



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.: 1/21/2019

45 Day Lock Exp.: 2/4/2019

60 Day Lock Exp.: 2/18/2019

W. Rate Sheet Dated: 12/20/2018

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	100.517	100.367	100.217	4.000	99.604	99.454	99.304	2.375	94.418	94.268	94.118	3.125	97.437	97.287	97.137
4.125	101.014	100.864	100.714	4.125	99.949	99.799	99.649	2.500	93.438	93.288	93.138	3.250	97.518	97.368	97.218
4.250	101.520	101.420	101.311	4.250	100.455	100.355	100.245	2.625	94.338	94.188	94.038	3.375	97.899	97.749	97.599
4.375	102.019	101.919	101.810	4.375	100.833	100.733	100.624	2.750	96.938	96.788	96.638	3.500	98.253	98.103	97.953
4.500	102.504	102.404	102.295	4.500	101.144	101.044	100.935	2.875	97.472	97.322	97.172	3.625	98.649	98.499	98.349
4.625	102.984	102.884	102.775	4.625	101.480	101.380	101.271	3.000	97.921	97.771	97.621	Margin = 2.250		Index = 2.690	
4.750	103.109	103.009	102.900	4.750	101.577	101.477	101.368	3.125	98.371	98.221	98.071				
4.875	102.979	102.879	102.770	4.875	101.901	101.801	101.692	3.250	98.942	98.792	98.642				
5.000	103.573	103.473	103.363	5.000	102.298	102.198	102.089	3.375	99.385	99.235	99.085				
5.125	103.849	103.749	103.639	5.125	102.534	102.434	102.325	3.500	99.830	99.680	99.530				
5.250	103.253	103.144	102.988	5.250	102.147	102.038	101.882	3.625	100.267	100.117	99.967				
5.375	103.436	103.327	103.171	5.375	102.461	102.352	102.195	3.750	100.086	99.936	99.786				
5.500	103.715	103.606	103.450	5.500	102.858	102.749	102.592	3.875	100.516	100.366	100.216				
5.625	103.898	103.789	103.632	5.625	102.944	102.835	102.679	4.000	100.881	100.731	100.581				
5.750	103.595	103.188	102.798	5.750	102.104	101.697	101.307	4.125	101.203	101.053	100.903				
5.875	103.628	103.222	102.831	5.875	102.427	102.021	101.631	4.250	100.890	100.740	100.590				
6.000	104.007	103.601	103.210	6.000	102.824	102.418	102.028	4.375	101.246	101.096	100.946				
6.125	104.339	103.933	103.542	6.125	103.161	102.755	102.364	4.500	101.534	101.384	101.234				
6.250	104.639	104.539	104.439	6.250	103.461	103.361	103.261	4.625	101.848	101.698	101.548				

