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.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/23/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.975	98.825	98.675	3.250	98.758	98.608	98.458	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	99.422	99.272	99.122	3.375	99.169	99.019	98.869	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	99.871	99.721	99.571	3.500	99.582	99.432	99.282	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.267	100.117	99.967	3.625	99.943	99.793	99.643	2.250	95.418	95.268	95.118	3.500	101.922	101.772	101.622
3.750	101.514	101.364	101.214	3.750	101.296	101.146	100.996	2.375	95.812	95.662	95.512	3.625	102.319	102.169	102.019
3.875	101.949	101.799	101.649	3.875	101.696	101.546	101.396	2.500	96.205	96.055	95.905	Margin =	2.250	Index =	1.790
4.000	102.330	102.180	102.030	4.000	102.042	101.892	101.742	2.625	96.549	96.399	96.249				
4.125	102.637	102.487	102.337	4.125	102.313	102.163	102.013	2.750	98.776	98.626	98.476				
4.250	102.973	102.873	102.773	4.250	102.756	102.656	102.556	2.875	99.166	99.016	98.866				
4.375	103.320	103.220	103.120	4.375	103.067	102.967	102.867	3.000	99.551	99.401	99.251				
4.500	103.631	103.531	103.431	4.500	103.343	103.243	103.143	3.125	99.877	99.727	99.577				
4.625	103.874	103.774	103.674	4.625	103.550	103.450	103.350	3.250	100.615	100.465	100.315				
4.750	103.758	103.658	103.558	4.750	103.541	103.441	103.341	3.375	100.955	100.805	100.655				
4.875	104.035	103.935	103.835	4.875	103.782	103.682	103.582	3.500	101.260	101.110	100.960				
5.000	104.487	104.387	104.287	5.000	104.199	104.099	103.999	3.625	101.491	101.341	101.191				
5.125	104.730	104.630	104.530	5.125	104.406	104.306	104.206	3.750	101.877	101.727	101.577				
5.250	104.989	104.889	104.789	5.250	104.772	104.672	104.572	3.875	102.146	101.996	101.846				
5.375	105.266	105.166	105.066	5.375	105.013	104.913	104.813	4.000	102.380	102.230	102.080				
5.500	105.718	105.618	105.518	5.500	105.430	105.330	105.230	4.125	102.549	102.399	102.249				

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

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.795	97.645	97.495	3.250	97.628	97.478	97.328	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.242	98.092	97.942	3.375	98.039	97.889	97.739	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	98.691	98.541	98.391	3.500	98.452	98.302	98.152	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.087	98.937	98.787	3.625	98.813	98.663	98.513	2.250	94.288	94.138	93.988	3.500	100.792	100.642	100.492
3.750	100.334	100.184	100.034	3.750	100.166	100.016	99.866	2.375	94.682	94.532	94.382	3.625	101.189	101.039	100.889
3.875	100.769	100.619	100.469	3.875	100.566	100.416	100.266	2.500	95.075	94.925	94.775	Margin =	2.250	Index =	1.790
4.000	101.150	101.000	100.850	4.000	100.912	100.762	100.612	2.625	95.419	95.269	95.119	**30 Year OTC**			
4.125	101.457	101.307	101.157	4.125	101.183	101.033	100.883	2.750	97.646	97.496	97.346	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.793	101.693	101.593	4.250	101.626	101.526	101.426	2.875	98.036	97.886	97.736	4.250	100.183	99.933	99.683
4.375	102.140	102.040	101.940	4.375	101.937	101.837	101.737	3.000	98.421	98.271	98.121	4.375	100.530	100.280	100.030
4.500	102.451	102.351	102.251	4.500	102.213	102.113	102.013	3.125	98.747	98.597	98.447	4.500	100.841	100.591	100.341
4.625	102.694	102.594	102.494	4.625	102.420	102.320	102.220	3.250	99.485	99.335	99.185	4.625	101.084	100.834	100.584
4.750	102.578	102.478	102.378	4.750	102.411	102.311	102.211	3.375	99.825	99.675	99.525	4.750	100.968	100.718	100.468
4.875	102.855	102.755	102.655	4.875	102.652	102.552	102.452	3.500	100.130	99.980	99.830	4.875	101.245	100.995	100.745
5.000	103.307	103.207	103.107	5.000	103.069	102.969	102.869	3.625	100.361	100.211	100.061	5.000	101.697	101.447	101.197
5.125	103.550	103.450	103.350	5.125	103.276	103.176	103.076	3.750	100.747	100.597	100.447	5.125	101.940	101.690	101.440
5.250	103.809	103.709	103.609	5.250	103.642	103.542	103.442	3.875	101.016	100.866	100.716	5.250	102.199	101.949	101.699
5.375	104.086	103.986	103.886	5.375	103.883	103.783	103.683	4.000	101.250	101.100	100.950	5.375	102.476	102.226	101.976
5.500	104.538	104.438	104.338	5.500	104.300	104.200	104.100	4.125	101.419	101.269	101.119	5.500	102.928	102.678	102.428

