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.: **2/5/2018**
45 Day Lock Exp.: **2/19/2018**
60 Day Lock Exp.: **3/6/2018**

W. Rate Sheet Dated: 1/5/2018 **Release Time: 10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	100.022	99.872	99.722	3.250	99.805	99.655	99.505	1.875	N/A	N/A	N/A
3.375	100.469	100.319	100.169	3.375	100.216	100.066	99.916	2.000	N/A	N/A	N/A
3.500	100.917	100.767	100.617	3.500	100.629	100.479	100.329	2.125	N/A	N/A	N/A
3.625	101.314	101.164	101.014	3.625	100.990	100.840	100.690	2.250	96.442	96.292	96.142
3.750	102.576	102.426	102.276	3.750	102.359	102.209	102.059	2.375	96.836	96.686	96.536
3.875	103.012	102.862	102.712	3.875	102.759	102.609	102.459	2.500	97.229	97.079	96.929
4.000	103.693	103.543	103.393	4.000	103.105	102.955	102.805	2.625	97.573	97.423	97.273
4.125	104.000	103.850	103.700	4.125	103.376	103.226	103.076	2.750	99.600	99.450	99.300
4.250	103.961	103.861	103.761	4.250	103.444	103.344	103.244	2.875	99.990	99.840	99.690
4.375	104.057	103.957	103.857	4.375	103.755	103.655	103.555	3.000	100.375	100.225	100.075
4.500	104.369	104.269	104.169	4.500	104.030	103.930	103.830	3.125	100.701	100.551	100.401
4.625	104.611	104.511	104.411	4.625	104.237	104.137	104.037	3.250	101.490	101.340	101.190
4.750	104.199	104.099	103.999	4.750	103.931	103.831	103.731	3.375	101.830	101.680	101.530
4.875	104.475	104.375	104.275	4.875	104.172	104.072	103.972	3.500	102.135	101.985	101.835
5.000	104.928	104.828	104.728	5.000	104.590	104.490	104.390	3.625	102.366	102.216	102.066
5.125	105.170	105.070	104.970	5.125	104.796	104.696	104.596	3.750	102.447	102.297	102.147
5.250	105.289	105.164	104.914	5.250	105.022	104.897	104.647	3.875	102.717	102.567	102.417
5.375	105.516	105.391	105.141	5.375	105.263	105.138	104.888	4.000	102.951	102.801	102.651
5.500	105.968	105.843	105.593	5.500	105.680	105.555	105.305	4.125	103.119	102.969	102.819

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				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.842	98.692	98.542	3.250	98.675	98.525	98.375	1.875	N/A	N/A	N/A
3.375	99.289	99.139	98.989	3.375	99.086	98.936	98.786	2.000	N/A	N/A	N/A
3.500	99.737	99.587	99.437	3.500	99.499	99.349	99.199	2.125	N/A	N/A	N/A
3.625	100.134	99.984	99.834	3.625	99.860	99.710	99.560	2.250	95.312	95.162	95.012
3.750	101.396	101.246	101.096	3.750	101.229	101.079	100.929	2.375	95.706	95.556	95.406
3.875	101.832	101.682	101.532	3.875	101.629	101.479	101.329	2.500	96.099	95.949	95.799
4.000	102.213	102.063	101.913	4.000	101.975	101.825	101.675	2.625	96.443	96.293	96.143
4.125	102.520	102.370	102.220	4.125	102.246	102.096	101.946	2.750	98.470	98.320	98.170
4.250	102.481	102.381	102.281	4.250	102.314	102.214	102.114	2.875	98.860	98.710	98.560
4.375	102.827	102.727	102.627	4.375	102.625	102.525	102.425	3.000	99.245	99.095	98.945
4.500	103.139	103.039	102.939	4.500	102.900	102.800	102.700	3.125	99.571	99.421	99.271
4.625	103.381	103.281	103.181	4.625	103.107	103.007	102.907	3.250	100.360	100.210	100.060
4.750	102.969	102.869	102.769	4.750	102.801	102.701	102.601	3.375	100.700	100.550	100.400
4.875	103.245	103.145	103.045	4.875	103.042	102.942	102.842	3.500	101.005	100.855	100.705
5.000	103.698	103.598	103.498	5.000	103.460	103.360	103.260	3.625	101.236	101.086	100.936
5.125	103.940	103.840	103.740	5.125	103.666	103.566	103.466	3.750	101.317	101.167	101.017
5.250	104.059	103.934	103.684	5.250	103.892	103.767	103.517	3.875	101.587	101.437	101.287
5.375	104.336	104.211	103.961	5.375	104.133	104.008	103.758	4.000	101.821	101.671	101.521
5.500	104.788	104.663	104.413	5.500	104.550	104.425	104.175	4.125	101.989	101.839	101.689

