



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.: 9/10/2018

45 Day Lock Exp.: 9/24/2018

60 Day Lock Exp.: 10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	98.171	98.021	97.871	3.500	97.659	97.509	97.359	1.875	N/A	N/A	N/A	3.125	26.790	26.640	26.490
3.625	98.705	98.555	98.405	3.625	98.157	98.007	97.857	2.000	N/A	N/A	N/A	3.250	98.084	97.934	97.784
3.750	99.585	99.435	99.285	3.750	99.194	99.044	98.894	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.115	99.965	99.815	3.875	99.688	99.538	99.388	2.250	93.560	93.410	93.260	3.500	99.166	99.016	98.866
4.000	100.640	100.490	100.340	4.000	100.178	100.028	99.878	2.375	93.921	93.771	93.621	3.625	99.700	99.550	99.400
4.125	101.168	101.018	100.868	4.125	100.670	100.520	100.370	2.500	93.047	92.897	92.747	Margin = 2.250		Index = 2.440	
4.250	101.953	101.828	101.703	4.250	101.312	101.187	101.062	2.625	93.997	93.847	93.697				
4.375	102.470	102.345	102.220	4.375	101.794	101.669	101.544	2.750	96.642	96.492	96.342				
4.500	102.980	102.855	102.730	4.500	102.268	102.143	102.018	2.875	97.207	97.057	96.907				
4.625	103.401	103.276	103.151	4.625	102.653	102.528	102.403	3.000	97.681	97.531	97.381				
4.750	103.526	103.370	103.230	4.750	102.795	102.639	102.498	3.125	98.155	98.005	97.855				
4.875	103.770	103.614	103.473	4.875	103.193	103.037	102.897	3.250	98.906	98.756	98.606				
5.000	104.397	104.241	104.100	5.000	103.584	103.428	103.288	3.375	99.373	99.223	99.073				
5.125	104.815	104.658	104.518	5.125	103.787	103.630	103.490	3.500	99.842	99.692	99.542				
5.250	104.737	104.581	104.440	5.250	103.675	103.519	103.378	3.625	100.304	100.154	100.004				
5.375	105.014	104.858	104.717	5.375	104.033	103.877	103.737	3.750	100.291	100.141	99.991				
5.500	105.004	104.848	104.707	5.500	104.362	104.206	104.065	3.875	100.745	100.595	100.445				
5.625	105.283	105.127	104.986	5.625	104.805	104.649	104.508	4.000	101.130	100.980	100.830				
5.750	105.467	105.280	105.180	5.750	104.396	104.209	104.109	4.125	101.470	101.320	101.170				

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	96.971	96.821	96.671	3.500	96.659	96.509	96.359	1.875	N/A	N/A	N/A	3.125	25.790	25.640	25.490
3.625	97.505	97.355	97.205	3.625	97.157	97.007	96.857	2.000	N/A	N/A	N/A	3.250	97.084	96.934	96.784
3.750	98.385	98.235	98.085	3.750	98.194	98.044	97.894	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	98.915	98.765	98.615	3.875	98.688	98.538	98.388	2.250	92.560	92.410	92.260	3.500	98.166	98.016	97.866
4.000	99.440	99.290	99.140	4.000	99.178	99.028	98.878	2.375	92.921	92.771	92.621	3.625	98.700	98.550	98.400
4.125	99.968	99.818	99.668	4.125	99.670	99.520	99.370	2.500	92.047	91.897	91.747	Margin = 2.250		Index = 2.440	
4.250	100.753	100.628	100.503	4.250	100.312	100.187	100.062	2.625	92.997	92.847	92.697	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.270	101.145	101.020	4.375	100.794	100.669	100.544	2.750	95.642	95.492	95.342	Rate	30 Day	45 Day	60 Day
4.500	101.780	101.655	101.530	4.500	101.268	101.143	101.018	2.875	96.207	96.057	95.907	4.500	100.580	100.330	100.080
4.625	102.201	102.076	101.951	4.625	101.653	101.528	101.403	3.000	96.681	96.531	96.381	4.625	101.001	100.751	100.501
4.750	102.286	102.130	101.989	4.750	101.795	101.639	101.498	3.125	97.155	97.005	96.855	4.750	101.036	100.786	100.536
4.875	102.820	102.664	102.523	4.875	102.193	102.037	101.897	3.250	97.906	97.756	97.606	4.875	101.470	101.220	100.970
5.000	103.247	103.091	102.950	5.000	102.584	102.428	102.288	3.375	98.373	98.223	98.073	5.000	101.897	101.647	101.397
5.125	103.665	103.508	103.368	5.125	102.887	102.730	102.590	3.500	98.842	98.692	98.542	5.125	102.235	101.985	101.735
5.250	104.307	104.151	104.010	5.250	102.675	102.519	102.378	3.625	99.304	99.154	99.004	5.250	101.626	101.376	101.126
5.375	104.584	104.428	104.287	5.375	103.033	102.877	102.737	3.750	99.291	99.141	98.991	5.375	102.010	101.760	101.510
5.500	104.774	104.618	104.477	5.500	103.362	103.206	103.065	3.875	99.745	99.595	99.445	5.500	102.254	102.004	101.754
5.625	105.003	104.847	104.706	5.625	103.805	103.649	103.508	4.000	100.130	99.980	99.830	5.625	102.573	102.323	102.073
5.750	105.237	105.050	104.950	5.750	103.396	103.209	103.109	4.125	100.470	100.320	100.170	5.750	102.747	102.497	102.247

