AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: **2/1/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **2/16/2018**
		60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/2/2018** **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**
3.250	100.100	99.950	99.800	3.250	99.883	99.733	99.583	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.547	100.397	100.247	3.375	100.294	100.144	99.994	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.996	100.846	100.696	3.500	100.707	100.557	100.407	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	101.392	101.242	101.092	3.625	101.068	100.918	100.768	2.250	96.625	96.475	96.325	3.500	101.922	101.772	101.622
3.750	102.607	102.457	102.307	3.750	102.390	102.240	102.090	2.375	97.019	96.869	96.719	3.625	102.319	102.169	102.019
3.875	103.043	102.893	102.743	3.875	102.790	102.640	102.490	2.500	97.409	97.259	97.109	Margin = 2.250		Index = 1.720	
4.000	103.724	103.574	103.424	4.000	103.136	102.986	102.836	2.625	97.749	97.599	97.449				
4.125	104.031	103.881	103.731	4.125	103.407	103.257	103.107	2.750	99.685	99.535	99.385				
4.250	103.898	103.798	103.698	4.250	103.381	103.281	103.181	2.875	100.073	99.923	99.773				
4.375	103.995	103.895	103.795	4.375	103.692	103.592	103.492	3.000	100.448	100.298	100.148				
4.500	104.306	104.206	104.106	4.500	103.968	103.868	103.768	3.125	100.774	100.624	100.474				
4.625	104.549	104.449	104.349	4.625	104.175	104.075	103.975	3.250	101.545	101.395	101.245				
4.750	104.245	104.145	104.045	4.750	103.978	103.878	103.778	3.375	101.868	101.718	101.568				
4.875	104.522	104.422	104.322	4.875	104.219	104.119	104.019	3.500	102.155	102.005	101.855				
5.000	104.975	104.875	104.775	5.000	104.636	104.536	104.436	3.625	102.371	102.221	102.071				
5.125	105.217	105.117	105.017	5.125	104.843	104.743	104.643	3.750	102.487	102.337	102.187				
5.250	105.039	104.648	104.548	5.250	104.772	104.381	104.281	3.875	102.739	102.589	102.439				
5.375	105.266	104.875	104.775	5.375	105.013	104.622	104.522	4.000	102.956	102.806	102.656				
5.500	105.718	105.328	105.228	5.500	105.430	105.039	104.939	4.125	103.110	102.960	102.810				

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**
3.250	98.920	98.770	98.620	3.250	98.753	98.603	98.453	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	99.367	99.217	99.067	3.375	99.164	99.014	98.864	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.816	99.666	99.516	3.500	99.577	99.427	99.277	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	100.212	100.062	99.912	3.625	99.938	99.788	99.638	2.250	95.495	95.345	95.195	3.500	100.792	100.642	100.492
3.750	101.427	101.277	101.127	3.750	101.260	101.110	100.960	2.375	95.889	95.739	95.589	3.625	101.189	101.039	100.889
3.875	101.863	101.713	101.563	3.875	101.660	101.510	101.360	2.500	96.279	96.129	95.979	Margin = 2.250		Index = 1.720	
4.000	102.244	102.094	101.944	4.000	102.006	101.856	101.706	2.625	96.619	96.469	96.319	**30 Year OTC**			
4.125	102.551	102.401	102.251	4.125	102.277	102.127	101.977	2.750	98.555	98.405	98.255	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.418	102.318	102.218	4.250	102.251	102.151	102.051	2.875	98.943	98.793	98.643	3.500	98.206	97.956	97.706
4.375	102.765	102.665	102.565	4.375	102.562	102.462	102.362	3.000	99.318	99.168	99.018	4.000	100.634	100.384	100.134
4.500	103.076	102.976	102.876	4.500	102.838	102.738	102.638	3.125	99.644	99.494	99.344	4.500	101.466	101.216	100.966
4.625	103.319	103.219	103.119	4.625	103.045	102.945	102.845	3.250	100.415	100.265	100.115	5.000	102.135	101.885	101.635
4.750	103.015	102.915	102.815	4.750	102.848	102.748	102.648	3.375	100.738	100.588	100.438	5.500	102.928	102.538	102.288
4.875	103.292	103.192	103.092	4.875	103.089	102.989	102.889	3.500	101.025	100.875	100.725	**15 Year OTC**			
5.000	103.745	103.645	103.545	5.000	103.506	103.406	103.306	3.625	101.241	101.091	100.941	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	103.987	103.887	103.787	5.125	103.713	103.613	103.513	3.750	101.357	101.207	101.057	2.500	94.669	94.419	94.169
5.250	103.809	103.418	103.318	5.250	103.642	103.251	103.151	3.875	101.609	101.459	101.309	3.000	97.708	97.458	97.208
5.375	104.086	103.695	103.595	5.375	103.883	103.492	103.392	4.000	101.826	101.676	101.526	3.500	99.415	99.165	98.915
5.500	104.538	104.148	104.048	5.500	104.300	103.909	103.809	4.125	101.980	101.830	101.680	4.000	100.216	99.966	99.716

