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

W. Rate Sheet Dated: **1/4/2018** **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	99.959	99.809	99.659	3.250	99.742	99.592	99.442	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.407	100.257	100.107	3.375	100.154	100.004	99.854	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.855	100.705	100.555	3.500	100.566	100.416	100.266	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	101.252	101.102	100.952	3.625	100.928	100.778	100.628	2.250	96.531	96.381	96.231	3.500	101.922	101.772	101.622
3.750	102.482	102.332	102.182	3.750	102.265	102.115	101.965	2.375	96.925	96.775	96.625	3.625	102.319	102.169	102.019
3.875	102.918	102.768	102.618	3.875	102.665	102.515	102.365	2.500	97.319	97.169	97.019	Margin = 2.250		Index = 1.760	
4.000	103.599	103.449	103.299	4.000	103.011	102.861	102.711	2.625	97.662	97.512	97.362				
4.125	103.906	103.756	103.606	4.125	103.282	103.132	102.982	2.750	99.581	99.431	99.281				
4.250	103.820	103.720	103.620	4.250	103.303	103.203	103.103	2.875	99.971	99.821	99.671				
4.375	103.917	103.817	103.717	4.375	103.614	103.514	103.414	3.000	100.355	100.205	100.055				
4.500	104.228	104.128	104.028	4.500	103.890	103.790	103.690	3.125	100.682	100.532	100.382				
4.625	104.471	104.371	104.271	4.625	104.097	103.997	103.897	3.250	101.478	101.328	101.178				
4.750	104.199	104.099	103.999	4.750	103.931	103.831	103.731	3.375	101.818	101.668	101.518				
4.875	104.475	104.375	104.275	4.875	104.172	104.072	103.972	3.500	102.123	101.973	101.823				
5.000	104.928	104.828	104.728	5.000	104.590	104.490	104.390	3.625	102.354	102.204	102.054				
5.125	105.170	105.070	104.970	5.125	104.796	104.696	104.596	3.750	102.474	102.324	102.174				
5.250	105.070	104.945	104.680	5.250	104.803	104.678	104.412	3.875	102.744	102.594	102.444				
5.375	105.297	105.172	104.906	5.375	105.044	104.919	104.653	4.000	102.978	102.828	102.678				
5.500	105.750	105.625	105.359	5.500	105.461	105.336	105.071	4.125	103.146	102.996	102.846				

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	98.779	98.629	98.479	3.250	98.612	98.462	98.312	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	99.227	99.077	98.927	3.375	99.024	98.874	98.724	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.675	99.525	99.375	3.500	99.436	99.286	99.136	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	100.072	99.922	99.772	3.625	99.798	99.648	99.498	2.250	95.401	95.251	95.101	3.500	100.792	100.642	100.492
3.750	101.302	101.152	101.002	3.750	101.135	100.985	100.835	2.375	95.795	95.645	95.495	3.625	101.189	101.039	100.889
3.875	101.738	101.588	101.438	3.875	101.535	101.385	101.235	2.500	96.189	96.039	95.889	Margin = 2.250		Index = 1.760	
4.000	102.119	101.969	101.819	4.000	101.881	101.731	101.581	2.625	96.532	96.382	96.232	**30 Year OTC**			
4.125	102.426	102.276	102.126	4.125	102.152	102.002	101.852	2.750	98.451	98.301	98.151	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.340	102.240	102.140	4.250	102.173	102.073	101.973	2.875	98.841	98.691	98.541	3.500	98.065	97.815	97.565
4.375	102.687	102.587	102.487	4.375	102.484	102.384	102.284	3.000	99.225	99.075	98.925	4.000	100.509	100.259	100.009
4.500	102.998	102.898	102.798	4.500	102.760	102.660	102.560	3.125	99.552	99.402	99.252	4.500	101.388	101.138	100.888
4.625	103.241	103.141	103.041	4.625	102.967	102.867	102.767	3.250	100.348	100.198	100.048	5.000	102.088	101.838	101.588
4.750	102.969	102.869	102.769	4.750	102.801	102.701	102.601	3.375	100.688	100.538	100.388	5.500	102.960	102.710	102.444
4.875	103.245	103.145	103.045	4.875	103.042	102.942	102.842	3.500	100.993	100.843	100.693	**15 Year OTC**			
5.000	103.698	103.598	103.498	5.000	103.460	103.360	103.260	3.625	101.224	101.074	100.924	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	103.940	103.840	103.740	5.125	103.666	103.566	103.466	3.750	101.344	101.194	101.044	2.500	94.579	94.329	94.079
5.250	103.840	103.715	103.450	5.250	103.673	103.548	103.282	3.875	101.614	101.464	101.314	3.000	97.615	97.365	97.115
5.375	104.117	103.992	103.726	5.375	103.914	103.789	103.523	4.000	101.848	101.698	101.548	3.500	99.383	99.133	98.883
5.500	104.570	104.445	104.179	5.500	104.331	104.206	103.941	4.125	102.016	101.866	101.716	4.000	100.238	99.988	99.738

