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.: **2/8/2018**
45 Day Lock Exp.: **2/23/2018**
60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: **1/9/2018** **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	99.647	99.497	99.347	3.250	99.430	99.280	99.130	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.094	99.944	99.794	3.375	99.841	99.691	99.541	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.542	100.392	100.242	3.500	100.254	100.104	99.954	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.939	100.789	100.639	3.625	100.615	100.465	100.315	2.250	96.078	95.928	95.778	3.500	101.922	101.772	101.622
3.750	102.170	102.014	101.864	3.750	101.953	101.796	101.646	2.375	96.472	96.322	96.172	3.625	102.319	102.169	102.019
3.875	102.605	102.449	102.299	3.875	102.352	102.196	102.046	2.500	96.866	96.716	96.566	Margin = 2.250		Index = 1.820	
4.000	103.287	103.130	102.980	4.000	102.698	102.542	102.392	2.625	97.209	97.059	96.909				
4.125	103.594	103.437	103.287	4.125	102.969	102.813	102.663	2.750	99.268	99.118	98.968				
4.250	103.679	103.579	103.479	4.250	103.162	103.062	102.962	2.875	99.658	99.508	99.358				
4.375	103.776	103.676	103.576	4.375	103.473	103.373	103.273	3.000	100.043	99.893	99.743				
4.500	104.088	103.988	103.888	4.500	103.749	103.649	103.549	3.125	100.369	100.219	100.069				
4.625	104.330	104.230	104.130	4.625	103.956	103.856	103.756	3.250	101.213	101.063	100.913				
4.750	103.808	103.708	103.608	4.750	103.541	103.441	103.341	3.375	101.552	101.402	101.252				
4.875	104.085	103.985	103.885	4.875	103.782	103.682	103.582	3.500	101.858	101.708	101.558				
5.000	104.537	104.437	104.337	5.000	104.199	104.099	103.999	3.625	102.089	101.939	101.789				
5.125	104.780	104.680	104.580	5.125	104.406	104.306	104.206	3.750	102.279	102.129	101.979				
5.250	104.758	104.492	104.133	5.250	104.491	104.225	103.866	3.875	102.549	102.399	102.249				
5.375	104.984	104.719	104.359	5.375	104.731	104.466	104.106	4.000	102.783	102.633	102.483				
5.500	105.437	105.172	104.812	5.500	105.149	104.883	104.524	4.125	102.951	102.801	102.651				

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	98.467	98.317	98.167	3.250	98.300	98.150	98.000	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.914	98.764	98.614	3.375	98.711	98.561	98.411	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.362	99.212	99.062	3.500	99.124	98.974	98.824	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.759	99.609	99.459	3.625	99.485	99.335	99.185	2.250	94.948	94.798	94.648	3.500	100.792	100.642	100.492
3.750	100.990	100.834	100.684	3.750	100.823	100.666	100.516	2.375	95.342	95.192	95.042	3.625	101.189	101.039	100.889
3.875	101.425	101.269	101.119	3.875	101.222	101.066	100.916	2.500	95.736	95.586	95.436	Margin = 2.250		Index = 1.820	
4.000	101.807	101.650	101.500	4.000	101.568	101.412	101.262	2.625	96.079	95.929	95.779	30 Year OTC			
4.125	102.114	101.957	101.807	4.125	101.839	101.683	101.533	2.750	98.138	97.988	97.838	Rate	30 Day	45 Day	60 Day
4.250	102.199	102.099	101.999	4.250	102.032	101.932	101.832	2.875	98.528	98.378	98.228	4.250	100.589	100.339	100.089
4.375	102.546	102.446	102.346	4.375	102.343	102.243	102.143	3.000	98.913	98.763	98.613	4.375	100.936	100.686	100.436
4.500	102.858	102.758	102.658	4.500	102.619	102.519	102.419	3.125	99.239	99.089	98.939	4.500	101.248	100.998	100.748
4.625	103.100	103.000	102.900	4.625	102.826	102.726	102.626	3.250	100.083	99.933	99.783	4.625	101.490	101.240	100.990
4.750	102.578	102.478	102.378	4.750	102.411	102.311	102.211	3.375	100.422	100.272	100.122	4.750	100.968	100.718	100.468
4.875	102.855	102.755	102.655	4.875	102.652	102.552	102.452	3.500	100.728	100.578	100.428	4.875	101.245	100.995	100.745
5.000	103.307	103.207	103.107	5.000	103.069	102.969	102.869	3.625	100.959	100.809	100.659	5.000	101.697	101.447	101.197
5.125	103.550	103.450	103.350	5.125	103.276	103.176	103.076	3.750	101.149	100.999	100.849	5.125	101.940	101.690	101.440
5.250	103.528	103.262	102.903	5.250	103.361	103.095	102.736	3.875	101.419	101.269	101.119	5.250	101.918	101.652	101.293
5.375	103.804	103.539	103.179	5.375	103.601	103.336	102.976	4.000	101.653	101.503	101.353	5.375	102.194	101.928	101.569
5.500	104.257	103.992	103.632	5.500	104.019	103.753	103.394	4.125	101.821	101.671	101.521	5.500	102.647	102.381	102.022