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	99.317	99.167	99.017	4.000	98.604	98.454	98.304	2.375	93.418	93.268	93.118	3.125	96.437	96.287	96.137
4.125	99.814	99.664	99.514	4.125	98.949	98.799	98.649	2.500	92.438	92.288	92.138	3.250	96.518	96.368	96.218
4.250	100.270	100.170	100.061	4.250	99.455	99.355	99.245	2.625	93.338	93.188	93.038	3.375	96.899	96.749	96.599
4.375	100.769	100.669	100.560	4.375	99.833	99.733	99.624	2.750	95.938	95.788	95.638	3.500	97.253	97.103	96.953
4.500	101.254	101.154	101.045	4.500	100.144	100.044	99.935	2.875	96.472	96.322	96.172	3.625	97.649	97.499	97.349
4.625	101.734	101.634	101.525	4.625	100.480	100.380	100.271	3.000	96.921	96.771	96.621	Margin = 2.250		Index = 2.690	
4.750	101.859	101.759	101.650	4.750	100.577	100.477	100.368	3.125	97.371	97.221	97.071	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.929	101.829	101.720	4.875	100.901	100.801	100.692	3.250	97.942	97.792	97.642	Rate	30 Day	45 Day	60 Day
5.000	102.323	102.223	102.113	5.000	101.298	101.198	101.089	3.375	98.385	98.235	98.085	4.625	100.584	100.334	100.084
5.125	102.769	102.669	102.559	5.125	101.634	101.534	101.425	3.500	98.830	98.680	98.530	4.750	100.258	100.008	99.758
5.250	102.353	102.244	102.088	5.250	101.147	101.038	100.882	3.625	99.267	99.117	98.967	4.875	100.679	100.429	100.179
5.375	102.636	102.527	102.371	5.375	101.461	101.352	101.195	3.750	99.086	98.936	98.786	5.000	101.073	100.823	100.573
5.500	102.865	102.756	102.600	5.500	101.858	101.749	101.592	3.875	99.516	99.366	99.216	5.125	101.469	101.219	100.969
5.625	102.948	102.839	102.682	5.625	101.994	101.885	101.729	4.000	99.881	99.731	99.581	5.250	100.753	100.503	100.253
5.750	102.445	102.038	101.648	5.750	101.104	100.697	100.307	4.125	100.203	100.053	99.903	5.375	101.136	100.886	100.636
5.875	102.478	102.072	101.681	5.875	101.427	101.021	100.631	4.250	99.890	99.740	99.590	5.500	102.005	101.755	101.505
6.000	102.857	102.451	102.060	6.000	101.824	101.418	101.028	4.375	100.246	100.096	99.946	5.625	102.250	102.000	101.750
6.125	103.189	102.783	102.392	6.125	102.161	101.755	101.364	4.500	100.534	100.384	100.234	5.750	102.499	102.093	101.702
6.250	103.489	103.389	103.289	6.250	102.461	102.361	102.261	4.625	100.848	100.698	100.548	5.875	102.750	102.344	101.953

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	99.829	99.579	99.329	4.875	99.181	98.931	98.681
5.125	100.619	100.369	100.119	5.125	99.914	99.664	99.414
5.375	100.286	100.036	99.786	5.375	99.741	99.491	99.241
5.625	100.998	100.748	100.498	5.625	100.474	100.224	99.974
5.875	100.503	100.097	99.706	5.875	99.707	99.301	98.911
6.000	100.882	100.476	100.085	6.000	100.104	99.698	99.308
6.125	101.214	100.808	100.417	6.125	100.441	100.035	99.644
6.250	102.750	102.500	102.250	6.250	102.460	102.210	101.960
Lender paid price cap after comp plan = 100.000							

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:	12/20/2018	5.250%

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.:

1/21/2019

45 Day Lock Exp.:

2/4/2019

60 Day Lock Exp.:

2/18/2019

W. Rate Sheet Dated: 12/20/2018

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	99.392	99.242	99.092	4.000	98.479	98.329	98.179	2.375	90.918	90.768	90.618	3.125	95.75	95.599	95.449
4.125	99.889	99.739	99.589	4.125	98.824	98.674	98.524	2.500	89.938	89.788	89.638	3.250	96.52	96.368	96.218
4.250	100.364	100.264	100.155	4.250	99.299	99.199	99.089	2.625	90.838	90.688	90.538	3.375	96.90	96.749	96.599
4.375	100.863	100.763	100.654	4.375	99.677	99.577	99.468	2.750	95.250	95.100	94.950	3.500	97.25	97.103	96.953
4.500	101.348	101.248	101.139	4.500	99.988	99.888	99.778	2.875	95.785	95.635	95.485	3.625	97.65	97.499	97.349
4.625	101.828	101.728	101.619	4.625	100.324	100.224	100.115	3.000	96.234	96.084	95.934	Margin = 2.250		Index = 2.690	
4.750	101.609	101.509	101.400	4.750	100.077	99.977	99.868	3.125	96.683	96.533	96.383				
4.875	101.479	101.379	101.270	4.875	100.401	100.301	100.192	3.250	97.942	97.792	97.642				
5.000	102.073	101.973	101.863	5.000	100.798	100.698	100.589	3.375	98.385	98.235	98.085				
5.125	102.349	102.249	102.139	5.125	101.034	100.934	100.825	3.500	98.830	98.680	98.530				
5.250	101.378	101.269	101.113	5.250	100.272	100.163	100.007	3.625	99.267	99.117	98.967				
5.375	101.561	101.452	101.296	5.375	100.586	100.477	100.320	3.750	98.961	98.811	98.661				
5.500	101.840	101.731	101.575	5.500	100.983	100.874	100.717	3.875	99.391	99.241	99.091				
5.625	102.023	101.914	101.757	5.625	101.069	100.960	100.804	4.000	99.756	99.606	99.456				
5.750	100.782	100.376	99.985	5.750	99.291	98.885	98.494	4.125	100.078	99.928	99.778				
5.875	100.815	100.409	100.018	5.875	99.615	99.209	98.818	4.250	99.734	99.584	99.434				
6.000	101.194	100.788	100.397	6.000	100.012	99.606	99.215	4.375	100.090	99.940	99.790				
6.125	101.527	101.121	100.730	6.125	100.348	99.942	99.551	4.500	100.378	100.228	100.078				
6.250	101.139	101.039	100.939	6.250	99.961	99.861	99.761	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	98.192	98.042	97.892	4.000	97.479	97.329	97.179	2.375	91.668	91.518	91.368	3.125	94.749	94.599	94.449
4.125	98.689	98.539	98.389	4.125	97.824	97.674	97.524	2.500	90.688	90.538	90.388	3.250	95.518	95.368	95.218
4.250	99.114	99.014	98.905	4.250	98.299	98.199	98.089	2.625	91.588	91.438	91.288	3.375	95.899	95.749	95.599
4.375	99.613	99.513	99.404	4.375	98.677	98.577	98.468	2.750	95.031	94.881	94.731	3.500	96.253	96.103	95.953
4.500	100.098	99.998	99.889	4.500	98.988	98.888	98.778	2.875	95.566	95.416	95.266	3.625	96.649	96.499	96.349
4.625	100.578	100.478	100.369	4.625	99.324	99.224	99.115	3.000	96.015	95.865	95.715	Margin = 2.250		Index = 2.690	
4.750	100.359	100.259	100.150	4.750	99.077	98.977	98.868	3.125	96.464	96.314	96.164	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.429	100.329	100.220	4.875	99.401	99.301	99.192	3.250	96.849	96.699	96.549	Rate	30 Day	45 Day	60 Day
5.000	100.823	100.723	100.613	5.000	99.798	99.698	99.589	3.375	97.291	97.141	96.991	4.625	99.428	99.178	98.928
5.125	101.269	101.169	101.059	5.125	100.134	100.034	99.925	3.500	97.736	97.586	97.436	4.750	98.758	98.508	98.258
5.250	100.478	100.369	100.213	5.250	99.272	99.163	99.007	3.625	98.173	98.023	97.873	4.875	99.179	98.929	98.679
5.375	100.761	100.652	100.496	5.375	99.586	99.477	99.320	3.750	97.836	97.686	97.536	5.000	99.573	99.323	99.073
5.500	100.990	100.881	100.725	5.500	99.983	99.874	99.717	3.875	98.266	98.116	97.966	5.125	99.969	99.719	99.469
5.625	101.073	100.964	100.807	5.625	100.119	100.010	99.854	4.000	98.631	98.481	98.331	5.250	98.878	98.628	98.378
5.750	99.632	99.226	98.835	5.750	98.291	97.885	97.494	4.125	98.953	98.803	98.653	5.375	99.261	99.011	98.761
5.875	99.665	99.259	98.868	5.875	98.615	98.209	97.818	4.250	98.327	98.177	98.027	5.500	100.130	99.880	99.630
6.000	100.044	99.638	99.247	6.000	99.012	98.606	98.215	4.375	98.684	98.534	98.384	5.625	100.375	100.125	99.875
6.125	100.377	99.971	99.580	6.125	99.348	98.942	98.551	4.500	98.972	98.822	98.672	5.750	99.687	99.281	98.890
6.250	99.989	99.889	99.789	6.250	98.961	98.861	98.761	4.625	99.286	99.136	98.986	5.875	99.937	99.531	99.140

