



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.: 8/15/2018

45 Day Lock Exp.: 8/30/2018

60 Day Lock Exp.: 9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	98.366	98.216	98.066	3.500	97.853	97.703	97.553	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.900	98.750	98.600	3.625	98.352	98.202	98.052	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.762	99.612	99.462	3.750	99.371	99.221	99.071	2.125	N/A	N/A	N/A	3.375	98.728	98.578	98.428
3.875	100.289	100.139	99.989	3.875	99.862	99.712	99.562	2.250	93.719	93.569	93.419	3.500	99.220	99.070	98.920
4.000	100.817	100.667	100.517	4.000	100.355	100.205	100.055	2.375	94.089	93.939	93.789	3.625	99.754	99.604	99.454
4.125	101.338	101.188	101.038	4.125	100.840	100.690	100.540	2.500	93.206	93.056	92.906	Margin = 2.250		Index = 2.330	
4.250	102.096	101.956	101.815	4.250	101.455	101.314	101.174	2.625	94.156	94.006	93.856				
4.375	102.610	102.469	102.329	4.375	101.933	101.792	101.652	2.750	96.845	96.695	96.545				
4.500	103.054	102.914	102.773	4.500	102.342	102.201	102.061	2.875	97.319	97.169	97.019				
4.625	103.454	103.313	103.173	4.625	102.706	102.565	102.425	3.000	97.793	97.643	97.493				
4.750	103.579	103.407	103.266	4.750	102.845	102.673	102.532	3.125	98.261	98.111	97.961				
4.875	103.821	103.649	103.509	4.875	103.244	103.073	102.932	3.250	98.854	98.704	98.554				
5.000	104.385	104.213	104.072	5.000	103.572	103.401	103.260	3.375	99.324	99.174	99.024				
5.125	104.856	104.684	104.543	5.125	103.828	103.656	103.515	3.500	99.788	99.638	99.488				
5.250	104.568	104.427	104.224	5.250	103.506	103.365	103.162	3.625	100.236	100.086	99.936				
5.375	104.818	104.678	104.474	5.375	103.837	103.697	103.494	3.750	100.258	100.108	99.958				
5.500	104.899	104.758	104.555	5.500	104.257	104.116	103.913	3.875	100.667	100.517	100.367				
5.625	105.090	104.949	104.746	5.625	104.612	104.471	104.268	4.000	101.029	100.879	100.729				
5.750	105.313	105.213	105.113	5.750	104.242	104.142	104.042	4.125	101.367	101.217	101.067				

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	97.166	97.016	96.866	3.500	96.853	96.703	96.553	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.700	97.550	97.400	3.625	97.352	97.202	97.052	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.562	98.412	98.262	3.750	98.371	98.221	98.071	2.125	N/A	N/A	N/A	3.375	97.728	97.578	97.428
3.875	99.089	98.939	98.789	3.875	98.862	98.712	98.562	2.250	92.719	92.569	92.419	3.500	98.220	98.070	97.920
4.000	99.617	99.467	99.317	4.000	99.355	99.205	99.055	2.375	93.089	92.939	92.789	3.625	98.754	98.604	98.454
4.125	100.138	99.988	99.838	4.125	99.840	99.690	99.540	2.500	92.206	92.056	91.906	Margin = 2.250		Index = 2.330	
4.250	100.896	100.756	100.615	4.250	100.455	100.314	100.174	2.625	93.156	93.006	92.856	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.410	101.269	101.129	4.375	100.933	100.792	100.652	2.750	95.845	95.695	95.545	Rate	30 Day	45 Day	60 Day
4.500	101.854	101.714	101.573	4.500	101.342	101.201	101.061	2.875	96.319	96.169	96.019	4.500	100.654	100.404	100.154
4.625	102.254	102.113	101.973	4.625	101.706	101.565	101.425	3.000	96.793	96.643	96.493	4.625	101.054	100.804	100.554
4.750	102.336	102.164	102.024	4.750	101.845	101.673	101.532	3.125	97.261	97.111	96.961	4.750	101.086	100.836	100.586
4.875	102.871	102.699	102.559	4.875	102.244	102.073	101.932	3.250	97.854	97.704	97.554	4.875	101.521	101.271	101.021
5.000	103.235	103.063	102.922	5.000	102.572	102.401	102.260	3.375	98.324	98.174	98.024	5.000	101.885	101.635	101.385
5.125	103.706	103.534	103.393	5.125	102.928	102.756	102.615	3.500	98.788	98.638	98.488	5.125	102.276	102.026	101.776
5.250	104.138	103.997	103.794	5.250	102.506	102.365	102.162	3.625	99.236	99.086	98.936	5.250	101.457	101.207	100.957
5.375	104.388	104.248	104.044	5.375	102.837	102.697	102.494	3.750	99.258	99.108	98.958	5.375	101.614	101.364	101.114
5.500	104.669	104.528	104.325	5.500	103.257	103.116	102.913	3.875	99.667	99.517	99.367	5.500	102.149	101.899	101.649
5.625	104.810	104.669	104.466	5.625	103.612	103.471	103.268	4.000	100.029	99.879	99.729	5.625	102.480	102.230	101.980
5.750	105.083	104.983	104.883	5.750	103.242	103.142	103.042	4.125	100.367	100.217	100.067	5.750	102.733	102.483	102.233

