AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/5/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/19/2018**
		60 Day Lock Exp.:	**4/2/2018**

W. Rate Sheet Dated: **2/1/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.819	98.669	98.519	3.250	98.302	98.152	98.002	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	99.272	99.122	98.972	3.375	98.719	98.569	98.419	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.721	99.571	99.421	3.500	99.133	98.983	98.833	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	100.121	99.971	99.821	3.625	99.497	99.347	99.197	2.250	95.332	95.182	95.032	3.500	102.160	102.010	101.860
3.750	101.547	101.397	101.247	3.750	101.030	100.880	100.730	2.375	95.726	95.576	95.426	3.625	102.560	102.410	102.260
3.875	101.994	101.844	101.694	3.875	101.442	101.292	101.142	2.500	96.119	95.969	95.819	Margin =	2.250	Index =	1.790
4.000	102.429	102.279	102.129	4.000	101.841	101.691	101.541	2.625	96.468	96.318	96.168				
4.125	102.814	102.664	102.514	4.125	102.190	102.040	101.890	2.750	98.515	98.365	98.215				
4.250	103.267	103.167	103.067	4.250	102.750	102.650	102.550	2.875	98.906	98.756	98.606				
4.375	103.649	103.549	103.449	4.375	103.096	102.996	102.896	3.000	99.293	99.143	98.993				
4.500	103.996	103.896	103.796	4.500	103.407	103.307	103.207	3.125	99.636	99.486	99.336				
4.625	104.270	104.170	104.070	4.625	103.646	103.546	103.446	3.250	100.442	100.292	100.142				
4.750	104.395	104.286	104.186	4.750	103.675	103.566	103.466	3.375	100.822	100.672	100.522				
4.875	104.354	104.244	104.144	4.875	103.951	103.842	103.742	3.500	101.195	101.045	100.895				
5.000	104.630	104.521	104.421	5.000	104.192	104.083	103.983	3.625	101.457	101.307	101.157				
5.125	104.844	104.735	104.635	5.125	104.370	104.261	104.161	3.750	101.870	101.720	101.570				
5.250	104.461	104.361	104.220	5.250	104.094	103.994	103.853	3.875	102.175	102.025	101.875				
5.375	104.772	104.672	104.532	5.375	104.369	104.269	104.129	4.000	102.445	102.295	102.145				
5.500	105.049	104.949	104.808	5.500	104.610	104.510	104.370	4.125	102.644	102.494	102.344				

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	97.339	97.189	97.039	3.250	97.172	97.022	96.872	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	97.792	97.642	97.492	3.375	97.589	97.439	97.289	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	98.241	98.091	97.941	3.500	98.003	97.853	97.703	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	98.641	98.491	98.341	3.625	98.367	98.217	98.067	2.250	94.202	94.052	93.902	3.500	101.030	100.880	100.730
3.750	100.067	99.917	99.767	3.750	99.900	99.750	99.600	2.375	94.596	94.446	94.296	3.625	101.430	101.280	101.130
3.875	100.514	100.364	100.214	3.875	100.312	100.162	100.012	2.500	94.989	94.839	94.689	Margin =	2.250	Index =	1.790
4.000	100.949	100.799	100.649	4.000	100.711	100.561	100.411	2.625	95.338	95.188	95.038	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	101.334	101.184	101.034	4.125	101.060	100.910	100.760	2.750	97.385	97.235	97.085	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.787	101.687	101.587	4.250	101.620	101.520	101.420	2.875	97.776	97.626	97.476	4.250	100.177	99.927	99.677
4.375	102.169	102.069	101.969	4.375	101.966	101.866	101.766	3.000	98.163	98.013	97.863	4.375	100.559	100.309	100.059
4.500	102.516	102.416	102.316	4.500	102.277	102.177	102.077	3.125	98.506	98.356	98.206	4.500	100.906	100.656	100.406
4.625	102.790	102.690	102.590	4.625	102.516	102.416	102.316	3.250	99.312	99.162	99.012	4.625	101.180	100.930	100.680
4.750	102.915	102.806	102.706	4.750	102.545	102.436	102.336	3.375	99.692	99.542	99.392	4.750	101.102	100.852	100.602
4.875	103.124	103.014	102.914	4.875	102.821	102.712	102.612	3.500	100.065	99.915	99.765	4.875	101.414	101.164	100.914
5.000	103.400	103.291	103.191	5.000	103.062	102.953	102.853	3.625	100.327	100.177	100.027	5.000	101.690	101.440	101.190
5.125	103.614	103.505	103.405	5.125	103.240	103.131	103.031	3.750	100.740	100.590	100.440	5.125	101.904	101.654	101.404
5.250	103.231	103.131	102.990	5.250	102.964	102.864	102.723	3.875	101.045	100.895	100.745	5.250	101.521	101.271	101.021
5.375	103.542	103.442	103.302	5.375	103.239	103.139	102.999	4.000	101.315	101.165	101.015	5.375	101.832	101.582	101.332
5.500	103.819	103.719	103.578	5.500	103.480	103.380	103.240	4.125	101.514	101.364	101.214	5.500	102.109	101.859	101.609

