[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/19/2018**
		60 Day Lock Exp.:	**3/5/2018**

W. Rate Sheet Dated: **1/3/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	100.084	99.934	99.784
3.375	100.532	100.382	100.232
3.500	100.980	100.830	100.680
3.625	101.377	101.227	101.077
3.750	102.592	102.442	102.292
3.875	103.027	102.877	102.727
4.000	103.709	103.559	103.409
4.125	104.015	103.865	103.715
4.250	103.867	103.767	103.667
4.375	103.964	103.864	103.764
4.500	104.275	104.175	104.075
4.625	104.518	104.418	104.318
4.750	104.167	104.067	103.967
4.875	104.444	104.344	104.244
5.000	104.897	104.797	104.697
5.125	105.139	105.039	104.939
5.250	105.008	104.648	104.548
5.375	105.234	104.875	104.775
5.500	105.687	105.328	105.228

20 Year

Rate	30 Day	45 Day	60 Day
3.250	99.867	99.717	99.567
3.375	100.279	100.129	99.979
3.500	100.691	100.541	100.391
3.625	101.053	100.903	100.753
3.750	102.375	102.225	102.075
3.875	102.774	102.624	102.474
4.000	103.120	102.970	102.820
4.125	103.391	103.241	103.091
4.250	103.350	103.250	103.150
4.375	103.661	103.561	103.461
4.500	103.937	103.837	103.737
4.625	104.144	104.044	103.944
4.750	103.900	103.800	103.700
4.875	104.141	104.041	103.941
5.000	104.558	104.458	104.358
5.125	104.765	104.665	104.565
5.250	104.741	104.381	104.281
5.375	104.981	104.622	104.522
5.500	105.399	105.039	104.939

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	96.500	96.350	96.200
2.375	96.894	96.744	96.594
2.500	97.287	97.137	96.987
2.625	97.631	97.481	97.331
2.750	99.737	99.587	99.437
2.875	100.127	99.977	99.827
3.000	100.512	100.362	100.212
3.125	100.838	100.688	100.538
3.250	101.588	101.438	101.288
3.375	101.927	101.777	101.627
3.500	102.233	102.083	101.933
3.625	102.464	102.314	102.164
3.750	102.541	102.391	102.241
3.875	102.810	102.660	102.510
4.000	103.044	102.894	102.744
4.125	103.213	103.063	102.913

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	101.217	101.067	100.917
3.250	101.109	100.959	100.809
3.375	101.515	101.365	101.215
3.500	101.922	101.772	101.622
3.625	102.319	102.169	102.019
Margin = 2.250		Index = 1.760	

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

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	98.904	98.754	98.604
3.375	99.352	99.202	99.052
3.500	99.800	99.650	99.500
3.625	100.197	100.047	99.897
3.750	101.412	101.262	101.112
3.875	101.847	101.697	101.547
4.000	102.229	102.079	101.929
4.125	102.535	102.385	102.235
4.250	102.387	102.287	102.187
4.375	102.734	102.634	102.534
4.500	103.045	102.945	102.845
4.625	103.288	103.188	103.088
4.750	102.937	102.837	102.737
4.875	103.214	103.114	103.014
5.000	103.667	103.567	103.467
5.125	103.909	103.809	103.709
5.250	103.778	103.418	103.318
5.375	104.054	103.695	103.595
5.500	104.507	104.148	104.048

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.737	98.587	98.437
3.375	99.149	98.999	98.849
3.500	99.561	99.411	99.261
3.625	99.923	99.773	99.623
3.750	101.245	101.095	100.945
3.875	101.644	101.494	101.344
4.000	101.990	101.840	101.690
4.125	102.261	102.111	101.961
4.250	102.220	102.120	102.020
4.375	102.531	102.431	102.331
4.500	102.807	102.707	102.607
4.625	103.014	102.914	102.814
4.750	102.770	102.670	102.570
4.875	103.011	102.911	102.811
5.000	103.428	103.328	103.228
5.125	103.635	103.535	103.435
5.250	103.611	103.251	103.151
5.375	103.851	103.492	103.392
5.500	104.269	103.909	103.809

