



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.: 11/30/2018

45 Day Lock Exp.: 12/17/2018

60 Day Lock Exp.: 12/31/2018

W. Rate Sheet Dated: 10/31/2018

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	98.522	98.372	98.222	4.000	97.892	97.742	97.592	2.375	92.652	92.502	92.352	3.125	96.783	96.633	96.483
4.125	99.021	98.871	98.721	4.125	98.338	98.188	98.038	2.500	91.673	91.523	91.373	3.250	97.235	97.085	96.935
4.250	100.099	99.974	99.849	4.250	99.285	99.160	99.035	2.625	92.573	92.423	92.273	3.375	97.682	97.532	97.382
4.375	100.600	100.475	100.350	4.375	99.672	99.547	99.422	2.750	95.313	95.163	95.013	3.500	98.064	97.914	97.764
4.500	101.097	100.972	100.847	4.500	100.032	99.907	99.782	2.875	95.739	95.589	95.439	3.625	98.442	98.292	98.142
4.625	101.577	101.452	101.327	4.625	100.394	100.269	100.144	3.000	94.827	94.677	94.527	Margin = 2.250		Index = 2.660	
4.750	101.765	101.609	101.452	4.750	101.077	100.921	100.764	3.125	96.746	96.596	96.446				
4.875	102.308	102.152	101.995	4.875	101.427	101.270	101.114	3.250	97.593	97.443	97.293				
5.000	102.908	102.752	102.595	5.000	101.772	101.615	101.459	3.375	98.042	97.892	97.742				
5.125	103.164	103.008	102.851	5.125	101.971	101.814	101.658	3.500	98.486	98.336	98.186				
5.250	103.360	103.219	103.047	5.250	102.444	102.303	102.131	3.625	98.927	98.777	98.627				
5.375	103.528	103.388	103.216	5.375	102.784	102.643	102.471	3.750	99.067	98.917	98.767				
5.500	103.805	103.665	103.493	5.500	103.129	102.988	102.816	3.875	99.510	99.360	99.210				
5.625	104.031	103.890	103.718	5.625	103.178	103.037	102.865	4.000	99.938	99.788	99.638				
5.750	103.943	103.843	103.743	5.750	103.057	102.957	102.857	4.125	100.362	100.212	100.062				
5.875	104.001	103.901	103.801	5.875	103.406	103.306	103.206	4.250	100.373	100.223	100.073				
6.000	104.378	104.278	104.178	6.000	103.751	103.651	103.551	4.375	100.737	100.587	100.437				
6.125	104.753	104.653	104.553	6.125	104.050	103.950	103.850	4.500	101.075	100.925	100.775				
6.250	105.103	104.884	104.681	6.250	104.350	104.131	103.928	4.625	101.414	101.264	101.114				

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	97.322	97.172	97.022	4.000	96.892	96.742	96.592	2.375	91.652	91.502	91.352	3.125	95.783	95.633	95.483
4.125	97.821	97.671	97.521	4.125	97.338	97.188	97.038	2.500	90.673	90.523	90.373	3.250	96.235	96.085	95.935
4.250	98.849	98.724	98.599	4.250	98.285	98.160	98.035	2.625	91.573	91.423	91.273	3.375	96.682	96.532	96.382
4.375	99.350	99.225	99.100	4.375	98.672	98.547	98.422	2.750	94.313	94.163	94.013	3.500	97.064	96.914	96.764
4.500	99.847	99.722	99.597	4.500	99.032	98.907	98.782	2.875	94.739	94.589	94.439	3.625	97.442	97.292	97.142
4.625	100.327	100.202	100.077	4.625	99.394	99.269	99.144	3.000	93.827	93.677	93.527	Margin = 2.250		Index = 2.660	
4.750	100.715	100.559	100.402	4.750	100.077	99.921	99.764	3.125	95.746	95.596	95.446	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.258	101.102	100.945	4.875	100.427	100.270	100.114	3.250	96.593	96.443	96.293	Rate	30 Day	45 Day	60 Day
5.000	101.658	101.502	101.345	5.000	100.772	100.615	100.459	3.375	97.042	96.892	96.742	4.625	99.177	98.927	98.677
5.125	102.084	101.928	101.771	5.125	101.071	100.914	100.758	3.500	97.486	97.336	97.186	4.750	99.565	99.315	99.065
5.250	102.460	102.319	102.147	5.250	101.444	101.303	101.131	3.625	97.927	97.777	97.627	4.875	100.008	99.758	99.508
5.375	102.728	102.588	102.416	5.375	101.784	101.643	101.471	3.750	98.067	97.917	97.767	5.000	100.408	100.158	99.908
5.500	102.955	102.815	102.643	5.500	102.129	101.988	101.816	3.875	98.510	98.360	98.210	5.125	100.784	100.534	100.284
5.625	103.081	102.940	102.768	5.625	102.228	102.087	101.915	4.000	98.938	98.788	98.638	5.250	100.860	100.610	100.360
5.750	102.893	102.793	102.693	5.750	102.057	101.957	101.857	4.125	99.362	99.212	99.062	5.375	101.228	100.978	100.728
5.875	102.951	102.851	102.751	5.875	102.406	102.306	102.206	4.250	99.373	99.223	99.073	5.500	102.005	101.755	101.505
6.000	103.328	103.228	103.128	6.000	102.751	102.651	102.551	4.375	99.737	99.587	99.437	5.625	102.251	102.001	101.751
6.125	103.703	103.603	103.503	6.125	103.050	102.950	102.850	4.500	100.075	99.925	99.775	5.750	102.503	102.253	102.003
6.250	103.903	103.684	103.481	6.250	103.350	103.131	102.928	4.625	100.414	100.264	100.114	5.875	102.753	102.503	102.253

