



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.: 4/12/2018

45 Day Lock Exp.: 4/27/2018

60 Day Lock Exp.: 5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.208	97.058	96.908	3.250	96.765	96.615	96.465	1.875	N/A	N/A	N/A	3.125	100.125	99.975	99.825
3.375	97.763	97.613	97.463	3.375	97.230	97.080	96.930	2.000	N/A	N/A	N/A	3.250	100.794	100.644	100.494
3.500	98.216	98.066	97.916	3.500	97.648	97.498	97.348	2.125	N/A	N/A	N/A	3.375	101.245	101.095	100.945
3.625	98.624	98.474	98.324	3.625	98.019	97.869	97.719	2.250	94.233	94.083	93.933	3.500	101.656	101.506	101.356
3.750	99.961	99.805	99.649	3.750	99.514	99.358	99.201	2.375	94.639	94.489	94.339	3.625	102.064	101.914	101.764
3.875	100.408	100.252	100.096	3.875	99.926	99.769	99.613	2.500	93.720	93.570	93.420	Margin = 2.250		Index = 2.050	
4.000	100.857	100.701	100.544	4.000	100.338	100.182	100.026	2.625	94.670	94.520	94.370				
4.125	101.254	101.097	100.941	4.125	100.700	100.543	100.387	2.750	97.374	97.224	97.074				
4.250	102.266	102.156	101.969	4.250	101.568	101.459	101.271	2.875	97.768	97.618	97.468				
4.375	102.701	102.592	102.404	4.375	101.968	101.859	101.671	3.000	98.161	98.011	97.861				
4.500	103.082	102.973	102.785	4.500	102.314	102.205	102.017	3.125	98.505	98.355	98.205				
4.625	103.389	103.280	103.092	4.625	102.585	102.476	102.288	3.250	99.306	99.156	99.006				
4.750	103.514	103.389	103.233	4.750	102.872	102.747	102.590	3.375	99.696	99.546	99.396				
4.875	103.816	103.691	103.534	4.875	103.183	103.058	102.901	3.500	100.080	99.930	99.780				
5.000	104.327	104.202	104.046	5.000	103.459	103.334	103.177	3.625	100.407	100.257	100.107				
5.125	104.649	104.524	104.368	5.125	103.665	103.540	103.384	3.750	101.023	100.828	100.633				
5.250	105.003	104.738	104.638	5.250	103.885	103.620	103.520	3.875	101.363	101.168	100.973				
5.375	105.153	104.887	104.787	5.375	104.116	103.850	103.750	4.000	101.669	101.473	101.278				
5.500	105.432	105.166	105.066	5.500	104.533	104.268	104.168	4.125	101.900	101.704	101.509				

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	96.008	95.858	95.708	3.250	95.765	95.615	95.465	1.875	N/A	N/A	N/A	3.125	99.125	98.975	98.825
3.375	96.563	96.413	96.263	3.375	96.230	96.080	95.930	2.000	N/A	N/A	N/A	3.250	99.794	99.644	99.494
3.500	97.016	96.866	96.716	3.500	96.648	96.498	96.348	2.125	N/A	N/A	N/A	3.375	100.245	100.095	99.945
3.625	97.424	97.274	97.124	3.625	97.019	96.869	96.719	2.250	93.233	93.083	92.933	3.500	100.656	100.506	100.356
3.750	98.761	98.605	98.449	3.750	98.514	98.358	98.201	2.375	93.639	93.489	93.339	3.625	101.064	100.914	100.764
3.875	99.208	99.052	98.896	3.875	98.926	98.769	98.613	2.500	92.720	92.570	92.420	Margin = 2.250		Index = 2.050	
4.000	99.657	99.501	99.344	4.000	99.338	99.182	99.026	2.625	93.670	93.520	93.370	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.054	99.897	99.741	4.125	99.700	99.543	99.387	2.750	96.374	96.224	96.074	Rate	30 Day	45 Day	60 Day
4.250	101.066	100.956	100.769	4.250	100.568	100.459	100.271	2.875	96.768	96.618	96.468	4.250	99.746	99.496	99.246
4.375	101.501	101.392	101.204	4.375	100.968	100.859	100.671	3.000	97.161	97.011	96.861	4.375	100.181	99.931	99.681
4.500	101.882	101.773	101.585	4.500	101.314	101.205	101.017	3.125	97.505	97.355	97.205	4.500	100.562	100.312	100.062
4.625	102.189	102.080	101.892	4.625	101.585	101.476	101.288	3.250	98.306	98.156	98.006	4.625	100.869	100.619	100.369
4.750	102.419	102.294	102.138	4.750	101.872	101.747	101.590	3.375	98.696	98.546	98.396	4.750	101.049	100.799	100.549
4.875	102.866	102.741	102.584	4.875	102.183	102.058	101.901	3.500	99.080	98.930	98.780	4.875	101.396	101.146	100.896
5.000	103.177	103.052	102.896	5.000	102.459	102.334	102.177	3.625	99.407	99.257	99.107	5.000	101.707	101.457	101.207
5.125	103.499	103.374	103.218	5.125	102.665	102.540	102.384	3.750	100.023	99.828	99.633	5.125	101.949	101.699	101.449
5.250	104.573	104.308	104.208	5.250	102.885	102.620	102.520	3.875	100.363	100.168	99.973	5.250	101.972	101.706	101.456
5.375	104.723	104.457	104.357	5.375	103.116	102.850	102.750	4.000	100.669	100.473	100.278	5.375	102.249	101.983	101.733
5.500	105.002	104.736	104.636	5.500	103.533	103.268	103.168	4.125	100.900	100.704	100.509	5.500	102.952	102.686	102.436

