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.: **2/16/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	99.522	99.372	99.222
3.375	99.969	99.819	99.669
3.500	100.417	100.267	100.117
3.625	100.814	100.664	100.514
3.750	102.107	101.957	101.801
3.875	102.543	102.393	102.237
4.000	103.224	103.074	102.918
4.125	103.531	103.381	103.225
4.250	103.586	103.486	103.386
4.375	103.682	103.582	103.482
4.500	103.994	103.894	103.794
4.625	104.236	104.136	104.036
4.750	103.870	103.770	103.670
4.875	104.147	104.047	103.947
5.000	104.600	104.500	104.400
5.125	104.842	104.742	104.642
5.250	104.648	104.548	104.173
5.375	104.875	104.775	104.400
5.500	105.328	105.228	104.853

20 Year

Rate	30 Day	45 Day	60 Day
3.250	99.305	99.155	99.005
3.375	99.716	99.566	99.416
3.500	100.129	99.979	99.829
3.625	100.490	100.340	100.190
3.750	101.890	101.740	101.584
3.875	102.290	102.140	101.984
4.000	102.636	102.486	102.330
4.125	102.907	102.757	102.601
4.250	103.069	102.969	102.869
4.375	103.380	103.280	103.180
4.500	103.655	103.555	103.455
4.625	103.862	103.762	103.662
4.750	103.603	103.503	103.403
4.875	103.844	103.744	103.644
5.000	104.261	104.161	104.061
5.125	104.468	104.368	104.268
5.250	104.381	104.281	103.906
5.375	104.622	104.522	104.147
5.500	105.039	104.939	104.564

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	95.879	95.729	95.579
2.375	96.273	96.123	95.973
2.500	96.666	96.516	96.366
2.625	97.010	96.860	96.710
2.750	98.960	98.810	98.660
2.875	99.349	99.199	99.049
3.000	99.734	99.584	99.434
3.125	100.061	99.911	99.761
3.250	100.877	100.727	100.577
3.375	101.217	101.067	100.917
3.500	101.522	101.372	101.222
3.625	101.753	101.603	101.453
3.750	102.009	101.859	101.709
3.875	102.279	102.129	101.979
4.000	102.513	102.363	102.213
4.125	102.681	102.531	102.381

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	101.217	101.067	100.917
3.250	101.109	100.959	100.809
3.375	101.515	101.365	101.215
3.500	101.922	101.772	101.622
3.625	102.319	102.169	102.019
Margin = 2.250		Index = 1.780	

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

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	98.342	98.192	98.042
3.375	98.789	98.639	98.489
3.500	99.237	99.087	98.937
3.625	99.634	99.484	99.334
3.750	100.927	100.777	100.621
3.875	101.363	101.213	101.057
4.000	101.744	101.594	101.438
4.125	102.051	101.901	101.745
4.250	102.106	102.006	101.906
4.375	102.452	102.352	102.252
4.500	102.764	102.664	102.564
4.625	103.006	102.906	102.806
4.750	102.640	102.540	102.440
4.875	102.917	102.817	102.717
5.000	103.370	103.270	103.170
5.125	103.612	103.512	103.412
5.250	103.418	103.318	102.943
5.375	103.695	103.595	103.220
5.500	104.148	104.048	103.673

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.175	98.025	97.875
3.375	98.586	98.436	98.286
3.500	98.999	98.849	98.699
3.625	99.360	99.210	99.060
3.750	100.760	100.610	100.454
3.875	101.160	101.010	100.854
4.000	101.506	101.356	101.200
4.125	101.777	101.627	101.471
4.250	101.939	101.839	101.739
4.375	102.250	102.150	102.050
4.500	102.525	102.425	102.325
4.625	102.732	102.632	102.532
4.750	102.473	102.373	102.273
4.875	102.714	102.614	102.514
5.000	103.131	103.031	102.931
5.125	103.338	103.238	103.138
5.250	103.251	103.151	102.776
5.375	103.492	103.392	103.017
5.500	103.909	103.809	103.434

