



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/7/2019

45 Day Lock Exp.: 1/21/2019

60 Day Lock Exp.: 2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.642	99.492	99.342	4.000	98.799	98.649	98.499	2.375	93.996	93.846	93.696	3.125	97.451	97.301	97.151
4.125	100.139	99.989	99.839	4.125	99.164	99.014	98.864	2.500	93.016	92.866	92.716	3.250	97.543	97.393	97.243
4.250	101.067	100.942	100.833	4.250	100.020	99.895	99.786	2.625	93.916	93.766	93.616	3.375	97.947	97.797	97.647
4.375	101.566	101.441	101.332	4.375	100.398	100.273	100.163	2.750	96.406	96.256	96.106	3.500	98.307	98.157	98.007
4.500	102.051	101.926	101.817	4.500	100.768	100.643	100.534	2.875	96.833	96.683	96.533	3.625	98.683	98.533	98.383
4.625	102.531	102.406	102.297	4.625	101.055	100.930	100.820	3.000	97.390	97.240	97.090	Margin = 2.250		Index = 2.700	
4.750	102.656	102.531	102.390	4.750	101.566	101.441	101.300	3.125	97.839	97.689	97.539				
4.875	102.963	102.838	102.698	4.875	101.915	101.790	101.649	3.250	98.468	98.318	98.168				
5.000	103.557	103.432	103.291	5.000	102.226	102.101	101.960	3.375	98.914	98.764	98.614				
5.125	103.833	103.708	103.567	5.125	102.546	102.421	102.280	3.500	99.355	99.205	99.055				
5.250	103.534	103.347	103.222	5.250	102.433	102.245	102.120	3.625	99.799	99.649	99.499				
5.375	103.718	103.530	103.405	5.375	102.772	102.584	102.459	3.750	99.668	99.518	99.368				
5.500	103.997	103.809	103.684	5.500	103.083	102.895	102.770	3.875	100.102	99.952	99.802				
5.625	104.179	103.992	103.867	5.625	103.253	103.065	102.940	4.000	100.529	100.379	100.229				
5.750	104.876	104.776	104.676	5.750	103.389	103.289	103.189	4.125	100.872	100.722	100.572				
5.875	104.909	104.809	104.709	5.875	103.738	103.638	103.538	4.250	100.694	100.544	100.394				
6.000	105.288	105.188	105.088	6.000	104.049	103.949	103.849	4.375	101.049	100.899	100.749				
6.125	105.621	105.521	105.421	6.125	104.469	104.369	104.269	4.500	101.397	101.247	101.097				
6.250	105.921	105.821	105.721	6.250	104.769	104.669	104.569	4.625	101.661	101.511	101.361				

