



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.: **8/16/2018**45 Day Lock Exp.: **8/31/2018**60 Day Lock Exp.: **9/17/2018**W. Rate Sheet Dated: **7/17/2018**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	98.460	98.310	98.160	3.500	97.947	97.797	97.647	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.993	98.843	98.693	3.625	98.445	98.295	98.145	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.840	99.690	99.540	3.750	99.449	99.299	99.149	2.125	N/A	N/A	N/A	3.375	98.728	98.578	98.428
3.875	100.367	100.217	100.067	3.875	99.940	99.790	99.640	2.250	93.813	93.663	93.513	3.500	99.220	99.070	98.920
4.000	100.895	100.745	100.595	4.000	100.433	100.283	100.133	2.375	94.183	94.033	93.883	3.625	99.754	99.604	99.454
4.125	101.416	101.266	101.116	4.125	100.918	100.768	100.618	2.500	93.300	93.150	93.000	Margin = 2.250		Index = 2.360	
4.250	102.174	102.034	101.893	4.250	101.533	101.393	101.252	2.625	94.250	94.100	93.950				
4.375	102.688	102.547	102.407	4.375	102.011	101.871	101.730	2.750	96.938	96.788	96.638				
4.500	103.133	102.992	102.851	4.500	102.420	102.279	102.139	2.875	97.413	97.263	97.113				
4.625	103.532	103.391	103.251	4.625	102.784	102.643	102.503	3.000	97.887	97.737	97.587				
4.750	103.657	103.485	103.344	4.750	102.892	102.720	102.579	3.125	98.354	98.204	98.054				
4.875	103.868	103.696	103.556	4.875	103.291	103.119	102.979	3.250	98.948	98.798	98.648				
5.000	104.432	104.260	104.119	5.000	103.619	103.447	103.307	3.375	99.418	99.268	99.118				
5.125	104.902	104.731	104.590	5.125	103.874	103.703	103.562	3.500	99.882	99.732	99.582				
5.250	104.583	104.443	104.224	5.250	103.521	103.381	103.162	3.625	100.330	100.180	100.030				
5.375	104.834	104.693	104.474	5.375	103.853	103.712	103.494	3.750	100.344	100.194	100.044				
5.500	104.915	104.774	104.555	5.500	104.272	104.132	103.913	3.875	100.753	100.603	100.453				
5.625	105.105	104.965	104.746	5.625	104.627	104.487	104.268	4.000	101.115	100.965	100.815				
5.750	105.251	105.151	105.051	5.750	104.180	104.080	103.980	4.125	101.453	101.303	101.153				

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	97.260	97.110	96.960	3.500	96.947	96.797	96.647	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.793	97.643	97.493	3.625	97.445	97.295	97.145	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.640	98.490	98.340	3.750	98.449	98.299	98.149	2.125	N/A	N/A	N/A	3.375	97.728	97.578	97.428
3.875	99.167	99.017	98.867	3.875	98.940	98.790	98.640	2.250	92.813	92.663	92.513	3.500	98.220	98.070	97.920
4.000	99.695	99.545	99.395	4.000	99.433	99.283	99.133	2.375	93.183	93.033	92.883	3.625	98.754	98.604	98.454
4.125	100.216	100.066	99.916	4.125	99.918	99.768	99.618	2.500	92.300	92.150	92.000	Margin = 2.250		Index = 2.360	
4.250	100.974	100.834	100.693	4.250	100.533	100.393	100.252	2.625	93.250	93.100	92.950	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.488	101.347	101.207	4.375	101.011	100.871	100.730	2.750	95.938	95.788	95.638	Rate	30 Day	45 Day	60 Day
4.500	101.933	101.792	101.651	4.500	101.420	101.279	101.139	2.875	96.413	96.263	96.113	4.500	100.733	100.483	100.233
4.625	102.332	102.191	102.051	4.625	101.784	101.643	101.503	3.000	96.887	96.737	96.587	4.625	101.132	100.882	100.632
4.750	102.383	102.211	102.070	4.750	101.892	101.720	101.579	3.125	97.354	97.204	97.054	4.750	101.133	100.883	100.633
4.875	102.918	102.746	102.606	4.875	102.291	102.119	101.979	3.250	97.948	97.798	97.648	4.875	101.568	101.318	101.068
5.000	103.282	103.110	102.969	5.000	102.619	102.447	102.307	3.375	98.418	98.268	98.118	5.000	101.932	101.682	101.432
5.125	103.752	103.581	103.440	5.125	102.974	102.803	102.662	3.500	98.882	98.732	98.582	5.125	102.322	102.072	101.822
5.250	104.153	104.013	103.794	5.250	102.521	102.381	102.162	3.625	99.330	99.180	99.030	5.250	101.472	101.222	100.972
5.375	104.404	104.263	104.044	5.375	102.853	102.712	102.494	3.750	99.344	99.194	99.044	5.375	101.630	101.380	101.130
5.500	104.685	104.544	104.325	5.500	103.272	103.132	102.913	3.875	99.753	99.603	99.453	5.500	102.165	101.915	101.665
5.625	104.825	104.685	104.466	5.625	103.627	103.487	103.268	4.000	100.115	99.965	99.815	5.625	102.495	102.245	101.995
5.750	105.021	104.921	104.821	5.750	103.180	103.080	102.980	4.125	100.453	100.303	100.153	5.750	102.771	102.521	102.271

