



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.: 9/12/2018

45 Day Lock Exp.: 9/27/2018

60 Day Lock Exp.: #####

W. Rate Sheet Dated: 8/13/2018

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	98.406	98.256	98.106	3.500	97.893	97.743	97.593	1.875	N/A	N/A	N/A	3.125	96.790	96.640	96.490
3.625	98.939	98.789	98.639	3.625	98.391	98.241	98.091	2.000	N/A	N/A	N/A	3.250	98.084	97.934	97.784
3.750	99.741	99.591	99.441	3.750	99.350	99.200	99.050	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.271	100.121	99.971	3.875	99.845	99.695	99.545	2.250	93.575	93.425	93.275	3.500	99.166	99.016	98.866
4.000	100.797	100.647	100.497	4.000	100.334	100.184	100.034	2.375	93.937	93.787	93.637	3.625	99.700	99.550	99.400
4.125	101.325	101.175	101.025	4.125	100.826	100.676	100.526	2.500	93.062	92.912	92.762	Margin = 2.250		Index = 2.440	
4.250	102.031	101.906	101.765	4.250	101.390	101.265	101.124	2.625	94.012	93.862	93.712				
4.375	102.548	102.423	102.283	4.375	101.872	101.747	101.606	2.750	96.767	96.617	96.467				
4.500	103.058	102.933	102.793	4.500	102.346	102.221	102.080	2.875	97.332	97.182	97.032				
4.625	103.480	103.355	103.214	4.625	102.732	102.607	102.466	3.000	97.806	97.656	97.506				
4.750	103.605	103.464	103.323	4.750	102.905	102.764	102.623	3.125	98.280	98.130	97.980				
4.875	103.880	103.739	103.598	4.875	103.303	103.162	103.022	3.250	99.015	98.865	98.715				
5.000	104.506	104.366	104.225	5.000	103.694	103.553	103.413	3.375	99.482	99.332	99.182				
5.125	104.924	104.783	104.643	5.125	103.896	103.755	103.615	3.500	99.952	99.802	99.652				
5.250	104.768	104.668	104.497	5.250	103.706	103.606	103.434	3.625	100.413	100.263	100.113				
5.375	105.045	104.945	104.774	5.375	104.065	103.965	103.793	3.750	100.377	100.227	100.077				
5.500	105.035	104.935	104.764	5.500	104.393	104.293	104.121	3.875	100.831	100.681	100.531				
5.625	105.314	105.214	105.043	5.625	104.836	104.736	104.565	4.000	101.216	101.066	100.916				
5.750	105.717	105.617	105.492	5.750	104.646	104.546	104.421	4.125	101.556	101.406	101.256				

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	97.206	97.056	96.906	3.500	96.893	96.743	96.593	1.875	N/A	N/A	N/A	3.125	95.790	95.640	95.490
3.625	97.739	97.589	97.439	3.625	97.391	97.241	97.091	2.000	N/A	N/A	N/A	3.250	97.084	96.934	96.784
3.750	98.541	98.391	98.241	3.750	98.350	98.200	98.050	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	99.071	98.921	98.771	3.875	98.845	98.695	98.545	2.250	92.575	92.425	92.275	3.500	98.166	98.016	97.866
4.000	99.597	99.447	99.297	4.000	99.334	99.184	99.034	2.375	92.937	92.787	92.637	3.625	98.700	98.550	98.400
4.125	100.125	99.975	99.825	4.125	99.826	99.676	99.526	2.500	92.062	91.912	91.762	Margin = 2.250		Index = 2.440	
4.250	100.831	100.706	100.565	4.250	100.390	100.265	100.124	2.625	93.012	92.862	92.712	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.348	101.223	101.083	4.375	100.872	100.747	100.606	2.750	95.767	95.617	95.467	Rate	30 Day	45 Day	60 Day
4.500	101.858	101.733	101.593	4.500	101.346	101.221	101.080	2.875	96.332	96.182	96.032	4.500	100.658	100.408	100.158
4.625	102.280	102.155	102.014	4.625	101.732	101.607	101.466	3.000	96.806	96.656	96.506	4.625	101.080	100.830	100.580
4.750	102.396	102.255	102.114	4.750	101.905	101.764	101.623	3.125	97.280	97.130	96.980	4.750	101.146	100.896	100.646
4.875	102.930	102.789	102.648	4.875	102.303	102.162	102.022	3.250	98.015	97.865	97.715	4.875	101.580	101.330	101.080
5.000	103.356	103.216	103.075	5.000	102.694	102.553	102.413	3.375	98.482	98.332	98.182	5.000	102.006	101.756	101.506
5.125	103.774	103.633	103.493	5.125	102.996	102.855	102.715	3.500	98.952	98.802	98.652	5.125	102.344	102.094	101.844
5.250	104.338	104.238	104.067	5.250	102.706	102.606	102.434	3.625	99.413	99.263	99.113	5.250	101.657	101.407	101.157
5.375	104.615	104.515	104.344	5.375	103.065	102.965	102.793	3.750	99.377	99.227	99.077	5.375	102.001	101.751	101.501
5.500	104.805	104.705	104.534	5.500	103.393	103.293	103.121	3.875	99.831	99.681	99.531	5.500	102.255	102.005	101.755
5.625	105.034	104.934	104.763	5.625	103.836	103.736	103.565	4.000	100.216	100.066	99.916	5.625	102.504	102.254	102.004
5.750	105.487	105.387	105.262	5.750	103.646	103.546	103.421	4.125	100.556	100.406	100.256	5.750	102.757	102.507	102.257