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	98.127	97.877	97.627
4.000	100.603	100.353	100.103
4.500	101.529	101.279	101.029
5.000	102.088	101.838	101.588
5.500	103.178	102.928	102.678

15 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
2.500	94.489	94.239	93.989
3.000	97.635	97.385	97.135
3.500	99.395	99.145	98.895
4.000	100.211	99.961	99.711

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:	1/5/2018	4.750%

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**2/5/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/19/2018**
			60 Day Lock Exp.:	**3/6/2018**

W. Rate Sheet Dated: **1/5/2018** **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	99.131	98.981	98.831	3.250	98.914	98.764	98.614	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.578	99.428	99.278	3.375	99.326	99.176	99.026	2.000	N/A	N/A	N/A	3.250	100.22	100.069	99.919
3.500	100.027	99.877	99.727	3.500	99.738	99.588	99.438	2.125	N/A	N/A	N/A	3.375	100.62	100.475	100.325
3.625	100.424	100.274	100.124	3.625	100.100	99.950	99.800	2.250	94.442	94.292	94.142	3.500	101.03	100.881	100.731
3.750	101.201	101.051	100.901	3.750	100.984	100.834	100.684	2.375	94.836	94.686	94.536	3.625	101.43	101.278	101.128
3.875	101.637	101.487	101.337	3.875	101.384	101.234	101.084	2.500	95.229	95.079	94.929	Margin = 2.250		Index = 1.760	
4.000	102.318	102.168	102.018	4.000	101.730	101.580	101.430	2.625	95.573	95.423	95.273				
4.125	102.625	102.475	102.325	4.125	102.001	101.851	101.701	2.750	97.913	97.763	97.613				
4.250	102.648	102.548	102.448	4.250	102.131	102.031	101.931	2.875	98.303	98.153	98.003				
4.375	102.745	102.645	102.545	4.375	102.442	102.342	102.242	3.000	98.687	98.537	98.387				
4.500	103.056	102.956	102.856	4.500	102.718	102.618	102.518	3.125	99.014	98.864	98.714				
4.625	103.299	103.199	103.099	4.625	102.925	102.825	102.725	3.250	100.599	100.449	100.299				
4.750	101.542	101.442	101.342	4.750	101.275	101.175	101.075	3.375	100.939	100.789	100.639				
4.875	101.819	101.719	101.619	4.875	101.516	101.416	101.316	3.500	101.244	101.094	100.944				
5.000	102.272	102.172	102.072	5.000	101.933	101.833	101.733	3.625	101.475	101.325	101.175				
5.125	102.514	102.414	102.314	5.125	102.140	102.040	101.940	3.750	101.072	100.922	100.772				
5.250	99.039	98.914	98.664	5.250	98.772	98.647	98.397	3.875	101.342	101.192	101.042				
5.375	99.266	99.141	98.891	5.375	99.013	98.888	98.638	4.000	101.576	101.426	101.276				
5.500	99.718	99.593	99.343	5.500	99.430	99.305	99.055	4.125	101.744	101.594	101.444				

