



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.: 12/5/2018

45 Day Lock Exp.: 12/20/2018

60 Day Lock Exp.: 1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	98.069	97.919	97.769	4.000	97.439	97.289	97.139	2.375	92.238	92.088	91.938	3.125	97.471	97.321	97.171
4.125	98.568	98.418	98.268	4.125	97.885	97.735	97.585	2.500	91.259	91.109	90.959	3.250	97.735	97.585	97.435
4.250	99.708	99.568	99.443	4.250	98.894	98.754	98.629	2.625	92.159	92.009	91.859	3.375	98.182	98.032	97.882
4.375	100.210	100.069	99.944	4.375	99.282	99.141	99.016	2.750	95.082	94.932	94.782	3.500	98.564	98.414	98.264
4.500	100.706	100.566	100.441	4.500	99.642	99.501	99.376	2.875	95.509	95.359	95.209	3.625	98.942	98.792	98.642
4.625	101.186	101.046	100.921	4.625	100.004	99.863	99.738	3.000	94.596	94.446	94.296	Margin = 2.250		Index = 2.660	
4.750	101.484	101.312	101.171	4.750	100.796	100.624	100.483	3.125	96.515	96.365	96.215				
4.875	102.027	101.855	101.714	4.875	101.145	100.973	100.833	3.250	97.335	97.185	97.035				
5.000	102.627	102.455	102.314	5.000	101.490	101.319	101.178	3.375	97.784	97.634	97.484				
5.125	102.883	102.711	102.570	5.125	101.689	101.517	101.377	3.500	98.229	98.079	97.929				
5.250	103.141	102.969	102.797	5.250	102.225	102.053	101.881	3.625	98.669	98.519	98.369				
5.375	103.310	103.138	102.966	5.375	102.565	102.393	102.221	3.750	98.786	98.636	98.486				
5.500	103.587	103.415	103.243	5.500	102.910	102.738	102.566	3.875	99.228	99.078	98.928				
5.625	103.812	103.640	103.468	5.625	102.959	102.787	102.615	4.000	99.657	99.507	99.357				
5.750	104.037	103.937	103.837	5.750	103.150	103.050	102.950	4.125	100.081	99.931	99.781				
5.875	104.095	103.995	103.895	5.875	103.500	103.400	103.300	4.250	100.177	100.027	99.877				
6.000	104.472	104.372	104.272	6.000	103.845	103.745	103.645	4.375	100.542	100.392	100.242				
6.125	104.847	104.747	104.647	6.125	104.144	104.044	103.944	4.500	100.879	100.729	100.579				
6.250	105.197	104.978	104.869	6.250	104.444	104.225	104.116	4.625	101.219	101.069	100.919				