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	99.730	99.480	99.230	4.500	99.548	99.298	99.048
4.750	100.186	99.936	99.686	4.750	100.075	99.825	99.575
5.000	101.047	100.797	100.547	5.000	100.864	100.614	100.364
5.250	101.844	101.594	101.344	5.250	101.681	101.431	101.181
5.500	102.024	101.774	101.524	5.500	101.642	101.392	101.142
5.625	102.263	102.013	101.763	5.625	102.085	101.835	101.585
5.750	102.507	102.257	102.007	5.750	101.676	101.426	101.176
5.875	102.781	102.531	102.281	5.875	102.044	101.794	101.544

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:	8/9/2018	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.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	97.234	97.084	96.934	3.500	96.721	96.571	96.421	1.875	N/A	N/A	N/A	3.125	25.10	24.952	24.802
3.625	97.768	97.618	97.468	3.625	97.220	97.070	96.920	2.000	N/A	N/A	N/A	3.250	97.15	96.996	96.846
3.750	98.335	98.185	98.035	3.750	97.944	97.794	97.644	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	98.865	98.715	98.565	3.875	98.438	98.288	98.138	2.250	90.060	89.910	89.760	3.500	98.23	98.078	97.928
4.000	99.390	99.240	99.090	4.000	98.928	98.778	98.628	2.375	90.421	90.271	90.121	3.625	98.76	98.612	98.462
4.125	99.918	99.768	99.618	4.125	99.420	99.270	99.120	2.500	89.547	89.397	89.247	Margin = 2.250		Index = 2.440	
4.250	100.703	100.578	100.453	4.250	100.062	99.937	99.812	2.625	90.497	90.347	90.197				
4.375	101.220	101.095	100.970	4.375	100.544	100.419	100.294	2.750	94.955	94.805	94.655				
4.500	101.730	101.605	101.480	4.500	101.018	100.893	100.768	2.875	95.519	95.369	95.219				
4.625	102.151	102.026	101.901	4.625	101.403	101.278	101.153	3.000	95.993	95.843	95.693				
4.750	101.839	101.683	101.542	4.750	101.108	100.951	100.811	3.125	96.468	96.318	96.168				
4.875	102.083	101.926	101.786	4.875	101.506	101.350	101.209	3.250	97.968	97.818	97.668				
5.000	102.709	102.553	102.412	5.000	101.897	101.741	101.600	3.375	98.436	98.286	98.136				
5.125	103.127	102.971	102.830	5.125	102.099	101.943	101.802	3.500	98.905	98.755	98.605				
5.250	102.237	102.081	101.940	5.250	101.175	101.019	100.878	3.625	99.366	99.216	99.066				
5.375	102.514	102.358	102.217	5.375	101.533	101.377	101.237	3.750	99.041	98.891	98.741				
5.500	102.504	102.348	102.207	5.500	101.862	101.706	101.565	3.875	99.495	99.345	99.195				
5.625	102.783	102.627	102.486	5.625	102.305	102.149	102.008	4.000	99.880	99.730	99.580				
5.750	102.030	101.842	101.742	5.750	100.959	100.771	100.671	4.125	100.220	100.070	99.920				

