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.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	97.083	96.933	96.783	3.250	96.640	96.490	96.340	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.638	97.488	97.338	3.375	97.105	96.955	96.805	2.000	N/A	N/A	N/A	3.250	100.813	100.663	100.513
3.500	98.091	97.941	97.791	3.500	97.523	97.373	97.223	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.499	98.349	98.199	3.625	97.894	97.744	97.594	2.250	93.987	93.837	93.687	3.500	101.675	101.525	101.375
3.750	99.899	99.749	99.592	3.750	99.451	99.301	99.145	2.375	94.393	94.243	94.093	3.625	102.083	101.933	101.783
3.875	100.346	100.196	100.040	3.875	99.863	99.713	99.557	2.500	93.474	93.324	93.174	Margin =	2.250	Index =	2.020
4.000	100.794	100.644	100.488	4.000	100.276	100.126	99.970	2.625	94.424	94.274	94.124				
4.125	101.191	101.041	100.885	4.125	100.637	100.487	100.331	2.750	97.268	97.118	96.968				
4.250	102.234	102.109	101.953	4.250	101.537	101.412	101.256	2.875	97.662	97.512	97.362				
4.375	102.670	102.545	102.388	4.375	101.937	101.812	101.656	3.000	98.055	97.905	97.755				
4.500	103.051	102.926	102.770	4.500	102.283	102.158	102.001	3.125	98.399	98.249	98.099				
4.625	103.358	103.233	103.077	4.625	102.554	102.429	102.273	3.250	99.189	99.039	98.889				
4.750	103.483	103.374	103.217	4.750	102.856	102.747	102.590	3.375	99.578	99.428	99.278				
4.875	103.800	103.691	103.534	4.875	103.167	103.058	102.901	3.500	99.963	99.813	99.663				
5.000	104.311	104.202	104.046	5.000	103.443	103.334	103.177	3.625	100.290	100.140	99.990				
5.125	104.554	104.444	104.288	5.125	103.650	103.540	103.384	3.750	100.867	100.717	100.567				
5.250	104.705	104.595	104.330	5.250	103.656	103.547	103.281	3.875	101.207	101.057	100.907				
5.375	104.854	104.745	104.479	5.375	103.897	103.788	103.522	4.000	101.512	101.362	101.212				
5.500	105.133	105.024	104.758	5.500	104.315	104.205	103.940	4.125	101.743	101.593	101.443				

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	95.883	95.733	95.583	3.250	95.640	95.490	95.340	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.438	96.288	96.138	3.375	96.105	95.955	95.805	2.000	N/A	N/A	N/A	3.250	99.813	99.663	99.513
3.500	96.891	96.741	96.591	3.500	96.523	96.373	96.223	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.299	97.149	96.999	3.625	96.894	96.744	96.594	2.250	92.987	92.837	92.687	3.500	100.675	100.525	100.375
3.750	98.699	98.549	98.392	3.750	98.451	98.301	98.145	2.375	93.393	93.243	93.093	3.625	101.083	100.933	100.783
3.875	99.146	98.996	98.840	3.875	98.863	98.713	98.557	2.500	92.474	92.324	92.174	Margin =	2.250	Index =	2.020
4.000	99.594	99.444	99.288	4.000	99.276	99.126	98.970	2.625	93.424	93.274	93.124	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.991	99.841	99.685	4.125	99.637	99.487	99.331	2.750	96.268	96.118	95.968	Rate	30 Day	45 Day	60 Day
4.250	101.034	100.909	100.753	4.250	100.537	100.412	100.256	2.875	96.662	96.512	96.362	4.250	99.714	99.464	99.214
4.375	101.470	101.345	101.188	4.375	100.937	100.812	100.656	3.000	97.055	96.905	96.755	4.375	100.150	99.900	99.650
4.500	101.851	101.726	101.570	4.500	101.283	101.158	101.001	3.125	97.399	97.249	97.099	4.500	100.531	100.281	100.031
4.625	102.158	102.033	101.877	4.625	101.554	101.429	101.273	3.250	98.189	98.039	97.889	4.625	100.838	100.588	100.338
4.750	102.403	102.294	102.138	4.750	101.856	101.747	101.590	3.375	98.578	98.428	98.278	4.750	101.033	100.783	100.533
4.875	102.850	102.741	102.584	4.875	102.167	102.058	101.901	3.500	98.963	98.813	98.663	4.875	101.380	101.130	100.880
5.000	103.161	103.052	102.896	5.000	102.443	102.334	102.177	3.625	99.290	99.140	98.990	5.000	101.691	101.441	101.191
5.125	103.404	103.294	103.138	5.125	102.650	102.540	102.384	3.750	99.867	99.717	99.567	5.125	101.934	101.684	101.434
5.250	103.555	103.445	103.180	5.250	102.656	102.547	102.281	3.875	100.207	100.057	99.907	5.250	101.754	101.504	101.238
5.375	103.704	103.595	103.329	5.375	102.897	102.788	102.522	4.000	100.512	100.362	100.212	5.375	102.030	101.780	101.514
5.500	103.983	103.874	103.608	5.500	103.315	103.205	102.940	4.125	100.743	100.593	100.443	5.500	102.983	102.733	102.467