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	95.370	95.220	95.070
2.375	95.764	95.614	95.464
2.500	96.157	96.007	95.857
2.625	96.501	96.351	96.201
2.750	98.607	98.457	98.307
2.875	98.997	98.847	98.697
3.000	99.382	99.232	99.082
3.125	99.708	99.558	99.408
3.250	100.458	100.308	100.158
3.375	100.797	100.647	100.497
3.500	101.103	100.953	100.803
3.625	101.334	101.184	101.034
3.750	101.411	101.261	101.111
3.875	101.680	101.530	101.380
4.000	101.914	101.764	101.614
4.125	102.083	101.933	101.783

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	100.087	99.937	99.787
3.250	99.979	99.829	99.679
3.375	100.385	100.235	100.085
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
Margin = 2.250		Index = 1.760	

30 Year OTC

Rate	30 Day	45 Day	60 Day
3.500	98.190	97.940	97.690
4.000	100.619	100.369	100.119
4.500	101.435	101.185	100.935
5.000	102.057	101.807	101.557
5.500	102.897	102.538	102.288

15 Year OTC

Rate	30 Day	45 Day	60 Day
2.500	94.547	94.297	94.047
3.000	97.772	97.522	97.272
3.500	99.493	99.243	98.993
4.000	100.304	100.054	99.804

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:	1/3/2018	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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/2/2018**
45 Day Lock Exp.: **2/19/2018**
60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/3/2018** **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**
3.250	99.194	99.044	98.894	3.250	98.976	98.826	98.676	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.641	99.491	99.341	3.375	99.388	99.238	99.088	2.000	N/A	N/A	N/A	3.250	100.22	100.069	99.919
3.500	100.089	99.939	99.789	3.500	99.801	99.651	99.501	2.125	N/A	N/A	N/A	3.375	100.62	100.475	100.325
3.625	100.486	100.336	100.186	3.625	100.162	100.012	99.862	2.250	94.500	94.350	94.200	3.500	101.03	100.881	100.731
3.750	101.217	101.067	100.917	3.750	101.000	100.850	100.700	2.375	94.894	94.744	94.594	3.625	101.43	101.278	101.128
3.875	101.652	101.502	101.352	3.875	101.399	101.249	101.099	2.500	95.287	95.137	94.987	Margin = 2.250		Index = 1.760	
4.000	102.334	102.184	102.034	4.000	101.745	101.595	101.445	2.625	95.631	95.481	95.331				
4.125	102.640	102.490	102.340	4.125	102.016	101.866	101.716	2.750	98.050	97.900	97.750				
4.250	102.554	102.454	102.354	4.250	102.037	101.937	101.837	2.875	98.439	98.289	98.139				
4.375	102.651	102.551	102.451	4.375	102.348	102.248	102.148	3.000	98.824	98.674	98.524				
4.500	102.963	102.863	102.763	4.500	102.624	102.524	102.424	3.125	99.151	99.001	98.851				
4.625	103.205	103.105	103.005	4.625	102.831	102.731	102.631	3.250	100.697	100.547	100.397				
4.750	101.511	101.411	101.311	4.750	101.244	101.144	101.044	3.375	101.037	100.887	100.737				
4.875	101.788	101.688	101.588	4.875	101.485	101.385	101.285	3.500	101.342	101.192	101.042				
5.000	102.241	102.141	102.041	5.000	101.902	101.802	101.702	3.625	101.573	101.423	101.273				
5.125	102.483	102.383	102.283	5.125	102.109	102.009	101.909	3.750	101.166	101.016	100.866				
5.250	98.758	98.398	98.298	5.250	98.491	98.131	98.031	3.875	101.435	101.285	101.135				
5.375	98.984	98.625	98.525	5.375	98.731	98.372	98.272	4.000	101.669	101.519	101.369				
5.500	99.437	99.078	98.978	5.500	99.149	98.789	98.689	4.125	101.838	101.688	101.538				