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
FICO 580 - 599	-2.000	$275,001 up to HB	0.375
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 / 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:	1/9/2018	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](#)

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60 Day Lock Exp.: **3/12/2018**

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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	98.756	98.606	98.456	3.250	98.539	98.389	98.239	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.203	99.053	98.903	3.375	98.951	98.801	98.651	2.000	N/A	N/A	N/A	3.250	100.22	100.069	99.919
3.500	99.652	99.502	99.352	3.500	99.363	99.213	99.063	2.125	N/A	N/A	N/A	3.375	100.62	100.475	100.325
3.625	100.049	99.899	99.749	3.625	99.725	99.575	99.425	2.250	94.078	93.928	93.778	3.500	101.03	100.881	100.731
3.750	100.857	100.701	100.551	3.750	100.640	100.484	100.334	2.375	94.472	94.322	94.172	3.625	101.43	101.278	101.128
3.875	101.293	101.137	100.987	3.875	101.040	100.884	100.734	2.500	94.866	94.716	94.566	Margin = 2.250		Index = 1.820	
4.000	101.974	101.818	101.668	4.000	101.386	101.230	101.080	2.625	95.209	95.059	94.909				
4.125	102.281	102.125	101.975	4.125	101.657	101.501	101.351	2.750	97.581	97.431	97.281				
4.250	102.383	102.283	102.183	4.250	101.865	101.765	101.665	2.875	97.971	97.821	97.671				
4.375	102.479	102.379	102.279	4.375	102.176	102.076	101.976	3.000	98.355	98.205	98.055				
4.500	102.791	102.691	102.591	4.500	102.452	102.352	102.252	3.125	98.682	98.532	98.382				
4.625	103.033	102.933	102.833	4.625	102.659	102.559	102.459	3.250	100.322	100.172	100.022				
4.750	101.152	101.052	100.952	4.750	100.885	100.785	100.685	3.375	100.662	100.512	100.362				
4.875	101.428	101.328	101.228	4.875	101.125	101.025	100.925	3.500	100.967	100.817	100.667				
5.000	101.881	101.781	101.681	5.000	101.543	101.443	101.343	3.625	101.198	101.048	100.898				
5.125	102.124	102.024	101.924	5.125	101.750	101.650	101.550	3.750	100.966	100.816	100.666				
5.250	98.508	98.242	97.883	5.250	98.241	97.975	97.616	3.875	101.236	101.086	100.936				
5.375	98.734	98.469	98.109	5.375	98.481	98.216	97.856	4.000	101.470	101.320	101.170				
5.500	99.187	98.922	98.562	5.500	98.899	98.633	98.274	4.125	101.638	101.488	101.338				

