



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.: 12/6/2018

45 Day Lock Exp.: 12/21/2018

60 Day Lock Exp.: 1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	97.944	97.794	97.644	4.000	97.314	97.164	97.014	2.375	92.207	92.057	91.907	3.125	97.471	97.321	97.171
4.125	98.450	98.300	98.150	4.125	97.760	97.610	97.460	2.500	91.227	91.077	90.927	3.250	97.735	97.585	97.435
4.250	99.681	99.556	99.431	4.250	98.863	98.738	98.613	2.625	92.127	91.977	91.827	3.375	98.182	98.032	97.882
4.375	100.180	100.055	99.930	4.375	99.250	99.125	99.000	2.750	95.027	94.877	94.727	3.500	98.564	98.414	98.264
4.500	100.681	100.556	100.431	4.500	99.610	99.485	99.360	2.875	95.454	95.304	95.154	3.625	98.942	98.792	98.642
4.625	101.174	101.049	100.924	4.625	99.972	99.847	99.722	3.000	94.541	94.391	94.241	Margin = 2.250		Index = 2.670	
4.750	101.472	101.300	101.160	4.750	100.780	100.608	100.468	3.125	96.461	96.311	96.161				
4.875	102.059	101.887	101.746	4.875	101.130	100.958	100.817	3.250	97.444	97.288	97.132				
5.000	102.680	102.508	102.367	5.000	101.475	101.303	101.162	3.375	97.894	97.737	97.581				
5.125	102.938	102.766	102.626	5.125	101.674	101.502	101.361	3.500	98.338	98.182	98.026				
5.250	103.213	103.057	102.900	5.250	102.288	102.131	101.975	3.625	98.778	98.622	98.466				
5.375	103.425	103.269	103.113	5.375	102.627	102.471	102.315	3.750	98.747	98.597	98.447				
5.500	103.670	103.514	103.357	5.500	102.972	102.816	102.660	3.875	99.189	99.039	98.889				
5.625	103.890	103.734	103.577	5.625	103.021	102.865	102.709	4.000	99.618	99.468	99.318				
5.750	104.038	103.929	103.829	5.750	103.135	103.025	102.925	4.125	100.042	99.892	99.742				
5.875	104.046	103.937	103.837	5.875	103.484	103.375	103.275	4.250	100.177	100.027	99.877				
6.000	104.477	104.367	104.267	6.000	103.829	103.720	103.620	4.375	100.542	100.392	100.242				
6.125	104.847	104.738	104.638	6.125	104.128	104.019	103.919	4.500	100.879	100.729	100.579				
6.250	105.197	105.072	104.972	6.250	104.428	104.303	104.203	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	96.744	96.594	96.444	4.000	96.314	96.164	96.014	2.375	91.207	91.057	90.907	3.125	96.471	96.321	96.171
4.125	97.250	97.100	96.950	4.125	96.760	96.610	96.460	2.500	90.227	90.077	89.927	3.250	96.735	96.585	96.435
4.250	98.431	98.306	98.181	4.250	97.863	97.738	97.613	2.625	91.127	90.977	90.827	3.375	97.182	97.032	96.882
4.375	98.930	98.805	98.680	4.375	98.250	98.125	98.000	2.750	94.027	93.877	93.727	3.500	97.564	97.414	97.264
4.500	99.431	99.306	99.181	4.500	98.610	98.485	98.360	2.875	94.454	94.304	94.154	3.625	97.942	97.792	97.642
4.625	99.924	99.799	99.674	4.625	98.972	98.847	98.722	3.000	93.541	93.391	93.241	Margin = 2.250		Index = 2.670	
4.750	100.422	100.250	100.110	4.750	99.780	99.608	99.468	3.125	95.461	95.311	95.161	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.009	100.837	100.696	4.875	100.130	99.958	99.817	3.250	96.444	96.288	96.132	Rate	30 Day	45 Day	60 Day
5.000	101.430	101.258	101.117	5.000	100.475	100.303	100.162	3.375	96.894	96.737	96.581	4.625	98.774	98.524	98.274
5.125	101.858	101.686	101.546	5.125	100.774	100.602	100.461	3.500	97.338	97.182	97.026	4.750	99.272	99.022	98.772
5.250	102.313	102.157	102.000	5.250	101.288	101.131	100.975	3.625	97.778	97.622	97.466	4.875	99.759	99.509	99.259
5.375	102.625	102.469	102.313	5.375	101.627	101.471	101.315	3.750	97.747	97.597	97.447	5.000	100.180	99.930	99.680
5.500	102.820	102.664	102.507	5.500	101.972	101.816	101.660	3.875	98.189	98.039	97.889	5.125	100.558	100.308	100.058
5.625	102.940	102.784	102.627	5.625	102.071	101.915	101.759	4.000	98.618	98.468	98.318	5.250	100.713	100.463	100.213
5.750	102.988	102.879	102.779	5.750	102.135	102.025	101.925	4.125	99.042	98.892	98.742	5.375	101.125	100.875	100.625
5.875	102.996	102.887	102.787	5.875	102.484	102.375	102.275	4.250	99.177	99.027	98.877	5.500	102.090	101.840	101.590
6.000	103.427	103.317	103.217	6.000	102.829	102.720	102.620	4.375	99.542	99.392	99.242	5.625	102.250	102.000	101.750
6.125	103.797	103.688	103.588	6.125	103.128	103.019	102.919	4.500	99.879	99.729	99.579	5.750	102.508	102.258	102.008
6.250	103.997	103.872	103.772	6.250	103.428	103.303	103.203	4.625	100.219	100.069	99.919	5.875	102.758	102.508	102.258

