



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.: 8/29/2018

45 Day Lock Exp.: 9/13/2018

60 Day Lock Exp.: 9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	97.808	97.658	97.508	3.500	97.296	97.146	96.996	1.875	N/A	N/A	N/A	3.125	96.661	96.511	96.361
3.625	98.342	98.192	98.042	3.625	97.794	97.644	97.494	2.000	N/A	N/A	N/A	3.250	98.018	97.868	97.718
3.750	99.267	99.117	98.967	3.750	98.875	98.725	98.575	2.125	N/A	N/A	N/A	3.375	98.608	98.458	98.308
3.875	99.793	99.643	99.493	3.875	99.367	99.217	99.067	2.250	93.271	93.121	92.971	3.500	99.100	98.950	98.800
4.000	100.322	100.172	100.022	4.000	99.860	99.710	99.560	2.375	93.636	93.486	93.336	3.625	99.633	99.483	99.333
4.125	100.843	100.693	100.543	4.125	100.345	100.195	100.045	2.500	92.758	92.608	92.458	Margin = 2.250		Index = 2.400	
4.250	101.617	101.476	101.351	4.250	100.975	100.835	100.710	2.625	93.708	93.558	93.408				
4.375	102.130	101.990	101.865	4.375	101.453	101.313	101.188	2.750	96.381	96.231	96.081				
4.500	102.575	102.434	102.309	4.500	101.862	101.722	101.597	2.875	96.945	96.795	96.645				
4.625	102.974	102.834	102.709	4.625	102.226	102.086	101.961	3.000	97.419	97.269	97.119				
4.750	103.099	102.927	102.787	4.750	102.475	102.303	102.162	3.125	97.894	97.744	97.594				
4.875	103.451	103.279	103.138	4.875	102.874	102.702	102.562	3.250	98.578	98.428	98.278				
5.000	104.015	103.843	103.702	5.000	103.202	103.030	102.890	3.375	99.045	98.895	98.745				
5.125	104.485	104.313	104.173	5.125	103.457	103.285	103.145	3.500	99.514	99.364	99.214				
5.250	104.432	104.291	104.151	5.250	103.370	103.229	103.089	3.625	99.976	99.826	99.676				
5.375	104.682	104.542	104.401	5.375	103.702	103.561	103.420	3.750	100.033	99.883	99.733				
5.500	104.763	104.623	104.482	5.500	104.121	103.980	103.839	3.875	100.487	100.337	100.187				
5.625	104.954	104.813	104.673	5.625	104.476	104.335	104.195	4.000	100.873	100.723	100.573				
5.750	104.928	104.828	104.728	5.750	103.856	103.756	103.656	4.125	101.213	101.063	100.913				

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	96.608	96.458	96.308	3.500	96.296	96.146	95.996	1.875	N/A	N/A	N/A	3.125	95.661	95.511	95.361
3.625	97.142	96.992	96.842	3.625	96.794	96.644	96.494	2.000	N/A	N/A	N/A	3.250	97.018	96.868	96.718
3.750	98.067	97.917	97.767	3.750	97.875	97.725	97.575	2.125	N/A	N/A	N/A	3.375	97.608	97.458	97.308
3.875	98.593	98.443	98.293	3.875	98.367	98.217	98.067	2.250	92.271	92.121	91.971	3.500	98.100	97.950	97.800
4.000	99.122	98.972	98.822	4.000	98.860	98.710	98.560	2.375	92.636	92.486	92.336	3.625	98.633	98.483	98.333
4.125	99.643	99.493	99.343	4.125	99.345	99.195	99.045	2.500	91.758	91.608	91.458	Margin = 2.250		Index = 2.400	
4.250	100.417	100.276	100.151	4.250	99.975	99.835	99.710	2.625	92.708	92.558	92.408	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.930	100.790	100.665	4.375	100.453	100.313	100.188	2.750	95.381	95.231	95.081	Rate	30 Day	45 Day	60 Day
4.500	101.375	101.234	101.109	4.500	100.862	100.722	100.597	2.875	95.945	95.795	95.645	4.500	100.175	99.925	99.675
4.625	101.774	101.634	101.509	4.625	101.226	101.086	100.961	3.000	96.419	96.269	96.119	4.625	100.574	100.324	100.074
4.750	101.966	101.794	101.653	4.750	101.475	101.303	101.162	3.125	96.894	96.744	96.594	4.750	100.716	100.466	100.216
4.875	102.501	102.329	102.188	4.875	101.874	101.702	101.562	3.250	97.578	97.428	97.278	4.875	101.151	100.901	100.651
5.000	102.865	102.693	102.552	5.000	102.202	102.030	101.890	3.375	98.045	97.895	97.745	5.000	101.515	101.265	101.015
5.125	103.335	103.163	103.023	5.125	102.557	102.385	102.245	3.500	98.514	98.364	98.214	5.125	101.905	101.655	101.405
5.250	104.002	103.861	103.721	5.250	102.370	102.229	102.089	3.625	98.976	98.826	98.676	5.250	101.321	101.071	100.821
5.375	104.252	104.112	103.971	5.375	102.702	102.561	102.420	3.750	99.033	98.883	98.733	5.375	101.478	101.228	100.978
5.500	104.533	104.393	104.252	5.500	103.121	102.980	102.839	3.875	99.487	99.337	99.187	5.500	102.013	101.763	101.513
5.625	104.674	104.533	104.393	5.625	103.476	103.335	103.195	4.000	99.873	99.723	99.573	5.625	102.344	102.094	101.844
5.750	104.698	104.598	104.498	5.750	102.856	102.756	102.656	4.125	100.213	100.063	99.913	5.750	102.758	102.508	102.258

