



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.: 10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	97.937	97.787	97.637	3.500	97.424	97.274	97.124	1.875	N/A	N/A	N/A	3.125	96.665	96.515	96.365
3.625	98.471	98.321	98.171	3.625	97.923	97.773	97.623	2.000	N/A	N/A	N/A	3.250	98.021	97.871	97.721
3.750	99.364	99.214	99.064	3.750	98.973	98.823	98.673	2.125	N/A	N/A	N/A	3.375	98.611	98.461	98.311
3.875	99.891	99.741	99.591	3.875	99.464	99.314	99.164	2.250	93.384	93.234	93.084	3.500	99.103	98.953	98.803
4.000	100.420	100.270	100.120	4.000	99.957	99.807	99.657	2.375	93.746	93.596	93.446	3.625	99.637	99.487	99.337
4.125	100.941	100.791	100.641	4.125	100.442	100.292	100.142	2.500	92.871	92.721	92.571	Margin = 2.250		Index = 2.420	
4.250	101.745	101.620	101.480	4.250	101.104	100.979	100.839	2.625	93.821	93.671	93.521				
4.375	102.259	102.134	101.993	4.375	101.582	101.457	101.317	2.750	96.506	96.356	96.206				
4.500	102.704	102.579	102.438	4.500	101.991	101.866	101.726	2.875	97.070	96.920	96.770				
4.625	103.103	102.978	102.837	4.625	102.355	102.230	102.089	3.000	97.544	97.394	97.244				
4.750	103.228	103.087	102.947	4.750	102.650	102.510	102.369	3.125	98.018	97.868	97.718				
4.875	103.627	103.486	103.345	4.875	103.050	102.909	102.769	3.250	98.706	98.556	98.406				
5.000	104.190	104.050	103.909	5.000	103.378	103.237	103.097	3.375	99.174	99.024	98.874				
5.125	104.661	104.520	104.380	5.125	103.633	103.492	103.352	3.500	99.643	99.493	99.343				
5.250	104.639	104.451	104.295	5.250	103.577	103.389	103.233	3.625	100.105	99.955	99.805				
5.375	104.889	104.702	104.546	5.375	103.909	103.721	103.565	3.750	100.154	100.004	99.854				
5.500	104.970	104.783	104.626	5.500	104.328	104.140	103.984	3.875	100.608	100.458	100.308				
5.625	105.161	104.973	104.817	5.625	104.683	104.495	104.339	4.000	100.994	100.844	100.694				
5.750	105.541	105.441	105.341	5.750	104.470	104.370	104.270	4.125	101.334	101.184	101.034				

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	96.737	96.587	96.437	3.500	96.424	96.274	96.124	1.875	N/A	N/A	N/A	3.125	95.665	95.515	95.365
3.625	97.271	97.121	96.971	3.625	96.923	96.773	96.623	2.000	N/A	N/A	N/A	3.250	97.021	96.871	96.721
3.750	98.164	98.014	97.864	3.750	97.973	97.823	97.673	2.125	N/A	N/A	N/A	3.375	97.611	97.461	97.311
3.875	98.691	98.541	98.391	3.875	98.464	98.314	98.164	2.250	92.384	92.234	92.084	3.500	98.103	97.953	97.803
4.000	99.220	99.070	98.920	4.000	98.957	98.807	98.657	2.375	92.746	92.596	92.446	3.625	98.637	98.487	98.337
4.125	99.741	99.591	99.441	4.125	99.442	99.292	99.142	2.500	91.871	91.721	91.571	Margin = 2.250		Index = 2.420	
4.250	100.545	100.420	100.280	4.250	100.104	99.979	99.839	2.625	92.821	92.671	92.521	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.059	100.934	100.793	4.375	100.582	100.457	100.317	2.750	95.506	95.356	95.206	Rate	30 Day	45 Day	60 Day
4.500	101.504	101.379	101.238	4.500	100.991	100.866	100.726	2.875	96.070	95.920	95.770	4.500	100.304	100.054	99.804
4.625	101.903	101.778	101.637	4.625	101.355	101.230	101.089	3.000	96.544	96.394	96.244	4.625	100.703	100.453	100.203
4.750	102.141	102.001	101.860	4.750	101.650	101.510	101.369	3.125	97.018	96.868	96.718	4.750	100.891	100.641	100.391
4.875	102.677	102.536	102.395	4.875	102.050	101.909	101.769	3.250	97.706	97.556	97.406	4.875	101.327	101.077	100.827
5.000	103.040	102.900	102.759	5.000	102.378	102.237	102.097	3.375	98.174	98.024	97.874	5.000	101.690	101.440	101.190
5.125	103.511	103.370	103.230	5.125	102.733	102.592	102.452	3.500	98.643	98.493	98.343	5.125	102.081	101.831	101.581
5.250	104.209	104.021	103.865	5.250	102.577	102.389	102.233	3.625	99.105	98.955	98.805	5.250	101.528	101.278	101.028
5.375	104.459	104.272	104.116	5.375	102.909	102.721	102.565	3.750	99.154	99.004	98.854	5.375	101.685	101.435	101.185
5.500	104.740	104.553	104.396	5.500	103.328	103.140	102.984	3.875	99.608	99.458	99.308	5.500	102.220	101.970	101.720
5.625	104.881	104.693	104.537	5.625	103.683	103.495	103.339	4.000	99.994	99.844	99.694	5.625	102.551	102.301	102.051
5.750	105.311	105.211	105.111	5.750	103.470	103.370	103.270	4.125	100.334	100.184	100.034	5.750	102.771	102.521	102.271

