



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.: 1/9/2019

45 Day Lock Exp.: 1/24/2019

60 Day Lock Exp.: 2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	100.127	99.977	99.827	4.000	99.283	99.133	98.983	2.375	94.355	94.205	94.055	3.125	97.451	97.301	97.151
4.125	100.623	100.473	100.323	4.125	99.648	99.498	99.348	2.500	93.376	93.226	93.076	3.250	97.543	97.393	97.243
4.250	101.380	101.255	101.155	4.250	100.333	100.208	100.108	2.625	94.276	94.126	93.976	3.375	97.947	97.797	97.647
4.375	101.879	101.754	101.654	4.375	100.710	100.585	100.485	2.750	96.711	96.561	96.411	3.500	98.307	98.157	98.007
4.500	102.364	102.239	102.139	4.500	101.081	100.956	100.856	2.875	97.137	96.987	96.837	3.625	98.683	98.533	98.383
4.625	102.844	102.719	102.619	4.625	101.367	101.242	101.142	3.000	97.695	97.545	97.395	Margin = 2.250		Index = 2.700	
4.750	102.969	102.828	102.703	4.750	101.800	101.659	101.534	3.125	98.144	97.994	97.844				
4.875	103.198	103.057	102.932	4.875	102.149	102.008	101.883	3.250	98.815	98.665	98.515				
5.000	103.791	103.651	103.526	5.000	102.460	102.320	102.195	3.375	99.261	99.111	98.961				
5.125	104.067	103.927	103.802	5.125	102.780	102.640	102.515	3.500	99.703	99.553	99.403				
5.250	103.581	103.347	103.222	5.250	102.480	102.245	102.120	3.625	100.147	99.997	99.847				
5.375	103.765	103.530	103.405	5.375	102.819	102.584	102.459	3.750	99.922	99.772	99.622				
5.500	104.044	103.809	103.684	5.500	103.130	102.895	102.770	3.875	100.356	100.206	100.056				
5.625	104.226	103.992	103.867	5.625	103.300	103.065	102.940	4.000	100.783	100.633	100.483				
5.750	104.891	104.791	104.691	5.750	103.405	103.305	103.205	4.125	101.126	100.976	100.826				
5.875	104.925	104.825	104.725	5.875	103.754	103.654	103.554	4.250	100.905	100.755	100.605				
6.000	105.304	105.204	105.104	6.000	104.065	103.965	103.865	4.375	101.260	101.110	100.960				
6.125	105.636	105.536	105.436	6.125	104.485	104.385	104.285	4.500	101.608	101.458	101.308				
6.250	105.936	105.836	105.736	6.250	104.785	104.685	104.585	4.625	101.871	101.721	101.571				

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	98.927	98.777	98.627	4.000	98.283	98.133	97.983	2.375	93.355	93.205	93.055	3.125	96.451	96.301	96.151
4.125	99.423	99.273	99.123	4.125	98.648	98.498	98.348	2.500	92.376	92.226	92.076	3.250	96.543	96.393	96.243
4.250	100.130	100.005	99.905	4.250	99.333	99.208	99.108	2.625	93.276	93.126	92.976	3.375	96.947	96.797	96.647
4.375	100.629	100.504	100.404	4.375	99.710	99.585	99.485	2.750	95.711	95.561	95.411	3.500	97.307	97.157	97.007
4.500	101.114	100.989	100.889	4.500	100.081	99.956	99.856	2.875	96.137	95.987	95.837	3.625	97.683	97.533	97.383
4.625	101.594	101.469	101.369	4.625	100.367	100.242	100.142	3.000	96.695	96.545	96.395	Margin = 2.250		Index = 2.700	
4.750	101.627	101.486	101.361	4.750	100.800	100.659	100.534	3.125	97.144	96.994	96.844	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.148	102.007	101.882	4.875	101.149	101.008	100.883	3.250	97.815	97.665	97.515	Rate	30 Day	45 Day	60 Day
5.000	102.541	102.401	102.276	5.000	101.460	101.320	101.195	3.375	98.261	98.111	97.961	4.625	100.444	100.194	99.944
5.125	102.987	102.847	102.722	5.125	101.880	101.740	101.615	3.500	98.703	98.553	98.403	4.750	100.477	100.227	99.977
5.250	102.681	102.447	102.322	5.250	101.480	101.245	101.120	3.625	99.147	98.997	98.847	4.875	100.898	100.648	100.398
5.375	102.965	102.730	102.605	5.375	101.819	101.584	101.459	3.750	98.922	98.772	98.622	5.000	101.291	101.041	100.791
5.500	103.194	102.959	102.834	5.500	102.130	101.895	101.770	3.875	99.356	99.206	99.056	5.125	101.687	101.437	101.187
5.625	103.276	103.042	102.917	5.625	102.350	102.115	101.990	4.000	99.783	99.633	99.483	5.250	101.081	100.831	100.581
5.750	103.741	103.641	103.541	5.750	102.405	102.305	102.205	4.125	100.126	99.976	99.826	5.375	101.465	101.215	100.965
5.875	103.775	103.675	103.575	5.875	102.754	102.654	102.554	4.250	99.905	99.755	99.605	5.500	102.004	101.754	101.504
6.000	104.154	104.054	103.954	6.000	103.065	102.965	102.865	4.375	100.260	100.110	99.960	5.625	102.256	102.006	101.756
6.125	104.486	104.386	104.286	6.125	103.485	103.385	103.285	4.500	100.608	100.458	100.308	5.750	102.506	102.256	102.006
6.250	104.786	104.686	104.586	6.250	103.785	103.685	103.585	4.625	100.871	100.721	100.571	5.875	102.752	102.502	102.252

