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

W. Rate Sheet Dated: **1/25/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	99.072	98.922	98.772	3.250	98.555	98.405	98.255	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	99.519	99.369	99.219	3.375	98.966	98.816	98.666	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	99.967	99.817	99.667	3.500	99.379	99.229	99.079	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.364	100.214	100.064	3.625	99.740	99.590	99.440	2.250	95.418	95.268	95.118	3.500	101.922	101.772	101.622
3.750	101.673	101.523	101.373	3.750	101.156	101.006	100.856	2.375	95.812	95.662	95.512	3.625	102.319	102.169	102.019
3.875	102.108	101.958	101.808	3.875	101.556	101.406	101.256	2.500	96.205	96.055	95.905	Margin = 2.250		Index = 1.790	
4.000	102.490	102.340	102.190	4.000	101.901	101.751	101.601	2.625	96.549	96.399	96.249				
4.125	102.797	102.647	102.497	4.125	102.173	102.023	101.873	2.750	98.624	98.474	98.324				
4.250	103.226	103.126	103.026	4.250	102.709	102.609	102.509	2.875	99.013	98.863	98.713				
4.375	103.573	103.473	103.373	4.375	103.020	102.920	102.820	3.000	99.398	99.248	99.098				
4.500	103.885	103.785	103.685	4.500	103.296	103.196	103.096	3.125	99.725	99.575	99.425				
4.625	104.127	104.027	103.927	4.625	103.503	103.403	103.303	3.250	100.478	100.328	100.178				
4.750	103.605	103.505	103.405	4.750	103.338	103.238	103.138	3.375	100.818	100.668	100.518				
4.875	103.881	103.781	103.681	4.875	103.579	103.479	103.379	3.500	101.123	100.973	100.823				
5.000	104.334	104.234	104.134	5.000	103.996	103.896	103.796	3.625	101.354	101.204	101.054				
5.125	104.577	104.477	104.377	5.125	104.203	104.103	104.003	3.750	101.740	101.590	101.440				
5.250	104.226	104.126	104.026	5.250	103.959	103.859	103.759	3.875	102.010	101.860	101.710				
5.375	104.503	104.403	104.303	5.375	104.200	104.100	104.000	4.000	102.244	102.094	101.944				
5.500	104.956	104.856	104.756	5.500	104.617	104.517	104.417	4.125	102.412	102.262	102.112				

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	97.592	97.442	97.292	3.250	97.425	97.275	97.125	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.039	97.889	97.739	3.375	97.836	97.686	97.536	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	98.487	98.337	98.187	3.500	98.249	98.099	97.949	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	98.884	98.734	98.584	3.625	98.610	98.460	98.310	2.250	94.288	94.138	93.988	3.500	100.792	100.642	100.492
3.750	100.193	100.043	99.893	3.750	100.026	99.876	99.726	2.375	94.682	94.532	94.382	3.625	101.189	101.039	100.889
3.875	100.628	100.478	100.328	3.875	100.426	100.276	100.126	2.500	95.075	94.925	94.775	Margin = 2.250		Index = 1.790	
4.000	101.010	100.860	100.710	4.000	100.771	100.621	100.471	2.625	95.419	95.269	95.119	**30 Year OTC**			
4.125	101.317	101.167	101.017	4.125	101.043	100.893	100.743	2.750	97.494	97.344	97.194	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.746	101.646	101.546	4.250	101.579	101.479	101.379	2.875	97.883	97.733	97.583	4.250	100.136	99.886	99.636
4.375	102.093	101.993	101.893	4.375	101.890	101.790	101.690	3.000	98.268	98.118	97.968	4.375	100.483	100.233	99.983
4.500	102.405	102.305	102.205	4.500	102.166	102.066	101.966	3.125	98.595	98.445	98.295	4.500	100.795	100.545	100.295
4.625	102.647	102.547	102.447	4.625	102.373	102.273	102.173	3.250	99.348	99.198	99.048	4.625	101.037	100.787	100.537
4.750	102.375	102.275	102.175	4.750	102.208	102.108	102.008	3.375	99.688	99.538	99.388	4.750	100.765	100.515	100.265
4.875	102.651	102.551	102.451	4.875	102.449	102.349	102.249	3.500	99.993	99.843	99.693	4.875	101.041	100.791	100.541
5.000	103.104	103.004	102.904	5.000	102.866	102.766	102.666	3.625	100.224	100.074	99.924	5.000	101.494	101.244	100.994
5.125	103.347	103.247	103.147	5.125	103.073	102.973	102.873	3.750	100.610	100.460	100.310	5.125	101.737	101.487	101.237
5.250	102.996	102.896	102.796	5.250	102.829	102.729	102.629	3.875	100.880	100.730	100.580	5.250	101.386	101.136	100.886
5.375	103.273	103.173	103.073	5.375	103.070	102.970	102.870	4.000	101.114	100.964	100.814	5.375	101.663	101.413	101.163
5.500	103.726	103.626	103.526	5.500	103.487	103.387	103.287	4.125	101.282	101.132	100.982	5.500	102.116	101.866	101.616