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	97.576	97.426	97.276	3.250	97.409	97.259	97.109	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.023	97.873	97.723	3.375	97.821	97.671	97.521	2.000	N/A	N/A	N/A	3.250	99.089	98.939	98.789
3.500	98.472	98.322	98.172	3.500	98.233	98.083	97.933	2.125	N/A	N/A	N/A	3.375	99.495	99.345	99.195
3.625	98.869	98.719	98.569	3.625	98.595	98.445	98.295	2.250	93.198	93.048	92.898	3.500	99.901	99.751	99.601
3.750	99.677	99.521	99.371	3.750	99.510	99.354	99.204	2.375	93.592	93.442	93.292	3.625	100.298	100.148	99.998
3.875	100.113	99.957	99.807	3.875	99.910	99.754	99.604	2.500	93.986	93.836	93.686	Margin = 2.250		Index = 1.820	
4.000	100.494	100.338	100.188	4.000	100.256	100.100	99.950	2.625	94.329	94.179	94.029	**30 Year OTC**			
4.125	100.801	100.645	100.495	4.125	100.527	100.371	100.221	2.750	97.076	96.926	96.776	Rate	30 Day	45 Day	60 Day
4.250	100.903	100.803	100.703	4.250	100.735	100.635	100.535	2.875	97.466	97.316	97.166	4.250	99.293	99.043	98.793
4.375	101.249	101.149	101.049	4.375	101.046	100.946	100.846	3.000	97.850	97.700	97.550	4.375	99.639	99.389	99.139
4.500	101.561	101.461	101.361	4.500	101.322	101.222	101.122	3.125	98.177	98.027	97.877	4.500	99.951	99.701	99.451
4.625	101.803	101.703	101.603	4.625	101.529	101.429	101.329	3.250	98.653	98.503	98.353	4.625	100.193	99.943	99.693
4.750	99.922	99.822	99.722	4.750	99.755	99.655	99.555	3.375	98.993	98.843	98.693	4.750	98.312	98.062	97.812
4.875	100.198	100.098	99.998	4.875	99.995	99.895	99.795	3.500	99.298	99.148	98.998	4.875	98.588	98.338	98.088
5.000	100.651	100.551	100.451	5.000	100.413	100.313	100.213	3.625	99.529	99.379	99.229	5.000	99.041	98.791	98.541
5.125	100.894	100.794	100.694	5.125	100.620	100.520	100.420	3.750	99.258	99.108	98.958	5.125	99.284	99.034	98.784
5.250	97.278	97.012	96.653	5.250	97.111	96.845	96.486	3.875	99.528	99.378	99.228	5.250	95.668	95.402	95.043
5.375	97.554	97.289	96.929	5.375	97.351	97.086	96.726	4.000	99.762	99.612	99.462	5.375	95.944	95.678	95.319
5.500	98.007	97.742	97.382	5.500	97.769	97.503	97.144	4.125	99.930	99.780	99.630	5.500	96.397	96.131	95.772

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	FICO 580 - 599	-2.000
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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AFR Loan Center

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Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**2/23/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**3/12/2018**

W. Rate Sheet Dated: **1/9/2018** **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	101.722	101.622	101.522	4.000	102.314	102.214	102.114	3.000	99.674	99.574	99.474	3.000	99.523	99.423	99.323
3.990	102.174	102.074	101.974	4.125	102.731	102.631	102.531	3.125	100.124	100.024	99.924	3.125	99.822	99.722	99.622
4.000	102.274	102.174	102.074	4.250	103.718	103.618	103.518	3.250	100.865	100.765	100.665	3.250	100.674	100.574	100.474
4.125	102.795	102.695	102.595	4.375	104.115	104.015	103.915	3.375	101.084	100.984	100.884	3.375	100.963	100.863	100.763
4.250	103.286	103.186	103.086	4.500	104.461	104.361	104.261	3.500	101.651	101.551	101.451	3.500	101.228	101.128	101.028
4.375	103.786	103.686	103.586	4.625	104.885	104.785	104.685	3.625	101.651	101.551	101.451	3.625	101.479	101.379	101.279
4.500	103.828	103.728	103.628	4.750	105.266	105.166	105.066	3.750	102.025	101.925	101.825	3.750	102.130	102.030	101.930
4.625	104.343	104.243	104.143	4.875	105.676	105.576	105.476	3.875	102.352	102.252	102.152	3.875	102.407	102.307	102.207
4.750	104.846	104.746	104.646	4.990	105.787	105.687	105.587	3.990	102.574	102.474	102.374	3.990	102.620	102.520	102.420
4.875	105.345	105.245	105.145	5.000	105.887	105.787	105.687	4.000	102.674	102.574	102.474	4.000	102.720	102.620	102.520
4.990	105.490	105.390	105.290	5.125	106.391	106.291	106.191	4.125	103.032	102.932	102.832	4.125	102.942	102.842	102.742
5.000	105.590	105.490	105.390	5.250	106.824	106.724	106.624	4.250	103.378	103.278	103.178	4.250	103.144	103.044	102.944
5.125	106.086	105.986	105.886	5.375	107.137	107.037	106.937	4.375	103.685	103.585	103.485	4.375	103.358	103.258	103.158
5.250	106.689	106.589	106.489	5.500	107.416	107.316	107.216	4.500	103.781	103.681	103.581	4.500	103.413	103.313	103.213
5.375	107.102	107.002	106.902	5.625	N/A	N/A	N/A	4.625	103.761	103.661	103.561	4.625	103.544	103.444	103.344
5.500	107.490	107.390	107.290	5.750	106.753	106.653	106.553	4.750	104.047	103.947	103.847	4.750	103.724	103.624	103.524
5.625	107.827	107.727	107.627	5.875	107.078	106.978	106.878	4.875	104.297	104.197	104.097	4.875	103.879	103.779	103.679
5.750	107.305	107.205	107.105	5.990	107.274	107.174	107.074	4.990	104.439	104.339	104.239	4.990	103.929	103.829	103.729
5.875	107.730	107.630	107.530	6.000	107.374	107.274	107.174	5.000	104.539	104.439	104.339	5.000	104.029	103.929	103.829

