



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.: 9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	96.435	96.285	96.135				
4.500	102.731	102.590	102.465	4.500	102.019	101.878	101.753	2.875	97.000	96.850	96.700				
4.625	103.130	102.990	102.865	4.625	102.382	102.242	102.117	3.000	97.474	97.324	97.174				
4.750	103.255	103.084	102.959	4.750	102.600	102.428	102.303	3.125	97.948	97.798	97.648				
4.875	103.576	103.404	103.279	4.875	102.999	102.827	102.702	3.250	98.660	98.510	98.360				
5.000	104.140	103.968	103.843	5.000	103.327	103.155	103.030	3.375	99.127	98.977	98.827				
5.125	104.610	104.438	104.313	5.125	103.582	103.410	103.285	3.500	99.596	99.446	99.296				
5.250	104.541	104.401	104.260	5.250	103.479	103.339	103.198	3.625	100.058	99.908	99.758				
5.375	104.792	104.651	104.510	5.375	103.811	103.670	103.530	3.750	100.092	99.942	99.792				
5.500	104.873	104.732	104.591	5.500	104.230	104.089	103.949	3.875	100.546	100.396	100.246				
5.625	105.063	104.923	104.782	5.625	104.585	104.445	104.304	4.000	100.931	100.781	100.631				
5.750	104.943	104.843	104.703	5.750	103.872	103.772	103.631	4.125	101.271	101.121	100.971				

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	95.435	95.285	95.135	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	96.000	95.850	95.700	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	96.474	96.324	96.174	4.625	100.730	100.480	100.230
4.750	102.091	101.919	101.794	4.750	101.600	101.428	101.303	3.125	96.948	96.798	96.648	4.750	100.841	100.591	100.341
4.875	102.626	102.454	102.329	4.875	101.999	101.827	101.702	3.250	97.660	97.510	97.360	4.875	101.276	101.026	100.776
5.000	102.990	102.818	102.693	5.000	102.327	102.155	102.030	3.375	98.127	97.977	97.827	5.000	101.640	101.390	101.140
5.125	103.460	103.288	103.163	5.125	102.682	102.510	102.385	3.500	98.596	98.446	98.296	5.125	102.030	101.780	101.530
5.250	104.111	103.971	103.830	5.250	102.479	102.339	102.198	3.625	99.058	98.908	98.758	5.250	101.430	101.180	100.930
5.375	104.362	104.221	104.080	5.375	102.811	102.670	102.530	3.750	99.092	98.942	98.792	5.375	101.588	101.338	101.088
5.500	104.643	104.502	104.361	5.500	103.230	103.089	102.949	3.875	99.546	99.396	99.246	5.500	102.123	101.873	101.623
5.625	104.783	104.643	104.502	5.625	103.585	103.445	103.304	4.000	99.931	99.781	99.631	5.625	102.453	102.203	101.953
5.750	104.713	104.613	104.473	5.750	102.872	102.772	102.631	4.125	100.271	100.121	99.971	5.750	102.773	102.523	102.273

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	101.632	101.382	101.132	5.250	101.469	101.219	100.969
5.500	101.944	101.694	101.444	5.500	101.510	101.260	101.010
5.625	102.156	101.906	101.656	5.625	101.865	101.615	101.365
5.750	102.467	102.217	101.967	5.750	101.152	100.902	100.652
5.875	102.751	102.501	102.251	5.875	101.494	101.244	100.994

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:	7/27/2018	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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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.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	94.748	94.598	94.448				
4.500	101.544	101.403	101.278	4.500	100.831	100.690	100.565	2.875	95.312	95.162	95.012				
4.625	101.943	101.802	101.677	4.625	101.195	101.054	100.929	3.000	95.786	95.636	95.486				
4.750	101.630	101.459	101.334	4.750	100.975	100.803	100.678	3.125	96.261	96.111	95.961				
4.875	101.951	101.779	101.654	4.875	101.374	101.202	101.077	3.250	97.722	97.572	97.422				
5.000	102.515	102.343	102.218	5.000	101.702	101.530	101.405	3.375	98.190	98.040	97.890				
5.125	102.985	102.813	102.688	5.125	101.957	101.785	101.660	3.500	98.659	98.509	98.359				
5.250	101.854	101.713	101.573	5.250	100.792	100.651	100.510	3.625	99.120	98.970	98.820				
5.375	102.104	101.964	101.823	5.375	101.123	100.983	100.842	3.750	98.842	98.692	98.542				
5.500	102.185	102.044	101.904	5.500	101.543	101.402	101.261	3.875	99.296	99.146	98.996				
5.625	102.376	102.235	102.094	5.625	101.898	101.757	101.616	4.000	99.681	99.531	99.381				
5.750	101.506	101.406	101.265	5.750	100.435	100.335	100.194	4.125	100.021	99.871	99.721				