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	96.034	95.884	95.734	3.500	95.721	95.571	95.421	1.875	N/A	N/A	N/A	3.125	24.102	23.952	23.802
3.625	96.568	96.418	96.268	3.625	96.220	96.070	95.920	2.000	N/A	N/A	N/A	3.250	96.146	95.996	95.846
3.750	97.135	96.985	96.835	3.750	96.944	96.794	96.644	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.665	97.515	97.365	3.875	97.438	97.288	97.138	2.250	90.810	90.660	90.510	3.500	97.228	97.078	96.928
4.000	98.190	98.040	97.890	4.000	97.928	97.778	97.628	2.375	91.171	91.021	90.871	3.625	97.762	97.612	97.462
4.125	98.718	98.568	98.418	4.125	98.420	98.270	98.120	2.500	90.297	90.147	89.997	Margin = 2.250		Index = 2.440	
4.250	99.503	99.378	99.253	4.250	99.062	98.937	98.812	2.625	91.247	91.097	90.947	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.020	99.895	99.770	4.375	99.544	99.419	99.294	2.750	94.736	94.586	94.436	Rate	30 Day	45 Day	60 Day
4.500	100.530	100.405	100.280	4.500	100.018	99.893	99.768	2.875	95.300	95.150	95.000	4.500	99.330	99.080	98.830
4.625	100.951	100.826	100.701	4.625	100.403	100.278	100.153	3.000	95.774	95.624	95.474	4.625	99.751	99.501	99.251
4.750	100.599	100.443	100.302	4.750	100.108	99.951	99.811	3.125	96.249	96.099	95.949	4.750	99.349	99.099	98.849
4.875	101.133	100.976	100.836	4.875	100.506	100.350	100.209	3.250	96.437	96.287	96.137	4.875	99.783	99.533	99.283
5.000	101.559	101.403	101.262	5.000	100.897	100.741	100.600	3.375	96.904	96.754	96.604	5.000	100.209	99.959	99.709
5.125	101.977	101.821	101.680	5.125	101.199	101.043	100.902	3.500	97.374	97.224	97.074	5.125	100.547	100.297	100.047
5.250	101.807	101.651	101.510	5.250	100.175	100.019	99.878	3.625	97.835	97.685	97.535	5.250	99.126	98.876	98.626
5.375	102.084	101.928	101.787	5.375	100.533	100.377	100.237	3.750	97.103	96.953	96.803	5.375	99.510	99.260	99.010
5.500	102.274	102.118	101.977	5.500	100.862	100.706	100.565	3.875	97.558	97.408	97.258	5.500	99.754	99.504	99.254
5.625	102.503	102.347	102.206	5.625	101.305	101.149	101.008	4.000	97.943	97.793	97.643	5.625	100.073	99.823	99.573
5.750	101.800	101.612	101.512	5.750	99.959	99.771	99.671	4.125	98.283	98.133	97.983	5.750	99.310	99.060	98.810

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	98.480	98.230	97.980	4.500	98.298	98.048	97.798
4.750	98.499	98.249	97.999	4.750	98.388	98.138	97.888
5.000	99.359	99.109	98.859	5.000	99.177	98.927	98.677
5.250	99.344	99.094	98.844	5.250	99.181	98.931	98.681
5.500	99.524	99.274	99.024	5.500	99.142	98.892	98.642
5.625	99.763	99.513	99.263	5.625	99.585	99.335	99.085
5.750	99.070	98.820	98.570	5.750	98.239	97.989	97.739
5.875	99.344	99.094	98.844	5.875	98.607	98.357	98.107

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:	8/9/2018 5.500%

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

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



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10:00 am ET - 11:00 pm ET

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9/10/2018

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9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/9/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.925	98.825	98.725	4.500	101.210	101.110	101.010	3.000	96.416	96.316	96.216	2.875	96.753	96.653	96.553
4.250	99.569	99.469	99.369	4.625	101.816	101.716	101.616	3.125	96.926	96.826	96.726	2.990	97.007	96.907	96.807
4.375	100.143	100.043	99.943	4.750	102.345	102.245	102.145	3.250	97.693	97.593	97.493	3.000	97.107	97.007	96.907
4.500	100.688	100.588	100.488	4.875	102.715	102.615	102.515	3.375	98.212	98.112	98.012	3.125	97.469	97.369	97.269
4.625	101.338	101.238	101.138	4.990	102.963	102.863	102.763	3.500	98.726	98.626	98.526	3.250	98.224	98.124	98.024
4.750	101.923	101.823	101.723	5.000	103.063	102.963	102.863	3.625	99.233	99.133	99.033	3.375	98.589	98.489	98.389
4.875	102.417	102.317	102.217	5.125	103.462	103.362	103.262	3.750	99.568	99.468	99.368	3.500	98.933	98.833	98.733
4.990	102.779	102.679	102.579	5.250	103.955	103.855	103.755	3.875	99.990	99.890	99.790	3.625	99.274	99.174	99.074
5.000	102.879	102.779	102.679	5.375	104.248	104.148	104.048	3.990	100.380	100.280	100.180	3.750	100.034	99.934	99.834
5.125	103.296	103.196	103.096	5.500	104.588	104.488	104.388	4.000	100.480	100.380	100.280	3.875	100.371	100.271	100.171
5.250	103.959	103.859	103.759	5.625	104.840	104.740	104.640	4.125	100.956	100.856	100.756	3.990	100.576	100.476	100.376
5.375	104.356	104.256	104.156	5.750	105.555	105.455	105.358	4.250	101.250	101.150	101.050	4.000	100.676	100.576	100.476
5.500	104.734	104.634	104.534	5.875	105.707	105.598	105.488	4.375	101.533	101.433	101.333	4.125	100.962	100.862	100.762
5.625	105.002	104.902	104.802	5.990	105.791	105.682	105.564	4.500	101.939	101.839	101.739	4.250	101.352	101.218	101.092
5.750	105.814	105.705	105.594	6.000	105.891	105.782	105.664	4.625	102.350	102.249	102.150	4.375	101.620	101.487	101.358
5.875	106.011	105.903	105.792	6.125	106.041	105.932	105.815	4.750	102.511	102.410	102.311	4.500	101.881	101.747	101.619
5.990	106.134	106.025	105.914	6.250	106.747	106.613	106.488	4.875	102.760	102.659	102.560	4.625	102.132	101.998	101.869
6.000	106.234	106.125	106.014	6.375	107.031	106.897	106.773	4.990	102.909	102.809	102.709	4.750	102.310	102.176	102.048
6.125	106.829	106.720	106.609	6.500	N/A	N/A	N/A	5.000	103.009	102.909	102.809	4.875	102.473	102.339	102.210