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	97.951	97.801	97.651	3.250	97.784	97.634	97.484	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.398	98.248	98.098	3.375	98.196	98.046	97.896	2.000	N/A	N/A	N/A	3.250	99.089	98.939	98.789
3.500	98.847	98.697	98.547	3.500	98.608	98.458	98.308	2.125	N/A	N/A	N/A	3.375	99.495	99.345	99.195
3.625	99.244	99.094	98.944	3.625	98.970	98.820	98.670	2.250	93.562	93.412	93.262	3.500	99.901	99.751	99.601
3.750	100.021	99.871	99.721	3.750	99.854	99.704	99.554	2.375	93.956	93.806	93.656	3.625	100.298	100.148	99.998
3.875	100.457	100.307	100.157	3.875	100.254	100.104	99.954	2.500	94.349	94.199	94.049	Margin = 2.250		Index = 1.760	
4.000	100.838	100.688	100.538	4.000	100.600	100.450	100.300	2.625	94.693	94.543	94.393	**30 Year OTC**			
4.125	101.145	100.995	100.845	4.125	100.871	100.721	100.571	2.750	97.408	97.258	97.108	Rate	30 Day	45 Day	60 Day
4.250	101.168	101.068	100.968	4.250	101.001	100.901	100.801	2.875	97.798	97.648	97.498	3.500	97.237	96.987	96.737
4.375	101.515	101.415	101.315	4.375	101.312	101.212	101.112	3.000	98.182	98.032	97.882	4.000	99.228	98.978	98.728
4.500	101.826	101.726	101.626	4.500	101.588	101.488	101.388	3.125	98.509	98.359	98.209	4.500	100.216	99.966	99.716
4.625	102.069	101.969	101.869	4.625	101.795	101.695	101.595	3.250	98.930	98.780	98.630	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	99.270	99.120	98.970	5.500	96.928	96.678	96.428
4.875	100.589	100.489	100.389	4.875	100.386	100.286	100.186	3.500	99.575	99.425	99.275	**15 Year OTC**			
5.000	101.042	100.942	100.842	5.000	100.803	100.703	100.603	3.625	99.806	99.656	99.506	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	99.426	99.276	99.126	2.500	92.739	92.489	92.239
5.250	97.809	97.684	97.434	5.250	97.642	97.517	97.267	3.875	99.696	99.546	99.396	3.000	96.572	96.322	96.072
5.375	98.086	97.961	97.711	5.375	97.883	97.758	97.508	4.000	99.930	99.780	99.630	3.500	97.965	97.715	97.465
5.500	98.538	98.413	98.163	5.500	98.300	98.175	97.925	4.125	100.098	99.948	99.798	4.000	98.320	98.070	97.820

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

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Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.108	101.008	100.908	3.875	102.040	101.931	101.819	3.000	99.669	99.569	99.469	3.000	99.805	99.705	99.605
3.875	101.779	101.679	101.579	3.990	102.462	102.354	102.242	3.125	100.119	100.019	99.919	3.125	100.104	100.004	99.904
3.990	102.231	102.131	102.031	4.000	102.562	102.454	102.342	3.250	100.861	100.761	100.661	3.250	100.910	100.810	100.710
4.000	102.331	102.231	102.131	4.125	103.030	102.922	102.811	3.375	101.083	100.983	100.883	3.375	101.199	101.099	100.999
4.125	102.853	102.753	102.653	4.250	103.826	103.718	103.607	3.500	101.648	101.548	101.448	3.500	101.464	101.364	101.264
4.250	103.284	103.184	103.084	4.375	104.165	104.058	103.947	3.625	101.885	101.785	101.685	3.625	101.715	101.615	101.515
4.375	103.752	103.652	103.552	4.500	104.686	104.579	104.468	3.750	102.259	102.159	102.059	3.750	102.257	102.157	102.057
4.500	104.053	103.953	103.853	4.625	105.110	105.003	104.893	3.875	102.587	102.487	102.387	3.875	102.534	102.434	102.334
4.625	104.568	104.468	104.368	4.750	105.491	105.385	105.275	3.990	102.701	102.601	102.501	3.990	102.747	102.647	102.547
4.750	105.071	104.971	104.871	4.875	105.901	105.795	105.685	4.000	102.801	102.701	102.601	4.000	102.847	102.747	102.647
4.875	105.569	105.469	105.369	4.990	105.976	105.876	105.776	4.125	103.159	103.059	102.959	4.125	103.069	102.969	102.869
4.990	105.715	105.615	105.515	5.000	106.076	105.976	105.876	4.250	103.505	103.405	103.305	4.250	103.271	103.171	103.071
5.000	105.815	105.715	105.615	5.125	106.581	106.481	106.381	4.375	103.812	103.712	103.612	4.375	103.485	103.385	103.285
5.125	106.276	106.176	106.076	5.250	107.013	106.913	106.813	4.500	103.908	103.808	103.708	4.500	103.539	103.439	103.339
5.250	106.878	106.778	106.678	5.375	107.326	107.226	107.126	4.625	103.909	103.809	103.709	4.625	103.692	103.592	103.492
5.375	107.292	107.192	107.092	5.500	107.606	107.506	107.406	4.750	104.195	104.095	103.995	4.750	103.872	103.772	103.672
5.500	107.680	107.580	107.480	5.625	N/A	N/A	N/A	4.875	104.444	104.344	104.244	4.875	104.028	103.928	103.828
5.625	N/A	N/A	N/A	5.750	107.010	106.863	106.709	4.990	104.586	104.486	104.386	4.990	104.077	103.977	103.877
5.750	107.562	107.415	107.261	5.875	107.335	107.188	107.034	5.000	104.686	104.586	104.486	5.000	104.177	104.077	103.977

