



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.: 12/14/2018

45 Day Lock Exp.: 12/31/2018

60 Day Lock Exp.: 1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	98.226	98.076	97.926	4.000	97.595	97.445	97.295	2.375	92.496	92.346	92.196	3.125	97.471	97.321	97.171
4.125	98.725	98.575	98.425	4.125	98.041	97.891	97.741	2.500	91.516	91.366	91.216	3.250	97.735	97.585	97.435
4.250	99.912	99.787	99.662	4.250	99.098	98.973	98.848	2.625	92.416	92.266	92.116	3.375	98.182	98.032	97.882
4.375	100.413	100.288	100.163	4.375	99.485	99.360	99.235	2.750	95.156	95.006	94.856	3.500	98.564	98.414	98.264
4.500	100.909	100.784	100.659	4.500	99.845	99.720	99.595	2.875	95.583	95.433	95.283	3.625	98.942	98.792	98.642
4.625	101.389	101.264	101.139	4.625	100.207	100.082	99.957	3.000	94.670	94.520	94.370	Margin = 2.250		Index = 2.730	
4.750	101.687	101.530	101.359	4.750	100.999	100.843	100.671	3.125	96.589	96.439	96.289				
4.875	102.230	102.074	101.902	4.875	101.348	101.192	101.020	3.250	97.401	97.251	97.101				
5.000	102.830	102.673	102.502	5.000	101.694	101.537	101.365	3.375	97.851	97.701	97.551				
5.125	103.086	102.930	102.758	5.125	101.892	101.736	101.564	3.500	98.295	98.145	97.995				
5.250	103.469	103.344	103.188	5.250	102.553	102.428	102.272	3.625	98.735	98.585	98.435				
5.375	103.638	103.513	103.357	5.375	102.893	102.768	102.612	3.750	98.832	98.682	98.532				
5.500	103.915	103.790	103.634	5.500	103.238	103.113	102.957	3.875	99.275	99.125	98.975				
5.625	104.140	104.015	103.859	5.625	103.287	103.162	103.006	4.000	99.704	99.554	99.404				
5.750	104.631	104.531	104.431	5.750	103.369	103.269	103.169	4.125	100.128	99.978	99.828				
5.875	104.689	104.589	104.489	5.875	103.719	103.619	103.519	4.250	100.142	99.992	99.842				
6.000	105.066	104.966	104.866	6.000	104.064	103.964	103.864	4.375	100.507	100.357	100.207				
6.125	105.441	105.341	105.241	6.125	104.363	104.263	104.163	4.500	100.844	100.694	100.544				
6.250	105.741	105.641	105.541	6.250	104.663	104.563	104.463	4.625	101.184	101.034	100.884				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	97.026	96.876	96.726	4.000	96.595	96.445	96.295	2.375	91.496	91.346	91.196	3.125	96.471	96.321	96.171
4.125	97.525	97.375	97.225	4.125	97.041	96.891	96.741	2.500	90.516	90.366	90.216	3.250	96.735	96.585	96.435
4.250	98.662	98.537	98.412	4.250	98.098	97.973	97.848	2.625	91.416	91.266	91.116	3.375	97.182	97.032	96.882
4.375	99.163	99.038	98.913	4.375	98.485	98.360	98.235	2.750	94.156	94.006	93.856	3.500	97.564	97.414	97.264
4.500	99.659	99.534	99.409	4.500	98.845	98.720	98.595	2.875	94.583	94.433	94.283	3.625	97.942	97.792	97.642
4.625	100.139	100.014	99.889	4.625	99.207	99.082	98.957	3.000	93.670	93.520	93.370	Margin = 2.250		Index = 2.730	
4.750	100.637	100.480	100.309	4.750	99.999	99.843	99.671	3.125	95.589	95.439	95.289	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.180	101.024	100.852	4.875	100.348	100.192	100.020	3.250	96.401	96.251	96.101	Rate	30 Day	45 Day	60 Day
5.000	101.580	101.423	101.252	5.000	100.694	100.537	100.365	3.375	96.851	96.701	96.551	4.625	98.989	98.739	98.489
5.125	102.006	101.850	101.678	5.125	100.992	100.836	100.664	3.500	97.295	97.145	96.995	4.750	99.487	99.237	98.987
5.250	102.569	102.444	102.288	5.250	101.553	101.428	101.272	3.625	97.735	97.585	97.435	4.875	99.930	99.680	99.430
5.375	102.838	102.713	102.557	5.375	101.893	101.768	101.612	3.750	97.832	97.682	97.532	5.000	100.330	100.080	99.830
5.500	103.065	102.940	102.784	5.500	102.238	102.113	101.957	3.875	98.275	98.125	97.975	5.125	100.706	100.456	100.206
5.625	103.190	103.065	102.909	5.625	102.337	102.212	102.056	4.000	98.704	98.554	98.404	5.250	100.969	100.719	100.469
5.750	103.481	103.381	103.281	5.750	102.369	102.269	102.169	4.125	99.128	98.978	98.828	5.375	101.338	101.088	100.838
5.875	103.539	103.439	103.339	5.875	102.719	102.619	102.519	4.250	99.142	98.992	98.842	5.500	102.005	101.755	101.505
6.000	103.916	103.816	103.716	6.000	103.064	102.964	102.864	4.375	99.507	99.357	99.207	5.625	102.250	102.000	101.750
6.125	104.291	104.191	104.091	6.125	103.363	103.263	103.163	4.500	99.844	99.694	99.544	5.750	102.506	102.256	102.006
6.250	104.591	104.491	104.391	6.250	103.663	103.563	103.463	4.625	100.184	100.034	99.884	5.875	102.756	102.506	102.256

