



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.: 12/7/2018

45 Day Lock Exp.: 12/24/2018

60 Day Lock Exp.: 1/7/2019

W. Rate Sheet Dated: 11/7/2018

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	98.163	98.013	97.863	4.000	97.533	97.383	97.233	2.375	92.379	92.229	92.079	3.125	97.471	97.321	97.171
4.125	98.669	98.519	98.369	4.125	97.979	97.829	97.679	2.500	91.399	91.249	91.099	3.250	97.735	97.585	97.435
4.250	99.837	99.712	99.587	4.250	99.019	98.894	98.769	2.625	92.299	92.149	91.999	3.375	98.182	98.032	97.882
4.375	100.336	100.211	100.086	4.375	99.407	99.282	99.157	2.750	95.113	94.963	94.813	3.500	98.564	98.414	98.264
4.500	100.837	100.712	100.587	4.500	99.767	99.642	99.517	2.875	95.540	95.390	95.240	3.625	98.942	98.792	98.642
4.625	101.331	101.206	101.081	4.625	100.129	100.004	99.879	3.000	94.627	94.477	94.327	Margin = 2.250		Index = 2.670	
4.750	101.550	101.394	101.253	4.750	100.858	100.702	100.561	3.125	96.547	96.397	96.247				
4.875	102.137	101.981	101.840	4.875	101.208	101.052	100.911	3.250	97.441	97.288	97.136				
5.000	102.758	102.602	102.461	5.000	101.553	101.397	101.256	3.375	97.890	97.737	97.585				
5.125	103.016	102.860	102.720	5.125	101.752	101.596	101.455	3.500	98.334	98.182	98.029				
5.250	103.291	103.150	103.025	5.250	102.366	102.225	102.100	3.625	98.774	98.622	98.470				
5.375	103.503	103.363	103.238	5.375	102.705	102.565	102.440	3.750	98.852	98.702	98.552				
5.500	103.748	103.607	103.482	5.500	103.051	102.910	102.785	3.875	99.295	99.145	98.995				
5.625	103.968	103.827	103.702	5.625	103.099	102.959	102.834	4.000	99.724	99.574	99.424				
5.750	104.304	104.204	104.104	5.750	103.400	103.300	103.200	4.125	100.147	99.997	99.847				
5.875	104.312	104.212	104.112	5.875	103.750	103.650	103.550	4.250	100.185	100.035	99.885				
6.000	104.742	104.642	104.542	6.000	104.095	103.995	103.895	4.375	100.550	100.400	100.250				
6.125	105.113	105.013	104.913	6.125	104.394	104.294	104.194	4.500	100.887	100.737	100.587				
6.250	105.463	105.338	105.238	6.250	104.694	104.569	104.469	4.625	101.227	101.077	100.927				

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	96.963	96.813	96.663	4.000	96.533	96.383	96.233	2.375	91.379	91.229	91.079	3.125	96.471	96.321	96.171
4.125	97.469	97.319	97.169	4.125	96.979	96.829	96.679	2.500	90.399	90.249	90.099	3.250	96.735	96.585	96.435
4.250	98.587	98.462	98.337	4.250	98.019	97.894	97.769	2.625	91.299	91.149	90.999	3.375	97.182	97.032	96.882
4.375	99.086	98.961	98.836	4.375	98.407	98.282	98.157	2.750	94.113	93.963	93.813	3.500	97.564	97.414	97.264
4.500	99.587	99.462	99.337	4.500	98.767	98.642	98.517	2.875	94.540	94.390	94.240	3.625	97.942	97.792	97.642
4.625	100.081	99.956	99.831	4.625	99.129	99.004	98.879	3.000	93.627	93.477	93.327	Margin = 2.250		Index = 2.670	
4.750	100.500	100.344	100.203	4.750	99.858	99.702	99.561	3.125	95.547	95.397	95.247	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.087	100.931	100.790	4.875	100.208	100.052	99.911	3.250	96.441	96.288	96.136	Rate	30 Day	45 Day	60 Day
5.000	101.508	101.352	101.211	5.000	100.553	100.397	100.256	3.375	96.890	96.737	96.585	4.625	98.931	98.681	98.431
5.125	101.936	101.780	101.640	5.125	100.852	100.696	100.555	3.500	97.334	97.182	97.029	4.750	99.350	99.100	98.850
5.250	102.391	102.250	102.125	5.250	101.366	101.225	101.100	3.625	97.774	97.622	97.470	4.875	99.837	99.587	99.337
5.375	102.703	102.563	102.438	5.375	101.705	101.565	101.440	3.750	97.852	97.702	97.552	5.000	100.258	100.008	99.758
5.500	102.898	102.757	102.632	5.500	102.051	101.910	101.785	3.875	98.295	98.145	97.995	5.125	100.636	100.386	100.136
5.625	103.018	102.877	102.752	5.625	102.149	102.009	101.884	4.000	98.724	98.574	98.424	5.250	100.791	100.541	100.291
5.750	103.254	103.154	103.054	5.750	102.400	102.300	102.200	4.125	99.147	98.997	98.847	5.375	101.203	100.953	100.703
5.875	103.262	103.162	103.062	5.875	102.750	102.650	102.550	4.250	99.185	99.035	98.885	5.500	102.008	101.758	101.508
6.000	103.692	103.592	103.492	6.000	103.095	102.995	102.895	4.375	99.550	99.400	99.250	5.625	102.258	102.008	101.758
6.125	104.063	103.963	103.863	6.125	103.394	103.294	103.194	4.500	99.887	99.737	99.587	5.750	102.504	102.254	102.004
6.250	104.263	104.138	104.038	6.250	103.694	103.569	103.469	4.625	100.227	100.077	99.927	5.875	102.754	102.504	102.254

