



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/14/2018

45 Day Lock Exp.: 3/29/2018

60 Day Lock Exp.: 4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	97.493	97.343	97.193	3.250	96.996	96.846	96.696	1.875	N/A	N/A	N/A	3.125	101.297	101.147	100.997
3.375	97.946	97.796	97.646	3.375	97.413	97.263	97.113	2.000	N/A	N/A	N/A	3.250	101.191	101.041	100.891
3.500	98.395	98.245	98.095	3.500	97.827	97.677	97.527	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.795	98.645	98.495	3.625	98.191	98.041	97.891	2.250	94.518	94.368	94.218	3.500	102.010	101.860	101.710
3.750	100.312	100.156	100.006	3.750	99.865	99.708	99.558	2.375	94.912	94.762	94.612	3.625	102.410	102.260	102.110
3.875	100.759	100.602	100.452	3.875	100.276	100.120	99.970	2.500	95.305	95.155	95.005	Margin = 2.250		Index = 1.870	
4.000	101.193	101.037	100.887	4.000	100.675	100.519	100.369	2.625	95.654	95.504	95.354				
4.125	101.579	101.422	101.272	4.125	101.025	100.868	100.718	2.750	97.748	97.598	97.448				
4.250	102.594	102.469	102.369	4.250	101.896	101.771	101.671	2.875	98.139	97.989	97.839				
4.375	102.975	102.850	102.750	4.375	102.243	102.118	102.018	3.000	98.526	98.376	98.226				
4.500	103.322	103.197	103.097	4.500	102.554	102.429	102.329	3.125	98.869	98.719	98.569				
4.625	103.597	103.472	103.372	4.625	102.793	102.668	102.568	3.250	99.777	99.627	99.477				
4.750	103.710	103.585	103.485	4.750	103.213	103.088	102.988	3.375	100.157	100.007	99.857				
4.875	104.121	103.996	103.896	4.875	103.488	103.363	103.263	3.500	100.530	100.380	100.230				
5.000	104.398	104.273	104.173	5.000	103.729	103.604	103.504	3.625	100.792	100.642	100.492				
5.125	104.612	104.487	104.387	5.125	103.908	103.783	103.683	3.750	101.392	101.236	101.079				
5.250	104.241	104.141	103.860	5.250	103.694	103.594	103.313	3.875	101.697	101.541	101.385				
5.375	104.552	104.452	104.171	5.375	103.969	103.869	103.588	4.000	101.967	101.811	101.654				
5.500	104.829	104.729	104.448	5.500	104.210	104.110	103.829	4.125	102.166	102.010	101.854				

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	96.293	96.143	95.993	3.250	95.996	95.846	95.696	1.875	N/A	N/A	N/A	3.125	100.297	100.147	99.997
3.375	96.746	96.596	96.446	3.375	96.413	96.263	96.113	2.000	N/A	N/A	N/A	3.250	100.191	100.041	99.891
3.500	97.195	97.045	96.895	3.500	96.827	96.677	96.527	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.595	97.445	97.295	3.625	97.191	97.041	96.891	2.250	93.518	93.368	93.218	3.500	101.010	100.860	100.710
3.750	99.112	98.956	98.806	3.750	98.865	98.708	98.558	2.375	93.912	93.762	93.612	3.625	101.410	101.260	101.110
3.875	99.559	99.402	99.252	3.875	99.276	99.120	98.970	2.500	94.305	94.155	94.005	Margin = 2.250		Index = 1.870	
4.000	99.993	99.837	99.687	4.000	99.675	99.519	99.369	2.625	94.654	94.504	94.354	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.379	100.222	100.072	4.125	100.025	99.868	99.718	2.750	96.748	96.598	96.448	Rate	30 Day	45 Day	60 Day
4.250	101.394	101.269	101.169	4.250	100.896	100.771	100.671	2.875	97.139	96.989	96.839	4.250	99.474	99.224	98.974
4.375	101.775	101.650	101.550	4.375	101.243	101.118	101.018	3.000	97.526	97.376	97.226	4.375	99.855	99.605	99.355
4.500	102.122	101.997	101.897	4.500	101.554	101.429	101.329	3.125	97.869	97.719	97.569	4.500	100.202	99.952	99.702
4.625	102.397	102.272	102.172	4.625	101.793	101.668	101.568	3.250	98.777	98.627	98.477	4.625	100.477	100.227	99.977
4.750	102.760	102.635	102.535	4.750	102.213	102.088	101.988	3.375	99.157	99.007	98.857	4.750	100.790	100.540	100.290
4.875	103.171	103.046	102.946	4.875	102.488	102.363	102.263	3.500	99.530	99.380	99.230	4.875	101.101	100.851	100.601
5.000	103.448	103.323	103.223	5.000	102.729	102.604	102.504	3.625	99.792	99.642	99.492	5.000	101.378	101.128	100.878
5.125	103.662	103.537	103.437	5.125	102.908	102.783	102.683	3.750	100.392	100.236	100.079	5.125	101.592	101.342	101.092
5.250	103.291	103.191	102.910	5.250	102.694	102.594	102.313	3.875	100.697	100.541	100.385	5.250	101.271	101.021	100.740
5.375	103.602	103.502	103.221	5.375	102.969	102.869	102.588	4.000	100.967	100.811	100.654	5.375	101.582	101.332	101.051
5.500	103.879	103.779	103.498	5.500	103.210	103.110	102.829	4.125	101.166	101.010	100.854	5.500	101.859	101.609	101.328