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	94.529	94.379	94.229	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	95.093	94.943	94.793	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	95.568	95.418	95.268	4.625	99.543	99.293	99.043
4.750	100.466	100.294	100.169	4.750	99.975	99.803	99.678	3.125	96.042	95.892	95.742	4.750	99.216	98.966	98.716
4.875	101.001	100.829	100.704	4.875	100.374	100.202	100.077	3.250	96.191	96.041	95.891	4.875	99.651	99.401	99.151
5.000	101.365	101.193	101.068	5.000	100.702	100.530	100.405	3.375	96.658	96.508	96.358	5.000	100.015	99.765	99.515
5.125	101.835	101.663	101.538	5.125	101.057	100.885	100.760	3.500	97.128	96.978	96.828	5.125	100.405	100.155	99.905
5.250	101.424	101.283	101.143	5.250	99.792	99.651	99.510	3.625	97.589	97.439	97.289	5.250	98.743	98.493	98.243
5.375	101.674	101.534	101.393	5.375	100.123	99.983	99.842	3.750	96.904	96.754	96.604	5.375	98.900	98.650	98.400
5.500	101.955	101.814	101.674	5.500	100.543	100.402	100.261	3.875	97.358	97.208	97.058	5.500	99.435	99.185	98.935
5.625	102.096	101.955	101.814	5.625	100.898	100.757	100.616	4.000	97.744	97.594	97.444	5.625	99.766	99.516	99.266
5.750	101.276	101.176	101.035	5.750	99.435	99.335	99.194	4.125	98.084	97.934	97.784	5.750	99.336	99.086	98.836

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:	7/27/2018 5.500%

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	98.945	98.695	98.445	5.250	98.781	98.531	98.281
5.500	99.256	99.006	98.756	5.500	98.823	98.573	98.323
5.625	99.469	99.219	98.969	5.625	99.178	98.928	98.678
5.750	99.030	98.780	98.530	5.750	97.715	97.465	97.215
5.875	99.313	99.063	98.813	5.875	98.056	97.806	97.556

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	99.050	98.950	98.850	4.625	101.690	101.590	101.490	3.000	96.351	96.251	96.151	3.000	96.874	96.774	96.674
4.250	99.694	99.594	99.494	4.750	102.222	102.122	102.022	3.125	96.860	96.760	96.660	3.125	97.250	97.150	97.050
4.375	100.268	100.168	100.068	4.875	102.616	102.516	102.416	3.250	97.658	97.558	97.458	3.250	98.093	97.993	97.893
4.500	100.773	100.673	100.573	4.990	102.865	102.765	102.665	3.375	98.180	98.080	97.980	3.375	98.472	98.372	98.272
4.625	101.400	101.300	101.200	5.000	102.965	102.865	102.765	3.500	98.658	98.558	98.458	3.500	98.851	98.751	98.651
4.750	101.953	101.853	101.753	5.125	103.379	103.279	103.179	3.625	99.190	99.090	98.990	3.625	99.199	99.099	98.999
4.875	102.462	102.362	102.262	5.250	103.875	103.775	103.675	3.750	99.528	99.428	99.328	3.750	99.824	99.724	99.624
4.990	102.675	102.575	102.475	5.375	104.180	104.080	103.980	3.875	99.926	99.826	99.726	3.875	100.178	100.078	99.978
5.000	102.775	102.675	102.575	5.500	104.492	104.392	104.292	3.990	100.299	100.199	100.099	3.990	100.412	100.312	100.212
5.125	103.173	103.073	102.973	5.625	104.741	104.641	104.541	4.000	100.399	100.299	100.199	4.000	100.512	100.412	100.312
5.250	103.838	103.738	103.638	5.750	105.286	105.175	105.041	4.125	100.887	100.787	100.687	4.125	100.813	100.713	100.613
5.375	104.239	104.139	104.039	5.875	105.443	105.332	105.198	4.250	101.182	101.082	100.982	4.250	101.084	100.984	100.884
5.500	104.618	104.518	104.418	5.990	105.532	105.421	105.288	4.375	101.480	101.380	101.280	4.375	101.388	101.288	101.181
5.625	104.894	104.794	104.694	6.000	105.632	105.521	105.388	4.500	101.926	101.826	101.726	4.500	101.665	101.565	101.458
5.750	105.509	105.406	105.289	6.125	106.161	106.051	105.917	4.625	102.338	102.238	102.138	4.625	101.931	101.831	101.724
5.875	105.710	105.607	105.490	6.250	106.277	106.158	106.024	4.750	102.500	102.400	102.300	4.750	102.101	102.001	101.894
5.990	105.841	105.738	105.621	6.375	106.572	106.453	106.319	4.875	102.753	102.653	102.553	4.875	102.262	102.162	102.055
6.000	105.941	105.838	105.721	6.500	N/A	N/A	N/A	4.990	102.915	102.815	102.715	4.990	102.291	102.191	102.083
6.125	106.551	106.448	106.331	6.625	N/A	N/A	N/A	5.000	103.015	102.915	102.815	5.000	102.391	102.291	102.183