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**Loan Size Adjuster**	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 660 - 719	0.500	$50,000 - $85,000	-0.500
FICO 640 - 659	0.000	$85,001 - $125,000	-0.500
FICO 620 - 639	-1.000	$125,001 - $175,000	-0.125
FICO 600 - 619	-1.500	$175,001 - $275,000	0.000
NY	-0.250	$275,001 up to HB	0.375
Non Owner Occupancy	-2.000		
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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:	1/2/2018	4.750%

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](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/1/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/16/2018**
		60 Day Lock Exp.:	**3/5/2018**

W. Rate Sheet Dated: **1/2/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	99.147	98.997	98.847
3.375	99.594	99.444	99.294
3.500	100.042	99.892	99.742
3.625	100.439	100.289	100.139
3.750	101.232	101.082	100.932
3.875	101.668	101.518	101.368
4.000	102.349	102.199	102.049
4.125	102.656	102.506	102.356
4.250	102.398	102.298	102.198
4.375	102.495	102.395	102.295
4.500	102.806	102.706	102.606
4.625	103.049	102.949	102.849
4.750	101.589	101.489	101.389
4.875	101.866	101.766	101.666
5.000	102.319	102.219	102.119
5.125	102.561	102.461	102.361
5.250	98.789	98.398	98.298
5.375	99.016	98.625	98.525
5.500	99.468	99.078	98.978

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.930	98.780	98.630
3.375	99.341	99.191	99.041
3.500	99.754	99.604	99.454
3.625	100.115	99.965	99.815
3.750	101.015	100.865	100.715
3.875	101.415	101.265	101.115
4.000	101.761	101.611	101.461
4.125	102.032	101.882	101.732
4.250	101.881	101.781	101.681
4.375	102.192	102.092	101.992
4.500	102.468	102.368	102.268
4.625	102.675	102.575	102.475
4.750	101.322	101.222	101.122
4.875	101.563	101.463	101.363
5.000	101.980	101.880	101.780
5.125	102.187	102.087	101.987
5.250	98.522	98.131	98.031
5.375	98.763	98.372	98.272
5.500	99.180	98.789	98.689

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	94.625	94.475	94.325
2.375	95.019	94.869	94.719
2.500	95.409	95.259	95.109
2.625	95.749	95.599	95.449
2.750	97.998	97.848	97.698
2.875	98.385	98.235	98.085
3.000	98.761	98.611	98.461
3.125	99.087	98.937	98.787
3.250	100.592	100.442	100.292
3.375	100.915	100.765	100.615
3.500	101.202	101.052	100.902
3.625	101.418	101.268	101.118
3.750	101.112	100.962	100.812
3.875	101.364	101.214	101.064
4.000	101.581	101.431	101.281
4.125	101.735	101.585	101.435

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	99.53	99.379	99.229
3.250	100.16	100.006	99.856
3.375	100.56	100.412	100.262
3.500	100.97	100.819	100.669
3.625	101.37	101.216	101.066
Margin = 2.250		Index = 1.720	

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	97.967	97.817	97.667
3.375	98.414	98.264	98.114
3.500	98.862	98.712	98.562
3.625	99.259	99.109	98.959
3.750	100.052	99.902	99.752
3.875	100.488	100.338	100.188
4.000	100.869	100.719	100.569
4.125	101.176	101.026	100.876
4.250	100.918	100.818	100.718
4.375	101.265	101.165	101.065
4.500	101.576	101.476	101.376
4.625	101.819	101.719	101.619
4.750	100.359	100.259	100.159
4.875	100.636	100.536	100.436
5.000	101.089	100.989	100.889
5.125	101.331	101.231	101.131
5.250	97.559	97.168	97.068
5.375	97.836	97.445	97.345
5.500	98.288	97.898	97.798