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	99.804	99.554	99.304	4.500	99.622	99.372	99.122
4.750	100.236	99.986	99.736	4.750	100.125	99.875	99.625
5.000	101.035	100.785	100.535	5.000	100.852	100.602	100.352
5.250	101.660	101.410	101.160	5.250	101.496	101.246	100.996
5.500	101.970	101.720	101.470	5.500	101.537	101.287	101.037
5.625	102.233	101.983	101.733	5.625	101.892	101.642	101.392
5.750	102.487	102.237	101.987	5.750	101.522	101.272	101.022
5.875	102.751	102.501	102.251	5.875	101.864	101.614	101.364

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:	7/16/2018	5.250%

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

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2018

45 Day Lock Exp.:

8/30/2018

60 Day Lock Exp.:

9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	97.428	97.278	97.128	3.500	96.916	96.766	96.616	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.962	97.812	97.662	3.625	97.414	97.264	97.114	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.762	98.612	98.462	3.750	98.371	98.221	98.071	2.125	N/A	N/A	N/A	3.375	97.79	97.640	97.490
3.875	99.289	99.139	98.989	3.875	98.862	98.712	98.562	2.250	90.219	90.069	89.919	3.500	98.28	98.132	97.982
4.000	99.817	99.667	99.517	4.000	99.355	99.205	99.055	2.375	90.589	90.439	90.289	3.625	98.82	98.666	98.516
4.125	100.338	100.188	100.038	4.125	99.840	99.690	99.540	2.500	89.706	89.556	89.406	Margin = 2.250		Index = 2.330	
4.250	101.002	100.862	100.721	4.250	100.361	100.221	100.080	2.625	90.656	90.506	90.356				
4.375	101.516	101.376	101.235	4.375	100.839	100.699	100.558	2.750	95.157	95.007	94.857				
4.500	101.961	101.820	101.679	4.500	101.248	101.108	100.967	2.875	95.632	95.482	95.332				
4.625	102.360	102.219	102.079	4.625	101.612	101.471	101.331	3.000	96.106	95.956	95.806				
4.750	102.173	102.001	101.860	4.750	101.439	101.267	101.126	3.125	96.573	96.423	96.273				
4.875	102.415	102.243	102.102	4.875	101.838	101.666	101.526	3.250	97.917	97.767	97.617				
5.000	102.979	102.807	102.666	5.000	102.166	101.994	101.854	3.375	98.386	98.236	98.086				
5.125	103.449	103.277	103.137	5.125	102.421	102.249	102.109	3.500	98.851	98.701	98.551				
5.250	101.599	101.458	101.255	5.250	100.537	100.396	100.193	3.625	99.298	99.148	98.998				
5.375	101.849	101.709	101.506	5.375	100.869	100.728	100.525	3.750	99.258	99.108	98.958				
5.500	101.930	101.790	101.587	5.500	101.288	101.147	100.944	3.875	99.667	99.517	99.367				
5.625	102.121	101.980	101.777	5.625	101.643	101.502	101.299	4.000	100.029	99.879	99.729				
5.750	101.876	101.776	101.676	5.750	100.805	100.705	100.605	4.125	100.367	100.217	100.067				

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	96.228	96.078	95.928	3.500	95.916	95.766	95.616	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.762	96.612	96.462	3.625	96.414	96.264	96.114	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.562	97.412	97.262	3.750	97.371	97.221	97.071	2.125	N/A	N/A	N/A	3.375	96.790	96.640	96.490
3.875	98.089	97.939	97.789	3.875	97.862	97.712	97.562	2.250	90.969	90.819	90.669	3.500	97.282	97.132	96.982
4.000	98.617	98.467	98.317	4.000	98.355	98.205	98.055	2.375	91.339	91.189	91.039	3.625	97.816	97.666	97.516
4.125	99.138	98.988	98.838	4.125	98.840	98.690	98.540	2.500	90.456	90.306	90.156	Margin = 2.250		Index = 2.330	
4.250	99.802	99.662	99.521	4.250	99.361	99.221	99.080	2.625	91.406	91.256	91.106	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.316	100.176	100.035	4.375	99.839	99.699	99.558	2.750	94.938	94.788	94.638	Rate	30 Day	45 Day	60 Day
4.500	100.761	100.620	100.479	4.500	100.248	100.108	99.967	2.875	95.413	95.263	95.113	4.500	99.561	99.311	99.061
4.625	101.160	101.019	100.879	4.625	100.612	100.471	100.331	3.000	95.887	95.737	95.587	4.625	99.960	99.710	99.460
4.750	100.930	100.758	100.617	4.750	100.439	100.267	100.126	3.125	96.354	96.204	96.054	4.750	99.680	99.430	99.180
4.875	101.465	101.293	101.152	4.875	100.838	100.666	100.526	3.250	96.385	96.235	96.085	4.875	100.115	99.865	99.615
5.000	101.829	101.657	101.516	5.000	101.166	100.994	100.854	3.375	96.855	96.705	96.555	5.000	100.479	100.229	99.979
5.125	102.299	102.127	101.987	5.125	101.521	101.349	101.209	3.500	97.320	97.170	97.020	5.125	100.869	100.619	100.369
5.250	101.169	101.028	100.825	5.250	99.537	99.396	99.193	3.625	97.767	97.617	97.467	5.250	98.488	98.238	97.988
5.375	101.419	101.279	101.076	5.375	99.869	99.728	99.525	3.750	97.071	96.921	96.771	5.375	98.645	98.395	98.145
5.500	101.700	101.560	101.357	5.500	100.288	100.147	99.944	3.875	97.479	97.329	97.179	5.500	99.180	98.930	98.680
5.625	101.841	101.700	101.497	5.625	100.643	100.502	100.299	4.000	97.842	97.692	97.542	5.625	99.511	99.261	99.011
5.750	101.646	101.546	101.446	5.750	99.805	99.705	99.605	4.125	98.180	98.030	97.880	5.750	99.296	99.046	98.796

