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.: **3/8/2018**
45 Day Lock Exp.: **3/23/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/6/2018** **Release Time:** **11:15 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.294	98.144	97.994	3.250	97.927	97.777	97.627	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	98.747	98.597	98.447	3.375	98.344	98.194	98.044	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.196	99.046	98.896	3.500	98.758	98.608	98.458	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	99.596	99.446	99.296	3.625	99.122	98.972	98.822	2.250	95.238	95.088	94.938	3.500	102.160	102.010	101.860
3.750	100.960	100.804	100.654	3.750	100.593	100.436	100.286	2.375	95.632	95.482	95.332	3.625	102.560	102.410	102.260
3.875	101.407	101.251	101.101	3.875	101.004	100.848	100.698	2.500	96.026	95.876	95.726	Margin = 2.250		Index = 1.870	
4.000	101.842	101.685	101.535	4.000	101.403	101.247	101.097	2.625	96.374	96.224	96.074				
4.125	102.227	102.070	101.920	4.125	101.753	101.596	101.446	2.750	98.484	98.334	98.184				
4.250	103.020	102.911	102.786	4.250	102.453	102.343	102.218	2.875	98.875	98.725	98.575				
4.375	103.402	103.292	103.167	4.375	102.799	102.689	102.564	3.000	99.262	99.112	98.962				
4.500	103.749	103.639	103.514	4.500	103.110	103.001	102.876	3.125	99.605	99.455	99.305				
4.625	104.023	103.914	103.789	4.625	103.349	103.240	103.115	3.250	100.380	100.230	100.080				
4.750	104.148	104.039	103.929	4.750	103.457	103.347	103.238	3.375	100.760	100.610	100.460				
4.875	104.235	104.126	104.016	4.875	103.732	103.623	103.513	3.500	101.133	100.983	100.833				
5.000	104.512	104.402	104.293	5.000	103.973	103.864	103.754	3.625	101.395	101.245	101.095				
5.125	104.725	104.616	104.507	5.125	104.151	104.042	103.933	3.750	101.831	101.681	101.531				
5.250	104.652	104.552	104.395	5.250	104.234	104.134	103.978	3.875	102.136	101.986	101.836				
5.375	104.963	104.863	104.707	5.375	104.510	104.410	104.254	4.000	102.406	102.256	102.106				
5.500	105.240	105.140	104.983	5.500	104.751	104.651	104.495	4.125	102.605	102.455	102.305				

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	97.094	96.944	96.794	3.250	96.927	96.777	96.627	1.875	N/A	N/A	N/A	3.125	100.447	100.297	100.147
3.375	97.547	97.397	97.247	3.375	97.344	97.194	97.044	2.000	N/A	N/A	N/A	3.250	100.341	100.191	100.041
3.500	97.996	97.846	97.696	3.500	97.758	97.608	97.458	2.125	N/A	N/A	N/A	3.375	100.753	100.603	100.453
3.625	98.396	98.246	98.096	3.625	98.122	97.972	97.822	2.250	94.238	94.088	93.938	3.500	101.160	101.010	100.860
3.750	99.760	99.604	99.454	3.750	99.593	99.436	99.286	2.375	94.632	94.482	94.332	3.625	101.560	101.410	101.260
3.875	100.207	100.051	99.901	3.875	100.004	99.848	99.698	2.500	95.026	94.876	94.726	Margin = 2.250		Index = 1.870	
4.000	100.642	100.485	100.335	4.000	100.403	100.247	100.097	2.625	95.374	95.224	95.074	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.027	100.870	100.720	4.125	100.753	100.596	100.446	2.750	97.484	97.334	97.184	Rate	30 Day	45 Day	60 Day
4.250	101.820	101.711	101.586	4.250	101.453	101.343	101.218	2.875	97.875	97.725	97.575	4.250	99.880	99.630	99.380
4.375	102.202	102.092	101.967	4.375	101.799	101.689	101.564	3.000	98.262	98.112	97.962	4.375	100.262	100.012	99.762
4.500	102.549	102.439	102.314	4.500	102.110	102.001	101.876	3.125	98.605	98.455	98.305	4.500	100.609	100.359	100.109
4.625	102.823	102.714	102.589	4.625	102.349	102.240	102.115	3.250	99.380	99.230	99.080	4.625	100.883	100.633	100.383
4.750	102.874	102.764	102.655	4.750	102.457	102.347	102.238	3.375	99.760	99.610	99.460	4.750	100.884	100.634	100.384
4.875	103.285	103.176	103.066	4.875	102.732	102.623	102.513	3.500	100.133	99.983	99.833	4.875	101.195	100.945	100.695
5.000	103.562	103.452	103.343	5.000	102.973	102.864	102.754	3.625	100.395	100.245	100.095	5.000	101.472	101.222	100.972
5.125	103.775	103.666	103.557	5.125	103.151	103.042	102.933	3.750	100.831	100.681	100.531	5.125	101.685	101.435	101.185
5.250	103.702	103.602	103.445	5.250	103.234	103.134	102.978	3.875	101.136	100.986	100.836	5.250	101.662	101.412	101.162
5.375	104.013	103.913	103.757	5.375	103.510	103.410	103.254	4.000	101.406	101.256	101.106	5.375	101.973	101.723	101.473
5.500	104.290	104.190	104.033	5.500	103.751	103.651	103.495	4.125	101.605	101.455	101.305	5.500	102.250	102.000	101.750

