



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.: 12/17/2018

45 Day Lock Exp.: 12/31/2018

60 Day Lock Exp.: 1/15/2019

W. Rate Sheet Dated: 11/16/2018

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	98.585	98.435	98.285	4.000	97.736	97.586	97.436	2.375	92.949	92.799	92.649	3.125	97.451	97.301	97.151
4.125	99.084	98.934	98.784	4.125	98.102	97.952	97.802	2.500	91.970	91.820	91.670	3.250	97.731	97.581	97.431
4.250	100.193	100.052	99.943	4.250	99.145	99.005	98.895	2.625	92.870	92.720	92.570	3.375	98.134	97.984	97.834
4.375	100.694	100.554	100.444	4.375	99.523	99.382	99.273	2.750	95.547	95.397	95.247	3.500	98.495	98.345	98.195
4.500	101.191	101.050	100.941	4.500	99.893	99.753	99.643	2.875	95.973	95.823	95.673	3.625	98.871	98.721	98.571
4.625	101.671	101.530	101.421	4.625	100.180	100.039	99.930	3.000	96.531	96.381	96.231	Margin = 2.250		Index = 2.730	
4.750	101.859	101.687	101.562	4.750	100.956	100.784	100.659	3.125	96.980	96.830	96.680				
4.875	102.402	102.230	102.105	4.875	101.305	101.133	101.008	3.250	97.749	97.599	97.449				
5.000	103.002	102.830	102.705	5.000	101.617	101.445	101.320	3.375	98.195	98.045	97.895				
5.125	103.258	103.086	102.961	5.125	101.937	101.765	101.640	3.500	98.636	98.486	98.336				
5.250	103.469	103.329	103.188	5.250	102.339	102.198	102.058	3.625	99.080	98.930	98.780				
5.375	103.638	103.497	103.357	5.375	102.678	102.537	102.397	3.750	99.117	98.967	98.817				
5.500	103.915	103.774	103.634	5.500	102.989	102.849	102.708	3.875	99.551	99.401	99.251				
5.625	104.140	103.999	103.859	5.625	103.159	103.019	102.878	4.000	99.978	99.828	99.678				
5.750	104.818	104.600	104.500	5.750	103.342	103.123	103.023	4.125	100.321	100.171	100.021				
5.875	104.876	104.657	104.557	5.875	103.691	103.472	103.372	4.250	100.366	100.216	100.066				
6.000	105.253	105.034	104.934	6.000	104.002	103.784	103.684	4.375	100.721	100.571	100.421				
6.125	105.628	105.409	105.309	6.125	104.422	104.204	104.104	4.500	101.069	100.919	100.769				
6.250	105.928	105.828	105.728	6.250	104.722	104.622	104.522	4.625	101.332	101.182	101.032				