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	101.194	100.944	100.694	5.000	100.719	100.469	100.219
5.125	101.622	101.372	101.122	5.125	100.925	100.675	100.425
5.250	102.136	101.870	101.620	5.250	101.703	101.437	101.187
5.500	102.853	102.587	102.337	5.500	101.793	101.528	101.278

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:	3/13/2018	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.:

4/12/2018

4/27/2018

5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.646	96.496	96.346	3.250	96.203	96.053	95.903	1.875	N/A	N/A	N/A	3.125	98.44	98.288	98.138
3.375	97.201	97.051	96.901	3.375	96.668	96.518	96.368	2.000	N/A	N/A	N/A	3.250	100.23	100.082	99.932
3.500	97.654	97.504	97.354	3.500	97.085	96.935	96.785	2.125	N/A	N/A	N/A	3.375	100.68	100.532	100.382
3.625	98.061	97.911	97.761	3.625	97.457	97.307	97.157	2.250	92.233	92.083	91.933	3.500	101.09	100.944	100.794
3.750	99.492	99.336	99.180	3.750	99.045	98.889	98.733	2.375	92.639	92.489	92.339	3.625	101.50	101.351	101.201
3.875	99.940	99.783	99.627	3.875	99.457	99.301	99.144	2.500	91.720	91.570	91.420	Margin = 2.250		Index = 2.050	
4.000	100.388	100.232	100.076	4.000	99.870	99.713	99.557	2.625	92.670	92.520	92.370				
4.125	100.785	100.629	100.472	4.125	100.231	100.075	99.918	2.750	95.686	95.536	95.386				
4.250	101.687	101.578	101.391	4.250	100.990	100.881	100.693	2.875	96.080	95.930	95.780				
4.375	102.123	102.013	101.826	4.375	101.390	101.281	101.093	3.000	96.473	96.323	96.173				
4.500	102.504	102.395	102.207	4.500	101.736	101.626	101.439	3.125	96.817	96.667	96.517				
4.625	102.811	102.702	102.514	4.625	102.007	101.898	101.710	3.250	98.743	98.593	98.443				
4.750	102.108	101.983	101.827	4.750	101.465	101.340	101.184	3.375	99.133	98.983	98.833				
4.875	102.409	102.284	102.128	4.875	101.776	101.651	101.495	3.500	99.518	99.368	99.218				
5.000	102.921	102.796	102.640	5.000	102.052	101.927	101.771	3.625	99.844	99.694	99.544				
5.125	103.243	103.118	102.962	5.125	102.259	102.134	101.978	3.750	100.555	100.359	100.164				
5.250	102.191	101.925	101.825	5.250	101.073	100.807	100.707	3.875	100.895	100.699	100.504				
5.375	102.340	102.075	101.975	5.375	101.304	101.038	100.938	4.000	101.200	101.005	100.809				
5.500	102.619	102.354	102.254	5.500	101.721	101.455	101.355	4.125	101.431	101.236	101.040				

