



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.: 7/30/2018

45 Day Lock Exp.: 8/13/2018

60 Day Lock Exp.: 8/27/2018

W. Rate Sheet Dated: 6/28/2018

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	98.225	98.075	97.925	3.500	97.713	97.563	97.413	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.759	98.609	98.459	3.625	98.211	98.061	97.911	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.623	99.473	99.323	3.750	99.232	99.082	98.932	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.153	100.003	99.853	3.875	99.727	99.577	99.427	2.250	93.891	93.741	93.591	3.500	99.220	99.070	98.920
4.000	100.679	100.529	100.379	4.000	100.216	100.066	99.916	2.375	94.261	94.111	93.961	3.625	99.754	99.604	99.454
4.125	101.207	101.057	100.907	4.125	100.709	100.559	100.409	2.500	93.378	93.228	93.078	Margin = 2.250		Index = 2.340	
4.250	101.913	101.757	101.632	4.250	101.272	101.115	100.990	2.625	94.328	94.178	94.028				
4.375	102.430	102.274	102.149	4.375	101.754	101.597	101.472	2.750	96.817	96.667	96.517				
4.500	102.940	102.784	102.659	4.500	102.228	102.072	101.947	2.875	97.382	97.232	97.082				
4.625	103.362	103.205	103.080	4.625	102.614	102.457	102.332	3.000	97.856	97.706	97.556				
4.750	103.487	103.330	103.143	4.750	102.662	102.505	102.318	3.125	98.330	98.180	98.030				
4.875	103.637	103.480	103.293	4.875	103.060	102.904	102.716	3.250	98.952	98.802	98.652				
5.000	104.263	104.107	103.920	5.000	103.451	103.295	103.107	3.375	99.419	99.269	99.119				
5.125	104.681	104.525	104.337	5.125	103.653	103.497	103.309	3.500	99.888	99.738	99.588				
5.250	104.713	104.557	104.385	5.250	103.651	103.495	103.323	3.625	100.350	100.200	100.050				
5.375	104.990	104.834	104.662	5.375	104.009	103.853	103.681	3.750	100.380	100.230	100.080				
5.500	104.980	104.824	104.652	5.500	104.338	104.181	104.010	3.875	100.834	100.684	100.534				
5.625	105.259	105.103	104.931	5.625	104.781	104.625	104.453	4.000	101.219	101.069	100.919				
5.750	105.427	105.327	105.227	5.750	104.356	104.256	104.156	4.125	101.559	101.409	101.259				

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	97.025	96.875	96.725	3.500	96.713	96.563	96.413	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.559	97.409	97.259	3.625	97.211	97.061	96.911	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.423	98.273	98.123	3.750	98.232	98.082	97.932	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	98.953	98.803	98.653	3.875	98.727	98.577	98.427	2.250	92.891	92.741	92.591	3.500	98.220	98.070	97.920
4.000	99.479	99.329	99.179	4.000	99.216	99.066	98.916	2.375	93.261	93.111	92.961	3.625	98.754	98.604	98.454
4.125	100.007	99.857	99.707	4.125	99.709	99.559	99.409	2.500	92.378	92.228	92.078	Margin = 2.250		Index = 2.340	
4.250	100.713	100.557	100.432	4.250	100.272	100.115	99.990	2.625	93.328	93.178	93.028	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.230	101.074	100.949	4.375	100.754	100.597	100.472	2.750	95.817	95.667	95.517	Rate	30 Day	45 Day	60 Day
4.500	101.740	101.584	101.459	4.500	101.228	101.072	100.947	2.875	96.382	96.232	96.082	4.500	100.540	100.290	100.040
4.625	102.162	102.005	101.880	4.625	101.614	101.457	101.332	3.000	96.856	96.706	96.556	4.625	100.962	100.712	100.462
4.750	102.287	102.130	101.943	4.750	101.662	101.505	101.318	3.125	97.330	97.180	97.030	4.750	100.903	100.653	100.403
4.875	102.687	102.530	102.343	4.875	102.060	101.904	101.716	3.250	97.952	97.802	97.652	4.875	101.337	101.087	100.837
5.000	103.113	102.957	102.770	5.000	102.451	102.295	102.107	3.375	98.419	98.269	98.119	5.000	101.763	101.513	101.263
5.125	103.531	103.375	103.187	5.125	102.753	102.597	102.409	3.500	98.888	98.738	98.588	5.125	102.101	101.851	101.601
5.250	104.283	104.127	103.955	5.250	102.651	102.495	102.323	3.625	99.350	99.200	99.050	5.250	101.602	101.352	101.102
5.375	104.560	104.404	104.232	5.375	103.009	102.853	102.681	3.750	99.380	99.230	99.080	5.375	101.786	101.536	101.286
5.500	104.750	104.594	104.422	5.500	103.338	103.181	103.010	3.875	99.834	99.684	99.534	5.500	102.030	101.780	101.530
5.625	104.979	104.823	104.651	5.625	103.781	103.625	103.453	4.000	100.219	100.069	99.919	5.625	102.299	102.049	101.799
5.750	105.197	105.097	104.997	5.750	103.356	103.256	103.156	4.125	100.559	100.409	100.259	5.750	102.757	102.507	102.257