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	101.083	100.983	100.883	3.000	98.632	98.532	98.432
4.250	101.610	101.510	101.410	3.125	99.031	98.931	98.831
4.375	101.979	101.879	101.779	3.250	99.389	99.289	99.189
4.500	102.272	102.172	102.072	3.375	99.815	99.715	99.615
4.625	102.619	102.519	102.419	3.500	100.223	100.123	100.023
4.750	103.111	103.011	102.911	3.625	100.573	100.473	100.373
4.875	103.539	103.439	103.339	3.750	100.829	100.729	100.629
4.990	103.620	103.520	103.420	3.875	101.048	100.948	100.848
5.000	103.720	103.620	103.520	3.990	101.141	101.041	100.941
5.125	103.887	103.787	103.687	4.000	101.241	101.141	101.041
5.250	103.238	103.138	103.038	4.125	101.554	101.454	101.354
5.375	103.595	103.495	103.395	4.250	101.784	101.684	101.584
5.500	103.903	103.803	103.703	4.375	101.986	101.886	101.786
5.625	104.082	103.982	103.882	4.500	102.049	101.949	101.849
5.750	101.354	101.254	101.154	4.625	101.978	101.878	101.778
5.875	101.721	101.621	101.521	4.750	102.173	102.073	101.973
5.990	101.950	101.850	101.750	4.875	102.343	102.243	102.143
6.000	102.050	101.950	101.850	4.990	102.407	102.307	102.207
6.125	102.174	102.074	101.974	5.000	102.507	102.407	102.307

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.

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.:	**2/8/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/23/2018**
		60 Day Lock Exp.:	**3/12/2018**

