



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.: 4/16/2018

45 Day Lock Exp.: 4/30/2018

60 Day Lock Exp.: 5/15/2018

W. Rate Sheet Dated: 3/16/2018

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
3.500	98.231	98.081	97.931	3.500	97.663	97.513	97.363	1.875	N/A	N/A	N/A	3.125	100.125	99.975	99.825
3.625	98.634	98.484	98.334	3.625	98.030	97.880	97.730	2.000	N/A	N/A	N/A	3.250	100.833	100.683	100.533
3.750	99.973	99.823	99.667	3.750	99.526	99.376	99.220	2.125	N/A	N/A	N/A	3.375	101.245	101.095	100.945
3.875	100.422	100.272	100.116	3.875	99.939	99.789	99.633	2.250	94.128	93.978	93.828	3.500	101.656	101.506	101.356
4.000	100.867	100.717	100.560	4.000	100.348	100.198	100.042	2.375	94.533	94.383	94.233	3.625	102.059	101.909	101.759
4.125	101.252	101.102	100.946	4.125	100.698	100.548	100.392	2.500	93.615	93.465	93.315	Margin = 2.250		Index = 2.050	
4.250	102.230	102.121	101.964	4.250	101.533	101.423	101.267	2.625	94.565	94.415	94.265				
4.375	102.629	102.520	102.364	4.375	101.896	101.787	101.631	2.750	97.284	97.134	96.984				
4.500	102.994	102.884	102.728	4.500	102.225	102.116	101.960	2.875	97.678	97.528	97.378				
4.625	103.284	103.175	103.019	4.625	102.480	102.371	102.214	3.000	98.071	97.921	97.771				
4.750	103.409	103.309	103.169	4.750	102.724	102.624	102.483	3.125	98.415	98.265	98.115				
4.875	103.650	103.550	103.410	4.875	103.018	102.918	102.777	3.250	99.197	99.047	98.897				
5.000	104.144	104.044	103.903	5.000	103.275	103.175	103.035	3.375	99.586	99.436	99.286				
5.125	104.452	104.352	104.211	5.125	103.467	103.367	103.227	3.500	99.971	99.821	99.671				
5.250	104.730	104.573	104.355	5.250	103.611	103.455	103.236	3.625	100.297	100.147	99.997				
5.375	105.004	104.848	104.629	5.375	103.967	103.811	103.592	3.750	100.891	100.741	100.591				
5.500	105.124	104.967	104.749	5.500	104.225	104.069	103.850	3.875	101.231	101.081	100.931				
5.625	105.251	105.095	104.876	5.625	104.417	104.261	104.042	4.000	101.536	101.386	101.236				
5.750	105.860	105.760	105.660	5.750	105.332	105.232	105.132	4.125	101.767	101.617	101.467				

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
3.500	97.031	96.881	96.731	3.500	96.663	96.513	96.363	1.875	N/A	N/A	N/A	3.125	99.125	98.975	98.825
3.625	97.434	97.284	97.134	3.625	97.030	96.880	96.730	2.000	N/A	N/A	N/A	3.250	99.833	99.683	99.533
3.750	98.773	98.623	98.467	3.750	98.526	98.376	98.220	2.125	N/A	N/A	N/A	3.375	100.245	100.095	99.945
3.875	99.222	99.072	98.916	3.875	98.939	98.789	98.633	2.250	93.128	92.978	92.828	3.500	100.656	100.506	100.356
4.000	99.667	99.517	99.360	4.000	99.348	99.198	99.042	2.375	93.533	93.383	93.233	3.625	101.059	100.909	100.759
4.125	100.052	99.902	99.746	4.125	99.698	99.548	99.392	2.500	92.615	92.465	92.315	Margin = 2.250		Index = 2.050	
4.250	101.030	100.921	100.764	4.250	100.533	100.423	100.267	2.625	93.565	93.415	93.265	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.429	101.320	101.164	4.375	100.896	100.787	100.631	2.750	96.284	96.134	95.984	Rate	30 Day	45 Day	60 Day
4.500	101.794	101.684	101.528	4.500	101.225	101.116	100.960	2.875	96.678	96.528	96.378	4.500	100.574	100.324	100.074
4.625	102.084	101.975	101.819	4.625	101.480	101.371	101.214	3.000	97.071	96.921	96.771	4.625	100.864	100.614	100.364
4.750	102.271	102.171	102.031	4.750	101.724	101.624	101.483	3.125	97.415	97.265	97.115	4.750	101.001	100.751	100.501
4.875	102.700	102.600	102.460	4.875	102.018	101.918	101.777	3.250	98.197	98.047	97.897	4.875	101.330	101.080	100.830
5.000	102.994	102.894	102.753	5.000	102.275	102.175	102.035	3.375	98.586	98.436	98.286	5.000	101.624	101.374	101.124
5.125	103.302	103.202	103.061	5.125	102.467	102.367	102.227	3.500	98.971	98.821	98.671	5.125	101.852	101.602	101.352
5.250	104.300	104.143	103.925	5.250	102.611	102.455	102.236	3.625	99.297	99.147	98.997	5.250	101.799	101.549	101.299
5.375	104.574	104.418	104.199	5.375	102.967	102.811	102.592	3.750	99.891	99.741	99.591	5.375	102.200	101.950	101.700
5.500	104.694	104.537	104.319	5.500	103.225	103.069	102.850	3.875	100.231	100.081	99.931	5.500	102.464	102.214	101.964
5.625	104.821	104.665	104.446	5.625	103.417	103.261	103.042	4.000	100.536	100.386	100.236	5.625	102.541	102.291	102.041
5.750	105.430	105.330	105.230	5.750	104.332	104.232	104.132	4.125	100.767	100.617	100.467	5.750	103.350	103.100	102.850

