[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.: **4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	97.332	97.144	96.994	3.250	96.964	96.777	96.627	1.875	N/A	N/A	N/A	3.125	101.297	101.147	100.997
3.375	97.785	97.597	97.447	3.375	97.382	97.194	97.044	2.000	N/A	N/A	N/A	3.250	101.191	101.041	100.891
3.500	98.234	98.046	97.896	3.500	97.795	97.608	97.458	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.634	98.446	98.296	3.625	98.160	97.972	97.822	2.250	94.412	94.262	94.112	3.500	102.010	101.860	101.710
3.750	100.197	100.041	99.891	3.750	99.880	99.724	99.574	2.375	94.806	94.656	94.506	3.625	102.410	102.260	102.110
3.875	100.644	100.488	100.338	3.875	100.292	100.135	99.985	2.500	95.200	95.050	94.900	Margin = 2.250		Index = 1.870	
4.000	101.079	100.923	100.773	4.000	100.691	100.534	100.384	2.625	95.548	95.398	95.248				
4.125	101.464	101.308	101.158	4.125	101.040	100.884	100.734	2.750	97.662	97.512	97.362				
4.250	102.511	102.401	102.276	4.250	101.943	101.834	101.709	2.875	98.053	97.903	97.753				
4.375	102.892	102.783	102.658	4.375	102.289	102.180	102.055	3.000	98.440	98.290	98.140				
4.500	103.239	103.130	103.005	4.500	102.601	102.491	102.366	3.125	98.783	98.633	98.483				
4.625	103.514	103.404	103.279	4.625	102.840	102.730	102.605	3.250	99.757	99.607	99.457				
4.750	103.517	103.361	103.252	4.750	103.150	102.994	102.885	3.375	100.137	99.987	99.837				
4.875	103.929	103.773	103.663	4.875	103.426	103.270	103.160	3.500	100.510	100.360	100.210				
5.000	104.205	104.049	103.940	5.000	103.667	103.511	103.401	3.625	100.772	100.622	100.472				
5.125	104.419	104.263	104.154	5.125	103.845	103.689	103.580	3.750	101.380	101.224	101.068				
5.250	104.627	104.517	104.377	5.250	104.209	104.100	103.959	3.875	101.685	101.529	101.373				
5.375	104.938	104.829	104.688	5.375	104.485	104.376	104.235	4.000	101.955	101.799	101.643				
5.500	105.215	105.105	104.965	5.500	104.726	104.617	104.476	4.125	102.154	101.998	101.842				

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	96.132	95.944	95.794	3.250	95.964	95.777	95.627	1.875	N/A	N/A	N/A	3.125	100.297	100.147	99.997
3.375	96.585	96.397	96.247	3.375	96.382	96.194	96.044	2.000	N/A	N/A	N/A	3.250	100.191	100.041	99.891
3.500	97.034	96.846	96.696	3.500	96.795	96.608	96.458	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.434	97.246	97.096	3.625	97.160	96.972	96.822	2.250	93.412	93.262	93.112	3.500	101.010	100.860	100.710
3.750	98.997	98.841	98.691	3.750	98.880	98.724	98.574	2.375	93.806	93.656	93.506	3.625	101.410	101.260	101.110
3.875	99.444	99.288	99.138	3.875	99.292	99.135	98.985	2.500	94.200	94.050	93.900	Margin = 2.250		Index = 1.870	
4.000	99.879	99.723	99.573	4.000	99.691	99.534	99.384	2.625	94.548	94.398	94.248	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.264	100.108	99.958	4.125	100.040	99.884	99.734	2.750	96.662	96.512	96.362	Rate	30 Day	45 Day	60 Day
4.250	101.311	101.201	101.076	4.250	100.943	100.834	100.709	2.875	97.053	96.903	96.753	4.250	99.521	99.271	99.021
4.375	101.692	101.583	101.458	4.375	101.289	101.180	101.055	3.000	97.440	97.290	97.140	4.375	99.902	99.652	99.402
4.500	102.039	101.930	101.805	4.500	101.601	101.491	101.366	3.125	97.783	97.633	97.483	4.500	100.249	99.999	99.749
4.625	102.314	102.204	102.079	4.625	101.840	101.730	101.605	3.250	98.757	98.607	98.457	4.625	100.524	100.274	100.024
4.750	102.567	102.411	102.302	4.750	102.150	101.994	101.885	3.375	99.137	98.987	98.837	4.750	100.727	100.477	100.227
4.875	102.979	102.823	102.713	4.875	102.426	102.270	102.160	3.500	99.510	99.360	99.210	4.875	101.039	100.789	100.539
5.000	103.255	103.099	102.990	5.000	102.667	102.511	102.401	3.625	99.772	99.622	99.472	5.000	101.315	101.065	100.815
5.125	103.469	103.313	103.204	5.125	102.845	102.689	102.580	3.750	100.380	100.224	100.068	5.125	101.529	101.279	101.029
5.250	103.677	103.567	103.427	5.250	103.209	103.100	102.959	3.875	100.685	100.529	100.373	5.250	101.787	101.537	101.287
5.375	103.988	103.879	103.738	5.375	103.485	103.376	103.235	4.000	100.955	100.799	100.643	5.375	102.098	101.848	101.598
5.500	104.265	104.155	104.015	5.500	103.726	103.617	103.476	4.125	101.154	100.998	100.842	5.500	102.375	102.125	101.875

