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.: **2/28/2018**
45 Day Lock Exp.: **3/15/2018**
60 Day Lock Exp.: **3/30/2018**

W. Rate Sheet Dated: **1/29/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.681	98.531	98.381	3.250	98.164	98.014	97.864	1.875	N/A	N/A	N/A
3.375	99.128	98.978	98.828	3.375	98.576	98.426	98.276	2.000	N/A	N/A	N/A
3.500	99.577	99.427	99.277	3.500	98.988	98.838	98.688	2.125	N/A	N/A	N/A
3.625	99.974	99.824	99.674	3.625	99.350	99.200	99.050	2.250	95.071	94.921	94.771
3.750	101.407	101.251	101.101	3.750	100.890	100.734	100.584	2.375	95.464	95.314	95.164
3.875	101.843	101.687	101.537	3.875	101.290	101.134	100.984	2.500	95.858	95.708	95.558
4.000	102.224	102.068	101.918	4.000	101.636	101.480	101.330	2.625	96.201	96.051	95.901
4.125	102.531	102.375	102.225	4.125	101.907	101.751	101.601	2.750	98.300	98.150	98.000
4.250	103.101	102.992	102.892	4.250	102.584	102.475	102.375	2.875	98.689	98.539	98.389
4.375	103.448	103.339	103.239	4.375	102.895	102.786	102.686	3.000	99.074	98.924	98.774
4.500	103.760	103.650	103.550	4.500	103.171	103.062	102.962	3.125	99.401	99.251	99.101
4.625	104.002	103.893	103.793	4.625	103.378	103.269	103.169	3.250	100.224	100.074	99.924
4.750	103.667	103.567	103.467	4.750	103.400	103.300	103.200	3.375	100.564	100.414	100.264
4.875	103.944	103.844	103.744	4.875	103.641	103.541	103.441	3.500	100.869	100.719	100.569
5.000	104.397	104.297	104.197	5.000	104.058	103.958	103.858	3.625	101.100	100.950	100.800
5.125	104.639	104.539	104.439	5.125	104.265	104.165	104.065	3.750	101.572	101.422	101.272
5.250	103.945	103.836	103.736	5.250	103.678	103.569	103.469	3.875	101.842	101.692	101.542
5.375	104.222	104.112	104.012	5.375	103.919	103.810	103.710	4.000	102.076	101.926	101.776
5.500	104.675	104.565	104.465	5.500	104.336	104.227	104.127	4.125	102.244	102.094	101.944

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	101.217	101.067	100.917
3.250	101.109	100.959	100.809
3.375	101.515	101.365	101.215
3.500	101.922	101.772	101.622
3.625	102.319	102.169	102.019
Margin = 2.250		Index = 1.790	

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

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.201	97.051	96.901	3.250	97.034	96.884	96.734	1.875	N/A	N/A	N/A
3.375	97.648	97.498	97.348	3.375	97.446	97.296	97.146	2.000	N/A	N/A	N/A
3.500	98.097	97.947	97.797	3.500	97.858	97.708	97.558	2.125	N/A	N/A	N/A
3.625	98.494	98.344	98.194	3.625	98.220	98.070	97.920	2.250	93.941	93.791	93.641
3.750	99.927	99.771	99.621	3.750	99.760	99.604	99.454	2.375	94.334	94.184	94.034
3.875	100.363	100.207	100.057	3.875	100.160	100.004	99.854	2.500	94.728	94.578	94.428
4.000	100.744	100.588	100.438	4.000	100.506	100.350	100.200	2.625	95.071	94.921	94.771
4.125	101.051	100.895	100.745	4.125	100.777	100.621	100.471	2.750	97.170	97.020	96.870
4.250	101.621	101.512	101.412	4.250	101.454	101.345	101.245	2.875	97.559	97.409	97.259
4.375	101.968	101.859	101.759	4.375	101.765	101.656	101.556	3.000	97.944	97.794	97.644
4.500	102.280	102.170	102.070	4.500	102.041	101.932	101.832	3.125	98.271	98.121	97.971
4.625	102.522	102.413	102.313	4.625	102.248	102.139	102.039	3.250	99.094	98.944	98.794
4.750	102.437	102.337	102.237	4.750	102.270	102.170	102.070	3.375	99.434	99.284	99.134
4.875	102.714	102.614	102.514	4.875	102.511	102.411	102.311	3.500	99.739	99.589	99.439
5.000	103.167	103.067	102.967	5.000	102.928	102.828	102.728	3.625	99.970	99.820	99.670
5.125	103.409	103.309	103.209	5.125	103.135	103.035	102.935	3.750	100.442	100.292	100.142
5.250	102.715	102.606	102.506	5.250	102.548	102.439	102.339	3.875	100.712	100.562	100.412
5.375	102.992	102.882	102.782	5.375	102.789	102.680	102.580	4.000	100.946	100.796	100.646
5.500	103.445	103.335	103.235	5.500	103.206	103.097	102.997	4.125	101.114	100.964	100.814

