



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.: 8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	98.272	98.122	97.972	3.500	97.760	97.610	97.460	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.806	98.656	98.506	3.625	98.258	98.108	97.958	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.670	99.520	99.370	3.750	99.279	99.129	98.979	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.200	100.050	99.900	3.875	99.773	99.623	99.473	2.250	93.625	93.475	93.325	3.500	99.220	99.070	98.920
4.000	100.726	100.576	100.426	4.000	100.263	100.113	99.963	2.375	93.996	93.846	93.696	3.625	99.754	99.604	99.454
4.125	101.253	101.103	100.953	4.125	100.755	100.605	100.455	2.500	93.112	92.962	92.812	Margin = 2.250		Index = 2.340	
4.250	101.960	101.788	101.678	4.250	101.319	101.147	101.037	2.625	94.062	93.912	93.762				
4.375	102.477	102.305	102.196	4.375	101.801	101.629	101.519	2.750	96.880	96.730	96.580				
4.500	102.987	102.815	102.706	4.500	102.275	102.103	101.994	2.875	97.444	97.294	97.144				
4.625	103.408	103.237	103.127	4.625	102.660	102.489	102.379	3.000	97.918	97.768	97.618				
4.750	103.533	103.362	103.190	4.750	102.677	102.505	102.334	3.125	98.393	98.243	98.093				
4.875	103.652	103.480	103.309	4.875	103.076	102.904	102.732	3.250	99.018	98.868	98.718				
5.000	104.279	104.107	103.935	5.000	103.466	103.295	103.123	3.375	99.486	99.336	99.186				
5.125	104.697	104.525	104.353	5.125	103.669	103.497	103.325	3.500	99.955	99.805	99.655				
5.250	104.729	104.572	104.416	5.250	103.666	103.510	103.354	3.625	100.416	100.266	100.116				
5.375	105.006	104.849	104.693	5.375	104.025	103.869	103.712	3.750	100.427	100.277	100.127				
5.500	104.996	104.839	104.683	5.500	104.353	104.197	104.041	3.875	100.881	100.731	100.581				
5.625	105.275	105.118	104.962	5.625	104.797	104.640	104.484	4.000	101.266	101.116	100.966				
5.750	105.255	105.155	104.999	5.750	104.184	104.084	103.928	4.125	101.606	101.456	101.306				

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	97.072	96.922	96.772	3.500	96.760	96.610	96.460	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.606	97.456	97.306	3.625	97.258	97.108	96.958	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.470	98.320	98.170	3.750	98.279	98.129	97.979	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	99.000	98.850	98.700	3.875	98.773	98.623	98.473	2.250	92.625	92.475	92.325	3.500	98.220	98.070	97.920
4.000	99.526	99.376	99.226	4.000	99.263	99.113	98.963	2.375	92.996	92.846	92.696	3.625	98.754	98.604	98.454
4.125	100.053	99.903	99.753	4.125	99.755	99.605	99.455	2.500	92.112	91.962	91.812	Margin = 2.250		Index = 2.340	
4.250	100.760	100.588	100.478	4.250	100.319	100.147	100.037	2.625	93.062	92.912	92.762	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.277	101.105	100.996	4.375	100.801	100.629	100.519	2.750	95.880	95.730	95.580	Rate	30 Day	45 Day	60 Day
4.500	101.787	101.615	101.506	4.500	101.275	101.103	100.994	2.875	96.444	96.294	96.144	4.500	100.587	100.337	100.087
4.625	102.208	102.037	101.927	4.625	101.660	101.489	101.379	3.000	96.918	96.768	96.618	4.625	101.008	100.758	100.508
4.750	102.333	102.162	101.990	4.750	101.677	101.505	101.334	3.125	97.393	97.243	97.093	4.750	100.918	100.668	100.418
4.875	102.702	102.530	102.359	4.875	102.076	101.904	101.732	3.250	98.018	97.868	97.718	4.875	101.352	101.102	100.852
5.000	103.129	102.957	102.785	5.000	102.466	102.295	102.123	3.375	98.486	98.336	98.186	5.000	101.779	101.529	101.279
5.125	103.547	103.375	103.203	5.125	102.769	102.597	102.425	3.500	98.955	98.805	98.655	5.125	102.117	101.867	101.617
5.250	104.299	104.142	103.986	5.250	102.666	102.510	102.354	3.625	99.416	99.266	99.116	5.250	101.618	101.368	101.118
5.375	104.576	104.419	104.263	5.375	103.025	102.869	102.712	3.750	99.427	99.277	99.127	5.375	101.802	101.552	101.302
5.500	104.766	104.609	104.453	5.500	103.353	103.197	103.041	3.875	99.881	99.731	99.581	5.500	102.046	101.796	101.546
5.625	104.995	104.838	104.682	5.625	103.797	103.640	103.484	4.000	100.266	100.116	99.966	5.625	102.515	102.265	102.015
5.750	105.025	104.925	104.769	5.750	103.184	103.084	102.928	4.125	100.606	100.456	100.306	5.750	102.785	102.535	102.285

