



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.: 8/6/2018

45 Day Lock Exp.: 8/20/2018

60 Day Lock Exp.: 9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	98.457	98.307	98.157	3.500	97.944	97.794	97.644	1.875	N/A	N/A	N/A	3.125	97.154	97.004	96.854
3.625	98.991	98.841	98.691	3.625	98.442	98.292	98.142	2.000	N/A	N/A	N/A	3.250	98.135	97.985	97.835
3.750	99.792	99.642	99.492	3.750	99.401	99.251	99.101	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.322	100.172	100.022	3.875	99.896	99.746	99.596	2.250	93.638	93.488	93.338	3.500	99.217	99.067	98.917
4.000	100.848	100.698	100.548	4.000	100.385	100.235	100.085	2.375	94.011	93.861	93.711	3.625	99.751	99.601	99.451
4.125	101.376	101.226	101.076	4.125	100.878	100.728	100.578	2.500	93.125	92.975	92.825	Margin = 2.250		Index = 2.330	
4.250	102.082	101.910	101.801	4.250	101.441	101.269	101.159	2.625	94.075	93.925	93.775				
4.375	102.600	102.428	102.318	4.375	101.923	101.751	101.641	2.750	96.873	96.723	96.573				
4.500	103.109	102.938	102.828	4.500	102.397	102.225	102.116	2.875	97.437	97.287	97.137				
4.625	103.531	103.359	103.249	4.625	102.783	102.611	102.501	3.000	97.912	97.762	97.612				
4.750	103.656	103.484	103.328	4.750	102.721	102.549	102.393	3.125	98.386	98.236	98.086				
4.875	103.696	103.524	103.368	4.875	103.120	102.948	102.791	3.250	98.992	98.842	98.692				
5.000	104.323	104.151	103.995	5.000	103.511	103.339	103.182	3.375	99.459	99.309	99.159				
5.125	104.741	104.569	104.413	5.125	103.713	103.541	103.385	3.500	99.929	99.779	99.629				
5.250	104.507	104.304	104.179	5.250	103.445	103.242	103.117	3.625	100.390	100.240	100.090				
5.375	104.784	104.581	104.456	5.375	103.803	103.600	103.475	3.750	100.373	100.223	100.073				
5.500	104.774	104.571	104.446	5.500	104.132	103.929	103.804	3.875	100.827	100.677	100.527				
5.625	105.053	104.850	104.725	5.625	104.575	104.372	104.247	4.000	101.213	101.063	100.913				
5.750	105.487	105.387	105.287	5.750	104.416	104.316	104.216	4.125	101.553	101.403	101.253				

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	97.257	97.107	96.957	3.500	96.944	96.794	96.644	1.875	N/A	N/A	N/A	3.125	96.154	96.004	95.854
3.625	97.791	97.641	97.491	3.625	97.442	97.292	97.142	2.000	N/A	N/A	N/A	3.250	97.135	96.985	96.835
3.750	98.592	98.442	98.292	3.750	98.401	98.251	98.101	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	99.122	98.972	98.822	3.875	98.896	98.746	98.596	2.250	92.638	92.488	92.338	3.500	98.217	98.067	97.917
4.000	99.648	99.498	99.348	4.000	99.385	99.235	99.085	2.375	93.011	92.861	92.711	3.625	98.751	98.601	98.451
4.125	100.176	100.026	99.876	4.125	99.878	99.728	99.578	2.500	92.125	91.975	91.825	Margin = 2.250		Index = 2.330	
4.250	100.882	100.710	100.601	4.250	100.441	100.269	100.159	2.625	93.075	92.925	92.775	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.400	101.228	101.118	4.375	100.923	100.751	100.641	2.750	95.873	95.723	95.573	Rate	30 Day	45 Day	60 Day
4.500	101.909	101.738	101.628	4.500	101.397	101.225	101.116	2.875	96.437	96.287	96.137	4.500	100.709	100.459	100.209
4.625	102.331	102.159	102.049	4.625	101.783	101.611	101.501	3.000	96.912	96.762	96.612	4.625	101.131	100.881	100.631
4.750	102.456	102.284	102.128	4.750	101.721	101.549	101.393	3.125	97.386	97.236	97.086	4.750	100.962	100.712	100.462
4.875	102.746	102.574	102.418	4.875	102.120	101.948	101.791	3.250	97.992	97.842	97.692	4.875	101.396	101.146	100.896
5.000	103.173	103.001	102.845	5.000	102.511	102.339	102.182	3.375	98.459	98.309	98.159	5.000	101.823	101.573	101.323
5.125	103.591	103.419	103.263	5.125	102.813	102.641	102.485	3.500	98.929	98.779	98.629	5.125	102.161	101.911	101.661
5.250	104.077	103.874	103.749	5.250	102.445	102.242	102.117	3.625	99.390	99.240	99.090	5.250	101.396	101.146	100.896
5.375	104.354	104.151	104.026	5.375	102.803	102.600	102.475	3.750	99.373	99.223	99.073	5.375	101.580	101.330	101.080
5.500	104.544	104.341	104.216	5.500	103.132	102.929	102.804	3.875	99.827	99.677	99.527	5.500	101.824	101.574	101.324
5.625	104.773	104.570	104.445	5.625	103.575	103.372	103.247	4.000	100.213	100.063	99.913	5.625	102.193	101.943	101.693
5.750	105.257	105.157	105.057	5.750	103.416	103.316	103.216	4.125	100.553	100.403	100.253	5.750	102.967	102.717	102.467