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	97.740	97.640	97.540	2.875	95.567	95.467	95.367
4.250	98.489	98.389	98.289	2.990	95.878	95.778	95.678
4.375	99.111	99.011	98.911	3.000	95.978	95.878	95.778
4.500	99.680	99.580	99.480	3.125	96.385	96.285	96.185
4.625	100.181	100.081	99.981	3.250	97.279	97.179	97.079
4.750	100.847	100.747	100.647	3.375	97.708	97.608	97.508
4.875	101.410	101.310	101.210	3.500	98.131	98.031	97.931
4.990	101.850	101.750	101.650	3.625	98.553	98.453	98.353
5.000	101.950	101.850	101.750	3.750	98.781	98.681	98.581
5.125	102.199	102.099	101.999	3.875	99.182	99.082	98.982
5.250	102.419	102.319	102.219	3.990	99.490	99.390	99.290
5.375	102.619	102.519	102.419	4.000	99.590	99.490	99.390
5.500	103.110	103.010	102.910	4.125	99.990	99.890	99.790
5.625	103.333	103.233	103.133	4.250	100.191	100.091	99.991
5.750	103.557	103.457	103.357	4.375	100.385	100.285	100.185
5.875	102.577	102.467	102.333	4.500	100.549	100.449	100.349
5.990	102.958	102.847	102.713	4.625	100.691	100.591	100.491
6.000	103.058	102.947	102.813	4.750	100.793	100.693	100.593
6.125	103.313	103.202	103.068	4.875	100.959	100.859	100.759