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:	2/1/2018	5.000%

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**3/5/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/19/2018**
			60 Day Lock Exp.:	**4/2/2018**

W. Rate Sheet Dated: **2/1/2018** **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	98.007	97.857	97.707	3.250	97.489	97.339	97.189	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	98.460	98.310	98.160	3.375	97.907	97.757	97.607	2.000	N/A	N/A	N/A	3.250	100.53	100.379	100.229
3.500	98.909	98.759	98.609	3.500	98.320	98.170	98.020	2.125	N/A	N/A	N/A	3.375	100.94	100.790	100.640
3.625	99.309	99.159	99.009	3.625	98.685	98.535	98.385	2.250	93.332	93.182	93.032	3.500	101.35	101.198	101.048
3.750	100.735	100.585	100.435	3.750	100.218	100.068	99.918	2.375	93.726	93.576	93.426	3.625	101.75	101.598	101.448
3.875	101.182	101.032	100.882	3.875	100.629	100.479	100.329	2.500	94.119	93.969	93.819	Margin = 2.250		Index = 1.790	
4.000	101.617	101.467	101.317	4.000	101.028	100.878	100.728	2.625	94.468	94.318	94.168				
4.125	102.002	101.852	101.702	4.125	101.378	101.228	101.078	2.750	96.828	96.678	96.528				
4.250	102.392	102.292	102.192	4.250	101.875	101.775	101.675	2.875	97.219	97.069	96.919				
4.375	102.774	102.674	102.574	4.375	102.221	102.121	102.021	3.000	97.605	97.455	97.305				
4.500	103.121	103.021	102.921	4.500	102.532	102.432	102.332	3.125	97.949	97.799	97.649				
4.625	103.395	103.295	103.195	4.625	102.771	102.671	102.571	3.250	99.630	99.480	99.330				
4.750	102.051	101.942	101.842	4.750	101.332	101.222	101.122	3.375	100.010	99.860	99.710				
4.875	102.010	101.901	101.801	4.875	101.607	101.498	101.398	3.500	100.383	100.233	100.083				
5.000	102.287	102.177	102.077	5.000	101.848	101.739	101.639	3.625	100.645	100.495	100.345				
5.125	102.500	102.391	102.291	5.125	102.026	101.917	101.817	3.750	101.058	100.908	100.758				
5.250	101.305	101.205	101.064	5.250	100.938	100.838	100.697	3.875	101.363	101.213	101.063				
5.375	101.616	101.516	101.375	5.375	101.213	101.113	100.973	4.000	101.632	101.482	101.332				
5.500	101.893	101.793	101.652	5.500	101.454	101.354	101.214	4.125	101.832	101.682	101.532				