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:	1/4/2018	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)	

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

W. Rate Sheet Dated: **1/4/2018** **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	99.069	98.919	98.769	3.250	98.851	98.701	98.551	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.516	99.366	99.216	3.375	99.263	99.113	98.963	2.000	N/A	N/A	N/A	3.250	100.22	100.069	99.919
3.500	99.964	99.814	99.664	3.500	99.676	99.526	99.376	2.125	N/A	N/A	N/A	3.375	100.62	100.475	100.325
3.625	100.361	100.211	100.061	3.625	100.037	99.887	99.737	2.250	94.531	94.381	94.231	3.500	101.03	100.881	100.731
3.750	101.107	100.957	100.807	3.750	100.890	100.740	100.590	2.375	94.925	94.775	94.625	3.625	101.43	101.278	101.128
3.875	101.543	101.393	101.243	3.875	101.290	101.140	100.990	2.500	95.319	95.169	95.019	Margin = 2.250		Index = 1.760	
4.000	102.224	102.074	101.924	4.000	101.636	101.486	101.336	2.625	95.662	95.512	95.362				
4.125	102.531	102.381	102.231	4.125	101.907	101.757	101.607	2.750	97.893	97.743	97.593				
4.250	102.508	102.408	102.308	4.250	101.990	101.890	101.790	2.875	98.283	98.133	97.983				
4.375	102.604	102.504	102.404	4.375	102.301	102.201	102.101	3.000	98.668	98.518	98.368				
4.500	102.916	102.816	102.716	4.500	102.577	102.477	102.377	3.125	98.994	98.844	98.694				
4.625	103.158	103.058	102.958	4.625	102.784	102.684	102.584	3.250	100.588	100.438	100.288				
4.750	101.542	101.442	101.342	4.750	101.275	101.175	101.075	3.375	100.927	100.777	100.627				
4.875	101.819	101.719	101.619	4.875	101.516	101.416	101.316	3.500	101.233	101.083	100.933				
5.000	102.272	102.172	102.072	5.000	101.933	101.833	101.733	3.625	101.464	101.314	101.164				
5.125	102.514	102.414	102.314	5.125	102.140	102.040	101.940	3.750	101.099	100.949	100.799				
5.250	98.820	98.695	98.430	5.250	98.553	98.428	98.162	3.875	101.369	101.219	101.069				
5.375	99.047	98.922	98.656	5.375	98.794	98.669	98.403	4.000	101.603	101.453	101.303				
5.500	99.500	99.375	99.109	5.500	99.211	99.086	98.821	4.125	101.771	101.621	101.471				