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

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:	3/1/2018	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	100.818	100.568	100.318	5.000	100.343	100.093	99.843
5.125	101.247	100.997	100.747	5.125	100.550	100.300	100.050
5.250	101.967	101.717	101.451	5.250	101.124	100.874	100.609
5.500	102.824	102.574	102.308	5.500	101.215	100.965	100.699

Advantage Adjustment

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.:	**4/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/16/2018**
		60 Day Lock Exp.:	**4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	96.427	96.277	96.127	3.250	95.984	95.834	95.684	1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
3.375	96.982	96.832	96.682	3.375	96.449	96.299	96.149	2.000	N/A	N/A	N/A	3.250	100.16	100.007	99.857
3.500	97.435	97.285	97.135	3.500	96.866	96.716	96.566	2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
3.625	97.842	97.692	97.542	3.625	97.238	97.088	96.938	2.250	91.987	91.837	91.687	3.500	101.02	100.869	100.719
3.750	99.383	99.233	99.077	3.750	98.936	98.786	98.630	2.375	92.393	92.243	92.093	3.625	101.43	101.276	101.126
3.875	99.830	99.680	99.524	3.875	99.348	99.198	99.041	2.500	91.474	91.324	91.174	Margin = 2.250		Index = 2.020	
4.000	100.279	100.129	99.972	4.000	99.760	99.610	99.454	2.625	92.424	92.274	92.124				
4.125	100.675	100.525	100.369	4.125	100.121	99.971	99.815	2.750	95.581	95.431	95.281				
4.250	101.656	101.531	101.375	4.250	100.959	100.834	100.678	2.875	95.975	95.825	95.675				
4.375	102.092	101.967	101.810	4.375	101.359	101.234	101.077	3.000	96.368	96.218	96.068				
4.500	102.473	102.348	102.192	4.500	101.705	101.580	101.423	3.125	96.712	96.562	96.412				
4.625	102.780	102.655	102.499	4.625	101.976	101.851	101.694	3.250	98.532	98.382	98.232				
4.750	102.139	102.030	101.874	4.750	101.512	101.403	101.247	3.375	98.922	98.772	98.622				
4.875	102.456	102.347	102.191	4.875	101.823	101.714	101.558	3.500	99.307	99.157	99.007				
5.000	102.968	102.858	102.702	5.000	102.099	101.990	101.834	3.625	99.633	99.483	99.333				
5.125	103.210	103.101	102.944	5.125	102.306	102.197	102.040	3.750	100.352	100.202	100.052				
5.250	101.892	101.783	101.517	5.250	100.844	100.735	100.469	3.875	100.692	100.542	100.392				
5.375	102.042	101.932	101.667	5.375	101.085	100.975	100.710	4.000	100.997	100.847	100.697				
5.500	102.321	102.211	101.946	5.500	101.502	101.393	101.127	4.125	101.228	101.078	100.928				