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	97.864	97.764	97.664	3.000	96.039	95.939	95.839
4.250	98.608	98.508	98.408	3.125	96.451	96.351	96.251
4.375	99.228	99.128	99.028	3.250	97.411	97.311	97.211
4.500	99.794	99.694	99.594	3.375	97.824	97.724	97.624
4.625	100.296	100.196	100.096	3.500	98.253	98.153	98.053
4.750	100.959	100.859	100.759	3.625	98.664	98.564	98.464
4.875	101.518	101.418	101.318	3.750	98.900	98.800	98.700
4.990	101.955	101.855	101.755	3.875	99.264	99.164	99.064
5.000	102.055	101.955	101.855	3.990	99.571	99.471	99.371
5.125	102.302	102.202	102.102	4.000	99.671	99.571	99.471
5.250	102.520	102.420	102.320	4.125	100.059	99.959	99.859
5.375	102.705	102.605	102.505	4.250	100.259	100.159	100.059
5.500	103.192	103.092	102.992	4.375	100.452	100.352	100.252
5.625	103.407	103.307	103.207	4.500	100.591	100.491	100.391
5.750	103.621	103.521	103.421	4.625	100.719	100.601	100.487
5.875	102.855	102.746	102.628	4.750	100.821	100.704	100.590
5.990	103.218	103.109	102.992	4.875	100.985	100.867	100.753
6.000	103.318	103.209	103.092	4.990	101.046	100.929	100.815
6.125	103.565	103.457	103.339	5.000	101.146	101.029	100.915

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.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	97.212	97.112	97.012	4.000	95.155	95.055	94.955	4.500	99.760	99.660	99.560	4.625	99.060	98.960	98.860
4.250	97.970	97.870	97.770	4.125	95.979	95.879	95.779	4.625	100.366	100.266	100.166	4.750	99.942	99.842	99.742
4.375	98.515	98.415	98.315	4.250	97.005	96.905	96.805	4.750	100.895	100.795	100.695	4.875	100.444	100.344	100.244
4.500	99.052	98.952	98.852	4.375	97.620	97.520	97.420	4.875	101.265	101.165	101.065	4.990	100.817	100.717	100.617
4.625	99.776	99.676	99.576	4.500	98.270	98.170	98.070	4.990	101.513	101.413	101.313	5.000	100.917	100.817	100.717
4.750	100.473	100.373	100.273	4.625	99.249	99.149	99.049	5.000	101.613	101.513	101.413	5.125	101.285	101.185	101.085
4.875	100.967	100.867	100.767	4.750	100.196	100.096	99.996	5.125	102.012	101.912	101.812	5.250	101.765	101.665	101.565
4.990	101.329	101.229	101.129	4.875	100.755	100.655	100.555	5.250	102.505	102.405	102.305	5.375	102.185	102.085	101.985
5.000	101.429	101.329	101.229	4.990	101.167	101.067	100.967	5.375	102.798	102.698	102.598	5.500	102.610	102.510	102.410
5.125	101.846	101.746	101.646	5.000	101.267	101.167	101.067	5.500	103.138	103.038	102.938	5.625	102.932	102.832	102.732
5.250	102.509	102.409	102.309	5.125	101.645	101.545	101.445	5.625	103.390	103.290	103.190	5.750	103.568	103.459	103.348
5.375	102.906	102.806	102.706	5.250	102.436	102.336	102.236	5.750	104.105	103.996	103.878	5.875	103.775	103.666	103.555
5.500	103.284	103.184	103.084	5.375	102.891	102.791	102.691	5.875	104.257	104.148	104.031	5.990	103.923	103.814	103.703
5.625	103.552	103.452	103.352	5.500	103.310	103.210	103.110	5.990	104.341	104.232	104.114	6.000	104.023	103.914	103.803
5.750	104.364	104.255	104.144	5.625	103.611	103.511	103.411	6.000	104.441	104.332	104.214	6.125	104.707	104.598	104.487
5.875	104.561	104.453	104.342	5.750	104.605	104.496	104.385	6.125	104.951	104.842	104.725	6.250	104.806	104.672	104.548
5.990	104.684	104.575	104.464	5.875	104.837	104.728	104.617	6.250	105.297	105.163	105.038	6.375	105.190	105.056	104.931
6.000	104.874	104.675	104.564	5.990	104.984	104.875	104.764	6.375	105.581	105.447	105.323	6.500	N/A	N/A	N/A
6.125	105.379	105.270	105.159	6.000	105.084	104.975	104.864	6.500	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	96.039	95.939	95.839	2.875	N/A	#N/A	#N/A	2.875	95.253	95.153	95.053	2.875	N/A	#N/A	#N/A
3.125	96.451	96.351	96.251	2.990	93.170	93.070	92.970	2.990	95.507	95.407	95.307	2.990	93.026	92.926	92.826
3.250	97.411	97.311	97.211	3.000	93.270	93.170	93.070	3.000	95.607	95.507	95.407	3.000	93.126	93.026	92.926
3.375	97.824	97.724	97.624	3.125	93.922	93.822	93.722	3.125	95.969	95.869	95.769	3.125	93.788	93.688	93.588
3.500	98.253	98.153	98.053	3.250	94.476	94.376	94.276	3.250	96.724	96.624	96.524	3.250	94.331	94.231	94.131
3.625	98.664	98.564	98.464	3.375	95.145	95.045	94.945	3.375	97.089	96.989	96.889	3.375	95.011	94.911	94.811
3.750	98.900	98.800	98.700	3.500	95.800	95.700	95.600	3.500	97.433	97.333	97.233	3.500	95.656	95.556	95.456
3.875	99.264	99.164	99.064	3.625	96.448	96.348	96.248	3.625	97.774	97.674	97.574	3.625	96.313	96.213	96.113
3.990	99.571	99.471	99.371	3.750	96.816	96.716	96.616	3.750	98.534	98.434	98.334	3.750	96.671	96.571	96.471
4.000	99.671	99.571	99.471	3.875	97.324	97.224	97.124	3.875	98.871	98.771	98.671	3.875	97.179	97.079	96.979
4.125	100.059	99.959	99.859	3.990	97.851	97.751	97.651	3.990	99.076	98.976	98.876	3.990	97.697	97.597	97.497
4.250	100.259	100.159	100.059	4.000	97.951	97.851	97.751	4.000	99.176	99.076	98.976	4.000	97.797	97.697	97.597
4.375	100.452	100.352	100.252	4.125	98.561	98.461	98.361	4.125	99.462	99.362	99.262	4.125	98.407	98.307	98.207
4.500	100.591	100.491	100.391	4.250	98.886	98.786	98.686	4.250	99.852	99.752	99.652	4.250	98.731	98.631	98.531
4.625	100.719	100.618	100.518	4.375	99.197	99.097	98.997	4.375	100.120	99.987	99.858	4.375	99.023	98.923	98.823
4.750	100.821	100.720	100.621	4.500	99.689	99.572	99.458	4.500	100.381	100.247	100.119	4.500	99.515	99.398	99.284
4.875	100.985	100.884	100.785	4.625	100.221	100.103	99.989	4.625	100.632	100.498	100.369	4.625	100.046	99.929	99.815
4.990	101.046	100.945	100.846	4.750	100.402	100.284	100.170	4.750	100.810	100.676	100.548	4.750	100.227	100.110	99.996
5.000	101.146	101.045	100.946	4.875	100.679	100.562	100.448	4.875	100.973	100.839	100.710	4.875	100.495	100.378	100.264

