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.: **3/7/2018**
45 Day Lock Exp.: **3/22/2018**
60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **Release Time:** **3:30 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	98.522	98.372	98.222	3.250	98.005	97.855	97.705	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	98.975	98.825	98.675	3.375	98.423	98.273	98.123	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.425	99.275	99.125	3.500	98.836	98.686	98.536	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	99.824	99.674	99.524	3.625	99.200	99.050	98.900	2.250	95.125	94.975	94.825	3.500	102.160	102.010	101.860
3.750	101.344	101.194	101.044	3.750	100.827	100.677	100.527	2.375	95.519	95.369	95.219	3.625	102.560	102.410	102.260
3.875	101.791	101.641	101.491	3.875	101.238	101.088	100.938	2.500	95.912	95.762	95.612	Margin = 2.250		Index = 1.790	
4.000	102.226	102.076	101.926	4.000	101.637	101.487	101.337	2.625	96.261	96.111	95.961				
4.125	102.611	102.461	102.311	4.125	101.987	101.837	101.687	2.750	98.390	98.240	98.090				
4.250	102.954	102.854	102.729	4.250	102.437	102.337	102.212	2.875	98.781	98.631	98.481				
4.375	103.336	103.236	103.111	4.375	102.783	102.683	102.558	3.000	99.168	99.018	98.868				
4.500	103.683	103.583	103.458	4.500	103.095	102.995	102.870	3.125	99.511	99.361	99.211				
4.625	103.958	103.858	103.733	4.625	103.334	103.234	103.109	3.250	100.286	100.136	99.986				
4.750	104.083	103.983	103.842	4.750	103.535	103.435	103.294	3.375	100.666	100.516	100.366				
4.875	104.213	104.113	103.973	4.875	103.810	103.710	103.570	3.500	101.039	100.889	100.739				
5.000	104.490	104.390	104.249	5.000	104.051	103.951	103.811	3.625	101.301	101.151	101.001				
5.125	104.704	104.604	104.463	5.125	104.230	104.130	103.989	3.750	101.718	101.568	101.418				
5.250	104.586	104.486	104.283	5.250	104.219	104.119	103.916	3.875	102.023	101.873	101.723				
5.375	104.897	104.797	104.594	5.375	104.494	104.394	104.191	4.000	102.293	102.143	101.993				
5.500	105.174	105.074	104.871	5.500	104.735	104.635	104.432	4.125	102.492	102.342	102.192				

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	97.042	96.892	96.742	3.250	96.875	96.725	96.575	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	97.495	97.345	97.195	3.375	97.293	97.143	96.993	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	97.945	97.795	97.645	3.500	97.706	97.556	97.406	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	98.344	98.194	98.044	3.625	98.070	97.920	97.770	2.250	93.995	93.845	93.695	3.500	101.030	100.880	100.730
3.750	99.864	99.714	99.564	3.750	99.697	99.547	99.397	2.375	94.389	94.239	94.089	3.625	101.430	101.280	101.130
3.875	100.311	100.161	100.011	3.875	100.108	99.958	99.808	2.500	94.782	94.632	94.482	Margin = 2.250		Index = 1.790	
4.000	100.746	100.596	100.446	4.000	100.507	100.357	100.207	2.625	95.131	94.981	94.831	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	101.131	100.981	100.831	4.125	100.857	100.707	100.557	2.750	97.260	97.110	96.960	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.474	101.374	101.249	4.250	101.307	101.207	101.082	2.875	97.651	97.501	97.351	4.250	99.864	99.614	99.364
4.375	101.856	101.756	101.631	4.375	101.653	101.553	101.428	3.000	98.038	97.888	97.738	4.375	100.246	99.996	99.746
4.500	102.203	102.103	101.978	4.500	101.965	101.865	101.740	3.125	98.381	98.231	98.081	4.500	100.593	100.343	100.093
4.625	102.478	102.378	102.253	4.625	102.204	102.104	101.979	3.250	99.156	99.006	98.856	4.625	100.868	100.618	100.368
4.750	102.572	102.472	102.331	4.750	102.405	102.305	102.164	3.375	99.536	99.386	99.236	4.750	100.962	100.712	100.462
4.875	102.983	102.883	102.743	4.875	102.680	102.580	102.440	3.500	99.909	99.759	99.609	4.875	101.273	101.023	100.773
5.000	103.260	103.160	103.019	5.000	102.921	102.821	102.681	3.625	100.171	100.021	99.871	5.000	101.550	101.300	101.050
5.125	103.474	103.374	103.233	5.125	103.100	103.000	102.859	3.750	100.588	100.438	100.288	5.125	101.764	101.514	101.264
5.250	103.356	103.256	103.053	5.250	103.089	102.989	102.786	3.875	100.893	100.743	100.593	5.250	101.646	101.396	101.146
5.375	103.667	103.567	103.364	5.375	103.364	103.264	103.061	4.000	101.163	101.013	100.863	5.375	101.957	101.707	101.457
5.500	103.944	103.844	103.641	5.500	103.605	103.505	103.302	4.125	101.362	101.212	101.062	5.500	102.234	101.984	101.734