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	100.048	99.798	99.548	4.875	99.429	99.179	98.929
5.125	100.837	100.587	100.337	5.125	100.160	99.910	99.660
5.375	100.615	100.365	100.115	5.375	100.099	99.849	99.599
5.625	101.326	101.076	100.826	5.625	100.830	100.580	100.330
5.875	101.800	101.550	101.300	5.875	101.034	100.784	100.534
6.000	102.179	101.929	101.679	6.000	101.345	101.095	100.845
6.125	102.511	102.261	102.011	6.125	101.765	101.515	101.265
6.250	102.751	102.501	102.251	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:	12/10/2018	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)



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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/9/2019

45 Day Lock Exp.:

1/24/2019

60 Day Lock Exp.:

2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	99.158	99.008	98.858	4.000	98.315	98.165	98.015	2.375	90.855	90.705	90.555	3.125	95.76	95.614	95.464
4.125	99.654	99.504	99.354	4.125	98.680	98.530	98.380	2.500	89.876	89.726	89.576	3.250	96.61	96.456	96.306
4.250	100.411	100.286	100.186	4.250	99.364	99.239	99.139	2.625	90.776	90.626	90.476	3.375	97.01	96.859	96.709
4.375	100.910	100.785	100.685	4.375	99.742	99.617	99.517	2.750	95.024	94.874	94.724	3.500	97.37	97.220	97.070
4.500	101.395	101.270	101.170	4.500	100.112	99.987	99.887	2.875	95.450	95.300	95.150	3.625	97.75	97.596	97.446
4.625	101.875	101.750	101.650	4.625	100.398	100.273	100.173	3.000	96.007	95.857	95.707	Margin = 2.250		Index = 2.700	
4.750	101.812	101.672	101.547	4.750	100.644	100.503	100.378	3.125	96.457	96.307	96.157				
4.875	102.042	101.901	101.776	4.875	100.993	100.852	100.727	3.250	97.878	97.728	97.578				
5.000	102.635	102.495	102.370	5.000	101.304	101.163	101.038	3.375	98.324	98.174	98.024				
5.125	102.911	102.770	102.645	5.125	101.624	101.483	101.358	3.500	98.765	98.615	98.465				
5.250	102.019	101.784	101.659	5.250	100.917	100.683	100.558	3.625	99.209	99.059	98.909				
5.375	102.202	101.968	101.843	5.375	101.256	101.022	100.897	3.750	98.953	98.803	98.653				
5.500	102.481	102.247	102.122	5.500	101.567	101.333	101.208	3.875	99.387	99.237	99.087				
5.625	102.664	102.429	102.304	5.625	101.737	101.503	101.378	4.000	99.814	99.664	99.514				
5.750	102.079	101.979	101.879	5.750	100.592	100.492	100.392	4.125	100.157	100.007	99.857				
5.875	102.112	102.012	101.912	5.875	100.941	100.841	100.741	4.250	99.936	99.786	99.636				
6.000	102.491	102.391	102.291	6.000	101.252	101.152	101.052	4.375	100.291	100.141	99.991				
6.125	102.824	102.724	102.624	6.125	101.672	101.572	101.472	4.500	100.639	100.489	100.339				
6.250	102.436	102.336	102.236	6.250	101.285	101.185	101.085	4.625	100.903	100.753	100.603				