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		
\$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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	99.690	99.590	99.490	3.750	97.681	97.567	97.481	2.750	95.201	95.101	95.001	
4.375	100.277	100.177	100.077	3.875	98.291	98.176	98.091	2.875	95.863	95.763	95.663	
4.500	100.957	100.857	100.757	3.990	98.833	98.717	98.633	2.990	96.414	96.314	96.214	
4.625	101.603	101.503	101.403	4.000	98.933	98.817	98.733	3.000	96.514	96.414	96.314	
4.750	102.180	102.080	101.980	4.125	99.594	99.494	99.394	3.125	97.098	96.998	96.898	
4.875	102.669	102.569	102.469	4.250	100.191	100.091	99.991	3.250	97.689	97.589	97.489	
4.990	102.995	102.895	102.795	4.375	100.778	100.678	100.578	3.375	98.211	98.111	98.011	
5.000	103.095	102.995	102.895	4.500	101.455	101.355	101.255	3.500	98.863	98.763	98.663	
5.125	103.609	103.509	103.409	4.625	102.060	101.959	101.860	3.625	99.405	99.305	99.205	
5.250	104.119	104.019	103.919	4.750	102.535	102.432	102.335	3.750	99.843	99.743	99.643	
5.375	104.555	104.455	104.355	4.875	102.898	102.793	102.698	3.875	100.359	100.259	100.159	
5.500	104.908	104.808	104.708	4.990	103.167	103.063	102.967	3.990	100.593	100.493	100.393	
5.625	105.318	105.218	105.118	5.000	103.267	103.163	103.067	4.000	100.693	100.593	100.493	
5.750	105.739	105.639	105.539	5.125	103.644	103.530	103.435	4.125	101.234	101.134	101.034	
5.875	106.021	105.921	105.821	5.250	104.042	103.927	103.832	4.250	101.507	101.407	101.307	
5.990	106.191	106.091	105.991	5.375	104.332	104.217	104.122	4.375	101.915	101.815	101.715	
6.000	106.291	106.191	106.091	5.500	104.644	104.529	104.434	4.500	102.074	101.974	101.874	
6.125	106.277	106.177	106.077	5.625	105.150	105.050	104.950	4.625	102.453	102.353	102.253	
6.250	107.026	106.926	106.826	5.750	105.578	105.478	105.378	4.750	102.656	102.556	102.456	