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:	2/9/2018	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	101.072	100.822	100.572	5.000	100.567	100.317	100.067
5.125	101.472	101.222	100.972	5.125	100.745	100.495	100.245
5.250	101.916	101.666	101.416	5.250	101.543	101.293	101.043
5.500	102.716	102.466	102.216	5.500	101.626	101.376	101.126

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.

 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.:	**4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	96.519	96.332	96.182	3.250	96.152	95.964	95.814	1.875	N/A	N/A	N/A	3.125	99.61	99.460	99.310
3.375	96.972	96.785	96.635	3.375	96.569	96.382	96.232	2.000	N/A	N/A	N/A	3.250	100.38	100.229	100.079
3.500	97.421	97.234	97.084	3.500	96.983	96.795	96.645	2.125	N/A	N/A	N/A	3.375	100.79	100.640	100.490
3.625	97.821	97.634	97.484	3.625	97.347	97.160	97.010	2.250	92.412	92.262	92.112	3.500	101.20	101.048	100.898
3.750	99.385	99.229	99.079	3.750	99.068	98.911	98.761	2.375	92.806	92.656	92.506	3.625	101.60	101.448	101.298
3.875	99.832	99.676	99.526	3.875	99.479	99.323	99.173	2.500	93.200	93.050	92.900	Margin = 2.250		Index = 1.870	
4.000	100.267	100.110	99.960	4.000	99.878	99.722	99.572	2.625	93.548	93.398	93.248				
4.125	100.652	100.495	100.345	4.125	100.228	100.071	99.921	2.750	95.975	95.825	95.675				
4.250	101.698	101.589	101.464	4.250	101.131	101.021	100.896	2.875	96.366	96.216	96.066				
4.375	102.080	101.970	101.845	4.375	101.477	101.368	101.243	3.000	96.752	96.602	96.452				
4.500	102.427	102.317	102.192	4.500	101.788	101.679	101.554	3.125	97.095	96.945	96.795				
4.625	102.701	102.592	102.467	4.625	102.027	101.918	101.793	3.250	98.945	98.795	98.645				
4.750	101.955	101.799	101.689	4.750	101.588	101.432	101.322	3.375	99.325	99.175	99.025				
4.875	102.366	102.210	102.101	4.875	101.863	101.707	101.598	3.500	99.698	99.548	99.398				
5.000	102.643	102.487	102.377	5.000	102.104	101.948	101.839	3.625	99.960	99.810	99.660				
5.125	102.857	102.700	102.591	5.125	102.283	102.126	102.017	3.750	100.568	100.411	100.255				
5.250	101.814	101.705	101.564	5.250	101.397	101.288	101.147	3.875	100.873	100.717	100.560				
5.375	102.125	102.016	101.875	5.375	101.673	101.563	101.423	4.000	101.143	100.986	100.830				
5.500	102.402	102.293	102.152	5.500	101.914	101.804	101.664	4.125	101.342	101.186	101.029				