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster	Loan Size Adjuster		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$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	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA 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
4.500	99.690	99.440	99.190	4.500	99.508	99.258	99.008
4.750	100.053	99.803	99.553	4.750	99.942	99.692	99.442
5.000	100.913	100.663	100.413	5.000	100.731	100.481	100.231
5.250	101.822	101.572	101.322	5.250	101.658	101.408	101.158
5.500	102.051	101.801	101.551	5.500	101.618	101.368	101.118
5.625	102.302	102.052	101.802	5.625	102.061	101.811	101.561
5.750	102.501	102.251	102.001	5.750	101.636	101.386	101.136
5.875	102.731	102.481	102.231	5.875	102.005	101.755	101.505

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:	6/28/2018	5.250%

DPA 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	*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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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	97.288	97.138	96.988	3.500	96.775	96.625	96.475	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.821	97.671	97.521	3.625	97.273	97.123	96.973	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.623	98.473	98.323	3.750	98.232	98.082	97.932	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.153	99.003	98.853	3.875	98.727	98.577	98.427	2.250	90.391	90.241	90.091	3.500	98.28	98.132	97.982
4.000	99.679	99.529	99.379	4.000	99.216	99.066	98.916	2.375	90.761	90.611	90.461	3.625	98.82	98.666	98.516
4.125	100.207	100.057	99.907	4.125	99.709	99.559	99.409	2.500	89.878	89.728	89.578	Margin = 2.250		Index = 2.340	
4.250	100.819	100.663	100.538	4.250	100.178	100.022	99.897	2.625	90.828	90.678	90.528				
4.375	101.337	101.180	101.055	4.375	100.660	100.504	100.379	2.750	95.130	94.980	94.830				
4.500	101.847	101.690	101.565	4.500	101.134	100.978	100.853	2.875	95.694	95.544	95.394				
4.625	102.268	102.112	101.987	4.625	101.520	101.364	101.239	3.000	96.168	96.018	95.868				
4.750	102.080	101.924	101.737	4.750	101.255	101.099	100.912	3.125	96.643	96.493	96.343				
4.875	102.230	102.074	101.887	4.875	101.654	101.497	101.310	3.250	98.014	97.864	97.714				
5.000	102.857	102.701	102.513	5.000	102.045	101.888	101.701	3.375	98.482	98.332	98.182				
5.125	103.275	103.119	102.931	5.125	102.247	102.091	101.903	3.500	98.951	98.801	98.651				
5.250	101.744	101.588	101.416	5.250	100.682	100.526	100.354	3.625	99.413	99.263	99.113				
5.375	102.021	101.865	101.693	5.375	101.040	100.884	100.712	3.750	99.380	99.230	99.080				
5.500	102.011	101.855	101.683	5.500	101.369	101.213	101.041	3.875	99.834	99.684	99.534				
5.625	102.290	102.134	101.962	5.625	101.812	101.656	101.484	4.000	100.219	100.069	99.919				
5.750	101.990	101.890	101.790	5.750	100.919	100.819	100.719	4.125	100.559	100.409	100.259				

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	96.088	95.938	95.788	3.500	95.775	95.625	95.475	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.621	96.471	96.321	3.625	96.273	96.123	95.973	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.423	97.273	97.123	3.750	97.232	97.082	96.932	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	97.953	97.803	97.653	3.875	97.727	97.577	97.427	2.250	91.141	90.991	90.841	3.500	97.282	97.132	96.982
4.000	98.479	98.329	98.179	4.000	98.216	98.066	97.916	2.375	91.511	91.361	91.211	3.625	97.816	97.666	97.516
4.125	99.007	98.857	98.707	4.125	98.709	98.559	98.409	2.500	90.628	90.478	90.328	Margin = 2.250		Index = 2.340	
4.250	99.619	99.463	99.338	4.250	99.178	99.022	98.897	2.625	91.578	91.428	91.278	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.137	99.980	99.855	4.375	99.660	99.504	99.379	2.750	94.911	94.761	94.611	Rate	30 Day	45 Day	60 Day
4.500	100.647	100.490	100.365	4.500	100.134	99.978	99.853	2.875	95.475	95.325	95.175	4.500	99.447	99.197	98.947
4.625	101.068	100.912	100.787	4.625	100.520	100.364	100.239	3.000	95.950	95.800	95.650	4.625	99.868	99.618	99.368
4.750	100.880	100.724	100.537	4.750	100.255	100.099	99.912	3.125	96.424	96.274	96.124	4.750	99.497	99.247	98.997
4.875	101.280	101.124	100.937	4.875	100.654	100.497	100.310	3.250	96.483	96.333	96.183	4.875	99.930	99.680	99.430
5.000	101.707	101.551	101.363	5.000	101.045	100.888	100.701	3.375	96.950	96.800	96.650	5.000	100.357	100.107	99.857
5.125	102.125	101.969	101.781	5.125	101.347	101.191	101.003	3.500	97.420	97.270	97.120	5.125	100.695	100.445	100.195
5.250	101.314	101.158	100.986	5.250	99.682	99.526	99.354	3.625	97.881	97.731	97.581	5.250	98.633	98.383	98.133
5.375	101.591	101.435	101.263	5.375	100.040	99.884	99.712	3.750	97.192	97.042	96.892	5.375	98.817	98.567	98.317
5.500	101.781	101.625	101.453	5.500	100.369	100.213	100.041	3.875	97.647	97.497	97.347	5.500	99.061	98.811	98.561
5.625	102.010	101.854	101.682	5.625	100.812	100.656	100.484	4.000	98.032	97.882	97.732	5.625	99.330	99.080	98.830
5.750	101.760	101.660	101.560	5.750	99.919	99.819	99.719	4.125	98.372	98.222	98.072	5.750	99.320	99.070	98.820

