



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.: 9/7/2018

45 Day Lock Exp.: 9/24/2018

60 Day Lock Exp.: 10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	99.349	99.199	99.049	3.750	98.957	98.807	98.657	2.125	N/A	N/A	N/A	3.375	98.611	98.461	98.311
3.875	99.875	99.725	99.575	3.875	99.448	99.298	99.148	2.250	93.353	93.203	93.053	3.500	99.103	98.953	98.803
4.000	100.404	100.254	100.104	4.000	99.942	99.792	99.642	2.375	93.714	93.564	93.414	3.625	99.637	99.487	99.337
4.125	100.925	100.775	100.625	4.125	100.427	100.277	100.127	2.500	92.840	92.690	92.540	Margin = 2.250		Index = 2.440	
4.250	101.745	101.620	101.495	4.250	101.104	100.979	100.854	2.625	93.790	93.640	93.490				
4.375	102.259	102.134	102.009	4.375	101.582	101.457	101.332	2.750	96.451	96.301	96.151				
4.500	102.704	102.579	102.454	4.500	101.991	101.866	101.741	2.875	97.015	96.865	96.715				
4.625	103.103	102.978	102.853	4.625	102.355	102.230	102.105	3.000	97.489	97.339	97.189				
4.750	103.228	103.056	102.915	4.750	102.557	102.385	102.244	3.125	97.964	97.814	97.664				
4.875	103.533	103.361	103.220	4.875	102.956	102.784	102.644	3.250	98.699	98.549	98.399				
5.000	104.097	103.925	103.784	5.000	103.284	103.112	102.972	3.375	99.166	99.016	98.866				
5.125	104.567	104.395	104.255	5.125	103.539	103.367	103.227	3.500	99.635	99.485	99.335				
5.250	104.655	104.514	104.389	5.250	103.592	103.452	103.327	3.625	100.097	99.947	99.797				
5.375	104.905	104.764	104.639	5.375	103.924	103.784	103.659	3.750	100.119	99.969	99.819				
5.500	104.986	104.845	104.720	5.500	104.343	104.203	104.078	3.875	100.573	100.423	100.273				
5.625	105.176	105.036	104.911	5.625	104.698	104.558	104.433	4.000	100.958	100.808	100.658				
5.750	105.463	105.363	105.238	5.750	104.392	104.292	104.167	4.125	101.298	101.148	100.998				

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	98.149	97.999	97.849	3.750	97.957	97.807	97.657	2.125	N/A	N/A	N/A	3.375	97.611	97.461	97.311
3.875	98.675	98.525	98.375	3.875	98.448	98.298	98.148	2.250	92.353	92.203	92.053	3.500	98.103	97.953	97.803
4.000	99.204	99.054	98.904	4.000	98.942	98.792	98.642	2.375	92.714	92.564	92.414	3.625	98.637	98.487	98.337
4.125	99.725	99.575	99.425	4.125	99.427	99.277	99.127	2.500	91.840	91.690	91.540	Margin = 2.250		Index = 2.440	
4.250	100.545	100.420	100.295	4.250	100.104	99.979	99.854	2.625	92.790	92.640	92.490	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.059	100.934	100.809	4.375	100.582	100.457	100.332	2.750	95.451	95.301	95.151	Rate	30 Day	45 Day	60 Day
4.500	101.504	101.379	101.254	4.500	100.991	100.866	100.741	2.875	96.015	95.865	95.715	4.500	100.304	100.054	99.804
4.625	101.903	101.778	101.653	4.625	101.355	101.230	101.105	3.000	96.489	96.339	96.189	4.625	100.703	100.453	100.203
4.750	102.048	101.876	101.735	4.750	101.557	101.385	101.244	3.125	96.964	96.814	96.664	4.750	100.798	100.548	100.298
4.875	102.583	102.411	102.270	4.875	101.956	101.784	101.644	3.250	97.699	97.549	97.399	4.875	101.233	100.983	100.733
5.000	102.947	102.775	102.634	5.000	102.284	102.112	101.972	3.375	98.166	98.016	97.866	5.000	101.597	101.347	101.097
5.125	103.417	103.245	103.105	5.125	102.639	102.467	102.327	3.500	98.635	98.485	98.335	5.125	101.987	101.737	101.487
5.250	104.225	104.084	103.959	5.250	102.592	102.452	102.327	3.625	99.097	98.947	98.797	5.250	101.544	101.294	101.044
5.375	104.475	104.334	104.209	5.375	102.924	102.784	102.659	3.750	99.119	98.969	98.819	5.375	102.001	101.751	101.501
5.500	104.756	104.615	104.490	5.500	103.343	103.203	103.078	3.875	99.573	99.423	99.273	5.500	102.236	101.986	101.736
5.625	104.896	104.756	104.631	5.625	103.698	103.558	103.433	4.000	99.958	99.808	99.658	5.625	102.466	102.216	101.966
5.750	105.233	105.133	105.008	5.750	103.392	103.292	103.167	4.125	100.298	100.148	99.998	5.750	102.743	102.493	102.243

