



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/9/2018

45 Day Lock Exp.: 8/24/2018

60 Day Lock Exp.: 9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	98.303	98.153	98.003	3.500	97.791	97.641	97.491	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.837	98.687	98.537	3.625	98.289	98.139	97.989	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.670	99.520	99.370	3.750	99.279	99.129	98.979	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.200	100.050	99.900	3.875	99.773	99.623	99.473	2.250	93.688	93.538	93.388	3.500	99.220	99.070	98.920
4.000	100.726	100.576	100.426	4.000	100.263	100.113	99.963	2.375	94.058	93.908	93.758	3.625	99.754	99.604	99.454
4.125	101.253	101.103	100.953	4.125	100.755	100.605	100.455	2.500	93.175	93.025	92.875	Margin = 2.250		Index = 2.330	
4.250	101.991	101.850	101.710	4.250	101.350	101.209	101.069	2.625	94.125	93.975	93.825				
4.375	102.509	102.368	102.227	4.375	101.832	101.691	101.551	2.750	96.759	96.609	96.459				
4.500	103.019	102.878	102.737	4.500	102.306	102.166	102.025	2.875	97.323	97.173	97.023				
4.625	103.440	103.299	103.158	4.625	102.692	102.551	102.410	3.000	97.797	97.647	97.497				
4.750	103.565	103.408	103.252	4.750	102.771	102.615	102.459	3.125	98.272	98.122	97.972				
4.875	103.746	103.590	103.434	4.875	103.169	103.013	102.857	3.250	98.901	98.751	98.601				
5.000	104.373	104.216	104.060	5.000	103.560	103.404	103.248	3.375	99.368	99.218	99.068				
5.125	104.791	104.634	104.478	5.125	103.763	103.606	103.450	3.500	99.838	99.688	99.538				
5.250	104.588	104.447	104.307	5.250	103.526	103.385	103.245	3.625	100.299	100.149	99.999				
5.375	104.865	104.724	104.584	5.375	103.884	103.744	103.603	3.750	100.302	100.152	100.002				
5.500	104.855	104.714	104.574	5.500	104.213	104.072	103.931	3.875	100.756	100.606	100.456				
5.625	105.134	104.993	104.853	5.625	104.656	104.515	104.375	4.000	101.141	100.991	100.841				
5.750	105.412	105.209	105.109	5.750	104.341	104.137	104.037	4.125	101.481	101.331	101.181				

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	97.103	96.953	96.803	3.500	96.791	96.641	96.491	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.637	97.487	97.337	3.625	97.289	97.139	96.989	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.470	98.320	98.170	3.750	98.279	98.129	97.979	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	99.000	98.850	98.700	3.875	98.773	98.623	98.473	2.250	92.688	92.538	92.388	3.500	98.220	98.070	97.920
4.000	99.526	99.376	99.226	4.000	99.263	99.113	98.963	2.375	93.058	92.908	92.758	3.625	98.754	98.604	98.454
4.125	100.053	99.903	99.753	4.125	99.755	99.605	99.455	2.500	92.175	92.025	91.875	Margin = 2.250		Index = 2.330	
4.250	100.791	100.650	100.510	4.250	100.350	100.209	100.069	2.625	93.125	92.975	92.825	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.309	101.168	101.027	4.375	100.832	100.691	100.551	2.750	95.759	95.609	95.459	Rate	30 Day	45 Day	60 Day
4.500	101.819	101.678	101.537	4.500	101.306	101.166	101.025	2.875	96.323	96.173	96.023	4.500	100.619	100.369	100.119
4.625	102.240	102.099	101.958	4.625	101.692	101.551	101.410	3.000	96.797	96.647	96.497	4.625	101.040	100.790	100.540
4.750	102.262	102.106	101.950	4.750	101.771	101.615	101.459	3.125	97.272	97.122	96.972	4.750	101.012	100.762	100.512
4.875	102.796	102.640	102.484	4.875	102.169	102.013	101.857	3.250	97.901	97.751	97.601	4.875	101.446	101.196	100.946
5.000	103.223	103.066	102.910	5.000	102.560	102.404	102.248	3.375	98.368	98.218	98.068	5.000	101.873	101.623	101.373
5.125	103.641	103.484	103.328	5.125	102.863	102.706	102.550	3.500	98.838	98.688	98.538	5.125	102.211	101.961	101.711
5.250	104.158	104.017	103.877	5.250	102.526	102.385	102.245	3.625	99.299	99.149	98.999	5.250	101.477	101.227	100.977
5.375	104.435	104.294	104.154	5.375	102.884	102.744	102.603	3.750	99.302	99.152	99.002	5.375	101.661	101.411	101.161
5.500	104.625	104.484	104.344	5.500	103.213	103.072	102.931	3.875	99.756	99.606	99.456	5.500	101.905	101.655	101.405
5.625	104.854	104.713	104.573	5.625	103.656	103.515	103.375	4.000	100.141	99.991	99.841	5.625	102.224	101.974	101.724
5.750	105.182	104.979	104.879	5.750	103.341	103.137	103.037	4.125	100.481	100.331	100.181	5.750	102.772	102.522	102.272