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	97.385	97.235	97.085	4.000	96.736	96.586	96.436	2.375	91.949	91.799	91.649	3.125	96.451	96.301	96.151
4.125	97.884	97.734	97.584	4.125	97.102	96.952	96.802	2.500	90.970	90.820	90.670	3.250	96.731	96.581	96.431
4.250	98.943	98.802	98.693	4.250	98.145	98.005	97.895	2.625	91.870	91.720	91.570	3.375	97.134	96.984	96.834
4.375	99.444	99.304	99.194	4.375	98.523	98.382	98.273	2.750	94.547	94.397	94.247	3.500	97.495	97.345	97.195
4.500	99.941	99.800	99.691	4.500	98.893	98.753	98.643	2.875	94.973	94.823	94.673	3.625	97.871	97.721	97.571
4.625	100.421	100.280	100.171	4.625	99.180	99.039	98.930	3.000	95.531	95.381	95.231	Margin = 2.250		Index = 2.730	
4.750	100.809	100.637	100.512	4.750	99.956	99.784	99.659	3.125	95.980	95.830	95.680	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.352	101.180	101.055	4.875	100.305	100.133	100.008	3.250	96.749	96.599	96.449	Rate	30 Day	45 Day	60 Day
5.000	101.752	101.580	101.455	5.000	100.617	100.445	100.320	3.375	97.195	97.045	96.895	4.625	99.271	99.021	98.771
5.125	102.178	102.006	101.881	5.125	101.037	100.865	100.740	3.500	97.636	97.486	97.336	4.750	99.659	99.409	99.159
5.250	102.569	102.429	102.288	5.250	101.339	101.198	101.058	3.625	98.080	97.930	97.780	4.875	100.102	99.852	99.602
5.375	102.838	102.697	102.557	5.375	101.678	101.537	101.397	3.750	98.117	97.967	97.817	5.000	100.502	100.252	100.002
5.500	103.065	102.924	102.784	5.500	101.989	101.849	101.708	3.875	98.551	98.401	98.251	5.125	100.878	100.628	100.378
5.625	103.190	103.049	102.909	5.625	102.209	102.069	101.928	4.000	98.978	98.828	98.678	5.250	100.969	100.719	100.469
5.750	103.668	103.450	103.350	5.750	102.342	102.123	102.023	4.125	99.321	99.171	99.021	5.375	101.338	101.088	100.838
5.875	103.726	103.507	103.407	5.875	102.691	102.472	102.372	4.250	99.366	99.216	99.066	5.500	102.005	101.755	101.505
6.000	104.103	103.884	103.784	6.000	103.002	102.784	102.684	4.375	99.721	99.571	99.421	5.625	102.250	102.000	101.750
6.125	104.478	104.259	104.159	6.125	103.422	103.204	103.104	4.500	100.069	99.919	99.769	5.750	102.503	102.253	102.003
6.250	104.778	104.678	104.578	6.250	103.722	103.622	103.522	4.625	100.332	100.182	100.032	5.875	102.753	102.503	102.253

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	99.252	99.002	98.752	4.875	98.585	98.335	98.085
5.125	100.028	99.778	99.528	5.125	99.317	99.067	98.817
5.375	100.488	100.238	99.988	5.375	99.958	99.708	99.458
5.625	101.240	100.990	100.740	5.625	100.689	100.439	100.189
5.875	101.751	101.501	101.251	5.875	100.971	100.721	100.471
6.000	102.128	101.878	101.628	6.000	101.282	101.032	100.782
6.125	102.503	102.253	102.003	6.125	101.702	101.452	101.202
6.250	102.753	102.503	102.253	6.250	102.518	102.268	102.018

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:	11/16/2018	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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/17/2018

