



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.: 11/28/2018

45 Day Lock Exp.: 12/13/2018

60 Day Lock Exp.: 12/28/2018

W. Rate Sheet Dated: 10/29/2018

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	98.835	98.685	98.535	4.000	98.204	98.054	97.904	2.375	92.808	92.658	92.508	3.125	96.783	96.633	96.483
4.125	99.334	99.184	99.034	4.125	98.650	98.500	98.350	2.500	91.829	91.679	91.529	3.250	97.235	97.085	96.935
4.250	100.271	100.146	100.005	4.250	99.457	99.332	99.191	2.625	92.729	92.579	92.429	3.375	97.682	97.532	97.382
4.375	100.772	100.647	100.507	4.375	99.844	99.719	99.579	2.750	95.547	95.397	95.247	3.500	98.064	97.914	97.764
4.500	101.269	101.144	101.003	4.500	100.204	100.079	99.938	2.875	95.973	95.823	95.673	3.625	98.442	98.292	98.142
4.625	101.749	101.624	101.483	4.625	100.566	100.441	100.300	3.000	95.061	94.911	94.761	Margin = 2.250		Index = 2.670	
4.750	101.874	101.718	101.577	4.750	101.186	101.030	100.889	3.125	96.980	96.830	96.680				
4.875	102.417	102.261	102.120	4.875	101.536	101.380	101.239	3.250	97.776	97.626	97.476				
5.000	103.017	102.861	102.720	5.000	101.881	101.725	101.584	3.375	98.226	98.076	97.926				
5.125	103.273	103.117	102.976	5.125	102.080	101.924	101.783	3.500	98.670	98.520	98.370				
5.250	103.344	103.188	103.032	5.250	102.428	102.272	102.116	3.625	99.110	98.960	98.810				
5.375	103.513	103.357	103.200	5.375	102.768	102.612	102.455	3.750	99.192	99.042	98.892				
5.500	103.790	103.634	103.477	5.500	103.113	102.957	102.801	3.875	99.635	99.485	99.335				
5.625	104.015	103.859	103.702	5.625	103.412	103.256	103.099	4.000	100.063	99.913	99.763				
5.750	104.240	104.140	104.040	5.750	103.353	103.253	103.153	4.125	100.487	100.337	100.187				
5.875	104.298	104.198	104.098	5.875	103.703	103.603	103.503	4.250	100.466	100.316	100.166				
6.000	104.675	104.575	104.475	6.000	104.048	103.948	103.848	4.375	100.831	100.681	100.531				
6.125	105.050	104.950	104.850	6.125	104.347	104.247	104.147	4.500	101.168	101.018	100.868				
6.250	105.400	105.181	105.041	6.250	104.257	104.039	103.898	4.625	101.508	101.358	101.208				

