



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.: **8/13/2018**45 Day Lock Exp.: **8/27/2018**60 Day Lock Exp.: **9/11/2018**W. Rate Sheet Dated: **7/13/2018**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	98.428	98.278	98.128	3.500	97.916	97.766	97.616	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.962	98.812	98.662	3.625	98.414	98.264	98.114	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.811	99.661	99.511	3.750	99.420	99.270	99.120	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.341	100.191	100.041	3.875	99.914	99.764	99.614	2.250	93.879	93.729	93.579	3.500	99.220	99.070	98.920
4.000	100.866	100.716	100.566	4.000	100.404	100.254	100.104	2.375	94.250	94.100	93.950	3.625	99.754	99.604	99.454
4.125	101.394	101.244	101.094	4.125	100.896	100.746	100.596	2.500	93.366	93.216	93.066	Margin = 2.250		Index = 2.330	
4.250	102.178	102.038	101.897	4.250	101.537	101.397	101.256	2.625	94.316	94.166	94.016				
4.375	102.696	102.555	102.415	4.375	102.019	101.879	101.738	2.750	96.853	96.703	96.553				
4.500	103.206	103.065	102.925	4.500	102.494	102.353	102.212	2.875	97.417	97.267	97.117				
4.625	103.627	103.487	103.346	4.625	102.879	102.739	102.598	3.000	97.891	97.741	97.591				
4.750	103.752	103.596	103.440	4.750	102.880	102.724	102.568	3.125	98.365	98.215	98.065				
4.875	103.855	103.699	103.543	4.875	103.279	103.122	102.966	3.250	99.014	98.864	98.714				
5.000	104.482	104.326	104.170	5.000	103.670	103.513	103.357	3.375	99.482	99.332	99.182				
5.125	104.900	104.744	104.587	5.125	103.872	103.716	103.559	3.500	99.951	99.801	99.651				
5.250	104.666	104.557	104.354	5.250	103.604	103.495	103.291	3.625	100.413	100.263	100.113				
5.375	104.943	104.834	104.631	5.375	103.962	103.853	103.650	3.750	100.431	100.281	100.131				
5.500	104.933	104.824	104.621	5.500	104.291	104.181	103.978	3.875	100.885	100.735	100.585				
5.625	105.212	105.103	104.900	5.625	104.734	104.625	104.422	4.000	101.270	101.120	100.970				
5.750	105.193	105.093	104.993	5.750	104.122	104.022	103.922	4.125	101.610	101.460	101.310				

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	97.228	97.078	96.928	3.500	96.916	96.766	96.616	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.762	97.612	97.462	3.625	97.414	97.264	97.114	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.611	98.461	98.311	3.750	98.420	98.270	98.120	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	99.141	98.991	98.841	3.875	98.914	98.764	98.614	2.250	92.879	92.729	92.579	3.500	98.220	98.070	97.920
4.000	99.666	99.516	99.366	4.000	99.404	99.254	99.104	2.375	93.250	93.100	92.950	3.625	98.754	98.604	98.454
4.125	100.194	100.044	99.894	4.125	99.896	99.746	99.596	2.500	92.366	92.216	92.066	Margin = 2.250		Index = 2.330	
4.250	100.978	100.838	100.697	4.250	100.537	100.397	100.256	2.625	93.316	93.166	93.016	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.496	101.355	101.215	4.375	101.019	100.879	100.738	2.750	95.853	95.703	95.553	Rate	30 Day	45 Day	60 Day
4.500	102.006	101.865	101.725	4.500	101.494	101.353	101.212	2.875	96.417	96.267	96.117	4.500	100.806	100.556	100.306
4.625	102.427	102.287	102.146	4.625	101.879	101.739	101.598	3.000	96.891	96.741	96.591	4.625	101.227	100.977	100.727
4.750	102.552	102.396	102.240	4.750	101.880	101.724	101.568	3.125	97.365	97.215	97.065	4.750	101.122	100.872	100.622
4.875	102.905	102.749	102.593	4.875	102.279	102.122	101.966	3.250	98.014	97.864	97.714	4.875	101.555	101.305	101.055
5.000	103.332	103.176	103.020	5.000	102.670	102.513	102.357	3.375	98.482	98.332	98.182	5.000	101.982	101.732	101.482
5.125	103.750	103.594	103.437	5.125	102.972	102.816	102.659	3.500	98.951	98.801	98.651	5.125	102.320	102.070	101.820
5.250	104.236	104.127	103.924	5.250	102.604	102.495	102.291	3.625	99.413	99.263	99.113	5.250	101.555	101.305	101.055
5.375	104.513	104.404	104.201	5.375	102.962	102.853	102.650	3.750	99.431	99.281	99.131	5.375	101.739	101.489	101.239
5.500	104.703	104.594	104.391	5.500	103.291	103.181	102.978	3.875	99.885	99.735	99.585	5.500	101.983	101.733	101.483
5.625	104.932	104.823	104.620	5.625	103.734	103.625	103.422	4.000	100.270	100.120	99.970	5.625	102.502	102.252	102.002
5.750	104.963	104.863	104.763	5.750	103.122	103.022	102.922	4.125	100.610	100.460	100.310	5.750	102.763	102.513	102.263

