



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.: 11/26/2018

45 Day Lock Exp.: 12/10/2018

60 Day Lock Exp.: 12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	92.589	92.439	92.289	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	91.610	91.460	91.310	3.250	97.235	97.085	96.935
4.250	100.115	99.974	99.849	4.250	99.301	99.160	99.035	2.625	92.510	92.360	92.210	3.375	97.682	97.532	97.382
4.375	100.616	100.475	100.350	4.375	99.688	99.547	99.422	2.750	95.375	95.225	95.075	3.500	98.064	97.914	97.764
4.500	101.112	100.972	100.847	4.500	100.048	99.907	99.782	2.875	95.802	95.652	95.502	3.625	98.442	98.292	98.142
4.625	101.592	101.452	101.327	4.625	100.410	100.269	100.144	3.000	94.889	94.739	94.589	Margin = 2.250		Index = 2.670	
4.750	101.718	101.546	101.405	4.750	101.030	100.858	100.718	3.125	96.808	96.658	96.508				
4.875	102.261	102.089	101.949	4.875	101.380	101.208	101.067	3.250	97.640	97.490	97.340				
5.000	102.861	102.689	102.548	5.000	101.725	101.553	101.412	3.375	98.089	97.939	97.789				
5.125	103.117	102.945	102.805	5.125	101.924	101.752	101.611	3.500	98.533	98.383	98.233				
5.250	103.172	103.016	102.875	5.250	102.256	102.100	101.960	3.625	98.974	98.824	98.674				
5.375	103.341	103.185	103.044	5.375	102.596	102.440	102.299	3.750	99.118	98.968	98.818				
5.500	103.618	103.462	103.321	5.500	102.941	102.785	102.644	3.875	99.560	99.410	99.260				
5.625	103.843	103.687	103.546	5.625	103.240	103.084	102.943	4.000	99.989	99.839	99.689				
5.750	104.256	104.156	104.056	5.750	103.369	103.269	103.169	4.125	100.413	100.263	100.113				
5.875	104.314	104.214	104.114	5.875	103.719	103.619	103.519	4.250	100.365	100.215	100.065				
6.000	104.691	104.591	104.491	6.000	104.064	103.964	103.864	4.375	100.730	100.580	100.430				
6.125	105.066	104.966	104.866	6.125	104.363	104.263	104.163	4.500	101.067	100.917	100.767				
6.250	105.469	105.369	105.269	6.250	104.882	104.782	104.682	4.625	101.406	101.256	101.106				

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	91.589	91.439	91.289	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	90.610	90.460	90.310	3.250	96.235	96.085	95.935
4.250	98.915	98.774	98.649	4.250	98.301	98.160	98.035	2.625	91.510	91.360	91.210	3.375	96.682	96.532	96.382
4.375	99.416	99.275	99.150	4.375	98.688	98.547	98.422	2.750	94.375	94.225	94.075	3.500	97.064	96.914	96.764
4.500	99.912	99.772	99.647	4.500	99.048	98.907	98.782	2.875	94.802	94.652	94.502	3.625	97.442	97.292	97.142
4.625	100.392	100.252	100.127	4.625	99.410	99.269	99.144	3.000	93.889	93.739	93.589	Margin = 2.250		Index = 2.670	
4.750	100.768	100.596	100.455	4.750	100.030	99.858	99.718	3.125	95.808	95.658	95.508	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.311	101.139	100.999	4.875	100.380	100.208	100.067	3.250	96.640	96.490	96.340	Rate	30 Day	45 Day	60 Day
5.000	101.711	101.539	101.398	5.000	100.725	100.553	100.412	3.375	97.089	96.939	96.789	4.625	99.192	98.942	98.692
5.125	102.167	101.995	101.855	5.125	101.024	100.852	100.711	3.500	97.533	97.383	97.233	4.750	99.518	99.268	99.018
5.250	102.373	102.217	102.076	5.250	101.256	101.100	100.960	3.625	97.974	97.824	97.674	4.875	99.961	99.711	99.461
5.375	102.615	102.459	102.318	5.375	101.596	101.440	101.299	3.750	98.118	97.968	97.818	5.000	100.361	100.111	99.861
5.500	102.818	102.662	102.521	5.500	101.941	101.785	101.644	3.875	98.560	98.410	98.260	5.125	100.737	100.487	100.237
5.625	102.943	102.787	102.646	5.625	102.240	102.084	101.943	4.000	98.989	98.839	98.689	5.250	100.672	100.422	100.172
5.750	103.656	103.556	103.456	5.750	102.369	102.269	102.169	4.125	99.413	99.263	99.113	5.375	101.041	100.791	100.541
5.875	103.264	103.164	103.064	5.875	102.719	102.619	102.519	4.250	99.365	99.215	99.065	5.500	102.008	101.758	101.508
6.000	103.641	103.541	103.441	6.000	103.064	102.964	102.864	4.375	99.730	99.580	99.430	5.625	102.253	102.003	101.753
6.125	104.016	103.916	103.816	6.125	103.363	103.263	103.163	4.500	100.067	99.917	99.767	5.750	102.506	102.256	102.006
6.250	104.269	104.169	104.069	6.250	103.882	103.782	103.682	4.625	100.406	100.256	100.106	5.875	102.756	102.506	102.256