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	95.446	95.296	95.146	3.250	95.203	95.053	94.903	1.875	N/A	N/A	N/A	3.125	97.438	97.288	97.138
3.375	96.001	95.851	95.701	3.375	95.668	95.518	95.368	2.000	N/A	N/A	N/A	3.250	99.232	99.082	98.932
3.500	96.454	96.304	96.154	3.500	96.085	95.935	95.785	2.125	N/A	N/A	N/A	3.375	99.682	99.532	99.382
3.625	96.861	96.711	96.561	3.625	96.457	96.307	96.157	2.250	91.483	91.333	91.183	3.500	100.094	99.944	99.794
3.750	98.292	98.136	97.980	3.750	98.045	97.889	97.733	2.375	91.889	91.739	91.589	3.625	100.501	100.351	100.201
3.875	98.740	98.583	98.427	3.875	98.457	98.301	98.144	2.500	90.970	90.820	90.670	Margin = 2.250		Index = 2.050	
4.000	99.188	99.032	98.876	4.000	98.870	98.713	98.557	2.625	91.920	91.770	91.620	30 Year OTC "Borrower Paid Only for USDA"			
4.125	99.585	99.429	99.272	4.125	99.231	99.075	98.918	2.750	95.467	95.317	95.167	Rate	30 Day	45 Day	60 Day
4.250	100.487	100.378	100.191	4.250	99.990	99.881	99.693	2.875	95.861	95.711	95.561	4.250	99.167	98.917	98.667
4.375	100.923	100.813	100.626	4.375	100.390	100.281	100.093	3.000	96.255	96.105	95.955	4.375	99.603	99.353	99.103
4.500	101.304	101.195	101.007	4.500	100.736	100.626	100.439	3.125	96.598	96.448	96.298	4.500	99.984	99.734	99.484
4.625	101.611	101.502	101.314	4.625	101.007	100.898	100.710	3.250	96.837	96.687	96.537	4.625	100.291	100.041	99.791
4.750	101.013	100.888	100.731	4.750	100.465	100.340	100.184	3.375	97.227	97.077	96.927	4.750	99.643	99.393	99.143
4.875	101.459	101.334	101.178	4.875	100.776	100.651	100.495	3.500	97.612	97.462	97.312	4.875	99.989	99.739	99.489
5.000	101.771	101.646	101.490	5.000	101.052	100.927	100.771	3.625	97.938	97.788	97.638	5.000	100.301	100.051	99.801
5.125	102.093	101.968	101.812	5.125	101.259	101.134	100.978	3.750	97.836	97.641	97.445	5.125	100.543	100.293	100.043
5.250	101.761	101.495	101.395	5.250	100.073	99.807	99.707	3.875	98.176	97.981	97.785	5.250	99.160	98.894	98.644
5.375	101.910	101.645	101.545	5.375	100.304	100.038	99.938	4.000	98.481	98.286	98.090	5.375	99.436	99.170	98.920
5.500	102.189	101.924	101.824	5.500	100.721	100.455	100.355	4.125	98.712	98.517	98.321	5.500	100.139	99.873	99.623

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:	3/13/2018 5.250%

Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.000	99.788	99.538	99.288	5.000	99.312	99.062	98.812
5.125	100.216	99.966	99.716	5.125	99.519	99.269	99.019
5.250	99.323	99.058	98.808	5.250	98.891	98.625	98.375
5.500	100.040	99.775	99.525	5.500	98.981	98.715	98.465

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 1A, 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:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/12/2018