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	99.956	99.706	99.456	4.500	99.774	99.524	99.274
4.750	100.272	100.022	99.772	4.750	100.160	99.910	99.660
5.000	101.132	100.882	100.632	5.000	100.950	100.700	100.450
5.250	101.775	101.525	101.275	5.250	101.612	101.362	101.112
5.500	102.004	101.754	101.504	5.500	101.571	101.321	101.071
5.625	102.255	102.005	101.755	5.625	102.014	101.764	101.514
5.750	102.517	102.267	102.017	5.750	101.402	101.152	100.902
5.875	102.757	102.507	102.257	5.875	101.770	101.520	101.270

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:	7/13/2018	5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

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	97.491	97.341	97.191	3.500	96.978	96.828	96.678	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	98.025	97.875	97.725	3.625	97.477	97.327	97.177	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.811	98.661	98.511	3.750	98.420	98.270	98.120	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.341	99.191	99.041	3.875	98.914	98.764	98.614	2.250	90.379	90.229	90.079	3.500	98.28	98.132	97.982
4.000	99.866	99.716	99.566	4.000	99.404	99.254	99.104	2.375	90.750	90.600	90.450	3.625	98.82	98.666	98.516
4.125	100.394	100.244	100.094	4.125	99.896	99.746	99.596	2.500	89.866	89.716	89.566	Margin = 2.250		Index = 2.330	
4.250	101.085	100.944	100.803	4.250	100.444	100.303	100.162	2.625	90.816	90.666	90.516				
4.375	101.602	101.462	101.321	4.375	100.926	100.785	100.644	2.750	95.165	95.015	94.865				
4.500	102.112	101.972	101.831	4.500	101.400	101.259	101.119	2.875	95.729	95.579	95.429				
4.625	102.533	102.393	102.252	4.625	101.785	101.645	101.504	3.000	96.203	96.053	95.903				
4.750	102.346	102.190	102.033	4.750	101.474	101.318	101.162	3.125	96.678	96.528	96.378				
4.875	102.449	102.293	102.137	4.875	101.872	101.716	101.560	3.250	98.077	97.927	97.777				
5.000	103.076	102.920	102.763	5.000	102.263	102.107	101.951	3.375	98.544	98.394	98.244				
5.125	103.494	103.337	103.181	5.125	102.466	102.309	102.153	3.500	99.013	98.863	98.713				
5.250	101.697	101.588	101.385	5.250	100.635	100.526	100.323	3.625	99.475	99.325	99.175				
5.375	101.974	101.865	101.662	5.375	100.994	100.884	100.681	3.750	99.431	99.281	99.131				
5.500	101.964	101.855	101.652	5.500	101.322	101.213	101.010	3.875	99.885	99.735	99.585				
5.625	102.243	102.134	101.931	5.625	101.765	101.656	101.453	4.000	100.270	100.120	99.970				
5.750	101.755	101.655	101.555	5.750	100.684	100.584	100.484	4.125	100.610	100.460	100.310				

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	96.291	96.141	95.991	3.500	95.978	95.828	95.678	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.825	96.675	96.525	3.625	96.477	96.327	96.177	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.611	97.461	97.311	3.750	97.420	97.270	97.120	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	98.141	97.991	97.841	3.875	97.914	97.764	97.614	2.250	91.129	90.979	90.829	3.500	97.282	97.132	96.982
4.000	98.666	98.516	98.366	4.000	98.404	98.254	98.104	2.375	91.500	91.350	91.200	3.625	97.816	97.666	97.516
4.125	99.194	99.044	98.894	4.125	98.896	98.746	98.596	2.500	90.616	90.466	90.316	Margin = 2.250		Index = 2.330	
4.250	99.885	99.744	99.603	4.250	99.444	99.303	99.162	2.625	91.566	91.416	91.266	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.402	100.262	100.121	4.375	99.926	99.785	99.644	2.750	94.946	94.796	94.646	Rate	30 Day	45 Day	60 Day
4.500	100.912	100.772	100.631	4.500	100.400	100.259	100.119	2.875	95.510	95.360	95.210	4.500	99.712	99.462	99.212
4.625	101.333	101.193	101.052	4.625	100.785	100.645	100.504	3.000	95.985	95.835	95.685	4.625	100.133	99.883	99.633
4.750	101.146	100.990	100.833	4.750	100.474	100.318	100.162	3.125	96.459	96.309	96.159	4.750	99.715	99.465	99.215
4.875	101.499	101.343	101.187	4.875	100.872	100.716	100.560	3.250	96.546	96.396	96.246	4.875	100.149	99.899	99.649
5.000	101.926	101.770	101.613	5.000	101.263	101.107	100.951	3.375	97.013	96.863	96.713	5.000	100.576	100.326	100.076
5.125	102.344	102.187	102.031	5.125	101.566	101.409	101.253	3.500	97.482	97.332	97.182	5.125	100.914	100.664	100.414
5.250	101.267	101.158	100.955	5.250	99.635	99.526	99.323	3.625	97.944	97.794	97.644	5.250	98.586	98.336	98.086
5.375	101.544	101.435	101.232	5.375	99.994	99.884	99.681	3.750	97.243	97.093	96.943	5.375	98.770	98.520	98.270
5.500	101.734	101.625	101.422	5.500	100.322	100.213	100.010	3.875	97.697	97.547	97.397	5.500	99.014	98.764	98.514
5.625	101.963	101.854	101.651	5.625	100.765	100.656	100.453	4.000	98.083	97.933	97.783	5.625	99.533	99.283	99.033
5.750	101.525	101.425	101.325	5.750	99.684	99.584	99.484	4.125	98.423	98.273	98.123	5.750	99.325	99.075	98.825