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**
3.250	98.014	97.864	97.714	3.250	97.846	97.696	97.546	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.461	98.311	98.161	3.375	98.258	98.108	97.958	2.000	N/A	N/A	N/A	3.250	99.089	98.939	98.789
3.500	98.909	98.759	98.609	3.500	98.671	98.521	98.371	2.125	N/A	N/A	N/A	3.375	99.495	99.345	99.195
3.625	99.306	99.156	99.006	3.625	99.032	98.882	98.732	2.250	93.620	93.470	93.320	3.500	99.901	99.751	99.601
3.750	100.037	99.887	99.737	3.750	99.870	99.720	99.570	2.375	94.014	93.864	93.714	3.625	100.298	100.148	99.998
3.875	100.472	100.322	100.172	3.875	100.269	100.119	99.969	2.500	94.407	94.257	94.107	Margin = 2.250		Index = 1.760	
4.000	100.854	100.704	100.554	4.000	100.615	100.465	100.315	2.625	94.751	94.601	94.451	**30 Year OTC**			
4.125	101.160	101.010	100.860	4.125	100.886	100.736	100.586	2.750	97.545	97.395	97.245	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.074	100.974	100.874	4.250	100.907	100.807	100.707	2.875	97.934	97.784	97.634	3.500	97.299	97.049	96.799
4.375	101.421	101.321	101.221	4.375	101.218	101.118	101.018	3.000	98.319	98.169	98.019	4.000	99.244	98.994	98.744
4.500	101.733	101.633	101.533	4.500	101.494	101.394	101.294	3.125	98.646	98.496	98.346	4.500	100.123	99.873	99.623
4.625	101.975	101.875	101.775	4.625	101.701	101.601	101.501	3.250	99.028	98.878	98.728	5.000	99.401	99.151	98.901
4.750	100.281	100.181	100.081	4.750	100.114	100.014	99.914	3.375	99.368	99.218	99.068	5.500	96.647	96.288	96.038
4.875	100.558	100.458	100.358	4.875	100.355	100.255	100.155	3.500	99.673	99.523	99.373	**15 Year OTC**			
5.000	101.011	100.911	100.811	5.000	100.772	100.672	100.572	3.625	99.904	99.754	99.604	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.253	101.153	101.053	5.125	100.979	100.879	100.779	3.750	99.520	99.370	99.220	2.500	92.797	92.547	92.297
5.250	97.528	97.168	97.068	5.250	97.361	97.001	96.901	3.875	99.790	99.640	99.490	3.000	96.709	96.459	96.209
5.375	97.804	97.445	97.345	5.375	97.601	97.242	97.142	4.000	100.024	99.874	99.724	3.500	98.063	97.813	97.563
5.500	98.257	97.898	97.798	5.500	98.019	97.659	97.559	4.125	100.192	100.042	99.892	4.000	98.414	98.164	97.914

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
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Max USDA-GRH Rate