20 Year

Rate	30 Day	45 Day	60 Day
3.250	97.800	97.650	97.500
3.375	98.211	98.061	97.911
3.500	98.624	98.474	98.324
3.625	98.985	98.835	98.685
3.750	99.885	99.735	99.585
3.875	100.285	100.135	99.985
4.000	100.631	100.481	100.331
4.125	100.902	100.752	100.602
4.250	100.751	100.651	100.551
4.375	101.062	100.962	100.862
4.500	101.338	101.238	101.138
4.625	101.545	101.445	101.345
4.750	100.192	100.092	99.992
4.875	100.433	100.333	100.233
5.000	100.850	100.750	100.650
5.125	101.057	100.957	100.857
5.250	97.392	97.001	96.901
5.375	97.633	97.242	97.142
5.500	98.050	97.659	97.559

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	93.745	93.595	93.445
2.375	94.139	93.989	93.839
2.500	94.529	94.379	94.229
2.625	94.869	94.719	94.569
2.750	97.493	97.343	97.193
2.875	97.880	97.730	97.580
3.000	98.256	98.106	97.956
3.125	98.582	98.432	98.282
3.250	98.986	98.836	98.686
3.375	99.308	99.158	99.008
3.500	99.596	99.446	99.296
3.625	99.811	99.661	99.511
3.750	99.466	99.316	99.166
3.875	99.718	99.568	99.418
4.000	99.935	99.785	99.635
4.125	100.090	99.940	99.790

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	98.399	98.249	98.099
3.250	99.026	98.876	98.726
3.375	99.432	99.282	99.132
3.500	99.839	99.689	99.539
3.625	100.236	100.086	99.936
Margin = 2.250		Index = 1.720	

30 Year OTC

Rate	30 Day	45 Day	60 Day
3.500	97.252	97.002	96.752
4.000	99.259	99.009	98.759
4.500	99.966	99.716	99.466
5.000	99.479	99.229	98.979
5.500	96.678	96.288	96.038

15 Year OTC

Rate	30 Day	45 Day	60 Day
2.500	92.919	92.669	92.419
3.000	96.646	96.396	96.146
3.500	97.986	97.736	97.486
4.000	98.325	98.075	97.825

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		FICO Adjuster	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 660 - 719	0.500	FICO 600 - 619	-1.500
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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:	1/2/2018	4.750%

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

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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.: 2/1/2018
45 Day Lock Exp.: 2/16/2018
60 Day Lock Exp.: 3/5/2018

W. Rate Sheet Dated: 1/2/2018 **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
3.750	101.511	101.411	101.311	3.875	102.090	101.990	101.881	3.000	99.763	99.663	99.563	3.000	99.906	99.806	99.706
3.875	102.078	101.978	101.878	3.990	102.423	102.322	102.213	3.125	100.213	100.113	100.013	3.125	100.205	100.105	100.005
3.990	102.514	102.414	102.314	4.000	102.523	102.422	102.313	3.250	100.954	100.854	100.754	3.250	101.000	100.900	100.800
4.000	102.614	102.514	102.414	4.125	102.988	102.887	102.778	3.375	101.175	101.075	100.975	3.375	101.289	101.189	101.089
4.125	103.057	102.957	102.857	4.250	103.810	103.710	103.610	3.500	101.742	101.642	101.542	3.500	101.553	101.453	101.353
4.250	103.530	103.430	103.330	4.375	104.141	104.041	103.941	3.625	101.971	101.871	101.771	3.625	101.801	101.701	101.601
4.375	103.974	103.874	103.774	4.500	104.656	104.556	104.456	3.750	102.340	102.240	102.140	3.750	102.336	102.236	102.136
4.500	104.027	103.927	103.827	4.625	105.078	104.978	104.878	3.875	102.666	102.566	102.466	3.875	102.610	102.510	102.410
4.625	104.537	104.437	104.337	4.750	105.456	105.356	105.256	3.990	102.774	102.674	102.574	3.990	102.820	102.720	102.620
4.750	105.036	104.936	104.836	4.875	105.860	105.760	105.660	4.000	102.874	102.774	102.674	4.000	102.920	102.820	102.720
4.875	105.528	105.428	105.328	4.990	105.910	105.810	105.710	4.125	103.230	103.130	103.030	4.125	103.140	103.040	102.940
4.990	105.673	105.573	105.473	5.000	106.010	105.910	105.810	4.250	103.572	103.472	103.372	4.250	103.340	103.240	103.140
5.000	105.773	105.673	105.573	5.125	106.485	106.385	106.285	4.375	103.875	103.775	103.675	4.375	103.548	103.448	103.348
5.125	106.180	106.080	105.980	5.250	106.915	106.815	106.715	4.500	103.972	103.872	103.772	4.500	103.607	103.507	103.407
5.250	106.780	106.680	106.580	5.375	107.229	107.129	107.029	4.625	103.972	103.872	103.772	4.625	103.756	103.656	103.556
5.375	107.193	107.093	106.993	5.500	107.508	107.408	107.308	4.750	104.256	104.156	104.056	4.750	103.935	103.835	103.735
5.500	107.582	107.482	107.382	5.625	N/A	N/A	N/A	4.875	104.508	104.408	104.308	4.875	104.092	103.992	103.892
5.625	107.919	107.819	107.719	5.750	107.141	107.004	106.853	4.990	104.650	104.550	104.450	4.990	104.142	104.042	103.942
5.750	107.693	107.556	107.405	5.875	107.465	107.328	107.178	5.000	104.750	104.650	104.550	5.000	104.242	104.142	104.042

