[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.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.897	98.747	98.597	3.250	98.680	98.530	98.380	1.875	N/A	N/A	N/A
3.375	99.344	99.194	99.044	3.375	99.091	98.941	98.791	2.000	N/A	N/A	N/A
3.500	99.792	99.642	99.492	3.500	99.504	99.354	99.204	2.125	N/A	N/A	N/A
3.625	100.189	100.039	99.889	3.625	99.865	99.715	99.565	2.250	95.403	95.253	95.103
3.750	101.467	101.317	101.167	3.750	101.250	101.100	100.950	2.375	95.796	95.646	95.496
3.875	101.902	101.752	101.602	3.875	101.649	101.499	101.349	2.500	96.190	96.040	95.890
4.000	102.284	102.134	101.984	4.000	101.995	101.845	101.695	2.625	96.533	96.383	96.233
4.125	102.590	102.440	102.290	4.125	102.266	102.116	101.966	2.750	98.667	98.517	98.367
4.250	102.989	102.889	102.789	4.250	102.772	102.672	102.572	2.875	99.056	98.906	98.756
4.375	103.336	103.236	103.136	4.375	103.083	102.983	102.883	3.000	99.441	99.291	99.141
4.500	103.647	103.547	103.447	4.500	103.359	103.259	103.159	3.125	99.768	99.618	99.468
4.625	103.889	103.789	103.689	4.625	103.565	103.465	103.365	3.250	100.564	100.414	100.264
4.750	103.711	103.611	103.511	4.750	103.494	103.394	103.294	3.375	100.904	100.754	100.604
4.875	103.988	103.888	103.788	4.875	103.735	103.635	103.535	3.500	101.209	101.059	100.909
5.000	104.441	104.341	104.241	5.000	104.152	104.052	103.952	3.625	101.440	101.290	101.140
5.125	104.683	104.583	104.483	5.125	104.359	104.259	104.159	3.750	101.810	101.660	101.510
5.250	104.630	104.530	104.430	5.250	104.412	104.312	104.212	3.875	102.080	101.930	101.780
5.375	104.906	104.806	104.706	5.375	104.653	104.553	104.453	4.000	102.314	102.164	102.014
5.500	105.359	105.259	105.159	5.500	105.071	104.971	104.871	4.125	102.482	102.332	102.182

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				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.717	97.567	97.417	3.250	97.550	97.400	97.250	1.875	N/A	N/A	N/A
3.375	98.164	98.014	97.864	3.375	97.961	97.811	97.661	2.000	N/A	N/A	N/A
3.500	98.612	98.462	98.312	3.500	98.374	98.224	98.074	2.125	N/A	N/A	N/A
3.625	99.009	98.859	98.709	3.625	98.735	98.585	98.435	2.250	94.273	94.123	93.973
3.750	100.287	100.137	99.987	3.750	100.120	99.970	99.820	2.375	94.666	94.516	94.366
3.875	100.722	100.572	100.422	3.875	100.519	100.369	100.219	2.500	95.060	94.910	94.760
4.000	101.104	100.954	100.804	4.000	100.865	100.715	100.565	2.625	95.403	95.253	95.103
4.125	101.410	101.260	101.110	4.125	101.136	100.986	100.836	2.750	97.537	97.387	97.237
4.250	101.809	101.709	101.609	4.250	101.642	101.542	101.442	2.875	97.926	97.776	97.626
4.375	102.156	102.056	101.956	4.375	101.953	101.853	101.753	3.000	98.311	98.161	98.011
4.500	102.467	102.367	102.267	4.500	102.229	102.129	102.029	3.125	98.638	98.488	98.338
4.625	102.709	102.609	102.509	4.625	102.435	102.335	102.235	3.250	99.434	99.284	99.134
4.750	102.531	102.431	102.331	4.750	102.364	102.264	102.164	3.375	99.774	99.624	99.474
4.875	102.808	102.708	102.608	4.875	102.605	102.505	102.405	3.500	100.079	99.929	99.779
5.000	103.261	103.161	103.061	5.000	103.022	102.922	102.822	3.625	100.310	100.160	100.010
5.125	103.503	103.403	103.303	5.125	103.229	103.129	103.029	3.750	100.680	100.530	100.380
5.250	103.450	103.350	103.250	5.250	103.282	103.182	103.082	3.875	100.950	100.800	100.650
5.375	103.726	103.626	103.526	5.375	103.523	103.423	103.323	4.000	101.184	101.034	100.884
5.500	104.179	104.079	103.979	5.500	103.941	103.841	103.741	4.125	101.352	101.202	101.052

