



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.: 8/20/2018

45 Day Lock Exp.: 9/3/2018

60 Day Lock Exp.: 9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	98.413	98.263	98.113	3.500	97.900	97.750	97.600	1.875	N/A	N/A	N/A	3.125	96.656	96.506	96.356
3.625	98.946	98.796	98.646	3.625	98.398	98.248	98.098	2.000	N/A	N/A	N/A	3.250	98.013	97.863	97.713
3.750	99.777	99.627	99.477	3.750	99.386	99.236	99.086	2.125	N/A	N/A	N/A	3.375	98.603	98.453	98.303
3.875	100.304	100.154	100.004	3.875	99.877	99.727	99.577	2.250	93.860	93.710	93.560	3.500	99.095	98.945	98.795
4.000	100.833	100.683	100.533	4.000	100.370	100.220	100.070	2.375	94.230	94.080	93.930	3.625	99.629	99.479	99.329
4.125	101.354	101.204	101.054	4.125	100.856	100.706	100.556	2.500	93.347	93.197	93.047	Margin = 2.250		Index = 2.360	
4.250	102.034	101.893	101.752	4.250	101.393	101.252	101.111	2.625	94.297	94.147	93.997				
4.375	102.547	102.407	102.266	4.375	101.871	101.730	101.589	2.750	96.977	96.827	96.677				
4.500	102.992	102.851	102.711	4.500	102.279	102.139	101.998	2.875	97.452	97.302	97.152				
4.625	103.391	103.251	103.110	4.625	102.643	102.503	102.362	3.000	97.926	97.776	97.626				
4.750	103.516	103.360	103.204	4.750	102.782	102.626	102.470	3.125	98.393	98.243	98.093				
4.875	103.759	103.602	103.446	4.875	103.182	103.026	102.869	3.250	99.006	98.856	98.706				
5.000	104.322	104.166	104.010	5.000	103.510	103.354	103.197	3.375	99.476	99.326	99.176				
5.125	104.793	104.637	104.481	5.125	103.765	103.609	103.453	3.500	99.941	99.791	99.641				
5.250	104.677	104.568	104.380	5.250	103.615	103.506	103.318	3.625	100.388	100.238	100.088				
5.375	104.928	104.818	104.631	5.375	103.947	103.837	103.650	3.750	100.399	100.249	100.099				
5.500	105.008	104.899	104.712	5.500	104.366	104.257	104.069	3.875	100.807	100.657	100.507				
5.625	105.199	105.090	104.902	5.625	104.721	104.612	104.424	4.000	101.170	101.020	100.870				
5.750	105.126	105.026	104.926	5.750	104.055	103.955	103.855	4.125	101.508	101.358	101.208				

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	97.213	97.063	96.913	3.500	96.900	96.750	96.600	1.875	N/A	N/A	N/A	3.125	95.656	95.506	95.356
3.625	97.746	97.596	97.446	3.625	97.398	97.248	97.098	2.000	N/A	N/A	N/A	3.250	97.013	96.863	96.713
3.750	98.577	98.427	98.277	3.750	98.386	98.236	98.086	2.125	N/A	N/A	N/A	3.375	97.603	97.453	97.303
3.875	99.104	98.954	98.804	3.875	98.877	98.727	98.577	2.250	92.860	92.710	92.560	3.500	98.095	97.945	97.795
4.000	99.633	99.483	99.333	4.000	99.370	99.220	99.070	2.375	93.230	93.080	92.930	3.625	98.629	98.479	98.329
4.125	100.154	100.004	99.854	4.125	99.856	99.706	99.556	2.500	92.347	92.197	92.047	Margin = 2.250		Index = 2.360	
4.250	100.834	100.693	100.552	4.250	100.393	100.252	100.111	2.625	93.297	93.147	92.997	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.347	101.207	101.066	4.375	100.871	100.730	100.589	2.750	95.977	95.827	95.677	Rate	30 Day	45 Day	60 Day
4.500	101.792	101.651	101.511	4.500	101.279	101.139	100.998	2.875	96.452	96.302	96.152	4.500	100.592	100.342	100.092
4.625	102.191	102.051	101.910	4.625	101.643	101.503	101.362	3.000	96.926	96.776	96.626	4.625	100.991	100.741	100.491
4.750	102.274	102.117	101.961	4.750	101.782	101.626	101.470	3.125	97.393	97.243	97.093	4.750	101.024	100.774	100.524
4.875	102.809	102.652	102.496	4.875	102.182	102.026	101.869	3.250	98.006	97.856	97.706	4.875	101.459	101.209	100.959
5.000	103.172	103.016	102.860	5.000	102.510	102.354	102.197	3.375	98.476	98.326	98.176	5.000	101.822	101.572	101.322
5.125	103.643	103.487	103.331	5.125	102.865	102.709	102.553	3.500	98.941	98.791	98.641	5.125	102.213	101.963	101.713
5.250	104.247	104.138	103.950	5.250	102.615	102.506	102.318	3.625	99.388	99.238	99.088	5.250	101.566	101.316	101.066
5.375	104.498	104.388	104.201	5.375	102.947	102.837	102.650	3.750	99.399	99.249	99.099	5.375	101.724	101.474	101.224
5.500	104.778	104.669	104.482	5.500	103.366	103.257	103.069	3.875	99.807	99.657	99.507	5.500	102.258	102.008	101.758
5.625	104.919	104.810	104.622	5.625	103.721	103.612	103.424	4.000	100.170	100.020	99.870	5.625	102.539	102.289	102.039
5.750	104.896	104.796	104.696	5.750	103.055	102.955	102.855	4.125	100.508	100.358	100.208	5.750	102.746	102.496	102.246