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:	2/6/2018	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)

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30 Day Lock Exp.: **3/8/2018**
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60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/6/2018** **Release Time:** **11:15 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.388	97.238	97.088	3.250	97.021	96.871	96.721	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	97.841	97.691	97.541	3.375	97.438	97.288	97.138	2.000	N/A	N/A	N/A	3.250	100.43	100.285	100.135
3.500	98.290	98.140	97.990	3.500	97.852	97.702	97.552	2.125	N/A	N/A	N/A	3.375	100.85	100.696	100.546
3.625	98.690	98.540	98.390	3.625	98.216	98.066	97.916	2.250	93.238	93.088	92.938	3.500	101.25	101.104	100.954
3.750	100.022	99.866	99.716	3.750	99.655	99.499	99.349	2.375	93.632	93.482	93.332	3.625	101.65	101.504	101.354
3.875	100.469	100.313	100.163	3.875	100.067	99.910	99.760	2.500	94.026	93.876	93.726	Margin = 2.250		Index = 1.870	
4.000	100.904	100.748	100.598	4.000	100.466	100.309	100.159	2.625	94.374	94.224	94.074				
4.125	101.289	101.133	100.983	4.125	100.815	100.659	100.509	2.750	96.796	96.646	96.496				
4.250	102.114	102.004	101.879	4.250	101.546	101.437	101.312	2.875	97.188	97.038	96.888				
4.375	102.495	102.386	102.261	4.375	101.893	101.783	101.658	3.000	97.574	97.424	97.274				
4.500	102.842	102.733	102.608	4.500	102.204	102.095	101.970	3.125	97.917	97.767	97.617				
4.625	103.117	103.008	102.883	4.625	102.443	102.334	102.209	3.250	99.474	99.324	99.174				
4.750	102.586	102.476	102.367	4.750	101.894	101.785	101.675	3.375	99.854	99.704	99.554				
4.875	102.673	102.563	102.454	4.875	102.170	102.060	101.951	3.500	100.226	100.076	99.926				
5.000	102.949	102.840	102.730	5.000	102.411	102.301	102.192	3.625	100.489	100.339	100.189				
5.125	103.163	103.054	102.944	5.125	102.589	102.480	102.370	3.750	100.893	100.743	100.593				
5.250	101.839	101.739	101.583	5.250	101.422	101.322	101.166	3.875	101.199	101.049	100.899				
5.375	102.150	102.050	101.894	5.375	101.698	101.598	101.441	4.000	101.468	101.318	101.168				
5.500	102.427	102.327	102.171	5.500	101.939	101.839	101.682	4.125	101.668	101.518	101.368				