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	100.199	99.949	99.699
4.375	100.546	100.296	100.046
4.500	100.857	100.607	100.357
4.625	101.099	100.849	100.599
4.750	100.921	100.671	100.421
4.875	101.198	100.948	100.698
5.000	101.651	101.401	101.151
5.125	101.893	101.643	101.393
5.250	101.840	101.590	101.340
5.375	102.116	101.866	101.616
5.500	102.569	102.319	102.069

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

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

Max USDA-GRH Rate		
Today:	1/22/2018	5.000%

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.

 Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	**2/21/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**3/8/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **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	98.069	97.919	97.769	3.250	97.851	97.701	97.551	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.516	98.366	98.216	3.375	98.263	98.113	97.963	2.000	N/A	N/A	N/A	3.250	100.28	100.131	99.981
3.500	98.964	98.814	98.664	3.500	98.676	98.526	98.376	2.125	N/A	N/A	N/A	3.375	100.69	100.537	100.387
3.625	99.361	99.211	99.061	3.625	99.037	98.887	98.737	2.250	93.403	93.253	93.103	3.500	101.09	100.944	100.794
3.750	100.404	100.254	100.104	3.750	100.187	100.037	99.887	2.375	93.796	93.646	93.496	3.625	101.49	101.341	101.191
3.875	100.840	100.690	100.540	3.875	100.587	100.437	100.287	2.500	94.190	94.040	93.890	Margin = 2.250		Index = 1.780	
4.000	101.221	101.071	100.921	4.000	100.933	100.783	100.633	2.625	94.533	94.383	94.233				
4.125	101.528	101.378	101.228	4.125	101.204	101.054	100.904	2.750	96.979	96.829	96.679				
4.250	101.864	101.764	101.664	4.250	101.647	101.547	101.447	2.875	97.369	97.219	97.069				
4.375	102.211	102.111	102.011	4.375	101.958	101.858	101.758	3.000	97.754	97.604	97.454				
4.500	102.522	102.422	102.322	4.500	102.234	102.134	102.034	3.125	98.080	97.930	97.780				
4.625	102.764	102.664	102.564	4.625	102.440	102.340	102.240	3.250	99.736	99.586	99.436				
4.750	101.367	101.267	101.167	4.750	101.150	101.050	100.950	3.375	100.076	99.926	99.776				
4.875	101.644	101.544	101.444	4.875	101.391	101.291	101.191	3.500	100.381	100.231	100.081				
5.000	102.097	101.997	101.897	5.000	101.808	101.708	101.608	3.625	100.612	100.462	100.312				
5.125	102.339	102.239	102.139	5.125	102.015	101.915	101.815	3.750	100.748	100.598	100.448				
5.250	101.473	101.373	101.273	5.250	101.256	101.156	101.056	3.875	101.017	100.867	100.717				
5.375	101.750	101.650	101.550	5.375	101.497	101.397	101.297	4.000	101.251	101.101	100.951				
5.500	102.203	102.103	102.003	5.500	101.914	101.814	101.714	4.125	101.420	101.270	101.120				