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:	7/16/2018 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	98.711	98.461	98.211	4.500	98.528	98.278	98.028
4.750	98.830	98.580	98.330	4.750	98.719	98.469	98.219
5.000	99.629	99.379	99.129	5.000	99.446	99.196	98.946
5.250	98.691	98.441	98.191	5.250	98.528	98.278	98.028
5.500	99.001	98.751	98.501	5.500	98.568	98.318	98.068
5.625	99.264	99.014	98.764	5.625	98.923	98.673	98.423
5.750	99.050	98.800	98.550	5.750	98.085	97.835	97.585
5.875	99.313	99.063	98.813	5.875	98.427	98.177	97.927

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

30 Day Lock Exp.:

8/15/2018

45 Day Lock Exp.:

8/30/2018

60 Day Lock Exp.:

9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	98.871	98.771	98.671	4.625	102.178	102.078	101.978	2.875	96.084	95.984	95.884	2.875	96.827	96.727	96.627
4.125	99.553	99.453	99.353	4.750	102.643	102.543	102.443	2.990	96.510	96.410	96.310	2.990	97.123	97.023	96.923
4.250	100.187	100.087	99.987	4.875	103.092	102.992	102.892	3.000	96.610	96.510	96.410	3.000	97.223	97.123	97.023
4.375	100.748	100.648	100.548	4.990	103.164	103.064	102.964	3.125	97.142	97.042	96.942	3.125	97.621	97.521	97.421
4.500	101.241	101.141	101.041	5.000	103.264	103.164	103.064	3.250	97.884	97.784	97.684	3.250	98.345	98.245	98.145
4.625	101.821	101.721	101.621	5.125	103.659	103.559	103.459	3.375	98.416	98.316	98.216	3.375	98.748	98.648	98.548
4.750	102.383	102.283	102.183	5.250	104.138	104.038	103.938	3.500	98.896	98.796	98.696	3.500	99.116	99.016	98.916
4.875	102.871	102.771	102.671	5.375	104.456	104.356	104.256	3.625	99.438	99.338	99.238	3.625	99.464	99.364	99.264
4.990	102.979	102.879	102.779	5.500	104.793	104.693	104.593	3.750	99.764	99.664	99.564	3.750	100.098	99.998	99.898
5.000	103.079	102.979	102.879	5.625	105.044	104.944	104.844	3.875	100.168	100.068	99.968	3.875	100.443	100.343	100.243
5.125	103.464	103.364	103.264	5.750	105.542	105.442	105.307	3.990	100.478	100.378	100.278	3.990	100.660	100.560	100.460
5.250	104.120	104.020	103.920	5.875	105.699	105.599	105.464	4.000	100.578	100.478	100.378	4.000	100.760	100.660	100.560
5.375	104.514	104.414	104.314	5.990	105.791	105.691	105.556	4.125	101.053	100.953	100.853	4.125	101.058	100.958	100.858
5.500	104.876	104.776	104.676	6.000	105.891	105.791	105.656	4.250	101.345	101.245	101.145	4.250	101.255	101.155	101.055
5.625	105.183	105.083	104.983	6.125	106.425	106.325	106.190	4.375	101.623	101.523	101.423	4.375	101.427	101.327	101.227
5.750	105.722	105.622	105.499	6.250	106.490	106.309	106.168	4.500	101.832	101.732	101.632	4.500	101.601	101.501	101.401
5.875	105.924	105.824	105.702	6.375	106.790	106.609	106.468	4.625	102.188	102.088	101.988	4.625	101.861	101.761	101.661
5.990	106.056	105.956	105.834	6.500	N/A	N/A	N/A	4.750	102.347	102.247	102.147	4.750	102.026	101.926	101.826
6.000	106.156	106.056	105.934	6.625	N/A	N/A	N/A	4.875	102.593	102.493	102.393	4.875	102.177	102.077	101.977