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	99.737	99.487	99.237	4.500	99.555	99.305	99.055
4.750	100.068	99.818	99.568	4.750	99.957	99.707	99.457
5.000	100.929	100.679	100.429	5.000	100.746	100.496	100.246
5.250	101.838	101.588	101.338	5.250	101.674	101.424	101.174
5.500	102.067	101.817	101.567	5.500	101.633	101.383	101.133
5.625	102.318	102.068	101.818	5.625	102.077	101.827	101.577
5.750	102.529	102.279	102.029	5.750	101.464	101.214	100.964
5.875	102.759	102.509	102.259	5.875	101.833	101.583	101.333

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:	6/29/2018	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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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.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	97.335	97.185	97.035	3.500	96.822	96.672	96.522	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.868	97.718	97.568	3.625	97.320	97.170	97.020	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.670	98.520	98.370	3.750	98.279	98.129	97.979	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.200	99.050	98.900	3.875	98.773	98.623	98.473	2.250	90.125	89.975	89.825	3.500	98.28	98.132	97.982
4.000	99.726	99.576	99.426	4.000	99.263	99.113	98.963	2.375	90.496	90.346	90.196	3.625	98.82	98.666	98.516
4.125	100.253	100.103	99.953	4.125	99.755	99.605	99.455	2.500	89.612	89.462	89.312	Margin = 2.250		Index = 2.340	
4.250	100.866	100.694	100.585	4.250	100.225	100.053	99.944	2.625	90.562	90.412	90.262				
4.375	101.384	101.212	101.102	4.375	100.707	100.535	100.426	2.750	95.192	95.042	94.892				
4.500	101.894	101.722	101.612	4.500	101.181	101.009	100.900	2.875	95.757	95.607	95.457				
4.625	102.315	102.143	102.033	4.625	101.567	101.395	101.285	3.000	96.231	96.081	95.931				
4.750	102.127	101.955	101.783	4.750	101.271	101.099	100.927	3.125	96.705	96.555	96.405				
4.875	102.246	102.074	101.902	4.875	101.669	101.497	101.326	3.250	98.081	97.931	97.781				
5.000	102.873	102.701	102.529	5.000	102.060	101.888	101.716	3.375	98.548	98.398	98.248				
5.125	103.291	103.119	102.947	5.125	102.263	102.091	101.919	3.500	99.017	98.867	98.717				
5.250	101.760	101.604	101.447	5.250	100.698	100.541	100.385	3.625	99.479	99.329	99.179				
5.375	102.037	101.881	101.724	5.375	101.056	100.900	100.744	3.750	99.427	99.277	99.127				
5.500	102.027	101.871	101.714	5.500	101.385	101.228	101.072	3.875	99.881	99.731	99.581				
5.625	102.306	102.150	101.993	5.625	101.828	101.672	101.515	4.000	100.266	100.116	99.966				
5.750	101.818	101.718	101.562	5.750	100.747	100.647	100.491	4.125	100.606	100.456	100.306				

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	96.135	95.985	95.835	3.500	95.822	95.672	95.522	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.668	96.518	96.368	3.625	96.320	96.170	96.020	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.470	97.320	97.170	3.750	97.279	97.129	96.979	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	98.000	97.850	97.700	3.875	97.773	97.623	97.473	2.250	90.875	90.725	90.575	3.500	97.282	97.132	96.982
4.000	98.526	98.376	98.226	4.000	98.263	98.113	97.963	2.375	91.246	91.096	90.946	3.625	97.816	97.666	97.516
4.125	99.053	98.903	98.753	4.125	98.755	98.605	98.455	2.500	90.362	90.212	90.062	Margin = 2.250		Index = 2.340	
4.250	99.666	99.494	99.385	4.250	99.225	99.053	98.944	2.625	91.312	91.162	91.012	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.184	100.012	99.902	4.375	99.707	99.535	99.426	2.750	94.974	94.824	94.674	Rate	30 Day	45 Day	60 Day
4.500	100.694	100.522	100.412	4.500	100.181	100.009	99.900	2.875	95.538	95.388	95.238	4.500	99.494	99.244	98.994
4.625	101.115	100.943	100.833	4.625	100.567	100.395	100.285	3.000	96.012	95.862	95.712	4.625	99.915	99.665	99.415
4.750	100.927	100.755	100.583	4.750	100.271	100.099	99.927	3.125	96.486	96.336	96.186	4.750	99.512	99.262	99.012
4.875	101.296	101.124	100.952	4.875	100.669	100.497	100.326	3.250	96.549	96.399	96.249	4.875	99.946	99.696	99.446
5.000	101.723	101.551	101.379	5.000	101.060	100.888	100.716	3.375	97.017	96.867	96.717	5.000	100.373	100.123	99.873
5.125	102.141	101.969	101.797	5.125	101.363	101.191	101.019	3.500	97.486	97.336	97.186	5.125	100.711	100.461	100.211
5.250	101.330	101.174	101.017	5.250	99.698	99.541	99.385	3.625	97.948	97.798	97.648	5.250	98.649	98.399	98.149
5.375	101.607	101.451	101.294	5.375	100.056	99.900	99.744	3.750	97.239	97.089	96.939	5.375	98.833	98.583	98.333
5.500	101.797	101.641	101.484	5.500	100.385	100.228	100.072	3.875	97.694	97.544	97.394	5.500	99.077	98.827	98.577
5.625	102.026	101.870	101.713	5.625	100.828	100.672	100.515	4.000	98.079	97.929	97.779	5.625	99.546	99.296	99.046
5.750	101.588	101.488	101.332	5.750	99.747	99.647	99.491	4.125	98.419	98.269	98.119	5.750	99.348	99.098	98.848