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	99.325	99.075	98.825	4.500	99.142	98.892	98.642
4.750	99.866	99.616	99.366	4.750	99.755	99.505	99.255
5.000	100.665	100.415	100.165	5.000	100.482	100.232	99.982
5.250	101.523	101.273	101.023	5.250	101.359	101.109	100.859
5.500	101.834	101.584	101.334	5.500	101.401	101.151	100.901
5.625	102.047	101.797	101.547	5.625	101.756	101.506	101.256
5.750	102.452	102.202	101.952	5.750	101.136	100.886	100.636
5.875	102.735	102.485	102.235	5.875	101.478	101.228	100.978

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:	7/30/2018	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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30 Day Lock Exp.:

8/29/2018

45 Day Lock Exp.:

9/13/2018

60 Day Lock Exp.:

9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	96.871	96.721	96.571	3.500	96.358	96.208	96.058	1.875	N/A	N/A	N/A	3.125	94.97	94.824	94.674
3.625	97.404	97.254	97.104	3.625	96.856	96.706	96.556	2.000	N/A	N/A	N/A	3.250	97.08	96.930	96.780
3.750	98.017	97.867	97.717	3.750	97.625	97.475	97.325	2.125	N/A	N/A	N/A	3.375	97.67	97.520	97.370
3.875	98.543	98.393	98.243	3.875	98.117	97.967	97.817	2.250	89.771	89.621	89.471	3.500	98.16	98.012	97.862
4.000	99.072	98.922	98.772	4.000	98.610	98.460	98.310	2.375	90.136	89.986	89.836	3.625	98.70	98.546	98.396
4.125	99.593	99.443	99.293	4.125	99.095	98.945	98.795	2.500	89.258	89.108	88.958	Margin = 2.250		Index = 2.400	
4.250	100.429	100.288	100.163	4.250	99.788	99.647	99.522	2.625	90.208	90.058	89.908				
4.375	100.943	100.802	100.677	4.375	100.266	100.125	100.000	2.750	94.693	94.543	94.393				
4.500	101.387	101.247	101.122	4.500	100.675	100.534	100.409	2.875	95.257	95.107	94.957				
4.625	101.787	101.646	101.521	4.625	101.039	100.898	100.773	3.000	95.732	95.582	95.432				
4.750	101.474	101.302	101.162	4.750	100.850	100.678	100.537	3.125	96.206	96.056	95.906				
4.875	101.826	101.654	101.513	4.875	101.249	101.077	100.937	3.250	97.640	97.490	97.340				
5.000	102.390	102.218	102.077	5.000	101.577	101.405	101.265	3.375	98.107	97.957	97.807				
5.125	102.860	102.688	102.548	5.125	101.832	101.660	101.520	3.500	98.577	98.427	98.277				
5.250	101.744	101.604	101.463	5.250	100.682	100.542	100.401	3.625	99.038	98.888	98.738				
5.375	101.995	101.854	101.714	5.375	101.014	100.873	100.733	3.750	98.783	98.633	98.483				
5.500	102.076	101.935	101.794	5.500	101.433	101.293	101.152	3.875	99.237	99.087	98.937				
5.625	102.266	102.126	101.985	5.625	101.788	101.648	101.507	4.000	99.623	99.473	99.323				
5.750	101.490	101.390	101.290	5.750	100.419	100.319	100.219	4.125	99.963	99.813	99.663				