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	99.859	99.609	99.359	4.500	99.677	99.427	99.177
4.750	100.112	99.862	99.612	4.750	100.001	99.751	99.501
5.000	100.973	100.723	100.473	5.000	100.791	100.541	100.291
5.250	101.617	101.367	101.117	5.250	101.453	101.203	100.953
5.500	101.845	101.595	101.345	5.500	101.412	101.162	100.912
5.625	102.096	101.846	101.596	5.625	101.855	101.605	101.355
5.750	102.661	102.411	102.161	5.750	101.696	101.446	101.196
5.875	102.941	102.691	102.441	5.875	102.064	101.814	101.564

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:	7/6/2018	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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30 Day Lock Exp.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	97.519	97.369	97.219	3.500	97.007	96.857	96.707	1.875	N/A	N/A	N/A	3.125	95.47	95.316	95.166
3.625	98.053	97.903	97.753	3.625	97.505	97.355	97.205	2.000	N/A	N/A	N/A	3.250	97.20	97.048	96.898
3.750	98.792	98.642	98.492	3.750	98.401	98.251	98.101	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.322	99.172	99.022	3.875	98.896	98.746	98.596	2.250	90.138	89.988	89.838	3.500	98.28	98.130	97.980
4.000	99.848	99.698	99.548	4.000	99.385	99.235	99.085	2.375	90.511	90.361	90.211	3.625	98.81	98.663	98.513
4.125	100.376	100.226	100.076	4.125	99.878	99.728	99.578	2.500	89.625	89.475	89.325	Margin = 2.250		Index = 2.330	
4.250	100.988	100.816	100.707	4.250	100.347	100.175	100.066	2.625	90.575	90.425	90.275				
4.375	101.506	101.334	101.225	4.375	100.829	100.657	100.548	2.750	95.186	95.036	94.886				
4.500	102.016	101.844	101.734	4.500	101.303	101.131	101.022	2.875	95.750	95.600	95.450				
4.625	102.437	102.265	102.156	4.625	101.689	101.517	101.408	3.000	96.224	96.074	95.924				
4.750	102.249	102.078	101.921	4.750	101.315	101.143	100.987	3.125	96.698	96.548	96.398				
4.875	102.290	102.118	101.962	4.875	101.713	101.541	101.385	3.250	98.054	97.904	97.754				
5.000	102.917	102.745	102.589	5.000	102.104	101.932	101.776	3.375	98.522	98.372	98.222				
5.125	103.335	103.163	103.006	5.125	102.307	102.135	101.978	3.500	98.991	98.841	98.691				
5.250	101.538	101.335	101.210	5.250	100.476	100.273	100.148	3.625	99.453	99.303	99.153				
5.375	101.815	101.612	101.487	5.375	100.834	100.631	100.506	3.750	99.373	99.223	99.073				
5.500	101.805	101.602	101.477	5.500	101.163	100.960	100.835	3.875	99.827	99.677	99.527				
5.625	102.084	101.881	101.756	5.625	101.606	101.403	101.278	4.000	100.213	100.063	99.913				
5.750	102.050	101.950	101.850	5.750	100.978	100.878	100.778	4.125	100.553	100.403	100.253				

