



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/21/2019

45 Day Lock Exp.: 2/4/2019

60 Day Lock Exp.: 2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	100.424	100.274	100.124	4.000	99.510	99.360	99.210	2.375	94.293	94.143	93.993	3.125	97.437	97.287	97.137
4.125	100.920	100.770	100.620	4.125	99.855	99.705	99.555	2.500	93.313	93.163	93.013	3.250	97.518	97.368	97.218
4.250	101.458	101.358	101.217	4.250	100.392	100.292	100.152	2.625	94.213	94.063	93.913	3.375	97.899	97.749	97.599
4.375	101.957	101.857	101.716	4.375	100.771	100.671	100.530	2.750	96.824	96.674	96.524	3.500	98.253	98.103	97.953
4.500	102.442	102.342	102.201	4.500	101.082	100.982	100.841	2.875	97.359	97.209	97.059	3.625	98.649	98.499	98.349
4.625	102.922	102.822	102.681	4.625	101.418	101.318	101.177	3.000	97.808	97.658	97.508	Margin = 2.250		Index = 2.690	
4.750	103.047	102.937	102.812	4.750	101.530	101.421	101.296	3.125	98.257	98.107	97.957				
4.875	102.932	102.823	102.698	4.875	101.854	101.745	101.620	3.250	98.860	98.710	98.560				
5.000	103.526	103.416	103.291	5.000	102.251	102.142	102.017	3.375	99.303	99.153	99.003				
5.125	103.802	103.692	103.567	5.125	102.487	102.378	102.253	3.500	99.748	99.598	99.448				
5.250	103.284	103.159	103.059	5.250	102.178	102.053	101.953	3.625	100.185	100.035	99.885				
5.375	103.468	103.343	103.243	5.375	102.492	102.367	102.267	3.750	100.058	99.908	99.758				
5.500	103.747	103.622	103.522	5.500	102.889	102.764	102.664	3.875	100.489	100.339	100.189				
5.625	103.929	103.804	103.704	5.625	102.976	102.851	102.751	4.000	100.854	100.704	100.554				
5.750	103.532	103.126	102.735	5.750	102.041	101.635	101.244	4.125	101.176	101.026	100.876				
5.875	103.565	103.159	102.768	5.875	102.365	101.959	101.568	4.250	100.874	100.724	100.574				
6.000	103.944	103.538	103.147	6.000	102.762	102.356	101.965	4.375	101.230	101.080	100.930				
6.125	104.277	103.871	103.480	6.125	103.098	102.692	102.301	4.500	101.519	101.369	101.219				
6.250	104.577	104.477	104.377	6.250	103.398	103.298	103.198	4.625	101.833	101.683	101.533				