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	95.671	95.521	95.371	3.500	95.358	95.208	95.058	1.875	N/A	N/A	N/A	3.125	93.974	93.824	93.674
3.625	96.204	96.054	95.904	3.625	95.856	95.706	95.556	2.000	N/A	N/A	N/A	3.250	96.080	95.930	95.780
3.750	96.817	96.667	96.517	3.750	96.625	96.475	96.325	2.125	N/A	N/A	N/A	3.375	96.670	96.520	96.370
3.875	97.343	97.193	97.043	3.875	97.117	96.967	96.817	2.250	90.521	90.371	90.221	3.500	97.162	97.012	96.862
4.000	97.872	97.722	97.572	4.000	97.610	97.460	97.310	2.375	90.886	90.736	90.586	3.625	97.696	97.546	97.396
4.125	98.393	98.243	98.093	4.125	98.095	97.945	97.795	2.500	90.008	89.858	89.708	Margin = 2.250		Index = 2.400	
4.250	99.229	99.088	98.963	4.250	98.788	98.647	98.522	2.625	90.958	90.808	90.658	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.743	99.602	99.477	4.375	99.266	99.125	99.000	2.750	94.475	94.325	94.175	Rate	30 Day	45 Day	60 Day
4.500	100.187	100.047	99.922	4.500	99.675	99.534	99.409	2.875	95.039	94.889	94.739	4.500	98.987	98.737	98.487
4.625	100.587	100.446	100.321	4.625	100.039	99.898	99.773	3.000	95.513	95.363	95.213	4.625	99.387	99.137	98.887
4.750	100.341	100.169	100.028	4.750	99.850	99.678	99.537	3.125	95.987	95.837	95.687	4.750	99.091	98.841	98.591
4.875	100.876	100.704	100.563	4.875	100.249	100.077	99.937	3.250	96.109	95.959	95.809	4.875	99.526	99.276	99.026
5.000	101.240	101.068	100.927	5.000	100.577	100.405	100.265	3.375	96.576	96.426	96.276	5.000	99.890	99.640	99.390
5.125	101.710	101.538	101.398	5.125	100.932	100.760	100.620	3.500	97.046	96.896	96.746	5.125	100.280	100.030	99.780
5.250	101.314	101.174	101.033	5.250	99.682	99.542	99.401	3.625	97.507	97.357	97.207	5.250	98.633	98.383	98.133
5.375	101.565	101.424	101.284	5.375	100.014	99.873	99.733	3.750	96.846	96.696	96.546	5.375	98.791	98.541	98.291
5.500	101.846	101.705	101.564	5.500	100.433	100.293	100.152	3.875	97.300	97.150	97.000	5.500	99.326	99.076	98.826
5.625	101.986	101.846	101.705	5.625	100.788	100.648	100.507	4.000	97.685	97.535	97.385	5.625	99.656	99.406	99.156
5.750	101.260	101.160	101.060	5.750	99.419	99.319	99.219	4.125	98.025	97.875	97.725	5.750	99.320	99.070	98.820

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	98.137	97.887	97.637	4.500	97.955	97.705	97.455
4.750	98.241	97.991	97.741	4.750	98.130	97.880	97.630
5.000	99.040	98.790	98.540	5.000	98.857	98.607	98.357
5.250	98.835	98.585	98.335	5.250	98.672	98.422	98.172
5.500	99.147	98.897	98.647	5.500	98.713	98.463	98.213
5.625	99.359	99.109	98.859	5.625	99.068	98.818	98.568
5.750	99.014	98.764	98.514	5.750	97.699	97.449	97.199
5.875	99.297	99.047	98.797	5.875	98.041	97.791	97.541

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:	7/30/2018 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.:

8/29/2018

45 Day Lock Exp.:

9/13/2018

60 Day Lock Exp.:

9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	99.081	98.981	98.881	4.625	101.744	101.644	101.544	3.000	96.234	96.134	96.034	#REF!	#REF!	#REF!	#REF!
4.250	99.725	99.625	99.525	4.750	102.207	102.107	102.007	3.125	96.744	96.644	96.544	#REF!	#REF!	#REF!	#REF!
4.375	100.299	100.199	100.099	4.875	102.679	102.579	102.479	3.250	97.267	97.167	97.067	#REF!	#REF!	#REF!	#REF!
4.500	100.805	100.705	100.605	4.990	102.726	102.626	102.526	3.375	98.148	98.048	97.948	#REF!	#REF!	#REF!	#REF!
4.625	101.432	101.332	101.232	5.000	102.826	102.726	102.626	3.500	98.627	98.527	98.427	#REF!	#REF!	#REF!	#REF!
4.750	101.985	101.885	101.785	5.125	103.270	103.170	103.070	3.625	99.159	99.059	98.959	#REF!	#REF!	#REF!	#REF!
4.875	102.494	102.394	102.294	5.250	103.766	103.666	103.566	3.750	99.497	99.397	99.297	#REF!	#REF!	#REF!	#REF!
4.990	102.502	102.402	102.302	5.375	104.071	103.971	103.871	3.875	99.895	99.795	99.695	#REF!	#REF!	#REF!	#REF!
5.000	102.602	102.502	102.402	5.500	104.381	104.281	104.181	3.990	100.235	100.135	100.035	#REF!	#REF!	#REF!	#REF!
5.125	103.033	102.933	102.833	5.625	104.629	104.529	104.429	4.000	100.335	100.235	100.135	#REF!	#REF!	#REF!	#REF!
5.250	103.698	103.598	103.498	5.750	105.221	105.101	104.967	4.125	100.813	100.713	100.613	#REF!	#REF!	#REF!	#REF!
5.375	104.097	103.997	103.897	5.875	105.377	105.258	105.124	4.250	101.108	101.008	100.908	#REF!	#REF!	#REF!	#REF!
5.500	104.476	104.376	104.276	5.990	105.467	105.348	105.214	4.375	101.470	101.370	101.270	#REF!	#REF!	#REF!	#REF!
5.625	104.754	104.654	104.554	6.000	105.567	105.448	105.314	4.500	101.913	101.813	101.713	#REF!	#REF!	#REF!	#REF!
5.750	105.444	105.336	105.219	6.125	106.096	105.977	105.843	4.625	102.325	102.225	102.125	#REF!	#REF!	#REF!	#REF!
5.875	105.645	105.537	105.420	6.250	106.302	106.178	106.044	4.750	102.487	102.387	102.287	#REF!	#REF!	#REF!	#REF!
5.990	105.776	105.667	105.550	6.375	106.597	106.473	106.339	4.875	102.737	102.637	102.537	#REF!	#REF!	#REF!	#REF!
6.000	105.876	105.767	105.650	6.500	N/A	N/A	N/A	4.990	102.898	102.798	102.698	#REF!	#REF!	#REF!	#REF!
6.125	106.486	106.378	106.261	6.625	N/A	N/A	N/A	5.000	102.998	102.898	102.798	#REF!	#REF!	#REF!	#REF!