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	98.644	98.394	98.144	4.500	98.461	98.211	97.961
4.750	98.662	98.412	98.162	4.750	98.551	98.301	98.051
5.000	99.523	99.273	99.023	5.000	99.340	99.090	98.840
5.250	98.869	98.619	98.369	5.250	98.705	98.455	98.205
5.500	99.098	98.848	98.598	5.500	98.665	98.415	98.165
5.625	99.349	99.099	98.849	5.625	99.108	98.858	98.608
5.750	99.092	98.842	98.592	5.750	98.027	97.777	97.527
5.875	99.322	99.072	98.822	5.875	98.395	98.145	97.895

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:	6/29/2018 5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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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)



AFR Loan Center

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10:00 am ET - 11:00 pm ET

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7/30/2018

45 Day Lock Exp.:

8/13/2018

60 Day Lock Exp.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	98.808	98.708	98.608	4.500	102.084	101.984	101.884	2.875	96.125	96.025	95.925	2.875	96.923	96.823	96.723
4.125	99.489	99.389	99.289	4.625	102.568	102.468	102.368	2.990	96.552	96.452	96.352	2.990	97.168	97.068	96.968
4.250	100.124	100.024	99.924	4.750	103.033	102.933	102.833	3.000	96.652	96.552	96.452	3.000	97.268	97.168	97.068
4.375	100.685	100.585	100.485	4.875	103.482	103.382	103.282	3.125	97.186	97.086	96.986	3.125	97.616	97.516	97.416
4.500	101.180	101.080	100.980	4.990	103.271	103.171	103.071	3.250	97.985	97.885	97.785	3.250	98.515	98.415	98.315
4.625	101.789	101.689	101.589	5.000	103.371	103.271	103.171	3.375	98.517	98.417	98.317	3.375	98.866	98.766	98.666
4.750	102.351	102.251	102.151	5.125	103.781	103.681	103.581	3.500	98.998	98.898	98.798	3.500	99.197	99.097	98.997
4.875	102.839	102.739	102.639	5.250	104.269	104.169	104.069	3.625	99.539	99.439	99.339	3.625	99.524	99.424	99.324
4.990	103.000	102.900	102.800	5.375	104.558	104.458	104.358	3.750	99.865	99.765	99.665	3.750	100.210	100.110	100.010
5.000	103.100	103.000	102.900	5.500	104.892	104.792	104.692	3.875	100.270	100.170	100.070	3.875	100.531	100.431	100.331
5.125	103.578	103.478	103.378	5.625	105.142	105.042	104.942	3.990	100.604	100.504	100.404	3.990	100.735	100.635	100.535
5.250	104.233	104.133	104.033	5.750	105.729	105.622	105.508	4.000	100.704	100.604	100.504	4.000	100.835	100.735	100.635
5.375	104.625	104.525	104.425	5.875	105.884	105.777	105.664	4.125	101.176	101.076	100.976	4.125	101.133	101.033	100.933
5.500	104.999	104.899	104.799	5.990	105.973	105.866	105.752	4.250	101.467	101.367	101.267	4.250	101.463	101.363	101.263
5.625	105.272	105.172	105.072	6.000	106.073	105.966	105.852	4.375	101.745	101.645	101.545	4.375	101.742	101.642	101.542
5.750	105.979	105.879	105.779	6.125	106.605	106.497	106.384	4.500	102.153	102.053	101.953	4.500	102.005	101.905	101.805
5.875	106.180	106.080	105.980	6.250	106.820	106.678	106.557	4.625	102.558	102.458	102.358	4.625	102.245	102.145	102.045
5.990	106.310	106.210	106.110	6.375	107.117	106.975	106.854	4.750	102.716	102.616	102.516	4.750	102.397	102.297	102.197
6.000	106.410	106.310	106.210	6.500	N/A	N/A	N/A	4.875	102.960	102.860	102.760	4.875	102.534	102.434	102.334

