



AFR Loan Center

Lockdesk e-mail:

Lockdesk@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/3/2018

45 Day Lock Exp.: 12/17/2018

60 Day Lock Exp.: 12/31/2018

W. Rate Sheet Dated: 11/1/2018

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	98.319	98.169	98.019	4.000	97.689	97.539	97.389	2.375	92.519	92.369	92.219	3.125	96.783	96.633	96.483
4.125	98.818	98.668	98.518	4.125	98.135	97.985	97.835	2.500	91.540	91.390	91.240	3.250	97.235	97.085	96.935
4.250	99.943	99.802	99.677	4.250	99.129	98.988	98.863	2.625	92.440	92.290	92.140	3.375	97.682	97.532	97.382
4.375	100.444	100.304	100.179	4.375	99.516	99.375	99.250	2.750	95.234	95.084	94.934	3.500	98.064	97.914	97.764
4.500	100.941	100.800	100.675	4.500	99.876	99.735	99.610	2.875	95.661	95.511	95.361	3.625	98.442	98.292	98.142
4.625	101.421	101.280	101.155	4.625	100.238	100.097	99.972	3.000	94.748	94.598	94.448	Margin = 2.250		Index = 2.660	
4.750	101.655	101.499	101.343	4.750	100.968	100.811	100.655	3.125	96.668	96.518	96.368				
4.875	102.199	102.042	101.886	4.875	101.317	101.161	101.005	3.250	97.511	97.361	97.211				
5.000	102.798	102.642	102.486	5.000	101.662	101.506	101.350	3.375	97.960	97.810	97.660				
5.125	103.055	102.898	102.742	5.125	101.861	101.705	101.549	3.500	98.404	98.254	98.104				
5.250	103.266	103.110	102.954	5.250	102.350	102.194	102.038	3.625	98.845	98.695	98.545				
5.375	103.435	103.278	103.122	5.375	102.690	102.534	102.377	3.750	98.989	98.839	98.689				
5.500	103.712	103.555	103.399	5.500	103.035	102.879	102.722	3.875	99.431	99.281	99.131				
5.625	103.937	103.781	103.624	5.625	103.084	102.928	102.771	4.000	99.860	99.710	99.560				
5.750	104.209	104.109	104.009	5.750	103.322	103.222	103.122	4.125	100.284	100.134	99.984				
5.875	104.267	104.167	104.067	5.875	103.672	103.572	103.472	4.250	100.306	100.156	100.006				
6.000	104.644	104.544	104.444	6.000	104.017	103.917	103.817	4.375	100.671	100.521	100.371				
6.125	105.019	104.919	104.819	6.125	104.316	104.216	104.116	4.500	101.008	100.858	100.708				
6.250	105.369	105.150	104.978	6.250	104.616	104.397	104.225	4.625	101.348	101.198	101.048				