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.862	98.612	98.362	4.500	98.680	98.430	98.180
4.750	98.865	98.615	98.365	4.750	98.754	98.504	98.254
5.000	99.726	99.476	99.226	5.000	99.543	99.293	99.043
5.250	98.806	98.556	98.306	5.250	98.643	98.393	98.143
5.500	99.035	98.785	98.535	5.500	98.602	98.352	98.102
5.625	99.286	99.036	98.786	5.625	99.045	98.795	98.545
5.750	99.079	98.829	98.579	5.750	97.964	97.714	97.464
5.875	99.319	99.069	98.819	5.875	98.333	98.083	97.833

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:	7/13/2018 5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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



AFR Loan Center

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10:00 am ET - 11:00 pm ET

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8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.683	98.583	98.483	4.625	102.144	102.044	101.944	2.875	96.170	96.070	95.970	2.875	97.015	96.915	96.815
4.125	99.365	99.265	99.165	4.750	102.673	102.573	102.473	2.990	96.594	96.494	96.394	2.990	97.258	97.158	97.058
4.250	100.000	99.900	99.800	4.875	103.040	102.940	102.840	3.000	96.694	96.594	96.494	3.000	97.358	97.258	97.158
4.375	100.560	100.460	100.360	4.990	103.282	103.182	103.082	3.125	97.228	97.128	97.028	3.125	97.705	97.605	97.505
4.500	101.053	100.953	100.853	5.000	103.382	103.282	103.182	3.250	97.852	97.752	97.652	3.250	98.586	98.486	98.386
4.625	101.633	101.533	101.433	5.125	103.760	103.660	103.560	3.375	98.397	98.297	98.197	3.375	98.935	98.835	98.735
4.750	102.250	102.150	102.050	5.250	104.250	104.150	104.050	3.500	98.917	98.817	98.717	3.500	99.262	99.162	99.062
4.875	102.741	102.641	102.541	5.375	104.540	104.440	104.340	3.625	99.418	99.318	99.218	3.625	99.583	99.483	99.383
4.990	103.097	102.997	102.897	5.500	104.877	104.777	104.677	3.750	99.751	99.651	99.551	3.750	100.214	100.114	100.014
5.000	103.197	103.097	102.997	5.625	105.126	105.026	104.926	3.875	100.165	100.065	99.965	3.875	100.530	100.430	100.330
5.125	103.565	103.465	103.365	5.750	105.566	105.466	105.366	3.990	100.550	100.450	100.350	3.990	100.732	100.632	100.532
5.250	104.222	104.122	104.022	5.875	105.723	105.623	105.523	4.000	100.650	100.550	100.450	4.000	100.832	100.732	100.632
5.375	104.616	104.516	104.416	5.990	105.815	105.715	105.615	4.125	101.126	101.026	100.926	4.125	101.131	101.031	100.931
5.500	104.990	104.890	104.790	6.000	105.915	105.815	105.715	4.250	101.417	101.317	101.217	4.250	101.321	101.221	101.121
5.625	105.268	105.168	105.068	6.125	106.353	106.253	106.153	4.375	101.698	101.598	101.498	4.375	101.479	101.379	101.279
5.750	105.746	105.646	105.546	6.250	106.531	106.431	106.331	4.500	101.908	101.808	101.708	4.500	101.687	101.587	101.487
5.875	105.948	105.848	105.748	6.375	106.832	106.732	106.632	4.625	102.258	102.158	102.058	4.625	101.930	101.830	101.730
5.990	106.083	105.983	105.883	6.500	N/A	N/A	N/A	4.750	102.418	102.318	102.218	4.750	102.083	101.983	101.883
6.000	106.183	106.083	105.983	6.625	N/A	N/A	N/A	4.875	102.663	102.563	102.463	4.875	102.221	102.121	102.021