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	99.111	98.861	98.611	4.875	98.660	98.410	98.160
5.125	99.887	99.637	99.387	5.125	99.304	99.054	98.804
5.375	100.191	99.941	99.691	5.375	99.876	99.626	99.376
5.625	100.943	100.693	100.443	5.625	100.520	100.270	100.020
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	102.756	102.506	102.256	6.250	101.662	101.412	101.162

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:	10/25/2018	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.:

11/26/2018

12/10/2018

12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	89.089	88.939	88.789	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	88.110	87.960	87.810	3.250	96.30	96.147	95.997
4.250	99.193	99.052	98.927	4.250	98.379	98.238	98.113	2.625	89.010	88.860	88.710	3.375	96.74	96.595	96.445
4.375	99.694	99.554	99.429	4.375	98.766	98.625	98.500	2.750	93.688	93.538	93.388	3.500	97.13	96.976	96.826
4.500	100.191	100.050	99.925	4.500	99.126	98.985	98.860	2.875	94.114	93.964	93.814	3.625	97.50	97.355	97.205
4.625	100.671	100.530	100.405	4.625	99.488	99.347	99.222	3.000	93.202	93.052	92.902	Margin = 2.250		Index = 2.670	
4.750	100.468	100.296	100.155	4.750	99.780	99.608	99.468	3.125	95.121	94.971	94.821				
4.875	101.011	100.839	100.699	4.875	100.130	99.958	99.817	3.250	96.702	96.552	96.402				
5.000	101.611	101.439	101.298	5.000	100.475	100.303	100.162	3.375	97.151	97.001	96.851				
5.125	101.867	101.695	101.555	5.125	100.674	100.502	100.361	3.500	97.596	97.446	97.296				
5.250	101.454	101.297	101.157	5.250	100.538	100.381	100.241	3.625	98.036	97.886	97.736				
5.375	101.622	101.466	101.325	5.375	100.877	100.721	100.580	3.750	98.180	98.030	97.880				
5.500	101.899	101.743	101.602	5.500	101.222	101.066	100.926	3.875	98.623	98.473	98.323				
5.625	102.124	101.968	101.827	5.625	101.521	101.365	101.224	4.000	99.052	98.902	98.752				
5.750	100.818	100.718	100.618	5.750	99.932	99.832	99.732	4.125	99.475	99.325	99.175				
5.875	100.876	100.776	100.676	5.875	100.281	100.181	100.081	4.250	99.443	99.293	99.143				
6.000	101.253	101.153	101.053	6.000	100.626	100.526	100.426	4.375	99.808	99.658	99.508				
6.125	101.628	101.528	101.428	6.125	100.925	100.825	100.725	4.500	100.145	99.995	99.845				
6.250	101.969	101.869	101.769	6.250	101.382	101.282	101.182	4.625	100.485	100.335	100.185				