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	95.319	95.132	94.982	3.250	95.152	94.964	94.814	1.875	N/A	N/A	N/A	3.125	98.610	98.460	98.310
3.375	95.772	95.585	95.435	3.375	95.569	95.382	95.232	2.000	N/A	N/A	N/A	3.250	99.379	99.229	99.079
3.500	96.221	96.034	95.884	3.500	95.983	95.795	95.645	2.125	N/A	N/A	N/A	3.375	99.790	99.640	99.490
3.625	96.621	96.434	96.284	3.625	96.347	96.160	96.010	2.250	91.662	91.512	91.362	3.500	100.198	100.048	99.898
3.750	98.185	98.029	97.879	3.750	98.068	97.911	97.761	2.375	92.056	91.906	91.756	3.625	100.598	100.448	100.298
3.875	98.632	98.476	98.326	3.875	98.479	98.323	98.173	2.500	92.450	92.300	92.150	Margin = 2.250		Index = 1.870	
4.000	99.067	98.910	98.760	4.000	98.878	98.722	98.572	2.625	92.798	92.648	92.498	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.452	99.295	99.145	4.125	99.228	99.071	98.921	2.750	95.756	95.606	95.456	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.498	100.389	100.264	4.250	100.131	100.021	99.896	2.875	96.147	95.997	95.847	4.250	98.708	98.458	98.208
4.375	100.880	100.770	100.645	4.375	100.477	100.368	100.243	3.000	96.534	96.384	96.234	4.375	99.090	98.840	98.590
4.500	101.227	101.117	100.992	4.500	100.788	100.679	100.554	3.125	96.877	96.727	96.577	4.500	99.437	99.187	98.937
4.625	101.501	101.392	101.267	4.625	101.027	100.918	100.793	3.250	97.288	97.138	96.988	4.625	99.711	99.461	99.211
4.750	101.005	100.849	100.739	4.750	100.588	100.432	100.322	3.375	97.668	97.518	97.368	4.750	99.165	98.915	98.665
4.875	101.416	101.260	101.151	4.875	100.863	100.707	100.598	3.500	98.041	97.891	97.741	4.875	99.476	99.226	98.976
5.000	101.693	101.537	101.427	5.000	101.104	100.948	100.839	3.625	98.304	98.154	98.004	5.000	99.753	99.503	99.253
5.125	101.907	101.750	101.641	5.125	101.283	101.126	101.017	3.750	98.193	98.036	97.880	5.125	99.967	99.717	99.467
5.250	100.864	100.755	100.614	5.250	100.397	100.288	100.147	3.875	98.498	98.342	98.185	5.250	98.974	98.724	98.474
5.375	101.175	101.066	100.925	5.375	100.673	100.563	100.423	4.000	98.768	98.611	98.455	5.375	99.285	99.035	98.785
5.500	101.452	101.343	101.202	5.500	100.914	100.804	100.664	4.125	98.967	98.811	98.654	5.500	99.562	99.312	99.062

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:	2/9/2018	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	99.510	99.260	99.010	5.000	99.004	98.754	98.504
5.125	99.910	99.660	99.410	5.125	99.183	98.933	98.683
5.250	99.103	98.853	98.603	5.250	98.731	98.481	98.231
5.500	99.903	99.653	99.403	5.500	98.814	98.564	98.314