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
5.375	101.430	101.180	100.930	5.375	101.227	100.977	100.727
5.500	102.385	102.135	101.885	5.500	101.485	101.235	100.985
5.625	102.634	102.384	102.134	5.625	101.677	101.427	101.177
5.750	102.896	102.646	102.396	5.750	102.592	102.342	102.092

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:	3/16/2018	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.:

4/16/2018

4/30/2018

5/15/2018

W. Rate Sheet Dated: 3/16/2018

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
3.500	97.669	97.519	97.369	3.500	97.100	96.950	96.800	1.875	N/A	N/A	N/A	3.125	98.44	98.288	98.138
3.625	98.072	97.922	97.772	3.625	97.468	97.318	97.168	2.000	N/A	N/A	N/A	3.250	100.27	100.120	99.970
3.750	99.505	99.355	99.198	3.750	99.057	98.907	98.751	2.125	N/A	N/A	N/A	3.375	100.68	100.532	100.382
3.875	99.954	99.804	99.647	3.875	99.471	99.321	99.164	2.250	92.128	91.978	91.828	3.500	101.09	100.943	100.793
4.000	100.398	100.248	100.092	4.000	99.879	99.729	99.573	2.375	92.533	92.383	92.233	3.625	101.50	101.346	101.196
4.125	100.784	100.634	100.477	4.125	100.230	100.080	99.923	2.500	91.615	91.465	91.315	Margin = 2.250		Index = 2.050	
4.250	101.652	101.542	101.386	4.250	100.955	100.845	100.689	2.625	92.565	92.415	92.265				
4.375	102.051	101.942	101.786	4.375	101.318	101.209	101.053	2.750	95.596	95.446	95.296				
4.500	102.416	102.306	102.150	4.500	101.647	101.538	101.382	2.875	95.990	95.840	95.690				
4.625	102.706	102.597	102.440	4.625	101.902	101.793	101.636	3.000	96.384	96.234	96.084				
4.750	102.003	101.903	101.762	4.750	101.318	101.218	101.077	3.125	96.727	96.577	96.427				
4.875	102.244	102.144	102.004	4.875	101.611	101.511	101.371	3.250	98.634	98.484	98.334				
5.000	102.738	102.638	102.497	5.000	101.869	101.769	101.629	3.375	99.024	98.874	98.724				
5.125	103.045	102.945	102.805	5.125	102.061	101.961	101.821	3.500	99.408	99.258	99.108				
5.250	101.917	101.761	101.542	5.250	100.799	100.643	100.424	3.625	99.735	99.585	99.435				
5.375	102.192	102.035	101.817	5.375	101.155	100.999	100.780	3.750	100.422	100.272	100.122				
5.500	102.311	102.155	101.936	5.500	101.413	101.256	101.038	3.875	100.762	100.612	100.462				
5.625	102.439	102.283	102.064	5.625	101.605	101.448	101.230	4.000	101.067	100.917	100.767				
5.750	103.860	103.760	103.660	5.750	103.332	103.232	103.132	4.125	101.298	101.148	100.998				

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
3.500	96.469	96.319	96.169	3.500	96.100	95.950	95.800	1.875	N/A	N/A	N/A	3.125	97.438	97.288	97.138
3.625	96.872	96.722	96.572	3.625	96.468	96.318	96.168	2.000	N/A	N/A	N/A	3.250	99.270	99.120	98.970
3.750	98.305	98.155	97.998	3.750	98.057	97.907	97.751	2.125	N/A	N/A	N/A	3.375	99.682	99.532	99.382
3.875	98.754	98.604	98.447	3.875	98.471	98.321	98.164	2.250	91.378	91.228	91.078	3.500	100.093	99.943	99.793
4.000	99.198	99.048	98.892	4.000	98.879	98.729	98.573	2.375	91.783	91.633	91.483	3.625	100.496	100.346	100.196
4.125	99.584	99.434	99.277	4.125	99.230	99.080	98.923	2.500	90.865	90.715	90.565	Margin = 2.250		Index = 2.050	
4.250	100.452	100.342	100.186	4.250	99.955	99.845	99.689	2.625	91.815	91.665	91.515	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.851	100.742	100.586	4.375	100.318	100.209	100.053	2.750	95.378	95.228	95.078	Rate	30 Day	45 Day	60 Day
4.500	101.216	101.106	100.950	4.500	100.647	100.538	100.382	2.875	95.771	95.621	95.471	4.500	99.996	99.746	99.496
4.625	101.506	101.397	101.240	4.625	100.902	100.793	100.636	3.000	96.165	96.015	95.865	4.625	100.286	100.036	99.786
4.750	100.865	100.765	100.624	4.750	100.318	100.218	100.077	3.125	96.508	96.358	96.208	4.750	99.595	99.345	99.095
4.875	101.294	101.194	101.054	4.875	100.611	100.511	100.371	3.250	96.728	96.578	96.428	4.875	99.924	99.674	99.424
5.000	101.588	101.488	101.347	5.000	100.869	100.769	100.629	3.375	97.117	96.967	96.817	5.000	100.218	99.968	99.718
5.125	101.895	101.795	101.655	5.125	101.061	100.961	100.821	3.500	97.502	97.352	97.202	5.125	100.445	100.195	99.945
5.250	101.487	101.331	101.112	5.250	99.799	99.643	99.424	3.625	97.829	97.679	97.529	5.250	98.986	98.736	98.486
5.375	101.762	101.605	101.387	5.375	100.155	99.999	99.780	3.750	97.703	97.553	97.403	5.375	99.388	99.138	98.888
5.500	101.881	101.725	101.506	5.500	100.413	100.256	100.038	3.875	98.043	97.893	97.743	5.500	99.651	99.401	99.151
5.625	102.009	101.853	101.634	5.625	100.605	100.448	100.230	4.000	98.348	98.198	98.048	5.625	99.729	99.479	99.229
5.750	103.430	103.330	103.230	5.750	102.332	102.232	102.132	4.125	98.579	98.429	98.279	5.750	101.350	101.100	100.850

