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.: **2/14/2018**

45 Day Lock Exp.: **3/1/2018**

60 Day Lock Exp.: **3/16/2018**

W. Rate Sheet Dated: **1/15/2018** **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	99.678	99.528	99.356	3.250	99.461	99.311	99.139	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.125	99.975	99.803	3.375	99.873	99.723	99.551	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.574	100.424	100.252	3.500	100.285	100.135	99.963	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.970	100.820	100.649	3.625	100.646	100.496	100.325	2.250	96.008	95.858	95.708	3.500	101.922	101.772	101.622
3.750	102.217	102.067	101.895	3.750	102.000	101.850	101.678	2.375	96.402	96.252	96.102	3.625	102.319	102.169	102.019
3.875	102.652	102.502	102.330	3.875	102.399	102.249	102.077	2.500	96.795	96.645	96.495	Margin = 2.250		Index = 1.820	
4.000	103.334	103.184	103.012	4.000	102.745	102.595	102.423	2.625	97.139	96.989	96.839				
4.125	103.640	103.490	103.319	4.125	103.016	102.866	102.694	2.750	99.261	99.111	98.961				
4.250	103.711	103.611	103.501	4.250	103.194	103.094	102.984	2.875	99.650	99.500	99.350				
4.375	103.807	103.707	103.598	4.375	103.505	103.405	103.295	3.000	100.035	99.885	99.735				
4.500	104.119	104.019	103.910	4.500	103.780	103.680	103.571	3.125	100.362	100.212	100.062				
4.625	104.361	104.261	104.152	4.625	103.987	103.887	103.778	3.250	101.181	101.031	100.881				
4.750	103.964	103.864	103.764	4.750	103.697	103.597	103.497	3.375	101.521	101.371	101.221				
4.875	104.241	104.141	104.041	4.875	103.938	103.838	103.738	3.500	101.826	101.676	101.526				
5.000	104.694	104.594	104.494	5.000	104.355	104.255	104.155	3.625	102.057	101.907	101.757				
5.125	104.936	104.836	104.736	5.125	104.562	104.462	104.362	3.750	102.275	102.125	101.975				
5.250	104.726	104.626	104.205	5.250	104.459	104.359	103.937	3.875	102.545	102.395	102.245				
5.375	104.953	104.853	104.431	5.375	104.700	104.600	104.178	4.000	102.779	102.629	102.479				
5.500	105.406	105.306	104.884	5.500	105.117	105.017	104.596	4.125	102.947	102.797	102.647				

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	98.498	98.348	98.176	3.250	98.331	98.181	98.009	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.945	98.795	98.623	3.375	98.743	98.593	98.421	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.394	99.244	99.072	3.500	99.155	99.005	98.833	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.790	99.640	99.469	3.625	99.516	99.366	99.195	2.250	94.878	94.728	94.578	3.500	100.792	100.642	100.492
3.750	101.037	100.887	100.715	3.750	100.870	100.720	100.548	2.375	95.272	95.122	94.972	3.625	101.189	101.039	100.889
3.875	101.472	101.322	101.150	3.875	101.269	101.119	100.947	2.500	95.665	95.515	95.365	Margin = 2.250		Index = 1.820	
4.000	101.854	101.704	101.532	4.000	101.615	101.465	101.293	2.625	96.009	95.859	95.709	**30 Year OTC**			
4.125	102.160	102.010	101.839	4.125	101.886	101.736	101.564	2.750	98.131	97.981	97.831	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.231	102.131	102.021	4.250	102.064	101.964	101.854	2.875	98.520	98.370	98.220	4.250	100.621	100.371	100.121
4.375	102.577	102.477	102.368	4.375	102.375	102.275	102.165	3.000	98.905	98.755	98.605	4.375	100.967	100.717	100.467
4.500	102.889	102.789	102.680	4.500	102.650	102.550	102.441	3.125	99.232	99.082	98.932	4.500	101.279	101.029	100.779
4.625	103.131	103.031	102.922	4.625	102.857	102.757	102.648	3.250	100.051	99.901	99.751	4.625	101.521	101.271	101.021
4.750	102.734	102.634	102.534	4.750	102.567	102.467	102.367	3.375	100.391	100.241	100.091	4.750	101.124	100.874	100.624
4.875	103.011	102.911	102.811	4.875	102.808	102.708	102.608	3.500	100.696	100.546	100.396	4.875	101.401	101.151	100.901
5.000	103.464	103.364	103.264	5.000	103.225	103.125	103.025	3.625	100.927	100.777	100.627	5.000	101.854	101.604	101.354
5.125	103.706	103.606	103.506	5.125	103.432	103.332	103.232	3.750	101.145	100.995	100.845	5.125	102.096	101.846	101.596
5.250	103.496	103.396	102.975	5.250	103.329	103.229	102.807	3.875	101.415	101.265	101.115	5.250	101.886	101.636	101.214
5.375	103.773	103.673	103.251	5.375	103.570	103.470	103.048	4.000	101.649	101.499	101.349	5.375	102.163	101.913	101.491
5.500	104.226	104.126	103.704	5.500	103.987	103.887	103.466	4.125	101.817	101.667	101.517	5.500	102.616	102.366	101.944