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:	2/5/2018	5.000%

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		30 Day Lock Exp.:	**3/7/2018**
Lockdesk Phone:	1-877-588-2706		45 Day Lock Exp.:	**3/22/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		60 Day Lock Exp.:	**4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **Release Time:** **3:30 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	97.772	97.622	97.472	3.250	97.255	97.105	96.955	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	98.225	98.075	97.925	3.375	97.673	97.523	97.373	2.000	N/A	N/A	N/A	3.250	100.59	100.441	100.291
3.500	98.675	98.525	98.375	3.500	98.086	97.936	97.786	2.125	N/A	N/A	N/A	3.375	101.00	100.853	100.703
3.625	99.074	98.924	98.774	3.625	98.450	98.300	98.150	2.250	93.125	92.975	92.825	3.500	101.41	101.260	101.110
3.750	100.594	100.444	100.294	3.750	100.077	99.927	99.777	2.375	93.519	93.369	93.219	3.625	101.81	101.660	101.510
3.875	101.041	100.891	100.741	3.875	100.488	100.338	100.188	2.500	93.912	93.762	93.612	Margin = 2.250		Index = 1.790	
4.000	101.476	101.326	101.176	4.000	100.887	100.737	100.587	2.625	94.261	94.111	93.961				
4.125	101.861	101.711	101.561	4.125	101.237	101.087	100.937	2.750	96.703	96.553	96.403				
4.250	102.142	102.042	101.917	4.250	101.625	101.525	101.400	2.875	97.094	96.944	96.794				
4.375	102.524	102.424	102.299	4.375	101.971	101.871	101.746	3.000	97.480	97.330	97.180				
4.500	102.871	102.771	102.646	4.500	102.282	102.182	102.057	3.125	97.824	97.674	97.524				
4.625	103.145	103.045	102.920	4.625	102.521	102.421	102.296	3.250	99.536	99.386	99.236				
4.750	102.520	102.420	102.279	4.750	101.972	101.872	101.732	3.375	99.916	99.766	99.616				
4.875	102.651	102.551	102.410	4.875	102.248	102.148	102.007	3.500	100.289	100.139	99.989				
5.000	102.927	102.827	102.687	5.000	102.489	102.389	102.248	3.625	100.551	100.401	100.251				
5.125	103.141	103.041	102.900	5.125	102.667	102.567	102.426	3.750	100.968	100.818	100.668				
5.250	101.773	101.673	101.470	5.250	101.406	101.306	101.103	3.875	101.273	101.123	100.973				
5.375	102.085	101.985	101.782	5.375	101.682	101.582	101.379	4.000	101.543	101.393	101.243				
5.500	102.361	102.261	102.058	5.500	101.923	101.823	101.620	4.125	101.742	101.592	101.442				

