



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.: 3/15/2018

45 Day Lock Exp.: 3/30/2018

60 Day Lock Exp.: 4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	97.602	97.452	97.302	3.250	97.105	96.955	96.805	1.875	N/A	N/A	N/A	3.125	101.297	101.147	100.997
3.375	98.055	97.905	97.755	3.375	97.523	97.373	97.223	2.000	N/A	N/A	N/A	3.250	101.191	101.041	100.891
3.500	98.505	98.355	98.205	3.500	97.936	97.786	97.636	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.904	98.754	98.604	3.625	98.300	98.150	98.000	2.250	94.600	94.450	94.300	3.500	102.010	101.860	101.710
3.750	100.406	100.234	100.084	3.750	99.958	99.786	99.636	2.375	94.994	94.844	94.694	3.625	102.410	102.260	102.110
3.875	100.852	100.681	100.531	3.875	100.370	100.198	100.048	2.500	95.387	95.237	95.087	Margin = 2.250		Index = 1.890	
4.000	101.287	101.115	100.965	4.000	100.769	100.597	100.447	2.625	95.736	95.586	95.436				
4.125	101.672	101.500	101.350	4.125	101.118	100.946	100.796	2.750	97.818	97.668	97.518				
4.250	102.672	102.531	102.431	4.250	101.975	101.834	101.734	2.875	98.209	98.059	97.909				
4.375	103.054	102.913	102.813	4.375	102.321	102.180	102.080	3.000	98.596	98.446	98.296				
4.500	103.401	103.260	103.160	4.500	102.632	102.491	102.391	3.125	98.939	98.789	98.639				
4.625	103.675	103.534	103.434	4.625	102.871	102.730	102.630	3.250	99.816	99.666	99.516				
4.750	103.694	103.569	103.444	4.750	103.197	103.072	102.947	3.375	100.196	100.046	99.896				
4.875	104.106	103.981	103.856	4.875	103.473	103.348	103.223	3.500	100.569	100.419	100.269				
5.000	104.382	104.257	104.132	5.000	103.714	103.589	103.464	3.625	100.831	100.681	100.531				
5.125	104.596	104.471	104.346	5.125	103.892	103.767	103.642	3.750	101.415	101.247	101.079				
5.250	104.757	104.657	104.485	5.250	104.209	104.109	103.938	3.875	101.721	101.553	101.385				
5.375	105.068	104.968	104.796	5.375	104.485	104.385	104.213	4.000	101.990	101.822	101.654				
5.500	105.345	105.245	105.073	5.500	104.726	104.626	104.454	4.125	102.190	102.022	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	96.402	96.252	96.102	3.250	96.105	95.955	95.805	1.875	N/A	N/A	N/A	3.125	100.297	100.147	99.997
3.375	96.855	96.705	96.555	3.375	96.523	96.373	96.223	2.000	N/A	N/A	N/A	3.250	100.191	100.041	99.891
3.500	97.305	97.155	97.005	3.500	96.936	96.786	96.636	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.704	97.554	97.404	3.625	97.300	97.150	97.000	2.250	93.600	93.450	93.300	3.500	101.010	100.860	100.710
3.750	99.206	99.034	98.884	3.750	98.958	98.786	98.636	2.375	93.994	93.844	93.694	3.625	101.410	101.260	101.110
3.875	99.652	99.481	99.331	3.875	99.370	99.198	99.048	2.500	94.387	94.237	94.087	Margin = 2.250		Index = 1.890	
4.000	100.087	99.915	99.765	4.000	99.769	99.597	99.447	2.625	94.736	94.586	94.436	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.472	100.300	100.150	4.125	100.118	99.946	99.796	2.750	96.818	96.668	96.518	Rate	30 Day	45 Day	60 Day
4.250	101.472	101.331	101.231	4.250	100.975	100.834	100.734	2.875	97.209	97.059	96.909	4.250	99.552	99.302	99.052
4.375	101.854	101.713	101.613	4.375	101.321	101.180	101.080	3.000	97.596	97.446	97.296	4.375	99.934	99.684	99.434
4.500	102.201	102.060	101.960	4.500	101.632	101.491	101.391	3.125	97.939	97.789	97.639	4.500	100.281	100.031	99.781
4.625	102.475	102.334	102.234	4.625	101.871	101.730	101.630	3.250	98.816	98.666	98.516	4.625	100.555	100.305	100.055
4.750	102.744	102.619	102.494	4.750	102.197	102.072	101.947	3.375	99.196	99.046	98.896	4.750	100.774	100.524	100.274
4.875	103.156	103.031	102.906	4.875	102.473	102.348	102.223	3.500	99.569	99.419	99.269	4.875	101.086	100.836	100.586
5.000	103.432	103.307	103.182	5.000	102.714	102.589	102.464	3.625	99.831	99.681	99.531	5.000	101.362	101.112	100.862
5.125	103.646	103.521	103.396	5.125	102.892	102.767	102.642	3.750	100.415	100.247	100.079	5.125	101.576	101.326	101.076
5.250	103.807	103.707	103.535	5.250	103.209	103.109	102.938	3.875	100.721	100.553	100.385	5.250	101.787	101.537	101.287
5.375	104.118	104.018	103.846	5.375	103.485	103.385	103.213	4.000	100.990	100.822	100.654	5.375	102.098	101.848	101.598
5.500	104.395	104.295	104.123	5.500	103.726	103.626	103.454	4.125	101.190	101.022	100.854	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

