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.: **3/12/2018**
45 Day Lock Exp.: **3/26/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.347	97.197	97.047	3.250	96.980	96.830	96.680	1.875	N/A	N/A	N/A	3.125	101.297	101.147	100.997
3.375	97.800	97.650	97.500	3.375	97.398	97.248	97.098	2.000	N/A	N/A	N/A	3.250	101.191	101.041	100.891
3.500	98.250	98.100	97.950	3.500	97.811	97.661	97.511	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.649	98.499	98.349	3.625	98.175	98.025	97.875	2.250	94.522	94.372	94.222	3.500	102.010	101.860	101.710
3.750	100.166	100.016	99.866	3.750	99.849	99.699	99.549	2.375	94.916	94.766	94.616	3.625	102.410	102.260	102.110
3.875	100.613	100.463	100.313	3.875	100.260	100.110	99.960	2.500	95.309	95.159	95.009	Margin =	2.250	Index =	1.870
4.000	101.048	100.898	100.748	4.000	100.659	100.509	100.359	2.625	95.658	95.508	95.358				
4.125	101.433	101.283	101.133	4.125	101.009	100.859	100.709	2.750	97.764	97.614	97.464				
4.250	102.495	102.370	102.245	4.250	101.928	101.803	101.678	2.875	98.155	98.005	97.855				
4.375	102.877	102.752	102.627	4.375	102.274	102.149	102.024	3.000	98.541	98.391	98.241				
4.500	103.224	103.099	102.974	4.500	102.585	102.460	102.335	3.125	98.884	98.734	98.584				
4.625	103.498	103.373	103.248	4.625	102.824	102.699	102.574	3.250	99.738	99.588	99.438				
4.750	103.623	103.498	103.342	4.750	103.072	102.947	102.791	3.375	100.118	99.968	99.818				
4.875	103.851	103.726	103.569	4.875	103.348	103.223	103.067	3.500	100.491	100.341	100.191				
5.000	104.127	104.002	103.846	5.000	103.589	103.464	103.308	3.625	100.753	100.603	100.453				
5.125	104.341	104.216	104.060	5.125	103.767	103.642	103.486	3.750	101.314	101.164	101.014				
5.250	104.798	104.689	104.589	5.250	104.381	104.272	104.172	3.875	101.619	101.469	101.319				
5.375	105.110	105.000	104.900	5.375	104.657	104.548	104.448	4.000	101.889	101.739	101.589				
5.500	105.386	105.277	105.177	5.500	104.898	104.789	104.689	4.125	102.088	101.938	101.788				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.147	95.997	95.847	3.250	95.980	95.830	95.680	1.875	N/A	N/A	N/A	3.125	100.297	100.147	99.997
3.375	96.600	96.450	96.300	3.375	96.398	96.248	96.098	2.000	N/A	N/A	N/A	3.250	100.191	100.041	99.891
3.500	97.050	96.900	96.750	3.500	96.811	96.661	96.511	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.449	97.299	97.149	3.625	97.175	97.025	96.875	2.250	93.522	93.372	93.222	3.500	101.010	100.860	100.710
3.750	98.966	98.816	98.666	3.750	98.849	98.699	98.549	2.375	93.916	93.766	93.616	3.625	101.410	101.260	101.110
3.875	99.413	99.263	99.113	3.875	99.260	99.110	98.960	2.500	94.309	94.159	94.009	Margin =	2.250	Index =	1.870
4.000	99.848	99.698	99.548	4.000	99.659	99.509	99.359	2.625	94.658	94.508	94.358	**30 Year OTC** "Borrower Paid Only"			
4.125	100.233	100.083	99.933	4.125	100.009	99.859	99.709	2.750	96.764	96.614	96.464	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.295	101.170	101.045	4.250	100.928	100.803	100.678	2.875	97.155	97.005	96.855	4.250	99.505	99.255	99.005
4.375	101.677	101.552	101.427	4.375	101.274	101.149	101.024	3.000	97.541	97.391	97.241	4.375	99.887	99.637	99.387
4.500	102.024	101.899	101.774	4.500	101.585	101.460	101.335	3.125	97.884	97.734	97.584	4.500	100.234	99.984	99.734
4.625	102.298	102.173	102.048	4.625	101.824	101.699	101.574	3.250	98.738	98.588	98.438	4.625	100.508	100.258	100.008
4.750	102.489	102.364	102.208	4.750	102.072	101.947	101.791	3.375	99.118	98.968	98.818	4.750	100.649	100.399	100.149
4.875	102.901	102.776	102.619	4.875	102.348	102.223	102.067	3.500	99.491	99.341	99.191	4.875	100.961	100.711	100.461
5.000	103.177	103.052	102.896	5.000	102.589	102.464	102.308	3.625	99.753	99.603	99.453	5.000	101.237	100.987	100.737
5.125	103.391	103.266	103.110	5.125	102.767	102.642	102.486	3.750	100.314	100.164	100.014	5.125	101.451	101.201	100.951
5.250	103.848	103.739	103.639	5.250	103.381	103.272	103.172	3.875	100.619	100.469	100.319	5.250	101.958	101.708	101.458
5.375	104.160	104.050	103.950	5.375	103.657	103.548	103.448	4.000	100.889	100.739	100.589	5.375	102.270	102.020	101.770
5.500	104.436	104.327	104.227	5.500	103.898	103.789	103.689	4.125	101.088	100.938	100.788	5.500	102.546	102.296	102.046