45 Day Lock Exp.: 4/27/2018

60 Day Lock Exp.: 5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.940	98.840	98.740	4.250	101.455	101.355	101.255	3.000	97.357	97.257	97.157	3.000	97.690	97.590	97.490
4.125	99.616	99.516	99.416	4.375	101.850	101.750	101.650	3.125	97.835	97.735	97.635	3.125	98.030	97.930	97.830
4.250	100.321	100.221	100.121	4.500	102.478	102.378	102.278	3.250	98.438	98.338	98.238	3.250	99.035	98.935	98.835
4.375	100.924	100.824	100.724	4.625	103.002	102.902	102.802	3.375	98.941	98.841	98.741	3.375	99.357	99.257	99.157
4.500	101.521	101.421	101.321	4.750	103.432	103.332	103.232	3.500	99.367	99.267	99.167	3.500	99.687	99.587	99.487
4.625	102.131	102.031	101.931	4.875	103.832	103.732	103.632	3.625	99.782	99.682	99.582	3.625	99.974	99.874	99.774
4.750	102.702	102.602	102.502	4.990	103.998	103.898	103.798	3.750	100.458	100.358	100.258	3.750	100.737	100.637	100.537
4.875	103.247	103.147	103.047	5.000	104.098	103.998	103.898	3.875	100.976	100.876	100.776	3.875	101.067	100.967	100.867
4.990	103.555	103.455	103.355	5.125	104.618	104.518	104.418	3.990	101.434	101.334	101.234	3.990	101.323	101.223	101.123
5.000	103.655	103.555	103.455	5.250	105.140	105.040	104.940	4.000	101.534	101.434	101.334	4.000	101.423	101.323	101.223
5.125	104.263	104.163	104.063	5.375	105.486	105.386	105.286	4.125	101.999	101.899	101.799	4.125	101.724	101.624	101.524
5.250	104.966	104.866	104.766	5.500	105.826	105.726	105.626	4.250	102.354	102.254	102.154	4.250	101.930	101.830	101.730
5.375	105.425	105.325	105.225	5.625	106.106	106.006	105.906	4.375	102.695	102.595	102.495	4.375	102.126	102.026	101.926
5.500	105.854	105.754	105.654	5.750	106.234	106.132	106.022	4.500	102.870	102.770	102.670	4.500	102.227	102.127	102.027
5.625	106.228	106.128	106.028	5.875	106.588	106.486	106.375	4.625	102.931	102.831	102.731	4.625	102.492	102.392	102.292
5.750	106.685	106.583	106.472	5.990	106.832	106.730	106.620	4.750	103.125	103.025	102.925	4.750	102.660	102.560	102.460
5.875	107.168	107.065	106.955	6.000	106.932	106.830	106.720	4.875	103.521	103.421	103.321	4.875	102.860	102.760	102.660
5.990	107.533	107.431	107.321	6.125	107.154	107.052	106.941	4.990	103.674	103.574	103.474	4.990	102.939	102.839	102.739
6.000	107.633	107.531	107.421	6.250	107.124	107.007	106.890	5.000	103.774	103.674	103.574	5.000	103.039	102.939	102.839

30/25 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.017	101.917	101.817	3.000	96.664	96.564	96.464
4.875	102.562	102.462	102.362	3.125	97.114	97.014	96.914
4.990	102.954	102.854	102.754	3.250	97.410	97.310	97.210
5.000	103.054	102.954	102.854	3.375	97.856	97.756	97.656
5.125	103.311	103.211	103.111	3.500	98.321	98.221	98.121
5.250	103.545	103.445	103.345	3.625	98.745	98.645	98.545
5.375	102.924	102.824	102.724	3.750	99.124	99.024	98.924
5.500	103.418	103.318	103.218	3.875	99.619	99.519	99.419
5.625	103.697	103.597	103.497	3.990	100.045	99.945	99.845
5.750	103.959	103.859	103.759	4.000	100.145	100.045	99.945
5.875	103.619	103.517	103.398	4.125	100.556	100.456	100.356
5.990	104.054	103.951	103.832	4.250	100.801	100.701	100.601
6.000	104.154	104.051	103.932	4.375	101.033	100.933	100.833
6.125	104.421	104.319	104.200	4.500	101.146	101.046	100.946
6.250	104.662	104.559	104.440	4.625	101.177	101.077	100.977
6.375	104.501	104.383	104.274	4.750	101.373	101.273	101.173
6.500	110.768	110.651	110.542	4.875	101.568	101.468	101.368
6.625	111.170	111.053	110.944	4.990	101.631	101.531	101.431
6.750	111.545	111.428	111.319	5.000	101.731	101.631	101.531

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 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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/12/2018