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	98.329	98.079	97.829	4.875	97.681	97.431	97.181
5.125	99.119	98.869	98.619	5.125	98.414	98.164	97.914
5.375	98.411	98.161	97.911	5.375	97.866	97.616	97.366
5.625	99.123	98.873	98.623	5.625	98.599	98.349	98.099
5.875	97.690	97.284	96.893	5.875	96.895	96.489	96.098
6.000	98.069	97.663	97.272	6.000	97.292	96.886	96.495
6.125	98.402	97.996	97.605	6.125	97.628	97.222	96.831
6.250	99.250	99.000	98.750	6.250	98.960	98.710	98.460

Lender paid price cap after comp plan = 100.000

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:	12/20/2018 5.250%

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 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.: 1/21/2019
45 Day Lock Exp.: 2/4/2019
60 Day Lock Exp.: 2/18/2019

W. Rate Sheet Dated: 12/20/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.659	100.559	100.459	4.625	101.753	101.653	101.553	3.500	98.998	98.898	98.798	3.500	99.026	98.926	98.826
4.500	101.198	101.098	100.998	4.750	102.271	102.171	102.071	3.625	99.478	99.378	99.278	3.625	99.356	99.256	99.156
4.625	101.442	101.342	101.242	4.875	102.709	102.609	102.509	3.750	99.813	99.713	99.613	3.750	100.132	100.032	99.932
4.750	101.954	101.854	101.754	4.990	102.847	102.747	102.647	3.875	100.433	100.333	100.233	3.875	100.453	100.353	100.253
4.875	102.418	102.318	102.218	5.000	102.947	102.847	102.747	3.990	100.697	100.597	100.497	3.990	100.650	100.550	100.450
4.990	102.643	102.543	102.443	5.125	103.286	103.186	103.086	4.000	100.797	100.697	100.597	4.000	100.750	100.650	100.550
5.000	102.743	102.643	102.543	5.250	103.749	103.649	103.549	4.125	100.994	100.894	100.794	4.125	101.029	100.929	100.829
5.125	103.054	102.954	102.854	5.375	103.932	103.832	103.732	4.250	101.230	101.130	101.030	4.250	101.273	101.173	101.073
5.250	103.583	103.483	103.383	5.500	104.164	104.064	103.964	4.375	101.314	101.214	101.114	4.375	101.488	101.388	101.288
5.375	103.933	103.833	103.733	5.625	104.343	104.243	104.143	4.500	101.573	101.473	101.373	4.500	101.671	101.571	101.471
5.500	104.238	104.138	104.038	5.750	104.606	104.506	104.406	4.625	102.022	101.922	101.822	4.625	101.872	101.772	101.672
5.625	104.548	104.448	104.348	5.875	104.843	104.743	104.643	4.750	102.176	102.076	101.976	4.750	102.076	101.976	101.876
5.750	104.873	104.773	104.673	5.990	104.947	104.847	104.747	4.875	102.342	102.242	102.142	4.875	102.256	102.156	102.056
5.875	105.064	104.964	104.864	6.000	105.047	104.947	104.847	4.990	102.360	102.260	102.160	4.990	102.331	102.231	102.131
5.990	105.180	105.080	104.980	6.125	105.253	105.153	105.053	5.000	102.460	102.360	102.260	5.000	102.431	102.331	102.231
6.000	105.280	105.180	105.080	6.250	105.696	105.571	105.444	5.125	102.788	102.688	102.588	5.125	102.396	102.296	102.196
6.125	105.856	105.756	105.656	6.375	105.921	105.796	105.669	5.250	102.961	102.861	102.761	5.250	102.605	102.505	102.405
6.250	106.104	106.004	105.904	6.500	105.761	105.636	105.509	5.375	103.132	103.032	102.932	5.375	102.810	102.710	102.610
6.375	106.402	106.302	106.202	6.625	105.906	105.806	105.706	5.500	103.209	103.109	103.009	5.500	102.771	102.671	102.571