Today:	1/3/2018	4.750%

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[AFR Loan Center]
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: 1/3/2018 **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
3.875	101.940	101.840	101.740	4.000	102.581	102.478	102.370	3.000	99.794	99.694	99.594	3.000	99.949	99.849	99.749
3.990	102.376	102.276	102.176	4.125	103.042	102.940	102.831	3.125	100.244	100.144	100.044	3.125	100.249	100.149	100.049
4.000	102.476	102.376	102.276	4.250	103.820	103.720	103.620	3.250	100.986	100.886	100.786	3.250	100.978	100.878	100.778
4.125	102.920	102.820	102.720	4.375	104.185	104.085	103.985	3.375	101.206	101.106	101.006	3.375	101.267	101.167	101.067
4.250	103.393	103.293	103.193	4.500	104.663	104.563	104.463	3.500	101.773	101.673	101.573	3.500	101.532	101.432	101.332
4.375	103.837	103.737	103.637	4.625	105.088	104.988	104.888	3.625	101.953	101.853	101.753	3.625	101.783	101.683	101.583
4.500	104.033	103.933	103.833	4.750	105.468	105.368	105.268	3.750	102.326	102.226	102.126	3.750	102.325	102.225	102.125
4.625	104.546	104.446	104.346	4.875	105.874	105.774	105.674	3.875	102.652	102.552	102.452	3.875	102.604	102.504	102.404
4.750	105.048	104.948	104.848	4.990	105.923	105.823	105.723	3.990	102.769	102.669	102.569	3.990	102.815	102.715	102.615
4.875	105.542	105.442	105.342	5.000	106.023	105.923	105.823	4.000	102.869	102.769	102.669	4.000	102.915	102.815	102.715
4.990	105.687	105.587	105.487	5.125	106.481	106.381	106.281	4.125	103.227	103.127	103.027	4.125	103.137	103.037	102.937
5.000	105.787	105.687	105.587	5.250	106.912	106.812	106.712	4.250	103.570	103.470	103.370	4.250	103.338	103.238	103.138
5.125	106.176	106.076	105.976	5.375	107.227	107.127	107.027	4.375	103.874	103.774	103.674	4.375	103.547	103.447	103.347
5.250	106.777	106.677	106.577	5.500	107.508	107.408	107.308	4.500	103.972	103.872	103.772	4.500	103.603	103.503	103.403
5.375	107.191	107.091	106.991	5.625	N/A	N/A	N/A	4.625	103.966	103.866	103.766	4.625	103.750	103.650	103.550
5.500	107.582	107.482	107.382	5.750	106.900	106.759	106.609	4.750	104.251	104.151	104.051	4.750	103.929	103.829	103.729
5.625	107.920	107.820	107.720	5.875	107.226	107.085	106.934	4.875	104.505	104.405	104.305	4.875	104.089	103.989	103.889
5.750	107.452	107.311	107.160	5.990	107.423	107.282	107.132	4.990	104.648	104.548	104.448	4.990	104.140	104.040	103.940
5.875	107.878	107.737	107.587	6.000	107.523	107.382	107.232	5.000	104.748	104.648	104.548	5.000	104.240	104.140	104.040

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	101.445	101.343	101.234	3.000	99.057	98.957	98.857
4.250	101.972	101.869	101.760	3.125	99.456	99.356	99.256
4.375	102.341	102.238	102.129	3.250	99.692	99.592	99.492
4.500	102.634	102.531	102.422	3.375	100.118	100.018	99.918
4.625	102.823	102.723	102.623	3.500	100.526	100.426	100.326
4.750	103.312	103.212	103.112	3.625	100.875	100.775	100.675
4.875	103.738	103.638	103.538	3.750	101.131	101.031	100.931
4.990	103.817	103.717	103.617	3.875	101.348	101.248	101.148
5.000	103.917	103.817	103.717	3.990	101.288	101.188	101.088
5.125	104.086	103.986	103.886	4.000	101.388	101.288	101.188
5.250	103.326	103.226	103.126	4.125	101.623	101.523	101.423
5.375	103.684	103.584	103.484	4.250	101.853	101.753	101.653
5.500	103.994	103.894	103.794	4.375	102.050	101.950	101.850
5.625	104.174	104.074	103.974	4.500	102.111	102.011	101.911
5.750	101.500	101.346	101.179	4.625	102.184	102.084	101.984
5.875	101.869	101.715	101.548	4.750	102.379	102.279	102.179
5.990	102.098	101.945	101.777	4.875	102.549	102.449	102.349
6.000	102.198	102.045	101.877	4.990	102.616	102.516	102.416
6.125	102.320	102.166	101.999	5.000	102.716	102.616	102.516

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

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

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

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

Mortgages with Subordinate Financing *

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

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

HomeReady 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		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/19/2018
		60 Day Lock Exp.:	3/5/2018