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	101.433	101.325	101.213	3.000	98.912	98.812	98.712
4.250	101.960	101.853	101.741	3.125	99.311	99.211	99.111
4.375	102.329	102.222	102.111	3.250	99.624	99.524	99.424
4.500	102.622	102.516	102.405	3.375	100.050	99.950	99.850
4.625	102.844	102.738	102.628	3.500	100.458	100.358	100.258
4.750	103.335	103.229	103.119	3.625	100.807	100.707	100.607
4.875	103.764	103.658	103.548	3.750	101.063	100.963	100.863
4.990	103.845	103.740	103.630	3.875	101.283	101.183	101.083
5.000	103.945	103.840	103.730	3.990	101.220	101.120	101.020
5.125	104.112	104.007	103.898	4.000	101.320	101.220	101.120
5.250	103.427	103.315	103.197	4.125	101.555	101.455	101.355
5.375	103.785	103.672	103.555	4.250	101.786	101.686	101.586
5.500	104.092	103.980	103.863	4.375	101.988	101.888	101.788
5.625	104.271	104.159	104.043	4.500	102.051	101.951	101.851
5.750	101.611	101.447	101.278	4.625	102.126	102.026	101.926
5.875	101.978	101.815	101.646	4.750	102.320	102.220	102.120
5.990	102.207	102.044	101.876	4.875	102.491	102.391	102.291
6.000	102.307	102.144	101.976	4.990	102.554	102.454	102.354
6.125	102.431	102.268	102.100	5.000	102.654	102.554	102.454

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%
	LPMI Adjust Term > 20 yr & All Manuf.				**LPMI Adjust Term ≤ 20 yr**			
≥ 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.