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	96.527	96.377	96.227	3.250	96.359	96.209	96.059	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	96.980	96.830	96.680	3.375	96.777	96.627	96.477	2.000	N/A	N/A	N/A	3.250	99.399	99.249	99.099
3.500	97.429	97.279	97.129	3.500	97.190	97.040	96.890	2.125	N/A	N/A	N/A	3.375	99.810	99.660	99.510
3.625	97.829	97.679	97.529	3.625	97.555	97.405	97.255	2.250	92.452	92.302	92.152	3.500	100.218	100.068	99.918
3.750	99.255	99.105	98.955	3.750	99.088	98.938	98.788	2.375	92.846	92.696	92.546	3.625	100.618	100.468	100.318
3.875	99.702	99.552	99.402	3.875	99.499	99.349	99.199	2.500	93.239	93.089	92.939	Margin = 2.250		Index = 1.790	
4.000	100.137	99.987	99.837	4.000	99.898	99.748	99.598	2.625	93.588	93.438	93.288	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.522	100.372	100.222	4.125	100.248	100.098	99.948	2.750	96.479	96.329	96.179	Rate	30 Day	45 Day	60 Day
4.250	100.912	100.812	100.712	4.250	100.745	100.645	100.545	2.875	96.870	96.720	96.570	4.250	99.302	99.052	98.802
4.375	101.294	101.194	101.094	4.375	101.091	100.991	100.891	3.000	97.257	97.107	96.957	4.375	99.684	99.434	99.184
4.500	101.641	101.541	101.441	4.500	101.402	101.302	101.202	3.125	97.600	97.450	97.300	4.500	100.031	99.781	99.531
4.625	101.915	101.815	101.715	4.625	101.641	101.541	101.441	3.250	97.883	97.733	97.583	4.625	100.305	100.055	99.805
4.750	100.571	100.462	100.362	4.750	100.202	100.092	99.992	3.375	98.263	98.113	97.963	4.750	98.759	98.509	98.259
4.875	100.780	100.671	100.571	4.875	100.477	100.368	100.268	3.500	98.636	98.486	98.336	4.875	99.070	98.820	98.570
5.000	101.057	100.947	100.847	5.000	100.718	100.609	100.509	3.625	98.898	98.748	98.598	5.000	99.347	99.097	98.847
5.125	101.270	101.161	101.061	5.125	100.896	100.787	100.687	3.750	98.490	98.340	98.190	5.125	99.560	99.310	99.060
5.250	100.075	99.975	99.834	5.250	99.808	99.708	99.567	3.875	98.795	98.645	98.495	5.250	98.365	98.115	97.865
5.375	100.386	100.286	100.145	5.375	100.083	99.983	99.843	4.000	99.065	98.915	98.765	5.375	98.676	98.426	98.176
5.500	100.663	100.563	100.422	5.500	100.324	100.224	100.084	4.125	99.264	99.114	98.964	5.500	98.953	98.703	98.453

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
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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

