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.: **4/3/2018**

W. Rate Sheet Dated: **2/2/2018** **Release Time:** **4:00 pm 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	98.147	97.997	97.847	3.250	97.630	97.480	97.330	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	98.600	98.450	98.300	3.375	98.048	97.898	97.748	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.050	98.900	98.750	3.500	98.461	98.311	98.161	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	99.449	99.299	99.149	3.625	98.825	98.675	98.525	2.250	94.801	94.651	94.501	3.500	102.160	102.010	101.860
3.750	101.001	100.851	100.701	3.750	100.483	100.333	100.183	2.375	95.194	95.044	94.894	3.625	102.560	102.410	102.260
3.875	101.447	101.297	101.147	3.875	100.895	100.745	100.595	2.500	95.588	95.438	95.288	Margin = 2.250		Index = 1.790	
4.000	101.882	101.732	101.582	4.000	101.294	101.144	100.994	2.625	95.937	95.787	95.637				
4.125	102.267	102.117	101.967	4.125	101.643	101.493	101.343	2.750	98.062	97.912	97.762				
4.250	102.923	102.814	102.714	4.250	102.406	102.296	102.196	2.875	98.453	98.303	98.153				
4.375	103.305	103.195	103.095	4.375	102.752	102.643	102.543	3.000	98.840	98.690	98.540				
4.500	103.652	103.542	103.442	4.500	103.063	102.954	102.854	3.125	99.183	99.033	98.883				
4.625	103.926	103.817	103.717	4.625	103.302	103.193	103.093	3.250	100.024	99.874	99.724				
4.750	104.051	103.942	103.842	4.750	103.503	103.394	103.294	3.375	100.404	100.254	100.104				
4.875	104.182	104.073	103.973	4.875	103.779	103.670	103.570	3.500	100.777	100.627	100.477				
5.000	104.459	104.349	104.249	5.000	104.020	103.911	103.811	3.625	101.040	100.890	100.740				
5.125	104.672	104.563	104.463	5.125	104.198	104.089	103.989	3.750	101.542	101.392	101.242				
5.250	104.305	104.164	104.023	5.250	103.938	103.797	103.656	3.875	101.847	101.697	101.547				
5.375	104.616	104.475	104.335	5.375	104.213	104.073	103.932	4.000	102.117	101.967	101.817				
5.500	104.893	104.752	104.611	5.500	104.454	104.314	104.173	4.125	102.316	102.166	102.016				

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	96.667	96.517	96.367	3.250	96.500	96.350	96.200	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	97.120	96.970	96.820	3.375	96.918	96.768	96.618	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	97.570	97.420	97.270	3.500	97.331	97.181	97.031	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	97.969	97.819	97.669	3.625	97.695	97.545	97.395	2.250	93.671	93.521	93.371	3.500	101.030	100.880	100.730
3.750	99.521	99.371	99.221	3.750	99.353	99.203	99.053	2.375	94.064	93.914	93.764	3.625	101.430	101.280	101.130
3.875	99.967	99.817	99.667	3.875	99.765	99.615	99.465	2.500	94.458	94.308	94.158	Margin = 2.250		Index = 1.790	
4.000	100.402	100.252	100.102	4.000	100.164	100.014	99.864	2.625	94.807	94.657	94.507	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.787	100.637	100.487	4.125	100.513	100.363	100.213	2.750	96.932	96.782	96.632	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.443	101.334	101.234	4.250	101.276	101.166	101.066	2.875	97.323	97.173	97.023	4.250	99.833	99.583	99.333
4.375	101.825	101.715	101.615	4.375	101.622	101.513	101.413	3.000	97.710	97.560	97.410	4.375	100.215	99.965	99.715
4.500	102.172	102.062	101.962	4.500	101.933	101.824	101.724	3.125	98.053	97.903	97.753	4.500	100.562	100.312	100.062
4.625	102.446	102.337	102.237	4.625	102.172	102.063	101.963	3.250	98.894	98.744	98.594	4.625	100.836	100.586	100.336
4.750	102.541	102.431	102.331	4.750	102.373	102.264	102.164	3.375	99.274	99.124	98.974	4.750	100.931	100.681	100.431
4.875	102.952	102.843	102.743	4.875	102.649	102.540	102.440	3.500	99.647	99.497	99.347	4.875	101.242	100.992	100.742
5.000	103.229	103.119	103.019	5.000	102.890	102.781	102.681	3.625	99.910	99.760	99.610	5.000	101.519	101.269	101.019
5.125	103.442	103.333	103.233	5.125	103.068	102.959	102.859	3.750	100.412	100.262	100.112	5.125	101.732	101.482	101.232
5.250	103.075	102.934	102.793	5.250	102.808	102.667	102.526	3.875	100.717	100.567	100.417	5.250	101.365	101.115	100.865
5.375	103.386	103.245	103.105	5.375	103.083	102.943	102.802	4.000	100.987	100.837	100.687	5.375	101.676	101.426	101.176
5.500	103.663	103.522	103.381	5.500	103.324	103.184	103.043	4.125	101.186	101.036	100.886	5.500	101.953	101.703	101.453