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	97.119	96.969	96.819	4.000	96.689	96.539	96.389	2.375	91.519	91.369	91.219	3.125	95.783	95.633	95.483
4.125	97.618	97.468	97.318	4.125	97.135	96.985	96.835	2.500	90.540	90.390	90.240	3.250	96.235	96.085	95.935
4.250	98.693	98.552	98.427	4.250	98.129	97.988	97.863	2.625	91.440	91.290	91.140	3.375	96.682	96.532	96.382
4.375	99.194	99.054	98.929	4.375	98.516	98.375	98.250	2.750	94.234	94.084	93.934	3.500	97.064	96.914	96.764
4.500	99.691	99.550	99.425	4.500	98.876	98.735	98.610	2.875	94.661	94.511	94.361	3.625	97.442	97.292	97.142
4.625	100.171	100.030	99.905	4.625	99.238	99.097	98.972	3.000	93.748	93.598	93.448	Margin = 2.250		Index = 2.660	
4.750	100.605	100.449	100.293	4.750	99.968	99.811	99.655	3.125	95.668	95.518	95.368	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.149	100.992	100.836	4.875	100.317	100.161	100.005	3.250	96.511	96.361	96.211	Rate	30 Day	45 Day	60 Day
5.000	101.548	101.392	101.236	5.000	100.662	100.506	100.350	3.375	96.960	96.810	96.660	4.625	99.021	98.771	98.521
5.125	101.975	101.818	101.662	5.125	100.961	100.805	100.649	3.500	97.404	97.254	97.104	4.750	99.455	99.205	98.955
5.250	102.366	102.210	102.054	5.250	101.350	101.194	101.038	3.625	97.845	97.695	97.545	4.875	99.899	99.649	99.399
5.375	102.635	102.478	102.322	5.375	101.690	101.534	101.377	3.750	97.989	97.839	97.689	5.000	100.298	100.048	99.798
5.500	102.862	102.705	102.549	5.500	102.035	101.879	101.722	3.875	98.431	98.281	98.131	5.125	100.675	100.425	100.175
5.625	102.987	102.831	102.674	5.625	102.134	101.978	101.821	4.000	98.860	98.710	98.560	5.250	100.766	100.516	100.266
5.750	103.159	103.059	102.959	5.750	102.322	102.222	102.122	4.125	99.284	99.134	98.984	5.375	101.135	100.885	100.635
5.875	103.217	103.117	103.017	5.875	102.672	102.572	102.472	4.250	99.306	99.156	99.006	5.500	102.002	101.752	101.502
6.000	103.594	103.494	103.394	6.000	103.017	102.917	102.817	4.375	99.671	99.521	99.371	5.625	102.257	102.007	101.757
6.125	103.969	103.869	103.769	6.125	103.316	103.216	103.116	4.500	100.008	99.858	99.708	5.750	102.509	102.259	102.009
6.250	104.169	103.950	103.778	6.250	103.616	103.397	103.225	4.625	100.348	100.198	100.048	5.875	102.759	102.509	102.259

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.049	98.799	98.549	4.875	98.597	98.347	98.097
5.125	99.825	99.575	99.325	5.125	99.241	98.991	98.741
5.375	100.285	100.035	99.785	5.375	99.970	99.720	99.470
5.625	101.037	100.787	100.537	5.625	100.614	100.364	100.114
5.875	101.517	101.267	101.017	5.875	100.952	100.702	100.452
6.000	101.894	101.644	101.394	6.000	101.297	101.047	100.797
6.125	102.269	102.019	101.769	6.125	101.596	101.346	101.096
6.250	102.759	102.509	102.259	6.250	102.302	102.052	101.802

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:	11/1/2018	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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/3/2018

