



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/29/2018

45 Day Lock Exp.: 12/14/2018

60 Day Lock Exp.: 12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	98.647	98.497	98.347	4.000	98.017	97.867	97.717	2.375	92.730	92.580	92.430	3.125	96.783	96.633	96.483
4.125	99.146	98.996	98.846	4.125	98.463	98.313	98.163	2.500	91.751	91.601	91.451	3.250	97.235	97.085	96.935
4.250	100.146	100.021	99.880	4.250	99.332	99.207	99.066	2.625	92.651	92.501	92.351	3.375	97.682	97.532	97.382
4.375	100.647	100.522	100.382	4.375	99.719	99.594	99.454	2.750	95.453	95.303	95.153	3.500	98.064	97.914	97.764
4.500	101.144	101.019	100.878	4.500	100.079	99.954	99.813	2.875	95.880	95.730	95.580	3.625	98.442	98.292	98.142
4.625	101.624	101.499	101.358	4.625	100.441	100.316	100.175	3.000	94.967	94.817	94.667	Margin = 2.250		Index = 2.660	
4.750	101.780	101.624	101.468	4.750	101.093	100.936	100.780	3.125	96.886	96.736	96.586				
4.875	102.324	102.167	102.011	4.875	101.442	101.286	101.130	3.250	97.749	97.599	97.449				
5.000	102.923	102.767	102.611	5.000	101.787	101.631	101.475	3.375	98.198	98.048	97.898				
5.125	103.180	103.023	102.867	5.125	101.986	101.830	101.674	3.500	98.643	98.493	98.343				
5.250	103.282	103.125	102.985	5.250	102.366	102.210	102.069	3.625	99.083	98.933	98.783				
5.375	103.450	103.294	103.153	5.375	102.705	102.549	102.409	3.750	99.145	98.995	98.845				
5.500	103.727	103.571	103.430	5.500	103.051	102.894	102.754	3.875	99.588	99.438	99.288				
5.625	103.952	103.796	103.656	5.625	103.349	103.193	103.053	4.000	100.017	99.867	99.717				
5.750	104.068	103.968	103.868	5.750	103.182	103.082	102.982	4.125	100.440	100.290	100.140				
5.875	104.126	104.026	103.926	5.875	103.531	103.431	103.331	4.250	100.435	100.285	100.135				
6.000	104.503	104.403	104.303	6.000	103.876	103.776	103.676	4.375	100.800	100.650	100.500				
6.125	104.878	104.778	104.678	6.125	104.175	104.075	103.975	4.500	101.137	100.987	100.837				
6.250	105.228	105.128	105.028	6.250	103.789	103.689	103.589	4.625	101.477	101.327	101.177				

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	97.447	97.297	97.147	4.000	97.017	96.867	96.717	2.375	91.730	91.580	91.430	3.125	95.783	95.633	95.483
4.125	97.946	97.796	97.646	4.125	97.463	97.313	97.163	2.500	90.751	90.601	90.451	3.250	96.235	96.085	95.935
4.250	98.946	98.821	98.680	4.250	98.332	98.207	98.066	2.625	91.651	91.501	91.351	3.375	96.682	96.532	96.382
4.375	99.447	99.322	99.182	4.375	98.719	98.594	98.454	2.750	94.453	94.303	94.153	3.500	97.064	96.914	96.764
4.500	99.944	99.819	99.678	4.500	99.079	98.954	98.813	2.875	94.880	94.730	94.580	3.625	97.442	97.292	97.142
4.625	100.424	100.299	100.158	4.625	99.441	99.316	99.175	3.000	93.967	93.817	93.667	Margin = 2.250		Index = 2.660	
4.750	100.830	100.674	100.518	4.750	100.093	99.936	99.780	3.125	95.886	95.736	95.586	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.374	101.217	101.061	4.875	100.442	100.286	100.130	3.250	96.749	96.599	96.449	Rate	30 Day	45 Day	60 Day
5.000	101.773	101.617	101.461	5.000	100.787	100.631	100.475	3.375	97.198	97.048	96.898	4.625	99.224	98.974	98.724
5.125	102.230	102.073	101.917	5.125	101.086	100.930	100.774	3.500	97.643	97.493	97.343	4.750	99.580	99.330	99.080
5.250	102.483	102.326	102.186	5.250	101.366	101.210	101.069	3.625	98.083	97.933	97.783	4.875	100.024	99.774	99.524
5.375	102.724	102.568	102.427	5.375	101.705	101.549	101.409	3.750	98.145	97.995	97.845	5.000	100.423	100.173	99.923
5.500	102.927	102.771	102.630	5.500	102.051	101.894	101.754	3.875	98.588	98.438	98.288	5.125	100.800	100.550	100.300
5.625	103.052	102.896	102.756	5.625	102.349	102.193	102.053	4.000	99.017	98.867	98.717	5.250	100.782	100.532	100.282
5.750	103.468	103.368	103.268	5.750	102.182	102.082	101.982	4.125	99.440	99.290	99.140	5.375	101.150	100.900	100.650
5.875	103.076	102.976	102.876	5.875	102.531	102.431	102.331	4.250	99.435	99.285	99.135	5.500	102.007	101.757	101.507
6.000	103.453	103.353	103.253	6.000	102.876	102.776	102.676	4.375	99.800	99.650	99.500	5.625	102.252	102.002	101.752
6.125	103.828	103.728	103.628	6.125	103.175	103.075	102.975	4.500	100.137	99.987	99.837	5.750	102.508	102.258	102.008
6.250	104.028	103.928	103.828	6.250	102.789	102.689	102.589	4.625	100.477	100.327	100.177	5.875	102.758	102.508	102.258