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	98.252	98.152	98.052	2.875	95.907	95.807	95.707
4.250	98.985	98.885	98.785	2.990	96.226	96.126	96.026
4.375	99.570	99.470	99.370	3.000	96.326	96.226	96.126
4.500	100.107	100.007	99.907	3.125	96.752	96.652	96.552
4.625	100.562	100.462	100.362	3.250	97.582	97.482	97.382
4.750	101.224	101.124	101.024	3.375	98.009	97.909	97.809
4.875	101.751	101.651	101.551	3.500	98.443	98.343	98.243
4.990	102.150	102.050	101.950	3.625	98.849	98.749	98.649
5.000	102.250	102.150	102.050	3.750	99.083	98.983	98.883
5.125	102.481	102.381	102.281	3.875	99.436	99.336	99.236
5.250	102.681	102.581	102.481	3.990	99.739	99.639	99.539
5.375	103.031	102.931	102.831	4.000	99.839	99.739	99.639
5.500	103.484	103.384	103.284	4.125	100.229	100.129	100.029
5.625	103.696	103.596	103.496	4.250	100.428	100.328	100.228
5.750	103.915	103.815	103.715	4.375	100.619	100.519	100.419
5.875	102.820	102.720	102.620	4.500	100.757	100.657	100.557
5.990	103.180	103.080	102.980	4.625	100.611	100.511	100.411
6.000	103.280	103.180	103.080	4.750	100.712	100.612	100.512
6.125	103.529	103.429	103.329	4.875	100.875	100.775	100.675

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds* loan, these LLPAs do not apply and the lender must use SFC 118.

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

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	96.894	96.794	96.694	4.125	96.492	96.392	96.292	4.625	100.694	100.594	100.494	4.625	99.461	99.361	99.261
4.125	97.627	97.527	97.427	4.250	97.507	97.407	97.307	4.750	101.223	101.123	101.023	4.750	100.300	100.200	100.100
4.250	98.377	98.277	98.177	4.375	98.119	98.019	97.919	4.875	101.590	101.490	101.390	4.875	100.799	100.699	100.599
4.375	98.920	98.820	98.720	4.500	98.691	98.591	98.491	4.990	101.832	101.732	101.632	4.990	101.165	101.065	100.965
4.500	99.412	99.312	99.212	4.625	99.672	99.572	99.472	5.000	101.932	101.832	101.732	5.000	101.265	101.165	101.065
4.625	100.104	100.004	99.904	4.750	100.618	100.518	100.418	5.125	102.310	102.210	102.110	5.125	101.630	101.530	101.430
4.750	100.800	100.700	100.600	4.875	101.173	101.073	100.973	5.250	102.800	102.700	102.600	5.250	102.090	101.990	101.890
4.875	101.291	101.191	101.091	4.990	101.578	101.478	101.378	5.375	103.090	102.990	102.890	5.375	102.507	102.407	102.307
4.990	101.647	101.547	101.447	5.000	101.678	101.578	101.478	5.500	103.427	103.327	103.227	5.500	102.928	102.828	102.728
5.000	101.747	101.647	101.547	5.125	102.053	101.953	101.853	5.625	103.676	103.576	103.476	5.625	103.262	103.162	103.062
5.125	102.115	102.015	101.915	5.250	102.825	102.725	102.625	5.750	104.116	104.016	103.892	5.750	103.579	103.479	103.363
5.250	102.772	102.672	102.572	5.375	103.275	103.175	103.075	5.875	104.273	104.173	104.048	5.875	103.793	103.693	103.578
5.375	103.166	103.066	102.966	5.500	103.691	103.591	103.491	5.990	104.365	104.265	104.141	5.990	103.953	103.853	103.737
5.500	103.540	103.440	103.340	5.625	104.003	103.903	103.803	6.000	104.465	104.365	104.241	6.000	104.053	103.953	103.837
5.625	103.818	103.718	103.618	5.750	104.772	104.672	104.556	6.125	105.003	104.903	104.778	6.125	104.769	104.669	104.553
5.750	104.296	104.196	104.081	5.875	105.009	104.909	104.794	6.250	105.081	104.900	104.748	6.250	104.637	104.531	104.414
5.875	104.498	104.398	104.283	5.990	105.167	105.067	104.952	6.375	105.382	105.201	105.049	6.375	105.040	104.934	104.818
5.990	104.633	104.533	104.417	6.000	105.267	105.167	105.052	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.733	104.633	104.517	6.125	105.952	105.852	105.736	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	95.907	95.807	95.707	3.000	93.544	93.444	93.344	3.000	95.858	95.758	95.658	3.000	93.400	93.300	93.200
2.990	96.226	96.126	96.026	3.125	94.224	94.124	94.024	3.125	96.205	96.105	96.005	3.125	94.089	93.989	93.889
3.000	96.326	96.226	96.126	3.250	94.633	94.533	94.433	3.250	97.086	96.986	96.886	3.250	94.488	94.388	94.288
3.125	96.752	96.652	96.552	3.375	95.328	95.228	95.128	3.375	97.435	97.335	97.235	3.375	95.194	95.094	94.994
3.250	97.582	97.482	97.382	3.500	95.994	95.894	95.794	3.500	97.762	97.662	97.562	3.500	95.849	95.749	95.649
3.375	98.009	97.909	97.809	3.625	96.632	96.532	96.432	3.625	98.083	97.983	97.883	3.625	96.498	96.398	96.298
3.500	98.443	98.343	98.243	3.750	96.998	96.898	96.798	3.750	98.714	98.614	98.514	3.750	96.854	96.754	96.654
3.625	98.849	98.749	98.649	3.875	97.498	97.398	97.298	3.875	99.030	98.930	98.830	3.875	97.354	97.254	97.154
3.750	99.083	98.983	98.883	3.990	98.021	97.921	97.821	3.990	99.232	99.132	99.032	3.990	97.866	97.766	97.666
3.875	99.436	99.336	99.236	4.000	98.121	98.021	97.921	4.000	99.332	99.232	99.132	4.000	97.966	97.866	97.766
3.990	99.739	99.639	99.539	4.125	98.731	98.631	98.531	4.125	99.631	99.531	99.431	4.125	98.576	98.476	98.376
4.000	99.839	99.739	99.639	4.250	99.054	98.954	98.854	4.250	99.821	99.721	99.621	4.250	98.899	98.799	98.699
4.125	100.229	100.129	100.029	4.375	99.362	99.262	99.162	4.375	99.979	99.879	99.779	4.375	99.187	99.087	98.987
4.250	100.428	100.328	100.228	4.500	99.600	99.500	99.400	4.500	100.187	100.087	99.987	4.500	99.425	99.325	99.225
4.375	100.619	100.519	100.419	4.625	100.113	100.013	99.913	4.625	100.430	100.330	100.230	4.625	99.938	99.838	99.738
4.500	100.757	100.657	100.557	4.750	100.292	100.192	100.092	4.750	100.583	100.483	100.383	4.750	100.117	100.017	99.917
4.625	100.611	100.511	100.411	4.875	100.567	100.467	100.367	4.875	100.721	100.621	100.521	4.875	100.382	100.282	100.182
4.750	100.712	100.612	100.512	4.990	100.744	100.644	100.544	4.990	100.766	100.666	100.566	4.990	100.590	100.490	100.390
4.875	100.875	100.775	100.675	5.000	100.844	100.744	100.644	5.000	100.866	100.766	100.666	5.000	100.690	100.590	100.490