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

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.080	98.830	98.580	4.875	98.628	98.378	98.128
5.125	99.856	99.606	99.356	5.125	99.272	99.022	98.772
5.375	100.488	100.238	99.988	5.375	100.173	99.923	99.673
5.625	101.240	100.990	100.740	5.625	100.817	100.567	100.317
5.875	101.564	101.314	101.064	5.875	100.999	100.749	100.499
6.000	101.941	101.691	101.441	6.000	101.344	101.094	100.844
6.125	102.316	102.066	101.816	6.125	101.643	101.393	101.143
6.250	102.756	102.506	102.256	6.250	102.615	102.365	102.115

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:	11/14/2018	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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30 Day Lock Exp.:

12/14/2018

45 Day Lock Exp.:

12/31/2018

60 Day Lock Exp.:

1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	97.257	97.107	96.957	4.000	96.626	96.476	96.326	2.375	88.996	88.846	88.696	3.125	95.78	95.633	95.483
4.125	97.756	97.606	97.456	4.125	97.072	96.922	96.772	2.500	88.016	87.866	87.716	3.250	96.80	96.647	96.497
4.250	98.943	98.818	98.693	4.250	98.129	98.004	97.879	2.625	88.916	88.766	88.616	3.375	97.24	97.095	96.945
4.375	99.444	99.319	99.194	4.375	98.516	98.391	98.266	2.750	93.469	93.319	93.169	3.500	97.63	97.476	97.326
4.500	99.941	99.816	99.691	4.500	98.876	98.751	98.626	2.875	93.895	93.745	93.595	3.625	98.00	97.855	97.705
4.625	100.421	100.296	100.171	4.625	99.238	99.113	98.988	3.000	92.983	92.833	92.683	Margin = 2.250		Index = 2.730	
4.750	100.530	100.374	100.202	4.750	99.843	99.686	99.514	3.125	94.902	94.752	94.602				
4.875	101.074	100.917	100.745	4.875	100.192	100.036	99.864	3.250	96.464	96.314	96.164				
5.000	101.673	101.517	101.345	5.000	100.537	100.381	100.209	3.375	96.913	96.763	96.613				
5.125	101.930	101.773	101.601	5.125	100.736	100.580	100.408	3.500	97.358	97.208	97.058				
5.250	101.907	101.782	101.625	5.250	100.991	100.866	100.710	3.625	97.798	97.648	97.498				
5.375	102.075	101.950	101.794	5.375	101.330	101.205	101.049	3.750	97.864	97.714	97.564				
5.500	102.352	102.227	102.071	5.500	101.676	101.551	101.394	3.875	98.306	98.156	98.006				
5.625	102.577	102.452	102.296	5.625	101.724	101.599	101.443	4.000	98.735	98.585	98.435				
5.750	101.818	101.718	101.618	5.750	100.557	100.457	100.357	4.125	99.159	99.009	98.859				
5.875	101.876	101.776	101.676	5.875	100.906	100.806	100.706	4.250	99.173	99.023	98.873				
6.000	102.253	102.153	102.053	6.000	101.251	101.151	101.051	4.375	99.538	99.388	99.238				
6.125	102.628	102.528	102.428	6.125	101.550	101.450	101.350	4.500	99.876	99.726	99.576				
6.250	102.241	102.141	102.041	6.250	101.163	101.063	100.963	4.625	100.215	100.065	99.915				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	96.057	95.907	95.757	4.000	95.626	95.476	95.326	2.375	89.746	89.596	89.446	3.125	94.783	94.633	94.483
