



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/30/2019

45 Day Lock Exp.: 2/14/2019

60 Day Lock Exp.: 3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	100.701	100.551	100.401	4.000	99.875	99.725	99.575	2.375	95.027	94.877	94.727	3.125	97.458	97.308	97.158
4.125	101.202	101.052	100.902	4.125	100.321	100.171	100.021	2.500	94.035	93.885	93.735	3.250	97.535	97.385	97.235
4.250	101.695	101.595	101.485	4.250	100.675	100.575	100.465	2.625	94.935	94.785	94.635	3.375	97.982	97.832	97.682
4.375	102.185	102.085	101.976	4.375	101.062	100.962	100.853	2.750	97.159	97.009	96.859	3.500	98.364	98.214	98.064
4.500	102.668	102.568	102.459	4.500	101.422	101.322	101.213	2.875	97.706	97.556	97.406	3.625	98.742	98.592	98.442
4.625	103.067	102.967	102.858	4.625	101.784	101.684	101.575	3.000	96.673	96.523	96.373	Margin = 2.250		Index = 2.640	
4.750	103.192	103.092	102.952	4.750	101.607	101.507	101.367	3.125	98.593	98.443	98.293				
4.875	102.961	102.861	102.721	4.875	101.957	101.857	101.716	3.250	99.236	99.086	98.936				
5.000	103.566	103.466	103.325	5.000	102.302	102.202	102.062	3.375	99.686	99.536	99.386				
5.125	103.766	103.666	103.525	5.125	102.501	102.401	102.260	3.500	100.130	99.980	99.830				
5.250	103.280	103.171	103.046	5.250	102.193	102.084	101.959	3.625	100.570	100.420	100.270				
5.375	103.463	103.353	103.228	5.375	102.533	102.423	102.298	3.750	100.351	100.201	100.051				
5.500	103.708	103.598	103.473	5.500	102.878	102.769	102.644	3.875	100.794	100.644	100.494				
5.625	104.012	103.902	103.777	5.625	102.927	102.817	102.692	4.000	101.223	101.073	100.923				
5.750	104.340	104.240	104.140	5.750	102.868	102.768	102.668	4.125	101.646	101.496	101.346				
5.875	104.373	104.273	104.173	5.875	103.218	103.118	103.018	4.250	101.137	100.987	100.837				
6.000	104.718	104.618	104.518	6.000	103.563	103.463	103.363	4.375	101.502	101.352	101.202				
6.125	105.172	105.072	104.972	6.125	103.862	103.762	103.662	4.500	101.839	101.689	101.539				
6.250	105.472	105.372	105.272	6.250	104.162	104.062	103.962	4.625	102.179	102.029	101.879				

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	99.501	99.351	99.201	4.000	98.875	98.725	98.575	2.375	94.027	93.877	93.727	3.125	96.458	96.308	96.158
4.125	100.002	99.852	99.702	4.125	99.321	99.171	99.021	2.500	93.035	92.885	92.735	3.250	96.535	96.385	96.235
4.250	100.445	100.345	100.235	4.250	99.675	99.575	99.465	2.625	93.935	93.785	93.635	3.375	96.982	96.832	96.682
4.375	100.935	100.835	100.726	4.375	100.062	99.962	99.853	2.750	96.159	96.009	95.859	3.500	97.364	97.214	97.064
4.500	101.418	101.318	101.209	4.500	100.422	100.322	100.213	2.875	96.706	96.556	96.406	3.625	97.742	97.592	97.442
4.625	101.817	101.717	101.608	4.625	100.784	100.684	100.575	3.000	95.673	95.523	95.373	Margin = 2.250		Index = 2.640	
4.750	101.942	101.842	101.702	4.750	100.607	100.507	100.367	3.125	97.593	97.443	97.293	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.911	101.811	101.671	4.875	100.957	100.857	100.716	3.250	98.236	98.086	97.936	Rate	30 Day	45 Day	60 Day
5.000	102.316	102.216	102.075	5.000	101.302	101.202	101.062	3.375	98.686	98.536	98.386	4.625	100.667	100.417	100.167
5.125	102.686	102.586	102.445	5.125	101.601	101.501	101.360	3.500	99.130	98.980	98.830	4.750	100.250	100.000	99.750
5.250	102.380	102.271	102.146	5.250	101.193	101.084	100.959	3.625	99.570	99.420	99.270	4.875	100.661	100.411	100.161
5.375	102.663	102.553	102.428	5.375	101.533	101.423	101.298	3.750	99.351	99.201	99.051	5.000	101.066	100.816	100.566
5.500	102.858	102.748	102.623	5.500	101.878	101.769	101.644	3.875	99.794	99.644	99.494	5.125	101.386	101.136	100.886
5.625	103.062	102.952	102.827	5.625	101.977	101.867	101.742	4.000	100.223	100.073	99.923	5.250	100.780	100.530	100.280
5.750	103.190	103.090	102.990	5.750	101.868	101.768	101.668	4.125	100.646	100.496	100.346	5.375	101.163	100.913	100.663
5.875	103.223	103.123	103.023	5.875	102.218	102.118	102.018	4.250	100.137	99.987	99.837	5.500	102.004	101.754	101.504
6.000	103.568	103.468	103.368	6.000	102.563	102.463	102.363	4.375	100.502	100.352	100.202	5.625	102.254	102.004	101.754
6.125	104.022	103.922	103.822	6.125	102.862	102.762	102.662	4.500	100.839	100.689	100.539	5.750	102.500	102.250	102.000
6.250	104.322	104.222	104.122	6.250	103.162	103.062	102.962	4.625	101.179	101.029	100.879	5.875	102.750	102.500	102.250

