



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

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.: 12/25/2018

W. Rate Sheet Dated: 10/26/2018

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	98.913	98.763	98.613	4.000	98.283	98.133	97.983	2.375	92.808	92.658	92.508	3.125	96.783	96.633	96.483
4.125	99.412	99.262	99.112	4.125	98.729	98.579	98.429	2.500	91.829	91.679	91.529	3.250	97.235	97.085	96.935
4.250	100.318	100.162	100.052	4.250	99.504	99.348	99.238	2.625	92.729	92.579	92.429	3.375	97.682	97.532	97.382
4.375	100.819	100.663	100.554	4.375	99.891	99.735	99.625	2.750	95.578	95.428	95.278	3.500	98.064	97.914	97.764
4.500	101.316	101.159	101.050	4.500	100.251	100.095	99.985	2.875	96.005	95.855	95.705	3.625	98.442	98.292	98.142
4.625	101.796	101.639	101.530	4.625	100.613	100.457	100.347	3.000	95.092	94.942	94.792	Margin = 2.250		Index = 2.670	
4.750	101.874	101.718	101.562	4.750	101.186	101.030	100.874	3.125	97.011	96.861	96.711				
4.875	102.417	102.261	102.105	4.875	101.536	101.380	101.223	3.250	97.812	97.662	97.512				
5.000	103.017	102.861	102.705	5.000	101.881	101.725	101.569	3.375	98.261	98.111	97.961				
5.125	103.273	103.117	102.961	5.125	102.080	101.924	101.767	3.500	98.705	98.555	98.405				
5.250	103.297	103.141	102.969	5.250	102.381	102.225	102.053	3.625	99.146	98.996	98.846				
5.375	103.466	103.310	103.138	5.375	102.721	102.565	102.393	3.750	99.258	99.108	98.958				
5.500	103.743	103.587	103.415	5.500	103.066	102.910	102.738	3.875	99.701	99.551	99.401				
5.625	103.968	103.812	103.640	5.625	103.365	103.209	103.037	4.000	100.130	99.980	99.830				
5.750	104.350	104.250	104.150	5.750	103.463	103.363	103.263	4.125	100.553	100.403	100.253				
5.875	104.407	104.307	104.207	5.875	103.812	103.712	103.612	4.250	100.470	100.320	100.170				
6.000	104.784	104.684	104.584	6.000	104.158	104.058	103.958	4.375	100.835	100.685	100.535				
6.125	105.159	105.059	104.959	6.125	104.456	104.356	104.256	4.500	101.172	101.022	100.872				
6.250	104.907	104.807	104.707	6.250	104.320	104.220	104.120	4.625	101.512	101.362	101.212				

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	97.713	97.563	97.413	4.000	97.283	97.133	96.983	2.375	91.808	91.658	91.508	3.125	95.783	95.633	95.483
4.125	98.212	98.062	97.912	4.125	97.729	97.579	97.429	2.500	90.829	90.679	90.529	3.250	96.235	96.085	95.935
4.250	99.118	98.962	98.852	4.250	98.504	98.348	98.238	2.625	91.729	91.579	91.429	3.375	96.682	96.532	96.382
4.375	99.619	99.463	99.354	4.375	98.891	98.735	98.625	2.750	94.578	94.428	94.278	3.500	97.064	96.914	96.764
4.500	100.116	99.959	99.850	4.500	99.251	99.095	98.985	2.875	95.005	94.855	94.705	3.625	97.442	97.292	97.142
4.625	100.596	100.439	100.330	4.625	99.613	99.457	99.347	3.000	94.092	93.942	93.792	Margin = 2.250		Index = 2.670	
4.750	100.924	100.768	100.612	4.750	100.186	100.030	99.874	3.125	96.011	95.861	95.711	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.467	101.311	101.155	4.875	100.536	100.380	100.223	3.250	96.812	96.662	96.512	Rate	30 Day	45 Day	60 Day
5.000	101.867	101.711	101.555	5.000	100.881	100.725	100.569	3.375	97.261	97.111	96.961	4.625	99.396	99.146	98.896
5.125	102.323	102.167	102.011	5.125	101.180	101.024	100.867	3.500	97.705	97.555	97.405	4.750	99.674	99.424	99.174
5.250	102.498	102.342	102.170	5.250	101.381	101.225	101.053	3.625	98.146	97.996	97.846	4.875	100.117	99.867	99.617
5.375	102.740	102.584	102.412	5.375	101.721	101.565	101.393	3.750	98.258	98.108	97.958	5.000	100.517	100.267	100.017
5.500	102.943	102.787	102.615	5.500	102.066	101.910	101.738	3.875	98.701	98.551	98.401	5.125	100.893	100.643	100.393
5.625	103.068	102.912	102.740	5.625	102.365	102.209	102.037	4.000	99.130	98.980	98.830	5.250	100.797	100.547	100.297
5.750	103.750	103.650	103.550	5.750	102.463	102.363	102.263	4.125	99.553	99.403	99.253	5.375	101.166	100.916	100.666
5.875	103.357	103.257	103.157	5.875	102.812	102.712	102.612	4.250	99.470	99.320	99.170	5.500	102.003	101.753	101.503
6.000	103.734	103.634	103.534	6.000	103.158	103.058	102.958	4.375	99.835	99.685	99.535	5.625	102.258	102.008	101.758
6.125	104.109	104.009	103.909	6.125	103.456	103.356	103.256	4.500	100.172	100.022	99.872	5.750	102.500	102.250	102.000
6.250	103.707	103.607	103.507	6.250	103.320	103.220	103.120	4.625	100.512	100.362	100.212	5.875	102.759	102.509	102.259

