



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/29/2018

45 Day Lock Exp.: 4/13/2018

60 Day Lock Exp.: 4/30/2018

W. Rate Sheet Dated: 2/27/2018

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	97.266	97.116	96.966	3.250	96.769	96.619	96.469	1.875	N/A	N/A	N/A	3.125	100.194	100.044	99.894
3.375	97.719	97.569	97.419	3.375	97.187	97.037	96.887	2.000	N/A	N/A	N/A	3.250	100.902	100.752	100.602
3.500	98.172	98.022	97.872	3.500	97.604	97.454	97.304	2.125	N/A	N/A	N/A	3.375	101.314	101.164	101.014
3.625	98.575	98.425	98.275	3.625	97.971	97.821	97.671	2.250	94.131	93.981	93.831	3.500	101.725	101.575	101.425
3.750	99.930	99.780	99.623	3.750	99.482	99.332	99.176	2.375	94.536	94.386	94.236	3.625	102.128	101.978	101.828
3.875	100.379	100.229	100.072	3.875	99.896	99.746	99.589	2.500	93.618	93.468	93.318	Margin = 2.250		Index = 2.020	
4.000	100.823	100.673	100.517	4.000	100.304	100.154	99.998	2.625	94.568	94.418	94.268				
4.125	101.209	101.059	100.902	4.125	100.655	100.505	100.348	2.750	97.357	97.207	97.057				
4.250	102.233	102.108	101.952	4.250	101.536	101.411	101.255	2.875	97.751	97.601	97.451				
4.375	102.632	102.507	102.351	4.375	101.900	101.775	101.618	3.000	98.144	97.994	97.844				
4.500	102.997	102.872	102.716	4.500	102.228	102.103	101.947	3.125	98.488	98.338	98.188				
4.625	103.287	103.162	103.006	4.625	102.483	102.358	102.202	3.250	99.270	99.120	98.970				
4.750	103.318	103.193	103.037	4.750	102.821	102.696	102.540	3.375	99.660	99.510	99.360				
4.875	103.747	103.622	103.466	4.875	103.114	102.989	102.833	3.500	100.044	99.894	99.744				
5.000	104.041	103.916	103.760	5.000	103.372	103.247	103.091	3.625	100.371	100.221	100.071				
5.125	104.268	104.143	103.987	5.125	103.564	103.439	103.283	3.750	100.995	100.845	100.695				
5.250	104.640	104.515	104.375	5.250	103.792	103.667	103.526	3.875	101.335	101.185	101.035				
5.375	104.915	104.790	104.649	5.375	104.158	104.033	103.892	4.000	101.640	101.490	101.340				
5.500	105.034	104.909	104.769	5.500	104.416	104.291	104.150	4.125	101.871	101.721	101.571				