W. Rate Sheet Dated: 1/3/2018 **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
3.875	99.765	99.665	99.565	3.250	N/A	N/A	N/A	4.000	101.126	101.023	100.914	4.000	99.399	99.299	99.199
3.990	100.339	100.239	100.139	3.375	94.421	94.321	94.221	4.125	101.592	101.490	101.381	4.125	100.200	100.100	100.000
4.000	100.439	100.339	100.239	3.500	95.820	95.720	95.620	4.250	102.357	102.257	102.157	4.250	100.812	100.712	100.612
4.125	101.030	100.930	100.830	3.625	96.793	96.693	96.593	4.375	102.693	102.593	102.493	4.375	101.262	101.162	101.062
4.250	101.567	101.467	101.367	3.750	97.660	97.560	97.460	4.500	103.213	103.113	103.013	4.500	101.650	101.550	101.450
4.375	102.058	101.958	101.858	3.875	98.620	98.520	98.420	4.625	103.638	103.538	103.438	4.625	102.004	101.904	101.804
4.500	102.583	102.483	102.383	3.990	99.432	99.332	99.232	4.750	104.018	103.918	103.818	4.750	102.621	102.521	102.421
4.625	103.096	102.996	102.896	4.000	99.532	99.432	99.332	4.875	104.424	104.324	104.224	4.875	103.186	103.086	102.986
4.750	103.598	103.498	103.398	4.125	100.337	100.237	100.137	4.990	104.473	104.373	104.273	4.990	103.341	103.241	103.141
4.875	104.092	103.992	103.892	4.250	101.327	101.227	101.127	5.000	104.573	104.473	104.373	5.000	103.441	103.341	103.241
4.990	104.237	104.137	104.037	4.375	102.020	101.920	101.820	5.125	105.031	104.931	104.831	5.125	103.803	103.703	103.603
5.000	104.337	104.237	104.137	4.500	102.740	102.640	102.540	5.250	105.462	105.362	105.262	5.250	104.306	104.206	104.106
5.125	104.726	104.626	104.526	4.625	103.447	103.347	103.247	5.375	105.777	105.677	105.577	5.375	104.763	104.663	104.563
5.250	105.327	105.227	105.127	4.750	104.105	104.005	103.905	5.500	106.058	105.958	105.858	5.500	105.173	105.073	104.973
5.375	105.741	105.641	105.541	4.875	104.653	104.553	104.453	5.625	N/A	N/A	N/A	5.625	105.546	105.446	105.346
5.500	106.132	106.032	105.932	4.990	104.826	104.726	104.626	5.750	105.450	105.309	105.159	5.750	105.044	104.904	104.753
5.625	106.470	106.370	106.270	5.000	104.926	104.826	104.726	5.875	105.776	105.635	105.484	5.875	105.515	105.375	105.224
5.750	106.002	105.861	105.710	5.125	105.289	105.189	105.089	5.990	105.973	105.832	105.682	5.990	105.849	105.709	105.558
5.875	106.428	106.287	106.137	5.250	106.082	105.982	105.882	6.000	106.073	105.932	105.782	6.000	105.949	105.809	105.658

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	99.057	98.957	98.857	3.000	96.536	96.436	96.336	3.000	98.449	98.349	98.249	3.000	96.378	96.278	96.178
3.125	99.456	99.356	99.256	3.125	97.109	97.009	96.909	3.125	98.749	98.649	98.549	3.125	96.941	96.841	96.741
3.250	99.692	99.592	99.492	3.250	97.964	97.864	97.764	3.250	99.478	99.378	99.278	3.250	97.796	97.696	97.596
3.375	100.118	100.018	99.918	3.375	98.548	98.448	98.348	3.375	99.767	99.667	99.567	3.375	98.370	98.270	98.170
3.500	100.526	100.426	100.326	3.500	99.078	98.978	98.878	3.500	100.032	99.932	99.832	3.500	98.900	98.800	98.700
3.625	100.875	100.775	100.675	3.625	99.556	99.456	99.356	3.625	100.283	100.183	100.083	3.625	99.378	99.278	99.178
3.750	101.131	101.031	100.931	3.750	99.968	99.868	99.768	3.750	100.825	100.725	100.625	3.750	99.769	99.669	99.569
3.875	101.348	101.248	101.148	3.875	100.332	100.232	100.132	3.875	101.104	101.004	100.904	3.875	100.134	100.034	99.934
3.990	101.288	101.188	101.088	3.990	100.722	100.622	100.522	3.990	101.315	101.215	101.115	3.990	100.524	100.424	100.324
4.000	101.388	101.288	101.188	4.000	100.822	100.722	100.622	4.000	101.415	101.315	101.215	4.000	100.624	100.524	100.424
4.125	101.623	101.523	101.423	4.125	101.265	101.165	101.065	4.125	101.637	101.537	101.437	4.125	101.067	100.967	100.867
4.250	101.853	101.753	101.653	4.250	101.647	101.547	101.447	4.250	101.838	101.738	101.638	4.250	101.439	101.339	101.239
4.375	102.050	101.950	101.850	4.375	101.986	101.886	101.786	4.375	102.047	101.947	101.847	4.375	101.808	101.708	101.608
4.500	102.111	102.011	101.911	4.500	102.094	101.994	101.894	4.500	102.103	102.003	101.903	4.500	101.915	101.815	101.715
4.625	102.184	102.084	101.984	4.625	102.346	102.246	102.146	4.625	102.250	102.150	102.050	4.625	102.168	102.068	101.968
4.750	102.379	102.279	102.179	4.750	102.661	102.561	102.461	4.750	102.429	102.329	102.229	4.750	102.483	102.383	102.283
4.875	102.549	102.449	102.349	4.875	102.941	102.841	102.741	4.875	102.589	102.489	102.389	4.875	102.763	102.663	102.563
4.990	102.616	102.516	102.416	4.990	103.110	103.010	102.910	4.990	102.640	102.540	102.440	4.990	102.932	102.832	102.732
5.000	102.716	102.616	102.516	5.000	103.210	103.110	103.010	5.000	102.740	102.640	102.540	5.000	103.032	102.932	102.832