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	99.883	99.633	99.383	4.500	99.700	99.450	99.200
4.750	100.283	100.033	99.783	4.750	100.172	99.922	99.672
5.000	101.082	100.832	100.582	5.000	100.899	100.649	100.399
5.250	101.675	101.425	101.175	5.250	101.512	101.262	101.012
5.500	101.986	101.736	101.486	5.500	101.552	101.302	101.052
5.625	102.248	101.998	101.748	5.625	101.907	101.657	101.407
5.750	102.425	102.175	101.925	5.750	101.460	101.210	100.960
5.875	102.758	102.508	102.258	5.875	101.802	101.552	101.302

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:	7/17/2018	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.:

8/16/2018

45 Day Lock Exp.:

8/31/2018

60 Day Lock Exp.:

9/17/2018

W. Rate Sheet Dated: 7/17/2018

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	97.522	97.372	97.222	3.500	97.010	96.860	96.710	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	98.056	97.906	97.756	3.625	97.508	97.358	97.208	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.590	98.440	98.290	3.750	98.199	98.049	97.899	2.125	N/A	N/A	N/A	3.375	97.79	97.640	97.490
3.875	99.117	98.967	98.817	3.875	98.690	98.540	98.390	2.250	90.313	90.163	90.013	3.500	98.28	98.132	97.982
4.000	99.645	99.495	99.345	4.000	99.183	99.033	98.883	2.375	90.683	90.533	90.383	3.625	98.82	98.666	98.516
4.125	100.166	100.016	99.866	4.125	99.668	99.518	99.368	2.500	89.800	89.650	89.500	Margin = 2.250		Index = 2.360	
4.250	100.987	100.846	100.706	4.250	100.346	100.205	100.064	2.625	90.750	90.600	90.450				
4.375	101.501	101.360	101.219	4.375	100.824	100.683	100.542	2.750	95.251	95.101	94.951				
4.500	101.945	101.804	101.664	4.500	101.233	101.092	100.951	2.875	95.725	95.575	95.425				
4.625	102.344	102.204	102.063	4.625	101.596	101.456	101.315	3.000	96.200	96.050	95.900				
4.750	102.032	101.860	101.719	4.750	101.267	101.095	100.954	3.125	96.667	96.517	96.367				
4.875	102.243	102.071	101.931	4.875	101.666	101.494	101.354	3.250	98.010	97.860	97.710				
5.000	102.807	102.635	102.494	5.000	101.994	101.822	101.682	3.375	98.480	98.330	98.180				
5.125	103.277	103.106	102.965	5.125	102.249	102.078	101.937	3.500	98.945	98.795	98.645				
5.250	101.896	101.755	101.537	5.250	100.834	100.693	100.474	3.625	99.392	99.242	99.092				
5.375	102.146	102.006	101.787	5.375	101.166	101.025	100.806	3.750	99.094	98.944	98.794				
5.500	102.227	102.087	101.868	5.500	101.585	101.444	101.225	3.875	99.503	99.353	99.203				
5.625	102.418	102.277	102.058	5.625	101.940	101.799	101.580	4.000	99.865	99.715	99.565				
5.750	101.813	101.713	101.613	5.750	100.742	100.642	100.542	4.125	100.203	100.053	99.903				