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	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	97.089	96.989	96.889	4.125	95.855	95.755	95.655	4.625	100.240	100.140	100.040	4.625	98.966	98.866	98.766
4.250	97.851	97.751	97.651	4.250	96.886	96.786	96.686	4.750	100.772	100.672	100.572	4.750	99.850	99.750	99.650
4.375	98.399	98.299	98.199	4.375	97.503	97.403	97.303	4.875	101.165	101.065	100.965	4.875	100.376	100.276	100.176
4.500	98.937	98.837	98.737	4.500	98.153	98.053	97.953	4.990	101.415	101.315	101.215	4.990	100.753	100.653	100.553
4.625	99.661	99.561	99.461	4.625	99.135	99.035	98.935	5.000	101.515	101.415	101.315	5.000	100.853	100.753	100.653
4.750	100.361	100.261	100.161	4.750	100.084	99.984	99.884	5.125	101.929	101.829	101.729	5.125	101.224	101.124	101.024
4.875	100.857	100.757	100.657	4.875	100.647	100.547	100.447	5.250	102.425	102.325	102.225	5.250	101.716	101.616	101.516
4.990	101.225	101.125	101.025	4.990	101.062	100.962	100.862	5.375	102.730	102.630	102.530	5.375	102.150	102.050	101.950
5.000	101.325	101.225	101.125	5.000	101.162	101.062	100.962	5.500	103.042	102.942	102.842	5.500	102.546	102.446	102.346
5.125	101.723	101.623	101.523	5.125	101.544	101.444	101.344	5.625	103.291	103.191	103.091	5.625	102.877	102.777	102.677
5.250	102.388	102.288	102.188	5.250	102.347	102.247	102.147	5.750	103.836	103.735	103.635	5.750	103.299	103.196	103.078
5.375	102.789	102.689	102.589	5.375	102.805	102.705	102.605	5.875	103.993	103.882	103.748	5.875	103.512	103.408	103.291
5.500	103.168	103.068	102.968	5.500	103.226	103.126	103.026	5.990	104.082	103.971	103.838	5.990	103.667	103.564	103.447
5.625	103.444	103.344	103.244	5.625	103.535	103.435	103.335	6.000	104.182	104.071	103.938	6.000	103.767	103.664	103.547
5.750	104.059	103.956	103.839	5.750	104.316	104.213	104.096	6.125	104.711	104.601	104.467	6.125	104.474	104.371	104.254
5.875	104.260	104.157	104.040	5.875	104.552	104.449	104.332	6.250	104.827	104.708	104.574	6.250	104.337	104.218	104.084
5.990	104.391	104.288	104.171	5.990	104.707	104.604	104.486	6.375	105.122	105.003	104.869	6.375	104.731	104.612	104.478
6.000	104.491	104.388	104.271	6.000	104.807	104.704	104.586	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.101	104.998	104.881	6.125	105.482	105.379	105.262	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	95.567	95.467	95.367	3.000	N/A	N/A	N/A	3.000	95.374	95.274	95.174	3.000	N/A	N/A	N/A
2.990	95.878	95.778	95.678	3.125	93.856	93.756	93.656	3.125	95.750	95.650	95.550	3.125	93.633	93.533	93.433
3.000	95.978	95.878	95.778	3.250	94.333	94.233	94.133	3.250	96.593	96.493	96.393	3.250	94.120	94.020	93.920
3.125	96.385	96.285	96.185	3.375	95.022	94.922	94.822	3.375	96.972	96.872	96.772	3.375	94.799	94.699	94.599
3.250	97.279	97.179	97.079	3.500	95.676	95.576	95.476	3.500	97.351	97.251	97.151	3.500	95.463	95.363	95.263
3.375	97.708	97.608	97.508	3.625	96.337	96.237	96.137	3.625	97.699	97.599	97.499	3.625	96.114	96.014	95.914
3.500	98.131	98.031	97.931	3.750	96.698	96.598	96.498	3.750	98.324	98.224	98.124	3.750	96.484	96.384	96.284
3.625	98.553	98.453	98.353	3.875	97.240	97.140	97.040	3.875	98.678	98.578	98.478	3.875	97.016	96.916	96.816
3.750	98.781	98.681	98.581	3.990	97.770	97.670	97.570	3.990	98.912	98.812	98.712	3.990	97.547	97.447	97.347
3.875	99.182	99.082	98.982	4.000	97.870	97.770	97.670	4.000	99.012	98.912	98.812	4.000	97.647	97.547	97.447
3.990	99.490	99.390	99.290	4.125	98.492	98.392	98.292	4.125	99.313	99.213	99.113	4.125	98.259	98.159	98.059
4.000	99.590	99.490	99.390	4.250	98.819	98.719	98.619	4.250	99.584	99.484	99.384	4.250	98.585	98.485	98.385
4.125	99.990	99.890	99.790	4.375	99.133	99.033	98.933	4.375	99.888	99.788	99.688	4.375	98.900	98.800	98.700
4.250	100.191	100.091	99.991	4.500	99.659	99.559	99.459	4.500	100.165	100.065	99.965	4.500	99.406	99.306	99.206
4.375	100.385	100.285	100.185	4.625	100.193	100.093	99.993	4.625	100.431	100.331	100.231	4.625	99.940	99.840	99.740
4.500	100.549	100.449	100.349	4.750	100.375	100.275	100.175	4.750	100.601	100.501	100.394	4.750	100.122	100.022	99.922
4.625	100.691	100.591	100.491	4.875	100.654	100.554	100.454	4.875	100.762	100.662	100.555	4.875	100.401	100.301	100.201
4.750	100.793	100.693	100.593	4.990	100.848	100.748	100.648	4.990	100.791	100.691	100.583	4.990	100.585	100.485	100.385
4.875	100.959	100.859	100.759	5.000	100.948	100.848	100.748	5.000	100.891	100.791	100.683	5.000	100.685	100.585	100.485