12/17/2018

12/31/2018

W. Rate Sheet Dated: 11/1/2018

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	97.351	97.201	97.051	4.000	96.720	96.570	96.420	2.375	89.019	88.869	88.719	3.125	95.10	94.946	94.796
4.125	97.850	97.700	97.550	4.125	97.166	97.016	96.866	2.500	88.040	87.890	87.740	3.250	96.30	96.147	95.997
4.250	98.974	98.833	98.708	4.250	98.160	98.019	97.894	2.625	88.940	88.790	88.640	3.375	96.74	96.595	96.445
4.375	99.475	99.335	99.210	4.375	98.547	98.407	98.282	2.750	93.547	93.397	93.247	3.500	97.13	96.976	96.826
4.500	99.972	99.831	99.706	4.500	98.907	98.767	98.642	2.875	93.973	93.823	93.673	3.625	97.50	97.355	97.205
4.625	100.452	100.311	100.186	4.625	99.269	99.129	99.004	3.000	93.061	92.911	92.761	Margin = 2.250		Index = 2.660	
4.750	100.499	100.343	100.187	4.750	99.811	99.655	99.499	3.125	94.980	94.830	94.680				
4.875	101.042	100.886	100.730	4.875	100.161	100.005	99.848	3.250	96.573	96.423	96.273				
5.000	101.642	101.486	101.330	5.000	100.506	100.350	100.194	3.375	97.023	96.873	96.723				
5.125	101.898	101.742	101.586	5.125	100.705	100.549	100.392	3.500	97.467	97.317	97.167				
5.250	101.704	101.547	101.391	5.250	100.788	100.631	100.475	3.625	97.907	97.757	97.607				
5.375	101.872	101.716	101.560	5.375	101.127	100.971	100.815	3.750	98.020	97.870	97.720				
5.500	102.149	101.993	101.837	5.500	101.472	101.316	101.160	3.875	98.463	98.313	98.163				
5.625	102.374	102.218	102.062	5.625	101.521	101.365	101.209	4.000	98.892	98.742	98.592				
5.750	101.396	101.296	101.196	5.750	100.510	100.410	100.310	4.125	99.315	99.165	99.015				
5.875	101.454	101.354	101.254	5.875	100.859	100.759	100.659	4.250	99.337	99.187	99.037				
6.000	101.831	101.731	101.631	6.000	101.204	101.104	101.004	4.375	99.702	99.552	99.402				
6.125	102.206	102.106	102.006	6.125	101.503	101.403	101.303	4.500	100.040	99.890	99.740				
6.250	101.869	101.650	101.478	6.250	101.116	100.897	100.725	4.625	100.379	100.229	100.079				

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	96.151	96.001	95.851	4.000	95.720	95.570	95.420	2.375	89.769	89.619	89.469	3.125	94.096	93.946	93.796
4.125	96.650	96.500	96.350	4.125	96.166	96.016	95.866	2.500	88.790	88.640	88.490	3.250	95.297	95.147	94.997
4.250	97.724	97.583	97.458	4.250	97.160	97.019	96.894	2.625	89.690	89.540	89.390	3.375	95.745	95.595	95.445
4.375	98.225	98.085	97.960	4.375	97.547	97.407	97.282	2.750	93.328	93.178	93.028	3.500	96.126	95.976	95.826
4.500	98.722	98.581	98.456	4.500	97.907	97.767	97.642	2.875	93.755	93.605	93.455	3.625	96.505	96.355	96.205
4.625	99.202	99.061	98.936	4.625	98.269	98.129	98.004	3.000	92.842	92.692	92.542	Margin = 2.250		Index = 2.660	
4.750	99.449	99.293	99.137	4.750	98.811	98.655	98.499	3.125	94.761	94.611	94.461	30 Year OTC "Borrower Paid Only for USDA"			
4.875	99.992	99.836	99.680	4.875	99.161	99.005	98.848	3.250	95.417	95.267	95.117	Rate	30 Day	45 Day	60 Day
5.000	100.392	100.236	100.080	5.000	99.506	99.350	99.194	3.375	95.866	95.716	95.566	4.625	98.052	97.802	97.552
5.125	100.818	100.662	100.506	5.125	99.805	99.649	99.492	3.500	96.311	96.161	96.011	4.750	98.299	98.049	97.799
5.250	100.804	100.647	100.491	5.250	99.788	99.631	99.475	3.625	96.751	96.601	96.451	4.875	98.742	98.492	98.242
5.375	101.072	100.916	100.760	5.375	100.127	99.971	99.815	3.750	96.739	96.589	96.439	5.000	99.142	98.892	98.642
5.500	101.299	101.143	100.987	5.500	100.472	100.316	100.160	3.875	97.181	97.031	96.881	5.125	99.518	99.268	99.018
5.625	101.424	101.268	101.112	5.625	100.571	100.415	100.259	4.000	97.610	97.460	97.310	5.250	99.204	98.954	98.704
5.750	100.346	100.246	100.146	5.750	99.510	99.410	99.310	4.125	98.034	97.884	97.734	5.375	99.572	99.322	99.072
5.875	100.404	100.304	100.204	5.875	99.859	99.759	99.659	4.250	97.744	97.594	97.444	5.500	100.439	100.189	99.939
6.000	100.781	100.681	100.581	6.000	100.204	100.104	100.004	4.375	98.108	97.958	97.808	5.625	100.694	100.444	100.194
6.125	101.156	101.056	100.956	6.125	100.503	100.403	100.303	4.500	98.446	98.296	98.146	5.750	99.696	99.446	99.196
6.250	100.669	100.450	100.278	6.250	100.116	99.897	99.725	4.625	98.785	98.635	98.485	5.875	99.946	99.696	99.446