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.909	98.659	98.409	4.875	98.410	98.160	97.910
5.125	99.708	99.458	99.208	5.125	99.054	98.804	98.554
5.375	100.275	100.025	99.775	5.375	99.907	99.657	99.407
5.625	100.990	100.740	100.490	5.625	100.551	100.301	100.051
5.875	101.296	101.046	100.796	5.875	100.764	100.514	100.264
6.000	101.727	101.477	101.227	6.000	101.109	100.859	100.609
6.125	102.097	101.847	101.597	6.125	101.408	101.158	100.908
6.250	102.757	102.507	102.257	6.250	102.380	102.130	101.880

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:	11/6/2018	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/6/2018

45 Day Lock Exp.:

12/21/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	96.976	96.826	96.676	4.000	96.345	96.195	96.045	2.375	88.707	88.557	88.407	3.125	95.78	95.633	95.483
4.125	97.481	97.331	97.181	4.125	96.791	96.641	96.491	2.500	87.727	87.577	87.427	3.250	96.80	96.647	96.497
4.250	98.712	98.587	98.462	4.250	97.894	97.769	97.644	2.625	88.627	88.477	88.327	3.375	97.24	97.095	96.945
4.375	99.211	99.086	98.961	4.375	98.282	98.157	98.032	2.750	93.340	93.190	93.040	3.500	97.63	97.476	97.326
4.500	99.712	99.587	99.462	4.500	98.642	98.517	98.392	2.875	93.766	93.616	93.466	3.625	98.00	97.855	97.705
4.625	100.206	100.081	99.956	4.625	99.004	98.879	98.754	3.000	92.854	92.704	92.554	Margin = 2.250		Index = 2.670	
4.750	100.316	100.144	100.003	4.750	99.624	99.452	99.311	3.125	94.773	94.623	94.473				
4.875	100.903	100.731	100.590	4.875	99.973	99.802	99.661	3.250	96.507	96.351	96.194				
5.000	101.524	101.352	101.211	5.000	100.319	100.147	100.006	3.375	96.956	96.800	96.644				
5.125	101.782	101.610	101.470	5.125	100.517	100.346	100.205	3.500	97.401	97.244	97.088				
5.250	101.650	101.494	101.338	5.250	100.725	100.569	100.413	3.625	97.841	97.685	97.528				
5.375	101.863	101.707	101.550	5.375	101.065	100.909	100.752	3.750	97.778	97.628	97.478				
5.500	102.107	101.951	101.795	5.500	101.410	101.254	101.097	3.875	98.220	98.070	97.920				
5.625	102.327	102.171	102.015	5.625	101.459	101.303	101.146	4.000	98.649	98.499	98.349				
5.750	101.226	101.117	101.017	5.750	100.322	100.213	100.113	4.125	99.073	98.923	98.773				
5.875	101.233	101.124	101.024	5.875	100.672	100.562	100.462	4.250	99.209	99.059	98.909				
6.000	101.664	101.555	101.455	6.000	101.017	100.908	100.808	4.375	99.573	99.423	99.273				
6.125	102.034	101.925	101.825	6.125	101.316	101.206	101.106	4.500	99.911	99.761	99.611				
6.250	101.697	101.572	101.472	6.250	100.928	100.803	100.703	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	95.776	95.626	95.476	4.000	95.345	95.195	95.045	2.375	89.457	89.307	89.157	3.125	94.783	94.633	94.483