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	96.066	95.916	95.766	3.250	95.769	95.619	95.469	1.875	N/A	N/A	N/A	3.125	99.194	99.044	98.894
3.375	96.519	96.369	96.219	3.375	96.187	96.037	95.887	2.000	N/A	N/A	N/A	3.250	99.902	99.752	99.602
3.500	96.972	96.822	96.672	3.500	96.604	96.454	96.304	2.125	N/A	N/A	N/A	3.375	100.314	100.164	100.014
3.625	97.375	97.225	97.075	3.625	96.971	96.821	96.671	2.250	93.131	92.981	92.831	3.500	100.725	100.575	100.425
3.750	98.730	98.580	98.423	3.750	98.482	98.332	98.176	2.375	93.536	93.386	93.236	3.625	101.128	100.978	100.828
3.875	99.179	99.029	98.872	3.875	98.896	98.746	98.589	2.500	92.618	92.468	92.318	Margin = 2.250		Index = 2.020	
4.000	99.623	99.473	99.317	4.000	99.304	99.154	98.998	2.625	93.568	93.418	93.268	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.009	99.859	99.702	4.125	99.655	99.505	99.348	2.750	96.357	96.207	96.057	Rate	30 Day	45 Day	60 Day
4.250	101.033	100.908	100.752	4.250	100.536	100.411	100.255	2.875	96.751	96.601	96.451	4.250	99.713	99.463	99.213
4.375	101.432	101.307	101.151	4.375	100.900	100.775	100.618	3.000	97.144	96.994	96.844	4.375	100.112	99.862	99.612
4.500	101.797	101.672	101.516	4.500	101.228	101.103	100.947	3.125	97.488	97.338	97.188	4.500	100.477	100.227	99.977
4.625	102.087	101.962	101.806	4.625	101.483	101.358	101.202	3.250	98.270	98.120	97.970	4.625	100.767	100.517	100.267
4.750	102.368	102.243	102.087	4.750	101.821	101.696	101.540	3.375	98.660	98.510	98.360	4.750	100.998	100.748	100.498
4.875	102.797	102.672	102.516	4.875	102.114	101.989	101.833	3.500	99.044	98.894	98.744	4.875	101.327	101.077	100.827
5.000	103.091	102.966	102.810	5.000	102.372	102.247	102.091	3.625	99.371	99.221	99.071	5.000	101.621	101.371	101.121
5.125	103.318	103.193	103.037	5.125	102.564	102.439	102.283	3.750	99.995	99.845	99.695	5.125	101.848	101.598	101.348
5.250	103.690	103.565	103.425	5.250	102.792	102.667	102.526	3.875	100.335	100.185	100.035	5.250	101.769	101.519	101.269
5.375	103.965	103.840	103.699	5.375	103.158	103.033	102.892	4.000	100.640	100.490	100.340	5.375	102.171	101.921	101.671
5.500	104.084	103.959	103.819	5.500	103.416	103.291	103.150	4.125	100.871	100.721	100.571	5.500	102.964	102.714	102.464

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	100.628	100.378	100.128	5.000	100.272	100.022	99.772
5.125	101.041	100.791	100.541	5.125	100.464	100.214	99.964
5.250	101.952	101.702	101.452	5.250	101.229	100.979	100.729
5.500	102.805	102.555	102.305	5.500	101.316	101.066	100.816

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

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:	2/27/2018	5.250%

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)



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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/29/2018

4/13/2018

4/30/2018

W. Rate Sheet Dated: 2/27/2018

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	96.610	96.460	96.310	3.250	96.113	95.963	95.813	1.875	N/A	N/A	N/A	3.125	98.51	98.357	98.207
3.375	97.063	96.913	96.763	3.375	96.530	96.380	96.230	2.000	N/A	N/A	N/A	3.250	100.25	100.096	99.946
3.500	97.516	97.366	97.216	3.500	96.947	96.797	96.647	2.125	N/A	N/A	N/A	3.375	100.66	100.507	100.357
3.625	97.919	97.769	97.619	3.625	97.315	97.165	97.015	2.250	92.131	91.981	91.831	3.500	101.07	100.919	100.769
3.750	99.336	99.186	99.030	3.750	98.889	98.739	98.582	2.375	92.536	92.386	92.236	3.625	101.47	101.322	101.172
3.875	99.785	99.635	99.479	3.875	99.302	99.152	98.996	2.500	91.618	91.468	91.318	Margin = 2.250		Index = 2.020	
4.000	100.229	100.079	99.923	4.000	99.711	99.561	99.404	2.625	92.568	92.418	92.268				
4.125	100.615	100.465	100.309	4.125	100.061	99.911	99.755	2.750	95.670	95.520	95.370				
4.250	101.655	101.530	101.374	4.250	100.958	100.833	100.676	2.875	96.064	95.914	95.764				
4.375	102.054	101.929	101.773	4.375	101.321	101.196	101.040	3.000	96.457	96.307	96.157				
4.500	102.419	102.294	102.138	4.500	101.650	101.525	101.369	3.125	96.801	96.651	96.501				
4.625	102.709	102.584	102.428	4.625	101.905	101.780	101.624	3.250	98.614	98.464	98.314				
4.750	101.974	101.849	101.693	4.750	101.477	101.352	101.196	3.375	99.003	98.853	98.703				
4.875	102.404	102.279	102.122	4.875	101.771	101.646	101.489	3.500	99.388	99.238	99.088				
5.000	102.697	102.572	102.416	5.000	102.029	101.904	101.747	3.625	99.715	99.565	99.415				
5.125	102.925	102.800	102.643	5.125	102.221	102.096	101.939	3.750	100.402	100.252	100.102				
5.250	101.828	101.703	101.562	5.250	100.979	100.854	100.714	3.875	100.742	100.592	100.442				
5.375	102.102	101.977	101.837	5.375	101.345	101.220	101.080	4.000	101.047	100.897	100.747				
5.500	102.222	102.097	101.956	5.500	101.603	101.478	101.338	4.125	101.278	101.128	100.978				