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%
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 HB	0.125		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	99.694	99.594	99.494	3.750	97.588	97.488	97.388	2.750	95.069	94.969	94.869	
4.375	100.268	100.168	100.068	3.875	98.142	98.042	97.942	2.875	95.742	95.642	95.542	
4.500	100.820	100.720	100.620	3.990	98.743	98.643	98.543	2.990	96.304	96.204	96.104	
4.625	101.526	101.426	101.326	4.000	98.843	98.743	98.643	3.000	96.404	96.304	96.204	
4.750	102.107	102.007	101.907	4.125	99.469	99.369	99.269	3.125	96.993	96.893	96.793	
4.875	102.603	102.503	102.403	4.250	100.126	100.026	99.926	3.250	97.658	97.558	97.458	
4.990	102.951	102.851	102.751	4.375	100.654	100.554	100.454	3.375	98.180	98.080	97.980	
5.000	103.051	102.951	102.851	4.500	101.318	101.218	101.118	3.500	98.695	98.595	98.495	
5.125	103.545	103.445	103.345	4.625	101.910	101.810	101.710	3.625	99.260	99.160	99.060	
5.250	104.083	103.983	103.883	4.750	102.447	102.347	102.247	3.750	99.714	99.614	99.514	
5.375	104.519	104.419	104.319	4.875	102.797	102.697	102.597	3.875	100.214	100.114	100.014	
5.500	104.881	104.781	104.681	4.990	103.004	102.904	102.804	3.990	100.516	100.416	100.316	
5.625	105.235	105.127	105.035	5.000	103.104	103.004	102.904	4.000	100.616	100.516	100.416	
5.750	105.638	105.530	105.438	5.125	103.581	103.481	103.372	4.125	101.156	101.056	100.956	
5.875	105.990	105.890	105.790	5.250	103.986	103.886	103.776	4.250	101.477	101.377	101.277	
5.990	106.199	106.099	105.999	5.375	104.253	104.153	104.043	4.375	101.729	101.629	101.529	
6.000	106.299	106.199	106.099	5.500	104.449	104.349	104.240	4.500	102.144	102.044	101.944	
6.125	106.095	105.995	105.895	5.625	104.988	104.880	104.788	4.625	102.514	102.414	102.314	
6.250	106.779	106.679	106.579	5.750	105.446	105.338	105.246	4.750	102.814	102.714	102.614	

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	98.834	98.734	98.634	2.750	94.725	94.625
4.375	99.408	99.308	99.208	2.875	95.398	95.298
4.500	99.960	99.860	99.760	2.990	95.960	95.860
4.625	100.643	100.543	100.443	3.000	96.060	95.960
4.750	101.224	101.124	101.024	3.125	96.649	96.549
4.875	101.720	101.620	101.520	3.250	97.314	97.214
4.990	102.068	101.968	101.868	3.375	97.836	97.736
5.000	102.168	102.068	101.968	3.500	98.070	97.970
5.125	101.943	101.843	101.743	3.625	98.635	98.535
5.250	102.481	102.381	102.281	3.750	99.089	98.989
5.375	102.917	102.817	102.717	3.875	99.589	99.489
5.500	103.279	103.179	103.079	3.990	99.406	99.306
5.625	102.320	102.212	102.120	4.000	99.506	99.406
5.750	102.723	102.615	102.523	4.125	100.046	99.946
5.875	102.925	102.825	102.725	4.250	100.367	100.267
5.990	102.984	102.884	102.784	4.375	100.619	100.519
6.000	103.084	102.984	102.884	4.500	100.565	100.465
6.125	102.730	102.630	102.530	4.625	100.935	100.835
6.250	103.264	103.164	103.064	4.750	101.235	101.135

