



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.: 1/23/2019

45 Day Lock Exp.: 2/7/2019

60 Day Lock Exp.: 2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	100.458	100.308	100.158	4.000	99.625	99.475	99.325	2.375	94.855	94.705	94.555	3.125	97.458	97.308	97.158
4.125	100.954	100.804	100.654	4.125	100.071	99.921	99.771	2.500	93.863	93.713	93.563	3.250	97.535	97.385	97.235
4.250	101.492	101.392	101.283	4.250	100.472	100.372	100.262	2.625	94.763	94.613	94.463	3.375	97.982	97.832	97.682
4.375	101.991	101.891	101.782	4.375	100.859	100.759	100.650	2.750	96.917	96.767	96.617	3.500	98.364	98.214	98.064
4.500	102.476	102.376	102.267	4.500	101.219	101.119	101.009	2.875	97.464	97.314	97.164	3.625	98.742	98.592	98.442
4.625	102.956	102.856	102.747	4.625	101.581	101.481	101.371	3.000	96.431	96.281	96.131	Margin = 2.250		Index = 2.690	
4.750	103.081	102.972	102.831	4.750	101.529	101.420	101.279	3.125	98.350	98.200	98.050				
4.875	102.920	102.810	102.670	4.875	101.879	101.769	101.629	3.250	98.959	98.809	98.659				
5.000	103.513	103.404	103.263	5.000	102.224	102.115	101.974	3.375	99.408	99.258	99.108				
5.125	103.789	103.680	103.539	5.125	102.423	102.313	102.173	3.500	99.853	99.703	99.553				
5.250	103.287	103.178	103.053	5.250	102.193	102.084	101.959	3.625	100.293	100.143	99.993				
5.375	103.471	103.361	103.236	5.375	102.533	102.423	102.298	3.750	100.132	99.982	99.832				
5.500	103.750	103.640	103.515	5.500	102.878	102.769	102.644	3.875	100.575	100.425	100.275				
5.625	103.932	103.823	103.698	5.625	102.927	102.817	102.692	4.000	101.004	100.854	100.704				
5.750	103.441	103.341	103.241	5.750	101.962	101.862	101.762	4.125	101.427	101.277	101.127				
5.875	103.475	103.375	103.275	5.875	102.312	102.212	102.112	4.250	100.969	100.819	100.669				
6.000	103.854	103.754	103.654	6.000	102.657	102.557	102.457	4.375	101.334	101.184	101.034				
6.125	104.186	104.086	103.986	6.125	102.956	102.856	102.756	4.500	101.671	101.521	101.371				
6.250	104.486	104.386	104.286	6.250	103.256	103.156	103.056	4.625	102.011	101.861	101.711				

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	99.258	99.108	98.958	4.000	98.625	98.475	98.325	2.375	93.855	93.705	93.555	3.125	96.458	96.308	96.158
4.125	99.754	99.604	99.454	4.125	99.071	98.921	98.771	2.500	92.863	92.713	92.563	3.250	96.535	96.385	96.235
4.250	100.242	100.142	100.033	4.250	99.472	99.372	99.262	2.625	93.763	93.613	93.463	3.375	96.982	96.832	96.682
4.375	100.741	100.641	100.532	4.375	99.859	99.759	99.650	2.750	95.917	95.767	95.617	3.500	97.364	97.214	97.064
4.500	101.226	101.126	101.017	4.500	100.219	100.119	100.009	2.875	96.464	96.314	96.164	3.625	97.742	97.592	97.442
4.625	101.706	101.606	101.497	4.625	100.581	100.481	100.371	3.000	95.431	95.281	95.131	Margin = 2.250		Index = 2.690	
4.750	101.831	101.722	101.581	4.750	100.529	100.420	100.279	3.125	97.350	97.200	97.050	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.870	101.760	101.620	4.875	100.879	100.769	100.629	3.250	97.959	97.809	97.659	Rate	30 Day	45 Day	60 Day
5.000	102.263	102.154	102.013	5.000	101.224	101.115	100.974	3.375	98.408	98.258	98.108	4.625	100.556	100.306	100.056
5.125	102.709	102.600	102.459	5.125	101.523	101.413	101.273	3.500	98.853	98.703	98.553	4.750	100.199	99.949	99.699
5.250	102.387	102.278	102.153	5.250	101.193	101.084	100.959	3.625	99.293	99.143	98.993	4.875	100.620	100.370	100.120
5.375	102.671	102.561	102.436	5.375	101.533	101.423	101.298	3.750	99.132	98.982	98.832	5.000	101.013	100.763	100.513
5.500	102.900	102.790	102.665	5.500	101.878	101.769	101.644	3.875	99.575	99.425	99.275	5.125	101.409	101.159	100.909
5.625	102.982	102.873	102.748	5.625	101.977	101.867	101.742	4.000	100.004	99.854	99.704	5.250	100.787	100.537	100.287
5.750	102.291	102.191	102.091	5.750	100.962	100.862	100.762	4.125	100.427	100.277	100.127	5.375	101.171	100.921	100.671
5.875	102.325	102.225	102.125	5.875	101.312	101.212	101.112	4.250	99.969	99.819	99.669	5.500	102.000	101.750	101.500
6.000	102.704	102.604	102.504	6.000	101.657	101.557	101.457	4.375	100.334	100.184	100.034	5.625	102.254	102.004	101.754
6.125	103.036	102.936	102.836	6.125	101.956	101.856	101.756	4.500	100.671	100.521	100.371	5.750	102.506	102.256	102.006
6.250	103.336	103.236	103.136	6.250	102.256	102.156	102.056	4.625	101.011	100.861	100.711	5.875	102.757	102.507	102.257