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	100.969	100.719	100.469	5.000	100.614	100.364	100.114
5.125	101.369	101.119	100.869	5.125	100.792	100.542	100.292
5.250	102.266	102.016	101.766	5.250	101.543	101.293	101.043
5.500	103.066	102.816	102.566	5.500	101.626	101.376	101.126

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:	2/13/2018	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
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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/15/2018

3/30/2018

4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	96.790	96.640	96.490	3.250	96.293	96.143	95.993	1.875	N/A	N/A	N/A	3.125	99.61	99.460	99.310
3.375	97.243	97.093	96.943	3.375	96.710	96.560	96.410	2.000	N/A	N/A	N/A	3.250	100.38	100.229	100.079
3.500	97.692	97.542	97.392	3.500	97.124	96.974	96.824	2.125	N/A	N/A	N/A	3.375	100.79	100.640	100.490
3.625	98.092	97.942	97.792	3.625	97.488	97.338	97.188	2.250	92.600	92.450	92.300	3.500	101.20	101.048	100.898
3.750	99.593	99.421	99.271	3.750	99.146	98.974	98.824	2.375	92.994	92.844	92.694	3.625	101.60	101.448	101.298
3.875	100.040	99.868	99.718	3.875	99.557	99.385	99.235	2.500	93.387	93.237	93.087	Margin = 2.250		Index = 1.890	
4.000	100.475	100.303	100.153	4.000	99.956	99.784	99.634	2.625	93.736	93.586	93.436				
4.125	100.860	100.688	100.538	4.125	100.306	100.134	99.984	2.750	96.131	95.981	95.831				
4.250	101.859	101.719	101.619	4.250	101.162	101.021	100.921	2.875	96.522	96.372	96.222				
4.375	102.241	102.100	102.000	4.375	101.508	101.368	101.268	3.000	96.909	96.759	96.609				
4.500	102.588	102.447	102.347	4.500	101.820	101.679	101.579	3.125	97.252	97.102	96.952				
4.625	102.863	102.722	102.622	4.625	102.059	101.918	101.818	3.250	99.003	98.853	98.703				
4.750	102.132	102.007	101.882	4.750	101.635	101.510	101.385	3.375	99.383	99.233	99.083				
4.875	102.543	102.418	102.293	4.875	101.910	101.785	101.660	3.500	99.756	99.606	99.456				
5.000	102.820	102.695	102.570	5.000	102.151	102.026	101.901	3.625	100.018	99.868	99.718				
5.125	103.034	102.909	102.784	5.125	102.330	102.205	102.080	3.750	100.603	100.435	100.267				
5.250	101.944	101.844	101.672	5.250	101.397	101.297	101.125	3.875	100.908	100.740	100.572				
5.375	102.255	102.155	101.984	5.375	101.673	101.573	101.401	4.000	101.178	101.010	100.842				
5.500	102.532	102.432	102.260	5.500	101.914	101.814	101.642	4.125	101.377	101.209	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	95.590	95.440	95.290	3.250	95.293	95.143	94.993	1.875	N/A	N/A	N/A	3.125	98.610	98.460	98.310