W. Rate Sheet Dated: **1/9/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year ≤ 105% LTV				30/25 Year > 105% LTV				20 Year ≤ 105% LTV				20 Year > 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	99.400	99.300	99.200	3.375	94.018	93.918	93.818	4.000	100.762	100.662	100.562	4.000	99.035	98.935	98.835
3.990	99.975	99.875	99.775	3.500	95.404	95.304	95.204	4.125	101.230	101.130	101.030	4.125	99.837	99.737	99.637
4.000	100.075	99.975	99.875	3.625	96.374	96.274	96.174	4.250	102.150	102.050	101.950	4.250	100.451	100.351	100.251
4.125	100.668	100.568	100.468	3.750	97.240	97.140	97.040	4.375	102.490	102.390	102.290	4.375	100.902	100.802	100.702
4.250	101.345	101.245	101.145	3.875	98.255	98.155	98.055	4.500	103.011	102.911	102.811	4.500	101.291	101.191	101.091
4.375	101.852	101.752	101.652	3.990	99.068	98.968	98.868	4.625	103.435	103.335	103.235	4.625	101.801	101.701	101.601
4.500	102.378	102.278	102.178	4.000	99.168	99.068	98.968	4.750	103.816	103.716	103.616	4.750	102.420	102.320	102.220
4.625	102.893	102.793	102.693	4.125	99.974	99.874	99.774	4.875	104.226	104.126	104.026	4.875	102.990	102.890	102.790
4.750	103.396	103.296	103.196	4.250	101.119	101.019	100.919	4.990	104.337	104.237	104.137	4.990	103.145	103.045	102.945
4.875	103.895	103.795	103.695	4.375	101.811	101.711	101.611	5.000	104.437	104.337	104.237	5.000	103.245	103.145	103.045
4.990	104.040	103.940	103.840	4.500	102.535	102.435	102.335	5.125	104.941	104.841	104.741	5.125	103.605	103.505	103.405
5.000	104.140	104.040	103.940	4.625	103.243	103.143	103.043	5.250	105.374	105.274	105.174	5.250	104.217	104.117	104.017
5.125	104.636	104.536	104.436	4.750	103.903	103.803	103.703	5.375	105.687	105.587	105.487	5.375	104.673	104.573	104.473
5.250	105.239	105.139	105.039	4.875	104.455	104.355	104.255	5.500	105.966	105.866	105.766	5.500	105.078	104.978	104.878
5.375	105.652	105.552	105.452	4.990	104.630	104.530	104.430	5.625	N/A	N/A	N/A	5.625	105.454	105.354	105.254
5.500	106.040	105.940	105.840	5.000	104.730	104.630	104.530	5.750	105.303	105.203	105.103	5.750	104.897	104.797	104.697
5.625	106.377	106.277	106.177	5.125	105.198	105.098	104.998	5.875	105.628	105.528	105.428	5.875	105.367	105.267	105.167
5.750	105.855	105.755	105.655	5.250	105.993	105.893	105.793	5.990	105.824	105.724	105.624	5.990	105.700	105.600	105.500
5.875	106.280	106.180	106.080	5.375	106.449	106.349	106.249	6.000	105.924	105.824	105.724	6.000	105.800	105.700	105.600

15 Year ≤ 105% LTV				15 Year > 105% LTV				10 Year ≤ 105% LTV				10 Year > 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	98.632	98.532	98.432	3.000	96.111	96.011	95.911	3.000	98.023	97.923	97.823	3.000	95.953	95.853	95.753
3.125	99.031	98.931	98.831	3.125	96.683	96.583	96.483	3.125	98.322	98.222	98.122	3.125	96.514	96.414	96.314
3.250	99.389	99.289	99.189	3.250	97.662	97.562	97.462	3.250	99.174	99.074	98.974	3.250	97.494	97.394	97.294
3.375	99.815	99.715	99.615	3.375	98.243	98.143	98.043	3.375	99.463	99.363	99.263	3.375	98.065	97.965	97.865
3.500	100.223	100.123	100.023	3.500	98.774	98.674	98.574	3.500	99.728	99.628	99.528	3.500	98.596	98.496	98.396
3.625	100.573	100.473	100.373	3.625	99.253	99.153	99.053	3.625	99.979	99.879	99.779	3.625	99.075	98.975	98.875
3.750	100.829	100.729	100.629	3.750	99.667	99.567	99.467	3.750	100.630	100.530	100.430	3.750	99.469	99.369	99.269
3.875	101.048	100.948	100.848	3.875	100.030	99.930	99.830	3.875	100.907	100.807	100.707	3.875	99.832	99.732	99.632
3.990	101.141	101.041	100.941	3.990	100.526	100.426	100.326	3.990	101.120	101.020	100.920	3.990	100.328	100.228	100.128
4.000	101.241	101.141	101.041	4.000	100.626	100.526	100.426	4.000	101.220	101.120	101.020	4.000	100.428	100.328	100.228
4.125	101.554	101.454	101.354	4.125	101.071	100.971	100.871	4.125	101.442	101.342	101.242	4.125	100.873	100.773	100.673
4.250	101.784	101.684	101.584	4.250	101.454	101.354	101.254	4.250	101.644	101.544	101.444	4.250	101.246	101.146	101.046
4.375	101.986	101.886	101.786	4.375	101.797	101.697	101.597	4.375	101.858	101.758	101.658	4.375	101.619	101.519	101.419
4.500	102.049	101.949	101.849	4.500	101.907	101.807	101.707	4.500	101.913	101.813	101.713	4.500	101.729	101.629	101.529
4.625	101.978	101.878	101.778	4.625	102.141	102.041	101.941	4.625	102.044	101.944	101.844	4.625	101.963	101.863	101.763
4.750	102.173	102.073	101.973	4.750	102.457	102.357	102.257	4.750	102.224	102.124	102.024	4.750	102.279	102.179	102.079
4.875	102.343	102.243	102.143	4.875	102.735	102.635	102.535	4.875	102.379	102.279	102.179	4.875	102.557	102.457	102.357
4.990	102.407	102.307	102.207	4.990	102.900	102.800	102.700	4.990	102.429	102.329	102.229	4.990	102.722	102.622	102.522
5.000	102.507	102.407	102.307	5.000	103.000	102.900	102.800	5.000	102.529	102.429	102.329	5.000	102.822	102.722	102.622

