



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/3/2018

45 Day Lock Exp.: 12/17/2018

60 Day Lock Exp.: 1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	98.335	98.185	98.035	4.000	97.704	97.554	97.404	2.375	92.457	92.307	92.157	3.125	97.471	97.321	97.171
4.125	98.834	98.684	98.534	4.125	98.150	98.000	97.850	2.500	91.477	91.327	91.177	3.250	97.735	97.585	97.435
4.250	99.943	99.802	99.677	4.250	99.129	98.988	98.863	2.625	92.377	92.227	92.077	3.375	98.182	98.032	97.882
4.375	100.444	100.304	100.179	4.375	99.516	99.375	99.250	2.750	95.207	95.057	94.907	3.500	98.564	98.414	98.264
4.500	100.941	100.800	100.675	4.500	99.876	99.735	99.610	2.875	95.634	95.484	95.334	3.625	98.942	98.792	98.642
4.625	101.421	101.280	101.155	4.625	100.238	100.097	99.972	3.000	94.721	94.571	94.421	Margin = 2.250		Index = 2.660	
4.750	101.640	101.484	101.327	4.750	100.952	100.796	100.639	3.125	96.640	96.490	96.340				
4.875	102.183	102.027	101.870	4.875	101.302	101.145	100.989	3.250	97.456	97.306	97.156				
5.000	102.783	102.627	102.470	5.000	101.647	101.490	101.334	3.375	97.905	97.755	97.605				
5.125	103.039	102.883	102.726	5.125	101.846	101.689	101.533	3.500	98.350	98.200	98.050				
5.250	103.219	103.063	102.907	5.250	102.303	102.147	101.991	3.625	98.790	98.640	98.490				
5.375	103.388	103.232	103.075	5.375	102.643	102.487	102.330	3.750	98.926	98.776	98.626				
5.500	103.665	103.509	103.352	5.500	102.988	102.832	102.676	3.875	99.369	99.219	99.069				
5.625	103.890	103.734	103.577	5.625	103.037	102.881	102.724	4.000	99.798	99.648	99.498				
5.750	104.178	104.078	103.978	5.750	103.291	103.191	103.091	4.125	100.221	100.071	99.921				
5.875	104.235	104.135	104.035	5.875	103.641	103.541	103.441	4.250	100.279	100.129	99.979				
6.000	104.612	104.512	104.412	6.000	103.986	103.886	103.786	4.375	100.644	100.494	100.344				
6.125	104.988	104.888	104.788	6.125	104.285	104.185	104.085	4.500	100.981	100.831	100.681				
6.250	105.338	105.119	104.916	6.250	104.585	104.366	104.163	4.625	101.321	101.171	101.021				

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	97.135	96.985	96.835	4.000	96.704	96.554	96.404	2.375	91.457	91.307	91.157	3.125	96.471	96.321	96.171
4.125	97.634	97.484	97.334	4.125	97.150	97.000	96.850	2.500	90.477	90.327	90.177	3.250	96.735	96.585	96.435
4.250	98.693	98.552	98.427	4.250	98.129	97.988	97.863	2.625	91.377	91.227	91.077	3.375	97.182	97.032	96.882
4.375	99.194	99.054	98.929	4.375	98.516	98.375	98.250	2.750	94.207	94.057	93.907	3.500	97.564	97.414	97.264
4.500	99.691	99.550	99.425	4.500	98.876	98.735	98.610	2.875	94.634	94.484	94.334	3.625	97.942	97.792	97.642
4.625	100.171	100.030	99.905	4.625	99.238	99.097	98.972	3.000	93.721	93.571	93.421	Margin = 2.250		Index = 2.660	
4.750	100.590	100.434	100.277	4.750	99.952	99.796	99.639	3.125	95.640	95.490	95.340	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.133	100.977	100.820	4.875	100.302	100.145	99.989	3.250	96.456	96.306	96.156	Rate	30 Day	45 Day	60 Day
5.000	101.533	101.377	101.220	5.000	100.647	100.490	100.334	3.375	96.905	96.755	96.605	4.625	99.021	98.771	98.521
5.125	101.959	101.803	101.646	5.125	100.946	100.789	100.633	3.500	97.350	97.200	97.050	4.750	99.440	99.190	98.940
5.250	102.319	102.163	102.007	5.250	101.303	101.147	100.991	3.625	97.790	97.640	97.490	4.875	99.883	99.633	99.383
5.375	102.588	102.432	102.275	5.375	101.643	101.487	101.330	3.750	97.926	97.776	97.626	5.000	100.283	100.033	99.783
5.500	102.815	102.659	102.502	5.500	101.988	101.832	101.676	3.875	98.369	98.219	98.069	5.125	100.659	100.409	100.159
5.625	102.940	102.784	102.627	5.625	102.087	101.931	101.774	4.000	98.798	98.648	98.498	5.250	100.719	100.469	100.219
5.750	103.128	103.028	102.928	5.750	102.291	102.191	102.091	4.125	99.221	99.071	98.921	5.375	101.088	100.838	100.588
5.875	103.185	103.085	102.985	5.875	102.641	102.541	102.441	4.250	99.279	99.129	98.979	5.500	102.005	101.755	101.505
6.000	103.562	103.462	103.362	6.000	102.986	102.886	102.786	4.375	99.644	99.494	99.344	5.625	102.250	102.000	101.750
6.125	103.938	103.838	103.738	6.125	103.285	103.185	103.085	4.500	99.981	99.831	99.681	5.750	102.508	102.258	102.008
6.250	104.138	103.919	103.716	6.250	103.585	103.366	103.163	4.625	100.321	100.171	100.021	5.875	102.757	102.507	102.257

