[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:** **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 = 1.870	
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	102.804	102.704	102.579	4.250	102.437	102.337	102.212	2.875	98.781	98.631	98.481				
4.375	103.186	103.086	102.961	4.375	102.783	102.683	102.558	3.000	99.168	99.018	98.868				
4.500	103.533	103.433	103.308	4.500	103.095	102.995	102.870	3.125	99.511	99.361	99.211				
4.625	103.808	103.708	103.583	4.625	103.334	103.234	103.109	3.250	100.286	100.136	99.986				
4.750	103.933	103.833	103.692	4.750	103.535	103.435	103.294	3.375	100.666	100.516	100.366				
4.875	103.963	103.863	103.723	4.875	103.810	103.710	103.570	3.500	101.039	100.889	100.739				
5.000	104.240	104.140	103.999	5.000	104.051	103.951	103.811	3.625	101.301	101.151	101.001				
5.125	104.454	104.354	104.213	5.125	104.230	104.130	103.989	3.750	101.718	101.568	101.418				
5.250	104.336	104.236	104.033	5.250	104.219	104.119	103.916	3.875	102.023	101.873	101.723				
5.375	104.647	104.547	104.344	5.375	104.494	104.394	104.191	4.000	102.293	102.143	101.993				
5.500	104.924	104.824	104.621	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 = 1.870	
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	101.324	101.224	101.099	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	101.706	101.606	101.481	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	102.053	101.953	101.828	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	102.328	102.228	102.103	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	102.453	102.353	102.212	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	102.733	102.633	102.493	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	103.010	102.910	102.769	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	103.224	103.124	102.983	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	103.106	103.006	102.803	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	103.417	103.317	103.114	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	103.694	103.594	103.391	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:	2/6/2018	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)

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:** **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	97.616	97.466	97.316	3.250	97.099	96.949	96.799	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	98.069	97.919	97.769	3.375	97.516	97.366	97.216	2.000	N/A	N/A	N/A	3.250	100.43	100.285	100.135
3.500	98.518	98.368	98.218	3.500	97.930	97.780	97.630	2.125	N/A	N/A	N/A	3.375	100.85	100.696	100.546
3.625	98.918	98.768	98.618	3.625	98.294	98.144	97.994	2.250	93.125	92.975	92.825	3.500	101.25	101.104	100.954
3.750	100.407	100.257	100.107	3.750	99.890	99.740	99.590	2.375	93.519	93.369	93.219	3.625	101.65	101.504	101.354
3.875	100.854	100.704	100.554	3.875	100.301	100.151	100.001	2.500	93.912	93.762	93.612	Margin = 2.250		Index = 1.870	
4.000	101.288	101.138	100.988	4.000	100.700	100.550	100.400	2.625	94.261	94.111	93.961				
4.125	101.674	101.524	101.374	4.125	101.050	100.900	100.750	2.750	96.703	96.553	96.403				
4.250	101.898	101.798	101.673	4.250	101.531	101.431	101.306	2.875	97.094	96.944	96.794				
4.375	102.280	102.180	102.055	4.375	101.877	101.777	101.652	3.000	97.480	97.330	97.180				
4.500	102.627	102.527	102.402	4.500	102.188	102.088	101.963	3.125	97.824	97.674	97.524				
4.625	102.901	102.801	102.676	4.625	102.427	102.327	102.202	3.250	99.380	99.230	99.080				
4.750	102.370	102.270	102.129	4.750	101.972	101.872	101.732	3.375	99.760	99.610	99.460				
4.875	102.401	102.301	102.160	4.875	102.248	102.148	102.007	3.500	100.133	99.983	99.833				
5.000	102.677	102.577	102.437	5.000	102.489	102.389	102.248	3.625	100.395	100.245	100.095				
5.125	102.891	102.791	102.650	5.125	102.667	102.567	102.426	3.750	100.780	100.630	100.480				
5.250	101.523	101.423	101.220	5.250	101.406	101.306	101.103	3.875	101.085	100.935	100.785				
5.375	101.835	101.735	101.532	5.375	101.682	101.582	101.379	4.000	101.355	101.205	101.055				
5.500	102.111	102.011	101.808	5.500	101.923	101.823	101.620	4.125	101.554	101.404	101.254				

