



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.: 8/8/2018

45 Day Lock Exp.: 8/23/2018

60 Day Lock Exp.: 9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	98.316	98.166	98.016	3.500	97.804	97.654	97.504	1.875	N/A	N/A	N/A	3.125	97.154	97.004	96.854
3.625	98.850	98.700	98.550	3.625	98.302	98.152	98.002	2.000	N/A	N/A	N/A	3.250	98.135	97.985	97.835
3.750	99.667	99.517	99.367	3.750	99.276	99.126	98.976	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.197	100.047	99.897	3.875	99.771	99.621	99.471	2.250	93.732	93.582	93.432	3.500	99.217	99.067	98.917
4.000	100.723	100.573	100.423	4.000	100.260	100.110	99.960	2.375	94.105	93.955	93.805	3.625	99.751	99.601	99.451
4.125	101.251	101.101	100.951	4.125	100.753	100.603	100.453	2.500	93.219	93.069	92.919	Margin = 2.250		Index = 2.330	
4.250	102.004	101.848	101.723	4.250	101.363	101.206	101.081	2.625	94.169	94.019	93.869				
4.375	102.521	102.365	102.240	4.375	101.845	101.688	101.563	2.750	96.783	96.633	96.483				
4.500	103.031	102.875	102.750	4.500	102.319	102.163	102.038	2.875	97.347	97.197	97.047				
4.625	103.453	103.296	103.171	4.625	102.704	102.548	102.423	3.000	97.822	97.672	97.522				
4.750	103.578	103.406	103.249	4.750	102.721	102.549	102.393	3.125	98.296	98.146	97.996				
4.875	103.696	103.524	103.368	4.875	103.120	102.948	102.791	3.250	98.937	98.787	98.637				
5.000	104.323	104.151	103.995	5.000	103.511	103.339	103.182	3.375	99.405	99.255	99.105				
5.125	104.741	104.569	104.413	5.125	103.713	103.541	103.385	3.500	99.874	99.724	99.574				
5.250	104.616	104.460	104.273	5.250	103.554	103.398	103.210	3.625	100.335	100.185	100.035				
5.375	104.893	104.737	104.550	5.375	103.913	103.756	103.569	3.750	100.322	100.172	100.022				
5.500	104.883	104.727	104.540	5.500	104.241	104.085	103.897	3.875	100.777	100.627	100.477				
5.625	105.162	105.006	104.819	5.625	104.684	104.528	104.341	4.000	101.162	101.012	100.862				
5.750	105.206	105.065	104.965	5.750	104.135	103.994	103.894	4.125	101.502	101.352	101.202				

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	97.116	96.966	96.816	3.500	96.804	96.654	96.504	1.875	N/A	N/A	N/A	3.125	96.154	96.004	95.854
3.625	97.650	97.500	97.350	3.625	97.302	97.152	97.002	2.000	N/A	N/A	N/A	3.250	97.135	96.985	96.835
3.750	98.467	98.317	98.167	3.750	98.276	98.126	97.976	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	98.997	98.847	98.697	3.875	98.771	98.621	98.471	2.250	92.732	92.582	92.432	3.500	98.217	98.067	97.917
4.000	99.523	99.373	99.223	4.000	99.260	99.110	98.960	2.375	93.105	92.955	92.805	3.625	98.751	98.601	98.451
4.125	100.051	99.901	99.751	4.125	99.753	99.603	99.453	2.500	92.219	92.069	91.919	Margin = 2.250		Index = 2.330	
4.250	100.804	100.648	100.523	4.250	100.363	100.206	100.081	2.625	93.169	93.019	92.869	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.321	101.165	101.040	4.375	100.845	100.688	100.563	2.750	95.783	95.633	95.483	Rate	30 Day	45 Day	60 Day
4.500	101.831	101.675	101.550	4.500	101.319	101.163	101.038	2.875	96.347	96.197	96.047	4.500	100.631	100.381	100.131
4.625	102.253	102.096	101.971	4.625	101.704	101.548	101.423	3.000	96.822	96.672	96.522	4.625	101.053	100.803	100.553
4.750	102.378	102.206	102.049	4.750	101.721	101.549	101.393	3.125	97.296	97.146	96.996	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	97.937	97.787	97.637	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	98.405	98.255	98.105	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	98.874	98.724	98.574	5.125	102.161	101.911	101.661
5.250	104.186	104.030	103.843	5.250	102.554	102.398	102.210	3.625	99.335	99.185	99.035	5.250	101.505	101.255	101.005
5.375	104.463	104.307	104.120	5.375	102.913	102.756	102.569	3.750	99.322	99.172	99.022	5.375	101.689	101.439	101.189
5.500	104.653	104.497	104.310	5.500	103.241	103.085	102.897	3.875	99.777	99.627	99.477	5.500	101.933	101.683	101.433
5.625	104.882	104.726	104.539	5.625	103.684	103.528	103.341	4.000	100.162	100.012	99.862	5.625	102.402	102.152	101.902
5.750	104.976	104.835	104.735	5.750	103.135	102.994	102.894	4.125	100.502	100.352	100.202	5.750	102.766	102.516	102.266