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:	3/16/2018 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
5.375	98.618	98.368	98.118	5.375	98.415	98.165	97.915
5.500	99.572	99.322	99.072	5.500	98.673	98.423	98.173
5.625	99.822	99.572	99.322	5.625	98.865	98.615	98.365
5.750	100.896	100.646	100.396	5.750	100.592	100.342	100.092

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

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline 11A, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/16/2018

45 Day Lock Exp.: 4/30/2018

60 Day Lock Exp.: 5/15/2018

W. Rate Sheet Dated: 3/16/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.027	98.927	98.827	4.250	101.105	101.005	100.905	3.000	97.473	97.373	97.273	3.000	97.802	97.702	97.602
4.125	99.630	99.530	99.430	4.375	101.578	101.478	101.378	3.125	97.965	97.865	97.765	3.125	98.145	98.045	97.945
4.250	100.229	100.129	100.029	4.500	102.292	102.192	102.092	3.250	98.607	98.507	98.407	3.250	98.995	98.895	98.795
4.375	100.937	100.837	100.737	4.625	102.872	102.772	102.672	3.375	99.041	98.941	98.841	3.375	99.351	99.251	99.151
4.500	101.494	101.394	101.294	4.750	103.345	103.245	103.145	3.500	99.467	99.367	99.267	3.500	99.708	99.608	99.508
4.625	102.041	101.941	101.841	4.875	103.714	103.614	103.514	3.625	99.916	99.816	99.716	3.625	100.022	99.922	99.822
4.750	102.619	102.519	102.419	4.990	103.920	103.820	103.720	3.750	100.458	100.358	100.258	3.750	100.748	100.648	100.548
4.875	103.183	103.083	102.983	5.000	104.020	103.920	103.820	3.875	100.992	100.892	100.792	3.875	101.088	100.988	100.888
4.990	103.480	103.380	103.280	5.125	104.539	104.439	104.339	3.990	101.416	101.316	101.216	3.990	101.329	101.229	101.129
5.000	103.580	103.480	103.380	5.250	105.040	104.940	104.840	4.000	101.516	101.416	101.316	4.000	101.429	101.329	101.229
5.125	104.196	104.096	103.996	5.375	105.388	105.288	105.188	4.125	101.993	101.893	101.793	4.125	101.738	101.638	101.538
5.250	104.871	104.771	104.671	5.500	105.726	105.626	105.526	4.250	102.338	102.238	102.138	4.250	101.936	101.836	101.736
5.375	105.325	105.225	105.125	5.625	106.005	105.905	105.805	4.375	102.648	102.548	102.448	4.375	102.124	102.024	101.924
5.500	105.754	105.654	105.554	5.750	106.259	106.156	106.043	4.500	102.907	102.807	102.707	4.500	102.281	102.181	102.081
5.625	106.127	106.027	105.927	5.875	106.611	106.509	106.396	4.625	103.002	102.902	102.802	4.625	102.503	102.403	102.303
5.750	106.710	106.607	106.494	5.990	106.854	106.752	106.639	4.750	103.195	103.095	102.995	4.750	102.571	102.471	102.371
5.875	107.191	107.089	106.975	6.000	106.954	106.852	106.739	4.875	103.459	103.359	103.259	4.875	102.856	102.756	102.656
5.990	107.556	107.453	107.340	6.125	107.175	107.073	106.960	4.990	103.636	103.536	103.436	4.990	102.931	102.831	102.731
6.000	107.656	107.553	107.440	6.250	107.146	107.029	106.911	5.000	103.736	103.636	103.536	5.000	103.031	102.931	102.831