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	89.839	89.689	89.539	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	88.860	88.710	88.560	3.250	95.297	95.147	94.997
4.250	97.993	97.852	97.727	4.250	97.379	97.238	97.113	2.625	89.760	89.610	89.460	3.375	95.745	95.595	95.445
4.375	98.494	98.354	98.229	4.375	97.766	97.625	97.500	2.750	93.469	93.319	93.169	3.500	96.126	95.976	95.826
4.500	98.991	98.850	98.725	4.500	98.126	97.985	97.860	2.875	93.895	93.745	93.595	3.625	96.505	96.355	96.205
4.625	99.471	99.330	99.205	4.625	98.488	98.347	98.222	3.000	92.983	92.833	92.683	Margin = 2.250		Index = 2.670	
4.750	99.518	99.346	99.205	4.750	98.780	98.608	98.468	3.125	94.902	94.752	94.602	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.061	99.889	99.749	4.875	99.130	98.958	98.817	3.250	95.546	95.396	95.246	Rate	30 Day	45 Day	60 Day
5.000	100.461	100.289	100.148	5.000	99.475	99.303	99.162	3.375	95.995	95.845	95.695	4.625	98.271	98.021	97.771
5.125	100.917	100.745	100.605	5.125	99.774	99.602	99.461	3.500	96.440	96.290	96.140	4.750	98.268	98.018	97.768
5.250	100.655	100.498	100.358	5.250	99.538	99.381	99.241	3.625	96.880	96.730	96.580	4.875	98.711	98.461	98.211
5.375	100.896	100.740	100.599	5.375	99.877	99.721	99.580	3.750	96.868	96.718	96.568	5.000	99.111	98.861	98.611
5.500	101.099	100.943	100.802	5.500	100.222	100.066	99.926	3.875	97.310	97.160	97.010	5.125	99.487	99.237	98.987
5.625	101.224	101.068	100.927	5.625	100.521	100.365	100.224	4.000	97.739	97.589	97.439	5.250	98.954	98.704	98.454
5.750	100.218	100.118	100.018	5.750	98.932	98.832	98.732	4.125	98.163	98.013	97.863	5.375	99.322	99.072	98.822
5.875	99.826	99.726	99.626	5.875	99.281	99.181	99.081	4.250	97.802	97.652	97.502	5.500	100.289	100.039	99.789
6.000	100.203	100.103	100.003	6.000	99.626	99.526	99.426	4.375	98.167	98.017	97.867	5.625	100.534	100.284	100.034
6.125	100.578	100.478	100.378	6.125	99.925	99.825	99.725	4.500	98.504	98.354	98.204	5.750	99.068	98.818	98.568
6.250	100.769	100.669	100.569	6.250	100.382	100.282	100.182	4.625	98.844	98.694	98.544	5.875	99.318	99.068	98.818

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:	10/25/2018 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	97.861	97.611	97.361	4.875	97.410	97.160	96.910
5.125	98.637	98.387	98.137	5.125	98.054	97.804	97.554
5.375	98.472	98.222	97.972	5.375	98.157	97.907	97.657
5.625	99.224	98.974	98.724	5.625	98.801	98.551	98.301
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	99.256	99.006	98.756	6.250	98.162	97.912	97.662

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203(k) / 203(k)s	-1.000
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Flood Certification = \$10.00	*UW Fee with option to buyout = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