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	96.889	96.739	96.589	3.250	96.721	96.571	96.421	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.336	97.186	97.036	3.375	97.133	96.983	96.833	2.000	N/A	N/A	N/A	3.250	99.151	99.001	98.851
3.500	97.784	97.634	97.484	3.500	97.546	97.396	97.246	2.125	N/A	N/A	N/A	3.375	99.557	99.407	99.257
3.625	98.181	98.031	97.881	3.625	97.907	97.757	97.607	2.250	92.523	92.373	92.223	3.500	99.964	99.814	99.664
3.750	99.224	99.074	98.924	3.750	99.057	98.907	98.757	2.375	92.916	92.766	92.616	3.625	100.361	100.211	100.061
3.875	99.660	99.510	99.360	3.875	99.457	99.307	99.157	2.500	93.310	93.160	93.010	Margin = 2.250		Index = 1.780	
4.000	100.041	99.891	99.741	4.000	99.803	99.653	99.503	2.625	93.653	93.503	93.353	30 Year OTC			
4.125	100.348	100.198	100.048	4.125	100.074	99.924	99.774	2.750	96.631	96.481	96.331	Rate	30 Day	45 Day	60 Day
4.250	100.684	100.584	100.484	4.250	100.517	100.417	100.317	2.875	97.020	96.870	96.720	4.250	99.074	98.824	98.574
4.375	101.031	100.931	100.831	4.375	100.828	100.728	100.628	3.000	97.405	97.255	97.105	4.375	99.421	99.171	98.921
4.500	101.342	101.242	101.142	4.500	101.104	101.004	100.904	3.125	97.732	97.582	97.432	4.500	99.732	99.482	99.232
4.625	101.584	101.484	101.384	4.625	101.310	101.210	101.110	3.250	98.004	97.854	97.704	4.625	99.974	99.724	99.474
4.750	100.187	100.087	99.987	4.750	100.020	99.920	99.820	3.375	98.344	98.194	98.044	4.750	98.577	98.327	98.077
4.875	100.464	100.364	100.264	4.875	100.261	100.161	100.061	3.500	98.650	98.500	98.350	4.875	98.854	98.604	98.354
5.000	100.917	100.817	100.717	5.000	100.678	100.578	100.478	3.625	98.881	98.731	98.581	5.000	99.307	99.057	98.807
5.125	101.159	101.059	100.959	5.125	100.885	100.785	100.685	3.750	98.430	98.280	98.130	5.125	99.549	99.299	99.049
5.250	100.293	100.193	100.093	5.250	100.126	100.026	99.926	3.875	98.700	98.550	98.400	5.250	98.683	98.433	98.183
5.375	100.570	100.470	100.370	5.375	100.367	100.267	100.167	4.000	98.934	98.784	98.634	5.375	98.960	98.710	98.460
5.500	101.023	100.923	100.823	5.500	100.784	100.684	100.584	4.125	99.102	98.952	98.802	5.500	99.413	99.163	98.913