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	99.808	99.558	99.308	4.500	99.626	99.376	99.126
4.750	100.296	100.046	99.796	4.750	100.185	99.935	99.685
5.000	101.156	100.906	100.656	5.000	100.974	100.724	100.474
5.250	101.875	101.625	101.375	5.250	101.712	101.462	101.212
5.500	102.005	101.755	101.505	5.500	101.673	101.423	101.173
5.625	102.244	101.994	101.744	5.625	102.116	101.866	101.616
5.750	102.507	102.257	102.007	5.750	101.926	101.676	101.426
5.875	102.751	102.501	102.251	5.875	102.294	102.044	101.794

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:	8/13/2018	5.250%

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.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

W. Rate Sheet Dated: 8/13/2018

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	97.468	97.318	97.168	3.500	96.956	96.806	96.656	1.875	N/A	N/A	N/A	3.125	95.10	94.952	94.802
3.625	98.002	97.852	97.702	3.625	97.454	97.304	97.154	2.000	N/A	N/A	N/A	3.250	97.15	96.996	96.846
3.750	98.491	98.341	98.191	3.750	98.100	97.950	97.800	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	99.021	98.871	98.721	3.875	98.595	98.445	98.295	2.250	90.075	89.925	89.775	3.500	98.23	98.078	97.928
4.000	99.547	99.397	99.247	4.000	99.084	98.934	98.784	2.375	90.437	90.287	90.137	3.625	98.76	98.612	98.462
4.125	100.075	99.925	99.775	4.125	99.576	99.426	99.276	2.500	89.562	89.412	89.262	Margin = 2.250		Index = 2.440	
4.250	100.781	100.656	100.515	4.250	100.140	100.015	99.874	2.625	90.512	90.362	90.212				
4.375	101.298	101.173	101.033	4.375	100.622	100.497	100.356	2.750	95.080	94.930	94.780				
4.500	101.808	101.683	101.543	4.500	101.096	100.971	100.830	2.875	95.644	95.494	95.344				
4.625	102.230	102.105	101.964	4.625	101.482	101.357	101.216	3.000	96.118	95.968	95.818				
4.750	101.917	101.776	101.636	4.750	101.217	101.076	100.936	3.125	96.593	96.443	96.293				
4.875	102.192	102.051	101.911	4.875	101.615	101.475	101.334	3.250	98.078	97.928	97.778				
5.000	102.819	102.678	102.537	5.000	102.006	101.866	101.725	3.375	98.545	98.395	98.245				
5.125	103.237	103.096	102.955	5.125	102.209	102.068	101.927	3.500	99.014	98.864	98.714				
5.250	102.268	102.168	101.997	5.250	101.206	101.106	100.934	3.625	99.476	99.326	99.176				
5.375	102.545	102.445	102.274	5.375	101.565	101.465	101.293	3.750	99.127	98.977	98.827				
5.500	102.535	102.435	102.264	5.500	101.893	101.793	101.621	3.875	99.581	99.431	99.281				
5.625	102.814	102.714	102.543	5.625	102.336	102.236	102.065	4.000	99.966	99.816	99.666				
5.750	102.280	102.180	102.055	5.750	101.209	101.109	100.984	4.125	100.306	100.156	100.006				

