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.: **2/23/2018**
45 Day Lock Exp.: **3/12/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	99.134	98.984	98.834	3.250	98.617	98.467	98.317	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	99.582	99.432	99.282	3.375	99.029	98.879	98.729	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.030	99.880	99.730	3.500	99.441	99.291	99.141	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.427	100.277	100.127	3.625	99.803	99.653	99.503	2.250	95.430	95.280	95.130	3.500	101.922	101.772	101.622
3.750	101.720	101.570	101.420	3.750	101.203	101.053	100.903	2.375	95.824	95.674	95.524	3.625	102.319	102.169	102.019
3.875	102.155	102.005	101.855	3.875	101.602	101.452	101.302	2.500	96.217	96.067	95.917	Margin =	2.250	Index =	1.790
4.000	102.537	102.387	102.237	4.000	101.948	101.798	101.648	2.625	96.561	96.411	96.261				
4.125	102.844	102.694	102.544	4.125	102.219	102.069	101.919	2.750	98.694	98.544	98.394				
4.250	103.195	103.095	102.995	4.250	102.678	102.578	102.478	2.875	99.084	98.934	98.784				
4.375	103.542	103.442	103.342	4.375	102.989	102.889	102.789	3.000	99.469	99.319	99.169				
4.500	103.853	103.753	103.653	4.500	103.265	103.165	103.065	3.125	99.795	99.645	99.495				
4.625	104.096	103.996	103.896	4.625	103.472	103.372	103.272	3.250	100.525	100.375	100.225				
4.750	104.011	103.911	103.811	4.750	103.494	103.394	103.294	3.375	100.865	100.715	100.565				
4.875	104.288	104.188	104.088	4.875	103.735	103.635	103.535	3.500	101.170	101.020	100.870				
5.000	104.741	104.641	104.541	5.000	104.152	104.052	103.952	3.625	101.401	101.251	101.101				
5.125	104.983	104.883	104.783	5.125	104.359	104.259	104.159	3.750	101.791	101.641	101.491				
5.250	103.586	103.486	103.386	5.250	103.069	102.969	102.869	3.875	102.060	101.910	101.760				
5.375	103.862	103.762	103.662	5.375	103.310	103.210	103.110	4.000	102.294	102.144	101.994				
5.500	104.315	104.215	104.115	5.500	103.727	103.627	103.527	4.125	102.463	102.313	102.163				

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	97.654	97.504	97.354	3.250	97.487	97.337	97.187	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.102	97.952	97.802	3.375	97.899	97.749	97.599	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	98.550	98.400	98.250	3.500	98.311	98.161	98.011	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	98.947	98.797	98.647	3.625	98.673	98.523	98.373	2.250	94.300	94.150	94.000	3.500	100.792	100.642	100.492
3.750	100.240	100.090	99.940	3.750	100.073	99.923	99.773	2.375	94.694	94.544	94.394	3.625	101.189	101.039	100.889
3.875	100.675	100.525	100.375	3.875	100.472	100.322	100.172	2.500	95.087	94.937	94.787	Margin =	2.250	Index =	1.790
4.000	101.057	100.907	100.757	4.000	100.818	100.668	100.518	2.625	95.431	95.281	95.131	**30 Year OTC**			
4.125	101.364	101.214	101.064	4.125	101.089	100.939	100.789	2.750	97.564	97.414	97.264	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.715	101.615	101.515	4.250	101.548	101.448	101.348	2.875	97.954	97.804	97.654	4.250	100.105	99.855	99.605
4.375	102.062	101.962	101.862	4.375	101.859	101.759	101.659	3.000	98.339	98.189	98.039	4.375	100.452	100.202	99.952
4.500	102.373	102.273	102.173	4.500	102.135	102.035	101.935	3.125	98.665	98.515	98.365	4.500	100.763	100.513	100.263
4.625	102.616	102.516	102.416	4.625	102.342	102.242	102.142	3.250	99.395	99.245	99.095	4.625	101.006	100.756	100.506
4.750	102.531	102.431	102.331	4.750	102.364	102.264	102.164	3.375	99.735	99.585	99.435	4.750	100.921	100.671	100.421
4.875	102.808	102.708	102.608	4.875	102.605	102.505	102.405	3.500	100.040	99.890	99.740	4.875	101.198	100.948	100.698
5.000	103.261	103.161	103.061	5.000	103.022	102.922	102.822	3.625	100.271	100.121	99.971	5.000	101.651	101.401	101.151
5.125	103.503	103.403	103.303	5.125	103.229	103.129	103.029	3.750	100.661	100.511	100.361	5.125	101.893	101.643	101.393
5.250	102.106	102.006	101.906	5.250	101.939	101.839	101.739	3.875	100.930	100.780	100.630	5.250	100.496	100.246	99.996
5.375	102.382	102.282	102.182	5.375	102.180	102.080	101.980	4.000	101.164	101.014	100.864	5.375	100.772	100.522	100.272
5.500	102.835	102.735	102.635	5.500	102.597	102.497	102.397	4.125	101.333	101.183	101.033	5.500	101.225	100.975	100.725