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	99.224	99.074	98.924	4.000	98.510	98.360	98.210	2.375	93.293	93.143	92.993	3.125	96.437	96.287	96.137
4.125	99.720	99.570	99.420	4.125	98.855	98.705	98.555	2.500	92.313	92.163	92.013	3.250	96.518	96.368	96.218
4.250	100.208	100.108	99.967	4.250	99.392	99.292	99.152	2.625	93.213	93.063	92.913	3.375	96.899	96.749	96.599
4.375	100.707	100.607	100.466	4.375	99.771	99.671	99.530	2.750	95.824	95.674	95.524	3.500	97.253	97.103	96.953
4.500	101.192	101.092	100.951	4.500	100.082	99.982	99.841	2.875	96.359	96.209	96.059	3.625	97.649	97.499	97.349
4.625	101.672	101.572	101.431	4.625	100.418	100.318	100.177	3.000	96.808	96.658	96.508	Margin = 2.250		Index = 2.690	
4.750	101.797	101.687	101.562	4.750	100.530	100.421	100.296	3.125	97.257	97.107	96.957	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.882	101.773	101.648	4.875	100.854	100.745	100.620	3.250	97.860	97.710	97.560	Rate	30 Day	45 Day	60 Day
5.000	102.276	102.166	102.041	5.000	101.251	101.142	101.017	3.375	98.303	98.153	98.003	4.625	100.522	100.272	100.022
5.125	102.722	102.612	102.487	5.125	101.587	101.478	101.353	3.500	98.748	98.598	98.448	4.750	100.211	99.961	99.711
5.250	102.384	102.259	102.159	5.250	101.178	101.053	100.953	3.625	99.185	99.035	98.885	4.875	100.632	100.382	100.132
5.375	102.668	102.543	102.443	5.375	101.492	101.367	101.267	3.750	99.058	98.908	98.758	5.000	101.026	100.776	100.526
5.500	102.897	102.772	102.672	5.500	101.889	101.764	101.664	3.875	99.489	99.339	99.189	5.125	101.422	101.172	100.922
5.625	102.979	102.854	102.754	5.625	102.026	101.901	101.801	4.000	99.854	99.704	99.554	5.250	100.784	100.534	100.284
5.750	102.382	101.976	101.585	5.750	101.041	100.635	100.244	4.125	100.176	100.026	99.876	5.375	101.168	100.918	100.668
5.875	102.415	102.009	101.618	5.875	101.365	100.959	100.568	4.250	99.874	99.724	99.574	5.500	102.007	101.757	101.507
6.000	102.794	102.388	101.997	6.000	101.762	101.356	100.965	4.375	100.230	100.080	99.930	5.625	102.251	102.001	101.751
6.125	103.127	102.721	102.330	6.125	102.098	101.692	101.301	4.500	100.519	100.369	100.219	5.750	102.507	102.101	101.710
6.250	103.427	103.327	103.227	6.250	102.398	102.298	102.198	4.625	100.833	100.683	100.533	5.875	102.757	102.351	101.960

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	99.782	99.532	99.282	4.875	99.134	98.884	98.634
5.125	100.572	100.322	100.072	5.125	99.867	99.617	99.367
5.375	100.318	100.068	99.818	5.375	99.772	99.522	99.272
5.625	101.029	100.779	100.529	5.625	100.506	100.256	100.006
5.875	100.440	100.034	99.643	5.875	99.645	99.239	98.848
6.000	100.819	100.413	100.022	6.000	100.042	99.636	99.245
6.125	101.152	100.746	100.355	6.125	100.378	99.972	99.581
6.250	102.750	102.500	102.250	6.250	102.428	102.178	101.928
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:	12/21/2018	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.:

2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	99.299	99.149	98.999	4.000	98.385	98.235	98.085	2.375	90.793	90.643	90.493	3.125	95.75	95.599	95.449
4.125	99.795	99.645	99.495	4.125	98.730	98.580	98.430	2.500	89.813	89.663	89.513	3.250	96.52	96.368	96.218
4.250	100.302	100.202	100.061	4.250	99.236	99.136	98.995	2.625	90.713	90.563	90.413	3.375	96.90	96.749	96.599
4.375	100.800	100.700	100.560	4.375	99.615	99.515	99.374	2.750	95.137	94.987	94.837	3.500	97.25	97.103	96.953
4.500	101.286	101.186	101.045	4.500	99.925	99.825	99.685	2.875	95.671	95.521	95.371	3.625	97.65	97.499	97.349
4.625	101.765	101.665	101.525	4.625	100.262	100.162	100.021	3.000	96.121	95.971	95.821	Margin = 2.250		Index = 2.690	
4.750	101.547	101.437	101.312	4.750	100.030	99.921	99.796	3.125	96.570	96.420	96.270				
4.875	101.432	101.323	101.198	4.875	100.354	100.245	100.120	3.250	97.860	97.710	97.560				
5.000	102.026	101.916	101.791	5.000	100.751	100.642	100.517	3.375	98.303	98.153	98.003				
5.125	102.302	102.192	102.067	5.125	100.987	100.878	100.753	3.500	98.748	98.598	98.448				
5.250	101.409	101.284	101.184	5.250	100.303	100.178	100.078	3.625	99.185	99.035	98.885				
5.375	101.593	101.468	101.368	5.375	100.617	100.492	100.392	3.750	98.933	98.783	98.633				
5.500	101.872	101.747	101.647	5.500	101.014	100.889	100.789	3.875	99.364	99.214	99.064				
5.625	102.054	101.929	101.829	5.625	101.101	100.976	100.876	4.000	99.729	99.579	99.429				
5.750	100.720	100.313	99.923	5.750	99.229	98.822	98.432	4.125	100.051	99.901	99.751				
5.875	100.753	100.347	99.956	5.875	99.552	99.146	98.756	4.250	99.718	99.568	99.418				
6.000	101.132	100.726	100.335	6.000	99.949	99.543	99.153	4.375	100.074	99.924	99.774				
6.125	101.464	101.058	100.667	6.125	100.286	99.880	99.489	4.500	100.362	100.212	100.062				
6.250	101.077	100.977	100.877	6.250	99.898	99.798	99.698	4.625	100.676	100.526	100.376				