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:	1/25/2018	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
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: **1/25/2018** **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	98.197	98.047	97.897	3.250	97.680	97.530	97.380	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.644	98.494	98.344	3.375	98.091	97.941	97.791	2.000	N/A	N/A	N/A	3.250	100.23	100.084	99.934
3.500	99.092	98.942	98.792	3.500	98.504	98.354	98.204	2.125	N/A	N/A	N/A	3.375	100.64	100.490	100.340
3.625	99.489	99.339	99.189	3.625	98.865	98.715	98.565	2.250	93.418	93.268	93.118	3.500	101.05	100.897	100.747
3.750	100.611	100.461	100.311	3.750	100.093	99.943	99.793	2.375	93.812	93.662	93.512	3.625	101.44	101.294	101.144
3.875	101.046	100.896	100.746	3.875	100.493	100.343	100.193	2.500	94.205	94.055	93.905	Margin = 2.250		Index = 1.790	
4.000	101.427	101.277	101.127	4.000	100.839	100.689	100.539	2.625	94.549	94.399	94.249				
4.125	101.734	101.584	101.434	4.125	101.110	100.960	100.810	2.750	96.936	96.786	96.636				
4.250	102.101	102.001	101.901	4.250	101.584	101.484	101.384	2.875	97.326	97.176	97.026				
4.375	102.448	102.348	102.248	4.375	101.895	101.795	101.695	3.000	97.711	97.561	97.411				
4.500	102.760	102.660	102.560	4.500	102.171	102.071	101.971	3.125	98.037	97.887	97.737				
4.625	103.002	102.902	102.802	4.625	102.378	102.278	102.178	3.250	99.603	99.453	99.303				
4.750	101.261	101.161	101.061	4.750	100.994	100.894	100.794	3.375	99.943	99.793	99.643				
4.875	101.538	101.438	101.338	4.875	101.235	101.135	101.035	3.500	100.248	100.098	99.948				
5.000	101.991	101.891	101.791	5.000	101.652	101.552	101.452	3.625	100.479	100.329	100.179				
5.125	102.233	102.133	102.033	5.125	101.859	101.759	101.659	3.750	100.677	100.527	100.377				
5.250	101.070	100.970	100.870	5.250	100.803	100.703	100.603	3.875	100.947	100.797	100.647				
5.375	101.347	101.247	101.147	5.375	101.044	100.944	100.844	4.000	101.181	101.031	100.881				
5.500	101.800	101.700	101.600	5.500	101.461	101.361	101.261	4.125	101.349	101.199	101.049				

