	101.374	4.750	100.983	100.827	100.686	2.625	92.121	91.971	91.821				
4.875	102.214	102.058	101.917	4.875	101.333	101.177	101.036	2.750	95.048	94.898	94.748				
5.000	102.814	102.658	102.517	5.000	101.678	101.522	101.381	2.875	95.583	95.433	95.283				
5.125	103.070	102.914	102.773	5.125	101.877	101.721	101.580	3.000	94.562	94.412	94.262				
5.250	103.266	103.110	102.954	5.250	102.350	102.194	102.038	3.125	96.481	96.331	96.181				
5.375	103.435	103.278	103.122	5.375	102.690	102.534	102.377	3.250	97.336	97.186	97.036				
5.500	103.712	103.555	103.399	5.500	103.035	102.879	102.722	3.375	97.786	97.636	97.486				
5.625	103.937	103.781	103.624	5.625	103.334	103.178	103.021	3.500	98.230	98.080	97.930				
5.750	104.256	104.156	104.056	5.750	103.369	103.269	103.169	3.625	98.670	98.520	98.370				
5.875	104.314	104.214	104.114	5.875	103.719	103.619	103.519	3.750	98.889	98.739	98.589				
6.000	104.691	104.591	104.491	6.000	104.064	103.964	103.864	3.875	99.331	99.181	99.031				
6.125	105.066	104.966	104.866	6.125	104.363	104.263	104.163	4.000	99.760	99.610	99.460				
6.250	105.375	104.985	104.885	6.250	104.789	104.398	104.298	4.125	100.184	100.034	99.884				

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
4.000	97.276	97.126	96.976	4.000	96.845	96.695	96.545	1.875	N/A	N/A	N/A	3.125	95.783	95.633	95.483
4.125	97.775	97.625	97.475	4.125	97.291	97.141	96.991	2.000	N/A	N/A	N/A	3.250	96.235	96.085	95.935
4.250	98.790	98.649	98.524	4.250	98.176	98.035	97.910	2.125	N/A	N/A	N/A	3.375	96.682	96.532	96.382
4.375	99.291	99.150	99.025	4.375	98.563	98.422	98.297	2.250	90.707	90.557	90.407	3.500	97.064	96.914	96.764
4.500	99.787	99.647	99.522	4.500	98.923	98.782	98.657	2.375	91.308	91.158	91.008	3.625	97.442	97.292	97.142
4.625	100.267	100.127	100.002	4.625	99.285	99.144	99.019	2.500	90.221	90.071	89.921	Margin = 2.250		Index = 2.660	
4.750	100.721	100.565	100.424	4.750	99.983	99.827	99.686	2.625	91.121	90.971	90.821	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.264	101.108	100.967	4.875	100.333	100.177	100.036	2.750	94.048	93.898	93.748	Rate	30 Day	45 Day	60 Day
5.000	101.664	101.508	101.367	5.000	100.678	100.522	100.381	2.875	94.583	94.433	94.283	4.625	99.067	98.817	98.567
5.125	102.120	101.964	101.823	5.125	100.977	100.821	100.680	3.000	93.562	93.412	93.262	4.750	99.471	99.221	98.971
5.250	102.467	102.311	102.155	5.250	101.350	101.194	101.038	3.125	95.481	95.331	95.181	4.875	99.914	99.664	99.414
5.375	102.709	102.552	102.396	5.375	101.690	101.534	101.377	3.250	96.336	96.186	96.036	5.000	100.314	100.064	99.814
5.500	102.912	102.755	102.599	5.500	102.035	101.879	101.722	3.375	96.786	96.636	96.486	5.125	100.690	100.440	100.190
5.625	103.037	102.881	102.724	5.625	102.334	102.178	102.021	3.500	97.230	97.080	96.930	5.250	100.766	100.516	100.266
5.750	103.656	103.556	103.456	5.750	102.369	102.269	102.169	3.625	97.670	97.520	97.370	5.375	101.135	100.885	100.635
5.875	103.264	103.164	103.064	5.875	102.719	102.619	102.519	3.750	97.889	97.739	97.589	5.500	102.052	101.802	101.552
6.000	103.641	103.541	103.441	6.000	103.064	102.964	102.864	3.875	98.331	98.181	98.031	5.625	102.257	102.007	101.757
6.125	104.016	103.916	103.816	6.125	103.363	103.263	103.163	4.000	98.760	98.610	98.460	5.750	102.506	102.256	102.006
6.250	104.175	103.785	103.685	6.250	103.789	103.398	103.298	4.125	99.184	99.034	98.884	5.875	102.754	102.504	102.254