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	97.958	97.808	97.658	4.000	97.315	97.165	97.015	2.375	91.605	91.455	91.305	3.125	94.764	94.614	94.464
4.125	98.454	98.304	98.154	4.125	97.680	97.530	97.380	2.500	90.626	90.476	90.326	3.250	95.606	95.456	95.306
4.250	99.161	99.036	98.936	4.250	98.364	98.239	98.139	2.625	91.526	91.376	91.226	3.375	96.009	95.859	95.709
4.375	99.660	99.535	99.435	4.375	98.742	98.617	98.517	2.750	94.805	94.655	94.505	3.500	96.370	96.220	96.070
4.500	100.145	100.020	99.920	4.500	99.112	98.987	98.887	2.875	95.231	95.081	94.931	3.625	96.746	96.596	96.446
4.625	100.625	100.500	100.400	4.625	99.398	99.273	99.173	3.000	95.788	95.638	95.488	Margin = 2.250		Index = 2.700	
4.750	100.471	100.330	100.205	4.750	99.644	99.503	99.378	3.125	96.238	96.088	95.938	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.992	100.851	100.726	4.875	99.993	99.852	99.727	3.250	96.722	96.572	96.422	Rate	30 Day	45 Day	60 Day
5.000	101.385	101.245	101.120	5.000	100.304	100.163	100.038	3.375	97.168	97.018	96.868	4.625	99.475	99.225	98.975
5.125	101.831	101.690	101.565	5.125	100.724	100.583	100.458	3.500	97.609	97.459	97.309	4.750	99.321	99.071	98.821
5.250	101.119	100.884	100.759	5.250	99.917	99.683	99.558	3.625	98.053	97.903	97.753	4.875	99.742	99.492	99.242
5.375	101.402	101.168	101.043	5.375	100.256	100.022	99.897	3.750	97.672	97.522	97.372	5.000	100.135	99.885	99.635
5.500	101.631	101.397	101.272	5.500	100.567	100.333	100.208	3.875	98.106	97.956	97.806	5.125	100.531	100.281	100.031
5.625	101.714	101.479	101.354	5.625	100.787	100.553	100.428	4.000	98.533	98.383	98.233	5.250	99.519	99.269	99.019
5.750	100.929	100.829	100.729	5.750	99.592	99.492	99.392	4.125	98.876	98.726	98.576	5.375	99.902	99.652	99.402
5.875	100.962	100.862	100.762	5.875	99.941	99.841	99.741	4.250	98.342	98.192	98.042	5.500	100.441	100.191	99.941
6.000	101.341	101.241	101.141	6.000	100.252	100.152	100.052	4.375	98.697	98.547	98.397	5.625	100.694	100.444	100.194
6.125	101.674	101.574	101.474	6.125	100.672	100.572	100.472	4.500	99.045	98.895	98.745	5.750	99.694	99.444	99.194
6.250	101.286	101.186	101.086	6.250	100.285	100.185	100.085	4.625	99.309	99.159	99.009	5.875	99.939	99.689	99.439

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	98.892	98.642	98.392	4.875	98.273	98.023	97.773
5.125	99.681	99.431	99.181	5.125	99.004	98.754	98.504
5.375	99.052	98.802	98.552	5.375	98.536	98.286	98.036
5.625	99.764	99.514	99.264	5.625	99.267	99.017	98.767
5.875	98.987	98.737	98.487	5.875	98.221	97.971	97.721
6.000	99.366	99.116	98.866	6.000	98.532	98.282	98.032
6.125	99.699	99.449	99.199	6.125	98.952	98.702	98.452
6.250	99.251	99.001	98.751	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:	12/10/2018 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 Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/9/2019