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	97.635	97.485	97.335	4.000	97.204	97.054	96.904	2.375	91.808	91.658	91.508	3.125	95.783	95.633	95.483
4.125	98.134	97.984	97.834	4.125	97.650	97.500	97.350	2.500	90.829	90.679	90.529	3.250	96.235	96.085	95.935
4.250	99.071	98.946	98.805	4.250	98.457	98.332	98.191	2.625	91.729	91.579	91.429	3.375	96.682	96.532	96.382
4.375	99.572	99.447	99.307	4.375	98.844	98.719	98.579	2.750	94.547	94.397	94.247	3.500	97.064	96.914	96.764
4.500	100.069	99.944	99.803	4.500	99.204	99.079	98.938	2.875	94.973	94.823	94.673	3.625	97.442	97.292	97.142
4.625	100.549	100.424	100.283	4.625	99.566	99.441	99.300	3.000	94.061	93.911	93.761	Margin = 2.250		Index = 2.670	
4.750	100.924	100.768	100.627	4.750	100.186	100.030	99.889	3.125	95.980	95.830	95.680	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.467	101.311	101.170	4.875	100.536	100.380	100.239	3.250	96.776	96.626	96.476	Rate	30 Day	45 Day	60 Day
5.000	101.867	101.711	101.570	5.000	100.881	100.725	100.584	3.375	97.226	97.076	96.926	4.625	99.349	99.099	98.849
5.125	102.323	102.167	102.026	5.125	101.180	101.024	100.883	3.500	97.670	97.520	97.370	4.750	99.674	99.424	99.174
5.250	102.545	102.389	102.233	5.250	101.428	101.272	101.116	3.625	98.110	97.960	97.810	4.875	100.117	99.867	99.617
5.375	102.787	102.631	102.474	5.375	101.768	101.612	101.455	3.750	98.192	98.042	97.892	5.000	100.517	100.267	100.017
5.500	102.990	102.834	102.677	5.500	102.113	101.957	101.801	3.875	98.635	98.485	98.335	5.125	100.893	100.643	100.393
5.625	103.115	102.959	102.802	5.625	102.412	102.256	102.099	4.000	99.063	98.913	98.763	5.250	100.844	100.594	100.344
5.750	103.640	103.540	103.440	5.750	102.353	102.253	102.153	4.125	99.487	99.337	99.187	5.375	101.213	100.963	100.713
5.875	103.248	103.148	103.048	5.875	102.703	102.603	102.503	4.250	99.466	99.316	99.166	5.500	102.050	101.800	101.550
6.000	103.625	103.525	103.425	6.000	103.048	102.948	102.848	4.375	99.831	99.681	99.531	5.625	102.255	102.005	101.755
6.125	104.000	103.900	103.800	6.125	103.347	103.247	103.147	4.500	100.168	100.018	99.868	5.750	102.500	102.250	102.000
6.250	104.200	103.981	103.841	6.250	103.257	103.039	102.898	4.625	100.508	100.358	100.208	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.267	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	100.363	100.113	99.863	5.375	100.048	99.798	99.548
5.625	101.115	100.865	100.615	5.625	100.692	100.442	100.192
5.875	101.548	101.298	101.048	5.875	100.983	100.733	100.483
6.000	101.925	101.675	101.425	6.000	101.328	101.078	100.828
6.125	102.300	102.050	101.800	6.125	101.627	101.377	101.127
6.250	102.750	102.500	102.250	6.250	101.037	100.787	100.537

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:	10/29/2018	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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/28/2018

45 Day Lock Exp.:

12/13/2018

60 Day Lock Exp.:

12/28/2018

W. Rate Sheet Dated: 10/29/2018

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	97.897	97.747	97.597	4.000	97.267	97.117	96.967	2.375	89.308	89.158	89.008	3.125	95.10	94.946	94.796
4.125	98.396	98.246	98.096	4.125	97.713	97.563	97.413	2.500	88.329	88.179	88.029	3.250	96.30	96.147	95.997
4.250	99.349	99.224	99.083	4.250	98.535	98.410	98.269	2.625	89.229	89.079	88.929	3.375	96.74	96.595	96.445
4.375	99.850	99.725	99.585	4.375	98.922	98.797	98.657	2.750	93.859	93.709	93.559	3.500	97.13	96.976	96.826
4.500	100.347	100.222	100.081	4.500	99.282	99.157	99.017	2.875	94.286	94.136	93.986	3.625	97.50	97.355	97.205
4.625	100.827	100.702	100.561	4.625	99.644	99.519	99.379	3.000	93.373	93.223	93.073	Margin = 2.250		Index = 2.670	
4.750	100.624	100.468	100.327	4.750	99.936	99.780	99.639	3.125	95.293	95.143	94.993				
4.875	101.167	101.011	100.870	4.875	100.286	100.130	99.989	3.250	96.839	96.689	96.539				
5.000	101.767	101.611	101.470	5.000	100.631	100.475	100.334	3.375	97.288	97.138	96.988				
5.125	102.023	101.867	101.726	5.125	100.830	100.674	100.533	3.500	97.733	97.583	97.433				
5.250	101.625	101.469	101.313	5.250	100.710	100.553	100.397	3.625	98.173	98.023	97.873				
5.375	101.794	101.638	101.482	5.375	101.049	100.893	100.737	3.750	98.254	98.104	97.954				
5.500	102.071	101.915	101.759	5.500	101.394	101.238	101.082	3.875	98.697	98.547	98.397				
5.625	102.296	102.140	101.984	5.625	101.693	101.537	101.381	4.000	99.126	98.976	98.826				
5.750	100.803	100.703	100.603	5.750	99.916	99.816	99.716	4.125	99.549	99.399	99.249				
5.875	100.860	100.760	100.660	5.875	100.266	100.166	100.066	4.250	99.545	99.395	99.245				
6.000	101.237	101.137	101.037	6.000	100.611	100.511	100.411	4.375	99.909	99.759	99.609				
6.125	101.613	101.513	101.413	6.125	100.910	100.810	100.710	4.500	100.247	100.097	99.947				
6.250	101.900	101.681	101.541	6.250	100.757	100.539	100.398	4.625	100.586	100.436	100.286				

