



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.: 8/27/2018

45 Day Lock Exp.: 9/10/2018

60 Day Lock Exp.: 9/24/2018

W. Rate Sheet Dated: 7/26/2018

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	98.011	97.861	97.711	3.500	97.499	97.349	97.199	1.875	N/A	N/A	N/A	3.125	96.661	96.511	96.361
3.625	98.545	98.395	98.245	3.625	97.997	97.847	97.697	2.000	N/A	N/A	N/A	3.250	98.018	97.868	97.718
3.750	99.438	99.288	99.138	3.750	99.047	98.897	98.747	2.125	N/A	N/A	N/A	3.375	98.608	98.458	98.308
3.875	99.965	99.815	99.665	3.875	99.538	99.388	99.238	2.250	93.458	93.308	93.158	3.500	99.100	98.950	98.800
4.000	100.494	100.344	100.194	4.000	100.031	99.881	99.731	2.375	93.824	93.674	93.524	3.625	99.633	99.483	99.333
4.125	101.015	100.865	100.715	4.125	100.517	100.367	100.217	2.500	92.945	92.795	92.645	Margin = 2.250		Index = 2.400	
4.250	101.773	101.632	101.507	4.250	101.132	100.991	100.866	2.625	93.895	93.745	93.595				
4.375	102.287	102.146	102.021	4.375	101.610	101.469	101.344	2.750	96.533	96.383	96.233				
4.500	102.731	102.590	102.465	4.500	102.019	101.878	101.753	2.875	97.097	96.947	96.797				
4.625	103.130	102.990	102.865	4.625	102.382	102.242	102.117	3.000	97.571	97.421	97.271				
4.750	103.255	103.099	102.943	4.750	102.600	102.443	102.287	3.125	98.046	97.896	97.746				
4.875	103.576	103.420	103.263	4.875	102.999	102.843	102.687	3.250	98.710	98.560	98.410				
5.000	104.140	103.983	103.827	5.000	103.327	103.171	103.015	3.375	99.178	99.028	98.878				
5.125	104.610	104.454	104.298	5.125	103.582	103.426	103.270	3.500	99.647	99.497	99.347				
5.250	104.635	104.494	104.394	5.250	103.573	103.432	103.332	3.625	100.109	99.959	99.809				
5.375	104.885	104.745	104.645	5.375	103.905	103.764	103.664	3.750	100.174	100.024	99.874				
5.500	104.966	104.826	104.726	5.500	104.324	104.183	104.083	3.875	100.628	100.478	100.328				
5.625	105.157	105.016	104.916	5.625	104.679	104.538	104.438	4.000	101.013	100.863	100.713				
5.750	105.224	105.124	105.024	5.750	104.153	104.053	103.953	4.125	101.353	101.203	101.053				

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	96.811	96.661	96.511	3.500	96.499	96.349	96.199	1.875	N/A	N/A	N/A	3.125	95.661	95.511	95.361
3.625	97.345	97.195	97.045	3.625	96.997	96.847	96.697	2.000	N/A	N/A	N/A	3.250	97.018	96.868	96.718
3.750	98.238	98.088	97.938	3.750	98.047	97.897	97.747	2.125	N/A	N/A	N/A	3.375	97.608	97.458	97.308
3.875	98.765	98.615	98.465	3.875	98.538	98.388	98.238	2.250	92.458	92.308	92.158	3.500	98.100	97.950	97.800
4.000	99.294	99.144	98.994	4.000	99.031	98.881	98.731	2.375	92.824	92.674	92.524	3.625	98.633	98.483	98.333
4.125	99.815	99.665	99.515	4.125	99.517	99.367	99.217	2.500	91.945	91.795	91.645	Margin = 2.250		Index = 2.400	
4.250	100.573	100.432	100.307	4.250	100.132	99.991	99.866	2.625	92.895	92.745	92.595	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.087	100.946	100.821	4.375	100.610	100.469	100.344	2.750	95.533	95.383	95.233	Rate	30 Day	45 Day	60 Day
4.500	101.531	101.390	101.265	4.500	101.019	100.878	100.753	2.875	96.097	95.947	95.797	4.500	100.331	100.081	99.831
4.625	101.930	101.790	101.665	4.625	101.382	101.242	101.117	3.000	96.571	96.421	96.271	4.625	100.730	100.480	100.230
4.750	102.091	101.935	101.778	4.750	101.600	101.443	101.287	3.125	97.046	96.896	96.746	4.750	100.841	100.591	100.341
4.875	102.626	102.470	102.313	4.875	101.999	101.843	101.687	3.250	97.710	97.560	97.410	4.875	101.276	101.026	100.776
5.000	102.990	102.833	102.677	5.000	102.327	102.171	102.015	3.375	98.178	98.028	97.878	5.000	101.640	101.390	101.140
5.125	103.460	103.304	103.148	5.125	102.682	102.526	102.370	3.500	98.647	98.497	98.347	5.125	102.030	101.780	101.530
5.250	104.205	104.064	103.964	5.250	102.573	102.432	102.332	3.625	99.109	98.959	98.809	5.250	101.524	101.274	101.024
5.375	104.455	104.315	104.215	5.375	102.905	102.764	102.664	3.750	99.174	99.024	98.874	5.375	101.681	101.431	101.181
5.500	104.736	104.596	104.496	5.500	103.324	103.183	103.083	3.875	99.628	99.478	99.328	5.500	102.216	101.966	101.716
5.625	104.877	104.736	104.636	5.625	103.679	103.538	103.438	4.000	100.013	99.863	99.713	5.625	102.547	102.297	102.047
5.750	104.994	104.894	104.794	5.750	103.153	103.053	102.953	4.125	100.353	100.203	100.053	5.750	102.754	102.504	102.254