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	96.319	96.169	96.019	3.500	96.007	95.857	95.707	1.875	N/A	N/A	N/A	3.125	94.466	94.316	94.166
3.625	96.853	96.703	96.553	3.625	96.505	96.355	96.205	2.000	N/A	N/A	N/A	3.250	96.198	96.048	95.898
3.750	97.592	97.442	97.292	3.750	97.401	97.251	97.101	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	98.122	97.972	97.822	3.875	97.896	97.746	97.596	2.250	90.888	90.738	90.588	3.500	97.280	97.130	96.980
4.000	98.648	98.498	98.348	4.000	98.385	98.235	98.085	2.375	91.261	91.111	90.961	3.625	97.813	97.663	97.513
4.125	99.176	99.026	98.876	4.125	98.878	98.728	98.578	2.500	90.375	90.225	90.075	Margin = 2.250		Index = 2.330	
4.250	99.788	99.616	99.507	4.250	99.347	99.175	99.066	2.625	91.325	91.175	91.025	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.306	100.134	100.025	4.375	99.829	99.657	99.548	2.750	94.967	94.817	94.667	Rate	30 Day	45 Day	60 Day
4.500	100.816	100.644	100.534	4.500	100.303	100.131	100.022	2.875	95.531	95.381	95.231	4.500	99.616	99.366	99.116
4.625	101.237	101.065	100.956	4.625	100.689	100.517	100.408	3.000	96.005	95.855	95.705	4.625	100.037	99.787	99.537
4.750	101.049	100.878	100.721	4.750	100.315	100.143	99.987	3.125	96.480	96.330	96.180	4.750	99.556	99.306	99.056
4.875	101.340	101.168	101.012	4.875	100.713	100.541	100.385	3.250	96.523	96.373	96.223	4.875	99.990	99.740	99.490
5.000	101.767	101.595	101.439	5.000	101.104	100.932	100.776	3.375	96.991	96.841	96.691	5.000	100.417	100.167	99.917
5.125	102.185	102.013	101.856	5.125	101.407	101.235	101.078	3.500	97.460	97.310	97.160	5.125	100.755	100.505	100.255
5.250	101.108	100.905	100.780	5.250	99.476	99.273	99.148	3.625	97.921	97.771	97.621	5.250	98.427	98.177	97.927
5.375	101.385	101.182	101.057	5.375	99.834	99.631	99.506	3.750	97.186	97.036	96.886	5.375	98.611	98.361	98.111
5.500	101.575	101.372	101.247	5.500	100.163	99.960	99.835	3.875	97.640	97.490	97.340	5.500	98.855	98.605	98.355
5.625	101.804	101.601	101.476	5.625	100.606	100.403	100.278	4.000	98.025	97.875	97.725	5.625	99.224	98.974	98.724
5.750	101.820	101.720	101.620	5.750	99.978	99.878	99.778	4.125	98.365	98.215	98.065	5.750	99.530	99.280	99.030

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	98.766	98.516	98.266	4.500	98.583	98.333	98.083
4.750	98.706	98.456	98.206	4.750	98.595	98.345	98.095
5.000	99.567	99.317	99.067	5.000	99.384	99.134	98.884
5.250	98.648	98.398	98.148	5.250	98.484	98.234	97.984
5.500	98.876	98.626	98.376	5.500	98.443	98.193	97.943
5.625	99.127	98.877	98.627	5.625	98.886	98.636	98.386
5.750	99.224	98.974	98.724	5.750	98.258	98.008	97.758
5.875	99.504	99.254	99.004	5.875	98.627	98.377	98.127

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:	7/6/2018 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)



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	98.714	98.614	98.514	4.625	102.349	102.249	102.149	2.875	96.172	96.072	95.972	2.875	96.971	96.871	96.771
4.125	99.396	99.296	99.196	4.750	102.814	102.714	102.614	2.990	96.598	96.498	96.398	2.990	97.215	97.115	97.015
4.250	100.030	99.930	99.830	4.875	103.263	103.163	103.063	3.000	96.698	96.598	96.498	3.000	97.315	97.215	97.115
4.375	100.591	100.491	100.391	4.990	103.377	103.277	103.177	3.125	97.230	97.130	97.030	3.125	97.660	97.560	97.460
4.500	101.086	100.986	100.886	5.000	103.477	103.377	103.277	3.250	97.811	97.711	97.611	3.250	98.494	98.394	98.294
4.625	101.695	101.595	101.495	5.125	103.852	103.752	103.652	3.375	98.353	98.253	98.153	3.375	98.846	98.746	98.646
4.750	102.258	102.158	102.058	5.250	104.339	104.239	104.139	3.500	98.876	98.776	98.676	3.500	99.174	99.074	98.974
4.875	102.745	102.645	102.545	5.375	104.625	104.525	104.425	3.625	99.381	99.281	99.181	3.625	99.499	99.399	99.299
4.990	103.090	102.990	102.890	5.500	104.956	104.856	104.756	3.750	99.715	99.615	99.515	3.750	100.142	100.042	99.942
5.000	103.190	103.090	102.990	5.625	105.204	105.104	105.004	3.875	100.143	100.043	99.943	3.875	100.461	100.361	100.261
5.125	103.621	103.521	103.421	5.750	105.697	105.597	105.497	3.990	100.530	100.430	100.330	3.990	100.665	100.565	100.465
5.250	104.274	104.174	104.074	5.875	105.852	105.752	105.652	4.000	100.630	100.530	100.430	4.000	100.765	100.665	100.565
5.375	104.664	104.564	104.464	5.990	105.941	105.841	105.741	4.125	101.104	101.004	100.904	4.125	101.061	100.961	100.861
5.500	105.032	104.932	104.832	6.000	106.041	105.941	105.841	4.250	101.393	101.293	101.193	4.250	101.313	101.213	101.113
5.625	105.306	105.206	105.106	6.125	106.569	106.469	106.369	4.375	101.671	101.571	101.471	4.375	101.591	101.491	101.391
5.750	105.839	105.739	105.639	6.250	106.651	106.551	106.451	4.500	102.063	101.963	101.863	4.500	101.853	101.753	101.653
5.875	106.039	105.939	105.839	6.375	106.946	106.846	106.746	4.625	102.467	102.367	102.267	4.625	102.092	101.992	101.892
5.990	106.169	106.069	105.969	6.500	N/A	N/A	N/A	4.750	102.624	102.524	102.424	4.750	102.243	102.143	102.043
6.000	106.269	106.169	106.069	6.625	N/A	N/A	N/A	4.875	102.867	102.767	102.667	4.875	102.378	102.278	102.178