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:	1/22/2018	5.000%

Lock Desk Policy

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

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

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

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.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **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	101.357	101.257	101.157	4.125	101.987	101.887	101.787	3.000	98.856	98.756	98.656	3.000	98.827	98.727	98.627
4.125	101.894	101.794	101.694	4.250	103.074	102.974	102.874	3.125	99.341	99.241	99.141	3.125	99.141	99.041	98.941
4.250	102.520	102.420	102.320	4.375	103.495	103.395	103.295	3.250	99.961	99.861	99.761	3.250	99.972	99.872	99.772
4.375	103.046	102.946	102.846	4.500	103.709	103.609	103.509	3.375	100.529	100.429	100.329	3.375	100.262	100.162	100.062
4.500	103.009	102.909	102.809	4.625	104.175	104.075	103.975	3.500	100.847	100.747	100.647	3.500	100.551	100.451	100.351
4.625	103.571	103.471	103.371	4.750	104.574	104.474	104.374	3.625	100.966	100.866	100.766	3.625	100.818	100.718	100.618
4.750	104.102	104.002	103.902	4.875	104.997	104.897	104.797	3.750	101.378	101.278	101.178	3.750	101.647	101.547	101.447
4.875	104.617	104.517	104.417	4.990	105.301	105.201	105.101	3.875	101.749	101.649	101.549	3.875	101.949	101.849	101.749
4.990	104.823	104.723	104.623	5.000	105.401	105.301	105.201	3.990	102.118	102.018	101.918	3.990	102.194	102.094	101.994
5.000	104.923	104.823	104.723	5.125	105.919	105.819	105.719	4.000	102.218	102.118	102.018	4.000	102.294	102.194	102.094
5.125	105.463	105.363	105.263	5.250	106.405	106.305	106.205	4.125	102.608	102.508	102.408	4.125	102.538	102.438	102.338
5.250	106.126	106.026	105.926	5.375	106.734	106.634	106.534	4.250	102.964	102.864	102.764	4.250	102.746	102.646	102.546
5.375	106.559	106.459	106.359	5.500	107.036	106.936	106.836	4.375	103.288	103.188	103.088	4.375	102.969	102.869	102.769
5.500	106.980	106.880	106.780	5.625	107.301	107.201	107.101	4.500	103.420	103.320	103.220	4.500	103.047	102.947	102.847
5.625	107.328	107.228	107.128	5.750	106.264	106.164	106.064	4.625	103.394	103.294	103.194	4.625	103.194	103.094	102.994
5.750	106.766	106.666	106.566	5.875	106.599	106.499	106.399	4.750	103.694	103.594	103.494	4.750	103.383	103.283	103.183
5.875	107.205	107.105	107.005	5.990	106.816	106.716	106.616	4.875	103.964	103.864	103.764	4.875	103.552	103.452	103.352
5.990	107.545	107.445	107.345	6.000	106.916	106.816	106.716	4.990	104.115	104.015	103.915	4.990	103.610	103.510	103.410
6.000	107.645	107.545	107.445	6.125	107.125	107.025	106.925	5.000	104.215	104.115	104.015	5.000	103.710	103.610	103.510

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	100.154	100.054	99.954	3.000	97.915	97.815	97.715
4.250	100.888	100.788	100.688	3.125	98.345	98.245	98.145
4.375	101.455	101.355	101.255	3.250	98.661	98.561	98.461
4.500	101.947	101.847	101.747	3.375	99.090	98.990	98.890
4.625	102.166	102.066	101.966	3.500	99.522	99.422	99.322
4.750	102.600	102.500	102.400	3.625	99.907	99.807	99.707
4.875	103.098	102.998	102.898	3.750	100.191	100.091	99.991
4.990	103.442	103.342	103.242	3.875	100.437	100.337	100.237
5.000	103.542	103.442	103.342	3.990	100.693	100.593	100.493
5.125	103.777	103.677	103.577	4.000	100.793	100.693	100.593
5.250	102.944	102.844	102.744	4.125	101.146	101.046	100.946
5.375	103.439	103.339	103.239	4.250	101.384	101.284	101.184
5.500	103.909	103.809	103.709	4.375	101.597	101.497	101.397
5.625	104.154	104.054	103.954	4.500	101.682	101.582	101.482
5.750	100.896	100.796	100.696	4.625	101.625	101.525	101.425
5.875	101.399	101.299	101.199	4.750	101.830	101.730	101.630
5.990	101.789	101.689	101.589	4.875	102.012	101.912	101.812
6.000	101.889	101.789	101.689	4.990	102.084	101.984	101.884
6.125	102.122	102.022	101.922	5.000	102.184	102.084	101.984

All Loan Type Adjustments

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 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.: 2/21/2018
45 Day Lock Exp.: 3/8/2018
60 Day Lock Exp.: 3/23/2018