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	99.174	98.924	98.674	4.875	98.722	98.472	98.222
5.125	99.950	99.700	99.450	5.125	99.366	99.116	98.866
5.375	100.300	100.050	99.800	5.375	99.985	99.735	99.485
5.625	101.052	100.802	100.552	5.625	100.629	100.379	100.129
5.875	101.376	101.126	100.876	5.875	100.811	100.561	100.311
6.000	101.753	101.503	101.253	6.000	101.156	100.906	100.656
6.125	102.128	101.878	101.628	6.125	101.455	101.205	100.955
6.250	102.758	102.508	102.258	6.250	100.569	100.319	100.069

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:	10/30/2018	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)



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2018

45 Day Lock Exp.:

12/14/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	97.710	97.560	97.410	4.000	97.079	96.929	96.779	2.375	89.230	89.080	88.930	3.125	95.10	94.946	94.796
4.125	98.209	98.059	97.909	4.125	97.525	97.375	97.225	2.500	88.251	88.101	87.951	3.250	96.30	96.147	95.997
4.250	99.224	99.099	98.958	4.250	98.410	98.285	98.144	2.625	89.151	89.001	88.851	3.375	96.74	96.595	96.445
4.375	99.725	99.600	99.460	4.375	98.797	98.672	98.532	2.750	93.766	93.616	93.466	3.500	97.13	96.976	96.826
4.500	100.222	100.097	99.956	4.500	99.157	99.032	98.892	2.875	94.192	94.042	93.892	3.625	97.50	97.355	97.205
4.625	100.702	100.577	100.436	4.625	99.519	99.394	99.254	3.000	93.280	93.130	92.980	Margin = 2.250		Index = 2.660	
4.750	100.530	100.374	100.218	4.750	99.843	99.686	99.530	3.125	95.199	95.049	94.899				
4.875	101.074	100.917	100.761	4.875	100.192	100.036	99.880	3.250	96.812	96.662	96.512				
5.000	101.673	101.517	101.361	5.000	100.537	100.381	100.225	3.375	97.261	97.111	96.961				
5.125	101.930	101.773	101.617	5.125	100.736	100.580	100.424	3.500	97.705	97.555	97.405				
5.250	101.563	101.407	101.266	5.250	100.647	100.491	100.350	3.625	98.146	97.996	97.846				
5.375	101.732	101.575	101.435	5.375	100.987	100.830	100.690	3.750	98.207	98.057	97.907				
5.500	102.009	101.852	101.712	5.500	101.332	101.176	101.035	3.875	98.650	98.500	98.350				
5.625	102.234	102.077	101.937	5.625	101.631	101.474	101.334	4.000	99.079	98.929	98.779				
5.750	100.631	100.531	100.431	5.750	99.744	99.644	99.544	4.125	99.503	99.353	99.203				
5.875	100.689	100.589	100.489	5.875	100.094	99.994	99.894	4.250	99.513	99.363	99.213				
6.000	101.066	100.966	100.866	6.000	100.439	100.339	100.239	4.375	99.878	99.728	99.578				
6.125	101.441	101.341	101.241	6.125	100.738	100.638	100.538	4.500	100.215	100.065	99.915				
6.250	101.728	101.628	101.528	6.250	100.289	100.189	100.089	4.625	100.555	100.405	100.255				