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	99.769	99.519	99.269	4.500	99.586	99.336	99.086
4.750	100.162	99.912	99.662	4.750	100.051	99.801	99.551
5.000	101.023	100.773	100.523	5.000	100.840	100.590	100.340
5.250	101.697	101.447	101.197	5.250	101.533	101.283	101.033
5.500	101.926	101.676	101.426	5.500	101.493	101.243	100.993
5.625	102.177	101.927	101.677	5.625	101.936	101.686	101.436
5.750	102.536	102.286	102.036	5.750	101.621	101.371	101.121
5.875	102.766	102.516	102.266	5.875	101.989	101.739	101.489

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:	7/10/2018	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.:

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	97.366	97.216	97.066	3.500	96.853	96.703	96.553	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.900	97.750	97.600	3.625	97.352	97.202	97.052	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.670	98.520	98.370	3.750	98.279	98.129	97.979	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.200	99.050	98.900	3.875	98.773	98.623	98.473	2.250	90.188	90.038	89.888	3.500	98.28	98.132	97.982
4.000	99.726	99.576	99.426	4.000	99.263	99.113	98.963	2.375	90.558	90.408	90.258	3.625	98.82	98.666	98.516
4.125	100.253	100.103	99.953	4.125	99.755	99.605	99.455	2.500	89.675	89.525	89.375	Margin = 2.250		Index = 2.330	
4.250	100.897	100.757	100.616	4.250	100.256	100.115	99.975	2.625	90.625	90.475	90.325				
4.375	101.415	101.274	101.134	4.375	100.738	100.597	100.457	2.750	95.071	94.921	94.771				
4.500	101.925	101.784	101.644	4.500	101.212	101.072	100.931	2.875	95.635	95.485	95.335				
4.625	102.346	102.205	102.065	4.625	101.598	101.457	101.317	3.000	96.110	95.960	95.810				
4.750	102.158	102.002	101.846	4.750	101.365	101.209	101.052	3.125	96.584	96.434	96.284				
4.875	102.340	102.184	102.027	4.875	101.763	101.607	101.451	3.250	97.963	97.813	97.663				
5.000	102.966	102.810	102.654	5.000	102.154	101.998	101.841	3.375	98.431	98.281	98.131				
5.125	103.384	103.228	103.072	5.125	102.356	102.200	102.044	3.500	98.900	98.750	98.600				
5.250	101.619	101.479	101.338	5.250	100.557	100.416	100.276	3.625	99.362	99.212	99.062				
5.375	101.896	101.756	101.615	5.375	100.915	100.775	100.634	3.750	99.302	99.152	99.002				
5.500	101.886	101.746	101.605	5.500	101.244	101.103	100.963	3.875	99.756	99.606	99.456				
5.625	102.165	102.025	101.884	5.625	101.687	101.547	101.406	4.000	100.141	99.991	99.841				
5.750	101.974	101.771	101.671	5.750	100.903	100.700	100.600	4.125	100.481	100.331	100.181				

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	96.166	96.016	95.866	3.500	95.853	95.703	95.553	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.700	96.550	96.400	3.625	96.352	96.202	96.052	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.470	97.320	97.170	3.750	97.279	97.129	96.979	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	98.000	97.850	97.700	3.875	97.773	97.623	97.473	2.250	90.938	90.788	90.638	3.500	97.282	97.132	96.982
4.000	98.526	98.376	98.226	4.000	98.263	98.113	97.963	2.375	91.308	91.158	91.008	3.625	97.816	97.666	97.516
4.125	99.053	98.903	98.753	4.125	98.755	98.605	98.455	2.500	90.425	90.275	90.125	Margin = 2.250		Index = 2.330	
4.250	99.697	99.557	99.416	4.250	99.256	99.115	98.975	2.625	91.375	91.225	91.075	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.215	100.074	99.934	4.375	99.738	99.597	99.457	2.750	94.853	94.703	94.553	Rate	30 Day	45 Day	60 Day
4.500	100.725	100.584	100.444	4.500	100.212	100.072	99.931	2.875	95.417	95.267	95.117	4.500	99.525	99.275	99.025
4.625	101.146	101.005	100.865	4.625	100.598	100.457	100.317	3.000	95.891	95.741	95.591	4.625	99.946	99.696	99.446
4.750	100.856	100.700	100.543	4.750	100.365	100.209	100.052	3.125	96.365	96.215	96.065	4.750	99.606	99.356	99.106
4.875	101.390	101.234	101.077	4.875	100.763	100.607	100.451	3.250	96.432	96.282	96.132	4.875	100.040	99.790	99.540
5.000	101.816	101.660	101.504	5.000	101.154	100.998	100.841	3.375	96.900	96.750	96.600	5.000	100.466	100.216	99.966
5.125	102.234	102.078	101.922	5.125	101.456	101.300	101.144	3.500	97.369	97.219	97.069	5.125	100.804	100.554	100.304
5.250	101.189	101.049	100.908	5.250	99.557	99.416	99.276	3.625	97.830	97.680	97.530	5.250	98.508	98.258	98.008
5.375	101.466	101.326	101.185	5.375	99.915	99.775	99.634	3.750	97.114	96.964	96.814	5.375	98.692	98.442	98.192
5.500	101.656	101.516	101.375	5.500	100.244	100.103	99.963	3.875	97.569	97.419	97.269	5.500	98.936	98.686	98.436
5.625	101.885	101.745	101.604	5.625	100.687	100.547	100.406	4.000	97.954	97.804	97.654	5.625	99.255	99.005	98.755
5.750	101.744	101.541	101.441	5.750	99.903	99.700	99.600	4.125	98.294	98.144	97.994	5.750	99.334	99.084	98.834