12/31/2018

1/15/2019

W. Rate Sheet Dated: 11/16/2018

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	97.616	97.466	97.316	4.000	96.768	96.618	96.468	2.375	89.449	89.299	89.149	3.125	95.76	95.614	95.464
4.125	98.115	97.965	97.815	4.125	97.133	96.983	96.833	2.500	88.470	88.320	88.170	3.250	96.79	96.643	96.493
4.250	99.224	99.083	98.974	4.250	98.177	98.036	97.927	2.625	89.370	89.220	89.070	3.375	97.20	97.047	96.897
4.375	99.725	99.585	99.475	4.375	98.554	98.413	98.304	2.750	93.859	93.709	93.559	3.500	97.56	97.407	97.257
4.500	100.222	100.081	99.972	4.500	98.924	98.784	98.674	2.875	94.286	94.136	93.986	3.625	97.93	97.783	97.633
4.625	100.702	100.561	100.452	4.625	99.211	99.070	98.961	3.000	94.843	94.693	94.543	Margin = 2.250		Index = 2.730	
4.750	100.702	100.530	100.405	4.750	99.800	99.628	99.503	3.125	95.293	95.143	94.993				
4.875	101.245	101.074	100.949	4.875	100.149	99.977	99.852	3.250	96.811	96.661	96.511				
5.000	101.845	101.673	101.548	5.000	100.460	100.288	100.163	3.375	97.257	97.107	96.957				
5.125	102.101	101.930	101.805	5.125	100.780	100.608	100.483	3.500	97.699	97.549	97.399				
5.250	101.907	101.766	101.625	5.250	100.776	100.636	100.495	3.625	98.143	97.993	97.843				
5.375	102.075	101.935	101.794	5.375	101.115	100.975	100.834	3.750	98.148	97.998	97.848				
5.500	102.352	102.212	102.071	5.500	101.427	101.286	101.145	3.875	98.582	98.432	98.282				
5.625	102.577	102.437	102.296	5.625	101.597	101.456	101.315	4.000	99.009	98.859	98.709				
5.750	102.006	101.787	101.687	5.750	100.530	100.311	100.211	4.125	99.352	99.202	99.052				
5.875	102.064	101.845	101.745	5.875	100.879	100.660	100.560	4.250	99.397	99.247	99.097				
6.000	102.441	102.222	102.122	6.000	101.190	100.971	100.871	4.375	99.752	99.602	99.452				
6.125	102.816	102.597	102.497	6.125	101.610	101.391	101.291	4.500	100.100	99.950	99.800				
6.250	102.428	102.328	102.228	6.250	101.222	101.122	101.022	4.625	100.364	100.214	100.064				

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	96.416	96.266	96.116	4.000	95.768	95.618	95.468	2.375	90.199	90.049	89.899	3.125	94.764	94.614	94.464
4.125	96.915	96.765	96.615	4.125	96.133	95.983	95.833	2.500	89.220	89.070	88.920	3.250	95.793	95.643	95.493
4.250	97.974	97.833	97.724	4.250	97.177	97.036	96.927	2.625	90.120	89.970	89.820	3.375	96.197	96.047	95.897
4.375	98.475	98.335	98.225	4.375	97.554	97.413	97.304	2.750	93.641	93.491	93.341	3.500	96.557	96.407	96.257
4.500	98.972	98.831	98.722	4.500	97.924	97.784	97.674	2.875	94.067	93.917	93.767	3.625	96.933	96.783	96.633
4.625	99.452	99.311	99.202	4.625	98.211	98.070	97.961	3.000	94.624	94.474	94.324	Margin = 2.250		Index = 2.730	
4.750	99.652	99.480	99.355	4.750	98.800	98.628	98.503	3.125	95.074	94.924	94.774	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.195	100.024	99.899	4.875	99.149	98.977	98.852	3.250	95.655	95.505	95.355	Rate	30 Day	45 Day	60 Day
5.000	100.595	100.423	100.298	5.000	99.460	99.288	99.163	3.375	96.101	95.951	95.801	4.625	98.302	98.052	97.802
5.125	101.021	100.850	100.725	5.125	99.880	99.708	99.583	3.500	96.543	96.393	96.243	4.750	98.502	98.252	98.002
5.250	101.007	100.866	100.725	5.250	99.776	99.636	99.495	3.625	96.986	96.836	96.686	4.875	98.945	98.695	98.445
5.375	101.275	101.135	100.994	5.375	100.115	99.975	99.834	3.750	96.867	96.717	96.567	5.000	99.345	99.095	98.845
5.500	101.502	101.362	101.221	5.500	100.427	100.286	100.145	3.875	97.301	97.151	97.001	5.125	99.721	99.471	99.221
5.625	101.627	101.487	101.346	5.625	100.647	100.506	100.365	4.000	97.728	97.578	97.428	5.250	99.407	99.157	98.907
5.750	100.856	100.637	100.537	5.750	99.530	99.311	99.211	4.125	98.071	97.921	97.771	5.375	99.775	99.525	99.275
5.875	100.914	100.695	100.595	5.875	99.879	99.660	99.560	4.250	97.803	97.653	97.503	5.500	100.442	100.192	99.942
6.000	101.291	101.072	100.972	6.000	100.190	99.971	99.871	4.375	98.158	98.008	97.858	5.625	100.687	100.437	100.187
6.125	101.666	101.447	101.347	6.125	100.610	100.391	100.291	4.500	98.506	98.356	98.206	5.750	99.691	99.441	99.191
6.250	101.278	101.178	101.078	6.250	100.222	100.122	100.022	4.625	98.770	98.620	98.470	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