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	99.742	99.492	99.242	4.500	99.559	99.309	99.059
4.750	100.174	99.924	99.674	4.750	100.062	99.812	99.562
5.000	100.972	100.722	100.472	5.000	100.790	100.540	100.290
5.250	101.769	101.519	101.269	5.250	101.606	101.356	101.106
5.500	102.079	101.829	101.579	5.500	101.646	101.396	101.146
5.625	102.292	102.042	101.792	5.625	102.001	101.751	101.501
5.750	102.500	102.250	102.000	5.750	101.335	101.085	100.835
5.875	102.733	102.483	102.233	5.875	101.677	101.427	101.177

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:	7/20/2018	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)



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.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	97.475	97.325	97.175	3.500	96.963	96.813	96.663	1.875	N/A	N/A	N/A	3.125	94.97	94.819	94.669
3.625	98.009	97.859	97.709	3.625	97.461	97.311	97.161	2.000	N/A	N/A	N/A	3.250	97.08	96.925	96.775
3.750	98.527	98.377	98.227	3.750	98.136	97.986	97.836	2.125	N/A	N/A	N/A	3.375	97.67	97.515	97.365
3.875	99.054	98.904	98.754	3.875	98.627	98.477	98.327	2.250	90.360	90.210	90.060	3.500	98.16	98.007	97.857
4.000	99.583	99.433	99.283	4.000	99.120	98.970	98.820	2.375	90.730	90.580	90.430	3.625	98.69	98.541	98.391
4.125	100.104	99.954	99.804	4.125	99.606	99.456	99.306	2.500	89.847	89.697	89.547	Margin = 2.250		Index = 2.360	
4.250	100.846	100.706	100.565	4.250	100.205	100.064	99.924	2.625	90.797	90.647	90.497				
4.375	101.360	101.219	101.079	4.375	100.683	100.542	100.402	2.750	95.290	95.140	94.990				
4.500	101.804	101.664	101.523	4.500	101.092	100.951	100.811	2.875	95.764	95.614	95.464				
4.625	102.204	102.063	101.923	4.625	101.456	101.315	101.175	3.000	96.239	96.089	95.939				
4.750	101.891	101.735	101.579	4.750	101.157	101.001	100.845	3.125	96.706	96.556	96.406				
4.875	102.134	101.977	101.821	4.875	101.557	101.401	101.244	3.250	98.069	97.919	97.769				
5.000	102.697	102.541	102.385	5.000	101.885	101.729	101.572	3.375	98.539	98.389	98.239				
5.125	103.168	103.012	102.856	5.125	102.140	101.984	101.828	3.500	99.003	98.853	98.703				
5.250	101.990	101.880	101.693	5.250	100.928	100.818	100.631	3.625	99.451	99.301	99.151				
5.375	102.240	102.131	101.943	5.375	101.259	101.150	100.962	3.750	99.149	98.999	98.849				
5.500	102.321	102.212	102.024	5.500	101.678	101.569	101.382	3.875	99.557	99.407	99.257				
5.625	102.512	102.402	102.215	5.625	102.034	101.924	101.737	4.000	99.920	99.770	99.620				
5.750	101.688	101.588	101.488	5.750	100.617	100.517	100.417	4.125	100.258	100.108	99.958				