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	96.292	96.142	95.992	3.250	96.125	95.975	95.825	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	96.745	96.595	96.445	3.375	96.543	96.393	96.243	2.000	N/A	N/A	N/A	3.250	99.461	99.311	99.161
3.500	97.195	97.045	96.895	3.500	96.956	96.806	96.656	2.125	N/A	N/A	N/A	3.375	99.873	99.723	99.573
3.625	97.594	97.444	97.294	3.625	97.320	97.170	97.020	2.250	92.245	92.095	91.945	3.500	100.280	100.130	99.980
3.750	99.114	98.964	98.814	3.750	98.947	98.797	98.647	2.375	92.639	92.489	92.339	3.625	100.680	100.530	100.380
3.875	99.561	99.411	99.261	3.875	99.358	99.208	99.058	2.500	93.032	92.882	92.732	Margin = 2.250		Index = 1.790	
4.000	99.996	99.846	99.696	4.000	99.757	99.607	99.457	2.625	93.381	93.231	93.081	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.381	100.231	100.081	4.125	100.107	99.957	99.807	2.750	96.354	96.204	96.054	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.662	100.562	100.437	4.250	100.495	100.395	100.270	2.875	96.745	96.595	96.445	4.250	99.052	98.802	98.552
4.375	101.044	100.944	100.819	4.375	100.841	100.741	100.616	3.000	97.132	96.982	96.832	4.375	99.434	99.184	98.934
4.500	101.391	101.291	101.166	4.500	101.152	101.052	100.927	3.125	97.475	97.325	97.175	4.500	99.781	99.531	99.281
4.625	101.665	101.565	101.440	4.625	101.391	101.291	101.166	3.250	97.687	97.537	97.387	4.625	100.055	99.805	99.555
4.750	101.009	100.909	100.769	4.750	100.842	100.742	100.602	3.375	98.067	97.917	97.767	4.750	99.399	99.149	98.899
4.875	101.421	101.321	101.180	4.875	101.118	101.018	100.877	3.500	98.440	98.290	98.140	4.875	99.711	99.461	99.211
5.000	101.697	101.597	101.457	5.000	101.359	101.259	101.118	3.625	98.702	98.552	98.402	5.000	99.987	99.737	99.487
5.125	101.911	101.811	101.670	5.125	101.537	101.437	101.296	3.750	98.400	98.250	98.100	5.125	100.201	99.951	99.701
5.250	100.543	100.443	100.240	5.250	100.276	100.176	99.973	3.875	98.705	98.555	98.405	5.250	98.833	98.583	98.333
5.375	100.855	100.755	100.552	5.375	100.552	100.452	100.249	4.000	98.975	98.825	98.675	5.375	99.145	98.895	98.645
5.500	101.131	101.031	100.828	5.500	100.793	100.693	100.490	4.125	99.174	99.024	98.874	5.500	99.421	99.171	98.921

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

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

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

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AFR Loan Center

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Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/7/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/22/2018
		60 Day Lock Exp.:	4/6/2018