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

Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.000	100.985	100.735	100.485	5.000	100.629	100.379	100.129
5.125	101.385	101.135	100.885	5.125	100.808	100.558	100.308
5.250	101.750	101.500	101.219	5.250	101.028	100.778	100.496
5.500	102.550	102.300	102.019	5.500	101.110	100.860	100.579

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:	2/12/2018	5.250%

Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> 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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/14/2018

3/29/2018

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	96.680	96.530	96.380	3.250	96.183	96.033	95.883	1.875	N/A	N/A	N/A	3.125	99.61	99.460	99.310
3.375	97.133	96.983	96.833	3.375	96.601	96.451	96.301	2.000	N/A	N/A	N/A	3.250	100.38	100.229	100.079
3.500	97.583	97.433	97.283	3.500	97.014	96.864	96.714	2.125	N/A	N/A	N/A	3.375	100.79	100.640	100.490
3.625	97.982	97.832	97.682	3.625	97.378	97.228	97.078	2.250	92.518	92.368	92.218	3.500	101.20	101.048	100.898
3.750	99.499	99.343	99.193	3.750	99.052	98.896	98.746	2.375	92.912	92.762	92.612	3.625	101.60	101.448	101.298
3.875	99.946	99.790	99.640	3.875	99.463	99.307	99.157	2.500	93.305	93.155	93.005	Margin = 2.250		Index = 1.870	
4.000	100.381	100.225	100.075	4.000	99.862	99.706	99.556	2.625	93.654	93.504	93.354				
4.125	100.766	100.610	100.460	4.125	100.212	100.056	99.906	2.750	96.060	95.910	95.760				
4.250	101.781	101.656	101.556	4.250	101.084	100.959	100.859	2.875	96.452	96.302	96.152				
4.375	102.163	102.038	101.938	4.375	101.430	101.305	101.205	3.000	96.838	96.688	96.538				
4.500	102.510	102.385	102.285	4.500	101.741	101.616	101.516	3.125	97.181	97.031	96.881				
4.625	102.784	102.659	102.559	4.625	101.980	101.855	101.755	3.250	98.964	98.814	98.664				
4.750	102.147	102.022	101.922	4.750	101.650	101.525	101.425	3.375	99.344	99.194	99.044				
4.875	102.559	102.434	102.334	4.875	101.926	101.801	101.701	3.500	99.717	99.567	99.417				
5.000	102.835	102.710	102.610	5.000	102.167	102.042	101.942	3.625	99.979	99.829	99.679				
5.125	103.049	102.924	102.824	5.125	102.345	102.220	102.120	3.750	100.579	100.423	100.267				
5.250	101.428	101.328	101.047	5.250	100.881	100.781	100.500	3.875	100.885	100.728	100.572				
5.375	101.740	101.640	101.359	5.375	101.157	101.057	100.776	4.000	101.154	100.998	100.842				
5.500	102.016	101.916	101.635	5.500	101.398	101.298	101.017	4.125	101.354	101.197	101.041				