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.:

8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

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	100.114	100.014	99.914	3.750	98.112	98.012	97.912	2.750	95.421	95.321	95.221
4.375	100.658	100.558	100.458	3.875	98.706	98.606	98.506	2.875	96.106	96.006	95.906
4.500	101.318	101.218	101.118	3.990	99.275	99.175	99.075	2.990	96.680	96.580	96.480
4.625	101.886	101.786	101.686	4.000	99.375	99.275	99.175	3.000	96.780	96.680	96.580
4.750	102.468	102.368	102.268	4.125	100.011	99.911	99.811	3.125	97.390	97.290	97.190
4.875	103.008	102.908	102.808	4.250	100.565	100.465	100.365	3.250	97.885	97.785	97.685
4.990	103.329	103.229	103.129	4.375	101.177	101.077	100.977	3.375	98.396	98.296	98.196
5.000	103.429	103.329	103.229	4.500	101.786	101.686	101.586	3.500	98.993	98.893	98.793
5.125	103.920	103.820	103.720	4.625	102.386	102.286	102.186	3.625	99.549	99.449	99.349
5.250	104.431	104.331	104.231	4.750	102.910	102.810	102.710	3.750	99.974	99.874	99.774
5.375	104.841	104.741	104.641	4.875	103.223	103.123	103.023	3.875	100.480	100.380	100.280
5.500	105.182	105.082	104.982	4.990	103.452	103.352	103.252	3.990	100.743	100.643	100.543
5.625	105.453	105.347	105.233	5.000	103.552	103.452	103.352	4.000	100.843	100.743	100.643
5.750	105.840	105.734	105.620	5.125	103.971	103.871	103.771	4.125	101.340	101.240	101.140
5.875	106.184	106.084	105.984	5.250	104.358	104.258	104.158	4.250	101.578	101.478	101.378
5.990	106.391	106.291	106.191	5.375	104.601	104.501	104.401	4.375	101.955	101.855	101.755
6.000	106.491	106.391	106.291	5.500	104.816	104.716	104.616	4.500	102.027	101.927	101.827
6.125	106.384	106.284	106.184	5.625	105.232	105.126	105.013	4.625	102.394	102.294	102.194
6.250	106.899	106.799	106.699	5.750	105.675	105.569	105.455	4.750	102.608	102.508	102.408