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	96.322	96.172	96.022	3.500	96.010	95.860	95.710	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.856	96.706	96.556	3.625	96.508	96.358	96.208	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.390	97.240	97.090	3.750	97.199	97.049	96.899	2.125	N/A	N/A	N/A	3.375	96.790	96.640	96.490
3.875	97.917	97.767	97.617	3.875	97.690	97.540	97.390	2.250	91.063	90.913	90.763	3.500	97.282	97.132	96.982
4.000	98.445	98.295	98.145	4.000	98.183	98.033	97.883	2.375	91.433	91.283	91.133	3.625	97.816	97.666	97.516
4.125	98.966	98.816	98.666	4.125	98.668	98.518	98.368	2.500	90.550	90.400	90.250	Margin = 2.250		Index = 2.360	
4.250	99.787	99.646	99.506	4.250	99.346	99.205	99.064	2.625	91.500	91.350	91.200	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.301	100.160	100.019	4.375	99.824	99.683	99.542	2.750	95.032	94.882	94.732	Rate	30 Day	45 Day	60 Day
4.500	100.745	100.604	100.464	4.500	100.233	100.092	99.951	2.875	95.507	95.357	95.207	4.500	99.545	99.295	99.045
4.625	101.144	101.004	100.863	4.625	100.596	100.456	100.315	3.000	95.981	95.831	95.681	4.625	99.944	99.694	99.444
4.750	100.758	100.586	100.445	4.750	100.267	100.095	99.954	3.125	96.448	96.298	96.148	4.750	99.508	99.258	99.008
4.875	101.293	101.121	100.981	4.875	100.666	100.494	100.354	3.250	96.479	96.329	96.179	4.875	99.943	99.693	99.443
5.000	101.657	101.485	101.344	5.000	100.994	100.822	100.682	3.375	96.949	96.799	96.649	5.000	100.307	100.057	99.807
5.125	102.127	101.956	101.815	5.125	101.349	101.178	101.037	3.500	97.413	97.263	97.113	5.125	100.697	100.447	100.197
5.250	101.466	101.325	101.107	5.250	99.834	99.693	99.474	3.625	97.861	97.711	97.561	5.250	98.785	98.535	98.285
5.375	101.716	101.576	101.357	5.375	100.166	100.025	99.806	3.750	97.157	97.007	96.857	5.375	98.942	98.692	98.442
5.500	101.997	101.857	101.638	5.500	100.585	100.444	100.225	3.875	97.565	97.415	97.265	5.500	99.477	99.227	98.977
5.625	102.138	101.997	101.778	5.625	100.940	100.799	100.580	4.000	97.928	97.778	97.628	5.625	99.808	99.558	99.308
5.750	101.583	101.483	101.383	5.750	99.742	99.642	99.542	4.125	98.265	98.115	97.965	5.750	99.333	99.083	98.833

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:	7/17/2018 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	98.695	98.445	98.195	4.500	98.513	98.263	98.013
4.750	98.658	98.408	98.158	4.750	98.547	98.297	98.047
5.000	99.457	99.207	98.957	5.000	99.274	99.024	98.774
5.250	98.988	98.738	98.488	5.250	98.824	98.574	98.324
5.500	99.298	99.048	98.798	5.500	98.865	98.615	98.365
5.625	99.561	99.311	99.061	5.625	99.220	98.970	98.720
5.750	98.987	98.737	98.487	5.750	98.022	97.772	97.522
5.875	99.321	99.071	98.821	5.875	98.364	98.114	97.864

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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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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8/16/2018

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8/31/2018

60 Day Lock Exp.:

9/17/2018

W. Rate Sheet Dated: 7/17/2018

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	98.808	98.708	98.608	4.625	102.084	101.984	101.884	2.875	96.140	96.040	95.940	2.875	96.882	96.782	96.682
4.125	99.490	99.390	99.290	4.750	102.568	102.468	102.368	2.990	96.567	96.467	96.367	2.990	97.179	97.079	96.979
4.250	100.125	100.025	99.925	4.875	102.998	102.898	102.798	3.000	96.667	96.567	96.467	3.000	97.279	97.179	97.079
4.375	100.685	100.585	100.485	4.990	103.183	103.083	102.983	3.125	97.203	97.103	97.003	3.125	97.681	97.581	97.481
4.500	101.178	101.078	100.978	5.000	103.283	103.183	103.083	3.250	97.790	97.690	97.590	3.250	98.385	98.285	98.185
4.625	101.758	101.658	101.558	5.125	103.666	103.566	103.466	3.375	98.325	98.225	98.125	3.375	98.795	98.695	98.595
4.750	102.321	102.221	102.121	5.250	104.148	104.048	103.948	3.500	98.851	98.751	98.651	3.500	99.168	99.068	98.968
4.875	102.808	102.708	102.608	5.375	104.468	104.368	104.268	3.625	99.358	99.258	99.158	3.625	99.524	99.424	99.324
4.990	102.999	102.899	102.799	5.500	104.803	104.703	104.603	3.750	99.695	99.595	99.495	3.750	100.142	100.042	99.942
5.000	103.099	102.999	102.899	5.625	105.051	104.951	104.851	3.875	100.144	100.044	99.944	3.875	100.493	100.393	100.293
5.125	103.471	103.371	103.271	5.750	105.526	105.426	105.310	3.990	100.534	100.434	100.334	3.990	100.716	100.616	100.516
5.250	104.130	104.030	103.930	5.875	105.682	105.582	105.466	4.000	100.634	100.534	100.434	4.000	100.816	100.716	100.616
5.375	104.525	104.425	104.325	5.990	105.770	105.670	105.554	4.125	101.113	101.013	100.913	4.125	101.118	101.018	100.918
5.500	104.889	104.789	104.689	6.000	105.870	105.770	105.654	4.250	101.408	101.308	101.208	4.250	101.317	101.217	101.117
5.625	105.193	105.093	104.993	6.125	106.395	106.295	106.179	4.375	101.689	101.589	101.489	4.375	101.506	101.406	101.306
5.750	105.707	105.607	105.507	6.250	106.527	106.427	106.293	4.500	101.962	101.862	101.762	4.500	101.781	101.681	101.581
5.875	105.906	105.806	105.706	6.375	106.821	106.715	106.587	4.625	102.372	102.272	102.172	4.625	102.044	101.944	101.844
5.990	106.036	105.936	105.836	6.500	N/A	N/A	N/A	4.750	102.531	102.431	102.331	4.750	102.211	102.111	102.011
6.000	106.136	106.036	105.936	6.625	N/A	N/A	N/A	4.875	102.779	102.679	102.579	4.875	102.360	102.260	102.160