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	98.155	98.055	97.955	2.875	95.821	95.721	95.621
4.250	98.895	98.795	98.695	2.990	96.141	96.041	95.941
4.375	99.468	99.368	99.268	3.000	96.241	96.141	96.041
4.500	100.002	99.902	99.802	3.125	96.667	96.567	96.467
4.625	100.469	100.369	100.269	3.250	97.462	97.362	97.262
4.750	101.128	101.028	100.928	3.375	97.889	97.789	97.689
4.875	101.652	101.552	101.452	3.500	98.324	98.224	98.124
4.990	102.031	101.931	101.831	3.625	98.730	98.630	98.530
5.000	102.131	102.031	101.931	3.750	98.962	98.862	98.762
5.125	102.358	102.258	102.158	3.875	99.363	99.263	99.163
5.250	102.561	102.461	102.361	3.990	99.668	99.568	99.468
5.375	102.928	102.828	102.728	4.000	99.768	99.668	99.568
5.500	103.369	103.269	103.169	4.125	100.156	100.056	99.956
5.625	103.611	103.511	103.411	4.250	100.355	100.255	100.155
5.750	103.825	103.725	103.625	4.375	100.544	100.444	100.344
5.875	102.795	102.695	102.595	4.500	100.681	100.581	100.481
5.990	103.154	103.054	102.919	4.625	100.541	100.441	100.341
6.000	103.254	103.154	103.019	4.750	100.641	100.541	100.441
6.125	103.499	103.399	103.264	4.875	100.803	100.703	100.603

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

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

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

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	N/A	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.:

8/15/2018

45 Day Lock Exp.:

8/30/2018

60 Day Lock Exp.:

9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	96.803	96.703	96.603	4.125	96.393	96.293	96.193	4.625	100.599	100.499	100.399	4.625	99.347	99.247	99.147
4.125	97.528	97.428	97.328	4.250	97.417	97.317	97.217	4.750	101.106	101.006	100.906	4.750	100.184	100.084	99.984
4.250	98.287	98.187	98.087	4.375	98.016	97.916	97.816	4.875	101.473	101.373	101.273	4.875	100.681	100.581	100.481
4.375	98.819	98.719	98.619	4.500	98.610	98.510	98.410	4.990	101.714	101.614	101.514	4.990	101.044	100.944	100.844
4.500	99.307	99.207	99.107	4.625	99.578	99.478	99.378	5.000	101.814	101.714	101.614	5.000	101.144	101.044	100.944
4.625	100.009	99.909	99.809	4.750	100.522	100.422	100.322	5.125	102.209	102.109	102.009	5.125	101.510	101.410	101.310
4.750	100.704	100.604	100.504	4.875	101.076	100.976	100.876	5.250	102.688	102.588	102.488	5.250	101.978	101.878	101.778
4.875	101.193	101.093	100.993	4.990	101.457	101.357	101.257	5.375	103.006	102.906	102.806	5.375	102.423	102.323	102.223
4.990	101.529	101.429	101.329	5.000	101.557	101.457	101.357	5.500	103.343	103.243	103.143	5.500	102.844	102.744	102.644
5.000	101.629	101.529	101.429	5.125	101.933	101.833	101.733	5.625	103.594	103.494	103.394	5.625	103.176	103.076	102.976
5.125	102.014	101.914	101.814	5.250	102.723	102.623	102.523	5.750	104.092	103.992	103.892	5.750	103.555	103.455	103.355
5.250	102.670	102.570	102.470	5.375	103.172	103.072	102.972	5.875	104.249	104.149	104.049	5.875	103.768	103.668	103.568
5.375	103.064	102.964	102.864	5.500	103.577	103.477	103.377	5.990	104.341	104.241	104.141	5.990	103.926	103.826	103.726
5.500	103.426	103.326	103.226	5.625	103.917	103.817	103.717	6.000	104.441	104.341	104.241	6.000	104.026	103.926	103.826
5.625	103.733	103.633	103.533	5.750	104.748	104.648	104.548	6.125	104.975	104.875	104.775	6.125	104.741	104.641	104.541
5.750	104.272	104.172	104.072	5.875	104.984	104.884	104.784	6.250	105.040	104.940	104.840	6.250	104.611	104.511	104.411
5.875	104.474	104.374	104.274	5.990	105.141	105.041	104.941	6.375	105.340	105.240	105.140	6.375	105.013	104.913	104.813
5.990	104.606	104.506	104.406	6.000	105.241	105.141	105.041	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.706	104.606	104.506	6.125	105.924	105.824	105.724	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	95.821	95.721	95.621	3.000	93.459	93.359	93.259	3.000	95.723	95.623	95.523	3.000	93.314	93.214	93.114
2.990	96.141	96.041	95.941	3.125	94.138	94.038	93.938	3.125	96.121	96.021	95.921	3.125	94.004	93.904	93.804
3.000	96.241	96.141	96.041	3.250	94.528	94.428	94.328	3.250	96.845	96.745	96.645	3.250	94.383	94.283	94.183
3.125	96.667	96.567	96.467	3.375	95.211	95.111	95.011	3.375	97.248	97.148	97.048	3.375	95.077	94.977	94.877
3.250	97.462	97.362	97.262	3.500	95.876	95.776	95.676	3.500	97.616	97.516	97.416	3.500	95.731	95.631	95.531
3.375	97.889	97.789	97.689	3.625	96.513	96.413	96.313	3.625	97.964	97.864	97.764	3.625	96.379	96.279	96.179
3.500	98.324	98.224	98.124	3.750	96.878	96.778	96.678	3.750	98.598	98.498	98.398	3.750	96.733	96.633	96.533
3.625	98.730	98.630	98.530	3.875	97.428	97.328	97.228	3.875	98.943	98.843	98.743	3.875	97.284	97.184	97.084
3.750	98.962	98.862	98.762	3.990	97.949	97.849	97.749	3.990	99.160	99.060	98.960	3.990	97.795	97.695	97.595
3.875	99.363	99.263	99.163	4.000	98.049	97.949	97.849	4.000	99.260	99.160	99.060	4.000	97.895	97.795	97.695
3.990	99.668	99.568	99.468	4.125	98.658	98.558	98.458	4.125	99.558	99.458	99.358	4.125	98.504	98.404	98.304
4.000	99.768	99.668	99.568	4.250	98.980	98.880	98.780	4.250	99.755	99.655	99.555	4.250	98.826	98.726	98.626
4.125	100.156	100.056	99.956	4.375	99.287	99.187	99.087	4.375	99.927	99.827	99.727	4.375	99.112	99.012	98.912
4.250	100.355	100.255	100.155	4.500	99.525	99.425	99.325	4.500	100.101	100.001	99.901	4.500	99.351	99.251	99.151
4.375	100.544	100.444	100.344	4.625	100.043	99.943	99.843	4.625	100.361	100.261	100.161	4.625	99.869	99.769	99.669
4.500	100.681	100.581	100.481	4.750	100.222	100.122	100.022	4.750	100.526	100.426	100.326	4.750	100.048	99.948	99.848
4.625	100.541	100.441	100.341	4.875	100.497	100.397	100.297	4.875	100.677	100.577	100.477	4.875	100.313	100.213	100.113
4.750	100.641	100.541	100.441	4.990	100.675	100.575	100.475	4.990	100.729	100.629	100.529	4.990	100.520	100.420	100.320
4.875	100.803	100.703	100.603	5.000	100.775	100.675	100.575	5.000	100.829	100.729	100.629	5.000	100.620	100.520	100.420