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	99.033	98.783	98.533	4.875	98.582	98.332	98.082
5.125	99.809	99.559	99.309	5.125	99.226	98.976	98.726
5.375	100.238	99.988	99.738	5.375	99.923	99.673	99.423
5.625	100.990	100.740	100.490	5.625	100.567	100.317	100.067
5.875	101.485	101.235	100.985	5.875	100.921	100.671	100.421
6.000	101.862	101.612	101.362	6.000	101.266	101.016	100.766
6.125	102.238	101.988	101.738	6.125	101.565	101.315	101.065
6.250	102.758	102.508	102.258	6.250	102.271	102.021	101.771

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:	11/2/2018	5.750%

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	97.366	97.216	97.066	4.000	96.736	96.586	96.436	2.375	88.957	88.807	88.657	3.125	95.78	95.633	95.483
4.125	97.865	97.715	97.565	4.125	97.182	97.032	96.882	2.500	87.977	87.827	87.677	3.250	96.80	96.647	96.497
4.250	98.974	98.833	98.708	4.250	98.160	98.019	97.894	2.625	88.877	88.727	88.577	3.375	97.24	97.095	96.945
4.375	99.475	99.335	99.210	4.375	98.547	98.407	98.282	2.750	93.520	93.370	93.220	3.500	97.63	97.476	97.326
4.500	99.972	99.831	99.706	4.500	98.907	98.767	98.642	2.875	93.946	93.796	93.646	3.625	98.00	97.855	97.705
4.625	100.452	100.311	100.186	4.625	99.269	99.129	99.004	3.000	93.034	92.884	92.734	Margin = 2.250		Index = 2.660	
4.750	100.484	100.327	100.171	4.750	99.796	99.639	99.483	3.125	94.953	94.803	94.653				
4.875	101.027	100.870	100.714	4.875	100.145	99.989	99.833	3.250	96.519	96.369	96.219				
5.000	101.627	101.470	101.314	5.000	100.490	100.334	100.178	3.375	96.968	96.818	96.668				
5.125	101.883	101.726	101.570	5.125	100.689	100.533	100.377	3.500	97.412	97.262	97.112				
5.250	101.657	101.500	101.344	5.250	100.741	100.585	100.428	3.625	97.853	97.703	97.553				
5.375	101.825	101.669	101.513	5.375	101.080	100.924	100.768	3.750	97.957	97.807	97.657				
5.500	102.102	101.946	101.790	5.500	101.426	101.269	101.113	3.875	98.400	98.250	98.100				
5.625	102.327	102.171	102.015	5.625	101.474	101.318	101.162	4.000	98.829	98.679	98.529				
5.750	101.365	101.265	101.165	5.750	100.478	100.378	100.278	4.125	99.253	99.103	98.953				
5.875	101.423	101.323	101.223	5.875	100.828	100.728	100.628	4.250	99.310	99.160	99.010				
6.000	101.800	101.700	101.600	6.000	101.173	101.073	100.973	4.375	99.675	99.525	99.375				
6.125	102.175	102.075	101.975	6.125	101.472	101.372	101.272	4.500	100.012	99.862	99.712				
6.250	101.838	101.619	101.416	6.250	101.085	100.866	100.663	4.625	100.352	100.202	100.052				