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	99.770	99.520	99.270	4.875	99.159	98.909	98.659
5.125	100.559	100.309	100.059	5.125	99.803	99.553	99.303
5.375	100.321	100.071	99.821	5.375	99.813	99.563	99.313
5.625	101.032	100.782	100.532	5.625	100.457	100.207	99.957
5.875	100.350	100.100	99.850	5.875	99.592	99.342	99.092
6.000	100.729	100.479	100.229	6.000	99.937	99.687	99.437
6.125	101.061	100.811	100.561	6.125	100.236	99.986	99.736
6.250	102.750	102.500	102.250	6.250	102.286	102.036	101.786
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:	12/24/2018	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 <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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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/23/2019

45 Day Lock Exp.:

2/7/2019

60 Day Lock Exp.:

2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	99.333	99.183	99.033	4.000	98.500	98.350	98.200	2.375	91.355	91.205	91.055	3.125	95.77	95.621	95.471
4.125	99.829	99.679	99.529	4.125	98.946	98.796	98.646	2.500	90.363	90.213	90.063	3.250	96.53	96.385	96.235
4.250	100.336	100.236	100.126	4.250	99.315	99.215	99.106	2.625	91.263	91.113	90.963	3.375	96.98	96.832	96.682
4.375	100.835	100.735	100.625	4.375	99.703	99.603	99.493	2.750	95.230	95.080	94.930	3.500	97.36	97.214	97.064
4.500	101.320	101.220	101.111	4.500	100.063	99.963	99.853	2.875	95.777	95.627	95.477	3.625	97.74	97.592	97.442
4.625	101.800	101.700	101.590	4.625	100.425	100.325	100.215	3.000	94.744	94.594	94.444	Margin = 2.250		Index = 2.690	
4.750	101.581	101.472	101.331	4.750	100.029	99.920	99.779	3.125	96.663	96.513	96.363				
4.875	101.420	101.310	101.170	4.875	100.379	100.269	100.129	3.250	97.959	97.809	97.659				
5.000	102.013	101.904	101.763	5.000	100.724	100.615	100.474	3.375	98.408	98.258	98.108				
5.125	102.289	102.180	102.039	5.125	100.923	100.813	100.673	3.500	98.853	98.703	98.553				
5.250	101.412	101.303	101.178	5.250	100.318	100.209	100.084	3.625	99.293	99.143	98.993				
5.375	101.596	101.486	101.361	5.375	100.658	100.548	100.423	3.750	99.007	98.857	98.707				
5.500	101.875	101.765	101.640	5.500	101.003	100.894	100.769	3.875	99.450	99.300	99.150				
5.625	102.057	101.948	101.823	5.625	101.052	100.942	100.817	4.000	99.879	99.729	99.579				
5.750	100.629	100.529	100.429	5.750	99.150	99.050	98.950	4.125	100.302	100.152	100.002				
5.875	100.662	100.562	100.462	5.875	99.499	99.399	99.299	4.250	99.813	99.663	99.513				
6.000	101.041	100.941	100.841	6.000	99.844	99.744	99.644	4.375	100.178	100.028	99.878				
6.125	101.374	101.274	101.174	6.125	100.143	100.043	99.943	4.500	100.515	100.365	100.215				
6.250	100.986	100.886	100.786	6.250	99.756	99.656	99.556	4.625	100.855	100.705	100.555				