30/25 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.392	101.291	101.182	3.000	99.014	98.914	98.814
4.250	101.914	101.813	101.705	3.125	99.412	99.312	99.212
4.375	102.279	102.179	102.070	3.250	99.715	99.615	99.515
4.500	102.569	102.469	102.360	3.375	100.141	100.041	99.941
4.625	102.815	102.715	102.615	3.500	100.547	100.447	100.347
4.750	103.301	103.201	103.101	3.625	100.893	100.793	100.693
4.875	103.724	103.624	103.524	3.750	101.147	101.047	100.947
4.990	103.804	103.704	103.604	3.875	101.364	101.264	101.164
5.000	103.904	103.804	103.704	3.990	101.303	101.203	101.103
5.125	104.072	103.972	103.872	4.000	101.403	101.303	101.203
5.250	103.329	103.229	103.129	4.125	101.626	101.526	101.426
5.375	103.685	103.585	103.485	4.250	101.855	101.755	101.655
5.500	103.994	103.894	103.794	4.375	102.051	101.951	101.851
5.625	104.173	104.073	103.973	4.500	102.115	102.015	101.915
5.750	101.742	101.592	101.425	4.625	102.189	102.089	101.989
5.875	102.109	101.960	101.792	4.750	102.383	102.283	102.183
5.990	102.337	102.188	102.021	4.875	102.555	102.455	102.355
6.000	102.437	102.288	102.121	4.990	102.618	102.518	102.418
6.125	102.562	102.412	102.245	5.000	102.718	102.618	102.518

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
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

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

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

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.

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 *Not applicable to detached condominiums

HomeReady LLPA Caps*

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 LLPA's: State; Extension; LPMI, Loan Size

LPMI Adjust Term > 20 yr & All Manuf.					LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.850	-2.460	-0.550	-0.800	-1.420	-2.070
740 - 759	-0.850	-2.000	-2.600	-3.450	-0.600	-1.020	-2.070	-3.070
720 - 739	-1.000	-2.450	-3.250	-4.350	-0.650	-1.270	-2.620	-3.970
700 - 719	-1.150	-2.950	-3.850	-5.150	-0.700	-1.420	-3.020	-4.670
680 - 699	-1.350	-3.600	-4.750	-6.360	-0.800	-1.720	-3.820	-5.870

Additional LPMI Premium Adjustments

Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	2/1/2018
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	2/16/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	3/5/2018