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	99.454	99.204	98.954	4.500	99.271	99.021	98.771
4.750	100.041	99.791	99.541	4.750	99.930	99.680	99.430
5.000	100.840	100.590	100.340	5.000	100.658	100.408	100.158
5.250	101.729	101.479	101.229	5.250	101.565	101.315	101.065
5.500	101.990	101.740	101.490	5.500	101.608	101.358	101.108
5.625	103.181	102.931	102.681	5.625	101.963	101.713	101.463
5.750	102.511	102.261	102.011	5.750	101.750	101.500	101.250
5.875	102.788	102.538	102.288	5.875	102.091	101.841	101.591

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:	8/3/2018	5.500%

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

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



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30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	96.999	96.849	96.699	3.500	96.487	96.337	96.187	1.875	N/A	N/A	N/A	3.125	94.98	94.827	94.677
3.625	97.533	97.383	97.233	3.625	96.985	96.835	96.685	2.000	N/A	N/A	N/A	3.250	97.08	96.934	96.784
3.750	98.114	97.964	97.814	3.750	97.723	97.573	97.423	2.125	N/A	N/A	N/A	3.375	97.67	97.524	97.374
3.875	98.641	98.491	98.341	3.875	98.214	98.064	97.914	2.250	89.884	89.734	89.584	3.500	98.17	98.016	97.866
4.000	99.170	99.020	98.870	4.000	98.707	98.557	98.407	2.375	90.246	90.096	89.946	3.625	98.70	98.550	98.400
4.125	99.691	99.541	99.391	4.125	99.192	99.042	98.892	2.500	89.371	89.221	89.071	Margin = 2.250		Index = 2.420	
4.250	100.495	100.370	100.230	4.250	99.854	99.729	99.589	2.625	90.321	90.171	90.021				
4.375	101.009	100.884	100.743	4.375	100.332	100.207	100.067	2.750	94.818	94.668	94.518				
4.500	101.454	101.329	101.188	4.500	100.741	100.616	100.476	2.875	95.382	95.232	95.082				
4.625	101.853	101.728	101.587	4.625	101.105	100.980	100.839	3.000	95.857	95.707	95.557				
4.750	101.540	101.400	101.259	4.750	100.963	100.822	100.682	3.125	96.331	96.181	96.031				
4.875	101.939	101.799	101.658	4.875	101.362	101.222	101.081	3.250	97.769	97.619	97.469				
5.000	102.503	102.362	102.222	5.000	101.690	101.550	101.409	3.375	98.236	98.086	97.936				
5.125	102.973	102.833	102.692	5.125	101.945	101.805	101.664	3.500	98.706	98.556	98.406				
5.250	102.139	101.951	101.795	5.250	101.077	100.889	100.733	3.625	99.167	99.017	98.867				
5.375	102.389	102.202	102.046	5.375	101.409	101.221	101.065	3.750	98.904	98.754	98.604				
5.500	102.470	102.283	102.126	5.500	101.828	101.640	101.484	3.875	99.358	99.208	99.058				
5.625	102.661	102.473	102.317	5.625	102.183	101.995	101.839	4.000	99.744	99.594	99.444				
5.750	102.103	102.003	101.903	5.750	101.032	100.932	100.832	4.125	100.084	99.934	99.784				