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	100.087	99.937	99.787
3.250	99.979	99.829	99.679
3.375	100.385	100.235	100.085
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
Margin = 2.250		Index = 1.790	

30 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
4.250	100.011	99.761	99.511
4.375	100.358	100.108	99.858
4.500	100.670	100.420	100.170
4.625	100.912	100.662	100.412
4.750	100.827	100.577	100.327
4.875	101.104	100.854	100.604
5.000	101.557	101.307	101.057
5.125	101.799	101.549	101.299
5.250	101.105	100.855	100.605
5.375	101.382	101.132	100.882
5.500	101.835	101.585	101.335

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 680- 719	0.375	$50,000 - $85,000	-0.500
FICO 660 - 679	0.250	$85,001 - $125,000	-0.500
FICO 640 - 659	0.000	$125,001 - $175,000	-0.125
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	-1.500	$275,001 up to HB	0.375
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	-0.500	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
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:	1/29/2018	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	30 Day Lock Exp.:	**2/28/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**3/15/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**3/30/2018**

W. Rate Sheet Dated: **1/29/2018** **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	97.806	97.656	97.506	3.250	97.289	97.139	96.989	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.253	98.103	97.953	3.375	97.701	97.551	97.401	2.000	N/A	N/A	N/A	3.250	100.23	100.084	99.934
3.500	98.702	98.552	98.402	3.500	98.113	97.963	97.813	2.125	N/A	N/A	N/A	3.375	100.64	100.490	100.340
3.625	99.099	98.949	98.799	3.625	98.475	98.325	98.175	2.250	93.071	92.921	92.771	3.500	101.05	100.897	100.747
3.750	100.345	100.189	100.039	3.750	99.828	99.671	99.521	2.375	93.464	93.314	93.164	3.625	101.44	101.294	101.144
3.875	100.780	100.624	100.474	3.875	100.227	100.071	99.921	2.500	93.858	93.708	93.558	Margin = 2.250		Index = 1.790	
4.000	101.162	101.005	100.855	4.000	100.573	100.417	100.267	2.625	94.201	94.051	93.901				
4.125	101.469	101.312	101.162	4.125	100.844	100.688	100.538	2.750	96.612	96.462	96.312				
4.250	101.976	101.867	101.767	4.250	101.459	101.350	101.250	2.875	97.002	96.852	96.702				
4.375	102.323	102.214	102.114	4.375	101.770	101.661	101.561	3.000	97.387	97.237	97.087				
4.500	102.635	102.525	102.425	4.500	102.046	101.937	101.837	3.125	97.713	97.563	97.413				
4.625	102.877	102.768	102.668	4.625	102.253	102.144	102.044	3.250	99.349	99.199	99.049				
4.750	101.324	101.224	101.124	4.750	101.056	100.956	100.856	3.375	99.689	99.539	99.389				
4.875	101.600	101.500	101.400	4.875	101.297	101.197	101.097	3.500	99.994	99.844	99.694				
5.000	102.053	101.953	101.853	5.000	101.715	101.615	101.515	3.625	100.225	100.075	99.925				
5.125	102.295	102.195	102.095	5.125	101.921	101.821	101.721	3.750	100.509	100.359	100.209				
5.250	100.789	100.680	100.580	5.250	100.522	100.412	100.312	3.875	100.779	100.629	100.479				
5.375	101.066	100.956	100.856	5.375	100.763	100.653	100.553	4.000	101.013	100.863	100.713				
5.500	101.518	101.409	101.309	5.500	101.180	101.071	100.971	4.125	101.181	101.031	100.881				