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 HR	0.125		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2018

45 Day Lock Exp.:

8/30/2018

60 Day Lock Exp.:

9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	100.187	100.087	99.987	3.750	98.236	98.136	98.036	2.750	95.355	95.255	95.155	
4.375	100.748	100.648	100.548	3.875	98.766	98.666	98.566	2.875	96.041	95.941	95.841	
4.500	101.241	101.141	101.041	3.990	99.260	99.160	99.060	2.990	96.615	96.515	96.415	
4.625	101.821	101.721	101.621	4.000	99.360	99.260	99.160	3.000	96.715	96.615	96.515	
4.750	102.383	102.283	102.183	4.125	99.921	99.821	99.721	3.125	97.324	97.224	97.124	
4.875	102.910	102.810	102.710	4.250	100.595	100.495	100.395	3.250	97.884	97.784	97.684	
4.990	103.208	103.108	103.008	4.375	101.090	100.990	100.890	3.375	98.416	98.316	98.216	
5.000	103.308	103.208	103.108	4.500	101.694	101.594	101.494	3.500	98.896	98.796	98.696	
5.125	103.839	103.739	103.639	4.625	102.296	102.196	102.091	3.625	99.449	99.349	99.249	
5.250	104.346	104.246	104.146	4.750	102.797	102.697	102.590	3.750	99.872	99.772	99.672	
5.375	104.752	104.652	104.552	4.875	103.107	103.007	102.899	3.875	100.375	100.275	100.175	
5.500	105.079	104.979	104.879	4.990	103.334	103.234	103.125	3.990	100.689	100.589	100.489	
5.625	105.389	105.274	105.189	5.000	103.434	103.334	103.225	4.000	100.789	100.689	100.589	
5.750	105.773	105.658	105.573	5.125	103.889	103.789	103.627	4.125	101.283	101.183	101.083	
5.875	106.114	106.014	105.914	5.250	104.264	104.164	104.001	4.250	101.521	101.421	101.321	
5.990	106.319	106.219	106.119	5.375	104.535	104.435	104.271	4.375	101.896	101.796	101.696	
6.000	106.419	106.319	106.219	5.500	104.748	104.648	104.486	4.500	102.103	102.003	101.903	
6.125	106.535	106.435	106.335	5.625	105.177	105.063	104.977	4.625	102.469	102.369	102.269	
6.250	107.056	106.956	106.856	5.750	105.617	105.502	105.417	4.750	102.682	102.582	102.482	