4.125	96.556	96.406	96.256	4.125	96.072	95.922	95.772	2.500	88.766	88.616	88.466	3.250	95.797	95.647	95.497
4.250	97.693	97.568	97.443	4.250	97.129	97.004	96.879	2.625	89.666	89.516	89.366	3.375	96.245	96.095	95.945
4.375	98.194	98.069	97.944	4.375	97.516	97.391	97.266	2.750	93.250	93.100	92.950	3.500	96.626	96.476	96.326
4.500	98.691	98.566	98.441	4.500	97.876	97.751	97.626	2.875	93.677	93.527	93.377	3.625	97.005	96.855	96.705
4.625	99.171	99.046	98.921	4.625	98.238	98.113	97.988	3.000	92.764	92.614	92.464	Margin = 2.250		Index = 2.730	
4.750	99.480	99.324	99.152	4.750	98.843	98.686	98.514	3.125	94.683	94.533	94.383	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.024	99.867	99.695	4.875	99.192	99.036	98.864	3.250	95.308	95.158	95.008	Rate	30 Day	45 Day	60 Day
5.000	100.423	100.267	100.095	5.000	99.537	99.381	99.209	3.375	95.757	95.607	95.457	4.625	98.021	97.771	97.521
5.125	100.850	100.693	100.521	5.125	99.836	99.680	99.508	3.500	96.201	96.051	95.901	4.750	98.330	98.080	97.830
5.250	101.007	100.882	100.725	5.250	99.991	99.866	99.710	3.625	96.642	96.492	96.342	4.875	98.774	98.524	98.274
5.375	101.275	101.150	100.994	5.375	100.330	100.205	100.049	3.750	96.582	96.432	96.282	5.000	99.173	98.923	98.673
5.500	101.502	101.377	101.221	5.500	100.676	100.551	100.394	3.875	97.025	96.875	96.725	5.125	99.550	99.300	99.050
5.625	101.627	101.502	101.346	5.625	100.774	100.649	100.493	4.000	97.454	97.304	97.154	5.250	99.407	99.157	98.907
5.750	100.668	100.568	100.468	5.750	99.557	99.457	99.357	4.125	97.878	97.728	97.578	5.375	99.775	99.525	99.275
5.875	100.726	100.626	100.526	5.875	99.906	99.806	99.706	4.250	97.580	97.430	97.280	5.500	100.442	100.192	99.942
6.000	101.103	101.003	100.903	6.000	100.251	100.151	100.051	4.375	97.944	97.794	97.644	5.625	100.687	100.437	100.187
6.125	101.478	101.378	101.278	6.125	100.550	100.450	100.350	4.500	98.282	98.132	97.982	5.750	99.693	99.443	99.193
6.250	101.091	100.991	100.891	6.250	100.163	100.063	99.963	4.625	98.621	98.471	98.321	5.875	99.943	99.693	99.443

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	97.924	97.674	97.424	4.875	97.472	97.222	96.972
5.125	98.700	98.450	98.200	5.125	98.116	97.866	97.616
5.375	98.925	98.675	98.425	5.375	98.610	98.360	98.110
5.625	99.677	99.427	99.177	5.625	99.254	99.004	98.754
5.875	98.751	98.501	98.251	5.875	98.186	97.936	97.686
6.000	99.128	98.878	98.628	6.000	98.531	98.281	98.031
6.125	99.503	99.253	99.003	6.125	98.830	98.580	98.330
6.250	99.256	99.006	98.756	6.250	99.115	98.865	98.615

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:	11/14/2018 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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/14/2018