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.936	101.836	101.736	3.000	96.761	96.661	96.561
4.875	102.477	102.377	102.277	3.125	97.229	97.129	97.029
4.990	102.865	102.765	102.665	3.250	97.500	97.400	97.300
5.000	102.965	102.865	102.765	3.375	97.899	97.799	97.699
5.125	103.220	103.120	103.020	3.500	98.350	98.250	98.150
5.250	103.456	103.356	103.256	3.625	98.793	98.693	98.593
5.375	102.824	102.724	102.624	3.750	99.213	99.113	99.013
5.500	103.318	103.218	103.118	3.875	99.682	99.582	99.482
5.625	103.597	103.497	103.397	3.990	100.025	99.925	99.825
5.750	103.858	103.758	103.658	4.000	100.125	100.025	99.925
5.875	103.643	103.540	103.415	4.125	100.550	100.450	100.350
5.990	104.074	103.971	103.846	4.250	100.786	100.686	100.586
6.000	104.174	104.071	103.946	4.375	100.992	100.892	100.792
6.125	104.443	104.340	104.215	4.500	101.164	101.064	100.964
6.250	104.683	104.580	104.455	4.625	101.148	101.048	100.948
6.375	104.522	104.405	104.299	4.750	101.342	101.242	101.142
6.500	110.790	110.673	110.567	4.875	101.513	101.413	101.313
6.625	111.191	111.074	110.969	4.990	101.599	101.499	101.399
6.750	111.567	111.450	111.344	5.000	101.699	101.599	101.499

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	-1.000
Texas Equity 50(a)(4)	-0.250
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750
* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2								

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

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

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

HomeReady 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 (



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2018

45 Day Lock Exp.:

4/30/2018

60 Day Lock Exp.:

5/15/2018

W. Rate Sheet Dated: 3/16/2018

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	97.116	97.016	96.916	3.750	94.192	94.092	93.992	4.250	99.655	99.555	99.455	4.250	98.084	97.984	97.884
4.125	97.861	97.761	97.661	3.875	94.886	94.786	94.686	4.375	100.123	100.023	99.923	4.375	98.675	98.575	98.475
4.250	98.590	98.490	98.390	3.990	95.565	95.465	95.365	4.500	100.842	100.742	100.642	4.500	99.217	99.117	99.017
4.375	99.149	99.049	98.949	4.000	96.665	96.565	96.465	4.625	101.422	101.322	101.222	4.625	99.718	99.618	99.518
4.500	99.829	99.729	99.629	4.125	96.675	96.575	96.475	4.750	101.895	101.795	101.695	4.750	100.539	100.439	100.339
4.625	100.515	100.415	100.315	4.250	97.658	97.558	97.458	4.875	102.264	102.164	102.064	4.875	101.059	100.959	100.859
4.750	101.169	101.069	100.969	4.375	98.437	98.337	98.237	4.990	102.470	102.370	102.270	4.990	101.437	101.337	101.237
4.875	101.679	101.579	101.479	4.500	99.415	99.315	99.215	5.000	102.570	102.470	102.370	5.000	101.537	101.437	101.337
4.990	102.030	101.930	101.830	4.625	100.347	100.247	100.147	5.125	103.089	102.989	102.889	5.125	101.941	101.841	101.741
5.000	102.130	102.030	101.930	4.750	101.236	101.136	101.036	5.250	103.590	103.490	103.390	5.250	102.531	102.431	102.331
5.125	102.746	102.646	102.546	4.875	101.813	101.713	101.613	5.375	103.938	103.838	103.738	5.375	103.034	102.934	102.834
5.250	103.421	103.321	103.221	4.990	102.212	102.112	102.012	5.500	104.276	104.176	104.076	5.500	103.524	103.424	103.324
5.375	103.875	103.775	103.675	5.000	102.312	102.212	102.112	5.625	104.555	104.455	104.355	5.625	103.928	103.828	103.728
5.500	104.304	104.204	104.104	5.125	102.752	102.652	102.552	5.750	104.809	104.706	104.593	5.750	104.422	104.319	104.206
5.625	104.677	104.577	104.477	5.250	103.676	103.576	103.476	5.875	105.161	105.059	104.946	5.875	104.932	104.829	104.716
5.750	105.260	105.157	105.044	5.375	104.194	104.094	103.994	5.990	105.404	105.302	105.189	5.990	105.327	105.225	105.111
5.875	105.741	105.639	105.525	5.500	104.670	104.570	104.470	6.000	105.504	105.402	105.289	6.000	105.427	105.325	105.211
5.990	106.106	106.003	105.890	5.625	105.082	104.982	104.882	6.125	105.725	105.623	105.510	6.125	105.752	105.650	105.536
6.000	106.206	106.103	105.990	5.750	105.734	105.631	105.518	6.250	105.696	105.579	105.461	6.250	105.370	105.252	105.135

