



AFR Loan Center

Lockdesk e-mail:

Lockdesk@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/22/2018

45 Day Lock Exp.: 12/7/2018

60 Day Lock Exp.: 12/24/2018

W. Rate Sheet Dated: 10/23/2018

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	98.663	98.513	98.363	4.000	98.033	97.883	97.733	2.375	92.402	92.252	92.102	3.125	96.783	96.633	96.483
4.125	99.162	99.012	98.862	4.125	98.479	98.329	98.179	2.500	91.423	91.273	91.123	3.250	97.235	97.085	96.935
4.250	100.115	99.974	99.865	4.250	99.301	99.160	99.051	2.625	92.323	92.173	92.023	3.375	97.682	97.532	97.382
4.375	100.616	100.475	100.366	4.375	99.688	99.547	99.438	2.750	95.359	95.209	95.059	3.500	98.064	97.914	97.764
4.500	101.112	100.972	100.862	4.500	100.048	99.907	99.798	2.875	95.786	95.636	95.486	3.625	98.442	98.292	98.142
4.625	101.592	101.452	101.342	4.625	100.410	100.269	100.160	3.000	94.873	94.723	94.573	Margin = 2.250		Index = 2.670	
4.750	101.734	101.577	101.437	4.750	101.046	100.889	100.749	3.125	96.793	96.643	96.493				
4.875	102.277	102.120	101.980	4.875	101.395	101.239	101.098	3.250	97.659	97.509	97.359				
5.000	102.877	102.720	102.580	5.000	101.740	101.584	101.444	3.375	98.108	97.958	97.808				
5.125	103.133	102.976	102.836	5.125	101.939	101.783	101.642	3.500	98.553	98.403	98.253				
5.250	103.250	103.094	102.938	5.250	102.335	102.178	102.022	3.625	98.993	98.843	98.693				
5.375	103.419	103.263	103.107	5.375	102.674	102.518	102.362	3.750	99.075	98.925	98.775				
5.500	103.696	103.540	103.384	5.500	103.019	102.863	102.707	3.875	99.517	99.367	99.217				
5.625	103.921	103.765	103.609	5.625	103.318	103.162	103.006	4.000	99.946	99.796	99.646				
5.750	103.990	103.890	103.790	5.750	103.103	103.003	102.903	4.125	100.370	100.220	100.070				
5.875	104.048	103.948	103.848	5.875	103.453	103.353	103.253	4.250	100.341	100.191	100.041				
6.000	104.425	104.325	104.225	6.000	103.798	103.698	103.598	4.375	100.706	100.556	100.406				
6.125	104.800	104.700	104.600	6.125	104.097	103.997	103.897	4.500	101.043	100.893	100.743				
6.250	105.500	105.400	105.300	6.250	104.914	104.814	104.714	4.625	101.383	101.233	101.083				

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	97.463	97.313	97.163	4.000	97.033	96.883	96.733	2.375	91.402	91.252	91.102	3.125	95.783	95.633	95.483
4.125	97.962	97.812	97.662	4.125	97.479	97.329	97.179	2.500	90.423	90.273	90.123	3.250	96.235	96.085	95.935
4.250	98.915	98.774	98.665	4.250	98.301	98.160	98.051	2.625	91.323	91.173	91.023	3.375	96.682	96.532	96.382
4.375	99.416	99.275	99.166	4.375	98.688	98.547	98.438	2.750	94.359	94.209	94.059	3.500	97.064	96.914	96.764
4.500	99.912	99.772	99.662	4.500	99.048	98.907	98.798	2.875	94.786	94.636	94.486	3.625	97.442	97.292	97.142
4.625	100.392	100.252	100.142	4.625	99.410	99.269	99.160	3.000	93.873	93.723	93.573	Margin = 2.250		Index = 2.670	
4.750	100.784	100.627	100.487	4.750	100.046	99.889	99.749	3.125	95.793	95.643	95.493	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.327	101.170	101.030	4.875	100.395	100.239	100.098	3.250	96.659	96.509	96.359	Rate	30 Day	45 Day	60 Day
5.000	101.727	101.570	101.430	5.000	100.740	100.584	100.444	3.375	97.108	96.958	96.808	4.625	99.192	98.942	98.692
5.125	102.183	102.026	101.886	5.125	101.039	100.883	100.742	3.500	97.553	97.403	97.253	4.750	99.534	99.284	99.034
5.250	102.451	102.295	102.139	5.250	101.335	101.178	101.022	3.625	97.993	97.843	97.693	4.875	99.977	99.727	99.477
5.375	102.693	102.537	102.381	5.375	101.674	101.518	101.362	3.750	98.075	97.925	97.775	5.000	100.377	100.127	99.877
5.500	102.896	102.740	102.584	5.500	102.019	101.863	101.707	3.875	98.517	98.367	98.217	5.125	100.753	100.503	100.253
5.625	103.021	102.865	102.709	5.625	102.318	102.162	102.006	4.000	98.946	98.796	98.646	5.250	100.750	100.500	100.250
5.750	103.390	103.290	103.190	5.750	102.103	102.003	101.903	4.125	99.370	99.220	99.070	5.375	101.119	100.869	100.619
5.875	102.998	102.898	102.798	5.875	102.453	102.353	102.253	4.250	99.341	99.191	99.041	5.500	102.006	101.756	101.506
6.000	103.375	103.275	103.175	6.000	102.798	102.698	102.598	4.375	99.706	99.556	99.406	5.625	102.251	102.001	101.751
6.125	103.750	103.650	103.550	6.125	103.097	102.997	102.897	4.500	100.043	99.893	99.743	5.750	102.500	102.250	102.000
6.250	104.300	104.200	104.100	6.250	103.914	103.814	103.714	4.625	100.383	100.233	100.083	5.875	102.750	102.500	102.250