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	96.136	95.986	95.836	3.250	95.969	95.819	95.669	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	96.589	96.439	96.289	3.375	96.386	96.236	96.086	2.000	N/A	N/A	N/A	3.250	99.305	99.155	99.005
3.500	97.038	96.888	96.738	3.500	96.800	96.650	96.500	2.125	N/A	N/A	N/A	3.375	99.716	99.566	99.416
3.625	97.438	97.288	97.138	3.625	97.164	97.014	96.864	2.250	92.245	92.095	91.945	3.500	100.124	99.974	99.824
3.750	98.927	98.777	98.627	3.750	98.760	98.610	98.460	2.375	92.639	92.489	92.339	3.625	100.524	100.374	100.224
3.875	99.374	99.224	99.074	3.875	99.171	99.021	98.871	2.500	93.032	92.882	92.732	Margin = 2.250		Index = 1.870	
4.000	99.808	99.658	99.508	4.000	99.570	99.420	99.270	2.625	93.381	93.231	93.081	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.194	100.044	99.894	4.125	99.920	99.770	99.620	2.750	96.354	96.204	96.054	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.418	100.318	100.193	4.250	100.401	100.301	100.176	2.875	96.745	96.595	96.445	4.250	98.958	98.708	98.458
4.375	100.800	100.700	100.575	4.375	100.747	100.647	100.522	3.000	97.132	96.982	96.832	4.375	99.340	99.090	98.840
4.500	101.147	101.047	100.922	4.500	101.058	100.958	100.833	3.125	97.475	97.325	97.175	4.500	99.687	99.437	99.187
4.625	101.421	101.321	101.196	4.625	101.297	101.197	101.072	3.250	97.687	97.537	97.387	4.625	99.961	99.711	99.461
4.750	100.890	100.790	100.649	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	101.171	101.071	100.930	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	101.447	101.347	101.207	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	101.661	101.561	101.420	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	100.293	100.193	99.990	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	100.605	100.505	100.302	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	100.881	100.781	100.578	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

Today:	2/6/2018	5.000%

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

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60 Day Lock Exp.: 4/9/2018

W. Rate Sheet Dated: 2/6/2018 **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
4.125	100.288	100.188	100.088	4.125	101.272	101.172	101.072	3.000	98.165	98.065	97.965	3.000	98.432	98.332	98.232
4.250	101.262	101.162	101.062	4.250	102.267	102.167	102.067	3.125	98.647	98.547	98.447	3.125	98.747	98.647	98.547
4.375	101.809	101.709	101.609	4.375	102.644	102.544	102.444	3.250	99.238	99.138	99.038	3.250	99.461	99.361	99.261
4.500	102.397	102.297	102.197	4.500	103.212	103.112	103.012	3.375	99.701	99.601	99.501	3.375	99.762	99.662	99.562
4.625	102.990	102.890	102.790	4.625	103.688	103.588	103.488	3.500	100.167	100.067	99.967	3.500	100.061	99.961	99.861
4.750	103.530	103.430	103.330	4.750	104.105	104.005	103.905	3.625	100.592	100.492	100.392	3.625	100.328	100.228	100.128
4.875	104.054	103.954	103.854	4.875	104.514	104.414	104.314	3.750	101.020	100.920	100.820	3.750	101.360	101.260	101.160
4.990	104.273	104.173	104.073	4.990	104.892	104.792	104.692	3.875	101.507	101.407	101.307	3.875	101.682	101.582	101.482
5.000	104.373	104.273	104.173	5.000	104.992	104.892	104.792	3.990	101.974	101.874	101.774	3.990	101.930	101.830	101.730
5.125	104.990	104.890	104.790	5.125	105.516	105.416	105.316	4.000	102.074	101.974	101.874	4.000	102.030	101.930	101.830
5.250	105.630	105.530	105.430	5.250	106.007	105.907	105.807	4.125	102.493	102.393	102.293	4.125	102.279	102.179	102.079
5.375	106.070	105.970	105.870	5.375	106.341	106.241	106.141	4.250	102.856	102.756	102.656	4.250	102.503	102.403	102.303
5.500	106.495	106.395	106.295	5.500	106.648	106.548	106.448	4.375	103.192	103.092	102.992	4.375	102.708	102.608	102.508
5.625	106.851	106.751	106.651	5.625	106.918	106.818	106.718	4.500	103.305	103.205	103.105	4.500	102.760	102.660	102.560
5.750	106.668	106.568	106.468	5.750	106.264	106.164	106.064	4.625	103.262	103.162	103.062	4.625	102.906	102.806	102.706
5.875	107.113	107.013	106.913	5.875	106.603	106.503	106.403	4.750	103.536	103.436	103.336	4.750	103.098	102.998	102.898
5.990	107.458	107.358	107.258	5.990	106.824	106.724	106.624	4.875	103.810	103.710	103.610	4.875	103.269	103.169	103.069
6.000	107.558	107.458	107.358	6.000	106.924	106.824	106.724	4.990	103.964	103.864	103.764	4.990	103.330	103.230	103.130
6.125	107.839	107.739	107.639	6.125	107.136	107.036	106.936	5.000	104.064	103.964	103.864	5.000	103.430	103.330	103.230