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	99.481	99.231	98.981	4.500	99.299	99.049	98.799
4.750	99.991	99.741	99.491	4.750	99.880	99.630	99.380
5.000	100.790	100.540	100.290	5.000	100.607	100.357	100.107
5.250	101.726	101.476	101.226	5.250	101.562	101.312	101.062
5.500	102.037	101.787	101.537	5.500	101.604	101.354	101.104
5.625	102.250	102.000	101.750	5.625	101.959	101.709	101.459
5.750	102.448	102.198	101.948	5.750	101.433	101.183	100.933
5.875	102.752	102.502	102.252	5.875	101.775	101.525	101.275

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:	7/26/2018	5.500%

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

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

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	97.074	96.924	96.774	3.500	96.561	96.411	96.261	1.875	N/A	N/A	N/A	3.125	94.97	94.824	94.674
3.625	97.607	97.457	97.307	3.625	97.059	96.909	96.759	2.000	N/A	N/A	N/A	3.250	97.08	96.930	96.780
3.750	98.188	98.038	97.888	3.750	97.797	97.647	97.497	2.125	N/A	N/A	N/A	3.375	97.67	97.520	97.370
3.875	98.715	98.565	98.415	3.875	98.288	98.138	97.988	2.250	89.958	89.808	89.658	3.500	98.16	98.012	97.862
4.000	99.244	99.094	98.944	4.000	98.781	98.631	98.481	2.375	90.324	90.174	90.024	3.625	98.70	98.546	98.396
4.125	99.765	99.615	99.465	4.125	99.267	99.117	98.967	2.500	89.445	89.295	89.145	Margin = 2.250		Index = 2.400	
4.250	100.585	100.445	100.320	4.250	99.944	99.804	99.679	2.625	90.395	90.245	90.095				
4.375	101.099	100.958	100.833	4.375	100.422	100.282	100.157	2.750	94.846	94.696	94.546				
4.500	101.544	101.403	101.278	4.500	100.831	100.690	100.565	2.875	95.410	95.260	95.110				
4.625	101.943	101.802	101.677	4.625	101.195	101.054	100.929	3.000	95.884	95.734	95.584				
4.750	101.630	101.474	101.318	4.750	100.975	100.818	100.662	3.125	96.358	96.208	96.058				
4.875	101.951	101.795	101.638	4.875	101.374	101.218	101.062	3.250	97.773	97.623	97.473				
5.000	102.515	102.358	102.202	5.000	101.702	101.546	101.390	3.375	98.240	98.090	97.940				
5.125	102.985	102.829	102.673	5.125	101.957	101.801	101.645	3.500	98.710	98.560	98.410				
5.250	101.948	101.807	101.707	5.250	100.885	100.745	100.645	3.625	99.171	99.021	98.871				
5.375	102.198	102.057	101.957	5.375	101.217	101.077	100.977	3.750	98.924	98.774	98.624				
5.500	102.279	102.138	102.038	5.500	101.636	101.496	101.396	3.875	99.378	99.228	99.078				
5.625	102.469	102.329	102.229	5.625	101.991	101.851	101.751	4.000	99.763	99.613	99.463				
5.750	101.787	101.687	101.587	5.750	100.716	100.616	100.516	4.125	100.103	99.953	99.803				