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

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.: **2/2/2018**
45 Day Lock Exp.: **2/19/2018**
60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/3/2018** **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	101.373	101.273	101.173	3.750	101.696	101.542	101.496	2.750	98.624	98.524	98.424
3.875	101.940	101.840	101.740	3.875	102.415	102.281	102.215	2.875	99.196	99.096	98.996
3.990	102.376	102.276	102.176	3.990	102.973	102.837	102.773	2.990	99.694	99.594	99.494
4.000	102.476	102.376	102.276	4.000	103.073	102.937	102.873	3.000	99.794	99.694	99.594
4.125	102.920	102.812	102.720	4.125	103.123	102.984	102.922	3.125	100.244	100.144	100.044
4.250	103.393	103.285	103.193	4.250	103.820	103.678	103.617	3.250	100.986	100.886	100.786
4.375	103.933	103.826	103.733	4.375	104.302	104.159	104.097	3.375	101.242	101.142	101.042
4.500	104.451	104.345	104.251	4.500	104.849	104.706	104.645	3.500	101.773	101.673	101.573
4.625	104.590	104.479	104.390	4.625	105.201	105.059	104.980	3.625	102.055	101.955	101.855
4.750	105.122	105.012	104.922	4.750	105.740	105.597	105.519	3.750	102.583	102.483	102.383
4.875	105.607	105.500	105.407	4.875	106.282	106.138	106.060	3.875	103.076	102.976	102.876
4.990	105.930	105.828	105.730	4.990	106.696	106.552	106.474	3.990	102.715	102.615	102.515
5.000	106.030	105.928	105.830	5.000	106.796	106.652	106.574	4.000	102.815	102.715	102.615
5.125	106.170	106.070	105.970	5.125	106.205	106.075	105.980	4.125	103.311	103.211	103.111
5.250	106.640	106.540	106.440	5.250	106.729	106.600	106.505	4.250	103.704	103.604	103.504
5.375	107.034	106.934	106.834	5.375	107.171	107.045	106.949	4.375	104.099	103.999	103.899
5.500	107.380	107.280	107.180	5.500	107.565	107.442	107.346	4.500	104.666	104.566	104.466
5.625	107.279	107.179	107.079	5.625	107.457	107.357	107.257	4.625	105.062	104.962	104.862
5.750	107.685	107.585	107.485	5.750	107.900	107.800	107.700	4.750	103.139	102.841	102.761