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	99.327	99.227	99.127	2.750	95.011	94.911	94.811		
4.375	99.888	99.788	99.688	2.875	95.697	95.597	95.497		
4.500	100.381	100.281	100.181	2.990	96.271	96.171	96.071		
4.625	100.938	100.838	100.738	3.000	96.371	96.271	96.171		
4.750	101.500	101.400	101.300	3.125	96.980	96.880	96.780		
4.875	102.027	101.927	101.827	3.250	97.540	97.440	97.340		
4.990	102.325	102.225	102.125	3.375	98.072	97.972	97.872		
5.000	102.425	102.325	102.225	3.500	98.263	98.163	98.063		
5.125	102.151	102.051	101.951	3.625	98.816	98.716	98.616		
5.250	102.658	102.558	102.458	3.750	99.239	99.139	99.039		
5.375	103.064	102.964	102.864	3.875	99.742	99.642	99.542		
5.500	103.391	103.291	103.191	3.990	99.517	99.417	99.317		
5.625	102.420	102.305	102.220	4.000	99.617	99.517	99.417		
5.750	102.804	102.689	102.604	4.125	100.111	100.011	99.911		
5.875	102.995	102.895	102.795	4.250	100.349	100.249	100.149		
5.990	103.050	102.950	102.850	4.375	100.724	100.624	100.524		
6.000	103.150	103.050	102.950	4.500	100.524	100.424	100.324		
6.125	103.116	103.016	102.916	4.625	100.890	100.790	100.690		
6.250	103.487	103.387	103.287	4.750	101.103	101.003	100.903		

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	-0.500	-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.: 8/15/2018

45 Day Lock Exp.: 8/30/2018

60 Day Lock Exp.: 9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	98.578	98.478	98.378	4.250	98.478	98.378	98.278	3.750	96.564	96.464	96.364	3.750	96.464	96.364	96.264
4.375	99.108	99.008	98.908	4.375	99.008	98.908	98.808	3.875	97.146	97.046	96.946	3.875	97.046	96.946	96.846
4.500	99.763	99.663	99.563	4.500	99.663	99.563	99.463	3.990	97.722	97.622	97.522	3.990	97.622	97.522	97.422
4.625	100.347	100.247	100.147	4.625	100.247	100.147	100.047	4.000	97.822	97.722	97.622	4.000	97.722	97.622	97.522
4.750	100.924	100.824	100.724	4.750	100.824	100.724	100.624	4.125	98.471	98.371	98.271	4.125	98.371	98.271	98.171
4.875	101.460	101.360	101.260	4.875	101.360	101.260	101.160	4.250	99.023	98.923	98.823	4.250	98.923	98.823	98.723
4.990	101.758	101.658	101.558	4.990	101.658	101.558	101.458	4.375	99.622	99.522	99.422	4.375	99.522	99.422	99.322
5.000	101.858	101.758	101.658	5.000	101.758	101.658	101.558	4.500	100.228	100.128	100.028	4.500	100.128	100.028	99.928
5.125	102.389	102.289	102.189	5.125	102.289	102.189	102.089	4.625	100.846	100.746	100.646	4.625	100.746	100.646	100.546
5.250	102.896	102.796	102.696	5.250	102.796	102.696	102.596	4.750	101.347	101.247	101.140	4.750	101.247	101.147	101.040
5.375	103.302	103.202	103.102	5.375	103.202	103.102	103.002	4.875	101.657	101.557	101.449	4.875	101.557	101.457	101.349
5.500	103.629	103.529	103.429	5.500	103.529	103.429	103.329	4.990	101.884	101.784	101.675	4.990	101.784	101.684	101.575
5.625	103.939	103.834	103.739	5.625	103.839	103.734	103.639	5.000	101.984	101.884	101.775	5.000	101.884	101.784	101.675
5.750	104.323	104.208	104.123	5.750	104.223	104.108	104.023	5.125	102.439	102.339	102.177	5.125	102.339	102.239	102.077
5.875	104.664	104.564	104.464	5.875	104.564	104.464	104.364	5.250	102.814	102.714	102.551	5.250	102.714	102.614	102.451
5.990	104.869	104.769	104.669	5.990	104.769	104.669	104.569	5.375	103.085	102.985	102.821	5.375	102.985	102.885	102.721
6.000	104.969	104.869	104.769	6.000	104.869	104.769	104.669	5.500	103.298	103.198	103.036	5.500	103.198	103.098	102.936
6.125	105.085	104.985	104.885	6.125	104.985	104.885	104.785	5.625	103.727	103.613	103.527	5.625	103.627	103.513	103.427
6.250	105.606	105.506	105.406	6.250	105.506	105.406	105.306	5.750	104.167	104.052	103.967	5.750	104.067	103.952	103.867