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	98.258	98.158	98.058	2.875	95.912	95.812	95.712
4.250	98.997	98.897	98.797	2.990	96.229	96.129	96.029
4.375	99.582	99.482	99.382	3.000	96.329	96.229	96.129
4.500	100.115	100.015	99.915	3.125	96.755	96.655	96.555
4.625	100.568	100.468	100.368	3.250	97.541	97.441	97.341
4.750	101.224	101.124	101.024	3.375	97.966	97.866	97.766
4.875	101.746	101.646	101.546	3.500	98.402	98.302	98.202
4.990	102.140	102.040	101.940	3.625	98.812	98.712	98.612
5.000	102.240	102.140	102.040	3.750	99.046	98.946	98.846
5.125	102.465	102.365	102.265	3.875	99.414	99.314	99.214
5.250	102.666	102.566	102.466	3.990	99.719	99.619	99.519
5.375	103.075	102.975	102.875	4.000	99.819	99.719	99.619
5.500	103.521	103.421	103.321	4.125	100.207	100.107	100.007
5.625	103.730	103.630	103.530	4.250	100.404	100.304	100.204
5.750	103.942	103.842	103.742	4.375	100.592	100.492	100.392
5.875	102.906	102.785	102.665	4.500	100.728	100.628	100.528
5.990	103.257	103.136	103.016	4.625	100.820	100.720	100.620
6.000	103.357	103.236	103.116	4.750	100.919	100.819	100.719
6.125	103.599	103.478	103.358	4.875	101.079	100.979	100.879

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	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

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

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	96.901	96.801	96.701	4.125	96.500	96.400	96.300	4.625	100.798	100.698	100.598	4.625	99.504	99.404	99.304
4.125	97.637	97.537	97.437	4.250	97.521	97.421	97.321	4.750	101.325	101.225	101.125	4.750	100.341	100.241	100.141
4.250	98.391	98.291	98.191	4.375	98.132	98.032	97.932	4.875	101.688	101.588	101.488	4.875	100.835	100.735	100.635
4.375	98.934	98.834	98.734	4.500	98.701	98.601	98.501	4.990	101.927	101.827	101.727	4.990	101.194	101.094	100.994
4.500	99.422	99.322	99.222	4.625	99.679	99.579	99.479	5.000	102.027	101.927	101.827	5.000	101.294	101.194	101.094
4.625	100.110	100.010	99.910	4.750	100.620	100.520	100.420	5.125	102.402	102.302	102.202	5.125	101.657	101.557	101.457
4.750	100.803	100.703	100.603	4.875	101.170	101.070	100.970	5.250	102.889	102.789	102.689	5.250	102.181	102.081	101.981
4.875	101.289	101.189	101.089	4.990	101.568	101.468	101.368	5.375	103.175	103.075	102.975	5.375	102.592	102.492	102.392
4.990	101.640	101.540	101.440	5.000	101.668	101.568	101.468	5.500	103.506	103.406	103.306	5.500	103.009	102.909	102.809
5.000	101.740	101.640	101.540	5.125	102.041	101.941	101.841	5.625	103.754	103.654	103.554	5.625	103.335	103.235	103.135
5.125	102.171	102.071	101.971	5.250	102.877	102.777	102.677	5.750	104.247	104.146	104.046	5.750	103.712	103.606	103.500
5.250	102.824	102.724	102.624	5.375	103.322	103.222	103.122	5.875	104.402	104.281	104.161	5.875	103.922	103.816	103.710
5.375	103.214	103.114	103.014	5.500	103.733	103.633	103.533	5.990	104.491	104.370	104.250	5.990	104.078	103.972	103.866
5.500	103.582	103.482	103.382	5.625	104.037	103.937	103.837	6.000	104.591	104.470	104.350	6.000	104.178	104.072	103.966
5.625	103.856	103.756	103.656	5.750	104.865	104.759	104.653	6.125	105.119	104.998	104.878	6.125	104.884	104.778	104.672
5.750	104.389	104.284	104.178	5.875	105.099	104.993	104.887	6.250	105.201	105.095	104.988	6.250	104.867	104.761	104.654
5.875	104.589	104.484	104.377	5.990	105.253	105.147	105.041	6.375	105.496	105.390	105.283	6.375	105.264	105.159	105.051
5.990	104.719	104.613	104.507	6.000	105.353	105.247	105.141	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.819	104.713	104.607	6.125	106.028	105.922	105.816	6.625	N/A	N/A	N/A	6.625	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	95.912	95.812	95.712	3.000	93.548	93.448	93.348	3.000	95.815	95.715	95.615	3.000	93.356	93.256	93.156
2.990	96.229	96.129	96.029	3.125	94.226	94.126	94.026	3.125	96.160	96.060	95.960	3.125	94.045	93.945	93.845
3.000	96.329	96.229	96.129	3.250	94.618	94.518	94.418	3.250	96.994	96.894	96.794	3.250	94.427	94.327	94.227
3.125	96.755	96.655	96.555	3.375	95.283	95.183	95.083	3.375	97.346	97.246	97.146	3.375	95.102	95.002	94.902
3.250	97.541	97.441	97.341	3.500	95.952	95.852	95.752	3.500	97.674	97.574	97.474	3.500	95.760	95.660	95.560
3.375	97.966	97.866	97.766	3.625	96.595	96.495	96.395	3.625	97.999	97.899	97.799	3.625	96.413	96.313	96.213
3.500	98.402	98.302	98.202	3.750	96.962	96.862	96.762	3.750	98.642	98.542	98.442	3.750	96.771	96.671	96.571
3.625	98.812	98.712	98.612	3.875	97.477	97.377	97.277	3.875	98.961	98.861	98.761	3.875	97.285	97.185	97.085
3.750	99.046	98.946	98.846	3.990	98.001	97.901	97.801	3.990	99.165	99.065	98.965	3.990	97.800	97.700	97.600
3.875	99.414	99.314	99.214	4.000	98.101	98.001	97.901	4.000	99.265	99.165	99.065	4.000	97.900	97.800	97.700
3.990	99.719	99.619	99.519	4.125	98.709	98.609	98.509	4.125	99.561	99.461	99.361	4.125	98.507	98.407	98.307
4.000	99.819	99.719	99.619	4.250	99.029	98.929	98.829	4.250	99.813	99.713	99.613	4.250	98.828	98.728	98.628
4.125	100.207	100.107	100.007	4.375	99.335	99.235	99.135	4.375	100.091	99.990	99.897	4.375	99.113	99.013	98.913
4.250	100.404	100.304	100.204	4.500	99.799	99.699	99.599	4.500	100.353	100.242	100.129	4.500	99.577	99.477	99.377
4.375	100.592	100.492	100.392	4.625	100.322	100.222	100.122	4.625	100.592	100.481	100.367	4.625	100.100	100.000	99.900
4.500	100.728	100.628	100.528	4.750	100.498	100.398	100.298	4.750	100.743	100.632	100.518	4.750	100.277	100.177	100.077
4.625	100.820	100.720	100.620	4.875	100.771	100.671	100.571	4.875	100.878	100.767	100.653	4.875	100.539	100.439	100.339
4.750	100.919	100.819	100.719	4.990	100.942	100.842	100.742	4.990	100.920	100.810	100.696	4.990	100.741	100.641	100.541
4.875	101.079	100.979	100.879	5.000	101.042	100.942	100.842	5.000	101.020	100.910	100.796	5.000	100.841	100.741	100.641