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					

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 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	30 Day Lock Exp.: **2/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **2/19/2018**
		60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/3/2018** **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	99.346	99.246	99.146	3.750	99.246	99.146	99.046	3.750	100.234	100.080	100.034	3.750	100.134	99.980	99.934
3.875	100.089	99.989	99.889	3.875	99.989	99.889	99.789	3.875	100.965	100.831	100.765	3.875	100.865	100.731	100.665
3.990	100.651	100.551	100.451	3.990	100.551	100.451	100.351	3.990	101.523	101.387	101.323	3.990	101.423	101.287	101.223
4.000	100.751	100.651	100.551	4.000	100.651	100.551	100.451	4.000	101.623	101.487	101.423	4.000	101.523	101.387	101.323
4.125	101.243	101.135	101.043	4.125	101.143	101.035	100.943	4.125	101.673	101.534	101.472	4.125	101.573	101.434	101.372
4.250	101.897	101.789	101.697	4.250	101.797	101.689	101.597	4.250	102.278	102.136	102.075	4.250	102.178	102.036	101.975
4.375	102.483	102.376	102.283	4.375	102.383	102.276	102.183	4.375	102.852	102.709	102.647	4.375	102.752	102.609	102.547
4.500	103.001	102.895	102.801	4.500	102.901	102.795	102.701	4.500	103.399	103.256	103.195	4.500	103.299	103.156	103.095
4.625	103.140	103.029	102.940	4.625	103.040	102.929	102.840	4.625	103.751	103.609	103.530	4.625	103.651	103.509	103.430
4.750	103.672	103.562	103.472	4.750	103.572	103.462	103.372	4.750	104.290	104.147	104.069	4.750	104.190	104.047	103.969
4.875	104.157	104.050	103.957	4.875	104.057	103.950	103.857	4.875	104.832	104.688	104.610	4.875	104.732	104.588	104.510
4.990	104.480	104.378	104.280	4.990	104.380	104.278	104.180	4.990	105.246	105.102	105.024	4.990	105.146	105.002	104.924
5.000	104.580	104.478	104.380	5.000	104.480	104.378	104.280	5.000	105.346	105.202	105.124	5.000	105.246	105.102	105.024
5.125	104.720	104.620	104.520	5.125	104.620	104.520	104.420	5.125	104.755	104.625	104.530	5.125	104.655	104.525	104.430
5.250	105.190	105.090	104.990	5.250	105.090	104.990	104.890	5.250	105.279	105.150	105.055	5.250	105.179	105.050	104.955
5.375	105.584	105.484	105.384	5.375	105.484	105.384	105.284	5.375	105.721	105.595	105.499	5.375	105.621	105.495	105.399
5.500	105.930	105.830	105.730	5.500	105.830	105.730	105.630	5.500	106.115	105.992	105.896	5.500	106.015	105.892	105.796
5.625	105.829	105.729	105.629	5.625	105.729	105.629	105.529	5.625	106.007	105.907	105.807	5.625	105.907	105.807	105.707
5.750	106.235	106.135	106.035	5.750	106.135	106.035	105.935	5.750	106.450	106.350	106.250	5.750	106.350	106.250	106.150

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	96.837	96.737	96.637	2.750	96.737	96.637	96.537
2.875	97.474	97.374	97.274	2.875	97.374	97.274	97.174
2.990	97.982	97.882	97.782	2.990	97.882	97.782	97.682
3.000	98.082	97.982	97.882	3.000	97.982	97.882	97.782
3.125	98.677	98.577	98.477	3.125	98.577	98.477	98.377
3.250	99.288	99.188	99.088	3.250	99.188	99.088	98.988
3.375	99.742	99.642	99.542	3.375	99.642	99.542	99.442
3.500	100.055	99.955	99.855	3.500	99.955	99.855	99.755
3.625	100.555	100.455	100.355	3.625	100.455	100.355	100.255
3.750	101.083	100.983	100.883	3.750	100.983	100.883	100.783
3.875	101.576	101.476	101.376	3.875	101.476	101.376	101.276
3.990	101.215	101.115	101.015	3.990	101.115	101.015	100.915
4.000	101.315	101.215	101.115	4.000	101.215	101.115	101.015
4.125	101.811	101.711	101.611	4.125	101.711	101.611	101.511
4.250	102.204	102.104	102.004	4.250	102.104	102.004	101.904
4.375	102.599	102.499	102.399	4.375	102.499	102.399	102.299
4.500	103.166	103.066	102.966	4.500	103.066	102.966	102.866
4.625	103.562	103.462	103.362	4.625	103.462	103.362	103.262
4.750	101.639	101.341	101.261	4.750	101.539	101.241	101.161