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:	1/15/2018	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.:	**2/14/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/1/2018**
		60 Day Lock Exp.:	**3/16/2018**

W. Rate Sheet Dated: **1/15/2018** **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	98.850	98.700	98.528	3.250	98.633	98.483	98.311	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.297	99.147	98.975	3.375	99.044	98.894	98.723	2.000	N/A	N/A	N/A	3.250	100.28	100.131	99.981
3.500	99.746	99.596	99.424	3.500	99.457	99.307	99.135	2.125	N/A	N/A	N/A	3.375	100.69	100.537	100.387
3.625	100.142	99.992	99.820	3.625	99.818	99.668	99.496	2.250	94.008	93.858	93.708	3.500	101.09	100.944	100.794
3.750	101.154	101.004	100.832	3.750	100.937	100.787	100.615	2.375	94.402	94.252	94.102	3.625	101.49	101.341	101.191
3.875	101.590	101.440	101.268	3.875	101.337	101.187	101.015	2.500	94.795	94.645	94.495	Margin = 2.250		Index = 1.820	
4.000	102.271	102.121	101.949	4.000	101.683	101.533	101.361	2.625	95.139	94.989	94.839				
4.125	102.578	102.428	102.256	4.125	101.954	101.804	101.632	2.750	97.573	97.423	97.273				
4.250	102.523	102.423	102.314	4.250	102.006	101.906	101.797	2.875	97.963	97.813	97.663				
4.375	102.620	102.520	102.411	4.375	102.317	102.217	102.108	3.000	98.348	98.198	98.048				
4.500	102.931	102.831	102.722	4.500	102.593	102.493	102.384	3.125	98.674	98.524	98.374				
4.625	103.174	103.074	102.964	4.625	102.800	102.700	102.590	3.250	100.353	100.203	100.053				
4.750	101.620	101.520	101.420	4.750	101.353	101.253	101.153	3.375	100.693	100.543	100.393				
4.875	101.897	101.797	101.697	4.875	101.594	101.494	101.394	3.500	100.998	100.848	100.698				
5.000	102.350	102.250	102.150	5.000	102.011	101.911	101.811	3.625	101.229	101.079	100.929				
5.125	102.592	102.492	102.392	5.125	102.218	102.118	102.018	3.750	101.212	101.062	100.912				
5.250	101.570	101.470	101.048	5.250	101.303	101.203	100.781	3.875	101.482	101.332	101.182				
5.375	101.797	101.697	101.275	5.375	101.544	101.444	101.022	4.000	101.716	101.566	101.416				
5.500	102.250	102.150	101.728	5.500	101.961	101.861	101.439	4.125	101.885	101.735	101.585				