W. Rate Sheet Dated: 1/22/2018 **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	99.101	99.001	98.901	3.750	96.251	96.151	96.051	4.125	100.422	100.322	100.222	4.125	98.866	98.766	98.666
4.125	99.729	99.629	99.529	3.875	97.146	97.046	96.946	4.250	101.333	101.233	101.133	4.250	99.584	99.484	99.384
4.250	100.450	100.350	100.250	3.990	98.032	97.932	97.832	4.375	101.693	101.593	101.493	4.375	100.078	99.978	99.878
4.375	100.994	100.894	100.794	4.000	98.132	98.032	97.932	4.500	102.259	102.159	102.059	4.500	100.522	100.422	100.322
4.500	101.559	101.459	101.359	4.125	98.988	98.888	98.788	4.625	102.725	102.625	102.525	4.625	100.999	100.899	100.799
4.625	102.121	102.021	101.921	4.250	100.141	100.041	99.941	4.750	103.124	103.024	102.924	4.750	101.672	101.572	101.472
4.750	102.652	102.552	102.452	4.375	100.886	100.786	100.686	4.875	103.547	103.447	103.347	4.875	102.258	102.158	102.058
4.875	103.167	103.067	102.967	4.500	101.660	101.560	101.460	4.990	103.851	103.751	103.651	4.990	102.482	102.382	102.282
4.990	103.373	103.273	103.173	4.625	102.432	102.332	102.232	5.000	103.951	103.851	103.751	5.000	102.582	102.482	102.382
5.000	103.473	103.373	103.273	4.750	103.150	103.050	102.950	5.125	104.469	104.369	104.269	5.125	102.958	102.858	102.758
5.125	104.013	103.913	103.813	4.875	103.720	103.620	103.520	5.250	104.955	104.855	104.755	5.250	103.653	103.553	103.453
5.250	104.676	104.576	104.476	4.990	103.962	103.862	103.762	5.375	105.284	105.184	105.084	5.375	104.130	104.030	103.930
5.375	105.109	105.009	104.909	5.000	104.062	103.962	103.862	5.500	105.586	105.486	105.386	5.500	104.568	104.468	104.368
5.500	105.530	105.430	105.330	5.125	104.530	104.430	104.330	5.625	105.851	105.751	105.651	5.625	104.956	104.856	104.756
5.625	105.878	105.778	105.678	5.250	105.423	105.323	105.223	5.750	104.814	104.714	104.614	5.750	104.355	104.255	104.155
5.750	105.316	105.216	105.116	5.375	105.901	105.801	105.701	5.875	105.149	105.049	104.949	5.875	104.842	104.742	104.642
5.875	105.755	105.655	105.555	5.500	106.364	106.264	106.164	5.990	105.366	105.266	105.166	5.990	105.204	105.104	105.004
5.990	106.095	105.995	105.895	5.625	N/A	N/A	N/A	6.000	105.466	105.366	105.266	6.000	105.304	105.204	105.104
6.000	106.195	106.095	105.995	5.750	106.188	106.088	105.988	6.125	105.675	105.575	105.475	6.125	105.608	105.508	105.408

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	97.915	97.815	97.715	3.000	95.611	95.511	95.411	3.000	97.327	97.227	97.127	3.000	95.453	95.353	95.253
3.125	98.345	98.245	98.145	3.125	96.220	96.120	96.020	3.125	97.641	97.541	97.441	3.125	96.052	95.952	95.852
3.250	98.661	98.561	98.461	3.250	97.002	96.902	96.802	3.250	98.472	98.372	98.272	3.250	96.834	96.734	96.634
3.375	99.090	98.990	98.890	3.375	97.596	97.496	97.396	3.375	98.762	98.662	98.562	3.375	97.417	97.317	97.217
3.500	99.522	99.422	99.322	3.500	98.169	98.069	97.969	3.500	99.051	98.951	98.851	3.500	97.991	97.891	97.791
3.625	99.907	99.807	99.707	3.625	98.688	98.588	98.488	3.625	99.318	99.218	99.118	3.625	98.510	98.410	98.310
3.750	100.191	100.091	99.991	3.750	99.143	99.043	98.943	3.750	100.147	100.047	99.947	3.750	98.945	98.845	98.745
3.875	100.437	100.337	100.237	3.875	99.554	99.454	99.354	3.875	100.449	100.349	100.249	3.875	99.356	99.256	99.156
3.990	100.693	100.593	100.493	3.990	100.109	100.009	99.909	3.990	100.694	100.594	100.494	3.990	99.911	99.811	99.711
4.000	100.793	100.693	100.593	4.000	100.209	100.109	100.009	4.000	100.794	100.694	100.594	4.000	100.011	99.911	99.811
4.125	101.146	101.046	100.946	4.125	100.704	100.604	100.504	4.125	101.038	100.938	100.838	4.125	100.506	100.406	100.306
4.250	101.384	101.284	101.184	4.250	101.100	101.000	100.900	4.250	101.246	101.146	101.046	4.250	100.891	100.791	100.691
4.375	101.597	101.497	101.397	4.375	101.460	101.360	101.260	4.375	101.469	101.369	101.269	4.375	101.282	101.182	101.082
4.500	101.682	101.582	101.482	4.500	101.603	101.503	101.403	4.500	101.547	101.447	101.347	4.500	101.425	101.325	101.225
4.625	101.625	101.525	101.425	4.625	101.769	101.669	101.569	4.625	101.694	101.594	101.494	4.625	101.591	101.491	101.391
4.750	101.830	101.730	101.630	4.750	102.101	102.001	101.901	4.750	101.883	101.783	101.683	4.750	101.923	101.823	101.723
4.875	102.012	101.912	101.812	4.875	102.398	102.298	102.198	4.875	102.052	101.952	101.852	4.875	102.220	102.120	102.020
4.990	102.084	101.984	101.884	4.990	102.580	102.480	102.380	4.990	102.110	102.010	101.910	4.990	102.402	102.302	102.202
5.000	102.184	102.084	101.984	5.000	102.680	102.580	102.480	5.000	102.210	102.110	102.010	5.000	102.502	102.402	102.302