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.855	93.755	93.655	2.750	93.755	93.655	93.555
2.875	94.541	94.441	94.341	2.875	94.441	94.341	94.241
2.990	95.115	95.015	94.915	2.990	95.015	94.915	94.815
3.000	95.215	95.115	95.015	3.000	95.115	95.015	94.915
3.125	95.824	95.724	95.624	3.125	95.724	95.624	95.524
3.250	96.319	96.219	96.119	3.250	96.219	96.119	96.019
3.375	96.829	96.729	96.629	3.375	96.729	96.629	96.529
3.500	97.395	97.295	97.195	3.500	97.295	97.195	97.095
3.625	97.949	97.849	97.749	3.625	97.849	97.749	97.649
3.750	98.372	98.272	98.172	3.750	98.272	98.172	98.072
3.875	98.875	98.775	98.675	3.875	98.775	98.675	98.575
3.990	99.189	99.089	98.989	3.990	99.089	98.989	98.889
4.000	99.289	99.189	99.089	4.000	99.189	99.089	98.989
4.125	99.783	99.683	99.583	4.125	99.683	99.583	99.483
4.250	100.021	99.921	99.821	4.250	99.921	99.821	99.721
4.375	100.396	100.296	100.196	4.375	100.296	100.196	100.096
4.500	100.603	100.503	100.403	4.500	100.503	100.403	100.303
4.625	100.969	100.869	100.769	4.625	100.869	100.769	100.669
4.750	101.182	101.082	100.982	4.750	101.082	100.982	100.882

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	97.718	97.618	97.518	4.250	97.618	97.518	97.418	2.750	93.511	93.411	93.311	2.750	93.411	93.311	93.211
4.375	98.248	98.148	98.048	4.375	98.148	98.048	97.948	2.875	94.197	94.097	93.997	2.875	94.097	93.997	93.897
4.500	98.903	98.803	98.703	4.500	98.803	98.703	98.603	2.990	94.771	94.671	94.571	2.990	94.671	94.571	94.471
4.625	99.464	99.364	99.264	4.625	99.364	99.264	99.164	3.000	94.871	94.771	94.671	3.000	94.771	94.671	94.571
4.750	100.041	99.941	99.841	4.750	99.941	99.841	99.741	3.125	95.480	95.380	95.280	3.125	95.380	95.280	95.180
4.875	100.577	100.477	100.377	4.875	100.477	100.377	100.277	3.250	95.975	95.875	95.775	3.250	95.875	95.775	95.675
4.990	100.875	100.775	100.675	4.990	100.775	100.675	100.575	3.375	96.485	96.385	96.285	3.375	96.385	96.285	96.185
5.000	100.975	100.875	100.775	5.000	100.875	100.775	100.675	3.500	96.662	96.562	96.462	3.500	96.662	96.562	96.462
5.125	100.701	100.601	100.501	5.125	100.601	100.501	100.401	3.625	97.316	97.216	97.116	3.625	97.216	97.116	97.016
5.250	101.208	101.108	101.008	5.250	101.108	101.008	100.908	3.750	97.739	97.639	97.539	3.750	97.639	97.539	97.439
5.375	101.614	101.514	101.414	5.375	101.514	101.414	101.314	3.875	98.242	98.142	98.042	3.875	98.142	98.042	97.942
5.500	101.941	101.841	101.741	5.500	101.841	101.741	101.641	3.990	98.017	97.917	97.817	3.990	97.917	97.817	97.717
5.625	100.970	100.855	100.770	5.625	100.870	100.755	100.670	4.000	98.117	98.017	97.917	4.000	98.017	97.917	97.817
5.750	101.354	101.239	101.154	5.750	101.254	101.139	101.054	4.125	98.511	98.411	98.311	4.125	98.411	98.311	98.211
5.875	101.545	101.445	101.345	5.875	101.445	101.345	101.245	4.250	98.849	98.749	98.649	4.250	98.749	98.649	98.549
5.990	101.600	101.500	101.400	5.990	101.500	101.400	101.300	4.375	99.224	99.124	99.024	4.375	99.124	99.024	98.924
6.000	101.700	101.600	101.500	6.000	101.600	101.500	101.400	4.500	99.024	98.924	98.824	4.500	98.924	98.824	98.724
6.125	101.666	101.566	101.466	6.125	101.566	101.466	101.366	4.625	99.390	99.290	99.190	4.625	99.290	99.190	99.090
6.250	102.037	101.937	101.837	6.250	101.937	101.837	101.737	4.750	99.603	99.503	99.403	4.750	99.503	99.403	99.303

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	0.000	-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.:

8/15/2018

45 Day Lock Exp.:

8/30/2018

60 Day Lock Exp.:

9/14/2018

W. Rate Sheet Dated: 7/16/2018

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	100.028	99.928	99.828	3.750	98.014	97.914	97.814	2.750	95.355	95.255	95.155	4.250	99.168	99.068	98.968	2.750	95.011	94.911	94.811
4.375	100.558	100.458	100.358	3.875	98.596	98.496	98.396	2.875	96.041	95.941	95.841	4.375	99.698	99.598	99.498	2.875	95.697	95.597	95.497
4.500	101.213	101.113	101.013	3.990	99.172	99.072	98.972	2.990	96.615	96.515	96.415	4.500	100.353	100.253	100.153	2.990	96.271	96.171	96.071
4.625	101.797	101.697	101.597	4.000	99.272	99.172	99.072	3.000	96.715	96.615	96.515	4.625	100.914	100.814	100.714	3.000	96.371	96.271	96.171
4.750	102.374	102.274	102.174	4.125	99.921	99.821	99.721	3.125	97.324	97.224	97.124	4.750	101.491	101.391	101.291	3.125	96.980	96.880	96.780
4.875	102.910	102.810	102.710	4.250	100.473	100.373	100.273	3.250	97.819	97.719	97.619	4.875	102.027	101.927	101.827	3.250	97.475	97.375	97.275
4.990	103.208	103.108	103.008	4.375	101.072	100.972	100.872	3.375	98.329	98.229	98.129	4.990	102.325	102.225	102.125	3.375	97.985	97.885	97.785
5.000	103.308	103.208	103.108	4.500	101.678	101.578	101.478	3.500	98.895	98.795	98.695	5.000	102.425	102.325	102.225	3.500	98.262	98.162	98.062
5.125	103.839	103.739	103.639	4.625	102.296	102.196	102.091	3.625	99.449	99.349	99.249	5.125	102.151	102.051	101.951	3.625	98.816	98.716	98.616
5.250	104.346	104.246	104.146	4.750	102.797	102.697	102.590	3.750	99.872	99.772	99.672	5.250	102.658	102.558	102.458	3.750	99.239	99.139	99.039
5.375	104.752	104.652	104.552	4.875	103.107	103.007	102.899	3.875	100.375	100.275	100.175	5.375	103.064	102.964	102.864	3.875	99.742	99.642	99.542
5.500	105.079	104.979	104.879	4.990	103.334	103.234	103.125	3.990	100.689	100.589	100.489	5.500	103.391	103.291	103.191	3.990	99.517	99.417	99.317
5.625	105.389	105.274	105.189	5.000	103.434	103.334	103.225	4.000	100.789	100.689	100.589	5.625	102.420	102.305	102.220	4.000	99.617	99.517	99.417
5.750	105.773	105.658	105.573	5.125	103.889	103.789	103.627	4.125	101.283	101.183	101.083	5.750	102.804	102.689	102.604	4.125	100.111	100.011	99.911
5.875	106.114	106.014	105.914	5.250	104.264	104.164	104.001	4.250	101.521	101.421	101.321	5.875	102.995	102.895	102.795	4.250	100.349	100.249	100.149
5.990	106.319	106.219	106.119	5.375	104.535	104.435	104.271	4.375	101.896	101.796	101.696	5.990	103.050	102.950	102.850	4.375	100.724	100.624	100.524
6.000	106.419	106.319	106.219	5.500	104.748	104.648	104.486	4.500	102.103	102.003	101.903	6.000	103.150	103.050	102.950	4.500	100.524	100.424	100.324
6.125	106.535	106.435	106.335	5.625	105.177	105.063	104.977	4.625	102.469	102.369	102.269	6.125	103.116	103.016	102.916	4.625	100.890	100.790	100.690
6.250	107.056	106.956	106.856	5.750	105.617	105.502	105.417	4.750	102.682	102.582	102.482	6.250	103.487	103.387	103.287	4.750	101.103	101.003	100.903

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.: **8/15/2018**

45 Day Lock Exp.: **8/30/2018**

60 Day Lock Exp.: **9/14/2018**

W. Rate Sheet Dated: **7/16/2018**

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	96.411	96.286	96.161	
4.125	97.469	97.344	97.219	
4.250	98.246	98.121	97.996	
4.375	98.893	98.768	98.643	
4.500	99.443	99.318	99.193	
4.625	99.938	99.813	99.688	
4.750	100.366	100.241	100.116	
4.875	100.752	100.627	100.502	
5.000	101.069	100.944	100.819	
5.125	101.311	101.186	101.061	
5.250	101.500	101.375	101.250	
5.375	101.664	101.539	101.414	
5.500	101.790	101.665	101.540	

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	96.939	96.814	96.689	
3.625	97.392	97.267	97.142	
3.750	97.806	97.681	97.556	
3.875	98.402	98.277	98.152	
4.000	98.738	98.613	98.488	
4.125	98.985	98.860	98.735	
4.250	99.266	99.141	99.016	
4.375	99.523	99.398	99.273	
4.500	99.766	99.641	99.516	
4.625	100.021	99.896	99.771	
4.750	100.289	100.164	100.039	

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	97.430	97.305	97.180	
3.375	97.893	97.768	97.643	
3.500	98.327	98.202	98.077	
3.625	98.726	98.601	98.476	
3.750	99.095	98.970	98.845	
3.875	99.433	99.308	99.183	
4.000	99.745	99.620	99.495	
4.125	100.085	99.960	99.835	
4.250	100.403	100.278	100.153	
4.375	100.714	100.589	100.464	
4.500	101.025	100.900	100.775	
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

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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)