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:	2/2/2018	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.:	**4/3/2018**

W. Rate Sheet Dated: **2/2/2018** **Release Time:** **4:00 pm 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	97.397	97.247	97.097	3.250	96.880	96.730	96.580	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	97.850	97.700	97.550	3.375	97.298	97.148	96.998	2.000	N/A	N/A	N/A	3.250	100.59	100.441	100.291
3.500	98.300	98.150	98.000	3.500	97.711	97.561	97.411	2.125	N/A	N/A	N/A	3.375	101.00	100.853	100.703
3.625	98.699	98.549	98.399	3.625	98.075	97.925	97.775	2.250	92.801	92.651	92.501	3.500	101.41	101.260	101.110
3.750	100.251	100.101	99.951	3.750	99.733	99.583	99.433	2.375	93.194	93.044	92.894	3.625	101.81	101.660	101.510
3.875	100.697	100.547	100.397	3.875	100.145	99.995	99.845	2.500	93.588	93.438	93.288	Margin = 2.250		Index = 1.790	
4.000	101.132	100.982	100.832	4.000	100.544	100.394	100.244	2.625	93.937	93.787	93.637				
4.125	101.517	101.367	101.217	4.125	100.893	100.743	100.593	2.750	96.375	96.225	96.075				
4.250	102.111	102.001	101.901	4.250	101.593	101.484	101.384	2.875	96.766	96.616	96.466				
4.375	102.492	102.383	102.283	4.375	101.939	101.830	101.730	3.000	97.152	97.002	96.852				
4.500	102.839	102.730	102.630	4.500	102.251	102.141	102.041	3.125	97.495	97.345	97.195				
4.625	103.114	103.004	102.904	4.625	102.490	102.380	102.280	3.250	99.274	99.124	98.974				
4.750	102.489	102.379	102.279	4.750	101.941	101.832	101.732	3.375	99.654	99.504	99.354				
4.875	102.619	102.510	102.410	4.875	102.217	102.107	102.007	3.500	100.027	99.877	99.727				
5.000	102.896	102.787	102.687	5.000	102.458	102.348	102.248	3.625	100.290	100.140	99.990				
5.125	103.110	103.000	102.900	5.125	102.636	102.526	102.426	3.750	100.792	100.642	100.492				
5.250	101.492	101.352	101.211	5.250	101.125	100.984	100.844	3.875	101.097	100.947	100.797				
5.375	101.804	101.663	101.522	5.375	101.401	101.260	101.119	4.000	101.367	101.217	101.067				
5.500	102.080	101.940	101.799	5.500	101.642	101.501	101.360	4.125	101.566	101.416	101.266				

