[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/28/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/12/2018**
		60 Day Lock Exp.:	**4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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	97.391	97.241	97.091	3.250	96.894	96.744	96.594	1.875	N/A	N/A	N/A	3.125	100.304	100.154	100.004
3.375	97.844	97.694	97.544	3.375	97.312	97.162	97.012	2.000	N/A	N/A	N/A	3.250	101.011	100.861	100.711
3.500	98.297	98.147	97.997	3.500	97.729	97.579	97.429	2.125	N/A	N/A	N/A	3.375	101.423	101.273	101.123
3.625	98.700	98.550	98.400	3.625	98.096	97.946	97.796	2.250	94.209	94.059	93.909	3.500	101.834	101.684	101.534
3.750	100.086	99.936	99.786	3.750	99.639	99.489	99.339	2.375	94.614	94.464	94.314	3.625	102.237	102.087	101.937
3.875	100.535	100.385	100.235	3.875	100.052	99.902	99.752	2.500	93.696	93.546	93.396	Margin = 2.250		Index = 1.970	
4.000	100.979	100.829	100.679	4.000	100.461	100.311	100.161	2.625	94.646	94.496	94.346				
4.125	101.365	101.215	101.065	4.125	100.811	100.661	100.511	2.750	97.494	97.344	97.194				
4.250	102.389	102.280	102.124	4.250	101.692	101.583	101.426	2.875	97.888	97.738	97.588				
4.375	102.789	102.679	102.523	4.375	102.056	101.946	101.790	3.000	98.281	98.131	97.981				
4.500	103.153	103.044	102.888	4.500	102.385	102.275	102.119	3.125	98.625	98.475	98.325				
4.625	103.444	103.334	103.178	4.625	102.639	102.530	102.374	3.250	99.383	99.233	99.083				
4.750	103.569	103.428	103.287	4.750	102.946	102.805	102.665	3.375	99.773	99.623	99.473				
4.875	103.872	103.732	103.591	4.875	103.239	103.099	102.958	3.500	100.158	100.008	99.858				
5.000	104.166	104.025	103.885	5.000	103.497	103.357	103.216	3.625	100.484	100.334	100.184				
5.125	104.393	104.253	104.112	5.125	103.689	103.549	103.408	3.750	101.093	100.943	100.793				
5.250	104.656	104.484	104.375	5.250	103.808	103.636	103.526	3.875	101.433	101.283	101.133				
5.375	104.930	104.759	104.649	5.375	104.174	104.002	103.892	4.000	101.738	101.588	101.438				
5.500	105.050	104.878	104.769	5.500	104.431	104.260	104.150	4.125	101.969	101.819	101.669				

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	96.191	96.041	95.891	3.250	95.894	95.744	95.594	1.875	N/A	N/A	N/A	3.125	99.304	99.154	99.004
3.375	96.644	96.494	96.344	3.375	96.312	96.162	96.012	2.000	N/A	N/A	N/A	3.250	100.011	99.861	99.711
3.500	97.097	96.947	96.797	3.500	96.729	96.579	96.429	2.125	N/A	N/A	N/A	3.375	100.423	100.273	100.123
3.625	97.500	97.350	97.200	3.625	97.096	96.946	96.796	2.250	93.209	93.059	92.909	3.500	100.834	100.684	100.534
3.750	98.886	98.736	98.586	3.750	98.639	98.489	98.339	2.375	93.614	93.464	93.314	3.625	101.237	101.087	100.937
3.875	99.335	99.185	99.035	3.875	99.052	98.902	98.752	2.500	92.696	92.546	92.396	Margin = 2.250		Index = 1.970	
4.000	99.779	99.629	99.479	4.000	99.461	99.311	99.161	2.625	93.646	93.496	93.346	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.165	100.015	99.865	4.125	99.811	99.661	99.511	2.750	96.494	96.344	96.194	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.189	101.080	100.924	4.250	100.692	100.583	100.426	2.875	96.888	96.738	96.588	4.250	99.619	99.369	99.119
4.375	101.589	101.479	101.323	4.375	101.056	100.946	100.790	3.000	97.281	97.131	96.981	4.375	100.019	99.769	99.519
4.500	101.953	101.844	101.688	4.500	101.385	101.275	101.119	3.125	97.625	97.475	97.325	4.500	100.383	100.133	99.883
4.625	102.244	102.134	101.978	4.625	101.639	101.530	101.374	3.250	98.383	98.233	98.083	4.625	100.674	100.424	100.174
4.750	102.493	102.353	102.212	4.750	101.946	101.805	101.665	3.375	98.773	98.623	98.473	4.750	100.873	100.623	100.373
4.875	102.922	102.782	102.641	4.875	102.239	102.099	101.958	3.500	99.158	99.008	98.858	4.875	101.202	100.952	100.702
5.000	103.216	103.075	102.935	5.000	102.497	102.357	102.216	3.625	99.484	99.334	99.184	5.000	101.496	101.246	100.996
5.125	103.443	103.303	103.162	5.125	102.689	102.549	102.408	3.750	100.093	99.943	99.793	5.125	101.723	101.473	101.223
5.250	103.706	103.534	103.425	5.250	102.808	102.636	102.526	3.875	100.433	100.283	100.133	5.250	101.535	101.285	101.035
5.375	103.980	103.809	103.699	5.375	103.174	103.002	102.892	4.000	100.738	100.588	100.438	5.375	101.936	101.686	101.436
5.500	104.100	103.928	103.819	5.500	103.431	103.260	103.150	4.125	100.969	100.819	100.669	5.500	102.730	102.480	102.230