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	95.480	95.330	95.180	3.250	95.183	95.033	94.883	1.875	N/A	N/A	N/A	3.125	98.610	98.460	98.310
3.375	95.933	95.783	95.633	3.375	95.601	95.451	95.301	2.000	N/A	N/A	N/A	3.250	99.379	99.229	99.079
3.500	96.383	96.233	96.083	3.500	96.014	95.864	95.714	2.125	N/A	N/A	N/A	3.375	99.790	99.640	99.490
3.625	96.782	96.632	96.482	3.625	96.378	96.228	96.078	2.250	91.768	91.618	91.468	3.500	100.198	100.048	99.898
3.750	98.299	98.143	97.993	3.750	98.052	97.896	97.746	2.375	92.162	92.012	91.862	3.625	100.598	100.448	100.298
3.875	98.746	98.590	98.440	3.875	98.463	98.307	98.157	2.500	92.555	92.405	92.255	Margin = 2.250		Index = 1.870	
4.000	99.181	99.025	98.875	4.000	98.862	98.706	98.556	2.625	92.904	92.754	92.604	30 Year OTC "Borrower Paid Only for USDA"			
4.125	99.566	99.410	99.260	4.125	99.212	99.056	98.906	2.750	95.842	95.692	95.542	Rate	30 Day	45 Day	60 Day
4.250	100.581	100.456	100.356	4.250	100.084	99.959	99.859	2.875	96.233	96.083	95.933	4.250	98.661	98.411	98.161
4.375	100.963	100.838	100.738	4.375	100.430	100.305	100.205	3.000	96.620	96.470	96.320	4.375	99.043	98.793	98.543
4.500	101.310	101.185	101.085	4.500	100.741	100.616	100.516	3.125	96.963	96.813	96.663	4.500	99.390	99.140	98.890
4.625	101.584	101.459	101.359	4.625	100.980	100.855	100.755	3.250	97.308	97.158	97.008	4.625	99.664	99.414	99.164
4.750	101.197	101.072	100.972	4.750	100.650	100.525	100.425	3.375	97.688	97.538	97.388	4.750	99.227	98.977	98.727
4.875	101.609	101.484	101.384	4.875	100.926	100.801	100.701	3.500	98.061	97.911	97.761	4.875	99.539	99.289	99.039
5.000	101.885	101.760	101.660	5.000	101.167	101.042	100.942	3.625	98.323	98.173	98.023	5.000	99.815	99.565	99.315
5.125	102.099	101.974	101.874	5.125	101.345	101.220	101.120	3.750	98.204	98.048	97.892	5.125	100.029	99.779	99.529
5.250	100.478	100.378	100.097	5.250	99.881	99.781	99.500	3.875	98.510	98.353	98.197	5.250	98.458	98.208	97.927
5.375	100.790	100.690	100.409	5.375	100.157	100.057	99.776	4.000	98.779	98.623	98.467	5.375	98.770	98.520	98.239
5.500	101.066	100.966	100.685	5.500	100.398	100.298	100.017	4.125	98.979	98.822	98.666	5.500	99.046	98.796	98.515

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:	2/12/2018 5.250%

Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.000	99.422	99.172	98.922	5.000	99.067	98.817	98.567
5.125	99.822	99.572	99.322	5.125	99.245	98.995	98.745
5.250	98.938	98.688	98.406	5.250	98.215	97.965	97.684
5.500	99.737	99.487	99.206	5.500	98.298	98.048	97.767

Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> 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 11A, 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2018