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	95.917	95.767	95.617	3.250	95.750	95.600	95.450	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	96.370	96.220	96.070	3.375	96.168	96.018	95.868	2.000	N/A	N/A	N/A	3.250	99.461	99.311	99.161
3.500	96.820	96.670	96.520	3.500	96.581	96.431	96.281	2.125	N/A	N/A	N/A	3.375	99.873	99.723	99.573
3.625	97.219	97.069	96.919	3.625	96.945	96.795	96.645	2.250	91.921	91.771	91.621	3.500	100.280	100.130	99.980
3.750	98.771	98.621	98.471	3.750	98.603	98.453	98.303	2.375	92.314	92.164	92.014	3.625	100.680	100.530	100.380
3.875	99.217	99.067	98.917	3.875	99.015	98.865	98.715	2.500	92.708	92.558	92.408	Margin = 2.250		Index = 1.790	
4.000	99.652	99.502	99.352	4.000	99.414	99.264	99.114	2.625	93.057	92.907	92.757	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.037	99.887	99.737	4.125	99.763	99.613	99.463	2.750	96.026	95.876	95.726	Rate	30 Day	45 Day	60 Day
4.250	100.631	100.521	100.421	4.250	100.463	100.354	100.254	2.875	96.417	96.267	96.117	4.250	99.021	98.771	98.521
4.375	101.012	100.903	100.803	4.375	100.809	100.700	100.600	3.000	96.804	96.654	96.504	4.375	99.402	99.152	98.902
4.500	101.359	101.250	101.150	4.500	101.121	101.011	100.911	3.125	97.147	96.997	96.847	4.500	99.749	99.499	99.249
4.625	101.634	101.524	101.424	4.625	101.360	101.250	101.150	3.250	97.426	97.276	97.126	4.625	100.024	99.774	99.524
4.750	100.978	100.869	100.769	4.750	100.811	100.702	100.602	3.375	97.806	97.656	97.506	4.750	99.368	99.118	98.868
4.875	101.389	101.280	101.180	4.875	101.087	100.977	100.877	3.500	98.178	98.028	97.878	4.875	99.679	99.429	99.179
5.000	101.666	101.557	101.457	5.000	101.328	101.218	101.118	3.625	98.441	98.291	98.141	5.000	99.956	99.706	99.456
5.125	101.880	101.770	101.670	5.125	101.506	101.396	101.296	3.750	98.224	98.074	97.924	5.125	100.170	99.920	99.670
5.250	100.262	100.122	99.981	5.250	99.995	99.854	99.714	3.875	98.530	98.380	98.230	5.250	98.552	98.302	98.052
5.375	100.574	100.433	100.292	5.375	100.271	100.130	99.989	4.000	98.799	98.649	98.499	5.375	98.864	98.614	98.364
5.500	100.850	100.710	100.569	5.500	100.512	100.371	100.230	4.125	98.999	98.849	98.699	5.500	99.140	98.890	98.640

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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Max USDA-GRH Rate