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	95.227	95.077	94.927	3.250	94.984	94.834	94.684	1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
3.375	95.782	95.632	95.482	3.375	95.449	95.299	95.149	2.000	N/A	N/A	N/A	3.250	99.157	99.007	98.857
3.500	96.235	96.085	95.935	3.500	95.866	95.716	95.566	2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
3.625	96.642	96.492	96.342	3.625	96.238	96.088	95.938	2.250	91.237	91.087	90.937	3.500	100.019	99.869	99.719
3.750	98.183	98.033	97.877	3.750	97.936	97.786	97.630	2.375	91.643	91.493	91.343	3.625	100.426	100.276	100.126
3.875	98.630	98.480	98.324	3.875	98.348	98.198	98.041	2.500	90.724	90.574	90.424	Margin = 2.250		Index = 2.020	
4.000	99.079	98.929	98.772	4.000	98.760	98.610	98.454	2.625	91.674	91.524	91.374	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.475	99.325	99.169	4.125	99.121	98.971	98.815	2.750	95.362	95.212	95.062	Rate	30 Day	45 Day	60 Day
4.250	100.456	100.331	100.175	4.250	99.959	99.834	99.678	2.875	95.756	95.606	95.456	4.250	99.136	98.886	98.636
4.375	100.892	100.767	100.610	4.375	100.359	100.234	100.077	3.000	96.149	95.999	95.849	4.375	99.572	99.322	99.072
4.500	101.273	101.148	100.992	4.500	100.705	100.580	100.423	3.125	96.493	96.343	96.193	4.500	99.953	99.703	99.453
4.625	101.580	101.455	101.299	4.625	100.976	100.851	100.694	3.250	96.720	96.570	96.420	4.625	100.260	100.010	99.760
4.750	101.059	100.950	100.794	4.750	100.512	100.403	100.247	3.375	97.110	96.960	96.810	4.750	99.689	99.439	99.189
4.875	101.506	101.397	101.241	4.875	100.823	100.714	100.558	3.500	97.494	97.344	97.194	4.875	100.036	99.786	99.536
5.000	101.818	101.708	101.552	5.000	101.099	100.990	100.834	3.625	97.821	97.671	97.521	5.000	100.348	100.098	99.848
5.125	102.060	101.951	101.794	5.125	101.306	101.197	101.040	3.750	97.680	97.530	97.380	5.125	100.590	100.340	100.090
5.250	100.742	100.633	100.367	5.250	99.844	99.735	99.469	3.875	98.020	97.870	97.720	5.250	98.941	98.691	98.425
5.375	100.892	100.782	100.517	5.375	100.085	99.975	99.710	4.000	98.325	98.175	98.025	5.375	99.218	98.968	98.702
5.500	101.171	101.061	100.796	5.500	100.502	100.393	100.127	4.125	98.556	98.406	98.256	5.500	100.171	99.921	99.655

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:	3/1/2018	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	99.475	99.225	98.975	5.000	98.999	98.749	98.499
5.125	99.903	99.653	99.403	5.125	99.206	98.956	98.706
5.250	99.154	98.904	98.639	5.250	98.312	98.062	97.796
5.500	100.012	99.762	99.496	5.500	98.402	98.152	97.886