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	96.188	96.038	95.888	3.250	96.021	95.871	95.721	1.875	N/A	N/A	N/A	3.125	98.760	98.610	98.460
3.375	96.641	96.491	96.341	3.375	96.438	96.288	96.138	2.000	N/A	N/A	N/A	3.250	99.435	99.285	99.135
3.500	97.090	96.940	96.790	3.500	96.852	96.702	96.552	2.125	N/A	N/A	N/A	3.375	99.846	99.696	99.546
3.625	97.490	97.340	97.190	3.625	97.216	97.066	96.916	2.250	92.488	92.338	92.188	3.500	100.254	100.104	99.954
3.750	98.822	98.666	98.516	3.750	98.655	98.499	98.349	2.375	92.882	92.732	92.582	3.625	100.654	100.504	100.354
3.875	99.269	99.113	98.963	3.875	99.067	98.910	98.760	2.500	93.276	93.126	92.976	Margin = 2.250		Index = 1.870	
4.000	99.704	99.548	99.398	4.000	99.466	99.309	99.159	2.625	93.624	93.474	93.324	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.089	99.933	99.783	4.125	99.815	99.659	99.509	2.750	96.578	96.428	96.278	Rate	30 Day	45 Day	60 Day
4.250	100.914	100.804	100.679	4.250	100.546	100.437	100.312	2.875	96.969	96.819	96.669	4.250	98.974	98.724	98.474
4.375	101.295	101.186	101.061	4.375	100.893	100.783	100.658	3.000	97.355	97.205	97.055	4.375	99.355	99.105	98.855
4.500	101.642	101.533	101.408	4.500	101.204	101.095	100.970	3.125	97.699	97.549	97.399	4.500	99.702	99.452	99.202
4.625	101.917	101.808	101.683	4.625	101.443	101.334	101.209	3.250	97.911	97.761	97.611	4.625	99.977	99.727	99.477
4.750	101.311	101.202	101.092	4.750	100.894	100.785	100.675	3.375	98.291	98.141	97.991	4.750	99.321	99.071	98.821
4.875	101.723	101.613	101.504	4.875	101.170	101.060	100.951	3.500	98.664	98.514	98.364	4.875	99.633	99.383	99.133
5.000	101.999	101.890	101.780	5.000	101.411	101.301	101.192	3.625	98.926	98.776	98.626	5.000	99.909	99.659	99.409
5.125	102.213	102.104	101.994	5.125	101.589	101.480	101.370	3.750	98.643	98.493	98.343	5.125	100.123	99.873	99.623
5.250	100.889	100.789	100.633	5.250	100.422	100.322	100.166	3.875	98.949	98.799	98.649	5.250	98.849	98.599	98.349
5.375	101.200	101.100	100.944	5.375	100.698	100.598	100.441	4.000	99.218	99.068	98.918	5.375	99.160	98.910	98.660
5.500	101.477	101.377	101.221	5.500	100.939	100.839	100.682	4.125	99.418	99.268	99.118	5.500	99.437	99.187	98.937

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

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

Specialty Adjustment

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

Max USDA-GRH Rate

Today:	2/6/2018	5.000%

Lock Desk Policy

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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)