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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **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	100.097	99.997	99.897	3.750	100.551	100.451	100.351	2.750	97.588	97.488	97.388
3.875	100.726	100.626	100.526	3.875	101.168	101.068	100.968	2.875	98.286	98.186	98.086
3.990	101.257	101.157	101.057	3.990	101.748	101.648	101.548	2.990	98.756	98.656	98.556
4.000	101.357	101.257	101.157	4.000	101.848	101.748	101.648	3.000	98.856	98.756	98.656
4.125	101.894	101.794	101.694	4.125	101.987	101.887	101.787	3.125	99.341	99.241	99.141
4.250	102.520	102.420	102.320	4.250	103.074	102.974	102.874	3.250	99.961	99.861	99.761
4.375	103.046	102.946	102.846	4.375	103.495	103.395	103.295	3.375	100.529	100.429	100.329
4.500	103.226	103.126	103.026	4.500	103.799	103.699	103.599	3.500	100.847	100.747	100.647
4.625	103.612	103.512	103.412	4.625	104.247	104.147	104.045	3.625	101.125	101.025	100.925
4.750	104.182	104.082	103.982	4.750	104.819	104.719	104.615	3.750	101.665	101.565	101.465
4.875	104.696	104.596	104.496	4.875	105.393	105.293	105.188	3.875	102.190	102.090	101.990
4.990	105.042	104.942	104.842	4.990	105.841	105.741	105.636	3.990	102.272	102.172	102.072
5.000	105.142	105.042	104.942	5.000	105.941	105.841	105.736	4.000	102.372	102.272	102.172
5.125	105.504	105.394	105.304	5.125	105.562	105.453	105.313	4.125	102.882	102.782	102.682
5.250	106.004	105.894	105.804	5.250	106.124	106.015	105.875	4.250	103.294	103.194	103.094
5.375	106.417	106.307	106.217	5.375	106.609	106.499	106.361	4.375	103.716	103.616	103.516
5.500	106.777	106.667	106.577	5.500	107.046	106.937	106.802	4.500	104.334	104.234	104.134
5.625	106.906	106.777	106.706	5.625	107.103	106.973	106.903	4.625	104.778	104.678	104.578
5.750	107.334	107.205	107.134	5.750	107.581	107.451	107.381	4.750	103.268	103.168	103.068