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	94.749	94.599	94.449
2.375	95.143	94.993	94.843
2.500	95.536	95.386	95.236
2.625	95.880	95.730	95.580
2.750	97.830	97.680	97.530
2.875	98.219	98.069	97.919
3.000	98.604	98.454	98.304
3.125	98.931	98.781	98.631
3.250	99.747	99.597	99.447
3.375	100.087	99.937	99.787
3.500	100.392	100.242	100.092
3.625	100.623	100.473	100.323
3.750	100.879	100.729	100.579
3.875	101.149	100.999	100.849
4.000	101.383	101.233	101.083
4.125	101.551	101.401	101.251

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	100.087	99.937	99.787
3.250	99.979	99.829	99.679
3.375	100.385	100.235	100.085
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
Margin = 2.250		Index = 1.780	

30 Year OTC

Rate	30 Day	45 Day	60 Day
4.250	100.496	100.246	99.996
4.375	100.842	100.592	100.342
4.500	101.154	100.904	100.654
4.625	101.396	101.146	100.896
4.750	101.030	100.780	100.530
4.875	101.307	101.057	100.807
5.000	101.760	101.510	101.260
5.125	102.002	101.752	101.502
5.250	101.808	101.558	101.183
5.375	102.085	101.835	101.460
5.500	102.538	102.288	101.913

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:	1/17/2018	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.:	**2/16/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/5/2018**
		60 Day Lock Exp.:	**3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **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	98.694	98.544	98.394	3.250	98.476	98.326	98.176	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.141	98.991	98.841	3.375	98.888	98.738	98.588	2.000	N/A	N/A	N/A	3.250	100.28	100.131	99.981
3.500	99.589	99.439	99.289	3.500	99.301	99.151	99.001	2.125	N/A	N/A	N/A	3.375	100.69	100.537	100.387
3.625	99.986	99.836	99.686	3.625	99.662	99.512	99.362	2.250	93.879	93.729	93.579	3.500	101.09	100.944	100.794
3.750	101.045	100.895	100.739	3.750	100.828	100.678	100.521	2.375	94.273	94.123	93.973	3.625	101.49	101.341	101.191
3.875	101.480	101.330	101.174	3.875	101.227	101.077	100.921	2.500	94.666	94.516	94.366	Margin = 2.250		Index = 1.780	
4.000	102.162	102.012	101.855	4.000	101.573	101.423	101.267	2.625	95.010	94.860	94.710				
4.125	102.469	102.319	102.162	4.125	101.844	101.694	101.538	2.750	97.272	97.122	96.972				
4.250	102.461	102.361	102.261	4.250	101.944	101.844	101.744	2.875	97.662	97.512	97.362				
4.375	102.557	102.457	102.357	4.375	102.255	102.155	102.055	3.000	98.047	97.897	97.747				
4.500	102.869	102.769	102.669	4.500	102.530	102.430	102.330	3.125	98.373	98.223	98.073				
4.625	103.111	103.011	102.911	4.625	102.737	102.637	102.537	3.250	100.048	99.898	99.748				
4.750	101.527	101.427	101.327	4.750	101.260	101.160	101.060	3.375	100.388	100.238	100.088				
4.875	101.803	101.703	101.603	4.875	101.500	101.400	101.300	3.500	100.694	100.544	100.394				
5.000	102.256	102.156	102.056	5.000	101.918	101.818	101.718	3.625	100.925	100.775	100.625				
5.125	102.499	102.399	102.299	5.125	102.125	102.025	101.925	3.750	100.947	100.797	100.647				
5.250	101.492	101.392	101.017	5.250	101.225	101.125	100.750	3.875	101.217	101.067	100.917				
5.375	101.719	101.619	101.244	5.375	101.466	101.366	100.991	4.000	101.451	101.301	101.151				
5.500	102.172	102.072	101.697	5.500	101.883	101.783	101.408	4.125	101.619	101.469	101.319				