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	96.869	96.719	96.569	4.000	96.439	96.289	96.139	2.375	91.238	91.088	90.938	3.125	96.471	96.321	96.171
4.125	97.368	97.218	97.068	4.125	96.885	96.735	96.585	2.500	90.259	90.109	89.959	3.250	96.735	96.585	96.435
4.250	98.458	98.318	98.193	4.250	97.894	97.754	97.629	2.625	91.159	91.009	90.859	3.375	97.182	97.032	96.882
4.375	98.960	98.819	98.694	4.375	98.282	98.141	98.016	2.750	94.082	93.932	93.782	3.500	97.564	97.414	97.264
4.500	99.456	99.316	99.191	4.500	98.642	98.501	98.376	2.875	94.509	94.359	94.209	3.625	97.942	97.792	97.642
4.625	99.936	99.796	99.671	4.625	99.004	98.863	98.738	3.000	93.596	93.446	93.296	Margin = 2.250		Index = 2.660	
4.750	100.434	100.262	100.121	4.750	99.796	99.624	99.483	3.125	95.515	95.365	95.215	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.977	100.805	100.664	4.875	100.145	99.973	99.833	3.250	96.335	96.185	96.035	Rate	30 Day	45 Day	60 Day
5.000	101.377	101.205	101.064	5.000	100.490	100.319	100.178	3.375	96.784	96.634	96.484	4.625	98.786	98.536	98.286
5.125	101.803	101.631	101.490	5.125	100.789	100.617	100.477	3.500	97.229	97.079	96.929	4.750	99.284	99.034	98.784
5.250	102.241	102.069	101.897	5.250	101.225	101.053	100.881	3.625	97.669	97.519	97.369	4.875	99.727	99.477	99.227
5.375	102.510	102.338	102.166	5.375	101.565	101.393	101.221	3.750	97.786	97.636	97.486	5.000	100.127	99.877	99.627
5.500	102.737	102.565	102.393	5.500	101.910	101.738	101.566	3.875	98.228	98.078	97.928	5.125	100.503	100.253	100.003
5.625	102.862	102.690	102.518	5.625	102.009	101.837	101.665	4.000	98.657	98.507	98.357	5.250	100.641	100.391	100.141
5.750	102.987	102.887	102.787	5.750	102.150	102.050	101.950	4.125	99.081	98.931	98.781	5.375	101.010	100.760	100.510
5.875	103.045	102.945	102.845	5.875	102.500	102.400	102.300	4.250	99.177	99.027	98.877	5.500	102.007	101.757	101.507
6.000	103.422	103.322	103.222	6.000	102.845	102.745	102.645	4.375	99.542	99.392	99.242	5.625	102.252	102.002	101.752
6.125	103.797	103.697	103.597	6.125	103.144	103.044	102.944	4.500	99.879	99.729	99.579	5.750	102.507	102.257	102.007
6.250	103.997	103.778	103.669	6.250	103.444	103.225	103.116	4.625	100.219	100.069	99.919	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	98.877	98.627	98.377	4.875	98.425	98.175	97.925
5.125	99.653	99.403	99.153	5.125	99.069	98.819	98.569
5.375	100.160	99.910	99.660	5.375	99.845	99.595	99.345
5.625	100.912	100.662	100.412	5.625	100.489	100.239	99.989
5.875	101.345	101.095	100.845	5.875	100.780	100.530	100.280
6.000	101.722	101.472	101.222	6.000	101.125	100.875	100.625
6.125	102.097	101.847	101.597	6.125	101.424	101.174	100.924
6.250	102.757	102.507	102.257	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:	11/5/2018	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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/5/2018

45 Day Lock Exp.:

12/20/2018

60 Day Lock Exp.:

1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	97.101	96.951	96.801	4.000	96.470	96.320	96.170	2.375	88.738	88.588	88.438	3.125	95.78	95.633	95.483
4.125	97.600	97.450	97.300	4.125	96.916	96.766	96.616	2.500	87.759	87.609	87.459	3.250	96.80	96.647	96.497
4.250	98.740	98.599	98.474	4.250	97.926	97.785	97.660	2.625	88.659	88.509	88.359	3.375	97.24	97.095	96.945
4.375	99.241	99.100	98.975	4.375	98.313	98.172	98.047	2.750	93.395	93.245	93.095	3.500	97.63	97.476	97.326
4.500	99.737	99.597	99.472	4.500	98.673	98.532	98.407	2.875	93.821	93.671	93.521	3.625	98.00	97.855	97.705
4.625	100.217	100.077	99.952	4.625	99.035	98.894	98.769	3.000	92.909	92.759	92.609	Margin = 2.250		Index = 2.660	
4.750	100.327	100.155	100.015	4.750	99.639	99.468	99.327	3.125	94.828	94.678	94.528				
4.875	100.870	100.699	100.558	4.875	99.989	99.817	99.677	3.250	96.398	96.248	96.098				
5.000	101.470	101.298	101.158	5.000	100.334	100.162	100.022	3.375	96.847	96.697	96.547				
5.125	101.726	101.555	101.414	5.125	100.533	100.361	100.221	3.500	97.291	97.141	96.991				
5.250	101.579	101.407	101.235	5.250	100.663	100.491	100.319	3.625	97.731	97.581	97.431				
5.375	101.747	101.575	101.403	5.375	101.002	100.830	100.659	3.750	97.817	97.667	97.517				
5.500	102.024	101.852	101.680	5.500	101.347	101.176	101.004	3.875	98.260	98.110	97.960				
5.625	102.249	102.077	101.906	5.625	101.396	101.224	101.053	4.000	98.688	98.538	98.388				
5.750	101.225	101.125	101.025	5.750	100.338	100.238	100.138	4.125	99.112	98.962	98.812				
5.875	101.282	101.182	101.082	5.875	100.687	100.587	100.487	4.250	99.209	99.059	98.909				
6.000	101.659	101.559	101.459	6.000	101.033	100.933	100.833	4.375	99.573	99.423	99.273				
6.125	102.034	101.934	101.834	6.125	101.331	101.231	101.131	4.500	99.911	99.761	99.611				
6.250	101.697	101.478	101.369	6.250	100.944	100.725	100.616	4.625	100.250	100.100	99.950				

