



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.: 11/23/2018

45 Day Lock Exp.: 12/10/2018

60 Day Lock Exp.: 12/24/2018

W. Rate Sheet Dated: 10/24/2018

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	98.694	98.544	98.394	4.000	98.064	97.914	97.764	2.375	92.449	92.299	92.149	3.125	96.783	96.633	96.483
4.125	99.193	99.043	98.893	4.125	98.510	98.360	98.210	2.500	91.470	91.320	91.170	3.250	97.235	97.085	96.935
4.250	100.130	99.990	99.865	4.250	99.316	99.176	99.051	2.625	92.370	92.220	92.070	3.375	97.682	97.532	97.382
4.375	100.632	100.491	100.366	4.375	99.704	99.563	99.438	2.750	95.367	95.217	95.067	3.500	98.064	97.914	97.764
4.500	101.128	100.987	100.862	4.500	100.063	99.923	99.798	2.875	95.794	95.644	95.494	3.625	98.442	98.292	98.142
4.625	101.608	101.467	101.342	4.625	100.425	100.285	100.160	3.000	94.881	94.731	94.581	Margin = 2.250		Index = 2.670	
4.750	101.749	101.577	101.437	4.750	101.061	100.889	100.749	3.125	96.800	96.650	96.500				
4.875	102.292	102.120	101.980	4.875	101.411	101.239	101.098	3.250	97.651	97.501	97.351				
5.000	102.892	102.720	102.580	5.000	101.756	101.584	101.444	3.375	98.101	97.951	97.801				
5.125	103.148	102.976	102.836	5.125	101.955	101.783	101.642	3.500	98.545	98.395	98.245				
5.250	103.219	103.047	102.907	5.250	102.303	102.131	101.991	3.625	98.985	98.835	98.685				
5.375	103.388	103.216	103.075	5.375	102.643	102.471	102.330	3.750	99.145	98.995	98.845				
5.500	103.665	103.493	103.352	5.500	102.988	102.816	102.676	3.875	99.588	99.438	99.288				
5.625	103.890	103.718	103.577	5.625	103.287	103.115	102.974	4.000	100.017	99.867	99.717				
5.750	104.053	103.953	103.853	5.750	103.166	103.066	102.966	4.125	100.440	100.290	100.140				
5.875	104.110	104.010	103.910	5.875	103.516	103.416	103.316	4.250	100.412	100.262	100.112				
6.000	104.487	104.387	104.287	6.000	103.861	103.761	103.661	4.375	100.776	100.626	100.476				
6.125	104.863	104.763	104.663	6.125	104.160	104.060	103.960	4.500	101.114	100.964	100.814				
6.250	104.875	104.775	104.675	6.250	104.289	104.189	104.089	4.625	101.453	101.303	101.153				