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	98.442	98.292	98.142	4.000	97.799	97.649	97.499	2.375	92.996	92.846	92.696	3.125	96.451	96.301	96.151
4.125	98.939	98.789	98.639	4.125	98.164	98.014	97.864	2.500	92.016	91.866	91.716	3.250	96.543	96.393	96.243
4.250	99.817	99.692	99.583	4.250	99.020	98.895	98.786	2.625	92.916	92.766	92.616	3.375	96.947	96.797	96.647
4.375	100.316	100.191	100.082	4.375	99.398	99.273	99.163	2.750	95.406	95.256	95.106	3.500	97.307	97.157	97.007
4.500	100.801	100.676	100.567	4.500	99.768	99.643	99.534	2.875	95.833	95.683	95.533	3.625	97.683	97.533	97.383
4.625	101.281	101.156	101.047	4.625	100.055	99.930	99.820	3.000	96.390	96.240	96.090	Margin = 2.250		Index = 2.700	
4.750	101.393	101.268	101.127	4.750	100.566	100.441	100.300	3.125	96.839	96.689	96.539	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.913	101.788	101.648	4.875	100.915	100.790	100.649	3.250	97.468	97.318	97.168	Rate	30 Day	45 Day	60 Day
5.000	102.307	102.182	102.041	5.000	101.226	101.101	100.960	3.375	97.914	97.764	97.614	4.625	100.131	99.881	99.631
5.125	102.753	102.628	102.487	5.125	101.646	101.521	101.380	3.500	98.355	98.205	98.055	4.750	100.243	99.993	99.743
5.250	102.634	102.447	102.322	5.250	101.433	101.245	101.120	3.625	98.799	98.649	98.499	4.875	100.663	100.413	100.163
5.375	102.918	102.730	102.605	5.375	101.772	101.584	101.459	3.750	98.668	98.518	98.368	5.000	101.057	100.807	100.557
5.500	103.147	102.959	102.834	5.500	102.083	101.895	101.770	3.875	99.102	98.952	98.802	5.125	101.453	101.203	100.953
5.625	103.229	103.042	102.917	5.625	102.303	102.115	101.990	4.000	99.529	99.379	99.229	5.250	101.034	100.784	100.534
5.750	103.726	103.626	103.526	5.750	102.389	102.289	102.189	4.125	99.872	99.722	99.572	5.375	101.418	101.168	100.918
5.875	103.759	103.659	103.559	5.875	102.738	102.638	102.538	4.250	99.694	99.544	99.394	5.500	101.977	101.727	101.477
6.000	104.138	104.038	103.938	6.000	103.049	102.949	102.849	4.375	100.049	99.899	99.749	5.625	102.259	102.009	101.759
6.125	104.471	104.371	104.271	6.125	103.469	103.369	103.269	4.500	100.397	100.247	100.097	5.750	102.501	102.251	102.001
6.250	104.771	104.671	104.571	6.250	103.769	103.669	103.569	4.625	100.661	100.511	100.361	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	99.813	99.563	99.313	4.875	99.195	98.945	98.695
5.125	100.603	100.353	100.103	5.125	99.926	99.676	99.426
5.375	100.568	100.318	100.068	5.375	100.052	99.802	99.552
5.625	101.279	101.029	100.779	5.625	100.783	100.533	100.283
5.875	101.784	101.534	101.284	5.875	101.018	100.768	100.518
6.000	102.163	101.913	101.663	6.000	101.329	101.079	100.829
6.125	102.496	102.246	101.996	6.125	101.749	101.499	101.249
6.250	102.756	102.506	102.256	6.250	102.565	102.315	102.065

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:	12/7/2018	5.500%

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2019

45 Day Lock Exp.:

1/21/2019

60 Day Lock Exp.:

2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.674	98.524	98.374	4.000	97.830	97.680	97.530	2.375	90.496	90.346	90.196	3.125	95.76	95.614	95.464
4.125	99.170	99.020	98.870	4.125	98.195	98.045	97.895	2.500	89.516	89.366	89.216	3.250	96.61	96.456	96.306
4.250	100.098	99.973	99.864	4.250	99.052	98.927	98.817	2.625	90.416	90.266	90.116	3.375	97.01	96.859	96.709
4.375	100.597	100.472	100.363	4.375	99.429	99.304	99.195	2.750	94.719	94.569	94.419	3.500	97.37	97.220	97.070
4.500	101.083	100.958	100.848	4.500	99.799	99.674	99.565	2.875	95.145	94.995	94.845	3.625	97.75	97.596	97.446
4.625	101.562	101.437	101.328	4.625	100.086	99.961	99.851	3.000	95.703	95.553	95.403	Margin = 2.250		Index = 2.700	
4.750	101.500	101.375	101.234	4.750	100.409	100.284	100.144	3.125	96.152	96.002	95.852				
4.875	101.807	101.682	101.542	4.875	100.758	100.633	100.493	3.250	97.530	97.380	97.230				
5.000	102.401	102.276	102.135	5.000	101.070	100.945	100.804	3.375	97.976	97.826	97.676				
5.125	102.677	102.552	102.411	5.125	101.390	101.265	101.124	3.500	98.418	98.268	98.118				
5.250	101.972	101.784	101.659	5.250	100.870	100.683	100.558	3.625	98.861	98.711	98.561				
5.375	102.155	101.968	101.843	5.375	101.209	101.022	100.897	3.750	98.699	98.549	98.399				
5.500	102.434	102.247	102.122	5.500	101.520	101.333	101.208	3.875	99.133	98.983	98.833				
5.625	102.617	102.429	102.304	5.625	101.690	101.503	101.378	4.000	99.560	99.410	99.260				
5.750	102.063	101.963	101.863	5.750	100.577	100.477	100.377	4.125	99.903	99.753	99.603				
5.875	102.097	101.997	101.897	5.875	100.926	100.826	100.726	4.250	99.725	99.575	99.425				
6.000	102.476	102.376	102.276	6.000	101.237	101.137	101.037	4.375	100.080	99.930	99.780				
6.125	102.808	102.708	102.608	6.125	101.657	101.557	101.457	4.500	100.428	100.278	100.128				
6.250	102.421	102.321	102.221	6.250	101.269	101.169	101.069	4.625	100.692	100.542	100.392				