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	97.889	97.739	97.589	3.250	97.721	97.571	97.421	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.336	98.186	98.036	3.375	98.133	97.983	97.833	2.000	N/A	N/A	N/A	3.250	99.089	98.939	98.789
3.500	98.784	98.634	98.484	3.500	98.546	98.396	98.246	2.125	N/A	N/A	N/A	3.375	99.495	99.345	99.195
3.625	99.181	99.031	98.881	3.625	98.907	98.757	98.607	2.250	93.651	93.501	93.351	3.500	99.901	99.751	99.601
3.750	99.927	99.777	99.627	3.750	99.760	99.610	99.460	2.375	94.045	93.895	93.745	3.625	100.298	100.148	99.998
3.875	100.363	100.213	100.063	3.875	100.160	100.010	99.860	2.500	94.439	94.289	94.139	Margin = 2.250		Index = 1.760	
4.000	100.744	100.594	100.444	4.000	100.506	100.356	100.206	2.625	94.782	94.632	94.482	**30 Year OTC**			
4.125	101.051	100.901	100.751	4.125	100.777	100.627	100.477	2.750	97.388	97.238	97.088	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.028	100.928	100.828	4.250	100.860	100.760	100.660	2.875	97.778	97.628	97.478	3.500	97.174	96.924	96.674
4.375	101.374	101.274	101.174	4.375	101.171	101.071	100.971	3.000	98.163	98.013	97.863	4.000	99.134	98.884	98.634
4.500	101.686	101.586	101.486	4.500	101.447	101.347	101.247	3.125	98.489	98.339	98.189	4.500	100.076	99.826	99.576
4.625	101.928	101.828	101.728	4.625	101.654	101.554	101.454	3.250	98.918	98.768	98.618	5.000	99.432	99.182	98.932
4.750	100.312	100.212	100.112	4.750	100.145	100.045	99.945	3.375	99.258	99.108	98.958	5.500	96.710	96.460	96.194
4.875	100.589	100.489	100.389	4.875	100.386	100.286	100.186	3.500	99.564	99.414	99.264	**15 Year OTC**			
5.000	101.042	100.942	100.842	5.000	100.803	100.703	100.603	3.625	99.795	99.645	99.495	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.284	101.184	101.084	5.125	101.010	100.910	100.810	3.750	99.454	99.304	99.154	2.500	92.829	92.579	92.329
5.250	97.590	97.465	97.200	5.250	97.423	97.298	97.032	3.875	99.723	99.573	99.423	3.000	96.553	96.303	96.053
5.375	97.867	97.742	97.476	5.375	97.664	97.539	97.273	4.000	99.957	99.807	99.657	3.500	97.954	97.704	97.454
5.500	98.320	98.195	97.929	5.500	98.081	97.956	97.691	4.125	100.126	99.976	99.826	4.000	98.347	98.097	97.847

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:	1/4/2018	4.750%

Lock Desk Policy

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Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline †IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