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	96.268	96.118	95.968	3.500	95.956	95.806	95.656	1.875	N/A	N/A	N/A	3.125	94.102	93.952	93.802
3.625	96.802	96.652	96.502	3.625	96.454	96.304	96.154	2.000	N/A	N/A	N/A	3.250	96.146	95.996	95.846
3.750	97.291	97.141	96.991	3.750	97.100	96.950	96.800	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.821	97.671	97.521	3.875	97.595	97.445	97.295	2.250	90.825	90.675	90.525	3.500	97.228	97.078	96.928
4.000	98.347	98.197	98.047	4.000	98.084	97.934	97.784	2.375	91.187	91.037	90.887	3.625	97.762	97.612	97.462
4.125	98.875	98.725	98.575	4.125	98.576	98.426	98.276	2.500	90.312	90.162	90.012	Margin = 2.250		Index = 2.440	
4.250	99.581	99.456	99.315	4.250	99.140	99.015	98.874	2.625	91.262	91.112	90.962	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.098	99.973	99.833	4.375	99.622	99.497	99.356	2.750	94.861	94.711	94.561	Rate	30 Day	45 Day	60 Day
4.500	100.608	100.483	100.343	4.500	100.096	99.971	99.830	2.875	95.425	95.275	95.125	4.500	99.408	99.158	98.908
4.625	101.030	100.905	100.764	4.625	100.482	100.357	100.216	3.000	95.899	95.749	95.599	4.625	99.830	99.580	99.330
4.750	100.708	100.568	100.427	4.750	100.217	100.076	99.936	3.125	96.374	96.224	96.074	4.750	99.458	99.208	98.958
4.875	101.242	101.101	100.961	4.875	100.615	100.475	100.334	3.250	96.546	96.396	96.246	4.875	99.892	99.642	99.392
5.000	101.669	101.528	101.387	5.000	101.006	100.866	100.725	3.375	97.014	96.864	96.714	5.000	100.319	100.069	99.819
5.125	102.087	101.946	101.805	5.125	101.309	101.168	101.027	3.500	97.483	97.333	97.183	5.125	100.657	100.407	100.157
5.250	101.838	101.738	101.567	5.250	100.206	100.106	99.934	3.625	97.945	97.795	97.645	5.250	99.157	98.907	98.657
5.375	102.115	102.015	101.844	5.375	100.565	100.465	100.293	3.750	97.189	97.039	96.889	5.375	99.501	99.251	99.001
5.500	102.305	102.205	102.034	5.500	100.893	100.793	100.621	3.875	97.644	97.494	97.344	5.500	99.755	99.505	99.255
5.625	102.534	102.434	102.263	5.625	101.336	101.236	101.065	4.000	98.029	97.879	97.729	5.625	100.004	99.754	99.504
5.750	102.050	101.950	101.825	5.750	100.209	100.109	99.984	4.125	98.369	98.219	98.069	5.750	99.320	99.070	98.820

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

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:	8/13/2018 5.250%

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	98.558	98.308	98.058	4.500	98.376	98.126	97.876
4.750	98.608	98.358	98.108	4.750	98.497	98.247	97.997
5.000	99.469	99.219	98.969	5.000	99.286	99.036	98.786
5.250	99.375	99.125	98.875	5.250	99.212	98.962	98.712
5.500	99.505	99.255	99.005	5.500	99.173	98.923	98.673
5.625	99.744	99.494	99.244	5.625	99.616	99.366	99.116
5.750	99.070	98.820	98.570	5.750	98.489	98.239	97.989
5.875	99.314	99.064	98.814	5.875	98.857	98.607	98.357

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

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

10/12/2018

W. Rate Sheet Dated: 8/13/2018

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
4.000	98.583	98.483	98.383	4.500	101.359	101.259	101.159	3.000	96.562	96.462	96.362	2.750	96.543	96.443	96.343
4.125	99.279	99.179	99.079	4.625	101.891	101.791	101.691	3.125	97.074	96.974	96.874	2.875	96.889	96.789	96.689
4.250	99.904	99.804	99.704	4.750	102.421	102.321	102.221	3.250	97.783	97.683	97.583	2.990	97.146	97.046	96.946
4.375	100.451	100.351	100.251	4.875	102.793	102.693	102.593	3.375	98.306	98.206	98.106	3.000	97.246	97.146	97.046
4.500	100.991	100.891	100.791	4.990	103.041	102.941	102.841	3.500	98.819	98.719	98.619	3.125	97.607	97.507	97.407
4.625	101.587	101.487	101.387	5.000	103.141	103.041	102.941	3.625	99.327	99.227	99.127	3.250	98.309	98.209	98.109
4.750	102.135	102.035	101.935	5.125	103.540	103.440	103.340	3.750	99.662	99.562	99.462	3.375	98.673	98.573	98.473
4.875	102.625	102.525	102.425	5.250	104.034	103.934	103.834	3.875	100.051	99.951	99.851	3.500	99.018	98.918	98.818
4.990	102.920	102.820	102.720	5.375	104.326	104.226	104.126	3.990	100.440	100.340	100.240	3.625	99.359	99.259	99.159
5.000	103.020	102.920	102.820	5.500	104.667	104.567	104.467	4.000	100.540	100.440	100.340	3.750	100.089	99.989	99.889
5.125	103.406	103.306	103.206	5.625	104.918	104.818	104.718	4.125	101.016	100.916	100.816	3.875	100.424	100.324	100.224
5.250	104.069	103.969	103.869	5.750	105.625	105.524	105.425	4.250	101.310	101.210	101.110	3.990	100.632	100.532	100.432
5.375	104.466	104.366	104.266	5.875	105.778	105.678	105.578	4.375	101.593	101.493	101.393	4.000	100.732	100.632	100.532
5.500	104.842	104.742	104.642	5.990	105.863	105.763	105.663	4.500	101.991	101.890	101.791	4.125	101.017	100.917	100.817
5.625	105.115	105.015	104.915	6.000	105.963	105.863	105.763	4.625	102.401	102.301	102.201	4.250	101.360	101.226	101.110
5.750	105.884	105.783	105.684	6.125	106.482	106.382	106.282	4.750	102.562	102.462	102.362	4.375	101.629	101.495	101.377
5.875	106.082	105.982	105.882	6.250	106.774	106.640	106.521	4.875	102.811	102.711	102.611	4.500	101.891	101.757	101.639
5.990	106.206	106.105	106.006	6.375	107.062	106.929	106.809	4.990	102.961	102.860	102.761	4.625	102.143	102.009	101.891
6.000	106.306	106.205	106.106	6.500	N/A	N/A	N/A	5.000	103.061	102.960	102.861	4.750	102.321	102.187	102.070