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	96.326	96.176	96.026	3.250	96.159	96.009	95.859	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	96.773	96.623	96.473	3.375	96.571	96.421	96.271	2.000	N/A	N/A	N/A	3.250	99.104	98.954	98.804
3.500	97.222	97.072	96.922	3.500	96.983	96.833	96.683	2.125	N/A	N/A	N/A	3.375	99.510	99.360	99.210
3.625	97.619	97.469	97.319	3.625	97.345	97.195	97.045	2.250	92.191	92.041	91.891	3.500	99.917	99.767	99.617
3.750	98.865	98.709	98.559	3.750	98.698	98.541	98.391	2.375	92.584	92.434	92.284	3.625	100.314	100.164	100.014
3.875	99.300	99.144	98.994	3.875	99.097	98.941	98.791	2.500	92.978	92.828	92.678	Margin = 2.250		Index = 1.790	
4.000	99.682	99.525	99.375	4.000	99.443	99.287	99.137	2.625	93.321	93.171	93.021	30 Year OTC			
4.125	99.989	99.832	99.682	4.125	99.714	99.558	99.408	2.750	96.263	96.113	95.963	Rate	30 Day	45 Day	60 Day
4.250	100.496	100.387	100.287	4.250	100.329	100.220	100.120	2.875	96.653	96.503	96.353	4.250	98.886	98.636	98.386
4.375	100.843	100.734	100.634	4.375	100.640	100.531	100.431	3.000	97.038	96.888	96.738	4.375	99.233	98.983	98.733
4.500	101.155	101.045	100.945	4.500	100.916	100.807	100.707	3.125	97.364	97.214	97.064	4.500	99.545	99.295	99.045
4.625	101.397	101.288	101.188	4.625	101.123	101.014	100.914	3.250	97.665	97.515	97.365	4.625	99.787	99.537	99.287
4.750	100.094	99.994	99.894	4.750	99.926	99.826	99.726	3.375	98.005	97.855	97.705	4.750	98.484	98.234	97.984
4.875	100.370	100.270	100.170	4.875	100.167	100.067	99.967	3.500	98.310	98.160	98.010	4.875	98.760	98.510	98.260
5.000	100.823	100.723	100.623	5.000	100.585	100.485	100.385	3.625	98.541	98.391	98.241	5.000	99.213	98.963	98.713
5.125	101.065	100.965	100.865	5.125	100.791	100.691	100.591	3.750	98.192	98.042	97.892	5.125	99.455	99.205	98.955
5.250	99.559	99.450	99.350	5.250	99.392	99.282	99.182	3.875	98.462	98.312	98.162	5.250	97.949	97.699	97.449
5.375	99.836	99.726	99.626	5.375	99.633	99.523	99.423	4.000	98.696	98.546	98.396	5.375	98.226	97.976	97.726
5.500	100.288	100.179	100.079	5.500	100.050	99.941	99.841	4.125	98.864	98.714	98.564	5.500	98.678	98.428	98.178

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		FICO Adjuster	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 680- 719	0.375	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	-0.500	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.250
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:	1/29/2018	5.000%

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AFR Loan Center
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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45 Day Lock Exp.: **3/15/2018**
60 Day Lock Exp.: **3/30/2018**