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	96.717	96.567	96.417	3.250	96.550	96.400	96.250	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.164	97.014	96.864	3.375	96.961	96.811	96.661	2.000	N/A	N/A	N/A	3.250	99.104	98.954	98.804
3.500	97.612	97.462	97.312	3.500	97.374	97.224	97.074	2.125	N/A	N/A	N/A	3.375	99.510	99.360	99.210
3.625	98.009	97.859	97.709	3.625	97.735	97.585	97.435	2.250	92.538	92.388	92.238	3.500	99.917	99.767	99.617
3.750	99.131	98.981	98.831	3.750	98.963	98.813	98.663	2.375	92.932	92.782	92.632	3.625	100.314	100.164	100.014
3.875	99.566	99.416	99.266	3.875	99.363	99.213	99.063	2.500	93.325	93.175	93.025	Margin = 2.250		Index = 1.790	
4.000	99.947	99.797	99.647	4.000	99.709	99.559	99.409	2.625	93.669	93.519	93.369	**30 Year OTC**			
4.125	100.254	100.104	99.954	4.125	99.980	99.830	99.680	2.750	96.588	96.438	96.288	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.621	100.521	100.421	4.250	100.454	100.354	100.254	2.875	96.977	96.827	96.677	4.250	99.011	98.761	98.511
4.375	100.968	100.868	100.768	4.375	100.765	100.665	100.565	3.000	97.362	97.212	97.062	4.375	99.358	99.108	98.858
4.500	101.280	101.180	101.080	4.500	101.041	100.941	100.841	3.125	97.689	97.539	97.389	4.500	99.670	99.420	99.170
4.625	101.522	101.422	101.322	4.625	101.248	101.148	101.048	3.250	97.918	97.768	97.618	4.625	99.912	99.662	99.412
4.750	100.031	99.931	99.831	4.750	99.864	99.764	99.664	3.375	98.258	98.108	97.958	4.750	98.421	98.171	97.921
4.875	100.308	100.208	100.108	4.875	100.105	100.005	99.905	3.500	98.564	98.414	98.264	4.875	98.698	98.448	98.198
5.000	100.761	100.661	100.561	5.000	100.522	100.422	100.322	3.625	98.795	98.645	98.495	5.000	99.151	98.901	98.651
5.125	101.003	100.903	100.803	5.125	100.729	100.629	100.529	3.750	98.360	98.210	98.060	5.125	99.393	99.143	98.893
5.250	99.840	99.740	99.640	5.250	99.673	99.573	99.473	3.875	98.630	98.480	98.330	5.250	98.230	97.980	97.730
5.375	100.117	100.017	99.917	5.375	99.914	99.814	99.714	4.000	98.864	98.714	98.564	5.375	98.507	98.257	98.007
5.500	100.570	100.470	100.370	5.500	100.331	100.231	100.131	4.125	99.032	98.882	98.732	5.500	98.960	98.710	98.460

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:	1/25/2018	5.000%

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**2/26/2018**
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: **1/25/2018** **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	101.099	100.999	100.899	4.125	101.904	101.804	101.704	3.000	98.705	98.605	98.505	3.000	98.892	98.792	98.692
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	99.205	99.105	99.005
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	99.899	99.799	99.699
4.375	102.818	102.718	102.618	4.500	103.648	103.548	103.448	3.375	100.183	100.083	99.983	3.375	100.191	100.091	99.991
4.500	102.983	102.883	102.783	4.625	104.112	104.012	103.912	3.500	100.675	100.575	100.475	3.500	100.478	100.378	100.278
4.625	103.541	103.441	103.341	4.750	104.508	104.408	104.308	3.625	100.889	100.789	100.689	3.625	100.741	100.641	100.541
4.750	104.068	103.968	103.868	4.875	104.927	104.827	104.727	3.750	101.296	101.196	101.096	3.750	101.551	101.451	101.351
4.875	104.579	104.479	104.379	4.990	105.274	105.174	105.074	3.875	101.662	101.562	101.462	3.875	101.847	101.747	101.647
4.990	104.784	104.684	104.584	5.000	105.374	105.274	105.174	3.990	102.013	101.913	101.813	3.990	102.088	101.988	101.888
5.000	104.884	104.784	104.684	5.125	105.889	105.789	105.689	4.000	102.113	102.013	101.913	4.000	102.188	102.088	101.988
5.125	105.432	105.332	105.232	5.250	106.373	106.273	106.173	4.125	102.501	102.401	102.301	4.125	102.430	102.330	102.230
5.250	106.094	105.994	105.894	5.375	106.702	106.602	106.502	4.250	102.854	102.754	102.654	4.250	102.637	102.537	102.437
5.375	106.527	106.427	106.327	5.500	107.004	106.904	106.804	4.375	103.176	103.076	102.976	4.375	102.860	102.760	102.660
5.500	106.948	106.848	106.748	5.625	107.270	107.170	107.070	4.500	103.305	103.205	103.105	4.500	102.937	102.837	102.737
5.625	107.297	107.197	107.097	5.750	106.349	106.249	106.149	4.625	103.284	103.184	103.084	4.625	103.083	102.983	102.883
5.750	106.851	106.751	106.651	5.875	106.685	106.585	106.485	4.750	103.583	103.483	103.383	4.750	103.273	103.173	103.073
5.875	107.291	107.191	107.091	5.990	106.903	106.803	106.703	4.875	103.854	103.754	103.654	4.875	103.442	103.342	103.242
5.990	107.631	107.531	107.431	6.000	107.003	106.903	106.803	4.990	104.005	103.905	103.805	4.990	103.500	103.400	103.300
6.000	107.731	107.631	107.531	6.125	107.211	107.111	107.011	5.000	104.105	104.005	103.905	5.000	103.600	103.500	103.400