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	99.948	99.698	99.448	4.750	99.837	99.587	99.337
5.000	100.747	100.497	100.247	5.000	100.564	100.314	100.064
5.250	101.744	101.494	101.244	5.250	101.581	101.331	101.081
5.500	102.006	101.756	101.506	5.500	101.623	101.373	101.123
5.625	102.256	102.006	101.756	5.625	101.978	101.728	101.478
5.750	102.503	102.253	102.003	5.750	101.672	101.422	101.172
5.875	102.750	102.500	102.250	5.875	102.013	101.763	101.513

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:	8/8/2018	5.500%

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

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



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/7/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	98.099	97.949	97.799	3.750	97.707	97.557	97.407	2.125	N/A	N/A	N/A	3.375	97.67	97.524	97.374
3.875	98.625	98.475	98.325	3.875	98.198	98.048	97.898	2.250	89.853	89.703	89.553	3.500	98.17	98.016	97.866
4.000	99.154	99.004	98.854	4.000	98.692	98.542	98.392	2.375	90.214	90.064	89.914	3.625	98.70	98.550	98.400
4.125	99.675	99.525	99.375	4.125	99.177	99.027	98.877	2.500	89.340	89.190	89.040	Margin = 2.250		Index = 2.440	
4.250	100.495	100.370	100.245	4.250	99.854	99.729	99.604	2.625	90.290	90.140	89.990				
4.375	101.009	100.884	100.759	4.375	100.332	100.207	100.082	2.750	94.763	94.613	94.463				
4.500	101.454	101.329	101.204	4.500	100.741	100.616	100.491	2.875	95.328	95.178	95.028				
4.625	101.853	101.728	101.603	4.625	101.105	100.980	100.855	3.000	95.802	95.652	95.502				
4.750	101.540	101.369	101.228	4.750	100.869	100.697	100.557	3.125	96.276	96.126	95.976				
4.875	101.845	101.674	101.533	4.875	101.269	101.097	100.956	3.250	97.761	97.611	97.461				
5.000	102.409	102.237	102.097	5.000	101.597	101.425	101.284	3.375	98.228	98.078	97.928				
5.125	102.880	102.708	102.567	5.125	101.852	101.680	101.539	3.500	98.698	98.548	98.398				
5.250	102.155	102.014	101.889	5.250	101.092	100.952	100.827	3.625	99.159	99.009	98.859				
5.375	102.405	102.264	102.139	5.375	101.424	101.284	101.159	3.750	98.869	98.719	98.569				
5.500	102.486	102.345	102.220	5.500	101.843	101.703	101.578	3.875	99.323	99.173	99.023				
5.625	102.676	102.536	102.411	5.625	102.198	102.058	101.933	4.000	99.708	99.558	99.408				
5.750	102.025	101.925	101.800	5.750	100.954	100.854	100.729	4.125	100.048	99.898	99.748				

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	96.899	96.749	96.599	3.750	96.707	96.557	96.407	2.125	N/A	N/A	N/A	3.375	96.674	96.524	96.374
3.875	97.425	97.275	97.125	3.875	97.198	97.048	96.898	2.250	90.603	90.453	90.303	3.500	97.166	97.016	96.866
4.000	97.954	97.804	97.654	4.000	97.692	97.542	97.392	2.375	90.964	90.814	90.664	3.625	97.700	97.550	97.400
4.125	98.475	98.325	98.175	4.125	98.177	98.027	97.877	2.500	90.090	89.940	89.790	Margin = 2.250		Index = 2.440	
4.250	99.295	99.170	99.045	4.250	98.854	98.729	98.604	2.625	91.040	90.890	90.740	30 Year OTC "Borrower Paid Only for USDA"			
4.375	99.809	99.684	99.559	4.375	99.332	99.207	99.082	2.750	94.545	94.395	94.245	Rate	30 Day	45 Day	60 Day
4.500	100.254	100.129	100.004	4.500	99.741	99.616	99.491	2.875	95.109	94.959	94.809	4.500	99.054	98.804	98.554
4.625	100.653	100.528	100.403	4.625	100.105	99.980	99.855	3.000	95.583	95.433	95.283	4.625	99.453	99.203	98.953
4.750	100.360	100.188	100.048	4.750	99.869	99.697	99.557	3.125	96.057	95.907	95.757	4.750	99.110	98.860	98.610
4.875	100.895	100.724	100.583	4.875	100.269	100.097	99.956	3.250	96.230	96.080	95.930	4.875	99.545	99.295	99.045
5.000	101.259	101.087	100.947	5.000	100.597	100.425	100.284	3.375	96.697	96.547	96.397	5.000	99.909	99.659	99.409
5.125	101.730	101.558	101.417	5.125	100.952	100.780	100.639	3.500	97.167	97.017	96.867	5.125	100.300	100.050	99.800
5.250	101.725	101.584	101.459	5.250	100.092	99.952	99.827	3.625	97.628	97.478	97.328	5.250	99.044	98.794	98.544
5.375	101.975	101.834	101.709	5.375	100.424	100.284	100.159	3.750	96.931	96.781	96.631	5.375	99.501	99.251	99.001
5.500	102.256	102.115	101.990	5.500	100.843	100.703	100.578	3.875	97.386	97.236	97.086	5.500	99.736	99.486	99.236
5.625	102.396	102.256	102.131	5.625	101.198	101.058	100.933	4.000	97.771	97.621	97.471	5.625	99.966	99.716	99.466
5.750	101.795	101.695	101.570	5.750	99.954	99.854	99.729	4.125	98.111	97.961	97.811	5.750	99.305	99.055	98.805