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	99.127	98.877	98.627	4.875	98.675	98.425	98.175
5.125	99.903	99.653	99.403	5.125	99.319	99.069	98.819
5.375	100.269	100.019	99.769	5.375	99.954	99.704	99.454
5.625	101.021	100.771	100.521	5.625	100.598	100.348	100.098
5.875	101.298	101.048	100.798	5.875	100.733	100.483	100.233
6.000	101.675	101.425	101.175	6.000	101.078	100.828	100.578
6.125	102.050	101.800	101.550	6.125	101.377	101.127	100.877
6.250	102.750	102.500	102.250	6.250	101.694	101.444	101.194

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:	10/23/2018	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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2018

45 Day Lock Exp.:

12/7/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/23/2018

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	97.726	97.576	97.426	4.000	97.095	96.945	96.795	2.375	88.902	88.752	88.602	3.125	95.10	94.946	94.796
4.125	98.225	98.075	97.925	4.125	97.541	97.391	97.241	2.500	87.923	87.773	87.623	3.250	96.30	96.147	95.997
4.250	99.193	99.052	98.943	4.250	98.379	98.238	98.129	2.625	88.823	88.673	88.523	3.375	96.74	96.595	96.445
4.375	99.694	99.554	99.444	4.375	98.766	98.625	98.516	2.750	93.672	93.522	93.372	3.500	97.13	96.976	96.826
4.500	100.191	100.050	99.941	4.500	99.126	98.985	98.876	2.875	94.098	93.948	93.798	3.625	97.50	97.355	97.205
4.625	100.671	100.530	100.421	4.625	99.488	99.347	99.238	3.000	93.186	93.036	92.886	Margin = 2.250		Index = 2.670	
4.750	100.484	100.327	100.187	4.750	99.796	99.639	99.499	3.125	95.105	94.955	94.805				
4.875	101.027	100.870	100.730	4.875	100.145	99.989	99.848	3.250	96.722	96.572	96.422				
5.000	101.627	101.470	101.330	5.000	100.490	100.334	100.194	3.375	97.171	97.021	96.871				
5.125	101.883	101.726	101.586	5.125	100.689	100.533	100.392	3.500	97.615	97.465	97.315				
5.250	101.532	101.375	101.219	5.250	100.616	100.460	100.303	3.625	98.056	97.906	97.756				
5.375	101.700	101.544	101.388	5.375	100.955	100.799	100.643	3.750	98.137	97.987	97.837				
5.500	101.977	101.821	101.665	5.500	101.301	101.144	100.988	3.875	98.580	98.430	98.280				
5.625	102.202	102.046	101.890	5.625	101.599	101.443	101.287	4.000	99.009	98.859	98.709				
5.750	100.553	100.453	100.353	5.750	99.666	99.566	99.466	4.125	99.432	99.282	99.132				
5.875	100.610	100.510	100.410	5.875	100.016	99.916	99.816	4.250	99.420	99.270	99.120				
6.000	100.987	100.887	100.787	6.000	100.361	100.261	100.161	4.375	99.784	99.634	99.484				
6.125	101.363	101.263	101.163	6.125	100.660	100.560	100.460	4.500	100.122	99.972	99.822				
6.250	102.000	101.900	101.800	6.250	101.414	101.314	101.214	4.625	100.461	100.311	100.161				