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**Loan Size Adjuster**	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 680- 719	0.375	$50,000 - $85,000	-0.500
FICO 660 - 679	0.250	$85,001 - $125,000	-0.500
FICO 640 - 659	0.000	$125,001 - $175,000	-0.125
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	-1.500	$275,001 up to HB	0.375
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	-0.500	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

Today:	2/26/2018	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	100.753	100.503	100.253	5.000	100.397	100.147	99.897
5.125	101.166	100.916	100.666	5.125	100.589	100.339	100.089
5.250	101.967	101.717	101.467	5.250	101.245	100.995	100.745
5.500	102.821	102.571	102.321	5.500	101.331	101.081	100.831

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 *Registered, Submitted, U/W-Received* & *U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**3/28/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/12/2018**
			60 Day Lock Exp.:	**4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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	96.829	96.679	96.529	3.250	96.331	96.181	96.031	1.875	N/A	N/A	N/A	3.125	98.62	98.466	98.316
3.375	97.282	97.132	96.982	3.375	96.749	96.599	96.449	2.000	N/A	N/A	N/A	3.250	100.45	100.299	100.149
3.500	97.735	97.585	97.435	3.500	97.166	97.016	96.866	2.125	N/A	N/A	N/A	3.375	100.86	100.710	100.560
3.625	98.138	97.988	97.838	3.625	97.534	97.384	97.234	2.250	92.209	92.059	91.909	3.500	101.27	101.122	100.972
3.750	99.336	99.186	99.036	3.750	98.889	98.739	98.589	2.375	92.614	92.464	92.314	3.625	101.67	101.525	101.375
3.875	99.785	99.635	99.485	3.875	99.302	99.152	99.002	2.500	91.696	91.546	91.396	Margin = 2.250		Index = 1.970	
4.000	100.229	100.079	99.929	4.000	99.711	99.561	99.411	2.625	92.646	92.496	92.346				
4.125	100.615	100.465	100.315	4.125	100.061	99.911	99.761	2.750	95.806	95.656	95.506				
4.250	101.452	101.342	101.186	4.250	100.755	100.645	100.489	2.875	96.200	96.050	95.900				
4.375	101.851	101.742	101.586	4.375	101.118	101.009	100.853	3.000	96.594	96.444	96.294				
4.500	102.216	102.106	101.950	4.500	101.447	101.338	101.182	3.125	96.937	96.787	96.637				
4.625	102.506	102.397	102.240	4.625	101.702	101.593	101.436	3.250	98.821	98.671	98.521				
4.750	102.225	102.084	101.944	4.750	101.602	101.462	101.321	3.375	99.210	99.060	98.910				
4.875	102.529	102.388	102.247	4.875	101.896	101.755	101.614	3.500	99.595	99.445	99.295				
5.000	102.822	102.681	102.541	5.000	102.154	102.013	101.872	3.625	99.922	99.772	99.622				
5.125	103.050	102.909	102.768	5.125	102.346	102.205	102.064	3.750	100.343	100.193	100.043				
5.250	101.843	101.671	101.562	5.250	100.995	100.823	100.714	3.875	100.683	100.533	100.383				
5.375	102.118	101.946	101.837	5.375	101.361	101.189	101.080	4.000	100.988	100.838	100.688				
5.500	102.237	102.066	101.956	5.500	101.619	101.447	101.338	4.125	101.219	101.069	100.919				