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:	2/8/2018	5.250%

Advantage Program "comp plan will be deducted on lender paid ; no LLPA added ; FHA only"

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.000	100.844	100.594	100.344	5.000	100.489	100.239	99.989
5.125	101.244	100.994	100.744	5.125	100.667	100.417	100.167
5.250	101.938	101.688	101.438	5.250	101.715	101.465	101.215
5.500	102.737	102.487	102.237	5.500	101.798	101.548	101.298

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**3/12/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/26/2018**
			60 Day Lock Exp.:	**4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.535	96.385	96.235	3.250	96.168	96.018	95.868	1.875	N/A	N/A	N/A	3.125	99.61	99.460	99.310
3.375	96.988	96.838	96.688	3.375	96.585	96.435	96.285	2.000	N/A	N/A	N/A	3.250	100.38	100.229	100.079
3.500	97.437	97.287	97.137	3.500	96.999	96.849	96.699	2.125	N/A	N/A	N/A	3.375	100.79	100.640	100.490
3.625	97.837	97.687	97.537	3.625	97.363	97.213	97.063	2.250	92.522	92.372	92.222	3.500	101.20	101.048	100.898
3.750	99.354	99.204	99.054	3.750	99.036	98.886	98.736	2.375	92.916	92.766	92.616	3.625	101.60	101.448	101.298
3.875	99.801	99.651	99.501	3.875	99.448	99.298	99.148	2.500	93.309	93.159	93.009	Margin = 2.250		Index = 1.870	
4.000	100.235	100.085	99.935	4.000	99.847	99.697	99.547	2.625	93.658	93.508	93.358				
4.125	100.620	100.470	100.320	4.125	100.196	100.046	99.896	2.750	96.076	95.926	95.776				
4.250	101.682	101.557	101.432	4.250	101.115	100.990	100.865	2.875	96.467	96.317	96.167				
4.375	102.064	101.939	101.814	4.375	101.461	101.336	101.211	3.000	96.854	96.704	96.554				
4.500	102.411	102.286	102.161	4.500	101.773	101.648	101.523	3.125	97.197	97.047	96.897				
4.625	102.686	102.561	102.436	4.625	102.012	101.887	101.762	3.250	98.925	98.775	98.625				
4.750	102.061	101.936	101.779	4.750	101.510	101.385	101.228	3.375	99.305	99.155	99.005				
4.875	102.288	102.163	102.007	4.875	101.785	101.660	101.504	3.500	99.678	99.528	99.378				
5.000	102.565	102.440	102.284	5.000	102.026	101.901	101.745	3.625	99.940	99.790	99.640				
5.125	102.779	102.654	102.497	5.125	102.205	102.080	101.923	3.750	100.501	100.351	100.201				
5.250	101.986	101.877	101.777	5.250	101.569	101.459	101.359	3.875	100.806	100.656	100.506				
5.375	102.297	102.188	102.088	5.375	101.844	101.735	101.635	4.000	101.076	100.926	100.776				
5.500	102.574	102.465	102.365	5.500	102.085	101.976	101.876	4.125	101.276	101.126	100.976				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	95.335	95.185	95.035	3.250	95.168	95.018	94.868	1.875	N/A	N/A	N/A	3.125	98.610	98.460	98.310