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	96.761	96.661	96.561	3.000	94.331	94.231	94.131	3.000	96.302	96.202	96.102	3.000	94.070	93.970	93.870
3.125	97.229	97.129	97.029	3.125	95.011	94.911	94.811	3.125	96.645	96.545	96.445	3.125	94.741	94.641	94.541
3.250	97.500	97.400	97.300	3.250	95.441	95.341	95.241	3.250	97.495	97.395	97.295	3.250	95.181	95.081	94.981
3.375	97.899	97.799	97.699	3.375	95.962	95.862	95.762	3.375	97.851	97.751	97.651	3.375	95.692	95.592	95.492
3.500	98.350	98.250	98.150	3.500	96.642	96.542	96.442	3.500	98.208	98.108	98.008	3.500	96.381	96.281	96.181
3.625	98.793	98.693	98.593	3.625	97.263	97.163	97.063	3.625	98.522	98.422	98.322	3.625	96.992	96.892	96.792
3.750	99.213	99.113	99.013	3.750	97.796	97.696	97.596	3.750	99.248	99.148	99.048	3.750	97.526	97.426	97.326
3.875	99.682	99.582	99.482	3.875	98.481	98.381	98.281	3.875	99.588	99.488	99.388	3.875	98.200	98.100	98.000
3.990	100.025	99.925	99.825	3.990	99.058	98.958	98.858	3.990	99.829	99.729	99.629	3.990	98.777	98.677	98.577
4.000	100.125	100.025	99.925	4.000	99.158	99.058	98.958	4.000	99.929	99.829	99.729	4.000	98.877	98.777	98.677
4.125	100.550	100.450	100.350	4.125	99.770	99.670	99.570	4.125	100.238	100.138	100.038	4.125	99.489	99.389	99.289
4.250	100.786	100.686	100.586	4.250	100.150	100.050	99.950	4.250	100.436	100.336	100.236	4.250	99.850	99.750	99.650
4.375	100.992	100.892	100.792	4.375	100.494	100.394	100.294	4.375	100.624	100.524	100.424	4.375	100.194	100.094	99.994
4.500	101.164	101.064	100.964	4.500	100.784	100.684	100.584	4.500	100.781	100.681	100.581	4.500	100.484	100.384	100.284
4.625	101.148	101.048	100.948	4.625	101.147	101.047	100.947	4.625	101.003	100.903	100.803	4.625	100.847	100.747	100.647
4.750	101.342	101.242	101.142	4.750	101.474	101.374	101.274	4.750	101.171	101.071	100.971	4.750	101.163	101.063	100.963
4.875	101.513	101.413	101.313	4.875	101.769	101.669	101.569	4.875	101.356	101.256	101.156	4.875	101.489	101.389	101.289
4.990	101.599	101.499	101.399	4.990	101.975	101.875	101.775	4.990	101.431	101.331	101.231	4.990	101.694	101.594	101.494
5.000	101.699	101.599	101.499	5.000	102.075	101.975	101.875	5.000	101.531	101.431	101.331	5.000	101.794	101.694	101.594

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

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

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

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 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

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.0



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afnwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2018

45 Day Lock Exp.:

4/30/2018

60 Day Lock Exp.:

5/15/2018

W. Rate Sheet Dated: 3/16/2018

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	97.621	97.521	97.421	3.750	98.691	98.591	98.491	2.750	96.256	96.156	96.056
3.875	98.425	98.325	98.225	3.875	99.362	99.262	99.162	2.875	96.918	96.818	96.718
3.990	99.044	98.944	98.844	3.990	99.925	99.825	99.725	2.990	97.373	97.273	97.173
4.000	99.144	99.044	98.944	4.000	100.025	99.925	99.825	3.000	97.473	97.373	97.273
4.125	99.630	99.530	99.430	4.125	100.602	100.502	100.402	3.125	97.965	97.865	97.765
4.250	100.452	100.352	100.252	4.250	101.257	101.157	101.057	3.250	98.607	98.507	98.407
4.375	101.085	100.985	100.885	4.375	101.869	101.769	101.669	3.375	99.125	99.025	98.925
4.500	101.667	101.567	101.467	4.500	102.449	102.349	102.249	3.500	99.467	99.367	99.267
4.625	102.166	102.066	101.966	4.625	102.898	102.798	102.694	3.625	99.942	99.842	99.742
4.750	102.729	102.629	102.529	4.750	103.462	103.362	103.255	3.750	100.490	100.390	100.290
4.875	103.271	103.171	103.071	4.875	104.001	103.901	103.792	3.875	101.016	100.916	100.816
4.990	103.726	103.626	103.526	4.990	104.416	104.316	104.206	3.990	101.404	101.304	101.204
5.000	103.826	103.726	103.626	5.000	104.516	104.416	104.306	4.000	101.504	101.404	101.304
5.125	104.358	104.258	104.158	5.125	104.462	104.362	104.220	4.125	102.019	101.919	101.819
5.250	104.842	104.742	104.642	5.250	104.983	104.883	104.739	4.250	102.435	102.335	102.235
5.375	105.274	105.174	105.074	5.375	105.495	105.395	105.251	4.375	102.858	102.758	102.658
5.500	105.646	105.546	105.446	5.500	105.987	105.887	105.743	4.500	102.861	102.761	102.661
5.625	106.291	106.175	106.072	5.625	106.544	106.428	106.326	4.625	103.334	103.234	103.134
5.750	106.743	106.627	106.528	5.750	107.055	106.939	106.838	4.750	103.788	103.688	103.588