45 Day Lock Exp.:

1/24/2019

60 Day Lock Exp.:

2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	98.655	98.555	98.455	4.500	100.850	100.750	100.650	3.250	97.737	97.637	97.537	3.375	98.648	98.548	98.448
4.250	99.255	99.155	99.055	4.625	101.447	101.347	101.247	3.375	98.236	98.136	98.036	3.500	99.003	98.903	98.803
4.375	99.781	99.681	99.581	4.750	101.963	101.863	101.763	3.500	98.732	98.632	98.532	3.625	99.334	99.234	99.134
4.500	100.490	100.390	100.290	4.875	102.336	102.236	102.136	3.625	99.210	99.110	99.010	3.750	99.810	99.710	99.610
4.625	100.876	100.776	100.676	4.990	102.574	102.474	102.374	3.750	99.511	99.411	99.311	3.875	100.143	100.043	99.943
4.750	101.505	101.405	101.305	5.000	102.674	102.574	102.474	3.875	99.852	99.752	99.652	3.990	100.359	100.259	100.159
4.875	102.080	101.980	101.880	5.125	103.141	103.041	102.941	3.990	100.357	100.257	100.157	4.000	100.459	100.359	100.259
4.990	102.320	102.220	102.120	5.250	103.608	103.508	103.408	4.000	100.457	100.357	100.257	4.125	100.746	100.646	100.546
5.000	102.420	102.320	102.220	5.375	103.805	103.705	103.605	4.125	100.705	100.605	100.505	4.250	101.075	100.975	100.875
5.125	102.816	102.716	102.616	5.500	104.009	103.909	103.809	4.250	100.954	100.854	100.754	4.375	101.364	101.264	101.164
5.250	103.416	103.316	103.216	5.625	104.189	104.089	103.989	4.375	101.041	100.941	100.841	4.500	101.624	101.524	101.424
5.375	103.796	103.696	103.596	5.750	104.504	104.404	104.304	4.500	101.477	101.377	101.277	4.625	101.872	101.772	101.672
5.500	104.142	104.042	103.942	5.875	104.741	104.641	104.541	4.625	101.948	101.848	101.748	4.750	102.082	101.982	101.882
5.625	104.412	104.312	104.212	5.990	104.845	104.745	104.645	4.750	102.104	102.004	101.904	4.875	102.278	102.178	102.078
5.750	104.776	104.676	104.576	6.000	104.945	104.845	104.745	4.875	102.269	102.169	102.069	4.990	102.329	102.229	102.129
5.875	104.969	104.869	104.769	6.125	105.258	105.158	105.058	4.990	102.551	102.451	102.351	5.000	102.429	102.329	102.229
5.990	105.087	104.987	104.887	6.250	105.781	105.681	105.581	5.000	102.651	102.551	102.451	5.125	102.592	102.492	102.392
6.000	105.187	105.087	104.987	6.375	106.006	105.906	105.806	5.125	103.080	102.980	102.880	5.250	102.804	102.704	102.604
6.125	105.771	105.671	105.571	6.500	105.829	105.704	105.570	5.250	103.222	103.122	103.022	5.375	103.010	102.910	102.810

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	97.571	97.471	97.371	3.125	96.560	96.460	96.360
4.250	98.328	98.228	98.128	3.250	97.553	97.453	97.353
4.375	98.942	98.842	98.742	3.375	97.966	97.866	97.766
4.500	99.528	99.428	99.328	3.500	98.370	98.270	98.170
4.625	99.948	99.848	99.748	3.625	98.764	98.664	98.564
4.750	100.626	100.526	100.426	3.750	98.975	98.875	98.775
4.875	101.187	101.087	100.987	3.875	99.249	99.149	99.049
4.990	101.620	101.520	101.420	3.990	99.538	99.438	99.338
5.000	101.720	101.620	101.520	4.000	99.638	99.538	99.438
5.125	101.971	101.871	101.771	4.125	100.009	99.909	99.809
5.250	102.166	102.066	101.966	4.250	100.181	100.081	99.981
5.375	102.624	102.524	102.424	4.375	100.237	100.137	100.037
5.500	103.077	102.977	102.877	4.500	100.418	100.318	100.218
5.625	103.299	103.199	103.099	4.625	100.709	100.609	100.509
5.750	103.490	103.390	103.290	4.750	100.808	100.708	100.608
5.875	103.053	102.953	102.853	4.875	100.913	100.813	100.713
5.990	103.416	103.316	103.216	4.990	100.883	100.783	100.683
6.000	103.516	103.416	103.316	5.000	100.983	100.883	100.783
6.125	103.761	103.661	103.561	5.125	100.888	100.788	100.688

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.:

1/9/2019

45 Day Lock Exp.:

1/24/2019

60 Day Lock Exp.:

2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	101.812	101.712	101.612	4.250	100.200	100.100	100.000	3.750	99.925	99.825	99.725	
4.875	102.365	102.265	102.165	4.375	100.751	100.651	100.551	3.875	100.437	100.337	99.856	
4.990	102.631	102.531	102.431	4.500	101.266	101.166	101.066	3.990	100.357	100.257	99.757	
5.000	102.731	102.631	102.531	4.625	101.655	101.555	101.455	4.000	100.457	100.357	99.857	
5.125	103.202	103.102	103.002	4.750	102.144	102.044	101.944	4.125	100.883	100.783	99.846	
5.250	103.660	103.560	103.460	4.875	102.656	102.556	102.456	4.250	101.186	101.086	99.836	
5.375	103.984	103.884	103.784	4.990	102.850	102.750	102.650	4.375	101.543	101.443	99.816	
5.500	104.251	104.151	104.051	5.000	102.950	102.850	102.750	4.500	101.769	101.669	99.796	
5.625	104.411	104.311	104.211	5.125	103.224	103.108	103.024	4.625	102.088	101.988	99.776	
5.750	104.780	104.680	104.580	5.250	103.561	103.446	103.361	4.750	102.234	102.134	99.736	
5.875	105.037	104.937	104.837	5.375	103.818	103.706	103.618	4.875	102.473	102.373	99.696	
5.990	105.171	105.071	104.971	5.500	104.009	103.898	103.809	4.990	102.600	102.500	99.556	
6.000	105.271	105.171	105.071	5.625	104.218	104.118	104.018	5.000	102.700	102.600	99.656	
6.125	106.026	105.926	105.816	5.750	104.561	104.461	104.361	5.125	103.049	102.949	99.616	
6.250	106.344	106.244	106.137	5.875	105.008	104.908	104.808	5.250	103.375	103.275	99.566	
6.375	106.629	106.529	106.425	5.990	105.199	105.099	104.999	5.375	103.757	103.657	99.546	
6.500	106.192	106.092	105.992	6.000	105.299	105.199	105.099	5.500	101.854	101.754	99.526	
6.625	106.608	106.508	106.408	6.125	105.550	105.450	105.338	5.625	102.256	102.156	99.506	
6.750	106.978	106.878	106.778	6.250	105.931	105.831	105.723	5.750	102.611	102.511	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	60 Day		
4.750	100.812	100.712	100.612	3.750	99.364	99.264	99.164		
4.875	101.365	101.265	101.165	3.875	99.876	99.776	99.295		
4.990	101.631	101.531	101.431	3.990	99.297	99.197	98.697		
5.000	101.731	101.631	101.531	4.000	99.397	99.297	98.797		
5.125	101.727	101.627	101.527	4.125	99.823	99.723	98.786		
5.250	102.185	102.085	101.985	4.250	100.126	100.026	98.776		
5.375	102.509	102.409	102.309	4.375	100.483	100.383	98.756		
5.500	102.776	102.676	102.576	4.500	100.112	100.012	98.139		
5.625	102.652	102.552	102.452	4.625	100.431	100.331	98.119		
5.750	103.021	102.921	102.821	4.750	100.577	100.477	98.079		
5.875	103.278	103.178	103.078	4.875	100.816	100.716	98.039		
5.990	103.412	103.312	103.212	4.990	100.443	100.343	97.399		
6.000	103.512	103.412	103.312	5.000	100.543	100.443	97.499		
6.125	103.494	103.394	103.284	5.125	#N/A	#N/A	#N/A		
6.250	103.812	103.712	103.605	5.250	#N/A	#N/A	#N/A		
6.375	103.947	103.847	103.743	5.375	#N/A	#N/A	#N/A		
6.500	103.360	103.260	103.160	5.500	#N/A	#N/A	#N/A		
6.625	103.626	103.526	103.426	5.625	#N/A	#N/A	#N/A		
6.750	103.846	103.746	103.646	5.750	#N/A	#N/A	#N/A		