45 Day Lock Exp.:

3/29/2018

60 Day Lock Exp.:

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	100.667	100.567	100.467	3.000	97.739	97.639	97.539	3.000	97.874	97.774	97.674
4.250	100.641	100.541	100.441	4.250	101.652	101.552	101.452	3.125	98.278	98.178	98.078	3.125	98.192	98.092	97.992
4.375	101.280	101.180	101.080	4.375	102.040	101.940	101.840	3.250	98.838	98.738	98.638	3.250	99.232	99.132	99.032
4.500	101.795	101.695	101.595	4.500	102.619	102.519	102.419	3.375	99.441	99.341	99.241	3.375	99.539	99.439	99.339
4.625	102.393	102.293	102.193	4.625	103.099	102.999	102.899	3.500	99.774	99.674	99.574	3.500	99.843	99.743	99.643
4.750	102.938	102.838	102.738	4.750	103.520	103.420	103.320	3.625	100.156	100.056	99.956	3.625	100.115	100.015	99.915
4.875	103.472	103.372	103.272	4.875	103.938	103.838	103.738	3.750	100.629	100.529	100.429	3.750	100.942	100.842	100.742
4.990	103.789	103.689	103.589	4.990	104.413	104.313	104.213	3.875	101.137	101.037	100.937	3.875	101.272	101.172	101.072
5.000	103.889	103.789	103.689	5.000	104.513	104.413	104.313	3.990	101.611	101.511	101.411	3.990	101.525	101.425	101.325
5.125	104.514	104.414	104.314	5.125	105.044	104.944	104.844	4.000	101.711	101.611	101.511	4.000	101.625	101.525	101.425
5.250	105.164	105.064	104.964	5.250	105.542	105.442	105.342	4.125	102.113	102.013	101.913	4.125	101.877	101.777	101.677
5.375	105.615	105.515	105.415	5.375	105.885	105.785	105.685	4.250	102.483	102.383	102.283	4.250	102.104	102.004	101.904
5.500	106.051	105.951	105.851	5.500	106.200	106.100	106.000	4.375	102.828	102.728	102.628	4.375	102.316	102.216	102.116
5.625	106.412	106.312	106.212	5.625	106.473	106.373	106.273	4.500	102.943	102.843	102.743	4.500	102.369	102.269	102.169
5.750	106.289	106.189	106.079	5.750	105.887	105.787	105.676	4.625	102.884	102.784	102.684	4.625	102.571	102.471	102.362
5.875	106.744	106.644	106.534	5.875	106.235	106.135	106.025	4.750	103.195	103.095	102.995	4.750	102.768	102.668	102.559
5.990	107.097	106.997	106.887	5.990	106.461	106.361	106.251	4.875	103.477	103.377	103.277	4.875	102.945	102.845	102.736
6.000	107.197	107.097	106.987	6.000	106.561	106.461	106.351	4.990	103.638	103.538	103.438	4.990	103.010	102.910	102.801
6.125	107.488	107.388	107.278	6.125	106.776	106.676	106.566	5.000	103.738	103.638	103.538	5.000	103.110	103.010	102.901

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	98.740	98.640	98.540	3.000	96.979	96.879	96.779
4.250	99.502	99.402	99.302	3.125	97.414	97.314	97.214
4.375	100.087	99.987	99.887	3.250	97.804	97.704	97.604
4.500	100.801	100.701	100.601	3.375	98.249	98.149	98.049
4.625	101.524	101.424	101.324	3.500	98.695	98.595	98.495
4.750	102.187	102.087	101.987	3.625	99.097	98.997	98.897
4.875	102.703	102.603	102.503	3.750	99.388	99.288	99.188
4.990	103.073	102.973	102.873	3.875	99.778	99.678	99.578
5.000	103.173	103.073	102.973	3.990	100.189	100.089	99.989
5.125	103.401	103.301	103.201	4.000	100.289	100.189	100.089
5.250	101.982	101.882	101.782	4.125	100.650	100.550	100.450
5.375	102.497	102.397	102.297	4.250	100.898	100.798	100.698
5.500	102.984	102.884	102.784	4.375	101.129	101.029	100.929
5.625	103.239	103.139	103.039	4.500	101.198	101.098	100.998
5.750	101.826	101.726	101.605	4.625	101.114	101.014	100.914
5.875	102.347	102.247	102.126	4.750	101.327	101.227	101.127
5.990	102.752	102.652	102.531	4.875	101.519	101.419	101.319
6.000	102.852	102.752	102.631	4.990	101.599	101.499	101.399
6.125	103.089	102.989	102.869	5.000	101.699	101.599	101.499

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								

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								

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.			