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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	100.397	100.297	100.197	4.250	101.458	101.357	101.255	3.000	97.192	97.092	96.992	3.000	97.782	97.682	97.582
4.375	100.987	100.887	100.787	4.375	101.860	101.760	101.657	3.125	97.708	97.608	97.508	3.125	98.122	98.022	97.922
4.500	101.606	101.506	101.406	4.500	102.478	102.378	102.275	3.250	98.303	98.203	98.103	3.250	98.987	98.887	98.787
4.625	102.217	102.117	102.017	4.625	102.971	102.871	102.768	3.375	98.799	98.699	98.599	3.375	99.317	99.217	99.117
4.750	102.796	102.696	102.596	4.750	103.394	103.293	103.191	3.500	99.281	99.181	99.081	3.500	99.631	99.531	99.431
4.875	103.305	103.205	103.105	4.875	103.792	103.692	103.589	3.625	99.736	99.636	99.536	3.625	99.922	99.822	99.722
4.990	103.600	103.500	103.400	4.990	103.963	103.863	103.763	3.750	100.271	100.171	100.071	3.750	100.540	100.440	100.340
5.000	103.700	103.600	103.500	5.000	104.063	103.963	103.863	3.875	100.789	100.689	100.589	3.875	100.871	100.771	100.671
5.125	104.324	104.224	104.124	5.125	104.581	104.481	104.381	3.990	101.228	101.128	101.028	3.990	101.120	101.020	100.920
5.250	105.004	104.904	104.804	5.250	105.095	104.995	104.895	4.000	101.328	101.228	101.128	4.000	101.220	101.120	101.020
5.375	105.423	105.323	105.223	5.375	105.433	105.333	105.233	4.125	101.778	101.678	101.578	4.125	101.491	101.391	101.291
5.500	105.862	105.762	105.662	5.500	105.751	105.651	105.551	4.250	102.125	102.025	101.925	4.250	101.691	101.591	101.491
5.625	106.224	106.124	106.024	5.625	106.025	105.925	105.825	4.375	102.440	102.340	102.240	4.375	101.881	101.781	101.681
5.750	106.688	106.575	106.457	5.750	106.118	106.005	105.888	4.500	102.610	102.510	102.410	4.500	101.981	101.881	101.781
5.875	107.144	107.031	106.914	5.875	106.466	106.353	106.236	4.625	102.571	102.471	102.370	4.625	102.198	102.098	101.973
5.990	107.500	107.387	107.270	5.990	106.695	106.582	106.465	4.750	102.864	102.764	102.663	4.750	102.395	102.295	102.170
6.000	107.600	107.487	107.370	6.000	106.795	106.682	106.565	4.875	103.137	103.037	102.936	4.875	102.585	102.485	102.361
6.125	107.630	107.530	107.430	6.125	107.011	106.898	106.781	4.990	103.311	103.211	103.110	4.990	102.656	102.556	102.432
6.250	107.617	107.506	107.389	6.250	107.075	106.964	106.847	5.000	103.411	103.311	103.210	5.000	102.756	102.656	102.532

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	101.434	101.334	101.231	3.000	96.680	96.580	96.480
4.750	102.109	102.008	101.906	3.125	97.116	97.016	96.916
4.875	102.622	102.521	102.419	3.250	97.371	97.271	97.171
4.990	102.993	102.892	102.790	3.375	97.804	97.704	97.604
5.000	103.093	102.992	102.890	3.500	98.256	98.156	98.056
5.125	103.320	103.219	103.117	3.625	98.676	98.576	98.476
5.250	102.476	102.370	102.260	3.750	98.979	98.879	98.779
5.375	102.962	102.856	102.746	3.875	99.424	99.324	99.224
5.500	103.452	103.345	103.235	3.990	99.828	99.728	99.628
5.625	103.707	103.600	103.490	4.000	99.928	99.828	99.728
5.750	103.099	102.973	102.842	4.125	100.315	100.215	100.115
5.875	103.622	103.496	103.364	4.250	100.554	100.454	100.354
5.990	104.030	103.904	103.772	4.375	100.762	100.662	100.562
6.000	104.130	104.004	103.872	4.500	100.872	100.772	100.672
6.125	104.369	104.243	104.111	4.625	100.801	100.701	100.600
6.250	104.062	103.962	103.861	4.750	100.995	100.895	100.794
6.375	104.570	104.470	104.369	4.875	101.171	101.071	100.971
6.500	110.728	110.628	110.527	4.990	101.257	101.157	101.056
6.625	111.103	111.003	110.902	5.000	101.357	101.257	101.156

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	30 Day Lock Exp.:	4/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/16/2018
		60 Day Lock Exp.:	4/30/2018