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:	1/24/2018	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

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**2/23/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/12/2018**
			60 Day Lock Exp.:	**3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 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	98.259	98.109	97.959	3.250	97.742	97.592	97.442	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.707	98.557	98.407	3.375	98.154	98.004	97.854	2.000	N/A	N/A	N/A	3.250	100.23	100.084	99.934
3.500	99.155	99.005	98.855	3.500	98.566	98.416	98.266	2.125	N/A	N/A	N/A	3.375	100.64	100.490	100.340
3.625	99.552	99.402	99.252	3.625	98.928	98.778	98.628	2.250	93.430	93.280	93.130	3.500	101.05	100.897	100.747
3.750	100.657	100.507	100.357	3.750	100.140	99.990	99.840	2.375	93.824	93.674	93.524	3.625	101.44	101.294	101.144
3.875	101.093	100.943	100.793	3.875	100.540	100.390	100.240	2.500	94.217	94.067	93.917	Margin = 2.250		Index = 1.790	
4.000	101.474	101.324	101.174	4.000	100.886	100.736	100.586	2.625	94.561	94.411	94.261				
4.125	101.781	101.631	101.481	4.125	101.157	101.007	100.857	2.750	97.007	96.857	96.707				
4.250	102.070	101.970	101.870	4.250	101.553	101.453	101.353	2.875	97.396	97.246	97.096				
4.375	102.417	102.317	102.217	4.375	101.864	101.764	101.664	3.000	97.781	97.631	97.481				
4.500	102.728	102.628	102.528	4.500	102.140	102.040	101.940	3.125	98.108	97.958	97.808				
4.625	102.971	102.871	102.771	4.625	102.347	102.247	102.147	3.250	99.650	99.500	99.350				
4.750	101.667	101.567	101.467	4.750	101.150	101.050	100.950	3.375	99.990	99.840	99.690				
4.875	101.944	101.844	101.744	4.875	101.391	101.291	101.191	3.500	100.295	100.145	99.995				
5.000	102.397	102.297	102.197	5.000	101.808	101.708	101.608	3.625	100.526	100.376	100.226				
5.125	102.639	102.539	102.439	5.125	102.015	101.915	101.815	3.750	100.728	100.578	100.428				
5.250	100.430	100.330	100.230	5.250	99.912	99.812	99.712	3.875	100.998	100.848	100.698				
5.375	100.706	100.606	100.506	5.375	100.153	100.053	99.953	4.000	101.232	101.082	100.932				
5.500	101.159	101.059	100.959	5.500	100.571	100.471	100.371	4.125	101.400	101.250	101.100				