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	98.987	98.737	98.487	4.875	98.488	98.238	97.988
5.125	99.786	99.536	99.286	5.125	99.132	98.882	98.632
5.375	100.353	100.103	99.853	5.375	99.985	99.735	99.485
5.625	101.068	100.818	100.568	5.625	100.629	100.379	100.129
5.875	101.562	101.312	101.062	5.875	101.030	100.780	100.530
6.000	101.992	101.742	101.492	6.000	101.375	101.125	100.875
6.125	102.363	102.113	101.863	6.125	101.674	101.424	101.174
6.250	102.753	102.503	102.253	6.250	102.474	102.224	101.974

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:	11/7/2018	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.:

12/7/2018

45 Day Lock Exp.:

12/24/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/7/2018

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	97.194	97.044	96.894	4.000	96.564	96.414	96.264	2.375	88.879	88.729	88.579	3.125	95.78	95.633	95.483
4.125	97.700	97.550	97.400	4.125	97.010	96.860	96.710	2.500	87.899	87.749	87.599	3.250	96.80	96.647	96.497
4.250	98.868	98.743	98.618	4.250	98.051	97.926	97.801	2.625	88.799	88.649	88.499	3.375	97.24	97.095	96.945
4.375	99.368	99.243	99.118	4.375	98.438	98.313	98.188	2.750	93.426	93.276	93.126	3.500	97.63	97.476	97.326
4.500	99.868	99.743	99.618	4.500	98.798	98.673	98.548	2.875	93.852	93.702	93.552	3.625	98.00	97.855	97.705
4.625	100.362	100.237	100.112	4.625	99.160	99.035	98.910	3.000	92.940	92.790	92.640	Margin = 2.250		Index = 2.670	
4.750	100.394	100.238	100.097	4.750	99.702	99.546	99.405	3.125	94.859	94.709	94.559				
4.875	100.981	100.824	100.684	4.875	100.052	99.895	99.755	3.250	96.503	96.351	96.198				
5.000	101.602	101.445	101.305	5.000	100.397	100.240	100.100	3.375	96.952	96.800	96.648				
5.125	101.860	101.704	101.563	5.125	100.596	100.439	100.299	3.500	97.397	97.244	97.092				
5.250	101.729	101.588	101.463	5.250	100.803	100.663	100.538	3.625	97.837	97.685	97.532				
5.375	101.941	101.800	101.675	5.375	101.143	101.002	100.877	3.750	97.883	97.733	97.583				
5.500	102.185	102.045	101.920	5.500	101.488	101.347	101.222	3.875	98.326	98.176	98.026				
5.625	102.406	102.265	102.140	5.625	101.537	101.396	101.271	4.000	98.755	98.605	98.455				
5.750	101.492	101.392	101.292	5.750	100.588	100.488	100.388	4.125	99.178	99.028	98.878				
5.875	101.499	101.399	101.299	5.875	100.937	100.837	100.737	4.250	99.216	99.066	98.916				
6.000	101.930	101.830	101.730	6.000	101.283	101.183	101.083	4.375	99.581	99.431	99.281				
6.125	102.300	102.200	102.100	6.125	101.581	101.481	101.381	4.500	99.918	99.768	99.618				
6.250	101.963	101.838	101.738	6.250	101.194	101.069	100.969	4.625	100.258	100.108	99.958				