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	97.514	97.364	97.214	3.250	97.346	97.196	97.046	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.961	97.811	97.661	3.375	97.758	97.608	97.458	2.000	N/A	N/A	N/A	3.250	99.151	99.001	98.851
3.500	98.409	98.259	98.109	3.500	98.171	98.021	97.871	2.125	N/A	N/A	N/A	3.375	99.557	99.407	99.257
3.625	98.806	98.656	98.506	3.625	98.532	98.382	98.232	2.250	92.999	92.849	92.699	3.500	99.964	99.814	99.664
3.750	99.865	99.715	99.559	3.750	99.698	99.548	99.391	2.375	93.393	93.243	93.093	3.625	100.361	100.211	100.061
3.875	100.300	100.150	99.994	3.875	100.097	99.947	99.791	2.500	93.786	93.636	93.486	Margin = 2.250		Index = 1.780	
4.000	100.682	100.532	100.375	4.000	100.443	100.293	100.137	2.625	94.130	93.980	93.830	**30 Year OTC**			
4.125	100.989	100.839	100.682	4.125	100.714	100.564	100.408	2.750	96.924	96.774	96.624	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.981	100.881	100.781	4.250	100.814	100.714	100.614	2.875	97.313	97.163	97.013	4.250	99.371	99.121	98.871
4.375	101.327	101.227	101.127	4.375	101.125	101.025	100.925	3.000	97.698	97.548	97.398	4.375	99.717	99.467	99.217
4.500	101.639	101.539	101.439	4.500	101.400	101.300	101.200	3.125	98.025	97.875	97.725	4.500	100.029	99.779	99.529
4.625	101.881	101.781	101.681	4.625	101.607	101.507	101.407	3.250	98.317	98.167	98.017	4.625	100.271	100.021	99.771
4.750	100.297	100.197	100.097	4.750	100.130	100.030	99.930	3.375	98.657	98.507	98.357	4.750	98.687	98.437	98.187
4.875	100.573	100.473	100.373	4.875	100.370	100.270	100.170	3.500	98.962	98.812	98.662	4.875	98.963	98.713	98.463
5.000	101.026	100.926	100.826	5.000	100.788	100.688	100.588	3.625	99.193	99.043	98.893	5.000	99.416	99.166	98.916
5.125	101.269	101.169	101.069	5.125	100.995	100.895	100.795	3.750	98.629	98.479	98.329	5.125	99.659	99.409	99.159
5.250	100.262	100.162	99.787	5.250	100.095	99.995	99.620	3.875	98.899	98.749	98.599	5.250	98.652	98.402	98.027
5.375	100.539	100.439	100.064	5.375	100.336	100.236	99.861	4.000	99.133	98.983	98.833	5.375	98.929	98.679	98.304
5.500	100.992	100.892	100.517	5.500	100.753	100.653	100.278	4.125	99.301	99.151	99.001	5.500	99.382	99.132	98.757