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	95.799	95.649	95.499	3.500	95.487	95.337	95.187	1.875	N/A	N/A	N/A	3.125	93.977	93.827	93.677
3.625	96.333	96.183	96.033	3.625	95.985	95.835	95.685	2.000	N/A	N/A	N/A	3.250	96.084	95.934	95.784
3.750	96.914	96.764	96.614	3.750	96.723	96.573	96.423	2.125	N/A	N/A	N/A	3.375	96.674	96.524	96.374
3.875	97.441	97.291	97.141	3.875	97.214	97.064	96.914	2.250	90.634	90.484	90.334	3.500	97.166	97.016	96.866
4.000	97.970	97.820	97.670	4.000	97.707	97.557	97.407	2.375	90.996	90.846	90.696	3.625	97.700	97.550	97.400
4.125	98.491	98.341	98.191	4.125	98.192	98.042	97.892	2.500	90.121	89.971	89.821	Margin = 2.250		Index = 2.420	
4.250	99.295	99.170	99.030	4.250	98.854	98.729	98.589	2.625	91.071	90.921	90.771	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.809	99.684	99.543	4.375	99.332	99.207	99.067	2.750	94.599	94.449	94.299	Rate	30 Day	45 Day	60 Day
4.500	100.254	100.129	99.988	4.500	99.741	99.616	99.476	2.875	95.164	95.014	94.864	4.500	99.054	98.804	98.554
4.625	100.653	100.528	100.387	4.625	100.105	99.980	99.839	3.000	95.638	95.488	95.338	4.625	99.453	99.203	98.953
4.750	100.454	100.313	100.173	4.750	99.963	99.822	99.682	3.125	96.112	95.962	95.812	4.750	99.204	98.954	98.704
4.875	100.989	100.849	100.708	4.875	100.362	100.222	100.081	3.250	96.238	96.088	95.938	4.875	99.639	99.389	99.139
5.000	101.353	101.212	101.072	5.000	100.690	100.550	100.409	3.375	96.705	96.555	96.405	5.000	100.003	99.753	99.503
5.125	101.823	101.683	101.542	5.125	101.045	100.905	100.764	3.500	97.174	97.024	96.874	5.125	100.393	100.143	99.893
5.250	101.709	101.521	101.365	5.250	100.077	99.889	99.733	3.625	97.636	97.486	97.336	5.250	99.028	98.778	98.528
5.375	101.959	101.772	101.616	5.375	100.409	100.221	100.065	3.750	96.967	96.817	96.667	5.375	99.185	98.935	98.685
5.500	102.240	102.053	101.896	5.500	100.828	100.640	100.484	3.875	97.421	97.271	97.121	5.500	99.720	99.470	99.220
5.625	102.381	102.193	102.037	5.625	101.183	100.995	100.839	4.000	97.806	97.656	97.506	5.625	100.051	99.801	99.551
5.750	101.873	101.773	101.673	5.750	100.032	99.932	99.832	4.125	98.146	97.996	97.846	5.750	99.683	99.433	99.183

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

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVIM	-0.750

Max USDA-GRH Rate	
Today:	8/3/2018 5.500%

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.204	97.954	97.704	4.500	98.021	97.771	97.521
4.750	98.354	98.104	97.854	4.750	98.243	97.993	97.743
5.000	99.153	98.903	98.653	5.000	98.970	98.720	98.470
5.250	99.229	98.979	98.729	5.250	99.065	98.815	98.565
5.500	99.490	99.240	98.990	5.500	99.108	98.858	98.608
5.625	100.681	100.431	100.181	5.625	99.463	99.213	98.963
5.750	99.073	98.823	98.573	5.750	98.312	98.062	97.812
5.875	99.351	99.101	98.851	5.875	98.654	98.404	98.154

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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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9/3/2018

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9/17/2018

60 Day Lock Exp.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	98.956	98.856	98.756	4.625	101.654	101.554	101.454	3.000	96.366	96.266	96.166	2.875	96.585	96.485	96.385
4.250	99.600	99.500	99.400	4.750	102.185	102.085	101.985	3.125	96.879	96.779	96.679	2.990	96.863	96.763	96.663
4.375	100.174	100.074	99.974	4.875	102.585	102.485	102.385	3.250	97.658	97.558	97.458	3.000	96.963	96.863	96.763
4.500	100.688	100.588	100.488	4.990	102.808	102.708	102.608	3.375	98.180	98.080	97.980	3.125	97.342	97.242	97.142
4.625	101.338	101.238	101.138	5.000	102.908	102.808	102.708	3.500	98.658	98.558	98.458	3.250	98.008	97.908	97.808
4.750	101.891	101.791	101.691	5.125	103.365	103.265	103.165	3.625	99.190	99.090	98.990	3.375	98.390	98.290	98.190
4.875	102.400	102.300	102.200	5.250	103.861	103.761	103.661	3.750	99.528	99.428	99.328	3.500	98.752	98.652	98.552
4.990	102.586	102.486	102.386	5.375	104.155	104.055	103.955	3.875	99.952	99.852	99.752	3.625	99.109	99.009	98.909
5.000	102.686	102.586	102.486	5.500	104.493	104.393	104.293	3.990	100.341	100.241	100.141	3.750	99.872	99.772	99.672
5.125	103.128	103.028	102.928	5.625	104.737	104.637	104.537	4.000	100.441	100.341	100.241	3.875	100.221	100.121	100.021
5.250	103.793	103.693	103.593	5.750	105.332	105.201	105.068	4.125	100.917	100.817	100.717	3.990	100.444	100.344	100.244
5.375	104.192	104.092	103.992	5.875	105.484	105.353	105.221	4.250	101.213	101.113	101.013	4.000	100.544	100.444	100.344
5.500	104.559	104.459	104.359	5.990	105.568	105.437	105.304	4.375	101.560	101.460	101.360	4.125	100.844	100.744	100.644
5.625	104.859	104.759	104.659	6.000	105.668	105.537	105.404	4.500	101.983	101.883	101.783	4.250	101.270	101.162	101.028
5.750	105.555	105.440	105.323	6.125	106.182	106.051	105.918	4.625	102.395	102.295	102.195	4.375	101.555	101.446	101.312
5.875	105.754	105.639	105.522	6.250	106.408	106.276	106.144	4.750	102.557	102.457	102.357	4.500	101.832	101.723	101.589
5.990	105.875	105.760	105.643	6.375	106.694	106.562	106.430	4.875	102.807	102.707	102.607	4.625	102.098	101.989	101.855
6.000	105.975	105.860	105.743	6.500	N/A	N/A	N/A	4.990	102.958	102.858	102.758	4.750	102.266	102.157	102.023
6.125	106.570	106.455	106.338	6.625	N/A	N/A	N/A	5.000	103.058	102.958	102.858	4.875	102.419	102.310	102.176