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	99.267	99.017	98.767	4.875	98.816	98.566	98.316
5.125	100.043	99.793	99.543	5.125	99.460	99.210	98.960
5.375	100.316	100.066	99.816	5.375	100.001	99.751	99.501
5.625	101.068	100.818	100.568	5.625	100.645	100.395	100.145
5.875	101.657	101.407	101.157	5.875	101.092	100.842	100.592
6.000	102.034	101.784	101.534	6.000	101.438	101.188	100.938
6.125	102.409	102.159	101.909	6.125	101.736	101.486	101.236
6.250	102.759	102.509	102.259	6.250	101.100	100.850	100.600

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:	10/26/2018	5.500%

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)



AFR Loan Center

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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.:

12/25/2018

W. Rate Sheet Dated: 10/26/2018

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	97.976	97.826	97.676	4.000	97.345	97.195	97.045	2.375	89.308	89.158	89.008	3.125	95.10	94.946	94.796
4.125	98.475	98.325	98.175	4.125	97.791	97.641	97.491	2.500	88.329	88.179	88.029	3.250	96.30	96.147	95.997
4.250	99.396	99.240	99.130	4.250	98.582	98.426	98.316	2.625	89.229	89.079	88.929	3.375	96.74	96.595	96.445
4.375	99.897	99.741	99.632	4.375	98.969	98.813	98.704	2.750	93.891	93.741	93.591	3.500	97.13	96.976	96.826
4.500	100.394	100.237	100.128	4.500	99.329	99.173	99.063	2.875	94.317	94.167	94.017	3.625	97.50	97.355	97.205
4.625	100.874	100.717	100.608	4.625	99.691	99.535	99.425	3.000	93.405	93.255	93.105	Margin = 2.250		Index = 2.670	
4.750	100.624	100.468	100.312	4.750	99.936	99.780	99.624	3.125	95.324	95.174	95.024				
4.875	101.167	101.011	100.855	4.875	100.286	100.130	99.973	3.250	96.874	96.724	96.574				
5.000	101.767	101.611	101.455	5.000	100.631	100.475	100.319	3.375	97.323	97.173	97.023				
5.125	102.023	101.867	101.711	5.125	100.830	100.674	100.517	3.500	97.768	97.618	97.468				
5.250	101.579	101.422	101.250	5.250	100.663	100.506	100.335	3.625	98.208	98.058	97.908				
5.375	101.747	101.591	101.419	5.375	101.002	100.846	100.674	3.750	98.321	98.171	98.021				
5.500	102.024	101.868	101.696	5.500	101.347	101.191	101.019	3.875	98.763	98.613	98.463				
5.625	102.249	102.093	101.921	5.625	101.646	101.490	101.318	4.000	99.192	99.042	98.892				
5.750	100.912	100.812	100.712	5.750	100.025	99.925	99.825	4.125	99.616	99.466	99.316				
5.875	100.970	100.870	100.770	5.875	100.375	100.275	100.175	4.250	99.548	99.398	99.248				
6.000	101.347	101.247	101.147	6.000	100.720	100.620	100.520	4.375	99.913	99.763	99.613				
6.125	101.722	101.622	101.522	6.125	101.019	100.919	100.819	4.500	100.251	100.101	99.951				
6.250	101.407	101.307	101.207	6.250	100.820	100.720	100.620	4.625	100.590	100.440	100.290				

