



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.: **8/31/2018**45 Day Lock Exp.: **9/17/2018**60 Day Lock Exp.: **10/1/2018**W. Rate Sheet Dated: **8/1/2018**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	97.746	97.596	97.446	3.500	97.233	97.083	96.933	1.875	N/A	N/A	N/A	3.125	96.661	96.511	96.361
3.625	98.279	98.129	97.979	3.625	97.731	97.581	97.431	2.000	N/A	N/A	N/A	3.250	98.018	97.868	97.718
3.750	99.173	99.023	98.873	3.750	98.782	98.632	98.482	2.125	N/A	N/A	N/A	3.375	98.608	98.458	98.308
3.875	99.700	99.550	99.400	3.875	99.273	99.123	98.973	2.250	93.193	93.043	92.893	3.500	99.100	98.950	98.800
4.000	100.228	100.078	99.928	4.000	99.766	99.616	99.466	2.375	93.558	93.408	93.258	3.625	99.633	99.483	99.333
4.125	100.749	100.599	100.449	4.125	100.251	100.101	99.951	2.500	92.680	92.530	92.380	Margin = 2.250		Index = 2.420	
4.250	101.585	101.445	101.320	4.250	100.944	100.804	100.679	2.625	93.630	93.480	93.330				
4.375	102.099	101.958	101.833	4.375	101.422	101.282	101.157	2.750	96.314	96.164	96.014				
4.500	102.544	102.403	102.278	4.500	101.831	101.690	101.565	2.875	96.878	96.728	96.578				
4.625	102.943	102.802	102.677	4.625	102.195	102.054	101.929	3.000	97.353	97.203	97.053				
4.750	103.068	102.896	102.755	4.750	102.475	102.303	102.162	3.125	97.827	97.677	97.527				
4.875	103.451	103.279	103.138	4.875	102.874	102.702	102.562	3.250	98.539	98.389	98.239				
5.000	104.015	103.843	103.702	5.000	103.202	103.030	102.890	3.375	99.006	98.856	98.706				
5.125	104.485	104.313	104.173	5.125	103.457	103.285	103.145	3.500	99.475	99.325	99.175				
5.250	104.541	104.401	104.229	5.250	103.479	103.339	103.167	3.625	99.937	99.787	99.637				
5.375	104.792	104.651	104.479	5.375	103.811	103.670	103.498	3.750	100.025	99.875	99.725				
5.500	104.873	104.732	104.560	5.500	104.230	104.089	103.918	3.875	100.480	100.330	100.180				
5.625	105.063	104.923	104.751	5.625	104.585	104.445	104.273	4.000	100.865	100.715	100.565				
5.750	105.178	104.974	104.874	5.750	104.106	103.903	103.803	4.125	101.205	101.055	100.905				

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	96.546	96.396	96.246	3.500	96.233	96.083	95.933	1.875	N/A	N/A	N/A	3.125	95.661	95.511	95.361
3.625	97.079	96.929	96.779	3.625	96.731	96.581	96.431	2.000	N/A	N/A	N/A	3.250	97.018	96.868	96.718
3.750	97.973	97.823	97.673	3.750	97.782	97.632	97.482	2.125	N/A	N/A	N/A	3.375	97.608	97.458	97.308
3.875	98.500	98.350	98.200	3.875	98.273	98.123	97.973	2.250	92.193	92.043	91.893	3.500	98.100	97.950	97.800
4.000	99.028	98.878	98.728	4.000	98.766	98.616	98.466	2.375	92.558	92.408	92.258	3.625	98.633	98.483	98.333
4.125	99.549	99.399	99.249	4.125	99.251	99.101	98.951	2.500	91.680	91.530	91.380	Margin = 2.250		Index = 2.420	
4.250	100.385	100.245	100.120	4.250	99.944	99.804	99.679	2.625	92.630	92.480	92.330	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.899	100.758	100.633	4.375	100.422	100.282	100.157	2.750	95.314	95.164	95.014	Rate	30 Day	45 Day	60 Day
4.500	101.344	101.203	101.078	4.500	100.831	100.690	100.565	2.875	95.878	95.728	95.578	4.500	100.144	99.894	99.644
4.625	101.743	101.602	101.477	4.625	101.195	101.054	100.929	3.000	96.353	96.203	96.053	4.625	100.543	100.293	100.043
4.750	101.966	101.794	101.653	4.750	101.475	101.303	101.162	3.125	96.827	96.677	96.527	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	97.539	97.389	97.239	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	98.006	97.856	97.706	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	98.475	98.325	98.175	5.125	101.905	101.655	101.405
5.250	104.111	103.971	103.799	5.250	102.479	102.339	102.167	3.625	98.937	98.787	98.637	5.250	101.430	101.180	100.930
5.375	104.362	104.221	104.049	5.375	102.811	102.670	102.498	3.750	99.025	98.875	98.725	5.375	101.588	101.338	101.088
5.500	104.643	104.502	104.330	5.500	103.230	103.089	102.918	3.875	99.480	99.330	99.180	5.500	102.123	101.873	101.623
5.625	104.783	104.643	104.471	5.625	103.585	103.445	103.273	4.000	99.865	99.715	99.565	5.625	102.453	102.203	101.953
5.750	104.948	104.744	104.644	5.750	103.106	102.903	102.803	4.125	100.205	100.055	99.905	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	99.294	99.044	98.794	4.500	99.111	98.861	98.611
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	101.632	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	102.256	102.006	101.756	5.625	101.865	101.615	101.365
5.750	102.502	102.252	102.002	5.750	101.386	101.136	100.886
5.875	102.785	102.535	102.285	5.875	101.728	101.478	101.228