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	96.779	96.629	96.479	3.250	96.612	96.462	96.312	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.227	97.077	96.927	3.375	97.024	96.874	96.724	2.000	N/A	N/A	N/A	3.250	99.104	98.954	98.804
3.500	97.675	97.525	97.375	3.500	97.436	97.286	97.136	2.125	N/A	N/A	N/A	3.375	99.510	99.360	99.210
3.625	98.072	97.922	97.772	3.625	97.798	97.648	97.498	2.250	92.550	92.400	92.250	3.500	99.917	99.767	99.617
3.750	99.177	99.027	98.877	3.750	99.010	98.860	98.710	2.375	92.944	92.794	92.644	3.625	100.314	100.164	100.014
3.875	99.613	99.463	99.313	3.875	99.410	99.260	99.110	2.500	93.337	93.187	93.037	Margin = 2.250		Index = 1.790	
4.000	99.994	99.844	99.694	4.000	99.756	99.606	99.456	2.625	93.681	93.531	93.381	**30 Year OTC**			
4.125	100.301	100.151	100.001	4.125	100.027	99.877	99.727	2.750	96.658	96.508	96.358	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.590	100.490	100.390	4.250	100.423	100.323	100.223	2.875	97.048	96.898	96.748	4.250	98.980	98.730	98.480
4.375	100.937	100.837	100.737	4.375	100.734	100.634	100.534	3.000	97.432	97.282	97.132	4.375	99.327	99.077	98.827
4.500	101.248	101.148	101.048	4.500	101.010	100.910	100.810	3.125	97.759	97.609	97.459	4.500	99.638	99.388	99.138
4.625	101.491	101.391	101.291	4.625	101.217	101.117	101.017	3.250	97.965	97.815	97.665	4.625	99.881	99.631	99.381
4.750	100.187	100.087	99.987	4.750	100.020	99.920	99.820	3.375	98.305	98.155	98.005	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	98.610	98.460	98.310	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	98.841	98.691	98.541	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	98.411	98.261	98.111	5.125	99.549	99.299	99.049
5.250	98.950	98.850	98.750	5.250	98.782	98.682	98.582	3.875	98.680	98.530	98.380	5.250	97.340	97.090	96.840
5.375	99.226	99.126	99.026	5.375	99.023	98.923	98.823	4.000	98.914	98.764	98.614	5.375	97.616	97.366	97.116
5.500	99.679	99.579	99.479	5.500	99.441	99.341	99.241	4.125	99.083	98.933	98.783	5.500	98.069	97.819	97.569

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

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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
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Max USDA-GRH Rate

Today:	1/24/2018	5.000%

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AFR Loan Center
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45 Day Lock Exp.: 3/12/2018
60 Day Lock Exp.: 3/26/2018