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	98.068	97.968	97.868	3.000	96.182	96.082	95.982
4.250	98.811	98.711	98.611	3.125	96.594	96.494	96.394
4.375	99.431	99.331	99.231	3.250	97.501	97.401	97.301
4.500	99.997	99.897	99.797	3.375	97.913	97.813	97.713
4.625	100.434	100.334	100.234	3.500	98.342	98.242	98.142
4.750	101.097	100.997	100.897	3.625	98.753	98.653	98.553
4.875	101.658	101.558	101.458	3.750	98.990	98.890	98.790
4.990	102.096	101.996	101.896	3.875	99.320	99.220	99.120
5.000	102.196	102.096	101.996	3.990	99.626	99.526	99.426
5.125	102.444	102.344	102.244	4.000	99.726	99.626	99.526
5.250	102.658	102.558	102.458	4.125	100.115	100.015	99.915
5.375	102.815	102.715	102.615	4.250	100.316	100.216	100.116
5.500	103.300	103.200	103.100	4.375	100.510	100.410	100.310
5.625	103.517	103.417	103.317	4.500	100.651	100.551	100.451
5.750	103.735	103.635	103.535	4.625	100.734	100.617	100.509
5.875	102.928	102.828	102.728	4.750	100.836	100.719	100.611
5.990	103.295	103.195	103.095	4.875	101.000	100.883	100.775
6.000	103.395	103.295	103.195	4.990	101.061	100.944	100.836
6.125	103.647	103.547	103.447	5.000	101.161	101.044	100.936

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.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

10/12/2018

W. Rate Sheet Dated: 8/13/2018

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
4.000	96.681	96.581	96.481	4.000	95.408	95.308	95.208	4.500	99.834	99.734	99.634	4.625	99.233	99.133	99.033
4.125	97.415	97.315	97.215	4.125	96.183	96.083	95.983	4.625	100.441	100.341	100.241	4.750	100.080	99.980	99.880
4.250	98.173	98.073	97.973	4.250	97.208	97.108	97.008	4.750	100.971	100.871	100.771	4.875	100.584	100.484	100.384
4.375	98.719	98.619	98.519	4.375	97.823	97.723	97.623	4.875	101.343	101.243	101.143	4.990	100.958	100.858	100.758
4.500	99.208	99.108	99.008	4.500	98.409	98.309	98.209	4.990	101.591	101.491	101.391	5.000	101.058	100.958	100.858
4.625	99.914	99.814	99.714	4.625	99.388	99.288	99.188	5.000	101.691	101.591	101.491	5.125	101.427	101.327	101.227
4.750	100.611	100.511	100.411	4.750	100.335	100.235	100.135	5.125	102.090	101.990	101.890	5.250	101.875	101.775	101.675
4.875	101.106	101.006	100.906	4.875	100.895	100.795	100.695	5.250	102.584	102.484	102.384	5.375	102.295	102.195	102.095
4.990	101.470	101.370	101.270	4.990	101.308	101.208	101.108	5.375	102.876	102.776	102.676	5.500	102.718	102.618	102.518
5.000	101.570	101.470	101.370	5.000	101.408	101.308	101.208	5.500	103.217	103.117	103.017	5.625	103.042	102.942	102.842
5.125	101.956	101.856	101.756	5.125	101.787	101.687	101.587	5.625	103.468	103.368	103.268	5.750	103.637	103.537	103.437
5.250	102.619	102.519	102.419	5.250	102.546	102.446	102.346	5.750	104.175	104.074	103.975	5.875	103.846	103.746	103.646
5.375	103.016	102.916	102.816	5.375	103.001	102.901	102.801	5.875	104.328	104.228	104.128	5.990	103.995	103.895	103.795
5.500	103.392	103.292	103.192	5.500	103.418	103.318	103.218	5.990	104.413	104.313	104.213	6.000	104.095	103.995	103.895
5.625	103.665	103.565	103.465	5.625	103.721	103.621	103.521	6.000	104.513	104.413	104.313	6.125	104.787	104.687	104.587
5.750	104.434	104.334	104.234	5.750	104.675	104.574	104.475	6.125	105.032	104.932	104.832	6.250	104.834	104.700	104.581
5.875	104.632	104.532	104.432	5.875	104.908	104.807	104.708	6.250	105.324	105.190	105.071	6.375	105.221	105.087	104.968
5.990	104.756	104.655	104.556	5.990	105.056	104.955	104.856	6.375	105.612	105.479	105.359	6.500	N/A	N/A	N/A
6.000	104.856	104.755	104.656	6.000	105.156	105.055	104.956	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	96.182	96.082	95.982	2.875	N/A	#N/A	#N/A	2.750	95.043	94.943	94.843	2.875	N/A	#N/A	#N/A
3.125	96.594	96.494	96.394	2.990	93.312	93.212	93.112	2.875	95.389	95.289	95.189	2.990	93.167	93.067	92.967
3.250	97.501	97.401	97.301	3.000	93.412	93.312	93.212	2.990	95.646	95.546	95.446	3.000	93.267	93.167	93.067
3.375	97.913	97.813	97.713	3.125	94.065	93.965	93.865	3.000	95.746	95.646	95.546	3.125	93.931	93.831	93.731
3.500	98.342	98.242	98.142	3.250	94.562	94.462	94.362	3.125	96.107	96.007	95.907	3.250	94.417	94.317	94.217
3.625	98.753	98.653	98.553	3.375	95.232	95.132	95.032	3.250	96.809	96.709	96.609	3.375	95.098	94.998	94.898
3.750	98.990	98.890	98.790	3.500	95.889	95.789	95.689	3.375	97.173	97.073	96.973	3.500	95.745	95.645	95.545
3.875	99.320	99.220	99.120	3.625	96.537	96.437	96.337	3.500	97.518	97.418	97.318	3.625	96.402	96.302	96.202
3.990	99.626	99.526	99.426	3.750	96.906	96.806	96.706	3.625	97.859	97.759	97.659	3.750	96.762	96.662	96.562
4.000	99.726	99.626	99.526	3.875	97.380	97.280	97.180	3.750	98.589	98.489	98.389	3.875	97.235	97.135	97.035
4.125	100.115	100.015	99.915	3.990	97.907	97.807	97.707	3.875	98.924	98.824	98.724	3.990	97.752	97.652	97.552
4.250	100.316	100.216	100.116	4.000	98.007	97.907	97.807	3.990	99.132	99.032	98.932	4.000	97.852	97.752	97.652
4.375	100.510	100.410	100.310	4.125	98.617	98.517	98.417	4.000	99.232	99.132	99.032	4.125	98.463	98.363	98.263
4.500	100.651	100.551	100.451	4.250	98.943	98.843	98.743	4.125	99.517	99.417	99.317	4.250	98.788	98.688	98.588
4.625	100.734	100.634	100.534	4.375	99.256	99.156	99.056	4.250	99.860	99.760	99.660	4.375	99.081	98.981	98.881
4.750	100.836	100.736	100.636	4.500	99.704	99.604	99.504	4.375	100.129	99.995	99.877	4.500	99.529	99.412	99.304
4.875	101.000	100.900	100.800	4.625	100.236	100.136	100.036	4.500	100.391	100.257	100.139	4.625	100.062	99.945	99.837
4.990	101.061	100.961	100.861	4.750	100.417	100.300	100.192	4.625	100.643	100.509	100.391	4.750	100.243	100.126	100.018
5.000	101.161	101.061	100.961	4.875	100.695	100.578	100.470	4.750	100.821	100.687	100.570	4.875	100.511	100.393	100.286