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.: **4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	99.794	99.694	99.594	4.125	100.525	100.425	100.325	3.000	97.677	97.577	97.477	3.000	97.794	97.694	97.594
4.250	100.609	100.509	100.409	4.250	101.626	101.526	101.426	3.125	98.215	98.115	98.015	3.125	98.118	98.018	97.918
4.375	101.280	101.180	101.080	4.375	102.005	101.905	101.805	3.250	98.807	98.707	98.607	3.250	99.172	99.072	98.972
4.500	101.759	101.659	101.559	4.500	102.585	102.485	102.385	3.375	99.409	99.309	99.209	3.375	99.477	99.377	99.277
4.625	102.361	102.261	102.161	4.625	103.067	102.967	102.867	3.500	99.742	99.642	99.542	3.500	99.780	99.680	99.580
4.750	102.907	102.807	102.707	4.750	103.489	103.389	103.289	3.625	100.089	99.989	99.889	3.625	100.051	99.951	99.851
4.875	103.440	103.340	103.240	4.875	103.905	103.805	103.705	3.750	100.646	100.546	100.446	3.750	100.959	100.859	100.759
4.990	103.776	103.676	103.576	4.990	104.399	104.299	104.199	3.875	101.152	101.052	100.952	3.875	101.287	101.187	101.087
5.000	103.876	103.776	103.676	5.000	104.499	104.399	104.299	3.990	101.627	101.527	101.427	3.990	101.541	101.441	101.341
5.125	104.501	104.401	104.301	5.125	105.030	104.930	104.830	4.000	101.727	101.627	101.527	4.000	101.641	101.541	101.441
5.250	105.148	105.048	104.948	5.250	105.526	105.426	105.326	4.125	102.130	102.030	101.930	4.125	101.894	101.794	101.694
5.375	105.594	105.494	105.394	5.375	105.865	105.765	105.665	4.250	102.498	102.398	102.298	4.250	102.121	102.021	101.921
5.500	106.027	105.927	105.827	5.500	106.176	106.076	105.976	4.375	102.842	102.742	102.642	4.375	102.330	102.230	102.130
5.625	106.386	106.286	106.186	5.625	106.450	106.350	106.250	4.500	102.957	102.857	102.757	4.500	102.382	102.282	102.182
5.750	106.152	106.052	105.948	5.750	105.748	105.648	105.544	4.625	102.900	102.800	102.700	4.625	102.591	102.491	102.387
5.875	106.601	106.501	106.398	5.875	106.090	105.990	105.887	4.750	103.209	103.109	103.009	4.750	102.787	102.687	102.583
5.990	106.949	106.849	106.745	5.990	106.315	106.215	106.111	4.875	103.488	103.388	103.288	4.875	102.962	102.862	102.758
6.000	107.049	106.949	106.845	6.000	106.415	106.315	106.211	4.990	103.647	103.547	103.447	4.990	103.026	102.926	102.822
6.125	107.332	107.232	107.128	6.125	106.627	106.527	106.423	5.000	103.747	103.647	103.547	5.000	103.126	103.026	102.922

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	98.537	98.437	98.337	3.000	96.896	96.796	96.696
4.250	99.297	99.197	99.097	3.125	97.330	97.230	97.130
4.375	99.942	99.842	99.742	3.250	97.741	97.641	97.541
4.500	100.702	100.602	100.502	3.375	98.184	98.084	97.984
4.625	101.429	101.329	101.229	3.500	98.630	98.530	98.430
4.750	102.093	101.993	101.893	3.625	99.030	98.930	98.830
4.875	102.607	102.507	102.407	3.750	99.322	99.222	99.122
4.990	102.974	102.874	102.774	3.875	99.793	99.693	99.593
5.000	103.074	102.974	102.874	3.990	100.206	100.106	100.006
5.125	103.297	103.197	103.097	4.000	100.306	100.206	100.106
5.250	101.903	101.803	101.703	4.125	100.667	100.567	100.467
5.375	102.414	102.314	102.214	4.250	100.914	100.814	100.714
5.500	102.896	102.796	102.696	4.375	101.143	101.043	100.943
5.625	103.148	103.048	102.948	4.500	101.215	101.115	101.015
5.750	101.688	101.588	101.476	4.625	101.131	101.031	100.931
5.875	102.203	102.103	101.991	4.750	101.342	101.242	101.142
5.990	102.602	102.502	102.390	4.875	101.531	101.431	101.331
6.000	102.702	102.602	102.490	4.990	101.609	101.509	101.409
6.125	102.936	102.836	102.724	5.000	101.709	101.609	101.509

All Loan Type Adjustments

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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.:	4/10/2018