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	98.150	98.050	97.950	2.875	95.879	95.779	95.679
4.250	98.905	98.805	98.705	2.990	96.199	96.099	95.999
4.375	99.518	99.418	99.318	3.000	96.299	96.199	96.099
4.500	100.091	99.991	99.891	3.125	96.727	96.627	96.527
4.625	100.472	100.372	100.272	3.250	97.510	97.410	97.310
4.750	101.138	101.038	100.938	3.375	97.941	97.841	97.741
4.875	101.698	101.598	101.498	3.500	98.378	98.278	98.178
4.990	102.112	102.012	101.912	3.625	98.789	98.689	98.589
5.000	102.212	102.112	102.012	3.750	99.025	98.925	98.825
5.125	102.459	102.359	102.259	3.875	99.418	99.318	99.218
5.250	102.672	102.572	102.472	3.990	99.725	99.625	99.525
5.375	102.967	102.867	102.767	4.000	99.825	99.725	99.625
5.500	103.438	103.338	103.238	4.125	100.216	100.116	100.016
5.625	103.689	103.589	103.489	4.250	100.417	100.317	100.217
5.750	103.914	103.814	103.714	4.375	100.608	100.508	100.408
5.875	102.801	102.701	102.585	4.500	100.748	100.648	100.548
5.990	103.179	103.079	102.963	4.625	100.725	100.625	100.525
6.000	103.279	103.179	103.063	4.750	100.826	100.726	100.626
6.125	103.533	103.433	103.317	4.875	100.988	100.888	100.788

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2018

45 Day Lock Exp.:

8/31/2018

60 Day Lock Exp.:

9/17/2018

W. Rate Sheet Dated: 7/17/2018

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	96.827	96.727	96.627	4.125	96.390	96.290	96.190	4.625	100.606	100.506	100.406	4.625	99.377	99.277	99.177
4.125	97.529	97.429	97.329	4.250	97.427	97.327	97.227	4.750	101.118	101.018	100.918	4.750	100.196	100.096	99.996
4.250	98.298	98.198	98.098	4.375	98.036	97.936	97.836	4.875	101.488	101.388	101.288	4.875	100.699	100.599	100.499
4.375	98.837	98.737	98.637	4.500	98.603	98.503	98.403	4.990	101.733	101.633	101.533	4.990	101.068	100.968	100.868
4.500	99.331	99.231	99.131	4.625	99.581	99.481	99.381	5.000	101.833	101.733	101.633	5.000	101.168	101.068	100.968
4.625	100.015	99.915	99.815	4.750	100.532	100.432	100.332	5.125	102.216	102.116	102.016	5.125	101.532	101.432	101.332
4.750	100.715	100.615	100.515	4.875	101.092	100.992	100.892	5.250	102.698	102.598	102.498	5.250	101.989	101.889	101.789
4.875	101.209	101.109	101.009	4.990	101.480	101.380	101.280	5.375	103.018	102.918	102.818	5.375	102.437	102.337	102.237
4.990	101.549	101.449	101.349	5.000	101.580	101.480	101.380	5.500	103.353	103.253	103.153	5.500	102.857	102.757	102.657
5.000	101.649	101.549	101.449	5.125	101.954	101.854	101.754	5.625	103.601	103.501	103.401	5.625	103.183	103.083	102.983
5.125	102.021	101.921	101.821	5.250	102.733	102.633	102.533	5.750	104.076	103.976	103.876	5.750	103.539	103.439	103.337
5.250	102.680	102.580	102.480	5.375	103.185	103.085	102.985	5.875	104.232	104.132	104.016	5.875	103.751	103.651	103.548
5.375	103.075	102.975	102.875	5.500	103.590	103.490	103.390	5.990	104.320	104.220	104.104	5.990	103.905	103.805	103.703
5.500	103.439	103.339	103.239	5.625	103.924	103.824	103.724	6.000	104.420	104.320	104.204	6.000	104.005	103.905	103.803
5.625	103.743	103.643	103.543	5.750	104.732	104.632	104.529	6.125	104.945	104.845	104.729	6.125	104.707	104.607	104.505
5.750	104.257	104.157	104.054	5.875	104.967	104.867	104.765	6.250	105.077	104.971	104.843	6.250	104.587	104.481	104.353
5.875	104.456	104.356	104.254	5.990	105.120	105.020	104.918	6.375	105.371	105.265	105.137	6.375	104.980	104.875	104.746
5.990	104.586	104.486	104.383	6.000	105.220	105.120	105.018	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.686	104.586	104.483	6.125	105.892	105.792	105.689	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	95.879	95.779	95.679	3.000	93.514	93.414	93.314	3.000	95.779	95.679	95.579	3.000	93.370	93.270	93.170
2.990	96.199	96.099	95.999	3.125	94.199	94.099	93.999	3.125	96.181	96.081	95.981	3.125	94.064	93.964	93.864
3.000	96.299	96.199	96.099	3.250	94.594	94.494	94.394	3.250	96.885	96.785	96.685	3.250	94.450	94.350	94.250
3.125	96.727	96.627	96.527	3.375	95.253	95.153	95.053	3.375	97.295	97.195	97.095	3.375	95.119	95.019	94.919
3.250	97.510	97.410	97.310	3.500	95.925	95.825	95.725	3.500	97.668	97.568	97.468	3.500	95.781	95.681	95.581
3.375	97.941	97.841	97.741	3.625	96.573	96.473	96.373	3.625	98.024	97.924	97.824	3.625	96.438	96.338	96.238
3.500	98.378	98.278	98.178	3.750	96.943	96.843	96.743	3.750	98.642	98.542	98.442	3.750	96.799	96.699	96.599
3.625	98.789	98.689	98.589	3.875	97.475	97.375	97.275	3.875	98.993	98.893	98.793	3.875	97.331	97.231	97.131
3.750	99.025	98.925	98.825	3.990	98.004	97.904	97.804	3.990	99.216	99.116	99.016	3.990	97.849	97.749	97.649
3.875	99.418	99.318	99.218	4.000	98.104	98.004	97.904	4.000	99.316	99.216	99.116	4.000	97.949	97.849	97.749
3.990	99.725	99.625	99.525	4.125	98.718	98.618	98.518	4.125	99.618	99.518	99.418	4.125	98.563	98.463	98.363
4.000	99.825	99.725	99.625	4.250	99.043	98.943	98.843	4.250	99.817	99.717	99.617	4.250	98.889	98.789	98.689
4.125	100.216	100.116	100.016	4.375	99.356	99.256	99.156	4.375	100.006	99.906	99.806	4.375	99.182	99.082	98.982
4.250	100.417	100.317	100.217	4.500	99.697	99.597	99.497	4.500	100.281	100.181	100.081	4.500	99.522	99.422	99.322
4.375	100.608	100.508	100.408	4.625	100.227	100.127	100.027	4.625	100.544	100.444	100.344	4.625	100.052	99.952	99.852
4.500	100.748	100.648	100.548	4.750	100.407	100.307	100.207	4.750	100.711	100.611	100.511	4.750	100.232	100.132	100.032
4.625	100.725	100.625	100.525	4.875	100.681	100.581	100.481	4.875	100.860	100.760	100.660	4.875	100.496	100.396	100.296
4.750	100.826	100.726	100.626	4.990	100.858	100.758	100.658	4.990	100.916	100.816	100.716	4.990	100.703	100.603	100.503
4.875	100.988	100.888	100.788	5.000	100.958	100.858	100.758	5.000	101.016	100.916	100.816	5.000	100.803	100.703	100.603