W. Rate Sheet Dated: 1/24/2018 **Release Time:** 10:30 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	101.099	100.999	100.899	4.125	101.943	101.843	101.743	3.000	98.705	98.605	98.505	3.000	98.897	98.797	98.697
4.125	101.635	101.535	101.435	4.250	102.878	102.778	102.678	3.125	99.205	99.105	99.005	3.125	99.210	99.110	99.010
4.250	102.293	102.193	102.093	4.375	103.299	103.199	103.099	3.250	99.664	99.564	99.464	3.250	99.954	99.854	99.754
4.375	102.818	102.718	102.618	4.500	103.689	103.589	103.489	3.375	100.183	100.083	99.983	3.375	100.244	100.144	100.044
4.500	103.025	102.925	102.825	4.625	104.150	104.050	103.950	3.500	100.675	100.575	100.475	3.500	100.531	100.431	100.331
4.625	103.581	103.481	103.381	4.750	104.544	104.444	104.344	3.625	100.940	100.840	100.740	3.625	100.792	100.692	100.592
4.750	104.105	104.005	103.905	4.875	104.962	104.862	104.762	3.750	101.346	101.246	101.146	3.750	101.605	101.505	101.405
4.875	104.615	104.515	104.415	4.990	105.312	105.212	105.112	3.875	101.711	101.611	101.511	3.875	101.900	101.800	101.700
4.990	104.816	104.716	104.616	5.000	105.412	105.312	105.212	3.990	102.066	101.966	101.866	3.990	102.140	102.040	101.940
5.000	104.916	104.816	104.716	5.125	105.927	105.827	105.727	4.000	102.166	102.066	101.966	4.000	102.240	102.140	102.040
5.125	105.471	105.371	105.271	5.250	106.410	106.310	106.210	4.125	102.552	102.452	102.352	4.125	102.481	102.381	102.281
5.250	106.131	106.031	105.931	5.375	106.737	106.637	106.537	4.250	102.904	102.804	102.704	4.250	102.687	102.587	102.487
5.375	106.561	106.461	106.361	5.500	107.041	106.941	106.841	4.375	103.222	103.122	103.022	4.375	102.908	102.808	102.708
5.500	106.982	106.882	106.782	5.625	107.307	107.207	107.107	4.500	103.353	103.253	103.153	4.500	102.988	102.888	102.788
5.625	107.330	107.230	107.130	5.750	106.375	106.275	106.175	4.625	103.336	103.236	103.136	4.625	103.136	103.036	102.936
5.750	106.876	106.776	106.676	5.875	106.710	106.610	106.510	4.750	103.634	103.534	103.434	4.750	103.324	103.224	103.124
5.875	107.315	107.215	107.115	5.990	106.928	106.828	106.728	4.875	103.904	103.804	103.704	4.875	103.491	103.391	103.291
5.990	107.654	107.554	107.454	6.000	107.028	106.928	106.828	4.990	104.054	103.954	103.854	4.990	103.552	103.452	103.352
6.000	107.754	107.654	107.554	6.125	107.233	107.133	107.033	5.000	104.154	104.054	103.954	5.000	103.652	103.552	103.452

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	100.171	100.071	99.971	3.000	97.985	97.885	97.785
4.250	100.891	100.791	100.691	3.125	98.414	98.314	98.214
4.375	101.450	101.350	101.250	3.250	98.651	98.551	98.451
4.500	101.937	101.837	101.737	3.375	99.072	98.972	98.872
4.625	102.153	102.053	101.953	3.500	99.501	99.401	99.301
4.750	102.635	102.535	102.435	3.625	99.881	99.781	99.681
4.875	103.127	103.027	102.927	3.750	100.160	100.060	99.960
4.990	103.466	103.366	103.266	3.875	100.404	100.304	100.204
5.000	103.566	103.466	103.366	3.990	100.641	100.541	100.441
5.125	103.803	103.703	103.603	4.000	100.741	100.641	100.541
5.250	102.886	102.786	102.686	4.125	101.090	100.990	100.890
5.375	103.379	103.279	103.179	4.250	101.326	101.226	101.126
5.500	103.847	103.747	103.647	4.375	101.533	101.433	101.333
5.625	104.093	103.993	103.893	4.500	101.623	101.523	101.423
5.750	101.006	100.906	100.804	4.625	101.567	101.467	101.367
5.875	101.509	101.409	101.307	4.750	101.771	101.671	101.571
5.990	101.898	101.798	101.696	4.875	101.955	101.855	101.755
6.000	101.998	101.898	101.796	4.990	102.027	101.927	101.827
6.125	102.229	102.129	102.028	5.000	102.127	102.027	101.927

All Loan Type Adjustments

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

Cash-Out Refinance

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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.: 2/23/2018
45 Day Lock Exp.: 3/12/2018
60 Day Lock Exp.: 3/26/2018