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

W. Rate Sheet Dated: **1/4/2018** **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	101.878	101.778	101.678	4.000	102.465	102.360	102.248	3.000	99.825	99.725	99.625	3.000	99.761	99.661	99.561
3.990	102.314	102.214	102.114	4.125	102.928	102.823	102.712	3.125	100.275	100.175	100.075	3.125	100.060	99.960	99.860
4.000	102.414	102.314	102.214	4.250	103.769	103.665	103.554	3.250	100.986	100.886	100.786	3.250	100.886	100.786	100.686
4.125	102.857	102.757	102.657	4.375	104.123	104.019	103.908	3.375	101.237	101.137	101.037	3.375	101.171	101.071	100.971
4.250	103.330	103.230	103.130	4.500	104.617	104.514	104.404	3.500	101.773	101.673	101.573	3.500	101.436	101.336	101.236
4.375	103.803	103.703	103.603	4.625	105.038	104.935	104.825	3.625	101.854	101.754	101.654	3.625	101.684	101.584	101.484
4.500	103.988	103.888	103.788	4.750	105.414	105.312	105.202	3.750	102.223	102.123	102.023	3.750	102.281	102.181	102.081
4.625	104.496	104.396	104.296	4.875	105.817	105.715	105.606	3.875	102.549	102.449	102.349	3.875	102.555	102.455	102.355
4.750	104.995	104.895	104.795	4.990	105.865	105.765	105.665	3.990	102.720	102.620	102.520	3.990	102.765	102.665	102.565
4.875	105.486	105.386	105.286	5.000	105.965	105.865	105.765	4.000	102.820	102.720	102.620	4.000	102.865	102.765	102.665
4.990	105.627	105.527	105.427	5.125	106.446	106.346	106.246	4.125	103.175	103.075	102.975	4.125	103.086	102.986	102.886
5.000	105.727	105.627	105.527	5.250	106.875	106.775	106.675	4.250	103.516	103.416	103.316	4.250	103.283	103.183	103.083
5.125	106.143	106.043	105.943	5.375	107.188	107.088	106.988	4.375	103.818	103.718	103.618	4.375	103.494	103.394	103.294
5.250	106.741	106.641	106.541	5.500	107.466	107.366	107.266	4.500	103.913	103.813	103.713	4.500	103.549	103.449	103.349
5.375	107.152	107.052	106.952	5.625	N/A	N/A	N/A	4.625	103.913	103.813	103.713	4.625	103.697	103.597	103.497
5.500	107.540	107.440	107.340	5.750	106.861	106.717	106.564	4.750	104.195	104.095	103.995	4.750	103.874	103.774	103.674
5.625	107.876	107.776	107.676	5.875	107.183	107.040	106.887	4.875	104.447	104.347	104.247	4.875	104.030	103.930	103.830
5.750	107.412	107.269	107.116	5.990	107.381	107.238	107.086	4.990	104.587	104.487	104.387	4.990	104.083	103.983	103.883
5.875	107.838	107.694	107.542	6.000	107.481	107.338	107.186	5.000	104.687	104.587	104.487	5.000	104.183	104.083	103.983

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	101.332	101.227	101.115	3.000	98.869	98.769	98.669
4.250	101.855	101.750	101.639	3.125	99.267	99.167	99.067
4.375	102.220	102.115	102.005	3.250	99.601	99.501	99.401
4.500	102.510	102.406	102.295	3.375	100.024	99.924	99.824
4.625	102.774	102.671	102.561	3.500	100.429	100.329	100.229
4.750	103.260	103.157	103.047	3.625	100.776	100.676	100.576
4.875	103.682	103.580	103.470	3.750	101.030	100.930	100.830
4.990	103.758	103.656	103.547	3.875	101.244	101.144	101.044
5.000	103.858	103.756	103.647	3.990	101.186	101.086	100.986
5.125	104.028	103.926	103.818	4.000	101.286	101.186	101.086
5.250	103.290	103.190	103.090	4.125	101.572	101.472	101.372
5.375	103.645	103.545	103.445	4.250	101.798	101.698	101.598
5.500	103.953	103.853	103.753	4.375	101.997	101.897	101.797
5.625	104.131	104.031	103.931	4.500	102.056	101.956	101.856
5.750	101.461	101.302	101.133	4.625	102.130	102.030	101.930
5.875	101.829	101.670	101.502	4.750	102.322	102.222	102.122
5.990	102.057	101.899	101.731	4.875	102.493	102.393	102.293
6.000	102.157	101.999	101.831	4.990	102.559	102.459	102.359
6.125	102.278	102.120	101.952	5.000	102.659	102.559	102.459