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	97.670	97.520	97.348	3.250	97.503	97.353	97.181	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.117	97.967	97.795	3.375	97.914	97.764	97.593	2.000	N/A	N/A	N/A	3.250	99.151	99.001	98.851
3.500	98.566	98.416	98.244	3.500	98.327	98.177	98.005	2.125	N/A	N/A	N/A	3.375	99.557	99.407	99.257
3.625	98.962	98.812	98.640	3.625	98.688	98.538	98.366	2.250	93.128	92.978	92.828	3.500	99.964	99.814	99.664
3.750	99.974	99.824	99.652	3.750	99.807	99.657	99.485	2.375	93.522	93.372	93.222	3.625	100.361	100.211	100.061
3.875	100.410	100.260	100.088	3.875	100.207	100.057	99.885	2.500	93.915	93.765	93.615	Margin = 2.250		Index = 1.820	
4.000	100.791	100.641	100.469	4.000	100.553	100.403	100.231	2.625	94.259	94.109	93.959	**30 Year OTC**			
4.125	101.098	100.948	100.776	4.125	100.824	100.674	100.502	2.750	97.224	97.074	96.924	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.043	100.943	100.834	4.250	100.876	100.776	100.667	2.875	97.614	97.464	97.314	4.250	99.433	99.183	98.933
4.375	101.390	101.290	101.181	4.375	101.187	101.087	100.978	3.000	97.999	97.849	97.699	4.375	99.780	99.530	99.280
4.500	101.701	101.601	101.492	4.500	101.463	101.363	101.254	3.125	98.325	98.175	98.025	4.500	100.091	99.841	99.591
4.625	101.944	101.844	101.734	4.625	101.670	101.570	101.460	3.250	98.622	98.472	98.322	4.625	100.334	100.084	99.834
4.750	100.390	100.290	100.190	4.750	100.223	100.123	100.023	3.375	98.962	98.812	98.662	4.750	98.780	98.530	98.280
4.875	100.667	100.567	100.467	4.875	100.464	100.364	100.264	3.500	99.267	99.117	98.967	4.875	99.057	98.807	98.557
5.000	101.120	101.020	100.920	5.000	100.881	100.781	100.681	3.625	99.498	99.348	99.198	5.000	99.510	99.260	99.010
5.125	101.362	101.262	101.162	5.125	101.088	100.988	100.888	3.750	98.895	98.745	98.595	5.125	99.752	99.502	99.252
5.250	100.340	100.240	99.818	5.250	100.173	100.073	99.651	3.875	99.165	99.015	98.865	5.250	98.730	98.480	98.058
5.375	100.617	100.517	100.095	5.375	100.414	100.314	99.892	4.000	99.399	99.249	99.099	5.375	99.007	98.757	98.335
5.500	101.070	100.970	100.548	5.500	100.831	100.731	100.309	4.125	99.567	99.417	99.267	5.500	99.460	99.210	98.788

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
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Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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VA IRRRL ≤ 125.00 LTV	0.000
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Max USDA-GRH Rate

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/14/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/1/2018
		60 Day Lock Exp.:	3/16/2018

W. Rate Sheet Dated: 1/15/2018 **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	100.945	100.845	100.745	4.125	102.562	102.462	102.362	3.000	99.075	98.975	98.875	3.000	99.417	99.317	99.217
3.990	101.476	101.376	101.276	4.250	103.407	103.307	103.207	3.125	99.560	99.460	99.360	3.125	99.719	99.619	99.519
4.000	101.576	101.476	101.376	4.375	103.757	103.657	103.557	3.250	100.251	100.151	100.051	3.250	100.538	100.438	100.338
4.125	102.113	102.013	101.913	4.500	104.295	104.195	104.095	3.375	100.747	100.647	100.547	3.375	100.829	100.729	100.629
4.250	102.708	102.608	102.508	4.625	104.734	104.634	104.534	3.500	101.127	101.027	100.927	3.500	101.101	101.001	100.901
4.375	103.233	103.133	103.033	4.750	105.128	105.028	104.928	3.625	101.533	101.433	101.333	3.625	101.360	101.260	101.160
4.500	103.623	103.523	103.423	4.875	105.552	105.452	105.352	3.750	101.920	101.820	101.720	3.750	101.948	101.848	101.748
4.625	104.154	104.054	103.954	4.990	105.738	105.638	105.538	3.875	102.264	102.164	102.064	3.875	102.238	102.138	102.038
4.750	104.675	104.575	104.475	5.000	105.838	105.738	105.638	3.990	102.411	102.311	102.211	3.990	102.460	102.360	102.260
4.875	105.190	105.090	104.990	5.125	106.354	106.254	106.154	4.000	102.511	102.411	102.311	4.000	102.560	102.460	102.360
4.990	105.344	105.244	105.144	5.250	106.796	106.696	106.596	4.125	102.882	102.782	102.682	4.125	102.791	102.691	102.591
5.000	105.444	105.344	105.244	5.375	107.118	107.018	106.918	4.250	103.240	103.140	103.040	4.250	103.002	102.902	102.802
5.125	105.919	105.819	105.719	5.500	107.403	107.303	107.203	4.375	103.560	103.460	103.360	4.375	103.221	103.121	103.021
5.250	106.535	106.435	106.335	5.625	N/A	N/A	N/A	4.500	103.659	103.559	103.459	4.500	103.278	103.178	103.078
5.375	106.960	106.860	106.760	5.750	106.639	106.539	106.439	4.625	103.670	103.570	103.470	4.625	103.452	103.352	103.252
5.500	107.356	107.256	107.156	5.875	106.971	106.871	106.771	4.750	103.963	103.863	103.763	4.750	103.637	103.537	103.437
5.625	107.705	107.605	107.505	5.990	107.177	107.077	106.977	4.875	104.223	104.123	104.023	4.875	103.798	103.698	103.598
5.750	107.158	107.058	106.958	6.000	107.277	107.177	107.077	4.990	104.369	104.269	104.169	4.990	103.852	103.752	103.652
5.875	107.593	107.493	107.393	6.125	107.481	107.381	107.281	5.000	104.469	104.369	104.269	5.000	103.952	103.852	103.752