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:	11/16/2018 5.750%

DPA Advantage Program *comp plan will be deducted on lender paid; only Advantage Adjustments added; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.095	97.845	97.595	4.875	97.429	97.179	96.929
5.125	98.871	98.621	98.371	5.125	98.160	97.910	97.660
5.375	98.925	98.675	98.425	5.375	98.395	98.145	97.895
5.625	99.677	99.427	99.177	5.625	99.127	98.877	98.627
5.875	98.939	98.689	98.439	5.875	98.159	97.909	97.659
6.000	99.316	99.066	98.816	6.000	98.470	98.220	97.970
6.125	99.691	99.441	99.191	6.125	98.890	98.640	98.390
6.250	99.253	99.003	98.753	6.250	99.018	98.768	98.518

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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12/17/2018

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60 Day Lock Exp.:

1/15/2019

W. Rate Sheet Dated: 11/16/2018

Release Time: 10:00 am ET

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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	98.687	98.587	98.487	4.500	99.958	99.858	99.758	3.375	97.506	97.406	97.306	3.375	97.622	97.522	97.422
4.500	99.346	99.246	99.146	4.625	100.572	100.472	100.372	3.500	97.984	97.884	97.784	3.500	97.982	97.882	97.782
4.625	99.960	99.860	99.760	4.750	101.107	101.007	100.907	3.625	98.509	98.409	98.309	3.625	98.322	98.222	98.122
4.750	100.579	100.479	100.379	4.875	101.489	101.389	101.289	3.750	98.872	98.772	98.672	3.750	99.115	99.015	98.915
4.875	101.194	101.094	100.994	4.990	101.766	101.666	101.566	3.875	99.283	99.183	99.083	3.875	99.455	99.355	99.255
4.990	101.270	101.170	101.070	5.000	101.866	101.766	101.666	3.990	99.529	99.429	99.329	3.990	99.688	99.588	99.488
5.000	101.370	101.270	101.170	5.125	102.444	102.344	102.244	4.000	99.629	99.529	99.429	4.000	99.788	99.688	99.588
5.125	102.005	101.905	101.805	5.250	102.922	102.822	102.722	4.125	100.028	99.928	99.828	4.125	100.093	99.993	99.893
5.250	102.640	102.540	102.440	5.375	103.123	103.023	102.923	4.250	100.324	100.224	100.124	4.250	100.660	100.560	100.460
5.375	103.053	102.953	102.853	5.500	103.343	103.243	103.143	4.375	100.624	100.524	100.424	4.375	100.956	100.856	100.756
5.500	103.412	103.312	103.212	5.625	103.651	103.551	103.451	4.500	101.132	101.032	100.932	4.500	101.245	101.145	101.045
5.625	103.695	103.595	103.495	5.750	104.156	104.056	103.956	4.625	101.613	101.513	101.413	4.625	101.524	101.424	101.324
5.750	104.472	104.372	104.272	5.875	104.399	104.299	104.199	4.750	101.794	101.694	101.594	4.750	101.742	101.642	101.542
5.875	104.651	104.551	104.451	5.990	104.509	104.409	104.309	4.875	101.965	101.865	101.765	4.875	101.944	101.844	101.744
5.990	104.749	104.649	104.549	6.000	104.609	104.509	104.409	4.990	102.223	102.123	102.023	4.990	102.012	101.912	101.812
6.000	104.849	104.749	104.649	6.125	105.052	104.950	104.831	5.000	102.323	102.223	102.123	5.000	102.112	102.012	101.912
6.125	105.450	105.350	105.250	6.250	105.589	105.486	105.367	5.125	102.764	102.664	102.564	5.125	102.310	102.210	102.110
6.250	105.933	105.830	105.711	6.375	105.820	105.717	105.598	5.250	102.921	102.821	102.721	5.250	102.500	102.400	102.300
6.375	106.308	106.206	106.087	6.500	105.603	105.501	105.382	5.375	103.068	102.968	102.868	5.375	102.716	102.616	102.516