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	99.064	98.814	98.564	4.875	98.613	98.363	98.113
5.125	99.840	99.590	99.340	5.125	99.257	99.007	98.757
5.375	100.285	100.035	99.785	5.375	99.970	99.720	99.470
5.625	101.037	100.787	100.537	5.625	100.614	100.364	100.114
5.875	101.564	101.314	101.064	5.875	100.999	100.749	100.499
6.000	101.941	101.691	101.441	6.000	101.344	101.094	100.844
6.125	102.316	102.066	101.816	6.125	101.643	101.393	101.143
6.250	102.616	102.225	101.975	6.250	101.569	101.178	100.928

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:	10/19/2018	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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

11/19/2018

12/3/2018

12/18/2018

W. Rate Sheet Dated: 10/19/2018

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
4.000	97.538	97.388	97.238	4.375	98.641	98.500	98.375	1.875	N/A	N/A	N/A	3.125	95.10	94.946	94.796
4.125	98.037	97.887	97.737	4.500	99.001	98.860	98.735	2.000	N/A	N/A	N/A	3.250	96.30	96.147	95.997
4.250	99.068	98.927	98.802	4.625	99.363	99.222	99.097	2.125	N/A	N/A	N/A	3.375	96.74	96.595	96.445
4.375	99.569	99.429	99.304	4.750	99.733	99.577	99.436	2.250	88.207	88.057	87.907	3.500	97.13	96.976	96.826
4.500	100.066	99.925	99.800	4.875	100.083	99.927	99.786	2.375	88.808	88.658	88.508	3.625	97.50	97.355	97.205
4.625	100.546	100.405	100.280	5.000	100.428	100.272	100.131	2.500	87.721	87.571	87.421	Margin = 2.250		Index = 2.660	
4.750	100.421	100.265	100.124	5.125	100.627	100.471	100.330	2.625	88.621	88.471	88.321				
4.875	100.964	100.808	100.667	5.250	100.631	100.475	100.319	2.750	93.361	93.211	93.061				
5.000	101.564	101.408	101.267	5.375	100.971	100.815	100.659	2.875	93.895	93.745	93.595				
5.125	101.820	101.664	101.523	5.500	101.316	101.160	101.004	3.000	92.875	92.725	92.575				
5.250	101.547	101.391	101.235	5.625	101.615	101.459	101.303	3.125	94.794	94.644	94.494				
5.375	101.716	101.560	101.403	5.750	99.932	99.832	99.732	3.250	96.399	96.249	96.099				
5.500	101.993	101.837	101.680	5.875	100.281	100.181	100.081	3.375	96.848	96.698	96.548				
5.625	102.218	102.062	101.906	6.000	100.626	100.526	100.426	3.500	97.293	97.143	96.993				
5.750	100.818	100.718	100.618	6.125	100.925	100.825	100.725	3.625	97.733	97.583	97.433				
5.875	100.876	100.776	100.676	6.250	101.289	100.898	100.798	3.750	97.951	97.801	97.651				
6.000	101.253	101.153	101.053	6.375	0.000	-0.391	-0.491	3.875	98.394	98.244	98.094				
6.125	101.628	101.528	101.428	6.500	0.000	-0.391	-0.491	4.000	98.823	98.673	98.523				
6.250	101.875	101.485	101.385	6.625	0.000	-0.391	-0.491	4.125	99.246	99.096	98.946				