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	96.697	96.547	96.397	4.000	96.267	96.117	95.967	2.375	90.058	89.908	89.758	3.125	94.096	93.946	93.796
4.125	97.196	97.046	96.896	4.125	96.713	96.563	96.413	2.500	89.079	88.929	88.779	3.250	95.297	95.147	94.997
4.250	98.149	98.024	97.883	4.250	97.535	97.410	97.269	2.625	89.979	89.829	89.679	3.375	95.745	95.595	95.445
4.375	98.650	98.525	98.385	4.375	97.922	97.797	97.657	2.750	93.641	93.491	93.341	3.500	96.126	95.976	95.826
4.500	99.147	99.022	98.881	4.500	98.282	98.157	98.017	2.875	94.067	93.917	93.767	3.625	96.505	96.355	96.205
4.625	99.627	99.502	99.361	4.625	98.644	98.519	98.379	3.000	93.155	93.005	92.855	Margin = 2.250		Index = 2.670	
4.750	99.674	99.518	99.377	4.750	98.936	98.780	98.639	3.125	95.074	94.924	94.774	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.217	100.061	99.920	4.875	99.286	99.130	98.989	3.250	95.683	95.533	95.383	Rate	30 Day	45 Day	60 Day
5.000	100.617	100.461	100.320	5.000	99.631	99.475	99.334	3.375	96.132	95.982	95.832	4.625	98.427	98.177	97.927
5.125	101.073	100.917	100.776	5.125	99.930	99.774	99.633	3.500	96.576	96.426	96.276	4.750	98.424	98.174	97.924
5.250	100.826	100.670	100.514	5.250	99.710	99.553	99.397	3.625	97.017	96.867	96.717	4.875	98.867	98.617	98.367
5.375	101.068	100.912	100.756	5.375	100.049	99.893	99.737	3.750	96.942	96.792	96.642	5.000	99.267	99.017	98.767
5.500	101.271	101.115	100.959	5.500	100.394	100.238	100.082	3.875	97.385	97.235	97.085	5.125	99.643	99.393	99.143
5.625	101.396	101.240	101.084	5.625	100.693	100.537	100.381	4.000	97.813	97.663	97.513	5.250	99.125	98.875	98.625
5.750	100.203	100.103	100.003	5.750	98.916	98.816	98.716	4.125	98.237	98.087	97.937	5.375	99.494	99.244	98.994
5.875	99.810	99.710	99.610	5.875	99.266	99.166	99.066	4.250	97.904	97.754	97.604	5.500	100.331	100.081	99.831
6.000	100.187	100.087	99.987	6.000	99.611	99.511	99.411	4.375	98.269	98.119	97.969	5.625	100.536	100.286	100.036
6.125	100.563	100.463	100.363	6.125	99.910	99.810	99.710	4.500	98.606	98.456	98.306	5.750	99.063	98.813	98.563
6.250	100.700	100.481	100.341	6.250	99.757	99.539	99.398	4.625	98.946	98.796	98.646	5.875	99.312	99.062	98.812