W. Rate Sheet Dated: **1/29/2018** **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
3.875	100.533	100.433	100.333	4.125	101.844	101.744	101.644	3.000	98.743	98.643	98.543	3.000	98.499	98.399	98.299
3.990	101.052	100.952	100.852	4.250	102.733	102.633	102.533	3.125	99.228	99.128	99.028	3.125	98.961	98.861	98.761
4.000	101.152	101.052	100.952	4.375	103.108	103.008	102.908	3.250	99.897	99.797	99.697	3.250	99.607	99.507	99.407
4.125	101.757	101.657	101.557	4.500	103.396	103.296	103.196	3.375	100.306	100.206	100.106	3.375	100.039	99.939	99.839
4.250	102.266	102.166	102.066	4.625	103.856	103.756	103.656	3.500	100.743	100.643	100.543	3.500	100.180	100.080	99.980
4.375	102.746	102.646	102.546	4.750	104.249	104.149	104.049	3.625	100.589	100.489	100.389	3.625	100.442	100.342	100.242
4.500	102.732	102.632	102.532	4.875	104.665	104.565	104.465	3.750	100.995	100.895	100.795	3.750	101.384	101.284	101.184
4.625	103.286	103.186	103.086	4.990	104.993	104.893	104.793	3.875	101.409	101.309	101.209	3.875	101.677	101.577	101.477
4.750	103.809	103.709	103.609	5.000	105.093	104.993	104.893	3.990	101.842	101.742	101.642	3.990	101.916	101.816	101.716
4.875	104.317	104.217	104.117	5.125	105.606	105.506	105.406	4.000	101.942	101.842	101.742	4.000	102.016	101.916	101.816
4.990	104.518	104.418	104.318	5.250	106.088	105.988	105.888	4.125	102.326	102.226	102.126	4.125	102.257	102.157	102.057
5.000	104.618	104.518	104.418	5.375	106.414	106.314	106.214	4.250	102.676	102.576	102.476	4.250	102.461	102.361	102.261
5.125	105.182	105.082	104.982	5.500	106.714	106.614	106.514	4.375	102.994	102.894	102.794	4.375	102.681	102.581	102.481
5.250	105.840	105.740	105.640	5.625	106.978	106.878	106.778	4.500	103.125	103.025	102.925	4.500	102.760	102.660	102.560
5.375	106.270	106.170	106.070	5.750	106.565	106.465	106.365	4.625	103.118	103.018	102.918	4.625	102.918	102.818	102.718
5.500	106.687	106.587	106.487	5.875	106.899	106.799	106.699	4.750	103.415	103.315	103.215	4.750	103.105	103.005	102.905
5.625	107.033	106.933	106.833	5.990	107.116	107.016	106.916	4.875	103.684	103.584	103.484	4.875	103.274	103.174	103.074
5.750	107.099	106.999	106.899	6.000	107.216	107.116	107.016	4.990	103.833	103.733	103.633	4.990	103.331	103.231	103.131
5.875	107.536	107.436	107.336	6.125	107.420	107.320	107.220	5.000	103.933	103.833	103.733	5.000	103.431	103.331	103.231

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	99.861	99.761	99.661	3.000	97.587	97.487	97.387
4.250	100.579	100.479	100.379	3.125	98.016	97.916	97.816
4.375	101.136	101.036	100.936	3.250	98.296	98.196	98.096
4.500	101.621	101.521	101.421	3.375	98.724	98.624	98.524
4.625	102.083	101.983	101.883	3.500	99.152	99.052	98.952
4.750	102.714	102.614	102.514	3.625	99.531	99.431	99.331
4.875	103.204	103.104	103.004	3.750	99.809	99.709	99.609
4.990	103.541	103.441	103.341	3.875	100.051	99.951	99.851
5.000	103.641	103.541	103.441	3.990	100.417	100.317	100.217
5.125	103.876	103.776	103.676	4.000	100.517	100.417	100.317
5.250	102.595	102.495	102.395	4.125	100.865	100.765	100.665
5.375	103.086	102.986	102.886	4.250	101.099	100.999	100.899
5.500	103.551	103.451	103.351	4.375	101.309	101.209	101.109
5.625	103.797	103.697	103.597	4.500	101.394	101.294	101.194
5.750	101.229	101.127	101.018	4.625	101.349	101.249	101.149
5.875	101.730	101.629	101.519	4.750	101.552	101.452	101.352
5.990	102.118	102.017	101.907	4.875	101.735	101.635	101.535
6.000	102.218	102.117	102.007	4.990	101.806	101.706	101.606
6.125	102.446	102.345	102.235	5.000	101.906	101.806	101.706

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	30 Day Lock Exp.:	2/28/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/15/2018
		60 Day Lock Exp.:	3/30/2018