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2018

45 Day Lock Exp.:

8/31/2018

60 Day Lock Exp.:

9/17/2018

W. Rate Sheet Dated: 7/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	100.125	100.025	99.925	3.750	98.142	98.042	97.942	2.750	95.360	95.260	95.160
4.375	100.685	100.585	100.485	3.875	98.672	98.572	98.472	2.875	96.046	95.946	95.846
4.500	101.221	101.121	101.021	3.990	99.183	99.083	98.983	2.990	96.621	96.521	96.421
4.625	101.903	101.803	101.703	4.000	99.283	99.183	99.083	3.000	96.721	96.621	96.521
4.750	102.469	102.369	102.269	4.125	99.916	99.816	99.716	3.125	97.333	97.233	97.133
4.875	102.940	102.840	102.740	4.250	100.501	100.401	100.301	3.250	97.829	97.729	97.629
4.990	103.241	103.141	103.041	4.375	101.058	100.958	100.858	3.375	98.341	98.241	98.141
5.000	103.341	103.241	103.141	4.500	101.705	101.605	101.505	3.500	98.933	98.833	98.733
5.125	103.846	103.746	103.634	4.625	102.293	102.193	102.079	3.625	99.490	99.390	99.290
5.250	104.357	104.257	104.145	4.750	102.798	102.698	102.580	3.750	99.916	99.816	99.716
5.375	104.767	104.667	104.556	4.875	103.110	103.010	102.891	3.875	100.422	100.322	100.222
5.500	105.096	104.996	104.888	4.990	103.296	103.196	103.077	3.990	100.726	100.626	100.526
5.625	105.368	105.253	105.168	5.000	103.396	103.296	103.177	4.000	100.826	100.726	100.626
5.750	105.752	105.637	105.552	5.125	103.886	103.786	103.611	4.125	101.344	101.244	101.144
5.875	106.090	105.990	105.890	5.250	104.263	104.163	103.987	4.250	101.576	101.476	101.376
5.990	106.288	106.188	106.088	5.375	104.535	104.435	104.260	4.375	101.871	101.771	101.671
6.000	106.388	106.288	106.188	5.500	104.750	104.650	104.475	4.500	102.140	102.040	101.940
6.125	106.373	106.273	106.173	5.625	105.168	105.054	104.968	4.625	102.506	102.406	102.306
6.250	106.926	106.826	106.726	5.750	105.609	105.495	105.409	4.750	102.720	102.620	102.520