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	98.736	98.636	98.536	2.750	94.857	94.757
4.375	99.323	99.223	99.123	2.875	95.519	95.419
4.500	100.003	99.903	99.803	2.990	96.070	95.970
4.625	100.759	100.659	100.559	3.000	96.170	96.070
4.750	101.336	101.236	101.136	3.125	96.754	96.654
4.875	101.825	101.725	101.625	3.250	97.345	97.245
4.990	102.151	102.051	101.951	3.375	97.586	97.486
5.000	102.251	102.151	102.051	3.500	98.238	98.138
5.125	101.929	101.829	101.729	3.625	98.780	98.680
5.250	102.439	102.339	102.239	3.750	99.218	99.118
5.375	102.875	102.775	102.675	3.875	99.734	99.634
5.500	103.228	103.128	103.028	3.990	99.468	99.368
5.625	102.349	102.249	102.149	4.000	99.568	99.468
5.750	102.770	102.670	102.570	4.125	100.109	100.009
5.875	102.902	102.802	102.702	4.250	100.382	100.282
5.990	102.922	102.822	102.722	4.375	100.790	100.690
6.000	103.022	102.922	102.822	4.500	100.495	100.395
6.125	102.858	102.758	102.658	4.625	100.874	100.774
6.250	103.457	103.357	103.257	4.750	101.077	100.977

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

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

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

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

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

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



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

30 Day Lock Exp.: 9/10/2018
45 Day Lock Exp.: 9/24/2018
60 Day Lock Exp.: 10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	98.240	98.140	98.040	4.250	98.140	98.040	97.940	3.750	96.231	96.117	96.031	3.750	96.131	96.017	95.931
4.375	98.827	98.727	98.627	4.375	98.727	98.627	98.527	3.875	96.841	96.726	96.641	3.875	96.741	96.626	96.541
4.500	99.507	99.407	99.307	4.500	99.407	99.307	99.207	3.990	97.383	97.267	97.183	3.990	97.283	97.167	97.083
4.625	100.153	100.053	99.953	4.625	100.053	99.953	99.853	4.000	97.483	97.367	97.283	4.000	97.383	97.267	97.183
4.750	100.730	100.630	100.530	4.750	100.630	100.530	100.430	4.125	98.144	98.044	97.944	4.125	98.044	97.944	97.844
4.875	101.219	101.119	101.019	4.875	101.119	101.019	100.919	4.250	98.741	98.641	98.541	4.250	98.641	98.541	98.441
4.990	101.545	101.445	101.345	4.990	101.445	101.345	101.245	4.375	99.328	99.228	99.128	4.375	99.228	99.128	99.028
5.000	101.645	101.545	101.445	5.000	101.545	101.445	101.345	4.500	100.005	99.905	99.805	4.500	99.905	99.805	99.705
5.125	102.159	102.059	101.959	5.125	102.059	101.959	101.859	4.625	100.610	100.509	100.410	4.625	100.510	100.409	100.310
5.250	102.669	102.569	102.469	5.250	102.569	102.469	102.369	4.750	101.085	100.982	100.885	4.750	100.985	100.882	100.785
5.375	103.105	103.005	102.905	5.375	103.005	102.905	102.805	4.875	101.448	101.343	101.248	4.875	101.348	101.243	101.148
5.500	103.458	103.358	103.258	5.500	103.358	103.258	103.158	4.990	101.717	101.613	101.517	4.990	101.617	101.513	101.417
5.625	103.868	103.768	103.668	5.625	103.768	103.668	103.568	5.000	101.817	101.713	101.617	5.000	101.717	101.613	101.517
5.750	104.289	104.189	104.089	5.750	104.189	104.089	103.989	5.125	102.194	102.080	101.985	5.125	102.094	101.980	101.885
5.875	104.571	104.471	104.371	5.875	104.471	104.371	104.271	5.250	102.592	102.477	102.382	5.250	102.492	102.377	102.282
5.990	104.741	104.641	104.541	5.990	104.641	104.541	104.441	5.375	102.882	102.767	102.672	5.375	102.782	102.667	102.572
6.000	104.841	104.741	104.641	6.000	104.741	104.641	104.541	5.500	103.194	103.079	102.984	5.500	103.094	102.979	102.884
6.125	104.827	104.727	104.627	6.125	104.727	104.627	104.527	5.625	103.700	103.600	103.500	5.625	103.600	103.500	103.400
6.250	105.576	105.476	105.376	6.250	105.476	105.376	105.276	5.750	104.128	104.028	103.928	5.750	104.028	103.928	103.828