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:	1/23/2018	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.

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

[AFR Loan Center](#)

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

30 Day Lock Exp.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/23/2018** **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	98.100	97.950	97.800	3.250	97.883	97.733	97.583	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.547	98.397	98.247	3.375	98.294	98.144	97.994	2.000	N/A	N/A	N/A	3.250	100.23	100.084	99.934
3.500	98.996	98.846	98.696	3.500	98.707	98.557	98.407	2.125	N/A	N/A	N/A	3.375	100.64	100.490	100.340
3.625	99.392	99.242	99.092	3.625	99.068	98.918	98.768	2.250	93.418	93.268	93.118	3.500	101.05	100.897	100.747
3.750	100.451	100.301	100.151	3.750	100.234	100.084	99.934	2.375	93.812	93.662	93.512	3.625	101.44	101.294	101.144
3.875	100.887	100.737	100.587	3.875	100.634	100.484	100.334	2.500	94.205	94.055	93.905	Margin = 2.250		Index = 1.790	
4.000	101.268	101.118	100.968	4.000	100.980	100.830	100.680	2.625	94.549	94.399	94.249				
4.125	101.575	101.425	101.275	4.125	101.251	101.101	100.951	2.750	97.089	96.939	96.789				
4.250	101.848	101.748	101.648	4.250	101.631	101.531	101.431	2.875	97.478	97.328	97.178				
4.375	102.195	102.095	101.995	4.375	101.942	101.842	101.742	3.000	97.863	97.713	97.563				
4.500	102.506	102.406	102.306	4.500	102.218	102.118	102.018	3.125	98.190	98.040	97.890				
4.625	102.749	102.649	102.549	4.625	102.425	102.325	102.225	3.250	99.740	99.590	99.440				
4.750	101.414	101.314	101.214	4.750	101.197	101.097	100.997	3.375	100.080	99.930	99.780				
4.875	101.691	101.591	101.491	4.875	101.438	101.338	101.238	3.500	100.385	100.235	100.085				
5.000	102.144	102.044	101.944	5.000	101.855	101.755	101.655	3.625	100.616	100.466	100.316				
5.125	102.386	102.286	102.186	5.125	102.062	101.962	101.862	3.750	100.814	100.664	100.514				
5.250	101.833	101.733	101.633	5.250	101.616	101.516	101.416	3.875	101.084	100.934	100.784				
5.375	102.109	102.009	101.909	5.375	101.856	101.756	101.656	4.000	101.318	101.168	101.018				
5.500	102.562	102.462	102.362	5.500	102.274	102.174	102.074	4.125	101.486	101.336	101.186				