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	95.629	95.479	95.329	3.250	95.331	95.181	95.031	1.875	N/A	N/A	N/A	3.125	97.616	97.466	97.316
3.375	96.082	95.932	95.782	3.375	95.749	95.599	95.449	2.000	N/A	N/A	N/A	3.250	99.449	99.299	99.149
3.500	96.535	96.385	96.235	3.500	96.166	96.016	95.866	2.125	N/A	N/A	N/A	3.375	99.860	99.710	99.560
3.625	96.938	96.788	96.638	3.625	96.534	96.384	96.234	2.250	91.459	91.309	91.159	3.500	100.272	100.122	99.972
3.750	98.136	97.986	97.836	3.750	97.889	97.739	97.589	2.375	91.864	91.714	91.564	3.625	100.675	100.525	100.375
3.875	98.585	98.435	98.285	3.875	98.302	98.152	98.002	2.500	90.946	90.796	90.646	Margin = 2.250		Index = 1.970	
4.000	99.029	98.879	98.729	4.000	98.711	98.561	98.411	2.625	91.896	91.746	91.596	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.415	99.265	99.115	4.125	99.061	98.911	98.761	2.750	95.588	95.438	95.288	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.252	100.142	99.986	4.250	99.755	99.645	99.489	2.875	95.982	95.832	95.682	4.250	98.682	98.432	98.182
4.375	100.651	100.542	100.386	4.375	100.118	100.009	99.853	3.000	96.375	96.225	96.075	4.375	99.081	98.831	98.581
4.500	101.016	100.906	100.750	4.500	100.447	100.338	100.182	3.125	96.719	96.569	96.419	4.500	99.446	99.196	98.946
4.625	101.306	101.197	101.040	4.625	100.702	100.593	100.436	3.250	96.915	96.765	96.615	4.625	99.736	99.486	99.236
4.750	101.149	101.009	100.868	4.750	100.602	100.462	100.321	3.375	97.304	97.154	97.004	4.750	99.529	99.279	99.029
4.875	101.579	101.438	101.297	4.875	100.896	100.755	100.614	3.500	97.689	97.539	97.389	4.875	99.859	99.609	99.359
5.000	101.872	101.731	101.591	5.000	101.154	101.013	100.872	3.625	98.015	97.865	97.715	5.000	100.152	99.902	99.652
5.125	102.100	101.959	101.818	5.125	101.346	101.205	101.064	3.750	97.905	97.755	97.605	5.125	100.380	100.130	99.880
5.250	100.893	100.721	100.612	5.250	99.995	99.823	99.714	3.875	98.245	98.095	97.945	5.250	98.722	98.472	98.222
5.375	101.168	100.996	100.887	5.375	100.361	100.189	100.080	4.000	98.551	98.401	98.251	5.375	99.124	98.874	98.624
5.500	101.287	101.116	101.006	5.500	100.619	100.447	100.338	4.125	98.782	98.632	98.482	5.500	99.917	99.667	99.417

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:	2/26/2018	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	99.409	99.159	98.909	5.000	99.054	98.804	98.554
5.125	99.823	99.573	99.323	5.125	99.246	98.996	98.746
5.250	99.155	98.905	98.655	5.250	98.432	98.182	97.932
5.500	100.008	99.758	99.508	5.500	98.519	98.269	98.019

