



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.: 9/3/2018

45 Day Lock Exp.: 9/17/2018

60 Day Lock Exp.: 10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	97.859	97.709	97.559	3.500	97.346	97.196	97.046	1.875	N/A	N/A	N/A	3.125	96.665	96.515	96.365
3.625	98.393	98.243	98.093	3.625	97.845	97.695	97.545	2.000	N/A	N/A	N/A	3.250	98.021	97.871	97.721
3.750	99.286	99.136	98.986	3.750	98.895	98.745	98.595	2.125	N/A	N/A	N/A	3.375	98.611	98.461	98.311
3.875	99.813	99.663	99.513	3.875	99.386	99.236	99.086	2.250	93.290	93.140	92.990	3.500	99.103	98.953	98.803
4.000	100.341	100.191	100.041	4.000	99.879	99.729	99.579	2.375	93.652	93.502	93.352	3.625	99.637	99.487	99.337
4.125	100.862	100.712	100.562	4.125	100.364	100.214	100.064	2.500	92.777	92.627	92.477	Margin = 2.250		Index = 2.420	
4.250	101.683	101.542	101.417	4.250	101.042	100.901	100.776	2.625	93.727	93.577	93.427				
4.375	102.197	102.056	101.931	4.375	101.520	101.379	101.254	2.750	96.396	96.246	96.096				
4.500	102.641	102.500	102.375	4.500	101.929	101.788	101.663	2.875	96.960	96.810	96.660				
4.625	103.040	102.900	102.775	4.625	102.292	102.152	102.027	3.000	97.435	97.285	97.135				
4.750	103.165	102.994	102.869	4.750	102.588	102.416	102.291	3.125	97.909	97.759	97.609				
4.875	103.564	103.392	103.267	4.875	102.987	102.816	102.691	3.250	98.605	98.455	98.305				
5.000	104.128	103.956	103.831	5.000	103.315	103.144	103.019	3.375	99.072	98.922	98.772				
5.125	104.598	104.427	104.302	5.125	103.570	103.399	103.274	3.500	99.542	99.392	99.242				
5.250	104.576	104.389	104.248	5.250	103.514	103.327	103.186	3.625	100.003	99.853	99.703				
5.375	104.827	104.639	104.499	5.375	103.846	103.659	103.518	3.750	100.060	99.910	99.760				
5.500	104.908	104.720	104.579	5.500	104.265	104.078	103.937	3.875	100.515	100.365	100.215				
5.625	105.098	104.911	104.770	5.625	104.620	104.433	104.292	4.000	100.900	100.750	100.600				
5.750	105.197	105.097	104.997	5.750	104.126	104.026	103.926	4.125	101.240	101.090	100.940				

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	96.659	96.509	96.359	3.500	96.346	96.196	96.046	1.875	N/A	N/A	N/A	3.125	95.665	95.515	95.365
3.625	97.193	97.043	96.893	3.625	96.845	96.695	96.545	2.000	N/A	N/A	N/A	3.250	97.021	96.871	96.721
3.750	98.086	97.936	97.786	3.750	97.895	97.745	97.595	2.125	N/A	N/A	N/A	3.375	97.611	97.461	97.311
3.875	98.613	98.463	98.313	3.875	98.386	98.236	98.086	2.250	92.290	92.140	91.990	3.500	98.103	97.953	97.803
4.000	99.141	98.991	98.841	4.000	98.879	98.729	98.579	2.375	92.652	92.502	92.352	3.625	98.637	98.487	98.337
4.125	99.662	99.512	99.362	4.125	99.364	99.214	99.064	2.500	91.777	91.627	91.477	Margin = 2.250		Index = 2.420	
4.250	100.483	100.342	100.217	4.250	100.042	99.901	99.776	2.625	92.727	92.577	92.427	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.997	100.856	100.731	4.375	100.520	100.379	100.254	2.750	95.396	95.246	95.096	Rate	30 Day	45 Day	60 Day
4.500	101.441	101.300	101.175	4.500	100.929	100.788	100.663	2.875	95.960	95.810	95.660	4.500	100.241	99.991	99.741
4.625	101.840	101.700	101.575	4.625	101.292	101.152	101.027	3.000	96.435	96.285	96.135	4.625	100.640	100.390	100.140
4.750	102.079	101.907	101.782	4.750	101.588	101.416	101.291	3.125	96.909	96.759	96.609	4.750	100.829	100.579	100.329
4.875	102.614	102.442	102.317	4.875	101.987	101.816	101.691	3.250	97.605	97.455	97.305	4.875	101.264	101.014	100.764
5.000	102.978	102.806	102.681	5.000	102.315	102.144	102.019	3.375	98.072	97.922	97.772	5.000	101.628	101.378	101.128
5.125	103.448	103.277	103.152	5.125	102.670	102.499	102.374	3.500	98.542	98.392	98.242	5.125	102.018	101.768	101.518
5.250	104.146	103.959	103.818	5.250	102.514	102.327	102.186	3.625	99.003	98.853	98.703	5.250	101.465	101.215	100.965
5.375	104.397	104.209	104.069	5.375	102.846	102.659	102.518	3.750	99.060	98.910	98.760	5.375	101.623	101.373	101.123
5.500	104.678	104.490	104.349	5.500	103.265	103.078	102.937	3.875	99.515	99.365	99.215	5.500	102.158	101.908	101.658
5.625	104.818	104.631	104.490	5.625	103.620	103.433	103.292	4.000	99.900	99.750	99.600	5.625	102.488	102.238	101.988
5.750	104.967	104.867	104.767	5.750	103.126	103.026	102.926	4.125	100.240	100.090	99.940	5.750	102.777	102.527	102.277