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	98.204	97.954	97.704	4.500	98.021	97.771	97.521
4.750	98.260	98.010	97.760	4.750	98.149	97.899	97.649
5.000	99.059	98.809	98.559	5.000	98.877	98.627	98.377
5.250	99.244	98.994	98.744	5.250	99.081	98.831	98.581
5.500	99.506	99.256	99.006	5.500	99.123	98.873	98.623
5.625	99.756	99.506	99.256	5.625	99.478	99.228	98.978
5.750	99.065	98.815	98.565	5.750	98.234	97.984	97.734
5.875	99.313	99.063	98.813	5.875	98.576	98.326	98.076

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:	8/8/2018 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.	
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9/7/2018

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60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	99.050	98.950	98.850	4.625	101.681	101.581	101.481	3.000	96.324	96.224	96.124	2.875	96.581	96.481	96.381
4.250	99.694	99.594	99.494	4.750	102.144	102.044	101.944	3.125	96.836	96.736	96.636	2.990	96.838	96.738	96.638
4.375	100.268	100.168	100.068	4.875	102.616	102.516	102.416	3.250	97.783	97.683	97.583	3.000	96.938	96.838	96.738
4.500	100.781	100.681	100.581	4.990	102.731	102.631	102.531	3.375	98.305	98.205	98.105	3.125	97.299	97.199	97.099
4.625	101.432	101.332	101.232	5.000	102.831	102.731	102.631	3.500	98.783	98.683	98.583	3.250	98.009	97.909	97.809
4.750	101.985	101.885	101.785	5.125	103.305	103.205	103.105	3.625	99.315	99.215	99.115	3.375	98.371	98.271	98.171
4.875	102.494	102.394	102.294	5.250	103.800	103.700	103.600	3.750	99.653	99.553	99.453	3.500	98.717	98.617	98.517
4.990	102.512	102.412	102.312	5.375	104.093	103.993	103.893	3.875	100.051	99.951	99.851	3.625	99.059	98.959	98.859
5.000	102.612	102.512	102.412	5.500	104.432	104.332	104.232	3.990	100.331	100.231	100.131	3.750	99.850	99.750	99.650
5.125	103.104	103.004	102.904	5.625	104.675	104.575	104.475	4.000	100.431	100.331	100.231	3.875	100.184	100.084	99.984
5.250	103.767	103.667	103.567	5.750	105.388	105.271	105.155	4.125	100.851	100.751	100.651	3.990	100.391	100.291	100.191
5.375	104.166	104.066	103.966	5.875	105.540	105.423	105.307	4.250	101.145	101.045	100.945	4.000	100.491	100.391	100.291
5.500	104.533	104.433	104.333	5.990	105.624	105.507	105.391	4.375	101.475	101.375	101.275	4.125	100.777	100.677	100.577
5.625	104.834	104.734	104.634	6.000	105.724	105.607	105.491	4.500	101.897	101.797	101.697	4.250	101.228	101.098	100.967
5.750	105.631	105.531	105.425	6.125	106.238	106.121	106.005	4.625	102.308	102.208	102.108	4.375	101.497	101.368	101.237
5.875	105.830	105.730	105.624	6.250	106.521	106.387	106.262	4.750	102.469	102.369	102.269	4.500	101.759	101.630	101.499
5.990	105.951	105.851	105.745	6.375	106.807	106.673	106.548	4.875	102.720	102.620	102.520	4.625	102.011	101.882	101.751
6.000	106.051	105.951	105.845	6.500	N/A	N/A	N/A	4.990	102.871	102.771	102.671	4.750	102.191	102.062	101.930
6.125	106.646	106.546	106.440	6.625	N/A	N/A	N/A	5.000	102.971	102.871	102.771	4.875	102.352	102.223	102.092