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	95.901	95.751	95.601	4.000	95.470	95.320	95.170	2.375	89.488	89.338	89.188	3.125	94.783	94.633	94.483
4.125	96.400	96.250	96.100	4.125	95.916	95.766	95.616	2.500	88.509	88.359	88.209	3.250	95.797	95.647	95.497
4.250	97.490	97.349	97.224	4.250	96.926	96.785	96.660	2.625	89.409	89.259	89.109	3.375	96.245	96.095	95.945
4.375	97.991	97.850	97.725	4.375	97.313	97.172	97.047	2.750	93.176	93.026	92.876	3.500	96.626	96.476	96.326
4.500	98.487	98.347	98.222	4.500	97.673	97.532	97.407	2.875	93.602	93.452	93.302	3.625	97.005	96.855	96.705
4.625	98.967	98.827	98.702	4.625	98.035	97.894	97.769	3.000	92.690	92.540	92.390	Margin = 2.250		Index = 2.660	
4.750	99.277	99.105	98.965	4.750	98.639	98.468	98.327	3.125	94.609	94.459	94.309	30 Year OTC "Borrower Paid Only for USDA"			
4.875	99.820	99.649	99.508	4.875	98.989	98.817	98.677	3.250	95.241	95.091	94.941	Rate	30 Day	45 Day	60 Day
5.000	100.220	100.048	99.908	5.000	99.334	99.162	99.022	3.375	95.691	95.541	95.391	4.625	97.817	97.567	97.317
5.125	100.646	100.475	100.334	5.125	99.633	99.461	99.321	3.500	96.135	95.985	95.835	4.750	98.127	97.877	97.627
5.250	100.679	100.507	100.335	5.250	99.663	99.491	99.319	3.625	96.575	96.425	96.275	4.875	98.570	98.320	98.070
5.375	100.947	100.775	100.603	5.375	100.002	99.830	99.659	3.750	96.536	96.386	96.236	5.000	98.970	98.720	98.470
5.500	101.174	101.002	100.830	5.500	100.347	100.176	100.004	3.875	96.978	96.828	96.678	5.125	99.346	99.096	98.846
5.625	101.299	101.127	100.956	5.625	100.446	100.274	100.103	4.000	97.407	97.257	97.107	5.250	99.079	98.829	98.579
5.750	100.175	100.075	99.975	5.750	99.338	99.238	99.138	4.125	97.831	97.681	97.531	5.375	99.447	99.197	98.947
5.875	100.232	100.132	100.032	5.875	99.687	99.587	99.487	4.250	97.615	97.465	97.315	5.500	100.444	100.194	99.944
6.000	100.609	100.509	100.409	6.000	100.033	99.933	99.833	4.375	97.980	97.830	97.680	5.625	100.689	100.439	100.189
6.125	100.984	100.884	100.784	6.125	100.331	100.231	100.131	4.500	98.317	98.167	98.017	5.750	99.695	99.445	99.195
6.250	100.497	100.278	100.169	6.250	99.944	99.725	99.616	4.625	98.656	98.506	98.356	5.875	99.944	99.694	99.444