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	99.265	99.165	99.065	2.750	95.016	94.916
4.375	99.825	99.725	99.625	2.875	95.702	95.602
4.500	100.361	100.261	100.161	2.990	96.277	96.177
4.625	101.020	100.920	100.820	3.000	96.377	96.277
4.750	101.586	101.486	101.386	3.125	96.989	96.889
4.875	102.057	101.957	101.857	3.250	97.485	97.385
4.990	102.358	102.258	102.158	3.375	97.997	97.897
5.000	102.458	102.358	102.258	3.500	98.300	98.200
5.125	102.158	102.058	101.946	3.625	98.857	98.757
5.250	102.669	102.569	102.457	3.750	99.283	99.183
5.375	103.079	102.979	102.868	3.875	99.789	99.689
5.500	103.408	103.308	103.200	3.990	99.554	99.454
5.625	102.399	102.284	102.199	4.000	99.654	99.554
5.750	102.783	102.668	102.583	4.125	100.172	100.072
5.875	102.971	102.871	102.771	4.250	100.404	100.304
5.990	103.019	102.919	102.819	4.375	100.699	100.599
6.000	103.119	103.019	102.919	4.500	100.561	100.461
6.125	102.954	102.854	102.754	4.625	100.927	100.827
6.250	103.357	103.257	103.157	4.750	101.141	101.041

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.: 8/16/2018

45 Day Lock Exp.: 8/31/2018

60 Day Lock Exp.: 9/17/2018

W. Rate Sheet Dated: 7/17/2018

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	98.607	98.507	98.407	4.250	98.507	98.407	98.307	3.750	96.596	96.496	96.396	3.750	96.496	96.396	96.296
4.375	99.123	99.023	98.923	4.375	99.023	98.923	98.823	3.875	97.154	97.054	96.954	3.875	97.054	96.954	96.854
4.500	99.771	99.671	99.571	4.500	99.671	99.571	99.471	3.990	97.733	97.633	97.533	3.990	97.633	97.533	97.433
4.625	100.453	100.353	100.253	4.625	100.353	100.253	100.153	4.000	97.833	97.733	97.633	4.000	97.733	97.633	97.533
4.750	101.019	100.919	100.819	4.750	100.919	100.819	100.719	4.125	98.466	98.366	98.266	4.125	98.366	98.266	98.166
4.875	101.490	101.390	101.290	4.875	101.390	101.290	101.190	4.250	99.020	98.920	98.820	4.250	98.920	98.820	98.720
4.990	101.791	101.691	101.591	4.990	101.691	101.591	101.491	4.375	99.608	99.508	99.408	4.375	99.508	99.408	99.308
5.000	101.891	101.791	101.691	5.000	101.791	101.691	101.591	4.500	100.255	100.155	100.055	4.500	100.155	100.055	99.955
5.125	102.396	102.296	102.184	5.125	102.296	102.184	102.084	4.625	100.843	100.743	100.629	4.625	100.743	100.643	100.529
5.250	102.907	102.807	102.695	5.250	102.807	102.707	102.595	4.750	101.348	101.248	101.130	4.750	101.248	101.148	101.030
5.375	103.317	103.217	103.106	5.375	103.217	103.117	103.006	4.875	101.660	101.560	101.441	4.875	101.560	101.460	101.341
5.500	103.646	103.546	103.438	5.500	103.546	103.446	103.338	4.990	101.846	101.746	101.627	4.990	101.746	101.646	101.527
5.625	103.918	103.803	103.718	5.625	103.818	103.703	103.618	5.000	101.946	101.846	101.727	5.000	101.846	101.746	101.627
5.750	104.302	104.187	104.102	5.750	104.202	104.087	104.002	5.125	102.436	102.336	102.216	5.125	102.336	102.236	102.061
5.875	104.640	104.540	104.440	5.875	104.540	104.440	104.340	5.250	102.813	102.713	102.537	5.250	102.713	102.613	102.437
5.990	104.838	104.738	104.638	5.990	104.738	104.638	104.538	5.375	103.085	102.985	102.810	5.375	102.985	102.885	102.710
6.000	104.938	104.838	104.738	6.000	104.838	104.738	104.638	5.500	103.300	103.200	103.025	5.500	103.200	103.100	102.925
6.125	104.923	104.823	104.723	6.125	104.823	104.723	104.623	5.625	103.718	103.604	103.518	5.625	103.618	103.504	103.418
6.250	105.476	105.376	105.276	6.250	105.376	105.276	105.176	5.750	104.159	104.045	103.959	5.750	104.059	103.945	103.859