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	95.874	95.724	95.574	3.500	95.561	95.411	95.261	1.875	N/A	N/A	N/A	3.125	93.974	93.824	93.674
3.625	96.407	96.257	96.107	3.625	96.059	95.909	95.759	2.000	N/A	N/A	N/A	3.250	96.080	95.930	95.780
3.750	96.988	96.838	96.688	3.750	96.797	96.647	96.497	2.125	N/A	N/A	N/A	3.375	96.670	96.520	96.370
3.875	97.515	97.365	97.215	3.875	97.288	97.138	96.988	2.250	90.708	90.558	90.408	3.500	97.162	97.012	96.862
4.000	98.044	97.894	97.744	4.000	97.781	97.631	97.481	2.375	91.074	90.924	90.774	3.625	97.696	97.546	97.396
4.125	98.565	98.415	98.265	4.125	98.267	98.117	97.967	2.500	90.195	90.045	89.895	Margin = 2.250		Index = 2.400	
4.250	99.385	99.245	99.120	4.250	98.944	98.804	98.679	2.625	91.145	90.995	90.845	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.899	99.758	99.633	4.375	99.422	99.282	99.157	2.750	94.627	94.477	94.327	Rate	30 Day	45 Day	60 Day
4.500	100.344	100.203	100.078	4.500	99.831	99.690	99.565	2.875	95.191	95.041	94.891	4.500	99.144	98.894	98.644
4.625	100.743	100.602	100.477	4.625	100.195	100.054	99.929	3.000	95.665	95.515	95.365	4.625	99.543	99.293	99.043
4.750	100.466	100.310	100.153	4.750	99.975	99.818	99.662	3.125	96.140	95.990	95.840	4.750	99.216	98.966	98.716
4.875	101.001	100.845	100.688	4.875	100.374	100.218	100.062	3.250	96.242	96.092	95.942	4.875	99.651	99.401	99.151
5.000	101.365	101.208	101.052	5.000	100.702	100.546	100.390	3.375	96.709	96.559	96.409	5.000	100.015	99.765	99.515
5.125	101.835	101.679	101.523	5.125	101.057	100.901	100.745	3.500	97.178	97.028	96.878	5.125	100.405	100.155	99.905
5.250	101.518	101.377	101.277	5.250	99.885	99.745	99.645	3.625	97.640	97.490	97.340	5.250	98.837	98.587	98.337
5.375	101.768	101.627	101.527	5.375	100.217	100.077	99.977	3.750	96.986	96.836	96.686	5.375	98.994	98.744	98.494
5.500	102.049	101.908	101.808	5.500	100.636	100.496	100.396	3.875	97.441	97.291	97.141	5.500	99.529	99.279	99.029
5.625	102.189	102.049	101.949	5.625	100.991	100.851	100.751	4.000	97.826	97.676	97.526	5.625	99.859	99.609	99.359
5.750	101.557	101.457	101.357	5.750	99.716	99.616	99.516	4.125	98.166	98.016	97.866	5.750	99.317	99.067	98.817

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

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*

30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.294	98.044	97.794	4.500	98.111	97.861	97.611
4.750	98.366	98.116	97.866	4.750	98.255	98.005	97.755
5.000	99.165	98.915	98.665	5.000	98.982	98.732	98.482
5.250	99.038	98.788	98.538	5.250	98.875	98.625	98.375
5.500	99.350	99.100	98.850	5.500	98.916	98.666	98.416
5.625	99.562	99.312	99.062	5.625	99.271	99.021	98.771
5.750	99.011	98.761	98.511	5.750	97.996	97.746	97.496
5.875	99.314	99.064	98.814	5.875	98.338	98.088	97.838

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:	7/26/2018 5.500%

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

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

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60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

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
4.125	99.175	99.075	98.975	4.625	101.806	101.706	101.606	3.000	96.400	96.300	96.200	3.000	96.925	96.825	96.725
4.250	99.819	99.719	99.619	4.750	102.269	102.169	102.069	3.125	96.909	96.809	96.709	3.125	97.300	97.200	97.100
4.375	100.393	100.293	100.193	4.875	102.741	102.641	102.541	3.250	97.783	97.683	97.583	3.250	98.112	98.012	97.912
4.500	100.898	100.798	100.698	4.990	102.838	102.738	102.638	3.375	98.305	98.205	98.105	3.375	98.494	98.394	98.294
4.625	101.525	101.425	101.325	5.000	102.938	102.838	102.738	3.500	98.783	98.683	98.583	3.500	98.870	98.770	98.670
4.750	102.078	101.978	101.878	5.125	103.369	103.269	103.169	3.625	99.315	99.215	99.115	3.625	99.219	99.119	99.019
4.875	102.587	102.487	102.387	5.250	103.864	103.764	103.664	3.750	99.653	99.553	99.453	3.750	99.894	99.794	99.694
4.990	102.646	102.546	102.446	5.375	104.168	104.068	103.968	3.875	100.051	99.951	99.851	3.875	100.247	100.147	100.047
5.000	102.746	102.646	102.546	5.500	104.479	104.379	104.279	3.990	100.391	100.291	100.191	3.990	100.480	100.380	100.280
5.125	103.164	103.064	102.964	5.625	104.727	104.627	104.527	4.000	100.491	100.391	100.291	4.000	100.580	100.480	100.380
5.250	103.827	103.727	103.627	5.750	105.265	105.165	105.065	4.125	100.953	100.853	100.753	4.125	100.879	100.779	100.679
5.375	104.227	104.127	104.027	5.875	105.422	105.309	105.175	4.250	101.248	101.148	101.048	4.250	101.101	101.001	100.901
5.500	104.605	104.505	104.405	5.990	105.509	105.396	105.263	4.375	101.532	101.432	101.332	4.375	101.402	101.302	101.202
5.625	104.880	104.780	104.680	6.000	105.609	105.496	105.363	4.500	101.939	101.839	101.739	4.500	101.679	101.579	101.479
5.750	105.488	105.383	105.265	6.125	106.137	106.025	105.891	4.625	102.351	102.251	102.151	4.625	101.945	101.845	101.745
5.875	105.689	105.584	105.466	6.250	106.268	106.151	106.017	4.750	102.513	102.413	102.313	4.750	102.113	102.013	101.913
5.990	105.818	105.712	105.595	6.375	106.561	106.444	106.310	4.875	102.763	102.663	102.563	4.875	102.275	102.175	102.075
6.000	105.918	105.812	105.695	6.500	N/A	N/A	N/A	4.990	102.924	102.824	102.724	4.990	102.304	102.204	102.104
6.125	106.531	106.425	106.307	6.625	N/A	N/A	N/A	5.000	103.024	102.924	102.824	5.000	102.404	102.304	102.204