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	97.474	97.324	97.174	4.000	96.830	96.680	96.530	2.375	91.246	91.096	90.946	3.125	94.764	94.614	94.464
4.125	97.970	97.820	97.670	4.125	97.195	97.045	96.895	2.500	90.266	90.116	89.966	3.250	95.606	95.456	95.306
4.250	98.848	98.723	98.614	4.250	98.052	97.927	97.817	2.625	91.166	91.016	90.866	3.375	96.009	95.859	95.709
4.375	99.347	99.222	99.113	4.375	98.429	98.304	98.195	2.750	94.500	94.350	94.200	3.500	96.370	96.220	96.070
4.500	99.833	99.708	99.598	4.500	98.799	98.674	98.565	2.875	94.927	94.777	94.627	3.625	96.746	96.596	96.446
4.625	100.312	100.187	100.078	4.625	99.086	98.961	98.851	3.000	95.484	95.334	95.184	Margin = 2.250		Index = 2.700	
4.750	100.236	100.111	99.971	4.750	99.409	99.284	99.144	3.125	95.933	95.783	95.633	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.757	100.632	100.492	4.875	99.758	99.633	99.493	3.250	96.374	96.224	96.074	Rate	30 Day	45 Day	60 Day
5.000	101.151	101.026	100.885	5.000	100.070	99.945	99.804	3.375	96.820	96.670	96.520	4.625	99.162	98.912	98.662
5.125	101.597	101.472	101.331	5.125	100.490	100.365	100.224	3.500	97.261	97.111	96.961	4.750	99.086	98.836	98.586
5.250	101.072	100.884	100.759	5.250	99.870	99.683	99.558	3.625	97.705	97.555	97.405	4.875	99.507	99.257	99.007
5.375	101.355	101.168	101.043	5.375	100.209	100.022	99.897	3.750	97.418	97.268	97.118	5.000	99.901	99.651	99.401
5.500	101.584	101.397	101.272	5.500	100.520	100.333	100.208	3.875	97.852	97.702	97.552	5.125	100.297	100.047	99.797
5.625	101.667	101.479	101.354	5.625	100.740	100.553	100.428	4.000	98.279	98.129	97.979	5.250	99.472	99.222	98.972
5.750	100.913	100.813	100.713	5.750	99.577	99.477	99.377	4.125	98.622	98.472	98.322	5.375	99.855	99.605	99.355
5.875	100.947	100.847	100.747	5.875	99.926	99.826	99.726	4.250	98.131	97.981	97.831	5.500	100.414	100.164	99.914
6.000	101.326	101.226	101.126	6.000	100.237	100.137	100.037	4.375	98.486	98.336	98.186	5.625	100.697	100.447	100.197
6.125	101.658	101.558	101.458	6.125	100.657	100.557	100.457	4.500	98.834	98.684	98.534	5.750	99.688	99.438	99.188
6.250	101.271	101.171	101.071	6.250	100.269	100.169	100.069	4.625	99.098	98.948	98.798	5.875	99.944	99.694	99.444

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	98.657	98.407	98.157	4.875	98.038	97.788	97.538
5.125	99.447	99.197	98.947	5.125	98.770	98.520	98.270
5.375	99.005	98.755	98.505	5.375	98.489	98.239	97.989
5.625	99.717	99.467	99.217	5.625	99.220	98.970	98.720
5.875	98.972	98.722	98.472	5.875	98.206	97.956	97.706
6.000	99.351	99.101	98.851	6.000	98.517	98.267	98.017
6.125	99.683	99.433	99.183	6.125	98.937	98.687	98.437
6.250	99.256	99.006	98.756	6.250	99.065	98.815	98.565