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.849	96.749	96.649	3.375	97.070	96.970	96.870
4.375	97.474	97.374	97.274	3.500	97.469	97.369	97.269
4.500	98.217	98.117	98.017	3.625	97.875	97.775	97.675
4.625	98.923	98.823	98.723	3.750	98.158	98.058	97.958
4.750	99.623	99.523	99.423	3.875	98.566	98.466	98.366
4.875	100.205	100.105	100.005	3.990	98.848	98.748	98.648
4.990	100.664	100.564	100.464	4.000	98.948	98.848	98.748
5.000	100.764	100.664	100.564	4.125	99.335	99.235	99.135
5.125	101.019	100.919	100.819	4.250	99.511	99.411	99.311
5.250	101.459	101.359	101.259	4.375	99.752	99.652	99.552
5.375	101.978	101.878	101.778	4.500	100.036	99.936	99.836
5.500	102.443	102.343	102.243	4.625	100.330	100.230	100.130
5.625	102.671	102.571	102.471	4.750	100.451	100.351	100.251
5.750	102.878	102.778	102.678	4.875	100.561	100.461	100.361
5.875	102.902	102.802	102.702	4.990	100.535	100.435	100.335
5.990	103.247	103.147	103.047	5.000	100.635	100.535	100.435
6.000	103.347	103.247	103.147	5.125	100.575	100.475	100.375
6.125	103.598	103.498	103.398	5.250	100.673	100.573	100.473
6.250	103.830	103.730	103.630	5.375	100.761	100.661	100.561

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/17/2018

45 Day Lock Exp.:

12/31/2018

60 Day Lock Exp.:

1/15/2019

W. Rate Sheet Dated: 11/16/2018

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	100.757	100.657	100.557	4.250	98.976	98.876	98.776	3.750	98.983	98.883	98.783	
4.875	101.360	101.260	101.160	4.375	99.515	99.415	99.315	3.875	99.537	99.437	99.337	
4.990	101.726	101.626	101.526	4.500	100.224	100.124	100.024	3.990	99.659	99.559	99.459	
5.000	101.826	101.726	101.626	4.625	100.789	100.689	100.589	4.000	99.759	99.659	99.559	
5.125	102.487	102.387	102.287	4.750	101.295	101.195	101.095	4.125	100.233	100.133	99.856	
5.250	102.977	102.877	102.777	4.875	101.762	101.662	101.562	4.250	100.568	100.468	99.846	
5.375	103.367	103.267	103.167	4.990	102.070	101.970	101.870	4.375	101.016	100.916	99.836	
5.500	103.666	103.566	103.466	5.000	102.170	102.070	101.970	4.500	101.374	101.274	99.816	
5.625	104.074	103.974	103.874	5.125	102.706	102.606	102.506	4.625	101.734	101.634	99.796	
5.750	104.524	104.424	104.324	5.250	103.070	102.970	102.870	4.750	101.906	101.806	99.776	
5.875	104.964	104.864	104.764	5.375	103.370	103.270	103.170	4.875	102.117	102.017	99.736	
5.990	105.127	105.009	104.927	5.500	103.606	103.506	103.406	4.990	102.224	102.124	99.596	
6.000	105.227	105.109	105.027	5.625	103.874	103.774	103.674	5.000	102.324	102.224	99.696	
6.125	105.976	105.858	105.776	5.750	104.148	104.048	103.948	5.125	102.691	102.591	99.656	
6.250	106.331	106.213	106.131	5.875	104.891	104.791	104.691	5.250	103.045	102.945	99.616	
6.375	106.648	106.530	106.448	5.990	105.071	104.971	104.871	5.375	103.448	103.348	99.566	
6.500	106.195	106.077	105.995	6.000	105.171	105.071	104.971	5.500	101.460	101.360	99.546	
6.625	105.803	105.667	105.603	6.125	105.503	105.385	105.303	5.625	101.880	101.780	99.526	
6.750	106.198	106.062	105.998	6.250	105.914	105.796	105.714	5.750	102.257	102.157	99.506	