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	99.811	99.561	99.311	4.875	99.237	98.987	98.737
5.125	100.536	100.286	100.036	5.125	99.881	99.631	99.381
5.375	100.313	100.063	99.813	5.375	99.813	99.563	99.313
5.625	101.112	100.862	100.612	5.625	100.457	100.207	99.957
5.875	101.248	100.998	100.748	5.875	100.498	100.248	99.998
6.000	101.593	101.343	101.093	6.000	100.843	100.593	100.343
6.125	102.047	101.797	101.547	6.125	101.142	100.892	100.642
6.250	102.750	102.500	102.250	6.250	102.192	101.942	101.692
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:	12/31/2018	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)



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.:

1/30/2019

45 Day Lock Exp.:

2/14/2019

60 Day Lock Exp.:

3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	99.576	99.426	99.276	4.000	98.750	98.600	98.450	2.375	91.527	91.377	91.227	3.125	95.77	95.621	95.471
4.125	100.077	99.927	99.777	4.125	99.196	99.046	98.896	2.500	90.535	90.385	90.235	3.250	96.53	96.385	96.235
4.250	100.538	100.438	100.329	4.250	99.519	99.419	99.309	2.625	91.435	91.285	91.135	3.375	96.98	96.832	96.682
4.375	101.029	100.929	100.819	4.375	99.906	99.806	99.696	2.750	95.472	95.322	95.172	3.500	97.36	97.214	97.064
4.500	101.512	101.412	101.303	4.500	100.266	100.166	100.056	2.875	96.019	95.869	95.719	3.625	97.74	97.592	97.442
4.625	101.911	101.811	101.702	4.625	100.628	100.528	100.418	3.000	94.986	94.836	94.686	Margin = 2.250		Index = 2.640	
4.750	101.692	101.592	101.452	4.750	100.107	100.007	99.867	3.125	96.905	96.755	96.605				
4.875	101.461	101.361	101.221	4.875	100.457	100.357	100.216	3.250	98.236	98.086	97.936				
5.000	102.066	101.966	101.825	5.000	100.802	100.702	100.562	3.375	98.686	98.536	98.386				
5.125	102.266	102.166	102.025	5.125	101.001	100.901	100.760	3.500	99.130	98.980	98.830				
5.250	101.405	101.296	101.171	5.250	100.318	100.209	100.084	3.625	99.570	99.420	99.270				
5.375	101.588	101.478	101.353	5.375	100.658	100.548	100.423	3.750	99.226	99.076	98.926				
5.500	101.833	101.723	101.598	5.500	101.003	100.894	100.769	3.875	99.669	99.519	99.369				
5.625	102.137	102.027	101.902	5.625	101.052	100.942	100.817	4.000	100.098	99.948	99.798				
5.750	101.528	101.428	101.328	5.750	100.056	99.956	99.856	4.125	100.521	100.371	100.221				
5.875	101.560	101.460	101.360	5.875	100.405	100.305	100.205	4.250	99.981	99.831	99.681				
6.000	101.905	101.805	101.705	6.000	100.751	100.651	100.551	4.375	100.346	100.196	100.046				
6.125	102.359	102.259	102.159	6.125	101.049	100.949	100.849	4.500	100.683	100.533	100.383				
6.250	101.972	101.872	101.772	6.250	100.662	100.562	100.462	4.625	101.023	100.873	100.723				