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	97.720	97.470	97.220	4.875	97.269	97.019	96.769
5.125	98.496	98.246	97.996	5.125	97.913	97.663	97.413
5.375	98.597	98.347	98.097	5.375	98.282	98.032	97.782
5.625	99.349	99.099	98.849	5.625	98.926	98.676	98.426
5.875	98.532	98.282	98.032	5.875	97.967	97.717	97.467
6.000	98.909	98.659	98.409	6.000	98.313	98.063	97.813
6.125	99.284	99.034	98.784	6.125	98.611	98.361	98.111
6.250	99.257	99.007	98.757	6.250	98.771	98.521	98.271

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:	11/5/2018 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
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.: 12/5/2018
45 Day Lock Exp.: 12/20/2018
60 Day Lock Exp.: 1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	98.558	98.458	98.358	4.625	100.025	99.925	99.825	3.375	97.282	97.182	97.082	3.500	97.574	97.474	97.374
4.500	99.249	99.149	99.049	4.750	100.562	100.462	100.362	3.500	97.778	97.678	97.578	3.625	98.036	97.936	97.836
4.625	99.863	99.763	99.663	4.875	101.109	101.009	100.909	3.625	98.240	98.140	98.040	3.750	98.666	98.566	98.466
4.750	100.483	100.383	100.283	4.990	101.282	101.182	101.082	3.750	98.870	98.770	98.670	3.875	99.005	98.905	98.805
4.875	101.098	100.998	100.898	5.000	101.382	101.282	101.182	3.875	99.113	99.013	98.913	3.990	99.231	99.131	99.031
4.990	100.804	100.704	100.604	5.125	101.970	101.870	101.770	3.990	99.448	99.348	99.248	4.000	99.331	99.231	99.131
5.000	100.904	100.804	100.704	5.250	102.454	102.354	102.254	4.000	99.548	99.448	99.348	4.125	99.638	99.538	99.438
5.125	101.621	101.521	101.421	5.375	102.658	102.558	102.458	4.125	99.695	99.595	99.495	4.250	100.467	100.367	100.267
5.250	102.262	102.162	102.062	5.500	102.884	102.784	102.684	4.250	100.193	100.093	99.993	4.375	100.768	100.668	100.568
5.375	102.662	102.562	102.462	5.625	103.331	103.231	103.131	4.375	100.493	100.393	100.293	4.500	101.057	100.957	100.857
5.500	103.028	102.928	102.828	5.750	103.843	103.743	103.643	4.500	101.006	100.906	100.806	4.625	101.318	101.218	101.118
5.625	103.311	103.211	103.111	5.875	104.088	103.988	103.888	4.625	101.497	101.397	101.297	4.750	101.539	101.439	101.339
5.750	104.137	104.037	103.937	5.990	104.193	104.093	103.993	4.750	101.679	101.579	101.479	4.875	101.767	101.667	101.567
5.875	104.305	104.205	104.105	6.000	104.293	104.193	104.093	4.875	101.851	101.751	101.651	4.990	101.914	101.814	101.714
5.990	104.431	104.331	104.231	6.125	104.769	104.652	104.535	4.990	102.063	101.963	101.863	5.000	102.014	101.914	101.814
6.000	104.531	104.431	104.331	6.250	105.303	105.186	105.069	5.000	102.163	102.063	101.963	5.125	102.238	102.138	102.038
6.125	105.132	105.032	104.932	6.375	105.531	105.414	105.297	5.125	102.604	102.504	102.404	5.250	102.460	102.360	102.260
6.250	105.644	105.527	105.409	6.500	105.331	105.214	105.097	5.250	102.760	102.660	102.560	5.375	102.674	102.574	102.474
6.375	106.016	105.899	105.782	6.625	105.475	105.358	105.241	5.375	102.905	102.805	102.705	5.500	102.595	102.495	102.395