30 Day Lock Exp.: 3/5/2018
45 Day Lock Exp.: 3/19/2018
60 Day Lock Exp.: 4/2/2018

W. Rate Sheet Dated: 2/1/2018 **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	100.266	100.166	100.066	4.125	101.538	101.438	101.338	3.000	98.451	98.351	98.251	3.000	98.502	98.402	98.302
4.125	100.868	100.768	100.668	4.250	102.431	102.331	102.231	3.125	98.936	98.836	98.736	3.125	98.816	98.716	98.616
4.250	101.542	101.442	101.342	4.375	102.863	102.763	102.663	3.250	99.637	99.537	99.437	3.250	99.610	99.510	99.410
4.375	102.053	101.953	101.853	4.500	103.286	103.186	103.086	3.375	100.014	99.914	99.814	3.375	99.913	99.813	99.713
4.500	102.498	102.398	102.298	4.625	103.755	103.655	103.555	3.500	100.482	100.382	100.282	3.500	100.211	100.111	100.011
4.625	103.085	102.985	102.885	4.750	104.166	104.066	103.966	3.625	100.737	100.637	100.537	3.625	100.477	100.377	100.277
4.750	103.619	103.519	103.419	4.875	104.570	104.470	104.370	3.750	101.161	101.061	100.961	3.750	101.468	101.368	101.268
4.875	104.136	104.036	103.936	4.990	105.003	104.903	104.803	3.875	101.617	101.517	101.417	3.875	101.788	101.688	101.588
4.990	104.388	104.288	104.188	5.000	105.103	105.003	104.903	3.990	102.080	101.980	101.880	3.990	102.035	101.935	101.835
5.000	104.488	104.388	104.288	5.125	105.623	105.523	105.423	4.000	102.180	102.080	101.980	4.000	102.135	102.035	101.935
5.125	105.099	104.999	104.899	5.250	106.111	106.011	105.911	4.125	102.593	102.493	102.393	4.125	102.380	102.280	102.180
5.250	105.735	105.635	105.535	5.375	106.442	106.342	106.242	4.250	102.952	102.852	102.752	4.250	102.599	102.499	102.399
5.375	106.171	106.071	105.971	5.500	106.747	106.647	106.547	4.375	103.285	103.185	103.085	4.375	102.804	102.704	102.604
5.500	106.594	106.494	106.394	5.625	107.015	106.915	106.815	4.500	103.395	103.295	103.195	4.500	102.854	102.754	102.654
5.625	106.945	106.845	106.745	5.750	106.373	106.273	106.173	4.625	103.367	103.267	103.167	4.625	103.014	102.914	102.814
5.750	106.778	106.678	106.578	5.875	106.709	106.609	106.509	4.750	103.638	103.538	103.438	4.750	103.204	103.104	103.004
5.875	107.219	107.119	107.019	5.990	106.928	106.828	106.728	4.875	103.910	103.810	103.710	4.875	103.375	103.275	103.175
5.990	107.558	107.458	107.358	6.000	107.028	106.928	106.828	4.990	104.066	103.966	103.866	4.990	103.434	103.334	103.234
6.000	107.658	107.558	107.458	6.125	107.235	107.135	107.035	5.000	104.166	104.066	103.966	5.000	103.534	103.434	103.334

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	99.777	99.677	99.577	3.000	97.702	97.602	97.502
4.250	100.520	100.420	100.320	3.125	98.123	98.023	97.923
4.375	101.090	100.990	100.890	3.250	98.401	98.301	98.201
4.500	101.607	101.507	101.407	3.375	98.833	98.733	98.633
4.625	102.096	101.996	101.896	3.500	99.284	99.184	99.084
4.750	102.742	102.642	102.542	3.625	99.678	99.578	99.478
4.875	103.242	103.142	103.042	3.750	99.973	99.873	99.773
4.990	103.596	103.496	103.396	3.875	100.254	100.154	100.054
5.000	103.696	103.596	103.496	3.990	100.656	100.556	100.456
5.125	103.916	103.816	103.716	4.000	100.756	100.656	100.556
5.250	102.490	102.390	102.290	4.125	101.131	101.031	100.931
5.375	102.989	102.889	102.789	4.250	101.370	101.270	101.170
5.500	103.463	103.363	103.263	4.375	101.595	101.495	101.395
5.625	103.710	103.610	103.510	4.500	101.661	101.561	101.461
5.750	100.908	100.799	100.689	4.625	101.597	101.497	101.397
5.875	101.413	101.304	101.194	4.750	101.774	101.674	101.574
5.990	101.805	101.695	101.586	4.875	101.961	101.861	101.761
6.000	101.905	101.795	101.686	4.990	102.035	101.935	101.835
6.125	102.135	102.025	101.916	5.000	102.135	102.035	101.935

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **3/5/2018**
45 Day Lock Exp.: **3/19/2018**
60 Day Lock Exp.: **4/2/2018**