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	98.376	98.226	98.076	4.000	97.750	97.600	97.450	2.375	92.277	92.127	91.977	3.125	94.771	94.621	94.471
4.125	98.877	98.727	98.577	4.125	98.196	98.046	97.896	2.500	91.285	91.135	90.985	3.250	95.535	95.385	95.235
4.250	99.288	99.188	99.079	4.250	98.519	98.419	98.309	2.625	92.185	92.035	91.885	3.375	95.982	95.832	95.682
4.375	99.779	99.679	99.569	4.375	98.906	98.806	98.696	2.750	95.253	95.103	94.953	3.500	96.364	96.214	96.064
4.500	100.262	100.162	100.053	4.500	99.266	99.166	99.056	2.875	95.800	95.650	95.500	3.625	96.742	96.592	96.442
4.625	100.661	100.561	100.452	4.625	99.628	99.528	99.418	3.000	94.767	94.617	94.467	Margin = 2.250		Index = 2.640	
4.750	100.442	100.342	100.202	4.750	99.107	99.007	98.867	3.125	96.686	96.536	96.386	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.411	100.311	100.171	4.875	99.457	99.357	99.216	3.250	97.143	96.993	96.843	Rate	30 Day	45 Day	60 Day
5.000	100.816	100.716	100.575	5.000	99.802	99.702	99.562	3.375	97.592	97.442	97.292	4.625	99.511	99.261	99.011
5.125	101.186	101.086	100.945	5.125	100.101	100.001	99.860	3.500	98.036	97.886	97.736	4.750	98.750	98.500	98.250
5.250	100.505	100.396	100.271	5.250	99.318	99.209	99.084	3.625	98.477	98.327	98.177	4.875	99.161	98.911	98.661
5.375	100.788	100.678	100.553	5.375	99.658	99.548	99.423	3.750	98.101	97.951	97.801	5.000	99.566	99.316	99.066
5.500	100.983	100.873	100.748	5.500	100.003	99.894	99.769	3.875	98.544	98.394	98.244	5.125	99.886	99.636	99.386
5.625	101.187	101.077	100.952	5.625	100.102	99.992	99.867	4.000	98.973	98.823	98.673	5.250	98.905	98.655	98.405
5.750	100.378	100.278	100.178	5.750	99.056	98.956	98.856	4.125	99.396	99.246	99.096	5.375	99.288	99.038	98.788
5.875	100.410	100.310	100.210	5.875	99.405	99.305	99.205	4.250	98.575	98.425	98.275	5.500	100.129	99.879	99.629
6.000	100.755	100.655	100.555	6.000	99.751	99.651	99.551	4.375	98.940	98.790	98.640	5.625	100.379	100.129	99.879
6.125	101.209	101.109	101.009	6.125	100.049	99.949	99.849	4.500	99.277	99.127	98.977	5.750	99.688	99.438	99.188
6.250	100.822	100.722	100.622	6.250	99.662	99.562	99.462	4.625	99.617	99.467	99.317	5.875	99.937	99.687	99.437

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	98.311	98.061	97.811	4.875	97.737	97.487	97.237
5.125	99.036	98.786	98.536	5.125	98.381	98.131	97.881
5.375	98.438	98.188	97.938	5.375	97.938	97.688	97.438
5.625	99.237	98.987	98.737	5.625	98.582	98.332	98.082
5.875	98.435	98.185	97.935	5.875	97.685	97.435	97.185
6.000	98.780	98.530	98.280	6.000	98.031	97.781	97.531
6.125	99.234	98.984	98.734	6.125	98.329	98.079	97.829
6.250	99.250	99.000	98.750	6.250	98.692	98.442	98.192