45 Day Lock Exp.:

4/27/2018

60 Day Lock Exp.:

5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	97.283	97.183	97.083	3.750	94.227	94.127	94.027	4.250	100.005	99.905	99.805	4.250	98.108	98.008	97.908
4.125	97.954	97.854	97.754	3.875	94.920	94.820	94.720	4.375	100.400	100.300	100.200	4.375	98.660	98.560	98.460
4.250	98.837	98.737	98.637	3.990	95.781	95.681	95.581	4.500	101.028	100.928	100.828	4.500	99.185	99.085	98.985
4.375	99.425	99.325	99.225	4.000	95.881	95.781	95.681	4.625	101.552	101.452	101.352	4.625	99.882	99.782	99.682
4.500	100.054	99.954	99.854	4.125	96.789	96.689	96.589	4.750	101.982	101.882	101.782	4.750	100.628	100.528	100.428
4.625	100.676	100.576	100.476	4.250	98.047	97.947	97.847	4.875	102.382	102.282	102.182	4.875	101.192	101.092	100.992
4.750	101.252	101.152	101.052	4.375	98.838	98.738	98.638	4.990	102.548	102.448	102.348	4.990	101.513	101.413	101.313
4.875	101.797	101.697	101.597	4.500	99.689	99.589	99.489	5.000	102.648	102.548	102.448	5.000	101.613	101.513	101.413
4.990	102.105	102.005	101.905	4.625	100.535	100.435	100.335	5.125	103.168	103.068	102.968	5.125	102.012	101.912	101.812
5.000	102.205	102.105	102.005	4.750	101.320	101.220	101.120	5.250	103.690	103.590	103.490	5.250	102.632	102.532	102.432
5.125	102.813	102.713	102.613	4.875	101.935	101.835	101.735	5.375	104.036	103.936	103.836	5.375	103.135	103.035	102.935
5.250	103.516	103.416	103.316	4.990	102.289	102.189	102.089	5.500	104.376	104.276	104.176	5.500	103.624	103.524	103.424
5.375	103.755	103.655	103.555	5.000	102.389	102.289	102.189	5.625	104.656	104.556	104.456	5.625	104.029	103.929	103.829
5.500	104.404	104.304	104.204	5.125	102.810	102.710	102.610	5.750	104.784	104.684	104.572	5.750	104.397	104.295	104.184
5.625	104.778	104.678	104.578	5.250	103.771	103.671	103.571	5.875	105.138	105.036	104.925	5.875	104.908	104.806	104.695
5.750	105.235	105.133	105.022	5.375	104.294	104.194	104.094	5.990	105.382	105.280	105.170	5.990	105.308	105.205	105.095
5.875	105.718	105.615	105.505	5.500	104.770	104.670	104.570	6.000	105.482	105.380	105.270	6.000	105.408	105.305	105.195
5.990	106.083	105.981	105.871	5.625	105.183	105.083	104.983	6.125	105.704	105.602	105.491	6.125	105.731	105.628	105.518
6.000	106.183	106.081	105.971	5.750	105.709	105.606	105.496	6.250	105.674	105.557	105.440	6.250	105.348	105.231	105.114