Today:	2/2/2018	5.000%

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

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

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

W. Rate Sheet Dated: 2/2/2018 **Release Time:** 4:00 pm 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
4.125	100.868	100.768	100.668	4.125	101.380	101.280	101.180	3.000	98.451	98.351	98.251	3.000	98.260	98.160	98.060
4.250	101.542	101.442	101.342	4.250	102.431	102.331	102.231	3.125	98.936	98.836	98.736	3.125	98.745	98.645	98.545
4.375	102.053	101.953	101.853	4.375	102.863	102.763	102.663	3.250	99.637	99.537	99.437	3.250	99.243	99.143	99.043
4.500	102.108	102.008	101.908	4.500	102.896	102.796	102.696	3.375	100.014	99.914	99.814	3.375	99.823	99.723	99.623
4.625	102.701	102.601	102.501	4.625	103.371	103.271	103.171	3.500	100.482	100.382	100.282	3.500	99.978	99.878	99.778
4.750	103.239	103.139	103.039	4.750	103.787	103.687	103.587	3.625	100.375	100.275	100.175	3.625	100.114	100.014	99.914
4.875	103.763	103.663	103.563	4.875	104.196	104.096	103.996	3.750	100.804	100.704	100.604	3.750	101.140	101.040	100.940
4.990	103.982	103.882	103.782	4.990	104.570	104.470	104.370	3.875	101.291	101.191	101.091	3.875	101.466	101.366	101.266
5.000	104.082	103.982	103.882	5.000	104.670	104.570	104.470	3.990	101.759	101.659	101.559	3.990	101.714	101.614	101.514
5.125	104.667	104.567	104.467	5.125	105.194	105.094	104.994	4.000	101.859	101.759	101.659	4.000	101.814	101.714	101.614
5.250	105.308	105.208	105.108	5.250	105.685	105.585	105.485	4.125	102.276	102.176	102.076	4.125	102.063	101.963	101.863
5.375	105.749	105.649	105.549	5.375	106.020	105.920	105.820	4.250	102.639	102.539	102.439	4.250	102.286	102.186	102.086
5.500	106.177	106.077	105.977	5.500	106.328	106.228	106.128	4.375	102.976	102.876	102.776	4.375	102.492	102.392	102.292
5.625	106.532	106.432	106.332	5.625	106.595	106.495	106.395	4.500	103.089	102.989	102.889	4.500	102.544	102.444	102.344
5.750	106.350	106.250	106.150	5.750	105.946	105.846	105.746	4.625	103.050	102.950	102.850	4.625	102.697	102.597	102.497
5.875	106.795	106.695	106.595	5.875	106.285	106.185	106.085	4.750	103.325	103.225	103.125	4.750	102.890	102.790	102.690
5.990	107.138	107.038	106.938	5.990	106.506	106.406	106.306	4.875	103.600	103.500	103.400	4.875	103.063	102.963	102.863
6.000	107.238	107.138	107.038	6.000	106.606	106.506	106.406	4.990	103.756	103.656	103.556	4.990	103.125	103.025	102.925
6.125	107.520	107.420	107.320	6.125	106.814	106.714	106.614	5.000	103.856	103.756	103.656	5.000	103.225	103.125	103.025

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	99.170	99.070	98.970	3.000	97.243	97.143	97.043
4.250	99.921	99.821	99.721	3.125	97.665	97.565	97.465
4.375	100.498	100.398	100.298	3.250	98.035	97.935	97.835
4.500	101.057	100.957	100.857	3.375	98.466	98.366	98.266
4.625	101.771	101.671	101.571	3.500	98.918	98.818	98.718
4.750	102.424	102.324	102.224	3.625	99.316	99.216	99.116
4.875	102.930	102.830	102.730	3.750	99.614	99.514	99.414
4.990	103.290	103.190	103.090	3.875	99.930	99.830	99.730
5.000	103.390	103.290	103.190	3.990	100.337	100.237	100.137
5.125	103.610	103.510	103.410	4.000	100.437	100.337	100.237
5.250	102.062	101.962	101.862	4.125	100.814	100.714	100.614
5.375	102.567	102.467	102.367	4.250	101.057	100.957	100.857
5.500	103.043	102.943	102.843	4.375	101.283	101.183	101.083
5.625	103.291	103.191	103.091	4.500	101.351	101.251	101.151
5.750	100.479	100.370	100.260	4.625	101.280	101.180	101.080
5.875	100.989	100.880	100.770	4.750	101.458	101.358	101.258
5.990	101.383	101.274	101.164	4.875	101.646	101.546	101.446
6.000	101.483	101.374	101.264	4.990	101.721	101.621	101.521
6.125	101.715	101.606	101.496	5.000	101.821	101.721	101.621

All Loan Type Adjustments

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

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

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

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.