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	96.920	96.770	96.620	3.250	96.753	96.603	96.453	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.367	97.217	97.067	3.375	97.164	97.014	96.864	2.000	N/A	N/A	N/A	3.250	99.104	98.954	98.804
3.500	97.816	97.666	97.516	3.500	97.577	97.427	97.277	2.125	N/A	N/A	N/A	3.375	99.510	99.360	99.210
3.625	98.212	98.062	97.912	3.625	97.938	97.788	97.638	2.250	92.538	92.388	92.238	3.500	99.917	99.767	99.617
3.750	99.271	99.121	98.971	3.750	99.104	98.954	98.804	2.375	92.932	92.782	92.632	3.625	100.314	100.164	100.014
3.875	99.707	99.557	99.407	3.875	99.504	99.354	99.204	2.500	93.325	93.175	93.025	Margin = 2.250		Index = 1.790	
4.000	100.088	99.938	99.788	4.000	99.850	99.700	99.550	2.625	93.669	93.519	93.369	**30 Year OTC**			
4.125	100.395	100.245	100.095	4.125	100.121	99.971	99.821	2.750	96.740	96.590	96.440	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.668	100.568	100.468	4.250	100.501	100.401	100.301	2.875	97.130	96.980	96.830	4.250	99.058	98.808	98.558
4.375	101.015	100.915	100.815	4.375	100.812	100.712	100.612	3.000	97.514	97.364	97.214	4.375	99.405	99.155	98.905
4.500	101.326	101.226	101.126	4.500	101.088	100.988	100.888	3.125	97.841	97.691	97.541	4.500	99.716	99.466	99.216
4.625	101.569	101.469	101.369	4.625	101.295	101.195	101.095	3.250	98.055	97.905	97.755	4.625	99.959	99.709	99.459
4.750	100.234	100.134	100.034	4.750	100.067	99.967	99.867	3.375	98.395	98.245	98.095	4.750	98.624	98.374	98.124
4.875	100.511	100.411	100.311	4.875	100.308	100.208	100.108	3.500	98.700	98.550	98.400	4.875	98.901	98.651	98.401
5.000	100.964	100.864	100.764	5.000	100.725	100.625	100.525	3.625	98.931	98.781	98.631	5.000	99.354	99.104	98.854
5.125	101.206	101.106	101.006	5.125	100.932	100.832	100.732	3.750	98.497	98.347	98.197	5.125	99.596	99.346	99.096
5.250	100.653	100.553	100.453	5.250	100.486	100.386	100.286	3.875	98.766	98.616	98.466	5.250	99.043	98.793	98.543
5.375	100.929	100.829	100.729	5.375	100.726	100.626	100.526	4.000	99.000	98.850	98.700	5.375	99.319	99.069	98.819
5.500	101.382	101.282	101.182	5.500	101.144	101.044	100.944	4.125	99.169	99.019	98.869	5.500	99.772	99.522	99.272

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:	1/23/2018	5.000%

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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.

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AFR Loan Center

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Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/22/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/9/2018
		60 Day Lock Exp.:	3/26/2018