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	99.254	99.154	99.054	2.750	95.077	94.977
4.375	99.798	99.698	99.598	2.875	95.762	95.662
4.500	100.458	100.358	100.258	2.990	96.336	96.236
4.625	101.034	100.934	100.834	3.000	96.436	96.336
4.750	101.616	101.516	101.416	3.125	97.046	96.946
4.875	102.156	102.056	101.956	3.250	97.541	97.441
4.990	102.477	102.377	102.277	3.375	98.052	97.952
5.000	102.577	102.477	102.377	3.500	98.368	98.268
5.125	102.068	101.968	101.868	3.625	98.924	98.824
5.250	102.579	102.479	102.379	3.750	99.349	99.249
5.375	102.989	102.889	102.789	3.875	99.855	99.755
5.500	103.330	103.230	103.130	3.990	99.602	99.502
5.625	102.507	102.401	102.287	4.000	99.702	99.602
5.750	102.894	102.788	102.674	4.125	100.199	100.099
5.875	103.088	102.988	102.888	4.250	100.437	100.337
5.990	103.145	103.045	102.945	4.375	100.814	100.714
6.000	103.245	103.145	103.045	4.500	100.448	100.348
6.125	102.988	102.888	102.788	4.625	100.815	100.715
6.250	103.353	103.253	103.153	4.750	101.029	100.929

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.:

8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

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	98.664	98.564	98.464	4.250	98.564	98.464	98.364	3.750	96.662	96.562	96.462	3.750	96.562	96.462	96.362
4.375	99.208	99.108	99.008	4.375	99.108	99.008	98.908	3.875	97.256	97.156	97.056	3.875	97.156	97.056	96.956
4.500	99.868	99.768	99.668	4.500	99.768	99.668	99.568	3.990	97.825	97.725	97.625	3.990	97.725	97.625	97.525
4.625	100.436	100.336	100.236	4.625	100.336	100.236	100.136	4.000	97.925	97.825	97.725	4.000	97.825	97.725	97.625
4.750	101.018	100.918	100.818	4.750	100.918	100.818	100.718	4.125	98.561	98.461	98.361	4.125	98.461	98.361	98.261
4.875	101.558	101.458	101.358	4.875	101.458	101.358	101.258	4.250	99.115	99.015	98.915	4.250	99.015	98.915	98.815
4.990	101.879	101.779	101.679	4.990	101.779	101.679	101.579	4.375	99.727	99.627	99.527	4.375	99.627	99.527	99.427
5.000	101.979	101.879	101.779	5.000	101.879	101.779	101.679	4.500	100.336	100.236	100.136	4.500	100.236	100.136	100.036
5.125	102.470	102.370	102.270	5.125	102.370	102.270	102.170	4.625	100.936	100.836	100.736	4.625	100.836	100.736	100.636
5.250	102.961	102.861	102.761	5.250	102.861	102.761	102.661	4.750	101.460	101.360	101.260	4.750	101.360	101.260	101.160
5.375	103.391	103.291	103.191	5.375	103.291	103.191	103.091	4.875	101.773	101.673	101.573	4.875	101.673	101.573	101.473
5.500	103.732	103.632	103.532	5.500	103.632	103.532	103.432	4.990	102.002	101.902	101.802	4.990	101.902	101.802	101.702
5.625	104.003	103.897	103.789	5.625	103.903	103.797	103.683	5.000	102.102	102.002	101.902	5.000	102.002	101.902	101.802
5.750	104.390	104.284	104.176	5.750	104.290	104.184	104.076	5.125	102.521	102.421	102.321	5.125	102.421	102.321	102.221
5.875	104.734	104.634	104.534	5.875	104.634	104.534	104.434	5.250	102.908	102.808	102.708	5.250	102.808	102.708	102.608
5.990	104.941	104.841	104.741	5.990	104.841	104.741	104.641	5.375	103.151	103.051	102.951	5.375	103.051	102.951	102.851
6.000	105.041	104.941	104.841	6.000	104.941	104.841	104.741	5.500	103.366	103.266	103.166	5.500	103.266	103.166	103.066
6.125	104.934	104.834	104.734	6.125	104.834	104.734	104.634	5.625	103.782	103.676	103.563	5.625	103.682	103.576	103.463
6.250	105.449	105.349	105.249	6.250	105.349	105.249	105.149	5.750	104.225	104.119	104.005	5.750	104.125	104.019	103.905