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.321	98.221	98.121	2.875	95.450	95.350	95.250
4.375	98.943	98.843	98.743	2.990	95.761	95.661	95.561
4.500	99.509	99.409	99.309	3.000	95.861	95.761	95.661
4.625	100.013	99.913	99.813	3.125	96.268	96.168	96.068
4.750	100.677	100.577	100.477	3.250	97.174	97.074	96.974
4.875	101.239	101.139	101.039	3.375	97.603	97.503	97.403
4.990	101.680	101.580	101.480	3.500	98.026	97.926	97.826
5.000	101.780	101.680	101.580	3.625	98.448	98.348	98.248
5.125	102.030	101.930	101.830	3.750	98.686	98.586	98.486
5.250	102.245	102.145	102.045	3.875	99.108	99.008	98.908
5.375	102.478	102.378	102.278	3.990	99.416	99.316	99.216
5.500	102.967	102.867	102.767	4.000	99.516	99.416	99.316
5.625	103.190	103.090	102.990	4.125	99.916	99.816	99.716
5.750	103.413	103.313	103.213	4.250	100.117	100.017	99.917
5.875	102.511	102.392	102.258	4.375	100.311	100.211	100.111
5.990	102.893	102.773	102.639	4.500	100.472	100.372	100.272
6.000	102.993	102.873	102.739	4.625	100.678	100.578	100.478
6.125	103.248	103.129	102.995	4.750	100.780	100.680	100.580
6.250	103.484	103.364	103.230	4.875	100.944	100.844	100.744

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)	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 Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/29/2018