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	98.099	97.949	97.799	4.000	97.385	97.235	97.085	2.375	91.543	91.393	91.243	3.125	94.749	94.599	94.449
4.125	98.595	98.445	98.295	4.125	97.730	97.580	97.430	2.500	90.563	90.413	90.263	3.250	95.518	95.368	95.218
4.250	99.052	98.952	98.811	4.250	98.236	98.136	97.995	2.625	91.463	91.313	91.163	3.375	95.899	95.749	95.599
4.375	99.550	99.450	99.310	4.375	98.615	98.515	98.374	2.750	94.918	94.768	94.618	3.500	96.253	96.103	95.953
4.500	100.036	99.936	99.795	4.500	98.925	98.825	98.685	2.875	95.453	95.303	95.153	3.625	96.649	96.499	96.349
4.625	100.515	100.415	100.275	4.625	99.262	99.162	99.021	3.000	95.902	95.752	95.602	Margin = 2.250		Index = 2.690	
4.750	100.297	100.187	100.062	4.750	99.030	98.921	98.796	3.125	96.351	96.201	96.051	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.382	100.273	100.148	4.875	99.354	99.245	99.120	3.250	96.767	96.617	96.467	Rate	30 Day	45 Day	60 Day
5.000	100.776	100.666	100.541	5.000	99.751	99.642	99.517	3.375	97.209	97.059	96.909	4.625	99.365	99.115	98.865
5.125	101.222	101.112	100.987	5.125	100.087	99.978	99.853	3.500	97.654	97.504	97.354	4.750	98.711	98.461	98.211
5.250	100.509	100.384	100.284	5.250	99.303	99.178	99.078	3.625	98.091	97.941	97.791	4.875	99.132	98.882	98.632
5.375	100.793	100.668	100.568	5.375	99.617	99.492	99.392	3.750	97.808	97.658	97.508	5.000	99.526	99.276	99.026
5.500	101.022	100.897	100.797	5.500	100.014	99.889	99.789	3.875	98.239	98.089	97.939	5.125	99.922	99.672	99.422
5.625	101.104	100.979	100.879	5.625	100.151	100.026	99.926	4.000	98.604	98.454	98.304	5.250	98.909	98.659	98.409
5.750	99.570	99.163	98.773	5.750	98.229	97.822	97.432	4.125	98.926	98.776	98.626	5.375	99.293	99.043	98.793
5.875	99.603	99.197	98.806	5.875	98.552	98.146	97.756	4.250	98.312	98.162	98.012	5.500	100.132	99.882	99.632
6.000	99.982	99.576	99.185	6.000	98.949	98.543	98.153	4.375	98.668	98.518	98.368	5.625	100.376	100.126	99.876
6.125	100.314	99.908	99.517	6.125	99.286	98.880	98.489	4.500	98.956	98.806	98.656	5.750	99.694	99.288	98.897
6.250	99.927	99.827	99.727	6.250	98.898	98.798	98.698	4.625	99.270	99.120	98.970	5.875	99.945	99.539	99.145