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	97.635	97.535	97.435
4.250	100.163	100.063	99.963	3.125	98.056	97.956	97.856
4.375	100.741	100.641	100.541	3.250	98.307	98.207	98.107
4.500	101.342	101.242	101.142	3.375	98.685	98.585	98.485
4.625	102.057	101.957	101.857	3.500	99.137	99.037	98.937
4.750	102.711	102.611	102.511	3.625	99.533	99.433	99.333
4.875	103.217	103.117	103.017	3.750	99.830	99.730	99.630
4.990	103.577	103.477	103.377	3.875	100.146	100.046	99.946
5.000	103.677	103.577	103.477	3.990	100.552	100.452	100.352
5.125	103.897	103.797	103.697	4.000	100.652	100.552	100.452
5.250	102.380	102.280	102.180	4.125	101.030	100.930	100.830
5.375	102.883	102.783	102.683	4.250	101.273	101.173	101.073
5.500	103.359	103.259	103.159	4.375	101.499	101.399	101.299
5.625	103.610	103.510	103.410	4.500	101.567	101.467	101.367
5.750	100.793	100.684	100.569	4.625	101.492	101.392	101.292
5.875	101.303	101.194	101.079	4.750	101.670	101.570	101.470
5.990	101.697	101.588	101.473	4.875	101.858	101.758	101.658
6.000	101.797	101.688	101.573	4.990	101.933	101.833	101.733
6.125	102.032	101.923	101.808	5.000	102.033	101.933	101.833

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.