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
4.875	100.414	100.164	99.914	4.875	100.267	100.017	99.767
5.125	101.168	100.918	100.668	5.125	100.950	100.700	100.450
5.375	101.273	101.023	100.773	5.375	101.126	100.876	100.626
5.625	102.118	101.868	101.618	5.625	101.900	101.650	101.400
5.875	101.994	101.744	101.494	5.875	101.748	101.498	101.248
6.000	102.249	101.999	101.749	6.000	102.167	101.917	101.667
6.125	102.490	102.240	101.990	6.125	102.522	102.272	102.022
6.250	102.776	102.526	102.276	6.250	102.715	102.465	102.215

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:	8/2/2018	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.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	96.921	96.771	96.621	3.500	96.409	96.259	96.109	1.875	N/A	N/A	N/A	3.125	94.98	94.827	94.677
3.625	97.455	97.305	97.155	3.625	96.907	96.757	96.607	2.000	N/A	N/A	N/A	3.250	97.08	96.934	96.784
3.750	98.036	97.886	97.736	3.750	97.645	97.495	97.345	2.125	N/A	N/A	N/A	3.375	97.67	97.524	97.374
3.875	98.563	98.413	98.263	3.875	98.136	97.986	97.836	2.250	89.790	89.640	89.490	3.500	98.17	98.016	97.866
4.000	99.091	98.941	98.791	4.000	98.629	98.479	98.329	2.375	90.152	90.002	89.852	3.625	98.70	98.550	98.400
4.125	99.612	99.462	99.312	4.125	99.114	98.964	98.814	2.500	89.277	89.127	88.977	Margin = 2.250		Index = 2.420	
4.250	100.433	100.292	100.167	4.250	99.792	99.651	99.526	2.625	90.227	90.077	89.927				
4.375	100.947	100.806	100.681	4.375	100.270	100.129	100.004	2.750	94.709	94.559	94.409				
4.500	101.391	101.250	101.125	4.500	100.679	100.538	100.413	2.875	95.273	95.123	94.973				
4.625	101.790	101.650	101.525	4.625	101.042	100.902	100.777	3.000	95.747	95.597	95.447				
4.750	101.478	101.306	101.181	4.750	100.900	100.728	100.603	3.125	96.222	96.072	95.922				
4.875	101.877	101.705	101.580	4.875	101.300	101.128	101.003	3.250	97.667	97.517	97.367				
5.000	102.440	102.268	102.143	5.000	101.628	101.456	101.331	3.375	98.135	97.985	97.835				
5.125	102.911	102.739	102.614	5.125	101.883	101.711	101.586	3.500	98.604	98.454	98.304				
5.250	102.076	101.889	101.748	5.250	101.014	100.827	100.686	3.625	99.066	98.916	98.766				
5.375	102.327	102.139	101.999	5.375	101.346	101.159	101.018	3.750	98.810	98.660	98.510				
5.500	102.408	102.220	102.079	5.500	101.765	101.578	101.437	3.875	99.265	99.115	98.965				
5.625	102.598	102.411	102.270	5.625	102.120	101.933	101.792	4.000	99.650	99.500	99.350				
5.750	101.760	101.660	101.560	5.750	100.688	100.588	100.488	4.125	99.990	99.840	99.690				