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	97.494	97.344	97.194	4.000	97.064	96.914	96.764	2.375	91.449	91.299	91.149	3.125	95.783	95.633	95.483
4.125	97.993	97.843	97.693	4.125	97.510	97.360	97.210	2.500	90.470	90.320	90.170	3.250	96.235	96.085	95.935
4.250	98.930	98.790	98.665	4.250	98.316	98.176	98.051	2.625	91.370	91.220	91.070	3.375	96.682	96.532	96.382
4.375	99.432	99.291	99.166	4.375	98.704	98.563	98.438	2.750	94.367	94.217	94.067	3.500	97.064	96.914	96.764
4.500	99.928	99.787	99.662	4.500	99.063	98.923	98.798	2.875	94.794	94.644	94.494	3.625	97.442	97.292	97.142
4.625	100.408	100.267	100.142	4.625	99.425	99.285	99.160	3.000	93.881	93.731	93.581	Margin = 2.250		Index = 2.670	
4.750	100.799	100.627	100.487	4.750	100.061	99.889	99.749	3.125	95.800	95.650	95.500	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.342	101.170	101.030	4.875	100.411	100.239	100.098	3.250	96.651	96.501	96.351	Rate	30 Day	45 Day	60 Day
5.000	101.742	101.570	101.430	5.000	100.756	100.584	100.444	3.375	97.101	96.951	96.801	4.625	99.208	98.958	98.708
5.125	102.198	102.026	101.886	5.125	101.055	100.883	100.742	3.500	97.545	97.395	97.245	4.750	99.549	99.299	99.049
5.250	102.420	102.248	102.108	5.250	101.303	101.131	100.991	3.625	97.985	97.835	97.685	4.875	99.992	99.742	99.492
5.375	102.662	102.490	102.349	5.375	101.643	101.471	101.330	3.750	98.145	97.995	97.845	5.000	100.392	100.142	99.892
5.500	102.865	102.693	102.552	5.500	101.988	101.816	101.676	3.875	98.588	98.438	98.288	5.125	100.768	100.518	100.268
5.625	102.990	102.818	102.677	5.625	102.287	102.115	101.974	4.000	99.017	98.867	98.717	5.250	100.719	100.469	100.219
5.750	103.453	103.353	103.253	5.750	102.166	102.066	101.966	4.125	99.440	99.290	99.140	5.375	101.088	100.838	100.588
5.875	103.060	102.960	102.860	5.875	102.516	102.416	102.316	4.250	99.412	99.262	99.112	5.500	102.005	101.755	101.505
6.000	103.437	103.337	103.237	6.000	102.861	102.761	102.661	4.375	99.776	99.626	99.476	5.625	102.250	102.000	101.750
6.125	103.813	103.713	103.613	6.125	103.160	103.060	102.960	4.500	100.114	99.964	99.814	5.750	102.503	102.253	102.003
6.250	103.675	103.575	103.475	6.250	103.289	103.189	103.089	4.625	100.453	100.303	100.153	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	99.142	98.892	98.642	4.875	98.691	98.441	98.191
5.125	99.918	99.668	99.418	5.125	99.335	99.085	98.835
5.375	100.238	99.988	99.738	5.375	99.923	99.673	99.423
5.625	100.990	100.740	100.490	5.625	100.567	100.317	100.067
5.875	101.360	101.110	100.860	5.875	100.796	100.546	100.296
6.000	101.737	101.487	101.237	6.000	101.141	100.891	100.641
6.125	102.113	101.863	101.613	6.125	101.440	101.190	100.940
6.250	102.753	102.503	102.253	6.250	101.069	100.819	100.569

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:	10/24/2018	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.:

11/23/2018

45 Day Lock Exp.:

12/10/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/24/2018

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	97.757	97.607	97.457	4.000	97.126	96.976	96.826	2.375	88.949	88.799	88.649	3.125	95.10	94.946	94.796
4.125	98.256	98.106	97.956	4.125	97.572	97.422	97.272	2.500	87.970	87.820	87.670	3.250	96.30	96.147	95.997
4.250	99.208	99.068	98.943	4.250	98.394	98.254	98.129	2.625	88.870	88.720	88.570	3.375	96.74	96.595	96.445
4.375	99.710	99.569	99.444	4.375	98.782	98.641	98.516	2.750	93.680	93.530	93.380	3.500	97.13	96.976	96.826
4.500	100.206	100.066	99.941	4.500	99.142	99.001	98.876	2.875	94.106	93.956	93.806	3.625	97.50	97.355	97.205
4.625	100.686	100.546	100.421	4.625	99.504	99.363	99.238	3.000	93.194	93.044	92.894	Margin = 2.250		Index = 2.670	
4.750	100.499	100.327	100.187	4.750	99.811	99.639	99.499	3.125	95.113	94.963	94.813				
4.875	101.042	100.870	100.730	4.875	100.161	99.989	99.848	3.250	96.714	96.564	96.414				
5.000	101.642	101.470	101.330	5.000	100.506	100.334	100.194	3.375	97.163	97.013	96.863				
5.125	101.898	101.726	101.586	5.125	100.705	100.533	100.392	3.500	97.608	97.458	97.308				
5.250	101.500	101.329	101.188	5.250	100.585	100.413	100.272	3.625	98.048	97.898	97.748				
5.375	101.669	101.497	101.357	5.375	100.924	100.752	100.612	3.750	98.207	98.057	97.907				
5.500	101.946	101.774	101.634	5.500	101.269	101.097	100.957	3.875	98.650	98.500	98.350				
5.625	102.171	101.999	101.859	5.625	101.568	101.396	101.256	4.000	99.079	98.929	98.779				
5.750	100.615	100.515	100.415	5.750	99.728	99.628	99.528	4.125	99.503	99.353	99.203				
5.875	100.673	100.573	100.473	5.875	100.078	99.978	99.878	4.250	99.490	99.340	99.190				
6.000	101.050	100.950	100.850	6.000	100.423	100.323	100.223	4.375	99.855	99.705	99.555				
6.125	101.425	101.325	101.225	6.125	100.722	100.622	100.522	4.500	100.192	100.042	99.892				
6.250	101.375	101.275	101.175	6.250	100.789	100.689	100.589	4.625	100.531	100.381	100.231				