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	97.675	97.575	97.475	3.000	95.991	95.891	95.791
4.250	98.429	98.329	98.229	3.125	96.404	96.304	96.204
4.375	99.039	98.939	98.839	3.250	97.322	97.222	97.122
4.500	99.607	99.507	99.407	3.375	97.738	97.638	97.538
4.625	100.115	100.015	99.915	3.500	98.168	98.068	97.968
4.750	100.779	100.679	100.579	3.625	98.578	98.478	98.378
4.875	101.340	101.240	101.140	3.750	98.815	98.715	98.615
4.990	101.762	101.662	101.562	3.875	99.225	99.125	99.025
5.000	101.862	101.762	101.662	3.990	99.531	99.431	99.331
5.125	102.111	102.011	101.911	4.000	99.631	99.531	99.431
5.250	102.327	102.227	102.127	4.125	100.020	99.920	99.820
5.375	102.572	102.472	102.372	4.250	100.222	100.122	100.022
5.500	103.050	102.950	102.850	4.375	100.415	100.315	100.215
5.625	103.296	103.196	103.096	4.500	100.556	100.456	100.356
5.750	103.507	103.407	103.307	4.625	100.764	100.664	100.564
5.875	102.613	102.482	102.350	4.750	100.866	100.766	100.650
5.990	102.978	102.846	102.714	4.875	101.030	100.930	100.814
6.000	103.078	102.946	102.814	4.990	101.091	100.991	100.875
6.125	103.326	103.195	103.062	5.000	101.191	101.091	100.975

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.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	97.021	96.921	96.821	4.000	94.959	94.859	94.759	4.625	100.204	100.104	100.004	4.625	98.899	98.799	98.699
4.250	97.790	97.690	97.590	4.125	95.788	95.688	95.588	4.750	100.735	100.635	100.535	4.750	99.782	99.682	99.582
4.375	98.326	98.226	98.126	4.250	96.826	96.726	96.626	4.875	101.108	101.008	100.908	4.875	100.287	100.187	100.087
4.500	98.881	98.781	98.681	4.375	97.430	97.330	97.230	4.990	101.358	101.258	101.158	4.990	100.665	100.565	100.465
4.625	99.594	99.494	99.394	4.500	98.097	97.997	97.897	5.000	101.458	101.358	101.258	5.000	100.765	100.665	100.565
4.750	100.293	100.193	100.093	4.625	99.068	98.968	98.868	5.125	101.915	101.815	101.715	5.125	101.132	101.032	100.932
4.875	100.789	100.689	100.589	4.750	100.016	99.916	99.816	5.250	102.411	102.311	102.211	5.250	101.671	101.571	101.471
4.990	101.136	101.036	100.936	4.875	100.577	100.477	100.377	5.375	102.705	102.605	102.505	5.375	102.092	101.992	101.892
5.000	101.236	101.136	101.036	4.990	100.974	100.874	100.774	5.500	103.043	102.943	102.843	5.500	102.516	102.416	102.316
5.125	101.678	101.578	101.478	5.000	101.074	100.974	100.874	5.625	103.287	103.187	103.087	5.625	102.838	102.738	102.638
5.250	102.343	102.243	102.143	5.125	101.452	101.352	101.252	5.750	103.882	103.782	103.682	5.750	103.345	103.245	103.145
5.375	102.742	102.642	102.542	5.250	102.302	102.202	102.102	5.875	104.034	103.934	103.834	5.875	103.553	103.453	103.353
5.500	103.109	103.009	102.909	5.375	102.758	102.658	102.558	5.990	104.118	104.018	103.918	5.990	103.700	103.600	103.500
5.625	103.409	103.309	103.209	5.500	103.166	103.066	102.966	6.000	104.218	104.118	104.018	6.000	103.800	103.700	103.600
5.750	104.105	104.005	103.905	5.625	103.497	103.397	103.297	6.125	104.732	104.632	104.532	6.125	104.487	104.387	104.287
5.875	104.304	104.204	104.104	5.750	104.362	104.262	104.162	6.250	104.958	104.858	104.758	6.250	104.684	104.584	104.484
5.990	104.425	104.325	104.225	5.875	104.595	104.495	104.395	6.375	105.244	105.144	105.044	6.375	104.853	104.753	104.653
6.000	104.525	104.425	104.325	5.990	104.741	104.641	104.541	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.120	105.020	104.920	6.000	104.841	104.741	104.641	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	95.991	95.891	95.791	3.000	N/A	#N/A	#N/A	2.875	95.085	94.985	94.885	3.000	N/A	#N/A	#N/A
3.125	96.404	96.304	96.204	3.125	93.875	93.775	93.675	2.990	95.363	95.263	95.163	3.125	93.662	93.562	93.462
3.250	97.322	97.222	97.122	3.250	94.387	94.287	94.187	3.000	95.463	95.363	95.263	3.250	94.163	94.063	93.963
3.375	97.738	97.638	97.538	3.375	95.057	94.957	94.857	3.125	95.842	95.742	95.642	3.375	94.844	94.744	94.644
3.500	98.168	98.068	97.968	3.500	95.715	95.615	95.515	3.250	96.508	96.408	96.308	3.500	95.491	95.391	95.291
3.625	98.578	98.478	98.378	3.625	96.362	96.262	96.162	3.375	96.890	96.790	96.690	3.625	96.149	96.049	95.949
3.750	98.815	98.715	98.615	3.750	96.731	96.631	96.531	3.500	97.252	97.152	97.052	3.750	96.508	96.408	96.308
3.875	99.225	99.125	99.025	3.875	97.285	97.185	97.085	3.625	97.609	97.509	97.409	3.875	97.062	96.962	96.862
3.990	99.531	99.431	99.331	3.990	97.812	97.712	97.612	3.750	98.372	98.272	98.172	3.990	97.579	97.479	97.379
4.000	99.631	99.531	99.431	4.000	97.912	97.812	97.712	3.875	98.721	98.621	98.521	4.000	97.679	97.579	97.479
4.125	100.020	99.920	99.820	4.125	98.523	98.423	98.323	3.990	98.944	98.844	98.744	4.125	98.289	98.189	98.089
4.250	100.222	100.122	100.022	4.250	98.848	98.748	98.648	4.000	99.044	98.944	98.844	4.250	98.615	98.515	98.415
4.375	100.415	100.315	100.215	4.375	99.179	99.079	98.979	4.125	99.344	99.244	99.144	4.375	98.926	98.826	98.726
4.500	100.556	100.456	100.356	4.500	99.732	99.632	99.532	4.250	99.770	99.670	99.570	4.500	99.479	99.379	99.279
4.625	100.764	100.664	100.564	4.625	100.266	100.166	100.066	4.375	100.055	99.955	99.855	4.625	100.013	99.913	99.813
4.750	100.866	100.766	100.666	4.750	100.448	100.348	100.248	4.500	100.332	100.232	100.132	4.750	100.195	100.095	99.995
4.875	101.030	100.930	100.830	4.875	100.727	100.627	100.527	4.625	100.598	100.498	100.398	4.875	100.464	100.364	100.264
4.990	101.091	100.991	100.891	4.990	100.908	100.808	100.708	4.750	100.766	100.666	100.566	4.990	100.674	100.574	100.474
5.000	101.191	101.091	100.991	5.000	101.008	100.908	100.808	4.875	100.919	100.819	100.719	5.000	100.774	100.674	100.574