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	96.275	96.125	95.975	3.500	95.963	95.813	95.663	1.875	N/A	N/A	N/A	3.125	93.969	93.819	93.669
3.625	96.809	96.659	96.509	3.625	96.461	96.311	96.161	2.000	N/A	N/A	N/A	3.250	96.075	95.925	95.775
3.750	97.327	97.177	97.027	3.750	97.136	96.986	96.836	2.125	N/A	N/A	N/A	3.375	96.665	96.515	96.365
3.875	97.854	97.704	97.554	3.875	97.627	97.477	97.327	2.250	91.110	90.960	90.810	3.500	97.157	97.007	96.857
4.000	98.383	98.233	98.083	4.000	98.120	97.970	97.820	2.375	91.480	91.330	91.180	3.625	97.691	97.541	97.391
4.125	98.904	98.754	98.604	4.125	98.606	98.456	98.306	2.500	90.597	90.447	90.297	Margin = 2.250		Index = 2.360	
4.250	99.646	99.506	99.365	4.250	99.205	99.064	98.924	2.625	91.547	91.397	91.247	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.160	100.019	99.879	4.375	99.683	99.542	99.402	2.750	95.071	94.921	94.771	Rate	30 Day	45 Day	60 Day
4.500	100.604	100.464	100.323	4.500	100.092	99.951	99.811	2.875	95.546	95.396	95.246	4.500	99.404	99.154	98.904
4.625	101.004	100.863	100.723	4.625	100.456	100.315	100.175	3.000	96.020	95.870	95.720	4.625	99.804	99.554	99.304
4.750	100.649	100.492	100.336	4.750	100.157	100.001	99.845	3.125	96.487	96.337	96.187	4.750	99.399	99.149	98.899
4.875	101.184	101.027	100.871	4.875	100.557	100.401	100.244	3.250	96.538	96.388	96.238	4.875	99.834	99.584	99.334
5.000	101.547	101.391	101.235	5.000	100.885	100.729	100.572	3.375	97.008	96.858	96.708	5.000	100.197	99.947	99.697
5.125	102.018	101.862	101.706	5.125	101.240	101.084	100.928	3.500	97.472	97.322	97.172	5.125	100.588	100.338	100.088
5.250	101.560	101.450	101.263	5.250	99.928	99.818	99.631	3.625	97.919	97.769	97.619	5.250	99.879	99.629	99.379
5.375	101.810	101.701	101.513	5.375	100.259	100.150	99.962	3.750	97.211	97.061	96.911	5.375	99.036	98.786	98.536
5.500	102.091	101.982	101.794	5.500	100.678	100.569	100.382	3.875	97.620	97.470	97.320	5.500	99.571	99.321	99.071
5.625	102.232	102.122	101.935	5.625	101.034	100.924	100.737	4.000	97.983	97.833	97.683	5.625	99.852	99.602	99.352
5.750	101.458	101.358	101.258	5.750	99.617	99.517	99.417	4.125	98.320	98.170	98.020	5.750	99.308	99.058	98.808

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:	7/20/2018 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	98.554	98.304	98.054	4.500	98.372	98.122	97.872
4.750	98.549	98.299	98.049	4.750	98.437	98.187	97.937
5.000	99.347	99.097	98.847	5.000	99.165	98.915	98.665
5.250	99.082	98.832	98.582	5.250	98.918	98.668	98.418
5.500	99.392	99.142	98.892	5.500	98.958	98.708	98.458
5.625	99.605	99.355	99.105	5.625	99.314	99.064	98.814
5.750	99.062	98.812	98.562	5.750	97.897	97.647	97.397
5.875	99.296	99.046	98.796	5.875	98.239	97.989	97.739

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)



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.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	98.715	98.615	98.515	4.625	102.078	101.978	101.878	2.875	96.199	96.099	95.999	2.875	96.942	96.842	96.742
4.125	99.396	99.296	99.196	4.750	102.609	102.509	102.409	2.990	96.624	96.524	96.424	2.990	97.238	97.138	97.038
4.250	100.031	99.931	99.831	4.875	102.978	102.878	102.778	3.000	96.724	96.624	96.524	3.000	97.338	97.238	97.138
4.375	100.592	100.492	100.392	4.990	103.221	103.121	103.021	3.125	97.257	97.157	97.057	3.125	97.736	97.636	97.536
4.500	101.085	100.985	100.885	5.000	103.321	103.221	103.121	3.250	97.836	97.736	97.636	3.250	98.445	98.345	98.245
4.625	101.665	101.565	101.465	5.125	103.691	103.591	103.491	3.375	98.382	98.282	98.182	3.375	98.849	98.749	98.649
4.750	102.227	102.127	102.027	5.250	104.183	104.083	103.983	3.500	98.904	98.804	98.704	3.500	99.221	99.121	99.021
4.875	102.715	102.615	102.515	5.375	104.471	104.371	104.271	3.625	99.410	99.310	99.210	3.625	99.576	99.476	99.376
4.990	102.998	102.898	102.798	5.500	104.805	104.705	104.605	3.750	99.745	99.645	99.545	3.750	100.197	100.097	99.997
5.000	103.098	102.998	102.898	5.625	105.051	104.951	104.851	3.875	100.199	100.099	99.999	3.875	100.547	100.447	100.347
5.125	103.456	103.356	103.256	5.750	105.551	105.451	105.351	3.990	100.586	100.486	100.386	3.990	100.769	100.669	100.569
5.250	104.115	104.015	103.915	5.875	105.705	105.605	105.472	4.000	100.686	100.586	100.486	4.000	100.869	100.769	100.669
5.375	104.507	104.407	104.307	5.990	105.792	105.692	105.560	4.125	101.164	101.064	100.964	4.125	101.169	101.069	100.969
5.500	104.868	104.768	104.668	6.000	105.892	105.792	105.660	4.250	101.458	101.358	101.258	4.250	101.369	101.269	101.169
5.625	105.170	105.070	104.970	6.125	106.415	106.315	106.183	4.375	101.739	101.639	101.539	4.375	101.561	101.461	101.361
5.750	105.742	105.642	105.527	6.250	106.556	106.450	106.316	4.500	102.019	101.919	101.819	4.500	101.837	101.737	101.637
5.875	105.941	105.841	105.725	6.375	106.849	106.743	106.609	4.625	102.427	102.327	102.227	4.625	102.099	101.999	101.899
5.990	106.069	105.969	105.854	6.500	N/A	N/A	N/A	4.750	102.587	102.487	102.387	4.750	102.265	102.165	102.065
6.000	106.169	106.069	105.954	6.625	N/A	N/A	N/A	4.875	102.832	102.732	102.632	4.875	102.412	102.312	102.212