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	95.410	95.260	95.110	3.250	95.113	94.963	94.813	1.875	N/A	N/A	N/A	3.125	97.507	97.357	97.207
3.375	95.863	95.713	95.563	3.375	95.530	95.380	95.230	2.000	N/A	N/A	N/A	3.250	99.246	99.096	98.946
3.500	96.316	96.166	96.016	3.500	95.947	95.797	95.647	2.125	N/A	N/A	N/A	3.375	99.657	99.507	99.357
3.625	96.719	96.569	96.419	3.625	96.315	96.165	96.015	2.250	91.381	91.231	91.081	3.500	100.069	99.919	99.769
3.750	98.136	97.986	97.830	3.750	97.889	97.739	97.582	2.375	91.786	91.636	91.486	3.625	100.472	100.322	100.172
3.875	98.585	98.435	98.279	3.875	98.302	98.152	97.996	2.500	90.868	90.718	90.568	Margin = 2.250		Index = 2.020	
4.000	99.029	98.879	98.723	4.000	98.711	98.561	98.404	2.625	91.818	91.668	91.518	30 Year OTC "Borrower Paid Only for USDA"			
4.125	99.415	99.265	99.109	4.125	99.061	98.911	98.755	2.750	95.451	95.301	95.151	Rate	30 Day	45 Day	60 Day
4.250	100.455	100.330	100.174	4.250	99.958	99.833	99.676	2.875	95.845	95.695	95.545	4.250	99.135	98.885	98.635
4.375	100.854	100.729	100.573	4.375	100.321	100.196	100.040	3.000	96.238	96.088	95.938	4.375	99.534	99.284	99.034
4.500	101.219	101.094	100.938	4.500	100.650	100.525	100.369	3.125	96.582	96.432	96.282	4.500	99.899	99.649	99.399
4.625	101.509	101.384	101.228	4.625	100.905	100.780	100.624	3.250	96.801	96.651	96.501	4.625	100.189	99.939	99.689
4.750	101.024	100.899	100.743	4.750	100.477	100.352	100.196	3.375	97.191	97.041	96.891	4.750	99.654	99.404	99.154
4.875	101.454	101.329	101.172	4.875	100.771	100.646	100.489	3.500	97.576	97.426	97.276	4.875	99.984	99.734	99.484
5.000	101.747	101.622	101.466	5.000	101.029	100.904	100.747	3.625	97.902	97.752	97.602	5.000	100.277	100.027	99.777
5.125	101.975	101.850	101.693	5.125	101.221	101.096	100.939	3.750	97.808	97.658	97.508	5.125	100.505	100.255	100.005
5.250	100.878	100.753	100.612	5.250	99.979	99.854	99.714	3.875	98.148	97.998	97.848	5.250	98.957	98.707	98.457
5.375	101.152	101.027	100.887	5.375	100.345	100.220	100.080	4.000	98.453	98.303	98.153	5.375	99.358	99.108	98.858
5.500	101.272	101.147	101.006	5.500	100.603	100.478	100.338	4.125	98.684	98.534	98.384	5.500	100.152	99.902	99.652

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:	2/27/2018 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	99.284	99.034	98.784	5.000	98.929	98.679	98.429
5.125	99.698	99.448	99.198	5.125	99.121	98.871	98.621
5.250	99.139	98.889	98.639	5.250	98.417	98.167	97.917
5.500	99.993	99.743	99.493	5.500	98.503	98.253	98.003

