



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.: 12/28/2018

45 Day Lock Exp.: 1/14/2019

60 Day Lock Exp.: 1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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	99.007	98.857	98.707	4.000	98.158	98.008	97.858	2.375	93.207	93.057	92.907	3.125	97.451	97.301	97.151
4.125	99.506	99.356	99.206	4.125	98.523	98.373	98.223	2.500	92.227	92.077	91.927	3.250	97.731	97.581	97.431
4.250	100.537	100.412	100.302	4.250	99.489	99.364	99.255	2.625	93.127	92.977	92.827	3.375	98.134	97.984	97.834
4.375	101.038	100.913	100.804	4.375	99.867	99.742	99.632	2.750	96.000	95.850	95.700	3.500	98.495	98.345	98.195
4.500	101.534	101.409	101.300	4.500	100.237	100.112	100.003	2.875	96.427	96.277	96.127	3.625	98.871	98.721	98.571
4.625	102.014	101.889	101.780	4.625	100.523	100.398	100.289	3.000	96.984	96.834	96.684	Margin = 2.250		Index = 2.670	
4.750	102.187	102.015	101.905	4.750	101.284	101.113	101.003	3.125	97.433	97.283	97.133				
4.875	102.730	102.558	102.449	4.875	101.633	101.462	101.352	3.250	98.073	97.923	97.773				
5.000	103.330	103.158	103.048	5.000	101.945	101.773	101.663	3.375	98.519	98.369	98.219				
5.125	103.586	103.414	103.305	5.125	102.265	102.093	101.983	3.500	98.961	98.811	98.661				
5.250	103.516	103.204	103.104	5.250	102.386	102.073	101.973	3.625	99.404	99.254	99.104				
5.375	103.685	103.372	103.272	5.375	102.725	102.412	102.312	3.750	99.363	99.213	99.063				
5.500	103.962	103.649	103.549	5.500	103.036	102.724	102.624	3.875	99.797	99.647	99.497				
5.625	104.187	103.874	103.774	5.625	103.206	102.894	102.794	4.000	100.224	100.074	99.924				
5.750	104.850	104.750	104.650	5.750	103.373	103.273	103.173	4.125	100.567	100.417	100.267				
5.875	104.907	104.807	104.707	5.875	103.722	103.622	103.522	4.250	100.600	100.450	100.300				
6.000	105.284	105.184	105.084	6.000	104.034	103.934	103.834	4.375	100.955	100.805	100.655				
6.125	105.659	105.559	105.459	6.125	104.454	104.354	104.254	4.500	101.303	101.153	101.003				
6.250	105.959	105.859	105.759	6.250	104.754	104.654	104.554	4.625	101.567	101.417	101.267				