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	99.781	99.531	99.281	4.500	99.599	99.349	99.099
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	101.726	101.476	101.226	5.250	101.563	101.313	101.063
5.500	101.954	101.704	101.454	5.500	101.521	101.271	101.021
5.625	102.205	101.955	101.705	5.625	101.964	101.714	101.464
5.750	102.480	102.230	101.980	5.750	101.415	101.165	100.915
5.875	102.760	102.510	102.260	5.875	101.783	101.533	101.283

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:	7/9/2018	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.:

8/8/2018

45 Day Lock Exp.:

8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	97.379	97.229	97.079	3.500	96.866	96.716	96.566	1.875	N/A	N/A	N/A	3.125	95.47	95.316	95.166
3.625	97.912	97.762	97.612	3.625	97.364	97.214	97.064	2.000	N/A	N/A	N/A	3.250	97.20	97.048	96.898
3.750	98.667	98.517	98.367	3.750	98.276	98.126	97.976	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.197	99.047	98.897	3.875	98.771	98.621	98.471	2.250	90.232	90.082	89.932	3.500	98.28	98.130	97.980
4.000	99.723	99.573	99.423	4.000	99.260	99.110	98.960	2.375	90.605	90.455	90.305	3.625	98.81	98.663	98.513
4.125	100.251	100.101	99.951	4.125	99.753	99.603	99.453	2.500	89.719	89.569	89.419	Margin = 2.250		Index = 2.330	
4.250	100.910	100.754	100.629	4.250	100.269	100.113	99.988	2.625	90.669	90.519	90.369				
4.375	101.428	101.271	101.146	4.375	100.751	100.595	100.470	2.750	95.096	94.946	94.796				
4.500	101.938	101.781	101.656	4.500	101.225	101.069	100.944	2.875	95.660	95.510	95.360				
4.625	102.359	102.203	102.078	4.625	101.611	101.454	101.329	3.000	96.134	95.984	95.834				
4.750	102.711	101.999	101.843	4.750	101.315	101.143	100.987	3.125	96.609	96.459	96.309				
4.875	102.290	102.118	101.962	4.875	101.713	101.541	101.385	3.250	98.000	97.850	97.700				
5.000	102.917	102.745	102.589	5.000	102.104	101.932	101.776	3.375	98.467	98.317	98.167				
5.125	103.335	103.163	103.006	5.125	102.507	102.335	102.178	3.500	98.936	98.786	98.636				
5.250	101.648	101.491	101.304	5.250	100.585	100.429	100.242	3.625	99.398	99.248	99.098				
5.375	101.925	101.768	101.581	5.375	100.944	100.788	100.600	3.750	99.322	99.172	99.022				
5.500	101.915	101.758	101.571	5.500	101.272	101.116	100.929	3.875	99.777	99.627	99.477				
5.625	102.194	102.037	101.850	5.625	101.716	101.559	101.372	4.000	100.162	100.012	99.862				
5.750	101.768	101.628	101.528	5.750	100.697	100.556	100.456	4.125	100.502	100.352	100.202				

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	96.179	96.029	95.879	3.500	95.866	95.716	95.566	1.875	N/A	N/A	N/A	3.125	94.466	94.316	94.166
3.625	96.712	96.562	96.412	3.625	96.364	96.214	96.064	2.000	N/A	N/A	N/A	3.250	96.198	96.048	95.898
3.750	97.467	97.317	97.167	3.750	97.276	97.126	96.976	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	97.997	97.847	97.697	3.875	97.771	97.621	97.471	2.250	90.982	90.832	90.682	3.500	97.280	97.130	96.980
4.000	98.523	98.373	98.223	4.000	98.260	98.110	97.960	2.375	91.355	91.205	91.055	3.625	97.813	97.663	97.513
4.125	99.051	98.901	98.751	4.125	98.753	98.603	98.453	2.500	90.469	90.319	90.169	Margin = 2.250		Index = 2.330	
4.250	99.710	99.554	99.429	4.250	99.269	99.113	98.988	2.625	91.419	91.269	91.119	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.228	100.071	99.946	4.375	99.751	99.595	99.470	2.750	94.877	94.727	94.577	Rate	30 Day	45 Day	60 Day
4.500	100.738	100.581	100.456	4.500	100.225	100.069	99.944	2.875	95.441	95.291	95.141	4.500	99.538	99.288	99.038
4.625	101.159	101.003	100.878	4.625	100.611	100.454	100.329	3.000	95.915	95.765	95.615	4.625	99.959	99.709	99.459
4.750	100.971	100.799	100.643	4.750	100.315	100.143	99.987	3.125	96.390	96.240	96.090	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	96.468	96.318	96.168	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	96.936	96.786	96.636	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	97.405	97.255	97.105	5.125	100.755	100.505	100.255
5.250	101.218	101.061	100.874	5.250	99.585	99.429	99.242	3.625	97.867	97.717	97.567	5.250	98.537	98.287	98.037
5.375	101.495	101.338	101.151	5.375	99.944	99.788	99.600	3.750	97.135	96.985	96.835	5.375	98.721	98.471	98.221
5.500	101.685	101.528	101.341	5.500	100.272	100.116	99.929	3.875	97.589	97.439	97.289	5.500	98.965	98.715	98.465
5.625	101.914	101.757	101.570	5.625	100.716	100.559	100.372	4.000	97.974	97.824	97.674	5.625	99.434	99.184	98.934
5.750	101.538	101.398	101.298	5.750	99.697	99.556	99.456	4.125	98.314	98.164	98.014	5.750	99.328	99.078	98.828