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

Today:	1/17/2018	4.750%

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AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **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
4.000	101.846	101.746	101.646	4.125	102.378	102.278	102.178	3.000	99.262	99.162	99.062	3.000	99.159	99.059	98.959
4.125	102.368	102.268	102.168	4.250	103.385	103.285	103.185	3.125	99.748	99.648	99.548	3.125	99.465	99.365	99.265
4.250	102.900	102.800	102.700	4.375	103.782	103.682	103.582	3.250	100.367	100.267	100.167	3.250	100.328	100.228	100.128
4.375	103.451	103.351	103.251	4.500	104.124	104.024	103.924	3.375	100.935	100.835	100.735	3.375	100.620	100.520	100.420
4.500	103.433	103.333	103.233	4.625	104.570	104.470	104.370	3.500	101.253	101.153	101.053	3.500	100.893	100.793	100.693
4.625	103.970	103.870	103.770	4.750	104.964	104.864	104.764	3.625	101.298	101.198	101.098	3.625	101.151	101.051	100.951
4.750	104.492	104.392	104.292	4.875	105.389	105.289	105.189	3.750	101.693	101.593	101.493	3.750	101.841	101.741	101.641
4.875	105.010	104.910	104.810	4.990	105.533	105.433	105.333	3.875	102.045	101.945	101.845	3.875	102.132	102.032	101.932
4.990	105.196	105.096	104.996	5.000	105.633	105.533	105.433	3.990	102.291	102.191	102.091	3.990	102.364	102.264	102.164
5.000	105.296	105.196	105.096	5.125	106.145	106.045	105.945	4.000	102.391	102.291	102.191	4.000	102.464	102.364	102.264
5.125	105.690	105.590	105.490	5.250	106.624	106.524	106.424	4.125	102.769	102.669	102.569	4.125	102.699	102.599	102.499
5.250	106.346	106.246	106.146	5.375	106.948	106.848	106.748	4.250	103.129	103.029	102.929	4.250	102.910	102.810	102.710
5.375	106.771	106.671	106.571	5.500	107.245	107.145	107.045	4.375	103.453	103.353	103.253	4.375	103.134	103.034	102.934
5.500	107.185	107.085	106.985	5.625	107.506	107.406	107.306	4.500	103.562	103.462	103.362	4.500	103.202	103.102	103.002
5.625	107.531	107.431	107.331	5.750	106.470	106.370	106.270	4.625	103.561	103.461	103.361	4.625	103.361	103.261	103.161
5.750	106.973	106.873	106.773	5.875	106.801	106.701	106.601	4.750	103.856	103.756	103.656	4.750	103.546	103.446	103.346
5.875	107.407	107.307	107.207	5.990	107.018	106.918	106.818	4.875	104.121	104.021	103.921	4.875	103.714	103.614	103.514
5.990	107.745	107.645	107.545	6.000	107.118	107.018	106.918	4.990	104.267	104.167	104.067	4.990	103.766	103.666	103.566
6.000	107.845	107.745	107.645	6.125	107.325	107.225	107.125	5.000	104.367	104.267	104.167	5.000	103.866	103.766	103.666

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	100.754	100.654	100.554	3.000	98.246	98.146	98.046
4.250	101.332	101.232	101.132	3.125	98.669	98.569	98.469
4.375	101.720	101.620	101.520	3.250	99.021	98.921	98.821
4.500	102.061	101.961	101.861	3.375	99.450	99.350	99.250
4.625	102.466	102.366	102.266	3.500	99.865	99.765	99.665
4.750	102.986	102.886	102.786	3.625	100.240	100.140	100.040
4.875	103.432	103.332	103.232	3.750	100.511	100.411	100.311
4.990	103.566	103.466	103.366	3.875	100.747	100.647	100.547
5.000	103.666	103.566	103.466	3.990	100.864	100.764	100.664
5.125	103.839	103.739	103.639	4.000	100.964	100.864	100.764
5.250	103.154	103.054	102.954	4.125	101.307	101.207	101.107
5.375	103.522	103.422	103.322	4.250	101.548	101.448	101.348
5.500	103.869	103.769	103.669	4.375	101.762	101.662	101.562
5.625	104.053	103.953	103.853	4.500	101.832	101.732	101.632
5.750	101.093	100.993	100.893	4.625	101.792	101.692	101.592
5.875	101.469	101.369	101.269	4.750	101.994	101.894	101.794
5.990	101.736	101.636	101.536	4.875	102.175	102.075	101.975
6.000	101.836	101.736	101.636	4.990	102.240	102.140	102.040
6.125	101.964	101.864	101.764	5.000	102.340	102.240	102.140