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	98.095	97.995	97.895	2.875	95.865	95.765	95.665
4.250	98.838	98.738	98.638	2.990	96.183	96.083	95.983
4.375	99.426	99.326	99.226	3.000	96.283	96.183	96.083
4.500	99.961	99.861	99.761	3.125	96.710	96.610	96.510
4.625	100.456	100.356	100.256	3.250	97.406	97.306	97.206
4.750	101.116	101.016	100.916	3.375	97.833	97.733	97.633
4.875	101.639	101.539	101.439	3.500	98.270	98.170	98.070
4.990	102.035	101.935	101.835	3.625	98.680	98.580	98.480
5.000	102.135	102.035	101.935	3.750	98.916	98.816	98.716
5.125	102.364	102.264	102.164	3.875	99.327	99.227	99.127
5.250	102.565	102.465	102.365	3.990	99.634	99.534	99.434
5.375	103.008	102.908	102.808	4.000	99.734	99.634	99.534
5.500	103.459	103.359	103.259	4.125	100.123	100.023	99.923
5.625	103.666	103.566	103.466	4.250	100.321	100.221	100.121
5.750	103.883	103.783	103.683	4.375	100.510	100.410	100.310
5.875	102.940	102.833	102.719	4.500	100.648	100.548	100.448
5.990	103.294	103.187	103.073	4.625	100.942	100.842	100.742
6.000	103.394	103.287	103.173	4.750	101.042	100.942	100.842
6.125	103.637	103.530	103.416	4.875	101.203	101.103	101.003

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	-2.750	-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 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.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	97.489	97.389	97.289	4.125	96.335	96.235	96.135	4.500	100.083	99.983	99.883	4.500	98.945	98.845	98.745
4.250	98.246	98.146	98.046	4.250	97.360	97.260	97.160	4.625	100.689	100.589	100.489	4.625	99.354	99.254	99.154
4.375	98.792	98.692	98.592	4.375	97.975	97.875	97.775	4.750	101.217	101.117	101.017	4.750	100.232	100.132	100.032
4.500	99.286	99.186	99.086	4.500	98.583	98.483	98.383	4.875	101.582	101.482	101.382	4.875	100.728	100.628	100.528
4.625	100.013	99.913	99.813	4.625	99.565	99.465	99.365	4.990	101.821	101.721	101.621	4.990	101.089	100.989	100.889
4.750	100.708	100.608	100.508	4.750	100.510	100.410	100.310	5.000	101.921	101.821	101.721	5.000	101.189	101.089	100.989
4.875	101.196	101.096	100.996	4.875	101.063	100.963	100.863	5.125	102.331	102.231	102.131	5.125	101.551	101.451	101.351
4.990	101.550	101.450	101.350	4.990	101.463	101.363	101.263	5.250	102.819	102.719	102.619	5.250	102.110	102.010	101.910
5.000	101.650	101.550	101.450	5.000	101.563	101.463	101.363	5.375	103.108	103.008	102.908	5.375	102.523	102.423	102.323
5.125	102.128	102.028	101.928	5.125	101.934	101.834	101.734	5.500	103.442	103.342	103.242	5.500	102.943	102.843	102.743
5.250	102.783	102.683	102.583	5.250	102.805	102.705	102.605	5.625	103.692	103.592	103.492	5.625	103.274	103.174	103.074
5.375	103.175	103.075	102.975	5.375	103.253	103.153	103.053	5.750	104.279	104.172	104.058	5.750	103.742	103.642	103.542
5.500	103.549	103.449	103.349	5.500	103.666	103.566	103.466	5.875	104.434	104.327	104.214	5.875	103.953	103.853	103.753
5.625	103.822	103.722	103.622	5.625	103.975	103.875	103.775	5.990	104.523	104.416	104.302	5.990	104.110	104.010	103.910
5.750	104.529	104.429	104.329	5.750	104.895	104.795	104.695	6.000	104.623	104.516	104.402	6.000	104.210	104.110	104.010
5.875	104.730	104.630	104.530	5.875	105.130	105.030	104.930	6.125	105.155	105.047	104.934	6.125	104.917	104.817	104.717
5.990	104.860	104.760	104.660	5.990	105.286	105.186	105.086	6.250	105.370	105.228	105.107	6.250	105.011	104.894	104.773
6.000	104.960	104.860	104.760	6.000	105.386	105.286	105.186	6.375	105.667	105.525	105.404	6.375	105.410	105.293	105.172
6.125	105.574	105.474	105.374	6.125	106.061	105.961	105.861	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	95.865	95.765	95.665	3.000	93.501	93.401	93.301	3.000	95.768	95.668	95.568	3.000	93.309	93.209	93.109
2.990	96.183	96.083	95.983	3.125	94.182	94.082	93.982	3.125	96.116	96.016	95.916	3.125	94.000	93.900	93.800
3.000	96.283	96.183	96.083	3.250	94.604	94.504	94.404	3.250	97.015	96.915	96.815	3.250	94.413	94.313	94.213
3.125	96.710	96.610	96.510	3.375	95.303	95.203	95.103	3.375	97.366	97.266	97.166	3.375	95.122	95.022	94.922
3.250	97.406	97.306	97.206	3.500	95.974	95.874	95.774	3.500	97.697	97.597	97.497	3.500	95.783	95.683	95.583
3.375	97.833	97.733	97.633	3.625	96.620	96.520	96.420	3.625	98.024	97.924	97.824	3.625	96.439	96.339	96.239
3.500	98.270	98.170	98.070	3.750	96.989	96.889	96.789	3.750	98.710	98.610	98.510	3.750	96.797	96.697	96.597
3.625	98.680	98.580	98.480	3.875	97.544	97.444	97.344	3.875	99.031	98.931	98.831	3.875	97.352	97.252	97.152
3.750	98.916	98.816	98.716	3.990	98.071	97.971	97.871	3.990	99.235	99.135	99.035	3.990	97.869	97.769	97.669
3.875	99.327	99.227	99.127	4.000	98.171	98.071	97.971	4.000	99.335	99.235	99.135	4.000	97.969	97.869	97.769
3.990	99.634	99.534	99.434	4.125	98.781	98.681	98.581	4.125	99.633	99.533	99.433	4.125	98.579	98.479	98.379
4.000	99.734	99.634	99.534	4.250	99.103	99.003	98.903	4.250	99.963	99.863	99.763	4.250	98.901	98.801	98.701
4.125	100.123	100.023	99.923	4.375	99.411	99.311	99.211	4.375	100.242	100.142	100.042	4.375	99.189	99.089	98.989
4.250	100.321	100.221	100.121	4.500	99.951	99.851	99.751	4.500	100.505	100.405	100.305	4.500	99.729	99.629	99.529
4.375	100.510	100.410	100.310	4.625	100.475	100.375	100.275	4.625	100.745	100.645	100.545	4.625	100.254	100.154	100.054
4.500	100.648	100.548	100.448	4.750	100.653	100.553	100.453	4.750	100.897	100.797	100.697	4.750	100.431	100.331	100.231
4.625	100.942	100.842	100.742	4.875	100.927	100.827	100.727	4.875	101.034	100.934	100.834	4.875	100.695	100.595	100.495
4.750	101.042	100.942	100.842	4.990	101.103	101.003	100.903	4.990	101.077	100.977	100.877	4.990	100.901	100.801	100.701
4.875	101.203	101.103	101.003	5.000	101.203	101.103	101.003	5.000	101.177	101.077	100.977	5.000	101.001	100.901	100.801