W. Rate Sheet Dated: 2/9/2018 **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	97.929	97.829	97.729	3.875	95.017	94.917	94.817	4.125	99.075	98.975	98.875	4.125	97.390	97.290	97.190
4.250	99.159	99.059	98.959	3.990	95.926	95.826	95.726	4.250	100.176	100.076	99.976	4.250	98.144	98.044	97.944
4.375	99.714	99.614	99.514	4.000	96.026	95.926	95.826	4.375	100.555	100.455	100.355	4.375	98.675	98.575	98.475
4.500	100.309	100.209	100.109	4.125	96.902	96.802	96.702	4.500	101.135	101.035	100.935	4.500	99.344	99.244	99.144
4.625	100.911	100.811	100.711	4.250	98.272	98.172	98.072	4.625	101.617	101.517	101.417	4.625	100.134	100.034	99.934
4.750	101.457	101.357	101.257	4.375	99.028	98.928	98.828	4.750	102.039	101.939	101.839	4.750	100.839	100.739	100.639
4.875	101.990	101.890	101.790	4.500	99.837	99.737	99.637	4.875	102.455	102.355	102.255	4.875	101.424	101.324	101.224
4.990	102.326	102.226	102.126	4.625	100.654	100.554	100.454	4.990	102.949	102.849	102.749	4.990	101.626	101.526	101.426
5.000	102.426	102.326	102.226	4.750	101.393	101.293	101.193	5.000	103.049	102.949	102.849	5.000	101.726	101.626	101.526
5.125	103.051	102.951	102.851	4.875	101.982	101.882	101.782	5.125	103.580	103.480	103.380	5.125	102.128	102.028	101.928
5.250	103.698	103.598	103.498	4.990	102.245	102.145	102.045	5.250	104.076	103.976	103.876	5.250	102.932	102.832	102.732
5.375	104.144	104.044	103.944	5.000	102.345	102.245	102.145	5.375	104.415	104.315	104.215	5.375	103.424	103.324	103.224
5.500	104.577	104.477	104.377	5.125	103.158	103.058	102.958	5.500	104.726	104.626	104.526	5.500	103.873	103.773	103.673
5.625	104.936	104.836	104.736	5.250	104.039	103.939	103.839	5.625	105.000	104.900	104.800	5.625	104.269	104.169	104.069
5.750	104.702	104.602	104.498	5.375	104.533	104.433	104.333	5.750	104.298	104.198	104.094	5.750	103.997	103.897	103.793
5.875	105.151	105.051	104.948	5.500	105.008	104.908	104.808	5.875	104.640	104.540	104.437	5.875	104.495	104.395	104.291
5.990	105.499	105.399	105.295	5.625	105.402	105.302	105.202	5.990	104.865	104.765	104.661	5.990	104.865	104.765	104.661
6.000	105.599	105.499	105.395	5.750	105.418	105.318	105.214	6.000	104.965	104.865	104.761	6.000	104.965	104.865	104.761
6.125	105.882	105.782	105.678	5.875	105.915	105.815	105.711	6.125	105.177	105.077	104.973	6.125	105.274	105.174	105.070