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:	7/10/2018 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	98.675	98.425	98.175	4.500	98.492	98.242	97.992
4.750	98.756	98.506	98.256	4.750	98.645	98.395	98.145
5.000	99.616	99.366	99.116	5.000	99.434	99.184	98.934
5.250	98.728	98.478	98.228	5.250	98.565	98.315	98.065
5.500	98.957	98.707	98.457	5.500	98.524	98.274	98.024
5.625	99.208	98.958	98.708	5.625	98.967	98.717	98.467
5.750	99.098	98.848	98.598	5.750	98.183	97.933	97.683
5.875	99.328	99.078	98.828	5.875	98.551	98.301	98.051

DPA Advantage Adjustment	
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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.:

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.808	98.708	98.608	4.625	102.272	102.172	102.072	2.875	96.009	95.909	95.809	2.875	96.849	96.749	96.649
4.125	99.490	99.390	99.290	4.750	102.737	102.637	102.537	2.990	96.433	96.333	96.233	2.990	97.092	96.992	96.892
4.250	100.125	100.025	99.925	4.875	103.185	103.085	102.985	3.000	96.533	96.433	96.333	3.000	97.192	97.092	96.992
4.375	100.685	100.585	100.485	4.990	103.144	103.044	102.944	3.125	97.064	96.964	96.864	3.125	97.536	97.436	97.336
4.500	101.178	101.078	100.978	5.000	103.244	103.144	103.044	3.250	97.790	97.690	97.590	3.250	98.408	98.308	98.208
4.625	101.758	101.658	101.558	5.125	103.654	103.554	103.454	3.375	98.322	98.222	98.122	3.375	98.754	98.654	98.554
4.750	102.321	102.221	102.121	5.250	104.138	104.038	103.938	3.500	98.802	98.702	98.602	3.500	99.081	98.981	98.881
4.875	102.808	102.708	102.608	5.375	104.422	104.322	104.222	3.625	99.344	99.244	99.144	3.625	99.401	99.301	99.201
4.990	102.895	102.795	102.695	5.500	104.755	104.655	104.555	3.750	99.670	99.570	99.470	3.750	100.100	100.000	99.900
5.000	102.995	102.895	102.795	5.625	105.003	104.903	104.803	3.875	100.074	99.974	99.874	3.875	100.415	100.315	100.215
5.125	103.461	103.361	103.261	5.750	105.572	105.472	105.366	3.990	100.437	100.337	100.237	3.990	100.616	100.516	100.416
5.250	104.111	104.011	103.911	5.875	105.727	105.627	105.521	4.000	100.537	100.437	100.337	4.000	100.716	100.616	100.516
5.375	104.500	104.400	104.300	5.990	105.815	105.715	105.610	4.125	101.011	100.911	100.811	4.125	101.013	100.913	100.813
5.500	104.869	104.769	104.669	6.000	105.915	105.815	105.710	4.250	101.299	101.199	101.099	4.250	101.258	101.158	101.058
5.625	105.143	105.043	104.943	6.125	106.444	106.344	106.238	4.375	101.572	101.472	101.372	4.375	101.535	101.422	101.308
5.750	105.752	105.652	105.552	6.250	106.615	106.434	106.271	4.500	101.966	101.866	101.766	4.500	101.796	101.682	101.569
5.875	105.952	105.852	105.752	6.375	106.911	106.730	106.567	4.625	102.367	102.267	102.167	4.625	102.033	101.920	101.806
5.990	106.081	105.981	105.881	6.500	N/A	N/A	N/A	4.750	102.523	102.423	102.323	4.750	102.183	102.069	101.956
6.000	106.181	106.081	105.981	6.625	N/A	N/A	N/A	4.875	102.767	102.667	102.567	4.875	102.317	102.203	102.090