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 HR	0.125		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

10/12/2018

W. Rate Sheet Dated: 8/13/2018

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	99.904	99.804	99.704	3.750	97.933	97.825	97.721	2.750	95.289	95.189	95.089	
4.375	100.491	100.391	100.291	3.875	98.545	98.435	98.329	2.875	95.951	95.851	95.751	
4.500	101.172	101.072	100.972	3.990	99.087	98.976	98.868	2.990	96.501	96.401	96.301	
4.625	101.768	101.668	101.568	4.000	99.187	99.076	98.968	3.000	96.601	96.501	96.401	
4.750	102.345	102.245	102.145	4.125	99.774	99.674	99.574	3.125	97.185	97.085	96.985	
4.875	102.836	102.736	102.636	4.250	100.371	100.271	100.171	3.250	97.767	97.667	97.567	
4.990	103.161	103.061	102.961	4.375	100.959	100.859	100.759	3.375	98.289	98.189	98.089	
5.000	103.261	103.161	103.061	4.500	101.609	101.505	101.409	3.500	98.932	98.832	98.732	
5.125	103.721	103.621	103.521	4.625	102.214	102.108	102.014	3.625	99.480	99.380	99.280	
5.250	104.231	104.131	104.031	4.750	102.690	102.582	102.490	3.750	99.919	99.819	99.719	
5.375	104.665	104.565	104.465	4.875	103.053	102.944	102.853	3.875	100.434	100.334	100.234	
5.500	105.017	104.917	104.817	4.990	103.322	103.212	103.122	3.990	100.644	100.544	100.444	
5.625	105.332	105.232	105.132	5.000	103.422	103.312	103.222	4.000	100.744	100.644	100.544	
5.750	105.763	105.663	105.563	5.125	103.791	103.659	103.570	4.125	101.286	101.186	101.086	
5.875	106.049	105.949	105.849	5.250	104.190	104.057	103.966	4.250	101.558	101.458	101.358	
5.990	106.223	106.123	106.023	5.375	104.479	104.346	104.254	4.375	101.967	101.867	101.767	
6.000	106.323	106.223	106.123	5.500	104.790	104.656	104.564	4.500	102.107	102.007	101.907	
6.125	106.538	106.438	106.338	5.625	105.222	105.122	105.022	4.625	102.486	102.386	102.286	
6.250	106.984	106.884	106.784	5.750	105.648	105.548	105.448	4.750	102.689	102.589	102.489	