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	96.896	96.796	96.696	3.000	94.465	94.365	94.265	3.000	96.294	96.194	96.094	3.000	94.205	94.105	94.005
3.125	97.330	97.230	97.130	3.125	95.080	94.980	94.880	3.125	96.611	96.511	96.411	3.125	94.809	94.709	94.609
3.250	97.741	97.641	97.541	3.250	95.762	95.662	95.562	3.250	97.672	97.572	97.472	3.250	95.502	95.402	95.302
3.375	98.184	98.084	97.984	3.375	96.370	96.270	96.170	3.375	97.977	97.877	97.777	3.375	96.100	96.000	95.900
3.500	98.630	98.530	98.430	3.500	96.962	96.862	96.762	3.500	98.280	98.180	98.080	3.500	96.691	96.591	96.491
3.625	99.030	98.930	98.830	3.625	97.499	97.399	97.299	3.625	98.551	98.451	98.351	3.625	97.218	97.118	97.018
3.750	99.322	99.222	99.122	3.750	97.967	97.867	97.767	3.750	99.459	99.359	99.259	3.750	97.687	97.587	97.487
3.875	99.793	99.693	99.593	3.875	98.599	98.499	98.399	3.875	99.787	99.687	99.587	3.875	98.318	98.218	98.118
3.990	100.206	100.106	100.006	3.990	99.240	99.140	99.040	3.990	100.041	99.941	99.841	3.990	98.940	98.840	98.740
4.000	100.306	100.206	100.106	4.000	99.340	99.240	99.140	4.000	100.141	100.041	99.941	4.000	99.040	98.940	98.840
4.125	100.667	100.567	100.467	4.125	99.851	99.751	99.651	4.125	100.394	100.294	100.194	4.125	99.550	99.450	99.350
4.250	100.914	100.814	100.714	4.250	100.260	100.160	100.060	4.250	100.621	100.521	100.421	4.250	99.960	99.860	99.760
4.375	101.143	101.043	100.943	4.375	100.642	100.542	100.442	4.375	100.830	100.730	100.630	4.375	100.341	100.241	100.141
4.500	101.215	101.115	101.015	4.500	100.773	100.673	100.573	4.500	100.882	100.782	100.682	4.500	100.463	100.363	100.263
4.625	101.131	101.031	100.931	4.625	101.088	100.988	100.888	4.625	101.091	100.991	100.887	4.625	100.808	100.708	100.608
4.750	101.342	101.242	101.142	4.750	101.430	101.330	101.230	4.750	101.287	101.187	101.083	4.750	101.149	101.049	100.949
4.875	101.531	101.431	101.331	4.875	101.738	101.638	101.538	4.875	101.462	101.362	101.258	4.875	101.457	101.357	101.257
4.990	101.609	101.509	101.409	4.990	101.925	101.825	101.725	4.990	101.526	101.426	101.322	4.990	101.644	101.544	101.444
5.000	101.709	101.609	101.509	5.000	102.025	101.925	101.825	5.000	101.626	101.526	101.422	5.000	101.744	101.644	101.544

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	-0.500	-0.500	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.:	**3/12/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/26/2018**
			60 Day Lock Exp.:	**4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	97.557	97.457	97.357	3.750	98.953	98.836	98.753	2.750	96.358	96.258	96.158
3.875	98.437	98.337	98.237	3.875	99.658	99.558	99.458	2.875	97.021	96.921	96.821
3.990	99.032	98.932	98.832	3.990	100.242	100.142	100.042	2.990	97.577	97.477	97.377
4.000	99.132	99.032	98.932	4.000	100.342	100.242	100.142	3.000	97.677	97.577	97.477
4.125	99.804	99.704	99.604	4.125	100.865	100.765	100.665	3.125	98.215	98.115	98.015
4.250	100.637	100.537	100.437	4.250	101.528	101.428	101.328	3.250	98.975	98.875	98.775
4.375	101.307	101.207	101.107	4.375	102.170	102.070	101.970	3.375	99.409	99.309	99.209
4.500	101.907	101.807	101.707	4.500	102.777	102.677	102.577	3.500	99.785	99.685	99.585
4.625	102.446	102.346	102.246	4.625	103.122	103.012	102.922	3.625	100.313	100.213	100.113
4.750	103.010	102.910	102.810	4.750	103.725	103.614	103.523	3.750	100.858	100.758	100.658
4.875	103.564	103.464	103.364	4.875	104.302	104.189	104.098	3.875	101.411	101.311	101.211
4.990	103.962	103.862	103.762	4.990	104.745	104.632	104.541	3.990	101.816	101.716	101.616
5.000	104.062	103.962	103.862	5.000	104.845	104.732	104.641	4.000	101.916	101.816	101.716
5.125	104.455	104.355	104.255	5.125	104.586	104.454	104.343	4.125	102.435	102.335	102.235
5.250	104.965	104.865	104.765	5.250	105.175	105.043	104.932	4.250	102.856	102.756	102.656
5.375	105.416	105.316	105.216	5.375	105.690	105.559	105.449	4.375	103.304	103.204	103.104
5.500	105.806	105.706	105.606	5.500	106.153	106.024	105.913	4.500	103.922	103.822	103.722
5.625	106.350	106.250	106.150	5.625	106.648	106.548	106.448	4.625	104.354	104.254	104.154
5.750	106.813	106.713	106.613	5.750	107.153	107.053	106.953	4.750	104.513	104.413	104.313

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	
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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
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.: **4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access