W. Rate Sheet Dated: 1/24/2018 **Release Time:** 10:30 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	99.092	98.992	98.892	3.750	96.199	96.099	95.999	4.125	100.493	100.393	100.293	4.125	98.847	98.747	98.647
4.125	99.710	99.610	99.510	3.875	97.150	97.050	96.950	4.250	101.333	101.233	101.133	4.250	99.553	99.453	99.353
4.250	100.483	100.383	100.283	3.990	98.032	97.932	97.832	4.375	101.682	101.582	101.482	4.375	100.038	99.938	99.838
4.375	101.020	100.920	100.820	4.000	98.132	98.032	97.932	4.500	102.239	102.139	102.039	4.500	100.480	100.380	100.280
4.500	101.575	101.475	101.375	4.125	98.971	98.871	98.771	4.625	102.700	102.600	102.500	4.625	101.007	100.907	100.807
4.625	102.131	102.031	101.931	4.250	100.188	100.088	99.988	4.750	103.094	102.994	102.894	4.750	101.673	101.573	101.473
4.750	102.655	102.555	102.455	4.375	100.915	100.815	100.715	4.875	103.512	103.412	103.312	4.875	102.254	102.154	102.054
4.875	103.165	103.065	102.965	4.500	101.680	101.580	101.480	4.990	103.862	103.762	103.662	4.990	102.474	102.374	102.274
4.990	103.366	103.266	103.166	4.625	102.443	102.343	102.243	5.000	103.962	103.862	103.762	5.000	102.574	102.474	102.374
5.000	103.466	103.366	103.266	4.750	103.153	103.053	102.953	5.125	104.477	104.377	104.277	5.125	102.951	102.851	102.751
5.125	104.021	103.921	103.821	4.875	103.717	103.617	103.517	5.250	104.960	104.860	104.760	5.250	103.657	103.557	103.457
5.250	104.681	104.581	104.481	4.990	103.955	103.855	103.755	5.375	105.287	105.187	105.087	5.375	104.132	104.032	103.932
5.375	105.111	105.011	104.911	5.000	104.055	103.955	103.855	5.500	105.591	105.491	105.391	5.500	104.571	104.471	104.371
5.500	105.532	105.432	105.332	5.125	104.539	104.439	104.339	5.625	105.857	105.757	105.657	5.625	104.957	104.857	104.757
5.625	105.880	105.780	105.680	5.250	105.428	105.328	105.228	5.750	104.925	104.825	104.725	5.750	104.466	104.366	104.266
5.750	105.426	105.326	105.226	5.375	105.904	105.804	105.704	5.875	105.260	105.160	105.060	5.875	104.952	104.852	104.752
5.875	105.865	105.765	105.665	5.500	106.366	106.266	106.166	5.990	105.478	105.378	105.278	5.990	105.312	105.212	105.112
5.990	106.204	106.104	106.004	5.625	N/A	N/A	N/A	6.000	105.578	105.478	105.378	6.000	105.412	105.312	105.212
6.000	106.304	106.204	106.104	5.750	106.299	106.199	106.099	6.125	105.783	105.683	105.583	6.125	105.716	105.616	105.516