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:	8/1/2018	5.500%

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

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	96.808	96.658	96.508	3.500	96.296	96.146	95.996	1.875	N/A	N/A	N/A	3.125	94.97	94.824	94.674
3.625	97.342	97.192	97.042	3.625	96.794	96.644	96.494	2.000	N/A	N/A	N/A	3.250	97.08	96.930	96.780
3.750	97.923	97.773	97.623	3.750	97.532	97.382	97.232	2.125	N/A	N/A	N/A	3.375	97.67	97.520	97.370
3.875	98.450	98.300	98.150	3.875	98.023	97.873	97.723	2.250	89.693	89.543	89.393	3.500	98.16	98.012	97.862
4.000	98.978	98.828	98.678	4.000	98.516	98.366	98.216	2.375	90.058	89.908	89.758	3.625	98.70	98.546	98.396
4.125	99.499	99.349	99.199	4.125	99.001	98.851	98.701	2.500	89.180	89.030	88.880	Margin = 2.250		Index = 2.420	
4.250	100.335	100.195	100.070	4.250	99.694	99.554	99.429	2.625	90.130	89.980	89.830				
4.375	100.849	100.708	100.583	4.375	100.172	100.032	99.907	2.750	94.627	94.477	94.327				
4.500	101.294	101.153	101.028	4.500	100.581	100.440	100.315	2.875	95.191	95.041	94.891				
4.625	101.693	101.552	101.427	4.625	100.945	100.804	100.679	3.000	95.665	95.515	95.365				
4.750	101.380	101.209	101.068	4.750	100.787	100.615	100.475	3.125	96.140	95.990	95.840				
4.875	101.763	101.592	101.451	4.875	101.187	101.015	100.874	3.250	97.601	97.451	97.301				
5.000	102.327	102.155	102.015	5.000	101.515	101.343	101.202	3.375	98.068	97.918	97.768				
5.125	102.798	102.626	102.485	5.125	101.770	101.598	101.457	3.500	98.538	98.388	98.238				
5.250	102.041	101.901	101.729	5.250	100.979	100.839	100.667	3.625	98.999	98.849	98.699				
5.375	102.292	102.151	101.979	5.375	101.311	101.170	100.998	3.750	98.775	98.625	98.475				
5.500	102.373	102.232	102.060	5.500	101.730	101.589	101.418	3.875	99.230	99.080	98.930				
5.625	102.563	102.423	102.251	5.625	102.085	101.945	101.773	4.000	99.615	99.465	99.315				
5.750	101.740	101.537	101.437	5.750	100.669	100.466	100.366	4.125	99.955	99.805	99.655				