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.: **4/3/2018**

W. Rate Sheet Dated: **2/2/2018** **Release Time:** **4:00 pm 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
4.125	98.560	98.460	98.360	3.875	95.884	95.784	95.684	4.125	99.454	99.354	99.254	4.125	97.803	97.703	97.603
4.250	99.521	99.421	99.321	3.990	96.787	96.687	96.587	4.250	100.494	100.394	100.294	4.250	98.548	98.448	98.348
4.375	100.068	99.968	99.868	4.000	96.887	96.787	96.687	4.375	100.876	100.776	100.676	4.375	99.070	98.970	98.870
4.500	100.658	100.558	100.458	4.125	97.754	97.654	97.554	4.500	101.446	101.346	101.246	4.500	99.757	99.657	99.557
4.625	101.251	101.151	101.051	4.250	99.050	98.950	98.850	4.625	101.921	101.821	101.721	4.625	100.537	100.437	100.337
4.750	101.789	101.689	101.589	4.375	99.796	99.696	99.596	4.750	102.337	102.237	102.137	4.750	101.230	101.130	101.030
4.875	102.313	102.213	102.113	4.500	100.598	100.498	100.398	4.875	102.746	102.646	102.546	4.875	101.807	101.707	101.607
4.990	102.532	102.432	102.332	4.625	101.403	101.303	101.203	4.990	103.120	103.020	102.920	4.990	102.001	101.901	101.801
5.000	102.632	102.532	102.432	4.750	102.131	102.031	101.931	5.000	103.220	103.120	103.020	5.000	102.101	102.001	101.901
5.125	103.217	103.117	103.017	4.875	102.711	102.611	102.511	5.125	103.744	103.644	103.544	5.125	102.514	102.414	102.314
5.250	103.858	103.758	103.658	4.990	102.965	102.865	102.765	5.250	104.235	104.135	104.035	5.250	103.309	103.209	103.109
5.375	104.299	104.199	104.099	5.000	103.065	102.965	102.865	5.375	104.570	104.470	104.370	5.375	103.795	103.695	103.595
5.500	104.727	104.627	104.527	5.125	103.545	103.445	103.345	5.500	104.878	104.778	104.678	5.500	104.241	104.141	104.041
5.625	105.082	104.982	104.882	5.250	104.418	104.318	104.218	5.625	105.145	105.045	104.945	5.625	104.633	104.533	104.433
5.750	104.900	104.800	104.700	5.375	104.905	104.805	104.705	5.750	104.496	104.396	104.296	5.750	104.038	103.938	103.838
5.875	105.345	105.245	105.145	5.500	105.376	105.276	105.176	5.875	104.835	104.735	104.635	5.875	104.530	104.430	104.330
5.990	105.688	105.588	105.488	5.625	105.767	105.667	105.567	5.990	105.056	104.956	104.856	5.990	104.894	104.794	104.694
6.000	105.788	105.688	105.588	5.750	105.773	105.673	105.573	6.000	105.156	105.056	104.956	6.000	104.994	104.894	104.794
6.125	106.070	105.970	105.870	5.875	106.264	106.164	106.064	6.125	105.364	105.264	105.164	6.125	105.301	105.201	105.101

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	97.243	97.143	97.043	3.000	94.937	94.837	94.737	3.000	96.543	96.443	96.343	3.000	94.667	94.567	94.467
3.125	97.665	97.565	97.465	3.125	95.540	95.440	95.340	3.125	96.859	96.759	96.659	3.125	95.270	95.170	95.070
3.250	98.035	97.935	97.835	3.250	96.372	96.272	96.172	3.250	97.743	97.643	97.543	3.250	96.102	96.002	95.902
3.375	98.466	98.366	98.266	3.375	96.966	96.866	96.766	3.375	98.045	97.945	97.845	3.375	96.696	96.596	96.496
3.500	98.918	98.818	98.718	3.500	97.565	97.465	97.365	3.500	98.346	98.246	98.146	3.500	97.285	97.185	97.085
3.625	99.316	99.216	99.116	3.625	98.097	97.997	97.897	3.625	98.614	98.514	98.414	3.625	97.806	97.706	97.606
3.750	99.614	99.514	99.414	3.750	98.569	98.469	98.369	3.750	99.640	99.540	99.440	3.750	98.269	98.169	98.069
3.875	99.930	99.830	99.730	3.875	99.117	99.017	98.917	3.875	99.966	99.866	99.766	3.875	98.817	98.717	98.617
3.990	100.337	100.237	100.137	3.990	99.749	99.649	99.549	3.990	100.214	100.114	100.014	3.990	99.428	99.328	99.228
4.000	100.437	100.337	100.237	4.000	99.849	99.749	99.649	4.000	100.314	100.214	100.114	4.000	99.528	99.428	99.328
4.125	100.814	100.714	100.614	4.125	100.372	100.272	100.172	4.125	100.563	100.463	100.363	4.125	100.031	99.931	99.831
4.250	101.057	100.957	100.857	4.250	100.774	100.674	100.574	4.250	100.786	100.686	100.586	4.250	100.434	100.334	100.234
4.375	101.283	101.183	101.083	4.375	101.151	101.051	100.951	4.375	100.992	100.892	100.792	4.375	100.810	100.710	100.610
4.500	101.351	101.251	101.151	4.500	101.277	101.177	101.077	4.500	101.044	100.944	100.844	4.500	100.926	100.826	100.726
4.625	101.280	101.180	101.080	4.625	101.425	101.325	101.225	4.625	101.197	101.097	100.997	4.625	101.094	100.994	100.894
4.750	101.458	101.358	101.258	4.750	101.733	101.633	101.533	4.750	101.390	101.290	101.190	4.750	101.433	101.333	101.233
4.875	101.646	101.546	101.446	4.875	102.037	101.937	101.837	4.875	101.563	101.463	101.363	4.875	101.737	101.637	101.537
4.990	101.721	101.621	101.521	4.990	102.221	102.121	102.021	4.990	101.625	101.525	101.425	4.990	101.921	101.821	101.721
5.000	101.821	101.721	101.621	5.000	102.321	102.221	102.121	5.000	101.725	101.625	101.525	5.000	102.021	101.921	101.821