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
4.000	96.338	96.188	96.038	4.000	95.908	95.758	95.608	1.875	N/A	N/A	N/A	3.125	94.096	93.946	93.796
4.125	96.837	96.687	96.537	4.125	96.354	96.204	96.054	2.000	N/A	N/A	N/A	3.250	95.297	95.147	94.997
4.250	97.868	97.727	97.602	4.250	97.254	97.113	96.988	2.125	N/A	N/A	N/A	3.375	95.745	95.595	95.445
4.375	98.369	98.229	98.104	4.375	97.641	97.500	97.375	2.250	88.957	88.807	88.657	3.500	96.126	95.976	95.826
4.500	98.866	98.725	98.600	4.500	98.001	97.860	97.735	2.375	89.558	89.408	89.258	3.625	96.505	96.355	96.205
4.625	99.346	99.205	99.080	4.625	98.363	98.222	98.097	2.500	88.471	88.321	88.171	Margin = 2.250		Index = 2.660	
4.750	99.471	99.315	99.174	4.750	98.733	98.577	98.436	2.625	89.371	89.221	89.071	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.014	99.858	99.717	4.875	99.083	98.927	98.786	2.750	93.142	92.992	92.842	Rate	30 Day	45 Day	60 Day
5.000	100.414	100.258	100.117	5.000	99.428	99.272	99.131	2.875	93.677	93.527	93.377	4.625	98.146	97.896	97.646
5.125	100.870	100.714	100.573	5.125	99.727	99.571	99.430	3.000	92.656	92.506	92.356	4.750	98.221	97.971	97.721
5.250	100.748	100.592	100.436	5.250	99.631	99.475	99.319	3.125	94.575	94.425	94.275	4.875	98.664	98.414	98.164
5.375	100.990	100.834	100.677	5.375	99.971	99.815	99.659	3.250	95.243	95.093	94.943	5.000	99.064	98.814	98.564
5.500	101.193	101.037	100.880	5.500	100.316	100.160	100.004	3.375	95.692	95.542	95.392	5.125	99.440	99.190	98.940
5.625	101.318	101.162	101.006	5.625	100.615	100.459	100.303	3.500	96.136	95.986	95.836	5.250	99.047	98.797	98.547
5.750	100.218	100.118	100.018	5.750	98.932	98.832	98.732	3.625	96.577	96.427	96.277	5.375	99.416	99.166	98.916
5.875	99.826	99.726	99.626	5.875	99.281	99.181	99.081	3.750	96.639	96.489	96.339	5.500	100.333	100.083	99.833
6.000	100.203	100.103	100.003	6.000	99.626	99.526	99.426	3.875	97.081	96.931	96.781	5.625	100.538	100.288	100.038
6.125	100.578	100.478	100.378	6.125	99.925	99.825	99.725	4.000	97.510	97.360	97.210	5.750	99.068	98.818	98.568
6.250	100.675	100.285	100.185	6.250	100.289	99.898	99.798	4.125	97.934	97.784	97.634	5.875	99.316	99.066	98.816

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:	10/19/2018 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	97.814	97.564	97.314	4.875	97.363	97.113	96.863
5.125	98.590	98.340	98.090	5.125	98.007	97.757	97.507
5.375	98.566	98.316	98.066	5.375	98.251	98.001	97.751
5.625	99.318	99.068	98.818	5.625	98.895	98.645	98.395
5.875	98.126	97.876	97.626	5.875	97.561	97.311	97.061
6.000	98.503	98.253	98.003	6.000	97.906	97.656	97.406
6.125	98.878	98.628	98.378	6.125	98.205	97.955	97.705
6.250	99.116	98.725	98.475	6.250	98.069	97.678	97.428

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
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10:00 am ET - 11:00 pm ET