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	100.959	100.859	100.759	3.000	98.525	98.425	98.325
4.250	101.503	101.403	101.303	3.125	98.927	98.827	98.727
4.375	101.887	101.787	101.687	3.250	99.253	99.153	99.053
4.500	102.194	102.094	101.994	3.375	99.681	99.581	99.481
4.625	102.651	102.551	102.451	3.500	100.094	99.994	99.894
4.750	103.157	103.057	102.957	3.625	100.453	100.353	100.253
4.875	103.600	103.500	103.400	3.750	100.719	100.619	100.519
4.990	103.687	103.587	103.487	3.875	100.948	100.848	100.748
5.000	103.787	103.687	103.587	3.990	100.981	100.881	100.781
5.125	103.960	103.860	103.760	4.000	101.081	100.981	100.881
5.250	103.334	103.234	103.134	4.125	101.402	101.302	101.202
5.375	103.701	103.601	103.501	4.250	101.641	101.541	101.441
5.500	104.017	103.917	103.817	4.375	101.849	101.749	101.649
5.625	104.198	104.098	103.998	4.500	101.915	101.815	101.715
5.750	101.269	101.169	101.069	4.625	101.886	101.786	101.686
5.875	101.646	101.546	101.446	4.750	102.087	101.987	101.887
5.990	101.882	101.782	101.682	4.875	102.261	102.161	102.061
6.000	101.982	101.882	101.782	4.990	102.329	102.229	102.129
6.125	102.107	102.007	101.907	5.000	102.429	102.329	102.229

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Product Features

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

HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only *Not applicable to detached condominiums or site condominiums

Mortgages with Subordinate Financing *

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

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

HomeReady LLPA Caps*

Product Feature	LLPA Cap
LTV > 80% and credit score≥ 680	0.000
All other LTV & FICO combos	-1.500

*The above caps do not include the following LLPA's: State; Extension; LPMI, Loan Size

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/14/2018**
45 Day Lock Exp.: **3/1/2018**
60 Day Lock Exp.: **3/16/2018**