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	97.807	97.657	97.507	4.000	97.158	97.008	96.858	2.375	92.207	92.057	91.907	3.125	96.451	96.301	96.151
4.125	98.306	98.156	98.006	4.125	97.523	97.373	97.223	2.500	91.227	91.077	90.927	3.250	96.731	96.581	96.431
4.250	99.287	99.162	99.052	4.250	98.489	98.364	98.255	2.625	92.127	91.977	91.827	3.375	97.134	96.984	96.834
4.375	99.788	99.663	99.554	4.375	98.867	98.742	98.632	2.750	95.000	94.850	94.700	3.500	97.495	97.345	97.195
4.500	100.284	100.159	100.050	4.500	99.237	99.112	99.003	2.875	95.427	95.277	95.127	3.625	97.871	97.721	97.571
4.625	100.764	100.639	100.530	4.625	99.523	99.398	99.289	3.000	95.984	95.834	95.684	Margin = 2.250		Index = 2.670	
4.750	101.137	100.965	100.855	4.750	100.284	100.113	100.003	3.125	96.433	96.283	96.133	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.680	101.508	101.399	4.875	100.633	100.462	100.352	3.250	97.073	96.923	96.773	Rate	30 Day	45 Day	60 Day
5.000	102.080	101.908	101.798	5.000	100.945	100.773	100.663	3.375	97.519	97.369	97.219	4.625	99.614	99.364	99.114
5.125	102.506	102.334	102.225	5.125	101.365	101.193	101.083	3.500	97.961	97.811	97.661	4.750	99.987	99.737	99.487
5.250	102.616	102.304	102.204	5.250	101.386	101.073	100.973	3.625	98.404	98.254	98.104	4.875	100.430	100.180	99.930
5.375	102.885	102.572	102.472	5.375	101.725	101.412	101.312	3.750	98.363	98.213	98.063	5.000	100.830	100.580	100.330
5.500	103.112	102.799	102.699	5.500	102.036	101.724	101.624	3.875	98.797	98.647	98.497	5.125	101.206	100.956	100.706
5.625	103.237	102.924	102.824	5.625	102.256	101.944	101.844	4.000	99.224	99.074	98.924	5.250	101.016	100.704	100.454
5.750	103.700	103.600	103.500	5.750	102.373	102.273	102.173	4.125	99.567	99.417	99.267	5.375	101.385	101.073	100.823
5.875	103.757	103.657	103.557	5.875	102.722	102.622	102.522	4.250	99.600	99.450	99.300	5.500	102.002	101.690	101.440
6.000	104.134	104.034	103.934	6.000	103.034	102.934	102.834	4.375	99.955	99.805	99.655	5.625	102.257	101.945	101.695
6.125	104.509	104.409	104.309	6.125	103.454	103.354	103.254	4.500	100.303	100.153	100.003	5.750	102.505	102.255	102.005
6.250	104.809	104.709	104.609	6.250	103.754	103.654	103.554	4.625	100.567	100.417	100.267	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	99.580	99.330	99.080	4.875	98.913	98.663	98.413
5.125	100.356	100.106	99.856	5.125	99.645	99.395	99.145
5.375	100.535	100.222	99.972	5.375	100.005	99.692	99.442
5.625	101.287	100.974	100.724	5.625	100.736	100.424	100.174
5.875	101.782	101.532	101.282	5.875	101.002	100.752	100.502
6.000	102.159	101.909	101.659	6.000	101.314	101.064	100.814
6.125	102.534	102.284	102.034	6.125	101.734	101.484	101.234
6.250	102.754	102.504	102.254	6.250	102.081	101.831	101.581

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:	11/28/2018	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 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)



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/28/2018

45 Day Lock Exp.:

1/14/2019

60 Day Lock Exp.:

1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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	98.038	97.888	97.738	4.000	97.190	97.040	96.890	2.375	89.707	89.557	89.407	3.125	95.76	95.614	95.464
4.125	98.537	98.387	98.237	4.125	97.555	97.405	97.255	2.500	88.727	88.577	88.427	3.250	96.79	96.643	96.493
4.250	99.568	99.443	99.333	4.250	98.520	98.395	98.286	2.625	89.627	89.477	89.327	3.375	97.20	97.047	96.897
4.375	100.069	99.944	99.835	4.375	98.898	98.773	98.663	2.750	94.313	94.163	94.013	3.500	97.56	97.407	97.257
4.500	100.566	100.441	100.331	4.500	99.268	99.143	99.034	2.875	94.739	94.589	94.439	3.625	97.93	97.783	97.633
4.625	101.046	100.921	100.811	4.625	99.555	99.430	99.320	3.000	95.296	95.146	94.996	Margin = 2.250		Index = 2.670	
4.750	101.030	100.859	100.749	4.750	100.128	99.956	99.847	3.125	95.746	95.596	95.446				
4.875	101.574	101.402	101.292	4.875	100.477	100.305	100.196	3.250	97.136	96.986	96.836				
5.000	102.173	102.002	101.892	5.000	100.788	100.617	100.507	3.375	97.582	97.432	97.282				
5.125	102.430	102.258	102.148	5.125	101.108	100.937	100.827	3.500	98.023	97.873	97.723				
5.250	101.954	101.641	101.541	5.250	100.823	100.511	100.411	3.625	98.467	98.317	98.167				
5.375	102.122	101.810	101.710	5.375	101.162	100.850	100.750	3.750	98.394	98.244	98.094				
5.500	102.399	102.087	101.987	5.500	101.474	101.161	101.061	3.875	98.829	98.679	98.529				
5.625	102.624	102.312	102.212	5.625	101.644	101.331	101.231	4.000	99.255	99.105	98.955				
5.750	102.037	101.937	101.837	5.750	100.561	100.461	100.361	4.125	99.598	99.448	99.298				
5.875	102.095	101.995	101.895	5.875	100.910	100.810	100.710	4.250	99.631	99.481	99.331				
6.000	102.472	102.372	102.272	6.000	101.221	101.121	101.021	4.375	99.986	99.836	99.686				
6.125	102.847	102.747	102.647	6.125	101.641	101.541	101.441	4.500	100.334	100.184	100.034				
6.250	102.459	102.359	102.259	6.250	101.254	101.154	101.054	4.625	100.598	100.448	100.298				