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

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375	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 HB	0.125		

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

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



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.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	100.124	100.024	99.924	3.750	98.595	98.488	98.395	2.750	95.414	95.314	95.214	
4.375	100.685	100.585	100.485	3.875	99.125	99.016	98.925	2.875	96.099	95.999	95.899	
4.500	101.250	101.150	101.050	3.990	99.619	99.508	99.419	2.990	96.674	96.574	96.474	
4.625	101.789	101.689	101.589	4.000	99.719	99.608	99.519	3.000	96.774	96.674	96.574	
4.750	102.351	102.251	102.151	4.125	100.253	100.153	100.053	3.125	97.388	97.288	97.188	
4.875	102.956	102.856	102.756	4.250	100.985	100.882	100.785	3.250	97.985	97.885	97.785	
4.990	103.319	103.219	103.119	4.375	101.480	101.375	101.280	3.375	98.517	98.417	98.317	
5.000	103.419	103.319	103.219	4.500	102.084	101.975	101.884	3.500	98.998	98.898	98.798	
5.125	103.918	103.818	103.718	4.625	102.568	102.458	102.368	3.625	99.543	99.443	99.343	
5.250	104.406	104.306	104.206	4.750	103.033	102.921	102.833	3.750	100.031	99.931	99.831	
5.375	104.872	104.772	104.672	4.875	103.482	103.368	103.282	3.875	100.540	100.440	100.340	
5.500	105.242	105.142	105.042	4.990	103.561	103.447	103.361	3.990	100.795	100.695	100.595	
5.625	105.504	105.404	105.304	5.000	103.661	103.547	103.461	4.000	100.895	100.795	100.695	
5.750	105.895	105.795	105.695	5.125	104.087	103.945	103.850	4.125	101.400	101.300	101.200	
5.875	106.243	106.143	106.043	5.250	104.494	104.351	104.256	4.250	101.661	101.561	101.461	
5.990	106.454	106.354	106.254	5.375	104.810	104.666	104.572	4.375	102.076	101.976	101.876	
6.000	106.554	106.454	106.354	5.500	105.071	104.927	104.833	4.500	102.265	102.165	102.065	
6.125	106.626	106.526	106.426	5.625	105.444	105.344	105.244	4.625	102.644	102.544	102.444	
6.250	107.453	107.353	107.253	5.750	105.862	105.762	105.662	4.750	102.900	102.800	102.700	