4.125	96.281	96.131	95.981	4.125	95.791	95.641	95.491	2.500	88.477	88.327	88.177	3.250	95.797	95.647	95.497
4.250	97.462	97.337	97.212	4.250	96.894	96.769	96.644	2.625	89.377	89.227	89.077	3.375	96.245	96.095	95.945
4.375	97.961	97.836	97.711	4.375	97.282	97.157	97.032	2.750	93.121	92.971	92.821	3.500	96.626	96.476	96.326
4.500	98.462	98.337	98.212	4.500	97.642	97.517	97.392	2.875	93.548	93.398	93.248	3.625	97.005	96.855	96.705
4.625	98.956	98.831	98.706	4.625	98.004	97.879	97.754	3.000	92.635	92.485	92.335	Margin = 2.250		Index = 2.670	
4.750	99.266	99.094	98.953	4.750	98.624	98.452	98.311	3.125	94.554	94.404	94.254	30 Year OTC "Borrower Paid Only for USDA"			
4.875	99.853	99.681	99.540	4.875	98.973	98.802	98.661	3.250	95.351	95.194	95.038	Rate	30 Day	45 Day	60 Day
5.000	100.274	100.102	99.961	5.000	99.319	99.147	99.006	3.375	95.800	95.644	95.487	4.625	97.806	97.556	97.306
5.125	100.702	100.530	100.390	5.125	99.617	99.446	99.305	3.500	96.244	96.088	95.932	4.750	98.116	97.866	97.616
5.250	100.750	100.594	100.438	5.250	99.725	99.569	99.413	3.625	96.685	96.528	96.372	4.875	98.603	98.353	98.103
5.375	101.063	100.907	100.750	5.375	100.065	99.909	99.752	3.750	96.497	96.347	96.197	5.000	99.024	98.774	98.524
5.500	101.257	101.101	100.945	5.500	100.410	100.254	100.097	3.875	96.939	96.789	96.639	5.125	99.402	99.152	98.902
5.625	101.377	101.221	101.065	5.625	100.509	100.353	100.196	4.000	97.368	97.218	97.068	5.250	99.150	98.900	98.650
5.750	100.176	100.067	99.967	5.750	99.322	99.213	99.113	4.125	97.792	97.642	97.492	5.375	99.563	99.313	99.063
5.875	100.183	100.074	99.974	5.875	99.672	99.562	99.462	4.250	97.615	97.465	97.315	5.500	100.527	100.277	100.027
6.000	100.614	100.505	100.405	6.000	100.017	99.908	99.808	4.375	97.980	97.830	97.680	5.625	100.687	100.437	100.187
6.125	100.984	100.875	100.775	6.125	100.316	100.206	100.106	4.500	98.317	98.167	98.017	5.750	99.696	99.446	99.196
6.250	100.497	100.372	100.272	6.250	99.928	99.803	99.703	4.625	98.656	98.506	98.356	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

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	97.753	97.503	97.253	4.875	97.253	97.003	96.753
5.125	98.552	98.302	98.052	5.125	97.897	97.647	97.397
5.375	98.713	98.463	98.213	5.375	98.345	98.095	97.845
5.625	99.427	99.177	98.927	5.625	98.989	98.739	98.489
5.875	98.483	98.233	97.983	5.875	97.952	97.702	97.452
6.000	98.914	98.664	98.414	6.000	98.297	98.047	97.797
6.125	99.284	99.034	98.784	6.125	98.596	98.346	98.096
6.250	99.257	99.007	98.757	6.250	98.880	98.630	98.380

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:	11/6/2018 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 buyout = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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.:

12/6/2018

45 Day Lock Exp.:

12/21/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	98.330	98.230	98.130	4.625	99.914	99.814	99.714	3.375	97.095	96.995	96.895	3.500	97.553	97.453	97.353
4.500	98.919	98.819	98.719	4.750	100.452	100.352	100.252	3.500	97.591	97.491	97.391	3.625	97.911	97.811	97.711
4.625	99.612	99.512	99.412	4.875	100.967	100.867	100.767	3.625	98.053	97.953	97.853	3.750	98.633	98.533	98.433
4.750	100.184	100.084	99.984	4.990	101.309	101.209	101.109	3.750	98.682	98.582	98.482	3.875	98.986	98.886	98.786
4.875	100.873	100.773	100.673	5.000	101.409	101.309	101.209	3.875	98.925	98.825	98.725	3.990	99.211	99.111	99.011
4.990	100.832	100.732	100.632	5.125	101.997	101.897	101.797	3.990	99.261	99.161	99.061	4.000	99.311	99.211	99.111
5.000	100.932	100.832	100.732	5.250	102.480	102.380	102.280	4.000	99.361	99.261	99.161	4.125	99.618	99.518	99.418
5.125	101.651	101.551	101.451	5.375	102.685	102.585	102.485	4.125	99.675	99.575	99.475	4.250	100.467	100.367	100.267
5.250	102.290	102.190	102.090	5.500	102.911	102.811	102.711	4.250	100.190	100.090	99.990	4.375	100.764	100.664	100.564
5.375	102.689	102.589	102.489	5.625	103.391	103.291	103.191	4.375	100.492	100.392	100.292	4.500	101.054	100.954	100.854
5.500	103.056	102.956	102.856	5.750	103.901	103.801	103.701	4.500	101.004	100.904	100.804	4.625	101.315	101.215	101.115
5.625	103.335	103.235	103.135	5.875	104.146	104.046	103.946	4.625	101.494	101.394	101.294	4.750	101.536	101.436	101.336
5.750	104.196	104.096	103.996	5.990	104.252	104.152	104.052	4.750	101.676	101.576	101.476	4.875	101.764	101.664	101.564
5.875	104.364	104.264	104.164	6.000	104.352	104.252	104.152	4.875	101.847	101.747	101.647	4.990	101.913	101.813	101.713
5.990	104.490	104.390	104.290	6.125	104.824	104.706	104.589	4.990	102.062	101.962	101.862	5.000	102.013	101.913	101.813
6.000	104.590	104.490	104.390	6.250	105.358	105.241	105.123	5.000	102.162	102.062	101.962	5.125	102.235	102.135	102.035
6.125	105.191	105.091	104.991	6.375	105.588	105.470	105.353	5.125	102.601	102.501	102.401	5.250	102.457	102.357	102.257
6.250	105.698	105.581	105.464	6.500	105.386	105.269	105.151	5.250	102.757	102.657	102.557	5.375	102.671	102.571	102.471
6.375	106.071	105.954	105.836	6.625	105.530	105.413	105.295	5.375	102.902	102.802	102.702	5.500	102.589	102.489	102.389

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	96.825	96.725	96.625	3.500	97.096	96.996	96.896
4.500	97.588	97.488	97.388	3.625	97.506	97.406	97.306
4.625	98.310	98.210	98.110	3.750	97.798	97.698	97.598
4.750	99.004	98.904	98.804	3.875	98.209	98.109	98.009
4.875	99.590	99.490	99.390	3.990	98.494	98.394	98.294
4.990	100.043	99.943	99.843	4.000	98.594	98.494	98.394
5.000	100.143	100.043	99.943	4.125	98.982	98.882	98.782
5.125	100.403	100.303	100.203	4.250	99.160	99.060	98.960
5.250	100.918	100.818	100.718	4.375	99.567	99.467	99.367
5.375	101.425	101.325	101.225	4.500	99.851	99.751	99.651
5.500	101.897	101.797	101.697	4.625	100.148	100.048	99.948
5.625	102.126	102.026	101.926	4.750	100.270	100.170	100.070
5.750	102.325	102.225	102.125	4.875	100.379	100.279	100.179
5.875	102.238	102.138	102.038	4.990	100.349	100.249	100.149
5.990	102.608	102.508	102.408	5.000	100.449	100.349	100.249
6.000	102.708	102.608	102.508	5.125	100.411	100.311	100.211
6.125	102.958	102.858	102.758	5.250	100.509	100.409	100.309
6.250	103.188	103.088	102.988	5.375	100.597	100.497	100.397
6.375	101.091	100.959	100.827	5.500	100.647	100.547	100.447

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	-0.250	-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	-2.250
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.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/6/2018