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	100.038	99.938	99.838	3.750	98.419	98.319
4.875	100.641	100.541	100.441	3.875	98.973	98.873
4.990	101.007	100.907	100.807	3.990	98.593	98.493
5.000	101.107	101.007	100.907	4.000	98.693	98.593
5.125	101.302	101.202	101.102	4.125	99.167	99.067
5.250	101.792	101.692	101.592	4.250	99.502	99.402
5.375	102.182	102.082	101.982	4.375	99.950	99.850
5.500	102.481	102.381	102.281	4.500	99.717	99.617
5.625	102.509	102.409	102.309	4.625	100.077	99.977
5.750	102.959	102.859	102.759	4.750	100.249	100.149
5.875	102.510	102.392	102.310	4.875	100.460	100.360
5.990	102.673	102.555	102.473	4.990	100.067	99.967
6.000	102.773	102.655	102.573	5.000	100.167	100.067
6.125	103.522	103.404	103.322	5.125	#N/A	#N/A
6.250	103.877	103.759	103.677	5.250	#N/A	#N/A
6.375	104.044	103.926	103.844	5.375	#N/A	#N/A
6.500	103.441	103.323	103.241	5.500	#N/A	#N/A
6.625	102.899	102.763	102.699	5.625	#N/A	#N/A
6.750	103.144	103.008	102.944	5.750	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125
≤ 97.00%	95.00% - 97.00%	-1.875	-1.875