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	98.064	97.964	97.864	2.875	95.743	95.643	95.543
4.250	98.795	98.695	98.595	2.990	96.061	95.961	95.861
4.375	99.378	99.278	99.178	3.000	96.161	96.061	95.961
4.500	99.913	99.813	99.713	3.125	96.586	96.486	96.386
4.625	100.381	100.281	100.181	3.250	97.403	97.303	97.203
4.750	101.037	100.937	100.837	3.375	97.830	97.730	97.630
4.875	101.556	101.456	101.356	3.500	98.264	98.164	98.064
4.990	101.945	101.845	101.745	3.625	98.670	98.570	98.470
5.000	102.045	101.945	101.845	3.750	98.913	98.813	98.713
5.125	102.271	102.171	102.071	3.875	99.321	99.221	99.121
5.250	102.471	102.371	102.271	3.990	99.623	99.523	99.423
5.375	102.913	102.813	102.713	4.000	99.723	99.623	99.523
5.500	103.361	103.261	103.161	4.125	100.111	100.011	99.911
5.625	103.569	103.469	103.369	4.250	100.308	100.208	100.108
5.750	103.781	103.681	103.581	4.375	100.496	100.396	100.296
5.875	102.819	102.719	102.613	4.500	100.628	100.528	100.428
5.990	103.172	103.072	102.966	4.625	100.717	100.617	100.517
6.000	103.272	103.172	103.066	4.750	100.816	100.716	100.616
6.125	103.513	103.413	103.308	4.875	100.976	100.876	100.776

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	-2.500	-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@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	96.765	96.665	96.565	4.125	96.304	96.204	96.104	4.625	100.571	100.471	100.371	4.625	99.261	99.161	99.061
4.125	97.439	97.339	97.239	4.250	97.317	97.217	97.117	4.750	101.096	100.996	100.896	4.750	100.111	100.011	99.911
4.250	98.188	98.088	97.988	4.375	97.927	97.827	97.727	4.875	101.457	101.357	101.257	4.875	100.602	100.502	100.402
4.375	98.728	98.628	98.528	4.500	98.511	98.411	98.311	4.990	101.694	101.594	101.494	4.990	100.959	100.859	100.759
4.500	99.218	99.118	99.018	4.625	99.490	99.390	99.290	5.000	101.794	101.694	101.594	5.000	101.059	100.959	100.859
4.625	99.920	99.820	99.720	4.750	100.430	100.330	100.230	5.125	102.204	102.104	102.004	5.125	101.420	101.320	101.220
4.750	100.613	100.513	100.413	4.875	100.978	100.878	100.778	5.250	102.688	102.588	102.488	5.250	101.978	101.878	101.778
4.875	101.097	100.997	100.897	4.990	101.373	101.273	101.173	5.375	102.972	102.872	102.772	5.375	102.388	102.288	102.188
4.990	101.445	101.345	101.245	5.000	101.473	101.373	101.273	5.500	103.305	103.205	103.105	5.500	102.804	102.704	102.604
5.000	101.545	101.445	101.345	5.125	101.844	101.744	101.644	5.625	103.553	103.453	103.353	5.625	103.132	103.032	102.932
5.125	102.011	101.911	101.811	5.250	102.714	102.614	102.514	5.750	104.122	104.022	103.916	5.750	103.584	103.484	103.384
5.250	102.661	102.561	102.461	5.375	103.158	103.058	102.958	5.875	104.277	104.177	104.071	5.875	103.794	103.694	103.594
5.375	103.050	102.950	102.850	5.500	103.568	103.468	103.368	5.990	104.365	104.265	104.160	5.990	103.950	103.850	103.750
5.500	103.419	103.319	103.219	5.625	103.874	103.774	103.674	6.000	104.465	104.365	104.260	6.000	104.050	103.950	103.850
5.625	103.693	103.593	103.493	5.750	104.777	104.677	104.577	6.125	104.994	104.894	104.788	6.125	104.756	104.656	104.556
5.750	104.302	104.202	104.102	5.875	105.012	104.912	104.811	6.250	105.165	104.984	104.821	6.250	104.705	104.599	104.487
5.875	104.502	104.402	104.302	5.990	105.166	105.066	104.966	6.375	105.461	105.280	105.117	6.375	105.103	104.997	104.884
5.990	104.631	104.531	104.431	6.000	105.266	105.166	105.066	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.731	104.631	104.531	6.125	105.940	105.840	105.740	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	95.743	95.643	95.543	3.000	93.380	93.280	93.180	3.000	95.692	95.592	95.492	3.000	93.236	93.136	93.036
2.990	96.061	95.961	95.861	3.125	94.057	93.957	93.857	3.125	96.036	95.936	95.836	3.125	93.923	93.823	93.723
3.000	96.161	96.061	95.961	3.250	94.458	94.358	94.258	3.250	96.908	96.808	96.708	3.250	94.313	94.213	94.113
3.125	96.586	96.486	96.386	3.375	95.152	95.052	94.952	3.375	97.254	97.154	97.054	3.375	95.017	94.917	94.817
3.250	97.403	97.303	97.203	3.500	95.815	95.715	95.615	3.500	97.581	97.481	97.381	3.500	95.670	95.570	95.470
3.375	97.830	97.730	97.630	3.625	96.454	96.354	96.254	3.625	97.901	97.801	97.701	3.625	96.319	96.219	96.119
3.500	98.264	98.164	98.064	3.750	96.818	96.718	96.618	3.750	98.600	98.500	98.400	3.750	96.674	96.574	96.474
3.625	98.670	98.570	98.470	3.875	97.383	97.283	97.183	3.875	98.915	98.815	98.715	3.875	97.239	97.139	97.039
3.750	98.913	98.813	98.713	3.990	97.905	97.805	97.705	3.990	99.116	99.016	98.916	3.990	97.751	97.651	97.551
3.875	99.321	99.221	99.121	4.000	98.005	97.905	97.805	4.000	99.216	99.116	99.016	4.000	97.851	97.751	97.651
3.990	99.623	99.523	99.423	4.125	98.613	98.513	98.413	4.125	99.513	99.413	99.313	4.125	98.458	98.358	98.258
4.000	99.723	99.623	99.523	4.250	98.932	98.832	98.732	4.250	99.758	99.658	99.558	4.250	98.778	98.678	98.578
4.125	100.111	100.011	99.911	4.375	99.236	99.136	99.036	4.375	100.035	99.932	99.808	4.375	99.062	98.962	98.862
4.250	100.308	100.208	100.108	4.500	99.698	99.598	99.498	4.500	100.296	100.192	100.069	4.500	99.524	99.424	99.324
4.375	100.496	100.396	100.296	4.625	100.219	100.119	100.019	4.625	100.533	100.420	100.306	4.625	100.045	99.945	99.845
4.500	100.628	100.528	100.428	4.750	100.396	100.296	100.196	4.750	100.683	100.569	100.456	4.750	100.221	100.121	100.021
4.625	100.717	100.617	100.517	4.875	100.666	100.566	100.466	4.875	100.817	100.703	100.590	4.875	100.481	100.381	100.281
4.750	100.816	100.716	100.616	4.990	100.840	100.740	100.640	4.990	100.862	100.748	100.635	4.990	100.685	100.585	100.485
4.875	100.976	100.876	100.776	5.000	100.940	100.840	100.740	5.000	100.962	100.848	100.735	5.000	100.785	100.685	100.585