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.284	99.184	99.084	3.500	98.635	98.535	98.435
4.500	99.850	99.750	99.650	3.625	99.034	98.934	98.834
4.625	100.141	100.041	99.941	3.750	99.258	99.158	99.058
4.750	100.582	100.482	100.382	3.875	99.524	99.424	99.324
4.875	101.137	101.037	100.937	3.990	99.834	99.734	99.634
4.990	101.566	101.466	101.366	4.000	99.934	99.834	99.734
5.000	101.666	101.566	101.466	4.125	100.301	100.201	100.101
5.125	101.893	101.793	101.693	4.250	100.459	100.359	100.259
5.250	102.088	101.988	101.888	4.375	100.511	100.411	100.311
5.375	102.481	102.381	102.281	4.500	100.638	100.538	100.438
5.500	102.932	102.832	102.732	4.625	100.739	100.639	100.539
5.625	103.148	103.048	102.948	4.750	100.835	100.735	100.635
5.750	103.368	103.268	103.168	4.875	100.938	100.838	100.738
5.875	102.781	102.681	102.581	4.990	100.906	100.806	100.706
5.990	103.149	103.049	102.949	5.000	101.006	100.906	100.806
6.000	103.249	103.149	103.049	5.125	100.692	100.592	100.492
6.125	103.495	103.395	103.295	5.250	100.807	100.707	100.607
6.250	103.720	103.620	103.520	5.375	100.922	100.822	100.722
6.375	102.057	101.957	101.857	5.500	100.968	100.868	100.768

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)	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.:

1/21/2019

45 Day Lock Exp.:

2/4/2019

60 Day Lock Exp.:

2/18/2019

W. Rate Sheet Dated: 12/20/2018

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	102.062	101.962	101.862	4.250	100.500	100.400	100.300	3.750	100.001	99.901	99.801
4.875	102.567	102.467	102.367	4.375	101.037	100.937	100.837	3.875	100.513	100.413	99.856
4.990	102.860	102.760	102.660	4.500	101.536	101.436	101.336	3.990	100.697	100.597	99.791
5.000	102.960	102.860	102.760	4.625	101.878	101.778	101.678	4.000	100.797	100.697	99.891
5.125	103.317	103.217	103.117	4.750	102.357	102.257	102.157	4.125	101.178	101.078	99.836
5.250	103.775	103.675	103.575	4.875	102.835	102.735	102.635	4.250	101.446	101.346	99.816
5.375	104.121	104.021	103.921	4.990	103.021	102.921	102.821	4.375	101.723	101.623	99.796
5.500	104.344	104.244	104.144	5.000	103.121	103.021	102.921	4.500	101.831	101.731	99.776
5.625	104.595	104.481	104.388	5.125	103.318	103.218	103.101	4.625	102.114	102.014	99.736
5.750	104.993	104.879	104.792	5.250	103.647	103.547	103.432	4.750	102.257	102.157	99.696
5.875	105.179	105.066	104.979	5.375	103.888	103.788	103.676	4.875	102.542	102.442	99.656
5.990	105.295	105.181	105.095	5.500	104.106	104.006	103.896	4.990	102.504	102.404	99.516
6.000	105.395	105.281	105.195	5.625	104.342	104.229	104.134	5.000	102.604	102.504	99.616
6.125	105.808	105.672	105.558	5.750	104.680	104.567	104.475	5.125	102.897	102.797	99.566
6.250	106.086	105.950	105.840	5.875	105.124	105.010	104.924	5.250	103.210	103.110	99.546
6.375	106.467	106.310	106.265	5.990	105.320	105.207	105.120	5.375	103.555	103.455	99.526
6.500	106.294	106.137	106.094	6.000	105.420	105.307	105.220	5.500	102.001	101.885	99.506
6.625	106.799	106.642	106.599	6.125	105.289	105.153	105.038	5.625	102.395	102.279	99.486
6.750	107.165	107.008	106.965	6.250	105.674	105.538	105.426	5.750	102.739	102.623	99.466