3.375	96.043	95.893	95.743	3.375	95.710	95.560	95.410	2.000	N/A	N/A	N/A	3.250	99.379	99.229	99.079
3.500	96.492	96.342	96.192	3.500	96.124	95.974	95.824	2.125	N/A	N/A	N/A	3.375	99.790	99.640	99.490
3.625	96.892	96.742	96.592	3.625	96.488	96.338	96.188	2.250	91.850	91.700	91.550	3.500	100.198	100.048	99.898
3.750	98.393	98.221	98.071	3.750	98.146	97.974	97.824	2.375	92.244	92.094	91.944	3.625	100.598	100.448	100.298
3.875	98.840	98.668	98.518	3.875	98.557	98.385	98.235	2.500	92.637	92.487	92.337	Margin = 2.250	Index = 1.890		
4.000	99.275	99.103	98.953	4.000	98.956	98.784	98.634	2.625	92.986	92.836	92.686	30 Year OTC "Borrower Paid Only for USDA"			
4.125	99.660	99.488	99.338	4.125	99.306	99.134	98.984	2.750	95.912	95.762	95.612	Rate	30 Day	45 Day	60 Day
4.250	100.659	100.519	100.419	4.250	100.162	100.021	99.921	2.875	96.303	96.153	96.003	4.250	98.739	98.489	98.239
4.375	101.041	100.900	100.800	4.375	100.508	100.368	100.268	3.000	96.690	96.540	96.390	4.375	99.121	98.871	98.621
4.500	101.388	101.247	101.147	4.500	100.820	100.679	100.579	3.125	97.033	96.883	96.733	4.500	99.468	99.218	98.968
4.625	101.663	101.522	101.422	4.625	101.059	100.918	100.818	3.250	97.347	97.197	97.047	4.625	99.743	99.493	99.243
4.750	101.182	101.057	100.932	4.750	100.635	100.510	100.385	3.375	97.727	97.577	97.427	4.750	99.212	98.962	98.712
4.875	101.593	101.468	101.343	4.875	100.910	100.785	100.660	3.500	98.100	97.950	97.800	4.875	99.523	99.273	99.023
5.000	101.870	101.745	101.620	5.000	101.151	101.026	100.901	3.625	98.362	98.212	98.062	5.000	99.800	99.550	99.300
5.125	102.084	101.959	101.834	5.125	101.330	101.205	101.080	3.750	98.228	98.060	97.892	5.125	100.014	99.764	99.514
5.250	100.994	100.894	100.722	5.250	100.397	100.297	100.125	3.875	98.533	98.365	98.197	5.250	98.974	98.724	98.474
5.375	101.305	101.205	101.034	5.375	100.673	100.573	100.401	4.000	98.803	98.635	98.467	5.375	99.285	99.035	98.785
5.500	101.582	101.482	101.310	5.500	100.914	100.814	100.642	4.125	99.002	98.834	98.666	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:	2/13/2018 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	99.407	99.157	98.907	5.000	99.051	98.801	98.551
5.125	99.807	99.557	99.307	5.125	99.230	98.980	98.730
5.250	99.453	99.203	98.953	5.250	98.731	98.481	98.231
5.500	100.253	100.003	99.753	5.500	98.814	98.564	98.314

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.:

3/15/2018

45 Day Lock Exp.:

3/30/2018

60 Day Lock Exp.:

4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	99.688	99.588	99.488	4.125	100.770	100.670	100.570	3.000	97.563	97.463	97.363	3.000	97.925	97.825	97.725
4.250	100.656	100.556	100.456	4.250	101.673	101.573	101.473	3.125	98.101	98.001	97.901	3.125	98.244	98.144	98.044
4.375	101.216	101.116	101.016	4.375	102.062	101.962	101.862	3.250	98.775	98.675	98.575	3.250	99.233	99.133	99.033
4.500	101.818	101.718	101.618	4.500	102.642	102.542	102.442	3.375	99.295	99.195	99.095	3.375	99.540	99.440	99.340
4.625	102.417	102.317	102.217	4.625	103.123	103.023	102.923	3.500	99.717	99.617	99.517	3.500	99.845	99.745	99.645
4.750	102.964	102.864	102.764	4.750	103.546	103.446	103.346	3.625	100.152	100.052	99.952	3.625	100.119	100.019	99.919
4.875	103.499	103.399	103.299	4.875	103.965	103.865	103.765	3.750	100.578	100.478	100.378	3.750	100.839	100.739	100.639
4.990	103.794	103.694	103.594	4.990	104.420	104.320	104.220	3.875	101.033	100.933	100.833	3.875	101.170	101.070	100.970
5.000	103.894	103.794	103.694	5.000	104.520	104.420	104.320	3.990	101.511	101.411	101.311	3.990	101.424	101.324	101.224
5.125	104.521	104.421	104.321	5.125	105.052	104.952	104.852	4.000	101.611	101.511	101.411	4.000	101.524	101.424	101.324
5.250	105.174	105.074	104.974	5.250	105.553	105.453	105.353	4.125	102.014	101.914	101.814	4.125	101.777	101.677	101.577
5.375	105.627	105.527	105.427	5.375	105.897	105.797	105.697	4.250	102.384	102.284	102.184	4.250	102.006	101.906	101.806
5.500	106.065	105.965	105.865	5.500	106.215	106.115	106.015	4.375	102.731	102.631	102.531	4.375	102.219	102.119	102.019
5.625	106.429	106.329	106.229	5.625	106.491	106.391	106.291	4.500	102.848	102.748	102.648	4.500	102.273	102.173	102.073
5.750	106.298	106.198	106.086	5.750	105.895	105.795	105.683	4.625	102.768	102.668	102.568	4.625	102.464	102.364	102.264
5.875	106.756	106.656	106.544	5.875	106.245	106.145	106.033	4.750	103.081	102.981	102.881	4.750	102.663	102.563	102.463
5.990	107.110	107.010	106.898	5.990	106.473	106.373	106.261	4.875	103.363	103.263	103.163	4.875	102.840	102.740	102.640
6.000	107.210	107.110	106.998	6.000	106.573	106.473	106.361	4.990	103.530	103.430	103.330	4.990	102.907	102.807	102.707
6.125	107.500	107.400	107.288	6.125	106.788	106.688	106.576	5.000	103.630	103.530	103.430	5.000	103.007	102.907	102.807

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	98.840	98.740	98.640	3.000	97.020	96.920	96.820
4.250	99.606	99.506	99.406	3.125	97.457	97.357	97.257
4.375	100.193	100.093	99.993	3.250	97.796	97.696	97.596
4.500	100.823	100.723	100.623	3.375	98.242	98.142	98.042
4.625	101.547	101.447	101.347	3.500	98.690	98.590	98.490
4.750	102.212	102.112	102.012	3.625	99.092	98.992	98.892
4.875	102.730	102.630	102.530	3.750	99.385	99.285	99.185
4.990	103.103	103.003	102.903	3.875	99.679	99.579	99.479
5.000	103.203	103.103	103.003	3.990	100.090	99.990	99.890
5.125	103.432	103.332	103.232	4.000	100.190	100.090	99.990
5.250	101.991	101.891	101.791	4.125	100.551	100.451	100.351
5.375	102.510	102.410	102.310	4.250	100.799	100.699	100.599
5.500	102.999	102.899	102.799	4.375	101.032	100.932	100.832
5.625	103.258	103.158	103.058	4.500	101.103	101.003	100.903
5.750	101.835	101.735	101.635	4.625	100.998	100.898	100.798
5.875	102.358	102.258	102.158	4.750	101.213	101.113	101.013
5.990	102.765	102.665	102.565	4.875	101.406	101.306	101.206
6.000	102.865	102.765	102.665	4.990	101.487	101.387	101.287
6.125	103.104	103.004	102.904	5.000	101.587	101.487	101.387

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 applicable to detached condominiums or site condominiums								
								*Not

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 LLPAs*	
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 LLPAs: 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)	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 Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/15/2018