W. Rate Sheet Dated: **1/15/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	99.154	99.054	98.954	3.375	N/A	N/A	N/A
3.990	99.738	99.638	99.538	3.500	95.097	94.997	94.897
4.000	99.838	99.738	99.638	3.625	96.069	95.969	95.869
4.125	100.450	100.350	100.250	3.750	96.947	96.847	96.747
4.250	101.102	101.002	100.902	3.875	97.995	97.895	97.795
4.375	101.631	101.531	101.431	3.990	98.820	98.720	98.620
4.500	102.173	102.073	101.973	4.000	98.920	98.820	98.720
4.625	102.704	102.604	102.504	4.125	99.752	99.652	99.552
4.750	103.225	103.125	103.025	4.250	100.858	100.758	100.658
4.875	103.740	103.640	103.540	4.375	101.576	101.476	101.376
4.990	103.894	103.794	103.694	4.500	102.319	102.219	102.119
5.000	103.994	103.894	103.794	4.625	103.051	102.951	102.851
5.125	104.469	104.369	104.269	4.750	103.732	103.632	103.532
5.250	105.085	104.985	104.885	4.875	104.302	104.202	104.102
5.375	105.510	105.410	105.310	4.990	104.487	104.387	104.287
5.500	105.906	105.806	105.706	5.000	104.587	104.487	104.387
5.625	106.255	106.155	106.055	5.125	105.028	104.928	104.828
5.750	105.708	105.608	105.508	5.250	105.839	105.739	105.639
5.875	106.143	106.043	105.943	5.375	106.308	106.208	106.108

20 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.112	101.012	100.912	4.000	98.793	98.693	98.593
4.250	101.957	101.857	101.757	4.125	99.621	99.521	99.421
4.375	102.307	102.207	102.107	4.250	100.255	100.155	100.055
4.500	102.845	102.745	102.645	4.375	100.724	100.624	100.524
4.625	103.284	103.184	103.084	4.500	101.132	101.032	100.932
4.750	103.678	103.578	103.478	4.625	101.613	101.513	101.413
4.875	104.102	104.002	103.902	4.750	102.254	102.154	102.054
4.990	104.288	104.188	104.088	4.875	102.841	102.741	102.641
5.000	104.388	104.288	104.188	4.990	103.005	102.905	102.805
5.125	104.904	104.804	104.704	5.000	103.105	103.005	102.905
5.250	105.346	105.246	105.146	5.125	103.476	103.376	103.276
5.375	105.668	105.568	105.468	5.250	104.067	103.967	103.867
5.500	105.953	105.853	105.753	5.375	104.535	104.435	104.335
5.625	N/A	N/A	N/A	5.500	104.948	104.848	104.748
5.750	105.189	105.089	104.989	5.625	105.333	105.233	105.133
5.875	105.521	105.421	105.321	5.750	104.754	104.654	104.554
5.990	105.727	105.627	105.527	5.875	105.235	105.135	105.035
6.000	105.827	105.727	105.627	5.990	105.578	105.478	105.378
6.125	106.031	105.931	105.831	6.000	105.678	105.578	105.478

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.525	98.425	98.325	3.000	96.253	96.153	96.053
3.125	98.927	98.827	98.727	3.125	96.830	96.730	96.630
3.250	99.253	99.153	99.053	3.250	97.637	97.537	97.437
3.375	99.681	99.581	99.481	3.375	98.224	98.124	98.024
3.500	100.094	99.994	99.894	3.500	98.766	98.666	98.566
3.625	100.453	100.353	100.253	3.625	99.261	99.161	99.061
3.750	100.719	100.619	100.519	3.750	99.690	99.590	99.490
3.875	100.948	100.848	100.748	3.875	100.069	99.969	99.869
3.990	100.981	100.881	100.781	3.990	100.424	100.324	100.224
4.000	101.081	100.981	100.881	4.000	100.524	100.424	100.324
4.125	101.402	101.302	101.202	4.125	100.984	100.884	100.784
4.250	101.641	101.541	101.441	4.250	101.382	101.282	101.182
4.375	101.849	101.749	101.649	4.375	101.737	101.637	101.537
4.500	101.915	101.815	101.715	4.500	101.847	101.747	101.647
4.625	101.886	101.786	101.686	4.625	102.050	101.950	101.850
4.750	102.087	101.987	101.887	4.750	102.374	102.274	102.174
4.875	102.261	102.161	102.061	4.875	102.661	102.561	102.461
4.990	102.329	102.229	102.129	4.990	102.834	102.734	102.634
5.000	102.429	102.329	102.229	5.000	102.934	102.834	102.734