Advantage Adjustment

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

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

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

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

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

30 Day Lock Exp.: **3/28/2018**
45 Day Lock Exp.: **4/12/2018**
60 Day Lock Exp.: **4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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
4.000	99.207	99.107	99.007	4.250	101.562	101.460	101.350	3.000	97.382	97.282	97.182	3.000	97.890	97.790	97.690
4.125	99.884	99.784	99.684	4.375	101.970	101.869	101.759	3.125	97.861	97.761	97.661	3.125	98.228	98.128	98.028
4.250	100.558	100.458	100.358	4.500	102.592	102.490	102.380	3.250	98.464	98.364	98.264	3.250	99.095	98.995	98.895
4.375	101.161	101.061	100.961	4.625	103.084	102.982	102.872	3.375	98.967	98.867	98.767	3.375	99.422	99.322	99.222
4.500	101.757	101.657	101.557	4.750	103.508	103.406	103.296	3.500	99.393	99.293	99.193	3.500	99.738	99.638	99.538
4.625	102.367	102.267	102.167	4.875	103.908	103.806	103.696	3.625	99.844	99.744	99.644	3.625	100.030	99.930	99.830
4.750	102.941	102.841	102.741	4.990	104.119	104.019	103.919	3.750	100.453	100.353	100.253	3.750	100.725	100.625	100.525
4.875	103.452	103.352	103.252	5.000	104.219	104.119	104.019	3.875	100.976	100.876	100.776	3.875	101.057	100.957	100.857
4.990	103.750	103.650	103.550	5.125	104.740	104.640	104.540	3.990	101.416	101.316	101.216	3.990	101.309	101.209	101.109
5.000	103.850	103.750	103.650	5.250	105.256	105.156	105.056	4.000	101.516	101.416	101.316	4.000	101.409	101.309	101.209
5.125	104.482	104.382	104.282	5.375	105.594	105.494	105.394	4.125	101.967	101.867	101.767	4.125	101.680	101.580	101.480
5.250	105.165	105.065	104.965	5.500	105.908	105.808	105.708	4.250	102.315	102.215	102.115	4.250	101.880	101.780	101.680
5.375	105.584	105.484	105.384	5.625	106.186	106.086	105.986	4.375	102.631	102.531	102.431	4.375	102.072	101.972	101.872
5.500	106.022	105.922	105.822	5.750	106.279	106.172	106.055	4.500	102.806	102.706	102.606	4.500	102.174	102.074	101.974
5.625	106.385	106.285	106.185	5.875	106.626	106.520	106.402	4.625	102.760	102.660	102.546	4.625	102.386	102.286	102.152
5.750	106.848	106.741	106.624	5.990	106.856	106.749	106.632	4.750	103.052	102.952	102.838	4.750	102.584	102.484	102.349
5.875	107.304	107.197	107.080	6.000	106.956	106.849	106.732	4.875	103.325	103.225	103.111	4.875	102.774	102.674	102.539
5.990	107.658	107.551	107.434	6.125	107.171	107.064	106.947	4.990	103.496	103.396	103.282	4.990	102.845	102.745	102.610
6.000	107.758	107.651	107.534	6.250	107.232	107.131	107.013	5.000	103.596	103.496	103.382	5.000	102.945	102.845	102.710

30/25 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	101.514	101.412	101.303	3.000	96.787	96.687	96.587
4.750	102.191	102.089	101.979	3.125	97.222	97.122	97.022
4.875	102.707	102.605	102.495	3.250	97.477	97.377	97.277
4.990	103.080	102.978	102.868	3.375	97.912	97.812	97.712
5.000	103.180	103.078	102.968	3.500	98.363	98.263	98.163
5.125	103.408	103.306	103.197	3.625	98.784	98.684	98.584
5.250	102.637	102.535	102.425	3.750	99.113	99.013	98.913
5.375	103.123	103.021	102.911	3.875	99.610	99.510	99.410
5.500	103.612	103.510	103.400	3.990	100.017	99.917	99.817
5.625	103.867	103.765	103.655	4.000	100.117	100.017	99.917
5.750	103.260	103.143	103.011	4.125	100.504	100.404	100.304
5.875	103.782	103.665	103.534	4.250	100.743	100.643	100.543
5.990	104.188	104.071	103.939	4.375	100.954	100.854	100.754
6.000	104.288	104.171	104.039	4.500	101.064	100.964	100.864
6.125	104.529	104.413	104.281	4.625	100.990	100.890	100.776
6.250	103.906	103.806	103.706	4.750	101.184	101.084	100.970
6.375	104.413	104.313	104.213	4.875	101.360	101.260	101.146
6.500	N/A	N/A	N/A	4.990	101.446	101.346	101.232
6.625	N/A	N/A	N/A	5.000	101.546	101.446	101.332

All Loan Type Adjustments

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

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Product Features

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

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

Mortgages with Subordinate Financing *

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.:	3/28/2018
45 Day Lock Exp.:	4/12/2018
60 Day Lock Exp.:	4/27/2018