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	97.730	97.630	97.530	2.875	95.616	95.516	95.416
4.250	98.478	98.378	98.278	2.990	95.927	95.827	95.727
4.375	99.100	99.000	98.900	3.000	96.027	95.927	95.827
4.500	99.666	99.566	99.466	3.125	96.434	96.334	96.234
4.625	100.155	100.055	99.955	3.250	97.299	97.199	97.099
4.750	100.820	100.720	100.620	3.375	97.727	97.627	97.527
4.875	101.382	101.282	101.182	3.500	98.151	98.051	97.951
4.990	101.821	101.721	101.621	3.625	98.573	98.473	98.373
5.000	101.921	101.821	101.721	3.750	98.826	98.726	98.626
5.125	102.170	102.070	101.970	3.875	99.248	99.148	99.048
5.250	102.388	102.288	102.188	3.990	99.556	99.456	99.356
5.375	102.608	102.508	102.408	4.000	99.656	99.556	99.456
5.500	103.094	102.994	102.894	4.125	100.056	99.956	99.856
5.625	103.316	103.216	103.116	4.250	100.257	100.157	100.057
5.750	103.543	103.443	103.343	4.375	100.451	100.351	100.251
5.875	102.556	102.443	102.309	4.500	100.612	100.512	100.412
5.990	102.935	102.822	102.688	4.625	100.704	100.604	100.504
6.000	103.035	102.922	102.788	4.750	100.806	100.706	100.606
6.125	103.289	103.177	103.043	4.875	100.970	100.870	100.770

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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

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
4.125	97.079	96.979	96.879	4.125	95.845	95.745	95.645	4.625	100.215	100.115	100.015	4.625	98.939	98.839	98.739
4.250	97.839	97.739	97.639	4.250	96.875	96.775	96.675	4.750	100.745	100.645	100.545	4.750	99.823	99.723	99.623
4.375	98.386	98.286	98.186	4.375	97.491	97.391	97.291	4.875	101.137	101.037	100.937	4.875	100.348	100.248	100.148
4.500	98.910	98.810	98.710	4.500	98.129	98.029	97.929	4.990	101.388	101.288	101.188	4.990	100.723	100.623	100.523
4.625	99.636	99.536	99.436	4.625	99.108	99.008	98.908	5.000	101.488	101.388	101.288	5.000	100.823	100.723	100.623
4.750	100.334	100.234	100.134	4.750	100.057	99.957	99.857	5.125	101.919	101.819	101.719	5.125	101.194	101.094	100.994
4.875	100.830	100.730	100.630	4.875	100.619	100.519	100.419	5.250	102.414	102.314	102.214	5.250	101.705	101.605	101.505
4.990	101.196	101.096	100.996	4.990	101.033	100.933	100.833	5.375	102.718	102.618	102.518	5.375	102.138	102.038	101.938
5.000	101.296	101.196	101.096	5.000	101.133	101.033	100.933	5.500	103.029	102.929	102.829	5.500	102.533	102.433	102.333
5.125	101.714	101.614	101.514	5.125	101.513	101.413	101.313	5.625	103.277	103.177	103.077	5.625	102.863	102.763	102.663
5.250	102.377	102.277	102.177	5.250	102.336	102.236	102.136	5.750	103.815	103.703	103.569	5.750	103.278	103.172	103.055
5.375	102.777	102.677	102.577	5.375	102.793	102.693	102.593	5.875	103.972	103.859	103.725	5.875	103.491	103.385	103.268
5.500	103.155	103.055	102.955	5.500	103.213	103.113	103.013	5.990	104.059	103.946	103.813	5.990	103.647	103.541	103.424
5.625	103.430	103.330	103.230	5.625	103.521	103.421	103.321	6.000	104.159	104.046	103.913	6.000	103.747	103.641	103.524
5.750	104.038	103.933	103.815	5.750	104.295	104.189	104.072	6.125	104.687	104.575	104.441	6.125	104.450	104.344	104.227
5.875	104.239	104.134	104.016	5.875	104.532	104.426	104.309	6.250	104.818	104.701	104.567	6.250	104.328	104.211	104.077
5.990	104.368	104.262	104.145	5.990	104.686	104.580	104.463	6.375	105.111	104.994	104.860	6.375	104.723	104.606	104.472
6.000	104.680	104.362	104.245	6.000	104.786	104.680	104.563	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.081	104.975	104.857	6.125	105.458	105.352	105.235	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	95.616	95.516	95.416	3.000	N/A	#N/A	#N/A	3.000	95.425	95.325	95.225	3.000	N/A	#N/A	#N/A
2.990	95.927	95.827	95.727	3.125	93.905	93.805	93.705	3.125	95.800	95.700	95.600	3.125	93.682	93.582	93.482
3.000	96.027	95.927	95.827	3.250	94.352	94.252	94.152	3.250	96.612	96.512	96.412	3.250	94.139	94.039	93.939
3.125	96.434	96.334	96.234	3.375	95.044	94.944	94.844	3.375	96.994	96.894	96.794	3.375	94.821	94.721	94.621
3.250	97.299	97.199	97.099	3.500	95.696	95.596	95.496	3.500	97.370	97.270	97.170	3.500	95.483	95.383	95.283
3.375	97.727	97.627	97.527	3.625	96.356	96.256	96.156	3.625	97.719	97.619	97.519	3.625	96.133	96.033	95.933
3.500	98.151	98.051	97.951	3.750	96.717	96.617	96.517	3.750	98.394	98.294	98.194	3.750	96.504	96.404	96.304
3.625	98.573	98.473	98.373	3.875	97.308	97.208	97.108	3.875	98.747	98.647	98.547	3.875	97.085	96.985	96.885
3.750	98.826	98.726	98.626	3.990	97.837	97.737	97.637	3.990	98.980	98.880	98.780	3.990	97.613	97.513	97.413
3.875	99.248	99.148	99.048	4.000	97.937	97.837	97.737	4.000	99.080	98.980	98.880	4.000	97.713	97.613	97.513
3.990	99.556	99.456	99.356	4.125	98.558	98.458	98.358	4.125	99.379	99.279	99.179	4.125	98.325	98.225	98.125
4.000	99.656	99.556	99.456	4.250	98.884	98.784	98.684	4.250	99.601	99.501	99.401	4.250	98.650	98.550	98.450
4.125	100.056	99.956	99.856	4.375	99.197	99.097	98.997	4.375	99.902	99.802	99.702	4.375	98.963	98.863	98.763
4.250	100.257	100.157	100.057	4.500	99.674	99.574	99.474	4.500	100.179	100.079	99.979	4.500	99.420	99.320	99.220
4.375	100.451	100.351	100.251	4.625	100.206	100.106	100.006	4.625	100.445	100.345	100.245	4.625	99.953	99.853	99.753
4.500	100.612	100.512	100.412	4.750	100.388	100.288	100.188	4.750	100.613	100.513	100.413	4.750	100.135	100.035	99.935
4.625	100.740	100.640	100.540	4.875	100.667	100.567	100.467	4.875	100.775	100.675	100.575	4.875	100.414	100.314	100.214
4.750	100.806	100.706	100.606	4.990	100.858	100.758	100.658	4.990	100.804	100.704	100.604	4.990	100.595	100.495	100.395
4.875	100.970	100.870	100.770	5.000	100.958	100.858	100.758	5.000	100.904	100.804	100.704	5.000	100.695	100.595	100.495