W. Rate Sheet Dated: 1/23/2018 **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	101.067	100.967	100.867	4.125	102.152	102.052	101.952	3.000	98.676	98.576	98.476	3.000	99.057	98.957	98.857
4.125	101.604	101.504	101.404	4.250	102.941	102.841	102.741	3.125	99.165	99.065	98.965	3.125	99.371	99.271	99.171
4.250	102.262	102.162	102.062	4.375	103.299	103.199	103.099	3.250	99.793	99.693	99.593	3.250	100.115	100.015	99.915
4.375	102.787	102.687	102.587	4.500	103.849	103.749	103.649	3.375	100.253	100.153	100.053	3.375	100.405	100.305	100.205
4.500	103.185	103.085	102.985	4.625	104.312	104.212	104.112	3.500	100.737	100.637	100.537	3.500	100.690	100.590	100.490
4.625	103.742	103.642	103.542	4.750	104.707	104.607	104.507	3.625	101.101	101.001	100.901	3.625	100.953	100.853	100.753
4.750	104.267	104.167	104.067	4.875	105.125	105.025	104.925	3.750	101.507	101.407	101.307	3.750	101.684	101.584	101.484
4.875	104.777	104.677	104.577	4.990	105.495	105.395	105.295	3.875	101.871	101.771	101.671	3.875	101.983	101.883	101.783
4.990	104.978	104.878	104.778	5.000	105.595	105.495	105.395	3.990	102.148	102.048	101.948	3.990	102.223	102.123	102.023
5.000	105.078	104.978	104.878	5.125	106.110	106.010	105.910	4.000	102.248	102.148	102.048	4.000	102.323	102.223	102.123
5.125	105.652	105.552	105.452	5.250	106.592	106.492	106.392	4.125	102.634	102.534	102.434	4.125	102.564	102.464	102.364
5.250	106.313	106.213	106.113	5.375	106.922	106.822	106.722	4.250	102.986	102.886	102.786	4.250	102.770	102.670	102.570
5.375	106.745	106.645	106.545	5.500	107.223	107.123	107.023	4.375	103.307	103.207	103.107	4.375	102.991	102.891	102.791
5.500	107.167	107.067	106.967	5.625	107.489	107.389	107.289	4.500	103.435	103.335	103.235	4.500	103.071	102.971	102.871
5.625	107.516	107.416	107.316	5.750	106.442	106.342	106.242	4.625	103.420	103.320	103.220	4.625	103.219	103.119	103.019
5.750	106.944	106.844	106.744	5.875	106.778	106.678	106.578	4.750	103.719	103.619	103.519	4.750	103.407	103.307	103.207
5.875	107.384	107.284	107.184	5.990	106.995	106.895	106.795	4.875	103.987	103.887	103.787	4.875	103.578	103.478	103.378
5.990	107.724	107.624	107.524	6.000	107.095	106.995	106.895	4.990	104.141	104.041	103.941	4.990	103.636	103.536	103.436
6.000	107.824	107.724	107.624	6.125	107.304	107.204	107.104	5.000	104.241	104.141	104.041	5.000	103.736	103.636	103.536

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	100.378	100.278	100.178	3.000	98.144	98.044	97.944
4.250	101.100	101.000	100.900	3.125	98.575	98.475	98.375
4.375	101.661	101.561	101.461	3.250	98.813	98.713	98.613
4.500	102.149	102.049	101.949	3.375	99.233	99.133	99.033
4.625	102.366	102.266	102.166	3.500	99.662	99.562	99.462
4.750	102.797	102.697	102.597	3.625	100.042	99.942	99.842
4.875	103.289	103.189	103.089	3.750	100.321	100.221	100.121
4.990	103.628	103.528	103.428	3.875	100.565	100.465	100.365
5.000	103.728	103.628	103.528	3.990	100.722	100.622	100.522
5.125	103.965	103.865	103.765	4.000	100.822	100.722	100.622
5.250	103.068	102.968	102.868	4.125	101.173	101.073	100.973
5.375	103.563	103.463	103.363	4.250	101.408	101.308	101.208
5.500	104.034	103.934	103.834	4.375	101.619	101.519	101.419
5.625	104.279	104.179	104.079	4.500	101.705	101.605	101.505
5.750	101.074	100.974	100.874	4.625	101.651	101.551	101.451
5.875	101.578	101.478	101.378	4.750	101.855	101.755	101.655
5.990	101.968	101.868	101.768	4.875	102.038	101.938	101.838
6.000	102.068	101.968	101.868	4.990	102.110	102.010	101.910
6.125	102.300	102.200	102.100	5.000	102.210	102.110	102.010