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.860	93.760	93.660	2.750	93.760	93.660	93.560
2.875	94.546	94.446	94.346	2.875	94.446	94.346	94.246
2.990	95.121	95.021	94.921	2.990	95.021	94.921	94.821
3.000	95.221	95.121	95.021	3.000	95.121	95.021	94.921
3.125	95.833	95.733	95.633	3.125	95.733	95.633	95.533
3.250	96.329	96.229	96.129	3.250	96.229	96.129	96.029
3.375	96.841	96.741	96.641	3.375	96.741	96.641	96.541
3.500	97.433	97.333	97.233	3.500	97.333	97.233	97.133
3.625	97.990	97.890	97.790	3.625	97.890	97.790	97.690
3.750	98.416	98.316	98.216	3.750	98.316	98.216	98.116
3.875	98.922	98.822	98.722	3.875	98.822	98.722	98.622
3.990	99.226	99.126	99.026	3.990	99.126	99.026	98.926
4.000	99.326	99.226	99.126	4.000	99.226	99.126	99.026
4.125	99.844	99.744	99.644	4.125	99.744	99.644	99.544
4.250	100.076	99.976	99.876	4.250	99.976	99.876	99.776
4.375	100.371	100.271	100.171	4.375	100.271	100.171	100.071
4.500	100.640	100.540	100.440	4.500	100.540	100.440	100.340
4.625	101.006	100.906	100.806	4.625	100.906	100.806	100.706
4.750	101.220	101.120	101.020	4.750	101.120	101.020	100.920

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	97.747	97.647	97.547	4.250	97.647	97.547	97.447	2.750	93.516	93.416	93.316	2.750	93.416	93.316	93.216
4.375	98.263	98.163	98.063	4.375	98.163	98.063	97.963	2.875	94.202	94.102	94.002	2.875	94.102	94.002	93.902
4.500	98.811	98.711	98.611	4.500	98.711	98.611	98.511	2.990	94.777	94.677	94.577	2.990	94.677	94.577	94.477
4.625	99.570	99.470	99.370	4.625	99.470	99.370	99.270	3.000	94.877	94.777	94.677	3.000	94.777	94.677	94.577
4.750	100.136	100.036	99.936	4.750	100.036	99.936	99.836	3.125	95.489	95.389	95.289	3.125	95.389	95.289	95.189
4.875	100.607	100.507	100.407	4.875	100.507	100.407	100.307	3.250	95.985	95.885	95.785	3.250	95.885	95.785	95.685
4.990	100.908	100.808	100.708	4.990	100.808	100.708	100.608	3.375	96.497	96.397	96.297	3.375	96.397	96.297	96.197
5.000	101.008	100.908	100.808	5.000	100.908	100.808	100.708	3.500	96.800	96.700	96.600	3.500	96.700	96.600	96.500
5.125	100.708	100.608	100.496	5.125	100.608	100.508	100.396	3.625	97.357	97.257	97.157	3.625	97.257	97.157	97.057
5.250	101.219	101.119	101.007	5.250	101.119	101.019	100.907	3.750	97.783	97.683	97.583	3.750	97.683	97.583	97.483
5.375	101.629	101.529	101.418	5.375	101.529	101.429	101.318	3.875	98.289	98.189	98.089	3.875	98.189	98.089	97.989
5.500	101.958	101.858	101.750	5.500	101.858	101.758	101.650	3.990	98.054	97.954	97.854	3.990	97.954	97.854	97.754
5.625	100.949	100.844	100.749	5.625	100.849	100.749	100.649	4.000	98.154	98.054	97.954	4.000	98.054	97.954	97.854
5.750	101.333	101.233	101.133	5.750	101.233	101.133	101.033	4.125	98.672	98.572	98.472	4.125	98.572	98.472	98.372
5.875	101.521	101.421	101.321	5.875	101.421	101.321	101.221	4.250	98.904	98.804	98.704	4.250	98.804	98.704	98.604
5.990	101.569	101.469	101.369	5.990	101.469	101.369	101.269	4.375	99.199	99.099	98.999	4.375	99.099	98.999	98.899
6.000	101.669	101.569	101.469	6.000	101.569	101.469	101.369	4.500	99.061	98.961	98.861	4.500	98.961	98.861	98.761
6.125	101.504	101.404	101.304	6.125	101.404	101.304	101.204	4.625	99.427	99.327	99.227	4.625	99.327	99.227	99.127
6.250	101.907	101.807	101.707	6.250	101.807	101.707	101.607	4.750	99.641	99.541	99.441	4.750	99.541	99.441	99.341

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.:

8/16/2018

45 Day Lock Exp.:

8/31/2018

60 Day Lock Exp.:

9/17/2018

W. Rate Sheet Dated: 7/17/2018

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	100.057	99.957	99.857	3.750	98.046	97.946	97.846	2.750	95.360	95.260	95.160	4.250	99.197	99.097	98.997	2.750	95.016	94.916	94.816
4.375	100.573	100.473	100.373	3.875	98.604	98.504	98.404	2.875	96.046	95.946	95.846	4.375	99.713	99.613	99.513	2.875	95.702	95.602	95.502
4.500	101.221	101.121	101.021	3.990	99.183	99.083	98.983	2.990	96.621	96.521	96.421	4.500	100.361	100.261	100.161	2.990	96.277	96.177	96.077
4.625	101.903	101.803	101.703	4.000	99.283	99.183	99.083	3.000	96.721	96.621	96.521	4.625	101.020	100.920	100.820	3.000	96.377	96.277	96.177
4.750	102.469	102.369	102.269	4.125	99.916	99.816	99.716	3.125	97.333	97.233	97.133	4.750	101.586	101.486	101.386	3.125	96.989	96.889	96.789
4.875	102.940	102.840	102.740	4.250	100.470	100.370	100.270	3.250	97.829	97.729	97.629	4.875	102.057	101.957	101.857	3.250	97.485	97.385	97.285
4.990	103.241	103.141	103.041	4.375	101.058	100.958	100.858	3.375	98.341	98.241	98.141	4.990	102.358	102.258	102.158	3.375	97.997	97.897	97.797
5.000	103.341	103.241	103.141	4.500	101.705	101.605	101.505	3.500	98.933	98.833	98.733	5.000	102.458	102.358	102.258	3.500	98.300	98.200	98.100
5.125	103.846	103.746	103.634	4.625	102.293	102.193	102.079	3.625	99.490	99.390	99.290	5.125	102.158	102.058	101.946	3.625	98.857	98.757	98.657
5.250	104.357	104.257	104.145	4.750	102.798	102.698	102.580	3.750	99.916	99.816	99.716	5.250	102.669	102.569	102.457	3.750	99.283	99.183	99.083
5.375	104.767	104.667	104.556	4.875	103.110	103.010	102.891	3.875	100.422	100.322	100.222	5.375	103.079	102.979	102.868	3.875	99.789	99.689	99.589
5.500	105.096	104.996	104.888	4.990	103.296	103.196	103.077	3.990	100.726	100.626	100.526	5.500	103.408	103.308	103.200	3.990	99.554	99.454	99.354
5.625	105.368	105.253	105.168	5.000	103.396	103.296	103.177	4.000	100.826	100.726	100.626	5.625	102.399	102.284	102.199	4.000	99.654	99.554	99.454
5.750	105.752	105.637	105.552	5.125	103.886	103.786	103.611	4.125	101.344	101.244	101.144	5.750	102.783	102.668	102.583	4.125	100.172	100.072	99.972
5.875	106.090	105.990	105.890	5.250	104.263	104.163	103.987	4.250	101.576	101.476	101.376	5.875	102.971	102.871	102.771	4.250	100.404	100.304	100.204
5.990	106.288	106.188	106.088	5.375	104.535	104.435	104.260	4.375	101.871	101.771	101.671	5.990	103.019	102.919	102.819	4.375	100.699	100.599	100.499
6.000	106.388	106.288	106.188	5.500	104.750	104.650	104.475	4.500	102.140	102.040	101.940	6.000	103.119	103.019	102.919	4.500	100.561	100.461	100.361
6.125	106.373	106.273	106.173	5.625	105.168	105.054	104.968	4.625	102.506	102.406	102.306	6.125	102.954	102.854	102.754	4.625	100.927	100.827	100.727
6.250	106.926	106.826	106.726	5.750	105.609	105.495	105.409	4.750	102.720	102.620	102.520	6.250	103.357	103.257	103.157	4.750	101.141	101.041	100.941

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **8/16/2018**

45 Day Lock Exp.: **8/31/2018**

60 Day Lock Exp.: **9/17/2018**

W. Rate Sheet Dated: **7/17/2018**

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	96.446	96.321	96.196	
4.125	97.498	97.373	97.248	
4.250	98.272	98.147	98.022	
4.375	98.910	98.785	98.660	
4.500	99.455	99.330	99.205	
4.625	99.947	99.822	99.697	
4.750	100.374	100.249	100.124	
4.875	100.759	100.634	100.509	
5.000	101.076	100.951	100.826	
5.125	101.317	101.192	101.067	
5.250	101.506	101.381	101.256	
5.375	101.669	101.544	101.419	
5.500	101.794	101.669	101.544	

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	96.874	96.749	96.624	
3.625	97.329	97.204	97.079	
3.750	97.746	97.621	97.496	
3.875	98.343	98.218	98.093	
4.000	98.681	98.556	98.431	
4.125	98.930	98.805	98.680	
4.250	99.213	99.088	98.963	
4.375	99.471	99.346	99.221	
4.500	99.717	99.592	99.467	
4.625	99.974	99.849	99.724	
4.750	100.242	100.117	99.992	

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	97.366	97.241	97.116	
3.375	97.831	97.706	97.581	
3.500	98.266	98.141	98.016	
3.625	98.668	98.543	98.418	
3.750	99.037	98.912	98.787	
3.875	99.377	99.252	99.127	
4.000	99.690	99.565	99.440	
4.125	100.032	99.907	99.782	
4.250	100.352	100.227	100.102	
4.375	100.662	100.537	100.412	
4.500	100.973	100.848	100.723	
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)