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 or site 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		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/5/2018
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: 1/4/2018 **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	99.659	99.559	99.459	3.250	N/A	N/A	N/A	4.000	101.015	100.910	100.798	4.000	99.292	99.192	99.092
3.990	100.230	100.130	100.030	3.375	94.286	94.186	94.086	4.125	101.478	101.373	101.262	4.125	100.087	99.987	99.887
4.000	100.330	100.230	100.130	3.500	95.681	95.581	95.481	4.250	102.319	102.215	102.104	4.250	100.693	100.593	100.493
4.125	100.918	100.818	100.718	3.625	96.651	96.551	96.451	4.375	102.650	102.547	102.436	4.375	101.138	101.038	100.938
4.250	101.514	101.414	101.314	3.750	97.513	97.413	97.313	4.500	103.167	103.064	102.954	4.500	101.525	101.425	101.325
4.375	102.016	101.916	101.816	3.875	98.518	98.418	98.318	4.625	103.588	103.485	103.375	4.625	101.954	101.854	101.754
4.500	102.538	102.438	102.338	3.990	99.327	99.227	99.127	4.750	103.964	103.862	103.752	4.750	102.567	102.467	102.367
4.625	103.046	102.946	102.846	4.000	99.427	99.327	99.227	4.875	104.367	104.265	104.156	4.875	103.127	103.027	102.927
4.750	103.545	103.445	103.345	4.125	100.226	100.126	100.026	4.990	104.415	104.315	104.215	4.990	103.280	103.180	103.080
4.875	104.036	103.936	103.836	4.250	101.294	101.194	101.094	5.000	104.515	104.415	104.315	5.000	103.380	103.280	103.180
4.990	104.177	104.077	103.977	4.375	101.982	101.882	101.782	5.125	104.996	104.896	104.796	5.125	103.739	103.639	103.539
5.000	104.277	104.177	104.077	4.500	102.697	102.597	102.497	5.250	105.425	105.325	105.225	5.250	104.268	104.168	104.068
5.125	104.693	104.593	104.493	4.625	103.399	103.299	103.199	5.375	105.738	105.638	105.538	5.375	104.722	104.622	104.522
5.250	105.291	105.191	105.091	4.750	104.052	103.952	103.852	5.500	106.016	105.916	105.816	5.500	105.127	105.027	104.927
5.375	105.702	105.602	105.502	4.875	104.595	104.495	104.395	5.625	N/A	N/A	N/A	5.625	105.502	105.402	105.302
5.500	106.090	105.990	105.890	4.990	104.766	104.666	104.566	5.750	105.411	105.267	105.114	5.750	105.005	104.861	104.708
5.625	106.426	106.326	106.226	5.000	104.866	104.766	104.666	5.875	105.733	105.590	105.437	5.875	105.475	105.332	105.179
5.750	105.962	105.819	105.666	5.125	105.257	105.157	105.057	5.990	105.931	105.788	105.636	5.990	105.808	105.665	105.513
5.875	106.388	106.244	106.092	5.250	106.045	105.945	105.845	6.000	106.031	105.888	105.736	6.000	105.908	105.765	105.613

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	98.869	98.769	98.669	3.000	96.349	96.249	96.149	3.000	98.261	98.161	98.061	3.000	96.191	96.091	95.991
3.125	99.267	99.167	99.067	3.125	96.919	96.819	96.719	3.125	98.560	98.460	98.360	3.125	96.750	96.650	96.550
3.250	99.601	99.501	99.401	3.250	97.873	97.773	97.673	3.250	99.386	99.286	99.186	3.250	97.705	97.605	97.505
3.375	100.024	99.924	99.824	3.375	98.456	98.356	98.256	3.375	99.671	99.571	99.471	3.375	98.278	98.178	98.078
3.500	100.429	100.329	100.229	3.500	98.983	98.883	98.783	3.500	99.936	99.836	99.736	3.500	98.805	98.705	98.605
3.625	100.776	100.676	100.576	3.625	99.457	99.357	99.257	3.625	100.184	100.084	99.984	3.625	99.279	99.179	99.079
3.750	101.030	100.930	100.830	3.750	99.865	99.765	99.665	3.750	100.781	100.681	100.581	3.750	99.667	99.567	99.467
3.875	101.244	101.144	101.044	3.875	100.226	100.126	100.026	3.875	101.055	100.955	100.855	3.875	100.028	99.928	99.828
3.990	101.186	101.086	100.986	3.990	100.673	100.573	100.473	3.990	101.265	101.165	101.065	3.990	100.475	100.375	100.275
4.000	101.286	101.186	101.086	4.000	100.773	100.673	100.573	4.000	101.365	101.265	101.165	4.000	100.575	100.475	100.375
4.125	101.572	101.472	101.372	4.125	101.214	101.114	101.014	4.125	101.586	101.486	101.386	4.125	101.016	100.916	100.816
4.250	101.798	101.698	101.598	4.250	101.592	101.492	101.392	4.250	101.783	101.683	101.583	4.250	101.383	101.283	101.183
4.375	101.997	101.897	101.797	4.375	101.927	101.827	101.727	4.375	101.994	101.894	101.794	4.375	101.749	101.649	101.549
4.500	102.056	101.956	101.856	4.500	102.035	101.935	101.835	4.500	102.049	101.949	101.849	4.500	101.857	101.757	101.657
4.625	102.130	102.030	101.930	4.625	102.292	102.192	102.092	4.625	102.197	102.097	101.997	4.625	102.114	102.014	101.914
4.750	102.322	102.222	102.122	4.750	102.606	102.506	102.406	4.750	102.374	102.274	102.174	4.750	102.428	102.328	102.228
4.875	102.493	102.393	102.293	4.875	102.882	102.782	102.682	4.875	102.530	102.430	102.330	4.875	102.704	102.604	102.504
4.990	102.559	102.459	102.359	4.990	103.053	102.953	102.853	4.990	102.583	102.483	102.383	4.990	102.875	102.775	102.675
5.000	102.659	102.559	102.459	5.000	103.153	103.053	102.953	5.000	102.683	102.583	102.483	5.000	102.975	102.875	102.775