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.: **3/6/2018**

W. Rate Sheet Dated: **1/5/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	98.953	98.853	98.753	3.250	N/A	N/A	N/A	3.875	100.590	100.481	100.369	3.875	98.839	98.739	98.639
3.875	99.750	99.650	99.550	3.375	94.414	94.314	94.214	3.990	101.012	100.904	100.792	3.990	99.286	99.186	99.086
3.990	100.326	100.226	100.126	3.500	95.800	95.700	95.600	4.000	101.112	101.004	100.892	4.000	99.386	99.286	99.186
4.000	100.426	100.326	100.226	3.625	96.769	96.669	96.569	4.125	101.580	101.472	101.361	4.125	100.187	100.087	99.987
4.125	101.018	100.918	100.818	3.750	97.635	97.535	97.435	4.250	102.376	102.268	102.157	4.250	100.801	100.701	100.601
4.250	101.570	101.470	101.370	3.875	98.605	98.505	98.405	4.375	102.715	102.608	102.497	4.375	101.252	101.152	101.052
4.375	102.077	101.977	101.877	3.990	99.418	99.318	99.218	4.500	103.236	103.129	103.018	4.500	101.641	101.541	101.441
4.500	102.603	102.503	102.403	4.000	99.518	99.418	99.318	4.625	103.660	103.553	103.443	4.625	102.025	101.925	101.825
4.625	103.118	103.018	102.918	4.125	100.325	100.225	100.125	4.750	104.041	103.935	103.825	4.750	102.645	102.545	102.445
4.750	103.621	103.521	103.421	4.250	101.344	101.244	101.144	4.875	104.451	104.345	104.235	4.875	103.214	103.114	103.014
4.875	104.119	104.019	103.919	4.375	102.036	101.936	101.836	4.990	104.526	104.426	104.326	4.990	103.369	103.269	103.169
4.990	104.265	104.165	104.065	4.500	102.760	102.660	102.560	5.000	104.626	104.526	104.426	5.000	103.469	103.369	103.269
5.000	104.365	104.265	104.165	4.625	103.468	103.368	103.268	5.125	105.131	105.031	104.931	5.125	103.829	103.729	103.629
5.125	104.826	104.726	104.626	4.750	104.128	104.028	103.928	5.250	105.563	105.463	105.363	5.250	104.407	104.307	104.207
5.250	105.428	105.328	105.228	4.875	104.680	104.580	104.480	5.375	105.876	105.776	105.676	5.375	104.862	104.762	104.662
5.375	105.842	105.742	105.642	4.990	104.854	104.754	104.654	5.500	106.156	106.056	105.956	5.500	105.267	105.167	105.067
5.500	106.230	106.130	106.030	5.000	104.954	104.854	104.754	5.625	N/A	N/A	N/A	5.625	105.643	105.543	105.443
5.625	N/A	#N/A	#N/A	5.125	105.388	105.288	105.188	5.750	105.560	105.413	105.259	5.750	105.155	105.008	104.853
5.750	106.112	105.965	105.811	5.250	106.182	106.082	105.982	5.875	105.885	105.738	105.584	5.875	105.624	105.478	105.324

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	98.912	98.812	98.712	3.000	96.392	96.292	96.192	3.000	98.305	98.205	98.105	3.000	96.234	96.134	96.034
3.125	99.311	99.211	99.111	3.125	96.963	96.863	96.763	3.125	98.604	98.504	98.404	3.125	96.795	96.695	96.595
3.250	99.624	99.524	99.424	3.250	97.896	97.796	97.696	3.250	99.410	99.310	99.210	3.250	97.728	97.628	97.528
3.375	100.050	99.950	99.850	3.375	98.478	98.378	98.278	3.375	99.699	99.599	99.499	3.375	98.300	98.200	98.100
3.500	100.458	100.358	100.258	3.500	99.009	98.909	98.809	3.500	99.964	99.864	99.764	3.500	98.831	98.731	98.631
3.625	100.807	100.707	100.607	3.625	99.488	99.388	99.288	3.625	100.215	100.115	100.015	3.625	99.310	99.210	99.110
3.750	101.063	100.963	100.863	3.750	99.901	99.801	99.701	3.750	100.757	100.657	100.557	3.750	99.703	99.603	99.503
3.875	101.283	101.183	101.083	3.875	100.264	100.164	100.064	3.875	101.034	100.934	100.834	3.875	100.066	99.966	99.866
3.990	101.220	101.120	101.020	3.990	100.653	100.553	100.453	3.990	101.247	101.147	101.047	3.990	100.455	100.355	100.255
4.000	101.320	101.220	101.120	4.000	100.753	100.653	100.553	4.000	101.347	101.247	101.147	4.000	100.555	100.455	100.355
4.125	101.555	101.455	101.355	4.125	101.198	101.098	100.998	4.125	101.569	101.469	101.369	4.125	101.000	100.900	100.800
4.250	101.786	101.686	101.586	4.250	101.581	101.481	101.381	4.250	101.771	101.671	101.571	4.250	101.373	101.273	101.173
4.375	101.988	101.888	101.788	4.375	101.924	101.824	101.724	4.375	101.985	101.885	101.785	4.375	101.746	101.646	101.546
4.500	102.051	101.951	101.851	4.500	102.034	101.934	101.834	4.500	102.039	101.939	101.839	4.500	101.855	101.755	101.655
4.625	102.126	102.026	101.926	4.625	102.288	102.188	102.088	4.625	102.192	102.092	101.992	4.625	102.110	102.010	101.910
4.750	102.320	102.220	102.120	4.750	102.604	102.504	102.404	4.750	102.372	102.272	102.172	4.750	102.426	102.326	102.226
4.875	102.491	102.391	102.291	4.875	102.883	102.783	102.683	4.875	102.528	102.428	102.328	4.875	102.704	102.604	102.504
4.990	102.554	102.454	102.354	4.990	103.047	102.947	102.847	4.990	102.577	102.477	102.377	4.990	102.869	102.769	102.669
5.000	102.654	102.554	102.454	5.000	103.147	103.047	102.947	5.000	102.677	102.577	102.477	5.000	102.969	102.869	102.769