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45 Day Lock Exp.: 3/23/2018
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W. Rate Sheet Dated: 2/6/2018 **Release Time:** 11:15 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.626	99.526	99.426	4.125	101.272	101.172	101.072	3.000	98.181	98.081	97.981	3.000	98.448	98.348	98.248
4.125	100.288	100.188	100.088	4.250	102.251	102.151	102.051	3.125	98.662	98.562	98.462	3.125	98.763	98.663	98.563
4.250	101.247	101.147	101.047	4.375	102.628	102.528	102.428	3.250	99.269	99.169	99.069	3.250	99.492	99.392	99.292
4.375	101.793	101.693	101.593	4.500	103.196	103.096	102.996	3.375	99.732	99.632	99.532	3.375	99.793	99.693	99.593
4.500	102.382	102.282	102.182	4.625	103.673	103.573	103.473	3.500	100.198	100.098	99.998	3.500	100.092	99.992	99.892
4.625	102.975	102.875	102.775	4.750	104.089	103.989	103.889	3.625	100.623	100.523	100.423	3.625	100.360	100.260	100.160
4.750	103.514	103.414	103.314	4.875	104.498	104.398	104.298	3.750	101.051	100.951	100.851	3.750	101.391	101.291	101.191
4.875	104.038	103.938	103.838	4.990	104.908	104.808	104.708	3.875	101.538	101.438	101.338	3.875	101.713	101.613	101.513
4.990	104.289	104.189	104.089	5.000	105.008	104.908	104.808	3.990	102.006	101.906	101.806	3.990	101.961	101.861	101.761
5.000	104.389	104.289	104.189	5.125	105.532	105.432	105.332	4.000	102.106	102.006	101.906	4.000	102.061	101.961	101.861
5.125	105.006	104.906	104.806	5.250	106.023	105.923	105.823	4.125	102.524	102.424	102.324	4.125	102.311	102.211	102.111
5.250	105.646	105.546	105.446	5.375	106.357	106.257	106.157	4.250	102.888	102.788	102.688	4.250	102.534	102.434	102.334
5.375	106.085	105.985	105.885	5.500	106.663	106.563	106.463	4.375	103.224	103.124	103.024	4.375	102.740	102.640	102.540
5.500	106.510	106.410	106.310	5.625	106.933	106.833	106.733	4.500	103.336	103.236	103.136	4.500	102.792	102.692	102.592
5.625	106.866	106.766	106.666	5.750	106.280	106.180	106.080	4.625	103.293	103.193	103.093	4.625	102.937	102.837	102.737
5.750	106.684	106.584	106.484	5.875	106.618	106.518	106.418	4.750	103.567	103.467	103.367	4.750	103.129	103.029	102.929
5.875	107.129	107.029	106.929	5.990	106.840	106.740	106.640	4.875	103.841	103.741	103.641	4.875	103.300	103.200	103.100
5.990	107.474	107.374	107.274	6.000	106.940	106.840	106.740	4.990	103.996	103.896	103.796	4.990	103.361	103.261	103.161
6.000	107.574	107.474	107.374	6.125	107.152	107.052	106.952	5.000	104.096	103.996	103.896	5.000	103.461	103.361	103.261

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	99.415	99.315	99.215	3.000	97.651	97.551	97.451
4.250	100.163	100.063	99.963	3.125	98.072	97.972	97.872
4.375	100.741	100.641	100.541	3.250	98.323	98.223	98.123
4.500	101.326	101.226	101.126	3.375	98.716	98.616	98.516
4.625	102.041	101.941	101.841	3.500	99.168	99.068	98.968
4.750	102.695	102.595	102.495	3.625	99.564	99.464	99.364
4.875	103.201	103.101	103.001	3.750	99.861	99.761	99.661
4.990	103.561	103.461	103.361	3.875	100.177	100.077	99.977
5.000	103.661	103.561	103.461	3.990	100.583	100.483	100.383
5.125	103.881	103.781	103.681	4.000	100.683	100.583	100.483
5.250	102.396	102.296	102.196	4.125	101.062	100.962	100.862
5.375	102.899	102.799	102.699	4.250	101.305	101.205	101.105
5.500	103.374	103.274	103.174	4.375	101.530	101.430	101.330
5.625	103.625	103.525	103.425	4.500	101.598	101.498	101.398
5.750	100.809	100.700	100.585	4.625	101.523	101.423	101.323
5.875	101.319	101.210	101.095	4.750	101.702	101.602	101.502
5.990	101.713	101.603	101.489	4.875	101.889	101.789	101.689
6.000	101.813	101.703	101.589	4.990	101.965	101.865	101.765
6.125	102.048	101.938	101.824	5.000	102.065	101.965	101.865

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/8/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/23/2018
		60 Day Lock Exp.:	4/9/2018