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	96.837	96.737	96.637	3.500	97.100	97.000	96.900
4.500	97.589	97.489	97.389	3.625	97.509	97.409	97.309
4.625	98.312	98.212	98.112	3.750	97.817	97.717	97.617
4.750	99.007	98.907	98.807	3.875	98.228	98.128	98.028
4.875	99.594	99.494	99.394	3.990	98.514	98.414	98.314
4.990	100.046	99.946	99.846	4.000	98.614	98.514	98.414
5.000	100.146	100.046	99.946	4.125	99.001	98.901	98.801
5.125	100.407	100.307	100.207	4.250	99.180	99.080	98.980
5.250	100.891	100.791	100.691	4.375	99.571	99.471	99.371
5.375	101.399	101.299	101.199	4.500	99.855	99.755	99.655
5.500	101.872	101.772	101.672	4.625	100.151	100.051	99.951
5.625	102.103	102.003	101.903	4.750	100.273	100.173	100.073
5.750	102.302	102.202	102.102	4.875	100.382	100.282	100.182
5.875	102.179	102.079	101.979	4.990	100.352	100.252	100.152
5.990	102.552	102.452	102.352	5.000	100.452	100.352	100.252
6.000	102.652	102.552	102.452	5.125	100.414	100.314	100.214
6.125	102.900	102.800	102.700	5.250	100.512	100.412	100.312
6.250	103.126	103.026	102.926	5.375	100.600	100.500	100.400
6.375	101.037	100.905	100.773	5.500	100.650	100.550	100.450

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not
applicable on MH Advantage Properties (SFR 859 is required)								**Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/5/2018

45 Day Lock Exp.:

12/20/2018

60 Day Lock Exp.:

1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	100.483	100.383	100.283	4.250	98.378	98.278	98.178	3.750	98.870	98.770	98.670	
4.875	101.098	100.998	100.898	4.375	98.952	98.852	98.752	3.875	99.113	99.013	98.913	
4.990	101.204	101.104	101.004	4.500	99.687	99.587	99.487	3.990	99.448	99.348	99.248	
5.000	101.304	101.204	101.104	4.625	100.228	100.128	100.028	4.000	99.548	99.448	99.348	
5.125	102.041	101.941	101.841	4.750	100.755	100.655	100.555	4.125	99.925	99.825	99.725	
5.250	102.530	102.430	102.330	4.875	101.202	101.102	101.002	4.250	100.270	100.170	100.070	
5.375	102.950	102.850	102.750	4.990	101.538	101.438	101.338	4.375	100.731	100.631	100.531	
5.500	103.295	103.195	103.095	5.000	101.638	101.538	101.438	4.500	101.177	101.077	100.977	
5.625	103.720	103.620	103.520	5.125	102.148	102.048	101.948	4.625	101.539	101.439	101.339	
5.750	104.207	104.107	104.007	5.250	102.519	102.419	102.319	4.750	101.719	101.619	101.519	
5.875	104.498	104.398	104.298	5.375	102.872	102.772	102.672	4.875	101.919	101.819	101.719	
5.990	104.672	104.572	104.472	5.500	103.137	103.037	102.937	4.990	102.025	101.925	101.825	
6.000	104.772	104.672	104.572	5.625	103.396	103.296	103.196	5.000	102.125	102.025	101.925	
6.125	105.252	105.152	105.052	5.750	103.612	103.512	103.412	5.125	102.508	102.408	102.308	
6.250	105.605	105.505	105.405	5.875	104.639	104.539	104.439	5.250	102.916	102.816	102.716	
6.375	105.926	105.826	105.726	5.990	104.910	104.810	104.710	5.375	103.480	103.380	103.280	
6.500	105.498	105.398	105.298	6.000	105.010	104.910	104.810	5.500	101.285	101.182	101.085	
6.625	105.472	105.372	105.272	6.125	104.648	104.548	104.448	5.625	101.718	101.617	101.518	
6.750	105.875	105.775	105.675	6.250	105.074	104.974	104.874	5.750	102.106	102.006	101.906	