Conforming FHLMC Super Conforming							
30-20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.621	97.521	97.421	2.750	96.256	96.156	96.056
3.875	98.431	98.331	98.231	2.875	96.918	96.818	96.718
3.990	99.050	98.950	98.850	2.990	97.373	97.273	97.173
4.000	99.150	99.050	98.950	3.000	97.473	97.373	97.273
4.125	99.636	99.536	99.436	3.125	97.965	97.865	97.765
4.250	100.452	100.352	100.252	3.250	98.607	98.507	98.407
4.375	101.085	100.985	100.885	3.375	99.125	99.025	98.925
4.500	101.667	101.567	101.467	3.500	99.467	99.367	99.267
4.625	102.166	102.066	101.966	3.625	99.942	99.842	99.742
4.750	102.729	102.629	102.529	3.750	100.490	100.390	100.290
4.875	103.271	103.171	103.071	3.875	101.016	100.916	100.816
4.990	103.726	103.626	103.526	3.990	101.404	101.304	101.204
5.000	103.826	103.726	103.626	4.000	101.504	101.404	101.304
5.125	104.358	104.258	104.158	4.125	102.019	101.919	101.819
5.250	104.842	104.742	104.642	4.250	102.435	102.335	102.235
5.375	105.274	105.174	105.074	4.375	102.858	102.758	102.658
5.500	105.646	105.546	105.446	4.500	102.861	102.761	102.661
5.625	106.291	106.175	106.072	4.625	103.334	103.234	103.134
5.750	106.743	106.627	106.528	4.750	103.788	103.688	103.588

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%
≥ 740	0.000	0.000	-0.250	-0.500	-0.250	-0.250	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-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%
High-LTV	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
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-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
SC Fixed Purchase or R/T Refi	-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%
≥ 760	-0.700	-1.400	-1.850	-2.460	-0.550	-0.800	-1.420
740 - 759	-0.850	-2.000	-2.600	-3.450	-0.600	-1.020	-2.070
720 - 739	-1.000	-2.450	-3.250	-4.350	-0.650	-1.270	-2.620
700 - 719	-1.150	-2.950	-3.850	-5.150	-0.700	-1.420	-3.020
680 - 699	-1.350	-3.600	-4.750	-6.360	-0.800	-1.720	-3.820

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Texas Equity 50(a)(4)	-0.250
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	-0.600	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750
*The Loan Amount adjustment does not apply in AK with loan amt \$453.1K - \$679.65K					

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

4/16/2018

45 Day Lock Exp.:

4/30/2018

60 Day Lock Exp.:

5/15/2018

W. Rate Sheet Dated: 3/16/2018

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	96.077	95.977	95.877	3.750	95.977	95.877	95.777	3.750	97.159	97.059	96.959	3.750	97.059	96.959	96.859
3.875	96.928	96.828	96.728	3.875	96.828	96.728	96.628	3.875	97.912	97.812	97.712	3.875	97.812	97.712	97.612
3.990	97.594	97.494	97.394	3.990	97.494	97.394	97.294	3.990	98.475	98.375	98.275	3.990	98.375	98.275	98.175
4.000	97.694	97.594	97.494	4.000	97.594	97.494	97.394	4.000	98.575	98.475	98.375	4.000	98.475	98.375	98.275
4.125	98.140	98.040	97.940	4.125	98.040	97.940	97.840	4.125	99.152	99.052	98.952	4.125	99.052	98.952	98.852
4.250	99.002	98.902	98.802	4.250	98.902	98.802	98.702	4.250	99.807	99.707	99.607	4.250	99.707	99.607	99.507
4.375	99.635	99.535	99.435	4.375	99.535	99.435	99.335	4.375	100.419	100.319	100.219	4.375	100.319	100.219	100.119
4.500	100.217	100.117	100.017	4.500	100.117	100.017	99.917	4.500	100.999	100.899	100.799	4.500	100.899	100.799	100.699
4.625	100.716	100.616	100.516	4.625	100.616	100.516	100.416	4.625	101.448	101.348	101.244	4.625	101.348	101.248	101.144
4.750	101.279	101.179	101.079	4.750	101.179	101.079	100.979	4.750	102.012	101.912	101.805	4.750	101.912	101.812	101.705
4.875	101.821	101.721	101.621	4.875	101.721	101.621	101.521	4.875	102.551	102.451	102.342	4.875	102.451	102.351	102.242
4.990	102.276	102.176	102.076	4.990	102.176	102.076	101.976	4.990	102.966	102.866	102.756	4.990	102.866	102.766	102.656
5.000	102.376	102.276	102.176	5.000	102.276	102.176	102.076	5.000	103.066	102.966	102.856	5.000	102.966	102.866	102.756
5.125	102.908	102.808	102.708	5.125	102.808	102.708	102.608	5.125	103.012	102.912	102.770	5.125	102.912	102.812	102.670
5.250	103.392	103.292	103.192	5.250	103.292	103.192	103.092	5.250	103.533	103.433	103.289	5.250	103.433	103.333	103.189
5.375	103.824	103.724	103.624	5.375	103.724	103.624	103.524	5.375	104.045	103.945	103.801	5.375	103.945	103.845	103.701
5.500	104.196	104.096	103.996	5.500	104.096	103.996	103.896	5.500	104.537	104.437	104.293	5.500	104.437	104.337	104.193
5.625	104.841	104.725	104.622	5.625	104.741	104.625	104.522	5.625	105.094	104.978	104.876	5.625	104.994	104.878	104.776
5.750	105.293	105.177	105.078	5.750	105.193	105.077	104.978	5.750	105.605	105.489	105.388	5.750	105.505	105.389	105.288