W. Rate Sheet Dated: 1/29/2018 **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
3.875	98.027	97.927	97.827	3.500	N/A	N/A	N/A	4.125	100.151	100.051	99.951	4.125	98.505	98.405	98.305
3.990	98.652	98.552	98.452	3.625	94.815	94.715	94.615	4.250	101.042	100.942	100.842	4.250	99.209	99.109	99.009
4.000	98.752	98.652	98.552	3.750	95.763	95.663	95.563	4.375	101.389	101.289	101.189	4.375	99.694	99.594	99.494
4.125	99.368	99.268	99.168	3.875	96.811	96.711	96.611	4.500	101.946	101.846	101.746	4.500	100.132	100.032	99.932
4.250	100.192	100.092	99.992	3.990	97.692	97.592	97.492	4.625	102.406	102.306	102.206	4.625	100.713	100.613	100.513
4.375	100.727	100.627	100.527	4.000	97.792	97.692	97.592	4.750	102.799	102.699	102.599	4.750	101.377	101.277	101.177
4.500	101.282	101.182	101.082	4.125	98.631	98.531	98.431	4.875	103.215	103.115	103.015	4.875	101.955	101.855	101.755
4.625	101.836	101.736	101.636	4.250	99.902	99.802	99.702	4.990	103.543	103.443	103.343	4.990	102.173	102.073	101.973
4.750	102.359	102.259	102.159	4.375	100.626	100.526	100.426	5.000	103.643	103.543	103.443	5.000	102.273	102.173	102.073
4.875	102.867	102.767	102.667	4.500	101.389	101.289	101.189	5.125	104.156	104.056	103.956	5.125	102.648	102.548	102.448
4.990	103.068	102.968	102.868	4.625	102.149	102.049	101.949	5.250	104.638	104.538	104.438	5.250	103.366	103.266	103.166
5.000	103.168	103.068	102.968	4.750	102.857	102.757	102.657	5.375	104.964	104.864	104.764	5.375	103.839	103.739	103.639
5.125	103.732	103.632	103.532	4.875	103.418	103.318	103.218	5.500	105.264	105.164	105.064	5.500	104.275	104.175	104.075
5.250	104.390	104.290	104.190	4.990	103.655	103.555	103.455	5.625	105.528	105.428	105.328	5.625	104.660	104.560	104.460
5.375	104.820	104.720	104.620	5.000	103.755	103.655	103.555	5.750	105.115	105.015	104.915	5.750	104.687	104.587	104.487
5.500	105.237	105.137	105.037	5.125	104.252	104.152	104.052	5.875	105.449	105.349	105.249	5.875	105.171	105.071	104.971
5.625	105.583	105.483	105.383	5.250	105.138	105.038	104.938	5.990	105.666	105.566	105.466	5.990	105.529	105.429	105.329
5.750	105.649	105.549	105.449	5.375	105.611	105.511	105.411	6.000	105.766	105.666	105.566	6.000	105.629	105.529	105.429
5.875	106.086	105.986	105.886	5.500	106.071	105.971	105.871	6.125	105.970	105.870	105.770	6.125	105.935	105.835	105.735

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	97.587	97.487	97.387	3.000	95.283	95.183	95.083	3.000	96.999	96.899	96.799	3.000	95.125	95.025	94.925
3.125	98.016	97.916	97.816	3.125	95.891	95.791	95.691	3.125	97.312	97.212	97.112	3.125	95.723	95.623	95.523
3.250	98.296	98.196	98.096	3.250	96.644	96.544	96.444	3.250	98.107	98.007	97.907	3.250	96.476	96.376	96.276
3.375	98.724	98.624	98.524	3.375	97.236	97.136	97.036	3.375	98.396	98.296	98.196	3.375	97.058	96.958	96.858
3.500	99.152	99.052	98.952	3.500	97.802	97.702	97.602	3.500	98.680	98.580	98.480	3.500	97.624	97.524	97.424
3.625	99.531	99.431	99.331	3.625	98.311	98.211	98.111	3.625	98.942	98.842	98.742	3.625	98.133	98.033	97.933
3.750	99.809	99.709	99.609	3.750	98.758	98.658	98.558	3.750	99.884	99.784	99.684	3.750	98.560	98.460	98.360
3.875	100.051	99.951	99.851	3.875	99.242	99.142	99.042	3.875	100.177	100.077	99.977	3.875	99.044	98.944	98.844
3.990	100.417	100.317	100.217	3.990	99.835	99.735	99.635	3.990	100.416	100.316	100.216	3.990	99.637	99.537	99.437
4.000	100.517	100.417	100.317	4.000	99.935	99.835	99.735	4.000	100.516	100.416	100.316	4.000	99.737	99.637	99.537
4.125	100.865	100.765	100.665	4.125	100.422	100.322	100.222	4.125	100.757	100.657	100.557	4.125	100.224	100.124	100.024
4.250	101.099	100.999	100.899	4.250	100.810	100.710	100.610	4.250	100.961	100.861	100.761	4.250	100.602	100.502	100.402
4.375	101.309	101.209	101.109	4.375	101.166	101.066	100.966	4.375	101.181	101.081	100.981	4.375	100.988	100.888	100.788
4.500	101.394	101.294	101.194	4.500	101.308	101.208	101.108	4.500	101.260	101.160	101.060	4.500	101.130	101.030	100.930
4.625	101.349	101.249	101.149	4.625	101.493	101.393	101.293	4.625	101.418	101.318	101.218	4.625	101.315	101.215	101.115
4.750	101.552	101.452	101.352	4.750	101.821	101.721	101.621	4.750	101.605	101.505	101.405	4.750	101.643	101.543	101.443
4.875	101.735	101.635	101.535	4.875	102.118	102.018	101.918	4.875	101.774	101.674	101.574	4.875	101.940	101.840	101.740
4.990	101.806	101.706	101.606	4.990	102.294	102.194	102.094	4.990	101.831	101.731	101.631	4.990	102.116	102.016	101.916
5.000	101.906	101.806	101.706	5.000	102.394	102.294	102.194	5.000	101.931	101.831	101.731	5.000	102.216	102.116	102.016