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	100.161	100.061	99.961	3.000	97.979	97.879	97.779
4.250	100.885	100.785	100.685	3.125	98.409	98.309	98.209
4.375	101.447	101.347	101.247	3.250	98.648	98.548	98.448
4.500	101.936	101.836	101.736	3.375	99.021	98.921	98.821
4.625	102.179	102.079	101.979	3.500	99.449	99.349	99.249
4.750	102.816	102.716	102.616	3.625	99.830	99.730	99.630
4.875	103.310	103.210	103.110	3.750	100.111	100.011	99.911
4.990	103.650	103.550	103.450	3.875	100.355	100.255	100.155
5.000	103.750	103.650	103.550	3.990	100.588	100.488	100.388
5.125	103.987	103.887	103.787	4.000	100.688	100.588	100.488
5.250	102.849	102.749	102.649	4.125	101.039	100.939	100.839
5.375	103.345	103.245	103.145	4.250	101.276	101.176	101.076
5.500	103.815	103.715	103.615	4.375	101.485	101.385	101.285
5.625	104.060	103.960	103.860	4.500	101.571	101.471	101.371
5.750	100.981	100.881	100.781	4.625	101.515	101.415	101.315
5.875	101.485	101.385	101.285	4.750	101.719	101.619	101.519
5.990	101.875	101.775	101.675	4.875	101.903	101.803	101.703
6.000	101.975	101.875	101.775	4.990	101.974	101.874	101.774
6.125	102.208	102.108	102.008	5.000	102.074	101.974	101.874

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.	
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.:	2/26/2018
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: 1/25/2018 **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	99.050	98.950	98.850	3.750	96.209	96.109	96.009	4.125	100.454	100.354	100.254	4.125	98.807	98.707	98.607
4.125	99.670	99.570	99.470	3.875	97.102	97.002	96.902	4.250	101.286	101.186	101.086	4.250	99.517	99.417	99.317
4.250	100.436	100.336	100.236	3.990	97.988	97.888	97.788	4.375	101.638	101.538	101.438	4.375	100.006	99.906	99.806
4.375	100.975	100.875	100.775	4.000	98.088	97.988	97.888	4.500	102.198	102.098	101.998	4.500	100.449	100.349	100.249
4.500	101.533	101.433	101.333	4.125	98.931	98.831	98.731	4.625	102.662	102.562	102.462	4.625	100.968	100.868	100.768
4.625	102.091	101.991	101.891	4.250	100.136	100.036	99.936	4.750	103.058	102.958	102.858	4.750	101.637	101.537	101.437
4.750	102.618	102.518	102.418	4.375	100.870	100.770	100.670	4.875	103.477	103.377	103.277	4.875	102.220	102.120	102.020
4.875	103.129	103.029	102.929	4.500	101.635	101.535	101.435	4.990	103.824	103.724	103.624	4.990	102.440	102.340	102.240
4.990	103.334	103.234	103.134	4.625	102.403	102.303	102.203	5.000	103.924	103.824	103.724	5.000	102.540	102.440	102.340
5.000	103.434	103.334	103.234	4.750	103.116	103.016	102.916	5.125	104.439	104.339	104.239	5.125	102.917	102.817	102.717
5.125	103.982	103.882	103.782	4.875	103.682	103.582	103.482	5.250	104.923	104.823	104.723	5.250	103.621	103.521	103.421
5.250	104.644	104.544	104.444	4.990	103.920	103.820	103.720	5.375	105.252	105.152	105.052	5.375	104.099	103.999	103.899
5.375	105.077	104.977	104.877	5.000	104.020	103.920	103.820	5.500	105.554	105.454	105.354	5.500	104.537	104.437	104.337
5.500	105.498	105.398	105.298	5.125	104.501	104.401	104.301	5.625	105.820	105.720	105.620	5.625	104.925	104.825	104.725
5.625	105.847	105.747	105.647	5.250	105.392	105.292	105.192	5.750	104.899	104.799	104.699	5.750	104.441	104.341	104.241
5.750	105.401	105.301	105.201	5.375	105.870	105.770	105.670	5.875	105.235	105.135	105.035	5.875	104.928	104.828	104.728
5.875	105.841	105.741	105.641	5.500	106.332	106.232	106.132	5.990	105.453	105.353	105.253	5.990	105.290	105.190	105.090
5.990	106.181	106.081	105.981	5.625	N/A	N/A	N/A	6.000	105.553	105.453	105.353	6.000	105.390	105.290	105.190
6.000	106.281	106.181	106.081	5.750	106.274	106.174	106.074	6.125	105.761	105.661	105.561	6.125	105.695	105.595	105.495