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	97.985	97.885	97.785	3.000	95.681	95.581	95.481	3.000	97.397	97.297	97.197	3.000	95.523	95.423	95.323
3.125	98.414	98.314	98.214	3.125	96.289	96.189	96.089	3.125	97.710	97.610	97.510	3.125	96.120	96.020	95.920
3.250	98.651	98.551	98.451	3.250	96.995	96.895	96.795	3.250	98.454	98.354	98.254	3.250	96.827	96.727	96.627
3.375	99.072	98.972	98.872	3.375	97.584	97.484	97.384	3.375	98.744	98.644	98.544	3.375	97.406	97.306	97.206
3.500	99.501	99.401	99.301	3.500	98.153	98.053	97.953	3.500	99.031	98.931	98.831	3.500	97.975	97.875	97.775
3.625	99.881	99.781	99.681	3.625	98.662	98.562	98.462	3.625	99.292	99.192	99.092	3.625	98.483	98.383	98.283
3.750	100.160	100.060	99.960	3.750	99.110	99.010	98.910	3.750	100.105	100.005	99.905	3.750	98.912	98.812	98.712
3.875	100.404	100.304	100.204	3.875	99.513	99.413	99.313	3.875	100.400	100.300	100.200	3.875	99.315	99.215	99.115
3.990	100.641	100.541	100.441	3.990	100.058	99.958	99.858	3.990	100.640	100.540	100.440	3.990	99.860	99.760	99.660
4.000	100.741	100.641	100.541	4.000	100.158	100.058	99.958	4.000	100.740	100.640	100.540	4.000	99.960	99.860	99.760
4.125	101.090	100.990	100.890	4.125	100.647	100.547	100.447	4.125	100.981	100.881	100.781	4.125	100.449	100.349	100.249
4.250	101.326	101.226	101.126	4.250	101.038	100.938	100.838	4.250	101.187	101.087	100.987	4.250	100.830	100.730	100.630
4.375	101.533	101.433	101.333	4.375	101.394	101.294	101.194	4.375	101.408	101.308	101.208	4.375	101.215	101.115	101.015
4.500	101.623	101.523	101.423	4.500	101.540	101.440	101.340	4.500	101.488	101.388	101.288	4.500	101.362	101.262	101.162
4.625	101.567	101.467	101.367	4.625	101.711	101.611	101.511	4.625	101.636	101.536	101.436	4.625	101.533	101.433	101.333
4.750	101.771	101.671	101.571	4.750	102.041	101.941	101.841	4.750	101.824	101.724	101.624	4.750	101.863	101.763	101.663
4.875	101.955	101.855	101.755	4.875	102.338	102.238	102.138	4.875	101.991	101.891	101.791	4.875	102.160	102.060	101.960
4.990	102.027	101.927	101.827	4.990	102.519	102.419	102.319	4.990	102.052	101.952	101.852	4.990	102.341	102.241	102.141
5.000	102.127	102.027	101.927	5.000	102.619	102.519	102.419	5.000	102.152	102.052	101.952	5.000	102.441	102.341	102.241

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	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
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.

For use by mortgage professionals only and should not be distributed to borrowers.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/23/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/12/2018**
		60 Day Lock Exp.:	**3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 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	99.839	99.739	99.639	3.750	100.425	100.325	100.225	2.750	97.435	97.335	97.235
3.875	100.468	100.368	100.268	3.875	101.218	101.118	101.018	2.875	98.061	97.961	97.861
3.990	100.999	100.899	100.799	3.990	101.792	101.692	101.592	2.990	98.605	98.505	98.405
4.000	101.099	100.999	100.899	4.000	101.892	101.792	101.692	3.000	98.705	98.605	98.505
4.125	101.635	101.535	101.435	4.125	102.050	101.950	101.850	3.125	99.205	99.105	99.005
4.250	102.293	102.193	102.093	4.250	102.878	102.778	102.678	3.250	99.808	99.708	99.608
4.375	102.818	102.718	102.618	4.375	103.299	103.199	103.099	3.375	100.366	100.266	100.166
4.500	103.241	103.141	103.041	4.500	103.856	103.756	103.656	3.500	100.675	100.575	100.475
4.625	103.617	103.515	103.417	4.625	104.251	104.149	104.051	3.625	101.098	100.998	100.898
4.750	104.182	104.079	103.982	4.750	104.820	104.718	104.620	3.750	101.637	101.537	101.437
4.875	104.692	104.589	104.492	4.875	105.391	105.289	105.191	3.875	102.159	102.059	101.959
4.990	105.033	104.930	104.833	4.990	105.836	105.734	105.636	3.990	102.220	102.120	102.020
5.000	105.133	105.030	104.933	5.000	105.936	105.834	105.736	4.000	102.320	102.220	102.120
5.125	105.534	105.409	105.334	5.125	105.591	105.467	105.373	4.125	102.828	102.728	102.628
5.250	106.030	105.905	105.830	5.250	106.150	106.026	105.932	4.250	103.239	103.139	103.039
5.375	106.439	106.314	106.239	5.375	106.631	106.507	106.416	4.375	103.658	103.558	103.458
5.500	106.795	106.670	106.595	5.500	107.065	106.941	106.852	4.500	104.275	104.175	104.075
5.625	106.843	106.696	106.643	5.625	107.040	106.893	106.840	4.625	104.716	104.616	104.516
5.750	107.268	107.121	107.068	5.750	107.514	107.367	107.314	4.750	103.252	103.148	103.052