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	95.994	95.844	95.694	4.000	95.564	95.414	95.264	2.375	89.629	89.479	89.329	3.125	94.783	94.633	94.483
4.125	96.500	96.350	96.200	4.125	96.010	95.860	95.710	2.500	88.649	88.499	88.349	3.250	95.797	95.647	95.497
4.250	97.618	97.493	97.368	4.250	97.051	96.926	96.801	2.625	89.549	89.399	89.249	3.375	96.245	96.095	95.945
4.375	98.118	97.993	97.868	4.375	97.438	97.313	97.188	2.750	93.207	93.057	92.907	3.500	96.626	96.476	96.326
4.500	98.618	98.493	98.368	4.500	97.798	97.673	97.548	2.875	93.634	93.484	93.334	3.625	97.005	96.855	96.705
4.625	99.112	98.987	98.862	4.625	98.160	98.035	97.910	3.000	92.721	92.571	92.421	Margin = 2.250		Index = 2.670	
4.750	99.344	99.188	99.047	4.750	98.702	98.546	98.405	3.125	94.640	94.490	94.340	30 Year OTC "Borrower Paid Only for USDA"			
4.875	99.931	99.774	99.634	4.875	99.052	98.895	98.755	3.250	95.347	95.194	95.042	Rate	30 Day	45 Day	60 Day
5.000	100.352	100.195	100.055	5.000	99.397	99.240	99.100	3.375	95.796	95.644	95.491	4.625	97.962	97.712	97.462
5.125	100.780	100.624	100.483	5.125	99.696	99.539	99.399	3.500	96.240	96.088	95.936	4.750	98.194	97.944	97.694
5.250	100.829	100.688	100.563	5.250	99.803	99.663	99.538	3.625	96.681	96.528	96.376	4.875	98.681	98.431	98.181
5.375	101.141	101.000	100.875	5.375	100.143	100.002	99.877	3.750	96.602	96.452	96.302	5.000	99.102	98.852	98.602
5.500	101.335	101.195	101.070	5.500	100.488	100.347	100.222	3.875	97.045	96.895	96.745	5.125	99.480	99.230	98.980
5.625	101.456	101.315	101.190	5.625	100.587	100.446	100.321	4.000	97.474	97.324	97.174	5.250	99.229	98.979	98.729
5.750	100.442	100.342	100.242	5.750	99.588	99.488	99.388	4.125	97.897	97.747	97.597	5.375	99.641	99.391	99.141
5.875	100.449	100.349	100.249	5.875	99.937	99.837	99.737	4.250	97.623	97.473	97.323	5.500	100.445	100.195	99.945
6.000	100.880	100.780	100.680	6.000	100.283	100.183	100.083	4.375	97.987	97.837	97.687	5.625	100.696	100.446	100.196
6.125	101.250	101.150	101.050	6.125	100.581	100.481	100.381	4.500	98.325	98.175	98.025	5.750	99.692	99.442	99.192
6.250	100.763	100.638	100.538	6.250	100.194	100.069	99.969	4.625	98.664	98.514	98.364	5.875	99.941	99.691	99.441

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	97.831	97.581	97.331	4.875	97.332	97.082	96.832
5.125	98.630	98.380	98.130	5.125	97.976	97.726	97.476
5.375	98.791	98.541	98.291	5.375	98.423	98.173	97.923
5.625	99.506	99.256	99.006	5.625	99.067	98.817	98.567
5.875	98.749	98.499	98.249	5.875	98.217	97.967	97.717
6.000	99.180	98.930	98.680	6.000	98.563	98.313	98.063
6.125	99.550	99.300	99.050	6.125	98.861	98.611	98.361
6.250	99.253	99.003	98.753	6.250	98.974	98.724	98.474