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program *comp plan will be deducted on lender paid; only Advantage Adjustments added; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	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	98.644	98.394	98.144	5.375	98.329	98.079	97.829
5.625	99.396	99.146	98.896	5.625	98.973	98.723	98.473
5.875	98.110	97.860	97.610	5.875	97.546	97.296	97.046
6.000	98.487	98.237	97.987	6.000	97.891	97.641	97.391
6.125	98.863	98.613	98.363	6.125	98.190	97.940	97.690
6.250	99.250	99.000	98.750	6.250	97.537	97.287	97.037

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:	10/29/2018 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 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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/28/2018

45 Day Lock Exp.:

12/13/2018

60 Day Lock Exp.:

12/28/2018

W. Rate Sheet Dated: 10/29/2018

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	98.439	98.339	98.239	4.500	100.015	99.915	99.815	3.500	98.050	97.950	97.850	3.375	97.645	97.545	97.445
4.375	99.027	98.927	98.827	4.625	100.629	100.529	100.429	3.625	98.576	98.476	98.376	3.500	98.065	97.965	97.865
4.500	99.624	99.524	99.424	4.750	101.154	101.054	100.954	3.750	98.942	98.842	98.742	3.625	98.591	98.491	98.391
4.625	100.238	100.138	100.038	4.875	101.535	101.435	101.335	3.875	99.355	99.255	99.155	3.750	99.108	99.008	98.908
4.750	100.858	100.758	100.658	4.990	101.809	101.709	101.609	3.990	99.696	99.596	99.496	3.875	99.459	99.359	99.259
4.875	101.473	101.373	101.273	5.000	101.909	101.809	101.709	4.000	99.796	99.696	99.596	3.990	99.682	99.582	99.482
4.990	101.397	101.297	101.197	5.125	102.472	102.372	102.272	4.125	100.134	100.034	99.934	4.000	99.782	99.682	99.582
5.000	101.497	101.397	101.297	5.250	102.951	102.851	102.751	4.250	100.552	100.452	100.352	4.125	100.087	99.987	99.887
5.125	102.193	102.093	101.993	5.375	103.154	103.054	102.954	4.375	100.841	100.741	100.641	4.250	100.802	100.702	100.602
5.250	102.830	102.730	102.630	5.500	103.377	103.277	103.177	4.500	101.351	101.251	101.151	4.375	101.097	100.997	100.897
5.375	103.225	103.125	103.025	5.625	103.729	103.629	103.529	4.625	101.836	101.736	101.636	4.500	101.387	101.287	101.187
5.500	103.589	103.489	103.389	5.750	104.265	104.165	104.065	4.750	101.996	101.896	101.796	4.625	101.645	101.545	101.445
5.625	103.868	103.768	103.668	5.875	104.507	104.407	104.307	4.875	102.164	102.064	101.964	4.750	101.863	101.763	101.663
5.750	104.577	104.477	104.377	5.990	104.613	104.513	104.413	4.990	102.183	102.083	101.983	4.875	102.068	101.968	101.868
5.875	104.744	104.644	104.544	6.000	104.713	104.613	104.513	5.000	102.283	102.183	102.083	4.990	102.137	102.037	101.937
5.990	104.869	104.769	104.669	6.125	105.018	104.909	104.792	5.125	102.638	102.538	102.438	5.000	102.237	102.137	102.037
6.000	104.969	104.869	104.769	6.250	105.549	105.440	105.323	5.250	102.782	102.682	102.582	5.125	102.312	102.212	102.112
6.125	105.565	105.465	105.365	6.375	105.778	105.668	105.551	5.375	102.956	102.856	102.756	5.250	102.531	102.431	102.331
6.250	105.910	105.810	105.707	6.500	105.597	105.488	105.371	5.500	103.038	102.938	102.838	5.375	102.745	102.645	102.545