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

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

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

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

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

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

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

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

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

30 Day Lock Exp.: **2/23/2018**
45 Day Lock Exp.: **3/12/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 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	97.826	97.726	97.626	3.750	97.726	97.626	97.526	3.750	98.975	98.875	98.775	3.750	98.875	98.775	98.675
3.875	98.624	98.524	98.424	3.875	98.524	98.424	98.324	3.875	99.768	99.668	99.568	3.875	99.668	99.568	99.468
3.990	99.239	99.139	99.039	3.990	99.139	99.039	98.939	3.990	100.342	100.242	100.142	3.990	100.242	100.142	100.042
4.000	99.339	99.239	99.139	4.000	99.239	99.139	99.039	4.000	100.442	100.342	100.242	4.000	100.342	100.242	100.142
4.125	99.910	99.810	99.710	4.125	99.810	99.710	99.610	4.125	100.600	100.500	100.400	4.125	100.500	100.400	100.300
4.250	100.609	100.509	100.409	4.250	100.509	100.409	100.309	4.250	101.225	101.125	101.025	4.250	101.125	101.025	100.925
4.375	101.239	101.139	101.039	4.375	101.139	101.039	100.939	4.375	101.826	101.726	101.626	4.375	101.726	101.626	101.526
4.500	101.791	101.691	101.591	4.500	101.691	101.591	101.491	4.500	102.406	102.306	102.206	4.500	102.306	102.206	102.106
4.625	102.167	102.065	101.967	4.625	102.067	101.965	101.867	4.625	102.801	102.699	102.601	4.625	102.701	102.599	102.501
4.750	102.732	102.629	102.532	4.750	102.632	102.529	102.432	4.750	103.370	103.268	103.170	4.750	103.270	103.168	103.070
4.875	103.242	103.139	103.042	4.875	103.142	103.039	102.942	4.875	103.941	103.839	103.741	4.875	103.841	103.739	103.641
4.990	103.583	103.480	103.383	4.990	103.483	103.380	103.283	4.990	104.386	104.284	104.186	4.990	104.286	104.184	104.086
5.000	103.683	103.580	103.483	5.000	103.583	103.480	103.383	5.000	104.486	104.384	104.286	5.000	104.386	104.284	104.186
5.125	104.084	103.959	103.884	5.125	103.984	103.859	103.784	5.125	104.141	104.017	103.923	5.125	104.041	103.917	103.823
5.250	104.580	104.455	104.380	5.250	104.480	104.355	104.280	5.250	104.700	104.576	104.482	5.250	104.600	104.476	104.382
5.375	104.989	104.864	104.789	5.375	104.889	104.764	104.689	5.375	105.181	105.057	104.966	5.375	105.081	104.957	104.866
5.500	105.345	105.220	105.145	5.500	105.245	105.120	105.045	5.500	105.615	105.491	105.402	5.500	105.515	105.391	105.302
5.625	105.393	105.246	105.193	5.625	105.293	105.146	105.093	5.625	105.590	105.443	105.390	5.625	105.490	105.343	105.290
5.750	105.818	105.671	105.618	5.750	105.718	105.571	105.518	5.750	106.064	105.917	105.864	5.750	105.964	105.817	105.764