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
TX	0.150	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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/28/2018
45 Day Lock Exp.: 3/15/2018
60 Day Lock Exp.: 3/30/2018

W. Rate Sheet Dated: 1/29/2018 **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	99.783	99.683	99.583	3.750	100.208	100.108	100.008	2.750	97.403	97.303	97.203
3.875	100.533	100.433	100.333	3.875	100.829	100.729	100.629	2.875	98.071	97.971	97.871
3.990	101.052	100.952	100.852	3.990	101.399	101.299	101.199	2.990	98.643	98.543	98.443
4.000	101.152	101.052	100.952	4.000	101.499	101.399	101.299	3.000	98.743	98.643	98.543
4.125	101.757	101.657	101.557	4.125	101.844	101.744	101.644	3.125	99.228	99.128	99.028
4.250	102.266	102.166	102.066	4.250	102.733	102.633	102.533	3.250	99.897	99.797	99.697
4.375	102.746	102.646	102.546	4.375	103.108	103.008	102.908	3.375	100.306	100.206	100.106
4.500	102.852	102.752	102.652	4.500	103.551	103.451	103.351	3.500	100.743	100.643	100.543
4.625	103.284	103.184	103.084	4.625	103.924	103.812	103.703	3.625	100.771	100.671	100.571
4.750	103.857	103.757	103.657	4.750	104.497	104.383	104.275	3.750	101.313	101.213	101.113
4.875	104.376	104.276	104.176	4.875	105.073	104.957	104.849	3.875	101.833	101.733	101.633
4.990	104.729	104.629	104.529	4.990	105.523	105.408	105.299	3.990	102.005	101.905	101.805
5.000	104.829	104.729	104.629	5.000	105.623	105.508	105.399	4.000	102.105	102.005	101.905
5.125	105.217	105.117	105.017	5.125	105.292	105.176	105.044	4.125	102.615	102.515	102.415
5.250	105.724	105.624	105.524	5.250	105.857	105.741	105.609	4.250	103.025	102.925	102.825
5.375	106.144	106.044	105.944	5.375	106.347	106.232	106.100	4.375	103.448	103.348	103.248
5.500	106.511	106.411	106.311	5.500	106.791	106.677	106.546	4.500	104.070	103.970	103.870
5.625	106.625	106.525	106.425	5.625	106.838	106.738	106.638	4.625	104.517	104.417	104.317
5.750	107.060	106.960	106.860	5.750	107.322	107.222	107.122	4.750	104.076	103.976	103.876

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	2/28/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	3/15/2018
			60 Day Lock Exp.:	3/30/2018