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.701	93.601	93.501	2.750	93.601	93.501	93.401
2.875	94.363	94.263	94.163	2.875	94.263	94.163	94.063
2.990	94.914	94.814	94.714	2.990	94.814	94.714	94.614
3.000	95.014	94.914	94.814	3.000	94.914	94.814	94.714
3.125	95.598	95.498	95.398	3.125	95.498	95.398	95.298
3.250	96.076	95.976	95.876	3.250	95.976	95.876	95.776
3.375	96.573	96.473	96.373	3.375	96.473	96.373	96.273
3.500	97.363	97.263	97.163	3.500	97.263	97.163	97.063
3.625	97.905	97.805	97.705	3.625	97.805	97.705	97.605
3.750	98.343	98.243	98.143	3.750	98.243	98.143	98.043
3.875	98.859	98.759	98.659	3.875	98.759	98.659	98.559
3.990	99.093	98.993	98.893	3.990	98.993	98.893	98.793
4.000	99.193	99.093	98.993	4.000	99.093	98.993	98.893
4.125	99.734	99.634	99.534	4.125	99.634	99.534	99.434
4.250	100.007	99.907	99.807	4.250	99.907	99.807	99.707
4.375	100.415	100.315	100.215	4.375	100.315	100.215	100.115
4.500	100.574	100.474	100.374	4.500	100.474	100.374	100.274
4.625	100.953	100.853	100.753	4.625	100.853	100.753	100.653
4.750	101.156	101.056	100.956	4.750	101.056	100.956	100.856

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	97.286	97.186	97.086	4.250	97.186	97.086	96.986	2.750	93.357	93.257	93.157	2.750	93.257	93.157	93.057
4.375	97.873	97.773	97.673	4.375	97.773	97.673	97.573	2.875	94.019	93.919	93.819	2.875	93.919	93.819	93.719
4.500	98.553	98.453	98.353	4.500	98.453	98.353	98.253	2.990	94.570	94.470	94.370	2.990	94.470	94.370	94.270
4.625	99.309	99.209	99.109	4.625	99.209	99.109	99.009	3.000	94.670	94.570	94.470	3.000	94.570	94.470	94.370
4.750	99.886	99.786	99.686	4.750	99.786	99.686	99.586	3.125	95.254	95.154	95.054	3.125	95.154	95.054	94.954
4.875	100.375	100.275	100.175	4.875	100.275	100.175	100.075	3.250	95.632	95.532	95.432	3.250	95.532	95.432	95.332
4.990	100.701	100.601	99.501	4.990	100.601	100.501	99.401	3.375	95.948	95.848	95.748	3.375	95.848	95.748	95.648
5.000	100.801	100.701	99.601	5.000	100.701	100.601	99.501	3.500	96.738	96.638	96.538	3.500	96.638	96.538	96.438
5.125	100.479	100.379	100.279	5.125	100.379	100.279	100.179	3.625	97.280	97.180	97.080	3.625	97.180	97.080	96.980
5.250	100.989	100.889	100.789	5.250	100.889	100.789	100.689	3.750	97.718	97.618	97.518	3.750	97.618	97.518	97.418
5.375	101.425	101.325	101.225	5.375	101.325	101.225	101.125	3.875	98.234	98.134	98.034	3.875	98.134	98.034	97.934
5.500	101.778	101.678	101.578	5.500	101.678	101.578	101.478	3.990	97.968	97.868	97.768	3.990	97.868	97.768	97.668
5.625	100.899	100.799	100.699	5.625	100.799	100.699	100.599	4.000	98.068	97.968	97.868	4.000	97.968	97.868	97.768
5.750	101.320	101.220	101.120	5.750	101.220	101.120	101.020	4.125	98.609	98.509	98.409	4.125	98.509	98.409	98.309
5.875	101.452	101.352	101.252	5.875	101.352	101.252	101.152	4.250	98.882	98.782	98.682	4.250	98.782	98.682	98.582
5.990	101.472	101.372	101.272	5.990	101.372	101.272	101.172	4.375	99.290	99.190	99.090	4.375	99.190	99.090	98.990
6.000	101.572	101.472	101.372	6.000	101.472	101.372	101.272	4.500	98.995	98.895	98.795	4.500	98.895	98.795	98.695
6.125	101.408	101.308	101.208	6.125	101.308	101.208	101.108	4.625	99.374	99.274	99.174	4.625	99.274	99.174	99.074
6.250	102.007	101.907	101.807	6.250	101.907	101.807	101.707	4.750	99.577	99.477	99.377	4.750	99.477	99.377	99.277

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/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/8/2018