W. Rate Sheet Dated: **2/1/2018** **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	98.561	98.461	98.361	3.750	95.630	95.530	95.430	4.125	100.088	99.988	99.888	4.125	98.438	98.338	98.238
4.125	99.195	99.095	98.995	3.875	96.594	96.494	96.394	4.250	100.894	100.794	100.694	4.250	99.176	99.076	98.976
4.250	99.921	99.821	99.721	3.990	97.494	97.394	97.294	4.375	101.270	101.170	101.070	4.375	99.691	99.591	99.491
4.375	100.466	100.366	100.266	4.000	97.594	97.494	97.394	4.500	101.836	101.736	101.636	4.500	100.143	100.043	99.943
4.500	101.048	100.948	100.848	4.125	98.454	98.354	98.254	4.625	102.305	102.205	102.105	4.625	100.610	100.510	100.410
4.625	101.635	101.535	101.435	4.250	99.616	99.516	99.416	4.750	102.716	102.616	102.516	4.750	101.296	101.196	101.096
4.750	102.169	102.069	101.969	4.375	100.354	100.254	100.154	4.875	103.120	103.020	102.920	4.875	101.865	101.765	101.665
4.875	102.686	102.586	102.486	4.500	101.148	101.048	100.948	4.990	103.553	103.453	103.353	4.990	102.058	101.958	101.858
4.990	102.938	102.838	102.738	4.625	101.946	101.846	101.746	5.000	103.653	103.553	103.453	5.000	102.158	102.058	101.958
5.000	103.038	102.938	102.838	4.750	102.667	102.567	102.467	5.125	104.173	104.073	103.973	5.125	102.571	102.471	102.371
5.125	103.649	103.549	103.449	4.875	103.239	103.139	103.039	5.250	104.661	104.561	104.461	5.250	103.359	103.259	103.159
5.250	104.285	104.185	104.085	4.990	103.491	103.391	103.291	5.375	104.992	104.892	104.792	5.375	103.840	103.740	103.640
5.375	104.721	104.621	104.521	5.000	103.591	103.491	103.391	5.500	105.297	105.197	105.097	5.500	104.282	104.182	104.082
5.500	105.144	105.044	104.944	5.125	104.167	104.067	103.967	5.625	105.565	105.465	105.365	5.625	104.673	104.573	104.473
5.625	105.495	105.395	105.295	5.250	105.032	104.932	104.832	5.750	104.923	104.823	104.723	5.750	104.465	104.365	104.265
5.750	105.328	105.228	105.128	5.375	105.514	105.414	105.314	5.875	105.259	105.159	105.059	5.875	104.953	104.853	104.753
5.875	105.769	105.669	105.569	5.500	105.981	105.881	105.781	5.990	105.478	105.378	105.278	5.990	105.313	105.213	105.113
5.990	106.108	106.008	105.908	5.625	106.371	106.271	106.171	6.000	105.578	105.478	105.378	6.000	105.413	105.313	105.213
6.000	106.208	106.108	106.008	5.750	106.200	106.100	106.000	6.125	105.785	105.685	105.585	6.125	105.718	105.618	105.518

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	97.702	97.602	97.502	3.000	95.397	95.297	95.197	3.000	97.002	96.902	96.802	3.000	95.127	95.027	94.927
3.125	98.123	98.023	97.923	3.125	95.998	95.898	95.798	3.125	97.316	97.216	97.116	3.125	95.727	95.627	95.527
3.250	98.401	98.301	98.201	3.250	96.746	96.646	96.546	3.250	98.110	98.010	97.910	3.250	96.476	96.376	96.276
3.375	98.833	98.733	98.633	3.375	97.339	97.239	97.139	3.375	98.413	98.313	98.213	3.375	97.068	96.968	96.868
3.500	99.284	99.184	99.084	3.500	97.933	97.833	97.733	3.500	98.711	98.611	98.511	3.500	97.652	97.552	97.452
3.625	99.678	99.578	99.478	3.625	98.459	98.359	98.259	3.625	98.977	98.877	98.777	3.625	98.168	98.068	97.968
3.750	99.973	99.873	99.773	3.750	98.926	98.826	98.726	3.750	99.968	99.868	99.768	3.750	98.626	98.526	98.426
3.875	100.254	100.154	100.054	3.875	99.446	99.346	99.246	3.875	100.288	100.188	100.088	3.875	99.146	99.046	98.946
3.990	100.656	100.556	100.456	3.990	100.070	99.970	99.870	3.990	100.535	100.435	100.335	3.990	99.750	99.650	99.550
4.000	100.756	100.656	100.556	4.000	100.170	100.070	99.970	4.000	100.635	100.535	100.435	4.000	99.850	99.750	99.650
4.125	101.131	101.031	100.931	4.125	100.688	100.588	100.488	4.125	100.880	100.780	100.680	4.125	100.348	100.248	100.148
4.250	101.370	101.270	101.170	4.250	101.086	100.986	100.886	4.250	101.099	100.999	100.899	4.250	100.745	100.645	100.545
4.375	101.595	101.495	101.395	4.375	101.457	101.357	101.257	4.375	101.304	101.204	101.104	4.375	101.117	101.017	100.917
4.500	101.661	101.561	101.461	4.500	101.582	101.482	101.382	4.500	101.354	101.254	101.154	4.500	101.232	101.132	101.032
4.625	101.597	101.497	101.397	4.625	101.742	101.642	101.542	4.625	101.514	101.414	101.314	4.625	101.411	101.311	101.211
4.750	101.774	101.674	101.574	4.750	102.046	101.946	101.846	4.750	101.704	101.604	101.504	4.750	101.746	101.646	101.546
4.875	101.961	101.861	101.761	4.875	102.346	102.246	102.146	4.875	101.875	101.775	101.675	4.875	102.046	101.946	101.846
4.990	102.035	101.935	101.835	4.990	102.531	102.431	102.331	4.990	101.934	101.834	101.734	4.990	102.230	102.130	102.030
5.000	102.135	102.035	101.935	5.000	102.631	102.531	102.431	5.000	102.034	101.934	101.834	5.000	102.330	102.230	102.130