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	96.526	96.376	96.226	4.000	96.095	95.945	95.795	2.375	89.652	89.502	89.352	3.125	94.096	93.946	93.796
4.125	97.025	96.875	96.725	4.125	96.541	96.391	96.241	2.500	88.673	88.523	88.373	3.250	95.297	95.147	94.997
4.250	97.993	97.852	97.743	4.250	97.379	97.238	97.129	2.625	89.573	89.423	89.273	3.375	95.745	95.595	95.445
4.375	98.494	98.354	98.244	4.375	97.766	97.625	97.516	2.750	93.453	93.303	93.153	3.500	96.126	95.976	95.826
4.500	98.991	98.850	98.741	4.500	98.126	97.985	97.876	2.875	93.880	93.730	93.580	3.625	96.505	96.355	96.205
4.625	99.471	99.330	99.221	4.625	98.488	98.347	98.238	3.000	92.967	92.817	92.667	Margin = 2.250		Index = 2.670	
4.750	99.534	99.377	99.237	4.750	98.796	98.639	98.499	3.125	94.886	94.736	94.586	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.077	99.920	99.780	4.875	99.145	98.989	98.848	3.250	95.566	95.416	95.266	Rate	30 Day	45 Day	60 Day
5.000	100.477	100.320	100.180	5.000	99.490	99.334	99.194	3.375	96.015	95.865	95.715	4.625	98.271	98.021	97.771
5.125	100.933	100.776	100.636	5.125	99.789	99.633	99.492	3.500	96.459	96.309	96.159	4.750	98.284	98.034	97.784
5.250	100.733	100.576	100.420	5.250	99.616	99.460	99.303	3.625	96.899	96.749	96.599	4.875	98.727	98.477	98.227
5.375	100.974	100.818	100.662	5.375	99.955	99.799	99.643	3.750	96.825	96.675	96.525	5.000	99.127	98.877	98.627
5.500	101.177	101.021	100.865	5.500	100.301	100.144	99.988	3.875	97.267	97.117	96.967	5.125	99.503	99.253	99.003
5.625	101.302	101.146	100.990	5.625	100.599	100.443	100.287	4.000	97.696	97.546	97.396	5.250	99.032	98.782	98.532
5.750	99.953	99.853	99.753	5.750	98.666	98.566	98.466	4.125	98.120	97.970	97.820	5.375	99.400	99.150	98.900
5.875	99.560	99.460	99.360	5.875	99.016	98.916	98.816	4.250	97.779	97.629	97.479	5.500	100.287	100.037	99.787
6.000	99.937	99.837	99.737	6.000	99.361	99.261	99.161	4.375	98.144	97.994	97.844	5.625	100.532	100.282	100.032
6.125	100.313	100.213	100.113	6.125	99.660	99.560	99.460	4.500	98.481	98.331	98.181	5.750	99.063	98.813	98.563
6.250	100.800	100.700	100.600	6.250	100.414	100.314	100.214	4.625	98.821	98.671	98.521	5.875	99.312	99.062	98.812

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	97.877	97.627	97.377	4.875	97.425	97.175	96.925
5.125	98.653	98.403	98.153	5.125	98.069	97.819	97.569
5.375	98.550	98.300	98.050	5.375	98.235	97.985	97.735
5.625	99.302	99.052	98.802	5.625	98.879	98.629	98.379
5.875	97.860	97.610	97.360	5.875	97.296	97.046	96.796
6.000	98.237	97.987	97.737	6.000	97.641	97.391	97.141
6.125	98.613	98.363	98.113	6.125	97.940	97.690	97.440
6.250	99.250	99.000	98.750	6.250	98.194	97.944	97.694

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:	10/23/2018 5.750%

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 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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11/22/2018

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12/7/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/23/2018