10 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.917	97.817	97.717	3.000	96.095	95.995	95.895
3.125	98.219	98.119	98.019	3.125	96.662	96.562	96.462
3.250	99.038	98.938	98.838	3.250	97.469	97.369	97.269
3.375	99.329	99.229	99.129	3.375	98.046	97.946	97.846
3.500	99.601	99.501	99.401	3.500	98.588	98.488	98.388
3.625	99.860	99.760	99.660	3.625	99.083	98.983	98.883
3.750	100.448	100.348	100.248	3.750	99.492	99.392	99.292
3.875	100.738	100.638	100.538	3.875	99.871	99.771	99.671
3.990	100.960	100.860	100.760	3.990	100.226	100.126	100.026
4.000	101.060	100.960	100.860	4.000	100.326	100.226	100.126
4.125	101.291	101.191	101.091	4.125	100.786	100.686	100.586
4.250	101.502	101.402	101.302	4.250	101.174	101.074	100.974
4.375	101.721	101.621	101.521	4.375	101.559	101.459	101.359
4.500	101.778	101.678	101.578	4.500	101.669	101.569	101.469
4.625	101.952	101.852	101.752	4.625	101.872	101.772	101.672
4.750	102.137	102.037	101.937	4.750	102.196	102.096	101.996
4.875	102.298	102.198	102.098	4.875	102.483	102.383	102.283
4.990	102.352	102.252	102.152	4.990	102.656	102.556	102.456
5.000	102.452	102.352	102.252	5.000	102.756	102.656	102.556

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.:	**2/14/2018**	
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/1/2018**	
		60 Day Lock Exp.:	**3/16/2018**	

W. Rate Sheet Dated: **1/15/2018** **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	100.316	100.216	100.116	3.750	101.158	101.032	100.957	2.750	97.900	97.800	97.700
3.875	100.945	100.845	100.745	3.875	101.857	101.721	101.640	2.875	98.536	98.436	98.336
3.990	101.476	101.376	101.276	3.990	102.418	102.279	102.197	2.990	99.047	98.947	98.847
4.000	101.576	101.476	101.376	4.000	102.518	102.379	102.297	3.000	99.147	99.047	98.947
4.125	102.113	102.003	101.913	4.125	102.648	102.507	102.422	3.125	99.743	99.643	99.543
4.250	102.739	102.630	102.539	4.250	103.261	103.118	103.031	3.250	100.423	100.323	100.223
4.375	103.335	103.230	103.135	4.375	103.846	103.702	103.613	3.375	100.830	100.730	100.630
4.500	103.855	103.752	103.655	4.500	104.405	104.261	104.172	3.500	101.192	101.092	100.992
4.625	104.239	104.104	104.022	4.625	104.888	104.722	104.609	3.625	101.694	101.594	101.494
4.750	104.772	104.640	104.560	4.750	105.439	105.272	105.158	3.750	102.230	102.130	102.030
4.875	105.249	105.121	105.044	4.875	105.991	105.824	105.709	3.875	102.733	102.633	102.533
4.990	105.555	105.432	105.355	4.990	106.416	106.250	106.136	3.990	102.611	102.511	102.411
5.000	105.655	105.532	105.455	5.000	106.516	106.350	106.236	4.000	102.711	102.611	102.511
5.125	105.975	105.838	105.775	5.125	106.089	105.891	105.781	4.125	103.212	103.112	103.012
5.250	106.437	106.305	106.237	5.250	106.626	106.428	106.320	4.250	103.614	103.514	103.414
5.375	106.817	106.689	106.617	5.375	107.082	106.886	106.780	4.375	104.019	103.919	103.819
5.500	107.149	107.023	106.949	5.500	107.487	107.295	107.192	4.500	104.618	104.518	104.418
5.625	106.986	106.886	106.786	5.625	107.180	107.080	106.980	4.625	105.038	104.938	104.838
5.750	107.385	107.285	107.185	5.750	107.632	107.532	107.432	4.750	102.514	102.414	102.314

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.: **2/14/2018**
45 Day Lock Exp.: **3/1/2018**
60 Day Lock Exp.: **3/16/2018**