45 Day Lock Exp.:

3/30/2018

60 Day Lock Exp.:

4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	98.171	98.071	97.971	3.875	95.238	95.138	95.038	4.125	99.320	99.220	99.120	4.125	97.633	97.533	97.433
4.250	99.206	99.106	99.006	3.990	96.158	96.058	95.958	4.250	100.223	100.123	100.023	4.250	98.390	98.290	98.190
4.375	99.766	99.666	99.566	4.000	96.258	96.158	96.058	4.375	100.612	100.512	100.412	4.375	98.922	98.822	98.722
4.500	100.368	100.268	100.168	4.125	97.143	97.043	96.943	4.500	101.192	101.092	100.992	4.500	99.402	99.302	99.202
4.625	100.967	100.867	100.767	4.250	98.319	98.219	98.119	4.625	101.673	101.573	101.473	4.625	100.191	100.091	99.991
4.750	101.514	101.414	101.314	4.375	99.081	98.981	98.881	4.750	102.096	101.996	101.896	4.750	100.896	100.796	100.696
4.875	102.049	101.949	101.849	4.500	99.896	99.796	99.696	4.875	102.515	102.415	102.315	4.875	101.485	101.385	101.285
4.990	102.344	102.244	102.144	4.625	100.710	100.610	100.510	4.990	102.970	102.870	102.770	4.990	101.691	101.591	101.491
5.000	102.444	102.344	102.244	4.750	101.450	101.350	101.250	5.000	103.070	102.970	102.870	5.000	101.791	101.691	101.591
5.125	103.071	102.971	102.871	4.875	102.042	101.942	101.842	5.125	103.602	103.502	103.402	5.125	102.187	102.087	101.987
5.250	103.724	103.624	103.524	4.990	102.309	102.209	102.109	5.250	104.103	104.003	103.903	5.250	102.958	102.858	102.758
5.375	104.177	104.077	103.977	5.000	102.409	102.309	102.209	5.375	104.447	104.347	104.247	5.375	103.457	103.357	103.257
5.500	104.615	104.515	104.415	5.125	103.178	103.078	102.978	5.500	104.765	104.665	104.565	5.500	103.918	103.818	103.718
5.625	104.979	104.879	104.779	5.250	104.065	103.965	103.865	5.625	105.041	104.941	104.841	5.625	104.321	104.221	104.121
5.750	104.848	104.748	104.648	5.375	104.565	104.465	104.365	5.750	104.445	104.345	104.245	5.750	104.145	104.045	103.935
5.875	105.306	105.206	105.096	5.500	105.051	104.951	104.851	5.875	104.795	104.695	104.585	5.875	104.651	104.551	104.439
5.990	105.660	105.560	105.448	5.625	105.452	105.352	105.252	5.990	105.023	104.923	104.811	5.990	105.028	104.928	104.816
6.000	105.760	105.660	105.548	5.750	105.564	105.464	105.352	6.000	105.123	105.023	104.911	6.000	105.128	105.028	104.916
6.125	106.050	105.950	105.838	5.875	106.069	105.969	105.857	6.125	105.338	105.238	105.126	6.125	105.443	105.343	105.231