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

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2018

45 Day Lock Exp.:

4/13/2018

60 Day Lock Exp.:

4/30/2018

W. Rate Sheet Dated: 2/27/2018

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
4.250	100.722	100.622	100.522	4.250	101.389	101.289	101.188	3.000	97.507	97.407	97.307	3.000	97.793	97.693	97.593
4.375	101.321	101.221	101.121	4.375	101.796	101.696	101.596	3.125	97.986	97.886	97.786	3.125	98.131	98.031	97.931
4.500	101.971	101.871	101.771	4.500	102.414	102.314	102.213	3.250	98.589	98.489	98.389	3.250	98.982	98.882	98.782
4.625	102.518	102.418	102.318	4.625	102.906	102.806	102.705	3.375	99.060	98.960	98.860	3.375	99.309	99.209	99.109
4.750	103.047	102.947	102.847	4.750	103.330	103.230	103.129	3.500	99.487	99.387	99.287	3.500	99.625	99.525	99.425
4.875	103.533	103.433	103.333	4.875	103.735	103.635	103.535	3.625	99.900	99.800	99.700	3.625	99.916	99.816	99.716
4.990	103.557	103.457	103.357	4.990	103.944	103.844	103.744	3.750	100.474	100.374	100.274	3.750	100.533	100.433	100.333
5.000	103.657	103.557	103.457	5.000	104.044	103.944	103.844	3.875	100.904	100.804	100.704	3.875	100.865	100.765	100.665
5.125	104.306	104.206	104.106	5.125	104.563	104.463	104.363	3.990	101.364	101.264	101.164	3.990	101.116	101.016	100.916
5.250	104.987	104.887	104.787	5.250	105.079	104.979	104.879	4.000	101.464	101.364	101.264	4.000	101.216	101.116	101.016
5.375	105.406	105.306	105.206	5.375	105.416	105.316	105.216	4.125	101.775	101.675	101.575	4.125	101.487	101.387	101.287
5.500	105.844	105.744	105.644	5.500	105.731	105.631	105.531	4.250	102.123	102.023	101.923	4.250	101.687	101.587	101.487
5.625	106.207	106.107	106.007	5.625	106.008	105.908	105.808	4.375	102.439	102.339	102.239	4.375	101.880	101.780	101.680
5.750	106.670	106.562	106.444	5.750	106.101	105.992	105.875	4.500	102.610	102.510	102.410	4.500	101.982	101.882	101.782
5.875	107.127	107.018	106.900	5.875	106.449	106.340	106.223	4.625	102.567	102.467	102.350	4.625	102.194	102.094	101.955
5.990	107.480	107.371	107.254	5.990	106.678	106.569	106.452	4.750	102.860	102.760	102.643	4.750	102.392	102.292	102.152
6.000	107.580	107.471	107.354	6.000	106.778	106.669	106.552	4.875	103.133	103.033	102.915	4.875	102.582	102.482	102.342
6.125	107.568	107.468	107.368	6.125	106.994	106.885	106.768	4.990	103.304	103.204	103.086	4.990	102.653	102.553	102.413
6.250	107.598	107.493	107.376	6.250	107.056	106.951	106.834	5.000	103.404	103.304	103.186	5.000	102.753	102.653	102.513

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	101.338	101.238	101.137	3.000	96.690	96.590	96.490
4.750	102.014	101.914	101.813	3.125	97.125	97.025	96.925
4.875	102.528	102.428	102.327	3.250	97.380	97.280	97.180
4.990	102.902	102.802	102.702	3.375	97.799	97.699	97.599
5.000	103.002	102.902	102.802	3.500	98.250	98.150	98.050
5.125	103.228	103.128	103.027	3.625	98.670	98.570	98.470
5.250	102.459	102.356	102.246	3.750	98.975	98.875	98.775
5.375	102.945	102.841	102.732	3.875	99.420	99.320	99.220
5.500	103.435	103.331	103.221	3.990	99.825	99.725	99.625
5.625	103.689	103.586	103.476	4.000	99.925	99.825	99.725
5.750	103.082	102.962	102.830	4.125	100.312	100.212	100.112
5.875	103.604	103.485	103.353	4.250	100.550	100.450	100.350
5.990	104.010	103.891	103.759	4.375	100.762	100.662	100.562
6.000	104.110	103.991	103.859	4.500	100.872	100.772	100.672
6.125	104.348	104.229	104.097	4.625	100.798	100.698	100.580
6.250	104.042	103.942	103.842	4.750	100.992	100.892	100.774
6.375	104.549	104.449	104.349	4.875	101.168	101.068	100.950
6.500	104.993	104.893	104.793	4.990	101.253	101.153	101.036
6.625	105.189	105.089	104.989	5.000	101.353	101.253	101.136

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	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750
* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2								

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only *Not applicable to detached condominiums or site condominiums								

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds* loan, these LLPAs do not apply and the lender must use SFC 118.			