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11/19/2018

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12/3/2018

60 Day Lock Exp.:

12/18/2018

W. Rate Sheet Dated: 10/19/2018

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	98.586	98.486	98.386	4.625	100.284	100.184	100.084	3.500	97.621	97.521	97.421	3.500	97.659	97.559	97.459
4.500	99.185	99.085	98.985	4.750	100.813	100.713	100.613	3.625	98.147	98.047	97.947	3.625	98.161	98.061	97.961
4.625	99.864	99.764	99.664	4.875	101.197	101.097	100.997	3.750	98.638	98.538	98.438	3.750	98.885	98.785	98.685
4.750	100.484	100.384	100.284	4.990	101.603	101.503	101.403	3.875	99.109	99.009	98.909	3.875	99.240	99.140	99.040
4.875	100.990	100.890	100.790	5.000	101.703	101.603	101.503	3.990	99.626	99.526	99.426	3.990	99.640	99.540	99.440
4.990	101.174	101.074	100.974	5.125	102.270	102.170	102.070	4.000	99.726	99.626	99.526	4.000	99.740	99.640	99.540
5.000	101.274	101.174	101.074	5.250	102.754	102.654	102.554	4.125	99.985	99.885	99.785	4.125	99.875	99.775	99.675
5.125	101.991	101.891	101.791	5.375	102.959	102.859	102.759	4.250	100.372	100.272	100.172	4.250	100.531	100.431	100.331
5.250	102.632	102.532	102.432	5.500	103.185	103.085	102.985	4.375	100.662	100.562	100.462	4.375	100.832	100.732	100.632
5.375	103.031	102.931	102.831	5.625	103.645	103.545	103.445	4.500	101.175	101.075	100.975	4.500	101.121	101.021	100.921
5.500	103.398	103.298	103.198	5.750	104.187	104.087	103.987	4.625	101.666	101.566	101.466	4.625	101.382	101.282	101.182
5.625	103.681	103.581	103.481	5.875	104.432	104.332	104.232	4.750	101.828	101.728	101.628	4.750	101.603	101.503	101.403
5.750	104.499	104.399	104.299	5.990	104.540	104.440	104.340	4.875	102.000	101.900	101.800	4.875	101.810	101.710	101.610
5.875	104.668	104.568	104.468	6.000	104.640	104.540	104.440	4.990	102.017	101.917	101.817	4.990	101.881	101.781	101.681
5.990	104.793	104.693	104.593	6.125	105.061	104.961	104.850	5.000	102.117	102.017	101.917	5.000	101.981	101.881	101.781
6.000	104.893	104.793	104.693	6.250	105.596	105.496	105.386	5.125	102.457	102.357	102.257	5.125	102.100	102.000	101.900
6.125	105.494	105.394	105.294	6.375	105.826	105.726	105.615	5.250	102.603	102.503	102.403	5.250	102.322	102.222	102.122
6.250	105.957	105.857	105.746	6.500	N/A	N/A	N/A	5.375	102.778	102.678	102.578	5.375	102.536	102.436	102.336
6.375	106.331	106.231	106.120	6.625	N/A	N/A	N/A	5.500	102.861	102.761	102.661	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	97.276	97.176	97.076	3.500	97.142	97.042	96.942
4.500	97.964	97.864	97.764	3.625	97.541	97.441	97.341
4.625	98.690	98.590	98.490	3.750	97.929	97.829	97.729
4.750	99.385	99.285	99.185	3.875	98.330	98.230	98.130
4.875	99.972	99.872	99.772	3.990	98.626	98.526	98.426
4.990	100.424	100.324	100.224	4.000	98.726	98.626	98.526
5.000	100.524	100.424	100.324	4.125	99.103	99.003	98.903
5.125	100.785	100.685	100.585	4.250	99.283	99.183	99.083
5.250	101.138	101.038	100.938	4.375	99.458	99.358	99.258
5.375	101.646	101.546	101.446	4.500	99.742	99.642	99.542
5.500	102.119	102.019	101.919	4.625	100.038	99.938	99.838
5.625	102.349	102.249	102.149	4.750	100.141	100.041	99.941
5.750	102.549	102.449	102.349	4.875	100.250	100.150	100.050
5.875	102.201	102.101	102.001	4.990	100.220	100.120	100.020
5.990	102.573	102.473	102.373	5.000	100.320	100.220	100.120
6.000	102.673	102.573	102.473	5.125	100.267	100.167	100.067
6.125	102.923	102.823	102.723	5.250	100.356	100.256	100.156
6.250	103.151	103.051	102.951	5.375	100.474	100.374	100.274
6.375	101.353	101.253	101.153	5.500	100.527	100.427	100.327

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 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.:

12/18/2018

W. Rate Sheet Dated: 10/19/2018

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	97.972	97.872	97.772	3.750	95.649	95.549	95.449	3.250	96.746	96.646	96.546	
4.375	98.586	98.486	98.386	3.875	96.389	96.289	96.189	3.375	97.237	97.137	97.037	
4.500	99.318	99.218	99.118	3.990	96.962	96.862	96.762	3.500	97.714	97.614	97.514	
4.625	99.982	99.882	99.782	4.000	97.062	96.962	96.862	3.625	98.250	98.150	98.050	
4.750	100.620	100.520	100.420	4.125	97.897	97.797	97.697	3.750	98.667	98.567	98.467	
4.875	101.180	101.080	100.980	4.250	98.629	98.529	98.429	3.875	99.220	99.120	99.020	
4.990	101.607	101.507	101.407	4.375	99.241	99.141	99.041	3.990	99.626	99.526	99.426	
5.000	101.707	101.607	101.507	4.500	99.920	99.820	99.720	4.000	99.726	99.626	99.526	
5.125	102.388	102.288	102.188	4.625	100.526	100.426	100.326	4.125	100.229	100.129	100.029	
5.250	102.893	102.793	102.693	4.750	100.969	100.869	100.769	4.250	100.572	100.472	100.372	
5.375	103.328	103.228	103.128	4.875	101.367	101.267	101.167	4.375	101.045	100.945	100.845	
5.500	103.645	103.545	103.445	4.990	101.749	101.649	101.549	4.500	101.419	101.319	101.219	
5.625	104.048	103.945	103.848	5.000	101.849	101.749	101.649	4.625	101.797	101.697	101.597	
5.750	104.548	104.446	104.348	5.125	102.365	102.265	102.165	4.750	101.957	101.857	101.757	
5.875	104.830	104.730	104.630	5.250	102.725	102.625	102.525	4.875	102.175	102.075	101.975	
5.990	104.999	104.899	104.799	5.375	103.077	102.977	102.877	4.990	102.301	102.201	102.101	
6.000	105.099	104.999	104.899	5.500	103.429	103.329	103.229	5.000	102.401	102.301	102.201	
6.125	105.487	105.387	105.287	5.625	103.627	103.525	103.427	5.125	102.858	102.758	102.658	
6.250	105.870	105.770	105.670	5.750	103.914	103.812	103.714	5.250	103.292	103.192	103.092	

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	97.066	96.966	96.866	3.250	96.339	96.239
4.375	97.680	97.580	97.480	3.375	96.557	96.457
4.500	98.421	98.321	98.221	3.500	97.034	96.934
4.625	99.362	99.262	99.162	3.625	97.570	97.470
4.750	100.000	99.900	99.800	3.750	97.987	97.887
4.875	100.560	100.460	100.360	3.875	98.540	98.440
4.990	100.987	100.887	100.787	3.990	98.511	98.411
5.000	101.087	100.987	100.887	4.000	98.611	98.511
5.125	101.154	101.054	100.954	4.125	99.114	99.014
5.250	101.659	101.559	101.459	4.250	99.457	99.357
5.375	102.094	101.994	101.894	4.375	99.930	99.830
5.500	102.411	102.311	102.211	4.500	99.762	99.662
5.625	102.190	102.087	101.990	4.625	100.140	100.040
5.750	102.690	102.588	102.490	4.750	100.300	100.200
5.875	102.822	102.722	102.622	4.875	#N/A	#N/A
5.990	102.841	102.741	102.641	4.990	#N/A	#N/A
6.000	102.941	102.841	102.741	5.000	#N/A	#N/A
6.125	103.179	103.079	102.979	5.125	#N/A	#N/A
6.250	103.412	103.312	103.212	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
≤ 97.00%	95.00% - 97.00%	-1.875	-1.875

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.:

11/19/2018

45 Day Lock Exp.:

12/3/2018

60 Day Lock Exp.:

12/18/2018

W. Rate Sheet Dated: 10/19/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
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	97.860	97.760	97.660	3.750	95.649	95.549	95.449	2.750	93.982	93.882	93.782	4.250	96.954	96.854	96.754	2.750	93.575	93.475	93.375
4.375	98.545	98.445	98.345	3.875	96.389	96.289	96.189	2.875	94.634	94.534	94.434	4.375	97.639	97.539	97.439	2.875	94.227	94.127	94.027
4.500	99.318	99.218	99.118	3.990	96.962	96.862	96.762	2.990	95.177	95.077	94.977	4.500	98.421	98.321	98.221	2.990	94.770	94.670	94.570
4.625	99.982	99.882	99.782	4.000	97.062	96.962	96.862	3.000	95.277	95.177	95.077	4.625	99.362	99.262	99.162	3.000	94.870	94.770	94.670
4.750	100.620	100.520	100.420	4.125	97.897	97.797	97.697	3.125	95.860	95.760	95.660	4.750	100.000	99.900	99.800	3.125	95.453	95.353	95.253
4.875	101.180	101.080	100.980	4.250	98.629	98.529	98.429	3.250	96.316	96.216	96.116	4.875	100.560	100.460	100.360	3.250	95.909	95.809	95.709
4.990	101.607	101.507	101.407	4.375	99.241	99.141	99.041	3.375	96.928	96.828	96.728	4.990	100.987	100.887	100.787	3.375	96.248	96.148	96.048
5.000	101.707	101.607	101.507	4.500	99.920	99.820	99.720	3.500	97.714	97.614	97.514	5.000	101.087	100.987	100.887	3.500	97.034	96.934	96.834
5.125	102.388	102.288	102.188	4.625	100.526	100.426	100.326	3.625	98.250	98.150	98.050	5.125	101.154	101.054	100.954	3.625	97.570	97.470	97.370
5.250	102.893	102.793	102.693	4.750	100.969	100.869	100.769	3.750	98.667	98.567	98.467	5.250	101.659	101.559	101.459	3.750	97.987	97.887	97.787
5.375	103.328	103.228	103.128	4.875	101.367	101.267	101.167	3.875	99.220	99.120	99.020	5.375	102.094	101.994	101.894	3.875	98.540	98.440	98.340
5.500	103.645	103.545	103.445	4.990	101.749	101.649	101.549	3.990	99.618	99.518	99.418	5.500	102.411	102.311	102.211	3.990	98.503	98.403	98.303
5.625	104.048	103.945	103.848	5.000	101.849	101.749	101.649	4.000	99.718	99.618	99.518	5.625	102.190	102.087	101.990	4.000	98.603	98.503	98.403
5.750	104.548	104.446	104.348	5.125	102.365	102.265	102.165	4.125	100.229	100.129	100.029	5.750	102.690	102.588	102.490	4.125	99.114	99.014	98.914
5.875	104.830	104.730	104.630	5.250	102.725	102.625	102.525	4.250	100.572	100.472	100.372	5.875	102.822	102.722	102.622	4.250	99.457	99.357	99.257
5.990	104.999	104.899	104.799	5.375	103.077	102.977	102.877	4.375	101.045	100.945	100.845	5.990	102.841	102.741	102.641	4.375	99.930	99.830	99.730
6.000	105.099	104.999	104.899	5.500	103.429	103.329	103.229	4.500	101.419	101.319	101.219	6.000	102.941	102.841	102.741	4.500	99.762	99.662	99.562
6.125	105.487	105.387	105.287	5.625	103.627	103.525	103.427	4.625	101.797	101.697	101.597	6.125	103.179	103.079	102.979	4.625	100.140	100.040	99.940
6.250	105.870	105.770	105.670	5.750	103.914	103.812	103.714	4.750	101.957	101.857	101.757	6.250	103.412	103.312	103.212	4.750	100.300	100.200	100.100

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@afrrwholesale.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.: **12/18/2018**

W. Rate Sheet Dated: **10/19/2018**

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	97.862	97.737	97.612	
4.625	98.662	98.537	98.412	
4.750	99.364	99.239	99.114	
4.875	99.993	99.868	99.743	
5.000	100.599	100.474	100.349	
5.125	101.100	100.975	100.850	
5.250	101.469	101.344	101.219	
5.375	101.792	101.667	101.542	
5.500	102.031	101.906	101.781	
5.625	102.212	102.087	101.962	
5.750	102.448	102.323	102.198	
5.875	102.760	102.635	102.510	
6.000	102.922	102.797	102.672	

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	97.302	97.177	97.052	
3.875	97.740	97.615	97.490	
4.000	98.145	98.020	97.895	
4.125	98.729	98.604	98.479	
4.250	99.056	98.931	98.806	
4.375	99.309	99.184	99.059	
4.500	99.585	99.460	99.335	
4.625	99.837	99.712	99.587	
4.750	100.079	99.954	99.829	
4.875	100.291	100.166	100.041	
5.000	100.558	100.433	100.308	

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	96.955	96.830	96.705	
3.625	97.507	97.382	97.257	
3.750	98.037	97.912	97.787	
3.875	98.529	98.404	98.279	
4.000	99.029	98.904	98.779	
4.125	99.445	99.320	99.195	
4.250	99.837	99.712	99.587	
4.375	100.204	100.079	99.954	
4.500	100.544	100.419	100.294	
4.625	100.849	100.724	100.599	
4.750	101.134	101.009	100.884	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †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)