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	95.608	95.458	95.308	3.500	95.296	95.146	94.996	1.875	N/A	N/A	N/A	3.125	93.974	93.824	93.674
3.625	96.142	95.992	95.842	3.625	95.794	95.644	95.494	2.000	N/A	N/A	N/A	3.250	96.080	95.930	95.780
3.750	96.723	96.573	96.423	3.750	96.532	96.382	96.232	2.125	N/A	N/A	N/A	3.375	96.670	96.520	96.370
3.875	97.250	97.100	96.950	3.875	97.023	96.873	96.723	2.250	90.443	90.293	90.143	3.500	97.162	97.012	96.862
4.000	97.778	97.628	97.478	4.000	97.516	97.366	97.216	2.375	90.808	90.658	90.508	3.625	97.696	97.546	97.396
4.125	98.299	98.149	97.999	4.125	98.001	97.851	97.701	2.500	89.930	89.780	89.630	Margin = 2.250		Index = 2.420	
4.250	99.135	98.995	98.870	4.250	98.694	98.554	98.429	2.625	90.880	90.730	90.580	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.649	99.508	99.383	4.375	99.172	99.032	98.907	2.750	94.408	94.258	94.108	Rate	30 Day	45 Day	60 Day
4.500	100.094	99.953	99.828	4.500	99.581	99.440	99.315	2.875	94.972	94.822	94.672	4.500	98.894	98.644	98.394
4.625	100.493	100.352	100.227	4.625	99.945	99.804	99.679	3.000	95.446	95.296	95.146	4.625	99.293	99.043	98.793
4.750	100.278	100.106	99.966	4.750	99.787	99.615	99.475	3.125	95.921	95.771	95.621	4.750	99.028	98.778	98.528
4.875	100.813	100.642	100.501	4.875	100.187	100.015	99.874	3.250	96.070	95.920	95.770	4.875	99.463	99.213	98.963
5.000	101.177	101.005	100.865	5.000	100.515	100.343	100.202	3.375	96.537	96.387	96.237	5.000	99.827	99.577	99.327
5.125	101.648	101.476	101.335	5.125	100.870	100.698	100.557	3.500	97.006	96.856	96.706	5.125	100.218	99.968	99.718
5.250	101.611	101.471	101.299	5.250	99.979	99.839	99.667	3.625	97.468	97.318	97.168	5.250	98.930	98.680	98.430
5.375	101.862	101.721	101.549	5.375	100.311	100.170	99.998	3.750	96.838	96.688	96.538	5.375	99.088	98.838	98.588
5.500	102.143	102.002	101.830	5.500	100.730	100.589	100.418	3.875	97.292	97.142	96.992	5.500	99.623	99.373	99.123
5.625	102.283	102.143	101.971	5.625	101.085	100.945	100.773	4.000	97.677	97.527	97.377	5.625	99.953	99.703	99.453
5.750	101.510	101.307	101.207	5.750	99.669	99.466	99.366	4.125	98.017	97.867	97.717	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	98.044	97.794	97.544	4.500	97.861	97.611	97.361
4.750	98.178	97.928	97.678	4.750	98.067	97.817	97.567
5.000	98.977	98.727	98.477	5.000	98.795	98.545	98.295
5.250	99.132	98.882	98.632	5.250	98.969	98.719	98.469
5.500	99.444	99.194	98.944	5.500	99.010	98.760	98.510
5.625	99.756	99.506	99.256	5.625	99.365	99.115	98.865
5.750	99.064	98.814	98.564	5.750	97.949	97.699	97.449
5.875	99.347	99.097	98.847	5.875	98.291	98.041	97.791

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 AVM	-0.750

Max USDA-GRH Rate	
Today:	8/1/2018 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

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8/31/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	96.214	96.114	96.014	3.000	96.812	96.712	96.612
4.250	99.725	99.625	99.525	4.750	102.207	102.107	102.007	3.125	96.728	96.628	96.528	3.125	97.191	97.091	96.991
4.375	100.299	100.199	100.099	4.875	102.679	102.579	102.479	3.250	97.689	97.589	97.489	3.250	97.859	97.759	97.659
4.500	100.805	100.705	100.605	4.990	102.660	102.560	102.460	3.375	98.211	98.111	98.011	3.375	98.241	98.141	98.041
4.625	101.432	101.332	101.232	5.000	102.760	102.660	102.560	3.500	98.690	98.590	98.490	3.500	98.603	98.503	98.403
4.750	101.985	101.885	101.785	5.125	103.235	103.135	103.035	3.625	99.222	99.122	99.022	3.625	98.961	98.861	98.761
4.875	102.494	102.394	102.294	5.250	103.731	103.631	103.531	3.750	99.559	99.459	99.359	3.750	99.766	99.666	99.566
4.990	102.437	102.337	102.237	5.375	104.024	103.924	103.824	3.875	99.957	99.857	99.757	3.875	100.119	100.019	99.919
5.000	102.537	102.437	102.337	5.500	104.366	104.266	104.166	3.990	100.297	100.197	100.097	3.990	100.341	100.241	100.141
5.125	102.997	102.897	102.797	5.625	104.606	104.506	104.406	4.000	100.397	100.297	100.197	4.000	100.441	100.341	100.241
5.250	103.662	103.562	103.462	5.750	105.204	105.078	104.944	4.125	100.816	100.716	100.616	4.125	100.742	100.642	100.542
5.375	104.061	103.961	103.861	5.875	105.357	105.232	105.098	4.250	101.111	101.011	100.911	4.250	101.170	101.070	100.936
5.500	104.431	104.331	104.231	5.990	105.439	105.314	105.180	4.375	101.460	101.360	101.260	4.375	101.455	101.355	101.221
5.625	104.729	104.629	104.529	6.000	105.539	105.414	105.280	4.500	101.883	101.783	101.683	4.500	101.732	101.632	101.498
5.750	105.427	105.315	105.198	6.125	106.053	105.928	105.794	4.625	102.295	102.195	102.095	4.625	101.998	101.898	101.764
5.875	105.626	105.514	105.396	6.250	106.282	106.153	106.020	4.750	102.457	102.357	102.257	4.750	102.166	102.066	101.932
5.990	105.749	105.637	105.520	6.375	106.568	106.439	106.306	4.875	102.707	102.607	102.507	4.875	102.319	102.218	102.085
6.000	105.849	105.737	105.620	6.500	N/A	N/A	N/A	4.990	102.858	102.758	102.658	4.990	102.377	102.277	102.143
6.125	106.445	106.333	106.216	6.625	N/A	N/A	N/A	5.000	102.958	102.858	102.758	5.000	102.477	102.377	102.243