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:	12/7/2018 5.500%

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2019

45 Day Lock Exp.:

1/21/2019

60 Day Lock Exp.:

2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.619	98.519	98.419	4.500	100.690	100.590	100.490	3.375	98.057	97.957	97.857	3.375	98.470	98.370	98.270
4.250	99.241	99.141	99.041	4.625	101.288	101.188	101.088	3.500	98.555	98.455	98.355	3.500	98.826	98.726	98.626
4.375	99.767	99.667	99.567	4.750	101.804	101.704	101.604	3.625	99.032	98.932	98.832	3.625	99.160	99.060	98.960
4.500	100.279	100.179	100.079	4.875	102.177	102.077	101.977	3.750	99.334	99.234	99.134	3.750	99.642	99.542	99.442
4.625	100.842	100.742	100.642	4.990	102.415	102.315	102.215	3.875	99.713	99.613	99.513	3.875	99.975	99.875	99.775
4.750	101.465	101.365	101.265	5.000	102.515	102.415	102.315	3.990	100.263	100.163	100.063	3.990	100.194	100.094	99.994
4.875	101.923	101.823	101.723	5.125	103.030	102.930	102.830	4.000	100.363	100.263	100.163	4.000	100.294	100.194	100.094
4.990	102.167	102.067	101.967	5.250	103.496	103.396	103.296	4.125	100.540	100.440	100.340	4.125	100.585	100.485	100.385
5.000	102.267	102.167	102.067	5.375	103.693	103.593	103.493	4.250	100.789	100.689	100.589	4.250	101.002	100.902	100.802
5.125	102.696	102.596	102.496	5.500	103.897	103.797	103.697	4.375	100.880	100.780	100.680	4.375	101.294	101.194	101.094
5.250	103.300	103.200	103.100	5.625	104.077	103.977	103.877	4.500	101.376	101.276	101.176	4.500	101.556	101.456	101.356
5.375	103.686	103.586	103.486	5.750	104.519	104.419	104.319	4.625	101.847	101.747	101.647	4.625	101.807	101.707	101.607
5.500	104.037	103.937	103.837	5.875	104.756	104.656	104.556	4.750	102.003	101.903	101.803	4.750	102.019	101.919	101.819
5.625	104.310	104.210	104.110	5.990	104.857	104.757	104.657	4.875	102.169	102.069	101.969	4.875	102.217	102.117	102.017
5.750	104.788	104.688	104.588	6.000	104.957	104.857	104.757	4.990	102.488	102.388	102.288	4.990	102.271	102.171	102.071
5.875	104.982	104.882	104.782	6.125	105.317	105.192	105.063	5.000	102.588	102.488	102.388	5.000	102.371	102.271	102.171
5.990	105.100	105.000	104.900	6.250	105.837	105.712	105.584	5.125	103.015	102.915	102.815	5.125	102.531	102.431	102.331
6.000	105.200	105.100	105.000	6.375	106.061	105.936	105.807	5.250	103.156	103.056	102.956	5.250	102.745	102.645	102.545
6.125	105.786	105.686	105.586	6.500	105.880	105.755	105.626	5.375	103.326	103.226	103.126	5.375	102.954	102.854	102.754

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	97.301	97.201	97.101	3.125	96.379	96.279	96.179
4.250	98.057	97.957	97.857	3.250	97.378	97.278	97.178
4.375	98.673	98.573	98.473	3.375	97.788	97.688	97.588
4.500	99.258	99.158	99.058	3.500	98.194	98.094	97.994
4.625	99.789	99.689	99.589	3.625	98.589	98.489	98.389
4.750	100.467	100.367	100.267	3.750	98.800	98.700	98.600
4.875	101.026	100.926	100.826	3.875	99.086	98.986	98.886
4.990	101.460	101.360	101.260	3.990	99.376	99.276	99.176
5.000	101.560	101.460	101.360	4.000	99.476	99.376	99.276
5.125	101.809	101.709	101.609	4.125	99.847	99.747	99.647
5.250	102.024	101.924	101.824	4.250	100.018	99.918	99.818
5.375	102.512	102.412	102.312	4.375	100.075	99.975	99.875
5.500	102.965	102.865	102.765	4.500	100.351	100.251	100.151
5.625	103.187	103.087	102.987	4.625	100.642	100.542	100.442
5.750	103.375	103.275	103.175	4.750	100.740	100.640	100.540
5.875	103.067	102.967	102.867	4.875	100.846	100.746	100.646
5.990	103.426	103.326	103.226	4.990	100.812	100.712	100.612
6.000	103.526	103.426	103.326	5.000	100.912	100.812	100.712
6.125	103.769	103.669	103.569	5.125	100.825	100.725	100.625

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
applicable on MH Advantage Properties (SFR 859 is required)