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%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
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	-1.000	-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

*Not applicable to detached condominiums or site condominiums

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

All Loan Type Adjustments							
Adjusters		All Terms		Adjusters		All Terms	
NY		-0.250		High Balance		-1.500	
TX		0.150		Escrow Waiver		0.000	
All Subordinate Financing		-0.375		Texas Equity 50(a)(6)		0.000	
Loan Size Adjuster				Texas Equity 50(a)(4)		0.000	
\$0 - \$49,999		-2.500					
\$50,000 - \$85,000		-1.375					
\$85,001 - \$125,000		-0.500					
\$125,001 - \$175,000		-0.375					
\$175,001 - \$275,000		0.000					
\$275,001 up to HR		0.125					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

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	99.819	99.719	99.619	3.750	97.705	97.605	97.505	2.750	95.145	95.045	94.945
4.375	100.393	100.293	100.193	3.875	98.244	98.144	98.044	2.875	95.819	95.719	95.619
4.500	100.898	100.798	100.698	3.990	98.758	98.658	98.558	2.990	96.382	96.282	96.182
4.625	101.540	101.440	101.340	4.000	98.858	98.758	98.658	3.000	96.482	96.382	96.282
4.750	102.120	102.020	101.920	4.125	99.477	99.377	99.277	3.125	97.072	96.972	96.872
4.875	102.615	102.515	102.415	4.250	100.251	100.151	100.051	3.250	97.783	97.683	97.583
4.990	102.957	102.857	102.757	4.375	100.761	100.661	100.561	3.375	98.305	98.205	98.105
5.000	103.057	102.957	102.857	4.500	101.324	101.224	101.124	3.500	98.783	98.683	98.583
5.125	103.545	103.445	103.345	4.625	101.946	101.846	101.746	3.625	99.315	99.215	99.115
5.250	104.080	103.980	103.880	4.750	102.481	102.381	102.281	3.750	99.736	99.636	99.536
5.375	104.514	104.414	104.314	4.875	102.829	102.729	102.629	3.875	100.235	100.135	100.035
5.500	104.872	104.772	104.672	4.990	103.031	102.931	102.831	3.990	100.561	100.461	100.361
5.625	105.245	105.137	105.045	5.000	103.131	103.031	102.931	4.000	100.661	100.561	100.461
5.750	105.644	105.536	105.444	5.125	103.593	103.493	103.390	4.125	101.198	101.098	100.998
5.875	105.992	105.892	105.792	5.250	103.996	103.896	103.793	4.250	101.518	101.418	101.318
5.990	106.198	106.098	105.998	5.375	104.262	104.162	104.058	4.375	101.771	101.671	101.571
6.000	106.298	106.198	106.098	5.500	104.456	104.356	104.253	4.500	102.152	102.052	101.952
6.125	106.167	106.067	105.967	5.625	104.966	104.858	104.766	4.625	102.522	102.422	102.322
6.250	106.857	106.757	106.657	5.750	105.421	105.314	105.221	4.750	102.821	102.721	102.621