45 Day Lock Exp.:

9/13/2018

60 Day Lock Exp.:

9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	96.922	96.822	96.722	4.125	95.688	95.588	95.488	4.625	100.103	100.003	99.903	4.625	98.797	98.697	98.597
4.250	97.682	97.582	97.482	4.250	96.718	96.618	96.518	4.750	100.633	100.533	100.433	4.750	99.680	99.580	99.480
4.375	98.229	98.129	98.029	4.375	97.334	97.234	97.134	4.875	101.026	100.926	100.826	4.875	100.205	100.105	100.005
4.500	98.770	98.670	98.570	4.500	97.986	97.886	97.786	4.990	101.276	101.176	101.076	4.990	100.580	100.480	100.380
4.625	99.492	99.392	99.292	4.625	98.966	98.866	98.766	5.000	101.376	101.276	101.176	5.000	100.680	100.580	100.480
4.750	100.191	100.091	99.991	4.750	99.914	99.814	99.714	5.125	101.820	101.720	101.620	5.125	101.051	100.951	100.851
4.875	100.687	100.587	100.487	4.875	100.476	100.376	100.276	5.250	102.316	102.216	102.116	5.250	101.575	101.475	101.375
4.990	101.052	100.952	100.852	4.990	100.890	100.790	100.690	5.375	102.621	102.521	102.421	5.375	102.008	101.908	101.808
5.000	101.152	101.052	100.952	5.000	100.990	100.890	100.790	5.500	102.931	102.831	102.731	5.500	102.406	102.306	102.206
5.125	101.583	101.483	101.383	5.125	101.370	101.270	101.170	5.625	103.179	103.079	102.979	5.625	102.737	102.637	102.537
5.250	102.248	102.148	102.048	5.250	102.207	102.107	102.007	5.750	103.771	103.651	103.517	5.750	103.234	103.125	103.008
5.375	102.647	102.547	102.447	5.375	102.663	102.563	102.463	5.875	103.927	103.808	103.674	5.875	103.447	103.338	103.221
5.500	103.026	102.926	102.826	5.500	103.086	102.986	102.886	5.990	104.017	103.898	103.764	5.990	103.602	103.494	103.377
5.625	103.304	103.204	103.104	5.625	103.395	103.295	103.195	6.000	104.117	103.998	103.864	6.000	103.702	103.594	103.477
5.750	103.994	103.886	103.769	5.750	104.251	104.142	104.025	6.125	104.646	104.527	104.393	6.125	104.409	104.301	104.183
5.875	104.195	104.087	103.970	5.875	104.487	104.379	104.262	6.250	104.852	104.728	104.594	6.250	104.362	104.238	104.104
5.990	104.326	104.217	104.100	5.990	104.642	104.533	104.416	6.375	105.147	105.023	104.889	6.375	104.757	104.632	104.498
6.000	104.426	104.317	104.200	6.000	104.742	104.633	104.516	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.036	104.928	104.811	6.125	105.417	105.309	105.192	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	95.450	95.350	95.250	3.000	N/A	#N/A	#N/A	#REF!	#REF!	#REF!	#REF!	3.000	N/A	#N/A	#N/A
2.990	95.761	95.661	95.561	3.125	93.740	93.640	93.540	#REF!	#REF!	#REF!	#REF!	3.125	93.516	93.416	93.316
3.000	95.861	95.761	95.661	3.250	94.228	94.128	94.028	#REF!	#REF!	#REF!	#REF!	3.250	94.015	93.915	93.815
3.125	96.268	96.168	96.068	3.375	94.920	94.820	94.720	#REF!	#REF!	#REF!	#REF!	3.375	94.696	94.596	94.496
3.250	97.174	97.074	96.974	3.500	95.572	95.472	95.372	#REF!	#REF!	#REF!	#REF!	3.500	95.359	95.259	95.159
3.375	97.603	97.503	97.403	3.625	96.232	96.132	96.032	#REF!	#REF!	#REF!	#REF!	3.625	96.009	95.909	95.809
3.500	98.026	97.926	97.826	3.750	96.592	96.492	96.392	#REF!	#REF!	#REF!	#REF!	3.750	96.379	96.279	96.179
3.625	98.448	98.348	98.248	3.875	97.168	97.068	96.968	#REF!	#REF!	#REF!	#REF!	3.875	96.945	96.845	96.745
3.750	98.686	98.586	98.486	3.990	97.696	97.596	97.496	#REF!	#REF!	#REF!	#REF!	3.990	97.473	97.373	97.273
3.875	99.108	99.008	98.908	4.000	97.796	97.696	97.596	#REF!	#REF!	#REF!	#REF!	4.000	97.573	97.473	97.373
3.990	99.416	99.316	99.216	4.125	98.418	98.318	98.218	#REF!	#REF!	#REF!	#REF!	4.125	98.185	98.085	97.985
4.000	99.516	99.416	99.316	4.250	98.744	98.644	98.544	#REF!	#REF!	#REF!	#REF!	4.250	98.510	98.410	98.310
4.125	99.916	99.816	99.716	4.375	99.073	98.973	98.873	#REF!	#REF!	#REF!	#REF!	4.375	98.840	98.740	98.640
4.250	100.117	100.017	99.917	4.500	99.646	99.546	99.446	#REF!	#REF!	#REF!	#REF!	4.500	99.393	99.293	99.193
4.375	100.311	100.211	100.111	4.625	100.180	100.080	99.980	#REF!	#REF!	#REF!	#REF!	4.625	99.927	99.827	99.727
4.500	100.472	100.372	100.272	4.750	100.362	100.262	100.162	#REF!	#REF!	#REF!	#REF!	4.750	100.109	100.009	99.909
4.625	100.678	100.578	100.478	4.875	100.641	100.541	100.441	#REF!	#REF!	#REF!	#REF!	4.875	100.388	100.288	100.188
4.750	100.780	100.680	100.580	4.990	100.832	100.732	100.632	#REF!	#REF!	#REF!	#REF!	4.990	100.569	100.469	100.369
4.875	100.944	100.844	100.744	5.000	100.932	100.832	100.732	#REF!	#REF!	#REF!	#REF!	5.000	100.669	100.569	100.469

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	-1.500	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide. 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

Cash-Out Refinance Texas Equity 50(a)(6) Only					
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	> 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		

Mortgages with Subordinate Financing *
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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.:

8/29/2018

45 Day Lock Exp.:

9/13/2018

60 Day Lock Exp.:

9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	99.725	99.625	99.525	3.750	97.643	97.528	97.443	2.750	94.972	94.872	94.772
4.375	100.299	100.199	100.099	3.875	98.181	98.064	97.981	2.875	95.644	95.544	95.444
4.500	100.805	100.705	100.605	3.990	98.683	98.565	98.483	2.990	96.207	96.107	96.007
4.625	101.432	101.332	101.232	4.000	98.783	98.665	98.583	3.000	96.307	96.207	96.107
4.750	101.985	101.885	101.785	4.125	99.364	99.264	99.164	3.125	96.898	96.798	96.698
4.875	102.494	102.394	102.294	4.250	100.188	100.088	99.988	3.250	97.627	97.527	97.427
4.990	102.842	102.742	102.642	4.375	100.699	100.599	100.499	3.375	98.148	98.048	97.948
5.000	102.942	102.842	102.742	4.500	101.200	101.100	101.000	3.500	98.627	98.527	97.013
5.125	103.419	103.319	103.219	4.625	101.783	101.678	101.583	3.625	99.178	99.078	98.978
5.250	103.963	103.863	103.763	4.750	102.322	102.214	102.122	3.750	99.655	99.555	99.455
5.375	104.424	104.324	104.224	4.875	102.679	102.570	102.479	3.875	100.177	100.077	99.977
5.500	104.808	104.708	104.608	4.990	102.884	102.774	102.684	3.990	100.445	100.345	100.245
5.625	105.111	105.011	104.911	5.000	102.984	102.874	102.784	4.000	100.545	100.445	100.345
5.750	105.517	105.417	105.317	5.125	103.482	103.362	103.266	4.125	101.089	100.989	100.889
5.875	105.839	105.739	105.639	5.250	103.890	103.769	103.673	4.250	101.389	101.289	101.189
5.990	106.052	105.952	105.852	5.375	104.159	104.038	103.942	4.375	101.683	101.583	101.483
6.000	106.152	106.052	105.952	5.500	104.356	104.236	104.140	4.500	102.146	102.046	101.946
6.125	106.023	105.923	105.823	5.625	104.854	104.754	104.654	4.625	102.517	102.417	102.317
6.250	106.633	106.533	106.433	5.750	105.314	105.214	105.114	4.750	102.777	102.677	102.577

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	98.865	98.765	98.665	2.750	94.628	94.528
4.375	99.439	99.339	99.239	2.875	95.300	95.200
4.500	99.945	99.845	99.745	2.990	95.863	95.763
4.625	100.525	100.425	100.325	3.000	95.963	95.863
4.750	101.078	100.978	100.878	3.125	96.554	96.454
4.875	101.587	101.487	101.387	3.250	97.283	97.183
4.990	101.935	101.835	101.735	3.375	97.804	97.704
5.000	102.035	101.935	101.835	3.500	98.002	97.902
5.125	101.794	101.694	101.594	3.625	98.553	98.453
5.250	102.338	102.238	102.138	3.750	99.030	98.930
5.375	102.799	102.699	102.599	3.875	99.552	99.452
5.500	103.183	103.083	102.983	3.990	99.327	99.227
5.625	102.173	102.073	101.973	4.000	99.427	99.327
5.750	102.579	102.479	102.379	4.125	99.971	99.871
5.875	102.751	102.651	102.551	4.250	100.271	100.171
5.990	102.814	102.714	102.614	4.375	100.565	100.465
6.000	102.914	102.814	102.714	4.500	100.567	100.467
6.125	102.635	102.535	102.435	4.625	100.938	100.838
6.250	103.095	102.995	102.895	4.750	101.198	101.098

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

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/29/2018
45 Day Lock Exp.: 9/13/2018
60 Day Lock Exp.: 9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	98.033	97.933	97.833	4.250	97.933	97.833	97.733	3.750	95.985	95.870	95.785	3.750	95.885	95.770	95.685
4.375	98.601	98.501	98.401	4.375	98.501	98.401	98.301	3.875	96.541	96.424	96.341	3.875	96.441	96.324	96.241
4.500	99.264	99.164	99.064	4.500	99.164	99.064	98.964	3.990	97.144	97.026	96.944	3.990	97.044	96.926	96.844
4.625	99.930	99.830	99.730	4.625	99.830	99.730	99.630	4.000	97.244	97.126	97.044	4.000	97.144	97.026	96.944
4.750	100.516	100.416	100.316	4.750	100.416	100.316	100.216	4.125	97.866	97.766	97.666	4.125	97.766	97.666	97.566
4.875	101.041	100.941	100.841	4.875	100.941	100.841	100.741	4.250	98.446	98.346	98.246	4.250	98.346	98.246	98.146
4.990	101.392	101.292	101.192	4.990	101.292	101.192	101.092	4.375	99.056	98.956	98.856	4.375	98.956	98.856	98.756
5.000	101.492	101.392	101.292	5.000	101.392	101.292	101.192	4.500	99.723	99.623	99.523	4.500	99.623	99.523	99.423
5.125	101.969	101.869	101.769	5.125	101.869	101.769	101.669	4.625	100.333	100.233	100.133	4.625	100.233	100.133	100.033
5.250	102.513	102.413	102.313	5.250	102.413	102.313	102.213	4.750	100.872	100.764	100.672	4.750	100.772	100.664	100.572
5.375	102.974	102.874	102.774	5.375	102.874	102.774	102.674	4.875	101.224	101.115	101.024	4.875	101.124	101.015	100.924
5.500	103.358	103.258	103.158	5.500	103.258	103.158	103.058	4.990	101.434	101.324	101.234	4.990	101.334	101.224	101.134
5.625	103.661	103.561	103.461	5.625	103.561	103.461	103.361	5.000	101.534	101.424	101.334	5.000	101.434	101.324	101.234
5.750	104.067	103.967	103.867	5.750	103.967	103.867	103.767	5.125	102.032	101.912	101.816	5.125	101.932	101.812	101.716
5.875	104.389	104.289	104.189	5.875	104.289	104.189	104.089	5.250	102.440	102.319	102.223	5.250	102.340	102.219	102.123
5.990	104.602	104.502	104.402	5.990	104.502	104.402	104.302	5.375	102.709	102.588	102.492	5.375	102.609	102.488	102.392
6.000	104.702	104.602	104.502	6.000	104.602	104.502	104.402	5.500	102.906	102.786	102.690	5.500	102.806	102.686	102.590
6.125	104.573	104.473	104.373	6.125	104.473	104.373	104.273	5.625	103.044	103.304	103.204	5.625	103.304	103.204	103.104
6.250	105.183	105.083	104.983	6.250	105.083	104.983	104.883	5.750	103.864	103.764	103.664	5.750	103.764	103.664	103.564