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	95.721	95.571	95.421	3.500	95.409	95.259	95.109	1.875	N/A	N/A	N/A	3.125	93.977	93.827	93.677
3.625	96.255	96.105	95.955	3.625	95.907	95.757	95.607	2.000	N/A	N/A	N/A	3.250	96.084	95.934	95.784
3.750	96.836	96.686	96.536	3.750	96.645	96.495	96.345	2.125	N/A	N/A	N/A	3.375	96.674	96.524	96.374
3.875	97.363	97.213	97.063	3.875	97.136	96.986	96.836	2.250	90.540	90.390	90.240	3.500	97.166	97.016	96.866
4.000	97.891	97.741	97.591	4.000	97.629	97.479	97.329	2.375	90.902	90.752	90.602	3.625	97.700	97.550	97.400
4.125	98.412	98.262	98.112	4.125	98.114	97.964	97.814	2.500	90.027	89.877	89.727	Margin = 2.250		Index = 2.420	
4.250	99.233	99.092	98.967	4.250	98.792	98.651	98.526	2.625	90.977	90.827	90.677	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.747	99.606	99.481	4.375	99.270	99.129	99.004	2.750	94.490	94.340	94.190	Rate	30 Day	45 Day	60 Day
4.500	100.191	100.050	99.925	4.500	99.679	99.538	99.413	2.875	95.054	94.904	94.754	4.500	98.991	98.741	98.491
4.625	100.590	100.450	100.325	4.625	100.042	99.902	99.777	3.000	95.528	95.378	95.228	4.625	99.390	99.140	98.890
4.750	100.391	100.220	100.095	4.750	99.900	99.728	99.603	3.125	96.003	95.853	95.703	4.750	99.141	98.891	98.641
4.875	100.927	100.755	100.630	4.875	100.300	100.128	100.003	3.250	96.136	95.986	95.836	4.875	99.577	99.327	99.077
5.000	101.290	101.118	100.993	5.000	100.628	100.456	100.331	3.375	96.603	96.453	96.303	5.000	99.940	99.690	99.440
5.125	101.761	101.589	101.464	5.125	100.983	100.811	100.686	3.500	97.073	96.923	96.773	5.125	100.331	100.081	99.831
5.250	101.646	101.459	101.318	5.250	100.014	99.827	99.686	3.625	97.534	97.384	97.234	5.250	98.965	98.715	98.465
5.375	101.897	101.709	101.569	5.375	100.346	100.159	100.018	3.750	96.873	96.723	96.573	5.375	99.123	98.873	98.623
5.500	102.178	101.990	101.849	5.500	100.765	100.578	100.437	3.875	97.327	97.177	97.027	5.500	99.658	99.408	99.158
5.625	102.318	102.131	101.990	5.625	101.120	100.933	100.792	4.000	97.712	97.562	97.412	5.625	99.988	99.738	99.488
5.750	101.530	101.430	101.330	5.750	99.688	99.588	99.488	4.125	98.052	97.902	97.752	5.750	99.340	99.090	98.840

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	98.141	97.891	97.641	4.500	97.959	97.709	97.459
4.750	98.291	98.041	97.791	4.750	98.180	97.930	97.680
5.000	99.090	98.840	98.590	5.000	98.908	98.658	98.408
5.250	99.166	98.916	98.666	5.250	99.003	98.753	98.503
5.500	99.228	98.978	98.728	5.500	99.045	98.795	98.545
5.625	99.618	99.368	99.118	5.625	99.400	99.150	98.900
5.750	98.080	97.830	97.580	5.750	97.968	97.718	97.468
5.875	98.557	98.307	98.057	5.875	98.310	98.060	97.810

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:	8/2/2018 5.500%

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/2/2018

Release Time: 10:00 am ET

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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	98.862	98.762	98.662	4.625	101.587	101.487	101.387	3.000	96.290	96.190	96.090	2.875	96.507	96.407	96.307
4.250	99.506	99.406	99.306	4.750	102.096	101.996	101.896	3.125	96.804	96.704	96.604	2.990	96.788	96.688	96.588
4.375	100.080	99.980	99.880	4.875	102.522	102.422	102.322	3.250	97.525	97.425	97.325	3.000	96.888	96.788	96.688
4.500	100.625	100.525	100.425	4.990	102.721	102.621	102.521	3.375	98.104	98.004	97.904	3.125	97.266	97.166	97.066
4.625	101.275	101.175	101.075	5.000	102.821	102.721	102.621	3.500	98.607	98.507	98.407	3.250	97.930	97.830	97.730
4.750	101.828	101.728	101.628	5.125	103.277	103.177	103.077	3.625	99.073	98.973	98.873	3.375	98.313	98.213	98.113
4.875	102.337	102.237	102.137	5.250	103.773	103.673	103.573	3.750	99.722	99.622	99.522	3.500	98.678	98.578	98.478
4.990	102.497	102.397	102.297	5.375	104.068	103.968	103.868	3.875	99.909	99.809	99.709	3.625	99.035	98.935	98.835
5.000	102.597	102.497	102.397	5.500	104.407	104.307	104.207	3.990	100.266	100.166	100.066	3.750	99.794	99.694	99.594
5.125	103.039	102.939	102.839	5.625	104.652	104.552	104.452	4.000	100.366	100.266	100.166	3.875	100.147	100.047	99.947
5.250	103.704	103.604	103.504	5.750	105.244	105.144	105.044	4.125	100.843	100.743	100.643	3.990	100.369	100.269	100.169
5.375	104.104	104.004	103.904	5.875	105.398	105.270	105.136	4.250	101.138	101.038	100.938	4.000	100.469	100.369	100.269
5.500	104.473	104.373	104.273	5.990	105.480	105.352	105.218	4.375	101.484	101.384	101.284	4.125	100.769	100.669	100.569
5.625	104.774	104.674	104.574	6.000	105.580	105.452	105.318	4.500	101.909	101.809	101.709	4.250	101.197	101.093	100.959
5.750	105.468	105.354	105.237	6.125	106.094	105.966	105.832	4.625	102.322	102.222	102.122	4.375	101.482	101.377	101.243
5.875	105.666	105.553	105.436	6.250	106.322	106.192	106.058	4.750	102.484	102.384	102.284	4.500	101.759	101.654	101.520
5.990	105.790	105.676	105.559	6.375	106.608	106.478	106.344	4.875	102.734	102.634	102.534	4.625	102.025	101.920	101.786
6.000	105.890	105.776	105.659	6.500	N/A	N/A	N/A	4.990	102.885	102.785	102.685	4.750	102.194	102.090	101.956
6.125	106.486	106.372	106.255	6.625	N/A	N/A	N/A	5.000	102.985	102.885	102.785	4.875	102.345	102.241	102.107