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	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	100.125	100.025	99.925	3.750	98.236	98.126	98.036	2.750	95.241	95.141	95.041	
4.375	100.685	100.585	100.485	3.875	98.811	98.699	98.611	2.875	95.930	95.830	95.730	
4.500	101.215	101.115	101.015	3.990	99.354	99.240	99.154	2.990	96.507	96.407	96.307	
4.625	101.758	101.658	101.558	4.000	99.454	99.340	99.254	3.000	96.607	96.507	96.407	
4.750	102.321	102.221	102.121	4.125	99.988	99.885	99.788	3.125	97.222	97.122	97.022	
4.875	102.870	102.770	102.670	4.250	100.689	100.582	100.489	3.250	97.790	97.690	97.590	
4.990	103.216	103.116	103.016	4.375	101.184	101.075	100.984	3.375	98.322	98.222	98.122	
5.000	103.316	103.216	103.116	4.500	101.787	101.673	101.587	3.500	98.853	98.753	98.653	
5.125	103.819	103.719	103.619	4.625	102.272	102.158	102.072	3.625	99.414	99.314	99.214	
5.250	104.292	104.192	104.092	4.750	102.760	102.642	102.557	3.750	99.902	99.802	99.702	
5.375	104.743	104.643	104.543	4.875	103.185	103.067	102.981	3.875	100.408	100.308	100.208	
5.500	105.099	104.999	104.899	4.990	103.392	103.273	103.188	3.990	100.633	100.533	100.433	
5.625	105.338	105.238	105.138	5.000	103.492	103.373	103.288	4.000	100.733	100.633	100.533	
5.750	105.726	105.626	105.526	5.125	103.848	103.699	103.592	4.125	101.237	101.137	101.037	
5.875	106.070	105.970	105.870	5.250	104.239	104.089	103.982	4.250	101.497	101.397	101.297	
5.990	106.277	106.177	106.077	5.375	104.541	104.391	104.284	4.375	101.913	101.813	101.713	
6.000	106.377	106.277	106.177	5.500	104.792	104.642	104.535	4.500	102.160	102.048	101.960	
6.125	106.539	106.439	106.339	5.625	105.273	105.173	105.073	4.625	102.530	102.415	102.330	
6.250	107.243	107.143	107.043	5.750	105.683	105.583	105.483	4.750	102.786	102.669	102.584	