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	97.979	97.879	97.779	3.000	95.676	95.576	95.476	3.000	97.392	97.292	97.192	3.000	95.517	95.417	95.317
3.125	98.409	98.309	98.209	3.125	96.284	96.184	96.084	3.125	97.705	97.605	97.505	3.125	96.116	96.016	95.916
3.250	98.648	98.548	98.448	3.250	96.936	96.836	96.736	3.250	98.399	98.299	98.199	3.250	96.768	96.668	96.568
3.375	99.021	98.921	98.821	3.375	97.528	97.428	97.328	3.375	98.691	98.591	98.491	3.375	97.350	97.250	97.150
3.500	99.449	99.349	99.249	3.500	98.099	97.999	97.899	3.500	98.978	98.878	98.778	3.500	97.921	97.821	97.721
3.625	99.830	99.730	99.630	3.625	98.611	98.511	98.411	3.625	99.241	99.141	99.041	3.625	98.433	98.333	98.233
3.750	100.111	100.011	99.911	3.750	99.061	98.961	98.861	3.750	100.051	99.951	99.851	3.750	98.863	98.763	98.663
3.875	100.355	100.255	100.155	3.875	99.467	99.367	99.267	3.875	100.347	100.247	100.147	3.875	99.269	99.169	99.069
3.990	100.588	100.488	100.388	3.990	100.004	99.904	99.804	3.990	100.588	100.488	100.388	3.990	99.806	99.706	99.606
4.000	100.688	100.588	100.488	4.000	100.104	100.004	99.904	4.000	100.688	100.588	100.488	4.000	99.906	99.806	99.706
4.125	101.039	100.939	100.839	4.125	100.596	100.496	100.396	4.125	100.930	100.830	100.730	4.125	100.398	100.298	100.198
4.250	101.276	101.176	101.076	4.250	100.988	100.888	100.788	4.250	101.137	101.037	100.937	4.250	100.780	100.680	100.580
4.375	101.485	101.385	101.285	4.375	101.345	101.245	101.145	4.375	101.360	101.260	101.160	4.375	101.167	101.067	100.967
4.500	101.571	101.471	101.371	4.500	101.489	101.389	101.289	4.500	101.437	101.337	101.237	4.500	101.311	101.211	101.111
4.625	101.515	101.415	101.315	4.625	101.659	101.559	101.459	4.625	101.583	101.483	101.383	4.625	101.481	101.381	101.281
4.750	101.719	101.619	101.519	4.750	101.989	101.889	101.789	4.750	101.773	101.673	101.573	4.750	101.811	101.711	101.611
4.875	101.903	101.803	101.703	4.875	102.288	102.188	102.088	4.875	101.942	101.842	101.742	4.875	102.110	102.010	101.910
4.990	101.974	101.874	101.774	4.990	102.470	102.370	102.270	4.990	102.000	101.900	101.800	4.990	102.292	102.192	102.092
5.000	102.074	101.974	101.874	5.000	102.570	102.470	102.370	5.000	102.100	102.000	101.900	5.000	102.392	102.292	102.192