30/25 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.050	95.950	95.850	3.750	95.950	95.850	95.750
3.875	96.877	96.777	96.677	3.875	96.777	96.677	96.577
3.990	97.572	97.472	97.372	3.990	97.472	97.372	97.272
4.000	97.672	97.572	97.472	4.000	97.572	97.472	97.372
4.125	98.354	98.254	98.154	4.125	98.254	98.154	98.054
4.250	99.187	99.087	98.987	4.250	99.087	98.987	98.887
4.375	99.857	99.757	99.657	4.375	99.757	99.657	99.557
4.500	100.457	100.357	100.257	4.500	100.357	100.257	100.157
4.625	100.996	100.896	100.796	4.625	100.896	100.796	100.696
4.750	101.560	101.460	101.360	4.750	101.460	101.360	101.260
4.875	102.114	102.014	101.914	4.875	102.014	101.914	101.814
4.990	102.512	102.412	102.312	4.990	102.412	102.312	102.212
5.000	102.612	102.512	102.412	5.000	102.512	102.412	102.312
5.125	103.005	102.905	102.805	5.125	102.905	102.805	102.705
5.250	103.515	103.415	103.315	5.250	103.415	103.315	103.215
5.375	103.966	103.866	103.766	5.375	103.866	103.766	103.666
5.500	104.356	104.256	104.156	5.500	104.256	104.156	104.056
5.625	104.900	104.800	104.700	5.625	104.800	104.700	104.600
5.750	105.363	105.263	105.163	5.750	105.263	105.163	105.063

20 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.503	97.386	97.303	3.750	97.403	97.286	97.203
3.875	98.208	98.108	98.008	3.875	98.108	98.008	97.908
3.990	98.792	98.692	98.592	3.990	98.692	98.592	98.492
4.000	98.892	98.792	98.692	4.000	98.792	98.692	98.592
4.125	99.415	99.315	99.215	4.125	99.315	99.215	99.115
4.250	100.078	99.978	99.878	4.250	99.978	99.878	99.778
4.375	100.720	100.620	100.520	4.375	100.620	100.520	100.420
4.500	101.327	101.227	101.127	4.500	101.227	101.127	101.027
4.625	101.672	101.562	101.472	4.625	101.572	101.462	101.372
4.750	102.275	102.164	102.073	4.750	102.175	102.064	101.973
4.875	102.852	102.739	102.648	4.875	102.752	102.639	102.548
4.990	103.295	103.182	103.091	4.990	103.195	103.082	102.991
5.000	103.395	103.282	103.191	5.000	103.295	103.182	103.091
5.125	103.136	103.004	102.893	5.125	103.036	102.904	102.793
5.250	103.725	103.593	103.482	5.250	103.625	103.493	103.382
5.375	104.240	104.109	103.999	5.375	104.140	104.009	103.899
5.500	104.703	104.574	104.463	5.500	104.603	104.474	104.363
5.625	105.198	105.098	104.998	5.625	105.098	104.998	104.898
5.750	105.703	105.603	105.503	5.750	105.603	105.503	105.403

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.829	94.729	94.629	2.750	94.729	94.629	94.529
2.875	95.461	95.361	95.261	2.875	95.361	95.261	95.161
2.990	95.974	95.874	95.774	2.990	95.874	95.774	95.674
3.000	96.074	95.974	95.874	3.000	95.974	95.874	95.774
3.125	96.679	96.579	96.479	3.125	96.579	96.479	96.379
3.250	97.475	97.375	97.275	3.250	97.375	97.275	97.175
3.375	97.895	97.795	97.695	3.375	97.795	97.695	97.595
3.500	98.285	98.185	98.085	3.500	98.185	98.085	97.985
3.625	98.813	98.713	98.613	3.625	98.713	98.613	98.513
3.750	99.358	99.258	99.158	3.750	99.258	99.158	99.058
3.875	99.911	99.811	99.711	3.875	99.811	99.711	99.611
3.990	100.316	100.216	100.116	3.990	100.216	100.116	100.016
4.000	100.416	100.316	100.216	4.000	100.316	100.216	100.116
4.125	100.935	100.835	100.735	4.125	100.835	100.735	100.635
4.250	101.356	101.256	101.156	4.250	101.256	101.156	101.056
4.375	101.804	101.704	101.604	4.375	101.704	101.604	101.504
4.500	102.422	102.322	102.222	4.500	102.322	102.222	102.122
4.625	102.854	102.754	102.654	4.625	102.754	102.654	102.554
4.750	103.013	102.913	102.813	4.750	102.913	102.813	102.713

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

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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.