Conforming FHLMC Super Conforming									
SC 30-20 Year				SC 15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
4.250	98.950	98.850	98.750	2.750	94.945	94.845	94.745		
4.375	99.537	99.437	99.337	2.875	95.607	95.507	95.407		
4.500	100.218	100.118	100.018	2.990	96.157	96.057	95.957		
4.625	100.908	100.808	100.708	3.000	96.257	96.157	96.057		
4.750	101.485	101.385	101.285	3.125	96.841	96.741	96.641		
4.875	101.976	101.876	101.776	3.250	97.423	97.323	97.223		
4.990	102.301	102.201	102.101	3.375	97.656	97.556	97.456		
5.000	102.401	102.301	102.201	3.500	98.299	98.199	98.099		
5.125	102.033	101.933	101.833	3.625	98.847	98.747	98.647		
5.250	102.543	102.443	102.343	3.750	99.286	99.186	99.086		
5.375	102.977	102.877	102.777	3.875	99.801	99.701	99.601		
5.500	103.329	103.229	103.129	3.990	99.526	99.426	99.326		
5.625	102.339	102.239	102.139	4.000	99.626	99.526	99.426		
5.750	102.770	102.670	102.570	4.125	100.168	100.068	99.968		
5.875	102.906	102.806	102.706	4.250	100.440	100.340	100.240		
5.990	102.930	102.830	102.730	4.375	100.849	100.749	100.649		
6.000	103.030	102.930	102.830	4.500	100.528	100.428	100.328		
6.125	103.095	102.995	102.895	4.625	100.907	100.807	100.707		
6.250	103.391	103.291	103.191	4.750	101.110	101.010	100.910		

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

10/12/2018

W. Rate Sheet Dated: 8/13/2018

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	98.454	98.354	98.254	4.250	98.354	98.254	98.154	3.750	96.483	96.375	96.271	3.750	96.383	96.275	96.171
4.375	99.041	98.941	98.841	4.375	98.941	98.841	98.741	3.875	97.095	96.985	96.879	3.875	96.995	96.885	96.779
4.500	99.722	99.622	99.522	4.500	99.622	99.522	99.422	3.990	97.637	97.526	97.418	3.990	97.537	97.426	97.318
4.625	100.318	100.218	100.118	4.625	100.218	100.118	100.018	4.000	97.737	97.626	97.518	4.000	97.637	97.526	97.418
4.750	100.895	100.795	100.695	4.750	100.795	100.695	100.595	4.125	98.324	98.224	98.124	4.125	98.224	98.124	98.024
4.875	101.386	101.286	101.186	4.875	101.286	101.186	101.086	4.250	98.821	98.721	98.621	4.250	98.721	98.621	98.521
4.990	101.711	101.611	101.511	4.990	101.611	101.511	101.411	4.375	99.509	99.409	99.309	4.375	99.409	99.309	99.209
5.000	101.811	101.711	101.611	5.000	101.711	101.611	101.511	4.500	100.159	100.055	99.959	4.500	100.059	99.955	99.859
5.125	102.271	102.171	102.071	5.125	102.171	102.071	101.971	4.625	100.764	100.658	100.564	4.625	100.664	100.558	100.464
5.250	102.781	102.681	102.581	5.250	102.681	102.581	102.481	4.750	101.240	101.132	101.040	4.750	101.140	101.032	100.940
5.375	103.215	103.115	103.015	5.375	103.115	103.015	102.915	4.875	101.603	101.494	101.403	4.875	101.503	101.394	101.303
5.500	103.567	103.467	103.367	5.500	103.467	103.367	103.267	4.990	101.872	101.762	101.672	4.990	101.772	101.662	101.572
5.625	103.882	103.782	103.682	5.625	103.782	103.682	103.582	5.000	101.972	101.862	101.772	5.000	101.872	101.762	101.672
5.750	104.313	104.213	104.113	5.750	104.213	104.113	104.013	5.125	102.341	102.239	102.139	5.125	102.241	102.139	102.039
5.875	104.599	104.499	104.399	5.875	104.499	104.399	104.299	5.250	102.740	102.637	102.536	5.250	102.640	102.537	102.436
5.990	104.773	104.673	104.573	5.990	104.673	104.573	104.473	5.375	103.029	102.926	102.824	5.375	102.929	102.826	102.726
6.000	104.873	104.773	104.673	6.000	104.773	104.673	104.573	5.500	103.340	103.236	103.134	5.500	103.240	103.136	103.034
6.125	105.088	104.988	104.888	6.125	104.988	104.888	104.788	5.625	103.772	103.672	103.572	5.625	103.672	103.572	103.472
6.250	105.534	105.434	105.334	6.250	105.434	105.334	105.234	5.750	104.198	104.098	103.998	5.750	104.098	103.998	103.898