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

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:	7/9/2018 5.250%

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	98.688	98.438	98.188	4.500	98.505	98.255	98.005
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	98.757	98.507	98.257	5.250	98.594	98.344	98.094
5.500	98.986	98.736	98.486	5.500	98.552	98.302	98.052
5.625	99.237	98.987	98.737	5.625	98.996	98.746	98.496
5.750	99.042	98.792	98.542	5.750	97.977	97.727	97.477
5.875	99.322	99.072	98.822	5.875	98.345	98.095	97.845

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/8/2018

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8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	98.902	98.802	98.702	4.625	102.474	102.374	102.274	2.875	96.086	95.986	95.886	2.875	96.928	96.828	96.728
4.125	99.583	99.483	99.383	4.750	102.939	102.839	102.739	2.990	96.512	96.412	96.312	2.990	97.172	97.072	96.972
4.250	100.218	100.118	100.018	4.875	103.388	103.288	103.188	3.000	96.612	96.512	96.412	3.000	97.272	97.172	97.072
4.375	100.779	100.679	100.579	4.990	103.208	103.108	103.008	3.125	97.144	97.044	96.944	3.125	97.617	97.517	97.417
4.500	101.272	101.172	101.072	5.000	103.308	103.208	103.108	3.250	97.885	97.785	97.685	3.250	98.453	98.353	98.253
4.625	101.820	101.720	101.620	5.125	103.684	103.584	103.484	3.375	98.417	98.317	98.217	3.375	98.801	98.701	98.601
4.750	102.383	102.283	102.183	5.250	104.170	104.070	103.970	3.500	98.898	98.798	98.698	3.500	99.130	99.030	98.930
4.875	102.870	102.770	102.670	5.375	104.454	104.354	104.254	3.625	99.439	99.339	99.239	3.625	99.454	99.354	99.254
4.990	102.964	102.864	102.764	5.500	104.784	104.684	104.584	3.750	99.765	99.665	99.565	3.750	100.117	100.017	99.917
5.000	103.064	102.964	102.864	5.625	105.032	104.932	104.832	3.875	100.170	100.070	99.970	3.875	100.435	100.335	100.235
5.125	103.497	103.397	103.297	5.750	105.573	105.460	105.348	3.990	100.456	100.356	100.256	3.990	100.637	100.537	100.437
5.250	104.148	104.048	103.948	5.875	105.727	105.614	105.501	4.000	100.556	100.456	100.356	4.000	100.737	100.637	100.537
5.375	104.536	104.436	104.336	5.990	105.817	105.704	105.591	4.125	101.030	100.930	100.830	4.125	101.033	100.933	100.833
5.500	104.904	104.804	104.704	6.000	105.917	105.804	105.691	4.250	101.319	101.219	101.119	4.250	101.280	101.180	101.080
5.625	105.176	105.076	104.976	6.125	106.445	106.332	106.219	4.375	101.594	101.494	101.394	4.375	101.559	101.459	101.359
5.750	105.758	105.658	105.558	6.250	106.543	106.437	106.326	4.500	101.986	101.886	101.786	4.500	101.818	101.718	101.618
5.875	105.958	105.858	105.758	6.375	106.838	106.732	106.621	4.625	102.388	102.288	102.188	4.625	102.057	101.957	101.857
5.990	106.085	105.985	105.885	6.500	N/A	N/A	N/A	4.750	102.545	102.445	102.345	4.750	102.207	102.107	102.007
6.000	106.185	106.085	105.985	6.625	N/A	N/A	N/A	4.875	102.789	102.689	102.589	4.875	102.340	102.240	102.140