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	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	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA 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
4.500	98.597	98.347	98.097	4.500	98.414	98.164	97.914
4.750	98.647	98.397	98.147	4.750	98.535	98.285	98.035
5.000	99.507	99.257	99.007	5.000	99.325	99.075	98.825
5.250	98.853	98.603	98.353	5.250	98.690	98.440	98.190
5.500	99.082	98.832	98.582	5.500	98.649	98.399	98.149
5.625	99.333	99.083	98.833	5.625	99.092	98.842	98.592
5.750	99.064	98.814	98.564	5.750	98.199	97.949	97.699
5.875	99.294	99.044	98.794	5.875	98.567	98.317	98.067

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 AVIM	-0.750

Max USDA-GRH Rate	
Today:	6/28/2018 5.250%

DPA 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 *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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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	98.683	98.583	98.483	4.500	101.990	101.890	101.790	2.875	96.063	95.963	95.863	2.875	96.861	96.761	96.661
4.125	99.364	99.264	99.164	4.625	102.474	102.374	102.274	2.990	96.491	96.391	96.291	2.990	97.107	97.007	96.907
4.250	99.999	99.899	99.799	4.750	102.939	102.839	102.739	3.000	96.591	96.491	96.391	3.000	97.207	97.107	97.007
4.375	100.560	100.460	100.360	4.875	103.388	103.288	103.188	3.125	97.126	97.026	96.926	3.125	97.556	97.456	97.356
4.500	101.117	101.017	100.917	4.990	103.910	103.810	103.710	3.250	97.923	97.823	97.723	3.250	98.453	98.353	98.253
4.625	101.727	101.627	101.527	5.000	104.410	104.310	104.210	3.375	98.455	98.355	98.255	3.375	98.805	98.705	98.605
4.750	102.289	102.189	102.089	5.125	103.800	103.700	103.600	3.500	98.935	98.835	98.735	3.500	99.137	99.037	98.937
4.875	102.776	102.676	102.576	5.250	104.290	104.190	104.090	3.625	99.477	99.377	99.277	3.625	99.465	99.365	99.265
4.990	103.040	102.940	102.840	5.375	104.580	104.480	104.380	3.750	99.803	99.703	99.603	3.750	100.144	100.044	99.944
5.000	103.140	103.040	102.940	5.500	104.918	104.818	104.718	3.875	100.207	100.107	100.007	3.875	100.467	100.367	100.267
5.125	103.596	103.496	103.396	5.625	105.166	105.066	104.966	3.990	100.541	100.441	100.341	3.990	100.674	100.574	100.474
5.250	104.054	103.954	103.854	5.750	105.714	105.614	105.514	4.000	100.641	100.541	100.441	4.000	100.774	100.674	100.574
5.375	104.649	104.549	104.449	5.875	105.928	105.828	105.728	4.125	101.117	101.017	100.917	4.125	101.075	100.975	100.875
5.500	105.024	104.924	104.824	5.990	106.061	105.961	105.861	4.250	101.410	101.310	101.210	4.250	101.428	101.328	101.228
5.625	105.300	105.200	105.100	6.000	106.161	106.061	105.961	4.375	101.704	101.604	101.504	4.375	101.712	101.612	101.512
5.750	105.943	105.843	105.743	6.125	106.574	106.474	106.374	4.500	102.124	102.024	101.924	4.500	101.977	101.877	101.777
5.875	106.220	106.120	106.020	6.250	106.816	106.716	106.616	4.625	102.531	102.431	102.331	4.625	102.218	102.118	102.018
5.990	106.405	106.293	106.180	6.375	107.114	107.014	106.914	4.750	102.691	102.591	102.491	4.750	102.371	102.271	102.171
6.000	106.505	106.393	106.280	6.500	N/A	N/A	N/A	4.875	102.938	102.838	102.738	4.875	102.509	102.409	102.309