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	98.204	98.104	98.004	2.875	95.936	95.836	95.736
4.250	98.955	98.855	98.755	2.990	96.256	96.156	96.056
4.375	99.567	99.467	99.367	3.000	96.356	96.256	96.156
4.500	100.138	100.038	99.938	3.125	96.782	96.682	96.582
4.625	100.537	100.437	100.337	3.250	97.566	97.466	97.366
4.750	101.202	101.102	101.002	3.375	97.996	97.896	97.796
4.875	101.761	101.661	101.561	3.500	98.431	98.331	98.231
4.990	102.173	102.073	101.973	3.625	98.841	98.741	98.641
5.000	102.273	102.173	102.073	3.750	99.077	98.977	98.877
5.125	102.516	102.416	102.316	3.875	99.470	99.370	99.270
5.250	102.728	102.628	102.528	3.990	99.777	99.677	99.577
5.375	102.887	102.787	102.687	4.000	99.877	99.777	99.677
5.500	103.355	103.255	103.155	4.125	100.267	100.167	100.067
5.625	103.605	103.505	103.405	4.250	100.467	100.367	100.267
5.750	103.828	103.728	103.628	4.375	100.660	100.560	100.460
5.875	102.804	102.704	102.571	4.500	100.800	100.700	100.600
5.990	103.179	103.079	102.947	4.625	100.780	100.680	100.580
6.000	103.279	103.179	103.047	4.750	100.881	100.781	100.681
6.125	103.531	103.431	103.299	4.875	101.041	100.941	100.841