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	97.618	97.518	97.418	3.000	95.949	95.849	95.749
4.250	98.373	98.273	98.173	3.125	96.360	96.260	96.160
4.375	98.984	98.884	98.784	3.250	97.275	97.175	97.075
4.500	99.551	99.451	99.351	3.375	97.687	97.587	97.487
4.625	100.040	99.940	99.840	3.500	98.117	98.017	97.917
4.750	100.705	100.605	100.505	3.625	98.528	98.428	98.328
4.875	101.265	101.165	101.065	3.750	98.764	98.664	98.564
4.990	101.683	101.583	101.483	3.875	99.158	99.058	98.958
5.000	101.783	101.683	101.583	3.990	99.464	99.364	99.264
5.125	102.031	101.931	101.831	4.000	99.564	99.464	99.364
5.250	102.249	102.149	102.049	4.125	99.954	99.854	99.754
5.375	102.511	102.411	102.311	4.250	100.155	100.055	99.955
5.500	102.989	102.889	102.789	4.375	100.349	100.249	100.149
5.625	103.234	103.134	103.034	4.500	100.490	100.390	100.290
5.750	103.445	103.345	103.245	4.625	100.677	100.563	100.447
5.875	102.669	102.552	102.436	4.750	100.779	100.665	100.549
5.990	103.034	102.916	102.801	4.875	100.943	100.829	100.713
6.000	103.134	103.016	102.901	4.990	101.004	100.890	100.775
6.125	103.382	103.264	103.149	5.000	101.104	100.990	100.875

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.:

9/7/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	96.970	96.870	96.770	4.000	94.911	94.811	94.711	4.625	100.130	100.030	99.930	4.625	98.829	98.729	98.629
4.250	97.739	97.639	97.539	4.125	95.738	95.638	95.538	4.750	100.661	100.561	100.461	4.750	99.712	99.612	99.512
4.375	98.276	98.176	98.076	4.250	96.775	96.675	96.575	4.875	101.032	100.932	100.832	4.875	100.215	100.115	100.015
4.500	98.812	98.712	98.612	4.375	97.381	97.281	97.181	4.990	101.281	101.181	101.081	4.990	100.590	100.490	100.390
4.625	99.524	99.424	99.324	4.500	98.028	97.928	97.828	5.000	101.381	101.281	101.181	5.000	100.690	100.590	100.490
4.750	100.223	100.123	100.023	4.625	98.998	98.898	98.798	5.125	101.855	101.755	101.655	5.125	101.059	100.959	100.859
4.875	100.718	100.618	100.518	4.750	99.946	99.846	99.746	5.250	102.350	102.250	102.150	5.250	101.614	101.514	101.414
4.990	101.062	100.962	100.862	4.875	100.507	100.407	100.307	5.375	102.643	102.543	102.443	5.375	102.035	101.935	101.835
5.000	101.162	101.062	100.962	4.990	100.899	100.799	100.699	5.500	102.982	102.882	102.782	5.500	102.462	102.362	102.262
5.125	101.654	101.554	101.454	5.000	100.999	100.899	100.799	5.625	103.225	103.125	103.025	5.625	102.785	102.685	102.585
5.250	102.317	102.217	102.117	5.125	101.379	101.279	101.179	5.750	103.938	103.838	103.738	5.750	103.405	103.305	103.199
5.375	102.716	102.616	102.516	5.250	102.245	102.145	102.045	5.875	104.090	103.973	103.857	5.875	103.614	103.513	103.408
5.500	103.083	102.983	102.883	5.375	102.701	102.601	102.501	5.990	104.174	104.057	103.941	5.990	103.761	103.660	103.554
5.625	103.384	103.284	103.184	5.500	103.112	103.012	102.912	6.000	104.274	104.157	104.041	6.000	103.861	103.760	103.654
5.750	104.181	104.081	103.975	5.625	103.443	103.343	103.243	6.125	104.788	104.671	104.555	6.125	104.548	104.447	104.342
5.875	104.380	104.280	104.174	5.750	104.423	104.322	104.216	6.250	105.071	104.937	104.812	6.250	104.581	104.447	104.321
5.990	104.501	104.401	104.295	5.875	104.656	104.555	104.449	6.375	105.357	105.223	105.098	6.375	104.964	104.830	104.704
6.000	104.601	104.501	104.395	5.990	104.801	104.701	104.595	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.125	105.196	105.096	104.990	6.000	104.901	104.801	104.695	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	95.949	95.849	95.749	3.000	N/A	#N/A	#N/A	2.875	95.081	94.981	94.881	3.000	N/A	#N/A	#N/A
3.125	96.360	96.260	96.160	3.125	93.832	93.732	93.632	2.990	95.338	95.238	95.138	3.125	93.618	93.518	93.418
3.250	97.275	97.175	97.075	3.250	94.336	94.236	94.136	3.000	95.438	95.338	95.238	3.250	94.113	94.013	93.913
3.375	97.687	97.587	97.487	3.375	95.007	94.907	94.807	3.125	95.799	95.699	95.599	3.375	94.793	94.693	94.593
3.500	98.117	98.017	97.917	3.500	95.663	95.563	95.463	3.250	96.509	96.409	96.309	3.500	95.440	95.340	95.240
3.625	98.528	98.428	98.328	3.625	96.311	96.211	96.111	3.375	96.871	96.771	96.671	3.625	96.098	95.998	95.898
3.750	98.764	98.664	98.564	3.750	96.681	96.581	96.481	3.500	97.217	97.117	97.017	3.750	96.458	96.358	96.258
3.875	99.158	99.058	98.958	3.875	97.216	97.116	97.016	3.625	97.559	97.459	97.359	3.875	96.993	96.893	96.793
3.990	99.464	99.364	99.264	3.990	97.744	97.644	97.544	3.750	98.350	98.250	98.150	3.990	97.511	97.411	97.311
4.000	99.564	99.464	99.364	4.000	97.844	97.744	97.644	3.875	98.684	98.584	98.484	4.000	97.611	97.511	97.411
4.125	99.954	99.854	99.754	4.125	98.456	98.356	98.256	3.990	98.891	98.791	98.691	4.125	98.223	98.123	98.023
4.250	100.155	100.055	99.955	4.250	98.781	98.681	98.581	4.000	98.991	98.891	98.791	4.250	98.548	98.448	98.348
4.375	100.349	100.249	100.149	4.375	99.095	98.995	98.895	4.125	99.277	99.177	99.077	4.375	98.842	98.742	98.642
4.500	100.490	100.390	100.290	4.500	99.646	99.533	99.417	4.250	99.728	99.598	99.467	4.500	99.393	99.279	99.164
4.625	100.677	100.577	100.477	4.625	100.179	100.065	99.949	4.375	99.997	99.868	99.737	4.625	99.925	99.812	99.696
4.750	100.779	100.679	100.579	4.750	100.360	100.246	100.130	4.500	100.259	100.130	99.999	4.750	100.106	99.993	99.877
4.875	100.943	100.843	100.743	4.875	100.637	100.524	100.408	4.625	100.511	100.382	100.251	4.875	100.374	100.261	100.145
4.990	101.004	100.904	100.804	4.990	100.821	100.707	100.591	4.750	100.691	100.562	100.430	4.990	100.587	100.474	100.358
5.000	101.104	101.004	100.904	5.000	100.921	100.807	100.691	4.875	100.852	100.723	100.592	5.000	100.687	100.574	100.458