3.375	95.788	95.638	95.488	3.375	95.585	95.435	95.285	2.000	N/A	N/A	N/A	3.250	99.379	99.229	99.079
3.500	96.237	96.087	95.937	3.500	95.999	95.849	95.699	2.125	N/A	N/A	N/A	3.375	99.790	99.640	99.490
3.625	96.637	96.487	96.337	3.625	96.363	96.213	96.063	2.250	91.772	91.622	91.472	3.500	100.198	100.048	99.898
3.750	98.154	98.004	97.854	3.750	98.036	97.886	97.736	2.375	92.166	92.016	91.866	3.625	100.598	100.448	100.298
3.875	98.601	98.451	98.301	3.875	98.448	98.298	98.148	2.500	92.559	92.409	92.259	Margin = 2.250		Index = 1.870	
4.000	99.035	98.885	98.735	4.000	98.847	98.697	98.547	2.625	92.908	92.758	92.608	**30 Year OTC** "Borrower Paid Only"			
4.125	99.420	99.270	99.120	4.125	99.196	99.046	98.896	2.750	95.857	95.707	95.557	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.482	100.357	100.232	4.250	100.115	99.990	99.865	2.875	96.249	96.099	95.949	4.250	98.692	98.442	98.192
4.375	100.864	100.739	100.614	4.375	100.461	100.336	100.211	3.000	96.635	96.485	96.335	4.375	99.074	98.824	98.574
4.500	101.211	101.086	100.961	4.500	100.773	100.648	100.523	3.125	96.978	96.828	96.678	4.500	99.421	99.171	98.921
4.625	101.486	101.361	101.236	4.625	101.012	100.887	100.762	3.250	97.269	97.119	96.969	4.625	99.696	99.446	99.196
4.750	100.927	100.802	100.646	4.750	100.510	100.385	100.228	3.375	97.649	97.499	97.349	4.750	99.087	98.837	98.587
4.875	101.338	101.213	101.057	4.875	100.785	100.660	100.504	3.500	98.022	97.872	97.722	4.875	99.398	99.148	98.898
5.000	101.615	101.490	101.334	5.000	101.026	100.901	100.745	3.625	98.284	98.134	97.984	5.000	99.675	99.425	99.175
5.125	101.829	101.704	101.547	5.125	101.205	101.080	100.923	3.750	98.126	97.976	97.826	5.125	99.889	99.639	99.389
5.250	101.036	100.927	100.827	5.250	100.569	100.459	100.359	3.875	98.431	98.281	98.131	5.250	99.146	98.896	98.646
5.375	101.347	101.238	101.138	5.375	100.844	100.735	100.635	4.000	98.701	98.551	98.401	5.375	99.457	99.207	98.957
5.500	101.624	101.515	101.415	5.500	101.085	100.976	100.876	4.125	98.901	98.751	98.601	5.500	99.734	99.484	99.234

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:	2/8/2018	5.250%

Advantage Program "comp plan will be deducted on lender paid ; no LLPA added ; FHA only"

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.000	99.282	99.032	98.782	5.000	98.926	98.676	98.426
5.125	99.682	99.432	99.182	5.125	99.105	98.855	98.605
5.250	99.125	98.875	98.625	5.250	98.903	98.653	98.403
5.500	99.925	99.675	99.425	5.500	98.985	98.735	98.485