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	96.776	96.626	96.476	4.000	96.345	96.195	96.045	2.375	90.058	89.908	89.758	3.125	94.096	93.946	93.796
4.125	97.275	97.125	96.975	4.125	96.791	96.641	96.491	2.500	89.079	88.929	88.779	3.250	95.297	95.147	94.997
4.250	98.196	98.040	97.930	4.250	97.582	97.426	97.316	2.625	89.979	89.829	89.679	3.375	95.745	95.595	95.445
4.375	98.697	98.541	98.432	4.375	97.969	97.813	97.704	2.750	93.672	93.522	93.372	3.500	96.126	95.976	95.826
4.500	99.194	99.037	98.928	4.500	98.329	98.173	98.063	2.875	94.098	93.948	93.798	3.625	96.505	96.355	96.205
4.625	99.674	99.517	99.408	4.625	98.691	98.535	98.425	3.000	93.186	93.036	92.886	Margin = 2.250		Index = 2.670	
4.750	99.674	99.518	99.362	4.750	98.936	98.780	98.624	3.125	95.105	94.955	94.805	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.217	100.061	99.905	4.875	99.286	99.130	98.973	3.250	95.718	95.568	95.418	Rate	30 Day	45 Day	60 Day
5.000	100.617	100.461	100.305	5.000	99.631	99.475	99.319	3.375	96.167	96.017	95.867	4.625	98.474	98.224	97.974
5.125	101.073	100.917	100.761	5.125	99.930	99.774	99.617	3.500	96.611	96.461	96.311	4.750	98.424	98.174	97.924
5.250	100.780	100.623	100.451	5.250	99.663	99.506	99.335	3.625	97.052	96.902	96.752	4.875	98.867	98.617	98.367
5.375	101.021	100.865	100.693	5.375	100.002	99.846	99.674	3.750	97.008	96.858	96.708	5.000	99.267	99.017	98.767
5.500	101.224	101.068	100.896	5.500	100.347	100.191	100.019	3.875	97.451	97.301	97.151	5.125	99.643	99.393	99.143
5.625	101.349	101.193	101.021	5.625	100.646	100.490	100.318	4.000	97.880	97.730	97.580	5.250	99.079	98.829	98.579
5.750	100.312	100.212	100.112	5.750	99.025	98.925	98.825	4.125	98.303	98.153	98.003	5.375	99.447	99.197	98.947
5.875	99.920	99.820	99.720	5.875	99.375	99.275	99.175	4.250	97.908	97.758	97.608	5.500	100.284	100.034	99.784
6.000	100.297	100.197	100.097	6.000	99.720	99.620	99.520	4.375	98.273	98.123	97.973	5.625	100.539	100.289	100.039
6.125	100.672	100.572	100.472	6.125	100.019	99.919	99.819	4.500	98.610	98.460	98.310	5.750	99.062	98.812	98.562
6.250	100.207	100.107	100.007	6.250	99.820	99.720	99.620	4.625	98.949	98.799	98.649	5.875	99.322	99.072	98.822

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:	10/26/2018 5.500%

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	98.017	97.767	97.517	4.875	97.566	97.316	97.066
5.125	98.793	98.543	98.293	5.125	98.210	97.960	97.710
5.375	98.597	98.347	98.097	5.375	98.282	98.032	97.782
5.625	99.349	99.099	98.849	5.625	98.926	98.676	98.426
5.875	98.220	97.970	97.720	5.875	97.655	97.405	97.155
6.000	98.597	98.347	98.097	6.000	98.000	97.750	97.500
6.125	98.972	98.722	98.472	6.125	98.299	98.049	97.799
6.250	99.259	99.009	98.759	6.250	97.600	97.350	97.100

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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)	