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%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

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

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/7/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/8/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC												
30/25 Year				20 Year				15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	99.694	99.594	99.494	3.750	97.549	97.428	97.349	2.750	95.100	95.000	94.900	
4.375	100.268	100.168	100.068	3.875	98.087	97.965	97.887	2.875	95.767	95.667	95.567	
4.500	100.781	100.681	100.581	3.990	98.630	98.505	98.430	2.990	96.324	96.224	96.124	
4.625	101.432	101.332	101.232	4.000	98.730	98.605	98.530	3.000	96.424	96.324	96.224	
4.750	102.003	101.903	101.803	4.125	99.414	99.314	99.214	3.125	97.013	96.913	96.813	
4.875	102.502	102.402	102.302	4.250	100.126	100.026	99.926	3.250	97.783	97.683	97.583	
4.990	102.831	102.731	102.631	4.375	100.636	100.534	100.436	3.375	98.305	98.205	98.105	
5.000	102.931	102.831	102.731	4.500	101.286	101.173	101.086	3.500	98.783	98.683	98.583	
5.125	103.419	103.319	103.219	4.625	101.888	101.773	101.688	3.625	99.315	99.215	99.115	
5.250	103.948	103.848	103.748	4.750	102.379	102.260	102.179	3.750	99.725	99.625	99.525	
5.375	104.400	104.300	104.200	4.875	102.731	102.611	102.531	3.875	100.233	100.133	100.033	
5.500	104.751	104.651	104.551	4.990	102.959	102.839	102.759	3.990	100.493	100.393	100.293	
5.625	105.186	105.086	104.986	5.000	103.059	102.939	102.859	4.000	100.593	100.493	100.393	
5.750	105.602	105.502	105.402	5.125	103.490	103.357	103.262	4.125	101.126	101.026	100.926	
5.875	105.895	105.795	105.695	5.250	103.874	103.741	103.645	4.250	101.427	101.327	101.227	
5.990	106.092	105.992	105.892	5.375	104.152	104.018	103.923	4.375	101.763	101.663	101.563	
6.000	106.192	106.092	105.992	5.500	104.454	104.321	104.225	4.500	102.087	101.987	101.887	
6.125	106.175	106.075	105.975	5.625	105.002	104.902	104.802	4.625	102.467	102.367	102.267	
6.250	106.809	106.709	106.609	5.750	105.421	105.321	105.221	4.750	102.687	102.587	102.487	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	98.740	98.640	98.540	2.750	94.756	94.656
4.375	99.314	99.214	99.114	2.875	95.423	95.323
4.500	99.827	99.727	99.627	2.990	95.980	95.880
4.625	100.588	100.488	100.388	3.000	96.080	95.980
4.750	101.159	101.059	100.959	3.125	96.669	96.569
4.875	101.658	101.558	101.458	3.250	97.439	97.339
4.990	101.987	101.887	101.787	3.375	97.961	97.861
5.000	102.087	101.987	101.887	3.500	98.158	98.058
5.125	101.739	101.639	101.539	3.625	98.690	98.590
5.250	102.268	102.168	102.068	3.750	99.100	99.000
5.375	102.720	102.620	102.520	3.875	99.608	99.508
5.500	103.071	102.971	102.871	3.990	99.375	99.275
5.625	102.232	102.132	102.032	4.000	99.475	99.375
5.750	102.648	102.548	102.448	4.125	100.008	99.908
5.875	102.791	102.691	102.591	4.250	100.309	100.209
5.990	102.838	102.738	102.638	4.375	100.645	100.545
6.000	102.938	102.838	102.738	4.500	100.508	100.408
6.125	102.771	102.671	102.571	4.625	100.888	100.788
6.250	103.255	103.155	103.055	4.750	101.108	101.008