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%	> 105%
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 HB	0.125		



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.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	100.160	100.060	99.960	3.750	98.282	98.176	98.082	2.750	95.410	95.310	95.210	
4.375	100.734	100.634	100.534	3.875	98.888	98.779	98.688	2.875	96.094	95.994	95.894	
4.500	101.386	101.286	101.186	3.990	99.448	99.337	99.248	2.990	96.668	96.568	96.468	
4.625	101.830	101.730	101.630	4.000	99.548	99.437	99.348	3.000	96.768	96.668	96.568	
4.750	102.407	102.307	102.207	4.125	100.126	100.026	99.926	3.125	97.379	97.279	97.179	
4.875	103.036	102.936	102.836	4.250	100.766	100.663	100.566	3.250	97.874	97.774	97.674	
4.990	103.393	103.293	103.193	4.375	101.382	101.276	101.182	3.375	98.386	98.286	98.186	
5.000	103.493	103.393	103.293	4.500	101.921	101.811	101.721	3.500	98.970	98.870	98.770	
5.125	103.953	103.853	103.753	4.625	102.402	102.292	102.202	3.625	99.528	99.428	99.328	
5.250	104.437	104.337	104.237	4.750	102.958	102.846	102.758	3.750	100.014	99.914	99.814	
5.375	104.899	104.799	104.699	4.875	103.325	103.211	103.125	3.875	100.523	100.423	100.323	
5.500	105.265	105.165	105.065	4.990	103.617	103.503	103.417	3.990	100.722	100.622	100.522	
5.625	105.421	105.321	105.221	5.000	103.717	103.603	103.517	4.000	100.822	100.722	100.622	
5.750	105.809	105.709	105.609	5.125	104.083	103.940	103.846	4.125	101.325	101.225	101.125	
5.875	106.155	106.055	105.955	5.250	104.488	104.345	104.251	4.250	101.583	101.483	101.383	
5.990	106.366	106.266	106.166	5.375	104.802	104.658	104.563	4.375	101.997	101.897	101.797	
6.000	106.466	106.366	106.266	5.500	105.063	104.918	104.824	4.500	102.188	102.034	101.959	
6.125	106.486	106.386	106.286	5.625	105.376	105.276	105.176	4.625	102.559	102.403	102.328	
6.250	107.186	107.086	106.986	5.750	105.793	105.693	105.593	4.750	102.814	102.656	102.581	