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

W. Rate Sheet Dated: 1/25/2018 **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	99.839	99.739	99.639	3.750	100.417	100.317	100.217	2.750	97.435	97.335	97.235
3.875	100.468	100.368	100.268	3.875	101.194	101.094	100.994	2.875	98.061	97.961	97.861
3.990	100.999	100.899	100.799	3.990	101.764	101.664	101.564	2.990	98.605	98.505	98.405
4.000	101.099	100.999	100.899	4.000	101.864	101.764	101.664	3.000	98.705	98.605	98.505
4.125	101.635	101.535	101.435	4.125	102.044	101.944	101.844	3.125	99.213	99.113	99.013
4.250	102.293	102.193	102.093	4.250	102.878	102.778	102.678	3.250	99.752	99.652	99.552
4.375	102.818	102.718	102.618	4.375	103.299	103.199	103.099	3.375	100.311	100.211	100.111
4.500	103.189	103.089	102.989	4.500	103.847	103.747	103.647	3.500	100.675	100.575	100.475
4.625	103.553	103.453	103.353	4.625	104.183	104.083	103.983	3.625	101.040	100.940	100.840
4.750	104.116	104.016	103.916	4.750	104.751	104.651	104.551	3.750	101.579	101.479	101.379
4.875	104.624	104.524	104.424	4.875	105.320	105.220	105.120	3.875	102.099	101.999	101.899
4.990	104.964	104.864	104.764	4.990	105.764	105.664	105.564	3.990	102.238	102.138	102.038
5.000	105.064	104.964	104.864	5.000	105.864	105.764	105.664	4.000	102.338	102.238	102.138
5.125	105.450	105.347	105.250	5.125	105.507	105.405	105.296	4.125	102.845	102.745	102.645
5.250	105.944	105.842	105.744	5.250	106.065	105.962	105.853	4.250	103.255	103.155	103.055
5.375	106.352	106.249	106.152	5.375	106.544	106.442	106.335	4.375	103.673	103.573	103.473
5.500	106.707	106.605	106.507	5.500	106.976	106.874	106.769	4.500	104.289	104.189	104.089
5.625	106.755	106.634	106.555	5.625	106.952	106.831	106.752	4.625	104.728	104.628	104.528
5.750	107.179	107.058	106.979	5.750	107.425	107.304	107.225	4.750	103.232	103.132	103.032

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

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

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

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

	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	30 Day Lock Exp.:	2/26/2018
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: 1/25/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.799	97.699	97.599	3.750	97.699	97.599	97.499	3.750	98.967	98.867	98.767	3.750	98.867	98.767	98.667
3.875	98.594	98.494	98.394	3.875	98.494	98.394	98.294	3.875	99.744	99.644	99.544	3.875	99.644	99.544	99.444
3.990	99.207	99.107	99.007	3.990	99.107	99.007	98.907	3.990	100.314	100.214	100.114	3.990	100.214	100.114	100.014
4.000	99.307	99.207	99.107	4.000	99.207	99.107	99.007	4.000	100.414	100.314	100.214	4.000	100.314	100.214	100.114
4.125	99.866	99.766	99.666	4.125	99.766	99.666	99.566	4.125	100.594	100.494	100.394	4.125	100.494	100.394	100.294
4.250	100.562	100.462	100.362	4.250	100.462	100.362	100.262	4.250	101.218	101.118	101.018	4.250	101.118	101.018	100.918
4.375	101.190	101.090	100.990	4.375	101.090	100.990	100.890	4.375	101.818	101.718	101.618	4.375	101.718	101.618	101.518
4.500	101.739	101.639	101.539	4.500	101.639	101.539	101.439	4.500	102.397	102.297	102.197	4.500	102.297	102.197	102.097
4.625	102.103	102.003	101.903	4.625	102.003	101.903	101.803	4.625	102.733	102.633	102.533	4.625	102.633	102.533	102.433
4.750	102.666	102.566	102.466	4.750	102.566	102.466	102.366	4.750	103.301	103.201	103.101	4.750	103.201	103.101	103.001
4.875	103.174	103.074	102.974	4.875	103.074	102.974	102.874	4.875	103.870	103.770	103.670	4.875	103.770	103.670	103.570
4.990	103.514	103.414	103.314	4.990	103.414	103.314	103.214	4.990	104.314	104.214	104.114	4.990	104.214	104.114	104.014
5.000	103.614	103.514	103.414	5.000	103.514	103.414	103.314	5.000	104.414	104.314	104.214	5.000	104.314	104.214	104.114
5.125	104.000	103.897	103.800	5.125	103.900	103.797	103.700	5.125	104.057	103.955	103.846	5.125	103.957	103.855	103.746
5.250	104.494	104.392	104.294	5.250	104.394	104.292	104.194	5.250	104.615	104.512	104.403	5.250	104.515	104.412	104.303
5.375	104.902	104.799	104.702	5.375	104.802	104.699	104.602	5.375	105.094	104.992	104.885	5.375	104.994	104.892	104.785
5.500	105.257	105.155	105.057	5.500	105.157	105.055	104.957	5.500	105.526	105.424	105.319	5.500	105.426	105.324	105.219
5.625	105.305	105.184	105.105	5.625	105.205	105.084	105.005	5.625	105.502	105.381	105.302	5.625	105.402	105.281	105.202
5.750	105.729	105.608	105.529	5.750	105.629	105.508	105.429	5.750	105.975	105.854	105.775	5.750	105.875	105.754	105.675