W. Rate Sheet Dated: 1/2/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
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
3.750	98.939	98.839	98.739	3.250	N/A	N/A	N/A	3.875	100.554	100.453	100.344	3.875	98.893	98.793	98.693
3.875	99.719	99.619	99.519	3.375	94.464	94.364	94.264	3.990	100.973	100.872	100.763	3.990	99.252	99.152	99.052
3.990	100.289	100.189	100.089	3.500	95.861	95.761	95.661	4.000	101.073	100.972	100.863	4.000	99.352	99.252	99.152
4.000	100.389	100.289	100.189	3.625	96.832	96.732	96.632	4.125	101.538	101.437	101.328	4.125	100.146	100.046	99.946
4.125	100.978	100.878	100.778	3.750	97.695	97.595	97.495	4.250	102.360	102.260	102.160	4.250	100.753	100.653	100.553
4.250	101.551	101.451	101.351	3.875	98.577	98.477	98.377	4.375	102.691	102.591	102.491	4.375	101.200	101.100	101.000
4.375	102.057	101.957	101.857	3.990	99.387	99.287	99.187	4.500	103.206	103.106	103.006	4.500	101.587	101.487	101.387
4.500	102.577	102.477	102.377	4.000	99.487	99.387	99.287	4.625	103.628	103.528	103.428	4.625	101.995	101.895	101.795
4.625	103.087	102.987	102.887	4.125	100.285	100.185	100.085	4.750	104.006	103.906	103.806	4.750	102.609	102.509	102.409
4.750	103.586	103.486	103.386	4.250	101.335	101.235	101.135	4.875	104.410	104.310	104.210	4.875	103.172	103.072	102.972
4.875	104.078	103.978	103.878	4.375	102.020	101.920	101.820	4.990	104.460	104.360	104.260	4.990	103.324	103.224	103.124
4.990	104.223	104.123	104.023	4.500	102.738	102.638	102.538	5.000	104.560	104.460	104.360	5.000	103.424	103.324	103.224
5.000	104.323	104.223	104.123	4.625	103.439	103.339	103.239	5.125	105.035	104.935	104.835	5.125	103.784	103.684	103.584
5.125	104.730	104.630	104.530	4.750	104.093	103.993	103.893	5.250	105.465	105.365	105.265	5.250	104.308	104.208	104.108
5.250	105.330	105.230	105.130	4.875	104.639	104.539	104.439	5.375	105.779	105.679	105.579	5.375	104.763	104.663	104.563
5.375	105.743	105.643	105.543	4.990	104.810	104.710	104.610	5.500	106.058	105.958	105.858	5.500	105.170	105.070	104.970
5.500	106.132	106.032	105.932	5.000	104.910	104.810	104.710	5.625	N/A	N/A	N/A	5.625	105.545	105.445	105.345
5.625	106.469	106.369	106.269	5.125	105.294	105.194	105.094	5.750	105.691	105.554	105.403	5.750	105.285	105.148	104.998
5.750	106.243	106.106	105.955	5.250	106.084	105.984	105.884	5.875	106.015	105.878	105.728	5.875	105.755	105.618	105.467

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
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
3.000	99.014	98.914	98.814	3.000	96.493	96.393	96.293	3.000	98.406	98.306	98.206	3.000	96.335	96.235	96.135
3.125	99.412	99.312	99.212	3.125	97.064	96.964	96.864	3.125	98.705	98.605	98.505	3.125	96.896	96.796	96.696
3.250	99.715	99.615	99.515	3.250	97.991	97.891	97.791	3.250	99.500	99.400	99.300	3.250	97.822	97.722	97.622
3.375	100.141	100.041	99.941	3.375	98.571	98.471	98.371	3.375	99.789	99.689	99.589	3.375	98.393	98.293	98.193
3.500	100.547	100.447	100.347	3.500	99.100	99.000	98.900	3.500	100.053	99.953	99.853	3.500	98.922	98.822	98.722
3.625	100.893	100.793	100.693	3.625	99.574	99.474	99.374	3.625	100.301	100.201	100.101	3.625	99.396	99.296	99.196
3.750	101.147	101.047	100.947	3.750	99.982	99.882	99.782	3.750	100.836	100.736	100.636	3.750	99.784	99.684	99.584
3.875	101.364	101.264	101.164	3.875	100.343	100.243	100.143	3.875	101.110	101.010	100.910	3.875	100.145	100.045	99.945
3.990	101.303	101.203	101.103	3.990	100.727	100.627	100.527	3.990	101.320	101.220	101.120	3.990	100.529	100.429	100.329
4.000	101.403	101.303	101.203	4.000	100.827	100.727	100.627	4.000	101.420	101.320	101.220	4.000	100.629	100.529	100.429
4.125	101.626	101.526	101.426	4.125	101.268	101.168	101.068	4.125	101.640	101.540	101.440	4.125	101.070	100.970	100.870
4.250	101.855	101.755	101.655	4.250	101.648	101.548	101.448	4.250	101.840	101.740	101.640	4.250	101.440	101.340	101.240
4.375	102.051	101.951	101.851	4.375	101.985	101.885	101.785	4.375	102.048	101.948	101.848	4.375	101.806	101.706	101.606
4.500	102.115	102.015	101.915	4.500	102.093	101.993	101.893	4.500	102.107	102.007	101.907	4.500	101.915	101.815	101.715
4.625	102.189	102.089	101.989	4.625	102.352	102.252	102.152	4.625	102.256	102.156	102.056	4.625	102.173	102.073	101.973
4.750	102.383	102.283	102.183	4.750	102.665	102.565	102.465	4.750	102.435	102.335	102.235	4.750	102.487	102.387	102.287
4.875	102.555	102.455	102.355	4.875	102.944	102.844	102.744	4.875	102.592	102.492	102.392	4.875	102.766	102.666	102.566
4.990	102.618	102.518	102.418	4.990	103.112	103.012	102.912	4.990	102.642	102.542	102.442	4.990	102.934	102.834	102.734
5.000	102.718	102.618	102.518	5.000	103.212	103.112	103.012	5.000	102.742	102.642	102.542	5.000	103.034	102.934	102.834