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	98.617	98.517	98.417	4.500	99.844	99.744	99.644	3.500	97.744	97.644	97.544	3.375	97.429	97.329	97.229
4.500	99.185	99.085	98.985	4.625	100.467	100.367	100.267	3.625	98.233	98.133	98.033	3.500	97.781	97.681	97.581
4.625	99.865	99.765	99.665	4.750	100.998	100.898	100.798	3.750	98.681	98.581	98.481	3.625	98.192	98.092	97.992
4.750	100.484	100.384	100.284	4.875	101.383	101.283	101.183	3.875	99.154	99.054	98.954	3.750	98.932	98.832	98.732
4.875	101.020	100.920	100.820	4.990	101.704	101.604	101.504	3.990	99.625	99.525	99.425	3.875	99.287	99.187	99.087
4.990	101.281	101.181	101.081	5.000	101.804	101.704	101.604	4.000	99.725	99.625	99.525	3.990	99.671	99.571	99.471
5.000	101.381	101.281	101.181	5.125	102.374	102.274	102.174	4.125	100.032	99.932	99.832	4.000	99.771	99.671	99.571
5.125	102.095	101.995	101.895	5.250	102.858	102.758	102.658	4.250	100.431	100.331	100.231	4.125	99.922	99.822	99.722
5.250	102.736	102.636	102.536	5.375	103.063	102.963	102.863	4.375	100.722	100.622	100.522	4.250	100.593	100.493	100.393
5.375	103.136	103.036	102.936	5.500	103.289	103.189	103.089	4.500	101.237	101.137	101.037	4.375	100.892	100.792	100.692
5.500	103.505	103.405	103.305	5.625	103.657	103.557	103.457	4.625	101.729	101.629	101.529	4.500	101.184	101.084	100.984
5.625	103.785	103.685	103.585	5.750	104.199	104.099	103.999	4.750	101.891	101.791	101.691	4.625	101.445	101.345	101.245
5.750	104.511	104.411	104.311	5.875	104.444	104.344	104.244	4.875	102.062	101.962	101.862	4.750	101.665	101.565	101.465
5.875	104.680	104.580	104.480	5.990	104.552	104.452	104.352	4.990	102.080	101.980	101.880	4.875	101.873	101.773	101.673
5.990	104.806	104.706	104.606	6.000	104.652	104.552	104.452	5.000	102.180	102.080	101.980	4.990	101.944	101.844	101.744
6.000	104.906	104.806	104.706	6.125	105.066	104.966	104.866	5.125	102.520	102.420	102.320	5.000	102.044	101.944	101.844
6.125	105.509	105.409	105.309	6.250	105.602	105.502	105.385	5.250	102.667	102.567	102.467	5.125	102.163	102.063	101.963
6.250	105.963	105.863	105.763	6.375	105.832	105.732	105.615	5.375	102.841	102.741	102.641	5.250	102.385	102.285	102.185
6.375	106.337	106.237	106.120	6.500	105.653	105.553	105.436	5.500	102.924	102.824	102.724	5.375	102.601	102.501	102.401

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	96.856	96.756	96.656	3.375	96.854	96.754	96.654
4.375	97.497	97.397	97.297	3.500	97.264	97.164	97.064
4.500	98.146	98.046	97.946	3.625	97.665	97.565	97.465
4.625	98.872	98.772	98.672	3.750	97.976	97.876	97.776
4.750	99.569	99.469	99.369	3.875	98.377	98.277	98.177
4.875	100.156	100.056	99.956	3.990	98.673	98.573	98.473
4.990	100.610	100.510	100.410	4.000	98.773	98.673	98.573
5.000	100.710	100.610	100.510	4.125	99.150	99.050	98.950
5.125	100.972	100.872	100.772	4.250	99.330	99.230	99.130
5.250	101.242	101.142	101.042	4.375	99.521	99.421	99.321
5.375	101.751	101.651	101.551	4.500	99.805	99.705	99.605
5.500	102.226	102.126	102.026	4.625	100.101	100.001	99.901
5.625	102.453	102.353	102.253	4.750	100.205	100.105	100.005
5.750	102.656	102.556	102.456	4.875	100.313	100.213	100.113
5.875	102.213	102.113	102.013	4.990	100.282	100.182	100.082
5.990	102.587	102.487	102.387	5.000	100.382	100.282	100.182
6.000	102.687	102.587	102.487	5.125	100.330	100.230	100.130
6.125	102.936	102.836	102.736	5.250	100.418	100.318	100.218
6.250	103.166	103.066	102.966	5.375	100.536	100.436	100.336

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@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2018