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	99.158	98.908	98.658	4.875	98.707	98.457	98.207
5.125	99.934	99.684	99.434	5.125	99.351	99.101	98.851
5.375	100.378	100.128	99.878	5.375	100.064	99.814	99.564
5.625	101.131	100.881	100.631	5.625	100.708	100.458	100.208
5.875	101.251	101.001	100.751	5.875	100.686	100.436	100.186
6.000	101.628	101.378	101.128	6.000	101.031	100.781	100.531
6.125	102.003	101.753	101.503	6.125	101.330	101.080	100.830
6.250	102.753	102.503	102.253	6.250	102.286	102.036	101.786

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:	10/31/2018	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.:

11/30/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/31/2018

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	97.554	97.404	97.254	4.000	96.923	96.773	96.623	2.375	89.152	89.002	88.852	3.125	95.10	94.946	94.796
4.125	98.053	97.903	97.753	4.125	97.369	97.219	97.069	2.500	88.173	88.023	87.873	3.250	96.30	96.147	95.997
4.250	99.130	99.005	98.880	4.250	98.316	98.191	98.066	2.625	89.073	88.923	88.773	3.375	96.74	96.595	96.445
4.375	99.632	99.507	99.382	4.375	98.704	98.579	98.454	2.750	93.625	93.475	93.325	3.500	97.13	96.976	96.826
4.500	100.128	100.003	99.878	4.500	99.063	98.938	98.813	2.875	94.052	93.902	93.752	3.625	97.50	97.355	97.205
4.625	100.608	100.483	100.358	4.625	99.425	99.300	99.175	3.000	93.139	92.989	92.839	Margin = 2.250		Index = 2.660	
4.750	100.609	100.452	100.296	4.750	99.921	99.764	99.608	3.125	95.058	94.908	94.758				
4.875	101.152	100.995	100.839	4.875	100.270	100.114	99.958	3.250	96.655	96.505	96.355				
5.000	101.752	101.595	101.439	5.000	100.615	100.459	100.303	3.375	97.105	96.955	96.805				
5.125	102.008	101.851	101.695	5.125	100.814	100.658	100.502	3.500	97.549	97.399	97.249				
5.250	101.797	101.657	101.485	5.250	100.881	100.741	100.569	3.625	97.989	97.839	97.689				
5.375	101.966	101.825	101.653	5.375	101.221	101.080	100.909	3.750	98.098	97.948	97.798				
5.500	102.243	102.102	101.930	5.500	101.566	101.426	101.254	3.875	98.541	98.391	98.241				
5.625	102.468	102.327	102.156	5.625	101.615	101.474	101.303	4.000	98.970	98.820	98.670				
5.750	101.131	101.031	100.931	5.750	100.244	100.144	100.044	4.125	99.393	99.243	99.093				
5.875	101.189	101.089	100.989	5.875	100.594	100.494	100.394	4.250	99.404	99.254	99.104				
6.000	101.566	101.466	101.366	6.000	100.939	100.839	100.739	4.375	99.769	99.619	99.469				
6.125	101.941	101.841	101.741	6.125	101.238	101.138	101.038	4.500	100.106	99.956	99.806				
6.250	101.603	101.384	101.181	6.250	100.850	100.631	100.428	4.625	100.446	100.296	100.146				