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

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

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

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

*Not applicable to detached condominiums or site condominiums

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.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.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	99.600	99.500	99.400	3.750	97.490	97.380	97.290	2.750	95.118	95.018	94.918	
4.375	100.174	100.074	99.974	3.875	98.052	97.941	97.852	2.875	95.786	95.686	95.586	
4.500	100.779	100.679	100.579	3.990	98.641	98.527	98.441	2.990	96.342	96.242	96.142	
4.625	101.469	101.369	101.269	4.000	98.741	98.627	98.541	3.000	96.442	96.342	96.242	
4.750	102.051	101.951	101.851	4.125	99.419	99.319	99.219	3.125	97.034	96.934	96.834	
4.875	102.573	102.473	102.373	4.250	100.095	99.995	99.895	3.250	97.658	97.558	97.458	
4.990	102.906	102.806	102.706	4.375	100.605	100.505	100.405	3.375	98.180	98.080	97.980	
5.000	103.006	102.906	102.806	4.500	101.307	101.207	101.107	3.500	98.740	98.640	98.540	
5.125	103.475	103.375	103.275	4.625	101.908	101.808	101.708	3.625	99.286	99.186	99.086	
5.250	104.017	103.917	103.817	4.750	102.445	102.345	102.245	3.750	99.765	99.665	99.565	
5.375	104.475	104.375	104.275	4.875	102.775	102.675	102.575	3.875	100.273	100.173	100.073	
5.500	104.841	104.741	104.641	4.990	102.983	102.883	102.783	3.990	100.552	100.452	100.352	
5.625	105.293	105.193	105.093	5.000	103.083	102.983	102.883	4.000	100.652	100.552	100.452	
5.750	105.688	105.588	105.488	5.125	103.560	103.453	103.357	4.125	101.183	101.083	100.983	
5.875	105.996	105.896	105.796	5.250	103.965	103.858	103.762	4.250	101.483	101.383	101.283	
5.990	106.193	106.093	105.993	5.375	104.221	104.114	104.018	4.375	101.778	101.678	101.578	
6.000	106.293	106.193	106.093	5.500	104.444	104.337	104.241	4.500	102.162	102.062	101.962	
6.125	106.140	106.040	105.940	5.625	105.034	104.934	104.834	4.625	102.536	102.436	102.336	
6.250	106.839	106.739	106.639	5.750	105.487	105.387	105.287	4.750	102.796	102.696	102.596	