W. Rate Sheet Dated: 2/26/2018 **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
4.000	97.525	97.425	97.325	3.750	94.408	94.308	94.208	4.250	100.112	100.010	99.900	4.250	98.366	98.266	98.166
4.125	98.214	98.114	98.014	3.875	95.085	94.985	94.885	4.375	100.520	100.419	100.309	4.375	98.914	98.814	98.714
4.250	99.082	98.982	98.882	3.990	95.963	95.863	95.763	4.500	101.142	101.040	100.930	4.500	99.412	99.312	99.212
4.375	99.678	99.578	99.478	4.000	96.063	95.963	95.863	4.625	101.634	101.532	101.422	4.625	100.114	100.014	99.914
4.500	100.299	100.199	100.099	4.125	96.992	96.892	96.792	4.750	102.058	101.956	101.846	4.750	100.824	100.724	100.624
4.625	100.911	100.811	100.711	4.250	98.103	98.003	97.903	4.875	102.458	102.356	102.246	4.875	101.388	101.288	101.188
4.750	101.491	101.391	101.291	4.375	98.912	98.812	98.712	4.990	102.669	102.569	102.469	4.990	101.690	101.590	101.490
4.875	102.002	101.902	101.802	4.500	99.755	99.655	99.555	5.000	102.769	102.669	102.569	5.000	101.790	101.690	101.590
4.990	102.300	102.200	102.100	4.625	100.588	100.488	100.388	5.125	103.290	103.190	103.090	5.125	102.170	102.070	101.970
5.000	102.400	102.300	102.200	4.750	101.364	101.264	101.164	5.250	103.806	103.706	103.606	5.250	102.852	102.752	102.652
5.125	103.032	102.932	102.832	4.875	101.931	101.831	101.731	5.375	104.144	104.044	103.944	5.375	103.342	103.242	103.142
5.250	103.715	103.615	103.515	4.990	102.272	102.172	102.072	5.500	104.458	104.358	104.258	5.500	103.799	103.699	103.599
5.375	104.134	104.034	103.934	5.000	102.372	102.272	102.172	5.625	104.736	104.636	104.536	5.625	104.199	104.099	103.999
5.500	104.572	104.472	104.372	5.125	103.008	102.908	102.808	5.750	104.829	104.722	104.605	5.750	104.528	104.422	104.304
5.625	104.935	104.835	104.735	5.250	103.931	103.831	103.731	5.875	105.176	105.070	104.952	5.875	105.033	104.926	104.809
5.750	105.398	105.291	105.174	5.375	104.397	104.297	104.197	5.990	105.406	105.299	105.182	5.990	105.408	105.302	105.184
5.875	105.854	105.747	105.630	5.500	104.880	104.780	104.680	6.000	105.506	105.399	105.282	6.000	105.508	105.402	105.284
5.990	106.208	106.101	105.984	5.625	105.280	105.180	105.080	6.125	105.721	105.614	105.497	6.125	105.826	105.719	105.602
6.000	106.308	106.201	106.084	5.750	105.896	105.789	105.672	6.250	105.782	105.681	105.563	6.250	105.479	105.377	105.260