Conforming FHLMC Super Conforming									
SC 30-20 Year				SC 15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
4.250	99.308	99.208	99.108	2.750	95.035	94.935	94.835		
4.375	99.882	99.782	99.682	2.875	95.719	95.619	95.519		
4.500	100.534	100.434	100.334	2.990	96.293	96.193	96.093		
4.625	100.962	100.862	100.762	3.000	96.393	96.293	96.193		
4.750	101.539	101.439	101.339	3.125	97.004	96.904	96.804		
4.875	102.168	102.068	101.968	3.250	97.499	97.399	97.299		
4.990	102.525	102.425	102.325	3.375	98.011	97.911	97.811		
5.000	102.625	102.525	102.425	3.500	98.407	98.307	98.207		
5.125	102.085	101.985	101.885	3.625	98.965	98.865	98.765		
5.250	102.569	102.469	102.369	3.750	99.451	99.351	99.251		
5.375	103.031	102.931	102.831	3.875	99.960	99.860	99.760		
5.500	103.397	103.297	103.197	3.990	99.550	99.450	99.350		
5.625	102.506	102.406	102.306	4.000	99.650	99.550	99.450		
5.750	102.894	102.794	102.694	4.125	100.153	100.053	99.953		
5.875	103.090	102.990	102.890	4.250	100.411	100.311	100.211		
5.990	103.151	103.051	102.951	4.375	100.825	100.725	100.625		
6.000	103.251	103.151	103.051	4.500	100.609	100.455	100.380		
6.125	103.121	103.021	102.921	4.625	100.980	100.824	100.749		
6.250	103.671	103.571	103.471	4.750	101.235	101.077	101.002		

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	-0.750	-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	-2.750	
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.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	98.710	98.610	98.510	4.250	98.610	98.510	98.410	3.750	96.732	96.626	96.532	3.750	96.632	96.526	96.432
4.375	99.284	99.184	99.084	4.375	99.184	99.084	98.984	3.875	97.415	97.306	97.215	3.875	97.315	97.206	97.115
4.500	99.936	99.836	99.736	4.500	99.836	99.736	99.636	3.990	97.998	97.887	97.798	3.990	97.898	97.787	97.698
4.625	100.380	100.280	100.180	4.625	100.280	100.180	100.080	4.000	98.098	97.987	97.898	4.000	97.998	97.887	97.798
4.750	100.957	100.857	100.757	4.750	100.857	100.757	100.657	4.125	98.676	98.576	98.476	4.125	98.576	98.476	98.376
4.875	101.586	101.486	101.386	4.875	101.486	101.386	101.286	4.250	99.304	99.201	99.104	4.250	99.204	99.101	99.004
4.990	101.943	101.843	101.743	4.990	101.843	101.743	101.643	4.375	99.932	99.826	99.732	4.375	99.832	99.726	99.632
5.000	102.043	101.943	101.843	5.000	101.943	101.843	101.743	4.500	100.471	100.361	100.271	4.500	100.371	100.261	100.171
5.125	102.503	102.403	102.303	5.125	102.403	102.303	102.203	4.625	100.952	100.842	100.752	4.625	100.852	100.742	100.652
5.250	102.987	102.887	102.787	5.250	102.887	102.787	102.687	4.750	101.508	101.396	101.308	4.750	101.408	101.296	101.208
5.375	103.449	103.349	103.249	5.375	103.349	103.249	103.149	4.875	101.875	101.761	101.675	4.875	101.775	101.661	101.575
5.500	103.815	103.715	103.615	5.500	103.715	103.615	103.515	4.990	102.167	102.053	101.967	4.990	102.067	101.953	101.867
5.625	103.971	103.871	103.771	5.625	103.871	103.771	103.671	5.000	102.267	102.153	102.067	5.000	102.167	102.053	101.967
5.750	104.359	104.259	104.159	5.750	104.259	104.159	104.059	5.125	102.633	102.490	102.396	5.125	102.533	102.390	102.296
5.875	104.705	104.605	104.505	5.875	104.605	104.505	104.405	5.250	103.038	102.895	102.801	5.250	102.938	102.795	102.701
5.990	104.916	104.816	104.716	5.990	104.816	104.716	104.616	5.375	103.352	103.208	103.113	5.375	103.252	103.108	103.013
6.000	105.016	104.916	104.816	6.000	104.916	104.816	104.716	5.500	103.613	103.468	103.374	5.500	103.513	103.368	103.274
6.125	105.036	104.936	104.836	6.125	104.936	104.836	104.736	5.625	103.926	103.826	103.726	5.625	103.826	103.726	103.626
6.250	105.736	105.636	105.536	6.250	105.636	105.536	105.436	5.750	104.343	104.243	104.143	5.750	104.243	104.143	104.043