W. Rate Sheet Dated: 2/5/2018 **Release Time:** 3:30 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
4.000	99.626	99.526	99.426	4.125	101.180	101.080	100.980	3.000	98.088	97.988	97.888	3.000	98.357	98.257	98.157
4.125	100.288	100.188	100.088	4.250	102.233	102.132	102.033	3.125	98.572	98.472	98.372	3.125	98.673	98.573	98.473
4.250	101.221	101.121	101.021	4.375	102.613	102.511	102.413	3.250	99.200	99.100	99.000	3.250	99.428	99.328	99.228
4.375	101.775	101.675	101.575	4.500	103.191	103.089	102.991	3.375	99.665	99.565	99.465	3.375	99.729	99.629	99.529
4.500	102.371	102.271	102.171	4.625	103.674	103.573	103.474	3.500	100.135	100.035	99.935	3.500	100.032	99.932	99.832
4.625	102.973	102.873	102.773	4.750	104.096	103.995	103.896	3.625	100.567	100.467	100.367	3.625	100.304	100.204	100.104
4.750	103.519	103.419	103.319	4.875	104.511	104.410	104.311	3.750	101.001	100.901	100.801	3.750	101.336	101.236	101.136
4.875	104.050	103.950	103.850	4.990	104.841	104.741	104.641	3.875	101.486	101.386	101.286	3.875	101.663	101.563	101.463
4.990	104.274	104.174	104.074	5.000	104.941	104.841	104.741	3.990	101.960	101.860	101.760	3.990	101.917	101.817	101.717
5.000	104.374	104.274	104.174	5.125	105.470	105.370	105.270	4.000	102.060	101.960	101.860	4.000	102.017	101.917	101.817
5.125	104.941	104.841	104.741	5.250	105.965	105.865	105.765	4.125	102.484	102.384	102.284	4.125	102.270	102.170	102.070
5.250	105.588	105.488	105.388	5.375	106.304	106.204	106.104	4.250	102.852	102.752	102.652	4.250	102.497	102.397	102.297
5.375	106.033	105.933	105.833	5.500	106.616	106.516	106.416	4.375	103.193	103.093	102.993	4.375	102.707	102.607	102.507
5.500	106.467	106.367	106.267	5.625	106.890	106.790	106.690	4.500	103.307	103.207	103.107	4.500	102.758	102.658	102.558
5.625	106.825	106.725	106.625	5.750	106.225	106.125	106.025	4.625	103.253	103.153	103.053	4.625	102.898	102.798	102.698
5.750	106.629	106.529	106.429	5.875	106.568	106.468	106.368	4.750	103.532	103.432	103.332	4.750	103.094	102.994	102.894
5.875	107.079	106.979	106.879	5.990	106.790	106.690	106.590	4.875	103.811	103.711	103.611	4.875	103.269	103.169	103.069
5.990	107.426	107.326	107.226	6.000	106.890	106.790	106.690	4.990	103.970	103.870	103.770	4.990	103.333	103.233	103.133
6.000	107.526	107.426	107.326	6.125	107.100	107.000	106.900	5.000	104.070	103.970	103.870	5.000	103.433	103.333	103.233

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	99.317	99.217	99.117	3.000	97.558	97.458	97.358
4.250	100.076	99.976	99.876	3.125	97.982	97.882	97.782
4.375	100.663	100.563	100.463	3.250	98.235	98.135	98.035
4.500	101.309	101.208	101.109	3.375	98.651	98.551	98.451
4.625	102.037	101.935	101.837	3.500	99.107	99.007	98.907
4.750	102.701	102.599	102.501	3.625	99.507	99.407	99.307
4.875	103.214	103.113	103.014	3.750	99.809	99.709	99.609
4.990	103.579	103.477	103.379	3.875	100.127	100.027	99.927
5.000	103.679	103.577	103.479	3.990	100.539	100.439	100.339
5.125	103.902	103.800	103.702	4.000	100.639	100.539	100.439
5.250	102.339	102.237	102.139	4.125	101.021	100.921	100.821
5.375	102.849	102.748	102.649	4.250	101.268	101.168	101.068
5.500	103.332	103.230	103.132	4.375	101.497	101.397	101.297
5.625	103.583	103.482	103.383	4.500	101.565	101.465	101.365
5.750	100.755	100.645	100.532	4.625	101.484	101.384	101.284
5.875	101.270	101.160	101.047	4.750	101.665	101.565	101.465
5.990	101.668	101.559	101.445	4.875	101.854	101.754	101.654
6.000	101.768	101.659	101.545	4.990	101.932	101.832	101.732
6.125	102.003	101.893	101.780	5.000	102.032	101.932	101.832