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:** **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	98.808	98.708	98.608	3.750	95.124	95.024	94.924	4.125	99.822	99.722	99.622	4.125	98.052	97.952	97.852
4.250	99.812	99.712	99.612	3.875	96.141	96.041	95.941	4.250	100.817	100.717	100.617	4.250	98.794	98.694	98.594
4.375	100.359	100.259	100.159	3.990	97.041	96.941	96.841	4.375	101.194	101.094	100.994	4.375	99.316	99.216	99.116
4.500	100.947	100.847	100.747	4.000	97.141	97.041	96.941	4.500	101.762	101.662	101.562	4.500	100.044	99.944	99.844
4.625	101.540	101.440	101.340	4.125	98.004	97.904	97.804	4.625	102.238	102.138	102.038	4.625	100.827	100.727	100.627
4.750	102.080	101.980	101.880	4.250	99.346	99.246	99.146	4.750	102.655	102.555	102.455	4.750	101.521	101.421	101.321
4.875	102.604	102.504	102.404	4.375	100.087	99.987	99.887	4.875	103.064	102.964	102.864	4.875	102.098	101.998	101.898
4.990	102.823	102.723	102.623	4.500	100.884	100.784	100.684	4.990	103.442	103.342	103.242	4.990	102.293	102.193	102.093
5.000	102.923	102.823	102.723	4.625	101.693	101.593	101.493	5.000	103.542	103.442	103.342	5.000	102.393	102.293	102.193
5.125	103.540	103.440	103.340	4.750	102.422	102.322	102.222	5.125	104.066	103.966	103.866	5.125	102.837	102.737	102.637
5.250	104.180	104.080	103.980	4.875	103.002	102.902	102.802	5.250	104.557	104.457	104.357	5.250	103.630	103.530	103.430
5.375	104.620	104.520	104.420	4.990	103.256	103.156	103.056	5.375	104.891	104.791	104.691	5.375	104.116	104.016	103.916
5.500	105.045	104.945	104.845	5.000	103.356	103.256	103.156	5.500	105.198	105.098	104.998	5.500	104.561	104.461	104.361
5.625	105.401	105.301	105.201	5.125	103.869	103.769	103.669	5.625	105.468	105.368	105.268	5.625	104.951	104.851	104.751
5.750	105.218	105.118	105.018	5.250	104.740	104.640	104.540	5.750	104.814	104.714	104.614	5.750	104.356	104.256	104.156
5.875	105.663	105.563	105.463	5.375	105.226	105.126	105.026	5.875	105.153	105.053	104.953	5.875	104.848	104.748	104.648
5.990	106.008	105.908	105.808	5.500	105.696	105.596	105.496	5.990	105.374	105.274	105.174	5.990	105.215	105.115	105.015
6.000	106.108	106.008	105.908	5.625	106.086	105.986	105.886	6.000	105.474	105.374	105.274	6.000	105.315	105.215	105.115
6.125	106.389	106.289	106.189	5.750	106.091	105.991	105.891	6.125	105.686	105.586	105.486	6.125	105.623	105.523	105.423

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	97.635	97.535	97.435	3.000	95.330	95.230	95.130	3.000	96.932	96.832	96.732	3.000	95.060	94.960	94.860
3.125	98.056	97.956	97.856	3.125	95.931	95.831	95.731	3.125	97.247	97.147	97.047	3.125	95.660	95.560	95.460
3.250	98.307	98.207	98.107	3.250	96.597	96.497	96.397	3.250	97.961	97.861	97.761	3.250	96.326	96.226	96.126
3.375	98.685	98.585	98.485	3.375	97.188	97.088	96.988	3.375	98.262	98.162	98.062	3.375	96.918	96.818	96.718
3.500	99.137	99.037	98.937	3.500	97.785	97.685	97.585	3.500	98.561	98.461	98.361	3.500	97.504	97.404	97.304
3.625	99.533	99.433	99.333	3.625	98.314	98.214	98.114	3.625	98.828	98.728	98.628	3.625	98.023	97.923	97.823
3.750	99.830	99.730	99.630	3.750	98.785	98.685	98.585	3.750	99.860	99.760	99.660	3.750	98.485	98.385	98.285
3.875	100.146	100.046	99.946	3.875	99.333	99.233	99.133	3.875	100.182	100.082	99.982	3.875	99.033	98.933	98.833
3.990	100.552	100.452	100.352	3.990	99.964	99.864	99.764	3.990	100.430	100.330	100.230	3.990	99.643	99.543	99.443
4.000	100.652	100.552	100.452	4.000	100.064	99.964	99.864	4.000	100.530	100.430	100.330	4.000	99.743	99.643	99.543
4.125	101.030	100.930	100.830	4.125	100.588	100.488	100.388	4.125	100.779	100.679	100.579	4.125	100.248	100.148	100.048
4.250	101.273	101.173	101.073	4.250	100.992	100.892	100.792	4.250	101.003	100.903	100.803	4.250	100.651	100.551	100.451
4.375	101.499	101.399	101.299	4.375	101.367	101.267	101.167	4.375	101.208	101.108	101.008	4.375	101.027	100.927	100.827
4.500	101.567	101.467	101.367	4.500	101.493	101.393	101.293	4.500	101.260	101.160	101.060	4.500	101.142	101.042	100.942
4.625	101.492	101.392	101.292	4.625	101.637	101.537	101.437	4.625	101.406	101.306	101.206	4.625	101.306	101.206	101.106
4.750	101.670	101.570	101.470	4.750	101.944	101.844	101.744	4.750	101.598	101.498	101.398	4.750	101.643	101.543	101.443
4.875	101.858	101.758	101.658	4.875	102.247	102.147	102.047	4.875	101.769	101.669	101.569	4.875	101.946	101.846	101.746
4.990	101.933	101.833	101.733	4.990	102.429	102.329	102.229	4.990	101.830	101.730	101.630	4.990	102.129	102.029	101.929
5.000	102.033	101.933	101.833	5.000	102.529	102.429	102.329	5.000	101.930	101.830	101.730	5.000	102.229	102.129	102.029