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	98.120	98.020	97.920	2.875	95.824	95.724	95.624
4.250	98.857	98.757	98.657	2.990	96.141	96.041	95.941
4.375	99.440	99.340	99.240	3.000	96.241	96.141	96.041
4.500	99.970	99.870	99.770	3.125	96.666	96.566	96.466
4.625	100.443	100.343	100.243	3.250	97.450	97.350	97.250
4.750	101.098	100.998	100.898	3.375	97.879	97.779	97.679
4.875	101.619	101.519	101.419	3.500	98.313	98.213	98.113
4.990	102.012	101.912	101.812	3.625	98.721	98.621	98.521
5.000	102.112	102.012	101.912	3.750	98.955	98.855	98.755
5.125	102.336	102.236	102.136	3.875	99.338	99.238	99.138
5.250	102.536	102.436	102.336	3.990	99.644	99.544	99.444
5.375	102.945	102.845	102.745	4.000	99.744	99.644	99.544
5.500	103.390	103.290	103.190	4.125	100.131	100.031	99.931
5.625	103.598	103.498	103.398	4.250	100.329	100.229	100.129
5.750	103.809	103.709	103.609	4.375	100.516	100.416	100.316
5.875	102.821	102.707	102.595	4.500	100.653	100.553	100.453
5.990	103.171	103.057	102.945	4.625	100.740	100.640	100.540
6.000	103.271	103.157	103.045	4.750	100.838	100.738	100.638
6.125	103.515	103.401	103.289	4.875	100.998	100.898	100.798

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.			



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.:

8/8/2018

45 Day Lock Exp.:

8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	96.763	96.663	96.563	4.125	96.364	96.264	96.164	4.625	100.633	100.533	100.433	4.625	99.324	99.224	99.124
4.125	97.502	97.402	97.302	4.250	97.384	97.284	97.184	4.750	101.158	101.058	100.958	4.750	100.178	100.078	99.978
4.250	98.254	98.154	98.054	4.375	97.993	97.893	97.793	4.875	101.521	101.421	101.321	4.875	100.670	100.570	100.470
4.375	98.795	98.695	98.595	4.500	98.581	98.481	98.381	4.990	101.758	101.658	101.558	4.990	101.028	100.928	100.828
4.500	99.280	99.180	99.080	4.625	99.558	99.458	99.358	5.000	101.858	101.758	101.658	5.000	101.128	101.028	100.928
4.625	99.989	99.889	99.789	4.750	100.497	100.397	100.297	5.125	102.234	102.134	102.034	5.125	101.491	101.391	101.291
4.750	100.680	100.580	100.480	4.875	101.046	100.946	100.846	5.250	102.720	102.620	102.520	5.250	102.015	101.915	101.815
4.875	101.165	101.065	100.965	4.990	101.443	101.343	101.243	5.375	103.004	102.904	102.804	5.375	102.425	102.325	102.225
4.990	101.514	101.414	101.314	5.000	101.543	101.443	101.343	5.500	103.334	103.234	103.134	5.500	102.838	102.738	102.638
5.000	101.614	101.514	101.414	5.125	101.915	101.815	101.715	5.625	103.582	103.482	103.382	5.625	103.165	103.065	102.965
5.125	102.047	101.947	101.847	5.250	102.751	102.651	102.551	5.750	104.123	104.010	103.898	5.750	103.591	103.491	103.391
5.250	102.698	102.598	102.498	5.375	103.195	103.095	102.995	5.875	104.277	104.164	104.051	5.875	103.801	103.701	103.601
5.375	103.086	102.986	102.886	5.500	103.602	103.502	103.402	5.990	104.367	104.254	104.141	5.990	103.957	103.857	103.757
5.500	103.454	103.354	103.254	5.625	103.908	103.808	103.708	6.000	104.467	104.354	104.241	6.000	104.057	103.957	103.857
5.625	103.726	103.626	103.526	5.750	104.784	104.684	104.584	6.125	104.995	104.882	104.769	6.125	104.759	104.659	104.559
5.750	104.308	104.208	104.108	5.875	105.018	104.918	104.818	6.250	105.093	104.987	104.876	6.250	104.759	104.653	104.542
5.875	104.508	104.408	104.308	5.990	105.172	105.072	104.972	6.375	105.388	105.282	105.171	6.375	105.155	105.049	104.938
5.990	104.635	104.535	104.435	6.000	105.272	105.172	105.072	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.735	104.635	104.535	6.125	105.943	105.843	105.743	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	95.824	95.724	95.624	3.000	93.460	93.360	93.260	3.000	95.772	95.672	95.572	3.000	93.315	93.215	93.115
2.990	96.141	96.041	95.941	3.125	94.138	94.038	93.938	3.125	96.117	96.017	95.917	3.125	94.003	93.903	93.803
3.000	96.241	96.141	96.041	3.250	94.529	94.429	94.329	3.250	96.953	96.853	96.753	3.250	94.384	94.284	94.184
3.125	96.666	96.566	96.466	3.375	95.195	95.095	94.995	3.375	97.301	97.201	97.101	3.375	95.061	94.961	94.861
3.250	97.450	97.350	97.250	3.500	95.862	95.762	95.662	3.500	97.630	97.530	97.430	3.500	95.718	95.618	95.518
3.375	97.879	97.779	97.679	3.625	96.505	96.405	96.305	3.625	97.954	97.854	97.754	3.625	96.370	96.270	96.170
3.500	98.313	98.213	98.113	3.750	96.871	96.771	96.671	3.750	98.617	98.517	98.417	3.750	96.726	96.626	96.526
3.625	98.721	98.621	98.521	3.875	97.403	97.303	97.203	3.875	98.935	98.835	98.735	3.875	97.259	97.159	97.059
3.750	98.955	98.855	98.755	3.990	97.927	97.827	97.727	3.990	99.137	99.037	98.937	3.990	97.772	97.672	97.572
3.875	99.338	99.238	99.138	4.000	98.027	97.927	97.827	4.000	99.237	99.137	99.037	4.000	97.872	97.772	97.672
3.990	99.644	99.544	99.444	4.125	98.633	98.533	98.433	4.125	99.533	99.433	99.333	4.125	98.479	98.379	98.279
4.000	99.744	99.644	99.544	4.250	98.953	98.853	98.753	4.250	99.780	99.680	99.580	4.250	98.798	98.698	98.598
4.125	100.131	100.031	99.931	4.375	99.257	99.157	99.057	4.375	100.059	99.945	99.831	4.375	99.082	98.982	98.882
4.250	100.329	100.229	100.129	4.500	99.719	99.619	99.519	4.500	100.318	100.204	100.091	4.500	99.545	99.445	99.345
4.375	100.516	100.416	100.316	4.625	100.242	100.142	100.042	4.625	100.557	100.443	100.329	4.625	100.067	99.967	99.867
4.500	100.653	100.553	100.453	4.750	100.418	100.318	100.218	4.750	100.707	100.594	100.480	4.750	100.243	100.143	100.043
4.625	100.740	100.640	100.540	4.875	100.688	100.588	100.488	4.875	100.840	100.726	100.613	4.875	100.504	100.404	100.304
4.750	100.838	100.738	100.638	4.990	100.862	100.762	100.662	4.990	100.882	100.768	100.654	4.990	100.708	100.608	100.508
4.875	100.998	100.898	100.798	5.000	100.962	100.862	100.762	5.000	100.982	100.868	100.754	5.000	100.808	100.708	100.608