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.111	98.011	97.911	2.875	95.802	95.702	95.602
4.250	98.857	98.757	98.657	2.990	96.123	96.023	95.923
4.375	99.449	99.349	99.249	3.000	96.223	96.123	96.023
4.500	99.988	99.888	99.788	3.125	96.650	96.550	96.450
4.625	100.486	100.386	100.286	3.250	97.343	97.243	97.143
4.750	101.151	101.051	100.951	3.375	97.774	97.674	97.574
4.875	101.678	101.578	101.478	3.500	98.210	98.110	98.010
4.990	102.078	101.978	101.878	3.625	98.622	98.522	98.422
5.000	102.178	102.078	101.978	3.750	98.859	98.759	98.659
5.125	102.405	102.305	102.205	3.875	99.266	99.166	99.066
5.250	102.608	102.508	102.408	3.990	99.573	99.473	99.373
5.375	103.032	102.932	102.832	4.000	99.673	99.573	99.473
5.500	103.487	103.387	103.287	4.125	100.064	99.964	99.864
5.625	103.697	103.597	103.497	4.250	100.264	100.164	100.064
5.750	103.912	103.812	103.712	4.375	100.454	100.354	100.254
5.875	102.907	102.785	102.657	4.500	100.589	100.489	100.389
5.990	103.262	103.141	103.012	4.625	100.915	100.815	100.715
6.000	103.362	103.241	103.112	4.750	101.016	100.916	100.816
6.125	103.605	103.484	103.356	4.875	101.179	101.079	100.979

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)	0.000
Texas Equity 50(a)(4)	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 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	-2.500	-2.250	-2.250	-2.500
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 LLPAs*	
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 LLPAs: State; Extension; Loan Size	

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.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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
4.125	97.505	97.405	97.305	4.125	96.351	96.251	96.151	4.500	100.111	100.011	99.911	4.500	98.976	98.876	98.776
4.250	98.266	98.166	98.066	4.250	97.379	97.279	97.179	4.625	100.723	100.623	100.523	4.625	99.388	99.288	99.188
4.375	98.815	98.715	98.615	4.375	97.998	97.898	97.798	4.750	101.253	101.153	101.053	4.750	100.268	100.168	100.068
4.500	99.314	99.214	99.114	4.500	98.608	98.508	98.408	4.875	101.620	101.520	101.420	4.875	100.766	100.666	100.566
4.625	100.045	99.945	99.845	4.625	99.595	99.495	99.395	4.990	101.860	101.760	101.660	4.990	101.130	101.030	100.930
4.750	100.744	100.644	100.544	4.750	100.545	100.445	100.345	5.000	101.960	101.860	101.760	5.000	101.230	101.130	101.030
4.875	101.234	101.134	101.034	4.875	101.101	101.001	100.901	5.125	102.350	102.250	102.150	5.125	101.597	101.497	101.397
4.990	101.590	101.490	101.390	4.990	101.503	101.403	101.303	5.250	102.840	102.740	102.640	5.250	102.131	102.031	101.931
5.000	101.690	101.590	101.490	5.000	101.603	101.503	101.403	5.375	103.130	103.030	102.930	5.375	102.549	102.449	102.349
5.125	102.146	102.046	101.946	5.125	101.980	101.880	101.780	5.500	103.468	103.368	103.268	5.500	102.972	102.872	102.772
5.250	102.804	102.704	102.604	5.250	102.825	102.725	102.625	5.625	103.716	103.616	103.516	5.625	103.302	103.202	103.102
5.375	103.199	103.099	102.999	5.375	103.277	103.177	103.077	5.750	104.264	104.164	104.064	5.750	103.733	103.633	103.533
5.500	103.574	103.474	103.374	5.500	103.694	103.594	103.494	5.875	104.478	104.378	104.278	5.875	104.023	103.923	103.823
5.625	103.850	103.750	103.650	5.625	104.003	103.903	103.803	5.990	104.611	104.511	104.411	5.990	104.235	104.135	104.035
5.750	104.493	104.393	104.293	5.750	104.859	104.759	104.659	6.000	104.711	104.611	104.511	6.000	104.335	104.235	104.135
5.875	104.770	104.670	104.570	5.875	105.178	105.078	104.978	6.125	105.124	105.024	104.924	6.125	104.886	104.786	104.686
5.990	104.955	104.855	104.755	5.990	105.395	105.295	105.195	6.250	105.366	105.266	105.166	6.250	105.003	104.903	104.803
6.000	105.055	104.955	104.855	6.000	105.495	105.395	105.295	6.375	105.664	105.564	105.464	6.375	105.402	105.302	105.202
6.125	105.543	105.443	105.343	6.125	106.030	105.930	105.830	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A