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

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

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

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	96.875	96.775	96.675	4.125	96.413	96.313	96.213	4.625	100.628	100.528	100.428	4.625	99.412	99.312	99.212
4.125	97.550	97.450	97.350	4.250	97.446	97.346	97.246	4.750	101.159	101.059	100.959	4.750	100.237	100.137	100.037
4.250	98.317	98.217	98.117	4.375	98.052	97.952	97.852	4.875	101.528	101.428	101.328	4.875	100.738	100.638	100.538
4.375	98.854	98.754	98.654	4.500	98.610	98.510	98.410	4.990	101.771	101.671	101.571	4.990	101.107	101.007	100.907
4.500	99.347	99.247	99.147	4.625	99.584	99.484	99.384	5.000	101.871	101.771	101.671	5.000	101.207	101.107	101.007
4.625	100.018	99.918	99.818	4.750	100.534	100.434	100.334	5.125	102.241	102.141	102.041	5.125	101.570	101.470	101.370
4.750	100.717	100.617	100.517	4.875	101.091	100.991	100.891	5.250	102.733	102.633	102.533	5.250	102.023	101.923	101.823
4.875	101.209	101.109	101.009	4.990	101.479	101.379	101.279	5.375	103.021	102.921	102.821	5.375	102.438	102.338	102.238
4.990	101.548	101.448	101.348	5.000	101.579	101.479	101.379	5.500	103.355	103.255	103.155	5.500	102.856	102.756	102.656
5.000	101.648	101.548	101.448	5.125	101.952	101.852	101.752	5.625	103.601	103.501	103.401	5.625	103.180	103.080	102.980
5.125	102.006	101.906	101.806	5.250	102.718	102.618	102.518	5.750	104.101	104.001	103.869	5.750	103.563	103.463	103.368
5.250	102.665	102.565	102.465	5.375	103.167	103.067	102.967	5.875	104.255	104.155	104.022	5.875	103.774	103.674	103.558
5.375	103.057	102.957	102.857	5.500	103.569	103.469	103.369	5.990	104.342	104.242	104.110	5.990	103.927	103.827	103.711
5.500	103.418	103.318	103.218	5.625	103.902	103.802	103.702	6.000	104.442	104.342	104.210	6.000	104.027	103.927	103.811
5.625	103.720	103.620	103.520	5.750	104.736	104.636	104.521	6.125	104.965	104.865	104.733	6.125	104.724	104.624	104.509
5.750	104.292	104.192	104.077	5.875	104.971	104.871	104.755	6.250	105.106	105.000	104.866	6.250	104.616	104.510	104.376
5.875	104.491	104.391	104.275	5.990	105.122	105.022	104.907	6.375	105.399	105.293	105.159	6.375	105.008	104.903	104.769
5.990	104.619	104.519	104.404	6.000	105.222	105.122	105.007	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.719	104.619	104.504	6.125	105.889	105.789	105.674	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	95.936	95.836	95.736	3.000	93.574	93.474	93.374	3.000	95.838	95.738	95.638	3.000	93.429	93.329	93.229
2.990	96.256	96.156	96.056	3.125	94.253	94.153	94.053	3.125	96.236	96.136	96.036	3.125	94.119	94.019	93.919
3.000	96.356	96.256	96.156	3.250	94.645	94.545	94.445	3.250	96.945	96.845	96.745	3.250	94.501	94.401	94.301
3.125	96.782	96.682	96.582	3.375	95.310	95.210	95.110	3.375	97.349	97.249	97.149	3.375	95.176	95.076	94.976
3.250	97.566	97.466	97.366	3.500	95.979	95.879	95.779	3.500	97.721	97.621	97.521	3.500	95.835	95.735	95.635
3.375	97.996	97.896	97.796	3.625	96.624	96.524	96.424	3.625	98.076	97.976	97.876	3.625	96.490	96.390	96.290
3.500	98.431	98.331	98.231	3.750	96.994	96.894	96.794	3.750	98.697	98.597	98.497	3.750	96.850	96.750	96.650
3.625	98.841	98.741	98.641	3.875	97.530	97.430	97.330	3.875	99.047	98.947	98.847	3.875	97.385	97.285	97.185
3.750	99.077	98.977	98.877	3.990	98.057	97.957	97.857	3.990	99.269	99.169	99.069	3.990	97.902	97.802	97.702
3.875	99.470	99.370	99.270	4.000	98.157	98.057	97.957	4.000	99.369	99.269	99.169	4.000	98.002	97.902	97.802
3.990	99.777	99.677	99.577	4.125	98.770	98.670	98.570	4.125	99.669	99.569	99.469	4.125	98.615	98.515	98.415
4.000	99.877	99.777	99.677	4.250	99.094	98.994	98.894	4.250	99.869	99.769	99.669	4.250	98.939	98.839	98.739
4.125	100.267	100.167	100.067	4.375	99.406	99.306	99.206	4.375	100.061	99.961	99.861	4.375	99.231	99.131	99.031
4.250	100.467	100.367	100.267	4.500	99.753	99.653	99.553	4.500	100.337	100.237	100.137	4.500	99.579	99.479	99.379
4.375	100.660	100.560	100.460	4.625	100.282	100.182	100.082	4.625	100.599	100.499	100.399	4.625	100.107	100.007	99.907
4.500	100.800	100.700	100.600	4.750	100.460	100.360	100.260	4.750	100.765	100.665	100.565	4.750	100.286	100.186	100.086
4.625	100.780	100.680	100.580	4.875	100.733	100.633	100.533	4.875	100.912	100.812	100.712	4.875	100.549	100.449	100.349
4.750	100.881	100.781	100.681	4.990	100.909	100.809	100.709	4.990	100.967	100.867	100.767	4.990	100.755	100.655	100.555
4.875	101.041	100.941	100.841	5.000	101.009	100.909	100.809	5.000	101.067	100.967	100.867	5.000	100.855	100.755	100.655

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

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		

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-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.



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.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	100.137	100.037	99.937	3.750	98.094	97.994	97.894	2.750	95.438	95.338	95.238
4.375	100.654	100.554	100.454	3.875	98.660	98.560	98.460	2.875	96.121	96.021	95.921
4.500	101.304	101.204	101.104	3.990	99.232	99.132	99.032	2.990	96.695	96.595	96.495
4.625	101.930	101.830	101.730	4.000	99.332	99.232	99.132	3.000	96.795	96.695	96.595
4.750	102.498	102.398	102.298	4.125	99.993	99.893	99.793	3.125	97.405	97.305	97.205
4.875	102.970	102.870	102.770	4.250	100.549	100.449	100.349	3.250	97.899	97.799	97.699
4.990	103.271	103.171	103.071	4.375	101.148	101.048	100.948	3.375	98.409	98.309	98.209
5.000	103.371	103.271	103.171	4.500	101.798	101.698	101.598	3.500	98.993	98.893	98.793
5.125	103.852	103.752	103.652	4.625	102.320	102.220	102.120	3.625	99.556	99.456	99.356
5.250	104.363	104.263	104.163	4.750	102.846	102.746	102.644	3.750	100.024	99.924	99.824
5.375	104.771	104.671	104.571	4.875	103.160	103.060	102.956	3.875	100.508	100.408	100.308
5.500	105.099	104.999	104.899	4.990	103.347	103.247	103.143	3.990	100.809	100.709	100.609
5.625	105.434	105.031	105.234	5.000	103.447	103.347	103.243	4.000	100.909	100.809	100.709
5.750	105.815	105.700	105.615	5.125	103.936	103.836	103.680	4.125	101.427	101.327	101.227
5.875	106.150	106.050	105.950	5.250	104.323	104.223	104.066	4.250	101.741	101.641	101.541
5.990	106.345	106.245	106.145	5.375	104.565	104.465	104.309	4.375	101.995	101.895	101.795
6.000	106.445	106.345	106.245	5.500	104.780	104.680	104.524	4.500	102.189	102.089	101.989
6.125	106.284	106.184	106.084	5.625	105.204	105.090	105.004	4.625	102.557	102.457	102.357
6.250	107.269	107.169	107.069	5.750	105.645	105.531	105.445	4.750	102.851	102.751	102.651