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:	12/31/2018 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)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/30/2019
45 Day Lock Exp.: 2/14/2019
60 Day Lock Exp.: 3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	100.632	100.532	100.432	4.625	101.754	101.654	101.554	3.500	99.165	99.065	98.965	3.500	99.155	99.055	98.955
4.500	101.120	101.020	100.920	4.750	102.246	102.146	102.046	3.625	99.652	99.552	99.452	3.625	99.467	99.367	99.267
4.625	101.576	101.476	101.376	4.875	102.676	102.576	102.476	3.750	99.958	99.858	99.758	3.750	100.093	99.993	99.893
4.750	102.017	101.917	101.817	4.990	102.805	102.705	102.605	3.875	100.258	100.158	100.058	3.875	100.396	100.296	100.196
4.875	102.504	102.404	102.304	5.000	102.905	102.805	102.705	3.990	100.761	100.661	100.561	3.990	100.587	100.487	100.387
4.990	102.726	102.626	102.526	5.125	103.140	103.040	102.940	4.000	100.861	100.761	100.661	4.000	100.687	100.587	100.487
5.000	102.826	102.726	102.626	5.250	103.482	103.382	103.282	4.125	101.051	100.951	100.851	4.125	100.965	100.865	100.765
5.125	103.128	103.028	102.928	5.375	103.691	103.591	103.491	4.250	101.362	101.262	101.162	4.250	101.185	101.085	100.985
5.250	103.438	103.338	103.238	5.500	103.917	103.817	103.717	4.375	101.691	101.591	101.491	4.375	101.393	101.293	101.193
5.375	103.779	103.679	103.579	5.625	104.093	103.993	103.893	4.500	101.774	101.674	101.574	4.500	101.619	101.519	101.419
5.500	104.067	103.967	103.867	5.750	104.269	104.169	104.069	4.625	102.148	102.048	101.948	4.625	101.854	101.754	101.654
5.625	104.405	104.305	104.205	5.875	104.503	104.403	104.303	4.750	102.358	102.258	102.158	4.750	102.043	101.943	101.843
5.750	104.601	104.501	104.401	5.990	104.606	104.506	104.406	4.875	102.410	102.310	102.210	4.875	102.248	102.148	102.048
5.875	104.789	104.689	104.589	6.000	104.706	104.606	104.506	4.990	102.491	102.391	102.291	4.990	102.319	102.219	102.119
5.990	104.904	104.804	104.704	6.125	104.906	104.806	104.706	5.000	102.591	102.491	102.391	5.000	102.419	102.319	102.219
6.000	105.002	104.902	104.802	6.250	105.091	104.966	104.832	5.125	102.947	102.847	102.747	5.125	102.481	102.381	102.281
6.125	105.573	105.473	105.373	6.375	105.314	105.188	105.054	5.250	103.118	103.018	102.918	5.250	102.686	102.586	102.486
6.250	105.817	105.717	105.617	6.500	105.172	105.046	104.912	5.375	103.302	103.202	103.102	5.375	102.888	102.788	102.688
6.375	105.856	105.756	105.656	6.625	105.314	105.214	105.114	5.500	103.437	103.337	103.237	5.500	102.869	102.769	102.669

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.878	98.778	98.678	3.500	98.804	98.704	98.604
4.375	99.477	99.377	99.277	3.625	99.209	99.109	99.009
4.500	100.043	99.943	99.843	3.750	99.419	99.319	99.219
4.625	100.316	100.216	100.116	3.875	99.627	99.527	99.427
4.750	100.673	100.573	100.473	3.990	99.865	99.765	99.665
4.875	101.217	101.117	101.017	4.000	99.965	99.865	99.765
4.990	101.613	101.513	101.413	4.125	100.342	100.242	100.142
5.000	101.713	101.613	101.513	4.250	100.553	100.453	100.353
5.125	101.936	101.836	101.736	4.375	100.772	100.672	100.572
5.250	102.122	102.022	101.922	4.500	100.811	100.711	100.611
5.375	102.278	102.178	102.078	4.625	100.814	100.714	100.614
5.500	102.707	102.607	102.507	4.750	100.949	100.849	100.749
5.625	102.950	102.850	102.750	4.875	100.970	100.870	100.770
5.750	103.172	103.072	102.972	4.990	100.990	100.890	100.790
5.875	102.471	102.371	102.271	5.000	101.090	100.990	100.890
5.990	102.835	102.735	102.635	5.125	100.851	100.751	100.651
6.000	102.935	102.835	102.735	5.250	100.965	100.865	100.765
6.125	103.178	103.078	102.978	5.375	101.088	100.988	100.888
6.250	103.401	103.301	103.201	5.500	101.175	101.075	100.975

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	-0.250	-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	-2.250
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/30/2019