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.472	93.372	93.272	2.750	93.372	93.272	93.172
2.875	94.144	94.044	93.944	2.875	94.044	93.944	93.844
2.990	94.707	94.607	94.507	2.990	94.607	94.507	94.407
3.000	94.807	94.707	94.607	3.000	94.707	94.607	94.507
3.125	95.398	95.298	95.198	3.125	95.298	95.198	95.098
3.250	95.876	95.776	95.676	3.250	95.776	95.676	95.576
3.375	96.391	96.291	96.191	3.375	96.291	96.191	96.091
3.500	97.112	97.012	96.912	3.500	97.012	96.912	96.812
3.625	97.678	97.578	97.478	3.625	97.578	97.478	97.378
3.750	98.155	98.055	97.955	3.750	98.055	97.955	97.855
3.875	98.677	98.577	98.477	3.875	98.577	98.477	98.377
3.990	98.945	98.845	98.745	3.990	98.845	98.745	98.645
4.000	99.045	98.945	98.845	4.000	98.945	98.845	98.745
4.125	99.589	99.489	99.389	4.125	99.489	99.389	99.289
4.250	99.889	99.789	99.689	4.250	99.789	99.689	99.589
4.375	100.183	100.083	99.983	4.375	100.083	99.983	99.883
4.500	100.646	100.546	100.446	4.500	100.546	100.446	100.346
4.625	101.017	100.917	100.817	4.625	100.917	100.817	100.717
4.750	101.277	101.177	101.077	4.750	101.177	101.077	100.977

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	97.173	97.073	96.973	4.250	97.073	96.973	96.873	2.750	93.128	93.028	92.928	2.750	93.028	92.928	92.828
4.375	97.741	97.641	97.541	4.375	97.641	97.541	97.441	2.875	93.800	93.700	93.600	2.875	93.700	93.600	93.500
4.500	98.404	98.304	98.204	4.500	98.304	98.204	98.104	2.990	94.363	94.263	94.163	2.990	94.263	94.163	94.063
4.625	99.023	98.923	98.823	4.625	98.923	98.823	98.723	3.000	94.463	94.363	94.263	3.000	94.363	94.263	94.163
4.750	99.609	99.509	99.409	4.750	99.509	99.409	99.309	3.125	95.054	94.954	94.854	3.125	94.954	94.854	94.754
4.875	100.134	100.034	99.934	4.875	100.034	99.934	99.834	3.250	95.532	95.432	95.332	3.250	95.432	95.332	95.232
4.990	100.485	100.385	100.285	4.990	100.385	100.285	100.185	3.375	96.047	95.947	95.847	3.375	95.947	95.847	95.747
5.000	100.585	100.485	100.385	5.000	100.485	100.385	100.285	3.500	96.487	96.387	96.287	3.500	96.387	96.287	96.187
5.125	100.344	100.244	100.144	5.125	100.244	100.144	100.044	3.625	97.053	96.953	96.853	3.625	96.953	96.853	96.753
5.250	100.888	100.788	100.688	5.250	100.788	100.688	100.588	3.750	97.530	97.430	97.330	3.750	97.430	97.330	97.230
5.375	101.349	101.249	101.149	5.375	101.249	101.149	101.049	3.875	98.052	97.952	97.852	3.875	97.952	97.852	97.752
5.500	101.733	101.633	101.533	5.500	101.633	101.533	101.433	3.990	97.827	97.727	97.627	3.990	97.727	97.627	97.527
5.625	100.723	100.623	100.523	5.625	100.623	100.523	100.423	4.000	97.927	97.827	97.727	4.000	97.827	97.727	97.627
5.750	101.129	101.029	100.929	5.750	101.029	100.929	100.829	4.125	98.471	98.371	98.271	4.125	98.371	98.271	98.171
5.875	101.301	101.201	101.101	5.875	101.201	101.101	101.001	4.250	98.771	98.671	98.571	4.250	98.671	98.571	98.471
5.990	101.364	101.264	101.164	5.990	101.264	101.164	101.064	4.375	99.065	98.965	98.865	4.375	98.965	98.865	98.765
6.000	101.464	101.364	101.264	6.000	101.364	101.264	101.164	4.500	99.067	98.967	98.867	4.500	98.967	98.867	98.767
6.125	101.185	101.085	100.985	6.125	101.085	100.985	100.885	4.625	99.438	99.338	99.238	4.625	99.338	99.238	99.138
6.250	101.645	101.545	101.445	6.250	101.545	101.445	101.345	4.750	99.698	99.598	99.498	4.750	99.598	99.498	99.398