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2019

45 Day Lock Exp.:

1/21/2019

60 Day Lock Exp.:

2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC												
30/25 Year				20 Year				15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.750	101.569	101.469	101.369	4.250	99.897	99.797	99.697	3.750	99.714	99.614	99.514	
4.875	102.135	102.035	101.935	4.375	100.454	100.354	100.254	3.875	100.230	100.130	99.856	
4.990	102.407	102.307	102.207	4.500	100.975	100.875	100.775	3.990	100.263	100.163	99.819	
5.000	102.507	102.407	102.307	4.625	101.462	101.362	101.262	4.000	100.363	100.263	99.919	
5.125	103.029	102.929	102.829	4.750	101.958	101.858	101.758	4.125	100.731	100.631	99.846	
5.250	103.496	103.396	103.296	4.875	102.475	102.375	102.275	4.250	101.037	100.937	99.836	
5.375	103.827	103.727	103.627	4.990	102.676	102.576	102.476	4.375	101.398	101.298	99.816	
5.500	104.100	104.000	103.900	5.000	102.776	102.676	102.576	4.500	101.676	101.576	99.796	
5.625	104.360	104.260	104.160	5.125	103.050	102.935	102.850	4.625	101.997	101.897	99.776	
5.750	104.737	104.637	104.537	5.250	103.392	103.279	103.192	4.750	102.145	102.045	99.736	
5.875	105.000	104.900	104.800	5.375	103.654	103.542	103.454	4.875	102.385	102.285	99.696	
5.990	105.138	105.038	104.938	5.500	103.848	103.738	103.648	4.990	102.537	102.437	99.556	
6.000	105.238	105.138	105.038	5.625	104.169	104.069	103.969	5.000	102.637	102.537	99.656	
6.125	105.979	105.879	105.769	5.750	104.516	104.416	104.316	5.125	102.988	102.888	99.616	
6.250	106.302	106.202	106.095	5.875	104.969	104.869	104.769	5.250	103.318	103.218	99.566	
6.375	106.591	106.491	106.388	5.990	105.167	105.067	104.967	5.375	103.703	103.603	99.546	
6.500	106.156	106.056	105.956	6.000	105.267	105.167	105.067	5.500	101.775	101.675	99.526	
6.625	106.559	106.459	106.359	6.125	105.502	105.402	105.290	5.625	102.180	102.080	99.506	
6.750	106.932	106.832	106.732	6.250	105.888	105.788	105.680	5.750	102.539	102.439	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	100.569	100.469	100.369	3.750	99.153	99.053
4.875	101.135	101.035	100.935	3.875	99.669	99.569
4.990	101.407	101.307	101.207	3.990	99.203	99.103
5.000	101.507	101.407	101.307	4.000	99.303	99.203
5.125	101.554	101.454	101.354	4.125	99.671	99.571
5.250	102.021	101.921	101.821	4.250	99.977	99.877
5.375	102.352	102.252	102.152	4.375	100.338	100.238
5.500	102.625	102.525	102.425	4.500	100.019	99.919
5.625	102.601	102.501	102.401	4.625	100.340	100.240
5.750	102.978	102.878	102.778	4.750	100.488	100.388
5.875	103.241	103.141	103.041	4.875	100.728	100.628
5.990	103.379	103.279	103.179	4.990	100.380	100.280
6.000	103.479	103.379	103.279	5.000	100.480	100.380
6.125	103.447	103.347	103.237	5.125	#N/A	#N/A
6.250	103.770	103.670	103.563	5.250	#N/A	#N/A
6.375	103.909	103.809	103.706	5.375	#N/A	#N/A
6.500	103.324	103.224	103.124	5.500	#N/A	#N/A
6.625	103.577	103.477	103.377	5.625	#N/A	#N/A
6.750	103.800	103.700	103.600	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	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2019