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	-0.500	-0.500	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 or site 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	30 Day Lock Exp.:	2/5/2018
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: 1/4/2018 **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	101.311	101.211	101.111	3.750	101.571	101.411	101.366	2.750	98.655	98.555	98.455
3.875	101.878	101.778	101.678	3.875	102.293	102.174	102.093	2.875	99.227	99.127	99.027
3.990	102.314	102.214	102.114	3.990	102.856	102.734	102.656	2.990	99.725	99.625	99.525
4.000	102.414	102.314	102.214	4.000	102.956	102.834	102.756	3.000	99.825	99.725	99.625
4.125	102.857	102.757	102.657	4.125	102.979	102.854	102.779	3.125	100.275	100.175	100.075
4.250	103.330	103.230	103.130	4.250	103.757	103.630	103.557	3.250	100.986	100.886	100.786
4.375	103.803	103.703	103.603	4.375	104.169	104.039	103.969	3.375	101.237	101.137	101.037
4.500	104.313	104.213	104.113	4.500	104.722	104.592	104.522	3.500	101.773	101.673	101.573
4.625	104.507	104.407	104.307	4.625	105.115	104.995	104.915	3.625	102.019	101.919	101.819
4.750	105.048	104.948	104.848	4.750	105.660	105.539	105.460	3.750	102.550	102.450	102.350
4.875	105.541	105.441	105.341	4.875	106.207	106.085	106.007	3.875	103.045	102.945	102.845
4.990	105.871	105.771	105.671	4.990	106.629	106.506	106.427	3.990	102.849	102.749	102.649
5.000	105.971	105.871	105.771	5.000	106.729	106.606	106.527	4.000	102.949	102.849	102.749
5.125	106.259	106.159	106.059	5.125	106.294	106.156	106.060	4.125	103.447	103.347	103.247
5.250	106.736	106.636	106.536	5.250	106.825	106.687	106.592	4.250	103.844	103.744	103.644
5.375	107.137	107.037	106.937	5.375	107.275	107.139	107.044	4.375	104.243	104.143	104.043
5.500	107.490	107.390	107.290	5.500	107.675	107.542	107.446	4.500	104.816	104.716	104.616
5.625	107.048	106.948	106.848	5.625	107.226	107.126	107.026	4.625	105.217	105.117	105.017
5.750	107.460	107.360	107.260	5.750	107.674	107.574	107.474	4.750	102.941	102.841	102.741