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2018

45 Day Lock Exp.:

4/13/2018

60 Day Lock Exp.:

4/30/2018

W. Rate Sheet Dated: 2/27/2018

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
4.250	98.878	98.778	98.678	3.875	94.892	94.792	94.692	4.250	99.939	99.839	99.738	4.375	98.720	98.620	98.520
4.375	99.473	99.373	99.273	3.990	95.776	95.676	95.576	4.375	100.346	100.246	100.146	4.500	99.217	99.117	99.017
4.500	100.092	99.992	99.892	4.000	95.876	95.776	95.676	4.500	100.964	100.864	100.763	4.625	99.936	99.836	99.736
4.625	100.703	100.603	100.503	4.125	96.802	96.702	96.602	4.625	101.456	101.356	101.255	4.750	100.646	100.546	100.446
4.750	101.282	101.182	101.082	4.250	97.935	97.835	97.735	4.750	101.880	101.780	101.679	4.875	101.209	101.109	101.009
4.875	101.792	101.692	101.592	4.375	98.738	98.638	98.538	4.875	102.280	102.180	102.079	4.990	101.509	101.409	101.309
4.990	102.107	102.007	101.907	4.500	99.579	99.479	99.379	4.990	102.494	102.394	102.294	5.000	101.609	101.509	101.409
5.000	102.207	102.107	102.007	4.625	100.410	100.310	100.210	5.000	102.594	102.494	102.394	5.125	101.992	101.892	101.792
5.125	102.856	102.756	102.656	4.750	101.186	101.086	100.986	5.125	103.113	103.013	102.913	5.250	102.674	102.574	102.474
5.250	103.537	103.437	103.337	4.875	101.752	101.652	101.552	5.250	103.629	103.529	103.429	5.375	103.163	103.063	102.963
5.375	103.956	103.856	103.756	4.990	102.092	101.992	101.892	5.375	103.966	103.866	103.766	5.500	103.622	103.522	103.422
5.500	104.394	104.294	104.194	5.000	102.192	102.092	101.992	5.500	104.281	104.181	104.081	5.625	104.022	103.922	103.822
5.625	104.757	104.657	104.557	5.125	102.830	102.730	102.630	5.625	104.558	104.458	104.358	5.750	104.351	104.242	104.125
5.750	105.220	105.112	104.994	5.250	103.753	103.653	103.553	5.750	104.651	104.542	104.425	5.875	104.855	104.746	104.629
5.875	105.677	105.568	105.450	5.375	104.218	104.118	104.018	5.875	104.999	104.890	104.773	5.990	105.231	105.122	105.005
5.990	106.030	105.921	105.804	5.500	104.702	104.602	104.502	5.990	105.228	105.119	105.002	6.000	105.331	105.222	105.105
6.000	106.130	106.021	105.904	5.625	105.102	105.002	104.902	6.000	105.328	105.219	105.102	6.125	105.644	105.536	105.418
6.125	106.118	106.018	105.918	5.750	105.718	105.609	105.492	6.125	105.544	105.435	105.318	6.250	105.302	105.198	105.081
6.250	106.148	106.043	105.926	5.875	106.222	106.113	105.996	6.250	105.606	105.501	105.384	6.375	105.768	105.663	105.546