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:	11/1/2018 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	97.892	97.642	97.392	4.875	97.441	97.191	96.941
5.125	98.668	98.418	98.168	5.125	98.085	97.835	97.585
5.375	98.722	98.472	98.222	5.375	98.407	98.157	97.907
5.625	99.474	99.224	98.974	5.625	99.051	98.801	98.551
5.875	98.704	98.454	98.204	5.875	98.139	97.889	97.639
6.000	99.081	98.831	98.581	6.000	98.484	98.234	97.984
6.125	99.456	99.206	98.956	6.125	98.783	98.533	98.283
6.250	99.259	99.009	98.759	6.250	98.802	98.552	98.302

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203(k) / 203(k)s	-1.000
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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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2018

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12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 11/1/2018

Release Time: 10:00 am ET

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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	98.683	98.583	98.483	4.625	100.178	100.078	99.978	3.500	97.831	97.731	97.631	3.375	97.333	97.233	97.133
4.500	99.343	99.243	99.143	4.750	100.705	100.605	100.505	3.625	98.357	98.257	98.157	3.500	97.683	97.583	97.483
4.625	99.956	99.856	99.756	4.875	101.172	101.072	100.972	3.750	98.723	98.623	98.523	3.625	98.153	98.053	97.953
4.750	100.577	100.477	100.377	4.990	101.492	101.392	101.292	3.875	99.154	99.054	98.954	3.750	98.827	98.727	98.627
4.875	101.192	101.092	100.992	5.000	101.592	101.492	101.392	3.990	99.509	99.409	99.309	3.875	99.179	99.079	98.979
4.990	101.033	100.933	100.833	5.125	102.157	102.057	101.957	4.000	99.609	99.509	99.409	3.990	99.404	99.304	99.204
5.000	101.133	101.033	100.933	5.250	102.639	102.539	102.439	4.125	99.856	99.756	99.656	4.000	99.504	99.404	99.304
5.125	101.848	101.748	101.648	5.375	102.842	102.742	102.642	4.250	100.313	100.213	100.113	4.125	99.809	99.709	99.609
5.250	102.486	102.386	102.286	5.500	103.067	102.967	102.867	4.375	100.605	100.505	100.405	4.250	100.597	100.497	100.397
5.375	102.883	102.783	102.683	5.625	103.524	103.424	103.324	4.500	101.115	101.015	100.915	4.375	100.897	100.797	100.697
5.500	103.250	103.150	103.050	5.750	104.063	103.963	103.863	4.625	101.604	101.504	101.404	4.500	101.185	101.085	100.985
5.625	103.531	103.431	103.331	5.875	104.306	104.206	104.106	4.750	101.765	101.665	101.565	4.625	101.445	101.345	101.245
5.750	104.375	104.275	104.175	5.990	104.414	104.314	104.214	4.875	101.935	101.835	101.735	4.750	101.664	101.564	101.464
5.875	104.542	104.442	104.342	6.000	104.514	104.414	104.314	4.990	101.951	101.851	101.751	4.875	101.870	101.770	101.670
5.990	104.667	104.567	104.467	6.125	104.748	104.648	104.548	5.000	102.051	101.951	101.851	4.990	101.940	101.840	101.740
6.000	104.767	104.667	104.567	6.250	105.280	105.166	105.049	5.125	102.439	102.339	102.239	5.000	102.040	101.940	101.840
6.125	105.366	105.266	105.166	6.375	105.509	105.394	105.277	5.250	102.584	102.484	102.384	5.125	102.113	102.013	101.913
6.250	105.641	105.541	105.441	6.500	105.328	105.214	105.097	5.375	102.757	102.657	102.557	5.250	102.333	102.233	102.133
6.375	106.012	105.898	105.781	6.625	105.469	105.355	105.238	5.500	102.839	102.739	102.639	5.375	102.548	102.448	102.348