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	99.303	99.203	99.103	2.750	95.070	94.970
4.375	99.864	99.764	99.664	2.875	95.755	95.655
4.500	100.429	100.329	100.229	2.990	96.330	96.230
4.625	100.914	100.814	100.714	3.000	96.430	96.330
4.750	101.476	101.376	101.276	3.125	97.044	96.944
4.875	102.081	101.981	101.881	3.250	97.641	97.541
4.990	102.444	102.344	102.244	3.375	98.173	98.073
5.000	102.544	102.444	102.344	3.500	98.373	98.273
5.125	102.043	101.943	101.843	3.625	98.918	98.818
5.250	102.531	102.431	102.331	3.750	99.406	99.306
5.375	102.997	102.897	102.797	3.875	99.915	99.815
5.500	103.367	103.267	103.167	3.990	99.646	99.546
5.625	102.675	102.575	102.475	4.000	99.746	99.646
5.750	103.066	102.966	102.866	4.125	100.251	100.151
5.875	103.264	103.164	103.064	4.250	100.512	100.412
5.990	103.325	103.225	103.125	4.375	100.927	100.827
6.000	103.425	103.325	103.225	4.500	100.686	100.586
6.125	103.347	103.247	103.147	4.625	101.065	100.965
6.250	104.024	103.924	103.824	4.750	101.321	101.221

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500
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.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	98.571	98.471	98.371	4.250	98.471	98.371	98.271	3.750	96.533	96.426	96.333	3.750	96.433	96.326	96.233
4.375	99.146	99.046	98.946	4.375	99.046	98.946	98.846	3.875	97.218	97.109	97.018	3.875	97.118	97.009	96.918
4.500	99.800	99.700	99.600	4.500	99.700	99.600	99.500	3.990	97.804	97.693	97.604	3.990	97.704	97.593	97.504
4.625	100.288	100.188	100.088	4.625	100.188	100.088	99.988	4.000	97.904	97.793	97.704	4.000	97.804	97.693	97.604
4.750	100.871	100.771	100.671	4.750	100.771	100.671	100.571	4.125	98.499	98.399	98.299	4.125	98.399	98.299	98.199
4.875	101.506	101.406	101.306	4.875	101.406	101.306	101.206	4.250	99.131	99.028	98.931	4.250	99.031	98.928	98.831
4.990	101.869	101.769	101.669	4.990	101.769	101.669	101.569	4.375	99.760	99.655	99.560	4.375	99.660	99.555	99.460
5.000	101.969	101.869	101.769	5.000	101.869	101.769	101.669	4.500	100.300	100.191	100.100	4.500	100.200	100.091	100.000
5.125	102.468	102.368	102.268	5.125	102.368	102.268	102.168	4.625	100.889	100.779	100.689	4.625	100.789	100.679	100.589
5.250	102.956	102.856	102.756	5.250	102.856	102.756	102.656	4.750	101.448	101.336	101.248	4.750	101.348	101.236	101.148
5.375	103.422	103.322	103.222	5.375	103.322	103.222	103.122	4.875	101.816	101.702	101.616	4.875	101.716	101.602	101.516
5.500	103.792	103.692	103.592	5.500	103.692	103.592	103.492	4.990	102.111	101.997	101.911	4.990	102.011	101.897	101.811
5.625	104.054	103.954	103.854	5.625	103.954	103.854	103.754	5.000	102.211	102.097	102.011	5.000	102.111	101.997	101.911
5.750	104.445	104.345	104.245	5.750	104.345	104.245	104.145	5.125	102.637	102.495	102.400	5.125	102.537	102.395	102.300
5.875	104.793	104.693	104.593	5.875	104.693	104.593	104.493	5.250	103.044	102.901	102.806	5.250	102.944	102.801	102.706
5.990	105.004	104.904	104.804	5.990	104.904	104.804	104.704	5.375	103.360	103.216	103.122	5.375	103.260	103.116	103.022
6.000	105.104	105.004	104.904	6.000	105.004	104.904	104.804	5.500	103.621	103.477	103.383	5.500	103.521	103.377	103.283
6.125	105.176	105.076	104.976	6.125	105.076	104.976	104.876	5.625	103.994	103.894	103.794	5.625	103.894	103.794	103.694
6.250	106.003	105.903	105.803	6.250	105.903	105.803	105.703	5.750	104.412	104.312	104.212	5.750	104.312	104.212	104.112