HomeReady LLPA Caps*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPA's: State; Extension; LPMI, Loan Size	

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

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buyout = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2018

45 Day Lock Exp.:

3/29/2018

60 Day Lock Exp.:

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	98.070	97.970	97.870	3.875	95.149	95.049	94.949	4.125	99.217	99.117	99.017	4.125	97.531	97.431	97.331
4.250	99.191	99.091	98.991	3.990	96.063	95.963	95.863	4.250	100.202	100.102	100.002	4.250	98.286	98.186	98.086
4.375	99.749	99.649	99.549	4.000	96.163	96.063	95.963	4.375	100.590	100.490	100.390	4.375	98.815	98.715	98.615
4.500	100.345	100.245	100.145	4.125	97.043	96.943	96.843	4.500	101.169	101.069	100.969	4.500	99.379	99.279	99.179
4.625	100.943	100.843	100.743	4.250	98.304	98.204	98.104	4.625	101.649	101.549	101.449	4.625	100.167	100.067	99.967
4.750	101.488	101.388	101.288	4.375	99.063	98.963	98.863	4.750	102.070	101.970	101.870	4.750	100.870	100.770	100.670
4.875	102.022	101.922	101.822	4.500	99.873	99.773	99.673	4.875	102.488	102.388	102.288	4.875	101.458	101.358	101.258
4.990	102.339	102.239	102.139	4.625	100.686	100.586	100.486	4.990	102.963	102.863	102.763	4.990	101.660	101.560	101.460
5.000	102.439	102.339	102.239	4.750	101.424	101.324	101.224	5.000	103.063	102.963	102.863	5.000	101.760	101.660	101.560
5.125	103.064	102.964	102.864	4.875	102.016	101.916	101.816	5.125	103.594	103.494	103.394	5.125	102.154	102.054	101.954
5.250	103.714	103.614	103.514	4.990	102.279	102.179	102.079	5.250	104.092	103.992	103.892	5.250	102.948	102.848	102.748
5.375	104.165	104.065	103.965	5.000	102.379	102.279	102.179	5.375	104.435	104.335	104.235	5.375	103.445	103.345	103.245
5.500	104.601	104.501	104.401	5.125	103.170	103.070	102.970	5.500	104.750	104.650	104.550	5.500	103.900	103.800	103.700
5.625	104.962	104.862	104.762	5.250	104.055	103.955	103.855	5.625	105.023	104.923	104.823	5.625	104.303	104.203	104.103
5.750	104.939	104.739	104.629	5.375	104.552	104.452	104.352	5.750	104.437	104.337	104.237	5.750	104.136	104.036	103.926
5.875	105.294	105.194	105.084	5.500	105.033	104.933	104.833	5.875	104.785	104.685	104.575	5.875	104.639	104.539	104.429
5.990	105.647	105.547	105.437	5.625	105.436	105.336	105.236	5.990	105.011	104.911	104.801	5.990	105.014	104.914	104.804
6.000	105.747	105.647	105.537	5.750	105.556	105.456	105.346	6.000	105.111	105.011	104.901	6.000	105.114	105.014	104.904
6.125	106.038	105.938	105.828	5.875	106.058	105.958	105.848	6.125	105.326	105.226	105.116	6.125	105.426	105.326	105.216

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	96.979	96.879	96.779	3.000	94.546	94.446	94.346	3.000	96.374	96.274	96.174	3.000	94.286	94.186	94.086
3.125	97.414	97.314	97.214	3.125	95.164	95.064	94.964	3.125	96.692	96.592	96.492	3.125	94.894	94.794	94.694
3.250	97.804	97.704	97.604	3.250	95.822	95.722	95.622	3.250	97.732	97.632	97.532	3.250	95.562	95.462	95.362
3.375	98.249	98.149	98.049	3.375	96.432	96.332	96.232	3.375	98.039	97.939	97.839	3.375	96.162	96.062	95.962
3.500	98.695	98.595	98.495	3.500	97.027	96.927	96.827	3.500	98.343	98.243	98.143	3.500	96.756	96.656	96.556
3.625	99.097	98.997	98.897	3.625	97.566	97.466	97.366	3.625	98.615	98.515	98.415	3.625	97.285	97.185	97.085
3.750	99.388	99.288	99.188	3.750	98.034	97.934	97.834	3.750	99.442	99.342	99.242	3.750	97.754	97.654	97.554
3.875	99.778	99.678	99.578	3.875	98.584	98.484	98.384	3.875	99.772	99.672	99.572	3.875	98.304	98.204	98.104
3.990	100.189	100.089	99.989	3.990	99.224	99.124	99.024	3.990	100.025	99.925	99.825	3.990	98.924	98.824	98.724
4.000	100.289	100.189	100.089	4.000	99.324	99.224	99.124	4.000	100.125	100.025	99.925	4.000	99.024	98.924	98.824
4.125	100.650	100.550	100.450	4.125	99.834	99.734	99.634	4.125	100.377	100.277	100.177	4.125	99.533	99.433	99.333
4.250	100.898	100.798	100.698	4.250	100.243	100.143	100.043	4.250	100.604	100.504	100.404	4.250	99.943	99.843	99.743
4.375	101.129	101.029	100.929	4.375	100.628	100.528	100.428	4.375	100.816	100.716	100.616	4.375	100.327	100.227	100.127
4.500	101.198	101.098	100.998	4.500	100.760	100.660	100.560	4.500	100.869	100.769	100.669	4.500	100.449	100.349	100.249
4.625	101.114	101.014	100.914	4.625	101.071	100.971	100.871	4.625	101.071	100.971	100.871	4.625	100.791	100.691	100.591
4.750	101.327	101.227	101.127	4.750	101.416	101.316	101.216	4.750	101.268	101.168	101.059	4.750	101.135	101.035	100.935
4.875	101.519	101.419	101.319	4.875	101.726	101.626	101.526	4.875	101.445	101.345	101.236	4.875	101.445	101.345	101.245
4.990	101.599	101.499	101.399	4.990	101.919	101.819	101.719	4.990	101.510	101.410	101.301	4.990	101.639	101.539	101.439
5.000	101.699	101.599	101.499	5.000	102.019	101.919	101.819	5.000	101.610	101.510	101.401	5.000	101.739	101.639	101.539