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.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: 1/22/2018 **Release Time: 10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.834	97.734	97.634	3.750	97.734	97.634	97.534	3.750	99.002	98.902	98.802	3.750	98.902	98.802	98.702
3.875	98.636	98.536	98.436	3.875	98.536	98.436	98.336	3.875	99.718	99.618	99.518	3.875	99.618	99.518	99.418
3.990	99.256	99.156	99.056	3.990	99.156	99.056	98.956	3.990	100.298	100.198	100.098	3.990	100.198	100.098	99.998
4.000	99.356	99.256	99.156	4.000	99.256	99.156	99.056	4.000	100.398	100.298	100.198	4.000	100.298	100.198	100.098
4.125	99.884	99.784	99.684	4.125	99.784	99.684	99.584	4.125	100.535	100.435	100.335	4.125	100.435	100.335	100.235
4.250	100.587	100.487	100.387	4.250	100.487	100.387	100.287	4.250	101.162	101.062	100.962	4.250	101.062	100.962	100.862
4.375	101.220	101.120	101.020	4.375	101.120	101.020	100.920	4.375	101.765	101.665	101.565	4.375	101.665	101.565	101.465
4.500	101.776	101.676	101.576	4.500	101.676	101.576	101.476	4.500	102.349	102.249	102.149	4.500	102.249	102.149	102.049
4.625	102.162	102.062	101.962	4.625	102.062	101.962	101.862	4.625	102.797	102.697	102.595	4.625	102.697	102.597	102.495
4.750	102.732	102.632	102.532	4.750	102.632	102.532	102.432	4.750	103.369	103.269	103.165	4.750	103.269	103.169	103.065
4.875	103.246	103.146	103.046	4.875	103.146	103.046	102.946	4.875	103.943	103.843	103.738	4.875	103.843	103.743	103.638
4.990	103.592	103.492	103.392	4.990	103.492	103.392	103.292	4.990	104.391	104.291	104.186	4.990	104.291	104.191	104.086
5.000	103.692	103.592	103.492	5.000	103.592	103.492	103.392	5.000	104.491	104.391	104.286	5.000	104.391	104.291	104.186
5.125	104.054	103.944	103.854	5.125	103.954	103.844	103.754	5.125	104.112	104.003	103.863	5.125	104.012	103.903	103.763
5.250	104.554	104.444	104.354	5.250	104.454	104.344	104.254	5.250	104.674	104.565	104.425	5.250	104.574	104.465	104.325
5.375	104.967	104.857	104.767	5.375	104.867	104.757	104.667	5.375	105.159	105.049	104.911	5.375	105.059	104.949	104.811
5.500	105.327	105.217	105.127	5.500	105.227	105.117	105.027	5.500	105.596	105.487	105.352	5.500	105.496	105.387	105.252
5.625	105.456	105.327	105.256	5.625	105.356	105.227	105.156	5.625	105.653	105.523	105.453	5.625	105.553	105.423	105.353
5.750	105.884	105.755	105.684	5.750	105.784	105.655	105.584	5.750	106.131	106.001	105.931	5.750	106.031	105.901	105.831

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.777	95.677	95.577	2.750	95.677	95.577	95.477
2.875	96.413	96.313	96.213	2.875	96.313	96.213	96.113
2.990	96.926	96.826	96.726	2.990	96.826	96.726	96.626
3.000	97.026	96.926	96.826	3.000	96.926	96.826	96.726
3.125	97.627	97.527	97.427	3.125	97.527	97.427	97.327
3.250	98.332	98.232	98.132	3.250	98.232	98.132	98.032
3.375	98.795	98.695	98.595	3.375	98.695	98.595	98.495
3.500	99.113	99.013	98.913	3.500	99.013	98.913	98.813
3.625	99.625	99.525	99.425	3.625	99.525	99.425	99.325
3.750	100.165	100.065	99.965	3.750	100.065	99.965	99.865
3.875	100.690	100.590	100.490	3.875	100.590	100.490	100.390
3.990	100.772	100.672	100.572	3.990	100.672	100.572	100.472
4.000	100.872	100.772	100.672	4.000	100.772	100.672	100.572
4.125	101.382	101.282	101.182	4.125	101.282	101.182	101.082
4.250	101.794	101.694	101.594	4.250	101.694	101.594	101.494
4.375	102.216	102.116	102.016	4.375	102.116	102.016	101.916
4.500	102.834	102.734	102.634	4.500	102.734	102.634	102.534
4.625	103.278	103.178	103.078	4.625	103.178	103.078	102.978
4.750	101.768	101.668	101.568	4.750	101.668	101.568	101.468