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	96.787	96.687	96.587	3.000	94.303	94.203	94.103	3.000	96.390	96.290	96.190	3.000	94.033	93.933	93.833
3.125	97.222	97.122	97.022	3.125	94.942	94.842	94.742	3.125	96.728	96.628	96.528	3.125	94.671	94.571	94.471
3.250	97.477	97.377	97.277	3.250	95.405	95.305	95.205	3.250	97.595	97.495	97.395	3.250	95.134	95.034	94.934
3.375	97.912	97.812	97.712	3.375	96.037	95.937	95.837	3.375	97.922	97.822	97.722	3.375	95.767	95.667	95.567
3.500	98.363	98.263	98.163	3.500	96.655	96.555	96.455	3.500	98.238	98.138	98.038	3.500	96.385	96.285	96.185
3.625	98.784	98.684	98.584	3.625	97.222	97.122	97.022	3.625	98.530	98.430	98.330	3.625	96.942	96.842	96.742
3.750	99.113	99.013	98.913	3.750	97.707	97.607	97.507	3.750	99.225	99.125	99.025	3.750	97.417	97.317	97.217
3.875	99.610	99.510	99.410	3.875	98.362	98.262	98.162	3.875	99.557	99.457	99.357	3.875	98.062	97.962	97.862
3.990	100.017	99.917	99.817	3.990	98.959	98.859	98.759	3.990	99.809	99.709	99.609	3.990	98.658	98.558	98.458
4.000	100.117	100.017	99.917	4.000	99.059	98.959	98.859	4.000	99.909	99.809	99.709	4.000	98.758	98.658	98.558
4.125	100.504	100.404	100.304	4.125	99.625	99.525	99.425	4.125	100.180	100.080	99.980	4.125	99.305	99.205	99.105
4.250	100.743	100.643	100.543	4.250	100.010	99.910	99.810	4.250	100.380	100.280	100.180	4.250	99.670	99.570	99.470
4.375	100.954	100.854	100.754	4.375	100.360	100.260	100.160	4.375	100.572	100.472	100.372	4.375	100.020	99.920	99.820
4.500	101.064	100.964	100.864	4.500	100.556	100.456	100.356	4.500	100.674	100.574	100.474	4.500	100.216	100.116	100.016
4.625	100.990	100.890	100.776	4.625	100.854	100.754	100.640	4.625	100.886	100.786	100.652	4.625	100.503	100.403	100.289
4.750	101.184	101.084	100.970	4.750	101.180	101.080	100.966	4.750	101.084	100.984	100.849	4.750	100.850	100.750	100.636
4.875	101.360	101.260	101.146	4.875	101.484	101.384	101.270	4.875	101.274	101.174	101.039	4.875	101.183	101.083	100.969
4.990	101.446	101.346	101.232	4.990	101.683	101.583	101.469	4.990	101.345	101.245	101.110	4.990	101.383	101.283	101.169
5.000	101.546	101.446	101.332	5.000	101.783	101.683	101.569	5.000	101.445	101.345	101.210	5.000	101.483	101.383	101.269

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000
* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2										

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA		

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
*Not applicable to detached condominiums or site condominiums										

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy

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

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

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

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.: **3/28/2018**
45 Day Lock Exp.: **4/12/2018**
60 Day Lock Exp.: **4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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	97.733	97.633	97.533	3.750	98.946	98.823	98.746	2.750	96.190	96.090	95.990
3.875	98.557	98.457	98.357	3.875	99.673	99.542	99.470	2.875	96.808	96.708	96.608
3.990	99.208	99.108	99.008	3.990	100.237	100.103	100.032	2.990	97.324	97.224	97.124
4.000	99.308	99.208	99.108	4.000	100.337	100.203	100.132	3.000	97.424	97.324	97.224
4.125	99.973	99.868	99.773	4.125	100.930	100.793	100.722	3.125	98.030	97.930	97.830
4.250	100.790	100.690	100.590	4.250	101.582	101.442	101.371	3.250	98.675	98.575	98.475
4.375	101.441	101.341	101.241	4.375	102.208	102.065	101.993	3.375	99.195	99.095	98.995
4.500	102.011	101.911	101.811	4.500	102.819	102.672	102.601	3.500	99.484	99.384	99.284
4.625	102.498	102.398	102.298	4.625	103.109	102.979	102.888	3.625	100.014	99.914	99.814
4.750	103.072	102.972	102.872	4.750	103.699	103.566	103.475	3.750	100.576	100.476	100.376
4.875	103.618	103.518	103.418	4.875	104.262	104.126	104.035	3.875	101.135	101.035	100.935
4.990	104.012	103.912	103.812	4.990	104.701	104.563	104.472	3.990	101.539	101.439	101.339
5.000	104.112	104.012	103.912	5.000	104.801	104.663	104.572	4.000	101.639	101.539	101.439
5.125	104.617	104.508	104.397	5.125	104.624	104.453	104.343	4.125	102.175	102.075	101.975
5.250	105.135	105.027	104.917	5.250	105.207	105.035	104.924	4.250	102.609	102.509	102.409
5.375	105.555	105.451	105.341	5.375	105.719	105.545	105.435	4.375	103.050	102.950	102.850
5.500	105.948	105.848	105.739	5.500	106.185	106.011	105.901	4.500	103.666	103.566	103.466
5.625	106.842	106.742	106.642	5.625	107.035	106.935	106.835	4.625	104.138	104.038	103.938
5.750	107.303	107.203	107.103	5.750	107.538	107.438	107.338	4.750	104.359	104.259	104.159