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	98.264	98.164	98.064	3.000	95.841	95.741	95.641
4.375	98.876	98.776	98.676	3.125	96.252	96.152	96.052
4.500	99.444	99.344	99.244	3.250	97.173	97.073	96.973
4.625	99.966	99.866	99.766	3.375	97.589	97.489	97.389
4.750	100.631	100.531	100.431	3.500	98.019	97.919	97.819
4.875	101.193	101.093	100.993	3.625	98.430	98.330	98.230
4.990	101.615	101.515	101.415	3.750	98.709	98.609	98.509
5.000	101.715	101.615	101.515	3.875	99.121	99.021	98.921
5.125	101.961	101.861	101.761	3.990	99.429	99.329	99.229
5.250	102.180	102.080	101.980	4.000	99.529	99.429	99.329
5.375	102.443	102.343	102.243	4.125	99.919	99.819	99.719
5.500	102.919	102.819	102.719	4.250	100.120	100.020	99.920
5.625	103.165	103.065	102.965	4.375	100.314	100.214	100.114
5.750	103.380	103.280	103.180	4.500	100.454	100.354	100.254
5.875	102.486	102.386	102.286	4.625	100.664	100.564	100.464
5.990	102.851	102.751	102.651	4.750	100.766	100.666	100.566
6.000	102.951	102.851	102.751	4.875	100.930	100.830	100.730
6.125	103.200	103.100	103.000	4.990	100.991	100.891	100.791
6.250	103.426	103.326	103.226	5.000	101.091	100.991	100.891

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

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

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

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

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

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

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

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



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.:

8/31/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	96.856	96.756	96.656	4.125	95.624	95.524	95.424	4.625	100.056	99.956	99.856	4.625	98.750	98.650	98.550
4.250	97.625	97.525	97.425	4.250	96.661	96.561	96.461	4.750	100.588	100.488	100.388	4.750	99.635	99.535	99.435
4.375	98.162	98.062	97.962	4.375	97.267	97.167	97.067	4.875	100.961	100.861	100.761	4.875	100.141	100.041	99.941
4.500	98.732	98.632	98.532	4.500	97.948	97.848	97.748	4.990	101.210	101.110	101.010	4.990	100.515	100.415	100.315
4.625	99.446	99.346	99.246	4.625	98.919	98.819	98.719	5.000	101.310	101.210	101.110	5.000	100.615	100.515	100.415
4.750	100.145	100.045	99.945	4.750	99.869	99.769	99.669	5.125	101.785	101.685	101.585	5.125	100.985	100.885	100.785
4.875	100.642	100.542	100.442	4.875	100.431	100.331	100.231	5.250	102.281	102.181	102.081	5.250	101.540	101.440	101.340
4.990	100.987	100.887	100.787	4.990	100.824	100.724	100.624	5.375	102.574	102.474	102.374	5.375	101.963	101.863	101.763
5.000	101.087	100.987	100.887	5.000	100.924	100.824	100.724	5.500	102.916	102.816	102.716	5.500	102.388	102.288	102.188
5.125	101.547	101.447	101.347	5.125	101.305	101.205	101.105	5.625	103.156	103.056	102.956	5.625	102.711	102.611	102.511
5.250	102.212	102.112	102.012	5.250	102.171	102.071	101.971	5.750	103.754	103.628	103.494	5.750	103.216	103.104	102.987
5.375	102.611	102.511	102.411	5.375	102.628	102.528	102.428	5.875	103.907	103.782	103.648	5.875	103.425	103.313	103.196
5.500	102.981	102.881	102.781	5.500	103.038	102.938	102.838	5.990	103.989	103.864	103.730	5.990	103.572	103.460	103.343
5.625	103.279	103.179	103.079	5.625	103.370	103.270	103.170	6.000	104.089	103.964	103.830	6.000	103.672	103.560	103.443
5.750	103.977	103.865	103.748	5.750	104.234	104.122	104.004	6.125	104.603	104.478	104.344	6.125	104.359	104.247	104.130
5.875	104.176	104.064	103.946	5.875	104.467	104.355	104.238	6.250	104.832	104.703	104.570	6.250	104.341	104.213	104.079
5.990	104.299	104.187	104.070	5.990	104.612	104.500	104.383	6.375	105.118	104.989	104.856	6.375	104.726	104.598	104.464
6.000	104.399	104.287	104.170	6.000	104.712	104.600	104.483	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	104.995	104.883	104.766	6.125	105.369	105.257	105.140	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
3.000	95.841	95.741	95.641	3.000	N/A	N/A	N/A	3.000	95.312	95.212	95.112	3.000	N/A	N/A	N/A
3.125	96.252	96.152	96.052	3.125	93.724	93.624	93.524	3.125	95.691	95.591	95.491	3.125	93.510	93.410	93.310
3.250	97.173	97.073	96.973	3.250	94.238	94.138	94.038	3.250	96.359	96.259	96.159	3.250	94.015	93.915	93.815
3.375	97.589	97.489	97.389	3.375	94.909	94.809	94.709	3.375	96.741	96.641	96.541	3.375	94.695	94.595	94.495
3.500	98.019	97.919	97.819	3.500	95.566	95.466	95.366	3.500	97.103	97.003	96.903	3.500	95.343	95.243	95.143
3.625	98.430	98.330	98.230	3.625	96.213	96.113	96.013	3.625	97.461	97.361	97.261	3.625	96.000	95.900	95.800
3.750	98.709	98.609	98.509	3.750	96.583	96.483	96.383	3.750	98.266	98.166	98.066	3.750	96.360	96.260	96.160
3.875	99.121	99.021	98.921	3.875	97.181	97.081	96.981	3.875	98.619	98.519	98.419	3.875	96.958	96.858	96.758
3.990	99.429	99.329	99.229	3.990	97.709	97.609	97.509	3.990	98.841	98.741	98.641	3.990	97.476	97.376	97.276
4.000	99.529	99.429	99.329	4.000	97.809	97.709	97.609	4.000	98.941	98.841	98.741	4.000	97.576	97.476	97.376
4.125	99.919	99.819	99.719	4.125	98.421	98.321	98.221	4.125	99.242	99.142	99.042	4.125	98.188	98.088	97.988
4.250	100.120	100.020	99.920	4.250	98.746	98.646	98.546	4.250	99.670	99.570	99.436	4.250	98.513	98.413	98.313
4.375	100.314	100.214	100.114	4.375	99.079	98.979	98.879	4.375	99.955	99.855	99.721	4.375	98.826	98.726	98.626
4.500	100.454	100.354	100.254	4.500	99.632	99.532	99.432	4.500	100.232	100.132	99.998	4.500	99.379	99.279	99.169
4.625	100.664	100.564	100.464	4.625	100.166	100.066	99.956	4.625	100.498	100.398	100.264	4.625	99.913	99.813	99.703
4.750	100.766	100.666	100.566	4.750	100.348	100.248	100.138	4.750	100.666	100.566	100.432	4.750	100.095	99.995	99.885
4.875	100.930	100.830	100.730	4.875	100.627	100.527	100.417	4.875	100.819	100.718	100.585	4.875	100.364	100.264	100.154
4.990	100.991	100.891	100.791	4.990	100.808	100.708	100.598	4.990	100.877	100.777	100.643	4.990	100.574	100.474	100.365
5.000	101.091	100.991	100.891	5.000	100.908	100.808	100.698	5.000	100.977	100.877	100.743	5.000	100.674	100.574	100.465