Conforming FHLMC Super Conforming							
SC 30-20 Year				SC 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.967	98.867	98.767	2.750	94.801	94.701	94.601
4.375	99.541	99.441	99.341	2.875	95.475	95.375	95.275
4.500	100.046	99.946	99.846	2.990	96.038	95.938	95.838
4.625	100.672	100.572	100.472	3.000	96.138	96.038	95.938
4.750	101.252	101.152	101.052	3.125	96.728	96.628	96.528
4.875	101.747	101.647	101.547	3.250	97.439	97.339	97.239
4.990	102.089	101.989	101.889	3.375	97.961	97.861	97.761
5.000	102.189	102.089	101.989	3.500	98.165	98.065	97.965
5.125	101.959	101.859	101.759	3.625	98.697	98.597	98.497
5.250	102.494	102.394	102.294	3.750	99.118	99.018	98.918
5.375	102.928	102.828	102.728	3.875	99.617	99.517	99.417
5.500	103.286	103.186	103.086	3.990	99.467	99.367	99.267
5.625	102.346	102.238	102.146	4.000	99.567	99.467	99.367
5.750	102.745	102.637	102.545	4.125	100.104	100.004	99.904
5.875	102.943	102.843	102.743	4.250	100.424	100.324	100.224
5.990	102.999	102.899	102.799	4.375	100.677	100.577	100.477
6.000	103.099	102.999	102.899	4.500	100.573	100.473	100.373
6.125	102.818	102.718	102.618	4.625	100.943	100.843	100.743
6.250	103.358	103.258	103.158	4.750	101.242	101.142	101.042

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	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.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

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	98.164	98.064	97.964	4.250	98.064	97.964	97.864	3.750	96.153	96.053	95.953	3.750	96.053	95.953	95.853
4.375	98.700	98.600	98.500	4.375	98.600	98.500	98.400	3.875	96.706	96.606	96.506	3.875	96.606	96.506	96.406
4.500	99.354	99.254	99.154	4.500	99.254	99.154	99.054	3.990	97.308	97.208	97.108	3.990	97.208	97.108	97.008
4.625	100.090	99.990	99.890	4.625	99.990	99.890	99.790	4.000	97.408	97.308	97.208	4.000	97.308	97.208	97.108
4.750	100.670	100.570	100.470	4.750	100.570	100.470	100.370	4.125	98.027	97.927	97.827	4.125	97.927	97.827	97.727
4.875	101.165	101.065	100.965	4.875	101.065	100.965	100.865	4.250	98.604	98.504	98.404	4.250	98.504	98.404	98.304
4.990	101.507	101.407	101.307	4.990	101.407	101.307	101.207	4.375	99.212	99.112	99.012	4.375	99.112	99.012	98.912
5.000	101.607	101.507	101.407	5.000	101.507	101.407	101.307	4.500	99.874	99.774	99.674	4.500	99.774	99.674	99.574
5.125	102.095	101.995	101.895	5.125	101.995	101.895	101.795	4.625	100.496	100.396	100.296	4.625	100.396	100.296	100.196
5.250	102.630	102.530	102.430	5.250	102.530	102.430	102.330	4.750	101.031	100.931	100.831	4.750	100.931	100.831	100.731
5.375	103.064	102.964	102.864	5.375	102.964	102.864	102.764	4.875	101.379	101.279	101.179	4.875	101.279	101.179	101.079
5.500	103.422	103.322	103.222	5.500	103.322	103.222	103.122	4.990	101.581	101.481	101.381	4.990	101.481	101.381	101.281
5.625	103.795	103.687	103.595	5.625	103.695	103.587	103.495	5.000	101.681	101.581	101.481	5.000	101.581	101.481	101.381
5.750	104.194	104.086	103.994	5.750	104.094	103.986	103.894	5.125	102.143	102.043	101.940	5.125	102.043	101.943	101.840
5.875	104.542	104.434	104.342	5.875	104.442	104.334	104.242	5.250	102.546	102.446	102.343	5.250	102.446	102.346	102.243
5.990	104.748	104.640	104.548	5.990	104.648	104.540	104.448	5.375	102.812	102.712	102.608	5.375	102.712	102.612	102.508
6.000	104.848	104.740	104.648	6.000	104.748	104.640	104.548	5.500	103.006	102.906	102.803	5.500	102.906	102.806	102.703
6.125	104.717	104.590	104.517	6.125	104.617	104.490	104.417	5.625	103.516	103.408	103.316	5.625	103.416	103.308	103.216
6.250	105.407	105.263	105.207	6.250	105.307	105.163	105.107	5.750	103.971	103.864	103.771	5.750	103.871	103.764	103.671