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	98.354	98.254	98.154	3.000	95.915	95.815	95.715
4.375	98.966	98.866	98.766	3.125	96.328	96.228	96.128
4.500	99.535	99.435	99.335	3.250	97.248	97.148	97.048
4.625	100.023	99.923	99.823	3.375	97.664	97.564	97.464
4.750	100.689	100.589	100.489	3.500	98.092	97.992	97.892
4.875	101.252	101.152	101.052	3.625	98.504	98.404	98.304
4.990	101.675	101.575	101.475	3.750	98.741	98.641	98.541
5.000	101.775	101.675	101.575	3.875	99.148	99.048	98.948
5.125	102.022	101.922	101.822	3.990	99.457	99.357	99.257
5.250	102.241	102.141	102.041	4.000	99.557	99.457	99.357
5.375	102.485	102.385	102.285	4.125	99.946	99.846	99.746
5.500	102.964	102.864	102.764	4.250	100.148	100.048	99.948
5.625	103.207	103.107	103.007	4.375	100.341	100.241	100.141
5.750	103.422	103.322	103.222	4.500	100.486	100.386	100.286
5.875	103.527	103.399	103.265	4.625	100.690	100.590	100.478
5.990	103.892	103.764	103.630	4.750	100.793	100.693	100.580
6.000	103.992	103.864	103.730	4.875	100.956	100.856	100.744
6.125	103.241	103.113	102.979	4.990	101.018	100.918	100.805
6.250	103.467	103.338	103.204	5.000	101.118	101.018	100.905