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	100.849	100.749	100.649	3.750	99.449	99.349	99.249
4.875	101.354	101.254	101.154	3.875	99.961	99.861	99.304
4.990	101.647	101.547	101.447	3.990	99.667	99.567	98.761
5.000	101.747	101.647	101.547	4.000	99.767	99.667	98.861
5.125	101.813	101.713	101.613	4.125	100.148	100.048	98.806
5.250	102.271	102.171	102.071	4.250	100.416	100.316	98.786
5.375	102.617	102.517	102.417	4.375	100.693	100.593	98.766
5.500	102.840	102.740	102.640	4.500	100.174	100.074	98.119
5.625	102.808	102.694	102.601	4.625	100.457	100.357	98.079
5.750	103.206	103.092	103.005	4.750	100.600	100.500	98.039
5.875	103.392	103.279	103.192	4.875	100.885	100.785	97.999
5.990	103.508	103.394	103.308	4.990	100.347	100.247	97.359
6.000	103.608	103.494	103.408	5.000	100.447	100.347	97.459
6.125	103.183	103.047	102.933	5.125	#N/A	#N/A	#N/A
6.250	103.461	103.325	103.215	5.250	#N/A	#N/A	#N/A
6.375	103.692	103.535	103.490	5.375	#N/A	#N/A	#N/A
6.500	103.369	103.212	103.169	5.500	#N/A	#N/A	#N/A
6.625	103.724	103.567	103.524	5.625	#N/A	#N/A	#N/A
6.750	103.940	103.783	103.740	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	-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	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/21/2019