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	96.354	96.204	96.054	4.000	95.923	95.773	95.623	2.375	89.902	89.752	89.602	3.125	94.096	93.946	93.796
4.125	96.853	96.703	96.553	4.125	96.369	96.219	96.069	2.500	88.923	88.773	88.623	3.250	95.297	95.147	94.997
4.250	97.880	97.755	97.630	4.250	97.316	97.191	97.066	2.625	89.823	89.673	89.523	3.375	95.745	95.595	95.445
4.375	98.382	98.257	98.132	4.375	97.704	97.579	97.454	2.750	93.406	93.256	93.106	3.500	96.126	95.976	95.826
4.500	98.878	98.753	98.628	4.500	98.063	97.938	97.813	2.875	93.833	93.683	93.533	3.625	96.505	96.355	96.205
4.625	99.358	99.233	99.108	4.625	98.425	98.300	98.175	3.000	92.920	92.770	92.620	Margin = 2.250		Index = 2.660	
4.750	99.559	99.402	99.246	4.750	98.921	98.764	98.608	3.125	94.839	94.689	94.539	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.102	99.945	99.789	4.875	99.270	99.114	98.958	3.250	95.499	95.349	95.199	Rate	30 Day	45 Day	60 Day
5.000	100.502	100.345	100.189	5.000	99.615	99.459	99.303	3.375	95.948	95.798	95.648	4.625	98.208	97.958	97.708
5.125	100.928	100.771	100.615	5.125	99.914	99.758	99.602	3.500	96.393	96.243	96.093	4.750	98.409	98.159	97.909
5.250	100.897	100.757	100.585	5.250	99.881	99.741	99.569	3.625	96.833	96.683	96.533	4.875	98.852	98.602	98.352
5.375	101.166	101.025	100.853	5.375	100.221	100.080	99.909	3.750	96.817	96.667	96.517	5.000	99.252	99.002	98.752
5.500	101.393	101.252	101.080	5.500	100.566	100.426	100.254	3.875	97.260	97.110	96.960	5.125	99.628	99.378	99.128
5.625	101.518	101.377	101.206	5.625	100.665	100.524	100.353	4.000	97.688	97.538	97.388	5.250	99.297	99.047	98.797
5.750	100.081	99.981	99.881	5.750	99.244	99.144	99.044	4.125	98.112	97.962	97.812	5.375	99.666	99.416	99.166
5.875	100.139	100.039	99.939	5.875	99.594	99.494	99.394	4.250	97.810	97.660	97.510	5.500	100.443	100.193	99.943
6.000	100.516	100.416	100.316	6.000	99.939	99.839	99.739	4.375	98.175	98.025	97.875	5.625	100.688	100.438	100.188
6.125	100.891	100.791	100.691	6.125	100.238	100.138	100.038	4.500	98.512	98.362	98.212	5.750	99.691	99.441	99.191
6.250	100.403	100.184	99.981	6.250	99.850	99.631	99.428	4.625	98.852	98.702	98.552	5.875	99.941	99.691	99.441

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	98.002	97.752	97.502	4.875	97.550	97.300	97.050
5.125	98.778	98.528	98.278	5.125	98.194	97.944	97.694
5.375	98.816	98.566	98.316	5.375	98.501	98.251	98.001
5.625	99.568	99.318	99.068	5.625	99.145	98.895	98.645
5.875	98.439	98.189	97.939	5.875	97.874	97.624	97.374
6.000	98.816	98.566	98.316	6.000	98.219	97.969	97.719
6.125	99.191	98.941	98.691	6.125	98.518	98.268	98.018
6.250	99.253	99.003	98.753	6.250	98.786	98.536	98.286

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:	10/31/2018 5.750%

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

Lock Desk Policy	
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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