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	30 Day Lock Exp.:	2/5/2018
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: 1/4/2018 **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	99.170	99.070	98.970	3.750	99.070	98.970	98.870	3.750	100.112	99.952	99.907	3.750	100.012	99.852	99.807
3.875	99.922	99.822	99.722	3.875	99.822	99.722	99.622	3.875	100.843	100.724	100.643	3.875	100.743	100.624	100.543
3.990	100.494	100.394	100.294	3.990	100.394	100.294	100.194	3.990	101.406	101.284	101.206	3.990	101.306	101.184	101.106
4.000	100.594	100.494	100.394	4.000	100.494	100.394	100.294	4.000	101.506	101.384	101.306	4.000	101.406	101.284	101.206
4.125	101.082	100.982	100.882	4.125	100.982	100.882	100.782	4.125	101.529	101.404	101.329	4.125	101.429	101.304	101.229
4.250	101.745	101.645	101.545	4.250	101.645	101.545	101.445	4.250	102.138	102.011	101.938	4.250	102.038	101.911	101.838
4.375	102.338	102.238	102.138	4.375	102.238	102.138	102.038	4.375	102.719	102.589	102.519	4.375	102.619	102.489	102.419
4.500	102.863	102.763	102.663	4.500	102.763	102.663	102.563	4.500	103.272	103.142	103.072	4.500	103.172	103.042	102.972
4.625	103.057	102.957	102.857	4.625	102.957	102.857	102.757	4.625	103.665	103.545	103.465	4.625	103.565	103.445	103.365
4.750	103.598	103.498	103.398	4.750	103.498	103.398	103.298	4.750	104.210	104.089	104.010	4.750	104.110	103.989	103.910
4.875	104.091	103.991	103.891	4.875	103.991	103.891	103.791	4.875	104.757	104.635	104.557	4.875	104.657	104.535	104.457
4.990	104.421	104.321	104.221	4.990	104.321	104.221	104.121	4.990	105.179	105.056	104.977	4.990	105.079	104.956	104.877
5.000	104.521	104.421	104.321	5.000	104.421	104.321	104.221	5.000	105.279	105.156	105.077	5.000	105.179	105.056	104.977
5.125	104.809	104.709	104.609	5.125	104.709	104.609	104.509	5.125	104.844	104.706	104.610	5.125	104.744	104.606	104.510
5.250	105.286	105.186	105.086	5.250	105.186	105.086	104.986	5.250	105.375	105.237	105.142	5.250	105.275	105.137	105.042
5.375	105.687	105.587	105.487	5.375	105.587	105.487	105.387	5.375	105.825	105.689	105.594	5.375	105.725	105.589	105.494
5.500	106.040	105.940	105.840	5.500	105.940	105.840	105.740	5.500	106.225	106.092	105.996	5.500	106.125	105.992	105.896
5.625	105.598	105.498	105.398	5.625	105.498	105.398	105.298	5.625	105.776	105.676	105.576	5.625	105.676	105.576	105.476
5.750	106.010	105.910	105.810	5.750	105.910	105.810	105.710	5.750	106.224	106.124	106.024	5.750	106.124	106.024	105.924

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.744	96.644	96.544	2.750	96.644	96.544	96.444
2.875	97.380	97.280	97.180	2.875	97.280	97.180	97.080
2.990	97.890	97.790	97.690	2.990	97.790	97.690	97.590
3.000	97.990	97.890	97.790	3.000	97.890	97.790	97.690
3.125	98.586	98.486	98.386	3.125	98.486	98.386	98.286
3.250	99.246	99.146	99.046	3.250	99.146	99.046	98.946
3.375	99.734	99.634	99.534	3.375	99.634	99.534	99.434
3.500	100.017	99.917	99.817	3.500	99.917	99.817	99.717
3.625	100.519	100.419	100.319	3.625	100.419	100.319	100.219
3.750	101.050	100.950	100.850	3.750	100.950	100.850	100.750
3.875	101.545	101.445	101.345	3.875	101.445	101.345	101.245
3.990	101.349	101.249	101.149	3.990	101.249	101.149	101.049
4.000	101.449	101.349	101.249	4.000	101.349	101.249	101.149
4.125	101.947	101.847	101.747	4.125	101.847	101.747	101.647
4.250	102.344	102.244	102.144	4.250	102.244	102.144	102.044
4.375	102.743	102.643	102.543	4.375	102.643	102.543	102.443
4.500	103.316	103.216	103.116	4.500	103.216	103.116	103.016
4.625	103.717	103.617	103.517	4.625	103.617	103.517	103.417
4.750	101.441	101.341	101.241	4.750	101.341	101.241	101.141

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.