W. Rate Sheet Dated: **3/1/2018** **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	98.947	98.847	98.747	3.750	94.268	94.168	94.068	4.250	100.008	99.907	99.805	4.250	98.208	98.108	98.008
4.375	99.537	99.437	99.337	3.875	94.942	94.842	94.742	4.375	100.410	100.310	100.207	4.375	98.755	98.655	98.555
4.500	100.156	100.056	99.956	3.990	95.815	95.715	95.615	4.500	101.028	100.928	100.825	4.500	99.252	99.152	99.052
4.625	100.767	100.667	100.567	4.000	95.915	95.815	95.715	4.625	101.521	101.421	101.318	4.625	100.001	99.901	99.801
4.750	101.346	101.246	101.146	4.125	96.839	96.739	96.639	4.750	101.944	101.843	101.741	4.750	100.709	100.609	100.509
4.875	101.855	101.755	101.655	4.250	98.004	97.904	97.804	4.875	102.342	102.242	102.139	4.875	101.271	101.171	101.071
4.990	102.150	102.050	101.950	4.375	98.802	98.702	98.602	4.990	102.513	102.413	102.313	4.990	101.568	101.468	101.368
5.000	102.250	102.150	102.050	4.500	99.643	99.543	99.443	5.000	102.613	102.513	102.413	5.000	101.668	101.568	101.468
5.125	102.874	102.774	102.674	4.625	100.475	100.375	100.275	5.125	103.131	103.031	102.931	5.125	102.048	101.948	101.848
5.250	103.554	103.454	103.354	4.750	101.250	101.150	101.050	5.250	103.645	103.545	103.445	5.250	102.691	102.591	102.491
5.375	103.973	103.873	103.773	4.875	101.814	101.714	101.614	5.375	103.983	103.883	103.783	5.375	103.180	103.080	102.980
5.500	104.412	104.312	104.212	4.990	102.151	102.051	101.951	5.500	104.301	104.201	104.101	5.500	103.639	103.539	103.439
5.625	104.774	104.674	104.574	5.000	102.251	102.151	102.051	5.625	104.575	104.475	104.375	5.625	104.043	103.943	103.843
5.750	105.238	105.125	105.007	5.125	102.850	102.750	102.650	5.750	104.668	104.555	104.438	5.750	104.368	104.255	104.138
5.875	105.694	105.581	105.464	5.250	103.771	103.671	103.571	5.875	105.016	104.903	104.786	5.875	104.872	104.759	104.642
5.990	106.050	105.937	105.820	5.375	104.236	104.136	104.036	5.990	105.245	105.132	105.015	5.990	105.251	105.138	105.021
6.000	106.150	106.037	105.920	5.500	104.720	104.620	104.520	6.000	105.345	105.232	105.115	6.000	105.351	105.238	105.121
6.125	106.180	106.080	105.980	5.625	105.123	105.023	104.923	6.125	105.561	105.448	105.331	6.125	105.665	105.552	105.435
6.250	106.167	106.056	105.939	5.750	105.735	105.622	105.505	6.250	105.625	105.514	105.397	6.250	105.322	105.211	105.094

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	96.680	96.580	96.480	3.000	94.195	94.095	93.995	3.000	96.282	96.182	96.082	3.000	93.924	93.824	93.724
3.125	97.116	97.016	96.916	3.125	94.836	94.736	94.636	3.125	96.622	96.522	96.422	3.125	94.565	94.465	94.365
3.250	97.371	97.271	97.171	3.250	95.297	95.197	95.097	3.250	97.487	97.387	97.287	3.250	95.026	94.926	94.826
3.375	97.804	97.704	97.604	3.375	95.932	95.832	95.732	3.375	97.817	97.717	97.617	3.375	95.661	95.561	95.461
3.500	98.256	98.156	98.056	3.500	96.549	96.449	96.349	3.500	98.131	98.031	97.931	3.500	96.279	96.179	96.079
3.625	98.676	98.576	98.476	3.625	97.114	97.014	96.914	3.625	98.422	98.322	98.222	3.625	96.833	96.733	96.633
3.750	98.979	98.879	98.779	3.750	97.595	97.495	97.395	3.750	99.040	98.940	98.840	3.750	97.304	97.204	97.104
3.875	99.424	99.324	99.224	3.875	98.176	98.076	97.976	3.875	99.371	99.271	99.171	3.875	97.875	97.775	97.675
3.990	99.828	99.728	99.628	3.990	98.770	98.670	98.570	3.990	99.620	99.520	99.420	3.990	98.469	98.369	98.269
4.000	99.928	99.828	99.728	4.000	98.870	98.770	98.670	4.000	99.720	99.620	99.520	4.000	98.569	98.469	98.369
4.125	100.315	100.215	100.115	4.125	99.436	99.336	99.236	4.125	99.991	99.891	99.791	4.125	99.116	99.016	98.916
4.250	100.554	100.454	100.354	4.250	99.820	99.720	99.620	4.250	100.191	100.091	99.991	4.250	99.479	99.379	99.279
4.375	100.762	100.662	100.562	4.375	100.169	100.069	99.969	4.375	100.381	100.281	100.181	4.375	99.828	99.728	99.628
4.500	100.872	100.772	100.672	4.500	100.360	100.260	100.160	4.500	100.481	100.381	100.281	4.500	100.019	99.919	99.819
4.625	100.801	100.701	100.600	4.625	100.665	100.565	100.464	4.625	100.698	100.598	100.473	4.625	100.314	100.214	100.113
4.750	100.995	100.895	100.794	4.750	100.990	100.890	100.789	4.750	100.895	100.795	100.670	4.750	100.660	100.560	100.459
4.875	101.171	101.071	100.971	4.875	101.295	101.195	101.094	4.875	101.085	100.985	100.861	4.875	100.995	100.895	100.794
4.990	101.257	101.157	101.056	4.990	101.499	101.399	101.298	4.990	101.156	101.056	100.932	4.990	101.198	101.098	100.997
5.000	101.357	101.257	101.156	5.000	101.599	101.499	101.398	5.000	101.256	101.156	101.032	5.000	101.298	101.198	101.097