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/16/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.633	99.533	99.433	3.375	N/A	N/A	N/A	4.125	100.928	100.828	100.728	4.125	99.383	99.283	99.183
4.125	100.246	100.146	100.046	3.500	94.914	94.814	94.714	4.250	101.783	101.683	101.583	4.250	100.068	99.968	99.868
4.250	100.914	100.814	100.714	3.625	95.890	95.790	95.690	4.375	102.126	102.026	101.926	4.375	100.540	100.440	100.340
4.375	101.439	101.339	101.239	3.750	96.822	96.722	96.622	4.500	102.674	102.574	102.474	4.500	100.970	100.870	100.770
4.500	101.983	101.883	101.783	3.875	97.746	97.646	97.546	4.625	103.120	103.020	102.920	4.625	101.398	101.298	101.198
4.625	102.520	102.420	102.320	3.990	98.580	98.480	98.380	4.750	103.514	103.414	103.314	4.750	102.062	101.962	101.862
4.750	103.042	102.942	102.842	4.000	98.680	98.580	98.480	4.875	103.939	103.839	103.739	4.875	102.653	102.553	102.453
4.875	103.560	103.460	103.360	4.125	99.514	99.414	99.314	4.990	104.083	103.983	103.883	4.990	102.851	102.751	102.651
4.990	103.746	103.646	103.546	4.250	100.634	100.534	100.434	5.000	104.183	104.083	103.983	5.000	102.951	102.851	102.751
5.000	103.846	103.746	103.646	4.375	101.349	101.249	101.149	5.125	104.695	104.595	104.495	5.125	103.321	103.221	103.121
5.125	104.240	104.140	104.040	4.500	102.097	101.997	101.897	5.250	105.174	105.074	104.974	5.250	103.871	103.771	103.671
5.250	104.896	104.796	104.696	4.625	102.835	102.735	102.635	5.375	105.498	105.398	105.298	5.375	104.341	104.241	104.141
5.375	105.321	105.221	105.121	4.750	103.540	103.440	103.340	5.500	105.795	105.695	105.595	5.500	104.772	104.672	104.572
5.500	105.735	105.635	105.535	4.875	104.113	104.013	103.913	5.625	106.056	105.956	105.856	5.625	105.153	105.053	104.953
5.625	106.081	105.981	105.881	4.990	104.333	104.233	104.133	5.750	105.020	104.920	104.820	5.750	104.561	104.461	104.361
5.750	105.523	105.423	105.323	5.000	104.433	104.333	104.233	5.875	105.351	105.251	105.151	5.875	105.043	104.943	104.843
5.875	105.957	105.857	105.757	5.125	104.803	104.703	104.603	5.990	105.568	105.468	105.368	5.990	105.400	105.300	105.200
5.990	106.295	106.195	106.095	5.250	105.643	105.543	105.443	6.000	105.668	105.568	105.468	6.000	105.500	105.400	105.300
6.000	106.395	106.295	106.195	5.375	106.114	106.014	105.914	6.125	105.875	105.775	105.675	6.125	105.804	105.704	105.604

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.246	98.146	98.046	3.000	95.947	95.847	95.747	3.000	97.659	97.559	97.459	3.000	95.788	95.688	95.588
3.125	98.669	98.569	98.469	3.125	96.543	96.443	96.343	3.125	97.965	97.865	97.765	3.125	96.374	96.274	96.174
3.250	99.021	98.921	98.821	3.250	97.383	97.283	97.183	3.250	98.828	98.728	98.628	3.250	97.215	97.115	97.015
3.375	99.450	99.350	99.250	3.375	97.973	97.873	97.773	3.375	99.120	99.020	98.920	3.375	97.795	97.695	97.595
3.500	99.865	99.765	99.665	3.500	98.519	98.419	98.319	3.500	99.393	99.293	99.193	3.500	98.341	98.241	98.141
3.625	100.240	100.140	100.040	3.625	99.019	98.919	98.819	3.625	99.651	99.551	99.451	3.625	98.841	98.741	98.641
3.750	100.511	100.411	100.311	3.750	99.455	99.355	99.255	3.750	100.341	100.241	100.141	3.750	99.257	99.157	99.057
3.875	100.747	100.647	100.547	3.875	99.847	99.747	99.647	3.875	100.632	100.532	100.432	3.875	99.649	99.549	99.449
3.990	100.864	100.764	100.664	3.990	100.285	100.185	100.085	3.990	100.864	100.764	100.664	3.990	100.087	99.987	99.887
4.000	100.964	100.864	100.764	4.000	100.385	100.285	100.185	4.000	100.964	100.864	100.764	4.000	100.187	100.087	99.987
4.125	101.307	101.207	101.107	4.125	100.864	100.764	100.664	4.125	101.199	101.099	100.999	4.125	100.666	100.566	100.466
4.250	101.548	101.448	101.348	4.250	101.263	101.163	101.063	4.250	101.410	101.310	101.210	4.250	101.055	100.955	100.855
4.375	101.762	101.662	101.562	4.375	101.628	101.528	101.428	4.375	101.634	101.534	101.434	4.375	101.449	101.349	101.249
4.500	101.832	101.732	101.632	4.500	101.750	101.650	101.550	4.500	101.702	101.602	101.502	4.500	101.572	101.472	101.372
4.625	101.792	101.692	101.592	4.625	101.936	101.836	101.736	4.625	101.861	101.761	101.661	4.625	101.758	101.658	101.558
4.750	101.994	101.894	101.794	4.750	102.262	102.162	102.062	4.750	102.046	101.946	101.846	4.750	102.084	101.984	101.884
4.875	102.175	102.075	101.975	4.875	102.555	102.455	102.355	4.875	102.214	102.114	102.014	4.875	102.377	102.277	102.177
4.990	102.240	102.140	102.040	4.990	102.728	102.628	102.528	4.990	102.266	102.166	102.066	4.990	102.550	102.450	102.350
5.000	102.340	102.240	102.140	5.000	102.828	102.728	102.628	5.000	102.366	102.266	102.166	5.000	102.650	102.550	102.450