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	98.282	98.032	97.782	4.875	97.634	97.384	97.134
5.125	99.072	98.822	98.572	5.125	98.367	98.117	97.867
5.375	98.443	98.193	97.943	5.375	97.897	97.647	97.397
5.625	99.154	98.904	98.654	5.625	98.631	98.381	98.131
5.875	97.628	97.222	96.831	5.875	96.832	96.426	96.036
6.000	98.007	97.601	97.210	6.000	97.229	96.823	96.433
6.125	98.339	97.933	97.542	6.125	97.566	97.160	96.769
6.250	99.250	99.000	98.750	6.250	98.928	98.678	98.428
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:	12/21/2018 5.250%

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

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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)



AFR Loan Center

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1/21/2019

45 Day Lock Exp.:

2/4/2019

60 Day Lock Exp.:

2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	101.578	101.478	101.378	3.500	98.945	98.845	98.745	3.500	98.867	98.767	98.667
4.500	101.198	101.098	100.998	4.750	102.092	101.992	101.892	3.625	99.395	99.295	99.195	3.625	99.195	99.095	98.995
4.625	101.442	101.342	101.242	4.875	102.528	102.428	102.328	3.750	99.813	99.713	99.613	3.750	99.963	99.863	99.763
4.750	101.923	101.823	101.723	4.990	102.663	102.563	102.463	3.875	100.433	100.333	100.233	3.875	100.281	100.181	100.081
4.875	102.386	102.286	102.186	5.000	102.763	102.663	102.563	3.990	100.697	100.597	100.497	3.990	100.476	100.376	100.276
4.990	102.492	102.392	102.292	5.125	103.067	102.967	102.867	4.000	100.797	100.697	100.597	4.000	100.576	100.476	100.376
5.000	102.592	102.492	102.392	5.250	103.526	103.426	103.326	4.125	100.865	100.765	100.665	4.125	100.852	100.752	100.652
5.125	102.900	102.800	102.700	5.375	103.706	103.606	103.506	4.250	101.139	101.039	100.939	4.250	101.095	100.995	100.895
5.250	103.392	103.292	103.192	5.500	103.938	103.838	103.738	4.375	101.357	101.257	101.157	4.375	101.306	101.206	101.106
5.375	103.739	103.639	103.539	5.625	104.116	104.016	103.916	4.500	101.629	101.529	101.429	4.500	101.487	101.387	101.287
5.500	104.041	103.941	103.841	5.750	104.394	104.294	104.194	4.625	101.960	101.860	101.760	4.625	101.726	101.626	101.526
5.625	104.350	104.250	104.150	5.875	104.630	104.530	104.430	4.750	102.144	102.044	101.944	4.750	101.928	101.828	101.728
5.750	104.662	104.562	104.462	5.990	104.736	104.636	104.536	4.875	102.243	102.143	102.043	4.875	102.107	102.007	101.907
5.875	104.853	104.753	104.653	6.000	104.836	104.736	104.636	4.990	102.310	102.210	102.110	4.990	102.181	102.081	101.981
5.990	104.969	104.869	104.769	6.125	105.038	104.938	104.838	5.000	102.410	102.310	102.210	5.000	102.281	102.181	102.081
6.000	105.069	104.969	104.869	6.250	105.289	105.189	105.089	5.125	102.733	102.633	102.533	5.125	102.310	102.210	102.110
6.125	105.641	105.541	105.441	6.375	105.514	105.389	105.260	5.250	102.907	102.807	102.707	5.250	102.517	102.417	102.317
6.250	105.892	105.792	105.692	6.500	105.354	105.229	105.101	5.375	103.092	102.992	102.892	5.375	102.721	102.621	102.521
6.375	105.994	105.894	105.794	6.625	105.495	105.395	105.295	5.500	103.227	103.127	103.027	5.500	102.681	102.581	102.481