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.910	93.810	93.710	2.750	93.810	93.710	93.610
2.875	94.594	94.494	94.394	2.875	94.494	94.394	94.294
2.990	95.168	95.068	94.968	2.990	95.068	94.968	94.868
3.000	95.268	95.168	95.068	3.000	95.168	95.068	94.968
3.125	95.879	95.779	95.679	3.125	95.779	95.679	95.579
3.250	96.374	96.274	96.174	3.250	96.274	96.174	96.074
3.375	96.886	96.786	96.686	3.375	96.786	96.686	96.586
3.500	97.470	97.370	97.270	3.500	97.370	97.270	97.170
3.625	98.028	97.928	97.828	3.625	97.928	97.828	97.728
3.750	98.514	98.414	98.314	3.750	98.414	98.314	98.214
3.875	99.023	98.923	98.823	3.875	98.923	98.823	98.723
3.990	99.222	99.122	99.022	3.990	99.122	99.022	98.922
4.000	99.322	99.222	99.122	4.000	99.222	99.122	99.022
4.125	99.825	99.725	99.625	4.125	99.725	99.625	99.525
4.250	100.083	99.983	99.883	4.250	99.983	99.883	99.783
4.375	100.497	100.397	100.297	4.375	100.397	100.297	100.197
4.500	100.688	100.534	100.459	4.500	100.588	100.434	100.359
4.625	101.059	100.903	100.828	4.625	100.959	100.803	100.728
4.750	101.314	101.156	101.081	4.750	101.214	101.056	100.981

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	97.858	97.758	97.658	4.250	97.758	97.658	97.558	2.750	93.535	93.435	93.335	2.750	93.435	93.335	93.235
4.375	98.432	98.332	98.232	4.375	98.332	98.232	98.132	2.875	94.219	94.119	94.019	2.875	94.119	94.019	93.919
4.500	99.084	98.984	98.884	4.500	98.984	98.884	98.784	2.990	94.793	94.693	94.593	2.990	94.693	94.593	94.493
4.625	99.512	99.412	99.312	4.625	99.412	99.312	99.212	3.000	94.893	94.793	94.693	3.000	94.793	94.693	94.593
4.750	100.089	99.989	99.889	4.750	99.989	99.889	99.789	3.125	95.504	95.404	95.304	3.125	95.404	95.304	95.204
4.875	100.718	100.618	100.518	4.875	100.618	100.518	100.418	3.250	95.999	95.899	95.799	3.250	95.899	95.799	95.699
4.990	101.075	100.975	100.875	4.990	100.975	100.875	100.775	3.375	96.511	96.411	96.311	3.375	96.411	96.311	96.211
5.000	101.175	101.075	100.975	5.000	101.075	100.975	100.875	3.500	96.807	96.707	96.607	3.500	96.807	96.707	96.607
5.125	100.635	100.535	100.435	5.125	100.535	100.435	100.335	3.625	97.465	97.365	97.265	3.625	97.365	97.265	97.165
5.250	101.119	101.019	100.919	5.250	101.019	100.919	100.819	3.750	97.951	97.851	97.751	3.750	97.851	97.751	97.651
5.375	101.581	101.481	101.381	5.375	101.481	101.381	101.281	3.875	98.460	98.360	98.260	3.875	98.360	98.260	98.160
5.500	101.947	101.847	101.747	5.500	101.847	101.747	101.647	3.990	98.050	97.950	97.850	3.990	97.950	97.850	97.750
5.625	101.056	100.956	100.856	5.625	100.956	100.856	100.756	4.000	98.150	98.050	97.950	4.000	98.050	97.950	97.850
5.750	101.444	101.344	101.244	5.750	101.344	101.244	101.144	4.125	98.653	98.553	98.453	4.125	98.553	98.453	98.353
5.875	101.640	101.540	101.440	5.875	101.540	101.440	101.340	4.250	98.911	98.811	98.711	4.250	98.811	98.711	98.611
5.990	101.701	101.601	101.501	5.990	101.601	101.501	101.401	4.375	99.325	99.225	99.125	4.375	99.225	99.125	99.025
6.000	101.801	101.701	101.601	6.000	101.701	101.601	101.501	4.500	99.109	98.955	98.800	4.500	99.009	98.855	98.700
6.125	101.671	101.571	101.471	6.125	101.571	101.471	101.371	4.625	99.480	99.324	99.249	4.625	99.380	99.224	99.149
6.250	102.221	102.121	102.021	6.250	102.121	102.021	101.921	4.750	99.735	99.577	99.502	4.750	99.635	99.477	99.402

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

Product Features										
Product Feature & \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
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/R 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/4/2018