45 Day Lock Exp.:

12/21/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	100.199	100.099	99.999	4.250	98.372	98.272	98.172	3.750	98.694	98.594	98.494
4.875	100.873	100.773	100.673	4.375	98.947	98.847	98.747	3.875	99.212	99.112	99.012
4.990	101.205	101.105	101.005	4.500	99.678	99.578	99.478	3.990	99.355	99.255	99.155
5.000	101.305	101.205	101.105	4.625	100.277	100.177	100.077	4.000	99.455	99.355	99.255
5.125	102.075	101.975	101.875	4.750	100.801	100.701	100.601	4.125	99.968	99.868	99.768
5.250	102.560	102.460	102.360	4.875	101.245	101.145	101.045	4.250	100.311	100.211	100.111
5.375	102.976	102.876	102.776	4.990	101.578	101.478	101.378	4.375	100.769	100.669	100.569
5.500	103.319	103.219	103.119	5.000	101.678	101.578	101.478	4.500	101.253	101.153	101.053
5.625	103.740	103.640	103.540	5.125	102.291	102.188	102.088	4.625	101.614	101.514	101.414
5.750	104.223	104.123	104.023	5.250	102.660	102.557	102.457	4.750	101.793	101.693	101.593
5.875	104.512	104.412	104.312	5.375	103.012	102.907	102.807	4.875	101.993	101.893	101.793
5.990	104.684	104.584	104.484	5.500	103.275	103.172	103.072	4.990	102.102	102.002	101.902
6.000	104.784	104.684	104.584	5.625	103.448	103.348	103.248	5.000	102.202	102.102	102.002
6.125	105.296	105.196	105.096	5.750	103.661	103.561	103.461	5.125	102.583	102.483	102.383
6.250	105.649	105.549	105.449	5.875	104.683	104.583	104.483	5.250	102.990	102.890	102.790
6.375	105.973	105.873	105.773	5.990	104.952	104.852	104.752	5.375	103.552	103.452	103.352
6.500	105.546	105.446	105.346	6.000	105.052	104.952	104.852	5.500	101.357	101.257	101.157
6.625	105.482	105.382	105.282	6.125	104.756	104.656	104.556	5.625	101.789	101.689	101.589
6.750	105.885	105.785	105.685	6.250	105.180	105.080	104.980	5.750	102.174	102.074	101.974

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	99.545	99.445	99.345	3.750	98.128	98.028	97.928
4.875	100.219	100.119	100.019	3.875	98.646	98.546	98.446
4.990	100.551	100.451	100.351	3.990	98.294	98.194	98.094
5.000	100.651	100.551	100.451	4.000	98.394	98.294	98.194
5.125	100.934	100.834	100.734	4.125	98.907	98.807	98.707
5.250	101.419	101.319	101.219	4.250	99.250	99.150	99.050
5.375	101.835	101.735	101.635	4.375	99.708	99.608	99.508
5.500	102.178	102.078	101.978	4.500	99.596	99.496	99.396
5.625	102.187	102.087	101.987	4.625	99.957	99.857	99.757
5.750	102.670	102.570	102.470	4.750	100.136	100.036	99.936
5.875	102.959	102.859	102.759	4.875	100.336	100.236	100.136
5.990	103.131	103.031	102.931	4.990	99.945	99.845	99.745
6.000	103.231	103.131	103.031	5.000	100.045	99.945	99.845
6.125	102.858	102.758	102.658	5.125	#N/A	#N/A	#N/A
6.250	103.211	103.111	103.011	5.250	#N/A	#N/A	#N/A
6.375	103.385	103.285	103.185	5.375	#N/A	#N/A	#N/A
6.500	102.808	102.708	102.608	5.500	#N/A	#N/A	#N/A
6.625	102.594	102.494	102.394	5.625	#N/A	#N/A	#N/A
6.750	102.847	102.747	102.647	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	-2.500	-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 Feataures								
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	-1.000	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.:

12/6/2018

45 Day Lock Exp.:

12/21/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	100.187	100.087	99.987	4.250	98.373	98.273	98.173	3.750	98.562	98.462	98.362	4.750	99.533	99.433	99.333	3.750	97.996	97.896	97.796
4.875	100.810	100.710	100.610	4.375	98.952	98.852	98.752	3.875	99.082	98.982	98.882	4.875	100.156	100.056	99.956	3.875	98.516	98.416	98.316
4.990	101.204	101.104	101.004	4.500	99.687	99.587	99.487	3.990	99.310	99.210	99.110	4.990	100.550	100.450	100.350	3.990	98.249	98.149	98.049
5.000	101.304	101.204	101.104	4.625	100.228	100.128	100.028	4.000	99.410	99.310	99.210	5.000	100.650	100.550	100.450	4.000	98.349	98.249	98.149
5.125	102.041	101.941	101.841	4.750	100.755	100.655	100.555	4.125	99.925	99.825	99.725	5.125	100.900	100.800	100.700	4.125	98.864	98.764	98.664
5.250	102.530	102.430	102.330	4.875	101.202	101.102	101.002	4.250	100.270	100.170	100.070	5.250	101.389	101.289	101.189	4.250	99.209	99.109	99.009
5.375	102.950	102.850	102.750	4.990	101.538	101.438	101.338	4.375	100.731	100.631	100.531	5.375	101.809	101.709	101.609	4.375	99.670	99.570	99.470
5.500	103.295	103.195	103.095	5.000	101.638	101.538	101.438	4.500	101.177	101.077	100.977	5.500	102.154	102.054	101.954	4.500	99.520	99.420	99.320
5.625	103.720	103.620	103.520	5.125	102.148	102.048	101.948	4.625	101.539	101.439	101.339	5.625	102.167	102.067	101.967	4.625	99.882	99.782	99.682
5.750	104.207	104.107	104.007	5.250	102.519	102.419	102.319	4.750	101.719	101.619	101.519	5.750	102.654	102.554	102.454	4.750	100.062	99.962	99.862
5.875	104.498	104.398	104.298	5.375	102.872	102.772	102.672	4.875	101.919	101.819	101.719	5.875	102.945	102.845	102.745	4.875	100.262	100.162	100.062
5.990	104.672	104.572	104.472	5.500	103.137	103.037	102.937	4.990	102.025	101.925	101.825	5.990	103.119	103.019	102.919	4.990	99.868	99.768	99.668
6.000	104.772	104.672	104.572	5.625	103.396	103.296	103.196	5.000	102.125	102.025	101.925	6.000	103.219	103.119	103.019	5.000	99.968	99.868	99.768
6.125	105.252	105.152	105.052	5.750	103.612	103.512	103.412	5.125	102.508	102.408	102.308	6.125	102.814	102.714	102.614	5.125	#N/A	#N/A	#N/A
6.250	105.605	105.505	105.405	5.875	104.639	104.539	104.439	5.250	102.916	102.816	102.716	6.250	103.167	103.067	102.967	5.250	#N/A	#N/A	#N/A
6.375	105.926	105.826	105.726	5.990	104.910	104.810	104.710	5.375	103.480	103.380	103.280	6.375	103.338	103.238	103.138	5.375	#N/A	#N/A	#N/A
6.500	105.498	105.398	105.298	6.000	105.010	104.910	104.810	5.500	101.285	101.182	101.085	6.500	102.760	102.660	102.560	5.500	#N/A	#N/A	#N/A
6.625	105.472	105.372	105.272	6.125	104.648	104.548	104.448	5.625	101.718	101.617	101.518	6.625	102.584	102.484	102.384	5.625	#N/A	#N/A	#N/A
6.750	105.875	105.775	105.675	6.250	105.074	104.974	104.874	5.750	102.106	102.006	101.906	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 - 97.00%	
≥ 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.: 12/6/2018

45 Day Lock Exp.: 12/21/2018

60 Day Lock Exp.: 1/7/2019

W. Rate Sheet Dated: 11/6/2018

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	97.718	97.593	97.468	
4.625	98.543	98.418	98.293	
4.750	99.258	99.133	99.008	
4.875	99.751	99.626	99.501	
5.000	100.390	100.265	100.140	
5.125	100.916	100.791	100.666	
5.250	101.303	101.178	101.053	
5.375	101.605	101.480	101.355	
5.500	101.871	101.746	101.621	
5.625	102.063	101.938	101.813	
5.750	102.307	102.182	102.057	
5.875	102.622	102.497	102.372	
6.000	102.784	102.659	102.534	

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	97.430	97.305	97.180	
3.875	97.882	97.757	97.632	
4.000	98.283	98.158	98.033	
4.125	98.864	98.739	98.614	
4.250	99.187	99.062	98.937	
4.375	99.416	99.291	99.166	
4.500	99.685	99.560	99.435	
4.625	99.932	99.807	99.682	
4.750	100.162	100.037	99.912	
4.875	100.375	100.250	100.125	
5.000	100.643	100.518	100.393	

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	96.982	96.857	96.732	
3.625	97.534	97.409	97.284	
3.750	98.062	97.937	97.812	
3.875	98.555	98.430	98.305	
4.000	99.068	98.943	98.818	
4.125	99.482	99.357	99.232	
4.250	99.871	99.746	99.621	
4.375	100.234	100.109	99.984	
4.500	100.572	100.447	100.322	
4.625	100.877	100.752	100.627	
4.750	101.162	101.037	100.912	
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)