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	96.557	96.407	96.257	4.000	96.126	95.976	95.826	2.375	89.699	89.549	89.399	3.125	94.096	93.946	93.796
4.125	97.056	96.906	96.756	4.125	96.572	96.422	96.272	2.500	88.720	88.570	88.420	3.250	95.297	95.147	94.997
4.250	98.008	97.868	97.743	4.250	97.394	97.254	97.129	2.625	89.620	89.470	89.320	3.375	95.745	95.595	95.445
4.375	98.510	98.369	98.244	4.375	97.782	97.641	97.516	2.750	93.461	93.311	93.161	3.500	96.126	95.976	95.826
4.500	99.006	98.866	98.741	4.500	98.142	98.001	97.876	2.875	93.887	93.737	93.587	3.625	96.505	96.355	96.205
4.625	99.486	99.346	99.221	4.625	98.504	98.363	98.238	3.000	92.975	92.825	92.675	Margin = 2.250		Index = 2.670	
4.750	99.549	99.377	99.237	4.750	98.811	98.639	98.499	3.125	94.894	94.744	94.594	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.092	99.920	99.780	4.875	99.161	98.989	98.848	3.250	95.558	95.408	95.258	Rate	30 Day	45 Day	60 Day
5.000	100.492	100.320	100.180	5.000	99.506	99.334	99.194	3.375	96.007	95.857	95.707	4.625	98.286	98.036	97.786
5.125	100.948	100.776	100.636	5.125	99.805	99.633	99.492	3.500	96.451	96.301	96.151	4.750	98.299	98.049	97.799
5.250	100.701	100.530	100.389	5.250	99.585	99.413	99.272	3.625	96.892	96.742	96.592	4.875	98.742	98.492	98.242
5.375	100.943	100.771	100.631	5.375	99.924	99.752	99.612	3.750	96.895	96.745	96.595	5.000	99.142	98.892	98.642
5.500	101.146	100.974	100.834	5.500	100.269	100.097	99.957	3.875	97.338	97.188	97.038	5.125	99.518	99.268	99.018
5.625	101.271	101.099	100.959	5.625	100.568	100.396	100.256	4.000	97.767	97.617	97.467	5.250	99.000	98.750	98.500
5.750	100.015	99.915	99.815	5.750	98.728	98.628	98.528	4.125	98.190	98.040	97.890	5.375	99.369	99.119	98.869
5.875	99.623	99.523	99.423	5.875	99.078	98.978	98.878	4.250	97.849	97.699	97.549	5.500	100.286	100.036	99.786
6.000	100.000	99.900	99.800	6.000	99.423	99.323	99.223	4.375	98.214	98.064	97.914	5.625	100.531	100.281	100.031
6.125	100.375	100.275	100.175	6.125	99.722	99.622	99.522	4.500	98.551	98.401	98.251	5.750	99.065	98.815	98.565
6.250	100.175	100.075	99.975	6.250	99.789	99.689	99.589	4.625	98.891	98.741	98.591	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

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	97.892	97.642	97.392	4.875	97.441	97.191	96.941
5.125	98.668	98.418	98.168	5.125	98.085	97.835	97.585
5.375	98.519	98.269	98.019	5.375	98.204	97.954	97.704
5.625	99.271	99.021	98.771	5.625	98.848	98.598	98.348
5.875	97.923	97.673	97.423	5.875	97.358	97.108	96.858
6.000	98.300	98.050	97.800	6.000	97.703	97.453	97.203
6.125	98.675	98.425	98.175	6.125	98.002	97.752	97.502
6.250	99.253	99.003	98.753	6.250	97.569	97.319	97.069

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:	10/24/2018 5.750%

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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11/23/2018

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60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/24/2018