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.: **3/12/2018**
45 Day Lock Exp.: **3/26/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.125	100.487	100.387	100.287	4.125	101.123	101.023	100.923	3.000	98.245	98.145	98.045	3.000	98.085	97.985	97.885
4.250	101.102	101.002	100.902	4.250	101.981	101.881	101.781	3.125	98.783	98.683	98.583	3.125	98.623	98.523	98.423
4.375	101.817	101.717	101.617	4.375	102.566	102.466	102.366	3.250	99.250	99.150	99.050	3.250	99.213	99.113	99.013
4.500	101.771	101.671	101.571	4.500	102.589	102.489	102.389	3.375	99.853	99.753	99.653	3.375	99.517	99.417	99.317
4.625	102.370	102.270	102.170	4.625	103.068	102.968	102.868	3.500	100.271	100.171	100.071	3.500	100.111	100.011	99.911
4.750	102.914	102.814	102.714	4.750	103.488	103.388	103.288	3.625	100.126	100.026	99.926	3.625	100.089	99.989	99.889
4.875	103.444	103.344	103.244	4.875	103.902	103.802	103.702	3.750	100.580	100.480	100.380	3.750	100.891	100.791	100.691
4.990	103.737	103.637	103.537	4.990	104.360	104.260	104.160	3.875	101.084	100.984	100.884	3.875	101.217	101.117	101.017
5.000	103.837	103.737	103.637	5.000	104.460	104.360	104.260	3.990	101.556	101.456	101.356	3.990	101.470	101.370	101.270
5.125	104.459	104.359	104.259	5.125	104.987	104.887	104.787	4.000	101.656	101.556	101.456	4.000	101.570	101.470	101.370
5.250	105.104	105.004	104.904	5.250	105.482	105.382	105.282	4.125	102.057	101.957	101.857	4.125	101.821	101.721	101.621
5.375	105.549	105.449	105.349	5.375	105.819	105.719	105.619	4.250	102.425	102.325	102.225	4.250	102.047	101.947	101.847
5.500	105.981	105.881	105.781	5.500	106.130	106.030	105.930	4.375	102.765	102.665	102.565	4.375	102.255	102.155	102.055
5.625	106.335	106.235	106.135	5.625	106.403	106.303	106.203	4.500	102.881	102.781	102.681	4.500	102.306	102.206	102.106
5.750	106.144	106.044	105.942	5.750	105.740	105.640	105.538	4.625	102.829	102.729	102.629	4.625	102.521	102.421	102.319
5.875	106.592	106.492	106.391	5.875	106.083	105.983	105.881	4.750	103.137	103.037	102.937	4.750	102.715	102.615	102.513
5.990	106.939	106.839	106.737	5.990	106.305	106.205	106.103	4.875	103.415	103.315	103.215	4.875	102.890	102.790	102.687
6.000	107.039	106.939	106.837	6.000	106.405	106.305	106.203	4.990	103.573	103.473	103.373	4.990	102.953	102.853	102.750
6.125	107.321	107.221	107.119	6.125	106.615	106.515	106.413	5.000	103.673	103.573	103.473	5.000	103.053	102.953	102.850

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	98.694	98.594	98.494	3.000	96.980	96.880	96.780
4.250	99.452	99.352	99.252	3.125	97.412	97.312	97.212
4.375	100.035	99.935	99.835	3.250	97.781	97.681	97.581
4.500	100.711	100.611	100.511	3.375	98.223	98.123	98.023
4.625	101.432	101.332	101.232	3.500	98.667	98.567	98.467
4.750	102.093	101.993	101.893	3.625	99.066	98.966	98.866
4.875	102.604	102.504	102.404	3.750	99.357	99.257	99.157
4.990	102.969	102.869	102.769	3.875	99.723	99.623	99.523
5.000	103.069	102.969	102.869	3.990	100.135	100.035	99.935
5.125	103.291	103.191	103.091	4.000	100.235	100.135	100.035
5.250	101.852	101.751	101.652	4.125	100.595	100.495	100.395
5.375	102.360	102.259	102.160	4.250	100.840	100.740	100.640
5.500	102.843	102.741	102.643	4.375	101.068	100.968	100.868
5.625	103.094	102.992	102.894	4.500	101.139	101.039	100.939
5.750	100.267	100.157	100.041	4.625	101.059	100.959	100.859
5.875	100.780	100.671	100.555	4.750	101.270	101.170	101.070
5.990	101.178	101.068	100.952	4.875	101.460	101.360	101.260
6.000	101.278	101.168	101.052	4.990	101.534	101.434	101.334
6.125	101.512	101.402	101.286	5.000	101.634	101.534	101.434