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.:	**2/16/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/5/2018**
		60 Day Lock Exp.:	**3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **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	100.623	100.523	100.423	3.750	100.973	100.873	100.773	2.750	97.995	97.895	97.795
3.875	101.295	101.195	101.095	3.875	101.656	101.556	101.456	2.875	98.692	98.592	98.492
3.990	101.746	101.646	101.546	3.990	102.220	102.120	102.020	2.990	99.162	99.062	98.962
4.000	101.846	101.746	101.646	4.000	102.320	102.220	102.120	3.000	99.262	99.162	99.062
4.125	102.368	102.268	102.168	4.125	102.433	102.333	102.233	3.125	99.748	99.648	99.548
4.250	102.900	102.800	102.700	4.250	103.385	103.285	103.185	3.250	100.367	100.267	100.167
4.375	103.451	103.351	103.251	4.375	103.782	103.682	103.582	3.375	100.935	100.835	100.735
4.500	103.670	103.570	103.470	4.500	104.202	104.102	104.002	3.500	101.253	101.153	101.053
4.625	104.010	103.907	103.810	4.625	104.648	104.546	104.439	3.625	101.453	101.353	101.253
4.750	104.553	104.450	104.353	4.750	105.203	105.101	104.993	3.750	101.991	101.891	101.791
4.875	105.041	104.938	104.841	4.875	105.760	105.659	105.550	3.875	102.495	102.395	102.295
4.990	105.359	105.257	105.159	4.990	106.192	106.091	105.982	3.990	102.435	102.335	102.235
5.000	105.459	105.357	105.259	5.000	106.292	106.191	106.082	4.000	102.535	102.435	102.335
5.125	105.776	105.652	105.576	5.125	105.829	105.705	105.604	4.125	103.036	102.936	102.836
5.250	106.249	106.125	106.049	5.250	106.373	106.249	106.148	4.250	103.440	103.340	103.240
5.375	106.639	106.515	106.439	5.375	106.838	106.714	106.615	4.375	103.850	103.750	103.650
5.500	106.979	106.855	106.779	5.500	107.255	107.130	107.034	4.500	104.455	104.355	104.255
5.625	107.035	106.888	106.835	5.625	107.229	107.082	107.029	4.625	104.882	104.782	104.682
5.750	107.442	107.295	107.242	5.750	107.688	107.542	107.488	4.750	103.308	103.205	103.108