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.789	93.689	93.589	2.750	93.689	93.589	93.489
2.875	94.451	94.351	94.251	2.875	94.351	94.251	94.151
2.990	95.001	94.901	94.801	2.990	94.901	94.801	94.701
3.000	95.101	95.001	94.901	3.000	95.001	94.901	94.801
3.125	95.685	95.585	95.485	3.125	95.585	95.485	95.385
3.250	96.163	96.063	95.963	3.250	96.063	95.963	95.863
3.375	96.641	96.541	96.441	3.375	96.541	96.441	96.341
3.500	97.432	97.332	97.232	3.500	97.332	97.232	97.132
3.625	97.980	97.880	97.780	3.625	97.880	97.780	97.680
3.750	98.419	98.319	98.219	3.750	98.319	98.219	98.119
3.875	98.934	98.834	98.734	3.875	98.834	98.734	98.634
3.990	99.144	99.044	98.944	3.990	99.044	98.944	98.844
4.000	99.244	99.144	99.044	4.000	99.144	99.044	98.944
4.125	99.786	99.686	99.586	4.125	99.686	99.586	99.486
4.250	100.058	99.958	99.858	4.250	99.958	99.858	99.758
4.375	100.467	100.367	100.267	4.375	100.367	100.267	100.167
4.500	100.607	100.507	100.407	4.500	100.507	100.407	100.307
4.625	100.986	100.886	100.786	4.625	100.886	100.786	100.686
4.750	101.189	101.089	100.989	4.750	101.089	100.989	100.889

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	97.500	97.400	97.300	4.250	97.400	97.300	97.200	2.750	93.445	93.345	93.245	2.750	93.345	93.245	93.145
4.375	98.087	97.987	97.887	4.375	97.987	97.887	97.787	2.875	94.107	94.007	93.907	2.875	94.007	93.907	93.807
4.500	98.768	98.668	98.568	4.500	98.668	98.568	98.468	2.990	94.657	94.557	94.457	2.990	94.557	94.457	94.357
4.625	99.458	99.358	99.258	4.625	99.358	99.258	99.158	3.000	94.757	94.657	94.557	3.000	94.657	94.557	94.457
4.750	100.035	99.935	99.835	4.750	99.935	99.835	99.735	3.125	95.341	95.241	95.141	3.125	95.241	95.141	95.041
4.875	100.526	100.426	100.326	4.875	100.426	100.326	100.226	3.250	95.819	95.719	95.619	3.250	95.719	95.619	95.519
4.990	100.851	100.751	100.651	4.990	100.751	100.651	100.551	3.375	96.008	95.908	95.808	3.375	95.908	95.808	95.708
5.000	100.951	100.851	100.751	5.000	100.851	100.751	100.651	3.500	96.799	96.699	96.599	3.500	96.699	96.599	96.499
5.125	100.583	100.483	100.383	5.125	100.483	100.383	100.283	3.625	97.347	97.247	97.147	3.625	97.247	97.147	97.047
5.250	101.093	100.993	100.893	5.250	100.993	100.893	100.793	3.750	97.786	97.686	97.586	3.750	97.686	97.586	97.486
5.375	101.527	101.427	101.327	5.375	101.427	101.327	101.227	3.875	98.301	98.201	98.101	3.875	98.201	98.101	98.001
5.500	101.879	101.779	101.679	5.500	101.779	101.679	101.579	3.990	98.026	97.926	97.826	3.990	97.926	97.826	97.726
5.625	100.889	100.789	100.689	5.625	100.789	100.689	100.589	4.000	98.126	98.026	97.926	4.000	98.026	97.926	97.826
5.750	101.320	101.220	101.120	5.750	101.220	101.120	101.020	4.125	98.668	98.568	98.468	4.125	98.568	98.468	98.368
5.875	101.456	101.356	101.256	5.875	101.356	101.256	101.156	4.250	98.940	98.840	98.740	4.250	98.840	98.740	98.640
5.990	101.480	101.380	101.280	5.990	101.380	101.280	101.180	4.375	99.349	99.249	99.149	4.375	99.249	99.149	99.049
6.000	101.580	101.480	101.380	6.000	101.480	101.380	101.280	4.500	99.028	98.928	98.828	4.500	98.928	98.828	98.728
6.125	101.645	101.545	101.445	6.125	101.545	101.445	101.345	4.625	99.407	99.307	99.207	4.625	99.307	99.207	99.107
6.250	101.941	101.841	101.741	6.250	101.841	101.741	101.641	4.750	99.610	99.510	99.410	4.750	99.510	99.410	99.310