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.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: 1/23/2018 **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	99.302	99.202	99.102	3.750	96.486	96.386	96.286	4.125	100.702	100.602	100.502	4.125	99.055	98.955	98.855
4.125	99.919	99.819	99.719	3.875	97.356	97.256	97.156	4.250	101.491	101.391	101.291	4.250	99.762	99.662	99.562
4.250	100.641	100.541	100.441	3.990	98.239	98.139	98.039	4.375	101.841	101.741	101.641	4.375	100.251	100.151	100.051
4.375	101.178	101.078	100.978	4.000	98.339	98.239	98.139	4.500	102.399	102.299	102.199	4.500	100.692	100.592	100.492
4.500	101.735	101.635	101.535	4.125	99.180	99.080	98.980	4.625	102.862	102.762	102.662	4.625	101.169	101.069	100.969
4.625	102.292	102.192	102.092	4.250	100.346	100.246	100.146	4.750	103.257	103.157	103.057	4.750	101.836	101.736	101.636
4.750	102.817	102.717	102.617	4.375	101.073	100.973	100.873	4.875	103.675	103.575	103.475	4.875	102.417	102.317	102.217
4.875	103.327	103.227	103.127	4.500	101.837	101.737	101.637	4.990	104.045	103.945	103.845	4.990	102.636	102.536	102.436
4.990	103.528	103.428	103.328	4.625	102.604	102.504	102.404	5.000	104.145	104.045	103.945	5.000	102.736	102.636	102.536
5.000	103.628	103.528	103.428	4.750	103.315	103.215	103.115	5.125	104.660	104.560	104.460	5.125	103.113	103.013	102.913
5.125	104.202	104.102	104.002	4.875	103.880	103.780	103.680	5.250	105.142	105.042	104.942	5.250	103.840	103.740	103.640
5.250	104.863	104.763	104.663	4.990	104.117	104.017	103.917	5.375	105.472	105.372	105.272	5.375	104.316	104.216	104.116
5.375	105.295	105.195	105.095	5.000	104.217	104.117	104.017	5.500	105.773	105.673	105.573	5.500	104.756	104.656	104.556
5.500	105.717	105.617	105.517	5.125	104.722	104.622	104.522	5.625	106.039	105.939	105.839	5.625	105.144	105.044	104.944
5.625	106.066	105.966	105.866	5.250	105.611	105.511	105.411	5.750	104.992	104.892	104.792	5.750	104.534	104.434	104.334
5.750	105.494	105.394	105.294	5.375	106.088	105.988	105.888	5.875	105.328	105.228	105.128	5.875	105.021	104.921	104.821
5.875	105.934	105.834	105.734	5.500	N/A	N/A	N/A	5.990	105.545	105.445	105.345	5.990	105.383	105.283	105.183
5.990	106.274	106.174	106.074	5.625	N/A	N/A	N/A	6.000	105.645	105.545	105.445	6.000	105.483	105.383	105.283
6.000	106.374	106.274	106.174	5.750	106.367	106.267	106.167	6.125	105.854	105.754	105.654	6.125	105.787	105.687	105.587

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	98.144	98.044	97.944	3.000	95.841	95.741	95.641	3.000	97.557	97.457	97.357	3.000	95.683	95.583	95.483
3.125	98.575	98.475	98.375	3.125	96.450	96.350	96.250	3.125	97.871	97.771	97.671	3.125	96.282	96.182	96.082
3.250	98.813	98.713	98.613	3.250	97.152	97.052	96.952	3.250	98.615	98.515	98.415	3.250	96.984	96.884	96.784
3.375	99.233	99.133	99.033	3.375	97.743	97.643	97.543	3.375	98.905	98.805	98.705	3.375	97.565	97.465	97.365
3.500	99.662	99.562	99.462	3.500	98.313	98.213	98.113	3.500	99.190	99.090	98.990	3.500	98.134	98.034	97.934
3.625	100.042	99.942	99.842	3.625	98.822	98.722	98.622	3.625	99.453	99.353	99.253	3.625	98.644	98.544	98.444
3.750	100.321	100.221	100.121	3.750	99.272	99.172	99.072	3.750	100.184	100.084	99.984	3.750	99.074	98.974	98.874
3.875	100.565	100.465	100.365	3.875	99.676	99.576	99.476	3.875	100.483	100.383	100.283	3.875	99.478	99.378	99.278
3.990	100.722	100.622	100.522	3.990	100.139	100.039	99.939	3.990	100.723	100.623	100.523	3.990	99.941	99.841	99.741
4.000	100.822	100.722	100.622	4.000	100.239	100.139	100.039	4.000	100.823	100.723	100.623	4.000	100.041	99.941	99.841
4.125	101.173	101.073	100.973	4.125	100.730	100.630	100.530	4.125	101.064	100.964	100.864	4.125	100.532	100.432	100.332
4.250	101.408	101.308	101.208	4.250	101.120	101.020	100.920	4.250	101.270	101.170	101.070	4.250	100.912	100.812	100.712
4.375	101.619	101.519	101.419	4.375	101.476	101.376	101.276	4.375	101.491	101.391	101.291	4.375	101.298	101.198	101.098
4.500	101.705	101.605	101.505	4.500	101.623	101.523	101.423	4.500	101.571	101.471	101.371	4.500	101.445	101.345	101.245
4.625	101.651	101.551	101.451	4.625	101.795	101.695	101.595	4.625	101.719	101.619	101.519	4.625	101.616	101.516	101.416
4.750	101.855	101.755	101.655	4.750	102.125	102.025	101.925	4.750	101.907	101.807	101.707	4.750	101.947	101.847	101.747
4.875	102.038	101.938	101.838	4.875	102.424	102.324	102.224	4.875	102.078	101.978	101.878	4.875	102.246	102.146	102.046
4.990	102.110	102.010	101.910	4.990	102.606	102.506	102.406	4.990	102.136	102.036	101.936	4.990	102.428	102.328	102.228
5.000	102.210	102.110	102.010	5.000	102.706	102.606	102.506	5.000	102.236	102.136	102.036	5.000	102.528	102.428	102.328