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	96.510	96.360	96.210	4.000	96.079	95.929	95.779	2.375	89.980	89.830	89.680	3.125	94.096	93.946	93.796
4.125	97.009	96.859	96.709	4.125	96.525	96.375	96.225	2.500	89.001	88.851	88.701	3.250	95.297	95.147	94.997
4.250	98.024	97.899	97.758	4.250	97.410	97.285	97.144	2.625	89.901	89.751	89.601	3.375	95.745	95.595	95.445
4.375	98.525	98.400	98.260	4.375	97.797	97.672	97.532	2.750	93.547	93.397	93.247	3.500	96.126	95.976	95.826
4.500	99.022	98.897	98.756	4.500	98.157	98.032	97.892	2.875	93.973	93.823	93.673	3.625	96.505	96.355	96.205
4.625	99.502	99.377	99.236	4.625	98.519	98.394	98.254	3.000	93.061	92.911	92.761	Margin = 2.250		Index = 2.660	
4.750	99.580	99.424	99.268	4.750	98.843	98.686	98.530	3.125	94.980	94.830	94.680	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.124	99.967	99.811	4.875	99.192	99.036	98.880	3.250	95.655	95.505	95.355	Rate	30 Day	45 Day	60 Day
5.000	100.523	100.367	100.211	5.000	99.537	99.381	99.225	3.375	96.105	95.955	95.805	4.625	98.302	98.052	97.802
5.125	100.980	100.823	100.667	5.125	99.836	99.680	99.524	3.500	96.549	96.399	96.249	4.750	98.330	98.080	97.830
5.250	100.764	100.608	100.467	5.250	99.647	99.491	99.350	3.625	96.989	96.839	96.689	4.875	98.774	98.524	98.274
5.375	101.006	100.849	100.709	5.375	99.987	99.830	99.690	3.750	96.895	96.745	96.595	5.000	99.173	98.923	98.673
5.500	101.209	101.052	100.912	5.500	100.332	100.176	100.035	3.875	97.338	97.188	97.038	5.125	99.550	99.300	99.050
5.625	101.334	101.177	101.037	5.625	100.631	100.474	100.334	4.000	97.767	97.617	97.467	5.250	99.063	98.813	98.563
5.750	100.031	99.931	99.831	5.750	98.744	98.644	98.544	4.125	98.190	98.040	97.890	5.375	99.432	99.182	98.932
5.875	99.639	99.539	99.439	5.875	99.094	98.994	98.894	4.250	97.873	97.723	97.573	5.500	100.289	100.039	99.789
6.000	100.016	99.916	99.816	6.000	99.439	99.339	99.239	4.375	98.237	98.087	97.937	5.625	100.534	100.284	100.034
6.125	100.391	100.291	100.191	6.125	99.738	99.638	99.538	4.500	98.575	98.425	98.275	5.750	99.071	98.821	98.571
6.250	100.528	100.428	100.328	6.250	99.289	99.189	99.089	4.625	98.914	98.764	98.614	5.875	99.321	99.071	98.821

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:	10/30/2018 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	97.924	97.674	97.424	4.875	97.472	97.222	96.972
5.125	98.700	98.450	98.200	5.125	98.116	97.866	97.616
5.375	98.582	98.332	98.082	5.375	98.267	98.017	97.767
5.625	99.334	99.084	98.834	5.625	98.911	98.661	98.411
5.875	97.939	97.689	97.439	5.875	97.374	97.124	96.874
6.000	98.316	98.066	97.816	6.000	97.719	97.469	97.219
6.125	98.691	98.441	98.191	6.125	98.018	97.768	97.518
6.250	99.258	99.008	98.758	6.250	97.069	96.819	96.569

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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