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	99.265	99.165	99.065	2.750	94.897	94.797	94.697		
4.375	99.825	99.725	99.625	2.875	95.586	95.486	95.386		
4.500	100.355	100.255	100.155	2.990	96.163	96.063	95.963		
4.625	100.953	100.853	100.753	3.000	96.263	96.163	96.063		
4.750	101.516	101.416	101.316	3.125	96.878	96.778	96.678		
4.875	102.065	101.965	101.865	3.250	97.446	97.346	97.246		
4.990	102.411	102.311	102.211	3.375	97.978	97.878	97.778		
5.000	102.511	102.411	102.311	3.500	98.228	98.128	98.028		
5.125	102.014	101.914	101.814	3.625	98.789	98.689	98.589		
5.250	102.487	102.387	102.287	3.750	99.277	99.177	99.077		
5.375	102.938	102.838	102.738	3.875	99.783	99.683	99.583		
5.500	103.294	103.194	103.094	3.990	99.484	99.384	99.284		
5.625	102.369	102.269	102.169	4.000	99.584	99.484	99.384		
5.750	102.757	102.657	102.557	4.125	100.088	99.988	99.888		
5.875	102.951	102.851	102.751	4.250	100.348	100.248	100.148		
5.990	103.008	102.908	102.808	4.375	100.764	100.664	100.564		
6.000	103.108	103.008	102.908	4.500	100.581	100.469	100.381		
6.125	103.120	103.020	102.920	4.625	100.951	100.836	100.751		
6.250	103.674	103.574	103.474	4.750	101.207	101.090	101.005		

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

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	98.516	98.416	98.316	4.250	98.416	98.316	98.216	3.750	96.519	96.409	96.319	3.750	96.419	96.309	96.219
4.375	99.099	98.999	98.899	4.375	98.999	98.899	98.799	3.875	97.203	97.091	97.003	3.875	97.103	96.991	96.903
4.500	99.765	99.665	99.565	4.500	99.665	99.565	99.465	3.990	97.781	97.667	97.581	3.990	97.681	97.567	97.481
4.625	100.207	100.107	100.007	4.625	100.107	100.007	99.907	4.000	97.881	97.767	97.681	4.000	97.781	97.667	97.581
4.750	100.790	100.690	100.590	4.750	100.690	100.590	100.490	4.125	98.403	98.300	98.203	4.125	98.303	98.200	98.103
4.875	101.420	101.320	101.220	4.875	101.320	101.220	101.120	4.250	99.033	98.926	98.833	4.250	98.933	98.826	98.733
4.990	101.766	101.666	101.566	4.990	101.666	101.566	101.466	4.375	99.660	99.551	99.460	4.375	99.560	99.451	99.360
5.000	101.866	101.766	101.666	5.000	101.766	101.666	101.566	4.500	100.200	100.086	100.000	4.500	100.100	99.986	99.900
5.125	102.369	102.269	102.169	5.125	102.269	102.169	102.069	4.625	100.757	100.643	100.557	4.625	100.657	100.543	100.457
5.250	102.842	102.742	102.642	5.250	102.742	102.642	102.542	4.750	101.310	101.192	101.107	4.750	101.210	101.092	101.007
5.375	103.293	103.193	103.093	5.375	103.193	103.093	102.993	4.875	101.669	101.551	101.465	4.875	101.569	101.451	101.365
5.500	103.649	103.549	103.449	5.500	103.549	103.449	103.349	4.990	101.942	101.823	101.738	4.990	101.842	101.723	101.638
5.625	103.888	103.788	103.688	5.625	103.788	103.688	103.588	5.000	102.042	101.923	101.838	5.000	101.942	101.823	101.738
5.750	104.276	104.176	104.076	5.750	104.176	104.076	103.976	5.125	102.398	102.249	102.142	5.125	102.298	102.149	102.042
5.875	104.620	104.520	104.420	5.875	104.520	104.420	104.320	5.250	102.789	102.639	102.532	5.250	102.689	102.539	102.432
5.990	104.827	104.727	104.627	5.990	104.727	104.627	104.527	5.375	103.091	102.941	102.834	5.375	102.991	102.841	102.734
6.000	104.927	104.827	104.727	6.000	104.827	104.727	104.627	5.500	103.342	103.192	103.085	5.500	103.242	103.092	102.985
6.125	105.089	104.989	104.889	6.125	104.989	104.889	104.789	5.625	103.823	103.723	103.623	5.625	103.723	103.623	103.523
6.250	105.793	105.693	105.593	6.250	105.693	105.593	105.493	5.750	104.233	104.133	104.033	5.750	104.133	104.033	103.933