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	96.690	96.590	96.490	3.000	94.206	94.106	94.006	3.000	96.293	96.193	96.093	3.000	93.936	93.836	93.736
3.125	97.125	97.025	96.925	3.125	94.845	94.745	94.645	3.125	96.631	96.531	96.431	3.125	94.574	94.474	94.374
3.250	97.380	97.280	97.180	3.250	95.295	95.195	95.095	3.250	97.482	97.382	97.282	3.250	95.024	94.924	94.824
3.375	97.799	97.699	97.599	3.375	95.924	95.824	95.724	3.375	97.809	97.709	97.609	3.375	95.654	95.554	95.454
3.500	98.250	98.150	98.050	3.500	96.542	96.442	96.342	3.500	98.125	98.025	97.925	3.500	96.271	96.171	96.071
3.625	98.670	98.570	98.470	3.625	97.109	97.009	96.909	3.625	98.416	98.316	98.216	3.625	96.828	96.728	96.628
3.750	98.975	98.875	98.775	3.750	97.589	97.489	97.389	3.750	99.033	98.933	98.833	3.750	97.299	97.199	97.099
3.875	99.420	99.320	99.220	3.875	98.170	98.070	97.970	3.875	99.365	99.265	99.165	3.875	97.870	97.770	97.670
3.990	99.825	99.725	99.625	3.990	98.767	98.667	98.567	3.990	99.616	99.516	99.416	3.990	98.467	98.367	98.267
4.000	99.925	99.825	99.725	4.000	98.867	98.767	98.667	4.000	99.716	99.616	99.516	4.000	98.567	98.467	98.367
4.125	100.312	100.212	100.112	4.125	99.433	99.333	99.233	4.125	99.987	99.887	99.787	4.125	99.112	99.012	98.912
4.250	100.550	100.450	100.350	4.250	99.816	99.716	99.616	4.250	100.187	100.087	99.987	4.250	99.476	99.376	99.276
4.375	100.762	100.662	100.562	4.375	100.168	100.068	99.968	4.375	100.380	100.280	100.180	4.375	99.827	99.727	99.627
4.500	100.872	100.772	100.672	4.500	100.364	100.264	100.164	4.500	100.482	100.382	100.282	4.500	100.023	99.923	99.823
4.625	100.798	100.698	100.598	4.625	100.661	100.561	100.461	4.625	100.694	100.594	100.494	4.625	100.311	100.211	100.109
4.750	100.992	100.892	100.792	4.750	100.988	100.888	100.788	4.750	100.892	100.792	100.692	4.750	100.658	100.558	100.440
4.875	101.168	101.068	100.968	4.875	101.291	101.191	101.091	4.875	101.082	100.982	100.882	4.875	100.991	100.891	100.791
4.990	101.253	101.153	101.053	4.990	101.491	101.391	101.291	4.990	101.153	101.053	100.953	4.990	101.191	101.091	100.991
5.000	101.353	101.253	101.153	5.000	101.591	101.491	101.391	5.000	101.253	101.153	101.053	5.000	101.291	101.191	101.091

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2018

45 Day Lock Exp.:

4/13/2018

60 Day Lock Exp.:

4/30/2018

W. Rate Sheet Dated: 2/27/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.049	97.949	97.849	3.750	98.890	98.760	98.690	2.750	96.160	96.060	95.960
3.875	98.717	98.617	98.517	3.875	99.532	99.402	99.321	2.875	96.908	96.808	96.708
3.990	99.347	99.247	99.147	3.990	100.097	99.963	99.882	2.990	97.407	97.307	97.207
4.000	99.447	99.347	99.247	4.000	100.197	100.063	99.982	3.000	97.507	97.407	97.307
4.125	100.038	99.934	99.838	4.125	100.796	100.660	100.578	3.125	97.986	97.886	97.786
4.250	100.722	100.622	100.522	4.250	101.450	101.310	101.229	3.250	98.606	98.506	98.406
4.375	101.321	101.221	101.121	4.375	102.078	101.934	101.853	3.375	99.129	99.029	98.929
4.500	101.971	101.871	101.767	4.500	102.692	102.545	102.463	3.500	99.487	99.387	99.287
4.625	102.518	102.418	102.315	4.625	102.958	102.828	102.725	3.625	99.950	99.850	99.750
4.750	103.047	102.947	102.844	4.750	103.551	103.417	103.314	3.750	100.513	100.413	100.313
4.875	103.533	103.433	103.330	4.875	104.117	103.981	103.878	3.875	101.073	100.973	100.873
4.990	103.851	103.751	103.649	4.990	104.559	104.421	104.318	3.990	101.425	101.325	101.225
5.000	103.951	103.851	103.749	5.000	104.659	104.521	104.418	4.000	101.525	101.425	101.325
5.125	104.467	104.366	104.241	5.125	104.476	104.312	104.187	4.125	102.062	101.962	101.862
5.250	104.990	104.890	104.765	5.250	105.062	104.897	104.772	4.250	102.497	102.397	102.297
5.375	105.417	105.317	105.195	5.375	105.577	105.411	105.286	4.375	102.940	102.840	102.740
5.500	105.815	105.715	105.598	5.500	106.048	105.882	105.757	4.500	103.557	103.457	103.357
5.625	106.441	106.341	106.241	5.625	106.635	106.535	106.435	4.625	104.032	103.932	103.832
5.750	106.907	106.807	106.707	5.750	107.142	107.042	106.942	4.750	104.325	104.225	104.125