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

[AFR 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.: **2/16/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/17/2018** **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	98.412	98.312	98.212	3.750	98.312	98.212	98.112
3.875	99.177	99.077	98.977	3.875	99.077	98.977	98.877
3.990	99.769	99.669	99.569	3.990	99.669	99.569	99.469
4.000	99.869	99.769	99.669	4.000	99.769	99.669	99.569
4.125	100.407	100.307	100.207	4.125	100.307	100.207	100.107
4.250	101.084	100.984	100.884	4.250	100.984	100.884	100.784
4.375	101.691	101.591	101.491	4.375	101.591	101.491	101.391
4.500	102.220	102.120	102.020	4.500	102.120	102.020	101.920
4.625	102.560	102.457	102.360	4.625	102.460	102.357	102.260
4.750	103.103	103.000	102.903	4.750	103.003	102.900	102.803
4.875	103.591	103.488	103.391	4.875	103.491	103.388	103.291
4.990	103.909	103.807	103.709	4.990	103.809	103.707	103.609
5.000	104.009	103.907	103.809	5.000	103.909	103.807	103.709
5.125	104.326	104.202	104.126	5.125	104.226	104.102	104.026
5.250	104.799	104.675	104.599	5.250	104.699	104.575	104.499
5.375	105.189	105.065	104.989	5.375	105.089	104.965	104.889
5.500	105.529	105.405	105.329	5.500	105.429	105.305	105.229
5.625	105.585	105.438	105.385	5.625	105.485	105.338	105.285
5.750	105.992	105.845	105.792	5.750	105.892	105.745	105.692

20 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.473	99.373	99.273	3.750	99.373	99.273	99.173
3.875	100.206	100.106	100.006	3.875	100.106	100.006	99.906
3.990	100.770	100.670	100.570	3.990	100.670	100.570	100.470
4.000	100.870	100.770	100.670	4.000	100.770	100.670	100.570
4.125	100.983	100.883	100.783	4.125	100.883	100.783	100.683
4.250	101.597	101.497	101.397	4.250	101.497	101.397	101.297
4.375	102.186	102.086	101.986	4.375	102.086	101.986	101.886
4.500	102.752	102.652	102.552	4.500	102.652	102.552	102.452
4.625	103.198	103.096	102.989	4.625	103.098	102.996	102.889
4.750	103.753	103.651	103.543	4.750	103.653	103.551	103.443
4.875	104.310	104.209	104.100	4.875	104.210	104.109	104.000
4.990	104.742	104.641	104.532	4.990	104.642	104.541	104.432
5.000	104.842	104.741	104.632	5.000	104.742	104.641	104.532
5.125	104.379	104.255	104.154	5.125	104.279	104.155	104.054
5.250	104.923	104.799	104.698	5.250	104.823	104.699	104.598
5.375	105.388	105.264	105.165	5.375	105.288	105.164	105.065
5.500	105.805	105.680	105.584	5.500	105.705	105.580	105.484
5.625	105.779	105.632	105.579	5.625	105.679	105.532	105.479
5.750	106.238	106.092	106.038	5.750	106.138	105.992	105.938

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.116	96.016	95.916	2.750	96.016	95.916	95.816
2.875	96.750	96.650	96.550	2.875	96.650	96.550	96.450
2.990	97.261	97.161	97.061	2.990	97.161	97.061	96.961
3.000	97.361	97.261	97.161	3.000	97.261	97.161	97.061
3.125	97.959	97.859	97.759	3.125	97.859	97.759	97.659
3.250	98.677	98.577	98.477	3.250	98.577	98.477	98.377
3.375	99.134	99.034	98.934	3.375	99.034	98.934	98.834
3.500	99.448	99.348	99.248	3.500	99.348	99.248	99.148
3.625	99.953	99.853	99.753	3.625	99.853	99.753	99.653
3.750	100.491	100.391	100.291	3.750	100.391	100.291	100.191
3.875	100.995	100.895	100.795	3.875	100.895	100.795	100.695
3.990	100.935	100.835	100.735	3.990	100.835	100.735	100.635
4.000	101.035	100.935	100.835	4.000	100.935	100.835	100.735
4.125	101.536	101.436	101.336	4.125	101.436	101.336	101.236
4.250	101.940	101.840	101.740	4.250	101.840	101.740	101.640
4.375	102.350	102.250	102.150	4.375	102.250	102.150	102.050
4.500	102.955	102.855	102.755	4.500	102.855	102.755	102.655
4.625	103.382	103.282	103.182	4.625	103.282	103.182	103.082
4.750	101.808	101.705	101.608	4.750	101.708	101.605	101.508

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Applicable for all mortgages with greater than 15 year terms