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/7/2018

9/24/2018

10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	98.062	97.962	97.862	4.250	97.962	97.862	97.762	3.750	96.024	95.903	95.824	3.750	95.924	95.803	95.724
4.375	98.640	98.540	98.440	4.375	98.540	98.440	98.340	3.875	96.636	96.514	96.436	3.875	96.536	96.414	96.336
4.500	99.325	99.225	99.125	4.500	99.225	99.125	99.025	3.990	97.180	97.055	96.980	3.990	97.080	96.955	96.880
4.625	99.971	99.871	99.771	4.625	99.871	99.771	99.671	4.000	97.280	97.155	97.080	4.000	97.180	97.055	96.980
4.750	100.553	100.453	100.353	4.750	100.453	100.353	100.253	4.125	97.964	97.864	97.764	4.125	97.864	97.764	97.664
4.875	101.052	100.952	100.852	4.875	100.952	100.852	100.752	4.250	98.561	98.461	98.361	4.250	98.461	98.361	98.261
4.990	101.381	101.281	101.181	4.990	101.281	101.181	101.081	4.375	99.146	99.044	98.946	4.375	99.046	98.944	98.846
5.000	101.481	101.381	101.281	5.000	101.381	101.281	101.181	4.500	99.836	99.723	99.636	4.500	99.736	99.623	99.536
5.125	101.969	101.869	101.769	5.125	101.869	101.769	101.669	4.625	100.438	100.323	100.238	4.625	100.338	100.223	100.138
5.250	102.498	102.398	102.298	5.250	102.398	102.298	102.198	4.750	100.929	100.810	100.729	4.750	100.829	100.710	100.629
5.375	102.950	102.850	102.750	5.375	102.850	102.750	102.650	4.875	101.281	101.161	101.081	4.875	101.181	101.061	100.981
5.500	103.301	103.201	103.101	5.500	103.201	103.101	103.001	4.990	101.509	101.389	101.309	4.990	101.409	101.289	101.209
5.625	103.736	103.636	103.536	5.625	103.636	103.536	103.436	5.000	101.609	101.489	101.409	5.000	101.509	101.389	101.309
5.750	104.152	104.052	103.952	5.750	104.052	103.952	103.852	5.125	102.040	101.907	101.812	5.125	101.940	101.807	101.712
5.875	104.445	104.345	104.245	5.875	104.345	104.245	104.145	5.250	102.424	102.291	102.195	5.250	102.324	102.191	102.095
5.990	104.642	104.542	104.442	5.990	104.542	104.442	104.342	5.375	102.702	102.568	102.473	5.375	102.602	102.468	102.373
6.000	104.742	104.642	104.542	6.000	104.642	104.542	104.442	5.500	103.004	102.871	102.775	5.500	102.904	102.771	102.675
6.125	104.725	104.625	104.525	6.125	104.625	104.525	104.425	5.625	103.552	103.452	103.352	5.625	103.452	103.352	103.252
6.250	105.359	105.259	105.159	6.250	105.259	105.159	105.059	5.750	103.971	103.871	103.771	5.750	103.871	103.771	103.671