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
2.875	95.802	95.702	95.602	2.875	N/A	#N/A	#N/A	2.875	95.361	95.261	95.161	2.875	N/A	#N/A	#N/A
2.990	96.123	96.023	95.923	2.990	93.340	93.240	93.140	2.990	95.607	95.507	95.407	2.990	93.148	93.048	92.948
3.000	96.223	96.123	96.023	3.000	93.440	93.340	93.240	3.000	95.707	95.607	95.507	3.000	93.248	93.148	93.048
3.125	96.550	96.450	96.350	3.125	94.122	94.022	93.922	3.125	96.056	95.956	95.856	3.125	93.940	93.840	93.740
3.250	97.343	97.243	97.143	3.250	94.542	94.442	94.342	3.250	96.953	96.853	96.753	3.250	94.350	94.250	94.150
3.375	97.774	97.674	97.574	3.375	95.240	95.140	95.040	3.375	97.305	97.205	97.105	3.375	95.058	94.958	94.858
3.500	98.210	98.110	98.010	3.500	95.913	95.813	95.713	3.500	97.637	97.537	97.437	3.500	95.721	95.621	95.521
3.625	98.622	98.522	98.422	3.625	96.562	96.462	96.362	3.625	97.965	97.865	97.765	3.625	96.380	96.280	96.180
3.750	98.859	98.759	98.659	3.750	96.932	96.832	96.732	3.750	98.644	98.544	98.444	3.750	96.741	96.641	96.541
3.875	99.266	99.166	99.066	3.875	97.480	97.380	97.280	3.875	98.967	98.867	98.767	3.875	97.288	97.188	97.088
3.990	99.573	99.473	99.373	3.990	98.008	97.908	97.808	3.990	99.174	99.074	98.974	3.990	97.807	97.707	97.607
4.000	99.673	99.573	99.473	4.000	98.108	98.008	97.908	4.000	99.274	99.174	99.074	4.000	97.907	97.807	97.707
4.125	100.064	99.964	99.864	4.125	98.722	98.622	98.522	4.125	99.575	99.475	99.375	4.125	98.521	98.421	98.321
4.250	100.264	100.164	100.064	4.250	99.047	98.947	98.847	4.250	99.928	99.828	99.728	4.250	98.845	98.745	98.645
4.375	100.454	100.354	100.254	4.375	99.372	99.272	99.172	4.375	100.212	100.112	100.012	4.375	99.150	99.050	98.950
4.500	100.589	100.489	100.389	4.500	99.922	99.822	99.722	4.500	100.477	100.377	100.277	4.500	99.701	99.601	99.501
4.625	100.915	100.815	100.715	4.625	100.448	100.348	100.248	4.625	100.718	100.618	100.518	4.625	100.227	100.127	100.027
4.750	101.016	100.916	100.816	4.750	100.627	100.527	100.427	4.750	100.871	100.771	100.671	4.750	100.405	100.305	100.205
4.875	101.179	101.079	100.979	4.875	100.902	100.802	100.702	4.875	101.009	100.909	100.809	4.875	100.671	100.571	100.471

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

Cash-Out Refinance Texas Equity 50(a)(6) Only				
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

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	Texas Equity 50(a)(6)	0.000
Loan Size Adjuster		Texas Equity 50(a)(4)	0.000
\$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 HR	0.125		



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.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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	
4.250	100.048	99.948	99.848	3.750	98.345	98.239	98.145	2.750	95.303	95.203	95.103	
4.375	100.624	100.524	100.424	3.875	98.888	98.780	98.688	2.875	95.989	95.889	95.789	
4.500	101.280	101.180	101.080	3.990	99.432	99.322	99.232	2.990	96.564	96.464	96.364	
4.625	101.753	101.653	101.553	4.000	99.532	99.422	99.332	3.000	96.664	96.564	96.464	
4.750	102.335	102.235	102.135	4.125	100.065	99.965	99.865	3.125	97.279	97.179	97.079	
4.875	102.969	102.869	102.769	4.250	100.891	100.789	100.691	3.250	97.923	97.823	97.723	
4.990	103.330	103.230	103.130	4.375	101.386	101.281	101.186	3.375	98.455	98.355	98.255	
5.000	103.430	103.330	103.230	4.500	101.990	101.881	101.790	3.500	98.936	98.836	98.736	
5.125	103.919	103.819	103.719	4.625	102.474	102.365	102.274	3.625	99.496	99.396	99.296	
5.250	104.405	104.305	104.205	4.750	102.939	102.827	102.739	3.750	99.983	99.883	99.783	
5.375	104.870	104.770	104.670	4.875	103.388	103.274	103.188	3.875	100.493	100.393	100.293	
5.500	105.238	105.138	105.038	4.990	103.581	103.466	103.381	3.990	100.749	100.649	100.549	
5.625	105.468	105.368	105.268	5.000	103.681	103.566	103.481	4.000	100.849	100.749	100.649	
5.750	105.859	105.759	105.659	5.125	104.088	103.945	103.857	4.125	101.353	101.253	101.153	
5.875	106.208	106.108	106.008	5.250	104.494	104.351	104.262	4.250	101.613	101.513	101.413	
5.990	106.419	106.319	106.219	5.375	104.808	104.665	104.576	4.375	102.030	101.930	101.830	
6.000	106.519	106.419	106.319	5.500	105.069	104.925	104.837	4.500	102.244	102.144	102.035	
6.125	106.642	106.542	106.442	5.625	105.429	105.329	105.229	4.625	102.630	102.530	102.419	
6.250	107.473	107.373	107.273	5.750	105.846	105.746	105.646	4.750	102.884	102.784	102.671	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	99.227	99.127	99.027	2.750	94.959	94.859
4.375	99.803	99.703	99.603	2.875	95.645	95.545
4.500	100.459	100.359	100.259	2.990	96.220	96.120
4.625	100.885	100.785	100.685	3.000	96.320	96.220
4.750	101.467	101.367	101.267	3.125	96.935	96.835
4.875	102.101	102.001	101.901	3.250	97.579	97.479
4.990	102.462	102.362	102.262	3.375	98.111	98.011
5.000	102.562	102.462	102.362	3.500	98.311	98.211
5.125	102.051	101.951	101.851	3.625	98.871	98.771
5.250	102.537	102.437	102.337	3.750	99.358	99.258
5.375	103.002	102.902	102.802	3.875	99.868	99.768
5.500	103.370	103.270	103.170	3.990	99.600	99.500
5.625	102.647	102.547	102.447	4.000	99.700	99.600
5.750	103.038	102.938	102.838	4.125	100.204	100.104
5.875	103.237	103.137	103.037	4.250	100.464	100.364
5.990	103.298	103.198	103.098	4.375	100.881	100.781
6.000	103.398	103.298	103.198	4.500	100.665	100.565
6.125	103.371	103.271	103.171	4.625	101.051	100.951
6.250	104.052	103.952	103.852	4.750	101.305	101.205