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:	11/7/2018 5.750%

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

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buyout = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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12/7/2018

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12/24/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/7/2018

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	98.299	98.199	98.099	4.625	100.081	99.981	99.881	3.375	97.157	97.057	96.957	3.500	97.626	97.526	97.426
4.500	98.919	98.819	98.719	4.750	100.619	100.519	100.419	3.500	97.653	97.553	97.453	3.625	97.976	97.876	97.776
4.625	99.612	99.512	99.412	4.875	101.003	100.903	100.803	3.625	98.115	98.015	97.915	3.750	98.851	98.751	98.651
4.750	100.184	100.084	99.984	4.990	101.444	101.344	101.244	3.750	98.745	98.645	98.545	3.875	99.200	99.100	99.000
4.875	100.873	100.773	100.673	5.000	101.544	101.444	101.344	3.875	98.988	98.888	98.788	3.990	99.426	99.326	99.226
4.990	100.877	100.777	100.677	5.125	102.132	102.032	101.932	3.990	99.279	99.179	99.079	4.000	99.526	99.426	99.326
5.000	100.977	100.877	100.777	5.250	102.615	102.515	102.415	4.000	99.379	99.279	99.179	4.125	99.833	99.733	99.633
5.125	101.693	101.593	101.493	5.375	102.820	102.720	102.620	4.125	99.734	99.634	99.534	4.250	100.462	100.362	100.262
5.250	102.332	102.232	102.132	5.500	103.043	102.943	102.843	4.250	100.188	100.088	99.988	4.375	100.759	100.659	100.559
5.375	102.731	102.631	102.531	5.625	103.369	103.269	103.169	4.375	100.487	100.387	100.287	4.500	101.048	100.948	100.848
5.500	103.096	102.996	102.896	5.750	103.880	103.780	103.680	4.500	100.999	100.899	100.799	4.625	101.309	101.209	101.109
5.625	103.377	103.277	103.177	5.875	104.124	104.024	103.924	4.625	101.488	101.388	101.288	4.750	101.530	101.430	101.330
5.750	104.175	104.075	103.975	5.990	104.230	104.130	104.030	4.750	101.670	101.570	101.470	4.875	101.737	101.637	101.537
5.875	104.344	104.244	104.144	6.000	104.330	104.230	104.130	4.875	101.842	101.742	101.642	4.990	101.830	101.730	101.630
5.990	104.470	104.370	104.270	6.125	105.300	105.200	105.100	4.990	102.040	101.940	101.840	5.000	101.930	101.830	101.730
6.000	104.570	104.470	104.370	6.250	105.834	105.734	105.634	5.000	102.140	102.040	101.940	5.125	102.152	102.052	101.952
6.125	105.170	105.070	104.970	6.375	105.564	105.464	105.364	5.125	102.581	102.481	102.381	5.250	102.374	102.274	102.174
6.250	105.675	105.575	105.475	6.500	105.362	105.262	105.162	5.250	102.737	102.637	102.537	5.375	102.588	102.488	102.387
6.375	106.047	105.947	105.847	6.625	105.506	105.406	105.306	5.375	102.882	102.782	102.682	5.500	102.510	102.410	102.309

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	96.964	96.864	96.764	3.500	97.171	97.071	96.971
4.500	97.724	97.624	97.524	3.625	97.579	97.479	97.379
4.625	98.447	98.347	98.247	3.750	97.860	97.760	97.660
4.750	99.140	99.040	98.940	3.875	98.269	98.169	98.069
4.875	99.726	99.626	99.526	3.990	98.553	98.453	98.353
4.990	100.179	100.079	99.979	4.000	98.653	98.553	98.453
5.000	100.279	100.179	100.079	4.125	99.040	98.940	98.840
5.125	100.539	100.439	100.339	4.250	99.218	99.118	99.018
5.250	101.147	101.047	100.947	4.375	99.562	99.462	99.362
5.375	101.653	101.553	101.453	4.500	99.846	99.746	99.646
5.500	102.125	102.025	101.925	4.625	100.142	100.042	99.942
5.625	102.355	102.255	102.155	4.750	100.264	100.164	100.064
5.750	102.554	102.454	102.354	4.875	100.374	100.274	100.174
5.875	102.435	102.335	102.235	4.990	100.343	100.243	100.143
5.990	102.808	102.708	102.608	5.000	100.443	100.343	100.243
6.000	102.908	102.808	102.708	5.125	100.391	100.291	100.191
6.125	103.155	103.055	102.955	5.250	100.489	100.389	100.289
6.250	103.386	103.286	103.186	5.375	100.577	100.477	100.377
6.375	101.222	101.090	100.959	5.500	100.627	100.527	100.427