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.600	93.500	93.400	2.750	93.500	93.400	93.300
2.875	94.267	94.167	94.067	2.875	94.167	94.067	93.967
2.990	94.824	94.724	94.624	2.990	94.724	94.624	94.524
3.000	94.924	94.824	94.724	3.000	94.824	94.724	94.624
3.125	95.513	95.413	95.313	3.125	95.413	95.313	95.213
3.250	95.994	95.894	95.794	3.250	95.894	95.794	95.694
3.375	96.492	96.392	96.292	3.375	96.392	96.292	96.192
3.500	97.228	97.128	97.028	3.500	97.128	97.028	96.928
3.625	97.769	97.669	97.569	3.625	97.669	97.569	97.469
3.750	98.225	98.125	98.025	3.750	98.125	98.025	97.925
3.875	98.733	98.633	98.533	3.875	98.633	98.533	98.433
3.990	98.993	98.893	98.793	3.990	98.893	98.793	98.693
4.000	99.093	98.993	98.893	4.000	98.993	98.893	98.793
4.125	99.626	99.526	99.426	4.125	99.526	99.426	99.326
4.250	99.927	99.827	99.727	4.250	99.827	99.727	99.627
4.375	100.263	100.163	100.063	4.375	100.163	100.063	99.963
4.500	100.587	100.487	100.387	4.500	100.487	100.387	100.287
4.625	100.967	100.867	100.767	4.625	100.867	100.767	100.667
4.750	101.187	101.087	100.987	4.750	101.087	100.987	100.887

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	97.108	97.008	96.908	4.250	97.008	96.908	96.808	2.750	93.256	93.156	93.056	2.750	93.156	93.056	92.956
4.375	97.686	97.586	97.486	4.375	97.586	97.486	97.386	2.875	93.923	93.823	93.723	2.875	93.823	93.723	93.623
4.500	98.371	98.271	98.171	4.500	98.271	98.171	98.071	2.990	94.480	94.380	94.280	2.990	94.380	94.280	94.180
4.625	99.127	99.027	98.927	4.625	99.027	98.927	98.827	3.000	94.580	94.480	94.380	3.000	94.480	94.380	94.280
4.750	99.709	99.609	99.509	4.750	99.609	99.509	99.409	3.125	95.169	95.069	94.969	3.125	95.069	94.969	94.869
4.875	100.208	100.108	100.008	4.875	100.108	100.008	99.908	3.250	95.650	95.550	95.450	3.250	95.550	95.450	95.350
4.990	100.537	100.437	100.337	4.990	100.437	100.337	100.237	3.375	96.148	96.048	95.948	3.375	96.048	95.948	95.848
5.000	100.637	100.537	100.437	5.000	100.537	100.437	100.337	3.500	96.603	96.503	96.403	3.500	96.503	96.403	96.303
5.125	100.289	100.189	100.089	5.125	100.189	100.089	99.989	3.625	97.144	97.044	96.944	3.625	97.044	96.944	96.844
5.250	100.818	100.718	100.618	5.250	100.718	100.618	100.518	3.750	97.600	97.500	97.400	3.750	97.500	97.400	97.300
5.375	101.270	101.170	101.070	5.375	101.170	101.070	100.970	3.875	98.108	98.008	97.908	3.875	98.008	97.908	97.808
5.500	101.621	101.521	101.421	5.500	101.521	101.421	101.321	3.990	97.875	97.775	97.675	3.990	97.775	97.675	97.575
5.625	100.782	100.682	100.582	5.625	100.682	100.582	100.482	4.000	97.975	97.875	97.775	4.000	97.875	97.775	97.675
5.750	101.198	101.098	100.998	5.750	101.098	100.998	100.898	4.125	98.508	98.408	98.308	4.125	98.408	98.308	98.208
5.875	101.341	101.241	101.141	5.875	101.241	101.141	101.041	4.250	98.809	98.709	98.609	4.250	98.709	98.609	98.509
5.990	101.388	101.288	101.188	5.990	101.288	101.188	101.088	4.375	99.145	99.045	98.945	4.375	99.045	98.945	98.845
6.000	101.488	101.388	101.288	6.000	101.388	101.288	101.188	4.500	99.008	98.908	98.808	4.500	98.908	98.808	98.708
6.125	101.321	101.221	101.121	6.125	101.221	101.121	101.021	4.625	99.388	99.288	99.188	4.625	99.288	99.188	99.088
6.250	101.805	101.705	101.605	6.250	101.705	101.605	101.505	4.750	99.608	99.508	99.408	4.750	99.508	99.408	99.308

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%	> 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000	
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-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/I Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/7/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/8/2018