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

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

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

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

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		
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.:

8/8/2018

45 Day Lock Exp.:

8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	100.218	100.118	100.018	3.750	98.501	98.391	98.301	2.750	95.343	95.243	95.143	
4.375	100.779	100.679	100.579	3.875	99.076	98.965	98.876	2.875	96.028	95.928	95.828	
4.500	101.272	101.172	101.072	3.990	99.619	99.505	99.419	2.990	96.603	96.503	96.403	
4.625	101.820	101.720	101.620	4.000	99.719	99.605	99.519	3.000	96.703	96.603	96.503	
4.750	102.383	102.283	102.183	4.125	100.253	100.150	100.053	3.125	97.315	97.215	97.115	
4.875	102.937	102.837	102.737	4.250	100.891	100.785	100.691	3.250	97.885	97.785	97.685	
4.990	103.296	103.196	103.096	4.375	101.386	101.277	101.186	3.375	98.417	98.317	98.217	
5.000	103.396	103.296	103.196	4.500	101.990	101.876	101.790	3.500	98.903	98.803	98.703	
5.125	103.871	103.771	103.671	4.625	102.474	102.359	102.274	3.625	99.463	99.363	99.263	
5.250	104.356	104.256	104.156	4.750	102.939	102.822	102.739	3.750	99.951	99.851	99.751	
5.375	104.819	104.719	104.619	4.875	103.388	103.269	103.188	3.875	100.463	100.363	100.263	
5.500	105.185	105.085	104.985	4.990	103.477	103.356	103.277	3.990	100.652	100.552	100.452	
5.625	105.393	105.293	105.193	5.000	103.577	103.456	103.377	4.000	100.752	100.652	100.552	
5.750	105.784	105.684	105.584	5.125	103.890	103.741	103.647	4.125	101.256	101.156	101.056	
5.875	106.132	106.032	105.932	5.250	104.298	104.148	104.053	4.250	101.515	101.415	101.315	
5.990	106.344	106.244	106.144	5.375	104.614	104.463	104.368	4.375	101.931	101.831	101.731	
6.000	106.444	106.344	106.244	5.500	104.874	104.724	104.630	4.500	102.178	102.066	101.978	
6.125	106.390	106.290	106.190	5.625	105.322	105.222	105.122	4.625	102.551	102.436	102.351	
6.250	107.084	106.984	106.884	5.750	105.740	105.640	105.540	4.750	102.806	102.690	102.606	