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.

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.: 4/3/2018

W. Rate Sheet Dated: 2/2/2018 **Release Time:** 4:00 pm 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	99.702	99.602	99.502	2.750	97.111	97.011	96.911
3.875	99.560	99.460	99.360	3.875	100.292	100.192	100.092	2.875	97.779	97.679	97.579
3.990	100.166	100.066	99.966	3.990	100.782	100.682	100.582	2.990	98.351	98.251	98.151
4.000	100.266	100.166	100.066	4.000	100.882	100.782	100.682	3.000	98.451	98.351	98.251
4.125	100.868	100.768	100.668	4.125	101.380	101.280	101.180	3.125	98.936	98.836	98.736
4.250	101.542	101.442	101.342	4.250	102.431	102.331	102.231	3.250	99.637	99.537	99.437
4.375	102.053	101.953	101.853	4.375	102.863	102.762	102.663	3.375	100.014	99.914	99.814
4.500	102.188	102.088	101.988	4.500	103.045	102.941	102.845	3.500	100.482	100.382	100.282
4.625	102.771	102.671	102.571	4.625	103.477	103.375	103.277	3.625	100.545	100.445	100.345
4.750	103.351	103.251	103.151	4.750	104.064	103.960	103.864	3.750	101.100	101.000	100.900
4.875	103.880	103.780	103.680	4.875	104.625	104.520	104.425	3.875	101.640	101.540	101.440
4.990	104.253	104.153	104.053	4.990	105.052	104.946	104.852	3.990	101.934	101.834	101.734
5.000	104.353	104.253	104.153	5.000	105.152	105.046	104.952	4.000	102.034	101.934	101.834
5.125	104.811	104.711	104.611	5.125	104.938	104.814	104.704	4.125	102.565	102.465	102.365
5.250	105.299	105.199	105.099	5.250	105.510	105.386	105.275	4.250	102.977	102.877	102.777
5.375	105.731	105.631	105.531	5.375	106.008	105.885	105.774	4.375	103.412	103.312	103.212
5.500	106.108	106.008	105.908	5.500	106.462	106.340	106.230	4.500	104.020	103.920	103.820
5.625	106.179	106.079	105.979	5.625	106.473	106.373	106.273	4.625	104.455	104.355	104.255
5.750	106.625	106.525	106.425	5.750	106.966	106.866	106.766	4.750	104.372	104.272	104.172

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

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

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

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

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	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.:	4/3/2018