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	96.166	96.016	95.866	4.000	95.736	95.586	95.436	2.375	89.707	89.557	89.407	3.125	94.783	94.633	94.483
4.125	96.665	96.515	96.365	4.125	96.182	96.032	95.882	2.500	88.727	88.577	88.427	3.250	95.797	95.647	95.497
4.250	97.724	97.583	97.458	4.250	97.160	97.019	96.894	2.625	89.627	89.477	89.327	3.375	96.245	96.095	95.945
4.375	98.225	98.085	97.960	4.375	97.547	97.407	97.282	2.750	93.301	93.151	93.001	3.500	96.626	96.476	96.326
4.500	98.722	98.581	98.456	4.500	97.907	97.767	97.642	2.875	93.727	93.577	93.427	3.625	97.005	96.855	96.705
4.625	99.202	99.061	98.936	4.625	98.269	98.129	98.004	3.000	92.815	92.665	92.515	Margin = 2.250		Index = 2.660	
4.750	99.434	99.277	99.121	4.750	98.796	98.639	98.483	3.125	94.734	94.584	94.434	30 Year OTC "Borrower Paid Only for USDA"			
4.875	99.977	99.820	99.664	4.875	99.145	98.989	98.833	3.250	95.362	95.212	95.062	Rate	30 Day	45 Day	60 Day
5.000	100.377	100.220	100.064	5.000	99.490	99.334	99.178	3.375	95.812	95.662	95.512	4.625	98.052	97.802	97.552
5.125	100.803	100.646	100.490	5.125	99.789	99.633	99.477	3.500	96.256	96.106	95.956	4.750	98.284	98.034	97.784
5.250	100.757	100.600	100.444	5.250	99.741	99.585	99.428	3.625	96.696	96.546	96.396	4.875	98.727	98.477	98.227
5.375	101.025	100.869	100.713	5.375	100.080	99.924	99.768	3.750	96.676	96.526	96.376	5.000	99.127	98.877	98.627
5.500	101.252	101.096	100.940	5.500	100.426	100.269	100.113	3.875	97.119	96.969	96.819	5.125	99.503	99.253	99.003
5.625	101.377	101.221	101.065	5.625	100.524	100.368	100.212	4.000	97.548	97.398	97.248	5.250	99.157	98.907	98.657
5.750	100.315	100.215	100.115	5.750	99.478	99.378	99.278	4.125	97.971	97.821	97.671	5.375	99.525	99.275	99.025
5.875	100.373	100.273	100.173	5.875	99.828	99.728	99.628	4.250	97.716	97.566	97.416	5.500	100.442	100.192	99.942
6.000	100.750	100.650	100.550	6.000	100.173	100.073	99.973	4.375	98.081	97.931	97.781	5.625	100.687	100.437	100.187
6.125	101.125	101.025	100.925	6.125	100.472	100.372	100.272	4.500	98.418	98.268	98.118	5.750	99.695	99.445	99.195
6.250	100.638	100.419	100.216	6.250	100.085	99.866	99.663	4.625	98.758	98.608	98.458	5.875	99.945	99.695	99.445

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:	11/2/2018 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	97.877	97.627	97.377	4.875	97.425	97.175	96.925
5.125	98.653	98.403	98.153	5.125	98.069	97.819	97.569
5.375	98.675	98.425	98.175	5.375	98.360	98.110	97.860
5.625	99.427	99.177	98.927	5.625	99.004	98.754	98.504
5.875	98.673	98.423	98.173	5.875	98.108	97.858	97.608
6.000	99.050	98.800	98.550	6.000	98.453	98.203	97.953
6.125	99.425	99.175	98.925	6.125	98.752	98.502	98.252
6.250	99.258	99.008	98.758	6.250	98.771	98.521	98.271