Release Time: 10:00 am ET

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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	98.836	98.736	98.636	4.500	99.809	99.709	99.609	3.500	97.796	97.696	97.596	3.375	97.456	97.356	97.256
4.500	99.401	99.301	99.201	4.625	100.431	100.331	100.231	3.625	98.260	98.160	98.060	3.500	97.842	97.742	97.642
4.625	100.021	99.921	99.821	4.750	100.962	100.862	100.762	3.750	98.709	98.609	98.509	3.625	98.302	98.202	98.102
4.750	100.640	100.540	100.440	4.875	101.347	101.247	101.147	3.875	99.401	99.301	99.201	3.750	98.960	98.860	98.760
4.875	101.147	101.047	100.947	4.990	101.668	101.568	101.468	3.990	99.521	99.421	99.321	3.875	99.447	99.347	99.247
4.990	101.244	101.144	101.044	5.000	101.768	101.668	101.568	4.000	99.621	99.521	99.421	3.990	99.541	99.441	99.341
5.000	101.344	101.244	101.144	5.125	102.338	102.238	102.138	4.125	100.059	99.959	99.859	4.000	99.641	99.541	99.441
5.125	102.059	101.959	101.859	5.250	102.822	102.722	102.622	4.250	100.458	100.358	100.258	4.125	99.950	99.850	99.750
5.250	102.699	102.599	102.499	5.375	103.026	102.926	102.826	4.375	100.750	100.650	100.550	4.250	100.621	100.521	100.421
5.375	103.099	102.999	102.899	5.500	103.252	103.152	103.052	4.500	101.264	101.164	101.064	4.375	100.919	100.819	100.719
5.500	103.468	103.368	103.268	5.625	103.652	103.552	103.452	4.625	101.756	101.656	101.556	4.500	101.211	101.111	101.011
5.625	103.748	103.648	103.548	5.750	104.195	104.095	103.995	4.750	101.918	101.818	101.718	4.625	101.472	101.372	101.272
5.750	104.506	104.406	104.306	5.875	104.439	104.339	104.239	4.875	102.090	101.990	101.890	4.750	101.693	101.593	101.493
5.875	104.675	104.575	104.475	5.990	104.548	104.448	104.348	4.990	102.107	102.007	101.907	4.875	101.900	101.800	101.700
5.990	104.801	104.701	104.601	6.000	104.648	104.548	104.448	5.000	102.207	102.107	102.007	4.990	101.971	101.871	101.771
6.000	104.901	104.801	104.701	6.125	105.060	104.958	104.841	5.125	102.547	102.447	102.347	5.000	102.071	101.971	101.871
6.125	105.505	105.405	105.305	6.250	105.596	105.495	105.377	5.250	102.694	102.594	102.494	5.125	102.190	102.090	101.990
6.250	105.957	105.855	105.738	6.375	105.826	105.724	105.607	5.375	102.868	102.768	102.668	5.250	102.412	102.312	102.212
6.375	106.331	106.229	106.112	6.500	105.647	105.545	105.428	5.500	102.952	102.852	102.752	5.375	102.628	102.528	102.428

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	96.837	96.737	96.637	3.375	96.881	96.781	96.681
4.375	97.478	97.378	97.278	3.500	97.291	97.191	97.091
4.500	98.110	98.010	97.910	3.625	97.692	97.592	97.492
4.625	98.836	98.736	98.636	3.750	98.004	97.904	97.804
4.750	99.533	99.433	99.333	3.875	98.405	98.305	98.205
4.875	100.120	100.020	99.920	3.990	98.700	98.600	98.500
4.990	100.574	100.474	100.374	4.000	98.800	98.700	98.600
5.000	100.674	100.574	100.474	4.125	99.178	99.078	98.978
5.125	100.936	100.836	100.736	4.250	99.357	99.257	99.157
5.250	101.205	101.105	101.005	4.375	99.548	99.448	99.348
5.375	101.714	101.614	101.514	4.500	99.832	99.732	99.632
5.500	102.189	102.089	101.989	4.625	100.129	100.029	99.929
5.625	102.417	102.317	102.217	4.750	100.232	100.132	100.032
5.750	102.620	102.520	102.420	4.875	100.340	100.240	100.140
5.875	102.208	102.108	102.008	4.990	100.310	100.210	100.110
5.990	102.582	102.482	102.382	5.000	100.410	100.310	100.210
6.000	102.682	102.582	102.482	5.125	100.357	100.257	100.157
6.125	102.931	102.831	102.731	5.250	100.446	100.346	100.246
6.250	103.162	103.062	102.962	5.375	100.564	100.464	100.364

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@afrown.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/23/2018