W. Rate Sheet Dated: 2/6/2018 **Release Time:** 11:15 am ET Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.170	98.070	97.970	3.750	95.187	95.087	94.987	4.125	99.822	99.722	99.622	4.125	98.052	97.952	97.852
4.125	98.808	98.708	98.608	3.875	96.141	96.041	95.941	4.250	100.801	100.701	100.601	4.250	98.794	98.694	98.594
4.250	99.797	99.697	99.597	3.990	97.041	96.941	96.841	4.375	101.178	101.078	100.978	4.375	99.316	99.216	99.116
4.375	100.343	100.243	100.143	4.000	97.141	97.041	96.941	4.500	101.746	101.646	101.546	4.500	100.029	99.929	99.829
4.500	100.932	100.832	100.732	4.125	98.004	97.904	97.804	4.625	102.223	102.123	102.023	4.625	100.812	100.712	100.612
4.625	101.525	101.425	101.325	4.250	99.331	99.231	99.131	4.750	102.639	102.539	102.439	4.750	101.506	101.406	101.306
4.750	102.064	101.964	101.864	4.375	100.071	99.971	99.871	4.875	103.048	102.948	102.848	4.875	102.082	101.982	101.882
4.875	102.588	102.488	102.388	4.500	100.868	100.768	100.668	4.990	103.458	103.358	103.258	4.990	102.277	102.177	102.077
4.990	102.839	102.739	102.639	4.625	101.677	101.577	101.477	5.000	103.558	103.458	103.358	5.000	102.377	102.277	102.177
5.000	102.939	102.839	102.739	4.750	102.406	102.306	102.206	5.125	104.082	103.982	103.882	5.125	102.852	102.752	102.652
5.125	103.556	103.456	103.356	4.875	102.986	102.886	102.786	5.250	104.573	104.473	104.373	5.250	103.646	103.546	103.446
5.250	104.196	104.096	103.996	4.990	103.241	103.141	103.041	5.375	104.907	104.807	104.707	5.375	104.131	104.031	103.931
5.375	104.635	104.535	104.435	5.000	103.341	103.241	103.141	5.500	105.213	105.113	105.013	5.500	104.577	104.477	104.377
5.500	105.060	104.960	104.860	5.125	103.885	103.785	103.685	5.625	105.483	105.383	105.283	5.625	104.967	104.867	104.767
5.625	105.416	105.316	105.216	5.250	104.756	104.656	104.556	5.750	104.830	104.730	104.630	5.750	104.372	104.272	104.172
5.750	105.234	105.134	105.034	5.375	105.242	105.142	105.042	5.875	105.168	105.068	104.968	5.875	104.863	104.763	104.663
5.875	105.679	105.579	105.479	5.500	105.712	105.612	105.512	5.990	105.390	105.290	105.190	5.990	105.230	105.130	105.030
5.990	106.024	105.924	105.824	5.625	106.101	106.001	105.901	6.000	105.490	105.390	105.290	6.000	105.330	105.230	105.130
6.000	106.124	106.024	105.924	5.750	106.106	106.006	105.906	6.125	105.702	105.602	105.502	6.125	105.639	105.539	105.439

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	97.651	97.551	97.451	3.000	95.346	95.246	95.146	3.000	96.948	96.848	96.748	3.000	95.076	94.976	94.876
3.125	98.072	97.972	97.872	3.125	95.947	95.847	95.747	3.125	97.263	97.163	97.063	3.125	95.676	95.576	95.476
3.250	98.323	98.223	98.123	3.250	96.628	96.528	96.428	3.250	97.992	97.892	97.792	3.250	96.357	96.257	96.157
3.375	98.716	98.616	98.516	3.375	97.219	97.119	97.019	3.375	98.293	98.193	98.093	3.375	96.949	96.849	96.749
3.500	99.168	99.068	98.968	3.500	97.816	97.716	97.616	3.500	98.592	98.492	98.392	3.500	97.535	97.435	97.335
3.625	99.564	99.464	99.364	3.625	98.345	98.245	98.145	3.625	98.860	98.760	98.660	3.625	98.055	97.955	97.855
3.750	99.861	99.761	99.661	3.750	98.816	98.716	98.616	3.750	99.891	99.791	99.691	3.750	98.516	98.416	98.316
3.875	100.177	100.077	99.977	3.875	99.365	99.265	99.165	3.875	100.213	100.113	100.013	3.875	99.064	98.964	98.864
3.990	100.583	100.483	100.383	3.990	99.995	99.895	99.795	3.990	100.461	100.361	100.261	3.990	99.675	99.575	99.475
4.000	100.683	100.583	100.483	4.000	100.095	99.995	99.895	4.000	100.561	100.461	100.361	4.000	99.775	99.675	99.575
4.125	101.062	100.962	100.862	4.125	100.620	100.520	100.420	4.125	100.811	100.711	100.611	4.125	100.279	100.179	100.079
4.250	101.305	101.205	101.105	4.250	101.023	100.923	100.823	4.250	101.034	100.934	100.834	4.250	100.683	100.583	100.483
4.375	101.530	101.430	101.330	4.375	101.398	101.298	101.198	4.375	101.240	101.140	101.040	4.375	101.058	100.958	100.858
4.500	101.598	101.498	101.398	4.500	101.524	101.424	101.324	4.500	101.292	101.192	101.092	4.500	101.173	101.073	100.973
4.625	101.523	101.423	101.323	4.625	101.668	101.568	101.468	4.625	101.437	101.337	101.237	4.625	101.338	101.238	101.138
4.750	101.702	101.602	101.502	4.750	101.975	101.875	101.775	4.750	101.629	101.529	101.429	4.750	101.674	101.574	101.474
4.875	101.889	101.789	101.689	4.875	102.278	102.178	102.078	4.875	101.800	101.700	101.600	4.875	101.977	101.877	101.777
4.990	101.965	101.865	101.765	4.990	102.461	102.361	102.261	4.990	101.861	101.761	101.661	4.990	102.160	102.060	101.960
5.000	102.065	101.965	101.865	5.000	102.561	102.461	102.361	5.000	101.961	101.861	101.761	5.000	102.260	102.160	102.060