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.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/23/2018** **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	99.807	99.707	99.607	3.750	100.624	100.524	100.424	2.750	97.447	97.347	97.247
3.875	100.436	100.336	100.236	3.875	101.367	101.267	101.167	2.875	98.083	97.983	97.883
3.990	100.967	100.867	100.767	3.990	101.942	101.842	101.742	2.990	98.596	98.496	98.396
4.000	101.067	100.967	100.867	4.000	102.042	101.942	101.842	3.000	98.696	98.596	98.496
4.125	101.604	101.504	101.404	4.125	102.190	102.090	101.990	3.125	99.297	99.197	99.097
4.250	102.262	102.162	102.062	4.250	102.878	102.778	102.678	3.250	99.949	99.849	99.749
4.375	102.890	102.790	102.690	4.375	103.422	103.322	103.222	3.375	100.438	100.338	100.238
4.500	103.447	103.347	103.247	4.500	104.007	103.907	103.807	3.500	100.737	100.637	100.537
4.625	103.762	103.662	103.562	4.625	104.354	104.254	104.140	3.625	101.243	101.143	101.043
4.750	104.332	104.232	104.132	4.750	104.927	104.827	104.711	3.750	101.783	101.683	101.583
4.875	104.848	104.748	104.648	4.875	105.501	105.401	105.285	3.875	102.308	102.208	102.108
4.990	105.195	105.095	104.995	4.990	105.950	105.850	105.733	3.990	102.307	102.207	102.107
5.000	105.295	105.195	105.095	5.000	106.050	105.950	105.833	4.000	102.407	102.307	102.207
5.125	105.696	105.586	105.485	5.125	105.754	105.644	105.482	4.125	102.917	102.817	102.717
5.250	106.197	106.087	105.990	5.250	106.317	106.207	106.045	4.250	103.328	103.228	103.128
5.375	106.610	106.500	106.408	5.375	106.802	106.693	106.532	4.375	103.751	103.651	103.551
5.500	106.971	106.861	106.771	5.500	107.240	107.130	106.973	4.500	104.370	104.270	104.170
5.625	107.022	106.893	106.822	5.625	107.219	107.090	107.019	4.625	104.815	104.715	104.615
5.750	107.451	107.322	107.251	5.750	107.697	107.568	107.497	4.750	103.138	103.038	102.938