30 Day Lock Exp.:

11/30/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/31/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	98.840	98.740	98.640	4.500	99.709	99.609	99.509	3.500	97.925	97.825	97.725	3.375	97.433	97.333	97.233
4.500	99.468	99.368	99.268	4.625	100.325	100.225	100.125	3.625	98.451	98.351	98.251	3.500	97.815	97.715	97.615
4.625	100.081	99.981	99.881	4.750	100.850	100.750	100.650	3.750	98.817	98.717	98.617	3.625	98.341	98.241	98.141
4.750	100.702	100.602	100.502	4.875	101.234	101.134	101.034	3.875	99.248	99.148	99.048	3.750	98.929	98.829	98.729
4.875	101.317	101.217	101.117	4.990	101.578	101.478	101.378	3.990	99.603	99.503	99.403	3.875	99.277	99.177	99.077
4.990	101.119	101.019	100.919	5.000	101.678	101.578	101.478	4.000	99.703	99.603	99.503	3.990	99.501	99.401	99.301
5.000	101.219	101.119	101.019	5.125	102.242	102.142	102.042	4.125	99.954	99.854	99.754	4.000	99.601	99.501	99.401
5.125	101.932	101.832	101.732	5.250	102.722	102.622	102.522	4.250	100.399	100.299	100.199	4.125	99.907	99.807	99.707
5.250	102.569	102.469	102.369	5.375	102.926	102.826	102.726	4.375	100.689	100.589	100.489	4.250	100.683	100.583	100.483
5.375	102.966	102.866	102.766	5.500	103.148	103.048	102.948	4.500	101.200	101.100	101.000	4.375	100.979	100.879	100.779
5.500	103.331	103.231	103.131	5.625	103.562	103.462	103.362	4.625	101.686	101.586	101.486	4.500	101.268	101.168	101.068
5.625	103.607	103.507	103.407	5.750	104.099	103.999	103.899	4.750	101.847	101.747	101.647	4.625	101.527	101.427	101.327
5.750	104.411	104.311	104.211	5.875	104.341	104.241	104.141	4.875	102.017	101.917	101.817	4.750	101.747	101.647	101.547
5.875	104.578	104.478	104.378	5.990	104.447	104.347	104.247	4.990	102.034	101.934	101.834	4.875	101.953	101.853	101.753
5.990	104.703	104.603	104.503	6.000	104.547	104.447	104.347	5.000	102.134	102.034	101.934	4.990	102.023	101.923	101.823
6.000	104.803	104.703	104.603	6.125	104.787	104.687	104.587	5.125	102.521	102.421	102.321	5.000	102.123	102.023	101.923
6.125	105.399	105.299	105.199	6.250	105.318	105.205	105.088	5.250	102.665	102.565	102.465	5.125	102.194	102.094	101.994
6.250	105.678	105.578	105.478	6.375	105.545	105.432	105.315	5.375	102.839	102.739	102.639	5.250	102.415	102.315	102.215
6.375	106.049	105.936	105.819	6.500	105.363	105.251	105.134	5.500	102.921	102.821	102.721	5.375	102.628	102.528	102.428

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	97.275	97.175	97.075	3.375	96.793	96.693	96.593
4.500	98.014	97.914	97.814	3.500	97.201	97.101	97.001
4.625	98.732	98.632	98.532	3.625	97.599	97.499	97.399
4.750	99.423	99.323	99.223	3.750	97.903	97.803	97.703
4.875	100.006	99.906	99.806	3.875	98.302	98.202	98.102
4.990	100.454	100.354	100.254	3.990	98.597	98.497	98.397
5.000	100.554	100.454	100.354	4.000	98.697	98.597	98.497
5.125	100.812	100.712	100.612	4.125	99.073	98.973	98.873
5.250	101.200	101.100	101.000	4.250	99.250	99.150	99.050
5.375	101.704	101.604	101.504	4.375	99.512	99.412	99.312
5.500	102.174	102.074	101.974	4.500	99.795	99.695	99.595
5.625	102.399	102.299	102.199	4.625	100.090	99.990	99.890
5.750	102.600	102.500	102.400	4.750	100.191	100.091	99.991
5.875	102.359	102.259	102.159	4.875	100.299	100.199	100.099
5.990	102.727	102.627	102.527	4.990	100.271	100.171	100.071
6.000	102.827	102.727	102.627	5.000	100.371	100.271	100.171
6.125	103.076	102.976	102.876	5.125	100.143	100.043	99.943
6.250	103.301	103.201	103.101	5.250	100.230	100.130	100.030
6.375	100.602	100.478	100.346	5.375	100.347	100.247	100.147

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.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/30/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/31/2018