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/17/2018

45 Day Lock Exp.:

12/31/2018

60 Day Lock Exp.:

1/15/2019

W. Rate Sheet Dated: 11/16/2018

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	100.748	100.648	100.548	4.250	98.818	98.718	98.618	3.750	99.054	98.954	98.854	4.750	100.028	99.928	99.828	3.750	98.491	98.391	98.291
4.875	101.340	101.240	101.140	4.375	99.421	99.321	99.221	3.875	99.553	99.453	99.353	4.875	100.620	100.520	100.420	3.875	98.990	98.890	98.790
4.990	101.704	101.604	101.504	4.500	100.196	100.096	99.996	3.990	99.707	99.607	99.507	4.990	100.984	100.884	100.784	3.990	98.647	98.547	98.447
5.000	101.804	101.704	101.604	4.625	100.784	100.684	100.584	4.000	99.807	99.707	99.607	5.000	101.084	100.984	100.884	4.000	98.747	98.647	98.547
5.125	102.500	102.400	102.300	4.750	101.278	101.178	101.078	4.125	100.300	100.200	99.901	5.125	101.313	101.213	101.113	4.125	99.240	99.140	98.841
5.250	102.956	102.856	102.756	4.875	101.697	101.597	101.497	4.250	100.632	100.532	99.891	5.250	101.769	101.669	101.569	4.250	99.572	99.472	98.831
5.375	103.333	103.233	103.133	4.990	102.005	101.905	101.805	4.375	101.072	100.972	99.871	5.375	102.146	102.046	101.946	4.375	100.012	99.912	98.811
5.500	103.631	103.531	103.431	5.000	102.105	102.005	101.905	4.500	101.428	101.328	99.851	5.500	102.444	102.344	102.244	4.500	99.771	99.671	98.194
5.625	104.022	103.922	103.822	5.125	102.702	102.602	102.502	4.625	101.781	101.681	99.831	5.625	102.464	102.364	102.264	4.625	100.124	100.024	98.174
5.750	104.464	104.364	104.264	5.250	103.042	102.942	102.842	4.750	101.934	101.834	99.791	5.750	102.906	102.806	102.706	4.750	100.277	100.177	98.134
5.875	104.740	104.640	104.540	5.375	103.362	103.262	103.162	4.875	102.125	102.025	99.751	5.875	103.182	103.082	102.982	4.875	100.468	100.368	98.094
5.990	105.114	104.996	104.914	5.500	103.595	103.495	103.395	4.990	102.160	102.060	99.611	5.990	102.676	102.558	102.476	4.990	100.003	99.903	97.454
6.000	105.214	105.096	105.014	5.625	103.739	103.639	103.539	5.000	102.260	102.160	99.711	6.000	102.776	102.658	102.576	5.000	100.103	100.003	97.554
6.125	105.941	105.823	105.741	5.750	103.963	103.863	103.763	5.125	102.629	102.529	99.671	6.125	103.503	103.385	103.303	5.125	#N/A	#N/A	#N/A
6.250	106.294	106.176	106.094	5.875	104.919	104.819	104.719	5.250	103.012	102.912	99.621	6.250	103.856	103.738	103.656	5.250	#N/A	#N/A	#N/A
6.375	106.610	106.492	106.410	5.990	105.200	105.100	105.000	5.375	103.594	103.494	99.601	6.375	104.022	103.904	103.822	5.375	#N/A	#N/A	#N/A
6.500	106.178	106.060	105.978	6.000	105.300	105.200	105.100	5.500	101.511	101.411	99.581	6.500	103.440	103.322	103.240	5.500	#N/A	#N/A	#N/A
6.625	105.784	105.647	105.584	6.125	105.447	105.329	105.247	5.625	101.931	101.831	99.561	6.625	102.896	102.759	102.696	5.625	#N/A	#N/A	#N/A
6.750	106.179	106.042	105.979	6.250	105.858	105.740	105.658	5.750	102.307	102.207	99.541	6.750	103.141	103.004	102.941	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.: 12/17/2018

45 Day Lock Exp.: 12/31/2018

60 Day Lock Exp.: 1/15/2019

W. Rate Sheet Dated: 11/16/2018

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	97.926	97.801	97.676	
4.625	98.744	98.619	98.494	
4.750	99.456	99.331	99.206	
4.875	99.941	99.816	99.691	
5.000	100.565	100.440	100.315	
5.125	101.076	100.951	100.826	
5.250	101.451	101.326	101.201	
5.375	101.734	101.609	101.484	
5.500	101.974	101.849	101.724	
5.625	102.151	102.026	101.901	
5.750	102.378	102.253	102.128	
5.875	102.688	102.563	102.438	
6.000	102.850	102.725	102.600	

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	97.689	97.564	97.439	
3.875	98.113	97.988	97.863	
4.000	98.497	98.372	98.247	
4.125	99.058	98.933	98.808	
4.250	99.362	99.237	99.112	
4.375	99.581	99.456	99.331	
4.500	99.835	99.710	99.585	
4.625	100.068	99.943	99.818	
4.750	100.285	100.160	100.035	
4.875	100.510	100.385	100.260	
5.000	100.779	100.654	100.529	

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	97.343	97.218	97.093	
3.625	97.876	97.751	97.626	
3.750	98.385	98.260	98.135	
3.875	98.860	98.735	98.610	
4.000	99.351	99.226	99.101	
4.125	99.748	99.623	99.498	
4.250	100.120	99.995	99.870	
4.375	100.467	100.342	100.217	
4.500	100.790	100.665	100.540	
4.625	101.095	100.970	100.845	
4.750	101.380	101.255	101.130	
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)