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	98.133	97.983	97.833	4.000	97.500	97.350	97.200	2.375	92.105	91.955	91.805	3.125	94.771	94.621	94.471
4.125	98.629	98.479	98.329	4.125	97.946	97.796	97.646	2.500	91.113	90.963	90.813	3.250	95.535	95.385	95.235
4.250	99.086	98.986	98.876	4.250	98.315	98.215	98.106	2.625	92.013	91.863	91.713	3.375	95.982	95.832	95.682
4.375	99.585	99.485	99.375	4.375	98.703	98.603	98.493	2.750	95.011	94.861	94.711	3.500	96.364	96.214	96.064
4.500	100.070	99.970	99.861	4.500	99.063	98.963	98.853	2.875	95.558	95.408	95.258	3.625	96.742	96.592	96.442
4.625	100.550	100.450	100.340	4.625	99.425	99.325	99.215	3.000	94.525	94.375	94.225	Margin = 2.250		Index = 2.690	
4.750	100.331	100.222	100.081	4.750	99.029	98.920	98.779	3.125	96.444	96.294	96.144	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.370	100.260	100.120	4.875	99.379	99.269	99.129	3.250	96.865	96.715	96.565	Rate	30 Day	45 Day	60 Day
5.000	100.763	100.654	100.513	5.000	99.724	99.615	99.474	3.375	97.315	97.165	97.015	4.625	99.400	99.150	98.900
5.125	101.209	101.100	100.959	5.125	100.023	99.913	99.773	3.500	97.759	97.609	97.459	4.750	98.699	98.449	98.199
5.250	100.512	100.403	100.278	5.250	99.318	99.209	99.084	3.625	98.199	98.049	97.899	4.875	99.120	98.870	98.620
5.375	100.796	100.686	100.561	5.375	99.658	99.548	99.423	3.750	97.882	97.732	97.582	5.000	99.513	99.263	99.013
5.500	101.025	100.915	100.790	5.500	100.003	99.894	99.769	3.875	98.325	98.175	98.025	5.125	99.909	99.659	99.409
5.625	101.107	100.998	100.873	5.625	100.102	99.992	99.867	4.000	98.754	98.604	98.454	5.250	98.912	98.662	98.412
5.750	99.479	99.379	99.279	5.750	98.150	98.050	97.950	4.125	99.177	99.027	98.877	5.375	99.296	99.046	98.796
5.875	99.512	99.412	99.312	5.875	98.499	98.399	98.299	4.250	98.407	98.257	98.107	5.500	100.125	99.875	99.625
6.000	99.891	99.791	99.691	6.000	98.844	98.744	98.644	4.375	98.772	98.622	98.472	5.625	100.379	100.129	99.879
6.125	100.224	100.124	100.024	6.125	99.143	99.043	98.943	4.500	99.109	98.959	98.809	5.750	99.694	99.444	99.194
6.250	99.836	99.736	99.636	6.250	98.756	98.656	98.556	4.625	99.449	99.299	99.149	5.875	99.944	99.694	99.444

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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:	12/24/2018 5.250%

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	98.270	98.020	97.770	4.875	97.659	97.409	97.159
5.125	99.059	98.809	98.559	5.125	98.303	98.053	97.803
5.375	98.446	98.196	97.946	5.375	97.938	97.688	97.438
5.625	99.157	98.907	98.657	5.625	98.582	98.332	98.082
5.875	97.537	97.287	97.037	5.875	96.779	96.529	96.279
6.000	97.916	97.666	97.416	6.000	97.124	96.874	96.624
6.125	98.249	97.999	97.749	6.125	97.423	97.173	96.923
6.250	99.250	99.000	98.750	6.250	98.786	98.536	98.286
Lender paid price cap after comp plan = 100.000							

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)