45 Day Lock Exp.:

1/21/2019

60 Day Lock Exp.:

2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.514	101.414	101.314	4.250	99.859	99.759	99.659	3.750	99.622	99.522	99.422	4.750	100.733	100.633	100.533	3.750	99.060	98.960	98.860
4.875	102.087	101.987	101.887	4.375	100.422	100.322	100.222	3.875	100.142	100.042	99.856	4.875	101.306	101.206	101.106	3.875	99.580	99.480	99.294
4.990	102.361	102.261	102.161	4.500	100.951	100.851	100.751	3.990	100.155	100.055	99.756	4.990	101.580	101.480	101.380	3.990	99.100	99.000	98.701
5.000	102.461	102.361	102.261	4.625	101.384	101.284	101.184	4.000	100.255	100.155	99.856	5.000	101.680	101.580	101.480	4.000	99.200	99.100	98.801
5.125	102.967	102.867	102.767	4.750	101.884	101.784	101.684	4.125	100.689	100.589	99.846	5.125	101.627	101.527	101.427	4.125	99.634	99.534	98.791
5.250	103.442	103.342	103.242	4.875	102.409	102.309	102.209	4.250	100.996	100.896	99.836	5.250	102.102	102.002	101.902	4.250	99.941	99.841	98.781
5.375	103.778	103.678	103.578	4.990	102.614	102.514	102.414	4.375	101.359	101.259	99.816	5.375	102.438	102.338	102.238	4.375	100.304	100.204	98.761
5.500	104.060	103.960	103.860	5.000	102.714	102.614	102.514	4.500	101.599	101.499	99.796	5.500	102.720	102.620	102.520	4.500	99.942	99.842	98.139
5.625	104.296	104.196	104.096	5.125	102.987	102.876	102.787	4.625	101.923	101.823	99.776	5.625	102.650	102.550	102.450	4.625	100.266	100.166	98.119
5.750	104.681	104.581	104.481	5.250	103.334	103.224	103.134	4.750	102.071	101.971	99.736	5.750	103.035	102.935	102.835	4.750	100.414	100.314	98.079
5.875	104.946	104.846	104.746	5.375	103.601	103.491	103.401	4.875	102.313	102.213	99.696	5.875	103.300	103.200	103.100	4.875	100.656	100.556	98.039
5.990	105.084	104.984	104.884	5.500	103.800	103.692	103.600	4.990	102.506	102.406	99.556	5.990	103.438	103.338	103.238	4.990	100.349	100.249	97.399
6.000	105.184	105.084	104.984	5.625	104.010	103.910	103.810	5.000	102.606	102.506	99.656	6.000	103.538	103.438	103.338	5.000	100.449	100.349	97.499
6.125	105.918	105.818	105.716	5.750	104.362	104.262	104.162	5.125	102.961	102.861	99.616	6.125	103.418	103.318	103.216	5.125	#N/A	#N/A	#N/A
6.250	106.244	106.144	106.044	5.875	104.821	104.721	104.621	5.250	103.294	103.194	99.566	6.250	103.744	103.644	103.544	5.250	#N/A	#N/A	#N/A
6.375	106.538	106.438	106.338	5.990	105.020	104.920	104.820	5.375	103.683	103.583	99.546	6.375	103.888	103.788	103.688	5.375	#N/A	#N/A	#N/A
6.500	106.106	106.006	105.906	6.000	105.120	105.020	104.920	5.500	101.697	101.597	99.526	6.500	103.306	103.206	103.106	5.500	#N/A	#N/A	#N/A
6.625	106.497	106.397	106.297	6.125	105.439	105.339	105.237	5.625	102.107	102.007	99.506	6.625	103.547	103.447	103.347	5.625	#N/A	#N/A	#N/A
6.750	106.873	106.773	106.673	6.250	105.829	105.729	105.629	5.750	102.471	102.371	99.486	6.750	103.773	103.673	103.573	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.: 1/7/2019

45 Day Lock Exp.: 1/21/2019

60 Day Lock Exp.: 2/5/2019

W. Rate Sheet Dated: 12/7/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.250	98.138	98.013	97.888	
4.375	98.679	98.554	98.429	
4.500	99.281	99.156	99.031	
4.625	99.790	99.665	99.540	
4.750	100.312	100.187	100.062	
4.875	100.755	100.630	100.505	
5.000	101.190	101.065	100.940	
5.125	101.487	101.362	101.237	
5.250	101.762	101.637	101.512	
5.375	102.001	101.876	101.751	
5.500	102.278	102.153	102.028	
5.625	102.525	102.400	102.275	
5.750	102.773	102.648	102.523	

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	98.211	98.086	97.961	
3.875	98.605	98.480	98.355	
4.000	98.962	98.837	98.712	
4.125	99.494	99.369	99.244	
4.250	99.774	99.649	99.524	
4.375	99.969	99.844	99.719	
4.500	100.204	100.079	99.954	
4.625	100.419	100.294	100.169	
4.750	100.614	100.489	100.364	
4.875	100.806	100.681	100.556	
5.000	101.075	100.950	100.825	

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	98.038	97.913	97.788	
3.625	98.534	98.409	98.284	
3.750	99.006	98.881	98.756	
3.875	99.448	99.323	99.198	
4.000	99.927	99.802	99.677	
4.125	100.292	100.167	100.042	
4.250	100.634	100.509	100.384	
4.375	100.951	100.826	100.701	
4.500	101.248	101.123	100.998	
4.625	101.554	101.429	101.304	
4.750	101.840	101.715	101.590	
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)