AFR Loan Center

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10:00 am ET - 11:00 pm ET

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11/26/2018

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12/10/2018

60 Day Lock Exp.:

12/25/2018

W. Rate Sheet Dated: 10/26/2018

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
4.250	98.222	98.122	98.022	4.500	100.038	99.938	99.838	3.500	97.891	97.791	97.691	3.375	97.640	97.540	97.440
4.375	98.836	98.736	98.636	4.625	100.655	100.555	100.455	3.625	98.376	98.276	98.176	3.500	97.989	97.889	97.789
4.500	99.401	99.301	99.201	4.750	101.182	101.082	100.982	3.750	98.818	98.718	98.618	3.625	98.340	98.240	98.140
4.625	100.021	99.921	99.821	4.875	101.564	101.464	101.364	3.875	99.464	99.364	99.264	3.750	99.131	99.031	98.931
4.750	100.640	100.540	100.440	4.990	101.837	101.737	101.637	3.990	99.625	99.525	99.425	3.875	99.483	99.383	99.283
4.875	101.171	101.071	100.971	5.000	101.937	101.837	101.737	4.000	99.725	99.625	99.525	3.990	99.708	99.608	99.508
4.990	101.427	101.327	101.227	5.125	102.485	102.385	102.285	4.125	100.160	100.060	99.960	4.000	99.808	99.708	99.608
5.000	101.527	101.427	101.327	5.250	102.967	102.867	102.767	4.250	100.483	100.383	100.283	4.125	100.113	100.013	99.913
5.125	102.207	102.107	102.007	5.375	103.170	103.070	102.970	4.375	100.773	100.673	100.573	4.250	100.732	100.632	100.532
5.250	102.845	102.745	102.645	5.500	103.395	103.295	103.195	4.500	101.283	101.183	101.083	4.375	101.029	100.929	100.829
5.375	103.242	103.142	103.042	5.625	103.709	103.609	103.509	4.625	101.770	101.670	101.570	4.500	101.320	101.220	101.120
5.500	103.607	103.507	103.407	5.750	104.247	104.147	104.047	4.750	101.931	101.831	101.731	4.625	101.580	101.480	101.380
5.625	103.887	103.787	103.687	5.875	104.491	104.391	104.291	4.875	102.101	102.001	101.901	4.750	101.799	101.699	101.599
5.750	104.559	104.459	104.359	5.990	104.598	104.498	104.398	4.990	102.117	102.017	101.917	4.875	102.005	101.905	101.805
5.875	104.727	104.627	104.527	6.000	104.698	104.598	104.498	5.000	102.217	102.117	102.017	4.990	102.075	101.975	101.875
5.990	104.851	104.751	104.651	6.125	105.004	104.900	104.783	5.125	102.571	102.471	102.371	5.000	102.175	102.075	101.975
6.000	104.951	104.851	104.751	6.250	105.536	105.432	105.314	5.250	102.716	102.616	102.516	5.125	102.245	102.145	102.045
6.125	105.551	105.451	105.351	6.375	105.765	105.660	105.543	5.375	102.889	102.789	102.689	5.250	102.466	102.366	102.266
6.250	105.897	105.797	105.696	6.500	105.585	105.480	105.363	5.500	102.971	102.871	102.771	5.375	102.678	102.578	102.478

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	97.064	96.964	96.864	3.375	97.000	96.900	96.800
4.375	97.700	97.600	97.500	3.500	97.409	97.309	97.209
4.500	98.309	98.209	98.109	3.625	97.808	97.708	97.608
4.625	99.031	98.931	98.831	3.750	98.109	98.009	97.909
4.750	99.723	99.623	99.523	3.875	98.509	98.409	98.309
4.875	100.307	100.207	100.107	3.990	98.803	98.703	98.603
4.990	100.759	100.659	100.559	4.000	98.903	98.803	98.703
5.000	100.859	100.759	100.659	4.125	99.279	99.179	99.079
5.125	101.119	101.019	100.919	4.250	99.457	99.357	99.257
5.250	101.351	101.251	101.151	4.375	99.562	99.462	99.362
5.375	101.855	101.755	101.655	4.500	99.847	99.747	99.647
5.500	102.325	102.225	102.125	4.625	100.142	100.042	99.942
5.625	102.553	102.453	102.353	4.750	100.245	100.145	100.045
5.750	102.754	102.654	102.554	4.875	100.351	100.251	100.151
5.875	102.258	102.158	102.058	4.990	100.324	100.224	100.124
5.990	102.628	102.528	102.428	5.000	100.424	100.324	100.224
6.000	102.728	102.628	102.528	5.125	100.381	100.281	100.181
6.125	102.978	102.878	102.778	5.250	100.469	100.369	100.269
6.250	103.204	103.104	103.004	5.375	100.585	100.485	100.385

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.:

12/25/2018

W. Rate Sheet Dated: 10/26/2018

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	100.923	100.823	100.723	4.250	99.045	98.945	98.845	3.750	99.073	98.973	98.873	
4.875	101.496	101.396	101.296	4.375	99.624	99.524	99.424	3.875	99.573	99.473	99.373	
4.990	101.887	101.787	101.687	4.500	100.337	100.237	100.137	3.990	99.816	99.716	99.616	
5.000	101.987	101.887	101.787	4.625	100.839	100.739	100.639	4.000	99.916	99.816	99.716	
5.125	102.593	102.493	102.393	4.750	101.348	101.248	101.148	4.125	100.418	100.318	100.218	
5.250	103.085	102.985	102.885	4.875	101.785	101.685	101.585	4.250	100.755	100.655	100.555	
5.375	103.508	103.408	103.308	4.990	102.109	102.009	101.909	4.375	101.203	101.103	101.003	
5.500	103.818	103.718	103.618	5.000	102.209	102.109	102.009	4.500	101.508	101.408	101.308	
5.625	104.186	104.082	103.986	5.125	102.637	102.537	102.437	4.625	101.866	101.766	101.666	
5.750	104.651	104.550	104.451	5.250	102.998	102.898	102.798	4.750	102.024	101.924	101.824	
5.875	104.926	104.826	104.726	5.375	103.338	103.238	103.138	4.875	102.220	102.120	102.020	
5.990	105.086	104.986	104.886	5.500	103.598	103.498	103.398	4.990	102.313	102.213	102.113	
6.000	105.186	105.086	104.986	5.625	103.828	103.724	103.628	5.000	102.413	102.313	102.213	
6.125	105.707	105.587	105.507	5.750	104.067	103.965	103.867	5.125	102.790	102.690	102.590	
6.250	106.043	105.926	105.843	5.875	105.062	104.962	104.862	5.250	103.179	103.079	102.979	
6.375	106.349	106.235	106.149	5.990	105.322	105.222	105.122	5.375	103.762	103.662	103.562	
6.500	105.909	105.797	105.709	6.000	105.422	105.322	105.222	5.500	101.602	101.498	101.402	
6.625	105.946	105.807	105.746	6.125	105.091	104.971	104.891	5.625	102.028	101.924	101.828	
6.750	106.336	106.198	106.136	6.250	105.503	105.384	105.303	5.750	102.405	102.303	102.205	

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	100.310	100.210	100.110	3.750	98.384	98.284
4.875	100.883	100.783	100.683	3.875	98.884	98.784
4.990	101.274	101.174	101.074	3.990	98.687	98.587
5.000	101.374	101.274	101.174	4.000	98.787	98.687
5.125	101.343	101.243	101.143	4.125	99.289	99.189
5.250	101.835	101.735	101.635	4.250	99.626	99.526
5.375	102.258	102.158	102.058	4.375	100.074	99.974
5.500	102.568	102.468	102.368	4.500	99.851	99.751
5.625	102.329	102.225	102.129	4.625	100.209	100.109
5.750	102.794	102.693	102.594	4.750	100.367	100.267
5.875	103.069	102.969	102.869	4.875	100.563	100.463
5.990	103.229	103.129	103.029	4.990	100.156	100.056
6.000	103.329	103.229	103.129	5.000	100.256	100.156
6.125	103.316	103.196	103.116	5.125	#N/A	#N/A
6.250	103.652	103.535	103.452	5.250	#N/A	#N/A
6.375	103.808	103.694	103.608	5.375	#N/A	#N/A
6.500	103.218	103.106	103.018	5.500	#N/A	#N/A
6.625	103.105	102.966	102.905	5.625	#N/A	#N/A
6.750	103.345	103.207	103.145	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.			



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.:

12/25/2018

W. Rate Sheet Dated: 10/26/2018

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	100.923	100.823	100.723	4.250	99.045	98.945	98.845	3.750	99.073	98.973	98.873	4.750	100.310	100.210	100.110	3.750	98.384	98.284	98.184
4.875	101.496	101.396	101.296	4.375	99.624	99.524	99.424	3.875	99.573	99.473	99.373	4.875	100.883	100.783	100.683	3.875	98.884	98.784	98.684
4.990	101.887	101.787	101.687	4.500	100.337	100.237	100.137	3.990	99.816	99.716	99.616	4.990	101.274	101.174	101.074	3.990	98.687	98.587	98.487
5.000	101.987	101.887	101.787	4.625	100.839	100.739	100.639	4.000	99.916	99.816	99.716	5.000	101.374	101.274	101.174	4.000	98.787	98.687	98.587
5.125	102.593	102.493	102.393	4.750	101.348	101.248	101.148	4.125	100.418	100.318	100.218	5.125	101.343	101.243	101.143	4.125	99.289	99.189	99.089
5.250	103.085	102.985	102.885	4.875	101.785	101.685	101.585	4.250	100.755	100.655	100.555	5.250	101.835	101.735	101.635	4.250	99.626	99.526	99.426
5.375	103.508	103.408	103.308	4.990	102.109	102.009	101.909	4.375	101.203	101.103	101.003	5.375	102.258	102.158	102.058	4.375	100.074	99.974	99.874
5.500	103.818	103.718	103.618	5.000	102.209	102.109	102.009	4.500	101.508	101.408	101.308	5.500	102.568	102.468	102.368	4.500	99.851	99.751	99.651
5.625	104.186	104.082	103.986	5.125	102.637	102.537	102.437	4.625	101.866	101.766	101.666	5.625	102.329	102.225	102.129	4.625	100.209	100.109	100.009
5.750	104.651	104.550	104.451	5.250	102.998	102.898	102.798	4.750	102.024	101.924	101.824	5.750	102.794	102.693	102.594	4.750	100.367	100.267	100.167
5.875	104.926	104.826	104.726	5.375	103.338	103.238	103.138	4.875	102.220	102.120	102.020	5.875	103.069	102.969	102.869	4.875	100.563	100.463	100.363
5.990	105.086	104.986	104.886	5.500	103.598	103.498	103.398	4.990	102.313	102.213	102.113	5.990	103.229	103.129	103.029	4.990	100.156	100.056	99.956
6.000	105.186	105.086	104.986	5.625	103.828	103.724	103.628	5.000	102.413	102.313	102.213	6.000	103.329	103.229	103.129	5.000	100.256	100.156	100.056
6.125	105.707	105.587	105.507	5.750	104.067	103.965	103.867	5.125	102.790	102.690	102.590	6.125	103.316	103.196	103.116	5.125	#N/A	#N/A	#N/A
6.250	106.043	105.926	105.843	5.875	105.062	104.962	104.862	5.250	103.179	103.079	102.979	6.250	103.652	103.535	103.452	5.250	#N/A	#N/A	#N/A
6.375	106.349	106.235	106.149	5.990	105.322	105.222	105.122	5.375	103.762	103.662	103.562	6.375	103.808	103.694	103.608	5.375	#N/A	#N/A	#N/A
6.500	105.909	105.797	105.709	6.000	105.422	105.322	105.222	5.500	101.602	101.498	101.402	6.500	103.218	103.106	103.018	5.500	#N/A	#N/A	#N/A
6.625	105.946	105.807	105.746	6.125	105.091	104.971	104.891	5.625	102.028	101.924	101.828	6.625	103.105	102.966	102.905	5.625	#N/A	#N/A	#N/A
6.750	106.336	106.198	106.136	6.250	105.503	105.384	105.303	5.750	102.405	102.303	102.205	6.750	103.345	103.207	103.145	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.: **11/26/2018**

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

60 Day Lock Exp.: **12/25/2018**

W. Rate Sheet Dated: **10/26/2018**

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	98.461	98.336	98.211	
4.625	99.239	99.114	98.989	
4.750	99.916	99.791	99.666	
4.875	100.375	100.250	100.125	
5.000	100.913	100.788	100.663	
5.125	101.380	101.255	101.130	
5.250	101.726	101.601	101.476	
5.375	101.987	101.862	101.737	
5.500	102.203	102.078	101.953	
5.625	102.366	102.241	102.116	
5.750	102.583	102.458	102.333	
5.875	102.890	102.765	102.640	
6.000	103.052	102.927	102.802	

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	97.680	97.555	97.430	
3.875	98.092	97.967	97.842	
4.000	98.475	98.350	98.225	
4.125	99.038	98.913	98.788	
4.250	99.344	99.219	99.094	
4.375	99.584	99.459	99.334	
4.500	99.843	99.718	99.593	
4.625	100.081	99.956	99.831	
4.750	100.307	100.182	100.057	
4.875	100.519	100.394	100.269	
5.000	100.787	100.662	100.537	

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	97.388	97.263	97.138	
3.625	97.919	97.794	97.669	
3.750	98.428	98.303	98.178	
3.875	98.902	98.777	98.652	
4.000	99.380	99.255	99.130	
4.125	99.778	99.653	99.528	
4.250	100.152	100.027	99.902	
4.375	100.501	100.376	100.251	
4.500	100.826	100.701	100.576	
4.625	101.131	101.006	100.881	
4.750	101.416	101.291	101.166	
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)