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.850	-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.:	**3/12/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/26/2018**
			60 Day Lock Exp.:	**4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.125	98.093	97.993	97.893	3.875	95.187	95.087	94.987	4.125	99.232	99.132	99.032	4.125	97.554	97.454	97.354
4.250	99.176	99.076	98.976	3.990	96.093	95.993	95.893	4.250	100.180	100.080	99.980	4.250	98.305	98.205	98.105
4.375	99.728	99.628	99.528	4.000	96.193	96.093	95.993	4.375	100.562	100.462	100.362	4.375	98.834	98.734	98.634
4.500	100.321	100.221	100.121	4.125	97.067	96.967	96.867	4.500	101.139	101.039	100.939	4.500	99.357	99.257	99.157
4.625	100.920	100.820	100.720	4.250	98.294	98.194	98.094	4.625	101.618	101.518	101.418	4.625	100.144	100.044	99.944
4.750	101.464	101.364	101.264	4.375	99.042	98.942	98.842	4.750	102.038	101.938	101.838	4.750	100.844	100.744	100.644
4.875	101.994	101.894	101.794	4.500	99.851	99.751	99.651	4.875	102.452	102.352	102.252	4.875	101.427	101.327	101.227
4.990	102.287	102.187	102.087	4.625	100.664	100.564	100.464	4.990	102.910	102.810	102.710	4.990	101.625	101.525	101.425
5.000	102.387	102.287	102.187	4.750	101.400	101.300	101.200	5.000	103.010	102.910	102.810	5.000	101.725	101.625	101.525
5.125	103.009	102.909	102.809	4.875	101.986	101.886	101.786	5.125	103.537	103.437	103.337	5.125	102.115	102.015	101.915
5.250	103.654	103.554	103.454	4.990	102.244	102.144	102.044	5.250	104.032	103.932	103.832	5.250	102.887	102.787	102.687
5.375	104.099	103.999	103.899	5.000	102.344	102.244	102.144	5.375	104.369	104.269	104.169	5.375	103.377	103.277	103.177
5.500	104.531	104.431	104.331	5.125	103.118	103.018	102.918	5.500	104.680	104.580	104.480	5.500	103.827	103.727	103.627
5.625	104.885	104.785	104.685	5.250	103.996	103.896	103.796	5.625	104.953	104.853	104.753	5.625	104.221	104.121	104.021
5.750	104.694	104.594	104.492	5.375	104.486	104.386	104.286	5.750	104.290	104.190	104.088	5.750	103.989	103.889	103.787
5.875	105.142	105.042	104.941	5.500	104.961	104.861	104.761	5.875	104.633	104.533	104.431	5.875	104.486	104.386	104.284
5.990	105.489	105.389	105.287	5.625	105.355	105.255	105.155	5.990	104.855	104.755	104.653	5.990	104.855	104.755	104.653
6.000	105.589	105.489	105.387	5.750	105.410	105.310	105.208	6.000	104.955	104.855	104.753	6.000	104.955	104.855	104.753
6.125	105.871	105.771	105.669	5.875	105.906	105.806	105.704	6.125	105.165	105.065	104.963	6.125	105.262	105.162	105.060

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	96.980	96.880	96.780	3.000	94.548	94.448	94.348	3.000	96.379	96.279	96.179	3.000	94.288	94.188	94.088
3.125	97.412	97.312	97.212	3.125	95.163	95.063	94.963	3.125	96.695	96.595	96.495	3.125	94.892	94.792	94.692
3.250	97.781	97.681	97.581	3.250	95.803	95.703	95.603	3.250	97.713	97.613	97.513	3.250	95.542	95.442	95.342
3.375	98.223	98.123	98.023	3.375	96.409	96.309	96.209	3.375	98.017	97.917	97.817	3.375	96.139	96.039	95.939
3.500	98.667	98.567	98.467	3.500	97.000	96.900	96.800	3.500	98.318	98.218	98.118	3.500	96.729	96.629	96.529
3.625	99.066	98.966	98.866	3.625	97.535	97.435	97.335	3.625	98.589	98.489	98.389	3.625	97.255	97.155	97.055
3.750	99.357	99.257	99.157	3.750	98.003	97.903	97.803	3.750	99.391	99.291	99.191	3.750	97.722	97.622	97.522
3.875	99.723	99.623	99.523	3.875	98.531	98.431	98.331	3.875	99.717	99.617	99.517	3.875	98.251	98.151	98.051
3.990	100.135	100.035	99.935	3.990	99.170	99.070	98.970	3.990	99.970	99.870	99.770	3.990	98.869	98.769	98.669
4.000	100.235	100.135	100.035	4.000	99.270	99.170	99.070	4.000	100.070	99.970	99.870	4.000	98.969	98.869	98.769
4.125	100.595	100.495	100.395	4.125	99.778	99.678	99.578	4.125	100.321	100.221	100.121	4.125	99.478	99.378	99.278
4.250	100.840	100.740	100.640	4.250	100.185	100.085	99.985	4.250	100.547	100.447	100.347	4.250	99.885	99.785	99.685
4.375	101.068	100.968	100.868	4.375	100.564	100.464	100.364	4.375	100.755	100.655	100.555	4.375	100.264	100.164	100.064
4.500	101.139	101.039	100.939	4.500	100.693	100.593	100.493	4.500	100.806	100.706	100.606	4.500	100.383	100.283	100.183
4.625	101.059	100.959	100.859	4.625	101.017	100.917	100.817	4.625	101.021	100.921	100.819	4.625	100.736	100.636	100.536
4.750	101.270	101.170	101.070	4.750	101.357	101.257	101.157	4.750	101.215	101.115	101.013	4.750	101.077	100.977	100.877
4.875	101.460	101.360	101.260	4.875	101.664	101.564	101.464	4.875	101.390	101.290	101.187	4.875	101.384	101.284	101.184
4.990	101.534	101.434	101.334	4.990	101.850	101.750	101.650	4.990	101.453	101.353	101.250	4.990	101.570	101.470	101.370
5.000	101.634	101.534	101.434	5.000	101.950	101.850	101.750	5.000	101.553	101.453	101.350	5.000	101.670	101.570	101.470