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%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 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

LLPA Cap

Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

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%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums

All Loan Type Adjustments

Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	0.000	Escrow Waiver	0.000
All Subordinate Financing	-0.375		

Loan Size Adjuster

$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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-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.

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.: **2/1/2018**
45 Day Lock Exp.: **2/16/2018**
60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/2/2018** **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
3.750	101.511	101.411	101.311	3.750	101.692	101.532	101.473	2.750	98.593	98.493	98.393
3.875	102.078	101.978	101.878	3.875	102.406	102.255	102.175	2.875	99.165	99.065	98.965
3.990	102.514	102.414	102.314	3.990	102.962	102.809	102.728	2.990	99.663	99.563	99.463
4.000	102.614	102.514	102.414	4.000	103.062	102.909	102.828	3.000	99.763	99.663	99.563
4.125	103.057	102.957	102.857	4.125	103.073	102.917	102.836	3.125	100.213	100.113	100.013
4.250	103.530	103.430	103.330	4.250	103.757	103.598	103.517	3.250	100.954	100.854	100.754
4.375	103.974	103.874	103.774	4.375	104.251	104.091	104.011	3.375	101.359	101.259	101.159
4.500	104.434	104.334	104.234	4.500	104.798	104.638	104.557	3.500	101.742	101.642	101.542
4.625	104.565	104.465	104.365	4.625	105.149	104.993	104.891	3.625	102.152	102.052	101.952
4.750	105.097	104.997	104.897	4.750	105.688	105.531	105.429	3.750	102.682	102.582	102.482
4.875	105.581	105.481	105.381	4.875	106.229	106.072	105.970	3.875	103.173	103.073	102.973
4.990	105.903	105.803	105.703	4.990	106.643	106.487	106.384	3.990	102.907	102.807	102.707
5.000	106.003	105.903	105.803	5.000	106.743	106.587	106.484	4.000	103.007	102.907	102.807
5.125	106.154	106.054	105.954	5.125	106.189	106.081	105.956	4.125	103.503	103.403	103.303
5.250	106.624	106.524	106.424	5.250	106.713	106.606	106.481	4.250	103.896	103.796	103.696
5.375	107.018	106.918	106.818	5.375	107.155	107.051	106.926	4.375	104.291	104.191	104.091
5.500	107.365	107.265	107.165	5.500	107.550	107.448	107.323	4.500	104.857	104.757	104.657
5.625	107.335	107.235	107.135	5.625	107.512	107.412	107.312	4.625	105.255	105.155	105.055
5.750	107.741	107.641	107.541	5.750	107.955	107.855	107.755	4.750	103.239	103.139	103.039

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	-0.500	-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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Super Conforming	-1.500
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

Program Feataures								
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
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

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

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

Additional LPMI Premium Adjustments					
Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750
*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K					

	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.850	-2.460	-0.550	-0.800	-1.420	-2.070
740 - 759	-0.850	-2.000	-2.600	-3.450	-0.600	-1.020	-2.070	-3.070
720 - 739	-1.000	-2.450	-3.250	-4.350	-0.650	-1.270	-2.620	-3.970
700 - 719	-1.150	-2.950	-3.850	-5.150	-0.700	-1.420	-3.020	-4.670
680 - 699	-1.350	-3.600	-4.750	-6.360	-0.800	-1.720	-3.820	-5.870

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.: 2/1/2018
45 Day Lock Exp.: 2/16/2018
60 Day Lock Exp.: 3/5/2018