AFR Loan Center

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/23/2019

45 Day Lock Exp.:

2/7/2019

60 Day Lock Exp.:

2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	100.445	100.345	100.245	4.625	101.695	101.595	101.495	3.500	98.878	98.778	98.678	3.500	98.923	98.823	98.723
4.500	100.933	100.833	100.733	4.750	102.207	102.107	102.007	3.625	99.373	99.273	99.173	3.625	99.250	99.150	99.050
4.625	101.389	101.289	101.189	4.875	102.642	102.542	102.442	3.750	99.688	99.588	99.488	3.750	100.006	99.906	99.806
4.750	101.860	101.760	101.660	4.990	102.776	102.676	102.576	3.875	100.060	99.960	99.860	3.875	100.324	100.224	100.124
4.875	102.356	102.256	102.156	5.000	102.876	102.776	102.676	3.990	100.605	100.505	100.405	3.990	100.516	100.416	100.316
4.990	102.605	102.505	102.405	5.125	103.136	103.036	102.936	4.000	100.705	100.605	100.505	4.000	100.616	100.516	100.416
5.000	102.705	102.605	102.505	5.250	103.594	103.494	103.394	4.125	100.905	100.805	100.705	4.125	100.892	100.792	100.692
5.125	103.013	102.913	102.813	5.375	103.775	103.675	103.575	4.250	101.178	101.078	100.978	4.250	101.133	101.033	100.933
5.250	103.445	103.345	103.245	5.500	104.007	103.907	103.807	4.375	101.397	101.297	101.197	4.375	101.346	101.246	101.146
5.375	103.791	103.691	103.591	5.625	104.185	104.085	103.985	4.500	101.682	101.582	101.482	4.500	101.588	101.488	101.388
5.500	104.095	103.995	103.895	5.750	104.444	104.344	104.244	4.625	102.061	101.961	101.861	4.625	101.827	101.727	101.627
5.625	104.403	104.303	104.203	5.875	104.680	104.580	104.480	4.750	102.245	102.145	102.045	4.750	102.028	101.928	101.828
5.750	104.712	104.612	104.512	5.990	104.786	104.686	104.586	4.875	102.344	102.244	102.144	4.875	102.205	102.105	102.005
5.875	104.901	104.801	104.701	6.000	104.886	104.786	104.686	4.990	102.407	102.307	102.207	4.990	102.278	102.178	102.078
5.990	105.016	104.916	104.816	6.125	105.088	104.988	104.888	5.000	102.507	102.407	102.307	5.000	102.378	102.278	102.178
6.000	105.116	105.016	104.916	6.250	105.326	105.201	105.071	5.125	102.829	102.729	102.629	5.125	102.406	102.306	102.206
6.125	105.691	105.591	105.491	6.375	105.551	105.426	105.296	5.250	103.003	102.903	102.803	5.250	102.614	102.514	102.414
6.250	105.942	105.842	105.742	6.500	105.392	105.267	105.136	5.375	103.189	103.089	102.989	5.375	102.818	102.718	102.618
6.375	106.031	105.931	105.831	6.625	105.532	105.432	105.332	5.500	103.323	103.223	103.123	5.500	102.778	102.678	102.578

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	99.265	99.165	99.065	3.500	98.521	98.421	98.321
4.500	99.827	99.727	99.627	3.625	98.929	98.829	98.729
4.625	100.112	100.012	99.912	3.750	99.142	99.042	98.942
4.750	100.551	100.451	100.351	3.875	99.422	99.322	99.222
4.875	101.101	101.001	100.901	3.990	99.708	99.608	99.508
4.990	101.525	101.425	101.325	4.000	99.808	99.708	99.608
5.000	101.625	101.525	101.425	4.125	100.195	100.095	99.995
5.125	101.850	101.750	101.650	4.250	100.381	100.281	100.181
5.250	102.042	101.942	101.842	4.375	100.528	100.428	100.328
5.375	102.322	102.222	102.122	4.500	100.712	100.612	100.512
5.500	102.768	102.668	102.568	4.625	100.729	100.629	100.529
5.625	102.982	102.882	102.782	4.750	100.845	100.745	100.645
5.750	103.206	103.106	103.006	4.875	100.901	100.801	100.701
5.875	102.618	102.518	102.418	4.990	100.906	100.806	100.706
5.990	102.985	102.885	102.785	5.000	101.006	100.906	100.806
6.000	103.085	102.985	102.885	5.125	100.733	100.633	100.533
6.125	103.330	103.230	103.130	5.250	100.848	100.748	100.648
6.250	103.555	103.455	103.355	5.375	100.973	100.873	100.773
6.375	101.685	101.585	101.485	5.500	101.061	100.961	100.861

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 over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only
applicable to detached condominiums or site condominiums
applicable on MH Advantage Properties (SFR 859 is required)