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		</



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.:

8/31/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	97.611	97.491	97.411	2.750	94.952	94.852	94.752	
4.375	100.299	100.199	100.099	3.875	98.177	98.055	97.977	2.875	95.619	95.519	95.419	
4.500	100.805	100.705	100.605	3.990	98.683	98.559	98.483	2.990	96.176	96.076	95.976	
4.625	101.432	101.332	101.232	4.000	98.783	98.659	98.583	3.000	96.276	96.176	96.076	
4.750	101.985	101.885	101.785	4.125	99.364	99.264	99.164	3.125	96.867	96.767	96.667	
4.875	102.494	102.394	102.294	4.250	100.188	100.088	99.988	3.250	97.689	97.589	97.489	
4.990	102.739	102.639	102.539	4.375	100.699	100.597	100.499	3.375	98.211	98.111	98.011	
5.000	102.839	102.739	102.639	4.500	101.200	101.094	101.000	3.500	98.690	98.590	98.490	
5.125	103.346	103.246	103.146	4.625	101.744	101.629	101.544	3.625	99.222	99.122	99.022	
5.250	103.888	103.788	103.688	4.750	102.251	102.133	102.051	3.750	99.635	99.535	99.435	
5.375	104.348	104.248	104.148	4.875	102.679	102.560	102.479	3.875	100.144	100.044	99.944	
5.500	104.717	104.617	104.517	4.990	102.789	102.669	102.589	3.990	100.458	100.358	100.258	
5.625	105.089	104.989	104.889	5.000	102.889	102.769	102.689	4.000	100.558	100.458	100.358	
5.750	105.489	105.389	105.289	5.125	103.414	103.281	103.192	4.125	101.091	100.991	100.891	
5.875	105.803	105.703	105.603	5.250	103.820	103.687	103.597	4.250	101.392	101.292	101.192	
5.990	106.004	105.904	105.804	5.375	104.078	103.944	103.855	4.375	101.687	101.587	101.487	
6.000	106.104	106.004	105.904	5.500	104.303	104.170	104.080	4.500	102.119	102.019	101.919	
6.125	106.019	105.919	105.819	5.625	104.860	104.760	104.660	4.625	102.490	102.390	102.290	
6.250	106.665	106.565	106.465	5.750	105.316	105.216	105.116	4.750	102.750	102.650	102.550	