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	2/8/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	2/23/2018
			60 Day Lock Exp.:	3/12/2018

W. Rate Sheet Dated: 1/9/2018 **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	101.051	100.951	100.851	3.750	101.335	101.230	101.135	2.750	98.505	98.405	98.305
3.875	101.722	101.622	101.522	3.875	102.012	101.888	101.807	2.875	99.077	98.977	98.877
3.990	102.174	102.074	101.974	3.990	102.569	102.442	102.361	2.990	99.574	99.474	99.374
4.000	102.274	102.174	102.074	4.000	102.669	102.542	102.461	3.000	99.674	99.574	99.474
4.125	102.795	102.695	102.595	4.125	102.805	102.677	102.596	3.125	100.124	100.024	99.924
4.250	103.286	103.186	103.086	4.250	103.718	103.587	103.506	3.250	100.865	100.765	100.665
4.375	103.786	103.686	103.586	4.375	104.115	103.982	103.901	3.375	101.084	100.984	100.884
4.500	104.056	103.956	103.856	4.500	104.538	104.406	104.325	3.500	101.651	101.551	101.451
4.625	104.369	104.264	104.161	4.625	104.997	104.860	104.758	3.625	101.830	101.730	101.630
4.750	104.905	104.802	104.698	4.750	105.538	105.402	105.299	3.750	102.361	102.261	102.161
4.875	105.393	105.293	105.190	4.875	106.083	105.946	105.843	3.875	102.850	102.750	102.650
4.990	105.721	105.621	105.521	4.990	106.500	106.363	106.261	3.990	102.722	102.622	102.522
5.000	105.821	105.721	105.621	5.000	106.600	106.463	106.361	4.000	102.822	102.722	102.622
5.125	106.097	105.997	105.891	5.125	106.156	106.013	105.888	4.125	103.318	103.218	103.118
5.250	106.576	106.476	106.373	5.250	106.684	106.542	106.417	4.250	103.713	103.613	103.513
5.375	106.975	106.875	106.775	5.375	107.131	106.992	106.867	4.375	104.110	104.010	103.910
5.500	107.326	107.226	107.126	5.500	107.529	107.393	107.268	4.500	104.682	104.582	104.482
5.625	107.093	106.993	106.893	5.625	107.295	107.195	107.095	4.625	105.082	104.982	104.882
5.750	107.511	107.411	107.311	5.750	107.740	107.640	107.540	4.750	103.217	103.117	103.017

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Super Conforming	-1.500
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