All Loan Type Adjustments

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

Cash-Out Refinance

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

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/7/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/22/2018**
		60 Day Lock Exp.:	**4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **Release Time:** **3:30 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	98.713	98.613	98.513	3.750	95.051	94.951	94.851	4.125	99.730	99.630	99.530	4.125	97.956	97.856	97.756
4.250	99.771	99.671	99.571	3.875	96.023	95.923	95.823	4.250	100.783	100.682	100.583	4.250	98.708	98.608	98.508
4.375	100.325	100.225	100.125	3.990	96.931	96.831	96.731	4.375	101.163	101.061	100.963	4.375	99.239	99.139	99.039
4.500	100.921	100.821	100.721	4.000	97.031	96.931	96.831	4.500	101.741	101.639	101.541	4.500	100.015	99.915	99.815
4.625	101.523	101.423	101.323	4.125	97.905	97.805	97.705	4.625	102.224	102.123	102.024	4.625	100.808	100.708	100.608
4.750	102.069	101.969	101.869	4.250	99.295	99.195	99.095	4.750	102.646	102.545	102.446	4.750	101.512	101.412	101.312
4.875	102.600	102.500	102.400	4.375	100.046	99.946	99.846	4.875	103.061	102.960	102.861	4.875	102.096	101.996	101.896
4.990	102.824	102.724	102.624	4.500	100.853	100.753	100.653	4.990	103.391	103.291	103.191	4.990	102.295	102.195	102.095
5.000	102.924	102.824	102.724	4.625	101.672	101.572	101.472	5.000	103.491	103.391	103.291	5.000	102.395	102.295	102.195
5.125	103.491	103.391	103.291	4.750	102.411	102.311	102.211	5.125	104.020	103.920	103.820	5.125	102.788	102.688	102.588
5.250	104.138	104.038	103.938	4.875	102.998	102.898	102.798	5.250	104.515	104.415	104.315	5.250	103.590	103.490	103.390
5.375	104.583	104.483	104.383	4.990	103.257	103.157	103.057	5.375	104.854	104.754	104.654	5.375	104.081	103.981	103.881
5.500	105.017	104.917	104.817	5.000	103.357	103.257	103.157	5.500	105.166	105.066	104.966	5.500	104.535	104.435	104.335
5.625	105.375	105.275	105.175	5.125	103.818	103.718	103.618	5.625	105.440	105.340	105.240	5.625	104.931	104.831	104.731
5.750	105.179	105.079	104.979	5.250	104.698	104.598	104.498	5.750	104.775	104.675	104.575	5.750	104.318	104.218	104.118
5.875	105.629	105.529	105.429	5.375	105.190	105.090	104.990	5.875	105.118	105.018	104.918	5.875	104.814	104.714	104.614
5.990	105.976	105.876	105.776	5.500	105.669	105.569	105.469	5.990	105.340	105.240	105.140	5.990	105.183	105.083	104.983
6.000	106.076	105.976	105.876	5.625	106.064	105.964	105.864	6.000	105.440	105.340	105.240	6.000	105.283	105.183	105.083
6.125	106.359	106.259	106.159	5.750	106.051	105.951	105.851	6.125	105.650	105.550	105.450	6.125	105.591	105.491	105.391

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	97.558	97.458	97.358	3.000	95.252	95.152	95.052	3.000	96.857	96.757	96.657	3.000	94.982	94.882	94.782
3.125	97.982	97.882	97.782	3.125	95.857	95.757	95.657	3.125	97.173	97.073	96.973	3.125	95.586	95.486	95.386
3.250	98.235	98.135	98.035	3.250	96.556	96.456	96.356	3.250	97.928	97.828	97.728	3.250	96.285	96.185	96.085
3.375	98.651	98.551	98.451	3.375	97.150	97.050	96.950	3.375	98.229	98.129	98.029	3.375	96.879	96.779	96.679
3.500	99.107	99.007	98.907	3.500	97.753	97.653	97.553	3.500	98.532	98.432	98.332	3.500	97.472	97.372	97.272
3.625	99.507	99.407	99.307	3.625	98.289	98.189	98.089	3.625	98.804	98.704	98.604	3.625	97.998	97.898	97.798
3.750	99.809	99.709	99.609	3.750	98.767	98.667	98.567	3.750	99.836	99.736	99.636	3.750	98.467	98.367	98.267
3.875	100.127	100.027	99.927	3.875	99.308	99.208	99.108	3.875	100.163	100.063	99.963	3.875	99.007	98.907	98.807
3.990	100.539	100.439	100.339	3.990	99.948	99.848	99.748	3.990	100.417	100.317	100.217	3.990	99.627	99.527	99.427
4.000	100.639	100.539	100.439	4.000	100.048	99.948	99.848	4.000	100.517	100.417	100.317	4.000	99.727	99.627	99.527
4.125	101.021	100.921	100.821	4.125	100.580	100.480	100.380	4.125	100.770	100.670	100.570	4.125	100.239	100.139	100.039
4.250	101.268	101.168	101.068	4.250	100.989	100.889	100.789	4.250	100.997	100.897	100.797	4.250	100.649	100.549	100.449
4.375	101.497	101.397	101.297	4.375	101.368	101.268	101.168	4.375	101.207	101.107	101.007	4.375	101.028	100.928	100.828
4.500	101.565	101.465	101.365	4.500	101.498	101.398	101.298	4.500	101.258	101.158	101.058	4.500	101.148	101.048	100.948
4.625	101.484	101.384	101.284	4.625	101.629	101.529	101.429	4.625	101.398	101.298	101.198	4.625	101.298	101.198	101.098
4.750	101.665	101.565	101.465	4.750	101.940	101.840	101.740	4.750	101.594	101.494	101.394	4.750	101.640	101.540	101.440
4.875	101.854	101.754	101.654	4.875	102.248	102.148	102.048	4.875	101.769	101.669	101.569	4.875	101.948	101.848	101.748
4.990	101.932	101.832	101.732	4.990	102.435	102.335	102.235	4.990	101.833	101.733	101.633	4.990	102.135	102.035	101.935
5.000	102.032	101.932	101.832	5.000	102.535	102.435	102.335	5.000	101.933	101.833	101.733	5.000	102.235	102.135	102.035