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	96.838	96.688	96.538	4.000	96.190	96.040	95.890	2.375	90.457	90.307	90.157	3.125	94.764	94.614	94.464
4.125	97.337	97.187	97.037	4.125	96.555	96.405	96.255	2.500	89.477	89.327	89.177	3.250	95.793	95.643	95.493
4.250	98.318	98.193	98.083	4.250	97.520	97.395	97.286	2.625	90.377	90.227	90.077	3.375	96.197	96.047	95.897
4.375	98.819	98.694	98.585	4.375	97.898	97.773	97.663	2.750	94.094	93.944	93.794	3.500	96.557	96.407	96.257
4.500	99.316	99.191	99.081	4.500	98.268	98.143	98.034	2.875	94.520	94.370	94.220	3.625	96.933	96.783	96.633
4.625	99.796	99.671	99.561	4.625	98.555	98.430	98.320	3.000	95.078	94.928	94.778	Margin = 2.250		Index = 2.670	
4.750	99.980	99.809	99.699	4.750	99.128	98.956	98.847	3.125	95.527	95.377	95.227	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.524	100.352	100.242	4.875	99.477	99.305	99.196	3.250	95.979	95.829	95.679	Rate	30 Day	45 Day	60 Day
5.000	100.923	100.752	100.642	5.000	99.788	99.617	99.507	3.375	96.425	96.275	96.125	4.625	98.646	98.396	98.146
5.125	101.350	101.178	101.068	5.125	100.208	100.037	99.927	3.500	96.867	96.717	96.567	4.750	98.830	98.580	98.330
5.250	101.054	100.741	100.641	5.250	99.823	99.511	99.411	3.625	97.311	97.161	97.011	4.875	99.274	99.024	98.774
5.375	101.322	101.010	100.910	5.375	100.162	99.850	99.750	3.750	97.113	96.963	96.813	5.000	99.673	99.423	99.173
5.500	101.549	101.237	101.137	5.500	100.474	100.161	100.061	3.875	97.547	97.397	97.247	5.125	100.050	99.800	99.550
5.625	101.674	101.362	101.262	5.625	100.694	100.381	100.281	4.000	97.974	97.824	97.674	5.250	99.454	99.142	98.892
5.750	100.887	100.787	100.687	5.750	99.561	99.461	99.361	4.125	98.317	98.167	98.017	5.375	99.822	99.510	99.260
5.875	100.945	100.845	100.745	5.875	99.910	99.810	99.710	4.250	98.038	97.888	97.738	5.500	100.439	100.127	99.877
6.000	101.322	101.222	101.122	6.000	100.221	100.121	100.021	4.375	98.392	98.242	98.092	5.625	100.694	100.382	100.132
6.125	101.697	101.597	101.497	6.125	100.641	100.541	100.441	4.500	98.740	98.590	98.440	5.750	99.692	99.442	99.192
6.250	101.309	101.209	101.109	6.250	100.254	100.154	100.054	4.625	99.004	98.854	98.704	5.875	99.942	99.692	99.442

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	98.424	98.174	97.924	4.875	97.757	97.507	97.257
5.125	99.200	98.950	98.700	5.125	98.488	98.238	97.988
5.375	98.972	98.660	98.410	5.375	98.442	98.130	97.880
5.625	99.724	99.412	99.162	5.625	99.174	98.861	98.611
5.875	98.970	98.720	98.470	5.875	98.190	97.940	97.690
6.000	99.347	99.097	98.847	6.000	98.501	98.251	98.001
6.125	99.722	99.472	99.222	6.125	98.921	98.671	98.421
6.250	99.254	99.004	98.754	6.250	98.581	98.331	98.081

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:	11/28/2018 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.:

12/28/2018

45 Day Lock Exp.:

1/14/2019

60 Day Lock Exp.:

1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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
4.250	98.435	98.335	98.235	4.500	100.213	100.113	100.013	3.375	97.622	97.522	97.422	3.375	98.045	97.945	97.845
4.375	99.009	98.909	98.809	4.625	100.822	100.722	100.622	3.500	98.124	98.024	97.924	3.500	98.393	98.293	98.193
4.500	99.648	99.548	99.448	4.750	101.342	101.242	101.142	3.625	98.602	98.502	98.402	3.625	98.740	98.640	98.540
4.625	100.247	100.147	100.047	4.875	101.719	101.619	101.519	3.750	98.931	98.831	98.731	3.750	99.346	99.246	99.146
4.750	100.851	100.751	100.651	4.990	102.098	101.998	101.898	3.875	99.389	99.289	99.189	3.875	99.694	99.594	99.494
4.875	101.451	101.351	101.251	5.000	102.198	102.098	101.998	3.990	99.722	99.622	99.522	3.990	99.915	99.815	99.715
4.990	101.572	101.472	101.372	5.125	102.760	102.660	102.560	4.000	99.822	99.722	99.622	4.000	100.015	99.915	99.815
5.000	101.672	101.572	101.472	5.250	103.235	103.135	103.035	4.125	100.252	100.152	100.052	4.125	100.317	100.217	100.117
5.125	102.322	102.222	102.122	5.375	103.433	103.333	103.233	4.250	100.516	100.416	100.316	4.250	100.925	100.825	100.725
5.250	102.933	102.833	102.733	5.500	103.653	103.553	103.453	4.375	100.798	100.698	100.598	4.375	101.218	101.118	101.018
5.375	103.324	103.224	103.124	5.625	103.806	103.706	103.606	4.500	101.300	101.200	101.100	4.500	101.504	101.404	101.304
5.500	103.680	103.580	103.480	5.750	104.286	104.186	104.086	4.625	101.777	101.677	101.577	4.625	101.761	101.661	101.561
5.625	103.958	103.858	103.758	5.875	104.528	104.428	104.328	4.750	101.937	101.837	101.737	4.750	101.977	101.877	101.777
5.750	104.532	104.432	104.332	5.990	104.645	104.545	104.445	4.875	102.106	102.006	101.906	4.875	102.179	102.079	101.979
5.875	104.729	104.629	104.529	6.000	104.745	104.645	104.545	4.990	102.426	102.326	102.226	4.990	102.242	102.142	102.042
5.990	104.857	104.757	104.657	6.125	105.256	105.156	105.056	5.000	102.526	102.426	102.326	5.000	102.342	102.242	102.142
6.000	104.957	104.857	104.757	6.250	105.789	105.689	105.589	5.125	102.964	102.864	102.764	5.125	102.500	102.400	102.300
6.125	105.555	105.455	105.355	6.375	106.018	105.918	105.818	5.250	103.110	103.010	102.910	5.250	102.718	102.618	102.518
6.250	106.114	105.993	105.868	6.500	105.822	105.700	105.575	5.375	103.285	103.185	103.085	5.375	102.931	102.831	102.731

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	97.257	97.157	97.057	3.250	96.944	96.844	96.744
4.375	97.875	97.775	97.675	3.375	97.356	97.256	97.156
4.500	98.569	98.469	98.369	3.500	97.763	97.663	97.563
4.625	99.269	99.169	99.069	3.625	98.159	98.059	97.959
4.750	99.952	99.852	99.752	3.750	98.398	98.298	98.198
4.875	100.520	100.420	100.320	3.875	98.793	98.693	98.593
4.990	100.966	100.866	100.766	3.990	99.085	98.985	98.885
5.000	101.066	100.966	100.866	4.000	99.185	99.085	98.985
5.125	101.319	101.219	101.119	4.125	99.558	99.458	99.358
5.250	101.752	101.652	101.552	4.250	99.734	99.634	99.534
5.375	102.248	102.148	102.048	4.375	99.981	99.881	99.781
5.500	102.706	102.606	102.506	4.500	100.263	100.163	100.063
5.625	102.935	102.835	102.735	4.625	100.556	100.456	100.356
5.750	103.130	103.030	102.930	4.750	100.657	100.557	100.457
5.875	102.977	102.877	102.777	4.875	100.765	100.665	100.565
5.990	103.349	103.249	103.149	4.990	100.737	100.637	100.537
6.000	103.449	103.349	103.249	5.000	100.837	100.737	100.637
6.125	103.699	103.599	103.499	5.125	100.775	100.675	100.575
6.250	103.929	103.829	103.729	5.250	100.863	100.763	100.663

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.			