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap

Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

Product Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

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

Loan Size Adjuster

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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	97.627	97.527	97.427	3.750	98.864	98.731	98.664	2.750	96.046	95.946	95.846
3.875	98.445	98.345	98.245	3.875	99.537	99.406	99.337	2.875	96.666	96.566	96.466
3.990	99.089	98.988	98.889	3.990	100.094	99.959	99.894	2.990	97.183	97.083	96.983
4.000	99.189	99.088	98.989	4.000	100.194	100.059	99.994	3.000	97.283	97.183	97.083
4.125	99.819	99.713	99.619	4.125	100.800	100.661	100.599	3.125	97.891	97.791	97.691
4.250	100.656	100.550	100.456	4.250	101.447	101.306	101.244	3.250	98.544	98.444	98.344
4.375	101.300	101.189	101.100	4.375	102.068	101.923	101.861	3.375	99.055	98.955	98.855
4.500	101.865	101.749	101.665	4.500	102.676	102.528	102.466	3.500	99.357	99.257	99.157
4.625	102.346	102.231	102.146	4.625	102.984	102.837	102.757	3.625	99.889	99.789	99.689
4.750	102.914	102.799	102.714	4.750	103.570	103.420	103.341	3.750	100.450	100.350	100.250
4.875	103.454	103.340	103.254	4.875	104.129	103.978	103.898	3.875	101.002	100.902	100.802
4.990	103.844	103.730	103.644	4.990	104.565	104.411	104.331	3.990	101.302	101.202	101.102
5.000	103.944	103.830	103.744	5.000	104.665	104.511	104.431	4.000	101.402	101.302	101.202
5.125	104.454	104.346	104.248	5.125	104.461	104.290	104.192	4.125	101.935	101.835	101.735
5.250	104.967	104.860	104.762	5.250	105.041	104.869	104.771	4.250	102.366	102.266	102.166
5.375	105.383	105.280	105.182	5.375	105.549	105.376	105.279	4.375	102.805	102.705	102.605
5.500	105.772	105.672	105.572	5.500	106.013	105.839	105.741	4.500	103.419	103.319	103.219
5.625	106.535	106.435	106.335	5.625	106.728	106.628	106.528	4.625	103.890	103.790	103.690
5.750	106.993	106.893	106.793	5.750	107.229	107.129	107.029	4.750	103.986	103.886	103.786