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12/31/2018

60 Day Lock Exp.:

1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	98.397	98.297	98.197	4.625	100.161	100.061	99.961	3.375	97.252	97.152	97.052	3.500	97.660	97.560	97.460
4.500	98.985	98.885	98.785	4.750	100.688	100.588	100.488	3.500	97.746	97.646	97.546	3.625	98.033	97.933	97.833
4.625	99.678	99.578	99.478	4.875	101.071	100.971	100.871	3.625	98.206	98.106	98.006	3.750	98.918	98.818	98.718
4.750	100.250	100.150	100.050	4.990	101.493	101.393	101.293	3.750	98.834	98.734	98.634	3.875	99.271	99.171	99.071
4.875	100.938	100.838	100.738	5.000	101.593	101.493	101.393	3.875	99.075	98.975	98.875	3.990	99.497	99.397	99.297
4.990	100.939	100.839	100.739	5.125	102.160	102.060	101.960	3.990	99.363	99.263	99.163	4.000	99.597	99.497	99.397
5.000	101.039	100.939	100.839	5.250	102.642	102.542	102.442	4.000	99.463	99.363	99.263	4.125	99.904	99.804	99.704
5.125	101.757	101.657	101.557	5.375	102.845	102.745	102.645	4.125	99.795	99.695	99.595	4.250	100.510	100.410	100.310
5.250	102.395	102.295	102.195	5.500	103.067	102.967	102.867	4.250	100.168	100.068	99.968	4.375	100.807	100.707	100.607
5.375	102.791	102.691	102.591	5.625	103.404	103.304	103.204	4.375	100.458	100.358	100.258	4.500	101.098	100.998	100.898
5.500	103.154	103.054	102.954	5.750	103.942	103.842	103.742	4.500	100.968	100.868	100.768	4.625	101.358	101.258	101.158
5.625	103.437	103.337	103.237	5.875	104.187	104.087	103.987	4.625	101.454	101.354	101.254	4.750	101.577	101.477	101.377
5.750	104.254	104.154	104.054	5.990	104.298	104.198	104.098	4.750	101.616	101.516	101.416	4.875	101.783	101.683	101.583
5.875	104.423	104.323	104.223	6.000	104.398	104.298	104.198	4.875	101.788	101.688	101.588	4.990	101.877	101.777	101.677
5.990	104.551	104.451	104.351	6.125	104.840	104.737	104.621	4.990	102.042	101.942	101.842	5.000	101.977	101.877	101.777
6.000	104.651	104.551	104.451	6.250	105.380	105.277	105.161	5.000	102.142	102.042	101.942	5.125	102.198	102.098	101.998
6.125	105.256	105.156	105.056	6.375	105.612	105.509	105.393	5.125	102.586	102.486	102.386	5.250	102.420	102.320	102.220
6.250	105.740	105.637	105.521	6.500	105.433	105.330	105.214	5.250	102.735	102.635	102.535	5.375	102.636	102.536	102.436
6.375	106.116	106.013	105.897	6.625	105.579	105.476	105.360	5.375	102.910	102.810	102.710	5.500	102.559	102.459	102.359

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	97.053	96.953	96.853	3.500	97.206	97.106	97.006
4.500	97.816	97.716	97.616	3.625	97.605	97.505	97.405
4.625	98.536	98.436	98.336	3.750	97.931	97.831	97.731
4.750	99.229	99.129	99.029	3.875	98.330	98.230	98.130
4.875	99.814	99.714	99.614	3.990	98.625	98.525	98.425
4.990	100.265	100.165	100.065	4.000	98.725	98.625	98.525
5.000	100.365	100.265	100.165	4.125	99.101	99.001	98.901
5.125	100.622	100.522	100.422	4.250	99.279	99.179	99.079
5.250	101.213	101.113	101.013	4.375	99.593	99.493	99.393
5.375	101.717	101.617	101.517	4.500	99.876	99.776	99.676
5.500	102.185	102.085	101.985	4.625	100.171	100.071	99.971
5.625	102.416	102.316	102.216	4.750	100.273	100.173	100.073
5.750	102.624	102.524	102.424	4.875	100.382	100.282	100.182
5.875	102.676	102.576	102.476	4.990	100.355	100.255	100.155
5.990	103.053	102.953	102.853	5.000	100.455	100.355	100.255
6.000	103.153	103.053	102.953	5.125	100.396	100.296	100.196
6.125	103.406	103.306	103.206	5.250	100.486	100.386	100.286
6.250	103.635	103.535	103.435	5.375	100.605	100.505	100.405
6.375	101.608	101.506	101.380	5.500	100.656	100.556	100.456

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.:

12/14/2018

45 Day Lock Exp.:

12/31/2018

60 Day Lock Exp.:

1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	100.409	100.309	100.209	4.250	98.477	98.377	98.277	3.750	98.834	98.734	98.634	
4.875	101.011	100.911	100.811	4.375	99.097	98.997	98.897	3.875	99.226	99.126	99.026	
4.990	101.385	101.285	101.185	4.500	99.879	99.779	99.679	3.990	99.466	99.366	99.266	
5.000	101.485	101.385	101.285	4.625	100.473	100.373	100.273	4.000	99.566	99.466	99.366	
5.125	102.229	102.128	102.029	4.750	100.973	100.873	100.773	4.125	100.064	99.964	99.864	
5.250	102.693	102.593	102.493	4.875	101.397	101.297	101.197	4.250	100.402	100.302	99.891	
5.375	103.079	102.979	102.879	4.990	101.713	101.613	101.513	4.375	100.841	100.741	99.871	
5.500	103.384	103.284	103.184	5.000	101.813	101.713	101.613	4.500	101.223	101.123	99.851	
5.625	103.859	103.737	103.659	5.125	102.454	102.354	102.245	4.625	101.579	101.479	99.831	
5.750	104.311	104.189	104.111	5.250	102.800	102.700	102.593	4.750	101.733	101.633	99.791	
5.875	104.594	104.472	104.394	5.375	103.126	103.026	102.921	4.875	101.926	101.826	99.751	
5.990	104.954	104.811	104.754	5.500	103.367	103.267	103.163	4.990	102.020	101.920	99.611	
6.000	105.054	104.911	104.854	5.625	103.574	103.453	103.374	5.000	102.120	102.020	99.711	
6.125	105.794	105.651	105.594	5.750	103.802	103.681	103.602	5.125	102.492	102.392	99.671	
6.250	106.154	106.011	105.954	5.875	104.776	104.655	104.576	5.250	102.880	102.780	99.621	
6.375	106.478	106.334	106.278	5.990	105.060	104.938	104.860	5.375	103.472	103.372	99.601	
6.500	106.050	105.907	105.850	6.000	105.160	105.038	104.960	5.500	101.312	101.212	99.581	
6.625	105.639	105.473	105.439	6.125	105.299	105.156	105.099	5.625	101.737	101.637	99.561	
6.750	106.040	105.874	105.840	6.250	105.717	105.574	105.517	5.750	102.119	102.019	99.541	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.750	99.721	99.621	99.521	3.750	98.278	98.178
4.875	100.323	100.223	100.123	3.875	98.670	98.570
4.990	100.697	100.597	100.497	3.990	98.409	98.309
5.000	100.797	100.697	100.597	4.000	98.509	98.409
5.125	101.071	100.970	100.871	4.125	99.007	98.907
5.250	101.535	101.435	101.335	4.250	99.345	99.245
5.375	101.921	101.821	101.721	4.375	99.784	99.684
5.500	102.226	102.126	102.026	4.500	99.566	99.466
5.625	102.313	102.191	102.113	4.625	99.922	99.822
5.750	102.765	102.643	102.565	4.750	100.076	99.976
5.875	103.048	102.926	102.848	4.875	100.269	100.169
5.990	103.408	103.265	103.208	4.990	99.863	99.763
6.000	103.508	103.365	103.308	5.000	99.963	99.863
6.125	103.372	103.229	103.172	5.125	#N/A	#N/A
6.250	103.732	103.589	103.532	5.250	#N/A	#N/A
6.375	103.906	103.762	103.706	5.375	#N/A	#N/A
6.500	103.328	103.185	103.128	5.500	#N/A	#N/A
6.625	102.767	102.601	102.567	5.625	#N/A	#N/A
6.750	103.018	102.852	102.818	5.750	#N/A	#N/A