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	100.702	100.602	100.502	4.250	98.779	98.679	98.579	3.750	98.883	98.783	98.683	
4.875	101.317	101.217	101.117	4.375	99.362	99.262	99.162	3.875	99.391	99.291	99.191	
4.990	101.616	101.516	101.416	4.500	100.080	99.980	99.880	3.990	99.630	99.530	99.430	
5.000	101.716	101.616	101.516	4.625	100.647	100.547	100.447	4.000	99.730	99.630	99.530	
5.125	102.396	102.296	102.196	4.750	101.158	101.058	100.958	4.125	100.229	100.129	100.029	
5.250	102.870	102.770	102.670	4.875	101.597	101.497	101.397	4.250	100.570	100.470	100.370	
5.375	103.276	103.176	103.076	4.990	101.926	101.826	101.726	4.375	101.017	100.917	100.817	
5.500	103.616	103.516	103.416	5.000	102.026	101.926	101.826	4.500	101.425	101.325	101.225	
5.625	104.018	103.918	103.818	5.125	102.432	102.318	102.232	4.625	101.785	101.685	101.585	
5.750	104.492	104.392	104.292	5.250	102.795	102.681	102.595	4.750	101.943	101.843	101.743	
5.875	104.773	104.673	104.573	5.375	103.139	103.026	102.939	4.875	102.141	102.041	101.941	
5.990	104.937	104.837	104.737	5.500	103.403	103.289	103.203	4.990	102.256	102.155	102.056	
6.000	105.037	104.937	104.837	5.625	103.646	103.546	103.446	5.000	102.356	102.255	102.156	
6.125	105.528	105.428	105.328	5.750	103.887	103.787	103.687	5.125	102.733	102.633	102.533	
6.250	105.871	105.771	105.671	5.875	104.893	104.793	104.693	5.250	103.126	103.026	102.926	
6.375	106.182	106.082	105.982	5.990	105.154	105.054	104.954	5.375	103.708	103.608	103.508	
6.500	105.747	105.647	105.547	6.000	105.254	105.154	105.054	5.500	101.539	101.414	101.339	
6.625	105.775	105.675	105.575	6.125	104.926	104.826	104.726	5.625	101.967	101.843	101.767	
6.750	106.170	106.070	105.970	6.250	105.342	105.242	105.142	5.750	102.349	102.226	102.149	

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	100.082	99.982	99.882	3.750	98.328	98.228	98.128		
4.875	100.697	100.597	100.497	3.875	98.836	98.736	98.636		
4.990	100.996	100.896	100.796	3.990	98.576	98.476	98.376		
5.000	101.096	100.996	100.896	4.000	98.676	98.576	98.476		
5.125	101.127	101.027	100.927	4.125	99.175	99.075	98.975		
5.250	101.601	101.501	101.401	4.250	99.516	99.416	99.316		
5.375	102.007	101.907	101.807	4.375	99.963	99.863	99.763		
5.500	102.347	102.247	102.147	4.500	99.768	99.668	99.568		
5.625	102.158	102.058	101.958	4.625	100.128	100.028	99.928		
5.750	102.632	102.532	102.432	4.750	100.286	100.186	100.086		
5.875	102.913	102.813	102.713	4.875	100.484	100.384	100.284		
5.990	103.077	102.977	102.877	4.990	100.099	99.998	99.899		
6.000	103.177	103.077	102.977	5.000	100.199	100.098	99.999		
6.125	103.090	102.990	102.890	5.125	#N/A	#N/A	#N/A		
6.250	103.433	103.333	103.233	5.250	#N/A	#N/A	#N/A		
6.375	103.594	103.494	103.394	5.375	#N/A	#N/A	#N/A		
6.500	103.009	102.909	102.809	5.500	#N/A	#N/A	#N/A		
6.625	102.887	102.787	102.687	5.625	#N/A	#N/A	#N/A		
6.750	103.132	103.032	102.932	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/30/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 10/31/2018