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.914	93.814	93.714	2.750	93.814	93.714	93.614
2.875	94.599	94.499	94.399	2.875	94.499	94.399	94.299
2.990	95.174	95.074	94.974	2.990	95.074	94.974	94.874
3.000	95.274	95.174	95.074	3.000	95.174	95.074	94.974
3.125	95.888	95.788	95.688	3.125	95.788	95.688	95.588
3.250	96.385	96.285	96.185	3.250	96.285	96.185	96.085
3.375	96.900	96.800	96.700	3.375	96.800	96.700	96.600
3.500	97.483	97.383	97.283	3.500	97.383	97.283	97.183
3.625	98.043	97.943	97.843	3.625	97.943	97.843	97.743
3.750	98.531	98.431	98.331	3.750	98.431	98.331	98.231
3.875	99.040	98.940	98.840	3.875	98.940	98.840	98.740
3.990	99.295	99.195	99.095	3.990	99.195	99.095	98.995
4.000	99.395	99.295	99.195	4.000	99.295	99.195	99.095
4.125	99.900	99.800	99.700	4.125	99.800	99.700	99.600
4.250	100.161	100.061	99.961	4.250	100.061	99.961	99.861
4.375	100.576	100.476	100.376	4.375	100.476	100.376	100.276
4.500	100.765	100.665	100.565	4.500	100.665	100.565	100.465
4.625	101.144	101.044	100.944	4.625	101.044	100.944	100.844
4.750	101.400	101.300	101.200	4.750	101.300	101.200	101.100

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	97.750	97.650	97.550	4.250	97.650	97.550	97.450	2.750	93.570	93.470	93.370	2.750	93.470	93.370	93.270
4.375	98.325	98.225	98.125	4.375	98.225	98.125	98.025	2.875	94.255	94.155	94.055	2.875	94.155	94.055	93.955
4.500	98.879	98.779	98.679	4.500	98.779	98.679	98.579	2.990	94.830	94.730	94.630	2.990	94.730	94.630	94.530
4.625	99.413	99.313	99.213	4.625	99.313	99.213	99.113	3.000	94.930	94.830	94.730	3.000	94.830	94.730	94.630
4.750	99.996	99.896	99.796	4.750	99.896	99.796	99.696	3.125	95.544	95.444	95.344	3.125	95.444	95.344	95.244
4.875	100.631	100.531	100.431	4.875	100.531	100.431	100.331	3.250	96.041	95.941	95.841	3.250	95.941	95.841	95.741
4.990	100.994	100.894	100.794	4.990	100.894	100.794	100.694	3.375	96.556	96.456	96.356	3.375	96.456	96.356	96.256
5.000	101.094	100.994	100.894	5.000	100.994	100.894	100.794	3.500	96.858	96.758	96.658	3.500	96.758	96.658	96.558
5.125	100.593	100.493	100.393	5.125	100.493	100.393	100.293	3.625	97.418	97.318	97.218	3.625	97.318	97.218	97.118
5.250	101.081	100.981	100.881	5.250	100.981	100.881	100.781	3.750	97.906	97.806	97.706	3.750	97.806	97.706	97.606
5.375	101.547	101.447	101.347	5.375	101.447	101.347	101.247	3.875	98.415	98.315	98.215	3.875	98.315	98.215	98.115
5.500	101.917	101.817	101.717	5.500	101.817	101.717	101.617	3.990	98.146	98.046	97.946	3.990	98.046	97.946	97.846
5.625	101.225	101.125	101.025	5.625	101.125	101.025	100.925	4.000	98.246	98.146	98.046	4.000	98.146	98.046	97.946
5.750	101.616	101.516	101.416	5.750	101.516	101.416	101.316	4.125	98.751	98.651	98.551	4.125	98.651	98.551	98.451
5.875	101.814	101.714	101.614	5.875	101.714	101.614	101.514	4.250	99.012	98.912	98.812	4.250	98.912	98.812	98.712
5.990	101.875	101.775	101.675	5.990	101.775	101.675	101.575	4.375	99.427	99.327	99.227	4.375	99.327	99.227	99.127
6.000	101.975	101.875	101.775	6.000	101.875	101.775	101.675	4.500	99.186	99.086	98.986	4.500	99.086	98.986	98.886
6.125	101.897	101.797	101.697	6.125	101.797	101.697	101.597	4.625	99.565	99.465	99.365	4.625	99.465	99.365	99.265
6.250	102.574	102.474	102.374	6.250	102.474	102.374	102.274	4.750	99.821	99.721	99.621	4.750	99.721	99.621	99.521

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 & \ 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.:

8/28/2018

W. Rate Sheet Dated: 6/29/2018

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	100.021	99.921	99.821	3.750	97.983	97.876	97.783	2.750	95.414	95.314	95.214	4.250	99.200	99.100	99.000	2.750	95.070	94.970	94.870
4.375	100.596	100.496	100.396	3.875	98.668	98.559	98.468	2.875	96.099	95.999	95.899	4.375	99.775	99.675	99.575	2.875	95.755	95.655	95.555
4.500	101.250	101.150	101.050	3.990	99.254	99.143	99.054	2.990	96.674	96.574	96.474	4.500	100.429	100.329	100.229	2.990	96.330	96.230	96.130
4.625	101.738	101.638	101.538	4.000	99.354	99.243	99.154	3.000	96.774	96.674	96.574	4.625	100.863	100.763	100.663	3.000	96.430	96.330	96.230
4.750	102.321	102.221	102.121	4.125	99.949	99.849	99.749	3.125	97.388	97.288	97.188	4.750	101.446	101.346	101.246	3.125	97.044	96.944	96.844
4.875	102.956	102.856	102.756	4.250	100.581	100.478	100.381	3.250	97.885	97.785	97.685	4.875	102.081	101.981	101.881	3.250	97.541	97.441	97.341
4.990	103.319	103.219	103.119	4.375	101.210	101.105	101.010	3.375	98.400	98.300	98.200	4.990	102.444	102.344	102.244	3.375	98.056	97.956	97.856
5.000	103.419	103.319	103.219	4.500	101.750	101.641	101.550	3.500	98.983	98.883	98.783	5.000	102.544	102.444	102.344	3.500	98.358	98.258	98.158
5.125	103.918	103.818	103.718	4.625	102.339	102.229	102.139	3.625	99.543	99.443	99.343	5.125	102.043	101.943	101.843	3.625	98.918	98.818	98.718
5.250	104.406	104.306	104.206	4.750	102.898	102.786	102.698	3.750	100.031	99.931	99.831	5.250	102.531	102.431	102.331	3.750	99.406	99.306	99.206
5.375	104.872	104.772	104.672	4.875	103.266	103.152	103.066	3.875	100.540	100.440	100.340	5.375	102.997	102.897	102.797	3.875	99.915	99.815	99.715
5.500	105.242	105.142	105.042	4.990	103.561	103.447	103.361	3.990	100.795	100.695	100.595	5.500	103.367	103.267	103.167	3.990	99.646	99.546	99.446
5.625	105.504	105.404	105.304	5.000	103.661	103.547	103.461	4.000	100.895	100.795	100.695	5.625	102.675	102.575	102.475	4.000	99.746	99.646	99.546
5.750	105.895	105.795	105.695	5.125	104.087	103.945	103.850	4.125	101.400	101.300	101.200	5.750	103.066	102.966	102.866	4.125	100.251	100.151	100.051
5.875	106.243	106.143	106.043	5.250	104.494	104.351	104.256	4.250	101.661	101.561	101.461	5.875	103.264	103.164	103.064	4.250	100.512	100.412	100.312
5.990	106.454	106.354	106.254	5.375	104.810	104.666	104.572	4.375	102.076	101.976	101.876	5.990	103.325	103.225	103.125	4.375	100.927	100.827	100.727
6.000	106.554	106.454	106.354	5.500	105.071	104.927	104.833	4.500	102.265	102.165	102.065	6.000	103.425	103.325	103.225	4.500	100.686	100.586	100.486
6.125	106.626	106.526	106.426	5.625	105.444	105.344	105.244	4.625	102.644	102.544	102.444	6.125	103.347	103.247	103.147	4.625	101.065	100.965	100.865
6.250	107.453	107.353	107.253	5.750	105.862	105.762	105.662	4.750	102.900	102.800	102.700	6.250	104.024	103.924	103.824	4.750	101.321	101.221	101.121

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.: **8/28/2018**

W. Rate Sheet Dated: **6/29/2018**

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	96.153	96.028	95.903	
4.125	97.248	97.123	96.998	
4.250	98.062	97.937	97.812	
4.375	98.719	98.594	98.469	
4.500	99.291	99.166	99.041	
4.625	99.805	99.680	99.555	
4.750	100.253	100.128	100.003	
4.875	100.655	100.530	100.405	
5.000	100.991	100.866	100.741	
5.125	101.248	101.123	100.998	
5.250	101.452	101.327	101.202	
5.375	101.627	101.502	101.377	
5.500	101.763	101.638	101.513	

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	96.933	96.808	96.683	
3.625	97.390	97.265	97.140	
3.750	97.809	97.684	97.559	
3.875	98.408	98.283	98.158	
4.000	98.746	98.621	98.496	
4.125	98.995	98.870	98.745	
4.250	99.276	99.151	99.026	
4.375	99.532	99.407	99.282	
4.500	99.780	99.655	99.530	
4.625	100.056	99.931	99.806	
4.750	100.325	100.200	100.075	

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	97.532	97.407	97.282	
3.375	97.994	97.869	97.744	
3.500	98.426	98.301	98.176	
3.625	98.823	98.698	98.573	
3.750	99.188	99.063	98.938	
3.875	99.523	99.398	99.273	
4.000	99.830	99.705	99.580	
4.125	100.166	100.041	99.916	
4.250	100.483	100.358	100.233	
4.375	100.789	100.664	100.539	
4.500	101.097	100.972	100.847	
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)