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97.00%**	**97.01 - 105.00%**	**>105.00%**
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

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

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

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

*Not applicable to detached condominiums or site condominiums

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

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

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

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: 3/12/2018
45 Day Lock Exp.: 3/26/2018
60 Day Lock Exp.: 4/9/2018

W. Rate Sheet Dated: 2/8/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.312	98.212	98.112	3.750	99.260	99.143	99.060	2.750	96.926	96.826	96.726
3.875	99.130	99.030	98.930	3.875	100.000	99.900	99.800	2.875	97.589	97.489	97.389
3.990	99.725	99.625	99.525	3.990	100.475	100.375	100.275	2.990	98.145	98.045	97.945
4.000	99.825	99.725	99.625	4.000	100.575	100.475	100.375	3.000	98.245	98.145	98.045
4.125	100.487	100.387	100.287	4.125	101.123	101.023	100.923	3.125	98.783	98.683	98.583
4.250	101.102	101.002	100.902	4.250	101.981	101.879	101.781	3.250	99.250	99.150	99.050
4.375	101.817	101.717	101.617	4.375	102.566	102.461	102.366	3.375	99.853	99.753	99.653
4.500	101.911	101.811	101.711	4.500	103.023	102.916	102.823	3.500	100.271	100.171	100.071
4.625	102.594	102.494	102.394	4.625	103.380	103.266	103.180	3.625	100.438	100.338	100.238
4.750	103.203	103.103	103.003	4.750	103.984	103.869	103.784	3.750	100.985	100.885	100.785
4.875	103.761	103.661	103.561	4.875	104.563	104.446	104.361	3.875	101.539	101.439	101.339
4.990	104.161	104.061	103.961	4.990	105.008	104.891	104.807	3.990	101.824	101.724	101.624
5.000	104.261	104.161	104.061	5.000	105.108	104.991	104.907	4.000	101.924	101.824	101.724
5.125	104.567	104.467	104.367	5.125	104.699	104.559	104.456	4.125	102.443	102.343	102.243
5.250	105.080	104.980	104.880	5.250	105.290	105.150	105.047	4.250	102.866	102.766	102.666
5.375	105.535	105.435	105.335	5.375	105.808	105.669	105.566	4.375	103.314	103.214	103.114
5.500	105.928	105.828	105.728	5.500	106.272	106.135	106.032	4.500	103.933	103.833	103.733
5.625	106.052	105.952	105.852	5.625	106.350	106.250	106.150	4.625	104.367	104.267	104.167
5.750	106.519	106.419	106.319	5.750	106.858	106.758	106.658	4.750	104.305	104.205	104.105

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								

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

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

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					

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.850	-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

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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