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

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	98.180	98.080	97.980	4.250	98.080	97.980	97.880	3.750	96.138	96.038	95.938	3.750	96.038	95.938	95.838
4.375	98.716	98.616	98.516	4.375	98.616	98.516	98.416	3.875	96.692	96.592	96.492	3.875	96.592	96.492	96.392
4.500	99.370	99.270	99.170	4.500	99.270	99.170	99.070	3.990	97.293	97.193	97.093	3.990	97.193	97.093	96.993
4.625	100.076	99.976	99.876	4.625	99.976	99.876	99.776	4.000	97.993	97.893	97.793	4.000	97.893	97.793	97.693
4.750	100.657	100.557	100.457	4.750	100.557	100.457	100.357	4.125	98.019	97.919	97.819	4.125	97.919	97.819	97.719
4.875	101.153	101.053	100.953	4.875	101.053	100.953	100.853	4.250	98.596	98.496	98.396	4.250	98.496	98.396	98.296
4.990	101.501	101.401	101.301	4.990	101.401	101.301	101.201	4.375	99.204	99.104	99.004	4.375	99.104	99.004	98.904
5.000	101.601	101.501	101.401	5.000	101.501	101.401	101.301	4.500	99.868	99.768	99.668	4.500	99.768	99.668	99.568
5.125	102.095	101.995	101.895	5.125	101.995	101.895	101.795	4.625	100.460	100.360	100.260	4.625	100.360	100.260	100.160
5.250	102.633	102.533	102.433	5.250	102.533	102.433	102.333	4.750	100.997	100.897	100.797	4.750	100.897	100.797	100.697
5.375	103.069	102.969	102.869	5.375	102.969	102.869	102.769	4.875	101.347	101.247	101.147	4.875	101.247	101.147	101.047
5.500	103.431	103.331	103.231	5.500	103.331	103.231	103.131	4.990	101.554	101.454	101.354	4.990	101.454	101.354	101.254
5.625	103.785	103.677	103.585	5.625	103.685	103.577	103.485	5.000	101.654	101.554	101.454	5.000	101.554	101.454	101.354
5.750	104.188	104.080	103.988	5.750	104.088	103.980	103.888	5.125	102.131	102.031	101.922	5.125	102.031	101.931	101.822
5.875	104.540	104.432	104.340	5.875	104.440	104.332	104.240	5.250	102.536	102.436	102.326	5.250	102.436	102.336	102.226
5.990	104.749	104.641	104.549	5.990	104.649	104.541	104.449	5.375	102.803	102.703	102.593	5.375	102.703	102.603	102.493
6.000	104.849	104.741	104.649	6.000	104.749	104.641	104.549	5.500	102.999	102.899	102.790	5.500	102.899	102.799	102.690
6.125	104.645	104.519	104.445	6.125	104.545	104.419	104.345	5.625	103.538	103.438	103.338	5.625	103.438	103.338	103.238
6.250	105.329	105.185	105.129	6.250	105.229	105.085	105.029	5.750	103.996	103.888	103.796	5.750	103.896	103.788	103.696

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.569	93.469	93.369	2.750	93.469	93.369	93.269
2.875	94.242	94.142	94.042	2.875	94.142	94.042	93.942
2.990	94.804	94.704	94.604	2.990	94.704	94.604	94.504
3.000	94.904	94.804	94.704	3.000	94.804	94.704	94.604
3.125	95.493	95.393	95.293	3.125	95.393	95.293	95.193
3.250	95.970	95.870	95.770	3.250	95.870	95.770	95.670
3.375	96.484	96.384	96.284	3.375	96.384	96.284	96.184
3.500	97.195	97.095	96.995	3.500	97.095	96.995	96.895
3.625	97.760	97.660	97.560	3.625	97.660	97.560	97.460
3.750	98.214	98.114	98.014	3.750	98.114	98.014	97.914
3.875	98.714	98.614	98.514	3.875	98.614	98.514	98.414
3.990	99.016	98.916	98.816	3.990	98.916	98.816	98.716
4.000	99.116	99.016	98.916	4.000	99.016	98.916	98.816
4.125	99.656	99.556	99.456	4.125	99.556	99.456	99.356
4.250	99.977	99.877	99.777	4.250	99.877	99.777	99.677
4.375	100.229	100.129	100.029	4.375	100.129	100.029	99.929
4.500	100.644	100.544	100.444	4.500	100.544	100.444	100.344
4.625	101.014	100.914	100.814	4.625	100.914	100.814	100.714
4.750	101.314	101.214	101.114	4.750	101.214	101.114	101.014