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

30 Day Lock Exp.:

12/3/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	98.590	98.490	98.390	4.625	100.190	100.090	99.990	3.500	97.810	97.710	97.610	3.500	97.664	97.564	97.464
4.500	99.280	99.180	99.080	4.750	100.716	100.616	100.516	3.625	98.271	98.171	98.071	3.625	98.067	97.967	97.867
4.625	99.894	99.794	99.694	4.875	101.140	101.040	100.940	3.750	98.901	98.801	98.701	3.750	98.827	98.727	98.627
4.750	100.514	100.414	100.314	4.990	101.503	101.403	101.303	3.875	99.144	99.044	98.944	3.875	99.178	99.078	98.978
4.875	101.130	101.030	100.930	5.000	101.603	101.503	101.403	3.990	99.479	99.379	99.279	3.990	99.400	99.300	99.200
4.990	101.043	100.943	100.843	5.125	102.169	102.069	101.969	4.000	99.579	99.479	99.379	4.000	99.500	99.400	99.300
5.000	101.143	101.043	100.943	5.250	102.649	102.549	102.449	4.125	99.853	99.753	99.653	4.125	99.806	99.706	99.606
5.125	101.860	101.760	101.660	5.375	102.853	102.753	102.653	4.250	100.344	100.244	100.144	4.250	100.628	100.528	100.428
5.250	102.496	102.396	102.296	5.500	103.075	102.975	102.875	4.375	100.634	100.534	100.434	4.375	100.924	100.824	100.724
5.375	102.893	102.793	102.693	5.625	103.521	103.421	103.321	4.500	101.145	101.045	100.945	4.500	101.212	101.112	101.012
5.500	103.255	103.155	103.055	5.750	104.058	103.958	103.858	4.625	101.631	101.531	101.431	4.625	101.472	101.372	101.272
5.625	103.535	103.435	103.335	5.875	104.300	104.200	104.100	4.750	101.792	101.692	101.592	4.750	101.691	101.591	101.491
5.750	104.370	104.270	104.170	5.990	104.406	104.306	104.206	4.875	101.962	101.862	101.762	4.875	101.897	101.797	101.697
5.875	104.538	104.438	104.338	6.000	104.506	104.406	104.306	4.990	102.115	102.015	101.915	4.990	102.006	101.906	101.806
5.990	104.662	104.562	104.462	6.125	104.914	104.798	104.681	5.000	102.215	102.115	102.015	5.000	102.106	102.006	101.906
6.000	104.762	104.662	104.562	6.250	105.446	105.330	105.213	5.125	102.654	102.554	102.454	5.125	102.328	102.228	102.128
6.125	105.358	105.258	105.158	6.375	105.673	105.557	105.440	5.250	102.798	102.698	102.598	5.250	102.548	102.448	102.348
6.250	105.807	105.691	105.574	6.500	105.491	105.376	105.259	5.375	102.972	102.872	102.772	5.375	102.761	102.661	102.561
6.375	106.177	106.061	105.944	6.625	105.635	105.519	105.402	5.500	103.054	102.954	102.854	5.500	102.681	102.581	102.481

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	97.127	97.027	96.927	3.500	97.208	97.108	97.008
4.500	97.880	97.780	97.680	3.625	97.606	97.506	97.406
4.625	98.598	98.498	98.398	3.750	97.989	97.889	97.789
4.750	99.288	99.188	99.088	3.875	98.388	98.288	98.188
4.875	99.871	99.771	99.671	3.990	98.683	98.583	98.483
4.990	100.322	100.222	100.122	4.000	98.783	98.683	98.583
5.000	100.422	100.322	100.222	4.125	99.159	99.059	98.959
5.125	100.681	100.581	100.481	4.250	99.337	99.237	99.137
5.250	101.127	101.027	100.927	4.375	99.707	99.607	99.507
5.375	101.630	101.530	101.430	4.500	99.989	99.889	99.789
5.500	102.099	101.999	101.899	4.625	100.285	100.185	100.085
5.625	102.326	102.226	102.126	4.750	100.385	100.285	100.185
5.750	102.527	102.427	102.327	4.875	100.493	100.393	100.293
5.875	102.413	102.313	102.213	4.990	100.466	100.366	100.266
5.990	102.783	102.683	102.583	5.000	100.566	100.466	100.366
6.000	102.883	102.783	102.683	5.125	100.464	100.364	100.264
6.125	103.129	103.029	102.929	5.250	100.551	100.451	100.351
6.250	103.358	103.258	103.158	5.375	100.667	100.567	100.467
6.375	101.199	101.070	100.938	5.500	100.720	100.620	100.520

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
 applicable on MH Advantage Properties (SFR 859 is required)

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.