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	97.105	97.005	96.905	3.500	97.228	97.128	97.028
4.500	97.864	97.764	97.664	3.625	97.626	97.526	97.426
4.625	98.585	98.485	98.385	3.750	97.993	97.893	97.793
4.750	99.277	99.177	99.077	3.875	98.392	98.292	98.192
4.875	99.862	99.762	99.662	3.990	98.687	98.587	98.487
4.990	100.311	100.211	100.111	4.000	98.787	98.687	98.587
5.000	100.411	100.311	100.211	4.125	99.163	99.063	98.963
5.125	100.670	100.570	100.470	4.250	99.341	99.241	99.141
5.250	101.117	101.017	100.917	4.375	99.677	99.577	99.477
5.375	101.622	101.522	101.422	4.500	99.961	99.861	99.761
5.500	102.093	101.993	101.893	4.625	100.258	100.158	100.058
5.625	102.322	102.222	102.122	4.750	100.360	100.260	100.160
5.750	102.520	102.420	102.320	4.875	100.466	100.366	100.266
5.875	102.418	102.318	102.218	4.990	100.439	100.339	100.239
5.990	102.787	102.687	102.587	5.000	100.539	100.439	100.339
6.000	102.887	102.787	102.687	5.125	100.249	100.149	100.049
6.125	103.137	103.037	102.937	5.250	100.336	100.236	100.136
6.250	103.363	103.263	103.163	5.375	100.452	100.352	100.252
6.375	101.035	100.908	100.776	5.500	100.505	100.405	100.305

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 11/1/2018

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	100.577	100.477	100.377	4.250	98.641	98.541	98.441	3.750	98.805	98.705	98.605	
4.875	101.192	101.092	100.992	4.375	99.225	99.125	99.025	3.875	99.311	99.211	99.111	
4.990	101.484	101.384	101.284	4.500	99.944	99.844	99.744	3.990	99.554	99.454	99.354	
5.000	101.584	101.484	101.384	4.625	100.520	100.420	100.320	4.000	99.654	99.554	99.454	
5.125	102.300	102.200	102.100	4.750	101.032	100.932	100.832	4.125	100.154	100.054	99.954	
5.250	102.779	102.679	102.579	4.875	101.472	101.372	101.272	4.250	100.495	100.395	100.295	
5.375	103.191	103.091	102.991	4.990	101.801	101.701	101.601	4.375	100.944	100.844	100.744	
5.500	103.532	103.432	103.332	5.000	101.901	101.801	101.701	4.500	101.341	101.241	101.141	
5.625	103.944	103.844	103.744	5.125	102.351	102.251	102.151	4.625	101.702	101.602	101.502	
5.750	104.421	104.321	104.221	5.250	102.717	102.617	102.517	4.750	101.860	101.760	101.660	
5.875	104.706	104.606	104.506	5.375	103.065	102.965	102.865	4.875	102.057	101.957	101.857	
5.990	104.872	104.772	104.672	5.500	103.328	103.228	103.128	4.990	102.144	102.044	101.944	
6.000	104.972	104.872	104.772	5.625	103.571	103.471	103.371	5.000	102.244	102.144	102.044	
6.125	105.469	105.369	105.269	5.750	103.814	103.714	103.614	5.125	102.622	102.522	102.422	
6.250	105.813	105.713	105.613	5.875	104.825	104.725	104.625	5.250	103.018	102.918	102.818	
6.375	106.128	106.028	105.928	5.990	105.089	104.989	104.889	5.375	103.603	103.503	103.403	
6.500	105.693	105.593	105.493	6.000	105.189	105.089	104.989	5.500	101.454	101.351	101.254	
6.625	105.694	105.594	105.494	6.125	104.849	104.749	104.649	5.625	101.884	101.782	101.684	
6.750	106.091	105.991	105.891	6.250	105.267	105.167	105.067	5.750	102.266	102.165	102.066	