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 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
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.: **3/6/2018**

W. Rate Sheet Dated: 1/5/2018 **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	101.108	101.008	100.908	3.750	101.580	101.420	101.371	2.750	98.499	98.399	98.299
3.875	101.779	101.679	101.579	3.875	102.424	102.303	102.224	2.875	99.071	98.971	98.871
3.990	102.231	102.131	102.031	3.990	102.979	102.855	102.779	2.990	99.569	99.469	99.369
4.000	102.331	102.231	102.131	4.000	103.079	102.955	102.879	3.000	99.669	99.569	99.469
4.125	102.853	102.753	102.653	4.125	103.082	102.957	102.882	3.125	100.132	100.032	99.932
4.250	103.284	103.184	103.084	4.250	103.718	103.591	103.518	3.250	100.861	100.761	100.661
4.375	103.848	103.748	103.648	4.375	104.254	104.125	104.054	3.375	101.259	101.159	101.059
4.500	104.361	104.261	104.161	4.500	104.798	104.669	104.598	3.500	101.648	101.548	101.448
4.625	104.601	104.496	104.401	4.625	105.223	105.087	105.002	3.625	102.068	101.968	101.868
4.750	105.128	105.025	104.928	4.750	105.759	105.622	105.538	3.750	102.596	102.496	102.396
4.875	105.607	105.507	105.407	4.875	106.298	106.161	106.076	3.875	103.082	102.982	102.882
4.990	105.926	105.826	105.726	4.990	106.709	106.573	106.488	3.990	102.858	102.758	102.658
5.000	106.026	105.926	105.826	5.000	106.809	106.673	106.588	4.000	102.958	102.858	102.758
5.125	106.344	106.244	106.144	5.125	106.378	106.232	106.129	4.125	103.451	103.351	103.251
5.250	106.811	106.711	106.611	5.250	106.901	106.755	106.652	4.250	103.843	103.743	103.643
5.375	107.202	107.102	107.002	5.375	107.341	107.198	107.095	4.375	104.235	104.135	104.035
5.500	107.547	107.447	107.347	5.500	107.732	107.593	107.490	4.500	104.801	104.701	104.601
5.625	107.152	107.052	106.952	5.625	107.330	107.230	107.130	4.625	105.196	105.096	104.996
5.750	107.556	107.456	107.356	5.750	107.770	107.670	107.570	4.750	103.290	103.190	103.090

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.