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	99.277	99.177	99.077	2.750	95.063	94.963
4.375	99.794	99.694	99.594	2.875	95.746	95.646
4.500	100.444	100.344	100.244	2.990	96.320	96.220
4.625	101.008	100.908	100.808	3.000	96.420	96.320
4.750	101.576	101.476	101.376	3.125	97.030	96.930
4.875	102.048	101.948	101.848	3.250	97.524	97.424
4.990	102.349	102.249	102.149	3.375	98.034	97.934
5.000	102.449	102.349	102.249	3.500	98.493	98.393
5.125	102.219	102.119	102.019	3.625	99.056	98.956
5.250	102.730	102.630	102.530	3.750	99.524	99.424
5.375	103.138	103.038	102.938	3.875	100.008	99.908
5.500	103.466	103.366	103.266	3.990	99.621	99.521
5.625	102.480	102.077	102.280	4.000	99.721	99.621
5.750	102.861	102.746	102.661	4.125	100.239	100.139
5.875	103.046	102.946	102.846	4.250	100.553	100.453
5.990	103.091	102.991	102.891	4.375	100.807	100.707
6.000	103.191	103.091	102.991	4.500	100.610	100.510
6.125	102.880	102.780	102.680	4.625	100.978	100.878
6.250	103.715	103.615	103.515	4.750	101.272	101.172

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.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	98.687	98.587	98.487	4.250	98.587	98.487	98.387	3.750	96.644	96.544	96.444	3.750	96.544	96.444	96.344
4.375	99.204	99.104	99.004	4.375	99.104	99.004	98.904	3.875	97.210	97.110	97.010	3.875	97.110	97.010	96.910
4.500	99.854	99.754	99.654	4.500	99.754	99.654	99.554	3.990	97.782	97.682	97.582	3.990	97.682	97.582	97.482
4.625	100.480	100.380	100.280	4.625	100.380	100.280	100.180	4.000	97.882	97.782	97.682	4.000	97.782	97.682	97.582
4.750	101.048	100.948	100.848	4.750	100.948	100.848	100.748	4.125	98.543	98.443	98.343	4.125	98.443	98.343	98.243
4.875	101.520	101.420	101.320	4.875	101.420	101.320	101.220	4.250	99.099	98.999	98.899	4.250	98.999	98.899	98.799
4.990	101.821	101.721	101.621	4.990	101.721	101.621	101.521	4.375	99.698	99.598	99.498	4.375	99.598	99.498	99.398
5.000	101.921	101.821	101.721	5.000	101.821	101.721	101.621	4.500	100.348	100.248	100.148	4.500	100.248	100.148	100.048
5.125	102.402	102.302	102.202	5.125	102.302	102.202	102.102	4.625	100.870	100.770	100.670	4.625	100.770	100.670	100.570
5.250	102.913	102.813	102.713	5.250	102.813	102.713	102.613	4.750	101.396	101.296	101.194	4.750	101.296	101.196	101.094
5.375	103.321	103.221	103.121	5.375	103.221	103.121	103.021	4.875	101.710	101.610	101.506	4.875	101.610	101.510	101.406
5.500	103.649	103.549	103.449	5.500	103.549	103.449	103.349	4.990	101.897	101.797	101.693	4.990	101.797	101.697	101.593
5.625	103.984	103.881	103.784	5.625	103.884	103.784	103.684	5.000	101.997	101.897	101.793	5.000	101.897	101.797	101.693
5.750	104.365	104.260	104.165	5.750	104.265	104.165	104.065	5.125	102.486	102.386	102.280	5.125	102.386	102.286	102.180
5.875	104.700	104.600	104.500	5.875	104.600	104.500	104.400	5.250	102.873	102.773	102.616	5.250	102.773	102.673	102.516
5.990	104.895	104.795	104.695	5.990	104.795	104.695	104.595	5.375	103.115	103.015	102.859	5.375	103.015	102.915	102.759
6.000	104.995	104.895	104.795	6.000	104.895	104.795	104.695	5.500	103.330	103.230	103.074	5.500	103.230	103.130	102.974
6.125	104.834	104.734	104.634	6.125	104.734	104.634	104.534	5.625	103.754	103.640	103.554	5.625	103.654	103.540	103.454
6.250	105.819	105.719	105.619	6.250	105.719	105.619	105.519	5.750	104.195	104.081	103.995	5.750	104.095	103.981	103.895