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%
≥ 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	-3.500	-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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2018

45 Day Lock Exp.:

4/13/2018

60 Day Lock Exp.:

4/30/2018

W. Rate Sheet Dated: 2/27/2018

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	96.085	95.985	95.885	3.750	95.985	95.885	95.785	3.750	97.326	97.196	97.126	3.750	97.226	97.096	97.026
3.875	96.917	96.817	96.717	3.875	96.817	96.717	96.617	3.875	98.082	97.952	97.871	3.875	97.982	97.852	97.771
3.990	97.571	97.471	97.371	3.990	97.471	97.371	97.271	3.990	98.647	98.513	98.432	3.990	98.547	98.413	98.332
4.000	97.671	97.571	97.471	4.000	97.571	97.471	97.371	4.000	98.747	98.613	98.532	4.000	98.647	98.513	98.432
4.125	98.333	98.229	98.133	4.125	98.233	98.129	98.033	4.125	99.346	99.210	99.128	4.125	99.246	99.110	99.028
4.250	99.152	99.052	98.952	4.250	99.052	98.952	98.852	4.250	100.000	99.860	99.779	4.250	99.900	99.760	99.679
4.375	99.807	99.707	99.607	4.375	99.707	99.607	99.507	4.375	100.628	100.484	100.403	4.375	100.528	100.384	100.303
4.500	100.381	100.281	100.177	4.500	100.281	100.181	100.077	4.500	101.242	101.095	101.013	4.500	101.142	100.995	100.913
4.625	100.873	100.773	100.670	4.625	100.773	100.673	100.570	4.625	101.508	101.378	101.275	4.625	101.408	101.278	101.175
4.750	101.451	101.351	101.248	4.750	101.351	101.251	101.148	4.750	102.101	101.967	101.864	4.750	102.001	101.867	101.764
4.875	102.002	101.902	101.799	4.875	101.902	101.802	101.699	4.875	102.667	102.531	102.428	4.875	102.567	102.431	102.328
4.990	102.401	102.301	102.199	4.990	102.301	102.201	102.099	4.990	103.109	102.971	102.868	4.990	103.009	102.871	102.768
5.000	102.501	102.401	102.299	5.000	102.401	102.301	102.199	5.000	103.209	103.071	102.968	5.000	103.109	102.971	102.868
5.125	103.017	102.916	102.791	5.125	102.917	102.816	102.691	5.125	103.026	102.862	102.737	5.125	102.926	102.762	102.637
5.250	103.540	103.440	103.315	5.250	103.440	103.340	103.215	5.250	103.612	103.447	103.322	5.250	103.512	103.347	103.222
5.375	103.967	103.867	103.745	5.375	103.867	103.767	103.645	5.375	104.127	103.961	103.836	5.375	104.027	103.861	103.736
5.500	104.365	104.265	104.148	5.500	104.265	104.165	104.048	5.500	104.598	104.432	104.307	5.500	104.498	104.332	104.207
5.625	104.991	104.891	104.791	5.625	104.891	104.791	104.691	5.625	105.185	105.085	104.985	5.625	105.085	104.985	104.885
5.750	105.457	105.357	105.257	5.750	105.357	105.257	105.157	5.750	105.692	105.592	105.492	5.750	105.592	105.492	105.392