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

1/9/2019

45 Day Lock Exp.:

1/24/2019

60 Day Lock Exp.:

2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	101.569	101.469	101.369	4.250	99.897	99.797	99.697	3.750	99.714	99.614	99.514	4.750	100.569	100.469	100.369	3.750	99.153	99.053	98.953
4.875	102.135	102.035	101.935	4.375	100.454	100.354	100.254	3.875	100.230	100.130	99.856	4.875	101.135	101.035	100.935	3.875	99.669	99.569	99.295
4.990	102.407	102.307	102.207	4.500	100.975	100.875	100.775	3.990	100.200	100.100	99.756	4.990	101.407	101.307	101.207	3.990	99.140	99.040	98.696
5.000	102.507	102.407	102.307	4.625	101.462	101.362	101.262	4.000	100.300	100.200	99.856	5.000	101.507	101.407	101.307	4.000	99.240	99.140	98.796
5.125	103.029	102.929	102.829	4.750	101.958	101.858	101.758	4.125	100.731	100.631	99.846	5.125	101.554	101.454	101.354	4.125	99.671	99.571	98.786
5.250	103.496	103.396	103.296	4.875	102.475	102.375	102.275	4.250	101.037	100.937	99.836	5.250	102.021	101.921	101.821	4.250	99.977	99.877	98.776
5.375	103.827	103.727	103.627	4.990	102.676	102.576	102.476	4.375	101.398	101.298	99.816	5.375	102.352	102.252	102.152	4.375	100.338	100.238	98.756
5.500	104.100	104.000	103.900	5.000	102.776	102.676	102.576	4.500	101.676	101.576	99.796	5.500	102.625	102.525	102.425	4.500	100.019	99.919	98.139
5.625	104.360	104.260	104.160	5.125	103.050	102.950	102.850	4.625	101.997	101.897	99.776	5.625	102.601	102.501	102.401	4.625	100.340	100.240	98.119
5.750	104.737	104.637	104.537	5.250	103.392	103.292	103.192	4.750	102.145	102.045	99.736	5.750	102.978	102.878	102.778	4.750	100.488	100.388	98.079
5.875	105.000	104.900	104.800	5.375	103.654	103.542	103.454	4.875	102.385	102.285	99.696	5.875	103.241	103.141	103.041	4.875	100.728	100.628	98.039
5.990	105.138	105.038	104.938	5.500	103.848	103.738	103.648	4.990	102.537	102.437	99.556	5.990	103.379	103.279	103.179	4.990	100.380	100.280	97.399
6.000	105.238	105.138	105.038	5.625	104.169	104.069	103.969	5.000	102.637	102.537	99.656	6.000	103.479	103.379	103.279	5.000	100.480	100.380	97.499
6.125	105.979	105.879	105.769	5.750	104.516	104.416	104.316	5.125	102.988	102.888	99.616	6.125	103.447	103.347	103.237	5.125	#N/A	#N/A	#N/A
6.250	106.302	106.202	106.095	5.875	104.969	104.869	104.769	5.250	103.318	103.218	99.566	6.250	103.770	103.670	103.563	5.250	#N/A	#N/A	#N/A
6.375	106.591	106.491	106.388	5.990	105.167	105.067	104.967	5.375	103.703	103.603	99.546	6.375	103.909	103.809	103.706	5.375	#N/A	#N/A	#N/A
6.500	106.156	106.056	105.956	6.000	105.267	105.167	105.067	5.500	101.775	101.675	99.526	6.500	103.324	103.224	103.124	5.500	#N/A	#N/A	#N/A
6.625	106.559	106.459	106.359	6.125	105.502	105.402	105.290	5.625	102.180	102.080	99.506	6.625	103.577	103.477	103.377	5.625	#N/A	#N/A	#N/A
6.750	106.932	106.832	106.732	6.250	105.888	105.788	105.680	5.750	102.539	102.439	99.486	6.750	103.800	103.700	103.600	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.: 1/9/2019

45 Day Lock Exp.: 1/24/2019

60 Day Lock Exp.: 2/8/2019

W. Rate Sheet Dated: 12/10/2018

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	98.233	98.108	97.983	
4.375	98.774	98.649	98.524	
4.500	99.375	99.250	99.125	
4.625	99.886	99.761	99.636	
4.750	100.408	100.283	100.158	
4.875	100.848	100.723	100.598	
5.000	101.281	101.156	101.031	
5.125	101.573	101.448	101.323	
5.250	101.844	101.719	101.594	
5.375	102.069	101.944	101.819	
5.500	102.342	102.217	102.092	
5.625	102.583	102.458	102.333	
5.750	102.827	102.702	102.577	

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	98.415	98.290	98.165	
3.875	98.800	98.675	98.550	
4.000	99.148	99.023	98.898	
4.125	99.670	99.545	99.420	
4.250	99.940	99.815	99.690	
4.375	100.128	100.003	99.878	
4.500	100.355	100.230	100.105	
4.625	100.563	100.438	100.313	
4.750	100.748	100.623	100.498	
4.875	100.940	100.815	100.690	
5.000	101.210	101.085	100.960	

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	98.348	98.223	98.098	
3.625	98.832	98.707	98.582	
3.750	99.292	99.167	99.042	
3.875	99.724	99.599	99.474	
4.000	100.193	100.068	99.943	
4.125	100.546	100.421	100.296	
4.250	100.877	100.752	100.627	
4.375	101.183	101.058	100.933	
4.500	101.470	101.345	101.220	
4.625	101.776	101.651	101.526	
4.750	102.062	101.937	101.812	
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)