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/23/2019

45 Day Lock Exp.:

2/7/2019

60 Day Lock Exp.:

2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	102.063	101.963	101.863	4.250	100.501	100.401	100.301	3.750	99.915	99.815	99.715	
4.875	102.563	102.463	102.363	4.375	101.035	100.935	100.835	3.875	100.428	100.328	99.856	
4.990	102.850	102.750	102.650	4.500	101.531	101.431	101.331	3.990	100.605	100.505	99.787	
5.000	102.950	102.850	102.750	4.625	101.843	101.743	101.643	4.000	100.705	100.605	99.887	
5.125	103.240	103.140	103.040	4.750	102.318	102.218	102.118	4.125	101.083	100.983	99.836	
5.250	103.691	103.591	103.491	4.875	102.793	102.693	102.593	4.250	101.348	101.248	99.816	
5.375	104.020	103.920	103.820	4.990	102.976	102.876	102.776	4.375	101.625	101.525	99.796	
5.500	104.286	104.186	104.086	5.000	103.076	102.976	102.876	4.500	101.797	101.697	99.776	
5.625	104.387	104.287	104.187	5.125	103.210	103.110	103.004	4.625	102.076	101.976	99.736	
5.750	104.781	104.680	104.581	5.250	103.536	103.436	103.331	4.750	102.217	102.117	99.696	
5.875	104.999	104.899	104.799	5.375	103.775	103.675	103.572	4.875	102.501	102.401	99.656	
5.990	105.115	105.014	104.915	5.500	103.989	103.889	103.789	4.990	102.477	102.377	99.516	
6.000	105.215	105.114	105.015	5.625	104.155	104.055	103.955	5.000	102.577	102.477	99.616	
6.125	105.596	105.476	105.361	5.750	104.490	104.390	104.290	5.125	102.868	102.768	99.566	
6.250	105.875	105.755	105.644	5.875	104.933	104.832	104.733	5.250	103.180	103.080	99.546	
6.375	106.248	106.109	106.048	5.990	105.128	105.028	104.928	5.375	103.522	103.422	99.526	
6.500	106.074	105.935	105.874	6.000	105.228	105.128	105.028	5.500	101.968	101.865	99.506	
6.625	106.578	106.439	106.378	6.125	105.093	104.973	104.858	5.625	102.358	102.256	99.486	
6.750	106.944	106.805	106.744	6.250	105.477	105.357	105.245	5.750	102.700	102.598	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
4.750	100.857	100.757	100.657	3.750	99.360	99.260
4.875	101.357	101.257	101.157	3.875	99.873	99.773
4.990	101.644	101.544	101.444	3.990	99.565	99.465
5.000	101.744	101.644	101.544	4.000	99.665	99.565
5.125	101.720	101.620	101.520	4.125	100.043	99.943
5.250	102.171	102.071	101.971	4.250	100.308	100.208
5.375	102.500	102.400	102.300	4.375	100.585	100.485
5.500	102.766	102.666	102.566	4.500	100.140	100.040
5.625	102.596	102.496	102.396	4.625	100.419	100.319
5.750	102.990	102.889	102.790	4.750	100.560	100.460
5.875	103.208	103.108	103.008	4.875	100.844	100.744
5.990	103.324	103.223	103.124	4.990	100.320	100.220
6.000	103.424	103.323	103.224	5.000	100.420	100.320
6.125	102.971	102.851	102.736	5.125	#N/A	#N/A
6.250	103.250	103.130	103.019	5.250	#N/A	#N/A
6.375	103.473	103.334	103.273	5.375	#N/A	#N/A
6.500	103.149	103.010	102.949	5.500	#N/A	#N/A
6.625	103.503	103.364	103.303	5.625	#N/A	#N/A
6.750	103.719	103.580	103.519	5.750	#N/A	#N/A