W. Rate Sheet Dated: 1/2/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
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
3.750	99.350	99.250	99.150	3.750	99.250	99.150	99.050	3.750	100.242	100.082	100.023	3.750	100.142	99.982	99.923
3.875	100.089	99.989	99.889	3.875	99.989	99.889	99.789	3.875	100.956	100.805	100.725	3.875	100.856	100.705	100.625
3.990	100.651	100.551	100.451	3.990	100.551	100.451	100.351	3.990	101.512	101.359	101.278	3.990	101.412	101.259	101.178
4.000	100.751	100.651	100.551	4.000	100.651	100.551	100.451	4.000	101.612	101.459	101.378	4.000	101.512	101.359	101.278
4.125	101.229	101.129	101.029	4.125	101.129	101.029	100.929	4.125	101.623	101.467	101.386	4.125	101.523	101.367	101.286
4.250	101.882	101.782	101.682	4.250	101.782	101.682	101.582	4.250	102.228	102.069	101.988	4.250	102.128	101.969	101.888
4.375	102.467	102.367	102.267	4.375	102.367	102.267	102.167	4.375	102.801	102.641	102.561	4.375	102.701	102.541	102.461
4.500	102.984	102.884	102.784	4.500	102.884	102.784	102.684	4.500	103.348	103.188	103.107	4.500	103.248	103.088	103.007
4.625	103.115	103.015	102.915	4.625	103.015	102.915	102.815	4.625	103.699	103.543	103.441	4.625	103.599	103.443	103.341
4.750	103.647	103.547	103.447	4.750	103.547	103.447	103.347	4.750	104.238	104.081	103.979	4.750	104.138	103.981	103.879
4.875	104.131	104.031	103.931	4.875	104.031	103.931	103.831	4.875	104.779	104.622	104.520	4.875	104.679	104.522	104.420
4.990	104.453	104.353	104.253	4.990	104.353	104.253	104.153	4.990	105.193	105.037	104.934	4.990	105.093	104.937	104.834
5.000	104.553	104.453	104.353	5.000	104.453	104.353	104.253	5.000	105.293	105.137	105.034	5.000	105.193	105.037	104.934
5.125	104.704	104.604	104.504	5.125	104.604	104.504	104.404	5.125	104.739	104.631	104.506	5.125	104.639	104.531	104.406
5.250	105.174	105.074	104.974	5.250	105.074	104.974	104.874	5.250	105.263	105.156	105.031	5.250	105.163	105.056	104.931
5.375	105.568	105.468	105.368	5.375	105.468	105.368	105.268	5.375	105.705	105.601	105.476	5.375	105.605	105.501	105.376
5.500	105.915	105.815	105.715	5.500	105.815	105.715	105.615	5.500	106.100	105.998	105.873	5.500	106.000	105.898	105.773
5.625	105.885	105.785	105.685	5.625	105.785	105.685	105.585	5.625	106.062	105.962	105.862	5.625	105.962	105.862	105.762
5.750	106.291	106.191	106.091	5.750	106.191	106.091	105.991	5.750	106.505	106.405	106.305	5.750	106.405	106.305	106.205

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.868	96.768	96.668	2.750	96.768	96.668	96.568
2.875	97.506	97.406	97.306	2.875	97.406	97.306	97.206
2.990	98.016	97.916	97.816	2.990	97.916	97.816	97.716
3.000	98.116	98.016	97.916	3.000	98.016	97.916	97.816
3.125	98.711	98.611	98.511	3.125	98.611	98.511	98.411
3.250	99.384	99.284	99.184	3.250	99.284	99.184	99.084
3.375	99.859	99.759	99.659	3.375	99.759	99.659	99.559
3.500	100.152	100.052	99.952	3.500	100.052	99.952	99.852
3.625	100.652	100.552	100.452	3.625	100.552	100.452	100.352
3.750	101.182	101.082	100.982	3.750	101.082	100.982	100.882
3.875	101.673	101.573	101.473	3.875	101.573	101.473	101.373
3.990	101.407	101.307	101.207	3.990	101.307	101.207	101.107
4.000	101.507	101.407	101.307	4.000	101.407	101.307	101.207
4.125	102.003	101.903	101.803	4.125	101.903	101.803	101.703
4.250	102.396	102.296	102.196	4.250	102.296	102.196	102.096
4.375	102.791	102.691	102.591	4.375	102.691	102.591	102.491
4.500	103.357	103.257	103.157	4.500	103.257	103.157	103.057
4.625	103.755	103.655	103.555	4.625	103.655	103.555	103.455
4.750	101.739	101.639	101.539	4.750	101.639	101.539	101.439

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	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
Super Conforming	-1.500

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 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

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%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

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%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA

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.