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.:

12/28/2018

45 Day Lock Exp.:

1/14/2019

60 Day Lock Exp.:

1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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	101.023	100.923	100.823	4.250	99.271	99.171	99.071	3.750	99.286	99.186	99.086
4.875	101.629	101.529	101.429	4.375	99.848	99.748	99.648	3.875	99.818	99.718	99.618
4.990	101.944	101.844	101.744	4.500	100.464	100.364	100.264	3.990	99.870	99.770	99.670
5.000	102.044	101.944	101.844	4.625	101.008	100.908	100.808	4.000	99.970	99.870	99.770
5.125	102.682	102.582	102.482	4.750	101.521	101.421	101.321	4.125	100.414	100.314	99.846
5.250	103.180	103.080	102.980	4.875	102.060	101.960	101.860	4.250	100.731	100.631	99.836
5.375	103.533	103.433	103.333	4.990	102.298	102.198	102.098	4.375	101.144	101.044	99.816
5.500	103.841	103.741	103.641	5.000	102.398	102.298	102.198	4.500	101.608	101.508	99.796
5.625	104.104	104.004	103.904	5.125	102.863	102.739	102.658	4.625	101.964	101.864	99.776
5.750	104.512	104.412	104.312	5.250	103.223	103.101	103.019	4.750	102.114	102.014	99.736
5.875	104.796	104.696	104.596	5.375	103.500	103.379	103.296	4.875	102.342	102.242	99.696
5.990	104.958	104.845	104.723	5.500	103.715	103.596	103.515	4.990	102.484	102.384	99.556
6.000	105.058	104.945	104.823	5.625	104.000	103.900	103.800	5.000	102.584	102.484	99.656
6.125	105.813	105.704	105.586	5.750	104.364	104.264	104.164	5.125	102.947	102.847	99.616
6.250	106.160	106.053	105.936	5.875	104.840	104.740	104.640	5.250	103.287	103.187	99.566
6.375	106.469	106.365	106.252	5.990	105.049	104.949	104.849	5.375	103.683	103.583	99.546
6.500	106.055	105.950	105.839	6.000	105.149	105.049	104.949	5.500	101.751	101.627	99.526
6.625	106.260	106.160	106.060	6.125	105.357	105.247	105.129	5.625	102.169	102.047	99.506
6.750	106.651	106.551	106.451	6.250	105.762	105.655	105.538	5.750	102.541	102.421	99.486

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	100.272	100.172	100.072	3.750	98.725	98.625
4.875	100.878	100.778	100.678	3.875	99.257	99.157
4.990	101.193	101.093	100.993	3.990	98.808	98.708
5.000	101.293	101.193	101.093	4.000	98.908	98.808
5.125	101.416	101.316	101.216	4.125	99.352	99.252
5.250	101.914	101.814	101.714	4.250	99.669	99.569
5.375	102.267	102.167	102.067	4.375	100.082	99.982
5.500	102.575	102.475	102.375	4.500	99.951	99.851
5.625	102.514	102.414	102.314	4.625	100.307	100.207
5.750	102.922	102.822	102.722	4.750	100.457	100.357
5.875	103.206	103.106	103.006	4.875	100.685	100.585
5.990	102.520	102.407	102.285	4.990	100.327	100.227
6.000	102.620	102.507	102.385	5.000	100.427	100.327
6.125	103.375	103.266	103.148	5.125	#N/A	#N/A
6.250	103.722	103.615	103.498	5.250	#N/A	#N/A
6.375	103.881	103.777	103.664	5.375	#N/A	#N/A
6.500	103.317	103.212	103.101	5.500	#N/A	#N/A
6.625	103.372	103.272	103.172	5.625	#N/A	#N/A
6.750	103.613	103.513	103.413	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	-2.750	-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%
High-LTV	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
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-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
SC Fixed Purchase or R/T Refi	-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