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	99.512	99.412	99.312	3.750	97.474	97.353	97.274	2.750	95.100	95.000	94.900	4.250	98.558	98.458	98.358	2.750	94.756	94.656	94.556
4.375	100.090	99.990	99.890	3.875	98.086	97.964	97.886	2.875	95.767	95.667	95.567	4.375	99.136	99.036	98.936	2.875	95.423	95.323	95.223
4.500	100.775	100.675	100.575	3.990	98.630	98.505	98.430	2.990	96.324	96.224	96.124	4.500	99.821	99.721	99.621	2.990	95.980	95.880	95.780
4.625	101.421	101.321	101.221	4.000	98.730	98.605	98.530	3.000	96.424	96.324	96.224	4.625	100.577	100.477	100.377	3.000	96.080	95.980	95.880
4.750	102.003	101.903	101.803	4.125	99.414	99.314	99.214	3.125	97.013	96.913	96.813	4.750	101.159	101.059	100.959	3.125	96.669	96.569	96.469
4.875	102.502	102.402	102.302	4.250	100.011	99.911	99.811	3.250	97.494	97.394	97.294	4.875	101.658	101.558	101.458	3.250	97.150	97.050	96.950
4.990	102.831	102.731	102.631	4.375	100.596	100.494	100.396	3.375	97.992	97.892	97.792	4.990	101.987	101.887	101.787	3.375	97.648	97.548	97.448
5.000	102.931	102.831	102.731	4.500	101.286	101.173	101.086	3.500	98.728	98.628	98.528	5.000	102.087	101.987	101.887	3.500	98.103	98.003	97.903
5.125	103.419	103.319	103.219	4.625	101.888	101.773	101.688	3.625	99.269	99.169	99.069	5.125	101.739	101.639	101.539	3.625	98.644	98.544	98.444
5.250	103.948	103.848	103.748	4.750	102.379	102.260	102.179	3.750	99.725	99.625	99.525	5.250	102.268	102.168	102.068	3.750	99.100	99.000	98.900
5.375	104.400	104.300	104.200	4.875	102.731	102.611	102.531	3.875	100.233	100.133	100.033	5.375	102.720	102.620	102.520	3.875	99.608	99.508	99.408
5.500	104.751	104.651	104.551	4.990	102.959	102.839	102.759	3.990	100.493	100.393	100.293	5.500	103.071	102.971	102.871	3.990	99.375	99.275	99.175
5.625	105.186	105.086	104.986	5.000	103.059	102.939	102.859	4.000	100.593	100.493	100.393	5.625	102.232	102.132	102.032	4.000	99.475	99.375	99.275
5.750	105.602	105.502	105.402	5.125	103.490	103.357	103.262	4.125	101.126	101.026	100.926	5.750	102.648	102.548	102.448	4.125	100.008	99.908	99.808
5.875	105.895	105.795	105.695	5.250	103.874	103.741	103.645	4.250	101.427	101.327	101.227	5.875	102.791	102.691	102.591	4.250	100.309	100.209	100.109
5.990	106.092	105.992	105.892	5.375	104.152	104.018	103.923	4.375	101.763	101.663	101.563	5.990	102.838	102.738	102.638	4.375	100.645	100.545	100.445
6.000	106.192	106.092	105.992	5.500	104.454	104.321	104.225	4.500	102.087	101.987	101.887	6.000	102.938	102.838	102.738	4.500	100.508	100.408	100.308
6.125	106.175	106.075	105.975	5.625	105.002	104.902	104.802	4.625	102.467	102.367	102.267	6.125	102.771	102.671	102.571	4.625	100.888	100.788	100.688
6.250	106.809	106.709	106.609	5.750	105.421	105.321	105.221	4.750	102.687	102.587	102.487	6.250	103.255	103.155	103.055	4.750	101.108	101.008	100.908

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.: **9/7/2018**

45 Day Lock Exp.: **9/24/2018**

60 Day Lock Exp.: **10/8/2018**

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

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	95.930	95.805	95.680	
4.125	97.100	96.975	96.850	
4.250	97.978	97.853	97.728	
4.375	98.587	98.462	98.337	
4.500	99.224	99.099	98.974	
4.625	99.797	99.672	99.547	
4.750	100.297	100.172	100.047	
4.875	100.748	100.623	100.498	
5.000	101.163	101.038	100.913	
5.125	101.563	101.438	101.313	
5.250	101.894	101.769	101.644	
5.375	102.185	102.060	101.935	
5.500	102.326	102.201	102.076	

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	96.612	96.487	96.362	
3.625	97.091	96.966	96.841	
3.750	97.528	97.403	97.278	
3.875	98.145	98.020	97.895	
4.000	98.500	98.375	98.250	
4.125	98.766	98.641	98.516	
4.250	99.063	98.938	98.813	
4.375	99.335	99.210	99.085	
4.500	99.591	99.466	99.341	
4.625	99.837	99.712	99.587	
4.750	100.105	99.980	99.855	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.067	96.942	96.817	
3.375	97.553	97.428	97.303	
3.500	98.008	97.883	97.758	
3.625	98.428	98.303	98.178	
3.750	98.815	98.690	98.565	
3.875	99.172	99.047	98.922	
4.000	99.500	99.375	99.250	
4.125	99.856	99.731	99.606	
4.250	100.188	100.063	99.938	
4.375	100.500	100.375	100.250	
4.500	100.813	100.688	100.563	
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)