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	97.007	96.907	96.807	3.375	97.005	96.905	96.805
4.375	97.640	97.540	97.440	3.500	97.414	97.314	97.214
4.500	98.289	98.189	98.089	3.625	97.811	97.711	97.611
4.625	99.006	98.906	98.806	3.750	98.086	97.986	97.886
4.750	99.695	99.595	99.495	3.875	98.484	98.384	98.284
4.875	100.277	100.177	100.077	3.990	98.776	98.676	98.576
4.990	100.726	100.626	100.526	4.000	98.876	98.776	98.676
5.000	100.826	100.726	100.626	4.125	99.253	99.153	99.053
5.125	101.085	100.985	100.885	4.250	99.429	99.329	99.229
5.250	101.336	101.236	101.136	4.375	99.630	99.530	99.430
5.375	101.839	101.739	101.639	4.500	99.913	99.813	99.713
5.500	102.305	102.205	102.105	4.625	100.208	100.108	100.008
5.625	102.532	102.432	102.332	4.750	100.309	100.209	100.109
5.750	102.732	102.632	102.532	4.875	100.417	100.317	100.217
5.875	102.274	102.174	102.074	4.990	100.386	100.286	100.186
5.990	102.643	102.543	102.443	5.000	100.486	100.386	100.286
6.000	102.743	102.643	102.543	5.125	100.260	100.160	100.060
6.125	102.992	102.892	102.792	5.250	100.347	100.247	100.147
6.250	103.217	103.117	103.017	5.375	100.464	100.364	100.264

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.:

11/28/2018

45 Day Lock Exp.:

12/13/2018

60 Day Lock Exp.:

12/28/2018

W. Rate Sheet Dated: 10/29/2018

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	100.898	100.798	100.698	4.250	99.012	98.912	98.812	3.750	99.070	98.970	98.870	
4.875	101.496	101.396	101.296	4.375	99.592	99.492	99.392	3.875	99.573	99.473	99.373	
4.990	101.872	101.772	101.672	4.500	100.303	100.203	100.103	3.990	99.793	99.693	99.593	
5.000	101.972	101.872	101.772	4.625	100.810	100.710	100.610	4.000	99.893	99.793	99.693	
5.125	102.601	102.501	102.401	4.750	101.319	101.219	101.119	4.125	100.396	100.296	100.196	
5.250	103.066	102.966	102.866	4.875	101.756	101.656	101.556	4.250	100.733	100.633	100.533	
5.375	103.466	103.366	103.266	4.990	102.080	101.980	101.880	4.375	101.180	101.080	100.980	
5.500	103.799	103.699	103.599	5.000	102.180	102.080	101.980	4.500	101.565	101.465	101.365	
5.625	104.167	104.067	103.967	5.125	102.606	102.506	102.406	4.625	101.923	101.823	101.723	
5.750	104.632	104.532	104.432	5.250	102.964	102.864	102.764	4.750	102.081	101.981	101.881	
5.875	104.907	104.807	104.707	5.375	103.304	103.204	103.104	4.875	102.277	102.177	102.077	
5.990	105.068	104.968	104.868	5.500	103.562	103.462	103.362	4.990	102.411	102.311	102.211	
6.000	105.168	105.068	104.968	5.625	103.810	103.710	103.610	5.000	102.511	102.411	102.311	
6.125	105.686	105.586	105.486	5.750	104.049	103.949	103.849	5.125	102.886	102.786	102.686	
6.250	106.022	105.922	105.822	5.875	105.044	104.944	104.844	5.250	103.273	103.173	103.073	
6.375	106.328	106.228	106.128	5.990	105.300	105.200	105.100	5.375	103.852	103.752	103.652	
6.500	105.888	105.788	105.688	6.000	105.400	105.300	105.200	5.500	101.666	101.554	101.466	
6.625	105.923	105.823	105.723	6.125	105.071	104.971	104.871	5.625	102.090	101.979	101.890	
6.750	106.313	106.213	106.113	6.250	105.481	105.381	105.281	5.750	102.466	102.359	102.266	