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.: 3/5/2018
45 Day Lock Exp.: 3/19/2018
60 Day Lock Exp.: 4/2/2018

W. Rate Sheet Dated: 2/1/2018 **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	98.844	98.744	98.644	3.750	100.010	99.907	99.810	2.750	97.118	97.018	96.918
3.875	99.560	99.460	99.360	3.875	100.770	100.670	100.570	2.875	97.779	97.679	97.579
3.990	100.166	100.066	99.966	3.990	101.348	101.248	101.148	2.990	98.351	98.251	98.151
4.000	100.266	100.166	100.066	4.000	101.448	101.348	101.248	3.000	98.451	98.351	98.251
4.125	100.868	100.768	100.668	4.125	101.668	101.568	101.468	3.125	98.957	98.857	98.757
4.250	101.547	101.447	101.347	4.250	102.431	102.331	102.231	3.250	99.637	99.537	99.437
4.375	102.181	102.081	101.981	4.375	102.934	102.834	102.734	3.375	100.106	100.006	99.906
4.500	102.763	102.663	102.563	4.500	103.518	103.415	103.318	3.500	100.482	100.382	100.282
4.625	103.226	103.126	103.026	4.625	103.900	103.782	103.698	3.625	100.918	100.818	100.718
4.750	103.799	103.699	103.599	4.750	104.483	104.363	104.279	3.750	101.471	101.371	101.271
4.875	104.320	104.220	104.120	4.875	105.038	104.918	104.834	3.875	102.007	101.907	101.807
4.990	104.686	104.586	104.486	4.990	105.461	105.340	105.256	3.990	102.247	102.147	102.047
5.000	104.786	104.686	104.586	5.000	105.561	105.440	105.356	4.000	102.347	102.247	102.147
5.125	105.157	105.057	104.957	5.125	105.283	105.159	105.056	4.125	102.875	102.775	102.675
5.250	105.637	105.537	105.437	5.250	105.850	105.725	105.622	4.250	103.285	103.185	103.085
5.375	106.061	105.961	105.861	5.375	106.342	106.218	106.115	4.375	103.718	103.618	103.518
5.500	106.432	106.332	106.232	5.500	106.788	106.667	106.564	4.500	104.322	104.222	104.122
5.625	106.524	106.424	106.324	5.625	106.819	106.719	106.619	4.625	104.752	104.652	104.552
5.750	106.964	106.864	106.764	5.750	107.305	107.205	107.105	4.750	104.210	104.110	104.010

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/5/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/19/2018
		60 Day Lock Exp.:	4/2/2018