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

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

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

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

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

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

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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.	
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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**4/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/16/2018**
		60 Day Lock Exp.:	**4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	96.177	96.077	95.977	3.750	96.077	95.977	95.877	3.750	97.414	97.281	97.214	3.750	97.314	97.181	97.114
3.875	96.995	96.895	96.795	3.875	96.895	96.795	96.695	3.875	98.087	97.956	97.887	3.875	97.987	97.856	97.787
3.990	97.639	97.538	97.439	3.990	97.539	97.438	97.339	3.990	98.644	98.509	98.444	3.990	98.544	98.409	98.344
4.000	97.739	97.638	97.539	4.000	97.639	97.538	97.439	4.000	98.744	98.609	98.544	4.000	98.644	98.509	98.444
4.125	98.369	98.263	98.169	4.125	98.269	98.163	98.069	4.125	99.350	99.211	99.149	4.125	99.250	99.111	99.049
4.250	99.206	99.100	99.006	4.250	99.106	99.000	98.906	4.250	99.997	99.856	99.794	4.250	99.897	99.756	99.694
4.375	99.850	99.739	99.650	4.375	99.750	99.639	99.550	4.375	100.618	100.473	100.411	4.375	100.518	100.373	100.311
4.500	100.415	100.299	100.215	4.500	100.315	100.199	100.115	4.500	101.226	101.078	101.016	4.500	101.126	100.978	100.916
4.625	100.896	100.781	100.696	4.625	100.796	100.681	100.596	4.625	101.534	101.387	101.307	4.625	101.434	101.287	101.207
4.750	101.464	101.349	101.264	4.750	101.364	101.249	101.164	4.750	102.120	101.970	101.891	4.750	102.020	101.870	101.791
4.875	102.004	101.890	101.804	4.875	101.904	101.790	101.704	4.875	102.679	102.528	102.448	4.875	102.579	102.428	102.348
4.990	102.394	102.280	102.194	4.990	102.294	102.180	102.094	4.990	103.115	102.961	102.881	4.990	103.015	102.861	102.781
5.000	102.494	102.380	102.294	5.000	102.394	102.280	102.194	5.000	103.215	103.061	102.981	5.000	103.115	102.961	102.881
5.125	103.004	102.896	102.798	5.125	102.904	102.796	102.698	5.125	103.011	102.840	102.742	5.125	102.911	102.740	102.642
5.250	103.517	103.410	103.312	5.250	103.417	103.310	103.212	5.250	103.591	103.419	103.321	5.250	103.491	103.319	103.221
5.375	103.933	103.830	103.732	5.375	103.833	103.730	103.632	5.375	104.099	103.926	103.829	5.375	103.999	103.826	103.729
5.500	104.322	104.222	104.122	5.500	104.222	104.122	104.022	5.500	104.563	104.389	104.291	5.500	104.463	104.289	104.191
5.625	105.085	104.985	104.885	5.625	104.985	104.885	104.785	5.625	105.278	105.178	105.078	5.625	105.178	105.078	104.978
5.750	105.543	105.443	105.343	5.750	105.443	105.343	105.243	5.750	105.779	105.679	105.579	5.750	105.679	105.579	105.479

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.546	94.446	94.346	2.750	94.446	94.346	94.246
2.875	95.166	95.066	94.966	2.875	95.066	94.966	94.866
2.990	95.683	95.583	95.483	2.990	95.583	95.483	95.383
3.000	95.783	95.683	95.583	3.000	95.683	95.583	95.483
3.125	96.391	96.291	96.191	3.125	96.291	96.191	96.091
3.250	97.044	96.944	96.844	3.250	96.944	96.844	96.744
3.375	97.555	97.455	97.355	3.375	97.455	97.355	97.255
3.500	97.857	97.757	97.657	3.500	97.757	97.657	97.557
3.625	98.389	98.289	98.189	3.625	98.289	98.189	98.089
3.750	98.950	98.850	98.750	3.750	98.850	98.750	98.650
3.875	99.502	99.402	99.302	3.875	99.402	99.302	99.202
3.990	99.802	99.702	99.602	3.990	99.702	99.602	99.502
4.000	99.902	99.802	99.702	4.000	99.802	99.702	99.602
4.125	100.435	100.335	100.235	4.125	100.335	100.235	100.135
4.250	100.866	100.766	100.666	4.250	100.766	100.666	100.566
4.375	101.305	101.205	101.105	4.375	101.205	101.105	101.005
4.500	101.919	101.819	101.719	4.500	101.819	101.719	101.619
4.625	102.390	102.290	102.190	4.625	102.290	102.190	102.090
4.750	102.486	102.386	102.286	4.750	102.386	102.286	102.186