W. Rate Sheet Dated: 2/2/2018 **Release Time:** 4:00 pm 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	96.500	96.400	96.300	3.750	96.400	96.300	96.200	3.750	97.972	97.872	97.772	3.750	97.872	97.772	97.672
3.875	97.292	97.192	97.092	3.875	97.192	97.092	96.992	3.875	98.753	98.653	98.553	3.875	98.653	98.553	98.453
3.990	97.925	97.825	97.725	3.990	97.825	97.725	97.625	3.990	99.332	99.232	99.132	3.990	99.232	99.132	99.032
4.000	98.025	97.925	97.825	4.000	97.925	97.825	97.725	4.000	99.432	99.332	99.232	4.000	99.332	99.232	99.132
4.125	98.791	98.691	98.591	4.125	98.691	98.591	98.491	4.125	99.733	99.633	99.533	4.125	99.633	99.533	99.433
4.250	99.508	99.408	99.308	4.250	99.408	99.308	99.208	4.250	100.380	100.280	100.180	4.250	100.280	100.180	100.080
4.375	100.150	100.050	99.950	4.375	100.050	99.950	99.850	4.375	101.006	100.905	100.806	4.375	100.906	100.805	100.706
4.500	100.738	100.638	100.538	4.500	100.638	100.538	100.438	4.500	101.595	101.491	101.395	4.500	101.495	101.391	101.295
4.625	101.321	101.221	101.121	4.625	101.221	101.121	101.021	4.625	102.027	101.925	101.827	4.625	101.927	101.825	101.727
4.750	101.901	101.801	101.701	4.750	101.801	101.701	101.601	4.750	102.614	102.510	102.414	4.750	102.514	102.410	102.314
4.875	102.430	102.330	102.230	4.875	102.330	102.230	102.130	4.875	103.175	103.070	102.975	4.875	103.075	102.970	102.875
4.990	102.803	102.703	102.603	4.990	102.703	102.603	102.503	4.990	103.602	103.496	103.402	4.990	103.502	103.396	103.302
5.000	102.903	102.803	102.703	5.000	102.803	102.703	102.603	5.000	103.702	103.596	103.502	5.000	103.602	103.496	103.402
5.125	103.361	103.261	103.161	5.125	103.261	103.161	103.061	5.125	103.488	103.364	103.254	5.125	103.388	103.264	103.154
5.250	103.849	103.749	103.649	5.250	103.749	103.649	103.549	5.250	104.060	103.936	103.825	5.250	103.960	103.836	103.725
5.375	104.281	104.181	104.081	5.375	104.181	104.081	103.981	5.375	104.558	104.435	104.324	5.375	104.458	104.335	104.224
5.500	104.658	104.558	104.458	5.500	104.558	104.458	104.358	5.500	105.012	104.890	104.780	5.500	104.912	104.790	104.680
5.625	104.729	104.629	104.529	5.625	104.629	104.529	104.429	5.625	105.023	104.923	104.823	5.625	104.923	104.823	104.723
5.750	105.175	105.075	104.975	5.750	105.075	104.975	104.875	5.750	105.516	105.416	105.316	5.750	105.416	105.316	105.216

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.118	95.018	94.918	2.750	95.018	94.918	94.818
2.875	95.742	95.642	95.542	2.875	95.642	95.542	95.442
2.990	96.265	96.165	96.065	2.990	96.165	96.065	95.965
3.000	96.365	96.265	96.165	3.000	96.265	96.165	96.065
3.125	96.958	96.858	96.758	3.125	96.858	96.758	96.658
3.250	97.713	97.613	97.513	3.250	97.613	97.513	97.413
3.375	98.174	98.074	97.974	3.375	98.074	97.974	97.874
3.500	98.519	98.419	98.319	3.500	98.419	98.319	98.219
3.625	99.045	98.945	98.845	3.625	98.945	98.845	98.745
3.750	99.600	99.500	99.400	3.750	99.500	99.400	99.300
3.875	100.140	100.040	99.940	3.875	100.040	99.940	99.840
3.990	100.434	100.334	100.234	3.990	100.334	100.234	100.134
4.000	100.534	100.434	100.334	4.000	100.434	100.334	100.234
4.125	101.065	100.965	100.865	4.125	100.965	100.865	100.765
4.250	101.477	101.377	101.277	4.250	101.377	101.277	101.177
4.375	101.912	101.812	101.712	4.375	101.812	101.712	101.612
4.500	102.520	102.420	102.320	4.500	102.420	102.320	102.220
4.625	102.955	102.855	102.755	4.625	102.855	102.755	102.655
4.750	102.872	102.772	102.672	4.750	102.772	102.672	102.572