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.856	95.756	95.656	2.750	95.756	95.656	95.556
2.875	96.492	96.392	96.292	2.875	96.392	96.292	96.192
2.990	97.004	96.904	96.804	2.990	96.904	96.804	96.704
3.000	97.104	97.004	96.904	3.000	97.004	96.904	96.804
3.125	97.704	97.604	97.504	3.125	97.604	97.504	97.404
3.250	98.308	98.208	98.108	3.250	98.208	98.108	98.008
3.375	98.866	98.766	98.666	3.375	98.766	98.666	98.566
3.500	99.087	98.987	98.887	3.500	98.987	98.887	98.787
3.625	99.598	99.498	99.398	3.625	99.498	99.398	99.298
3.750	100.137	100.037	99.937	3.750	100.037	99.937	99.837
3.875	100.659	100.559	100.459	3.875	100.559	100.459	100.359
3.990	100.720	100.620	100.520	3.990	100.620	100.520	100.420
4.000	100.820	100.720	100.620	4.000	100.720	100.620	100.520
4.125	101.328	101.228	101.128	4.125	101.228	101.128	101.028
4.250	101.739	101.639	101.539	4.250	101.639	101.539	101.439
4.375	102.158	102.058	101.958	4.375	102.058	101.958	101.858
4.500	102.775	102.675	102.575	4.500	102.675	102.575	102.475
4.625	103.216	103.116	103.016	4.625	103.116	103.016	102.916
4.750	101.752	101.648	101.552	4.750	101.652	101.548	101.452

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.: **2/23/2018**
45 Day Lock Exp.: **3/12/2018**
60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 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	99.276	99.176	99.076	3.750	100.425	100.325	100.225	2.750	97.356	97.256	97.156
3.875	100.074	99.974	99.874	3.875	101.218	101.118	101.018	2.875	97.992	97.892	97.792
3.990	100.689	100.589	100.489	3.990	101.792	101.692	101.592	2.990	98.504	98.404	98.304
4.000	100.789	100.689	100.589	4.000	101.892	101.792	101.692	3.000	98.604	98.504	98.404
4.125	101.360	101.260	101.160	4.125	102.050	101.950	101.850	3.125	99.204	99.104	99.004
4.250	102.059	101.959	101.859	4.250	102.675	102.575	102.475	3.250	99.808	99.708	99.608
4.375	102.689	102.589	102.489	4.375	103.276	103.176	103.076	3.375	100.366	100.266	100.166
4.500	103.241	103.141	103.041	4.500	103.856	103.756	103.656	3.500	100.587	100.487	100.387
4.625	103.617	103.515	103.417	4.625	104.251	104.149	104.051	3.625	101.098	100.998	100.898
4.750	104.182	104.079	103.982	4.750	104.820	104.718	104.620	3.750	101.637	101.537	101.437
4.875	104.692	104.589	104.492	4.875	105.391	105.289	105.191	3.875	102.159	102.059	101.959
4.990	105.033	104.930	104.833	4.990	105.836	105.734	105.636	3.990	102.220	102.120	102.020
5.000	105.133	105.030	104.933	5.000	105.936	105.834	105.736	4.000	102.320	102.220	102.120
5.125	105.534	105.409	105.334	5.125	105.591	105.467	105.373	4.125	102.828	102.728	102.628
5.250	106.030	105.905	105.830	5.250	106.150	106.026	105.932	4.250	103.239	103.139	103.039
5.375	106.439	106.314	106.239	5.375	106.631	106.507	106.416	4.375	103.658	103.558	103.458
5.500	106.795	106.670	106.595	5.500	107.065	106.941	106.852	4.500	104.275	104.175	104.075
5.625	106.843	106.696	106.643	5.625	107.040	106.893	106.840	4.625	104.716	104.616	104.516
5.750	107.268	107.121	107.068	5.750	107.514	107.367	107.314	4.750	103.252	103.148	103.052

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.: **2/23/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.: **3/12/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/24/2018** **Release Time:** **10:30 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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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