AFR Loan Center

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10:00 am ET - 11:00 pm ET

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11/29/2018

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12/14/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	98.470	98.370	98.270	4.500	99.872	99.772	99.672	3.500	98.019	97.919	97.819	3.375	97.563	97.463	97.363
4.375	99.058	98.958	98.858	4.625	100.486	100.386	100.286	3.625	98.545	98.445	98.345	3.500	98.002	97.902	97.802
4.500	99.655	99.555	99.455	4.750	101.011	100.911	100.811	3.750	98.911	98.811	98.711	3.625	98.528	98.428	98.328
4.625	100.269	100.169	100.069	4.875	101.422	101.322	101.222	3.875	99.342	99.242	99.142	3.750	99.057	98.957	98.857
4.750	100.889	100.789	100.689	4.990	101.692	101.592	101.492	3.990	99.696	99.596	99.496	3.875	99.408	99.308	99.208
4.875	101.505	101.405	101.305	5.000	101.792	101.692	101.592	4.000	99.796	99.696	99.596	3.990	99.631	99.531	99.431
4.990	101.252	101.152	101.052	5.125	102.357	102.257	102.157	4.125	100.083	99.983	99.883	4.000	99.731	99.631	99.531
5.000	101.352	101.252	101.152	5.250	102.836	102.736	102.636	4.250	100.501	100.401	100.301	4.125	100.036	99.936	99.836
5.125	102.047	101.947	101.847	5.375	103.039	102.939	102.839	4.375	100.790	100.690	100.590	4.250	100.750	100.650	100.550
5.250	102.684	102.584	102.484	5.500	103.262	103.162	103.062	4.500	101.299	101.199	101.099	4.375	101.046	100.946	100.846
5.375	103.079	102.979	102.879	5.625	103.614	103.514	103.414	4.625	101.784	101.684	101.584	4.500	101.336	101.236	101.136
5.500	103.443	103.343	103.243	5.750	104.150	104.050	103.950	4.750	101.945	101.845	101.745	4.625	101.594	101.494	101.394
5.625	103.722	103.622	103.522	5.875	104.392	104.292	104.192	4.875	102.113	102.013	101.913	4.750	101.812	101.712	101.612
5.750	104.462	104.362	104.262	5.990	104.498	104.398	104.298	4.990	102.132	102.032	101.932	4.875	102.017	101.917	101.817
5.875	104.630	104.530	104.430	6.000	104.598	104.498	104.398	5.000	102.232	102.132	102.032	4.990	102.086	101.986	101.886
5.990	104.754	104.654	104.554	6.125	104.840	104.740	104.640	5.125	102.587	102.487	102.387	5.000	102.186	102.086	101.986
6.000	104.854	104.754	104.654	6.250	105.371	105.260	105.143	5.250	102.731	102.631	102.531	5.125	102.261	102.161	102.061
6.125	105.450	105.350	105.250	6.375	105.598	105.487	105.370	5.375	102.905	102.805	102.705	5.250	102.480	102.380	102.280
6.250	105.732	105.632	105.532	6.500	105.416	105.305	105.188	5.500	102.987	102.887	102.787	5.375	102.694	102.594	102.494

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	96.846	96.746	96.646	3.375	96.923	96.823	96.723
4.375	97.480	97.380	97.280	3.500	97.331	97.231	97.131
4.500	98.146	98.046	97.946	3.625	97.728	97.628	97.528
4.625	98.863	98.763	98.663	3.750	98.035	97.935	97.835
4.750	99.552	99.452	99.352	3.875	98.433	98.333	98.233
4.875	100.134	100.034	99.934	3.990	98.725	98.625	98.525
4.990	100.583	100.483	100.383	4.000	98.825	98.725	98.625
5.000	100.683	100.583	100.483	4.125	99.202	99.102	99.002
5.125	100.942	100.842	100.742	4.250	99.378	99.278	99.178
5.250	101.221	101.121	101.021	4.375	99.579	99.479	99.379
5.375	101.724	101.624	101.524	4.500	99.862	99.762	99.662
5.500	102.192	102.092	101.992	4.625	100.157	100.057	99.957
5.625	102.420	102.320	102.220	4.750	100.258	100.158	100.058
5.750	102.617	102.517	102.417	4.875	100.366	100.266	100.166
5.875	102.160	102.060	101.960	4.990	100.334	100.234	100.134
5.990	102.529	102.429	102.329	5.000	100.434	100.334	100.234
6.000	102.629	102.529	102.429	5.125	100.209	100.109	100.009
6.125	102.878	102.778	102.678	5.250	100.296	100.196	100.096
6.250	103.103	103.003	102.903	5.375	100.413	100.313	100.213

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	-2.500	-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.:

11/29/2018

45 Day Lock Exp.:

12/14/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	100.889	100.789	100.689	4.250	98.937	98.837	98.737	3.750	99.007	98.907	98.807	
4.875	101.505	101.405	101.305	4.375	99.517	99.417	99.317	3.875	99.511	99.411	99.311	
4.990	101.760	101.660	101.560	4.500	100.232	100.132	100.032	3.990	99.740	99.640	99.540	
5.000	101.860	101.760	101.660	4.625	100.789	100.689	100.589	4.000	99.840	99.740	99.640	
5.125	102.484	102.384	102.284	4.750	101.298	101.198	101.098	4.125	100.340	100.240	100.140	
5.250	102.953	102.853	102.753	4.875	101.736	101.636	101.536	4.250	100.679	100.579	100.479	
5.375	103.356	103.256	103.156	4.990	102.061	101.961	101.861	4.375	101.127	101.027	100.927	
5.500	103.691	103.591	103.491	5.000	102.161	102.061	101.961	4.500	101.496	101.396	101.296	
5.625	104.079	103.979	103.879	5.125	102.489	102.389	102.289	4.625	101.855	101.755	101.655	
5.750	104.547	104.447	104.347	5.250	102.849	102.749	102.649	4.750	102.014	101.914	101.814	
5.875	104.824	104.724	104.624	5.375	103.190	103.090	102.990	4.875	102.210	102.110	102.010	
5.990	104.987	104.887	104.787	5.500	103.450	103.350	103.250	4.990	102.325	102.225	102.125	
6.000	105.087	104.987	104.887	5.625	103.707	103.607	103.507	5.000	102.425	102.325	102.225	
6.125	105.583	105.483	105.383	5.750	103.946	103.846	103.746	5.125	102.801	102.701	102.601	
6.250	105.921	105.821	105.721	5.875	104.946	104.846	104.746	5.250	103.191	103.091	102.991	
6.375	106.229	106.129	106.029	5.990	105.205	105.105	105.005	5.375	103.770	103.670	103.570	
6.500	105.790	105.690	105.590	6.000	105.305	105.205	105.105	5.500	101.610	101.499	101.410	
6.625	105.833	105.733	105.633	6.125	104.982	104.882	104.782	5.625	102.036	101.926	101.836	
6.750	106.224	106.124	106.024	6.250	105.395	105.295	105.195	5.750	102.414	102.306	102.214	

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	100.269	100.169	100.069	3.750	98.452	98.352	98.252		
4.875	100.885	100.785	100.685	3.875	98.956	98.856	98.756		
4.990	101.140	101.040	100.940	3.990	98.686	98.586	98.486		
5.000	101.240	101.140	101.040	4.000	98.786	98.686	98.586		
5.125	101.215	101.115	101.015	4.125	99.286	99.186	99.086		
5.250	101.684	101.584	101.484	4.250	99.625	99.525	99.425		
5.375	102.087	101.987	101.887	4.375	100.073	99.973	99.873		
5.500	102.422	102.322	102.222	4.500	99.839	99.739	99.639		
5.625	102.219	102.119	102.019	4.625	100.198	100.098	99.998		
5.750	102.687	102.587	102.487	4.750	100.357	100.257	100.157		
5.875	102.964	102.864	102.764	4.875	100.553	100.453	100.353		
5.990	103.127	103.027	102.927	4.990	100.168	100.068	99.968		
6.000	103.227	103.127	103.027	5.000	100.268	100.168	100.068		
6.125	103.145	103.045	102.945	5.125	#N/A	#N/A	#N/A		
6.250	103.483	103.383	103.283	5.250	#N/A	#N/A	#N/A		
6.375	103.641	103.541	103.441	5.375	#N/A	#N/A	#N/A		
6.500	103.052	102.952	102.852	5.500	#N/A	#N/A	#N/A		
6.625	102.945	102.845	102.745	5.625	#N/A	#N/A	#N/A		
6.750	103.186	103.086	102.986	5.750	#N/A	#N/A	#N/A		

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.750	-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.:

11/29/2018

45 Day Lock Exp.:

12/14/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	100.898	100.798	100.698	4.250	99.012	98.912	98.812	3.750	99.070	98.970	98.870	4.750	100.276	100.176	100.076	3.750	98.389	98.289	98.189
4.875	101.496	101.396	101.296	4.375	99.592	99.492	99.392	3.875	99.573	99.473	99.373	4.875	100.874	100.774	100.674	3.875	98.892	98.792	98.692
4.990	101.872	101.772	101.672	4.500	100.303	100.203	100.103	3.990	99.793	99.693	99.593	4.990	101.250	101.150	101.050	3.990	98.676	98.576	98.476
5.000	101.972	101.872	101.772	4.625	100.810	100.710	100.610	4.000	99.893	99.793	99.693	5.000	101.350	101.250	101.150	4.000	98.776	98.676	98.576
5.125	102.601	102.501	102.401	4.750	101.319	101.219	101.119	4.125	100.396	100.296	100.196	5.125	101.340	101.240	101.140	4.125	99.279	99.179	99.079
5.250	103.066	102.966	102.866	4.875	101.756	101.656	101.556	4.250	100.733	100.633	100.533	5.250	101.805	101.705	101.605	4.250	99.616	99.516	99.416
5.375	103.466	103.366	103.266	4.990	102.080	101.980	101.880	4.375	101.180	101.080	100.980	5.375	102.205	102.105	102.005	4.375	100.063	99.963	99.863
5.500	103.799	103.699	103.599	5.000	102.180	102.080	101.980	4.500	101.565	101.465	101.365	5.500	102.538	102.438	102.338	4.500	99.908	99.808	99.708
5.625	104.167	104.067	103.967	5.125	102.606	102.506	102.406	4.625	101.923	101.823	101.723	5.625	102.302	102.202	102.102	4.625	100.266	100.166	100.066
5.750	104.632	104.532	104.432	5.250	102.964	102.864	102.764	4.750	102.081	101.981	101.881	5.750	102.767	102.667	102.567	4.750	100.424	100.324	100.224
5.875	104.907	104.807	104.707	5.375	103.304	103.204	103.104	4.875	102.277	102.177	102.077	5.875	103.042	102.942	102.842	4.875	100.620	100.520	100.420
5.990	105.068	104.968	104.868	5.500	103.562	103.462	103.362	4.990	102.411	102.311	102.211	5.990	103.203	103.103	103.003	4.990	100.254	100.154	100.054
6.000	105.168	105.068	104.968	5.625	103.810	103.710	103.610	5.000	102.511	102.411	102.311	6.000	103.303	103.203	103.103	5.000	100.354	100.254	100.154
6.125	105.686	105.586	105.486	5.750	104.049	103.949	103.849	5.125	102.886	102.786	102.686	6.125	103.279	103.179	103.079	5.125	#N/A	#N/A	#N/A
6.250	106.022	105.922	105.822	5.875	105.044	104.944	104.844	5.250	103.273	103.173	103.073	6.250	103.615	103.515	103.415	5.250	#N/A	#N/A	#N/A
6.375	106.328	106.228	106.128	5.990	105.300	105.200	105.100	5.375	103.852	103.752	103.652	6.375	103.771	103.671	103.571	5.375	#N/A	#N/A	#N/A
6.500	105.888	105.788	105.688	6.000	105.400	105.300	105.200	5.500	101.666	101.554	101.466	6.500	103.181	103.081	102.981	5.500	#N/A	#N/A	#N/A
6.625	105.923	105.823	105.723	6.125	105.071	104.971	104.871	5.625	102.090	101.979	101.890	6.625	103.066	102.966	102.866	5.625	#N/A	#N/A	#N/A
6.750	106.313	106.213	106.113	6.250	105.481	105.381	105.281	5.750	102.466	102.359	102.266	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 - 97.00%	
≥ 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%	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.: 11/29/2018

45 Day Lock Exp.: 12/14/2018

60 Day Lock Exp.: 12/31/2018

W. Rate Sheet Dated: 10/30/2018

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	98.232	98.107	97.982	
4.625	99.022	98.897	98.772	
4.750	99.710	99.585	99.460	
4.875	100.170	100.045	99.920	
5.000	100.765	100.640	100.515	
5.125	101.253	101.128	101.003	
5.250	101.609	101.484	101.359	
5.375	101.883	101.758	101.633	
5.500	102.103	101.978	101.853	
5.625	102.275	102.150	102.025	
5.750	102.501	102.376	102.251	
5.875	102.810	102.685	102.560	
6.000	102.972	102.847	102.722	

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	97.617	97.492	97.367	
3.875	98.027	97.902	97.777	
4.000	98.414	98.289	98.164	
4.125	98.980	98.855	98.730	
4.250	99.289	99.164	99.039	
4.375	99.538	99.413	99.288	
4.500	99.801	99.676	99.551	
4.625	100.042	99.917	99.792	
4.750	100.271	100.146	100.021	
4.875	100.482	100.357	100.232	
5.000	100.750	100.625	100.500	

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	97.248	97.123	96.998	
3.625	97.787	97.662	97.537	
3.750	98.303	98.178	98.053	
3.875	98.784	98.659	98.534	
4.000	99.263	99.138	99.013	
4.125	99.667	99.542	99.417	
4.250	100.047	99.922	99.797	
4.375	100.402	100.277	100.152	
4.500	100.732	100.607	100.482	
4.625	101.037	100.912	100.787	
4.750	101.322	101.197	101.072	
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)