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	100.781	100.681	100.581	4.250	98.937	98.837	98.737	3.750	99.007	98.907	98.807	4.750	100.161	100.061	99.961	3.750	98.452	98.352	98.252
4.875	101.383	101.283	101.183	4.375	99.517	99.417	99.317	3.875	99.511	99.411	99.311	4.875	100.763	100.663	100.563	3.875	98.956	98.856	98.756
4.990	101.760	101.660	101.560	4.500	100.232	100.132	100.032	3.990	99.740	99.640	99.540	4.990	101.140	101.040	100.940	3.990	98.686	98.586	98.486
5.000	101.860	101.760	101.660	4.625	100.789	100.689	100.589	4.000	99.840	99.740	99.640	5.000	101.240	101.140	101.040	4.000	98.786	98.686	98.586
5.125	102.484	102.384	102.284	4.750	101.298	101.198	101.098	4.125	100.340	100.240	100.140	5.125	101.215	101.115	101.015	4.125	99.286	99.186	99.086
5.250	102.953	102.853	102.753	4.875	101.736	101.636	101.536	4.250	100.679	100.579	100.479	5.250	101.684	101.584	101.484	4.250	99.625	99.525	99.425
5.375	103.356	103.256	103.156	4.990	102.061	101.961	101.861	4.375	101.127	101.027	100.927	5.375	102.087	101.987	101.887	4.375	100.073	99.973	99.873
5.500	103.691	103.591	103.491	5.000	102.161	102.061	101.961	4.500	101.496	101.396	101.296	5.500	102.422	102.322	102.222	4.500	99.839	99.739	99.639
5.625	104.079	103.979	103.879	5.125	102.489	102.389	102.289	4.625	101.855	101.755	101.655	5.625	102.219	102.119	102.019	4.625	100.198	100.098	99.998
5.750	104.547	104.447	104.347	5.250	102.849	102.749	102.649	4.750	102.014	101.914	101.814	5.750	102.687	102.587	102.487	4.750	100.357	100.257	100.157
5.875	104.824	104.724	104.624	5.375	103.190	103.090	102.990	4.875	102.210	102.110	102.010	5.875	102.964	102.864	102.764	4.875	100.553	100.453	100.353
5.990	104.987	104.887	104.787	5.500	103.450	103.350	103.250	4.990	102.325	102.225	102.125	5.990	103.127	103.027	102.927	4.990	100.168	100.068	99.968
6.000	105.087	104.987	104.887	5.625	103.707	103.607	103.507	5.000	102.425	102.325	102.225	6.000	103.227	103.127	103.027	5.000	100.268	100.168	100.068
6.125	105.583	105.483	105.383	5.750	103.946	103.846	103.746	5.125	102.801	102.701	102.601	6.125	103.145	103.045	102.945	5.125	#N/A	#N/A	#N/A
6.250	105.921	105.821	105.721	5.875	104.946	104.846	104.746	5.250	103.191	103.091	102.991	6.250	103.483	103.383	103.283	5.250	#N/A	#N/A	#N/A
6.375	106.229	106.129	106.029	5.990	105.205	105.105	105.005	5.375	103.770	103.670	103.570	6.375	103.641	103.541	103.441	5.375	#N/A	#N/A	#N/A
6.500	105.790	105.690	105.590	6.000	105.305	105.205	105.105	5.500	101.610	101.499	101.410	6.500	103.052	102.952	102.852	5.500	#N/A	#N/A	#N/A
6.625	105.833	105.733	105.633	6.125	104.982	104.882	104.782	5.625	102.036	101.926	101.836	6.625	102.945	102.845	102.745	5.625	#N/A	#N/A	#N/A
6.750	106.224	106.124	106.024	6.250	105.395	105.295	105.195	5.750	102.414	102.306	102.214	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 - 97.00%	
≥ 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", LPML		

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%
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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

45 Day Lock Exp.: **12/17/2018**

60 Day Lock Exp.: **12/31/2018**

W. Rate Sheet Dated: **10/31/2018**

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	98.058	97.933	97.808	
4.625	98.861	98.736	98.611	
4.750	99.560	99.435	99.310	
4.875	100.026	99.901	99.776	
5.000	100.636	100.511	100.386	
5.125	101.138	101.013	100.888	
5.250	101.507	101.382	101.257	
5.375	101.791	101.666	101.541	
5.500	102.017	101.892	101.767	
5.625	102.197	102.072	101.947	
5.750	102.429	102.304	102.179	
5.875	102.739	102.614	102.489	
6.000	102.901	102.776	102.651	

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	97.581	97.456	97.331	
3.875	97.992	97.867	97.742	
4.000	98.382	98.257	98.132	
4.125	98.949	98.824	98.699	
4.250	99.259	99.134	99.009	
4.375	99.511	99.386	99.261	
4.500	99.775	99.650	99.525	
4.625	100.017	99.892	99.767	
4.750	100.248	100.123	99.998	
4.875	100.459	100.334	100.209	
5.000	100.727	100.602	100.477	

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	97.142	97.017	96.892	
3.625	97.688	97.563	97.438	
3.750	98.209	98.084	97.959	
3.875	98.695	98.570	98.445	
4.000	99.177	99.052	98.927	
4.125	99.585	99.460	99.335	
4.250	99.969	99.844	99.719	
4.375	100.327	100.202	100.077	
4.500	100.660	100.535	100.410	
4.625	100.966	100.841	100.716	
4.750	101.250	101.125	101.000	
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)