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.865	95.765	95.665	2.750	95.765	95.665	95.565
2.875	96.501	96.401	96.301	2.875	96.401	96.301	96.201
2.990	97.013	96.913	96.813	2.990	96.913	96.813	96.713
3.000	97.113	97.013	96.913	3.000	97.013	96.913	96.813
3.125	97.713	97.613	97.513	3.125	97.613	97.513	97.413
3.250	98.252	98.152	98.052	3.250	98.152	98.052	97.952
3.375	98.811	98.711	98.611	3.375	98.711	98.611	98.511
3.500	99.031	98.931	98.831	3.500	98.931	98.831	98.731
3.625	99.540	99.440	99.340	3.625	99.440	99.340	99.240
3.750	100.079	99.979	99.879	3.750	99.979	99.879	99.779
3.875	100.599	100.499	100.399	3.875	100.499	100.399	100.299
3.990	100.738	100.638	100.538	3.990	100.638	100.538	100.438
4.000	100.838	100.738	100.638	4.000	100.738	100.638	100.538
4.125	101.345	101.245	101.145	4.125	101.245	101.145	101.045
4.250	101.755	101.655	101.555	4.250	101.655	101.555	101.455
4.375	102.173	102.073	101.973	4.375	102.073	101.973	101.873
4.500	102.789	102.689	102.589	4.500	102.689	102.589	102.489
4.625	103.228	103.128	103.028	4.625	103.128	103.028	102.928
4.750	101.732	101.632	101.532	4.750	101.632	101.532	101.432

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.

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

W. Rate Sheet Dated: 1/25/2018 **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	99.249	99.149	99.049	3.750	100.417	100.317	100.217	2.750	97.365	97.265	97.165
3.875	100.044	99.944	99.844	3.875	101.194	101.094	100.994	2.875	98.001	97.901	97.801
3.990	100.657	100.557	100.457	3.990	101.764	101.664	101.564	2.990	98.513	98.413	98.313
4.000	100.757	100.657	100.557	4.000	101.864	101.764	101.664	3.000	98.613	98.513	98.413
4.125	101.316	101.216	101.116	4.125	102.044	101.944	101.844	3.125	99.213	99.113	99.013
4.250	102.012	101.912	101.812	4.250	102.668	102.568	102.468	3.250	99.752	99.652	99.552
4.375	102.640	102.540	102.440	4.375	103.268	103.168	103.068	3.375	100.311	100.211	100.111
4.500	103.189	103.089	102.989	4.500	103.847	103.747	103.647	3.500	100.531	100.431	100.331
4.625	103.553	103.453	103.353	4.625	104.183	104.083	103.983	3.625	101.040	100.940	100.840
4.750	104.116	104.016	103.916	4.750	104.751	104.651	104.551	3.750	101.579	101.479	101.379
4.875	104.624	104.524	104.424	4.875	105.320	105.220	105.120	3.875	102.099	101.999	101.899
4.990	104.964	104.864	104.764	4.990	105.764	105.664	105.564	3.990	102.238	102.138	102.038
5.000	105.064	104.964	104.864	5.000	105.864	105.764	105.664	4.000	102.338	102.238	102.138
5.125	105.450	105.347	105.250	5.125	105.507	105.405	105.296	4.125	102.845	102.745	102.645
5.250	105.944	105.842	105.744	5.250	106.065	105.962	105.853	4.250	103.255	103.155	103.055
5.375	106.352	106.249	106.152	5.375	106.544	106.442	106.335	4.375	103.673	103.573	103.473
5.500	106.707	106.605	106.507	5.500	106.976	106.874	106.769	4.500	104.289	104.189	104.089
5.625	106.755	106.634	106.555	5.625	106.952	106.831	106.752	4.625	104.728	104.628	104.528
5.750	107.179	107.058	106.979	5.750	107.425	107.304	107.225	4.750	103.232	103.132	103.032

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp.: **2/26/2018**

45 Day Lock Exp.: **3/12/2018**

60 Day Lock Exp.: **3/26/2018**

W. Rate Sheet Dated: **1/25/2018** **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)