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap

Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

Product Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375		

Loan Size Adjuster

$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	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:** 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	98.345	98.245	98.145	3.750	99.601	99.480	99.401	2.750	97.038	96.938	96.838
3.875	99.137	99.037	98.937	3.875	100.546	100.446	100.346	2.875	97.663	97.563	97.463
3.990	99.766	99.666	99.566	3.990	101.122	101.021	100.922	2.990	98.185	98.085	97.985
4.000	99.866	99.766	99.666	4.000	101.222	101.121	101.022	3.000	98.285	98.185	98.085
4.125	100.517	100.417	100.317	4.125	101.493	101.389	101.293	3.125	98.876	98.776	98.676
4.250	101.230	101.130	101.030	4.250	102.139	102.033	101.939	3.250	99.504	99.404	99.304
4.375	101.869	101.769	101.669	4.375	102.763	102.655	102.563	3.375	100.041	99.941	99.841
4.500	102.455	102.355	102.255	4.500	103.350	103.239	103.150	3.500	100.306	100.206	100.106
4.625	103.042	102.942	102.842	4.625	103.772	103.636	103.534	3.625	100.830	100.730	100.630
4.750	103.620	103.520	103.420	4.750	104.357	104.220	104.117	3.750	101.382	101.282	101.182
4.875	104.146	104.046	103.946	4.875	104.915	104.777	104.675	3.875	101.924	101.824	101.724
4.990	104.517	104.417	104.317	4.990	105.340	105.202	105.099	3.990	102.197	102.097	101.997
5.000	104.617	104.517	104.417	5.000	105.440	105.302	105.199	4.000	102.297	102.197	102.097
5.125	105.020	104.920	104.820	5.125	105.163	105.031	104.906	4.125	102.827	102.727	102.627
5.250	105.505	105.405	105.305	5.250	105.732	105.600	105.475	4.250	103.239	103.139	103.039
5.375	105.933	105.833	105.733	5.375	106.226	106.095	105.970	4.375	103.673	103.573	103.473
5.500	106.308	106.208	106.108	5.500	106.675	106.547	106.422	4.500	104.279	104.179	104.079
5.625	106.497	106.397	106.297	5.625	106.808	106.708	106.608	4.625	104.711	104.611	104.511
5.750	106.940	106.840	106.740	5.750	107.297	107.197	107.097	4.750	104.565	104.465	104.365