45 Day Lock Exp.:

2/14/2019

60 Day Lock Exp.:

3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	102.220	102.120	102.020	4.250	100.747	100.647	100.547	3.750	100.180	100.080	99.846
4.875	102.709	102.609	102.509	4.375	101.262	101.162	101.062	3.875	100.674	100.574	99.836
4.990	102.964	102.864	102.764	4.500	101.749	101.649	101.549	3.990	100.761	100.661	99.757
5.000	103.064	102.964	102.864	4.625	102.030	101.930	101.830	4.000	100.861	100.761	99.857
5.125	103.243	103.143	103.043	4.750	102.477	102.377	102.277	4.125	101.218	101.118	99.796
5.250	103.682	103.582	103.482	4.875	102.940	102.840	102.740	4.250	101.480	101.380	99.776
5.375	103.999	103.899	103.799	4.990	103.116	103.016	102.916	4.375	101.735	101.635	99.736
5.500	104.244	104.144	104.044	5.000	103.216	103.116	103.016	4.500	101.907	101.807	99.696
5.625	104.289	104.189	104.089	5.125	103.208	103.092	103.008	4.625	102.180	102.080	99.656
5.750	104.672	104.572	104.472	5.250	103.514	103.401	103.314	4.750	102.320	102.220	99.616
5.875	104.886	104.786	104.686	5.375	103.776	103.665	103.576	4.875	102.589	102.489	99.566
5.990	104.999	104.899	104.799	5.500	103.986	103.876	103.786	4.990	102.539	102.439	99.446
6.000	105.099	104.999	104.899	5.625	104.045	103.945	103.845	5.000	102.639	102.539	99.546
6.125	105.484	105.369	105.250	5.750	104.372	104.272	104.172	5.125	102.956	102.856	99.526
6.250	105.757	105.646	105.527	5.875	104.805	104.705	104.605	5.250	103.263	103.163	99.506
6.375	106.142	106.042	105.942	5.990	104.999	104.899	104.799	5.375	103.597	103.497	99.486
6.500	105.983	105.883	105.783	6.000	105.099	104.999	104.899	5.500	102.067	101.966	99.466
6.625	106.482	106.382	106.282	6.125	104.970	104.853	104.735	5.625	102.450	102.350	99.446
6.750	106.845	106.745	106.645	6.250	105.350	105.237	105.118	5.750	102.781	102.681	99.426

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	100.968	100.868	100.768	3.750	99.614	99.514
4.875	101.457	101.357	101.257	3.875	100.108	100.008
4.990	101.712	101.612	101.512	3.990	99.700	99.600
5.000	101.812	101.712	101.612	4.000	99.800	99.700
5.125	101.699	101.599	101.499	4.125	100.157	100.057
5.250	102.138	102.038	101.938	4.250	100.419	100.319
5.375	102.455	102.355	102.255	4.375	100.674	100.574
5.500	102.700	102.600	102.500	4.500	100.250	100.150
5.625	102.498	102.398	102.298	4.625	100.523	100.423
5.750	102.881	102.781	102.681	4.750	100.663	100.563
5.875	103.095	102.995	102.895	4.875	100.932	100.832
5.990	103.208	103.108	103.008	4.990	100.382	100.282
6.000	103.308	103.208	103.108	5.000	100.482	100.382
6.125	102.859	102.744	102.625	5.125	#N/A	#N/A
6.250	103.132	103.021	102.902	5.250	#N/A	#N/A
6.375	103.367	103.267	103.167	5.375	#N/A	#N/A
6.500	103.058	102.958	102.858	5.500	#N/A	#N/A
6.625	103.407	103.307	103.207	5.625	#N/A	#N/A
6.750	103.620	103.520	103.420	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%
High-LTV	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
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-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
SC Fixed Purchase or R/T Refi	-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.:

1/30/2019

45 Day Lock Exp.:

2/14/2019

60 Day Lock Exp.:

3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	102.090	101.990	101.890	4.250	100.606	100.506	100.406	3.750	100.026	99.926	99.826	4.750	100.864	100.764	100.664	3.750	99.472	99.372	99.272
4.875	102.583	102.483	102.383	4.375	101.135	101.035	100.935	3.875	100.522	100.422	99.846	4.875	101.357	101.257	101.157	3.875	99.968	99.868	99.292
4.990	102.845	102.745	102.645	4.500	101.626	101.526	101.426	3.990	100.636	100.536	99.736	4.990	101.619	101.519	101.419	3.990	99.592	99.492	98.692
5.000	102.945	102.845	102.745	4.625	101.912	101.812	101.712	4.000	100.736	100.636	99.836	5.000	101.719	101.619	101.519	4.000	99.692	99.592	98.792
5.125	103.238	103.138	103.038	4.750	102.383	102.283	102.183	4.125	101.137	101.037	99.816	5.125	101.722	101.622	101.522	4.125	100.093	99.993	98.772
5.250	103.684	103.584	103.484	4.875	102.850	102.750	102.650	4.250	101.401	101.301	99.796	5.250	102.168	102.068	101.968	4.250	100.357	100.257	98.752
5.375	104.007	103.907	103.807	4.990	103.032	102.932	102.832	4.375	101.677	101.577	99.776	5.375	102.491	102.391	102.291	4.375	100.633	100.533	98.732
5.500	104.262	104.162	104.062	5.000	103.132	103.032	102.932	4.500	101.861	101.761	99.736	5.500	102.746	102.646	102.546	4.500	100.204	100.104	98.079
5.625	104.301	104.201	104.101	5.125	103.238	103.138	103.038	4.625	102.135	102.035	99.696	5.625	102.508	102.408	102.308	4.625	100.478	100.378	98.039
5.750	104.692	104.592	104.492	5.250	103.559	103.459	103.359	4.750	102.275	102.175	99.656	5.750	102.899	102.799	102.699	4.750	100.618	100.518	97.999
5.875	104.909	104.809	104.709	5.375	103.794	103.694	103.594	4.875	102.558	102.458	99.616	5.875	103.116	103.016	102.916	4.875	100.901	100.801	97.959
5.990	105.022	104.922	104.822	5.500	104.008	103.908	103.808	4.990	102.445	102.345	99.466	5.990	103.229	103.129	103.029	4.990	100.288	100.188	97.309
6.000	105.122	105.022	104.922	5.625	104.106	104.006	103.906	5.000	102.545	102.445	99.566	6.000	103.329	103.229	103.129	5.000	100.388	100.288	97.409
6.125	105.502	105.391	105.275	5.750	104.438	104.338	104.238	5.125	102.863	102.763	99.546	6.125	102.877	102.766	102.650	5.125	#N/A	#N/A	#N/A
6.250	105.781	105.671	105.559	5.875	104.875	104.775	104.675	5.250	103.174	103.074	99.526	6.250	103.156	103.046	102.934	5.250	#N/A	#N/A	#N/A
6.375	106.158	106.029	105.958	5.990	105.069	104.969	104.869	5.375	103.514	103.414	99.506	6.375	103.383	103.254	103.183	5.375	#N/A	#N/A	#N/A
6.500	105.998	105.870	105.798	6.000	105.169	105.069	104.969	5.500	102.005	101.905	99.486	6.500	103.073	102.945	102.873	5.500	#N/A	#N/A	#N/A
6.625	106.500	106.372	106.300	6.125	105.037	104.926	104.810	5.625	102.394	102.294	99.466	6.625	103.425	103.297	103.225	5.625	#N/A	#N/A	#N/A
6.750	106.864	106.736	106.664	6.250	105.418	105.307	105.194	5.750	102.731	102.631	99.446	6.750	103.639	103.511	103.439	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.: 1/30/2019

45 Day Lock Exp.: 2/14/2019

60 Day Lock Exp.: 3/1/2019

W. Rate Sheet Dated: 12/31/2018

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	98.328	98.203	98.078	
4.375	98.777	98.652	98.527	
4.500	99.256	99.131	99.006	
4.625	99.749	99.624	99.499	
4.750	100.194	100.069	99.944	
4.875	100.531	100.406	100.281	
5.000	100.977	100.852	100.727	
5.125	101.338	101.213	101.088	
5.250	101.610	101.485	101.360	
5.375	101.861	101.736	101.611	
5.500	102.141	102.016	101.891	
5.625	102.375	102.250	102.125	
5.750	102.595	102.470	102.345	

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	98.787	98.662	98.537	
3.875	99.170	99.045	98.920	
4.000	99.512	99.387	99.262	
4.125	100.008	99.883	99.758	
4.250	100.270	100.145	100.020	
4.375	100.506	100.381	100.256	
4.500	100.722	100.597	100.472	
4.625	100.918	100.793	100.668	
4.750	101.083	100.958	100.833	
4.875	101.275	101.150	101.025	
5.000	101.545	101.420	101.295	

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	98.727	98.602	98.477	
3.625	99.212	99.087	98.962	
3.750	99.671	99.546	99.421	
3.875	100.102	99.977	99.852	
4.000	100.534	100.409	100.284	
4.125	100.867	100.742	100.617	
4.250	101.204	101.079	100.954	
4.375	101.502	101.377	101.252	
4.500	101.781	101.656	101.531	
4.625	102.073	101.948	101.823	
4.750	102.373	102.248	102.123	
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)