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.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: 1/23/2018 **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	98.081	97.981	97.881	3.750	97.981	97.881	97.781	3.750	99.174	99.074	98.974	3.750	99.074	98.974	98.874
3.875	98.884	98.784	98.684	3.875	98.784	98.684	98.584	3.875	99.917	99.817	99.717	3.875	99.817	99.717	99.617
3.990	99.505	99.405	99.305	3.990	99.405	99.305	99.205	3.990	100.492	100.392	100.292	3.990	100.392	100.292	100.192
4.000	99.605	99.505	99.405	4.000	99.505	99.405	99.305	4.000	100.592	100.492	100.392	4.000	100.492	100.392	100.292
4.125	100.101	100.001	99.901	4.125	100.001	99.901	99.801	4.125	100.740	100.640	100.540	4.125	100.640	100.540	100.440
4.250	100.805	100.705	100.605	4.250	100.705	100.605	100.505	4.250	101.369	101.269	101.169	4.250	101.269	101.169	101.069
4.375	101.440	101.340	101.240	4.375	101.340	101.240	101.140	4.375	101.972	101.872	101.772	4.375	101.872	101.772	101.672
4.500	101.997	101.897	101.797	4.500	101.897	101.797	101.697	4.500	102.557	102.457	102.357	4.500	102.457	102.357	102.257
4.625	102.312	102.212	102.112	4.625	102.212	102.112	102.012	4.625	102.904	102.804	102.690	4.625	102.804	102.704	102.590
4.750	102.882	102.782	102.682	4.750	102.782	102.682	102.582	4.750	103.477	103.377	103.261	4.750	103.377	103.277	103.161
4.875	103.398	103.298	103.198	4.875	103.298	103.198	103.098	4.875	104.051	103.951	103.835	4.875	103.951	103.851	103.735
4.990	103.745	103.645	103.545	4.990	103.645	103.545	103.445	4.990	104.500	104.400	104.283	4.990	104.400	104.300	104.183
5.000	103.845	103.745	103.645	5.000	103.745	103.645	103.545	5.000	104.600	104.500	104.383	5.000	104.500	104.400	104.283
5.125	104.246	104.136	104.035	5.125	104.146	104.036	103.935	5.125	104.304	104.194	104.032	5.125	104.204	104.094	103.932
5.250	104.747	104.637	104.540	5.250	104.647	104.537	104.440	5.250	104.867	104.757	104.595	5.250	104.767	104.657	104.495
5.375	105.160	105.050	104.958	5.375	105.060	104.950	104.858	5.375	105.352	105.243	105.082	5.375	105.252	105.143	104.982
5.500	105.521	105.411	105.321	5.500	105.421	105.311	105.221	5.500	105.790	105.680	105.523	5.500	105.690	105.580	105.423
5.625	105.572	105.443	105.372	5.625	105.472	105.343	105.272	5.625	105.769	105.640	105.569	5.625	105.669	105.540	105.469
5.750	106.001	105.872	105.801	5.750	105.901	105.772	105.701	5.750	106.247	106.118	106.047	5.750	106.147	106.018	105.947

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	95.947	95.847	95.747	2.750	95.847	95.747	95.647
2.875	96.583	96.483	96.383	2.875	96.483	96.383	96.283
2.990	97.096	96.996	96.896	2.990	96.996	96.896	96.796
3.000	97.196	97.096	96.996	3.000	97.096	96.996	96.896
3.125	97.797	97.697	97.597	3.125	97.697	97.597	97.497
3.250	98.449	98.349	98.249	3.250	98.349	98.249	98.149
3.375	98.938	98.838	98.738	3.375	98.838	98.738	98.638
3.500	99.231	99.131	99.031	3.500	99.131	99.031	98.931
3.625	99.743	99.643	99.543	3.625	99.643	99.543	99.443
3.750	100.283	100.183	100.083	3.750	100.183	100.083	99.983
3.875	100.808	100.708	100.608	3.875	100.708	100.608	100.508
3.990	100.807	100.707	100.607	3.990	100.707	100.607	100.507
4.000	100.907	100.807	100.707	4.000	100.807	100.707	100.607
4.125	101.417	101.317	101.217	4.125	101.317	101.217	101.117
4.250	101.828	101.728	101.628	4.250	101.728	101.628	101.528
4.375	102.251	102.151	102.051	4.375	102.151	102.051	101.951
4.500	102.870	102.770	102.670	4.500	102.770	102.670	102.570
4.625	103.315	103.215	103.115	4.625	103.215	103.115	103.015
4.750	101.638	101.538	101.438	4.750	101.538	101.438	101.338