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.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **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	99.284	99.184	99.084	3.750	100.452	100.352	100.252	2.750	97.277	97.177	97.077
3.875	100.086	99.986	99.886	3.875	101.168	101.068	100.968	2.875	97.913	97.813	97.713
3.990	100.706	100.606	100.506	3.990	101.748	101.648	101.548	2.990	98.426	98.326	98.226
4.000	100.806	100.706	100.606	4.000	101.848	101.748	101.648	3.000	98.526	98.426	98.326
4.125	101.334	101.234	101.134	4.125	101.985	101.885	101.785	3.125	99.127	99.027	98.927
4.250	102.037	101.937	101.837	4.250	102.612	102.512	102.412	3.250	99.832	99.732	99.632
4.375	102.670	102.570	102.470	4.375	103.215	103.115	103.015	3.375	100.295	100.195	100.095
4.500	103.226	103.126	103.026	4.500	103.799	103.699	103.599	3.500	100.613	100.513	100.413
4.625	103.612	103.512	103.412	4.625	104.247	104.147	104.045	3.625	101.125	101.025	100.925
4.750	104.182	104.082	103.982	4.750	104.819	104.719	104.615	3.750	101.665	101.565	101.465
4.875	104.696	104.596	104.496	4.875	105.393	105.293	105.188	3.875	102.190	102.090	101.990
4.990	105.042	104.942	104.842	4.990	105.841	105.741	105.636	3.990	102.272	102.172	102.072
5.000	105.142	105.042	104.942	5.000	105.941	105.841	105.736	4.000	102.372	102.272	102.172
5.125	105.504	105.394	105.304	5.125	105.562	105.453	105.313	4.125	102.882	102.782	102.682
5.250	106.004	105.894	105.804	5.250	106.124	106.015	105.875	4.250	103.294	103.194	103.094
5.375	106.417	106.307	106.217	5.375	106.609	106.499	106.361	4.375	103.716	103.616	103.516
5.500	106.777	106.667	106.577	5.500	107.046	106.937	106.802	4.500	104.334	104.234	104.134
5.625	106.906	106.777	106.706	5.625	107.103	106.973	106.903	4.625	104.778	104.678	104.578
5.750	107.334	107.205	107.134	5.750	107.581	107.451	107.381	4.750	103.268	103.168	103.068

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

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 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.: **2/21/2018**
45 Day Lock Exp.: **3/8/2018**
60 Day Lock Exp.: **3/23/2018**

W. Rate Sheet Dated: **1/22/2018** **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	96.262	96.215	96.048
3.625	97.176	97.127	96.955
3.750	98.002	97.951	97.774
3.875	98.620	98.567	98.384
4.000	99.210	99.155	98.968
4.125	99.740	99.683	99.491
4.250	100.276	100.218	100.020
4.375	100.710	100.650	100.447
4.500	101.154	101.092	100.883
4.625	101.597	101.534	101.320
4.750	101.955	101.889	101.670
4.875	102.203	102.136	101.912
5.000	102.633	102.564	102.334

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	96.855	96.812	96.655
3.375	97.479	97.434	97.272
3.500	97.762	97.715	97.548
3.625	98.247	98.198	98.026
3.750	98.802	98.751	98.574
3.875	99.211	99.158	98.975
4.000	99.572	99.517	99.330
4.125	100.130	100.074	99.881
4.250	100.442	100.384	100.186
4.375	100.669	100.609	100.406
4.500	100.756	100.694	100.486

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" 101.850

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
3.000	97.096	97.056	96.911
3.125	97.615	97.573	97.422
3.250	98.154	98.111	97.954
3.375	98.536	98.491	98.329
3.500	98.881	98.833	98.667
3.625	99.253	99.203	99.031
3.750	99.517	99.465	99.288
3.875	99.873	99.820	99.637
4.000	100.249	100.194	100.007
4.125	100.665	100.609	100.416
4.250	100.925	100.866	100.668
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)