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/7/2018

45 Day Lock Exp.:

12/24/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/7/2018

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	100.301	100.201	100.101	4.250	98.340	98.240	98.140	3.750	98.754	98.654	98.554	
4.875	100.914	100.814	100.714	4.375	98.912	98.812	98.712	3.875	99.272	99.172	99.072	
4.990	101.303	101.203	101.103	4.500	99.640	99.540	99.440	3.990	99.415	99.315	99.215	
5.000	101.403	101.303	101.203	4.625	100.334	100.234	100.134	4.000	99.515	99.415	99.315	
5.125	102.135	102.035	101.935	4.750	100.855	100.755	100.655	4.125	100.026	99.926	99.826	
5.250	102.618	102.518	102.418	4.875	101.296	101.196	101.096	4.250	100.368	100.268	100.168	
5.375	103.033	102.933	102.833	4.990	101.626	101.526	101.426	4.375	100.825	100.725	100.625	
5.500	103.370	103.270	103.170	5.000	101.726	101.626	101.526	4.500	101.233	101.133	101.033	
5.625	103.707	103.607	103.507	5.125	102.284	102.184	102.071	4.625	101.593	101.493	101.393	
5.750	104.187	104.087	103.987	5.250	102.651	102.551	102.439	4.750	101.772	101.672	101.572	
5.875	104.674	104.574	104.474	5.375	103.001	102.901	102.791	4.875	101.971	101.871	101.771	
5.990	104.644	104.544	104.444	5.500	103.263	103.163	103.055	4.990	102.003	101.903	101.803	
6.000	104.744	104.644	104.544	5.625	103.385	103.285	103.185	5.000	102.103	102.003	101.903	
6.125	105.407	105.307	105.207	5.750	103.599	103.498	103.399	5.125	102.483	102.383	102.283	
6.250	105.776	105.676	105.576	5.875	104.617	104.517	104.417	5.250	102.891	102.791	102.691	
6.375	106.100	106.000	105.900	5.990	104.885	104.785	104.685	5.375	103.450	103.350	103.250	
6.500	105.674	105.574	105.474	6.000	104.985	104.885	104.785	5.500	101.319	101.219	101.119	
6.625	105.442	105.342	105.242	6.125	104.968	104.850	104.768	5.625	101.749	101.649	101.549	
6.750	105.842	105.742	105.642	6.250	105.391	105.273	105.191	5.750	102.133	102.033	101.933	

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	99.653	99.553	99.453	3.750	98.197	98.097	97.997		
4.875	100.266	100.166	100.066	3.875	98.715	98.615	98.515		
4.990	100.655	100.555	100.455	3.990	98.361	98.261	98.161		
5.000	100.755	100.655	100.555	4.000	98.461	98.361	98.261		
5.125	101.021	100.921	100.821	4.125	98.972	98.872	98.772		
5.250	101.504	101.404	101.304	4.250	99.314	99.214	99.114		
5.375	101.919	101.819	101.719	4.375	99.771	99.671	99.571		
5.500	102.256	102.156	102.056	4.500	99.576	99.476	99.376		
5.625	102.207	102.107	102.007	4.625	99.936	99.836	99.736		
5.750	102.687	102.587	102.487	4.750	100.115	100.015	99.915		
5.875	102.974	102.874	102.774	4.875	100.314	100.214	100.114		
5.990	103.144	103.044	102.944	4.990	99.846	99.746	99.646		
6.000	103.244	103.144	103.044	5.000	99.946	99.846	99.746		
6.125	103.000	102.900	102.800	5.125	#N/A	#N/A	#N/A		
6.250	103.369	103.269	103.169	5.250	#N/A	#N/A	#N/A		
6.375	103.543	103.443	103.343	5.375	#N/A	#N/A	#N/A		
6.500	102.967	102.867	102.767	5.500	#N/A	#N/A	#N/A		
6.625	102.585	102.485	102.385	5.625	#N/A	#N/A	#N/A		
6.750	102.835	102.735	102.635	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	-2.750	-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.:

12/7/2018

45 Day Lock Exp.:

12/24/2018

60 Day Lock Exp.:

1/7/2019

W. Rate Sheet Dated: 11/7/2018

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	100.199	100.099	99.999	4.250	98.372	98.272	98.172	3.750	98.694	98.594	98.494	4.750	99.545	99.445	99.345	3.750	98.128	98.028	97.928
4.875	100.814	100.714	100.614	4.375	98.947	98.847	98.747	3.875	99.212	99.112	99.012	4.875	100.160	100.060	99.960	3.875	98.646	98.546	98.446
4.990	101.205	101.105	101.005	4.500	99.678	99.578	99.478	3.990	99.355	99.255	99.155	4.990	100.551	100.451	100.351	3.990	98.294	98.194	98.094
5.000	101.305	101.205	101.105	4.625	100.277	100.177	100.077	4.000	99.455	99.355	99.255	5.000	100.651	100.551	100.451	4.000	98.394	98.294	98.194
5.125	102.075	101.975	101.875	4.750	100.801	100.701	100.601	4.125	99.968	99.868	99.768	5.125	100.934	100.834	100.734	4.125	98.907	98.807	98.707
5.250	102.560	102.460	102.360	4.875	101.245	101.145	101.045	4.250	100.311	100.211	100.111	5.250	101.419	101.319	101.219	4.250	99.250	99.150	99.050
5.375	102.976	102.876	102.776	4.990	101.578	101.478	101.378	4.375	100.769	100.669	100.569	5.375	101.835	101.735	101.635	4.375	99.708	99.608	99.508
5.500	103.319	103.219	103.119	5.000	101.678	101.578	101.478	4.500	101.253	101.153	101.053	5.500	102.178	102.078	101.978	4.500	99.596	99.496	99.396
5.625	103.740	103.640	103.540	5.125	102.291	102.188	102.088	4.625	101.614	101.514	101.414	5.625	102.187	102.087	101.987	4.625	99.957	99.857	99.757
5.750	104.223	104.123	104.023	5.250	102.660	102.557	102.457	4.750	101.793	101.693	101.593	5.750	102.670	102.570	102.470	4.750	100.136	100.036	99.936
5.875	104.512	104.412	104.312	5.375	103.012	102.907	102.807	4.875	101.993	101.893	101.793	5.875	102.959	102.859	102.759	4.875	100.336	100.236	100.136
5.990	104.684	104.584	104.484	5.500	103.275	103.172	103.072	4.990	102.102	102.002	101.902	5.990	103.131	103.031	102.931	4.990	99.945	99.845	99.745
6.000	104.784	104.684	104.584	5.625	103.448	103.348	103.248	5.000	102.202	102.102	102.002	6.000	103.231	103.131	103.031	5.000	100.045	99.945	99.845
6.125	105.296	105.196	105.096	5.750	103.661	103.561	103.461	5.125	102.583	102.483	102.383	6.125	102.858	102.758	102.658	5.125	#N/A	#N/A	#N/A
6.250	105.649	105.549	105.449	5.875	104.683	104.583	104.483	5.250	102.990	102.890	102.790	6.250	103.211	103.111	103.011	5.250	#N/A	#N/A	#N/A
6.375	105.973	105.873	105.773	5.990	104.952	104.852	104.752	5.375	103.552	103.452	103.352	6.375	103.385	103.285	103.185	5.375	#N/A	#N/A	#N/A
6.500	105.546	105.446	105.346	6.000	105.052	104.952	104.852	5.500	101.357	101.257	101.157	6.500	102.808	102.708	102.608	5.500	#N/A	#N/A	#N/A
6.625	105.482	105.382	105.282	6.125	104.756	104.656	104.556	5.625	101.789	101.689	101.589	6.625	102.594	102.494	102.394	5.625	#N/A	#N/A	#N/A
6.750	105.885	105.785	105.685	6.250	105.180	105.080	104.980	5.750	102.174	102.074	101.974	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 - 97.00%	
≥ 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%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/7/2018

45 Day Lock Exp.: 12/24/2018

60 Day Lock Exp.: 1/7/2019

W. Rate Sheet Dated: 11/7/2018

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)