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	99.358	99.258	99.158	2.750	94.999	94.899
4.375	99.919	99.819	99.719	2.875	95.684	95.584
4.500	100.412	100.312	100.212	2.990	96.259	96.159
4.625	101.015	100.915	100.815	3.000	96.359	96.259
4.750	101.578	101.478	101.378	3.125	96.971	96.871
4.875	102.132	102.032	101.932	3.250	97.541	97.441
4.990	102.491	102.391	102.291	3.375	98.073	97.973
5.000	102.591	102.491	102.391	3.500	98.270	98.170
5.125	102.066	101.966	101.866	3.625	98.830	98.730
5.250	102.551	102.451	102.351	3.750	99.318	99.218
5.375	103.014	102.914	102.814	3.875	99.830	99.730
5.500	103.380	103.280	103.180	3.990	99.495	99.395
5.625	102.424	102.324	102.224	4.000	99.595	99.495
5.750	102.815	102.715	102.615	4.125	100.099	99.999
5.875	103.013	102.913	102.813	4.250	100.358	100.258
5.990	103.075	102.975	102.875	4.375	100.774	100.674
6.000	103.175	103.075	102.975	4.500	100.599	100.487
6.125	102.971	102.871	102.771	4.625	100.972	100.857
6.250	103.515	103.415	103.315	4.750	101.227	101.111

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	-2.500	
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.:

8/8/2018

45 Day Lock Exp.:

8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	98.583	98.483	98.383	4.250	98.483	98.383	98.283	3.750	96.558	96.448	96.358	3.750	96.458	96.348	96.258
4.375	99.159	99.059	98.959	4.375	99.059	98.959	98.859	3.875	97.244	97.133	97.044	3.875	97.144	97.033	96.944
4.500	99.819	99.719	99.619	4.500	99.719	99.619	99.519	3.990	97.830	97.716	97.630	3.990	97.730	97.616	97.530
4.625	100.277	100.177	100.077	4.625	100.177	100.077	99.977	4.000	97.930	97.816	97.730	4.000	97.830	97.716	97.630
4.750	100.855	100.755	100.655	4.750	100.755	100.655	100.555	4.125	98.465	98.362	98.265	4.125	98.365	98.262	98.165
4.875	101.487	101.387	101.287	4.875	101.387	101.287	101.187	4.250	99.095	98.989	98.895	4.250	98.995	98.889	98.795
4.990	101.846	101.746	101.646	4.990	101.746	101.646	101.546	4.375	99.725	99.616	99.525	4.375	99.625	99.516	99.425
5.000	101.946	101.846	101.746	5.000	101.846	101.746	101.646	4.500	100.270	100.156	100.070	4.500	100.170	100.056	99.970
5.125	102.421	102.321	102.221	5.125	102.321	102.221	102.121	4.625	100.805	100.690	100.605	4.625	100.705	100.590	100.505
5.250	102.906	102.806	102.706	5.250	102.806	102.706	102.606	4.750	101.363	101.246	101.163	4.750	101.263	101.146	101.063
5.375	103.369	103.269	103.169	5.375	103.269	103.169	103.069	4.875	101.732	101.613	101.532	4.875	101.632	101.513	101.432
5.500	103.735	103.635	103.535	5.500	103.635	103.535	103.435	4.990	102.027	101.906	101.827	4.990	101.927	101.806	101.727
5.625	103.943	103.843	103.743	5.625	103.843	103.743	103.643	5.000	102.127	102.006	101.927	5.000	102.027	101.906	101.827
5.750	104.334	104.234	104.134	5.750	104.234	104.134	104.034	5.125	102.440	102.321	102.197	5.125	102.340	102.191	102.097
5.875	104.682	104.582	104.482	5.875	104.582	104.482	104.382	5.250	102.848	102.698	102.603	5.250	102.748	102.598	102.503
5.990	104.894	104.794	104.694	5.990	104.794	104.694	104.594	5.375	103.164	103.013	102.918	5.375	103.064	102.913	102.818
6.000	104.994	104.894	104.794	6.000	104.894	104.794	104.694	5.500	103.424	103.274	103.180	5.500	103.324	103.174	103.080
6.125	104.940	104.840	104.740	6.125	104.840	104.740	104.640	5.625	103.872	103.772	103.672	5.625	103.772	103.672	103.572
6.250	105.634	105.534	105.434	6.250	105.534	105.434	105.334	5.750	104.290	104.190	104.090	5.750	104.190	104.090	103.990