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.: **4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	97.500	97.400	97.300	3.750	98.953	98.836	98.753	2.750	96.329	96.229	96.129
3.875	98.327	98.227	98.127	3.875	99.658	99.558	99.458	2.875	96.961	96.861	96.761
3.990	99.022	98.922	98.822	3.990	100.242	100.142	100.042	2.990	97.474	97.374	97.274
4.000	99.122	99.022	98.922	4.000	100.342	100.242	100.142	3.000	97.574	97.474	97.374
4.125	99.804	99.704	99.604	4.125	100.865	100.765	100.665	3.125	98.179	98.079	97.979
4.250	100.637	100.537	100.437	4.250	101.528	101.428	101.328	3.250	98.975	98.875	98.775
4.375	101.307	101.207	101.107	4.375	102.170	102.070	101.970	3.375	99.395	99.295	99.195
4.500	101.907	101.807	101.707	4.500	102.777	102.677	102.577	3.500	99.785	99.685	99.585
4.625	102.446	102.346	102.246	4.625	103.122	103.012	102.922	3.625	100.313	100.213	100.113
4.750	103.010	102.910	102.810	4.750	103.725	103.614	103.523	3.750	100.858	100.758	100.658
4.875	103.564	103.464	103.364	4.875	104.302	104.189	104.098	3.875	101.411	101.311	101.211
4.990	103.962	103.862	103.762	4.990	104.745	104.632	104.541	3.990	101.816	101.716	101.616
5.000	104.062	103.962	103.862	5.000	104.845	104.732	104.641	4.000	101.916	101.816	101.716
5.125	104.455	104.355	104.255	5.125	104.586	104.454	104.343	4.125	102.435	102.335	102.235
5.250	104.965	104.865	104.765	5.250	105.175	105.043	104.932	4.250	102.856	102.756	102.656
5.375	105.416	105.316	105.216	5.375	105.690	105.559	105.449	4.375	103.304	103.204	103.104
5.500	105.806	105.706	105.606	5.500	106.153	106.024	105.913	4.500	103.922	103.822	103.722
5.625	106.350	106.250	106.150	5.625	106.648	106.548	106.448	4.625	104.354	104.254	104.154
5.750	106.813	106.713	106.613	5.750	107.153	107.053	106.953	4.750	104.513	104.413	104.313

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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.: **4/10/2018**

W. Rate Sheet Dated: **2/9/2018** **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	96.731	96.680	96.503
3.875	97.525	97.472	97.290
4.000	98.373	98.319	98.131
4.125	99.026	98.969	98.777
4.250	99.625	99.567	99.369
4.375	100.173	100.113	99.910
4.500	100.700	100.638	100.429
4.625	101.093	101.029	100.815
4.750	101.487	101.421	101.203
4.875	101.910	101.843	101.619
5.000	102.189	102.120	101.890
5.125	102.424	102.353	102.119
5.250	102.803	102.730	102.490

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	96.380	96.336	96.180
3.375	97.108	97.063	96.901
3.500	97.638	97.591	97.424
3.625	98.113	98.064	97.892
3.750	98.545	98.494	98.317
3.875	98.944	98.892	98.709
4.000	99.335	99.280	99.093
4.125	99.716	99.660	99.467
4.250	100.090	100.031	99.833
4.375	100.347	100.286	100.083
4.500	100.591	100.529	100.321

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	96.166	96.126	95.980
3.125	96.838	96.796	96.645
3.250	97.393	97.350	97.193
3.375	97.896	97.851	97.689
3.500	98.370	98.323	98.156
3.625	98.807	98.758	98.586
3.750	99.207	99.156	98.979
3.875	99.574	99.521	99.339
4.000	99.910	99.855	99.668
4.125	100.217	100.161	99.968
4.250	100.504	100.446	100.248
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)