45 Day Lock Exp.:

12/10/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/24/2018

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	98.850	98.750	98.650	3.750	98.843	98.743	98.643	
4.875	101.313	101.213	101.113	4.375	99.461	99.361	99.261	3.875	99.401	99.301	99.201	
4.990	101.738	101.638	101.538	4.500	100.053	99.953	99.853	3.990	99.748	99.648	99.548	
5.000	101.838	101.738	101.638	4.625	100.656	100.556	100.456	4.000	99.848	99.748	99.648	
5.125	102.466	102.366	102.266	4.750	101.097	100.997	100.897	4.125	100.354	100.254	100.154	
5.250	102.966	102.866	102.766	4.875	101.494	101.394	101.294	4.250	100.693	100.593	100.493	
5.375	103.397	103.297	103.197	4.990	101.870	101.770	101.670	4.375	101.165	101.065	100.965	
5.500	103.710	103.610	103.510	5.000	101.970	101.870	101.770	4.500	101.548	101.448	101.348	
5.625	104.087	103.987	103.887	5.125	102.456	102.356	102.256	4.625	101.924	101.824	101.724	
5.750	104.560	104.437	104.360	5.250	102.801	102.700	102.601	4.750	102.084	101.984	101.884	
5.875	104.841	104.720	104.641	5.375	103.150	103.050	102.950	4.875	102.301	102.201	102.101	
5.990	105.004	104.888	104.804	5.500	103.497	103.397	103.297	4.990	102.417	102.315	102.217	
6.000	105.104	104.988	104.904	5.625	103.728	103.602	103.528	5.000	102.517	102.415	102.317	
6.125	105.625	105.480	105.425	5.750	103.970	103.845	103.770	5.125	102.974	102.873	102.774	
6.250	105.967	105.824	105.767	5.875	104.978	104.859	104.778	5.250	103.404	103.304	103.204	
6.375	106.280	106.139	106.080	5.990	105.241	105.124	105.041	5.375	103.836	103.736	103.636	
6.500	104.822	104.651	104.622	6.000	105.341	105.224	105.141	5.500	101.624	101.497	101.424	
6.625	105.365	105.195	105.165	6.125	105.007	104.860	104.807	5.625	102.052	101.927	101.852	
6.750	105.760	105.592	105.560	6.250	105.423	105.279	105.223	5.750	102.433	102.311	102.233	

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		
4.750	100.182	100.082	99.982	3.750	98.150	98.050	97.950		
4.875	100.738	100.638	100.538	3.875	98.708	98.608	98.508		
4.990	101.163	101.063	100.963	3.990	98.619	98.519	98.419		
5.000	101.263	101.163	101.063	4.000	98.719	98.619	98.519		
5.125	101.228	101.125	101.028	4.125	99.225	99.125	99.025		
5.250	101.728	101.628	101.528	4.250	99.564	99.464	99.364		
5.375	102.159	102.059	101.959	4.375	100.036	99.936	99.836		
5.500	102.472	102.372	102.272	4.500	99.891	99.791	99.691		
5.625	102.246	102.120	102.046	4.625	100.267	100.167	100.067		
5.750	102.719	102.596	102.519	4.750	100.427	100.327	100.227		
5.875	103.000	102.879	102.800	4.875	100.644	100.544	100.444		
5.990	103.163	103.047	102.963	4.990	100.260	100.158	100.060		
6.000	103.263	103.147	103.063	5.000	100.360	100.258	100.160		
6.125	103.250	103.105	103.050	5.125	#N/A	#N/A	#N/A		
6.250	103.592	103.449	103.392	5.250	#N/A	#N/A	#N/A		
6.375	103.755	103.614	103.555	5.375	#N/A	#N/A	#N/A		
6.500	102.147	101.976	101.947	5.500	#N/A	#N/A	#N/A		
6.625	102.540	102.370	102.340	5.625	#N/A	#N/A	#N/A		
6.750	102.785	102.617	102.585	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%	
≥ 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.:

11/23/2018

45 Day Lock Exp.:

12/10/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/24/2018

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	98.850	98.750	98.650	3.750	98.843	98.743	98.643	4.750	100.182	100.082	99.982	3.750	98.150	98.050	97.950
4.875	101.313	101.213	101.113	4.375	99.461	99.361	99.261	3.875	99.392	99.292	99.192	4.875	100.738	100.638	100.538	3.875	98.699	98.599	98.499
4.990	101.738	101.638	101.538	4.500	100.053	99.953	99.853	3.990	99.748	99.648	99.548	4.990	101.163	101.063	100.963	3.990	98.619	98.519	98.419
5.000	101.838	101.738	101.638	4.625	100.656	100.556	100.456	4.000	99.848	99.748	99.648	5.000	101.263	101.163	101.063	4.000	98.719	98.619	98.519
5.125	102.466	102.366	102.266	4.750	101.097	100.997	100.897	4.125	100.354	100.254	100.154	5.125	101.228	101.125	101.028	4.125	99.225	99.125	99.025
5.250	102.966	102.866	102.766	4.875	101.494	101.394	101.294	4.250	100.693	100.593	100.493	5.250	101.728	101.628	101.528	4.250	99.564	99.464	99.364
5.375	103.397	103.297	103.197	4.990	101.870	101.770	101.670	4.375	101.165	101.065	100.965	5.375	102.159	102.059	101.959	4.375	100.036	99.936	99.836
5.500	103.710	103.610	103.510	5.000	101.970	101.870	101.770	4.500	101.548	101.448	101.348	5.500	102.472	102.372	102.272	4.500	99.891	99.791	99.691
5.625	104.087	103.987	103.887	5.125	102.456	102.353	102.256	4.625	101.924	101.824	101.724	5.625	102.246	102.120	102.046	4.625	100.267	100.167	100.067
5.750	104.560	104.437	104.360	5.250	102.801	102.700	102.601	4.750	102.084	101.984	101.884	5.750	102.719	102.596	102.519	4.750	100.427	100.327	100.227
5.875	104.841	104.720	104.641	5.375	103.150	103.050	102.950	4.875	102.301	102.201	102.101	5.875	103.000	102.879	102.800	4.875	100.644	100.544	100.444
5.990	105.004	104.888	104.804	5.500	103.497	103.397	103.297	4.990	102.417	102.315	102.217	5.990	103.163	103.047	102.963	4.990	100.260	100.158	100.060
6.000	105.104	104.988	104.904	5.625	103.728	103.602	103.528	5.000	102.517	102.415	102.317	6.000	103.263	103.147	103.063	5.000	100.360	100.258	100.160
6.125	105.625	105.480	105.425	5.750	103.970	103.845	103.770	5.125	102.974	102.873	102.774	6.125	103.250	103.105	103.050	5.125	#N/A	#N/A	#N/A
6.250	105.967	105.824	105.767	5.875	104.978	104.859	104.778	5.250	103.404	103.304	103.204	6.250	103.592	103.449	103.392	5.250	#N/A	#N/A	#N/A
6.375	106.280	106.139	106.080	5.990	105.241	105.124	105.041	5.375	103.836	103.736	103.636	6.375	103.755	103.614	103.555	5.375	#N/A	#N/A	#N/A
6.500	104.822	104.651	104.622	6.000	105.341	105.224	105.141	5.500	101.624	101.497	101.424	6.500	102.147	101.976	101.947	5.500	#N/A	#N/A	#N/A
6.625	105.365	105.195	105.165	6.125	105.007	104.860	104.807	5.625	102.052	101.927	101.852	6.625	102.540	102.370	102.340	5.625	#N/A	#N/A	#N/A
6.750	105.760	105.592	105.560	6.250	105.423	105.279	105.223	5.750	102.433	102.311	102.233	6.750	102.785	102.617	102.585	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%	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **11/23/2018**

45 Day Lock Exp.: **12/10/2018**

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

W. Rate Sheet Dated: **10/24/2018**

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	98.007	97.882	97.757	
4.625	98.807	98.682	98.557	
4.750	99.504	99.379	99.254	
4.875	100.127	100.002	99.877	
5.000	100.721	100.596	100.471	
5.125	101.213	101.088	100.963	
5.250	101.574	101.449	101.324	
5.375	101.849	101.724	101.599	
5.500	102.076	101.951	101.826	
5.625	102.250	102.125	102.000	
5.750	102.478	102.353	102.228	
5.875	102.787	102.662	102.537	
6.000	102.950	102.825	102.700	

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	97.858	97.733	97.608	
4.000	98.254	98.129	98.004	
4.125	98.828	98.703	98.578	
4.250	99.146	99.021	98.896	
4.375	99.396	99.271	99.146	
4.500	99.665	99.540	99.415	
4.625	99.912	99.787	99.662	
4.750	100.149	100.024	99.899	
4.875	100.360	100.235	100.110	
5.000	100.628	100.503	100.378	

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	97.651	97.526	97.401	
3.750	98.172	98.047	97.922	
3.875	98.658	98.533	98.408	
4.000	99.146	99.021	98.896	
4.125	99.555	99.430	99.305	
4.250	99.940	99.815	99.690	
4.375	100.299	100.174	100.049	
4.500	100.633	100.508	100.383	
4.625	100.938	100.813	100.688	
4.750	101.223	101.098	100.973	
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)