Program Feataures								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

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

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	

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

30 Day Lock Exp.: **2/8/2018**
45 Day Lock Exp.: **2/23/2018**
60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: **1/9/2018** **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	98.812	98.712	98.612	3.750	98.712	98.612	98.512
3.875	99.551	99.451	99.351	3.875	99.451	99.351	99.251
3.990	100.117	100.017	99.917	3.990	100.017	99.917	99.817
4.000	100.217	100.117	100.017	4.000	100.117	100.017	99.917
4.125	100.839	100.739	100.639	4.125	100.739	100.639	100.539
4.250	101.496	101.396	101.296	4.250	101.396	101.296	101.196
4.375	102.084	101.984	101.884	4.375	101.984	101.884	101.784
4.500	102.606	102.506	102.406	4.500	102.506	102.406	102.306
4.625	102.919	102.814	102.711	4.625	102.819	102.714	102.611
4.750	103.455	103.352	103.248	4.750	103.355	103.252	103.148
4.875	103.943	103.843	103.740	4.875	103.843	103.743	103.640
4.990	104.271	104.171	104.071	4.990	104.171	104.071	103.971
5.000	104.371	104.271	104.171	5.000	104.271	104.171	104.071
5.125	104.647	104.547	104.441	5.125	104.547	104.447	104.341
5.250	105.126	105.026	104.923	5.250	105.026	104.926	104.823
5.375	105.525	105.425	105.325	5.375	105.425	105.325	105.225
5.500	105.876	105.776	105.676	5.500	105.776	105.676	105.576
5.625	105.643	105.543	105.443	5.625	105.543	105.443	105.343
5.750	106.061	105.961	105.861	5.750	105.961	105.861	105.761

20 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.751	99.646	99.551	3.750	99.651	99.546	99.451
3.875	100.562	100.438	100.357	3.875	100.462	100.338	100.257
3.990	101.119	100.992	100.911	3.990	101.019	100.892	100.811
4.000	101.219	101.092	101.011	4.000	101.119	100.992	100.911
4.125	101.355	101.227	101.146	4.125	101.255	101.127	101.046
4.250	101.961	101.830	101.749	4.250	101.861	101.730	101.649
4.375	102.538	102.405	102.324	4.375	102.438	102.305	102.224
4.500	103.088	102.956	102.875	4.500	102.988	102.856	102.775
4.625	103.547	103.410	103.308	4.625	103.447	103.310	103.208
4.750	104.088	103.952	103.849	4.750	103.988	103.852	103.749
4.875	104.633	104.496	104.393	4.875	104.533	104.396	104.293
4.990	105.050	104.913	104.811	4.990	104.950	104.813	104.711
5.000	105.150	105.013	104.911	5.000	105.050	104.913	104.811
5.125	104.706	104.563	104.438	5.125	104.606	104.463	104.338
5.250	105.234	105.092	104.967	5.250	105.134	104.992	104.867
5.375	105.681	105.542	105.417	5.375	105.581	105.442	105.317
5.500	106.079	105.943	105.818	5.500	105.979	105.843	105.718
5.625	105.845	105.745	105.645	5.625	105.745	105.645	105.545
5.750	106.290	106.190	106.090	5.750	106.190	106.090	105.990

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.526	96.426	96.326	2.750	96.426	96.326	96.226
2.875	97.165	97.065	96.965	2.875	97.065	96.965	96.865
2.990	97.676	97.576	97.476	2.990	97.576	97.476	97.376
3.000	97.776	97.676	97.576	3.000	97.676	97.576	97.476
3.125	98.374	98.274	98.174	3.125	98.274	98.174	98.074
3.250	99.053	98.953	98.853	3.250	98.953	98.853	98.753
3.375	99.494	99.394	99.294	3.375	99.394	99.294	99.194
3.500	99.826	99.726	99.626	3.500	99.726	99.626	99.526
3.625	100.330	100.230	100.130	3.625	100.230	100.130	100.030
3.750	100.861	100.761	100.661	3.750	100.761	100.661	100.561
3.875	101.350	101.250	101.150	3.875	101.250	101.150	101.050
3.990	101.222	101.122	101.022	3.990	101.122	101.022	100.922
4.000	101.322	101.222	101.122	4.000	101.222	101.122	101.022
4.125	101.818	101.718	101.618	4.125	101.718	101.618	101.518
4.250	102.213	102.113	102.013	4.250	102.113	102.013	101.913
4.375	102.610	102.510	102.410	4.375	102.510	102.410	102.310
4.500	103.182	103.082	102.982	4.500	103.082	102.982	102.882
4.625	103.582	103.482	103.382	4.625	103.482	103.382	103.282
4.750	101.717	101.617	101.517	4.750	101.617	101.517	101.417