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	96.945	96.845	96.745	4.000	94.887	94.787	94.687	4.625	100.114	100.014	99.914	4.625	98.808	98.708	98.608
4.250	97.715	97.615	97.515	4.125	95.713	95.613	95.513	4.750	100.646	100.546	100.446	4.750	99.693	99.593	99.493
4.375	98.253	98.153	98.053	4.250	96.751	96.651	96.551	4.875	101.019	100.919	100.819	4.875	100.199	100.099	99.999
4.500	98.790	98.690	98.590	4.375	97.358	97.258	97.158	4.990	101.271	101.171	101.071	4.990	100.575	100.475	100.375
4.625	99.504	99.404	99.304	4.500	98.006	97.906	97.806	5.000	101.371	101.271	101.171	5.000	100.675	100.575	100.475
4.750	100.204	100.104	100.004	4.625	98.976	98.876	98.776	5.125	101.827	101.727	101.627	5.125	101.047	100.947	100.847
4.875	100.701	100.601	100.501	4.750	99.927	99.827	99.727	5.250	102.323	102.223	102.123	5.250	101.582	101.482	101.382
4.990	101.047	100.947	100.847	4.875	100.490	100.390	100.290	5.375	102.618	102.518	102.418	5.375	102.005	101.905	101.805
5.000	101.147	101.047	100.947	4.990	100.885	100.785	100.685	5.500	102.957	102.857	102.757	5.500	102.430	102.330	102.230
5.125	101.589	101.489	101.389	5.000	100.985	100.885	100.785	5.625	103.202	103.102	103.002	5.625	102.753	102.653	102.553
5.250	102.254	102.154	102.054	5.125	101.366	101.266	101.166	5.750	103.794	103.694	103.594	5.750	103.257	103.144	103.026
5.375	102.654	102.554	102.454	5.250	102.213	102.113	102.013	5.875	103.948	103.848	103.748	5.875	103.466	103.352	103.235
5.500	103.023	102.923	102.823	5.375	102.670	102.570	102.470	5.990	104.030	103.930	103.830	5.990	103.613	103.499	103.382
5.625	103.324	103.224	103.124	5.500	103.080	102.980	102.880	6.000	104.130	104.030	103.930	6.000	103.713	103.599	103.482
5.750	104.018	103.918	103.818	5.625	103.412	103.312	103.212	6.125	104.644	104.544	104.444	6.125	104.400	104.286	104.169
5.875	104.216	104.116	104.016	5.750	104.275	104.175	104.075	6.250	104.872	104.772	104.672	6.250	104.381	104.251	104.117
5.990	104.340	104.240	104.140	5.875	104.508	104.408	104.308	6.375	105.158	105.058	104.958	6.375	104.766	104.636	104.502
6.000	104.440	104.340	104.240	5.990	104.653	104.553	104.453	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.036	104.922	104.805	6.000	104.753	104.640	104.522	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	95.915	95.815	95.715	3.000	N/A	#N/A	#N/A	2.875	95.007	94.907	94.807	3.000	N/A	#N/A	#N/A
3.125	96.328	96.228	96.128	3.125	93.800	93.700	93.600	2.990	95.288	95.188	95.088	3.125	93.586	93.486	93.386
3.250	97.248	97.148	97.048	3.250	94.309	94.209	94.109	3.000	95.388	95.288	95.188	3.250	94.085	93.985	93.885
3.375	97.664	97.564	97.464	3.375	94.981	94.881	94.781	3.125	95.766	95.666	95.566	3.375	94.767	94.667	94.567
3.500	98.092	97.992	97.892	3.500	95.639	95.539	95.439	3.250	96.430	96.330	96.230	3.500	95.416	95.316	95.216
3.625	98.504	98.404	98.304	3.625	96.288	96.188	96.088	3.375	96.813	96.713	96.613	3.625	96.075	95.975	95.875
3.750	98.741	98.641	98.541	3.750	96.659	96.559	96.459	3.500	97.178	97.078	96.978	3.750	96.435	96.335	96.235
3.875	99.148	99.048	98.948	3.875	97.209	97.109	97.009	3.625	97.535	97.435	97.335	3.875	96.985	96.885	96.785
3.990	99.457	99.357	99.257	3.990	97.737	97.637	97.537	3.750	98.294	98.194	98.094	3.990	97.504	97.404	97.304
4.000	99.557	99.457	99.357	4.000	97.837	97.737	97.637	3.875	98.647	98.547	98.447	4.000	97.604	97.504	97.404
4.125	99.946	99.846	99.746	4.125	98.449	98.349	98.249	3.990	98.869	98.769	98.669	4.125	98.215	98.115	98.015
4.250	100.148	100.048	99.948	4.250	98.775	98.675	98.575	4.000	98.969	98.869	98.769	4.250	98.542	98.442	98.342
4.375	100.341	100.241	100.141	4.375	99.106	99.006	98.906	4.125	99.269	99.169	99.069	4.375	98.853	98.753	98.653
4.500	100.486	100.386	100.286	4.500	99.659	99.559	99.459	4.250	99.697	99.597	99.497	4.500	99.406	99.306	99.193
4.625	100.690	100.590	100.490	4.625	100.193	100.093	99.980	4.375	99.982	99.877	99.773	4.625	99.939	99.839	99.727
4.750	100.793	100.693	100.593	4.750	100.375	100.275	100.162	4.500	100.259	100.154	100.020	4.750	100.122	100.022	99.909
4.875	100.956	100.856	100.756	4.875	100.654	100.554	100.441	4.625	100.525	100.420	100.286	4.875	100.391	100.291	100.178
4.990	101.018	100.918	100.818	4.990	100.834	100.734	100.622	4.750	100.694	100.590	100.456	4.990	100.601	100.501	100.388
5.000	101.118	101.018	100.918	5.000	100.934	100.834	100.722	4.875	100.845	100.741	100.607	5.000	100.701	100.601	100.488