W. Rate Sheet Dated: 1/29/2018 **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	97.391	97.291	97.191	3.750	97.291	97.191	97.091	3.750	98.632	98.532	98.432	3.750	98.532	98.432	98.332
3.875	98.186	98.086	97.986	3.875	98.086	97.986	97.886	3.875	99.379	99.279	99.179	3.875	99.279	99.179	99.079
3.990	98.806	98.706	98.606	3.990	98.706	98.606	98.506	3.990	99.949	99.849	99.749	3.990	99.849	99.749	99.649
4.000	98.906	98.806	98.706	4.000	98.806	98.706	98.606	4.000	100.049	99.949	99.849	4.000	99.949	99.849	99.749
4.125	99.503	99.403	99.303	4.125	99.403	99.303	99.203	4.125	100.287	100.187	100.087	4.125	100.187	100.087	99.987
4.250	100.206	100.106	100.006	4.250	100.106	100.006	99.906	4.250	100.913	100.813	100.713	4.250	100.813	100.713	100.613
4.375	100.842	100.742	100.642	4.375	100.742	100.642	100.542	4.375	101.516	101.416	101.316	4.375	101.416	101.316	101.216
4.500	101.402	101.302	101.202	4.500	101.302	101.202	101.102	4.500	102.101	102.001	101.901	4.500	102.001	101.901	101.801
4.625	101.834	101.734	101.634	4.625	101.734	101.634	101.534	4.625	102.474	102.362	102.253	4.625	102.374	102.262	102.153
4.750	102.407	102.307	102.207	4.750	102.307	102.207	102.107	4.750	103.047	102.933	102.825	4.750	102.947	102.833	102.725
4.875	102.926	102.826	102.726	4.875	102.826	102.726	102.626	4.875	103.623	103.507	103.399	4.875	103.523	103.407	103.299
4.990	103.279	103.179	103.079	4.990	103.179	103.079	102.979	4.990	104.073	103.958	103.849	4.990	103.973	103.858	103.749
5.000	103.379	103.279	103.179	5.000	103.279	103.179	103.079	5.000	104.173	104.058	103.949	5.000	104.073	103.958	103.849
5.125	103.767	103.667	103.567	5.125	103.667	103.567	103.467	5.125	103.842	103.726	103.594	5.125	103.742	103.626	103.494
5.250	104.274	104.174	104.074	5.250	104.174	104.074	103.974	5.250	104.407	104.291	104.159	5.250	104.307	104.191	104.059
5.375	104.694	104.594	104.494	5.375	104.594	104.494	104.394	5.375	104.897	104.782	104.650	5.375	104.797	104.682	104.550
5.500	105.061	104.961	104.861	5.500	104.961	104.861	104.761	5.500	105.341	105.227	105.096	5.500	105.241	105.127	104.996
5.625	105.175	105.075	104.975	5.625	105.075	104.975	104.875	5.625	105.388	105.288	105.188	5.625	105.288	105.188	105.088
5.750	105.610	105.510	105.410	5.750	105.510	105.410	105.310	5.750	105.872	105.772	105.672	5.750	105.772	105.672	105.572

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.473	95.373	95.273	2.750	95.373	95.273	95.173
2.875	96.109	96.009	95.909	2.875	96.009	95.909	95.809
2.990	96.622	96.522	96.422	2.990	96.522	96.422	96.322
3.000	96.722	96.622	96.522	3.000	96.622	96.522	96.422
3.125	97.324	97.224	97.124	3.125	97.224	97.124	97.024
3.250	97.973	97.873	97.773	3.250	97.873	97.773	97.673
3.375	98.509	98.409	98.309	3.375	98.409	98.309	98.209
3.500	98.757	98.657	98.557	3.500	98.657	98.557	98.457
3.625	99.271	99.171	99.071	3.625	99.171	99.071	98.971
3.750	99.813	99.713	99.613	3.750	99.713	99.613	99.513
3.875	100.333	100.233	100.133	3.875	100.233	100.133	100.033
3.990	100.505	100.405	100.305	3.990	100.405	100.305	100.205
4.000	100.605	100.505	100.405	4.000	100.505	100.405	100.305
4.125	101.115	101.015	100.915	4.125	101.015	100.915	100.815
4.250	101.525	101.425	101.325	4.250	101.425	101.325	101.225
4.375	101.948	101.848	101.748	4.375	101.848	101.748	101.648
4.500	102.570	102.470	102.370	4.500	102.470	102.370	102.270
4.625	103.017	102.917	102.817	4.625	102.917	102.817	102.717
4.750	102.576	102.476	102.376	4.750	102.476	102.376	102.276