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

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

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: 2/16/2018
45 Day Lock Exp.: 3/5/2018
60 Day Lock Exp.: 3/19/2018

W. Rate Sheet Dated: 1/17/2018 **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	99.862	99.762	99.662	3.750	100.923	100.823	100.723	2.750	97.616	97.516	97.416
3.875	100.627	100.527	100.427	3.875	101.656	101.556	101.456	2.875	98.250	98.150	98.050
3.990	101.219	101.119	101.019	3.990	102.220	102.120	102.020	2.990	98.761	98.661	98.561
4.000	101.319	101.219	101.119	4.000	102.320	102.220	102.120	3.000	98.861	98.761	98.661
4.125	101.857	101.757	101.657	4.125	102.433	102.333	102.233	3.125	99.459	99.359	99.259
4.250	102.534	102.434	102.334	4.250	103.047	102.947	102.847	3.250	100.177	100.077	99.977
4.375	103.141	103.041	102.941	4.375	103.636	103.536	103.436	3.375	100.634	100.534	100.434
4.500	103.670	103.570	103.470	4.500	104.202	104.102	104.002	3.500	100.948	100.848	100.748
4.625	104.010	103.907	103.810	4.625	104.648	104.546	104.439	3.625	101.453	101.353	101.253
4.750	104.553	104.450	104.353	4.750	105.203	105.101	104.993	3.750	101.991	101.891	101.791
4.875	105.041	104.938	104.841	4.875	105.760	105.659	105.550	3.875	102.495	102.395	102.295
4.990	105.359	105.257	105.159	4.990	106.192	106.091	105.982	3.990	102.435	102.335	102.235
5.000	105.459	105.357	105.259	5.000	106.292	106.191	106.082	4.000	102.535	102.435	102.335
5.125	105.776	105.652	105.576	5.125	105.829	105.705	105.604	4.125	103.036	102.936	102.836
5.250	106.249	106.125	106.049	5.250	106.373	106.249	106.148	4.250	103.440	103.340	103.240
5.375	106.639	106.515	106.439	5.375	106.838	106.714	106.615	4.375	103.850	103.750	103.650
5.500	106.979	106.855	106.779	5.500	107.255	107.130	107.034	4.500	104.455	104.355	104.255
5.625	107.035	106.888	106.835	5.625	107.229	107.082	107.029	4.625	104.882	104.782	104.682
5.750	107.442	107.295	107.242	5.750	107.688	107.542	107.488	4.750	103.308	103.205	103.108

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.

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.: **2/16/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: 1/17/2018 **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	97.019	96.972	96.805
3.625	97.835	97.786	97.614
3.750	98.623	98.572	98.394
3.875	99.178	99.125	98.942
4.000	99.714	99.660	99.472
4.125	100.195	100.138	99.945
4.250	100.685	100.627	100.429
4.375	101.081	101.021	100.817
4.500	101.492	101.430	101.221
4.625	101.907	101.843	101.630
4.750	102.239	102.174	101.955
4.875	102.472	102.405	102.181
5.000	102.810	102.741	102.512

15 Yr. Fixed			
All-in Price Cap "Borrower Paid Only" **101.850**			
Rate	**30 Day**	**45 Day**	**60 Day**
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	97.477	97.434	97.277
3.375	97.955	97.909	97.748
3.500	98.342	98.295	98.128
3.625	98.814	98.765	98.593
3.750	99.131	99.080	98.903
3.875	99.490	99.437	99.254
4.000	99.851	99.796	99.608
4.125	100.374	100.318	100.125
4.250	100.729	100.671	100.473
4.375	100.916	100.855	100.652
4.500	101.106	101.044	100.835

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	96.888	96.850	96.709
3.000	97.409	97.369	97.223
3.125	97.951	97.909	97.758
3.250	98.373	98.329	98.173
3.375	98.737	98.691	98.530
3.500	99.104	99.057	98.890
3.625	99.490	99.441	99.269
3.750	99.752	99.701	99.524
3.875	100.074	100.021	99.839
4.000	100.390	100.335	100.148
4.125	100.584	100.527	100.335
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)