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.645	93.545	93.445	2.750	93.545	93.445	93.345
2.875	94.319	94.219	94.119	2.875	94.219	94.119	94.019
2.990	94.882	94.782	94.682	2.990	94.782	94.682	94.582
3.000	94.982	94.882	94.782	3.000	94.882	94.782	94.682
3.125	95.572	95.472	95.372	3.125	95.472	95.372	95.272
3.250	96.048	95.948	95.848	3.250	95.948	95.848	95.748
3.375	96.561	96.461	96.361	3.375	96.461	96.361	96.261
3.500	97.217	97.117	97.017	3.500	97.117	97.017	96.917
3.625	97.783	97.683	97.583	3.625	97.683	97.583	97.483
3.750	98.236	98.136	98.036	3.750	98.136	98.036	97.936
3.875	98.735	98.635	98.535	3.875	98.635	98.535	98.435
3.990	99.061	98.961	98.861	3.990	98.961	98.861	98.761
4.000	99.161	99.061	98.961	4.000	99.061	98.961	98.861
4.125	99.698	99.598	99.498	4.125	99.598	99.498	99.398
4.250	100.018	99.918	99.818	4.250	99.918	99.818	99.718
4.375	100.271	100.171	100.071	4.375	100.171	100.071	99.971
4.500	100.652	100.552	100.452	4.500	100.552	100.452	100.352
4.625	101.022	100.922	100.822	4.625	100.922	100.822	100.722
4.750	101.321	101.221	101.121	4.750	101.221	101.121	101.021

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	97.312	97.212	97.112	4.250	97.212	97.112	97.012	2.750	93.301	93.201	93.101	2.750	93.201	93.101	93.001
4.375	97.848	97.748	97.648	4.375	97.748	97.648	97.548	2.875	93.975	93.875	93.775	2.875	93.875	93.775	93.675
4.500	98.502	98.402	98.302	4.500	98.402	98.302	98.202	2.990	94.538	94.438	94.338	2.990	94.438	94.338	94.238
4.625	99.222	99.122	99.022	4.625	99.122	99.022	98.922	3.000	94.638	94.538	94.438	3.000	94.538	94.438	94.338
4.750	99.802	99.702	99.602	4.750	99.702	99.602	99.502	3.125	95.228	95.128	95.028	3.125	95.128	95.028	94.928
4.875	100.297	100.197	100.097	4.875	100.197	100.097	99.997	3.250	95.604	95.504	95.404	3.250	95.604	95.504	95.404
4.990	100.639	100.539	100.439	4.990	100.539	100.439	100.339	3.375	96.217	96.117	96.017	3.375	96.117	96.017	95.917
5.000	100.739	100.639	100.539	5.000	100.639	100.539	100.439	3.500	96.599	96.499	96.399	3.500	96.499	96.399	96.299
5.125	100.509	100.409	100.309	5.125	100.409	100.309	100.209	3.625	97.165	97.065	96.965	3.625	97.065	96.965	96.865
5.250	101.044	100.944	100.844	5.250	100.944	100.844	100.744	3.750	97.618	97.518	97.418	3.750	97.518	97.418	97.318
5.375	101.478	101.378	101.278	5.375	101.378	101.278	101.178	3.875	98.117	98.017	97.917	3.875	98.017	97.917	97.817
5.500	101.836	101.736	101.636	5.500	101.736	101.636	101.536	3.990	97.967	97.867	97.767	3.990	97.867	97.767	97.667
5.625	100.896	100.788	100.696	5.625	100.796	100.688	100.596	4.000	98.067	97.967	97.867	4.000	97.967	97.867	97.767
5.750	101.295	101.187	101.095	5.750	101.195	101.087	100.995	4.125	98.604	98.504	98.404	4.125	98.504	98.404	98.304
5.875	101.493	101.385	101.293	5.875	101.393	101.285	101.193	4.250	98.824	98.724	98.624	4.250	98.724	98.624	98.524
5.990	101.549	101.441	101.349	5.990	101.449	101.341	101.249	4.375	99.177	99.077	98.977	4.375	99.077	98.977	98.877
6.000	101.649	101.541	101.449	6.000	101.549	101.441	101.349	4.500	99.073	98.973	98.873	4.500	98.973	98.873	98.773
6.125	101.368	101.241	101.168	6.125	101.268	101.141	101.068	4.625	99.443	99.343	99.243	4.625	99.343	99.243	99.143
6.250	101.908	101.764	101.708	6.250	101.808	101.664	101.608	4.750	99.742	99.642	99.542	4.750	99.642	99.542	99.442

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%
High-LTV	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	-4.125	-4.125
Second Home	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
2-Unit Property	-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



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.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/24/2018