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	94.608	94.508
4.375	99.439	99.339	99.239	2.875	95.275	95.175
4.500	99.945	99.845	99.745	2.990	95.832	95.732
4.625	100.502	100.402	100.302	3.000	95.932	95.832
4.750	101.055	100.955	100.855	3.125	96.523	96.423
4.875	101.564	101.464	101.364	3.250	97.345	97.245
4.990	101.809	101.709	101.609	3.375	97.867	97.767
5.000	101.909	101.809	101.709	3.500	98.065	97.965
5.125	101.705	101.605	101.505	3.625	98.597	98.497
5.250	102.247	102.147	102.047	3.750	99.010	98.910
5.375	102.707	102.607	102.507	3.875	99.519	99.419
5.500	103.076	102.976	102.876	3.990	99.348	99.248
5.625	102.135	102.035	101.935	4.000	99.448	99.348
5.750	102.535	102.435	102.335	4.125	99.981	99.881
5.875	102.699	102.599	102.499	4.250	100.282	100.182
5.990	102.750	102.650	102.550	4.375	100.577	100.477
6.000	102.850	102.750	102.650	4.500	100.540	100.440
6.125	102.615	102.515	102.415	4.625	100.911	100.811
6.250	103.111	103.011	102.911	4.750	101.171	101.071

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

8/31/2018

9/17/2018

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	97.948	97.848	97.748	4.250	97.848	97.748	97.648	3.750	95.882	95.762	95.682	3.750	95.782	95.662	95.582
4.375	98.506	98.406	98.306	4.375	98.406	98.306	98.206	3.875	96.441	96.319	96.241	3.875	96.341	96.219	96.141
4.500	99.166	99.066	98.966	4.500	99.066	98.966	98.866	3.990	97.036	96.912	96.836	3.990	96.936	96.812	96.736
4.625	99.853	99.753	99.653	4.625	99.753	99.653	99.553	4.000	97.136	97.012	96.936	4.000	97.036	96.912	96.836
4.750	100.436	100.336	100.236	4.750	100.336	100.236	100.136	4.125	97.789	97.689	97.589	4.125	97.689	97.589	97.489
4.875	100.958	100.858	100.758	4.875	100.858	100.758	100.658	4.250	98.358	98.258	98.158	4.250	98.258	98.158	98.058
4.990	101.289	101.189	101.089	4.990	101.189	101.089	100.989	4.375	98.969	98.867	98.769	4.375	98.869	98.767	98.669
5.000	101.389	101.289	101.189	5.000	101.289	101.189	101.089	4.500	99.624	99.518	99.424	4.500	99.524	99.418	99.324
5.125	101.896	101.796	101.696	5.125	101.796	101.696	101.596	4.625	100.264	100.149	100.064	4.625	100.164	100.049	99.964
5.250	102.438	102.338	102.238	5.250	102.338	102.238	102.138	4.750	100.801	100.683	100.601	4.750	100.701	100.583	100.501
5.375	102.898	102.798	102.698	5.375	102.798	102.698	102.598	4.875	101.131	101.012	100.931	4.875	101.031	100.912	100.831
5.500	103.267	103.167	103.067	5.500	103.167	103.067	102.967	4.990	101.339	101.219	101.139	4.990	101.239	101.119	101.039
5.625	103.639	103.539	103.439	5.625	103.539	103.439	103.339	5.000	101.439	101.319	101.239	5.000	101.339	101.219	101.139
5.750	104.039	103.939	103.839	5.750	103.939	103.839	103.739	5.125	101.964	101.831	101.742	5.125	101.864	101.731	101.642
5.875	104.353	104.253	104.153	5.875	104.253	104.153	104.053	5.250	102.370	102.237	102.147	5.250	102.270	102.137	102.047
5.990	104.554	104.454	104.354	5.990	104.454	104.354	104.254	5.375	102.628	102.494	102.405	5.375	102.528	102.394	102.305
6.000	104.654	104.554	104.454	6.000	104.554	104.454	104.354	5.500	102.853	102.720	102.630	5.500	102.753	102.620	102.530
6.125	104.569	104.469	104.369	6.125	104.469	104.369	104.269	5.625	103.410	103.310	103.210	5.625	103.310	103.210	103.110
6.250	105.215	105.115	105.015	6.250	105.115	105.015	104.915	5.750	103.866	103.766	103.666	5.750	103.766	103.666	103.566