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	-2.500	-2.750	-2.750	-2.500	-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%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year*	0.000	0.000	0.000	-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



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.:

3/14/2018

45 Day Lock Exp.:

3/29/2018

60 Day Lock Exp.:

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	97.588	97.488	97.388	3.750	98.879	98.779	98.679	2.750	96.421	96.321	96.221
3.875	98.437	98.337	98.237	3.875	99.672	99.572	99.472	2.875	97.083	96.983	96.883
3.990	99.032	98.932	98.832	3.990	100.245	100.145	100.045	2.990	97.639	97.539	97.439
4.000	99.132	99.032	98.932	4.000	100.345	100.245	100.145	3.000	97.739	97.639	97.539
4.125	99.794	99.694	99.594	4.125	100.879	100.779	100.679	3.125	98.278	98.178	98.078
4.250	100.686	100.586	100.486	4.250	101.535	101.435	101.335	3.250	99.028	98.928	98.828
4.375	101.364	101.264	101.164	4.375	102.165	102.065	101.962	3.375	99.454	99.354	99.254
4.500	101.973	101.873	101.773	4.500	102.759	102.659	102.553	3.500	99.834	99.734	99.634
4.625	102.513	102.413	102.313	4.625	103.232	103.132	103.006	3.625	100.356	100.256	100.156
4.750	103.072	102.972	102.872	4.750	103.824	103.724	103.596	3.750	100.904	100.804	100.704
4.875	103.625	103.525	103.425	4.875	104.389	104.289	104.159	3.875	101.460	101.360	101.260
4.990	104.027	103.927	103.827	4.990	104.821	104.721	104.589	3.990	101.822	101.722	101.622
5.000	104.127	104.027	103.927	5.000	104.921	104.821	104.689	4.000	101.922	101.822	101.722
5.125	104.586	104.476	104.366	5.125	104.719	104.608	104.437	4.125	102.440	102.340	102.240
5.250	105.100	104.990	104.882	5.250	105.304	105.194	105.022	4.250	102.854	102.754	102.654
5.375	105.558	105.447	105.343	5.375	105.818	105.708	105.535	4.375	103.299	103.199	103.099
5.500	105.958	105.847	105.749	5.500	106.284	106.173	106.002	4.500	103.917	103.817	103.717
5.625	106.528	106.398	106.328	5.625	106.827	106.698	106.627	4.625	104.378	104.278	104.178
5.750	106.997	106.868	106.797	5.750	107.332	107.203	107.132	4.750	104.525	104.425	104.325

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

Program 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	0.000
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	N/A	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

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	

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

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					

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 buyout = \$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.:

3/14/2018

45 Day Lock Exp.:

3/29/2018

60 Day Lock Exp.:

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	95.964	95.864	95.764	3.750	95.864	95.764	95.664	3.750	97.429	97.329	97.229	3.750	97.329	97.229	97.129
3.875	96.789	96.689	96.589	3.875	96.689	96.589	96.489	3.875	98.222	98.122	98.022	3.875	98.122	98.022	97.922
3.990	97.553	97.453	97.353	3.990	97.453	97.353	97.253	3.990	98.795	98.695	98.595	3.990	98.695	98.595	98.495
4.000	97.653	97.553	97.453	4.000	97.553	97.453	97.353	4.000	98.895	98.795	98.695	4.000	98.795	98.695	98.595
4.125	98.332	98.232	98.132	4.125	98.232	98.132	98.032	4.125	99.429	99.329	99.229	4.125	99.329	99.229	99.129
4.250	99.236	99.136	99.036	4.250	99.136	99.036	98.936	4.250	100.085	99.985	99.885	4.250	99.985	99.885	99.785
4.375	99.914	99.814	99.714	4.375	99.814	99.714	99.614	4.375	100.715	100.615	100.515	4.375	100.615	100.515	100.415
4.500	100.523	100.423	100.323	4.500	100.423	100.323	100.223	4.500	101.309	101.209	101.103	4.500	101.209	101.109	101.003
4.625	101.063	100.963	100.863	4.625	100.963	100.863	100.763	4.625	101.782	101.682	101.556	4.625	101.682	101.582	101.456
4.750	101.622	101.522	101.422	4.750	101.522	101.422	101.322	4.750	102.374	102.274	102.146	4.750	102.274	102.174	102.046
4.875	102.175	102.075	101.975	4.875	102.075	101.975	101.875	4.875	102.939	102.839	102.709	4.875	102.839	102.739	102.609
4.990	102.577	102.477	102.377	4.990	102.477	102.377	102.277	4.990	103.371	103.271	103.139	4.990	103.271	103.171	103.039
5.000	102.677	102.577	102.477	5.000	102.577	102.477	102.377	5.000	103.471	103.371	103.239	5.000	103.371	103.271	103.139
5.125	103.136	103.036	102.916	5.125	103.036	102.926	102.816	5.125	103.269	103.158	102.987	5.125	103.169	103.058	102.887
5.250	103.650	103.540	103.432	5.250	103.550	103.440	103.332	5.250	103.854	103.744	103.572	5.250	103.754	103.644	103.472
5.375	104.108	103.997	103.893	5.375	104.008	103.897	103.793	5.375	104.368	104.258	104.085	5.375	104.268	104.158	103.985
5.500	104.508	104.397	104.299	5.500	104.408	104.297	104.199	5.500	104.834	104.723	104.552	5.500	104.734	104.623	104.452
5.625	105.078	104.948	104.878	5.625	104.978	104.848	104.778	5.625	105.377	105.248	105.177	5.625	105.277	105.148	105.077
5.750	105.547	105.418	105.347	5.750	105.447	105.318	105.247	5.750	105.882	105.753	105.682	5.750	105.782	105.653	105.582

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.852	94.752	94.652	2.750	94.752	94.652	94.552
2.875	95.488	95.388	95.288	2.875	95.388	95.288	95.188
2.990	96.001	95.901	95.801	2.990	95.901	95.801	95.701
3.000	96.101	96.001	95.901	3.000	96.001	95.901	95.801
3.125	96.704	96.604	96.504	3.125	96.604	96.504	96.404
3.250	97.528	97.428	97.328	3.250	97.428	97.328	97.228
3.375	97.954	97.854	97.754	3.375	97.854	97.754	97.654
3.500	98.334	98.234	98.134	3.500	98.234	98.134	98.034
3.625	98.856	98.756	98.656	3.625	98.756	98.656	98.556
3.750	99.404	99.304	99.204	3.750	99.304	99.204	99.104
3.875	99.960	99.860	99.760	3.875	99.860	99.760	99.660
3.990	100.322	100.222	100.122	3.990	100.222	100.122	100.022
4.000	100.422	100.322	100.222	4.000	100.322	100.222	100.122
4.125	100.940	100.840	100.740	4.125	100.840	100.740	100.640
4.250	101.354	101.254	101.154	4.250	101.254	101.154	101.054
4.375	101.799	101.699	101.599	4.375	101.699	101.599	101.499
4.500	102.417	102.317	102.217	4.500	102.317	102.217	102.117
4.625	102.878	102.778	102.678	4.625	102.778	102.678	102.578
4.750	103.025	102.925	102.825	4.750	102.925	102.825	102.725