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		

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**4/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/16/2018**
			60 Day Lock Exp.:	**4/30/2018**

W. Rate Sheet Dated: **3/1/2018** **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	97.627	97.527	97.427	3.750	98.864	98.731	98.664	2.750	96.046	95.946	95.846
3.875	98.445	98.345	98.245	3.875	99.537	99.406	99.337	2.875	96.666	96.566	96.466
3.990	99.089	98.988	98.889	3.990	100.094	99.959	99.894	2.990	97.183	97.083	96.983
4.000	99.189	99.088	98.989	4.000	100.194	100.059	99.994	3.000	97.283	97.183	97.083
4.125	99.819	99.713	99.619	4.125	100.800	100.661	100.599	3.125	97.891	97.791	97.691
4.250	100.656	100.550	100.456	4.250	101.447	101.306	101.244	3.250	98.544	98.444	98.344
4.375	101.300	101.189	101.100	4.375	102.068	101.923	101.861	3.375	99.055	98.955	98.855
4.500	101.865	101.749	101.665	4.500	102.676	102.528	102.466	3.500	99.357	99.257	99.157
4.625	102.346	102.231	102.146	4.625	102.984	102.837	102.757	3.625	99.889	99.789	99.689
4.750	102.914	102.799	102.714	4.750	103.570	103.420	103.341	3.750	100.450	100.350	100.250
4.875	103.454	103.340	103.254	4.875	104.129	103.978	103.898	3.875	101.002	100.902	100.802
4.990	103.844	103.730	103.644	4.990	104.565	104.411	104.331	3.990	101.302	101.202	101.102
5.000	103.944	103.830	103.744	5.000	104.665	104.511	104.431	4.000	101.402	101.302	101.202
5.125	104.454	104.346	104.248	5.125	104.461	104.290	104.192	4.125	101.935	101.835	101.735
5.250	104.967	104.860	104.762	5.250	105.041	104.869	104.771	4.250	102.366	102.266	102.166
5.375	105.383	105.280	105.182	5.375	105.549	105.376	105.279	4.375	102.805	102.705	102.605
5.500	105.772	105.672	105.572	5.500	106.013	105.839	105.741	4.500	103.419	103.319	103.219
5.625	106.535	106.435	106.335	5.625	106.728	106.628	106.528	4.625	103.890	103.790	103.690
5.750	106.993	106.893	106.793	5.750	107.229	107.129	107.029	4.750	103.986	103.886	103.786

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.

[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.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **4/30/2018**

W. Rate Sheet Dated: 3/1/2018 **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	96.725	96.674	96.497
3.875	97.290	97.237	97.055
4.000	97.948	97.893	97.706
4.125	98.759	98.703	98.510
4.250	99.430	99.372	99.174
4.375	100.042	99.982	99.779
4.500	100.551	100.489	100.281
4.625	100.939	100.875	100.662
4.750	101.479	101.413	101.194
4.875	101.928	101.861	101.637
5.000	102.244	102.175	101.946
5.125	102.504	102.433	102.199
5.250	102.658	102.585	102.345

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	97.260	97.213	97.046
3.625	97.730	97.680	97.509
3.750	98.162	98.111	97.934
3.875	98.757	98.704	98.522
4.000	99.106	99.052	98.864
4.125	99.365	99.308	99.115
4.250	99.653	99.595	99.397
4.375	99.914	99.854	99.651
4.500	100.169	100.107	99.898
4.625	100.413	100.349	100.136
4.750	100.683	100.618	100.399

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	97.098	97.055	96.898
3.375	97.600	97.554	97.393
3.500	98.073	98.025	97.859
3.625	98.508	98.458	98.286
3.750	98.907	98.856	98.679
3.875	99.275	99.222	99.039
4.000	99.611	99.557	99.369
4.125	99.973	99.916	99.723
4.250	100.317	100.259	100.061
4.375	100.629	100.568	100.365
4.500	100.941	100.879	100.670
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)