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	100.276	100.176	100.076	3.750	98.389	98.289	98.189		
4.875	100.874	100.774	100.674	3.875	98.892	98.792	98.692		
4.990	101.250	101.150	101.050	3.990	98.676	98.576	98.476		
5.000	101.350	101.250	101.150	4.000	98.776	98.676	98.576		
5.125	101.340	101.240	101.140	4.125	99.279	99.179	99.079		
5.250	101.805	101.705	101.605	4.250	99.616	99.516	99.416		
5.375	102.205	102.105	102.005	4.375	100.063	99.963	99.863		
5.500	102.538	102.438	102.338	4.500	99.908	99.808	99.708		
5.625	102.302	102.202	102.102	4.625	100.266	100.166	100.066		
5.750	102.767	102.667	102.567	4.750	100.424	100.324	100.224		
5.875	103.042	102.942	102.842	4.875	100.620	100.520	100.420		
5.990	103.203	103.103	103.003	4.990	100.254	100.154	100.054		
6.000	103.303	103.203	103.103	5.000	100.354	100.254	100.154		
6.125	103.279	103.179	103.079	5.125	#N/A	#N/A	#N/A		
6.250	103.615	103.515	103.415	5.250	#N/A	#N/A	#N/A		
6.375	103.771	103.671	103.571	5.375	#N/A	#N/A	#N/A		
6.500	103.181	103.081	102.981	5.500	#N/A	#N/A	#N/A		
6.625	103.066	102.966	102.866	5.625	#N/A	#N/A	#N/A		
6.750	103.306	103.206	103.106	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	-0.500	-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	

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.:

11/28/2018

45 Day Lock Exp.:

12/13/2018

60 Day Lock Exp.:

12/28/2018

W. Rate Sheet Dated: 10/29/2018

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 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.: **11/28/2018**

45 Day Lock Exp.: **12/13/2018**

60 Day Lock Exp.: **12/28/2018**

W. Rate Sheet Dated: **10/29/2018**

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	98.405	98.280	98.155	
4.625	99.185	99.060	98.935	
4.750	99.862	99.737	99.612	
4.875	100.318	100.193	100.068	
5.000	100.896	100.771	100.646	
5.125	101.369	101.244	101.119	
5.250	101.713	101.588	101.463	
5.375	101.978	101.853	101.728	
5.500	102.194	102.069	101.944	
5.625	102.360	102.235	102.110	
5.750	102.579	102.454	102.329	
5.875	102.886	102.761	102.636	
6.000	103.048	102.923	102.798	

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	97.711	97.586	97.461	
3.875	98.120	97.995	97.870	
4.000	98.503	98.378	98.253	
4.125	99.065	98.940	98.815	
4.250	99.370	99.245	99.120	
4.375	99.612	99.487	99.362	
4.500	99.872	99.747	99.622	
4.625	100.109	99.984	99.859	
4.750	100.335	100.210	100.085	
4.875	100.546	100.421	100.296	
5.000	100.814	100.689	100.564	

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	97.355	97.230	97.105	
3.625	97.890	97.765	97.640	
3.750	98.402	98.277	98.152	
3.875	98.879	98.754	98.629	
4.000	99.356	99.231	99.106	
4.125	99.756	99.631	99.506	
4.250	100.133	100.008	99.883	
4.375	100.483	100.358	100.233	
4.500	100.809	100.684	100.559	
4.625	101.115	100.990	100.865	
4.750	101.400	101.275	101.150	
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)