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.938	93.838	93.738	2.750	93.838	93.738	93.638
2.875	94.621	94.521	94.421	2.875	94.521	94.421	94.321
2.990	95.195	95.095	94.995	2.990	95.095	94.995	94.895
3.000	95.295	95.195	95.095	3.000	95.195	95.095	94.995
3.125	95.905	95.805	95.705	3.125	95.805	95.705	95.605
3.250	96.399	96.299	96.199	3.250	96.299	96.199	96.099
3.375	96.909	96.809	96.709	3.375	96.809	96.709	96.609
3.500	97.493	97.393	97.293	3.500	97.393	97.293	97.193
3.625	98.056	97.956	97.856	3.625	97.956	97.856	97.756
3.750	98.524	98.424	98.324	3.750	98.424	98.324	98.224
3.875	99.008	98.908	98.808	3.875	98.908	98.808	98.708
3.990	99.309	99.209	99.109	3.990	99.209	99.109	99.009
4.000	99.409	99.309	99.209	4.000	99.309	99.209	99.109
4.125	99.927	99.827	99.727	4.125	99.827	99.727	99.627
4.250	100.241	100.141	100.041	4.250	100.141	100.041	99.941
4.375	100.495	100.395	100.295	4.375	100.395	100.295	100.195
4.500	100.689	100.589	100.489	4.500	100.589	100.489	100.389
4.625	101.057	100.957	100.857	4.625	100.957	100.857	100.757
4.750	101.351	101.251	101.151	4.750	101.251	101.151	101.051

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	97.827	97.727	97.627	4.250	97.727	97.627	97.527	2.750	93.563	93.463	93.363	2.750	93.463	93.363	93.263
4.375	98.344	98.244	98.144	4.375	98.244	98.144	98.044	2.875	94.246	94.146	94.046	2.875	94.146	94.046	93.946
4.500	98.994	98.894	98.794	4.500	98.894	98.794	98.694	2.990	94.820	94.720	94.620	2.990	94.720	94.620	94.520
4.625	99.558	99.458	99.358	4.625	99.458	99.358	99.258	3.000	94.920	94.820	94.720	3.000	94.820	94.720	94.620
4.750	100.126	100.026	99.926	4.750	100.026	99.926	99.826	3.125	95.530	95.430	95.330	3.125	95.430	95.330	95.230
4.875	100.598	100.498	100.398	4.875	100.498	100.398	100.298	3.250	96.024	95.924	95.824	3.250	95.924	95.824	95.724
4.990	100.899	100.799	100.699	4.990	100.799	100.699	100.599	3.375	96.534	96.434	96.334	3.375	96.434	96.334	96.234
5.000	100.999	100.899	100.799	5.000	100.899	100.799	100.699	3.500	96.993	96.893	96.793	3.500	96.893	96.793	96.693
5.125	100.769	100.669	100.569	5.125	100.669	100.569	100.469	3.625	97.556	97.456	97.356	3.625	97.456	97.356	97.256
5.250	101.280	101.180	101.080	5.250	101.180	101.080	100.980	3.750	98.024	97.924	97.824	3.750	97.924	97.824	97.724
5.375	101.688	101.588	101.488	5.375	101.588	101.488	101.388	3.875	98.508	98.408	98.308	3.875	98.408	98.308	98.208
5.500	102.016	101.916	101.816	5.500	101.916	101.816	101.716	3.990	98.121	98.021	97.921	3.990	98.021	97.921	97.821
5.625	101.030	100.930	100.830	5.625	100.930	100.830	100.730	4.000	98.221	98.121	98.021	4.000	98.121	98.021	97.921
5.750	101.411	101.311	101.211	5.750	101.311	101.211	101.111	4.125	98.739	98.639	98.539	4.125	98.639	98.539	98.439
5.875	101.596	101.496	101.396	5.875	101.496	101.396	101.296	4.250	99.053	98.953	98.853	4.250	98.953	98.853	98.753
5.990	101.641	101.541	101.441	5.990	101.541	101.441	101.341	4.375	99.307	99.207	99.107	4.375	99.207	99.107	99.007
6.000	101.741	101.641	101.541	6.000	101.641	101.541	101.441	4.500	99.110	99.010	98.910	4.500	99.010	98.910	98.810
6.125	101.430	101.330	101.230	6.125	101.330	101.230	101.130	4.625	99.478	99.378	99.278	4.625	99.378	99.278	99.178
6.250	102.265	102.165	102.065	6.250	102.165	102.065	101.965	4.750	99.772	99.672	99.572	4.750	99.672	99.572	99.472

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%	> 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000	
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-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%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.