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

All Loan Type Adjustments

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

Program Feataures

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Cash-Out Refinance

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

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **3/28/2018**
45 Day Lock Exp.: **4/12/2018**
60 Day Lock Exp.: **4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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	96.277	96.177	96.077	3.750	96.177	96.077	95.977	3.750	97.496	97.373	97.296	3.750	97.396	97.273	97.196
3.875	97.107	97.007	96.907	3.875	97.007	96.907	96.807	3.875	98.223	98.092	98.020	3.875	98.123	97.992	97.920
3.990	97.758	97.658	97.558	3.990	97.658	97.558	97.458	3.990	98.787	98.653	98.582	3.990	98.687	98.553	98.482
4.000	97.858	97.758	97.658	4.000	97.758	97.658	97.558	4.000	98.887	98.753	98.682	4.000	98.787	98.653	98.582
4.125	98.523	98.418	98.323	4.125	98.423	98.318	98.223	4.125	99.480	99.343	99.272	4.125	99.380	99.243	99.172
4.250	99.340	99.240	99.140	4.250	99.240	99.140	99.040	4.250	100.132	99.992	99.921	4.250	100.032	99.892	99.821
4.375	99.991	99.891	99.791	4.375	99.891	99.791	99.691	4.375	100.758	100.615	100.543	4.375	100.658	100.515	100.443
4.500	100.561	100.461	100.361	4.500	100.461	100.361	100.261	4.500	101.369	101.222	101.151	4.500	101.269	101.122	101.051
4.625	101.048	100.948	100.848	4.625	100.948	100.848	100.748	4.625	101.659	101.529	101.438	4.625	101.559	101.429	101.338
4.750	101.622	101.522	101.422	4.750	101.522	101.422	101.322	4.750	102.249	102.116	102.025	4.750	102.149	102.016	101.925
4.875	102.168	102.068	101.968	4.875	102.068	101.968	101.868	4.875	102.812	102.676	102.585	4.875	102.712	102.576	102.485
4.990	102.562	102.462	102.362	4.990	102.462	102.362	102.262	4.990	103.251	103.113	103.022	4.990	103.151	103.013	102.922
5.000	102.662	102.562	102.462	5.000	102.562	102.462	102.362	5.000	103.351	103.213	103.122	5.000	103.251	103.113	103.022
5.125	103.167	103.058	102.947	5.125	103.067	102.958	102.847	5.125	103.174	103.003	102.893	5.125	103.074	102.903	102.793
5.250	103.685	103.577	103.467	5.250	103.585	103.477	103.367	5.250	103.757	103.585	103.474	5.250	103.657	103.485	103.374
5.375	104.105	104.001	103.891	5.375	104.005	103.901	103.791	5.375	104.269	104.095	103.985	5.375	104.169	103.995	103.885
5.500	104.498	104.398	104.289	5.500	104.398	104.298	104.189	5.500	104.735	104.561	104.451	5.500	104.635	104.461	104.351
5.625	105.392	105.292	105.192	5.625	105.292	105.192	105.092	5.625	105.585	105.485	105.385	5.625	105.485	105.385	105.285
5.750	105.853	105.753	105.653	5.750	105.753	105.653	105.553	5.750	106.088	105.988	105.888	5.750	105.988	105.888	105.788

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.690	94.590	94.490	2.750	94.590	94.490	94.390
2.875	95.308	95.208	95.108	2.875	95.208	95.108	95.008
2.990	95.824	95.724	95.624	2.990	95.724	95.624	95.524
3.000	95.924	95.824	95.724	3.000	95.824	95.724	95.624
3.125	96.530	96.430	96.330	3.125	96.430	96.330	96.230
3.250	97.175	97.075	96.975	3.250	97.075	96.975	96.875
3.375	97.695	97.595	97.495	3.375	97.595	97.495	97.395
3.500	97.984	97.884	97.784	3.500	97.884	97.784	97.684
3.625	98.514	98.414	98.314	3.625	98.414	98.314	98.214
3.750	99.076	98.976	98.876	3.750	98.976	98.876	98.776
3.875	99.635	99.535	99.435	3.875	99.535	99.435	99.335
3.990	100.039	99.939	99.839	3.990	99.939	99.839	99.739
4.000	100.139	100.039	99.939	4.000	100.039	99.939	99.839
4.125	100.675	100.575	100.475	4.125	100.575	100.475	100.375
4.250	101.109	101.009	100.909	4.250	101.009	100.909	100.809
4.375	101.550	101.450	101.350	4.375	101.450	101.350	101.250
4.500	102.166	102.066	101.966	4.500	102.066	101.966	101.866
4.625	102.638	102.538	102.438	4.625	102.538	102.438	102.338
4.750	102.859	102.759	102.659	4.750	102.759	102.659	102.559