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%	-0.50%	-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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/29/2018

45 Day Lock Exp.:

9/13/2018

60 Day Lock Exp.:

9/28/2018

W. Rate Sheet Dated: 7/30/2018

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	99.483	99.383	99.283	3.750	97.435	97.320	97.235	2.750	94.972	94.872	94.772	4.250	98.623	98.523	98.423	2.750	94.628	94.528	94.428
4.375	100.051	99.951	99.851	3.875	97.991	97.874	97.791	2.875	95.644	95.544	95.444	4.375	99.191	99.091	98.991	2.875	95.300	95.200	95.100
4.500	100.714	100.614	100.514	3.990	98.594	98.476	98.394	2.990	96.207	96.107	96.007	4.500	99.854	99.754	99.654	2.990	95.863	95.763	95.663
4.625	101.380	101.280	101.180	4.000	98.694	98.576	98.494	3.000	96.307	96.207	96.107	4.625	100.473	100.373	100.273	3.000	95.963	95.863	95.763
4.750	101.966	101.866	101.766	4.125	99.316	99.216	99.116	3.125	96.898	96.798	96.698	4.750	101.059	100.959	100.859	3.125	96.554	96.454	96.354
4.875	102.491	102.391	102.291	4.250	99.896	99.796	99.696	3.250	97.376	97.276	97.176	4.875	101.584	101.484	101.384	3.250	97.032	96.932	96.832
4.990	102.842	102.742	102.642	4.375	100.506	100.406	100.306	3.375	97.891	97.791	97.691	4.990	101.935	101.835	101.735	3.375	97.547	97.447	97.347
5.000	102.942	102.842	102.742	4.500	101.173	101.073	100.973	3.500	98.612	98.512	98.412	5.000	102.035	101.935	101.835	3.500	97.987	97.887	97.787
5.125	103.419	103.319	103.219	4.625	101.783	101.678	101.583	3.625	99.178	99.078	98.978	5.125	101.794	101.694	101.594	3.625	98.553	98.453	98.353
5.250	103.963	103.863	103.763	4.750	102.322	102.214	102.122	3.750	99.655	99.555	99.455	5.250	102.338	102.238	102.138	3.750	99.030	98.930	98.830
5.375	104.424	104.324	104.224	4.875	102.674	102.565	102.474	3.875	100.177	100.077	99.977	5.375	102.799	102.699	102.599	3.875	99.552	99.452	99.352
5.500	104.808	104.708	104.608	4.990	102.884	102.774	102.684	3.990	100.445	100.345	100.245	5.500	103.183	103.083	102.983	3.990	99.927	99.827	99.727
5.625	105.111	105.011	104.911	5.000	102.984	102.874	102.784	4.000	100.545	100.445	100.345	5.625	102.173	102.073	101.973	4.000	99.427	99.327	99.227
5.750	105.517	105.417	105.317	5.125	103.482	103.362	103.266	4.125	101.089	100.989	100.889	5.750	102.579	102.479	102.379	4.125	99.971	99.871	99.771
5.875	105.839	105.739	105.639	5.250	103.890	103.769	103.673	4.250	101.389	101.289	101.189	5.875	102.751	102.651	102.551	4.250	100.271	100.171	100.071
5.990	106.052	105.952	105.852	5.375	104.159	104.038	103.942	4.375	101.683	101.583	101.483	5.990	102.814	102.714	102.614	4.375	100.565	100.465	100.365
6.000	106.152	106.052	105.952	5.500	104.356	104.236	104.140	4.500	102.146	102.046	101.946	6.000	102.914	102.814	102.714	4.500	100.567	100.467	100.367
6.125	106.023	105.923	105.823	5.625	104.854	104.754	104.654	4.625	102.517	102.417	102.317	6.125	102.635	102.535	102.435	4.625	100.938	100.838	100.738
6.250	106.633	106.533	106.433	5.750	105.314	105.214	105.114	4.750	102.777	102.677	102.577	6.250	103.095	102.995	102.895	4.750	101.198	101.098	100.998

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.: **8/29/2018**

45 Day Lock Exp.: **9/13/2018**

60 Day Lock Exp.: **9/28/2018**

W. Rate Sheet Dated: **7/30/2018**

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)