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	99.845	99.745	99.645	3.750	98.307	98.207	98.107		
4.875	100.460	100.360	100.260	3.875	98.550	98.450	98.350		
4.990	100.566	100.466	100.366	3.990	98.390	98.290	98.190		
5.000	100.666	100.566	100.466	4.000	98.490	98.390	98.290		
5.125	100.901	100.801	100.701	4.125	98.867	98.767	98.667		
5.250	101.390	101.290	101.190	4.250	99.212	99.112	99.012		
5.375	101.810	101.710	101.610	4.375	99.673	99.573	99.473		
5.500	102.155	102.055	101.955	4.500	99.520	99.420	99.320		
5.625	102.167	102.067	101.967	4.625	99.882	99.782	99.682		
5.750	102.654	102.554	102.454	4.750	100.062	99.962	99.862		
5.875	102.945	102.845	102.745	4.875	100.262	100.162	100.062		
5.990	103.119	103.019	102.919	4.990	99.868	99.768	99.668		
6.000	103.219	103.119	103.019	5.000	99.968	99.868	99.768		
6.125	102.814	102.714	102.614	5.125	#N/A	#N/A	#N/A		
6.250	103.167	103.067	102.967	5.250	#N/A	#N/A	#N/A		
6.375	103.338	103.238	103.138	5.375	#N/A	#N/A	#N/A		
6.500	102.760	102.660	102.560	5.500	#N/A	#N/A	#N/A		
6.625	102.584	102.484	102.384	5.625	#N/A	#N/A	#N/A		
6.750	102.837	102.737	102.637	5.750	#N/A	#N/A	#N/A		

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-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.:

12/5/2018

45 Day Lock Exp.:

12/20/2018

60 Day Lock Exp.:

1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	100.217	100.117	100.017	4.250	98.378	98.278	98.178	3.750	98.559	98.459	98.359	4.750	99.596	99.496	99.396	3.750	97.990	97.890	97.790
4.875	100.839	100.739	100.639	4.375	98.967	98.867	98.767	3.875	99.072	98.972	98.872	4.875	100.218	100.118	100.018	3.875	98.503	98.403	98.303
4.990	101.232	101.132	101.032	4.500	99.692	99.592	99.492	3.990	99.326	99.226	99.126	4.990	100.611	100.511	100.411	3.990	98.252	98.152	98.052
5.000	101.332	101.232	101.132	4.625	100.245	100.145	100.045	4.000	99.426	99.326	99.226	5.000	100.711	100.611	100.511	4.000	98.352	98.252	98.152
5.125	102.042	101.942	101.842	4.750	100.762	100.662	100.562	4.125	99.931	99.831	99.731	5.125	100.756	100.656	100.556	4.125	98.857	98.757	98.657
5.250	102.529	102.429	102.329	4.875	101.207	101.107	101.007	4.250	100.274	100.174	100.074	5.250	101.243	101.143	101.043	4.250	99.200	99.100	99.000
5.375	102.950	102.850	102.750	4.990	101.545	101.445	101.345	4.375	100.726	100.626	100.526	5.375	101.664	101.564	101.464	4.375	99.652	99.552	99.452
5.500	103.292	103.192	103.092	5.000	101.645	101.545	101.445	4.500	101.188	101.088	100.988	5.500	102.006	101.906	101.806	4.500	99.531	99.431	99.331
5.625	103.725	103.625	103.525	5.125	102.108	102.008	101.908	4.625	101.550	101.450	101.350	5.625	101.846	101.746	101.646	4.625	99.893	99.793	99.693
5.750	104.211	104.111	104.011	5.250	102.479	102.379	102.279	4.750	101.710	101.610	101.510	5.750	102.332	102.232	102.132	4.750	100.053	99.953	99.853
5.875	104.500	104.400	104.300	5.375	102.832	102.732	102.632	4.875	101.910	101.810	101.710	5.875	102.621	102.521	102.421	4.875	100.253	100.153	100.053
5.990	104.673	104.573	104.473	5.500	103.097	102.997	102.897	4.990	102.017	101.917	101.817	5.990	102.794	102.694	102.594	4.990	99.860	99.760	99.660
6.000	104.773	104.673	104.573	5.625	103.351	103.251	103.151	5.000	102.117	102.017	101.917	6.000	102.894	102.794	102.694	5.000	99.960	99.860	99.760
6.125	105.253	105.153	105.053	5.750	103.596	103.496	103.396	5.125	102.499	102.399	102.299	6.125	102.831	102.731	102.631	5.125	#N/A	#N/A	#N/A
6.250	105.605	105.505	105.405	5.875	104.621	104.521	104.421	5.250	102.897	102.797	102.697	6.250	103.183	103.083	102.983	5.250	#N/A	#N/A	#N/A
6.375	105.925	105.825	105.725	5.990	104.894	104.794	104.694	5.375	103.491	103.391	103.291	6.375	103.353	103.253	103.153	5.375	#N/A	#N/A	#N/A
6.500	105.500	105.400	105.300	6.000	104.994	104.894	104.794	5.500	101.296	101.196	101.096	6.500	102.778	102.678	102.578	5.500	#N/A	#N/A	#N/A
6.625	105.476	105.376	105.276	6.125	104.632	104.532	104.432	5.625	101.730	101.628	101.530	6.625	102.604	102.504	102.404	5.625	#N/A	#N/A	#N/A
6.750	105.879	105.779	105.679	6.250	105.057	104.957	104.857	5.750	102.118	102.017	101.918	6.750	102.857	102.757	102.657	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.: 12/5/2018

45 Day Lock Exp.: 12/20/2018

60 Day Lock Exp.: 1/4/2019

W. Rate Sheet Dated: 11/5/2018

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	97.644	97.519	97.394	
4.625	98.458	98.333	98.208	
4.750	99.166	99.041	98.916	
4.875	99.652	99.527	99.402	
5.000	100.287	100.162	100.037	
5.125	100.813	100.688	100.563	
5.250	101.203	101.078	100.953	
5.375	101.507	101.382	101.257	
5.500	101.773	101.648	101.523	
5.625	101.969	101.844	101.719	
5.750	102.221	102.096	101.971	
5.875	102.538	102.413	102.288	
6.000	102.700	102.575	102.450	

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	97.327	97.202	97.077	
3.875	97.779	97.654	97.529	
4.000	98.183	98.058	97.933	
4.125	98.770	98.645	98.520	
4.250	99.098	98.973	98.848	
4.375	99.332	99.207	99.082	
4.500	99.606	99.481	99.356	
4.625	99.857	99.732	99.607	
4.750	100.094	99.969	99.844	
4.875	100.306	100.181	100.056	
5.000	100.574	100.449	100.324	

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	96.875	96.750	96.625	
3.625	97.427	97.302	97.177	
3.750	97.957	97.832	97.707	
3.875	98.450	98.325	98.200	
4.000	98.965	98.840	98.715	
4.125	99.381	99.256	99.131	
4.250	99.775	99.650	99.525	
4.375	100.144	100.019	99.894	
4.500	100.486	100.361	100.236	
4.625	100.791	100.666	100.541	
4.750	101.076	100.951	100.826	
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)