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/8/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/23/2018
		60 Day Lock Exp.:	4/9/2018

W. Rate Sheet Dated: 2/6/2018 **Release Time:** 11:15 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.377	98.277	98.177	3.750	99.628	99.507	99.428	2.750	97.053	96.953	96.853
3.875	99.160	99.060	98.960	3.875	100.601	100.501	100.401	2.875	97.678	97.578	97.478
3.990	99.783	99.683	99.583	3.990	101.174	101.073	100.974	2.990	98.201	98.101	98.001
4.000	99.883	99.783	99.683	4.000	101.274	101.173	101.074	3.000	98.301	98.201	98.101
4.125	100.550	100.450	100.350	4.125	101.541	101.437	101.341	3.125	98.892	98.792	98.692
4.250	101.257	101.157	101.057	4.250	102.184	102.077	101.984	3.250	99.536	99.436	99.336
4.375	101.889	101.789	101.689	4.375	102.804	102.694	102.604	3.375	100.074	99.974	99.874
4.500	102.466	102.366	102.266	4.500	103.385	103.274	103.185	3.500	100.338	100.238	100.138
4.625	103.076	102.972	102.869	4.625	103.800	103.665	103.562	3.625	100.860	100.760	100.660
4.750	103.646	103.542	103.439	4.750	104.380	104.243	104.140	3.750	101.412	101.312	101.212
4.875	104.164	104.061	103.958	4.875	104.933	104.795	104.692	3.875	101.947	101.847	101.747
4.990	104.527	104.427	104.324	4.990	105.352	105.213	105.111	3.990	102.182	102.082	101.982
5.000	104.627	104.527	104.424	5.000	105.452	105.313	105.211	4.000	102.282	102.182	102.082
5.125	105.069	104.969	104.859	5.125	105.196	105.048	104.923	4.125	102.810	102.710	102.610
5.250	105.547	105.447	105.339	5.250	105.759	105.611	105.486	4.250	103.219	103.119	103.019
5.375	105.969	105.869	105.765	5.375	106.246	106.100	105.975	4.375	103.651	103.551	103.451
5.500	106.336	106.236	106.135	5.500	106.689	106.544	106.420	4.500	104.251	104.151	104.051
5.625	106.546	106.446	106.346	5.625	106.841	106.741	106.641	4.625	104.677	104.577	104.477
5.750	106.983	106.883	106.783	5.750	107.323	107.223	107.123	4.750	104.543	104.443	104.343

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/8/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/23/2018
		60 Day Lock Exp.:	4/9/2018