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.:

8/20/2018

45 Day Lock Exp.:

9/3/2018

60 Day Lock Exp.:

9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	100.137	100.037	99.937	3.750	98.094	97.994	97.894	2.750	95.438	95.338	95.238	4.250	99.277	99.177	99.077	2.750	95.063	94.963	94.863
4.375	100.654	100.554	100.454	3.875	98.660	98.560	98.460	2.875	96.121	96.021	95.921	4.375	99.794	99.694	99.594	2.875	95.746	95.646	95.546
4.500	101.304	101.204	101.104	3.990	99.232	99.132	99.032	2.990	96.695	96.595	96.495	4.500	100.444	100.344	100.244	2.990	96.320	96.220	96.120
4.625	101.930	101.830	101.730	4.000	99.332	99.232	99.132	3.000	96.795	96.695	96.595	4.625	101.008	100.908	100.808	3.000	96.420	96.320	96.220
4.750	102.498	102.398	102.298	4.125	99.993	99.893	99.793	3.125	97.405	97.305	97.205	4.750	101.576	101.476	101.376	3.125	97.030	96.930	96.830
4.875	102.970	102.870	102.770	4.250	100.549	100.449	100.349	3.250	97.899	97.799	97.699	4.875	102.048	101.948	101.848	3.250	97.524	97.424	97.324
4.990	103.271	103.171	103.071	4.375	101.148	101.048	100.948	3.375	98.409	98.309	98.209	4.990	102.349	102.249	102.149	3.375	98.034	97.934	97.834
5.000	103.371	103.271	103.171	4.500	101.798	101.698	101.598	3.500	98.993	98.893	98.793	5.000	102.449	102.349	102.249	3.500	98.493	98.393	98.293
5.125	103.852	103.752	103.652	4.625	102.320	102.220	102.120	3.625	99.556	99.456	99.356	5.125	102.219	102.119	102.019	3.625	99.056	98.956	98.856
5.250	104.363	104.263	104.163	4.750	102.846	102.746	102.644	3.750	100.024	99.924	99.824	5.250	102.730	102.630	102.530	3.750	99.524	99.424	99.324
5.375	104.771	104.671	104.571	4.875	103.160	103.060	102.956	3.875	100.508	100.408	100.308	5.375	103.138	103.038	102.938	3.875	100.008	99.908	99.808
5.500	105.099	104.999	104.899	4.990	103.347	103.247	103.143	3.990	100.809	100.709	100.609	5.500	103.466	103.366	103.266	3.990	99.621	99.521	99.421
5.625	105.434	105.031	105.234	5.000	103.447	103.347	103.243	4.000	100.909	100.809	100.709	5.625	102.480	102.077	102.280	4.000	99.721	99.621	99.521
5.750	105.815	105.700	105.615	5.125	103.936	103.836	103.680	4.125	101.427	101.327	101.227	5.750	102.861	102.746	102.661	4.125	100.239	100.139	100.039
5.875	106.150	106.050	105.950	5.250	104.323	104.223	104.066	4.250	101.741	101.641	101.541	5.875	103.046	102.946	102.846	4.250	100.553	100.453	100.353
5.990	106.345	106.245	106.145	5.375	104.565	104.465	104.309	4.375	101.995	101.895	101.795	5.990	103.091	102.991	102.891	4.375	100.807	100.707	100.607
6.000	106.445	106.345	106.245	5.500	104.780	104.680	104.524	4.500	102.189	102.089	101.989	6.000	103.191	103.091	102.991	4.500	100.610	100.510	100.410
6.125	106.284	106.184	106.084	5.625	105.204	105.090	105.004	4.625	102.557	102.457	102.357	6.125	102.880	102.780	102.680	4.625	100.978	100.878	100.778
6.250	107.269	107.169	107.069	5.750	105.645	105.531	105.445	4.750	102.851	102.751	102.651	6.250	103.715	103.615	103.515	4.750	101.272	101.172	101.072

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.: 8/20/2018

45 Day Lock Exp.: 9/3/2018

60 Day Lock Exp.: 9/18/2018

W. Rate Sheet Dated: 7/20/2018

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	96.414	96.289	96.164	
4.125	97.473	97.348	97.223	
4.250	98.252	98.127	98.002	
4.375	98.889	98.764	98.639	
4.500	99.437	99.312	99.187	
4.625	99.931	99.806	99.681	
4.750	100.362	100.237	100.112	
4.875	100.750	100.625	100.500	
5.000	101.073	100.948	100.823	
5.125	101.352	101.227	101.102	
5.250	101.575	101.450	101.325	
5.375	101.766	101.641	101.516	
5.500	101.888	101.763	101.638	

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	96.875	96.750	96.625	
3.625	97.333	97.208	97.083	
3.750	97.751	97.626	97.501	
3.875	98.350	98.225	98.100	
4.000	98.688	98.563	98.438	
4.125	98.937	98.812	98.687	
4.250	99.220	99.095	98.970	
4.375	99.478	99.353	99.228	
4.500	99.724	99.599	99.474	
4.625	99.985	99.860	99.735	
4.750	100.254	100.129	100.004	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.387	97.262	97.137	
3.375	97.852	97.727	97.602	
3.500	98.288	98.163	98.038	
3.625	98.689	98.564	98.439	
3.750	99.058	98.933	98.808	
3.875	99.398	99.273	99.148	
4.000	99.710	99.585	99.460	
4.125	100.051	99.926	99.801	
4.250	100.370	100.245	100.120	
4.375	100.679	100.554	100.429	
4.500	100.989	100.864	100.739	
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)