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

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

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA		

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

*Not applicable to detached condominiums or site condominiums

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	99.506	99.406	99.306	3.750	97.427	97.317	97.227	2.750	95.025	94.925	94.825
4.375	100.080	99.980	99.880	3.875	97.985	97.874	97.785	2.875	95.692	95.592	95.492
4.500	100.687	100.587	100.487	3.990	98.578	98.465	98.378	2.990	96.249	96.149	96.049
4.625	101.376	101.276	101.176	4.000	98.678	98.565	98.478	3.000	96.349	96.249	96.149
4.750	101.958	101.858	101.758	4.125	99.340	99.240	99.140	3.125	96.940	96.840	96.740
4.875	102.480	102.380	102.280	4.250	100.032	99.932	99.832	3.250	97.422	97.322	97.222
4.990	102.812	102.712	102.612	4.375	100.543	100.443	100.343	3.375	98.104	98.004	97.904
5.000	102.912	102.812	102.712	4.500	101.190	101.090	100.990	3.500	98.678	98.578	98.478
5.125	103.398	103.298	103.198	4.625	101.791	101.691	101.591	3.625	99.223	99.123	99.023
5.250	103.940	103.840	103.740	4.750	102.328	102.228	102.128	3.750	99.722	99.622	99.522
5.375	104.398	104.298	104.198	4.875	102.658	102.558	102.458	3.875	100.211	100.111	100.011
5.500	104.764	104.664	104.564	4.990	102.866	102.766	102.666	3.990	100.474	100.374	100.274
5.625	105.168	105.068	104.968	5.000	102.966	102.866	102.766	4.000	100.574	100.474	100.374
5.750	105.564	105.464	105.364	5.125	103.470	103.363	103.270	4.125	101.105	101.005	100.905
5.875	105.872	105.772	105.672	5.250	103.876	103.768	103.676	4.250	101.406	101.306	101.206
5.990	106.068	105.968	105.868	5.375	104.132	104.025	103.932	4.375	101.701	101.601	101.501
6.000	106.168	106.068	105.968	5.500	104.356	104.248	104.156	4.500	102.115	102.015	101.915
6.125	106.007	105.907	105.807	5.625	104.909	104.809	104.709	4.625	102.489	102.389	102.289
6.250	106.713	106.613	106.513	5.750	105.362	105.262	105.162	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	60 Day
4.250	98.646	98.546	98.446	2.750	94.681	94.581	94.481
4.375	99.220	99.120	99.020	2.875	95.348	95.248	95.148
4.500	99.827	99.727	99.627	2.990	95.905	95.805	95.705
4.625	100.446	100.346	100.246	3.000	96.005	95.905	95.805
4.750	101.028	100.928	100.828	3.125	96.596	96.496	96.396
4.875	101.550	101.450	101.350	3.250	97.078	96.978	96.878
4.990	101.882	101.782	101.682	3.375	97.760	97.660	97.560
5.000	101.982	101.882	101.782	3.500	98.053	97.953	97.853
5.125	101.757	101.657	101.557	3.625	98.598	98.498	98.398
5.250	102.299	102.199	102.099	3.750	99.097	98.997	98.897
5.375	102.757	102.657	102.557	3.875	99.586	99.486	99.386
5.500	103.123	103.023	102.923	3.990	99.364	99.264	99.164
5.625	102.214	102.114	102.014	4.000	99.464	99.364	99.264
5.750	102.610	102.510	102.410	4.125	99.995	99.895	99.795
5.875	102.768	102.668	102.568	4.250	100.296	100.196	100.096
5.990	102.814	102.714	102.614	4.375	100.591	100.491	100.391
6.000	102.914	102.814	102.714	4.500	100.536	100.436	100.336
6.125	102.603	102.503	102.403	4.625	100.910	100.810	100.710
6.250	103.159	103.059	102.959	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%
≥ 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	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

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

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

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

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



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

30 Day Lock Exp.: 9/3/2018
45 Day Lock Exp.: 9/17/2018
60 Day Lock Exp.: 10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	98.022	97.922	97.822	4.250	97.922	97.822	97.722	3.750	95.977	95.867	95.777	3.750	95.877	95.767	95.677
4.375	98.578	98.478	98.378	4.375	98.478	98.378	98.278	3.875	96.535	96.424	96.335	3.875	96.435	96.324	96.235
4.500	99.237	99.137	99.037	4.500	99.137	99.037	98.937	3.990	97.128	97.015	96.928	3.990	97.028	96.915	96.828
4.625	99.926	99.826	99.726	4.625	99.826	99.726	99.626	4.000	97.228	97.115	97.028	4.000	97.128	97.015	96.928
4.750	100.508	100.408	100.308	4.750	100.408	100.308	100.208	4.125	97.890	97.790	97.690	4.125	97.790	97.690	97.590
4.875	101.030	100.930	100.830	4.875	100.930	100.830	100.730	4.250	98.458	98.358	98.258	4.250	98.358	98.258	98.158
4.990	101.362	101.262	101.162	4.990	101.262	101.162	101.062	4.375	99.068	98.968	98.868	4.375	98.968	98.868	98.768
5.000	101.462	101.362	101.262	5.000	101.362	101.262	101.162	4.500	99.740	99.640	99.540	4.500	99.640	99.540	99.440
5.125	101.948	101.848	101.748	5.125	101.848	101.748	101.648	4.625	100.341	100.241	100.141	4.625	100.241	100.141	100.041
5.250	102.490	102.390	102.290	5.250	102.390	102.290	102.190	4.750	100.878	100.778	100.678	4.750	100.778	100.678	100.578
5.375	102.948	102.848	102.748	5.375	102.848	102.748	102.648	4.875	101.208	101.108	101.008	4.875	101.108	101.008	100.908
5.500	103.314	103.214	103.114	5.500	103.214	103.114	103.014	4.990	101.416	101.316	101.216	4.990	101.316	101.216	101.116
5.625	103.718	103.618	103.518	5.625	103.618	103.518	103.418	5.000	101.516	101.416	101.316	5.000	101.416	101.316	101.216
5.750	104.114	104.014	103.914	5.750	104.014	103.914	103.814	5.125	102.020	101.913	101.820	5.125	101.920	101.813	101.720
5.875	104.422	104.322	104.222	5.875	104.322	104.222	104.122	5.250	102.426	102.318	102.226	5.250	102.326	102.218	102.126
5.990	104.618	104.518	104.418	5.990	104.518	104.418	104.318	5.375	102.682	102.575	102.482	5.375	102.582	102.475	102.382
6.000	104.718	104.618	104.518	6.000	104.618	104.518	104.418	5.500	102.906	102.798	102.706	5.500	102.806	102.698	102.606
6.125	104.557	104.457	104.357	6.125	104.457	104.357	104.257	5.625	103.459	103.359	103.259	5.625	103.359	103.259	103.159
6.250	105.263	105.163	105.063	6.250	105.163	105.063	104.963	5.750	103.912	103.812	103.712	5.750	103.812	103.712	103.612