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	96.664	96.564	96.464	3.000	94.235	94.135	94.035	3.000	96.190	96.090	95.990	3.000	93.964	93.864	93.764
3.125	97.114	97.014	96.914	3.125	94.896	94.796	94.696	3.125	96.530	96.430	96.330	3.125	94.626	94.526	94.426
3.250	97.410	97.310	97.210	3.250	95.387	95.287	95.187	3.250	97.535	97.435	97.335	3.250	95.117	95.017	94.917
3.375	97.856	97.756	97.656	3.375	96.019	95.919	95.819	3.375	97.857	97.757	97.657	3.375	95.749	95.649	95.549
3.500	98.321	98.221	98.121	3.500	96.655	96.555	96.455	3.500	98.187	98.087	97.987	3.500	96.385	96.285	96.185
3.625	98.745	98.645	98.545	3.625	97.216	97.116	97.016	3.625	98.474	98.374	98.274	3.625	96.945	96.845	96.745
3.750	99.124	99.024	98.924	3.750	97.800	97.700	97.600	3.750	99.237	99.137	99.037	3.750	97.519	97.419	97.319
3.875	99.619	99.519	99.419	3.875	98.462	98.362	98.262	3.875	99.567	99.467	99.367	3.875	98.171	98.071	97.971
3.990	100.045	99.945	99.845	3.990	99.079	98.979	98.879	3.990	99.823	99.723	99.623	3.990	98.779	98.679	98.579
4.000	100.145	100.045	99.945	4.000	99.179	99.079	98.979	4.000	99.923	99.823	99.723	4.000	98.879	98.779	98.679
4.125	100.556	100.456	100.356	4.125	99.775	99.675	99.575	4.125	100.224	100.124	100.024	4.125	99.475	99.375	99.275
4.250	100.801	100.701	100.601	4.250	100.168	100.068	99.968	4.250	100.430	100.330	100.230	4.250	99.848	99.748	99.648
4.375	101.033	100.933	100.833	4.375	100.546	100.446	100.346	4.375	100.626	100.526	100.426	4.375	100.205	100.105	100.005
4.500	101.146	101.046	100.946	4.500	100.741	100.641	100.541	4.500	100.727	100.627	100.527	4.500	100.400	100.300	100.200
4.625	101.177	101.077	100.977	4.625	101.176	101.076	100.976	4.625	100.992	100.892	100.792	4.625	100.835	100.735	100.635
4.750	101.373	101.273	101.173	4.750	101.504	101.404	101.304	4.750	101.160	101.060	100.960	4.750	101.154	101.054	100.954
4.875	101.568	101.468	101.368	4.875	101.831	101.731	101.631	4.875	101.360	101.260	101.160	4.875	101.501	101.401	101.301
4.990	101.631	101.531	101.431	4.990	102.017	101.917	101.817	4.990	101.439	101.339	101.239	4.990	101.716	101.616	101.516
5.000	101.731	101.631	101.531	5.000	102.117	102.017	101.917	5.000	101.539	101.439	101.339	5.000	101.816	101.716	101.616

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%
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	-0.25



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.:

4/12/2018

45 Day Lock Exp.:

4/27/2018

60 Day Lock Exp.:

5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.575	97.475	97.375	3.750	98.693	98.593	98.493	2.750	96.034	95.934	95.834
3.875	98.380	98.280	98.180	3.875	99.426	99.326	99.222	2.875	96.758	96.658	96.558
3.990	99.051	98.951	98.851	3.990	99.990	99.890	99.782	2.990	97.257	97.157	97.057
4.000	99.151	99.051	98.951	4.000	100.090	99.990	99.882	3.000	97.357	97.257	97.157
4.125	99.650	99.550	99.450	4.125	100.690	100.590	100.479	3.125	97.866	97.766	97.666
4.250	100.543	100.443	100.339	4.250	101.349	101.249	101.136	3.250	98.605	98.505	98.405
4.375	101.180	101.080	100.980	4.375	101.964	101.864	101.748	3.375	99.079	98.979	98.879
4.500	101.766	101.666	101.563	4.500	102.547	102.447	102.327	3.500	99.427	99.327	99.227
4.625	102.271	102.171	102.064	4.625	103.015	102.915	102.778	3.625	99.953	99.853	99.753
4.750	102.839	102.739	102.634	4.750	103.582	103.482	103.342	3.750	100.511	100.411	100.311
4.875	103.386	103.286	103.181	4.875	104.124	104.024	103.883	3.875	101.042	100.942	100.842
4.990	103.791	103.689	103.449	4.990	104.542	104.442	104.301	3.990	101.436	101.336	101.236
5.000	103.891	103.789	103.549	5.000	104.642	104.542	104.401	4.000	101.536	101.436	101.336
5.125	104.402	104.300	104.061	5.125	104.518	104.416	104.115	4.125	102.053	101.953	101.853
5.250	104.917	104.815	104.577	5.250	105.057	104.955	104.652	4.250	102.471	102.371	102.271
5.375	105.354	105.252	105.017	5.375	105.572	105.470	105.167	4.375	102.917	102.817	102.717
5.500	105.730	105.628	105.398	5.500	106.067	105.965	105.662	4.500	102.771	102.671	102.571
5.625	106.368	106.246	106.168	5.625	106.647	106.526	106.447	4.625	103.268	103.168	103.068
5.750	106.833	106.712	106.633	5.750	107.162	107.041	106.962	4.750	103.725	103.625	103.525