AFR

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.:	3/6/2018

W. Rate Sheet Dated: 1/5/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.268	99.168	99.068	3.750	99.168	99.068	98.968
3.875	99.996	99.896	99.796	3.875	99.896	99.796	99.696
3.990	100.551	100.451	100.351	3.990	100.451	100.351	100.251
4.000	100.651	100.551	100.451	4.000	100.551	100.451	100.351
4.125	101.173	101.073	100.973	4.125	101.073	100.973	100.873
4.250	101.819	101.719	101.619	4.250	101.719	101.619	101.519
4.375	102.398	102.298	102.198	4.375	102.298	102.198	102.098
4.500	102.911	102.811	102.711	4.500	102.811	102.711	102.611
4.625	103.151	103.046	102.951	4.625	103.051	102.946	102.851
4.750	103.678	103.575	103.478	4.750	103.578	103.475	103.378
4.875	104.157	104.057	103.957	4.875	104.057	103.957	103.857
4.990	104.476	104.376	104.276	4.990	104.376	104.276	104.176
5.000	104.576	104.476	104.376	5.000	104.476	104.376	104.276
5.125	104.894	104.794	104.694	5.125	104.794	104.694	104.594
5.250	105.361	105.261	105.161	5.250	105.261	105.161	105.061
5.375	105.752	105.652	105.552	5.375	105.652	105.552	105.452
5.500	106.097	105.997	105.897	5.500	105.997	105.897	105.797
5.625	105.702	105.602	105.502	5.625	105.602	105.502	105.402
5.750	106.106	106.006	105.906	5.750	106.006	105.906	105.806

20 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.130	99.970	99.921	3.750	100.030	99.870	99.821
3.875	100.974	100.853	100.774	3.875	100.874	100.753	100.674
3.990	101.529	101.405	101.329	3.990	101.429	101.305	101.229
4.000	101.629	101.505	101.429	4.000	101.529	101.405	101.329
4.125	101.632	101.507	101.432	4.125	101.532	101.407	101.332
4.250	102.233	102.106	102.033	4.250	102.133	102.006	101.933
4.375	102.804	102.675	102.604	4.375	102.704	102.575	102.504
4.500	103.348	103.219	103.148	4.500	103.248	103.119	103.048
4.625	103.773	103.637	103.552	4.625	103.673	103.537	103.452
4.750	104.309	104.172	104.088	4.750	104.209	104.072	103.988
4.875	104.848	104.711	104.626	4.875	104.748	104.611	104.526
4.990	105.259	105.123	105.038	4.990	105.159	105.023	104.938
5.000	105.359	105.223	105.138	5.000	105.259	105.123	105.038
5.125	104.928	104.782	104.679	5.125	104.828	104.682	104.579
5.250	105.451	105.305	105.202	5.250	105.351	105.205	105.102
5.375	105.891	105.748	105.645	5.375	105.791	105.648	105.545
5.500	106.282	106.143	106.040	5.500	106.182	106.043	105.940
5.625	105.880	105.780	105.680	5.625	105.780	105.680	105.580
5.750	106.320	106.220	106.120	5.750	106.220	106.120	106.020

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.789	96.689	96.589	2.750	96.689	96.589	96.489
2.875	97.427	97.327	97.227	2.875	97.327	97.227	97.127
2.990	97.937	97.837	97.737	2.990	97.837	97.737	97.637
3.000	98.037	97.937	97.837	3.000	97.937	97.837	97.737
3.125	98.632	98.532	98.432	3.125	98.532	98.432	98.332
3.250	99.300	99.200	99.100	3.250	99.200	99.100	99.000
3.375	99.759	99.659	99.559	3.375	99.659	99.559	99.459
3.500	100.068	99.968	99.868	3.500	99.968	99.868	99.768
3.625	100.568	100.468	100.368	3.625	100.468	100.368	100.268
3.750	101.096	100.996	100.896	3.750	100.996	100.896	100.796
3.875	101.582	101.482	101.382	3.875	101.482	101.382	101.282
3.990	101.358	101.258	101.158	3.990	101.258	101.158	101.058
4.000	101.458	101.358	101.258	4.000	101.358	101.258	101.158
4.125	101.951	101.851	101.751	4.125	101.851	101.751	101.651
4.250	102.343	102.243	102.143	4.250	102.243	102.143	102.043
4.375	102.735	102.635	102.535	4.375	102.635	102.535	102.435
4.500	103.301	103.201	103.101	4.500	103.201	103.101	103.001
4.625	103.696	103.596	103.496	4.625	103.596	103.496	103.396
4.750	101.790	101.690	101.590	4.750	101.690	101.590	101.490