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.741	93.641	93.541	2.750	93.641	93.541	93.441
2.875	94.430	94.330	94.230	2.875	94.330	94.230	94.130
2.990	95.007	94.907	94.807	2.990	94.907	94.807	94.707
3.000	95.107	95.007	94.907	3.000	95.007	94.907	94.807
3.125	95.722	95.622	95.522	3.125	95.622	95.522	95.422
3.250	96.221	96.121	96.021	3.250	96.121	96.021	95.921
3.375	96.737	96.637	96.537	3.375	96.637	96.537	96.437
3.500	97.353	97.253	97.153	3.500	97.253	97.153	97.053
3.625	97.914	97.814	97.714	3.625	97.814	97.714	97.614
3.750	98.402	98.302	98.202	3.750	98.302	98.202	98.102
3.875	98.908	98.808	98.708	3.875	98.808	98.708	98.608
3.990	99.133	99.033	98.933	3.990	99.033	98.933	98.833
4.000	99.233	99.133	99.033	4.000	99.133	99.033	98.933
4.125	99.737	99.637	99.537	4.125	99.637	99.537	99.437
4.250	99.997	99.897	99.797	4.250	99.897	99.797	99.697
4.375	100.413	100.313	100.213	4.375	100.313	100.213	100.113
4.500	100.660	100.548	100.460	4.500	100.560	100.448	100.360
4.625	101.030	100.915	100.830	4.625	100.930	100.815	100.730
4.750	101.286	101.169	101.084	4.750	101.186	101.069	100.984

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	97.656	97.556	97.456	4.250	97.556	97.456	97.356	2.750	93.397	93.297	93.197	2.750	93.297	93.197	93.097
4.375	98.239	98.139	98.039	4.375	98.139	98.039	97.939	2.875	94.086	93.986	93.886	2.875	93.986	93.886	93.786
4.500	98.905	98.805	98.705	4.500	98.805	98.705	98.605	2.990	94.663	94.563	94.463	2.990	94.563	94.463	94.363
4.625	99.402	99.302	99.202	4.625	99.302	99.202	99.102	3.000	94.763	94.663	94.563	3.000	94.663	94.563	94.463
4.750	99.985	99.885	99.785	4.750	99.885	99.785	99.685	3.125	95.378	95.278	95.178	3.125	95.278	95.178	95.078
4.875	100.615	100.515	100.415	4.875	100.515	100.415	100.315	3.250	95.877	95.777	95.677	3.250	95.777	95.677	95.577
4.990	100.961	100.861	100.761	4.990	100.861	100.761	100.661	3.375	96.393	96.293	96.193	3.375	96.293	96.193	96.093
5.000	101.061	100.961	100.861	5.000	100.961	100.861	100.761	3.500	96.728	96.628	96.528	3.500	96.628	96.528	96.428
5.125	100.564	100.464	100.364	5.125	100.464	100.364	100.264	3.625	97.289	97.189	97.089	3.625	97.189	97.089	96.989
5.250	101.037	100.937	100.837	5.250	100.937	100.837	100.737	3.750	97.777	97.677	97.577	3.750	97.677	97.577	97.477
5.375	101.488	101.388	101.288	5.375	101.388	101.288	101.188	3.875	98.283	98.183	98.083	3.875	98.183	98.083	97.983
5.500	101.844	101.744	101.644	5.500	101.744	101.644	101.544	3.990	97.984	97.884	97.784	3.990	97.884	97.784	97.684
5.625	100.919	100.819	100.719	5.625	100.819	100.719	100.619	4.000	98.084	97.984	97.884	4.000	97.984	97.884	97.784
5.750	101.307	101.207	101.107	5.750	101.207	101.107	101.007	4.125	98.588	98.488	98.388	4.125	98.488	98.388	98.288
5.875	101.501	101.401	101.301	5.875	101.401	101.301	101.201	4.250	98.848	98.748	98.648	4.250	98.748	98.648	98.548
5.990	101.558	101.458	101.358	5.990	101.458	101.358	101.258	4.375	99.264	99.164	99.064	4.375	99.164	99.064	98.964
6.000	101.658	101.558	101.458	6.000	101.558	101.458	101.358	4.500	99.081	98.981	98.881	4.500	98.981	98.881	98.781
6.125	101.670	101.570	101.470	6.125	101.570	101.470	101.370	4.625	99.451	99.351	99.251	4.625	99.351	99.251	99.151
6.250	102.224	102.124	102.024	6.250	102.124	102.024	101.924	4.750	99.707	99.607	99.505	4.750	99.607	99.490	99.405

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	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-0.50%	-0.50%	-0.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.00%	-0.75%	-0.75%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.25%	-1.75%	-1.75%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-2.75%	-2.25%	-2.25%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%
< 620 *	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%

* 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	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/I Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2018