[AFR Loan Center](#)				
Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**2/1/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/16/2018**
			60 Day Lock Exp.:	**3/5/2018**

W. Rate Sheet Dated: **1/2/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage

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
3.750	100.800	100.700	100.600	3.750	101.692	101.532	101.473	2.750	98.368	98.268	98.168
3.875	101.539	101.439	101.339	3.875	102.406	102.255	102.175	2.875	99.006	98.906	98.806
3.990	102.101	102.001	101.901	3.990	102.962	102.809	102.728	2.990	99.516	99.416	99.316
4.000	102.201	102.101	102.001	4.000	103.062	102.909	102.828	3.000	99.616	99.516	99.416
4.125	102.679	102.579	102.479	4.125	103.073	102.917	102.836	3.125	100.211	100.111	100.011
4.250	103.332	103.232	103.132	4.250	103.678	103.519	103.438	3.250	100.884	100.784	100.684
4.375	103.917	103.817	103.717	4.375	104.251	104.091	104.011	3.375	101.359	101.259	101.159
4.500	104.434	104.334	104.234	4.500	104.798	104.638	104.557	3.500	101.652	101.552	101.452
4.625	104.565	104.465	104.365	4.625	105.149	104.993	104.891	3.625	102.152	102.052	101.952
4.750	105.097	104.997	104.897	4.750	105.688	105.531	105.429	3.750	102.682	102.582	102.482
4.875	105.581	105.481	105.381	4.875	106.229	106.072	105.970	3.875	103.173	103.073	102.973
4.990	105.903	105.803	105.703	4.990	106.643	106.487	106.384	3.990	102.907	102.807	102.707
5.000	106.003	105.903	105.803	5.000	106.743	106.587	106.484	4.000	103.007	102.907	102.807
5.125	106.154	106.054	105.954	5.125	106.189	106.081	105.956	4.125	103.503	103.403	103.303
5.250	106.624	106.524	106.424	5.250	106.713	106.606	106.481	4.250	103.896	103.796	103.696
5.375	107.018	106.918	106.818	5.375	107.155	107.051	106.926	4.375	104.291	104.191	104.091
5.500	107.365	107.265	107.165	5.500	107.550	107.448	107.323	4.500	104.857	104.757	104.657
5.625	107.335	107.235	107.135	5.625	107.512	107.412	107.312	4.625	105.255	105.155	105.055
5.750	107.741	107.641	107.541	5.750	107.955	107.855	107.755	4.750	103.239	103.139	103.039

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 & HPA 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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-0.250

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Super Conforming	-1.500
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

LPMI Adjust Term > 20 yr & All Manuf. / LPMI Adjust Term ≤ 20 yr

	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

Additional LPMI Premium Adjustments

Product Feature ↓ \ LTV →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K

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	30 Day Lock Exp.:	**2/1/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**2/16/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**3/5/2018**

W. Rate Sheet Dated: **1/2/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
3.500	97.372	97.325	97.158
3.625	98.184	98.135	97.963
3.750	98.971	98.920	98.743
3.875	99.512	99.459	99.276
4.000	100.034	99.979	99.791
4.125	100.500	100.444	100.251
4.250	100.980	100.921	100.724
4.375	101.365	101.305	101.102
4.500	101.763	101.701	101.493
4.625	102.164	102.100	101.886
4.750	102.483	102.417	102.199
4.875	102.707	102.639	102.415
5.000	102.992	102.923	102.693

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	96.128	96.090	95.949
3.000	96.794	96.754	96.608
3.125	97.308	97.266	97.115
3.250	97.816	97.773	97.616
3.375	98.189	98.143	97.982
3.500	98.604	98.557	98.390
3.625	99.006	98.956	98.784
3.750	99.387	99.336	99.159
3.875	99.730	99.677	99.494
4.000	100.020	99.965	99.778
4.125	100.242	100.185	99.993

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	97.310	97.271	97.131
3.000	97.814	97.774	97.628
3.125	98.340	98.298	98.147
3.250	98.768	98.725	98.568
3.375	99.133	99.087	98.926
3.500	99.475	99.428	99.261
3.625	99.761	99.712	99.540
3.750	100.007	99.956	99.779
3.875	100.286	100.233	100.051
4.000	100.591	100.537	100.349
4.125	100.773	100.716	100.523
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	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	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]	-1.000	-1.000	-1.500	-1.500	-2.000	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	-0.500	-1.000	n/a

[1]Full Am. [2]ARMs 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)