W. Rate Sheet Dated: 1/15/2018 **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	98.669	98.569	98.469	3.750	98.569	98.469	98.369
3.875	99.427	99.327	99.227	3.875	99.327	99.227	99.127
3.990	100.009	99.909	99.809	3.990	99.909	99.809	99.709
4.000	100.109	100.009	99.909	4.000	100.009	99.909	99.809
4.125	100.620	100.510	100.420	4.125	100.520	100.410	100.320
4.250	101.289	101.180	101.089	4.250	101.189	101.080	100.989
4.375	101.885	101.780	101.685	4.375	101.785	101.680	101.585
4.500	102.405	102.302	102.205	4.500	102.305	102.202	102.105
4.625	102.789	102.654	102.572	4.625	102.689	102.554	102.472
4.750	103.322	103.190	103.110	4.750	103.222	103.090	103.010
4.875	103.799	103.671	103.594	4.875	103.699	103.571	103.494
4.990	104.105	103.982	103.905	4.990	104.005	103.882	103.805
5.000	104.205	104.082	104.005	5.000	104.105	103.982	103.905
5.125	104.525	104.388	104.325	5.125	104.425	104.288	104.225
5.250	104.987	104.855	104.787	5.250	104.887	104.755	104.687
5.375	105.367	105.239	105.167	5.375	105.267	105.139	105.067
5.500	105.699	105.573	105.499	5.500	105.599	105.473	105.399
5.625	105.536	105.436	105.336	5.625	105.436	105.336	105.236
5.750	105.935	105.835	105.735	5.750	105.835	105.735	105.635

20 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.708	99.582	99.507	3.750	99.608	99.482	99.407
3.875	100.407	100.271	100.190	3.875	100.307	100.171	100.090
3.990	100.968	100.829	100.747	3.990	100.868	100.729	100.647
4.000	101.068	100.929	100.847	4.000	100.968	100.829	100.747
4.125	101.198	101.057	100.972	4.125	101.098	100.957	100.872
4.250	101.811	101.668	101.581	4.250	101.711	101.568	101.481
4.375	102.396	102.252	102.163	4.375	102.296	102.152	102.063
4.500	102.955	102.811	102.722	4.500	102.855	102.711	102.622
4.625	103.438	103.272	103.159	4.625	103.338	103.172	103.059
4.750	103.989	103.822	103.708	4.750	103.889	103.722	103.608
4.875	104.541	104.374	104.259	4.875	104.441	104.274	104.159
4.990	104.966	104.800	104.686	4.990	104.866	104.700	104.586
5.000	105.066	104.900	104.786	5.000	104.966	104.800	104.686
5.125	104.639	104.441	104.331	5.125	104.539	104.341	104.231
5.250	105.176	104.978	104.870	5.250	105.076	104.878	104.770
5.375	105.632	105.436	105.330	5.375	105.532	105.336	105.230
5.500	106.037	105.845	105.742	5.500	105.937	105.745	105.642
5.625	105.730	105.630	105.530	5.625	105.630	105.530	105.430
5.750	106.182	106.082	105.982	5.750	106.082	105.982	105.882

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.400	96.300	96.200	2.750	96.300	96.200	96.100
2.875	97.036	96.936	96.836	2.875	96.936	96.836	96.736
2.990	97.547	97.447	97.347	2.990	97.447	97.347	97.247
3.000	97.647	97.547	97.447	3.000	97.547	97.447	97.347
3.125	98.243	98.143	98.043	3.125	98.143	98.043	97.943
3.250	98.923	98.823	98.723	3.250	98.823	98.723	98.623
3.375	99.330	99.230	99.130	3.375	99.230	99.130	99.030
3.500	99.692	99.592	99.492	3.500	99.592	99.492	99.392
3.625	100.194	100.094	99.994	3.625	100.094	99.994	99.894
3.750	100.730	100.630	100.530	3.750	100.630	100.530	100.430
3.875	101.233	101.133	101.033	3.875	101.133	101.033	100.933
3.990	101.111	101.011	100.911	3.990	101.011	100.911	100.811
4.000	101.211	101.111	101.011	4.000	101.111	101.011	100.911
4.125	101.712	101.612	101.512	4.125	101.612	101.512	101.412
4.250	102.114	102.014	101.914	4.250	102.014	101.914	101.814
4.375	102.519	102.419	102.319	4.375	102.419	102.319	102.219
4.500	103.118	103.018	102.918	4.500	103.018	102.918	102.818
4.625	103.538	103.438	103.338	4.625	103.438	103.338	103.238
4.750	101.014	100.914	100.814	4.750	100.914	100.814	100.714