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.: **2/22/2018**
45 Day Lock Exp.: **3/9/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/23/2018** **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	99.531	99.431	99.331	3.750	100.624	100.524	100.424	2.750	97.447	97.347	97.247
3.875	100.334	100.234	100.134	3.875	101.367	101.267	101.167	2.875	98.083	97.983	97.883
3.990	100.955	100.855	100.755	3.990	101.942	101.842	101.742	2.990	98.596	98.496	98.396
4.000	101.055	100.955	100.855	4.000	102.042	101.942	101.842	3.000	98.696	98.596	98.496
4.125	101.551	101.451	101.351	4.125	102.190	102.090	101.990	3.125	99.297	99.197	99.097
4.250	102.255	102.155	102.055	4.250	102.819	102.719	102.619	3.250	99.949	99.849	99.749
4.375	102.890	102.790	102.690	4.375	103.422	103.322	103.222	3.375	100.438	100.338	100.238
4.500	103.447	103.347	103.247	4.500	104.007	103.907	103.807	3.500	100.731	100.631	100.531
4.625	103.762	103.662	103.562	4.625	104.354	104.254	104.140	3.625	101.243	101.143	101.043
4.750	104.332	104.232	104.132	4.750	104.927	104.827	104.711	3.750	101.783	101.683	101.583
4.875	104.848	104.748	104.648	4.875	105.501	105.401	105.285	3.875	102.308	102.208	102.108
4.990	105.195	105.095	104.995	4.990	105.950	105.850	105.733	3.990	102.307	102.207	102.107
5.000	105.295	105.195	105.095	5.000	106.050	105.950	105.833	4.000	102.407	102.307	102.207
5.125	105.696	105.586	105.485	5.125	105.754	105.644	105.482	4.125	102.917	102.817	102.717
5.250	106.197	106.087	105.990	5.250	106.317	106.207	106.045	4.250	103.328	103.228	103.128
5.375	106.610	106.500	106.408	5.375	106.802	106.693	106.532	4.375	103.751	103.651	103.551
5.500	106.971	106.861	106.771	5.500	107.240	107.130	106.973	4.500	104.370	104.270	104.170
5.625	107.022	106.893	106.822	5.625	107.219	107.090	107.019	4.625	104.815	104.715	104.615
5.750	107.451	107.322	107.251	5.750	107.697	107.568	107.497	4.750	103.138	103.038	102.938

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap

FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "-1.500", LPMI		

Product Features

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

All Loan Type Adjustments

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

	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.: **2/22/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.: **3/9/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/23/2018** **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
3.750	97.844	97.793	97.616
3.875	98.526	98.473	98.291
4.000	99.313	99.259	99.071
4.125	99.871	99.814	99.622
4.250	100.430	100.372	100.174
4.375	100.855	100.795	100.592
4.500	101.339	101.277	101.068
4.625	101.674	101.611	101.397
4.750	102.020	101.955	101.736
4.875	102.399	102.331	102.107
5.000	102.691	102.622	102.393
5.125	102.901	102.830	102.596
5.250	103.288	103.215	102.975

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	96.922	96.878	96.722
3.375	97.574	97.528	97.367
3.500	98.059	98.012	97.845
3.625	98.495	98.446	98.274
3.750	98.893	98.842	98.665
3.875	99.259	99.206	99.024
4.000	99.619	99.564	99.377
4.125	99.972	99.916	99.723
4.250	100.319	100.261	100.063
4.375	100.552	100.492	100.289
4.500	100.780	100.718	100.510

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	96.770	96.730	96.584
3.125	97.392	97.350	97.199
3.250	97.914	97.870	97.714
3.375	98.386	98.341	98.179
3.500	98.831	98.784	98.617
3.625	99.239	99.190	99.018
3.750	99.613	99.562	99.385
3.875	99.954	99.902	99.719
4.000	100.267	100.212	100.024
4.125	100.552	100.495	100.303
4.250	100.823	100.764	100.566
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)