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	-0.250	-0.500	-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	-2.500
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
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
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

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.			

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	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

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



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.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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
4.250	98.598	98.498	98.398	4.250	98.498	98.398	98.298	3.750	96.572	96.466	96.372	3.750	96.472	96.366	96.272
4.375	99.174	99.074	98.974	4.375	99.074	98.974	98.874	3.875	97.257	97.149	97.057	3.875	97.157	97.049	96.957
4.500	99.830	99.730	99.630	4.500	99.730	99.630	99.530	3.990	97.843	97.733	97.643	3.990	97.743	97.633	97.543
4.625	100.303	100.203	100.103	4.625	100.203	100.103	100.003	4.000	97.943	97.833	97.743	4.000	97.843	97.733	97.643
4.750	100.885	100.785	100.685	4.750	100.785	100.685	100.585	4.125	98.531	98.431	98.331	4.125	98.431	98.331	98.231
4.875	101.519	101.419	101.319	4.875	101.419	101.319	101.219	4.250	99.161	99.059	98.961	4.250	99.061	98.959	98.861
4.990	101.880	101.780	101.680	4.990	101.780	101.680	101.580	4.375	99.792	99.687	99.592	4.375	99.692	99.587	99.492
5.000	101.980	101.880	101.780	5.000	101.880	101.780	101.680	4.500	100.333	100.224	100.133	4.500	100.233	100.124	100.033
5.125	102.469	102.369	102.269	5.125	102.369	102.269	102.169	4.625	100.912	100.803	100.712	4.625	100.812	100.703	100.612
5.250	102.955	102.855	102.755	5.250	102.855	102.755	102.655	4.750	101.470	101.358	101.270	4.750	101.370	101.258	101.170
5.375	103.420	103.320	103.220	5.375	103.320	103.220	103.120	4.875	101.838	101.724	101.638	4.875	101.738	101.624	101.538
5.500	103.788	103.688	103.588	5.500	103.688	103.588	103.488	4.990	102.131	102.016	101.931	4.990	102.031	101.916	101.831
5.625	104.018	103.918	103.818	5.625	103.918	103.818	103.718	5.000	102.231	102.116	102.031	5.000	102.131	102.016	101.931
5.750	104.409	104.309	104.209	5.750	104.309	104.209	104.109	5.125	102.638	102.495	102.407	5.125	102.538	102.395	102.307
5.875	104.758	104.658	104.558	5.875	104.658	104.558	104.458	5.250	103.044	102.901	102.812	5.250	102.944	102.801	102.712
5.990	104.969	104.869	104.769	5.990	104.869	104.769	104.669	5.375	103.358	103.215	103.126	5.375	103.258	103.115	103.026
6.000	105.069	104.969	104.869	6.000	104.969	104.869	104.769	5.500	103.619	103.475	103.387	5.500	103.519	103.375	103.287
6.125	105.192	105.092	104.992	6.125	105.092	104.992	104.892	5.625	103.979	103.879	103.779	5.625	103.879	103.779	103.679
6.250	106.023	105.923	105.823	6.250	105.923	105.823	105.723	5.750	104.396	104.296	104.196	5.750	104.296	104.196	104.096