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



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.:

1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	100.514	100.414	100.314	4.250	98.641	98.541	98.441	3.750	98.901	98.801	98.701	
4.875	101.130	101.030	100.930	4.375	99.225	99.125	99.025	3.875	99.268	99.168	99.068	
4.990	101.486	101.386	101.286	4.500	99.944	99.844	99.744	3.990	99.530	99.430	99.330	
5.000	101.586	101.486	101.386	4.625	100.508	100.408	100.308	4.000	99.630	99.530	99.430	
5.125	102.269	102.169	102.069	4.750	101.021	100.921	100.821	4.125	100.131	100.031	99.931	
5.250	102.749	102.649	102.549	4.875	101.462	101.362	101.262	4.250	100.472	100.372	100.272	
5.375	103.162	103.062	102.962	4.990	101.793	101.693	101.593	4.375	100.921	100.821	100.721	
5.500	103.501	103.401	103.301	5.000	101.893	101.793	101.693	4.500	101.360	101.260	101.160	
5.625	103.917	103.817	103.717	5.125	102.336	102.236	102.136	4.625	101.721	101.621	101.521	
5.750	104.395	104.295	104.195	5.250	102.703	102.603	102.503	4.750	101.879	101.779	101.679	
5.875	104.678	104.578	104.478	5.375	103.051	102.951	102.851	4.875	102.079	101.979	101.879	
5.990	104.848	104.748	104.648	5.500	103.312	103.212	103.112	4.990	102.191	102.091	101.991	
6.000	104.948	104.848	104.748	5.625	103.544	103.444	103.344	5.000	102.291	102.191	102.091	
6.125	105.426	105.326	105.226	5.750	103.786	103.686	103.586	5.125	102.670	102.570	102.470	
6.250	105.772	105.672	105.572	5.875	104.800	104.700	104.600	5.250	103.065	102.965	102.865	
6.375	106.089	105.989	105.889	5.990	105.065	104.965	104.865	5.375	103.653	103.553	103.453	
6.500	105.655	105.555	105.455	6.000	105.165	105.065	104.965	5.500	101.470	101.366	101.270	
6.625	105.666	105.566	105.466	6.125	104.822	104.722	104.622	5.625	101.900	101.797	101.700	
6.750	106.064	105.964	105.864	6.250	105.241	105.141	105.041	5.750	102.282	102.182	102.082	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.750	99.904	99.804	99.704	3.750	98.338	98.238
4.875	100.520	100.420	100.320	3.875	98.705	98.605
4.990	100.876	100.776	100.676	3.990	98.472	98.372
5.000	100.976	100.876	100.776	4.000	98.572	98.472
5.125	101.002	100.902	100.802	4.125	99.073	98.973
5.250	101.482	101.382	101.282	4.250	99.414	99.314
5.375	101.895	101.795	101.695	4.375	99.863	99.763
5.500	102.234	102.134	102.034	4.500	99.703	99.603
5.625	102.054	101.954	101.854	4.625	100.064	99.964
5.750	102.532	102.432	102.332	4.750	100.222	100.122
5.875	102.815	102.715	102.615	4.875	100.422	100.322
5.990	102.985	102.885	102.785	4.990	100.034	99.934
6.000	103.085	102.985	102.885	5.000	100.134	100.034
6.125	103.004	102.904	102.804	5.125	#N/A	#N/A
6.250	103.350	103.250	103.150	5.250	#N/A	#N/A
6.375	103.517	103.417	103.317	5.375	#N/A	#N/A
6.500	102.933	102.833	102.733	5.500	#N/A	#N/A
6.625	102.794	102.694	102.594	5.625	#N/A	#N/A
6.750	103.042	102.942	102.842	5.750	#N/A	#N/A