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	97.320	97.220	97.120	4.250	97.220	97.120	97.020	2.750	93.225	93.125	93.025	2.750	93.125	93.025	92.925
4.375	97.856	97.756	97.656	4.375	97.756	97.656	97.556	2.875	93.898	93.798	93.698	2.875	93.798	93.698	93.598
4.500	98.510	98.410	98.310	4.500	98.410	98.310	98.210	2.990	94.460	94.360	94.260	2.990	94.360	94.260	94.160
4.625	99.193	99.093	98.993	4.625	99.093	98.993	98.893	3.000	94.560	94.460	94.360	3.000	94.460	94.360	94.260
4.750	99.774	99.674	99.574	4.750	99.674	99.574	99.474	3.125	95.149	95.049	94.949	3.125	95.049	94.949	94.849
4.875	100.270	100.170	100.070	4.875	100.170	100.070	99.970	3.250	95.626	95.526	95.426	3.250	95.526	95.426	95.326
4.990	100.618	100.518	100.418	4.990	100.518	100.418	100.318	3.375	96.140	96.040	95.940	3.375	96.040	95.940	95.840
5.000	100.718	100.618	100.518	5.000	100.618	100.518	100.418	3.500	96.570	96.470	96.370	3.500	96.470	96.370	96.270
5.125	100.493	100.393	100.293	5.125	100.393	100.293	100.193	3.625	97.135	97.035	96.935	3.625	97.035	96.935	96.835
5.250	101.031	100.931	100.831	5.250	100.931	100.831	100.731	3.750	97.589	97.489	97.389	3.750	97.489	97.389	97.289
5.375	101.467	101.367	101.267	5.375	101.367	101.267	101.167	3.875	98.089	97.989	97.889	3.875	97.989	97.889	97.789
5.500	101.829	101.729	101.629	5.500	101.729	101.629	101.529	3.990	97.806	97.706	97.606	3.990	97.706	97.606	97.506
5.625	100.870	100.762	100.670	5.625	100.770	100.662	100.570	4.000	98.006	97.906	97.806	4.000	97.906	97.806	97.706
5.750	101.273	101.165	101.073	5.750	101.173	101.065	100.973	4.125	98.546	98.446	98.346	4.125	98.446	98.346	98.246
5.875	101.475	101.367	101.275	5.875	101.375	101.267	101.175	4.250	98.867	98.767	98.667	4.250	98.767	98.667	98.567
5.990	101.534	101.426	101.334	5.990	101.434	101.326	101.234	4.375	99.119	99.019	98.919	4.375	99.019	98.919	98.819
6.000	101.634	101.526	101.434	6.000	101.534	101.426	101.334	4.500	99.065	98.965	98.865	4.500	98.965	98.865	98.765
6.125	101.280	101.154	101.080	6.125	101.180	101.054	100.980	4.625	99.435	99.335	99.235	4.625	99.335	99.235	99.135
6.250	101.814	101.670	101.614	6.250	101.714	101.570	101.514	4.750	99.735	99.635	99.535	4.750	99.635	99.535	99.435

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	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-0.50%	-0.50%	-0.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.00%	-0.75%	-0.75%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.25%	-1.75%	-1.75%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-2.75%	-2.25%	-2.25%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%
< 620 *	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%

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

Product Features										
Product Feature < \ LTV >	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.50%	-1.00%	-2.00%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Manufactured	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%
2-Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%
3-4 Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	-1.50%	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%
Condo > 15 year	0.00%	0.00%	0.00%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%
SC C/O Refi	-1.00%	-1.00%	-1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2018