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2018

45 Day Lock Exp.:

9/27/2018

60 Day Lock Exp.:

10/12/2018

W. Rate Sheet Dated: 8/13/2018

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	99.904	99.804	99.704	3.750	97.933	97.825	97.721	2.750	95.289	95.189	95.089	4.250	98.950	98.850	98.750	2.750	94.945	94.845	94.745
4.375	100.491	100.391	100.291	3.875	98.545	98.435	98.329	2.875	95.951	95.851	95.751	4.375	99.537	99.437	99.337	2.875	95.607	95.507	95.407
4.500	101.172	101.072	100.972	3.990	99.087	98.976	98.868	2.990	96.501	96.401	96.301	4.500	100.218	100.118	100.018	2.990	96.157	96.057	95.957
4.625	101.768	101.668	101.568	4.000	99.187	99.076	98.968	3.000	96.601	96.501	96.401	4.625	100.908	100.808	100.708	3.000	96.257	96.157	96.057
4.750	102.345	102.245	102.145	4.125	99.774	99.674	99.574	3.125	97.185	97.085	96.985	4.750	101.485	101.385	101.285	3.125	96.841	96.741	96.641
4.875	102.836	102.736	102.636	4.250	100.371	100.271	100.171	3.250	97.663	97.563	97.463	4.875	101.976	101.876	101.776	3.250	97.319	97.219	97.119
4.990	103.161	103.061	102.961	4.375	100.959	100.859	100.759	3.375	98.141	98.041	97.941	4.990	102.301	102.201	102.101	3.375	97.508	97.408	97.308
5.000	103.261	103.161	103.061	4.500	101.609	101.505	101.409	3.500	98.932	98.832	98.732	5.000	102.401	102.301	102.201	3.500	98.299	98.199	98.099
5.125	103.721	103.621	103.521	4.625	102.214	102.108	102.014	3.625	99.480	99.380	99.280	5.125	102.033	101.933	101.833	3.625	98.847	98.747	98.647
5.250	104.231	104.131	104.031	4.750	102.690	102.582	102.490	3.750	99.919	99.819	99.719	5.250	102.543	102.443	102.343	3.750	99.286	99.186	99.086
5.375	104.665	104.565	104.465	4.875	103.053	102.944	102.853	3.875	100.434	100.334	100.234	5.375	102.977	102.877	102.777	3.875	99.801	99.701	99.601
5.500	105.017	104.917	104.817	4.990	103.322	103.212	103.122	3.990	100.644	100.544	100.444	5.500	103.329	103.229	103.129	3.990	99.526	99.426	99.326
5.625	105.332	105.232	105.132	5.000	103.422	103.312	103.222	4.000	100.744	100.644	100.544	5.625	102.339	102.239	102.139	4.000	99.626	99.526	99.426
5.750	105.763	105.663	105.563	5.125	103.791	103.659	103.570	4.125	101.286	101.186	100.932	5.750	102.770	102.670	102.570	4.125	100.168	100.068	99.814
5.875	106.049	105.949	105.849	5.250	104.190	104.057	103.966	4.250	101.558	101.458	101.358	5.875	102.906	102.806	102.706	4.250	100.440	100.340	100.240
5.990	106.223	106.123	106.023	5.375	104.479	104.346	104.254	4.375	101.967	101.867	101.767	5.990	102.930	102.830	102.730	4.375	100.849	100.749	100.649
6.000	106.323	106.223	106.123	5.500	104.790	104.656	104.564	4.500	102.107	102.007	101.907	6.000	103.030	102.930	102.830	4.500	100.528	100.428	100.328
6.125	106.538	106.438	106.338	5.625	105.222	105.122	105.022	4.625	102.486	102.386	102.286	6.125	103.095	102.995	102.895	4.625	100.907	100.807	100.707
6.250	106.984	106.884	106.784	5.750	105.648	105.548	105.448	4.750	102.689	102.589	102.489	6.250	103.391	103.291	103.191	4.750	101.110	101.010	100.910

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.: **9/12/2018**

45 Day Lock Exp.: **9/27/2018**

60 Day Lock Exp.: **10/12/2018**

W. Rate Sheet Dated: **8/13/2018**

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

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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	96.237	96.112	95.987	
4.125	97.379	97.254	97.129	
4.250	98.234	98.109	97.984	
4.375	98.824	98.699	98.574	
4.500	99.437	99.312	99.187	
4.625	99.988	99.863	99.738	
4.750	100.472	100.347	100.222	
4.875	100.907	100.782	100.657	
5.000	101.309	101.184	101.059	
5.125	101.695	101.570	101.445	
5.250	102.016	101.891	101.766	
5.375	102.297	102.172	102.047	
5.500	102.430	102.305	102.180	

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	96.892	96.767	96.642	
3.625	97.355	97.230	97.105	
3.750	97.777	97.652	97.527	
3.875	98.381	98.256	98.131	
4.000	98.723	98.598	98.473	
4.125	98.976	98.851	98.726	
4.250	99.262	99.137	99.012	
4.375	99.523	99.398	99.273	
4.500	99.770	99.645	99.520	
4.625	100.017	99.892	99.767	
4.750	100.285	100.160	100.035	

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	97.356	97.231	97.106	
3.375	97.828	97.703	97.578	
3.500	98.270	98.145	98.020	
3.625	98.677	98.552	98.427	
3.750	99.052	98.927	98.802	
3.875	99.397	99.272	99.147	
4.000	99.715	99.590	99.465	
4.125	100.061	99.936	99.811	
4.250	100.383	100.258	100.133	
4.375	100.695	100.570	100.445	
4.500	101.008	100.883	100.758	
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

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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)