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.020	96.920	96.820	3.000	94.588	94.488	94.388	3.000	96.425	96.325	96.225	3.000	94.327	94.227	94.127
3.125	97.457	97.357	97.257	3.125	95.207	95.107	95.007	3.125	96.744	96.644	96.544	3.125	94.937	94.837	94.737
3.250	97.796	97.696	97.596	3.250	95.814	95.714	95.614	3.250	97.733	97.633	97.533	3.250	95.554	95.454	95.354
3.375	98.242	98.142	98.042	3.375	96.423	96.323	96.223	3.375	98.040	97.940	97.840	3.375	96.153	96.053	95.953
3.500	98.690	98.590	98.490	3.500	97.020	96.920	96.820	3.500	98.345	98.245	98.145	3.500	96.750	96.650	96.550
3.625	99.092	98.992	98.892	3.625	97.562	97.462	97.362	3.625	98.619	98.519	98.419	3.625	97.281	97.181	97.081
3.750	99.385	99.285	99.185	3.750	98.032	97.932	97.832	3.750	99.339	99.239	99.139	3.750	97.752	97.652	97.552
3.875	99.679	99.579	99.479	3.875	98.486	98.386	98.286	3.875	99.670	99.570	99.470	3.875	98.206	98.106	98.006
3.990	100.090	99.990	99.890	3.990	99.124	99.024	98.924	3.990	99.924	99.824	99.724	3.990	98.823	98.723	98.623
4.000	100.190	100.090	99.990	4.000	99.224	99.124	99.024	4.000	100.024	99.924	99.824	4.000	98.923	98.823	98.723
4.125	100.551	100.451	100.351	4.125	99.734	99.634	99.534	4.125	100.277	100.177	100.077	4.125	99.434	99.334	99.234
4.250	100.799	100.699	100.599	4.250	100.146	100.046	99.946	4.250	100.506	100.406	100.306	4.250	99.845	99.745	99.645
4.375	101.032	100.932	100.832	4.375	100.531	100.431	100.331	4.375	100.719	100.619	100.519	4.375	100.231	100.131	100.031
4.500	101.103	101.003	100.903	4.500	100.664	100.564	100.464	4.500	100.773	100.673	100.573	4.500	100.354	100.254	100.154
4.625	100.998	100.898	100.798	4.625	100.956	100.856	100.756	4.625	100.964	100.864	100.764	4.625	100.675	100.575	100.475
4.750	101.213	101.113	101.013	4.750	101.303	101.203	101.103	4.750	101.163	101.063	100.963	4.750	101.022	100.922	100.822
4.875	101.406	101.306	101.206	4.875	101.615	101.515	101.415	4.875	101.340	101.240	101.140	4.875	101.335	101.235	101.135
4.990	101.487	101.387	101.287	4.990	101.807	101.707	101.607	4.990	101.407	101.307	101.207	4.990	101.527	101.427	101.327
5.000	101.587	101.487	101.387	5.000	101.907	101.807	101.707	5.000	101.507	101.407	101.307	5.000	101.627	101.527	101.427

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.500	-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%	> 105%
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
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.			



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.:

3/15/2018

45 Day Lock Exp.:

3/30/2018

60 Day Lock Exp.:

4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	97.537	97.437	97.337	3.750	98.955	98.855	98.755	2.750	96.411	96.311	96.211
3.875	98.367	98.267	98.167	3.875	99.687	99.587	99.487	2.875	97.048	96.948	96.848
3.990	99.068	98.968	98.868	3.990	100.258	100.158	100.058	2.990	97.562	97.462	97.362
4.000	99.168	99.068	98.968	4.000	100.358	100.258	100.158	3.000	97.662	97.562	97.462
4.125	99.847	99.747	99.647	4.125	100.901	100.801	100.701	3.125	98.266	98.166	98.066
4.250	100.692	100.593	100.492	4.250	101.558	101.458	101.358	3.250	99.022	98.922	98.822
4.375	101.372	101.262	101.172	4.375	102.189	102.089	101.989	3.375	99.412	99.312	99.212
4.500	101.981	101.872	101.781	4.500	102.783	102.683	102.583	3.500	99.831	99.731	99.631
4.625	102.522	102.412	102.322	4.625	103.206	103.097	102.980	3.625	100.353	100.253	100.153
4.750	103.083	102.973	102.883	4.750	103.799	103.690	103.571	3.750	100.903	100.803	100.703
4.875	103.636	103.526	103.436	4.875	104.364	104.255	104.134	3.875	101.460	101.360	101.260
4.990	104.038	103.928	103.838	4.990	104.796	104.687	104.564	3.990	101.833	101.733	101.633
5.000	104.138	104.028	103.938	5.000	104.896	104.787	104.664	4.000	101.933	101.833	101.733
5.125	104.610	104.477	104.391	5.125	104.742	104.610	104.462	4.125	102.451	102.351	102.251
5.250	105.124	104.992	104.907	5.250	105.328	105.196	105.046	4.250	102.866	102.766	102.666
5.375	105.583	105.450	105.369	5.375	105.841	105.709	105.559	4.375	103.311	103.211	103.111
5.500	105.983	105.850	105.774	5.500	106.307	106.174	106.026	4.500	103.928	103.828	103.728
5.625	106.582	106.426	106.382	5.625	106.881	106.726	106.681	4.625	104.387	104.287	104.187
5.750	107.051	106.896	106.851	5.750	107.386	107.231	107.186	4.750	104.515	104.406	104.315

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.:

3/15/2018

45 Day Lock Exp.:

3/30/2018

60 Day Lock Exp.:

4/16/2018

W. Rate Sheet Dated: 2/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.087	95.987	95.887	3.750	95.987	95.887	95.787	3.750	97.505	97.405	97.305	3.750	97.405	97.305	97.205
3.875	96.917	96.817	96.717	3.875	96.817	96.717	96.617	3.875	98.237	98.137	98.037	3.875	98.137	98.037	97.937
3.990	97.618	97.518	97.418	3.990	97.518	97.418	97.318	3.990	98.808	98.708	98.608	3.990	98.708	98.608	98.508
4.000	97.718	97.618	97.518	4.000	97.618	97.518	97.418	4.000	98.908	98.808	98.708	4.000	98.808	98.708	98.608
4.125	98.397	98.297	98.197	4.125	98.297	98.197	98.097	4.125	99.451	99.351	99.251	4.125	99.351	99.251	99.151
4.250	99.242	99.133	99.042	4.250	99.142	99.033	98.942	4.250	100.108	100.008	99.908	4.250	100.008	99.908	99.808
4.375	99.922	99.812	99.722	4.375	99.822	99.712	99.622	4.375	100.739	100.639	100.539	4.375	100.639	100.539	100.439
4.500	100.531	100.422	100.331	4.500	100.431	100.322	100.231	4.500	101.333	101.233	101.133	4.500	101.233	101.133	101.033
4.625	101.072	100.962	100.872	4.625	100.972	100.862	100.772	4.625	101.756	101.647	101.530	4.625	101.656	101.547	101.430
4.750	101.633	101.523	101.433	4.750	101.533	101.423	101.333	4.750	102.349	102.240	102.121	4.750	102.249	102.140	102.021
4.875	102.186	102.076	101.986	4.875	102.086	101.976	101.886	4.875	102.914	102.805	102.684	4.875	102.814	102.705	102.584
4.990	102.588	102.478	102.388	4.990	102.488	102.378	102.288	4.990	103.346	103.237	103.114	4.990	103.246	103.137	103.014
5.000	102.688	102.578	102.488	5.000	102.588	102.478	102.388	5.000	103.446	103.337	103.214	5.000	103.346	103.237	103.114
5.125	103.160	103.027	102.941	5.125	103.060	102.927	102.841	5.125	103.292	103.160	103.012	5.125	103.192	103.060	102.912
5.250	103.674	103.542	103.457	5.250	103.574	103.442	103.357	5.250	103.878	103.746	103.596	5.250	103.778	103.646	103.496
5.375	104.133	104.000	103.919	5.375	104.033	103.900	103.819	5.375	104.391	104.259	104.109	5.375	104.291	104.159	104.009
5.500	104.533	104.400	104.324	5.500	104.433	104.300	104.224	5.500	104.857	104.724	104.576	5.500	104.757	104.624	104.476
5.625	105.132	104.976	104.932	5.625	105.032	104.876	104.832	5.625	105.431	105.276	105.231	5.625	105.331	105.176	105.131
5.750	105.601	105.446	105.401	5.750	105.501	105.346	105.301	5.750	105.936	105.781	105.736	5.750	105.836	105.681	105.636

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.911	94.811	94.711	2.750	94.811	94.711	94.611
2.875	95.548	95.448	95.348	2.875	95.448	95.348	95.248
2.990	96.062	95.962	95.862	2.990	95.962	95.862	95.762
3.000	96.162	96.062	95.962	3.000	96.062	95.962	95.862
3.125	96.766	96.666	96.566	3.125	96.666	96.566	96.466
3.250	97.522	97.422	97.322	3.250	97.422	97.322	97.222
3.375	97.912	97.812	97.712	3.375	97.812	97.712	97.612
3.500	98.331	98.231	98.131	3.500	98.231	98.131	98.031
3.625	98.853	98.753	98.653	3.625	98.753	98.653	98.553
3.750	99.403	99.303	99.203	3.750	99.303	99.203	99.103
3.875	99.960	99.860	99.760	3.875	99.860	99.760	99.660
3.990	100.333	100.233	100.133	3.990	100.233	100.133	100.033
4.000	100.433	100.333	100.233	4.000	100.333	100.233	100.133
4.125	100.951	100.851	100.751	4.125	100.851	100.751	100.651
4.250	101.366	101.266	101.166	4.250	101.266	101.166	101.066
4.375	101.811	101.711	101.611	4.375	101.711	101.611	101.511
4.500	102.428	102.328	102.228	4.500	102.328	102.228	102.128
4.625	102.887	102.787	102.687	4.625	102.787	102.687	102.587
4.750	103.015	102.906	102.815	4.750	102.915	102.806	102.715