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to SC	0.125
Super Conforming	-1.500

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750

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

Product Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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.: 3/6/2018

W. Rate Sheet Dated: 1/5/2018 **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	100.718	100.618	100.518	3.750	101.580	101.420	101.371	2.750	98.289	98.189	98.089
3.875	101.446	101.346	101.246	3.875	102.424	102.303	102.224	2.875	98.927	98.827	98.727
3.990	102.001	101.901	101.801	3.990	102.979	102.855	102.779	2.990	99.437	99.337	99.237
4.000	102.101	102.001	101.901	4.000	103.079	102.955	102.879	3.000	99.537	99.437	99.337
4.125	102.623	102.523	102.423	4.125	103.082	102.957	102.882	3.125	100.132	100.032	99.932
4.250	103.269	103.169	103.069	4.250	103.683	103.556	103.483	3.250	100.800	100.700	100.600
4.375	103.848	103.748	103.648	4.375	104.254	104.125	104.054	3.375	101.259	101.159	101.059
4.500	104.361	104.261	104.161	4.500	104.798	104.669	104.598	3.500	101.568	101.468	101.368
4.625	104.601	104.496	104.401	4.625	105.223	105.087	105.002	3.625	102.068	101.968	101.868
4.750	105.128	105.025	104.928	4.750	105.759	105.622	105.538	3.750	102.596	102.496	102.396
4.875	105.607	105.507	105.407	4.875	106.298	106.161	106.076	3.875	103.082	102.982	102.882
4.990	105.926	105.826	105.726	4.990	106.709	106.573	106.488	3.990	102.858	102.758	102.658
5.000	106.026	105.926	105.826	5.000	106.809	106.673	106.588	4.000	102.958	102.858	102.758
5.125	106.344	106.244	106.144	5.125	106.378	106.232	106.129	4.125	103.451	103.351	103.251
5.250	106.811	106.711	106.611	5.250	106.901	106.755	106.652	4.250	103.843	103.743	103.643
5.375	107.202	107.102	107.002	5.375	107.341	107.198	107.095	4.375	104.235	104.135	104.035
5.500	107.547	107.447	107.347	5.500	107.732	107.593	107.490	4.500	104.801	104.701	104.601
5.625	107.152	107.052	106.952	5.625	107.330	107.230	107.130	4.625	105.196	105.096	104.996
5.750	107.556	107.456	107.356	5.750	107.770	107.670	107.570	4.750	103.290	103.190	103.090

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 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.: **3/6/2018**

W. Rate Sheet Dated: **1/5/2018** **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	97.664	97.616	97.450
3.625	98.440	98.391	98.219
3.750	99.214	99.163	98.986
3.875	99.732	99.679	99.497
4.000	100.231	100.176	99.989
4.125	100.679	100.623	100.430
4.250	101.144	101.085	100.887
4.375	101.516	101.456	101.253
4.500	101.904	101.842	101.633
4.625	102.294	102.231	102.017
4.750	102.605	102.539	102.321
4.875	102.823	102.756	102.532
5.000	103.083	103.014	102.785

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	95.969	95.930	95.790
3.000	96.638	96.598	96.452
3.125	97.148	97.106	96.955
3.250	97.660	97.616	97.460
3.375	98.037	97.991	97.829
3.500	98.456	98.408	98.242
3.625	98.861	98.811	98.640
3.750	99.421	99.370	99.193
3.875	99.813	99.760	99.578
4.000	100.094	100.039	99.852
4.125	100.312	100.256	100.063

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	97.120	97.082	96.941
3.000	97.630	97.589	97.444
3.125	98.160	98.118	97.967
3.250	98.587	98.543	98.387
3.375	98.951	98.906	98.744
3.500	99.302	99.255	99.088
3.625	99.675	99.625	99.453
3.750	99.924	99.873	99.696
3.875	100.235	100.182	100.000
4.000	100.541	100.487	100.299
4.125	100.725	100.668	100.476
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)