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Applicable for all mortgages with greater than 15 year terms

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

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

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA		

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	2/8/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	2/23/2018
			60 Day Lock Exp.:	3/12/2018

W. Rate Sheet Dated: 1/9/2018 **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	100.262	100.162	100.062	3.750	101.201	101.096	101.001	2.750	98.026	97.926	97.826
3.875	101.001	100.901	100.801	3.875	102.012	101.888	101.807	2.875	98.665	98.565	98.465
3.990	101.567	101.467	101.367	3.990	102.569	102.442	102.361	2.990	99.176	99.076	98.976
4.000	101.667	101.567	101.467	4.000	102.669	102.542	102.461	3.000	99.276	99.176	99.076
4.125	102.289	102.189	102.089	4.125	102.805	102.677	102.596	3.125	99.874	99.774	99.674
4.250	102.946	102.846	102.746	4.250	103.411	103.280	103.199	3.250	100.553	100.453	100.353
4.375	103.534	103.434	103.334	4.375	103.988	103.855	103.774	3.375	100.994	100.894	100.794
4.500	104.056	103.956	103.856	4.500	104.538	104.406	104.325	3.500	101.326	101.226	101.126
4.625	104.369	104.264	104.161	4.625	104.997	104.860	104.758	3.625	101.830	101.730	101.630
4.750	104.905	104.802	104.698	4.750	105.538	105.402	105.299	3.750	102.361	102.261	102.161
4.875	105.393	105.293	105.190	4.875	106.083	105.946	105.843	3.875	102.850	102.750	102.650
4.990	105.721	105.621	105.521	4.990	106.500	106.363	106.261	3.990	102.722	102.622	102.522
5.000	105.821	105.721	105.621	5.000	106.600	106.463	106.361	4.000	102.822	102.722	102.622
5.125	106.097	105.997	105.891	5.125	106.156	106.013	105.888	4.125	103.318	103.218	103.118
5.250	106.576	106.476	106.373	5.250	106.684	106.542	106.417	4.250	103.713	103.613	103.513
5.375	106.975	106.875	106.775	5.375	107.131	106.992	106.867	4.375	104.110	104.010	103.910
5.500	107.326	107.226	107.126	5.500	107.529	107.393	107.268	4.500	104.682	104.582	104.482
5.625	107.093	106.993	106.893	5.625	107.295	107.195	107.095	4.625	105.082	104.982	104.882
5.750	107.511	107.411	107.311	5.750	107.740	107.640	107.540	4.750	103.217	103.117	103.017

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.: **2/8/2018**
45 Day Lock Exp.: **2/23/2018**
60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: **1/9/2018** **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	97.340	97.292	97.126
3.625	98.152	98.103	97.931
3.750	98.940	98.889	98.712
3.875	99.484	99.431	99.249
4.000	100.008	99.953	99.765
4.125	100.476	100.419	100.227
4.250	100.957	100.898	100.700
4.375	101.343	101.283	101.080
4.500	101.744	101.682	101.474
4.625	102.149	102.085	101.871
4.750	102.471	102.406	102.187
4.875	102.697	102.630	102.406
5.000	102.991	102.922	102.693

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 101.850

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	95.868	95.830	95.689
3.000	96.546	96.505	96.360
3.125	97.045	97.004	96.852
3.250	97.566	97.522	97.366
3.375	97.952	97.906	97.745
3.500	98.379	98.331	98.165
3.625	98.791	98.742	98.570
3.750	99.357	99.306	99.129
3.875	99.754	99.701	99.519
4.000	100.028	99.973	99.786
4.125	100.249	100.193	100.000

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	97.043	97.004	96.864
3.000	97.559	97.519	97.373
3.125	98.096	98.054	97.903
3.250	98.521	98.478	98.321
3.375	98.885	98.840	98.678
3.500	99.243	99.196	99.029
3.625	99.621	99.572	99.400
3.750	99.876	99.825	99.647
3.875	100.191	100.138	99.956
4.000	100.501	100.446	100.259
4.125	100.688	100.631	100.438
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)