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	30 Day Lock Exp.:	3/7/2018		
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/22/2018		
		60 Day Lock Exp.:	4/6/2018		

W. Rate Sheet Dated: 2/5/2018 **Release Time:** 3:30 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	98.395	98.295	98.195	3.750	99.781	99.668	99.581	2.750	96.972	96.872	96.772
3.875	99.202	99.102	99.002	3.875	100.529	100.429	100.329	2.875	97.597	97.497	97.397
3.990	99.848	99.748	99.648	3.990	101.108	101.007	100.908	2.990	98.120	98.020	97.920
4.000	99.948	99.848	99.748	4.000	101.208	101.107	101.008	3.000	98.220	98.120	98.020
4.125	100.669	100.569	100.469	4.125	101.601	101.498	101.401	3.125	98.814	98.714	98.614
4.250	101.399	101.299	101.199	4.250	102.256	102.149	102.056	3.250	99.452	99.352	99.252
4.375	102.056	101.956	101.856	4.375	102.888	102.778	102.688	3.375	99.930	99.830	99.730
4.500	102.339	102.236	102.139	4.500	103.485	103.372	103.285	3.500	100.261	100.161	100.061
4.625	103.011	102.907	102.811	4.625	103.694	103.558	103.468	3.625	100.791	100.691	100.591
4.750	103.608	103.504	103.408	4.750	104.289	104.152	104.061	3.750	101.350	101.250	101.150
4.875	104.154	104.050	103.954	4.875	104.860	104.721	104.630	3.875	101.898	101.798	101.698
4.990	104.545	104.443	104.345	4.990	105.297	105.157	105.067	3.990	102.083	101.983	101.883
5.000	104.645	104.543	104.445	5.000	105.397	105.257	105.167	4.000	102.183	102.083	101.983
5.125	105.044	104.944	104.844	5.125	105.175	105.043	104.933	4.125	102.719	102.619	102.519
5.250	105.551	105.451	105.351	5.250	105.758	105.625	105.515	4.250	103.135	103.035	102.935
5.375	106.002	105.902	105.802	5.375	106.268	106.136	106.026	4.375	103.576	103.476	103.376
5.500	106.396	106.296	106.196	5.500	106.735	106.605	106.495	4.500	104.190	104.090	103.990
5.625	106.546	106.446	106.346	5.625	106.843	106.743	106.643	4.625	104.636	104.536	104.436
5.750	107.009	106.909	106.809	5.750	107.349	107.249	107.149	4.750	104.657	104.557	104.457

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.:	3/7/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/22/2018
		60 Day Lock Exp.:	4/6/2018