45 Day Lock Exp.:

8/24/2018

60 Day Lock Exp.:

9/10/2018

W. Rate Sheet Dated: 7/10/2018

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	99.966	99.866	99.766	3.750	97.969	97.859	97.769	2.750	95.241	95.141	95.041	4.250	99.106	99.006	98.906	2.750	94.897	94.797	94.697
4.375	100.549	100.449	100.349	3.875	98.653	98.541	98.453	2.875	95.930	95.830	95.730	4.375	99.689	99.589	99.489	2.875	95.586	95.486	95.386
4.500	101.215	101.115	101.015	3.990	99.231	99.117	99.031	2.990	96.507	96.407	96.307	4.500	100.355	100.255	100.155	2.990	96.163	96.063	95.963
4.625	101.657	101.557	101.457	4.000	99.331	99.217	99.131	3.000	96.607	96.507	96.407	4.625	100.852	100.752	100.652	3.000	96.263	96.163	96.063
4.750	102.240	102.140	102.040	4.125	99.853	99.750	99.653	3.125	97.222	97.122	97.022	4.750	101.435	101.335	101.235	3.125	96.878	96.778	96.678
4.875	102.870	102.770	102.670	4.250	100.483	100.376	100.283	3.250	97.721	97.621	97.521	4.875	102.065	101.965	101.865	3.250	97.377	97.277	97.177
4.990	103.216	103.116	103.016	4.375	101.110	101.001	100.910	3.375	98.237	98.137	98.037	4.990	102.411	102.311	102.211	3.375	97.893	97.793	97.693
5.000	103.316	103.216	103.116	4.500	101.650	101.536	101.450	3.500	98.853	98.753	98.653	5.000	102.511	102.411	102.311	3.500	98.228	98.128	98.028
5.125	103.819	103.719	103.619	4.625	102.207	102.093	102.007	3.625	99.414	99.314	99.214	5.125	102.014	101.914	101.814	3.625	98.789	98.689	98.589
5.250	104.292	104.192	104.092	4.750	102.760	102.642	102.557	3.750	99.902	99.802	99.702	5.250	102.487	102.387	102.287	3.750	99.277	99.177	99.077
5.375	104.743	104.643	104.543	4.875	103.119	103.001	102.915	3.875	100.408	100.308	100.208	5.375	102.938	102.838	102.738	3.875	99.783	99.683	99.583
5.500	105.099	104.999	104.899	4.990	103.392	103.273	103.188	3.990	100.633	100.533	100.433	5.500	103.294	103.194	103.094	3.990	99.484	99.384	99.284
5.625	105.338	105.238	105.138	5.000	103.492	103.373	103.288	4.000	100.733	100.633	100.533	5.625	102.369	102.269	102.169	4.000	99.584	99.484	99.384
5.750	105.726	105.626	105.526	5.125	103.848	103.699	103.592	4.125	101.237	101.137	101.037	5.750	102.757	102.657	102.557	4.125	100.088	99.988	99.888
5.875	106.070	105.970	105.870	5.250	104.239	104.089	103.982	4.250	101.497	101.397	101.297	5.875	102.951	102.851	102.751	4.250	100.348	100.248	100.148
5.990	106.277	106.177	106.077	5.375	104.541	104.391	104.284	4.375	101.913	101.813	101.713	5.990	103.008	102.908	102.808	4.375	100.764	100.664	100.564
6.000	106.377	106.277	106.177	5.500	104.792	104.642	104.535	4.500	102.160	102.048	101.960	6.000	103.108	103.008	102.908	4.500	100.581	100.469	100.381
6.125	106.539	106.439	106.339	5.625	105.273	105.173	105.073	4.625	102.530	102.415	102.330	6.125	103.120	103.020	102.920	4.625	100.951	100.836	100.751
6.250	107.243	107.143	107.043	5.750	105.683	105.583	105.483	4.750	102.786	102.669	102.584	6.250	103.674	103.574	103.474	4.750	101.207	101.090	101.005

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.: **8/9/2018**

45 Day Lock Exp.: **8/24/2018**

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W. Rate Sheet Dated: **7/10/2018**

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

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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	96.158	96.033	95.908	
4.125	97.244	97.119	96.994	
4.250	98.049	97.924	97.799	
4.375	98.720	98.595	98.470	
4.500	99.293	99.168	99.043	
4.625	99.806	99.681	99.556	
4.750	100.252	100.127	100.002	
4.875	100.652	100.527	100.402	
5.000	100.985	100.860	100.735	
5.125	101.239	101.114	100.989	
5.250	101.438	101.313	101.188	
5.375	101.611	101.486	101.361	
5.500	101.745	101.620	101.495	

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	96.820	96.695	96.570	
3.625	97.285	97.160	97.035	
3.750	97.709	97.584	97.459	
3.875	98.316	98.191	98.066	
4.000	98.662	98.537	98.412	
4.125	98.918	98.793	98.668	
4.250	99.207	99.082	98.957	
4.375	99.471	99.346	99.221	
4.500	99.721	99.596	99.471	
4.625	99.967	99.842	99.717	
4.750	100.235	100.110	99.985	

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	97.320	97.195	97.070	
3.375	97.793	97.668	97.543	
3.500	98.236	98.111	97.986	
3.625	98.645	98.520	98.395	
3.750	99.022	98.897	98.772	
3.875	99.369	99.244	99.119	
4.000	99.688	99.563	99.438	
4.125	100.036	99.911	99.786	
4.250	100.359	100.234	100.109	
4.375	100.672	100.547	100.422	
4.500	100.985	100.860	100.735	
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.

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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)