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/12/2018

45 Day Lock Exp.:

4/27/2018

60 Day Lock Exp.:

5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.125	96.025	95.925	3.750	96.025	95.925	95.825	3.750	97.243	97.143	97.043	3.750	97.143	97.043	96.943
3.875	96.930	96.830	96.730	3.875	96.830	96.730	96.630	3.875	97.976	97.876	97.772	3.875	97.876	97.776	97.672
3.990	97.601	97.501	97.401	3.990	97.501	97.401	97.301	3.990	98.540	98.440	98.332	3.990	98.440	98.340	98.232
4.000	97.701	97.601	97.501	4.000	97.601	97.501	97.401	4.000	98.640	98.540	98.432	4.000	98.540	98.440	98.332
4.125	98.200	98.100	98.000	4.125	98.100	98.000	97.900	4.125	99.240	99.140	99.029	4.125	99.140	99.040	98.929
4.250	99.093	98.993	98.889	4.250	98.993	98.893	98.789	4.250	99.899	99.799	99.686	4.250	99.799	99.699	99.586
4.375	99.730	99.630	99.530	4.375	99.630	99.530	99.430	4.375	100.514	100.414	100.298	4.375	100.414	100.314	100.198
4.500	100.316	100.216	100.113	4.500	100.216	100.116	100.013	4.500	101.097	100.997	100.877	4.500	100.997	100.897	100.777
4.625	100.821	100.721	100.614	4.625	100.721	100.621	100.514	4.625	101.565	101.465	101.328	4.625	101.465	101.365	101.228
4.750	101.389	101.289	101.184	4.750	101.289	101.189	101.084	4.750	102.132	102.032	101.892	4.750	102.032	101.932	101.792
4.875	101.936	101.836	101.731	4.875	101.836	101.736	101.631	4.875	102.674	102.574	102.433	4.875	102.574	102.474	102.333
4.990	102.341	102.239	101.999	4.990	102.241	102.139	101.899	4.990	103.092	102.992	102.851	4.990	102.992	102.892	102.751
5.000	102.441	102.339	102.099	5.000	102.341	102.239	101.999	5.000	103.192	103.092	102.951	5.000	103.092	102.992	102.851
5.125	102.952	102.850	102.611	5.125	102.852	102.750	102.511	5.125	103.068	102.966	102.825	5.125	102.968	102.866	102.725
5.250	103.467	103.365	103.127	5.250	103.367	103.265	103.027	5.250	103.607	103.505	103.364	5.250	103.507	103.405	103.264
5.375	103.904	103.802	103.567	5.375	103.804	103.702	103.467	5.375	104.122	104.020	103.879	5.375	104.022	103.920	103.779
5.500	104.280	104.178	103.948	5.500	104.180	104.078	103.848	5.500	104.617	104.515	104.374	5.500	104.517	104.415	104.274
5.625	104.918	104.796	104.718	5.625	104.818	104.696	104.618	5.625	105.197	105.076	104.935	5.625	105.097	104.976	104.835
5.750	105.383	105.262	105.183	5.750	105.283	105.162	105.083	5.750	105.712	105.591	105.450	5.750	105.612	105.491	105.351

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.534	94.434	94.334	2.750	94.434	94.334	94.234
2.875	95.154	95.054	94.954	2.875	95.054	94.954	94.854
2.990	95.664	95.564	95.464	2.990	95.564	95.464	95.364
3.000	95.764	95.664	95.564	3.000	95.664	95.564	95.464
3.125	96.366	96.266	96.166	3.125	96.266	96.166	96.066
3.250	97.105	97.005	96.905	3.250	97.005	96.905	96.805
3.375	97.579	97.479	97.379	3.375	97.479	97.379	97.279
3.500	97.927	97.827	97.727	3.500	97.827	97.727	97.627
3.625	98.453	98.353	98.253	3.625	98.353	98.253	98.153
3.750	99.011	98.911	98.811	3.750	98.911	98.811	98.711
3.875	99.542	99.442	99.342	3.875	99.442	99.342	99.242
3.990	99.936	99.836	99.736	3.990	99.836	99.736	99.636
4.000	100.036	99.936	99.836	4.000	99.936	99.836	99.736
4.125	100.553	100.453	100.353	4.125	100.453	100.353	100.253
4.250	100.971	100.871	100.771	4.250	100.871	100.771	100.671
4.375	101.417	101.317	101.217	4.375	101.317	101.217	101.117
4.500	101.271	101.171	101.071	4.500	101.171	101.071	100.971
4.625	101.768	101.668	101.568	4.625	101.668	101.568	101.468
4.750	102.225	102.125	102.025	4.750	102.125	102.025	101.925