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.921	93.821	93.721	2.750	93.821	93.721	93.621
2.875	94.606	94.506	94.406	2.875	94.506	94.406	94.306
2.990	95.180	95.080	94.980	2.990	95.080	94.980	94.880
3.000	95.280	95.180	95.080	3.000	95.180	95.080	94.980
3.125	95.890	95.790	95.690	3.125	95.790	95.690	95.590
3.250	96.385	96.285	96.185	3.250	96.285	96.185	96.085
3.375	96.896	96.796	96.696	3.375	96.796	96.696	96.596
3.500	97.493	97.393	97.293	3.500	97.393	97.293	97.193
3.625	98.049	97.949	97.849	3.625	97.949	97.849	97.749
3.750	98.474	98.374	98.274	3.750	98.374	98.274	98.174
3.875	98.980	98.880	98.780	3.875	98.880	98.780	98.680
3.990	99.243	99.143	99.043	3.990	99.143	99.043	98.943
4.000	99.343	99.243	99.143	4.000	99.243	99.143	99.043
4.125	99.840	99.740	99.640	4.125	99.740	99.640	99.540
4.250	100.078	99.978	99.878	4.250	99.978	99.878	99.778
4.375	100.455	100.355	100.255	4.375	100.355	100.255	100.155
4.500	100.527	100.427	100.327	4.500	100.427	100.327	100.227
4.625	100.894	100.794	100.694	4.625	100.794	100.694	100.594
4.750	101.108	101.008	100.908	4.750	101.008	100.908	100.808

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	97.804	97.704	97.604	4.250	97.704	97.604	97.504	2.750	93.577	93.477	93.377	2.750	93.477	93.377	93.277
4.375	98.348	98.248	98.148	4.375	98.248	98.148	98.048	2.875	94.262	94.162	94.062	2.875	94.162	94.062	93.962
4.500	99.008	98.908	98.808	4.500	98.908	98.808	98.708	2.990	94.836	94.736	94.636	2.990	94.736	94.636	94.536
4.625	99.584	99.484	99.384	4.625	99.484	99.384	99.284	3.000	94.936	94.836	94.736	3.000	94.836	94.736	94.636
4.750	100.166	100.066	99.966	4.750	100.066	99.966	99.866	3.125	95.546	95.446	95.346	3.125	95.446	95.346	95.246
4.875	100.706	100.606	100.506	4.875	100.606	100.506	100.406	3.250	96.041	95.941	95.841	3.250	95.941	95.841	95.741
4.990	101.027	100.927	100.827	4.990	100.927	100.827	100.727	3.375	96.552	96.452	96.352	3.375	96.452	96.352	96.252
5.000	101.127	101.027	100.927	5.000	101.027	100.927	100.827	3.500	96.868	96.768	96.668	3.500	96.768	96.668	96.568
5.125	100.618	100.518	100.418	5.125	100.518	100.418	100.318	3.625	97.424	97.324	97.224	3.625	97.324	97.224	97.124
5.250	101.129	101.029	100.929	5.250	101.029	100.929	100.829	3.750	97.849	97.749	97.649	3.750	97.749	97.649	97.549
5.375	101.539	101.439	101.339	5.375	101.439	101.339	101.239	3.875	98.355	98.255	98.155	3.875	98.255	98.155	98.055
5.500	101.880	101.780	101.680	5.500	101.780	101.680	101.580	3.990	98.102	98.002	97.902	3.990	98.002	97.902	97.802
5.625	101.057	100.957	100.857	5.625	100.957	100.851	100.737	4.000	98.102	98.002	97.902	4.000	98.102	98.002	97.902
5.750	101.444	101.344	101.244	5.750	101.344	101.238	101.124	4.125	98.699	98.599	98.499	4.125	98.599	98.499	98.399
5.875	101.638	101.538	101.438	5.875	101.538	101.438	101.338	4.250	98.937	98.837	98.737	4.250	98.837	98.737	98.637
5.990	101.695	101.595	101.495	5.990	101.595	101.495	101.395	4.375	99.314	99.214	99.114	4.375	99.214	99.114	99.014
6.000	101.795	101.695	101.595	6.000	101.695	101.595	101.495	4.500	98.948	98.848	98.748	4.500	98.848	98.748	98.648
6.125	101.538	101.438	101.338	6.125	101.438	101.338	101.238	4.625	99.315	99.215	99.115	4.625	99.215	99.115	99.015
6.250	101.903	101.803	101.703	6.250	101.803	101.703	101.603	4.750	99.529	99.429	99.329	4.750	99.429	99.329	99.229

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

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Product Features										
Product Feature & \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo ≥ 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/I Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2018