45 Day Lock Exp.:

12/7/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/23/2018

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	
4.750	100.757	100.657	100.557	4.250	98.878	98.778	98.678	3.750	98.793	98.693	98.593	
4.875	101.310	101.210	101.110	4.375	99.490	99.390	99.290	3.875	99.345	99.245	99.145	
4.990	101.731	101.631	101.531	4.500	100.075	99.975	99.875	3.990	99.625	99.525	99.425	
5.000	101.831	101.731	101.631	4.625	100.679	100.579	100.479	4.000	99.725	99.625	99.525	
5.125	102.450	102.350	102.250	4.750	101.121	101.021	100.921	4.125	100.229	100.129	100.029	
5.250	102.951	102.851	102.751	4.875	101.517	101.417	101.317	4.250	100.571	100.471	100.371	
5.375	103.381	103.281	103.181	4.990	101.894	101.794	101.694	4.375	101.040	100.940	100.840	
5.500	103.694	103.594	103.494	5.000	101.994	101.894	101.794	4.500	101.455	101.355	101.255	
5.625	104.079	103.977	103.879	5.125	102.456	102.356	102.256	4.625	101.832	101.732	101.632	
5.750	104.552	104.450	104.352	5.250	102.802	102.702	102.602	4.750	101.990	101.890	101.790	
5.875	104.833	104.731	104.633	5.375	103.150	103.050	102.950	4.875	102.209	102.109	102.009	
5.990	104.997	104.894	104.797	5.500	103.500	103.400	103.300	4.990	102.261	102.161	102.061	
6.000	105.097	104.994	104.897	5.625	103.720	103.618	103.520	5.000	102.361	102.261	102.161	
6.125	105.461	105.340	105.261	5.750	103.962	103.860	103.762	5.125	102.817	102.717	102.617	
6.250	105.854	105.733	105.654	5.875	104.970	104.868	104.770	5.250	103.250	103.150	103.050	
6.375	106.174	106.054	105.974	5.990	105.233	105.131	105.033	5.375	103.680	103.580	103.480	
6.500	104.820	104.681	104.620	6.000	105.333	105.231	105.133	5.500	101.530	101.426	101.330	
6.625	105.362	105.222	105.162	6.125	105.127	105.007	104.927	5.625	101.959	101.855	101.759	
6.750	105.756	105.617	105.556	6.250	105.544	105.424	105.344	5.750	102.342	102.238	102.142	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.750	100.182	100.082	99.982	3.750	98.100	98.000
4.875	100.735	100.635	100.535	3.875	98.652	98.552
4.990	101.156	101.056	100.956	3.990	98.496	98.396
5.000	101.256	101.156	101.056	4.000	98.596	98.496
5.125	101.212	101.112	101.012	4.125	99.100	99.000
5.250	101.713	101.613	101.513	4.250	99.442	99.342
5.375	102.143	102.043	101.943	4.375	99.911	99.811
5.500	102.456	102.356	102.256	4.500	99.798	99.698
5.625	102.238	102.136	102.038	4.625	100.175	100.075
5.750	102.711	102.609	102.511	4.750	100.333	100.233
5.875	102.992	102.890	102.792	4.875	100.552	100.452
5.990	103.156	103.053	102.956	4.990	100.104	100.004
6.000	103.256	103.153	103.056	5.000	100.204	100.104
6.125	103.086	102.965	102.886	5.125	#N/A	#N/A
6.250	103.479	103.358	103.279	5.250	#N/A	#N/A
6.375	103.649	103.529	103.449	5.375	#N/A	#N/A
6.500	102.145	102.006	101.945	5.500	#N/A	#N/A
6.625	102.537	102.397	102.337	5.625	#N/A	#N/A
6.750	102.781	102.642	102.581	5.750	#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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2018