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

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.: 2/2/2018
45 Day Lock Exp.: 2/19/2018
60 Day Lock Exp.: 3/5/2018

W. Rate Sheet Dated: 1/3/2018 **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	100.796	100.696	100.596	3.750	101.684	101.530	101.484	2.750	98.337	98.237	98.137
3.875	101.539	101.439	101.339	3.875	102.415	102.281	102.215	2.875	98.974	98.874	98.774
3.990	102.101	102.001	101.901	3.990	102.973	102.837	102.773	2.990	99.482	99.382	99.282
4.000	102.201	102.101	102.001	4.000	103.073	102.937	102.873	3.000	99.582	99.482	99.382
4.125	102.693	102.585	102.493	4.125	103.123	102.984	102.922	3.125	100.177	100.077	99.977
4.250	103.347	103.239	103.147	4.250	103.728	103.586	103.525	3.250	100.788	100.688	100.588
4.375	103.933	103.826	103.733	4.375	104.302	104.159	104.097	3.375	101.242	101.142	101.042
4.500	104.451	104.345	104.251	4.500	104.849	104.706	104.645	3.500	101.555	101.455	101.355
4.625	104.590	104.479	104.390	4.625	105.201	105.059	104.980	3.625	102.055	101.955	101.855
4.750	105.122	105.012	104.922	4.750	105.740	105.597	105.519	3.750	102.583	102.483	102.383
4.875	105.607	105.500	105.407	4.875	106.282	106.138	106.060	3.875	103.076	102.976	102.876
4.990	105.930	105.828	105.730	4.990	106.696	106.552	106.474	3.990	102.715	102.615	102.515
5.000	106.030	105.928	105.830	5.000	106.796	106.652	106.574	4.000	102.815	102.715	102.615
5.125	106.170	106.070	105.970	5.125	106.205	106.075	105.980	4.125	103.311	103.211	103.111
5.250	106.640	106.540	106.440	5.250	106.729	106.600	106.505	4.250	103.704	103.604	103.504
5.375	107.034	106.934	106.834	5.375	107.171	107.045	106.949	4.375	104.099	103.999	103.899
5.500	107.380	107.280	107.180	5.500	107.565	107.442	107.346	4.500	104.666	104.566	104.466
5.625	107.279	107.179	107.079	5.625	107.457	107.357	107.257	4.625	105.062	104.962	104.862
5.750	107.685	107.585	107.485	5.750	107.900	107.800	107.700	4.750	103.139	102.841	102.761

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			
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.

AFR

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.: **2/2/2018**
45 Day Lock Exp.: **2/19/2018**
60 Day Lock Exp.: **3/5/2018**

W. Rate Sheet Dated: **1/3/2018** **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	97.583	97.536	97.369
3.625	98.383	98.333	98.161
3.750	99.164	99.113	98.936
3.875	99.694	99.641	99.459
4.000	100.205	100.150	99.963
4.125	100.662	100.606	100.413
4.250	101.133	101.075	100.877
4.375	101.511	101.451	101.248
4.500	101.903	101.841	101.633
4.625	102.298	102.234	102.020
4.750	102.611	102.546	102.327
4.875	102.831	102.764	102.540
5.000	103.093	103.024	102.795

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	96.045	96.007	95.866
3.000	96.715	96.675	96.529
3.125	97.225	97.183	97.032
3.250	97.737	97.693	97.537
3.375	98.113	98.067	97.905
3.500	98.531	98.484	98.317
3.625	98.935	98.886	98.714
3.750	99.495	99.444	99.267
3.875	99.886	99.833	99.651
4.000	100.173	100.118	99.931
4.125	100.389	100.333	100.140

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	97.236	97.198	97.057
3.000	97.744	97.704	97.558
3.125	98.272	98.230	98.079
3.250	98.700	98.656	98.500
3.375	99.065	99.019	98.858
3.500	99.410	99.363	99.196
3.625	99.778	99.729	99.557
3.750	100.023	99.972	99.794
3.875	100.329	100.276	100.094
4.000	100.632	100.577	100.390
4.125	100.812	100.756	100.563
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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	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)