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11/26/2018

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60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	98.867	98.767	98.667	4.500	99.829	99.729	99.629	3.500	97.890	97.790	97.690	3.375	97.504	97.404	97.304
4.500	99.432	99.332	99.232	4.625	100.445	100.345	100.245	3.625	98.349	98.249	98.149	3.500	97.905	97.805	97.705
4.625	100.052	99.952	99.852	4.750	100.972	100.872	100.772	3.750	98.786	98.686	98.586	3.625	98.364	98.264	98.164
4.750	100.672	100.572	100.472	4.875	101.355	101.255	101.155	3.875	99.495	99.395	99.295	3.750	98.995	98.895	98.795
4.875	101.178	101.078	100.978	4.990	101.667	101.567	101.467	3.990	99.569	99.469	99.369	3.875	99.510	99.410	99.310
4.990	101.239	101.139	101.039	5.000	101.767	101.667	101.567	4.000	99.669	99.569	99.469	3.990	99.571	99.471	99.371
5.000	101.339	101.239	101.139	5.125	102.335	102.235	102.135	4.125	100.024	99.924	99.824	4.000	99.671	99.571	99.471
5.125	102.056	101.956	101.856	5.250	102.816	102.716	102.616	4.250	100.434	100.334	100.234	4.125	99.977	99.877	99.777
5.250	102.694	102.594	102.494	5.375	103.020	102.920	102.820	4.375	100.722	100.622	100.522	4.250	100.683	100.583	100.483
5.375	103.092	102.992	102.892	5.500	103.245	103.145	103.045	4.500	101.234	101.134	101.034	4.375	100.980	100.880	100.780
5.500	103.456	103.356	103.256	5.625	103.605	103.505	103.405	4.625	101.721	101.621	101.521	4.500	101.271	101.171	101.071
5.625	103.736	103.636	103.536	5.750	104.143	104.043	103.943	4.750	101.882	101.782	101.682	4.625	101.531	101.431	101.331
5.750	104.455	104.355	104.255	5.875	104.386	104.286	104.186	4.875	102.052	101.952	101.852	4.750	101.750	101.650	101.550
5.875	104.622	104.522	104.422	5.990	104.494	104.394	104.294	4.990	102.069	101.969	101.869	4.875	101.956	101.856	101.756
5.990	104.747	104.647	104.547	6.000	104.594	104.494	104.394	5.000	102.169	102.069	101.969	4.990	102.026	101.926	101.826
6.000	104.847	104.747	104.647	6.125	104.964	104.864	104.764	5.125	102.512	102.412	102.312	5.000	102.126	102.026	101.926
6.125	105.446	105.346	105.246	6.250	105.496	105.396	105.296	5.250	102.658	102.558	102.458	5.125	102.186	102.086	101.986
6.250	105.857	105.754	105.637	6.375	105.724	105.621	105.504	5.375	102.831	102.731	102.631	5.250	102.407	102.307	102.207
6.375	106.228	106.125	106.008	6.500	105.544	105.441	105.324	5.500	102.913	102.813	102.713	5.375	102.619	102.519	102.419

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	96.834	96.734	96.634	3.375	96.864	96.764	96.664
4.375	97.469	97.369	97.269	3.500	97.273	97.173	97.073
4.500	98.100	98.000	97.900	3.625	97.672	97.572	97.472
4.625	98.820	98.720	98.620	3.750	97.972	97.872	97.772
4.750	99.513	99.413	99.313	3.875	98.372	98.272	98.172
4.875	100.098	99.998	99.898	3.990	98.667	98.567	98.467
4.990	100.549	100.449	100.349	4.000	98.767	98.667	98.567
5.000	100.649	100.549	100.449	4.125	99.143	99.043	98.943
5.125	100.909	100.809	100.709	4.250	99.321	99.221	99.121
5.250	101.185	101.085	100.985	4.375	99.513	99.413	99.313
5.375	101.690	101.590	101.490	4.500	99.798	99.698	99.598
5.500	102.161	102.061	101.961	4.625	100.094	99.994	99.894
5.625	102.387	102.287	102.187	4.750	100.196	100.096	99.996
5.750	102.588	102.488	102.388	4.875	100.302	100.202	100.102
5.875	102.155	102.055	101.955	4.990	100.275	100.175	100.075
5.990	102.524	102.424	102.324	5.000	100.375	100.275	100.175
6.000	102.624	102.524	102.424	5.125	100.322	100.222	100.122
6.125	102.873	102.773	102.673	5.250	100.411	100.311	100.211
6.250	103.099	102.999	102.899	5.375	100.526	100.426	100.326