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

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

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

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

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

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

Lock Desk Policy

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

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

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

AFR

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

30 Day Lock Exp.: 2/14/2018
45 Day Lock Exp.: 3/1/2018
60 Day Lock Exp.: 3/16/2018

W. Rate Sheet Dated: 1/15/2018 **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	100.119	100.019	99.919	3.750	101.158	101.032	100.957	2.750	97.900	97.800	97.700
3.875	100.877	100.777	100.677	3.875	101.857	101.721	101.640	2.875	98.536	98.436	98.336
3.990	101.459	101.359	101.259	3.990	102.418	102.279	102.197	2.990	99.047	98.947	98.847
4.000	101.559	101.459	101.359	4.000	102.518	102.379	102.297	3.000	99.147	99.047	98.947
4.125	102.070	101.960	101.870	4.125	102.648	102.507	102.422	3.125	99.743	99.643	99.543
4.250	102.739	102.630	102.539	4.250	103.261	103.118	103.031	3.250	100.423	100.323	100.223
4.375	103.335	103.230	103.135	4.375	103.846	103.702	103.613	3.375	100.830	100.730	100.630
4.500	103.855	103.752	103.655	4.500	104.405	104.261	104.172	3.500	101.192	101.092	100.992
4.625	104.239	104.104	104.022	4.625	104.888	104.722	104.609	3.625	101.694	101.594	101.494
4.750	104.772	104.640	104.560	4.750	105.439	105.272	105.158	3.750	102.230	102.130	102.030
4.875	105.249	105.121	105.044	4.875	105.991	105.824	105.709	3.875	102.733	102.633	102.533
4.990	105.555	105.432	105.355	4.990	106.416	106.250	106.136	3.990	102.611	102.511	102.411
5.000	105.655	105.532	105.455	5.000	106.516	106.350	106.236	4.000	102.711	102.611	102.511
5.125	105.975	105.838	105.775	5.125	106.089	105.891	105.781	4.125	103.212	103.112	103.012
5.250	106.437	106.305	106.237	5.250	106.626	106.428	106.320	4.250	103.614	103.514	103.414
5.375	106.817	106.689	106.617	5.375	107.082	106.886	106.780	4.375	104.019	103.919	103.819
5.500	107.149	107.023	106.949	5.500	107.487	107.295	107.192	4.500	104.618	104.518	104.418
5.625	106.986	106.886	106.786	5.625	107.180	107.080	106.980	4.625	105.038	104.938	104.838
5.750	107.385	107.285	107.185	5.750	107.632	107.532	107.432	4.750	102.514	102.414	102.314

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.: **2/14/2018**
45 Day Lock Exp.: **3/1/2018**
60 Day Lock Exp.: **3/16/2018**

W. Rate Sheet Dated: 1/15/2018 **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" **101.475**

Rate	30 Day	45 Day	60 Day
3.500	96.327	96.280	96.113
3.625	97.194	97.145	96.973
3.750	98.003	97.952	97.775
3.875	98.583	98.530	98.347
4.000	99.136	99.082	98.894
4.125	99.634	99.578	99.385
4.250	100.143	100.085	99.887
4.375	100.554	100.494	100.291
4.500	100.977	100.915	100.707
4.625	101.402	101.338	101.125
4.750	101.743	101.678	101.459
4.875	101.981	101.914	101.690
5.000	102.349	102.280	102.051

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.475**

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	95.190	95.152	95.012
3.000	95.881	95.841	95.695
3.125	96.365	96.323	96.172
3.250	96.899	96.855	96.699
3.375	97.298	97.252	97.091
3.500	97.737	97.689	97.523
3.625	98.160	98.110	97.939
3.750	98.735	98.684	98.507
3.875	99.142	99.089	98.907
4.000	99.412	99.357	99.170
4.125	99.643	99.587	99.394

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" **101.475**

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	96.511	96.473	96.332
3.000	97.035	96.995	96.849
3.125	97.579	97.537	97.386
3.250	98.003	97.959	97.803
3.375	98.366	98.321	98.159
3.500	98.736	98.689	98.522
3.625	99.125	99.075	98.903
3.750	99.389	99.338	99.161
3.875	99.712	99.659	99.477
4.000	100.030	99.975	99.788
4.125	100.223	100.166	99.974
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

[1]Full Am. [2]ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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