W. Rate Sheet Dated: 7/6/2018

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	100.160	100.060	99.960	3.750	98.182	98.076	97.982	2.750	95.410	95.310	95.210	4.250	99.308	99.208	99.108	2.750	95.035	94.935	94.835
4.375	100.734	100.634	100.534	3.875	98.865	98.756	98.665	2.875	96.094	95.994	95.894	4.375	99.882	99.782	99.682	2.875	95.719	95.619	95.519
4.500	101.386	101.286	101.186	3.990	99.448	99.337	99.248	2.990	96.668	96.568	96.468	4.500	100.534	100.434	100.334	2.990	96.293	96.193	96.093
4.625	101.830	101.730	101.630	4.000	99.548	99.437	99.348	3.000	96.768	96.668	96.568	4.625	100.962	100.862	100.762	3.000	96.393	96.293	96.193
4.750	102.407	102.307	102.207	4.125	100.126	100.026	99.926	3.125	97.379	97.279	97.179	4.750	101.539	101.439	101.339	3.125	97.004	96.904	96.804
4.875	103.036	102.936	102.836	4.250	100.754	100.651	100.554	3.250	97.874	97.774	97.674	4.875	102.168	102.068	101.968	3.250	97.499	97.399	97.299
4.990	103.393	103.293	103.193	4.375	101.382	101.276	101.182	3.375	98.386	98.286	98.186	4.990	102.525	102.425	102.325	3.375	98.011	97.911	97.811
5.000	103.493	103.393	103.293	4.500	101.921	101.811	101.721	3.500	98.970	98.870	98.770	5.000	102.625	102.525	102.425	3.500	98.407	98.307	98.207
5.125	103.953	103.853	103.753	4.625	102.402	102.292	102.202	3.625	99.528	99.428	99.328	5.125	102.085	101.985	101.885	3.625	98.965	98.865	98.765
5.250	104.437	104.337	104.237	4.750	102.958	102.846	102.758	3.750	100.014	99.914	99.814	5.250	102.569	102.469	102.369	3.750	99.451	99.351	99.251
5.375	104.899	104.799	104.699	4.875	103.325	103.211	103.125	3.875	100.523	100.423	100.323	5.375	103.031	102.931	102.831	3.875	99.960	99.860	99.760
5.500	105.265	105.165	105.065	4.990	103.617	103.503	103.417	3.990	100.722	100.622	100.522	5.500	103.397	103.297	103.197	3.990	99.550	99.450	99.350
5.625	105.421	105.321	105.221	5.000	103.717	103.603	103.517	4.000	100.822	100.722	100.622	5.625	102.506	102.406	102.306	4.000	99.650	99.550	99.450
5.750	105.809	105.709	105.609	5.125	104.083	103.940	103.846	4.125	101.325	101.225	101.125	5.750	102.894	102.794	102.694	4.125	100.153	100.053	99.953
5.875	106.155	106.055	105.955	5.250	104.488	104.345	104.251	4.250	101.583	101.483	101.383	5.875	103.090	102.990	102.890	4.250	100.411	100.311	100.211
5.990	106.366	106.266	106.166	5.375	104.802	104.658	104.563	4.375	101.997	101.897	101.797	5.990	103.151	103.051	102.951	4.375	100.825	100.725	100.625
6.000	106.466	106.366	106.266	5.500	105.063	104.918	104.824	4.500	102.188	102.034	101.959	6.000	103.251	103.151	103.051	4.500	100.609	100.455	100.380
6.125	106.486	106.386	106.286	5.625	105.376	105.276	105.176	4.625	102.559	102.403	102.328	6.125	103.121	103.021	102.921	4.625	100.980	100.824	100.749
6.250	107.186	107.086	106.986	5.750	105.793	105.693	105.593	4.750	102.814	102.656	102.581	6.250	103.671	103.571	103.471	4.750	101.235	101.077	101.002

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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.: **8/6/2018**

45 Day Lock Exp.: **8/20/2018**

60 Day Lock Exp.: **9/4/2018**

W. Rate Sheet Dated: **7/6/2018**

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	96.114	95.989	95.864	
4.125	97.191	97.066	96.941	
4.250	97.994	97.869	97.744	
4.375	98.662	98.537	98.412	
4.500	99.229	99.104	98.979	
4.625	99.740	99.615	99.490	
4.750	100.184	100.059	99.934	
4.875	100.583	100.458	100.333	
5.000	100.916	100.791	100.666	
5.125	101.171	101.046	100.921	
5.250	101.373	101.248	101.123	
5.375	101.547	101.422	101.297	
5.500	101.683	101.558	101.433	

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	96.893	96.768	96.643	
3.625	97.354	97.229	97.104	
3.750	97.773	97.648	97.523	
3.875	98.378	98.253	98.128	
4.000	98.721	98.596	98.471	
4.125	98.975	98.850	98.725	
4.250	99.262	99.137	99.012	
4.375	99.524	99.399	99.274	
4.500	99.772	99.647	99.522	
4.625	100.011	99.886	99.761	
4.750	100.279	100.154	100.029	

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	97.355	97.230	97.105	
3.375	97.826	97.701	97.576	
3.500	98.268	98.143	98.018	
3.625	98.676	98.551	98.426	
3.750	99.052	98.927	98.802	
3.875	99.398	99.273	99.148	
4.000	99.717	99.592	99.467	
4.125	100.065	99.940	99.815	
4.250	100.387	100.262	100.137	
4.375	100.701	100.576	100.451	
4.500	101.016	100.891	100.766	
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.

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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)