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.525	93.425	93.325	2.750	93.425	93.325	93.225
2.875	94.192	94.092	93.992	2.875	94.092	93.992	93.892
2.990	94.749	94.649	94.549	2.990	94.649	94.549	94.449
3.000	94.849	94.749	94.649	3.000	94.749	94.649	94.549
3.125	95.440	95.340	95.240	3.125	95.340	95.240	95.140
3.250	95.922	95.822	95.722	3.250	95.822	95.722	95.622
3.375	96.419	96.319	96.219	3.375	96.319	96.219	96.119
3.500	97.178	97.078	96.978	3.500	97.078	96.978	96.878
3.625	97.723	97.623	97.523	3.625	97.623	97.523	97.423
3.750	98.203	98.103	98.003	3.750	98.103	98.003	97.903
3.875	98.711	98.611	98.511	3.875	98.611	98.511	98.411
3.990	98.974	98.874	98.774	3.990	98.874	98.774	98.674
4.000	99.074	98.974	98.874	4.000	98.974	98.874	98.774
4.125	99.605	99.505	99.405	4.125	99.505	99.405	99.305
4.250	99.906	99.806	99.706	4.250	99.806	99.706	99.606
4.375	100.201	100.101	100.001	4.375	100.101	100.001	99.901
4.500	100.615	100.515	100.415	4.500	100.515	100.415	100.315
4.625	100.989	100.889	100.789	4.625	100.889	100.789	100.689
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	97.162	97.062	96.962	4.250	97.062	96.962	96.862	2.750	93.181	93.081	92.981	2.750	93.081	92.981	92.881
4.375	97.718	97.618	97.518	4.375	97.618	97.518	97.418	2.875	93.848	93.748	93.648	2.875	93.748	93.648	93.548
4.500	98.377	98.277	98.177	4.500	98.277	98.177	98.077	2.990	94.405	94.305	94.205	2.990	94.305	94.205	94.105
4.625	98.996	98.896	98.796	4.625	98.896	98.796	98.696	3.000	94.505	94.405	94.305	3.000	94.405	94.305	94.205
4.750	99.578	99.478	99.378	4.750	99.478	99.378	99.278	3.125	95.096	94.996	94.896	3.125	94.996	94.896	94.796
4.875	100.100	100.000	99.900	4.875	100.000	99.900	99.800	3.250	95.578	95.478	95.378	3.250	95.478	95.378	95.278
4.990	100.432	100.332	100.232	4.990	100.332	100.232	100.132	3.375	96.075	95.975	95.875	3.375	95.975	95.875	95.775
5.000	100.532	100.432	100.332	5.000	100.432	100.332	100.232	3.500	96.553	96.453	96.353	3.500	96.453	96.353	96.253
5.125	100.307	100.207	100.107	5.125	100.207	100.107	100.007	3.625	97.098	96.998	96.898	3.625	96.998	96.898	96.798
5.250	100.849	100.749	100.649	5.250	100.749	100.649	100.549	3.750	97.578	97.478	97.378	3.750	97.478	97.378	97.278
5.375	101.307	101.207	101.107	5.375	101.207	101.107	101.007	3.875	98.086	97.986	97.886	3.875	97.986	97.886	97.786
5.500	101.673	101.573	101.473	5.500	101.573	101.473	101.373	3.990	97.864	97.764	97.664	3.990	97.764	97.664	97.564
5.625	100.764	100.664	100.564	5.625	100.664	100.564	100.464	4.000	97.964	97.864	97.764	4.000	97.864	97.764	97.664
5.750	101.160	101.060	100.960	5.750	101.060	100.960	100.860	4.125	98.495	98.395	98.295	4.125	98.395	98.295	98.195
5.875	101.318	101.218	101.118	5.875	101.218	101.118	101.018	4.250	98.996	98.896	98.796	4.250	98.896	98.796	98.696
5.990	101.364	101.264	101.164	5.990	101.264	101.164	101.064	4.375	99.091	98.991	98.891	4.375	98.991	98.891	98.791
6.000	101.464	101.364	101.264	6.000	101.364	101.264	101.164	4.500	99.036	98.936	98.836	4.500	98.936	98.836	98.736
6.125	101.153	101.053	100.953	6.125	101.053	100.953	100.853	4.625	99.410	99.310	99.210	4.625	99.310	99.210	99.110
6.250	101.709	101.609	101.509	6.250	101.609	101.509	101.409	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	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	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

Cash-Out Refinance Texas Equity 50(a)(6) Only



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.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/1/2018