W. Rate Sheet Dated: 8/9/2018

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	99.690	99.590	99.490	3.750	97.681	97.567	97.481	2.750	95.201	95.101	95.001	4.250	98.736	98.636	98.536	2.750	94.857	94.757	94.657
4.375	100.277	100.177	100.077	3.875	98.291	98.176	98.091	2.875	95.863	95.763	95.663	4.375	99.323	99.223	99.123	2.875	95.519	95.419	95.319
4.500	100.957	100.857	100.757	3.990	98.833	98.717	98.633	2.990	96.414	96.314	96.214	4.500	100.003	99.903	99.803	2.990	96.070	95.970	95.870
4.625	101.603	101.503	101.403	4.000	98.933	98.817	98.733	3.000	96.514	96.414	96.314	4.625	100.759	100.659	100.559	3.000	96.170	96.070	95.970
4.750	102.180	102.080	101.980	4.125	99.594	99.494	99.394	3.125	97.098	96.998	96.898	4.750	101.336	101.236	101.136	3.125	96.754	96.654	96.554
4.875	102.669	102.569	102.469	4.250	100.191	100.091	99.991	3.250	97.576	97.476	97.376	4.875	101.825	101.725	101.625	3.250	97.232	97.132	97.032
4.990	102.995	102.895	102.795	4.375	100.778	100.678	100.578	3.375	98.073	97.973	97.873	4.990	102.151	102.051	101.951	3.375	97.448	97.348	97.248
5.000	103.095	102.995	102.895	4.500	101.455	101.355	101.255	3.500	98.863	98.763	98.663	5.000	102.251	102.151	102.051	3.500	98.238	98.138	98.038
5.125	103.609	103.509	103.409	4.625	102.060	101.959	101.860	3.625	99.405	99.305	99.205	5.125	101.929	101.829	101.729	3.625	98.780	98.680	98.580
5.250	104.119	104.019	103.919	4.750	102.535	102.435	102.335	3.750	99.843	99.743	99.643	5.250	102.439	102.339	102.239	3.750	99.218	99.118	99.018
5.375	104.555	104.455	104.355	4.875	102.898	102.798	102.698	3.875	100.359	100.259	100.159	5.375	102.875	102.775	102.675	3.875	99.734	99.634	99.534
5.500	104.908	104.808	104.708	4.990	103.167	103.067	102.967	3.990	100.593	100.493	100.393	5.500	103.228	103.128	103.028	3.990	99.468	99.368	99.268
5.625	105.318	105.218	105.118	5.000	103.267	103.167	103.067	4.000	100.693	100.593	100.493	5.625	102.349	102.249	102.149	4.000	99.568	99.468	99.368
5.750	105.739	105.639	105.539	5.125	103.644	103.540	103.435	4.125	101.234	101.134	101.034	5.750	102.770	102.670	102.570	4.125	100.109	100.009	99.909
5.875	106.021	105.921	105.821	5.250	104.042	103.927	103.832	4.250	101.507	101.407	101.307	5.875	102.902	102.802	102.702	4.250	100.382	100.282	100.182
5.990	106.191	106.091	105.991	5.375	104.332	104.217	104.122	4.375	101.915	101.815	101.715	5.990	102.922	102.822	102.722	4.375	100.790	100.690	100.590
6.000	106.291	106.191	106.091	5.500	104.644	104.529	104.434	4.500	102.074	101.974	101.874	6.000	103.022	102.922	102.822	4.500	100.495	100.395	100.295
6.125	106.277	106.177	106.077	5.625	105.150	105.050	104.950	4.625	102.453	102.353	102.253	6.125	102.858	102.758	102.658	4.625	100.874	100.774	100.674
6.250	107.026	106.926	106.826	5.750	105.578	105.478	105.378	4.750	102.656	102.556	102.456	6.250	103.457	103.357	103.257	4.750	101.077	100.977	100.877

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **9/10/2018**

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

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

W. Rate Sheet Dated: **8/9/2018**

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

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	96.207	96.082	95.957	
4.125	97.353	97.228	97.103	
4.250	98.213	98.088	97.963	
4.375	98.806	98.681	98.556	
4.500	99.423	99.298	99.173	
4.625	99.980	99.855	99.730	
4.750	100.468	100.343	100.218	
4.875	100.908	100.783	100.658	
5.000	101.313	101.188	101.063	
5.125	101.702	101.577	101.452	
5.250	102.025	101.900	101.775	
5.375	102.309	102.184	102.059	
5.500	102.443	102.318	102.193	

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	96.679	96.554	96.429	
3.625	97.154	97.029	96.904	
3.750	97.587	97.462	97.337	
3.875	98.201	98.076	97.951	
4.000	98.554	98.429	98.304	
4.125	98.816	98.691	98.566	
4.250	99.111	98.986	98.861	
4.375	99.380	99.255	99.130	
4.500	99.635	99.510	99.385	
4.625	99.882	99.757	99.632	
4.750	100.150	100.025	99.900	

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	97.221	97.096	96.971	
3.375	97.700	97.575	97.450	
3.500	98.149	98.024	97.899	
3.625	98.563	98.438	98.313	
3.750	98.944	98.819	98.694	
3.875	99.296	99.171	99.046	
4.000	99.619	99.494	99.369	
4.125	99.970	99.845	99.720	
4.250	100.297	100.172	100.047	
4.375	100.609	100.484	100.359	
4.500	100.922	100.797	100.672	
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)