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	98.740	98.640	98.540	2.750	94.743	94.643	94.543		
4.375	99.314	99.214	99.114	2.875	95.411	95.311	95.211		
4.500	99.919	99.819	99.719	2.990	95.967	95.867	95.767		
4.625	100.562	100.462	100.362	3.000	96.067	95.967	95.867		
4.750	101.144	101.044	100.944	3.125	96.659	96.559	96.459		
4.875	101.666	101.566	101.466	3.250	97.283	97.183	97.083		
4.990	101.999	101.899	101.799	3.375	97.805	97.705	97.605		
5.000	102.099	101.999	101.899	3.500	98.240	98.140	98.040		
5.125	101.818	101.718	101.618	3.625	98.786	98.686	98.586		
5.250	102.360	102.260	102.160	3.750	99.265	99.165	99.065		
5.375	102.818	102.718	102.618	3.875	99.773	99.673	99.573		
5.500	103.184	103.084	102.984	3.990	99.505	99.405	99.305		
5.625	102.378	102.278	102.178	4.000	99.605	99.505	99.405		
5.750	102.773	102.673	102.573	4.125	100.136	100.036	99.936		
5.875	102.931	102.831	102.731	4.250	100.436	100.336	100.236		
5.990	102.978	102.878	102.778	4.375	100.731	100.631	100.531		
6.000	103.078	102.978	102.878	4.500	100.583	100.483	100.383		
6.125	102.775	102.675	102.575	4.625	100.957	100.857	100.757		
6.250	103.324	103.224	103.124	4.750	101.217	101.117	101.017		

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	98.116	98.016	97.916	4.250	98.016	97.916	97.816	3.750	96.040	95.930	95.840	3.750	95.940	95.830	95.740
4.375	98.671	98.571	98.471	4.375	98.571	98.471	98.371	3.875	96.598	96.487	96.398	3.875	96.498	96.387	96.298
4.500	99.329	99.229	99.129	4.500	99.229	99.129	99.029	3.990	97.191	97.077	96.991	3.990	97.091	96.977	96.891
4.625	100.019	99.919	99.819	4.625	99.919	99.819	99.719	4.000	97.291	97.177	97.091	4.000	97.191	97.077	96.991
4.750	100.601	100.501	100.401	4.750	100.501	100.401	100.301	4.125	97.969	97.869	97.769	4.125	97.869	97.769	97.669
4.875	101.123	101.023	100.923	4.875	101.023	100.923	100.823	4.250	98.536	98.436	98.336	4.250	98.436	98.336	98.236
4.990	101.456	101.356	101.256	4.990	101.356	101.256	101.156	4.375	99.145	99.045	98.945	4.375	99.045	98.945	98.845
5.000	101.556	101.456	101.356	5.000	101.456	101.356	101.256	4.500	99.857	99.757	99.657	4.500	99.757	99.657	99.557
5.125	102.025	101.925	101.825	5.125	101.925	101.825	101.725	4.625	100.458	100.358	100.258	4.625	100.358	100.258	100.158
5.250	102.567	102.467	102.367	5.250	102.467	102.367	102.267	4.750	100.995	100.895	100.795	4.750	100.895	100.795	100.695
5.375	103.025	102.925	102.825	5.375	102.925	102.825	102.725	4.875	101.325	101.225	101.125	4.875	101.225	101.125	101.025
5.500	103.391	103.291	103.191	5.500	103.291	103.191	103.091	4.990	101.533	101.433	101.333	4.990	101.433	101.333	101.233
5.625	103.843	103.743	103.643	5.625	103.743	103.643	103.543	5.000	101.633	101.533	101.433	5.000	101.533	101.433	101.333
5.750	104.238	104.138	104.038	5.750	104.138	104.038	103.938	5.125	102.110	102.003	101.907	5.125	102.010	101.903	101.807
5.875	104.546	104.446	104.346	5.875	104.446	104.346	104.246	5.250	102.515	102.408	102.312	5.250	102.415	102.308	102.212
5.990	104.743	104.643	104.543	5.990	104.643	104.543	104.443	5.375	102.771	102.664	102.568	5.375	102.671	102.564	102.468
6.000	104.843	104.743	104.643	6.000	104.743	104.643	104.543	5.500	102.994	102.887	102.791	5.500	102.894	102.787	102.691
6.125	104.690	104.590	104.490	6.125	104.590	104.490	104.390	5.625	103.584	103.484	103.384	5.625	103.484	103.384	103.284
6.250	105.389	105.289	105.189	6.250	105.289	105.189	105.089	5.750	104.037	103.937	103.837	5.750	103.937	103.837	103.737