45 Day Lock Exp.:

12/7/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/23/2018

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
4.750	100.757	100.657	100.557	4.250	98.878	98.778	98.678	3.750	98.793	98.693	98.593	4.750	100.182	100.082	99.982	3.750	98.100	98.000	97.900
4.875	101.310	101.210	101.110	4.375	99.490	99.390	99.290	3.875	99.345	99.245	99.145	4.875	100.735	100.635	100.535	3.875	98.652	98.552	98.452
4.990	101.731	101.631	101.531	4.500	100.075	99.975	99.875	3.990	99.624	99.524	99.424	4.990	101.156	101.056	100.956	3.990	98.495	98.395	98.295
5.000	101.831	101.731	101.631	4.625	100.679	100.579	100.479	4.000	99.724	99.624	99.524	5.000	101.256	101.156	101.056	4.000	98.595	98.495	98.395
5.125	102.450	102.350	102.250	4.750	101.121	101.021	100.921	4.125	100.229	100.129	100.029	5.125	101.212	101.112	101.012	4.125	99.100	99.000	98.900
5.250	102.951	102.851	102.751	4.875	101.517	101.417	101.317	4.250	100.571	100.471	100.371	5.250	101.713	101.613	101.513	4.250	99.442	99.342	99.242
5.375	103.381	103.281	103.181	4.990	101.894	101.794	101.694	4.375	101.040	100.940	100.840	5.375	102.143	102.043	101.943	4.375	99.911	99.811	99.711
5.500	103.694	103.594	103.494	5.000	101.994	101.894	101.794	4.500	101.455	101.355	101.255	5.500	102.456	102.356	102.256	4.500	99.798	99.698	99.598
5.625	104.079	103.977	103.879	5.125	102.456	102.356	102.256	4.625	101.832	101.732	101.632	5.625	102.238	102.136	102.038	4.625	100.175	100.075	99.975
5.750	104.552	104.450	104.352	5.250	102.802	102.702	102.602	4.750	101.990	101.890	101.790	5.750	102.711	102.609	102.511	4.750	100.333	100.233	100.133
5.875	104.833	104.731	104.633	5.375	103.150	103.050	102.950	4.875	102.209	102.109	102.009	5.875	102.992	102.890	102.792	4.875	100.552	100.452	100.352
5.990	104.997	104.894	104.797	5.500	103.500	103.400	103.300	4.990	102.261	102.161	102.061	5.990	103.156	103.053	102.956	4.990	100.104	100.004	99.904
6.000	105.097	104.994	104.897	5.625	103.720	103.618	103.520	5.000	102.361	102.261	102.161	6.000	103.256	103.153	103.056	5.000	100.204	100.104	100.004
6.125	105.461	105.340	105.261	5.750	103.962	103.860	103.762	5.125	102.817	102.717	102.617	6.125	103.086	102.965	102.886	5.125	#N/A	#N/A	#N/A
6.250	105.854	105.733	105.654	5.875	104.970	104.868	104.770	5.250	103.250	103.150	103.050	6.250	103.479	103.358	103.279	5.250	#N/A	#N/A	#N/A
6.375	106.174	106.054	105.974	5.990	105.233	105.131	105.033	5.375	103.680	103.580	103.480	6.375	103.649	103.529	103.449	5.375	#N/A	#N/A	#N/A
6.500	104.820	104.681	104.620	6.000	105.333	105.231	105.133	5.500	101.530	101.426	101.330	6.500	102.145	102.006	101.945	5.500	#N/A	#N/A	#N/A
6.625	105.362	105.222	105.162	6.125	105.127	105.007	104.927	5.625	101.959	101.855	101.759	6.625	102.537	102.397	102.337	5.625	#N/A	#N/A	#N/A
6.750	105.756	105.617	105.556	6.250	105.544	105.424	105.344	5.750	102.342	102.238	102.142	6.750	102.781	102.642	102.581	5.750	#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 - 97.00%	
≥ 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.: **11/22/2018**

45 Day Lock Exp.: **12/7/2018**

60 Day Lock Exp.: **12/24/2018**

W. Rate Sheet Dated: **10/23/2018**

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	97.999	97.874	97.749	
4.625	98.796	98.671	98.546	
4.750	99.490	99.365	99.240	
4.875	100.111	99.986	99.861	
5.000	100.704	100.579	100.454	
5.125	101.194	101.069	100.944	
5.250	101.555	101.430	101.305	
5.375	101.833	101.708	101.583	
5.500	102.062	101.937	101.812	
5.625	102.238	102.113	101.988	
5.750	102.469	102.344	102.219	
5.875	102.779	102.654	102.529	
6.000	102.941	102.816	102.691	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	97.434	97.309	97.184	
3.875	97.860	97.735	97.610	
4.000	98.257	98.132	98.007	
4.125	98.833	98.708	98.583	
4.250	99.152	99.027	98.902	
4.375	99.402	99.277	99.152	
4.500	99.672	99.547	99.422	
4.625	99.919	99.794	99.669	
4.750	100.157	100.032	99.907	
4.875	100.368	100.243	100.118	
5.000	100.636	100.511	100.386	

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	97.107	96.982	96.857	
3.625	97.652	97.527	97.402	
3.750	98.173	98.048	97.923	
3.875	98.659	98.534	98.409	
4.000	99.149	99.024	98.899	
4.125	99.558	99.433	99.308	
4.250	99.944	99.819	99.694	
4.375	100.304	100.179	100.054	
4.500	100.639	100.514	100.389	
4.625	100.944	100.819	100.694	
4.750	101.229	101.104	100.979	
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)