W. Rate Sheet Dated: 2/5/2018 **Release Time:** 3:30 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	96.945	96.845	96.745	3.750	96.845	96.745	96.645	3.750	98.331	98.218	98.131	3.750	98.231	98.118	98.031
3.875	97.752	97.652	97.552	3.875	97.652	97.552	97.452	3.875	99.079	98.979	98.879	3.875	98.979	98.879	98.779
3.990	98.398	98.298	98.198	3.990	98.298	98.198	98.098	3.990	99.658	99.557	99.458	3.990	99.558	99.457	99.358
4.000	98.498	98.398	98.298	4.000	98.398	98.298	98.198	4.000	99.758	99.657	99.558	4.000	99.658	99.557	99.458
4.125	99.219	99.119	99.019	4.125	99.119	99.019	98.919	4.125	100.151	100.048	99.951	4.125	100.051	99.948	99.851
4.250	99.949	99.849	99.749	4.250	99.849	99.749	99.649	4.250	100.806	100.699	100.606	4.250	100.706	100.599	100.506
4.375	100.606	100.506	100.406	4.375	100.506	100.406	100.306	4.375	101.438	101.328	101.238	4.375	101.338	101.228	101.138
4.500	100.889	100.786	100.689	4.500	100.789	100.686	100.589	4.500	102.035	101.922	101.835	4.500	101.935	101.822	101.735
4.625	101.561	101.457	101.361	4.625	101.461	101.357	101.261	4.625	102.244	102.108	102.018	4.625	102.144	102.008	101.918
4.750	102.158	102.054	101.958	4.750	102.058	101.954	101.858	4.750	102.839	102.702	102.611	4.750	102.739	102.602	102.511
4.875	102.704	102.600	102.504	4.875	102.604	102.500	102.404	4.875	103.410	103.271	103.180	4.875	103.310	103.171	103.080
4.990	103.095	102.993	102.895	4.990	102.995	102.893	102.795	4.990	103.847	103.707	103.617	4.990	103.747	103.607	103.517
5.000	103.195	103.093	102.995	5.000	103.095	102.993	102.895	5.000	103.947	103.807	103.717	5.000	103.847	103.707	103.617
5.125	103.594	103.494	103.394	5.125	103.494	103.394	103.294	5.125	103.725	103.593	103.483	5.125	103.625	103.493	103.383
5.250	104.101	104.001	103.901	5.250	104.001	103.901	103.801	5.250	104.308	104.175	104.065	5.250	104.208	104.075	103.965
5.375	104.552	104.452	104.352	5.375	104.452	104.352	104.252	5.375	104.818	104.686	104.576	5.375	104.718	104.586	104.476
5.500	104.946	104.846	104.746	5.500	104.846	104.746	104.646	5.500	105.285	105.155	105.045	5.500	105.185	105.055	104.945
5.625	105.096	104.996	104.896	5.625	104.996	104.896	104.796	5.625	105.393	105.293	105.193	5.625	105.293	105.193	105.093
5.750	105.559	105.459	105.359	5.750	105.459	105.359	105.259	5.750	105.899	105.799	105.699	5.750	105.799	105.699	105.599

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.472	95.372	95.272	2.750	95.372	95.272	95.172
2.875	96.097	95.997	95.897	2.875	95.997	95.897	95.797
2.990	96.620	96.520	96.420	2.990	96.520	96.420	96.320
3.000	96.720	96.620	96.520	3.000	96.620	96.520	96.420
3.125	97.314	97.214	97.114	3.125	97.214	97.114	97.014
3.250	97.952	97.852	97.752	3.250	97.852	97.752	97.652
3.375	98.430	98.330	98.230	3.375	98.330	98.230	98.130
3.500	98.761	98.661	98.561	3.500	98.661	98.561	98.461
3.625	99.291	99.191	99.091	3.625	99.191	99.091	98.991
3.750	99.850	99.750	99.650	3.750	99.750	99.650	99.550
3.875	100.398	100.298	100.198	3.875	100.298	100.198	100.098
3.990	100.583	100.483	100.383	3.990	100.483	100.383	100.283
4.000	100.683	100.583	100.483	4.000	100.583	100.483	100.383
4.125	101.219	101.119	101.019	4.125	101.119	101.019	100.919
4.250	101.635	101.535	101.435	4.250	101.535	101.435	101.335
4.375	102.076	101.976	101.876	4.375	101.976	101.876	101.776
4.500	102.690	102.590	102.490	4.500	102.590	102.490	102.390
4.625	103.136	103.036	102.936	4.625	103.036	102.936	102.836
4.750	103.157	103.057	102.957	4.750	103.057	102.957	102.857