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

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

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

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%
High-LTV	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
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-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
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2018

45 Day Lock Exp.:

3/29/2018

60 Day Lock Exp.:

4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	97.414	97.314	97.214	3.750	98.879	98.779	98.679	2.750	96.352	96.252	96.152
3.875	98.239	98.139	98.039	3.875	99.672	99.572	99.472	2.875	96.988	96.888	96.788
3.990	99.003	98.903	98.803	3.990	100.245	100.145	100.045	2.990	97.501	97.401	97.301
4.000	99.103	99.003	98.903	4.000	100.345	100.245	100.145	3.000	97.601	97.501	97.401
4.125	99.782	99.682	99.582	4.125	100.879	100.779	100.679	3.125	98.204	98.104	98.004
4.250	100.686	100.586	100.486	4.250	101.535	101.435	101.335	3.250	99.028	98.928	98.828
4.375	101.364	101.264	101.164	4.375	102.165	102.065	101.962	3.375	99.454	99.354	99.254
4.500	101.973	101.873	101.773	4.500	102.759	102.659	102.553	3.500	99.834	99.734	99.634
4.625	102.513	102.413	102.313	4.625	103.232	103.132	103.006	3.625	100.356	100.256	100.156
4.750	103.072	102.972	102.872	4.750	103.824	103.724	103.596	3.750	100.904	100.804	100.704
4.875	103.625	103.525	103.425	4.875	104.389	104.289	104.159	3.875	101.460	101.360	101.260
4.990	104.027	103.927	103.827	4.990	104.821	104.721	104.589	3.990	101.822	101.722	101.622
5.000	104.127	104.027	103.927	5.000	104.921	104.821	104.689	4.000	101.922	101.822	101.722
5.125	104.586	104.476	104.366	5.125	104.719	104.608	104.437	4.125	102.440	102.340	102.240
5.250	105.100	104.990	104.882	5.250	105.304	105.194	105.022	4.250	102.854	102.754	102.654
5.375	105.558	105.447	105.343	5.375	105.818	105.708	105.535	4.375	103.299	103.199	103.099
5.500	105.958	105.847	105.749	5.500	106.284	106.173	106.002	4.500	103.917	103.817	103.717
5.625	106.528	106.398	106.328	5.625	106.827	106.698	106.627	4.625	104.378	104.278	104.178
5.750	106.997	106.868	106.797	5.750	107.332	107.203	107.132	4.750	104.525	104.425	104.325

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 LPA 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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/14/2018

45 Day Lock Exp.: 3/29/2018

60 Day Lock Exp.: 4/13/2018

W. Rate Sheet Dated: 2/12/2018

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	96.563	96.512	96.335
3.875	97.380	97.327	97.145
4.000	98.236	98.181	97.993
4.125	98.903	98.846	98.653
4.250	99.514	99.456	99.258
4.375	100.075	100.015	99.812
4.500	100.614	100.552	100.343
4.625	101.017	100.953	100.740
4.750	101.421	101.355	101.136
4.875	101.853	101.785	101.561
5.000	102.139	102.070	101.841
5.125	102.379	102.308	102.074
5.250	102.783	102.710	102.471

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	96.309	96.266	96.109
3.375	97.048	97.002	96.841
3.500	97.585	97.538	97.371
3.625	98.068	98.018	97.846
3.750	98.506	98.455	98.277
3.875	98.911	98.858	98.676
4.000	99.306	99.252	99.064
4.125	99.692	99.635	99.443
4.250	100.068	100.010	99.812
4.375	100.328	100.268	100.065
4.500	100.575	100.513	100.305

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	96.106	96.066	95.920
3.125	96.788	96.746	96.595
3.250	97.348	97.304	97.148
3.375	97.855	97.810	97.648
3.500	98.335	98.288	98.121
3.625	98.776	98.726	98.555
3.750	99.180	99.129	98.951
3.875	99.550	99.497	99.315
4.000	99.888	99.834	99.646
4.125	100.198	100.142	99.949
4.250	100.487	100.429	100.231
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	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
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

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)