45 Day Lock Exp.:

9/10/2018

60 Day Lock Exp.:

9/25/2018

W. Rate Sheet Dated: 7/27/2018

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	99.630	99.530	99.430	3.750	97.588	97.488	97.388	2.750	95.069	94.969	94.869	4.250	98.770	98.670	98.570	2.750	94.725	94.625	94.525
4.375	100.166	100.066	99.966	3.875	98.142	98.042	97.942	2.875	95.742	95.642	95.542	4.375	99.306	99.206	99.106	2.875	95.398	95.298	95.198
4.500	100.820	100.720	100.620	3.990	98.743	98.643	98.543	2.990	96.304	96.204	96.104	4.500	99.960	99.860	99.760	2.990	95.960	95.860	95.760
4.625	101.526	101.426	101.326	4.000	98.843	98.743	98.643	3.000	96.404	96.304	96.204	4.625	100.643	100.543	100.443	3.000	96.060	95.960	95.860
4.750	102.107	102.007	101.907	4.125	99.469	99.369	99.269	3.125	96.993	96.893	96.793	4.750	101.224	101.124	101.024	3.125	96.649	96.549	96.449
4.875	102.603	102.503	102.403	4.250	100.046	99.946	99.846	3.250	97.470	97.370	97.270	4.875	101.720	101.620	101.520	3.250	97.126	97.026	96.926
4.990	102.951	102.851	102.751	4.375	100.654	100.554	100.454	3.375	97.984	97.884	97.784	4.990	102.068	101.968	101.868	3.375	97.640	97.540	97.440
5.000	103.051	102.951	102.851	4.500	101.318	101.218	101.118	3.500	98.695	98.595	98.495	5.000	102.168	102.068	101.968	3.500	98.070	97.970	97.870
5.125	103.545	103.445	103.345	4.625	101.910	101.810	101.710	3.625	99.260	99.160	99.060	5.125	101.943	101.843	101.743	3.625	98.635	98.535	98.435
5.250	104.083	103.983	103.883	4.750	102.447	102.347	102.247	3.750	99.714	99.614	99.514	5.250	102.481	102.381	102.281	3.750	99.089	98.989	98.889
5.375	104.519	104.419	104.319	4.875	102.797	102.697	102.597	3.875	100.214	100.114	100.014	5.375	102.917	102.817	102.717	3.875	99.589	99.489	99.389
5.500	104.881	104.781	104.681	4.990	103.004	102.904	102.804	3.990	100.516	100.416	100.316	5.500	103.279	103.179	103.079	3.990	99.406	99.306	99.206
5.625	105.235	105.127	105.035	5.000	103.104	103.004	102.904	4.000	100.616	100.516	100.416	5.625	103.320	103.212	103.120	4.000	99.506	99.406	99.306
5.750	105.638	105.530	105.438	5.125	103.581	103.481	103.372	4.125	101.156	101.056	100.956	5.750	102.723	102.615	102.523	4.125	100.046	99.946	99.846
5.875	105.990	105.890	105.790	5.250	103.986	103.886	103.776	4.250	101.477	101.377	101.277	5.875	102.925	102.825	102.725	4.250	100.367	100.267	100.167
5.990	106.199	106.099	105.999	5.375	104.253	104.153	104.043	4.375	101.729	101.629	101.529	5.990	102.984	102.884	102.784	4.375	100.619	100.519	100.419
6.000	106.299	106.199	106.099	5.500	104.449	104.349	104.240	4.500	102.144	102.044	101.944	6.000	103.084	102.984	102.884	4.500	100.565	100.465	100.365
6.125	106.095	105.995	105.895	5.625	104.988	104.880	104.788	4.625	102.514	102.414	102.314	6.125	102.730	102.630	102.530	4.625	100.935	100.835	100.735
6.250	106.779	106.679	106.579	5.750	105.446	105.338	105.246	4.750	102.814	102.714	102.614	6.250	103.264	103.164	103.064	4.750	101.235	101.135	101.035

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%	97.01 - 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.: **9/25/2018**

W. Rate Sheet Dated: **7/27/2018**

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	95.979	95.854	95.729	
4.125	97.122	96.997	96.872	
4.250	97.979	97.854	97.729	
4.375	98.553	98.428	98.303	
4.500	99.171	99.046	98.921	
4.625	99.728	99.603	99.478	
4.750	100.217	100.092	99.967	
4.875	100.658	100.533	100.408	
5.000	101.065	100.940	100.815	
5.125	101.456	101.331	101.206	
5.250	101.781	101.656	101.531	
5.375	102.066	101.941	101.816	
5.500	102.202	102.077	101.952	

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	96.636	96.511	96.386	
3.625	97.109	96.984	96.859	
3.750	97.542	97.417	97.292	
3.875	98.153	98.028	97.903	
4.000	98.502	98.377	98.252	
4.125	98.763	98.638	98.513	
4.250	99.055	98.930	98.805	
4.375	99.321	99.196	99.071	
4.500	99.578	99.453	99.328	
4.625	99.852	99.727	99.602	
4.750	100.120	99.995	99.870	

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	97.103	96.978	96.853	
3.375	97.583	97.458	97.333	
3.500	98.031	97.906	97.781	
3.625	98.445	98.320	98.195	
3.750	98.825	98.700	98.575	
3.875	99.175	99.050	98.925	
4.000	99.497	99.372	99.247	
4.125	99.845	99.720	99.595	
4.250	100.175	100.050	99.925	
4.375	100.482	100.357	100.232	
4.500	100.789	100.664	100.539	
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)