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.408	94.308	94.208	2.750	94.308	94.208	94.108
2.875	95.091	94.991	94.891	2.875	94.991	94.891	94.791
2.990	95.674	95.574	95.474	2.990	95.574	95.474	95.374
3.000	95.774	95.674	95.574	3.000	95.674	95.574	95.474
3.125	96.407	96.307	96.207	3.125	96.307	96.207	96.107
3.250	97.082	96.982	96.882	3.250	96.982	96.882	96.782
3.375	97.625	97.525	97.425	3.375	97.525	97.425	97.325
3.500	97.905	97.805	97.705	3.500	97.805	97.705	97.605
3.625	98.442	98.342	98.242	3.625	98.342	98.242	98.142
3.750	98.990	98.890	98.790	3.750	98.890	98.790	98.690
3.875	99.516	99.416	99.316	3.875	99.416	99.316	99.216
3.990	99.904	99.804	99.704	3.990	99.804	99.704	99.604
4.000	100.004	99.904	99.804	4.000	99.904	99.804	99.704
4.125	100.519	100.419	100.319	4.125	100.419	100.319	100.219
4.250	100.935	100.835	100.735	4.250	100.835	100.735	100.635
4.375	101.358	101.258	101.158	4.375	101.258	101.158	101.058
4.500	101.361	101.261	101.161	4.500	101.261	101.161	101.061
4.625	101.834	101.734	101.634	4.625	101.734	101.634	101.534
4.750	102.288	102.188	102.088	4.750	102.188	102.088	101.988

30-20 Year Super Conforming								15 Year Super Conforming							
≤ 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	96.077	95.977	95.877	3.750	95.977	95.877	95.777	2.750	94.408	94.308	94.208	2.750	94.308	94.208	94.108
3.875	96.934	96.834	96.734	3.875	96.834	96.734	96.634	2.875	95.091	94.991	94.891	2.875	94.991	94.891	94.791
3.990	97.600	97.500	97.400	3.990	97.500	97.400	97.300	2.990	95.674	95.574	95.474	2.990	95.574	95.474	95.374
4.000	97.700	97.600	97.500	4.000	97.600	97.500	97.400	3.000	95.774	95.674	95.574	3.000	95.674	95.574	95.474
4.125	98.146	98.046	97.946	4.125	98.046	97.946	97.846	3.125	96.407	96.307	96.207	3.125	96.307	96.207	96.107
4.250	99.002	98.902	98.802	4.250	98.902	98.802	98.702	3.250	97.082	96.982	96.882	3.250	96.982	96.882	96.782
4.375	99.635	99.535	99.435	4.375	99.535	99.435	99.335	3.375	97.625	97.525	97.425	3.375	97.525	97.425	97.325
4.500	100.217	100.117	100.017	4.500	100.117	100.017	99.917	3.500	97.905	97.805	97.705	3.500	97.805	97.705	97.605
4.625	100.716	100.616	100.516	4.625	100.616	100.516	100.416	3.625	98.442	98.342	98.242	3.625	98.342	98.242	98.142
4.750	101.279	101.179	101.079	4.750	101.179	101.079	100.979	3.750	98.990	98.890	98.790	3.750	98.890	98.790	98.690
4.875	101.901	101.801	101.701	4.875	101.801	101.701	101.601	3.875	99.516	99.416	99.316	3.875	99.416	99.316	99.216
4.990	102.373	102.273	102.173	4.990	102.273	102.173	102.073	3.990	99.904	99.804	99.704	3.990	99.804	99.704	99.604
5.000	102.473	102.373	102.273	5.000	102.373	102.273	102.173	4.000	100.004	99.904	99.804	4.000	99.904	99.804	99.704
5.125	103.005	102.905	102.805	5.125	102.905	102.805	102.705	4.125	100.519	100.419	100.319	4.125	100.419	100.319	100.219
5.250	103.489	103.389	103.289	5.250	103.389	103.289	103.189	4.250	100.935	100.835	100.735	4.250	100.835	100.735	100.635
5.375	103.921	103.821	103.721	5.375	103.821	103.721	103.621	4.375	101.358	101.258	101.158	4.375	101.258	101.158	101.058
5.500	104.310	104.210	104.110	5.500	104.210	104.110	104.010	4.500	101.361	101.261	101.161	4.500	101.261	101.161	101.061
5.625	104.955	104.839	104.736	5.625	104.855	104.739	104.636	4.625	101.834	101.734	101.634	4.625	101.734	101.634	101.534
5.750	105.407	105.291	105.192	5.750	105.307	105.191	105.092	4.750	102.288	102.188	102.088	4.750	102.188	102.088	101.988

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 - 97.01%	97.01 - 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-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/0 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



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.:

4/16/2018

45 Day Lock Exp.:

4/30/2018

60 Day Lock Exp.:

5/15/2018

W. Rate Sheet Dated: 3/16/2018

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				Super Conforming - 30-20 Year				Super Conforming - 15 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	Rate	30 Day	45 Day	60 Day
3.750	97.527	97.427	97.327	3.750	98.609	98.509	98.409	2.750	95.908	95.808	95.708	3.750	97.527	97.427	97.327	2.750	95.908	95.808	95.708
3.875	98.378	98.278	98.178	3.875	99.362	99.262	99.162	2.875	96.591	96.491	96.391	3.875	98.384	98.284	98.184	2.875	96.591	96.491	96.391
3.990	99.044	98.944	98.844	3.990	99.925	99.825	99.725	2.990	97.174	97.074	96.974	3.990	99.050	98.950	98.850	2.990	97.174	97.074	96.974
4.000	99.144	99.044	98.944	4.000	100.025	99.925	99.825	3.000	97.274	97.174	97.074	4.000	99.150	99.050	98.950	3.000	97.274	97.174	97.074
4.125	99.590	99.490	99.390	4.125	100.602	100.502	100.402	3.125	97.907	97.807	97.707	4.125	99.596	99.496	99.396	3.125	97.907	97.807	97.707
4.250	100.452	100.352	100.252	4.250	101.257	101.157	101.057	3.250	98.582	98.482	98.382	4.250	100.452	100.352	100.252	3.250	98.582	98.482	98.382
4.375	101.085	100.985	100.885	4.375	101.869	101.769	101.669	3.375	99.125	99.025	98.925	4.375	101.085	100.985	100.885	3.375	99.125	99.025	98.925
4.500	101.667	101.567	101.467	4.500	102.449	102.349	102.249	3.500	99.405	99.305	99.205	4.500	101.667	101.567	101.467	3.500	99.405	99.305	99.205
4.625	102.166	102.066	101.966	4.625	102.898	102.798	102.694	3.625	99.942	99.842	99.742	4.625	102.166	102.066	101.966	3.625	99.942	99.842	99.742
4.750	102.729	102.629	102.529	4.750	103.462	103.362	103.255	3.750	100.490	100.390	100.290	4.750	102.729	102.629	102.529	3.750	100.490	100.390	100.290
4.875	103.271	103.171	103.071	4.875	104.001	103.901	103.792	3.875	101.016	100.916	100.816	4.875	103.351	103.251	103.151	3.875	101.016	100.916	100.816
4.990	103.726	103.626	103.526	4.990	104.416	104.316	104.206	3.990	101.404	101.304	101.204	4.990	103.823	103.723	103.623	3.990	101.404	101.304	101.204
5.000	103.826	103.726	103.626	5.000	104.516	104.416	104.306	4.000	101.504	101.404	101.304	5.000	103.923	103.823	103.723	4.000	101.504	101.404	101.304
5.125	104.358	104.258	104.158	5.125	104.462	104.362	104.220	4.125	102.019	101.919	101.819	5.125	104.455	104.355	104.255	4.125	102.019	101.919	101.819
5.250	104.842	104.742	104.642	5.250	104.983	104.883	104.739	4.250	102.435	102.335	102.235	5.250	104.939	104.839	104.739	4.250	102.435	102.335	102.235
5.375	105.274	105.174	105.074	5.375	105.495	105.395	105.251	4.375	102.858	102.758	102.658	5.375	105.371	105.271	105.171	4.375	102.858	102.758	102.658
5.500	105.646	105.546	105.446	5.500	105.987	105.887	105.743	4.500	102.861	102.761	102.661	5.500	105.760	105.660	105.560	4.500	102.861	102.761	102.661
5.625	106.291	106.175	106.072	5.625	106.544	106.428	106.326	4.625	103.334	103.234	103.134	5.625	106.405	106.289	106.186	4.625	103.334	103.234	103.134
5.750	106.743	106.627	106.528	5.750	107.055	106.939	106.838	4.750	103.788	103.688	103.588	5.750	106.857	106.741	106.642	4.750	103.788	103.688	103.588

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)(4)	-0.250
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.: 4/16/2018

45 Day Lock Exp.: 4/30/2018

60 Day Lock Exp.: 5/15/2018

W. Rate Sheet Dated: 3/16/2018

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	96.752	96.701	96.524
3.875	97.282	97.229	97.047
4.000	97.924	97.869	97.682
4.125	98.716	98.660	98.467
4.250	99.373	99.314	99.116
4.375	99.972	99.912	99.709
4.500	100.491	100.429	100.221
4.625	100.870	100.806	100.593
4.750	101.280	101.214	100.996
4.875	101.657	101.590	101.366
5.000	101.909	101.840	101.610
5.125	102.210	102.139	101.905
5.250	102.445	102.372	102.132

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	97.291	97.243	97.076
3.625	97.751	97.702	97.530
3.750	98.171	98.120	97.943
3.875	98.773	98.720	98.538
4.000	99.114	99.059	98.872
4.125	99.364	99.308	99.115
4.250	99.647	99.589	99.391
4.375	99.902	99.842	99.639
4.500	100.147	100.085	99.877
4.625	100.393	100.329	100.116
4.750	100.663	100.598	100.379

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	97.342	97.298	97.142
3.375	97.824	97.779	97.617
3.500	98.280	98.232	98.066
3.625	98.699	98.649	98.478
3.750	99.084	99.033	98.856
3.875	99.438	99.385	99.203
4.000	99.763	99.708	99.520
4.125	100.113	100.057	99.864
4.250	100.443	100.385	100.187
4.375	100.755	100.694	100.491
4.500	101.067	101.005	100.796
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	n/a	n/a	n/a	n/a	n/a	n/a	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	-0.500	-0.500	-1.000	-1.000	-1.500	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)