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		30 Day Lock Exp.:	2/28/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	3/15/2018
			60 Day Lock Exp.:	3/30/2018

W. Rate Sheet Dated: 1/29/2018 **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	98.841	98.741	98.641	3.750	100.082	99.982	99.882	2.750	96.973	96.873	96.773
3.875	99.636	99.536	99.436	3.875	100.829	100.729	100.629	2.875	97.609	97.509	97.409
3.990	100.256	100.156	100.056	3.990	101.399	101.299	101.199	2.990	98.122	98.022	97.922
4.000	100.356	100.256	100.156	4.000	101.499	101.399	101.299	3.000	98.222	98.122	98.022
4.125	100.953	100.853	100.753	4.125	101.737	101.637	101.537	3.125	98.824	98.724	98.624
4.250	101.656	101.556	101.456	4.250	102.363	102.263	102.163	3.250	99.473	99.373	99.273
4.375	102.292	102.192	102.092	4.375	102.966	102.866	102.766	3.375	100.009	99.909	99.809
4.500	102.852	102.752	102.652	4.500	103.551	103.451	103.351	3.500	100.257	100.157	100.057
4.625	103.284	103.184	103.084	4.625	103.924	103.812	103.703	3.625	100.771	100.671	100.571
4.750	103.857	103.757	103.657	4.750	104.497	104.383	104.275	3.750	101.313	101.213	101.113
4.875	104.376	104.276	104.176	4.875	105.073	104.957	104.849	3.875	101.833	101.733	101.633
4.990	104.729	104.629	104.529	4.990	105.523	105.408	105.299	3.990	102.005	101.905	101.805
5.000	104.829	104.729	104.629	5.000	105.623	105.508	105.399	4.000	102.105	102.005	101.905
5.125	105.217	105.117	105.017	5.125	105.292	105.176	105.044	4.125	102.615	102.515	102.415
5.250	105.724	105.624	105.524	5.250	105.857	105.741	105.609	4.250	103.025	102.925	102.825
5.375	106.144	106.044	105.944	5.375	106.347	106.232	106.100	4.375	103.448	103.348	103.248
5.500	106.511	106.411	106.311	5.500	106.791	106.677	106.546	4.500	104.070	103.970	103.870
5.625	106.625	106.525	106.425	5.625	106.838	106.738	106.638	4.625	104.517	104.417	104.317
5.750	107.060	106.960	106.860	5.750	107.322	107.222	107.122	4.750	104.076	103.976	103.876

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

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

30 Day Lock Exp.: **2/28/2018**
45 Day Lock Exp.: **3/15/2018**
60 Day Lock Exp.: **3/30/2018**

W. Rate Sheet Dated: **1/29/2018** **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	97.472	97.421	97.244
3.875	98.151	98.098	97.916
4.000	98.946	98.891	98.704
4.125	99.529	99.472	99.280
4.250	100.066	100.008	99.810
4.375	100.563	100.503	100.300
4.500	101.045	100.983	100.774
4.625	101.399	101.335	101.121
4.750	101.762	101.696	101.477
4.875	102.156	102.089	101.865
5.000	102.463	102.394	102.165
5.125	102.682	102.611	102.377
5.250	103.080	103.007	102.767

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	96.683	96.640	96.483
3.375	97.348	97.302	97.141
3.500	97.848	97.800	97.634
3.625	98.296	98.247	98.075
3.750	98.709	98.658	98.481
3.875	99.091	99.038	98.856
4.000	99.464	99.409	99.221
4.125	99.828	99.772	99.579
4.250	100.185	100.127	99.929
4.375	100.428	100.368	100.165
4.500	100.666	100.604	100.395

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	96.400	96.360	96.214
3.125	97.039	96.998	96.846
3.250	97.572	97.528	97.372
3.375	98.057	98.011	97.850
3.500	98.515	98.468	98.301
3.625	98.936	98.886	98.714
3.750	99.320	99.269	99.092
3.875	99.672	99.619	99.437
4.000	99.994	99.939	99.752
4.125	100.288	100.231	100.039
4.250	100.568	100.510	100.312
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)