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.577	94.477	94.377	2.750	94.477	94.377	94.277
2.875	95.196	95.096	94.996	2.875	95.096	94.996	94.896
2.990	95.712	95.612	95.512	2.990	95.612	95.512	95.412
3.000	95.812	95.712	95.612	3.000	95.712	95.612	95.512
3.125	96.419	96.319	96.219	3.125	96.319	96.219	96.119
3.250	97.106	97.006	96.906	3.250	97.006	96.906	96.806
3.375	97.629	97.529	97.429	3.375	97.529	97.429	97.329
3.500	97.918	97.818	97.718	3.500	97.818	97.718	97.618
3.625	98.450	98.350	98.250	3.625	98.350	98.250	98.150
3.750	99.013	98.913	98.813	3.750	98.913	98.813	98.713
3.875	99.573	99.473	99.373	3.875	99.473	99.373	99.273
3.990	99.925	99.825	99.725	3.990	99.825	99.725	99.625
4.000	100.025	99.925	99.825	4.000	99.925	99.825	99.725
4.125	100.562	100.462	100.362	4.125	100.462	100.362	100.262
4.250	100.997	100.897	100.797	4.250	100.897	100.797	100.697
4.375	101.440	101.340	101.240	4.375	101.340	101.240	101.140
4.500	102.057	101.957	101.857	4.500	101.957	101.857	101.757
4.625	102.532	102.432	102.332	4.625	102.432	102.332	102.232
4.750	102.825	102.725	102.625	4.750	102.725	102.625	102.525

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2018

45 Day Lock Exp.:

4/13/2018

60 Day Lock Exp.:

4/30/2018

W. Rate Sheet Dated: 2/27/2018

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	97.535	97.435	97.335	3.750	98.776	98.646	98.576	2.750	96.077	95.977	95.877	
3.875	98.367	98.267	98.167	3.875	99.532	99.402	99.321	2.875	96.696	96.596	96.496	
3.990	99.021	98.921	98.821	3.990	100.097	99.963	99.882	2.990	97.212	97.112	97.012	
4.000	99.121	99.021	98.921	4.000	100.197	100.063	99.982	3.000	97.312	97.212	97.112	
4.125	99.783	99.679	99.583	4.125	100.796	100.660	100.578	3.125	97.919	97.819	97.719	
4.250	100.602	100.502	100.402	4.250	101.450	101.310	101.229	3.250	98.606	98.506	98.406	
4.375	101.257	101.157	101.057	4.375	102.078	101.934	101.853	3.375	99.129	99.029	98.929	
4.500	101.831	101.731	101.627	4.500	102.692	102.545	102.463	3.500	99.418	99.318	99.218	
4.625	102.323	102.223	102.120	4.625	102.958	102.828	102.725	3.625	99.950	99.850	99.750	
4.750	102.901	102.801	102.698	4.750	103.551	103.417	103.314	3.750	100.513	100.413	100.313	
4.875	103.452	103.352	103.249	4.875	104.117	103.981	103.878	3.875	101.073	100.973	100.873	
4.990	103.851	103.751	103.649	4.990	104.559	104.421	104.318	3.990	101.425	101.325	101.225	
5.000	103.951	103.851	103.749	5.000	104.659	104.521	104.418	4.000	101.525	101.425	101.325	
5.125	104.467	104.366	104.241	5.125	104.476	104.312	104.187	4.125	102.062	101.962	101.862	
5.250	104.990	104.890	104.765	5.250	105.062	104.897	104.772	4.250	102.497	102.397	102.297	
5.375	105.417	105.317	105.195	5.375	105.577	105.411	105.286	4.375	102.940	102.840	102.740	
5.500	105.815	105.715	105.598	5.500	106.048	105.882	105.757	4.500	103.557	103.457	103.357	
5.625	106.441	106.341	106.241	5.625	106.635	106.535	106.435	4.625	104.032	103.932	103.832	
5.750	106.907	106.807	106.707	5.750	107.142	107.042	106.942	4.750	104.325	104.225	104.125	

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	

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%	> 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.: 3/29/2018

45 Day Lock Exp.: 4/13/2018

60 Day Lock Exp.: 4/30/2018

W. Rate Sheet Dated: 2/27/2018

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	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)