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

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

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

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

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

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

Lock Desk Policy	
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Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt)	FHA ID# - 1358600006
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AFR Loan Center				
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Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	4/12/2018
			60 Day Lock Exp.:	4/27/2018

W. Rate Sheet Dated: 2/26/2018 **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	97.727	97.627	97.527	3.750	98.946	98.823	98.746	2.750	96.190	96.090	95.990
3.875	98.557	98.457	98.357	3.875	99.673	99.542	99.470	2.875	96.808	96.708	96.608
3.990	99.208	99.108	99.008	3.990	100.237	100.103	100.032	2.990	97.324	97.224	97.124
4.000	99.308	99.208	99.108	4.000	100.337	100.203	100.132	3.000	97.424	97.324	97.224
4.125	99.973	99.868	99.773	4.125	100.930	100.793	100.722	3.125	98.030	97.930	97.830
4.250	100.790	100.690	100.590	4.250	101.582	101.442	101.371	3.250	98.675	98.575	98.475
4.375	101.441	101.341	101.241	4.375	102.208	102.065	101.993	3.375	99.195	99.095	98.995
4.500	102.011	101.911	101.811	4.500	102.819	102.672	102.601	3.500	99.484	99.384	99.284
4.625	102.498	102.398	102.298	4.625	103.109	102.979	102.888	3.625	100.014	99.914	99.814
4.750	103.072	102.972	102.872	4.750	103.699	103.566	103.475	3.750	100.576	100.476	100.376
4.875	103.618	103.518	103.418	4.875	104.262	104.126	104.035	3.875	101.135	101.035	100.935
4.990	104.012	103.912	103.812	4.990	104.701	104.563	104.472	3.990	101.539	101.439	101.339
5.000	104.112	104.012	103.912	5.000	104.801	104.663	104.572	4.000	101.639	101.539	101.439
5.125	104.617	104.508	104.397	5.125	104.624	104.453	104.343	4.125	102.175	102.075	101.975
5.250	105.135	105.027	104.917	5.250	105.207	105.035	104.924	4.250	102.609	102.509	102.409
5.375	105.555	105.451	105.341	5.375	105.719	105.545	105.435	4.375	103.050	102.950	102.850
5.500	105.948	105.848	105.739	5.500	106.185	106.011	105.901	4.500	103.666	103.566	103.466
5.625	106.842	106.742	106.642	5.625	107.035	106.935	106.835	4.625	104.138	104.038	103.938
5.750	107.303	107.203	107.103	5.750	107.538	107.438	107.338	4.750	104.359	104.259	104.159

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/28/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/12/2018**
		60 Day Lock Exp.:	**4/27/2018**

W. Rate Sheet Dated: **2/26/2018** **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	96.862	96.811	96.634
3.875	97.423	97.370	97.188
4.000	98.078	98.023	97.836
4.125	98.886	98.830	98.637
4.250	99.555	99.496	99.299
4.375	100.164	100.104	99.901
4.500	100.670	100.608	100.400
4.625	101.055	100.991	100.778
4.750	101.596	101.530	101.311
4.875	102.040	101.972	101.748
5.000	102.350	102.281	102.052
5.125	102.607	102.536	102.302
5.250	102.739	102.666	102.426

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 101.850

Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	97.326	97.278	97.112
3.625	97.792	97.742	97.571
3.750	98.220	98.169	97.992
3.875	98.815	98.762	98.580
4.000	99.160	99.106	98.918
4.125	99.415	99.359	99.166
4.250	99.701	99.642	99.444
4.375	99.958	99.898	99.695
4.500	100.210	100.148	99.940
4.625	100.455	100.391	100.178
4.750	100.725	100.660	100.441

7/1 Hybrid ARMs

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	97.181	97.137	96.981
3.375	97.678	97.632	97.471
3.500	98.147	98.099	97.933
3.625	98.578	98.528	98.356
3.750	98.973	98.922	98.745
3.875	99.337	99.285	99.102
4.000	99.671	99.616	99.429
4.125	100.029	99.973	99.780
4.250	100.370	100.312	100.114
4.375	100.682	100.622	100.419
4.500	100.994	100.932	100.724
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

[1]Full Am. [2]ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline †IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)