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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.: **3/12/2018**
45 Day Lock Exp.: **3/26/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.301	96.201	96.101	3.750	96.201	96.101	96.001	3.750	97.730	97.613	97.530	3.750	97.630	97.513	97.430
3.875	97.131	97.031	96.931	3.875	97.031	96.931	96.831	3.875	98.425	98.325	98.225	3.875	98.325	98.225	98.125
3.990	97.752	97.652	97.552	3.990	97.652	97.552	97.452	3.990	99.003	98.903	98.803	3.990	98.903	98.803	98.703
4.000	97.852	97.752	97.652	4.000	97.752	97.652	97.552	4.000	99.103	99.003	98.903	4.000	99.003	98.903	98.803
4.125	98.545	98.445	98.345	4.125	98.445	98.345	98.245	4.125	99.657	99.557	99.457	4.125	99.557	99.457	99.357
4.250	99.291	99.191	99.091	4.250	99.191	99.091	98.991	4.250	100.321	100.219	100.121	4.250	100.221	100.119	100.021
4.375	99.813	99.713	99.613	4.375	99.713	99.613	99.513	4.375	100.965	100.860	100.765	4.375	100.865	100.760	100.665
4.500	100.461	100.361	100.261	4.500	100.361	100.261	100.161	4.500	101.573	101.466	101.373	4.500	101.473	101.366	101.273
4.625	101.144	101.044	100.944	4.625	101.044	100.944	100.844	4.625	101.930	101.816	101.730	4.625	101.830	101.716	101.630
4.750	101.753	101.653	101.553	4.750	101.653	101.553	101.453	4.750	102.534	102.419	102.334	4.750	102.434	102.319	102.234
4.875	102.311	102.211	102.111	4.875	102.211	102.111	102.011	4.875	103.113	102.996	102.911	4.875	103.013	102.896	102.811
4.990	102.711	102.611	102.511	4.990	102.611	102.511	102.411	4.990	103.558	103.441	103.357	4.990	103.458	103.341	103.257
5.000	102.811	102.711	102.611	5.000	102.711	102.611	102.511	5.000	103.658	103.541	103.457	5.000	103.558	103.441	103.357
5.125	103.117	103.017	102.917	5.125	103.017	102.917	102.817	5.125	103.249	103.109	103.006	5.125	103.149	103.009	102.906
5.250	103.630	103.530	103.430	5.250	103.530	103.430	103.330	5.250	103.840	103.700	103.597	5.250	103.740	103.600	103.497
5.375	104.085	103.985	103.885	5.375	103.985	103.885	103.785	5.375	104.358	104.219	104.116	5.375	104.258	104.119	104.016
5.500	104.478	104.378	104.278	5.500	104.378	104.278	104.178	5.500	104.822	104.685	104.582	5.500	104.722	104.585	104.482
5.625	104.602	104.502	104.402	5.625	104.502	104.402	104.302	5.625	104.900	104.800	104.700	5.625	104.800	104.700	104.600
5.750	105.069	104.969	104.869	5.750	104.969	104.869	104.769	5.750	105.408	105.308	105.208	5.750	105.308	105.208	105.108

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.020	94.920	94.820	2.750	94.920	94.820	94.720
2.875	95.652	95.552	95.452	2.875	95.552	95.452	95.352
2.990	96.165	96.065	95.965	2.990	96.065	95.965	95.865
3.000	96.265	96.165	96.065	3.000	96.165	96.065	95.965
3.125	96.870	96.770	96.670	3.125	96.770	96.670	96.570
3.250	97.599	97.499	97.399	3.250	97.499	97.399	97.299
3.375	98.064	97.964	97.864	3.375	97.964	97.864	97.764
3.500	98.410	98.310	98.210	3.500	98.310	98.210	98.110
3.625	98.938	98.838	98.738	3.625	98.838	98.738	98.638
3.750	99.485	99.385	99.285	3.750	99.385	99.285	99.185
3.875	100.039	99.939	99.839	3.875	99.939	99.839	99.739
3.990	100.324	100.224	100.124	3.990	100.224	100.124	100.024
4.000	100.424	100.324	100.224	4.000	100.324	100.224	100.124
4.125	100.943	100.843	100.743	4.125	100.843	100.743	100.643
4.250	101.366	101.266	101.166	4.250	101.266	101.166	101.066
4.375	101.814	101.714	101.614	4.375	101.714	101.614	101.514
4.500	102.433	102.333	102.233	4.500	102.333	102.233	102.133
4.625	102.867	102.767	102.667	4.625	102.767	102.667	102.567
4.750	102.805	102.705	102.605	4.750	102.705	102.605	102.505