W. Rate Sheet Dated: 7/26/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.614	99.514	99.414	3.750	97.603	97.503	97.403	2.750	95.145	95.045	94.945	4.250	98.762	98.662	98.562	2.750	94.801	94.701	94.601
4.375	100.150	100.050	99.950	3.875	98.156	98.056	97.956	2.875	95.819	95.719	95.619	4.375	99.298	99.198	99.098	2.875	95.475	95.375	95.275
4.500	100.804	100.704	100.604	3.990	98.758	98.658	98.558	2.990	96.382	96.282	96.182	4.500	99.952	99.852	99.752	2.990	96.038	95.938	95.838
4.625	101.540	101.440	101.340	4.000	98.858	98.758	98.658	3.000	96.482	96.382	96.282	4.625	100.672	100.572	100.472	3.000	96.138	96.038	95.938
4.750	102.120	102.020	101.920	4.125	99.477	99.377	99.277	3.125	97.072	96.972	96.872	4.750	101.252	101.152	101.052	3.125	96.728	96.628	96.528
4.875	102.615	102.515	102.415	4.250	100.054	99.954	99.854	3.250	97.548	97.448	97.348	4.875	101.747	101.647	101.547	3.250	97.204	97.104	97.004
4.990	102.957	102.857	102.757	4.375	100.662	100.562	100.462	3.375	98.061	97.961	97.861	4.990	102.089	101.989	101.889	3.375	97.717	97.617	97.517
5.000	103.057	102.957	102.857	4.500	101.324	101.224	101.124	3.500	98.717	98.617	98.517	5.000	102.189	102.089	101.989	3.500	98.099	97.999	97.899
5.125	103.545	103.445	103.345	4.625	101.946	101.846	101.746	3.625	99.283	99.183	99.083	5.125	101.959	101.859	101.759	3.625	98.665	98.565	98.465
5.250	104.080	103.980	103.880	4.750	102.481	102.381	102.281	3.750	99.736	99.636	99.536	5.250	102.494	102.394	102.294	3.750	99.118	99.018	98.918
5.375	104.514	104.414	104.314	4.875	102.829	102.729	102.629	3.875	100.235	100.135	100.035	5.375	102.928	102.828	102.728	3.875	99.617	99.517	99.417
5.500	104.872	104.772	104.672	4.990	103.031	102.931	102.831	3.990	100.561	100.461	100.361	5.500	103.286	103.186	103.086	3.990	99.467	99.367	99.267
5.625	105.245	105.137	105.045	5.000	103.131	103.031	102.931	4.000	100.661	100.561	100.461	5.625	102.346	102.238	102.146	4.000	99.567	99.467	99.367
5.750	105.644	105.536	105.444	5.125	103.593	103.493	103.390	4.125	101.198	101.098	100.998	5.750	102.745	102.637	102.545	4.125	100.104	100.004	99.904
5.875	105.992	105.892	105.792	5.250	103.996	103.896	103.793	4.250	101.518	101.418	101.318	5.875	102.943	102.843	102.743	4.250	100.424	100.324	100.224
5.990	106.198	106.098	105.998	5.375	104.262	104.162	104.058	4.375	101.771	101.671	101.571	5.990	102.999	102.899	102.799	4.375	100.677	100.577	100.477
6.000	106.298	106.198	106.098	5.500	104.456	104.356	104.253	4.500	102.152	102.052	101.952	6.000	103.099	102.999	102.899	4.500	100.573	100.473	100.373
6.125	106.167	106.067	105.967	5.625	104.966	104.858	104.766	4.625	102.522	102.422	102.322	6.125	102.818	102.718	102.618	4.625	100.943	100.843	100.743
6.250	106.857	106.757	106.657	5.750	105.421	105.314	105.221	4.750	102.821	102.721	102.621	6.250	103.358	103.258	103.158	4.750	101.242	101.142	101.042

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.: 8/27/2018

45 Day Lock Exp.: 9/10/2018

60 Day Lock Exp.: 9/24/2018

W. Rate Sheet Dated: 7/26/2018

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	95.874	95.749	95.624	
4.125	96.998	96.873	96.748	
4.250	97.835	97.710	97.585	
4.375	98.511	98.386	98.261	
4.500	99.106	98.981	98.856	
4.625	99.641	99.516	99.391	
4.750	100.108	99.983	99.858	
4.875	100.525	100.400	100.275	
5.000	100.873	100.748	100.623	
5.125	101.175	101.050	100.925	
5.250	101.385	101.260	101.135	
5.375	101.596	101.471	101.346	
5.500	101.735	101.610	101.485	

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	96.670	96.545	96.420	
3.625	97.143	97.018	96.893	
3.750	97.577	97.452	97.327	
3.875	98.188	98.063	97.938	
4.000	98.538	98.413	98.288	
4.125	98.799	98.674	98.549	
4.250	99.091	98.966	98.841	
4.375	99.358	99.233	99.108	
4.500	99.614	99.489	99.364	
4.625	99.886	99.761	99.636	
4.750	100.154	100.029	99.904	

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	97.138	97.013	96.888	
3.375	97.618	97.493	97.368	
3.500	98.067	97.942	97.817	
3.625	98.481	98.356	98.231	
3.750	98.862	98.737	98.612	
3.875	99.212	99.087	98.962	
4.000	99.534	99.409	99.284	
4.125	99.883	99.758	99.633	
4.250	100.212	100.087	99.962	
4.375	100.519	100.394	100.269	
4.500	100.827	100.702	100.577	
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)