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

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 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.:

4/12/2018

45 Day Lock Exp.:

4/27/2018

60 Day Lock Exp.:

5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.575	97.475	97.375	3.750	98.693	98.593	98.493	2.750	96.034	95.934	95.834
3.875	98.380	98.280	98.180	3.875	99.426	99.326	99.222	2.875	96.654	96.554	96.454
3.990	99.051	98.951	98.851	3.990	99.990	99.890	99.782	2.990	97.164	97.064	96.964
4.000	99.151	99.051	98.951	4.000	100.090	99.990	99.882	3.000	97.264	97.164	97.064
4.125	99.650	99.550	99.450	4.125	100.690	100.590	100.479	3.125	97.866	97.766	97.666
4.250	100.543	100.443	100.339	4.250	101.349	101.249	101.136	3.250	98.605	98.505	98.405
4.375	101.180	101.080	100.980	4.375	101.964	101.864	101.748	3.375	99.079	98.979	98.879
4.500	101.766	101.666	101.563	4.500	102.547	102.447	102.327	3.500	99.427	99.327	99.227
4.625	102.271	102.171	102.064	4.625	103.015	102.915	102.778	3.625	99.953	99.853	99.753
4.750	102.839	102.739	102.634	4.750	103.582	103.482	103.342	3.750	100.511	100.411	100.311
4.875	103.386	103.286	103.181	4.875	104.124	104.024	103.883	3.875	101.042	100.942	100.842
4.990	103.791	103.689	103.449	4.990	104.542	104.442	104.301	3.990	101.436	101.336	101.236
5.000	103.891	103.789	103.549	5.000	104.642	104.542	104.401	4.000	101.536	101.436	101.336
5.125	104.402	104.300	104.061	5.125	104.518	104.416	104.115	4.125	102.053	101.953	101.853
5.250	104.917	104.815	104.577	5.250	105.057	104.955	104.652	4.250	102.471	102.371	102.271
5.375	105.354	105.252	105.017	5.375	105.572	105.470	105.167	4.375	102.917	102.817	102.717
5.500	105.730	105.628	105.398	5.500	106.067	105.965	105.662	4.500	102.771	102.671	102.571
5.625	106.368	106.246	106.168	5.625	106.647	106.526	106.447	4.625	103.268	103.168	103.068
5.750	106.833	106.712	106.633	5.750	107.162	107.041	106.962	4.750	103.725	103.625	103.525

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.: 4/12/2018

45 Day Lock Exp.: 4/27/2018

60 Day Lock Exp.: 5/14/2018

W. Rate Sheet Dated: 3/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Borrower Paid Only" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	96.630	96.579	96.402	
3.875	97.192	97.139	96.957	
4.000	97.848	97.794	97.606	
4.125	98.658	98.602	98.409	
4.250	99.329	99.271	99.073	
4.375	99.941	99.881	99.677	
4.500	100.450	100.388	100.180	
4.625	100.840	100.776	100.562	
4.750	101.261	101.195	100.976	
4.875	101.644	101.577	101.353	
5.000	101.901	101.832	101.602	
5.125	102.205	102.134	101.900	
5.250	102.462	102.389	102.149	

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	97.175	97.128	96.961	
3.625	97.645	97.596	97.424	
3.750	98.075	98.024	97.846	
3.875	98.690	98.637	98.455	
4.000	99.040	98.986	98.798	
4.125	99.299	99.243	99.050	
4.250	99.589	99.531	99.333	
4.375	99.851	99.791	99.588	
4.500	100.102	100.040	99.831	
4.625	100.347	100.284	100.070	
4.750	100.617	100.552	100.333	

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	97.138	96.981	
3.375	97.674	97.628	97.467	
3.500	98.140	98.093	97.926	
3.625	98.570	98.521	98.349	
3.750	98.965	98.914	98.737	
3.875	99.328	99.275	99.093	
4.000	99.661	99.606	99.419	
4.125	100.019	99.963	99.770	
4.250	100.355	100.297	100.099	
4.375	100.667	100.606	100.403	
4.500	100.979	100.917	100.708	
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)