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:** **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	96.895	96.795	96.695	3.750	96.795	96.695	96.595	3.750	98.151	98.030	97.951	3.750	98.051	97.930	97.851
3.875	97.687	97.587	97.487	3.875	97.587	97.487	97.387	3.875	99.096	98.996	98.896	3.875	98.996	98.896	98.796
3.990	98.316	98.216	98.116	3.990	98.216	98.116	98.016	3.990	99.672	99.571	99.472	3.990	99.572	99.471	99.372
4.000	98.416	98.316	98.216	4.000	98.316	98.216	98.116	4.000	99.772	99.671	99.572	4.000	99.672	99.571	99.472
4.125	99.067	98.967	98.867	4.125	98.967	98.867	98.767	4.125	100.043	99.939	99.843	4.125	99.943	99.839	99.743
4.250	99.780	99.680	99.580	4.250	99.680	99.580	99.480	4.250	100.689	100.583	100.489	4.250	100.589	100.483	100.389
4.375	100.419	100.319	100.219	4.375	100.319	100.219	100.119	4.375	101.313	101.205	101.113	4.375	101.213	101.105	101.013
4.500	101.005	100.905	100.805	4.500	100.905	100.805	100.705	4.500	101.900	101.789	101.700	4.500	101.800	101.689	101.600
4.625	101.592	101.492	101.392	4.625	101.492	101.392	101.292	4.625	102.322	102.186	102.084	4.625	102.222	102.086	101.984
4.750	102.170	102.070	101.970	4.750	102.070	101.970	101.870	4.750	102.907	102.770	102.667	4.750	102.807	102.670	102.567
4.875	102.696	102.596	102.496	4.875	102.596	102.496	102.396	4.875	103.465	103.327	103.225	4.875	103.365	103.227	103.125
4.990	103.067	102.967	102.867	4.990	102.967	102.867	102.767	4.990	103.890	103.752	103.649	4.990	103.790	103.652	103.549
5.000	103.167	103.067	102.967	5.000	103.067	102.967	102.867	5.000	103.990	103.852	103.749	5.000	103.890	103.752	103.649
5.125	103.570	103.470	103.370	5.125	103.470	103.370	103.270	5.125	103.713	103.581	103.456	5.125	103.613	103.481	103.356
5.250	104.055	103.955	103.855	5.250	103.955	103.855	103.755	5.250	104.282	104.150	104.025	5.250	104.182	104.050	103.925
5.375	104.483	104.383	104.283	5.375	104.383	104.283	104.183	5.375	104.776	104.645	104.520	5.375	104.676	104.545	104.420
5.500	104.858	104.758	104.658	5.500	104.758	104.658	104.558	5.500	105.225	105.097	104.972	5.500	105.125	104.997	104.872
5.625	105.047	104.947	104.847	5.625	104.947	104.847	104.747	5.625	105.358	105.258	105.158	5.625	105.258	105.158	105.058
5.750	105.490	105.390	105.290	5.750	105.390	105.290	105.190	5.750	105.847	105.747	105.647	5.750	105.747	105.647	105.547

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	95.538	95.438	95.338	2.750	95.438	95.338	95.238
2.875	96.163	96.063	95.963	2.875	96.063	95.963	95.863
2.990	96.685	96.585	96.485	2.990	96.585	96.485	96.385
3.000	96.785	96.685	96.585	3.000	96.685	96.585	96.485
3.125	97.376	97.276	97.176	3.125	97.276	97.176	97.076
3.250	98.004	97.904	97.804	3.250	97.904	97.804	97.704
3.375	98.541	98.441	98.341	3.375	98.441	98.341	98.241
3.500	98.806	98.706	98.606	3.500	98.706	98.606	98.506
3.625	99.330	99.230	99.130	3.625	99.230	99.130	99.030
3.750	99.882	99.782	99.682	3.750	99.782	99.682	99.582
3.875	100.424	100.324	100.224	3.875	100.324	100.224	100.124
3.990	100.697	100.597	100.497	3.990	100.597	100.497	100.397
4.000	100.797	100.697	100.597	4.000	100.697	100.597	100.497
4.125	101.327	101.227	101.127	4.125	101.227	101.127	101.027
4.250	101.739	101.639	101.539	4.250	101.639	101.539	101.439
4.375	102.173	102.073	101.973	4.375	102.073	101.973	101.873
4.500	102.779	102.679	102.579	4.500	102.679	102.579	102.479
4.625	103.211	103.111	103.011	4.625	103.111	103.011	102.911
4.750	103.065	102.965	102.865	4.750	102.965	102.865	102.765