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.: 3/7/2018
45 Day Lock Exp.: 3/22/2018
60 Day Lock Exp.: 4/6/2018

W. Rate Sheet Dated: 2/5/2018 **Release Time:** 3:30 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	98.395	98.295	98.195	3.750	99.781	99.668	99.581	2.750	96.972	96.872	96.772
3.875	99.202	99.102	99.002	3.875	100.529	100.429	100.329	2.875	97.597	97.497	97.397
3.990	99.848	99.748	99.648	3.990	101.108	101.007	100.908	2.990	98.120	98.020	97.920
4.000	99.948	99.848	99.748	4.000	101.208	101.107	101.008	3.000	98.220	98.120	98.020
4.125	100.669	100.569	100.469	4.125	101.601	101.498	101.401	3.125	98.814	98.714	98.614
4.250	101.399	101.299	101.199	4.250	102.256	102.149	102.056	3.250	99.452	99.352	99.252
4.375	102.056	101.956	101.856	4.375	102.888	102.778	102.688	3.375	99.930	99.830	99.730
4.500	102.339	102.236	102.139	4.500	103.485	103.372	103.285	3.500	100.261	100.161	100.061
4.625	103.011	102.907	102.811	4.625	103.694	103.558	103.468	3.625	100.791	100.691	100.591
4.750	103.608	103.504	103.408	4.750	104.289	104.152	104.061	3.750	101.350	101.250	101.150
4.875	104.154	104.050	103.954	4.875	104.860	104.721	104.630	3.875	101.898	101.798	101.698
4.990	104.545	104.443	104.345	4.990	105.297	105.157	105.067	3.990	102.083	101.983	101.883
5.000	104.645	104.543	104.445	5.000	105.397	105.257	105.167	4.000	102.183	102.083	101.983
5.125	105.044	104.944	104.844	5.125	105.175	105.043	104.933	4.125	102.719	102.619	102.519
5.250	105.551	105.451	105.351	5.250	105.758	105.625	105.515	4.250	103.135	103.035	102.935
5.375	106.002	105.902	105.802	5.375	106.268	106.136	106.026	4.375	103.576	103.476	103.376
5.500	106.396	106.296	106.196	5.500	106.735	106.605	106.495	4.500	104.190	104.090	103.990
5.625	106.546	106.446	106.346	5.625	106.843	106.743	106.643	4.625	104.636	104.536	104.436
5.750	107.009	106.909	106.809	5.750	107.349	107.249	107.149	4.750	104.657	104.557	104.457

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com	
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: **3/7/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **3/22/2018**
		60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **Release Time:** **3:30 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	96.940	96.889	96.712
3.875	97.698	97.646	97.463
4.000	98.535	98.481	98.293
4.125	99.170	99.114	98.921
4.250	99.755	99.697	99.499
4.375	100.293	100.233	100.030
4.500	100.813	100.751	100.543
4.625	101.200	101.137	100.923
4.750	101.591	101.525	101.306
4.875	102.011	101.943	101.719
5.000	102.340	102.271	102.042
5.125	102.571	102.500	102.266
5.250	103.024	102.951	102.711

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	96.235	96.191	96.035
3.375	96.978	96.933	96.771
3.500	97.516	97.469	97.302
3.625	97.999	97.950	97.778
3.750	98.438	98.387	98.210
3.875	98.848	98.796	98.613
4.000	99.249	99.194	99.007
4.125	99.639	99.583	99.390
4.250	100.021	99.963	99.765
4.375	100.285	100.225	100.022
4.500	100.536	100.474	100.266

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	96.111	96.071	95.925
3.125	96.788	96.747	96.596
3.250	97.347	97.303	97.147
3.375	97.854	97.808	97.647
3.500	98.334	98.287	98.120
3.625	98.777	98.728	98.556
3.750	99.183	99.132	98.955
3.875	99.556	99.503	99.321
4.000	99.897	99.842	99.655
4.125	100.209	100.153	99.960
4.250	100.499	100.441	100.243
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)