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

1/23/2019

45 Day Lock Exp.:

2/7/2019

60 Day Lock Exp.:

2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	101.991	101.891	101.791	4.250	100.459	100.359	100.259	3.750	99.823	99.723	99.623	4.750	100.785	100.685	100.585	3.750	99.268	99.168	99.068
4.875	102.493	102.393	102.293	4.375	100.994	100.894	100.794	3.875	100.336	100.236	99.856	4.875	101.287	101.187	101.087	3.875	99.781	99.681	99.301
4.990	102.783	102.683	102.583	4.500	101.490	101.390	101.290	3.990	100.520	100.420	99.746	4.990	101.577	101.477	101.377	3.990	99.480	99.380	98.706
5.000	102.883	102.783	102.683	4.625	101.781	101.681	101.581	4.000	100.620	100.520	99.846	5.000	101.677	101.577	101.477	4.000	99.580	99.480	98.806
5.125	103.214	103.114	103.014	4.750	102.257	102.157	102.057	4.125	101.040	100.940	99.836	5.125	101.694	101.594	101.494	4.125	100.000	99.900	98.796
5.250	103.668	103.568	103.468	4.875	102.733	102.633	102.533	4.250	101.306	101.206	99.816	5.250	102.148	102.048	101.948	4.250	100.266	100.166	98.776
5.375	103.996	103.896	103.796	4.990	102.920	102.820	102.720	4.375	101.581	101.481	99.796	5.375	102.476	102.376	102.276	4.375	100.541	100.441	98.756
5.500	104.263	104.163	104.063	5.000	103.020	102.920	102.820	4.500	101.785	101.685	99.776	5.500	102.743	102.643	102.543	4.500	100.128	100.028	98.119
5.625	104.394	104.294	104.194	5.125	103.188	103.088	102.988	4.625	102.064	101.964	99.736	5.625	102.603	102.503	102.403	4.625	100.407	100.307	98.079
5.750	104.788	104.688	104.588	5.250	103.515	103.415	103.315	4.750	102.207	102.107	99.696	5.750	102.997	102.897	102.797	4.750	100.550	100.450	98.039
5.875	105.007	104.907	104.807	5.375	103.755	103.655	103.555	4.875	102.492	102.392	99.656	5.875	103.216	103.116	103.016	4.875	100.835	100.735	97.999
5.990	105.121	105.021	104.921	5.500	103.971	103.871	103.771	4.990	102.451	102.351	99.516	5.990	103.330	103.230	103.130	4.990	100.294	100.194	97.359
6.000	105.221	105.121	105.021	5.625	104.154	104.054	103.954	5.000	102.551	102.451	99.616	6.000	103.430	103.330	103.230	5.000	100.394	100.294	97.459
6.125	105.603	105.499	105.384	5.750	104.489	104.389	104.289	5.125	102.843	102.743	99.566	6.125	102.978	102.874	102.759	5.125	#N/A	#N/A	#N/A
6.250	105.881	105.777	105.666	5.875	104.933	104.833	104.733	5.250	103.156	103.056	99.546	6.250	103.256	103.152	103.041	5.250	#N/A	#N/A	#N/A
6.375	106.257	106.137	106.057	5.990	105.127	105.027	104.927	5.375	103.499	103.399	99.526	6.375	103.482	103.362	103.282	5.375	#N/A	#N/A	#N/A
6.500	106.085	105.964	105.885	6.000	105.227	105.127	105.027	5.500	101.927	101.827	99.506	6.500	103.160	103.039	102.960	5.500	#N/A	#N/A	#N/A
6.625	106.588	106.467	106.388	6.125	105.094	104.989	104.874	5.625	102.320	102.220	99.486	6.625	103.513	103.392	103.313	5.625	#N/A	#N/A	#N/A
6.750	106.954	106.833	106.754	6.250	105.477	105.373	105.261	5.750	102.665	102.565	99.466	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 - 97.00%	
≥ 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.: 1/23/2019

45 Day Lock Exp.: 2/7/2019

60 Day Lock Exp.: 2/22/2019

W. Rate Sheet Dated: 12/24/2018

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	98.434	98.309	98.184	
4.375	98.884	98.759	98.634	
4.500	99.363	99.238	99.113	
4.625	99.836	99.711	99.586	
4.750	100.267	100.142	100.017	
4.875	100.665	100.540	100.415	
5.000	101.069	100.944	100.819	
5.125	101.404	101.279	101.154	
5.250	101.659	101.534	101.409	
5.375	101.884	101.759	101.634	
5.500	102.155	102.030	101.905	
5.625	102.382	102.257	102.132	
5.750	102.598	102.473	102.348	

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	98.727	98.602	98.477	
3.875	99.105	98.980	98.855	
4.000	99.443	99.318	99.193	
4.125	99.940	99.815	99.690	
4.250	100.199	100.074	99.949	
4.375	100.434	100.309	100.184	
4.500	100.648	100.523	100.398	
4.625	100.843	100.718	100.593	
4.750	101.009	100.884	100.759	
4.875	101.201	101.076	100.951	
5.000	101.471	101.346	101.221	

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	98.671	98.546	98.421	
3.625	99.150	99.025	98.900	
3.750	99.604	99.479	99.354	
3.875	100.031	99.906	99.781	
4.000	100.464	100.339	100.214	
4.125	100.797	100.672	100.547	
4.250	101.129	101.004	100.879	
4.375	101.425	101.300	101.175	
4.500	101.702	101.577	101.452	
4.625	102.002	101.877	101.752	
4.750	102.295	102.170	102.045	
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)