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		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:** 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	98.345	98.245	98.145	3.750	99.601	99.480	99.401	2.750	97.038	96.938	96.838
3.875	99.137	99.037	98.937	3.875	100.546	100.446	100.346	2.875	97.663	97.563	97.463
3.990	99.766	99.666	99.566	3.990	101.122	101.021	100.922	2.990	98.185	98.085	97.985
4.000	99.866	99.766	99.666	4.000	101.222	101.121	101.022	3.000	98.285	98.185	98.085
4.125	100.517	100.417	100.317	4.125	101.493	101.389	101.293	3.125	98.876	98.776	98.676
4.250	101.230	101.130	101.030	4.250	102.139	102.033	101.939	3.250	99.504	99.404	99.304
4.375	101.869	101.769	101.669	4.375	102.763	102.655	102.563	3.375	100.041	99.941	99.841
4.500	102.455	102.355	102.255	4.500	103.350	103.239	103.150	3.500	100.306	100.206	100.106
4.625	103.042	102.942	102.842	4.625	103.772	103.636	103.534	3.625	100.830	100.730	100.630
4.750	103.620	103.520	103.420	4.750	104.357	104.220	104.117	3.750	101.382	101.282	101.182
4.875	104.146	104.046	103.946	4.875	104.915	104.777	104.675	3.875	101.924	101.824	101.724
4.990	104.517	104.417	104.317	4.990	105.340	105.202	105.099	3.990	102.197	102.097	101.997
5.000	104.617	104.517	104.417	5.000	105.440	105.302	105.199	4.000	102.297	102.197	102.097
5.125	105.020	104.920	104.820	5.125	105.163	105.031	104.906	4.125	102.827	102.727	102.627
5.250	105.505	105.405	105.305	5.250	105.732	105.600	105.475	4.250	103.239	103.139	103.039
5.375	105.933	105.833	105.733	5.375	106.226	106.095	105.970	4.375	103.673	103.573	103.473
5.500	106.308	106.208	106.108	5.500	106.675	106.547	106.422	4.500	104.279	104.179	104.079
5.625	106.497	106.397	106.297	5.625	106.808	106.708	106.608	4.625	104.711	104.611	104.511
5.750	106.940	106.840	106.740	5.750	107.297	107.197	107.097	4.750	104.565	104.465	104.365

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

[AFR Loan Center]

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

W. Rate Sheet Dated: **2/6/2018** **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	97.276	97.225	97.048
3.875	98.001	97.948	97.766
4.000	98.825	98.770	98.582
4.125	99.433	99.377	99.184
4.250	99.991	99.933	99.735
4.375	100.505	100.445	100.242
4.500	101.006	100.944	100.736
4.625	101.377	101.314	101.100
4.750	101.754	101.688	101.469
4.875	102.162	102.095	101.871
5.000	102.481	102.412	102.182
5.125	102.706	102.635	102.400
5.250	103.114	103.041	102.802

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	96.494	96.450	96.294
3.375	97.215	97.169	97.008
3.500	97.737	97.690	97.523
3.625	98.206	98.157	97.985
3.750	98.631	98.580	98.403
3.875	99.027	98.974	98.792
4.000	99.414	99.359	99.172
4.125	99.793	99.736	99.543
4.250	100.163	100.105	99.907
4.375	100.418	100.358	100.154
4.500	100.659	100.597	100.389

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	96.272	96.232	96.086
3.125	96.936	96.894	96.743
3.250	97.486	97.442	97.286
3.375	97.984	97.939	97.777
3.500	98.454	98.407	98.240
3.625	98.888	98.838	98.666
3.750	99.285	99.234	99.057
3.875	99.649	99.597	99.414
4.000	99.983	99.928	99.741
4.125	100.289	100.232	100.039
4.250	100.572	100.514	100.316
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)