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.803	93.703	93.603	2.750	93.703	93.603	93.503
2.875	94.489	94.389	94.289	2.875	94.389	94.289	94.189
2.990	95.064	94.964	94.864	2.990	94.964	94.864	94.764
3.000	95.164	95.064	94.964	3.000	95.064	94.964	94.864
3.125	95.779	95.679	95.579	3.125	95.679	95.579	95.479
3.250	96.277	96.177	96.077	3.250	96.177	96.077	95.977
3.375	96.791	96.691	96.591	3.375	96.691	96.591	96.491
3.500	97.436	97.336	97.236	3.500	97.336	97.236	97.136
3.625	97.996	97.896	97.796	3.625	97.896	97.796	97.696
3.750	98.483	98.383	98.283	3.750	98.383	98.283	98.183
3.875	98.993	98.893	98.793	3.875	98.893	98.793	98.693
3.990	99.249	99.149	99.049	3.990	99.149	99.049	98.949
4.000	99.349	99.249	99.149	4.000	99.249	99.149	99.049
4.125	99.853	99.753	99.653	4.125	99.753	99.653	99.553
4.250	100.113	100.013	99.913	4.250	100.013	99.913	99.813
4.375	100.530	100.430	100.330	4.375	100.430	100.330	100.230
4.500	100.744	100.644	100.545	4.500	100.644	100.544	100.445
4.625	101.130	101.030	100.919	4.625	101.030	100.930	100.819
4.750	101.384	101.284	101.171	4.750	101.284	101.184	101.071

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
4.250	97.777	97.677	97.577	4.250	97.677	97.577	97.477	2.750	93.459	93.359	93.259	2.750	93.359	93.259	93.159
4.375	98.353	98.253	98.153	4.375	98.253	98.153	98.053	2.875	94.145	94.045	93.945	2.875	94.045	93.945	93.845
4.500	99.009	98.909	98.809	4.500	98.909	98.809	98.709	2.990	94.720	94.620	94.520	2.990	94.620	94.520	94.420
4.625	99.435	99.335	99.235	4.625	99.335	99.235	99.135	3.000	94.820	94.720	94.620	3.000	94.720	94.620	94.520
4.750	100.017	99.917	99.817	4.750	99.917	99.817	99.717	3.125	95.435	95.335	95.235	3.125	95.335	95.235	95.135
4.875	100.651	100.551	100.451	4.875	100.551	100.451	100.351	3.250	95.933	95.833	95.733	3.250	95.833	95.733	95.633
4.990	101.012	100.912	100.812	4.990	100.912	100.812	100.712	3.375	96.447	96.347	96.247	3.375	96.347	96.247	96.147
5.000	101.112	101.012	100.912	5.000	101.012	100.912	100.812	3.500	96.811	96.711	96.611	3.500	96.711	96.611	96.511
5.125	100.601	100.501	100.401	5.125	100.501	100.401	100.301	3.625	97.371	97.271	97.171	3.625	97.271	97.171	97.071
5.250	101.087	100.987	100.887	5.250	100.987	100.887	100.787	3.750	97.858	97.758	97.658	3.750	97.758	97.658	97.558
5.375	101.552	101.452	101.352	5.375	101.452	101.352	101.252	3.875	98.368	98.268	98.168	3.875	98.268	98.168	98.068
5.500	101.920	101.820	101.720	5.500	101.820	101.720	101.620	3.990	98.100	98.000	97.900	3.990	98.000	97.900	97.800
5.625	101.197	101.097	100.997	5.625	101.097	100.997	100.897	4.000	98.200	98.100	98.000	4.000	98.100	98.000	97.900
5.750	101.588	101.488	101.388	5.750	101.488	101.388	101.288	4.125	98.704	98.604	98.504	4.125	98.604	98.504	98.404
5.875	101.787	101.687	101.587	5.875	101.687	101.587	101.487	4.250	98.864	98.764	98.664	4.250	98.864	98.764	98.664
5.990	101.848	101.748	101.648	5.990	101.748	101.648	101.548	4.375	99.381	99.281	99.181	4.375	99.281	99.181	99.081
6.000	101.948	101.848	101.748	6.000	101.848	101.748	101.648	4.500	99.065	98.965	98.865	4.500	99.065	98.965	98.865
6.125	101.921	101.821	101.721	6.125	101.821	101.721	101.621	4.625	99.551	99.451	99.340	4.625	99.451	99.351	99.240
6.250	102.602	102.502	102.402	6.250	102.502	102.402	102.302	4.750	99.805	99.705	99.592	4.750	99.705	99.605	99.492

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	-0.250	-0.250	-0.500	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-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 4 \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo ≤ 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/I Refi	-0.250	-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.:

7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/28/2018

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
4.250	100.048	99.948	99.848	3.750	98.022	97.916	97.822	2.750	95.303	95.203	95.103	4.250	99.227	99.127	99.027	2.750	94.959	94.859	94.759
4.375	100.624	100.524	100.424	3.875	98.707	98.599	98.507	2.875	95.989	95.889	95.789	4.375	99.803	99.703	99.603	2.875	95.645	95.545	95.445
4.500	101.280	101.180	101.080	3.990	99.293	99.183	99.093	2.990	96.564	96.464	96.364	4.500	100.459	100.359	100.259	2.990	96.220	96.120	96.020
4.625	101.753	101.653	101.553	4.000	99.393	99.283	99.193	3.000	96.664	96.564	96.464	4.625	100.885	100.785	100.685	3.000	96.320	96.220	96.120
4.750	102.335	102.235	102.135	4.125	99.981	99.881	99.781	3.125	97.279	97.179	97.079	4.750	101.467	101.367	101.267	3.125	96.935	96.835	96.735
4.875	102.969	102.869	102.769	4.250	100.611	100.509	100.411	3.250	97.777	97.677	97.577	4.875	102.101	102.001	101.901	3.250	97.433	97.333	97.233
4.990	103.330	103.230	103.130	4.375	101.242	101.137	101.042	3.375	98.291	98.191	98.091	4.990	102.462	102.362	102.262	3.375	97.947	97.847	97.747
5.000	103.430	103.330	103.230	4.500	101.783	101.674	101.583	3.500	98.936	98.836	98.736	5.000	102.562	102.462	102.362	3.500	98.311	98.211	98.111
5.125	103.919	103.819	103.719	4.625	102.362	102.253	102.162	3.625	99.496	99.396	99.296	5.125	102.051	101.951	101.851	3.625	98.871	98.771	98.671
5.250	104.405	104.305	104.205	4.750	102.920	102.808	102.720	3.750	99.983	99.883	99.783	5.250	102.537	102.437	102.337	3.750	99.358	99.258	99.158
5.375	104.870	104.770	104.670	4.875	103.288	103.174	103.088	3.875	100.493	100.393	100.293	5.375	103.002	102.902	102.802	3.875	99.868	99.768	99.668
5.500	105.238	105.138	105.038	4.990	103.581	103.466	103.381	3.990	100.749	100.649	100.549	5.500	103.370	103.270	103.170	3.990	99.600	99.500	99.400
5.625	105.468	105.368	105.268	5.000	103.681	103.566	103.481	4.000	100.849	100.749	100.649	5.625	102.647	102.547	102.447	4.000	99.700	99.600	99.500
5.750	105.859	105.759	105.659	5.125	104.088	103.945	103.857	4.125	101.353	101.253	101.153	5.750	103.038	102.938	102.838	4.125	100.204	100.104	100.004
5.875	106.208	106.108	106.008	5.250	104.494	104.351	104.262	4.250	101.613	101.513	101.413	5.875	103.237	103.137	103.037	4.250	100.464	100.364	100.264
5.990	106.419	106.319	106.219	5.375	104.808	104.665	104.576	4.375	102.030	101.930	101.830	5.990	103.298	103.198	103.098	4.375	100.881	100.781	100.681
6.000	106.519	106.419	106.319	5.500	105.069	104.925	104.837	4.500	102.244	102.144	102.035	6.000	103.398	103.298	103.198	4.500	100.665	100.565	100.456
6.125	106.642	106.542	106.442	5.625	105.429	105.329	105.229	4.625	102.630	102.530	102.419	6.125	103.371	103.271	103.171	4.625	101.051	100.951	100.840
6.250	107.473	107.373	107.273	5.750	105.846	105.746	105.646	4.750	102.884	102.784	102.671	6.250	104.052	103.952	103.852	4.750	101.305	101.205	101.092

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)(4)	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

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.: **7/30/2018**

45 Day Lock Exp.: **8/13/2018**

60 Day Lock Exp.: **8/27/2018**

W. Rate Sheet Dated: **6/28/2018**

Release Time: **10:00 am ET**

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.000	96.265	96.140	96.015	
4.125	97.357	97.232	97.107	
4.250	98.168	98.043	97.918	
4.375	98.825	98.700	98.575	
4.500	99.394	99.269	99.144	
4.625	99.904	99.779	99.654	
4.750	100.350	100.225	100.100	
4.875	100.748	100.623	100.498	
5.000	101.075	100.950	100.825	
5.125	101.324	101.199	101.074	
5.250	101.521	101.396	101.271	
5.375	101.692	101.567	101.442	
5.500	101.824	101.699	101.574	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				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	96.960	96.835	96.710	
3.625	97.414	97.289	97.164	
3.750	97.831	97.706	97.581	
3.875	98.429	98.304	98.179	
4.000	98.766	98.641	98.516	
4.125	99.014	98.889	98.764	
4.250	99.294	99.169	99.044	
4.375	99.550	99.425	99.300	
4.500	99.794	99.669	99.544	
4.625	100.069	99.944	99.819	
4.750	100.337	100.212	100.087	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				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	97.593	97.468	97.343	
3.375	98.051	97.926	97.801	
3.500	98.481	98.356	98.231	
3.625	98.876	98.751	98.626	
3.750	99.238	99.113	98.988	
3.875	99.572	99.447	99.322	
4.000	99.877	99.752	99.627	
4.125	100.211	100.086	99.961	
4.250	100.525	100.400	100.275	
4.375	100.832	100.707	100.582	
4.500	101.140	101.015	100.890	
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	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-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	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	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	-0.750	-0.750	-1.250	-1.250	-1.750	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)