45 Day Lock Exp.:

2/4/2019

60 Day Lock Exp.:

2/18/2019

W. Rate Sheet Dated: 12/20/2018

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	102.062	101.962	101.862	4.250	100.500	100.400	100.300	3.750	100.001	99.901	99.801	4.750	100.875	100.775	100.675	3.750	99.439	99.339	99.239
4.875	102.567	102.467	102.367	4.375	101.037	100.937	100.837	3.875	100.513	100.413	99.856	4.875	101.380	101.280	101.180	3.875	99.951	99.851	99.294
4.990	102.860	102.760	102.660	4.500	101.536	101.436	101.336	3.990	100.652	100.552	99.746	4.990	101.673	101.573	101.473	3.990	99.597	99.497	98.691
5.000	102.960	102.860	102.760	4.625	101.878	101.778	101.678	4.000	100.752	100.652	99.846	5.000	101.773	101.673	101.573	4.000	99.697	99.597	98.791
5.125	103.317	103.217	103.117	4.750	102.357	102.257	102.157	4.125	101.178	101.078	99.836	5.125	101.818	101.718	101.618	4.125	100.123	100.023	98.781
5.250	103.775	103.675	103.575	4.875	102.835	102.735	102.635	4.250	101.446	101.346	99.816	5.250	102.276	102.176	102.076	4.250	100.391	100.291	98.761
5.375	104.121	104.021	103.921	4.990	103.021	102.921	102.821	4.375	101.723	101.623	99.796	5.375	102.622	102.522	102.422	4.375	100.668	100.568	98.741
5.500	104.344	104.244	104.144	5.000	103.121	103.021	102.921	4.500	101.831	101.731	99.776	5.500	102.845	102.745	102.645	4.500	100.174	100.074	98.119
5.625	104.595	104.481	104.388	5.125	103.318	103.218	103.101	4.625	102.114	102.014	99.736	5.625	102.816	102.702	102.609	4.625	100.457	100.357	98.079
5.750	104.993	104.879	104.792	5.250	103.647	103.547	103.432	4.750	102.257	102.157	99.696	5.750	103.214	103.100	103.013	4.750	100.600	100.500	98.039
5.875	105.179	105.066	104.979	5.375	103.888	103.788	103.676	4.875	102.542	102.442	99.656	5.875	103.400	103.287	103.200	4.875	100.885	100.785	97.999
5.990	105.295	105.181	105.095	5.500	104.106	104.006	103.896	4.990	102.504	102.404	99.516	5.990	103.516	103.402	103.316	4.990	100.347	100.247	97.359
6.000	105.395	105.281	105.195	5.625	104.342	104.229	104.134	5.000	102.604	102.504	99.616	6.000	103.616	103.502	103.416	5.000	100.447	100.347	97.459
6.125	105.808	105.672	105.558	5.750	104.680	104.567	104.475	5.125	102.897	102.797	99.566	6.125	103.214	103.078	102.964	5.125	#N/A	#N/A	#N/A
6.250	106.086	105.950	105.840	5.875	105.124	105.010	104.924	5.250	103.210	103.110	99.546	6.250	103.492	103.356	103.246	5.250	#N/A	#N/A	#N/A
6.375	106.467	106.310	106.265	5.990	105.320	105.207	105.120	5.375	103.555	103.455	99.526	6.375	103.723	103.566	103.521	5.375	#N/A	#N/A	#N/A
6.500	106.294	106.137	106.094	6.000	105.420	105.307	105.220	5.500	102.001	101.885	99.506	6.500	103.400	103.243	103.200	5.500	#N/A	#N/A	#N/A
6.625	106.799	106.642	106.599	6.125	105.289	105.153	105.038	5.625	102.395	102.279	99.486	6.625	103.755	103.598	103.555	5.625	#N/A	#N/A	#N/A
6.750	107.165	107.008	106.965	6.250	105.674	105.538	105.426	5.750	102.739	102.623	99.466	6.750	103.971	103.814	103.771	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", LPML		

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.: 1/21/2019

45 Day Lock Exp.: 2/4/2019

60 Day Lock Exp.: 2/18/2019

W. Rate Sheet Dated: 12/20/2018

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	98.437	98.312	98.187	
4.375	98.949	98.824	98.699	
4.500	99.428	99.303	99.178	
4.625	99.879	99.754	99.629	
4.750	100.319	100.194	100.069	
4.875	100.694	100.569	100.444	
5.000	101.100	100.975	100.850	
5.125	101.405	101.280	101.155	
5.250	101.644	101.519	101.394	
5.375	101.888	101.763	101.638	
5.500	102.155	102.030	101.905	
5.625	102.377	102.252	102.127	
5.750	102.590	102.465	102.340	

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	98.711	98.586	98.461	
3.875	99.083	98.958	98.833	
4.000	99.417	99.292	99.167	
4.125	99.915	99.790	99.665	
4.250	100.171	100.046	99.921	
4.375	100.345	100.220	100.095	
4.500	100.561	100.436	100.311	
4.625	100.757	100.632	100.507	
4.750	100.926	100.801	100.676	
4.875	101.118	100.993	100.868	
5.000	101.388	101.263	101.138	

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	98.609	98.484	98.359	
3.625	99.084	98.959	98.834	
3.750	99.535	99.410	99.285	
3.875	99.959	99.834	99.709	
4.000	100.411	100.286	100.161	
4.125	100.747	100.622	100.497	
4.250	101.073	100.948	100.823	
4.375	101.368	101.243	101.118	
4.500	101.645	101.520	101.395	
4.625	101.953	101.828	101.703	
4.750	102.238	102.113	101.988	
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)