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.618	93.518	93.418	2.750	93.518	93.418	93.318
2.875	94.286	94.186	94.086	2.875	94.186	94.086	93.986
2.990	94.842	94.742	94.642	2.990	94.742	94.642	94.542
3.000	94.942	94.842	94.742	3.000	94.842	94.742	94.642
3.125	95.534	95.434	95.334	3.125	95.434	95.334	95.234
3.250	96.016	95.916	95.816	3.250	95.916	95.816	95.716
3.375	96.514	96.414	96.314	3.375	96.414	96.314	96.214
3.500	97.240	97.140	97.040	3.500	97.140	97.040	96.940
3.625	97.786	97.686	97.586	3.625	97.686	97.586	97.486
3.750	98.265	98.165	98.065	3.750	98.165	98.065	97.965
3.875	98.773	98.673	98.573	3.875	98.673	98.573	98.473
3.990	99.052	98.952	98.852	3.990	98.952	98.852	98.752
4.000	99.152	99.052	98.952	4.000	99.052	98.952	98.852
4.125	99.683	99.583	99.483	4.125	99.583	99.483	99.383
4.250	99.983	99.883	99.783	4.250	99.883	99.783	99.683
4.375	100.278	100.178	100.078	4.375	100.178	100.078	99.978
4.500	100.662	100.562	100.462	4.500	100.562	100.462	100.362
4.625	101.036	100.936	100.836	4.625	100.936	100.836	100.736
4.750	101.296	101.196	101.096	4.750	101.196	101.096	100.996

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	97.256	97.156	97.056	4.250	97.156	97.056	96.956	2.750	93.243	93.143	93.043	2.750	93.143	93.043	92.943
4.375	97.811	97.711	97.611	4.375	97.711	97.611	97.511	2.875	93.911	93.811	93.711	2.875	93.811	93.711	93.611
4.500	98.469	98.369	98.269	4.500	98.369	98.269	98.169	2.990	94.467	94.367	94.267	2.990	94.367	94.267	94.167
4.625	99.112	99.012	98.912	4.625	99.012	98.912	98.812	3.000	94.567	94.467	94.367	3.000	94.467	94.367	94.267
4.750	99.694	99.594	99.494	4.750	99.594	99.494	99.394	3.125	95.159	95.059	94.959	3.125	95.059	94.959	94.859
4.875	100.216	100.116	100.016	4.875	100.116	100.016	99.916	3.250	95.641	95.541	95.441	3.250	95.541	95.441	95.341
4.990	100.549	100.449	100.349	4.990	100.449	100.349	100.249	3.375	96.139	96.039	95.939	3.375	96.039	95.939	95.839
5.000	100.649	100.549	100.449	5.000	100.549	100.449	100.349	3.500	96.640	96.540	96.440	3.500	96.540	96.440	96.340
5.125	100.368	100.268	100.168	5.125	100.268	100.168	100.068	3.625	97.286	97.186	97.086	3.625	97.186	97.086	96.986
5.250	100.910	100.810	100.710	5.250	100.810	100.710	100.610	3.750	97.765	97.665	97.565	3.750	97.665	97.565	97.465
5.375	101.368	101.268	101.168	5.375	101.268	101.168	101.068	3.875	98.273	98.173	98.073	3.875	98.173	98.073	97.973
5.500	101.734	101.634	101.534	5.500	101.634	101.534	101.434	3.990	98.005	97.905	97.805	3.990	97.905	97.805	97.705
5.625	100.928	100.828	100.728	5.625	100.828	100.728	100.628	4.000	98.105	98.005	97.905	4.000	98.005	97.905	97.805
5.750	101.323	101.223	101.123	5.750	101.223	101.123	101.023	4.125	98.636	98.536	98.436	4.125	98.536	98.436	98.336
5.875	101.481	101.381	101.281	5.875	101.381	101.281	101.181	4.250	98.936	98.836	98.736	4.250	98.836	98.736	98.636
5.990	101.528	101.428	101.328	5.990	101.428	101.328	101.228	4.375	99.231	99.131	99.031	4.375	99.131	99.031	98.931
6.000	101.628	101.528	101.428	6.000	101.528	101.428	101.328	4.500	99.083	98.983	98.883	4.500	98.983	98.883	98.783
6.125	101.325	101.225	101.125	6.125	101.225	101.125	101.025	4.625	99.457	99.357	99.257	4.625	99.357	99.257	99.157
6.250	101.874	101.774	101.674	6.250	101.774	101.674	101.574	4.750	99.717	99.617	99.517	4.750	99.617	99.517	99.417

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

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

Product Features										
Product Feature & \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/R Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2018