W. Rate Sheet Dated: 2/6/2018 **Release Time:** 11:15 am ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.927	96.827	96.727	3.750	96.827	96.727	96.627	3.750	98.178	98.057	97.978	3.750	98.078	97.957	97.878
3.875	97.710	97.610	97.510	3.875	97.610	97.510	97.410	3.875	99.151	99.051	98.951	3.875	99.051	98.951	98.851
3.990	98.333	98.233	98.133	3.990	98.233	98.133	98.033	3.990	99.724	99.623	99.524	3.990	99.624	99.523	99.424
4.000	98.433	98.333	98.233	4.000	98.333	98.233	98.133	4.000	99.824	99.723	99.624	4.000	99.724	99.623	99.524
4.125	99.100	99.000	98.900	4.125	99.000	98.900	98.800	4.125	100.091	99.987	99.891	4.125	99.991	99.887	99.791
4.250	99.807	99.707	99.607	4.250	99.707	99.607	99.507	4.250	100.734	100.627	100.534	4.250	100.634	100.527	100.434
4.375	100.439	100.339	100.239	4.375	100.339	100.239	100.139	4.375	101.354	101.244	101.154	4.375	101.254	101.144	101.054
4.500	101.016	100.916	100.816	4.500	100.916	100.816	100.716	4.500	101.935	101.824	101.735	4.500	101.835	101.724	101.635
4.625	101.626	101.522	101.419	4.625	101.526	101.422	101.319	4.625	102.350	102.215	102.112	4.625	102.250	102.115	102.012
4.750	102.196	102.092	101.989	4.750	102.096	101.992	101.889	4.750	102.930	102.793	102.690	4.750	102.830	102.693	102.590
4.875	102.714	102.611	102.508	4.875	102.614	102.511	102.408	4.875	103.483	103.345	103.242	4.875	103.383	103.245	103.142
4.990	103.077	102.977	102.874	4.990	102.977	102.877	102.774	4.990	103.902	103.763	103.661	4.990	103.802	103.663	103.561
5.000	103.177	103.077	102.974	5.000	103.077	102.977	102.874	5.000	104.002	103.863	103.761	5.000	103.902	103.763	103.661
5.125	103.619	103.519	103.409	5.125	103.519	103.419	103.309	5.125	103.746	103.598	103.473	5.125	103.646	103.498	103.373
5.250	104.097	103.997	103.889	5.250	103.997	103.897	103.789	5.250	104.309	104.161	104.036	5.250	104.209	104.061	103.936
5.375	104.519	104.419	104.315	5.375	104.419	104.319	104.215	5.375	104.796	104.650	104.525	5.375	104.696	104.550	104.425
5.500	104.886	104.786	104.685	5.500	104.786	104.686	104.585	5.500	105.239	105.094	104.970	5.500	105.139	104.994	104.870
5.625	105.096	104.996	104.896	5.625	104.996	104.896	104.796	5.625	105.391	105.291	105.191	5.625	105.291	105.191	105.091
5.750	105.533	105.433	105.333	5.750	105.433	105.333	105.233	5.750	105.873	105.773	105.673	5.750	105.773	105.673	105.573

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.553	95.453	95.353	2.750	95.453	95.353	95.253
2.875	96.178	96.078	95.978	2.875	96.078	95.978	95.878
2.990	96.701	96.601	96.501	2.990	96.601	96.501	96.401
3.000	96.801	96.701	96.601	3.000	96.701	96.601	96.501
3.125	97.392	97.292	97.192	3.125	97.292	97.192	97.092
3.250	98.036	97.936	97.836	3.250	97.936	97.836	97.736
3.375	98.574	98.474	98.374	3.375	98.474	98.374	98.274
3.500	98.838	98.738	98.638	3.500	98.738	98.638	98.538
3.625	99.360	99.260	99.160	3.625	99.260	99.160	99.060
3.750	99.912	99.812	99.712	3.750	99.812	99.712	99.612
3.875	100.447	100.347	100.247	3.875	100.347	100.247	100.147
3.990	100.682	100.582	100.482	3.990	100.582	100.482	100.382
4.000	100.782	100.682	100.582	4.000	100.682	100.582	100.482
4.125	101.310	101.210	101.110	4.125	101.210	101.110	101.010
4.250	101.719	101.619	101.519	4.250	101.619	101.519	101.419
4.375	102.151	102.051	101.951	4.375	102.051	101.951	101.851
4.500	102.751	102.651	102.551	4.500	102.651	102.551	102.451
4.625	103.177	103.077	102.977	4.625	103.077	102.977	102.877
4.750	103.043	102.943	102.843	4.750	102.943	102.843	102.743