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.843	93.743	93.643	2.750	93.743	93.643	93.543
2.875	94.528	94.428	94.328	2.875	94.428	94.328	94.228
2.990	95.103	95.003	94.903	2.990	95.003	94.903	94.803
3.000	95.203	95.103	95.003	3.000	95.103	95.003	94.903
3.125	95.815	95.715	95.615	3.125	95.715	95.615	95.515
3.250	96.313	96.213	96.113	3.250	96.213	96.113	96.013
3.375	96.828	96.728	96.628	3.375	96.728	96.628	96.528
3.500	97.403	97.303	97.203	3.500	97.303	97.203	97.103
3.625	97.963	97.863	97.763	3.625	97.863	97.763	97.663
3.750	98.451	98.351	98.251	3.750	98.351	98.251	98.151
3.875	98.963	98.863	98.763	3.875	98.863	98.763	98.663
3.990	99.152	99.052	98.952	3.990	99.052	98.952	98.852
4.000	99.252	99.152	99.052	4.000	99.152	99.052	98.952
4.125	99.756	99.656	99.556	4.125	99.656	99.556	99.456
4.250	100.015	99.915	99.815	4.250	99.915	99.815	99.715
4.375	100.431	100.331	100.231	4.375	100.331	100.231	100.131
4.500	100.678	100.566	100.478	4.500	100.578	100.466	100.378
4.625	101.051	100.936	100.851	4.625	100.951	100.836	100.751
4.750	101.306	101.190	101.106	4.750	101.206	101.090	101.006

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	97.723	97.623	97.523	4.250	97.623	97.523	97.423	2.750	93.499	93.399	93.299	2.750	93.399	93.299	93.199
4.375	98.299	98.199	98.099	4.375	98.199	98.099	97.999	2.875	94.184	94.084	93.984	2.875	94.084	93.984	93.884
4.500	98.859	98.759	98.659	4.500	98.759	98.659	98.559	2.990	94.759	94.659	94.559	2.990	94.659	94.559	94.459
4.625	99.472	99.372	99.272	4.625	99.372	99.272	99.172	3.000	94.859	94.759	94.659	3.000	94.759	94.659	94.559
4.750	100.050	99.950	99.850	4.750	99.950	99.850	99.750	3.125	95.471	95.371	95.271	3.125	95.371	95.271	95.171
4.875	100.682	100.582	100.482	4.875	100.582	100.482	100.382	3.250	95.969	95.869	95.769	3.250	95.869	95.769	95.669
4.990	101.041	100.941	100.841	4.990	100.941	100.841	100.741	3.375	96.484	96.384	96.284	3.375	96.384	96.284	96.184
5.000	101.141	101.041	100.941	5.000	101.041	100.941	100.841	3.500	96.770	96.670	96.570	3.500	96.670	96.570	96.470
5.125	100.616	100.516	100.416	5.125	100.516	100.416	100.316	3.625	97.330	97.230	97.130	3.625	97.230	97.130	97.030
5.250	101.101	101.001	100.901	5.250	101.001	100.901	100.801	3.750	97.818	97.718	97.618	3.750	97.718	97.618	97.518
5.375	101.564	101.464	101.364	5.375	101.464	101.364	101.264	3.875	98.330	98.230	98.130	3.875	98.230	98.130	98.030
5.500	101.930	101.830	101.730	5.500	101.830	101.730	101.630	3.990	97.995	97.895	97.795	3.990	97.895	97.795	97.695
5.625	100.974	100.874	100.774	5.625	100.874	100.774	100.674	4.000	98.095	97.995	97.895	4.000	97.995	97.895	97.795
5.750	101.365	101.265	101.165	5.750	101.265	101.165	101.065	4.125	98.599	98.499	98.399	4.125	98.499	98.399	98.299
5.875	101.563	101.463	101.363	5.875	101.463	101.363	101.263	4.250	98.858	98.758	98.658	4.250	98.758	98.658	98.558
5.990	101.625	101.525	101.425	5.990	101.525	101.425	101.325	4.375	99.274	99.174	99.074	4.375	99.174	99.074	98.974
6.000	101.725	101.625	101.525	6.000	101.625	101.525	101.425	4.500	99.099	98.999	98.899	4.500	98.999	98.899	98.799
6.125	101.521	101.421	101.321	6.125	101.421	101.321	101.221	4.625	99.472	99.372	99.272	4.625	99.372	99.272	99.172
6.250	102.065	101.965	101.865	6.250	101.965	101.865	101.765	4.750	99.727	99.611	99.527	4.750	99.627	99.511	99.427

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/O 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.:

8/8/2018

45 Day Lock Exp.:

8/23/2018

60 Day Lock Exp.:

9/7/2018

W. Rate Sheet Dated: 7/9/2018

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	100.033	99.933	99.833	3.750	98.008	97.898	97.808	2.750	95.343	95.243	95.143	4.250	99.173	99.073	98.973	2.750	94.999	94.899	94.799
4.375	100.609	100.509	100.409	3.875	98.694	98.583	98.494	2.875	96.028	95.928	95.828	4.375	99.749	99.649	99.549	2.875	95.684	95.584	95.484
4.500	101.269	101.169	101.069	3.990	99.280	99.166	99.080	2.990	96.603	96.503	96.403	4.500	100.409	100.309	100.209	2.990	96.259	96.159	96.059
4.625	101.727	101.627	101.527	4.000	99.380	99.266	99.180	3.000	96.703	96.603	96.503	4.625	100.922	100.822	100.722	3.000	96.359	96.259	96.159
4.750	102.305	102.205	102.105	4.125	99.915	99.812	99.715	3.125	97.315	97.215	97.115	4.750	101.500	101.400	101.300	3.125	96.971	96.871	96.771
4.875	102.937	102.837	102.737	4.250	100.545	100.439	100.345	3.250	97.813	97.713	97.613	4.875	102.132	102.032	101.932	3.250	97.469	97.369	97.269
4.990	103.296	103.196	103.096	4.375	101.175	101.066	100.975	3.375	98.328	98.228	98.128	4.990	102.491	102.391	102.291	3.375	97.984	97.884	97.784
5.000	103.396	103.296	103.196	4.500	101.720	101.606	101.520	3.500	98.903	98.803	98.703	5.000	102.591	102.491	102.391	3.500	98.270	98.170	98.070
5.125	103.871	103.771	103.671	4.625	102.255	102.140	102.055	3.625	99.463	99.363	99.263	5.125	102.066	101.966	101.866	3.625	98.830	98.730	98.630
5.250	104.356	104.256	104.156	4.750	102.813	102.696	102.613	3.750	99.951	99.851	99.751	5.250	102.551	102.451	102.351	3.750	99.318	99.218	99.118
5.375	104.819	104.719	104.619	4.875	103.182	103.063	102.982	3.875	100.463	100.363	100.263	5.375	103.014	102.914	102.814	3.875	99.830	99.730	99.630
5.500	105.185	105.085	104.985	4.990	103.477	103.356	103.277	3.990	100.652	100.552	100.452	5.500	103.380	103.280	103.180	3.990	99.495	99.395	99.295
5.625	105.393	105.293	105.193	5.000	103.577	103.456	103.377	4.000	100.752	100.652	100.552	5.625	102.424	102.324	102.224	4.000	99.595	99.495	99.395
5.750	105.784	105.684	105.584	5.125	103.890	103.741	103.647	4.125	101.256	101.156	101.056	5.750	102.815	102.715	102.615	4.125	100.099	99.999	99.899
5.875	106.132	106.032	105.932	5.250	104.298	104.148	104.053	4.250	101.515	101.415	101.315	5.875	103.013	102.913	102.813	4.250	100.358	100.258	100.158
5.990	106.344	106.244	106.144	5.375	104.614	104.463	104.368	4.375	101.931	101.831	101.731	5.990	103.075	102.975	102.875	4.375	100.774	100.674	100.574
6.000	106.444	106.344	106.244	5.500	104.874	104.724	104.630	4.500	102.178	102.066	101.978	6.000	103.175	103.075	102.975	4.500	100.599	100.487	100.399
6.125	106.390	106.290	106.190	5.625	105.322	105.222	105.122	4.625	102.551	102.436	102.351	6.125	102.971	102.871	102.771	4.625	100.972	100.857	100.772
6.250	107.084	106.984	106.884	5.750	105.740	105.640	105.540	4.750	102.806	102.690	102.606	6.250	103.515	103.415	103.315	4.750	101.227	101.111	101.027

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.: **8/8/2018**

45 Day Lock Exp.: **8/23/2018**

60 Day Lock Exp.: **9/7/2018**

W. Rate Sheet Dated: **7/9/2018**

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	96.163	96.038	95.913	
4.125	97.245	97.120	96.995	
4.250	98.047	97.922	97.797	
4.375	98.715	98.590	98.465	
4.500	99.284	99.159	99.034	
4.625	99.795	99.670	99.545	
4.750	100.239	100.114	99.989	
4.875	100.638	100.513	100.388	
5.000	100.968	100.843	100.718	
5.125	101.220	101.095	100.970	
5.250	101.418	101.293	101.168	
5.375	101.591	101.466	101.341	
5.500	101.725	101.600	101.475	

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	96.855	96.730	96.605	
3.625	97.317	97.192	97.067	
3.750	97.738	97.613	97.488	
3.875	98.343	98.218	98.093	
4.000	98.687	98.562	98.437	
4.125	98.942	98.817	98.692	
4.250	99.230	99.105	98.980	
4.375	99.493	99.368	99.243	
4.500	99.742	99.617	99.492	
4.625	99.986	99.861	99.736	
4.750	100.254	100.129	100.004	

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	97.353	97.228	97.103	
3.375	97.823	97.698	97.573	
3.500	98.264	98.139	98.014	
3.625	98.672	98.547	98.422	
3.750	99.048	98.923	98.798	
3.875	99.393	99.268	99.143	
4.000	99.712	99.587	99.462	
4.125	100.059	99.934	99.809	
4.250	100.381	100.256	100.131	
4.375	100.694	100.569	100.444	
4.500	101.007	100.882	100.757	
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 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)