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

12/3/2018

45 Day Lock Exp.:

12/17/2018

60 Day Lock Exp.:

1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	100.491	100.391	100.291	4.250	98.641	98.541	98.441	3.750	98.805	98.705	98.605	4.750	99.881	99.781	99.681	3.750	98.242	98.142	98.042
4.875	101.101	101.001	100.901	4.375	99.225	99.125	99.025	3.875	99.311	99.211	99.111	4.875	100.491	100.391	100.291	3.875	98.748	98.648	98.548
4.990	101.484	101.384	101.284	4.500	99.944	99.844	99.744	3.990	99.554	99.454	99.354	4.990	100.874	100.774	100.674	3.990	98.496	98.396	98.296
5.000	101.584	101.484	101.384	4.625	100.520	100.420	100.320	4.000	99.654	99.554	99.454	5.000	100.974	100.874	100.774	4.000	98.596	98.496	98.396
5.125	102.300	102.200	102.100	4.750	101.032	100.932	100.832	4.125	100.154	100.054	99.954	5.125	101.033	100.933	100.833	4.125	99.096	98.996	98.896
5.250	102.779	102.679	102.579	4.875	101.472	101.372	101.272	4.250	100.495	100.395	100.295	5.250	101.512	101.412	101.312	4.250	99.437	99.337	99.237
5.375	103.191	103.091	102.991	4.990	101.801	101.701	101.601	4.375	100.944	100.844	100.744	5.375	101.924	101.824	101.724	4.375	99.886	99.786	99.686
5.500	103.532	103.432	103.332	5.000	101.901	101.801	101.701	4.500	101.341	101.241	101.141	5.500	102.265	102.165	102.065	4.500	99.684	99.584	99.484
5.625	103.944	103.844	103.744	5.125	102.351	102.251	102.151	4.625	101.702	101.602	101.502	5.625	102.081	101.981	101.881	4.625	100.045	99.945	99.845
5.750	104.421	104.321	104.221	5.250	102.717	102.617	102.517	4.750	101.860	101.760	101.660	5.750	102.558	102.458	102.358	4.750	100.203	100.103	100.003
5.875	104.706	104.606	104.506	5.375	103.065	102.965	102.865	4.875	102.057	101.957	101.857	5.875	102.843	102.743	102.643	4.875	100.400	100.300	100.200
5.990	104.872	104.772	104.672	5.500	103.328	103.228	103.128	4.990	102.144	102.044	101.944	5.990	103.009	102.909	102.809	4.990	99.987	99.887	99.787
6.000	104.972	104.872	104.772	5.625	103.571	103.471	103.371	5.000	102.244	102.144	102.044	6.000	103.109	103.009	102.909	5.000	100.087	99.987	99.887
6.125	105.469	105.369	105.269	5.750	103.814	103.714	103.614	5.125	102.622	102.522	102.422	6.125	103.047	102.947	102.847	5.125	#N/A	#N/A	#N/A
6.250	105.813	105.713	105.613	5.875	104.825	104.725	104.625	5.250	103.018	102.918	102.818	6.250	103.391	103.291	103.191	5.250	#N/A	#N/A	#N/A
6.375	106.128	106.028	105.928	5.990	105.089	104.989	104.889	5.375	103.603	103.503	103.403	6.375	103.556	103.456	103.356	5.375	#N/A	#N/A	#N/A
6.500	105.693	105.593	105.493	6.000	105.189	105.089	104.989	5.500	101.454	101.351	101.254	6.500	102.971	102.871	102.771	5.500	#N/A	#N/A	#N/A
6.625	105.694	105.594	105.494	6.125	104.849	104.749	104.649	5.625	101.884	101.782	101.684	6.625	102.822	102.722	102.622	5.625	#N/A	#N/A	#N/A
6.750	106.091	105.991	105.891	6.250	105.267	105.167	105.067	5.750	102.266	102.165	102.066	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 - 97.00%	
≥ 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.: 1/1/2019

W. Rate Sheet Dated: 11/2/2018

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	97.956	97.831	97.706	
4.625	98.762	98.637	98.512	
4.750	99.464	99.339	99.214	
4.875	99.954	99.829	99.704	
5.000	100.573	100.448	100.323	
5.125	101.081	100.956	100.831	
5.250	101.451	101.326	101.201	
5.375	101.739	101.614	101.489	
5.500	101.998	101.873	101.748	
5.625	102.180	102.055	101.930	
5.750	102.414	102.289	102.164	
5.875	102.726	102.601	102.476	
6.000	102.888	102.763	102.638	

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	97.486	97.361	97.236	
3.875	97.939	97.814	97.689	
4.000	98.338	98.213	98.088	
4.125	98.916	98.791	98.666	
4.250	99.237	99.112	98.987	
4.375	99.458	99.333	99.208	
4.500	99.724	99.599	99.474	
4.625	99.968	99.843	99.718	
4.750	100.195	100.070	99.945	
4.875	100.408	100.283	100.158	
5.000	100.676	100.551	100.426	

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	97.051	96.926	96.801	
3.625	97.599	97.474	97.349	
3.750	98.123	97.998	97.873	
3.875	98.611	98.486	98.361	
4.000	99.126	99.001	98.876	
4.125	99.536	99.411	99.286	
4.250	99.922	99.797	99.672	
4.375	100.282	100.157	100.032	
4.500	100.617	100.492	100.367	
4.625	100.922	100.797	100.672	
4.750	101.207	101.082	100.957	
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)