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		

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60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: **2/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.751	97.651	97.551	3.750	99.180	99.063	98.980	2.750	96.520	96.420	96.320
3.875	98.581	98.481	98.381	3.875	99.875	99.775	99.675	2.875	97.152	97.052	96.952
3.990	99.202	99.102	99.002	3.990	100.453	100.353	100.253	2.990	97.665	97.565	97.465
4.000	99.302	99.202	99.102	4.000	100.553	100.453	100.353	3.000	97.765	97.665	97.565
4.125	99.995	99.895	99.795	4.125	101.107	101.007	100.907	3.125	98.370	98.270	98.170
4.250	100.741	100.641	100.541	4.250	101.771	101.669	101.571	3.250	99.099	98.999	98.899
4.375	101.263	101.163	101.063	4.375	102.415	102.310	102.215	3.375	99.564	99.464	99.364
4.500	101.911	101.811	101.711	4.500	103.023	102.916	102.823	3.500	99.910	99.810	99.710
4.625	102.594	102.494	102.394	4.625	103.380	103.266	103.180	3.625	100.438	100.338	100.238
4.750	103.203	103.103	103.003	4.750	103.984	103.869	103.784	3.750	100.985	100.885	100.785
4.875	103.761	103.661	103.561	4.875	104.563	104.446	104.361	3.875	101.539	101.439	101.339
4.990	104.161	104.061	103.961	4.990	105.008	104.891	104.807	3.990	101.824	101.724	101.624
5.000	104.261	104.161	104.061	5.000	105.108	104.991	104.907	4.000	101.924	101.824	101.724
5.125	104.567	104.467	104.367	5.125	104.699	104.559	104.456	4.125	102.443	102.343	102.243
5.250	105.080	104.980	104.880	5.250	105.290	105.150	105.047	4.250	102.866	102.766	102.666
5.375	105.535	105.435	105.335	5.375	105.808	105.669	105.566	4.375	103.314	103.214	103.114
5.500	105.928	105.828	105.728	5.500	106.272	106.135	106.032	4.500	103.933	103.833	103.733
5.625	106.052	105.952	105.852	5.625	106.350	106.250	106.150	4.625	104.367	104.267	104.167
5.750	106.519	106.419	106.319	5.750	106.858	106.758	106.658	4.750	104.305	104.205	104.105

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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.: **3/12/2018**
45 Day Lock Exp.: **3/26/2018**
60 Day Lock Exp.: **4/9/2018**

W. Rate Sheet Dated: 2/8/2018 **Release Time: 10:00 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 101.850

Rate	30 Day	45 Day	60 Day
3.750	96.806	96.755	96.578
3.875	97.596	97.543	97.361
4.000	98.444	98.389	98.201
4.125	99.094	99.038	98.845
4.250	99.692	99.634	99.436
4.375	100.239	100.179	99.976
4.500	100.767	100.705	100.496
4.625	101.160	101.096	100.883
4.750	101.556	101.490	101.271
4.875	101.981	101.914	101.690
5.000	102.262	102.193	101.963
5.125	102.498	102.427	102.192
5.250	102.883	102.810	102.570

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	96.159	96.115	95.959
3.375	96.909	96.863	96.702
3.500	97.453	97.406	97.239
3.625	97.942	97.893	97.721
3.750	98.386	98.335	98.158
3.875	98.799	98.746	98.564
4.000	99.201	99.147	98.959
4.125	99.593	99.537	99.344
4.250	99.976	99.918	99.720
4.375	100.242	100.182	99.979
4.500	100.494	100.432	100.224

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	96.003	95.963	95.817
3.125	96.690	96.648	96.497
3.250	97.255	97.211	97.055
3.375	97.767	97.721	97.560
3.500	98.251	98.203	98.037
3.625	98.697	98.648	98.476
3.750	99.106	99.055	98.878
3.875	99.481	99.428	99.246
4.000	99.824	99.769	99.582
4.125	100.139	100.082	99.889
4.250	100.431	100.373	100.175
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)