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.452	93.352	93.252	2.750	93.352	93.252	93.152
2.875	94.119	94.019	93.919	2.875	94.019	93.919	93.819
2.990	94.676	94.576	94.476	2.990	94.576	94.476	94.376
3.000	94.776	94.676	94.576	3.000	94.676	94.576	94.476
3.125	95.367	95.267	95.167	3.125	95.267	95.167	95.067
3.250	95.849	95.749	95.649	3.250	95.749	95.649	95.549
3.375	96.347	96.247	96.147	3.375	96.247	96.147	96.047
3.500	95.698	95.598	95.498	3.500	95.598	95.498	95.398
3.625	97.656	97.556	97.456	3.625	97.556	97.456	97.356
3.750	98.135	98.035	97.935	3.750	98.035	97.935	97.835
3.875	98.644	98.544	98.444	3.875	98.544	98.444	98.344
3.990	98.958	98.858	98.758	3.990	98.858	98.758	98.658
4.000	99.058	98.958	98.858	4.000	98.958	98.858	98.758
4.125	99.591	99.491	99.391	4.125	99.491	99.391	99.291
4.250	99.892	99.792	99.692	4.250	99.792	99.692	99.592
4.375	100.187	100.087	99.987	4.375	100.087	99.987	99.887
4.500	100.619	100.519	100.419	4.500	100.519	100.419	100.319
4.625	100.990	100.890	100.790	4.625	100.890	100.790	100.690
4.750	101.250	101.150	101.050	4.750	101.150	101.050	100.950

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	97.088	96.988	96.888	4.250	96.988	96.888	96.788	2.750	93.108	93.008	92.908	2.750	93.008	92.908	92.808
4.375	97.646	97.546	97.446	4.375	97.546	97.446	97.346	2.875	93.675	93.575	93.475	2.875	93.575	93.475	93.375
4.500	98.306	98.206	98.106	4.500	98.206	98.106	98.006	2.990	94.332	94.232	94.132	2.990	94.232	94.132	94.032
4.625	98.923	98.823	98.723	4.625	98.823	98.723	98.623	3.000	94.432	94.332	94.232	3.000	94.332	94.232	94.132
4.750	99.506	99.406	99.306	4.750	99.406	99.306	99.206	3.125	95.023	94.923	94.823	3.125	94.923	94.823	94.723
4.875	100.028	99.928	99.828	4.875	99.928	99.828	99.728	3.250	95.505	95.405	95.305	3.250	95.405	95.305	95.205
4.990	100.359	100.259	100.159	4.990	100.259	100.159	100.059	3.375	96.003	95.903	95.803	3.375	95.903	95.803	95.703
5.000	100.459	100.359	100.259	5.000	100.359	100.259	100.159	3.500	95.073	94.973	94.873	3.500	94.973	94.873	94.773
5.125	100.255	100.155	100.055	5.125	100.155	100.055	99.955	3.625	97.031	96.931	96.831	3.625	96.931	96.831	96.731
5.250	100.797	100.697	100.597	5.250	100.697	100.597	100.497	3.750	97.510	97.410	97.310	3.750	97.410	97.310	97.210
5.375	101.257	101.157	101.057	5.375	101.157	101.057	100.957	3.875	98.019	97.919	97.819	3.875	97.919	97.819	97.719
5.500	101.626	101.526	101.426	5.500	101.526	101.426	101.326	3.990	97.848	97.748	97.648	3.990	97.748	97.648	97.548
5.625	100.685	100.585	100.485	5.625	100.585	100.485	100.385	4.000	97.948	97.848	97.748	4.000	97.848	97.748	97.648
5.750	101.085	100.985	100.885	5.750	100.985	100.885	100.785	4.125	98.481	98.381	98.281	4.125	98.381	98.281	98.181
5.875	101.249	101.149	101.049	5.875	101.149	101.049	100.949	4.250	98.782	98.682	98.582	4.250	98.682	98.582	98.482
5.990	101.300	101.200	101.100	5.990	101.200	101.100	101.000	4.375	99.077	98.977	98.877	4.375	98.977	98.877	98.777
6.000	101.400	101.300	101.200	6.000	101.300	101.200	101.100	4.500	99.040	98.940	98.840	4.500	98.940	98.840	98.740
6.125	101.165	101.065	100.965	6.125	101.065	100.965	100.865	4.625	99.411	99.311	99.211	4.625	99.311	99.211	99.111
6.250	101.661	101.561	101.461	6.250	101.561	101.461	101.361	4.750	99.671	99.571	99.471	4.750	99.571	99.471	99.371

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%
High-LTV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.50%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125
Second Home	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%
2-Unit Property	-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%
Condo > 15 year	0.00%	0.00%	0.00%	-0.75%	-0.75%	-0.75%	-0.75%



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.:

8/31/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/1/2018

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	99.398	99.298	99.198	3.750	97.332	97.212	97.132	2.750	94.952	94.852	94.752	4.250	98.538	98.438	98.338	2.750	94.608	94.508	94.408
4.375	99.956	99.856	99.756	3.875	97.891	97.769	97.691	2.875	95.619	95.519	95.419	4.375	99.096	98.996	98.896	2.875	95.275	95.175	95.075
4.500	100.616	100.516	100.416	3.990	98.486	98.362	98.286	2.990	96.176	96.076	95.976	4.500	99.756	99.656	99.556	2.990	95.832	95.732	95.632
4.625	101.303	101.203	101.103	4.000	98.586	98.462	98.386	3.000	96.276	96.176	96.076	4.625	100.373	100.273	100.173	3.000	95.932	95.832	95.732
4.750	101.886	101.786	101.686	4.125	99.239	99.139	99.039	3.125	96.867	96.767	96.667	4.750	100.956	100.856	100.756	3.125	96.523	96.423	96.323
4.875	102.408	102.308	102.208	4.250	99.808	99.708	99.608	3.250	97.349	97.249	97.149	4.875	101.478	101.378	101.278	3.250	97.005	96.905	96.805
4.990	102.739	102.639	102.539	4.375	100.419	100.317	100.219	3.375	97.847	97.747	97.647	4.990	101.809	101.709	101.609	3.375	97.503	97.403	97.303
5.000	102.839	102.739	102.639	4.500	101.074	100.968	100.874	3.500	97.198	97.098	96.998	5.000	101.909	101.809	101.709	3.500	96.573	96.473	96.373
5.125	103.346	103.246	103.146	4.625	101.714	101.599	101.514	3.625	99.156	99.056	98.956	5.125	101.705	101.605	101.505	3.625	98.531	98.431	98.331
5.250	103.888	103.788	103.688	4.750	102.251	102.133	102.051	3.750	99.635	99.535	99.435	5.250	102.247	102.147	102.047	3.750	99.010	98.910	98.810
5.375	104.348	104.248	104.148	4.875	102.581	102.462	102.381	3.875	100.144	100.044	99.944	5.375	102.707	102.607	102.507	3.875	99.519	99.419	99.319
5.500	104.717	104.617	104.517	4.990	102.789	102.669	102.589	3.990	100.458	100.358	100.258	5.500	103.076	102.976	102.876	3.990	99.348	99.248	99.148
5.625	105.089	104.989	104.889	5.000	102.889	102.769	102.689	4.000	100.558	100.458	100.358	5.625	102.135	102.035	101.935	4.000	99.448	99.348	99.248
5.750	105.489	105.389	105.289	5.125	103.414	103.281	103.192	4.125	101.091	100.991	100.891	5.750	102.535	102.435	102.335	4.125	99.981	99.881	99.781
5.875	105.803	105.703	105.603	5.250	103.820	103.687	103.597	4.250	101.392	101.292	101.192	5.875	102.699	102.599	102.499	4.250	100.282	100.182	100.082
5.990	106.004	105.904	105.804	5.375	104.078	103.944	103.855	4.375	101.687	101.587	101.487	5.990	102.750	102.650	102.550	4.375	100.577	100.477	100.377
6.000	106.104	106.004	105.904	5.500	104.303	104.170	104.080	4.500	102.119	102.019	101.919	6.000	102.850	102.750	102.650	4.500	100.540	100.440	100.340
6.125	106.019	105.919	105.819	5.625	104.860	104.760	104.660	4.625	102.490	102.390	102.290	6.125	102.615	102.515	102.415	4.625	100.911	100.811	100.711
6.250	106.665	106.565	106.465	5.750	105.316	105.216	105.116	4.750	102.750	102.650	102.550	6.250	103.111	103.011	102.911	4.750	101.171	101.071	100.971

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%	> 105%
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	-1.500	-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 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

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.: **8/31/2018**

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

60 Day Lock Exp.: **10/1/2018**

W. Rate Sheet Dated: **8/1/2018**

Release Time: **10:00 am ET**

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	96.051	95.926	95.801	
4.125	97.205	97.080	96.955	
4.250	98.074	97.949	97.824	
4.375	98.664	98.539	98.414	
4.500	99.291	99.166	99.041	
4.625	99.857	99.732	99.607	
4.750	100.358	100.233	100.108	
4.875	100.808	100.683	100.558	
5.000	101.221	101.096	100.971	
5.125	101.615	101.490	101.365	
5.250	101.944	101.819	101.694	
5.375	102.233	102.108	101.983	
5.500	102.373	102.248	102.123	

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	96.561	96.436	96.311	
3.625	97.038	96.913	96.788	
3.750	97.475	97.350	97.225	
3.875	98.088	97.963	97.838	
4.000	98.441	98.316	98.191	
4.125	98.704	98.579	98.454	
4.250	98.998	98.873	98.748	
4.375	99.267	99.142	99.017	
4.500	99.526	99.401	99.276	
4.625	99.809	99.684	99.559	
4.750	100.077	99.952	99.827	

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	97.029	96.904	96.779	
3.375	97.512	97.387	97.262	
3.500	97.963	97.838	97.713	
3.625	98.379	98.254	98.129	
3.750	98.761	98.636	98.511	
3.875	99.113	98.988	98.863	
4.000	99.437	99.312	99.187	
4.125	99.787	99.662	99.537	
4.250	100.119	99.994	99.869	
4.375	100.424	100.299	100.174	
4.500	100.729	100.604	100.479	
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)