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	99.149	99.049	98.949	3.500	98.465	98.365	98.265
4.500	99.713	99.613	99.513	3.625	98.874	98.774	98.674
4.625	99.998	99.898	99.798	3.750	99.087	98.987	98.887
4.750	100.436	100.336	100.236	3.875	99.380	99.280	99.180
4.875	100.986	100.886	100.786	3.990	99.669	99.569	99.469
4.990	101.412	101.312	101.212	4.000	99.769	99.669	99.569
5.000	101.512	101.412	101.312	4.125	100.156	100.056	99.956
5.125	101.737	101.637	101.537	4.250	100.341	100.241	100.141
5.250	101.930	101.830	101.730	4.375	100.488	100.388	100.288
5.375	102.255	102.155	102.055	4.500	100.672	100.572	100.472
5.500	102.702	102.602	102.502	4.625	100.628	100.528	100.428
5.625	102.916	102.816	102.716	4.750	100.745	100.645	100.545
5.750	103.137	103.037	102.937	4.875	100.803	100.703	100.603
5.875	102.568	102.468	102.368	4.990	100.806	100.706	100.606
5.990	102.935	102.835	102.735	5.000	100.906	100.806	100.706
6.000	103.035	102.935	102.835	5.125	100.637	100.537	100.437
6.125	103.280	103.180	103.080	5.250	100.752	100.652	100.552
6.250	103.505	103.405	103.305	5.375	100.876	100.776	100.676
6.375	101.648	101.548	101.448	5.500	100.964	100.864	100.764

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

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

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

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	101.991	101.891	101.791	4.250	100.459	100.359	100.259	3.750	99.823	99.723	99.623	
4.875	102.493	102.393	102.293	4.375	100.994	100.894	100.794	3.875	100.433	100.333	99.953	
4.990	102.783	102.683	102.583	4.500	101.490	101.390	101.290	3.990	100.697	100.597	99.923	
5.000	102.883	102.783	102.683	4.625	101.781	101.681	101.581	4.000	100.797	100.697	100.023	
5.125	103.214	103.114	103.014	4.750	102.257	102.157	102.057	4.125	101.040	100.940	99.836	
5.250	103.668	103.568	103.468	4.875	102.733	102.633	102.533	4.250	101.306	101.206	99.816	
5.375	103.996	103.896	103.796	4.990	102.920	102.820	102.720	4.375	101.581	101.481	99.796	
5.500	104.263	104.163	104.063	5.000	103.020	102.920	102.820	4.500	101.785	101.685	99.776	
5.625	104.394	104.294	104.194	5.125	103.188	103.088	102.988	4.625	102.064	101.964	99.736	
5.750	104.788	104.688	104.588	5.250	103.515	103.415	103.315	4.750	102.207	102.107	99.696	
5.875	105.007	104.907	104.807	5.375	103.755	103.655	103.555	4.875	102.492	102.392	99.656	
5.990	105.121	105.021	104.921	5.500	103.971	103.871	103.771	4.990	102.451	102.351	99.516	
6.000	105.221	105.121	105.021	5.625	104.154	104.054	103.954	5.000	102.551	102.451	99.616	
6.125	105.603	105.499	105.384	5.750	104.489	104.389	104.289	5.125	102.843	102.743	99.566	
6.250	105.881	105.777	105.666	5.875	104.933	104.833	104.733	5.250	103.156	103.056	99.546	
6.375	106.257	106.137	106.057	5.990	105.127	105.027	104.927	5.375	103.499	103.399	99.526	
6.500	106.085	105.964	105.885	6.000	105.227	105.127	105.027	5.500	101.927	101.827	99.506	
6.625	106.588	106.467	106.388	6.125	105.094	104.989	104.874	5.625	102.320	102.220	99.486	
6.750	106.954	106.833	106.754	6.250	105.477	105.373	105.261	5.750	102.665	102.565	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	100.785	100.685	100.585	3.750	99.268	99.168	99.068		
4.875	101.287	101.187	101.087	3.875	99.878	99.778	99.398		
4.990	101.577	101.477	101.377	3.990	99.657	99.557	98.883		
5.000	101.677	101.577	101.477	4.000	99.757	99.657	98.983		
5.125	101.694	101.594	101.494	4.125	100.000	99.900	98.796		
5.250	102.148	102.048	101.948	4.250	100.266	100.166	98.776		
5.375	102.476	102.376	102.276	4.375	100.541	100.441	98.756		
5.500	102.743	102.643	102.543	4.500	100.128	100.028	98.119		
5.625	102.603	102.503	102.403	4.625	100.407	100.307	98.079		
5.750	102.997	102.897	102.797	4.750	100.550	100.450	98.039		
5.875	103.216	103.116	103.016	4.875	100.835	100.735	97.999		
5.990	103.330	103.230	103.130	4.990	100.294	100.194	97.359		
6.000	103.430	103.330	103.230	5.000	100.394	100.294	97.459		
6.125	102.978	102.874	102.759	5.125	#N/A	#N/A	#N/A		
6.250	103.256	103.152	103.041	5.250	#N/A	#N/A	#N/A		
6.375	103.482	103.362	103.282	5.375	#N/A	#N/A	#N/A		
6.500	103.160	103.039	102.960	5.500	#N/A	#N/A	#N/A		
6.625	103.513	103.392	103.313	5.625	#N/A	#N/A	#N/A		
6.750	103.729	103.608	103.529	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.:

1/21/2019

45 Day Lock Exp.:

2/4/2019

60 Day Lock Exp.:

2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	100.849	100.749	100.649	3.750	99.449	99.349	99.249
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	101.354	101.254	101.154	3.875	99.961	99.861	99.304
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	101.647	101.547	101.447	3.990	99.622	99.522	98.716
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	101.747	101.647	101.547	4.000	99.722	99.622	98.816
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	101.813	101.713	101.613	4.125	100.148	100.048	98.806
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	102.271	102.171	102.071	4.250	100.416	100.316	98.786
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	102.617	102.517	102.417	4.375	100.693	100.593	98.766
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	102.840	102.740	102.640	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	102.808	102.694	102.601	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	103.206	103.092	103.005	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	103.392	103.279	103.192	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	103.508	103.394	103.308	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	103.608	103.494	103.408	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	103.183	103.047	102.933	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	103.461	103.325	103.215	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	103.692	103.535	103.490	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	103.369	103.212	103.169	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	103.724	103.567	103.524	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	103.940	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 - 97.00%	
≥ 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.: 1/21/2019

45 Day Lock Exp.: 2/4/2019

60 Day Lock Exp.: 2/19/2019

W. Rate Sheet Dated: 12/21/2018

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	98.306	98.181	98.056	
4.375	98.817	98.692	98.567	
4.500	99.296	99.171	99.046	
4.625	99.766	99.641	99.516	
4.750	100.221	100.096	99.971	
4.875	100.616	100.491	100.366	
5.000	101.039	100.914	100.789	
5.125	101.366	101.241	101.116	
5.250	101.618	101.493	101.368	
5.375	101.873	101.748	101.623	
5.500	102.142	102.017	101.892	
5.625	102.367	102.242	102.117	
5.750	102.582	102.457	102.332	

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	98.657	98.532	98.407	
3.875	99.036	98.911	98.786	
4.000	99.374	99.249	99.124	
4.125	99.875	99.750	99.625	
4.250	100.135	100.010	99.885	
4.375	100.313	100.188	100.063	
4.500	100.531	100.406	100.281	
4.625	100.730	100.605	100.480	
4.750	100.902	100.777	100.652	
4.875	101.093	100.968	100.843	
5.000	101.363	101.238	101.113	

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	98.541	98.416	98.291	
3.625	99.022	98.897	98.772	
3.750	99.478	99.353	99.228	
3.875	99.907	99.782	99.657	
4.000	100.362	100.237	100.112	
4.125	100.700	100.575	100.450	
4.250	101.032	100.907	100.782	
4.375	101.330	101.205	101.080	
4.500	101.610	101.485	101.360	
4.625	101.915	101.790	101.665	
4.750	102.202	102.077	101.952	
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)