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.: **4/3/2018**

W. Rate Sheet Dated: **2/2/2018** **Release Time:** **4:00 pm 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	97.950	97.850	97.750	3.750	99.422	99.322	99.222	2.750	96.618	96.518	96.418
3.875	98.742	98.642	98.542	3.875	100.203	100.103	100.003	2.875	97.242	97.142	97.042
3.990	99.375	99.275	99.175	3.990	100.782	100.682	100.582	2.990	97.765	97.665	97.565
4.000	99.475	99.375	99.275	4.000	100.882	100.782	100.682	3.000	97.865	97.765	97.665
4.125	100.241	100.141	100.041	4.125	101.183	101.083	100.983	3.125	98.458	98.358	98.258
4.250	100.958	100.858	100.758	4.250	101.830	101.730	101.630	3.250	99.213	99.113	99.013
4.375	101.600	101.500	101.400	4.375	102.456	102.355	102.256	3.375	99.674	99.574	99.474
4.500	102.188	102.088	101.988	4.500	103.045	102.941	102.845	3.500	100.019	99.919	99.819
4.625	102.771	102.671	102.571	4.625	103.477	103.375	103.277	3.625	100.545	100.445	100.345
4.750	103.351	103.251	103.151	4.750	104.064	103.960	103.864	3.750	101.100	101.000	100.900
4.875	103.880	103.780	103.680	4.875	104.625	104.520	104.425	3.875	101.640	101.540	101.440
4.990	104.253	104.153	104.053	4.990	105.052	104.946	104.852	3.990	101.934	101.834	101.734
5.000	104.353	104.253	104.153	5.000	105.152	105.046	104.952	4.000	102.034	101.934	101.834
5.125	104.811	104.711	104.611	5.125	104.938	104.814	104.704	4.125	102.565	102.465	102.365
5.250	105.299	105.199	105.099	5.250	105.510	105.386	105.275	4.250	102.977	102.877	102.777
5.375	105.731	105.631	105.531	5.375	106.008	105.885	105.774	4.375	103.412	103.312	103.212
5.500	106.108	106.008	105.908	5.500	106.462	106.340	106.230	4.500	104.020	103.920	103.820
5.625	106.179	106.079	105.979	5.625	106.473	106.373	106.273	4.625	104.455	104.355	104.255
5.750	106.625	106.525	106.425	5.750	106.966	106.866	106.766	4.750	104.372	104.272	104.172

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.: **4/3/2018**

W. Rate Sheet Dated: **2/2/2018** **Release Time:** **4:00 pm 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	96.960	96.908	96.731
3.875	97.685	97.633	97.450
4.000	98.519	98.464	98.276
4.125	99.144	99.088	98.895
4.250	99.719	99.661	99.463
4.375	100.248	100.188	99.985
4.500	100.761	100.699	100.491
4.625	101.144	101.080	100.866
4.750	101.530	101.464	101.245
4.875	101.946	101.879	101.655
5.000	102.273	102.204	101.975
5.125	102.503	102.432	102.198
5.250	102.957	102.884	102.644

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	96.212	96.169	96.012
3.375	96.950	96.905	96.743
3.500	97.484	97.437	97.270
3.625	97.964	97.915	97.743
3.750	98.400	98.349	98.172
3.875	98.810	98.758	98.575
4.000	99.211	99.156	98.969
4.125	99.602	99.546	99.353
4.250	99.985	99.927	99.729
4.375	100.250	100.190	99.987
4.500	100.504	100.442	100.233

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	95.963	95.923	95.777
3.125	96.643	96.601	96.450
3.250	97.203	97.160	97.003
3.375	97.713	97.667	97.505
3.500	98.196	98.148	97.982
3.625	98.643	98.594	98.422
3.750	99.053	99.002	98.825
3.875	99.430	99.377	99.195
4.000	99.776	99.721	99.533
4.125	100.092	100.036	99.843
4.250	100.386	100.328	100.130
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)