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

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.:

3/15/2018

45 Day Lock Exp.:

3/30/2018

60 Day Lock Exp.:

4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	97.537	97.437	97.337	3.750	98.955	98.855	98.755	2.750	96.411	96.311	96.211
3.875	98.367	98.267	98.167	3.875	99.687	99.587	99.487	2.875	97.048	96.948	96.848
3.990	99.068	98.968	98.868	3.990	100.258	100.158	100.058	2.990	97.562	97.462	97.362
4.000	99.168	99.068	98.968	4.000	100.358	100.258	100.158	3.000	97.662	97.562	97.462
4.125	99.847	99.747	99.647	4.125	100.901	100.801	100.701	3.125	98.266	98.166	98.066
4.250	100.692	100.583	100.492	4.250	101.558	101.458	101.358	3.250	99.022	98.922	98.822
4.375	101.372	101.262	101.172	4.375	102.189	102.089	101.989	3.375	99.412	99.312	99.212
4.500	101.981	101.872	101.781	4.500	102.783	102.683	102.583	3.500	99.831	99.731	99.631
4.625	102.522	102.412	102.322	4.625	103.206	103.097	102.980	3.625	100.353	100.253	100.153
4.750	103.083	102.973	102.883	4.750	103.799	103.690	103.571	3.750	100.903	100.803	100.703
4.875	103.636	103.526	103.436	4.875	104.364	104.255	104.134	3.875	101.460	101.360	101.260
4.990	104.038	103.928	103.838	4.990	104.796	104.687	104.564	3.990	101.833	101.733	101.633
5.000	104.138	104.028	103.938	5.000	104.896	104.787	104.664	4.000	101.933	101.833	101.733
5.125	104.610	104.477	104.391	5.125	104.742	104.610	104.462	4.125	102.451	102.351	102.251
5.250	105.124	104.992	104.907	5.250	105.328	105.196	105.046	4.250	102.866	102.766	102.666
5.375	105.583	105.450	105.369	5.375	105.841	105.709	105.559	4.375	103.311	103.211	103.111
5.500	105.983	105.850	105.774	5.500	106.307	106.174	106.026	4.500	103.928	103.828	103.728
5.625	106.582	106.426	106.382	5.625	106.881	106.726	106.681	4.625	104.387	104.287	104.187
5.750	107.051	106.896	106.851	5.750	107.386	107.231	107.186	4.750	104.515	104.406	104.315

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.: 3/15/2018

45 Day Lock Exp.: 3/30/2018

60 Day Lock Exp.: 4/16/2018

W. Rate Sheet Dated: 2/13/2018

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	96.653	96.602	96.424
3.875	97.448	97.395	97.213
4.000	98.296	98.242	98.054
4.125	98.950	98.894	98.701
4.250	99.549	99.490	99.292
4.375	100.076	100.015	99.812
4.500	100.607	100.545	100.336
4.625	101.004	100.940	100.727
4.750	101.403	101.337	101.119
4.875	101.831	101.764	101.540
5.000	102.115	102.046	101.817
5.125	102.353	102.282	102.048
5.250	102.750	102.677	102.438

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	96.378	96.335	96.178
3.375	97.104	97.059	96.897
3.500	97.635	97.588	97.421
3.625	98.111	98.062	97.890
3.750	98.544	98.493	98.316
3.875	98.944	98.891	98.709
4.000	99.334	99.279	99.092
4.125	99.715	99.659	99.466
4.250	100.088	100.030	99.832
4.375	100.345	100.285	100.081
4.500	100.589	100.527	100.318

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	96.164	96.124	95.978
3.125	96.838	96.796	96.645
3.250	97.393	97.349	97.193
3.375	97.896	97.850	97.689
3.500	98.371	98.323	98.157
3.625	98.807	98.758	98.586
3.750	99.207	99.156	98.979
3.875	99.573	99.520	99.338
4.000	99.909	99.854	99.666
4.125	100.216	100.159	99.966
4.250	100.502	100.444	100.246
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)