W. Rate Sheet Dated: 2/1/2018 **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	97.215	97.115	97.015	3.750	97.115	97.015	96.915	3.750	98.560	98.457	98.360	3.750	98.460	98.357	98.260
3.875	98.002	97.902	97.802	3.875	97.902	97.802	97.702	3.875	99.320	99.220	99.120	3.875	99.220	99.120	99.020
3.990	98.628	98.528	98.428	3.990	98.528	98.428	98.328	3.990	99.898	99.798	99.698	3.990	99.798	99.698	99.598
4.000	98.728	98.628	98.528	4.000	98.628	98.528	98.428	4.000	99.998	99.898	99.798	4.000	99.898	99.798	99.698
4.125	99.387	99.287	99.187	4.125	99.287	99.187	99.087	4.125	100.218	100.118	100.018	4.125	100.118	100.018	99.918
4.250	100.097	99.997	99.897	4.250	99.997	99.897	99.797	4.250	100.862	100.762	100.662	4.250	100.762	100.662	100.562
4.375	100.731	100.631	100.531	4.375	100.631	100.531	100.431	4.375	101.484	101.384	101.284	4.375	101.384	101.284	101.184
4.500	101.313	101.213	101.113	4.500	101.213	101.113	101.013	4.500	102.068	101.965	101.868	4.500	101.968	101.865	101.768
4.625	101.776	101.676	101.576	4.625	101.676	101.576	101.476	4.625	102.450	102.332	102.248	4.625	102.350	102.232	102.148
4.750	102.349	102.249	102.149	4.750	102.249	102.149	102.049	4.750	103.033	102.913	102.829	4.750	102.933	102.813	102.729
4.875	102.870	102.770	102.670	4.875	102.770	102.670	102.570	4.875	103.588	103.468	103.384	4.875	103.488	103.368	103.284
4.990	103.236	103.136	103.036	4.990	103.136	103.036	102.936	4.990	104.011	103.890	103.806	4.990	103.911	103.790	103.706
5.000	103.336	103.236	103.136	5.000	103.236	103.136	103.036	5.000	104.111	103.990	103.906	5.000	104.011	103.890	103.806
5.125	103.707	103.607	103.507	5.125	103.607	103.507	103.407	5.125	103.833	103.709	103.606	5.125	103.733	103.609	103.506
5.250	104.187	104.087	103.987	5.250	104.087	103.987	103.887	5.250	104.400	104.275	104.172	5.250	104.300	104.175	104.072
5.375	104.611	104.511	104.411	5.375	104.511	104.411	104.311	5.375	104.892	104.768	104.665	5.375	104.792	104.668	104.565
5.500	104.982	104.882	104.782	5.500	104.882	104.782	104.682	5.500	105.338	105.217	105.114	5.500	105.238	105.117	105.014
5.625	105.074	104.974	104.874	5.625	104.974	104.874	104.774	5.625	105.369	105.269	105.169	5.625	105.269	105.169	105.069
5.750	105.514	105.414	105.314	5.750	105.414	105.314	105.214	5.750	105.855	105.755	105.655	5.750	105.755	105.655	105.555

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.618	95.518	95.418	2.750	95.518	95.418	95.318
2.875	96.243	96.143	96.043	2.875	96.143	96.043	95.943
2.990	96.765	96.665	96.565	2.990	96.665	96.565	96.465
3.000	96.865	96.765	96.665	3.000	96.765	96.665	96.565
3.125	97.457	97.357	97.257	3.125	97.357	97.257	97.157
3.250	98.092	97.992	97.892	3.250	97.992	97.892	97.792
3.375	98.606	98.506	98.406	3.375	98.506	98.406	98.306
3.500	98.894	98.794	98.694	3.500	98.794	98.694	98.594
3.625	99.418	99.318	99.218	3.625	99.318	99.218	99.118
3.750	99.971	99.871	99.771	3.750	99.871	99.771	99.671
3.875	100.507	100.407	100.307	3.875	100.407	100.307	100.207
3.990	100.747	100.647	100.547	3.990	100.647	100.547	100.447
4.000	100.847	100.747	100.647	4.000	100.747	100.647	100.547
4.125	101.375	101.275	101.175	4.125	101.275	101.175	101.075
4.250	101.785	101.685	101.585	4.250	101.685	101.585	101.485
4.375	102.218	102.118	102.018	4.375	102.118	102.018	101.918
4.500	102.822	102.722	102.622	4.500	102.722	102.622	102.522
4.625	103.252	103.152	103.052	4.625	103.152	103.052	102.952
4.750	102.710	102.610	102.510	4.750	102.610	102.510	102.410