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Applicable for all mortgages with greater than 15 year terms

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

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

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **3/8/2018**
45 Day Lock Exp.: **3/23/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/6/2018** **Release Time:** **11:15 am ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage

30/25 Year				20 Year				15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	98.377	98.277	98.177	3.750	99.628	99.507	99.428	2.750	97.053	96.953	96.853
3.875	99.160	99.060	98.960	3.875	100.601	100.501	100.401	2.875	97.678	97.578	97.478
3.990	99.783	99.683	99.583	3.990	101.174	101.073	100.974	2.990	98.201	98.101	98.001
4.000	99.883	99.783	99.683	4.000	101.274	101.173	101.074	3.000	98.301	98.201	98.101
4.125	100.550	100.450	100.350	4.125	101.541	101.437	101.341	3.125	98.892	98.792	98.692
4.250	101.257	101.157	101.057	4.250	102.184	102.077	101.984	3.250	99.536	99.436	99.336
4.375	101.889	101.789	101.689	4.375	102.804	102.694	102.604	3.375	100.074	99.974	99.874
4.500	102.466	102.366	102.266	4.500	103.385	103.274	103.185	3.500	100.338	100.238	100.138
4.625	103.076	102.972	102.869	4.625	103.800	103.665	103.562	3.625	100.860	100.760	100.660
4.750	103.646	103.542	103.439	4.750	104.380	104.243	104.140	3.750	101.412	101.312	101.212
4.875	104.164	104.061	103.958	4.875	104.933	104.795	104.692	3.875	101.947	101.847	101.747
4.990	104.527	104.427	104.324	4.990	105.352	105.213	105.111	3.990	102.182	102.082	101.982
5.000	104.627	104.527	104.424	5.000	105.452	105.313	105.211	4.000	102.282	102.182	102.082
5.125	105.069	104.969	104.859	5.125	105.196	105.048	104.923	4.125	102.810	102.710	102.610
5.250	105.547	105.447	105.339	5.250	105.759	105.611	105.486	4.250	103.219	103.119	103.019
5.375	105.969	105.869	105.765	5.375	106.246	106.100	105.975	4.375	103.651	103.551	103.451
5.500	106.336	106.236	106.135	5.500	106.689	106.544	106.420	4.500	104.251	104.151	104.051
5.625	106.546	106.446	106.346	5.625	106.841	106.741	106.641	4.625	104.677	104.577	104.477
5.750	106.983	106.883	106.783	5.750	107.323	107.223	107.123	4.750	104.543	104.443	104.343

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

	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.: **3/8/2018**
45 Day Lock Exp.: **3/23/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: 2/6/2018 **Release Time: 11:15 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
3.750	97.272	97.220	97.043
3.875	98.000	97.947	97.765
4.000	98.825	98.770	98.583
4.125	99.436	99.380	99.187
4.250	99.997	99.938	99.740
4.375	100.512	100.452	100.249
4.500	101.012	100.950	100.742
4.625	101.382	101.318	101.105
4.750	101.757	101.691	101.473
4.875	102.163	102.095	101.871
5.000	102.480	102.410	102.181
5.125	102.704	102.632	102.398
5.250	103.106	103.033	102.794

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	96.583	96.539	96.383
3.375	97.295	97.249	97.088
3.500	97.811	97.764	97.597
3.625	98.275	98.226	98.054
3.750	98.695	98.644	98.467
3.875	99.086	99.033	98.851
4.000	99.468	99.413	99.226
4.125	99.842	99.786	99.593
4.250	100.209	100.151	99.953
4.375	100.460	100.400	100.197
4.500	100.697	100.636	100.427

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	96.393	96.353	96.207
3.125	97.048	97.006	96.855
3.250	97.592	97.548	97.392
3.375	98.085	98.039	97.878
3.500	98.549	98.502	98.335
3.625	98.977	98.928	98.756
3.750	99.369	99.318	99.141
3.875	99.729	99.676	99.494
4.000	100.058	100.003	99.816
4.125	100.359	100.303	100.110
4.250	100.639	100.580	100.382
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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs 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)