45 Day Lock Exp.:

8/27/2018

60 Day Lock Exp.:

9/11/2018

W. Rate Sheet Dated: 7/13/2018

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	100.114	100.014	99.914	3.750	98.112	98.012	97.912	2.750	95.421	95.321	95.221	4.250	99.254	99.154	99.054	2.750	95.077	94.977	94.877
4.375	100.658	100.558	100.458	3.875	98.706	98.606	98.506	2.875	96.106	96.006	95.906	4.375	99.798	99.698	99.598	2.875	95.762	95.662	95.562
4.500	101.318	101.218	101.118	3.990	99.275	99.175	99.075	2.990	96.680	96.580	96.480	4.500	100.458	100.358	100.258	2.990	96.336	96.236	96.136
4.625	101.886	101.786	101.686	4.000	99.375	99.275	99.175	3.000	96.780	96.680	96.580	4.625	101.034	100.934	100.834	3.000	96.436	96.336	96.236
4.750	102.468	102.368	102.268	4.125	100.011	99.911	99.811	3.125	97.390	97.290	97.190	4.750	101.616	101.516	101.416	3.125	97.046	96.946	96.846
4.875	103.008	102.908	102.808	4.250	100.565	100.465	100.365	3.250	97.885	97.785	97.685	4.875	102.156	102.056	101.956	3.250	97.541	97.441	97.341
4.990	103.329	103.229	103.129	4.375	101.177	101.077	100.977	3.375	98.396	98.296	98.196	4.990	102.477	102.377	102.277	3.375	98.052	97.952	97.852
5.000	103.429	103.329	103.229	4.500	101.786	101.686	101.586	3.500	98.993	98.893	98.793	5.000	102.577	102.477	102.377	3.500	98.368	98.268	98.168
5.125	103.920	103.820	103.720	4.625	102.386	102.286	102.186	3.625	99.549	99.449	99.349	5.125	102.068	101.968	101.868	3.625	98.924	98.824	98.724
5.250	104.431	104.331	104.231	4.750	102.910	102.810	102.710	3.750	99.974	99.874	99.774	5.250	102.579	102.479	102.379	3.750	99.349	99.249	99.149
5.375	104.841	104.741	104.641	4.875	103.223	103.123	103.023	3.875	100.480	100.380	100.280	5.375	102.989	102.889	102.789	3.875	99.855	99.755	99.655
5.500	105.182	105.082	104.982	4.990	103.452	103.352	103.252	3.990	100.743	100.643	100.543	5.500	103.330	103.230	103.130	3.990	99.602	99.502	99.402
5.625	105.453	105.347	105.233	5.000	103.552	103.452	103.352	4.000	100.843	100.743	100.643	5.625	102.507	102.401	102.287	4.000	99.702	99.602	99.502
5.750	105.840	105.734	105.620	5.125	103.971	103.871	103.771	4.125	101.340	101.240	101.140	5.750	102.894	102.788	102.674	4.125	100.199	100.099	99.999
5.875	106.184	106.084	105.984	5.250	104.358	104.258	104.158	4.250	101.578	101.478	101.378	5.875	103.088	102.988	102.888	4.250	100.437	100.337	100.237
5.990	106.391	106.291	106.191	5.375	104.601	104.501	104.401	4.375	101.955	101.855	101.755	5.990	103.145	103.045	102.945	4.375	100.814	100.714	100.614
6.000	106.491	106.391	106.291	5.500	104.816	104.716	104.616	4.500	102.027	101.927	101.827	6.000	103.245	103.145	103.045	4.500	100.448	100.348	100.248
6.125	106.384	106.284	106.184	5.625	105.232	105.126	105.013	4.625	102.394	102.294	102.194	6.125	102.988	102.888	102.788	4.625	100.815	100.715	100.615
6.250	106.899	106.799	106.699	5.750	105.675	105.569	105.455	4.750	102.608	102.508	102.408	6.250	103.353	103.253	103.153	4.750	101.029	100.929	100.829

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.: **8/13/2018**

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

60 Day Lock Exp.: **9/11/2018**

W. Rate Sheet Dated: **7/13/2018**

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	96.380	96.255	96.130	
4.125	97.435	97.310	97.185	
4.250	98.214	98.089	97.964	
4.375	98.862	98.737	98.612	
4.500	99.414	99.289	99.164	
4.625	99.910	99.785	99.660	
4.750	100.340	100.215	100.090	
4.875	100.727	100.602	100.477	
5.000	101.048	100.923	100.798	
5.125	101.292	101.167	101.042	
5.250	101.484	101.359	101.234	
5.375	101.650	101.525	101.400	
5.500	101.778	101.653	101.528	

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	96.881	96.756	96.631	
3.625	97.338	97.213	97.088	
3.750	97.756	97.631	97.506	
3.875	98.356	98.231	98.106	
4.000	98.696	98.571	98.446	
4.125	98.947	98.822	98.697	
4.250	99.231	99.106	98.981	
4.375	99.491	99.366	99.241	
4.500	99.738	99.613	99.488	
4.625	99.988	99.863	99.738	
4.750	100.256	100.131	100.006	

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	97.375	97.250	97.125	
3.375	97.842	97.717	97.592	
3.500	98.279	98.154	98.029	
3.625	98.683	98.558	98.433	
3.750	99.054	98.929	98.804	
3.875	99.396	99.271	99.146	
4.000	99.711	99.586	99.461	
4.125	100.055	99.930	99.805	
4.250	100.375	100.250	100.125	
4.375	100.687	100.562	100.437	
4.500	100.999	100.874	100.749	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

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