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

Applicable for all mortgages with greater than 15 year terms

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

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA		

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **3/5/2018**
45 Day Lock Exp.: **3/19/2018**
60 Day Lock Exp.: **4/2/2018**

W. Rate Sheet Dated: **2/1/2018** **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	98.665	98.565	98.465	3.750	100.010	99.907	99.810	2.750	97.118	97.018	96.918
3.875	99.452	99.352	99.252	3.875	100.770	100.670	100.570	2.875	97.743	97.643	97.543
3.990	100.078	99.978	99.878	3.990	101.348	101.248	101.148	2.990	98.265	98.165	98.065
4.000	100.178	100.078	99.978	4.000	101.448	101.348	101.248	3.000	98.365	98.265	98.165
4.125	100.837	100.737	100.637	4.125	101.668	101.568	101.468	3.125	98.957	98.857	98.757
4.250	101.547	101.447	101.347	4.250	102.312	102.212	102.112	3.250	99.592	99.492	99.392
4.375	102.181	102.081	101.981	4.375	102.934	102.834	102.734	3.375	100.106	100.006	99.906
4.500	102.763	102.663	102.563	4.500	103.518	103.415	103.318	3.500	100.394	100.294	100.194
4.625	103.226	103.126	103.026	4.625	103.900	103.782	103.698	3.625	100.918	100.818	100.718
4.750	103.799	103.699	103.599	4.750	104.483	104.363	104.279	3.750	101.471	101.371	101.271
4.875	104.320	104.220	104.120	4.875	105.038	104.918	104.834	3.875	102.007	101.907	101.807
4.990	104.686	104.586	104.486	4.990	105.461	105.340	105.256	3.990	102.247	102.147	102.047
5.000	104.786	104.686	104.586	5.000	105.561	105.440	105.356	4.000	102.347	102.247	102.147
5.125	105.157	105.057	104.957	5.125	105.283	105.159	105.056	4.125	102.875	102.775	102.675
5.250	105.637	105.537	105.437	5.250	105.850	105.725	105.622	4.250	103.285	103.185	103.085
5.375	106.061	105.961	105.861	5.375	106.342	106.218	106.115	4.375	103.718	103.618	103.518
5.500	106.432	106.332	106.232	5.500	106.788	106.667	106.564	4.500	104.322	104.222	104.122
5.625	106.524	106.424	106.324	5.625	106.819	106.719	106.619	4.625	104.752	104.652	104.552
5.750	106.964	106.864	106.764	5.750	107.305	107.205	107.105	4.750	104.210	104.110	104.010

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp.: **3/5/2018**

45 Day Lock Exp.: **3/19/2018**

60 Day Lock Exp.: **4/2/2018**

W. Rate Sheet Dated: 2/1/2018 **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	97.434	97.383	97.206
3.875	98.118	98.065	97.883
4.000	98.925	98.870	98.683
4.125	99.508	99.451	99.259
4.250	100.045	99.987	99.789
4.375	100.541	100.481	100.278
4.500	101.027	100.965	100.757
4.625	101.386	101.322	101.109
4.750	101.752	101.686	101.468
4.875	102.152	102.085	101.861
5.000	102.464	102.395	102.166
5.125	102.685	102.614	102.380
5.250	103.088	103.015	102.776

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	96.493	96.450	96.293
3.375	97.205	97.160	96.998
3.500	97.721	97.673	97.507
3.625	98.184	98.135	97.963
3.750	98.605	98.554	98.377
3.875	99.001	98.948	98.766
4.000	99.389	99.335	99.147
4.125	99.769	99.713	99.520
4.250	100.142	100.083	99.885
4.375	100.397	100.337	100.134
4.500	100.640	100.578	100.370

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	96.221	96.180	96.035
3.125	96.879	96.837	96.686
3.250	97.426	97.383	97.226
3.375	97.923	97.877	97.716
3.500	98.394	98.346	98.180
3.625	98.829	98.780	98.608
3.750	99.229	99.178	99.001
3.875	99.596	99.543	99.361
4.000	99.933	99.878	99.690
4.125	100.241	100.184	99.992
4.250	100.526	100.467	100.269
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)