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/14/2018

45 Day Lock Exp.:

12/31/2018

60 Day Lock Exp.:

1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	100.339	100.239	100.139	4.250	98.431	98.331	98.231	3.750	98.664	98.564	98.464	4.750	99.694	99.594	99.494	3.750	98.117	98.017	97.917
4.875	100.950	100.850	100.750	4.375	99.020	98.920	98.820	3.875	99.181	99.081	98.981	4.875	100.305	100.205	100.105	3.875	98.634	98.534	98.434
4.990	101.337	101.237	101.137	4.500	99.818	99.718	99.618	3.990	99.379	99.279	99.179	4.990	100.692	100.592	100.492	3.990	98.350	98.250	98.150
5.000	101.437	101.337	101.237	4.625	100.417	100.317	100.217	4.000	99.479	99.379	99.279	5.000	100.792	100.692	100.592	4.000	98.450	98.350	98.250
5.125	102.172	102.072	101.972	4.750	100.931	100.831	100.731	4.125	99.988	99.888	99.788	5.125	101.075	100.975	100.875	4.125	98.959	98.859	98.759
5.250	102.642	102.542	102.442	4.875	101.361	101.261	101.161	4.250	100.327	100.227	99.901	5.250	101.545	101.445	101.345	4.250	99.298	99.198	98.872
5.375	103.054	102.954	102.854	4.990	101.681	101.581	101.481	4.375	100.781	100.681	99.891	5.375	101.957	101.857	101.757	4.375	99.752	99.652	98.862
5.500	103.366	103.266	103.166	5.000	101.781	101.681	101.581	4.500	101.233	101.133	99.871	5.500	102.269	102.169	102.069	4.500	99.576	99.476	98.214
5.625	103.875	103.768	103.675	5.125	102.428	102.328	102.214	4.625	101.590	101.490	99.851	5.625	102.392	102.285	102.192	4.625	99.933	99.833	98.194
5.750	104.334	104.227	104.134	5.250	102.780	102.680	102.565	4.750	101.763	101.663	99.831	5.750	102.851	102.744	102.651	4.750	100.106	100.006	98.174
5.875	104.630	104.523	104.430	5.375	103.110	103.010	102.896	4.875	101.957	101.857	99.791	5.875	103.147	103.040	102.947	4.875	100.300	100.200	98.134
5.990	104.783	104.678	104.583	5.500	103.355	103.255	103.143	4.990	101.971	101.871	99.651	5.990	103.300	103.195	103.100	4.990	99.814	99.714	97.494
6.000	104.883	104.778	104.683	5.625	103.582	103.477	103.382	5.000	102.071	101.971	99.751	6.000	103.400	103.295	103.200	5.000	99.914	99.814	97.594
6.125	105.533	105.406	105.328	5.750	103.784	103.677	103.584	5.125	102.445	102.345	99.711	6.125	103.126	102.999	102.921	5.125	#N/A	#N/A	#N/A
6.250	105.912	105.786	105.710	5.875	104.767	104.660	104.567	5.250	102.844	102.744	99.671	6.250	103.505	103.379	103.303	5.250	#N/A	#N/A	#N/A
6.375	106.241	106.114	106.041	5.990	105.054	104.947	104.854	5.375	103.411	103.311	99.621	6.375	103.684	103.557	103.484	5.375	#N/A	#N/A	#N/A
6.500	105.798	105.671	105.598	6.000	105.154	105.047	104.954	5.500	101.338	101.238	99.601	6.500	103.091	102.964	102.891	5.500	#N/A	#N/A	#N/A
6.625	105.601	105.455	105.401	6.125	105.109	104.982	104.904	5.625	101.767	101.667	99.581	6.625	102.744	102.598	102.544	5.625	#N/A	#N/A	#N/A
6.750	106.004	105.858	105.804	6.250	105.529	105.402	105.326	5.750	102.152	102.052	99.561	6.750	102.997	102.851	102.797	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.: 12/14/2018

45 Day Lock Exp.: 12/31/2018

60 Day Lock Exp.: 1/14/2019

W. Rate Sheet Dated: 11/14/2018

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	97.879	97.754	97.629	
4.625	98.692	98.567	98.442	
4.750	99.397	99.272	99.147	
4.875	99.879	99.754	99.629	
5.000	100.498	100.373	100.248	
5.125	101.007	100.882	100.757	
5.250	101.381	101.256	101.131	
5.375	101.670	101.545	101.420	
5.500	101.916	101.791	101.666	
5.625	102.099	101.974	101.849	
5.750	102.333	102.208	102.083	
5.875	102.645	102.520	102.395	
6.000	102.807	102.682	102.557	

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	97.533	97.408	97.283	
3.875	97.965	97.840	97.715	
4.000	98.357	98.232	98.107	
4.125	98.927	98.802	98.677	
4.250	99.241	99.116	98.991	
4.375	99.467	99.342	99.217	
4.500	99.730	99.605	99.480	
4.625	99.969	99.844	99.719	
4.750	100.194	100.069	99.944	
4.875	100.416	100.291	100.166	
5.000	100.684	100.559	100.434	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	97.146	97.021	96.896	
3.625	97.687	97.562	97.437	
3.750	98.205	98.080	97.955	
3.875	98.688	98.563	98.438	
4.000	99.185	99.060	98.935	
4.125	99.590	99.465	99.340	
4.250	99.971	99.846	99.721	
4.375	100.327	100.202	100.077	
4.500	100.657	100.532	100.407	
4.625	100.963	100.838	100.713	
4.750	101.247	101.122	100.997	
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)