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

W. Rate Sheet Dated: **1/4/2018** **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	100.620	100.520	100.420	3.750	101.562	101.402	101.357	2.750	98.244	98.144	98.044
3.875	101.372	101.272	101.172	3.875	102.293	102.174	102.093	2.875	98.880	98.780	98.680
3.990	101.944	101.844	101.744	3.990	102.856	102.734	102.656	2.990	99.390	99.290	99.190
4.000	102.044	101.944	101.844	4.000	102.956	102.834	102.756	3.000	99.490	99.390	99.290
4.125	102.532	102.432	102.332	4.125	102.979	102.854	102.779	3.125	100.086	99.986	99.886
4.250	103.195	103.095	102.995	4.250	103.588	103.461	103.388	3.250	100.746	100.646	100.546
4.375	103.788	103.688	103.588	4.375	104.169	104.039	103.969	3.375	101.234	101.134	101.034
4.500	104.313	104.213	104.113	4.500	104.722	104.592	104.522	3.500	101.517	101.417	101.317
4.625	104.507	104.407	104.307	4.625	105.115	104.995	104.915	3.625	102.019	101.919	101.819
4.750	105.048	104.948	104.848	4.750	105.660	105.539	105.460	3.750	102.550	102.450	102.350
4.875	105.541	105.441	105.341	4.875	106.207	106.085	106.007	3.875	103.045	102.945	102.845
4.990	105.871	105.771	105.671	4.990	106.629	106.506	106.427	3.990	102.849	102.749	102.649
5.000	105.971	105.871	105.771	5.000	106.729	106.606	106.527	4.000	102.949	102.849	102.749
5.125	106.259	106.159	106.059	5.125	106.294	106.156	106.060	4.125	103.447	103.347	103.247
5.250	106.736	106.636	106.536	5.250	106.825	106.687	106.592	4.250	103.844	103.744	103.644
5.375	107.137	107.037	106.937	5.375	107.275	107.139	107.044	4.375	104.243	104.143	104.043
5.500	107.490	107.390	107.290	5.500	107.675	107.542	107.446	4.500	104.816	104.716	104.616
5.625	107.048	106.948	106.848	5.625	107.226	107.126	107.026	4.625	105.217	105.117	105.017
5.750	107.460	107.360	107.260	5.750	107.674	107.574	107.474	4.750	102.941	102.841	102.741

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.

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

W. Rate Sheet Dated: **1/4/2018** **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	97.411	97.363	97.197
3.625	98.211	98.162	97.990
3.750	98.994	98.943	98.766
3.875	99.526	99.473	99.291
4.000	100.039	99.985	99.797
4.125	100.500	100.443	100.250
4.250	100.975	100.917	100.719
4.375	101.357	101.297	101.094
4.500	101.754	101.692	101.484
4.625	102.155	102.091	101.878
4.750	102.475	102.409	102.190
4.875	102.699	102.631	102.407
5.000	102.988	102.918	102.689

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	95.851	95.812	95.672
3.000	96.526	96.486	96.340
3.125	97.029	96.987	96.836
3.250	97.547	97.503	97.347
3.375	97.930	97.884	97.723
3.500	98.355	98.307	98.141
3.625	98.765	98.716	98.544
3.750	99.330	99.279	99.102
3.875	99.726	99.673	99.491
4.000	100.012	99.957	99.770
4.125	100.234	100.178	99.985

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	97.077	97.039	96.898
3.000	97.591	97.551	97.405
3.125	98.125	98.083	97.932
3.250	98.552	98.509	98.352
3.375	98.917	98.871	98.710
3.500	99.271	99.223	99.057
3.625	99.647	99.597	99.426
3.750	99.899	99.848	99.671
3.875	100.212	100.160	99.977
4.000	100.521	100.467	100.279
4.125	100.706	100.649	100.457
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)