45 Day Lock Exp.:

9/17/2018

60 Day Lock Exp.:

10/2/2018

W. Rate Sheet Dated: 8/3/2018

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	99.566	99.466	99.366	3.750	97.490	97.380	97.290	2.750	95.118	95.018	94.918	4.250	98.706	98.606	98.506	2.750	94.743	94.643	94.543
4.375	100.121	100.021	99.921	3.875	98.048	97.937	97.848	2.875	95.786	95.686	95.586	4.375	99.261	99.161	99.061	2.875	95.411	95.311	95.211
4.500	100.779	100.679	100.579	3.990	98.641	98.527	98.441	2.990	96.342	96.242	96.142	4.500	99.919	99.819	99.719	2.990	95.967	95.867	95.767
4.625	101.469	101.369	101.269	4.000	98.741	98.627	98.541	3.000	96.442	96.342	96.242	4.625	100.562	100.462	100.362	3.000	96.067	95.967	95.867
4.750	102.051	101.951	101.851	4.125	99.419	99.319	99.219	3.125	97.034	96.934	96.834	4.750	101.144	101.044	100.944	3.125	96.659	96.559	96.459
4.875	102.573	102.473	102.373	4.250	99.986	99.886	99.786	3.250	97.516	97.416	97.316	4.875	101.666	101.566	101.466	3.250	97.141	97.041	96.941
4.990	102.906	102.806	102.706	4.375	100.595	100.495	100.395	3.375	98.014	97.914	97.814	4.990	101.999	101.899	101.799	3.375	97.639	97.539	97.439
5.000	103.006	102.906	102.806	4.500	101.307	101.207	101.107	3.500	98.740	98.640	98.540	5.000	102.099	101.999	101.899	3.500	98.240	98.140	98.040
5.125	103.475	103.375	103.275	4.625	101.908	101.808	101.708	3.625	99.286	99.186	99.086	5.125	101.818	101.718	101.618	3.625	98.786	98.686	98.586
5.250	104.017	103.917	103.817	4.750	102.445	102.345	102.245	3.750	99.765	99.665	99.565	5.250	102.360	102.260	102.160	3.750	99.265	99.165	99.065
5.375	104.475	104.375	104.275	4.875	102.775	102.675	102.575	3.875	100.273	100.173	100.073	5.375	102.818	102.718	102.618	3.875	99.773	99.673	99.573
5.500	104.841	104.741	104.641	4.990	102.983	102.883	102.783	3.990	100.552	100.452	100.352	5.500	103.184	103.084	102.984	3.990	99.505	99.405	99.305
5.625	105.293	105.193	105.093	5.000	103.083	102.983	102.883	4.000	100.652	100.552	100.452	5.625	102.378	102.278	102.178	4.000	99.605	99.505	99.405
5.750	105.688	105.588	105.488	5.125	103.560	103.453	103.357	4.125	101.183	101.083	100.983	5.750	102.773	102.673	102.573	4.125	100.136	100.036	99.936
5.875	105.996	105.896	105.796	5.250	103.965	103.858	103.762	4.250	101.483	101.383	101.283	5.875	102.931	102.831	102.731	4.250	100.436	100.336	100.236
5.990	106.193	106.093	105.993	5.375	104.221	104.114	104.018	4.375	101.778	101.678	101.578	5.990	102.978	102.878	102.778	4.375	100.731	100.631	100.531
6.000	106.293	106.193	106.093	5.500	104.444	104.337	104.241	4.500	102.162	102.062	101.962	6.000	103.078	102.978	102.878	4.500	100.583	100.483	100.383
6.125	106.140	106.040	105.940	5.625	105.034	104.934	104.834	4.625	102.536	102.436	102.336	6.125	102.775	102.675	102.575	4.625	100.957	100.857	100.757
6.250	106.839	106.739	106.639	5.750	105.487	105.387	105.287	4.750	102.796	102.696	102.596	6.250	103.324	103.224	103.124	4.750	101.217	101.117	101.017

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

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **9/3/2018**

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

60 Day Lock Exp.: **10/2/2018**

W. Rate Sheet Dated: **8/3/2018**

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	95.954	95.829	95.704	
4.125	97.121	96.996	96.871	
4.250	98.000	97.875	97.750	
4.375	98.611	98.486	98.361	
4.500	99.247	99.122	98.997	
4.625	99.820	99.695	99.570	
4.750	100.322	100.197	100.072	
4.875	100.774	100.649	100.524	
5.000	101.191	101.066	100.941	
5.125	101.591	101.466	101.341	
5.250	101.923	101.798	101.673	
5.375	102.214	102.089	101.964	
5.500	102.356	102.231	102.106	

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	96.555	96.430	96.305	
3.625	97.039	96.914	96.789	
3.750	97.481	97.356	97.231	
3.875	98.103	97.978	97.853	
4.000	98.463	98.338	98.213	
4.125	98.733	98.608	98.483	
4.250	99.035	98.910	98.785	
4.375	99.310	99.185	99.060	
4.500	99.569	99.444	99.319	
4.625	99.808	99.683	99.558	
4.750	100.075	99.950	99.825	

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	96.978	96.853	96.728	
3.375	97.471	97.346	97.221	
3.500	97.931	97.806	97.681	
3.625	98.357	98.232	98.107	
3.750	98.750	98.625	98.500	
3.875	99.112	98.987	98.862	
4.000	99.445	99.320	99.195	
4.125	99.807	99.682	99.557	
4.250	100.141	100.016	99.891	
4.375	100.455	100.330	100.205	
4.500	100.769	100.644	100.519	
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)