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	99.967	99.867	99.767	3.750	98.242	98.142	98.042		
4.875	100.582	100.482	100.382	3.875	98.748	98.648	98.548		
4.990	100.874	100.774	100.674	3.990	98.496	98.396	98.296		
5.000	100.974	100.874	100.774	4.000	98.596	98.496	98.396		
5.125	101.033	100.933	100.833	4.125	99.096	98.996	98.896		
5.250	101.512	101.412	101.312	4.250	99.437	99.337	99.237		
5.375	101.924	101.824	101.724	4.375	99.886	99.786	99.686		
5.500	102.265	102.165	102.065	4.500	99.684	99.584	99.484		
5.625	102.081	101.981	101.881	4.625	100.045	99.945	99.845		
5.750	102.558	102.458	102.358	4.750	100.203	100.103	100.003		
5.875	102.843	102.743	102.643	4.875	100.400	100.300	100.200		
5.990	103.009	102.909	102.809	4.990	99.987	99.887	99.787		
6.000	103.109	103.009	102.909	5.000	100.087	99.987	99.887		
6.125	103.047	102.947	102.847	5.125	#N/A	#N/A	#N/A		
6.250	103.391	103.291	103.191	5.250	#N/A	#N/A	#N/A		
6.375	103.556	103.456	103.356	5.375	#N/A	#N/A	#N/A		
6.500	102.971	102.871	102.771	5.500	#N/A	#N/A	#N/A		
6.625	102.822	102.722	102.622	5.625	#N/A	#N/A	#N/A		
6.750	103.069	102.969	102.869	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.:

12/3/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

12/31/2018

W. Rate Sheet Dated: 11/1/2018

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	100.628	100.528	100.428	4.250	98.779	98.679	98.579	3.750	98.883	98.783	98.683	4.750	100.006	99.906	99.806	3.750	98.322	98.222	98.122
4.875	101.233	101.133	101.033	4.375	99.362	99.262	99.162	3.875	99.391	99.291	99.191	4.875	100.611	100.511	100.411	3.875	98.830	98.730	98.630
4.990	101.616	101.516	101.416	4.500	100.080	99.980	99.880	3.990	99.630	99.530	99.430	4.990	100.994	100.894	100.794	3.990	98.581	98.481	98.381
5.000	101.716	101.616	101.516	4.625	100.647	100.547	100.447	4.000	99.730	99.630	99.530	5.000	101.094	100.994	100.894	4.000	98.681	98.581	98.481
5.125	102.396	102.296	102.196	4.750	101.158	101.058	100.958	4.125	100.229	100.129	100.029	5.125	101.120	101.020	100.920	4.125	99.180	99.080	98.980
5.250	102.870	102.770	102.670	4.875	101.597	101.497	101.397	4.250	100.570	100.470	100.370	5.250	101.594	101.494	101.394	4.250	99.521	99.421	99.321
5.375	103.276	103.176	103.076	4.990	101.926	101.826	101.726	4.375	101.017	100.917	100.817	5.375	102.000	101.900	101.800	4.375	99.968	99.868	99.768
5.500	103.616	103.516	103.416	5.000	102.026	101.926	101.826	4.500	101.425	101.325	101.225	5.500	102.340	102.240	102.140	4.500	99.768	99.668	99.568
5.625	104.018	103.918	103.818	5.125	102.432	102.318	102.232	4.625	101.785	101.685	101.585	5.625	102.153	102.053	101.953	4.625	100.128	100.028	99.928
5.750	104.492	104.392	104.292	5.250	102.795	102.681	102.595	4.750	101.943	101.843	101.743	5.750	102.627	102.527	102.427	4.750	100.286	100.186	100.086
5.875	104.773	104.673	104.573	5.375	103.139	103.026	102.939	4.875	102.141	102.041	101.941	5.875	102.908	102.808	102.708	4.875	100.484	100.384	100.284
5.990	104.937	104.837	104.737	5.500	103.403	103.289	103.203	4.990	102.256	102.155	102.056	5.990	103.072	102.972	102.872	4.990	100.099	99.998	99.899
6.000	105.037	104.937	104.837	5.625	103.646	103.546	103.446	5.000	102.356	102.255	102.156	6.000	103.172	103.072	102.972	5.000	100.199	100.098	99.999
6.125	105.528	105.428	105.328	5.750	103.887	103.787	103.687	5.125	102.733	102.633	102.533	6.125	103.090	102.990	102.890	5.125	#N/A	#N/A	#N/A
6.250	105.871	105.771	105.671	5.875	104.893	104.793	104.693	5.250	103.126	103.026	102.926	6.250	103.433	103.333	103.233	5.250	#N/A	#N/A	#N/A
6.375	106.182	106.082	105.982	5.990	105.154	105.054	104.954	5.375	103.708	103.608	103.508	6.375	103.594	103.494	103.394	5.375	#N/A	#N/A	#N/A
6.500	105.747	105.647	105.547	6.000	105.254	105.154	105.054	5.500	101.539	101.414	101.339	6.500	103.009	102.909	102.809	5.500	#N/A	#N/A	#N/A
6.625	105.775	105.675	105.575	6.125	104.926	104.826	104.726	5.625	101.967	101.843	101.767	6.625	102.887	102.787	102.687	5.625	#N/A	#N/A	#N/A
6.750	106.170	106.070	105.970	6.250	105.342	105.242	105.142	5.750	102.349	102.226	102.149	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 - 97.00%	
≥ 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.: 12/3/2018

45 Day Lock Exp.: 12/17/2018

60 Day Lock Exp.: 12/31/2018

W. Rate Sheet Dated: 11/1/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.500	97.904	97.779	97.654	
4.625	98.719	98.594	98.469	
4.750	99.427	99.302	99.177	
4.875	99.895	99.770	99.645	
5.000	100.523	100.398	100.273	
5.125	101.038	100.913	100.788	
5.250	101.417	101.292	101.167	
5.375	101.708	101.583	101.458	
5.500	101.939	101.814	101.689	
5.625	102.125	102.000	101.875	
5.750	102.362	102.237	102.112	
5.875	102.673	102.548	102.423	
6.000	102.836	102.711	102.586	

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	97.553	97.428	97.303	
3.875	97.964	97.839	97.714	
4.000	98.355	98.230	98.105	
4.125	98.924	98.799	98.674	
4.250	99.235	99.110	98.985	
4.375	99.490	99.365	99.240	
4.500	99.755	99.630	99.505	
4.625	99.998	99.873	99.748	
4.750	100.231	100.106	99.981	
4.875	100.442	100.317	100.192	
5.000	100.710	100.585	100.460	

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	97.110	96.985	96.860	
3.625	97.657	97.532	97.407	
3.750	98.180	98.055	97.930	
3.875	98.667	98.542	98.417	
4.000	99.148	99.023	98.898	
4.125	99.559	99.434	99.309	
4.250	99.944	99.819	99.694	
4.375	100.304	100.179	100.054	
4.500	100.637	100.512	100.387	
4.625	100.943	100.818	100.693	
4.750	101.228	101.103	100.978	
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)