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

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/28/2018

45 Day Lock Exp.:

1/14/2019

60 Day Lock Exp.:

1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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	100.882	100.782	100.682	4.250	99.160	99.060	98.960	3.750	99.179	99.079	98.979	4.750	100.131	100.031	99.931	3.750	98.618	98.518	98.418
4.875	101.494	101.394	101.294	4.375	99.707	99.607	99.507	3.875	99.713	99.613	99.513	4.875	100.743	100.643	100.543	3.875	99.152	99.052	98.952
4.990	101.812	101.712	101.612	4.500	100.328	100.228	100.128	3.990	99.745	99.645	99.545	4.990	101.061	100.961	100.861	3.990	98.683	98.583	98.483
5.000	101.912	101.812	101.712	4.625	100.875	100.775	100.675	4.000	99.845	99.745	99.645	5.000	101.161	101.061	100.961	4.000	98.783	98.683	98.583
5.125	102.541	102.441	102.341	4.750	101.390	101.290	101.190	4.125	100.291	100.191	99.846	5.125	101.275	101.175	101.075	4.125	99.229	99.129	98.784
5.250	103.043	102.943	102.843	4.875	101.934	101.834	101.734	4.250	100.610	100.510	99.836	5.250	101.777	101.677	101.577	4.250	99.548	99.448	98.774
5.375	103.399	103.299	103.199	4.990	102.171	102.071	101.971	4.375	101.025	100.925	99.816	5.375	102.133	102.033	101.933	4.375	99.963	99.863	98.754
5.500	103.713	103.613	103.513	5.000	102.271	102.171	102.071	4.500	101.483	101.383	99.796	5.500	102.447	102.347	102.247	4.500	99.826	99.726	98.139
5.625	104.016	103.916	103.816	5.125	102.730	102.606	102.525	4.625	101.841	101.741	99.776	5.625	102.426	102.326	102.226	4.625	100.184	100.084	98.119
5.750	104.429	104.329	104.229	5.250	103.091	102.970	102.887	4.750	101.991	101.891	99.736	5.750	102.839	102.739	102.639	4.750	100.334	100.234	98.079
5.875	104.715	104.615	104.515	5.375	103.371	103.251	103.168	4.875	102.219	102.119	99.696	5.875	103.125	103.025	102.925	4.875	100.562	100.462	98.039
5.990	104.838	104.725	104.603	5.500	103.589	103.470	103.386	4.990	102.390	102.290	99.556	5.990	102.400	102.287	102.165	4.990	100.233	100.133	97.399
6.000	104.938	104.825	104.703	5.625	103.917	103.817	103.717	5.000	102.490	102.390	99.656	6.000	102.500	102.387	102.265	5.000	100.333	100.233	97.499
6.125	105.701	105.592	105.473	5.750	104.283	104.183	104.083	5.125	102.854	102.754	99.616	6.125	103.263	103.154	103.035	5.125	#N/A	#N/A	#N/A
6.250	106.057	105.950	105.834	5.875	104.762	104.662	104.562	5.250	103.196	103.096	99.566	6.250	103.619	103.512	103.396	5.250	#N/A	#N/A	#N/A
6.375	106.373	106.266	106.153	5.990	104.976	104.876	104.776	5.375	103.596	103.496	99.546	6.375	103.785	103.678	103.565	5.375	#N/A	#N/A	#N/A
6.500	105.960	105.858	105.743	6.000	105.076	104.976	104.876	5.500	101.626	101.501	99.526	6.500	103.222	103.120	103.005	5.500	#N/A	#N/A	#N/A
6.625	106.149	106.049	105.949	6.125	105.274	105.165	105.046	5.625	102.046	101.922	99.506	6.625	103.261	103.161	103.061	5.625	#N/A	#N/A	#N/A
6.750	106.542	106.442	106.342	6.250	105.682	105.575	105.458	5.750	102.420	102.298	99.486	6.750	103.504	103.404	103.304	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.: 12/28/2018

45 Day Lock Exp.: 1/14/2019

60 Day Lock Exp.: 1/28/2019

W. Rate Sheet Dated: 11/28/2018

Release Time: 1:45 pm 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	98.148	98.023	97.898	
4.625	98.846	98.721	98.596	
4.750	99.424	99.299	99.174	
4.875	100.049	99.924	99.799	
5.000	100.548	100.423	100.298	
5.125	100.894	100.769	100.644	
5.250	101.284	101.159	101.034	
5.375	101.555	101.430	101.305	
5.500	101.773	101.648	101.523	
5.625	101.971	101.846	101.721	
5.750	102.147	102.022	101.897	
5.875	102.491	102.366	102.241	
6.000	102.844	102.719	102.594	

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	97.816	97.691	97.566	
3.875	98.231	98.106	97.981	
4.000	98.606	98.481	98.356	
4.125	99.157	99.032	98.907	
4.250	99.452	99.327	99.202	
4.375	99.663	99.538	99.413	
4.500	99.909	99.784	99.659	
4.625	100.133	100.008	99.883	
4.750	100.342	100.217	100.092	
4.875	100.592	100.467	100.342	
5.000	100.860	100.735	100.610	

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	97.489	97.364	97.239	
3.625	98.017	97.892	97.767	
3.750	98.522	98.397	98.272	
3.875	98.994	98.869	98.744	
4.000	99.468	99.343	99.218	
4.125	99.859	99.734	99.609	
4.250	100.226	100.101	99.976	
4.375	100.567	100.442	100.317	
4.500	100.885	100.760	100.635	
4.625	101.191	101.066	100.941	
4.750	101.476	101.351	101.226	
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)