W. Rate Sheet Dated: 8/2/2018

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	99.472	99.372	99.272	3.750	97.427	97.317	97.227	2.750	95.025	94.925	94.825	4.250	98.612	98.512	98.412	2.750	94.681	94.581	94.481
4.375	100.028	99.928	99.828	3.875	97.985	97.874	97.785	2.875	95.692	95.592	95.492	4.375	99.168	99.068	98.968	2.875	95.348	95.248	95.148
4.500	100.687	100.587	100.487	3.990	98.578	98.465	98.378	2.990	96.249	96.149	96.049	4.500	99.827	99.727	99.627	2.990	95.905	95.805	95.705
4.625	101.376	101.276	101.176	4.000	98.678	98.565	98.478	3.000	96.349	96.249	96.149	4.625	100.446	100.346	100.246	3.000	96.005	95.905	95.805
4.750	101.958	101.858	101.758	4.125	99.340	99.240	99.140	3.125	96.940	96.840	96.740	4.750	101.028	100.928	100.828	3.125	96.596	96.496	96.396
4.875	102.480	102.380	102.280	4.250	99.908	99.808	99.708	3.250	97.422	97.322	97.222	4.875	101.550	101.450	101.350	3.250	97.078	96.978	96.878
4.990	102.812	102.712	102.612	4.375	100.518	100.418	100.318	3.375	97.919	97.819	97.719	4.990	101.882	101.782	101.682	3.375	97.575	97.475	97.375
5.000	102.912	102.812	102.712	4.500	101.190	101.090	100.990	3.500	98.678	98.578	98.478	5.000	101.982	101.882	101.782	3.500	98.053	97.953	97.853
5.125	103.398	103.298	103.198	4.625	101.791	101.691	101.591	3.625	99.223	99.123	99.023	5.125	101.757	101.657	101.557	3.625	98.598	98.498	98.398
5.250	103.940	103.840	103.740	4.750	102.328	102.228	102.128	3.750	99.703	99.603	99.503	5.250	102.299	102.199	102.099	3.750	99.078	98.978	98.878
5.375	104.398	104.298	104.198	4.875	102.658	102.558	102.458	3.875	100.211	100.111	100.011	5.375	102.757	102.657	102.557	3.875	99.586	99.486	99.386
5.500	104.764	104.664	104.564	4.990	102.866	102.766	102.666	3.990	100.474	100.374	100.274	5.500	103.123	103.023	102.923	3.990	99.364	99.264	99.164
5.625	105.168	105.068	104.968	5.000	102.966	102.866	102.766	4.000	100.574	100.474	100.374	5.625	102.214	102.114	102.014	4.000	99.464	99.364	99.264
5.750	105.564	105.464	105.364	5.125	103.470	103.363	103.270	4.125	101.105	101.005	100.905	5.750	102.610	102.510	102.410	4.125	99.995	99.895	99.795
5.875	105.872	105.772	105.672	5.250	103.876	103.768	103.676	4.250	101.406	101.306	101.206	5.875	102.768	102.668	102.568	4.250	100.296	100.196	100.096
5.990	106.068	105.968	105.868	5.375	104.132	104.025	103.932	4.375	101.701	101.601	101.501	5.990	102.814	102.714	102.614	4.375	100.591	100.491	100.391
6.000	106.168	106.068	105.968	5.500	104.356	104.248	104.156	4.500	102.115	102.015	101.915	6.000	102.914	102.814	102.714	4.500	100.536	100.436	100.336
6.125	106.007	105.907	105.807	5.625	104.909	104.809	104.709	4.625	102.489	102.389	102.289	6.125	102.603	102.503	102.403	4.625	100.910	100.810	100.710
6.250	106.713	106.613	106.513	5.750	105.362	105.262	105.162	4.750	102.750	102.650	102.550	6.250	103.159	103.059	102.959	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.: **9/3/2018**

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

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

W. Rate Sheet Dated: **8/2/2018**

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	95.893	95.768	95.643	
4.125	97.070	96.945	96.820	
4.250	97.949	97.824	97.699	
4.375	98.563	98.438	98.313	
4.500	99.202	99.077	98.952	
4.625	99.778	99.653	99.528	
4.750	100.285	100.160	100.035	
4.875	100.740	100.615	100.490	
5.000	101.160	101.035	100.910	
5.125	101.563	101.438	101.313	
5.250	101.898	101.773	101.648	
5.375	102.192	102.067	101.942	
5.500	102.336	102.211	102.086	

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	96.534	96.409	96.284	
3.625	97.020	96.895	96.770	
3.750	97.463	97.338	97.213	
3.875	98.088	97.963	97.838	
4.000	98.450	98.325	98.200	
4.125	98.722	98.597	98.472	
4.250	99.025	98.900	98.775	
4.375	99.303	99.178	99.053	
4.500	99.563	99.438	99.313	
4.625	99.800	99.675	99.550	
4.750	100.068	99.943	99.818	

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	96.959	96.834	96.709	
3.375	97.453	97.328	97.203	
3.500	97.915	97.790	97.665	
3.625	98.343	98.218	98.093	
3.750	98.738	98.613	98.488	
3.875	99.101	98.976	98.851	
4.000	99.436	99.311	99.186	
4.125	99.799	99.674	99.549	
4.250	100.135	100.010	99.885	
4.375	100.449	100.324	100.199	
4.500	100.764	100.639	100.514	
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)