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/26/2018

45 Day Lock Exp.:

12/10/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	100.733	100.633	100.533	4.250	98.833	98.733	98.633	3.750	98.937	98.837	98.737	
4.875	101.311	101.211	101.111	4.375	99.416	99.316	99.216	3.875	99.495	99.395	99.295	
4.990	101.709	101.609	101.509	4.500	100.054	99.954	99.854	3.990	99.676	99.576	99.476	
5.000	101.809	101.709	101.609	4.625	100.655	100.555	100.455	4.000	99.776	99.676	99.576	
5.125	102.436	102.336	102.236	4.750	101.166	101.066	100.966	4.125	100.280	100.180	100.080	
5.250	102.933	102.833	102.733	4.875	101.605	101.505	101.405	4.250	100.619	100.519	100.419	
5.375	103.361	103.261	103.161	4.990	101.934	101.834	101.734	4.375	101.068	100.968	100.868	
5.500	103.677	103.577	103.477	5.000	102.034	101.934	101.834	4.500	101.469	101.369	101.269	
5.625	104.047	103.942	103.847	5.125	102.480	102.380	102.280	4.625	101.828	101.728	101.628	
5.750	104.517	104.416	104.317	5.250	102.844	102.744	102.644	4.750	101.986	101.886	101.786	
5.875	104.796	104.696	104.596	5.375	103.187	103.087	102.987	4.875	102.185	102.085	101.985	
5.990	104.958	104.858	104.758	5.500	103.449	103.349	103.249	4.990	102.297	102.197	102.097	
6.000	105.058	104.958	104.858	5.625	103.688	103.584	103.488	5.000	102.397	102.297	102.197	
6.125	105.579	105.459	105.379	5.750	103.929	103.826	103.729	5.125	102.774	102.674	102.574	
6.250	105.919	105.801	105.719	5.875	104.932	104.832	104.732	5.250	103.167	103.067	102.967	
6.375	106.229	106.111	106.029	5.990	105.193	105.093	104.993	5.375	103.749	103.649	103.549	
6.500	105.788	105.676	105.588	6.000	105.293	105.193	105.093	5.500	101.540	101.435	101.340	
6.625	105.817	105.677	105.617	6.125	104.962	104.841	104.762	5.625	101.967	101.864	101.767	
6.750	106.209	106.071	106.009	6.250	105.376	105.258	105.176	5.750	102.347	102.245	102.147	

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	100.120	100.020	99.920	3.750	98.248	98.148
4.875	100.698	100.598	100.498	3.875	98.806	98.706
4.990	101.096	100.996	100.896	3.990	98.547	98.447
5.000	101.196	101.096	100.996	4.000	98.647	98.547
5.125	101.186	101.086	100.986	4.125	99.151	99.051
5.250	101.683	101.583	101.483	4.250	99.490	99.390
5.375	102.111	102.011	101.911	4.375	99.939	99.839
5.500	102.427	102.327	102.227	4.500	99.812	99.712
5.625	102.190	102.085	101.990	4.625	100.171	100.071
5.750	102.660	102.559	102.460	4.750	100.329	100.229
5.875	102.939	102.839	102.739	4.875	100.528	100.428
5.990	103.101	103.001	102.901	4.990	100.140	100.040
6.000	103.201	103.101	103.001	5.000	100.240	100.140
6.125	103.188	103.068	102.988	5.125	#N/A	#N/A
6.250	103.528	103.410	103.328	5.250	#N/A	#N/A
6.375	103.688	103.570	103.488	5.375	#N/A	#N/A
6.500	103.097	102.985	102.897	5.500	#N/A	#N/A
6.625	102.976	102.836	102.776	5.625	#N/A	#N/A
6.750	103.218	103.080	103.018	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	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125
≤ 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.:

11/26/2018

45 Day Lock Exp.:

12/10/2018

60 Day Lock Exp.:

12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	100.733	100.633	100.533	4.250	98.833	98.733	98.633	3.750	98.937	98.837	98.737	4.750	100.120	100.020	99.920	3.750	98.248	98.148	98.048
4.875	101.311	101.211	101.111	4.375	99.416	99.316	99.216	3.875	99.444	99.344	99.244	4.875	100.698	100.598	100.498	3.875	98.755	98.655	98.555
4.990	101.709	101.609	101.509	4.500	100.054	99.954	99.854	3.990	99.676	99.576	99.476	4.990	101.096	100.996	100.896	3.990	98.547	98.447	98.347
5.000	101.809	101.709	101.609	4.625	100.655	100.555	100.455	4.000	99.776	99.676	99.576	5.000	101.196	101.096	100.996	4.000	98.647	98.547	98.447
5.125	102.436	102.336	102.236	4.750	101.166	101.066	100.966	4.125	100.280	100.180	100.080	5.125	101.186	101.086	100.986	4.125	99.151	99.051	98.951
5.250	102.933	102.833	102.733	4.875	101.605	101.505	101.405	4.250	100.619	100.519	100.419	5.250	101.683	101.583	101.483	4.250	99.490	99.390	99.290
5.375	103.361	103.261	103.161	4.990	101.934	101.834	101.734	4.375	101.068	100.968	100.868	5.375	102.111	102.011	101.911	4.375	99.939	99.839	99.739
5.500	103.677	103.577	103.477	5.000	102.034	101.934	101.834	4.500	101.469	101.369	101.269	5.500	102.427	102.327	102.227	4.500	99.812	99.712	99.612
5.625	104.047	103.947	103.847	5.125	102.480	102.380	102.280	4.625	101.828	101.728	101.628	5.625	102.190	102.085	101.990	4.625	100.171	100.071	99.971
5.750	104.517	104.416	104.317	5.250	102.844	102.744	102.644	4.750	101.986	101.886	101.786	5.750	102.660	102.559	102.460	4.750	100.329	100.229	100.129
5.875	104.796	104.696	104.596	5.375	103.187	103.087	102.987	4.875	102.185	102.085	101.985	5.875	102.939	102.839	102.739	4.875	100.528	100.428	100.328
5.990	104.958	104.858	104.758	5.500	103.449	103.349	103.249	4.990	102.297	102.197	102.097	5.990	103.101	103.001	102.901	4.990	100.140	100.040	99.940
6.000	105.058	104.958	104.858	5.625	103.688	103.588	103.488	5.000	102.397	102.297	102.197	6.000	103.201	103.101	103.001	5.000	100.240	100.140	100.040
6.125	105.579	105.459	105.379	5.750	103.929	103.826	103.729	5.125	102.774	102.674	102.574	6.125	103.188	103.068	102.988	5.125	#N/A	#N/A	#N/A
6.250	105.919	105.801	105.719	5.875	104.932	104.832	104.732	5.250	103.167	103.067	102.967	6.250	103.528	103.410	103.328	5.250	#N/A	#N/A	#N/A
6.375	106.229	106.111	106.029	5.990	105.193	105.093	104.993	5.375	103.749	103.649	103.549	6.375	103.688	103.570	103.488	5.375	#N/A	#N/A	#N/A
6.500	105.788	105.676	105.588	6.000	105.293	105.193	105.093	5.500	101.540	101.435	101.340	6.500	103.097	102.985	102.897	5.500	#N/A	#N/A	#N/A
6.625	105.817	105.677	105.617	6.125	104.962	104.841	104.762	5.625	101.967	101.864	101.767	6.625	102.976	102.836	102.776	5.625	#N/A	#N/A	#N/A
6.750	106.209	106.071	106.009	6.250	105.376	105.258	105.176	5.750	102.347	102.245	102.147	6.750	103.218	103.080	103.018	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.: 11/26/2018

45 Day Lock Exp.: 12/10/2018

60 Day Lock Exp.: 12/24/2018

W. Rate Sheet Dated: 10/25/2018

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	97.994	97.869	97.744	
4.625	98.798	98.673	98.548	
4.750	99.490	99.365	99.240	
4.875	100.108	99.983	99.858	
5.000	100.705	100.580	100.455	
5.125	101.197	101.072	100.947	
5.250	101.556	101.431	101.306	
5.375	101.834	101.709	101.584	
5.500	102.062	101.937	101.812	
5.625	102.237	102.112	101.987	
5.750	102.465	102.340	102.215	
5.875	102.775	102.650	102.525	
6.000	102.937	102.812	102.687	

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	97.491	97.366	97.241	
3.875	97.913	97.788	97.663	
4.000	98.307	98.182	98.057	
4.125	98.878	98.753	98.628	
4.250	99.193	99.068	98.943	
4.375	99.441	99.316	99.191	
4.500	99.708	99.583	99.458	
4.625	99.953	99.828	99.703	
4.750	100.183	100.058	99.933	
4.875	100.394	100.269	100.144	
5.000	100.663	100.538	100.413	

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	97.170	97.045	96.920	
3.625	97.712	97.587	97.462	
3.750	98.231	98.106	97.981	
3.875	98.715	98.590	98.465	
4.000	99.201	99.076	98.951	
4.125	99.608	99.483	99.358	
4.250	99.990	99.865	99.740	
4.375	100.347	100.222	100.097	
4.500	100.679	100.554	100.429	
4.625	100.984	100.859	100.734	
4.750	101.269	101.144	101.019	
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	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	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	-1.000	-1.000	-1.250	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	-0.250	-0.750	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)